

POSITivity)))

I MPE 2023

Key Moments from Conference



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Dear POSitivity readers!

We are excited to welcome you to the new # of POSitivity Magazine. This issue covers the MPE 2023 conference **key moments, summaries, and behind-the-scenes videos.**

The 16th annual European Merchant payments industry conference is over, and what a ride it was! We experienced incredible three days at the best venue in business, the Intercontinental Berlin. **THANK YOU for helping us to make the MPE 2023 conference a success!**

This March 28 - 30, the conference connected over 1,300 senior-level industry peers from Europe's leading Merchant brands & Payment companies across 60 countries in Berlin.

If you missed the jam-packed 3-day inspiring program and thought-provoking discussions, we are thrilled to share the post-conference summaries written by industry experts. What were the MPE 2023 highlights? We proudly characterise the 16th MPE as our biggest and best event ever!

But don't take us literally: MPE 2023 has been about quality over quantity.

There is still a lot of MPE excitement in the air. Most of our delegates picked three unique things:

- great content & learning
- genuine business opportunities
- relevant networking & new connections

If you are keen to **learn what will affect your business** in the coming months, read the summary & insights and watch the videos from the MPE 2023.

Let's dive in...Happy reading!

Sincerely,
Yours MPE team

P.S.:

We are looking forward to seeing you all at MPE 2024!

Next March 12-16, we will be back as usual in Berlin. In the meantime, please save the dates; MPE 2024 will open the registration soon!

Like our magazine? Share it!

Follow us on social media for more updates & news about MPE conference & community



MPE 2023 conference summary & highlights

The MPE 2023 conference (March 28-30) held in Berlin was our best event yet!

The buzz and excitement were palpable at the merchant payments industry annual meeting. We gathered to learn, network, and make deals in the private atmosphere of the 5-star Intercontinental Berlin Hotel.

What made the 16th MPE so unique, and what did you miss? Here are some of the highlights:

- We exceeded the previous MPE editions' numbers and hosted **1,300 participants, 80 sponsors & exhibitors.**
- **160 speakers** shared inspiring thoughts in keynote presentations and electrifying panels during three conference days in **4 tracks.**

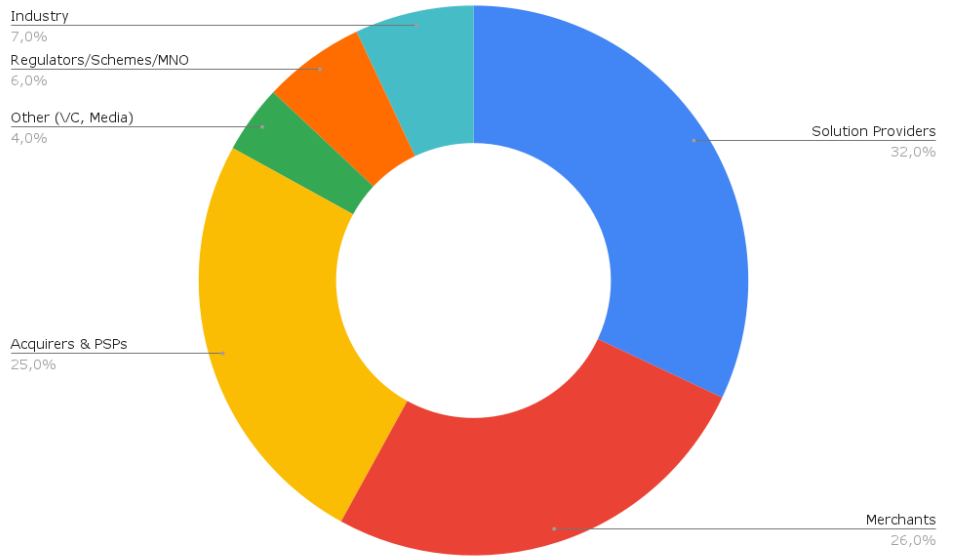
- Stunning visual experience at the heart of the conference. We enjoyed the outstanding conference program & presented videos on our biggest screen ever!
- Launch of the **INNOVATION HUB.** We added one complete track & program & competition supporting innovative start-up companies in merchant payments (page 36).
- After-hours events, including the all-attendee 1st night James Bond-style evening, we served the best payments-drinks at our cocktail & networking party in the conference hotel.
- We celebrated Crème de la crème of the merchant payments during the 2nd night Glamorous MPE Awards & Gala Dinner! (page 28).

**Thank you to our
attendees, speakers,
advisors and partners,
who made the event an
incredible success!**

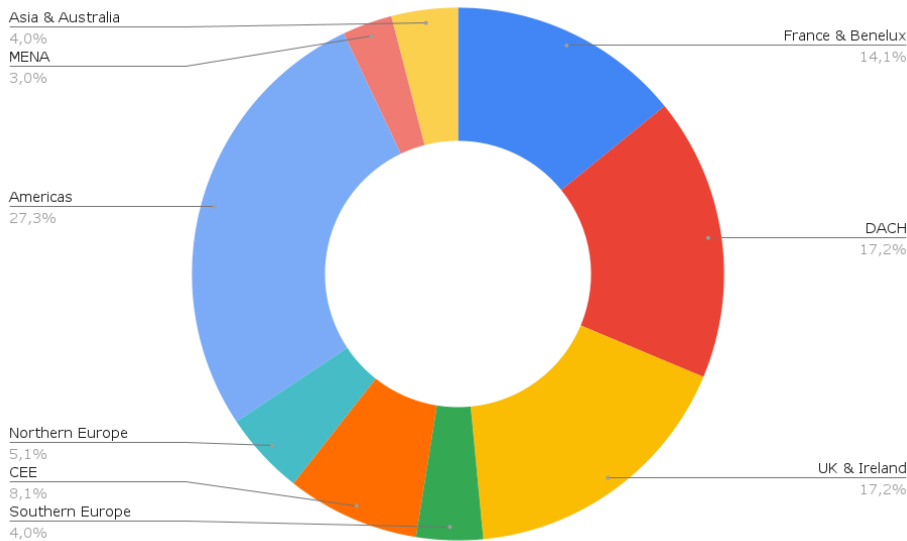


MPE 2023 breakdown figures

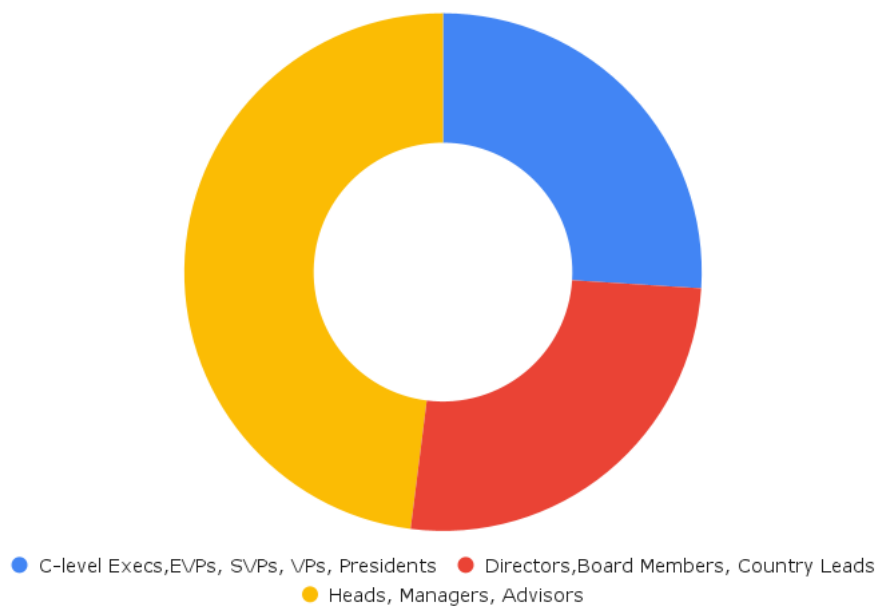
| Industry



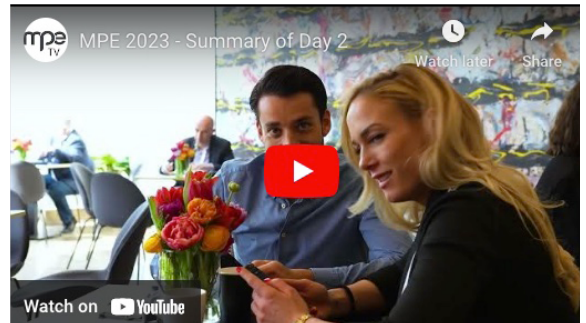
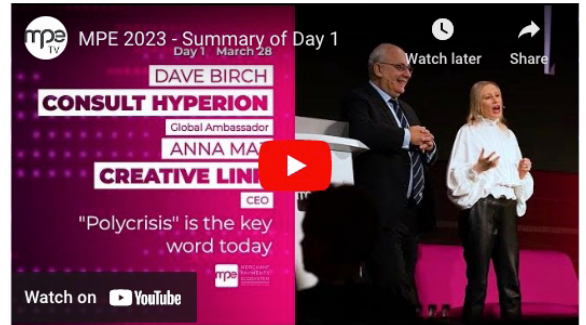
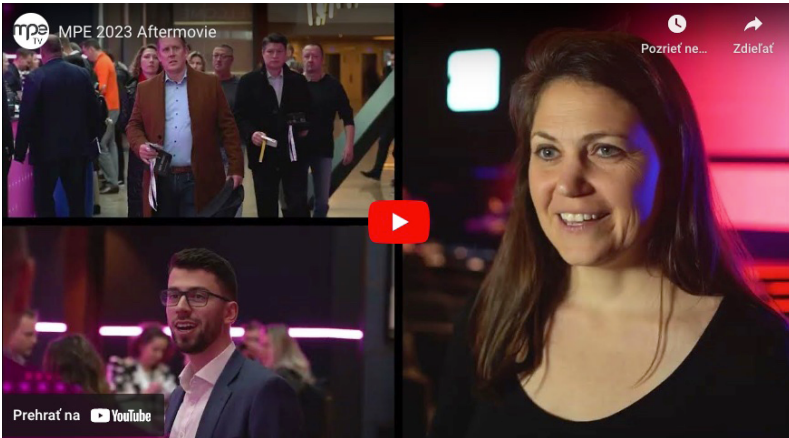
| Geography



| Seniority



The pulse of MPE 2023: Videos & Photos



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for keynotes
& panels
click [here](#)



MPE 2023 moderator summaries



Volker Schloenvoight,
Principal @ Edgar,
Dunn & Company

Session / Embedded payments: SaaS strategy guide

In one of the final sessions of Day 1, we continued the debate on embedded payments which had already come up in different disguises, especially in the context of invisible payments, throughout the Day. In his opening remarks Geoff Barraclough set the scene well by identifying the technological changes that led SaaS platforms or ISVs to recognise payments as a profit driver. In most cases, this would require partnerships and Geoff explained the challenges by referring to “payments are from Mars, software from Venus”.

Despite any challenges there was broad consensus that any of those can be overcome and partnerships can indeed be beneficial for both SaaS platform and payment provider. We discussed how both platforms (in this case Guestly) and providers (in this case Checkout.com) are approaching this space. What is important for the platform/software provider? How are payment providers working with their counterparts? How can they work together and achieve secure payment acceptance in an integrated or embedded way? The debate then raised one final (controversial) question. Do we, as end customers, really want invisible

payments? The conclusion at this point in time was that we want to a smooth and seamless user experience but with the additional need of validating or verifying the payment transaction. That additional step creates that additional level of awareness about the transaction that is needed when people need to make decisions about affordability. But embedded payments is here to stay and will continue to evolve.



Neira Jones,
Independent
Advisor &
International
Speaker

Session / Innovations in technology and experience reshaping the payments business & Innovation Hub final

This year, the judges and I were so enthusiastic about the semi-finals of the Innovation Corner Competition on Day 1, where we whittled down twelve competitors, pitching to our panel, Dragon’s Den-style. We were so impressed with the quality of entries and had a hard time deciding on a shortlist of only three to enter the finals in plenary on Day 2. We could easily have accommodated two more... But the rules are the rules! In my book, they were all winners, and we were glad MPE 2023 gave them the exposure they deserved. Before the public vote on Day 2, we listened to keynote presentations from Neil Caldwell (Visa) and Matthias Moll (Amazon Pay). Neil explored the

merchant challenge of balancing customer experience with security and how network tokenisation delivers a critical foundation for innovation. Matthias shared how Amazon bakes an innovative mindset into daily routines and how Amazon Pay can help merchants be innovative in meeting shoppers' demands, ending with sharing his view on the future landscape for the shopper experience.

