

Mandate of Rulebook Development Group (RDG)’s workstream G5: “Implementation Specifications for ATMs and Payment Terminals”

1. Background on the Rulebook Development Group

The digital euro scheme’s Rulebook Development Group (RDG) was established by the High-Level Task Force on Digital Euro at its meeting on 19 January 2023 with the aim of drawing up a draft rulebook for the digital euro, building on design decisions taken by the Governing Council of the European Central Bank (ECB).

Under the RDG’s mandate, the Chair of the RDG can set up workstreams for the elaboration of deliverables requiring specific skills and knowledge. The Chair of the RDG reports to the Digital Euro Programme Manager.

2. Mission and objectives of workstream G5: “Implementation Specifications for ATMs and Payment Terminals”

Workstream G5 (“Implementation Specifications for ATMs and Payment Terminals”) has been established by the Chair of the RDG.

Workstream G5 will operate under the present mandate from its inception. It will continue to pursue this mandate until otherwise instructed by the Chair of the RDG.

The main objective of Workstream G5 is to review and develop proposals for the rulebook as regards to implementation specifications specifically for ATM and Payment Terminals, including different communication technologies, offline digital euro integration and reuse of existing standards.

3. Deliverables

Workstream G5 will review and develop proposals for the rulebook as regards the technical implementation specifications of digital euro for the ATM and payment terminal domains.

More specifically, the focus of workstream G5 will include (but is not limited to):

- initiation factors for digital euro payments at ATMs and payment terminals (e.g. NFC, QR-code);
- reflection on nexo as a candidate reference implementation for enabling digital euro payments at ATMs and potentially at payment terminals;
- reflection on the integration and deployment of offline digital euro functionality into the existing certified POS and ATM infrastructure;
- reflection on security standards in the field of POS and ATM;
- analysis of the implementation specifications and standards applicable to softPOS and mPOS payment acceptance devices;

- exchange of information on the current ATM and payment terminal ecosystem (e.g. terminal upgrade path) with the market.

The to be developed proposal includes the development of technical requirements and implementation specification for the following rulebook sections:

- Section 4 Technical requirements
- Annex D1 Front-end implementation specifications

All intellectual property rights, copyright, and rights of development and disposal relating to the deliverables of workstream G5 will reside exclusively with the ECB.

4. Key guiding principles

The guiding principles governing the work of the RDG will also apply to workstream G5. As a reminder, these are as follows:

- 1) The building blocks of the digital euro rulebook should be developed on the basis of design decisions taken by the Governing Council or a delegated body.
- 2) Digital euro solutions that are enabled by the Eurosystem – and potentially complemented by the market – must be attractive to all actors in Europe’s retail payment market, particularly users of the digital euro.
- 3) The design of the digital euro rulebook must enable the market to develop further services and solutions on top of the scope initially foreseen for the digital euro. At the same time, the digital euro must function as a basic means of payment in the euro area without any such additional market-driven developments.
- 4) The RDG will leverage and build on existing standards and scheme solutions to the extent possible, without limiting the Eurosystem’s freedom of choice in the further development of the digital euro.

5. Composition of the workstream

Workstream G5 will consist of representatives of the private sector and of the Eurosystem.

A call for candidates for the private sector places will be launched by the RDG’s secretariat and published on the ECB’s website.

The composition of Workstream G5 will aim to ensure fair and balanced representation of the various relevant stakeholders, while aligning with the mission and objectives of the workstream. Given the specific expertise required for the ATM and Payment Terminals domains, the workstream may meet in different compositions.

Candidates for workstream G5 should be experts on payment infrastructure and architecture, technical specifications and schemes, with a focus on interactions between individual end user devices (apps, cards, etc.) and ATMs and payment terminals. Candidates should be inspired by the opportunity to shape the digital euro scheme’s rulebook and be committed to the success of the digital euro in general and the delivery of the rulebook in particular. They should be able to devote the necessary time to

workstream G5 and be proficient in English (the working language of the workstream). Where relevant, a supporting statement from a member of the RDG would be appreciated¹.

RDG members are also allowed to join workstream sessions as observers.

Workstream G5 will be chaired by a representative of the Eurosystem, who will be proposed by the Chair to the RDG.

6. Organisational arrangements

In general, workstream G5 will hold remote meetings by video conference in line with the demands of its work. Potential in-person meetings at the ECB premises in Frankfurt can be arranged if needed and if there is interest from the G5 workstream members. Workstream participants are expected to work in an agile and responsive manner, with meetings and deliverables generally structured around sprints lasting 3–6 weeks, depending on the topic. Weekly meetings will typically be held during each sprint, and participants are encouraged to actively contribute to discussions and deliverables to ensure the success of the workstream.

Workstream G5 will report to the RDG.

7. Confidentiality, transparency and publication of materials

Most material shared with participants will be available to both workstream G5 and the RDG, but some – exceptionally – may be available only to members of the workstream. The material will be labelled accordingly. The deliverables of workstream G5 (including interim reports) will be submitted to the RDG for review and consideration.

8. Data protection

Participants in workstream G5 must refrain from processing any personal data accessed or obtained through their participation, except as required to perform the workstream duties described in this mandate.

9. Resources and remuneration

Participants in workstream G5 are expected to contribute reasonable human and financial resources to its activities. Participation in the workstream's activities will not be remunerated, and participants will not receive any reimbursement of travel or subsistence expenses in connection with their attendance at workstream meetings.

¹ See RDG member list:

https://www.ecb.europa.eu/euro/digital_euro/timeline/profuse/shared/pdf/ecb.derdgp251030_RDG_members.en.pdf