

POSitivity)))

- hot trends and cool ideas
- creativity in payments



presented by



berlin
march 18-20, 2025

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Dear POSitivity readers!

Summer is here!

Long, sun-drenched days offer the perfect opportunity to unwind. At mpe, we see summer as a time to relax, recharge, enjoy the sunshine, and savour moments with loved ones - and a good book too!

But did you know that this season of relaxation also has a knack for sparking creativity, especially in the payments industry? In this special edition of POSitivity magazine, we celebrate how the joys of summer fuel creativity in payments.

We've reached out to the mpe advisory board for their summer reading tips and relaxation inspiration. They've revealed the books they're most excited to dive into and the (non-)literary adventures that await them.

Meet **Patrícia Varju**, the driving force behind our sales & customer engagement. With Patrícia, your onboarding journey is smooth sailing from start to finish. Her dedication ensures every delegate feels supported and valued, making her the secret to our exceptional customer experience!

The latest issue of POSitivity magazine features the hottest industry trends and compelling insights from the mpe 2024 conference.

Here's a glimpse of what we uncovered:

- Catch new episodes of the **Voice of mpe**. Dive into our video podcasts featuring

Berlin's most captivating panel discussions. Explore hot topics like AI, emerging technologies, future trends, and more.

- Get ready to look behind the scenes of the merchant payment ecosystem with industry leaders in our **merchant payment leaders series**.

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!

like our magazine? share it!

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



spotlight on **Patrícia Varju**: your guide to excellence

Let us introduce Patrícia Varju, the head of sales & customer engagement, a.k.a. the key to a frictionless customer journey!

We're thrilled to introduce Patrícia Varju, the powerhouse behind our sales & customer engagement team. Patrícia's mission? To make your onboarding experience smooth and enjoyable from start to finish. Her dedication and expertise ensure every delegate feels supported and valued.



Please introduce yourself and your role at mpe.

At mpe, I am mainly responsible for onboarding delegates and ensuring this process is as smooth and frictionless as possible throughout the whole customer journey.

Most people think sales at mpe means event

registration and checkout completion. But modern sales is about perseverance and active listening to customers. At mpe, our goal is to create an all-year-round experience by providing valuable information, education, and networking opportunities for the entire payments community. This allows us to engage with both past attendees and new prospects and I believe they appreciate all the effort we put in providing high-quality service.

What is your favourite part about working at mpe?

In my role, I actively cooperate with our marketing, production, IT, and finance teams. I see sales as a bridge between these departments. This collaboration is positive because it means that, as a team, we are collectively responsible for the success of our next project.

For example, because I am personally in touch with so many of our attendees, I can share their feedback with our production and indirectly help shape the agenda; I cooperate with our marketing team on how to engage with our audience best and, finally, our IT and finance teams are great support for me to finalize the checkout process. So, in the end, mpe results from great teamwork where everyone's opinion counts.

If we could peek behind the curtain of mpe 2025, what would you be most excited about regarding our next project?

Customer experience is a top priority for us at

meet the team

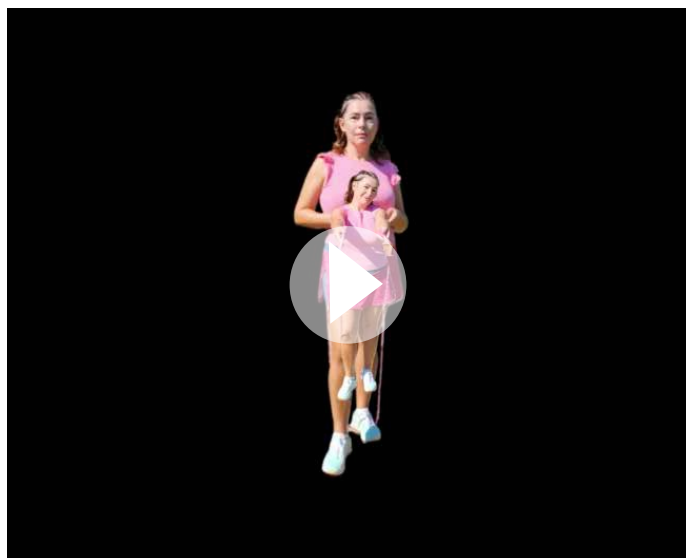
mpe. The next mpe will reflect this with an even more immersive floorplan and dedicated networking roundtables. Serendipity is no longer welcome at conferences, and with our event app, we will ensure everyone makes meaningful connections at mpe.

What are some of your hobbies or interests outside of work?

I am where the music is! So, my hobbies include dancing and cardio exercises where you can follow the beat.

This summer, I've got a special challenge for you: we're going to jump rope to the music! I've put together a fun routine where the rhythm of the music guides our jumps. Whether you're a pro with the rope or just getting started, this challenge is all about having fun and staying active.

Let's make this summer energetic and full of rhythm. Ready to jump into it? Let's go!



Sometimes, I need to calm down my mind & thoughts, and that's when gardening steps in. I like my flower and vegetable garden and the idea of serving fresh veggies to my family. I love hiking, too, and exploring the hidden gems of our country.



With summer here, how do you balance work and enjoying the summer season?

Summer is always a challenge with my nine-year-old twins and a two-month summer break from school. I juggle between grandparents, a week at the sea, hiking, and work.



What's your ideal summer vacation spot, and why?

Because I like diversity and change, I couldn't choose just one favourite vacation spot: I am between the sea and the mountains.

meet the team

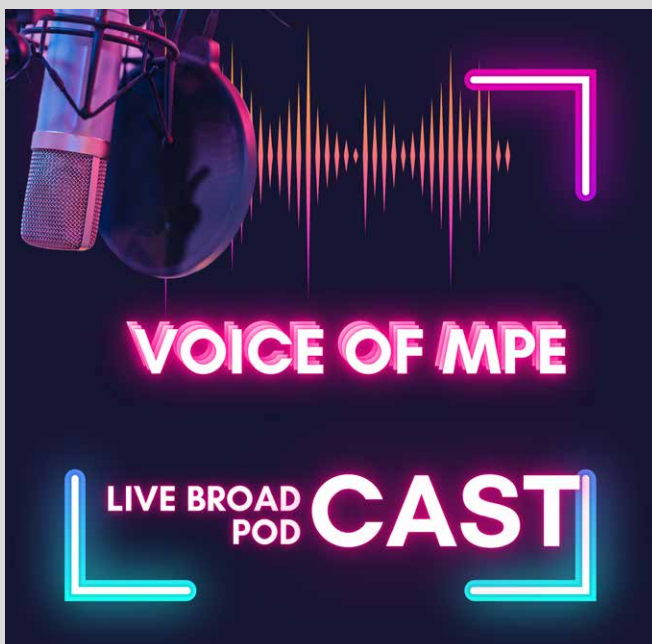


What's your favourite summer food or drink you can't go without?

Watermelon =). It is actually food and drink at the same time, and I just can't imagine a summer without it.

"I would like to invite you to join us at mpe 2025 in Berlin from March 18-20.

