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Ms Irene Tinagli
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7 December 2022
L/FP/22/60

Publication of the technical onboarding package for digital euro prototyping¹

Dear Chair, dear Irene,

I am pleased to inform you that today we will [publish](#) further information related to digital euro prototyping. This work, which started in summer 2022, is an integral part of the Eurosystem's digital euro investigation phase. As mentioned in my [letter](#) to you dated 17 October, we are committed to ensuring the transparency of the prototyping exercise.

The aim of the prototyping exercise is to test how well potential back-end solutions can integrate with front-end prototypes that have been developed by companies with a track record of developing payment services.

¹ Please consult the [Digital euro glossary](#) for the meaning of digital euro-related terms.

The prototypes in the experiments will therefore simulate end-to-end transactions using digital euro. The data used are entirely fictional and no actual personal data are used in the exercise.

The experiments involve five companies, each working on a specific use case. The [selected use cases for the prototyping](#) are peer-to-peer, point of sale initiated by the payer, point of sale initiated by the payee, e-commerce and offline payments. The companies were selected following a [public call for expressions of interest](#) in April 2022.

In the context of this prototyping exercise, the Eurosystem has compiled a technical onboarding package which was shared with the five participants. This technical package provides the participants with the information necessary to integrate their front-end prototype with the back-end prototype developed by the Eurosystem. In this way, the participating companies are able to achieve compatibility with the Eurosystem's back-end infrastructure without restricting their potential for innovation.

Today, we will publish this technical onboarding package and make it available also to companies that are not participating in the prototyping exercise. The Eurosystem is doing this to promote collaboration with the private sector, provide transparency and ensure a level playing field.

The design of the prototype neither pre-empts a particular technology choice nor commits the Eurosystem to introducing a digital euro. The prototyping experiments aim to increase the Eurosystem's knowledge surrounding the technological possibilities for the digital euro.

There are no plans to re-use the prototypes in the subsequent phases of the digital euro project. The prototyping exercise is expected to conclude in the first quarter of 2023, at which point the ECB will publish its findings. The full specifications for the application programming interface (API) to be developed during the exercise will also be published following the conclusion of the prototyping experiments.

I am also pleased to provide you with another update on our work regarding the possible distribution of a digital euro. The Eurosystem has explored various options since the ECB Governing Council's decision to launch the digital euro project. A digital euro scheme has been [identified by the ECB](#) as being best suited to achieve the objectives of a digital euro and harness the strengths of the public and private sectors. In this context, Christian Schäfer took up the role of digital euro scheme rulebook manager [this week](#). He will report

to the digital euro programme manager and will lead the work on the digital euro rulebook which is expected to commence in January 2023.

I stand ready to discuss the outcome of the prototyping exercise and the Eurosystem's work on the digital euro distribution scheme during future hearings at the European Parliament.

Yours sincerely,

[signed]

Fabio Panetta