

# Digital euro pilot

Focus session on payment service providers participation

20 March 2026



EUROPEAN CENTRAL BANK  
EUROSYSTEM



## Practical information

### How can I ask questions?

Scan the QR code and submit your questions via Forms



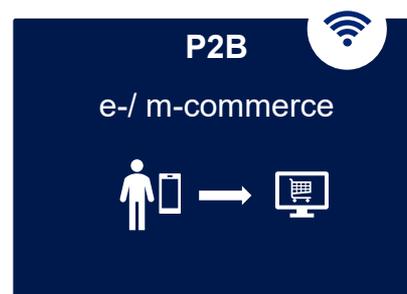
Questions for the Focus Session on  
the digital euro pilot



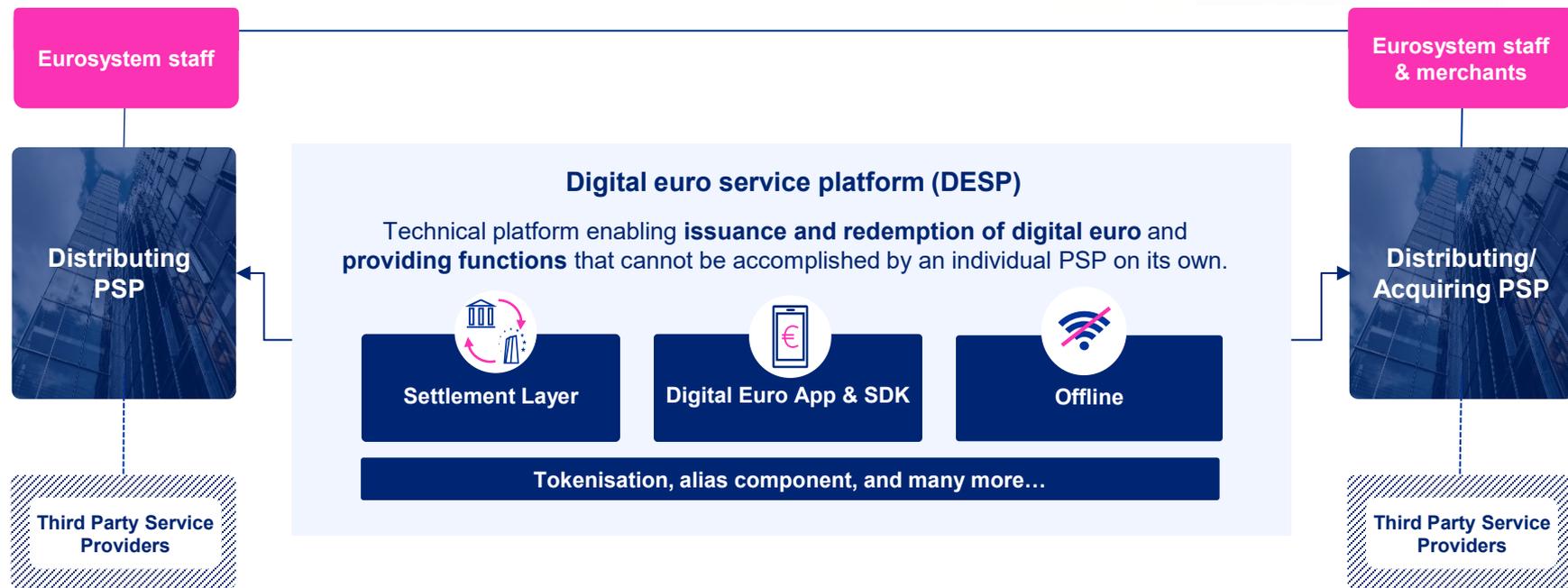
# The Eurosystem will run a pilot that aims to finetune the digital euro design and validate its technical readiness

## Digital euro pilot

- A **12-month** pilot, starting in H2 2027, conducted in a controlled **Eurosystem environment** involving real-world transactions.
- Transactions will use the **“beta digital euro”**: a digital means of payment without legal tender status, issued by the Eurosystem
- A **limited number of PSPs**, merchants and Eurosystem staff will participate. **PSP selection** started in March 2026.
- A selection of **4 use cases** will be validated
- The Eurosystem will **collect and apply feedback continuously** throughout the pilot to **further optimise the digital euro**



