

# Focus session

Participation of payment  
service providers (PSPs)  
in the digital euro pilot

28 April 2026



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# Practical information

## Can I speak?

- All participants are muted


## How can I ask questions?

- Scan the **QR code**



# Today, we are concluding the focus session series ahead of the application deadline for PSPs to respond to the call for expression of interest

15 January Focus session 1	20 March Focus session 2	28 April Focus session 3
<p><b>Introduction to the digital euro pilot</b></p> <ul style="list-style-type: none"><li>• A <b>12-month</b> pilot, starting in H2 2027, conducted in a controlled <b>Eurosystem environment</b>.</li><li>• Participants will leverage a “<b>beta digital euro</b>”.</li><li>• A <b>limited number of PSPs</b>, merchants and Eurosystem staff will participate.</li><li>• A selection of <b>four use cases</b> will be validated.</li></ul>	<p><b>Call for expression of interest &amp; supporting documentation</b></p> <ul style="list-style-type: none"><li>• The PSP application process started on 5 March with the <b>publication of the call for expressions of interest (CEI) and its annexes</b>.</li><li>• <b>Supporting documentation</b> was published on technical, operational and functional requirements for the digital euro pilot.</li></ul>	<p><b>PSP Participation agreement &amp; implementation specifications</b></p> <ul style="list-style-type: none"><li>• The CEI was complemented by the <b>publication of the PSP participation agreement and its annexes</b>.</li><li>• <b>Front-end and back-end specifications</b> were published to further support interested PSPs in their considerations to participate in the digital euro pilot.</li></ul>



**Application deadline  
14 May**

# Agenda

Overview of PSP participation agreement

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Front-end specifications

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Back-end specifications

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Conclusion



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**Overview of PSP participation agreement**

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Front-end specifications

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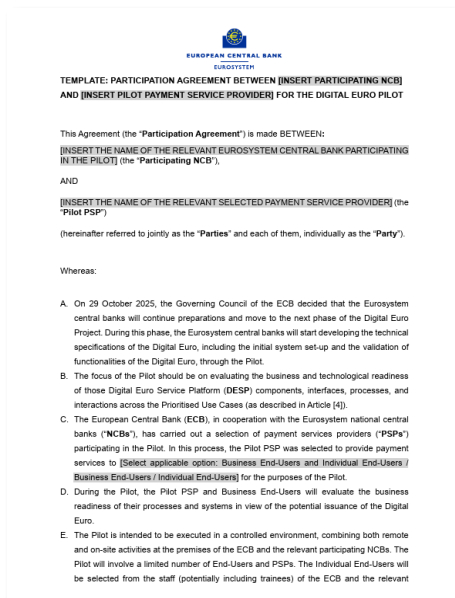


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# New on the ECB website: PSP participation agreement and annexes

## PSP participation agreement



## Annexes

Annex 1 - Pilot payment services

Appendix 2.A – Pilot PSP documentation package scope

Appendix 2.B - Functional requirements

Appendix 2.C – Pilot business architecture

Appendix 2.D – Onboarding overview

Appendix 2.E – User journeys and minimum UX requirements

Appendix 2.F – End-to-end process flows

Appendix 2.G – Pilot timeline

Annex 3 – Pilot PSP feedback framework

Annex 4 - Communication guidelines



Apply to the pilot by filling in and signing the [CEI Annex 2 – questionnaire](#)

# PSP participation agreement: the legal contract setting out the scope and principles for the pilot's execution



## Scope and general principles

- Limited **to the pilot**.
- Pilot supports learning and will evaluate **business readiness for a potential digital euro issuance**.
- In the event of an **objection to any contract amendment**, the parties shall seek to **resolve the matter amicably**.



## General description of the pilot

- Conducted in a **controlled environment** using the beta digital euro.
- **Four prioritised use cases**: online P2P<sup>1</sup> with User Alias/ DEAN; offline P2P with NFC; online P2B<sup>2</sup> (SoftPOS) with NFC; online remote P2B with a User Alias/ DEAN.
- **Fixed pilot duration**: 12 months with a possible extension of up to 6 months.



