



Plenary sitting

A10-0183/2026

25.6.2026

*****I**
REPORT

on the proposal for a regulation of the European Parliament and of the Council on the provision of digital euro services by payment services providers incorporated in Member States whose currency is not the euro and amending Regulation (EU) 2021/1230 of the European Parliament and the Council (COM(2023)0368 – C9-0214/2023 – 2023/0211(COD))

Committee on Economic and Monetary Affairs

Rapporteur: Fernando Navarrete Rojas

Symbols for procedures

- * Consultation procedure
- *** Consent procedure
- ***I Ordinary legislative procedure (first reading)
- ***II Ordinary legislative procedure (second reading)
- ***III Ordinary legislative procedure (third reading)

(The type of procedure depends on the legal basis proposed by the draft act.)

Amendments to a draft act

Amendments by Parliament set out in two columns

Deletions are indicated in ***bold italics*** in the left-hand column. Replacements are indicated in ***bold italics*** in both columns. New text is indicated in ***bold italics*** in the right-hand column.

The first and second lines of the header of each amendment identify the relevant part of the draft act under consideration. If an amendment pertains to an existing act that the draft act is seeking to amend, the amendment heading includes a third line identifying the existing act and a fourth line identifying the provision in that act that Parliament wishes to amend.

Amendments by Parliament in the form of a consolidated text

New text is highlighted in ***bold italics***. Deletions are indicated using either the **■** symbol or ~~strikeout~~. Replacements are indicated by highlighting the new text in ***bold italics*** and by deleting or striking out the text that has been replaced.

By way of exception, purely technical changes made by the drafting departments in preparing the final text are not highlighted.

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DRAFT EUROPEAN PARLIAMENT LEGISLATIVE RESOLUTION

on the proposal for a regulation of the European Parliament and of the Council on the provision of digital euro services by payment services providers incorporated in Member States whose currency is not the euro and amending Regulation (EU) 2021/1230 of the European Parliament and the Council (COM(2023)0368 – C9-0214/2023 – 2023/0211(COD))

(Ordinary legislative procedure: first reading)

The European Parliament,

- having regard to the Commission proposal to Parliament and the Council (COM(2023)0368),
 - having regard to Article 294(2) and Article 114 of the Treaty on the Functioning of the European Union, pursuant to which the Commission submitted the proposal to Parliament (C9-0214/2023),
 - having regard to Article 294(3) of the Treaty on the Functioning of the European Union,
 - having regard to the opinion of the European Central Bank of 31 October 2023¹,
 - having regard to the opinion of the European Economic and Social Committee of 13 December 2023²,
 - having regard to Rule 60 of its Rules of Procedure,
 - having regard to the report of the Committee on Economic and Monetary Affairs (A10-0183/2026),
1. Adopts its position at first reading hereinafter set out;
 2. Calls on the Commission to refer the matter to Parliament again if it replaces, substantially amends or intends to substantially amend its proposal;
 3. Instructs its President to forward its position to the Council, the Commission and the national parliaments.

¹ OJ C, C/2024/669, 12.1.2024, ELI: <http://data.europa.eu/eli/C/2024/669/oj>

² OJ C, C/2024/1584, 5.3.2024, ELI: <http://data.europa.eu/eli/C/2024/1584/oj>.

Amendment 1

AMENDMENTS BY THE EUROPEAN PARLIAMENT*

to the Commission proposal

2023/0211 (COD)

Proposal for a

REGULATION OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL

on the provision of digital euro services by payment services providers incorporated in Member States whose currency is not the euro and amending Regulation (EU) 2021/1230 of the European Parliament and the Council

(Text with EEA relevance)

THE EUROPEAN PARLIAMENT AND THE COUNCIL OF THE EUROPEAN UNION,
Having regard to the Treaty on the Functioning of the European Union, and in particular Article 114 thereof,

Having regard to the proposal from the European Commission,

After transmission of the draft legislative act to the national parliaments,

Having regard to the opinion of the European Central Bank³,

Having regard to the opinion of the European Economic and Social Committee⁴,

Acting in accordance with the ordinary legislative procedure,

Whereas:

- (1) The Commission emphasised in the Digital Finance and Retail Payment Strategies⁵ of September 2020 that a digital euro, as a retail central bank digital currency, would act as a catalyst for innovation in payments, finance and commerce in the context of ongoing efforts to reduce the fragmentation of the EU retail payments market.

