Merchant Payments Coalition Europe

16 April 2026

Merchants welcome 'better off' for the digital euro fee

Following yesterday's negotiations in the European Parliament, we are pleased to see S&D group's support for the principle that merchants must be *better off* regarding the digital euro fee (compensation) model, as shown in their press statement https://www.socialistsanddemocrats.eu/newsroom/getting-digital-euro-right-small-merchants-hold-key-europes-financial-independence.

This is what we, the merchant payments coalition, have argued for since September last year. See our position paper Digital Euro: make it work for merchants - EuroCommerce under 1. compensation model.

The position of the Council[1] and some political groups on merchants being '*no worse off*' does not reflect the unique nature of the digital euro as public money with mandatory acceptance, and the absence of credit risk for the private banks.

At the same time, we continue to push for the digital euro fee to be capped as a flat 4ct fee for transactions of 40 euro and above.

We call on the technical discussions to cement the principle of *better off* in the final text of the Regulation and look forward to working with the political groups to complete the negotiations.

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EuroCommerce, Ecommerce Europe, EACT, IATA, Independent Retail Europe and SME United have decided to start working more closely together on the topic of retail payments. Merchants across sectors share a common ambition for the future of retail payments in the EU, but also share specific concerns such as the rising payment costs. By creating this coalition, European retail associations aim to foster the exchange of information and views on ongoing legislative and regulatory developments and innovation.

Whilst each organisation within the coalition has its own responsibility and membership, together we coordinate our actions and make the merchants' voices heard more clearly. Merchants are an essential part of the payment ecosystem, with a direct connection to consumers, and are always directly and indirectly impacted by regulatory, technical and business developments on payments. We, therefore, advocate for their views and experience to be taken into account in these developments.

[1] https://www.consilium.europa.eu/en/press/press-releases/2025/12/19/single-currency-council-agrees-position-on-the-digital-euro-and-on-strengthening-the-role-of-cash/