

Basic information	
2023/0212(COD) COD - Ordinary legislative procedure (ex-codecision procedure) Regulation	Awaiting committee decision
Establishment of the digital euro Subject 5.20.02 Single currency, euro, euro area Legislative priorities Joint Declaration 2023-24	

Key players			
European Parliament	Committee responsible	Rapporteur	Appointed
	ECON Economic and Monetary Affairs	NAVARRETE ROJAS Fernando (EPP)	16/12/2024
		Shadow rapporteur PAPANDREOU Nikos (S&D) ZIJLSTRA Auke (Pfe) BARTULICA Stephen Nikola (ECR) BOYER Gilles (Renew) BOESELAGER Damian (Greens/EFA) TRIDICO Pasquale (The Left) LAYKOVA Rada (ESN)	
	Former committee responsible	Former rapporteur	Appointed
	ECON Economic and Monetary Affairs	BERGER Stefan (EPP)	19/07/2023
	Committee for opinion	Rapporteur for opinion	Appointed
	LIBE Civil Liberties, Justice and Home Affairs	RADEV Emil (EPP)	03/07/2025
	Former committee for opinion	Former rapporteur for opinion	Appointed

	<div style="border: 1px solid red; display: inline-block; padding: 2px;">LIBE</div> Civil Liberties, Justice and Home Affairs (Associated committee)	RADEV Emil (EPP)	25/10/2023
Council of the European Union			
European Commission	Commission DG	Commissioner	
	Financial Stability, Financial Services and Capital Markets Union	MCGUINNESS Mairead	
European Central Bank			

Key events			
Date	Event	Reference	Summary
28/06/2023	Legislative proposal published	COM(2023)0369 	Summary
19/10/2023	Committee referral announced in Parliament, 1st reading		
19/10/2023	Referral to associated committees announced in Parliament		
13/11/2024	Committee referral announced in Parliament, 1st reading		

Technical information	
Procedure reference	2023/0212(COD)
Procedure type	COD - Ordinary legislative procedure (ex-codecision procedure)
Procedure subtype	Legislation
Legislative instrument	Regulation
Legal basis	Rules of Procedure EP 57_o Treaty on the Functioning of the European Union TFEU 133
Mandatory consultation of other institutions	European Central Bank
Stage reached in procedure	Awaiting committee decision
Committee dossier	ECON/10/00246

Documentation gateway				
European Parliament				
Document type	Committee	Reference	Date	Summary
Committee opinion	<div style="border: 1px solid red; display: inline-block; padding: 2px;">LIBE</div>	PE775.581	15/07/2025	
Committee draft report		PE778.136	03/11/2025	
Amendments tabled in committee		PE781.235	19/12/2025	
Amendments tabled in committee		PE781.499	19/12/2025	

Amendments tabled in committee		PE781.500	19/12/2025	
Amendments tabled in committee		PE781.501	19/12/2025	
European Commission				
Document type	Reference	Date	Summary	
Legislative proposal	COM(2023)0369 	28/06/2023	Summary	
Document attached to the procedure	SWD(2023)0233 	29/06/2023		
Document attached to the procedure	SWD(2023)0234 	29/06/2023		
National parliaments				
Document type	Parliament /Chamber	Reference	Date	Summary
Contribution	NL_SENATE	COM(2023)0369	26/02/2024	
Other institutions and bodies				
Institution/body	Document type	Reference	Date	Summary
ECB	European Central Bank: opinion, guideline, report	CON/2023/0034 OJ C 000 12.01.2024, p. 0000	31/10/2023	

Additional information		
Source	Document	Date
European Commission	EUR-Lex	

Meetings with interest representatives published in line with the Rules of Procedure

Rapporteurs, Shadow Rapporteurs and Committee Chairs

Transparency				
Name	Role	Committee	Date	Interest representatives
ZIJLSTRA Auke	Shadow rapporteur	ECON	07/04/2026	Nederlandse Vereniging van Banken / Dutch Banking Association Vereniging VNO-NCW
NAVARRETE ROJAS Fernando	Rapporteur	ECON	18/03/2026	Ms. Eibinger Miedl
NAVARRETE ROJAS Fernando	Rapporteur	ECON	17/03/2026	French Treasury
PAPANDREOU Nikos	Shadow rapporteur	ECON	17/03/2026	Amazon Europe Core SARL

