

EMBank CEO Sarp Demiray Joins Industry Leaders at Baltic Payment Forum 2025 in Vilnius

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VILNIUS, LITHUANIA, March 11, 2025 /EINPresswire.com/ -- The Baltic Payment Forum 2025, held on March 5 in Vilnius, Lithuania, brought together over 300 financial leaders from more than 30 countries, focusing on the latest trends, regulations, and innovations in payments and fintech. The event, organised by ProMoney, provided a platform for thought-provoking discussions, expert panels, and networking among key stakeholders in the payments ecosystem.



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Among the distinguished speakers was Sarp Demiray, CEO and Board Member of European Merchant Bank ([EMBank](#)), who joined a panel discussion moderated by Anna Pavlovskā, Head of Partnerships at Fintech Hub LT. The panel, which also featured industry leaders Domenico Scaffidi, Denas Gadeikis, Ledia Bregu, and Laszlo Kajdi, examined the Baltic payments landscape, addressing key regulatory changes, technological advancements, and market opportunities.

A Global Perspective on Baltic Payments

Reflecting on his participation, Demiray described the Baltic Payment Forum as a remarkable opportunity to gain a full perspective on the payments industry in the region. In his post-event remarks, he thanked the organisers, particularly Karolina Aleksandrova, for the seamless execution of the event, as well as Pavlovskā for her insightful moderation of the panel.

During the discussion, panelists explored the growing role of embedded finance, instant payments, and regulatory compliance in shaping the future of digital transactions. The Baltics have positioned themselves as a key fintech hub in Europe, with Lithuania leading the way in regulatory advancements and attracting international fintech firms due to its supportive

business environment.

The need for collaboration between banks, fintechs, and regulators was another focal point of the panel. As new EU regulations on digital payments and open banking frameworks continue to evolve, financial institutions must adapt quickly to remain competitive. Experts also discussed the importance of security, fraud prevention, and customer-centric innovations in the rapidly changing payments industry.

EMBank's Role in the Future of Banking

Representing EMBank, Demiray emphasised the bank's commitment to innovation and strategic partnerships. European Merchant Bank (EMBank), a Lithuanian-licensed financial institution, has been at the forefront of providing tailored banking solutions for fintechs and businesses. The bank specialises in services such as embedded finance, banking-as-a-service (BaaS), digital accounts, and payment solutions.

Under Demiray's leadership, EMBank has positioned itself as a trusted partner for fintech companies looking to scale in the European market. The bank's emphasis on smart banking solutions, regulatory expertise, and customer-centric services aligns with the ongoing transformation in the financial sector.

The Baltic Payment Forum's Impact

The Baltic Payment Forum 2025 reinforced the region's status as a leading hub for financial innovation. By fostering dialogue between banking executives, fintech founders, and policymakers, the event played a crucial role in shaping the future of digital payments, regulatory policies, and financial services in the Baltics and beyond.

For EMBank and its leadership, the event was not just a forum for discussion but also an opportunity to strengthen global relationships, exchange insights, and drive forward-thinking solutions in the payments industry. As financial technology continues to evolve, EMBank remains at the forefront, bridging traditional banking with fintech innovation to meet the demands of modern finance.

For more information on European Merchant Bank (EMBank) and its services, [visit em.bank](https://www.em.bank)

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