

Press release

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ECB and ONCE Foundation launch collaboration to ensure digital euro is accessible for everyone

- Collaboration will ensure digital euro is universally accessible in line with principles of equality, social inclusion and non-discrimination
- ECB will leverage ONCE Foundation expertise to ensure digital euro app is easy to use and accessible, including for people with disabilities
- ONCE Foundation to provide technical advice and test accessibility of digital euro app prototypes

The European Central Bank (ECB) and the [ONCE Foundation for Cooperation and Social Inclusion of People with Disabilities](#) have signed a collaboration agreement to promote, develop and ensure the digital euro app is easily accessible for everyone, including people with disabilities or limited digital skills and older adults.

The ECB will benefit from the foundation's expertise in three main areas: (i) providing technical advice on the accessibility requirements and features of the digital euro app, (ii) collaboration on the design of the digital euro app, and (iii) testing the accessibility of digital euro app functionalities once the first prototypes are available.

"Accessibility and inclusion are not optional features, but core digital euro design principles," said ECB Executive Board member Piero Cipollone, who chairs the High-Level Task Force on a digital euro. "By working with organisations such as the ONCE Foundation, we are helping to ensure that the digital euro empowers every citizen in the digital age, leaving no one behind."

Jesús Hernández Galán, Director of Accessibility and Innovation at the ONCE Foundation, stated: "It is an honour to contribute to ensuring that the digital euro integrates accessibility features from the very beginning. We will incorporate experts in accessibility and user experience who are persons with disabilities into the project team, thereby combining technical knowledge with lived experience."

This collaboration also supports the ECB's ambition to further enhance the accessibility of the digital euro app beyond minimum legal accessibility requirements, as laid out in the [European Accessibility Act](#), and standard market practice. The ECB is committed to adopting an "accessibility by design" approach for the digital euro app, embedding accessibility considerations from the earliest stages of design and development, ensuring the app is clear, understandable and easy to navigate. The outcome of this work could also inform user experience requirements for payment service providers.

Digital financial inclusion is integral to the technical design of the digital euro. In the context of the [Euro Retail Payments Board](#), consumer organisations highlighted the need of a digital euro app provided by the Eurosystem and accessible to all as a [critical tool for ensuring universal access to the digital euro](#). Moreover, the first [digital euro innovation platform](#), involving around 70 market participants, found that the digital euro could also improve inclusion and accessibility through user-friendly features such as voice-controlled transactions, large-font displays and guided onboarding processes.

The ECB is committed to actively [involving the public](#) in the development of the digital euro to gain valuable insights into the needs and preferences of potential users. [Focus groups](#) with vulnerable consumers highlighted the need for multiple onboarding options, including in-person support at local branches, and payment flows which resemble familiar experiences. Participants emphasised the value of reassurance, simplicity and control over personal finances, particularly for those less confident with digital tools.

This collaboration, which is not remunerated, is in line with current European regulations on accessibility, fundamental rights and digital transformation, as well as the promotion of European standards that ensure a digital euro that would offer a user-friendly experience for all citizens, including those in vulnerable situations.

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Notes

- The ONCE Foundation for Cooperation and Social Inclusion of People with Disabilities is a Spanish foundation that works to promote the social inclusion of people with disabilities through initiatives in the areas of accessibility, employment, training and digital transformation.

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