

Issue 97
Oct/Nov 2022

POSitivity)))



The official magazine of
© Merchant Payments Ecosystem

Contents

Editorial	02	Expert's Say	37 - 54
MPE 2023	03 - 07	• Who influences MPE influencers?	37
• New opportunities await	03	• Andréa Toucinho	37 - 38
• Key agenda themes	04 - 07	• Anirudh Narla	39
Backstage	08 - 09	• Daniel Kornitzer	40 - 41
Back in Berlin	10 - 18	• David Birch	42 - 43
• Time to rewind!	10	• James Booth	44 - 45
• Defining trends from MPE 2022	11- 12	• Kostas Saulis	46 - 47
• Voice of MPE makes a comeback	13 - 14	• Neira Jones	48 - 49
• One on One with payments professionals	15 - 18	• Pavel Kaminsky	50 -52
		• Volker Schloenvoigt	53 - 54
Industry News	19 - 36	Community	55
• Regulation	19 - 20	Third Party Partner's Event: EWPN	56
• Open Banking	21		
• Cryptocurrency & CBDC	22 - 23		
• Mobile Wallets & SuperApps	24		
• Sustainable Finance & ESG	25		
• Mergers & Acquisitions	26 - 32		
• Reports	33 - 36		

Dear merchant payments community!

Welcome to a brand new, 97th issue of POSitivity, featuring a fresh design and a variety of tweaks to make your reading experience even better!

Whether you've been our reader for a while, or you've just figured out why it is, that the first three letters of our magazine name are in caps (if you know, you know), thank you for being here.

Payments have never been bigger, and we're thrilled to be the ones bringing the finest news from this powerful industry to your door.

We've worked hard and prepared a lot of exciting content this month. Get pumped to read all about the latest trends and happenings in the payments acceptance space, open banking, crypto, and more!

Prepping for MPE 2023 already? Skip to the next page to learn about the grand opportunities waiting for you and your team in Berlin, or check out the 2022 conference recap.

Editor's tip: Read until the very end to find out what trends will shape the #mpecosystem in the future!

Happy reading!

*Sincerely,
Your MPE Team*



New opportunities await

It's official. The dates for MPE 2023 Berlin had been announced, and we are all buzzing with excitement!

Join global leaders in their pursuit of innovation and experience the future of payments acceptance first hand!

 **1300+ Payment Professionals**

 **350+ Global Merchants**

 **160+ Speakers**

 **90+ Sponsors**



March 28-30, 2023
InterContinental Hotel, Berlin
The #1 European Merchant Payments Event



Why attend MPE 2023?

- 3 days of invaluable, high-level networking opportunities
- Carefully curated program with focus on merchant payments
- Visibility for your business
- Once-in-a-lifetime chance for startups
- Memorable awards gala dinner
- Inspiring world class speakers with years of experience in the payments acceptance space
- Keynote presentations, group chats, panel discussions and Q&A sessions on hot topics such as open banking, crypto, metaverse, data science & AI, BNPL regulation, and more
- A wide selection of exquisite foods and drinks to your liking!

Key agenda themes

Acquiring 2023

- New payment platforms & marketplaces
- Frictionless Services Payment optimization
- Innovations in technology and experience reshaping the payments business
- How to help merchants to survive the recession
- Payment optimization & facilitation
- Embedded payments: SaaS strategy guide
- Evolution of distribution models: from bank-centric to software partners (ISVs, SaaS, VARs)
- Mergers & Acquisitions in 2023



Regulation and Standards

- The transition from PSD2 to PSD3
- Digital Euro the impact on the Merchant Payments Ecosystem

- PSD2 / SCA review, analysis and lessons learned
- AI, BNPL & Crypto-assets regulations, Updates, agreements, social responsibility & customer protection
- Visa's Compelling Evidence 3.0: What new Visa requirements mean for merchants
- PCI standards and compliance (PCI DSS v4.0, PCI MPoC)
- AML requirements and best practices
- Regulatory and legacy system constraints hampering innovations deployment

Open Finance - Working towards an Open Ecosystem

- Future Open banking, Open finance & Open Economy
- Is Open Banking falling behind? Challenges & trends
- Open banking as a catalyst for instant payments
- Open banking innovations: A2A payments for POS, Variable recurring payments (VRPs) & Request to pay (RTP)
- Personal Financial Management, B2C Payments, B2B payments & Recurring Payments
- The best practice: Initiation, Collection & Payouts

The Power of Data

- Data economy in embedded finance, leveraging the data to improve the customer experience
- Machine learning and data validation. Which solutions are helping?
- ISO 20022 - Richer, structured, meaningful data enabling new client experiences while improving compliance and efficiency
- GDPR Compliance

Wallets, Apps, Loyalty & Payments

- Smart wallets vs super apps
- Evolution of retailer apps (loyalty, smart, personalisation)
- European digital wallet - what, when & how?
- Technology behind wallets & apps; the potential of QR in payments

Digital Identity

- Verifiable credentials, digital identity & personalised services implications for the Merchant Payments Ecosystem
- FIDO and other protocols to eliminate friction
- Identity theft, fake accounts, and synthetic IDs
- Biometric & AI-driven ID verification for payments

Retail Payments Reinvented

- Shift to digital - new tech & infrastructure for omni commerce
- SoftPOS & retailer smart apps - Optimizing engagement across channels (incentives, ratings, loyalty, VAS & personalisation)
- Cashierless shopping: more scanning devices, more loyalty, more data points, digital receipts as an enabler



New Frontier for Payments

- Video games companies generating more money than movies and music combined. What's the potential for payments? Challenges faced by video game merchants and vendors.
- Specialist digital-first acquirers servicing online gaming
- How will e-cars & e-mobility help drive the payment revolution? Fingerprint payments and innovations specific for e-mobility, should other verticals be inspired?
- Payment strategies for explosive growth in social commerce
- Fraud trends and case studies

Next stage of DEFI, Digital & Crypto Currencies

- Focus on servicing crypto; high margins and profit are attractive, but how do you get the risk right?
- CBDC / Digital Euro & Stablecoins
- Implication for payments in web3.0
- What's behind the rise of Crypto debit cards?

Fraud Prevention & Cybersecurity

- Latest trends and innovations for "merchant payments" fraud prevention
- The use of AI & ML for fraud prevention is more persuasive than ever
- How will quantum computing disrupt fraud detection?
- Tokenisation, Secure Remote Commerce (SCR), 3DS
- Effective Risk management strategies - How do you build the minimum risk environment?
- KPI benchmarking across different verticals
- Friendly fraud, manual review & chargeback best practices
- Crypto Fraud for all Seasons: Cyclical fraud patterns specific to crypto and NFTs.

Cross-border & Alternative Payments

- Marketplaces & payment methods unlocking the expansion beyond borders
- Optimising FX for cross-border payments
- Cross-border payments on Blockchain

SCA " Work-in-progress"

- How implementation has unfolded across Europe; best practices, common errors
- SCA lessons learned since introduction
- How do Fraudsters bypass SCA?
- Exemptions

Payments of Tomorrow

- Metaverse & Augmented reality - the next frontier for payments
- Elements of the metaverse: Web3, Defi, Crypto, Digital Currency, CBDC, etc.
- How can Merchant Payments Ecosystem interact with Metaverse Web3?
- Digital identity in Metaverse / Virtual reality

Sustainable Payments

- The potential of Climate-neutral payments & sustainability
- Protecting our environment means protecting employees, business friends and their families. Can payment technology deliver meaningful climate action?
- Who is leading the sustainable payments charge?
- **On the Edge of the Change: The Influence of the crisis on the Merchant Payments Ecosystem**
- Focus on the Emerging Markets & growth factors
- Why do local APMs matter?
- Shifting consumer behaviour and new payment methods
- Subscription economy & micropayments

B2B Payments

- How will commercial payments look like in 2025
- Innovations around B2B payments
- Digital transformation: Success stories

People for Payments

Technology and Talent are two critical investment factors that will enable financial services and fintech companies to achieve consistent and scalable growth. Payments have become a global career opportunity, and competition for talent within the sector is escalating. The ability of companies to source, hire, develop and retain key staff has become a critical business issue. We will also discuss the critical requirement to attract diverse leadership teams.



Meet the team!

Business success is the result of hard work and passion. With more than 16 years of history, we can tell you one thing: experience matters, because it shows. In this new column, we will introduce our core team members in short interviews; asking about their work and passions in their private, and business lives.



Filip is the **Head of Event Production** at Merchant Payments Ecosystem, and has now been a crucial part of our team for over nine years.

