



Banking Trend Radar Webcast

Episode XVIII: The Digital Euro Is Coming: Europe's Path to Digital Sovereignty

Unsere heutigen Referenten

Wir freuen uns auf Webcast & Diskussion!



Christiane Neumüller

Direktorin

Technology & Transformation

Engineering, AI & Data |

Banking & Capital Markets

cneumueller@deloitte.de



Verena Römmelmayer

Managerin

Technology & Transformation

Engineering, AI & Data |

Banking & Capital Markets

vroemmelmayer@deloitte.de



Tilmann Bolze

Direktor

Technology & Transformation

Engineering, AI & Data |

Banking & Capital Markets

tbolze@deloitte.de

The Digital Euro Is Coming: Europe's Path to Digital Sovereignty

The digital euro is driving sovereignty.



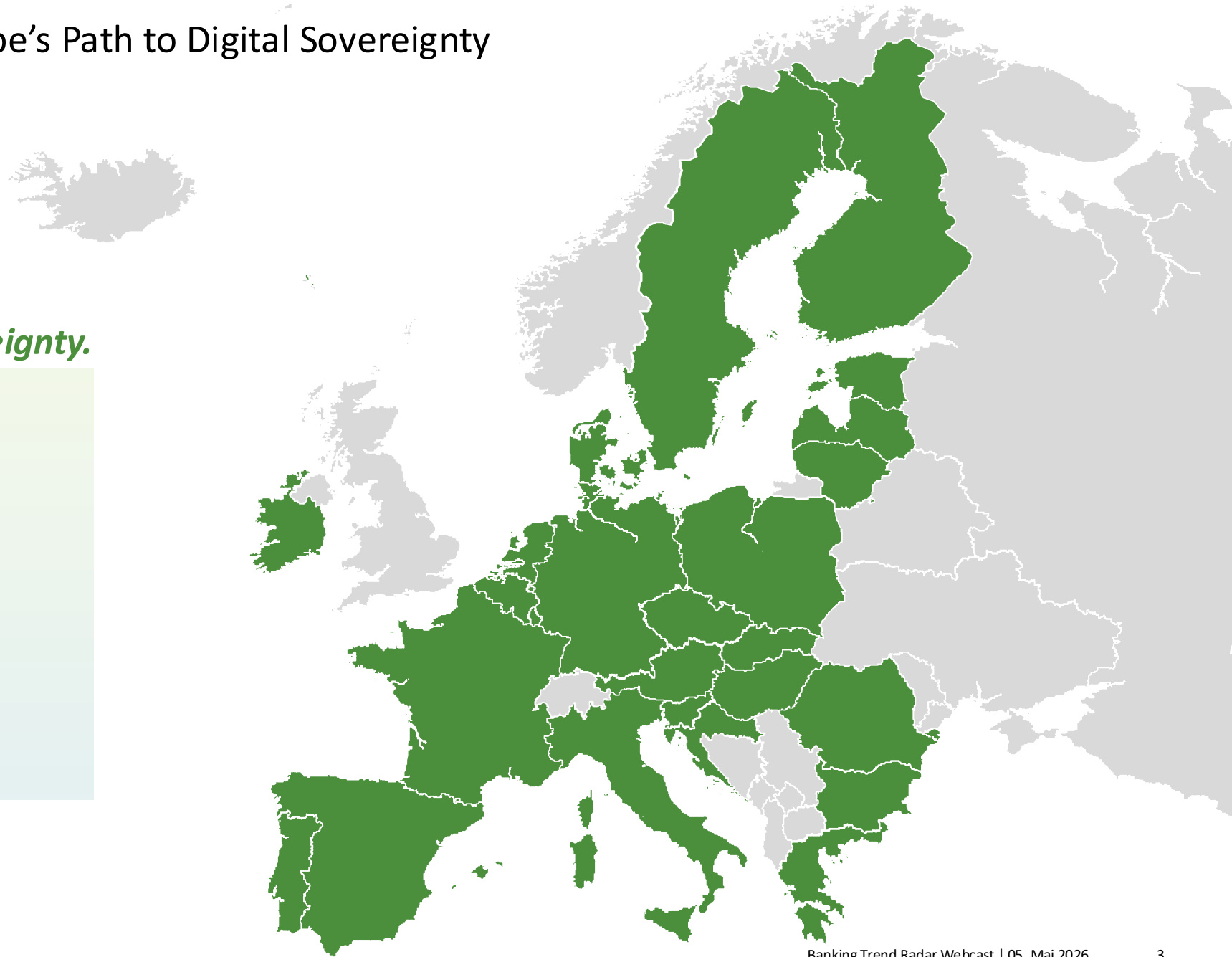
Resilience



Pan-European payment infrastructure

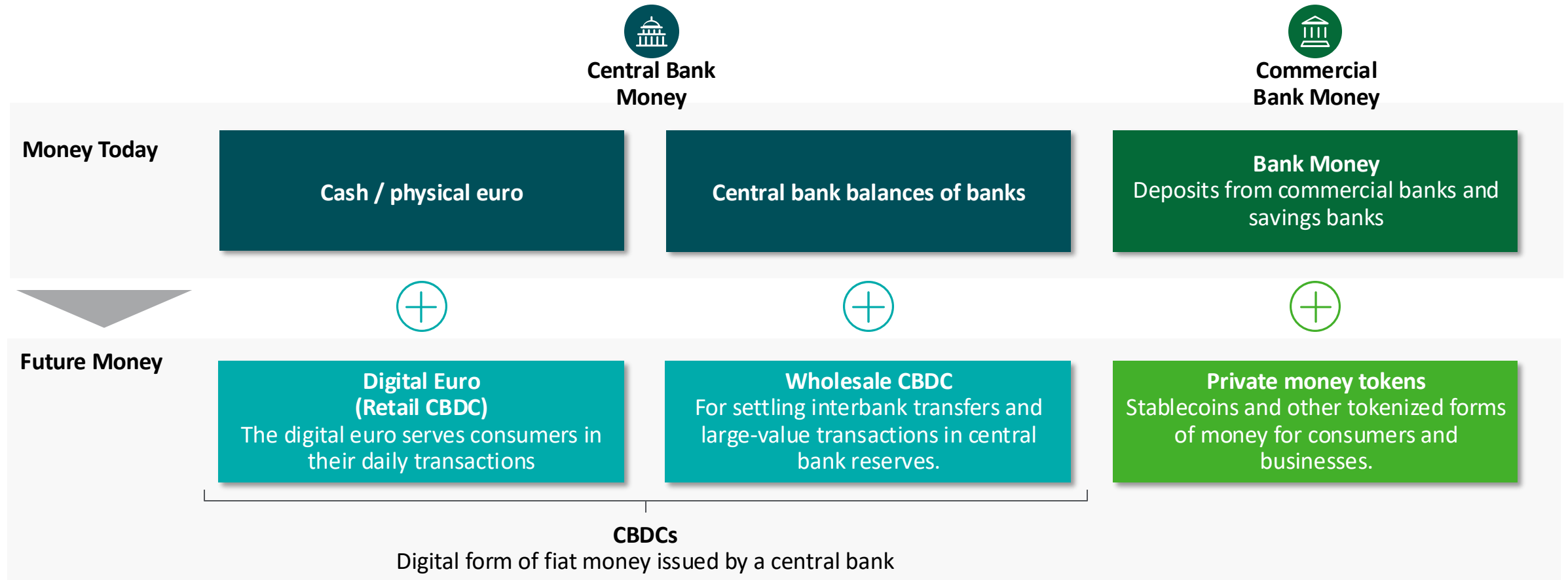


Privacy & security



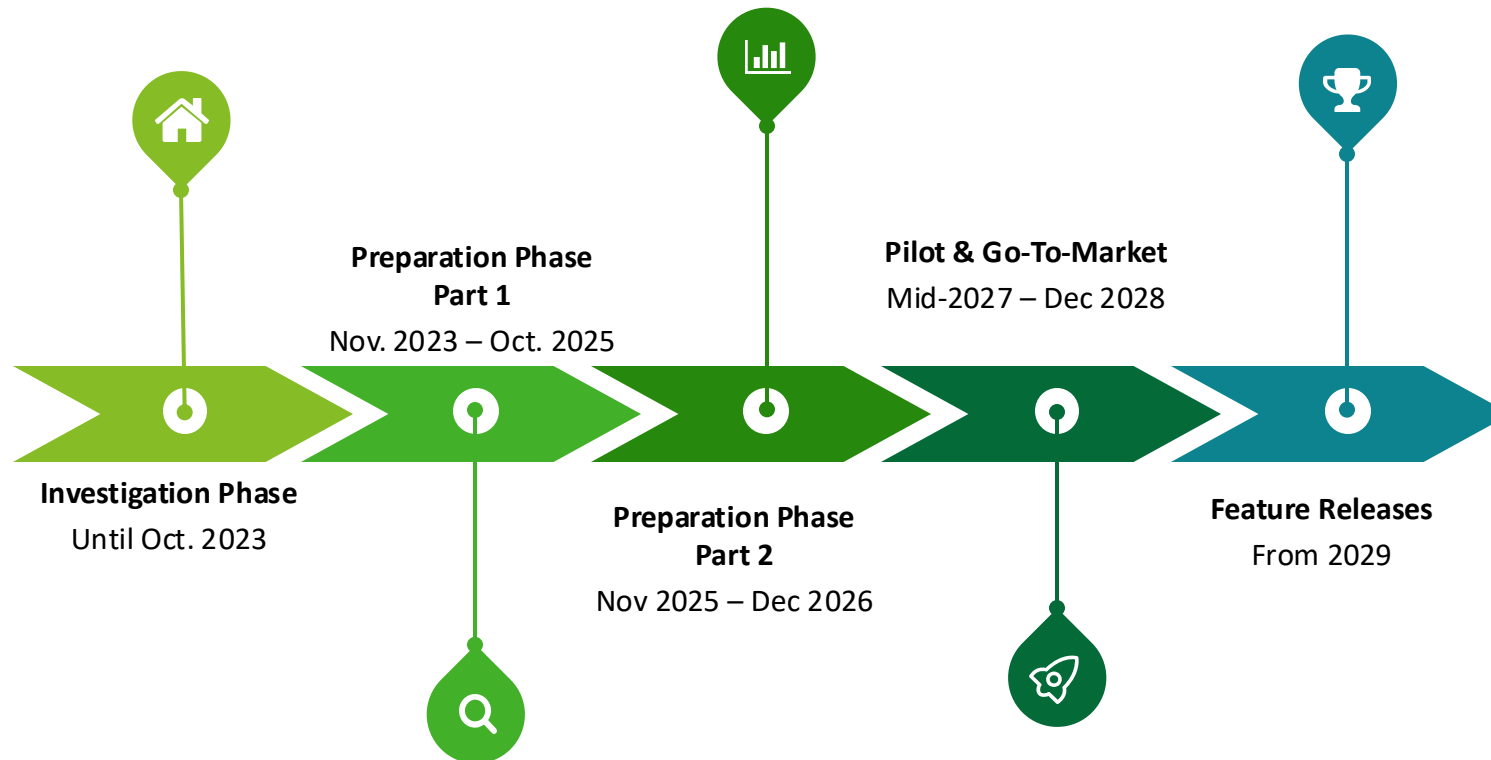
The payment landscape is changing

CBDCs and tokens are not just an addition to the monetary system – they are a groundbreaking change with far-reaching and significant implications for the industry.



Current status of consultations on the digital euro

The ECB team is currently working towards completing the first preparation phase and plans to launch a second phase to initiate the launch from around 2028.



Preparation Phase Part 2

Technical readiness, market and user tests, support for legislative process



Rulebook update

Rulebook v0.9 with significant updates was circulated in July 2025



Formats for interaction and co-creation

ECB innovation program to expand functions of the digital euro.

