

(English version)

**Question for written answer E-004763/25
to the Commission**

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(2 December 2025)

Subject: Risks to Europe's people posed by the digital euro

In late 2025 the European Central Bank (ECB) decided to redouble its efforts to launch the digital euro, which is due to come into circulation in 2029 ⁽¹⁾.

Although bank cards are becoming a more commonplace way of making payments among Europeans, this project raises several questions.

While the ECB currently maintains that the digital euro will not replace cash ⁽²⁾, recent EU measures to combat money laundering have outlawed cash payments exceeding EUR 10 000 throughout Europe ⁽³⁾.

These measures, which have proved completely useless ⁽⁴⁾, indicate that in the long term the days of cash payments could be numbered.

Does the Commission intend:

1. to guarantee the continued existence of cash in the long term?
2. ensure that the digital euro is not part of a strategy of politically motivated monitoring of individuals' accounts, given the fact that hard-line Canadian patriots have already had their bank accounts frozen by their government for protesting against its policies ⁽⁵⁾?
3. specify what will be done to guarantee the security of accounts containing digital euros, since the ECB is already seeing a sharp increase in cyberattacks against banks ⁽⁶⁾?

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**Answer given by Mr Dombrovskis on behalf of the European Commission
(4 February 2026)**

The Commission is determined to safeguard the continued existence of euro cash in the long term, in line with its legal tender status as enshrined in the Treaty and secondary legislation ⁽¹⁾.

The Commission's legislative proposal for a regulation on the legal tender of cash ⁽²⁾, which is part of the Single Currency Package ⁽³⁾, will ensure that euro cash is widely accepted and accessible for payments across the Euro area.

Member States will have to monitor the situation and, where necessary, take remedial measures to safeguard the right of citizens to access and pay with cash.

The digital euro will be an additional choice for citizens, complementing and not replacing cash. They will have a right to a digital euro account with basic features and banks are obliged to open these at their customer's request.

Citizens' fundamental right to privacy is prioritised with a high degree of privacy for all payments. For online payments, Payment Service Providers (PSPs) would only have access to the personal data needed to perform the payment, prevent fraud and money laundering.

¹ European Central Bank, Digital euro, https://www.ecb.europa.eu/euro/digital_euro/html/index.en.html

² European Central Bank, FAQs on the digital euro, https://www.ecb.europa.eu/euro/digital_euro/faqs/html/ecb.faq_digital_euro.en.html

³ European Commission, 24 April 2024, Anti-money laundering, Directorate-General for Financial Stability, Financial Services and Capital Markets Union, https://finance.ec.europa.eu/news/anti-money-laundering-2024-04-24_en?prefLang=en

⁴ By the Commission's own admission, criminals will turn (and have already turned) to new financial structures or, in particular, cryptocurrencies.

⁵ CBC News, 8 March 2022, 'RCMP gave banks police info on Ottawa protesters with a list of accounts to freeze' <https://www.cbc.ca/news/politics/rcmp-names-banks-freeze-1.6376955>

⁶ European Central Bank, 26 July 2024, Supervisory framework, 'ECB concludes cyber resilience stress test', <https://www.bankingsupervision.europa.eu/press/pr/date/2024/html/ssm.pr240726~06d5776a02.en.html>

⁽¹⁾ Article 128 of the Treaty on the Functioning of the European Union (OJ C 202, 103); Articles 10 and 11 of Council Regulation (EC) No 974/98 of 3 May 1998 on the introduction of the euro (OJ L 139, 1).

⁽²⁾ Proposal for a regulation of the European Parliament and the Council on the legal tender of euro banknotes and coins (COM/2023/364 final).

⁽³⁾ https://finance.ec.europa.eu/publications/digital-euro-package_en.

With the cash-like offline use, PSPs would only have access to personal data when users fund or defund their offline digital euro wallets — exactly like when withdrawing banknotes at automatic teller machines.

The Eurosystem would only have access to pseudonymised data, and only to the extent necessary to settle transactions and support PSPs in their tasks. The Eurosystem will not be able to directly identify a digital euro user.

The Digital Operational Resilience Act ⁽⁴⁾ will apply to PSPs offering digital euro. It ensures that they can withstand, respond to, and recover from ICT ⁽⁵⁾-related disruptions, such as cyberattacks or system failures.

⁽⁴⁾ OJ L 333, 27.12.2022, pp. 1-79.

⁽⁵⁾ Information and Communication Technology.