It was also my pleasure to moderate a panel on innovation with competition judges Keren Aviasaf Migdal (Worx Payments), Pavel Kaminsky (7Security), David Parker (Polymath Consulting) as well as Neil Caldwell (Visa) and Nabil De Marco (Amazon Pay). We explored the innovation potential in the payments ecosystem, what it takes to be a leader in the innovation game, and the technologies and experiences reshaping the payments ecosystem.

As we had representation from diverse ecosystem players, we explored what "innovation" meant for each of them. As "user experience" proved to be a focus point, we discussed how customer experience is no longer focused on B2C and has now extended to all other facets of interaction (e.g., B2B, B2G, C2C, etc.). This led us to discuss the safety, security, and economic challenges the various payments ecosystems continue grappling with. We explored how innovations and new business models, such as interlinkages between rails, decentralised payment systems, new products, and technologies, need to evolve so as not to compromise the integrity of ecosystems, also covering how, during turbulent economies, merchants have changed strategies to react quickly to their customer's changing needs. We ended the discussion with a crystal ball moment, where each panellist told us what they saw as the most exciting innovations for the next five years.

And this was a very good warm-up to the Innovation Hub Competition Final, with our three worthy finalists (Allink, Hands In and Pi-Xcels) pitching again to our Dragons, before facing the live public vote. The winner of the public vote was Hands In. As the overall winner is determined by a combination of the public vote and the Judges' scores, we had to wait for the glittering MPE 2023 Awards Ceremony that evening, where the overall winner of the Best Start-up Innovation Award was announced. And the winner was... Hands In! Congratulations to them and all the competitors. Learn more about them [HERE](#).

I look forward to seeing you at MPE 2024!



Chris Jones,
Managing Director
@ PSE Consulting

**Session / Unlocking
Global Markets**

The Unlocking Global Markets panel session began with two insightful presentations:

1. Bank of America: Chris Jameson began by outlining how the global treasury landscape is evolving and the importance of change drivers such as regulation, consumer preferences and technology. Chris discussed how the consumer payments landscape is becoming more complex, particularly with the arrival of decentralised payment products such as crypto, while banks are moving to real-time payments in many markets. Chris wrapped up by providing several examples of product innovation

from Paybybank to Zelle and real-time cross-border payments.

2. CMPSI: Maximilian Fuchs and Timo Pauget reflected in the increasing cost of acceptance for merchants driven by scheme fees and interchange post-Brexit. They also highlighted the opportunities presented by offering APMs to consumers at check-out to reduce costs and increase conversion. However, Max and Timo also discussed the importance of prioritisation to avoid too much complexity at the check-out.

Following these presentations, the panel session had a very healthy discussion across a range of topics:

- The group talked through how offering consumer choice at the point of purchase can be very effective at driving up conversion, particularly in non-card-dominated markets, including Germany.
- There was a useful debate about how providing consumers alternatives can lower transaction processing costs by offering bank transfer payments which are not linked to the value of the payment and do not have complex refund and consumer redress processes associated with them.
- The panel members discussed how to gather insights on local consumer payment preferences and how to ensure that these remain up to date as consumer payment preferences evolve.

Session / Local payment methods beyond cards

The local payment method panel session began with two insightful presentations:

1. Nuvei: Eelco Dettingmeijer provided some beneficial insights on why consumers want APMs. The presentation focussed on

cultural preferences, security, convenience, access, and socio-economic factors but also highlighted some of the complexities of managing multiple APMS, such as back-office reconciliation, monitoring consumer conversion and fraud management.

2. Stripe: Following Eelco's presentation, Théo Blochet focused on enabling consumers to pay via APMs. He began by outlining that the complexities of managing multiple APMS are expanding exponentially. He then highlighted Stripe's three tiers of support for local payments, including dynamic payment product presentation, easy APM activation, and A/B testing to validate the use of new products.

Following these presentations, the panel session had a very healthy discussion across a range of APM-related topics:

- The group discussed a wide variety of case studies where APMs have delivered tangible benefits to merchants. This included an insightful discussion on the successes of BLIK in Poland.
- There was a debate on the challenges of localisation and getting the required data to understand which products are suitable in which markets. In particular, the challenges of the variety and pace of local regulation were discussed.
- Finally, the discussion focused on expanding APMs into the in-store use case; this began with the substantial role already played in the APAC region by several local/regional mobile wallets using QR codes and wrapped up with developments with the European P2P mobile wallets in-store.



Francesco Burelli,
Partner @
Arkwright
Consulting

Session / Payments of tomorrow - The METAVERSE

Despite the Metaverse being a work in progress, the “Payments of Tomorrow: The Metaverse” discussion panel agreed unanimously about its economic potential. The space is in rapid development, with fashion and events expected to reach a degree of maturity over the next couple of years. In this context, Faheem Bakshi, VP of Payments at Kinguin, and Roman Pavlov, Co-Founder at Mint Ventures XYZ, shared insights about how their companies are developing applications and providing services within the gaming and providing loyalty programmes and asset tokenization for fashion brands, respectively.

David Birch, Global Ambassador at Consult Hyperion, highlighted how the most probable enablers of the wider Metaverse are unlikely to be the big incumbent media players, that while being fast in making initial bold investments a couple of years ago, they are now cutting back their Metaverse teams as part of cost rationalizations. Complementing this perspective, Stephen Winyard, Chief Sales Officer at Salt Edge, advanced the view that retail and payments tech providers and new entrants are likely to be better positioned to drive the developments of the Metaverse.

Roman explained that wallets could take the multi-chain format and that in this transaction environment, albeit being perceived as

fully digital, it is far from being so. Rather it is a hybrid digital/physical space in which virtual and physical features complement each other to enable and secure access and interactions. This is not only for the need to ramp on and ramp off of monetary value from fiat to digital and virtual currencies but also for the value of physical features, such as biometrics, for user and transaction authentication. While some key building blocks still need to develop fully - namely digital identity, something that David Birch explained is currently being worked on - payment-wise, the panel unanimously agreed on the central role of wallets to hold and enable the transfer of value.

The panel was moderated by Francesco Burelli, Partner at Arkwright Consulting AG.



Simon Stokes,
Senior Partner,
Payments &
FinTech @
Greenings

Session / People for Payments

Aligning talent with strategy; organisations benefit when strategic input at the executive level includes the Talent agenda. Frequently, investment in training, career development, and mentoring takes second place. This was reflected in a poll question we posed to the audience, asking whether they received the right level of training, development and coaching to help them exceed in their role – only 67% replied ‘yes’. Two potential outcomes from this statistic would be a decline in employee motivation and overall customer experience.

We see the boundaries of the payments sec-

tor expanding rapidly, so our opportunity is to be more intentional and creative in the way we look to attract future 'next generation' Talent, train and develop our incumbents, and 'signpost' the sector to others as an exciting place to develop their careers. A recent report from Deloitte stated that the ability to attract and retain Talent within Payments and FinTech had become a competitive advantage.

We were delighted that the audience wanted to continue the Q&A beyond our allocated time, and we intend to continue these conversations actively. The exciting outcome of MPE 2023 is that the 'People for Payments' track was firmly established as an important and strategic pillar for future MPE events.



Janusz Diemko,

CEO - Founder

@ XELOPAY

Session / The power of data

The presentations and discussions centred around how the players in the industry can better utilise their primary internal data to increase revenues & monetise their data or to utilise partner data in this respect, how to manage better fraud and knowledge of their users resolving internal data to move from a data swamp to a valuable data lake.

Hubert O'Donoghue (CEO of AIB Merchant services) presented how the JV of Bank/Acquirer utilises primary internal payment data merging both bank and acquirer data to generate much more valuable and useful insights for their merchant customers in a visual man-

ner, e.g., anonymised data analyses of new vs repeat customers, demographics, transaction numbers and values visualised on dashboards and maps.

Steven Renwick (TILORES CEO/Co-Founder) showed how internal data on users and transactions could be better analysed historically to show links between multiple users and their associated data, enabling effective resolution of this data. This deep historical analysis helps ongoing real-time assessment of new users and transactions against this data to minimise fraud and maximise customers' utility.

The panel discussion was joined by Marco Conte (Congrify CEO/Co-founder) & Mateusz Jakitowicz (Blue Media – Payment Data Product Director); in summary, better use can and should be made of internal data which is in itself sufficient in most use cases, partner data should be utilised if legally possible such as schemes' data which could be better shared, consumer preferences vary by market, but consumers can be incentivised by money/offers to share more data; monetisation of customer data is certainly possible. The panel didn't feel the EU digital ID would change fraud/ID certainty much when it became ubiquitous. Much more can and needs to be done by companies to maximise the utility of their data.



Geoff

Barraclough,

Founder @

Business of

Payments

Session / Creating seamless consumer experience

Despite the scheduling on day three, the cus-

customer experience panel discussion was lively and could draw on many of the themes discussed earlier in the conference. Happily, we were supported by plenty of comments from the audience.

Davide Messina from Mastercard began by outlining the building blocks the schemes are putting in place from which the payment service providers (PSP) and software companies (ISVs) can construct seamless customer experiences. These components include tokenisation and Click to Pay. The former is already a critical element of European infrastructure, and it's now hard to imagine life before tokenisation. The latter may be five years too late. Click to Pay competes with established technologies, including Apple/Google Pay and PayPal.

The audience was particularly interested in the presentation from Paul Pike of Intelligent Venue Solutions. Paul provides technology for large music festivals or, as he described it, "a temporary city in a field." The move to contactless has enabled festivals to go cash-free, reducing

costs and increasing revenue, including from traders who can no longer declare their earnings to the organisers. Money is taken using a fleet of 3,500 payment terminals which need to work reliably and safely in some very challenging environments. Paul explained that the devices connected using Bluetooth to routers linked to local satellite WiFi Stations.

At festivals, contactless is increasingly supplanting the close-loop payment systems using dedicated bracelets, which have been the fashion for many years. But wearables are back, according to Terrie Smith from Digiseq. She announced a new partnership with Curve which will allow individuals to provide their payment card credentials to any wearable device enabled for the new service. Until now, consumers needed to use the card credentials provided with the device, proving to be a barrier to adoption. This innovation is also hoped to support new form factors and use cases for wearables.

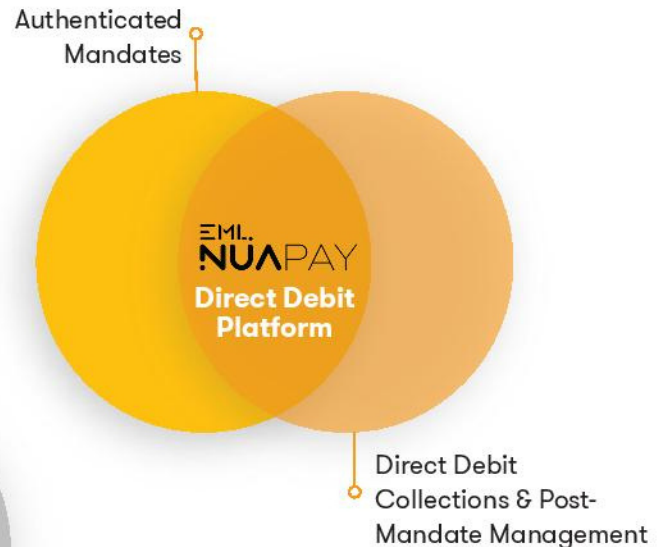
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Nuapay Direct Debit

Nuapay has been a leader of providing direct debit solutions for **15** years. We continue to innovate to provide new products within our **Direct Debit Platform.**



Authenticated Mandates

Solves pain-points by leveraging open banking and authenticating the customer via their bank using SCA*.

