EUROPEAN CENTRAL BANK

EUROSYSTEM

Digital Euro Scheme Rulebook – Annex A1 Testing, certification and approval

IMPORTANT NOTICE:

This rulebook is an interim draft of the digital euro rulebook developed by RDG

A separate set of pilot documentation has been developed that can be found here.

Although the pilot documentation is based on the draft rulebook, the draft rulebook should not be used for pilot or implementation purposes.

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DISCLAIMERS FOR DRAFT RULEBOOK v0.91

Preliminary and non-binding nature of version 0.91

This document represents a preliminary draft version (version 0.91) of the digital euro scheme rulebook and reflects the ECB's continuous effort to develop a draft rulebook in close cooperation with the Rulebook Development Group (RDG)[1], comprising senior representatives from European associations representing both the supply and demand side of the retail payments market. Version 0.91 is non-binding and does not necessarily reflect the final views of the ECB, the Eurosystem, the RDG, or any of its members or their constituencies.

No reliance for implementation

Due to its preliminary nature, the draft rulebook version 0.91 is not intended for use as a basis for implementing any systems, processes, or policies related to the digital euro or to the beta digital euro in a Digital Euro Pilot context. Any such actions, prior to the publication of the officially approved rulebook, are under actors' own responsibility.

[1] For more information on the RDG, refer to: https://www.ecb.europa.eu/euro/digital_euro/timeline/rulebook/html/index.en.html

PREAMBLE

The draft digital euro scheme rulebook is being developed by the Eurosystem together with the support from the digital euro scheme rulebook development group (RDG). The current draft rulebook (v0.91) has been further developed compared to the last version 0.9 of the draft rulebook, which was commented by the RDG and its constituencies. The current draft has been advanced in both structure and content based on the RDG comments received, further elaborations and discussions, and benefited from the various RDG workstreams.

The current version of the rulebook is based on the European Commission's 2023 proposal for a regulation on the establishment of the digital euro (2023/0212/COD) and the Regulation on the provision of digital euro services by payment services providers incorporated in Member States whose currency is not the euro (2023/0211/COD). Given both proposals are currently progressing through the legislative process, and subject to amendments from the EU co-legislators, the rulebook will require updates once both regulations have been finalised for adoption. Additionally, other areas of the rulebook will be further developed in line with ongoing elaborations on subject matters and decisions by the Governing Council of the ECB or are dependent on the work of service providers.

As a result, all along this draft rulebook, text highlighted in yellow refers to placeholders to be updated at later stage when associated decisions or developments are made. It is worth noting that the draft rulebook assumes a single-account set-up for digital euro end-users, which deviates from the possibility of having multiple digital euro payment accounts as implied by the European Commission's 2023 proposal for a regulation on the establishment of the digital euro.

The Eurosystem is also cognisant that political agreement has been achieved on the Payment Services Regulation (PSR) and the Third Payment Services Directive (PSD3). The agreed measures must be formally adopted by the European Parliament and the Council of the European Union before they enter into force. The rulebook will be updated accordingly.

The purpose of the current draft is to update the RDG and its constituencies on the progress made following the market consultation, coordinated by the RDG and concluded on 31 October 2025, and to serve as a basis for the further development of the draft rulebook. This document represents a preliminary draft version which has not yet been subject to a general language and editorial review.

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[x] Words into brackets are generic terms used as placeholders and that will be defined in a next version of the document
Parts highlighted in yellow are placeholders
Parts highlighted in grey refers to other documents already existing or to be written

1. Document information

1.1. Change history

Version	Date	Main changes
0.1	20/11/2024	First draft version of the document • Description of the actors involved in the certification process and their responsibilities • The TSP registration process • The generic certification process applicable to PSPs and TSPs • Certification policy
0.2	25/02/2025	Updated to include the RDG suggested changes
0.3	28/05/2025	• Revision of the table of content • Addition of the PSP onboarding process
0.4	10/03/2026	• Correction and updates taking into account the RDG comments

1.2. Abbreviations

Term	Definition
ATM	Automated teller machine
DCA	Dedicated cash account
DESP	Digital euro service platform
ICD	Implementation conformance declaration
POS	Point of sale
PSP	Payment service provider
STS	Solution test scope
TSP	Technical solution provider

2. Introduction

The digital euro scheme rulebook defines measures, rules and standards that all payment service providers (PSPs), including their solutions[2], involved in providing the digital euro payment services to end users shall adhere to. These measures, rules and standards shall also guarantee a high level of interoperability between different solutions. To onboard PSPs and their solutions to the digital euro scheme, the rulebook describes a certification and approval process that each digital euro scheme applicant shall pass to become a scheme participant.

This annex[3] sets the general principles of the digital euro scheme front-end and end-to-end certification and approval framework, covering:

- The responsibilities of the different involved actors
- The PSP solution front-end and end-to-end certification and approval processes as part of the PSP onboarding process to the digital euro scheme
- The technical solution provider (TSP) front-end solution certification
- The certification and approval policies
- The test laboratories accreditation
- The test tools qualification[4]

The back-end PSPs' certification by the digital euro service platform (DESP – actor described in Section 1 of the rulebook) and T2[5] certification (for the DESP DCA [TARGET][6]) are out of the scope of this document. See Section 3.4 of this document for more details.

3. Involved actors

3.1. Introduction

The digital euro scheme certification and approval framework defines the following actors:

- **The [approval entity of the scheme governing authority]** approves the PSP's participation in the digital euro scheme based on both the compliance of the applicant's solutions with the digital euro scheme measures, rules and standards and according to the PSPs' eligibility criteria set out in the Section 2. 'Participation and adherence requirements' of the Rulebook.
- **The [certification entity of the scheme governing authority]** assesses the compliance of

[2] A solution is a combination of technical or functional factors which enable the initiation and the acceptance of digital euro payment transaction. Digital euro solutions are certified by certifying entities either as acceptance solutions or as distributing solutions

3 The present version of this Annex A1 is applicable to the PSPs and TSPs solutions that will be used within the online digital euro. The offline digital euro is currently under definition and the certification and approval processes detailed in this annex may not yet be fully compatible with the offline digital euro.

[4] Qualification refers to the evaluation of the test tool to ensure that it meets the requirements defined by the [scheme governing authority]. These requirements will be defined in separate documents at a later stage.

[5] T2 is the real-time gross settlement (RTGS) system owned and operated by the Eurosystem. Central banks and commercial banks can submit payment orders in euro to T2, where they are processed and settled in central bank money, i.e. money held in an account with a central bank. In the context of the digital euro, T2 may come with additional specific certification(s) according to their rules and principles which are defined in TARGET guideline.

[6] DESP DCA: An account in central bank money, owned and used by a PSP (i.e. DCA holder) for the purpose of enabling digital euro funding and defunding requests at the request and on behalf of digital euro users.

the PSPs and TSPs' solutions with the digital euro scheme measures, rules and standards based on the certification process. This certification process includes certifications that are specific to the digital euro scheme as well as the leverage of certificates from external certification bodies (as defined below)

- **Payer's and payee's distributing PSPs** – apply for the certification and approval of their solutions to become a digital euro scheme participant. The payer's and payee's payment service providers are defined in Section 1 of the Rulebook. The payer's and the payee's payment service providers will be referred to as 'PSPs' in this document.
- **Technical solution providers (TSP)** – apply for the certification of a solution. Once a TSP's solution is certified, it does not need to be certified again as part of another PSP's solution, while general certification renewal principles apply as described in the Section 6.2 of this document.
- **Test laboratories**[7] evaluate the PSPs' solutions as well as the TSPs' solutions against the relevant digital euro scheme measures, rules and standards. The digital euro scheme acknowledges only the results of the test laboratories that are accredited by the [certification entity of the scheme governing authority].
- **Test tools providers** – propose digital euro scheme test tools to the test laboratories. The respective test tools shall be qualified by the [certification entity of the scheme governing authority]. The test laboratories shall only use these authorised test tools for the digital euro scheme evaluations.
- **External certification bodies** – share their existing relevant certificates with the [certification entity of the scheme governing authority] which will leverage[8] these certificates[9] as part of the certification process of a solution submitted by a PSP or a TSP to the [certification entity of the scheme governing authority].

The below figure shows how these actors interact with each other.

Figure 1
Relationships within the digital euro scheme approval and certification framework
Will be further detailed in the next iterations of the rulebook

The next sections detail the responsibilities of the involved parties.

3.2. [Approval entity of the scheme governing authority]

The [approval entity of the scheme governing authority], as defined in the Rulebook, is responsible for

[7] The test laboratories do not issue any certificate. They evaluate the solution submitted by the PSP or the TSP, issue a test report based on the conducted tests and share the test report with the [scheme governing authority].
[8] Leverage means that the scheme governing authority uses the external certification body certificate as a proof of compliance with the relevant standards listed in Sections 4.2.2 and 5.4 and of this document.
[9] In line with Section 4.2 of the rulebook, the standards as well as the related certificates may be subject to adjustments to cater for digital euro design decisions.

approving the PSPs' solution as part of the PSP onboarding process to the digital euro scheme.

To approve the PSP solution, the [approval entity of the scheme governing authority]:

- Issues the approval letters for the registered solution(s) submitted by the PSP and verifies if supporting documentation requested according to the Rulebook and this annex is provided. If the requirements, as set out in the rulebook and Annex A1 are met, a scheme participation approval letter is issued.
- Maintains the list of approved PSP solutions and publishes it on the ECB website.

The [approval entity of the scheme governing authority] performs the following tasks to manage and maintain the digital euro scheme certification and approval framework

- Defines and maintains the digital euro scheme certification and approval policy.
- Maintains the documentation of the approval framework.
- Recognises implementation standards relevant for [scheme governing authority - approval entity] and edits and maintains the approval requirements accordingly.
- Defines the overall digital euro scheme rules for test laboratory accreditation.

3.3. [Certification entity of the scheme governing authority]

As a pre-requisite to the participation approval, the [certification entity of the scheme governing authority] assesses first the compliance of applicants' solutions with the relevant digital euro scheme measures, rules and standards based on the certification process.

