Towards a European digital cross-border payment solution

20 November 2025 | 10:00 – 11:30 CET | CEPS (Place du Congrès 1)

Still today, the European payments market remains fragmented. Most players operate solely at the national level and consumers depend on international schemes for cross-border transactions. Change is needed, as secure, efficient and low-cost cross-border payments are essential for the functioning of the EU single market, as well as for deeper European integration.

To address this need, EU institutions are developing the digital euro. In parallel, new alliances are emerging between payment providers, aiming to offer EU citizens seamless cross-border payments through EU-based instant payment solutions. However, for these initiatives to succeed, the following questions must be addressed: How can different country-based instant payment solutions be made interoperable across borders? What added value do these initiatives bring to consumers? Can these solutions scale beyond peer-to-peer (P2P) payments to cover retail transactions?

Panel discussion

- **Craig Ramsey**, Global Head Real-Time Payments, ACI Worldwide
- **Martina Weimert**, CEO, EPI Company
- **Representative from Bizum**

Moderated by **Fredrik Andersson**, Researcher at ECRI and CEPS.