



**2023/0212(COD)**

20.2.2024

# **OPINION**

of the Committee on Civil Liberties, Justice and Home Affairs

for the Committee on Economic and Monetary Affairs

on the proposal for a regulation of the European Parliament and of the Council  
on the establishment of the digital euro  
(COM(2023)0369 – C9-0219/2023 – 2023/0212(COD))

Rapporteur for opinion\*: Emil Radev

(\* ) Associated committee – Rule 57 of the Rules of Procedures

PA\_Legam

## AMENDMENT

The Committee on Civil Liberties, Justice and Home Affairs calls on the Committee on Economic and Monetary Affairs, as the committee responsible, to take the following into account:

### Amendment 1

#### Proposal for a regulation Recital 6 a (new)

*Text proposed by the Commission*

*Amendment*

***(6 a) To underline the necessity to maintain the possibility of using cash in society, the digital euro, both in the case of online and offline transactions, should always complement physical cash and not replace it. Citizens and businesses should always have the right to use one or another form of the legal tender or a combination of them.***

### Amendment 2

#### Proposal for a regulation Recital 13

*Text proposed by the Commission*

*Amendment*

(13) Member States, their relevant authorities and payment service providers should deploy information and educational measures to ensure the necessary level of awareness and knowledge of the different aspects of the digital euro.

(13) Member States ***whose currency is the euro***, their relevant authorities and payment service providers should deploy information and educational measures to ensure the necessary level of awareness and knowledge of the different aspects of the digital euro, ***including the benefits of its use as well as its characteristics relating to the protection and exercise of fundamental rights and freedoms.*** ***Member States whose currency is not the euro may also provide such information and educational measures to their citizens, in cooperation with the European Central Bank where relevant. These***

*information and educational measures should be available free of charge.*

### Amendment 3

#### Proposal for a regulation

#### Recital 18

##### *Text proposed by the Commission*

(18) Since the digital euro requires the capacity to accept digital means of payment, imposing an obligation of mandatory acceptance of payments in digital euro on all payees could be disproportionate. To this end, exceptions to the mandatory acceptance of payments in digital euro should be provided for natural persons acting in the course of a purely personal or household activity. Exceptions to mandatory acceptance should also be provided for microenterprises, which are particularly important in the euro area for the development of entrepreneurship job creation and innovation, playing a vital role in shaping the economy. Union policies and actions should reduce regulatory burdens for enterprises of this size. Exceptions to mandatory acceptance should also be provided for non-profit legal entities which promote the public interest and serve the public good performing a variety of goals of societal interest, including equity, education, health, environmental protection and human rights. For microenterprises and non-profit legal entities, the acquisition of the required infrastructure and the acceptance costs would be disproportionate. They should therefore be exempted from the obligation to accept payments in digital euro. In such cases, other means for the settlement of monetary debts should remain available. Nevertheless, microenterprises and non-profit legal entities that accept *comparable* digital means of payment from payers should be subject to the mandatory acceptance of

##### *Amendment*

(18) Since the digital euro requires the capacity to accept digital means of payment, imposing an obligation of mandatory acceptance of payments in digital euro on all payees could be disproportionate. To this end, exceptions to the mandatory acceptance of payments in digital euro should be provided for natural persons acting in the course of a purely personal or household activity *or for natural persons receiving income, pension or government allowance*. Exceptions to mandatory acceptance should also be provided for microenterprises, which are particularly important in the euro area for the development of entrepreneurship job creation and innovation, playing a vital role in shaping the economy. Union policies and actions should reduce regulatory burdens for enterprises of this size. Exceptions to mandatory acceptance should also be provided for non-profit legal entities which promote the public interest and serve the public good performing a variety of goals of societal interest, including equity, education, health, environmental protection and human rights. For microenterprises and non-profit legal entities, the acquisition of the required infrastructure and the acceptance costs would be disproportionate. They should therefore be exempted from the obligation to accept payments in digital euro. In such cases, other means for the settlement of monetary debts should remain available. Nevertheless, microenterprises and non-profit legal entities that accept digital means of

payments in digital euro. ***Comparable digital means of payment should include debit card payment or instant payment or other future technological solutions used at the point of interaction, but should exclude credit transfer and direct debit that are not initiated at the point of interaction.*** Microenterprises and non-profit legal entities that do not accept ***comparable*** digital means of payment from their payers in settlement of a debt (e.g. they only accept euro banknotes and coins), ***but may use digital payments in settlement of a debt to their payees (e.g. they pay with credit transfers)***, should not be subject to the mandatory acceptance of payments in digital euro. Finally, a payee may also refuse a payment in digital euro if the refusal is made in good faith and if the payee justifies the refusal on legitimate and temporary grounds, proportionate to concrete circumstances beyond its control, leading to an impossibility to accept payments in digital euro at the relevant time of the transaction, such as a power outage in the case of online digital euro payment transactions, or a defective device in the case of offline or online digital euro payment transactions.

payment from payers should be subject to the mandatory acceptance of payments in digital euro. Microenterprises and non-profit legal entities that do not accept digital means of payment from their payers in settlement of a debt (e.g. they only accept euro banknotes and coins), should not be subject to the mandatory acceptance of payments in digital euro. Finally, a payee may also refuse a payment in digital euro if the refusal is made in good faith and if the payee justifies the refusal on legitimate and temporary grounds, proportionate to concrete circumstances beyond its control, leading to an impossibility to accept payments in digital euro at the relevant time of the transaction, such as a power outage in the case of online digital euro payment transactions, or a defective device in the case of offline or online digital euro payment transactions.

#### **Amendment 4**

##### **Proposal for a regulation**

##### **Recital 19**

*Text proposed by the Commission*

(19) In order to ensure that additional exceptions to the mandatory acceptance of the digital euro may be introduced at a later stage if they are required, for example due to technical specificities that may appear in the future, the power to adopt acts in accordance with Article 290 of the Treaty on the Functioning of the European Union should be delegated to the Commission in respect of the introduction of additional exceptions of a monetary law nature to the

*Amendment*

(19) In order to ensure that additional exceptions to the mandatory acceptance of the digital euro may be introduced at a later stage if they are required, for example due to technical specificities that may appear in the future, the power to adopt acts in accordance with Article 290 of the Treaty on the Functioning of the European Union should be delegated to the Commission in respect of the introduction of additional exceptions of a monetary law nature to the

obligation to accept digital euro payment transactions, which would apply in a harmonised way across the euro area, taking into account any proposals from Member States to this end. The Commission may only adopt such exceptions if they are necessary, justified on grounds of general interest, proportionate, **and** preserve the effectiveness of the legal tender status of the digital euro. The power of the Commission to adopt delegated acts for the introduction of additional exceptions to the obligation to accept digital euro payment transactions should be without prejudice to the possibility for Member States, pursuant to their own powers in areas of shared competence, to adopt national legislation introducing exceptions to the mandatory acceptance deriving from the legal tender status in accordance with the conditions laid down by the Court of Justice of the European Union in its judgment in Joined Cases C-422/19 and C-423/19.

obligation to accept digital euro payment transactions, which would apply in a harmonised way across the euro area, taking into account any proposals from **the European Parliament and the** Member States to this end. The Commission may only adopt such exceptions if they are necessary, justified on grounds of general interest, proportionate, preserve the effectiveness of the legal tender status of the digital euro, **and only if other means for the payment of monetary debts are available**. The power of the Commission to adopt delegated acts for the introduction of additional exceptions to the obligation to accept digital euro payment transactions should be without prejudice to the possibility for Member States, pursuant to their own powers in areas of shared competence, to adopt national legislation introducing exceptions to the mandatory acceptance deriving from the legal tender status in accordance with the conditions laid down by the Court of Justice of the European Union in its judgment in Joined Cases C-422/19 and C-423/19.

## Amendment 5

### Proposal for a regulation Recital 21

#### *Text proposed by the Commission*

(21) The main objective of the establishment of the digital euro is its use as **a** form of the single currency with legal tender in the euro area. For this purpose and in line with the Agreement on the European Economic Area, digital euro users residing or established in the euro area, including consumers with no fixed address, asylum seekers and consumers who are not granted a residence permit but whose expulsion is impossible for legal or factual reasons, may be provided digital euro payment services by PSPs established in the European Economic Area. Natural

#### *Amendment*

(21) The main objective of the establishment of the digital euro is its use as **an additional** form of the single currency with legal tender in the euro area. For this purpose and in line with the Agreement on the European Economic Area, digital euro users residing or established in the euro area, including consumers with no fixed address, asylum seekers and consumers who are not granted a residence permit but whose expulsion is impossible for legal or factual reasons, may be provided digital euro payment services by PSPs established in the European

and legal persons who were already receiving digital euro payment services, because they opened a digital euro payment account at the time they resided or were established in a Member State whose currency is the euro, but no longer reside or are established in such Member State, may still receive digital euro payment services by payment service providers established in the European Economic Area, in line with the Agreement on the European Economic Area, subject to possible time limitations in relation to the status of residence or establishment of these persons that the European Central Bank may define.

Economic Area. Natural and legal persons who were already receiving digital euro payment services, because they opened a digital euro payment account at the time they resided or were established in a Member State whose currency is the euro, but no longer reside or are established in such Member State, may still receive digital euro payment services by payment service providers established in the European Economic Area, in line with the Agreement on the European Economic Area, subject to possible time limitations in relation to the status of residence or establishment of these persons that the European Central Bank may define. ***For these purposes, the Anti-Money Laundering Authority and the European Banking Authority shall jointly issue guidelines specifying the interaction between AML/CFT requirements and the provision of basic digital euro payment services. Those guidelines shall not imply that payment service providers register the status of potential digital euro users, including as asylum seeker or beneficiary of international protection or individual with no fixed address or third country national who is not granted a residence permit.***

## Amendment 6

### Proposal for a regulation Recital 31

#### *Text proposed by the Commission*

(31) Pursuant to its powers under the Treaties and in line with the provisions of this Regulation, the European Central Bank should be able to set limits on the use of the digital euro as a store of value. The effective use of the digital euro as a legal tender means of payment should be preserved through limits on inter-PSP or merchant fees.

#### *Amendment*

(31) Pursuant to its powers under the Treaties and in line with the provisions of this Regulation, the European Central Bank should be able to set limits on the use of the digital euro as a store of value. ***Such limits should take into consideration the impact on the EU's financial stability and banking industry, as well as impact on the interests of consumers.*** The effective use of the digital euro as a legal tender means

of payment should be preserved through limits on inter-PSP or merchant fees.

## Amendment 7

### Proposal for a regulation

#### Recital 32

*Text proposed by the Commission*

(32) An unrestricted use of digital euro as a store of value could endanger financial stability in the euro area, with adverse effects on credit provision to the economy by credit institutions. This may require that the European Central Bank, with a view to ensuring the stability of the financial system, and in line with the principle of proportionality, introduce limits on the digital euro's use as a store of value. The policy tools that could be used for this purpose include, but would not be restricted to, quantitative limits to individual digital euro holdings and limits to conversion of other categories of funds to digital euro in a specified timeframe. When deciding on the parameters and use of the instruments referred to in paragraph 1, the European Central Bank should respect the principle of an open market economy with free competition, in accordance with Article 127(1) TFEU.

*Amendment*

(32) An unrestricted use of digital euro as a store of value could endanger financial stability in the euro area, with adverse effects on credit provision to the economy by credit institutions. This may require that the European Central Bank, with a view to ensuring the stability of the financial system, and in line with the principle of proportionality, introduce limits on the digital euro's use as a store of value. The policy tools that could be used for this purpose include, but would not be restricted to, quantitative limits to individual digital euro holdings and limits to conversion of other categories of funds to digital euro in a specified timeframe. When deciding on the parameters and use of the instruments referred to in paragraph 1, the European Central Bank should respect the principle of an open market economy with free competition, in accordance with Article 127(1) TFEU. ***The conversion of digital euro to other forms of the euro including cash should always be unrestricted.***

## Amendment 8

### Proposal for a regulation

#### Recital 32 a (new)

*Text proposed by the Commission*

*Amendment*

***(32 a) With the aim to safeguard privacy of the offline digital euro users to the best extent possible, the European Central***



*Bank may consider introducing holding limits on digital euro payment accounts for offline and online holdings independent of one another. Both limits could be calculated individually based on the specificities of each form of the digital euro. Like that, digital euro users would not be put into a situation where lowering their holding limit for offline digital euro would allow them to hold more online digital euro, and vice versa. Such situation compromises the privacy protection of the offline digital euro, since changing its holding limit on the side of the user would expose the amount they actually do hold or wish to hold. It also undermines the similarity of the offline digital euro to cash, for which no holding limit exists and the amount of cash a user holds is not dependent on the amount held in a bank account.*

## **Amendment 9**

### **Proposal for a regulation Recital 34 a (new)**

*Text proposed by the Commission*

*Amendment*

*(34 a) It is fundamental that the establishment of the offline digital euro does not give ground for means to track or control on how it is spent in comparison to cash.*

## **Amendment 10**

### **Proposal for a regulation Recital 40**

*Text proposed by the Commission*

*Amendment*

(40) To ensure wide access to and use of the digital euro, consistent with its status of legal tender, and to support its role as monetary anchor in the euro area, natural

(40) To ensure wide access to and use of the digital euro, consistent with its status of legal tender, and to support its role as monetary anchor in the euro area, natural

persons residing in the euro area, natural persons who opened a digital euro account at the time they resided in the euro area, but no longer reside there, as well as visitors, should not be charged for basic digital euro payment services. That means that such digital euro users should not bear any direct fees for their basic access to and basic use of the digital euro, including not being charged transaction fees or any other fees that are directly associated with the provision of services related to the basic use of the digital euro. Digital euro users should not be required to have or open a non-digital euro payment account or to accept other non-digital euro products. Where the digital euro user agrees to a package of services comprising non-digital euro services and basic digital euro payment services, the *payment service provider* should *be able to charge that package of services at its discretion. In that case*, there should not be a differentiated charge for the non-digital euro services when they are offered separately or as part of a package including basic digital euro payment services. Where the digital euro user asks to receive only basic digital euro payment services with a payment service provider, those services should not be charged, including for waterfall and reverse waterfall functionalities where the digital euro user also has a non-digital euro payment account with another payment service provider. Payment service providers should be able to charge digital euro users for additional digital euro payment services beyond the basic digital euro payment services.

