



Collaborate to Innovate

Welcome

The Emerging Payments Association is a community of payments industry influencers.



Andrea Dunlop
Chair
EPA
CEO Merchant
Acquiring Europe
Paysafe Group

Foreword

“

If you're passionate about payments, this is where you belong.

Our community brings together the payments ecosystem, giving access to a breadth of knowledge and expertise, a strong united voice and an influential network.

The EPA provides you with:

- A forum in which to learn, collaborate and do business with contacts you would not otherwise have met in your day-to-day role
- A view on pain points that your peers encounter and act upon, such as access to bank accounts, changing industry standards and interchange implications
- A perspective that is ahead of the curve, so you can develop products and services in line with what is coming down the road
- Opportunities to speak to regulators, tap into the heart of central government and engage with authorities to affect change across the wider industry

Being 130+ organisations strong, our voice resonates far more than that of an individual or company. Together our members transact more than £6 trillion annually and employ more than 300,000 staff, so we have a significant influence over the industry's future.

This brochure describes what the EPA does and how it works. But it cannot replace a conversation with a member about what it means to belong to the EPA, because every experience is unique.

I believe that belonging to the EPA gives us a chance to contribute to the world around us. To influence who adopts emerging payments products and services. And to help improve lives everywhere.

I invite you to look at what we have to offer, speak with our members and, if you want to affect change within the industry, join the EPA. You will be very welcome.

Andrea Dunlop

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DRIVEN BY OVER 130 ACTIVE MEMBERS

Our members come from **across the payments value chain**; including payments schemes, banks and issuers, merchant acquirers, PSPs, retailers, and more. These companies have come together, from across the **UK and internationally**, to join our association, **collaborate and speak with a unified voice**.

Our community

GUIDED BY OUR ADVISORY BOARD



Andrea Dunlop
Chair,
EPA
CEO Merchant
Acquiring Europe
Paysafe Group



John Davies
Deputy Chair,
EPA
Chairman
Kompli-Global



Myles Stephenson
Deputy Chair,
EPA
Chief Executive
Modulr



Tony Craddock
Director
General
EPA



Scott Abrahams
Senior Vice
President
Mastercard



Alan King
President
FLEETCOR



Anders la Cour
CEO
Banking Circle



Marion King
Director of
Payments
NatWest



Huw Davies
CCO
Token



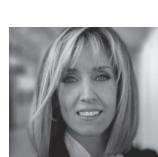
Anne Pieckielon
Director of
Product &
Strategy
Bacs



Chris Dunne
Sales Director
– Schemes,
Government &
Financial Institutions
Vocalink



Julian Sawyer
Head of
Banking Services
Starling Bank



Monica Eaton-Cardone
Co-founder, COO
The Chargeback Company



Tessa Unsworth
CCO
PrePay Solutions



Neil Harris
CCO
Global Processing Services



Angela Yore
Managing
Director
SkyParlour



Tom Jennings
Managing Director
Wirecard Card Solutions

SUPPORTED BY OUR BENEFACTORS



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VISA

OUR PATRONS



CHOICE INTERNATIONAL LTD.

consult hyperion
securing tomorrow's transactions

Crown Agents
Bank

curve

Entersekt



fiserv.

FLEETCOR®

imas

incomm

MARQETA

MCLEAR

SAMSUNG pay

EPA events

We host a 12-month programme of 70+ events, facilitating connections and collaboration between members, regulators and payments users. Members attend to access knowledge from thought leaders and to celebrate and learn from one another's successes. The eight different event formats cater for different roles, communication preferences and business objectives.





EP@Home

Regular informal networking events to create and build relationships between peers, prospects and partners.



Hot Topic Briefing

Subject-specific briefings that explore contemporary industry topics, providing exclusive and valuable insight from an expert speaker panel.



CEO Round Table

An evening dinner with senior, assertive and experienced industry leaders, talking privately on topical issues, within an informal setting at a memorable restaurant.



