

28 September 2026

Call for expressions of interest in a new wave of digital euro innovation platform activities

1. Introduction

As part of the preparations for the potential introduction of a digital euro, the Eurosystem is launching a new wave of collaboration initiatives to stimulate innovation by market participants and to identify how the digital euro infrastructure could support them in their innovation efforts.

Following the launch of the innovation platform initiative¹ in 2024, the Eurosystem is now opening the door to further collaboration with different stakeholders, including small and large merchants, payment service providers (PSPs), technical service providers (TSPs), fintech companies, point-of-sale (POS) vendors, public institutions and entities, research institutes and consumer associations.

This new wave of innovation activities will build on the outcome of the innovation platform² and will be organised around two main workstreams:

- **Experimentation:** focuses on tangible innovative features and value-added services that the private sector could develop to improve the user experience for consumers and businesses.
- **Exploration:** explores novel technological developments that could enhance the digital euro in the future and help ensure that its infrastructure can support innovation by market participants.

Interested stakeholders are invited to express their interest by completing and submitting the application form by 17:00 CET on 9 November 2026 indicating which workstream(s) and focus area(s) they would like to participate in, outlining their motivation and relevant expertise and describing one or more use cases. Joint applications, especially those covering different roles within a digital euro ecosystem (e.g. a merchant and a payment service provider), are encouraged³.

Participants will be selected based on a structured assessment of the applications received. The assessment will consider several factors detailed in the sections below. The list of selected participants will be published on the ECB's website in January 2027.

Participants will be expected to contribute meaningfully to the innovation activities, including by committing adequate resources and engagement for the duration of the workstream(s). Participation is voluntary. The Eurosystem will not provide any financial remuneration or compensation for activities carried out as part of the innovation platform.

The innovation platform provides market participants with an opportunity to gain early insights into the digital euro and its potential capabilities, to contribute to the evolution of its infrastructure, to support market-led innovation, and to develop and test innovative services building on the digital euro ecosystem. The insights gained through these activities will help inform the Eurosystem's ongoing analysis and exploration of potential future enhancements, use cases and implementation considerations for the digital euro. At the end of the work, the ECB may invite selected participants to an on-site event or conference to showcase the outcome of their work and may publish key findings of each workstream as part of an outcome report(s).

¹ See the web page on the [digital euro innovation platform](#) on the ECB's website.

² See ECB (2025), "[Digital euro innovation platform – outcome report: pioneers and visionaries workstreams](#)", September.

³ For joint applications, please only submit one application form. The form provides instructions on how to include information for both applicants.

2. Scope of innovation activities

2.1 Experimentation

The Experimentation workstream will build on the promising ideas identified through last year's work and turn them into concrete solutions, with a focus on e-receipts, multi-payer and multi-payee transactions, conditional payments, and front-end features. These services have the potential to deliver substantial value to people in Europe while also unlocking new revenue streams for European companies.

Experimentation activities aim to stimulate and support the market – especially PSPs, fintech companies and TSPs – in developing innovative features and services, building on the core infrastructure and functionalities of the digital euro. Through these activities, participants will be able to test new solutions and will help the Eurosystem identify how the digital euro infrastructure could evolve to better support market-led innovation in the future.

Experimentation activities are expected to run from January 2027 to June 2027. They may be extended upon agreement with participants. Involvement in the experimentation activities will be governed by a contract signed by the selected participants and the ECB (see [Annex 1](#) and [Annex 2](#)).

Format and outcome

As a first step, the Eurosystem will organise dedicated virtual workshops with the selected participants to better understand their proposed solutions and identify how it can support the market in developing them. The Eurosystem will then provide participants with the relevant technical specifications and requirements for connecting to a dedicated digital euro testing environment.⁴

In the context of experimentation activities, selected participants will be expected to develop proof-of-concepts (PoCs) or prototypes, along with a report outlining the approach followed, key development steps, lessons learned and outcomes. The Eurosystem may use key concepts and general findings from the experimentation activities to prepare summaries and reports, which may be made available through public channels such as the ECB's website. Further details on the structure and content of the experimentation activities will be provided once the selection procedure has been completed.

Focus areas on experimentation

Electronic integrated receipts (e-receipts)

Participants in this topic will explore how electronic receipts could be integrated into a digital euro transaction to provide users with a digital version of their receipt within their payment app. Activities will begin with a kick-off workshop to identify business and technical requirements. Based on these discussions, participants will assess alternative approaches for generating, sharing and storing e-receipts, evaluating them in line with privacy by design, scalability, cost efficiency and operational complexity considerations, while also taking into account different merchant needs and levels of digitalisation.

⁴ For the purpose of the experimentation activities, all participants will interact with the environment as simulated PSPs, irrespective of their organisation type. The initial scope is limited to testing PSP-to-backend interactions and does not include complete end-to-end transaction flows across multiple participants or payment ecosystem actors.