## **Amendment 11**

### **Proposal for a regulation Recital 41**

persons residing in the euro area, natural persons who opened a digital euro account at the time they resided in the euro area, but no longer reside there, as well as visitors, should not be charged for basic digital euro payment services. That means that such digital euro users should not bear any direct fees for their basic access to and basic use of the digital euro, including not being charged transaction fees or any other fees that are directly associated with the provision of services related to the basic use of the digital euro. Digital euro users should not be required to have or open a non-digital euro payment account or to accept other non-digital euro products. Where the digital euro user agrees to a package of services comprising non-digital euro services and basic digital euro payment services, the *inclusion of the latter* should *not have any effect on the price of the* package of services. *In other words*, there should not be a differentiated charge for the non-digital euro services when they are offered separately or as part of a package including basic digital euro payment services. Where the digital euro user asks to receive only basic digital euro payment services with a payment service provider, those services should not be charged, including for waterfall and reverse waterfall functionalities where the digital euro user also has a non-digital euro payment account with another payment service provider. Payment service providers should be able to charge digital euro users for additional digital euro payment services beyond the basic digital euro payment services.

*Text proposed by the Commission*

(41) The European Central Bank or the Eurosystem do not charge payment service providers for the costs it bears to support their provision of digital euro services to digital euro users.

*Amendment*

(41) The European Central Bank or the Eurosystem do not charge payment service providers for the costs it bears to support their provision of digital euro services to digital euro users. ***Similarly, payment service providers should not charge users for the costs they bear to support the use of the basic digital euro services.***

**Amendment 12**

**Proposal for a regulation**

**Recital 47**

*Text proposed by the Commission*

(47) An excessive distribution of the digital euro outside the euro area could have an unwanted impact on the size and composition of the consolidated balance sheet of the European Central Bank and national central banks. Impacts on monetary sovereignty and financial stability of non-euro area countries may also differ depending on the use of the digital euro outside the euro area. Those impacts could be harmful in case the digital euro replaces the local currency in a high number of domestic transactions. In particular, a situation in which the digital euro becomes dominant in a Member State whose currency is not the euro, thus de facto replacing the national currency, could interfere with the euro area adoption criteria and process set out in Article 140 TFEU. To avoid undesirable effects and prevent monetary sovereignty and financial stability risks, both within and outside the euro area, it is necessary to provide for the possibility for the Union to conclude agreements with third countries, ***and for*** the European Central Bank to conclude arrangements with the national central banks of Member States whose currency is not the euro ***and with the national central***

*Amendment*

(47) An excessive distribution of the digital euro outside the euro area could have an unwanted impact on the size and composition of the consolidated balance sheet of the European Central Bank and national central banks. Impacts on monetary sovereignty and financial stability of non-euro area countries may also differ depending on the use of the digital euro outside the euro area. Those impacts could be harmful in case the digital euro replaces the local currency in a high number of domestic transactions. In particular, a situation in which the digital euro becomes dominant in a Member State whose currency is not the euro, thus de facto replacing the national currency, could interfere with the euro area adoption criteria and process set out in Article 140 TFEU. To avoid undesirable effects and prevent monetary sovereignty and financial stability risks, both within and outside the euro area, it is necessary to provide for the possibility for the Union to conclude agreements with third countries. The European Central Bank ***should be encouraged*** to conclude arrangements with the national central banks of Member States whose currency is not the euro, to

*banks of third countries*, to specify the conditions for the regular provision of digital euro payment services to digital euro users residing or established outside the euro area. Such agreements and arrangements should not cover visitors to the euro area, to whom payment service providers established in the European Economic Area<sup>31</sup>, in line with the Agreement on the European Economic Area, may directly provide digital euro payment services.

---

<sup>31</sup> Agreement on the European Economic Area (OJ L 1, 3.1.1994, p. 3).

specify the conditions for the regular provision of digital euro payment services to digital euro users residing or established outside the euro area. *Similar agreements can be concluded with the national central banks of third countries*. Such agreements and arrangements should not cover visitors to the euro area, to whom payment service providers established in the European Economic Area<sup>31</sup>, in line with the Agreement on the European Economic Area, may directly provide digital euro payment services.

---

<sup>31</sup> Agreement on the European Economic Area (OJ L 1, 3.1.1994, p. 3).

## Amendment 13

### Proposal for a regulation

#### Recital 48

##### *Text proposed by the Commission*

(48) The provision of digital euro payment services to digital euro users residing or established in a Member State whose currency is not the euro should **be subject to** a prior arrangement between the European Central Bank and the national central bank of the Member State whose currency is not the euro, following a request from the Member State whose currency is not the euro. In line with the Agreement on the European Economic Area, digital euro users residing or established in non-euro area Member States may be provided digital euro payment services by payment service providers established in the European Economic Area.

##### *Amendment*

(48) ***The primary deployment of the digital euro in the euro area should not lead to discrimination of citizens and businesses in Member States whose currency is not the euro or otherwise inadvertently create double standards in the single market. Prospective digital euro users in such Member States should get the possibility to voluntarily take up the digital euro where possible.*** The provision of digital euro payment services to digital euro users residing or established in a Member State whose currency is not the euro should ***become possible under*** a prior arrangement between the European Central Bank and the national central bank of the Member State whose currency is not the euro, following a request from the Member State whose currency is not the euro. ***Such arrangement should ensure that natural and legal persons who become digital euro users in the Member State whose currency is not the euro receive the same***

*conditions and opportunities for the access to the digital euro as digital euro users in Member States whose currency is the euro, particularly when it comes to holding limits, the extent of basic services free of charge, etc., without prejudice to the European Central Bank's prerogative to safeguard the objectives of its monetary policy.* In line with the Agreement on the European Economic Area, digital euro users residing or established in non-euro area Member States may be provided digital euro payment services by payment service providers established in the European Economic Area.

## Amendment 14

### Proposal for a regulation Recital 53

#### *Text proposed by the Commission*

(53) Agreements and arrangements related to the provision of digital euro payment services or cross-currency payments involving the digital euro should be concluded on a voluntary basis, in priority with non-euro area Member States. The European Central Bank should cooperate with national central banks of Member States whose currency is not the euro for the purpose of cross-currency payments involving the digital euro.

#### *Amendment*

(53) Agreements and arrangements related to the provision of digital euro payment services or cross-currency payments involving the digital euro should be concluded on a voluntary basis, in priority with non-euro area Member States. The European Central Bank should **actively** cooperate with national central banks of Member States whose currency is not the euro for the purpose of cross-currency payments involving the digital euro.

## Amendment 15

### Proposal for a regulation Recital 59

#### *Text proposed by the Commission*

(59) To facilitate a harmonised user experience, the digital euro rules, standards and processes that the European Central Bank may adopt pursuant to its own

#### *Amendment*

(59) To facilitate a harmonised user experience, the digital euro rules, standards and processes that the European Central Bank may adopt pursuant to its own

competences, should ensure that any digital euro user is able to carry out digital euro payment transactions with any other digital euro users across the euro area regardless of the payment service providers involved and the front-end services used. To reduce the fragmentation of the European retail payments market, and to support competition, efficiency and innovation in that market, and the development of payment instruments across the Union in keeping with the objective of the Commission's retail payment strategy, the digital euro should be, to the extent possible, compatible with private digital payment solutions, building on functional and technical synergies. In particular, the European Central Bank should seek to ensure that the digital euro is compatible with private digital payment solutions at the point of interaction, and in person-to-person payments, where the fragmentation of the Union retail payments market is currently significant. The use of open standards, common rules and processes, and possibly shared infrastructures could support such compatibility. While existing solutions may be leveraged where such solutions are deemed appropriate to ensure that compatibility, notably in view of minimising overall adaptation costs, such existing solutions should not create undue dependencies that could prevent adaptation of the digital euro to new technologies or would be incompatible with the digital euro features. In order to achieve these objectives, and without conferring any enforceable rights upon market operators, the European Central Bank should seek to ensure that the digital euro is compatible with private digital payment solutions on a best-effort basis and where deemed appropriate.

competences, should ensure that any digital euro user is able to carry out digital euro payment transactions with any other digital euro users across the euro area regardless of the payment service providers involved and the front-end services used. To reduce the fragmentation of the European retail payments market, and to support competition, efficiency and innovation in that market, and the development of payment instruments across the Union in keeping with the objective of the Commission's retail payment strategy, the digital euro should be, to the extent possible, compatible with private digital payment solutions, building on functional and technical synergies. In particular, the European Central Bank should seek to ensure that the digital euro is compatible with private digital payment solutions at the point of interaction, and in person-to-person payments, where the fragmentation of the Union retail payments market is currently significant. The use of open standards, common rules and processes, and possibly shared infrastructures could support such compatibility. ***Specifically, the European Central Bank should give preference to the use of open standards where such standards are available.*** While existing solutions may be leveraged where such solutions are deemed appropriate to ensure that compatibility, notably in view of minimising overall adaptation costs, such existing solutions should not create undue dependencies that could prevent adaptation of the digital euro to new technologies or would be incompatible with the digital euro features. In order to achieve these objectives, and without conferring any enforceable rights upon market operators, the European Central Bank should seek to ensure that the digital euro is compatible with private digital payment solutions on a best-effort basis and where deemed appropriate.

## Amendment 16

### Proposal for a regulation Recital 61

*Text proposed by the Commission*

(61) To access and use the digital euro as part of digital euro payment services, digital euro users should be provided with front-end services. Those users should have the possibility to access and use digital euro payment services via the front-end services provided by payment service providers and by the European Central Bank. Payment service providers should be able to choose to rely on front-end services provided by other stakeholders, including the European Central Bank, notably in the case where the cost of developing and operating front-end services, including applications, are disproportionate. Where digital euro users can choose between different front-end services, the decision to select a given front-end service should ultimately rest in the hands of those users and should not be imposed by payment service providers or the European Central Bank. In this respect, payment service providers should have capacity to provide digital euro users with the possibility to access and use digital euro payment services via the front-end services provided by the European Central Bank. The European Central Bank and the payment service providers **shall** implement appropriate technical and organisational measures including state-of-the-art security and privacy-preserving measures to **ensure that** the identity of individual digital euro users **cannot** be accessed by the ECB **via its front-end solution**.

## Amendment 17

### Proposal for a regulation Recital 62

*Amendment*

(61) To access and use the digital euro as part of digital euro payment services, digital euro users should be provided with front-end services. Those users should have the possibility to access and use digital euro payment services via the front-end services provided by payment service providers and by the European Central Bank. Payment service providers should be able to choose to rely on front-end services provided by other stakeholders, including the European Central Bank, notably in the case where the cost of developing and operating front-end services, including applications, are disproportionate. Where digital euro users can choose between different front-end services, the decision to select a given front-end service should ultimately rest in the hands of those users and should not be imposed by payment service providers or the European Central Bank. In this respect, payment service providers should have capacity to provide digital euro users with the possibility to access and use digital euro payment services via the front-end services provided by the European Central Bank. The European Central Bank and the payment service providers **should** implement appropriate technical and organisational measures including state-of-the-art security and privacy-preserving measures to **make technologically impossible for** the identity of individual digital euro users **to** be accessed by the ECB.

*Text proposed by the Commission*

(62) To avoid interfering in the payment service providers' customer relationships and their role in the digital euro distribution, the front-end solutions provided by the European Central bank should be limited to providing an interface between digital euro users and the payment infrastructures of payment service providers. In particular, the Eurosystem would not have a contractual relationship with digital euro users even if those users use the front-end services provided by the European Central Bank. The ECB and the payment service providers should implement appropriate technical and organisational measures including state-of-the-art security and privacy-preserving measures to **ensure that** the identity of individual digital euro users **cannot** be accessed by the ECB **via its front-end solution**.

