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# Wero (payment)

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**Wero** is a European [mobile payment](#) system that is intended to replace [Giropay](#) in Germany, [Paylib](#) <sup>[fr]</sup> in France,<sup>[1]</sup> [Payconiq](#) in Belgium<sup>[2]</sup> and Luxembourg,<sup>[3]</sup> and [iDEAL](#) in the Netherlands.<sup>[4]</sup> The service was launched on 2 July 2024 by the [European Payments Initiative](#).<sup>[5]</sup> The service competes with [PayPal](#), [credit cards](#) and similar services. It started as a real-time payment system in 2024, and from late 2025 extended online payment functions were added on a step-by-step basis.

The name is a [portmanteau](#) made up of the English [personal pronoun](#) *we* and the name of the [European Union](#)'s common currency, the *[Euro](#)*, but is also based on the [Italian](#) word *vero*, meaning *true*.<sup>[6]</sup>

## Wero



|  |  |
|--|--|
| <b>Type of site</b>                        | <a href="#">Mobile payment</a>                           |
| <b>Headquarters</b>                        | Rue de Ligne 13, 1000 <a href="#">Brussels</a> , Belgium |
| <b>Area served</b>                         | Western Europe   |
| <b>Owner</b>                               | <a href="#">EPI Company SE</a>                           |
| <b>URL</b>                                 | <a href="#">wero-wallet.eu</a>                           |
| <b>Launched</b>                            | 2024   |
| <b><a href="#">Native client(s)</a> on</b> | <a href="#">iOS</a> , <a href="#">Android</a>            |

## History [\[ edit \]](#)

### Background EPI project [\[ edit \]](#)

*Further information:* [European Payments Initiative](#)

The aim of EPI's project is to achieve greater independence from the market power of American payment service providers. According to the management consultancy Capco, EPI's market entry may come too late for many, but the train has "not yet completely left the station, but is already in motion".<sup>[7]</sup> The Center for Financial Studies believes that the end of 2021 will be the "last opportunity for Europe to establish a payment system that can keep up with global competition" (especially against US competitors). During 2020 and 2021 several attempts were made to initiate the creation of a European-based payment system that could rival card based payment solutions of [Visa](#) and [Mastercard](#).

## 2022 [\[ edit \]](#)

After 20 banks from [Poland](#), [Spain](#), Germany and [Finland](#) had withdrawn from the project in end of 2021, the remaining 13 banks pivoted the project towards a payment solution based on a digital wallet.<sup>[8]</sup>

EPI announced it wanted to start the "digital wallet" with mobile-to-mobile payments in Belgium, Germany and France. By offering its own app, according to the provider, almost all bank customers in these countries will most likely be able to use Wero. It should become comparable to Twint (Switzerland) and [MobilePay](#) (Denmark).

## 2023 [\[ edit \]](#)

On 25 April, EPI announced that its shareholders confirmed the development (and launch) of the wallet based payment solution.<sup>[9]</sup> Several European institutions, among them European Central Bank, welcomed the initiative.<sup>[10]</sup>

On 21 September 2023, EPI selected the name *Wero* for its upcoming payment service.<sup>[11]</sup>

In December 2023, EPI launched a pilot operation between German [Sparkasse Elbe-Elster](#) and the French [Banque Populaire](#), based on the fully-developed SCT-Inst SEPA payment solution.

## 2024 [\[ edit \]](#)

On 2 July 2024, Wero was launched in Germany, with two German banks going live with the service.<sup>[5]</sup> On 30 September 2024, Wero was launched in France.<sup>[12]</sup> On 19 November 2024, Wero was launched in Belgium.<sup>[13]</sup> As of November 2024, the service counts 14 million users and 8 million transactions were made.<sup>[14]</sup>

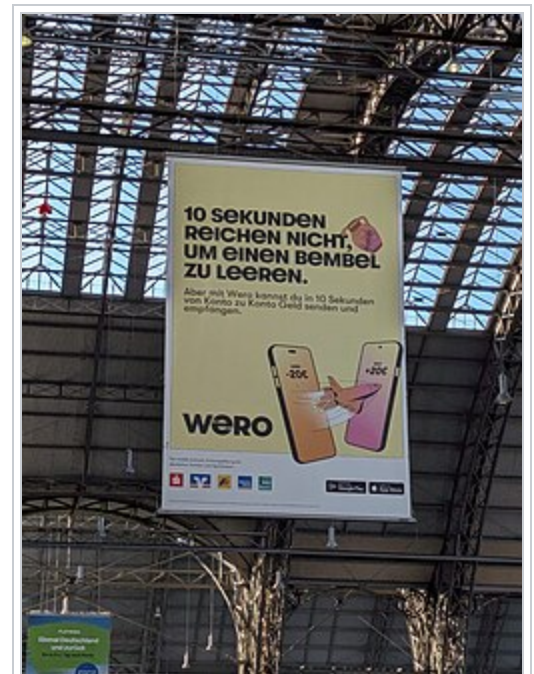
In December 2024, a first Wero e-commerce payment transaction was performed in a pilot setting.<sup>[15]</sup> The next countries to follow will be Luxembourg and the Netherlands.<sup>[16]</sup>

