

ABE  EBA
EURO BANKING ASSOCIATION



EBA

4 YEARS

Payments is a people business

Celebrating 40 years of EBA

The payments ecosystem is built on many pillars: standards and technology, rules and regulations, systems and services.

But at its heart, the creation and evolution of this ecosystem remain a profoundly human endeavour. It is the people on the ground who bring all elements together and turn them into practice and progress, for the benefit of their customers.

To be successful, they need to find a common basis and jointly build the bridges and connections that this network industry requires – across institutions, sectors and borders. Their collaboration helps the industry navigate challenges, break down silos, foster openness, explore future developments and create a shared commitment to moving forward together.

This photo book is a celebration of this collaboration and the professionals that make it happen: their shared purpose, productive exchanges and joint efforts turn the European payments industry into a fully-fledged and highly effective ecosystem – and the EBA, their trusted pan-European collaboration platform, into a true community.

The 40th anniversary of the EBA is also a moment of gratitude: to everyone who has contributed their time, ideas and energy over the past 40 years—thank you. Your commitment has helped shape not only the EBA, but the broader payments ecosystem it serves. The EBA community truly is a testament to the power of collaboration.

We hope you enjoy this walk down memory lane and we look forward to continuing our joint collaboration journey!

Wolfgang Ehrmann
EBA Chairperson

Thomas Egner
EBA Secretary General

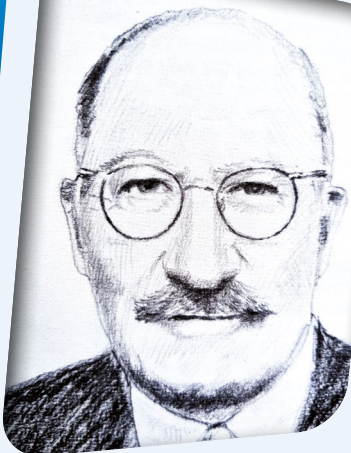


The ECU years



1980s

The EBA Executive Committee in the 1980s



Dominique Rambure

First Chairman of the EBA in 1985

"Originally, it was taken for granted that the EBA was an interim solution pending the creation of a European Central Bank. My vision at the time was that the European system should rather move towards a dual structure quite similar to the US, one combining a "public" (Fedwire) and a "private" (CHIPS) system competing/cooperating with each other."



Per Overbeck

EBA Executive Committee
(1989 – 1994)

"The EBA and its member banks made an outstanding effort to market the ECU as a commercial currency to corporates, to governments and to consumers. At the time, the direct target was not the creation of a genuine national currency, but the efforts made by the EBA during the mid- and late eighties had very important effects on policy making."



1994

EBA Executive Committee members meeting with Jacques Santer in November 1994, shortly before the start of Santer's presidency of the European Commission

