



EUROPEAN CENTRAL BANK
EUROSYSTEM

Digital euro scheme Rulebook Development Group (RDG)

Outcome

28TH MEETING OF DIGITAL EURO SCHEME RULEBOOK DEVELOPMENT GROUP

Date: 10 March 2026

In person, Frankfurt, Germany

Welcome note by the Chair and review of agenda

The Chair opened the 28th RDG meeting and welcomed the new consumer representative from the Consumentenbond as well as new representatives from the Deutsche Bundesbank and the Central Bank of Ireland. The RDG approved the meeting agenda and the draft outcome, pending the incorporation of one comment.

Fit in the Ecosystem (FitE) workshop

The RDG took note of the key topics discussed during the recent ERPB FitE workshop, focusing on simplification, co-/tri-badging and cost-minimisation. The RDG acknowledged that several of these topics have direct relevance for the rulebook and close alignment between RDG and ERPB FitE would be warranted.

Digital euro app

The ECB provided an initial introduction to the digital euro app. The RDG welcomed the update as a first step in the gradual development and release of digital euro app-relevant rulebook material. The RDG took note that the app is intended for individual end-users and will provide basic online and offline digital euro services. Questions arose regarding who will provide user support of the App. The RDG acknowledged that further technical work is required to organise the support model accordingly. RDG members were invited to provide any additional comments or questions on the presentation by Tuesday, 24 March.

User journeys and minimum UX requirements

The RDG took note of the consolidated annex on user journeys and minimum UX requirements, including simplifications in the user journeys, overall streamlining of the documents and the new batch of minimum UX requirements. The RDG welcomed the clearer structure and made suggestions to further align end-to-end flows with the screens in the wireframes. The RDG agreed to proceed with a written procedure running until Tuesday, 1 April.

Offline digital euro – additional clarifications

The RDG received additional clarifications on offline digital euro following the January RDG presentation. The RDG discussed various topics, including limitations and risk management controls for offline payments, the possibility for users to view transaction history or balance overviews, the impact of POS terminals accessing secure elements for recovery, AML implications, and the potential for refunds. The ECB clarified that thresholds will prompt users to go online after certain limits are reached, that user experience requirements for transaction and balance overviews can be tested with

end-users, and that further work is planned to explore recovery options for damaged devices. Additionally, it was noted that efforts are underway with the vendor to ensure the feasibility of offline digital euro rollouts from a terminal perspective, reusing as much as possible and considering a gradual roll-out. The implementation of offline digital euro on POS terminals will also be addressed in the foreseen new RDG workstream G5, "Implementation Specifications for ATMs and Payment Terminals."

Risk management

The RDG took note of the updates provided by Workstream D1, foreseen changes to Annex E1 and section 5 on risk management, risk scenario analysis and proposals on financial crime risks and fraud intelligence and escalation. The RDG welcomed the progress and discussed the additional risks areas to be covered by the workstream, including offline, privacy and reputational risks as well as the risk management in the context of open funding scenarios involving different payment service providers (PSPs) and potential risks arising from a multiple account set-up. The RDG also noted the relevance of the Transfer of Funds Regulation for digital euro. Lastly, the RDG noted the importance of clarifying liabilities, which is foreseen under the adherence framework of the rulebook.

Standardisation bodies

The RDG took note of the planned signing ceremonies for cooperation agreements with standardisation bodies, subject to Governing Council approval. The RDG took note of the approach for security standards to reuse PCI standards, complemented by additional frameworks (e.g. EUCC, FitCEM) for areas not covered by PCI.

Front- and back-end implementation specifications

The RDG took note of updates from the workstreams G1-3 on front-end implementation specifications and G4 on back-end implementation specifications. The RDG was informed of the scope of the upcoming deliveries for front- and back-end implementation specifications, which cover new use cases and enhancements based on the RDG's feedback from the rulebook v0.9 consultation. Furthermore, the RDG took note of the update to the back-end specifications to facilitate the separation of authorisation and settlement and to align the data dictionary with ISO2022 and structure the data elements in line with the data structure used by Berlin Group, both in line with suggestions and requests raised by the RDG. The RDG discussed some of the foreseen work including exception handling, impact of multiple accounts and verification of payee.

New workstream for terminal and ATM providers (G5)

The RDG welcomed the establishment of Workstream G5 for terminal and ATM providers. The RDG highlighted the importance of leveraging expertise within other RDG workstreams on implementation specifications and suggested to cater for flexible participation considering the different topics in scope of the workstream. A public call for experts will be launched next.

Rulebook v0.9 consultation update

The RDG took note of the updates foreseen for a selected number of sections and annexes for the next interim draft rulebook. The RDG requested more information regarding future interim releases.

Timeouts

The RDG took note of the proposed scheme-wide approach to defining timeouts and underlined the importance of defining the failure processes, fall back provisions and timeouts. The RDG welcomed the proposal to organise an expert sessions.

AOB

The RDG discussed potential deep-dive sessions relevant for the 2026 rulebook work, such as offline, simplification and switching. The RDG also took note of a short update on the TSP workshop and pilot material.

ANNEX 1. PARTICIPANTS TO 28TH MEETING OF THE DIGITAL EURO SCHEME RULEBOOK DEVELOPMENT GROUP (RDG) ON 10 MARCH 2026

Representatives from the European retail payments market

Consumers – BEUC: Mireia Llambrich Anto

Consumers – Consumentenbond: Mahir Alkay

Corporate Treasurers – VDT: Regina Deisemann, substituted by Florian Buksmann

Merchants – EuroCommerce: Atze Faas

Merchants – Independent Retail Europe: Bernd Gruber

Credit Institutions – ESBG: Pedro Martinez

Credit Institutions – EBF: Rita Camporeale

Credit Institutions – EACB: Cyril Vignet

Payment Institutions – EPIF: Hartwig Gerhartinger, substituted by Lia Mota

Payment Institutions – ETPPA: Ralf Ohlhausen

European Payments Council: Manfred Richels

SMEs – SME United: Gerhard Huemer (*excused*)

Electronic Money Institutions: Thaer Sabri

Acquirers – EDPIA: Piero Crivellaro

Representatives from European institutional bodies as Observer

European Commission: Ceu Pereira

Cyprus Presidency: Xenios Hadjimichael

Representatives from the European Parliament Committee on Economic and Monetary Affairs

ECON Secretariat: Daniel Nagel

Representatives from the Eurosystem

Deutsche Bundesbank (Germany): Johannes Seibel

Central bank of Ireland: Brian Gallagher

Banco de Espana (Spain): Justo Arenillas

Banque de France (France): Pierre-Alexandre Aranega

Banca d'Italia (Italy): Agnese Gentile

Dutch National Bank (Netherlands): Huib Klarenbeek

Oesterreichische Nationalbank (Austria): Daniel Schwarzböck

Banco de Portugal (Portugal): Rui Pimentel

Suomen Pankki (Finland): Johanna Schreck

European Central Bank:

Patrick Papsdorf (Chair)

Sjoerd van der Vaart (Secretary)

Eric Tak

Mayte Arraez

Daniel McLean

Nicolas Griesshaber

Stephanie Bergbauer

María Saenz de Buruaga Azcargorta

Marcus Härtel

Lauren del Giudice

Paul Le Manh

Giulio Ronzino

Barbora Kalmaityte

Stefanie van Herck

Magdalena Lesuisse

Anton Gehem