

Bancomat, Bizum, EPI, SIBS and Vipps MobilePay Sign MoU to accelerate the rollout of sovereign, Pan-European Payment Solutions

Brussels, Lisbon, Madrid, Oslo, Rome 2nd February 2026 – Bancomat, Bizum, SIBS-MB WAY and Vipps MobilePay (all of which are members of the EuroPA Alliance) and EPI Company (EPI) jointly announce today the signing of a Memorandum of Understanding (MoU), marking a decisive step towards strengthening Europe's payment sovereignty. The cooperation brings together leading European payment solutions, with the shared ambition of enabling seamless cross-border payments across Europe by 2027.

This MoU is a critical milestone for Europe's strategic autonomy in payments. At a time when Europe remains highly dependent on non-European players, this industry-led initiative demonstrates that European banks and payment service providers have both the infrastructure and the scale to deliver a concrete alternative rapidly. The cooperation builds on the success of existing solutions, connecting them via a central hub to create a truly pan-European experience for cross-border payments.

The cooperation brings together solutions that currently serve approximately 130 million users, creating immediate value for both consumers and merchants operating across borders. At launch, the initiative will span 13 European countries¹, collectively already covering ~72% of the European Union and Norway population. The coalition is open to all European countries, including Switzerland and other non-euro markets: markets that have already developed a domestic solution may join directly, those without a domestic solution wishing to join, can implement one of the solutions already available within the initiative.

The signature of this MoU confirms the positive completion of the feasibility phase, the solutions will now transition towards the implementation phase of the project.

What does it mean for European end-users and European merchants

European consumers will continue using their current preferred solution, now with broader European reach, benefiting from a user experience consistent with what they are accustomed to at home. Merchants will be able to accept payments from European consumers using a European solution, reducing dependency on international players. The solutions will develop a new branding badge next to their existing brands, enabling consumers to recognize where their preferred solutions will be accepted beyond current markets.

How the interoperability model will work

The cooperation is based on a central interoperability hub, operated by a future central entity jointly established by the partners.

The central hub will act as a technical layer, enabling transactions to flow seamlessly between existing pan-european and national solutions, based on European standards and infrastructures, including instant account-to-account payments.

Existing payment solutions will remain unchanged, preserving their brands, user experience and features.

¹ Andorra, Belgium, Denmark, Finland, France, Germany, Italy, Luxembourg, the Netherlands, Norway, Portugal, Spain and Sweden.

Roadmap and next Steps

Following the MoU, the partners will establish the central interoperability entity by H1 2026, will start preparing the technical implementation of the target set-up, and conduct proof-of-concepts (PoCs) in parallel.

Coverage of all use cases is intended by 2027 through a phased rollout:

- In 2026: rollout of peer-to-peer (P2P) cross-border payments
- In 2027: rollout of e-commerce and point-of-sale (POS) payments

This initiative, grounded in Europe's best-in-class solutions and diversity, will ensure a scalable, sovereign European payment solution, driving innovation, convenience and efficiency for both consumers and merchants.

"This MoU is a major step toward a truly pan-European payments network. The direction is set, and momentum is real. Together, we will deliver cross-border P2P, e-commerce and POS payments at scale. Building on the EuroPA alliance—already connecting national mobile payment solutions in Spain and Portugal—this partnership significantly expands interoperability and brings seamless European payments to millions of users" says Fabrizio Burlando, **Bancomat** CEO.

"Europe has the infrastructure, scale and vision needed to offer a sovereign, robust and reliable European alternative in the field of payments. And the first steps have already been taken: the EuroPA alliance has been operating since March across four territories (Spain, Italy, Portugal and Andorra) and is a clear demonstration that the existing solutions are efficient and are being rapidly adopted by the market (6 million euros transferred cross-border during 2025 without promotion). With this agreement, we show that we are committed to continuing to work and ensure that more European citizens and merchants have access to trustworthy payment solutions that protect their data, something that can only be built through collective commitment.", added Ángel Nigorra, Managing Director of **Bizum**.

"This agreement demonstrates that Europe's payment sovereignty is not a vision, but a reality in the making. Solutions like Wero already exist and are live in several countries. By connecting them through interoperability with our partners, we are laying the foundations for a truly European payment ecosystem, built on solutions that are already live and trusted by users" stated Martina Weimert, CEO of **EPI**.