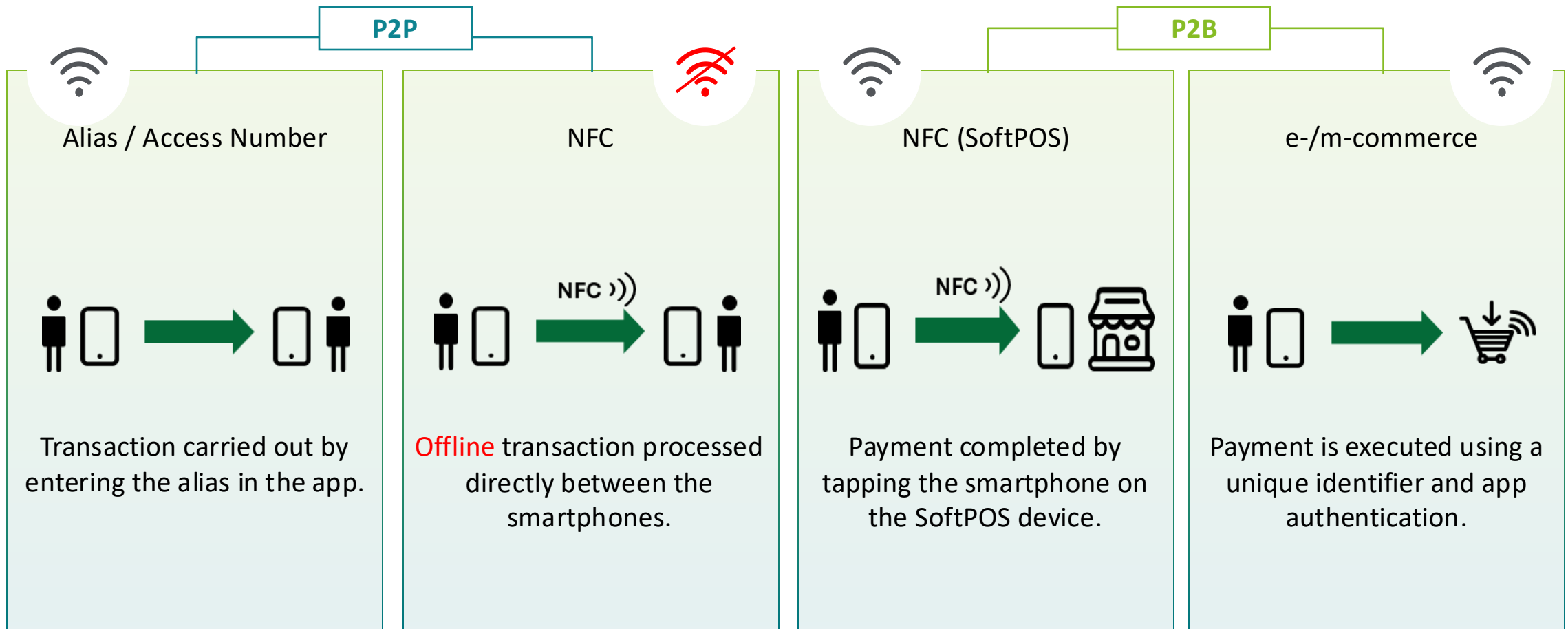


Legislative process still ongoing

EU Council and Parliament continue to drive the legislative process

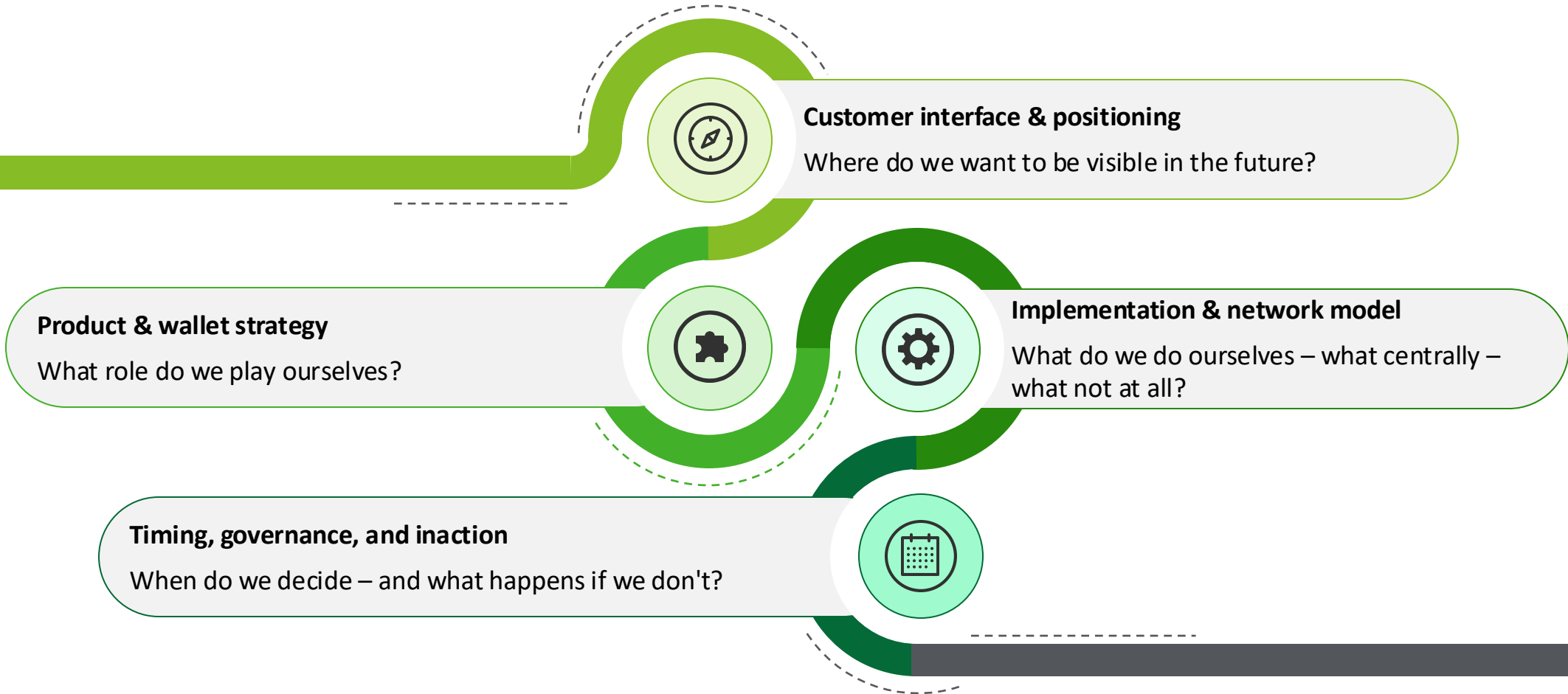
ECB Pilot Use Cases

The pilot aims to quickly gain insights into processes, interactions, and technical conditions to identify short-term actions needed by payment service providers.



