



POSitivity)))

+ shaping the future of payments - ambassadors' talks +
+ driving change - empowering diversity in fintech & payments +
+ the visionary behind mpe's success +

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dear POSitivity readers!

Wow, 18 years!

What started as a small European card-acquiring conference has grown into a global powerhouse—the merchant payments ecosystem (mpe). Today, mpe connects the entire payments value chain, driven by a shared passion for innovation, inclusivity, and collaboration. Together, we're pushing boundaries, reimagining the payments landscape, and shaping the future—one forward-thinking idea at a time.

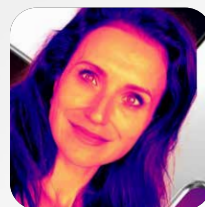
Leading this transformation is Natália Ivaniš, mpe's chief marketing officer and managing partner. Her vision and dedication have been instrumental in making mpe what it is today. In an exclusive interview, Natália shares her thoughts on our biggest milestones, her vision for 2025, and what's ahead for the payments industry.

Curious about what mpe 2025 has in store? Meet our 20 ambassadors—thought leaders and changemakers—sharing their insights on the year's game-changers, like AI and blockchain. With their expertise, you'll get a roadmap to navigate this evolving landscape with confidence. And we didn't stop there. We went straight to the source and asked our first registered trailblazers why mpe 2025 is a must-attend. Their answers? Inspiring, insightful, and a clear reminder of why mpe is where the future of payments comes to life!

We're also thrilled to launch two new podcast series: **"mpe talks"** and **"mpe miniedu"**—bringing you insights on the latest industry trends and expert-led education from top leaders in payments. Kicking things off, we have an exciting discussion with Dwayne Gefferie, renowned Payments Strategist, alongside Dan England, Director of Global Payments at Nu Skin. Together, they'll dive into innovative IoT-enabled products, a robust subscription model, and so much more. Don't miss it!

Now's your chance to get involved! Register for mpe 2025 and enjoy a 20% early bird discount on standard passes. Or, apply to speak on pivotal topics like open banking, AI, and fraud prevention. Join us in Berlin from March 18-20, 2025, as we come together to shape the future of payments. Save the date—registration opens soon!

Let's dive in and get ready for an incredible journey together!



Natalia Ivanis
Chief Marketing Officer &
Managing Partner

From bold ideas to groundbreaking connections, mpe has spent nearly two decades transforming the payments landscape. Innovation, collaboration, and inclusivity have been at the heart of its journey, turning mpe into the go-to force for shaping the future of payments!

the visionary behind mpe's success: Natália Ivaniš

How nearly two decades of innovation, collaboration, and inclusivity shaped mpe into a payments industry leader.

The Merchant Payments Ecosystem (mpe) has been at the forefront of the payments industry for nearly two decades, evolving from a conference into a thriving global community. As the chief marketing officer & managing partner, Natália Ivaniš has played a pivotal role in mpe's rise. In an exclusive interview, she shares insights on the factors behind mpe's success, the vision for 2025, and the future of the merchant payments industry.



Over nearly two decades, mpe has grown significantly. What key factors do you believe have contributed to the conference's success, and how

have you adapted to the changing landscape of the payments industry?

Over the years, mpe has become more than just a conference—it's a community. I think what's really driven our success is our commitment to delivering real value to the people who attend. From day one, we've focused on curating high-quality content that's both insightful and relevant to the challenges and opportunities within the payments industry. We've always made sure mpe is a place where people can walk away with new ideas, actionable strategies, and a broader network of contacts.

Another key to our growth has been the emphasis on networking. At its heart, mpe is about creating meaningful connections

Innovation in our formats has also played a huge role. As the payments landscape has changed—with trends like AI, embedded finance, and open banking—we've been able to adapt by introducing new event formats, like fireside chats, micro-events, and even fun things like the Networking Run. We always aim to make the experience not just informative, but engaging and memorable.

Lastly, one thing I'm particularly proud of is our push for inclusivity and diversity on stage and in discussions. By bringing in a variety of voices and perspectives, we're ensuring that the entire payments ecosystem is represented, and that's something our audience really values.

With the mpe 2025 campaign recently launched, what are your primary goals for this initiative? How do you envision it impacting the industry?

In the mpe 2025 campaign, our main goal is to elevate the conference experience to new heights by fostering creativity and innovation across every touchpoint.

This year, we're really focused on curating even more engaging and creative formats.

We will reimagine the conference setup for anytime networking, enable delegates to go deeper with new networking micro-events, like roundtables, fireside chats and make on stage debates more inclusive.

With a new mpe dopamine menu and the ever-popular Networking 5K Run, we're creating environments that inspire participants to connect and think outside the box. It's about making sure every moment at mpe feels valuable and energizing.

Our goal for 2025 is for attendees, to leave with actionable insights and, most importantly, creative ideas that can be implemented in their own businesses. Whether it's tackling regulatory challenges, leveraging new technologies like AI and blockchain, or addressing emerging customer needs, mpe 2025 aims to inspire the next wave of solutions that will shape the future of payments.

In your experience, what are the most exciting trends in merchant payments that you expect to shape in the next few years? How will mpe 2025 address these trends?

In my experience, several exciting trends are emerging that will shape the next few years.

Firstly, digital wallets and contactless payments are gaining traction due to consumer demand for convenience. Merchants must adapt to seamlessly integrate these payment options.

The rise of buy now, pay later (BNPL) solutions is also noteworthy, reshaping consumer spending and helping merchants increase conversion rates.

Open banking is changing the game by enabling greater transparency and competition.

Additionally, AI and machine learning are critical for fraud detection and personalization. Merchants leveraging these technologies will improve efficiency and customer satisfaction.

At mpe 2025, we'll address these trends through insightful sessions and workshops, fireside chats and roundtables featuring industry leaders providing space for idea exchange and benchmarking.

As the payments landscape evolves, what challenges do you foresee for merchants and the broader industry in the near future? How can mpe support its participants in overcoming these challenges?

As the payments landscape evolves, merchants will face several significant challenges:

Regulatory Compliance: Navigating new regulations like PSD3 and data privacy laws will be crucial for operational efficiency.

Cybersecurity Threats: The rise in digital payments increases the risk of data breaches and fraud, requiring robust security measures.

Technological Advancement: Keeping pace with new payment technologies may create a skills gap, requiring ongoing training.

mpe will support participants by offering workshops and expert-led sessions focused on best practices for compliance, cybersecurity, and technology adoption.