NAVARRETE ROJAS Fernando	Rapporteur	ECON	06/03/2026	Polish PermRep
NAVARRETE ROJAS Fernando	Rapporteur	ECON	04/03/2026	Deutsche Bank AG
NAVARRETE ROJAS Fernando	Rapporteur	ECON	04/03/2026	USB Group
NAVARRETE ROJAS Fernando	Rapporteur	ECON	02/03/2026	Digital Euro Association
PAPANDREOU Nikos	Shadow rapporteur	ECON	23/02/2026	Ryanair Holdings
PAPANDREOU Nikos	Shadow rapporteur	ECON	23/02/2026	Deutsche Bank AG
ZIJLSTRA Auke	Shadow rapporteur	ECON	11/02/2026	Philip Morris International Inc.
NAVARRETE ROJAS Fernando	Rapporteur	ECON	10/02/2026	TotalEnergies SE
NAVARRETE ROJAS Fernando	Rapporteur	ECON	05/02/2026	ING Global
NAVARRETE ROJAS Fernando	Rapporteur	ECON	04/02/2026	Bundesbank
NAVARRETE ROJAS Fernando	Rapporteur	ECON	02/02/2026	ADGM
NAVARRETE ROJAS Fernando	Rapporteur	ECON	02/02/2026	Meta
PAPANDREOU Nikos	Shadow rapporteur	ECON	29/01/2026	Bundesbank
NAVARRETE ROJAS Fernando	Rapporteur	ECON	28/01/2026	Grupo Social ONCE
NAVARRETE ROJAS Fernando	Rapporteur	ECON	26/01/2026	Ripple Labs Inc
NAVARRETE ROJAS Fernando	Rapporteur	ECON	26/01/2026	Italian financial market authority (Consob)
NAVARRETE ROJAS Fernando	Rapporteur	ECON	23/01/2026	Ecommerce Europe
NAVARRETE ROJAS Fernando	Rapporteur	ECON	21/01/2026	FBF
NAVARRETE ROJAS Fernando	Rapporteur	ECON	14/01/2026	GROUPE SEB
NAVARRETE ROJAS Fernando	Rapporteur	ECON	22/12/2025	IBERPAY
BOYER Gilles	Shadow rapporteur	ECON	11/12/2025	Spanish Banking Association
ZIJLSTRA Auke	Shadow rapporteur	ECON	09/12/2025	Nederlandse Vereniging van Banken / Dutch Banking Association
NAVARRETE ROJAS Fernando	Rapporteur	ECON	08/12/2025	Positive Money Europe
NAVARRETE ROJAS Fernando	Rapporteur	ECON	08/12/2025	Stichting Circle Economy
NAVARRETE ROJAS Fernando	Rapporteur	ECON	08/12/2025	Cash Chapter
BOESELAGER Damian	Shadow rapporteur	ECON	08/12/2025	Bruegel Maria Demertzis

BOESELAGER Damian	Shadow rapporteur	ECON	08/12/2025	University of Bern Cyril Monnet
BOESELAGER Damian	Shadow rapporteur	ECON	05/12/2025	ECB Evelien Witlox
ZIJLSTRA Auke	Shadow rapporteur	ECON	04/12/2025	Permanent Representation of Finland to the EU
NAVARRETE ROJAS Fernando	Rapporteur	ECON	03/12/2025	MERCADONA SA
BOESELAGER Damian	Shadow rapporteur	ECON	03/12/2025	Positive Money Laura Casanato
BOESELAGER Damian	Shadow rapporteur	ECON	03/12/2025	University of Frankfurt Tobias Berg
NAVARRETE ROJAS Fernando	Rapporteur	ECON	02/12/2025	CaixaBank, S.A.
TRIDICO Pasquale	Shadow rapporteur	ECON	02/12/2025	Associazione Bancaria Italiana
BOESELAGER Damian	Shadow rapporteur	ECON	27/11/2025	EEB Luke Haywood
BOYER Gilles	Shadow rapporteur	ECON	26/11/2025	Fédération bancaire française
BOYER Gilles	Shadow rapporteur	ECON	25/11/2025	The European Digital Payments Industry Alliance
BOYER Gilles	Shadow rapporteur	ECON	25/11/2025	Apple Inc.
NAVARRETE ROJAS Fernando	Rapporteur	ECON	25/11/2025	Caribbean Progress Studies Institute
NAVARRETE ROJAS Fernando	Rapporteur	ECON	21/11/2025	Nederlandse Vereniging van Banken / Dutch Banking Association
BOYER Gilles	Shadow rapporteur	ECON	18/11/2025	Amazon
BOESELAGER Damian	Shadow rapporteur	ECON	18/11/2025	CAN-E Thomas Lewis
PAPANDREOU Nikos	Shadow rapporteur	ECON	18/11/2025	EuroCommerce
PAPANDREOU Nikos	Shadow rapporteur	ECON	18/11/2025	BEUC
BOESELAGER Damian	Shadow rapporteur	ECON	17/11/2025	Mint Association Martina Horakova
PAPANDREOU Nikos	Shadow rapporteur	ECON	13/11/2025	Positive Money Europe
NAVARRETE ROJAS Fernando	Rapporteur	ECON	12/11/2025	Nordic Finance
BOESELAGER Damian	Shadow rapporteur	ECON	12/11/2025	Positive Money Laura Casanato
BOESELAGER Damian	Shadow rapporteur	ECON	12/11/2025	VZBV Vivien Edman-Wohsmann
BOESELAGER Damian	Shadow rapporteur	ECON	12/11/2025	G+D Lars Hulpel
TRIDICO Pasquale	Shadow rapporteur	ECON	11/11/2025	each
NAVARRETE ROJAS Fernando	Rapporteur	ECON	10/11/2025	Erste Group Board Member
BOESELAGER Damian	Shadow rapporteur	ECON	10/11/2025	Frida Stokland Katharina Paust-Bokreziön