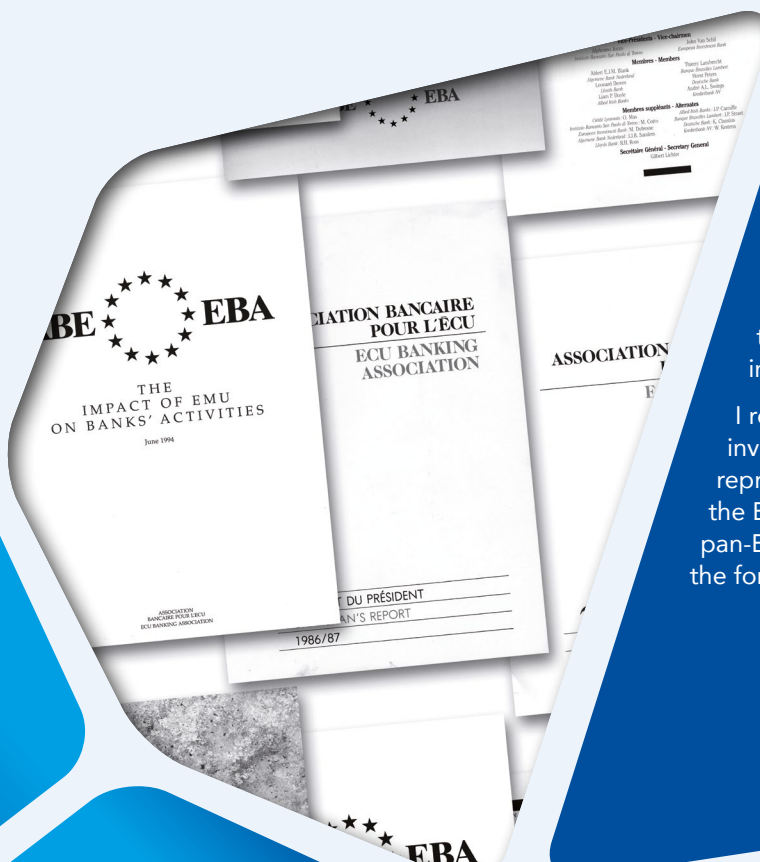


Gilbert Lichter

EBA Secretary General (1986 – 1989 and 1992 – 2016)

"The eighties – no doubt – started in a staunch implementation mood of what some might still call the "Great Utopia", the vision that the people in Europe – together with their states, their politicians – should combine their forces, unite their institutions and in this way strengthen their ability to jointly secure a future in peace, freedom and prosperity for the next generations.

I remember well the first meetings within an ad hoc working group involving people from 18 commercial banks of the former EEC Countries, representatives from the European Investment Bank, the Commission and the Bank for International Settlements, trying to work out a blueprint for a pan-European payments infrastructure to support what participants considered the forerunner of the European currency, the ECU."



The euro-infrastructure building years



1997

The EBA Legal Committee



1997

Creation of EBA CLEARING agreed by the EBA membership at an Extraordinary General Meeting in Frankfurt



1998

Signature of the EURO1 Settlement Agreement at the European Central Bank, with Wim Duisenberg (ECB President), Olivier Mas (EBA Chairman) and Willy Scheerlinck (EBA CLEARING Chairman)

**2000**

STEP1 signing ceremony in Paris

**2002**

The EBA at Sibos

**2003**

EBA Annual General Meeting in Amsterdam

The early SEPA years



2004

EBA Payments
Conference in
Budapest



2006

Annual General Meeting in Frankfurt



2005

EBA Deputy Chairman Eric Sepkes



2006

EBA Group celebrates the
100th STEP2 Participant



**2006**

EBA Chairman Hansjörg Nymphius (right) and Deputy Chairman Björn Flismark (left) at the first EBAday in 2006

2005

Celebration of the EBA's 20th anniversary in Paris



THOUGHT
LEADERSHIP
& INNOVATION



MARKET PRACTICES
& REGULATORY
GUIDANCE



NETWORKING
& EVENTS



TRAINING
& EDUCATION

"From the very beginning of SEPA to VoP, from PSD to the IPR, from Open Banking to fraud prevention, and from payments to liquidity management, the EBA has consistently brought the industry together. Whenever there's been a need for collaboration, the EBA has delivered harmonised and practical results. The European payments landscape has fundamentally changed in this century, and the EBA has played a key role in that transformation. While challenges lie ahead, we can build on our past successes to navigate the future. Happy birthday, EBA!"



Gerald Hechl
Raiffeisen Bank International AG



THOUGHT LEADERSHIP & INNOVATION

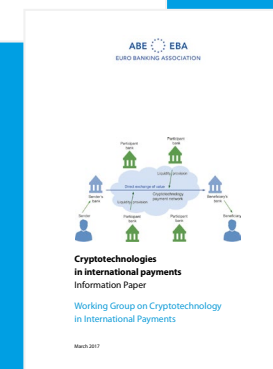
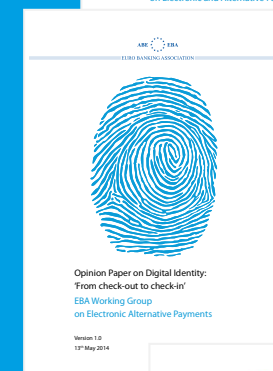
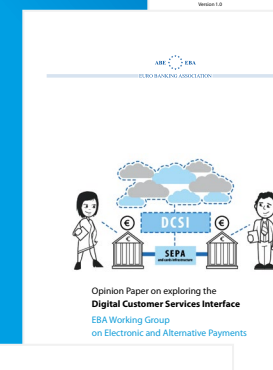
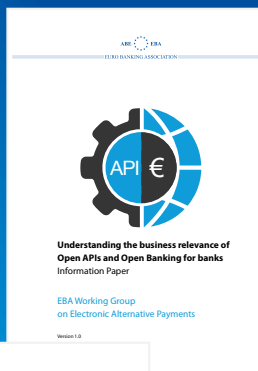
New territory is best explored in a group

We pool our expertise to make sense of new
technologies and market trends



"The EBA brings the collective knowledge and power of the European payments industry together and provides opportunities for its members and partners to collaborate on the common agenda to future-proof payments."

