

Call for expression of interest

Participation of payment service providers in the
digital euro pilot

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1. Introduction

In October 2025, the Governing Council of the European Central Bank (ECB) decided to move to the next phase of the digital euro project.¹ In this context, the ECB will conduct a pilot within a controlled environment to validate the technical functionality and usability of a digital means of payment (referred to as the “beta digital euro”) bearing similar characteristics to the digital euro. The pilot aims to verify the operational and technical readiness of the digital euro infrastructure and the market readiness of the euro area payments ecosystem for a potential roll-out of the digital euro, and to test the digital euro’s functionality and user experience.

As part of the pilot, a limited number of Eurosystem staff (referred to as “individual end users”), merchants (“business end users”) and distributing and acquiring payment service providers (“pilot PSPs”) will contribute to i) validating the technical and operational readiness of the digital euro, ii) understanding user perceptions and responses to improve the digital euro’s value proposition and overall user experience, and iii) testing communication, branding and marketing approaches to inform the go-to-market strategy of the digital euro, while engaging directly with the Eurosystem’s operational and technical teams.

The pilot will be conducted through a mixture of activities at the premises of the Eurosystem central banks and remote interactions inherent to the piloted use cases. The pilot is expected to run for 12 months, starting in the second half of 2027.

Against this background, the ECB is launching the current call for expression of interest to invite PSPs to participate in the digital euro pilot.

If selected, PSPs will act as providers of “pilot payment services” aligned with the characteristics of the digital euro design (to the extent possible). PSPs will support the pilot by onboarding individual end users and business end users, enabling selected payment use cases and helping to validate core digital euro functionalities. The pilot offers PSPs the opportunity to actively contribute to shaping the future of payments in Europe.

Following the selection process, pilot PSPs will enter into a Participation Agreement with a national central bank (NCB). A non-negotiable draft version of the Participation Agreement will be shared in due course, allowing sufficient time for PSPs to review the terms and apply before the expiration of the deadline.

To support PSPs in making an informed decision on whether and in what capacity to apply, this call for expression of interest describes the objectives, use cases and scope of the digital euro pilot (see **Annex 1** for more details). The call also provides details on the application process, the envisaged timeline, the

¹ ECB (2025), “[Eurosystem moving to next phase of digital euro project](#)”, *press release*, 30 October.

eligibility requirements and weighted evaluation criteria for PSPs, and the roles and responsibilities of pilot PSPs throughout the different phases of the pilot. Owing to the need to maintain a controlled and limited pilot environment, the Eurosystem cannot guarantee that all applicants will be selected to participate. PSPs that are not selected are not excluded from participating in future initiatives aimed at further preparing for a potential roll-out of the digital euro.

Pilot PSPs will not be remunerated for their participation in the digital euro pilot at any time.

To apply, PSPs should complete the questionnaire (see **Annex 2**) and submit it to digitaleuro-pilot@ecb.europa.eu by **17:00 CET on Thursday, 14 May 2026**.

For more information on the digital euro project and the pilot, please refer to our [website](#). Further updates on the progress of the ongoing pilot preparation phase, detailed in **Section 3**, will also be published there.

2. Objectives and scope of the pilot

The digital euro pilot aims to validate digital euro functionalities and operational processes within a controlled environment. It involves collaboration with pilot PSPs, individual end users and business end users, including real-life transactions for goods and services at the physical point of sale or through e-commerce and m-commerce. These transactions will use the “beta digital euro”: a digital means of payment without legal tender status, issued by the Eurosystem.²

While the beta digital euro will be designed to replicate features of the technical design of the envisioned digital euro as closely as possible, it will not be a digital euro as defined in the proposed Regulation on the establishment of the digital euro, regardless of a potential adoption of the Regulation.

The scope of the pilot will cover a limited number of use cases, including both person-to-person (P2P) and person-to-business (P2B) transactions. With the active involvement of pilot PSPs, these use cases will be offered in proximity set-up (i.e. requiring both the payer and the payee to physically initiate the transaction via near-field communication (NFC) technology), as well as in remote set-up (i.e. not requiring the payer and the payee to physically interact to complete the transaction). Transactions will be executed either online or offline according to the specific use case and whether the devices of payers and payees are connected to the internet.

² The beta digital euro will be a digital means of payment issued by the Eurosystem central banks upon receipt of funds from pilot PSPs, leading to the creation of Eurosystem liabilities vis-à-vis third parties. It will be a liability (representation of value in the books of the Eurosystem) subject to the rules for cashless payment transfers applicable to pilot PSPs, individual end users and business end users. As regards the online beta digital euro exclusively, it will be considered as “scriptural money”, falling under the current definition of “funds”, under the revised Payment Services Directive (including relevant level 2 legal acts). It will not be a banknote and/or a coin, and it will not constitute an account held directly with the ECB or any other Eurosystem central bank.