Benefits of Authenticated Mandates

- Reduce checkout abandonment and increase sale conversions
- Cost effective, reduce admin fees and manual labour - 43% of finance teams spend over 4 hours each month fixing problems with Direct Debits.
- Eliminate Direct Debit fraud - 28% of organisations cite fraudulent transactions as the most time consuming to correct
- Customer is verified by their bank, using strong customer authentication
- Fast, frictionless and error-proof sign up process for your customers

Articles from MPE 2023 speakers



Kirsty Morris,
MD of Commercial
Solutions @
Barclaycard
Payments

CX Investment: when less is more

Can data insight enhance CX investment?

Whatever technology is promising you, investing in your payment ecosystem needs to be informed by customer insight. Despite economic pressures, existing trends are continuing to strengthen, such as the shift to digital wallets and greater personalisation (from tailored payment experiences to reimagined loyalty programmes). More than 80% of merchants we spoke to also expected an increased demand for BNPL.

Will new tech deliver real customer value?

The fear of missing out on the 'next big thing' shifts the perceived risk from adopting to not adopting, but rolling out the wrong tech carries a greater risk. Cashierless shopping, for example, didn't live up to retailers' initial enthusiasm and investment due largely to a mixed consumer response.

Even self-service checkouts still need human backup – and no one wants to leave customers waiting to pay. So, with every added layer of orchestration and integration merchants need to consider the risk of outages and latency.

Partnership, not widgets, successfully navigates choice

A widget can't tell you the answer. But a partner with access to a range of market data can help you refine your targeting, drive deeper engagement and ultimately boost sales with the right investments.

To help avoid unintended consequences from CX innovation, businesses need to understand a fuller picture of their entire customer base beyond their own data, for example:

- where else do your customers shop – and how much spend are other businesses capturing?
- how can the business adapt to find new ways to engage with them?

Negotiating tricky waters

Greater awareness and scrutiny of issues such as sustainability and data privacy add to the payments industry's own moral obligation to manage and regulate what comes next. For innovation to be sustainable, it needs to:

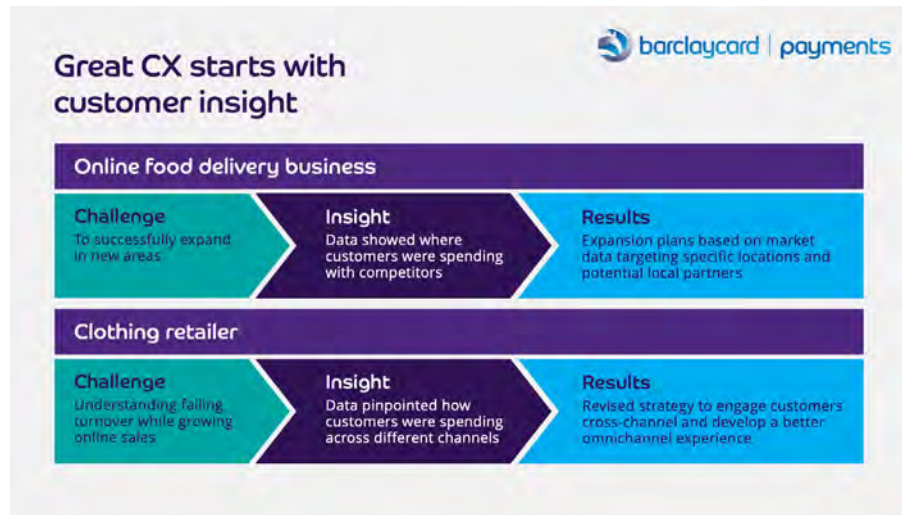
- make economic sense to your company
- be based on technology that has staying power
- follow best practice with regulation
- support local and global environmental concerns
- support cultural and social equity.

Help making smart decisions

A consultative partner who 'gets' your business, customers and market should be offering data insight and practical help to understand and integrate any innovation.

Because you want your customers to shop more with you and we want your customers to use our bank accounts to shop, we think partnerships should be mutually beneficial. After all, a shared customer journey makes for a great customer journey.

For more updates and business insights, head to [Barclaycard Payments](#).



Nakjo Shishkov,
Principal
Consultant Secure
Digital @ Netcetera

This goes especially for online web shopping, with still missing parts on the way to achieving highly modernised and, at the same time, [highly secure digital payment](#) on the end user side. An example is customer payment authentication, which is currently an expensive truth for retailers since customers, mainly impulsive e-shoppers, do not appreciate friction. It gives them a chance to change their mind and quit shopping.

Quintin Stephen,
Director of
Global Strategy,
Cards & Digital
Payments @
Giesecke+Devrient



Introducing a new technology, the Secure Payment Confirmation (SPC), guaranteed with the latest [EMVCo 2.3.1. payment protocol version](#) (a regulatory body of the world's most extensive card networks) would fit in the puzzle.

Secure Payment Confirmation to meet the customers' demands for fast, convenient, and simple web payments.

Current technologies in digital payments are exposed to constant updates. They aim to satisfy customers' highly increased demands and expectations for simple and secure online shopping.

The [ecosystem can benefit from SPC](#), a secure payment standard with FIDO2 (a password-less authentication method based on public-key cryptography), secured with biometrics and done on the same device where it was initiated. No need to jump over different devices and look for passwords.

The online web shopper can easily buy their needs and wants on any merchant's e-shop with a simple face or fingerprint scan. It sim-

plifies the web payment journey to its maximum. It enables seamless shopping while taking care of the shopper's privacy.



Both issuers and online merchants can use authentication based on SPC.

For authentication to the issuer, it is sufficient for cardholders to confirm a transaction with their fingerprint on their smartphone. If a merchant has registered its customers securely

with SPC-capable FIDO credentials, login to the merchant's customer account can be used as authentication for payment transactions as a delegated authentication. This also means that merchants can offer a **super convenient, streamlined checkout experience** while maintaining the [highest level of security](#) by applying strong customer authentication.

It reduces the merchant's and issuers' costs and drives their conversion.

As pioneers in many other already proven technologies, Netcetera and G+D, jointly and strongly advocate for its introduction. Both companies are reliable partners and knowledgeable players that can bring out all the technology benefits to their customers. Finally, Netcetera is the first worldwide to get certified with the EMVCo 2.3.1 payment protocol version that enables using the Secure Payment Confirmation benefits.



Housseem Assadi,
CEO @ Dejamobile

Re-inventing the in-store check-out experience thanks to SoftPOS technology

Dejamobile has conducted more than fifteen SoftPOS projects across Europe and Latin America as of March 2023. In this article, I share the main lessons learned from those projects.

To start, let's review the main characteristics of SoftPOS technology, those features that make us believe that this technology represents a real game-changer in the Payment Acceptance space.

Firstly, thanks to SoftPOS technology, we are able to build state-of-the-art Acceptance Solutions with a flexible and modern API-based architecture. Such architecture makes easier the integration with legacy payment IT systems.

Secondly, this flexible architecture is also proposed on the device side of SoftPOS solutions. Vendors in general propose two options for integration with third-party apps, for example with ECR (Electronic Cash Register) Apps: App2App integration using Android in-

tents on the one hand and SDK integration on the other.

Last but not least, such solutions make the contactless payment acceptance feature independent from any specific form factor. This is from our point of view the most powerful feature of SoftPOS-based solutions because, in order to meet Merchants and Consumers needs for new shopping experiences, we need an easy integration of payment acceptance into several formats of hardware devices.

SoftPOS enables a wide variety of use cases across all merchant segments, from micro-merchants to large Retail Chains.

The first and probably massive one is related to the equipment of small merchants with affordable payment acceptance mobile POS solutions. This is a BYOD approach; small merchants will be able to turn their own Smartphone into a payment acceptance device by downloading a merchant App provided by their bank or a Payment Service Provider.

At the other end of the Merchant spectrum, Retail Chains need to reinvent checkout experiences to meet Consumer expectations and optimize their costs. Let me take an example here. My example is related to the extension of the capacity of stores during peak seasons, for example Christmas or Black Friday. Stores often hire temporary salespersons for those seasons to help their customers during their shopping experience. But at the same time, they cannot easily extend the cash register desks capacity. A solution to this problem could be to equip the salespersons with a contactless payment acceptance app on their smartphones.

Thanks to the SoftPOS service, called Paywish™, proposed by Market Pay, Carrefour, the leading Retail Group, tested an innovative Self-Checkout use case in its [“Carrefour Express” Concept Store in Paris](#).

Another use case has been tested by [Maty](#) is queue busting, where Sales Assistants,

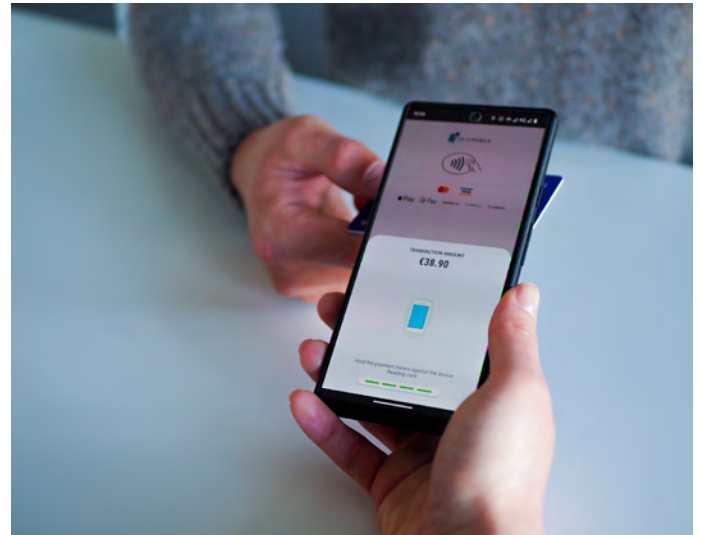
equipped with tablets, are available to help customers in their journey up to the payment transaction.

We believe that our ecosystem is ready now for the generalization of SoftPOS based solutions and services.

From a product perspective, there are on the market several certified solutions covering Android devices. And thanks to PCI MPOC Standard, it will be soon possible to roll-out those solutions with no restriction in terms of payment amount (ability to handle PIN) or volume.

SoftPOS technology is also available for iOS devices, since the launch of Tap to Pay by Apple.

Thanks to SoftPOS technology, we are not only delivering a new payment acceptance technology, but we are also contributing to the reinvention of Merchants and Consumers Experiences.



Retail stores need to introduce more seamless checkout experiences. By taking their consumers' payments on the spot, the Retailer's salespersons will dedicate their time to advising and guiding the consumers in their product choices and helping them in the last mile of their journey.

From the small independent merchants perspective, the challenge is about their finan-

cial inclusion, especially in emerging markets. In those countries, huge efforts are made to accelerate the transition from cash-based to dig-

ital economies. We will contribute to this effort by bringing simple and affordable acceptance solutions to those merchants.



Tina Fenermore,
Head of Acquirer
Service Delivery
Europe @ Fexco

Why, in an era of uncertainty, data driven decisions are key.

2023 is shaping up to be another year of contrast for the global payments industry - and particularly for those focused on international consumers. Uncertainty in the global economy is forcing consumers to consider their spending choices as inflationary costs puts pressure on merchants.

This global context is forcing merchants to look at ways to protect margin as the costs they face soar, and consumers are more reluctant to spend.

Against this backdrop, consumers are still looking for a better experience from their providers. A recent McKinsey report revealed that 78% of people surveyed said that they tried a new shopping experience in the past few years, while 80% of those who did saying they would not return to their old shopping habits.

Following the data.....

Recent research* carried out by Fexco suggested that foreign currency conversion is an area where businesses can create new margin

opportunities while also offering certainty for cost-conscious consumers. 85% of consumers valued businesses that offered a Dynamic Currency Conversion solution, as it helped them to understand the cost of their purchase (since it was made in their preferred currency) and gave them clarity around their spending. A further 80% of consumers felt that DCC helped them to understand how much they were paying and that retailers with a DCC service offered better value for money.

But it is not just consumers who see the benefit - 82% of those merchants who already offered DCC said that it had a positive impact on sales - with an average 11% increase in sales seen.

And DCC is not only about cost - 76% of merchants believed that offering DCC allows consumers to pay in their preferred currency which significantly improves brand perception - with 66% saying that it improves overall consumer experience.

The data is clear: offering foreign currency conversion via DCC can help merchants create margin, increase sales and profitability, all while delivering an improved consumer experience.