I look forward to meeting you and other industry leaders, sharing insights, and exploring the exciting developments in our field. See you in Berlin! "



where to listen?

- ▶ [mpe web](#)
- ▶ [YouTube](#)
- ▶ [Spotify](#)
- ▶ [Deezer](#)
- ▶ [Podcast Index](#)
- ▶ [Buzzsprout](#)

Tune in and get ready for a ride! On our podcast, Voice of mpe, we bring you compelling conversations with the leading minds in payments. From cutting-edge fintech breakthroughs to the latest regulatory updates, our experts cover the crucial issues shaping the future.

Whether you're aiming to stay ahead or are simply curious about what's next, our podcast is your go-to source for insight and inspiration.

Don't miss the exclusive episodes from the mpe 2024 conference.



Neira Jones,

chair of the judging panel, independent advisor & international speaker

1. personal creativity

Summer is a perfect time for relaxation and rejuvenation. How do you personally recharge your batteries during this season?

"Well, we haven't had much of a Summer in the UK yet... Nevertheless, I always recharge my batteries by meeting up with friends and catching up on their news. I also read a lot, especially as I am now writing my second book, "Beyond Payments", which involves a lot of research and catching up with industry friends for their views."

2. summer reading

Can you recommend any books or podcasts you enjoy these sunny days?

"I'm enjoying reading "Intelligent Money" by

Chris Skinner, and "Money in the Metaverse" by David Birch and Victoria Richardson. For pure relaxation, I read anything by Stephen King, and "Fairy Tale" was absolutely epic!"

3. industry trends

With summer in full swing, what hot trends do you see heating up the payments industry this year?

"Embedded finance is as hot a topic as it can get, with the opportunities and challenges it presents, and of course, Open Banking and A2A payments continue to drive competition in the payments world. The evolution of payment orchestration is also very interesting to witness."

4. innovation in payments

Innovation often springs from unexpected places. Can you share a moment where a seemingly unrelated summer experience sparked a creative idea for your company?

"Writing my second book, "Understanding Payments - From centralised to decentral-

ised and everything in between”, I came across this article, when reading the industry news in July, whereby Visa partnered with Tangem to integrate the Tangem hardware crypto wallet, and it’s shaped like a card! I wasn’t expecting that.”

5. leadership and inspiration

Who or what inspires your leadership style during these more relaxed months, and how do you keep your team motivated?

“Anyone who believes in what they are doing, and who are kind enough to help others. I am lucky enough to count some fabulous people amongst my friends.”

6. future vision

Looking ahead, what exciting innovations can we expect from your company that might debut by next summer?

“Well, by next summer, my second book will be out, and also my third book, which is a comprehensive glossary of the industry, entitled “The A to Z of Payments - A modern and practical glossary for the curious and the forgetful.”



Daniel Kornitzer,

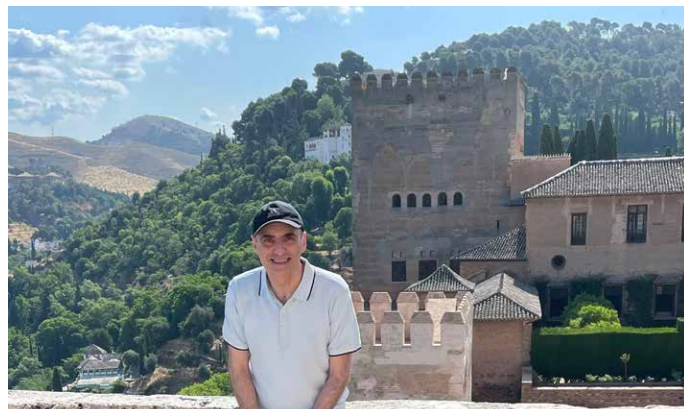
advisory board
member @ Tillo

1. personal creativity

Summer is a perfect time for relaxation and rejuvenation. How do you personally recharge your batteries during this season?

“I’d say travel is my favourite activity for sum-

mer, both to enjoy art, food and culture, as well as the natural beauty of the sea and mountains.”



2. summer reading

Can you recommend any books or podcasts you enjoy these sunny days?

“I’ll recommend two books (two classics!): “Measure What Matters” by John Doerr and “Radical Focus” by Christina Wodtke. Both books are focused on the art and the science of all-important goal setting and performance measurement.”

3. industry trends

With summer in full swing, what hot trends do you see heating up the payments industry this year?

“Performance, performance and performance, at all levels: auth rate optimization, curing declines, winning disputes, reconciliation, uptime and low-latency, scalability, specialized solutions, and on and on.”

4. innovation in payments

Innovation often springs from unexpected places. Can you share a moment where a seemingly unrelated summer experience sparked a creative idea for your company?

“Let me hold on to this question until the end of the summer, as I’m exploring a couple of

ideas, but the jury is still out on them."

5. leadership and inspiration

Who or what inspires your leadership style during these more relaxed months, and how do you keep your team motivated?

"What inspires me is authenticity, high-integrity, brilliant people that are committed to making vision a reality, and the idea that we can do well by doing good. More specifically, using fintech and payments as a tool for financial inclusion and value creation for consumers and small businesses."

6. future vision

Looking ahead, what exciting innovations can we expect from your company that might debut by next summer?

"I'm extremely fortunate to be advising more than half a dozen fintechs, each one of them solves a real problem, is driven with a lot of passion and never ceases innovating, often breaking new ground with unique, differentiated services that make a material difference for their customers. "



Matteo Gamba,

head of product -
global payments &
fraud @ Wayfair

1. personal creativity

Summer is a perfect time for relaxation and rejuvenation. How do you personally recharge your batteries during this season?

"A good trip abroad! I just came back from

two weeks in Iceland... a place that is definitely worth a visit, especially for those that love nature, outdoors, and camping."

2. summer reading

Can you recommend any books or podcasts you enjoy these sunny days?

"A few of the <https://acquired.fm> episodes are a must listen for people in the payments industry (for example, the episode about Visa)."

3. industry trends

With summer in full swing, what hot trends do you see heating up the payments industry this year?

"Tokenization is getting hotter and hotter!"

4. innovation in payments

Innovation often springs from unexpected places. Can you share a moment where a seemingly unrelated summer experience sparked a creative idea for your company?

"I travel quite often and I personally enjoy looking at the different ways people pay in the places where I travel to... you will always find some interesting customs and ideas that could be interesting also elsewhere."