PAY360

Our annual flagship conference brings industry leaders together to discuss the opportunities, challenges and exciting future of emerging payments. This one-day event is a mix of keynote sessions from influential industry stakeholders, panel debates and track sessions, and live demonstrations of innovative payments technologies from PayTech start-ups.



AGM

The EPA's annual general meeting gives members the opportunity to reflect collectively on what the community has achieved over the past year and our policy priorities for the year ahead.



Emerging Payments Awards

The UK payment industry's most prestigious black-tie event. The Emerging Payments Awards recognises and celebrates the best the global emerging payments industry has to offer, in front of an audience of over 850 payments professionals. The Awards also offers an unparalleled networking opportunity thanks to our legendary after-party. It's where reputations are made and deals are done.



Project events

Events on industry-critical issues are occasionally required to deliver some of the EPA's projects. These include Project Futures workshops, Women in PayTech events, briefings and workshops on industry change, and press launches of white papers and reports.



Emerging Payments Academy

One-day CPD-accredited, payments-specific training courses on contemporary payment issues, delivered by payment practitioners who are experts in their field. Using best-practice training techniques, each course is designed to share up-to-date knowledge, enhance skills, nurture talent and facilitate useful connections.



Events schedule is
subject to change.

EPA projects

Our eight projects help to shape the future of payments. The projects bring together more than 100 volunteers from across the payments industry.



1 Project Futures



Provides insight and thought leadership on the implementation, adoption, and scalability of innovation and technology, while firmly positioning the EPA and its members on the cutting-edge of payments.

5 Project Regulator



Engages regulatory bodies to promote and champion the concerns of EPA members in current and future regulation, and drives change through the development of a fairer regulatory landscape for payments companies.

2 Project Banking Access

Represents non-bank PSPs when becoming Third Party Providers under PSD2, supports the adoption of single, global, interoperable Open Banking standards by the payments' ecosystem, and raises awareness of the threat to bank accounts for PayTechs due to de-risking by global banks.

3 Project Women in PayTech



Provides a platform to enable and support gender balance and professional development within the payments industry at every level through an event-led portfolio of activity, connection to a community of mentors, and access to information, guidance and research.

4 Project International Trade



Encourages trade between EPA members and organisations that use payments outside the UK, stimulates the adoption of new payments products and services in emerging markets, and provides access to market intelligence and guidance.

6 Project Payments in Commerce

Provides merchants with access to resources enabling them to make sound business choices in payments in order to satisfy consumer needs and retain customers, and showcases case studies of PayTech adoption.

7 Project Financial Crime



Delivers community-driven activity to address the problems posed by digital and financial crime, shapes industry policy and approach, and positions the EPA and its members as leaders in tackling financial crime.

8 Project Inclusion



Drives industry activity to address financial exclusion, informs and collaborates with government and third sector bodies to provide clarity on PayTech innovations and solutions that reduce financial exclusion and the poverty premium, and encourages the payments industry to develop financially inclusive products.

Each EPA Project is supported by a Benefactor, whose strategic and financial support enables the project team to deliver with high output and high influence. The Benefactor supporting each project is indicated by their logo above

BENEFACITOR SUPPORTING EPA MEDIA ACTIVITIES

Positions the EPA as the central, unified voice of the payments industry and the first touchpoint for those outside the industry seeking an informed opinion on the issues affecting the payments ecosystem and its users.



Emerging Payments Academy

**THE PAYTECH EXPERTS
OF TODAY TEACHING THE
SPECIALISTS OF TOMORROW**



The Emerging Payments Academy enables payments professionals to develop their industry knowledge and skills through one-day CPD-accredited, payments-specific training courses.

All courses are delivered by payment practitioners who are experts in their field. Using best-practice training techniques, each course is designed to share up-to-date knowledge, enhance skills, nurture talent and facilitate useful connections. EPA members can access exclusive discounts on Academy training courses.

