



EUROPEAN CENTRAL BANK  
EUROSYSTEM

VERSION 2.0

# PSP Participation Agreement

## Appendix 2.D Onboarding Overview

### IMPORTANT NOTICE

This is version 2.0 of the document, initially published on 14 April 2026 and republished with **editorial amendments** on 12 May 2026.

A tracked-changes version showing the amendments is published alongside this document.





# 1. Purpose and scope of the overview of onboarding

This appendix outlines the steps for a Pilot PSP to onboard to the DESP testing and production environment, including reference data set-up and connectivity to the DESP for the Pilot.

The aim of this appendix is to provide an overview of the onboarding process. Detailed information (beyond the high-level Pilot Timeline shared in **Appendix 2G**) will be shared with the Pilot PSPs during the Pilot Development Phase. This appendix covers only the onboarding to the DESP and excludes all other activities (such as the potential setup of a DESP dedicated cash account (DESP DCA)) which might be necessary to be fully operational in the Pilot.

For Pilot PSPs to offer Pilot Payment Services, the Pilot PSP shall be onboarded to DESP (i.e. be configured as a Participant in DESP). For the purpose of Beta Digital Euro funding and defunding, the Pilot PSP shall ensure that by the start of the Pilot Operational Phase, its activities in production environment can be funded through a DESP DCA either opened in its own name or accessed via another Pilot PSP acting on its behalf.

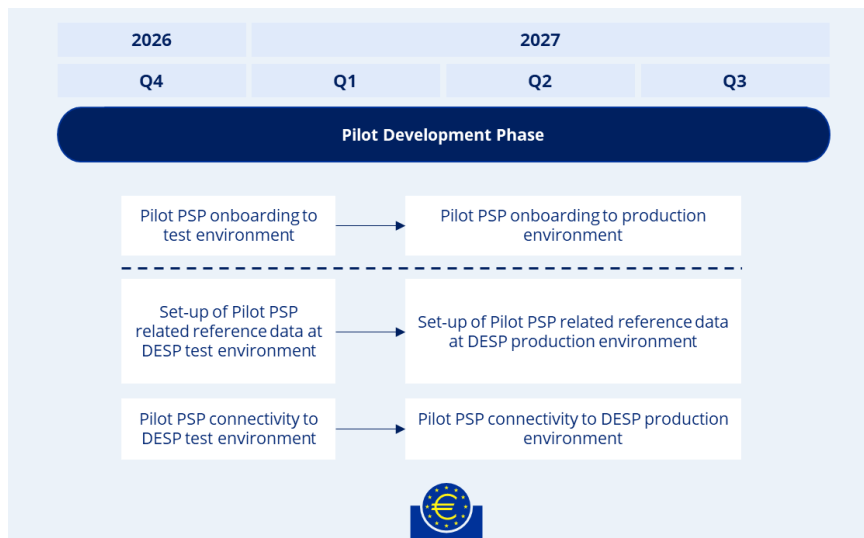


Figure 1 Overview of the Pilot PSP onboarding process

- **Reference data set-up as part of onboarding** - During this step, the Pilot PSP shall provide the necessary reference data to the Participating NCB (based on a predefined format, included in the technical documentation that will be shared at a later stage) for validation by the Eurosystem central banks and the subsequent onboarding to the DESP testing and production environments. In addition, the configuration needed for access to a DESP DCA in each environment (testing and production) shall be performed by the Participating NCB.
- **Connectivity** – Following the successful selection and sourcing of the provider of connectivity, Pilot PSPs connect to DESP and perform an initial test to ensure successful connectivity. The Pilot PSP shall do this for both the DESP testing and production environments.