**Market research conducted by Qualtrics on Fexco's behalf in September of 2022. The research was consumer and merchant focused. The consumer research had a sample size of 1000 split across 7 countries (Ireland, France, Germany, UK, Canada, Brazil and Mexico). The merchant sample size was 200 - 100 USA and 100 Canada staff in Tier 1 merchants in the retail and hospitality space.*



Rob Tuckwell,
Director of
Specialist Sales @
Barclaycard
Payments

B2B payments: what's your next move?

Rising inflation, higher interest rates and lower liquidity are exacerbating existing tensions between buyers and suppliers. However, demanding longer payment terms, reducing credit, delaying delivery or even resorting to late payments can weaken already-stretched supply chains.

What's needed is an optimised payment strategy that balances everyone's working capital needs with good corporate citizenship. A strategy that lets suppliers get paid quickly, while buyers get to hold on to money for longer – building confidence that goods and payments will be received in a timely manner.

An optimised payment strategy could deliver:

- reduced Days Sales Outstanding (DSO) by being paid earlier
- reduced impairment risk and uncertainty in money collection
- increased sales by using cards to top up credit accounts and increasing wallet share through improved customer experience.
- digital processes and enhanced data to automate routine tasks, empowering staff into more value-added roles

Three key predicted trends are underpinning the evolution of commercial payments:

1. The critical scale of unified networks.

Unified networks offered by the payment schemes are transforming the payment relationship from 'one buyer to one supplier' into 'one business to many businesses'. They'll help unlock new efficiencies by managing all your payments across different methods on one platform that can be configured to achieve organisations strategic objectives, whether that be risk management, working capital optimisation or cost savings.

2. An acceleration in virtual spend.

Compared to traditional cards, virtual cards can:

- protect working capital and optimise cash-flow
- reduce fraud and improve finance controls
- reduce friction with supplier-initiated payments
- enable straight-through processing to automate reconciliation and eliminate human error

3. Decentralisation of finance

It's too early to talk about a revolution, but embedded finance continues to evolve thanks to investment in procure-to-pay fintech. Platforms are bringing together multiple working capital solutions with consumer-like interfaces that are easy to use and simple to integrate.

Partnering for the future

With B2B payments changing fast, it's important to find a partner who can see a full picture across payments in and out of your organisation as well as to provide the resources to offer other financial tools such as supply chain finance, commercial payments, traditional bank rails such as faster payments, SEPA and SWIFT.

Barclaycard Payments' one-stop payment-solution-shop approach balances being

innovative, with experience and reliability. As part of a well-capitalised bank, we can give our clients the best of both worlds to help them move forward.

For more updates and business insights, head to [Barclaycard Payments](#).

Find the right partner for the future of your B2B payments

The benefits of a one-stop payment solution shop:

- Access to tools you need to operate an optimised payments strategy
- Acquiring, fraud, FX and Open Banking propositions
- Buyers and suppliers at both ends of the payment spectrum benefit



Gabriel Lucas,
Associate Director –
Payment Expert @
Redbridge

Turning payment architecture into a competitive advantage

Today’s payment ecosystem is very fast-paced and operates in an environment where many different types of payment

methods coexist. At the same time, payment providers face extensive regulatory requirements and ongoing evolution, which makes extremely difficult for them to have global reach and accept all available payments methods at an optimized cost. Therefore, there is currently no single provider that can cover all merchants’ needs at the most competitive price. As a result, merchants must decide whether to pick specialized providers or go with one that offers full-service, then fill the gaps with complementary solutions. However, there is no “one size fits all” solution when it comes to payment system design.

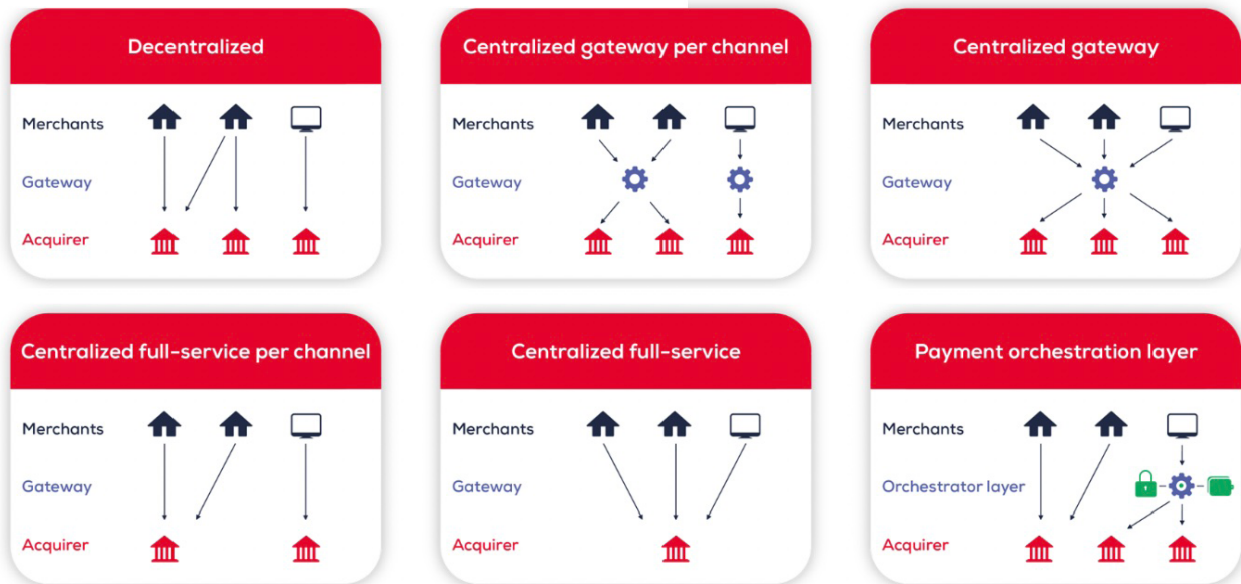


Deciding on the best payment architecture for a given merchant is particularly complex. This is because many different things need

reduce delays in the implementation process.

Setting up an efficient payment architecture

Examples of payment architecture



to be considered including, technological, business, finance, and compliance related implications. When looking at a business's top priorities related to payment architecture, there is always a push to have the most relevant payment methods with frictionless user experience. From a compliance and risk point of view, accepting and collecting payments must be a bulletproof process. Meaning any associated risks need to be identified, properly mitigated, and controlled. One of the important security details to look for is PCI-DSS. Payment related fraud is also another big piece when it comes to payment risks. When looking at how payments work from a system and process standpoint, the workload must be as low as possible to maximize efficiency. Lowering the workload can be done by relying on pre-built integrations or task automations offered by provider(s). Once a provider is selected, putting enough effort into the payment integration design will drastically

starts with clearly identifying the merchant's requirements and making sure nothing important is overlooked. An effective approach to this would

be to tackle the main topics one by one and then weight and prioritize each to establish a consensus

across different departments. This 360° approach should include the following topics:

1. Acceptance & customer experience
2. Security, fraud management & compliance
3. Technical architecture & internal organization
4. Cost analysis and potential optimizations
5. Provider's relationship and selection

Once a list of requirements and their level of importance is defined, the exploration of possibilities and further assessment can start.



Luka Planinc,
General Counsel,
@ GoCrypto

The next stage of payments - with digital currencies

On the second day of the Merchant Payment Ecosystem, GoCrypto's General Counsel Luka Planinc took the stage and discussed the future of payments. He focused on the benefits and drawbacks of digital and cryptocurrencies and explained why in his opinion, these new forms of assets are here to stay.

About cryptocurrency, Web3, and decentralization

The evolution of the internet significantly impacted the way people interact with each other today. From Web 1.0 which offered only one-way communication, to Web 2.0 which gave us Facebook, and Twitter and the chance to exchange our views on the world matters to Web 3.0 - the new era of the Internet where the web will depend solely on peer-to-peer management and will no longer belong to anyone individually, but rather to all who participate in it.

Cryptocurrencies are native to the idea of Web 3.0 and its decentralized nature. They enable the financial aspect of the new web. Being issued and maintained by a network of decentralized entities without any centralized institutional control, crypto enables instant P2P transactions recorded and verified on the blockchain.

The truth about crypto payments

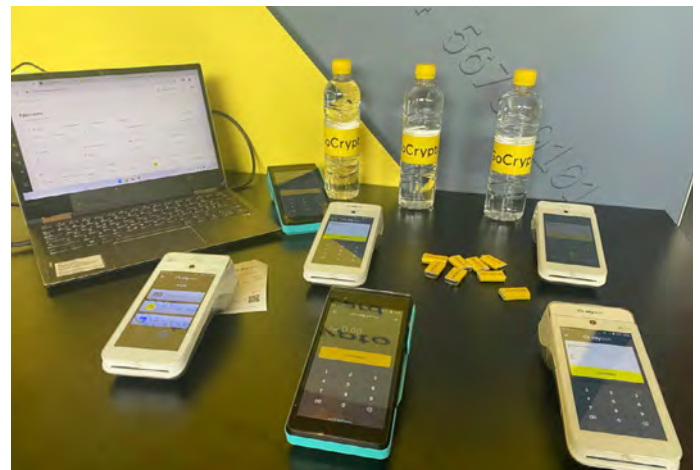
The GoCrypto team believes that payments should and will become more inclusive and

accessible in the future, which is why we have developed our holistic point-of-sale system that supports card, crypto, and digital payment methods on one smart device. While crypto payments have not yet become mainstream, our data shows that 2% of all payments already represent transactions done with cryptocurrencies, and less than 1% are made by using digital payment methods¹.

We recognize that in the eye of the general public, crypto can seem a bit daunting. This is due to its price volatility, scalability issues, lack of regulation and false association with illicit activities.

Price volatility

The crypto market is still very volatile and it's understandable that nobody wants to risk their income on a volatile asset. Today, the volatility aspect of cryptocurrency can easily be managed with **stable coins** - special cryptocurrencies that can be pegged to an asset like fiat or



gold, or collateralized algorithmically with software determining its value and how to keep it stable. For now, fiat collateralization tends to be the most popular approach.

If we examine the pros and cons of stable coins, their transactions are instant and accessible 24/7, but the issuers of these assets are mostly private institutions and it's very hard to prove that they are indeed backed up with suf-

¹ Data includes locations in the European Union and is provided by GoCrypto (Eligma Ltd).

efficient fiat reserves. The most widely used stable coin at this moment is Tether (USDT) with a market cap of 80 billion dollars. The numbers are small in comparison to the traditional financial industry, but the coin itself is very stable. Other stable currencies are lagging behind Tether, especially in volume. Stable coins are mostly pegged to the US dollar, with the euro peg far behind - the market cap of the most popular EUR-pegged stable coin is only around EUR 150,000, but this might change in the future.



Illicit activities

The general public opinion is that crypto is widely used in criminal activities. According to the 2023 Crypto Crime Report report by Chainalysis, USD 20.6 billion worth of cryptocurrency was used to sponsor illicit activities in 2022². However, this number represents only 1% - 2.5% of all money laundering activities³. Up to 99% of criminal activities are financed through the traditional financial industry. And while the numbers clearly exonerate cryptocurrency, crypto companies are still being criticized for causing AML problems and remain-

ing “difficult to work with” for many traditional institutions.

Scalability

It is true that crypto payments still face certain scalability issues. If tomorrow all people decided to start using Bitcoin for payments, the system wouldn't handle it.

Regulation

The payments industry agrees that cryptocurrency lacks a proper regulatory framework. The European Union has been working on improving this with the MiCA regulation which will come into action by the end of 2024.

Crypto provides a choice

Our team has gathered a lot of knowledge in the last 5 years and created a global service where merchants can accept crypto payments and get settled in their local currency. The GoCrypto network is already present at almost 3,000 locations around the globe and still growing. We are aware that focusing solely on crypto is not the answer, so we offer holistic payment services as well and we plan to add CBDCs to our offer if that turns out to be relevant in the upcoming years.

We believe that crypto and digital currencies will not replace money as we know it today. They will, however, provide us with a choice on how we want to pay for goods and services, be it with cash, cards, digital, or crypto. The future is all about the freedom of choice, not being told how to manage your own funds.

² <https://go.chainalysis.com/2023-crypto-crime-report.html>.

³ United Nations Office on Drugs and Crime (UNODC) estimates \$800 billion - \$2 trillion is laundered globally in one year (<https://www.unodc.org/unodc/en/money-laundering/overview.html>).



