

# POSitivity )))

It was a blast again!

bigger! better! more colourful!



berlin  
march 12-14, 2024

key moments from the conference

# 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 excited to welcome you to the new # of POSitivity magazine. This issue covers the mpe 2024 conference key moments, summaries, and behind-the-scenes videos.

The 17th annual European merchant payments industry conference is over.

**It was a blast again! bigger! better! more colourful!**

mpe 2024 hosted everyone, from big merchants to global & local payment players, from established banks & PSPs, from tech leaders to new challengers & innovative start-ups. Our community defined what's next in Europe and unlocked new opportunities for the next few months.

We experienced incredible three days at the best venue in business, the InterContinental Berlin. **THANK YOU for helping us to make the mpe 2024 conference a success!**

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 2024 highlights? We proudly characterize the 17th mpe as our biggest and best event ever!

## 8 interesting facts about mpe 2024:

- 3,000 accepted meetings at the mpe 2024, leading to the best networking opportunities for
- 1,350 senior-level payment professionals

(the highest No. of attendees)

- 350+ merchants (the most significant presence of global merchants yet)
- 160+ remarkable speakers (at the first colourful mpe stages ever)
- 90+ sponsoring partners (extended exhibition - the hotel reserved exclusively for the mpe!)
- 50 runners at the annual 5K Run (famous mpe run is growing)
- new conference formats: fire-side chats with powerful women
- new industry report launch & book signing sessions

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

- high-quality content & learning
- unparallel networking & business opportunities
- relevant connections & friendly atmosphere

If you are keen to learn about what's next in European merchant payments, read the summary & insights and watch the videos from the mpe 2024.

Let's dive in...happy reading!

Warm regards,  
**Natalia Ivanis**



**P.S.: We are looking forward to seeing you all at mpe 2025! Next March 18-20, we will be back as usual in Berlin. In the meantime, please save the dates; mpe 2025 will open the registration soon!**

# a glimpse into **mpe 2024's** pinnacle moments

The mpe 2024 conference (March 12 - 14) surpassed all expectations, emerging as our most successful event to date!

mpe 2024 hosted a record number of **1,350 participants, 160+ amazing speakers, and 90+ industry leaders sponsoring and exhibiting.**

The atmosphere buzzed with excitement as industry leaders convened for our annual merchant payments conference. Attendees gathered to gain knowledge, make connections, and strike deals within the intimate and private setting of the 5-star InterContinental Berlin.

What made the 17th mpe conference so unforgettable? Here are some of the highlights:

- mpe introduced a new **dopamine menu** that elevated the senses and energized the social battery of everyone attending the conference journey.
- launch of a **new industry book & report** and opportunity to meet the authors:

New report from **Arkwright Consulting/ Francesco Burelli: PAYMENTS FROM A MERCHANT'S PERSPECTIVE, A EUROPEAN INDUSTRY ASSESSMENT**, for the first time released at the mpe 2024 conference.

New industry book **"Understanding Payments" by famous Neira Jones**, was exclusively launched at the conference in a book signing session.

- New conference format, **"topical roundtables"**, offered a one-to-one networking and discussion platform for interaction and col-

laboration.

- Captivating informal **fire-side chats** explored "soft topics" such as marketing and expanding our space for diversity & inclusion discussions.
- The vibrant mpe sports community connected more than 50 sport fans for a memorable **5K run**, fostering camaraderie and wellness among all attendees.
- **Dragon's Den style competition** showcased ground-breaking ideas improving merchant payments in front of the jury, known as the Innovation Hub (page 55).
- After-hours events served the best payments drinks at **networking dinner & cocktail reception**.
- prestigious **mpe awards & gala dinner** on the second night recognized the achievements of the best companies & individuals in merchant payments! (page 47)
- For the first time in the conference history, we booked the InterContinental Berlin, providing an exclusive conference venue only to the mpe conference delegates while being closed to the public.

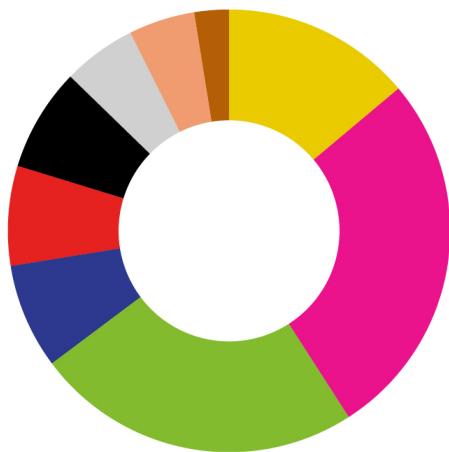
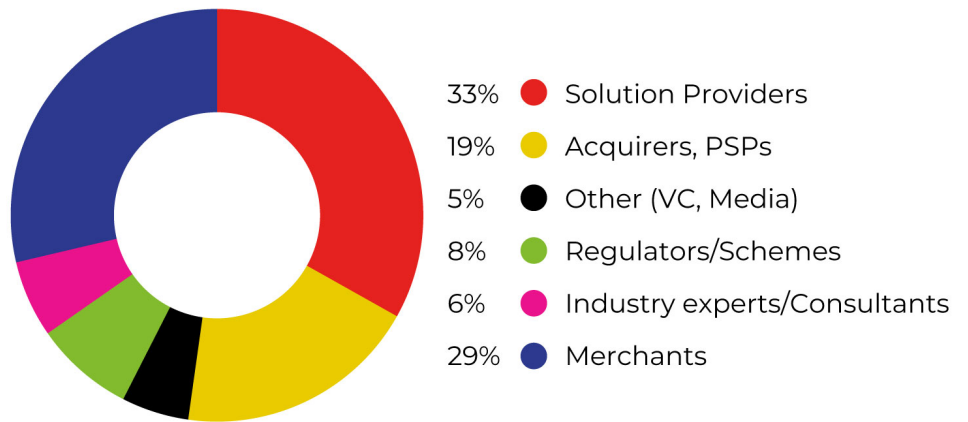
At mpe 2024, we fostered a sense of community where friendships were forged, and ideas flourished in a welcoming atmosphere.

**Thank you to the attendees, speakers, advisors, and partners who joined us for this unforgettable experience as we shaped the future of payments together.**



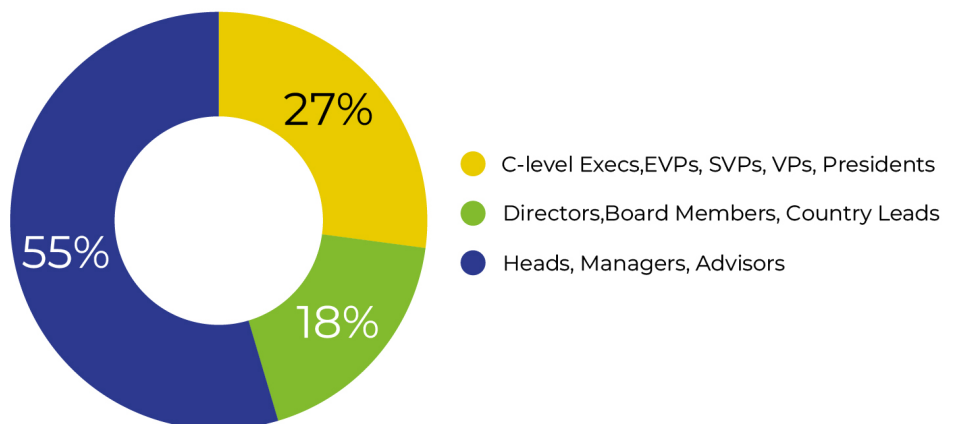
## mpe 2024 figures

### industry breakdown



### geography breakdown

### seniority breakdown



# the essence of **mpe 2024** / photos & videos



## Curious to see **behind-the-scenes** moments?

Watch this selection of short videos from mpe 2024:

### **in the shoes of a delegate**

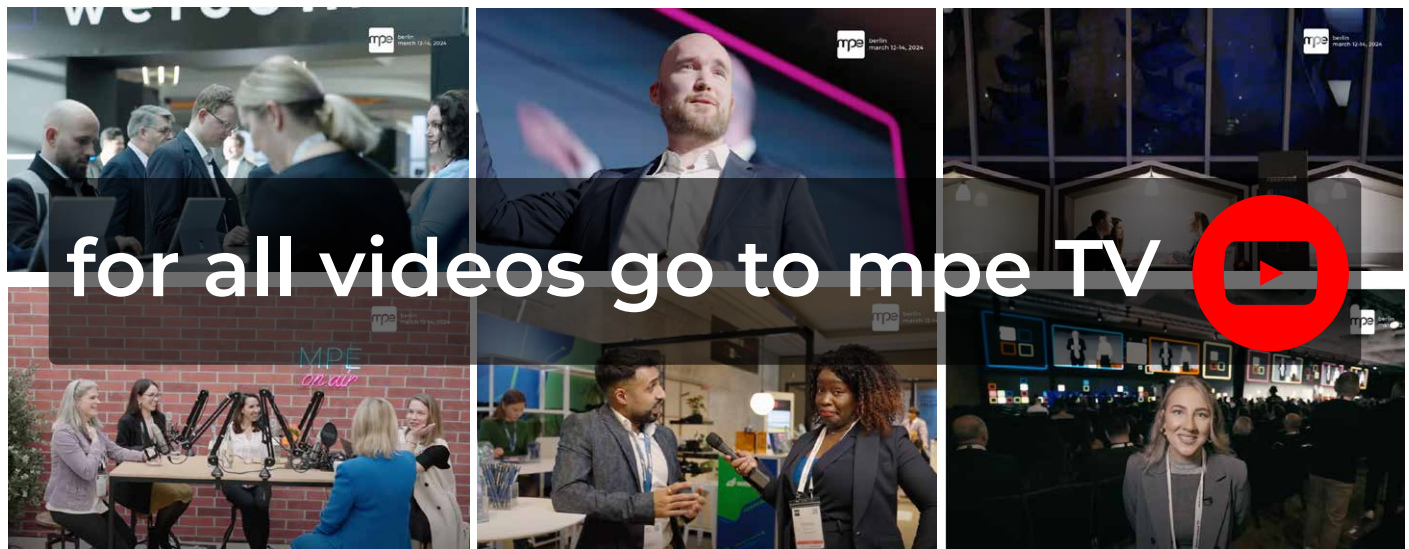
Put yourself in the shoes of delegates with amazing Alice Corden as she explores #mpe2024 and discovers what's new this year. Enjoy the behind-the-stage moments before the grand start!



## future trends & innovation with Sandra Mianda

Explore the newest and upcoming innovations in the industry alongside payments experts.

Watch this video and discover the potential of start-up semi-finalists, listen to the judges' feedback and learn who made it to the grand finale and was crowned the start-up winner in merchant payments!



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**LHV**

# mpe 2024 moderator summaries



**Volker Schloenvoight,**  
Principal @ Edgar,  
Dunn & Company

## Session / Merchant of Record, Marketplace, Platform or PayFac

Whilst payment schemes clearly define the different models incl a description of key responsibilities, there appears to remain much confusion and uncertainty in the industry around the 'models' that merchants or (SaaS) platforms can pursue to engage more widely in the provision of payment acceptance services; hence, this session was eagerly anticipated and well attended. We started with two introductory presentations. Firstly, Matt (Reach) and Kenny (NBA) talked about how both organisations have worked together to address key pain points such as fees and approval rates for recurring-based streaming platforms especially in a cross-border context. Particular focus was given to Merchant of Record model which enables local acquiring channels depending on where the consumer sits. As a Merchant of Record you take responsibility for the payments process assuming liability on behalf of the businesses and you become the entity in the terms & conditions in the sales contract.

In the second presentation Alisa (Guesty) provided a thorough description of how it implemented GuestyPay for the hospitality merchants trading on its 'all-in-one platform'. What are the key drivers in Guesty's payment strategy and how does this impact the selec-

tion of the right business model. Especially the alignment of regulation and liability scenarios with the different business models was well described. In this particular case, a decision was taken to go down the regulated PayFac route.

For the subsequent panel discussion, the speakers were joined by Ugne (payabl.) and Mike (JPMorgan).

In the open discussion we started defining the roles that payment providers or acquirers would play in the different models, ranging from a full-stack service provision in the Merchant of Record model to an acquiring compliance and scheme relationship focused model in a PayFac model. We then explored the differences in models (especially Merchant of Record) between the US and Europe, and how it aligns with scheme imposed location rules. What clearly came out in the discussions throughout was the importance of different liability types, the appetite of a merchant or platform to accept any of those and how those decisions would ultimately impact the selection of the most suitable model.

It was a fascinating discussion that, hopefully, provided more clarity in this complex environment.

## Session / Cross-border payments made easy

There are so many different facets and complexities around cross-border payments which could not all be covered in this session. However, we ended up with a fascinating debate about the pain points of cross-border payments and how they can best be addressed. Charlotte (Flagship Ad-

visory) started us off with a great overview of definitions, use cases, market sizing and an analysis of current and future business models and players. This was followed by ShengLiang's (UnionPay International) description of how its company engages with European merchants to support payment acceptance e.g. for digital wallets for the growing number of Asian tourists in Europe (57% of Asian tourists surveyed stated their intent to travel to Europe in 2024).

The speakers were then joined on stage by David (TerraPay), Jacques (nexo) and Juan (dLocal).

In this subsequent panel discussion we firstly explored the different challenges of cross-border payments, namely transparency, timings and costs, and how they can be overcome. A common view was that innovations, largely driven by fintech players, are gradually replacing incumbent payment processes but that some of those implementations will take time. Furthermore, close interaction with local regulators is important. Very quickly the topic of standards came up. Whilst there is no disagreement about the need for standards, it was challenged whether a global standard will ever be achieved and whether it might not be more realistic to achieve regional standards with interoperability amongst those. There might also be a difference between in-store and online payments. Whilst merchants are looking for global standards in POS infrastructure, online payment preferences with local APMs may well limit the opportunity to standardise those payment preferences.

The panel discussion concluded by exploring future technologies that have the ability to impact crossborder payments. Open interoperability and API connectivities enabling fintechs to engage with the bank-

ing community will help drive efficiencies; digital wallets and CBDCs can provide alternative means to move money.

Whether cross-border payments will ever become easy remains to be seen but new players and technologies appear to start shaking things up a bit and consequently deserve attention.



**Neira Jones,**  
Independent  
Advisor &  
International  
Speaker

### Session / Innovation competition key-notes & panel summary

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 eleven 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 many more... But the rules are the rules! In my book they were all winners, and we were glad that MPE 2024 gave them the exposure they deserve. Before the public vote on Day 2, we listened to keynote presentations from Natalie Kelly (Visa) and Pinar Koygun (Worldpay). Natalie gave us a view from the top on fraud trends, explored how AI is changing everything from more sophisticated forms of fraud to consumer expectations, and how Visa can help the ecosystem tackle the new changes. Pinar introduced the latest Worldpay's Future Shoppers research, revealing that custom-

ers are ready to embrace retail innovation right across the 6 new shopper types and explored in more detail the three most technologically-aware payment personas, giving us insights into what motivates them and what they're likely to expect in the future.

It was also my pleasure to moderate a panel to explore the meaning of innovation in payments with Robert Bueninck (CEO, Unzer), Neil Caldwell (SVP Merchant Sales & Acquiring, Europe, Visa), Robert Kraal (Co-Founder and CDBO, Silverflow), and Pinar Koygun (Worldpay). 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 that are reshaping our world.

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 and explored the concept of Unified Commerce. This led us neatly to discuss the safety, security and economic challenges that the with which the various payments ecosystems continue to grapple. 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 compromise the integrity of ecosystems, also covering how, during turbulent economies, merchants have changed strategies to react quickly to their customers' changing needs. We ended up the discussion with a crystal ball moment, where each of the panellists told us what they saw as the most exciting innovations for the next five years: secure real-time payments, omni-channel, and making it simple for everyone.

And this was a very good warm-up to the Inno-

vation Hub Competition Final. I look forward to the MPE 2025 keynotes on innovation

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**David Birch,**  
Director of  
innovation @  
Consult Hyperion

### **Session / BIG TALK: forward-looking trends that will likely shape the payments ecosystem**

In a wide ranging opening discussion, there were 3 topics that really stood out for me:

- The first of these was the focus on Account 2 Account (A2A) payments in the coming 3-5 year strategic timescales. It was particularly interesting to me to see the merchants focus on A2A as a way forward in the retail payments space. Whilst CBDC may also be potentially disruptive downstream, across foreseeable future, it is A2A that demands attention from merchants and acquirers alone.
- The second topic was open banking. There were a number of negative comments about open banking throughout the event. It seems that open banking has yet to realise its potential to bring more competition into financial services.
- Finally, of course, the subject of artificial intelligence (AI) could not be avoided. The panellists shared the general opinion that AI will be the most disruptive technology and this is not a very surprising view but how exactly AI will change the retail payments space is, to me at least, not entirely clear.

I have to say that from a chairman's perspec-



tive have a panel with such an interesting range of speakers was a great way to get the conference kicked off in a relaxed manner with the audience genuinely leaning in to enjoy the discussion and interaction. Many thanks to Martina, Chris, Kenny, Atze and Killian for being so open and engaged.

### **Session / Generative AI in payments**

Francesco Burelli opened the much-anticipated session on generative AI with a very helpful and well-structured presentation setting out where exactly generative AI fits into the more general world of AI and talked us through the evolutionary curves around the technology. I particularly enjoyed his chart showing the machines progress from worm to ant to management consultant to octopus and so on (I may not have remembered this exactly correctly!). Francesco's perspective left me more convinced than ever that we have not yet taken on board the truly disruptive potential of the technology, which is on the consumer side of the transaction, and I expect this to be a major theme of next year's conference as we move into a world of smart wallets, agents and (eventually) digital currencies.

Ercan Cilic took us through a real example of using AI to support merchants in delivering a better shopping experience. Unfortunately Juspal Manic was unable to attend due to the actions of communist agitators at Berlin airport but fortunately Galit Shani-Michel was able to join us on stage and illuminate the conversation with actionable insights around the immediate potential for AI to help deal with fraud.

### **Session / Conference outcomes session**

I thought this was the best conference outcomes panel that I've had the privilege to chair at MPE over the years. Thanks to the strike at

Berlin airport, no one was leaving early to grab a flight so I had a full room and a captive audience to join Dwayne Geffreie, David Budzeyski, Brittany Allen and Lena Hackelouer in reflecting on what they had enjoyed at the event.