BOESELAGER Damian	Shadow rapporteur	ECON	10/11/2025	Climate Strategie Peter Sweatman
NAVARRETE ROJAS Fernando	Rapporteur	ECON	06/11/2025	CECA BANK
TRIDICO Pasquale	Shadow rapporteur	ECON	06/11/2025	fipe
BOYER Gilles	Shadow rapporteur	ECON	04/11/2025	Positive Money Europe
BOYER Gilles	Shadow rapporteur	ECON	04/11/2025	German Banking Association
TRIDICO Pasquale	Shadow rapporteur	ECON	04/11/2025	BANK OF ITALY
TRIDICO Pasquale	Shadow rapporteur	ECON	04/11/2025	RPUE
NAVARRETE ROJAS Fernando	Rapporteur	ECON	04/11/2025	HISPANO VEMA S.L.
NAVARRETE ROJAS Fernando	Rapporteur	ECON	04/11/2025	BBVA
BOESELAGER Damian	Shadow rapporteur	ECON	29/10/2025	Amazon Frida Stokland
BOESELAGER Damian	Shadow rapporteur	ECON	28/10/2025	Finanzwende Michael Peters
NAVARRETE ROJAS Fernando	Rapporteur	ECON	24/10/2025	President of the Eurogroup Working Group)
BOYER Gilles	Shadow rapporteur	ECON	21/10/2025	Fédération bancaire française
BOESELAGER Damian	Shadow rapporteur	ECON	21/10/2025	EPIF Nikolas Reinhardt
PAPANDREOU Nikos	Shadow rapporteur	ECON	21/10/2025	Fédération bancaire française
ZIJLSTRA Auke	Shadow rapporteur	ECON	16/10/2025	Mastercard Europe
NAVARRETE ROJAS Fernando	Rapporteur	ECON	16/10/2025	Member CDU/CSU
BOESELAGER Damian	Shadow rapporteur	ECON	14/10/2025	Finance Watch Julia Symon
ZIJLSTRA Auke	Shadow rapporteur	ECON	08/10/2025	Global Counsel Limited
NAVARRETE ROJAS Fernando	Rapporteur	ECON	08/10/2025	MERCADONA SA
BOYER Gilles	Shadow rapporteur	ECON	08/10/2025	BPCE
PAPANDREOU Nikos	Shadow rapporteur	ECON	08/10/2025	MERCADONA SA
BARTULICA Stephen Nikola	Shadow rapporteur	ECON	07/10/2025	American Express Corporation
BOESELAGER Damian	Shadow rapporteur	ECON	03/10/2025	Deutsche Bank Katharina Paust-Bokreziön
BOESELAGER Damian	Shadow rapporteur	ECON	02/10/2025	BEUC Anna Martin
BOYER Gilles	Shadow rapporteur	ECON	01/10/2025	Fédération bancaire française
BOYER Gilles	Shadow rapporteur	ECON	30/09/2025	European Payments Initiative
LALUCQ Aurore	Committee chair	ECON	30/09/2025	European Central Bank (ECB)

NAVARRETE ROJAS Fernando	Rapporteur	ECON	29/09/2025	Meeting with Circle Internet Financial
BOESELAGER Damian	Shadow rapporteur	ECON	29/09/2025	VOB Richard Funke
BOESELAGER Damian	Shadow rapporteur	ECON	26/09/2025	Deutsche Bank Katharina Paust-Bokreziön
BOESELAGER Damian	Shadow rapporteur	ECON	25/09/2025	ECB Nele Nomm
BOESELAGER Damian	Shadow rapporteur	ECON	24/09/2025	EDPIA (European Digital Payments Industry Alliance) Dasha Stroo
BOESELAGER Damian	Shadow rapporteur	ECON	23/09/2025	University Of Basel Fabian Schär
NAVARRETE ROJAS Fernando	Rapporteur	ECON	22/09/2025	AEBANCA - URÍA
PAPANDREOU Nikos	Shadow rapporteur	ECON	22/09/2025	Finland Chamber of Commerce (Keskuskauppakamari)
NAVARRETE ROJAS Fernando	Rapporteur	ECON	18/09/2025	OeNB
NAVARRETE ROJAS Fernando	Rapporteur	ECON	18/09/2025	Netherlands Deputy Treasurer-General
NAVARRETE ROJAS Fernando	Rapporteur	ECON	18/09/2025	UniCredit S.p.A.
NAVARRETE ROJAS Fernando	Rapporteur	ECON	18/09/2025	EACB - European Association of Co-operative Banks
NAVARRETE ROJAS Fernando	Rapporteur	ECON	18/09/2025	BNP Paribas.
NAVARRETE ROJAS Fernando	Rapporteur	ECON	18/09/2025	AEABANCA
NAVARRETE ROJAS Fernando	Rapporteur	ECON	18/09/2025	Director General of the French Treasury
NAVARRETE ROJAS Fernando	Rapporteur	ECON	18/09/2025	Banco Santander, S.A.
NAVARRETE ROJAS Fernando	Rapporteur	ECON	18/09/2025	CREDIT AGRICOLE S.A
NAVARRETE ROJAS Fernando	Rapporteur	ECON	17/09/2025	Societe Generale
NAVARRETE ROJAS Fernando	Rapporteur	ECON	17/09/2025	KPMG
BOYER Gilles	Shadow rapporteur	ECON	17/09/2025	Finance Watch
BOYER Gilles	Shadow rapporteur	ECON	17/09/2025	La Banque Postale
NAVARRETE ROJAS Fernando	Rapporteur	ECON	12/09/2025	Bank of England
BOYER Gilles	Shadow rapporteur	ECON	10/09/2025	Fédération bancaire française
BOYER Gilles	Shadow rapporteur	ECON	10/09/2025	Revolut Ltd
PAPANDREOU Nikos	Shadow rapporteur	ECON	10/09/2025	Fédération bancaire française
NAVARRETE ROJAS Fernando	Rapporteur	ECON	09/09/2025	FBF

