EUROPEAN CENTRAL BANK

EUROSYSTEM

# ECB collaborates with European standard setters to facilitate digital euro payments

16 July 2026

ECB

# The digital euro will create new opportunities for stakeholders in the pan-European payment market

… **reducing costs for merchants and businesses** by not charging scheme or processing fees for digital euro transactions

… providing a **unified infrastructure** that enables private solutions to integrate seamlessly, without the need for significant investment in creating their own pan-European acceptance networks, while allowing them to **develop value-added services on top**

… enabling private retail payment solutions to **leverage digital euro infrastructure** for pan-European reach and address use cases currently underserved by European solutions

These objectives can only be achieved through the **uniform implementation of open standards** across the entire market serving euro area residents.



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# Standard selection

**Stocktake by the market on used standards**

Collaborating with market participants within the Digital Euro Rulebook Development Group (RDG), an initial set of existing standards for front-end payment processing used today has been identified.

**Shortlisted by Eurosystem criteria**

Standards were further assessed using clear criteria, such as alignment with European foundations or adherence to open, non-proprietary principles.

**Selection for digital euro use**

From the shortlist, the team conducted a comprehensive analysis, incorporating also input from the RDG on these standards, assessing their potential for reuse in the context of the digital euro, with a focus on both technical and governance aspects.



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# Short-listed standards

The first set of short-listed open, non-proprietary front-end standards has been identified*:

- **CPACE:** to support contactless “tap-to-pay” payments using near-field communication between a payment device and a payment terminal
- **nexo standards:** to support services such as balance updates and reconciliation in areas of online POS, e-commerce, m-commerce and ATM digital euro payments
- **Berlin Group:** to support alias-based use cases and balance inquiries in areas like m-commerce

The ECB, within the RDG, examined how the adopted standards should be incorporated in the Rulebook and what changes to the standard would be needed.

&

The ECB worked with the three standard-setting organisations on cooperation agreements including the participation in the governance.

*https://www.ecb.europa.eu/euro/digital_euro/timeline/profuse/shared/pdf/ecb.derdgp251030_RDG_progress_report_October_25.en.pdf



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# By reusing open industry standards, the digital euro, seeks to minimise adoption costs for the market

The Eurosystem is committed to minimise adoption costs for merchants, PSPs, and device manufacturers by prioritising open, non-proprietary standards.

MasterCard, Visa, and other schemes closed protocols → CPACE

proprietary protocols → nexo standards

API such as the Berlin Group's data dictionary

These adopted, open standards:

- reduce complexity and streamline the payment process
- lower integration and operating costs for consumers, merchants, PSPs and financial institutions
- are usable immediately and will become mandatory once the legislation is adopted



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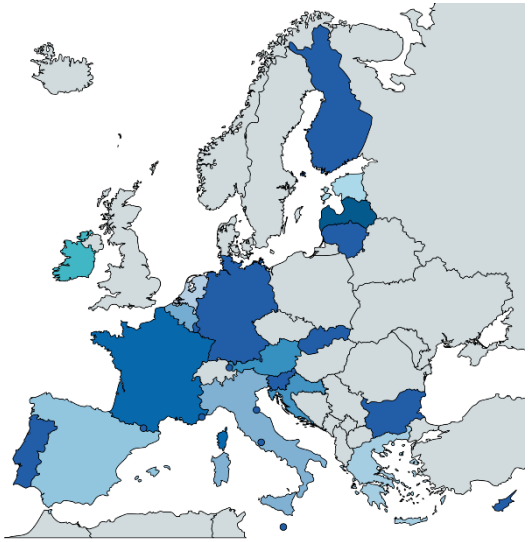
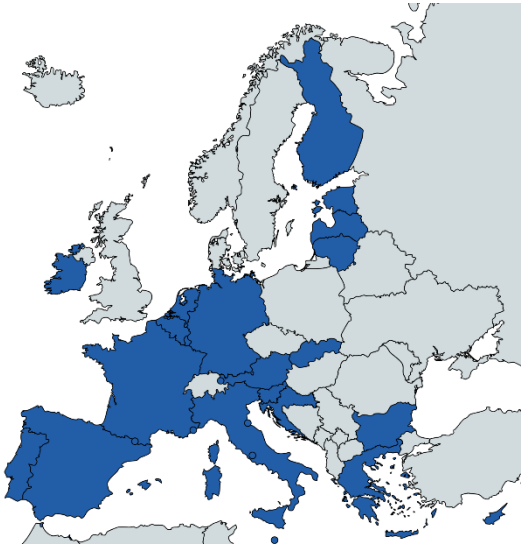
# …. and with its legal tender status establishes a standardised European acceptance network



## Unified digital euro standards

- Market interoperability
- Seamless payment experience for user
- Investment security
- Reduces national fragmentation
- Potential for expanding national solutions beyond borders
- Reduced dependency on international card schemes rails





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# Efforts with the European Payments Council are underway

At the time of signing the three agreements, the ECB was engaged in discussions with a fourth standardisation body, the European Payments Council (EPC), regarding the adoption of certain standards for the digital euro.

Similar to the approach taken with the previous three standards, the ECB has initiated an engagement process with the EPC, as its standards were not originally designed for the digital euro.

These discussions have also laid the groundwork for a productive and sustainable partnership between the ECB and the EPC to be formalised through a Memorandum of Understanding (MoU).

**The process for approving the MoU by the ECB decision-making bodies was initiated at the end of June 2026.**



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# Current practical follow-ups

ECB representatives are already taking part in the standardisation governing bodies' meetings.

ECB representatives are also participating in the meetings of the standardisation bodies' working groups (e.g. ECPC Technical Working Group, Berlin Group OpenFinance Task Force).



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