* Amendments: new or amended text is highlighted in bold italics; deletions are indicated by the symbol **■**.

³ OJ C [...], [...], p. [...].

⁴ OJ C [...], [...], p. [...].

⁵ Communication from the Commission to the European Parliament, the Council and the Committee of the Regions on a Digital Finance Strategy for the EU (COM/2020/591 final)

- (2) Regulation (EU) .../...* on the establishment of the digital euro establishes the digital euro and lays down rules concerning it, in particular as regards its *issuance*, legal tender status, distribution, use and essential features, with a view to adapting the euro to technological changes and to ensuring its use as a single currency.
- (3) It is essential to ensure that, *while* payment *service* providers incorporated in Member States whose currency is the euro *are mandated to distribute the digital euro, payment service providers incorporated* in Member States whose currency is not the euro may *also* distribute the digital euro and therefore exercise their freedom to provide services in the Union. The provision of digital euro payment service by all payment *service* providers would contribute to a high level of innovation, facilitate payments and increase competition across the Union and is necessary to safeguard the integrity of the single market.
- (3a) All payment *service* providers incorporated in the Union should therefore be in a position to distribute digital euro payment services under the same conditions to natural or legal persons residing or established in the Member States whose currency is the euro, to natural or legal persons who opened a digital euro *payment* account at the time they resided or were established in the Member States whose currency is the euro, but no longer reside *nor* are established in such Member States, and to visitors in the euro area. Payment *service* providers incorporated in Member States whose currency is not the euro should also be in a position to distribute the digital euro to any other natural or legal persons residing or established in Member States whose currency is not the euro and in other countries of the European Economic Area or any third countries subject to the conditions laid down in the Regulation (EU) .../...*, *including where those natural or legal persons decide to exercise their right of free movement in a Member State whose currency is the euro. Additionally, payment service providers incorporated in Member States whose currency is not the euro should also be in a position to distribute the digital euro to citizens of a third country that benefit from a specific arrangement creating free movement rights in part of the Union.*
- (3b) *The European Central Bank should be able to define and impose restrictions on the access and use of the digital euro by visitors to the euro area and by natural or legal persons formerly resident or established in a Member State whose currency is the euro.*
- (3c) *For the benefit of the single market and to offer a more complete user experience for the digital euro, payment service providers incorporated in Member States whose currency is the euro should be able to provide digital euro payment services to merchants residing or established in a Member State whose currency is not the euro, or in a third country, thereby allowing those merchants to receive digital euro payment transactions from persons who might be provided with digital euro payment services by payment service providers incorporated in Member States whose currency is not the euro. That possibility is independent from the specific conditions for the distribution of the digital euro outside the euro area set out in Regulation .../...** and*

* OJ: Please insert in the text the number of the Regulation contained in document PE-CONS .../... (2023/0212(COD)).

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** OJ: Please insert in the text the number of the Regulation contained in document PE-CONS .../... (2023/0212(COD)).

is subject to the applicable national law of the Member State or third country where the merchant allowed to receive digital euro payment transactions is established.

