



EURO Conversion Advisory Services

With the Euro set to become Bulgaria’s official currency on January 1, 2026, businesses must act now to prepare their IT systems and processes for a seamless transition. Success will require comprehensive planning to align technology, processes, and compliance with the new currency landscape. From adjusting and upgrading IT systems and strengthening security to ensuring full regulatory compliance, organizations need to be ready to navigate this critical change with confidence.

WHY DELOITTE?

With track record of Euro conversion engagements in Croatia, Slovakia, Slovenia and the Baltics, we help you navigate the operational, technical, and regulatory challenges of Euro adoption, minimizing disruption and accelerating readiness. We act as your trusted partner to deliver a seamless Euro transition, ensuring your systems, processes, and teams are fully aligned for success on day one.

MOST COMMON CHALLENGES

High complexity & organizational impact

- Managing multiple parallel projects, stakeholders and cross-functional dependencies
- Transforming processes, systems, and products/services while ensuring business continuity

Resource & capacity pressures

- Balancing business-as-usual with resource-intensive Euro project
- Limited internal expertise to manage complex technical and operational changes

Vendor & system constraints

- Limited capacity on the IT vendor’s side to support the required solution changes
- Challenges with in-house or legacy systems modifications

Cybersecurity & resilience risks

- Increased exposure to cyber threats and data breaches during transition
- Ensuring system integrity, fraud prevention, and compliance with EU regulations

OUR SERVICES

Impact assessment & roadmap

Evaluate business, process, and system impacts, and develop a clear, prioritized roadmap aligned with regulatory requirements and timelines.

Vendor & systems management

Support vendor collaboration, monitor their performance, and assess in-house and legacy systems to implement required changes timely.

Cyber security testing

Test applications and infrastructure with significant changes to validate all security components and ensure operability.

Program, risk & change management

Provide independent oversight to keep programs on track, manage risks, and drive organizational readiness with tailored change plans, communications, and training for a smooth transition.

User acceptance testing (UAT)

Support the UAT process by defining test scenarios, reviewing results, and providing guidance on corrective actions to ensure system readiness.

Peripheral system security tests

Perform vulnerability assessments and penetration tests on systems not directly impacted by Euro conversion and analyze data flow and interactions between primary and secondary systems to detect possible security vulnerabilities.

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