*Amendment*

(62) To avoid interfering in the payment service providers' customer relationships and their role in the digital euro distribution, the front-end solutions provided by the European Central bank should be limited to providing an interface between digital euro users and the payment infrastructures of payment service providers. In particular, the Eurosystem would not have a contractual relationship with digital euro users even if those users use the front-end services provided by the European Central Bank. The ECB and the payment service providers should implement appropriate technical and organisational measures including state-of-the-art security and privacy-preserving measures to **make technologically impossible for** the identity of individual digital euro users **to** be accessed by the ECB.

**Amendment 18**

**Proposal for a regulation**  
**Recital 64**

*Text proposed by the Commission*

(64) To provide for instantaneous settlement, both online and offline digital euro transactions, including in the context of funding and defunding, and as waterfall and reverse waterfall functionalities, should be settled instantaneously, in a few seconds only, in normal circumstances. The settlement of online digital euro payment transactions should be performed in the digital euro settlement infrastructure adopted by the Eurosystem. Online digital euro payment transactions should be settled in a matter of seconds as specified under the functional and technical requirements adopted by the European Central Bank. Final settlement of online digital euro

*Amendment*

(64) To provide for instantaneous settlement, both online and offline digital euro transactions, including in the context of funding and defunding, and as waterfall and reverse waterfall functionalities, should be settled instantaneously, in a few seconds only, in normal circumstances. The settlement of online digital euro payment transactions should be performed in the digital euro settlement infrastructure adopted by the Eurosystem. Online digital euro payment transactions should be settled in a matter of seconds as specified under the functional and technical requirements adopted by the European Central Bank. Final settlement of online digital euro



payment transactions should be achieved at the moment of recording the digital euros concerned of the payer and the payee in the digital euro settlement infrastructure approved by the European Central Bank, irrespective of whether digital euros are recorded as holding balances or units of value, or of the technology used. The digital euro settlement infrastructure should seek to ensure adaptation to new technologies, including distributed ledger technology.

payment transactions should be achieved at the moment of recording the digital euros concerned of the payer and the payee in the digital euro settlement infrastructure approved by the European Central Bank, irrespective of whether digital euros are recorded as holding balances or units of value, or of the technology used. The digital euro settlement infrastructure should seek to ensure adaptation to new technologies, including distributed ledger technology. ***Given the sensitivity of data to be stored in the settlement infrastructure, the principles of data protection by design and by default as defined in Regulation 2016/679 should be duly reflected in its development, along with the implementation of appropriate safeguards in this regard.***

## Amendment 19

### Proposal for a regulation

#### Recital 67

##### *Text proposed by the Commission*

(67) For reasons of contractual freedom and to ensure competition, digital euro users should have the possibility to switch their digital euro payment accounts to different payment service providers. At the request of the digital euro users, payment service providers should then enable the switching of the digital euro payment accounts, while maintaining the same account identifiers. In exceptional circumstances where a payment service provider is unable to perform this task, including due to having lost the relevant digital euro payment account-related data, the European Central Bank should be able to authorise the switching of digital euro payment accounts so that the new payment service provider designated by the digital euro user can retrieve the information about the digital euro holdings of the digital euro user and complete the

##### *Amendment*

(67) For reasons of contractual freedom and to ensure competition, digital euro users should have the possibility to switch their digital euro payment accounts to different payment service providers ***free of charge***. At the request of the digital euro users, payment service providers should then enable the switching of the digital euro payment accounts, while maintaining the same account identifiers. In exceptional circumstances where a payment service provider is unable to perform this task, including due to having lost the relevant digital euro payment account-related data, the European Central Bank should be able to authorise the switching of digital euro payment accounts so that the new payment service provider designated by the digital euro user can retrieve the information about the digital euro holdings of the digital euro user and complete the

switching without relying on the unavailable payment service provider. This process should allow a digital euro user to then continue accessing its digital euro holdings via the new designated payment service provider. The European Central Bank would not have any operational role in the switching on account both in both going concern situations and exceptional circumstances.

switching without relying on the unavailable payment service provider. This process should allow a digital euro user to then continue accessing its digital euro holdings via the new designated payment service provider. The European Central Bank would not have any operational role in the switching on account both in both going concern situations and exceptional circumstances.

## **Amendment 20**

### **Proposal for a regulation**

#### **Recital 68**

##### *Text proposed by the Commission*

(68) The prevention of fraud by payment service providers is essential for the protection of citizens making use of the digital euro, the integrity of the personal data processed in digital euro payments, and to ensure the smooth and efficient functioning of the digital euro. Fraud prevention plays an essential role in maintaining trust in the single currency. For this purpose, the European Central Bank may establish a general fraud detection and prevention mechanism to support fraud management activities performed by payment service providers on online digital euro payment transactions. A general fraud detection and prevention mechanism delivers a range of essential functions to detect fraud patterns that a single payment service provider could not detect on its own. Often one payment service provider does not have the full picture about all elements that could lead to timely fraud detection. However, it can be made more effective with information on potentially fraudulent activity stemming from other payment service providers. This general fraud detection function exists in comparable payment schemes and is necessary to achieve demonstrably low fraud rates in order to keep the digital euro

##### *Amendment*

(68) The prevention of fraud by payment service providers is essential for the protection of citizens making use of the digital euro, the integrity of the personal data processed in digital euro payments, and to ensure the smooth and efficient functioning of the digital euro. Fraud prevention plays an essential role in maintaining trust in the single currency. For this purpose, the European Central Bank may establish a general fraud detection and prevention mechanism to support fraud management activities performed by payment service providers on online digital euro payment transactions. A general fraud detection and prevention mechanism delivers a range of essential functions to detect fraud patterns that a single payment service provider could not detect on its own. Often one payment service provider does not have the full picture about all elements that could lead to timely fraud detection. However, it can be made more effective with information on potentially fraudulent activity stemming from other payment service providers. This general fraud detection function exists in comparable payment schemes and is necessary to achieve demonstrably low fraud rates in order to keep the digital euro

secure for both consumers and merchants. The transfer of information between PSPs and the fraud detection and prevention mechanism should be subject to state-of-the-art security and privacy-preserving measures to ensure that individual digital euro users are not identified by the central fraud detection and prevention mechanism.

secure for both consumers and merchants. The transfer of information between PSPs and the fraud detection and prevention mechanism should be subject to state-of-the-art security and privacy-preserving measures to ensure that individual digital euro users are not identified by the central fraud detection and prevention mechanism, ***as well as to appropriate safeguards preventing algorithmic bias.***

## Amendment 21

### Proposal for a regulation Recital 70

#### *Text proposed by the Commission*

(70) The rights to privacy and personal data protection are fundamental rights enshrined in Article 7 and 8 of the Charter of Fundamental Rights of the European Union. As stressed by the European Data Protection Board<sup>34</sup>, a high standard of privacy and data protection is crucial to ensure the trust of Europeans in the future digital euro. This is also in line with the G7 Public Policy Principles for Retail Central Bank Digital Currencies. The processing of personal data for compliance and in the context of this Regulation would be carried out in accordance with Regulation (EU) 2016/679<sup>35</sup> and Regulation (EU) **2018/1715**<sup>36</sup>, as well as, where applicable, Directive 2002/58/EC<sup>37</sup>.

---

<sup>34</sup> Statement on the design choices for a digital euro from the privacy and data protection perspective adopted on 10 October 2022.

<sup>35</sup> Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of

#### *Amendment*

(70) The rights to privacy and personal data protection are fundamental rights enshrined in Article 7 and 8 of the Charter of Fundamental Rights of the European Union. As stressed by the European Data Protection Board<sup>34</sup>, a high standard of privacy and data protection is crucial to ensure the trust of Europeans in the future digital euro. This is also in line with the G7 Public Policy Principles for Retail Central Bank Digital Currencies. The processing of personal data for compliance and in the context of this Regulation would be carried out in accordance with Regulation (EU) 2016/679<sup>35</sup> and Regulation (EU) **2018/1725**<sup>36</sup>, as well as, where applicable, Directive 2002/58/EC<sup>37</sup>, ***particularly in compliance with the principles of data protection by design and by default.***

---

<sup>34</sup> Statement on the design choices for a digital euro from the privacy and data protection perspective adopted on 10 October 2022.

<sup>35</sup> Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of

personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation), OJ L 119, 4.5.2016, p. 1–88.

<sup>36</sup> Regulation (EU) 2018/1725 of the European Parliament and of the Council of 23 October 2018 on the protection of natural persons with regard to the processing of personal data by the Union institutions, bodies, offices and agencies and on the free movement of such data, and repealing Regulation (EC) No 45/2001 and Decision No 1247/2002/EC, OJ L 295, 21.11.2018, p. 39–98.

<sup>37</sup> Directive 2002/58/EC of the European Parliament and of the Council of 12 July 2002 concerning the processing of personal data and the protection of privacy in the electronic communications sector, OJ L 201, 31.07.2002, p. 37.

personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation), OJ L 119, 4.5.2016, p. 1–88.

<sup>36</sup> Regulation (EU) 2018/1725 of the European Parliament and of the Council of 23 October 2018 on the protection of natural persons with regard to the processing of personal data by the Union institutions, bodies, offices and agencies and on the free movement of such data, and repealing Regulation (EC) No 45/2001 and Decision No 1247/2002/EC, OJ L 295, 21.11.2018, p. 39–98.

<sup>37</sup> Directive 2002/58/EC of the European Parliament and of the Council of 12 July 2002 concerning the processing of personal data and the protection of privacy in the electronic communications sector, OJ L 201, 31.07.2002, p. 37.

## Amendment 22

### Proposal for a regulation Recital 71

#### *Text proposed by the Commission*

(71) The digital euro should therefore be designed so as to minimise the processing of personal data by payment service providers and by the European Central Bank to what is necessary to ensure the proper functioning of the digital euro. The digital euro should be available offline, with a level of privacy vis a vis payment service providers which is comparable to withdrawals of banknotes at automatic teller machines. The settlement of digital euro transactions should be designed in such a way that neither the European Central Bank nor national central banks can attribute data to an identified or identifiable digital euro user.

#### *Amendment*

(71) The digital euro should therefore be designed so as to minimise the processing of personal data by payment service providers and by the European Central Bank to what is necessary to ensure the proper functioning of the digital euro, **as referred to under Article 5 (1)(c) of the GDPR**. The digital euro should be available offline, with a level of privacy vis a vis payment service providers which is comparable to withdrawals of banknotes at automatic teller machines. The settlement of digital euro transactions should be designed in such a way that neither the European Central Bank nor national central banks can attribute data to an identified or identifiable digital euro user. **Moreover, for the purpose of authentication and identification and in line with the**

*principles of data minimisation and privacy by design and by default as laid down in Regulation 2016/679, payment service providers should provide by default authentication and identification methods which do not rely on biometric data.*

## Amendment 23

### Proposal for a regulation

#### Recital 72

*Text proposed by the Commission*

(72) Data protection by design and data protection by default should be embedded in all data processing systems developed and used within the framework of this Regulation. The processing of personal data should be subject to appropriate safeguards to protect the rights and freedoms of the data subject. Those safeguards should ensure that technical and organisational measures are in place in particular to ensure respect for the data protection principles laid down in Regulation (EU) 2016/679 and Regulation (EU) **2018/1715**, including data minimisation and purpose limitation.

*Amendment*

(72) Data protection by design and data protection by default should be embedded in all data processing systems developed and used within the framework of this Regulation. The processing of personal data should be subject to appropriate safeguards to protect the rights and freedoms of the data subject. Those safeguards should ensure that technical and organisational measures are in place in particular to ensure respect for the data protection principles laid down in Regulation (EU) 2016/679 and Regulation (EU) **2018/1725**, including data minimisation and purpose limitation. ***The European Data Protection Board, after consulting the European Central Bank, may issue guidelines on the implementation of appropriate technical and organisation measures including pseudonymisation techniques for the purposes of the digital euro.***

## Amendment 24

### Proposal for a regulation

#### Recital 73

*Text proposed by the Commission*

(73) Payment service providers should

*Amendment*

(73) Payment service providers should

be able to process personal data in so far as it is necessary to fulfil tasks that are essential to the proper functioning of the digital euro. In line with Article 6(1)(c) of Regulation (EU) 2016/679, processing activities should be considered lawful as regards the digital euro if and to the extent that they are necessary for compliance with a legal obligation to which the controller is subject pursuant to this Regulation. In the framework of this regulation, the processing of personal data for the purposes of the enforcement of holding limits, the initiation of the funding and de-funding of a user's holdings, and the management of local storage devices for offline digital euro payments are tasks in the public interest that are essential for the protection of citizens making use of the digital euro as well as for the stability and integrity of the Union's financial system. Payment service providers will be the controller of personal data as regards these tasks. In addition, payment service providers may process personal data *to comply with existing tasks in the public interest or* for compliance with a legal obligation established in Union law that apply to funds defined in Directive (EU) 2015/2366. These tasks apply to the provision of payment services and the prevention and detection of fraud in accordance with Directive (EU) 2015/2366, combatting money laundering and terrorist financing in accordance with Directive (EU) 2015/849, the fulfilment of obligations related to taxation and tax avoidance, and the management of operational and security risks in line with Regulation (EU) 2022/255.

