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Answer given by Ms Albuquerque
on behalf of the European Commission
(9.4.2026)

The Commission supports private sector initiatives in the retail payments market and notes the positive impacts expected from the recent partnership between the national mobile payment solutions mentioned by the Honourable Member. Creating an environment supporting the emergence of such types of initiatives was one of the key objectives of the Commission Retail Payments Strategy and related initiatives, in particular the open banking under the Payment Services Directive¹ and the Instant Payments Regulation². In synergy with the digital euro, which creates a pan-European retail payments infrastructure, such private initiatives are a step in the right direction, contributing to further integration of the European retail payments market, and dependences on non-European payment players.

The digital euro and private solutions are complementary and can jointly foster the development of home-grown, cross-border, pan-European payment solutions. The digital euro, as a public good, fulfils important policy goals as a digital form of public money.

In particular, the digital euro will provide digital central bank money for retail use across all euro area Member States in both online and offline functionalities, ensuring universal access for citizens and businesses. The European Central Bank will develop standards and infrastructure that private sector may utilise to scale-up their retail payment solutions across the EU. The digital euro will also support resilience, strategic autonomy and monetary sovereignty, and strengthen the role of the euro. Therefore, the Commission stands by the proposal for the digital euro Regulation³.

In sum, the digital euro and private payment solutions will have complementary roles and strengthen the EU retail payment markets. The Commission continues to support both public and private sector efforts in this regard.

¹ <https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=celex%3A32015L2366>.

² <https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:32024R0886>.

³ COM(2023) 369 final.