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WORKING DOCUMENT

From:	Presidency
To:	Working Party on Financial Services and the Banking Union (Digital Euro Package) Financial Services Attachés
Subject:	Digital euro - WP meeting on 30 October - Annex to the Presidency discussion note on the procedure for setting and changing the ceiling for the holding limits

Launching the digital euro and setting the ceiling for the holding limit

Step (0) Announcement of the envisaged date of issuance of the digital euro

Following a discussion in the European Council, the ECB announces the envisaged date of issuance of the digital euro.



> 24 months before launch

Step (1) Report

The ECB prepares and publishes a technical report on the limits for the use of the digital euro as a store of value.



> 12 months before launch

Step (2) Recommendation

The ECB submits to the Council a recommendation for a CID, in agreement with the COM, on the ceiling for the digital euro holding limit.



> 6 months before launch

Step (3) Decision

Within 6 months of the submission of the recommendation, the Council shall adopt the CID on the ceiling, acting by reinforced QMV of euro area Member States. The Council can amend the recommendation acting by reinforced QMV of euro area Member States.



Step (4) Launch

The ECB takes the decision to issue the digital euro and sets the holding limit, respecting any ceiling set by the Council that may be in place. If the Council does not adopt the CID, the ECB can issue the digital euro and set the holding limit.



CID: Council Implementing Decision

Ceiling: the highest level at which the holding limit can be set

Changing the ceiling for the holding limit after issuance

Step (1) Review and report

The ECB shall, at least every two years, publish a report concerning the limits to the use of the digital euro as a store of value. As part of this, the overall ceiling shall be reviewed.



Step (2) Recommendation

The ECB submits to the Council a recommendation for a CID, in agreement with the COM, on whether or not to amend the ceiling for the holding limit.



Step (3) Decision

The Council may adopt or amend the CID on the ceiling, acting by reinforced QMV of euro area Member States. If the Council does not adopt or amend the new CID, the ceiling will remain at the level of the CID in force.



Step (4) Adjustment of the holding limit

The ECB can adjust the holding limit within the applicable ceiling.