## **Amendment 25**

### **Proposal for a regulation Recital 75**

be able to process personal data in so far as it is necessary to fulfil tasks that are essential to the proper functioning of the digital euro. In line with Article 6(1)(c) of Regulation (EU) 2016/679, processing activities should be considered lawful as regards the digital euro if and to the extent that they are necessary for compliance with a legal obligation to which the controller is subject pursuant to this Regulation. In the framework of this regulation, the processing of personal data for the purposes of the enforcement of holding limits, the initiation of the funding and de-funding of a user's holdings, and the management of local storage devices for offline digital euro payments are tasks in the public interest that are essential for the protection of citizens making use of the digital euro as well as for the stability and integrity of the Union's financial system. Payment service providers will be the controller of personal data as regards these tasks. In addition, payment service providers may process personal data for compliance with a legal obligation established in Union law that apply to funds defined in Directive (EU) 2015/2366. These tasks apply to the provision of payment services and the prevention and detection of fraud in accordance with Directive (EU) 2015/2366, combatting money laundering and terrorist financing in accordance with Directive (EU) 2015/849, the fulfilment of obligations related to taxation and tax avoidance, and the management of operational and security risks in line with Regulation (EU) 2022/255.

*Text proposed by the Commission*

(75) Offline digital euro payment transactions are payments that occur in close physical proximity (“face-to-face”). They have similarities with transactions in cash and should be treated in a similar way in terms of privacy. Payment service providers should therefore not process personal data related to offline digital euro payment transactions, but only personal data related to depositing or withdrawing digital euros from digital euro payment accounts to load them onto the local storage devices, or from the local storage devices into the digital euro payment accounts. This includes the identifier of the local storage devices which payment service providers attribute to a digital euro user that holds offline digital euro. That level of privacy would be comparable to withdrawals of banknotes at automatic teller machines when payment service providers process personal data related to a user’s identity and data pertaining to how funding and defunding transactions have been carried out. That means that no transaction data monitoring should occur for offline digital euro payment transactions.

*Amendment*

(75) Offline digital euro payment transactions are payments that occur in close physical proximity (“face-to-face”). They have similarities with transactions in cash and should be treated in a similar way in terms of privacy. ***In that sense, it is fundamental that the creation of the offline digital euro does not provide grounds for tracking or controlling how it is spent in comparison to cash.*** Payment service providers should therefore not process personal data related to offline digital euro payment transactions, but only personal data related to depositing or withdrawing digital euros from digital euro payment accounts to load them onto the local storage devices, or from the local storage devices into the digital euro payment accounts. This includes the identifier of the local storage devices which payment service providers attribute to a digital euro user that holds offline digital euro. That level of privacy would be comparable to withdrawals of banknotes at automatic teller machines when payment service providers process personal data related to a user’s identity and data pertaining to how funding and defunding transactions have been carried out. That means that no transaction data monitoring should occur for offline digital euro payment transactions.

**Amendment 26**

**Proposal for a regulation  
Recital 76**

*Text proposed by the Commission*

(76) The European Central Bank and national central banks may process personal data in so far as it is necessary to fulfil tasks that are essential to the proper functioning of the digital euro. In the

*Amendment*

(76) The European Central Bank and national central banks may process personal data in so far as it is necessary to fulfil tasks that are essential to the proper functioning of the digital euro. In the

framework of this regulation, the processing of personal data for the purposes of the settlement of digital euro payment transactions and the management of the security and integrity of the digital euro infrastructure are tasks in the public interest that are essential for the protection of citizens making use of the digital euro as well as for the stability and integrity of the Union's financial system. The task of maintaining the security and integrity of digital euro infrastructure includes activities related to ensuring the stability and operational resilience of the digital euro. The European Central Bank and national central banks would be the controller of personal data as regards these tasks. The European Central Bank and national central banks would process personal data for these tasks using state-of-the-art security and privacy-preserving measures, such as pseudonymisation or encryption, to ensure that data cannot be used to directly identify a specific digital euro user..

framework of this regulation, the processing of personal data for the purposes of the settlement of digital euro payment transactions and the management of the security and integrity of the digital euro infrastructure are tasks in the public interest that are essential for the protection of citizens making use of the digital euro as well as for the stability and integrity of the Union's financial system. The **legal basis for processing of personal data is therefore provided for in Article 6(1)(e) of Regulation (EU) 2016/679 for national banks and Article 5(1)(a) of Regulation (EU) 2018/1725 for the European Central Bank.** The task of maintaining the security and integrity of digital euro infrastructure includes activities related to ensuring the stability and operational resilience of the digital euro. The European Central Bank and national central banks would be the controller of personal data as regards these tasks. The European Central Bank and national central banks would process personal data for these tasks using state-of-the-art security and privacy-preserving measures, such as pseudonymisation or encryption, to ensure that data cannot be used to directly identify a specific digital euro user.

## Amendment 27

### Proposal for a regulation

#### Recital 77

##### *Text proposed by the Commission*

(77) For the purpose of enforcing the holding limits and ensuring the exceptional switching of digital euro payment accounts in emergency situations upon the request of the digital euro user, a single access point of digital euro user identifiers and the related digital euro holding limits is necessary to ensure the efficient functioning of the digital euro across the entire euro area, as digital euro users may

##### *Amendment*

(77) For the purpose of enforcing the holding limits and ensuring the exceptional switching of digital euro payment accounts in emergency situations upon the request of the digital euro user, a single access point of digital euro user identifiers and the related digital euro holding limits is necessary to ensure the efficient functioning of the digital euro across the entire euro area, as digital euro users may



hold digital euro payment accounts in different Member States. When establishing the single access point, the European Central Bank and national central banks should ensure that the processing of personal data is minimised to what is strictly necessary and that data protection by design and by default is embedded. The European Central Bank and national central banks should consider, where appropriate and to minimise the risk of data breaches, the use of decentralised data storage.

hold digital euro payment accounts in different Member States. When establishing the single access point, the European Central Bank and national central banks should ensure that the processing of personal data is minimised to what is strictly necessary and ***proportionate and*** that data protection by design and by default is embedded. The European Central Bank and national central banks should consider, where appropriate and to minimise the risk of data breaches, the use of decentralised data storage. ***They may also consider adopting measures to ensure that account balances can be redeemed directly by users through the use of a backup code.***

## Amendment 28

### Proposal for a regulation Recital 78

#### *Text proposed by the Commission*

(78) With its package on the prevention of the use of the financial system for the purposes of money laundering and terrorist financing, adopted by the Commission on 21 July 2021<sup>38</sup>, (‘AML-package’), the Commission has proposed to significantly strengthen anti-money laundering (‘**AML**’) rules across the Union. In keeping with that objective and to ensure an effective application of AML/CFT requirements to the digital euro, this Regulation should provide that online digital euro payment transactions are subject to AML/CFT requirements laid down in Directive (EU) 2015/849.

---

<sup>38</sup> Proposal for a regulation on the prevention of the use of the financial system for the purposes of money laundering or terrorist financing (COM/2021/420 final); Proposal for a

#### *Amendment*

(78) With its package on the prevention of the use of the financial system for the purposes of money laundering and terrorist financing, adopted by the Commission on 21 July 2021<sup>38</sup>, (‘AML-package’), the Commission has proposed to significantly strengthen anti-money laundering ***and countering the financing of terrorism*** (‘**AML/CFT**’) rules across the Union. In keeping with that objective and to ensure an effective application of AML/CFT requirements to the digital euro, this Regulation should provide that online digital euro payment transactions are subject to AML/CFT requirements laid down in Directive (EU) 2015/849.

---

<sup>38</sup> Proposal for a regulation on the prevention of the use of the financial system for the purposes of money laundering or terrorist financing (COM/2021/420 final); Proposal for a

Directive establishing the mechanisms that Member States should put in place to prevent the use of the financial system for ML/TF purposes, and repealing Directive (EU) 2015/849 ( COM/2021/423 final); Proposal for a Regulation creating an EU Authority for anti-money laundering and countering the financing of terrorism (‘AMLA’) (COM/2021/421 final); and Proposal for the recast of Regulation (EU) 2015/847 expanding traceability requirements to crypto-assets (COM/2021/422 final)

Directive establishing the mechanisms that Member States should put in place to prevent the use of the financial system for ML/TF purposes, and repealing Directive (EU) 2015/849 ( COM/2021/423 final); Proposal for a Regulation creating an EU Authority for anti-money laundering and countering the financing of terrorism (‘AMLA’) (COM/2021/421 final); and Proposal for the recast of Regulation (EU) 2015/847 expanding traceability requirements to crypto-assets (COM/2021/422 final)

## Amendment 29

### Proposal for a regulation

#### Recital 79

##### *Text proposed by the Commission*

(79) To facilitate the widespread uptake of the digital euro, it is essential that prospective digital euro users can easily access digital euro payment services provided by payment services providers in a harmonised manner across the euro area. It is therefore appropriate, without any prejudice to the risk approach underpinning the AML-package, for the **anti-money** laundering authority of the Union (‘AMLA’) to address the opening of digital euro payment accounts in its Regulatory Technical Standards on customer due diligence. For low-risk transactions or business relationships, AMLA should identify relevant simplified due diligence measures that payment services providers should apply. AMLA should prioritise the development of these Regulatory Technical Standards.

##### *Amendment*

(79) To facilitate the widespread uptake of the digital euro, it is essential that prospective digital euro users can easily access digital euro payment services provided by payment services providers in a harmonised manner across the euro area. It is therefore appropriate, without any prejudice to the risk approach underpinning the **legislative** AML-package, for the **Anti-Money** laundering authority of the Union (‘AMLA’) to address the opening of digital euro payment accounts in its Regulatory Technical Standards on customer due diligence **developed in accordance with Article 22 of the AML Regulation [Proposal for a REGULATION OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL on the prevention of the use of the financial system for the purposes of money laundering or terrorist financing]**. For low-risk transactions or business relationships, AMLA should identify relevant simplified due diligence measures that payment services providers should apply. AMLA should prioritise the development of these Regulatory Technical

Standards.

## Amendment 30

### Proposal for a regulation

#### Article 2 – paragraph 1 – point 5

*Text proposed by the Commission*

5. ‘digital euro payment account’ means an account held by one or more digital euro users with a payment service provider to access digital euro recorded in the digital euro settlement infrastructure or in ***an offline digital euro*** device and to initiate or receive digital euro payment transactions, whether offline or online, and irrespective of technology and data structure;

*Amendment*

5. ‘digital euro payment account’ means an account held by one or more digital euro users with a payment service provider to access digital euro recorded in the digital euro settlement infrastructure or in ***a local storage*** device and to initiate or receive digital euro payment transactions, whether offline or online, and irrespective of technology and data structure;

## Amendment 31

### Proposal for a regulation

#### Article 2 – paragraph 1 – point 28

*Text proposed by the Commission*

28. ‘user alias’ means a ***unique*** pseudonymous identifier used to protect user’s identity when processing digital euro payments that can only be attributable to an identifiable natural or legal person by the payment service provider ***distributing the digital euro*** or by the digital euro user;

*Amendment*

28. ‘user alias’ means a pseudonymous identifier ***composed of the unique digital euro account number and, upon request by the digital euro user, additional proxies, that unambiguously identify a digital euro payment account and are*** used to protect user’s identity when processing digital euro payments that can only be attributable to an identifiable natural or legal person by the payment service provider or by the digital euro user;

## Amendment 32

### Proposal for a regulation

#### Article 2 – paragraph 1 – point 31

*Text proposed by the Commission*

31. ‘mobile device’ means a device that enables digital euro users to authorise digital euro payment transactions online or offline including in particular smart phones, tablets, smart watches and wearables of all kind.

*Amendment*

31. ‘mobile device’ means ***a payment terminal or*** a device that enables digital euro users to ***securely*** authorise digital euro payment transactions online or offline including in particular ***but not limited to*** smart phones, tablets, smart watches and wearables of all kind, ***as well as cards and USB sticks containing a local storage device.***

**Amendment 33**

**Proposal for a regulation**

**Article 2 – paragraph 1 – point 31 a (new)**

*Text proposed by the Commission*

*Amendment*

***31 a. ‘local storage device’ means either a mobile device or a payment terminal used by a payee in which authorisation and settlement of offline digital euro payment transactions take place.***

**Amendment 34**

**Proposal for a regulation**

**Article 5 – paragraph 1**

*Text proposed by the Commission*

*Amendment*

1. The digital euro shall be governed by the provisions of this Regulation, supplemented by the delegated acts that the Commission is empowered to adopt pursuant to Articles 11, 33, 34, 35 and 38, and by the implementing acts that the Commission is empowered to adopt pursuant to Article 37.