5. leadership and inspiration

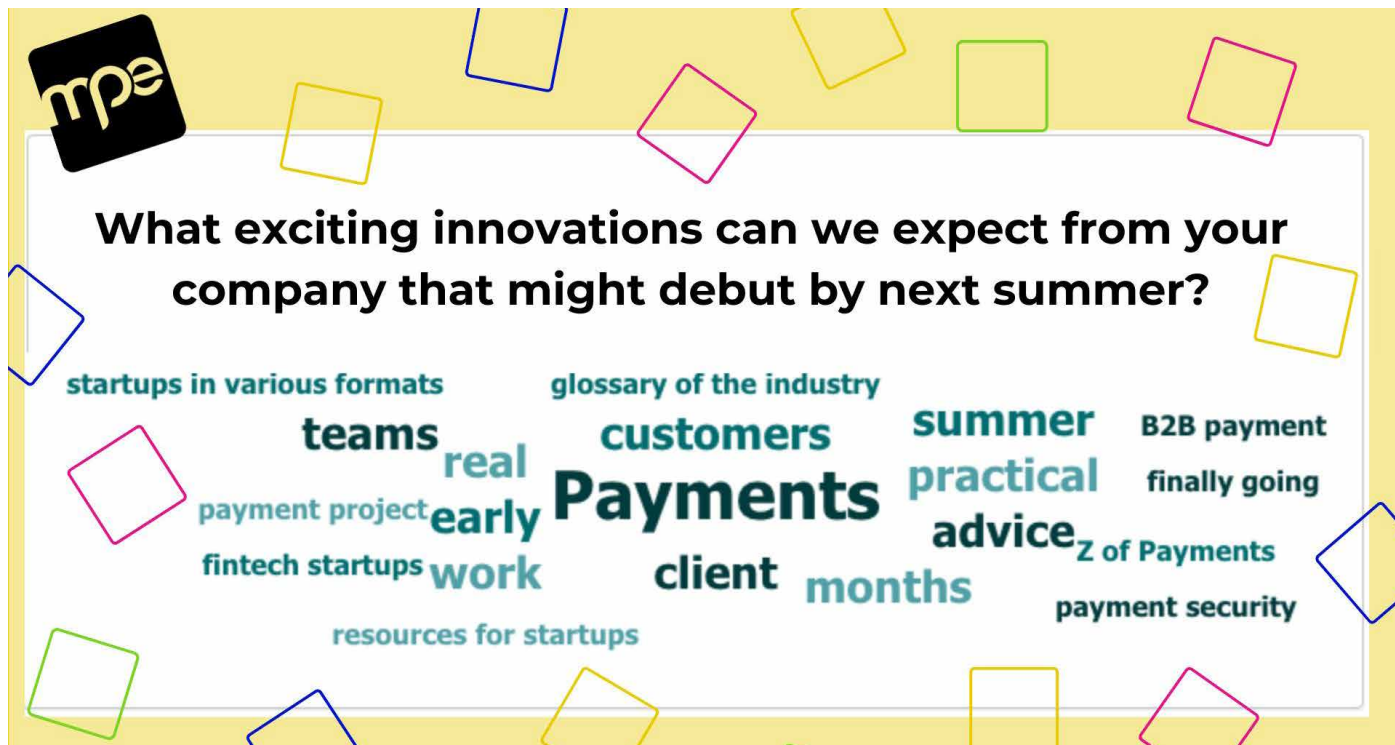
Who or what inspires your leadership style during these more relaxed months, and how do you keep your team motivated?

"During the summer months, I try to ensure everyone has the right work-life balance. I foster a positive environment with flexible hours and team outings. To keep the team motivated, I set clear goals, celebrate wins, and ensure everyone feels valued, boosting both morale and productivity."

6. future vision

Looking ahead, what exciting innovations can we expect from your company that might debut by next summer?

"We've been spending the last few months building a loyalty program that will soon start to reward our most loyal customers. I'm looking forward to seeing the hard work of many teams finally going live!"



Masha Cilliers,

founder and principal consultant @ Payment Options

1. personal creativity

Summer is a perfect time for relaxation and rejuvenation. How do you personally recharge your batteries during this season?

"Personally, I quite like working in my small city garden as I get to hear the birds, the planes :) and to get fresh air. I also make sure that I get as many walks as I can and try to discover something new, like areas of London I have not yet been to or new museums."

2. summer reading

Can you recommend any books or podcasts you enjoy these sunny days?

"I am quite a classics fan and also generally like short stories as I can fit them around my schedule. I am currently re-reading Mark Twains short stories which I recently bought on a trip to the US."

3. industry trends

With summer in full swing, what hot trends do you see heating up the payments industry this year?

"There is a lot of talk about cross border transfers and remittances, so I expect to see this continuing with more and more B2B transactions moving from traditional banks

to some of the fintechs in this space. I am seeing a growing uptake of mobile wallets across the board and merchants are getting more creative with when they accept which payment methods, putting more logic behind the customer checkout process."

4. innovation in payments

Innovation often springs from unexpected places. Can you share a moment where a seemingly unrelated summer experience sparked a creative idea for your company?

"I find attending events and conferences often allows me to ponder on different topics and ways of doing things. I have been to a few events at the start of the summer and am following through with some of the ideas, mainly about optimising existing setup for my merchant clients."

5. leadership and inspiration

Who or what inspires your leadership style during these more relaxed months, and how do you keep your team motivated?

"As a consultant, my teams are those of my clients. I am trying to use this time to resolve issues that have been dragging on for a bit. Everyone has a little bit more time so I want to use it before the next season sets in!"

6. future vision

Looking ahead, what exciting innovations can we expect from your company that might debut by next summer?

"I am working on an exciting B2B payment project so am hoping that we will have launched the project which will significantly improve the process for my client and by next summer we should be able to see the actual results."



Pavel Kaminsky,

founder and CEO @
7Security GmbH

1. personal creativity

Summer is a perfect time for relaxation and rejuvenation. How do you personally recharge your batteries during this season?

"Currently, I focus on spending quality time with my family and travelling together. I



can't quite say it's "relaxing" as my children want to do anything but relax. We are having fun taking short trips across Europe and looking for adventures. My email inbox is not a big fan, but it does help me to recharge."

2. summer reading

Can you recommend any books or podcasts you enjoy these sunny days?

"I just have to say "Understanding Payments" by Neira Jones. Neira has been such an inspiration in her role as Chairman of the MPE Awards Judges, and it was a pleasure and an honour to get her book with an autograph during MPE 2024. "Understanding Payments" is a must-read for anyone in the payments industry - it offers clear explanations of payment systems, practical insights, and real-world examples, helping professionals stay on top of trends and understand key

concepts.”

3. industry trends

With summer in full swing, what hot trends do you see heating up the payments industry this year?

“Well, it would hardly be a surprise to say that the hot topic everywhere at the moment is the vast potential of AI when it comes to payments and fraud prevention. I don’t expect that to change anytime soon :)”

However, I’ve said it before and I’ll say it again - 2024 is the year of evolving embedded payments. This is largely due to the first successful MPoC-validated solutions we are seeing this year, which allow merchants and service providers to convert their mobile applications into various modern payment instruments. It’s exciting to watch.”

4. innovation in payments

Innovation often springs from unexpected places. Can you share a moment where a seemingly unrelated summer experience sparked a creative idea for your company?

“As I travel more during the summer, I am increasingly impressed by countries that make it easy for tourists to navigate local public transportation. It might sound trivial, but losing a day of your trip because you can’t understand the subway system is frustrating. This highlights the importance of clear communication: presenting information in a way that is accessible to people from diverse backgrounds and simplifying various payment options, maps, and city zones. This experience has made me reflect on how we at 7Security convey information to our clients. We deal with complex payment security standards that involve a lot of terminology

and requirements, and it’s crucial that our clients do not get lost in them. Our daily work involves simplifying complex requirements, minimizing unnecessary jargon, and clearly outlining what is expected for each line of each standard.”