As you would expect the panel covered quite a few topics that had come up during the conference. Reinforcing my view, the discussions wandered across fraud, customer intimacy and organisational efficiency, all areas where I think AI will be a much bigger part of the agenda next year. Other big topics of conversation were open banking, CBDC and account to account, all of which were covered in the wide ranging discussion. I raised the issue of the negative comments about open banking because I still can't decide whether these represented a real change in direction or a frustration at the rate of change.

Personally, I'm really looking forward to seeing how these topics evolve during the next 12 months and I'm already looking forward to next year's event.



**Janusz Diemko,**

CEO - Founder

@ XELOPAY

### **Session / Fraud prevention & cybersecurity: Better together**

Xavi Sheikrojan [Senior Risk Intelligence Manager] Signifyd summarised fraud trends in his keynote presentation; significant friendly customer fraud around returns and disputes

fraudsters are becoming institutionalised utilising the latest Gen AI technologies and Bots, even providing fraud as a service. Not balancing security v convenience properly leads to false declines causing billions in potential lost sales and affects customer long term value. Whilst rich customer data improves sales and the customer experience this leads to fraudsters focusing on this potential treasure trove of value thru account takeovers, ID theft, payment and loyalty / gift card fraud.

The panel of knowledgeable and passionate experts led to an interesting and lively discussion of fraud trends and how we can as an industry collaborate to minimise its effects; Andrew Boyajian [VP of Product for Payments & CX], Niels Lohmüller [Senior Director, Acceptance Solutions VISA], Muni Vinay Kamisetty [Head of Technology & Innovation FairPrice Group], Adrian Marinica [CTO Maxcode] and the key takeaways were;

- The industry is in a war of attrition with fraudsters with Gen AI and bots being utilised by both sides; with the ability to spoof kyc biometrics with face, voice, video – so gen AI fraud strategy is a must
- collaboration and sharing of best practice and data around fraud is vital to minimise levels of fraud; with the card schemes focused on providing data and insights to partners
- a move away from passwords to FIDO tokens / passkeys will improve authorization rates on fully authenticated transactions, lower false declines, and provide a consistent, seamless customer experience.
- in the open banking and real time account to account payments area focus on A2a – payee confirmation; account takeovers
- solutions need to be implemented that provide a comprehensive view of the business, and together machine learning / AI mod-

els data and decision making can be sped up improved and better organised but the human factor, employees and logic are still important

- the appropriate trade-off in customer convenience and UX v security should be a key priority for merchants; e.g. focusing on Transaction risk analysis, risk scores, behavioural customer analytics
- a European ID scheme will be an additional barrier to fraudsters in various scenarios
- quantum computing which will be able to decrypt all current security protocols and data being harvested now, even though unlikely to occur in the next 5 years still requires work on new quantum encryption protocols.



**Flavia Alzetta,**  
CEO and Founder  
@ PayInnovate LTD

### Session / Effective risk management

- overall fraud is expected to continue to grow over the coming 3 years in excess of 40% according to Mastercard data. Fraud levels vary significantly by industry and geography. Effective strategies could be developed and executed to somewhat minimise fraud opportunities and manage economic impact.
- Approaches and tools have been developed to help detect fraudulent transactions, and they are commercially available. Merchants, who offer services and products for which there is a time elapse in delivery (e.g. flights, accommodation, subscriptions) could also

look at alternative ways of managing fraud financial exposure by looking at products such as the ones offered by Envisso.

- With increasing broad digitalisation in many industries (e.g. the car/mobility sector) an ecosystem approach is likely to be rewarding all operators and limit fraud exposure and overall risk. During our session, we learnt how Elli (a company within the Volkswagen group) is developing end to end approaches and solutions. With digitalisation of the customer interfaces (e.g. customer app, digital payments, digital customer recognition) the ability of fraudsters to be successful in “free refuelling” become really slim.



**Chen Zamir,**  
Founder @  
Nativerisk

### Session / Tokenization and Token Vaults

Stephan Hackenberg (G+D) and Suzana Kordumova (Netcetera) have talked about how tokenization can be leveraged for Click to Pay merchant solutions. The presentation included interactive polls with crowd participation that raised a few interesting points. Firstly, that >80% of merchants already use tokenization solutions. Secondly, despite that about 40% have reported that they see a negative impact on their performance.

A second presentation from John Noltensmeyer (Tokenex) touched on how tokenization in payments has historically been used for PCI compliance, but network tokens can also im-

prove payment outcomes for merchants by increasing authorization rates, lowering interchange fees, and improving the customer experience. In order to realize these benefits however, merchants need to have an understanding of the functionality underpinning network tokenization such as the Token Requestor ID (TRID) and Payment Account Reference (PAR).

These speakers were joined by Matteo Gamba (Wayfair) and Chen Zamir (Nativerisk) to discuss the intricacies of implementing token vaults, choosing the right vendor and enhancing your product with Click to Pay. Key takeaways were:

- Implementing a token vault as a merchant can prove to be harder than it seems, especially with the PCI compliance requirements as well as the engineering effort that needs to be secured for it.
- As adoption of network tokens is not 100% yet, it's necessary to monitor ongoing performance and address issuers that are behind in adoption.
- When assessing tokenization services, it's imperative to check which TRID (Token Request Identifier) is used for token generation and validate it can in turn be used consistently across PSPs if necessary.
- Data shows that Click to Pay can increase authorization rates by up to 4%.



**Gary Munro,**  
CTO /  
Technical Director  
@Consult Hyperion

### Session / Digital wallets

The Digital Wallets session provided a fascinating insight into the use of bespoke digital wallets as a platform for enabling innovation. The presentations from Michalis Michaelides from BPC and Eric Cicilla from Regional Card Processing looked at wallets from a government and issuing perspective, both as part of a digitisation strategy.

In the presentations we learned how governments can make use of bespoke digital wallets to enable delivery of digital services to the benefit of end users in a cost effective way. We also discovered how bespoke digital wallets can enable banks in Europe can directly provide services tailored to their end users, enabling innovation that wouldn't be possible as part of the Apple / Google / Samsung Pay ecosystem.

Simas Simanauskas from Connectpay joined the speakers to form a lively informative panel discussion answering a diverse range of questions from the audience looking at all aspects of Digital Wallets. The panel were firmly of the opinion that Apple & Google pay type wallets can not provide the types of wallet services that end users need for good digital services.

A bespoke wallet provides the wallet users with the dedicated flows they need, however access to the mobile interfaces would enable them to provide improved experiences. The regulator is seen as central to enabling a fair ecosystem that allows for innovation in the wallet space, as can be seen from what has happened in India. The digitisation removes cash from the system and provides the population with secure identity and payment services.

Whilst the marketplace for wallets looks an already crowded space, wallets providing services that end users connect with can gain trac-

tion, either through the rewards or additional services they provide. Indeed if we look outside of Europe, there are a plethora of wallets accepted at a range of merchants, each tailored to a different user group and experience.

In Europe the upcoming introduction of the EU Digital ID Wallet should provide further room for innovation through coupling Identity with payments, loyalty, transit, investment, P2P etc.

Key takeaways from the session are that:

- digital wallets should be part of government and organisational digitisation strategies.
- Apple / Google / Samsung are gatekeepers for now, but regulation can bring change.
- Bespoke digital wallet solutions can enable banks and FIs to get on the front foot for provision of digital payments services to their clients.



**Eric Grover,**  
Principal @  
Intrepid Ventures

### Session / Payment Rails: Public, Private Sector, or Does It Even Matter?

The world is served by a patchwork of inter-operating, complementary, and competing public and private-sector payment systems. They have different DNA, different levels of dynamism, resources, accountability, power over their competitors and users, incentives, and objectives. Whether the private sector or state provides payment rails has enormous implications for value and innovation.

Governments operate payment systems because of national security concerns, because the private sector is viewed as unable or unwilling to serve a payment need, for system resiliency, in pursuit of system efficiency, and, viewed through the lens of Nobel-Prize winner James Buchanan's Public Choice Theory, because public bureaucrats seek to expand their remit, power, and prestige.

However, government is less innovative than the private sector. Most payment innovation comes from the private sector, which invented cash, checks, interbank clearing, credit cards, global bankcard networks, electronic bill and P2P payment systems, e-wallets, and digital currencies.

Central banks are often conflicted. They're less accountable than private-sector actors. Their operating payment systems deters private-sector entrants, would-be challengers, and innovation.

I contended that the bar for governments providing payment systems should be high. Unless the private sector is unable or unwilling to serve important payment needs or a compelling national security interest is at stake, the state should encourage and defer to private-sector payment systems. Private-sector payment systems enjoy greater dynamism, and are more innovative, accountable, and self-correcting. Public-sector payment systems are less answerable to those they serve, less innovative, and often conflicted.

Our panel with the CEO of EBA Clearing's CEO Hays Littlejohn, Mastercard's SVP of Regulatory Affairs and Public Advocacy Jesse McWaters, and the Bundesbank's Senior Payment Expert, Strategy, Policy and Oversight; Payments and Securities Settlement, David Ballaschk, discussed.

- There was consensus that the private sector should lead in payments innovation. It's better seeing market needs than regulators are.

- Where the central bank operates payment systems that compete with private-sector payment systems, clear separation between its regulatory and supervisory functions and payment operations should be maintained.
- Central banks providing interbank payment platforms in addition to the private sector may increase system resiliency.
- There are benefits to competition in payment systems, even interbank payment platforms, though the optimal number of competing payment networks may be less than in other sectors.
- Competition is the best regulator of payments efficiency.
- There are things only the public sector can do. Only the central bank can provide settlement in central bank money, whether via central bank accounts, tokens, or cash, for which there is demand.
- Central banks at times have adopted a self-serving "loose definition of market failure" to justify developing new payment systems. Particularly but not exclusively in emerging markets, they've argued that private sector doesn't adequately serve the bottom of the socio-economic pyramid and that that justifies their developing new payment systems
- Consumers and businesses transact mostly in commercial bank money. And, when central banks provide CBDC tokens, private-sector systems can distribute and manage them.
- CBDCs are unlikely to be a panacea for cross-border payments.
- Conflicting compliance and governance are a bigger obstacle to commercial interoperability between national payment systems than establishing processing bridges.
- States will have sovereignty and national security concerns that may cause them to want to control payment systems.





**Gabriel Lucas,**  
Associate Director -  
Payment Expert  
@ Redbridge

### Session / Value-added services for modern commerce

Insightful session about “value-added services for modern ecommerce”, where speakers and panellists could share their experiences, strategies and innovative payment solutions:

Samuel Flynn (Hands In) made a fantastic presentation about innovative solutions around split payments and “save now buy later”.

Jana Maleckova (Everifin) and Yves Ruland (Entrytickets / Datatim) presented a beautiful success story that started at MPE2023 whereby Entrytickets is leveraging Open Banking and value added services (i.e., e-invoicing and refunds).

Julian Martin Capote (Miravia, Alibaba Group) shared with us some extremely valuable insights from a very fast growing ecommerce platform.

Key takeaways from the session:

- Payments are way beyond a pure commodity, bringing real value to end-customers and merchants, and contributing to the European sovereignty thanks to Open Banking.
- Value-added services are here to stay and keep growing, as merchants seek for new ways to differentiate themselves and providers keep reinventing payments to create new source of revenues.



**Mark Beresford,**  
Director @ Edgar,  
Dunn & Company

### Session / The complexity challenge

Mark's first panel on Day 1 of the event was “the complexity challenge” – a hot topic amongst merchants wishing to accept more payment methods, across more markets, across more sales channels. The panellists were:

- Gabriel Lucas / Redbridge
- Tamas Huszar / Mastercard
- Andrzej Tomaszewski / Prezi
- Matteo Gamba / Wayfair
- Eelco Dettingmeijer / PPRO

Both Gabriel and Tamas presented their perspectives in two brief presentations before the panel was introduced. The panel session covered a wide arrange of challenges that merchant must deal with. Topics included optimisation of payment methods/choices for customers, engagement, conversion, seamless checkout, retention, end-to-end solutions vs payments orchestration vs payments facilitation and payout distribution. The panellists all agreed that this session covering complexity in payments was a topic that was not going to be simplified overnight. In fact, for many, payments and the acceptance of payments for many enterprises, large Tier 1, merchants was getting more complex – not just in terms of technical complexity but also in terms of regulatory and compliance.

New payment methods like “Buy Now, Pay Later” (BNPL) services and cryptocurrencies are gaining traction, requiring merchants to integrate with new platforms and understand

their associated risks and regulations. Consumers are increasingly using digital wallets like Apple Pay and Google Pay, as well as contactless payment methods. This requires merchants to invest in compatible payment terminals and infrastructure in store. Equally, online merchants must be prepared to accept global and internationally recognised wallets but also deal with local payment methods. Consumers, it was stated by the panellists, are always going to use their preferred payment methods and that means more work for merchants to be ready to accept and process these preferred payment methods.

Payment orchestration was one topic that the panel addressed as a mean of a potential tool for merchants to navigate the growing complexity of payment acceptance. Payment orchestration platforms act as a central hub, allowing merchants to integrate with multiple payment processors and gateways through a single API. This eliminates the need for individual integrations with each provider, saving time and resources. Payment orchestration platforms can intelligently route transactions to the most suitable payment processor based on factors like cost, transaction type, and risk profile. This can optimize processing fees and improve transaction acceptance rates.

Overall, the payment landscape is becoming more dynamic and requires merchants to stay informed about evolving technologies, security threats, and regulations. While complexity increases, it also presents opportunities for merchants to offer a wider range of payment options and improve the customer experience. The panellists agreed that the complexity question is not likely to go away and we all agreed that this topic would still be discussed in five years' time – when a different set of complexity challenges will be discussed.

### **Session / The endless possibilities of Soft-POS**

Mark's second panel on Day 2 of the event was "the endless possibilities of SoftPOS" – one of the topics that MPE has included on the agenda for several years and was seen to be a "possibility", prior to 2024, but this year, SoftPOS was very much seen as the "reality" rather than a possibility. The realisation that SoftPOS has come of age and is being deployed in a variety of use cases and different merchant verticals. The panellists were:

- Housseem Assadi / Dejamobile
- Federico Gambi / Mastercard
- Wendy Hompes / ING
- Alan Moss / Newland Payment Technology

Housseem and Federico first presented their perspectives in two brief presentations before the panel was introduced. Housseem, from Dejamobile gave some real-world use cases of SoftPOS and Federico, from Mastercard described the future developments in payment acceptance for merchants which included SoftPOS.

The panel discussed was kicked off by Mark asking the panellists for a definition of SoftPOS for the benefit of the audience. It was quickly established by the panellists that SoftPOS, short for "Software Point of Sale", which is a technology that transforms a mobile device (a commercially off the shelf device such as a smartphone or a tablet) which is equipped with Near Field Communication (NFC) into a contactless payment terminal. This eliminates the need for traditional hardware POS (Point of Sale) systems. Effectively, everyone in the audience, as Mark announced, could be a merchant by simply downloading a SoftPOS app to their phone. Obviously, other than the usual authentication and a contractual agreement with a merchant



acquiring institution, the possibility of everyone being their own merchant is closer with SoftPOS than it was with a M-POS card reader or a traditional POS hardware technology.

SoftPOS offers a variety of use cases for businesses due to its portability, affordability, and ease of use. The panel described the use cases and different merchant verticals where SoftPOS was being deployed. SoftPOS eliminates the upfront cost of traditional POS hardware, making it an attractive option for businesses on a budget. Merchants can accept payments anywhere with an internet connection and an NFC-enabled device. This is ideal for mobile vendors, pop-up shops, or businesses operating at temporary locations like, music venues, outdoor events, farmers markets or trade shows. It was noted that SoftPOS apps are generally user-friendly and require minimal training for staff, making them a good fit for smaller teams.

SoftPOS transactions can be completed quickly and efficiently, reducing wait times for customers. Queue boosting was one use case that some of the larger enterprise merchants were using SoftPOS – as described by Wendy at ING. Overall, SoftPOS offers a versatile solution for businesses of various sizes and models. Its affordability, convenience, and ability to accept contactless payments make it a valuable tool for start-ups, mobile businesses, and those seeking a more flexible payment acceptance method. Housseem at Dejamobile described the deployment of SoftPOS technologies that are embedded within self-service kiosks used for meal ordering and payment at quick service restaurants.

It was interesting that the level of detailed questions from the audience was fascinating to see. Questions delving into specific func-

tionalties like supported contactless payment methods, transaction limits, integration with existing systems, and other payment capabilities was indicative of a strong level interest in the potential application of SoftPOS from the audience. This is refreshing and compared with previous years at MPE, a sure indication that the level of detail in the audience's questions can be a valuable gauge of their interest, specific needs, existing knowledge, and how seriously they are considering SoftPOS as a potential solution for their retail businesses.

At Edgar, Dunn & Company (EDC), we are very positive that the value proposition of SoftPOS will be high for a wide range of specific circumstances. The audience had taken a vote to predict that within the next five years SoftPOS would account for between 20% to 50% of all POS volume. We will have to keep a watchful eye on the development of SoftPOS in the next few years – I'm sure we will see this topic on next year's MPE agenda.



**Carmela Mesquita,**  
Independent advisor

### **Session / Smart cities, connected devices & digital payments**

1. We covered a range of topics that included a fascinating vision of using your eyes to pay for a gondola ride in Venice (Hemlata @ Elavon did a great job here, impeccable slideshow!), the use of data and digital payments to enhance the consumer experience, sustainability attached to payments to help users to make better choices, clever IoT mobility use cases (shared

by super well prepared Bas @ PaymentGenes), and the potential of machine-initiated transactions and their role in shaping the smart cities of the future. We also explored how live event owners can use smart technology to interact with audiences beyond their events.

2. During the panel, it was clear from the panelists'; point of view and from the audience questions that there is a need for robust frameworks to address security and data privacy concerns in this evolving landscape.

3. I noticed that most of those in the audience didn't leave the room until the end of the panel, which shows that there was great interest from them on the smart cities topic.



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

### Session / PSD2 >>> PSD3

#NewRegulation (#PSR and #PSD3) was the topic last Tuesday. What a great panel at Merchant Payments Ecosystem: Francesco Burelli, Nilixa Devlukia, Niklas Sandqvist, Emilio F. Rocchi, Wilco Slabbekoorn and myself, Matthias Terlau

- Is regulation a necessary evil? Just an unavoidable topic?

