EUROPEAN CENTRAL BANK

EUROSYSTEM

Digital Euro Scheme Rulebook – Annex D1 Front-end implementation specification #7 Data management

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.

Rulebook version:	0.91
Status:	DRAFT
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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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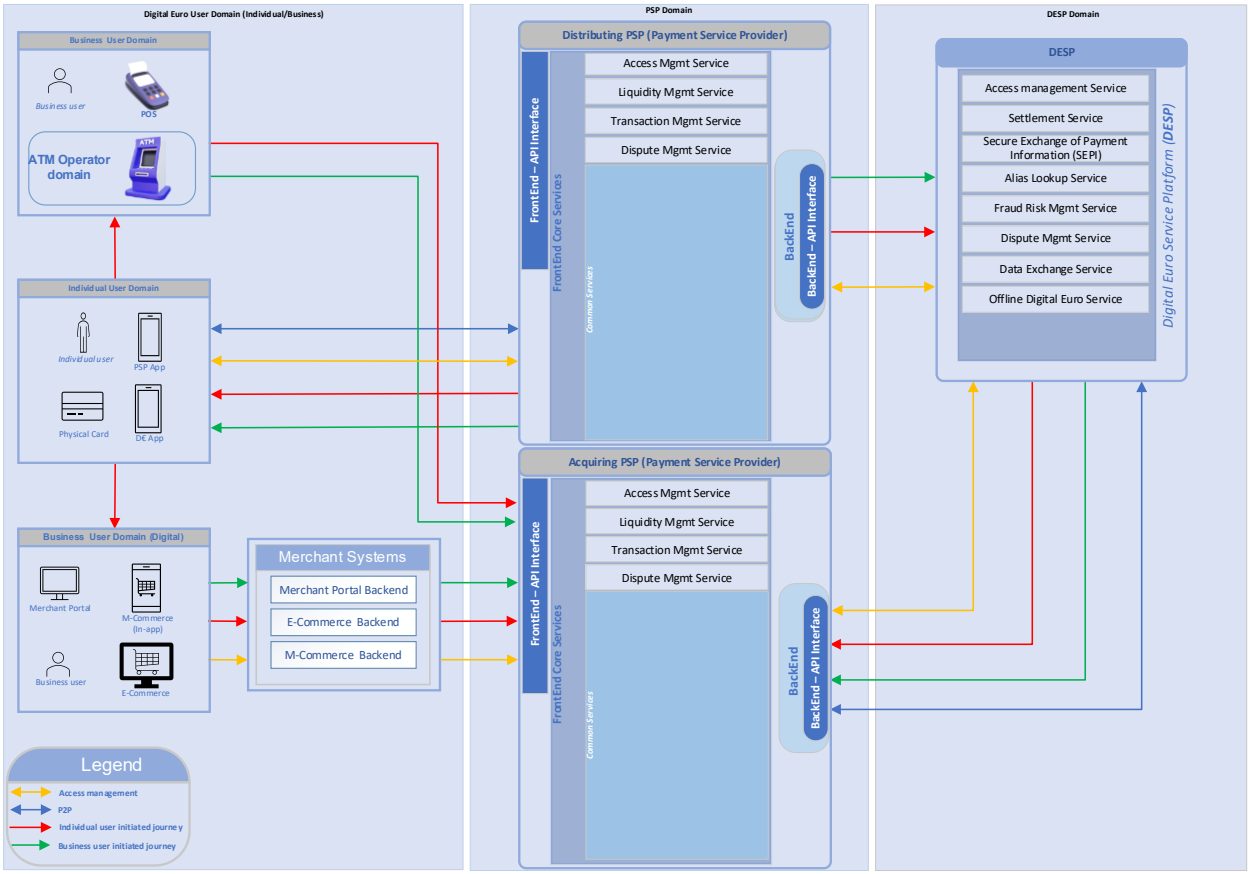
1. Document information

1.1. Change history

Version number	Date	Reason for revision
V0.1	04/12/2024	• Initiation of the document
V0.2	17/02/2025	• Addition of data model for Business user static data management • Addition of data needed to manage e/m-commerce transactions
V0.3	11/03/2025	• Update after workstream participants review • Update to reflect comments received from RDG members after V0.1 review
V0.4	28/05/2025	• Update to ensure consistency with G1-2-3 holistic approach sprint
V0.5	20/05/2025	• Update to reflect comments received from RDG members after V0.3 review
V0.6	09/10/2025	• Addition of data needed to manage Individual user onboarding, Manual funding and defunding via PSP app, balance enquiry, transaction history and P2B NFC transaction with mobile
V0.7	20/01/2026	• Update for Rulebook V0.91
Version renumbering to ensure strict alignment with the rulebook's versioning		
V0.91	26/03/2025	March release

2. Introduction

Annex D to the rulebook will provide detailed implementation specifications for the different domains and interactions between actors as presented in the diagram below.



This document is dedicated to data management and only focuses on online processes. Offline scope is excluded.

3. Structure of the document

Two main section categories are provided by the current document:

- Data model
- Data dictionary

3.1. Data model

This section provides a simplified representation of the data. It describes the entities (the key objects in the domain, such as an end-user, a transaction, or an account), their essential attributes, and the relationships that exist between them, without considering technical constraints or how the data will be stored.

It is not intended to represent the entirety of an information system, nor to specify the information that may already be managed by existing systems.

The objective is to set the context of digital euro within a system.

3.2. Data dictionary

This section describes the data supporting the different processes designed so far.

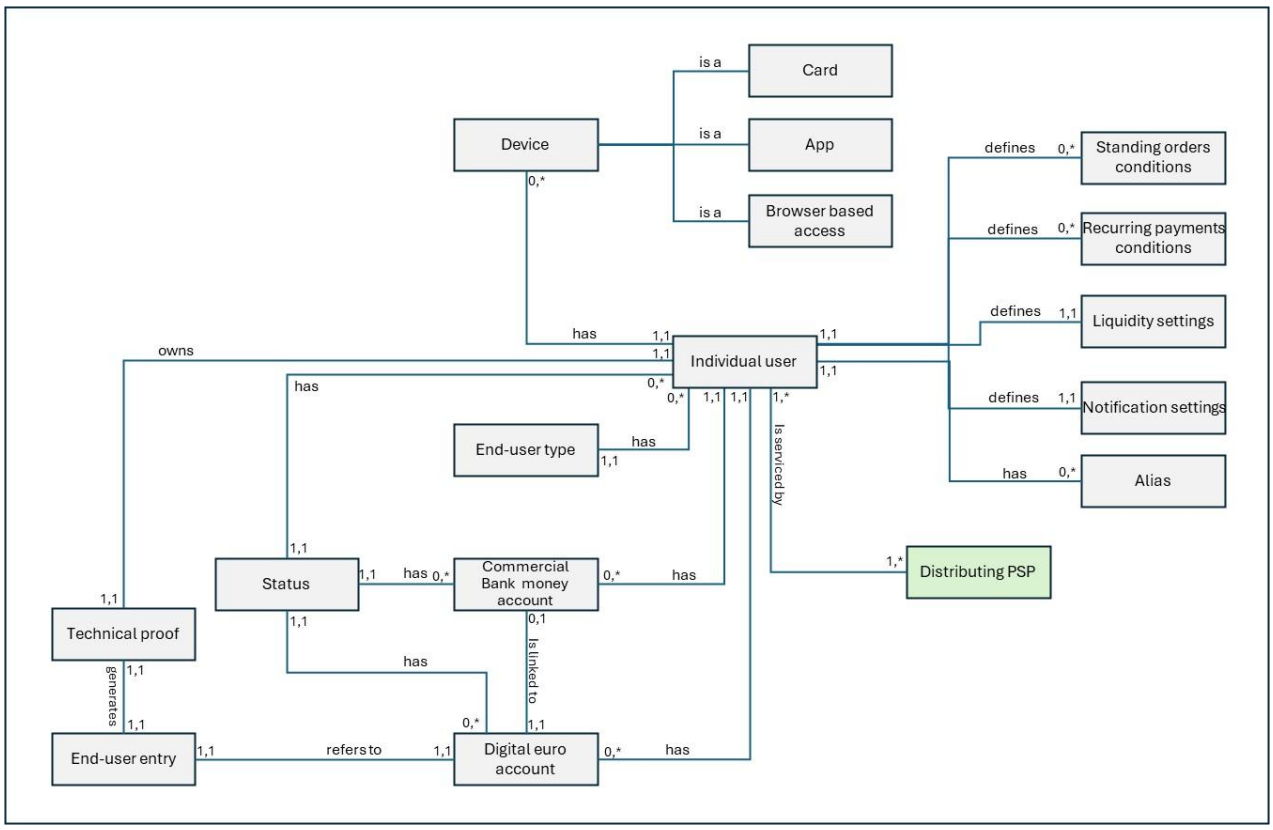
Its purpose is to ensure a shared understanding and to guarantee the consistency, quality, and proper use of information.

4. Data Model

An illustrative description of the data model is proposed to provide an overview of the elements that will be needed to support the digital euro. It complements the high-level functional architecture view.
The data model presented in this section corresponds only to the front-end view. However, some entities belonging to DESP domain are reflected for a better understanding of the whole model. ( )

4.1. Static Data for individual end-users

4.1.1. Model



4.1.2. Relations between entities

Entities		Relation	Description
End user type	End-user	Has	**Defines the possible types of an end-user** An end-user has only one end-user type. An end-user is defined as an "**individual**" within the context described here.
Device	Card	Is a	**Defines the possible types of a device** A device could be a card, an app or a browser based access
	App	Is a	
	Browser based access	Is a	
End-user	Device	Has	**Defines the links between individual user and device** • An End-user can have several Device • A Device belongs to only one End-user
End-user	Recurring payment conditions	Defines	**Defines the rules for recurring payment Conditions setting.** • An End-user can define several sets of recurring payments • A set of recurring payment conditions is defined by only one End-user.
End-user	Standing order conditions	Defines	**Defines the rules for standing order conditions setting**. • An End-user can define several sets of standing orders • A set of standing order conditions is defined by only one End-user.
End-user	Liquidity settings	Defines	**Defines the rules for liquidity setting.** • An End-user can define only one set of liquidity settings • A set of liquidity settings is defined by only one End-user.
End-user	Notification settings	Defines	**Defines the rules for notification setting.** • An End-user can define only one set of notification settings • A set of notification settings is defined by only one End-user.
End-user	Alias	Has	**Defines the rules allowing an End-user to possess an alias** • An End-user can have 0 to several aliases[2] • An alias belongs to only one End-user
End-user	Non-digital euro payment account	Has	**Defines the rules allowing an End-user to possess a Non-digital euro payment account** • An End-user can have 0 to several Non-digital euro payment accounts • A Non-digital euro payment account belongs to only one End-user
End-user	Digital euro payment account	Has	**Defines the rules allowing an End-user to possess a Digital euro payment account** • An End-user can have 0 to * Digital euro payment account • A digital euro payment account belongs to only one End-user **The current legislation allows the individual end-user to open only 1 Digital euro payment account**

[2] The number of aliases available at launch may be limited to one.

Entities		Relation	Description
End-user	Status	Has	**Defines the rules to provide a status** • An End-user has only one status • A status can be assigned to many End-users
End-user	Distributing PSP	Is Serviced	**Defines the links between a Distributing PSP and an End-user** • An End-user can be serviced by 1 to many Distributing PSP. • A Distributing PSP is allowed to provide services to many End-users
End-user	Technical Proof	Owns	**Defines the links between an End-user and a Technical Proof** • An End-user owns only one Technical Proof • A technical Proof is owned by one End-user
Technical Proof	End-user Entry	Generates	**Defines the links between a Technical Proof and an End-user Entry** • A Technical Proof can generate only one End-user Entry • An End-user entry is generated by only one Technical Proof
Digital euro payment account	Status	Has	**Defines the links between a digital euro payment account and a status** • A digital euro payment account has only one status. • A status can be assigned to many Digital euro payment accounts
Non-digital euro payment account	Status	Has	**Defines the links between a Non-digital euro payment account and a status** • A Non-digital euro payment account has only one status. • A status can be assigned to many Non-digital euro payment accounts
Digital euro payment account	Non-digital euro payment account	Is Linked To	**Defines the links between both accounts.** • A digital euro payment account is linked to 0 to one Non-digital euro payment account • A Non-digital euro payment account can be linked to 0 or one Digital euro payment account
Digital euro payment account	End User Entry	Refers to	**Defines the links between a digital euro payment account and an end-user entry** • A digital euro payment account refers to only one end-user entry ▪ An End User entry is linked to only one Digital euro payment account
Digital euro payment account	Distributing PSP	Manages	**Defines the links between a Distributing PSP and a Digital euro payment account** • A digital euro payment account is managed by only one Distributing PSP. • A Distributing PSP manages many Digital euro payment accounts

4.1.3. Entity description

4.1.3.1. End user – PSP space

4.1.3.1.1. End-user

An End-user, defined as an individual user in this section, represents a natural person who holds a digital euro payment account and performs transactions in the digital euro system. An individual user is a type of end-user.

Identifier and properties

Name	Description
Digital euro user identifier	Unique identifier of an digital euro user
Technical proof of user's digital euro entries	Used to derive settlement ledger identifier(s) for the user's digital euro holdings. A hashed version is stored by the DESP to enable validation of emergency portability request
Creation date	Indicates when the user is created – Needed for lifecycle traceability
Amendment date	Indicates if modifications have been applied in the User profile from the creation – Needed for lifecycle traceability
Closing date	Indicates since when the user is disabled – Needed for lifecycle traceability

4.1.3.1.2. End User type

An end-user type is assigned to an end-user to determine if it is an individual user, a business user or a public authority who performs transactions in digital euro.

Identifier and properties

Name	Description
End user type identifier	Unique identifier of a type of end-user
End user type	Defines the type of user (e.g., individual, business)

4.1.3.1.3. Device

A device is a component owned by the end user which can interact with digital euro system. A device can be used for online payments, offline payments, or both.