How important are diversity and inclusion within the payments ecosystem, and what steps are you taking at mpe to foster these values at the conference and in the industry?

Diversity and inclusion are vital in the payments ecosystem as they drive innovation and better address diverse customer needs. At mpe, we're

committed to these values by promoting diverse participation through a balanced speaker lineup and sessions focused on Diversity & Inclusion.

Technologies like AI and blockchain are transforming payments. How do you see these innovations influencing merchant operations, and what role will mpe play in this transformation?

AI and blockchain are truly reshaping the payments landscape. AI enhances efficiency and personalization, helping merchants analyze data to predict customer behavior and optimize operations like fraud detection. Meanwhile, blockchain provides transparency and security, streamlining cross-border payments and reducing costs.

At mpe 2025, we're committed to exploring these innovations. I'm excited about the discussion in Berlin!

What aspects of mpe 2025 are you most excited about, and how do you plan to engage attendees to ensure a meaningful and valuable experience?

I'm really excited about the new formats and setup we're implementing at mpe 2025! We're redesigning the venue to create more open and collaborative spaces that encourage networking and interaction.

Additionally, we're introducing engaging new stage designs for panels to enhance visibility and accessibility. I can't wait to see how these changes will elevate the experience for our delegates!

As a seasoned leader in the payments industry, what advice would you give to emerging leaders or companies looking to make their mark in this space?

My advice to emerging leaders in the payments industry is to stay curious and adaptable, as

the landscape is always changing. Embrace innovation and be ready to pivot your strategies.

Build strong relationships through collaboration and networking and focus on understanding your customers' needs. Tailor your offerings accordingly, as a customer-centric approach fosters loyalty and long-term success.

What strategies does mpe employ to facilitate networking and relationship-building among participants, and why is this important for the future of the payments ecosystem?

In my view, the payments ecosystem thrives on strong relationships and collaboration. Networking isn't just a buzzword; it's the heartbeat of our industry. At mpe 2025, I'm passionate about creating spaces where participants can connect, share ideas, and inspire one another.

We will enhance networking through curated events, roundtables, and one-on-one meet-ups, fostering meaningful connections.

On a personal note, what motivates you to continue leading mpe, and what legacy do you hope to leave in the payments industry?

On a personal note, my motivation to lead mpe stems from my passion for fostering innovation and collaboration within the payments industry.

I hope to leave a legacy of inclusivity and forward-thinking—encouraging new ideas and diverse voices in the conversation. Ultimately, I want to ensure that mpe remains a vital resource for future leaders, helping them navigate challenges and seize opportunities as they arise.

"I'm thrilled to invite you to join us at mpe 2025 in Berlin from March 18-20!"

Together, we'll explore our bold vision for 2025 and dive into the future of the merchant payments industry.

This is your chance to connect with fellow industry leaders, exchange ideas, and discover the groundbreaking developments that await us.

Let's make memories and drive change together.

I look forward to seeing you in Berlin!"

welcome to our first mpe 2025 delegates!

The journey to mpe 2025 has officially kicked off, led by trailblazers who've already secured their spots. These industry pioneers aren't just attending—they're here to make an impact, share insights, and dive into the trends shaping payments. They've even shared why mpe is the event they can't miss this year!

Let's give them a warm welcome and get a glimpse into the conversations they're excited to start!

Emily Beeby, Engagement Manager @ KAE



Emily is an Engagement Manager at KAE, having worked in payments consulting and research for more than 10 years. She has managed large multi-market sizing, benchmarking, proposition refinement, go to market and competitive intelligence projects for major global Financial Service clients. She has represented her organisation through presentations at conferences around the world, and is fluent in French and Russian.

1. Is this your first time attending a mpe conference, or have you participated before?

"I attended the MPE 2023 and 2024 conferences."

2. What are you most looking forward to at this year's mpe conference? Are there specific topics or sessions you're excited about?

"As always, I'm looking forward to the top-class networking opportunities and a chance to hear about the latest trends affecting the industry, such as the growth of alternative and local payment methods, payment orchestration and the impact of PSD3."



3. How can attending the mpe 2025 contribute to your company?

"MPE is a great forum to hear different perspectives on the key current trends as well as future emerging trends. As a business that provides insight and intelligence across the whole payments ecosystem to an array of players (from large acquirers, FinTechs, the schemes, technology partners, etc.), we find that this event allows us to have deep conversations that really shine light on the key drivers and inhibitors to growth, and have these conversations with those people at the coal face of the industry."

4. What do you hope to take away from the event regarding networking, learning, or partnerships?

"I hope to continue strengthening the relationships I've already built at MPE, as well as meeting new connections."

5. What motivated you to attend mpe 2025?

"It's the 'go-to' event for merchant payments in Europe!"

"Last year I was really impressed by the diversity of topics, which felt really cutting edge and relevant. The speakers really got into the detail of the various issues facing the industry. I also thought the networking was excellent, I caught up with some people I knew from the previous year as well as making new connections, and there were lots of opportunities around coffee breaks and drinks receptions."

Michael Pierce, VP of Sales @ Toqio

Michael Pierce is a results-driven leader with an extensive professional journey that has spanned international boundaries, taking him from his



native city of Boston to his adopted home in Berlin.

He has helped create over fifty innovative fintech solutions throughout Europe and the USA, focusing on digital transformation, launching new products, and expanding corporate footprints.

Michael was a member of the founding commercial team at Mambu, where he played a critical role in the company's initial commercial expansion. There, he developed key partnerships, created a robust commercial strategy to overcome the regulatory hurdles associated with a fintech platform, and was a key figure in the company's expansion into the Nordic market.

In his current role as Vice President of Sales at Toqio, he plays a pivotal role in shaping the company's sales strategy and driving revenue growth. With his wealth of experience, dedication, and passion for the digital democratization of finance, Michael is a driving force behind Toqio's burgeoning success in the global marketplace

1. Is this your first time attending a mpe conference, or have you participated before?

"Yes, this is our first time at MPE. Toqio partners with businesses across Europe to unlock growth in end sales through embedded financial services, addressing unmet merchant needs. Embedded

finance is a game-changer, enabling businesses to build new solutions, enhance offerings, or create marketplaces. We're keen to showcase our approach to driving innovation at MPE 2025."

2. What are you most looking forward to at this year's mpe conference? Are there specific topics or sessions you're excited about?

