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Answer given by Mr Dombrovskis
on behalf of the European Commission
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Before the Commission adopted its proposal for a regulation on the digital euro¹, the Commission conducted an impact assessment² to gauge the costs for various stakeholders, including payment service providers, merchants, users, and the Eurosystem. Banks, which will be required to distribute the digital euro to their clients, will incur costs but also benefit from related revenues.

In particular, banks will incur some adjustments costs to adopt and implement systems needed for the digital euro, and ongoing costs associated with operating these systems and providing digital euro services. A basic estimate based on the impact assessment accompanying the legislative proposal on Instant Payments³ suggested one-off costs for payment service providers of up to EUR 5.4 billion. In the meantime, the European Central Bank (ECB) is developing the digital euro scheme rulebook, containing the digital euro specific design features. In doing that, the ECB is re-using relevant existing standards, processes and infrastructure in order to keep costs to the minimum level.

These costs can vary significantly among banks depending on their size (in terms of client base and balance sheet), specialisation (retail or business clientele), location, and level of digitalisation.

At the same time, banks will be able to earn fee income. After every digital euro purchase made by their clients, distributing banks will receive an Inter-Payment Service Provider (PSP) fee, similar to those charged for card payments. The aim is for the compensation system to enable banks to cover their costs through these fees and also generate revenue from innovative, value-added services based on the digital euro.

¹ COM/2023/369 final.

² https://finance.ec.europa.eu/publications/digital-euro-package_en.

³ SWD(2022) 546 final : https://ec.europa.eu/finance/docs/law/221026-impact-assessment_en.pdf.