EUROPEAN CENTRAL BANK

EUROSYSTEM

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Digital euro app to incorporate highest accessibility standards

- App design to go beyond requirements of European Accessibility Act
- Accessibility features to address common barriers faced by users with different needs
- ECB to start usability and accessibility testing as part of digital euro pilot in 2027

The European Central Bank has outlined the accessibility features of the digital euro app, which will allow users to access basic digital euro services. From the outset, accessibility and inclusion have been core design principles of the digital euro. The proposed app features reflect the ECB's commitment to ensuring that every European can access digital payments on equal terms, regardless of their needs, abilities and levels of digital confidence.

The proposed design includes best-in-class accessibility features that go beyond the requirements of the European Accessibility Act and related standard EN 301 549, and are among the most advanced in the market. This reflects the Eurosystem's commitment to inclusion, ensuring that the digital euro will be accessible to all.

The design applies the highest level of accessibility requirements under the Web Content Accessibility Guidelines adapted to mobile payment applications, covering perception, operability and cognitive accessibility. The app is expected to have advanced features to address common barriers faced by users with different needs, including enhanced visual design, full keyboard navigation, screen reader support, time-out warnings, simplified language, error prevention and reduced motion settings.

"Like cash, the digital euro will be a public good and, in the digital age, every European should be able to access it on equal terms," said ECB Executive Board member Piero Cipollone, who chairs the High-Level Task Force on a digital euro. "We support the European Commission's legislative proposal, which would ensure that everyone has access to the digital euro app. Accessibility is how we make sure that the digital euro belongs to everyone."

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The proposal on the digital euro app's accessibility features, which has now been shared with market participants and relevant stakeholders, has been developed in close cooperation with consumer organisations, accessibility experts and national central banks.

The resulting app is currently being developed and will be tested during the digital euro pilot to be launched in 2027. In parallel, app requirements will be further validated via usability and accessibility testing with members of the ONCE Foundation for Cooperation and Social Inclusion of People with Disabilities and staff of the ECB and 19 national central banks to support a consistent and inclusive user experience across the euro area.

In line with the proposed digital euro Regulation, the digital euro app would be one of several ways for people to access basic digital euro services. Users could also access the digital euro through channels offered by their payment service providers, which would remain the main point of contact for end users. The Commission's legislative proposal makes clear that people should be able to choose the channel that best meets their needs. In discussions of the Euro Retail Payments Board, consumer organisations stressed that a Eurosystem app accessible to all would be essential to ensure universal access to the digital euro.

The digital euro app design demonstrates the ECB's commitment to creating a payment solution that works for everyone. By embedding accessibility into its design, the app will empower Europeans to fully participate in the digital economy.

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