



European
Mobile Payment Systems
Association

EMPSA
Stauffacherstrasse 31 – 8004 Zurich, Switzerland
www.empsa.org office@empsa.org

Press release

Zurich, September 3rd 2019

Mobile payment systems in Europe establish association to foster collaboration and international payments

Seven mobile payment systems to found the European Mobile Payment Systems Association (EMPSA), uniting 25 million mobile payment users

Europe's mobile payment systems “Bancontact Payconiq Company” (Belgium), “Bluecode” (Germany, Austria), “MobilePay” (Finland, Denmark), “SIBS/MB WAY” (Portugal), “Swish” (Sweden), “TWINT” (Switzerland) and “VIPPS” (Norway) established the European Mobile Payment Systems Association (EMPSA) to foster collaboration and international payments. EMPSA members combine 25 million registered users, more than one million merchant acceptance points and more than 350 banks attached.

The smartphone as a method of payment has been successfully introduced in several European countries, experiencing significant user and usage growth over the last years. Seven leading domestic mobile payment providers combining 25 million users agreed to foster collaboration and international payment through an association, which was founded in Zurich, Switzerland. EMPSA will cover Belgium (Bancontact Payconiq Company), Germany and Austria (Bluecode), Denmark and Finland (MobilePay), Portugal (SIBS/MB WAY), Sweden (Swish), Switzerland (TWINT) and Norway (VIPPS). More countries and mobile payment systems are expected to join the association over the next months.

The headquarters of the EMPSA are located in Zurich, Switzerland. The association is chaired by Søren Mose, Chairman of the Board of Directors of TWINT and vice-chaired by Anna-Lena Wretman, CEO Swish. Secretary General is Anton Stadelmann, Deputy CEO and CFO of TWINT.

The association aims to generally foster collaboration and to enable the use of the domestic mobile payments systems internationally. "With this cross-border cooperation we want to meet the wish of our users to be able to use their local mobile payment system internationally", Søren Mose, Chairman of EMPSA.

To underscore the importance of interoperability EMPSA has already set up a working group to establish joint system interoperability. This working group is co-chaired by Bjørn Skjelbred from VIPPS and Christian Pirkner of Bluecode.



European
Mobile Payment Systems
Association

EMPSA

Stauffacherstrasse 31 – 8004 Zurich, Switzerland

www.empsa.org office@empsa.org

Quotes of member companies:

"We are particularly proud that Bancontact Payconiq Company plays a leading role in the new association as a founding member. We firmly believe that collaboration between successful domestic systems can make the life of the consumer and the merchant much easier. Our goal is that consumers use their preferred, reliable local app to pay abroad. We are confident that working together under the umbrella of the association will promote interoperability of mobile payment solutions and will build a true European alternative, so important for the European economy", Nathalie Vandepuete from Bancontact Payconiq Company explains.

Dr. Christian Pirkner, Bluecode: *"EMPSA is the key initiative for Europe to create its own standards and to build a competitive interoperable European framework to win back lost terrain in the payments space. Bluecode is humbled to co-chair the working group on interoperability and eager to contribute with regards to swift cross border mobile payment interoperability between all EMPSA solution providers."*

Mark Wraa-Hansen, the CEO of MobilePay, is pleased that MobilePay covering both the Danish and Finnish mobile payment systems plays a central role in EMPSA as a founding member. *"The rapid growth in mobile payments will lead to an increasing user demand of being able to pay everywhere in Europe with your mobile payment solution, leaving cards and physical wallets behind. EMPSA can be vital in achieving interoperability within a short timeframe,"* Mark Wraa-Hansen says.

Tiago Bianchi de Aguiar, Corporate Strategy Director of SIBS/MB WAY underlines that: *"SIBS, with a track record of over 30 years of innovation and cooperation in payments, is proud to contribute to the birth of EMPSA, hoping to leverage its success with MB WAY in Portugal to foster collaboration and unlock new possibilities in the European cross-border space."*

"The ability to carry out Swish payments outside of Sweden is a high priority among our seven million users. With EMPSA, we are now taking a significant step towards enabling it, while also strengthening our European collaboration between wallets " says Anna-Lena Wretman, Vice chairman of EMPSA & CEO Swish.

Anton Stadelmann, Deputy CEO and CFO of TWINT says: *"TWINT is convinced that this cooperation among European providers has a lot of potential and will offer new opportunities to our customers and merchants. Achieving interoperability will be the next level for the very successful local mobile payment systems"*

"The cooperation between the European mobile payment systems proves how the magic of collaboration can create world class simplification. We are extremely enthusiastic about giving our combined users broader possibilities for using their preferred mobile app also when travelling abroad", said Rune Garborg, CEO in Vipps.



European
Mobile Payment Systems
Association

EMPSA
Stauffacherstrasse 31 – 8004 Zurich, Switzerland
www.empsa.org office@empsa.org

Media contact for EMPSA:

Name: Victor Schmid
Tel: +41 79 350 05 37
Mail: office@empsa.org

Additional Information for media about the member companies of EMPSA:

- **Bancontact Payconiq**, Belgium: Nathalie Vandepoute, CEO, +32 490 58 05 05, nathalie.vandepoute@bancontactpayconiq.com
- **Bluecode**, Germany & Austria: Claudio Wilhelmer, Head of Growth, +43 676 4959890, c.wilhelmer@bluecode.com
- **MobilePay**, Denmark & Finland: Peter Kjærgaard, Head of Press, +45 25424202, peter.kjaergaard@mobilepay.dk
- **SIBS / MB WAY**, Portugal: Maria Antónia Saldanha, PR, +351 217 813 138, m.antoniasaldanha@sibs.com
OR: Tiago Bianchi de Aguiar, Corporate Strategy Director, +351 217 813 138, tiago.aguiar@sibs.com
- **Swish**, Sweden: Anna-Lena Wretman, CEO +46 70 227 90 99, annalena.wretman@getswish.se
- **TWINT**, Switzerland: Anton Stadelmann, Deputy CEO and CFO +41 79 506 17 78, anton.stadelmann@twint.ch
- **VIPPS**, Norway: Bjørn Skjelbred, International Business Development, +47 906 66 337, bjorn.skjelbred@vipps.no



European
Mobile Payment Systems
Association

EMPSA
Stauffacherstrasse 31 – 8004 Zurich, Switzerland
www.empsa.org office@empsa.org

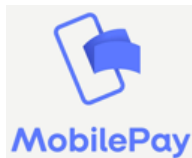
The Founding Members of EMPSA



Bancontact Payconiq Company, Belgium
Website: <https://www.bancontactpayconiq.com>



Bluecode, Germany, Austria
Website: <https://bluecode.com>



MobilePay, Denmark
Website: <https://www.mobilepay.dk/about>



SIBS MB WAY
Website: <https://www.sibs-international.com/> ; <https://www.mbway.pt/>



Swish, Sweden



European
Mobile Payment Systems
Association

EMPSA
Stauffacherstrasse 31 – 8004 Zurich, Switzerland
www.empsa.org office@empsa.org

Website: <https://www.getswish.se/frontpage/>



TWINT, Switzerland
Website: <https://www.twint.ch/en/>



vipps
VIPPS, Norway
Website: <https://www.vipps.no>