- I don't think so, and the others on the panel did neither. "Embrace it!" - would be one good summary (e.g. #fraud #prevention) (Nilixa Devlukia, Emilio F. Rocchi)! Sometimes fight it! - another (e.g. #surcharging) (Niklas Sandqvist,

Wilco Slabbekoorn).

- Regulation is especially necessary when the market mechanisms will not "regulate" the desired outcome themselves. That is the case with fraud prevention, where - in a holistic view (Emilio F. Rocchi) - most persons involved in the "vulnerability chain" would just "not care", if there were no regulation.

- So in our session on Tuesday and in my key note, we spent a great deal of the time on the topic of fraud prevention. And very rightfully so. This is the predominant topic of the #3 reform of the payment services regulation (#PSR and #PSD3).

- From the perspective of preventing unauthorized payments, #SCA and #PSD2 was a good success. But fraudsters have moved on and the big issue now is authorized payments - if they were authorized only because some manipulation (#socialengineering etc.) took place (Nilixa Devlukia).

- #PSR and #PSR3 will probably come into force within the next two years (beginning of 2026) (right, Francesco Burelli, this is not certain and often the legislative process is late, but sometimes it isn't, so better we prepare ourselves now).

- The holistic view (Emilio F. Rocchi) or, as I would like to put it, the prevention and vulnerability chain includes not only #acquirers, #merchants and #consumers, but also #technical service providers, #telecom providers, #networks, #platforms and who else?

- The new fraud regulation will affect the monitoring, risk management and the entire transaction and communication chain (because this is vulnerable). The regulation will lay duties upon PSPs, on merchants and upon consum-

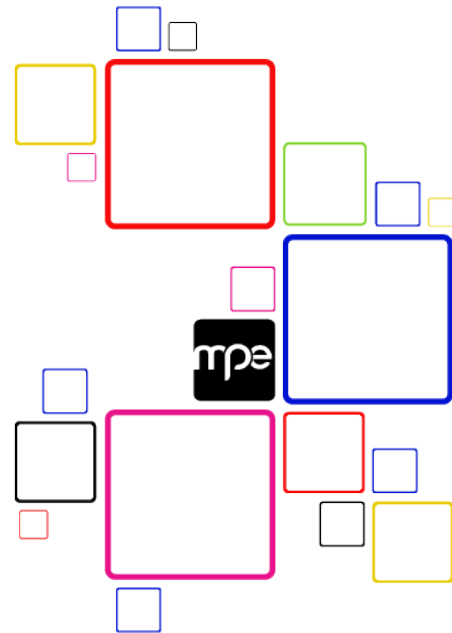
## mpe 2024 sum-up

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ers, but also - and that will be new - on #telcom providers, #networks, #platforms and others. Some (many) of these duties will entail liabilities.

- This means: All stakeholders in the prevention and vulnerability chain will be affected and the transaction and communication chain needs to be thought through for everyone. My presumption is, that at the end we will find a good (large) pile of technical and process improvements that need to be implemented in order to avoid the high damages and - when the new regulation #PSR and #PSD3 comes into force - to avoid new liabilities.

- The legislative process is still ongoing. So we can still try to put our thoughts forward if we think the legislator tends to go astray.



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# articles from mpe 2024 speakers



**Chris Reid,**

EVP, Identity Solutions, Cyber and Intelligence Solutions

@ Mastercard

## Mastercard value added services to boost card not present authorization approval rates

**It's easy to get distracted by the new and shiny, but are you paying attention to your core business? Optimising your existing flows should be a real focus area to drive improvements and add value to your bottom line.**

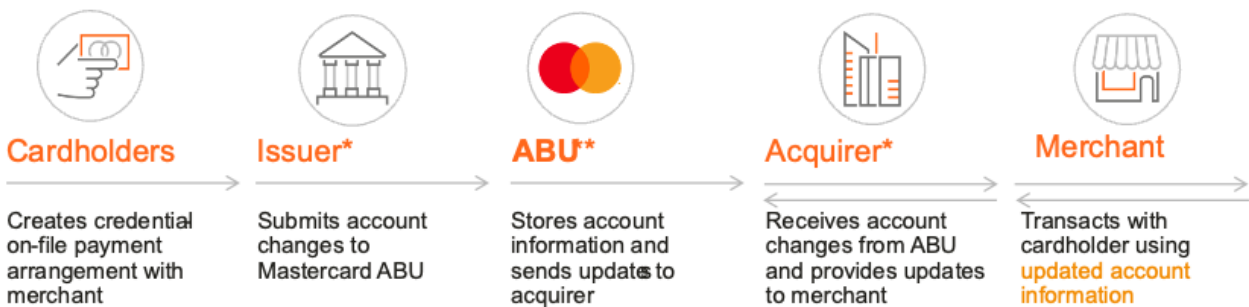
approval rates. Mastercard provides various network optimization tools for e-commerce merchants, ensuring that no card-on-file / recurring payment transaction is lost due to preventable lifecycle declines.

In today's increasingly complex payment ecosystem, merchants should not forget about their bread and butter, the fundamental value of authorization flexibility via the smart use of pre-authorization as well as the need for continuous improvement of core authorization

At Mastercard, we are aware that e-com approval rates is a critical area driving revenue and reducing cost so in such difficult economic times it is more important than ever to tackle areas like this. A couple of years ago, just a few acquirers and even fewer merchants used ac-

VALUE ADDED SERVICES TO BOOST CNP AUTHORIZATION APPROVAL RATES  
AUTOMATIC BILLING UPDATER (ABU)

Secure communication of PAN updates between issuers and **credential-on-file** & **recurring payment** merchants



\*SUPPORTED BY API/ BULK FILE for API specs go to <https://developer.mastercard.com/>

\*\*ABU ISSUER DATA IS CASCADED TO DIGITAL ENABLEMENT SERVICE PAYMENT ACCOUNT REFERENCE CONSUMER CONTROLS, LOYALTY, AND OPTIONALLY INCONTROL AND PAYMENT CANCELLATION SERVICE

count updating. Despite that, Mastercard continuously improved the technology – speeding merchant onboarding with contract APIs, improving issuer participation, and providing faster delivery of account updates.

Today, Mastercard's **Automatic Billing Updater (ABU)** is a no-brainer in recurring payments. It's a widely respected tool that also stands behind tokenization and protects against involuntary churn behind the scenes. However, not all account ranges can be tokenized, and

non-tokenizable volumes are not expected to disappear any time soon, therefore merchants not using ABU might be at a distinct competitive disadvantage.

In addition, for merchants that require frequent card-on-file verification, **Account Status Inquiry (ASI)** non-financial authorization messages can add to the mix by taking care of card credential verification in an invisible manner behind the scenes, without unnecessarily disturbing cardholder balances.

### VALUE ADDED SERVICES TO BOOST CNP AUTHORIZATION APPROVAL RATES ACCOUNT STATUS INQUIRY (ASI)

Verify recurring/credential-on-file accounts, without the challenges of nominal amount (e.g. €1.00) authorizations & subsequent reversals



#### Efficiency

- Submitting and reversing approved € 1.00 authorizations is inefficient compared to using a single Account Status Inquiry (ASI) message
- Merchants with a delayed fulfillment model operate more efficiently when card status is known before engaging resources



#### Implications for cardholders

- € 1.00 authorizations can inadvertently affect availability of cardholder funds or generate false fraud alerts from issuers not knowing the verification intent, preventing further transacting
- € 1.00 authorizations are confusing to consumers when visible on web/mobile banking application and might incur cost of customer support



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**Galit Shani-Michel,**

VP Payments @ Forter

## **From Cost Reduction to Revenue Generation** *Leveraging AI to Optimize Fraud and Payments*

There are more decisions now when managing your transactions than ever before. ‘Is this a fraudulent purchase?’ ‘Which processor should I leverage?’ ‘Is frictionless 3DS an option?’ ‘Should I use network tokens?’ and on and on. Often, these decisions are made through the lens of cost reduction when, in actuality, they should be made through the lens of revenue generation.

At MPE Berlin, Galit Shani-Michel discussed leveraging AI in fraud and payment decisions to pivot from cost reduction to generating more revenue.

### **From Cost Center to Revenue Generator**

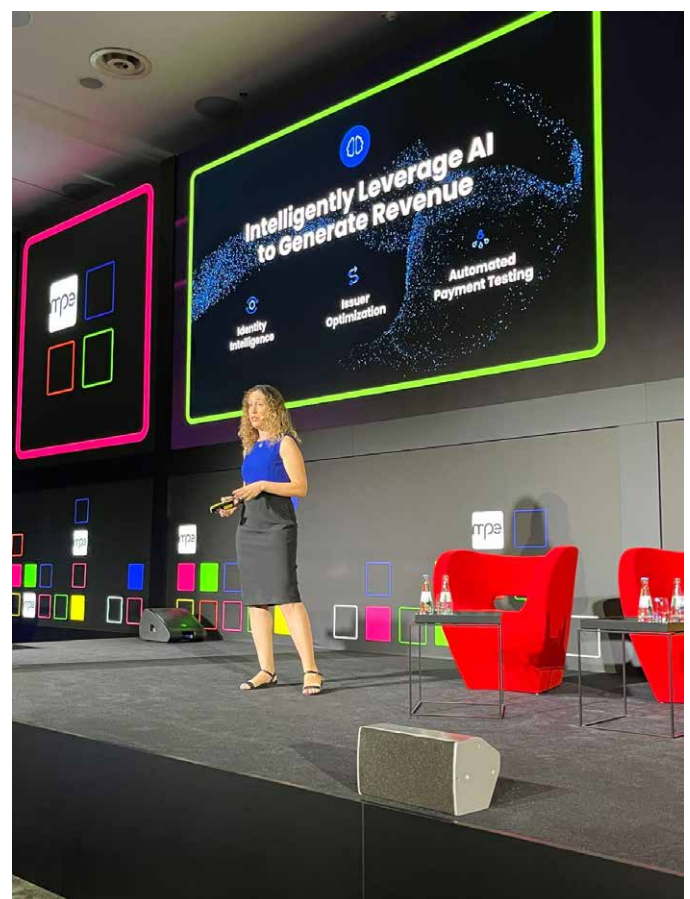
When thinking about stopping fraudsters, what metrics are top of mind? Many merchants initially consider metrics related to cost reduction — chargeback fee, free meal cost, processing fees, etc. The problem with focusing only on these metrics is that they miss the opportunity to drive an excellent experience for good, legitimate customers and, as a result, risk revenue due to false declines, customer friction, and low customer lifetime value (CLTV).

To be successful, merchants must view fraud and payments through the lens of generating revenue. Remember, you are building your payment flows for legitimate customers, not the fraudsters. Therefore, it’s essential to focus on improving the customer experience and tracking additional metrics, including authorization rate and CLTV.

### **Intelligently Leverage AI to Generate Revenue**

As you focus on generating revenue, there are many opportunities to leverage AI. Here are three to consider:

- **Identity Intelligence:** Improve the customer experience while preventing fraud and abuse by leveraging AI to accurately determine the customer’s identity - beyond just an email address or credit card number. By understanding the identity behind the purchase, your business can make more accurate fraud decisions, reduce false dec-



lines, and remove friction for your good, legitimate customers.

- **Issuer Optimization:** Issuer preferences are constantly evolving. For example, more issuers are continuing to leverage network tokens or how issuers have different appetites for PSD2 exemptions. Merchants can leverage AI to keep up-to-date with these changing preferences and maximize the success of each transaction.

- **Automated Payment Testing:** AI can also be leveraged to streamline testing. Automatically and consistently test the best route for each transaction to increase performance and reduce costs.

As you move your organization from a cost center to a revenue generator, keep AI in mind, as it will help you on this journey.



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## Atze Faas,

Payments adviser @ EuroCommerce

### Merchants require an end-to-end approach to payments

EuroCommerce is the leading trade federation for retail and wholesale in Europe. Because of the small margins in this sector, EuroCommerce has always been very active on payments, including its costs. With associations from other sectors, EuroCommerce is part of the European merchant payments coalition.

It's not only about costs

Merchants are often accused of only focusing

on the costs of payments. The opposite is true. For any product or service, they weigh value with the costs. Any merchant wants to offer a great customer journey at affordable costs.

However, not all payment costs are external. Therefore, merchants need to take an end-to-end approach as shown on the left.



It starts with defining how the payment strategy will support merchant's business objectives. Those objectives need to include which countries, which channels, which type of customers, which volumes/values etc. From that, business requirements are derived that lead to vendor selection and implementation. The technical implementation might be challenging, but the business and financial process integration is even more crucial. Broken processes will cost more in customer dissatisfaction and manual intervention than any saving on the technical implementation costs. The same applies to operating the payments solution: technical, operational and financial processes need to



work seamlessly together.

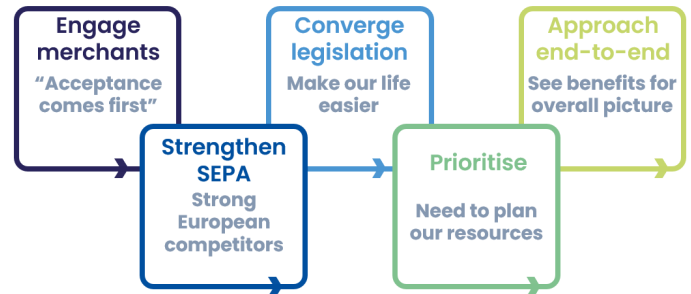
An essential part is closing the feedback loop: ensure that reporting and performance management feeds back into the strategy: how has the payments solution helped to achieve the business objectives? What can be done to accelerate further and what problems must be corrected?

### What do merchants need from suppliers, service providers and legislators?

Merchants' prime focus is serving customers. Any propositions from suppliers and service providers will be framed against: how will this help my customers and/or how will this improve my processes and cost.

What is not helping is the 15+ pieces of legislation with payments elements that merchants must make some sense of.

To help merchants, the other stakeholders in the payments ecosystem should take the following actions:



Merchants increasingly focus on payments, because it's a crucial part of the customer journey. It's no longer just complex and costly, but an immense source of value. Increasingly, big merchants set up in-house PSPs to 'own' the payments experience from A to Z.

So, start thinking holistically from the merchant perspective.



### David Rintel,

CEO @ TrustPay

## The changing landscape of online payments in Europe

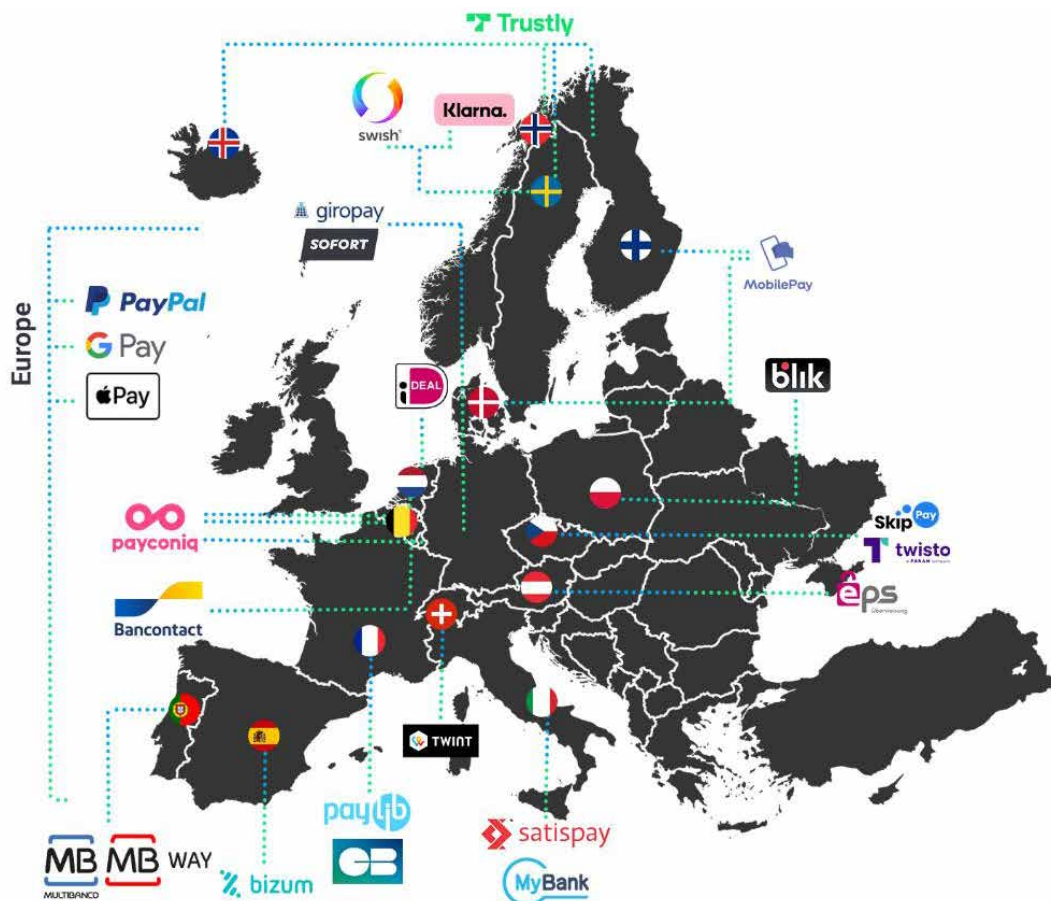
The European payments landscape is undergoing a significant transformation, with Visa and Mastercard losing their dominant positions in several markets. This shift indicates a substantial change in consumer preferences and the rise of local payment methods across the continent.

#### Key Points:

- **Diverse market trends:** In at least 10 European markets including Belgium, Denmark, Finland, France, Germany, the Netherlands, Poland, Portugal, Spain, and Sweden, Visa

and Mastercard are no longer the dominant payment methods, affecting more than 50% of Europe's population.

- **Emergence of local alternatives:** Local payment methods such as iDeal in the Netherlands, Blik in Poland, and Bancontact/Payconiq in Belgium have gained significant market shares, overshadowing traditional card networks.
- **Hybrid payment experiences:** Innovative approaches like Payconiq by Bancontact offer hybrid payment methods, seamlessly integrating standalone apps or banking



apps with card payments or account-to-account transfers. Ultimately, user experience is more important than the rails a payment method runs on.