A device can be:

- An app: an app is a software application that allows end user to pay with digital euro
- A card: a card serves as a means of identification and may serve as a device to store offline digital euros. Enables individuals perform purchases and payments within the digital euro domain.
- A browser-based access: browser-based access is a specific web access mean through which a payment can be initiated by an end-user and verified by a payment service provider (PSP). e.g., Internet web page

Identifier and properties

Name	Description
Device identifier	Unique identifier of the device
Device type	Defines the type of device (e.g., card, browser-based access, app)
Device IP address	Provides the IP address of the device (if applicable)

4.1.3.1.4. Status

A status refers to an operational condition at a given time. It could refer to a user or an account

For a user, it helps categorise the client according to their interaction with the PSP as a digital euro user and indicates if the user is a prospect, is active, inactive, suspended or closed.

For an account, it indicates whether the account is active, inactive, blocked, closed, or subject to specific restrictions.

Identifier and properties

Name	Description
Status identifier	Unique identifier of a status
Status	Label of a status

4.1.3.1.5. Alias

An alias is a unique pseudonymous identifier used to protect user's identity when processing digital euro payments that can only be attributable to an identifiable natural or legal person by the payment service provider distributing the digital euro or by the digital euro user.
An alias is expected to be the primary identifier shared in transactions with alias

Identifier and properties

Name	Description
Alias type	Code type that is used to define a pseudonymous account identifier
Alias value	Unique pseudonymous identifier of an account defined according to a type.

4.1.3.1.6. Non-digital euro payment account

A non-digital euro payment account is an account held in the name of one or more end users with a contractual relationship vis-à-vis an eligible payment service provider (PSP) and that holds money that is not issued by a central bank (e.g., a current or a savings account)

Identifier and properties

Name	Description
Non-digital euro payment account number (IBAN)	Unambiguous identification of the non-digital euro payment account of the end-user (payer or payee).
Opening date	Indicates when the non-digital euro payment account is opened - Needed for lifecycle traceability
Closing date	Indicates when the non-digital euro payment account is closed - Needed for lifecycle traceability
Non-digital euro payment account balance	Provides a numerical representation of non-digital euro payment account available holdings at a specific point in time.
Non-digital euro payment account balance date	Indicates the date of the non-digital euro payment account balance

4.1.3.1.7. Digital euro payment account

An account held by one or more digital euro users that is serviced by a payment service provider (PSP) providing access to digital euro recorded in the digital euro settlement infrastructure, used to initiate or receive digital euro payment transactions, irrespective of technology and data structure.

Identifier and properties

Name	Description
Digital euro payment account number (DEAN)	Unambiguous identification of the digital euro payment account of the end-user (payer or payee).
Opening date	Indicates when the digital euro payment account is opened - Needed for lifecycle traceability
Closing date	Indicates when the digital euro payment account is closed - Needed for lifecycle traceability
Status	Indicates if the digital euro payment account is “Active” or Not – Needed for controlling the state of a digital euro payment account
Digital euro payment account balance	Provides a numerical representation of digital euro payment account holdings at a specific point in time.
Digital euro payment account balance date	Indicates the date of the digital euro payment account balance

4.1.3.1.1. Technical proof

The technical proof is generated at end-user onboarding to prove the ownership of the user’s digital euro holdings.

Identifier and properties

Name	Description
Technical proof identifier	Unambiguous identification of technical proof
Technical proof	Technical proof generated for the end-user

Name	Description
Opening date	Indicates when the technical proof is created - Needed for lifecycle traceability
Provision date	Indicates when the technical proof is provided to the end-user - Needed for lifecycle traceability
Closing date	Indicates the date from which the technical proof is no longer valid. - Needed for lifecycle traceability

4.1.3.1.2. End-user entry

An end-user entry is used to identify the user's digital euro holding within the settlement ledger.

Identifier and properties

Name	Description
End-user entry identifier	Unambiguous identification of an end-user entry
Opening date	Indicates when the end-user entry is created - Needed for lifecycle traceability
Closing date	Indicates when the end-user entry is closed - Needed for lifecycle traceability

4.1.3.1.3. Recurring payment conditions

A recurring payment is set between a merchant and a consumer. Recurring payment conditions refer to parameters agreed by the consumer for payments automatically initiated by the merchant on a periodic basis.

Identifier and properties

Name	Description
Recurring payment identifier	Unique identifier of the recurring payment set of parameters
Recurring payment start date	Determines the start date for the recurring payment
Recurring payment end-date	Determines the end date for the recurring payment
Recurring payment fixed amount	Defines the amount to be transferred in case of fixed amount
Recurring payment maximum amount [3]	Defines the amount to be transferred in case of variable amount
Recurring payment frequency	Indicates the regular recurrence for a recurring payment
Recurring payment description	Provides details on recurring payment
Recurring payment payee name	Provides the name of the payee
Recurring payment parameters transfer indicator	Indicates if the recurring payment parameters have been transferred as part of an account switching

4.1.3.1.4. Standing order conditions

A standing order is a periodic payment set between two individual users. Standing order conditions refer to parameters defined by the payer to authorise the intermediary to automatically initiate a payment on a periodic basis.

[3] Variable amount for recurring payment will not be offered at digital euro launch. The corresponding data is nevertheless provided.

Identifier and properties

Name	Description
Standing order identifier	Unique identifier of the standing order set of parameters
Standing order start date	Determines the start date for the standing order
Standing order end-date	Determines the end date for the standing order
Standing order amount	Defines the amount to be transferred for the standing order
Standing order frequency	Indicates the regular recurrence for a standing order
Standing order description	Provides details on standing order
Standing order payee's identifier type	Determines which method is used to define payee's account information (DEAN or alias)
Standing order payee's identifier	Provides the detailed payee's account information according to the type.
Standing order parameters transfer indicator	Indicates if the standing order parameters have been transferred as part of an account switching

4.1.3.1.5. Liquidity settings

Liquidity settings correspond to parameters used to automatically manage funding and defunding conditions, waterfall and reverse waterfall according to holding limits.

Identifier and properties

Name	Description
Liquidity settings identifier	Unique identifier of the set of parameters
Scheduled defunding conditions: amount	Indicates the amount to be transferred from digital euro payment account to non-digital euro payment account when periodic scheduled defunding is set.
Scheduled defunding conditions: frequency	Indicates the regular recurrence for a money transfer from digital euro payment account to non-digital euro payment account when periodic scheduled defunding is set.
Scheduled defunding conditions: start date	Indicates when scheduled defunding starts.
Scheduled funding conditions: amount	Indicates the amount to be transferred from non-digital euro payment account to digital euro payment account when periodic scheduled funding is set.
Scheduled funding conditions: frequency	Indicates the regular recurrence for a money transfer from non-digital euro payment account to digital euro payment account when periodic scheduled funding is set.
Scheduled funding conditions: start date	Indicates when scheduled funding starts.
Threshold based defunding: amount	Indicates the amount to be transferred from digital euro payment account to non-digital euro payment account when threshold-based defunding is set.

Name	Description
Threshold based defunding: ceiling threshold	Indicates the threshold at which the transfer from digital euro payment account to non-digital euro payment account is triggered.
Threshold based funding: amount	Indicates the amount to be transferred from non-digital euro payment account to digital euro payment account when threshold-based funding is set.
Threshold based funding: floor threshold	Indicates the threshold at which the transfer from non-digital euro payment account to digital euro payment account is triggered.
Reverse waterfall indicator	Indicates if the user has selected the reverse waterfall option or not
Waterfall indicator	Indicates if the user has selected the waterfall option or not

4.1.3.1.6. Notification settings

Notification settings correspond to parameters used to define types of notifications and corresponding channel.

Identifier and properties

Name	Description
Notification settings identifier	Unique identifier of the set of parameters
Type of notification	Defines the list of possible notifications
Notification channel type	Defines the code type that is used to define the channel selected to receive notifications
Notification channel details	Corresponds to the detailed information of the channel according to its type
Notification trigger	Determines when a notification should be sent
Content customisation	Defines which information should be included in the notification
Delivery and retry policy	Determines how notifications are delivered reliably
Priority and queuing	Manages the priority of notifications
Notification expiration	Defines the lifespan of a notification

4.1.3.2. PSP – DESP space

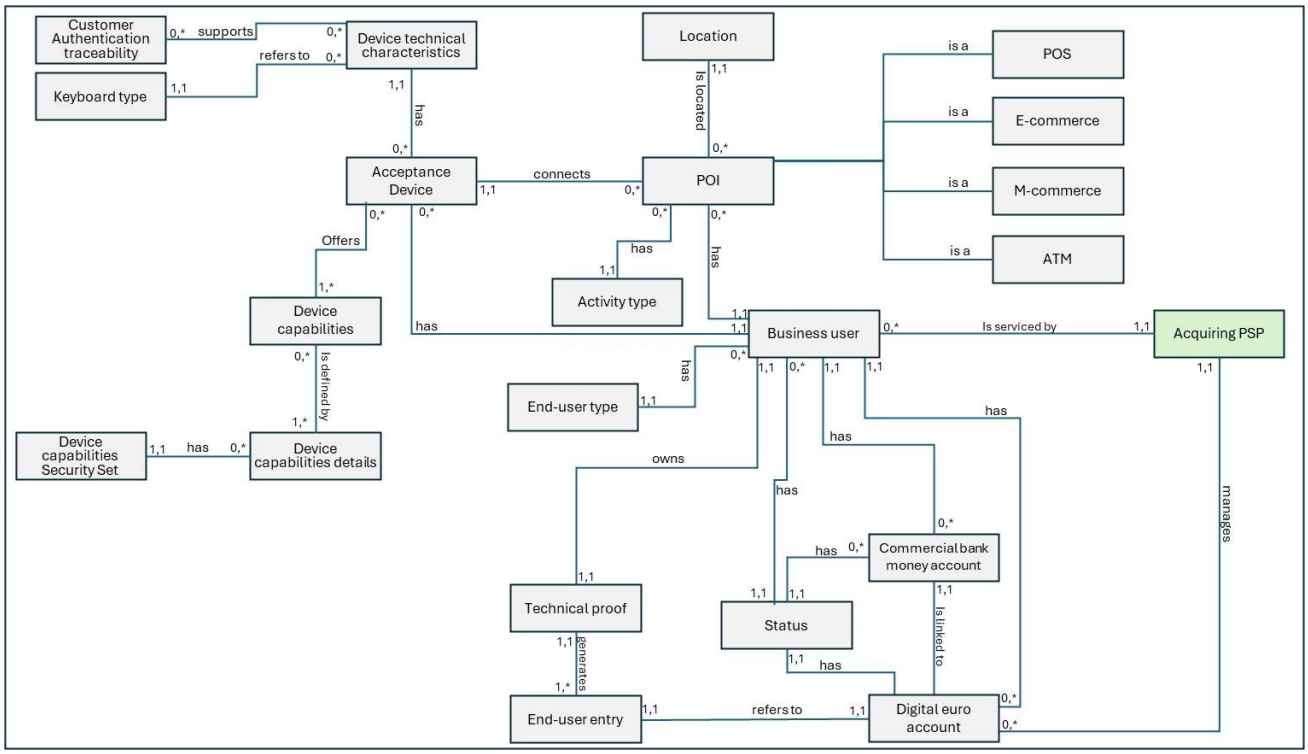
4.1.3.2.1. Distributing PSP

A distributing PSP is an entity participating in the digital euro scheme in accordance with its access criteria and providing individual users with electronic payment instruments to enable payments to be executed.

Entities managed by DESP are not described in this document.

4.2. Static data for business users

4.2.1. Model



4.2.2. Relations between entities

Entities		Relation	Description
End user type	End-user	Has	**Defines the possible types of an end-user** An end-user has only one end-user type. An end-user is defined as a "**Business**" within the context described here.
POI	POS	Is a	**Defines the possible types of a point of interaction** A POI could be a POS, an e-commerce, an m-commerce or an ATM
	E-commerce	Is a	
	M-commerce	Is a	
	ATM	Is a	
POI	Location	Is located	**Defines the possible locations of a POI.** ▪ A POI is in only one location. ▪ A location can group several POIs
POI	Acceptance device	Connects	**Defines the links between acceptance device and POI** ▪ A POI can propose many acceptance devices • An acceptance device is connected to only one POI
Acceptance device	End-user	Has	**Defines the links between an end-user and an acceptance device** • An end-user can have many acceptance devices. • An acceptance device belongs to only one end-user
Acceptance device	Device capabilities	Offers	**Defines the links between acceptance device and device capabilities** • An acceptance device can offer many capabilities ▪ A device capability can be offered by 0 to many acceptance devices
Acceptance device	Device technical characteristics	Has	**Defines the links between acceptance device and device technical characteristics** • An acceptance device can have only 1 set of technical characteristics • A set of technical characteristics can be used by 0 to many acceptance devices
Device technical characteristics	Keyboard type	Refers to	**Defines the links between device technical characteristics and keyboard type** • Device technical characteristics can refer only to 1 keyboard type • A keyboard type can be used by 0 to many device technical characteristics
Device technical characteristics	Customer authentication traceability	Supports	**Defines the links between device technical characteristics and customer authentication traceability** • Device technical characteristics can support 0 to many customer authentication traceability • A customer authentication traceability can be supported by 0 to many device technical characteristics
Device capabilities	Device capabilities details	Is defined by	**Defines the links between device capabilities and device capabilities details** • Device capabilities can be defined by only 1 device capabilities details set • Device capabilities details can define 0 to many device capabilities
Device capabilities details	Device capabilities security set	Has	**Defines the links between Device capabilities details and device capabilities security set** • Device capabilities details can have only 1 device capabilities security set

Entities		Relation	Description
			• A device capabilities security set can be linked to 0 to many device capabilities details
End-user	POI	Has	**Defines the links between an end-user and a POI** • An end-user can have many POI • A POI belongs to only one end-user
End-user	Non-digital euro payment account	Has	**Defines the rules allowing an end-user to possess a non-digital euro payment account** • An end-user can have 0 to many non-digital euro payment accounts • A non-digital euro payment account belongs to only one end-user
End-user	Digital euro payment account	Has	**Defines the rules allowing an end-user to possess a digital euro payment account** • An end-user can have 0 to many digital euro payment account • A digital euro payment account belongs to only one end-user
End-user	Technical Proof	Owns	**Defines the links between an end-user and a technical proof** • An end-user owns only one technical proof • A technical proof is owned by one end-user
Technical proof	End-user entry	Generates	**Defines the links between a technical proof and an end-user entry** • A technical proof can generate several end-user entries • An end-user entry is generated by only one technical proof
End-user	Status	Has	**Defines the rules to provide a status** • An end-user has only one status • A status can be assigned to many end-users
End-user	Acquiring PSP	Is serviced by	**Defines the links between an acquiring PSP and an End-user** • An end-user can be serviced by 1 to many acquirers. • An acquirer provides services to many end-users
Digital euro payment account	Non-digital euro payment account	Is linked To	**Defines the links between both accounts.** • A digital euro payment account is linked to only one non-digital euro payment account • A non-digital euro payment account can be linked to 0 or one digital euro payment account
Digital euro payment account	End-user entry	Refers to	**Defines the links between a digital euro payment account and an end-user entry** • A digital euro payment account refers to one end-user entry • An end user entry is linked to only one digital euro payment account
Digital euro payment account	Acquiring PSP	Manages	**Defines the links between an Acquiring PSP and a digital euro payment account** • A digital euro payment account is managed by only one acquiring PSP. • An acquiring PSP is allowed to manage many digital euro payment accounts
Digital euro payment account	Status	Has	**Defines the links between a digital euro payment account and a status** • A digital euro payment account has only one status. • A status can be assigned to many digital euro payment accounts

Entities		Relation	Description
Non-digital euro payment account	Status	Has	**Defines the links between a non-digital euro payment account and a status** • A non-digital euro payment account has only one status. • A status can be assigned to many non-digital euro payment accounts

4.2.3. Entity description

4.2.3.1. End user – PSP space

4.2.3.1.1. End-user

An End-user, defined as a business user in this section, represents a commercial entity, organisation or company that holds an account in digital euro and receives transactions through the digital euro system (i.e., merchant, government). A business user is a type of end-user.

