

# POSitivity )))



**mpe** summer reading

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# Dear POSitivity readers!

Yes, it has finally arrived! Summer break is upon us!

At the MPE team, we cherish summer! Summertime is a season for fun in the sun, reading for pleasure, family time, vacations, lazy days, and relaxation.

For this magazine's summer edition, we talked with our industry influencers & payment industry personalities (shaping the new MPE 2024 conference) about their ideal relaxation and books they can't wait to read this summer.

Did you know that Dave Birch (famous author, advisor, and commentator on digital financial services) plays Dungeons and Dragons with creative people?

Mélisande Mual (MD of The Paypers) plans to spend a week sailing in the beautiful Bohuslän region of Sweden, and Neira Jones (Payment Industry Pioneer & Advisor) likes painting and doing craft-related manual occupations.

On the following pages, we will look into the private life of MPE Influencers and learn how they recharge their batteries before returning to work.

The dust has settled on what was said and what happened at MPE 2023 in Berlin.

In our previous Issue of POSitivity Magazine, we shared the MPE 2023 conference coverage and summaries from our moderators and speakers.

However, there are still many inspiring thoughts and AHA moments to share.

If you are keen to learn what is hot and what is not in merchants' payments in 2023; and what will affect your business this year, you can find the inspiration in the behind-the-scenes 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**



# We're pleased to announce our new advisory board

We're proud to reveal our new advisory board for the MPE 2024! Who are the most influential in merchant payments helping us shape the next MPE conference Program & Topics? The MPE Advisory Board comprises experienced payment industry experts and business leaders. Their advice and suggestions will help to shape the MPE 2024.

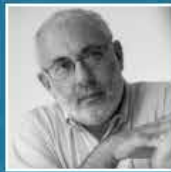
Meet our advisory board members!



**Andrzej Tomaszewski**  
Payment Product Manager, Prezi



**Brittany Allen**  
Trust & Safety Architect, Sift



**David Birch**  
Director of Innovation, Consult Hyperion



**Elena Emelyanova**  
Senior Payments and Fraud manager, Wargaming



**Nilixa Devlukia**  
Founder, Payments Solved



**Zachary Powers**  
Head of Account Management, Worldline



**Alan Moss**  
MD Europe for Western Europe, Newland Payment Technology



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



**Anirudh Narla**  
Head of Payments (Director of Product), Hopper



**Daniel Kornitzer**  
Advisory Board Member, Tillo



**David Parker**  
CEO, Polymath Consulting



**Debbie Crawford**  
Vice President, Acquirer Management Europe, Mastercard



**Kestas Saulis**  
Head of Payments, Nord Security



**Masha Cilliers**  
Founder and Principal Consultant, Payment Options Ltd



**Matteo Gamba**  
Head of Product - Global Payments & Fraud, Wayfair



**Matthias Terlau**  
Partner, GÖRG business law firm



**Mélisande Mual**  
Managing Director, Publisher, The Paypers



**Neil Caldwell**  
SVP Merchant Sales & Acquiring, Europe, Visa



**Neira Jones**  
Independent Advisor & International Speaker



**Paul Rodgers**  
Chairman, Vendorcom



**Pavel Kaminsky**  
Founder & CEO, 7Security



**Volker Schloenvoigt**  
Principal, Edgar, Dunn & Company

# Who influences MPE 2024 Influencers?

In the words of Stephen King: **“Books are a uniquely portable magic”**.

POSitivity Magazine asked the MPE 2024 Advisory Board which titles they recommend for conjuring a little inspiration and positivity on the hot summer days.

You can now look into the private life of MPE Influencers and learn how they recharge their batteries before getting back to work and what and who influences them in their daily work.

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## Andréa Toucinho

*Expert in payments and innovative financial services, Andréa Toucinho works in Paris as Director of Studies, Prospective and Training of Partelya Consulting and Country Ambassador for France of European Women Payments Network (EWPN).*



**1. How do you recharge your physical battery during the summer holidays?**

I travel and spend time with my friends and family. I also enjoy cultural activities like movie theatres, exhibitions, trips to historical cities... Last but not least, I do a lot of sports, above all swimming both in the sea and in swimming pools.

