

19 March 2026

Summary of ECB's workshops with technical service providers on the digital euro

As part of preparations for the [ECB's call for expressions of interest](#) inviting licensed payment service providers (PSPs) to participate in a digital euro pilot, the ECB organised two expert workshops with technical service providers (TSPs) active in the retail payments industry and established in the European Union (EU). The workshops, which took place in March 2026, reflected the two main PSP value chains: distribution (supporting PSPs in providing services to consumers) and acquiring and acceptance (supporting services for acquiring PSPs and merchants).

Participants were given an opportunity to exchange views on how TSPs could help PSPs prepare for a potential launch of the digital euro and contribute to market readiness. They also considered how the Eurosystem could best support TSPs in this effort. Participants included a broad range of TSPs supporting PSPs in the European retail payments ecosystem, such as payment processors, technology providers, consultancies and fintech firms. The participant lists can be found below:

Distributing workshop

Bank-Verlag

Cecabank SA

DG Nexolution GmbH

Finanz Informatik GmbH & Co. K

Giesecke + Devrient

IberPay

IBM

Inetum Spain SA

Luxhub S.A.

Msg for banking

Nexi S.p.A.

Next Digital Platform Srl

NTT DATA Deutschland SE

SAP Pioneer GmbH

Sarvatra Technologies Europe

SIBS FPS + SIPS Payment forward solution

Skaleet

STET

Worldline

Acquiring and acceptance workshop

Bankart, procesiranje plačilnih instrumentov

Dinit card services

DPS Engineering GmbH

Indice SA

KPMG Advisory BV

Laminar Pay, S.L.

Minsait - Indra Group

Monei digital payments s l

Nexi S.p.A.

OnePoint

Paymenttools (part of the REWE Group)

Payone

Redsys

RS2 Smart Processing Ltd.

SBS Software

Senacor FCS GmbH

Sistemi Informativi

Sopra Steria Group / Benelux / SE

S-Payment

Vobapay (TSP and PSP), GovConnect (TSP),
publk (PSP), IT.Niedersachsen (TSP) and
BearingPoint (Consultancy)

Worldline

TSPs could play a key role in supporting PSPs in the development and implementation of digital euro solutions. By providing technical integration capabilities, infrastructure services and specialised payment technology, TSPs could help PSPs reduce costs and accelerate their go-to-market strategies, thereby supporting the delivery of robust, efficient and innovative digital euro services.

The discussions showed there was strong interest among TSPs to support PSPs, both during the pilot phase and, more broadly, in the development of digital euro payment services. Participants highlighted their ability to operate across multiple EU markets and across different layers of the digital euro ecosystem, including technical integration with PSP systems, connectivity with the digital euro service platform and links to existing payment infrastructures. Some TSPs also identified potential roles they could play in providing wallet and front-end solutions, merchant acceptance infrastructure and other shared services which could support PSPs in delivering digital euro services to end users.

The ECB provided a high-level overview of the planned distribution model for the offline digital euro (for further information on the offline business architecture, see the [Annex](#) and the [Digital euro pilot – business architecture](#)). The discussions clarified key architectural elements and highlighted the need for further guidance on PSP back-end interactions, terminal integration and operational parameters.

The participants underlined several factors that could facilitate market readiness. These include easy access to comprehensive technical and business documentation through a centralised interface, the availability of a technical simulator to allow early development and testing, and structured channels for technical exchange with the Eurosystem and other market participants. Such elements were seen as necessary to reduce uncertainty around approaches to technical integration and implementation, supporting early integration work and ensuring the digital euro is implemented consistently across the market.

The feedback collected during the workshops will inform the ECB's ongoing work to prepare the digital euro ecosystem for the pilot and a potential future launch.