

**Germany – Banking services – Digital euro - Secure Exchange of Payment Information****OJ S 189/2025 02/10/2025****Contract or concession award notice – standard regime****Services****1. Buyer**

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**1.1. Buyer**

Official name: European Central Bank

Email: [procurement@ecb.europa.eu](mailto:procurement@ecb.europa.eu)

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

Activity of the contracting authority: Economic affairs

**2. Procedure**

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**2.1. Procedure**

Title: Digital euro - Secure Exchange of Payment Information

Description: The digital euro high-level product description foresees the establishment of a secure exchange of payment information (SEPI) component as part of the digital euro generic payment workflow shall support tokenisation and detokenisation of transactional information (e.g. the amount of a transaction) and/or reference sensitive information (e.g. the payment instrument used) on an intermediary's request.

Procedure identifier: 412c4a5c-e9c2-46de-8778-9fe90f0ae1b7

Previous notice: 58637-2024

Internal identifier: PRO-009486

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: 27 600 000,00 EUR

Maximum value of the framework agreement: 55 200 000,00 EUR

**2.1.4. General information**

Additional 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-2023-000095: PRO-009486-R1-DEUR Sec. Exch. Paym. Info. 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](mailto: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)

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## 5. Lot

### 5.1. Lot: LOT-0001

Title: Digital euro - Secure Exchange of Payment Information

Description: The Secure Exchange of Payment Information (SEPI) component as part of the digital euro generic payment workflow shall support tokenisation and detokenisation of transactional information (such as transaction amount etc.) and/or reference sensitive information (such as the payment instrument etc) on request of a Payment Service Provider (PSP). The communication/messaging between the SEPI component, PSPs and its surrounding components shall be based on standards provided by the digital euro scheme rulebook. Data to be (de)tokenised may vary depending on the end user (individual user or merchant), type of payment device (mobile phone, card etc) as well as the use case (including person-to-person, point of sale and e-commerce). To meet the SEPI components objectives mentioned above, the scope of the service foresees the following functionalities to be provided (non-exhaustive list): - generation of a surrogate value as a result of a tokenisation request triggered by a PSP as part of the generic payment workflow; - respond to the tokenisation request with the generated surrogate value in a format which may support the form of a QR code, a hyperlink, or in a format to enable NFC payload generation; - maintain the lifecycle of

the generated surrogate value such as suspend, remove or disable/enable a surrogate value upon the request of the relevant PSP; - enable surrogate value provisioning in the end user device; - enable the surrogate value requestor to restrict the usage of the surrogate value, for example to a specific merchant or a specific payment domain; - detokenise and provide the underlying data associated to a surrogate value as a result of a detokenisation request by a PSP; - provide relevant surrogate value validation functionalities within the component before tokenising, de-tokenising and provisioning; - ensure the confidentiality, integrity and availability of the associated data of a surrogate value by adhering to the highest security standards; All of the functionalities within the scope of service are part of the payment initiation functionality of the digital euro. Therefore, despite the high volume, it must process the (de)tokenisation requests at the lowest possible latency.

Internal identifier: PRO-009486

#### **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: 27 600 000,00 EUR

Maximum value of the framework agreement: 55 200 000,00 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

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Maximum value of the framework agreements in this notice: 55 200 000,00 EUR

Approximate value of the framework agreements: 27 600 000,00 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: 55 200 000,00 EUR

Re-estimated value of the framework agreement: 27 600 000,00 EUR

#### 6.1.2. Information about winners

##### Winner:

Official name: Senacor FCS GmbH

##### Tender:

Tender identifier: Offer of Senacor FCS GmbH

Identifier of lot or group of lots: LOT-0001

Value of the tender: 55 200 000,00 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 Secure Exchange of Payment Information 1st Ranked Contract

Date of the conclusion of the contract: 08/09/2025

The contract is awarded within a framework agreement: no

Organisation signing the contract: European Central Bank

##### Winner:

Official name: equensWorldline SE Germany

##### Tender:

Tender identifier: Offer of equensWorldline SE Germany

Identifier of lot or group of lots: LOT-0001

Value of the tender: 55 200 000,00 EUR

The tender was ranked: yes

Rank in the list of winners: 2  
Concession value:  
The tender is a variant: no  
Subcontracting: No  
Contract information:  
Identifier of the contract: DEUR Secure Exchange of Payment Information 2nd Ranked Contract  
Date of the conclusion of the contract: 29/09/2025  
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: 4

## 8. Organisations

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**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](mailto: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](mailto:generalcourt.registry@curia.europa.eu)  
Telephone: +352 43031  
Fax: +352 4302100  
Internet address: <http://www.curia.europa.eu>

**Roles of this 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](mailto:eo@ombudsman.europa.eu)

Telephone: +33 3 88 17 23 13

**Roles of this organisation:**

Mediation organisation

**8.1. ORG-0007**

Official name: Senacor FCS GmbH

Size of the economic operator: Large

Registration number: DE25212719

Postal address: Düsseldorfer Straße 13

Town: Eschborn

Postcode: 65760

Country subdivision (NUTS): Frankfurt (Oder), Kreisfreie Stadt (DE403)

Country: Germany

**Roles of this organisation:**

Tenderer

**Winner of these lots:** LOT-0001

**8.1. ORG-0008**

Official name: equensWorldline SE Germany

Size of the economic operator: Large

Registration number: DE813798455

Postal address: Lyoner Straße 15

Town: Frankfurt am Main

Postcode: 60528

Country subdivision (NUTS): Frankfurt am Main, Kreisfreie Stadt (DE712)

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](mailto:ted@publications.europa.eu)

Telephone: +352 29291

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

**Roles of this organisation:**

TED eSender

Notice information

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Notice identifier/version: 919315e4-56b3-41ad-837d-cc261f71e7bc - 01

Form type: Result

Notice type: Contract or concession award notice – standard regime

Notice subtype: 29

Notice dispatch date: 30/09/2025 14:45:21 (UTC)

Languages in which this notice is officially available: English

Notice publication number: 644136-2025

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