Identifier and properties

Name	Description
Digital euro user identifier	Unique identifier of a digital euro user
Creation date	Indicates when the user is created – Needed for lifecycle traceability
Amendment date	Indicates if modifications have been applied in the User profile from the creation – Needed for lifecycle traceability
Closing date	Indicates since when the user is disabled – Needed for lifecycle traceability

4.2.3.1.2. End user type

An end-user type is assigned to an end-user to determine if it is an individual user, a business user or a public authority who performs transactions in digital euro.

Identifier and properties

Name	Description
End user type identifier	Unique identifier of a type of end-user
End user type	Defines the type of user (individual or business)

4.2.3.1.3. Technical proof

The technical proof is generated at end-user onboarding to prove the ownership of the user's digital euro holdings.

Identifier and properties

Name	Description
Technical proof identifier	Unambiguous identification of technical proof
Technical proof	Technical proof generated for the end-user
Opening date	Indicates when the technical proof is created - Needed for lifecycle traceability

Name	Description
Provision date	Indicates when the technical proof is provided to the end-user - Needed for lifecycle traceability
Closing date	Indicates the date from which the technical proof is no longer valid. - Needed for lifecycle traceability

4.2.3.1.4. End-user entry

An end-user entry is used to identify the user's digital euro holding within the settlement ledger.

Identifier and properties

Name	Description
End-user entry identifier	Unambiguous identification of an end-user entry
Opening date	Indicates when the end-user entry is created - Needed for lifecycle traceability
Closing date	Indicates when the end-user entry is closed - Needed for lifecycle traceability

4.2.3.1.5. Status

A status refers to an operational condition at a given time. It could refer to a user or an account

For a user, it helps categorise the client according to their interaction with the PSP as a digital euro user and indicates if the user is a prospect, is active, inactive, suspended or closed.

For an account, it indicates whether the account is active, inactive, blocked, closed, or subject to specific restrictions.

Identifier and properties

Name	Description
Status identifier	Unique identifier of a status
Status	Label of a status

4.2.3.1.6. Point of interaction (POI)

A POI refers to either physical location (POS) or virtual location (IP address) where a transaction can take place

A POI can be:

- A POS: a POS is a physical place at which goods and services are sold and paid for, such as shops and restaurants.
- E-commerce: e-commerce is a virtual place at which goods and services are sold and paid for, such as web store check-out page
- M-commerce: a mobile-commerce is a virtual place at which goods and services are sold and paid for, such as a mobile app

- ATM: an ATM represents Automated Teller Machines which interacts with the digital euro system.

  For example, it facilitates conversion between cash or non-digital euro money and digital euro.

  Euros are withdrawn or deposited from or to a digital euro payment account.

  *Each ATM can be modelled both as a **point of interaction (POI)** and as an **acceptance device**.*
  Indeed, an ATM is a self-contained terminal that combines both the transaction point (a physical location identified by the location entity) and the technical component that enables payment operations (such as withdrawals, deposits, etc..).
  In this model:
  - *The **POI** represents the ATM's location, i.e., the point where the user interaction takes place.*
  - *The **acceptance device** corresponds to the technical module embedded in the ATM, responsible for processing transactions.*

Identifier and properties

Name	Description
POI identifier	Unique identifier of a POI
POI type	Define the type of POI
Legal entity identifier	Unique identifier based on ISO 17442
Business identifier	Unique local Identifier (e.g., SIRET in France, Handelsregisternummer in Germany)

The fields listed above must be managed internally by the acquiring PSP solely for purposes of traceability, audit and effective management of the acceptance capabilities.

4.2.3.1.7. Location

The location defines the physical or the virtual place of a POI.

Identifier and properties

Name	Description
Location address type	Defines if the POI is physical or virtual
Online identifier of the POI	Provides a kind of virtual address of a POI (e.g., domain name, IP address)
Address	Provides the address of a physical POI
City	Provides the city of a physical POI
Postal code	Provides the ZIP code of a physical POI
Country	Provides the country of a physical POI
Country code	Provides the country of a physical POI (ISO 3166-1 numeric)

The fields listed above must be managed internally by the acquiring PSP solely for purposes of traceability, audit, effective management of the acceptance capabilities and pre-dispute/dispute management

4.2.3.1.8. Activity type

The activity type defines and categorises the different types of commercial activities.

Identifier and properties

Name	Description
Activity type identifier	Unique identifier of the activity
Merchant category code	Unique code classifying the merchants according to types of services or goods they provide (ISO 18245 classification)
Merchant category label	Label of the Merchant Category Code
Category	Main categories of merchant category codes (e.g., Transportation services, retail outlet services, car rental…)

Name	Description
Creation date	Indicates when the activity type is created
Modification date	Indicates when the activity type is updated

The fields listed above must be managed internally by the acquiring PSP solely for purposes of traceability, audit, effective management of the acceptance capabilities Only the merchant category code is transmitted in the payment request to the DESP and distributing PSP, and it is encrypted.

4.2.3.1.9. Non-digital euro payment account

A non-digital euro payment account is an account held in the name of one or more end users with a contractual relationship vis-à-vis an eligible payment service provider (PSP) and that holds money that is not issued by a central bank.

Identifier and properties

Name	Description
Non-digital euro payment account number (IBAN)	Unambiguous identification of the non-digital euro payment account of the end-user (payer or payee).
Opening date	Indicates when the non-digital euro payment account is opened – Needed for lifecycle traceability
Closing date	Indicates when the non-digital euro payment account is closed – Needed for lifecycle traceability
Non-digital euro payment account balance	Provides a numerical representation of non-digital euro payment account holdings at a specific point in time.
Non-digital euro payment account balance date	Indicates the date of the non-digital euro payment account balance

The fields listed above must be managed internally by the acquiring PSP solely for purposes of traceability, audit, effective management of the acceptance capabilities The non-digital euro payment account number (IBAN) is used for external processing with DESP.

4.2.3.1.10. Digital euro payment account

An account held by one or more digital euro users with a payment service provider (PSP) to access digital euro recorded in the digital euro settlement infrastructure to initiate or receive digital euro payment transactions, irrespective of technology and data structure.

Identifier and properties

Name	Description
Digital euro account number (DEAN)	Unambiguous identification of the digital euro payment account of the end-user (payer or payee).
Opening date	Indicates when the digital euro payment account is opened – Needed for lifecycle traceability
Closing date	Indicates when the digital euro payment account is closed – Needed for lifecycle traceability
Digital euro payment account balance	Provides a numerical representation of digital euro payment account holdings at a specific point in time.
Digital euro payment account balance date	Indicates the date of the digital euro payment account balance

The fields listed above must be managed internally by the acquiring PSP solely for purposes of traceability, audit, effective management of the acceptance capabilities. The non-digital euro payment account number (DEAN) is used for external processing with DESP.

4.2.3.1.11. Acceptance device

An acceptance device corresponds to an electronic device or electronic system supporting the exchange of information related to digital euro payment transactions between payer and payee for payment initiation and authentication.

Identifier and properties

Name	Description
Device identifier	Unique identifier of the device
Device type	Defines the type of the device (e.g., e-commerce, m-commerce, POS, ATM)
Currency	Default currency
Language	Default language
Device IP address	Provides the IP address of the device
Operating system	Provides the operating system running on the device

The fields listed above must be managed internally by the acquiring PSP solely for purposes of traceability, audit, effective management of the acceptance capabilities. This table is provided for illustrative purpose.

4.2.3.1.12. Device capabilities

Device capabilities refer to the types of payment methods and technologies that a payment device or platform can handle. These capabilities define how a customer can initiate and complete a transaction, whether in-store (proximity) or online (e-commerce or mobile commerce).

Identifier and properties

Name	Description
Device capability identifier	Unique identifier of a capabilities
Device capability description	Description of a device capability (e.g., e-commerce payment with alias, mobile payment NFC with a digital euro payment account)

Device capabilities are requested to enable the processing of the various digital euro payment methods.

4.2.3.1.13. Device capabilities details

Device capabilities details refer to the specific configuration parameters associated with a given device capability (such as contactless payment, QR code scanning, or tokenised card support). These details define how a capability is implemented or supported on a particular device.

The device capabilities details and settings are defined based on the device capabilities. Some examples are provided below.

4.2.3.1.13.1. Mobile Payment NFC with a digital euro payment account

Identifier and properties

Name	Description
Type of trigger for authorisation request	Automatic and systematic
AID (RIX et PIX)	A0000009580110
AID label	Digital euro payment account online AID ***(to be confirmed)***
Terminal capabilities	In accordance with EMVCo standards and based on the capabilities supported by the terminal, the following tags must be configured to enable CPACE HCE transactions with CDCVM support: Byte 2 Bit 8: EMV contactless Bit 5: Mobile functionality Bit 3: Consumer device CVM Byte 3 Bit 8: Contactless EMV mode
Maximum accepted transaction amount (CENTS)	99999999
Minimum accepted transaction amount (CENTS)	00000001
Terminal action code (TAC) denial	00 00 00 00 00 (no bits set → never decline locally).
Terminal action code (TAC) online	FF FF FF FF FF (all bits set → any issue forces online)
Terminal action code (TAC) default	00 00 00 00 00 → no fallback
POS rejection codes and display messages	*See below — to be translated into the language of the acceptance device.*

POS rejection codes and display messages

Code meaning	Explanation	POS display message
001	Merchant not recognised or authorised	Invalid merchant
002	Issuer refused the transaction without reason	Do not honour
003	General processing error	Error
004	Unsupported or malformed transaction	Invalid transaction
005	Amount is zero, negative, or unacceptable	Invalid amount
006	Token is not valid or recognised	Invalid token
007	Card issuer could not be identified	No such issuer
008	Message format is incorrect or corrupted	Format error
009	Not enough balance in the account	Insufficient funds
011	Card not linked to a checking account	No checking account
012	Card has expired	Expired card
013	Card not found in issuer's system	No card record
014	Cardholder not allowed to perform this transaction	Transaction not permitted to cardholder
015	Terminal not authorised for this transaction	Transaction not permitted to terminal
016	Transaction flagged as potentially fraudulent	Suspected fraud
017	A security rule was breached	Security violation
018	Issuer or network is unavailable	Issuer or switch inoperative
019	Transaction could not be routed correctly	Routing error

Code meaning	Explanation	POS display message
020	Transaction blocked due to legal restrictions	Violation of law
021	Same transaction submitted more than once	Duplicate transmission
022	Technical failure in the processing system	System malfunction

4.2.3.1.13.2. E-commerce payment with QR code

The table below provides an example corresponding to QR code merchant presented

Identifier and properties

Name	Description
QR Code type	Type of the QR code (e.g., static, dynamic)
QR Code format	Format of the QR code image (e.g., PNG, SVG)
QR code version	Determines the number of columns and rows in the QR code, and the number of characters it can encode.
Encoding standard	Encoding standard used (e.g., UTF-8, ISO/IEC 18004)
Supported payment scheme	List of supported payment schemes.
QR code data structure	Structure of the data encoded in the QR (e.g., TLV, JSON)
Display medium	Medium used to display the QR code (e.g., screen, paper print)
Refresh interval	Interval for refreshing dynamic QR codes (if applicable)
Security features	Security mechanisms applied (e.g., digital signature, tokenisation)

4.2.3.1.14. Device capabilities security set

A device capabilities security set refers to the collection of security features that a device (like a phone, computer, or smart device) can support.

Identifier and properties

Name	Description
Capability identifier	Unique identifier for the device capability security set
Security feature	Specific security feature supported (e.g., secure boot, secure storage)

Other attributes need to be managed according to the specific use case and the solution implemented.

4.2.3.1.15. Device technical characteristics

Device technical characteristics refer to the set of measurable and descriptive attributes that define the hardware and software capabilities of a device. These characteristics provide detailed information about the device's performance, functionality, and compatibility

Identifier and properties

Name	Description
Device type	Category of the device (e.g., laptop, smartphone, router).
Manufacturer	Name of the device manufacturer.
CPU	Processor used in the device (e.g., Intel i7, Apple M2).
RAM	Installed memory (e.g., 8 GB, 16 GB).
Storage	Internal storage capacity (e.g., 256 GB SSD, 1 TB HDD).