5. leadership and inspiration

Who or what inspires your leadership style during these more relaxed months, and how do you keep your team motivated?

“I tend to find inspiration everywhere - in clients & partners I communicate with, in other mentors at programs I am part of, and of course - through the ongoing learning and development I always make time for. Happy to say that the team and I keep each other motivated - each brings new ideas to the table, and we often “shake up” things and test theories so that we keep improving in every aspect, be it a soft skill, a process, or something directly related to our services.”

6. future vision

Looking ahead, what exciting innovations can we expect from your company that might debut by next summer?

“Our focus at 7Security is to help fintech startups reduce the complexities related to compliance with payment security standards, especially PCI DSS. In the following months, we’ll be taking this one step further by introducing many resources for startups in various formats - ebooks, guides, videos, articles, and webinars. I believe startups deserve to have access to practical know-how and expert advice targeted specifically to them, and we’re determined to provide it. Stay tuned ;)”



Kestas Saulis,

head of payments @
Nord Security

1. personal creativity

Summer is a perfect time for relaxation and rejuvenation. How do you personally recharge your batteries during this season?

“Going outside with the family, can be any destination (city, sea, park).”

2. summer reading

Can you recommend any books or podcasts you enjoy these sunny days?

*“<https://www.acquired.fm/episodes/visa>
Very captivating story about payments cards ecosystem establishment and growth and Visa input in all of this.”*

3. industry trends

With summer in full swing, what hot trends do you see heating up the payments industry this year?

*“- AI topic didn’t pass the payments industry as well;
- Embedded payments - offering it to customers where they are and reducing check-out friction.”*

4. leadership and inspiration

Who or what inspires your leadership style during these more relaxed months, and how do you keep your team motivated?

“Summer gives some time to recharge leadership (and not only leadership) batteries and to prepare for the upcoming challenges.

Since the team consists of extremely committed people who like the payments field, the motivation to achieve more comes by itself.”

6. future vision

Looking ahead, what exciting innovations can we expect from your company that might debut by next summer?

“There are some prospects, however it’s very early stage and too early to speak about as well.”



Geoffrey

Barraclough,

founder @
Business of Payments

1. personal creativity

Summer is a perfect time for relaxation and rejuvenation. How do you personally recharge your batteries during this season?

“On Summer Sundays, I play cricket for the Washington Pub. We travel to play village teams in the countryside surrounding London. For those who don’t know, this game rolls at a slow pace and takes pretty much the whole afternoon although there is always a break for tea. Perfect for switching off from work.”

2. summer reading

Can you recommend any books or podcasts you enjoy these sunny days?

“I’d recommend “In Our Time” - a BBC show covering books, history or science. It’s been going for over 20 years and there’s over 1,000 editions to choose from. Podcasts normally

send me to sleep but this one manages to keeps me awake."

3. industry trends

With summer in full swing, what hot trends do you see heating up the payments industry this year?

"This is definitely the summer of SoftPOS. The technology is finally ready for prime time and we're beginning to see enterprise scale deployments. We'll leave open banking for next Summer."

4. leadership and inspiration

Who or what inspires your leadership style during these more relaxed months, and how do you keep your team motivated?

"I spent most of my career working for American companies. Americans never go on holiday but worse, August is normally budget month. The best motivation is explaining to the US why long vacations are important."



Volker Schloenvoigt,

director @ Edgar,
Dunn & Company

1. personal creativity

Summer is a perfect time for relaxation and rejuvenation. How do you personally recharge your batteries during this season?

"The obvious answer is holidays and to disconnect.

For the last few years I have been hiking with my boys in the Alps for a couple of weeks in

the summer. The combination of being outdoors, physically active at altitudes where you don't have a mobile connection (yes, those places do exist) and then finish off a day with Austrian deserts and German beer seems to work really well for me."



2. summer reading

Can you recommend any books or podcasts you enjoy these sunny days?

"Throughout the year I am reading so much work related content that it is important to me to find time for other things.

I tend to mix fictional and non-fictional books and I am currently reading Terry Hayes 'I am Pilgrim', a thriller written about 10 years ago that I never managed to read. On the non-fictional side I tend to read biographies or political books but nothing about management styles and/or how to be more effective and efficient at work. The last books I read were 'The Road to Unfreedom' from Timothy Snyder, 'The Siege of Mecca' from Yaroslav Trofimov and, don't laugh, 'Inverting the Pyramid: The History of Football Tactics'. All of those books I can highly recommend.

Unlike the rest of my family, I don't listen to many podcasts. But my own company (Edgar, Dunn & Company) has a good fintech

podcast that I do recommend :-) “

3. industry trends

With summer in full swing, what hot trends do you see heating up the payments industry this year?

“I genuinely think that we see a lot of investment in the fintech and payments space. It has been quieter for some time and valuations dropped accordingly but there is much innovative stuff happening in the industry and many funds have not been deployed yet. There is a lot of activity up to Series B funding rounds and we also see a lot of investments flowing into more developing markets. I think this will continue.

As for specific subjects, I am huge advocate for embedded payments and finance propositions. I appreciate that this is not new but I do believe that we will see more and more integration and attractive customer propositions in this space.”

4. innovation in payments

Innovation often springs from unexpected places. Can you share a moment where a seemingly unrelated summer experience sparked a creative idea for your company?

“As a consulting firm, we don’t necessarily come up with our own product creations and innovations but it does strike me that we have come a long way in digital payments. When I see that you can use payment cards in alpine huts at 2000m altitude or log in and pay via parking apps in remote valleys, then you do sometimes have to wonder whether us payment professionals take all innovation for granted and don’t fully appreciate the benefits that digital payments has brought to the public.”

5. leadership and inspiration

Who or what inspires your leadership style during these more relaxed months, and how do you keep your team motivated?

“I would find it very difficult to pinpoint exactly to what has formed me as a person. I think everybody will pick up certain personality traits, processes or working styles over the years, starting with your parents and family & friends, to my old bosses as well as clients. You adopt things you like, avoid things you did not appreciate yourself in the past and combine this with your own personality. I’d like to think that I am calm and relaxed and I just aim to act naturally with colleagues as well as clients. You cannot pretend to be someone that you are not, because people will find out eventually“

6. future vision

Looking ahead, what exciting innovations can we expect from your company that might debut by next summer?

“As I mentioned earlier, we are consulting firm and therefore are not creating our own products.

But what I can promise and what our clients can expect from us is cutting-edge strategic advice that is actionable and based on decades of experience within our global team.”

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Angela Yore,
managing director @
SkyParlour

1. personal creativity

Summer is a perfect time for relaxation and rejuvenation. How do you personally recharge your batteries during this season?