With regards to the certification process, the [certification entity of the scheme governing authority] has the following responsibilities:

- Certification of the PSPs' and TSPs' solutions.
- Test laboratories relationship and accreditation responsibilities.
- Test tool providers relationship and validation responsibilities.

The [certification entity of the scheme governing authority] certification responsibilities are:

- Performs assessment of solutions that are submitted for certification based on (a) the respective certification test reports delivered by the digital euro scheme's accredited test laboratories and/or (b) the certificates issued by external certification bodies with which the digital euro scheme has a respective bilateral agreement to leverage on existing certificates. With regard to the latter, the relevant parties (the external certification body, the [certification entity of the scheme governing authority] and the applicant) may agree to share further documents (e.g. the test reports provided by the test laboratories accredited by the external certification body) or any other relevant material that the [certification entity of the scheme governing authority] may need for its assessment.
- Issues certification reports on the solutions submitted for certification, explaining the compliance assessment. The information, if applicable, that should be included in the certification report is provided in Section 10 of this document.
- Issues certificates based on the template in Section 10 of this document.

- Manages the assessment of test results that cannot be concluded at test laboratory. All decisions taken regarding test outcomes will be archived in a database and shared with the accredited laboratories for further reference.
- Acts as a registration body for TSPs, test laboratories and test tool providers.
- Accredits test laboratories to perform tests according to the digital euro scheme accreditation rules as defined in Section 8 of this document.
- Authorises the test tools provided to the accredited test laboratories by the test tool providers for the test of the solutions submitted by the certification applicants. These test tools will have to follow a qualification process before being authorised. This process is described in Section 9.
- Provides to PSPs and TSPs the necessary information to access to the certification portal where the registration requests and implementation conformance declaration (ICD) online forms are available. These forms are further described in the Sections 4 and 5 of this annex.
- Provides to PSPs and TSPs the required list of certification tests to be performed based on the ICD.
- Supports the PSPs, TSPs, accredited test laboratories, test tool providers by answering their clarification requests relating to the certification process.
- Communicates any important information such as standards, test plans, certification process updates to PSPs, TSPs, test laboratories and test tool providers.
- Maintains lists of certified solutions for the digital euro scheme. How the list of certified solutions is communicated will be detailed at a later stage.
- Maintains the certification process related documentation (report templates, forms, and other relevant documents).
- Coordinates with external certification bodies to ensure that digital euro scheme measures, rules and standards are fulfilled.
- Builds, maintains and controls a database containing feedback collected from the test laboratories regarding issues related to interoperability and/or malfunctions emerged during the test phase. This database will be accessible to test laboratories accredited by the [certification entity of the scheme governing authority] only and used by them as an FAQ (frequently asked questions) for efficiency purposes.

3.3.1 Relationship with the test laboratories

A digital euro scheme accredited test laboratory is a test facility that has been duly evaluated by the [certification entity of the scheme governing authority] and is approved for conducting certification testing in accordance with the digital euro scheme measures, rules and standards. The role of a test laboratory is detailed in Section 3.5.

The [certification entity of the scheme governing authority] is responsible for engaging with the test laboratories on behalf of the digital euro scheme, inter alia:

- Ensure that all the accredited test laboratories follow the same testing processes, rules, and methodology.
- Set up a communication process in cooperation with the test laboratories regarding potential

errors in the certification process identified during the testing phases (for example: a test implementation error in a testing tool or an error in the test plan). These errors are then shared by the [certification entity of the scheme governing authority], if appropriate, among the different accredited test laboratories.

- Coordinate the implementation of process improvements with test laboratories.
- Reach out to the PSP or TSP for providing evidence if a clarification is needed regarding a particular solution behaviour. And, if necessary, reach out to the test laboratory for providing relevant expert-feedback if a clarification is needed regarding a particular solution behaviour.

3.3.2 Relationship with the test tool providers

The test tool providers supply test tools qualified by the [certification entity of the scheme governing authority] to the accredited test laboratories. The role of a test tool provider is detailed in the Section 3.6.

The [certification entity of the scheme governing authority] is responsible for engaging with the test tool providers inter alia:

- Defines the test tools qualification criteria, rules and procedures.
- Qualifies test tools submitted by the test tools providers.
- Ensures that all test tool providers follow the same qualification process and methodology.
- Sets up a communication process in cooperation with the test tool providers regarding test tool implementation issues, the digital euro scheme standards, test plans and certification processes.
- Ensures that the latest version of the relevant test plans and processes are available to the test tool providers.
- Discusses issues, if any, with the test tool providers
- Reaches out, if applicable, to the test laboratory for providing relevant expert-feedback on topics raised by the [certification entity of the scheme governing authority]

3.4. Payment service providers

PSPs eligible to join the scheme are those PSPs meeting the eligibility criteria as defined in Section 2 of the rulebook. To become a scheme participant, the PSP applies for:

- Back-end (DESP) certification and T2 certification for DESP DCA,
- Digital euro scheme front-end and end-to-end certification.

These certification processes are mandatory steps.

Back-end (DESP) certification and T2 certification for DESP DCA

The PSP authorisation process for the connection to the DESP is described in the [DESP onboarding guide][10]. This process is out of the scope of Annex A1. The DESP will address the backend certification

[10] The DESP onboarding guide details the onboarding process of a PSPs to DESP.

part of the PSP solution certification process. The backend refers to the technical interactions between the DESP and the PSP.

Digital euro scheme certification

The digital euro scheme certification for PSPs covers the front-end and end-to-end certification and is part of the scope of this document.

- The front-end certification refers to the certification of devices or solutions with which the digital euro end-user will interact with, e.g. digital euro cards, mobile application, POS, ATM, E-commerce website.
- The end-to-end certification process. The end-to-end refers to the seamless execution of the entire payment lifecycle, from initiation to confirmation, across all involved components, including user interfaces and backend solutions.

For the PSP, this document only sets the rules of the front-end and end-to-end parts certification.
The PSPs implement in their solution the digital euro scheme's own front-end standards, or the standards from other organisations that are recognised by the digital euro scheme. They submit this solution for certification to the [certification entity of the scheme governing authority].

The PSPs need to initiate the digital euro scheme certification process described in the Section 4 of this document.

The certification process includes the leverage of certificates received from external certification bodies from organisations recognised by the digital euro scheme. As such, the PSPs shall make sure to obtain the relevant certificates from these external certification bodies. The certificates to be obtained by the applicant are determined by the [certification entity of the scheme governing authority] following the process detailed in Section 4.2.2.

3.5. Technical solution providers

The TSPs provide payment solutions to PSPs. Although they are not participants to the scheme, their solutions must comply with the digital euro scheme measures, rules and standards to allow the PSP to integrate it into their own solutions prior the submission for certification. The TSPs are:

- POS providers
- ATM providers
- Card providers
- Dongle bridge providers
- Mobile payment application providers
- Mobile providers
- Payment gateway providers
- Payment processors and aggregators
- Encryption services

The TSPs implement in their solution the frontend digital euro scheme standards or standards from

other organisations recognised by the digital euro scheme. They submit their solution for certification to the [certification entity of the scheme governing authority].

TSPs need to initiate a digital euro scheme certification process following the process described in Section 5.

The certification process includes the leverage of certificates received from the external certification bodies. As such, the TSPs shall make sure to obtain the relevant certificates from these external certification bodies.

3.6. Test laboratories

A digital euro scheme test laboratory is a test facility that has been evaluated and accredited by the digital euro scheme to conduct certification testing in accordance with the digital euro scheme requirements. These requirements are described in Section 8 of this document.

The laboratory shall:

- Be accredited by the [certification entity of the scheme governing authority].
- Conform to the ISO 17025 standards.
- Conduct testing as per the [certification entity of the scheme governing authority] requirements.
- Conduct testing in an unbiased and business-independent manner and remain impartial to any payment scheme or approval body, certification body, PSP or TSP.
- Ensure the confidentiality of the test and of the test results.
- Conduct testing with [certification entity of the scheme governing authority] qualified test tools.
- Produce test reports according to the test report template defined in Section 10 and provide it to the [certification entity of the scheme governing authority].

Regarding the day-to-day collaboration with [certification entity of the scheme governing authority], the accredited test laboratory must:

- Inform the [certification entity of the scheme governing authority] about findings regarding the digital euro scheme proprietary standards and the related test plans and test tools.
- Participate to the improvement of the certification by contributing to the communication process established by the [certification entity of the scheme governing authority].
- Exchange new knowledge and expertise with the [certification entity of the scheme governing authority] about technological evolution and its related impact on test environments.
- Participate, if required by the [certification entity of the scheme governing authority] to the test tools qualification.
- Support the [certification entity of the scheme governing authority] in the certification process, i.e. provide more information than requested if necessary.

3.7. Test tool providers

The digital euro scheme accredited test laboratories must use qualified test tools to evaluate the

solutions to be certified and submitted by the PSPs or the TSPs.

The test tool provider, once authorised by the [certification entity of the scheme governing authority], develops test tools, implementing the requirements from the digital euro scheme test plans and standards. This authorisation and the test tools qualification will follow the rules defined in Section 9.

A list of qualified test tools will be made available to the PSPs or TSPs. These test tools can consequently be used by digital euro scheme accredited test laboratories following the established deployment rules that may be specific to each test tool. These specific rules will be defined and communicated by the [certification entity of the scheme governing authority] to the test tool providers and the accredited test laboratories when necessary.

Regarding the day-to-day collaboration with the [certification entity of the scheme governing authority], the test tool provider, must:

- Inform the [certification entity of the scheme governing authority] about findings regarding the digital euro scheme proprietary standards and the related test plans and test tools.
- Participate to the improvement of the certification by contributing to the communication flow established by the [certification entity of the scheme governing authority].
- Exchange new knowledge and expertise with the [certification entity of the scheme governing authority] about technological evolution and the related impacts on test environments.
- Support [certification entity of the scheme governing authority] in the qualification process, i.e: provide additional information than generally requested, if necessary.

