



State of the merchant payments ecosystem 2024/2025

by mpe 2025 ambassadors

Exclusive supplement to POSitivity magazine | Issue #107

We are thrilled to present this special supplement to the November issue of **POSitivity**, dedicated to the inspiring voices of our newly appointed **mpe 2025 ambassadors**. These exceptional leaders, innovators, and experts represent diverse sectors and regions within the merchant payments ecosystem.

In this exclusive feature, we delve into candid interviews with the ambassadors, exploring their insights on the **State of merchant payments for 2024/2025**. From emerging trends and challenges to transformative innovations, their expertise provides a forward-thinking outlook on the future of payments.

This supplement is designed to spark fresh ideas, encourage meaningful collaboration, and equip you with valuable foresight as we count down to **mpe 2025**.

Happy reading!

The mpe team

Introduction to the State of the merchant payments ecosystem 2025



As we look ahead to the future of merchant payments, 2025 promises to be a year of transformative change.

A few months ahead of the mpe 2025 conference (March, 18-20, Berlin), we bring together the collective insights of our distinguished **mpe 2025 ambassadors**—leaders, innovators, and experts from diverse sectors of the payments industry—who share their perspectives on the key trends and challenges shaping the ecosystem.

Embedded finance continues to take centre stage, with seamless payment integration blurring the lines between banking and commerce. Ambassadors like **Candice Pressinger** and **Hagay Elyakim** highlight how **embedded payments**, **A2A transfers**, and **one-click payments** are enhancing customer experiences across e-commerce, mobile apps, and even wearables. These innovations fuel a shift toward faster, more intuitive transactions, with real-time payments and **buy-now-pay-later (BNPL)** services driving consumer engagement.

Artificial intelligence (AI) and machine learning (ML) are emerging as major game-changers.

As noted by **Francesco Burelli**, AI is transforming everything from **fraud detection** to personalised payment experiences. These technologies are streamlining payment processes, optimising routing, and offering tailored solutions that better meet consumer needs. **Neira Jones** echoes this sentiment, emphasising the role of AI in **real-time payment capabilities** and fraud prevention.

The rise of **digital currencies** and **blockchain** technologies is another significant theme. With **digital wallets** gaining traction and **cryptocurrency regulations** becoming more robust, **Laura McCracken** and **Sandra Mianda** see exciting future tokenisation. With Mastercard setting the ambitious goal to achieve 100% tokenisation in e-commerce across Europe by 2030, this move signals a broader trend in the industry toward eliminating manual processes all together.

Angela Yore highlighted that **cross-border payments** still present ongoing challenges, from high costs to slow processing times and varying regulatory requirements.

Merchants are also shifting toward a more **omnichannel** approach, with platforms integrating online, in-store, and mobile payments seamlessly.

Panagiotis Kriaris and **André Moeller** stress the importance of **unified commerce** systems and **contactless** payment options, making transactions faster, safer, and more convenient.

Francesco Burelli points to the **acquiring and acceptance** as a critical areas for innovation, particularly with **with AI and ML are transformative forces**.

Geoff Barraclough thinks that beyond the convergence of software and payments, the key challenge for the European industry is increasing competition from Asian players.

Moreover, **European sovereignty** in payments is becoming increasingly important. **Andrea Toucinho & Neira Jones and many others** underscore initiatives like **EPI**, reflecting Europe's push for localised, secure payment solutions, offering greater control and independence from global players.

As we approach **mpe 2025**, it's clear that the merchant payments ecosystem is evolving rapidly. The trends highlighted by our ambassadors illustrate a future where technology, innovation, and collaboration will continue to drive industry growth and reshape the way businesses interact with consumers globally.

Enjoy exploring the future of payments through the eyes of these visionaries.

Happy reading,

Natalia Ivanis, CMO @ mpe

Thanks to mpe 2025 ambassadors who contributed to this report:

- **Candice Pressinger**
- **Angela Yore**
- **Panagiotis Kriaris**
- **Laura McCracken**
- **Faheem Bakshi**
- **Francesco Burelli**
- **Geoff Barraclough**
- **Neira Jones**
- **Claire Maslen**
- **Sandra Mianda**
- **Andree Moeller**
- **Hagay Elyakim**
- **Daniel Kornitzer**

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
- 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.

cryptocurrencies like Bitcoin or Ethereum. Blockchain-based payment platforms will reduce fees and enhance cross-border payment efficiency.

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.

- 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.”

Sandra Mianda, founder & CEO @ Paypr.work



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

“AI is already demonstrating significant efficiency in improving the operational visibility for businesses to manage payment flows. It enables the processing and analysis of such a vast amounts of data, which drives better

authorisation outcomes, more robust defenses against fraud, and enhances the service levels from an operational standpoint. However, we are only scratching the surface of AI’s potential impact on business. AI was essentially seen as a threat and is going past this resistance to now being tested across so many different interesting avenues: credit risk, pricing models, regulatory compliance etc.”

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

“The industry stands at a crucial intersection, where we’re not just witnessing the emergence of new technologies but also seeing the evolution and enhancement of foundational infrastructures. This is creating an unparalleled opportunity to reshape experiences and business operations.

With Apple opening its NFC infrastructure to third-party fintech apps and as such allowing alternative payment solutions to access the iPhone’s NFC chip, I am really interested to see how this will push the boundaries of mobile wallet integration models and possibly would challenge Apple Pay’s dominance?

Beyond NFC, authentication technologies are driving more frictionless and secure payment experiences. Biometric authentication like palm scans (the newcomer in that space) and passkey integration are removing barriers to transactions, making the payment process virtually frictionless and invisible. The evolution of these technologies signals a future where payments are seamlessly integrated into everyday interactions.

