WORLDLINE

Payments to grow your world

The Digital Euro, without the burden.

The Digital Euro is advancing rapidly, with the pilot and regulatory framework taking shape. As banks prepare for its rollout, Worldline aims to simplify the complexity and reduce the burden of implementation.

How are PSPs preparing for digital euro?

Now

Analyse and define your approach and strategy

Regulation voted by Parliament on 9 July 2026, final adoption targeted by end 2026.

2027

Prepare and put in place your strategy

Analyse the requirements. Selection of the provider.

2028

Integration and prepare your soft launch

Industrialise and extend to your customers and merchants.

2029

Go live with the Digital Euro

ECB aims to be ready for a potential first issuance.

Worldline as a key actor in digital euro

PSP + TSP

Selected for the Eurosystem pilot as acquiring PSP and technical provider. We run it for our own merchants.

1 of 5

Companies selected by the ECB, out of 54, to prototype the Digital Euro. We delivered offline P2P.

European sovereignty

Platform hosted on Worldline's sovereign private cloud.

Since 2020

Working with the Eurosystem on the Digital Euro, including its Market Advisory Group.

In Summary, Worldline is providing...

Connectivity

Single gateway to the DESP

- One Eurosystem connection for both roles
- PKI, signing and key management handled

Solutions

Scalable assets for PSPs

- Worldline Digital Euro Platform for Distributing PSP
- Worldline Multi Service Platfrom for Acquiring PSP

End-user experiences

Proven for merchants and consumers

- Individuals: wallets, funding, online and offline
- Merchants: online, in-app and in-store

Core banking

Limited impact on core banking

- Integration through one defined interface
- SCA, fraud and customer data stay with you

How it works

One platform between your bank and the Eurosystem

Individuals
Eurosystem app or your banking app

Merchants
Online, in-app and in-store

Worldline Digital Euro

Multi-tenant | Run as a service | Sovereign cloud

Distribute

Mobile banking backend

App-facing services for the Eurosystem app and your app

Accept

Merchant acceptance

Payment requests, DEAN checks, online and POS

Shared core, both roles

Access management

- Onboarding and offboarding
- DEAN and alias
- Holding limits
- Linked accounts

Liquidity management

- Funding and defunding
- Waterfall and reverse waterfall
- DCA connectivity

Transaction management

- P2P, P2B and B2P payments
- Technical proofs
- Refunds

Platform services

Offline service
Offline funding, defunding, integrity checks

Mirror accounts
Holder, merchant and DCA positions

Reconciliation
Three-way reconciliation, ECB reports and queries

Back office
Operations portal and monitoring

Bank connector
One defined interface to your systems

DESP gateway
Connectivity, PKI, message signing, HSM keys

Your bank
SCA, fraud checks, core banking, commercial bank money account

DESP
Settlement in central bank money

Talk to us about the Digital Euro

sales-fs@worldline.com

worldline.com