3.8. Approved external certification bodies

The digital euro scheme governing authority selects existing standards from other schemes or organisations[11] to be used as implementation standards for the digital euro. When these schemes or organisations have already established certification processes for the selected standards, including designated certification bodies, the digital euro scheme confirms which authorised external certification bodies may be used so that the certificates issued by these certification bodies can be leveraged for the digital euro.

The leverage of certificates provided by approved external certification bodies is a prerequisite to the PSP's or TSP's solutions certification and approval by the [certification entity of the scheme governing authority]. The list of the required certificates to be leveraged is defined by the [certification entity of the scheme governing authority]. This list is built based on the ICD document submitted by the applicant to the [certification entity of the scheme governing authority] at the start of the certification process.

These approved external certification bodies cooperate with the [certification entity of the scheme governing authority] and shall share with the [certification entity of the scheme governing authority], in addition to the certificates and if requested, the test reports and test logs of the evaluated solutions, with

11 Standard owners are not necessarily schemes, they can be organisations or associations independent from any scheme

the agreement of the PSPs or TSPs.

4. PSP onboarding process

4.1. PSP onboarding process overview

This section aims at providing a description of the PSP onboarding process to the scheme. This process includes three main phases:

- The initiation and validation of the PSP request to scheme participation, where the PSP initiates the onboarding process to the digital euro scheme. This phase includes
  - the PSP initiation of scheme participation,
  - the validation of the PSP request to scheme participation,
  - the submission by the PSP of the application to participate to the scheme.
- The certification and approval phase, which consists in the PSP solutions certification and approval
- The completion phase, which is the onboarding final phase where the PSP's operational readiness to offer the digital euro payment services is confirmed.

Figure 2 shows these three phases.

Figure 2
PSP onboarding process overview

Annex A1 provides a detailed description of the PSP solution certification and approval phase while the initiation and validation of the PSP request to scheme participation phase and the completion phase are described in Section 2 of the Rulebook.

The certification and approval phase includes the certification step and the approval step of the PSP solution as depicted in the Figure 2.
The certification step consists of three different certifications:

- the front-end certification,
- the back-end (DESP) certification, and T2 certification for DESP DCA,
- the end-to-end certification.

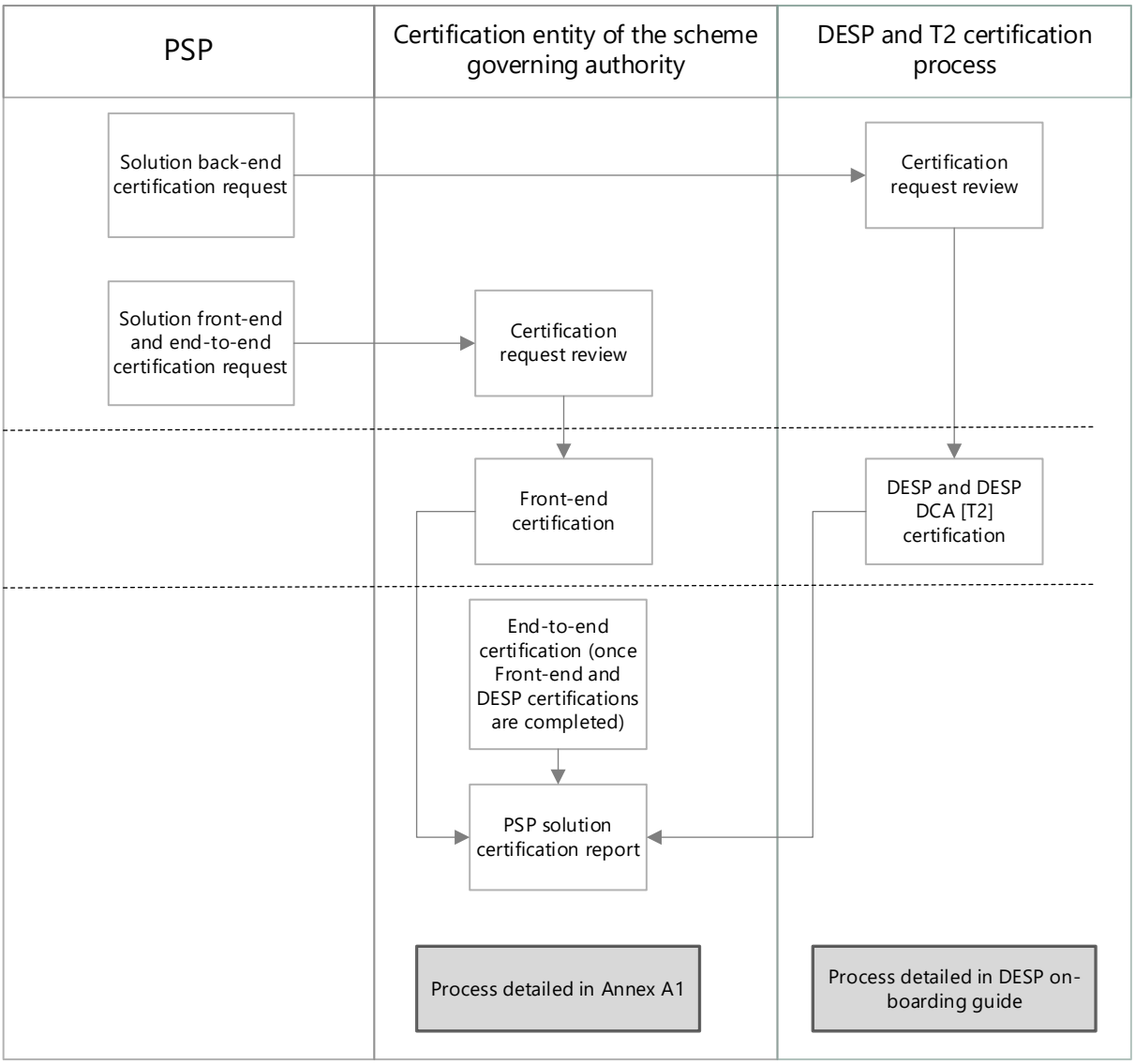
The DESP onboarding process, which includes the back-end (DESP) testing and certification and T2

testing and certifications for DESP DCA, is out of the scope of Annex A1 and is a separate process which is described in the DESP onboarding guide.
Annex A1 details the PSP solution frontend and backend certifications.

4.2. PSP solution certification process

This section details the front-end and the end-to-end certification processes of a PSP solution. Figure 3 below shows the main actors the PSP will interact with as well as the certification process flow. This figure also includes the back-end (DESP) certification and T2 certification for DESP DCA to give to the reader an overall understanding of the certification process, although these certifications are not covered by Annex A1.

Figure 3
PSP certification process overview



As depicted in the above figure, the applicant shall:

- initiate the back-end certification process. The details of this process are described in DESP

onboarding guide for PSPs,

- initiate the front-end and end-to-end certification process, submitting a certification request to the [certification entity of the scheme governing authority]. As the end-to-end certification requires that the PSP is connected to the DESP, the PSP shall get the front-end, back-end (DESP) certificate and T2 certificate for DESP DCA before being authorised to proceed with the end-to-end certification. The front-end and DESP certification steps can be carried out in parallel by the PSP.

Once the front-end, back-end and end-to-end certifications are completed, the [certification entity of the scheme governing authority] issues a certification report gathering the results and comments related to the three certifications. This report will be used as an input to confirm the approval by the [Approval entity of the scheme governing authority] of the PSP solution.

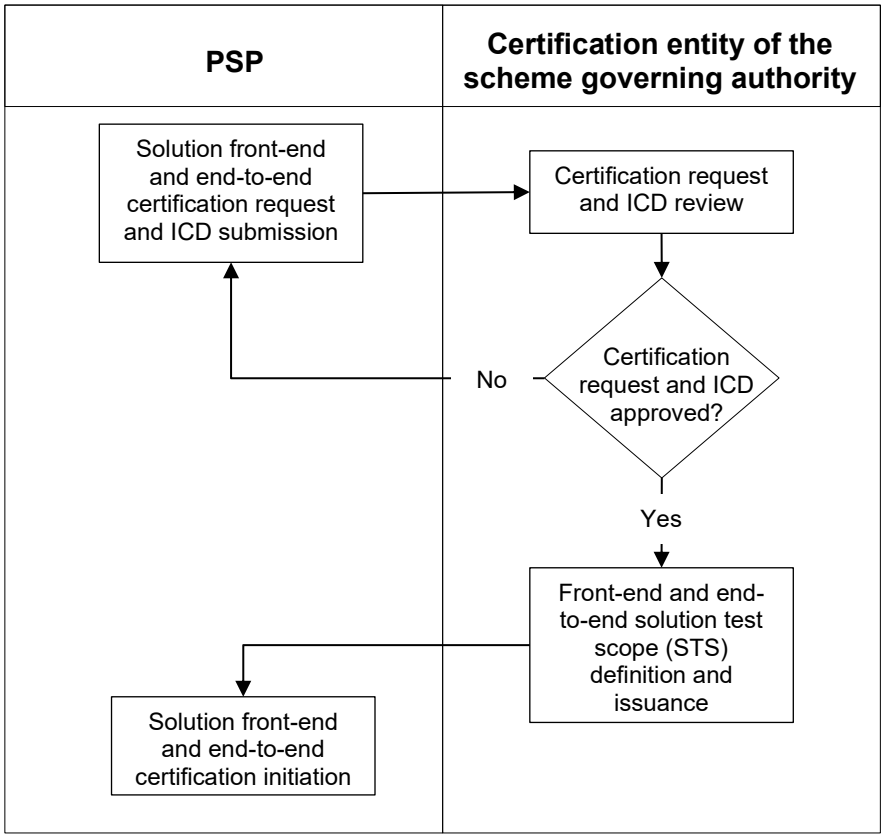
The following Section 4.2.1. details the front-end and end-to-end certification processes.

4.2.1 Front-end and end-to-end generic certification processes

4.2.1.1 Front-end and end-to-end certification request

This section applies to both the front-end and end-to-end certification request from a PSP. Figure 4 below shows the interactions between the applicant and the [certification entity of the scheme governing authority].