## 2025 [\[ edit \]](#)

In February 2025, the German branch of Italian payment service provider [Nexi](#) announced that it signed a contract with EPI that would allow its merchants to accept Wero for online commerce.<sup>[17]</sup>

In May 2025, Canadian payment service provider [Nuvei](#) also announced that its clients would be able to use Wero for e-commerce businesses.<sup>[18]</sup> French payment service providers

[Worldline](#) announced that it would enable its merchants to use Wero in online commerce, starting in summer 2025 in Germany.<sup>[19]</sup> German payment company [Unzer](#) announced that Wero would be accessible on its platform UnzerOne.<sup>[20]</sup>



Advertisement board in [Frankfurt \(Main\) Hauptbahnhof](#) promoting Wero and logos of supported banks

In June 2025, British fintech company [Revolut](#) joined the EPI and would provide Wero to its clients in selected European countries.<sup>[21]</sup> In mid-June 2025, five Luxembourgish banks ([Banque Internationale à Luxembourg](#), [Banque Raiffeisen](#), [Post Luxembourg](#), [BGL BNP Paribas](#) and [Spuerkeess](#)) joined the [European Payments Initiative](#) (EPI) to enable their clients to use Wero,<sup>[22][23]</sup> In July 2025, five Belgian banks ([Argenta](#), [Bank van Breda](#), [Beobank](#), [Crelan](#) and [vdk bank](#)) also joined the [European Payments Initiative](#) (EPI) in order to enable their customers to use Wero.<sup>[24]</sup> In December 2025, German [fintech](#) and [neobank N26](#) signed an agreement with EPI in order to integrate Wero as a payment option in its services, aiming for making Wero available for its clients in Germany, France and the Netherlands in the second half of 2026.<sup>[25]</sup>

In September 2025, [EuroPA \(European Payments Alliance\)](#) and EPI (EPI Company) confirmed commitment to expand sovereign pan-European payments with a hub model. The intent is to interconnect their respective solutions through a central technical hub, based on European standards and infrastructure with a hub that will enable over 120 million combined customers of the participating solutions to offer day-to-day, instant cross-border payments across the different use cases.<sup>[26]</sup>

On November 4, the first online retailer started offering Wero as a payment method.<sup>[27][28]</sup>

## 2026 [\[ edit \]](#)

In January 2026, the migration from iDEAL to Wero in the Netherlands begins with a co-branding phase.<sup>[29]</sup> Furthermore the Austrian company Payment Services Austria GmbH (PSA) announces its support for Wero.<sup>[30]</sup> PSA is a key service provider for major banks in Austria. There are no announcements of Austria joining Wero yet, though.

## Product features [\[ edit \]](#)

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### P2P Contact list payments [\[ edit \]](#)

A user can associate a phone number to their bank account, with a maximum of three phone numbers per bank account. A person can make a bank transfer to another person's bank account, using their phone number instead of their [IBAN](#).

### P2P Wero QR codes generation [\[ edit \]](#)

A user can create a QR code, by selecting the bank account and specifying the requested amount in Euros. A person can make a bank transfer by scanning the QR code, selecting their bank account and approving the transaction.

### P2P Payment request [\[ edit \]](#)

A user can send a payment request to a person, by selecting the bank account, specifying the requested amount in Euros and selecting a person that should receive the payment request. The person receiving a payment request is notified of an incoming payment request. The person can decline the payment request.

The person can also accept the payment request by selecting the bank account and approving the payment. If the person does not respond, a payment request expires after 30 days.

**P2Pro Payment request** [edit]

A business user can send a Wero-PRO payment request to a person, with additional features compared to a regular P2P Payment request: 1) A invoice in PDF format can be attached to the payment request, 2) an additional reference for accounting purposes can be added to a payment request, 3) an automatic reminder after 3, 7, 14 or 28 days can be scheduled to be sent to non paid payment requests, 4) the business user is displayed with the label "PRO" in the contact lists of other Wero users.<sup>[31][32]</sup>

**e-commerce / m-commerce payment** [edit]

**One time payment** An online retailer can let its customer pay via Wero. After selecting Wero as the payment method, the customer can scan the QR code displayed on the payment page and confirm the payment. The online retailer is notified about the confirmation.

**Wallet ID** The online retailer is also provided a unique token for that customer to be stored in the account of the customer at the online retailers platform, so it can offer an enhanced user experience at the next purchase. The online retailer can trigger a pop-up notification on the customers smart phone, instead of displaying a QR code. This works with a token on the online retailers platform and not with a cookie on the customers device to enable it regardless of the device a customer is using.

