



Communication

PRESS RELEASE

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The Banco de España to participate in digital euro pilot, which includes two Spanish payment service providers

The Banco de España will participate, together with the European Central Bank (ECB) and 18 other Eurosystem national central banks, in the digital euro pilot. The ECB today announced that 36 payment service providers (PSPs) from across the euro area have been selected for the pilot, including two Spanish providers: an alliance comprising Abanca, Ibercaja, Unicaja, Cecabank, Bizum and Deloitte, and the payment institution Uinku, which operates under the brand name Sipay.

The pilot will be crucial for testing the digital euro's technical functionality and operational processes, and refining the user experience, thereby supporting the ongoing preparatory work for the potential issuance of a digital euro. It is planned to run for 12 months, starting in the second half of 2027.

A beta version of the digital euro will be used. This version is functionally and technically similar to the digital euro envisaged in the draft legislation, but is not legal tender.

The pilot will involve staff from the ECB and the participating national central banks, as well as merchants providing everyday services, such as cafés and restaurants. Staff from the participating central banks will be able to use the beta version of the digital euro for both person-to-person payments (online and offline) and retail transactions (at physical points of sale and in e-commerce), including mobile payments.

Some of the selected PSPs – known as distributing PSPs – will provide Eurosystem staff with access to beta digital euro services, including opening an account and making payments. Others – known as acquiring PSPs – will support the selected merchants, enabling them to receive payments made using the beta digital euro.

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