"I'm excited about MPE's focus on critical topics like payment orchestration, embedded finance, and cross-border payments. With so much emphasis on innovation, I'm particularly interested in exploring new approaches to address key merchant challenges, from embedded finance and open banking to real-time payments. It's a great opportunity to dive into these evolving trends and discuss how Toqio's platform can unlock growth for merchants by integrating financial services seamlessly."

3. How can attending the mpe 2025 contribute to your company?

"MPE 2025 gives us the chance to showcase how Toqio helps corporates create unique financial propositions for merchants. We address key industry challenges like limited configurability and restricted access to multiple financial products and providers, driving growth through flexible, scalable solutions. As an example, we're working with a large European brewery with an annual turnover of EUR1.5 billion, whose aim is to secure distribution revenue streams and improve supplier engagement. Toqio has introduced a branded banking platform to the company, that allows them to offer establishments a card reader where they pass the acquiring profits on to the partner immediately, giving them over 1% of revenue back. Each establishment is given their own bank account linked to their card which allows for better management

of short term cash flows. The company is also able to offer financing via a merchant financing model."

4. What do you hope to take away from the event regarding networking, learning, or partnerships?

"I look forward to learning about the latest trends and challenges in payments and engaging with industry leaders on embedded finance solutions. Networking with peers and gaining insights will help us stay at the forefront of financial innovation."

5. What motivated you to attend mpe 2025?

"Networking with global merchants, acquirers, and providers is vital for us. Embedded finance is transforming businesses by unlocking new revenue streams and improving customer experiences. For example, companies integrating payment services directly into their platforms can capture a share of transaction fees, while those offering lending products can generate interest income. Businesses in sectors like e-commerce or logistics can streamline payment processes, reducing manual effort and improving cash flow. Toqio helps businesses tap into these opportunities, using embedded finance to scale operations, boost customer retention, and optimise operational efficiency. We're looking forward to the conversations we'll have in this regard."

"Embedded finance is the next big shift, similar to how cloud technology transformed banking in 2016. At MPE 2025, Toqio is excited to showcase how integrated financial services can unlock growth and elevate existing offerings for businesses."

Yuri Candela, Chief Business Development Officer @ Solidgate

Yuri Candela is the Chief Business Development Officer at Solidgate (a next-generation online payment orchestrator), responsible for driving strategy, growth, and partnerships. With over 10 years of experience in online payments, online card acceptance, and fintech, Yuri Candela has been a driving force in scaling innovative financial solutions and building key partnerships that shape the company's success.



1. Is this your first time attending a mpe conference, or have you participated before?

"It's my second time for MPE."

2. What are you most looking forward to at this year's mpe conference? Are there specific topics or sessions you're excited about?

"It's a good opportunity to catch up with counterparts, to find out insights in terms of online payments: cards, APMs, open banking initiatives, specifically, how to improve approval rates, how payment orchestrators can help with that (given that we're a PSP, payment orchestrator and possess a huge expertise in terms of subscriptions, tokenization inlc but not

limited to network tokens, authentication trends for EEA markets in order to have frictionless user payments' experience)."

3. How can attending the mpe 2025 contribute to your company?

"Data and knowledge are indeed valuable assets, especially when shared in real-time through conversations with key partners and industry leaders. These interactions foster collaboration, innovation, and the exchange of insights that can drive strategic decisions. Engaging with pillars and partners allows for the identification of emerging trends, sharing of best practices, and co-creation of solutions that benefit everyone involved. In the payments and fintech space, live conversations with thought leaders can lead to advancements in technology, processes, and partnerships that elevate overall performance and efficiency."

4. What do you hope to take away from the event regarding networking, learning, or partnerships?

"Networking and forming strategic partnerships, both with current and new collaborators, is key to driving geographic expansion, especially in the payments industry."

5. What motivated you to attend mpe 2025?

"Expanding partnerships, networking, insights learning"

"The discussions we had were truly impactful, offering deep insights into the future of payments. We connected with key partners and industry experts, engaging in meaningful dialogue that explored emerging trends, regulatory changes, and opportunities for real-time payment innovations."

Emmanuel Haydont, Co-founder, CSO & Business Architect @ swystack



Emmanuel is a passionate expert and entrepreneur with 30 years' experience in the field of electronic payment acceptance. He has recognized operational and strategic expertise in the field of major acceptors (international retailers, PSPs and acquirers). He has a global knowledge of players, regulations and standards, and has played an active role in structuring the payments sector through the use of open specifications and standards. He co-founded Amadis, a leading company in the field of card payment acceptance technologies, and more recently swystack, a new project to open the retail payment ecosystem.

1. Is this your first time attending a mpe conference, or have you participated before?

"It's my second time. I attended for the first time last year and found the event was a good balance, not too large, focused on the companies I wish to meet."

2. What are you most looking forward to at this year's mpe conference? Are there specific topics or sessions you're excited about?

"Learning about the pain points

companies are trying to address, general trends in payment, and discovering new actors."

3. How can attending the mpe 2025 contribute to your company?

"MPE will help us identify potential new partners and customers. It will hopefully also allow our new project get more expositions to key market players."

4. What do you hope to take away from the event regarding networking, learning, or partnerships?

"We expect to discover new players, to entertain relationships with existing partners and also to learn new things about retail payments."

5. What motivated you to attend mpe 2025?

"The date and the location in a major European economy that does not host many payment trade shows."

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payments conference**

Jan Smith Ramos, Co-Founder @ KoreFusion



Jan Smith Ramos is Co-Founder of KoreFusion, an international consultancy and investment bank focused on payments and financial products. Jan has thirty years of experience helping develop financial solutions for SMEs across nearly 80 countries.

His career in payments includes selling his first consultancy to Marsh McLennan, serving on the Financial Services Advisory Board of the Inter-American Dialogue, and mentoring at Stanford University's Latino Entrepreneur Program. Jan sits on the board of multiple fintechs and investment funds. He is also a photographer.

1. Is this your first time attending a mpe conference, or have you participated before?

"This will be my third conference."

2. What are you most looking forward to at this year's mpe conference? Are there specific topics or sessions you're excited about?

"The networking opportunities are excellent and I look forward to hearing more about B2B and cross-border payments. These are two areas where we concentrate our strategy consulting and M&A advisory services."

3. How can attending the mpe 2025 contribute to your company?

"MPE 2025 is expected to provide us with access to thought leaders and senior decision makers among our clients."

