

Germany – Banking services – Digital euro - App and SDK**OJ S 189/2025 02/10/2025****Contract or concession award notice – standard regime****Services**

1. Buyer**1.1. Buyer**

Official name: European Central Bank

Email: procurement@ecb.europa.eu

Legal type of the buyer: EU institution, body or agency

Activity of the contracting authority: Economic affairs

2. Procedure**2.1. Procedure**

Title: Digital euro - App and SDK

Description: A digital euro app and related Software Development Kit (SDK) for PSPs consisting of (i) the digital euro app and (ii) an SDK to support PSPs in the provision of digital euro services through their own mobile apps and online interfaces.

Procedure identifier: b101aac2-e81a-4b8f-bb47-e4efec0a1460

Previous notice: 5165-2024

Internal identifier: PRO-009488

Type of procedure: Negotiated with prior publication of a call for competition / competitive with negotiation

The procedure is accelerated: no

2.1.1. Purpose

Main nature of the contract: Services

Main classification (cpv): 66110000 Banking services

Additional classification (cpv): 72000000 IT services: consulting, software development, Internet and support

2.1.2. Place of performance

Anywhere in the European Economic Area

Additional information: The provision of works and services will take place off-site within the European Economic Area, but can be requested on-site (subject to business needs), at the European Central Bank in Frankfurt.

2.1.3. Value

Estimated value excluding VAT: 76 800 000,00 EUR

Maximum value of the framework agreement: 153 600 000,00 EUR

2.1.4. General informationAdditional information: This tender procedure is conducted via the ECB's electronic tendering system (e-tendering) which can be accessed via the following internet address: <http://www.ecb.europa.eu/ecb/jobsproc/sourcing/html/index.en.html> If you have not used the ECB's electronic tendering system before, you need to register via the above link (click on 'Register').

Subsequently to the registration, you will receive an automated notification with your user credentials to log in (click on 'Login') and to access the tender documentation. Please note

that: — A registration to the above system is only required once and you can reuse your user credentials in all future procedures of the ECB which are conducted via the above system. Therefore, please keep your user credentials for the future; — In case you should have participated in previous ECB tender procedure(s) in the past which were conducted via the ECB's prior online system, you nevertheless need to register once to the ECB's electronic tendering system under the above address; — Your mere registration does not constitute an application/tender. You must submit your application/tender via the ECB's electronic tendering system as further instructed in the application/tender documentation. The system reference number for the above procurement is: RFX-PT-2023-000096: PRO-009488-R1-DEUR App & SDK. To download the tender documents, log on to the ECB's electronic tendering system with your login and password. Expand the field 'Public Tenders – Upcoming Events'. Click on 'Click to request an invitation to this event' for the above procedure and close the new window which opens. Once the request is completed (this can take a few minutes), the status of the participation request will change to 'Invited' and the RFX documentation will be accessible via the RFX tab. Under the above link you also find user guides for detailed information on how to use the system and contact details for technical support. Should you require technical help when using the system, please contact the ECB's technical support team at sourcing.support@ecb.europa.eu by quoting the reference number and the problem experienced. Any other queries relating to this procurement procedure and the content of the procurement documentation shall be submitted as message via the ECB's e-tendering system (under the tab 'Discussion'). The ECB endeavours to answer all queries as quickly as possible but cannot guarantee a minimum time response. The ECB shall not be bound to reply to queries received less than seven calendar days before the time-limit for the submission of tenders.

Legal basis:

Other

<http://data.europa.eu/eli/dec/2016/245/2020-05-01> - Consolidated text: Decision (EU) 2016 /245 of the European Central Bank of 9 February 2016 laying down the rules on procurement (ECB/2016/2) (recast)

