Digital euro pilot

Focus session

6 October 2026

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Practical information

You are automatically muted.

Any questions? Scan the **QR code**

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Agenda

Essentials of the pilot

CEI scope, documentation overview and timeline

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Establishment and development of the digital euro has been progressing steadily, with the Eurosystem now preparing for pilot activities

Current phase
Nov 2025 – ongoing

Following the Governing Council of the ECB decision of October 2025 to move to the next phase of the digital euro project, continued preparation will follow a **flexible** and **modular approach**.

This phase focuses on:

- **Advancing** technical readiness
- **Deepening** market engagement
- **Supporting** the legislative process
- **Preparing** for the pilot activities

Digital euro pilot
H2 2027 – H2 2028

- **Pilot activities** will be conducted to **validate the functional design** and further **progress technical readiness** for a potential **issuance** of digital euro.

Potential issuance of the digital euro

The Eurosystem continues its technical preparations for a potential digital euro in parallel with the ongoing legislative discussions.

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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.
- A **limited number of merchants**, PSPs and Eurosystem staff will participate, and a selection of four **use cases** will be validated.
- The Eurosystem will **collect and apply feedback continuously** throughout the pilot to **further optimise the digital euro.**

Objectives of the pilot

- **Validate readiness before scaling**
- **Improve digital euro value proposition**
- **Improve go-to-market strategy**
- **Prepare for subsequent market rollout**

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Until dedicated digital euro legislation is in place, the pilot will rely on the existing PSD2[1] framework

During the pilot, transactions use a "beta digital euro[2]".

The beta digital euro would:

- be **issued by the Eurosystem**;
- be a **digital form of money** recorded electronically;
- qualify as **'funds',** under existing **PSD2** rules;
- operate with **features similar to** the planned **digital euro** where possible.

The beta digital euro used during the pilot would not:

- be an official digital euro with legal tender status;
- be a banknote and/or a coin;
- be a Eurosystem account.

1. Directive (EU) 2015/2366 on payment services in the internal market.
2. For the detailed definition, please refer to the Merchant Participation Agreement

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The pilot will have a limited scope and will include four use cases to validate the main digital euro product features

P2P

Alias, Access Number

Payer transfers funds to a payee (both individuals) by inserting the payee's unique identifier (alias or access number) in the app.

P2P

NFC

Payer transfers funds to a payee (both individuals) by tapping their phone to the payee's phone. As the devices are **offline**, the transaction is settled instantly on the devices.

P2B

NFC (SoftPOS)

Payer (individual) transfers funds to a merchant by tapping their phone to the merchant's SoftPOS device.

P2B

e-/ m-commerce

Payer (individual) transfers funds to a merchant by inserting their unique identifier in the merchant's payment environment and authenticates in the app.