Another key area is tokenisation. With Mastercard setting the ambitious goal to achieve 100% tokenisation in e-commerce across Europe by 2030, this move signals a broader trend in the industry toward eliminating manual processes all together. This points to a more integrated payments

infrastructure and in my view ties directly into the need for better interoperability across platforms, which supports other technologies.

Lastly, Real-time Payments (RTP) are shaping the always-on, instant economy that thrives on speed, convenience, and accessibility. Taking a look at the East, particularly India, which have been pioneers in RTP, the integration of RTP with everyday applications has set a new global standard for financial inclusion. It seems obvious that the next frontier lies in developing cross-border RTP systems, which could unlock significant growth for industries reliant on real-time financial flows.”

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

“Unfortunately, as much as technology has evolved, so has fraud. The level of sophisticated schemes I hear about is mind-boggling. Payments themselves have been reduced to a commodity service, while fraud prevention and mitigation services have become the real value drivers, shaping the strategic direction of payments. That’s what’s truly interesting.

Alongside this, the more seamless the user experience becomes, the more complex is the technology behind the scene. This is especially true in the payments industry, where an increasing number of users are shopping across various devices and browsers, requiring blended digital experiences and 360-degree visibility across all touchpoints and channels.

It is fair to say that the level of complexity is at its peak. Figuring out the right strategy, whether it is deployed in-house or outsourced and as such selecting the relevant partners and platforms to address these challenges is of utmost importance.”

What sets the European payments market apart from other regions?

“For me it is its maturity, fragmentation and the pace of innovation, which in certain instances

have been shaped by its regulatory framework. The maturity isn’t just seen in the product offerings but also in consumer behaviour and the infrastructure supporting payments.

Here in Europe we have quite a fragmentation system, stemming from the diverse range of markets and payment preferences across Europe. Each country has distinct payment habits, preferences for local payment methods, and varying levels of technological infrastructure. This diversity forces payment providers to tailor their solutions, creating a competitive environment that drives continual innovation.”

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

“Being back in this community and reconnecting with merchants and businesses to discuss where things are heading is an opportunity I wouldn’t want to miss. There are so many great connections to be made at MPE, and this year promises to be even more exciting with expanded opportunities for collaboration and growth.

As an MPE ambassador, a supporting partner, and now a board member, I have a privileged view of what’s in store for the next edition of MPE. The team is excelling in their approach, particularly in how they’re reconfiguring the event to foster more networking, opportunities, and business connections. My lips are sealed for now but I will say this: it’s an edition you definitely won’t want to miss! “



Claire Maslen, Marketing Strategy & fractional CMO @ Osmodal Group



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

"I think AI offers many benefits for merchants - both in terms of operational efficiencies and customer experience. We already know that AI and ML are used to support fraud detection and improve conversion rates for transactions. When deployed correctly using AI in a predictive manner, merchants will be able to forecast trends and payment methods, and ensure their systems and stock is resourced appropriately. When it comes to customer experience, if deployed correctly, the start of a customer journey can be handled through AI. Then further personalisation and added security, ultimately will improve customer trust."

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

"Last year I spoke a lot about wallets - and I think this trend continues. As the industry gets to grips with enhanced technical functionality the OEM wallets are offering, but also the push globally for Digital Identity.

If you can identify yourself to a merchant - or a merchant can identify themselves to you - trust increases. Our merchant landscape is a global one - be it with a single merchant who has global presence or from a marketplace perspective. Either way, the need for cross border payments to happen at speed, with low fees and transparency, grows ever more important. "

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

"Right across the spectrum of digital services (payments is of course a sub-category here), the challenges faced have some commonality; Regulatory pressure, technology advances, and changes in customer expectations. These 3 change levers should feature across any organisation's strategy sessions. Businesses need to invest more in thinking about Why customers behave in a particular way - too often we look at technology roadmaps and try to shoehorn developments into a customer journey.

Underpinning all of this is the skills gap. We aren't investing enough in people - from a diversity perspective we must remember our teams need to represent the communities they serve, and that may mean bringing different people into the organisation or moving people across within an organisation. That talent pool might come from unconventional sources."

What sets the European payments market apart from other regions?

"On one hand Europe has a regulatory framework under which, all countries operate. On the other hand consumer behaviour in each country can be very different - especially regarding payments. Some countries still prefer cash, others prefer debit only. We have a higher appetite for credit and instant issuance of credit (with BNPL) in many EU countries and that leads to more alternative players. It's also worth shining a light on the

Fintech Innovation really being led from within the EU - and the regulatory framework and sandbox environments have played a role in that. “

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

“MPE is one of the best events in Europe. The team carefully curates an agenda and bring together a community of thought leaders and industry-doers! Each year we gather to learn and connect. It’s always on my calendar. “

**Geoff Barraclough,
Founder @ Business
of Payments**



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

“AI will radically transform business life - from writing emails to marketing communications to customer service - the robots will help us get more work done. And do better work too.

Blockchain, on the other hand, has had little impact on merchant payments and will continue to have little impact on merchant payments.”

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

“The convergence of software and payments is driving a fundamental change in the way products are bought and sold. This threatens to completely upend the longstanding role of banks in distributing merchant payments.

From a product perspective, SoftPOS will be one of the key beneficiaries of this trend. By removing payment hardware completely, SoftPOS positions payments as an IT service that is easy to bundle with the enterprise software which merchants use today.”

