

EuroPA and EPI Confirm Commitment to Expand Sovereign Pan-European Payments with a Hub model

September 1, 2025 – Following the announcement of their cooperation in June, the EuroPA alliance - represented by Bancomat, Bizum, MB WAY (SIBS), and Vipps MobilePay - and EPI Company (EPI) are thrilled to announce that the exploratory phase of their partnership is approaching its successful completion. The next step is to finalize the feasibility study by December 2025, ahead of the implementation phase.

Building on existing connections between EuroPA participants, EPI, Bancomat, Bizum, MB WAY, and Vipps MobilePay intend to interconnect their respective solutions through a central technical hub, based on European standards and infrastructure.

This hub will enable over 120 million combined customers of the participating solutions to offer day-to-day, instant cross-border payments across the different use cases: send and receive money with friends and family (peer-to-peer transactions) and make purchases online and in-store (commercial transactions).

Consumers and merchants will continue using their preferred solutions, now with broader European reach.

The solution will support a variety of ways to pay to ensure a smooth and intuitive user experience, allowing users to operate with their preferred brand and familiar payment instruments, while leveraging existing European standards, including instant account-to-account payments as well as other technical set-ups. .

The rollout will follow a phased approach starting with P2P transfers and gradually expanding to additional use cases. Initially, this initiative will cover the 13 markets already served by the participating solutions: Andorra, Belgium, Denmark, Finland, France, Germany, Italy, Luxembourg, the Netherlands, Norway, Portugal, Spain and Sweden.

This marks another major step toward a more independent, sovereign, and harmonized European payment set-up.

About EuroPA

The EuroPA (European Payments Alliance) initiative is formed by leading mobile payment service providers in their respective European markets. Its vision is to contribute to the development of a sovereign and robust pan-European payments market through interoperability among existing payment solutions, leveraging SEPA instant payment standards and the most widely adopted mobile payment solutions in various European countries.

Within this alliance, interoperability among users of Bancomat, Bizum, and MB WAY/ SIBS (the three founding solutions) is effective since March 2025. This will enable over 50 million users in Andorra, Italy, Portugal and Spain (customers of 186 financial institutions operating across the continent) to send and receive money instantly using their preferred payment solutions. Recently, other similar solutions—Blik (Poland), IRIS (Greece), and Vipps MobilePay (Nordic countries)—have joined the initiative and will gradually be integrated into operations. This confirms EuroPA's growth trajectory, reaching over 100 million users in 10 European countries through fully operational infrastructures and trusted brands.

About EPI

[EPI](#) Company (or European Payments Initiative) has been created to put an end to payment fragmentation and dependency on international payment schemes in Europe.

Owned by 16 leading European banks and payment service providers, EPI is building a unified and consistent mobile payment solution for all Europeans: Wero, addressing all payment situations of European consumers, including all kind of advanced transaction plans like e.g. subscriptions and preauthorisations.

With Wero, merchants will be able to regain control and power over their payment rails thanks to a fair cost grid, allowed by the cost-sharing nature of the project, and an easy 1-stop integration thanks to a digital-native, SaaS structure. Wero's current core-markets (France, Germany, Belgium, Netherlands and Luxembourg) cover 64% of European transactions and Wero will enable 100 millions European consumers to carry out all types of retail transactions simply, via a sovereign digital wallet which will include numerous value-added services.