



Teresa Mesquita Elected Chairperson of EMPSA: EMPSA Reinforces Commitment to Digital Payment Sovereignty in Europe

Brussels, October 23, 2025 — The European Mobile Payment Systems Association (EMPSA) has elected Teresa Mesquita as its new President, following a unanimous vote by its members.

In her new role, Ms. Mesquita will lead an association that represents 12 European payment systems across 15 countries, with a combined user base of more than 100 million. These systems process more than 8 billion transactions annually, contributing to the development and integration of digital payments in Europe.

With her extensive experience in the payments sector, Ms. Mesquita is committed to advancing EMPSA's role as a key driver of payment sovereignty in Europe. The association's mandate is to facilitate dialogue between stakeholders, legislators, and regulators across Europe, supporting the evolution of an integrated, sovereign, and competitive European payments market.

"At this critical juncture, EMPSA is focused on shaping a regulatory environment that fosters innovation while strengthening the resilience and interoperability of European payment solutions," said Teresa Mesquita. "Our objective is to ensure that Europe remains at the forefront of digital payments, supporting both the existing and emerging solutions developed by European companies for the European market."

Over her two-year term, Ms. Mesquita will oversee EMPSA's efforts to engage with European co-legislators, the European Central Bank, and other relevant stakeholders. EMPSA's goal is to create a coherent regulatory framework that supports the growth of digital payments, encourages investment, and aligns with the strategic objectives of the European Union in the areas of financial services and digital autonomy.

The new leadership comes at a pivotal time, with ongoing developments in the European regulatory landscape, including the implementation of the Instant Payments Regulation, preparations for the upcoming PSD3 Directive, and the potential introduction of the digital euro.

"EMPSA is committed to actively contributing to the policy-making process, ensuring that the future of payments in Europe is secure, efficient, and accessible for all," added Ms. Mesquita.



About EMPSA:

EMPSA (European Mobile Payment Systems Association) brings together thirteen national mobile payment systems, uniting over 110 million users, more than 8 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), Greece (DIAS) and Romania (TRANSFOND). More information at www.empsa.org.