

POSitivity)))



a closer look at the
mpe 2024 conference
news

cbdcs, digital euro & stablecoins # ai in payments # new pos experience # new regions & cross - border payments

digital wallets # regulatory vigilance # the future of open banking & open data # b2b payments # innovation hub

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Dear POSitivity readers!

We are super excited to welcome you to the new # of POSitivity Magazine. This issue brings the mpe conference & community news straight to your inbox.

After the summer break, we look at what's next for the 2024 conference, provide a sneak peek behind the scenes of mpe and introduce the team organising the conference.

If you are keen to learn what will affect your business in the coming months, read the interviews with newly appointed mpe ambassadors talking about what's next in merchant payments in 2024.

It's that time of year again when nominations to our annual mpe Awards are open! Get the visibility you deserve, and don't miss the chance to submit your entries for the mpe 2024.

Read the insights from Samuel Flynn, our last year's winner in the category Best Start-up Innovation, why it pays off to join the mpe Awards, and his tips on writing a killer award entry.

Are you curious to learn more about the mpe story and our team? We started with a small team of ten people 17 years ago. Our team is still a small crowd, but our mission remains the same:

- focusing on creating best-in-class events for the merchant payment community and
- helping our customers reach their full

potential.

Our talented and experienced team delivers amazing results, always challenging the status quo.

Meet our Head of Sponsorship and Managing Partner, Robert Varga. He shared his skills, experience, passions, and the advice he would give to his younger self.

Let's dive in...Happy reading!

Sincerely,
Yours MPE team

P.S.:

We are looking forward to seeing you all at mpe 2024 conference next March in Berlin. You can still register with the best rates and save almost 1,000 EUR.

Like our magazine? Share it!

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



behind the scenes - mpe team stories

mpe boasts a team of brilliant minds and talented, creative, smart, and quirky team players. mpe recent teambuilding's picture paints a thousand words...

Meet the mpe team.....



Interview with Robert Varga

Managing Partner @ mpe

From this issue on, we will introduce some of the key people from our team!

Let's start this edition with business development team, next issue — we introduce a colleague from our customer service.

We talked with one of our managing partners, Robert Varga. He shared his skills, experience, passions, and the advice he would give to his younger self.

We asked Robert too to share something fun, but personal.

Enjoy the reading!



1. A strange/funny childhood belief

Well, it's a one that draw my parents crazy. As a small kid I believed that if you swallow watermelon seeds, an entire watermelon will grow inside you. So until certain age my mom had to pick the seeds, otherwise I wouldn't have eaten the watermelon.

2. Your position in mpe company

I hold the position of a Managing Partner, with a focus on finance, operations and business

development.

3. The main tasks that constitute their day-to-day

The primary tasks that constitute my day-to-day work include daily tele/videoconferences with strategic clients to understand their requirements, delegating tasks to team members, conducting regular status meetings with clients and team members, and monitoring project progress. Making sure all is done within certain budget as I overlook finance aspects as well. My role also entails overseeing multiple activities with suppliers and business partners.

4. The soft/hard skills which make the person good at these tasks

To be successful in my role, I need to possess soft skills such as communication, leadership, problem-solving, and time management. On the other hand, hard skills such as project management tools, budgeting, and risk management also play a crucial role.



5. Your hobbies/interests/achievements

My hobbies mainly include sports, ranging from basketball, tennis, golf, skiing to mountain biking. Since my two-year old daughter

backstage

enjoys bike riding as well, we ride daily if the weather is good. But when I have a chance I opt for mountain rides with more adrenaline rush or fast drives in formula cars. However, if I want something more adventurous that involves leaping from a plane and free-falling through the air I choose skydiving. The adrenaline rush of jumping out of a plane and feeling the wind rushing past your face is something that I find addictive. It is not only the excitement of free-fall that makes skydiving an irresistible hobby, but it is also the stunning panoramic views of the earth below and the feeling of total thrill and freedom. It is a great opportunity to challenge myself, expand my physical and mental capabilities.

6. Favorite aspect of work at mpe

My favorite aspect of working at mpe is the opportunity to work closely with global brands, network with professionals from all over the world and help to connect all stakeholders of the payments ecosystem. Working with a

great team to bring ideas to fruition and seeing them come to life at the event is incredibly fulfilling.



register* now & save BIG!
get 1000 EUR off**



berlin
march 12-14, 2024



*register any name now & change later if needed
** super early bird available by November 15

welcome mpe 2024 ambassadors

The mpe 2024 ambassadors are thought leaders in their field, recognised for their

professional achievements, acknowledged for their contributions and passionate in their support for the industry vertical they represent in the merchant payments ecosystem.