4. What do you hope to take away from the event regarding networking, learning, or partnerships?

"Our primary focus will be networking with PSPs and payment networks in order to understand what European trends are bellwethers for other markets. This is a combination of personal conversations and hearing thought leadership."

5. What motivated you to attend mpe 2025?

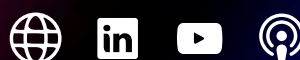
"My first two events were excellent ways to concentrate meetings in one place across a couple of days."

"MPE 2024 resulted in three new projects for our firm."

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community

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#mpecosysteme #mpe #mpe2024
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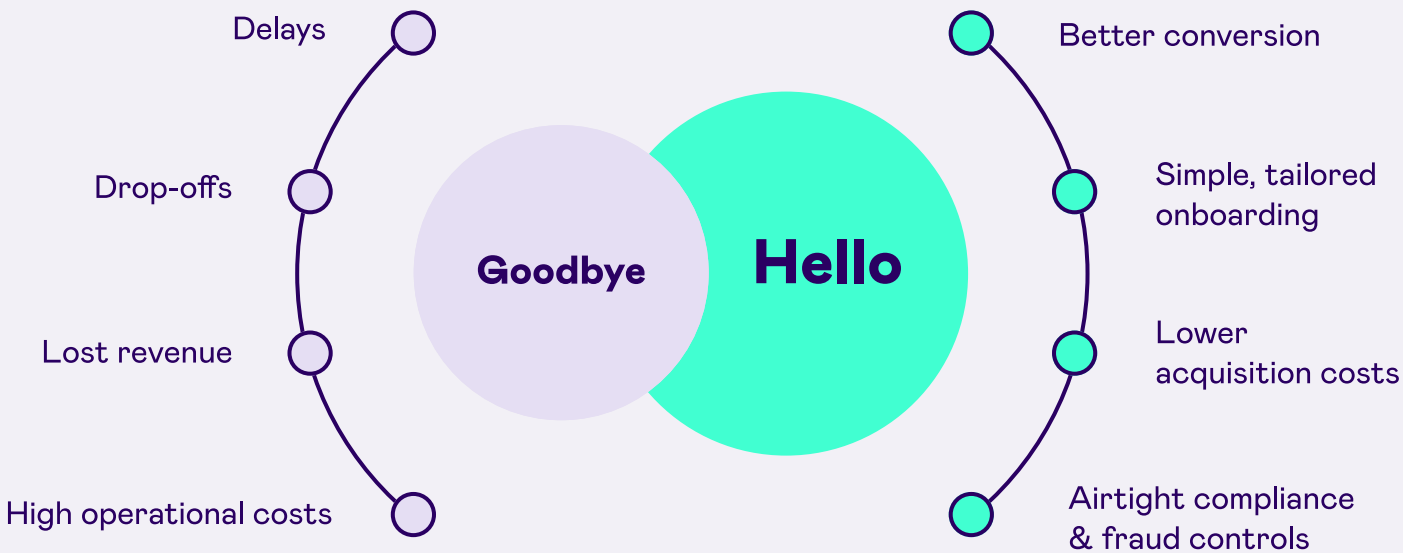


Stop losing good merchants to bad onboarding

The European payments acceptance market continues exponential growth (**€4 trillion** processed from **17 million** merchants in 2022: Nilson Report 2023).

Merchant onboarding has become a competitive differentiator, driving growth opportunities and customer retention benefits as digital payment innovation evolves across the globe.

Yet it can also be a blocker, through bad onboarding processes:		
3-7 Days the time it takes for an acquiring bank to onboard a merchant <small>(source: Mastercard - Digital merchant onboarding Mastercard Data & Services (mastercardservices.com))</small>	68% of applicants dropped out of a digital sign-up in 2022.	€5.7 billion lost to failed financial sign-ups each year.
Source: Signicat Battle to Onboard Report 2022		
Why is Merchant Onboarding Painful?		
Lack of automation - inhibited by manual Fraud, KYC and COmpliance Checks	Fear of failure - breaching regulatory guidance, enabling bad actors	Unknown Unknowns - unaware of the solutions to ease the pain





The Signicat solution

Automate the end to end merchant onboarding workflow including



- Data collection,
- Pre-screening & fraud detection,
- Website profiling



- UBO Identification,
- AML & Watchlist Checks



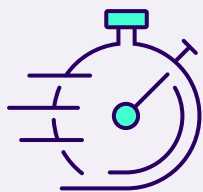
- Merchant risk including MATCH & VMSS
- Business Verification



- Credit Risk & Financial Health
- Director ID and KYC Checks



- Multi-party Agreement Signing



Onboard merchants **as quickly as 20 seconds** through a single API



On-demand reporting to identify bottlenecks and risks

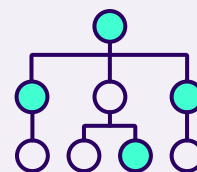
Work with a team of experts

to design, embed and enhance and optimise flows



Post onboarding

monitoring and risk management



Leverage over 180+ vendors through a no-code API, to deliver country level onboarding strategies using optimal tools



Real-time case management with **co-pilot features**

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Driving Change; Empowering Diversity in Fintech & Payments

We're thrilled to feature Merima Mahmutovic, Executive Board Member at EWPN! A true champion of diversity and inclusion in the fintech and payments landscape, Merima reveals this year's standout achievements—from expanding the ambassador network to the groundbreaking Project Nemo. Join us as we explore how EWPN is not just keeping pace but leading the charge for innovation and inclusivity across Europe and beyond!

What new initiatives or developments has EWPN introduced this year, and how do they align with the organization's overall mission?

"This year, EWPN remains committed to its fundamental mission of nurturing diversity and inclusion, and empowering women in the fintech, payment, and financial industry. Through its programs, EWPN has been building its mission for years and strives to create an environment in which women and minority groups will have more opportunities for career development.

We entered this year with some changes in the executive and advisory board, giving the opportunity for greater inclusivity, and encouraging the development of our community in some countries where we were not visible before. All this together resulted in great achievements of and I some of them I must highlight:

- Joining 15 new Country Ambassadors in Spain, Germany, Netherlands, Sweden, Croatia, Bosnia and Herzegovina, Hungary, Czech Republic, and Italy.