Name	Description
Battery capacity	Battery capacity (e.g., 4000 mAh, 60 Wh).
Display size	Screen size in inches (e.g., 13.3", 6.5").
Resolution	Screen resolution (e.g., 1920x1080, 4K).
Operating system	Installed operating system (e.g., Windows 11, Android 14).
Connectivity	Supported connection types (e.g., Wi-Fi, Bluetooth, 5G).
Ports	Available physical ports (e.g., USB-C, HDMI, ethernet).

The fields listed above must be managed internally by the acquiring PSP. This table is provided for illustrative purpose.

4.2.3.1.16. Keyboard type

A keyboard type refers to the design and input method used on devices like payment terminals, ATMs, or self-service kiosks. It defines how users enter sensitive information such as PIN codes, transaction amounts, or menu selections, and must often meet security and usability standards

Identifier and properties

Name	Description
Encrypted PIN pad (epp)	A secure keypad used for PIN entry, typically found on ATMs and unattended payment terminals. It encrypts the PIN at the point of entry.
PCI compliant keypad	A keypad that meets PCI (payment card industry) security standards for secure PIN entry and data protection.
Touchscreen virtual keypad	A software-based keypad displayed on a touchscreen, often used in modern POS systems and kiosks.
Mechanical keypad	A physical keypad with tactile feedback, often used in older or rugged payment terminals.
Capacitive touch keypad	A flat, touch-sensitive keypad with no moving parts, used in sleek or waterproof payment devices.
Backlit keypad	A keypad with illuminated keys for visibility in low-light environments, common in outdoor or mobile payment terminals.
Braille-enabled keypad	A keypad with Braille markings to support visually impaired users, often required in public payment devices.
Hybrid keypad	Combines physical and touchscreen elements, allowing both tactile and digital input.
Mobile device keyboard	The virtual keyboard on smartphones or tablets used in mobile payment apps (e.g., mPOS).
Custom function keypad	Includes programmable keys for specific payment functions (e.g., refund, cancel, loyalty).
No keyboard	Device without keyboard

The fields listed above must be managed internally by the acquiring PSP solely for purposes of traceability, audit, effective management of the acceptance capabilities, Fraud and pre-dispute/dispute management

4.2.3.1.17. Customer authentication traceability

Customer authentication traceability refers to the security methods that a payment system or device can use to verify a customer's authentication during a transaction.

Identifier and properties

Name	Description
Two-factor authentication (2FA)	Requires two of the following: something the customer knows (e.g., PIN), something the customer has (e.g., phone), or something the customer is (e.g., fingerprint).
Biometric authentication	Uses physical characteristics such as fingerprint, facial recognition, or iris scan to verify identity.
One-time password (OTP)	A temporary code sent via SMS, email, or generated by an app, used to confirm a transaction.
Mobile push notification	A push message sent to a registered mobile device requiring user approval for authentication.
Chip and PIN	Card-based authentication requiring a physical card and a personal identification number (PIN).
Behavioural biometrics	Analyses user behaviour such as typing rhythm or device interaction patterns to confirm identity.
Device binding	Links a specific device to a user account to ensure authentication requests originate from a trusted source.
Knowledge-based authentication	Asks the user to answer personal security questions to verify identity.
No SCA supported	Device without customer authentication management
No keyboard	Device without keyboard

The fields listed above must be managed internally by the acquiring PSP solely for purposes of traceability, audit, effective management of the acceptance capabilities, Fraud and pre-dispute/dispute management

4.2.3.2. PSP – DESP space

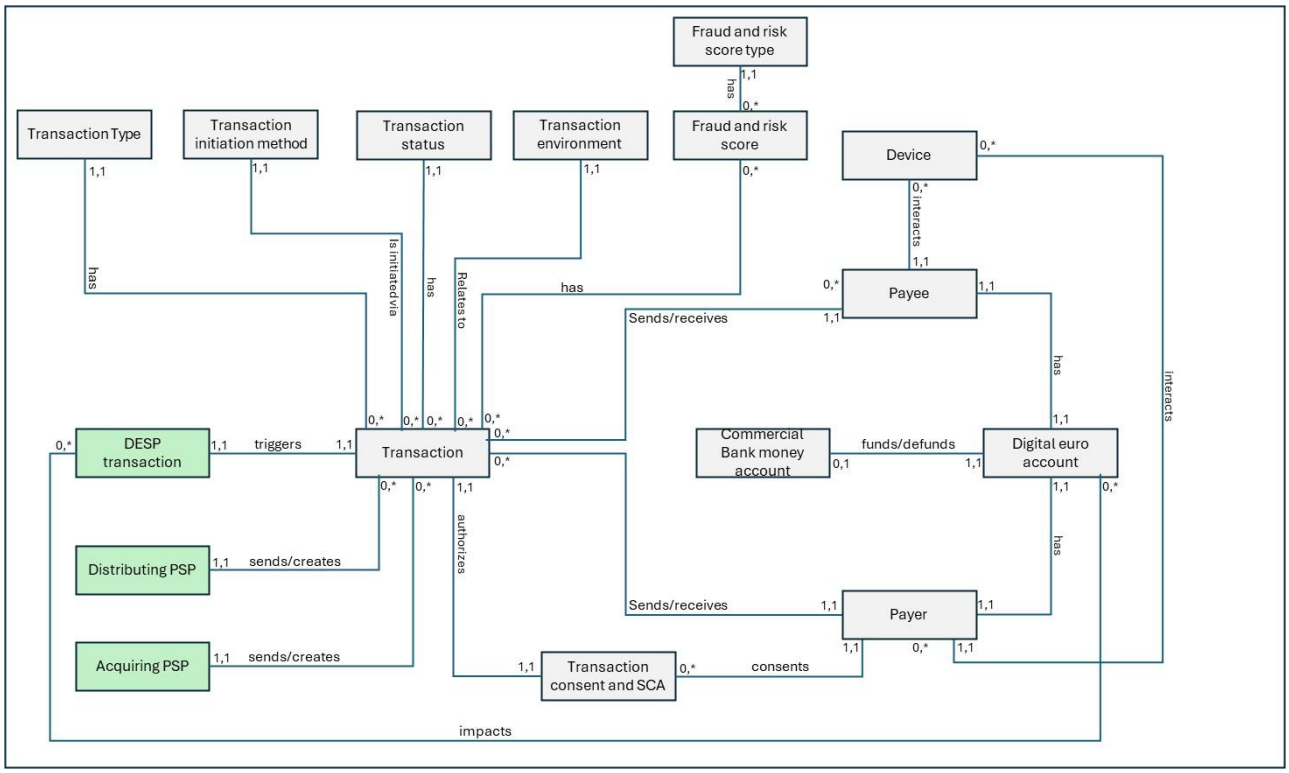
4.2.3.2.1. Acquiring PSP

An acquiring PSP is an entity participating in the digital euro scheme in accordance with the scheme's access criteria and enabling business users and governments or other public authorities to accept payments at the point of sale (POS) or in e-commerce or to support funding and defunding of digital euro at the ATM.

Entities managed by DESP are not described in this document.

4.3. Payment Data

4.3.1. Model



4.3.2. Relations between entities

Entities		Relation	Description
Transaction	Type	has	**Defines the rules to classify a transaction**. • A transaction has only one type • A type can be assigned to 0 to many transactions
Transaction	Status	has	**Defines the rules to provide a status** • A transaction has only one status • A status can be assigned to 0 to many transactions
Transaction	Initiation method	is initiated via	**Defines the rules to identify the initiation method** • A transaction has only one initiation method • An initiation method can be used by 0 to many transactions
Transaction	Environment	relates to	**Defines the rules to identify the environment** • A transaction relates to only one environment • An environment can be linked to 0 to many transactions
Transaction	Payee	sends/receives	**Defines the link between a transaction and a payee** • A transaction is sent/received by only one payee. • A payee can send or receive 0 to many transactions
Transaction	Payer	sends/receives	**Defines the link between a transaction and a payer** • A transaction is sent or received by only one payer. • A payer can send/receive 0 to many transactions

Entities		Relation	Description
Transaction	Fraud and risk score	Has	**Defines the link between a transaction and fraud and risk score** • A transaction has 0 to many fraud and risk score • A Fraud and risk score can be assigned to 0 to many transactions
Transaction	Consents & SCA	authorises	**Defines the rules applied to authorise a transaction** • A transaction is authorised by only one consents. • A consent is assigned to only one transaction
Transaction	DESP transaction	triggers	**Defines the link between a transaction and a DESP transaction** • A transaction triggers only one DESP transaction. • A DESP transaction is linked to only one transaction.
Transaction	Distributing PSP	sends/creates	**Defines the way a distributing PSP is linked to a transaction** • A distributing PSP can send/create many transactions • A transaction is sent, created by only one distributing PSP.
Transaction	Acquiring PSP	sends/creates	**Defines the way an acquiring PSP is linked to a transaction** • An acquiring PSP can send/create many transactions • A transaction is sent, created by only one acquiring PSP.
Payer	Consents & SCA	consents	**Defines the rules applied to a payer who authorizes a transaction.** • A payer can consent to many transactions through consents & SCA • Consents & SCA are given by only one payer
Payer	Digital euro payment account	has	**Defines the rules allowing a payer to possess a digital euro payment account** • A payer can have 1 to many digital euro payment account *(we don't differentiate individual user and Business user)* • A digital euro payment account belongs to only one payer
Payer	Device	Interacts	**Defines the way the device can be used by a payer.** • A payer can interact with 1 to many devices • A device is used by only to one payer
Payee	Device	interacts	**Defines the way the device can be used by a payee.** • A payee can interact with 1 to many devices • A device is used by only to one payee
Payee	Digital euro payment account	has	**Defines the rules allowing a payee to possess a digital euro payment account** • A payee can have 1 to many digital euro payment account *(we don't differentiate individual user and business user)* • A digital euro payment account belongs to only one payee
Digital euro payment account	Non-digital euro payment account	funds/defunds	**Defines the links between both accounts for funding & defunding.** • A digital euro payment account can be funded and defunded from one non-digital euro payment account or no non-digital euro payment account • A non-digital euro payment account can fund or defund only one digital euro payment account
Digital euro payment account	DESP transaction	impacts	**Defines how transactions are reflected in digital euro payment accounts**

Entities		Relation	Description
			• A digital euro payment account can be impacted by many transactions. • A transaction can impact many digital euro payment accounts (debited and credited accounts)
Fraud and risk score	Fraud and risk score type	has	**Defines the rules to classify a fraud and risk score**. • A fraud and risk score has only one fraud and risk score type • A fraud and risk score type can be assigned to 0 to many fraud and risk scores

4.3.3. Entity description

4.3.3.1. End user – PSP space

4.3.3.1.1. Device

A device is a component owned by an end user which can interact with digital euro system. Device can be used for online payments, offline payments, or both.

A device can be:

- An app: an app is a software application that allows the end user to pay with digital euro
- A card: a card serves as a means of identification and may serve as a device to store offline digital euros. Enables individuals perform purchases and payments within the digital euro domain.
- A browser-based access: a browser-based access is a specific web browser-based mean through which a payment can be initiated and verified by a payment service provider (PSP). E.g., Internet web page

Identifier and properties

Name	Description
Device identifier	Unique identifier of a device
Device type	Defines the type of device
Device IP address	Provides the IP address of the device

4.3.3.1.2. Transaction

A transaction is the representation of a financial exchange between actors (funding, defunding, recurring payments, reservation, payments, financial capture, purchase, withdrawal, other payments)

Identifier and properties

Name	Description
Transaction identifier	Unique identifier of the transaction assigned by the PSP initiating the transaction for its own need

Name	Description
End-to-End transaction identifier	Unique identifier of a transaction known by both PSP
Transaction amount	Corresponds to the amount of money transferred by the payer to the payee
Transaction date/time	Represents the specific point in time when the transaction is created
Transaction direction	Indicates whether the transaction increases (credit) or decreases (debit) the payee's digital euro payment account holdings.
Transaction currency	Corresponds to the amount of money transferred by the payer to the payee
Transaction information	Corresponds to additional information that could be entered by the end-user when a transaction is initiated.

4.3.3.1.3. Type

A type is a specific category or classification of transaction.

Identifier and properties

Name	Description
Type identifier	Unique identifier of a type
Type	Label of a type: - Purchase - Refund - Reservation - Account-to-account

4.3.3.1.4. Initiation method

An initiation method corresponds to the method chosen by the user to initiate a payment transaction.

Identifier and properties

Name	Description
Initiation method identifier	Unique identifier of an initiation method
Initiation method	Label of an initiation method - QR code - Pay-by-link - Alias - DEAN - Card - NFC

4.3.3.1.5. Status

A status is a representation of the state of a transaction according to its lifecycle.

Identifier and properties

Name	Description
Status identifier	Unique identifier of a status (reason code)
Status	Label of a status

4.3.3.1.6. Environment

An environment indicates the context of a transaction.

Identifier and properties

Name	Description
Environment identifier	Unique identifier of an environment
Environment	Label of an environment - P2P transaction - E-commerce transaction - M-commerce transaction - Recurring payment - Standing order - Refund - Reservation

4.3.3.1.7. Payee

A payee is a party in a payment that receives a payment from a payer, the creditor of the transaction. A payee can be an individual user, a business user, a government, or other public authorities.

Identifier and properties

Name	Description
Payee identifier	Unique identifier of a payee

4.3.3.1.8. Payer

A payer is a party in a payment that agrees to the payment to the payee, the debtor of the transaction. A payer might be an individual user, a business user, a government, or other public authorities.

Identifier and properties

Name	Description
Payer identifier	Unique identifier of a payer

4.3.3.1.9. Non-digital euro payment account

A non-digital euro payment account is an account held in the name of one or more end users with a contractual relationship vis-à-vis an eligible payment service provider (PSP) and that holds money that is not issued by a central bank.