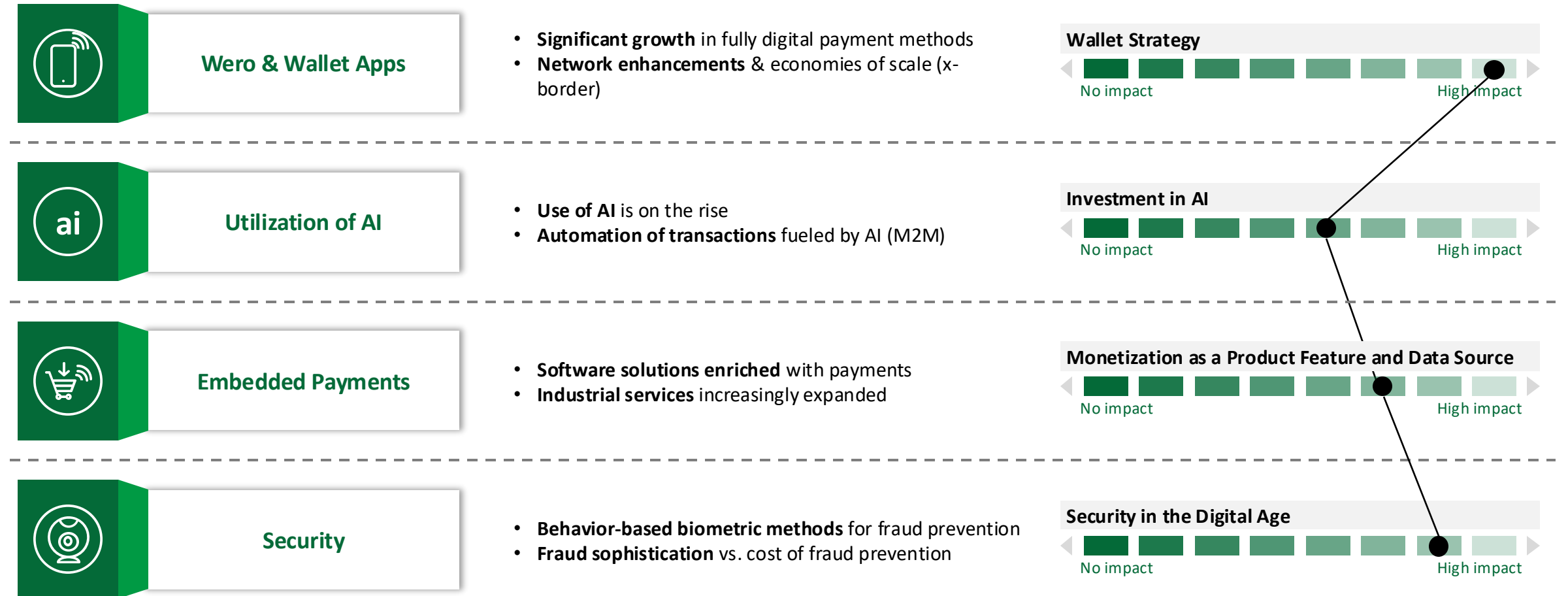
Key areas of action and strategic implications for private banks

The digital euro will have a transformative impact on payments, customer relationships and IT architecture. Relevance is determined by positioning, role and timing.



