



## EMPSA Conference 2026 Highlights Interoperability and the Digital Euro as Pillars of Europe's Payments Future

**Brussels, 19th March 2026** - The European Mobile Payment Systems Association (EMPSA) convened its second annual conference under the theme *“Pan-European Payments – From Conception to Reality”* in Brussels, bringing together leading voices from across Europe's payments ecosystem to advance the dialogue on interoperability and the opportunities presented by the Digital Euro.

The event gathered policymakers, regulators, payment service providers, and industry leaders to explore how Europe can further strengthen its payment sovereignty through enhanced collaboration among domestic mobile payment solutions. A clear message emerged throughout the day: interoperability is no longer optional—it is the only viable way to establish a resilient, competitive, and sovereign European payments landscape.

Building on the current momentum, EMPSA underscored how Europe's diverse and trusted mobile payment systems can collectively deliver seamless cross-border experiences. Discussions also highlighted how these systems are uniquely positioned to support the future distribution and adoption of the Digital Euro.

The conference opened with a welcome address by **Teresa Mesquita (Chairperson EMPSA, SIBS)**, followed by keynote speeches from **Maria Luís Albuquerque (European Commission)** and **Patrick Papsdorf (European Central Bank)**, who outlined the regulatory and strategic outlook for European payments.

A high-level panel on the digital euro and interoperability featured distinguished speakers, including **Fernando Rodríguez Ferrer (Bizum)**, **Marcus Härtel (European Central Bank)**, **Céu Pereira (European Commission)**, **Maria Menendez Becker (Spanish Treasury)** and **Kim Fuglsang Kristoffersen (VippsMobilePay)**. The discussion explored the next steps for Europe as it aligns instant payments, interoperability frameworks, and central bank digital currency initiatives. The second panel focused on the everyday impact of European mobile payments, with contributions from **Christian Pirkner (Bluecode)**, **Nathalie Vandepuete (Bancontact Company)**, **Dariusz Mazurkiewicz (BLIK)**, **Vera Costa (SIBS)**, **Stavroula Kampouridou (DIAS)**, and **Stoilka Arsova (BORICA)**. Speakers highlighted how interoperable solutions can directly benefit consumers and merchants by enabling faster, more convenient, and cost-efficient payment experiences across borders.

Throughout the conference, EMPSA reiterated its support for initiatives that strengthen European cooperation, including interoperability projects such as EuroPA, and emphasized the importance of leveraging existing infrastructures. The association also reaffirmed its commitment to working closely with European institutions to ensure that the Digital Euro builds on Europe's strengths—its diversity of solutions, innovation capacity, and strong local ecosystems—while avoiding fragmentation and unnecessary duplication of investment.

Closing the event, Teresa Mesquita emphasized: *“Interoperability is the bridge between today's successful local solutions and tomorrow's truly unified European payment experience. By connecting what already works, Europe can move faster, innovate smarter, and strengthen its sovereignty in payments.”*



European  
Mobile Payment Systems  
Association

### **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 Albania (MPAY), 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](http://www.empsa.org)