

The future of EU retail payment markets: How to keep them dynamic and competitive

25 March 2025 | 11:15 – 13:15 CET | Place du Congrès 1, 1000, Brussels

Payment markets have significantly transformed over the last few decades, both globally and at EU level. As consumer demand for digital solutions grows, innovations have surged throughout the EU's retail payment ecosystem. New players have entered the market, while established ones are capitalising on emerging opportunities. Consumers now benefit from more choice, as well as a more personalised digital payment experience.

The EU currently enjoys a well-functioning payment market but as the landscape continues to evolve, its dynamism cannot be taken for granted. To meet the needs of consumers and merchants, and remain competitive globally, the pace of innovation must be sustained. Obstacles to competition and innovation should be removed, and investment encouraged. The EU's payment infrastructure also needs to be strengthened to support new forms of innovation, while strategies to address emerging fraud threats must be developed. Strategic autonomy concerns must also be tackled.

A new CEPS-ECRI Task Force report calls for a new European retail payments policy with a long-term vision that drives the continued development of a competitive, innovative, resilient and fair payments market that benefits both European industry and consumers.

Agenda

Opening remarks

- **Karel Lannoo**, CEO of CEPS and General Manager of ECRI

Report presentation

- **Madalena Cascais Tomé**, Chair of the Task Force and CEO of SIBS

Discussants

- **Alessandro Giovannini**, Adviser to the Digital Euro Programme Manager, ECB
- **René Repasi**, MEP

Roundtable on the future of payments in Europe

- **Audrius Pranckevicius**, Policy Officer, Payment Services, European Commission
- **Teresa Mesquita**, Chief Marketing and Product Officer, SIBS
- **Michael Wilson**, Director (Europe Policy Strategy), VISA
- **Iván Burillo Albizua**, Public Policy Senior Analyst, Banco Santander
- **Francesca Cedrola**, Head of ITESPL, EU Payments Acceptance, Amazon

Moderated by **Judith Arnal**, Associate Senior Research Fellow, CEPS and ECRI.

The event will be followed by lunch