



OESTERREICHISCHE NATIONALBANK

EUROSYSTEM

Panel 2

Das Zahlungsschema des digitalen Euro – Sicherheit der Nutzer und Basis für Innovationen

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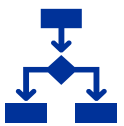
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A scheme best ensures a digital euro is useable everywhere in the euro area, like banknotes today

*If a citizen is provided a **digital euro payment instrument** by an intermediary in one country, they should be able to freely use this instrument to pay **at any merchant in the euro area, independent of the intermediary and the country of the merchant.***



With broad market involvement, a **digital euro scheme** would establish a set of common rules, standards and procedures to:

- ensure **pan-euro area reach** and a **harmonised** end-user payment experience;
- retain **flexibility** to respond to user preferences and habits;
- provide the highest degree of **freedom** for the market to distribute the digital euro and develop **innovative front-end solutions**;
- support market participants in **offering payment services on a European scale.**



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