**2. Summer vacation allows us to set personal enjoyment (travel, sport, etc.) goals. What is on your 2023' summer “bucket list”?**

My 2023 summer “bucket list” is composed of swimming and aquatic activities, cultural experiences and travels.

**3. What are your tips on 2-3 Books for Payment Professionals in 2023?**

Enjoying holidays is also a way for me to “disconnect”. As a result, I always choose books not linked with payments. For 2023, I will read “Bad blood” (the Theranos history), “Le livre des soeurs” (the last Amélie Nothomb) and “Spare” (the book of Prince Harry).

**4. How do you stay updated and informed on the latest trends and developments in the dynamic world of payments?**

Even if I am in holidays, I am always in relation with my network. I read professional social media and specialized articles about payments. I also enjoy observing and analyzing how people pay in the countries where I travel during my holidays.

**5. How do you educate your team and support continued education for your clients?**

I stay in touch with my team and the ecosystem through social media. I enjoy sharing some information about payments, even if I am in holidays.

### Daniel Kornitzer

*Daniel is an Advisory Board Member to multiple fintech firms. Prior to this, he was Chief Business Development Officer for Paysafe. In this role, he was responsible for enterprise sales globally and for developing strategic partnerships for Paysafe designed to meet customer needs and grow new revenues.*



#### **1. How do you recharge your physical battery during the summer holidays?**

Spending more family time, such as travelling to attend weddings or other family events, and reconnecting with beauty of nature, whether it's by the sea or in mountains and lakes.

#### **2. Summer vacation allows us to set personal enjoyment (travel, sport, etc.) goals. What is on your 2023' summer "bucket list"?**

I'd say travel tops the list of personal enjoyment items for me: family, nature and history, particularly while touring European cities.

#### **3. What are your tips on 2-3 Books for Payment Professionals in 2023?**

I'll be more broad than payments, my favour-

ites include "Radical Focus" by Christina Wodtke, on achieving our most important goals with objectives and key results, and an old classic but as relevant as ever: "Crossing the Chasm" by Geoffrey Moore, on breaking into mainstream with new products/innovations.



#### **4. How do you stay updated and informed on the latest trends and developments in the dynamic world of payments?**

We should ask ourselves whether we're constantly learning ... if the answer is not a resounding "yes" then we need to double-down on the time and effort we devote to learning ... where is technology going, how are the markets evolving, what are the changing consumer attitudes.

#### **5. How do you educate your team and support continued education for your clients?**

This doesn't happen by serendipity, companies have to invest in learning / continued education, adopt improved techniques, bring experts, implement programs for leadership, technology, and all sorts of best-practices training.

## David Birch

*David is a world-class keynote speaker, a published author on digital money and digital identity, a well-read fintech columnist, an inveterate social media commentator and an international board-level advisor on digital financial services (and a few other things besides)!*



### 1. How do you recharge your physical battery during the summer holidays?

I play dungeons and dragons with creative people.

### 2. Summer vacation allows us to set personal enjoyment (travel, sport, etc.) goals. What is on your 2023' summer "bucket list"?

A Fintech cruise off the coast of Australia.

### 3. What are your tips on 2-3 Books for Payment Professionals in 2023?

- Virtual Society by Herman Narula
- The Missing Crypto Queen by Jamie Bartlett
- Material World by Ed Conway".