Identifier and properties

Name	Description
Non-digital euro payment account number (IBAN)	Unambiguous identification of the non-digital euro payment account of the end-user (payer or payee).
Opening date	Indicates when the non-digital euro payment account is opened - Needed for lifecycle traceability

Name	Description
Closing date	Indicates when the non-digital euro payment account is closed - Needed for lifecycle traceability
Non-digital euro payment account balance	Provides a numerical representation of non-digital euro payment account holdings at a specific point in time.
Non-digital euro payment account balance date	Indicates the date of the non-digital euro payment account balance

4.3.3.1.10. Digital euro payment account

An account held by one or more digital euro users with a payment service provider (PSP) to access digital euro recorded in the digital euro settlement infrastructure to initiate or receive digital euro payment transactions, irrespective of technology and data structure.

Identifier and properties

Name	Description
Digital euro payment account number (DEAN)	Unambiguous identification of the digital euro payment account of the end-user (payer or payee).
Opening date	Indicates when the digital euro payment account is opened - Needed for lifecycle traceability
Closing date	Indicates when the digital euro payment account is closed - Needed for lifecycle traceability
Digital euro payment account balance	Provides a numerical representation of digital euro payment account holdings at a specific point in time.
Digital euro payment account balance date	Indicates the date of the digital euro payment account balance

4.3.3.1.11. Consent and SCA

A consent is given by the payer for the processing of the payment.

Identifier and properties

Name	Description
Consent identifier	Unique identifier of the consent
Consent status	Indicates if the consent is given or not.

4.3.3.1.12. Fraud and risk score

A fraud and risk score corresponds to a numerical value that indicates a level of risk and identifies if the transaction of the end-user may be fraudulent.

Identifier and properties

Name	Description
Fraud and risk score identifier	Unique identifier of the score
Fraud and risk score	Indicates the numerical value assigned after fraud and risk assessment process

4.3.3.1.13. Fraud and risk score type

A fraud and risk score type defines the type of assessment that is performed to provide a score (i.e., internal assessment process, external assessment process)

Identifier and properties

Name	Description
Fraud and risk score type identifier	Unique identifier of the score type
Fraud and risk score type	Label of fraud and risk score type

4.3.3.2. PSP – DESP space

4.3.3.2.1. DESP transaction

A DESP transaction, managed by DESP space, could be a payment or a funding or a defunding, or a reservation or a combination of the previous (e.g., a payment that requires a defunding).

4.3.3.2.2. Distributing PSP

A distributing PSP is an entity participating in the digital euro scheme in accordance with its access criteria and providing individual users with electronic payment instruments to enable payments to be executed.

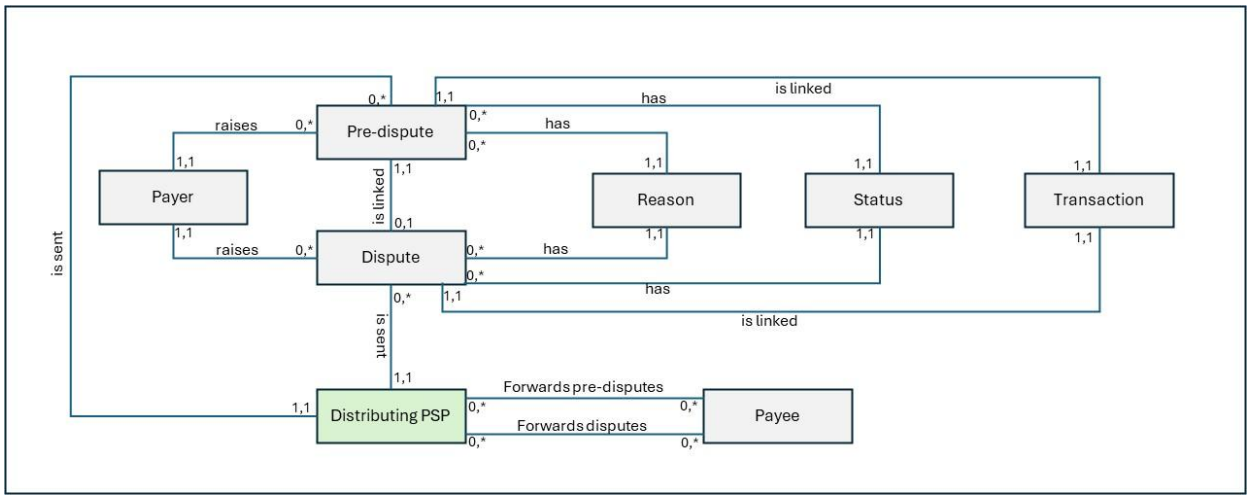
4.3.3.2.3. Acquiring PSP

An Acquiring PSP is an entity participating in the digital euro scheme in accordance with the scheme's access criteria and enabling business users and governments or other public authorities to accept payments at the point of sale (POS) or in e-commerce or to support funding and defunding of digital euro at the ATM.

Entities managed by DESP are not described in the current document.

4.4. Dispute data

4.4.1. Model



4.4.2. Relations between entities

Entities		Relation	Description
Payer	Pre-dispute	Sends	**Defines the link between a payer and a pre-dispute** • A pre-dispute is sent by only one payer. • A payer can send 0 to many pre-dispute
Payer	Dispute	Sends	**Defines the link between a payer and a dispute** • A dispute is sent by only one payer. • A payer can send 0 to many dispute
Pre-dispute	Dispute	Is linked	**Defines the link between a pre-dispute and a dispute** • A pre-dispute is linked by only one dispute • A dispute is linked by only one pre-dispute
Pre-dispute	Reason	has	**Defines the rules to provide a reason** • A pre-dispute has only one reason • A reason can be assigned to 0 to many pre-disputes
Pre-dispute	Status	has	**Defines the rules to provide a status** • A pre-dispute has only one status • A status can be assigned to 0 to many pre-disputes
Pre-dispute	Transaction	Is linked	**Defines the link between a Transaction and a pre-dispute** • A Transaction is linked by only one pre-dispute • A pre-dispute is linked by only one transaction
Dispute	Reason	has	**Defines the rules to provide a reason** • A dispute has only one reason • A reason can be assigned to 0 to many disputes
Dispute	Status	has	**Defines the rules to provide a status** • A dispute has only one status • A status can be assigned to 0 to many disputes
Dispute	Transaction	Is linked	**Defines the link between a Transaction and a dispute** • A Transaction is linked by only one dispute • A dispute is linked by only one transaction
Distributing PSP	Payee	Forwards	**Defines the way a distributing PSP interacts with payees** • A distributing PSP can forward many pre-dispute/dispute requests • A payee can receive many pre-disputes/disputes.

4.4.3. Entity description

4.4.3.1. End user – PSP space

4.4.3.1.1. Payer

A payer is a party in a payment that agrees to the payment to the payee, the debtor of a transaction. A payer might be an individual user, a business user, a government, or other public authorities.

Identifier and properties

Name	Description
Payer identifier	Unique identifier of a payer

4.4.3.1.2. Payee

A payee is a party in a payment that receives a payment from a payer, the creditor of a transaction. A payee can be an individual user, a business user, a government, or other public authorities.

Identifier and properties

Name	Description
Payee identifier	Unique identifier of a payee

4.4.3.1.3. Pre-dispute

A pre-dispute represents the initial claim raised by a payer to his/her payment service provider to obtain additional information about a transaction. A pre-dispute complies with eligibility rules defined for dispute management.

Identifier and properties

Name	Description
Pre-dispute identifier	Unique identifier of a pre-dispute
Additional information	Additional elements to provide context of a transaction triggering a pre-dispute
Payee response	Elements provided by the payee on information request
Pre-dispute creation date	Indicates when the pre-dispute is initiated
Pre-dispute closure date	Indicates when the pre-dispute is closed

4.4.3.1.4. Dispute

A dispute represents the new claim raised by a payer to his/her PSP in relation with a pre-dispute if its result is not satisfying.

Identifier and properties

Name	Description
Dispute identifier	Unique identifier of a dispute
Additional Information	Additional elements to provide context of a transaction triggering a dispute
Payee's response	Elements provided by the payee dispute

Name	Description
Dispute decision	Final answer from the payee
Dispute creation date	Indicates when the dispute is initiated
Dispute closure date	Indicates when the dispute is closed
Dispute escalation date	Indicates when the dispute is escalated

4.4.3.1.5. (Pre)dispute reason

A reason corresponds to the justification of a pre-dispute or a dispute.

Identifier and properties

Name	Description
Reason code	Unique identifier of a pre-dispute / dispute reason
Reason description	Label of pre-dispute/dispute reason

4.4.3.1.6. (Pre)dispute status

A (pre)dispute status is a representation of the state of a (pre)dispute according to its lifecycle.

Identifier and properties

Name	Description
Status identifier	Unique identifier of a status
Status	Label of a status

4.4.3.1.7. Transaction

A transaction is the representation of a financial exchange between actors (funding, defunding, recurring payments, reservation, payments, financial capture, purchase, withdrawal, other payments)

Identifier and properties

Name	Description
Transaction identifier	Unique identifier of the transaction assigned by the intermediary initiating the transaction for its own need
End-to-End transaction identifier	Unique identifier of the transaction known by both PSPs.
Transaction amount	Corresponds to the amount of money transferred by the payer to the payee
Transaction date/time	Represents the specific point in time when the transaction is created
Transaction direction	Indicates if the transaction debits or credits the account of the payee
Transaction currency	Corresponds to the currency of money transferred by the payer to the payee
Transaction information	Provides descriptive content on the transaction

4.4.3.2. PSP – DESP space

4.4.3.2.1. Distributing PSP

A distributing PSP is an entity participating in the digital euro scheme in accordance with its access criteria and providing individual users with electronic payment instruments to enable payments to be executed.

Entities managed by DESP are not described in this document.

5. Data dictionary

In this section are listed all the data elements (attributes) identified to support digital euro across services and functions.

The data elements are listed in alphabetic order and associated with processes that use them.

Each element is described according to the tables presented hereafter.

5.1. Data element definition

Element	Definition, annotation and Example
Attribute ID	Identifier of the data element
Data element name	Name of data element
Description	Detailed presentation of the data that can include examples
Data type (format)	Format of the data allowing the system to interact with the data and its value
Valid data attributes	Set of possible values for data
Maximum data element length	Maximum number of characters
New for digital euro	New data to be handled to support digital euro
Used by internal process only	Data used by a process
Visible to the end-user	Data entered by the end-user or displayed to the end-user

5.2. Data types

Data type	Description
String (STR)	Sequence of characters that can be a letter, a digit, a blank space, a punctuation mark (alphanumeric)
Number (NUM)	Numeric characters only
Boolean (BOOL)	Represents the value True and False
String set (SSET)	List of applicable attributes
Number set (NSET)	List of applicable numbers
Number range	A numeric range for a data
Date	Date format: YYYY-MM-DD
UTC time	UTC time including milliseconds: HHMMSSsss
Datetime UTC	Date and time format in UTC: YYYY-MM-DDThh:hh:sssZ
Binary (BIN)	Method of encoding data using sequences of bits
UUID	Universally unique identifier xxxxxxxx-xxxx-xxxx-xxxx-xxxxxxxxxxxx

5.3. List of data elements

The table below presents all the data elements along with the processes in which they are used.

Attribute identifier	Data name	Used in	
AT#	Aggregated notifications frequency	Access management	AM-1.2 Onboarding of a business user
AT#	Aggregated notifications indicator	Access management	AM-1.2 Onboarding of a business user
AT#	Alias ownership indicator	Access management	AM-1.1 & sAM-26 Onboarding of individual user AM-4.1.x End-user (individual) amendments
AT#	Amount	Liquidity management	LM-1.1 Online manual funding LM-2.1 Online manual defunding
AT#	Amount, authorised	Transaction management	TM-1.6 Online contactless SoftPOS payment with mobile
AT#	Amount, other	Transaction management	TM-1.6 Online contactless SoftPOS payment with mobile
AT#	Application cryptogram	Transaction management	TM-1.6 Online contactless SoftPOS payment with mobile
AT#	Application transaction counter (ATC)	Transaction management	TM-1.6 Online contactless SoftPOS payment with mobile
AT#	Authorisation end-date	Transaction management	TM-4 All Recurring payment processes TM-5.All Pre-authorisation on e-commerce processes
AT#	Automated defunding threshold	Access management	AM-1.1 & sAM-26 Onboarding of individual user AM-4.1.x End-user (individual) amendments
AT#	Automated defunding threshold indicator	Access management	AM-4.1.x End-user (individual) amendments
AT#	Automated defunding transaction event indicator	Access management	AM-1.1 & sAM-26 Onboarding of individual user AM-4.1.x End-user (individual) amendments
AT#	Automated funding threshold	Access management	AM-1.1 & sAM-26 Onboarding of individual user AM-4.1.x End-user (individual) amendments
AT#	Automated funding threshold indicator	Access management	AM-4.1.x End-user (individual) amendments
AT#	Automated funding transaction event indicator	Access management	AM-1.1 & sAM-26 Onboarding of individual user AM-4.1.x End-user (individual) amendments
AT#	Automated defunding amount	Access management	AM-1.1 & sAM-26 Onboarding of individual user AM-4.1.x End-user (individual) amendments
AT#	Automated defunding threshold	Access management	AM-1.1 & sAM-26 Onboarding of individual user AM-4.1.x End-user (individual) amendments
AT#	Automated defunding transaction event indicator	Access management	AM-1.1 & sAM-26 Onboarding of individual user AM-4.1.x End-user (individual) amendments
AT#	Automated funding threshold	Access management	AM-1.1 & sAM-26 Onboarding of individual user AM-4.1.x End-user (individual) amendments
AT#	Automated funding transaction event indicator	Access management	AM-1.1 & sAM-26 Onboarding of individual user