BOYER Gilles	Shadow rapporteur	ECON	09/09/2025	Deutsche Bank AG
BOYER Gilles	Shadow rapporteur	ECON	09/09/2025	The European Digital Payments Industry Alliance
NAVARRETE ROJAS Fernando	Rapporteur	ECON	05/09/2025	AEBANCA
NAVARRETE ROJAS Fernando	Rapporteur	ECON	03/09/2025	ESBG
NAVARRETE ROJAS Fernando	Rapporteur	ECON	03/07/2025	Intesa Sanpaolo
NAVARRETE ROJAS Fernando	Rapporteur	ECON	03/07/2025	EURO DIGITAL
NAVARRETE ROJAS Fernando	Rapporteur	ECON	03/07/2025	German Banking Industry Committee
NAVARRETE ROJAS Fernando	Rapporteur	ECON	27/06/2025	AE BANCA
NAVARRETE ROJAS Fernando	Rapporteur	ECON	27/06/2025	SIBS SGPS, SA
NAVARRETE ROJAS Fernando	Rapporteur	ECON	25/06/2025	Bundesbank
BOYER Gilles	Shadow rapporteur	ECON	24/06/2025	BNP PARIBAS Société Générale
NAVARRETE ROJAS Fernando	Rapporteur	ECON	24/06/2025	French Treasury
NAVARRETE ROJAS Fernando	Rapporteur	ECON	23/06/2025	European Banking Federation
NAVARRETE ROJAS Fernando	Rapporteur	ECON	20/06/2025	EuroCommerce
NAVARRETE ROJAS Fernando	Rapporteur	ECON	17/06/2025	European Investment Bank.
NAVARRETE ROJAS Fernando	Rapporteur	ECON	13/06/2025	National Bank of Belgium
NAVARRETE ROJAS Fernando	Rapporteur	ECON	30/05/2025	Banco Santander, S.A.
NAVARRETE ROJAS Fernando	Rapporteur	ECON	29/05/2025	AEFI
NAVARRETE ROJAS Fernando	Rapporteur	ECON	26/05/2025	Bizum
NAVARRETE ROJAS Fernando	Rapporteur	ECON	22/05/2025	French Banking Federation
NAVARRETE ROJAS Fernando	Rapporteur	ECON	21/05/2025	CBANK
NAVARRETE ROJAS Fernando	Rapporteur	ECON	20/05/2025	ECB
NAVARRETE ROJAS Fernando	Rapporteur	ECON	15/05/2025	Deutsche Bank
NAVARRETE ROJAS Fernando	Rapporteur	ECON	15/05/2025	German Banking Industry Committee
NAVARRETE ROJAS Fernando	Rapporteur	ECON	02/05/2025	Mastercard Europe

NAVARRETE ROJAS Fernando	Rapporteur	ECON	02/05/2025	EPI Company
BOESELAGER Damian	Shadow rapporteur	ECON	23/04/2025	Deutsche Bundesbank
NAVARRETE ROJAS Fernando	Rapporteur	ECON	22/04/2025	Plataforma DENARIA
NAVARRETE ROJAS Fernando	Rapporteur	ECON	11/04/2025	OeNB/Austrian central bank
NAVARRETE ROJAS Fernando	Rapporteur	ECON	11/04/2025	CREDIT AGRICOLE
NAVARRETE ROJAS Fernando	Rapporteur	ECON	11/04/2025	Dutch Ministry of Finance
NAVARRETE ROJAS Fernando	Rapporteur	ECON	11/04/2025	BBVA
BOYER Gilles	Shadow rapporteur	ECON	10/04/2025	Amazon Europe Core SARL
NAVARRETE ROJAS Fernando	Rapporteur	ECON	10/04/2025	Banco Santander, S.A.
NAVARRETE ROJAS Fernando	Rapporteur	ECON	10/04/2025	Swift
BOYER Gilles	Shadow rapporteur	ECON	09/04/2025	Finance Watch
NAVARRETE ROJAS Fernando	Rapporteur	ECON	09/04/2025	Mastercard
NAVARRETE ROJAS Fernando	Rapporteur	ECON	08/04/2025	ECB
NAVARRETE ROJAS Fernando	Rapporteur	ECON	07/04/2025	BEUC
BOESELAGER Damian	Shadow rapporteur	ECON	04/04/2025	European Central Bank
NAVARRETE ROJAS Fernando	Rapporteur	ECON	25/03/2025	Eurocommerce
NAVARRETE ROJAS Fernando	Rapporteur	ECON	25/03/2025	Satispay
NAVARRETE ROJAS Fernando	Rapporteur	ECON	24/03/2025	Societe General
NAVARRETE ROJAS Fernando	Rapporteur	ECON	24/03/2025	European Association of Co-operative Bank
BOESELAGER Damian	Shadow rapporteur	ECON	21/03/2025	Repräsentanz der Oesterreichischen Nationalbank
NAVARRETE ROJAS Fernando	Rapporteur	ECON	21/03/2025	EDPIA
NAVARRETE ROJAS Fernando	Rapporteur	ECON	21/03/2025	BDE
NAVARRETE ROJAS Fernando	Rapporteur	ECON	21/03/2025	European Association of Corporate Treasurers (EACT)
NAVARRETE ROJAS Fernando	Rapporteur	ECON	20/03/2025	ATM Industry Association
BOESELAGER Damian	Shadow rapporteur	ECON	19/03/2025	Asociación Española de Banca
NAVARRETE ROJAS Fernando	Rapporteur	ECON	19/03/2025	AEB