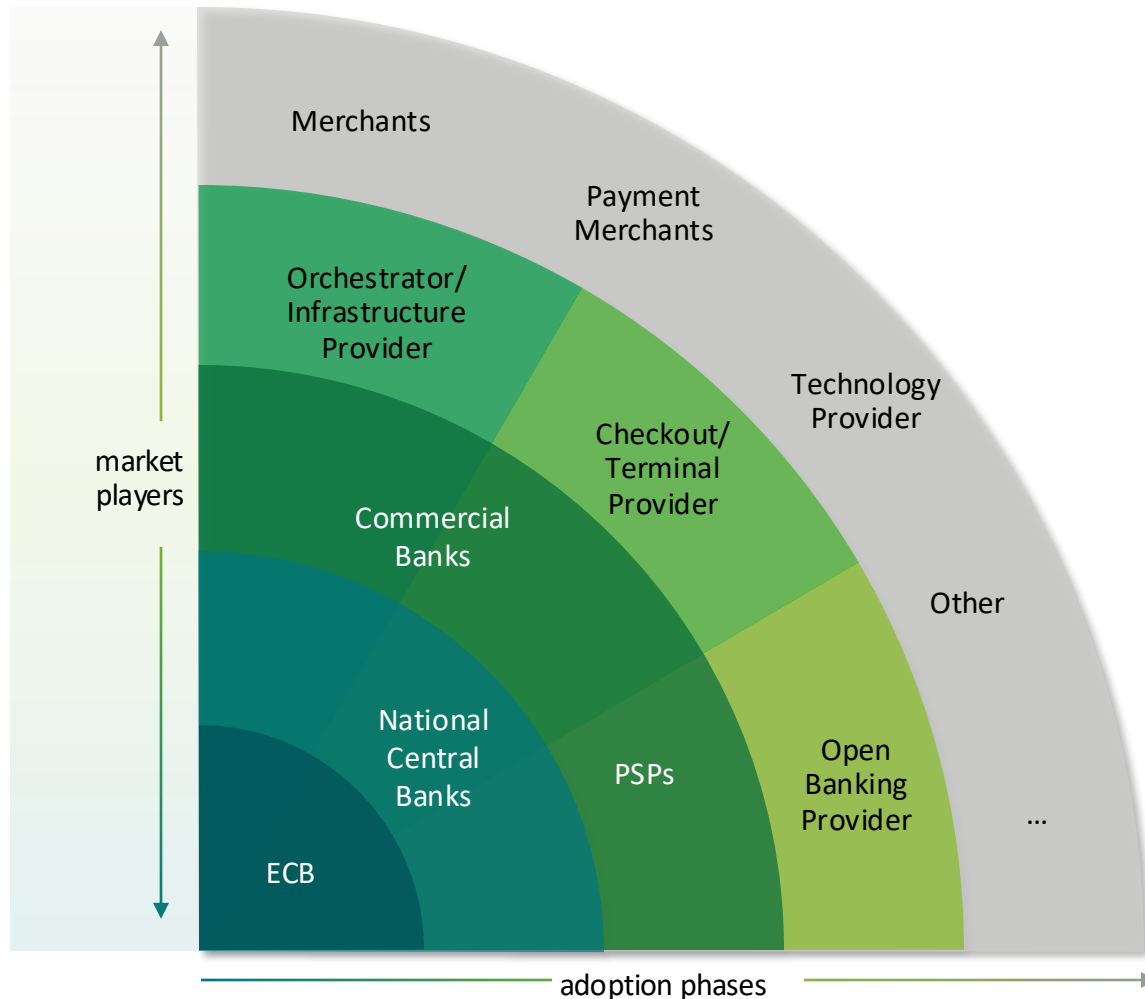
Interplay Between the Digital Euro and Other Developments in the Payments Sector

The introduction of the digital euro will accelerate existing trends in the payments sector and shape the payment ecosystem of the future



Market players affected by digital Euro

All players across payment ecosystem will face opportunities to pave the way to success of the digital euro



- Digital Euro impacting the whole **payments ecosystem**
- Incorporating **future-ready technology solutions** backed by governing units
- **All Banks and PSPs** are facing opportunities in distributing & acceptance solutions or settlement services
- **FinTechs and technology partners** can provide technical solutions or peripheral services as TSPs
- **Retailers & merchants** expand their payment options having **customers** at the heart of standardized terms

