

15 September 2026

Call for expression of interest

Participation of e-commerce and m-commerce merchants in the digital euro pilot

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1. Introduction

In October 2025 the Governing Council of the European Central Bank (ECB) decided to move to the next phase of the digital euro project. In this context, the ECB will conduct a pilot in a controlled environment to validate a digital means of payment (the “beta digital euro”¹) bearing similar characteristics and functionalities to those envisaged for the digital euro.

The pilot aims to assess the operational and technical readiness of the digital euro infrastructure and the readiness of the euro area payments ecosystem. It will also test the beta digital euro’s functionality and user experience. The insights gained will support the refinement of the digital euro design and inform preparations for any potential future roll-out.

To achieve these objectives, a limited number of Eurosystem staff (individual end users), merchants (business end users) and payment service providers (pilot PSPs) will participate in the pilot. Participants will help validate the technical and operational set-up, provide feedback on the user experience and value proposition and test communication and engagement approaches, while interacting directly with Eurosystem operational and technical teams.

The pilot will test four use cases² covering person-to-person (P2P) and person-to-business (P2B) payments in proximity (where both payer and payee are physically present in the same location) and remote set-ups. It is expected to start in the second half of 2027 and run for 12 months.

Against this background and following the [selection of the pilot PSPs](#), the ECB is launching this call for expression of interest (call) to invite e-commerce and mobile commerce (m-commerce)³ merchants established in the European Union (EU) with a geographical reach across at least two pilot locations⁴ to participate in the digital euro pilot and support the remote P2B use case.

They will collaborate with the acquiring pilot PSPs on integration and testing activities and provide operational and user feedback throughout the pilot.

Following the selection process, successful applicants will be invited to enter into a contractual agreement with the ECB and with one of the acquiring pilot PSPs.

¹ The beta digital euro will be a digital means of payment issued by the Eurosystem central banks upon receipt of funds from pilot PSPs, leading to the creation of Eurosystem liabilities vis-à-vis third parties. It will be a liability (representation of value in the books of the Eurosystem) subject to the rules for cashless payment transfers applicable to pilot PSPs, individual end users and business end users. As regards the online beta digital euro exclusively, it will be considered as “scriptural money”, falling under the current definition of “funds”, under the revised Payment Services Directive (including relevant level 2 legal acts). It will not be a banknote and/or a coin, and it will not constitute an account held directly with the ECB or any other Eurosystem central bank.

² For further details, please refer to Q8 – What payment use cases will the digital euro pilot cover? of the [FAQs on the digital euro pilot](#).

³ M-commerce refers to the purchase of goods or services through a merchant’s mobile application or mobile-optimised website using a smartphone or tablet.

⁴ Pilot locations include the following EU countries: Belgium, Germany, Estonia, Ireland, Greece, Spain, France, Croatia, Italy, Cyprus, Latvia, Lithuania, Luxembourg, Netherlands, Austria, Portugal, Slovenia, Slovakia and Finland.

The contract with the ECB will govern the merchant's participation in the pilot, including their participation in relation to the relevant pilot locations of participating national central banks (NCBs). A non-negotiable draft of this agreement⁵ is published together with this call to allow interested merchants to review its terms before applying. The agreement sets out the scope and timeline of participation as well as the parties' obligations, including feedback requirements and communication guidelines applicable to participating merchants. In addition, selected merchants will be required to establish or adapt their contractual relationship with an acquiring pilot PSP⁶ for the purposes of the pilot. Where a merchant already has a contractual relationship with an acquiring pilot PSP, the existing contractual arrangements may need to be amended or supplemented to support participation in the pilot.

This call is intended to support merchants in assessing their suitability and interest in participating in the digital euro pilot. It sets out the objectives and scope of the pilot, the application process and timeline, the eligibility requirements and evaluation criteria and the expected role and responsibilities of selected merchants throughout the different phases of the pilot.

Merchants selected to take part in the pilot will not receive financial remuneration for their participation beyond the payments received for the goods or services purchased by Eurosystem staff, nor will they be required to pay any fees or financial compensation to pilot PSPs for the provision of pilot payment services.

To apply, interested merchants should complete the questionnaire provided in **Annex 1⁷**, sign the application declaration in **Annex 2⁸** and submit them to digitaleuro-pilotmerchant@ecb.europa.eu by **17:00 CET on Tuesday, 27 October 2026**. To facilitate the evaluation process, applicants are requested to submit the completed questionnaire in its original Excel format rather than as a PDF or any other file format.

Further information on the digital euro project and the pilot can be found on the [ECB's website](#). During the application process, interested applicants may submit questions via a dedicated form. Answers will be published on the pilot FAQ page. The ECB will also organise a focus session to present the pilot and answer questions from participants. This is currently scheduled for Tuesday, 6 October 2026. Updates on the pilot, including the activities described in Section 3, will be published on the ECB's website as they become available.

⁵ See the [Pilot merchant participation agreement](#)

⁶ For the list of PSPs that have been selected to participate in the digital euro pilot, see the ECB's dedicated [digital euro pilot web page](#).