Nathan Trousdell,
COO/CFO @
Fraudio

The Dark Side of Fast and Easy Onboarding

The payments industry is becoming increasingly localised and fragmented, and while fast and easy onboarding has made it easier for companies to acquire new customers, it has also attracted fraudsters, who are becoming more organised and sophisticated in their activities. According to Nathan Trousdell, co-founder and COO/CFO of Fraudio, merchant-initiated fraud is a growing problem in the industry, as merchants either perpetrate fraud themselves or collaborate with fraudsters to defraud consumers and financial institutions. As Nathan explains, “merchant-initiated fraud has proliferated due to the low barriers to entry and the ease of setting up accounts quickly, allowing fraudsters to exploit vulnerabilities in the system.”

The low barriers to entry and ease of opening accounts quickly allows fraudsters to set up merchant accounts using fake identities, synthetic or stolen, and even pay people to be UBOs. They can also blackmail or coerce existing merchants, or buy legitimate businesses using cash. Nathan highlights that many fraudsters do not see themselves as bad people and do not hesitate to open legitimate businesses.

Companies often do not have sophisticated

solutions in place to combat merchant-initiated fraud, instead relying on old rule-based systems that fraudsters can easily back-solve. As a result, losses to merchant acquirers and payment facilitators can easily reach hundreds of thousands or even millions of dollars.

To combat the fraud problem more efficiently, financial institutions should use sophisticated technology to detect patterns of bad actors. The most effective approach is to have technology in place that constantly monitors for patterns of bad actors and alerts the risk and fraud ops teams when something is detected so that action can be taken.



In conclusion, the fight against fraud should not be seen as a hindrance to growth, but rather as a growth-enabling strategy. A good [solution to combat merchant-initiated fraud](#) would involve using advanced technology to detect fraudsters and their fraudulent activities. As Nathan concludes, “with the right technology and approach, the payments industry can continue to grow, and companies can continue to acquire customers, all while keeping fraudsters at bay.”

Learn more about Fraudio [here](#).



Paul Pike,
 Director @
 Intelligent Venue
 Solutions

Creating the seamless customer experience : The live event 'green-field' perspective

With four decades of commercial and payment experience in live events, Paul Pike is at the centre of a rapidly evolving ecosphere, installing payment solutions at many high-profile events every year. His panel at MPE, Berlin, 30th March, gave a valuable insight into new tech and a new approach for improving the relationship between events, their customers and brands.

In a world previously dominated by cash, the events sector has changed over the past few years, following the introduction of contactless payments and shifting completely, since the Covid pandemic, to card and smartphone payments.

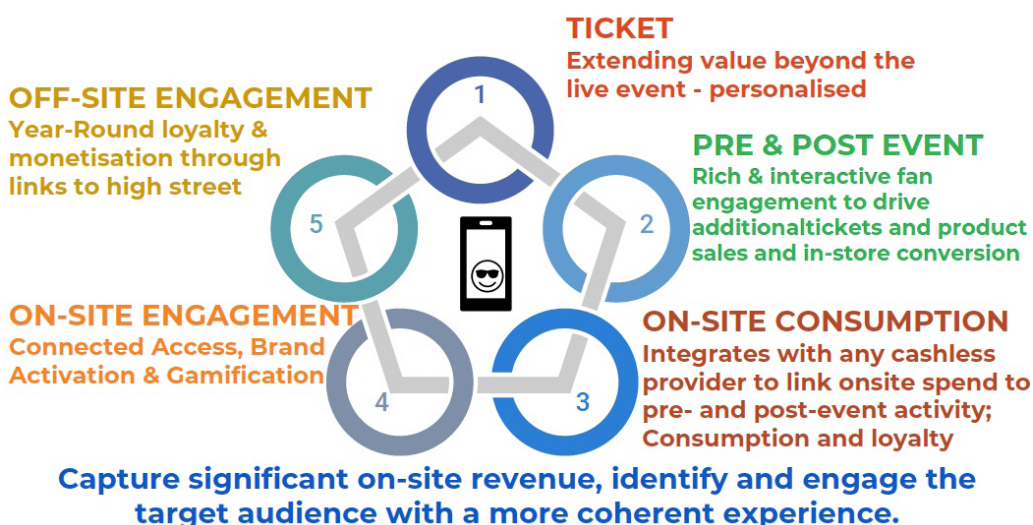
This is a significant sector, a breeding ground for innovative thinking. Live music experiences have never been in more demand than today, with Live Nation alone announcing its highest quarterly attendance ever in Q3 2022, when 44 million fans attended 11,000 concerts, generating revenues of \$6.15 across concerts. 138.3 million tickets are sold annually to fan-led events in the UK, generating over £44 Billion in direct spend. *

Event owners currently don't know, and have no understanding of, their visitors, employing fragmented and 'siloes' technology, with very little or no horizontal integration, which is leaving event revenues 'on the table'.

We are spearheading a team developing an App that connects information flow between the event owner, ticket provider, brand sponsors and customers. By giving 365 pre- and post- event communication, offering on-site incentives and experiences, along with promotions during an event. We can strengthen the connection and value chain.

Looking to the future, we envisage creating a digital communication channel, where event

owners and promoters will have a unique opportunity to engage on a deep and meaningful level with their audiences. Virtually everyone owns a 'Smart Phone', which offers a direct communications channel to event audiences.



* (Source: BVEP)

Each customer can become a micro-targeted campaign, adding customer value through highly tailored offers and content, whilst simultaneously giving brands value, with detailed measurability and better conversions, delivering additional revenue to event owners

With technology developing so fast, events can benefit from fast transaction speeds and incorporate new technologies and implemen-

ti open banking, with new payment horizons – CBDC and even ‘festival currency’.

The key is to start by understanding the customer – as Mark Bergdahl, Dun Humby [Tesco Club Card] once said:

“Selling and marketing without understanding the visitor, who they are and what their needs are . . . is like flying blindfold.”



Neil Smith,
VP of Payments
Strategy & Financial
Services @ Nethone

Avoiding SCA exemptions is no longer an option

Online businesses strive to reduce or bypass friction for the end user in PSD2’s SCA context, and exemptions seem to be a viable option. But first, we need to understand the best practices associated with SCA to learn what the future holds in this matter, and how to apply the most convenient exemptions.

The SCA 3DS co-relation

There is a certain level of disarray when associating SCA with 3DS. Their common goal is frictionless UX and secure transactions, but these concepts differ slightly in practice. While SCA is a PSD2 requirement applied to all payment methods, 3DS is a protocol for implementing SCA on card-based transactions, and it’s relevant, yet not mandatory, worldwide, not just for EEA countries.

Moreover, 3DS2 is not a silver bullet. 3DS2 is, indeed, more accurate in protecting risky transactions than its predecessor, but there is still a chance of false positives, and liability shifts don’t apply to all types of online transactions.. And although 3DS2 reduces user friction compared to the original protocol, some transactions may still require manual review or additional steps for users, which could lead to soft declines or failed transactions.

The current challenges to meet

The cart abandonment rate is usually caused by too many steps in the checkout process or the (3DS) authentication not aligned with responsive design and optimal loading time.

On one side, we need to take the consumer out of the equation by asking for as little data and fewer steps as possible and trying to get undeclared data on our own. Consumers should not be burdened with ensuring secure transactions. We should minimize their involvement in the transaction process by checking all the relevant data points passively in the background.

On the other side, bad habits die hard. We still rely every now and then on OTP or other rather traditional authentication methods because consumers tend to use the same password in too many instances, so a dynamic one is better

than nothing. In addition, older authentication methods are often more affordable, and some payment systems and infrastructures may not be able to support newer methods.

The bottom line

Invisible payments are becoming the norm, with consumers no longer required to input too much data. The new standards regarding SCA exemptions include behavioral biometrics and a risk-based approach powered by Transaction Risk Analysis. Machine learning and AI-based fingerprinting tools are also being leveraged to enhance the security of transactions. Consumer data is key to the success of these new standards, with purchase history, preferences, location, and behavior being analyzed to create a unique user profile, and with this data further enriched through risk signals detection. As the payments industry evolves, these new standards and tools will play a crucial



role in ensuring secure and seamless payment experiences.



Arman Aygen,

Director of
Technology @
EMVCo

New frontier for payments - Video Gaming

Video gaming presents a new frontier for payments as demand for in-game transactions continues to grow but – as always – fraudsters are following the money.

Gamers, however, do not want their experience interrupted by complicated or slow payment authentication processes. Preventing fraudulent payments without interrupting the

gaming experience requires balancing robust security with a seamless user experience.

Key to this is authenticating the individual making the payment, which is where EMV® 3-D Secure (EMV 3DS) technology comes in. EMV 3DS enables the exchange of data, or messages, between the merchant and the issuer to seamlessly authenticate the consumer and approve the transaction.

Following feedback from gaming industry stakeholders such as Microsoft and Sony, EMVCo has enhanced the EMV 3DS Specifications to address the specific needs and challenges of gaming merchants and consumers, enabling the frictionless authentication experience that gamers expect. EMVCo has also taken a similar approach to support seamless authentication across sectors such as the airline and travel in-

dustries.

This reflects the crucial role of industry collaboration in enabling seamless and secure payments worldwide, and the importance of

events such as MPE Berlin in bringing together merchants, acquirers and other stakeholders from across the payments ecosystem.



Geoff Barraclough,

Founder @
Business of
Payments

Payments are from Mars, Software from Venus

Small businesses love the new cloud software that provides their ECR, eCommerce and customer loyalty technology. In the US, up to 50% of retailers and two thirds of restaurants use this new ISV software. Importantly, for our industry, it's increasingly easy to integrate payments into the customer experience.

As a result, partnerships between processors and ISVs will be a growing feature of the payment industry. I've worked for merchant acquirers. I've worked for software companies. They are very different industries and it's sometimes hard for each side to understand each

other. It's like one is from Mars and the other from Venus.

ISVs are highly customer focused organisations that don't normally spend much time thinking about compliance. Payment processors are quite the opposite. For partnerships to be successful, it's first important to be clear about the business model – lead referral, reseller (ISO) or payment facilitator. And then to be crystal clear about who does what and how commission payments are calculated.

The convergence of software and payments is leading to new business models, notably of ISV's creating their own payment services such as Shopify Pay. But a number of payment specialists have been buying software companies to lock down distribution of their products. The purchase of Order Bird by Concardis (now Nexi) is a great example.

Will software eat payments? Or payments eat software? It's going to be fascinating watching the drama unfold.

MPE is not only about business but also about fun and communities.

We SPORTed & had FUN @ 2nd day morning 5K RUN





Davide Messina,
SVP, Merchant
Solutions, Europe
@ Mastercard

The new digital world of the connected consumer

Consumers' behaviors and expectations leading to how they interact with a brand or with a merchant have dramatically changed. In fact, whether they shop online or in-store they want to be able to pay with any device (mobile, wearable, card, laptop), in any situation (from a marketplace, smart hubs or through their car).

A shopper and a merchant interact in multiple different ways; thus, the choice of the payment method will vary according to the person, situation and his habits - some people are more cautious and worried about security, other more adventurous and looking primarily for convenience when they pay. Additionally, authentication is perceived differently by consumers – some will look for a one click experience with no authentication in the transaction, others feel more comfortable if requested by a biometric authentication, a third group are even comfortable to get an OTP sent to their mobile and then authenticate via biometrics. But at the same time the same consumer can be very relaxed in a determined point of interaction with a merchant (e.g., at physical store or at a very well-known marketplace) while the same consumer could be cautious in a different situation using for example a different device (e.g., a mobile at online merchant).

Therefore, payments solutions should be agile,

matching consumers and merchants needs in any situation.

However, the checkout options online have sometimes cumbersome UX, inconsistent across devices and browsers, leading to cart abandonment (on average 69% of carts are abandoned across all industries and costs 16 billion euro in lost revenue each year¹).

Fraud in the Card-not-Present environment remains a threat representing 79% of the total volume of fraudulent transactions². Consequently, one in two consumers would abandon a purchase if they didn't feel the payment was secure¹ and the average European merchant spent 3 times more on fraud prevention than they lost due to fraud itself³.

In this context flexibility and agility between convenience and security are key.