# The Eurosystem will support participating stakeholders with central infrastructure – the digital euro service platform



# Agenda

Digital euro pilot: timeline and overview of the documentation provided with the the call for expression of interest (CEI)

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Business architecture, pilot payment services, user journeys and minimum user experience (UX) requirements

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Functional requirements and end-to-end (E2E) process flows

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Onboarding and user testing

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Conclusion



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**Digital euro pilot: timeline and overview of the documentation provided with the CEI**

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# CEI launched on 5 March 2026 with comprehensive technical, operational and procedural documentation

## Annexes

Annex 1 - Pilot payment services

Annex 2 - Questionnaire

### Selection criteria:

- Eligibility requirements
- Weighted evaluation criteria

## Call for expression of interest



## Supporting documentation

Functional requirements

Business architecture

Onboarding overview

User journeys and minimum UX requirements

End-to-end process flows

Timeline

PSP feedback framework

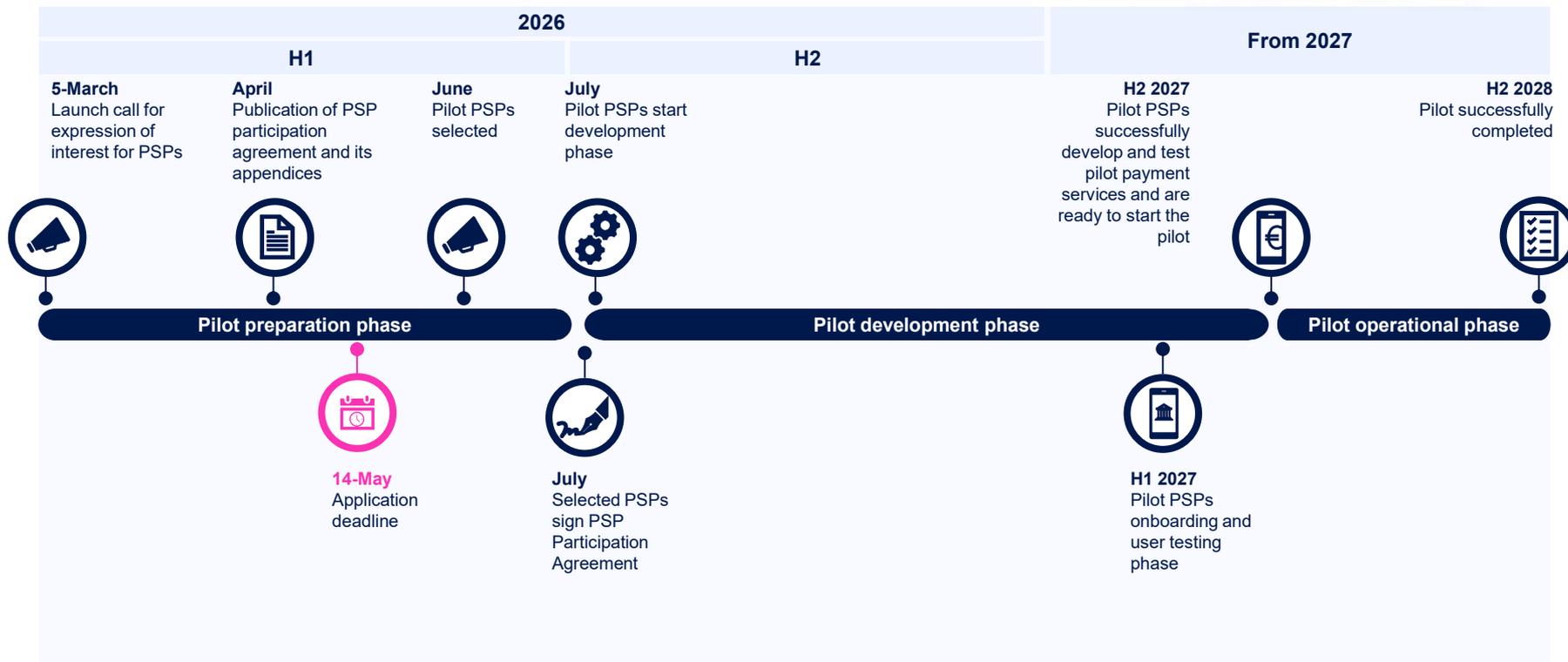
Communication guidelines

?