The following four use cases will be validated during the digital euro pilot:

Person-to-person (P2P) use cases

- I. **Online P2P transactions using an alias³ or DEAN⁴:** a payer transfers funds to a payee (both are individual end users), initiating the transaction by entering the unique identifier of the payee in the payment application. The transaction typically takes place remotely and can be completed when the payer and payee are not in physical proximity. The transaction is completed when the payer's device is connected to the internet. Therefore, it is classified as an online payment.
- II. **Offline P2P transactions via NFC:** a payer transfers funds to a payee (both are individual end users), initiating the transaction by entering the amount in the payment application on the payer's device without the need for either device to be connected to the internet. The transaction is completed via NFC by tapping the two devices together. Since the transaction is settled instantly between the participating devices and does not require an internet connection, it is classified as an offline payment.

Person-to-business (P2B) use cases

- III. **Online P2B transactions at a mobile-based point of sale via NFC:** a payer (individual end user) transfers funds via their payment application to a payee (business end user) as payment for goods or services at the point of sale. The payee is equipped to accept payments via a SoftPOS⁵ application on their device. The transaction is initiated when the amount is entered in the SoftPOS application, either automatically by the cashier system or manually by the payee. The transaction is completed by tapping the devices of the payer and the payee together, allowing the transaction details to be exchanged between the devices via NFC. Since both devices must be connected to the internet for the transaction to be completed, it is classified as an online payment.
- IV. **Online P2B transactions in e-commerce or m-commerce using an alias or DEAN:** a payer (individual end user) transfers funds to a payee (business end user) as payment for goods or services on an e-commerce or m-commerce platform. The transaction is initiated when the payer selects the beta digital euro as the payment method on the payee's website (e-commerce) or mobile payment application (m-commerce). If available in m-commerce, the default payment application

³ A unique pseudonymous identifier that is used to protect the end user's identity when processing payments. It is attributed by the pilot PSP providing pilot payment services to the individual end user.

⁴ The compulsory unique identifier of a beta digital euro account with technical and design elements similar to the digital euro access number (DEAN) provided for in the proposed Regulation on the establishment of the digital euro.

⁵ SoftPOS (software point of sale) is a software-based solution facilitating contactless payment acceptance via a commercial off-the-shelf device, for example a smartphone.

opens via overlay (seamless embedded app-to-app redirect) after entering their unique identifier. In all other cases, the payer inserts their unique identifier (alias or DEAN) in the checkout page provided by the payee and is redirected to their payment application. In both cases, the payer verifies the payee and other payment details, then confirms and authenticates the transaction. The payer receives confirmation of the payment in their payment application and on the payee's mobile website or payment application. The transaction is completed via the internet. Therefore, it is classified as an online payment.

For the duration of the pilot, a limited number of individual end users (Eurosystem central banks' staff) and business end users (merchants) will be able to connect to pilot payment services via a set of form factors, which must be supported by the pilot PSPs, as described below.

- Individual end users will use pilot payment services exclusively through an application on a smartphone, regardless of whether they act as payer or payee. Distributing PSPs will be required to enable pilot payment services for individual end users via a payment application. The Eurosystem supports pilot PSPs with a digital euro application and a software development kit (SDK). If a distributing PSP enables pilot payment services via multiple interfaces, individual end users will be able to select their preferred option.
- Business end users will be able to access pilot payment services through a SoftPOS application (for the proximity set-up use cases) on an e-commerce or m-commerce platform (for the remote set-up use cases). These solutions will be provided by the acquiring PSPs or their technical service providers.

3. Pilot timeline

The envisaged timeline for the pilot consists of three phases: a preparation phase, a development phase and an operational phase. Pilot PSPs will be selected during the preparation phase.



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(UX) requirements. PSPs will receive these documents sufficiently in advance of the application submission deadline.

- **Application submission:** PSPs must complete the questionnaire (see **Annex 2**) and submit it to the ECB email address provided. PSPs can apply for (i) a distributing role, (ii) an acquiring role, or (iii) both roles.
- **Application evaluation:** the ECB and participating NCBs will evaluate the applications based on the selection criteria outlined below and in **Annex 2**.
- **Selection of pilot PSPs:** once all applications have been evaluated, the ECB and participating NCBs will select and notify the pilot PSPs.
- **Signature of participation agreement:** selected PSPs will be required to sign a participation agreement with their NCB. Once the pilot PSPs have signed the participation agreement, the outcome of the evaluation process will be publicly announced.

