

Navigating Digital Euro readiness

Helping banks turn Digital Euro change into a pilot-ready solution and practical roadmap for integration and long-term value.



The Digital Euro introduces a new regulated payment rail that impacts channels, payment systems, liquidity management and compliance. **Banks must balance rapid pilot readiness with long-term architectural decisions in an evolving regulatory environment.**

We help banks **move from Digital Euro ambition towards practical execution.** Building on deep experience in modern payment platforms, real-time payments and regulated transformation, the approach supports both distributor and acquiring banks as they prepare for integration, service readiness and future scale.

Why Tieto Banktech

Proven **payment infrastructure expertise** across the Nordics and Baltics.

Strong **relevance for distributing and acquiring PSPs.**

Experience spanning **real-time payments, CBDC-related development** and regulated transformation.

Proven card and A2A payment use cases, enabling **flexible multi-rail models.**

What this approach focuses on

Tieto Banktech operates an evolving platform that will support banks as Digital Euro models mature:



Access and wallets: exploring how customers will access Digital Euro services and how wallet journeys can align with existing digital banking.



Liquidity and limits: designing funding and defunding approaches, holding limits and waterfall concepts within regulatory constraints.



Transaction journeys: considering realtime execution, authentication, refunds, recurring flows and dispute handling across use cases.



Connectivity and integration: assessing options for connecting to the Digital Euro Service Platform (DESP) and integrating with existing bank systems and payment orchestration.

Digital Euro: from readiness to real impact

Digital Euro preparation touches much more than technology; it reshapes payment journeys, liquidity models and day-to-day operations. Tieto Banktech combines readiness and integration support with a strong solution focus to help banks turn pilot readiness into long-term advantage for both the organisation and its customers. This creates a structured way to **reduce complexity while staying flexible as regulation and schemes evolve.**

Readiness and integration support

- Pilot readiness assessment and mobilisation tailored to each bank's context.
- Guidance on implementation and integration across customer channels, payment systems and liquidity processes.
- Operational readiness support, including monitoring, reporting and dispute handling.
- Use of deep cash and liquidity management expertise across retail and corporate domains to inform solution design.



Benefits for banks

- Accelerate time-to-pilot and support a clear path towards production readiness.
- Reduce complexity across payment rails and channels.
- Build on banking-grade performance and resilience from existing solutions.
- Maintain flexibility as regulation and schemes evolve.

Benefits for end users

- Seamless payments across mobile, POS and e-commerce channels.
- Real-time availability and a consistent user experience.
- Support for online and offline Digital Euro payment scenarios as they develop.

Contact us and let's discuss your Digital Euro journey today.

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