

MINUTES

13TH MEETING OF DIGITAL EURO SCHEME RULEBOOK DEVELOPMENT GROUP

April 9th from 09:00 to 11:00h CET (Virtual meeting)

Welcome note by the Chair and review of agenda

The Chair of the Rulebook Development Group commenced the 13th meeting by introducing the participants. Subsequently, the agenda for the meeting was presented and confirmed by the attendees.

Review of Minutes from previous meeting

The participants were invited to provide any comments they may have on the minutes drafted for the 12th RDG meeting. Some RDG members suggested edits to the minutes, which were accepted by the group and the digital euro team. The minutes were subsequently endorsed.

Follow-up presentation on offline digital euro – new user journeys and E2E flows

The digital euro team presented an update on the offline digital euro, showcasing two new user journeys and their corresponding end-to-end flows. RDG members were then requested to offer formal feedback on these user journeys and flows by Friday, May, 24th, using the provided template.

Follow-up presentation on technical analysis related to multiple accounts, including switching and emergency portability procedure

The digital euro team presented the publicly published technical analysis on multiple accounts, followed by a Q&A session with the RDG. RDG members were then invited to provide formal written feedback on this analysis by Friday 24 May. Besides, the digital euro team presented a document providing further information on the switching and emergency portability procedure. It was reminded that user

journeys and end-to-end flows related to these use cases were already included in the package being reviewed as part of the RDG review process.

Closing remarks from the chair

The Chair thanked members for their participation and summarized the key next steps for the Rulebook Development Group. The next RDG meeting will take place on Tuesday May 7 and will be held in person.

ANNEX 1. Participants to 13th MEETING OF THE DIGITAL EURO SCHEME RULEBOOK DEVELOPMENT GROUP (RDG) on 9 April 2024

Representatives from the European retail payments market

Consumers – AGE: Anne Sophie Parent
Consumers – BEUC: Anna Martin
Corporate Treasurers – VDT: Regina Deisemann (*excused*)
Merchants – Eurocommerce: Axel Schäfer
Merchants – Ecommerce Europe: Juliette Beaulaton
Credit Institutions – ESBG: Pedro Martinez (*excused*)
Credit Institutions – EBF: Rita Camporeale
Credit Institutions – EACB: Vincent Maissin
Payment Institutions – EPIF: Hartwig Gerhartinger
Payment Institutions – ETPPA: Ralf Ohlhausen
European Payments Council: Manfred Richels
SMEs – SME United: Gerhard Huemer (*excused*)
Electronic Money Institutions: Thae Sabri
Acquirers – EDPIA: Alessandro Agnoletti, Piero Crivellaro

Representatives from the European Commission as Observer

European Commission: Laszlo Butt

Representatives from the European Parliament Committee on Economic and Monetary Affairs

ECON Secretariat: Cristina Ozon Pereira
ECON Secretariat: Daniel Nagel

Representatives from the Eurosystem

Banco de Espana (Spain): Justo Arenillas
Suomen Pankki (Finland): Maria Huhtaniska-Montiel
Banque de France (France): Pierre-Alexandre Aranega
Banca d'Italia (Italy): Riccardo Cerruti
Banco de Portugal (Portugal): Rui Pimentel
Deutsche Bundesbank (Germany): Johannes Seibel
Eesti Pank (Estonia): Anu Keller
Oesterreichische Nationalbank (Austria): Eva Kiss
Dutch National Bank (Netherlands): Huib Klarenbeek
European Central Bank:
Evelien Witlox (digital euro programme manager & chair of RDG)

Mayte Arraez
Ignacio Terol
Thomas Janik
Lukas Schäfer
Barbora Kalmaityte
Sebastian Siepen
Massimo Cappuccio
Meri Sintonen
Paul Le Manh