

## OpenPayd Highlights MiCA's Potential at Paris Blockchain Week

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LONDON, UNITED KINGDOM, April 29, 2025 /EINPresswire.com/ -- The 2025 edition of Paris Blockchain Week (PBW) brought together the brightest minds in blockchain, fintech, and digital regulation for three days of innovation, dialogue, and collaboration. Hosted at the historic Carrousel du Louvre from April 8–10, the event drew over 10,000



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participants from more than 85 countries, affirming its position as Europe's premier Web3 and blockchain summit.

This year's conference marked the sixth iteration of PBW and delivered its most ambitious

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We view compliance not as a check-the-box function but as an enabler of trust and scale. From real-time AML monitoring to fund safeguarding, our infrastructure is purposebuilt for regulated growth." *Iana Dimitrova - CEO at OpenPayd*  program yet, blending deep technical discourse with future-looking regulatory debates. Topics ranged from decentralised finance (DeFi) and non-fungible tokens (NFTs), to emerging trends such as artificial intelligence in Web3 applications, central bank digital currencies (CBDCs), and the future of institutional crypto adoption. Notably, PBW also featured an expansive lineup of side events, including hackathons, investor meetups, and startup showcases, creating a comprehensive week-long ecosystem for innovation and networking.

<u>OpenPayd</u>, a leading embedded finance and Banking-as-a-Service (BaaS) provider, was among the key contributors to

this year's regulatory conversation. The company's CEO, Iana Dimitrova, joined an expert panel titled "MiCA: Impacts of the New European Regulation", which tackled the EU's Markets in Crypto-Assets (MiCA) framework—arguably one of the most influential regulatory developments in

global crypto policy.

## CEO Iana Dimitrova on MiCA and the Future of European Crypto

MiCA, formally adopted by the European Union in June 2023, introduces a harmonised legal framework for crypto-assets across EU member states. It applies to assets not yet covered by existing financial services legislation, including utility tokens, asset-referenced tokens, and stablecoins. The regulation requires crypto-asset service providers (CASPs) to adhere to strict licensing, governance, and transparency standards. It also establishes safeguards to ensure consumer protection, reduce market abuse, and mitigate systemic risk.

During the panel, Dimitrova described MiCA as not a hurdle but a foundational step toward legitimising and scaling digital asset services. "Regulation doesn't hinder innovation—it enables it," she said. "MiCA provides the structure that the industry has needed for years. It eliminates fragmented national regimes, allowing businesses to operate confidently across the EU."

Dimitrova also spoke to the broader role of compliance in accelerating financial innovation. "At OpenPayd, we view compliance not as a check-the-box function but as an enabler of trust and scale. From real-time AML monitoring to fund safeguarding, our infrastructure is purpose-built for regulated growth."

## OpenPayd's Growing Role in Embedded Finance

OpenPayd's participation in PBW comes at a time when embedded finance is experiencing explosive growth. The company's single-API platform enables clients to integrate a wide range of financial services—such as payments, trading and virtual IBANs—into their applications. By offering infrastructure that meets both technical and regulatory requirements, OpenPayd has positioned itself as a critical enabler for crypto exchanges, fintech apps, digital marketplaces, and Web3 platforms.

OpenPayd currently serves over 700 enterprise clients and processes more than €130 billion annually. Its infrastructure supports real-time payment networks like SEPA Instant and Faster Payments, as well as international corridors, including the Brazilian Pix system. The company has also partnered with major players in the crypto and trading space, including eToro, Bitfinex, OKX, and Wirex.

While the company's services span continents, Dimitrova highlighted the importance of European leadership in fintech regulation. "Europe is becoming the proving ground for responsible digital finance. With frameworks like MiCA and PSD3 taking shape, we're not just regulating innovation—we're shaping the global playbook."

## A Global Gathering for a Borderless Future

PBW 2025 featured speakers and partners from across the blockchain spectrum, including founders, policymakers, institutional investors, and technologists. Beyond the main stage, the event offered unique opportunities for startups and scaleups to gain visibility through its side event programming, such as hackathons, venture pitch sessions, and ecosystem meetups. With

a hybrid mix of deep technical content and accessible regulatory panels, PBW 2025 bridged multiple communities, from crypto-native builders to financial institutions, exploring their Web3 strategies.

As MiCA sets the tone for crypto regulation in the EU, OpenPayd's presence at PBW reflected a broader theme of the event: that infrastructure, regulation, and innovation must evolve together. "Collaboration across the ecosystem is no longer optional—it's essential," Dimitrova noted in closing. "Only through shared standards and trust can we truly scale digital finance."

For more on OpenPayd, visit <u>openpayd.com</u>. For full event details, speaker lists, and recaps from Paris Blockchain Week, visit <u>parisblockchainweek.com</u>

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