- (3d) *Where a credit institution incorporated outside the euro area already has natural persons as clients who are resident in a Member State whose currency is the euro, that credit institution should be able to provide them with basic digital euro payment services. The requirements that should cumulatively be met for that purpose are (i) the credit institution should already provide digital euro payment services related, at least, to the access and use of the digital euro, the initiation and reception of digital euro payment transactions and the management of digital euro payment accounts; (ii) the credit institution should provide those digital euro payment services for three consecutive years to at least 400 000 natural persons residing in the euro area or to at least 5 % of the resident population in a single Member State whose currency is the euro; and (iii) the clients to which the basic digital euro payment services are provided should not have another payment account that provides mandatory digital euro payment services. As an alternative to providing basic digital euro payment services, the credit institution should be able to offer its clients the possibility to request those services from one of its branches or subsidiaries located in a Member State whose currency is the euro.*
- (3e) *Notwithstanding the obligation in principle to join the euro area once the convergence criteria established in Article 140 of the Treaty on the Functioning of the European Union are met, Member States whose currency is not the euro should monitor the effects of the use of the digital euro alongside their national currency and, if appropriate and necessary having regard to their corresponding report, take limited measures.*
- (4) Payment *service* providers incorporated in Member States whose currency is not the euro should apply the same rules as payment *service* providers incorporated in Member States whose currency is the euro for the purposes of distributing the digital euro, ***including the rules on the mandatory acceptance of the digital euro***. That is essential in order to ensure that the distribution of the digital euro by all payment *service* providers incorporated in the Union takes place in a uniform manner.
- (5) The provision of digital euro payment *service* by payment services providers incorporated in Member States whose currency is not the euro, should be subject to the same supervisory standards than those applied to payment *service* providers incorporated in Member States whose currency is the euro. For that purpose, the relevant provisions of Directive (EU) 2015/2366 of the European Parliament and the Council⁶, as replaced by Directive (EU) [please insert reference – proposal for a Directive on payment services and electronic money services in the internal market – COM/2023/366 final], Directive (EU) 2015/843⁷ as replaced by Directive (EU) [please insert reference – proposal for Anti-Money Laundering Directive - COM/2021/423 final] should apply to

⁶ Directive (EU) 2015/2366 of the European Parliament and of the Council of 25 November 2015 on payment services in the internal market, amending Directives 2002/65/EC, 2009/110/EC and 2013/36/EU and Regulation (EU) No 1093/2010, and repealing Directive 2007/64/EC (OJ L 337, 23.12.2015, p. 35).

⁷ Directive (EU) 2015/849 of the European Parliament and of the Council of 20 May 2015 on the prevention of the use of the financial system for the purposes of money laundering or terrorist financing, amending Regulation (EU) No 648/2012 of the European Parliament and of the Council, and repealing Directive 2005/60/EC of the European Parliament and of the Council and Commission Directive 2006/70/EC (OJ L 141, 5.6.2015, p. 73).

the supervision by competent authorities and the sanctions regime and supervisory arrangements between the competent authorities of the home Member States and of the host Member States, concerning provision of digital euro payment service by payment *service* providers established in Member States whose currency is not the euro.

- (6) Similarly, as in case of competent authorities of Member States whose currency is the euro under Regulation (EU) .../...*, the competent authorities responsible under Directive (EU) 2015/2366 for supervising the provision of payment services should also, **where relevant**, cooperate with the European Central Bank for the purposes of supervising the application of payment-related obligations laid down in **that** Regulation (EU).
- (7) In accordance with Article (4), point (25), of Directive 2015/2366, funds mean banknotes and coins, scriptural money or electronic money. As a new form of central bank money with legal tender, the digital euro should be considered as funds under Directive 2015/2366 as replaced by Directive (EU) [*please insert reference – proposal for a Directive on payment services and electronic money services in the internal market - COM/2023/366 final*] which extends the definition of funds to all forms of central bank money issued for retail use. The same definition of funds should be included in Regulation (EU) 2021/1230 of the European Parliament and of the Council of 14 July 2021 on cross-border payments in the Union.
- (7a) ***Digital euro users should be free to choose the possibility they deem best suitable for authenticating themselves and authorising digital euro transactions, which should include the possibility of using European Digital Wallets. For that purpose, Article 5a(7) of Regulation (EU) No 910/2014 of the European Parliament and of the Council⁸ should be amended to reflect that where a provider of European Digital Identity Wallets allows for the integration and use of payment instruments, that provider should ensure that, upon request, a digital euro user is able to access that user's digital euro account information and initiate digital euro transactions via the user's European Digital Identity Wallet. Use of the European Digital Identity Wallet should be voluntary and should contribute to a seamless and protected user experience, reduce administrative burden and strengthen trust, security and user control over personal data.***
- (8) Since the objectives of this Regulation cannot be sufficiently achieved by the Member States as rules applicable to payment *service* providers should be the same regardless of whether they are incorporated in a Member State whose currency is the euro or not, but can rather, by reason of the scale or effects of the action to ensure the integrity of the single market, be better achieved at Union level, the Union may adopt measures, in accordance with the principle of subsidiarity as set out in Article 5 of the Treaty on European Union. In accordance with the principle of proportionality as set out in that Article, this Regulation does not go beyond what is necessary in order to achieve those objectives.