Figure 4
PSP front-end and end-to-end certification request overview



A pre-requisite to the certification process is that the PSP successfully completed the initiation of scheme participation, the validation of the PSP request to scheme participation, and the submission by the PSP of the application to participate to the scheme as described in Section 4.1.

Once this phase is completed, the applicant receives from the [certification entity of the scheme governing authority] the access information to the certification portal to complete the certification request and the ICD digital forms.

- **Certification request** which template is available in Section 10**:** The certification request includes the registered company name and address, the technical name and version of the solution to be certified.
- **ICD** which template is available in Section 10**:** The ICD contains technical information about the solution to be certified and listing the solution-supported options. This document will be specific to each certification and is an official declaration of the solution description. The ICD will be used by test laboratories as an official declaration of the solution supported options. Once submitted to the [certification entity of the scheme governing authority], any change must be reviewed and authorised by the [certification entity of the scheme governing authority], then communicated to the test laboratories. If the test session has already started, the ICD modification may mean the restart of the test session. The information provided in the ICD shall be compliant with the information provided in the certification request.

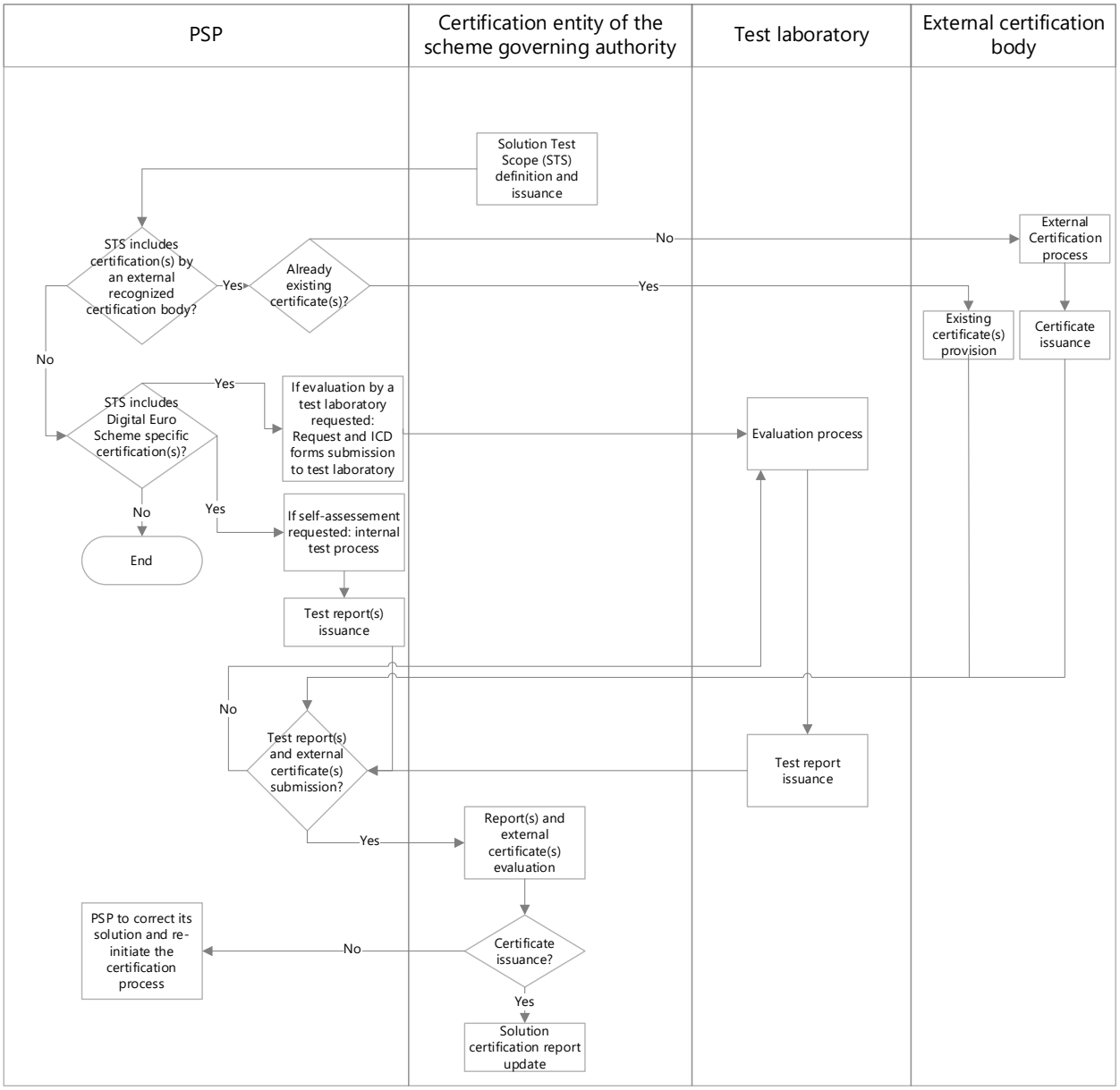
The steps of the certification request are:

1- To initiate a solution certification, the applicant submits the certification request and the ICD to the [certification entity of the scheme governing authority]. Both are reviewed by the [certification entity of the scheme governing authority], which may request updates if the forms are not fully completed or if inconsistencies are found. Once approved:
   - A unique identification number is assigned to the certification request and communicated to the PSP.
   - The forms are registered and used by the [certification entity of the scheme governing authority] to define the solution test scope (STS) which template is available in Section 10. The STS lists, for both the front-end and the end-to-end parts:
     - The required digital euro scheme specific tests by accredited test laboratory(ies), or by self-assessment.
     - The required certificates from external certification bodies, if any.
     - The list of accredited test laboratories.
2- The [certification entity of the scheme governing authority] sends the STS to the applicant.

4.2.1.2 Front-end and end-to-end certification

The digital euro PSP solution generic front-end and end-to-end certification process flow is presented in the below Figure 5. The detailed certification processes applicable, depending on the submitted solution (e.g. acquiring solution certification, and e-commerce solution certification) are provided in Section 4.2.2.

Figure 5
PSP front-end and end-to-end certification overview



The certification of the PSP solution may start once the [certification entity of the scheme governing authority] has issued the STS document. Based on the STS, the applicant:

- If required by the [certification entity of the scheme governing authority], contacts an accredited test laboratory to initiate the digital euro specific tests. The applicant is free to choose the accredited test laboratory, from the list provided in the STS.
- If required, initiates internally a self-assessment of the solution to be certified.
- If required, initiates the certification process with the relevant external certification body to obtain

the necessary certificates. This process is out of the scope of the Rulebook and its annexes and belongs to the external certification body in charge of the certificate issuance.

The applicant may already have some or all the necessary and valid certificates. These certificates shall mention exactly the same solution name and version as the one declared in the certification request.

If the existing certificates mention the same solution name and version, the applicant may submit to the [certification entity of the scheme governing authority] these certificates and there is no need to initiate a new certification process with the relevant external certification bodies. The PSP submits, in any case, the certificates to the [certification entity of the scheme governing authority].

A PSP submitting a solution for certification to the [certification entity of the scheme governing authority] which includes a solution provided by a TSP, shall make sure that the TSP solution was previously certified by the [certification entity of the scheme governing authority]. The TSP solutions certified by the [certification entity of the scheme governing authority] will be listed on the ECB website.

An example of a certification process for a PSP's solution incorporating a solution provided by a TSP is included in Section 10 of this document.

As explained earlier, the STS issued by the [certification entity of the scheme governing authority] may require an evaluation by a third-party laboratory and/or a self-assessment, these two options are detailed below.

- **Test by an accredited test laboratory**

If the STS requires a certificate corresponding to a test by a digital euro scheme accredited test laboratory, the PSP contacts the selected test laboratory.

The test phase can start once the test laboratory has received:

- The solution under test or the access to the solution under tests. As this choice depends on the type of tests to be performed, this requirement is detailed in Section 4.2.2.
- The ICD and certification request from the applicant and approved by the [scheme governing authority]

During the test phase:

- The applicant and the test laboratory may communicate with each other.
- Neither the applicant nor the test laboratory may update the solution under test once the certification test has started.
- Testing shall be performed in laboratory premises with the complete solution under test corresponding to the one declared in the ICD.

The test phase consists of the execution of test cases selected by the [certification entity of the scheme governing authority] based on the product implementation as described in the ICD. After completing the test phase, the test laboratory submits the test report to the applicant.

The applicant sends the test report to the [certification entity of the scheme governing authority]. In case of non-compliance with one or more test requirements, the test laboratory includes in the test report an analysis of the reason of the failure. The [certification entity of the scheme governing authority] will

review the test report as well as the analysis provided by the test laboratory and evaluate the compliance as detailed in Section 4.2.1.3.

- **Self-assessment**

If the STS requires a certificate corresponding to a self-assessment by the applicant, the applicant shall:

- Obtain the corresponding testing procedure and the test report template from the [certification entity of the scheme governing authority].
- Set up the solution under test and the relevant test tool as described in the testing procedure. This may include the provision and set-up of the required official test tool.
- Run the required tests.
- Prepare the test report using the report template mentioned above.
- Submit the test report and the required test logs to the [certification entity of the scheme governing authority].

During the test phase:

- The applicant is not authorised to update the solution under test once the tests have started.
- Testing shall be performed with the complete solution corresponding to the one declared in the ICD.
- The test results and logs of all the executed tests shall be stored by the applicant. They shall be saved in standard formats as they could be requested by [certification entity of the scheme governing authority] for later analysis.

4.2.1.3 Evaluation of the compliance

Upon applicant confirmation, the test laboratory submits the test report to the [certification entity of the scheme governing authority] or, in the case of a self-assessment the applicant submits the test report directly to the [certification entity of the scheme governing authority]. The [certification entity of the scheme governing authority] reviews the test report and produces a certification summary that contains:

- A complete identification of the solution, scope, standards and certification conditions as described in the ICD (e.g. certification test date)
- Details on the evaluation conclusion and compliance analysis on all eventual encountered discrepancies, including those relating to discrepancies that must be eliminated to meet the certification criteria
- If necessary, proposition of corrections and additional tests required to meet the certification criteria.