Focus of this CEI

Online transaction

Offline transaction

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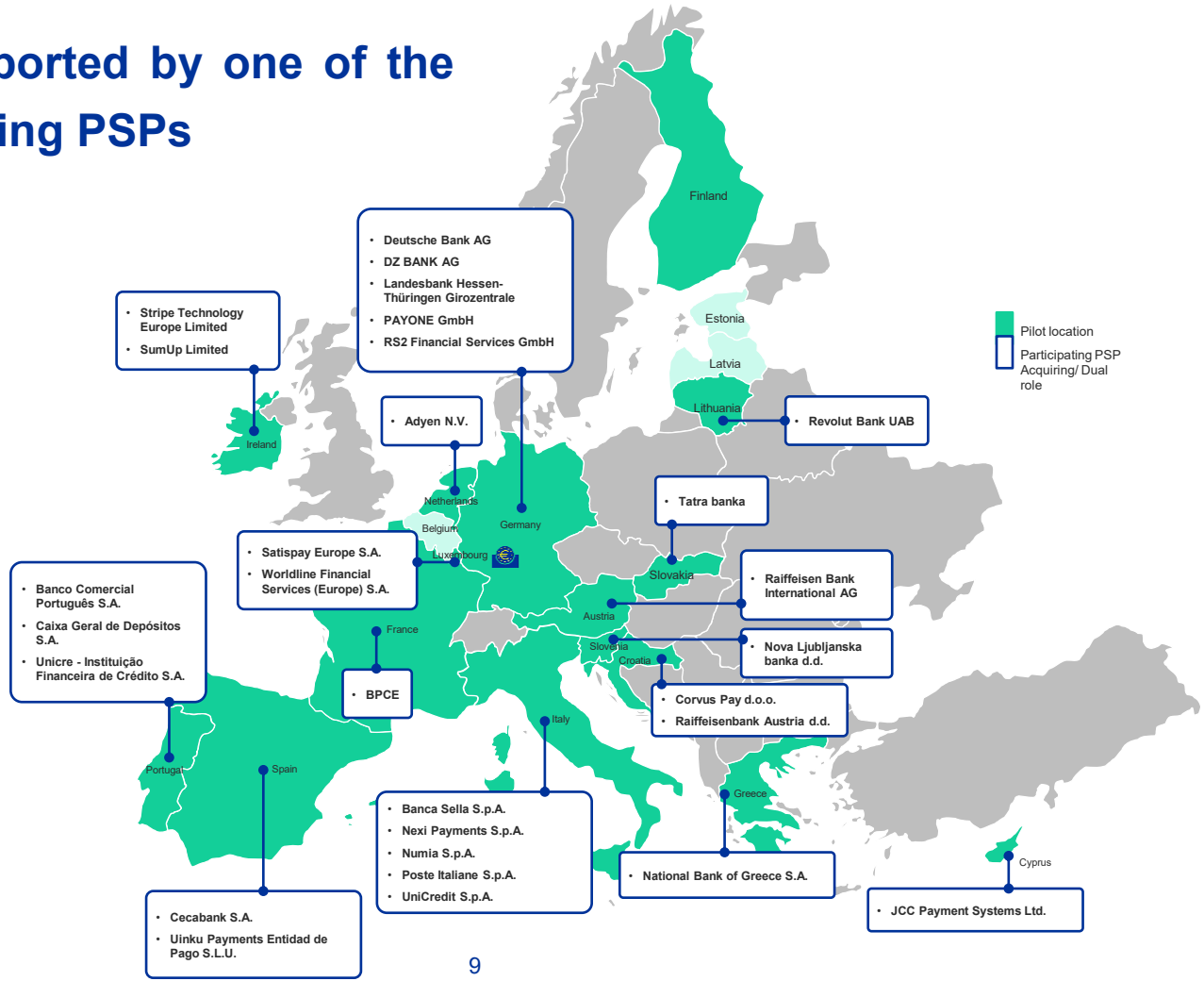
Merchants will be supported by one of the 29 selected pilot acquiring PSPs

Key insights

- ✓ **36 PSPs** selected from 50+ applicants, of which:
  - **29** pilot acquiring PSPs[1]
- ✓ **20 pilot locations**, including the ECB



1. Please refer to tab 3. Acquiring pilot PSPs of the CEI Annex 1 –Application Questionnaire

Q&A

Scan the **QR code** and submit your questions!

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A selection of merchants will be able to participate in the pilot at the ECB and NCBs, together with selected PSPs and Eurosystem staff and merchants

Merchants

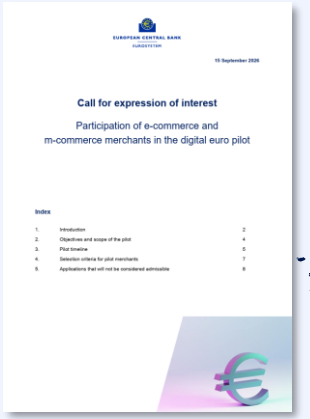
Merchants will play a **key role** in the pilot by accepting beta digital euro payments, engaging with PSPs and consumers, and providing feedback.