* ***OJ: Please insert in the text the number of the Regulation contained in document PE-CONS .../... (2023/0212(COD)).***

⁸ ***Regulation (EU) No 910/2014 of the European Parliament and of the Council of 23 July 2014 on electronic identification and trust services for electronic transactions in the internal market and repealing Directive 1999/93/EC (OJ L 257, 28.8.2014, p. 73, ELI: <http://data.europa.eu/eli/reg/2014/910/oj>***

- (9) The European Data Protection Supervisor and the European Data Protection Board were consulted in accordance with Article 42 of Regulation (EU) 2018/1725 and delivered a joint opinion on **17 October 2023**,

HAVE ADOPTED THIS REGULATION:

Article 1
Subject matter and scope

This Regulation lays down rules concerning:

- (a) the specific obligations that payment service providers incorporated in Member States whose currency is not the euro shall apply when providing digital euro payment services;
- (b) the supervision and enforcement of the obligations referred to in point (a) by Member States whose currency is not the euro;
- (c) the specific obligations that original equipment manufacturers of mobile devices and providers of electronic communication services within the meaning of Article 2(1) *of Directive (EU) 2018/1972 of the European Parliament and of the Council*⁹ established in Member States whose currency is not the euro shall apply in relation to the digital euro.

Article 2
Definitions

For the purposes of this Regulation, the following definitions apply:

- 1. ‘digital euro’ means the digital **euro** as defined in Article 2, point (1) of Regulation (EU) .../...^{*};
- 2. ‘payment service providers’ means a payment service provider as defined in Article 4, point (11) of Directive 2015/2366;
- 3. ‘digital euro payment service’ means digital euro payment service as defined in Article 2 point (8) *of Regulation (EU) .../...^{**}*;
- 4. ‘**residing**’ means **being** legally resident **within the meaning of** Article 2, point (2), of Directive 2014/92/EU of the European Parliament and of the Council¹⁰;
- 5. ‘visitor **to the euro area**’ means a **visitor to the euro area** as defined in Article 2, point (22), of Regulation (EU) .../...^{***};

⁹ *Directive (EU) 2018/1972 of the European Parliament and of the Council of 11 December 2018 establishing the European Electronic Communications Code (OJ L 321, 17.12.2018, p. 36, ELI: <http://data.europa.eu/eli/dir/2018/1972/oj>).*

^{*} *OJ: Please insert in the text the number of the Regulation contained in document PE-CONS .../... (2023/0212(COD)).*

^{**} *OJ: Please insert in the text the number of the Regulation contained in document PE-CONS .../... (2023/0212(COD)).*

¹⁰ Directive 2014/92/EU of the European Parliament and of the Council of 23 July 2014 on the comparability of fees related to payment accounts, payment account switching and access to payment accounts with basic features (OJ L 257, 28.8.2014, p. 214).

^{***} *OJ: Please insert in the text the number of the Regulation contained in document PE-CONS .../... (2023/0212(COD)).*

6. ‘mobile device’ means a mobile device as defined in Article 2, point (31), of Regulation (EU) .../...^{*}.

6a. ‘credit institution’ means a credit institution as defined in Article 4(1), point (1), of Regulation (EU) No 575/2013 of the European Parliament and of the Council¹¹.