"European payment sovereignty will be achieved by connecting trusted solutions like MB WAY and interoperability of European infrastructures. With MB WAY, we have shown that large scale, trusted, instant payment systems can be built in Europe and adopted by millions of users and merchants for in store, ecommerce and person to person payments. MB WAY users can already send money to other countries that joined the EuroPA Alliance, proving that interoperability is the fastest path to a sovereign European payments ecosystem" says Teresa Mesquita, **SIBS** Executive Board Member and COO.

"At Vipps MobilePay, we work every day to make payments simple for our Nordic users. We are proud to join this collaboration to connect Vipps and MobilePay with wallets in other European countries. If payments are truly going to be simple, sending money across borders must be just as easy as paying at home. This collaboration brings that experience into the apps our users already know and trust," says Rune Garborg, CEO of **Vipps MobilePay**.

About Bancomat

BANCOMAT, the most popular and recognised payment network in Italy, is one of the main players in the payments market, with over 2.7 billion transactions per year, worth around 200 billion euro. With its integrated ecosystem, BANCOMAT meets the needs of millions of Italians, offering every solution from traditional withdrawals to digital payments. For further details on BANCOMAT, see www.Bancomat.it

About Bizum

With more than 30.6 million users, 111,000 merchants and 14,000 donation codes at the end of 2025, Bizum is a success story of the Spanish banking system; a joint project that is part of its collaborative and innovative digital initiatives. Through its payment services, based on SEPA instant transfers and digital identification via mobile phone in a convenient, fast and secure manner, banks expand their offering to their customers. The combined share of banking brands that offer Bizum to their customers already represents a market share of over 99%, and Bizum continues to work on incorporating new use cases. In 2025 alone, the Spanish population made an average of more than 3.4 million instant transfers daily through Bizum.

As an innovation and collaboration project of the Spanish financial sector, Bizum relies on national companies that make its service possible. On the one hand, Redsys is the technology provider for Bizum's infrastructure. On the other hand, Redsys and Cecabank are the processors accredited by Bizum to provide service to its member entities. Finally, the instant transfers generated by Bizum are processed through the National Electronic Clearing System (SNCE) regulated by the Bank of Spain and operated by Iberpay.

Find out more at bizum.com.

About EPI/Wero

EPI (or European Payments Initiative) is founded by 16 European banks and payment service providers as shareholders. Beyond the shareholders, 41 institutions in Europe are now members of EPI. They have joined forces with a common goal: to offer a unified mobile payment service to all European merchants and citizens, Wero.

Based on instant account-to-account (A2A) payments, Wero aims to deliver the full value of instant payments for both consumers and merchants across the European Union for all retail payment use cases. Wero has been live for P2P payments in Belgium, France, and Germany since 2024, currently serving 47 million users. For retail payments, Wero is live in Germany since the end of 2025 with progressive roll-out in France and Belgium throughout 2026. Major migrations of at least 15 million consumers are also planned for Payconiq in Luxembourg (by 2026) and iDEAL in the Netherlands (by 2027).

Find out more at epicompany.eu or wero-wallet.eu and follow us on [LinkedIn](#), [Instagram](#) and [Facebook](#)

About SIBS - MB WAY

MB WAY was the first immediate transfer solution in the Eurozone, and to date is the most complete one, with more than 15 features, including peer to peer instant transfers, e-commerce, MB WAY QR Code, NFC payments, ATM withdrawals and donations. MB WAY users make more +70 Million transactions per month, across more than 500.000 POI and merchants, and between more +12 Million cards and accounts.

With more than four decades of existence, SIBS provides modern, reliable and secure financial services, especially in the payments sector, to more than 150 million users on three different continents, processing more than 15 billion transactions annually. In addition to being one of the main payment processors in Europe, SIBS is a reference in security and anti-fraud solutions in business process outsourcing and the Iberian leader in card production and personalization.

SIBS was born and has grown through innovation and will continue to pursue its mission of being the reference partner for public and private entities, creating value for society through the development and management of payment solutions, processes and related services based on technology that combines security, convenience and innovation. The company adheres to good principles of conduct and sustainability conditions.

For more information about SIBS and MB WAY, please visit www.sibs.com and follow us in [LinkedIn](#)

About Vipps MobilePay

Vipps MobilePay makes paying very, very simple, no matter where you are. Whether you're grabbing coffee in Copenhagen, splitting a bill in Helsinki, sending money to friends in Sweden or tapping to pay in Oslo, we've got you. We started in Norway, Denmark, and Finland, and our Swedish neighbours joined in 2024. Operating under both the MobilePay brand (Denmark, Finland) and the Vipps brand (Norway, Sweden), we serve around 12,5 million users and close to 400.000 businesses across the Nordics. Vipps and MobilePay merged in 2022.