Ever wondered how the agenda is put together, and why you can enjoy world-class keynotes while sipping on a delicious free latte? Meet the mastermind behind all of it.

Can you tell us a little about your role at MPE?

My role at MPE is an enriching one; I get to speak to many exceptional people and experts in various fields, which I enjoy very much. You get to learn, gain inspiration, make friends, and create a community around you over time. And, of course, I try to utilise everything I learn to create the best program possible for them in return. The best part is that we get to enjoy all of it together, in Berlin. Ah, I am responsible for the graphics, too!

Describe a day in your life!

I'm a father of two wonderful kids and a husband to a loving wife. My day starts with taking kids to school. Afterwards a small training session, and then work: calls, discussions, graphic design and content creation. My work at MPE is very diverse, and that's what I like about it. In the afternoons & evenings, I split the time between kids, training, my work and chores.

Backstage

It requires a lot of time management trying to put all of this together :)

Tell us about your life passion.

This has been the sport of triathlon for the past five years, precisely long-distance triathlons (Half Ironman & Ironman). The dedication and passion required to succeed in these disciplines fascinate me and keep me moving forward. Professionally, and in private life. I can honestly say it makes me a better person; physically, mentally strong, and focused.

What is your most significant triathlon achievement so far?

There are specific targets and goals set for every season, but the most significant achievement overall is the complete change of my lifestyle; it makes me a better dad, a motivator, a role model to my children, and hopefully a better husband and colleague as well :)

What's new in MPE 2023 agenda?

The main program format was upgraded significantly for the MPE 2022 already, so from this perspective, minor innovations will be seen, and we will stick to what has proven well. For MPE 2023, I will focus on the

„Merchant Rooms“ program. I'm trying to develop a workflow to reach unrivalled content quality for these sessions, and the main program too. Assuring quality and diversity in the program is my primary objective.



Do you have any tips for MPE 2023 attendees?

It is always a big challenge to make the event better than the previous one. But MPE is prepared by people that have this event at heart. We are designing several innovations for the floor and experience. So I will say this: You do not want to miss MPE 2023!

Time to rewind!

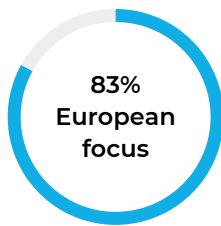
Kick back to MPE 2022 and enjoy this digest of the remarkable conference!

Glance through stats, photos, videos and testimonials, and give a listen to our brand new podcast releases!

Feel free to hop around as much as you like! If you wish to return to contents, click the little arrow at the bottom right.



MPE 2022 summary video



Very well organized conference. In fact, I think MPE is the best European payments event around.

Ron van Wezel

Strategic Advisor @ Aite-Novarica Group

Thank you for inviting me to be part of this wonderful event.

By far the friendliest and most professional one I have attended.

Gihan A.M. Hyde

Founder & CEO @ CommUnique

Great place to learn globally about the latest trends in the payments ecosystem.

Sarah Torrens

Head of Online Payments @ Riu Hotels

The hot topics in the industry were aptly covered at the conference. There was a lot to learn and the networking opportunities were great.

I will definitely return next year!

Jihan Rezwan

Sr. Customer Solutions Manager @ AWS



Defining trends from MPE 2022

An exclusive sneak preview of key findings from Ron van Wezel's impact report "MPE 2022: Towards an Open Ecosystem"



This report covers key trends presented at the 2022 Merchants Payments Ecosystem (MPE) conference in Berlin. The MPE has become the largest conference in Europe focused on merchant acquiring and payments. The MPE covers the latest technologies, trends, and business models of merchant payment acceptance, checkout and conversion, fraud and security, and the changing customer shopping experience. The key findings from this report follow:

Open (banking) payments are one of the most promising use cases in open banking: The key benefits of open payments over cards are simpler chargebacks, improved payer user experience, and consolidated reporting, according to merchants. Perhaps surprisingly, reduction in transaction fees was not among merchants' top priorities.

Participants highlighted that it is essential to build trust in any new payment method such as open payments by, for example, using strong existing brands, and to incentivize consumers to use the new payment method.

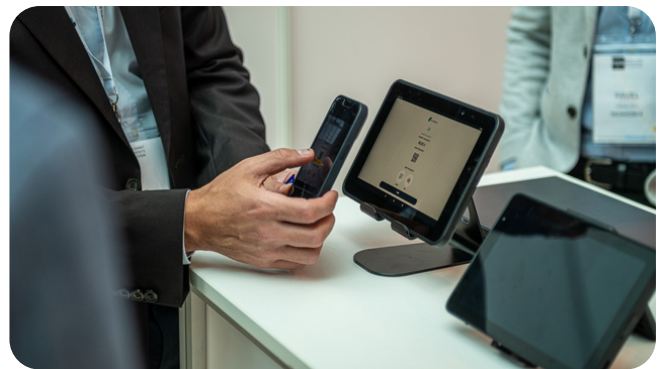


Customer adoption is merchants' main concern as they consider investing in open banking and open payments: Participants highlighted that it is essential to build trust in any new payment method such as open payments by, for example, using strong existing brands, and to incentivize consumers to use the new payment method.

Payments in the metaverse need to be improved to unlock its value: Currently, payments in the metaverse are clunky, requiring users to deal with a lot of friction to buy and sell in-platform.

Bumps on the road still await strong customer authentication (SCA): Market readiness is still fragmented, and the risk of sales loss for online merchants is considerable. Fortunately, initiatives promise to increase usability and security for card transactions, including network tokenization, secure payment confirmation (SPC), and Click to Pay.

Support of local payment methods has become essential for cross-border commerce: Merchants mentioned the ability to accept local payment methods as the second-highest priority in their international expansion.



Payments in the metaverse need to be improved to unlock its value: Currently, payments in the metaverse are clunky, requiring users to deal with a lot of friction to buy and sell in-platform. Going forward, the metaverse requires a robust and flexible financial ecosystem that will allow users to seamlessly connect between the physical and virtual worlds.

Want to know more about the incredible 2022 event? Click the link below!

[read the full report](#) >

Voice of MPE podcast makes a comeback

After two years of radio silence on our podcast, we're excited to bring to you our brand new series from this year's MPE 2022. Find your favourite episode and enjoy the show!



Saving the World with Payments
Rogier Rouppe van der Voort - PCN
Ralf Gladis - Computop
Dan Graf - Earthchain

MERCHANT PAYMENTS ECOSYSTEM
BERLIN JULY 5-7, 2022

EPISODE ONE
VOICE OF MPE

- payment technology
- climate change
- environmental conscience
- merchants
- carbon footprint
- company approach
- customer education
- employee protection



- current state of payments regulation
- the future of payments
- regulation changes
- PSD2 compliance
- understanding regulation
- regulators
- global regulation differences



The Big Role of Regulation
Mark McMurtrie - Payments Consultancy Limited
Steven Bisoffi - Payment System Regulator
Faheem Bakshi - Kinguin

MERCHANT PAYMENTS ECOSYSTEM
BERLIN JULY 5-7, 2022

EPISODE TWO
VOICE OF MPE

Back in Berlin

complexity payments management

payment optimisation challenges

defining successful payments strategy

strategy pain points enterprise merchants

Listen on  Spotify Listen on  Apple Podcasts

The Perfect Payments Strategy
Mélisande Mual - **The Paypers**
Samuel Langsford - **INGKA Group**
Peter Theunis - **Endava**



MERCHANT PAYMENTS ECOSYSTEM
BERLIN JULY 5-7, 2022

 EPISODE **THREE**
VOICE OF MPE

Revealing the Secrets of B2B Payments
Mélisande Mual - **The Paypers**
Natalie Willems-Rosman - **Bank of America**



MERCHANT PAYMENTS ECOSYSTEM
BERLIN JULY 5-7, 2022

 EPISODE **FOUR**
VOICE OF MPE

B2B payments future and challenges

new and popular payment methods

cross-border e-commerce marketplaces

preparing for B2B payments changes

Listen on  Apple Podcasts Listen on  Spotify

the future of payments digital products

hot markets alternative payment methods

cross-border local payment methods

emerging markets global expansion

Listen on  Spotify Listen on  Apple Podcasts

The Payments of Tomorrow
Rogier Rouppe van der Voort, Morten Laufer - **PCN**
Muayad Sayd-Ali - **PPRO**
Christophe Bourbier - **Thunes**



MERCHANT PAYMENTS ECOSYSTEM
BERLIN JULY 5-7, 2022

 EPISODE **FIVE**
VOICE OF MPE

Watch 1 on 1s with payments professionals

Get your payments juices flowing and learn something new in these short video interviews with industry experts from MPE 2022 Berlin!



