

EN

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Answer given by Mr Dombrovskis  
on behalf of the European Commission  
(16.7.2026)

The digital euro will complement and not replace cash. The Commission is determined to safeguard the accessibility and acceptance of euro cash, in line with its legal tender status<sup>1</sup>. The Commission's proposal for a Regulation on the legal tender of cash<sup>2</sup>, which is part of the Single Currency Package<sup>3</sup>, will ensure that euro cash is widely accepted and accessible across the euro area. Member States will have to monitor the situation and, where necessary, take remedial measures to safeguard the ability of citizens to access and pay with euro cash.

In accordance with Article 24(2) of the Commission's proposal<sup>4</sup>, 'The digital euro shall not be programmable money'. This provision is maintained in the Council's negotiation mandate of 17 December 2025. This means that one digital euro will have full fungibility and can be spent as its holder decides.

To promote resilience, the digital euro would be built on European infrastructure and standards, reducing dependence on third-country providers. The European Central Bank (ECB) has announced<sup>5</sup> that it has signed agreements with three European standard-setting organisations – the European Card Payment Cooperation, Nexo Standards and the Berlin Group – to reuse these existing open technical and European standards for processing digital euro online payments.

The offline functionality of the digital euro enables payments to take place even amidst connectivity outages. Moreover, the Digital Operational Resilience Act<sup>6</sup> ensures that digital euro service providers can withstand, respond to, and recover from information and communication technology disruptions, such as cyberattacks or system failures.

The Council's negotiation mandate of 17 December 2025<sup>7</sup> has added a new chapter on resilience and preparedness of digital euro payments to the draft Regulation on the digital euro.

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<sup>1</sup> Article 128 of the Treaty on the Functioning of the European Union; Articles 10 and 11 of Council Regulation (EC) No 974/98 of 3 May 1998 on the introduction of the euro.

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

<sup>3</sup> [https://finance.ec.europa.eu/publications/digital-euro-package\\_en](https://finance.ec.europa.eu/publications/digital-euro-package_en).

<sup>4</sup> Proposal for a Regulation of the European Parliament and the Council on the establishment of the digital euro, COM(2023) 369 final.

<sup>5</sup> ECB signs agreements with European standard setters to facilitate digital euro payments.  
<https://www.ecb.europa.eu/press/pr/date/2026/html/ecb.pr260424~2026f9d832b.en.html>.

<sup>6</sup> Regulation (EU) 2022/2554 of the European Parliament and the Council on digital operational resilience for the financial sector.

<sup>7</sup> <https://data.consilium.europa.eu/doc/document/ST-16695-2025-INIT/en/pdf>.