"Last month, I went to visit my best friend for two weeks in Canada. We've been close ever since we met at 16, so we just talk non-stop when we're together. Being an entrepreneur who finds it hard to switch off, it was of course a working holiday. That said, I found the time zone difference worked well – I'd log on in the mornings while everyone in the UK was online, and then switch off and spend the afternoons relaxing. It was beautiful being out enjoying Lake Ontario, exploring the gorgeous Canadian countryside, visiting vineyards, and seeing the sunflowers in bloom near Niagara Falls. An incredible trip!

Back at home, I go out on regular walks with friends. We do this throughout the year and watch the seasons change in the Cheshire countryside and along the River Bollin. These walks are not just about enjoying the scenery – they're a chance to relax, decompress, and connect with friends. For me, relaxation is so closely tied to friendship, and having people I trust to talk to and lean on.

As I've entered this new stage of life, I've come to understand how crucial it is to prioritise my own relaxation and self-care. When you're younger, especially with young children, it's easy to put everyone else's needs first. You have so much energy that self-care

often takes a back seat. But now, I realise how important it is to make room for my own wellbeing. It's about recognising that caring for yourself is just as important as caring for others, and that this balance is key to living fully and happily."

2. summer reading

Can you recommend any books or podcasts you enjoy these sunny days?

"A favourite podcast of mine is The Diary Of A CEO. Steven Bartlett is a brilliant interviewer and always asks the right questions. It's a great listen as it dives into topics that aren't typically part of formal education but are crucial for personal and professional growth. One standout episode for me was about the importance of women understanding their menstrual cycles and how hormones can influence various aspects of life. Another great episode was with Mo Gawdat, discussing his work "secret formula" happiness; very inspiring to listen to.

My next read is Lessons in Chemistry by Bonnie Garmus – a story about a female scientist navigating the male-dominated world of science, overcoming countless obstacles simply because she's a woman."

3. industry trends

With summer in full swing, what hot trends do you see heating up the payments industry this year?

"Right now, I'm most excited about the rise of social commerce and live commerce. I find these trends particularly fascinating, especially considering how much we can learn from the East, where online purchasing through social media and influencers is already advanced. This is something we should be discussing more in the UK, as it's

becoming increasingly relevant.

Gen Z is leading the way, with almost everything they do centred around social media. As this trend grows, we're likely to see more developments in how payments are integrated into these platforms, making it easier for users to purchase directly from the content they engage with. The influence of social media on buying behaviour is undeniable, and the way payments are evolving to match this shift is something to watch closely."

4. innovation in payments

Innovation often springs from unexpected places. Can you share a moment where a seemingly unrelated summer experience sparked a creative idea for your company?

"This summer, we've embraced a new initiative at SkyParlour: the 'Show and Tell' at our office, where we've invited industry experts to share insights about their roles and discuss emerging trends. We've had the pleasure of hosting guests like Ian Horne, Head of Content for Money20/20 Europe; Nicola Harding, CEO of We Fight Fraud; and David Birch, a prominent figure in the payments industry. These sessions have worked well to spark creative discussions and ideas with the team as we build out future campaigns for clients, and they lead to innovative partnerships that have already enriched our service offerings.

I'll also give a shout out to the TV show Ted Lasso, which has been unexpectedly inspiring. The show's themes of teamwork, leadership, and cultural understanding truly resonate with me, especially given our work with clients across the globe. It's a reminder that innovation often comes from understanding and embracing diverse perspectives – a lesson that's as relevant in business as it is in

life."

5. leadership and inspiration

Who or what inspires your leadership style during these more relaxed months, and how do you keep your team motivated?

"My leadership style has almost definitely been inspired by the team and my network this summer. In July, I hosted a team BBQ at my house, complete with garden games, (too strong) cocktails, and festive decorations. It was a fantastic way to bring everyone together in a relaxed setting, helping to keep the team motivated and connected.

When considering how to keep the team energised, I think it's important to identify each person's unique strengths and passions. Everyone at SkyParlour brings something different to the table, and I think that's fantastic! We try to play to these strengths, ensuring that everyone is engaged in work that they enjoy and excel at. It's not just about assigning tasks – it's about crafting roles that allow each individual to shine.

I also draw inspiration from the new talent joining the team, especially those just starting their careers after university. It's really invigorating to see their fresh perspectives and enthusiasm, and it reminds me of the importance of nurturing and guiding them as they begin their professional journeys. My son James is off to Scotland for university in September, so watching how he's getting ready for this next stage in his life is also inspiring to see.

Lastly, I'd like to give a nod to my friend and colleague, Adam Wright, who is incredibly tenacious and dedicated. We both serve on The Fintech and Payments Advisory Network, and his energy and drive constantly motivate me."

6. future vision

Looking ahead, what exciting innovations can we expect from your company that might debut by next summer?

close that right now!" What I can reveal is that we're seeing a real pull toward towards other geographical markets. That's all I can say."

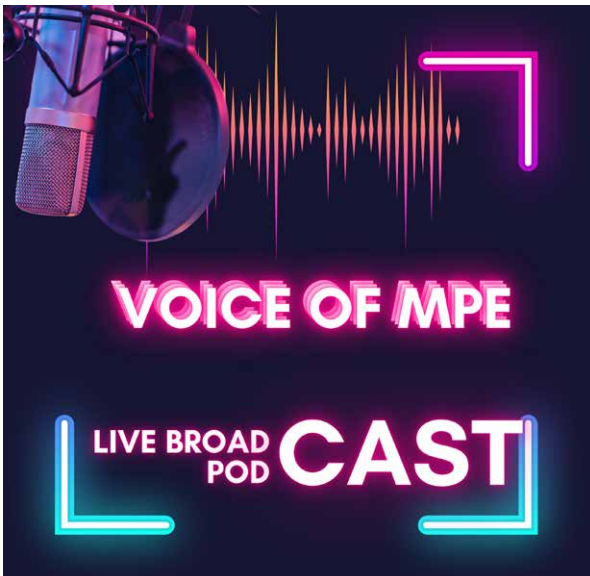
"I'm going to give a typical entrepreneur response right now and say: "Sorry, I can't dis-



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hot industry trends & compelling insights from mpe 2024 conference



Catch the buzz from the mpe 2024 conference with our live podcast recordings.

Dive into the hottest trends and technologies in payments as industry leaders share their insights on the future of fintech.



looking-forward trends with David Birch / Consult Hyperion, Martina Weimert / EPI Company, Chris Reid / Mastercard, Kenny Ebanyat / National Basketball Association (NBA), Atze Faas / EuroCommerce, and Kilian Thalhammer / Deutsche Bank.

Will consumers care about the specific transaction route in 2029? Are we moving towards a future where consumers prioritize control and real-time visibility over payment choices? Discover why payments run the world, the rapid growth of digital wallets, and why AI might be seen as a distraction in today's payment world.

next-generations technologies with Anna Maj, Galit Shani-Michel / Forter, Bartosz Skwarczek / G2A.COM, Bono van Nijnatten / ASOS.com, and Francesco Burelli / Arkwright Consulting.



Discover how AI can be a technology enabler and how it can solve problems in your company.



payment acceptance with Mangala Martinus / Payments Consulting Network, Fahim Khair / Worldpay, David Rintel / TrustPay, Eike Maybaum / Thede Consulting, and Igor Skachkov/ payabl.