Interview with Paiak Vaid

Watch this live interview MPE 2022 Berlin about payments and prominent payment methods with our host **Ward Hagenaar** from Payment Genes and **Paiak Vaid** from True Layer.

[watch now](#) >



Interview with Igal Rotem

Don't miss out on this interview about the most recent changes in payment trends and the future of Finaro from the MPE 2022 Berlin event with **Mélisande Mual** from The Paypers and **Igal Rotem** from Finaro.

[watch now](#) >





Interview with Sarel Tal

One of the hottest topics at MPE was embedded fintech. Watch this live interview from Berlin with **Mélisande Mual** from Paypers and **Sarel Tal** from Rapyd to learn about the recent use cases Rapyd has been working on and much more!

[watch now](#) >

Interview with Thomas Ficht

There's been a lot of buzz about BNPL. Have a look at **Ward Hagenaar** from Payments Genes and **Thomas Ficht** from MYTOYS GROUP discussing different aspects and challenges of this new payments trend at MPE 2022 in Berlin!

[watch now](#) >



Interview with Ciaran O'Malley

Dive into the immense world of open banking and open finance and learn about their differences and challenges together with **Rogier Rouppe van der Voort** from PCN and **Ciaran O'Malley** from Trustly!

[watch now](#) >



Back in Berlin

Interview with Mike Goodenough

This year, we talked about the new era of digital payments and the future of e-retail with **Rogier Rouppe van der Voort** from PCN and **Mike Goodenough** from Worldline Global.

[watch now](#) >



Interview with Dorota Zimnoch

Learn about innovation in digital payments and the importance of supporting ESG initiatives with **Mark McMurtrie** from Payments Consultancy Limited and **Dorota Zimnoch** from Microsoft.

[watch now](#) >

Interview with Pierre Aurel

In this live interview from MPE Berlin, you'll hear about the current state of softPOS, its limitations and its future. Listen to **Morten Laufer** from PCN and **Pierre Aurel** from Halo Dot!

[watch now](#) >





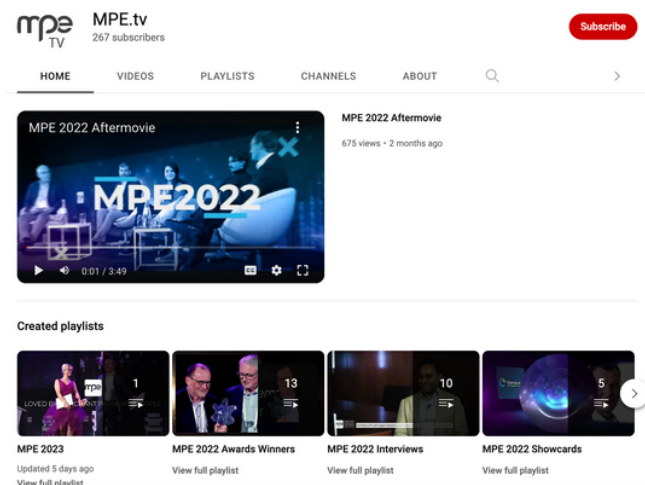
Interview with Candice Pressinger
Check out this exclusive interview about customer authentication with **Mark McMurtrie** from Payments Consultancy Limited and this year's Influencer of the Year award winner **Candice Pressinger** from Elavon Merchant Services.

[watch now](#) >

Interview with Avishkar Sharma

Don't miss this video interview about crypto in the #mpecosystem from the MPE 2022 conference in Berlin with **Ward Hagenaar** from Payments Genes and **Avishkar Sharma** from Checkout.com

[watch now](#) >



Subscribe for more!

Hungry for more payments content? We've got you covered! A sub to our YouTube channel will get you all the news about our conferences, access to hundreds of world-class panels and interviews, and recaps of your favorite MPE moments!

[subscribe](#) >

PS22/2: Card-acquiring market remedies: Final decision

PSR issues final decision and takes action on card-acquiring market

Regulation



06/10/2022

What does the final decision cover?

In January this year, we consulted on a package of remedies to help businesses, and therefore also consumers, get the best deal possible; we published a provisional decision on these remedies in June. This final decision now sets out what we expect providers to do to remedy the harms identified in our market review.

We set out the final remedies which we are introducing, specifically:

- Summary boxes containing bespoke key price and non-price information to be sent individually to each business and shown prominently in their online account. The summary box can be used alongside new online quotation tools to help

businesses compare prices and other service features more efficiently.

- Online Quotation Tool using the information provided in the summary boxes to make comparisons with different providers online.
- Trigger messages to prompt businesses to shop around and/or switch. Messages will be sent by providers of card-acquiring services to businesses and shown prominently in their online accounts.
- A maximum duration of 18 months for Point of Sale (POS) terminal lease and rental contracts with a rolling monthly contract thereafter to prevent businesses from being locked into length contracts over several years.
- A maximum duration of 18 months for Point of Sale (POS) terminal lease and rental contracts with a rolling monthly contract thereafter to prevent businesses from being locked into length contracts over several years.

Alongside the final decision we are publishing:

- Our Cost Benefit Analysis of the remedies

- Guidance on implementation of the summary information box and trigger messages
- A summary of our online testing of the disclosure remedies, i.e. the summary information box and trigger messages

Together, we consider that the final package of remedies will be effective in addressing address the features of concern identified in our card-acquiring market review. This is based on the evidence and feedback we received during the last year from regulators who have implemented similar remedies, stakeholder feedback and the market testing that we commissioned.

Why Does This Matter?

Card-acquiring services are critical to the UK economy. Every time somebody makes a card payment - for example, when buying their weekly groceries - the business uses card-acquiring services to accept the payment.

We want to make sure that the features of concern that we identified in the card-acquiring

market review, such as a lack of transparency, over-pricing and lengthy contracts for the leasing of POS terminal card readers, are tackled allowing businesses to shop around and make informed choices. This will in turn see businesses getting a better deal, reducing their costs and seeing them receive a higher level of service.

Next steps

The 14 directed firms are required to implement the remedy around POS terminal contracts from January 2023, and the two remedies around trigger messages and summary boxes from July 2023. The ISOs of the directed firms should ensure they are compliant with the requirements as set out in the relevant directions.

The PSR will monitor the firms' compliance with the Directions and the impact of the remedies to determine whether any further action is required.

Source:

https://www.psr.org.uk/publications/policy-statements/ps22-2-camr-final-decision/?utm_medium=email&utm_name=&utm_source=govdelivery

13 major European fintechs launch the Open Finance Association

Open Banking



22/09/2022

A group of 13 fintechs including the likes of Token, TrueLayer, Plaid, Worldline or Yapily have launched the Open Finance Association (OFA) to further open up financial data and payments through API tech.

As explained by association officials in the press release announcing the launch, with the introduction of PSD2 in 2016 consumers and businesses were given the right, for the first time, to access their payment accounts via trusted third-party providers (Open Banking). Open Finance is presented as the next step in the evolution of Open Banking and it promises to give consumers and businesses greater control and visibility of their economic lives.

Nilixa Devlukia was named Chair of the organisation. Devlukia has previously held senior roles at the Financial Conduct Authority, the Open Banking Implementation Entity, and the European Banking Authority. According to the new Chair, 'through the promotion of an API-focused agenda in both payments and data, OFA aims to promote a healthy and sustainable fintech ecosystem, in which consumers and businesses all benefit from improved, innovative services.'

Source:

<https://thepaypers.com/online-mobile-banking/13-major-european-fintechs-launch-the-open-finance-association--1258474>

From 2021 to 2026, the number of open banking users is expected to increase nearly eightfold.

[read more](#) >

Instant payment flows enabled by open banking are expected to increase by 30 times.

[read more](#) >

JCB, IDEMIA and Soft Space launch “JCBDC” pilot to test CBDC in-store payments

Cryptocurrency



24/10/2022

CBDC

October 2022, Japan’s only international payment brand JCB Co., Ltd. (“JCB”) has launched “JCBDC” (JCB Digital Currency) pilot project with identity technologies no. 1 IDEMIA and the world’s leading fintech company Soft Space Sdn. Bhd. (“Soft Space”). JCBDC pilot will develop a CBDC (Central Bank Digital Currency) payment solution and conduct a pilot test with Tokyo merchants.

Over the past few years, central banks in many countries and regions have been testing CBDCs that should soon be widely accepted by consumers and merchants. However, merchants might be reluctant to

accept them, and mass-market roll-out may be held up by people without smartphones, like children and the elderly, who could find the user interfaces and payment systems hugely challenging.

