EPSM Profile Status: 04 November 2026

Payments for Merchants

EUR
CHF, CZK, DKK
GBP, HUF, ISK, NOK
PLN, RON, SEK

Homepage: www.epsm.eu E-Mail: office@epsm.eu

Name: **European Association of Payment Service Providers for Merchants - EPSM**

Purpose: "Payments for Merchants": A non-profit trade association for cost-effective interest representation and general information exchange on issues relevant to payment providers for merchants in the SEPA region.

Membership: Members shall have an essential business interest in providing commercially successful payment services to merchants in Europe
(but: "no issuers or merchants").

To have the status as a voting member, more than 50% of the sales revenues must be generated directly with payment and supporting services for merchants in the SEPA region.

To become a member, an endorsement by two EPSM members is necessary.


EPSM Meeting in Athens - 22 October 2026

Activities:
- Three physical meetings/year with internal and external speakers
- In general, 3 virtual meetings/year with internal and external speakers
- Additional regular information exchanges by e-mail
- A members-only "EPSM Intranet" with meeting presentations and additional information
- Public LinkedIn page
- Working groups on selected topics. Presently, EPSM offers the following working groups:
    - SCA Working Group
    - AML Compliance Working Group
    - Regulation Working Group
    - PCI Working Group
    - Agentic Commerce Working Group
- Information exchange with partner organisations
- Participating Organisation in the global PCI Standards Security Council
- Observing member of EPIF – European Payment Institution Federation
- Stakeholder to the Observatory on Infringements of IP Rights (EU Intellectual Property Office)
- Member discount and supporting partner of selected commercial conferences

- EPSM chairman, Nicolas Adolph, is member of the European Commission's "Payment Systems Market Experts Group" (PSMEG)

- EPSM board member, Rodney Farmer, is a member of the global PCI SSC Board of Advisors (PCI BoA)

Costs: Annual Membership Fees: 1.800 Euro per calendar year – (due in January, for joining members pro rata by calendar month)
The membership is continuous and terminates only if cancelled.

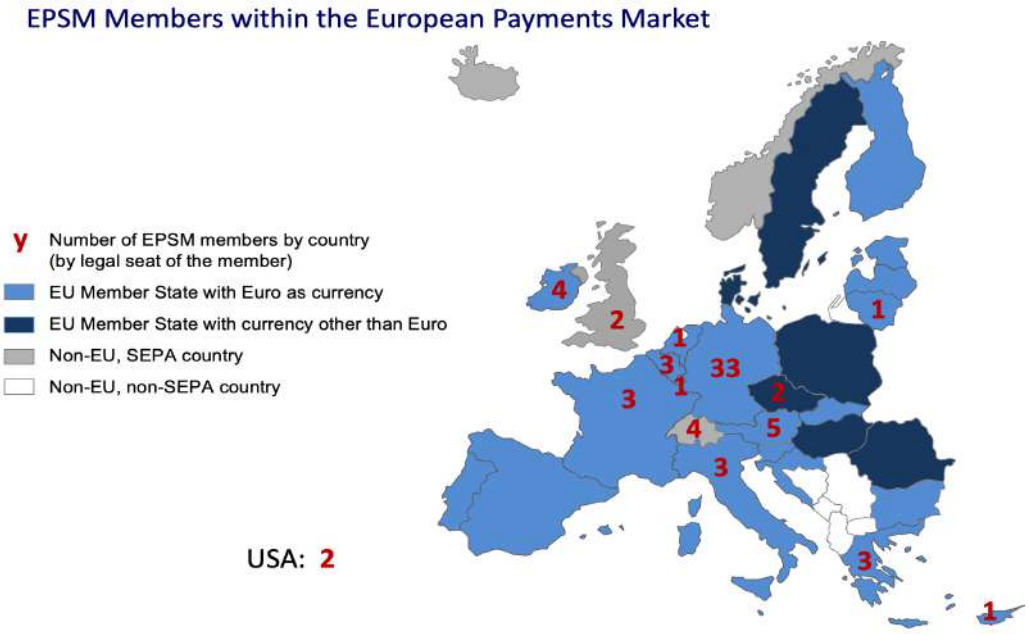
Duties: Organisation of an informal meeting (sequence according to alphabet, if not otherwise agreed upon), on demand supported by a grant of the association

Organisation:

Board:	5 members, no salary
Working language:	English, on agreement other languages
Founding year:	2005

Members: There are currently 68 EPSM members, 66 of which are based in 14 European countries (AT, BE, CH, CY, CZ, DE, FR, GR, IE, IT, LU, LT, NL, UK) and 2 members outside Europe (USA).