In a second phase, participants will engage in hands-on technical experimentation to assess the e-receipt flow and possible standards. Dedicated APIs will be provided to enable the simulation of digital euro transactions and the associated handling of e-receipts.

Through this focus area, participants will be able to enhance the user experience of digital euro transactions, explore more digital and efficient receipt management solutions and identify new service opportunities and value-added offerings within the digital euro ecosystem. Participants may present multiple use cases related to e-receipts in their application.

PSPs, TSPs, merchants and point-of-sale (POS) vendors are envisaged as the main target participants, although participation is also open to other interested stakeholders. Collaboration across the payment value chain is particularly encouraged. Expressions of interest involving cooperation between POS vendors, PSPs, TSPs and merchants are especially desirable, as they would enable more representative implementation scenarios.

Multi-payer and multi-payee transactions

This focus area will look into multi-payer and multi-payee scenarios. Multi-payer scenarios refer to transactions in which multiple payers contribute equal or different amounts to a single payment settled as one transaction, for example when splitting a bill or making group purchases. Multi-payee scenarios involve transactions in which a single payer initiates one payment that is automatically distributed to multiple recipients, with the respective amounts routed and settled under the same logical flow.

The topic will be divided in a two-step approach leading to hands-on experimentation. It will start with a kick-off workshop aimed at identifying relevant business and technical requirements before moving on to a second phase in which participants will test multi-payer and multi-payee use cases using dedicated APIs.

Against this background, participants will explore concrete transaction scenarios, develop their own real-life use cases and assess the implications of specific features on the user experience and the range of supported payment use cases, as well as their technical feasibility in line with digital euro design principles.

Participants will be able to present multiple use cases in their application. These may relate to one or both types of scenarios, including multiple variations within the same transaction type.

PSPs, TSPs and merchants are envisaged as the main target participants, although participation is also open to other interested stakeholders.

Conditional payments

This topic builds on findings from last year's work, which focused on the reservation of funds, and aims to further explore conditional payments capabilities in a digital euro context. Conditional payments are transactions that are automatically executed when predefined conditions are met. These are not the same as programmable money, and the digital euro would never be programmable money.⁵

⁵ The digital euro distinguishes conditional payments – transactions that are automatically executed when predefined conditions are met – from programmable money, which is a digital form of money used for a predefined purpose, like a voucher, with limitations on where, when or with whom it can be used. The European Commission's proposed digital euro Regulation clarifies that the digital euro would never be programmable money.

Work on this area will follow a two-step approach leading to hands-on experimentation. It will start with a kick-off workshop aimed at assessing the benefits and limitations of increased standardisation. This goes beyond the scope of the first iteration of the innovation platform, which primarily covered interactions between the digital euro service platform and PSPs. In particular, the work will explore how the digital euro could support greater standardisation between PSPs and merchants, for example, by introducing a market-provided common conditionality layer or using standardised conditions in reservation of funds scenarios. In addition, it will examine how conditional payments could be implemented without having to reserve funds (e.g. for recurring payments), and assess how such approaches might support innovation, automation and new payment use cases. Through structured discussions and technical exchanges, participants will contribute to identifying feasible, interoperable and scalable approaches to conditional payments.

PSPs, TSPs and merchants are envisaged as the main target participants, although participation is also open to other interested stakeholders.

Front-end features

This focus area aims to assess enhancements to the user experience, potential challenges, accessibility, and technical options for implementing front-end value-added services in the context of the digital euro. Participating PSPs will help explore and develop new innovative user-facing functionalities that they could provide in their apps that sit on top of the payment infrastructure, with a view to enhancing the overall digital euro user experience within their ecosystem.

Participants may test and develop multiple innovative front-end features, for example behavioural biometrics, AI-enhanced features, advanced budget management tools and accessibility and inclusive design features⁶. Selected participants will develop PoCs, prototypes or demos of front-end features.

Participants will facilitate the exploration and timely integration of innovative solutions, gain early insights into potential digital euro capabilities and contribute to the development of user-centric functionalities in a collaborative setting, supporting innovation in the payments landscape and making the digital euro more attractive to customers.

PSPs, TSPs and fintech companies are envisaged as the main target participants, although participation is also open to other interested stakeholders.

2.2 Exploration

Exploration activities will investigate the possible impact and benefits of innovative use cases for market participants, consumers and merchants, while assessing the functional implications and potential role of the digital euro.

⁶ Participants are encouraged to explore functionalities that go beyond the services that will be provided in the digital euro app. See ECB (2026), [Digital euro app to incorporate highest accessibility standards](#).

Format and outcome

The Eurosystem will organise one-off workshops on dedicated topics to bring together different stakeholders and sources of expertise. Workshops will be held on-site at the ECB's main building⁷, in the first and second quarters of 2027.

On the basis of the input provided in their application and the selection criteria defined for each thematic area, a subset of participants will be selected to present at the workshops. Additional participants may be selected to attend the workshop, watch the presentations and contribute to the discussions.