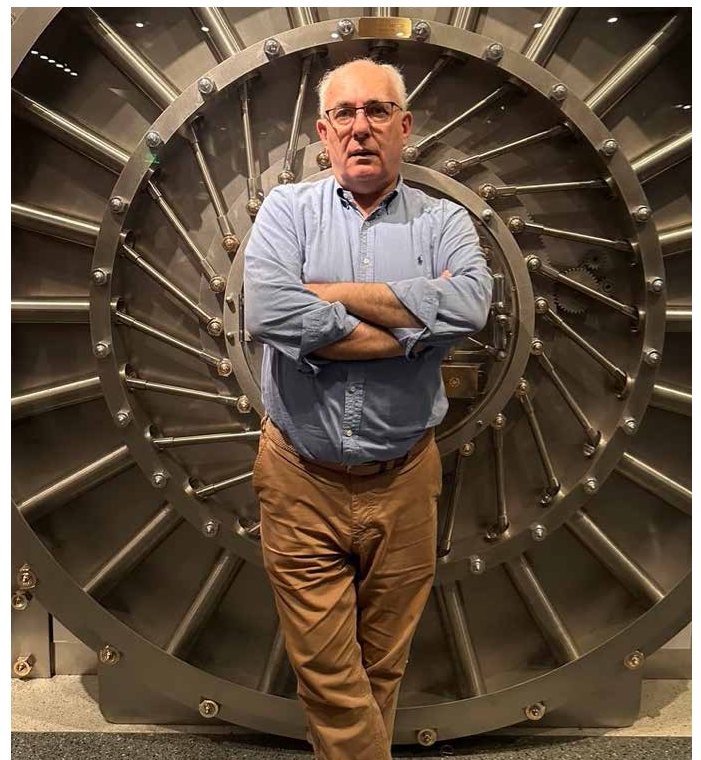
### 4. How do you stay updated and informed on the latest trends and developments in the dynamic world of payments?

I subscribe to The Business of Payments by Geoffrey Baraclough, Payment Unpacked by Mike Chambers and Cashless by Richard Turin on Substack.



### 5. How do you educate your team and support continued education for your clients?

I make short snappy videos in rural locations which I post on LinkedIN. I encourage clients to get out in the post pandemic world and attend key events such as MPE to stay up to date with the latest industry insights.



### David Parker

*David is the founder and CEO of Polymath Consulting, who works on projects and advise organisations across the Cards & Payments industry. David is also an active mentor, investor NED and advisor to boards. He is an active contributor to forums on LinkedIn and a regular media commentator on the future of e-money/emerging payments.*



#### 1. How do you recharge your physical battery during the summer holidays?

By not taking summer holidays. Summer is the time of the best weather, clients go away so it is quieter so why would I. It is key beekeeping time as well, I go away in Jan/Feb, when it is cold and wet and recharge then for the year ahead!

#### 2. Summer vacation allows us to set personal enjoyment (travel, sport, etc.) goals. What is on your 2023' summer "bucket list"?

Get the garden into better shape as I stay home and enjoy the weather.

#### 3. What are your tips on 2-3 Books for Payment Professionals in 2023?

The Currency Cold War, Dave Birch. And then of course left of field: The Skyscraper Hive by Father M Dugat, a book on how two queen bee

colonies work better, so think of how companies with multiple leaders can work together and do better than companies led by a single founder.

#### 4. How do you stay updated and informed on the latest trends and developments in the dynamic world of payments?

I have to say these days it is LinkedIn.

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### Kestas Saulis

*Kestas is the head of payments at Nord Security. He has been leading teams of various sizes for more than ten years. Kestas and his team ensure that payments in the company are made without any flaws and that customers can pay for the products in their preferred way.*



#### 1. How do you recharge your physical battery during the summer holidays?



## '24 advisory board

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Mostly outdoors: spending time with my kids, playing beach volleyball, hiking. Also recently discovered crossfit - all of it helps to clear the head and keep the focus on the required things.

### **2. Summer vacation allows us to set personal enjoyment (travel, sport, etc.) goals. What is on your 2023' summer "bucket list"?**

Sea is always my number one priority, therefore at least once per summer time seaside is must-be-present.

### **3. What are your tips on 2-3 Books for Payment Professionals in 2023?**

From the recent ones I'd recommend "Practical Fraud Prevention" by G. Saporta & S. Maraney.

### **4. How do you stay updated and informed on the latest trends and developments in the dynamic world of payments?**

Nowadays there are plenty of informational portals highlighting the latest news and events from the payments world. I usually check FinTech Times, The Paypers and Finextra.

### **5. How do you educate your team and support continued education for your clients?**

Knowledge sharing sessions, conferences and educational events (courses, trainings, etc.)