Based on this certification summary, the [certification entity of the scheme governing authority] decides upon the certification. If the [certification entity of the scheme governing authority] decides not to grant the certification, the [certification entity of the scheme governing authority] informs the applicant about the final decision and justifies this decision in a written statement and by transmitting the certification summary.

The applicant holds the right to appeal such decision. The appeal process will be further detailed in a future iteration of the Rulebook.

4.2.1.4 Certificate issuance

If the decision is positive, the [certification entity of the scheme governing authority] grants the applicant a certificate. The certificate issued by the [certification entity of the scheme governing authority] is sent to the applicant and is based on the template in Section 10 and contains the following information:

- PSP's registered name, address and contact point
- Technical name and commercial name (if different) of the certified solution
- Type of certified solution
- Name or reference, version and dates of the:
    - standards and test plans against which the product or solution has been certified,
    - test tool,
    - test report.
- The test laboratory name in case the test was done by a test laboratory.
- Terms and conditions and non-responsibility statement of the [certification entity of the scheme governing authority].
- Start date of the certificate.
- [certification entity of the scheme governing authority]'s signature.
- The ICD which will be attached as an annex to the certificate.

4.2.2 PSP solution certification sub-processes

This section will detail the certificates required depending on the solution submitted by the TSP and will be further detailed in the next iterations of the Rulebook

4.2.2.1 Acquiring PSP solutions certification

This section will be further detailed in the next iterations of the Rulebook

4.2.2.2 Distributing PSP solutions certification

This section will be further detailed in the next iterations of the Rulebook

4.2.3 PSP solution approval

As detailed in Section 2 of the Rulebook, the onboarding process of a PSP is based on the applicant's compliance with the digital euro rulebook, including the approval of the PSP solution.

The [approval entity of the scheme governing authority] is in charge of approving the PSP solution based on the process detailed in this section.

Once all the certifications required in the STS have been completed successfully by the applicant, the [certification entity of the scheme governing authority] prepares and submits a certification report to the [approval entity of the scheme governing authority]. This report will contain:

- The issued certification summaries related to the required digital euro scheme specific front-end and end-to-end certifications
- The required front-end certificates from external certification bodies

- The back-end (DESP) certificate and T2 certificate for DESP DCA

The [approval entity of the scheme governing authority] reviews the certification report to confirm the compliance of the PSP solution with the digital euro scheme measures, rules and standards. Based on this review, the [approval entity of the scheme governing authority] approves the PSP solution and:

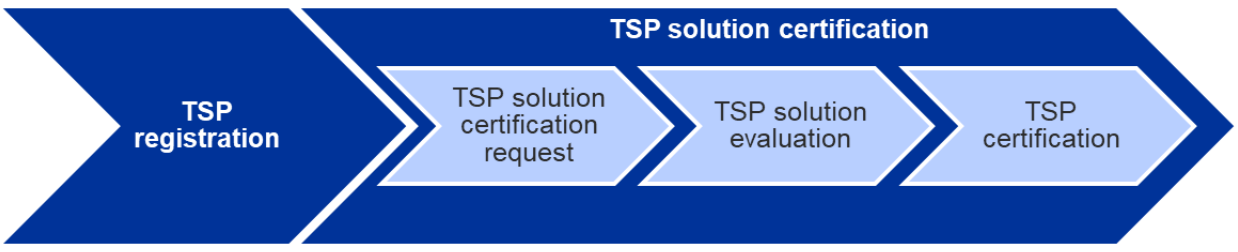
- Issues a Letter of Approval, which template is available in Section 10, and contains the following information:
    - PSP's registered name, address and contact point.
    - Technical name and commercial name (if different) of the certified solution
    - Type of certified solution.
    - Terms and conditions and non-responsibility statement of the [approval entity of the scheme governing authority].
    - Start date of the approval.
    - [Approval entity of the scheme governing authority]'s signature.
- Adds the PSP solution to the ECB website list of approved solutions.

5. TSP Solution certification

5.1. TSP solution certification process overview

As explained in Section 3.5, TSPs provide solutions to PSPs. Although they are not scheme participants, their solutions must comply with the digital euro scheme measures, rules and standards to be integrated into the PSPs' solutions. For instance, a POS shall be submitted by the TSP to the [certification entity of the scheme governing authority] to be certified as a standalone device following the required certification process detailed in Section 5.4. The PSPs may then use this POS in their acquiring solution that they will submit for certification to the [certification entity of the scheme governing authority].
The below diagram gives a high-level view of a TSP's solution certification process.

Figure 6
TSP certification process overview



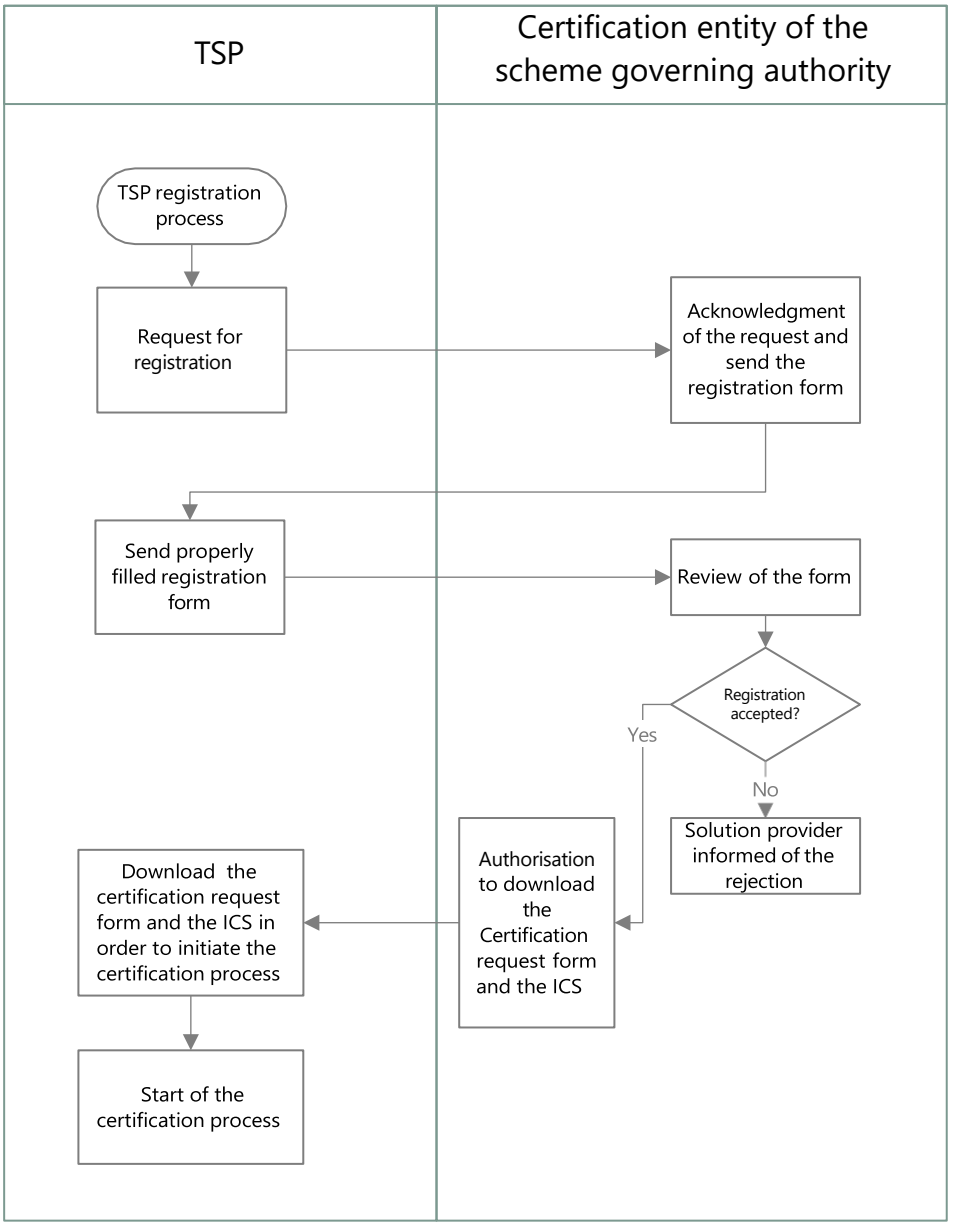
The TSP registration and the TSP solution certification steps are detailed in the following Sections 5.2, 5.3. and 5.4.

5.2. TSP registration

5.2.1. Registration process flow

The digital euro registration process flow for the TSP is presented in the below diagram.

Figure 7
TSP registration process flow



5.2.2. Registration related documents description

A TSP implementing a solution applies for a digital euro certification. To initiate this certification process, the TSP must contact first the [certification entity of the scheme governing authority] in order to receive and fill in the registration form which template is in Section 10. The TSP fills in and submits the registration form to the [certification entity of the scheme governing authority].

The registration form requested information is the following:

- Company information (name and primary address, a trade register extract)

- Primary contact within the company for the certification and approvals related questions (name, email address, phone number and address)
- Secondary contact within the company as a backup of the primary contact (name, email address, phone number and address)
- Contact for legal notices (name, email address, phone number and address)
- Website contacts (to be listed on the ECB website with the list of certified products)

The [certification entity of the scheme governing authority] may decline the registration for the following reasons:

- missing information in the registration form,
- missing trade register extract,

In any case the reason of the declined registration will be explained. The applicant is authorised to supplement and re-submit the application in case of rejection because of missing or incorrect information.