⁷ See [Annex 1](#)

⁸ See [Annex 2](#)

2. Objectives and scope of the pilot

The digital euro pilot aims to validate the functionality, usability and operational processes of a digital means of payment issued by the Eurosystem (the “beta digital euro”) within a controlled environment using real-life payment transactions. The beta digital euro will be designed to replicate, as closely as possible, the key technical features and user experience envisaged for the digital euro. However, it will not constitute a digital euro within the meaning of the proposed Regulation on the establishment of the digital euro and will not have legal tender status.

The pilot will cover a limited set of payment use cases across both P2P and P2B transactions. This call focuses exclusively on merchants participating in the remote P2B use case, covering payments for goods and services through websites (e-commerce) and mobile applications (m-commerce).

In this use case, an individual end user initiates a payment to a merchant by selecting the beta digital euro as a payment method on the dedicated checkout on the merchant’s e-commerce website or m-commerce application. The payment is then processed through the solutions provided by the acquiring pilot PSPs (and/ or their technical service providers).

This call targets e-commerce and m-commerce merchants operating across at least two pilot locations⁹. Merchants selected through this call will enter into a single contractual agreement with the ECB and may also offer their services at other Eurosystem pilot locations without entering into additional contractual agreements with the respective NCBs.

The pilot will also include other merchants participating through the ECB and participating NCBs, including merchants already providing services to the ECB and participating NCBs as well as merchants that may be independently selected by NCBs¹⁰.

⁹ Pilot locations: Austria, Belgium, Croatia, Cyprus, Estonia, Finland, France, Germany, Greece, Ireland, Italy, Latvia, Lithuania, Luxembourg, Netherlands, Portugal, Slovakia, Slovenia and Spain.

¹⁰ Merchants selected separately by participating NCBs for their respective pilot locations will enter into a participation agreement with the relevant NCB.

3. Pilot timeline

For merchants, the digital euro pilot will consist of two phases: a pilot development phase and a pilot operational phase. Merchant selection will happen between Q4 2026 and Q1 2027, onboarding and integration activities will take place between Q2 and until the end of the pilot development phase in Q3 2027.

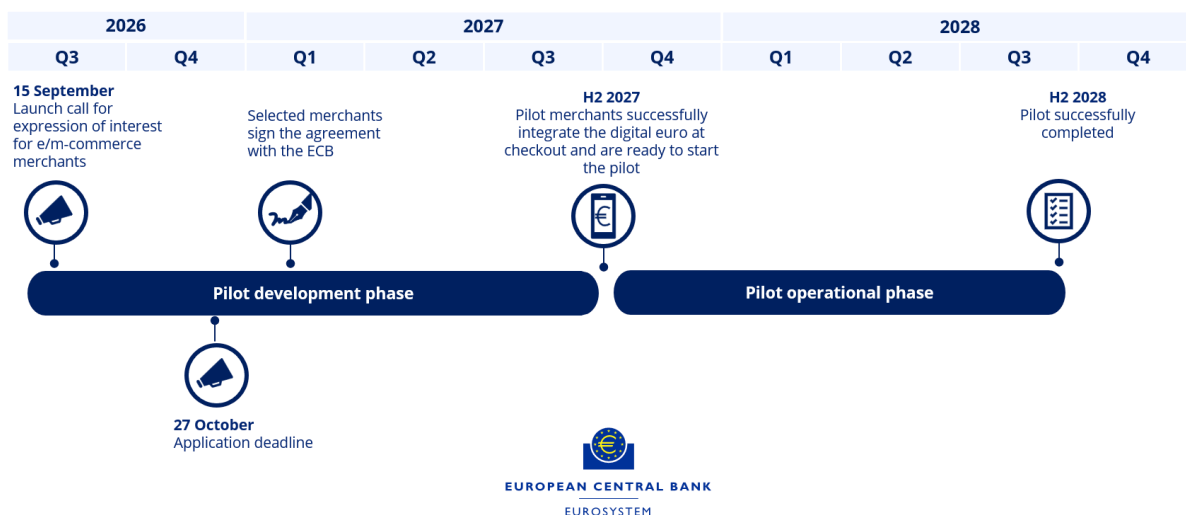


Figure 1: Digital euro pilot – envisaged timeline

The main activities foreseen in each phase are outlined below. Throughout the pilot, merchants will be supported by their acquiring pilot PSPs, which, in accordance with the PSP participation agreement¹¹, will provide the payment acceptance solution, onboarding support, technical integration guidance and operational assistance required to participate in the pilot.

i. Pilot development phase (Q3 2026-Q3 2027)

- Launch of the call for expression of interest: the ECB will publish the call, including the pilot objectives, scope, use cases, selection criteria, application process and indicative timeline.
- Focus session and FAQs: the ECB will organise one information session for interested merchants. This session, which is scheduled for 6 October 2026, will provide an overview of the pilot and the application process and provide an opportunity for interested merchants to ask questions. Frequently asked questions and their answers will subsequently be shared on the ECB's website and updated as needed. Merchants may submit written questions via a dedicated form up to two weeks before the application deadline specified in the call.

¹¹ See the [PSP participation agreement](#).

