

# Empowering European payments: EuroCommerce pushes for merchant- friendly digital euro

EuroCommerce today urged EU policymakers to ensure the digital euro delivers on its promise to strengthen Europe's payment ecosystem, reduce costs, and enhance strategic autonomy.

Speaking ahead of key legislative discussions, EuroCommerce Director General Christel Delberghe highlighted the urgent need for a simplified and merchant-friendly framework: *"We need the digital euro to ensure our customers can continue buying their daily groceries, fuel, medicine and more - without inflated costs or external dependencies. We are a key user of payments; retail alone triggers over 250 million transactions per day,"* said Delberghe during her keynote at the Bundesbank event *"The digital €uro: A game changer for European merchants"* on 24 September. *"We are concerned that non-EU actors can weaponise payments and drive prices up. The digital euro must be designed to protect European consumers and businesses."*

## Unlocking the potential of the digital euro

EuroCommerce sees the digital euro as a critical tool to

- **Increase resilience and autonomy:** European merchants are currently overly reliant on non-EU providers, who unilaterally impose fees and rules. Domestic payment schemes are losing ground, and European-made pan-European solutions are not yet available.
- **Lower the average cost of payments:** Retailers are confronted with much higher payment costs, due to rising card scheme fees and the increased popularity of e-commerce and Paypal and Buy Now Pay Later.

## Key recommendations to the co-legislators

To ensure the digital euro works for merchants and consumers alike, EuroCommerce calls for:

- **A fair compensation model:** introduce a simple and uniform cap of 4 cents per transaction for the merchant service charges, a more practical alternative to the complex caps proposed in the regulation.
- **Offline wallet functionality:** prioritise offline use of the online digital euro wallet to accelerate adoption by consumers and reduce implementation costs.
- **Focus on basics first:** launch basic services first and defer complicated use cases such as conditional payments to later phases.
- **Phased rollout:** begin with in-store and e-commerce payments to quickly enhance resilience for the bulk of transactions.
- **Merchant holdings:** allow merchants to hold digital euro balances to facilitate supplier payments.

- **Infrastructure reuse:** establish a single, open, standardised European payments infrastructure that will benefit all stakeholders, making integration easier and allowing public and private propositions to compete freely.

*“We urge the European Central Bank and co-legislators to simplify both the design and the legislative framework of the digital euro,” Delberghe added. “This will shorten time to market, reduce costs, and ensure the digital euro truly supports European autonomy, resilience, and affordability.”*

With Rapporteur MEP Navarrete expected to present his draft report by **24 October**, and the Council set to discuss the Single Currency Package on **25–26 September**, EuroCommerce invites policymakers to take into account the needs of European merchants, which Mrs Delberghe outlined today.

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### Notes to the editor

More information: [Digital Euro: make it work for merchants](#)

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**EuroCommerce** is the principal European organisation representing the retail and wholesale sector. It embraces national associations in 27 countries and 5 million companies, including leading global players and many small businesses. Over a billion times a day, retailers and wholesalers distribute goods and provide an essential service to millions of business and individual customers. The sector generates 1 in 7 jobs, offering a varied career to 26 million Europeans, many of them young people. It also supports millions of further jobs throughout the supply chain, from small local suppliers to international businesses. EuroCommerce is the recognised European social partner for the retail and wholesale sector.