Insights and a look into the future!

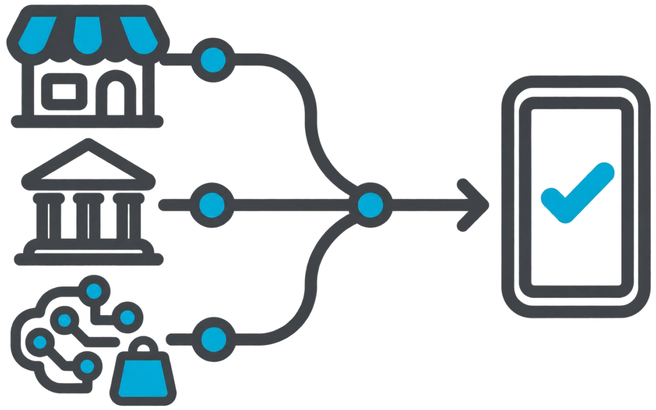
nexo standards roadmap 2027–2029

nexo STANDARDS | **2026 ANNUAL CONFERENCE**

Payment acceptance is evolving

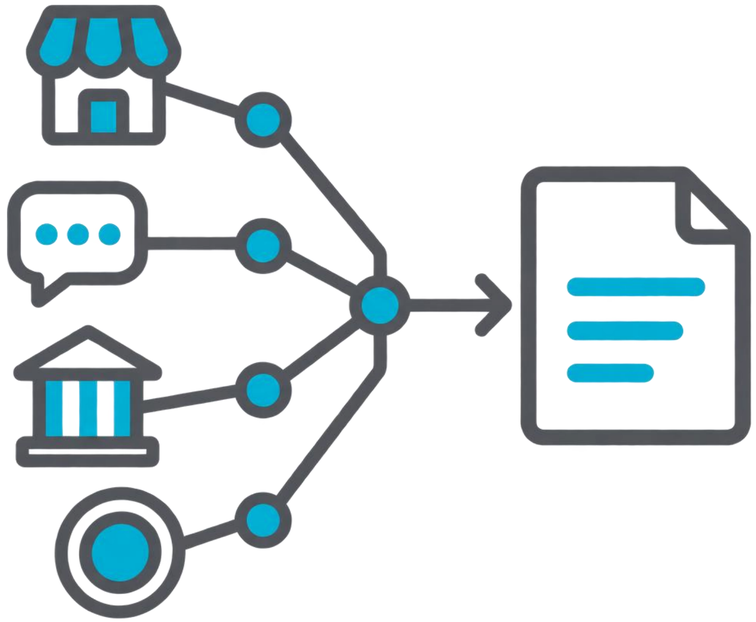
More payment options increase integration complexity

- Cards, instant bank payments and digital currencies
- More providers and markets to connect
- Merchants need a consistent checkout experience



The market defines our priorities

Concrete requests guide the roadmap



- Merchants: simpler operations and implementation support
- Industry initiatives: common APIs and certification
- Payment schemes: interoperable acceptance
- Digital Euro: readiness at the point of sale

Five programmes & One common foundation

Four market priorities supported by Core Standards Evolution

1. API Framework
2. Certification Framework
3. A2A Acceptance
4. CBDC & Digital Euro
5. Core Standards Evolution

Two frameworks for a reliable implementation

These two pillars support players in deploying our standards with ease and confidence.