Let's explore why merchants do not care about acquirers.

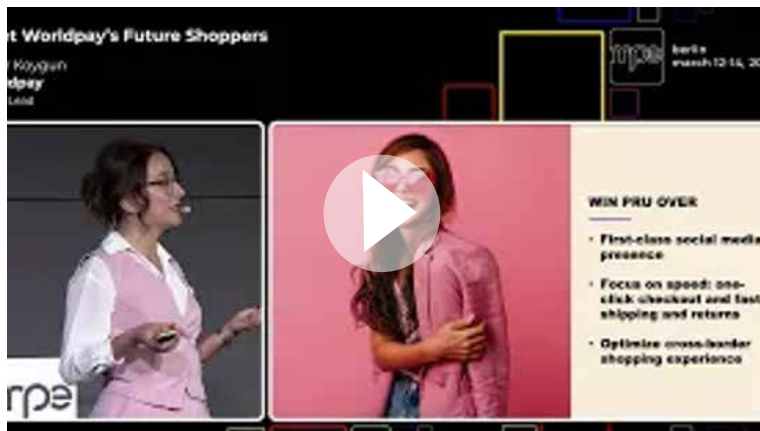
PSD2 >>> PSD3 with Francesco Burelli / Arkwright Consulting, Nilixa Devlukia / Payments Solved Ltd, Wilco Slabbekoorn / Checkout.com, Niklas Sandqvist / Nordic Initiative, Emilio F. Rocchi / LexisNexis Risk Solutions, and Matthias Terlau / GÖRG.



PSD2 set the stage, but PSD3 is set to tackle existing challenges and face new ones. Explore the key differences and their impact on the future of payments. What are new opportunities for consumers and businesses?

mpe 2024: merchant payment leaders

Discover the merchant payment leaders series, where you'll gain an insider's view of the merchant payment ecosystem directly from the top industry experts.



meet Worldpay's future shoppers with Pinar Koygun / Worldpay

Did you know that according to a study of Worldpay :

- 49% of shoppers paid with a digital wallet,
- 22% paid via socials,
- 21% paid with BNPL option.

We know e-commerce is changing quickly, and so are the shoppers' buying preferences.

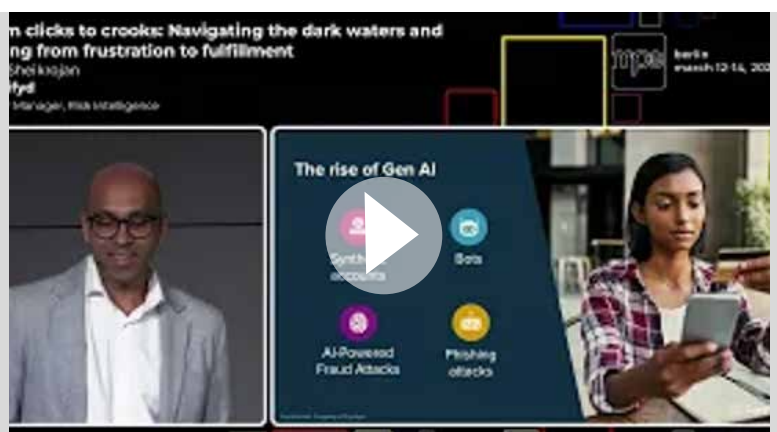
from clicks to crooks: navigating the dark waters and sailing from frustration to fulfilment

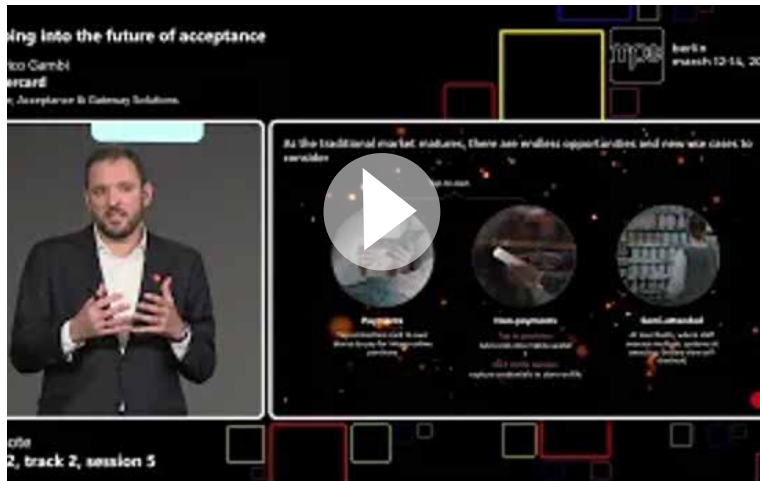
with Xavi Sheikrojan / Signifyd

We bet everyone reading this wants to be ahead of fraudsters!

Did you know?

- for every \$100 in fraudulent orders, businesses face \$207 in tangible losses
- 17% of sales get returned
- 75% of customers avoid brands with poor return policies





tapping into the future of acceptance with Federico Gambi / Mastercard,

The potential of Tap on Phone is immense:

- It can reach traditionally cash-only merchants.
- Revitalize various sectors such as SMEs, large retail, courier, etc.
- Facilitate fast, seamless, and secure payments.

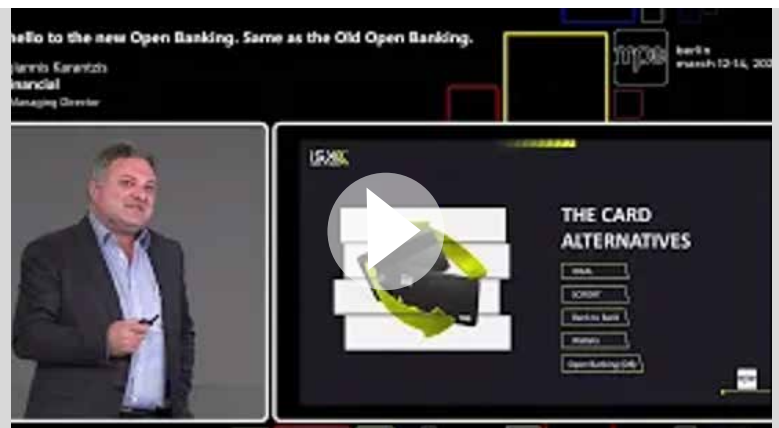
Tap on Phone, the next wave of payment acceptance innovation, is rapidly gaining traction in Europe. Did you know?

- Mastercard Tap on Phone is available in 40+ European markets.
- It can be used on any eligible Android or iOS device.
- New PCI standards support industry progress.

**say hello to the new open banking.
same as the old open banking.**
with Nikogiannis Karantzis / ISX
Financial

Dive into navigating open banking in 2024 and understand the real-life challenges, such as:

- Why just pushing open banking payments isn't sufficient?
- The slight disjointedness of open banking compared to card schemes.
- Creating a viable alternative to card schemes using open banking.
- Providing a seamless open banking experience for merchants and their customers for payment companies.





the power of intelligent payments orchestration

with Joseph Bedford from ACI Worldwide

Did you know that 23% of customers in Germany use BNPL, while in the U.K., it's only 8%? The market differences are significant!