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## Matteo Gamba

*Matteo leads the global Payments & Fraud teams at Wayfair, one of the top e-commerce retailers selling furniture and home goods in North America and Europe. Before Wayfair, he led the product function for the growth teams at (Transfer)Wise.*



### **1. How do you recharge your physical battery during the summer holidays?**

"For me it's not necessarily about summer holidays. Luckily, I am able to travel (for holidays and/or working remotely) throughout the year and I'm not forced to take time off in summer when a lot of other people instead do so (especially in Italy, where I come from).

This allows me to have a great work life balance, where I can mix the two aspects without the need for long breaks."

### **2. Summer vacation allows us to set personal enjoyment (travel, sport, etc.) goals. What is on your 2023' summer "bucket list"?**

I've been to the south of Italy (Puglia) at the beginning of June, now I'm enjoying Berlin (best time of the year) and will go travelling again later this year (I want to do a week of kitesurf).

### **3. What are your tips on 2-3 Books for Payment Professionals in 2023?**

- Never split the difference (negotiation)
- one of the many good books about behavioural psychology.

### **4. How do you stay updated and informed on the latest trends and developments in the dynamic world of payments?**

Primarily 1) conferences (MPE, MRC, Money2020 etc) 2) roundtables 3) day to day discovery for the problems that I have to solve at work 4) with our PSPs 4) industry connections (whatsapp chats).

### **5. How do you educate your team and support continued education for your clients?**

Sharing relevant updates, including people in the conversations with our partners, bringing them along at conferences, and introducing them to industry connections.

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## Mélisande Mual

*Mélisande is publisher and owner of The Paypers, a global leading source of news and analysis for professionals in the global payments and ecommerce community. The Paypers is the one-stop shop to go to for latest industry insights and knowledge acquisition. The portfolio of The Paypers includes news, market guides, reports, databases, expert opinions, and interviews.*



### **1. How do you recharge your physical battery during the summer holidays?**

I love engaging in active summer holidays with my husband and three daughters. This summer, we have an exciting plan to spend a week sailing in the beautiful Bohuslän region of Sweden. Additionally, we'll enjoy another week on shore, participating in fun activities like canoeing, hiking, and cycling.

### **2. Summer vacation allows us to set personal enjoyment (travel, sport, etc.) goals. What is on your 2023' summer "bucket list"?**

On my bucket/reading list, there are two novels waiting to be read.

### **3. What are your tips on 2-3 Books for Payment Professionals in 2023?**

Everything Transaction

<https://www.everythingtransaction.com/> from Chiel Liezenberg,

Douwe Lycklama and Shikko Nijland and a documentary 97% owned:

<https://youtu.be/npXbFUAFtYk>

### **4. How do you stay updated and informed on the latest trends and developments in the dynamic world of payments?**

That's a no-brainer: The Paypers, Fintech Brain Food (Simon Taylor) and the FT.

### **5. How do you educate your team and support continued education for your clients?**

At The Paypers, our mission is to curate news, provide valuable context to the stories we cover, and foster education within our community through our Reports (our latest report covers embedded finance). We actively collaborate with experts to deliver insightful and enriching stories to our readership.

### Neira Jones

*More than 20 years in financial services and technology made Neira believe in change through innovation & partnerships. She is regularly invited to advise organisations of all sizes on payments, cybercrime, information security, regulations (e.g. PSD2, GDPR, etc.) and digital innovation where she always strives to demystify the hype surrounding current issues. She is also an expert witness on payments security, she likes engaging on social media and regularly addresses global audiences on these topics as a keynote speaker or chairperson.*



#### **1. How do you recharge your physical battery during the summer holidays?**

Read, paint, and perhaps some other craft-related manual occupation.

#### **2. Summer vacation allows us to set personal enjoyment (travel, sport, etc.) goals. What is on your 2023' summer "bucket list"?**

Well, the weather has been poor in the UK, but I hope we'll get some sun in September where I'll be spending a week with friends in Dorset, doing not much.

#### **3. What are your tips on 2-3 Books for Payment Professionals in 2023?**

I'll be cheeky and say the book I have just written: "Understanding Payments: A Practical Guide – Volume 1 "A whistle-stop tour into what you thought you knew...", which will be published by Routledge in a few months.