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

“Beyond the convergence of software and payments mentioned above, the key challenge for the European industry is increasing competition from Asian players.”

What sets the European payments market apart from other regions?

“The low margins. Apart from Australia, it’s the hardest place in the world to make money! “

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

“I’m excited to see new innovations, new businesses and new ways to solve merchants’ payment problems.”

**Francesco Burelli,
Partner @ Arkwright
Consulting**



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

“Machine learning has been used in the financial services industry for well over thirty years, primarily for fraud prevention. Over time, its use expanded to other applications on both the acquiring and acceptance sides, especially after the wave of “big data”-focused innovation swept through the financial services and retail industries in the early 2000s. This momentum was renewed in the 2010s with the growing adoption of cloud technologies. AI, and to a much lesser extent, blockchain, are now driving the current transformation of the industry. AI is driving a wave of efficiency and effectiveness improvements by extracting unparalleled value from data and enabling complex forms of automated decision-making. Blockchain is proving to be interesting in the context of asset tokenization, but I personally expect its ability to shape the merchant payment ecosystem to depend largely on the development and adoption of CBDCs and stablecoins.”

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

“Without a shadow of a doubt, AI and ML are transformative forces. While they are not silver bullets applicable to everything and despite not being brand-new technologies, these tools are deeply transforming nearly every industry, with merchant payments being no exception. I consider developments at the point where acquiring and acceptance overlap to be at the forefront of transformation and innovation in this space. Insights derived from payment and merchandising metadata, along with the next generation of intelligent self-checkout systems, are examples of developments that I would consider particularly interesting. “

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

“I would mention five challenges, each carrying a mix of tactical and strategic significance:

- 1. Fraud:** Fraud remains, and will always be, the most significant and dramatic challenge for the industry.
- 2. Fragmentation of payment interfaces and payment types:** The ongoing fragmentation of payment methods and interfaces continues to complicate the landscape.
- 3. Regulatory challenges:** Competitive and operational distortions, often caused by regulatory interventions, are affecting some markets, particularly with the introduction of the “Digital Public Infrastructure” concept. While not yet widespread, these interventions have the potential to radically disrupt well-functioning industries if they are well-intended but poorly designed or implemented.
- 4. PayFacs and business models:** The further development of PayFacs and other business models at the intersection of acceptance and acquiring will continue to affect the economic balance throughout the value chain.
- 5. AI:** While automation through AI brings efficiency and effectiveness gains, it can have long-term consequences for organizational capabilities and skills. Additionally, the increased use of AI contributes to a higher carbon footprint, which corporate boards will need to address in the context of broader disclosure and ESG mandates.”

What sets the European payments market apart from other regions?

“Europe is a highly fragmented market in terms of payment preferences and national payment infrastructures, operating under a unified regulatory framework. This framework has driven industry innovation for cross-border payments, particularly with SEPA, and

has renewed interest in real-time payments (RTP). However, Europe's leadership position is being challenged by the rapid pace and scale of RTP interlinking developments in Southeast Asia.

Europe is widely regarded, depending on perspective, as a leader in industry regulation. The Payment Services Directive, which in its second iteration (PSD2) mandated strong customer authentication (SCA), introduced Open Banking, and opened the payment market to increased competition, is now close to the release of a revised version (PSD3). A strong emphasis on data privacy and security has also led to regulations like the General Data Protection Regulation (GDPR), which has become a framework adopted by other jurisdictions.

Beyond this unified framework, each European market has its own peculiarities in terms of prevailing domestic payment instruments and related settlement rails. Europe is also witnessing rapid growth in wallet solutions, which I expect will reshape the market in the next three to five years."

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

"MPE has become an industry point of reference that has grown from strength to strength over the years. Based on my experience, I expect the customary lineup of insightful presentations and thought-provoking discussions from both panels and speakers, along with unmissable industry networking opportunities and the chance to reconnect with friends and customers alike. On this latter point, I have observed that MPE's relevance now extends well beyond Europe, attracting attendees and participants from markets such as Japan, the US, and South America. I anticipate that this global relevance will continue to drive MPE's growth, taking it from strength to strength."

**Neira Jones,
chair of the judging
panel, Independent
Advisor, International
Speaker & Author**



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

"Not so much by 2025, but certainly, things will evolve in 2025. Explainable AI (XAI) could enhance transparency, trust, and regulatory compliance. It will likely be applied to improve credit decisioning, fraud detection, and personalised financial recommendations. Blockchain technology could enable faster, more secure, and cost-effective cross-border transactions. Key developments are likely to include increased adoption of blockchain-based payment rails by financial institutions, the emergence of more stablecoin solutions for instant settlements, and the potential launch of central bank digital currencies (CBDCs) in some countries."

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

"The continued growth of mobile and contactless payments, increased adoption of account-to-account (A2A) transfers, expansion of embedded payment options,

advancements in artificial intelligence for fraud prevention and personalisation, and the rise of real-time payment capabilities. Additionally, there's a growing focus on industry-specific vertical payment solutions, renewed interest in modernised point-of-sale (POS) systems for in-store transactions, and further development of buy-now-pay-later (BNPL) services. These trends will hopefully provide faster, more secure, and seamless payment experiences for both consumers and merchants whilst opening up new revenue streams and improving operational efficiency."

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

"The challenges will include increasing cybersecurity threats and fraud risks as digital payments grow, regulatory pressures to enhance security whilst maintaining convenience, the need to adapt to emerging technologies like AI and blockchain, competition from fintech disruptors and big tech companies, and balancing innovation with operational stability and risk management. Additionally, the industry must navigate the shift away from cash, evolving consumer preferences for seamless experiences, and the complexities of cross-border transactions and global interoperability."