Transform your payment strategy and learn how to align payment orchestration with your business goals and improve transaction efficiency.

a journey to dispute mitigation

with Jeff White / Mastercard

Did you know?

Global chargeback volume is projected to skyrocket to 337 million transactions by 2026, a 42% increase from 2023?



Don't fall behind - stay ahead of fraud together!

- This October, Mastercard will launch the First-Party Trust solution in the U.S., providing merchants with two powerful tools to directly combat first-party fraud.

- What's Next for Europe?

While Europe leads in customer authentication, Jeff anticipates that at mpe 2025, discussions will centre on tailoring these strategies for the European market, especially concerning merchant-initiated transactions for subscription-based services.

That's one of the reasons we are so excited to see you in Berlin! ;)

exclusive content from media partners

Merchant payments ecosystem is proud to be a media partner of the new industry report by The Paypers:

Unlocking the Potential of A2A Payments – Changing the Way We Pay and Get Paid

Estera Sava, Content Editor, The Paypers

THE | PAYPERS

UNLOCKING THE POTENTIAL OF A2A PAYMENTS REPORT 2024

CHANGING THE WAY WE PAY AND
GET PAID

NEW REPORT



Setting the scene

Account-to-account (A2A) payments are gaining momentum across the globe. Internationally, A2A payments represented [8% of ecommerce transactions in 2023](#), and are expected to account for 17% of all ecommerce transactions by volume by 2028. This growth can be attributed to the increasing adoption of real-time payment (RTP) schemes and the success of product innovation leveraging the infrastructure (e.g., Open Banking). The appeal of safety, swiftness, and reduced costs fuels this trend.

Although not new, A2A payment methods have become more prolific as banks started to develop solutions to challenge international card brands. A catalyst for direct digital transactions between bank accounts, A2A payments can be found in the form of cheques, direct debit (ACH – Automated Clearing House), bank transfers (SEPA), and Open Banking payment solutions within

apps and online services.

More so, the payment category sees Open Banking and real-time payments come together, with a particular focus on bank-led domestic payment solutions that innovate digital payments beyond fintech and traditional cards. For merchants, such bank developments in paytech offer an alternative to expensive transaction fees from card networks, whilst Open Banking helps expedite financial transactions and services. Within this context, understandably so, some of the most exhaustive A2A brands globally also apply real-time or instant payment technology.

Currently, A2A is most prevalent in smaller European countries and growing economies, with a [regional comparison](#) of A2A transactions placing Latin America at the centre of apps that enable A2A payments, whilst Europe and Asia-Pacific focus on bank transfers or direct debit solutions. In mature consumer markets with a deeply entrenched [card culture](#) such as Canada, Japan, the US, and the UK, A2A has had less of an impact, as the markets have established payment systems that drive loyalty with consumers due to successful card reward programmes. To draw away consumer expenditure from established incumbents including cards and the wallets carrying them, A2A providers might need to offer incentives.

Exploring the A2A payments space

[Unlocking the Potential of A2A Payments Report 2024 – Changing the Way We Pay and Get Paid](#) published by The Paypers aims to provide insights into the latest technologies and developments within the A2A ecosystem, featuring an up-to-date and comprehensive overview.

The report delves into the core of A2A payments, exploring their roots, different types, and accelerated evolution in the last few years, and elaborates on the intricacies of this payment method, aiming to unveil the essence of A2A payments. The experts featured distinguish between domestic schemes and the transformative landscape of Open Banking – alongside the challenges posed by interoperability –, highlighting the inherent benefits of A2A transactions. Whether readers want to be better equipped to navigate the complexities of the global financial sector or seek partnership opportunities in specific markets, this report aims to serve as an essential guide.

A glimpse into what to expect

The [Unlocking the Potential of A2A Payments Report 2024](#) explores the core of A2A payments by examining their origins, complexities, and rapid evolution in recent years.

Some of the topics covered include:

- **An analysis of the state of A2A payments** that touches on their adoption, current trends, and their benefits for the ecommerce space;
- A series of **contributions examining the benefits and challenges of A2A payments** for individuals, PSPs, and merchants in general – and Europe in particular;
- A discussion on **the role of A2A payments in revolutionising the Indian market**;
- **The potential of digital wallets** to expand A2A payments in Europe;
- How A2A payments are expected to shape the future;

- **Fraud challenges within the payment space** – emphasising the benefits of data-enriched payments and the impact of **authorised push payment (APP) fraud**.

Original research by The Paypers

Renowned industry players, from merchants across different verticals to banks and payment service providers, acknowledge the need for a system that is independent of card schemes, and they are working on alternative infrastructures that would cut out transfer processing fees, speed up reconciliation, and offer enhanced customer services. To address this need, The Paypers has embarked on a journey to present an up-to-date overview of the payments ecosystem in the form of two infographics focused on two key areas:

- local and regional A2A schemes;
- Open Banking-based A2A payments and technology providers.

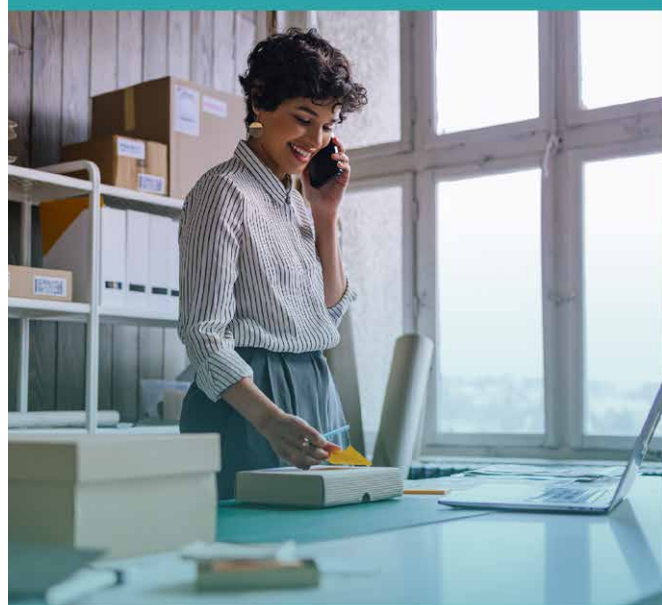
Without further ado, The Paypers invites you to delve into one of the hottest payments trends today! [Download your free copy of the report HERE](#) to learn more about the challenges and opportunities that come with this ever-expanding technology!

THE **PAYPERS**

Insights into Payments and Beyond

Cross-Border Payments and Ecommerce Report 2023-2024

Complete Overview of Trends, Developments, and Future Perspectives



Key media partners:



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The Cross-Border Payments and Ecommerce Space in 2024 and Beyond

Diana Lupuleac, Senior Editor, The Paypers

At a time plagued by uncertainty, when failure – even more than before – is not an option, businesses interested in expanding across borders must tread carefully, take all risks into account, and strategically leverage the resources at hand to ensure a comprehensive understanding of the local challenges they might face.

