

Bancomat, Bizum, EPI/Wero, SIBS – MB WAY and Vipps MobilePay announce the creation of a European interoperability entity “European Network for Payments” to connect their respective solution, a concrete step towards European sovereignty

Madrid, Brussels, Lisbon, Oslo, Rome - September 30 2026 - Bancomat, Bizum, EPI Company/Wero, SIBS-MB WAY and Vipps MobilePay today announced the creation of a new joint entity **“European Network for Payments”**, dedicated to operating and scaling interoperability between participating European payment solutions.

Headquartered in Madrid, the newly established entity will operate the common interoperability hub announced under the Memorandum of Understanding (MoU) signed by the founding partners in February 2026.

This represents a breakthrough in the implementation of a sovereign and interoperable European payments framework, enabling participating solutions to progressively deliver seamless cross-border payments (peer-to-peer, in-store and online) across Europe while preserving their respective brands and user experiences. Together, the solutions already serve approximately 130 million users across 13 European countries - representing more than 70% of the EU and Norway's population - offering immediate scale and market coverage for both consumers and merchants.

The role of the newly established entity is to connect existing European payment solutions through a common technical and operational layer based on European standards, including instant account-to-account payments. The founding partners will be equal shareholders of the entity, which will oversee technical coordination and future expansion of both functionalities and participating solutions. The framework may also accommodate other established European payment solutions over time, subject to the partners' agreement and the technical and operational requirements of the network.

Solutions and ENP are now preparing the technical implementation of the target set-up. The phased rollout is planned to start with cross-border peer-to-peer payments, with e-commerce and point-of-sale (POS) payments to follow in subsequent phases.

“The creation of this interoperability entity represents a significant step forward in building a sovereign and integrated European payments landscape. By connecting strong national solutions through a common framework, we are enabling seamless cross-border experiences while preserving the diversity, trust and proximity that each system has built in its own market.

For BANCOMAT, this initiative reflects a clear strategic priority: to contribute actively to a scalable European model that combines innovation, interoperability and resilience, reinforcing the central role of banks and European infrastructures in the future of digital payments”, said **Fabrizio Burlando, CEO & General Manager at BANCOMAT**.