Join them at the #mpe2024 conference in Berlin, March 12-14.

REGISTER NOW AND SAVE BIG. GET 30% OFF!
(until November 15, 2023)



david birch



anna maj



geoff barraclough



francesco burelli



charlotte al usta



claire maslen



mangala martinus



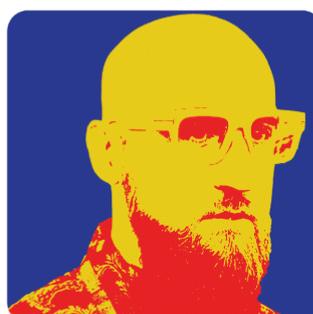
daniel kornitzer



faheem bakshi



neira jones



andré moeller



melisande mual



andrea toucinho



neill butcher

interviews with mpe 2024 ambassadors

what kind of year will 2024 be?

We talked with the mpe 2024 ambassadors and industry experts, and they agreed that the merchant payments ecosystem might expect uncertainty, saturation, convergence and co-operation.

The digital payment industry is fast maturing, and mediocre companies can no longer take growth for granted, but it doesn't tell the whole story.

Future success requires sustained investment in platforms and products that meet the needs of today's merchants.

Get deep insights from the expert panel of mpe 2024 ambassadors. Read the material below to help you navigate challenges and trends in today's omni-channel landscape and how to meet the needs of today's merchants.

Faheem Bakshi, Kinguin

Key trends, challenges and opportunities in fintech?

Key trends AI and Machine Learning: Fintech companies leverage AI and machine learning for credit scoring, fraud detection, and personalization, improving efficiency and risk management. Fintech companies are increasingly turning to AI and ML to enhance various aspects of their operations, including credit scoring, fraud detection, and personalization, resulting in improved efficiency and risk management.

Challenges Market Saturation: In some sectors of fintech, such as digital payments, the market is becoming increasingly saturated, making it challenging for new entrants to compete. There is intense competition as well as marketing costs. And not to forget about the regulatory hurdles.



Opportunities Embedded finance represents a significant opportunity for the financial industry and beyond. It involves integrating financial services seamlessly into non-financial products and services, creating a unified and enhanced customer experience. As well as new revenue streams and customer loyalty, which can increase retention and loyalty, and users can become more deeply engaged. Along with financial inclusion, there is access to underserved markets and a lower cost of delivering financial products.

Anna Maj, Innovation leader

The rapid growth of e-commerce is a powerful catalyst, a flywheel for digital payments, including APMs alternative payment methods, such as e.g., a2a transfers, digital wallets and BNPL.

We are also shifting towards payment solutions fueled by data, which drive the application of data analytics to merchant services.



Next, **embedded payments play an increasingly important role** leveraging on sector-agnostic technology capabilities and tapping into new verticals.

However, several challenges still loom on the payments horizon, including the need for improved interoperability, addressing cross-border payment complexities, and enhancing security measures.

Geoff Barraclough, Business of payments



Digital payment industry is fast maturing, and **mediocre companies can no longer take growth for granted.**

Future **success requires sustained investment** in platforms and products that meet the needs of today's merchants.

And in providing top-quality customer service that delights clients and keeps them loyal in the face of ferocious competition from the global payment giants.

Francesco Burelli Arkwright consulting

What are the key trends, challenges & opportunities shaping the merchant payments ecosystem in Europe in 2023/2024?

Certain uncertainty.

The economic climate is uncertain, with declining manufacturing activity, persistent inflation, and the ongoing uncertainties of geopolitical challenges. Consumer finances have

'24 ambassadors

been already stretched by rising prices with uncertainties in customer spending. In January 2023, the European Union adopted the Corporate Sustainability Reporting Directive (CSRD), which requires EU and non-EU companies with activities in the EU to file annual sustainability reports alongside their financial statements. These reports must be prepared in accordance with European Sustainability Reporting Standards (ESRS). This will increase the demand of ESG-certified/compliant services throughout the acquiring and acceptance value chains, adding a significant variable to upstream and downstream commercial negotiations and pushing organisations to revisit their operations.



Payments fragmentation with the growing adoption of domestic mobile wallets, ongoing adoption of international wallet, and the slowly developing open banking usage and adoption are also uncertainties and opportunities that the industry will keep considering.

PSD3 suggest a number of changes, from suggesting that authorisation (licensing) of both payment institutions (PIs) and third-party payment providers (TPPs) are to be reviewed,

disclosure of currency conversion costs for one-legged transactions, revising timing for execution timing and reconsideration and potential extension of SCA to payee-initiated transactions.