Krister Billing
SEB
EBA Deputy Chairperson



**2018**

EBA Deputy Chairman Vincent Brennan, who chairs the Open Banking Working Group, presents the latest findings of the working group.

2018

Open Banking Working Group

**2019**

Cryptotechnologies, Smart Payments and Stablecoins Working Group

2020

Liquidity Management Working Group





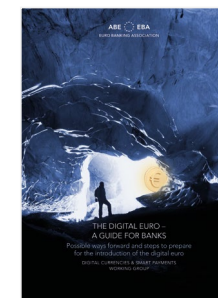
Turning the unknown into opportunities

We zoom in on what's next to better understand what's possible



2022

Cryptotechnologies,
Smart Payments and
Stablecoins Working
Group



EBAday 2022

Interview (left) and presentation (right) by the Cryptotechnologies,
Smart Payments and Stablecoins Working Group



"In the world of payments, collaboration is the key to success. Together, we can create innovative and secure solutions that meet the needs of our customers and shape the future of finance."

Philippe Debrue
Belfius Bank



2025

Liquidity Management Working Group

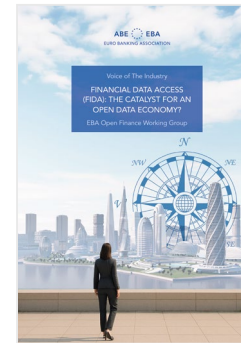
EBAday 2023

Digital Currencies & Smart Payments
Working Group presentation



2025

Open Finance Working Group



EBAday 2025

Liquidity Management Working Group



EBAday 2023

Open Finance Working
Group presentation





MARKET PRACTICES & REGULATORY GUIDANCE

Concentrated expertise, better solutions

Together, we're shaping a clear way forward



2006

Launch of practitioners panels working towards SEPA and other regulatory milestones



"Europe is highly fragmented; politically, economically, strategically and culturally. Finding common ground and moving towards convergence is only possible through collaboration. Collaboration turns diverse perspectives into shared progress. By bringing payments players and people together and listening to them, EBA bridges divides, sparks innovation, learns and creates value for the wider ecosystem. That way, we build collective strength from the richness of European diversity. For me this is one of EBA's most powerful strengths."

Edwin Sanders
Rabobank

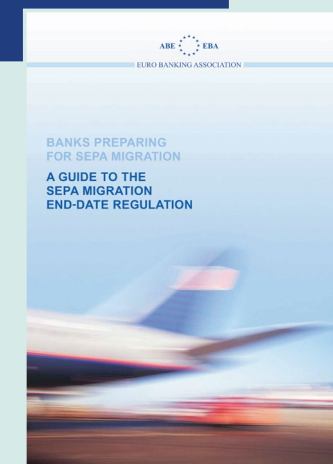
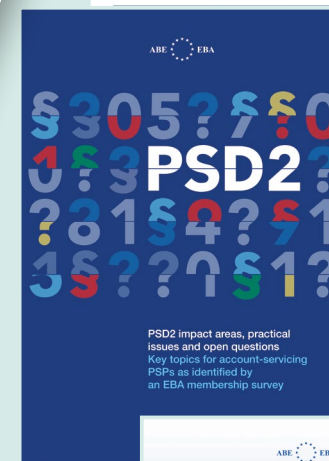
2014

A Rapporteur between two Chairs of the SEPA Migration Action Round Table (SMART)



2015

Celebration of the publication of the SMART guide on local practices in post-migration SEPA



Bringing out the bigger picture

We connect knowledge and viewpoints to unlock broader understanding



■ EBAday 2018

SMART2

■ 2023

EBA Fraud Monitor newsletter launch



■ EBAday 2022

Presentation on the EBA's
fraud-fighting activities



"The EBA Association is a place where collaboration is at the heart of all commitments and projects.