As a result, JCB will have CBDC acceptance tested using existing JCB Contactless – JCB’s EMV® based contactless payment, merchants, POS terminals and plastic card-based user interfaces, with guidance from IDEMIA and Soft Space.

JCB, IDEMIA and Soft Space will conclude payment system development by late 2022 and conduct the pilot test with Tokyo merchants until March 2023.

Source:

<https://www.idemia.com/press-release/jcb-idemia-and-soft-space-launch-jcbdc-pilot-test-cbdc-store-payments-2022-10-24>



BlueSnap and BitPay partner to offer crypto acceptance and payout

Cryptocurrency



14/10/2022

CBDC

Together, the payments companies will enable customers to get paid-in and paid-out in up to 15 cryptocurrencies and seven fiat currencies.

Global payment orchestration platform BlueSnap is partnering with BitPay to enable businesses to accept and get paid out in crypto.

The partnership with the Bitcoin and crypto payment services provider will allow BlueSnap to enable transactions in up to 15 different cryptocurrencies and seven fiat currencies globally.

According to BlueSnap, working with

BitPay will support its mission to help businesses across the globe increase their revenue and reduce costs.

“Our partnership with BitPay comes at a perfect time. Consumers across Europe, especially those in Ireland, are growing more crypto curious.”

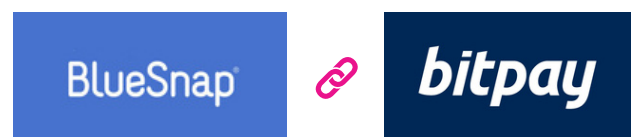
“By working with one of the most well-respected crypto companies in the industry, we’ll be able to make the new payment experience as frictionless as possible.”

Nikhita Hyett

Managing Director @ BlueSnap EU

Source:

https://www.altfi.com/article/9985_bluesnap-and-bitpay-partner-to-offer-crypto-acceptance-and-payout



Revolut launches new service in Ireland

Mobile Wallets



14/10/2022

SuperApps

Revolut has launched a new service called 'Shops' which lets Irish users buy products from more than 1,000 brands, while also earning cashback.

The brands include local retailers ranging from Smyths Toys and Woodies to Arnotts and Brown Thomas; international retailers like Ikea, Amazon, JD Sports, Harvey Norman, and TK Maxx; and big brands' online stores, including Nike, Adidas, and a range of luxury fashion houses. The full list of more than 1,000 brands is available in the app.

Regardless of the Revolut plan a customer is on, Revolut 'Shops' rewards users with 3% instant cashback for every purchase, as long as they start their shopping journey from the Revolut app and pay with their Revolut card in full. There are

no restrictions on getting cashback from purchasing products in a sale, meaning Revolut 'Shops' offers cashback on top of any other savings - including promo codes and sale discounts. Cashback is automatically applied at checkout.

In 'Shops', users also have an option to split their payment using 'Pay Later', one of the first pay later products in Ireland that uses an approved credit limit, designed to focus on affordability. Qualified customers can use Pay Later for purchases up to a maximum of EUR 499, with any of their Revolut cards, including when paying with a Revolut Disposable Virtual Card, which provides an extra layer of security for online transactions.

Source:

<https://thepaypers.com/online-mobile-banking/revolut-launches-new-service-in-ireland-1258746>

Rapyd launched Climate Fintech Hackathon

Inviting Developers to join its Climate Coding Challenge.

Sustainable Finance

ESG

Climate Fintech Growth

Climate Fintech is now one of the fastest-growing areas of the Fintech sector. In 2021, Climate Fintech Startups raised \$1.2 billion in funding. This is three times more than all the previous years combined. Big ideas are needed to solve the global climate crisis and the ability to use financial technology is playing an increasing role in managing climate change.

What is Climate Fintech?

The intersection of fintech and climate tech meets where money (or value) movement is tied to an environmentally responsible cause or reporting.

Rapyd APIs

Rapyd Collect allows you to accept local payment methods into your Rapyd account or into any Rapyd Wallet. You can create a Hosted Checkout Page to direct your customers to, embed the checkout page, or directly integrate with the API.

Rapyd Disburse can help you make payouts to over 100+ countries with a broad set of payout methods such as bank transfers, eWallets, cards, and cash. Reach your audience and pay workers, suppliers, or any business anywhere in the world.

Rapyd's Wallet API enables clients to set up business or personal customers to accept, hold and disburse funds with local payment methods. You can transfer funds between wallet contacts from one wallet to another on Rapyd's Wallet platform. Rapyd Wallet is similar to a bank account. The difference is that you can easily move money into and out of your account using different currencies and payment methods.

More about Rapyd's mission at:

<https://rapyd.hackerearth.com>

Deutsche Bank and Fiserv launch Vert, Germany's newest payments company

Mergers & Acquisitions

- Vert offers full-service payment acceptance solutions for merchants via mobile devices, apps and at the checkout
- Vert continues to invest to meet the emerging needs of today's merchants

Deutsche Bank and Fiserv, a global leader in payments and financial services technology, have launched Vert, a comprehensive payment acceptance and banking services provider to small and medium-sized enterprises (SMEs). Vert is the only German provider to combine payment acceptance and processing and traditional banking solutions, meeting market demand for an integrated offering and streamlining access to innovative products for

merchants of all sizes. Vert also provides next-banking-day pay-outs, providing merchants with faster access to their funds.

Merchants are seeking user-friendly, integrated solutions that enable them to accept payments and move and manage money. Vert clients benefit from an offering that includes faster payments, modern technology, acceptance of common payment types and an online dashboard providing transaction data and other business reports.

"By combining the strength of Deutsche Bank, Germany's largest bank, with Fiserv, the world's largest merchant acquirer, we can provide our Vert members with a secure, fast and technologically advanced payment acceptance solution," said Thorsten Woelfel, Managing Director Sales & Product at Vert.

"Our mission is to help our members grow and get the best out of their business," added Gert Vido, MD Shared Services at Vert.

Initially, Vert offers three solutions, for a wide range of businesses, from mobile food trucks and brick-and-mortar restaurants to retailers and medical offices.

Clover Flex is a mobile-optimised, full-featured and portable payment device that makes it possible for merchants to accept a broad range of payments and better manage their business. Clover Flex offers a tip function and apps that facilitate business management.

The **Go by Vert app** allows a merchant to use their own Android smartphone or tablet as a contactless payment terminal. Merchants can receive contactless payments in seconds – anywhere, anytime. Vert also offers secure PIN entry, the sole such solution in the German market, meaning merchants can accept payments above contactless-only limits.

The **PAX A50** is a portable and robust card reader that enables merchants to accept card payments at the counter and at the table without having to carry around a heavy device.

Vert plans to continuously expand its product range, with solutions for online payment acceptance and for currency conversion coming soon.

“Vert brings together the expertise of two market leaders in cash management and payment acceptance technology. In co-operation with Vert, we can provide accounts, payment solutions and banking services to our SME customers.”

Kilian Thalhammer

Head of Merchant Solutions
@ Deutsche Bank

“With a unique combination of payment and banking capabilities, Vert is already helping small and mid-sized enterprises in Germany do business more easily, with less complexity.”

John Gibbons

Head of EMEA @ Fiserv

Features of Vert include:

- Payment on the next banking day, meaning faster access to money
- Future-facing Android operating system solutions
- Acceptance of the most common payment methods, meaning merchants can sell more
- A single merchant portal with a complete overview of all transactions, invoices and reports
- Exceptional customer service and phone advice for business guidance
- Secure payments and data via partnership with Deutsche Bank
- No hidden fees, so no surprises

Deutsche Bank, together with its Postbank and Fyrd brands, has around 800,000 SMEs who will be able to access the new solutions, with some merchants already live. Vert expects rapid growth within its existing customer base.

Vert's services are also available to non-Deutsche Bank customers and the bank expects to attract new business clients in other areas as payment behavior is likely to continue to develop towards cashless payments in the future. According to a survey by Deutsche

Bundesbank in 2017, 74% of respondents preferred to pay with cash. Since then, the proportion has fallen by 14 percentage points to 60% in 2021.

More about Vert at:

<https://vert.de/en/>



Worldline to acquire a 40% stake in Online Payment Platform B.V.

Enrichment of Worldline's value proposal in the dynamic marketplaces and platforms vertical.

Mergers & Acquisitions

29/09/2022, Paris, La Défense
Worldline [Euronext: WLN], a global leader in payment services, announces an agreement for the acquisition of a 40% stake in Online Payment Platform B.V., an online Payment Service Provider with a dedicated payment solution for marketplaces and platforms.

