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PRESS RELEASE

ECB concludes a framework agreement with Giesecke+Devrient, and its partners Nexi and Capgemini to deliver offline solution for the digital euro

Munich, 2 October 2025 – Advancing the preparation of a digital euro, the European Central Bank (ECB) has [announced](#) the conclusion of the framework agreements for each of the five digital euro negotiated procurement procedures (also see the [notice view in the Official Journal of the EU](#)). A cooperation between Giesecke+Devrient (G+D) partnering with Nexi and Capgemini has now been selected as the first ranked tenderer in the framework agreement to provide an end-to-end solution to make digital euro payments offline available to users and merchants across Europe. The ability to pay offline, with no third-party involvement, is a key feature of the digital euro, which would ensure privacy and resilience as only cash does today.

A digital euro, issued by the Eurosystem, would be a complement to banknotes and coins, intended to give citizens more freedom of choice when paying digitally in the future. Like cash, it would be available to everyone, at anytime and anywhere as a universally accessible means of payment in the euro area. From the outset, the ECB defined an offline capability as an essential criterion for data privacy and resilience, ensuring payment experiences even in environments without internet connection or power supply. Money is stored directly on users' devices, such as smartphones, cards and other compatible devices leveraging their secure elements. Payments are settled locally between devices, providing a cash-like privacy as no payment details are recorded by banks, payment service providers or central banks.

Following the completion of negotiated public procurement procedure PRO-009494 Digital Euro Offline Solution, the ECB has now concluded a framework agreement in ranking for the development, implementation and partial operation of the offline solution with a pan-European cooperation as the first-ranked tenderer, led by SecurityTech company G+D, partnering with payment service provider Nexi and global business and technology transformation partner Capgemini. The development refers to the design, definition and implementation of the component and its integration into the overall digital euro architecture.

Following the framework agreement conclusion, G+D and other successful tenderers will work with the ECB to finalize planning and timelines. Under the guidance of the ECB Governing Council and in line with EU legislation, this work will cover the design, integration, and

development of the Digital Euro Service Platform (DESP). The cooperation combines G+D's SecurityTech expertise and global experience in public currencies, Capgemini's leadership in technology consulting and digital transformation, and Nexi's payment technology innovation leadership and POS expertise ensuring integration into the existing infrastructure.

"We are proud to lead this pan-European cooperation, working together with our partners Nexi and Capgemini to bring the digital euro's offline capabilities to life. This milestone underscores our commitment to innovation and security in digital payment solutions while preserving the privacy and resilience that citizens expect from cash. We are honoured to partner with the European Central Bank in shaping the future of public money for generations to come", comments Dr. Wolfram Seidemann, CEO of G+D Currency Technology.

"As we accelerate the digitization of payments across Europe, our ambition is to enable solutions that are not only innovative, but also resilient. We're proud to contribute to the development of such an important part of the infrastructure for the digital euro leveraging our strength and knowledge within acceptance technology, that will help ensure seamless payments, also in situations where the terminal is offline", comments Renato Martini, Digital Banking Solutions Director of Nexi Group.

"As part of an exclusive team, Capgemini has been selected, in its role as partner of Giesecke+Devrient, to support the ECB in developing the key interfaces and testing the offline functionalities of the digital euro. With in-depth development and testing expertise across various industries, we will ensure seamless implementation of the solutions. This assignment strengthens Capgemini's position as a leading partner for digital transformation in the financial sector. We look forward to working with our valued partners Giesecke+Devrient and Nexi to develop a secure, user-centric and future-proof solution for European payments", confirms Joachim von Puttkamer, Head of Capgemini's Financial Services practice in Germany.

About Giesecke+Devrient

Giesecke+Devrient (G+D) is a global SecurityTech company headquartered in Munich, Germany. G+D makes the lives of billions of people more secure. The company shapes trust in the digital age, with built-in security technology in three segments: Digital Security, Financial Platforms and Currency Technology. G+D was founded in 1852 and today has a workforce of more than 14,000 employees. In the fiscal year 2024, the company generated a turnover of 3.1 billion euros. G+D is represented by 118 subsidiaries and joint ventures in 41 countries. Further information: www.gi-de.com.

About Nexi

Nexi is Europe's PayTech company operating in high-growth, attractive European markets, and technologically advanced countries. Listed on Euronext Milan, Nexi has the scale, geographic reach, and abilities to drive the transition to a cashless Europe. With its portfolio of innovative products, e-commerce expertise and industry-specific solutions, Nexi provides flexible support for the digital economy and the entire payment ecosystem globally, across a broad range of different payment channels and methods. Nexi's technological platform and the best-in-class professional skills in the sector enable the company to operate at its best in three market segments: Merchant Solutions, Issuing Solutions and Digital Banking Solutions. Nexi constantly invests in technology and innovation, focusing on two fundamental principles: meeting, together with its partner banks, customer needs and creating new business opportunities for them. Nexi is committed to supporting people and businesses of all sizes, transforming the way people pay, and businesses accept payments. It offers companies the most innovative and reliable solutions to better serve their customers and expand. By simplifying payments and enabling people and businesses to build closer relationships and grow together, Nexi promotes progress to benefit everyone. Further information: www.nexigroup.com

About Capgemini

Capgemini is a global business and technology transformation partner, helping organizations to accelerate their dual transition to a digital and sustainable world, while creating tangible impact for enterprises and society. It is a responsible and diverse group of 340,000 team members in more than 50 countries. With its strong over 55-year heritage, Capgemini is trusted by its clients to unlock the value of technology to address the entire breadth of their business needs. It delivers end-to-end services and solutions leveraging strengths from strategy and design to engineering, all fuelled by its market leading capabilities in AI, generative AI, cloud and data, combined with its deep industry expertise and partner ecosystem. The Group reported 2024 global revenues of €22.1 billion. Further information: www.capgemini.com

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