1. The digital euro shall be governed by the provisions of this Regulation, supplemented by the delegated acts that the Commission is empowered to adopt pursuant to Articles 11, 33, 34, 35 and 38, and by the implementing acts that the Commission is empowered to adopt pursuant to Article 37. ***When drafting delegated and implementing acts pursuant to Articles mentioned in this paragraph, the Commission shall fully implement principles of data protection by design and by default, as defined in Regulation***

## Amendment 35

### Proposal for a regulation Article 5 – paragraph 2

*Text proposed by the Commission*

2. Within the framework of this Regulation, the digital euro shall also be governed by the detailed measures, rules and standards that may be adopted by the European Central Bank pursuant to its own competences. Where these detailed measures, rules and standards have an impact on the protection of individuals' rights and **freedom** with regard to the processing of personal data, the European Central Bank shall consult the European Data Protection Supervisor prior to their adoption.

*Amendment*

2. Within the framework of this Regulation, the digital euro shall also be governed by the detailed measures, rules and standards that may be adopted by the European Central Bank pursuant to its own competences. Where these detailed measures, rules and standards have an impact on **privacy and** the protection of individuals' rights and **freedoms** with regard to the processing of **their** personal data, the European Central Bank shall consult the European Data Protection Supervisor prior to their adoption.

***Such detailed measures, rules and standards shall implement principles of data protection by design and by default, as defined in Regulation (EU) 2016/679, and shall implement privacy-enhancing technologies, where technically possible.***

## Amendment 36

### Proposal for a regulation Article 6 – paragraph 2

*Text proposed by the Commission*

2. Directive (EU) 2015/2366 of the European Parliament and of the Council, of 25 November 2015, on payment services in the internal market, as replaced by Directive (EU) [please insert reference – proposal for a Directive on payment services and electronic money services in the internal market - COM/2023/366 final], shall govern the supervision by competent authorities, the sanctions regime and

*Amendment*

2. Directive (EU) 2015/2366 of the European Parliament and of the Council, of 25 November 2015, on payment services in the internal market, as replaced by Directive (EU) [please insert reference – proposal for a Directive on payment services and electronic money services in the internal market - COM/2023/366 final] ***and Regulation (EU) [please insert reference – proposal for a Regulation on***

supervisory arrangements between the competent authorities of the home Member States and of the host Member States, concerning compliance by Payment Services Providers of their obligations pursuant to Chapters IV, V, VI and VII of this Regulation.

***payment services in the internal market and amending Regulation (EU) No 1093/2010 - COM(2023) 367 final*** , shall govern the supervision by competent authorities, the sanctions regime and supervisory arrangements between the competent authorities of the home Member States and of the host Member States, concerning compliance by Payment Services Providers of their obligations pursuant to Chapters IV, V, VI and VII of this Regulation.

### **Amendment 37**

#### **Proposal for a regulation Article 6 – paragraph 2 a (new)**

*Text proposed by the Commission*

*Amendment*

***2 a. Regulation (EU) 2016/679 and Regulation (EU) 2018/1725 shall govern the supervision by competent authorities, the sanctions regime and supervisory arrangements between the competent authorities of the home Member States and the host Member States, concerning compliance by data controllers of their obligations pursuant to Chapter VIII of this Regulation.***

### **Amendment 38**

#### **Proposal for a regulation Article 9 – paragraph 1 – point a**

*Text proposed by the Commission*

*Amendment*

(a) where the payee is a an enterprise which employs fewer than **10** persons or whose annual turnover or annual balance sheet total does not exceed EUR **2** million, or is a non-profit legal entity as defined in in Article 2, point (18), of Regulation (EU) 2021/695 of the European Parliament and of the Council<sup>44</sup> , unless it accepts

(a) where the payee is a an enterprise which employs fewer than **50** persons or whose annual turnover or annual balance sheet total does not exceed EUR **5** million, or is a non-profit legal entity as defined in in Article 2, point (18), of Regulation (EU) 2021/695 of the European Parliament and of the Council<sup>44</sup> , unless it accepts digital

*comparable* digital means of payment;

means of payment;

---

<sup>44</sup> Regulation (EU) 2021/695 of the European Parliament and of the Council of 28 April 2021 establishing Horizon Europe – the Framework Programme for Research and Innovation, laying down its rules for participation and dissemination, and repealing Regulations (EU) No 1290/2013 and (EU) No 1291/2013 (OJ L 170, 12.5.2021, p. 1).

---

<sup>44</sup> Regulation (EU) 2021/695 of the European Parliament and of the Council of 28 April 2021 establishing Horizon Europe – the Framework Programme for Research and Innovation, laying down its rules for participation and dissemination, and repealing Regulations (EU) No 1290/2013 and (EU) No 1291/2013 (OJ L 170, 12.5.2021, p. 1).

### Amendment 39

#### Proposal for a regulation

#### Article 13 – paragraph 1 – subparagraph 2

##### *Text proposed by the Commission*

The European Central Bank may restrict the access to and use in time of the digital euro for the digital euro users referred to in points (b) and (c) subject to the conditions laid down in Article 16 (2). Those timeframes shall be determined in relation to the residence or visiting status of the digital euro users.

##### *Amendment*

The European Central Bank may restrict, ***with the aim to safeguard the objectives of its monetary policy***, the access to and use in time of the digital euro for the digital euro users referred to in points (b) and (c) subject to the conditions laid down in Article 16 (2). Those timeframes shall be determined in relation to the residence or visiting status of the digital euro users.

### Amendment 40

#### Proposal for a regulation

#### Article 13 – paragraph 4 – subparagraph 2

##### *Text proposed by the Commission*

For the purpose of points (a) and (b), and upon ***prior approval*** by the digital euro users, payment service providers shall link each digital euro payment account to a single non-digital euro payment account designated by the digital euro users. Digital euro users shall be allowed to have that designated non-digital euro payment account with a different payment service

##### *Amendment*

For the purpose of points (a) and (b), and upon ***permission*** by the digital euro users, payment service providers shall link each digital euro payment account to a single non-digital euro payment account designated by the digital euro users. Digital euro users shall be allowed to have that designated non-digital euro payment account with a different payment service

provider than the one where a given digital euro payment account is held.

provider than the one where a given digital euro payment account is held.

#### **Amendment 41**

##### **Proposal for a regulation Article 13 – paragraph 6 a (new)**

*Text proposed by the Commission*

*Amendment*

**6 a. In case a payment service provider providing digital euro payment services enters into insolvency or other similar proceedings, the digital euro holdings of digital euro users shall not be affected.**

#### **Amendment 42**

##### **Proposal for a regulation Article 14 – paragraph 3 – point a**

*Text proposed by the Commission*

*Amendment*

(a) provide basic digital euro payment services to natural persons ***referred to in Article 13(1)(a) that do not hold or do not wish to hold a non-digital euro payment account;***

(a) provide basic digital euro payment services to natural persons;

#### **Amendment 43**

##### **Proposal for a regulation Article 14 – paragraph 3 – point b**

*Text proposed by the Commission*

*Amendment*

(b) provide basic digital payment services and provide digital inclusion support provided face-to-face in physical proximity to persons with disabilities, functional limitations or limited digital skills, and elderly people.

(b) provide basic digital payment services and provide digital inclusion support provided face-to-face in physical proximity to ***all users, with special attention to*** persons with disabilities, functional limitations or limited digital skills, and elderly people.



## Amendment 44

### Proposal for a regulation Article 14 – paragraph 3 a (new)

*Text proposed by the Commission*

*Amendment*

**3 a. Member States shall ensure that all digital euro users get sufficient and effective access to the entities referred to in the first subparagraph, with a high level of support and services, tailored particularly to the specific needs of vulnerable consumers.**

## Amendment 45

### Proposal for a regulation Article 14 – paragraph 4

*Text proposed by the Commission*

*Amendment*

4. Payment service providers referred to in paragraphs 1 to 3 shall provide digital inclusion support to persons with disabilities, functional limitations or limited digital skills, and elderly persons. Without prejudice to paragraph 3, point (b), digital inclusion support shall comprise a dedicated assistance for onboarding to a digital euro account and using all basic digital euro services.

4. Payment service providers referred to in paragraphs 1 to 3 shall provide digital inclusion support to persons with disabilities, functional limitations or limited digital skills, and elderly persons. Without prejudice to paragraph 3, point (b), digital inclusion support shall comprise a dedicated assistance for onboarding to a digital euro account and using all basic digital euro services. ***The digital inclusion support shall be provided free of charge as part of the basic digital euro services.***

## Amendment 46

### Proposal for a regulation Article 14 – paragraph 5

*Text proposed by the Commission*

*Amendment*

5. The ***anti-money*** laundering authority of the Union ('AMLA') established under Regulation (EU) [please insert reference - proposal for a Regulation

5. The ***Anti-Money*** Laundering Authority, of the Union ('AMLA') established under Regulation (EU) [please insert reference - proposal for a Regulation

creating an EU Authority for anti-money laundering and countering the financing of terrorism (‘AMLA’) - COM/2021/421 final]] and the European Banking Authority shall jointly issue guidelines specifying the interaction between AML/CFT requirements and the provision of basic digital euro payment services with a particular focus on financial inclusion of vulnerable groups including asylum seekers or beneficiaries of international protection, individuals with no fixed address or third country nationals who are not granted a residence permit but whose expulsion is impossible for legal or factual reasons.

creating an EU Authority for anti-money laundering and countering the financing of terrorism (‘AMLA’) - COM/2021/421 final]] and the European Banking Authority shall jointly issue guidelines specifying the interaction between AML/CFT requirements and the provision of basic digital euro payment services with a particular focus on financial inclusion of vulnerable groups including asylum seekers or beneficiaries of international protection, individuals with no fixed address or third country nationals who are not granted a residence permit but whose expulsion is impossible for legal or factual reasons.

#### **Amendment 47**

##### **Proposal for a regulation Article 16 – paragraph 1**

###### *Text proposed by the Commission*

1. For the purpose of Article 15(1), the European Central Bank shall develop instruments to limit the use of the digital euro as a store of value and shall decide on their parameters and use, in accordance with the framework set out in this Article. PSPs providing account servicing payment services within the meaning of Directive 2015/2366 to natural and legal persons referred to in Article 12(1) shall apply these limits to digital euro payment accounts.

###### *Amendment*

1. For the purpose of Article 15(1), ***should limits be established***, the European Central bank shall develop instruments to limit the use of the digital euro as a store of value and shall decide on their parameters and use, in accordance with the framework set out in this Article. PSPs providing account servicing payment services within the meaning of Directive 2015/2366 to natural and legal persons referred to in Article 12(1) shall apply these limits to digital euro payment accounts.

#### **Amendment 48**

##### **Proposal for a regulation Article 16 – paragraph 2 – point c a (new)**

###### *Text proposed by the Commission*

###### *Amendment*

***(c a) reflect contemporary trends and risks related to money laundering and the***

## Amendment 49

### Proposal for a regulation Article 16 – paragraph 4

#### *Text proposed by the Commission*

4. Any holding limits on digital euro payment accounts adopted pursuant to paragraph 1 shall apply to both offline and online holdings. Where a digital euro user uses both an offline and online digital euro, the limit that applies to online digital euro shall equal the overall limit determined by the European Central Bank minus the holding limit for offline digital euro set by digital euro users. A digital euro user may set its offline holding limit at any amount between zero and the holding limit set in accordance with Article 37.

#### *Amendment*

4. Any holding limits on digital euro payment accounts adopted pursuant to paragraph 1 shall apply to both offline and online holdings. Where a digital euro user uses both an offline and online digital euro, the limit that applies to online digital euro shall equal the overall limit determined by the European Central Bank minus the holding limit for offline digital euro set by digital euro users. A digital euro user may set its offline holding limit at any amount between zero and the holding limit set in accordance with Article 37. ***The European Central Bank may also consider introducing limits to online and offline digital euro independent on of one another, with the aim to safeguard privacy of the offline digital euro users to the best extent possible.***

## Amendment 50

### Proposal for a regulation Article 17 – paragraph 4

#### *Text proposed by the Commission*

4. The European Central Bank may require payment service providers to provide all information necessary for the application of this Article and to verify compliance with it. Any information requested shall be sent by payment service providers within the time limit set by the European Central Bank. The European Central Bank may require that such information is certified by an independent

#### *Amendment*

4. The European Central Bank may require payment service providers to provide all information necessary for the application of this Article and to verify compliance with it. ***Where this information concerns personal data, the European Central Bank shall require only the data that is strictly necessary for the purposes of the processing, and in with full implementation of the principle of***

auditor.

***data minimisation.*** Any information requested shall be sent by payment service providers within the time limit set by the European Central Bank. The European Central Bank may require that such information is certified by an independent auditor. *or.*

## Amendment 51

### Proposal for a regulation Article 18 – paragraph 1

*Text proposed by the Commission*

1. Payment service providers may only distribute the digital euro to natural and legal persons residing or established in a Member State whose currency is not the euro if the European Central Bank and the national central bank of that Member State have signed an arrangement to that effect.