**Common themes and drawbacks of local payment methods:**

- **Advantages:** These methods offer streamlined user experiences with features like no manual data entry, enhanced security, QR code-based transactions, and integration into banking apps. They are also cheaper for merchants and ensure guaranteed payments.
- **Drawbacks:** Despite their popularity, local payment methods may lack support for certain use cases like recurring billing and pre-authorization. Additionally, they may not provide robust consumer protection mechanisms and often lack pan-European reach.

**Impact of open banking and future projections:**

- **Open banking:** While open banking shows growth potential, challenges remain such as inferior user experiences and a lack of payment guarantees. Standardization of APIs and user experiences is necessary for its widespread adoption.
- **Future trends:** The future of e-commerce payments in Europe is likely to see continued decline in card usage in favor of tokenized wallets like ApplePay and A2A payment schemes such as Blik. Local card schemes may need to innovate to remain relevant.

The European payments landscape is dynamic and rapidly evolving, characterized by the proliferation of local payment methods and the advent of open banking. As the pace of change accelerates, businesses must adapt by partnering with flexible payment providers capable of navigating this complex landscape. With more fragmentation expected in the future, agility and adaptability will be crucial for success in the European online payments market.



## Gabriel Lucas,

Associate Director - Payment Expert @ Redbridge

### Payment Optimisation Strategies for Better Acceptance Rates

#### The current payment acceptance landscape on ecommerce

One of the main concerns for merchants operating in the growing ecommerce space is how they can provide shoppers with the best customer experience to maximise revenues and customer retention. This is particularly complex in the European Economic Area (EEA), where the Second Payment Services Directive (PSD2) introduced strict requirements to fight against fraud, resulting in additional friction for customers, especially if this process is not managed efficiently.

Before we go any further, what does 'acceptance rate' refer to? What seems to matter the most for merchants is how much new income they capture – therefore, the acceptance rate should be calculated as the number of successful captures over the number of attempts. The events that occur after the capture (i.e., cancellations, refunds, and chargebacks) must also be optimised.

In this context, it is key for merchants to understand the payment flow – whether it is customer-initiated transaction (CIT) or merchant-initiated transaction (MIT) – and how to optimise this process.

#### Strategies to optimise acceptance rates

When looking at CIT, every transaction typically starts with a risk analysis, where merchants must decide whether they should block the transaction, trigger SCA, run a manual review,

or request an exemption (when applicable). The issuer then validates authentication and authorisation, followed by the capture. However, the payment journey is not always straightforward, and transactions do not always get approved, which is why each payment step must be assessed in-depth.

When it comes to MIT, in theory, it has a more straightforward process as SCA is only required in the first transaction. However, the main challenge merchants face is deciding when to process the transaction and how to manage declines. The most innovative technologies allow merchants to trigger MIT transactions during specific days when transactions are more likely to be accepted, followed by smart retries in case of failure. Another way to maximise acceptance rates is network tokenization, as the token will remain available even if the card is lost, stolen, or expired.





**Piotr Kozłowski,**

Payment Manager @ G2A.com

## Does AI have a place in improving Team Performance?

In the midst of rapid advancements in artificial intelligence, the pervasive question looms: will AI usurp human jobs? This prevailing stereotype grips organizations and employees worldwide, sparking debates and fueling uncertainties about the future of work.

**Diversity, strong culture, and AI** are pivotal and significant elements in G2A.COM's quest for enhanced business outcomes. Within our organization, diversity is not just a buzzword but a fundamental principle driving innovation and success. Contrary to industry norms, nearly 40% of our employees comprises women, with a balanced gender split (50/50) in top management positions. This commitment to diversity is shaping industry perceptions and enhancing our marketplace offerings in the gaming sector.

Research demonstrates the positive impact of diversity on business performance, with diverse teams outperforming homogeneous ones by over 60%. At G2A.COM, we integrate this belief into our organizational culture, fostering inclusivity as a guiding principle from the beginning. This cultural strength proved invaluable during the recent global pandemic, enabling us to navigate uncertainty and emerge stronger.

It also helped us to adjust to evolving workplace trends very quickly. We embrace **flexibility**, offering **remote work** options for every role in the organization and fostering **trust through open communication** and readily adapting to new technologies.

The primary focus is AI. However, its implementation raises questions about potential impact on team performance. While AI undoubtedly offers opportunities to streamline administrative tasks and augment decision-making processes, it should be viewed **as a complement to human capabilities rather than a replacement**. Embracing AI requires a shift in mindset from fear to opportunity. It's about leveraging technology to advance our goals and drive innovation. By integrating AI into our processes, we can secure transactions, detect anomalies, and safeguard data more effectively. So that is a win-win situation for everyone. In symbiosis, humans and AI serve as each other's second pair of eyes in numerous daily tasks. Together, we operate with greater speed, precision, and a keen focus on prioritizing strategic projects, thereby ensuring long-term success.



Ultimately, G2A.COM's pursuit of enhanced team performance and business results requires a holistic strategy that embraces diversity, nurtures a strong organizational culture, and harnesses the potential of AI. By adopting this multifaceted approach, we position ourselves for continued success in a dynamic and competitive landscape.





## Natalie Kelly,

Chief Risk Officer @ Visa Europe

### The Future of Payments & Fraud

**In the last five years, Visa has invested USD 10 billion in cybersecurity and in creating a more robust and secure ecosystem.**

As the first to use Artificial Intelligence (AI) in the payments industry, we understand the value of this technology for identifying and preventing fraud, which has allowed us to prevent \$41 billion worth of fraudulent transactions in the past year alone.

Payments has traditionally been a four-party model (Acquirers, Issuers, Merchants and Cardholders), but today there are significantly more players inc. Payment Facilitators and Enablers. Whilst this evolution continues to improve the customer experience, it also results in a much larger attack surface for criminals to exploit. Indeed, criminals are uniting like never before in the dark web and taking more brazen steps than ever to perpetrate fraud. Fraudsters are using audio, text, images, chatbots, video, code, and Generative AI to make their way to consumers' money. Phishing and malware attacks are becoming more prevalent and new sophisticated use cases are emerging. For example, criminals now have the capability to recreate faces to pass a biometrics test or create a fully functioning voice clone using just three seconds of audio.

Visa is winning the battle against the fraudsters - AI and the emerging large language models are a game-changer in this evolving payment ecosystem and we are taking advantage of these tools to increase our fraud detection and prevention capabilities. AI is allowing Visa to identify patterns and anomalies across bil-

ions of transactions in real-time to search for fraudulent activity and to support us in taking action.



AI is also driving personalisation in the retail experience for consumers. In the future, everything is likely to be connected through digital assistants, creating a 'phygital' world that is personalised, integrated and seamless for individual needs. Integration between inventory, store, and checkout experience is key. Retailers are using AI capabilities to connect consumer spending and habits across multiple platforms and locations. Creating a personalised shopping experience, both in-store and

online, to make it feel like the store was designed specifically for them. This will result in an enhanced and omnichannel checkout experience, reducing cart abandonment.

Visa is playing a leading role in delivering secure payment experiences of the future. We take the learnings we have from more than sixty years of card payments and are applying it to all forms of new money movements inc. Real-Time Payments. We are investing in evolving technologies such as tokenisation and delive-

ring new solutions such as Click to Pay, to enhance the customer journey. The flexibility and operational resilience of Visa's network means our robust infrastructure can be adapted to meet new challenges; allowing us to stay ahead of the fraudsters.

We are excited to keep building the future: a payment ecosystem where financial transactions are not only more convenient but also more secure and resilient.



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### Lea Maria Siering,

Chief Risk and Compliance Officer and Managing Director  
@Token

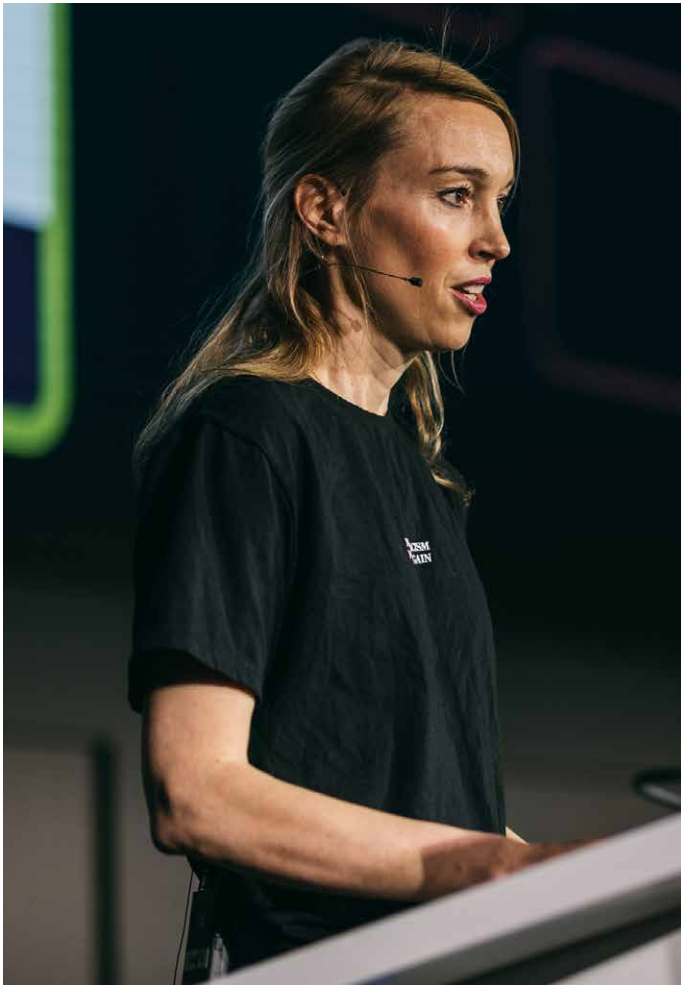
## A Green Light for Open Banking Payments?

Lower payment processing costs, better user experiences, less fraud, higher success rates — and a lower environmental footprint? Can merchants, payment providers and consumers really have it all with Pay by Bank?

Pay by Bank, a form of account-to-account payment enabled by open banking removes intermediaries to facilitate instant fund transfers between consumer and merchant bank accounts. This streamlined process offers consumers a more convenient, secure, instant payment experience while also reducing payment processing costs for merchants. However, the efficiency of open banking-enabled payments goes beyond these benefits, offering a lesser-known yet significant advantage: we believe that Pay by Bank has the potential to produce up to four times fewer carbon emissions compared to traditional card transactions.

Every product or service we use has a carbon footprint, and payment methods are no exception. For instance, a single card transaction produces an average of 0.53 grams of CO2 emissions, due not only to the plastic material used in card production but also the complex, energy-intensive processing that involves multiple parties. On the other hand, we estimate account-to-account payments via open banking generate only 0.13 grams of CO2 emissions per transaction. This reduced carbon footprint results from the more streamlined processing of open banking payments, which involves fewer parties and therefore less energy consumption.

As a more energy-efficient payment method, Pay by Bank presents a compelling alternative for consumers. By promoting its environmental benefits, merchants can encourage customers to try this new payment option. Furthermore, as Pay by Bank considerably reduces payment



processing costs for merchants, a part of these savings could be shared with end users to reduce Pay by Bank's carbon footprint even further. For example, one of our customers, Ivy, has established a partnership with Ecosia to plant a tree for every A2A payment processed.

With the growing emphasis on Environmen-

tal, Social, and Governance (ESG) principles in the payment industry, businesses are actively incorporating sustainability into their strategies and operations. In this context, Pay by Bank's energy efficiency offers a valuable opportunity for companies to support their ESG goals. Pay by Bank can help payment services providers gain and retain merchants, and enable banks to monetise their investment in open banking. Simultaneously, Pay by Bank may enable firms to demonstrate their commitment to sustainability, creating a win-win situation for stakeholders and the environment alike.

Pay by Bank offers a universally accessible payment solution, thanks to the pan-European scope of open banking. With over 567 million bank accounts connected through Token.io's network, anyone with a bank account can leverage the benefits of this payment method. As account-to-account payments gain traction globally, with adoption rates reaching 8% in the UK, 21% in India (via UPI), and a remarkable 78% in Brazil (via Pix), the potential for Pay by Bank to deliver significant advantages to payment providers, merchants, and end-users is immense. Moreover, by reducing energy consumption and supporting Environmental, Social, and Governance (ESG) goals, Pay by Bank has the potential to contribute positively to the planet as well.

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# Do you want to reduce TCO, drive revenue & retention to maximize LTV?

## Managing large merchant portfolios is tough!

Our Direct-to-Merchant communication platform (D2M) helps large PSPs leverage smart-devices to deliver a better merchant experience with real-time, campaign-based, and self-serve messaging and workflows that are proven to reduce costs, increase satisfaction, revenue and retention!

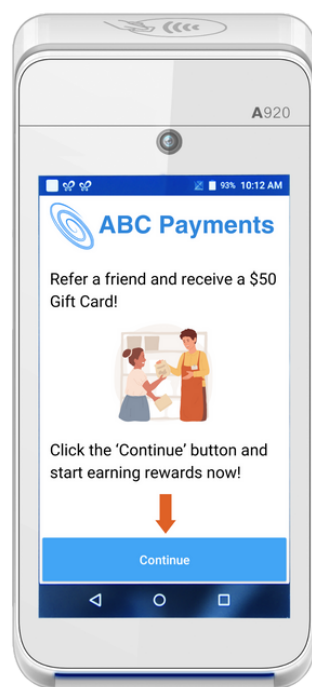
## D2M is proven to deliver these benefits - and more!

- ✓ Reduce deployment costs
- ✓ Reduce training and support costs
- ✓ Automate compliance processes
- ✓ Automate maintenance processes
- ✓ Increase merchant referrals
- ✓ Drive upsell/cross-sell VAS
- ✓ Enhanced Merchant and Associate experience

### Digital Unboxing



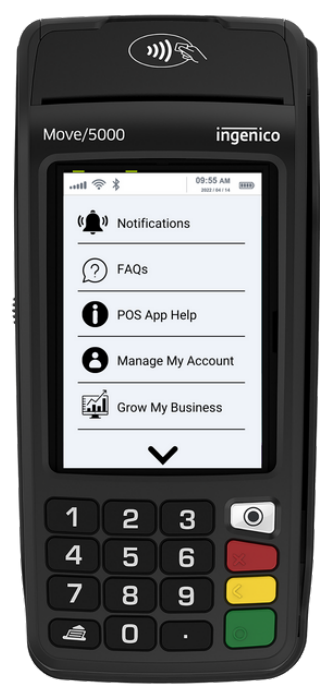
### Merchant Referrals



### Upsell/Cross-Sell



### Self-Serve Help



Stop by booth **W04** or email [sales@popcodes](mailto:sales@popcodes) to learn more!





## Xavi Sheikrojan,

Senior Manager, Risk Intelligence @ Signifyd

### From clicks to crooks

On day 2 of the Merchant Payment Ecosystem conference, we took a journey through the 2023 fraud landscape and looked ahead at 2024. We navigated through the dark “fraudy” waters and sailed from customer frustration to fulfillment.

In this journey we found that the high fraud pressure in 2023 drove “the fear of fraud” significantly up. According to Signifyd’s analysis, 73% of declined traffic not routed through a machine-learning model was actually legitimate and did not result in conversion – which was all revenue left on the table. This conservative approach was the consequence of well executed fraud attacks that left an impact on retailers and the industry. Throughout 2023, fraud has been transforming and scaling as criminal enterprises ramped up their own machine-learning models. High-volume fraud attacks, executed within just a few hours, are becoming the norm.

In our 2024 predictions we see Gen AI on the rise. We’ll see that fraud rings can create thousands of synthetic accounts with just a single query. Additionally, the expectation is that fraud rings without strong technical backgrounds will grow as the lines of code behind malicious bot creation can be AI-written. The old-school phishing tactics that were full of misspelling and poor grammar are gone too.

Consumer abuse also being on the rise has been confirmed when we launched a live poll during our session. 86% of the respondents anticipate an increase in refund abuse incidents,

such as false claims and return fraud in 2024. Especially in Europe, with SCA enforced, the prediction is that we will experience a stronger shift from fraud to abuse. New opportunities for fraud rings to grow out their return abuse services will make combating abuse problems more challenging for retailers.

The battle of AI vs AI will elevate to new levels in 2024 as the professionalization of fraud organizations will continue to scale. The importance of understanding the identity and intent behind every transaction will grow. Deploying strong network intelligence across the full shopper journey will become even more essential.





## Filippo Lucca,

Global Sales Director @ PayU GPO

## Empowering Global Prosperity: Unleashing Opportunities in Latin America, Africa, and Eastern Europe

As the world increasingly shifts towards a digital economy, Emerging Markets like Latin America (LATAM), Africa, and Eastern Europe are experiencing rapid digitalization, accompanied by evolving shopping habits. Unlike mature markets in other regions, these Emerging Markets boast significant growth potential, fueled by a rising middle class with increasing affluence and purchasing power. Particularly noteworthy is the demographic composition, with a higher percentage of individuals under 30 in regions like LATAM and Africa compared to Europe or the USA. Moreover, LATAM, in particular, has emerged as a frontrunner in revolutionizing digital payments, even surpassing the USA in real-time payment adoption. Across Africa, governments are implementing policies to bolster financial inclusion and facilitate trade, underscoring the region's commitment to growth and development.

### Challenges in Emerging Markets

However, navigating Emerging Markets presents its own set of challenges. Unlike more integrated financial systems in Europe or the USA, each country in LATAM and Africa operates within its own unique financial ecosystem, necessitating tailored approaches that account for local trends and preferences. Moreover, a significant portion of the population remains unbanked in these regions, impacting the penetration of traditional payment methods. Diverse regulatory frameworks and tax systems further complicate market entry, requiring careful navigation to ensure compliance and

operational efficiency. Additionally, variations in consumer behavior and technology adoption, such as the preference for contactless payments in Brazil versus mobile payments in Africa, necessitate adaptable strategies to address specific market needs. Despite advancements in payment infrastructure, challenges persist, including limitations on cross-border payments and the prevalence of fraud due to lower adoption of 3D Secure technology.