What sets the European payments market apart from other regions?

"The European payments market is distinguished by its strong regulatory framework and push for innovation. The implementation of regulations like PSD2 (and forthcoming PSD3) and initiatives such as Open Banking have fostered a competitive environment that encourages fintech growth and new payment solutions. Additionally, the market is characterised by a rapid shift towards digital and contactless payments, with e-wallets and mobile payments gaining significant traction. The European Payments Initiative (EPI) and the development of real-

time payment systems further demonstrate the region's commitment to advancing its payments infrastructure. Unlike other markets, Europe also places a strong emphasis on creating pan-European payment solutions to reduce reliance on non-European providers, reflecting a focus on payments sovereignty."

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

"I am of course very excited about the Innovation Hub and the new space and facilities that have been created for startups and investors this year. Looking forward to seeing the new innovations coming through, and of course the MPE Awards, where the best of the best in merchant payments will be recognised. Meeting up with all friends and making new ones is also on my list!"

**Daniel Kornitzer,
advisory board
member @ Tillo**



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

"I'd say AI will shape the merchant payment ecosystem in a very material way, from preventing fraud to optimising auth rates. AI will also upend customer service, allowing to deliver more while achieving significant cost

reductions.”

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

“It’s all about performance: increasing auth rates, curing declines, winning disputes, serving customers with virtually no downtime and no latency, delivering tight service SLAs.”

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

“Fraud always remains a concern, as is to inconvenience legitimate users (e.g. false positives).”

What sets the European payments market apart from other regions?

“The variety of payment methods and their cost-efficiency.”

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

“MPE has become a tradition, a venue where we get to meet industry experts and visionaries, share experiences and market data, as well as try to predict the next game-changers for merchants and consumers.”

**Faheem Bakshi,
Payments Lead
@ Kinguin**



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

“AI - It gives us flexibility on ensuring the machine learning algorithm on risk mitigation and fraud.

Internet is full of scammers and manually its merely impossible to control everything and prevent scamming, however with AI and machine learning it will be the best in avoidance including improving false blocks of genuine customers and increase conversion rate.

Same like blockchain, open banking can be dependable on blockchain for instant transfers which includes secure transactions specially solutions like stable coins and CBDCs including minimal transfer fees. More and more merchants and sellers are converting to crypto due to the blockchain transparency.”

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

“1- Openbanking this is for sure the marketplayer, we are talking about it for years but finally its in action.

2 - BNPL - BNPL was never expanded as much as its in 2024 and 2025 will also be a tough competition of BNPL with credit cards

3- Payment orchestration using AI - For big ecommerce websites this will be a gamechanger in terms of conversion so it routes to the best acquirer which converts the most for the particular country and banks.”

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

“Crypto regulation - This is important and the law has still loop holes for alot of unregulated transactions. Governments should still be more strict and get some real experts to deal with this.

KYC - This is still pending in most of the transactions specially where cash is the king but also king in laundering, their should be KYC and compliance for such transactions

Fraud prevention - As the machine learning is increasing its way to avoid scammers. Their are scammers also who are often one step ahead of fraud tools, for example deepfakes and even AI generated attacks.”

What sets the European payments market apart from other regions?

“- Regulatory - The consumer law is protect much more in EU than in US or Asian countries. Refund policy and chargeback policy are more inclined towards customer.

- Acquiring - Many countries need their own license but in EU, all countries with EU can have same acquiring which creates one trade unit.

- Local methods converion - There are many local methods but they are all up to customer expectation and experience.

- Openbanking to all European countries as instant Sepa transfer.”

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

“Meet existing partners

Meet companies who are not partners but we are MPE partners

Attending seminars to know the best technology

Meeting people who you cannot find in any other event.”

**Andréa Toucinho,
director @ Partelya
Consulting**



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

“In France, AI and data are studied as potential assets for the evolution of security of payments.

Nevertheless, AI as an innovation is considered both as an asset and a risk since there are new kinds of fraud using this technology.

Concerning blockchain, there are works in the field of CBDC.”

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

“First, the evolution of uses in payments in Europe, with the development of electronic transactions.

Then, there are interesting initiatives in the markets of wallet, with the strong success of Bizum (Spain) or MB Way (Portugal

Last but not least, the issue of European sovereignty with for instance EPI initiative with the launch of Wero wallet this year.”

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

“First, the issue of security : we see in many countries an evolution of the fraud from a technological aspect to manipulation processes.

Then, the issue of European sovereignty in the field of payments with a growing implication of all the players, including retailers.”

What sets the European payments market apart from other regions?

“A diversity of uses and habits in the field of payments. Hence a very rich market in terms of offers and solutions. There is also a very interesting geopolitical angle with the issue of sovereignty that we don't see in all the regions in the world.”

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

“The evolution of strategies in the field of open banking/open finance, sovereignty, some analysis about regulation and above all the PSD3, and the networking sessions that are always interesting.”

**Hagay Elyakim,
Founder and MD @
BlockchainLab**



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

“AI and Payments - will shape the card payment optimization in the way acquires handle card payments decline and dynamic smart route them, plus will take major activity in transaction cost optimization.

The second part will be the way checkout pages will handle customer fallback preferred payment methods (in case of declines) to offer them the best payment method based on location, benefits and the ability to execute the transaction successfully.

AI and Fraud - AI will share the way Issuers and acquirers are handling fraud vs. the current conventional tools that exists today (i.e. fraud prevention) especially in the CNP ecosystem.

