

Mandate of Rulebook Development Group workstream A2: “Minimum User Experience Standards”

1. Reminder of the Rulebook Development Group’s mandate

The digital euro scheme’s 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 aim of drawing up a draft rulebook for the digital euro, building on design decisions taken by the Governing Council of the European Central Bank (ECB).

Under the RDG’s mandate, 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 objectives of workstream A2: “Minimum User Experience Standards”

Workstream A2 (“Minimum User Experience Standards”) has been established by the Chair of the RDG.

Workstream A2 will operate under the present mandate from its inception. It will continue to pursue this mandate until otherwise instructed by the Chair of the RDG.

The main objective of workstream A2 is to develop a proposal for the rulebook as regards the minimum user experience standards that intermediaries have to adopt for their end user solutions.

3. Deliverables

Workstream A2 will develop a design proposal for the rulebook as regards the minimum user experience standards that intermediaries have to adopt for their end user solutions. The proposal should include draft paragraphs for the following sections:

- Section 3 (“Functional and operational model”): sub-section on “Minimum UX Standards”
- Implementation Specification annexes: section on “Minimum UX Standards”

All intellectual property rights, copyright, and rights of development and disposal relating to the deliverables of workstream A2 will reside exclusively with the ECB.

4. Key guiding principles

The guiding principles governing the work of the RDG will also apply to workstream A2. As a reminder, these are as follows:

- 1) The building blocks of the digital euro rulebook should be developed on the basis of design decisions taken by the Governing Council or a delegated body.
- 2) Digital euro solutions that are enabled by the Eurosystem – and potentially complemented by the market – must be attractive to all actors in Europe’s retail payment market, particularly users of the digital euro.
- 3) The design of the digital euro rulebook must enable the market to develop further services and solutions on top of the scope initially foreseen for the digital euro. At the same time, the digital euro must function as a basic means of payment in the euro area without any such additional market-driven developments.
- 4) The RDG must 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. Composition of the workstream

Workstream A2 will consist of representatives of the Eurosystem and, as a rule, a maximum of 16 participants from the private sector.¹

A call for candidates for the private sector places will be launched by the RDG’s secretariat and published on the ECB’s website.

The composition of workstream A2 will seek to ensure fair and balanced representation of the various relevant stakeholders and types of player, while considering the mission and objectives of the workstream. The Chair of the RDG will decide on the final composition.

Candidates for workstream A2 should be leading experts on user experience, payments and scheme management. Candidates should be inspired by the opportunity to shape the digital euro scheme’s rulebook and be committed to the success of the digital euro in general and the delivery of the rulebook in particular. They should be able to devote the necessary time to workstream A2 and be proficient in English (the working language of the workstream). A supporting statement from a member of the RDG would be appreciated.

Participants are expected to contribute in a personal capacity. However, if a participant is sponsored by a specific stakeholder association, they are also expected

¹ The final number of private sector participants may, in theory, be slightly higher than 16, depending on the outcome of the call for candidates.

to collaborate with that association. This includes keeping the association informed about the progress of their work and gathering feedback and input in line with the goals of the association.

RDG members are also allowed to join workstream sessions as observers.

Workstream A2 will be chaired by a representative of the Eurosystem, who will be designated by the Chair of the RDG.

The RDG's secretariat will be responsible for proactively guiding workstream A2, helping to ensure that it meets its deliverables and in ensuring consistency with its objective. The RDG's secretariat will report to the Chair of the RDG in this regard.

6. Organisational arrangements

In general, workstream A2 will hold meetings by telephone/video conference in line with the demands of its work. Workstream participants are expected to work in an agile and responsive manner, with a large number of meetings taking place over a four-month period.² They are encouraged to participate in all meetings and contribute actively to deliverables.

Workstream A2 will report to the Chair of the RDG.

7. Confidentiality, transparency and publication of materials

Most material shared with participants will be available to both workstream A2 and the RDG, but some – exceptionally – may be available only to members of the workstream. The material will be labelled accordingly.

The deliverables of workstream A2 (including interim reports) will be submitted to the RDG for review and consideration.

8. Data protection

Participants in workstream A2 must refrain from processing any personal data accessed or obtained through their participation, except as required to perform the workstream duties described in this mandate.

9. Resources and remuneration

Participants in workstream A2 are expected to contribute reasonable human and financial resources to its activities. Participation in the workstream's activities will not

² There is some scope to extend the duration of the mandate if this would lead to significantly better outcomes.

be remunerated, and participants will not receive any reimbursement of travel or subsistence expenses in connection with their attendance at workstream meetings.