- **A limited number of merchants will participate in the digital euro pilot**:
  - ❖ Existing Eurosystem merchants (e.g., canteens);
  - ❖ Additional merchants selected to ensure a diverse range of merchant profiles and payment acceptance configurations.

- **The ECB launched** a **Call for Expressions of Interest on 15 September** to select additional merchants **for testing remote payment use cases (e-/m-commerce).**

Merchant CEI launched on 15 September 2026 together with merchant participation agreement and annexes

1 Call for expression of interest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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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- Objectives and scope
- E-commerce and m-commerce
- Legally established in the EU
- In at least two pilot locations

2 Annexes

- CEI Annex 1 – Application questionnaire

Selection criteria:
- Eligibility requirements
- Weighted evaluation criteria

- CEI Annex 2 - Application declaration and signature

3 Supporting documentation

- Merchant Participation Agreement
- Annex 1 - Pilot timeline
- Annex 2 - Merchant feedback framework
- Annex 3 - Communication guidelines

Additional support for merchants:
- FAQ
- Dedicated channel for submitting new questions[3]

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

Scope and general principles

- Limited **to the pilot**.
- Conducted in a **controlled environment** using the beta digital euro.
- **One prioritised use case in scope:** online remote P2B[1] with a User Alias/ DEAN.
- **Fixed pilot duration:** 12 months, with a possible 6-month extension.
- In the event of an **objection to any contract amendment**, the parties shall seek to **resolve the matter amicably**.

Merchant participation requirements

- Merchants must have a **contractual relationship with a pilot acquiring PSP** and implement the **necessary technical infrastructure integration**.
- An **adjusted checkout mechanism** that is **accessible** only for **pilot participants.**
- Merchants must be able to **accept beta digital euro payments** from pilot participants.

Merchant obligations

- Participate **in testing and operational readiness** activities.
- Maintain **pilot-relevant products and services**; obtain ECB approval for material changes.
- Provide **feedback, operational data and survey input** throughout the pilot.
- Comply with **ECB communication guidelines** to ensure merchants' communication is accurate, factual and aligned with the Eurosystem.

Benefits for merchants

- **Gain first-hand experience** of a simulated digital euro ecosystem
- **Test beta digital euro** acceptance in a controlled environment
- **Provide feedback** based on real-world payment scenarios
- **Work directly with the Eurosystem** to help identify improvements for a potential future rollout