*Amendment*

1. Payment service providers may only distribute the digital euro to natural and legal persons residing or established in a Member State whose currency is not the euro if the European Central Bank and the national central bank of that Member State have signed an arrangement to that effect. ***Under such arrangement, natural and legal persons residing or established in that Member State wishing to become digital euro users shall receive the same conditions and opportunities for the use of the digital euro as digital euro users in Member States whose currency is the euro, without prejudice to European Central Bank’s prerogative to safeguard the objectives of its monetary policy.***

## Amendment 52

### Proposal for a regulation Article 18 – paragraph 3

*Text proposed by the Commission*

3. The ***agreement*** referred to in paragraph ***1 shall*** specify the necessary implementing measures and procedures, and the cases under which the ***agreement*** may be restricted, suspended, or terminated.

*Amendment*

3. The ***arrangement*** referred to in paragraph ***1 shall*** specify the necessary implementing measures and procedures, and the cases under which the ***arrangement*** may be restricted, suspended, or terminated.

## Amendment 53

### Proposal for a regulation Article 18 – paragraph 3 a (new)

*Text proposed by the Commission*

*Amendment*

**3 a. The European Central Bank shall provide national central banks of Member States whose currency is not the euro with relevant information and assistance in order to facilitate the signing of arrangements mentioned in paragraph 1. For this purpose, the Commission may organise information campaigns with the aim of informing the Member States whose currency is not the euro about the various characteristics of the digital euro, including the benefits of its use as well as its aspects relating to the protection and exercise of fundamental rights and freedoms.**

## Amendment 54

### Proposal for a regulation Article 19 – paragraph 3

*Text proposed by the Commission*

*Amendment*

3. The agreement between the Union and the third country shall specify the necessary implementing measures and procedures, and the cases under which the agreement may be restricted, suspended, or terminated, in particular where the third country has been identified as a third country with significant strategic deficiencies in its national anti-money laundering and combating the financing of terrorism regime as referred to in Article 23 of Regulation [please insert reference – proposal for Anti-Money Laundering Regulation - COM/2021/420 final] or as a third country with compliance weaknesses in its national anti-money laundering and

3. The agreement between the Union and the third country shall specify the necessary implementing measures and procedures, and the cases under which the agreement may be restricted, suspended, or terminated, in particular where the third country has been identified as a third country with significant strategic deficiencies in its national anti-money laundering and combating the financing of terrorism regime as referred to in Article 23 of Regulation [please insert reference – proposal for Anti-Money Laundering Regulation - COM/2021/420 final] or as a third country with compliance weaknesses in its national anti-money laundering and

combating the financing of terrorism regime as referred to in Article 24 of Regulation [please insert reference – proposal for Anti-Money Laundering Regulation - COM/2021/420 final]. That agreement shall be complemented by an arrangement between the European Central Bank and the national central bank and, where appropriate, the national competent authority of the third country.

combating the financing of terrorism regime as referred to in Article 24 of Regulation [please insert reference – proposal for Anti-Money Laundering Regulation - COM/2021/420 final] **or as a third country posing a specific and serious threat to the Union’s financial system as referred to in Article 25 of Regulation [insert reference – proposal for Anti-Money Laundering Regulation - COM/2021/420 final]** . That agreement shall be complemented by an arrangement between the European Central Bank and the national central bank and, where appropriate, the national competent authority of the third country.

## Amendment 55

### Proposal for a regulation Article 21 – paragraph 2

#### *Text proposed by the Commission*

2. The European Central Bank shall cooperate with national central banks of Member States whose currency is not the euro to enable interoperable payments between the digital euro and other currencies.

#### *Amendment*

2. The European Central Bank shall **actively** cooperate with national central banks of Member States whose currency is not the euro to enable interoperable payments between the digital euro and other currencies.

## Amendment 56

### Proposal for a regulation Article 22 – paragraph 2

#### *Text proposed by the Commission*

2. In their relationships with their payment services providers for the provision of digital euro payment services, digital euro users shall not be required to have or open non-digital euro payment accounts or accept other non-digital euro products.

#### *Amendment*

2. In their relationships with their payment services providers for the provision of digital euro payment services, **as referred to in Art. 14(3) of this Regulation**, digital euro users shall not be required to have or open non-digital euro payment accounts or accept other non-digital euro products.

## Amendment 57

### Proposal for a regulation Article 23 – paragraph 3

*Text proposed by the Commission*

3. Before initiating a digital euro payment transaction in a proximity payment, the payee and the payer shall **be informed of** whether the digital euro payment transaction will be offline or online.

*Amendment*

3. Before initiating a digital euro payment transaction in a proximity payment, the payee and the payer shall **agree on** whether the digital euro payment transaction will be offline or online.

## Amendment 58

### Proposal for a regulation Article 25 – paragraph 1

*Text proposed by the Commission*

1. Front-end services **shall be interoperable with or integrated in** the European Digital Identity Wallets.

*Amendment*

1. **Where payment service providers are required by national or Union law to use strong customer authentication they shall also accept in an easily accessible and a non-discriminatory manner the use of European Digital Identity Wallets. For the same purpose, interoperability between front-end services, as defined in paragraph 20 of Article 2 of this Regulation, and the European Digital Identity Wallets shall be ensured.**

## Amendment 59

### Proposal for a regulation Article 26 – paragraph 1

*Text proposed by the Commission*

The European Central Bank shall seek to ensure to the extent possible the interoperability of standards governing digital euro payment services with relevant standards governing private digital means

*Amendment*

The European Central Bank shall seek to ensure to the extent possible the interoperability of standards governing digital euro payment services with relevant standards governing private digital means

of payment. The European Central Bank shall seek to enable, to the extent possible and where appropriate, private digital means of payment to use rules, standards and processes governing the digital euro payment services.

of payment. The European Central Bank shall seek to enable ***and encourage***, to the extent possible and where appropriate, private digital means of payment to use rules, standards and processes governing the digital euro payment services, ***including the full implementation of the principles of data protection by design and by default, as defined in Regulation (EU) 2016/679.***

## **Amendment 60**

### **Proposal for a regulation Article 27 – paragraph 3 a (new)**

*Text proposed by the Commission*

*Amendment*

***3 a. The access to the dispute mechanism shall be provided free of charge to the digital euro users as part of the basic digital euro services.***

## **Amendment 61**

### **Proposal for a regulation Article 30 – paragraph 3**

*Text proposed by the Commission*

*Amendment*

3. Final settlement of offline digital euro payment transactions shall occur at the moment when the records of the digital euro holdings ***concerned in the local storage devices*** of the payer and payee are updated.

3. Final settlement of offline digital euro payment transactions shall occur at the moment when the records of the digital euro holdings of the payer and payee are updated ***in their local storage devices.***

## **Amendment 62**

### **Proposal for a regulation Article 30 – paragraph 3 a (new)**

*Text proposed by the Commission*

*Amendment*

***3 a. The settlement infrastructure shall***



*be developed in compliance with the principles of data protection by design and by default, as defined in Regulation (EU) 2016/679, and designed in such a way that neither the European Central Bank nor national central banks can attribute data to an identified or identifiable digital euro user.*

## Amendment 63

### Proposal for a regulation Article 31 – paragraph 1

*Text proposed by the Commission*

1. Payment service providers shall enable digital euro users at their request to switch their digital euro payment accounts to other payment service providers while maintaining the same account identifiers.

*Amendment*

1. Payment service providers shall enable digital euro users at their request to switch their digital euro payment accounts ***free of charge*** to other payment service providers while maintaining the same account identifiers.

## Amendment 64

### Proposal for a regulation Article 32 – paragraph 1

*Text proposed by the Commission*

1. The European Central Bank may facilitate the fraud detection and prevention tasks that payment service providers shall perform under Directive 2015/2366 by establishing a general fraud detection and prevention mechanism for online digital euro transactions to ensure the smooth and efficient functioning of the digital euro. That general fraud detection and prevention mechanism may be operated directly by the European Central Bank or by the providers of support services designated by the European Central Bank.

*Amendment*

1. The European Central Bank may facilitate the fraud detection and prevention tasks that payment service providers shall perform under Directive 2015/2366 by establishing a general fraud detection and prevention mechanism for online digital euro transactions to ensure the smooth and efficient functioning of the digital euro, ***while at the same time provide necessary safeguards to make the processing compliant with the principles of necessity and proportionality and in respect to of appropriate storage limitation***. That general fraud detection and prevention mechanism may be operated directly by the European Central Bank or by the providers

of support services designated by the European Central Bank.

## Amendment 65

### Proposal for a regulation Article 32 – paragraph 2

*Text proposed by the Commission*

2. The European Central Bank shall consult the European Data Protection Supervisor prior to developing the details on the operational elements of the fraud detection and prevention mechanism.

*Amendment*

2. The European Central Bank shall consult the European Data Protection Supervisor **and the Anti-Money Laundering Authority** prior to developing the details on the operational elements of the fraud detection and prevention mechanism.

## Amendment 66

### Proposal for a regulation Article 32 – paragraph 4

*Text proposed by the Commission*

4. For the purpose of this Article, payment service providers shall provide the fraud detection and prevention mechanism with information referred to in Annex 5. Payment service providers shall implement appropriate technical and organisational measures including state-of-the-art security and privacy-preserving measures to ensure that the support service shall not be able to directly identify the digital euro users on the basis of the information provided to the fraud detection and prevention mechanism.

*Amendment*

4. For the purpose of this Article, payment service providers shall provide the fraud detection and prevention mechanism with information referred to in Annex V. **The** payment service providers shall implement appropriate technical and organisational measures including state-of-the-art security and privacy-preserving measures to ensure that **European Central Bank or** the support service shall not be able to directly identify the digital euro users on the basis of the information provided to the fraud detection and prevention mechanism. **When implementing these technical and organisational measures, payment service providers and the European Central Bank shall take into account the principles of data protection by design and by default, as defined in Regulation (EU) 2016/679, ensuring that the processing of personal**

***data is carried out in such a manner that the personal data can no longer be attributed to an individual digital euro user without the use of additional information.***

## **Amendment 67**

### **Proposal for a regulation Article 33 – paragraph 1**

#### *Text proposed by the Commission*

1. Without prejudice to Article 6 paragraph (7) of Regulation (EU) 2022/1925 of the European Parliament and of the Council of 14 September 2022 on contestable and fair markets in the digital sector and amending Directives (EU) 2019/1937 and (EU) 2020/1828, original equipment manufacturers of mobile devices and providers of electronic communication services within the meaning of Article 2 (1) Directive (EU) 2018/1972<sup>47</sup> shall allow providers of front end services and providers of European Digital Identity Wallets effective interoperability with, and access for the purposes of interoperability to, the hardware features and software features necessary for storing and transferring data to process online or offline digital euro transactions, on fair, reasonable and non-discriminatory terms.

---

<sup>47</sup> Directive (EU) 2018/1972 of the European Parliament and of the Council of 11 December 2018, establishing the European Electronic Communications Code, OJ L 17.12.2018, p. 36.

#### *Amendment*

1. Without prejudice to Article 6 paragraph (7) of Regulation (EU) 2022/1925 of the European Parliament and of the Council of 14 September 2022 on contestable and fair markets in the digital sector and amending Directives (EU) 2019/1937 and (EU) 2020/1828, original equipment manufacturers of mobile devices and providers of electronic communication services within the meaning of Article 2 (1) Directive (EU) 2018/1972<sup>47</sup> shall allow providers of front end services and providers of European Digital Identity Wallets, ***within the scope Regulation (EU) [please insert reference – proposal for a Regulation of the European Parliament and of the Council amending Regulation (EU) No 910/2014 as regards establishing a framework for a European Digital Identity – COM(2021) 281 final]***, effective interoperability with, and access for the purposes of interoperability to, the hardware features and software features necessary for storing and transferring data to process online or offline digital euro transactions, on fair, reasonable and non-discriminatory terms.

---

<sup>47</sup> Directive (EU) 2018/1972 of the European Parliament and of the Council of 11 December 2018, establishing the European Electronic Communications Code, OJ L 17.12.2018, p. 36.

## Amendment 68

### Proposal for a regulation

#### Article 34 – paragraph 1 – subparagraph 1 – introductory part

*Text proposed by the Commission*

Payment service providers ***perform a task in the public interest where they*** process personal data for the following purposes:

*Amendment*

Payment service providers ***shall*** process personal data ***only*** for the following purposes:

## Amendment 69

### Proposal for a regulation

#### Article 34 – paragraph 1 – subparagraph 1 – point a

*Text proposed by the Commission*

(a) the enforcement of limits, ***including*** the verification of whether prospective or existing digital euro users have digital euro accounts with another PSP, as referred to in Article 16;

*Amendment*

(a) the enforcement of limits, ***should they be established in accordance with Article 15 of this Regulation together with*** the verification of whether prospective or existing digital euro users have digital euro accounts with another PSP, as referred to in Article 16;

## Amendment 70

### Proposal for a regulation

#### Article 34 – paragraph 1 – subparagraph 1 – point c

*Text proposed by the Commission*

(c) the provision of offline digital euro, ***including*** the registration and de-registration of the local storage devices as referred to in letter (b) of Annex I;

*Amendment*

(c) the provision of offline digital euro ***together with*** the registration and de-registration of the local storage devices as referred to in letter (b) of Annex I;

## Amendment 71

### Proposal for a regulation

#### Article 34 – paragraph 2

*Text proposed by the Commission*

2. For the purposes referred to in paragraph 1 (a) to (c), of this Article, Annex III lays down the types of personal data.