II. **Pilot development phase**

Pilot PSPs will develop and release the pilot payment services in close cooperation with the ECB and participating NCBs. The Eurosystem's development process will follow the Scaled Agile Framework (SAFe) methodology. While pilot PSPs are permitted to use their internal development approach, they will be invited to participate in iterative testing coordinated by the ECB and participating NCBs and to continually release functionalities in line with the pilot's business scope (as outlined in **Annex 1**), also during the operational phase of the pilot.

- **Pilot PSP development:** pilot PSPs are expected to prepare for and develop pilot payment services, onboard business end users and start onboarding individual end users. Pilot PSPs will conduct regular meetings with the ECB and participating NCBs to review and discuss the progress of the development and integration plan.
- **Pilot PSP testing:** after being onboarded by a participating NCB, pilot PSPs must successfully complete user testing in line with the testing plan provided by the ECB.
- **Pilot PSP feedback:** pilot PSPs will provide regular feedback on the digital euro interfaces, implementation requirements and backend infrastructure, among other things.

III. **Pilot operational phase**

When the pilot becomes operational, the beta digital euro will be made available in the production environment. Pilot PSPs are expected to ensure the smooth operation of the pilot and provide client support to onboarded end users, in line with their established operational procedures and processes for offered payment products. Pilot PSPs will collect end user feedback both during and at the end of this phase. They will also conduct regular meetings with the ECB and participating NCBs to monitor progress, address operational topics related to the pilot and provide feedback from both pilot PSP and end user perspectives on possible improvements.

4. Selection criteria for pilot PSPs

After submitting their applications, PSPs will be evaluated by the ECB, in collaboration with NCBs, based on two defined sets of selection criteria: eligibility requirements and weighted evaluation criteria (see [Annex 2](#)).

The **eligibility requirements** ensure that only licensed PSPs with the necessary technical and operational capabilities are eligible to proceed to the comparative evaluation stage. These requirements will be assessed for all applying PSPs. PSPs that do not meet all the eligibility requirements will not be considered for selection.

The **weighted evaluation criteria** assess eligible PSPs based on factors that are relevant to achieving the objectives of the pilot, in order to ensure that the pilot has comprehensive coverage (for example, in terms of geographical footprint, use cases and end users). PSPs are not required to meet all the evaluation criteria to be considered for selection.

The selection criteria broadly cover four key areas:

1. **Licensing compliance and TARGET Services access:** the PSP must hold a valid licence, issued by an EU authority or by a national competent authority, as applicable, to provide account servicing payment services as a credit institution, payment institution or electronic money institution under the revised Payment Services Directive (PSD2)⁶. In addition, the PSP must provide proof of compliance with applicable regulatory frameworks (e.g. PSD2, the General Data Protection Regulation, anti-money laundering law). The PSP is also evaluated based on whether and how it accesses TARGET Services (a weighted evaluation criterion).
2. **Technical and operational capabilities:** the PSP must demonstrate the capacity to maintain high system availability, stability and performance throughout the pilot (as detailed in [Annex 2](#)), including through established processes for operational and technical issues, the use of dedicated internal resources, and integration of services with the digital euro service platform (DESP).
3. **Market presence and business fit:** the PSP must demonstrate the ability to serve and assist selected end users in one or more euro area countries, based on the role they apply for.
4. **Delivery track record and engagement capacity:** the PSP must demonstrate documented experience in running pilot programmes in the domain of payments or banking, and the ability to collect, analyse and report end user feedback.

⁶ Directive (EU) 2015/2366 of the European Parliament and of the Council of 25 November 2015 on payment services in the internal market (OJ L 337, 23.12.2015, p. 35).

PSPs applying for a single role (as either a distributing PSP or an acquiring PSP) are only expected to meet the eligibility requirements for that specific role. PSPs applying as both a distributing PSP and an acquiring PSP must comply with the eligibility requirements for both roles. The respective roles are described in more detail in **Annex 1**.

Between 10 to 30⁷ PSPs will be selected to participate in the pilot, covering the whole euro area. The final number of pilot PSPs will be determined based on several factors, including the total number of eligible applications received, the roles specified by the applying PSPs, and the prioritised use cases. Please refer to **Annex 2** for additional details regarding the selection criteria.

5. Applications that will not be considered admissible

The ECB will reject applications that are:

- received after the deadline;
- substantially incomplete;
- not submitted in English.⁸

The ECB may also reject applicants who do not comply with the criteria laid out in Article 30(3), Article 30(4), Article 30(5) or Article 30(7) of Decision ECB/2016/2⁹.

⁷ A PSP that is selected as both a distributing PSP and an acquiring PSP counts as one PSP.

⁸ Legal, financial, ISO and other certificates that have not been issued in English may be submitted in the original language. The ECB may require PSPs to provide a certified translation of the original document.

⁹ Decision (EU) 2016/245 of the European Central Bank of 9 February 2016 laying down the rules on procurement (ECB/2016/2) (OJ L 45, 20.2.2016, p 15).