NAVARRETE ROJAS Fernando	Rapporteur	ECON	19/03/2025	Association of German Banks
NAVARRETE ROJAS Fernando	Rapporteur	ECON	17/03/2025	OeNB
NAVARRETE ROJAS Fernando	Rapporteur	ECON	17/03/2025	Bizum
NAVARRETE ROJAS Fernando	Rapporteur	ECON	14/03/2025	Ecommerce Europe
NAVARRETE ROJAS Fernando	Rapporteur	ECON	10/03/2025	BBVA
NAVARRETE ROJAS Fernando	Rapporteur	ECON	06/03/2025	Inditex
NAVARRETE ROJAS Fernando	Rapporteur	ECON	05/03/2025	italian Banking Association
NAVARRETE ROJAS Fernando	Rapporteur	ECON	21/02/2025	European Payment Institutions Federation
NAVARRETE ROJAS Fernando	Rapporteur	ECON	21/02/2025	Revolut Europa
NAVARRETE ROJAS Fernando	Rapporteur	ECON	20/02/2025	Sparkassen-Finanzgruppe/ESBG
NAVARRETE ROJAS Fernando	Rapporteur	ECON	19/02/2025	President of the Eurogroup
NAVARRETE ROJAS Fernando	Rapporteur	ECON	17/02/2025	Minister of Finance Germany
NAVARRETE ROJAS Fernando	Rapporteur	ECON	17/02/2025	SIBS
NAVARRETE ROJAS Fernando	Rapporteur	ECON	06/02/2025	BANCO DE ESPAÑA
NAVARRETE ROJAS Fernando	Rapporteur	ECON	06/02/2025	European Banking Federation
NAVARRETE ROJAS Fernando	Rapporteur	ECON	05/02/2025	Association of Credit Card Issuers Europe
NAVARRETE ROJAS Fernando	Rapporteur	ECON	05/02/2025	French Treasury
NAVARRETE ROJAS Fernando	Rapporteur	ECON	04/02/2025	ABANCA
NAVARRETE ROJAS Fernando	Rapporteur	ECON	30/01/2025	BNP PARIBAS
NAVARRETE ROJAS Fernando	Rapporteur	ECON	30/01/2025	BNP PARIBAS
NAVARRETE ROJAS Fernando	Rapporteur	ECON	28/01/2025	Deutsche Bank
NAVARRETE ROJAS Fernando	Rapporteur	ECON	27/01/2025	Amazon Europe Core SARL
BOYER Gilles	Shadow rapporteur	ECON	03/12/2024	European Association of Co-operative Banks
PAPANDREOU Nikos	Shadow rapporteur	ECON	03/12/2024	French Banking Federation
BOYER Gilles	Shadow rapporteur	ECON	27/11/2024	Mastercard Europe
PAPANDREOU Nikos	Shadow rapporteur	ECON	13/11/2024	Intesa Sanpaolo