## Closing of the pilot

- Pilot PSP must offboard all **end users first**.
- **Pilot PSP offboarded** by the NCB.
- **Distributing PSP should clear all balances** (for the offline, with the support of the end user).
- **DCA closed by the NCB**.
- If pilot PSP **selected** for a subsequent phase, **existing setup may be retained** and **no new onboarding would be required**, subject to confirmation.

# The PSP participation agreement details the pilot PSPs' and participating NCBs' obligations in the digital euro pilot



## Obligations

### Pilot PSPs



- **Development, integration, DESP testing and validation.**
- End user **on/offboarding.**
- **First-level support** and incident handling.
- **Feedback** and data provision.

### Participating NCBs



- Pilot PSP **on/offboarding.**
- Pilot PSP **operational** and **technical support.**
- **Support** and **facilitate** feedback collection.



## Liability

- **Liability** between the parties in case of **loss/damage** resulting from **gross negligence** or **willful misconduct.**
- **Force majeure** and **third-party actions** exclude liability.
- First attempt to solve disputes between the parties is through **negotiation.**

# Q&A

Overview of PSP participation  
agreement

Scan the QR code and submit your  
questions via Forms

Questions for the Focus Session on  
the digital euro pilot



# Agenda

Overview of PSP participation agreement

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**Front-end specifications**

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Back-end specifications

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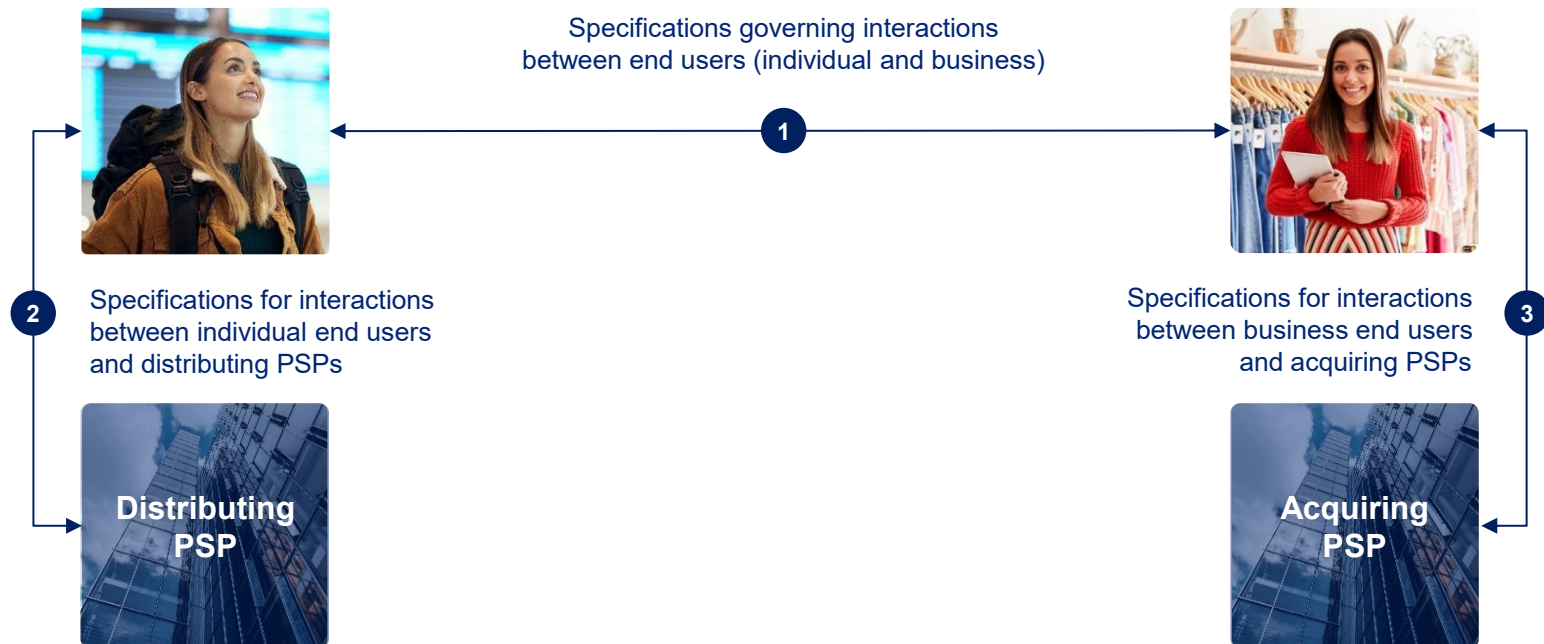
Conclusion