Article 3

Provision of digital euro payment services

Within the framework of Directive (EU) 2015/2366, payment *service* providers incorporated in Member States whose currency is not the euro may, **in accordance with the framework laid down in Regulation (EU) .../...^{**}**, provide **any of the** digital euro payment services **referred to in Annex I to that Regulation** to:

- (a) natural *or* legal persons residing or established in ■ Member States whose currency is the euro;
- (b) natural *or* legal persons **no longer residing or established in Member States whose currency is the euro, but who** opened a digital euro *payment* account at the time they *were residing* or were established in *those* Member States ■ ;
- (c) visitors **to the euro area**;
- (d) natural *or* legal persons residing or established in Member States whose currency is not the euro, subject to the conditions laid down in Article 18 of Regulation (EU) .../...^{***};
- (e) natural *or* legal persons residing or established in third countries, including territories under a monetary agreement with the ■ Union, subject to the conditions laid down in Articles 19 and 20 of Regulation (EU) .../...^{****};
- (ea) **natural or legal persons residing or established in Member States whose currency is not the euro, or in third countries, where those natural or legal persons exercise their free movement rights in a Member State whose currency is the euro;**
- (eb) **citizens of third countries that benefit from a specific arrangement creating free movement rights in a part of the Union.**

* OJ: Please insert in the text the number of the Regulation contained in document PE-CONS .../... (2023/0212(COD)).

¹¹ Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012 (OJ L 176, 27.6.2013, p. 1).

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*The European Central Bank may restrict access to and use of the digital euro by the digital euro users referred to in the first subparagraph, points (b) and (c), of this paragraph, subject to the conditions laid down in Article 16 of Regulation (EU) .../... **

*Within the framework of Directive 2015/2366, payment service providers may provide merchants residing or established in a Member State whose currency is not the euro, or in a third country, digital euro payment services allowing them to receive digital euro payment transactions from the persons referred to in the first subparagraph of this paragraph, even if the conditions referred to in Articles 18, 19 and 20 of Regulation (EU) .../... ** have not been met, subject to the applicable national law of that Member State or third country.*

2. *A credit institution incorporated in a Member State whose currency is not the euro shall, upon the request of a client who is a natural person as referred to in Article 13(1), point (a), of Regulation (EU) .../... ***, provide that natural person with the basic digital euro payment services referred to in Annex II to Regulation (EU) .../... **** where all of the following conditions are met:*

(a) that credit institution provides payment services as referred to in point (1), (2) or (3) of Annex I to Directive (EU) 2015/2366 to natural persons residing in a Member State whose currency is the euro;

(b) that credit institution, provides the services listed in point (a) of this paragraph to more than 400 000 natural persons residing in the euro area as a whole or to 5 % of natural persons residing in a single Member State whose currency is the euro, for three consecutive years; and

*(c) that natural person does not hold a payment account, as defined in Article 2, point (3), of Directive (EU) 2014/92, with any payment service provider that provides mandatory digital euro payment services in accordance with Regulation (EU) .../... *****.*

3. *A credit institution incorporated in a Member State whose currency is not the euro that is subject to the obligations set out in paragraph 2 may, for the purpose of fulfilling those obligations, refer clients who are entitled to receive the services referred to in that paragraph and who request those services, to a branch or subsidiary of that credit institution located in a Member State whose currency is the euro. Such referral shall be deemed to fulfil the obligations set out in paragraph 2.*

4. *A credit institution incorporated in a Member State whose currency is not the euro that fulfilled the conditions set out in paragraph 2 but which has not fulfilled those conditions for three consecutive years shall not be required to provide a new client, who is a natural person as referred to in Article 13(1), point (a) of Regulation (EU)*

* *OJ: Please insert in the text the number of the Regulation contained in document PE-CONS .../... (2023/0212(COD)).*

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.../...^{}, upon that client's request, with the basic digital euro payment services referred to in Annex II to that Regulation.*

*Clients who already hold a digital euro payment account with the credit institution concerned shall retain the right to continue receiving the basic digital euro payment services referred to in Annex II to Regulation (EU) .../...^{**}.*

Article 3a **Provision of digital euro acquiring services**

*Payment service providers incorporated in a Member State whose currency is not the euro shall comply with Article 14(1a) of Regulation (EU) .../...^{***} in respect of their clients established in Member States whose currency is the euro who are payees subject to the mandatory acceptance of the digital euro within the meaning of Article 7(3) of that Regulation, insofar as those payment service providers already provide those clients with acquiring services for comparable means of payment.*

Article 3b **Assessment of potential impact on national currency usage**

Member States whose currency is not the euro shall each designate a competent authority to monitor and assess the potential impact of the use of the digital euro on its national currency.