- This year, we take great pride in our diverse Advisory Board and Country Ambassadors, including men and individuals with disabilities. Their presence has inspired us to pursue new activities and projects with lot of enthusiasm.
- We supported Project Nemo, a 12-month disability inclusion campaign with a goal to set fintech as a sector leader in inclusion.
- Since the beginning of this year, we have held more than 10 events across Europe, in different formats, and gathered more than 1500 participants at all those events.
- We also held the second SEE regional conference in May this year. The conference was held in Sarajevo, gathered 200+ participants from more than 14 European countries.
- And finally, in this October, for the first time we are holding a simultaneous hub event, at the same time in 4 European metropolises. The main reason for this new approach is to create more inclusive event with a lot of opportunities for networking and learning which will be more accessible to our guests."

How do you assess the growth and progress of EWPN over the past few years?

"At EWPN, we are continuously seeing membership growth, but we are much more proud of the fact that existing members remain loyal, enjoy volunteering, and share the same team values. And if you ask me how I would evaluate our growth, the evaluation criteria would not be in numbers, but in the feeling that we are continuously enriched by new friends and community building across the continent (and often beyond the official borders of Europe). Our work is continuously supported through sponsorships, media partnerships, and corporate membership from leading brands in the finance

and fintech industry. These organizations acknowledge the substantial contribution of EWPN and have consistently backed us for many years, empowering us to efficiently maintain and manage an organization that relies solely on volunteers.

The above-mentioned accomplishments in this year alone speak in favor of the fact that we are on the right track.”

What motivated you to take a leadership role within EWPN, and what are your primary objectives in supporting the organization?

“I joined almost 4 years ago as the Ambassador of Bosnia and Herzegovina, a non-EU country in the Western Balkans that still lacks a well-established regulatory framework for the inclusiveness of the financial industry. My goal then and now is to promote fintech and modern digital payments using the knowledge and experience I gained from my colleagues in the EWPN network. The knowledge transfer and networking opportunities I received from women who lead or hold C-level positions in some of the largest fintech companies have been incredibly valuable to me. Their immediacy, consistency, openness, and availability have opened up numerous opportunities for my professional development and in the EWPN community. In January, I accepted an executive role, which further motivated me to excel and to develop EWPN within the SEE region. Along with other ambassadors from North Macedonia, Albania, and Serbia, and with the help of a large volunteer team, we organized two regional conferences in Zagreb and Sarajevo. I am proud that in Bosnia and Herzegovina, we currently have over 10 active volunteers and 50+ members. Notably, among them are the Governor and Vice-Governor of our Central Bank, which highlights the significant foundation that the network has established for activities on payments ecosystem development in Bosnia and Herzegovina.

My main mission is to ensure that in all non-EU countries with a poorly developed payment ecosystem, EWPN is recognized as a support for all who seek to improve their knowledge in the industry and become pioneers of innovation in their markets. Most importantly, I would like to expand EWPN across the SEE and give members and volunteers access to the EWPN community, which is an invaluable knowledge base, made up of many experiences and ideas from around the world, where many of our ambassadors work.”

What are the key trends and challenges currently facing the payments and fintech industries, and how is EWPN proactively addressing these issues?

“There are several trends shaping the current state of the fintech and payments industry, as well as their future development, e.g. AI, BNPL, CBDC, Open Banking / Open Finance. Trends change quickly and technologies evolve faster than companies can keep up. Even in some EU countries, digital payments are accepted more slowly than the rest (e.g. in Slovenia, Croatia, Austria, Italy... cash is still the dominant payment method, about 50% of payments in shops are in cash in these countries, measured by transaction value and according to ECB data in 2022). The development of modern and innovative payment methods is a process that is continuous, and in which technology creates a growing gap in the acceptance of new services, as well as their availability in many underdeveloped parts of the world.

To ensure inclusiveness and follow all these trends in EWPN, we strive through our programs to:

- Encourage the involvement of woman, people with disabilities and minority groups in the development of new fintech and payment services. Our community is a place where you can recommend any person who belongs to these groups and wants to work and develop in the payments or fintech industry. We will

make sure to address the recommendations and raise awareness in the community.

- At our events, you will always have the opportunity to hear about the latest trends in the industry from very diverse speakers that we select and include in our programs.
- For me personally the most important direction of our activity is promotion of fintech and payments innovation within my and neighboring countries. Events in SEE region are mostly aimed at ensuring financial and digital literacy, as well as comparing regulatory backlogs. In the area of improving digital and financial literacy for women, we are supported by USAID Catalyze EoG project, to jointly organize and educational workshop about experiences from fintech development in the region. This workshop was held on October 25 in Bosnia and Herzegovina."

How do you evaluate the current state of diversity and inclusion within the fintech and payments sectors, and what further actions do you believe are necessary?

"The current progress towards achieving greater inclusiveness in the fintech industry is promising, but there is still room for improvement. While there has been continuous advancement, it's essential to strive for a more sustainable level of inclusiveness.

Fintech companies have made efforts to build diverse teams, particularly at the entry level, which has played a significant role in driving innovation. However, there remains a noticeable disparity in leadership positions, with women holding only 20%-30% of leadership roles in Europe. It is imperative to prioritize activities that promote the advancement of minority groups into leadership positions.

Notably, significant progress has been observed in fostering an inclusive culture within large corporations, including banks, card organizations, Big4 firms, and major fintech

players. Organizations with robust diversity and inclusion (D&I) programs have been successful in attracting and retaining talented and diverse team members.

Despite these positive developments, access to funds and financing for start-ups owned by women or minority groups continues to be a major challenge. It is crucial to address this limitation to ensure equal opportunities for all entrepreneurs."

Looking ahead, what exciting plans does EWPN have on the horizon, and where do you see the organization making the biggest impact in the industry?

"The first hub annual event was scheduled for October 16 in Amsterdam, London, Dublin, and Frankfurt. The guiding theme for this year was Make It Last, with additional themes including

- Make DEI and ESG (on the future) last
- Make careers last, and
- Make the impact of technology and innovation last

We hosted over 50 speakers and welcomed more than 400 participants across all four locations.

Following the event, we plan to take some time to rest while also participating in larger regional and European conferences where we have established strong partnerships over the years, such as Money 20/20, Money Motin, and MPE. Our ambassadors in many countries are actively planning educational workshops, and meet-ups, and we are also gearing up for the third SEE regional conference, which is traditionally scheduled in May or June. All updates for our members will be communicated through EWPN channels and social networks soon."

voice of mpe - podcasts

We're thrilled to introduce a **brand-new content series** tailored to the merchant payments community! In the **mpe 2025 talks**, industry thought leaders and influencers will dive deep into the latest trends, innovations, and challenges shaping the future of payments.