#### **4. How do you stay updated and informed on the latest trends and developments in the dynamic world of payments?**

I continuously read and talk a lot to my friends in the industry.

#### **5. How do you educate your team and support continued education for your clients?**

I am an independent consultant, which means I don't have a "team", but I have made it a mission of mine to democratise payments knowledge, Payments 101 live courses, as well as my e-learning platform are an example, and of course, my new book ;).

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### Pavel Kaminsky

*Pavel Kaminsky is the guy Fintech founders call when they need to implement secure payment environments and cost-efficient PCI DSS. He is a mentor for VISA Innovation Program, Level39, Startupbootcamp, Fintech Hive, Impact Hub, to name a few, and a regular lecturer at various IT security conferences.*



### 1. How do you recharge your physical battery during the summer holidays?

I try to spend as much time outside as possible and make the most of the summer holidays. I enjoy travelling, exploring other countries (and continents :)), planning “weekend escapes” to the Greek seaside, and hosting barbecue get-togethers with friends.

### 2. Summer vacation allows us to set personal enjoyment (travel, sport, etc.) goals. What is on your 2023' summer “bucket list”?

My 2023 summer “bucket list” is all about family fun. I have two small children, so Disneyland, playgrounds, and water parks are high on the agenda :). I can't say it's a very relaxing summer, but it's memorable for sure.

### 3. What are your tips on 2-3 Books for Payment Professionals in 2023?

A more recent title that attracted my attention is “The Field Guide to Global Payments” by Sophia Goldberg. “Fintech Founders: Inspiring Tales from the Entrepreneurs that are Changing Finance” by Agustin Rubini is also an intriguing read. Make sure you follow FinTech podcasts and payments news sources to stay up to date with new titles and keep up with the industry's rapid changes.

### 4. How do you stay updated and informed on the latest trends and developments in the dynamic world of payments?

I communicate with startups daily as part of my fintech mentorship activities - we discuss current trends, exchange know-how and in a way have created an ecosystem where innovation is constantly being shared. I also never miss events like MPE, where game-changers of the industry gather to network - after the 2023's conference I am absolutely convinced that the most invaluable discussions happen in person.

### 5. How do you educate your team and support continued education for your clients?

I am happy (and lucky) to have a team that cares about self-development and upskilling as much as I do, so we constantly learn from each other. We continuously evaluate new technologies, innovations and solutions, and we share the information with our clients, empowering their teams and raising their competence.

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# MPE 2023 behind-the-scenes videos & media coverage

## What was said in Berlin doesn't stay in Berlin!

The MPE 2023 conference (March 28-30) 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 a 5-star venue at the Intercontinental Berlin Hotel.

Why was this year so exceptional? And what did you miss? Here are some behind the scenes and interviews with those who helped us make this event a great success!

## 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 / Payment-Genes** 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.



# 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 behaviour 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



Mark your calendars for our next year conference:

**MPE 2024: March 12-16, Berlin**





# Industry news

## #regulation

### PSD3: 4 real problems addressed – 1 big opportunity missed (Published: August 10, 2023)

Now that the first draft of the proposed PSD3 regulation has been released, there is a significant amount of interest in data sharing between banks and third-party organisations.

PSD3, in its current guise, raises several questions around its impact on online credit card payments, fraud, and conversion rates.

Yes, the draft proposal addresses four problems, but disappointingly, it fails to describe how it would improve 3DS...

read more:

[www.paymentscardsandmobile.com/psd3-4-real-problems-addressed-1-big-opportunity-missed/](https://www.paymentscardsandmobile.com/psd3-4-real-problems-addressed-1-big-opportunity-missed/)

## #M&A, new funding

### Nexi acquires 30% stake in Computop (Published: August 1, 2023)

- Nexi takes a 30% stake in Computop Paygate GmbH
- Computop uses capital increase for international and functional expansion
- Nexi makes the Computop Paygate omnichannel platform available to its customers