*Amendment*

2. For the purposes referred to in paragraph 1 (a) to (c), of this Article, Annex III lays down the types of personal data ***that may be processed. For the purposes referred to in paragraph 1 (d) and (e), the Commission shall be empowered to define the types of personal data that may be processed, via delegated acts in accordance with paragraph 3.***

**Amendment 72**

**Proposal for a regulation**

**Article 34 – paragraph 3 – subparagraph 1**

*Text proposed by the Commission*

The Commission is empowered to adopt delegated acts in accordance with Article 38 to update the types of personal data listed in Annex III.

*Amendment*

The Commission is empowered to adopt delegated acts in accordance with Article 38 to update ***and clarify*** the types of personal data listed in Annex III, ***while maintaining a complete and closed list of personal data to be processed for the stated purpose.***

**Amendment 73**

**Proposal for a regulation**

**Article 34 – paragraph 4**

*Text proposed by the Commission*

4. Payment service providers shall implement appropriate technical and organisational measures including state-of-the-art security and privacy-preserving measures to ensure that any data communicated to the European Central Bank and the national central banks or to providers of support services do not directly identify individual digital euro users.

*Amendment*

4. Payment service providers shall implement appropriate technical and organisational measures including state-of-the-art security and privacy-preserving measures to ensure that any data communicated to the European Central Bank and the national central banks or to providers of support services do not directly identify individual digital euro users. ***In particular, such measures shall ensure that personal data are***

*pseudonymised in such a manner that these data can no longer be attributed by the European Central Bank or the national central banks to an individual digital euro user without the use of additional information. When implementing these technical and organisational measures, payment service providers shall implement principles of data protection by design and by default, as defined in Regulation (EU) 2016/679*

#### Amendment 74

##### Proposal for a regulation Article 34 – paragraph 4 a (new)

*Text proposed by the Commission*

*Amendment*

**4 a.** *This Article is without prejudice to additional services which are developed and provided by payment service providers on top of basic digital euro payment services and which are subject to Directive (EU) 2015/2366, for which personal data shall be processed pursuant to Article 6(1)(a) or (b) of Regulation (EU) 2016/679.*

#### Amendment 75

##### Proposal for a regulation Article 35 – paragraph 1 – introductory part

*Text proposed by the Commission*

*Amendment*

1. The European Central Bank and the national central banks perform a task in the public interest or exercise official authority where they process personal data for the following purposes:

1. The European Central Bank and the national central banks perform a task in the public interest or exercise official authority, ***in accordance with Article 6(1)(e) of Regulation 2016/679 or Article 5(1)(a) of Regulation 2018/1725***, where they process personal data for the following purposes:

## Amendment 76

### Proposal for a regulation Article 35 – paragraph 1 – point c

*Text proposed by the Commission*

(c) safeguarding the security and integrity of the digital euro settlement infrastructure and of local storage devices;

*Amendment*

(c) safeguarding the security and integrity of the digital euro settlement infrastructure and **performing counterfeit analysis** of local storage devices;

## Amendment 77

### Proposal for a regulation Article 35 – paragraph 2

*Text proposed by the Commission*

2. For the purposes referred to in paragraph 1, Annex IV lays down the types of personal data.

*Amendment*

2. For the purposes referred to in paragraph 1, Annex IV lays down the types of personal data **that may be processed**.

## Amendment 78

### Proposal for a regulation Article 35 – paragraph 3

*Text proposed by the Commission*

3. The Commission is empowered to adopt delegated acts in accordance with Article 38 to update the types of personal data listed in Annex IV.

*Amendment*

3. The Commission is empowered to adopt delegated acts in accordance with Article 38 to update **and clarify** the types of personal data listed in Annex IV, **while maintaining a complete and closed list of personal data to be processed for the stated purpose**.

## Amendment 79

### Proposal for a regulation Article 35 – paragraph 4

*Text proposed by the Commission*

4. Personal data processed for tasks referred to in paragraph 1 shall be supported by appropriate technical and organisational measures including state-of-the-art security and privacy-preserving measures. This shall include the clear segregation of personal data to ensure that the European Central Bank and the national central banks cannot directly identify individual digital euro users.

*Amendment*

4. Personal data processed for tasks referred to in paragraph 1 shall be supported by appropriate technical and organisational measures including state-of-the-art security and privacy-preserving measures. This shall include the clear segregation of personal data to ensure that the European Central Bank and the national central banks cannot directly identify individual digital euro users. ***In particular, such measures shall ensure that personal data are pseudonymised in such a manner that these data can no longer be attributed by the European Central Bank or the national central banks to an individual digital euro user without the use of additional information. When implementing these technical and organisational measures, the ECB and national central banks implement principles of data protection by design and by default, as defined in Regulation (EU) 2016/679.***

**Amendment 80**

**Proposal for a regulation  
Article 35 – paragraph 5**

*Text proposed by the Commission*

5. The European Central Bank shall be considered the controller of personal data ***under*** as regards ***to*** the purposes referred to in paragraphs 1 and 8 of this Article. When the European Central Bank carries out a task referred to in paragraphs 1 and 8 jointly with the national central banks, they shall be joint controllers for that task.

*Amendment*

5. The European Central Bank shall be considered the controller of personal data as regards the purposes referred to in paragraphs 1 and 8 of this Article. When the European Central Bank carries out a task referred to in paragraphs 1 and 8 jointly with the national central banks, they shall be joint controllers for that task.

**Amendment 81**



**Proposal for a regulation**  
**Article 35 – paragraph 7**

*Text proposed by the Commission*

7. Where the European Central Bank decides not to confer tasks referred to in Articles 27 and 32 upon providers of support services, the European Central Bank may process the types of personal data referred to in Annex 5 subject to the requirements referred to in paragraph 4 of this Article.

**Amendment 82**

**Proposal for a regulation**  
**Article 35 – paragraph 8**

*Text proposed by the Commission*

8. For purpose of supporting the task of payment service providers to enforce the holding limits in accordance to Article 16(1) and ensuring the emergency switching upon the request of the user in accordance with Article 31(2), the ECB may alone or jointly with national central banks establish a single access point of digital euro user identifiers and the related digital euro holding limits as referred to in point (4) of Annex 4. The European Central Bank shall implement appropriate technical and organisational measures including state-of-the-art security and privacy-preserving measures to ensure that the identity of individual digital euro users cannot be inferred from the information accessed via the single access point by entities other than payment service providers whose customer or potential customer is the digital euro user.

*Amendment*

7. Where the European Central Bank decides not to confer tasks referred to in Articles 27 and 32 upon providers of support services, the European Central Bank may process the types of personal data referred to in Annex V subject to the requirements referred to in paragraph 4 of this Article.

*Amendment*

8. For purpose of supporting the task of payment service providers to enforce the holding limits in accordance to Article 16(1) and ensuring the emergency switching upon the request of the user in accordance with Article 31(2), the ECB may alone or jointly with national central banks establish a single access point of digital euro user identifiers and the related digital euro holding limits as referred to in point (4) of Annex 4. The European Central Bank shall implement appropriate technical and organisational measures including state-of-the-art security and privacy-preserving measures to ensure that the identity of individual digital euro users cannot be inferred from the information accessed via the single access point by entities other than payment service providers whose customer or potential customer is the digital euro user. ***When implementing these technical and organisational measures, the European Central Bank shall implement principles of data protection by design and by default, as defined in Regulation (EU)***

## Amendment 83

### Proposal for a regulation

#### Article 36 – paragraph 1 – introductory part

##### *Text proposed by the Commission*

1. Where the European Central Bank decides to confer tasks referred to in Article 27 and 32 upon providers of support services, providers of support services shall provide payment-related services across PSPs. In such a situation, payment service providers perform a task in the public interest, **where they process personal data** for the following purposes:

##### *Amendment*

1. Where the European Central Bank decides to confer tasks referred to in Article 27 and 32 upon providers of support services, providers of support services shall provide payment-related services across PSPs. In such a situation, payment service providers ***shall solely process personal data where they*** perform a task in the public interest, ***in accordance with Article 6(1)(e) of Regulation 2016/679, limited to*** the following purposes:

## Amendment 84

### Proposal for a regulation

#### Article 36 – paragraph 2

##### *Text proposed by the Commission*

2. For the purposes referred to in paragraph 1, Annex V lays down the types of personal data.

##### *Amendment*

2. For the purposes referred to in paragraph 1, Annex V lays down the types of personal data ***that may be processed. For the purposes referred to in paragraph 1 (b), the Commission shall be empowered to define the types of personal data that may be processed by the providers of supports services, via delegated acts in accordance with paragraph 3.***

## Amendment 85

### Proposal for a regulation

#### Article 36 – paragraph 3

*Text proposed by the Commission*

3. The Commission is empowered to adopt delegated acts in accordance with Article 38 to update the types of personal data listed in Annex V.

*Amendment*

3. The Commission is empowered to adopt delegated acts in accordance with Article 38 to update ***and clarify*** the types of personal data listed in Annex V, ***while maintaining a complete and closed list of personal data to be processed for the stated purpose.***

**Amendment 86**

**Proposal for a regulation  
Article 36 – paragraph 4**

*Text proposed by the Commission*

4. The processing of personal data for the purposes referred to in paragraph 1 shall only take place when appropriate technical and organisational measures including state-of-the-art security and privacy-preserving measures are implemented to ensure that the providers of support services cannot directly identify individual digital euro users.

*Amendment*

4. The processing of personal data for the purposes referred to in paragraph 1 shall only take place when appropriate technical and organisational measures including state-of-the-art security and privacy-preserving measures are implemented to ensure that the providers of support services cannot directly identify individual digital euro users. ***In particular, such measures shall ensure that personal data are pseudonymised in such a manner that these data can no longer be attributed by the European Central Bank or the national central banks to an individual digital euro user without the use of additional information. When implementing these technical and organisational measures, payment service providers shall implement principles of data protection by design and by default, as defined in Regulation (EU) 2016/679.***

**Amendment 87**

**Proposal for a regulation  
Article 37 – paragraph 2**

*Text proposed by the Commission*

2. Transaction data shall not be **retained** by payment service providers or by the European central **banks** and the national central banks.

*Amendment*

2. Transaction data, **as generated by a payment transaction within the processing limits laid down in Annex III, IV and V**, shall not be **processed** by payment service providers, **providers of support services** or by the European central **Bank** and the national central banks.

**Amendment 88**

**Proposal for a regulation**  
**Article 37 – paragraph 5**

*Text proposed by the Commission*

5. The Commission is empowered to adopt **implementing** acts setting offline digital euro payment transaction limits and holding limits. Those **implementing** acts shall be adopted in accordance with the **examination** procedure referred to in Article **39**.

*Amendment*

5. The Commission is empowered to adopt **delegated** acts setting offline digital euro payment transaction limits and holding limits. Those **delegated** acts shall be adopted in accordance with the procedure referred to in Article **38**.

**Amendment 89**

**Proposal for a regulation**  
**Article 37 – paragraph 6 – subparagraph 1 – introductory part**

*Text proposed by the Commission*

Transaction and holding limits shall take into account the need to prevent money laundering and terrorist financing while not unduly restricting the use of the offline digital euro as a means of payment. The Commission, when drawing up the **implementing** acts referred to in paragraph 5, shall take into account in particular the following:

*Amendment*

Transaction and holding limits shall take into account the need to prevent money laundering and terrorist financing while not unduly restricting the use of the offline digital euro as a means of payment. The Commission, when drawing up the **delegated** acts referred to in paragraph 5, shall take into account in particular the following:

**Amendment 90**

## Proposal for a regulation

### Article 37 – paragraph 6 – subparagraph 1 – point c a (new)

*Text proposed by the Commission*

*Amendment*

***(c a) the objective of introducing a payment instrument similar to cash and in relation to that preserving the right to the protection of personal data and privacy.***

## Amendment 91

### Proposal for a regulation

#### Article 37 – paragraph 6 – subparagraph 2

*Text proposed by the Commission*

*Amendment*

For the purposes of point (a), the Commission ***may request AMLA to adopt an opinion assessing*** the level of money laundering and terrorist financing threats associated with the offline digital euro and its vulnerabilities. The Commission may consult the European Data Protection Board.

For the purposes of point (a), the Commission ***shall consult AMLA, which shall assess*** the level of money laundering and terrorist financing threats associated with the offline digital euro and its vulnerabilities. The Commission may ***also*** consult the European Data Protection Board. ***For the purposes of point (d), the Commission shall consult the European Data Protection Supervisor, in accordance with Article 42 of Regulation (EU) 2018/1725.***

## Amendment 92

### Proposal for a regulation

#### Article 38 – paragraph 2

*Text proposed by the Commission*

*Amendment*

2. The power to adopt delegated acts referred to in Articles 11, ***33, 34 and 35*** shall be conferred on the Commission for an indeterminate period of time from [date of entry into force of this Regulation].

