



EUROPEAN CENTRAL BANK

EUROSYSTEM

ECB-PUBLIC

Directorate General Market Infrastructure and Payments

**ECB-PUBLIC**

28 April 2022

**FINAL**

## Annex 1: Application questionnaire

### Capabilities

#### 1.1 Essential capabilities

The “essential capabilities” are to be understood as criteria to be assessed for every provider. A provider that does not fulfil all essential capabilities will be excluded from the process.

#### General company information

Name of company:

*[insert text here]*

Location of company head office: The ECB will give preference to providers that are located in the [European Economic Area](#) (EEA).

*[insert text here]*

**1. Minimum number of employees on 31 December 2021: 20**

yes  no

Additional information for this answer (optional) – maximum 200 characters including spaces.



**EUROPEAN CENTRAL BANK**

EUROSYSTEM

ECB-PUBLIC

**2. Minimum annual revenue in 2021: €500,000**

yes  no

Additional information for this answer (optional) – maximum 200 characters including spaces.

**3. Minimum number of products (owned or contributed to) in the area of retail payments: 1**

yes  no

Additional information for this answer (optional) – maximum 200 characters including spaces.

**4. Offering a solution that protects personal data and complies with existing Data Protection Regulation (GDPR)**

Yes  No

Additional information for this answer (optional) – maximum 200 characters including spaces.



EUROPEAN CENTRAL BANK

EUROSYSTEM

ECB-PUBLIC

## 1.2 Specific capabilities

The “specific capabilities” are to be understood as capabilities which companies fulfil in addition to the essential capabilities.

Later in the evaluation process, the Eurosystem will agree on the different use cases to be explored in the front-end prototyping activities. For each use case, a sub-set of specific capabilities will be assessed.

Not all specific capabilities have to be fulfilled by a company to be considered for the front-end prototyping activities.

Companies will be selected according to how well they match these specific use cases according to the specific capabilities.

Not all specific capabilities will necessarily be reflected in all use cases, and one specific capability can be relevant for multiple use cases.

The evaluation of capabilities will take into account the experience and ability to deliver a specific capability. Experience is subdivided into “commercially deployed” and “prototyping/explorative experience” and is to be understood as a backward-looking proof of expertise but should not be seen as a precondition for the ability to deliver. Companies providing compelling arguments on their ability to deliver without specific experience, will also be considered in the final selection.

### 1. Offering payment accounts to users

Commercially deployed  Prototyping/explorative experience  Ability to deliver

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.

### 2. Linking payment solutions to account systems (via APIs)

Commercially deployed  Prototyping/explorative experience  Ability to deliver

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.



EUROPEAN CENTRAL BANK

EUROSYSTEM

ECB-PUBLIC

**3. Offering payment solutions involving secure elements**

Commercially deployed  Prototyping/explorative experience  Ability to deliver

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.

**4. Providing open-loop payment solutions**

Commercially deployed  Prototyping/explorative experience  Ability to deliver

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.

**5. Providing closed-loop payment solutions**

Commercially deployed  Prototyping/explorative experience  Ability to deliver

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.



EUROPEAN CENTRAL BANK

EUROSYSTEM

ECB-PUBLIC

**6. Onboarding/registering as well as offboarding/deregistering end-users**

Commercially deployed  Prototyping/explorative experience  Ability to deliver

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.

**7. Conducting KYC/AML/CFT checks**

Commercially deployed  Prototyping/explorative experience  Ability to deliver

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.

**8. Authentication: multi-factor authentication**

Commercially deployed  Prototyping/explorative experience  Ability to deliver

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.



EUROPEAN CENTRAL BANK

EUROSYSTEM

ECB-PUBLIC

**9. Authentication: payment solution that has an integration with eID**

Commercially deployed  Prototyping/explorative experience  Ability to deliver

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.

**10. Offering a payment solution where several consecutive payments can be settled, using a secure element, without having to connect to an online system**

Commercially deployed  Prototyping/explorative experience  Ability to deliver

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.

**11. Providing seamless payment processes at the point of interaction, both from data transmission and user experience point of view**

Commercially deployed  Prototyping/explorative experience  Ability to deliver

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.



EUROPEAN CENTRAL BANK

EUROSYSTEM

ECB-PUBLIC

**12. Providing a developed strategy for local data storage**

Commercially deployed  Prototyping/explorative experience  Ability to deliver

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.

**13. Providing a developed cloud strategy for data storage**

Commercially deployed  Prototyping/explorative experience  Ability to deliver

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.

**14. Definition of a data storing and processing agreement between the merchant and the acquirer**

Commercially deployed  Prototyping/explorative experience  Ability to deliver

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.



EUROPEAN CENTRAL BANK

EUROSYSTEM

ECB-PUBLIC

**15. Offering a P2P payment solution**

Commercially deployed  Prototyping/explorative experience  Ability to deliver

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.

**16. Offering a POI payment solution**

Commercially deployed  Prototyping/explorative experience  Ability to deliver

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.

**17. Offering a solution that can connect a non-card based digital euro account/wallet to an established POS terminal that is connected to a card payment infrastructure to process payments**

Commercially deployed  Prototyping/explorative experience  Ability to deliver

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.





EUROPEAN CENTRAL BANK

EUROSYSTEM

ECB-PUBLIC

**18. Offering payment wallets to users**

Commercially deployed  Prototyping/explorative experience  Ability to deliver

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.

**19. Offering a payment solution based on QR-codes**

Commercially deployed  Prototyping/explorative experience  Ability to deliver

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.

**20. Offering a payment solution based on some form of payment card**

Commercially deployed  Prototyping/explorative experience  Ability to deliver

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.



EUROPEAN CENTRAL BANK

EUROSYSTEM

ECB-PUBLIC

**21. Offering a payment solution based on NFC technology**

Commercially deployed  Prototyping/explorative experience  Ability to deliver

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.

**22. Offering payment solutions involving host card emulation**

Commercially deployed  Prototyping/explorative experience  Ability to deliver

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.

**23. Offering omnichannel payments (e.g. app/wallet and web interface)**

Commercially deployed  Prototyping/explorative experience  Ability to deliver

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.



EUROPEAN CENTRAL BANK

EUROSYSTEM

ECB-PUBLIC

**24. Offering a payments acceptance solution for merchants**

Commercially deployed  Prototyping/explorative experience  Ability to deliver

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.

**25. Offering a payment solution with pan-European reach**

Commercially deployed  Prototyping/explorative experience  Ability to deliver

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.

**26. Offering a payment solution which accesses multiple payment accounts**

Commercially deployed  Prototyping/explorative experience  Ability to deliver

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.



**EUROPEAN CENTRAL BANK**

EUROSYSTEM

ECB-PUBLIC

**27. Offering a payment solution which promotes financial inclusion**

Commercially deployed  Prototyping/explorative experience  Ability to deliver

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.

**28. Offering a payment solution that complies with the European Web Accessibility directive**

Commercially deployed  Prototyping/explorative experience  Ability to deliver

Additional information for this answer (e.g. products, contribution to products with explanation of the degree of involvement) – maximum 1000 characters including spaces.