- voting (ordinary) members:
  payment network operators, acquirers, internet payment providers, other payment service providers
- non-voting (extra-ordinary) members:
  payment schemes, service providers, terminal manufacturers, other organizations



Board: Nicolas Adolph (Chairman, creditPass, Germany)
Tony Sillopoulos (Deputy Chairman, Neosoft, Greece)
Rainer Zettl (Treasurer, Lyra Networks, Germany - France)
Rodney Farmer (Bluefin, Ireland - Rodney is based in the Czech Republic)
Blánaid Zanini (Fexco, Germany)

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The 68 EPSM Members:

Name	Country	Main Activity	Member since
Abrantix	CH	Payment Technology Solutions	21.04.2021
AGES	DE	Network Operator	04.04.2005
AKELA Lawfirm	AT	Legal Firm	16.07.2021
American Express	DE	Payment Scheme	30.06.2008
Anybill	DE	Digital Receipts linked to Payment	07.02.2022
Apple Payments	US	Payments Technology Service Provider	07.10.2019
Barraclough & Co	UK	Research & Advisory	26.01.2026
Bluecode	CH	Fintech	10.01.2018
Bluefin Payment Systems	IE	Payment Security Technology Provider	09.01.2018
card complete	AT	Acquirer	12.02.2008
Cartes Bancaires	FR	Card Payment Scheme	10.01.2007
Castles Technology	IT	POS Manufacturer	20.02.2024
CCV	DE	Provider of Merchants- and Payment- Solutions	09.09.2005
Comgate	CZ	Acquirer, Payment Service Provider	15.04.2024
Commerz Globalpay	DE	Acquirer	04.04.2005
creditPass	DE	IT Integration Service	10.08.2020
De Matteis Law	IT	Legal Firm	01.10.2024
didex	DE	Payment Solution Provider	22.10.2026
Discover Financial Services	US	Payment Network	13.01.2023
Dutch Payments Association	NL	Association of PSP's	03.12.2019
European Card Payment Assoc. (ECPA)	BE	Industry Association	14.05.2021
EDPS	GR	Payment Service Provider	14.10.2008
epay / Euronet Worldwide	DE	Network Operator	04.04.2005
EURO Kartensysteme	DE	Service Provider	05.05.2010
Fexco	IE	Service Provider	05.05.2010
First Cash Solution/Volksbank eG	DE	Acquirer	21.07.2015
First Data	DE	Payment Solution Provider	01.12.2012
Fiserv	IE	Acquiring Processor	08.04.2009
FrenchSys	FR	Acceptance, Aquiring	21.05.2026
G+D Netcetera	DE	Digital Payment Solutions	10.07.2020
Goerg Lawfirm	DE	Legal Firm	14.05.2024
Global Blue	DE	Tax Free & Payment Services	08.06.2016
Global Payments Europe	CZ	Payment Provider	06.05.2008
Hobex	AT	Network Operator	04.04.2005
Ingenico	DE	Payments Acceptance Solutions	27.11.2023
ISX	CY	E-Money Institution	03.03.2015
JCB	UK	Payment Scheme	28.06.2013
JCC Payment Systems	CY	Acquirer	24.07.2019
Landi Global	FR	POS and Terminal Manufacturer	18.05.2026
LAVEGO	DE	Network Operator	04.04.2005
Lyra	DE	Network Provider	19.04.2010
Mastercard Europe	BE	Payment Scheme	09.01.2008
myPOS.AT	AT	POS Provider and Acquirer	03.06.2022
NEOSOFT	GR	e-Bill Payments	29.01.2018
Nexi Germany	DE	Acquirer	13.03.2007
Nexi Group	IT	Processor	29.01.2017
OpenWay	BE	Payment Processing Software Provider	03.05.2021

PA EU	LU	Trade Association	28.05.2021
PAYONE	DE	Acquirer	09.09.2005
Paysafecard	AT	Internet Payment Provider	22.06.2009
PAYSTRAX	LT	Acquirer and PSP	23.08.2019
POSPartner	DE	Payment Solution Provider	07.12.2005
PostFinance	CH	Financial Services, Banking	11.10.2022
PPI	DE	Software Solution & Management Consulting	20.12.2024
Rubean	DE	SoftPOS	13.06.2023
Scheidt & Bachmann	DE	Terminal Manufacturer	19.11.2008
TNS	DE	Service Provider	30.01.2007
Toast	IE	PSP	09.02.2024
Unicredit	DE	Full Bank with Acquiring	29.01.2017
UnionPay International	DE	Payment Scheme	30.12.2008
Unzer	DE	Unified Commerce	27.01.2026
U.S. Bank (Elavon)	DE	Acquirer	06.06.2006
Verifone	DE	Terminal Manufacturer	11.11.2005
Verifone Payments	DE	Network Operator	04.04.2005
VISA EU	DE	Payment Scheme	19.10.2007
VR Payment	DE	Acquirer, PSP & Network Operator	04.04.2005
Wallee	CH	Payment Service Provider	13.09.2023
WEAT	DE	Network Operator	04.04.2005