

EN

E-004730/2025

Answer given by Mr Dombrovskis
on behalf of the European Commission
(4.2.2026)

In June 2023, the European Commission adopted the Single Currency Package¹, which includes two legislative proposals: one establishing a legal framework for a digital euro², and another strengthening the legal tender status of euro banknotes and coins³.

The digital euro proposal aims to complement cash by ensuring that people and businesses have an additional choice to pay digitally using a widely accepted, low-cost, secure, and resilient form of central bank money in the euro area. It is designed to coexist with, and complement, cash and private digital payment solutions. In parallel, the proposal on the legal tender of cash seeks to safeguard the continued role of euro banknotes and coins, ensure their wide acceptance as a means of payment, and maintain easy access to cash for citizens and businesses across the euro area.

Accessibility and inclusivity are core objectives of the digital euro. The Commission's proposal includes specific requirements in Articles 14(3) and 22 to ensure broad access and usability, notably for vulnerable groups.

The proposed digital euro would be intermediated: it would be issued by the European Central Bank (ECB) and distributed to users through supervised payment service providers (PSPs). To mitigate potential risks to financial stability, the proposal also includes safeguards in Article 16. This article requires the ECB to develop instruments to limit the use of the digital euro as a store of value and to determine their parameters and application within the regulatory framework.

¹ https://finance.ec.europa.eu/publications/digital-euro-package_en.

² COM(2023) 369 final.

³ COM(2023) 364 final.