



European  
Mobile Payment Systems  
Association

EMPSA

Stauffacherstrasse 41 – 8004 Zurich, Switzerland

[www.empsa.org](http://www.empsa.org) office@empsa.org

## Press release

Zurich, May 27 2021

*European Association to foster collaboration in mobile payments is growing*

**Bulgaria's "BORICA AD" join the European Mobile Payment Systems Association (EMPSA)**

**EMPSA is pleased to welcome Bulgaria's mobile payment system "BLINK" as a new member. EMPSA now consists of thirteen members with approx. 60m users.**

The year 2021 is a crucial year for mobile payments in Europe, with EMPSA playing a key role to foster collaboration and international payment and build up a competitive interoperable European framework. BORICA AD decided to join and support this project.

Anton Stadelmann Chairman of EMPSA says: "We are very pleased in welcoming BORICA AD to the growing EMPSA family. Having a new strong and innovative partner in the South-eastern part of Europe greatly fosters our association's common goal to offer interoperability to customers in even more regions of Europe. We are looking forward to integrate BORICA AD as quickly as possible to our existing framework and work closely together based on our mutual goal, trust and cooperation."

BORICA AD is a joint stock company located in Sofia, Bulgaria, and its shareholders are 20 banks in the country. The company has developed and nowadays provides and operates the technology infrastructure of the Bulgarian payment industry. In doing so, BORICA has been a trusted partner of public sector, banks and payment institutions for over 30 years. The Company is committed to providing modern and innovative solutions to financial institutions. Its large portfolio comprises payment services (incl. Instant Payments), card services (incl. card management, production and authorization, ATM/POS management, e-commerce, switching, anti-fraud services), SWIFT Service Bureau, trust services (incl. remote e-identification and e-signature), infrastructure services, National Card and Payment Scheme. BORICA AD acts as a third party processor (TPP) for Mastercard and VISA. The Company is licensed by the Bulgarian National Bank to operate three payment systems (BORICA Payment system for card payments, BISERA 6 for credit transfers in domestic currency and BISERA 7 for SEPA credit transfers and direct debit in Euro).

"In Europe we all have the same goal - to increase the volume of electronic payments", says Miroslav Vichev, CEO of BORICA AD. "We believe that EMPSA is able to create a single common ecosystem and help its members to develop and implement mobile payments projects across Europe. The popularity of this type of payments will increase at a particularly quick pace, given all their advantages – a service that is more attractive for the banks, higher speed, easy to use, a possibility to pay only based on a phone number and last but not least – possible and affordable cross-border payments.", adds Mr. Vichev.

The headquarters of the EMPSA are located in Zurich, Switzerland. The association is chaired by Anton Stadelmann, Deputy CEO and CCO of TWINT and vice-chaired by Joseph Hajj, Chief Strategy Officer of Swish.

EMPSA aims to foster collaboration and to enable the use of the domestic mobile payments systems internationally through interoperability. The big advantage of interoperability between existing local systems ("national champions") is (i) an already high market and user acceptance of the solutions, (ii) limited infrastructure investments required (hence more focus on innovative use-cases and a shorter time to market) and (iii) the possibility to fully benefit from localized use cases in an international capacity. By establishing common standards and guidelines for interoperability combined with the strength of dynamic national market players, we believe to combine the best of two worlds: having one single payments approach, coupled with innovation meeting future market challenges. 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 Christian Pirkner of Bluecode and Bjørn Skjelbred from VIPPS.



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Technical interoperability is an important first step. However, besides workflows and APIs it will need a legal and commercial framework how to proceed in case of cross-system transactions, affected by different legislation and business environments. This is topic of the working group which is chaired by Rene Hägeli of TWINT and Peter Neubauer from Bluecode.”

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### **New Member**

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### **Additional Information for media about the member companies of EMPSA:**

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## Members of EMPSA



BANCOMAT Pay, Italy

Website: <https://bancomat.it/it>



Bancontact Payconiq Company, Belgium

Website: <https://www.bancontactpayconiq.com>



BAMCARD, Bosnia-Herzegovina

Website: <https://bamcard.ba/>



Bankart, Slovenia

Website: <https://www.bankart.si/en/>



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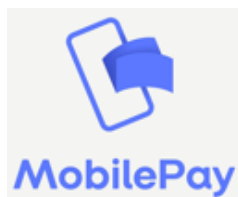
BLIK, Poland  
Website: <https://blikmobile.pl/en/>



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



BORICA AD, Bulgaria  
Website: <https://www.borica.bg/en>



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



Plick, Italy  
Website: <https://www.plick.eu/en/?l=no>



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TWINT, Switzerland

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VIPPS, Norway

Website: <https://www.vipps.no>