Marketplaces and platforms: a fast growing e-commerce market

Transactions through marketplaces and platforms make up approx. one third of the European e-commerce volumes and are expected to increase to more than half in 2025.

Business and consumer habits across the globe have undoubtedly evolved during the Covid-19 pandemic. From accelerating e-commerce trends and the transition from cash to digital payments, to encouraging innovative companies and disruptive entrepreneurs to launch new platforms, whilst existing retailers were stimulated to create their own marketplaces.

Traditionally, the majority of e-commerce transactions take place on B2C web shops where payments are supported by a few global PSPs. The dynamics of marketplace and platform payments however require expertise that differs from the traditional e-commerce market. Such skills involve dealing with large quantities of merchants with a relatively low volume of sales, and the handling of escrow payments with dispute and mediation management even between consumers for marketplaces that cover as well C2C business.

Online Payment Platform (OPP), a Dutch online PSP focused on e-commerce marketplaces

Founded in 2011, Online Payment Platform (OPP) is a Dutch online PSP co-led by its founder Richard Straver, and Maurice Jongmans, CEO.

The company focuses on digital payments for marketplaces and platforms with a specific focus in the C2C segment. With a team of over 60 employees they offer their services in the entire European Union and the UK, passporting their Dutch PI licence which they obtained in 2014.

OPP serves over a hundred marketplaces and platforms, such as e-Bay Kleinanzeigen, Marktplaats (both part of Adevinta), Gumtree, Royal FloraHolland and PayPal. OPP has a strong expertise in customer support for marketplaces, including fast merchant onboarding and dispute management.

In this rapidly changing industry, OPP is perfectly positioned to comprehensively target the C2C marketplaces' need to outsource their payment requirements and to focus on significant growth

opportunities in the B2B and B2C marketplaces segments.

“We are proud to join forces with the European leader in payments, Worldline. We can leverage each other’s strengths to improve the service offering to OPP’s client base, and roll it out to new geographies for new clients. Our team is delighted to join the Worldline family and embark on this incredibly exciting next growth chapter.”

Richard Straver

Founder of OPP

Strategic rationale

OPP was looking for a global strategic partner to accelerate its growth and to expand within Worldline core European markets to be able to quickly capture the fast growing market opportunity of marketplaces and platforms. Worldline, being a global payments leader, fits that profile perfectly.

The transaction enriches the growth profile of Worldline, and enables synergy for both parties involved through Worldline's sale infrastructure. This transaction is perfectly in line with Worldline's strategic roadmap as it expands its exposure into e-commerce and brings a proven technological brick with a unique solution built from the ground up.

"I am very happy to announce today that we've signed an agreement for this strategic investment in OPP. This enables Worldline to get access to the exciting growth market of digital marketplaces and platforms via OPP's European footprint and market leading scalable technology, as we continue to establish Worldline as a truly global paytech leader."

Marc-Henri Desportes

Deputy CEO @ Worldline

Key items of the transaction

- Worldline to buy a 40% minority stake in OPP in 2022
- The remaining 60% owned by both the founder and the CEO of OPP
- Expected closing by the end of 2022
- Call option to buy the remaining 60% in 2026

The completion of the transaction is subject to approval from the Dutch Central Bank. The remaining terms of the transaction will not be disclosed, in accordance with the agreement.

Source:

https://worldline.com/en/home/pressroom/press-releases/2022/pr-2022_09_09_01.html

Merger of MobilePay and Vipps approved by all relevant authorities

Mergers & Acquisitions

21/10/2022, Copenhagen, Denmark

The agreement between Danske Bank and the consortium of banks behind Vipps to merge MobilePay and Vipps has been approved by all relevant authorities, including the EU Commission. The parties expect to complete the transaction during the fourth quarter of 2022.

The merger was announced in a company announcement issued by Danske Bank on 30 June 2021, and on 16 September 2022, it was announced that OP Financial Group would not be a co-owner of the merged company and that OP Financial Group's mobile payment provider Pivo would not be part of the merger.

As previously communicated, the transaction will result in a one-off gain of around DKK 400 million for Danske Bank.

Source:

<https://www.globenewswire.com/en/news-release/2022/10/21/2539389/0/en/Merger-of-MobilePay-and-Vipps-approved-by-all-relevant-authorities.html>



Rapyd's European e-commerce and payments guide

Reports

Uncover the top payment methods in Europe and grow sales by improving your checkout experiences. Grow sales globally with unique insights into Europe's top payment methods.

4000+ respondents. 9 countries.
Dozens of payment methods.

Rapyd conducted research across Europe to reveal consumers' most frequently used and preferred payment methods. Download your copy now to discover Europe's top payment methods and eCommerce insights.

The research was conducted in April 2022 and surveyed over 4,000 online consumers in Denmark, France, Germany, Iceland, Italy, the Netherlands, Sweden, Spain, and the UK.

The findings reveal insights like:

- In Denmark, 71% of respondents reported a recent online purchase using Danish mobile payment apps
- Only 5% of Germans chose credit cards as their top online payment method
- Over two-thirds of Spaniards reported using PayPal for a recent online purchase

Source:

<https://bit.ly/3FPYbRT>

E-commerce payment market size to grow USD 11582400 million by 2028 at a CAGR of 11.5%

Reports

8/6/2022, Bangalore, India

The Global e-commerce Payment Market is Segmented by Type (Real-Time Bank Transfers, Offline Bank Transfers, Cash on Delivery, Direct Debits, eInvoices, eWallets, PostPay, PrePay, Prepaid Cards), by Application (Commercial, Banks, Finance): Opportunity Analysis and Industry Forecast, 2022–2028.

The global e-commerce Payment market size is projected to reach USD 11582400 Million by 2028, from USD 5359000 Million in 2021, at a CAGR of 11.5% during 2022-2028.

Major Factors Driving The Growth Of The Global E-commerce Payment Market

The increasing trend of online shopping and internet banking, rapid technological advancements, and the benefits of online payment systems like one-factor authentication will fuel the growth of the e-commerce payment market.

The growing government support, multi-channel payment integration by businesses, and rising trend of cross border eCommerce will drive the growth of the market during the forecast period.

Trends Influencing the Global E-commerce Payment Market

The global internet penetration has made it easier for individuals and retail businesses to buy and sell products online without any geographic limitations. Consumers prefer buying goods online due to covid 19 pandemic and social distancing norms. Electronic payment methods are much faster than traditional systems as there are no location or time restrictions. One can simply tap and pay from anywhere around the world.

This will drive the growth of the eCommerce payment market during the forecast period.

The eCommerce payment market will be positively impacted as more and more users adopt the online system due to a host of benefits. Online money transfers are much more secure with several security tools such as encryption, tokenization, SSL, etc. Customers do not require to enter their card details every time they do a transaction due to single-factor authentication enabling them to provide a one-time password which then saves up their card details. Moreover, one can even purchase goods on credit and pay later thereby offering a smooth experience to the end-users.

Contactless POS terminals have come up to avoid human touch. On the other hand, mobile commerce payments have surged in popularity as no data is transferred to the merchant and one can monitor their account via mobile wallet apps. There are authorization systems for third-party gateways. The checkout forms are simplified with real-time validation of the fields.

Furthermore, mobile wallets turn smartphones into contactless payment mechanisms by connecting the phones with their credit, debit cards, and banking accounts. This method is very secure as fraudulent activities are avoided.

Customers are purchasing in their own convenient ways.

The retail landscape is fragmented as online retailers adopt multiple payment support packages from third-party vendors. This allows collecting payments from several sales channels and devices that are phones, mobile, tablets, online, etc.

This is initiated through a single omni channel payment gateway and processing platform. A wide range of customers pay through e-wallets, e-invoices, mobile wallets, cash on delivery, net banking, prepaid cards, and other services. This essentially leads to boosting sales and an increase in the reputation of the business. This also creates convenience for your users. These factors will drive the growth of the eCommerce payment market in the subsequent years.

Industry News

Governments around the world are promoting online payment methods and improving the collaboration between small businesses and e-commerce platforms. The limit on contactless payment cards has been increased and UPI transactions are booming. This will propel the growth of the e-commerce payment market during the forecast period.

Cross-border money transfers are a complicated process with sending and receiving money taking a huge amount of time. This stretches from two weeks to more to settle. Online payments have reduced the stressful effects of unconscionable timeframe thereby increasing cross-border e-commerce transactions. This will spur the global e-commerce payment market in the forthcoming years.