### PayU GPO: Your Partner for Growth in Emerging Markets

With a global presence and localized expertise, PayU GPO empowers merchants to capitalize on the vast opportunities presented by Emerging Markets. Through our comprehensive payment technology stack, market-specific payment methods, and advanced analytics, we provide seamless access to local payment processing across 50+ high-growth markets worldwide. Trusted by over 450,000 merchants daily, PayU GPO leverages 20 years of leadership in Emerging Markets to deliver secure and efficient payment solutions tailored to the unique needs of each market. As a market leader in key regions and with a diverse team of over 1,100 PayUneers spanning 45 nationalities, we are committed to driving global prosperity through accessible and innovative payment solutions.



**Housseem Assadi,**

CEO @ dejamobile

## Adoption of SoftPOS-enabled Services: Lessons Learned and Next Steps

In the realm of digital payment solutions, SoftPos technology has emerged as a game-changer, offering a wide range of use cases. From enabling financial inclusion for small businesses to changing purchasing journeys in tier-1 retail stores, SoftPos is reshaping the consumer in-store journey and checkout experience.

Dejamobile is a pioneer in SoftPOS solutions as it was among the first to be fully certified by the industry (Visa Tap To Phone, Mastercard Tap on Phone, PCI CPOC and coming soon PCI MPoC) and to have pilots and projects deployed worldwide. ReadyToTap Payment for Merchants, the company's white-label Software POS solution is also among the first to be compliant not only with Android but also with iOS.

One of the key strengths of SoftPos lies in its versatility, catering to a diverse range of merchant segments and applications. For small merchants, it serves as a tool for financial inclusion, providing access to secure and convenient payment options. In retail environments, SoftPos facilitates new purchasing journeys and enhances customer experiences through features like Queue Busting or assisted sales.

Moreover, the feedback received from projects utilizing SoftPos technology highlights the diversity of geographies and customer segments that have been successfully addressed. By catering to a wide range of industries and customer profiles, SoftPos has proven its adaptability and effectiveness in different market landscapes.



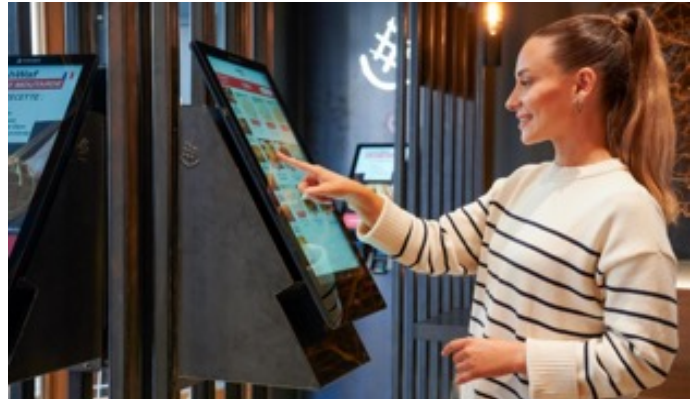
To further illustrate the real-world applications of SoftPos, let's look at three customer cases deployed with dejamobile's solution in two EU countries: the Netherlands and France. In the Netherlands, through our ReadyToTap™ Payment for Merchants SoftPOS solution, Rabobank's Rabo SmartPin app now empowers merchants to accept contactless payments on Android devices and iPhones. This innovative feature extends Rabobank's acquiring services, providing SMEs and merchants with a highly mobile and versatile payment acceptance solution. Tabesto in France with its FOX, the first all-in-one ordering and payment kiosk offers a fully integrated Payment Acceptance feature with dejamobile SoftPOS App. Famoco with our SoftPOS embedded into Famoco Pay Service successfully serves a variety of customers and use cases with two major segments (Events & Entertainment)

Based on the impressive weekly growth KPIs observed over the last 3 months, with transaction volume increasing by 6% to 37%, active



merchants growing by 6% to 17%, and active SoftPOS apps rising by 7% to 23%, on a weekly basis, it is clear that the adoption and success of SoftPOS-enabled services are on a strong upward trajectory.

This trend indicates a bright future ahead for the continued expansion and utilization of SoftPOS technology in the market.



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### **Christophe Zehnacker,**

VP, Head of Digital and Acceptance Innovations, Europe  
Products and Innovation @ Mastercard

### **Tapping into the Future of Acceptance**

In recent years there has been a shift in consumer behaviour, placing an increased focus on digitization, flexibility, and safety. In parallel, changing macroeconomic trends are reshaping the world. Together, these advancements are causing ripple effects throughout industries, including payments, with the digitization of commerce. To enable seamless experiences for consumers, merchants look for technologies that can blur the lines between the physical and digital to create streamlined experiences.

Looking at the evolution of POS throughout the years, there has been a shift from hardware to software-led solutions. From the introduction of the hardware-led point of sale devices in the 2000s to the evolution of traditional mobile POS in the 2010s, the acceptance ecosystem has continued to expand. This development has paved the way for advancements such as SoftPoS and Alternative POS.

Tap on Phone is the leading trend in SoftPOS. With Tap on Phone, any business regardless of size, can deliver best-in-class contactless

consumer experiences using a device they own: such as a smartphone to accept in-store payments. New, PCI industry-wide standards (CPoC/MPoC) are spurring this growth.

Benefits of this technology include modernizing new verticals (e.g. cash-only merchants, mobile SMEs, transit), increasing acceptance locations, and introducing a simpler solution for merchants. Mastercard has been leading Tap on Phone innovation, supporting partners across all continents in 80+ markets globally, with 40 markets in Europe.

The future of Tap on Phone continues to be defined. Trends will continue to evolve, and technology will adapt accordingly. Tap on Phone providers will look to continually enhance and protect their offerings to keep up with this ever-changing industry.

While the traditional market matures, new use cases are emerging. One example is semi-attended use cases, where merchant staff are physically present to oversee multiple systems



at once, such as grocery store self-checkouts. Or even innovations such as Tap to Own, where consumers can capture their own card details by tapping on their phone, to use in card-not-present transactions or to store their card on file within a digital wallet.

As the ecosystem evolves, SoftPOS enables expansion beyond the traditional in-store expe-

rience, moving online to create an omni-channel process through the combination of physical and digital technologies. Looking past the consumer and merchant devices, SoftPOS showcases the power of software deployment. Instant evolution of the acceptance network is possible with a simple software update.



### **Joe Bedford,**

Merchant Payments Business Development

@ ACI Worldwide

## **Intelligent ways to build winning payments strategies**

**Successful payments involve more than moving value from A to B. It's about doing it intelligently by delivering the best experience for customers, and at the lowest risk and cost to a merchant's business.**

The Payments World is complex, it involves many moving parts and multiple decisions. Thanks to intelligent payment orchestration, it's getting easier to optimize the customer journey in line with strategic goals.... Different businesses pursue different goals- higher conversion rates, increased acceptance, or fraud reduction. All of these unlock incremental performance and value gains along the way.

**Intelligent payment orchestration tackles three key strategic pillars: flexibility, scalability, and cost control.**

- **Flexibility** - customizes checkout configurations, fraud strategies, and payment methods to suit specific needs.
- **Scalability** - ensures swift market entry and easy integration of new payment methods, all while maintaining a unified view of operations.

- **Cost control** - optimizes payment journeys through strategies like A/B testing or customizing multi-acquirer flows.

**Flexing the payment mix to target growth.**

With an intelligent orchestration solution that tackles the three criteria above, merchants can shape their payments strategy to meet their growth objectives – whether entering new markets or targeting new customers.

For instance, they can define payments methods to suit different locations and preferences e.g. card-orientated for the UK or account-to-account for Germany. Or for different demographics – BNPL for the TikTok generation and friction-free payment options for Boomers. They can even utilize different payment strategies for in-store, mobile and social traffic and web pages. It's about choice- cater for everyone!

**Dialing parameters up and down for full control of the customer front end.**

While payment gateway solutions can deliver a payment mix or a choice of acquirers, only true orchestration solutions (e.g,ACI Payments

Orchestration) can define the many other parameters required to create multiple, precisely-matched solutions.

Going beyond geography, demographics and channels, these smart platforms can layer other market, customer, and fraud data into the mix, blending them in line with market and operational goals and shaping them into a single view of the payment stack.

### **No payment comes without risk – intelligent payments orchestration helps manage that too.**

Risk modelling depends on channel, access device, payment instruments. Even nuances like ‘how the mouse tracks’ can determine whether an online customer is legitimate or a bot.

How does payments orchestration help? Imagine it as a series of functional levers, that can be pulled to swiftly deliver the desired results based on the merchant’s risk appetite, exemption strategy and emerging threats. Add some AI decisioning to that and you have a sophis-

ticated payments landscape.

Ultimately, intelligent payment orchestration makes sophisticated strategies simple.

With the ability to coordinate complex processes, tasks and systems, intelligent payment orchestration makes it easy to add, adjust or remove functionality to reduce risk, optimize sales, and enhance customer experiences. By doing so, it turns payments into a smart strategic tool that helps merchants to win in today’s ever changing and competitive retail markets.



## **John Noltensmeyer,**

CISO @ TokenEx

### **The Promise of Tokenization: Beyond PCI Compliance**

Network tokenization heralds a paradigm shift in payment systems, offering a tantalizing array of benefits. Initially designed for PCI compliance, tokenization has evolved into a multi-faceted solution aimed at improving payment outcomes, including enhanced authorization rates, an improved customer experience, and lower interchange fees.

At its core, network tokenization offers the pro-

mise of interoperability within the payments ecosystem. The network token framework crafted by card schemes like Mastercard and Visa transcend the boundaries of traditional tokenization solutions. However, despite the potential for interoperability, adoption of network tokenization can be hindered by the intricacies of its integration and token lifecycle management.

Network tokenization can increase authorization rates, but the uplift varies by region and issuer, and it can't overcome issues like insufficient funds, underscoring the complexity of the payment transactions. Lower interchange fees are another benefit of network tokenization, but merchants need to navigate regional variations and various card scheme fees. Network tokenization also promises an improved customer experience but comes with trade-offs like the loss of some visibility into consumer buying patterns and the need to manage multiple tokens for a single card number.

Implementation considerations include the coexistence of both primary account numbers (PAN) and network tokens, ensuring robust token and Payment Account Reference (PAR) management, maintaining updated card-on-file data, assessing tokenization fees, and verifying support from acquirers, gateways, or payment service providers (PSPs).

Ultimately, every strategy — including doing

nothing — incurs costs and requires careful consideration. Network tokenization presents a promising avenue for improving payment security, efficiency, and customer experiences, but its successful implementation demands a nuanced understanding of its benefits, limitations, and associated challenges.



### ShengLiang Yang,

Deputy General Manager of Europe Branch

@ UnionPay International

## Rebuilding and recovery for the future Tourism: development in cross-border payment integration & innovation

### **Introduction to UnionPay International**

*UnionPay International is a global payment network and subsidiary of China UnionPay, one of the largest card payment organisations in the world. Established in 2012, UnionPay International aims to facilitate the acceptance and usage of UnionPay cards worldwide by collaborating with financial institutions, merc-*

*hants, and payment service providers.*

*In recent years, UnionPay International has expanded its footprint globally, making UnionPay cards widely accepted in numerous countries and regions. Today, UnionPay International is in partnership with more than 2,600 institutions worldwide, enabling card*

acceptance in 183 countries and regions with issuance in 82 countries and regions.

UnionPay International's globalisation has bridged the gap between Chinese consumers and global merchants, further driving the convenience of cross-border payments and increasing flexibility in the Asian travel industry. Such developments have made the European Tourism market more desirable than ever, making it critical for the European payment industry to understand recent and future trends in the Asian Tourism Market



### Market Trends of Inbound Tourism in Europe

The European tourism market expects a 33% increase in Tourism Revenue in 2024 surpassing its 2019 values. Although the recovery of the European market is more gradual, it is still a key region that contributes significantly to the growth of the global market. (Source: Technavio, Financial Times & UNWTO) Tourism from Asia, specifically China, to the E.U. has tripled in the last ten years. Although the market saw a downturn in recent years, a stronger recovery of Asian markets is expected to underpin a full recovery to 2019 standards by the end of this year. According to the European Travel Committee, 57% of Asian tourists surveyed said they intend to travel to Europe this year. Last year, Asian tourism to Europe recovered by 88%, with an estimated 1.3 billion global arrivals. The-

re is a significant recovery in the willingness to travel for Asian tourists, especially to European countries like Italy, France and Germany. (Source: Statista, EuroStat & UNWTO)

### Potential Opportunities for Merchants

Amid the tourism recovery, UnionPay International aims to help merchants explore more opportunities to maximise efficiency with innovative strategies and services. The UnionPay App enables users to link their UnionPay cards to the app for mobile payments. The app often functions as a mobile wallet, allowing users to store and manage multiple UnionPay cards digitally. This feature facilitates flexible payment options without the need for plastics, targeting different sectors, including finance, transit, entertainment, medical care, restaurants and more.

UnionPay App creates a global interoperable network through which all e-wallet users can transact freely online or offline using NFC or QRC payments. With more than 200 issuers and E-commerce acquirers, collaborating with all major e-commerce gateways, global and regional cash management services providers. UnionPay International also works closely with 22 million international online merchants. Our global e-wallet interoperability allows consumers and merchants to transact with maximum flexibility, efficiency and convenience.

### Boosting Travel Expenditures

UnionPay works with ACCOR and Intercontinental hotels, providing travellers with discounts, complimentary services, and added amenities. There are also promotional campaigns during specific periods, including seasonal promotions, holiday offers, or tie-ins with UnionPay's global marketing initiatives.

Through UnionPay's global payment network and the UPI Dynamic Exchange Rate Plat-



form, cardholders are able to enjoy currency discounts, exclusive promotions and convenient payment options at various tourist destinations, attractions, and shopping malls worldwide.

Furthermore, UnionPay International works with various airports, major airlines and online travel agencies, giving travellers discounted flight tickets and airport hotels, while providing them with free amenities such as lounges and airport pick-ups.

Such benefits help attract more visitors, encouraging more Asian tourists to travel to Europe at a lower cost while ensuring their maximum comfort.

### **Innovative Strategies in the Expanding Europe-Asian Tourism Market**

The growing tourism industry allows busines-

ses to expand and recover from previous losses. Merchants must innovate new ways to maintain and expand efficiency during holiday seasons by incorporating digital payment systems. Businesses should adapt to new technologies such as QRC and NFC payments at the points of sales to improve checkout times and processing costs. Merchants should also reinvent promotional strategies to maintain and improve attractiveness by seeking new partnerships and collaborations for creative and cross-sector campaigns to gain a competitive edge in the market.

UnionPay International has expanded its footprint globally and will continue to make UnionPay cards widely accepted by more merchants and travellers globally through our services, offers and promotions, innovative payment methods and digital presence.



### **Samuel Flynn,**

Founder and CEO @ Hands In

### **Unlocking the Potential: The Rise of Split Payments as a Value-Added Service for Payment Service Providers**

In today's fast-paced digital landscape, the concept of split payments is emerging as a game-changer, offering unparalleled convenience and financial flexibility for both consumers and merchants alike. Split payments fundamentally redefine the transaction process, allowing customers to divide their payments across multiple methods, thereby easing cash flow management and extending credit limits where needed. For consumers, this translates to greater purchasing power and enhanced control over their finances, while merchants benefit from increased conversion rates and

incremental revenue streams.

The potential applications of split payments are vast and varied, extending beyond the obvious sectors like travel. From group purchases to installment solutions, the possibilities are endless. However, despite the multi-billion dollar opportunity it presents, many Payment Service Providers (PSPs) have yet to fully capitalize on this innovative service.

The evolution of split payments has seen various iterations, from early P2P payment plat-



forms to the booming Buy Now Pay Later (BNPL) market. Yet, as regulatory landscapes shift and consumer demands evolve, new opportunities emerge. Multi-card payments, group checkouts, and innovative installment solutions represent the next frontier, promising to revolutionize the way transactions are conducted.

Challenges such as verification, refund processes, and misuse have historically hindered the widespread adoption of split payments. However, advancements in technology and strategic partnerships with third-party specialists are paving the way for seamless integration and enhanced security protocols. Additionally, recent success stories, such as collaborations with airlines like Air Europa, underscore the tangible benefits of embracing split payments.

As demand for flexible payment solutions continues to surge, PSPs stand at a crossroads. By embracing split payments as a value-added service, they can unlock higher transaction volumes, reduce decline rates, and differentiate themselves in a crowded market. The time to seize this opportunity is now, and forward-thinking PSPs have the chance to lead the charge in shaping the future of digital transactions.”



### Steven Jacob,

Partner @ Arkwright Consulting

## Exploring the Future of Mobile Payments in Europe

The European mobile payment sector is undergoing a period of notable evolution, characterized by its fragmentation and significant expansion. As outlined in Steven Jacob's presentation for the joint panel with Arkwright Consulting, BLIK, EPI, and MobilePay/Vipps, the industry offers a broad spectrum of payment methods, from international wallets to local solutions. This diversity reflects the varied consumer preferences and market dynamics throughout Europe.

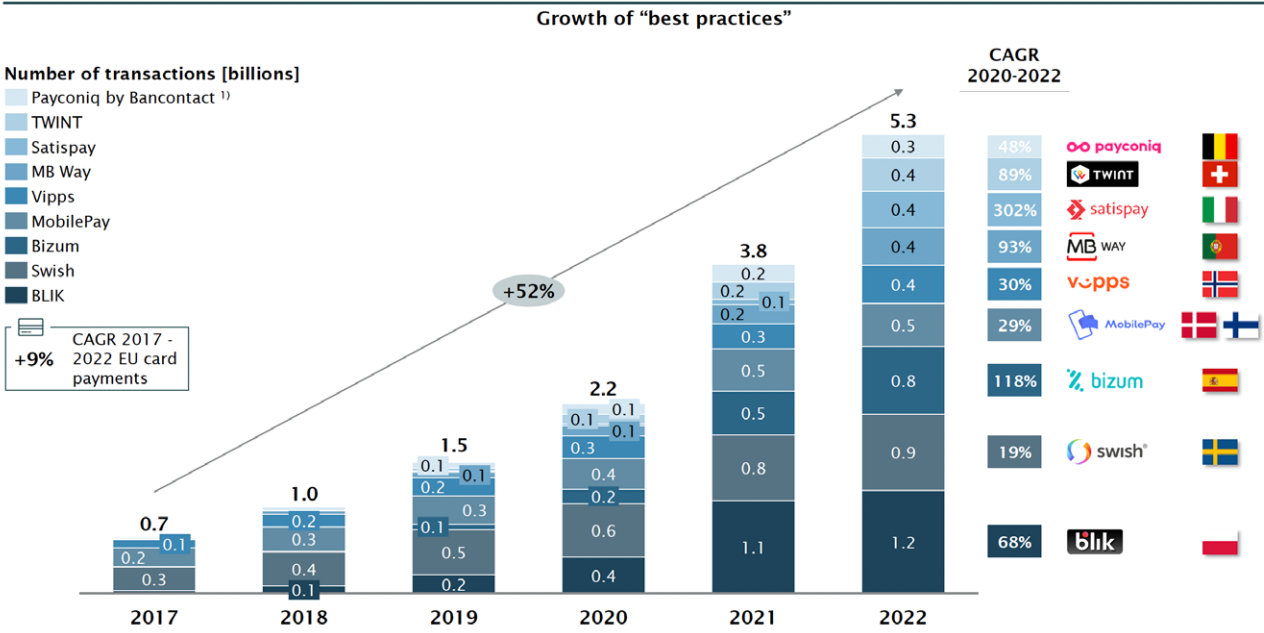
### Key Insights from the Presentation:

**1. Sector Fragmentation:** The European mobile payment landscape is notably frag-

mented, hosting international mobile wallets, pan-European initiatives like EPI and EMPSA, alongside more than 45 local mobile payment options (not including niche closed-loop systems and merchant-specific apps equipped with payment functionalities).

