19 August 2021

**Call for Proposal for the “Digital Euro High Level Consultant (Business Model)”   
of the Directorate General Market Infrastructure and Payments**

**PRO-007414**

**Annex 6**

Hypothetical Scenario Description and Answer Sheet

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

# General Note

Your answers for each question shall not exceed three 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 text

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

# Questions

## What key challenges will the Eurosystem face in designing a business model for the digital euro that will facilitate intermediaries to develop end-user payment solutions and will allow for the greatest possible merchant acceptance? (Weighting: 15%)

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

## How can the Eurosystem achieve the appropriate balance between (i) minimising industry investment costs for the implementation of a digital euro (ii) offering a distinct value proposition that encourages consumers to pay with digital euro and (iii) not crowding out private initiatives, while ensuring that paying with digital euro is always an option for the consumer? (Weighting: 15%)

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

1. **What, in your view, would be an appropriate business model for digital euro distribution that would ensure intermediaries (both on the issuing and acquiring side) develop and run user-friendly digital euro payment solutions.**

(Weighting: 20%)

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