Pills

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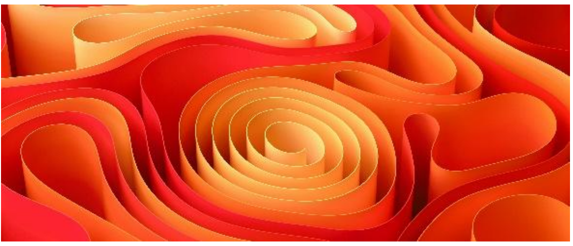

TOPICS:

Digital Euro

SOURCE:

European Central Bank

# ECB Interim Draft of its Rulebook on the Digital Euro

- This draft version (0.91) outlines **the proposed operational, technical and governance framework** for the future **digital euro** payment scheme. As a **non-binding consultation draft**, it is intended to support further development and remains subject to the adoption of the EU legislative framework for the digital euro.
- The rulebook establishes **common rules for payment service providers (PSPs) and other participants**, covering eligibility, governance, compliance, liability and operational responsibilities to ensure consistent implementation across the euro area. It also defines functional requirements for core digital euro services, including user onboarding, authentication, funding and defunding, payments, refunds and offline functionality.
- In addition, the draft sets out **technical standards** for interoperability, security, operational resilience and business continuity, alongside requirements for fraud prevention, dispute management, privacy and cybersecurity. Minimum user experience standards are included to promote accessibility and consistency across participating PSPs.

- Overall, the rulebook aims **to provide a harmonised framework** that supports the secure, resilient and interoperable implementation of the digital euro, while ensuring consistent service delivery and maintaining flexibility to accommodate future legislative and policy developments.