Source:

<https://prn.to/3EbPEYc>



Who influences MPE influencers?



Andréa Toucinho

Director of Studies, Prospective and Training @ Partelya Consulting

Ever wondered how they do it? You're not alone.

Staying up to date in the payments acceptance & card acquiring space can be more than challenging.

In this issue, we decided to double down on the ways MPE influencers keep their cool and stay up to date in the wild world of payments!

Hold tight, as we're about to reveal the tricks MPE 2023 advisory board members have up their sleeves!



Recommended Reading

•••

How do you stay up to date with industry news and trends?

First of all I do each day a work of research and I read some professional articles and opinion papers published in specialized medias such as Finance Mag, Les Echos, Revue Banque, Mind Fintech in France ; and Finextra, The Paypers in Europe. It is also important to complete these reading with some research about macro economics and financial challenges with documents published for instance by ECB, Banque de France and political news. Then, I use the events organized by the ecosystem (at a French and EU level) to gather some information about the actors, the strategies and the trends.

Finally, I discuss regularly with some professionals to debate ideas and news.

Your bread and butter of business intelligence: what do you read daily and/or regularly?

French medias (Les Echos, Finance Mag, Mind Fintech, L'Agefi, Revue Banque...), European medias (Financial Times, Finextra, The Paypers...), PR tools of institutions (communications from Banque de France, ECB, European Commission), newsletters from payment actors, LinkedIn feed...

A book you would recommend to merchant payments professionals.

The PAYTech Book published in January of 2020 by Wiley.

Trends/Companies to watch

•••

Which companies, startups, and/or established players do you propose our readers follow in 2022/2023?

European institutions (ECB, European Commission), financial institutions (European banks), professional associations (EACT, EuroCommerce), IT actors like Worldline, fintech actors...

Your top 5 inspiring merchant payments influencers & leaders you recommend our readers keep an eye on.

ECB, Banque de France, Worldline, Banco de Portugal, SIBS

MPE 2023 - Insider Tips

•••

Why would you recommend payments professionals to attend MPE 2023?

A real European event about payments with very good content. A good opportunity of European networking.

Which topics from the MPE 2023 agenda are close to your heart?

Evolution of European regulation about payments (finalization of PSD2 and preparation of PSD3, MiCA), instant payment, request-to-pay, digital euro, BNPL, crypto-assets, HR in payments (talent resourcing, diversity and more)....





Anirudh Narla

Head of Payments
(Director of Product) @ Hopper

Recommended Reading

• • •

How do you stay up to date with industry news and trends?

I usually subscribe to newsletters from the Payment Providers, read certain blogs, follow key people on LinkedIn who talk about Payments & Fintech.

Your bread and butter of business intelligence: what do you read daily and/or regularly?

I read Pymnts.com, Sifted.eu, Stratecherry, Business Breakdowns podcast, Economist and follow key people on LinkedIn.

Curious to know who else has a say in shaping the new MPE 2023 agenda?

[see all advisory board members](#) >

Trends/Companies to watch

• • •

Which companies, startups, and/or established players do you propose our readers follow in 2022/2023?

Couple of key areas to watch out for:

- a) Payment Orchestration
- b) Payment Intelligence
- c) Cross Border Payments/Money Movement

Your top 5 inspiring merchant payments influencers & leaders you recommend our readers keep an eye on.

Airbnb, Uber, Delivery Hero, Shopify & Facebook.

MPE 2023 - Insider Tips

• • •

Why would you recommend payments professionals to attend MPE 2023?

It's a great place to connect with other merchants, hear from them what works and learn the secrets of a great payment stack.

Which topics from the MPE 2023 agenda are close to your heart?

Payment Orchestration, CBDC, APM Fraud, BNPL Regulation.



Daniel Kornitzer

Chief Business Development Officer
@ Paysafe

Recommended Reading

•••

How do you stay up to date with industry news and trends?

By reading leading market research reports and newsletters, attending shows, regularly exchanging with industry visionaries and pioneers, as well as with customers and partners.

Your bread and butter of business intelligence: what do you read daily and/or regularly?

For crypto, I would recommend The Block, for e-commerce I use a variety of sources, from commissioned market research reports, to newsletters and reports by the likes of Insider Intelligence, as well as research published by McKinsey, Bain, payment and investment banking companies and more.

A book you would recommend to merchant payments professionals.

There are so many great books about fintech and how technology is reinventing payments, but I'll mention one: "The Innovation Ultimatum: How six strategic technologies will reshape every business in the 2020s" by Steve Brown.

Trends/Companies to watch

•••

Which companies, startups, and/or established players do you propose our readers follow in 2022/2023?

There are many interesting companies and hundreds of startups that have the potential to be game-changing, but rather than trying to predict winners, I tend to concentrate on the underlying trends that can be material to digital payments. For example, open banking/real-time transfers where there are currently 60 countries in the world that have real-time local rails and 8 more in various stages of implementation. These new rails have been met with incredible response by consumers and merchants (e.g. instant SEPA/Faster Payments in Europe, UPI in India, Pix in Brazil), embedded finance/super apps which is allowing

Expert's Say

the weaving of financial services into the native user experience of non-financial apps, B2B payments which are ripe for massive disruption, etc.

Your top 5 inspiring merchant payments influencers & leaders you recommend our readers keep an eye on.

There are too many to mention, but I wouldn't restrict myself to "payments influencers" alone and follow more generic "technology thought leaders" such as Martin Harbeck.

MPE 2023 - Insider Tips

• • •

Why would you recommend payments professionals to attend MPE 2023?

Because it provides a fantastic venue for engaging with payments leaders and visionaries, meet partners (and potential partners) and basically stay on top of market and technology trends, as well as the changing consumer attitudes towards commerce.

Which topics from the MPE 2023 agenda are close to your heart?

The MPE 2023 draft agenda is extremely comprehensive, with two dozen topics covering almost the

entire spectrum of fintech and ecommerce. I'd say the global push towards real-time payments, embedded finance, risk & fraud, the use of AI for mass personalization are my preferred topics.





David Birch

Director of Innovation
@ Consult Hyperion

Recommended Reading

•••

How do you stay up to date with industry news and trends?

I read a lot of blogs because I'm interested in people's personal opinions, not corporate PR, and I'm a big fan of podcasts.

Your bread and butter of business intelligence: what do you read daily and/or regularly?

The first thing I look at when I wake up is Twitter because I want to get the zeitgeist then I'll look at LinkedIn because I find that the curated news, via people that I know, is a very useful guide to the key issues. And then of course I go to the BBC and the Financial Times.

[see all advisory board members](#) >

A book you would recommend to merchant payments professionals.

Apart from my books, obviously, I rather liked "The Pay Off" by Gottfried Leibbrandt and Natasha De Teran, because they focus on payments as THE fundamental financial utility. I'm not sure how helpful it is but I also rather enjoyed "Crypto Wars" by Erica Stanford and right now I'm reading "The Missing Crypto Queen" an astonishing tale from my good friend Jamie Bartett.

Trends/Companies to watch

•••

Which companies, startups, and/or established players do you propose our readers follow in 2022/2023?

The fintech that I use most is Wise and I continue to be impressed by how they grow and extend. With my venture capitalist hat on, I point to 1414 Ventures' portfolio companies Unum ID and KYP as start ups that are going places.

Your top 5 inspiring merchant payments influencers & leaders you recommend our readers keep an eye on.

The last 5 people I read before being asked this question:

Expert's Say

1. Greg Coogan
2. Ian Grigg
3. Efi Pylarinou
4. Daniel Gusev
5. Jacob Boersma

MPE 2023 - Insider Tips



Why would you recommend payments professionals to attend MPE 2023?

MPE has consistently delivered both the high quality targeted content that payment professionals need to do their jobs better as well as the crucial industry networking that we all enjoy.

Which topics from the MPE 2023 agenda are close to your heart?

I'm particularly interested in looking at the evolution of Open Banking and payments, the development in the digital identity space and the creativity that's taking place at the edge of so-called "problem" payments.





James Booth

VP - Head of Partnerships, EMEA
@ PPRO

Recommended Reading

• • •

How do you stay up to date with industry news and trends?

Being aware of changes within the industry is fundamental to keeping ahead of the curve. The payments sector is moving so fast now - so in order to stay on top of trends, I'm keeping a close eye on news sites covering payments, fintech, and retail. Another platform that's great for understanding what's really a big deal in the industry is trade shows and the networking that comes along with such events. Nothing makes a trend more real than people talking about it at industry events. I also draw a lot of insights from interacting with customers, whose challenges are always one step ahead of industry trends.

