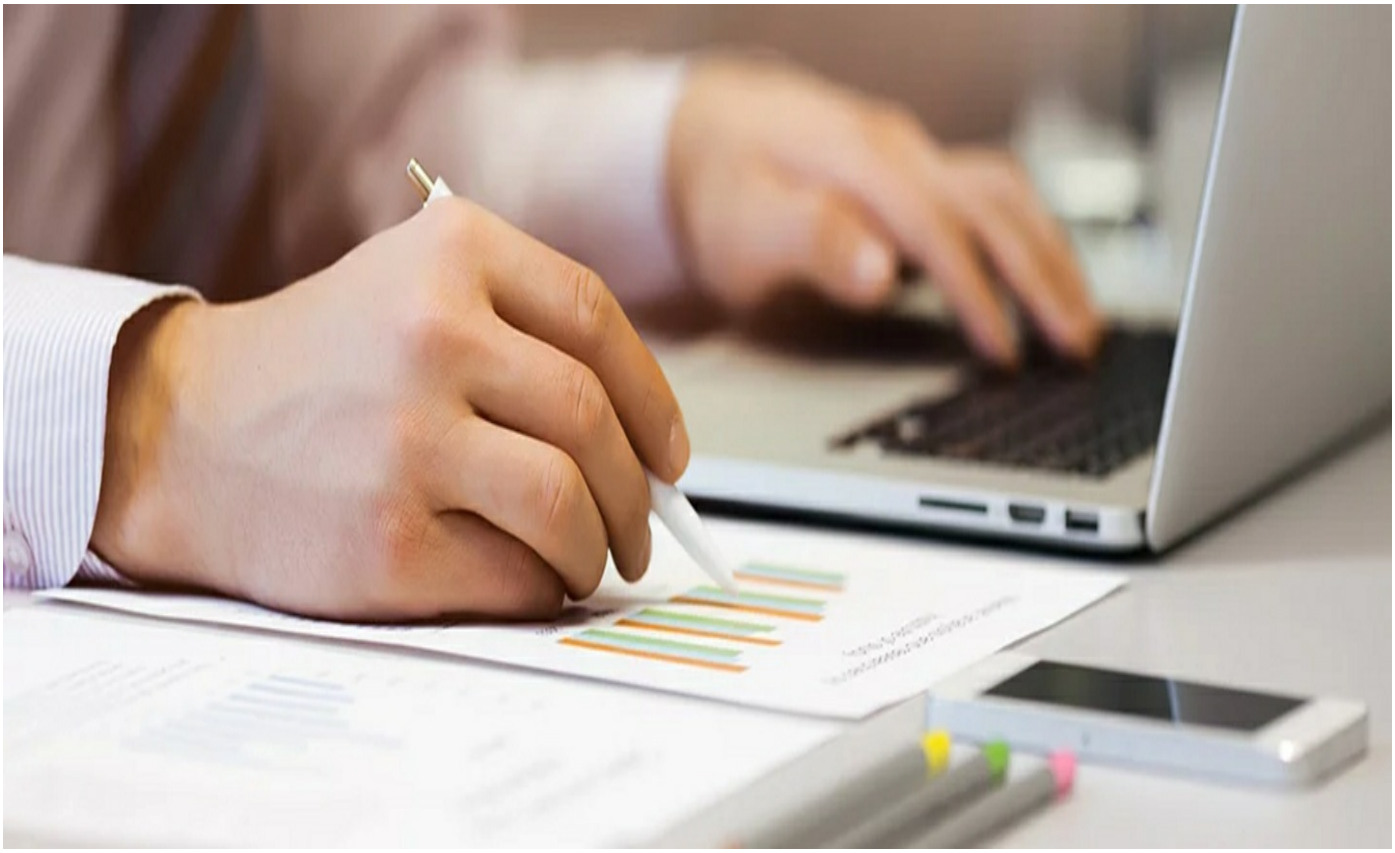

# European Parliament decision on the digital euro is a historic milestone for Europe

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Today, the European Parliament has paved the way for the introduction of the digital euro, laying an important foundation for a sovereign European means of payment. From the perspective of Giesecke+Devrient, this decision opens up new opportunities for secure and efficient digital payments and for the future proof development of Europe’s payments landscape.

The decision by the European Parliament marks a significant step forward in the evolution of payment systems in Europe. The digital euro establishes the basis for a public, digital form of central bank money that securely transfers the functions of cash into the digital world. It is designed to create tangible value in an environment where payments are increasingly digital, real time, and processed across different systems. By approving the digital euro, Europe will be better positioned to further develop its role in digital payments and to strengthen the framework conditions for innovative and independent payment infrastructures. In a market that has so far been largely shaped by private providers, this creates an additional, state-backed alternative that places the highest standards on data protection, resilience, and financial inclusion.

At the same time, the decision creates new scope for innovation across the financial ecosystem. Banks, payment service providers, and technology companies gain greater clarity regarding the regulatory framework, providing a more reliable basis for developing innovative applications and services. These include secure digital payments for everyday use and new offerings that more closely integrate payments, settlement, and additional services. It will now be crucial to consistently align the digital euro with the needs of citizens and businesses and to test and demonstrate its practical viability at an early stage.

As a contractor of the European Central Bank, Giesecke+Devrient contributes its expertise in security technology, payment infrastructure, and digital currencies to the project. The objective is to ensure that the digital euro is robust from the outset, easily integrable with existing systems, and accessible to all user groups—both online and offline.

“For citizens, the digital euro will mean greater freedom of choice when it comes to paying in the future,” explains Dr. Ralf Wintergerst, Group CEO of Giesecke+Devrient. “At the same time, the European Parliament’s decision is an important step for Europe to strengthen the competitiveness of the euro area and to lay the foundation for a sovereign and innovation-friendly financial ecosystem. The digital euro has the potential to become a central building block of the digital transformation of the payments landscape.”

## About Giesecke+Devrient

Giesecke+Devrient (G+D) is a global SecurityTech company headquartered in Munich, Germany. G+D makes the lives of billions of people more secure. The company shapes trust in the digital age, with built-in security technology in three segments: Digital Security, Financial Platforms and Currency Technology.
G+D was founded in 1852 and today has a workforce of 14,500 employees. In the fiscal year 2025, the company generated a turnover of 3.2 billion euros. G+D is represented by 118 subsidiaries and joint ventures in 41 countries.
Further information: www.gi-de.com.