Trend Assessment

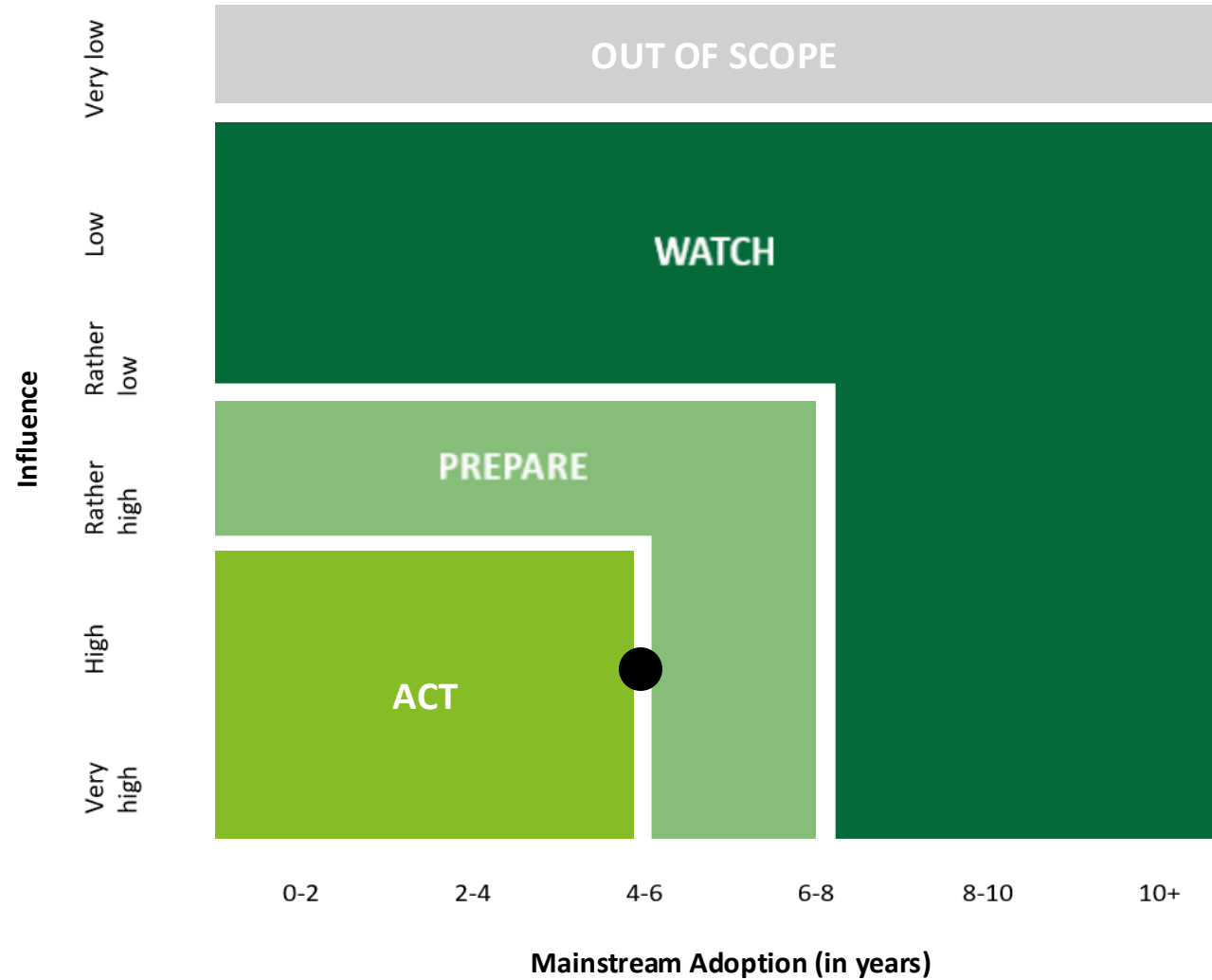
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ACT

Influence



Time of Mainstream Adoption



Let's talk! Contact us for more questions & exchange

We are eager to discuss this further with you



Christiane Neumüller

Direktorin

Technology & Transformation

Engineering, AI & Data

Banking & Capital Markets

cneumueller@deloitte.de

Mobile: +4915141427339



Verena Römmelmayer

Managerin

Technology & Transformation

Engineering, AI & Data

Banking & Capital Markets

vroemmelmayer@deloitte.de

Mobile: +4915154484741

Upcoming Webcast

Datenteilung innerhalb des Finanzsektors - reale Chancen vs. offene Fragen

Datum: 11. Jun 2026 | 14:00 Uhr

In diesem Webcast zeigen wir, wie sich die Bereitschaft zur Teilung personenbezogener Finanzdaten in Deutschland weiterentwickelt hat – und welche Faktoren heute über Erfolg oder Misserfolg datenbasierter Angebote entscheiden. Wir präsentieren zentrale Ergebnisse der aktuellen Deloitte Studie, darunter Erfahrungswerte, konkrete Treiber von Datenteilung (Mehrwert, Vertrauen, Kontrolle) sowie Handlungsempfehlungen für Finanzinstitute.



Andreas Reuß

Partner

Technology & Transformation

Engineering, AI & Data | Banking

areuss@deloitte.de



Lorena Haist

Managerin

Technology & Transformation

Engineering, AI & Data | Banking

lhaist@deloitte.de



Christian Graner

Senior Consultant

Technology & Transformation

Engineering, AI & Data | Banking

cgraner@deloitte.de