And of course, collaborating with my colleagues at PPRO helps a lot in terms of staying ahead of the game. We're really proud of the immense pool of knowledge we have internally.

Your bread and butter of business intelligence: what do you read daily and/or regularly?

In this day and age, it's imperative that we consume media from multiple sources to get an unbiased, accurate picture of what's really happening. I subscribe to everything covering the merchant ecosystem - POSitivity Magazine, The Paypers, Bloomberg etc. - and the wider finance and fintech universe.

A book you would recommend to merchant payments professionals.

I am currently reading Money Men, which is about the astonishing story behind the multi-billion-dollar Wirecard fraud. It's a thrilling story and a must-read for everyone in payments.

Trends/Companies to watch

...

Which companies, startups, and/or established players do you propose our readers follow in 2022/2023?

The e-wallets and open banking spaces are very interesting at the moment. In Europe, e-wallets are already used in 27% of all e-commerce transactions, according to our research - and we expect this number to go up sharply. These new payment rails are at the nexus of growth and the next two years will be pivotal for their success.

Your top 5 inspiring merchant payments influencers & leaders you recommend our readers keep an eye on.

The merchant payments ecosystem is packed with some really incredible minds and it would be difficult to single out anyone in particular. It's important to expand your network and use social media platforms to follow or connect with founders and CEOs of innovative companies in this space, like our very own Simon Black and Oliver Rajic, who are working tirelessly on furthering the industry.

[see all advisory board members](#) >

MPE 2023 - Insider Tips

...

Why would you recommend payments professionals to attend MPE 2023?

The industry is experiencing an explosion of new trade shows as we're recovering from the Covid-19 pandemic but what keeps us coming back to MPE year after year is the quality of content and networking opportunities. I know MPE is on everyone's agenda for 2023 and you simply can't afford to miss it.

Which topics from the MPE 2023 agenda are close to your heart?

From open banking to exploring the metaverse, daring conversations on crypto & CBDCs, advancements in AI technology to regulating BNPL, the MPE 2023 agenda is jam-packed with the hottest industry topics. I'm looking forward to taking it all in!





Kestas Saulis

Head of Payments @ Nord Security

Recommended Reading

• • •

How do you stay up to date with industry news and trends?

- Communication with other merchants
- Specialized forums (eg. MRC)
- Latest updates from the partners

Your bread and butter of business intelligence: what do you read daily and/or regularly?

Mainly it's:

- Finextra
- Techcrunch
- ThePaypers

A book you would recommend to merchant payments professionals.

“Payments systems in the US” by C. Benson, S. Loftesness and R. Jones - this book touches on the history of certain payment systems and how it

evolved nowadays, including card schemes. Majority knows what is the interchange fee, cross-border etc., however not everyone knows what's under the hood.

Secure your spot at the largest European payments acceptance event!

[Register](#)

Trends/Companies to watch

• • •

Which companies, startups, and/or established players do you propose our readers follow in 2022/2023?

- Stripe
- Adyen
- Checkout.com
- Klarna

Your top 5 inspiring merchant payments influencers & leaders you recommend our readers keep an eye on.

There's quite a big number of influencers that move the industry forward, however when it comes to the names, it would be John and Patrick Collison (Stripe), Guillaume Pousaz (Checkout.com), Simon Black (PPRO) and Philip Fayer (Nuvei).

MPE 2023 - Insider Tips

•••

Why would you recommend payments professionals to attend MPE 2023?

It's a perfect opportunity to participate in the sessions and hear the latest news about hot topics, attend roundtable sessions to share the experience with likeminds and find some answers which were probably bothering you for some time. Also, the networking part brings a lot of value to the whole event as everyone can find required payment solutions or make a strong link with potential customers there.

Which topics from the MPE 2023 agenda are close to your heart?

Payment orchestration and effective risk management strategies.





Neira Jones

Chair of the Judging Panel,
MPE 2023 Awards

Recommended Reading

•••

How do you stay up to date with industry news and trends?

I read constantly. For keeping up with the news and trends I check LinkedIn and twitter often, and I have some Google alerts that automatically email me on topics of interest.

Your bread and butter of business intelligence: what do you read daily and/or regularly?

There are so many, but if I were to limit it to just three sources, it would be Pymnts.com, ThePaypers, and Finextra.

A book you would recommend to merchant payments professionals.

I don't have a book that I would

particularly recommend, the industry moves so fast! My advice would be keep up with the news online. But if you absolutely want a book, I recommend Niccolo Machiavelli's The Prince, still the best strategy book I have ever read ;)

Trends/Companies to watch

•••

Which companies, startups, and/or established players do you propose our readers follow in 2022/2023?

Any company involved in payments orchestration, A2A and ACH payments in general, and for those interested in crypto, any blockchain analytics company.

Your top 5 inspiring merchant payments influencers & leaders you recommend our readers keep an eye on.

Wow! That's always a difficult question to answer and there are so many influencers out there and I don't want to upset anyone by forgetting them! So, I'll dodge the question and point you to some public lists:

[https://fintechmagazine.com/articles/shaping-the-industry-the-top-10-fintech-leaders-2022,](https://fintechmagazine.com/articles/shaping-the-industry-the-top-10-fintech-leaders-2022)

Expert's Say

<https://blog.2checkout.com/top-payment-fintech-experts-follow/>,
<https://www.growthgorilla.co.uk/insights/best-top-fintech-influencers-2022>.

MPE 2023 - Insider Tips

• • •

Why would you recommend payments professionals to attend MPE 2023?

The richness of the MPE conference agenda and the fantastic networking opportunities.

Which topics from the MPE 2023 agenda are close to your heart?

Anything disruptive always attracts my attention, but in general, anything that makes merchants' lives easier, especially SMEs who have in really tough in the current climate. There are plenty of sessions covering this at MPE 2023, but I'm looking forward to the Regulations debate on Day 1, as well as Payments of Tomorrow: the Metaverse on Day 2 :)



Are you a payments professional?

Speak @ MPE

Share your ideas on stage at MPE!



Pavel Kaminsky

Founder & CEO @ 7Security

Recommended Reading

•••

How do you stay up to date with industry news and trends?

As you well know, there's always something new happening within the merchant payments ecosystem. I keep myself up to speed by following FinTech professionals, startup hubs and relevant media on LinkedIn or via newsletters. However, nothing beats attending events like MPE, where innovators, game-changers and experts gather to discuss trends, share industry news and exchange ideas.

Your bread and butter of business intelligence: what do you read daily and/or regularly?

On regular basis, I like listening to podcasts, especially when I am stuck in traffic (Fintech Insider is great, for

example). I've subscribed to many FinTech newsletters I try to keep up with (sometimes more successfully than others). I enjoy the content of Sifted, EU-Startups, Finexta, The FintechTimes, and FintechFutures, to name a few.

A book you would recommend to merchant payments professionals.

If you are new to digital payments, start with The World Of Digital Payments: Practical Course (FinTech) by Pavlo Sidelov and the collection of essays The PAYTECH Book: The Payment Technology Handbook for Investors, Entrepreneurs, and Fin-Tech Visionaries (edited by S. Chishti, T. Craddock and R. Courtneidge). The tricky thing is that you have to ensure what you are reading is not already becoming obsolete - things are simply moving too fast. Don't forget to follow other professionals, FinTech podcasts and different paytech news sources - those should help you not to miss new titles.

We shouldn't forget how important is to read about people and self-improvement as well. It's the people who run the business, buy products and make payments, so nothing helps your company (and yourself)

more than understanding what drives them, how to engage with them, and win their trust. Recent titles I've enjoyed are The Leader's Guide to Negotiation by Simon Horton, Do it Scared by Ruth Soukup, and Just Listen and Talking to Crazy - both by Mark Goulston.

Trends/Companies to watch

•••

Which companies, startups, and/or established players do you propose our readers follow in 2022/2023?

I am tempted to recommend all the FinTechs I am working with, not because they are my clients (some of them even became friends with time), but because what they're doing is just really good. To name a few, I'd make sure I follow PHOS and MeaPay - wonderful solutions for any merchant or service provider who wants to join the SoftPOS revolution. Wallester is always bringing something new, so they are definitely worth keeping an eye on. Also, if you're not following Payrex, you should fix that - you will rarely see a FinTech offering such innovative e-commerce tools and various payment solutions. I have to mention Paynetics - an amazing digital

payment platform provider with various solutions that can empower any business, and B4B Payments - a worldwide recognised provider of card issuing and payment services.