By addicting the ROI factor and optimizing the of False positive and false negative on low levels while keeping the Fraud2Sale and Chargeback2Sale on close to the optimal card schemes threshold.

Blockchain and Payments - will gain more footprint in the underlying settlements between payment and financial institutes.

Using different sorts of stablecoins to optimize and enhance the flow of fund and overall costs related to it. That will be the foundation for mass adoption by payment providers (driven by the card schemes) to incorporate and use it to their core platforms and attach card payment to a user digital asset wallet to manage the consumers balance, payments and corporate ledger.”

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

“Seamless payment methods, embedded payment methods, One click payments,

CNP Payment optimization, A2A payments, enhanced crypto regulations that will enable to bridge the gap between traditional payments to the use of crypto/blockchain rails as the underlying infrastructure.”

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

“The ability to provide a true seamless payment experience cross channels and eco systems, removing payment frictions from new and emerging payment methods to push consumers confidence and experience for high adoption (i.e. user experience, fraud).”

What sets the European payments market apart from other regions?

“The European payment market is fragmented and innovative, enabling to use the local payment and banking rails to offer multiple payment innovations payment methods that are build to empower the consumers experience.”

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

“I think mpe 2025 has become a second home event to most payment professionals in Europe and around the world - coming from different sectors and verticals: merchants, Payment providers, financial institutes and more.

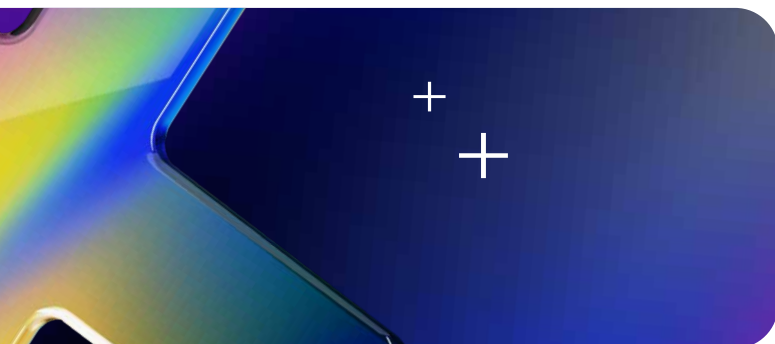
This is mainly due to its reputation and ability to bring a special recipe and combination of quality content, great networking and business opportunities all under one roof with a very friendly and cosy atmosphere.”

**Laura McCracken,
Board Advisor -
Platforms, FinTech &
Payments**



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

“By the end of next year, I expect AI to drive a step change in efficiency and innovation for those early adopters who are able to implement successfully. Particularly urgent areas for improvement are security, fraud, regulatory compliance, and KYC by leveraging AI's ability to analyse vast amounts of data in real-time to detect patterns and vulnerabilities. (We must stay ahead of the fraudsters and other bad actors who are also leveraging AI through data, deep fakes, and bots.) Payment orchestration will also get a boost as intelligent systems can dynamically optimise transaction routing to reduce costs and enable seamless customer experience. Additionally, there are some exciting innovations using generative AI to enhance customer experience. While AI-driven live chat is often a source of frustration for us all today, Generative AI has the potential to dramatically improve this functionality in the near future, providing quick resolutions to customer issues. Lastly, AI's predictive capabilities offer merchants valuable insights into market trends, sales forecasts, and customer needs.”



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

1. "Global Cashless Payments Growth: Cashless transactions are expected to increase by over 80% from 2020 to 2025, driven by the rise of digital wallets and mobile payments. Of course, this evolution puts a strain on consumers, such as the elderly and underbanked, who prefer to use cash and are increasingly finding fewer places where cash is accepted.
2. Digital Wallets & Mobile Payments: As consumers increasingly leave their cards in the bedside table, merchant acceptance of digital wallets are now a MUST HAVE at both point of sale and online. Requiring physical cards will increasingly mean the significant loss of sales through shopping cart abandonment.
3. Social Commerce: The rise of Gen Z and the Creator Economy will drive up social commerce through popular social media apps, such as TikTok, Instagram, YouTube, and Pinterest. Payments will occur natively within app, rather than diverting consumers to a separate website to complete a purchase.
4. Digital Currencies: Many countries are advancing their CBDC projects, with over 50 central banks exploring the technology. CBDCs aim to enhance payment efficiency, reduce transaction costs, and facilitate cross border payments. Expect to see more use cases for digital currencies, including CBDCs, stable coins, and crypto currencies across retail and wholesale. It's too early to see who the winners or losers will be, but I would not put too much money into Trump Coin! :)
5. Digital Identity: Following the successful roll-out and adoption of digital identity programs over the last decade in

countries like the Sweden, Denmark, Norway, Finland, Belgium, Brazil and India, the rest of Europe and the UK are beginning to explore programs of their own. Digital identities, which are backed by consortiums of banks, mobile networks, and governments and are often coupled with a local payment wallet with multiple payment methods, have the potential to reduce both fraud and friction."

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

"The biggest challenge by far is the rise of fraud through the sophisticated use of AI, bots, deep fakes, and phishing. As I mentioned earlier, it is imperative that we leverage AI more quickly than the fraudsters to beat them at their own game. It is also imperative that we collaborate with all players across the ecosystem, including social media, mobile networks, banks, fintechs, and merchants to combat fraud. Lastly, implementing "digital identity" with verifiable credentials, especially as we are moving online and into the metaverse, is key to knowing who we are dealing with and establishing trust in the system."

What sets the European payments market apart from other regions?

