PRESS RELEASE
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EBA publishes practical guide to digital money

New fact pack helps financial institutions and other stakeholders understand, compare and assess emerging forms of digital money.

The Euro Banking Association (EBA) today published a new insight note, “A practical guide to digital money”, providing a concise, neutral, and fact-based overview of selected forms of digital money.

The note compares their key characteristics, suitability for selected use cases, problems addressed, remaining limitations, and emerging challenges for financial institutions. It is designed as a fact pack supporting informed public and professional discussion on digital money.

The market for digital assets, including digital money, is evolving rapidly. Payment service providers, central banks and other stakeholders are actively developing and testing new forms of money, including central bank digital currencies (CBDCs), stablecoins, tokenised deposits and deposit tokens.

“Digital money is a complex field. Professionals need clear, practical information they can use in their day-to-day work. This guide takes stock of the different types of digital money and helps to align terminology. It presents the essential facts, use cases and limitations in one clear and accessible format, making it a useful reference for understanding current developments, comparing options and supporting informed decisions,” says **Wim Grosemans**, Chair of the EBA’s Digital Currencies & Smart Payments Working Group (DSWG).

A practical guide to digital money is available upon request.

A fact sheet is available for download on the EBA website.

About the EBA Digital Currencies & Smart Payments Working Group (DSWG)
The Digital Currencies & Smart Payments Working Group (DSWG) explores strategic considerations around digital currencies. The working group aims to contribute to learning about and exploring the emergence of digital currencies, and to analyse the potential applications, opportunities and implications thereof, with the objective to produce white papers on the topic.

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About the Euro Banking Association (EBA)

The Euro Banking Association (EBA) brings payments practitioners together to harmonise and advance Europe's payments ecosystem.

We assess the impact of regulation, new trends and technologies, create market practices and learn from one another.

This collaborative space helps our member and stakeholder community to drive progress, making payments better for European consumers and businesses.

The EBA has close to 180 members from the European Union and across the world.

For additional information about the Euro Banking Association, please visit our website or follow us on LinkedIn.