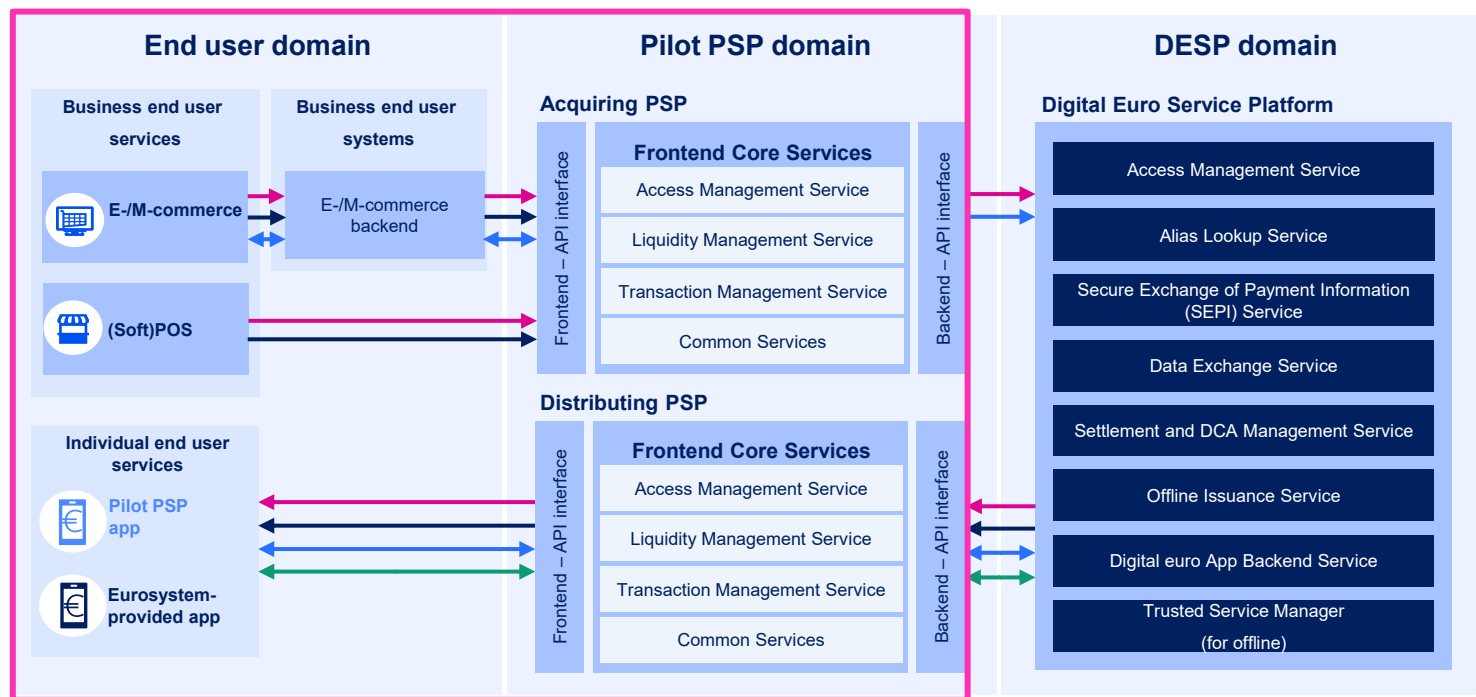
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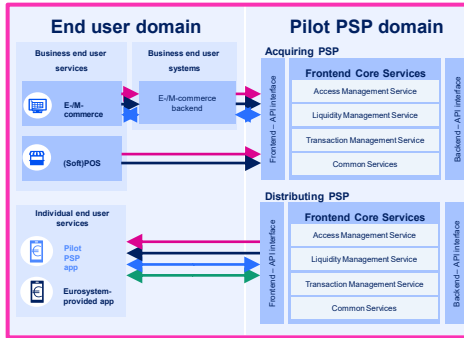
# The published front-end specifications focus on three interaction layers between individual end users, business end users and pilot PSPs



