



European  
Mobile Payment Systems  
Association

EMPSA  
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## Press release

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

**The Netherland's "CURRENCE iDEAL" joins the European Mobile Payment Systems Association (EMPSA)**

**EMPSA is pleased to welcome the Netherlands's mobile payment system "iDEAL" as a new member. EMPSA now consists of fourteen members with more than 70 million users across Europe.**

EMPSA is playing a key role to foster collaboration and international payment and build up a competitive interoperable European framework. Anton Stadelmann Chairman of EMPSA says: "We are very pleased in welcoming CURRENCE iDEAL to EMPSA. Having a new strong and innovative partner in the North-western 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 iDEAL as quickly as possible to our existing interoperability framework and work closely together based on our mutual goal, trust and cooperation."

CURRENCE iDEAL, based in Amsterdam, is owned by the three shareholders ABN AMRO, ING and Rabobank. iDEAL has since its launch in 2005 been the market leader in the Netherlands, resulting in a 70% market share and more than 1bn transactions per year. "With 14 members active in 15 different European countries, EMPSA will be a major force in establishing a successful interoperable European network of mobile payment solutions. With 13 million domestic users and 300.000 international merchants, iDEAL is delighted to join EMPSA for an even stronger and effective pan-European cooperation in mobile payments." adds Daniel van Delft, CEO of CURRENCE Holding.

The headquarters of the EMPSA are located in Zurich, Switzerland. The association is chaired by Anton Stadelmann, Deputy CEO and CCO of TWINT.

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.

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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