28 March 2024

**Call for Proposal for the “Digital Euro Offline Strategy and Design”   
of the Directorate Digital Euro**

**PRO-009526**

**Annex 5**

Hypothetical Scenario Description and Answer Sheet

Tenderer Name: *[please insert your name here]*

# General Note

Your answers for each question shall not exceed two pages each.

The maximum number of pages as referred to in this document is understood with the following conditions:

* Fontsize:10
* Line-spacing: multiple at 1.3
* The boxes with questions as provided by the ECB are excluded from the counting, i.e. the number of pages is meant for the pure consultant’s answer

*N.B.: This general note paragraph is formatted in the requested way.*

# Questions

## What form factors do you consider essential regarding the offline digital euro solution for P2P and POS transactions? Describe their primary advantages and disadvantages, covering any offline digital euro specific considerations related to user experience, implementation complexity, and strategic autonomy (Weighting: 12.5%).

*[please insert your answer here, your answer shall not exceed two pages]*

## Outline two distinct strategies for organising the remote deployment of the offline digital euro solution on the secure elements of mobile devices. For each strategy, detail the roles of the Eurosystem, digital euro intermediaries (Payment Service Providers), Original Equipment Manfucaturers (OEM) and/or Mobile Network Operators (MNOs) as well as potential third-party providers (Trusted Service Managers). Additionally, evaluate the merits and drawbacks of each strategy (Weighting: 12.5%).

*[please insert your answer here, your answer shall not exceed two pages]*

## Please compare the offline digital euro concept with the existing flow of offline EMV payment at the POS, highlighting the key differences. Additionally, determine which elements of the EMV standard could potentially also be applied to offline digital euro payments at the POS, especially with an emphasis on maintaining the terminal's interoperability with other payment solutions (Weighting: 12.5%).

*[please insert your answer here, your answer shall not exceed one page]*

## What are the advantages and disadvantages of using an embedded Secure Element (eSE), an embedded Universal Integrated Circuit Card (eUICC) and Universal Integrated Circuit Card (UICC) in context of the offline digital euro solution (Weighting: 12.5%)?

*[please insert your answer here, your answer shall not exceed one page]*