5. Lot

5.1. Lot: LOT-0001

Title: Digital euro - App and SDK

Description: The digital euro high-level product design foresees the distribution of the digital euro solution to individuals via two main channels: (1) in the form of a dedicated mobile application, referred to as the "digital euro app" and (2) as an integrated solution within existing proprietary applications (e.g., Payment Service provider (PSP) app and online interface). The focus of this procurement procedure is the digital euro component that consists of the digital euro app and an integrated banking app software development kit (SDK). The digital euro app's primary objectives are to establish a uniform and user-friendly interface through a homogeneous look and feel. Furthermore, the digital euro app shall ensure that all PSPs have equal access to end users and are able to distribute the digital euro in a consistent and efficient way without having to develop their own mobile application. This approach leverages economies of scale and reduces entry barriers for new or smaller PSPs that lack the resources to develop their own integration. The digital euro app is a thin-layer mobile application, primarily designed to serve as a front-end for the prioritised use cases, while the back-end digital euro related operations (such as transaction initiation or balance inquiries) will be handled by Payment Service Providers (PSPs). Providing this app ensures the availability of basic digital euro functionalities, as well as incorporating features supporting digital financial inclusion to cater for the needs of people with disabilities and those with low digital skills.

Users can utilise the digital euro app to interact with their chosen PSP via their smart device (e.g., smartphone, tablet, or wearable), for example to display information or initiate payments. In addition to the digital euro app, the Eurosystem will provide a SDK to support PSPs in the provision of digital euro services through their own mobile apps. The SDK is a software development kit that helps PSPs to integrate digital euro services into their own existing mobile apps and online interfaces. The SDK is embedded in the PSP's mobile banking apps as a software library and provides, among other things, a client to the digital euro standard APIs provided by the DESP. At a high level, the digital euro app & SDK consist of (non-exhaustive list): The front-end of the digital euro app, which provides entry points for various digital euro online and offline functionalities and services. On the initial launch of the digital euro app, users will be prompted to choose their PSP, configuring the digital euro app to use the selected PSP's API endpoints for back-end communication; and Entry points (i.e., SDK) to API interfaces. These allow the integrated front-end to connect to the PSPs back-end systems. The digital euro app & SDK shall be usable on a range of smart devices including, but not limited to, smartphones, tablets and smartwatches. The SDK shall be compatible with payment and mobile banking apps as well as online interfaces of PSPs operating in the euro area. On the other hand, the digital euro app shall be available for download from the official application stores of at least the Android and iOS platforms. Additionally, the digital euro app shall offer backward compatibility, ensuring it can run on older versions of the Android and iOS platforms that are still within the manufacturer's support cycle. This call for applications seeks the party responsible for the development, including maintenance, as well as the operation of the digital euro app & SDK component for the digital euro based on the relevant contractual arrangements and on a decision of the ECB Governing Council.

Internal identifier: PRO-009488

5.1.1. Purpose

Main nature of the contract: Services

Main classification (cpv): 66110000 Banking services

Additional classification (cpv): 72000000

IT services: consulting, software development, Internet and support

Options:

Description of the options: The initial contract duration is 4 years with the possibility of one or more optional extensions to a total maximum contract duration of 10 years. This duration is justified by the following high-level summary: Due to the complexity and volume of the project, it will be not possible to deliver all services within 4 years. Specifically for the digital euro, where the contracts shall cover both development and operations, with development timeframes being in the range of typically around 2 years, followed by a staggered roll-out of the different use cases, the standard 4 years contract duration is considered inadequate to ensure that any provider would even be in a position to carry out the development and then ensure a stable operation of any of procured components. Ten year duration is expected to allow a development and rollout of the complete digital euro, including all use cases and allow the respective provider to be available for support and maintenance in the time period where the digital euro would increase the number of users. Following current estimations and market research, after the 4 year standard contract, the ramp up phase just began and only a fraction of the potential end user will be onboarded on the Digital Euro Service Platform, but with the amount of new end user per day peaking. Underlining the strong need for a stable support and maintenance during this time. Also, this approach allows the project team to focus on the digital euro functionality while avoiding any change of suppliers in this critical phase. This

justification will be verified when the decision on the extension is taken. If the good reasons that had justified the reservation in the contract notice and in the procurement documents no longer exists - no contract extension will be requested.

5.1.2. Place of performance

Anywhere in the European Economic Area

5.1.3. Estimated duration

Duration: 4 Years

5.1.5. Value

Estimated value excluding VAT: 76 800 000,00 EUR

Maximum value of the framework agreement: 153 600 000,00 EUR

5.1.6. General information

Procurement Project not financed with EU Funds.

