



FOR IMMEDIATE RELEASE

N26 joins European digital payment system Wero

Berlin, 4 December 2025 – N26, the mobile bank, today announced a new membership agreement with Wero, the pan-European digital wallet and instant payment solution developed by the European Payment Initiative (EPI). This strategic collaboration marks N26's commitment to delivering accessible, convenient, and secure payment options for its customers across Europe, beginning with Germany, France and the Netherlands.

Elevating the Customer Experience with Wero

The integration of Wero into the N26 experience will introduce yet another secure and user-friendly digital payment option for customers. Through this collaboration, consumers will gain access to a streamlined payment experience that emphasizes simplicity and convenience. N26 will offer this new payment option supported by strong security standards and easy usability, which includes:

- **Peer-to-peer (P2P) Payments:** From H2 2026, N26 customers will be able to effortlessly send money to friends and family directly within the N26 App, including to people who aren't N26 bank account holders.
- **Instant Transactions:** All payments will leverage the instant transfer capabilities enabled by SEPA rails.
- **IBAN-less Convenience:** Payments are simplified by using a phone number and/or email address instead of complex IBAN details, making P2P transactions fast and intuitive.

Marcus W. Mosen, Co-CEO of N26: "Joining the Wero initiative is a logical step for N26 as we continue to simplify banking and payments for our customers across Europe. The development of European payment solutions like Wero is vital for the digital competitiveness and choice of payment methods. Wero provides a seamless, instant, and IBAN-less payment solution that allows N26 customers to use an alternative way to make payments - firstly from person to person and later also in their checkout in eCommerce and physical stores. This partnership further enhances our product offering and reinforces our commitment to enable payments our customers want."

Martina Weimert, CEO of EPI: "We are really pleased to announce today our collaboration with N26, a key milestone for the roll-out of Wero across Europe. Our payment solution will become available to additional millions of this neobank's users, further accelerating our mission. We are happy to allow their clients to experience our secured, seamless and fast European solution of payment, particularly at a time when Europe's digital autonomy is becoming an increasingly central topic. This partnership illustrates the growing momentum behind a unified European payment solution and strengthens our reach and ability to establish it."



N26 plans to initially launch the Wero integration in Germany, France and the Netherlands in H2 2026.

About N26

N26 is Europe's leading digital bank with a German banking license. It offers simple, secure and customer-friendly mobile banking to millions of customers in 24 markets across Europe. N26 processes over 140bn EUR in transactions a year and currently has a 1,500-strong team of more than 90 nationalities. The company is headquartered in Berlin, with offices in multiple cities across Europe, including Vienna, Paris, Milan and Barcelona. Founded by Valentin Stalf and Maximilian Tayenthal in 2013, N26 has raised close to US\$ 1.8 billion from some of the world's most renowned investors.

Website: n26.com | N26 Press Contact: press@n26.com

About EPI

EPI (or European Payments Initiative) is supported by 16 European banks and payment service providers. Beyond the shareholders, 27 institutions in Europe are now members of EPI. They have joined forces with a common goal: to offer a unified mobile payment service, to all European companies and citizens, Wero. EPI intends to enable European consumers and merchants and to carry out all types of retail transactions simply, via a resolutely sovereign digital wallet. Find out more at epicompany.eu

About Wero

Based on instant account-to-account (A2A) payments, Wero further streamlines payments in Europe by eliminating intermediaries in the payment chain and the associated additional costs. Wero already supports payments between individuals, and will shortly unveil payments to professionals (P2Pro). Wero is currently launching online and mobile purchases in Germany. Point-of-sale payments will also be offered in 2026, as well as value-added services such as integration of merchant loyalty programs and recurring payments and subscription management. Find out more at wero-wallet.eu.

Press contact for EPI and Wero: katuscia.benloukil@epicompany.eu