Courses include:

Payments 101

Payments 101 provides a thorough grounding in the payments ecosystem, with the chance to get clear on all the things you feel you should know about.

Perfect as an entry level course for staff joining from other industries and for everyone needing a refresher.

Merchant Acquiring

Everything you need to know about the flow of payments between the customer or cardholder and the merchant or retailer. Explore the ecosystem, the roles of the different stakeholders, the complexities of settlement, international variations and implications, and risks and regulations and the implications of Open Banking on the industry.

Ideal for those looking to improve how they negotiate and collaborate with others through an improved understanding of the environment and the available opportunities.

Payments Regulation and Compliance

Feeling swamped by the deluge of payments regulations? As new regulations are adopted in the UK and Europe, refresh your understanding of regulatory obligations and the broader legal context to navigate the changing landscape.

Ideal for senior managers who need a refresh on their legal obligations and those exploring whether authorisation is required.

Payment Fraud Prevention and Management

Hair-raising journey through the world of payments fraud. Discover how a hacker thinks and operates through lectures, discussions, games, experiential learning and more. Explore the implications for an organisation and the variety of ways to manage it.

Hugely valuable for those responsible for fraud management (or staff advising them) as well as a vital induction for new technical and sales management staff.

Blockchain 101

Comprehensive grounding in DLT and cryptocurrencies, and their short and long-term potential within your payments business.

Essential for anyone in a position to advise and influence senior execs on the impact of blockchain and for all who want to learn about the technologies.

GDPR 101 for FinServ, Payments and FinTech

The arrival of GDPR in May 2018 caught everyone's attention, if only for the volume of spam received.

But GDPR compliance requires far more than a single mailshot, and involves changes in company processes and behaviour, especially for the payments industry. *Essential for those who need to know how to build and maintain GDPR compliance and how to address areas that are left open to interpretation.*

Media Training – how to handle and face the media

What is the construct of a perfect release? What do journalists look for, what do they want to read, and what drives them to junk a release even before reading it fully. It will be presented by a working journalist and will be designed to build in the techniques of timing, content and presentation.

Businesses wanting to hone their skills in readiness for product updates, thought leadership, launches and potentially investment raises will find this programme very valuable.

EPA ambassadors and partner associations

EPA PARTNER ASSOCIATIONS AND AMBASSADORS

EPA partner associations support the specific interests, opportunities and challenges in that region. EPA members can visit their events and use them to gain a 'soft landing' in markets with growing demand for emerging payments.



EPA Ambassadors

EPA Ambassadors are independent payments experts who promote the EPA, bringing new ideas and new members to the community.



David Parker
Lead Ambassador
Founder and CEO
Polymath Consulting

Niki Akhurst
Principal
Akhurst Consulting

Jackie Barker
CEO
Barker Consultancy

Morten Bebe
Sales Manager
Coinify

Rohit Bhatnagar
Director
CardAlpha Consulting

John Bohan
Managing Director
Jigsaw Business Solutions

David Carr
CEO
EU Prepaid

Peter Cocks
Partner
Consulting Stream

Sarah Francis
Consultant
Polymath Consulting

Svetlana Hoffmann
Mentor
OTTEG

Mark McMurtrie
Director
Payments Consultancy

Juergen Stichenwirth
General Manager
vendosolutions

Neira Jones
Independent Advisor & International Speaker, Payments, Digital Innovation, Information Security, Fraud

How to join the EPA

BECOME A MEMBER

Member benefits:

- **Two complimentary tickets for:**
 - Four Hot Topic Briefings (minimum)
 - One PAY360 conference
 - One EPA Annual General Meeting
 - Eight EP@Home networking evenings
 - Four Women in PayTech events
- **Complimentary use of boardroom** and hot desks at the EPA offices in London Bridge*
- **Promotion in the EPA's monthly bulletin**, on website and across social media channels of news about the Member's business
- **Access to policy documents**, research reports, newsletters, briefing papers, case studies, blogs and White Papers from EPA stakeholder engagement activities and EPA Projects
- **Opportunity to publish White Papers** on the EPA website*
- **Listing of member's major events** on EPA online event calendar*
- **Up to five personal introductions** by email to member's target stakeholders, either within UK or globally through our partner associations