The procurement is covered by the Government Procurement Agreement (GPA): no

Additional information: In deviation from Article 30 (1) of the Decision ECB/2016/2 laying down the rules on procurement (as amended), (available at <https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:02016D0002-20200501>), participation in this procurement procedure is subject to the following place of establishment and control requirement: Only the following may be eligible as candidates, tenderers, members of a temporary grouping or sub-contractors: - EU Nationals that - are controlled by EU Nationals. Should candidates, tenderers or members of a temporary grouping that do not fulfil these requirements apply/submit an application, the application/tender will be excluded. Should sub-contractors be proposed that do not fulfil these requirements (i.e. being an EU National being controlled by an EU National), the ECB will either decide to exclude the application/tender or request that the sub-contractor be replaced with a sub-contractor that does fulfil the requirements. An 'EU National' means any legal entity with registered offices in an EU member state or any natural person that has the nationality of an EU member state. 'Control' means the ability to exercise a decisive influence on an undertaking, directly, or indirectly through one or more intermediate undertakings. Control can take any of the following forms: (i) the direct or indirect holding of more than 50% of the nominal value of the issued share capital in the legal entity concerned, or of a majority of the voting rights of the shareholders or associates of that entity, (ii) the direct or indirect holding, in fact or in law, of decision-making powers in the legal entity concerned. The contractors must moreover ensure that any cooperation with Nationals of third countries (non-EU countries) or that are controlled by such a country and/or by a national of such a country does not affect the security interests and avoids potential negative effects over security of supply of inputs that are critical to the procurement and the procurement subject. As proof, Candidates shall submit a declaration(s) in the Annex CfA4 for themselves and potential members of temporary groups or subcontractors. The ECB reserves the right to request further information or proof in this context to assess, if the above requirements are fulfilled.

5.1.7. Strategic procurement

Green Procurement Criteria: Other Green Public Procurement criteria

5.1.10. Award criteria

Criterion:

Type: Quality

Description: Quality

Category of award weight criterion: Weight (percentage, exact)

Award criterion number: 60,00

Criterion:
Type: Price
Description: Price
Category of award weight criterion: Weight (percentage, exact)
Award criterion number: 40,00

5.1.15. Techniques

Framework agreement:
Framework agreement, without reopening of competition
Information about the dynamic purchasing system:
No dynamic purchase system
Electronic auction: no

5.1.16. Further information, mediation and review

Mediation organisation: The European Ombudsman
Review organisation: General Court of the European Union
Information about review deadlines: Aggrieved candidates or tenderers may challenge in writing the ECB's decision to reject their application or tender before the ECB's Procurement Review Body (PRB). The appeal before the PRB must be lodged within 10 days of receipt of the notification in accordance with Article 34(1) or the first sentence of Article 34(3) of Decision ECB/2016/2 laying down the rules on procurement, as amended. Further requirements are outlined in Article 39 of this Decision. A complaint to the European Ombudsman does not affect the deadline for lodging appeals. Decisions of the PRB may be challenged before the Court of Justice of the European Union.
Organisation providing more information on the review procedures: European Central Bank
Organisation signing the contract: European Central Bank

6. Results

Maximum value of the framework agreements in this notice: 153 600 000,00 EUR

Approximate value of the framework agreements: 76 800 000,00 EUR

6.1. Result lot identifier: LOT-0001

Winner selection status: At least one winner was chosen.
Framework agreement:
Maximum value of the framework agreement: 153 600 000,00 EUR
Re-estimated value of the framework agreement: 76 800 000,00 EUR

6.1.2. Information about winners

Winner:

Official name: Almaviva The Italian Innovation Company SpA

Tender:

Tender identifier: Offer of Almaviva – The Italian Innovation Company SpA and Fabrick S.p.A. (Temporary Grouping)
Identifier of lot or group of lots: LOT-0001
Value of the tender: 153 600 000,00 EUR
The tender was ranked: yes
Rank in the list of winners: 1
Concession value:
The tender is a variant: no