If materialising, all of these changes will impact the industry too.

Neira Jones

Independent advisor

2024 will be the year of convergence and co-operation.

Competition and convergence across centralised payment rails will continue, and interchange will continue to be contentious, and as a result, businesses may develop more closed-loop products to control costs.



Standardisation will contribute to increased interoperability between bank payment rails and other centralised rails, and cross-border payments will continue to grow. In addition, convergence between centralised and decen-

'24 ambassadors

tralised payment rails will increase. Ripple is already successful in the interbank settlement area, but traditional infrastructure providers are also positioning themselves to take advantage of the opportunity, as seen with merchants accepting crypto payments and acquirers settling with merchants in stablecoins.

Convergence between physical and digital domains will also continue, and businesses will seek to accommodate diverse user preferences and offer seamless, immersive experiences for both B2B and B2C interactions.

Payments will continue to become more open as regulators and innovators push for more standardisation to level the playing field, and digital identity will continue to be an area of focus, although deployments will vary across jurisdictions. The resulting increase in payment ecosystems complexity and risks will drive new and more stringent regulations globally, which in turn will lead to more automation and industry cooperation

Andréa Toucinho

Partelya Consulting

One of the major trends is the Pan-European issue.

We have seen during last years many interesting steps in this field, for instance, with the European Payments Initiative (EPI), that is about to launch its wallet, named "Wero" in 2024, and the works of the European Central Bank (ECB) about the project of digital euro.

Then, regulation is also a key aspect to have in mind: after the announcement of the project

of legislation about instant payment, in the final of 2022 by the European Commission, the market lived this summer an important step with the proposals of a new regulatory framework to come in the field of payments (evolution of PSD2 towards a PSD3, FIDA...).



Last but not least, **digital inclusion and, more specifically, accessibility are also a strong topic of the payments ecosystem**, with a European directive to come in 2025, implying the necessity for this market to integrate new processes in the payments technologies.

André Moeller

Elli

From my point of view, the new key trends will include things like:

InCar payment, charging infrastructure, European charging network coverage, as well as bidirectional charging and how we monetize our customers payment-wise in order to derive added value for the customer



In addition to the daily work, EPI & Wero, but also the further development of Open Banking & Co., are “key trends”, and the question of how Europe can become more independent of the U.S. Schemes and U.S. service providers are among the things that matter to me. ... or do we not manage it and just burn money and customers?

Charlotte Al Usta

Flagship Advisory Partners

Omni-channel / unified commerce is a strategic imperative, with payments rapidly returning to POS.

Payment orchestration remains smaller than its potential, as evidenced by strong merchant demand. Leading payment orchestrators are scaling by adopting a greater vertical focus and improving both connectivity and robustness of data aggregation and related services.

POS orchestration is still highly under-supplied despite high demand. SaaS + Payments &

Fintech · The convergence of SaaS + payments & fintech is accelerating. ISV/SaaS disruption is the future of SME merchant payments.



B2B Payments · B2B flows are massive (2x the size of C2B flows), still largely untapped by fintechs. These flows are controlled by banks, which are inexpensive but lack innovation and value-adds vital to automating the invoice-to-cash and procure-to-pay ecosystems.

A2A payments/Open banking · A2A payments are thriving, catalyzed by mobile commerce, not yet open banking.

Daniel Kornitzer

Tillo

Key trends, challenges and opportunities in fintech?

Leveraging AI for cost reduction/automation: from call centers, to automated reconciliation in the back office, and more effective fraud detection and prevention.



Leveraging AI for revenue growth: mass personalisation and loyalty, that takes full advantage of the “value of data”.

For payments, **price** is important, but the battleground is performance (i.e. acceptance rates, curing declines, and more).

Increased use of real-time local rails that both reduce cost and are less prone to fraud, as well as use cases for novel alternate payment methods, such as the use of digital gift cards for money-out.

Mangala Martinus

Payments Consulting Network

What are the key trends, challenges & opportunities shaping the merchant payments ecosystem in APAC in 2023/2024?

APAC is not a homogenous market, with even adjacent countries having a very different payments mix, and it is critical that merchants of-

fer the most relevant local payment types for each country (including digital wallets and other alternate payment methods).

Merchants are also spoilt for choice when it comes to payment service providers (PSPs), with many global, regional, and country-specific PSPs available, but this creates a challenge in understanding the best match for a merchant's specific requirements and strategic direction. Sometimes, a merchant may need several PSPs to meet all their requirements, which then means payments orchestration platforms should also be considered.



