

Mandate of the digital euro scheme Rulebook Development Group for the launch of workstream A1: “Identification and authentication”

1. Reminder of the digital euro scheme Rulebook Development Group’s mandate

The digital euro scheme Rulebook Development Group (RDG) was established by the High-Level Task Force on Central Bank Digital Currency at its meeting on 19 January 2023 with the objective of developing a draft digital euro rulebook building on the design decisions taken by the Governing Council of the European Central Bank (ECB).

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

2. Mission and objective of workstream A1: “Identification and authentication”

The digital euro RDG workstream A1: “Identification and authentication” (workstream A1) has been established by the Chair of the RDG.

Workstream A1 will operate under the present mandate from its inception. It will continue to pursue this mandate until otherwise directed by the Chair of the RDG.

The main objective of workstream A1 is to suggest identification and authentication requirements for the digital euro scheme.

3. Deliverables

Workstream A1 will suggest identification and authentication requirements for the digital euro scheme. The requirements should be guided by the aspiration to offer best-in-class user experience and security, supported by an impact analysis of existing identification and authentication approaches. The proposal should include recommendations of draft paragraphs for the following sections:

- Section 3 (Functional and operational model): end-to-end flows and associated data requirements)
- Annexes (Illustrative user journeys)

All intellectual property rights, copyright and rights of development and disposal related to the deliverables of workstream A1 shall reside exclusively with the ECB.

4. Key guiding and working principles

The guiding and working principles of the digital euro RDG also apply to workstream A1. As a reminder, these are:

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

5. Workstream composition

Workstream A1 will consist of representatives from the Eurosystem and a maximum of 16 participants¹ from the private sector.

A call for candidates for the private sector participants will be initiated by the digital euro rulebook secretariat and published on the ECB's website.

The composition of workstream A1 shall be aimed at achieving a fair and diverse representation of relevant stakeholders and types of players while considering the mission and objective of the workstream. The Chair of the RDG shall decide on the final composition.

Participants in workstream A1 are expected to be leading experts in strong customer authentication (SCA) and identification, including digital identity initiatives, preferably with experience in related regulatory technical standards on SCA and in implementing customer identity and access management solutions. Candidates should be inspired by the opportunity to shape the digital euro scheme rulebook and be committed to the success of the digital euro in general and the delivery of the rulebook development in particular. They should be

¹ The final number of members may deviate slightly depending on the outcome of the call for candidates.

able to devote the necessary time to workstream A1 and be proficient in English as the working language. A supporting statement from a member of the RDG would be appreciated.

Workstream A1 will be chaired by a representative from the Eurosystem. The workstream chair will be designated by the Chair of the RDG.

The RDG secretariat is responsible for proactively guiding workstream A1 in meeting its deliverables and ensuring consistency with its objective. The RDG secretariat reports to the Chair of the RDG.

6. Group organisation

In general, workstream A1 will hold meetings by telephone/video conference according to the demands of its work. Workstream participants are expected to work in an agile and fast-moving way in high-frequency meetings over a period of two months² and are encouraged to take part in all meetings and contribute actively to the deliverables.

Workstream A1 will report to the Chair of the RDG.

7. Confidentiality, transparency, and publication of materials

Most shared material will be available for discussion within the workstream and the RDG, while on an exceptional basis some might only be available to members of workstream A1. The shared material will be labelled accordingly.

Deliverables of workstream A1 will be submitted to the RDG for review and consideration.

8. Data protection

Participants in workstream A1 shall refrain from processing any personal data accessed or obtained through their participation except and to the extent required to fulfil their workstream A1 duties as described in this mandate.

9. Resources and remuneration

Participants in workstream A1 are expected to contribute human and financial resources to its activities insofar as reasonable. Participation in the workstream activities will not be remunerated by the RDG. Participants will not receive any reimbursement of travel and subsistence expenses in connection with their attendance at workstream A1 meetings.

² Some flexibility exists to extend the duration of the mandate if it is considered that this could lead to significantly better outcomes.