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ANNEXES 1 to 5

ANNEXES

to the

Proposal for a REGULATION OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL

on the establishment of the digital euro

{SEC(2023) 257 final} - {SWD(2023) 233 final} - {SWD(2023) 234 final}

ANNEX I
Digital euro payment services

Digital euro payment services consist in:

(a) enabling digital euro users to access and use the digital euro, without prejudice to possible limitations set by the European Central Bank in accordance with Article 16;

(b) enabling digital euro users to initiate and receive digital euro payment transactions and providing digital euro users with digital euro payment instruments;

(c) managing digital euro users' digital euro payment accounts;

(d) conducting funding and defunding operations in accordance with Article 13; and

(e) providing additional digital euro payment services on top of basic digital euro payment services pursuant to Annex II.

ANNEX II
Basic digital euro payment services

Basic digital euro payment services for natural persons shall consist of:

(a) opening, holding and closing of a digital euro payment account;

(b) consulting balances and transactions;

(c) non-automated funding and defunding from a non-digital euro payment account;

(d) funding and defunding from/into cash;

(e) initiation and reception of digital euro payment transactions by means of an electronic payment instrument, to the exclusion of conditional digital euro payment transactions other than standing orders, in the following use cases:

- person-to-person people digital euro payment transactions;
- point-of-interaction digital euro payment transactions, including point-of-sale and e-commerce;
- government-to-person and person-to-government digital euro payment transactions.

(f) digital euro payment transactions referred to in Article 13(4) and

(g) provision of at least one electronic payment instrument for the execution of digital euro payment transactions such as referred to in letter (e).

ANNEX III
Personal data processed by PSPs

1. For the purpose of point (a) of Article 34(1), processing shall be limited to:
   (i) the user identifier;
   (ii) the user authentication;
   (iii) information on digital euro payment accounts; including information on digital euro holdings of the digital euro user and the unique digital euro payment account number; and
   (iv) information on online digital euro payment transactions, including the transaction identifier and the transaction amount.
2. For the purpose of point (b) of Article 34(1), processing shall be limited to:
   (i) the user identifier;
   (ii) the user authentication;
   (iii) information on digital euro payment accounts, including the unique digital euro payment account number; and
   (iv) information of non-digital euro payment accounts, including the account number of the linked non-digital euro payment account.
3. For the purpose of point (c) of Article 34(1), processing shall be limited to:
   (i) the user identifier; including the name of the local storage device holders; and
   (ii) information on the local storage device, including the identifier of the local storage device.

ANNEX IV

Personal data processed by the European Central Bank and national central banks

1. For the purposes of point (a) Article 35(1), processing shall be limited to:
   (i) information on digital euro payment accounts, including the unique digital euro payment account number; and
   (ii) information on online digital euro payment transactions. information linked to an unique digital euro payment account number, including the transaction amount.
2. For the purpose of point (b) of Article 35(1), processing shall be limited to:
   (i) the user alias;
   (ii) the user authentication;
   (iii) the reference to digital euro holdings to debit; and
   (iv) the reference to digital euro holdings to credit.
3. For the purpose of point (c) of Article 35(1), processing shall be limited to the data required for counterfeit analysis of offline digital euro payment transactions: information on the local storage device, including the local storage device number.
4. For the purposes of points (d) and (e) of Article 35(1), and the single access point referred to in Article 34(8), processing shall be limited to:
   (i) the user identifier;
   (ii) the user authentication, related to user's existing digital euro holdings; and
   (iii) information on digital euro payment accounts, including the unique digital euro payment account number, digital euro holdings of the user, the holding limit selected by the user and the type of digital euro account.

ANNEX V
Personal data processed by providers of support services

For the purposes of point (a) of Article 36(1), processing shall be limited to the data required for the prevention and detection of fraud across payment service providers:

(i) information on digital euro payment accounts, including the unique digital euro account identifier;

(ii) information on online digital euro payment transactions, including the transaction amount; and

(iii) information on the transaction session of a digital euro user, including the device internet protocol address-range.