Every week, we'll bring you fresh insights through **mini-education sessions** and expert discussions, leading up to the much-anticipated **mpe 2025 conference**.

And to kick off this exciting journey, we're honored to present the first episode with none other than **Dwayne Gefferie**, renowned Payments Strategist and mpe 2025 Ambassador. Tune in to catch thought-provoking conversations on the most pressing topics in payments today!

Let's get started!

mpe talks series

Discover how NuSkin drives success in the beauty and wellness industry through innovative IoT-enabled products, a robust subscription model, and flexible payment solutions like Buy Now, Pay Later.

Learn how strategic partnerships and data-driven decision-making reshape customer experiences and boost sales.

Tune in to the latest episode of Voice of mpe, the mpe talks series with amazing Dwayne Gefferie & Dan England, Director of Global Payments at Nu Skin!



voice of mpe #58 mpe talks series

Dwayne Gefferie & Dan England

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get exclusive access to mpe 2024 video presentations!

Missed mpe 2024 or want to revisit the standout sessions? We've got you covered! We're excited to offer exclusive access to the recordings, filled with invaluable insights from industry leaders tackling the most pressing challenges in the merchant payments space.

From addressing the complexities of digital payments and cybersecurity to navigating cross-border transactions and emerging technologies, these sessions delivered crucial takeaways for businesses looking to stay ahead in this dynamic industry.

Here's a sneak peek
at the key topics explored:

- Building trust in digital payments amidst growing cybersecurity threats
- Navigating the intricacies of cross-border payments
- Leveraging AI to boost revenue while safeguarding privacy
- Preparing for PSD3 and the future of payments
- Optimizing B2B payments for greater efficiency
- Harnessing blockchain and other cutting-edge technologies
- Attracting and retaining top talent in a rapidly evolving landscape

Ready to dive into the full
presentations?



berlin
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Exclusive content
from mpe 2024
is now live!



shaping the future of payments

ambassadors' talks

Meet the **mpe ambassadors**—visionary 20 leaders at the forefront of the merchant payments ecosystem.

Recognized for their expertise, accomplishments, and dedication to advancing the industry, our ambassadors are passionate advocates for their sectors, helping to shape the future of payments.

As we look toward 2025, the payments ecosystem stands on the brink of transformative change. From AI innovations to blockchain breakthroughs, the landscape is evolving at lightning speed. In these exclusive interviews, our ambassadors dive into the forces driving this shift, sharing their insights on the trends sparking the most excitement and the challenges ahead.

This interview series offers a deep dive into the unique dynamics of the European payments market and the anticipated impact of mpe 2025. Together, our ambassadors provide a roadmap to the future of payments, unlocking the potential of technology, strategy, and collaboration to shape what's next. Join us and gain firsthand perspectives from those leading the way!

André Moeller, Payments Manager @ Volkswagen Group Charging



How will technologies like AI and blockchain shape the merchant payments ecosystem by 2025?

"By 2025, AI and blockchain technologies are expected to transform the merchant payments ecosystem in significant ways

1. AI for Fraud Detection and Prevention

AI will play a crucial role in enhancing fraud detection and security in payments. Machine learning models will analyze transaction patterns in real-time, identifying anomalies and preventing fraud before it happens. This will minimize chargebacks and improve consumer trust in online and in-store payments.

2. Personalized Customer Experience

AI-driven personalization will allow merchants to offer tailored payment solutions. AI algorithms will analyze user behavior to recommend preferred payment methods (e.g., mobile wallets, BNPL—Buy Now, Pay Later). This could also include dynamic pricing, loyalty rewards, and incentives based on individual consumer behavior, increasing customer retention and satisfaction.

3. Blockchain for Transparency and Security

Blockchain will enhance transparency and security across the payments ecosystem by enabling decentralized, tamper-proof ledgers. Smart contracts will automate payment settlements, reducing intermediaries, processing times, and costs. This is particularly relevant for cross-border payments, which will become faster and less expensive.

4. Tokenization and Digital Identity

Blockchain-based tokenization will improve security by replacing sensitive customer data with encrypted tokens during transactions. This will reduce the risk of data breaches. Furthermore, blockchain could standardize digital identity verification across platforms, creating a seamless, secure way to authenticate users during transactions.

5. DeFi Integration

Decentralized finance (DeFi) platforms may integrate into traditional merchant payment systems, allowing businesses to access new forms of liquidity and lending without relying on traditional banks. This could reshape how merchants finance operations or offer installment-based payment solutions to customers.

6. Reduced Transaction Fees

By cutting out intermediaries through blockchain and optimizing routing through AI, transaction fees could decrease. This will particularly benefit smaller businesses, which are often burdened by high processing fees.

7. Autonomous Payments

With AI's growth, the automation of payments—such as recurring transactions or subscription models—will become even more seamless, requiring minimal human intervention.

In essence, AI and blockchain will drive a more efficient, secure, and personalized payment environment, benefiting both merchants and consumers by 2025. “

What are the most exciting merchant payments trends driving change through 2025?

“Several trends are driving change in the merchant payments ecosystem through 2025. These trends are shaping how consumers pay, how merchants process payments, and how security and convenience are optimized. Here are some of the most exciting trends:

1. Buy Now, Pay Later (BNPL) Expansion

BNPL services have gained immense popularity, and this trend will continue to drive change. By 2025, merchants will integrate BNPL solutions more seamlessly into checkout processes, both online and in-store. This trend is driven by consumer demand for flexibility in payments and will boost customer loyalty and conversion rates.

2. Digital Wallets and Super Apps

The rise of digital wallets like Apple Pay, Google Pay, and region-specific platforms such as WeChat Pay and Paytm is transforming how consumers engage with payments. Super apps, which combine payments with other services (e.g., food delivery, ride-hailing), will continue to grow, making payments a more embedded experience. By 2025, these will be even more essential in emerging markets and increasingly adopted globally.

3. Cryptocurrency Payments

As cryptocurrencies become more mainstream, merchants will start accepting crypto as a form of payment. Stablecoins, which are pegged to fiat currencies, will likely drive adoption by offering less volatility compared to traditional cryptocurrencies like Bitcoin or Ethereum.

Blockchain-based payment platforms will reduce fees and enhance cross-border payment efficiency.

