

Annex 1: Application questionnaire

Capabilities

1.1 Essential capabilities

The “essential capabilities” are to be understood as criteria to be assessed for every provider. A provider that does not fulfil all essential capabilities will be excluded from the process.

General company information

Name of company:

[insert text here]

Location of company head office: The ECB will give preference to providers that are located in the [European Economic Area](#) (EEA).

[insert text here]

1. Minimum number of employees on 31 December 2021: 20

yes ☐ no ☐

Additional information for this answer (optional) – maximum 200 characters including spaces.
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2. Minimum annual revenue in 2021: €500,000

yes ☐ no ☐

Additional information for this answer (optional) – maximum 200 characters including spaces.

3. Minimum number of products (owned or contributed to) in the area of retail payments: 1

yes ☐ no ☐

Additional information for this answer (optional) – maximum 200 characters including spaces.

4. Offering a solution that protects personal data and complies with existing Data Protection Regulation (GDPR)

Yes ☐ No ☐

Additional information for this answer (optional) – maximum 200 characters including spaces.

1.2 Specific capabilities

The “specific capabilities” are to be understood as capabilities which companies fulfil in addition to the essential capabilities.

Later in the evaluation process, the Eurosystem will agree on the different use cases to be explored in the front-end prototyping activities. For each use case, a sub-set of specific capabilities will be assessed.

Not all specific capabilities have to be fulfilled by a company to be considered for the front-end prototyping activities.

Companies will be selected according to how well they match these specific use cases according to the specific capabilities.

Not all specific capabilities will necessarily be reflected in all use cases, and one specific capability can be relevant for multiple use cases.

The evaluation of capabilities will take into account the experience and ability to deliver a specific capability. Experience is subdivided into “commercially deployed” and “prototyping/explorative experience” and is to be understood as a backward-looking proof of expertise but should not be seen as a precondition for the ability to deliver. Companies providing compelling arguments on their ability to deliver without specific experience, will also be considered in the final selection.

1. Offering payment accounts to users

Commercially deployed ☐ Prototyping/explorative experience ☐ Ability to deliver ☐

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.

2. Linking payment solutions to account systems (via APIs)

Commercially deployed ☐ Prototyping/explorative experience ☐ Ability to deliver ☐

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.

3. Offering payment solutions involving secure elements

Commercially deployed ☐ Prototyping/explorative experience ☐ Ability to deliver ☐

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.

4. Providing open-loop payment solutions

Commercially deployed ☐ Prototyping/explorative experience ☐ Ability to deliver ☐

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.

5. Providing closed-loop payment solutions

Commercially deployed ☐ Prototyping/explorative experience ☐ Ability to deliver ☐

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.

6. Onboarding/registering as well as offboarding/deregistering end-users

Commercially deployed ☐ Prototyping/explorative experience ☐ Ability to deliver ☐

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.

7. Conducting KYC/AML/CFT checks

Commercially deployed ☐ Prototyping/explorative experience ☐ Ability to deliver ☐

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.

8. Authentication: multi-factor authentication

Commercially deployed ☐ Prototyping/explorative experience ☐ Ability to deliver ☐

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.

9. Authentication: payment solution that has an integration with eID

Commercially deployed ☐ Prototyping/explorative experience ☐ Ability to deliver ☐

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.

10. Offering a payment solution where several consecutive payments can be settled, using a secure element, without having to connect to an online system

Commercially deployed ☐ Prototyping/explorative experience ☐ Ability to deliver ☐

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.

11. Providing seamless payment processes at the point of interaction, both from data transmission and user experience point of view

Commercially deployed ☐ Prototyping/explorative experience ☐ Ability to deliver ☐

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.

12. Providing a developed strategy for local data storage

Commercially deployed ☐ Prototyping/explorative experience ☐ Ability to deliver ☐

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.

13. Providing a developed cloud strategy for data storage

Commercially deployed ☐ Prototyping/explorative experience ☐ Ability to deliver ☐

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.

14. Definition of a data storing and processing agreement between the merchant and the acquirer

Commercially deployed ☐ Prototyping/explorative experience ☐ Ability to deliver ☐

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.

15. Offering a P2P payment solution

Commercially deployed ☐ Prototyping/explorative experience ☐ Ability to deliver ☐

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.

16. Offering a POI payment solution

Commercially deployed ☐ Prototyping/explorative experience ☐ Ability to deliver ☐

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.

17. Offering a solution that can connect a non-card based digital euro account/wallet to an established POS terminal that is connected to a card payment infrastructure to process payments

Commercially deployed ☐ Prototyping/explorative experience ☐ Ability to deliver ☐

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.

18. Offering payment wallets to users

Commercially deployed ☐ Prototyping/explorative experience ☐ Ability to deliver ☐

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.

19. Offering a payment solution based on QR-codes

Commercially deployed ☐ Prototyping/explorative experience ☐ Ability to deliver ☐

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.

20. Offering a payment solution based on some form of payment card

Commercially deployed ☐ Prototyping/explorative experience ☐ Ability to deliver ☐

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.

21. Offering a payment solution based on NFC technology

Commercially deployed ☐ Prototyping/explorative experience ☐ Ability to deliver ☐

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.

22. Offering payment solutions involving host card emulation

Commercially deployed ☐ Prototyping/explorative experience ☐ Ability to deliver ☐

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.

23. Offering omnichannel payments (e.g. app/wallet and web interface)

Commercially deployed ☐ Prototyping/explorative experience ☐ Ability to deliver ☐

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.

24. Offering a payments acceptance solution for merchants

Commercially deployed ☐ Prototyping/explorative experience ☐ Ability to deliver ☐

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.

25. Offering a payment solution with pan-European reach

Commercially deployed ☐ Prototyping/explorative experience ☐ Ability to deliver ☐

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.

26. Offering a payment solution which accesses multiple payment accounts

Commercially deployed ☐ Prototyping/explorative experience ☐ Ability to deliver ☐

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.

27. Offering a payment solution which promotes financial inclusion

Commercially deployed ☐ Prototyping/explorative experience ☐ Ability to deliver ☐

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.

28. Offering a payment solution that complies with the European Web Accessibility directive

Commercially deployed ☐ Prototyping/explorative experience ☐ Ability to deliver ☐

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.