Competent authorities designated pursuant to the first subparagraph shall report to the Commission and to the European Central Bank every three years.

Where the digital euro is used in a Member State whose currency is not the euro alongside its national currency ('euroisation') and such use exceeds 10 % of cross-border retail payments in that Member State, the report referred to in the second subparagraph of this paragraph shall include a recommendation to temporarily suspend, for a period of six months, the application of Article 3(1), third subparagraph.

Article 4 **Applicable law**

1. ***Without prejudice to the provisions of this Regulation, the requirements laid down in Article 13, Chapter V, Article 18, Chapter VII, Chapter VIII and Chapter IX of Regulation (EU) .../...^{*} shall be applicable to payment service providers incorporated within the territory of Member States whose currency is not the euro that provide digital euro payment services in accordance with Article 3(1) and (2) of this Regulation.***

^{*} *OJ: Please insert in the text the number of the Regulation contained in document PE-CONS .../... (2023/0212(COD)).*

^{**} *OJ: Please insert in the text the number of the Regulation contained in document PE-CONS .../... (2023/0212(COD)).*

^{***} *OJ: Please insert in the text the number of the Regulation contained in document PE-CONS .../... (2023/0212(COD)).*

^{*} *OJ: Please insert in the text the number of the Regulation contained in document PE-CONS .../... (2023/0212(COD)).*

The requirement laid down in Article 33 of Regulation (EU) .../...^{**} shall be applicable to original equipment manufacturers of mobile devices and providers of electronic communication services within the meaning of Article **2(1) of** Directive (EU) 2018/1972 established in Member States whose currency is not the euro.

2. In accordance with Article 4(25) of Directive (EU) 2015/2366[█], the provisions of that Directive shall apply to payment transactions in digital euro.
3. In accordance with Article 2(10) of Regulation (EU) 2021/1230[█], the provisions of that Regulation shall apply to payment transactions in digital euro.
4. Without prejudice to Articles 37 of Regulation .../...^{***}, Regulation (EU) **2023/1113 and Directive (EU) 2015/849** of the European Parliament and of the Council¹² █ shall apply with respect to the digital euro.

Article 5 *Competent authorities*

1. Directive (EU) 2015/2366 of the European Parliament and of the Council shall apply to the supervision by competent authorities and the sanctions regime and supervisory arrangements between the competent authorities of the home Member States and of the host Member States, concerning the activities of payment service providers established in Member States whose currency is not **the** euro in relation to the digital euro for the purposes of applying this Regulation and the obligations referred to in Chapters IV, V, VI and VII of Regulation (EU) .../...^{****}.
2. Directive (EU) 2015/849 shall apply to the supervision by competent authorities and the sanctions regime and supervisory arrangements between the competent authorities of the home Member States and of the host Member States concerning the activities of payment service providers incorporated in Member States whose currency is not **the** euro established in relation to the digital euro for the purpose of applying **this** Regulation and the obligations contained in Chapter IX of Regulation (EU) .../...^{*}.

Article 6 *Cooperation with the European Central Bank*

For the purposes of supervising the application of Chapters IV, V and VII of Regulation (EU) .../...^{**} the competent authorities referred to in Article 5(1) shall, **where appropriate**, cooperate with the European Central Bank.