BOYER Gilles	Shadow rapporteur	ECON	06/11/2024	Intesa Sanpaolo
PAPANDREOU Nikos	Shadow rapporteur	ECON	25/09/2024	European Banking Federation
BOYER Gilles	Shadow rapporteur	ECON	24/09/2024	BNP PARIBAS Deutsche Bank AG Intesa Sanpaolo
HOOGEVEEN Michiel	Shadow rapporteur	ECON	26/02/2024	Bundesverband deutscher Banken e.V.
HOOGEVEEN Michiel	Shadow rapporteur	ECON	22/02/2024	DCCG
HOOGEVEEN Michiel	Shadow rapporteur	ECON	16/02/2024	Spanish Banking Association
BOYER Gilles	Shadow rapporteur	ECON	09/02/2024	Crédit Agricole S.A.
TANG Paul	Shadow rapporteur	ECON	01/02/2024	ING bank
HOOGEVEEN Michiel	Shadow rapporteur	ECON	01/02/2024	Nexi Group
TERHEŞ Cristian	Shadow rapporteur	ECON	30/01/2024	Amazon Europe Core SARL
HOOGEVEEN Michiel	Shadow rapporteur	ECON	29/01/2024	Amazon Europe Core SARL
TERHEŞ Cristian	Shadow rapporteur	ECON	25/01/2024	Jaap-Henk Hoepman, Institute for Computing and Information Sciences, Radboud University
TANG Paul	Shadow rapporteur	ECON	17/01/2024	The European Digital Payments Industry Alliance (the EDPIA)
HOOGEVEEN Michiel	Shadow rapporteur	ECON	11/01/2024	Mastercard Europe
HOOGEVEEN Michiel	Shadow rapporteur	ECON	11/01/2024	Visa Europe
BERGER Stefan	Rapporteur	ECON	09/01/2024	European Association of Co-operative Banks
HOOGEVEEN Michiel	Shadow rapporteur	ECON	15/12/2023	ING Bank
TANG Paul	Shadow rapporteur	ECON	06/12/2023	Bureau Européen des Unions de Consommateurs
BOYER Gilles	Shadow rapporteur	ECON	05/12/2023	Digital Euro Association e.V.
BERGER Stefan	Rapporteur	ECON	04/12/2023	Deutsche Bank AG
HOOGEVEEN Michiel	Shadow rapporteur	ECON	30/11/2023	EuroCommerce
BOYER Gilles	Shadow rapporteur	ECON	29/11/2023	EuroCommerce
HOOGEVEEN Michiel	Shadow rapporteur	ECON	29/11/2023	Spanish Banking Association
BOYER Gilles	Shadow rapporteur	ECON	28/11/2023	Asociación Española de Banca
HAHN Henrike	Shadow rapporteur	ECON	27/11/2023	BEUC
HOOGEVEEN Michiel	Shadow rapporteur	ECON	27/11/2023	Nederlandse Vereniging van Banken / Dutch Banking Association
BOYER Gilles	Shadow rapporteur	ECON	22/11/2023	American Chamber of Commerce in Belgium
TERHEŞ Cristian	Shadow rapporteur for opinion	LIBE	21/11/2023	Brussels Privacy Hub, VUB
BERGER Stefan	Rapporteur	ECON	15/11/2023	Bundesverband deutscher Banken e.V.
HOOGEVEEN Michiel	Shadow rapporteur	ECON	15/11/2023	BPFI

HOOGEVEEN Michiel	Shadow rapporteur	ECON	13/11/2023	Deutsche Bank AG
BOYER Gilles	Shadow rapporteur	ECON	08/11/2023	Confédération Nationale du Crédit Mutuel
HOOGEVEEN Michiel	Shadow rapporteur	ECON	08/11/2023	Wise Ltd
HAHN Henrike	Shadow rapporteur	ECON	08/11/2023	Bundesverband deutscher Banken e.V.
TERHEŞ Cristian	Shadow rapporteur for opinion	LIBE	07/11/2023	European Digital Rights epicenter.works - Plattform Grundrechtspolitik
BERGER Stefan	Rapporteur	ECON	31/10/2023	Bundesbank
HOOGEVEEN Michiel	Shadow rapporteur	ECON	31/10/2023	Visa Europe
MACMANUS Chris	Shadow rapporteur	ECON	27/10/2023	European Central Bank
HAHN Henrike	Shadow rapporteur	ECON	26/10/2023	Verbraucherzentrale Bundesverband BEUC
BOYER Gilles	Shadow rapporteur	ECON	26/10/2023	European Payment Institutions Federation
BOYER Gilles	Shadow rapporteur	ECON	25/10/2023	BNP PARIBAS
BOYER Gilles	Shadow rapporteur	ECON	25/10/2023	American Express Corporation
BOYER Gilles	Shadow rapporteur	ECON	25/10/2023	Banco Santander, S.A.
MACMANUS Chris	Shadow rapporteur	ECON	25/10/2023	epicenter.works - Plattform Grundrechtspolitik
MACMANUS Chris	Shadow rapporteur	ECON	24/10/2023	Digital Europe
MACMANUS Chris	Shadow rapporteur	ECON	17/10/2023	European Payment Institutions Federation
BERGER Stefan	Rapporteur	ECON	17/10/2023	European Payment Institutions Federation
BOYER Gilles	Shadow rapporteur	ECON	12/10/2023	Deutsche Bank AG
BOYER Gilles	Shadow rapporteur	ECON	11/10/2023	Bureau Européen des Unions de Consommateurs
BOYER Gilles	Shadow rapporteur	ECON	10/10/2023	Brunswick Group Limited srl
BERGER Stefan	Rapporteur	ECON	10/10/2023	Amazon
BERGER Stefan	Rapporteur	ECON	10/10/2023	Mastercard Europe
BERGER Stefan	Rapporteur	ECON	26/09/2023	European Commission - FISMA - ECFIN - CONNECT
BOYER Gilles	Shadow rapporteur	ECON	25/09/2023	Fédération bancaire française
BERGER Stefan	Rapporteur	ECON	25/09/2023	Circle
BOYER Gilles	Shadow rapporteur	ECON	20/09/2023	Bundesverband der Deutschen Volksbanken und Raiffeisenbanken
MACMANUS Chris	Shadow rapporteur	ECON	20/09/2023	Finance Watch
BERGER Stefan	Rapporteur	ECON	20/09/2023	Die Deutsche Kreditwirtschaft
BERGER Stefan	Rapporteur	ECON	20/09/2023	Deutscher Sparkassen-und Giroverband
BERGER Stefan	Rapporteur	ECON	19/09/2023	Bundesverband deutscher Banken e.V.
BOYER Gilles	Shadow rapporteur	ECON	18/09/2023	DIGITALEUROPE