Attribute identifier	Data name	Used in	
			AM-4.1.x End-user (individual) amendments
AT#	Non-digital euro payment account	Access management	AM-1.1 & sAM-26 Onboarding of individual user AM-4.1.x End-user (individual) amendments
		Liquidity management	LM-1.1 Online manual funding LM-2.1 Online manual defunding
		Transaction management	All processes
AT#	Non-digital euro payment account balance	Transaction management	All processes
AT#	Non-digital euro payment account credited amount	Liquidity management Transaction management	LM-1.1 Online manual funding LM-2.1 Online manual defunding All processes
AT#	Non-digital euro payment account debited amount	Liquidity management Transaction management	LM-1.1 Online manual funding LM-2.1 Online manual defunding
		Transaction management	All processes
AT#	Communication channel type	Transaction management	TM-2.3 E-commerce payment with pay-by-link
		Transaction management	TM-4.1.2 Recurring e-commerce payment with pay-by-link
		Transaction management	TM-5.2.2 Pre-authorisation on e-commerce with pay-by-link
AT#	Communication channel value	Transaction management	TM-2.3 E-commerce payment with pay-by-link
		Transaction management	TM-4.1.2 Recurring e-commerce payment with pay-by-link
		Transaction management	TM-5.2.2 Pre-authorisation on e-commerce with pay-by-link
AT#	Credited account identification	Liquidity management	LM-1.1 Online manual funding LM-2.1 Online manual defunding
AT#	Credited account PSP identification	Liquidity management	LM-1.1 Online manual funding LM-2.1 Online manual defunding
AT#	Cryptogram information data	Transaction management	TM-1.6 Online contactless SoftPOS payment with mobile
AT#	CVM results	Transaction management	TM-1.6 Online contactless SoftPOS payment with mobile
AT#	Date of the message	Transaction management	All processes
AT#	DEAN last four digits	Transaction management	TM-1.6 Online contactless SoftPOS payment with mobile
AT#	Debited account identification	Liquidity management	LM-1.1 Online manual funding LM-2.1 Online manual defunding
AT#	Debited account PSP identification	Liquidity management	LM-1.1 Online manual funding LM-2.1 Online manual defunding
AT#	Defunding amount	Transaction management	All processes
AT#	Delivery address	Transaction management	All processes
AT#	Delivery date	Transaction management	All processes
AT#	Digital euro payment account balance	Transaction management	All P2P and e/m-commerce transactions

Attribute identifier	Data name	Used in	
		Liquidity management	TM-9.1 Balance enquiry mobile app – Online balance LM-1.1 Online manual funding LM-2.1 Online manual defunding
AT#	Digital euro payment account balance date	Transaction management Liquidity management	All P2P and e/m-commerce transactions TM-9.1 Balance enquiry mobile app – Online balance LM-1.1 Online manual funding LM-2.1 Online manual defunding
AT#	Digital euro payment account balance type	Transaction management	TM-9.1 Balance enquiry mobile app – Online balance
AT#	Digital euro payment account credit event aggregation frequency	Access management	AM-1.2 Onboarding of business user
AT#	Digital euro payment account credit event aggregation indicator	Access management	AM-1.2 Onboarding of business user
AT#	Digital euro payment account credit event indicator	Access management	AM-1.1 & sAM-26 Onboarding of individual user AM-4.1.x End-user (individual) amendments
AT#	Digital euro payment account debit event aggregation frequency	Access management	AM-1.2 Onboarding of business user
AT#	Digital euro payment account debit event aggregation indicator	Access management	AM-1.2 Onboarding of business user
AT#	Digital euro payment account debit event indicator	Access management	AM-1.1 & sAM-26 Onboarding of individual user AM-4.1.x End-user (individual) amendments
AT#	Digital euro contract identifier	Access management	AM-1.2 Onboarding of business user
AT#	Digital euro account number (DEAN)	Transaction management Liquidity management Access management	All TM and LM processes AM-1.1 & sAM-26 Onboarding of individual user AM-4.1.x End-user (individual) amendments
AT#	Digital euro payment account status	Transaction management	All P2P and e/m-commerce transactions
AT#	Digital euro online account credited amount	Transaction management	All processes
AT#	Digital euro online account debited amount	Transaction management	All processes
AT#	Digital euro user status	Access management	AM-1.1 & sAM-26 Onboarding of individual user
AT#	Digital euro user type	Access management	AM-1.1 & sAM-26 Onboarding of individual user AM-1.2 Onboarding of business user
AT#	Identifier of the event	Transaction management	All processes
AT#	Distributing PSP identifier	Transaction management	TM-1.6 Online contactless SoftPOS payment with mobile
AT#	Funds release	Transaction management	All processes
AT#	Holding limit	Access management Liquidity management	AM-1.1 & sAM-26 Onboarding of individual user LM-1.1 Online manual funding

Attribute identifier	Data name	Used in	
		Transaction management	All processes
AT#	Holdings limit indicator	Transaction management	All processes
AT#	Identifier of the digital euro user	Access management	AM-1.1 & sAM-26 Onboarding of individual user AM-1.2 Onboarding of business user
AT#	Identifier of the incoming message	Transaction management	All processes
AT#	Identifier of the message	Transaction management	All processes
AT#	Incremental amount to be defunded	Transaction management	All processes
AT#	Indicator of already existing DEAN	Access management	AM-1.1 & sAM-26 Onboarding of individual user
AT#	Issuer application data	Transaction management	TM-1.6 Online contactless SoftPOS payment with mobile
AT#	Language	Transaction management	All processes
AT#	Linked account indicator	Transaction management	All processes
AT#	Merchant category code	Transaction management	All e-commerce transactions
AT#	Merchant DEAN	Transaction management	All e-commerce transactions
AT#	Merchant identification	Transaction management	All e-commerce transactions
AT#	Number of digital euro payment account to open	Access management	AM-1.2 Onboarding of business user
AT#	Original reservation identifier	Transaction management	TM-5.4 Modification of a reservation or a pre-authorisation
AT#	Original transaction identifier	Transaction management	TM-7.2 Refund (e-commerce)
AT#	Payee alias type	Transaction management	TM3 – P2P payments TM-4.3 Standing order
AT#	Payee alias value	Transaction management	TM3 – P2P payments TM-4.3 Standing order
AT#	Payee DEAN	Transaction management	TM3 – P2P payments TM-4.3 Standing order
AT#	Payee location (address)	Transaction management	All e-commerce transactions
AT#	Payee’s location (city)	Transaction management	All e-commerce transactions
AT#	Payee’s location (postcode)	Transaction management	All e-commerce transactions
AT#	Payee’s location (country)	Transaction management	All e-commerce transactions
AT#	Payee name	Transaction management	TM3 – P2P payments
		Transaction management	All e-commerce transactions
AT#	Payee PSP ID	Transaction management	All processes
AT#	Payee trade name	Transaction management	All e-commerce transactions
AT#	Payer alias type	Transaction management	TM3 – P2P payments
		Transaction management	TM-2.2 E-commerce payment with alias or DEAN
		Transaction management	TM-4.1.3 Recurring e-commerce payment via alias
		Transaction management	TM-5.2.3 Pre-authorisation on e-commerce via alias

Attribute identifier	Data name	Used in	
AT#	Payer alias value	Transaction management	TM3 – P2P payments
		Transaction management	TM-2.2 E-commerce payment with alias or DEAN
		Transaction management	TM-4.1.3 Recurring e-commerce payment via alias
		Transaction management	TM-5.2.3 Pre-authorisation on e-commerce via alias
AT#	Payer DEAN	Transaction management	TM3 – P2P payments
AT#	Payer name	Transaction management	TM3 – P2P payments
AT#	Payer PSP ID	Transaction management	All processes
AT#	PSP identification	Transaction management	TM-2.2 E-commerce payment with alias or DEAN TM-3.10 & TM-3.11 P2P payments with DEAN TM-4.3 Standing order
AT#	Payment link	Transaction management	TM-5.2.2 Pre-authorisation on e-commerce with pay-by-link
		Transaction management	TM-3.7 P2P payment with payment request by link
		Transaction management	TM-3.2 E-commerce payment with pay-by-link
		Transaction management	TM-4.1.2 Recurring e-commerce with pay-by-link
AT#	QR code	Transaction management	TM-3.1 P2P payment with QR code in-app
		Transaction management	TM-2.1 E-commerce (including G2G) payment with QR code
		Transaction management	TM-4.1.1 Recurring e-commerce payment via QR code
		Transaction management	TM-5.2.1 Pre-authorisation service e-commerce with QR Code
AT#	Reason code	Transaction management	All processes
AT#	Recurring payment currency	Transaction management	TM-4.1.1 Recurring e-commerce payment via QR code
		Transaction management	TM-4.1.2 Recurring e-commerce payment with pay-by-link
		Transaction management	TM-4.1.3 Recurring e-commerce payment via alias
AT#	Recurring payment end date	Transaction management	TM-4.1.1 Recurring e-commerce payment via QR code
		Transaction management	TM-4.1.2 Recurring e-commerce payment with pay-by-link
		Transaction management	TM-4.1.3 Recurring e-commerce payment via alias
		Transaction management	TM-4.4 & TM-4.5 Recurring payment management
AT#	Recurring payment fixed amount	Transaction management	TM-4.1.1 Recurring e-commerce payment via QR code
		Transaction management	TM-4.1.2 Recurring e-commerce payment with pay-by-link
		Transaction management	TM-4.1.3 Recurring e-commerce payment via alias
		Transaction management	TM-4.4 & TM-4.5 Recurring payment management
AT#	Recurring payment frequency	Transaction management	TM-4.1.1 Recurring e-commerce payment via QR code
		Transaction management	TM-4.1.2 Recurring e-commerce payment with pay-by-link
		Transaction management	TM-4.1.3 Recurring e-commerce payment via alias
		Transaction management	TM-4.4 & TM-4.5 Recurring payment management

Attribute identifier	Data name	Used in	
		Transaction management	Upcoming recurring payment consultation
AT#	Recurring payment maximum amount	Transaction management	TM-4.1.1 Recurring e-commerce payment via QR code
		Transaction management	TM-4.1.2 Recurring e-commerce payment with pay-by-link
		Transaction management	TM-4.1.3 Recurring e-commerce payment via alias
		Transaction management	TM-4.4 & TM-4.5 Recurring payment management
		Transaction management	Upcoming recurring payment consultation
AT#	Recurring payment plan identification	Transaction management	TM-4.4 & TM-4.5 Recurring payment management
		Transaction management	TM-4.1.1 Recurring e-commerce payment via QR code
		Transaction management	TM-4.1.2 Recurring e-commerce payment with pay-by-link
		Transaction management	TM-4.1.3 Recurring e-commerce payment via alias
AT#	Recurring payment sequence number	Transaction management	TM-4.1.1 Recurring e-commerce payment via QR code
		Transaction management	TM-4.1.2 Recurring e-commerce payment with pay-by-link
		Transaction management	TM-4.1.3 Recurring e-commerce payment via alias
AT#	Recurring payment start date	Transaction management	TM-4.1.1 Recurring e-commerce payment via QR code
		Transaction management	TM-4.1.2 Recurring e-commerce payment with pay-by-link
		Transaction management	TM-4.1.3 Recurring e-commerce payment via alias
		Transaction management	Upcoming recurring payment consultation
AT#	Recurring payment termination reason code	Transaction management	TM-4.4 & TM-4.5 Recurring payment management
AT#	Recurring payment update reason code	Transaction management	TM-4.4 & TM-4.5 Recurring payment management
AT#	Reservation expiry date and time	Transaction management	TM-5.2.1 Pre-authorisation on e-commerce with QR code
		Transaction management	TM-5.2.2 Pre-authorisation on e-commerce with pay-by-link
		Transaction management	TM-5.2.3 Pre-authorisation on e-commerce via alias
		Transaction management	TM-5.4 Modification of a reservation or a pre-authorisation
		Transaction management	TM-5.3 Pre-authorisation service on m-commerce
AT#	Reservation identifier	Transaction management	TM-5.2.1 Pre-authorisation on e-commerce with QR code
		Transaction management	TM-5.2.2 Pre-authorisation on e-commerce with pay-by-link
		Transaction management	TM-5.2.3 Pre-authorisation on e-commerce via alias
		Transaction management	TM-5.4 Modification of a reservation or a pre-authorisation
		Transaction management	TM-5.3 Pre-authorisation service on m-commerce
AT#	Return code	Transaction management	All processes
AT#	Reverse waterfall aggregation frequency	Access management	AM-1.2 Onboarding of business user
AT#	Reverse waterfall event aggregation indicator	Access management	AM-1.2 Onboarding of business user
AT#	Reverse waterfall indicator	Transaction management	P2P and e/m-commerce transactions with reverse waterfall
AT#	Reverse waterfall transaction event indicator	Access management	AM-1.1 & sAM-26 Onboarding of individual user AM-4.1.x End-user (individual) amendments

Attribute identifier	Data name	Used in	
AT#	Scheduled automated defunding amount	Access management	AM-1.1 & sAM-26 Onboarding of individual user AM-4.1.x End-user (individual) amendments
AT#	Scheduled automated defunding frequency	Access management	AM-1.1 & sAM-26 Onboarding of individual user AM-4.1.x End-user (individual) amendments
AT#	Scheduled automated defunding indicator	Access management	AM-1.1 & sAM-26 Onboarding of individual user AM-4.1.x End-user (individual) amendments
AT#	Scheduled automated defunding start date	Access management	AM-1.1 & sAM-26 Onboarding of individual user AM-4.1.x End-user (individual) amendments
AT#	Scheduled automated funding amount	Access management	AM-1.1 & sAM-26 Onboarding of individual user AM-4.1.x End-user (individual) amendments
AT#	Scheduled automated funding frequency	Access management	AM-1.1 & sAM-26 Onboarding of individual user AM-4.1.x End-user (individual) amendments
AT#	Scheduled automated funding indicator	Access management	AM-1.1 & sAM-26 Onboarding of individual user AM-4.1.x End-user (individual) amendments
AT#	Scheduled automated funding start date	Access management	AM-1.1 & sAM-26 Onboarding of individual user AM-4.1.x End-user (individual) amendments
AT#	Standing order amount	Transaction management	TM-4.3 Standing order
		Transaction management	Upcoming Standing order consultation
AT#	Standing order end date	Transaction management	TM-4.3 Standing order
		Transaction management	Upcoming Standing order consultation
AT#	Standing order frequency	Transaction management	TM-4.3 Standing order
		Transaction management	Upcoming Standing order consultation
AT#	Standing order identification	Transaction management	TM-4.3 Standing order
AT#	Standing order starting date	Transaction management	TM-4.3 Standing order
		Transaction management	Upcoming Standing order consultation
AT#	Standing order upcoming payment amount	Transaction management	Upcoming Standing order consultation
AT#	Standing order upcoming payment date	Transaction management	Upcoming Standing order consultation
AT#	Standing order upcoming payee name	Transaction management	Upcoming Standing order consultation
AT#	Structured remittance	Transaction management	All ecommerce transactions
AT#	Technical proof	Access management	AM-1.1 & sAM-26 Onboarding of individual user AM-1.2 Onboarding of Business User
AT#	Terminal country code (9F1A)	Transaction management	TM-1.6 Online contactless SoftPOS payment with mobile
AT#	Terminal transaction date (9A)	Transaction management	TM-1.6 Online contactless SoftPOS payment with mobile

