EUROPEAN CENTRAL BANK

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Pilot Merchant Participation Agreement

Annex 1 Pilot Timeline

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1. High-level timeline of the Pilot

The timeline for the Pilot is divided into two distinct phases, as defined in the **Pilot Merchant Participation Agreement, Article 1**: Pilot Development Phase, running from Q3 2026 to Q3 2027, and Pilot Operational Phase, running from Q3 2027 to Q3 2028.

This annex provides an outline of the key milestones to be achieved by Pilot Business End-Users in order to adhere to the expected timelines, as illustrated in **Figure 1** and **Table 1.**

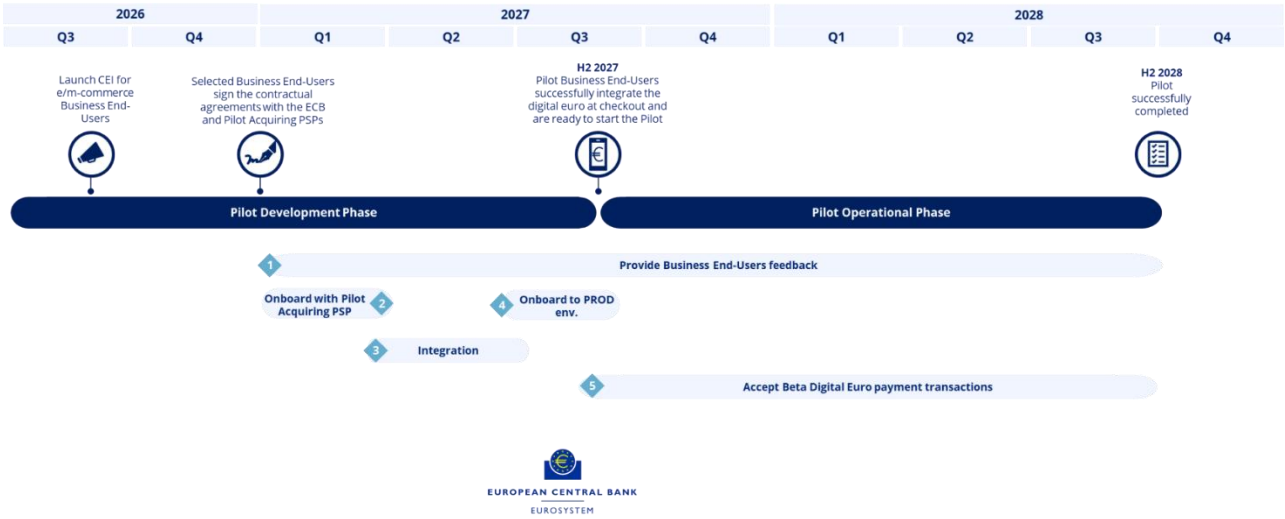

Figure 1 High-level Pilot timeline

Milestone overview	
1	Pilot Merchant starts providing data and feedback to the Pilot Acquiring PSP and to an entity designated by the ECB, in accordance with the Annex 2 Pilot Merchant Feedback Framework, from the signature of the contractual agreements, which is envisaged between Q4 2026 and Q1 2027, until the conclusion of the Pilot.
2	In Q1 2027, Pilot Merchant completes all onboarding activities with its Pilot Acquiring PSP, including the completion of all onboarding requirements (e.g. Know Your Business checks).
3	In Q2 2027, Pilot Merchant completes the integration of the Beta Digital Euro payment option into its e-commerce and/or m-commerce checkout solution, in collaboration with its Pilot Acquiring PSP.
4	In Q3 2027, Pilot Merchant completes production environment onboarding with its Pilot Acquiring PSP.
5	Pilot Merchant enables the acceptance of Beta Digital Euro payments for the agreed e-commerce and/or m-commerce use cases at the start of the Pilot, which is envisaged for H2 2027.

Table 1 Pilot Merchant milestone overview