While the cost of acceptance is important, **merchants need to evaluate the potential for PSPs and orchestration platforms** to support their innovation roadmap and optimise revenue by improving authorisation rates, reducing abandonment rates, and ensuring near 100% uptime.

Claire Maslen

Independent Advisor



2024 is set to be hot for merchants when it comes to customer payment experiences. Cash continues to reduce in many markets and the introduction of more digital wallet propositions from diverse players should help merchants deliver the right balance between customer expectations and a richer experiences. Wallets will play a key role in helping facilitate customer preferences (with personal orchestration) and encourage financial health (through smart offers and prompts). All with the backdrop of a more connected experience around social and real-time commerce.

Mélisande Mual

The Paypers



Trends:

The rise of instant Account-to-Account Payments, exemplified by initiatives like EPI and SPAA's premium APIs, is a notable trend shaping the payment landscape.

Challenges:

An emerging challenge stems from the malicious use of generative AI by fraudulent actors, resulting in heightened and sophisticated scams.

Opportunities:

Cross-border payments, platforms/gig economy, embedded finance, more regulatory oversight/scrutiny -> more need for state-of-the-art KYC/KYB and transaction monitoring solutions.

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awards 2024

call for entries is open now!

Did you know? The **mpe awards 2024**, now in their 17th year, are the only European Awards recognizing the achievements of individuals and the best merchant payments companies.

The key theme for this year's Awards is

“Cooperate to Succeed”

We remain committed to our “Guiding Hand” Awards concept, and as various challenges keep us on our toes, the payments industry will continue to be right in the middle of it. As we continue to grow and innovate, it is fitting that our underlying theme for this year's Awards should be “Cooperate to Succeed,” commented Neira Jones, the mpe Awards 2024

SUBMIT nomination in 3 of the 13 categories!:

categories voted by judges:

- merchant payment acceptance of the year
- most innovative fraud prevention solution
- best use of data analytics (outside of fraud)
- best cross-border merchant solution
- best in-store payments solution
- best platform/ marketplace provider
- best use of open banking for payments
- best regtech solution
- best payments orchestration solution
- best crypto/ decentralised/ virtual payments initiative
- most innovative payment solution **new category in 2024**

category voted by judges & mpe delegates

- best startup innovation

category voted by public

- mpe influencer of the year

Nominations close on February 5, 2024. You can submit your nomination in 3 of the 13 categories. There is no fee for entering the mpe awards. To increase your chances to win, please tailor your nomination to the awards category. It must be clear, coherent, to the point, and include supporting evidence.

View the complete list of categories, along with measurement criteria, tips and nomination guidelines

The winner will be announced at the **mpe awards ceremony**. This year, the glittering evening ceremony will take place on March 13 2024, at the fabulous InterContinental Hotel Berlin, and we can't wait to see you all in person there!

Expect The Red Carpet-Style Awards Night filled with a sparkling wine reception, a delicious 3-course meal, the announcement of this year's winners, and some fantastic entertainment. It's an event you will want to attend! - something not to be missed!

Seats are limited; don't wait and reserve your place today!

Interested in sponsorship?

Want to get exposure at the mpe Awards? We offer a range of sponsorship opportunities. To explore what is available, email us at spons@merchantpaymentsecosystem.com for more information

SPECIAL THANKS go to the mpe awards 2024 jury members

Neira Jones, Roger Alexander, Gary Munro, Alex Rolfe, David Parker, Mélisande Mual, Volker Schloenvoigt, Andréa Toucinho, Mark McMurtrie, Claire Maslen (Lines), Janusz Diemko, Stanley S., Dorota (Dori) Zimnoch, John Schratz, Teresa Connors, Jannis Riesz, Mike Chambers, Tony Moroney, Ghela Boskovich, Laura McCracken, Simon Burrows, Keren Aviasaf and Pavel Kaminsky

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awards 2024

recognising & rewarding expertise & innovation in merchant payments ecosystem!

Why does it pay to submit your nomination to the mpe Awards?

Interview with the mpe 2023 awards winner

We asked the Best Start-up Innovation winner why entering the mpe 2023 Awards was a good step for his company.

What kind of impact has winning the mpe Awards had on you?

Winning the mpe Awards has been a transformative experience for us. It's not just an award; it's a testament to the hard work and dedication of our team. Firstly, it has significantly boosted our PR efforts, attracting the

Moreover, winning the mpe Awards has opened doors to major Payment Service Providers (PSPs) and key players in the travel industry. It has served as a seal of approval, indicating that our solutions are innovative and reliable. This recognition has accelerated our partnerships with major PSPs and travel companies, allowing us to explore exciting new opportunities and collaborations.