**Future planned features** [edit]

EPI announced in July 2024 that it will extend Wero's offering to online and mobile shopping payments (in 2025) and then NFC enabled point-of-sale payments (2026). An additional comprehensive range of transaction types is planned to be supported later, including one-off payments, [subscriptions](#), [installments](#), payments upon delivery and reservations. Additionally, value-added services will be incorporated into the solution over time, including responsible "Buy Now, Pay Later" (BNPL) financing, digital identity features and integration of merchant loyalty programmes.<sup>[9]</sup> To enhance consumer trust, the European Payments Initiative will incorporate strong consumer protection within Wero, including structured mechanisms for pre-dispute resolution, disputes, and [chargebacks](#).<sup>[33]</sup>

**Current supporting banks** [edit]

Countries and banks where Wero is being supported

| Country  | Bank Name                      | Begin of support                  |
|--|--------------------------------|-----------------------------------|
|  <a href="#">Belgium</a> | <a href="#">Argenta</a>        | 1 January 2026 <sup>[24]</sup>    |
|  | <a href="#">Bank Van Breda</a> | 1 January 2026 <sup>[24]</sup>    |
|  | <a href="#">Belfius</a>        | 26 September 2024 <sup>[13]</sup> |

|   |   |                                   |
|---|---|-----------------------------------|
|   | Beobank   | 1 January 2026 <sup>[24]</sup>    |
|   | BNP Paribas Fortis (Fintro, Hello Bank! Belgium)              | 6 November 2024 <sup>[13]</sup>   |
|   | Crelan  | 1 January 2026 <sup>[24]</sup>    |
|   | ING Belgium   | 19 November 2024 <sup>[13]</sup>  |
|   | KBC (CBC, KBC Brussels)                                       | 26 July 2024 <sup>[13]</sup>      |
|   | Revolut   | 1 July 2025 <sup>[34]</sup>       |
|   | vdk bank  | 1 January 2026 <sup>[24]</sup>    |
|  France       | BNP Paribas   | 24 October 2024 <sup>[12]</sup>   |
|   | CIC   | 1 November 2024 <sup>[35]</sup>   |
|   | Crédit Agricole   | 26 September 2024 <sup>[12]</sup> |
|   | Crédit Lyonnais   | 14 February 2025 <sup>[36]</sup>  |
|   | Crédit Mutuel   | 6 November 2024 <sup>[12]</sup>   |
|   | BPCE Group (Groupe Caisse d'Épargne, Groupe Banque Populaire) | 2 October 2024 <sup>[12]</sup>    |
|   | Fortuneo  | 22 October 2025 <sup>[37]</sup>   |
|   | Hello bank!   | 2 October 2024 <sup>[12]</sup>    |
|   | La Banque Postale   | 28 October 2024 <sup>[12]</sup>   |
|   | Revolut   | 1 July 2025 <sup>[34]</sup>       |
|   | Société Générale  | 24 October 2024 <sup>[12]</sup>   |
|  Germany    | BBBank  | 30 September 2024 <sup>[38]</sup> |
|   | Deutsche Bank   | 15 December 2025 <sup>[39]</sup>  |
|   | GLS Bank  | 16 July 2025 <sup>[40]</sup>      |
|   | ING   | 21 August 2025 <sup>[41]</sup>    |
|   | Postbank  | 31 October 2024 <sup>[42]</sup>   |
|   | PSD Bank  | 30 September 2024 <sup>[43]</sup> |
|   | Revolut   | 1 July 2025 <sup>[34]</sup>       |
|   | Sparkassen-Finanzgruppe                                       | 2 July 2024 <sup>[5]</sup>        |
|   | Volksbanken Raiffeisenbanken (DZ Bank, Sparda-Bank)           | 2 July 2024 <sup>[5][44]</sup>    |
|  Luxembourg | Banque Internationale à Luxembourg                            | 1 June 2026 <sup>[22]</sup>       |
|   | Banque Raiffeisen   | 1 June 2026 <sup>[22]</sup>       |
|   | Post Luxembourg   | 1 June 2026 <sup>[22]</sup>       |
|   | BGL BNP Paribas   | 1 June 2026 <sup>[22]</sup>       |

## Other countries [[edit](#)]

The majority of participating banks in France have launched Wero by the end of 2024, with [La Banque postale](#) using the [EPI](#) app instead of its own.

Other banks that want to offer the service as of September 2024 are ING (Netherlands) and the payment service providers [Worldline](#) (France) and [Nexi](#) (Italy). Bunq (Netherlands) also aims to replace its current instant payment system iDeal with Wero by the end of 2027 <sup>[45]</sup>. Other banks and service providers are set to follow.<sup>[*[citation needed](#)*]</sup>

## See also [[edit](#)]

- [Instant payment](#)

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## External links [[edit](#)]

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