^{**} *OJ: Please insert in the text the number of the Regulation contained in document PE-CONS .../... (2023/0212(COD)).*

^{***} *OJ: Please insert in the text the number of the Regulation contained in document PE-CONS .../... (2023/0212(COD)).*

¹² *Regulation (EU) 2023/1113 of the European Parliament and of the Council of 31 May 2023 on information accompanying transfers of funds and certain crypto-assets and amending Directive (EU) 2015/849 (OJ L 150, 9.6.2023, p. 1, ELI: <http://data.europa.eu/eli/reg/2023/1113/oj>).*

^{****} *OJ: Please insert in the text the number of the Regulation contained in document PE-CONS .../... (2023/0212(COD)).*

^{*} *OJ: Please insert in the text the number of the Regulation contained in document PE-CONS .../... (2023/0212(COD)).*

^{**} *OJ: Please insert in the text the number of the Regulation contained in document PE-CONS .../... (2023/0212(COD)).*

Article 6a

Amendment to Regulation (EU) No 910/2014

In Article 5a(7) of Regulation (EU) No 910/2014, the following subparagraph is added:

“Where a provider of a European Digital Identity Wallet allows for the integration and use of payment instruments, that provider shall ensure effective interoperability and provide fair, reasonable, and non-discriminatory access to payment service providers distributing the digital euro, including to the European Digital Identity Wallet’s hardware and software features that are essential for the secure processing and execution of online and offline digital euro payment transactions via that European Digital Identity Wallet.”

Article 7

Amendment to Regulation (EU) 2021/1230

In Article 2 of Regulation (EU) 2021/1230 of the European Parliament and of the Council, point (10) is replaced by the following:

“(10) ‘funds’ means central bank money issued for retail use, scriptural money or electronic money;”.

Article 8

Entry into force and application

This Regulation shall enter into force on the twentieth day following that of its publication in the *Official Journal of the European Union*.

This Regulation shall be binding in its entirety and directly applicable in the Member States in accordance with the Treaties.

Done at Brussels,

For the European Parliament
The President

For the Council
The President

ANNEX: DECLARATION OF INPUT

Pursuant to Article 8 of Annex I to the Rules of Procedure, the rapporteur declares that he included in his report input on matters pertaining to the subject of the file that he received, in the preparation of the report, prior to the adoption thereof in committee, from the following interest representatives falling within the scope of the Interinstitutional Agreement on a mandatory transparency register¹³, or from the following representatives of public authorities of third countries, including their diplomatic missions and embassies:

| 1. Interest representatives falling within the scope of the Interinstitutional Agreement on a mandatory transparency register |
|--|
| AEBANCA |
| ABANCA |
| Association of Credit Card Issuers Europe |
| Association of German Banks |
| ATM Industry Association |
| Banco de España |
| Banco Santander |
| Bankinter |
| BBVA |
| BEUC |
| Bitpanda |
| Bizum |
| Blockchain for Europe |
| BNP Paribas |
| Bundesbank |
| Bundesverband der Deutschen Volksbanken und Raiffeisenbanken e. V. / National Association of German Cooperative Banks |
| Caixa Bank |
| Cash alliance |
| Cecabank |
| Chair of the European DataWarehouse |
| Circle Internet Financial |
| Commissioner for Economy and Productivity; Implementation and Simplification |
| Commissioner for Financial Services and the Savings and Investments Union |
| Crédit Agricole |
| Deutsche Bank |
| Dutch Banking Association |

¹³ Interinstitutional Agreement of 20 May 2021 between the European Parliament, the Council of the European Union and the European Commission on a mandatory transparency register (OJ L 207, 11.6.2021, p. 1, ELI: http://data.europa.eu/eli/agree_interinsttit/2021/611/oj).