The serenity with which everyone collaborates in working groups, discusses in meetings and networking events to address common problems, stems from trust in the other participants and their professionalism. All this fosters a sense of belonging that contributes to a virtuous circle which benefits everyone."

Claudio Magnaghi
Banco BPM



EBAday 2022

Payments Regulation
Sounding Board



EBAday 2025

Expert Group on Cross-Border Payments





NETWORKING & EVENTS

Payments is a network business

We connect people to connect the dots



■ 2006

The first EBAday

■ 2015

The inaugural meeting of the Open Forum on Pan-European Instant Payments in Frankfurt



■ 2020

Participants in the Open Forum on Open Banking and Digital Transformation in Frankfurt





2022 and 2024

Strategic outlook sessions on European payments jointly held by the EBA and EBA CLEARING with the German-speaking community in Frankfurt

2023

Strategic outlook sessions in Helsinki and Dublin



2023

Strategic outlook session with the Italian community in Milan

2023

EBA Roadshow for the Portuguese community in Lisbon



2023

EBA Roadshow for the French community in Paris

2024

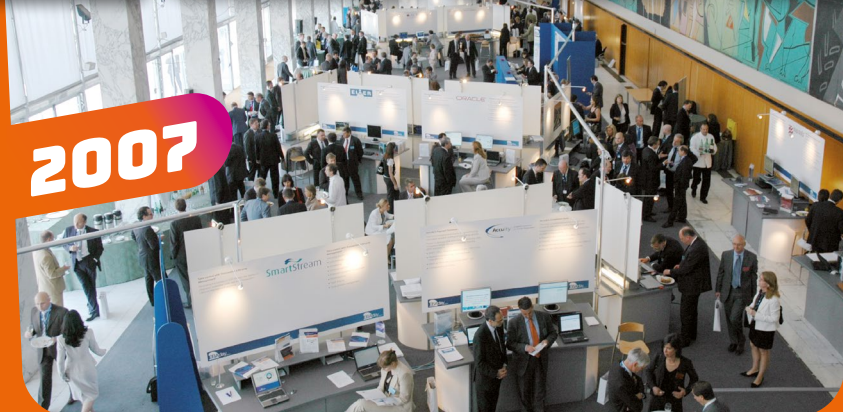
EBA Roadshow for the Greek community in Athens





20 years of EBAday

"When you love, you don't count"



"EBAday is the place in Europe to be if we want to hear from our industry colleagues, hear from our vendors, hear from our clients. For me, it is a great opportunity to meet up and exchange views."

Simon McConnell
Citibank Europe





PREFACE

EARLY
YEARS

THOUGHT LEADERSHIP
& INNOVATION

MARKET PRACTICES &
REGULATORY GUIDANCE

NETWORKING
& EVENTS

TRAINING
& EDUCATION

HAPPY BIRTHDAY,
EBA

20



2014



2015



2016



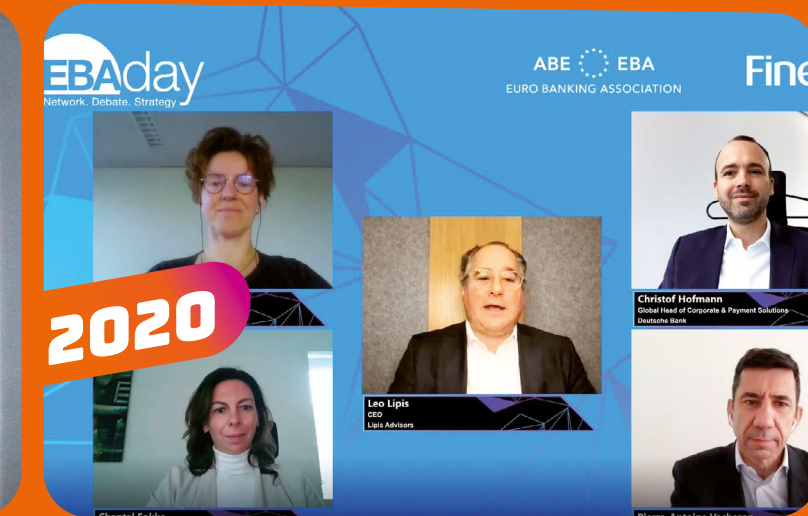
2017



2018



2019



2020



2021



2022



2023



2024



EBAday 2025



"The annual events organised by the Euro Banking Association, such as EBAday, provide an outstanding platform for networking and exchanging insights. They bring together a diverse community of professionals and offer high-quality content that helps us stay ahead of industry trends and foster strategic collaboration across Europe."