What was your recipe for success in winning the mpe Awards? What do you consider to



attention of the press and industry insiders. This increased visibility has been invaluable in building our brand and credibility in the highly competitive payment and travel sectors.

be a tricky part? On the other hand, what did you enjoy?

Our recipe for success in winning the mpe Awards was a combination of confidence, cha-

risma, skill, and unwavering conviction in what we were presenting. We knew that to stand out in a competitive field, we had to exude confidence and passion for our solutions.

The tricky part was undoubtedly handling nerves. The anticipation leading up to the announcement was nerve-wracking, but we learned that practice makes perfect. By rehearsing our presentation multiple times, we managed to keep our composure and deliver a winning pitch.

What we enjoyed the most was the thrilling suspense of watching the countdown and seeing how close we were to winning. It was a rollercoaster of emotions, and when our name was finally called, the feeling of accomplishment was euphoric. It's a moment we'll cherish forever.

What project are you working on right now that you're most excited about, and what are your next plans?

We are currently on the cusp of going live with a major European airline, marking a significant milestone as our first airline partnership. This achievement has been made possible, in part, by the recognition we received through the mpe Awards.

Furthermore, we are engaged in discussions with several other airlines, all of which have been facilitated by the doors that opened for us following our award win.

In addition to expanding our airline partnerships, we are undergoing a significant business transformation. We are evolving from a one-stop solution for group payments to a versatile platform aimed at reducing traveller payment friction at checkout. We are excited to launch a new product that will allow customers to split payments across multiple cards. This innovation will not only reduce card declines but also add incremental revenue for our clients.

Samuel's tips - How to maximize your award's success?

What advice could you give to other start-ups that may think about following in your path?

To fellow start-ups, we offer this advice: Never compromise your authenticity. In the journey to success, many may try to steer you in different directions, but your integrity is your most valuable asset. Stay true to your vision and values, no matter the challenges. Additionally, remember to enjoy the ride. Success is never guaranteed, but the learning experience can be incredibly rewarding. Embrace every moment, the highs and the lows, and use them to grow and thrive.

writing a killer award entry

Writing a compelling award entry begins with storytelling. Look within your organization and ask yourself, "What is the most captivating aspect of what we're doing?" Then, craft that into a compelling narrative that engages and captivates the judges. Be authentic in your storytelling, and let your passion shine through. Awards like the mpe are not just about facts and figures; they're about the journey, the challenges, and the transformative impact of your work. Finally, remember that while tools like ChatGPT can be helpful, your unique human perspective and passion are what truly make your story stand out.

How to win mpe Awards: Your top tips on

Samuel's view on the innovation & excellence

What does innovation mean for your organization? How do you inspire a culture of innovation and learning in your company?

Innovation, for our organization, means pushing the boundaries of what's possible. It's about constantly seeking new ways to solve complex problems and enhance the customer experience. As a CEO, I believe that leading by example is crucial. I inspire a culture of innovation by fostering an environment where creativity is encouraged, and risk-taking is accepted.

We also understand that innovation often involves trial and error. We allow our team members to make mistakes, providing them

with the freedom to learn from failures. It's through these experiences that true innovation and disruption occur, and this is where the real magic happens.

What and who inspires you?

I draw inspiration from my friends, my family, and, most significantly, my mother. Their unwavering support and belief in my endeavours fuel my determination and drive. My mother, in particular, has always been a source of strength and wisdom. Her resilience and perseverance in the face of adversity inspire me to overcome challenges and continue pushing the boundaries of innovation.



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**Mark your calendars for our next year
conference:**

March 12-14, Berlin



EWPN – Breaking down boundaries for a brave new world

Interview with **Alana Condratov**, Business Development Director @ Freemarket & Executive Board Member, EWPN

The EWPN's annual conference & awards brought together its community from all over Europe to discuss the business, technology, leadership and regulatory aspects of this brave new world and how to deal with challenges and opportunities along the way.

Consumers and businesses are changing the way we interact and revolutionising the way we create, store and exchange value.

New technologies, virtual worlds, digital marketplaces, and increased awareness of community values like sustainability and inclusion, offer great opportunities to build bridges and break down unnecessary boundaries across our industry and far beyond.

Can you tell us more about the themes of this year's annual event?

The anchoring theme for this year's event is Breaking down boundaries for a brave new world.

Evolving technology, virtual worlds, digital marketplaces, and increased awareness of the importance of community values like sustainability and inclusion offer great opportunities to build a truly inclusive and sustainable world in which boundaries are fading and silos are broken down.

