

YOUR MONEY, ALWAYS ACCEPTED!

As a cash-like complement to existing payment methods, a digital euro would fit seamlessly into the daily lives of people in Europe and offer the following benefits:



RELIABLE PERSON-TO-PERSON PAYMENTS

Creating a means of digital money transfer between two people that works both online and offline, for example to split a restaurant bill




SMOOTH EUROPEAN TRAVEL

Providing a secure, digital payment option with cash-like features that works consistently throughout the euro area, both in stores and online



EASIER ONLINE PAYMENTS

Delivering a cash-like option for online payments, without requiring a current account or credit card



A digital euro would provide an anchor of stability for our money in the digital age

A MORE RESILIENT EUROPE

Amid global digitalisation, a digital euro can strengthen the European payments system. A digital euro would be provided as a public good to stand alongside private payment solutions. It would enhance Europe's resilience by ensuring transaction stability and protecting the payment system from uncertainties.



BUILDING A STRONGER EUROPE

reduced dependence on non-European means of payment



PROVIDING PROTECTION & STABILITY

unlike crypto, a digital euro would be legal tender backed by the ECB, designed to be widely accessible and accepted across the euro area. Like cash, it would have a guaranteed value – something that stablecoins and crypto-assets cannot offer.



MAINTAINING THE STRENGTH OF THE EURO IN GLOBAL FINANCE

helping to ensure the euro's international role and strength on the global financial stage

SPURRING INNOVATION



Europe embraces innovation when it comes to money and finance.

Over the last decade, Europe has seen no shortage of financial technology success, but innovation in payments has often remained within individual countries.

A digital euro would make the European payments landscape more competitive and innovative by offering a platform that makes it easier for payment service providers to offer pan-European solutions of their own.

GET IN TOUCH

Find out more information about the digital euro for the future

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DIGITAL EURO



The euro has united and connected people in Europe since it was introduced in 2002. Now, we are leading the way in bringing the valued features of cash into the digital age. Your money, always accepted.

ANOTHER PAYMENT OPTION FOR PEOPLE IN EUROPE



CASH



CARD



BANK ACCOUNT



OTHER DIGITAL PAYMENTS



DIGITAL EURO

An additional way to pay across the euro area



CASH-LIKE FEATURES

A digital version of the euro, issued and guaranteed by the European Central Bank (ECB), with cash-like features



PAY ANYWHERE IN THE EURO AREA

Any place that accepts debit or credit card payments, whether in physical stores or online, would also accept digital euro



DIGITAL MONEY THAT WORKS OFFLINE

Digital euro transactions would be possible even when there is no internet or mobile service, unlike card payments



PRIVACY IS KEY

The ECB will not be able to determine your identity or payment habits from your digital euro transactions



PUBLIC SERVICE

A public good, available to everyone in the euro area



IMMUTABLE VALUE

A digital euro would always keep its value and its use would never be restricted

FOR EVERYDAY PAYMENTS

The ECB is exploring a broad range of cases for daily use of a digital euro. Collaboration between the public and private sector is underway to ensure that a digital euro is available for people's everyday payments.

The **key ways** in which a digital euro can have an **impact on everyday payments and transactions** include:

SECURE PAYMENT FLEXIBILITY

A digital euro is designed to allow secure, real-time payments in shops, online, offline and between individuals.

DIGITAL AT ITS CORE

It would be useable across a variety of digital payment devices, like mobile phones, smartwatch apps, digital wallets and computers.

LINKING A BANK ACCOUNT

Seamless onboarding, easy flow of funds and automatic overflow management when a digital euro wallet or account is linked to an existing bank account.

USING A STANDALONE DIGITAL WALLET

A digital wallet or app would ensure that a digital euro is accessible to anyone who has some form of digital device.

INCLUSIVE BY DESIGN

Those without a bank account and/or digital device could still use digital euro. For instance, a payment card could be distributed by, and topped up at, public agencies, such as post offices.

INTEGRATION WITH NEW & EXISTING APPS

Private financial services entities like banks and other payment service providers could integrate digital euro services as a new feature within their existing apps. They would also support a digital euro app made available by the ECB.

AVAILABLE AT CASH MACHINES

Users could convert digital euro into cash, or vice versa, at cash machines.

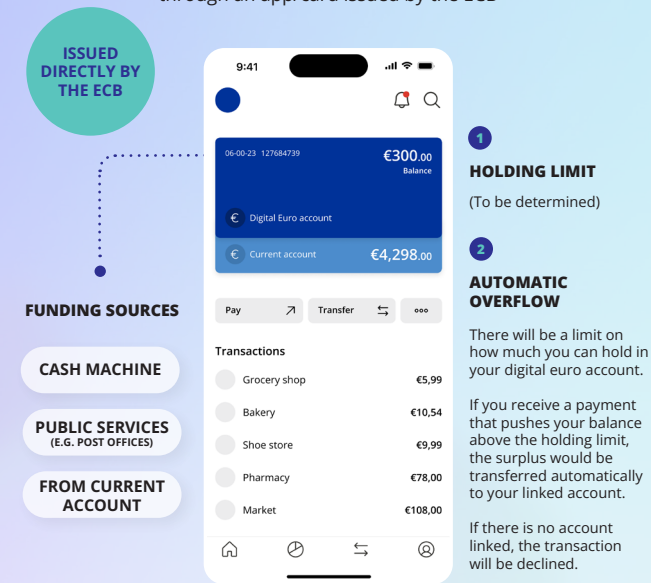
DESIGNED TO MAKE & RECEIVE PAYMENTS

A digital euro is designed to support payments and everyday transactions. It is not intended for investment or earning interest.

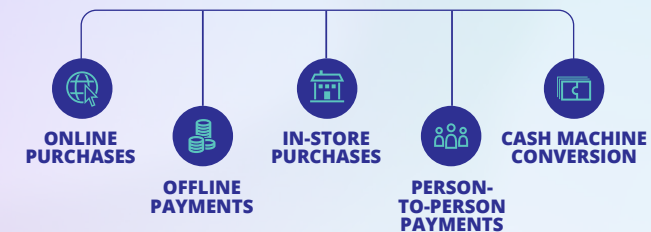
HOW THE DIGITAL EURO WOULD WORK

DIGITAL EURO ACCOUNT

With a bank or deposit-taking institution or through an app/card issued by the ECB



DIGITAL EURO TRANSACTIONS



More choices,
more freedom

