

EN

E-003785/2025

Answer given by Mr Dombrovskis
on behalf of the European Commission
(20.11.2025)

Following discussions in the Eurogroup, where Member States expressed their wish to reach an agreement on the proposed Regulation on the digital euro¹ in a timely manner, the Danish Presidency has stated its intention to seek a general approach in the Council. The Commission is supportive of this goal.

The proposed Regulation is technology-neutral and hence does not prescribe any specific technical solutions for the digital euro infrastructure. Within the framework of the Regulation, which defines the essential elements of the digital euro, the European Central Bank (ECB) is responsible for decisions on technological aspects and implementation. The ECB has recently published the outcome of its public procurement procedures for subcontractors, whose input will inform its decision-making process.

Safeguarding the privacy of digital euro users remains of paramount importance. The Commission and the ECB have repeatedly underlined that the digital euro aims to provide stronger privacy protection than existing private payment instruments. In particular, the offline payments will ensure cash-like privacy, meaning that only the two parties involved in a transaction will have knowledge of it and its details, and for the online payments, when the ECB settles these payments, it will not know the identity of the users involved.

The proposed Regulation sets out strict rules governing the use of personal data by payment service providers and the ECB. It explicitly stipulates that the ECB will have no access to data that can identify the individual, while payment service providers will be permitted to access personal information necessary for customer due diligence, anti-money-laundering measures, and fraud prevention.

¹ COM/2023/369 final, herein referred to as the proposed Regulation.