Zotapay and their countless global and local payment solutions for merchants should be on your list, too! Professionals within the travel and leisure industry will do well to familiarize themselves with Payyo - I am confident you will benefit from their tailored SaaS solutions, booking platforms & marketplace payments. Honestly, I can go on and on... :)

I'm sure I am missing many startups and key players, so check PSPBox out - they are a startup that pitched during MPE 2022 and impressed me. In short, they are building a global network of online payment solutions, and hundreds of payment service providers are already part of their platform.

Your top 5 inspiring merchant payments influencers & leaders you recommend our readers keep an eye on.

Follow Marcel Van Oost, Theodora Lau, Brett King, Chris Gledhill and Spiros Margaris for their input on FinTech and digital payments topics.

MPE 2023 - Insider Tips

•••

Why would you recommend payments professionals to attend MPE 2023?

Payments is a very dynamic field and as I mentioned earlier, keeping up with innovation is essential. MPE 2023 will be the best place to do that. During MPE 2022 I met hundreds of payment experts and managed to discuss recent trends, new technologies and solutions. In general, MPE is an event where startups, corporations and merchants meet to establish partnerships, build lasting connections, and exchange ideas. The agenda has something for everyone, with valuable conversations happening throughout the whole conference.

We are shaping MPE 2023 to be even bigger and better, so I would wholeheartedly recommend payment professionals not to miss it.

Which topics from the MPE 2023 agenda are close to your heart?

Everything related to payment security is close to heart, as you can imagine! The startup pitches are quite exciting for me as well - I like seeing startups' motivation to bring

something new to the table and shake things up. MPE gives them the opportunity to present their products and speak to merchants and other payment professionals, which is invaluable. Also, I am interested in various topics related to digital payments innovation and regulation, so the agenda of MPE 2023 is full of sessions and workshops I plan to attend.





Volker Schloenvoigt

Principal @ Edgar, Dunn & Company

Recommended Reading

•••

How do you stay up to date with industry news and trends?

Combination of reading instantly available newsletters and talking within the vast network of contacts that we have globally.

Your bread and butter of business intelligence: what do you read daily and/or regularly?

Given then time criticality of news I tend to focus on daily/weekly newsletters and almost stopped reading/subscribing to journals and magazines. The ones that we do have as a company tend to provide detailed background on specific aspects but they are being stored and only accessed when necessary. Like probably everybody else, I receive the finextra news, but also

recommend newsletters such as fintech futures or sifted. I also enjoy reading the Net Interest newsletter even if for most weeks non-payment issues are covered.

A book you would recommend to merchant payments professionals.

I don't believe in reading professional books, management books or self-development books. When I get a chance to read I want to switch off and read biographies or fiction.

Trends/Companies to watch

•••

Which companies, startups, and/or established players do you propose our readers follow in 2022/2023?

I don't want to mention companies as this might suggest that I endorse them. However, I do think there is a lot of activity in the fintech B2B space and this is an industry segment I suggest following more closely.

Partner with us and gain visibility at the most influential merchant payments event loved by all industry experts!

[Sponsor](#)

MPE 2023 - Insider Tips

• • •

Why would you recommend payments professionals to attend MPE 2023?

There is nothing comparable and no other event that focuses on all relevant trends in the payment acceptance space. It is the perfect meeting point and provides great abilities to network amongst peers.

Which topics from the MPE 2023 agenda are close to your heart?

I focus a lot of my day-to-day work on acquiring so pretty much all topics are of interest to me.



What trend will shape the #mpecosystem in 2023?

Innovation, success, business and growth aside, Merchant Payments Ecosystem is all about community. And that's why asked the people of merchant payments what they think about the future trends in the industry.

[see the original post](#) >

Daniël Wehnes · 2nd
Senior Credit Risk Analyst | Marketplace | B2B | Factoring | Revenu... 1mo ...

2023 will be the year for B2B BNPL.

More and more companies are looking for solutions to provide payment terms to their buyers/suppliers/purchasers with little to no exposure to their own financials.

This in cooperation with a seamless API integration, automated reconciliation, no overhead on the AR side, and automated fraud + credit assessment will define who will end up the winner of the 2023 B2B BNPL race.

Steve Wilson · 2nd
Executive Director at DIXIPAY LTD 1mo ...

Big Trend in 2023 for #mpecosystem fallout from BNPL bad debts and increase in regulation.

Sabrina Fricke · 2nd
Driving customer journey, experience and mutual success through ... 4w ...

Payment Orchestration seems to be here to stay and probably how newer technology will slowly replace what is around for some time like SEPA vs Open Banking based account to account transfers. We should not forget though that payment optimisation is to strive for balancing ease and security.

Nitzan Tal · 2nd
Head of In-Store Partnerships @ Klarna 1mo ...

Consumers having more control on how they check out in physical stores, less card use, more use of apps (whether payment or payment-embedded apps)

Meghan Lenaerts · 2nd
Co-Founder & CCO at Qori 1mo ...

Clearly a little biased on this topic, yet it seems obvious that the future of payment lies in giving the merchant and the client more freedom on how they want to pay. There is not a single manufacturer out there not investing in Android payment acceptance and being able to offer all payment methods on Android devices. Pay by bank and Pay by crypto on Android devices is the future trend of MPE 2023 ✨

Fernando Latorre Aisa · 2nd
Director of Payments & Fraud en Vendo Services 1mo ...

2023 will be a continuation of what we are seeing. Tons of players trying to fight for the same market (BNPL, Open Banking, Crypto Payments...). Only the ones with the best systems and processes will thrive. These new ways of paying will push for more market share, but cards will continue to be king overall.

Payments-as-a-Service will be the way to go.

Jan Geluk · 2nd
Manager Testing and Certification Services at UL Identity Manage... 1mo ...

Competition, better user experience, and cost reduction; from a payments perspective the battle between domestic payment methods versus global alternatives will intensify; consumers will vote for a reliable payment option based on convenience / user experience

James Durrant · 2nd
Product Leader specialising in innovation and market disruption 1mo ...

Biggest trend 2023 will be pending recessions/lack of funding and opportunities that brings, but also SoftPOS, with MPOC coming end of 22, big players will step up to the plate and finally start driving adoption if

Erica Barros Savka (She/Her) · 2nd
Digital Payments Product Management | International Market Expa... 1mo ...

Open banking technologies and seamless sharing of consumer data across platforms to provide a better payment/credential storage experience.

So you made it! Hope you liked the new design and enjoyed the issue. Thank you for reading POSitivity, and see you next time! ;)

Third Party Partner's Event: EWPN

MPE2023 partners EWPN to support “European Women in Merchant Payments”

•••

MPE 2023, The European # 1 Merchant Payments Conference, enters the partnership with European Women’s Payments Network (EWPN), to support & connect women attending MPE 2023 conference in Berlin, March 28-30.

Natalia Ivanis, Chief Marketing Officer at MPE 2023, commented: MPE conferences, annually held in Berlin, bring together Senior Level Merchant Payment Professionals enabling them to meet and discuss every angle of Merchant payments.



This industry is traditionally male-dominated and the MPE conferences aim to support a vision of gender parity.

At MPE 2023, we will empower the voice of women by providing equal space for Women Leaders in the main conference program. On top of this, MPE, in partnership with EWPN, will organize networking events for women to help them meet Senior level Industry Leaders & mentors and help them take their careers to the next level.

Martha Mghendi-Fisher, Founder of EWPN said: “Whilst EWPN (European Women Payments Network) focuses on gender parity within payments and FinTech, we are also committed to increasing diversity and inclusion in all areas. Intersectionality, race, ethnicity, sexual orientation/identity, to name a few. Now we want to go further. We want to get the industry talking about and understanding all areas of diversity, making real change for the sake of future generations. Our partnership with MPE helps EWPN continue to drive and enable change, especially on gender parity.

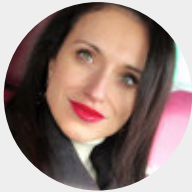
Get in touch with the team behind POSitivity magazine



Head Editor & Designer

Tom Hanus

tom.hanus@merchantpaymentsecosystem.com



Partnerships & Industry News

Natalia Ivanis

natalia.ivanis@merchantpaymentsecosystem.com



Event Program Manager

Filip Rasovsky

filip.rasovsky@merchantpaymentsecosystem.com



Designer

Pippa Strydom

pippa@kokon.co.za

Want to talk business?

mpe@merchantpaymentsecosystem.com

Interested in sponsoring?

spon@merchantpaymentsecosystem.com

**POSitivity is the official digital publication
of © Merchant Payments Ecosystem
owned by Empiria Group.**

