Wero

Digital wallet

Wero is a European digital payment system launched in 2024 by the European Payments Initiative (EPI), aiming to unify various national payment solutions into a single platform. The service initially launched as a peer-to-peer (P2P) payment solution in Germany, France, and Belgium, enabling users to send and receive money instantly using just a phone number, with real-time transactions between bank accounts in under 10 seconds.

Wero is now expanding beyond P2P with the launch of its wallet and broader payment capabilities in Germany. The platform is accessible through participating banks' applications and as a standalone mobile app for iOS and Android devices, with plans to expand to the Netherlands in 2026 and other European countries thereafter.

Specifications

Coverage

Consumer	Germany
Merchant	European Union

Currencies

Consumer	EUR
Processing	EUR
Settlement	EUR

Transactions

Minimum	EUR 0.01
Timeout	45 seconds

Features

- ✗ Recurring payments
- ✗ One-click payments
- ✗ In-store/POS
- ✓ Refunds
- ✓ Partial refunds
- ✓ Multiple partial refunds
- ✓ Payment assurance
- ✓ Chargeback risk

Why Wero?

Offer a unified payment solution across all channels with QR code technology that enables instant, secure transactions both online and in-store.

Built on European banking infrastructure with strict EU data protection standards including GDPR and PSD2, keeping your customers' financial data secure within the trusted European banking ecosystem.

Reach 80% of all banked consumers in Germany, France, and Belgium, with automatic expansion to millions more as Wero grows across the EU.

How it works?

1 — Merchant

The consumer chooses Wero as their preferred payment method

2 — Payment method

The consumer logs into their Wero or Bank app

3 — Payment method

The consumer is shown the payment details and finalises the payment

4 — Merchant

The payment is completed