Once the registration process is completed, the [certification entity of the scheme governing authority] provides the TSP with an access to the download area to get the certification forms:

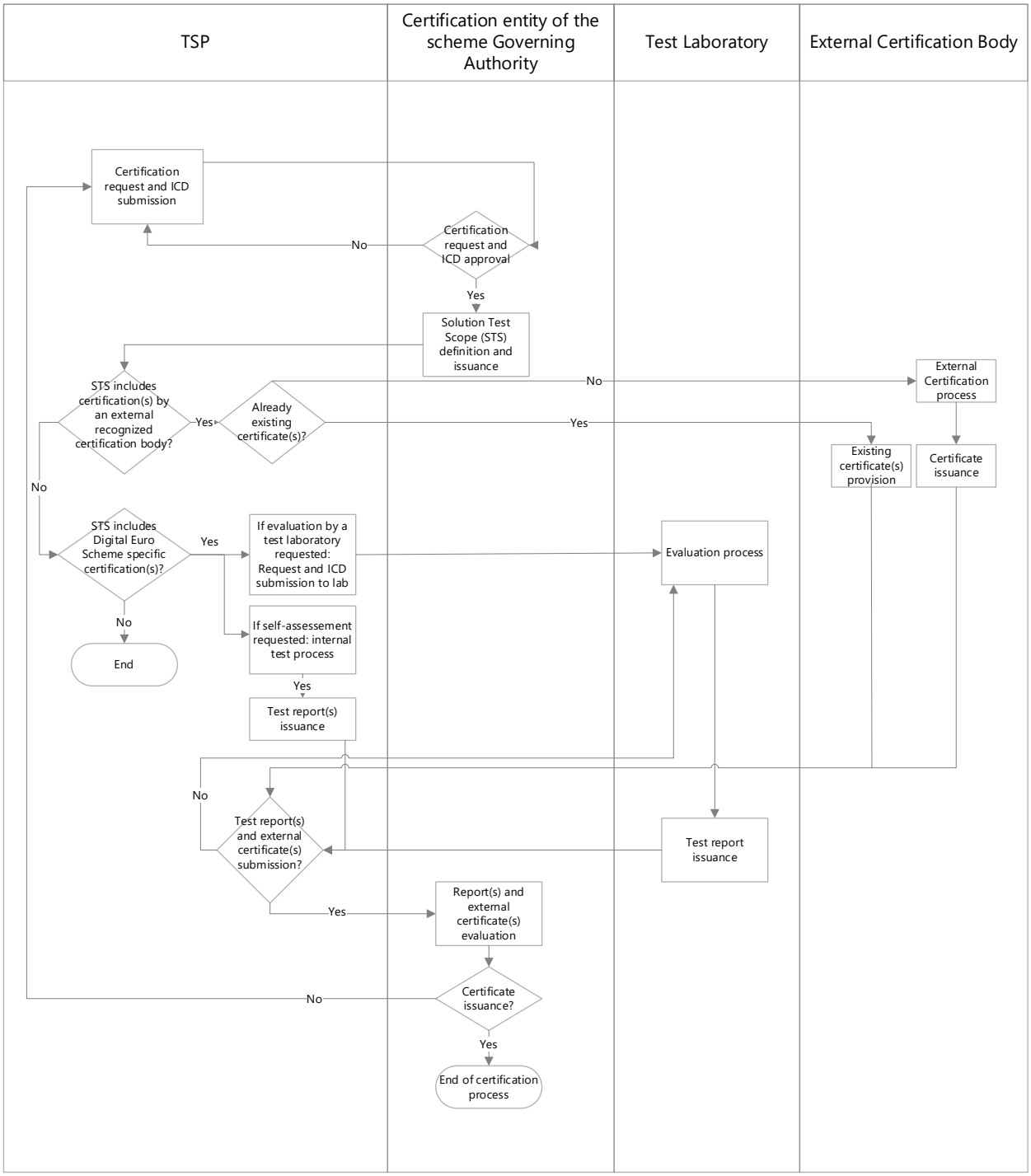
- Certification request
- ICD

These documents are detailed in the Section 5.3.1.

5.3. TSP solution certification

The digital euro generic certification process flow is presented in the below diagram.

Figure 8
TSP certification process flow



The next sections detail the different phases of the certification process as identified in the above Figure 8. It is presented in a generic form, applicable to the TSPs.

5.3.1. TSP solution certification request

A pre-requisite to the certification process is that the TSP successfully went through the registration process. Once successfully registered, the [certification entity of the scheme governing authority] provides to the TSP the access information to the certification portal to fill in the certification request form and the ICD.

- **Certification request** which template is available in Section 10**:** The certification request form includes the registered company name and address, the technical name and commercial name (if different) and version of the solution to be certified.
- **ICD** which template is available in Section 10**:** The ICD form contains technical information about the solution to be certified and lists solution-supported options. This document will be specific to each certification and is an official declaration of the solution description. The ICD will be used by test laboratories as an official declaration of the solution supported options and once submitted to the [certification entity of the scheme governing authority], any change must be reviewed and authorised by the [certification entity of the scheme governing authority], then communicated to the test laboratories. If the test session has already started, the ICD modification may mean the restart of the test session. The information provided in the ICD shall be compliant with the information provided in the certification request.

The certification request steps are:

1- To initiate a solution certification, the TSP submits the certification request and the ICD to the [certification entity of the scheme governing authority]. Both documents are reviewed by the [certification entity of the scheme governing authority], which may request updates if the forms are not fully completed or if inconsistencies are found. Once approved:
   - A unique identification number is assigned to the certification request and communicated to the applicant.
   - The forms are registered and used by [certification entity of the scheme governing authority] to define the solution test scope (STS) which template is available in Section 10. The STS lists:
     - The required digital euro scheme specific tests by accredited test laboratory(ies), or by self-assessment.
     - The required certificates from external certification bodies, if any.
     - The accredited test laboratories.
2- The [certification entity of the scheme governing authority] sends the STS to the applicant.
3- The TSP:
   - If required by the [certification entity of the scheme governing authority], contacts an accredited test laboratory to initiate the digital euro specific tests. The TSP is free to choose the accredited test laboratory, from the list provided in the STS.

- If required, initiates internally a self-assessment of the solution to be certified.
- If required, initiates the certification process with the relevant external certification body in order to obtain the necessary certificates. This process is out of the scope of the Rulebook and its annexes and belongs to the external certification body in charge of the certificate issuance.

The TSP may already have some or all the necessary and still valid certificates. These certificates shall mention exactly the same solution name and version as the one declared in the certification request.

If the existing certificates mention the same solution name and version, the TSP may submit to the [certification entity of the scheme governing authority] these certificates and there is no need to initiate a new certification process with the relevant organisations. The TSP submits, in any case, the certificates to the [certification entity of the scheme governing authority].

5.3.2. TSP solution evaluation

5.3.2.1. Test by an accredited test laboratory

If the STS requires a certificate corresponding to a test by a digital euro scheme accredited test laboratory, the TSP contacts the selected test laboratory.

The test phase can start once the test laboratory has received:

- The solution under test or the access to the solution under tests. As this choice depends on the type of tests to be performed, this requirement is detailed in the Section 5.4.
- The ICD and certification request from the TSP and approved by [certification entity of the scheme governing authority].

During the test phase:

- The TSP and the test laboratory may communicate with each other.
- Neither the TSP nor the test laboratory may update the solution under test once the certification test has started.
- Testing shall be performed in laboratory premises with the complete solution under test corresponding to the one declared in the ICD.

The test phase consists of the execution of test cases selected by the [scheme governing authority] based on the product implementation as described in the ICD. After completing the test phase, the test laboratory submits the test report to the TSP.

The applicant sends the test report to the [certification entity of the scheme governing authority]. In case of non-compliance with one or more tests, the test laboratory includes in the test report an analysis of the reason of the failure. The [certification entity of the scheme governing authority] will review the test report as well as the analysis provided by the test laboratory and will evaluate the compliance as detailed in the Section 5.3.3.

5.3.2.2. Self-assessment

If the STS requires a certificate corresponding to a self-assessment by the TSP, the TSP shall:

- Obtain the corresponding testing procedure and the test report template from the [certification entity of the scheme governing authority].
- Set up the solution under test and the relevant test tool as described in the testing procedure. This may include the provision and set-up of the required official test tool.
- Run the required tests.
- Prepare the test report using the report template mentioned above.
- Submit the test report and the required test logs to the [certification entity of the scheme governing authority].

During the test phase:

- The TSP is not authorised to update the solution under test once the tests have started.
- Testing shall be performed with the complete solution corresponding to the one declared in the ICD.
- The test results and logs of all the executed tests shall be stored by the TSP. They shall be saved in standard formats as they could be requested by [certification entity of the scheme governing authority] for later analysis.

5.3.3. Evaluation of the compliance

Based on the laboratory test report or the self-assessment report, the [certification entity of the scheme governing authority] produces a certification report that contains or links to:

- A complete identification of the product or solution, scope, standards and certification conditions as described in the ICD (e.g. certification test date),
- Details on the evaluation conclusions and compliance analysis on all eventual encountered discrepancies, including those relating to discrepancies that must be eliminated to meet the certification criteria,
- If necessary, proposition of corrections and additional tests required to meet the certification criteria.

Based on this report, the [certification entity of the scheme governing authority] decides upon the certification. If the [certification entity of the scheme governing authority] decides not to grant the certification, the [certification entity of the scheme governing authority] informs the TSP about the final decision and justifies this decision in a written statement and by transmitting the certification report.

The applicant holds the right to appeal such decision. The appeal process will be further detailed in the next iterations of the Rulebook.

5.3.4. Certificate issuance

If the decision is positive, the [certification entity of the scheme governing authority] grants the TSP a certificate for that specific solution. The certificate issued by the [certification entity of the scheme governing authority] is sent to the TSP and is based on the template in Section 10 and contains the following information:

- TSP's registered name, address and contact person.
- Technical name and commercial name (if different) of the certified solution.
- Type of certified solution.
- Name or reference, version and dates of the:
    - standards and test plans against which the product or solution has been certified,
    - test tool,
    - test report.
- The test laboratory name in case the test was done by a test laboratory.
- Terms and conditions and non-responsibility statement of the [certification entity of the scheme governing authority].
- Start date of the certificate.
- [Scheme governing authority]'s signature.
- The ICD which will be attached as an annex to the certificate.

The [certification entity of the scheme governing authority] adds the TSP solution to the ECB website list of certified TSP solutions.

