EUROPEAN CENTRAL BANK

EUROSYSTEM

Accessibility of the digital euro app

Status update

16 July 2026

Digital financial inclusion has been a key consideration from the early onset of the project


Everyone needs to make payments
FACTSHEET The importance of inclusive payment methods
Who are the people behind these figures?

“Everyone needs to make payments. […] In a society which becomes increasingly digital, a digital form of cash will be needed.
BEUC and AGE consumer associations, **2023**

Central bank money requires **a high-level of accessibility and usability** to ensure **consumer trust**

“Promoting digital financial inclusion is a key principle underlying the concept of a digital euro app. This is particularly important given the envisaged legal tender status of a digital euro.”
First progress report on the preparation phase of a digital euro, **2024**


Progress on the preparation phase of a digital euro
First progress report
Introduction

The technical design of the digital euro should […] support access to ***financially excluded persons*** *or persons at risk of financial exclusion, persons with disabilities […]* ***persons with functional limitations*** *who would also benefit from accessibility, or persons with* ***limited digital skills*** *and* ***elderly*** *persons.”*
Proposal for a Regulation on the establishment of the digital euro, **2023**

Collaboration with stakeholders on the financial inclusion domain has helped us to design a best-in-class app in terms of accessibility

Engagement with consumer associations and accessibility experts to define app features and requirements

Engagement with the general public via user research and usability testing

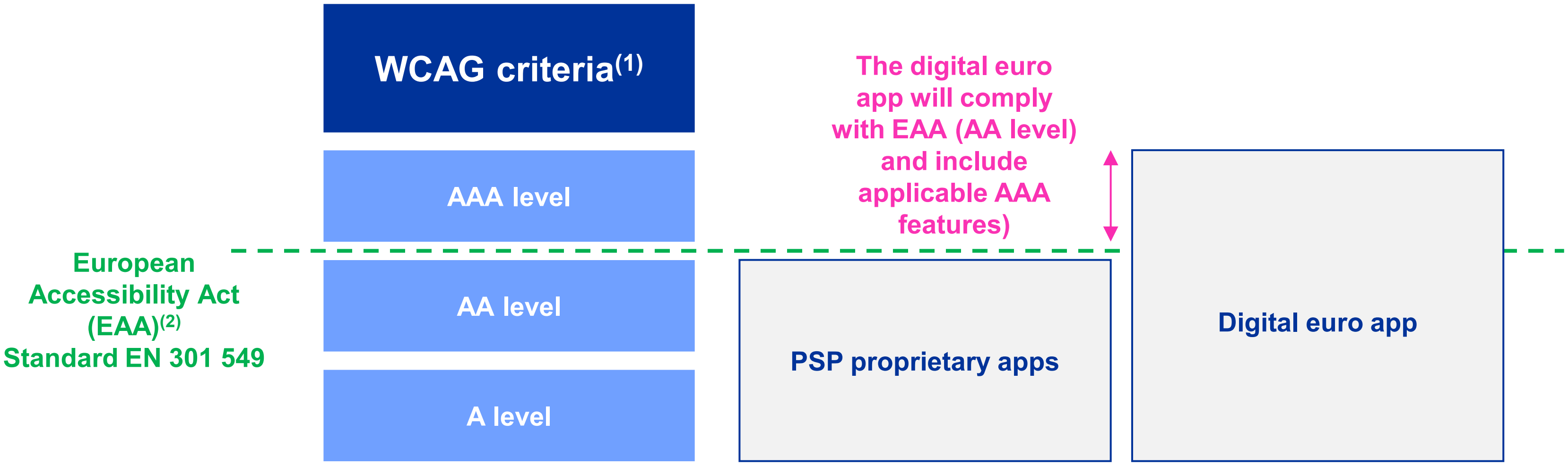
Engagement with euro area central banks via a dedicated working group to gather insights from domestic markets

In 2026, the ECB and the Once Foundation signed a collaboration agreement to:

- Provide technical advice on the accessibility requirements and features of the digital euro app.
- Collaborate on the design of the digital euro app, and
- Test the accessibility of digital euro app functionalities once the first prototypes are available.

Fundación ONCE

Our design proposal meets the EAA standards and goes beyond by including additional WCAG AAA features applicable to a payment app



(1): WCAG stands for Web Content Accessibility Guidelines. These guidelines are a set of globally recognized set of technical standards developed by the World Wide Web Consortium (W3C) to ensure digital content is accessible to people with disabilities, including visual, auditory, motor, and cognitive impairments.
(2): The European Accessibility Act is a directive that aims to improve the functioning of the internal market for accessible product and services. Compliance is measured against EN 301 549 (technical benchmark for ICT products and services).

Our proposal includes additional WCAG AAA features related to assistive technologies, users' perception and app operability and cognitive accessibility

Selected AAA requirements[(1)]

Integration with assistive technologies	➢ **Do not restrict the mode of input chosen by the user** (keyboard, touch, stylus) ➢ Everything can be done with a **keyboard** and keyboard focus is visible enough and not obscured by footings or headers ➢ **Screen reader / voiceover support** in the coding of the app
Users' perception and app operability	➢ **Enhanced contrasts** ➢ **Visual requirements** for text, images and controls ➢ Avoid content that flashes to prevent **seizures** ➢ **Timeout:** Users are warned of the duration of any user inactivity that could cause data loss ➢ **Animations** can be deactivated
Cognitive accessibility	➢ Provide **context-sensitive help** to users on the function currently being performed when the label is not sufficient to describe all functionality ➢ **Error prevention:** Provide ways for users to confirm, correct, or reverse any submissions ➢ **Requirements complementing WCAG:** The ECB specified the app must adhere to a lower secondary level of language, avoiding the use of abbreviations, technical jargon, and words with potentially ambiguous pronunciation

(1): The proposal excludes AAA requirements that are not applicable to a mobile payment interface, such as criteria that contradict security requirements, relate to web interfaces only or concern the use of audio/video content.

Next steps

To ensure the app is ready for the pilot launch by H2 2027, we will:

- **Incorporate these requirements into the digital euro app delivery plan**
- **Validate our design proposal via usability and accessibility testing and implement adjustments if need be**
- **Continue interacting with accessibility and inclusion experts to incorporate a high level of accessibility and usability in the digital euro app's User Journeys and UI design**

Thank you for your attention

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