Cristina Conde Yubero
Caixabank







COMMUNITY

TRUST

SUPPORT

WHAT IS THE EBA
TO YOU?

EDUCATION

EXPERTS



INNOVATION NETWORKING PROFESSIONAL EUROPE COLLABORATION

THOUGHT LEADERSHIP

RELIABILITY





Annual events

A pan-European get-together





"The Euro Banking Association plays a key role in the European payments ecosystem by facilitating dialogue and exchanges among various stakeholders.

It is dedicated to analysing regulatory and industrial issues, producing publications on market trends and technical regulations. EBA also offers networking and training opportunities, particularly through events like EBAday.

Being a member of EBA allows stakeholders to benefit from valuable resources to navigate a constantly evolving environment.

As a member of the Board, I can only attest to the richness of the exchanges and the work results!"

Ronan Mauguen
Crédit Mutuel ARKEA

TRAINING
& EDUCATION

A payment is a payment is a payment?

There is always more to learn, especially about payments!



SAVE THE DATE



ABE EBA
EURO BANKING ASSOCIATION

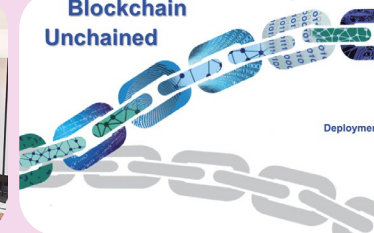
EBA SUMMER SCHOOL 2019

Dublin, 2 - 4 July

The invisible payment:
how technology and innovation
is creating embedded consumer
and SME payments



Blockchain Unchained



Moving from
Experimentation to
Deployment of DLT in Payments,
Compliance, and
Digital Identity



© Johannes H.

"I am very proud that the EBA enables the growth of our experts and talents in the field of payments with its wide range of educational activities such as yearly Summer and Winter Schools, Global Seminar and the recently launched EBA Academy! My institution has had a large number of participants in different events for decades and we truly see the value of bringing our great colleagues together with participants from different communities to share knowledge, ideas and inspiration and get new insights into topics of common interest.

EBA educational events enable all of us to create a common language and understanding across the industry and contribute to the greater good. EBA events are not only growing our talents professionally but also personally, and many are keeping contact and dialogue with fellow colleagues after the sessions. On a yearly basis we meet each other during EBAday and it is always heart-warming to see our experts get together and meet just like "good old friends".

Annika Osolanus
Nordea Bank

EBA Academy – payments from A to Z

Learning is better when we do it together



2024

Cohort of the first EBA Academy in Paris

"The new EBA Academy training provides participants with a comprehensive, detailed overview of the world of payments, including the context and concept, the relevant framework and future developments."



2024

EBA Academy in Frankfurt



■ 2025

EBA Academy in Frankfurt

"An absolutely recommendable seminar with a very good team of trainers who not only offer a comprehensive overview of payment transactions but also sharpen the basic technical understanding. A must for everyone who needs to rely on payment transaction know-how in their everyday work."



"Today's fast moving payments landscape constitutes a challenge for our payment teams and even more so for teams pursuing payments-related activities like legal, product, IT, compliance, risk,..."

The 360° tour training set up by the EBA Academy for Spuerkeess provided an engaging experience to multi-disciplinary groups of people. It has helped us to build common ground for our teams and to grow their knowledge and understanding of the intricacies of existing and future payment solutions."

Serge Wagener
Spuerkeess

"EBA Payments Academy has offered a balanced mix of payments technical expertise and business requirements, combined with the overview on markets and trends to deliver a valuable training for professionals who wish to further their knowledge by learning from top level experts in the field."

■ 2025

EBA Academy
in London

"With a mix of theoretical and practical questions, participants are well prepared to effectively understand the broad spectrum of payment transactions. Highly recommended for all solution managers!"







HAPPY BIRTHDAY!

Bringing the ecosystem
together for 40 years





Special thanks
go to our Board
members for the
testimonials they
contributed to this
photo book.

ABE  **EBA**

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