

# From dollar stablecoins to the digital euro: Europe's strategic choices in digital money

28 April 2026 | 15:30 – 17:00 CEST | Place du Congrès 1, 1000, Brussels

Digital money is moving rapidly from experimentation to real-world adoption, reflecting the potential for increased efficiency and competitiveness. Beyond stablecoins, the emerging landscape also includes tokenised bank deposits and central bank digital currencies, each having distinct implications for payments, financial intermediation and monetary sovereignty.

This event will explore how these different forms of digital money interact within Europe's regulatory and monetary framework, and what role euro-denominated stablecoins could play in strengthening the EU's financial ecosystem. Are these instruments competitors or complements? What are the implications for financial stability, strategic autonomy and the euro's international role?

Bringing together market and policy perspectives, the discussion will assess how Europe should position itself as digital money continues to develop rapidly.

## Panel discussion

- **Peter Kerstens**, Adviser for Technological Innovation and Cybersecurity, DG FISMA
- **Karine Themejian**, Deputy Head of the Market Innovation and Integration Division, ECB
- **Matthew Osborne**, Policy Director for Europe and UK, Ripple
- **Juan Jiménez Zaballos**, Global Head of Retail & Digital Public Policy, Banco Santander

Moderated by **Judith Arnal**, Associate Senior Research Fellow, ECRI and CEPS.