4. Omnichannel Payments

Seamless integration of online and offline payment methods is becoming the norm. The shift toward omnichannel experiences—where consumers can start a transaction on one device and complete it on another (e.g., order online, pay in-store)—will shape merchant strategies through 2025. Unified commerce platforms will enable merchants to streamline operations and provide a consistent experience across channels.

5. AI-Driven Payments

AI will continue to revolutionize merchant payments by enhancing fraud detection, offering personalized payment experiences, and enabling real-time decision-making. For example, AI will optimize routing for transactions to reduce fees, predict preferred payment methods based on customer behavior, and personalize promotions or discounts at checkout.

6. Contactless Payments and Biometric Authentication

The pandemic has accelerated the adoption of contactless payments, and this trend is here to stay. By 2025, biometric authentication (e.g., facial recognition, fingerprint scanning) will increasingly replace traditional PINs and passwords, making payment processes faster and more secure.

7. Cross-Border Payments Simplification

Cross-border e-commerce is growing, and simplifying international payments is a major trend. Blockchain solutions and digital currencies are likely to help reduce the complexity, cost, and time required for cross-border transactions. Payment platforms will continue to focus

on reducing currency conversion fees and eliminating intermediaries to speed up settlements.

8. Sustainable and Ethical Payments

As consumer demand for sustainability grows, more merchants are focusing on eco-friendly payment options. For example, digital receipts and cardless payments reduce paper and plastic waste. Moreover, some payment platforms are integrating with carbon offset programs, allowing consumers to support environmental causes when they make a purchase.

9. Voice-Activated Payments

With the rise of smart devices like Amazon Echo and Google Home, voice-activated payments are becoming a reality. By 2025, more consumers will complete transactions using voice commands, especially for routine purchases and reorders. This trend ties into the larger growth of AI and smart home integration.

10. Invisible Payments

Companies like Amazon have pioneered invisible payments with concepts like "Just Walk Out" technology in their cashier-less stores. By 2025, more merchants will adopt systems that allow customers to pay automatically."

What challenges do you foresee for the payments industry in the near future?

"The payments industry is evolving rapidly, but several challenges will arise as it adapts to new technologies, consumer behaviors, and regulatory landscapes. Here are the key challenges that the payments industry will likely face in the near future:

1. Cybersecurity Threats and Fraud

As payment systems become more digital and connected, they are increasingly vulnerable to cyberattacks. Fraudsters continuously evolve their methods, using

sophisticated techniques like deepfakes, AI-driven attacks, and phishing schemes. Protecting sensitive data, preventing breaches, and maintaining consumer trust will remain significant challenges, especially as contactless and digital payments grow in popularity.

2. Regulatory Compliance

The global payments landscape is subject to a wide array of regulations, which are constantly evolving. Payment providers and merchants must navigate different compliance standards, such as the PSD2 (Payment Services Directive 2) in Europe, KYC (Know Your Customer), AML (Anti-Money Laundering) laws, and upcoming regulations related to cryptocurrencies. Keeping up with these ever-changing laws while avoiding fines or legal issues is complex, especially for companies operating across borders.

3. Balancing Innovation with Legacy Infrastructure

Many financial institutions and payment processors still rely on legacy systems, which can slow down the adoption of innovative technologies like AI, blockchain, and real-time payments. Migrating from outdated infrastructure to modern, scalable solutions is a major challenge, as it requires substantial investment, time, and coordination while maintaining uninterrupted service.

4. Consumer Privacy Concerns

As payments increasingly rely on personal data, concerns around data privacy will intensify. Consumers are becoming more aware of how their data is used and expect transparency and control over their information. With major data breaches in recent years, the industry must address these concerns, ensuring compliance with stringent regulations like GDPR (General Data Protection Regulation) while finding

ways to leverage data for personalization and fraud prevention.

5. Cross-Border Payment Inefficiencies

Although blockchain and fintech solutions are working to simplify cross-border payments, challenges like currency exchange fluctuations, high transaction fees, and slow settlement times still exist. The lack of global standardization in payments infrastructure and regulations creates friction when transferring money internationally, particularly for smaller businesses and consumers.

6. Adapting to Digital Currency Adoption

As governments and central banks experiment with Central Bank Digital Currencies (CBDCs), the payments industry must prepare for the impact of these new digital forms of money. Similarly, the increasing adoption of cryptocurrencies and stablecoins presents challenges related to volatility, security, regulatory acceptance, and integration into traditional payment systems.

7. Merchant Adoption of Emerging Technologies

Many smaller merchants face barriers to adopting new payment technologies due to cost, technical knowledge, or distrust of digital platforms. Ensuring that emerging technologies like blockchain, AI-driven fraud prevention, and mobile payment solutions are accessible and affordable for businesses of all sizes will be key to fostering widespread adoption.

8. Fragmentation of Payment Methods

With the rapid rise of new payment methods, such as digital wallets, BNPL (Buy Now, Pay Later), cryptocurrencies, and biometric authentication, the payments ecosystem is becoming increasingly fragmented. Merchants must integrate multiple payment solutions to cater to

diverse consumer preferences, leading to complexity and higher costs in managing various systems. Ensuring seamless integration and interoperability among these platforms is crucial."

What sets the European payments market apart from other regions?

"The European payments market has several unique characteristics that set it apart from other regions, largely due to its regulatory environment, diverse market dynamics, and technological advancements. Here's what distinguishes the European payments ecosystem:

1. Strong Regulatory Framework

Europe is known for its stringent and progressive regulatory environment, which shapes the payments landscape in significant ways. Key regulations include:

PSD2 (Payment Services Directive 2): Introduced in 2018, PSD2 is a major regulatory shift that has promoted competition, innovation, and security in the European payments market. It mandates Open Banking, allowing third-party providers to access customer bank data (with consent), which has led to the rise of fintechs and payment service providers offering new, integrated services. It also enforces Strong Customer Authentication (SCA), enhancing security for online payments.

GDPR (General Data Protection Regulation): Europe's strict data privacy laws, particularly GDPR, set a high standard for protecting consumer information. Payment companies operating in Europe must ensure full compliance, leading to more secure and privacy-conscious solutions compared to other regions. These regulatory measures have fostered a more competitive, transparent, and secure

payments environment, setting Europe apart from regions with less stringent oversight.

