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Call for expression of interest

Annex 1 – Pilot payment services





Annex 1.1. Pilot payment services for distributing PSPs

Pilot payment service		Description
Access management	Onboarding of individual end user via mobile device	<p>Activation of features that enable the use of pilot payment services by an individual end user. This includes Digital Euro Access Number (DEAN) request and mapping, commercial bank money account linkage, liquidity management, and provisioning of payment instruments.</p> <p>Individual end users not already banking with the pilot PSP must be onboarded by the pilot PSP before initiating the pilot payment services onboarding process.</p>
	Provision of individual end user settings via mobile device	Provision of settings that can be managed by individual end users: alias management, linked commercial bank money account management, holding limit management, notification preferences, DEAN management.
	Offboarding of individual end user via mobile device	Offboarding of an individual end user, resulting in the deactivation of pilot payment services for that individual end user.
Liquidity management	Online manual funding from commercial bank money account via mobile device	Individual end user-initiated manual top-up of online holdings from a linked commercial bank money account held at the same pilot PSP used to access pilot payment services.
	Offline manual funding from commercial bank money account via mobile device – same pilot PSP	Individual end user-initiated manual top-up of offline holdings from a linked commercial bank money account held at the same pilot PSP used to access pilot payment services.
	Online manual defunding to commercial bank money account via mobile device – same pilot PSP	Individual end user-initiated manual transfer from online holdings to a linked commercial bank money account held at the same pilot PSP used to access pilot payment services.
	Offline manual defunding to commercial bank money account – same pilot PSP	Individual end user-initiated manual transfer from offline holdings to a linked commercial bank money account held at the same pilot PSP used to access pilot payment services.
	Offline beta digital euro manual funding from online beta digital euro via mobile device – same pilot PSP	Individual end user-initiated manual top-up of offline holdings from the online beta digital euro account held at the same pilot PSP used to access pilot payment services.
	Offline beta digital euro manual defunding to online beta digital euro via mobile device – same pilot PSP	Individual end user-initiated manual transfer from offline holdings to the online beta digital euro account held at the same pilot PSP used to access pilot payment services.



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	Waterfall and reverse waterfall funding – same pilot PSP	Funding of online holdings from a linked commercial bank money account when the transaction amount exceeds the available holdings, and defunding to a linked commercial bank money account when predefined holding limits are exceeded because of a beta digital euro payment transaction.
Transaction management	Online P2P payment transaction via mobile device – typically remote with alias or DEAN	Person-to-person (P2P) payment transaction initiated by the payer by entering the alias or DEAN of the payee on the mobile device, funded with the online holdings available on the device and completed via the internet.
	Online P2B payment transaction via mobile device – proximity with NFC (SoftPOS)	Person-to-business (P2B) payment transaction between two mobile devices at the point of sale, initiated by the payee using contactless software point of sale (SoftPOS), funded with the online holdings available on the payer's device and completed via NFC.
	Online P2B e-commerce or m-commerce payment transaction – remote via seamless embedded authentication redirect (SEAR) / app-to-app redirection / alias or DEAN	P2B payment transaction completed via the internet on an e-commerce or m-commerce platform. Use cases include: <ul style="list-style-type: none"> e/m-commerce payment transaction where at checkout the payer provides the payee with their alias or DEAN and the payer will receive a notification on the mobile device to complete the payment transaction; m-commerce payment transaction where at checkout the payer is redirected (app-to-app redirection) from the payee's app to the payer's digital euro app and proprietary pilot PSP app; m-commerce payment transaction where at checkout the payer is presented with an embedded authentication in the payee's app.
	P2B refund request	A refund request submitted to a business end user (payee) by an individual end user (payer) for an e/m-commerce payment transaction.
	Balance enquiry via mobile device (online and offline)	Balance enquiry request sent to the pilot PSP by an individual end user via a mobile device (subject to successful completion of an authentication process).
	Transaction history request via mobile device (online only)	Transaction history request sent to the pilot PSP by an individual end user via a mobile device (subject to successful completion of an authentication process).



Annex 1.2. Pilot payment services for acquiring PSPs

Pilot payment service		Description
Access management	Onboarding of business end user	<p>Activation of features that enable the acceptance of beta digital euro by a business end user, including DEAN request and mapping, commercial bank money account linkage, setting of notification preferences, and issuance of interfaces for accessing and using pilot payment services.</p> <p>Business end users not already banking with the pilot PSP must be onboarded by the pilot PSP before initiating the pilot payment services onboarding process.</p>
	Offboarding of business end user	Offboarding of a business end user, resulting in the deactivation of pilot payment services for that user.
Liquidity management	Business end user waterfall funding – same pilot PSP	Defunding of online holdings to a linked commercial bank money account when the business end user's holding limit is exceeded.
Transaction management	Online P2B payment transaction via mobile device – proximity with NFC (SoftPOS)	Online contactless SoftPOS payment transaction between two mobile devices, funded with the online holdings available on the payer's mobile device and completed via NFC.
	P2B online e-commerce or m-commerce payment transaction – remote via SEAR / app-to-app redirection / alias or DEAN	<p>P2B payment transaction completed via the internet on an e-commerce or m-commerce platform. Use cases include:</p> <ul style="list-style-type: none"> e/m-commerce payment transaction where at checkout the payer provides the payee with their alias or DEAN and the payer will receive a notification on the device to complete the payment transaction; m-commerce payment transaction where at checkout the payer is redirected (app-to-app redirection) from the payee's app to the payer's digital euro app and proprietary pilot PSP app; m-commerce payment transaction where at checkout the payer is presented with an embedded authentication in the payee's app.
	B2P refund	E-commerce payment transaction where the individual end user (payer) provides the business end user (payee) with his registered alias or DEAN for the refund.