

## **Bancomat, EPI and SIBS-MB WAY Successfully Demonstrate Cross-Border Central Interoperability for retail payment**

**Brussels, Lisbon, Rome – April 16, 2026** – Bancomat, SIBS-MB WAY and EPI Company (EPI) today announced the successful completion of a joint Proof of Concept (PoC) demonstrating interoperability of their respective mobile payment solutions for cross-border in-store transactions. This marks a concrete achievement in the cooperation under the Memorandum of Understanding (MoU) signed in February 2026 between Bancomat, Bizum, EPI, SIBS-MB Way and Vipps MobilePay, which aims to accelerate the deployment of sovereign and interoperable pan-European payment solutions.

The PoC validated that users of each participating mobile payment application can seamlessly perform retail transactions abroad using QR-code-based person-to-merchant (P2M) payments. Users of each of the solutions (Bancomat, EPI and MB WAY) successfully paid cross border at merchants of the other solutions. This confirms the feasibility of a common central interoperability model enabling mobile payment solutions from different European countries to function across borders

The PoC was conducted with the operational support of major financial institutions, such as La Banque Postale, Intesa Sanpaolo, and the 28 financial institutions members of MB WAY and will serve as a blueprint for scaling across the broader PSP network, underscoring the critical role of the ecosystem in enabling pan-European interoperability.

By proving the technical and operational feasibility of cross-border QR-code payments, this PoC provides a strong foundation for the broader collaboration between the parties under the MoU. It demonstrates that pan-European interoperability can be built on existing pan-European and national solutions, benefiting consumers and merchants by making digital payments simpler, safer, and widely accepted across Europe.

This milestone reinforces the collective ambition of the signing parties to accelerate the rollout of European coverage by sovereign, pan-European payment solutions based on cooperation and innovation; with a roadmap that includes cross-border P2P payments in 2026 and expansion to e-commerce and point-of-sale payments in 2027, including the completion of NFC-based point of sale payments.

*“This milestone shows that Europe can achieve genuine interoperability by building on its own strengths. Through this PoC, together with our partners, we are taking a decisive step towards digital payments that are simpler, safer and truly pan-European. It reinforces Bancomat’s role as an infrastructure serving both Italy and Europe” says Fabrizio Burlando, Bancomat CEO.*” says Fabrizio Burlando, Bancomat CEO.

*“Europeans will be enabled to pay from one solution to another, from one country to another with their local solution in a secured and seamless way less than one year since we have announced our intention to collaborate with other European solutions. At the European Payments Initiative, we are*

*delighted to see the sovereign future of payments in Europe we imagined is already happening. Cross-border payments with local schemes at the speed of light will step by step become the norm in Europe, whether it is a peer-to-peer transaction or payments in commerce.” stated Martina Weimert, EPI CEO.*

*“This Proof of Concept is a landmark achievement for European payments. We strongly believe that innovation means putting consumers and merchants first, enabling safe and seamless pan-European digital payments experience. By building on the trust that millions of Europeans already place in their national payments solution and leveraging SIBS infrastructure, we are laying the foundations of a truly interoperable European ecosystem that is independent and resilient” says Teresa Mesquita, SIBS Executive Board Member and COO.*

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### **About the Memorandum of Understanding (MoU) between Bancomat, Bizum, EPI, SIBS-MB Way and Vipps MobilePaY**

On 2 February 2026, Bancomat (Italy), Bizum (Spain), SIBS-MB WAY (Portugal), Vipps MobilePay (Nordics) and the European Payments Initiative (EPI) jointly signed a Memorandum of Understanding (MoU) marking a major step toward creating sovereign, interoperable pan-European payment solutions. The MoU aims to accelerate the rollout of seamless cross-border payments across Europe by 2027, strengthening Europe’s payment sovereignty at a time when the region is still highly reliant on non-European payment players. The initiative connects already successful local mobile payment solutions through a central interoperability hub, enabling them to work together without replacing domestic brands. Together, the participating solutions already serve approximately 130 million users across 13 European countries, representing roughly 72% of the EU and Norway’s population, giving the initiative immediate scale for consumers and merchants.

### **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, please visit [Bancomat.it](https://bancomat.it)

### **About EPI**

[EPI](#) (or European Payments Initiative) is supported by 16 European banks and payment service providers. Beyond the shareholders, 45 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 companies and citizens, Wero. EPI intends to enable European consumers and merchants and to carry out all types of retail transactions simply, via a resolutely sovereign digital wallet.

Find out more at [epicompany.eu](https://epicompany.eu) and follow us on [LinkedIn](#)

### **About Wero**

Based on instant account-to-account (A2A) payments, [Wero](#) further streamlines payments in Europe by eliminating intermediaries in the payment chain and the associated additional costs. Wero already supports payments between individuals, and will shortly unveil payments to professionals (P2Pro). Wero has been live for P2P payments in Belgium, France, and Germany since 2024, currently serving 53 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). Point-of-sale payments will also be offered in 2026, as well as value-added services such as integration of merchant loyalty programs and recurring payments and subscription management.

Find out more at [wero-wallet.eu](https://wero-wallet.eu) and follow us on [Instagram](#) , [Facebook](#) and [Wero's LinkedIn](#)

EPI/Wero media contact: [media@epicompany.eu](mailto:media@epicompany.eu) and/or [Hub.epi@omnicomprgroup.com](mailto:Hub.epi@omnicomprgroup.com)

### **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 withdraws 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](https://www.sibs.com) and follow us in [LinkedIn](#)

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