**2. Best Practice Recognition:** Eight local systems are identified as leading examples of relative European best practices based on their market reach, user base, and volume of transactions. These systems are Bizum, Blik, MB Way, MobilePay, Payconiq, Satispay, Swish, Twint, and Vipps.

The selected relative European best practices are experiencing high double-digit growth rates, far exceeding the European card market

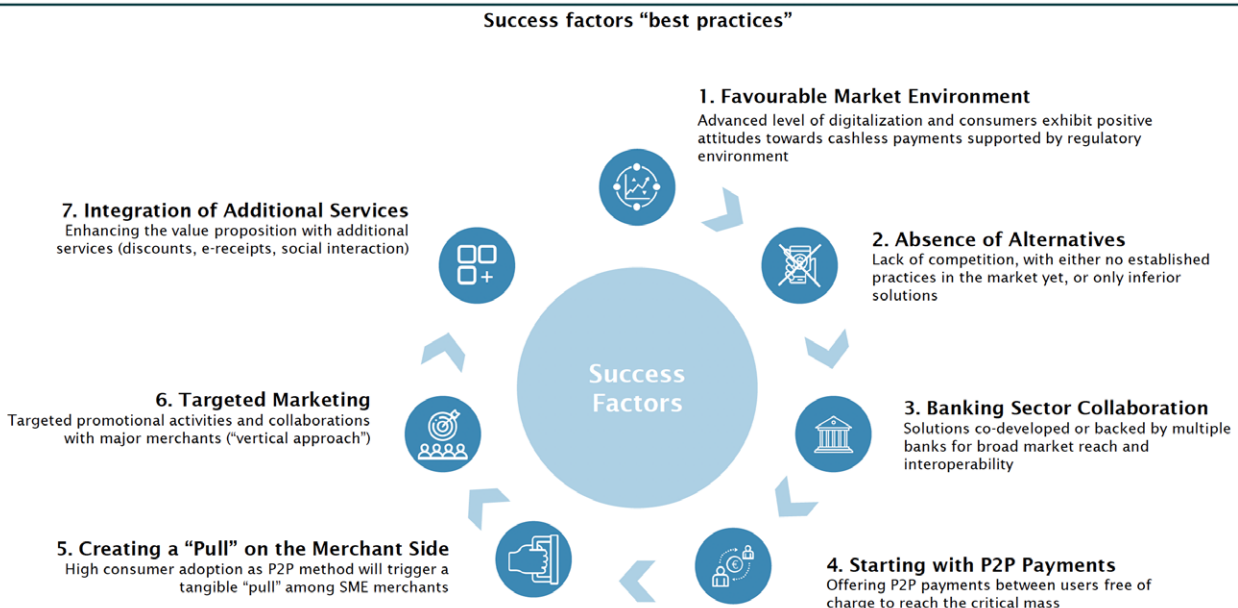


**3. Growth Trajectory of the relative Best Practices:** Between 2017 and 2022, these relative best practices have shown a compound annual growth rate (CAGR) of 52%, culminating in over 5 billion transactions in 2022. This growth rate is nearly sixfold that of card payments in Europe for the same timeframe, indicating a significant shift in consumer and merchant adoption in specific European markets. Despite expectations

of a decelerating growth rate, these solutions are anticipated to continue shaping European payment habits.

**4. Determinants of Success:** Examination of the leading practices has unveiled seven critical success factors, including strong cooperative within the banking sector, initial launches as peer-to-peer solutions to garner consumer interest, and verticalized merchant sales and marketing to enhance

By analyzing the growth of these methods and identifying certain patterns, it is possible to derive critical success factors



## mpe 2024 articles

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retailer engagement.

### 5. Sector Dynamism and Emerging Trends:

Anticipated to undergo further evolution, the sector eyes the mid-2024 launch of the EPI in Germany, France, and some Benelux nations. Additionally, early consolidations and cross-market expansions from local solutions indicate a progressing maturity within the sector.

### 6. Prospective Directions:

Looking ahead, the European mobile payment landscape may develop along one of three scenarios: the establishment of a singular European solu-

tion, formation of multi-regional clusters, or persistence of the current fragmentation. Each pathway offers unique challenges and opportunities for market players, requiring strategic insight for successful navigation.

The observations shared are based on findings from the “European Mobile Payment Report” by Arkwright Consulting, published in March 2024. Download the full report here: <https://www.arkwright.com/project/european-mobile-payment-report-2024>



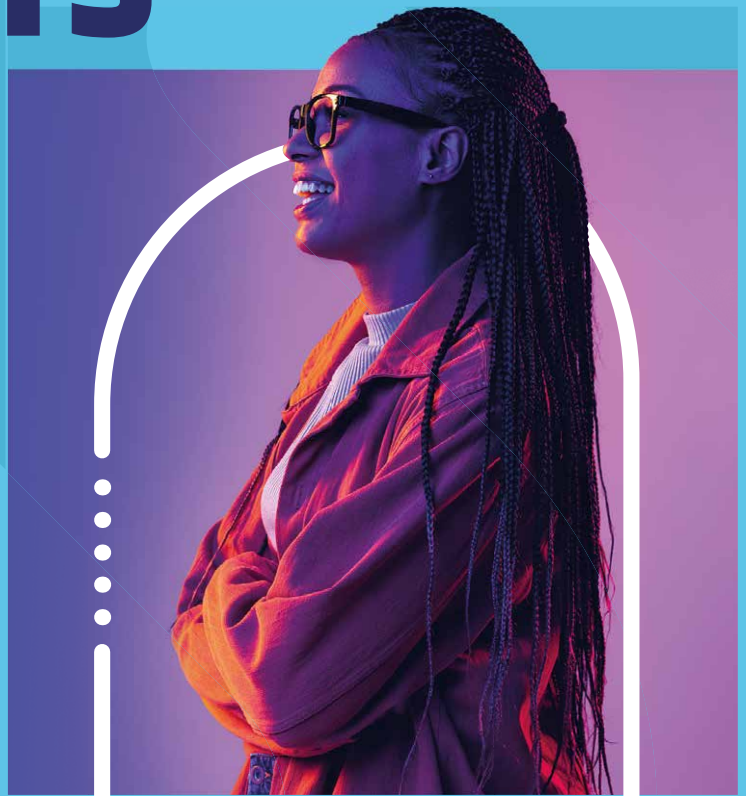
berlin  
march 12-14, 2024

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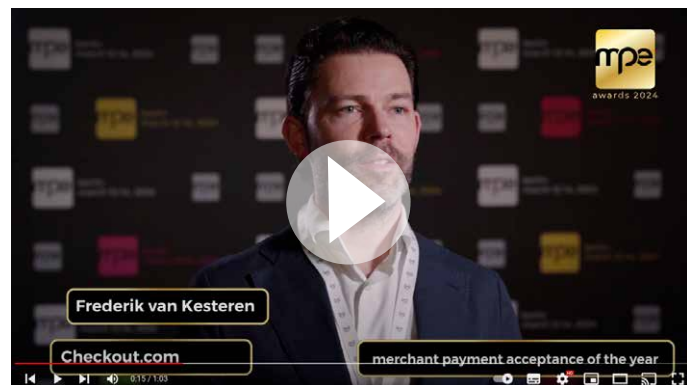
At the mpe 2024 awards we honoured the best of the best in the field of the merchant payments ecosystem. Who were the winners recognized as the most innovative companies and individuals in 2024?

### merchant payment acceptance of the year award goes to...



The award will go to the provider who can demonstrate a successful, sustainable and mutually beneficial relationship with their merchant customers.

*“The winner’s solution is an AI-powered optimisation engine designed to address a critical challenge faced by e-commerce merchants: optimising acceptance rates. By analyzing billions of data points, this fledgling product has already achieved impressive results, securing up to 9.5% increases a range of blue-chip clients. They also offer dynamic routing in markets with multiple networks, minimizing costs for clients and all transactions undergo 3DS authentication to ensure compliance. In essence, the winner answers key questions for e-commerce merchants: how to enhance acceptance levels and reduce costs?”*



*“We are incredibly humbled to be recognized by the mpe experts as the best merchant payment acceptance provider. Performance is a key focus for us, and this recognition motivates us to further strive for even more excellence, as there is so much more to be done to help our customers grow and expand globally.”*

**Meron Colbeci, chief product officer at Checkout.com**



## most innovative fraud prevention solution award goes to...

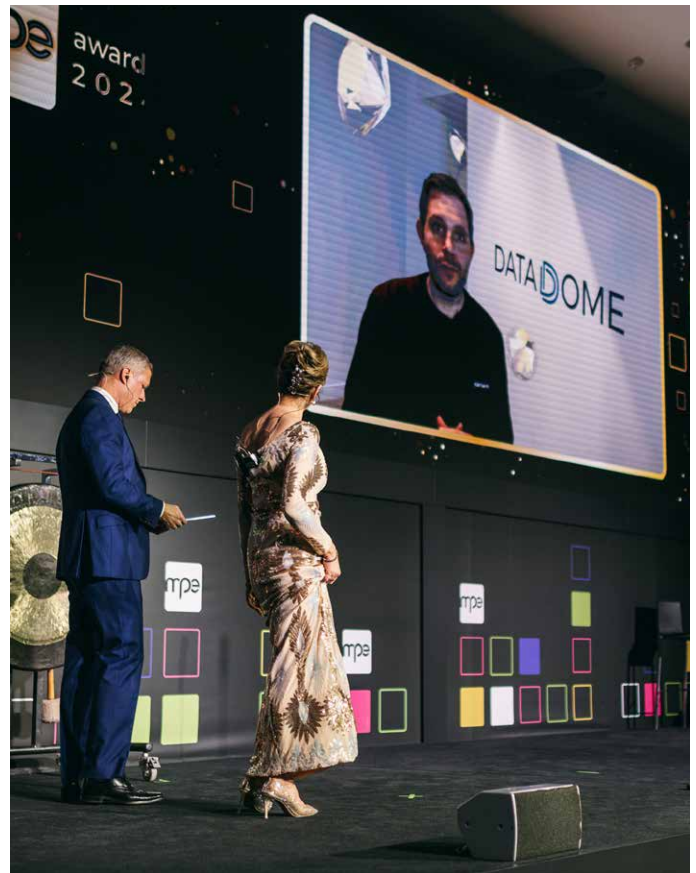
# DATA DOME

This award goes to the provider of an innovative solution that demonstrates tangible merchant and customer benefits regarding fraud prevention, identity, or authentication.

*"The winner is a machine learning, multi-channel fraud solution that materially improves customer and merchant lives. The judges were impressed by the strong metrics and use cases which superbly illustrated high detection & prevention rates. The benefits for merchants are significant including reduced losses, stronger balance sheets and improved reputations. The wide scope of fraud identification, including BOT detection across multiple interfaces, is compelling and serves merchants and their customers well. Equally impressive is the ethos of continuous learning and development to hone the solution to provide the highest levels of fraud protection in this fast paced environment."*

*"DataDome is honored to be crowned 'most innovative fraud prevention solution' at this year's mpe awards! This recognition is a testament to our team's unwavering commitment to driving innovation and implementing industry-leading online fraud protection. We are proud to lead the charge in creating a more secure and seamless digital ecosystem for merchants and their customers worldwide."*

**Benjamin Barrier, chief strategy officer & co-founding team member, DataDome**

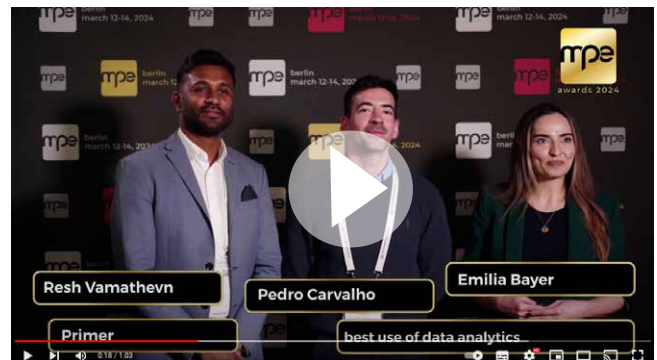


## best use of data analytics award goes to...

# Primer

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 and may cover areas such as loyalty, customer engagement, customer & merchant support/service, optimisation, etc.

*"The winning solution triumphed for its comprehensive payment flow optimisation through the swift analysis of influential data points impacting authorisation rates. By identifying the optimal transaction processing route, merchants get fewer declines and up to a 5% increase in accepted transactions. Not only enhancing customer satisfaction and boosting merchant sales conversions and revenues, it also enhances 3DS usage and optimises the presentation of payment methods during checkout, streamlining transaction routing and authorisation. A groundbreaking innovation in the payments landscape!"*



*"It's super exciting to win the mpe best use of data award. This project was a huge team effort and - as a result - we've developed the biggest innovation that the payments industry has seen in recent years. UpliftAI leverages the latest technology and is used across multiple payment processors, which has never been achieved before. We're delighted to be recognised for an innovation that is being used by our merchants today, and many to come in the future."*

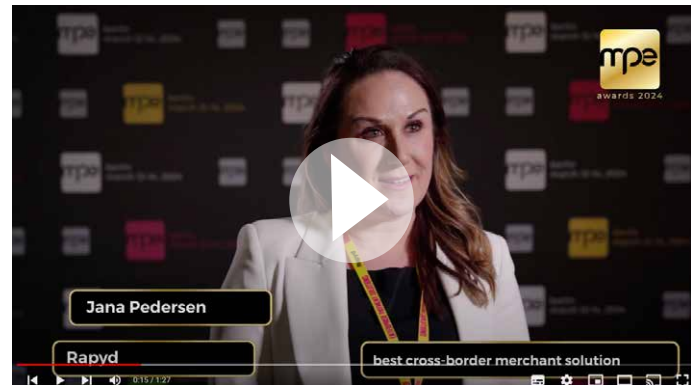
**Gabriel Le Roux, co-founder & CEO at Primer**

## best cross-border merchant solution award goes to...

# Rapyd

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

*“The winner of this award is a global network specialising in cross-border payments. They enable seamless sending and receiving of funds worldwide, accepting over 900 payment methods. As a leader in cross-border activity, this company also offers value-added services such as money management and foreign exchange solutions, counting amongst its clients brands such as Ikea, Paysafe, and Hotmart.”*



*“mpe’s recognition with the best cross-border merchant solution award is a strong validation of Rapyd’s leadership in payments and fintech. This win fuels our mission to empower businesses with both our established multi-regional card acquiring and seamless cross-border solutions, unlocking new avenues for global growth.”*

**Sarel Tal, VP acquiring partnerships at Rapyd**

## best in-store payments solution award goes to...



This award goes to the organisation that has developed/deployed the most innovative in-store payment acceptance solution, providing value and differentiation for merchants and a great payments experience for customers in a face-to-face environment.

*“The winner demonstrated a high level of innovation and uniqueness in their award submission which was backed up by evidence of adoption from large banks, financial institutions, merchant acquirers and enterprise merchants. These customers also provided positive feedback and testimonials to support the quality of the winning solution and how it is helping deliver an improved customer experience.”*



*“At dejamobile, we are truly honoured to receive the mpe award for the best in-store payments solution. This is a recognition of our commitment to excellence and the successful SoftPOS implementations across multiple countries in Europe and Latin America. It is this dedication to innovation and customer satisfaction that has earned us this prestigious award.*

*Our solution is truly revolutionizing the way merchants enhance the in-store consumer journey. We are proud to offer unparalleled user convenience, operational excellence, and cost efficiency.*

*I thank you for recognizing the impact of our technology on the industry. I also want to extend our gratitude to all our clients for their valuable feedback that has helped us enhance our solution. Finally a big thank you to all my colleagues at dejamobile - your dedication, expertise, and hard work are truly appreciated and essential to our success. Thank you all!”*

**Housseem Assadi, CEO and co-founder, dejamobile”**

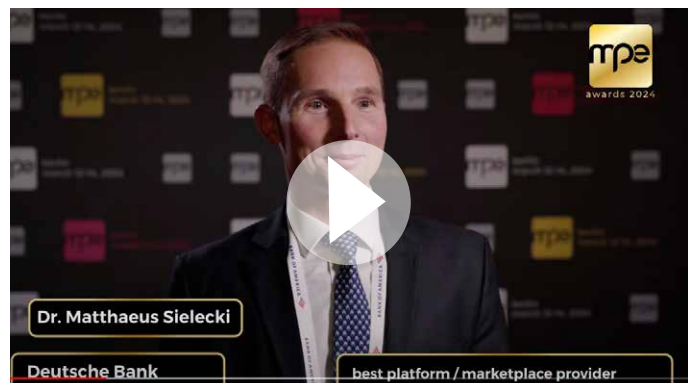


## best platform / marketplace provider award goes to...



This award goes 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.

