

Digital euro pilot

ERPB Technical Session

28 November 2025



The Eurosystem will run a pilot that aims to shape the digital euro's 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 PSPs**, individual and business end users will participate. **PSP selection** will start in Q1 2026
- A selection of **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



Prepare for subsequent
market rollout



Inform go-to-market
strategy

The pilot 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 digital means of payment 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



Online transaction



Offline transaction

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



PSPs

- **Limited number of PSPs** will be selected based on criteria to best cover the pilot scope (e.g., geography, pilot use cases, users involved)
- **PSPs can apply** as either (or both):
 - **Distributing PSP** to enable pilot services for individual end users through a Eurosystem-provided app or integrate into proprietary PSP app
 - **Acquiring PSP** to enable pilot services for business end users by providing them the **SoftPOS** and/or **e-/ m-commerce solution**
- **Responsibilities**
 - Prepare digital euro services
 - Complete onboarding process (including certification)
 - Execute and support pilot



**Expected 5,000-10,000
Eurosystem staff**



Expected 15-25 merchants
providing everyday goods and
services to Eurosystem staff

Higher number of staff and
merchants could be facilitated,
while maintaining a controlled
pilot environment.

The selection of PSPs is a critical first step to start the preparation for the pilot, a Call for Expression of Interest will be launched in Q1 2026

Q2 2026

H2 2027

Pilot preparation

Pilot (12 months)

PSP involvement in pilot

Q1 2026
PSPs **express interest** to participate in the pilot

Eurosystem assesses and selects pilot PSPs

Q2 2026
PSPs **confirm interest** and sign **participation agreement**. Start preparation.

PSPs **develop digital euro services** infrastructure and onboard to Digital Euro Service Platform (DESP)

PSPs perform **User Testing** and back-end certification

PSPs play a **key role in the execution** of the pilot by onboarding end users, managing accounts and enabling transactions. PSPs **actively collaborate with the Eurosystem**, support monitoring activities and feedback collection

Merchant and Eurosystem staff involvement in pilot

Engagement with eligible merchants

Facilitate **onboarding** with selected **PSP**

Enable PSP **integration**, ensuring **technical readiness**

Merchants play a **key role in the execution** of the pilot acting as the **primary interface for Staff** to conduct real-world P2B transactions

Continuous **engagement** with Eurosystem staff

Staff onboarding, transaction execution and **feedback**

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 PSPs, consumers and merchants a unique opportunity to:

- **Get first-hand experience** with the digital euro
- **Support the technical development** of the digital euro through close collaboration with the Eurosystem
- **Shape the next generation** of digital payments in Europe

Questions?

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EUROPEAN CENTRAL BANK

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