With retrospective effect from January 1st, 2023, the shareholders of the global payment service provider Computop are selling 30% of the company shares to the Nexi Group, Milan. So far, the company was held by the founders Frank Arnoldt and Ralf Gladis, each holding 50%. It was agreed not to disclose the purchase price. The locations, the management and the management level of Computop remain unchanged.

read more:

<https://computop.com/de/ueber-uns/presse/pressemeldungen/strategische-partnerschaft-computop-nimmt-nexi-als-neuen-anteilseigner-auf>

### FIS Sells Worldpay Stake to GTCR For \$18.5 Billion (Published: July 6, 2023)

FIS to retain 45% ownership in Worldpay. GTCR committed to invest up to \$1.25 billion in additional growth capital to accelerate Worldpay growth strategy.

read more:

<https://www.fisglobal.com/en/about-us/media-room/press-release/2023/fis-accelerates-path-to-create-two-highly-focused-independent-companies>



berlin  
march 12-14, 2024

## SumUp Secures new USD 100 mIn Credit Facility from Victory Park Capital (Published: August 9, 2023)

Global fintech SumUp has entered a USD 100 mIn credit facility with Victory Park Capital (VPC) to accelerate its merchant Cash Advance product.

The credit facility will enable SumUp to provide advance payments to merchants based in the UK in the immediate term and in other European markets in the near future.

read more:

[https://thepayers.com/payments-general/sumup-secures-new-usd-100-mIn-credit-facility-from-victory-park-capital-1263805?utm\\_source=newsletter&utm\\_medium=email&utm\\_campaign=Weekly+2023-08-14+Weekly-Newsletter-Payments](https://thepayers.com/payments-general/sumup-secures-new-usd-100-mIn-credit-facility-from-victory-park-capital-1263805?utm_source=newsletter&utm_medium=email&utm_campaign=Weekly+2023-08-14+Weekly-Newsletter-Payments)

## Rapyd to make “biggest Fintech raise of 2023” to buy PayU GPO (Published: August 1, 2023)

Rapyd, the London based “fintech-as-a-service” start-up is paying \$610m for the Global Payments Organisation (GPO) division of PayU. The seller is Prosus, an Amsterdam-listed investment group controlled by Naspers, the South African conglomerate.

read more:

<https://businessofpayments.com/2023/08/01/rapyd-to-make-biggest-fintech-raise-of-2023-to-buy-payu-gpo/>

## #new products & solutions

### PayPal Launches U.S. Dollar Stablecoin (Published: August 7, 2023)

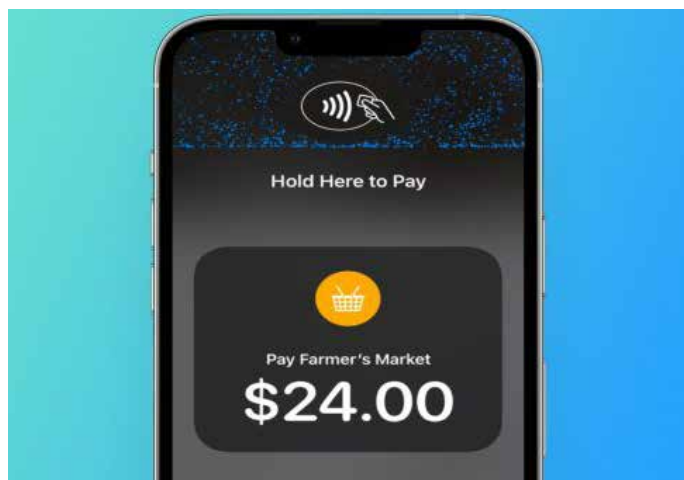
Fully-backed, regulated stablecoins have the potential to transform payments in web3 and digitally native environments. To address that emerging potential, PayPal (NASDAQ: PYPL) today announced the launch of a U.S. dollar-denominated stablecoin, PayPal USD (PYUSD).

read more:

<https://newsroom.paypal-corp.com/2023-08-07-PayPal-Launches-U-S-Dollar-Stablecoin>

### Apple Tap to Pay rolls out in UK with Revolut and Tyl (Published: July 14, 2023)

The highly anticipated Apple Tap to Pay technology, which turns an iPhone into a SoftPOS reader, has finally been launched in the UK.