*“The judges recognised this winner as the premier marketplace payment company as their distinct offering showcased both their global legacy and their commitment to aiding clients in adapting to evolving market needs. The submission emphasized their focus on treasury, counterparty risk management, and compliance. Notably, their case studies spanned various sectors, demonstrating their capabilities in handling multi-currency transactions, escrow services, and the implementation of user-friendly interfaces. Their innovative approach to addressing intricate payment challenges, such as split payments and detailed financial reporting, significantly elevated the user experience.”*



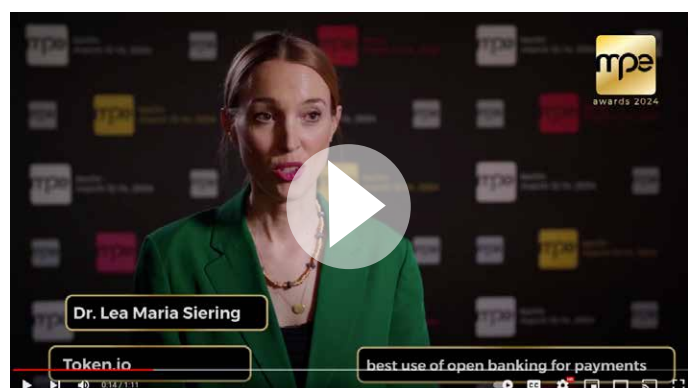
*“It’s an honor for our franchise to be recognized as the leading provider of marketplace payment solutions, driving our clients’ business models forward through innovative and cutting-edge offerings in an ever-evolving environment. This acknowledgment validates our strategy and vision,”* said Matthaeus Sielecki, global head of embedded finance solutions, Deutsche Bank. *“This not only recognizes our expertise in cash management, risk, payment acceptance, and technology but also serves as a strong confirmation of Deutsche Bank’s role as a strategic and trusted partner throughout the entire payments value chain.”*

## best use of open banking for payments award goes to...

# TOKEN

This award goes to the company that best uses open banking data or provides 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.

*“The winner of this award goes to a company that combined best-in-class connectivity with robust, white label-ready infrastructure to leverage open banking to make account-to-account payments a mainstream payment method, creating a better customer experience as part of the payment process.”*



*“We are honoured to be recognised for the best use of open banking for payments, highlighting the transformative role Token.io plays in the payment industry. In collaboration with our exceptional partners - Europe’s leading payments companies -we are excited to realise our vision of making Pay by Bank a mainstream payment method across Europe. We extend our gratitude to our team for their commitment to exceeding expectations and delivering a best-in-class solution, and to the Merchant Payment Ecosystem Awards for acknowledging our efforts. We remain committed to leveraging the power of open banking to push the boundaries of what’s possible in payments.”*

**Dr Lea Maria Siering, chief risk & compliance officer and managing director for Token.io**

## best regtech solution award goes to...



This award goes to any technology provider helping merchants, issuers or acquirers to streamline their regulatory compliance operations, covering either (or both) regulations and industry standards. This may include regulatory reporting, risk management, identity management & control, compliance and transaction monitoring, fraud, security, etc.

*"This company revolutionises identity verification, merging advanced biometric, document, and database checks with seamless AML and KYC compliance. Customers' journeys are pre-built, and its platform is designed to accelerate digital transformation by simplifying integration, reducing costs, and enhancing decision-making. Their no-code, customisable approach ensures a smooth onboarding experience, prioritising user convenience and security. With robust data encryption, they guarantee the utmost protection of sensitive information, establishing a trusted user environment. They exemplify innovation and efficiency, making it a worthy RegTech winner for the digital age."*



*"Just how easily ID-Pal sits at the core of the payment's ecosystem is recognised by winning best regtech solution at the 2024 mpe awards. Being able to service such a diverse range of providers with ease, offering robust data security standards, real-time verification and 100% AI-powered technology is what sets us apart. Providers with the most complex processes can integrate us seamlessly and take advantage of our award-winning highly configurable user journey. From our first nomination in 2017, to now marking our eight-year anniversary with this win, is a powerful reminder that a focus on user experience while striving for the highest security standards is an unbeatable mix."*

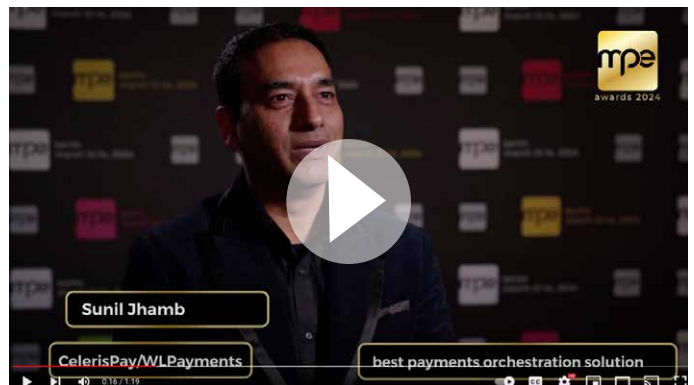
**Colum Lyons, CEO of ID-Pal**

## best payments orchestration solution award goes to...



This award goes to the provider that unifies the various aspects of payments processing and enables merchants to optimise their payment processes and simplify ongoing payments acceptance management.

*"The best payment orchestration solution award was rightfully bestowed on this company for several compelling reasons. Their comprehensive payment orchestration suite stands out, offering a wide range of features seamlessly orchestrated when needed. Beyond intelligent routing, it includes recurring payments, 3DS routing, a robust fraud solution, and reconciliation. Notably, their platform incorporates innovative features like smart retries, automatically initiating transaction retries using alternative payment methods after failures. Some merchants report up to 10% savings, which would have otherwise been lost. Additionally, their plug & play technology simplifies integration, making it accessible to businesses without extensive technical expertise."*



*"Winning the best payment orchestration solution award at mpe for a payments company is like winning an Oscar for the best film at the academy awards!*

*It is a testament to the WLPayments team's hard work, innovation, and unwavering commitment to simplifying online payments worldwide. We share this accolade with our amazing customers and partners - we grow when our customers grow!"*

**Lennard Sigling, VP - business development & management, WLPayments**



## most innovative payment solution award goes to...



The award will go to the provider who offers a payment solution that demonstrates true payment innovation that brings real benefits, value, and differentiation to merchants and a great payments experience for customers.

*"Payment processes in the hospitality industry have been fragmented and complex for many years. The winner a single payment solution combining payment gateway, merchant acquiring services and chip & pin terminals into one centralised hub. The judges have been impressed not only how well this company has articulated its value proposition but how it has demonstrated its commercial viability and success through relevant metrics and testimonials. The winner's streamlined solution also includes the integration with property management systems and was deemed by the judges a worthy winner of this award."*



*"Securing the most innovative payment solution award carries immense importance for Guestline. It represents a notable acknowledgment of our ongoing commitment to seamlessly integrate payment services into our platform, solidifying our position as a trailblazer in the field. The endorsement from a panel of payment experts at mpe adds a distinct level of significance for Guestline, as it underscores the recognition of GuestPay as a reputable industry leading payments solution provider (in cooperation with our partner Trust Payments). This further validates our achievements within the hospitality industry, reinforcing our credibility and dedication to excellence."*

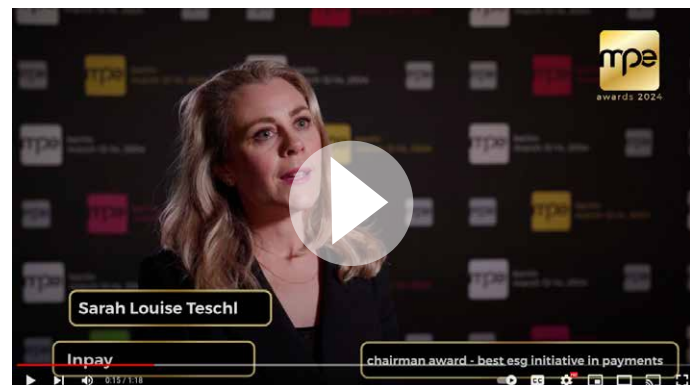
**Andrew Williams, director, Guestline**



## chairman award – best esg initiative in payments award goes to...



The Best ESG Initiative in Payments award goes to the organisation with a clear and well-developed ESG strategy, showcasing their substantial positive impact in any of the E,S,G pillars, particularly when supported by technology.



*"I'm immensely proud of winning this award which underscores our commitment to successfully tackling the many payments challenges we know NGOs are facing. Fintech can have transformative impact on the way global aid is delivered, getting more money where it's needed most, in the safest and most cost-effective way possible."*

**Sarah Louise Teschl, head of NGO & shipping sales, Inpay**



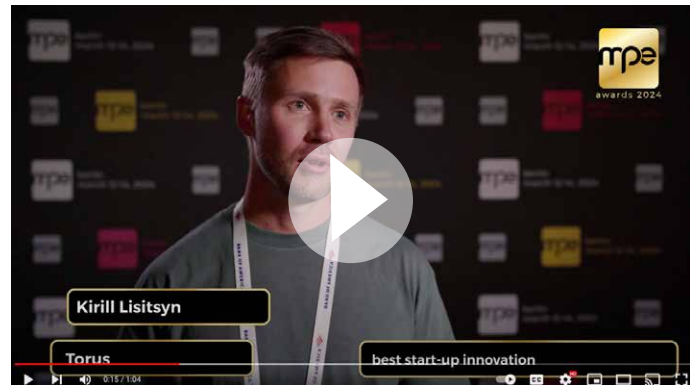


## best start-up innovation award goes to...



The award will go to the winner of the Innovation Hub start-up competition.

*"The judges selected this winner after a tough competition over 2 days. A combination of the public vote and the judges score determined that this start-up has the potential to deliver significant cost savings and revenue optimisation for ecosystem players."*

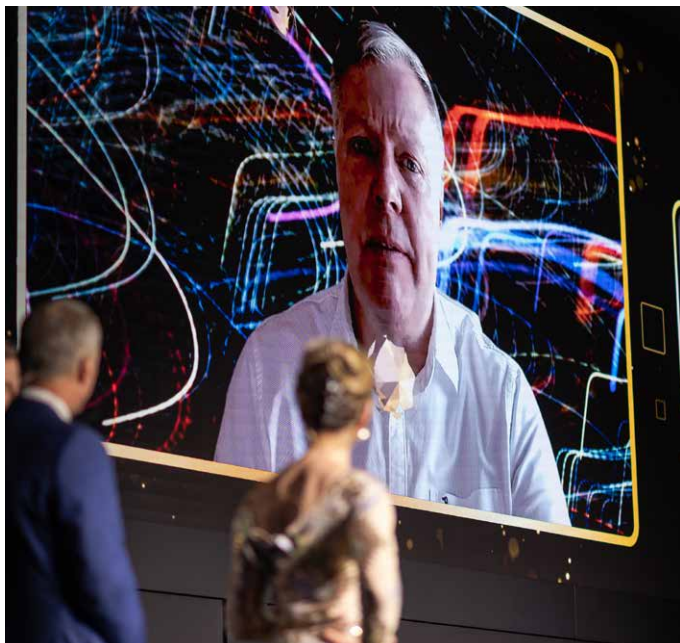


*"For us as an early stage startup mpe award means true unbiased industry recognition and it will fuel up returns on our marketing efforts, which we see already happening just a few days after the event."*

**Kirill Lisitsyn, CEO, Torus**

## influencer of the year award goes to...

The award goes to the winner voted online, individual / team who has provided a significant contribution to the development of the Merchant Payments Ecosystem either on a domestic or international basis.



*"I am extremely honoured and proud to have been voted mpe influencer of the year 2024 by my peers in the payments industry. This reflects and recognises my 25 years of helping improve payment security. mpe provides a unique and outstanding opportunity each year for the payments industry to gather and discuss all aspects of payments. I really appreciate the support and opportunities mpe have provided me over the years to highlight payment security."*

**Jeremy King, regional head for Europe at the PCI Security Standard Council**



awards 2024 sponsors

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## special thanks go to awards jury members

1. Neira Jones, (mpe 2024 awards chair) Independent Advisor & International Speaker
2. Roger Alexander, Expert (mpe 2024 Awards co-chair), VALITOR hf
3. Gary Munro, CTO, Consult Hyperion
4. Alex Rolfe, Managing Director, Payments Cards and Mobile Magazine
5. David Parker, CEO, Polymath Consulting
6. Melisande Mual, MD, The Paypers
7. Volker Schlönvoigt, Director, Edgar, Dunn & Company
8. Andrea Toucinho, Director of Studies, Prospective and Training, PARTELYA CONSULTING
9. Mark McMurtrie, Director, Payments Consultancy Ltd
10. Claire Maslen, Independent Advisor
11. Janusz Diemko, Payments Consultant, Angel Investor and Mentor
12. Stanley Skoglund, Co-Founder & Director, Minerva
13. Dorota Zimnoch, Global Industry Strategist, Microsoft
14. John Schratz, Founder and Managing Director, Eclipse Enterprise Consulting Limited
15. Teresa Connors, MD, Payments Matters
16. Jannis Riesz, Founding Partner, Flipmode.io
17. Michael Chambers, Chairman, Answer Pay
18. Tony Moroney, Founder and Managing Director, Saburai Consulting
19. Ghela Boskovich, Regional Director/Head of Europe, Financial & Data Technology Association
20. Laura McCracken, Global MD, eCommerce & Payments, Software & Platforms, Accenture
21. Simon Burrows, Partner, FS Technology, Payments & Value Creation, EY
22. Keren Aviasaf Migdal, Co-Founder & CEO, PaymentOp
23. Pavel Kaminsky, Founder & CEO, 7Security

# innovation hub

## start-up competition in partnership with industry leaders

mpe has a tradition of showcasing payments innovators and emerging stars through its Dragon's Den-style competition. Eleven game-changing start-ups had the opportunity to present ground-breaking ideas for enhancing merchant payments and pitched to an expert jury and the industry's most distinguished audience.

As per Neira Jones, chair of the mpe awards judging panel, Innovation Hub, independent advisor, and international speaker:



*"The quality of entries was so impressive that our job was really tough this year! The judges and I first whittled down the competition entries to 11 for the semi-finals start-up pitches on day 1. And what an impressive line-up for this year's cohort! Anyone could have been a winner, and the quality of the pitches was impressive. Our Dragons, (Keren Aviasaf, Pavel Kaminski, and David Parker/ see above) eventually shortlisted three to enter the finals in plenary on day 2: 1-CP, Ballerine, and Torus, but were keen to stress that everyone was a winner this year.*

*Watching the live scores move every second was like watching a really fast and competitive race, nail-biting stuff! 1-CP eventually emerged as the public vote winner, but for the first time in the history of this competition, it was a really close call, with not much space between all three competitors, confirming our assessment of the quality of*

*entries and their relevance to the ecosystem. After consolidating the public scores and the judges scores, Torus was declared overall winner. With a clear pitch, they demonstrated how payments profitability and revenue recognition can be taken to a brand new level.*

*And we had two more "firsts" in the history of this competition: firstly, the overall winner turned out to be different from the public vote winner. Secondly, as there was only 1 point difference between 1st and 2nd, and 1 point between 2nd and 3rd, we decided to award a richly deserved "Highly Commended" to both 1-CP (the "Corporate Paypal") and Ballerine (the "SMB Risk Management Orchestration Platform"), which we had never done before as Highly Commended awards are hard to come by!*

*All of this was announced at the glittering mpe 2024 awards ceremony. Well done again to all the competitors and we hope they are encouraged to come back next year, and perhaps even enter the main categories, as ID-Pal did, first winning the Innovation Hub competition in 2018, and then winning The Best Regtech award in 2024. Good luck to everyone for mpe 2025!"*

[find out more here](#)





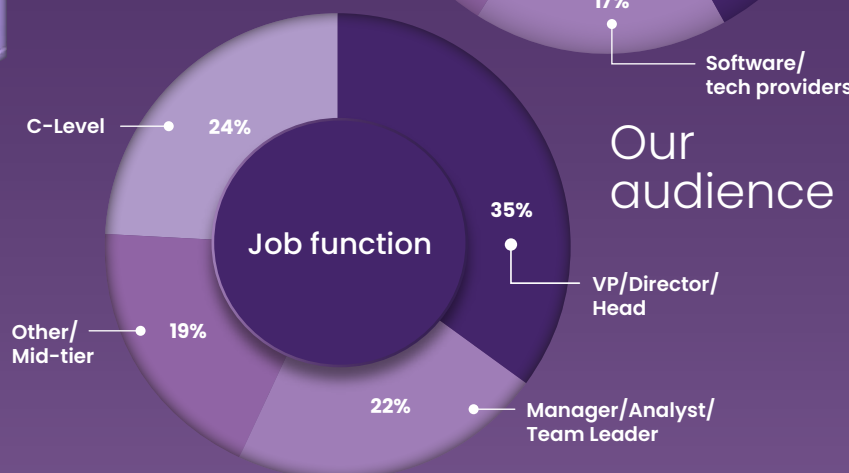
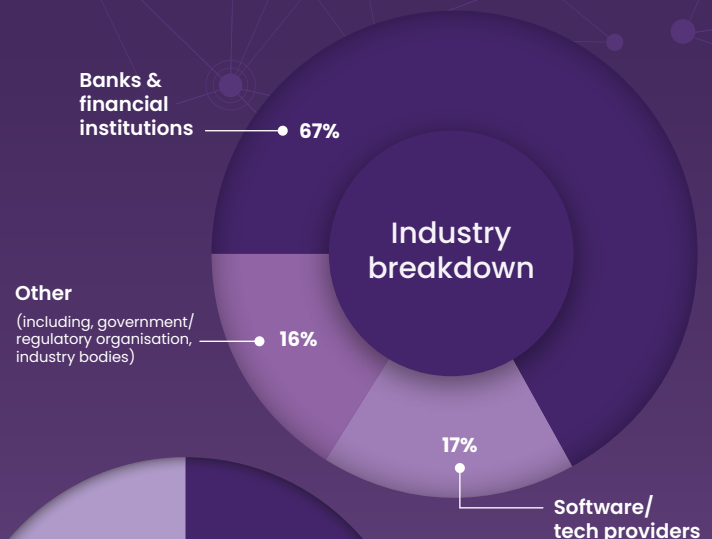
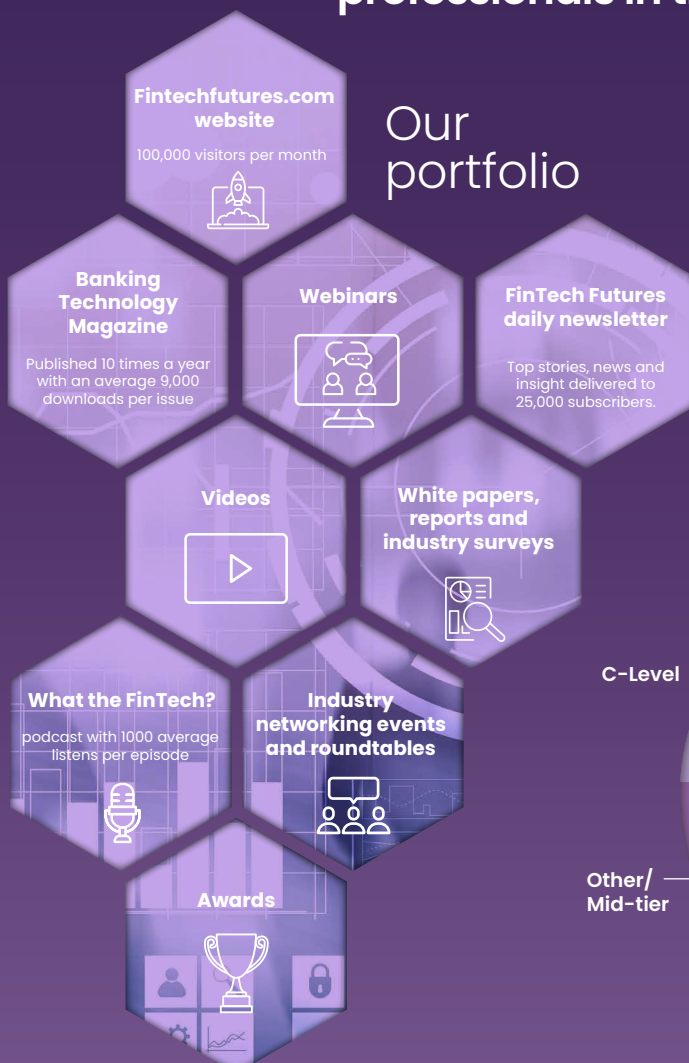
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Kate Stevenson  
Business Development Manager  
kate.stevenson@fintechfutures.com  
+44 782 593 0099

catch a glimpse of the three compelling reasons why attending **mpe 2024** was worth every moment.