API Framework

Connect payment systems

Common APIs and migration guides

Certification Framework

Validate interoperability

Shared tests and certification

Core Standards Evolution

Acceptance of new payment methods

Two additional pillars broaden the scope of acceptance

A2A Acceptance

Instant bank payments at checkout

Acceptance specifications and guides

CBDC & Digital Euro

Digital currencies at the point of sale

Gap analysis and implementation support

Core Standards Evolution

Core Standards Evolution

Keep the shared standards usable as payment technology changes

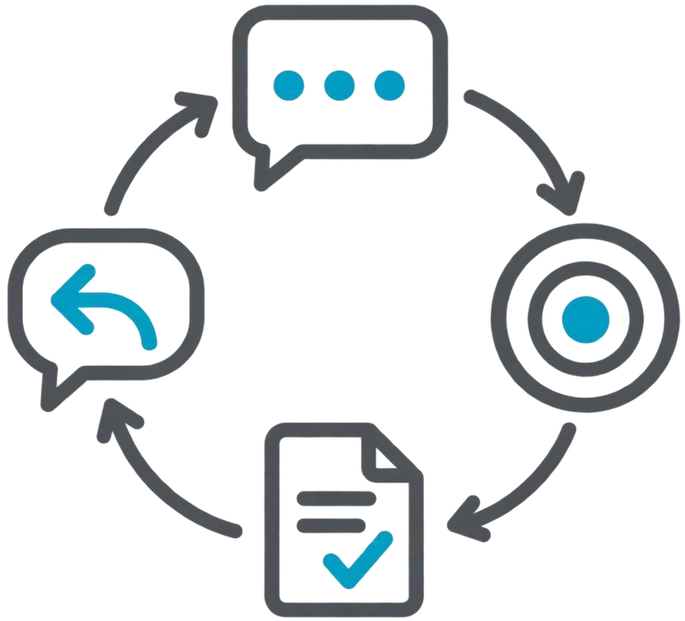
- Maintain and improve nexo protocols and specifications
- Update usage and implementation guidance
- Study evolution for mobile payment acceptance and ATM services

A common foundation supports existing implementations and new payment methods

A more agile delivery model

Focused priorities, usable outputs and feedback on implementation

- Market inputs guide priorities
- Value and feasibility guide decisions
- Teams deliver specifications, protocols, guides and test tools
- Implementation feedback feeds the next cycle



A structure for faster decisions

New forums and an Executive Committee connect market insight with delivery

MARKET INPUT

Merchant Advisory Committee (MAC)

Merchant insight

Ambassadors

Market outreach and feedback

ADVISORY FORUMS

Strategy Forum

Market direction

Technical Forum

Technical coherence and feasibility

DECISIONS

Board oversight

Executive Committee

Prioritisation and sequencing
Trade-offs and escalation

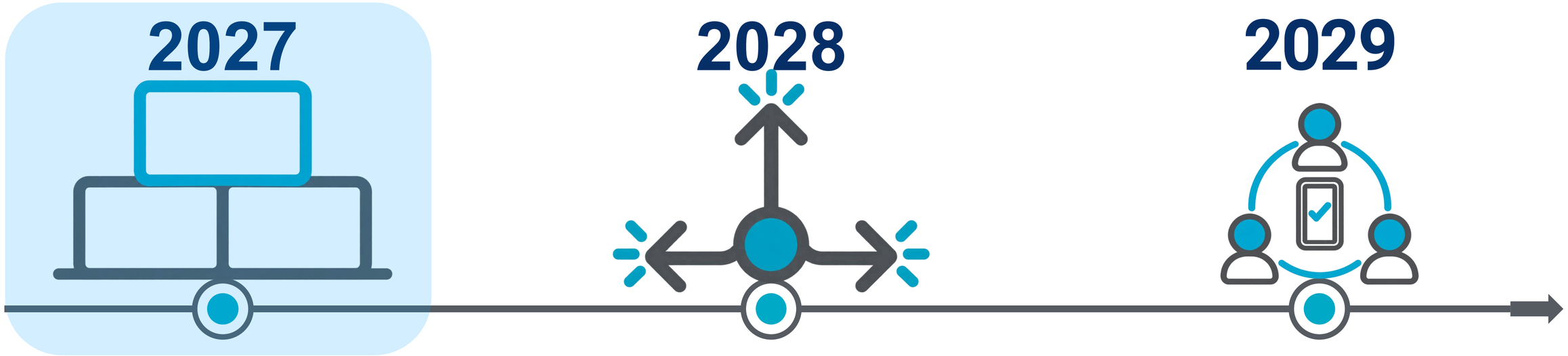
Working Groups & Task Forces

Deliver approved work

Market advices, Forums discuss and Executive Committee prioritise

The 2027–2029 roadmap

Three years visibility



FOUNDATION

API framework and first implementation guides.

Initial certification services and common test tools.

EXPANSION

A2A acceptance and digital currency readiness.

Broader protocol coverage and certification.

ADOPTION

Implementations across more markets and payment methods.

Testing and certification support at scale.

Digital Euro: ready to contribute

nexo standards 2026 signed agreement with ECB

- Task force launch this month
- Initial focus: payment acceptance at the point of sale
- Assess requirements, identify gaps and prepare implementation support
- nexo standards target to participate in the H2 2027 pilot

Member participation shapes delivery

Real use cases keep the roadmap connected to the market

- Collaborate on Working Groups
- Bring real business needs
- Help build guides and tools
- Share implementation feedback

Success means standards that answer market needs and that the ecosystem will implement and deploy