"While we love the diversity of cultures across the EU's 27 countries, the fragmented nature is challenging when it comes to launching and scaling new products efficiently. We have a total population of about 450 million in the EU (average of 17 million per country), compared to India's 1.5 billion, China's 1.4 billion, America's 335 million and Russia's 145 million. Each EU country has its own language, local payment method, regulatory environment and buying behaviour. As such, companies have a more difficult time rolling out products and services across the region and scaling effectively to compete on a global scale. That's why cross-border interoperability, free trade, and market cooperation is so important for the EU."

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

“What MPE does so well is bringing together players across the ecosystem, including merchants, banks, fintechs, payments, regulators, and governments. I look forward to learning about the latest trends from the unique perspectives and vantage points of each of these stakeholders. And a Londoner, I love coming to Berlin to meet up with my European counterparts to learn about the latest payment innovations evolving consumer trends in their local markets.”

Panagiotis Kriaris, Director - Head Of Business & Corporate Development @ Unzer



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

“Blockchain can be the enabler for GenAI to unlock opportunity across a number of topics:

- 1)managing data
- 2)boosting fraud and risk capabilities
- 3)unveiling new revenue streams

4)enhancing security

5)enabling personalized user experiences.

I see lots of opportunity in bringing them together to increase trust in digital payments, drive efficiency and transparency and reduce reliance on intermediaries.”

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

1)“Unified commerce

2)the combination of software and payments

3)the rise of alternative payments

4)QR code use cases

5)digital wallets

6)instant payments”

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

1)“Managing risk while driving profitable growth

2)Dealing with increasing regulatory and compliance scrutiny

3)How to turn operational excellence into a competitive edge

4)Integrating AI in day-to-day

5)Dealing with increased security demands”

What sets the European payments market apart from other regions?

1)“Strong regulatory framework

- 2) Lack of interoperability across many markets
- 3) Varying local payment standards and methods
- 4) Focus on consumer protection and privacy, more than in other geographies
- 5) Well-developed underlying payments infrastructure”

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

“I am excited about all the discussions across 3 main directions

- 1) understanding opportunities and challenges in the ecosystem
- 2) the role of technology and how to successfully integrate it
- 3) understanding where the various forces meet at the intersection of commerce, payments and technology”

**Angela Yore,
Co-founder & MD
@ SkyParlour**



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

“With 2025 now just around the corner, I think it’s safe to say AI and blockchain will be some of the big tech significantly reshaping the merchant payments ecosystem. They’re already drastically driving efficiency, security, and enhancing the customer experience, and they aren’t showing signs of slowing down

AI promises to revolutionise how payments are processed, secured, and personalised, while blockchain technology – thanks to its decentralised nature – could truly transform the payment ecosystem. How? By improving the transparency and security of transactions, particularly for those happening across borders (which we all know have faced their own hindering hurdles).

But it’s the combination of AI and blockchain that’s particularly exciting. AI, for example, could be integrated with blockchain-based smart contracts to enable adaptive contracts that can modify terms based on changing conditions, like market fluctuations or customer behaviour. Or blockchain could facilitate secure data sharing across decentralised AI systems, allowing merchants to securely collaborate with other businesses and improve their AI models without compromising privacy.

There’s no doubt that we’ll see a smarter, more secure, and efficient ecosystem emerge through further rollout of these technologies next year.”

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

“Several trends will continue to redefine merchant payments throughout 2025, powered by tech advancements and evolving consumer expectations/behaviours.

Embedded payments, for example, are creating seamless customer experiences, with Buy Now, Pay Later (BNPL) options, in-app payments, and embedded finance now becoming standard in social media platforms, retail apps, and even wearables.

Contactless payments will gain even more traction as NFC (Near-Field Communication) and mobile technologies advance, while biometrics – like facial recognition, fingerprint scanning, and voice identification – will increasingly secure and streamline transactions.

Since consumers now expect a consistent shopping experience across online, in-store, and mobile channels, we'll also see a continued rise of omnichannel payments. Unified commerce platforms are on the merchants' side here, enabling them to integrate sales, inventory, and customer data across online, in-store, and mobile channels.

Merchants embracing these trends will be best-placed to offer payment experiences that resonate with consumers' increasingly digital-first lifestyles."

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

"One of the most pressing challenges to the industry is the escalating sophistication of cyberattacks. The growth of digital payments like contactless and mobile wallets across the world expands the potential attack surface for hackers, and payment data is increasingly targeted by cybercriminals seeking to exploit vulnerabilities in networks and systems.

As a result, regulations are tightening globally, and compliance with new and evolving rules will remain a complex and costly challenge – particularly as consumers are becoming increasingly mindful of the value of their personal data and are more cautious with how it's used. Payments

companies will need to balance innovation with consumer trust.

Cross-border payments also present ongoing challenges, from high costs to slow processing times and varying regulatory requirements.

A challenge which I hope hasn't fallen off people's radars is sustainability. It's an issue which is increasingly important to consumers, and businesses across the globe face growing pressure to address their environmental footprint. Whether they like it or not, more and more consumers are favouring payment providers committed to environmental sustainability. This is a particular problem for blockchain-based payment systems (such as those using Bitcoin), which face criticism for their substantial energy consumption.

Payments companies will need to address these issues proactively to remain competitive and deliver value to both merchants and consumers. Having specialist PR support can help massively here, as it can ensure a business's positive actions are communicated well and negative press handled effectively."

What sets the European payments market apart from other regions?