Our vision at Mastercard is to *enable the best digital experience with security and convenience everywhere and every way consumers choose to pay.*

How do we do this?

- Any product development starts with the customer experience in mind.
- Security is a priority, but it should not come at the cost of convenience.
- We reduce the complexity: We are at the heart of every transaction providing inter-operability and trust between a diverse set of players across the digital ecosystem with the best set of APIs.
- We provide solutions in both online and in-store environments whether they are shopping at large global merchants or SMEs.

Tokenisation sits at the core of our strategy, focusing on the removal of manual PAN entries, with a secure surrogate value called a token.

1. <https://sleeknote.com/blog/cart-abandonment-statistics> January 2022

2. European Central Bank, Payments, January 2021

3. [Why merchants are paying 3 times more for fraud than they lose](#)

The token is secured by a unique cryptogram. Tokenisation brings security and convenience for consumers when they shop online, so they experience the same trust as they shop with a contactless card in-store.

Based on the way consumers and merchants interact we see two groups of merchants: regular and occasional. Regular shopping is happening when consumers shop frequently at a merchant they trust, log-in and store their cards on file. Cards are fully embedded in this shopping experience. To further enhance the CX we offer **Mastercard Secure Card on file** built on EMVCo standards and powered by our MDES* and SRC platforms**. By leveraging network tokenisation, the merchant exchanges the original PAN data for a token bringing security and approval rate to the next level since the token is only used for the merchant that requested it, therefore reducing the possibility of fraud.

When shopping occasionally, consumers purchase as guests. In this case they do not store their card but most of the time manually enter their PAN. To improve the UX we are now offering Click to Pay - fast, convenient and secure solution, embedded directly into the merchant online checkout flow.

Click to Pay is the consumer-facing name for EMVCo's EMV secure remote commerce (SRC) specifications. It eliminates the need for passwords and provides a consistent checkout experience across devices, operating systems and retailers without making consumers re-enter their payment information, every time a consumer sees the Click to Pay logo.

*MDES = Mastercard Digital Enablement Service

**SRC= Secure Remote Commerce

4. Global metric. Mastercard Datawarehouse. Benchmarked 2021 sample of MDES for Merchants customers on CNP first attempt transactions

5. Global metric. Mastercard internal analysis. Limited to Mastercard DCF conversion and returning user, Q2 2022 reporting period, from Top 10 C2P merchants

Click to Pay roll out is an ecosystem effort leveraging two key pillars:

- **Provisioning via the issuer banking app (Push Provisioning):** The consumers only need to enroll once to be able to use Click to Pay at participating merchants' checkout. Enrolment can happen either at merchant checkout or be encouraged by the issuer from their banking app.
- **Embedded UX** in the merchant's environment making it the default way to pay with cards. Click to pay is not just another checkout button but is the entry door for card payments for a fast and seamless experience.

Mastercard logo and displayed issuer card art builds trust at checkout and drives card usage. When combined with Secure Card on file, authenticated and tokenised Click to Pay credentials can be used to grow a merchant's own secure card on file directory.

By leveraging our tokenisation and authentication assets (e.g., MDES and NuDetect) Click to Pay helps decrease the fraud risk and therefore increases the approval rate online - up to 3pp approval rate uplift for tokenised transactions, compared to PAN transactions⁴. In addition, Click to Pay's leading UX contributes to increase the conversion rates. Our internal analysis demonstrates up to 94% checkout conversion rate in recognized users⁵.

Click to Pay is now launched in more than 25 markets globally with 11 commercially & technically live markets in Europe and 13 live PSPs in Europe including Adyen and other big players.

Meanwhile, shopping in-store is still one of the

preferred methods for consumers with contactless representing 88% of European card present transactions⁶.

Tap on Phone and Cloud Commerce are two mobile payment acceptance technologies that will enable millions of new SME merchants to start accepting card or digital payments while helping larger merchants re-think and improve the UX in-store.

Tap on Phone is a cost-effective solution, allowing businesses, regardless of size, to accept payments from a contactless card or mobile wallet right from their smartphone. With no extra hardware or features required, this on-the-go solution enables quick and convenient payment options such as curbside pick-up or payment on delivery or provide faster line-skipping checkout in-store, options that are increasingly important for consumers.

Mastercard has been leading in modernizing acceptance to enable consumers to shop everywhere with best-in class experience. In the last few years, we have been supporting our partners to deploy Tap on Phone with PIN across the globe and we will further support them to explore new use cases such as soft-POS.

In November 2022, The PCI Security Standards Council (PCI SSC) has published a new standard designed to support the evolution of mobile payment acceptance solutions – MPoC (the PCI Mobile Payments on Commercial Off the Shelf devices - COTS). The release of this industry standard has accelerated the go-to-market of soft-POS solutions such as our Mastercard Cloud Commerce solution that combines Tap on Phone, Pay by Link, Click to Pay and more.

Within Tap on phone solutions Mastercard Cloud Commerce is a modular and network agnostic platform that enables our channel

partners to quickly deliver cost-effective acceptance with robust security and digital-first value-added services to all businesses. In Mastercard Cloud Commerce solutions, key components of the payment processing (e.g., payment kernels and certain security functions) sit in the cloud rather than on the device.

Mastercard Cloud Commerce empowers ecosystem partners to develop their own cloud-based products with new tools and capabilities. It also modernizes physical and digital acceptance, offering channel partners pre-certified software, easy integration, scale, and speed to market – in turn helping them grow their business.

Our key objective is to reduce the certification complexity, enable a wider and less-powerful set of devices to accept payments, expand payment capabilities beyond contactless and give access to additional Mastercard value-added services.

Since the start of this year, Mastercard Cloud Commerce is live in Europe starting with the Nordics in partnership with Finaro, Northmill and NMI.

Through technology, at Mastercard we have a trusted tradition of unlocking possibilities with our partners by embracing industry standards which will help the interoperability and increase the consistency of the CX across all payments channels, thus enabling merchants of all sizes to offer a smart payment experience online and in-store and consumers to shop with their preferred payment method without making compromises on convenience and security.

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We celebrated the Best of Best in Merchant Payments at the MPE 2023 Awards (2nd conference day - Gala Dinner). Who are the winners recognized as the most innovative companies and individuals in 2023?

MERCHANT ACQUIRER OF THE YEAR AWARD GOES TO...



This award will go to the merchant acquirer who has demonstrated success in their merchant relationships through the provision of excellent products and services. Size doesn't matter. Geography doesn't matter. This category is open to all acquirers who strive to be best of breed.

"The winner showed a willingness to flex their strategy in Europe and beyond, the diversity of their customer base which encompasses SMEs and major cross border giants of industry, ensuring quality from the point of interaction through to the operational areas. The judges commended the major focus on chargeback management which added considerable value to the customer base."



"Putting customers first and doing the right thing is in our DNA, and being named Merchant Acquirer of the Year just reinforces our core beliefs and values in serving our customers. We're grateful for this industry recognition, and proud of each and every one of our team who made this possible," said Hemlata Narasimhan, President of Elavon Europe.

"As a service provider for acquiring banks, we work with a multitude of exceptional companies around the globe and therefore possess a keen understanding of what it takes to be a great acquirer. Elavon's dedication to innovation and customer-centricity sets a standard, and this award is well-deserved." said Marc Bongers, CCO, Webshield.

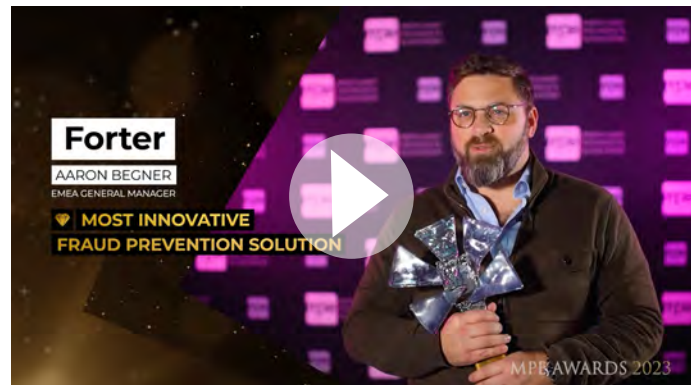


MOST INNOVATIVE FRAUD PREVENTION SOLUTION AWARD GOES TO...



This award will go to the provider who launched an innovative solution in the last 18 months that can demonstrate tangible benefits to merchants regarding fraud prevention, identity, or authentication (e.g., support of SCA migration). The entry must include quantifiable data to show the product's impact on its clients through use of technology (e.g., analytics, AI, biometrics, etc.). The data analytics must be relevant to the fraud area.

"The judges thought that strong metrics a vast database, predictive modelling, and machine learning, as well as receive real-time data has significantly increased approval rates while also materially reducing decline, chargebacks & penalties."



"Forter is thrilled to be named the Most Innovative Fraud Prevention Solution at the MPE Berlin Awards. Our mission has always been to help merchants build trust across the digital commerce journey. We're grateful to MPE for recognizing our team's commitment to furthering this mission, driving innovation and serving customers." said Aaron Begner, general manager of EMEA, Forter.

"BR-DGE were thrilled to support the Most Innovative Fraud Prevention Solution at MPE 2023, and huge congratulations to the winning team at Forter. Fraud prevention and security has been cited as one of the top concerns amongst consumers and therefore is of utmost importance for merchants, when managing their end-to-end payments workflow. It is great to see the innovation from Forter being recognised." said Thomas Gillan, CEO, BR-DGE.

BEST USE OF DATA ANALYTICS (OUTSIDE OF FRAUD) AWARDS GOES TO...



This Award goes to the company that uses Data Analytics or AI to support merchants in any way that is NOT involved in Fraud prevention. To stress, this is not about Fraud Prevention using AI/Data analytics but covers areas such as loyalty, customer engagement, customer & merchant support/service, etc. Either technology, platform, or merchants may enter the award.

"This company provides their merchants with instant financing services including working capital, BNPL, cash advances on listed offers, and promotion fee coverage. Also, their marketplace showcases how embedded Merchant Financing, based on marketplace UX and merchant lifecycle knowledge, can be more responsive to merchant needs and challenge traditional credit offerings."



"Allegro is proud of being recognized by the MPE jury for the Merchant financing solution (best used of data analytics). We keep working on introducing the most useful and efficient embedded finance for our business users. Merchant financing allows our Sellers to receive working capital or get cash advance without much effort. Such an award just confirms that not only our users but also market Experts do recognize our effort." said Arpit Kumar, Head of Delivery Speed and Promise, Allegro.

BEST CROSS-BORDER MERCHANT SOLUTION AWARD GOES TO...



This award is open for solution providers that support merchants to grow revenue by opening up by expanding sales across borders while reducing risks and complexities.

"This company was the first to deploy dedicated support to PSPs and their merchants in unlocking non-card payments. PSPs can tap into their infrastructure to speed up target market entry without needing to establish a local presence. They are seen by the judges as the Number One enabler of cross-border payments."



"We're honoured to have won the 'Best Cross-Border Merchant Solution' award at this year's MPE Awards, a true testament to our industry-leading digital payments infrastructure that's helping merchants break into cross-border markets faster and increasing their revenue. Our Chief Growth Officer Oliver Rajic also received the MPE Influencer Of The Year award, for his significant contribution to the merchant payment ecosystem from an orchestration perspective. Thank you to the judges, our partners and all those that voted for us; we look forward to continuing to innovate in the payments space, helping to drive it forward for our customers." said Andrew Edem, Head of Innovation, PPRO.

BEST IN-STORE PAYMENTS SOLUTION AWARD GOES TO...



This award will go to the organization that has developed the most innovative in-store payment acceptance solution that provides value and differentiation for merchants and a great payments experience for customers.

"The judges were impressed by how this company built a comprehensive in-store retail solution that encompasses EPOS capabilities, retail operations, customer engagement and integrated payments, with a clear focus on mobility. This was a tightly contested category!"