- 1. high-quality content & learning
- 2. unparallel networking & business
- 3. relevant connections & friendly atmosphere

### Curious to hear more about attendees' experiences at mpe 2024?

**Samuel Flynn** - 1st  
CEO @ Hands In  
Visit my website  
2w · Edited · 🌐

Reflecting on last week's experience at **Merchant Payments Ecosystem** in 🇩🇪

Last year, we were honored to win the prestigious Startup Innovation of the Year award, and this year, we took the stage to conduct our first presentation on how split payments will become the next value-added service for payment service providers 🙌

This slightly heavier but more refined version of myself had an amazing time last week, and I eagerly anticipate many more opportunities like these.

This is just a small part of the role of CEO at **Hands In**, a responsibility I thoroughly enjoy 🙌

Find the full recording of the presentation and panel discussion in the link below 📌



**NEPTING**  
2,297 followers  
2w · Edited · 🌐

🙌 We're back from the **Merchant Payments Ecosystem** event! 🙌

A huge thank you to everyone we met at the event! 🙏 It was fantastic to connect with so many innovative minds and engage in insightful discussions about the future of payments. Special thanks to all the exhibitors for their warm welcome and valuable exchanges at their booths.

We're energized by the ideas exchanged and look forward to exploring new opportunities together. Let's continue to drive innovation and shape the future of payments! 🚀💡

**Velipekka Kuoppala** - 2nd  
CSD @ Fairown | Co-founder @ ConnectedYou | Susta...  
Book an appointment  
3w · 🌐

+ Follow ...

My key takeaways from **#mpe2024**

Exceedingly well-organised event by the **Merchant Payments Ecosystem**.

- 1) AI-driven payment solutions entering the market
- 2) **#IoT**-initiated transactions penetrating our daily life
- 3) Consumer behaviour shifting > alternative payment solutions seeing increasing demand (embedded loans, instalments, loyalty, rewards...)
- 4) Legacy **#POS** infra needs to be brought up to date (modernised) to boost more innovative consumer experience

+ Whatever "Orchestration" seems to be the hot topic!

What to expect from **#mpe2025**

- 1) Generative artificial intelligence (**#GenAI**) is used more for personalised customer experience (payments, e-commerce...)
- 2) More IoT-based use case transactions initiated through machines (EV...)
- 3) **#PSP** offerings include a wider range of alternative payment options (embedded financing...)
- 4) The hospitality industry will see increasing revenues from premium services (e-sim connectivity...)

Special thanks to virtuous **David Birch** for moderating, all participating **#merchants** and sponsors like **Visa, Mastercard, LHV, Forter, Worldpay, Trustly, Signicat, Adyen, PPRO, nexo standards, Unzer, Checkout.com...**

**#AI #IoT #PSP #hospitality #travelbusiness #esim #mpe #paymentsolutions**

CU at **#mpe2025**





# people said about mpe

**LHV Bank**  
6,956 followers  
1w · Edited · 🌐

✨MPE 2024 – 3 days, 160 speakers, 350 merchants, 1,350 delegates ✨

It's been two weeks since The **Merchant Payments Ecosystem** conference, and the banking services team are still buzzing from the wealth of insight and networking it delivered.

Over 1,400 merchant payments professionals converged in the InternContinental, Berlin for networking and discussion on the innovations, trends, and technologies that are reshaping our industry in 2024 and beyond. And with more than 350 global merchants amongst the speakers and delegates there's no question the sector got the best insight into future payments needs.

This year's program showcased a wide variety of topics and perspectives, with 160 of the payments industry's best and most influential engaging in lively debate on every facet of merchant payments. **LHV Bank's** Chief Technology Officer, **Andres Kitter**, was among the impressive lineup of speakers, sharing insights on the use of embedded finance.

💡 Read our blog to find out what payments industry consultant, **Mike Goodenough**, who is currently working with LHV Bank, thinks were the big takeaways from MPE 2024. 📌

<https://lnkd.in/dXXgSJST>

#LHVBank #mpecosystem #mpe #mpe2024 #bankingservices #payments



**Christian Reinheimer** · Following  
Group Director Payments Product & Technology at LeoVegas Group  
3w · 🌐

Meeting with industry experts like **Sandra** is one of the reasons to visit conferences like **#mpe2024**

Thanks for your time Sandra!



**Kirill Lisitsyn** · Following  
CEO @ Torus | Unlocking the power of data to drive profitability for ...  
5d · 🌐

2025 advice for fintech startups.

How to win the **#MPE** startup innovation award in 3 simple (not really 😅) steps:

- Step 1: Apply for the MPE innovation hub and get selected to the main event.
- Step 2: Pitch at the semi-final and get selected to the main stage pitch.
- Step 3: Pitch at the main stage and get the award at the fabulous gala dinner the same day.

And now here's the additional detail:

- keep pushing through ups and downs (mainly downs) despite all the difficulties
- almost fail to see the "you were selected to pitch" email from **Filip Rasovsky** in time
- realize that combining promo video and live demo is hardly working from a tech point of view
- totally rebuild the pitch the night before finals
- pitch at the widest stage in your life
- lose the "people voting award" in toughest competition ever (well done **1-CP** and **Eric-Jan Krausch** 🙌)
- miss the group photo as you were pitching to a prospect customer immediately after you got awarded

And also: enjoy the train to Warsaw instead of direct flight from Berlin to Larnaca due to an airport strike

**#mpe2024**, you were a blast! See you next year!

Huge thanks to the whole **Torus** team for making this happen:

<https://lnkd.in/gDXFKap5>  
We will keep on rocking! 🙌🎉👏

Was great to see you there:

**Giuseppe Serra David Backshall Carlo Verme Daniel Varkonyi Sinan Yurtsever Anne Willem De Vries Saurabh Bajaj Reza Shabaziane Luis Jardim Ian Hooper Michael Nehme Krystian Nazdrowicz Nikita Melnikovs Levente Ujvari Pavel Kaminsky Neira Jones Emre Talay Sunil (Sonny) Jhamb Twan van Ooijen Benjamin Le Collen Julian Kanini Liron Eisenstein George Andreou Olga Kovalova**

**#mpe #interchange #schemefees #profitability #merchantservices #merchantacquiring**



# people said about mpe



**Lynsey Verrillo** · Following  
 Enabler & Small Business growth at Visa Europe | Entrepreneur | Wi...  
 3w · 🌐

🚀 Wow **Merchant Payments Ecosystem** this week was such a whirlwind, but a fabulous few days in Berlin, with many of my Visa colleagues across Europe, but also spending time with many of our existing partners and new potential partners. My highlights...

👉 joining **Simon Stokes** on stage for the "People in Payments" panel discussion and sharing my POV on how we need to keep evolving our approach to attract, grow and retain talent in an inclusive manner in the payments industry

👂 listening to the powerful keynote from our own Chief Risk Officer, **Natalie Hyche Kelly** who shared her deep insights on how criminals are innovating to use AI tools and other tech to build more sophisticated scams and how Visa is investing to protect our network. She was followed by a great panel discussion on innovation where **Neil Caldwell** shared his view on where Visa is working to support partners to protect against this risk

🎧 joining my colleague **Sebastian Castellano** on the MPE podcast hosted by **Mangala Martinus** where we talked about our increasing efforts to work with merchant enablers in Europe, such as payment gateways, software platforms and payment orchestrators - watch out for that coming soon

👂 spending valuable time with colleagues from Visa across the region where we not only enjoyed the chance to connect in person but also shared experiences and ideas where we can keep collaborating to drive more innovation in our daily work

🍦 connecting with partners, old and new, in the super Visa hub. Did you visit us there? Which ice cream flavour was your favourite!?

What a blast, looking forward to 2025 already!

[Laura Birch Rotimi Ajenifuja](#)

[#ILoveMPE](#) [#MPE2024](#) [#MPEcosystem](#) [#VisaEurope](#) [#payments](#)



**POPcodes**  
 584 followers  
 2w · Edited · 🌐

We had a great time at **Merchant Payments Ecosystem** 2024! Some of the highlights?

1. Our CEO **Gregg Aamoth** was a panelist in session 4 for 'Digital by default: new POS experience.!'
2. Making great connections!

[#mpe2024](#) [#POPcodes](#) [#payments](#)



**Jeremy King** · 1st  
 Regional Head for Europe at PCI Security Standards Council  
 1w · 🌐

Yesterday I met up with Paul Rodgers from **#Vendorcom** who had kindly collected my **#MPE** Influencer of the year award and was able to hand it over.

Many thanks to everyone who took the time to e to vote for me, and also all of the exceedingly kind comments many of. You sent as well. Truly appreciate what an amazing community we have.

If you have time free today do join **#Vendorcom** PCI & Payment Security Briefing. 1pm-2:30pm UK time. See you there



**Thunes**  
 55,007 followers  
 3w · Edited · 🌐

📦 That's a wrap on **Merchant Payments Ecosystem** 2024!

We had a great week in Berlin at one of the biggest events in the European payments calendar. We met with many innovators: leading merchants, PSPs, banks, acquirers and consultancies in productive conversations.

Thunes has powerful solutions for merchants to supercharge payment acceptance.

We work across 90 countries to accept hundreds of **#APMs**, digital wallets, bank accounts and vouchers for streamlined, secure and cost-effective cross-border payment solutions.

🙌 Thank you to:  
**Aik Boon Tan | Ale Aznar | Alejandro Fernández Talavera | Dawei Wang | James Winter | Liron Diamant | Valerie Haro**

See you again next year!

[#Thunes](#) [#Fintech](#) [#MPE2024](#)





# people said about mpe



How can we simplify the final step of online shopping? How do you ensure security while keeping it simple and stylish? We've all been there, hesitating just before hitting the checkout button.

At last week's **Merchant Payments Ecosystem**, industry leaders **Stephan Hackenberg** and **Suzana Kordumova Nikolova** from **Giesecke+Devrient** and **Netcetera**, presented two payment solutions that simplify and secure online checkout.

Click to Pay, presented by **Suzana**, promises a seamless checkout experience that makes your consumers feel comfortable during online transactions. This method requires the support of the entire PayTech ecosystem to deliver the user-friendly experience we all need.

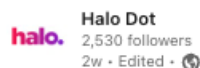
On the other hand, **Stephan** engaged the audience with a poll, which confirmed the increased demand and market adoption of network tokenization. This technology safeguards online transactions, making it a choice for many PSPs and merchants.

However, the key lies in selecting the right provider.

Are you ready to simplify your checkout process while ensuring security? Discover how Click to Pay can enhance customer experience and bolster loyalty in an interview with **Suzana**: <https://lnkd.in/dcibrizB>.

A big shout-out to the organizers of **#MPE**. You all rock! 🙌

**#ecommerce #ClicktoPay #networktokenization #token #mpe**



It was great to be in Berlin last week for the **Merchant Payments Ecosystem** conference! 🇩🇪

Although the week was cut short by the airport strike, the team was able to meet with partners, customers and attend several talks at the conference 🗨️

As a South African founded company, it is great to see that Africa is at the forefront of innovation in payments! 🌍

We are looking forward to being back in 2025! 🚀

**Jonathan Jacobs | Gareth Corbishley CA(SA) | David Poole | Synthesis Software Technologies**

**#softpos #contactlesspayments #mpe2024**

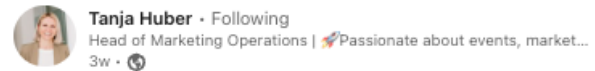


**#MPE24**, we had a great time with you! 🥰

Last week's MPE was an exciting meeting of international players from the payment industry. We had an enriching week in Berlin, where we could listen to exciting contributions and participate in discussion-rich working groups. 💡

Thanks to everyone who made this MPE so special and successful for us. We were able to record a successful role in which we could present our products for e-commerce in particular. - and of course, we are already looking forward to next year. 😊

**Demis, Martin, Tom**  
**#merchantsandpayments #fintech**



What an exciting first day at **Merchant Payments Ecosystem**. My first fireside chat was an absolutely inspiring session on 'Marketing to Merchants' alongside the phenomenal **Sandra Mianda** and **Angela Yore** and supported by **Alice Corden**. It was an honour to share the stage with such powerful women in marketing, each of us bringing our diverse backgrounds to the table but united by a single, clear mission: to elevate the role and visibility of **#marketing** within the fintech sector. A huge thank you to MPE and **Natalia Ivanis** for recognizing the significance of marketing and adding it to the agenda.

Our conversation covered the full spectrum of marketing in the fintech space, from strategically understanding our audience and leveraging the power of content repurposing to overcoming merchant pain points. We explored different approaches to turning marketing challenges into opportunities, including establishing a unique brand identity, aligning with the evolving needs of merchants, and pioneering innovative payment experiences that resonate with clients.

Key takeaways:

- A deep understanding of your audience's needs and objectives is critical to success.
- Relevance and consistency across channels are key to standing out.
- There's significant value in strategically repurposing content.
- Engage continuously - stay top of mind with valuable content and memorable experiences.

There is great power in collaboration, innovation and the human touch in marketing. Let's continue to make marketing a stronger, more visible force in our industries and be bolder!

**#ilovempe #FintechMarketing #WomenInMarketing #MarketingStrategy**





berlin  
march 12-14, 2024



# merchants, fintech & acquirers

## payments challenge handbook 2024



**This material provides a selection of industry case studies from companies partnering #mpe2024.**

By reading it you will learn about the real challenges and the issues merchants, acquirers, and PSPs face in 2023/2024 and how payment companies successfully addressed them.

**We created this handbook to help you:**

- with problem-solving or finding your solutions provider,
- better navigate the changing world of payments.



[see the payments challenge handbook here](#)

# coverage from our partners & participants

Explore the top conference highlights shared by our value delegates and sponsors.



**Anna Maj**, FinTech & Innovation Leader | Strategic Advisor & Investor  
posting about **customer experience and technology strengths**



**Francesco Burelli**, Partner @ Arkwright Consulting

posting about key themes of mpe 2024; the potential and implications of **#AI and other technologies for the ecosystem**



**#regulation** as an unavoidable subject that touches all parts of the payments industry



**#innovation**



**Sandra Mianda**, CEO-Founder, Paypr.work

posting about **celebrating people in payments**



and trends shaping **the future of payments and technology**



**Geoff Barraclough**, Founder, Business of Payments  
writing "**Cardmageddon / the long-promised shift from cards to other forms of digital payments**" - a round-up from mpe conference in Berlin



**Andréa Toucinho**, Director of Studies, Prospective and Training, Partelya Consulting  
posting about "**diversity and inclusion**"







MPE 2024: Are **machine-Initiated transactions** the next big leap for payments?



**The digital wallet effect:** transforming loyalty programs, ConnectPay at MPE



What captured mpe 2024 attendees attention?



The changing landscape of online payments in Europe



**Key takeaways** from four panels at the MPE 2024



**AI in Merchant Payments:** Insights from MPE 2024



MPE 2024 Recap















**Tech Talk:** Israeli startups shine at MPE fintech conference





# exclusive video content & articles from media partners

Check out our complete press coverage below:



- MPE 2024: What will be the impact of a digital euro? 
- Tokenisation in the ecommerce space 
- MPE 2024: How are merchants implementing AI in payments? 
- Checkout success: Seamless payment strategies for merchants 
- Customer experience in the mobility vertical 
- E-commerce payment strategies: Choosing the right partner for your business 
- Striking the balance: Navigating e-commerce trends 
- Adapting to B2B Payments: What businesses need to consider 
- Advancing payments: How can innovation drive business growth? 
- Nexi and Mastercard team up to advance Open Banking Payments across Europe 
- The top 3 advantages of going cloud-native 
- MPE 2024: How are merchants implementing AI in payments? 



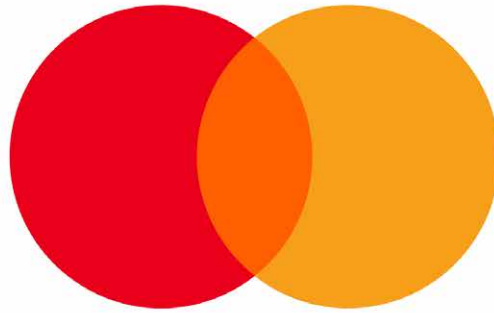
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