2. The power to adopt delegated acts referred to in Articles 11, ***34, 35 and 36*** shall be conferred on the Commission for an indeterminate period of time from [date of entry into force of this Regulation].

## Amendment 93

**Proposal for a regulation**  
**Article 38 – paragraph 3**

*Text proposed by the Commission*

3. The power to adopt the delegated acts referred to in Articles 11, **33, 34 and 35** may be revoked at any time by the European Parliament or by the Council. A decision to revoke shall put an end to the delegation of the power specified in that decision. It shall take effect the day following the publication of the decision in the Official Journal of the European Union or at a later date specified therein. It shall not affect the validity of any delegated acts already in force.

*Amendment*

3. The power to adopt the delegated acts referred to in Articles 11, **34, 35 and 36** may be revoked at any time by the European Parliament or by the Council. A decision to revoke shall put an end to the delegation of the power specified in that decision. It shall take effect the day following the publication of the decision in the Official Journal of the European Union or at a later date specified therein. It shall not affect the validity of any delegated acts already in force.

**Amendment 94**

**Proposal for a regulation**  
**Article 38 – paragraph 6**

*Text proposed by the Commission*

6. A delegated act adopted pursuant to Articles 11, **33, 34 and 35** shall enter into force only if no objection has been expressed either by the European Parliament or the Council within a period of one month of notification of that act to the European Parliament and the Council or if, before the expiry of that period, the European Parliament and the Council have both informed the Commission that they will not object. That period shall be extended by two months at the initiative of the European Parliament or of the Council.

*Amendment*

6. A delegated act adopted pursuant to Articles 11, **34, 35 and 36** shall enter into force only if no objection has been expressed either by the European Parliament or the Council within a period of one month of notification of that act to the European Parliament and the Council or if, before the expiry of that period, the European Parliament and the Council have both informed the Commission that they will not object. That period shall be extended by two months at the initiative of the European Parliament or of the Council.

**Amendment 95**

**Proposal for a regulation**  
**Annex II – paragraph 1 – introductory part**

*Text proposed by the Commission*

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

*Amendment*

Basic digital euro payment services, **for both online and offline digital euro**, for natural persons shall consist of:

**Amendment 96**

**Proposal for a regulation  
Annex II – paragraph 1 – point a**

*Text proposed by the Commission*

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

*Amendment*

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

**Amendment 97**

**Proposal for a regulation  
Annex II – paragraph 1 – point c**

*Text proposed by the Commission*

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

*Amendment*

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

**Amendment 98**

**Proposal for a regulation  
Annex II – paragraph 1 – point e – introductory part**

*Text proposed by the Commission*

(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:

*Amendment*

(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 **and direct debits**, in the following use cases:

## Amendment 99

### Proposal for a regulation Annex III – point 1 – introductory part

*Text proposed by the Commission*

1. For the purpose of point (a) of Article 34(1), processing shall be limited to:

*Amendment*

1. For the purpose of point (a) of Article 34(1), processing ***of personal data*** shall be ***strictly*** limited to:

## Amendment 100

### Proposal for a regulation Annex III – point 1 – point iii

*Text proposed by the Commission*

(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

*Amendment*

(iii) information on digital euro payment accounts; ***understood as*** (information on digital euro holdings of the digital euro user and the unique digital euro payment account number; and

## Amendment 101

### Proposal for a regulation Annex III – point 1 – point iv

*Text proposed by the Commission*

(iv) information on online digital euro payment transactions, ***including*** the transaction identifier and the transaction amount.

*Amendment*

(iv) information on online digital euro payment transactions, ***understood as*** the transaction identifier and the transaction amount.

## Amendment 102

### Proposal for a regulation Annex III – point 2 – introductory part

*Text proposed by the Commission*

2. For the purpose of point (b) of Article 34(1), processing shall be limited

*Amendment*

2. For the purpose of point (b) of Article 34(1), processing ***of personal data***



to:

shall be *strictly* limited to:

### **Amendment 103**

#### **Proposal for a regulation Annex III – point 2 – point iii**

*Text proposed by the Commission*

(iii) information on digital euro payment accounts, *including* the unique digital euro payment account number; and

*Amendment*

(iii) information on digital euro payment accounts, *understood as* the unique digital euro payment account number; and

### **Amendment 104**

#### **Proposal for a regulation Annex III – point 2 – point iv**

*Text proposed by the Commission*

(iv) information of non-digital euro payment accounts, *including* the account number of the linked non-digital euro payment account.

*Amendment*

(iv) information of non-digital euro payment accounts, *understood as* the account number of the linked non-digital euro payment account.

### **Amendment 105**

#### **Proposal for a regulation Annex III – point 3 – introductory part**

*Text proposed by the Commission*

3. For the purpose of point (c) of Article 34(1), processing shall be limited to:

*Amendment*

3. For the purpose of point (c) of Article 34(1), processing *of personal data* shall be *strictly* limited to:

### **Amendment 106**

#### **Proposal for a regulation Annex III – point 3 – point i**

*Text proposed by the Commission*

- (i) the user identifier; **including** the name of the local storage device holders; and

*Amendment*

- (i) the user identifier; **understood as** the name of the local storage device holders; and

**Amendment 107**

**Proposal for a regulation  
Annex III – point 3 – point ii**

*Text proposed by the Commission*

- (ii) information on the local storage device, **including** the identifier of the local storage device.

*Amendment*

- (ii) information on the local storage device, **understood as** (the identifier of the local storage device).

**Amendment 108**

**Proposal for a regulation  
Annex IV – point 1 – introductory part**

*Text proposed by the Commission*

- 1. For the purposes of point (a) Article 35(1), processing shall be limited to:

*Amendment*

- 1. For the purposes of point (a) Article 35(1), processing **of personal data** shall be **strictly** limited to:

**Amendment 109**

**Proposal for a regulation  
Annex IV – point 1 – point i**

*Text proposed by the Commission*

- (i) information on digital euro payment accounts, **including** the unique digital euro payment account number; and

*Amendment*

- (i) information on digital euro payment accounts, **understood as** the unique digital euro payment account number; and

**Amendment 110**

**Proposal for a regulation**  
**Annex IV – point 1 – point ii**

*Text proposed by the Commission*

(ii) information on online digital euro payment transactions. information linked to an unique digital euro payment account number, **including** the transaction amount.

*Amendment*

(ii) information on online digital euro payment transactions,. information linked to an unique digital euro payment account number, **understood as** the transaction amount.

**Amendment 111**

**Proposal for a regulation**  
**Annex IV – point 2 – introductory part**

*Text proposed by the Commission*

2. For the purpose of point (b) of Article 35(1), processing shall be limited to:

*Amendment*

2. For the purpose of point (b) of Article 35(1), processing **of personal data** shall be **strictly** limited to:

**Amendment 112**

**Proposal for a regulation**  
**Annex IV – point 3**

*Text proposed by the Commission*

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.

*Amendment*

3. For the purpose of point (c) of Article 35(1), processing **of personal data** shall be **strictly** limited to the data required for counterfeit analysis of offline digital euro payment transactions: information on the local storage device, **understood as** the local storage device number.

**Amendment 113**

**Proposal for a regulation**  
**Annex IV – point 4 – introductory part**

*Text proposed by the Commission*

4. For the purposes of points (d) and

*Amendment*

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:

(e) of Article 35(1), and the single access point referred to in Article **35(8)**, processing *of personal data* shall be *strictly* limited to:

#### Amendment 114

##### Proposal for a regulation Annex IV – point 4 – point iii

*Text proposed by the Commission*

(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.

*Amendment*

(iii) information on digital euro payment accounts, *understood as* 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.

#### Amendment 115

##### Proposal for a regulation Annex V – paragraph 1 – introductory part

*Text proposed by the Commission*

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:

*Amendment*

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

#### Amendment 116

##### Proposal for a regulation Annex V – paragraph 1 – point i

*Text proposed by the Commission*

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

*Amendment*

(i) information on digital euro payment accounts, *understood as* the unique digital euro account identifier;

## Amendment 117

### Proposal for a regulation Annex V – paragraph 1 – point ii

*Text proposed by the Commission*

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

*Amendment*

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

## Amendment 118

### Proposal for a regulation Annex V – paragraph 1 – point iii

*Text proposed by the Commission*

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

*Amendment*

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

**ANNEX: LIST OF ENTITIES OR PERSONS  
FROM WHOM THE RAPPORTEUR HAS RECEIVED INPUT**

Pursuant to Article 8 of Annex I to the Rules of Procedure, the rapporteur for the opinion declares that he has received input from the following entities or persons in the preparation of the opinion, ( until the adoption thereof in committee):

<b>Entity and/or person</b>
European Commission
European Central Bank
European Data Protection Supervisor
European Data Protection Board
Bulgarian Permanent Representation
Czech Permanent Representation
FTI Consulting

The list above is drawn up under the exclusive responsibility of the rapporteur for the opinion.

## PROCEDURE – COMMITTEE ASKED FOR OPINION

<b>Title</b>	Establishment of the digital euro
<b>References</b>	COM(2023)0369 – C9-0219/2023 – 2023/0212(COD)
<b>Committee responsible</b> Date announced in plenary	ECON 19.10.2023
<b>Opinion by</b> Date announced in plenary	LIBE 19.10.2023
<b>Associated committees - date announced in plenary</b>	19.10.2023
<b>Rapporteur for the opinion</b> Date appointed	Emil Radev 25.10.2023
<b>Discussed in committee</b>	4.12.2023
<b>Date adopted</b>	15.2.2024
<b>Result of final vote</b>	+: 48 -: 6 0: 7
<b>Members present for the final vote</b>	Magdalena Adamowicz, Abir Al-Sahlani, Katarina Barley, Pietro Bartolo, Malin Björk, Karolin Braunsberger-Reinhold, Patrick Breyer, Saskia Bricmont, Patricia Chagnon, Clare Daly, Lena Düpont, Cornelia Ernst, Maria Grapini, Evin Incir, Sophia in 't Veld, Assita Kanko, Alice Kuhnke, Jeroen Lenaers, Juan Fernando López Aguilar, Lukas Mandl, Erik Marquardt, Javier Moreno Sánchez, Maite Pagazaurtundúa, Emil Radev, Diana Riba i Giner, Tineke Strik, Ramona Strugariu, Jana Toom, Milan Uhrík, Tom Vandendriessche
<b>Substitutes present for the final vote</b>	Beata Kempa, Dietmar Köster, Sergey Lagodinsky, Anne-Sophie Pelletier, Peter Pollák, Cristian Terheş, Róza Thun und Hohenstein, Axel Voss
<b>Substitutes under Rule 209(7) present for the final vote</b>	Alexander Alexandrov Yordanov, Catherine Amalric, Pablo Arias Echeverría, François-Xavier Bellamy, Milan Brglez, Katalin Cseh, Frances Fitzgerald, Ibán García Del Blanco, Isabel García Muñoz, Eider Gardiazabal Rubial, Catherine Griset, Jan Huitema, Stelios Kypouropoulos, Marian-Jean Marinescu, Radka Maxová, Jozef Mihál, Sven Mikser, Andrey Novakov, Witold Pahl, Evelyn Regner, Maria Veronica Rossi, Eleni Stavrou, Rainer Wieland

## FINAL VOTE BY ROLL CALL IN COMMITTEE ASKED FOR OPINION

48	+
PPE	Magdalena Adamowicz, Alexander Alexandrov Yordanov, Pablo Arias Echeverría, Karolin Braunsberger-Reinhold, Lena Düpont, Frances Fitzgerald, Stelios Kympouropoulos, Jeroen Lenaers, Lukas Mandl, Marian-Jean Marinescu, Andrey Novakov, Witold Pahl, Peter Pollák, Emil Radev, Eleni Stavrou, Axel Voss, Rainer Wieland
Renew	Abir Al-Sahlani, Catherine Amalric, Katalin Cseh, Jan Huitema, Sophia in 't Veld, Jozef Mihál, Maite Pagazaurtundúa, Ramona Strugariu, Róza Thun und Hohenstein, Jana Toom
S&D	Katarina Barley, Pietro Bartolo, Milan Brglez, Ibán García Del Blanco, Isabel García Muñoz, Eider Gardiazabal Rubial, Maria Grapini, Evin Incir, Dietmar Köster, Juan Fernando López Aguilar, Radka Maxová, Sven Mikser, Javier Moreno Sánchez, Evelyn Regner
The Left	Malin Björk
Verts/ALE	Saskia Bricmont, Alice Kuhnke, Sergey Lagodinsky, Erik Marquardt, Diana Riba i Giner, Tineke Strik

6	-
ECR	Assita Kanko, Beata Kempa, Cristian Terheş
ID	Tom Vandendriessche
NI	Milan Uhrík
Verts/ALE	Patrick Breyer

7	0
ID	Patricia Chagnon, Catherine Griset, Maria Veronica Rossi
PPE	François-Xavier Bellamy
The Left	Clare Daly, Cornelia Ernst, Anne-Sophie Pelletier

Key to symbols:

+ : in favour

- : against

0 : abstention