In this context, the fifth edition of The Paypers' [Cross-Border Payments and Ecommerce Report](#) seeks to offer the relevant information parties might need when deciding to expand across borders.

A snapshot of the current landscape

As research shows, when it comes to cross-border payments and ecommerce, we are now at a crossroads of sorts. While ecommerce-related

domestic spending has started to show signs of slowing down over the last year, the cross-border sector in general is still thriving.

The current situation is made possible by a myriad of factors. To start, Zoomers and millennials – two of the most digitally-savvy age cohorts – prefer online shopping. Additionally, efforts are being made to promote digitalisation, and many developing markets are growing economically. Moreover, online marketplaces are more popular than ever, and merchants worldwide are taking steps towards adding alternative payment methods to cater to customer demand.

In a development that seems to mirror the shift towards digitalisation that we already saw consumer payments go through during the COVID-19 pandemic, the B2B cross-border payments sector is also experiencing significant transformation. In the case of B2B payments, their recent boost has been attributed mainly to the emergence of online marketplaces and platforms aimed at supplying businesses with services and goods – similar to how consumers engage in ecommerce.

With an educative undertone and a clear aim to address the challenges and subsequent emerging opportunities that the current cross-border payments and ecommerce landscape has to offer, the [Cross-Border Payments and Ecommerce Report 2023–2024](#) follows an intuitive structure that allows readers to dive into specific trends and ways to solve the challenges faced when considering an international expansion.

The state of cross-border ecommerce today and future directions

The report provides an outlook of future directions in cross-border ecommerce. The first chapter includes a discussion regarding the ongoing changes in global ecommerce and seeks to offer a response to the question ‘Is global retail ecommerce showing signs of slowing down?’. Other relevant topics tackled in this chapter are the untapped potential of AI and GenAI, their anticipated effect on ecommerce in general and the APAC supply chain market in particular, social selling’s role in building trust and breaking down cultural barriers, as well as the dynamics of social selling in Asia and its impact on global ecommerce.

The second chapter of the report takes readers on a journey into the history of cross-border payments – from barter to digital – and offers a glimpse into one of the most notable regulatory initiatives to this date: the ‘Roadmap for Enhancing Cross-border Payments’. It further explores topics such as the significance of borderless payments in today’s global economy, key trends in GenAI for finance, and what’s in store in terms of emerging technologies.

The key to success in the realm of cross-border ecommerce is leveraging strategic partnerships. A dedicated section of the report starts with an overview of the most recent global partnerships that defined and built resilience within the payments sector, alongside the role of fintech in promoting financial inclusion and the use of a Merchant of Record model to ensure global growth. Some other important topics covered encompass the particularities and benefits of payment orchestration, the impact of localisation on successfully expanding across borders, and how foreign exchange can address specific challenges for global marketplaces.

Other relevant topics tackled throughout the report are B2B cross-border ecommerce, how to navigate the payments landscape and cater to customer demands and expectations, regulatory standards and initiatives such as ISO 20022 and Visa Compelling Evidence 3.0, emerging technologies and networks that reshaped cross-border payments for businesses, and many others.

We invite you to download your free copy of the [report HERE](#) and we hope you will enjoy reading it!



The Paypers launches the Global Overview of Payment Providers Report

The Paypers has launched the Global Overview of Payments Providers Report 2024, the most recent market analysis of key payment providers in the B2B and B2C ecommerce payments ecosystem.

State of the global commerce payments market

Influenced by factors such as consumer choice and industry-wide developments, the payments landscape is undergoing a constant evolution. When looking at the current market size and the industry developments transforming the payments landscape, an increase in the global B2B payments market is expected, with an anticipated estimate of a total transaction value of [USD 111 trillion by](#)

[2027](#). Whilst smaller in market size than those of the B2B sector, B2C payments are expected to continue their success following the considerable efforts undertaken to address customer demand.

In this context, identifying 'who is who' in the payments space is essential for staying ahead, more so as payment companies are turning to strategic collaborations to improve their position and offerings, a trend expected to continue its growth in 2024. The Global Overview of Payment

industry reports

Providers Report brings together experts open to sharing insights that enable stakeholders to make informed decisions and forge industry connections suitable for their long-term goals.

Report highlights

Read the report to gain insights into the following key points:

- An extensive editorial piece focused on **key players and trends** – payment acceptance, the state of Embedded Finance adoption, the expedited growth and scalability of cross-border payments and payouts, together with digital wallets and A2A payments – shaping the 2024 payments industry;
- An **analysis of the M&A space** containing a breakdown of emerging market movements, the main trends of the past 12 months, and the growing impact of external investments in AI on the payments space, along with predictions for the remainder of 2024;
- An insightful article on the most relevant **investments** to have taken place in Q4 2023, drawing learning points featuring the most prevalent trends of the payments industry's current state;
- **Key factors** to consider when crafting a **payment strategy**;
- Two in-house research pieces consisting of infographics presenting **strategic M&As in the payments and fintech industry and key investments in the payments industry** in Q3 and Q4 2023.

Mapping and company profiles

The report aims to map and showcase the capabilities of top players in the payments industry. The mapping includes aspects of the likes of their ability to offer local PSP acquiring or gateway services, and the companies' characteristics – geographical footprint, B2B payment offerings, payouts, and fraud prevention, among others.

Download your free copy [HERE](#) and explore the report to stay ahead in this competitive market!

The 5th edition of the **Fraud Prevention in Ecommerce Report** provides a thorough review of the global state of the fraud ecosystem and elaborates on how deploying the best fraud prevention techniques can deter cyber criminals and scammers.

In a highly digitalised world, with ecommerce booming, fraudsters have found new ways to prey on the gullible, causing merchants alone to lose USD 38 billion on online fraud in 2023. The key types of fraud that will affect merchants further in 2024 include account takeover, friendly fraud,

chargeback abuse, synthetic identity theft, e-gift card fraud, affiliate fraud, and promo abuse.

To learn more about this space and stay one step ahead of fraudsters, [be sure to download the report HERE.](#)

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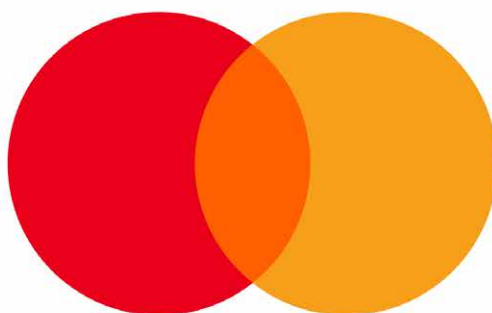
Insights into Payments and Beyond



Fraud Prevention in Ecommerce Report 2023-2024

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**| Get in touch with the team behind
POSitivity magazine**



| Natalia Ivanis

natalia.ivanis@merchantpaymentsecosystem.com



| Filip Rasovsky

filip.rasovsky@merchantpaymentsecosystem.com



| Adriana Rasovska

adriana.rasovska@merchantpaymentsecosystem.com

| Want to talk business?

mpe@merchantpaymentsecosystem.com

| Interested in sponsoring?

spons@merchantpaymentsecosystem.com

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