Subcontracting: Yes
Subcontracting value is known: no
Subcontracting percentage is known: no
Contract information:
Identifier of the contract: DEUR App & SDK 1st Ranked Contract
Date of the conclusion of the contract: 25/09/2025
The contract is awarded within a framework agreement: no
Organisation signing the contract: European Central Bank

Winner:

Official name: Sapient GmbH

Tender:

Tender identifier: Offer of Sapient GmbH and Tremend Software Consulting S.R.L (Temporary Grouping)
Identifier of lot or group of lots: LOT-0001
Value of the tender: 153 600 000,00 EUR
The tender was ranked: yes
Rank in the list of winners: 2
Concession value:
The tender is a variant: no
Subcontracting: Yes
Subcontracting value is known: no
Subcontracting percentage is known: no
Contract information:
Identifier of the contract: DEUR App & SDK 2nd Ranked Contract
Date of the conclusion of the contract: 25/09/2025
The contract is awarded within a framework agreement: no
Organisation signing the contract: European Central Bank

6.1.4. Statistical information:

Received tenders or requests to participate:
Type of received submissions: Tenders submitted electronically
Number of tenders or requests to participate received: 10

8. Organisations

8.1. ORG-0004

Official name: European Central Bank
Registration number: 0001
Postal address: Sonnemannstrasse 22
Town: Frankfurt am Main
Postcode: 60314
Country subdivision (NUTS): Frankfurt am Main, Kreisfreie Stadt (DE712)
Country: Germany
Contact point: Central Procurement Office
Email: procurement@ecb.europa.eu
Telephone: +49 69 13440
Internet address: <http://www.ecb.europa.eu>
Buyer profile: <https://www.ecb.europa.eu/ecb/jobsproc/tenders/html/index.en.html>

Roles of this organisation:

Buyer

Organisation providing more information on the review procedures
Organisation signing the contract

8.1. ORG-0005

Official name: General Court of the European Union
Registration number: 0002
Postal address: Rue du Fort Niedergrünewald
Town: Luxembourg
Postcode: L-2925
Country subdivision (NUTS): Luxembourg (LU000)
Country: Luxembourg
Contact point: Registry of the General Court
Email: generalcourt.registry@curia.europa.eu
Telephone: +352 43031
Fax: +352 4302100
Internet address: <http://www.curia.europa.eu>

Roles of this organisation:

Review organisation

8.1. ORG-0006

Official name: The European Ombudsman
Registration number: 0003
Postal address: 1 avenue du Président Robert Schuman, CS 30403
Town: Strasbourg
Postcode: 67001
Country subdivision (NUTS): Bas-Rhin (FRF11)
Country: France
Email: eo@ombudsman.europa.eu
Telephone: +33 3 88 17 23 13

Roles of this organisation:

Mediation organisation

8.1. ORG-0007

Official name: Al maviva The Italian Innovation Company SpA
Size of the economic operator: Large
Registration number: 08450891000
Postal address: Via di Casal Boccone n. 188/190
Town: Rome
Postcode: 00137
Country subdivision (NUTS): Roma (ITI43)
Country: Italy

Roles of this organisation:

Tenderer

Winner of these lots: LOT-0001

8.1. ORG-0008

Official name: Sapient GmbH
Size of the economic operator: Large
Registration number: DE210831918
Postal address: Arnulfstraße 60
Town: Munich

Postcode: 80335

Country subdivision (NUTS): München, Kreisfreie Stadt (DE212)

Country: Germany

Roles of this organisation:

Tenderer

Winner of these lots: LOT-0001

8.1. ORG-0000

Official name: Publications Office of the European Union

Registration number: PUBL

Town: Luxembourg

Postcode: 2417

Country subdivision (NUTS): Luxembourg (LU000)

Country: Luxembourg

Email: ted@publications.europa.eu

Telephone: +352 29291

Internet address: <https://op.europa.eu>

Roles of this organisation:

TED eSender

Notice information

Notice identifier/version: 9d879149-9505-4d4c-9d6a-bc9bdd0b59a4 - 01

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