5.4. TSP solution certification sub-processes description

This section will detail the certificates required depending on the solution submitted by the TSP and will be further detailed in the next iterations of the Rulebook

5.4.1 Acquiring TSP solutions certification

This section will be further detailed in the next iterations of the Rulebook

5.4.2 Distributing TSP solutions certification

This section will be further detailed in the next iterations of the Rulebook

6. Certification policy – applicable to PSPs and TSPs certificates

6.1. Initial certification

The certificates issued by the [certification entity of the scheme governing authority] have a limited duration. This duration depends on the certification type. The table 1 below lists the certificates and their duration.

The [certification entity of the scheme governing authority] will closely monitor the validity period of the issued certificates. Failure to renew a certificate will result in non-compliance with the requirements defined in the rulebook. Please refer to the rulebook, Section 2.5 Failure to adhere to the rulebook for details of a non-compliance.

Table 1 – this table will be further detailed in the next iterations of the Rulebook

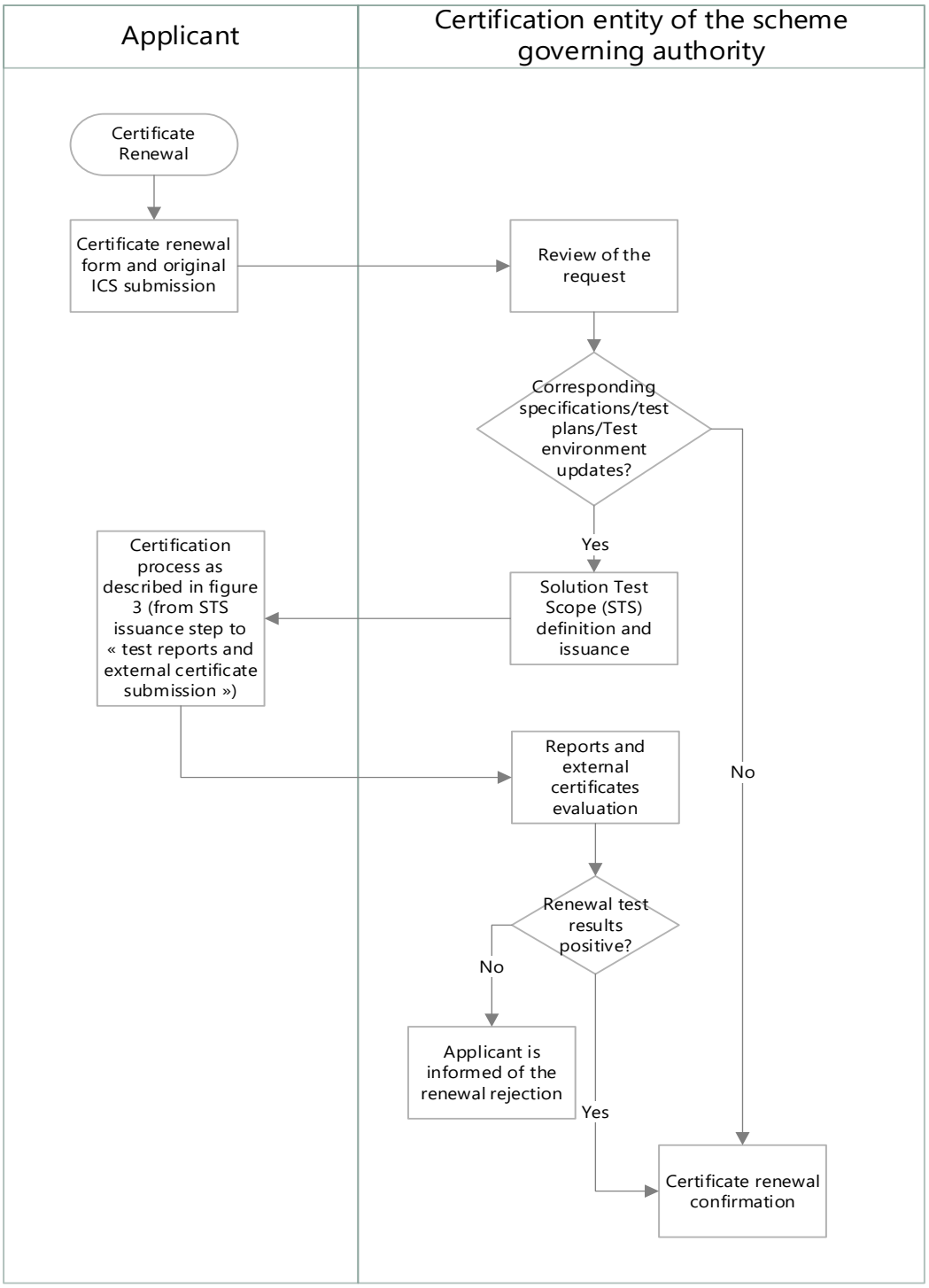
Certificate type	Duration time
E.g. Card personalisation validation certificate	X years

- Once a certificate has reached its expiry date, it is no longer valid unless it has been renewed following the process described in Section 6.2.
- An expired certificate cannot be renewed.
- A certified solution shall go through a completely new certification process if the corresponding certificate has expired.
- If the certified solution is updated, the PSP or the TSP shall follow the solution update process detailed in Section 6.3.

6.2. Certification renewal

A certificate can be renewed only if it is still valid, meaning its expiration date has not yet been reached. Renewal of an expired certificate is not allowed. It is the applicant's responsibility to make sure that the certificates are renewed in due time. A renewal request to the [certification entity of the scheme governing authority] can be initiated only 6 months prior to the certificate expiration date. A certificate renewal is only applicable to solutions that have not been updated after the initial certification or after the last renewal. See Section 6.3 for more details. The renewal procedure is the following:

Figure 9
Certification renewal process



Digital euro scheme certificate case

- The applicant shall contact the [certification entity of the scheme governing authority] and request a certificate renewal using the certificate renewal form available in Section 10.
- The [certification entity of the scheme governing authority] processes the application and may request additional elements from the PSP or the TSP (like the self-assessment test result and logs) to determine if additional tests are required.
- This decision depends on the type of certification, the related standards, test plans or test environment updates.

  Two situations may occur:
  - The related standards, test plans or test environment have not been updated since the initial solution certification. In this case the certificate may be renewed, and its duration is extended following table 1.
  - The related standards, test plans or test environment have been updated since the initial solution certification. In this case, a renewal test is required by the [certification entity of the scheme governing authority]. The renewal test set generally includes newly added and/or modified test cases to the current test plan compared to the test plan used for the initial certification.
- If a renewal evaluation is required, the [certification entity of the scheme governing authority] will issue an STS, based on the initial ICD and the different identified updates, if any.
- The test phase, if required, follows the same steps and process as described in Section 4.2 for PSPs and Section 5.3 for TSPs.

Certificates from external certification bodies

The certificates issued by external certification bodies follow the certification policies of such external certification bodies. It is the PSP's or TSP's responsibility to ensure that these certificates are renewed in due time in line with the certificate renewal processes of the external certification bodies. Once renewed, the PSP or the TSP shall submit the renewed certificate to the [certification entity of the scheme governing authority].

6.3. Solution update certification

Following a change[12] on a solution already certified by the [certification entity of the scheme governing authority], a PSP or a TSP shall follow the process below:

- The applicant shall contact the [certification entity of the scheme governing authority] and declare a solution update, using the solution update form available in Section 10.
- The [certification entity of the scheme governing authority] processes the demand and may request additional elements from the applicant (like self-assessment elements) to analyse the impact of the changes on the certified solution.

[12] Not all changes to a solution trigger a re-certification. Some changes will be accepted without requiring re-certification. A detailed list of allowed changes by solution type will be included in a future iteration of the rulebook.

- The [certification entity of the scheme governing authority] decides, based on the PSP's or TSP's provided documents if:
    - A full re-certification is required. In this case the PSP or TSP shall respectively follow the certification process detailed in Sections 4 and 5.
    - A delta-certification is required, based on a set of tests extracted from the set of tests ran during the initial certification.
    - No additional test is required. In this case the initial certificate remains valid.

The [certification entity of the scheme governing authority] communicates in any case the decision to the applicant. If a full re-certification or delta-certification is required, the [certification entity of the scheme governing authority] issues the corresponding STS and sends it to the applicant. For a delta-certification, the same process as for the renewal process described in the Section 6.2. applies from the issuance of the STS by the [certification entity of the scheme governing authority].

In case of failure to renew?

6.4. Certification process updates

This section details how the [certification entity of the scheme governing authority] manages the certification process updates.

The [certification entity of the scheme governing authority] certification process may need to be updated for the following reasons:

- a digital euro scheme standard is updated, and the related certification process needs to reflect these updates.
- the certification process itself requires an update (e.g. the test plan or the test tool must be updated).

Any update to the certification scope and process as detailed in this annex would be made in accordance with the general digital euro scheme rulebook change management process as outlined in Section 9 'Scheme rulebook management' of this document.

The [certification entity of the scheme governing authority] communicates to the PSPs, TSPs, test laboratories, test tools providers, through the appropriate channel[13] about the certification process update, its activation date and the deactivation of the current certification process.

To ensure a smooth transition for the stakeholders listed above:

- the updates will be communicated in advance (the related timeframe will be dependent on the type of certification and the type of updates),
- there may be a period of time during which the current and the updated certification processes are both applicable.

For the certification processes managed by external certification bodies, the [certification entity of the scheme governing authority] will generally follow these external certification bodies update process. In the case where, exceptionally, the [certification entity of the scheme governing authority] decides to

[13] This channel will be defined at a later stage in next iterations of the draft Rulebook

have a different updated process, this will be communicated through the appropriate channel.

