

# THE DIGITAL EURO – A GUIDE FOR BANKS AND OTHER SUPERVISED INTERMEDIARIES

## Preparing your organisation for the introduction of the digital euro

The report summarises the findings of the EBA's Digital Currencies & Smart Payments Working Group. Based on the assumption that the European payments ecosystem has to prepare for a digital euro, it focuses on the impact a digital euro is likely to have on banks.

### In a nutshell, the report

- ≡ provides an overview of the status quo of the investigation phase regarding the digital euro, highlighting the major design choices made by the ECB and the Eurosystem as of March 2023
- ≡ focuses on the newly emerging ecosystem of the digital euro and summarises the use cases prioritised by the ECB in preparation for a potential launch
- ≡ describes the tasks and explains the distribution of responsibilities between the customer-facing intermediaries and the Eurosystem, including an analysis of the type of intermediaries participating in the ecosystem
- ≡ extrapolates possible options for banks on how to deal with the digital euro in the future
- ≡ explores the three options “ensure compliance”, “absorb and adapt”, and “expand business” by focusing on banks’ motivation, advised actions, and risks for each option
- ≡ concludes with guidance on how the banking industry as a whole can move forward in the discussions surrounding the digital euro

Learn more:  
download the report

“The Digital Euro – A guide for banks and other supervised intermediaries” is available for download [on the EBA Member Portal](#).



### Our mission

The mission of the EBA is to foster dialogue and experience exchange amongst payments industry practitioners towards a pan-European vision for payments. We pursue our mission through involving member organisations and relevant stakeholders in thought leadership on innovation, helping our members to understand and implement regulation and by supporting the development of market practices.

### Our activities

The EBA activities cover four core areas:

- ≡ **Thought Leadership & Innovation:** advancing the understanding of new market trends through working groups, task forces and open fora.
- ≡ **Market Practices & Regulatory Guidance:** providing guidance on market regulation and implementation through practitioners' panels.
- ≡ **Networking & Events:** fostering pan-European practitioner exchange through EBAday and other events.
- ≡ **Training & Education:** providing training & educational services on relevant payments and transaction banking topics to the EBA community through summer and winter schools and e-learning.



### Euro Banking Association (EBA)

40 rue de Courcelles  
75008 Paris  
France

Phone: +33 1 53 67 07 00

Fax: +33 1 53 67 07 07

[www.abe-eba.eu](http://www.abe-eba.eu)