

Press Release

Digital Euro: Make it work for merchants to ensure it meets its true potential

Independent Retail Europe, as part of the Merchant Payments Coalition Europe, calls on EU institutions for decisive action to ensure that the digital euro delivers added value for European merchants.

For independent retailers, who are central to Europe's local communities, a well-designed digital euro has the potential to transform European payments, offering more affordable payment options to EU consumers and merchants, driving innovation, and reducing Europe's dependency on non-EU payment schemes.

Today's payment market leaves EU consumers and merchants at the mercy of a few non-EU payment schemes, driving up costs that ultimately harm both retailers and consumers. The digital euro must not replicate these flaws, but rather set a new standard for efficiency and resilience. The Merchant Payments Coalition Europe therefore publishes today a [set of recommendations](#) to EU policymakers to ensure the digital euro meets its true potential.

Key priorities

- **Compensation model:** Introduce a simple, uniform cap of 4 cents per transaction for the merchant service charge, avoiding complex or percentage-based fees.
- **Offline wallet:** Prioritise an offline function within the digital euro wallet itself, ensuring smooth adoption without unnecessary duplication or cost.
- **Get the basics right first:** Launch simple one-off payments before introducing advanced use cases, leaving room for private providers to innovate on top.
- **Implementation phasing:** Roll out in-store and e-commerce payments first, where resilience is most needed, rather than delaying merchant use cases.
- **Merchant holdings:** Allow businesses to hold and use digital euros to pay suppliers, avoiding reliance on costly commercial cards.
- **Reuse infrastructure:** Build on a single, open, standardised European payments infrastructure to reduce complexity and ensure fair competition.

A Call to Policymakers

Independent retailers are vital to Europe's economic and social fabric. To unlock the full potential of the digital euro, legislation must reflect the needs of those who will use it daily in transactions with millions of European citizens. The fast rollout of a digital euro that is low-cost, practical, and focused on everyday one-off payments will strengthen Europe's payment sovereignty and deliver tangible benefits to consumers and businesses alike.

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About Independent Retail Europe:

Independent Retail Europe is the European association that acts as an umbrella organisation for groups of independent retailers in the food and non-food sectors. Our members are groups of independent retailers, associations representing them as well as wider service organizations built to support independent retailers. Independent Retail Europe represents 24 groups and their over 501.000 independent retailers, who manage more than 764.000 sales outlets, with a combined retail turnover of more than 1,411 billion euros and generating a combined wholesale turnover of 621 billion euros. This represents a total employment of more than 6.440.000 persons.