2. Pan-European Payment Systems

Europe's payments market is characterized by systems and initiatives designed to unify the continent's diverse financial landscape:

SEPA (Single Euro Payments Area): SEPA harmonizes euro-denominated payments across European countries, allowing for fast, standardized cross-border bank transfers. This framework has significantly reduced friction and costs for cross-border transactions within the Eurozone, promoting financial integration across the continent.

EPI (European Payments Initiative): Europe has been pushing to create its own payment solution through EPI, aiming to develop a unified, pan-European payment system that would reduce reliance on non-European networks like Visa and Mastercard. EPI intends to provide a domestic alternative that integrates card, digital, and mobile payments.

These initiatives support the European Union's goal of creating a Digital Single Market, with seamless cross-border commerce and reduced reliance on foreign payment networks.

3. Adoption of Open Banking

Europe is at the forefront of Open Banking, driven by the PSD2 directive. The Open Banking ecosystem allows third-party providers (TPPs) to access consumer banking data (with consent) and offer innovative services, such as account aggregation, personalized financial management, and alternative payment methods.

Open Banking in Europe is more advanced than in most regions, fostering fintech innovation and increasing competition with traditional banks. This has led to a rich landscape of new digital payment solutions and services tailored to consumers and businesses.

4. Diverse Payment Preferences

Europe has a more fragmented payments market compared to regions like North America, with diverse consumer preferences that vary significantly by country. Key differences include:

Cards vs. Bank Transfers: While card payments (e.g., Visa, Mastercard) are dominant in many European countries like the UK and France, bank transfers are more common in others, such as Germany and the Netherlands (via systems like Sofort and iDEAL).

Mobile Payments and Digital Wallets: Mobile payment systems like Apple Pay, Google Pay, and local solutions (e.g., Swish in Sweden, Bizum in Spain) are growing, but their adoption varies by region. Northern European countries tend to be early adopters of digital payments, while cash is still widely used in parts of Southern and Eastern Europe."

What are you most excited about for mpe 2025, and how will it impact the industry?

"For MPE 2025, several aspects are exciting due to the way the event will likely impact the merchant payments industry:

1. Focus on Open Banking and Embedded Finance

Open Banking is transforming the way

payments are made, and MPE 2025 is expected to feature advancements in embedded finance, where payments are seamlessly integrated into non-financial services. This will impact how merchants interact with customers, offering streamlined, personalized payment experiences.

Impact: As Open Banking matures, it will drive more competition and innovation in payment services. Embedded finance could give merchants new revenue streams and customer insights, revolutionizing the payment journey.

2. Expansion of Buy Now, Pay Later (BNPL)
BNPL continues to grow, and MPE 2025 will likely highlight new trends and regulatory updates related to this payment method. Merchants and payment providers will explore more sustainable, regulated ways to offer BNPL, particularly in light of emerging compliance measures in Europe.

Impact: Enhanced regulatory frameworks will make BNPL more transparent and safer for consumers, while providing merchants with an opportunity to increase conversions and customer loyalty.

3. AI and Machine Learning for Fraud Detection
AI-driven solutions for fraud prevention will be a significant theme. By 2025, AI tools will be more advanced, enabling real-time decision-making and improving the accuracy of fraud detection. MPE will likely showcase the latest innovations in this space, demonstrating how merchants can better protect transactions and customer data.

Impact: With faster and smarter fraud detection systems, merchants will experience fewer chargebacks and reduced

fraud losses, which will increase trust and security in digital payments.

4. Cross-Border Payment Solutions
Cross-border payments remain a challenge due to currency conversions, regulatory barriers, and costs. MPE 2025 will explore the role of blockchain, stablecoins, and other innovations in making international transactions more efficient and less costly.

Impact: Improved cross-border solutions will expand global e-commerce opportunities, allowing merchants to reach new markets with faster, more affordable payment processing.

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5. Sustainability in Payments

A growing trend across industries is the push for sustainability, and MPE 2025 will likely emphasize how payment providers are incorporating environmentally-friendly practices. From carbon-neutral payment systems to eco-conscious technologies like digital receipts and carbon offset programs, sustainability will be a key focus.

Impact: Sustainable payment options will become a differentiator for merchants, appealing to eco-conscious consumers and reducing the environmental impact of the payment ecosystem.

6. Digital and Central Bank Digital Currencies (CBDCs)

Discussions around digital currencies and CBDCs will continue to gain traction. MPE 2025 will likely delve into how these currencies could be integrated into mainstream payment systems and how they will affect merchant processing, pricing, and settlement times.

Impact: The growing role of digital currencies could dramatically change transaction processes, providing merchants with faster, secure, and lower-cost payment alternatives.

7. The Rise of Super Apps and Payment Ecosystems

The integration of payments into “super apps” that combine various services (e.g., banking, ride-hailing, food delivery) is becoming more common in Asia, and Europe may follow suit. MPE 2025 will likely showcase how payment systems can integrate into these broader ecosystems, enhancing convenience for consumers and opening new avenues for merchants.

Impact: The rise of super apps will create a more interconnected payments

environment, providing merchants with broader customer touchpoints and diversified revenue streams.

In summary, MPE 2025 is poised to impact the industry by pushing forward innovations in open banking, AI, sustainability, and digital currencies. “

Eager for more transformative insights? At mpe, we unite expertise from industry trailblazers across the entire payment value chain—from merchants to fintech innovators. These leaders aren't just names; they're genuine voices of our community.

In this special edition, mpe ambassadors share their perspectives on the merchant payments industry's state in 2024. Their insights make mpe a true hub of innovation, covering everything from fraud prevention to the latest fintech trends.

[Explore the complete special edition of the POSitivity magazine – State of the merchant payments ecosystem 2024/2025!](#)

The Paypers Fraud Prevention in Ecommerce Report 2024-2025

Merchant Payments Ecosystem is the proud key media partner of The Payper's new industry report, providing the latest insights into the current global fraud ecosystem and how the latest technologies can help prevent and deter fraudulent activities. The latest edition revolves around the most prevalent types of fraud experienced by merchants over the past 12 months, presenting up-to-date fraud prevention strategies and solutions. It features an extensive infographic depicting fraud prevention solution providers and the areas in which they excel.

[Download your free copy of the report here.](#)

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Natalia Ivanis

natalia.ivanis@merchantpaymentsecosystem.com

Adriana Rasovska

adriana.rasovska@merchantpaymentsecosystem.com

Want to talk business?

mpe@merchantpaymentsecosystem.com

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