We are completely changing the way we interact, using new communication channels, multiple identities and innovating the way we create, store and exchange value. What does this

mean for the payments and fintech industry and how can we make sure we are not left behind? What do the next 10 years in the financial services industry look like?

What does breaking down boundaries mean for important concepts like diversity, equity, inclusion, and sustainability?

Breaking down boundaries in concepts like diversity, equity, inclusion, and sustainability means actively removing obstacles that hinder progress in these areas. It entails promoting the inclusion of individuals from various backgrounds, dismantling systemic inequalities, ensuring that everyone feels valued and respected, and adopting a holistic approach to address global challenges. This approach fosters a more inclusive, equitable, and sustainable world by recognising the interconnections between these concepts and promoting collaboration among diverse individuals and groups. In essence, it signifies a commitment to creating a fairer and more accessible society where everyone has an equal opportunity to thrive, while also addressing environmental and social concerns for the benefit of present and future generations.

What are some of the principles that underpin the EWPN, and who is it for?

The European Women Payments Network (EWPN) is a non-profit organisation dedicated

to fostering a community within the fintech and payments sector. EWPN's mission extends beyond gender, aiming to create opportunities for all minorities and champion a more diverse and inclusive industry. This is achieved through local networking events, an annual international event and awards ceremony, and research initiatives to advance these goals.

At EWPN, we view ourselves not merely as an organisation but as a movement. We consist of individuals within the fintech, and payments field committed to effecting real change. Our movement thrives on fostering difficult yet essential conversations for impactful industry transformation. It's a community of leaders, innovators, change-makers, and those willing to stir things up to drive progress.

What is different about this year's annual event & awards that we have not seen elsewhere or in previous renditions?

First off, we have moved our Annual Event for the first time to Vienna, Austria. This was a strategic decision to also focus more on the DACH and CEE regions.

The event itself is more intimate, with an even higher focus on diversity and inclusion, as well as some very focused industry-related topics.

Which gains can still be made in our industries?

In the fintech and payments industry, we've made substantial strides in gender diversity, but our work is not yet complete. While progress has been significant, there's more to achieve, including enhancing gender diversity in senior leadership and technical roles. At EWPN, we believe it's time to pivot our focus, broadening the scope of diversity and inclusion to encompass crucial aspects like race, religion, sexual orientation, disabilities, and

neurodiversity, thereby fostering a more comprehensive approach to diversity.

What would you say are the most valuable outcomes/success stories that have come out from the EWPN, in general, and the annual event & awards in particular?

It's a wonderful and rare occasion to have sincere and deep conversations about technical and business issues, as well as leadership and balance between being a human and an individual in collective spaces. The annual awards focus on recognising individuals making tremendous contributions to the industry and organisations at the forefront in promoting EWPN values. Awards such as 'Sustainable Business Champion of the Year', 'Positive Troublemaker Award' – Barbara Sessa (Senior Vice President – Digital Consumer Products Europe at Mastercard) Winner 2023, 'Fintech/Payments Leader of the Year' – Joanne Dewar (Board advisor and Diversity Champion) Winner 2023. Our success story is that we bring to light the many issues marginalised groups face in the payments industry and try to identify how we can solve these issues together.

Most importantly, the event is open to everyone, and it is not like any other payments industry event. We make real connections, we shed light on topics that are not often discussed and give platform and voice to those who are often overlooked.

Key conference takeaways

This year's EWPN event was an exceptional gathering that provided a unique space for open and heartfelt discussions encompassing technical intricacies, business strategies, leadership dynamics, and the delicate balance between individuality and collective progress within the payments industry. The annual

interview

awards played a pivotal role in highlighting and celebrating remarkable individuals who have made significant contributions to the industry and organisations that are leading the way in promoting the core values of EWPN. Notable awards, such as the 'Sustainable Business Champion of the Year', 'Positive Troublemaker Award' presented to Barbara Sessa in 2023, Senior Vice President of Digital Consumer Products Europe at Mastercard, and 'Fintech/Payments Leader of the Year' awarded to Joanne Dewar this year, a Board advisor, and Diversity Champion, exemplify the commitment to driving positive change.

The true success story of EWPN lies in its ability to shed light on the myriad challenges faced

by marginalised groups within the payments industry and, more importantly, in its commitment to collaborative problem-solving. What sets this event apart is its inclusivity; it's not your typical industry gathering. Here, authentic connections are forged, and underrepresented topics receive the attention they deserve, giving a platform and voice to individuals and groups who are often overlooked. In essence, the annual EWPN event and awards serve as a beacon of progress, bringing together diverse perspectives to create a more inclusive and equitable future for the payments industry.

