

PRESS RELEASE

THE *Berlin* GROUP
A EUROPEAN STANDARDS INITIATIVE



European Central Bank Joins the Berlin Group as Observer Participant

24 April 2026, Frankfurt – The Berlin Group, a pan-European standardisation body for Open Banking and Open Finance API standards, confirms that the European Central Bank (ECB) has joined the initiative as a non-voting observer participant.

The ECB's participation reflects the growing recognition of the importance of open, interoperable European standards in the evolving payments landscape. It is consistent with the strong recommendation in the draft digital euro regulation to leverage open European standards that foster interoperability.

As an observer participant, the ECB will engage in the Berlin Group's standards development process. The agreement, signed by SRC Security Research & Consulting GmbH (acting in its capacity as the Berlin Group Secretariat and Editorial Lead) and the ECB, provides a framework for the ECB to submit change requests to Berlin Group standards, which will be handled on a best-efforts basis with agreed priority and timeframes. Under the agreement, SRC, as the Berlin Group Secretariat, will also facilitate the handling of ECB change requests, including the investigation, technical review, and reporting on proposed changes to ensure the standards can support evolving digital euro needs. The agreement has been backed by a Letter of Endorsement from nine Berlin Group Plenary participants, demonstrating the community's broad support for this collaboration.

"This partnership shows our strong commitment to making sure the digital euro works with existing European standards that the private sector can also use," said ECB Executive Board member Piero Cipollone, who chairs the High-Level Task Force on a digital euro. *"The open digital euro standards will provide a European free alternative to current proprietary standards, make it easier for new European providers to enter the market and give European payment service providers and merchants the certainty they need to invest, innovate and compete across the euro area."*

Markus Schierack, Managing Director of SRC, commented: *"We welcome the ECB's decision to engage with the Berlin Group. Open standards are the foundation of a competitive and interoperable European payments market. The ECB's participation in our standards process is a positive step for the broader ecosystem."*

Berlin Group standards integrate the requirements of banks, regulated Third-Party Providers, FinTechs, associations, payment schemes, and interbank processors to define common, interoperable API standards. Participation in the Berlin Group does not imply endorsement of any specific scheme or implementation model, nor does it constitute a commitment to implement any standard. Berlin Group standards are scheme-agnostic, and their adoption is market-driven.

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About the Berlin Group

The Berlin Group (www.berlin-group.org) is a pan-European payments interoperability standards and harmonisation initiative with the primary objective of defining open and common standards in the interbank domain. The Berlin Group is widely recognised for its API Framework standards that support PSD2-compliant Open Banking and Open Finance. Its standards have been implemented by approximately 80% of the European market, and beyond. The Berlin Group is not a formal legal entity; SRC Security Research and Consulting GmbH acts as its Secretariat and Editorial Lead.

For more information on the Berlin Group and its standards: [Website](#) | [LinkedIn](#) | [YouTube](#)

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