### Additional support for PSPs:

- FAQ<sup>1</sup>
- Dedicated channel for submitting new questions<sup>2</sup>

# Selection process expected to be finalised by June 2026; selected PSPs to start development in July 2026



# Q&A

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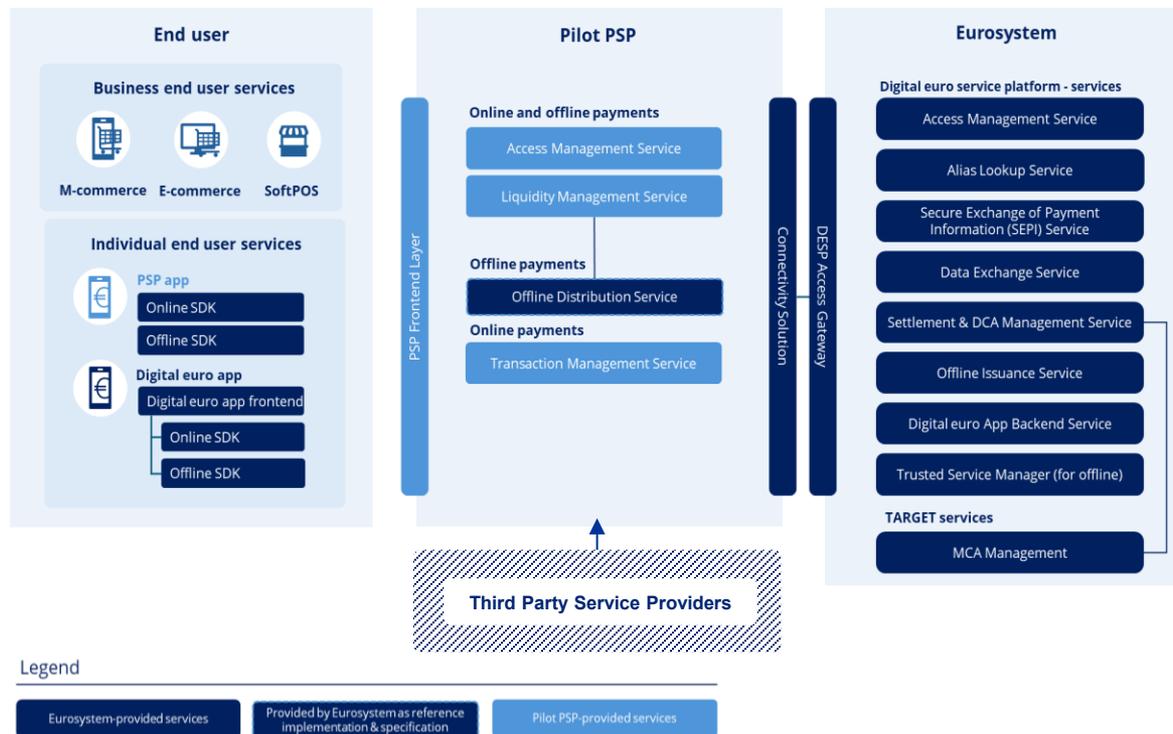
Conclusion



# Detailing the roles and responsibilities of stakeholders and the services they are expected to support

## Business architecture

- **High-level overview** of how the beta digital euro will be used and provisioned during the pilot.
- Stakeholders' roles:
  - **End users** access digital euro services via mobile apps for online and offline payments.
  - **Pilot PSPs** manage payment services, including funding/defunding, and integrity checks.
  - **Eurosystem** provides tools (DESP, SDKs) and ensures security for offline payments.
  - **Third Party Service Providers** can support PSPs in their development efforts.