Apple announced that Tap to Pay has now been rolled out to the UK by Revolut and NatWest's Tyl, enabling small businesses to accept

Apple Pay and contactless card payments using their iPhone. It follows earlier international expansion to Taiwan and Australia.

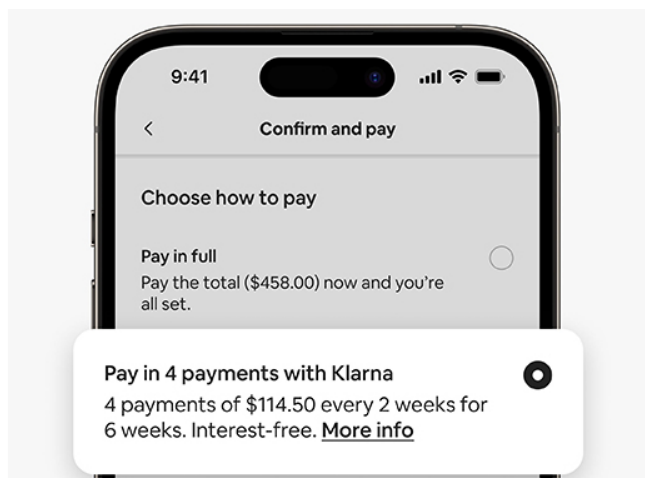
The feature, which allows iPhone owners to accept payment without a separate card-reader, was first announced in February of last year, with a gradual rollout in the US through a growing range of payment processors like Square.

read more:

<https://www.paymentscardsandmobile.com/apple-tap-to-pay-rolls-out-in-uk-with-revolution-and-tyl/>

### Klarna enables instalment payments for Airbnb's guests

(Published: May 18, 2023)



Klarna, the AI powered global payments network and shopping destination, has joined forces with Airbnb in a first-of-its-kind partnership to provide guests in the US and Canada with flexible payment options when booking their next stay. With Klarna's seamless, sustainable and flexible payment solutions, booking a hilltop holiday home, cozy cabin, or oceanfront oasis has never been more convenient and accessible.

read more:

<https://www.klarna.com/international/press/klarna-and-airbnb-offer-flexible-payments-for-guests/>

### Square Go, Square's New Booking App, Seamlessly Connects Consumers with Beauty and Personal Care Businesses.

(Published: August 8, 2023)

Square launched Square Go, a consumer booking app that provides an end-to-end booking experience so consumers can search, discover, and schedule with highly-rated independent service providers in their area. The Square Go mobile app also increases seller visibility, helping beauty and personal care professionals grow and retain their customer base.

read more:

<https://squareup.com/us/en/press/square-go>



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# Industry blogs

## Demand for BNPL finance is collapsing

According to Equifax “BNPL applications fell by a massive 26.3 per cent in the three months to the end of June compared to the same period in 2022”.

“Consumer demand for buy now pay later products peaked in August last year, so if the current trend holds we are likely to see an even larger fall in the next quarter,”



**Brad Kelly** · 2nd  
Managing Director - Payment Services  
2w · 🌐

+ Follow ...

According to [Equifax](#) "BNPL applications fell by a massive 26.3 per cent in the three months to the end of June compared to the same period in 2022".

"Consumer demand for buy now pay later products peaked in August last year, so if the current trend holds we are likely to see an even larger fall in the next quarter,"

BNPL Roll Call

- [Affirm](#) - Exited Australia forgiving all loans
- [Afterpay](#) - Worthless inside Block now only 7% of revenue
- [FuPay](#) - Gone bust (they even shut down their LinkedIn page)
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- [INKPAY](#) - Collapsed into administration
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- [Klarna](#) - Losing \$40 million a month
- [Latitude Financial Services](#) - Exited all BNPL, awful data breach & CEO exits
- [Laybuy](#) - Delisted 30% staff cuts and \$50 million loss
- [Marqeta](#) - (powering BNPL cards) shuts down APAC operation
- [Openpay](#) - Gone bust
- [Payright](#) - Delisted and gone fishing
- [Sezzle](#) - Shares down 95%
- [Splitit](#) - Shares at 52 week lows, despite Visa "partnership"
- [Zebit](#) - Delisted
- [Zip Co](#) - Testing 52 week lows, yet another cap raise – even with market cap \$380 million, no one wants to buy it!!

