

Accessibility of the digital euro app

Status update



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



“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**



*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**

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 European's digital euro project aims to ensure that bank money continues alongside current payment preferences and trends, as well as to further enhance payment accessibility for the euro area and strengthen Europe's strategic autonomy. A digital euro would be a digital means of payment issued by the European Central Bank (ECB) and the relevant central banks of the euro area – available to everyone in all valid payment scenarios across the entire euro area. A digital euro would not replace bank money, but rather complement it by providing a secure and accessible payment method. A digital euro would also strengthen Europe's monetary sovereignty and reduce our dependence on the large non-European private payment providers that currently dominate the European landscape.

Following the completion of the digital euro investigation phase launched by the European in 2021, on 10 October 2023 the Governing Council of the ECB approved the launch of a two-year preparation phase. The aim of the preparation phase, which will end on 10 October 2025, is to build the technical and legal foundations for the digital euro. The preparation phase includes the following key tasks: defining the legal status of the digital euro, ensuring the digital euro complies with the relevant legal and regulatory requirements, and ensuring the digital euro is interoperable with existing payment systems. The preparation phase will also involve consulting with stakeholders and ensuring the digital euro is accessible to all users, including those with limited digital skills and elderly persons.

Source: ECB, 2023. The ECB is not responsible for any errors or omissions in this factsheet.

Progress on the preparation phase of a digital euro

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



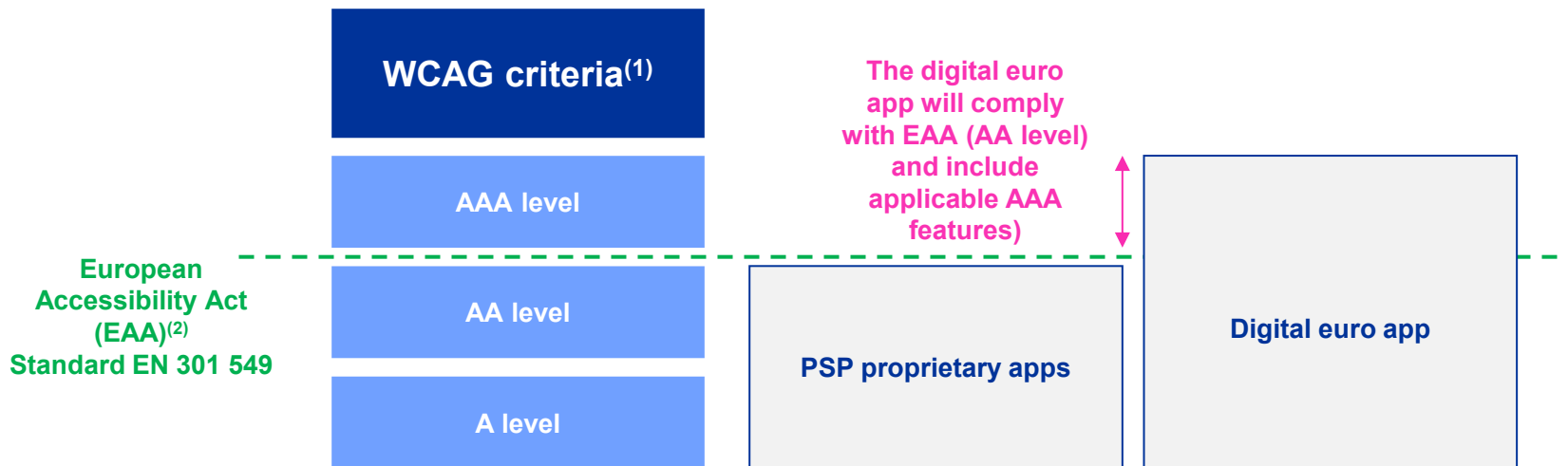
Engagement with euro area central banks via a dedicated working group to gather insights from domestic markets

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.



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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