



EMPSA Elects Madalena Cascais Tomé as Chairperson, Underscoring the Strategic Role of European Mobile Payments in Advancing Payment Sovereignty

Zurich/Brussels, June 30, 2025 - The European Mobile Payment Systems Association (EMPSA) has elected Madalena Cascais Tomé as its new Chairperson and reaffirmed its commitment to actively advancing European sovereignty in payments. In this new term, EMPSA will intensify its focus on promoting European private mobile payment solutions as a cornerstone of a pan-European payment ecosystem and of the continent's digital and financial autonomy.

EMPSA unites 11 leading mobile payment systems operating across 14 European countries, collectively representing over 110 million users and hundreds of European payment service providers, with more than 8.2 billion transactions processed annually.

Europe is at a defining moment in its digital and financial evolution. To maintain global leadership in payments, it must strengthen its foundations in **innovation, security, and resilience**. With a robust ecosystem of European players, cutting-edge technologies, and an expanding talent pool, Europe is uniquely positioned to shape a **resilient, future-oriented payment ecosystem**—built by Europeans, for Europeans.

Founded in 2019, EMPSA was created with a **visionary mission**: to foster **collaboration, interoperability**, and the development of **common standards** for mobile payments across Europe. EMPSA has become an increasingly active voice in shaping the European payments policy landscape, advocating for **coherent and coordinated approaches** that recognize the strategic role of **private infrastructure and innovation**.

Looking ahead, EMPSA will focus on promoting private European solutions and innovation, engaging proactively with EU institutions and regulators, and advancing common standards for interoperability that meet real market needs. EMPSA's approach is firmly anchored in Europe's strengths: a diverse and dynamic payments ecosystem, a strong track record of innovation, and a long-standing capacity to tailor services to consumer and merchant needs.

Madalena Cascais Tomé, a recognized leader in the European payments sector and CEO of SIBS, will work closely with the EMPSA Board and member organizations to deepen engagement with EU co-legislators, the European Central Bank, and other key stakeholders. As Chairperson, she will advocate for a more cohesive and innovation-friendly policy environment that leverages existing infrastructure and private European payment solutions, while driving investment and supporting the development of a sovereign and competitive European payments landscape.

*"It is with a deep sense of responsibility that I take on this role," said Madalena Cascais Tomé. "I am grateful for the trust of my fellow members and fully committed to this shared mission. Together, we will continue to champion **innovation and private-sector solutions** as central pillars of Europe's mobile payments future. Our goal is to play an active role in shaping the policies and frameworks that will define Europe's leadership in retail payments—anchored in **sovereignty, innovation, and resilience**."*

The new EMPSA Board, chaired by Madalena Cascais Tomé (CEO of SIBS), will include René Hägeli (TWINT) as Vice Chair, and members Christian Pirkner (BLUECODE), Kim Fuglsang (VIPPS/MOBILEPAY), Fernando Rodríguez Ferrer (BIZUM), Massimo Itta (BANCOMAT), Anders Edlund (SWISH), and Valentina Caruso (BANCONTACT PAYCONIQ).

EMPSA also takes the opportunity to thank Christian Pirkner for his dedication and leadership as former chairperson during the previous term. *"Since the founding of EMPSA, we have established interoperability as the clear way forward for Europe and aligned on the technical, legal, and commercial standards. With this in place, the focus now shifts to execution, and under Madalena's leadership, EMPSA will continue to shape and deliver a sovereign European payment ecosystem."*, said Christian Pirkner.



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) - with more countries and systems expected to join the network in the near future. More information: www.empsa.org