"The European payments market stands out due to its highly competitive landscape, with a mix of traditional banks, fintech startups, and tech giants vying for dominance. The region also has a particularly strong regulatory framework that has driven payments innovation and competition, including PSD2 (the Second Payment Services Directive), Strong Customer Authentication (SCA), and SEPA (Single Euro Payments Area). European consumers are particularly sensitive to issues surrounding data privacy and security, and the regulatory environment reflects this demand.

Europe also leads in the adoption of contactless and digital payments, driven

by consumer demand, a robust digital infrastructure, and a widespread acceptance of mobile wallets like Apple Pay and Google Pay. Usage rates massively surpass those in markets like North America.

But I think it's Europe's geographic proximity and diverse cultures that truly set it apart. It is a hive of cross-border ecommerce activity, which drives demand for a huge variety of payment methods."

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

"My diary is always packed full of events, but the MPE conference is one of my favourites – I never miss it! It brings together the most influential leaders, innovators, and stakeholders from across the global payments landscape, and it's a great place to discuss the latest trends, technology, and regulations shaping the future of payments.

For the 2025 conference, it will be interesting to see where the ecosystem is up to in the evolution of embedded finance and embedded payments – advancements which are transforming the way payments are made.

As AI and machine learning are set to feature prominently at MPE 2025, especially in the areas of fraud prevention, personalisation, and operational efficiency, it will be great to get the latest insights here. For example, how AI-driven systems can be used more extensively for real-time fraud detection, dynamic pricing, and even to tailor customer experiences based on behaviour.

By 2025, the convergence of online, in-store, and mobile payments is expected to reach new heights, with omnichannel commerce becoming core to the customer experience. I'm curious to see the newest innovations unifying payment systems across different channels, too."

Candice Pressinger, Director of Customer Data Security @ Elavon Europe



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

"By 2025, AI especially will reshape the payments ecosystem, creating a landscape where security, speed, and customer experience converge like never before. AI's role in fraud detection will be a game-changer, evolving from static rule-based systems to dynamic, self-learning models that can detect fraudulent activity in realtime. This is not just about reducing fraud—though that is critical—but also about minimising false positives that frustrate genuine customers. The predictive power of AI will also allow merchants to anticipate customer needs, tailoring payment experiences and loyalty programs with a level of personalisation that feels almost intuitive. Blockchain's use cases will continue to evolve, especially when it comes to security and transparency. We are looking at a future where payment flows are not just faster, but trust is built into every transaction. Decentralised ledgers will reduce reliance on intermediaries, cutting costs and ensuring that cross-border transactions happen in real-time. Smart contracts will streamline payment processes, ensuring that settlements are quicker, and disputes are minimised. Importantly, blockchain

will bring new levels of transparency to supply chains, giving merchants and customers alike confidence in the origin and journey of products. AI and blockchain will create a payments ecosystem that's not only more efficient but also more trustworthy, empowering merchants to deliver seamless, secure experiences that meet the demands of an increasingly digital-savvy consumer base."

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

"Primarily, I would say that embedded finance is revolutionising the way merchants interact with consumers. By seamlessly integrating financial services into non-financial platforms like e-commerce sites and mobile apps, merchants are crafting holistic payment experiences that go far beyond mere transactions. This integration encompasses everything from lending and insurance to investment opportunities, all within a single ecosystem. It is blurring the lines between traditional banking and commerce, enabling merchants to engage customers in a more value-driven, meaningful way.

Next, we are witnessing the rise of real-time payments. Today's consumers expect instant gratification, and real-time payment systems are stepping up to meet that demand. Whether for peer-to-peer transfers, B2B transactions, or point-of-sale purchases, the shift toward instant settlement is minimising wait times and enhancing cash flow management for merchants. This change is particularly transformative in sectors like the gig economy and e-commerce, where speed is not just a convenience—it is a necessity.

Moreover, the emergence of digital currencies could significantly impact the payments ecosystem. Merchants are increasingly exploring the acceptance of these digital assets, especially in global markets facing cross-border payment challenges. This trend opens exciting opportunities for faster, cheaper, and more

secure international transactions, making it easier for businesses to engage with customers around the world.

Finally, sustainability and ethical payments are gaining prominence. Today's consumers are making purchasing decisions based on a brand's commitment to sustainability, and the payments sector is not immune to this shift. We can expect to see growing demand for eco-friendly payment solutions—think carbon-neutral platforms and blockchain-based systems that ensure transparency and verify the sustainability of supply chains. Collectively, these trends are reshaping how merchants engage with their customers, driving innovation and creating new competitive advantages in an increasingly digital marketplace. The future of payments is not just about transactions; it is about building relationships, enhancing experiences, and aligning with the values that matter most to consumers today."

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

"The payments industry is heading into a period of exciting innovation, but it won't be without its challenges. One of the most pressing issues will be managing the increasing complexity of compliance and regulation. As digital payments grow, so too will regulatory scrutiny, particularly around data privacy, anti-money laundering (AML), and Know Your Customer (KYC) requirements. Merchants and payment providers will need to navigate a patchwork of global regulations while ensuring they meet rising customer expectations for frictionless transactions. Striking the right balance between security and user experience will be a key challenge.

Another major hurdle will be cybersecurity. As we adopt AI, real-time payments, and digital currencies, the volume and sophistication of cyber threats will escalate. Fraud prevention technologies will need to evolve quickly, but that presents a challenge in itself i.e how do we detect

and prevent fraud without creating excessive friction for legitimate customers? Maintaining that fine line will be critical to protecting both merchants and consumers.