- **Access to EPA FinTech Regulation Helpline**, resourced by Banking Circle and Lipis Advisors, providing guidance to help FinTechs navigate new payments-related regulations

Additional Member opportunities:

- **One free early bird nomination** worth £300 for the Emerging Payments Awards
- **A private consultation about investment fundraising** with the EPA-IMAS Investment Advisory Service
- **One free delegate place on a Payments 101 training course**, worth £525
- **25% discount on delegate places** on other Emerging Payments Academy CPD-accredited training courses (32% on GDPR 101) and further discounts for multiple bookings
- **Delegate discounts for our media partner events**, including Money20/20 and Fintech Connect
- **One free delegate place at a Media Training Session** with Journolink, worth £650

*Subject to approval and availability

£9.9k plus VAT

PATRON

Patrons receive ALL member benefits PLUS:

- **Sponsorship**, worth £5,000, of either:
 - **One EP@Home networking event** (subject to availability)
 - **One EPA CEO Round Table** (£1,500 supplement, subject to guests' availability)
- **An additional complimentary ticket** for all EPA events
- **Dedicated 50-word company overview** in an EPA monthly newsletter

- **Up to 25 personal introductions** by email to member's target stakeholders, either within UK or globally through our partner associations
- **30% discount on delegate places** on other Emerging Payments Academy CPD-accredited training courses (36% on GDPR 101) and further discounts for multiple bookings
- **Dedicated relationship manager** providing an annual business review
- **Guaranteed role** on an EPA Project

£14k plus VAT

BENEFACTORS

Benefactors receive ALL member benefits PLUS:

- **Sponsorship of one of the EPA's Projects**, shaping its direction and priorities, with a guaranteed role on this Project
- **Sponsorship of events** associated with your designated EPA Project and Benefactor brand to be featured on all EPA collateral related to the Project
- **Two additional complimentary tickets** for all EPA events
- **Marketing campaign** promoting Benefactor brand and raising Benefactor profile including:
 - **Event Sponsorship of:**
 - **One Hot Topic Briefing worth £12,000** (subject to availability) – a three-hour briefing of more than 100 C-level payments executives/other stakeholders
 - **One CEO Round Table worth £5,000** – a dinner in elegant surroundings for twelve guests of the Benefactor's choice (subject to guests' availability) to debate an industry topic
 - **Promotion of your company's Benefactor status, including:**
 - **Press release** announcing status
 - **Email from DG** introducing Benefactor to all senior EPA member contacts
- **Listing of news** in prime position on newsletter
- **Dedicated 75-word company overview** in an EPA monthly newsletter
- **Promotion of Benefactor-supplied video** through EPA marketing channels
- **Up to 50 personal introductions** by email to member's target stakeholders, either within UK or globally through our partner associations
- **35% discount on delegate places** on other Emerging Payments Academy CPD-accredited training courses (40% on GDPR 101) and further discounts for multiple bookings
- **Dedicated relationship director**, providing an annual business review
- **Opportunity to speak** at one EPA media or partner event
- **Benefactor Forum** – One representative at a workshop for all EPA Benefactors. The day focuses on steadyng corporate reputations in an era of deteriorating trust and helping the EPA develop a well-functioning industry in an era of turmoil. Facilitated by Peter Ibbetson, CEO of Journolink.

From £30k plus VAT



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**Change is almost impossible without
industry-wide collaboration,
cooperation, and consensus.**

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Simon Mainwaring
Social media specialist
and author of *We First:*
How Brands and Consumers Use Social Media to Renew Capitalism and Build a Better World

Emerging Payments Association

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