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today!

listen & subscribe to the **voice of mpe podcast** and dive deep into the key trends shaping merchant payment ecosystem.

The Cross-Border Payments and Ecommerce Market in 2022-2023

by the Paypers



The cross-border ecommerce market is growing steadily, and it does not show any signs of slowing down - whether we talk about the B2C or B2B component. New technologies are being rolled out to streamline payment processes, trends and developments with the potential to shape this market become more important and easier to spot, and most certainly customer behaviours change as more and more services are being adapted to better suit shoppers' needs. All these elements help create a seamless environment for merchants and consumers, making purchasing and selling goods and services across borders easier.

Throughout the December 2022 edition of the [Cross-Border Payments and Ecommerce Report](#), the key objective is to provide helpful insights into major trends that drive growth in the cross-border payments and ecommerce space, while also tackling other relevant subjects for ecommerce businesses, in order to assist them in their bid to expand globally

and boost revenue. With this in mind, together with merchants, top players, consultancies, and industry associations, The Paypers put together a comprehensive compendium of data that gives merchants and technology providers alike a crucial advantage to thrive in the cross-border payments and ecommerce market.

Context and the size of the market

Current predictions indicate a [CAGR above 25.1% for the cross-border B2C ecommerce market](#) over 2022-2028 and an earned revenue estimated to reach more than USD 3 trillion by 2028. The B2B ecommerce market is also growing steadily. Corporate buyers are more open towards ecommerce, with [two-thirds choosing digital or remote channels](#) when making purchases. One of the main enablers of cross-border B2B ecommerce is represented by marketplaces. They have become a key part of the B2B buyer journey, with [60% of B2B buyers](#) stating that they are open to purchas-

report

ing on digital marketplaces. With this growing interest, however, come greater expectations: [80% of B2B buyers](#) now expect a seamless purchasing experience.

Report highlights

[The edition launched in December 2022](#) features a specific focus on the most relevant developments and trends currently governing public dialogue in cross-border ecommerce and cross-border payments. The future of platforms and marketplaces, D2C ecommerce, sustainability in ecommerce payments, and payments infrastructure and orchestration are just some of the themes analysed in-depth. The report puts a lens on local markets, dwelling on several diverse spaces, from insights and local developments in the UK to digital

transformation and the high-speed rise of the Asian market or LATAM. Moreover, necessary conversations have been opened regarding instant payments, along with other poignant local and regional regulatory updates impacting cross-border payments and ecommerce.

Thus, without further ado, we invite you to download your free copy [HERE](#) and explore the Cross-Border Payments and Ecommerce Report to stay one step ahead in this competitive market!

Raluca Constantinescu
Lead Editor, The Paypers



berlin
march 12-14, 2024

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Industry news

#regulation

Eurosystem proceeds to next phase of digital euro project

(Published: October 18, 2023)

This decision follows the completion of the investigation phase launched by the Eurosystem in October 2021 to explore possible design and distribution models for a digital euro. Based on the findings from this phase, detailed in a report published today, the ECB has designed a digital euro that would be widely accessible to citizens and businesses through distribution by supervised intermediaries, such as banks.

read more:

<https://www.ecb.europa.eu/press/pr/date/2023/html/ecb.pr231018~111a014ae7.en.html>

Australia announces a draft law on digital payments

(Published: October 11, 2023)

Reforms to the Payment Systems (Regulation) Act 1998 – Exposure draft legislation

read more:

<https://treasury.gov.au/consultations/c2023-452114>

PayPal's merchant rules raise prices for consumers, lawsuit says

(Published: October 11, 2023)

A proposed class-action suit argues that merchants should be allowed to steer customers to different, cheaper payment options

read more:

<https://www.washingtonpost.com/business/2023/10/05/paypal-venmo-lawsuit-anti-steering/>

#M&A, new funding

Barclays explores sale of stake in \$2.5 billion UK payments unit

(Published: September 2, 2023)

Barclays Plc (BARC.L) is exploring the sale of a stake in the unit that processes payments for UK merchants as the British bank seeks a partner to help grow the business, four people familiar with the matter told Reuters.

