



EUROPEAN CENTRAL BANK

EUROSYSTEM

Workshops with technical service providers

Introduction to offline digital euro



03 March 2026

Digital euro project

Digital euro pilot - offline use cases



Use cases:

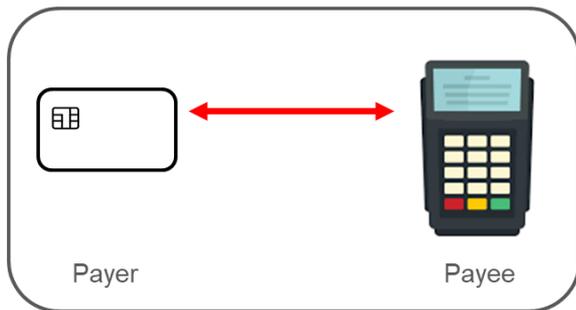
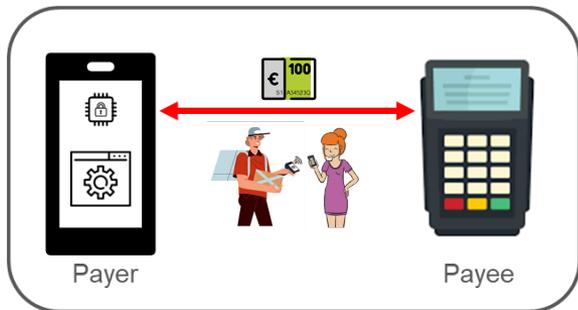
- Peer-to-peer proximity payment (NFC)
- Preparation of the Peer-to-Merchant

Characteristics:

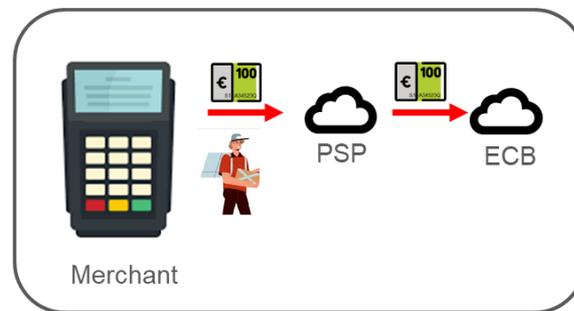
- Instantaneous and final settlement offline
- Re-spendable offline
- Payment with cash-like privacy
- AML for funding/defunding only

Use cases for merchants

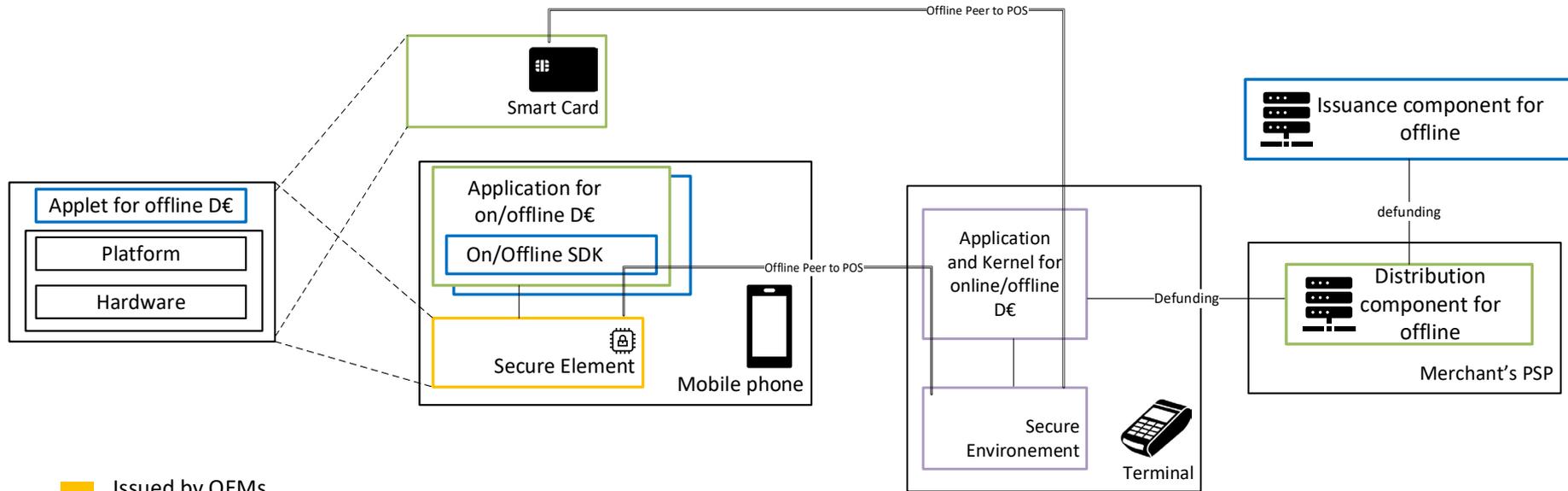
Paying



Defunding



System view: Individual paying a merchant, merchant defunding later



- Issued by OEMs
- Issued by Terminal vendors
- Issued by PSPs
- Issued by ECB/Eurosystem

Eurosystem facilitation for the offline digital euro for acquirers

Eurosystem enabling backend operations (Distribution Component)

Technical specifications

- **Functional** specifications and **API** specifications
- Describes the system's behaviour and the implementation details.

Reference implementation

- **Source code** demonstrating how each functionality is implemented
- Serves as an interpretation of the specs.

Sample docker services

- Container with a **runnable** distribution component for first integrations
- Allows validation of the implementation end-to-end.

Comprehensive documentation

- Integration **guide**, and installation and operation manuals
- Supports seamless integration and explains how to run the system.

Eurosystem enabling POS terminal support

Technical specifications

- **ECPC/CPACE** adaptation is targeted

Functional & Security requirements

- **Security Functional requirements** extracted from overall protection profile
- Functional and security certification framework