Interoperability will also pose a challenge. With so many new payment systems, digital wallets, and currencies entering the market, ensuring they all work seamlessly together will be no small feat. Fragmentation in payment options can lead to confusion and friction for both merchants and consumers. The industry will need to prioritise standardisation and open ecosystems to ensure that new technologies enhance, rather than complicate, the payments experience.

Lastly, as more consumers demand sustainability and ethical practices from the brands they support, there will be growing pressure for the payments industry to adopt greener, more transparent methods. Merchants will need to align with this shift, incorporating eco-friendly payment solutions and demonstrating that their supply chains and payment processes are responsible and sustainable. These challenges are significant, but they're also an opportunity for the industry to innovate and lead. The future of payments will belong to those who can adapt to these pressures while continuing to deliver security, efficiency, and trust to their customers."

What sets the European payments market apart from other regions?

"The European payments market stands out globally, and a significant part of that distinction is its unwavering focus on compliance and security alongside its advanced regulatory framework, cross-border integration, and commitment to innovation.

Compliance is a cornerstone of Europe's payments ecosystem. With initiatives like PSD2 and the General Data Protection Regulation (GDPR), Europe has established itself as a leader in both open banking and data privacy. These regulations not only protect consumers but also create a level playing field that

encourages competition and innovation. By mandating transparency and accountability, Europe ensures that payment providers adhere to exacting standards, enhancing consumer trust in the system. This regulatory rigor fosters an environment where businesses can thrive, knowing that they are operating within a framework designed to safeguard their interests and those of their customers.

In tandem with compliance, the focus on security is paramount. The rise of digital payments has unfortunately also led to an increase in cyber threats. European payment providers are acutely aware of these risks and are investing heavily in advanced security measures to protect sensitive consumer data. By employing innovative technologies such as artificial intelligence for real-time fraud detection and multi-factor authentication, the industry is working to create a secure environment for transactions. This commitment to security is not just about protecting data; it is about ensuring that consumers feel safe and confident when engaging in digital commerce.

Cross-border integration further exemplifies Europe's robust approach to compliance and security. The Single Euro Payments Area (SEPA) has simplified transactions across thirty-six countries, allowing businesses to operate more efficiently while adhering to consistent regulatory standards. This cohesive framework not only streamlines processes but also ensures that security measures are uniformly applied, reducing vulnerabilities that can arise from disparate systems.

The diverse European consumer base also drives the demand for localized and secure payment solutions. Consumers expect not just convenience but also safety tailored to their specific needs. Payment providers are responding by offering solutions that combine flexibility with stringent security protocols. This dual focus on user experience and security is

a hallmark of the European market, setting a high bar for other regions to follow.

Finally, the emphasis on sustainability ties back into compliance and security as well. As consumers increasingly prioritize ethical financial practices, payment providers are developing solutions that are not only eco-friendly but also secure and compliant with regulations. This alignment of sustainability with security and compliance reflects a broader trend toward responsible business practices, showing that the European payments industry is not just about transactions, but about building a trustworthy ecosystem.

In summary, the European payments market's commitment to compliance and security, alongside its regulatory leadership, cross-border integration, technological innovation, and sustainability initiatives, positions it as a formidable force on the global stage. By prioritising these elements, Europe is shaping a future for payments that is secure, trustworthy, and aligned with the values of today's consumers."

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

"I'm particularly excited about the convergence of key trends that will take centre stage at Merchant Payment Ecosystem (MPE) 2025, and the recognition of industry leaders through the MPE Awards, which will further underscore the impact of these innovations on the payments ecosystem.

At MPE 2025, one of the major focuses will be the evolution of open banking and embedded finance. These technologies are moving beyond regulatory compliance and transforming how merchants engage with consumers by offering seamless, personalised financial services. MPE will highlight the best examples of this, with the MPE Awards likely celebrating innovations that enable merchants to integrate financial services such as lending, insurance, or real-time

payments directly into their platforms, boosting customer engagement and loyalty.

The MPE Awards will also recognise advances in real-time payments infrastructure, which is set to reshape the industry. By 2025, real-time payments will become the new standard, greatly improving liquidity and operational efficiency for merchants. The awards will likely shine a spotlight on companies leading the charge in cross-border realtime payments, offering faster, cheaper, and more transparent solutions that drive global commerce.

Digital currencies and blockchain will also play a prominent role at MPE 2025. With the increasing adoption of central bank digital currencies (CBDCs) and stablecoins, the payments landscape is changing rapidly. I expect the MPE Awards to highlight the merchants and fintechs that are pioneering the use of these technologies to enable faster, more secure cross-border transactions, reshaping global trade and unlocking new opportunities.

Finally, one of the most exciting elements will be the focus on sustainability and ethical payments. The MPE Awards will recognise leaders driving the integration of eco-friendly payment technologies, such as carbon-neutral platforms and blockchain solutions that bring transparency to supply chains. As consumer demand for sustainability grows, these innovations will become essential for merchants looking to align with customer values and differentiate their offerings.

Overall, MPE 2025, coupled with the prestigious MPE Awards, will not only showcase the future of payments but also celebrate the industry's pioneers, those pushing the boundaries of personalisation, speed, transparency, and sustainability. These innovations will redefine the merchant payments landscape, driving the industry toward a more customer-centric, efficient, and ethical future."



get in touch

with the team behind
POSitivity magazine

Natalia Ivanis

natalia.ivanis@merchantpaymentsecosystem.com

Adriana Rasovska

adriana.rasovska@merchantpaymentsecosystem.com

Want to talk business?

mpe@merchantpaymentsecosystem.com

Interested in sponsoring?

spons@merchantpaymentsecosystem.com

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