The bank is considering bringing in a partner with the strategic “know-how” to expand the business, as well as raising capital, but has yet to decide how big a stake it might sell, said the people.

read more:

<https://www.reuters.com/business/finance/barclays-explores-sale-stake-25-blN-uk-payments-unit-sources-2023-09-04/>

Nexi expands its brand into the dach region

(Published: September 20, 2023)

The payment service providers which are part of Nexi Group, Concardis, in Germany and Aus-

tria, and Nets, in Switzerland, will operate under the Nexi brand going forward. Following the merger of Nexi, Nets and SIA in 2022 to create an advanced and innovative European PayTech leader, the rebranding of these companies is the logical step forward to realise Nexi Group's strategy to be European by scale and local by nature. .

read more:

<https://www.nexigroup.com/content/dam/corp/downloads/media/press-release/2023/2023-09-20-pr-nexi-expands-its-brand-into-dach-region.pdf>

ABN AMRO sells minority stake in EMS to Fiserv (Published: September 26, 2023)

ABN AMRO has reached agreement on the sale of its minority stake in EMS to Fiserv. Founded in 2005 as a joint venture, EMS is a Netherlands-based digital payments business, providing innovative and proven infrastructure and high-quality technology for processing payments between merchants and their customers

read more:

<https://abnamro.com/en/news/abn-amro-sells-minority-stake-in-ems-to-fiserv>

France's Worldline takes on Banca del Fucino merchant acquiring business (Published: October 5, 2023)

French payments company Worldline has agreed to buy Banca del Fucino's merchant acquiring activities and to strike a long-term partnership with the Italian lender, the two

firms said in a joint statement on Thursday.

Under the terms of the deal, whose closing is expected within the next three months, Worldline's Italian unit will pay 25 million euros (\$26.3 million) for the business.

read more:

<https://www.reuters.com/article/worldline-banca-del-fucino-merchant-acqu/frances-worldline-takes-on-banca-del-fucino-merchant-acquiring-business-idUSL8N3BBICT>

Fiserv Acquires Skytef and Broadens Network of Strategic Partners in Brazil to More than 1,000 (Published: October 11, 2023)

Fiserv, Inc. (NYSE: FI), a global leader in payments and financial technology, announces the acquisition of Skytef, primary distributor of Software Express's SiTef® (Solução Inteligente de Transferência Eletrônica de Fundos), from Fiserv, the leading Electronic Funds Transfer solution in Brazil.

Through the acquisition Fiserv strengthens its distribution network in the country, adding relationships with more than 600 ISV partners and approximately 27,000 merchants, bringing its total number of partners to more than 1,000. Fiserv also adds experience with Traditional Terminal, Android Point of Sale (APOS) and Multi-merchant solutions that enable terminal applications to be shared by multiple merchants using the same device.

read more:

<https://newsroom.fiserv.com/news-releases/news-release-details/fiserv-acquires-skytef-and-broadens-network-strategic-partners>

#new products & solutions

NAKA Launching the First Self-Custodial Payment Card/ Scheme Working on POS Terminals Worldwide (Published: September 27, 2023)

NAKA has developed a new technology that bridges the gap between the traditional payment industry and the blockchain world. It encompasses a unique payment scheme running fully on smart contracts and a self-custodial payment card that is available to anyone without any bank intermediaries. The NAKA payment scheme and card are fully compatible with the EMV standard, an acronym representing Europay, Mastercard, and Visa. This allows compatibility with virtually any point-of-sale (POS) system on a global scale.



read more:

<https://www.bloomberg.com/press-releases/2023-09-27/naka-launching-the-first-self-custodial-payment-card-scheme-working-on-pos-terminals-worldwide>

Castles Technology to Support Worldline's international

Deployment of Android Payment Solutions in UK with Revolut and Tyl (Published: October 11, 2023)

Castles Technology, one of the world's top payment solutions providers is pleased to announce a partnership with Worldline (Euronext; WLN) for its first international deployment of a comprehensive range of Android payment terminals and associated services, including repair and staging.

Through its global coverage, this partnership will empower Castles Technology to strengthen its leading position in the EMEA region as the third-largest global provider. Furthermore, it will drive substantial growth in other regions by enabling the delivery of a comprehensive range of cutting-edge products and services worldwide.

read more:

<https://www.businesswire.com/news/home/20231006025537/en/>

Fiserv and Plaid to Revolutionize Secure Data Sharing for Financial Institutions and Consumers (Published: October 12, 2023)

Fiserv, Inc. (NYSE: FI), a leading global provider of payments and financial services technology, and Plaid, a data network at the forefront of the digital financial landscape, today announced an agreement to enable secure and reliable data sharing through application programming interfaces (APIs), addressing growing consumer demand to access their financial information when, where and how they want.

read more:

<https://newsroom.fiserv.com/news-releases/news-release-details/fiserv-and-plaid-revolutionize-secure-data-sharing-financial>

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