EUROPEAN CENTRAL BANK

EUROSYSTEM

Digital euro scheme Rulebook Development Group (RDG)

Outcome

29TH MEETING OF DIGITAL EURO SCHEME RULEBOOK DEVELOPMENT GROUP

Date: **28 April 2026**

Virtual

Welcome note by the Chair and review of agenda

The Chair of the Rulebook Development Group (RDG) opened the 29th RDG meeting. The RDG approved the meeting agenda and the draft outcome.

Rulebook v0.91 and backlog

The European Central Bank (ECB) presented the main changes introduced in the new interim draft digital euro rulebook version 0.91, as an outcome of the consultation on version 0.9 conducted with the RDG and its constituents between June and October 2025. The ECB also informed on the topics raised in the consultation concerning work that is either ongoing or is set to take place over the course of 2026 and outlined the corresponding next steps.

The RDG welcomed the progress made and further discussed several aspects of the updated rulebook, including terminology consistency, treatment of Technical Service Providers (TSPs), clarification on identifiers and privacy considerations in the rulebook. When discussion the relationship between the rulebook requirements and TSPs, it was reiterated that the rulebook should foremost address supervised Payment Service Provider (PSP).

Members made further suggestions regarding offline functionality, as well as the need to clearly distinguish user experiences between online and offline payments. The RDG also discussed authentication principles and the need to ensure alignment with the applicable regulatory framework.

The ECB outlined the remaining topics and discussed the next steps.

Synergies for group structures

The RDG took note of preliminary considerations and suggestions presented by a PSP association representative regarding the handling of PSP group structures in the context of rulebook processes. It was highlighted, with certain caveats, that group-level synergies, like in the fields of onboarding, technical implementation, certification mutualisation and testing could facilitate the development of solutions and processes and enable their reuse across entities of a group.

RDG participants welcomed these initial considerations regarding potential synergies which should be complemented by further views in the next RDG meeting.

Workstreams G5 and B1

The RDG took note of the update and proposed workplans for the new RDG workstream G5 on implementation specifications for ATM and terminal providers and the revived RDG workstream B1 on developing a proposal for the rulebook in relation to the standards, certification and approval framework.

The RDG received further clarity on the workplans. An overview of the ongoing RDG workstreams, including the timelines of the next workstream sprints, including the list of selected participants in the workstreams G5 and B1 will be prepared for the next RDG.

Any other business (AOB)

The RDG took note of updates on i) the signing of agreements in April 2026 between the ECB and three European standardisation bodies to reuse existing open market standards, ii) Euro Retail Payments Board (ERPB) fit-in-the-ecosystem work on co-badging , and iii) upcoming RDG meetings.

Closing remarks from the Chair

The Chair thanked members for their active participation and the constructive exchange and thanked the observers for their presence. The Chair closed the meeting.

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

Representatives from the European retail payments market

- **Consumers – BEUC:** Mireia Llambrich Anto
- **Consumers – Consumentenbond:** Mahir Alkay
- **Corporate Treasurers – VDT:** Regina Deisemann, substituted by Florian Buksmann
- **Merchants – EuroCommerce:** Atze Faas *(excused)*
- **Merchants – Independent Retail Europe:** Bernd Gruber
- **Credit Institutions – ESBG:** Pedro Martinez
- **Credit Institutions – EBF:** Rita Camporeale
- **Credit Institutions – EACB:** Cyril Vignet
- **Payment Institutions – EPIF:** Hartwig Gerhartinger *(excused)*
- **Payment Institutions – ETPPA:** Ralf Ohlhausen
- **European Payments Council:** Manfred Richels
- **SMEs – SME United:** Gerhard Huemer *(excused)*
- **Electronic Money Institutions:** Thaer Sabri *(excused)*
- **Acquirers – EDPIA:** Piero Crivellaro

Representatives from European institutional bodies as Observer

- **European Commission:** Ceu Pereira
- **EU Council Presidency:** Xenios Hadjimichael (CY)

Representatives from the European Parliament Committee on Economic and Monetary Affairs

- **ECON Secretariat**: Daniel Nagel

Representatives from the Eurosystem

- **Deutsche Bundesbank (Germany):** Niklas Ackermann
- **Central bank of Ireland:** Brian Gallagher
- **Banco de Espana (Spain):** Justo Arenillas
- **Banque de France (France):** Pierre-Alexandre Aranega
- **Banca d'Italia (Italy):** Agnese Gentile
- **Dutch National Bank (Netherlands):** Huib Klarenbeek
- **Oesterreichische Nationalbank (Austria):** Daniel Schwarzböck
- **Banco de Portugal (Portugal):** Rui Pimentel
- **Suomen Pankki (Finland):** Johanna Schreck

European Central Bank:

Patrick Papsdorf (Chair)

Victoria Dyczka (Secretary)

Eric Tak

Mayte Arráez González

Daniel McLean

Nicolas Griesshaber

Marcus Härtel

Lauren del Giudice

Anton Gehem

Margarida Lopes

Clément Durando

Francesco Pio Belardo

Paolo De Joannon

Boryana Boncheva

Paul Desprairies