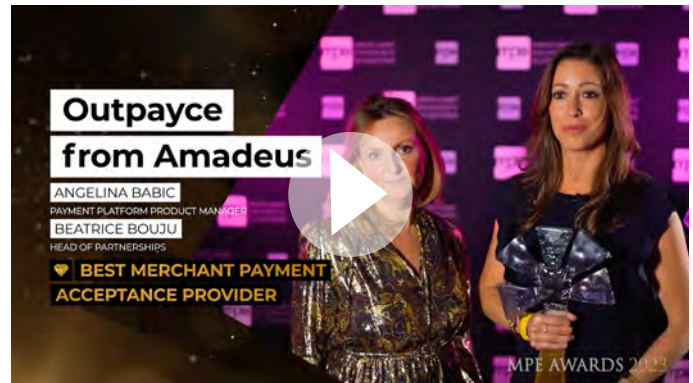
"We are committed to providing our customers with innovative payment solutions that are secure, reliable, and convenient. We also believe that our success should be shared with our communities and the environment, and we will continue to work towards creating a sustainable future. Trust Payments' recognition at the MPE awards is a testament to the company's commitment to providing exceptional payment services while promoting sustainability and social responsibility." said Daniel Holden, CEO of Trust Payments.

BEST MERCHANT PAYMENT ACCEPTANCE PROVIDER AWARD GOES TO...



Open to PSPs, ISOs, Facilitators, Aggregators, PAAS Providers, Acquirers and Acquiring-as-a-Service providers, this award will go to the provider who can demonstrate real benefits to merchants either in terms of omnichannel or multi-rail payment acceptance service provision facilitation, embedded finance, customer experience, innovative commercial constructs, or other demonstrable and quantifiable merchant benefits (e.g. fraud reduction, chargebacks management, payments optimisation, value-added services, etc.).

"This year has seen a strong line up in this category and was closely contested. The winner this year demonstrated that their proposition continues to push the boundaries in advancing payment acceptance through use of innovation, ease of use and increasing value-add benefits for both merchants and customers."



"Outpayce is committed to simplifying travel payments, and our Xchange Payment Platform (XPP) is at the forefront of this mission. Travel players must contend with accepting a wide variety of complex international payments, and XPP makes it easy to visualise, understand and manage these flows, while also giving our customers easy access to payments innovation. We'd like to thank our many airline customers for their support and engagement in refining XPP, as well as our 100+ partners who add to the richness of our platform. Congratulations to all MPE Award winners!" said Angelina Babic, Payment Platform Product Manager, Outpayce from Amadeus.

"Winning the 2023 Best Merchant Payment Acceptance Provider Award for Outpayce is a fantastic achievement for our team. Outpayce from Amadeus is committed to deliver best in class global payment solutions. The 2023 MPE award highlights Outpayce's transformational role in the global travel industry. We are thankful to our partners for helping us cocreate to deliver rich functionality to global markets." said Beatrice Bouju, Head of Partnerships, Outpayce from Amadeus.

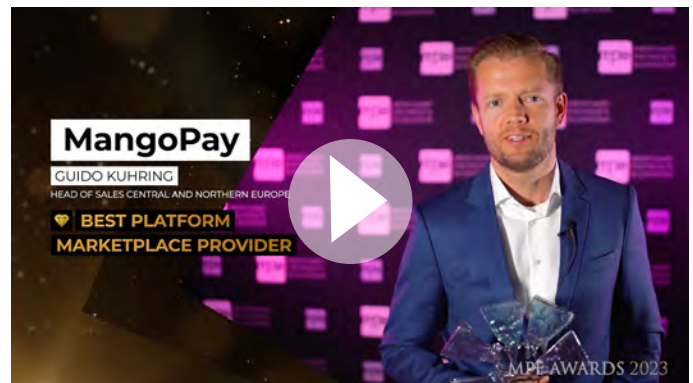


BEST PLATFORM / MARKETPLACE PROVIDER AWARD GOES TO...



This award will go to the organization offering the best, most comprehensive, most useful platform or marketplace supporting merchants or other players in the merchant payments ecosystem such as banks, PSP, service providers, consumers with solutions in any area of the ecosystem.

"This company ranked best in each of the assessed criteria. With the largest customer base in excess of 2,500 marketplaces with global coverage, it also offers the widest scope of core services and value-added services."



"We are very proud to be recognised as Best Platform and Marketplace Provider by MPE. This recognition rewards our vision and the energy we put into building the most comprehensive payment environment to suit each marketplace and platform's needs. This is a shared, company-wide award. It represents the daily hard work we do in every aspect of the business and how we devote ourselves to designing, building, marketing, selling and operating the most effective payment platform for global marketplaces and platforms." said Guido Kuhring, Head of Sales Central and Northern Europe, Mangopay.

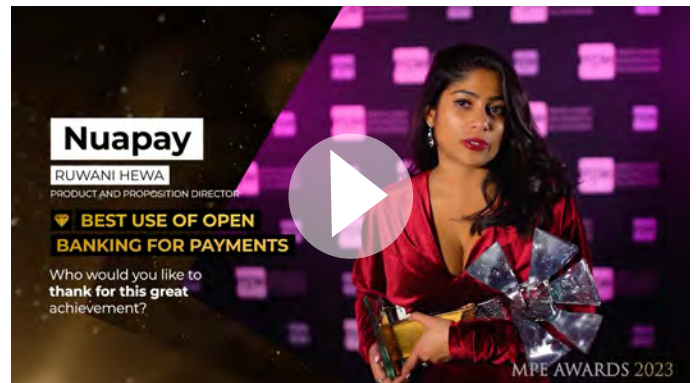


BEST USE OF OPEN BANKING FOR PAYMENTS AWARD GOES TO...



It is awarded to the company that best uses open banking data or a payment initiation solution that drives end-user-payments to or from merchants or to create a better customer experience as part of the payment process. Includes enabling loans at the point of sale and all account-to-account payments.

"Facilitating payments of more than 42 billion euros per year for financial entities, this company brings innovative and complete technologies integrating instant payment, SEPA direct debits and open banking solutions, helping merchants to embrace modern payments based on open banking."



"This is a significant win for us, as the Merchant Payment Ecosystem conference and awards ceremony is a major event in the European fintech industry. I want to acknowledge the team's dedication to providing innovative Open Banking solutions that save businesses time, money, and resources. This award is a testament to our progress and reinforces our commitment to driving the future of payments." said Brian Hanrahan, CEO, Nuapay.

"Enabling businesses to receive funds fast, easy and reliably is essential for the future development of our economy. And we believe that Open Banking is an essential element of this future. And this is the reason, we have chosen to sponsor this award category." said Andrejs Vinakovs, Senior Product Manager, Tietoevry.

BEST REGTECH SOLUTION AWARD GOES TO...



Open to any technology provider helping merchants, issuers or acquirers to streamline their regulatory compliance operations in the areas of regulatory reporting, risk management, identity management & control, compliance and transaction monitoring. This may include compliance with regulations such as PSD2, AML, VAT, etc. as well as industry compliance requirements such as 3DS, PCI DSS, etc. Actual metrics and KPIs must be provided in the answers. Case studies (max 2) are welcome to support the entry. The solution must have been commercially live for at least two years.

"As long as there are criminals performing fraud it is reassuring to know that there are companies like this trying to prevent it - They demonstrated in-depth knowledge, applied expertise, the pursuit of perfection and continuous improvement - reducing fraud and improving payment experiences."



"The MPE Best Regtech award for the Netcetera 3DS Server and SDK is a recognition of our dedication to creating authentic and reliable solutions that absorb the needs of our customers. It's a confirmation of the professionalism of Netcetera's highly qualified teams. That is why we dedicate this prestigious award to all great minds working on the solutions and to our customers and payment partners whose work aligns with our mission to secure the digital payment world. Thank you for trusting us. We promise to keep delivering excellence in all we do for you." said Peter Frick, Managing Director of Secure Digital Payment at Netcetera

BEST PAYMENTS ORCHESTRATION SOLUTION AWARD GOES TO...



This award goes to the payments orchestration platform that unifies the various aspects of payments processing and enables merchants to optimise their payment processes and simplify the ongoing management of payments acceptance. The judges will be looking for ease of integration, connectivity choice, acceptance & conversion rates, fraud protection improvements, reconciliation & settlement simplification, enhanced analytics and reporting as well as security and compliance. Actual metrics and KPIs must be provided in the answers. Case studies (max 2) are welcome to support the entry. The solution must have been commercially live for at least one year.

"The winner was the company that demonstrated its ability to give: greater control over data, improve transactional flows and create new business rules, create new revenue opportunities through business intelligence and take advantage of ISO 20022 and APIs."



"We are honored to receive this recognition from Merchants Payments Ecosystem (MPE) as the Best Payments Orchestration Solution, acknowledging the investment we have made in creating a unified, sophisticated, customer-centric Payments Orchestration Platform that optimizes conversion, enables growth, and reduces the cost of ownership in payments," said Debbie Guerra, ACI Worldwide's Chief Product Officer. "I would be remiss if I did not thank the amazing team of professionals across the entire ACI Worldwide organization who were involved in the development of this solution and who continue to innovate and enhance our payments orchestration to support our customers as they evolve their payment flows and expand to capitalize on new trends." she added.

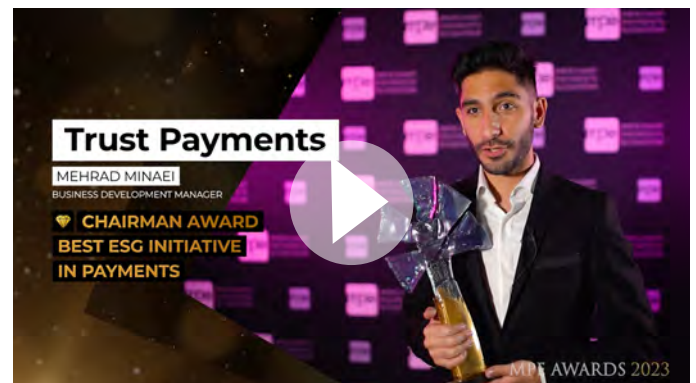


BEST ESG INITIATIVE IN PAYMENTS "CHAIRMAN'S" AWARD GOES TO...



For 2023, the Chairman's Award goes to the organization with a clear and well-developed ESG strategy and the winner demonstrated how they made a substantial positive impact in any of the E,S,G pillars, particularly when supported by technology.

Trust Payments demonstrated positive Environmental impact through migrating from in-house to cloud-based, procuring the bulk of electricity from fully renewable sources, preventing electronic waste through refurbishment, reuse and recycling of IT equipment, and establishing a "Green Team" to identify opportunities for sustainability improvements deployed through various employee engagement initiatives. Social responsibility was evidenced through their "Kickstart" programme, supporting young people with limited opportunities, as well as achieving a female gender balance ratio between 35-42% of the workforce. Governance was achieved through incorporating climate & social risk as new categories within their Enterprise Risk Management framework and a clear set of KPIs.



We are committed to providing our customers with innovative payment solutions that are secure, reliable, and convenient. We also believe that our success should be shared with our communities and the environment, and we will continue to work towards creating a sustainable future. Trust Payments' recognition at the MPE awards is a testament to the company's commitment to providing exceptional payment services while promoting sustainability and social responsibility." said Daniel Holden, CEO of Trust Payments.

"Trust Payments have a well-articulated and robust approach to their ESG strategy. They did a fantastic job of showcasing the positive impacts that ESG can have in the payments space, when underpinned by strong technology. Heartfelt congratulations to their team on this win" said Hubert Hubert O'Donoghue, CEO, AIB Merchant Services.



BEST START-UP INNOVATION AWARD GOES TO...

Hands In

The “Best Start-Up Innovation” Award goes to the winner of the Innovation Corner competition for the most innovative start-up company in Merchant Payments Ecosystem.

The quality of entries was so impressive that our job was tough this year! The judges and I first whittled down 25 entrants to 12 for the semi-finals start-up pitches on Day 1, finally shortlisting only three to enter the finals in plenary on Day 2. Hands In emerged as the public vote winner and after incorporating the judges scores, this was confirmed at the glittering MPE 2023 Awards Ceremony. With a clear pitch, they demonstrated not only simplicity and convenience for end-users wanting to split payments, but also how merchants benefit from simple-to-use, plug-and-play, split payment solutions that can work with existing acquirers and payment orchestration solutions.



“Winning the start up innovation award at the MPE means everything to myself as CEO and the team at Hands In, I remember when we just started out the company hoping we’d one day be able to have enough money to afford to go to the MPE let alone actually end up winning an award there! It was a huge honour and I believe a huge stamp of approval from our industry peers that was at first once a cool idea is now a real business. I am confident we will start to reap the rewards of winning this award over the next few months in our conversations with many of PSP aggregators and large enterprises that were actually in attendance at the MPE. I now very much look forward to attending again in 12 months time” said Samuel Flynn, Chief Executive Officer, Hands In.