# Pilot payment services and user journeys define what services pilot PSPs must implement and how end-users experience these services



## DOCUMENTATION

### Annex 1 - Pilot payment services

- Informs on **scope of services** to be implemented and tested in the digital euro pilot
- Services such as **onboarding of end users, liquidity operations, and payment use cases**

### User journey and minimum UX requirements documentation

- Informs on how the **various pilot payment services are utilised from an end user perspective**
- Provides, for **each journey**, a set of **UX requirements to which participants** must comply with when developing and offering the pilot payment services



## INFORMATION PROVIDED

All documentation is structured around **3 domains**, with **Annex 1** listing the **pilot payment services** for each component:

### Access management

- Onboarding
- Account settings
- Offboarding

### Liquidity management

- (De)funding waterfall
- Holding limit

### Transaction management

- P2P
- POS
- e/m-commerce
- Refunds

### USER JOURNEYS

- **Step-by-step view** of how **users interact** with each **service**
- **Example** of how this **user journey** would be applied
- Only **“happy flows”**

### UX REQUIREMENTS

- **Generic** → across all user journeys
- **Specific** → linked to a specific user journey
- **Optional** → flexible suggestions for an optimal user experience

# Q&A

Business architecture, pilot payment services, user journeys and minimum UX requirements

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# Functional requirements and E2E process flows define how pilot PSPs implement and operate pilot payment services



## DOCUMENTATION



## INFORMATION PROVIDED

### Functional requirements

- Explain how the **pilot payment services operate and should be implemented by pilot PSPs**
- Specify **responsibilities and roles of pilot PSPs in implementing and managing** the pilot payment services and end users

### E2E process flows

- Describe the **full sequence of steps required to execute a digital euro operation**, from initiation to completion, across all relevant stakeholders
- Enable a shared understanding of system **behaviour, roles, interactions and requirements** across PSPs, DESP components and users

#### Business rules

#### Process flows

Access Management Service	Transaction Management Service	Liquidity Management Service
Onboarding end users	Funding	P2P payment
End users' lifecycle management	Defunding	E-/m-commerce payment
Offboarding of end users	Reverse waterfall	POS payment
	Waterfall	Refund
	Holding limit	

# Q&A

Functional requirements and E2E  
process flows

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# Pilot PSPs onboard to DESP test environment to test functionalities and validate backend integration before onboarding to DESP production environment



## DOCUMENTATION

### Onboarding overview documentation

- Provides a high-level overview of the **onboarding process for pilot PSPs**
- To participate in the pilot, **pilot PSPs must be set up as DESP users** and ensure **access to a DESP DCA** for funding and defunding activities
- **Onboarding** focuses on **2** areas:
  - 1. Reference data setup:** submission of relevant data for both user testing and production environment
  - 2. Connectivity:** pilot PSPs select a connectivity provider, connect to the DESP, and complete initial connectivity tests in both environments



## INFORMATION PROVIDED

2026		2027				2028		
Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	

Onboard to TEST env. **1**

**2** User testing

User testing

Onboard to PROD env. **3**

**Ready for start of pilot**

**1**

Setup of reference data and establishment of connectivity to the **DESP test environment**.

**2**

Pilot PSPs **test** payment flows and validate end-to-end transactions.

**3**

Onboarding steps are conducted for the **DESP production environment**.



**Completion of these steps is required to start participating in the pilot**

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Onboarding and user testing

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# Join the pilot and take the next step in the advancement of the digital euro with us



## Get first-hand experience

with the digital euro project and its key design choices.



## Support the technical development

of a possible digital euro through close collaboration with the Eurosystem.



## Shape the next generation

of digital payments in Europe.



**April**  
Publication of PSP participation agreement and its appendices



**14 May**  
Application deadline



### Additional support for PSPs:

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# Thank you for joining

## FAQ on the digital euro pilot

Link to submit questions about the documentation



Stay tuned!

**in** Digital euro (official page)

## Give us feedback

to keep improving our upcoming events