Attribute identifier	Data name	Used in	
AT#	Terminal type (9F35)	Transaction management	TM-1.6 Online contactless SoftPOS payment with mobile
AT#	Terminal verification results – TVR	Transaction management	TM-1.6 Online contactless SoftPOS payment with mobile
AT#	Threshold based transaction event indicator	Access management	AM-1.1 & sAM-26 Onboarding of individual user AM-4.1.x End-user (individual) amendments
AT#	Token	Transaction management	TM-1.6 Online contactless SoftPOS payment with mobile
AT#	Transaction amount	Transaction management	TM3 – P2P payments
		Transaction management	All e-commerce transactions
AT#	Transaction currency	Transaction management	TM3 – P2P payments
		Transaction management	All e-commerce transactions
AT#	Transaction currency code (5F2A)	Transaction management	TM-1.6 Online contactless SoftPOS payment with mobile
AT#	Transaction date	Transaction management	TM3 – P2P payments
		Transaction management	All e-commerce transactions
AT#	Transaction end date	Transaction management	TM-3.9 Transactions history
AT#	Transaction identification	Transaction management	TM3 – P2P payments
		Transaction management	All e-commerce transactions
AT#	Transaction initiation method	Transaction management	TM3 – P2P payments
		Transaction management	All e-commerce transactions
AT#	Transaction start date	Transaction management	TM-3.9 Transactions history
AT#	Transaction type	Transaction management	TM3 – P2P payments
		Transaction management	All e-commerce transactions
AT#	Transaction type (9C)	Transaction management	TM-1.6 Online contactless SoftPOS payment with mobile
AT#	Type of alias	Access management	AM-1.1 & sAM-26 Onboarding of individual user AM-4.1.x End-user (individual) amendments - alias registration
AT#	Type of credited account	Liquidity management	LM-1.1 Online manual funding LM-2.1 Online manual defunding
AT#	Type of debited account	Liquidity management	LM-1.1 Online manual funding LM-2.1 Online manual defunding
AT#	Type of new account	Access management	AM-1.1 & sAM-26 Onboarding of individual user
AT#	Unpredictable number (9F37)	Transaction management	TM-1.6 Online contactless SoftPOS payment with mobile
AT#	Unstructured remittance	Transaction management	All P2P and e/m-commerce transactions
AT#	Urgency level	Transaction management	All processes
AT#	Value of alias	Access management	AM-1.1 & sAM-26 Onboarding of individual user AM-4.1.9 End-user (individual) amendments – alias registration

Attribute identifier	Data name	Used in	
AT#	Waterfall aggregation frequency	Access management	AM-1.2 Onboarding od business user
AT#	Waterfall event aggregation indicator	Access management	AM-1.2 Onboarding od business user
AT#	Waterfall indicator	Transaction management	P2P and e/m-commerce transactions with waterfall
AT#	Waterfall transaction event indicator	Access management	AM-1.1 & sAM-26 Onboarding of individual user AM-4.1.x End-user (individual) amendments

5.4. Data elements description

The table below consolidates all the data identified as required for the various processes described in the other specification documents.

Note: Amount-related data elements (transaction amount, balance, threshold, …) are defined using the NUM 18 format (except for EMV data). This format supports decimal values (The number of fractional digits must comply with currency code - ISO 4217). The decimal separator is a dot.

#	Data name	Description	Type	Data attributes	Maximum length	New for digital €	Used by internal process	Visible to the end user
AT#	Aggregated notifications frequency	Specifies the applicable frequency for aggregated notifications	SSET	Refer to ISO Frequency7Code	4	X	X	X
AT#	Aggregated notifications indicator	Specifies whether the end-user requests aggregated notifications compiling all the events	BOOL	0 - Aggregated notifications are not set 1 - Aggregated notification are set	1	X	X	X
AT#	Alias ownership indicator	Indicator validating the alias ownership	BOOL	0 - the ownership is not validated 1 - the ownership is validated	1	X	X	X
AT#	Amount	Amount of money to be transferred between a payer and a payee	NUM		18		X	X
AT#	Amount, Authorised (9F02)	Amount authorised by the distributing PSP	NUM		12		X	
AT#	Amount, Other (9F03)	Part of amount authorised reserved for cashback…	NUM		12		X	
AT#	Application Cryptogram (9F26)	Cryptographic code generated by the EMV card to authenticate a transaction with the issuing bank	BIN		8		X	
AT#	Application Transaction Counter (ATC) (9F36)	Two-byte EMV value that counts the number of transactions performed by the card, incrementing with each new transaction to help detect fraud or replay attacks.	NUM		4		X	
AT#	Authorisation end-date	Date defining the end of the validity period of the authorisation	DATE		10		X	
AT#	Automated defunding amount	Refers to the fixed monetary value that the system must transfer during each automated	NUM		18	X	X	X

#	Data name	Description	Type	Data attributes	Maximum length	New for digital €	Used by internal process	Visible to the end user
		defunding execution, according to the defined frequency.						
AT#	Automated defunding threshold	Represents the maximum balance level in the digital euro payment account that triggers an automated defunding operation.	NUM		18	X	X	X
AT#	Automated defunding threshold indicator	Dedicated indicator defining if the automated defunding threshold setting is requested and must be communicated	BOOL	0 - Corresponding setting is not requested 1 - Corresponding setting is requested	1	X	X	X
AT#	Automated defunding transaction event indicator	An indicator specifying whether a notification is triggered when an automated defunding process affects the Digital euro payment account.	BOOL	0 - Corresponding setting is not requested 1 - Corresponding setting is requested	1	X	X	X
AT#	Automated funding amount	Refers to the fixed monetary value that the system must transfer during each automated funding execution, according to the defined frequency.	NUM		18	X	X	X
AT#	Automated funding threshold	Represents the minimum balance level in the digital euro payment account that triggers an automated funding operation.	NUM		18	X	X	X
AT#	Automated defunding threshold indicator	Dedicated indicator defining if the automated funding threshold setting is requested and must be communicated	BOOL	0 - Corresponding setting is not requested 1 - Corresponding setting is requested	1	X	X	X
AT#	Automated funding transaction event indicator	An indicator specifying whether a notification is triggered when an automated funding process affects the Digital euro payment account.	BOOL	0 - Corresponding setting is not requested 1 - Corresponding setting is requested	1	X	X	X
AT#	Authorisation end-date	Date defining the end of the validity period of the authorisation	DATE		10		X	X

#	Data name	Description	Type	Data attributes	Maximum length	New for digital €	Used by internal process	Visible to the end user
AT#	Card Application Identifier	The application identifier (AID) is a unique identifier assigned to each payment application on a chip card. It allows the terminal to recognise and select the appropriate application during a transaction.	BIN	A0000009580110	16		X	
AT#	Non-digital euro payment account	Identification of the commercial bank money account (IBAN)	STR		34		X	X
AT#	Non-digital euro payment account balance	Total amount of money held in a non-digital euro payment account at a specific date	NUM		18		X	X
AT#	Non-digital euro payment account credited amount	Amount to be credited to the non-digital euro payment account. Populated only if the defunding settlement is successful	NUM		18		X	
AT#	Non-digital euro payment account debited amount	Amount to be debited from the non-digital euro payment account. Populated only if the funding settlement is successful	NUM		18		X	
AT#	Communication channel type	A classification defining the channel to use to communicate with the end user	SSET	**EMAL** (transmission by email) **ONLI** (transmission online – e.g., inApp) **MBNO** (transmission by mobile phone) **MULT** (multichannel) **FILE** (transmission by file transfer) Code set to be confirmed Code set to be confirmed	4		X	X
AT#	Communication channel value	Detail information of the method that is chosen by the end-user to receive communication	STR		140		X	X
AT#	Credited Account Identification	Identification of the account that is credited	STR		34	X	X	X

#	Data name	Description	Type	Data attributes	Maximum length	New for digital €	Used by internal process	Visible to the end user
AT#	Credited Account PSP Identification	Identifier of the PSP (BIC) servicing the credited account	STR		11		X	
AT#	Cryptogram Information Data (9F27)	One-byte EMV field that indicates the type of cryptogram generated by the card and the status of issuer authentication during a transaction	BIN		1		X	
AT#	CVM Results (9F34)	The CVM (cardholder verification method) Result is returned by the card after processing the terminal's CVM list and attempting cardholder verification (e.g., PIN, signature, no CVM required, etc.).	BIN		3		X	
AT#	Date of the message	Date time of the message creation YYYY-MM-DDThh:hh:sssZ	DATETIME UTC		24		X	
AT#	DEAN last four Digits	DEAN last four digits to be print on the payment receipt.	NUM		4	X		X
AT#	Debited Account Identification	Identification of the account that is debited	STR		34	X	X	X
AT#	Debited Account PSP Identification	Identifier of the PSP (BIC) servicing the debited account	STR		11		X	
AT#	Defunding amount	Defunding amount in the case of a combined transaction on the payee side or a manual liquidity management defunding request.	NUM		18	X	X	
AT#	Delivery address	Clients phone number or email address. Type depends on delivery channel type.	STR		100		X	
AT#	Delivery date	Date of notification needed to be delivered. Format DD.MM.YYYY	STR		10		X	
AT#	Digital euro payment account balance	Total amount of money held in a digital euro payment account at a specific date	NUM		18	X	X	X
AT#	Digital euro payment account balance type	Specifies the nature of the balance.	SSET	AVLB - Available	4		X	X

#	Data name	Description	Type	Data attributes	Maximum length	New for digital €	Used by internal process	Visible to the end user
AT#	Digital euro payment account credit event aggregation frequency	Specifies the applicable frequency for aggregated digital euro credit event notifications	SSET	Refer to ISO Frequency7Code	4	X	X	X
AT#	Digital euro payment account credit event aggregation indicator	Specifies whether the end-user requests aggregated notifications for digital euro payment account credit event	BOOL	0 - Aggregated event is not set 1 - Aggregated event is set	1	X	X	X
AT#	Digital euro payment account credit event indicator	Specifies whether a notification is triggered when the digital euro payment account is credited.	BOOL	0 - Event notification is not set 1 - Event notification is set	1	X	X	X
AT#	Digital euro payment account debit event aggregation frequency	Specifies the applicable frequency for aggregated digital euro debit event notifications	SSET	Refer to ISO Frequency7Code	4	X	X	X
AT#	Digital euro payment account debit event aggregation indicator	Specifies whether the end-user requests aggregated notifications for digital euro payment account debit event	BOOL	0 - Aggregated event is not set 1 - Aggregated event is set	1	X	X	X
AT#	Digital euro payment account debit event indicator	Specifies whether a notification is triggered when the digital euro payment account is debited.	BOOL	0 - Event notification is not set 1 - Event notification is set	1	X	X	X
AT#	Digital euro payment account number (DEAN)	Unique identifier of the digital euro payment account number	STR		18	X	X	X
AT#	Digital euro payment account status	A representation of the state of a digital euro payment account according to its lifecycle	SSET	ACTV - Active BLCK - Blocked CLSD - Closed SSPD – Suspended Code set to be confirmed	4	X	X	
AT#	Digital euro contract identifier	Unique identifier of the contract to be closed	STR		TBD		X	
AT	Digital euro payment account Upcoming balance	Indicates the amount of money available on the digital euro payment account including reserved funds, upcoming standing orders and upcoming recurring payments.	NUM		18	X	X	X

#	Data name	Description	Type	Data attributes	Maximum length	New for digital €	Used by internal process	Visible to the end user
AT#	Digital euro payment account Upcoming balance indicator	Indicator confirming whether upcoming balance must be retrieved	BOOL		1	X	X	X
AT#	Digital euro online account credited amount	The amount to be credited to the digital euro online account	NUM		18	X	X	
AT#	Digital euro online account debited amount	The amount to be debited from the digital euro online account	NUM		18	X	X	
AT#	Digital Euro User Status	A representation of the state of a digital euro user according to their lifecycle	SSET	PEND – Pending ACTV – Active CLSD - Closed Code set to be defined	4	X	X	X
AT#	Digital Euro User Type	Indicated the type of user as specified by the PSP	SSET	INDI - Individual BUSI - Business	4	X	X	
AT#	Funding amount	Funding amount in the case of a combined transaction on the payer side or a manual liquidity management funding request.	NUM		18	X	X	
AT#	Funds release	Amount to be released from the non-digital euro payment account	NUM		18		X	
AT#	Holding limit	Maximum amount of digital euro that can be held by an individual user	NUM		18	X	X	X
AT#	Holdings limit indicator	Dedicated indicator defining if the holdings limit setting is requested and must be communicated	BOOL	0 - Corresponding setting is not requested 1 - Corresponding setting is requested	1	X	X	X
AT#	Identifier of the event	Unique identifier of the event that triggers the message	STR		35		X	
AT#	Identifier of the digital euro user	Unique identifier of the digital euro user	STR		TBD	X	X	X
AT#	Identifier of the incoming message	Unique identifier of the corresponding incoming message	STR		35		X	
AT#	Identifier of the message	Unique identifier of message	STR		35		X	
AT#	Incremental amount to be defunded	The incremental amount to be defunded from the digital euro online account	NUM		18	X	X	