INFLUENCER OF THE YEAR AWARD GOES TO...

OLIVER RAJIC

Chief Growth Officer & GM APAC @ PPRO

To be awarded to the individual (or team) who has provided a significant contribution to the development of the Merchant Payments Ecosystem either on a domestic or international basis.

Neira Jones, the Chairman of MPE 2023 Awards Judging Panel, commented in her welcome speech: *“Committed to our Guiding Hand concept, and acknowledging that various challenges continue to keep us on our toes, our theme for this year was “Sustaining Growth”. Our 13 award categories reflected market changes and the Innovation Hub has become an important platform for innovation.”*



Oliver led the pioneering technology company Alpha Fintech for 10 years as its CEO. Following PPRO’s acquisition of Alpha Fintech, he joined PPRO’s leadership team. Prior to founding Alpha Fintech, Oliver spent 5 years as Director of Global Payments at FIServ & four years as European Regional Manager at Ibbotson Associates. Oliver Rajic currently resides in Singapore. His extensive experience in the technology industry has convinced him the future of banking is co-operative, not just competitive.

What differentiates him as the Leader / Influencer in merchant payments?

Oliver is a passionate believer in the democratisation of payments technology. He has an extensive understanding of global payments and is truly an industry leader armed with business and product expertise. He is one of the few in the industry that can help navigate through the complexities of establishing or conducting business internationally, including the impact on the bottom line for PPRO and its customers. Oliver has a unique consultative approach & speaks several languages.

Behind-the-scenes “live” videos broadcasted from **MPE 2023**

Moments before the MPE 2023 start

Video interview with **Chloe Fox-Robertson / SkyParlour**, joined by **Anna Maj and David Birch / Consult Hyperion** (MPE 2023 conference chair duo) to reveal what happens moments before the grand start of Day 1, Session 1!



Walk around the MPE 2023

To capture the electrifying atmosphere and see what the buzz is, **Marek Buenting / PaymentGenes** looks closely at everything waiting for our delegates at #mpe2023!

Video interview - on the track of innovation

Today at #mpe2023, we've seen innovation live in action.

Watch the video with **Sandra Mianda** and **Zhen Rong Chua / Pi-xcels**, one of the three start-ups that made it to the final pitch.



Innovation & Partnership = Innovation Hub Start-Up Competition

MPE 2023 traditionally hosted payments innovators and rising stars in the Dragon's Den-style competition. 12 game-changing start-ups got the chance to showcase ground-breaking ideas for improving merchant payments and pitch our expert JURY and the industry's most distinguished audience.



According to Neira Jones, Chair of MPE Awards Judging panel, Innovation hub, Independent Advisor & International Speaker: *"This year, the judges and I were so enthusiastic about the semi-finals of the Innovation Corner Competition on Day 1, where we whittled down twelve competitors, pitching to our*

panel, Dragon's Den-style. We were so impressed with the quality of entries and had a hard time deciding on a shortlist of only three to enter the finals in plenary on Day 2. We could easily have accommodated two more...

But the rules are the rules! In my book they were all winners, and we were glad that MPE 2023 gave them the exposure they deserve."



Neira Jones, Pavel Kaminsky, Keren Aviasaf Migdal & David Parker; Chair & Judges of the Innovation hub start-up competition

Let's take a journey with us and explore the potential of best 12 start-ups in merchant payments for your business!

[READ MORE HERE](#)



Our participants shared 3 reasons why it paid off to attend MPE 2023?

- 1. Doing Real Business
- 2. Forging New Partnerships
- 3. Meeting New & Old Friends

What else people said about MPE 2023?

Laura Rofe · 1st
Payments | FinTech | Management | Partnerships | Women in Payments Advocate | EWPN Goodwill Ambassador | Ch...
9h · 🌐

And that's a wrap!

[Merchant Payments Ecosystem](#) 2023 has been a fantastic event - thank you!

I met with many incredible people, colleagues and partners and to top it all off [PPRO](#) won best cross-border merchant service provider!

See you all at the next event!

[#mpe2023](#) [#payments](#) [#event](#) [#network](#)

[European Women Payments Network \(EWPN\)](#) [Jamie Lee](#) [Kevin Steinbring](#) [Adrian Burgess](#) [James Overstall](#) [Andrew Edem](#) [Ricardo Carretero](#) [Floriane Lo Iacono](#) [Kevin Steinbring](#) [Juan Diego Morillo](#)



Marco Conte · 1st
Co-Founder at Congrify | Payments and Risk Advisor
7h · 🌐

Three days at [Merchant Payments Ecosystem](#), so many great discussions and many friends and new connections in Berlin! Truly enjoyed the event and the panels about the power of data with [Janusz Diemko](#), [Hubert O'Donoghue](#) CDir, [Steven Renwick](#), [Mateusz Jakitowicz](#) and the SCA work in progress discussion with [Jimmie Franklin](#), [Paul Rodgers](#), [Neil Smith](#), [Andrew Wastell](#) and [Agárdi Szabolcs](#)!

I will surely not miss it next year as it will even start on my birthday (12th of March)!!

[#payments](#) [#mpe](#) [#berlin](#) [#data](#) [#sca](#) [Congrify](#)



Halo Dot
1,720 followers
6m · 🌐

Today marks the end of another world class payments event [#MPE](#).

It's been an exciting few days in Berlin for the Halo Dot team! 🚀

It was amazing to meet so many people from the industry and to share our insights and knowledge about SoftPOS and Contactless Payments, both at the booth and speaking on the Retail Reinvented panel.

We'll see you at MPE2024! 🌟

[#softpos](#) [#contactlesspayments](#)



People said

Pi-xcels 833 followers
1w · Edited · 🌐

✓ Following ...

Wow, what an incredible week it has been since #MPE2023! Pi-xcels is still overflowing with gratitude and excitement from all the amazing connections we have made. The experience we had was truly unforgettable!

I want to give a massive shoutout to the organising team of **Merchant Payments Ecosystem**, especially **Filip Rasovsky**, and the incredible judges **Neira Jones David Parker Keren Aviasaf Pavel Kaminsky**, as well as the inspiring speakers, panelists, and my fellow attendees. Your hard work and dedication made this event a huge success and we can't thank you enough.

We are so excited to see what the future holds and already looking forward to MPE 2024. Here's to a year full of new opportunities and exciting prospects!

Daniel Lim Zhen Rong Chua Geoffrey Barraclough Alan Moss David Reeve Eva-Maria Baumer Olga Naydanova Agárdi Szabolcs Ádám Szabóéll Paolo Magnoni Pierre-Olivier Saint-Joanis Francisco Egea Castejón Jose Luis Albentosa Jose Ignacio Nuñez Garcia Arnaud Caurraze, CFA Petr Dufek Oliver John von Zydowitz Adrijan Rakic Bora Göknaer Yoel Etkovitch Johnson Vong Sandra Mianda

#mpecosystem #ilovempe #eventhighlights
#innovation #startup #digitalreceipts



Pi-xcels at MPE 2023 Highlights

You and 40 others 2 comments · 6 reposts

RPC 3,556 followers
1w · Edited · 🌐

✓ Following ...

Our team had the fantastic opportunity to participate in the remarkable **Merchant Payments Ecosystem** Berlin conference, and we couldn't be more grateful for the experience. A huge thank you goes out to the organizers who made this event a smashing success. 🙌

We enjoyed every moment spent connecting with like-minded professionals, exchanging ideas, and learning from industry leaders. The energy and enthusiasm throughout the conference were palpable, and we are thrilled to have been a part of it. 🌟

As we continue to reflect on the knowledge and connections gained at MPE Berlin, we're already looking forward to the 2024 event. 🚀

Here's to another year of growth, innovation, and collaboration in the payments industry!

#MPEBerlin #conference #networking #innovation #industryinsights
#lookingforwardto2024



Candice Pressinger · 1st
Award-winning Payment Security Leader, Director of Customer Data Secur...
2w · 🌐

...

Here's to new friends, meeting people I've not seen in a while and all the fantastic people from the payments industry I had the privilege of catching up with last week at **Merchant Payments Ecosystem #mpe2023!**

Technology and Talent which are two critical investment factors that will enable financial services and fintech companies to achieve consistent and scalable growth. Payments have become a global career opportunity, and competition for talent within the sector is escalating. The ability of companies to source, hire, develop and retain key staff has become a critical business issue.

We are all part of this amazing industry with a diverse array of exciting roles which we need to promote. This was the topic of a wonderful panel at #MPE2023 hosted by **Simon Stokes/Greenings, Dr Estelle Brack/KiralIT & European Women Payments Network (EWPN), Morten Laufer/PCN, Paul Rodgers/Vendorcom and Louise Garratt-Murch/APEXX Global.**

We discussed the importance of diversity as an asset to boost creativity, the increasing importance of culture and acting as a shop window promoting our brands as well as how we as a collectively need to think about attracting the new generation of talent into the payment ecosystem.

It will be important to look at attracting new talent into our ecosystem not just from within our existing sphere but from outside and how we can collectively extend our reach through social mobility initiatives and not just into academia. I'm looking forward to exploring this idea with you further **Claire Maslen (Lines)/Consult Hyperion, Annemarie Graham/Nuapay (an EML Payments business), Neira Jones, David Parker/Polymath, Jeremy King/PCI Security Standards Council and David Birch/Consult Hyperion.** Out of small acorns grow great oaks....

Thank you again to the #mpe event organisers for creating an amazing agenda **Empiria Group team, Filip Rasovsky, Andy Ivanis, Natalia Ivanis**

#mpecosystem #elavon #usbank #greenings #peopleagenda #people #talent #retention #motivation #support #career

Faheem Bakshi · 1st
Fintech is everywhere!
6d · Edited · 🌐

...

Head of Payments **Delivery Hero, Kinguin, WHOW Games GmbH**
It's incredible when we regularly meet at several events for years and this time we meet again at **Merchant Payments Ecosystem** in Berlin. Our regular discussions as fintech enthusiasts on our common goals & advices around auth rates & cost optimization for our respective platforms.
Great meetup 🍷 **Alexandru Dorobantu & Nils Plohmann!**

#payments #fintech #mpe2023



What outstanding coverage from our **PARTNERS & PARTICIPANTS!**

We collected some of the best conference highlights posted by our delegates & sponsors.



Francesco Burelli, Partner @ Arkwright Consulting

posting about one of the key themes at Merchant Payments Ecosystem conference; **the adverse economic climate**



Anna Maj, FinTech & Innovation Leader | Strategic Advisor & Investor

posting about **current macroeconomic situation, consumer behavior impact & #polycrisis**



Sandra Mianda, CEO-Founder, Paypr.work

posting about **trends shaping the future of payments and digital commerce.**



[MPE 2023 day 1 highlights](#)



[MPE 2023 day 2 highlights](#)



[MPE 2023 day 3 highlights](#)



Geoff Barraclough, Founder, Business of Payments

writing "**Don't tokenise the transaction, tokenise the experience**" - a round-up from MPE conference in Berlin



Andréa Toucinho, Director of Studies, Prospective and Training, Partelya Consulting

writing about "**the future of payments & experience**" (FRENCH VERSION)





Top takeaways from MPE Berlin 2023, by **Sift**



GoCrypto's Insights from MPE 2023



Setting the trends for the payments industry – notes from MPE 2023 by **The Paypers**



Trends & takeaways from the Merchant Payments Ecosystem Conference in Berlin by **Printec**



Trends & takeaways from the Merchant Payments Ecosystem Conference in Berlin by **ASEE by ASSECO**



MEDIA PARTNERS' videos & articles

Check out our complete press coverage below:



- [Why is 3DS adoption important for merchants?](#)
- [The impact of Open Banking and Embedded Finance on CX](#)
- [Top payment trends for merchants & keeping conversation rates healthy](#)
- [How is digital transformation changing e-commerce?](#)
- [Open Banking adoption: How far have we come?](#)
- [What will the future of the merchant payments ecosystem look like?](#)



The Paypers video interviews library from MPE 2023



Fintech Finance video interviews library from MPE 2023



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