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.
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: Thaer 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)