# Front-end specifications are scoped to the end user domain, pilot PSP domain and the interactions to facilitate payment initiation



# Documentation is structured along the functional domains: Access, Liquidity, Transaction Management and Common Services



## Distributing PSPs



- Access Management Service
- Liquidity Management Service
- Transaction Management Service

## Acquiring PSPs



- Access Management Service
- Liquidity Management Service
- Transaction Management Service

## End user domain



- Pilot PSP app requirements

## Acceptance instruments



- (Soft)POS
- E-/M-commerce

## Data management



- Data model
- Data dictionary

## Common services



- Access Management Service
- Liquidity Management Service
- Transaction Management Service
- Cross Functional Service

# Q&A

Front-end specifications

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**Back-end specifications**

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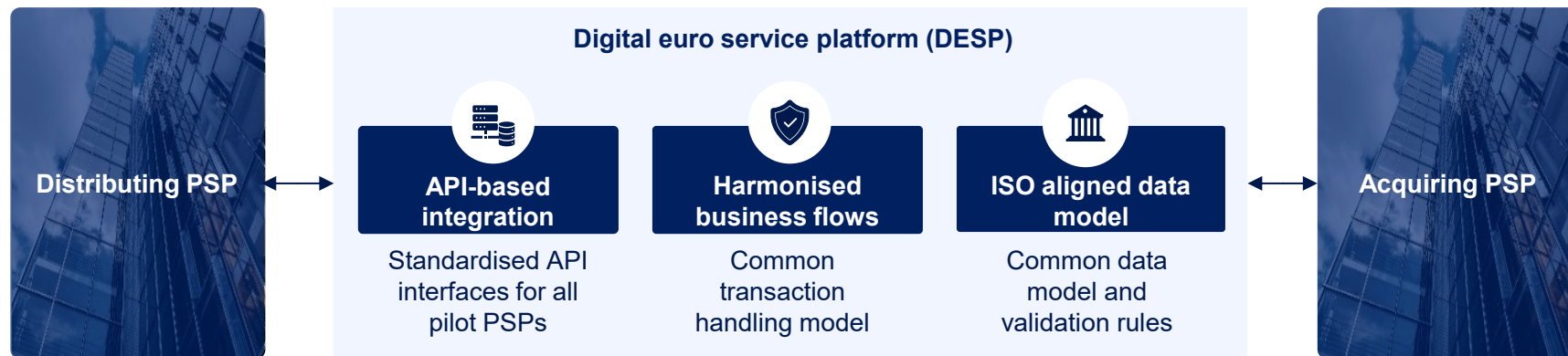
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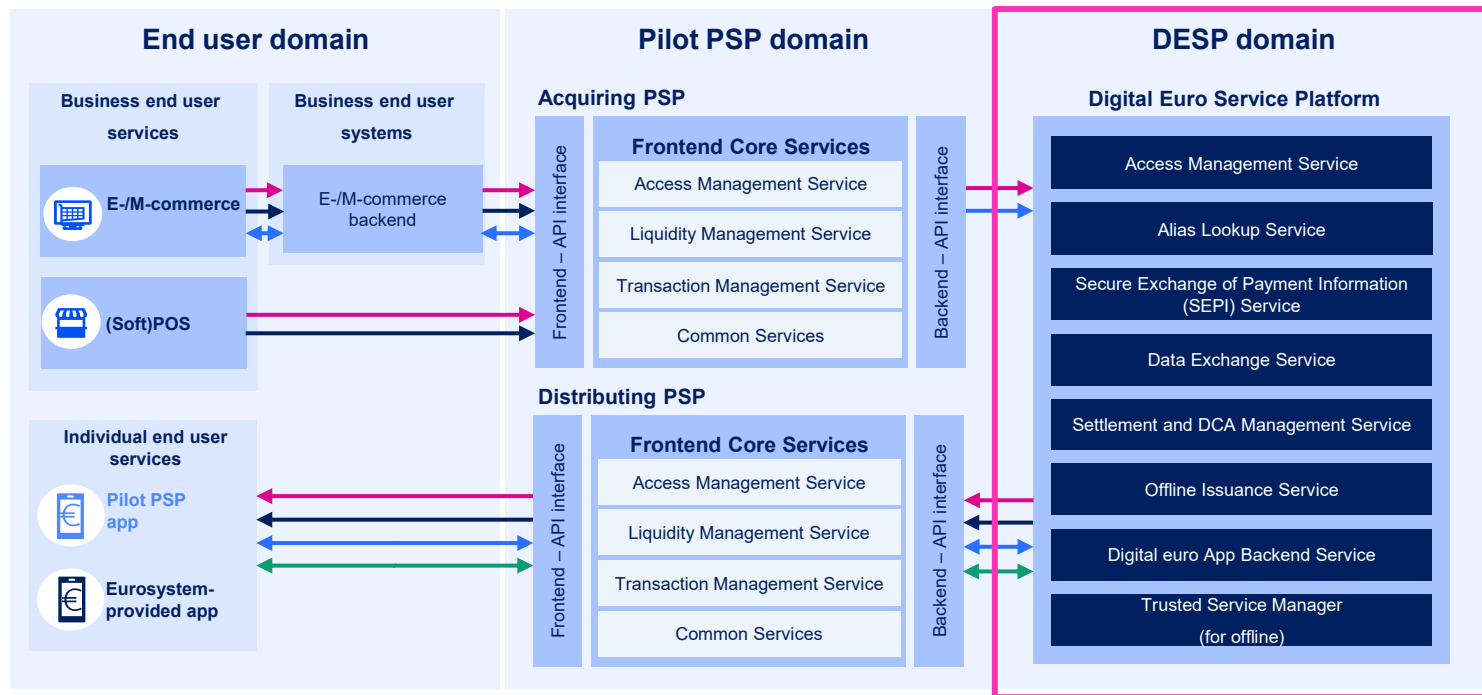
# Back-end specifications focus on the interaction between pilot PSPs and the DESP



## Objective

Enable secure, scalable and interoperable integration between all pilot PSPs and the DESP through harmonised interfaces, flows and data.

# Pilot PSPs integrate with DESP and unlock access to various services such as Alias Lookup, SEPI and the Settlement Service



# The published specifications (incl. YAML files) describe the what and the how for pilot PSPs to integrate with the DESP services



## Pilot PSPs

- Expose and consume standardised APIs to access DESP core services
- Execute transactions following the defined handling model and API framework



### Pilot PSP to DESP API interactions

- Secure, standardised
- API interactions



### Access to core DESP services

- Access Management
- Alias Lookup
- Data Exchange
- Settlement



### Transaction handling model

- Settlement is decoupled from payment initiation & authorisation
- Flexible and scalable transaction processing



### API framework and integration rules

- Request/response handling
- Idempotency
- Exception Handling model

# Q&A

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**Conclusion**



# Thank you for joining

Apply to the digital euro pilot before **14 May 17:00 CET** and help shape the future of payments in Europe!

**Apply via CEI  
Annex 2 questionnaire**



**FAQ on the digital  
euro pilot**



**Dedicated channel for  
submitting new questions**