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| Dutch Central Bank President |
| Dutch Ministry of Finance |
| Ecommerce Europe |
| Erste Group |
| EuroCommerce |
| European Association of Co-operative Banks |
| European Association of Corporate Treasurers |
| European Banking Authority |
| European Banking Federation |
| European Central Bank |
| European Fintech Association |
| European Mobile Payments Association (EMPSA) |
| European Payment Institutions Federation |
| European Payments Alliance |
| European Payments Initiative |
| FBF (French Banking Federation) |
| Finance Watch |
| Financial Unit at the Permanent Representation of the Slovak Republic to the EU |
| French Treasury |
| German Banking Industry Committee |
| German Federal Ministry of Finance |
| Inditex |
| International Security League |
| Intesa Sanpaolo |
| Irish Presidency of the Council |
| Italian Banking Association |
| Kangaroo Group |
| KPMG |
| Mastercard |
| Member CDU/CSU |
| Mercadona SA |
| National Bank of Belgium |
| Nordea Bank AB |
| Oesterreichische Nationalbank (OeNB) |
| Permanent Representation of Spain in the European Union |
| Plataforma Denaria |
| President of the Eurogroup |
| President of the Eurogroup Working Group |
| Revolut |
| Satispay |
| Sociedade Interbancária de Serviços |
| Société Générale |

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|---|
| Sparkassen-Finanzgruppe |
| Swift |
| The European Digital Payments Industry Alliance: EDPIA |
| UniCredit |
| Visa |
| World Savings and Retail Banking Institute / European Savings and Retail Banking Group |
| 2. Representatives of public authorities of third countries, including their diplomatic missions and embassies |
| Bank of England |

The list above is drawn up under the exclusive responsibility of the rapporteur.

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PROCEDURE – COMMITTEE RESPONSIBLE

| | | |
|--|---|-----------|
| Title | Provision of digital euro services by payment services providers incorporated in Member States whose currency is not the euro and amending Regulation (EU) 2021/1230 of the European Parliament and the Council | |
| References | COM(2023)0368 – C9-0214/2023 – 2023/0211(COD) | |
| Date submitted to Parliament | 29.6.2023 | |
| Committee(s) responsible Date announced in plenary | ECON 11.9.2023 | |
| Rapporteurs Date appointed | Fernando Navarrete Rojas 16.12.2024 | |
| Discussed in committee | 5.11.2025 | 29.1.2026 |
| Date adopted | 23.6.2026 | |
| Result of final vote | +: 43 –: 9 0: 6 | |
| Date tabled | 26.6.2026 | |

**FINAL VOTE BY ROLL CALL
BY THE COMMITTEE RESPONSIBLE**

| 43 | + |
|-----------|--|
| ECR | Stefano Cavedagna, Giovanni Crosetto, Daniele Polato |
| PPE | Georgios Aftias, Stefan Berger, Regina Doherty, Marco Falcone, Markus Ferber, Loucas Fourlas, Dirk Gotink, Sérgio Humberto, Kinga Kollár, Siegfried Mureşan, Fernando Navarrete Rojas, Luděk Niedermayer, Sirpa Pietikäinen, Paulius Saudargas, Andreas Schwab, Juan Ignacio Zoido Álvarez |
| Renew | Gilles Boyer, Valérie Devaux, Ludovít Ódor, Anouk Van Brug, Stéphanie Yon-Courtin |
| S&D | Sakis Arnaoutoglou, Jonás Fernández, Claire Fita, André Franqueira Rodrigues, Eero Heinäluoma, Aurore Lalucq, Costas Mavrides, Nikos Papandreou, Evelyn Regner, Elena Sancho Murillo, Lara Wolters |
| The Left | Daniilo Della Valle, Gaetano Pedulla', Jussi Saramo, Pasquale Tridico |
| Verts/ALE | Rasmus Andresen, Damian Boeselager, Mélissa Camara, Anna Strolenberg |

| 9 | - |
|-------|---|
| ECR | Marlena Małag, Maciej Wąsik |
| ESN | Siegbert Frank Droese, Rada Laykova |
| NI | Fabio De Masi |
| PfE | Mireia Borrás Pabón, Juan Carlos Girauta Vidal, Auke Zijlstra |
| Renew | Engin Eroglu |

| 6 | 0 |
|-----|--|
| ECR | Stephen Nikola Bartulica, Johan Van Overtveldt |
| PfE | Enikő Györi, Jaroslav Knot, Tomáš Kubín, Pierre Pimpie |

Key to symbols:

+ : in favour

- : against

0 : abstention