The Eurosystem may use key concepts and general findings from the workshops to prepare summaries and reports. These may be made available through public channels, including the ECB's website.

Selected participants will be able to attend sessions on multiple thematic areas based on their field of expertise. Each thematic area will be covered by a dedicated workshop.

Workshops on exploration activities

Focused exploration is organised through dedicated workshops, each covering specific objectives and focus areas. Detailed information on their scope and the associated selection criteria is provided below to support a transparent and consistent participation process.

The role of artificial intelligence (AI) in payments

This focus area aims to explore the potential applications of AI in the context of the digital euro and payments, with a particular focus on AI-enabled payment experiences, AI agents, micropayments and machine-to-machine interactions, as well as innovative user-facing functionalities within payment applications. Work is aimed at assessing how these developments could enable new payment use cases and create additional value for consumers and businesses, while exploring their possible implications for the future design of the digital euro. Participants will also explore how proposed solutions can align with key digital euro design principles including privacy, trust, user control and data protection⁸. Topics related to cybersecurity, fraud prevention, compliance, risk management and other internal operational processes are outside the scope of this work.

PSPs, TSPs, merchants, consumer organisations, academic institutions and fintech companies are envisaged as the main target participants, although participation is also open to other interested stakeholders.

Public uses of a digital euro

Participants in this focus area will explore how a digital euro could support payments in public service contexts, such as transportation and mobility, utilities, smart cities and the internet of things (e.g. parking and electric vehicle charging), financial inclusion, public sector automation, and the digital euro as a national resilience solution. Activities will focus on identifying concrete use cases where the digital euro can enhance accessibility, efficiency and the overall user experience in day-to-day interactions with public services.

⁷ Sonnemannstrasse 22, 60314, Frankfurt am Main, Germany.

⁸ See the web page "[Digital euro and privacy](#)" on the ECB's website.

Particular emphasis will be placed on public-facing scenarios with high transaction volumes and frequent user interaction, such as public transport systems, municipal services and large-scale public events. These contexts provide opportunities to assess how a digital euro could support a seamless, reliable and user-friendly payment experience.

Participation will enable organisations, including public sector entities and service providers, to assess the potential integration of digital euro-based solutions into their operations and service offerings. It will also facilitate engagement with relevant stakeholders on forward-looking approaches to public service payments.

Public sector entities, transport and utility operators, PSPs, fintech companies, consumer associations, merchants, TSPs and academic institutions with relevant expertise are envisaged as the main target participants, although participation is also open to other interested stakeholders.

3. Overall selection procedure and criteria

The ECB will carefully consider all applications. Participants will be selected based on a structured assessment of the applications received. In particular, this assessment will take into account the following criteria.

(a) Eligibility criteria

- Applicants must be legally established organisations within the European Union.
- Applicants must be legally registered entities such as companies, consumer associations, industry associations, public authorities, research institutions or other formal organisations. Applications from single individuals, sole proprietors and unregistered entities will not be accepted.

The ECB will not consider applications that are substantially incomplete, written in a language other than English or submitted after the deadline.

(b) Evaluation criteria:

- **Motivation and commitment:** clear interest in the workstream objectives and a commitment to actively contribute for its entire duration.
- **Use case relevance:** relevance of the proposed use case in addressing the scope and objectives of the selected focus area, including the extent to which it demonstrates a clear value proposition enabled by the digital euro.
- **Alignment with digital euro principles and innovation:** consistency of the proposed use case with the core digital euro design principles⁹, while demonstrating innovative functionalities or services enabled by the digital euro.
- **Expertise and expected contribution to the focus area:** the applicant's expertise, relevant experience and ability to contribute meaningful insights and solutions in the area of application.
- **(Experimentation workstreams only) Technical readiness:** access to the technical capabilities, development resources and personnel necessary to participate in testing activities.

⁹ Please refer to the [digital euro](#) website and the section on the [key design features](#) of the digital euro, the published [draft digital euro scheme rulebook](#) and documentation on the [digital euro pilot](#).

In addition, for all activities, geographic and industry heterogeneity will be considered to ensure a balanced and representative group of participants¹⁰ across EU-based companies and stakeholders, as well as capacity constraints and technical limitations.

The ECB will inform applicants of the outcome of their application by January 2027 using the contact details provided in the application. The selected participants will be informed of the next steps and onboarding procedures and will receive further information on timelines, processes and access to supporting materials and the technical infrastructure.

By submitting the application form ([Annex 4](#)) to join the digital euro innovation workstreams, participants agree to be bound by the provisions outlined in the Communication guidelines ([Annex 3](#)).

In case of questions, please send an email to DigitalEuroExperimentation@ecb.europa.eu. For more information on the digital euro project and innovation related activities, please refer to the ECB's [website](#).

¹⁰ The ECB may also, at its own discretion, exclude proposals that do not comply with other substantial formal requirements.