BOYER Gilles	Shadow rapporteur	ECON	06/09/2023	Österreichischer Sparkassenverband
MACMANUS Chris	Shadow rapporteur	ECON	05/09/2023	Bureau Européen des Unions de Consommateurs
HAHN Henrike	Shadow rapporteur	ECON	11/07/2023	European Commission

Other Members

Transparency		
Name	Date	Interest representatives
FERBER Markus	15/04/2026	Fédération bancaire française
DE MASI Fabio	13/04/2026	Banco Santander, S.A.
LALUCQ Aurore	13/04/2026	Banco Santander, S.A.
EROGLU Engin	24/02/2026	Bundesverband der Deutschen Volksbanken und Raiffeisenbanken Bundesverband deutscher Banken e.V. Bundesverband Öffentlicher Banken Deutschlands eV Deutscher Sparkassen-und Giroverband
SEEKATZ Ralf	24/02/2026	Bundesverband der Deutschen Volksbanken und Raiffeisenbanken Bundesverband deutscher Banken e.V. Bundesverband Öffentlicher Banken Deutschlands eV Deutscher Sparkassen-und Giroverband
WOLTERS Lara	19/02/2026	Bureau Européen des Unions de Consommateurs Consumentenbond
WINZIG Angelika	17/02/2026	European Association of Co-operative Banks
VAN OVERTVELDT Johan	04/02/2026	Febelfin
VAN OVERTVELDT Johan	04/02/2026	Qivalis
LALUCQ Aurore	04/02/2026	EuroCommerce
HAIDER Roman	03/02/2026	Österreichische Nationalbank ÖNB
DE MASI Fabio	30/01/2026	Deutsche Bundesbank
REPASI René	30/01/2026	Deutsche Bundesbank
SCHIRDEWAN Martin	29/01/2026	Deutsche Bank AG
FALCONE Marco	28/01/2026	Nexi Group
PIMPIE Pierre	28/01/2026	Banque de France
CANFIN Pascal	27/01/2026	Crédit Agricole S.A.
LALUCQ Aurore	26/01/2026	Banque de France
WOLTERS Lara	15/01/2026	European Association of Co-operative Banks
ASSIS Francisco	13/01/2026	MERCADONA SA
CANFIN Pascal	07/01/2026	Confédération Nationale du Crédit Mutuel
WOLTERS Lara	04/12/2025	ABN AMRO Bank N.V. Vereniging van de Nederlandse Banken
EICKHOUT Bas	20/11/2025	Nederlandse Vereniging van Banken / Dutch Banking Association
DE MASI Fabio	19/11/2025	DZ BANK AG
FALCONE Marco	11/11/2025	Associazione Bancaria Italiana
FITA Claire	08/07/2025	Banque de France

ECKE Matthias	01/07/2025	Deutsche Bank AG
NAVARRETE ROJAS Fernando	14/05/2025	Finance Watch
BAJADA Thomas	14/04/2025	Malta Central Bank
NAVARRETE ROJAS Fernando	10/04/2025	Digital Euro Directorate at the ECB
BUXADÉ VILLALBA Jorge	19/03/2025	Asociación Española de Banca
DE MASI Fabio	06/03/2025	Finance Watch
MANDL Lukas	24/01/2025	Volksbank
FERNÁNDEZ Jonás	05/12/2024	PROSEGUR COMPAÑÍA DE SEGURIDAD
GOMART Christophe	20/11/2024	BPCE
SCHIRDEWAN Martin	10/10/2024	Positive Money Europe
SALLA Aura	01/10/2024	Amazon Europe Core SARL
KAUCH Michael	04/03/2024	Deutscher Städtetag
FERBER Markus	22/02/2024	Deutsche Bank AG
CASTALDO Fabio Massimo	14/02/2024	Associazione Bancaria Italiana
BENJUMEA BENJUMEA Isabel	13/02/2024	Asociación de la Banca Española
BUXADÉ VILLALBA Jorge	25/01/2024	DIGITALEUROPE
BUXADÉ VILLALBA Jorge	09/01/2024	PROSEGUR COMPAÑÍA DE SEGURIDAD Vinces Consulting
KARAS Othmar	15/12/2023	Wirtschaftskammer Österreich
KARAS Othmar	30/11/2023	BANCO BILBAO VIZCAYA ARGENTARIA
NIINISTÖ Ville	29/11/2023	Kaupani liitto ry - Finnish Commerce Federation
FERBER Markus	28/11/2023	Ostdeutscher Sparkassenverband
KARAS Othmar	24/11/2023	Oesterreichische Nationalbank
KARAS Othmar	15/11/2023	Raiffeisenlandesbank Oberösterreich Aktiengesellschaft
KARAS Othmar	13/11/2023	Deutsche Bundesbank
FERNÁNDEZ Jonás	12/10/2023	Deutsche Bank AG
MITUȚA Alin	20/09/2023	Bundesverband der Deutschen Volksbanken und Raiffeisenbanken
BOYER Gilles	06/07/2023	Société Générale
FERNÁNDEZ Jonás	25/04/2023	Asociación Española de Banca

Establishment of the digital euro

2023/0212(COD) - 28/06/2023 - Legislative proposal

PURPOSE: to establish the digital euro and regulate its essential aspects to ensure the use of the euro as a single currency across the euro-area.

