PRESS RELEASE
Brussels, 9th November 2026

ECPA / WORLD BANK PAYMENTS CONFERENCE IN TIRANA BRINGS TOGETHER 260 DELEGATES FROM 85 COUNTRIES

TIRANA, ALBANIA - 9 NOVEMBER 2026

The 8th International Conference on Regional Card Schemes and Retail Financial Market Infrastructures took place in Tirana on 4–5 November 2026, bringing together 260 senior representatives from public authorities, central banks, financial institutions, payment schemes and the payments industry, representing 85 countries worldwide.

Organised by the European Card Payment Association (ECPA), in cooperation with the World Bank Group and hosted by the Bank of Albania, the conference has established itself as one of the leading international forums for dialogue on the future of payments.



Speakers at the 8th International Conference on Regional Card Schemes and Retail Financial Market Infrastructures

The conference was officially opened by Mr Gent Sejko, Governor of the Bank of Albania. Among the distinguished speakers were Mr Piero Cipollone, Member of the Executive Board of the European Central Bank (ECB), and Mr Giorgio Andreoli, Director General of the European Payments Council (EPC), alongside numerous other senior figures from the international payments community.

The complete conference agenda is available **HERE**.

THE FUTURE OF PAYMENTS: STRATEGIC AUTONOMY, RESILIENCE AND INNOVATION

In addition to examining the important role played by central banks in the development of payment infrastructures worldwide, the conference discussions focused particularly on the challenges and opportunities facing Europe's payments ecosystem.

Key themes included **Europe's strategic autonomy in payments** and the importance of developing and maintaining **resilient payment infrastructures**. Delegates also debated the need for a level legislative and regulatory playing field that encourages fair competition, supports innovation and enables European payment providers to compete effectively.

A recurring theme throughout the conference was Europe's significant contribution to innovation, technology and standards in the global payments industry. The challenge ahead is to build on this expertise while ensuring that European payment systems continue to evolve in response to the changing needs of consumers, merchants and businesses, as well as major technological developments such as artificial intelligence (AI) and the emergence of agentic payments.

EUROPE'S LEADING PAYMENT SCHEMES TAKE CENTRE STAGE

The conference brought together the CEOs and senior executives of some of Europe's most important regional card payment schemes, including girocard (Germany), Cartes Bancaires (France), SIBS MB (Portugal), Bancomat (Italy) and Troy (Türkiye).

The discussions highlighted the scale, relevance and continuing strategic importance of these schemes. Deeply rooted in their respective markets, European card schemes provide payment choice for consumers and merchants, foster competition and innovation, and contribute to the resilience and strategic autonomy of Europe's payments ecosystem.

The debate also looked beyond the national dimension. As European payments become increasingly interconnected, participants explored how greater **cooperation, interoperability and innovation across domestic schemes** can leverage their strong local foundations while creating greater European reach and scale.

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Representatives of major European card payment schemes during a panel discussion

Commenting on the conference, **Hugo Araujo, Chairman of ECPA and representative of SIBS MB**, said:

> ***"Europe already has strong payment schemes, deep technological expertise and a remarkable capacity for innovation. Our opportunity now is to build on these foundations by strengthening cooperation across Europe and creating greater reach and scale.***
>
> ***Domestic and regional schemes have an important role to play in this journey. By working together, we can continue to deliver choice and competition, drive innovation, strengthen resilience and contribute to Europe's strategic autonomy in payments.***
>
> ***The discussions in Tirana showed both the strength of what already exists in Europe and the ambition to take the next step together."***

The conference reinforced ECPA's commitment to promoting dialogue and cooperation among European card schemes and with the wider payments ecosystem, helping to ensure that Europe's strong domestic and regional payment infrastructures continue to innovate, cooperate and contribute to the development of a competitive and resilient European payments market.

LOOKING AHEAD

The success of the Tirana conference, both in terms of its international participation and the quality of the discussions, once again demonstrated the value of bringing together policymakers,

central banks, payment schemes, financial institutions and industry leaders to exchange experiences and contribute to shaping the future of payments.

With **260 delegates representing 85 countries**, the 2026 edition further reinforced the conference's position as an important international meeting point for the payments community and a forum where experiences from Europe and other regions can be shared.

> ***"I would like to thank the Bank of Albania and the World Bank Group for their outstanding partnership and contribution to making the Tirana conference such a success. Bringing together 260 delegates from 85 countries demonstrates the value of creating a platform where the international payments community can exchange experiences, ideas and perspectives. At ECPA, our commitment is to build on this momentum, not only through conferences such as this one, but through an ongoing contribution to cooperation, dialogue and the development of a competitive, innovative and resilient European payments ecosystem."***
>
> **David Stephenson, ECPA General Secretary**

And already, payment professionals are asking the inevitable question: Where will the next edition of this increasingly influential international conference take place?

THE CONVERSATION ON SHAPING THE FUTURE OF PAYMENTS CONTINUES. WATCH THIS SPACE!

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About ECPA (European Card Payment Association)

Founded in June 2014 as a non-profit international association, ECPA represents European payment schemes and organisations managing essential functions in the payment landscape mainly within the European Economic Area (EEA).

www.europeancardpaymentassociation.com