#	Data name	Description	Type	Data attributes	Maximum length	New for digital €	Used by internal process	Visible to the end user
AT#	Indicator of already existing DEAN	Indicator precising whether an already existing account is found	BOOL	0 - if no existing account is found 1 - if an existing account is found	1	X	X	
AT#	Issuer Application Data (9F10)	Cryptogram version number	BIN		1		X	
		DKI (Derivation Key Index)	BIN		1		X	
		Other data to be defined	BIN		30		X	
AT#	Language	Dictionary language name of notification message	SSET	Refer to ISO 639	2		X	X
AT#	Linked account indicator	Dedicated indicator defining if a non-digital euro payment account is linked to the digital euro payment account	BOOL	0 - indicates no link 1 - indicates that a link exists	1	X	X	
AT#	Merchant Category Code	Four-digit code that classifies the business type of the merchant	NSET	Refer to ISO 18245	4			
AT#	Merchant DEAN	Unique identifier of the digital euro payment account number of the merchant in a transaction	STR		18	X	X	X
AT#	Merchant identification	Unique identifier of a merchant	STR		35		X	
AT#	Number of digital euro payment account to open	Number of DEAN the business user wants to open	NUM		3	X	X	X
AT#	Original reservation identifier	Unique identifier of the original reservation in case of cancellation of modification	STR		35		X	X
AT#	Original transaction identifier	Unique identifier of the original transaction in case of refund	STR		35		X	X
AT#	Payee alias type	A classification defining a pseudonymous account identifier of the payee	SSET	Refer to ISO external Code “ExternalProxyAccountType1code” EMAL (Email address) MBNO (Mobile phone number)	4		X	X
AT#	Payee alias value	A pseudonymous account identifier of the payee used in a transaction	STR		2048		X	X
AT#	Payee DEAN	Unique identifier of the digital euro payment account number of the payee in a transaction	STR		18	X	X	X
AT#	Payee location (address)	Full address of the payee, including street name and number.	STR		70		X	X

#	Data name	Description	Type	Data attributes	Maximum length	New for digital €	Used by internal process	Visible to the end user
AT#	Payee location (City)	City where the payee is located.	STR		35		X	X
AT#	Payee location (Country)	Country where the payee resides or is registered	SSET	Refer to ISO 3166	2		X	X
AT#	Payee location (ZIP code)	Postal code corresponding to the payee's address.	STR		16		X	X
AT#	Payee name	Name of the end-user that is the payee in a transaction	STR		70		X	X
AT#	Payee PSP ID	PSP Identifier of the payee	STR		11		X	X
AT#	Payee trade name	The commercial name under which the payee operates, which may differ from their legal name.	STR		25		X	X
AT#	Payer alias type	A classification defining a pseudonymous account identifier of the payer	SSET	Refer to ISO external Code “ExternalProxyAccountType1code” EMAL (Email address) MBNO (Mobile phone number)	4		X	X
AT#	Payer alias value	A pseudonymous account identifier of the payer used in a transaction	STR		2048		X	X
AT#	Payer DEAN	Unique identifier of the digital euro payment account number of the payer in a transaction	STR		18	X	X	X
AT#	Payer name	Name of the end-user that is the payer in a transaction	STR		70		X	X
AT#	Payer PSP ID	PSP Identifier of the payer	STR		11		X	X
AT#	Payment link	Secure link enabling end-user to make a payment.	URL				X	X
AT#	PSP identification	Unique identifier of the PSP servicing the digital euro payment account (BIC)	STR		11		X	X
AT#	QR code						X	
AT#	Reason code	Populated only in case of rejection and corresponds to the rejection root cause.	NSET		4		X	
AT#	Recurring payment currency	Currency associated with the recurring payment plan	SSET	Refer to ISO 4217	3		X	X
AT#	Recurring payment end date	Date when the recurring payment stops being generated	DATE		10		X	X

#	Data name	Description	Type	Data attributes	Maximum length	New for digital €	Used by internal process	Visible to the end user
AT#	Recurring payment fixed amount	Amount of money to be transferred in case of fixed amount	NUM		18		X	X
AT#	Recurring payment frequency	Time interval considered to create payment instruction as a result of the recurring payment	SSET	Refer to ISO Frequency7Code	4		X	X
AT#	Recurring payment plan identifier	Unique identifier of a recuring payment set of parameters	STR		35		X	X
AT#	Recurring payment sequence number	Occurrence of the recurring transaction	NUM		18		X	
AT#	Recurring payment maximum amount[4]	Amount of money to be transferred in case of variable amount	NUM		18		X	X
AT#	Recurring payment payee name	Name of the end-user that is paid in the context of a recurring payment	STR		70		X	X
AT#	Recurring payment starting date	Date when a recurring payment is initiated for the first time	DATE		10		X	X
AT#	Recurring payment termination reason code	Specifies the reason for which a recurring payment is terminated	SSET	Refer to ISO external Code sets ExternalMandateSuspensionReason1code • CTAM Mandate suspended due to amendment of the contract. • CTCA Mandate suspended due to cancellation of the contract, requested by the debtor. • CTEX Mandate suspended due to the contract that expired. • MCFC Mandate suspended as final collection took place. • MCOC Mandate suspended as the once off collection took place. • MSUC Mandate suspended after 7 consecutive unsuccessful collections	4		X	X
AT#	Recurring payment update reason code	Specifies the reason for which parameters are modified	SSET	Code set to be defined	4		X	X

[4] Variable amount for recurring payment will not be offered at Digital euro launch. The corresponding data is nevertheless provided.

#	Data name	Description	Type	Data attributes	Maximum length	New for digital €	Used by internal process	Visible to the end user
AT#	Reference	The reference is a unique identifier returned by the HCE SDK backend after a successful NFC enrolment preparation request. It serves as a secure handle that the PSP App uses to initiate or continue the NFC enrolment process with the HCE SDK.	UUID		36		X	
AT#	Refund Amount	The amount to be refunded by the merchant.	NUM		18		X	X
AT#	Reservation expiry date and time	Date till when the reservation is valid YYYY-MM-DDThh:hh:sssZ	DATETIME UTC		24		X	X
AT#	Reservation identification	Unique identifier of a reservation	STR		35		X	X
AT#	Return code	Exit code of function providing the status that the process returns when executed.	BOOL	0 – If the function execution is successful 1 – If the function execution is failed	1		X	
AT#	Reverse waterfall aggregation frequency	Specifies the applicable frequency for aggregated reverse waterfall event notifications	SSET	Refer to ISO Frequency7Code	4	X	X	X
AT#	Reverse waterfall event aggregation indicator	Specifies whether the end-user requests aggregated notifications for reverse waterfall event	BOOL	0 - Corresponding setting is not requested 1 - Corresponding setting is requested	1	X	X	X
AT#	Reverse waterfall indicator	Dedicated indicator defining if the end-user opts for reverse waterfall	BOOL	0 - Reverse waterfall is not set 1 - Reverse waterfall is set	1	X	X	X
AT#	Reverse waterfall transaction event indicator	Dedicated indicator specifying whether a notification is triggered when a reverse waterfall process affects the Digital euro payment account.	BOOL	0 - Corresponding setting is not requested 1 - Corresponding setting is requested	1	X	X	X
AT#	Scheduled automated defunding amount	Fixed monetary value that the system must transfer during each automated defunding	NUM		18	X	X	X

#	Data name	Description	Type	Data attributes	Maximum length	New for digital €	Used by internal process	Visible to the end user
		execution, according to the defined frequency.						
AT#	Scheduled automated defunding frequency	Defines how often the automated defunding operation is executed by the system, starting from the configured start date and continuing until deactivation of the configuration.	SSET	Refer to ISO Frequency7Code	4	X	X	X
AT#	Scheduled automated defunding Indicator	Dedicated indicator defining if the scheduled automated defunding setting is requested	BOOL	0 - Corresponding setting is not requested 1 - Corresponding setting is requested	1	X	X	X
AT#	Scheduled automated defunding start date	Date from which automated defunding operations must begin to be executed by the system, in accordance with frequency and amount	DATE		10	X	X	X
AT#	Scheduled automated funding amount	Fixed monetary value that the system must transfer during each automated funding execution, according to the defined frequency.	NUM		18	X	X	X
AT#	Scheduled automated funding frequency	Defines how often the automated funding operation is executed by the system, starting from the configured start date and continuing until deactivation of the configuration.	SSET	Refer to ISO Frequency7Code	4	X	X	X
AT#	Scheduled automated funding Indicator	Dedicated indicator defining if the scheduled automated funding setting is requested	BOOL	0 - Corresponding setting is not requested 1 - Corresponding setting is requested	1	X	X	X
AT#	Scheduled automated funding start date	Date from which automated funding operations must begin to be executed by the system, in accordance with frequency and amount	DATE		10	X	X	X
AT#	Settlement confirmation status	Indicator specifying whether the DESP settlement	BOOL	0 - Successful 1 - Failed	1		X	

#	Data name	Description	Type	Data attributes	Maximum length	New for digital €	Used by internal process	Visible to the end user
		confirmation status is successful or failed.						
AT#	Standing order amount	Amount of money to be transferred in a standing order	NUM		18		X	X
AT#	Standing order end date	Date when the standing order stops being generated	DATE		10		X	X
AT#	Standing order frequency	Regular occurrence for a standing order	SSET	Refer to ISO Frequency7Code	4		X	X
AT#	Standing order identification	Unique identifier of a standing order	STR		35		X	X
AT#	Standing order starting date	Date when a standing order is initiated for the first time	DATE		10		X	X
AT#	Standing order upcoming payment amount	Amount of money of the next standing order to be triggered	NUM		18		X	X
AT#	Standing order upcoming payment date	Date of the next standing order to be triggered	DATE		10		X	X
AT#	Standing order upcoming payment payee name	Name of the payee for a standing order	STR		70			X
AT#	Structured remittance	Predefined code/value provided by the payee to the payer, facilitating automated reconciliation.						X
	Reference		STR		35			X
	Reference Type		STR		35			X
	Reference Issuer		STR		35			X
AT#	Technical proof	Cryptographic root key used to prove the ownership of holdings.	STR		TBD	X	X	X
AT#	Terminal country code (9F1A)	Terminal country code	NUM		4		X	
AT#	Terminal Transaction Date (9A)	Terminal Transaction Date	NUM		6		X	
AT#	Terminal type (9F35)	Terminal Type	NUM	Refer to EMV Book 4 for possible values	2		X	
AT#	Terminal Verification results – TVR	Terminal Verification results	BIN		5		X	
AT#	Threshold based transaction event indicator	Indicator specifying whether a notification is triggered when the digital euro payment account balance reaches the defined minimum (floor) or maximum (ceiling) threshold,	BOOL	0 - Corresponding setting is not requested 1 - Corresponding setting is requested	1	X	X	X
AT#	Token	Provided by CPACE-HCE processing over the contactless interface	NUM	To be decided for Digital Euro but should be 16 digits	16		X	

#	Data name	Description	Type	Data attributes	Maximum length	New for digital €	Used by internal process	Visible to the end user
AT#	Transaction amount	Amount of money transferred by a payer to a payee in a transaction	NUM		18		X	X
AT#	Transaction currency	Currency associated with the transaction	SSET	Refer to ISO 4217	3		X	X
AT#	Transaction currency code (5F2A)	Transaction currency code	NUM		4		X	
AT#	Transaction date	Date and time of when the transaction is initiated. YYYY-MM-DDThh:hh:sssZ	DATETIME UTC		24			X
AT#	Transaction end date	End date of the search period for transaction history	DATE		10		X	X
AT#	Transaction identification	Unique and unambiguous code to identify a transaction	STR		35		X	X
AT#	Transaction initiation method	Method chosen by the individual user to initiate a payment transaction	SSET	- QR code - Pay-by-link - Alias - DEAN Code set to be defined	4	X	X	X
AT#	Transaction start date	Start date of the search period for transaction history	DATE		10		X	X
AT#	Transaction type	Specific classification or categorisation assigned to a financial transaction based on purpose, nature, or category of the exchange.	SSET	- PP01: P2P payment - PB01: POI payment – e-com / POS - BP01: B2P payment - FU01: Funding - DF01: Defunding	4		X	
AT#	Transaction Type (9C)	EMV Transaction type	NUM		2		X	
AT#	Type of alias	Classification defining a pseudonymous account identifier	SSET	Refer to ISO external Code - EMAL (Email address) - MBNO (Mobile phone number)	4		X	X
AT#	Type of Credited Account	Type of account that is credited	SSET	- CBMA (Non-digital euro payment account - DEUR (Digital euro payment account)	4	X	X	X
AT#	Type of Debited Account	Type of account that is debited	SSET	- CBMA (Non-digital euro payment account - DEUR (Digital euro payment account)	4	X	X	X
AT#	Type of request	Used to identify and classify the nature of the request or operation to be performed	SSET	- ONLF (Online funding request) - ONLD (Online defunding request) - CRED (Settings creation request) - UPDT (Settings update request)	4		X	X

#	Data name	Description	Type	Data attributes	Maximum length	New for digital €	Used by internal process	Visible to the end user
				- DELT (Settings deletion request) - UNBL (Unblocking account request) - BLCK (Blocking account request) Code set to be confirmed				
AT#	Type of the new account	Type of account to be opened	SSET	"DEUR" (to be confirmed)	4	X	X	X
AT#	Unpredictable Number (9F37)	A unique variable associated with the generation of the ARQC application cryptogram (discriminating element)	BIN		4		X	
AT#	Unstructured remittance	Free-text or code/value provided by the payee to the payer, facilitating reconciliation.	STR		140			X
AT#	Urgency Level	Message urgency level	NUM	- 0 - high - 1 - normal - 2 - low	1		X	
AT#	Value of alias	Pseudonymous account identifier	STR		2048		X	X
AT#	Waterfall aggregation frequency	Specifies the applicable frequency for aggregated waterfall event notifications	SSET	Refer to ISO Frequency7Code	4	X	X	X
AT#	Waterfall event aggregation indicator	Specifies whether the end-user requests aggregated notifications for waterfall event	BOOL	0 - Corresponding setting is not requested 1 - Corresponding setting is requested	1	X	X	X
AT#	Waterfall indicator	Dedicated indicator defining if the end-user opts for waterfall	BOOL	0 - Waterfall is not set 1 - Waterfall is set	1	X	X	X
AT#	Waterfall transaction event indicator	Dedicated indicator specifying whether a notification is triggered when a waterfall process affects the digital euro payment account.	BOOL	0 - Corresponding setting is not requested 1 - Corresponding setting is requested	1	X	X	X