



## EMPSA Conference highlights interoperability as key to an innovative and sovereign European Payments' ecosystem

**Brussels, April 23, 2025** - The European Mobile Payment Systems Association (EMPSA) convened a high-level conference in Brussels, marking a pivotal step toward advancing European payment sovereignty. The event brought together key stakeholders from across Europe's payment ecosystem—including mobile payment providers, payment schemes, processors, regulators, and policymakers—to explore the future of digital payments in Europe. Central to the discussions was the vital role of interoperability in establishing a sovereign, resilient, and innovative European payment infrastructure grounded in existing and emerging European mobile solutions.

The conference reaffirmed a shared conviction: genuine European payment sovereignty can only be achieved through cooperation and interoperability among homegrown solutions. EMPSA member systems—active, trusted, and in many cases preferred within their local communities—jointly represent a credible and immediate alternative to international card schemes and non-European digital wallets.

In this context, EMPSA welcomes the recent launch of EuroPA - the European Payments Alliance, an interoperability initiative among three of its members: MB WAY, Bizum, and Bancomat. This alliance is a strong commitment to developing cross-border, sovereign European instant payment capabilities. EMPSA fully supports this initiative and stands ready to facilitate broader collaboration within and beyond its membership, with the goal of creating a fully interoperable network that enables seamless cross-border transactions for consumers and merchants alike, based on trusted local solutions and European infrastructure.

EMPSA is committed to cooperating closely with the European Central Bank and EU co-legislators in shaping the design and implementation of the digital euro, building on Europe's unique strengths: a vibrant and diverse ecosystem of payment solutions, a long tradition of innovation, and the ability to tailor services to local needs. EMPSA advocates for a model that maximizes the value of existing investments and relies on proven infrastructures—such as Instant Payments—as a foundation for the digital euro. At the same time, EMPSA calls for the formal recognition of the role played by European payment solutions, schemes, and processors as key enablers of digital euro distribution and adoption.

This approach not only mitigates the risk of a single point of failure in the payments system and strengthens Europe's resilience against systemic disruptions, but also ensures immediate operational capacity and faster time-to-market. Furthermore, it avoids redundant investments by channeling resources toward addressing actual market gaps and inefficiencies—thereby fostering a more effective, sustainable, and inclusive European payments landscape.

As the regulatory landscape evolves—with the enforcement of the Instant Payments Regulation, the upcoming PSD3, and the potential rollout of the digital euro—EMPSA reiterates its commitment to playing an active and constructive role in shaping the future of European payments. The association remains dedicated to its mission of enabling seamless



European  
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Association

mobile payments across Europe by promoting cooperation, interoperability, and the development of shared standards among participating solutions.

*“True European payment sovereignty is best achieved through collaboration, with interoperability at its core – the cornerstone of a trusted payments ecosystem that reflects Europe’s values and empowers its people. At EMPSA, we demonstrate how strong local solutions can connect to deliver seamless cross-border payment experiences for all European citizens,”* said **Christian Pirkner, Chairman of EMPSA.**

#### **About EMPSA:**

EMPSA (European Mobile Payment Systems Association) brings together thirteen national mobile payment systems, uniting over 100 million users, more than 5 million merchant acceptance points, and hundreds of European payment service providers, processing billions of transactions annually. The association covers Belgium (Bancontact), Germany and Austria (Bluecode), Denmark, Finland and Norway (Vipps MobilePay), Portugal (SIBS/MB WAY), Spain (Bizum), Sweden (Swish), Switzerland (TWINT), Italy (BANCOMAT), Poland (BLIK), Bulgaria (BORICA), and Greece (DIAS S.A.) -with more countries and systems expected to join the network in the near future. More information: [www.empsa.org](http://www.empsa.org)

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