PROPOSED ACT: Regulation of the European Parliament and of the Council.

ROLE OF THE EUROPEAN PARLIAMENT: the European Parliament decides in accordance with the ordinary legislative procedure and on an equal footing with the Council.

BACKGROUND: digitalisation and new technologies are increasingly shaping European people's lives and the European economy. With the European economy becoming more and more digital, Europeans also increasingly use private digital means of payment to transact.

Banknotes and coins - which are the only current forms of central bank money with legal tender available to the general public (including people, public authorities and businesses) – alone cannot support the EU's economy in the digital age. Their use in payments therefore diminishes as online purchases increase and payment habits of the general public shift towards the large variety of private digital means of payment offered in the EU. This puts at stake the desirable balance between central bank money and private digital means of payment. This trend could even be reinforced in the

future, with the emergence of third country central bank digital currencies (CBDC) and stablecoins issued by private firms, which could challenge the role of the euro in payments, in the EU and outside.

To address the need of a rapidly digitalising economy, the proposed **digital euro should support a variety of use cases of retail payments**. Those use cases include person to person, person to business, person to government, business to person, business to business, business to government, government to person, government to business, and government to government payments. In addition, the digital euro should also be able to fulfil future payments needs, and in particular machine to machine payment in the context of Industry 4.0 and payments in the decentralised internet (web3).

CONTENT: the Commission proposal sets out the **legal framework** and essential elements of the digital euro, which would enable the European Central Bank to eventually introduce a digital euro that is widely usable and available. It will be for the ECB to decide if and when to issue the digital euro.

The proposal establishes the **digital euro** and lays down rules concerning in particular its legal tender status, distribution, use, and essential technical features.

Objective

The **objective of this proposal** is to ensure that central bank money with the status of legal tender remains available to the general public, while offering a state-of-the-art and cost-efficient payment means, ensuring a high level of privacy in digital payments, maintaining financial stability and promoting accessibility and financial inclusion.

Legal tender status

The digital euro is granted legal tender status which entails inter alia its mandatory acceptance by payees, unless otherwise provided in the Regulation. The proposal defines a set of exceptions to the obligation to accept the digital euro. This set of exceptions includes the right for a **microenterprise not to accept the digital euro**, unless it accepts comparable digital means of payment. Similarly, a natural person acting in the course of a **purely personal activity** is not obliged to accept the digital euro.

Distribution

All payment services providers (PSPs) authorised in the EU may provide digital euro payment services, including additional digital euro payment services, in addition to basic digital euro payment services. Payment service providers do not need an additional authorisation from their competent authorities to provide digital euro payment services. For the purpose of distributing the digital euro, payment service providers need to enter into a contractual relationship with digital euro users. A contractual relationship between digital euro users and the European Central Bank is excluded. Digital euro users may have **one or several digital euro payment accounts**, held at the same or at a different payment service provider.

The provision of digital euro services by PSPs is limited to (i) natural or legal persons residing or established in the Member States whose currency is the euro, (ii) natural or legal persons who opened a digital euro account at the time they resided or were established in the Member States whose currency is the euro, but no longer reside or are established in such Member States, (iii) visitors, (iv) natural or legal persons residing or established in Member States whose currency is not the euro, and (v) natural or legal persons residing or established in third countries, including territories under a monetary agreement with the European Union.

Access to and use of the digital euro outside the euro area

The proposal lays down rules governing the access to and the use of the digital euro outside the euro area, which depend on whether natural and legal persons reside or are established in a non-euro area Member States or in a third country.

Rules on cross-currency payments between the digital euro and local currencies are laid down. They should be subject to a prior arrangement between the European Central Bank and the non-euro area national Central Banks.

Technical features

The digital euro will be designed in a way that facilitates its use by the general public, including financially excluded persons or persons at risk of financial inclusion, persons with disabilities, functional limitations or limited digital skills, and older persons.

Digital euro users will not be required to have a non-digital euro payment account. The digital euro should be available for digital euro payment transactions both **offline and online**.

The digital euro will not be programmable money and would therefore not be used to limit its spending to or direct it at specific goods or services: as a digital form of the single currency, it should be **fully fungible**.

Reporting

The European Central Bank will report on the digital euro as part of its regular reporting obligations. Furthermore, it will specifically report to the Parliament, to the Council and to the European Commission on the instruments to limit the use of the digital euro as a store of value as well as their parameters, in relation to the objective to safeguard financial stability, no later than 6 months before the planned issuance of the digital euro, and at regular intervals afterwards.