6.5. Certification termination (solution end of life)

Will be further detailed in the next iterations of the Rulebook

7. Approval policy

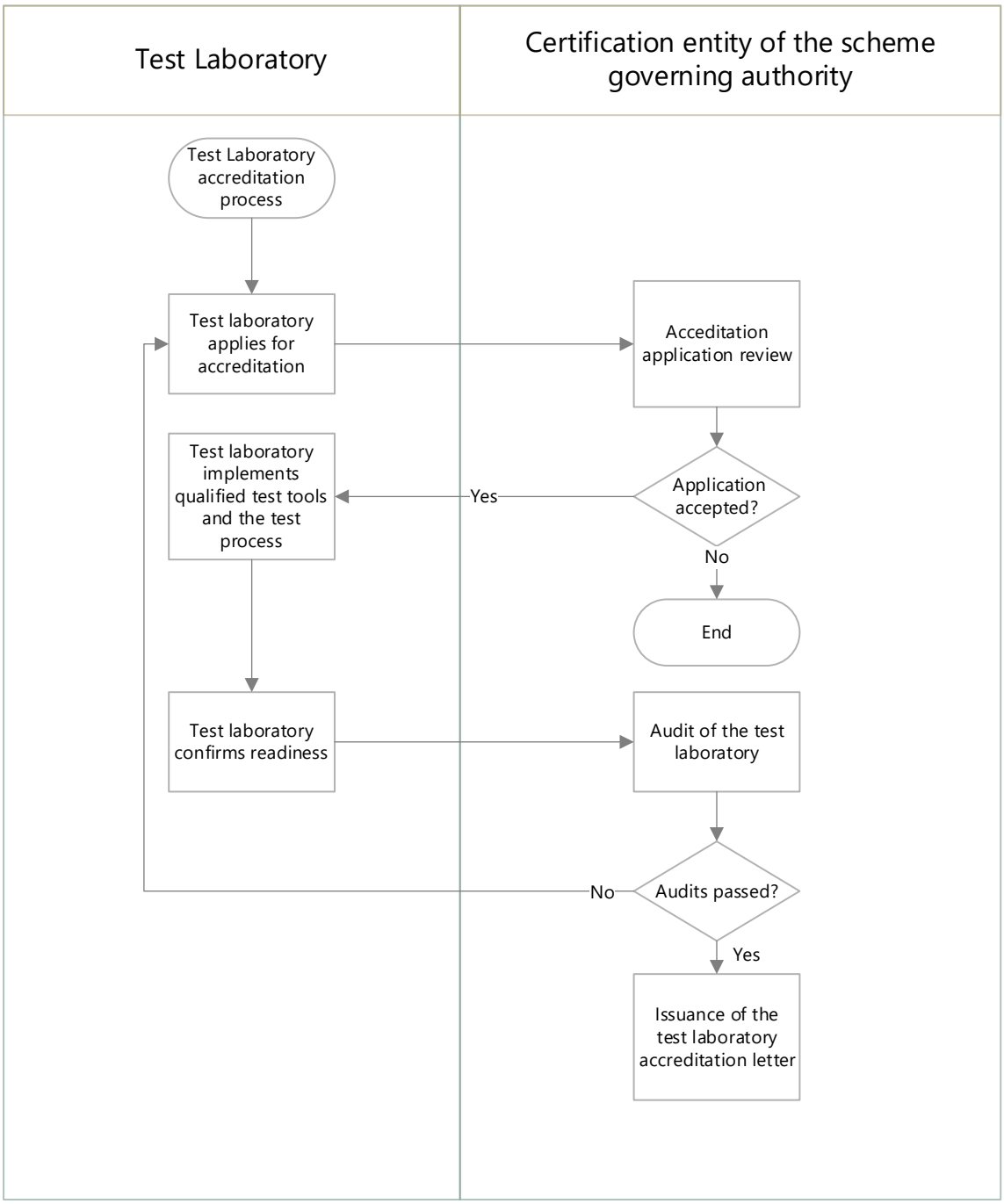
Will be further detailed in the next iterations of the Rulebook

8. Test laboratories accreditation

8.1. Test laboratories accreditation process

The accredited test laboratory performs tests on the solutions to be certified by the [certification entity of the scheme governing authority]. The test laboratories are accredited by the digital euro scheme following the below process.

Figure 10
Test laboratory accreditation process



This process will be further detailed in the next iterations of the Rulebook

8.2. Test laboratories accreditation policy

Will be further detailed in the next iterations of the Rulebook

8.3. Test laboratories accreditation requirements

Will be further detailed in the next iterations of the Rulebook

9. Test tools qualification

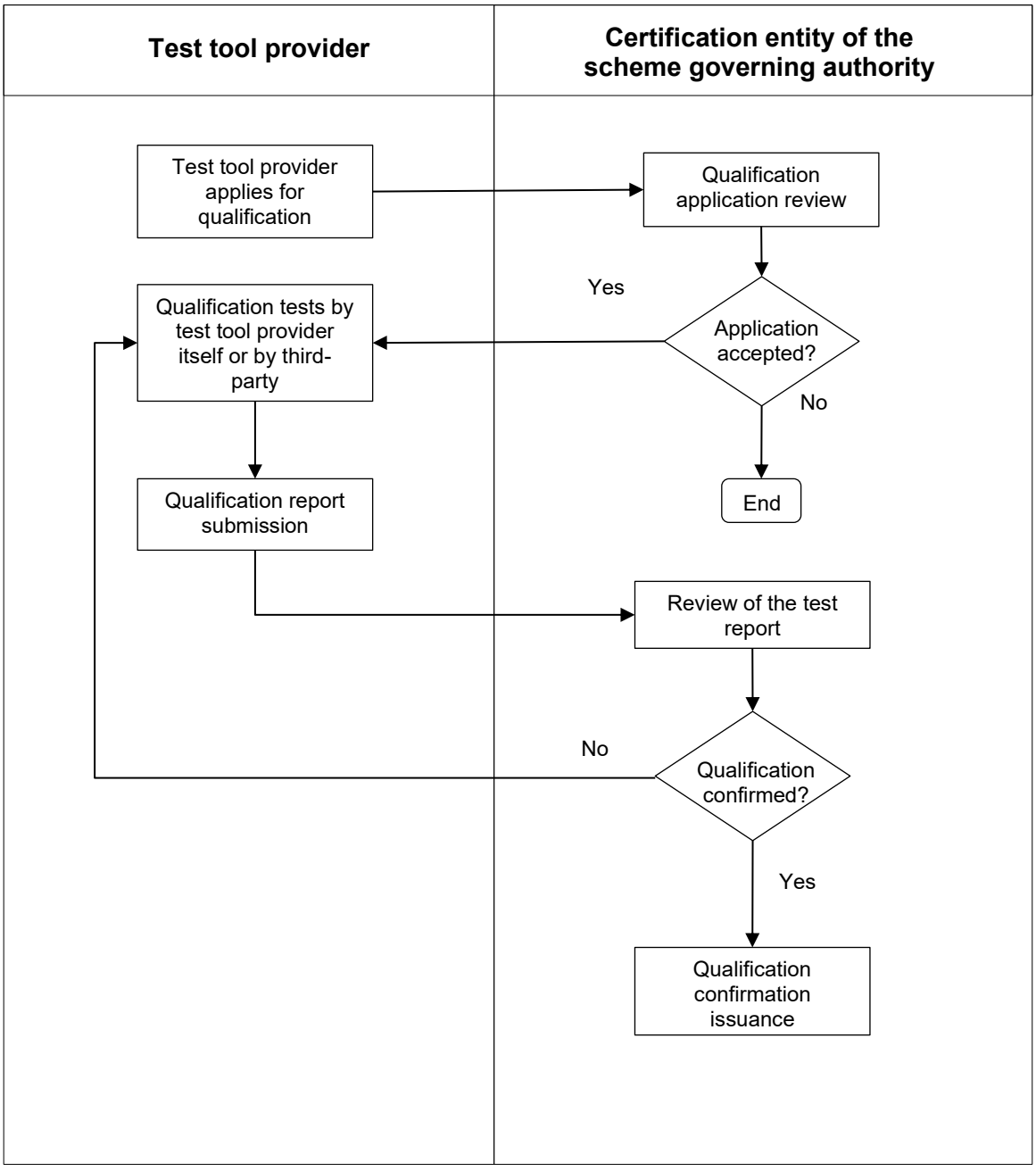
As introduced in Section 3.1, test tools providers propose digital euro scheme test tools to the test laboratories. Before being officially used in the certification process, the test tools shall be duly qualified by the [certification entity of the scheme governing authority]. This qualification is to ensure that the test tool provider implemented flawlessly the test plan[14] and other requirements from the [scheme governing authority] (e.g. implementation of an automatic analysis of the failed tests, possibility to select only a set of tests).

The test laboratories shall only use these authorised test tools for the digital euro scheme evaluations.

The test tool generic qualification process is detailed in the Figure 11 on the next page.

[14] The test plans are developed based on the requirements defined in the standard. The test plans are necessary for the development of a test tool as they are reference documents that will be used to implement the test cases in the test tools

Figure 11
Test tool qualification process



This process will be further detailed in the next iterations of the Rulebook

10. Annexes

10.1. Example of certification process for a PSP acquiring solution, including a TSP solution

As mentioned in the Section 4.2.1.2, to facilitate the understanding of the certification of a PSP solution incorporating a TSP solution, a concrete example is provided below.

A PSP submits a certification request for an acquiring solution to the [certification entity of the scheme governing authority].

- The PSP will provide the certification request and ICD duly filled in forms to the [certification entity of the scheme governing authority].
- The [certification entity of the scheme governing authority] will define the STS based on the inputs provided in the ICD. For an acquiring solution, initial certification, the STS would probably list the following certificate requirements[15]:
    - certification of the payment application present on the POS (for example Nexo). The PSP shall only use TSP solutions that have been previously certified by the [certification entity of the scheme governing authority]. For the case taken in this example, the POS provided by the TSP to the PSP shall have been previously certified by the [certification entity of the scheme governing authority]. The certified TSP solutions will be listed on the ECB website.
    - Certification of the acquiring host (for example Nexo),
    - Security certification of the acquiring server,
    - end-to-end certification of the acquiring solution.

In addition to the front-end and end-to-end certification listed above, the PSP will be required to initiate also the DESP certification of the PSP connection to the DESP, the DESP DCA certification.

10.2. Templates and forms

Will be further detailed in the next iterations of the Rulebook

[15] The listed standards and certificates are only examples, and they may change in the future, once the leverageable standards have been confirmed.