- Application submission: interested merchants must complete the application questionnaire in **Annex 1**, sign the application declaration in **Annex 2** and submit them by the deadline specified in the call.
- Evaluation and selection: applications will be assessed by the ECB, in cooperation with participating NCBs. Merchants will be selected based on their suitability to support the objectives and requirements of the pilot.
- Contracting and onboarding: merchants selected through this call will sign a contractual agreement with the ECB and establish or adapt their contractual relationship with an acquiring pilot PSP. Together with the acquiring pilot PSP, merchants will complete the onboarding activities, including confirming their scope of participation, governance arrangements, resources and implementation planning. The outcome of the selection process will be publicly announced once the contractual agreement(s) have been signed.
- Technical integration: selected merchants will work with acquiring pilot PSPs and relevant technical service providers to integrate the beta digital euro into their e-commerce and/or m-commerce environment.
- Ongoing feedback: Once the merchants have signed the contracts, they will be invited to start providing ongoing feedback on their experience, including implementation effort and operational readiness, including onboarding and setup activities, implementation timelines, integration into checkout and acceptance environments,

ii. **Pilot operational phase (Q3 2027-Q3 2028)**

- Pilot launch: selected merchants will begin accepting the beta digital euro from Eurosystem staff and support the execution of live transactions within the controlled pilot environment.
- Operational participation: throughout the pilot, merchants will cooperate with pilot PSPs, the ECB and participating NCBs to support the day-to-day operations of the pilot, including incident management, operational reporting, reconciliation activities and Eurosystem staff support.
- Ongoing feedback: throughout the pilot, merchants will regularly provide feedback on the technical defects, operational support requirements, reconciliation activities and changes required to terminals or acceptance infrastructure. Merchants will also report on transaction and acceptance performance, including successful and failed transactions, payment completion times, merchant-initiated cancellations, payment result ambiguities and repeat acceptance. In addition, merchants will be invited to share their views on communication materials, the ease of integrating the beta digital euro at checkout, confidence in the acceptance process, satisfaction with the user journey, implementation challenges, operational burden and key drivers of complexity. This feedback will contribute to the overall evaluation of the pilot and inform future preparations for the digital euro.

- Settlement: merchants will receive the value of beta digital euro transactions in its designated non-digital euro payment account via a direct crediting or deferred payout.

4. Selection criteria for pilot merchants

Following submission of their applications, merchants will be assessed against a set of selection criteria set out in **Annex 1**¹², comprising **eligibility criteria** and **weighted evaluation criteria**.

The **eligibility criteria** are intended to verify that applicants possess the minimum capabilities necessary to participate in the pilot. All applicants will be assessed against these criteria. Merchants that do not satisfy all eligibility criteria will be excluded from further consideration.

Among other factors, the assessment will focus on whether an applicant merchant:

- is legally established within the EU;
- has sufficient geographical reach and is able to serve customers in at least two Eurosystem pilot locations;
- operates an active e-commerce website and/or m-commerce application that is suitable for participation in the pilot;
- is willing to enter into a contractual relationship with the ECB and with an acquiring pilot PSP or, where applicable, to amend an existing agreement with an acquiring pilot PSP for the purposes of the pilot, and to cooperate with the ECB, participating NCBs and pilot PSPs throughout the pilot;
- has e-commerce and/or m-commerce platforms that are suitable and sufficiently flexible to support the integration of the beta digital euro.

Applicants meeting all the eligibility criteria will subsequently be assessed against **weighted evaluation criteria**. These criteria assess eligible merchants based on factors relevant to achieving the objectives of the pilot and to ensuring appropriate coverage of the remote P2B use case across the scope of the pilot. Unlike the eligibility criteria, merchants are not required to meet all of the weighted evaluation criteria to be considered for selection. Please refer to **Annex 1** for further details on the selection criteria. Given the controlled nature of the pilot, certain merchant sectors will be prioritised, and others may be excluded based on operational, risk and reputational considerations.

Through this call, the ECB is seeking to select a number of merchants to allow e-/m-commerce payments in all pilot locations. These merchants will support the testing of the remote P2B use case to all

¹² See [Annex 1](#)

Eurosystem staff participating in the pilot. The final number of selected merchants will depend on the number of eligible applications received and the need to ensure adequate coverage of the pilot objectives.

5. Applications that will not be considered admissible

The ECB will reject applications that are:

- received after the deadline;
- substantially incomplete;
- not submitted in English¹³.

The ECB may also reject applicants who do not comply with the criteria laid out in Article 30(3), Article 30(4), Article 30(5) or Article 30(7) of Decision ECB/2016/2¹⁴. The ECB may, at its own discretion, exclude applications that do not comply with other substantial formal requirements laid down in the call for expression of interest.

¹³ Supporting documents, such as certificates, extracts from official registers or similar documentation, may be submitted in their original language. The ECB may ask merchants to provide a certified translation of the original document.

¹⁴ [Decision \(EU\) 2016/245 of the European Central Bank of 9 February 2016 laying down the rules on procurement \(ECB/2016/2\)](#) (OJ L 45, 20.2.2016, p.15).