#payments #bnpl #buynowpaylater Banking Day George Lekakis

BNPL Roll Call

Affirm - Exited Australia forgiving all loans

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full post here:

[https://www.linkedin.com/posts/bradfordt-kelly\\_demand-for-bnpl-finance-is-collapsing-activity-7089726181335269378-NAsO?utm\\_source=share&utm\\_medium=member\\_desktop](https://www.linkedin.com/posts/bradfordt-kelly_demand-for-bnpl-finance-is-collapsing-activity-7089726181335269378-NAsO?utm_source=share&utm_medium=member_desktop)

## PSPs Expanding To Banking: Is it worth it?

(Published: August 11, 2023)

Banking products present a natural cross-selling opportunity for merchant payment providers. In recent years, major PSPs such as Adyen, Stripe, Checkout.com, Nuvei, and PayPal have

expanded their product sets by introducing banking solutions such as cards, credit, and business accounts. Read Flagship Advisory

Group analysis here: <https://insights.flagshipadvisorypartners.com/insights/pmps-expanding-to-banking-is-it-worth-it>

**Figure 2: Card Issuing Offering from Select PSPs**  
(non-exhaustive; marketed on providers' websites; August 2023)

PSP	Debit & Pre-paid Cards		Credit Cards		Virtual Cards		Gift Cards		Other Card Propositions	
Square	x	✓	x	✓ <i>(invite-only for eligible sellers)</i>	x	x	x	✓	x	x
PayPal	✓	✓	x	✓	x	x	x	x	x	Cash back
stripe	✓	✓	x	✓*	x	✓	x	x	Customizable Cards	
sumup®	✓	✓	x	x	x	x	✓	✓	Cashback	
myPOS	✓		x		x		✓ Few markets only		x	
mollie	x	No US Ops.	x	No US Ops.	x	No US Ops.	x	No US Ops.	x	No US Ops.
dojo.	x		x		x		x		x	
vivawallet	✓		x		x		x		x	
adyen	✓	✓	x	x	✓	✓	x	x	x	x
nuvei	x	x	x	x	x	x	x	x	x	x
checkout.com	✓	✓	x	x	✓	✓	x	x	x	x

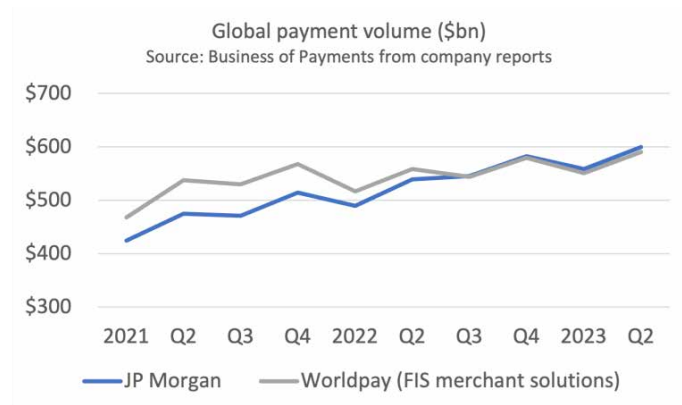
Note: \* Stripe offers corporate cards for the expense management  
Source: Company websites, Flagship Advisory Partners analysis  
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SME Focus

Enterprise Focus

## Worldpay loses crown as number one acquirer. JPM narrowly ahead. (Published: August 7, 2023)

Worldpay has been hobbled by having, in FIS, a cash-strapped parent unwilling or unable to invest. The challenges were spelled out earlier this year when FIS took an \$18bn write down on its acquisition of Worldpay. We covered this in detail at the time. Now, Worldpay is to be spun-out of FIS as a joint-venture with GTCR, a Chicago private equity firm.



read more:

<https://businessofpayments.com/2023/08/07/2910/>

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**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!

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