

Press release

24 April 2026

ECB signs agreements with European standard setters to facilitate digital euro payments

- European Card Payment Cooperation (ECPC), nexo standards and Berlin Group to work with ECB to implement digital euro
- Standards to allow European payment solutions to minimise costs, expand geographical reach and diversify use cases
- Adoption of the digital euro regulation by co-legislators to unlock potential and provide certainty for market actors' future investments in payments

The European Central Bank (ECB) has signed agreements with three European standard-setting organisations – ECPC, nexo standards and the Berlin Group – to reuse these existing open technical standards, accessible to all stakeholders, for processing digital euro online payments.

The standards include:

- **CPACE standards**, developed by **ECPC**, support contactless “tap-to-pay” payments using near-field communication between a payment device and a payment terminal;
- **nexo standards** specifications connect merchants' systems with the back-end systems of payment service providers and acquirers. They are used, for example, to support payment acceptance and cash-machine transactions;
- **Berlin Group** standards allow payments to be made using an alias (such as a mobile phone number) and support balance checks and reconciliation across mobile devices and payment acceptance in areas like digital euro transactions initiated in merchant apps on smartphones.

By leveraging these open standards and working closely with the respective standardisation bodies, the ECB minimises adoption costs for the market and encourages early coordination among all involved players, including payment service providers and standardisation entities.

Free access, cost minimisation and coordination are particularly important as Europe currently lacks a universally available open standard supported across payment terminals and depends heavily on proprietary standards owned by international card schemes and global digital wallets. Using widely adopted European standards will simplify digital euro acceptance and create a uniform user experience across the euro area, while enabling European payment schemes to expand geographically and diversify use cases. With this approach, for instance, a national card scheme could expand its operations to point-of-sale (POS) environments outside its home market without requiring technical POS terminal upgrades.

The benefits of the digital euro standard will materialise ahead of digital euro issuance. Once EU co-legislators adopt the digital euro Regulation, providing certainty that the standards will apply across the euro area given the digital euro's legal tender status, European payment solutions providers would be able to scale up beyond national borders. Adoption of the Regulation will provide market actors with certainty for their future investments and reduce Europe's current dependencies in the area of payments.

"This partnership shows our strong commitment to making sure the digital euro works with existing European standards that the private sector can also use," said ECB Executive Board member Piero Cipollone, who chairs the High-Level Task Force on a digital euro. "The open digital euro standards will provide a European free alternative to current proprietary standards, make it easier for new European providers to enter the market and give European payment service providers and merchants the certainty they need to invest, innovate and compete across the euro area."

Ana Grade, CEO of ECPC, stated: "ECPC is very pleased with this bilateral agreement with the ECB on the use of the CPACE standard for the digital euro project, which will further enhance the standard's visibility and market presence."

Jean-Philippe Joliveau, Chairman of the Board of nexo standards, added: "We are very proud to collaborate with the ECB on the digital euro project. This cooperation confirms the position of nexo standards as an international and collaborative standardisation body for payment acceptance, supporting interoperability across the payments ecosystem."

Markus Schierack, Managing Director of SRC, commented: "We welcome the ECB's decision to engage with the Berlin Group. Open standards are the foundation of a competitive and interoperable European payments market. The ECB's participation in our standards process is a positive step for the broader ecosystem."

European Central Bank

Directorate General Communications

Sonnemannstrasse 20, 60314 Frankfurt am Main, Germany

Tel.: +49 69 1344 7455, email: media@ecb.europa.eu, website: www.ecb.europa.eu

Reproduction is permitted provided that the source is acknowledged.

The standards were selected together with market participants represented in the Rulebook Development Group and fulfil the goals of the Eurosystem payments strategy. Additional standards could follow in the future, subject to approval by the ECB's Governing Council.

Please find [here](#) selected pictures from the agreements signing ceremony

For media queries, please contact Georgina Garriga Sánchez, tel.: +49 69 1344 95368.

Notes

Payment standards are the technical foundation for insuring unified communication between payment service providers (PSPs) and payment infrastructures. They ensure that participants can exchange and execute transactions using the same “technical language”. Common standards reduce complexity, streamline processes and lower integration and operating costs for consumers, merchants, PSPs and financial institutions. They also provide a shared framework that supports innovation, competition and market integration

About ECPC:

ECPC is a cooperative company, founded in 2020 by six European firms (from France, Germany, Belgium, Bulgaria, Spain and Portugal) that manage payment solutions. ECPC aims to create, maintain and develop a European independent standard for contactless payments, CPACE, from conception to certification, which interested parties may use free of charge. The standard's market acceptance and footprint are very positive in Europe and beyond, with major vendors implementing and certifying CPACE-compatible products, both on the payment side (card/wallets) and on the payee side (terminals/mobile devices).

About nexo standards:

nexo standards is an international non-profit association headquartered in Brussels, Belgium. As a community of leading payment experts, its mission is to define, publish and promote global payment acceptance standards and supporting services that ensure interoperability between acceptance and acquiring solutions, integrated retail and terminal management systems.

About the Berlin Group:

The Berlin Group is a pan-European payments interoperability standards and harmonisation initiative that has the primary objective of defining open and common standards in the interbank domain. The Berlin Group is widely recognised for its API framework standards that support PSD2-compliant open banking and open finance. Its standards have been implemented by approximately 80% of the European market, as well as elsewhere. The Berlin Group is not a formal legal entity; SRC Security Research and Consulting GmbH acts as its Secretariat and Editorial Lead.

European Central Bank

Directorate General Communications

Sonnemannstrasse 20, 60314 Frankfurt am Main, Germany

Tel.: +49 69 1344 7455, email: media@ecb.europa.eu, website: www.ecb.europa.eu

Reproduction is permitted provided that the source is acknowledged.