1. Person-to-business

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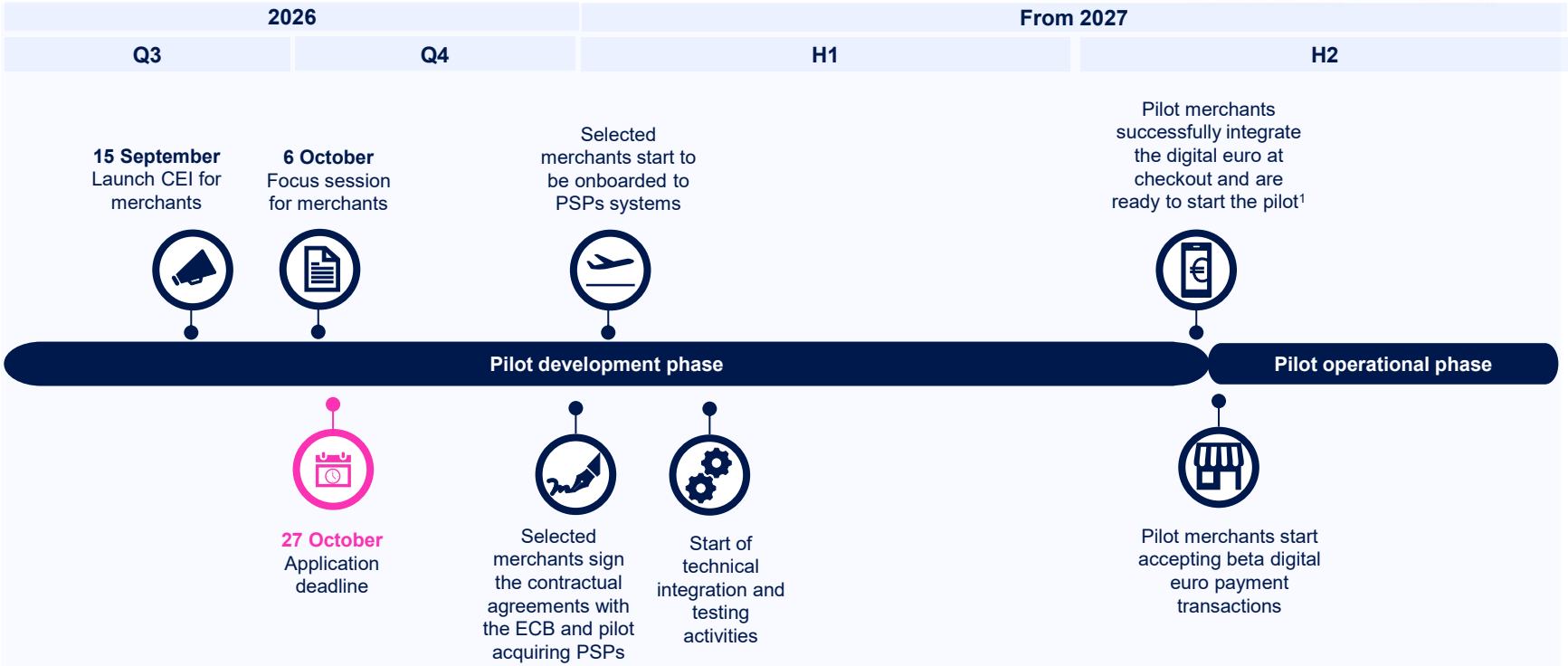
Selection process expected to be finalised by November 2026; contractual agreements by end of 2026/beginning 2027



1. The timing of the pilot remains subject to final confirmation.

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How to apply and next steps

1 REVIEW

Review the CEI documentation and **familiarise yourself** with the CEI requirements and participation conditions.

2 CLARIFY

Check the FAQ on the ECB website, **submit new questions** via the dedicated form**.**

3 COMPLETE

Complete the application questionnaire and provide the **information requested** in the CEI Annex 1 – Application Questionnaire.

4 SUBMIT

Submit the completed **CEI** Annex 1 – Application Questionnaire and the **signed** CEI Annex 2 - Application declaration and signature by **27 October 2026.**

5

After the **application deadline**, the **ECB** will **assess applications** and **contact applicants** regarding the **outcome** and **subsequent steps**.

Q&A

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

A futureproof currency

The digital euro would bring valued features of euro cash, like pan-European reach and inclusion, to the digital world

Always a reliable option

The digital euro would provide something unprecedented: a single European digital means of payment accepted throughout the euro area

Our money in our hands

The digital euro would strengthen Europe's resilience and reduce our dependency on private non-European providers

Joining the pilot will give merchants a unique opportunity to:

- **Gain first-hand experience** of a simulated digital euro ecosystem
- **Test Beta Digital Euro acceptance** in a controlled environment
- **Gain practical experience** with the technical and operational processes involved
- **Provide feedback** based on real-world payment scenarios
- **Work directly with the Eurosystem and help identify possible improvements** before a potential future roll-out

Ready to take part?

Apply to the digital euro pilot before 27 October 17:00 CET and help shape the future of payments in Europe!

Apply via CEI Annex 1 questionnaire

FAQ on the digital euro pilot

Dedicated channel for submitting new questions

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Thank you for joining

Stay tuned!

Digital euro (official page)

Subscribe to our newsletter on news and events about payments

Give us feedback

To keep improving our upcoming events

Further questions?

Don't hesitate to reach out to us at digitaleuro-pilotmerchant@ecb.europa.eu