

# EMBank Explores Industry Developments at Money20/20 Europe 2025

*European Merchant Bank (EMBank) was among the participants of Money20/20 Europe Amsterdam from 3–5 June.*

VILNIUS, LITHUANIA, June 12, 2025 /EINPresswire.com/ -- Money20/20 Europe returned to Amsterdam from 3–5 June, once again serving as a central gathering point for leaders in financial technology, regulation, and banking infrastructure. Among the participants was European Merchant Bank ([EMBank](#)), which joined the Lithuania Pavilion—an initiative highlighting the country’s expanding footprint in European financial services.



EMBank Explores Industry Developments at Money20/20 Europe 2025

This year’s event brought together more than 8,500 professionals and over 2,300 companies. With content spanning open banking, embedded finance, AI-driven compliance, and digital

“

We were able to speak with a wide range of market participants—many of whom are dealing with complex operational and regulatory setups across borders.”

*Sarp Demiray, CEO of  
European Merchant Bank  
(EMBank)*

payments, Money20/20 offered a cross-sector view of how financial services are evolving in Europe and globally. EMBank’s team used the opportunity to engage in in-depth discussions with fintechs, payment institutions, consultants, and prospective partners.

Sarp Demiray, CEO of EMBank, said: “We were able to speak with a wide range of market participants—many of whom are dealing with complex operational and regulatory setups across borders. These conversations are a valuable reminder of the need for regulated banking partners who can offer both stability and flexibility. Money20/20 continues to be one of the few spaces where such

dialogues can happen informally and at scale.”

Operating under an ECB licence and based in Lithuania, EMBank provides banking services to

SMEs and fintechs across the EU. The bank has developed a suite of offerings that support safeguarding, cross-border payments, lending, and infrastructure access for firms operating in regulated sectors. Its presence at the Lithuania Pavilion allowed for joint visibility alongside peers within the same regulatory jurisdiction.

Ekmel Cilingir, Chairman of the Supervisory Board, commented: "What stood out was the increased level of preparedness among fintechs. Rather than focusing solely on go-to-market features, more firms are proactively addressing licensing, fund protection, and partnership models early in their development cycle. These are exactly the areas where institutions like EMBank have a role to play."

Dr. Ozan Özerk, founder of EMBank, added: "We are seeing clear signals that embedded finance is entering a more operationally demanding phase. Companies are no longer satisfied with surface-level integrations. They want infrastructure that can scale across markets, comply with regulations, and remain cost-efficient. Events like Money20/20 help us better understand where the practical pressure points are."

Each booth in the Lithuania Pavilion followed a consistent design, coordinated as part of a broader national effort to showcase Lithuanian fintech talent and institutional expertise. While uniform in appearance, each participant's engagement varied by the nature of the conversations they attracted. For EMBank, topics ranged from account safeguarding to BaaS deployment models and managing growth under European regulatory frameworks.

The insights gained during the three-day event are expected to influence EMBank's future planning and product direction. As the financial services industry continues to adjust to shifts in technology, regulation, and user expectations, EMBank's role within the European fintech infrastructure remains focused on regulated, partner-oriented growth.

Dilek Işık

European Merchant Bank (EMBank)

[email us here](#)

---

This press release can be viewed online at: <https://www.einpresswire.com/article/821524489>

EIN Presswire's priority is source transparency. We do not allow opaque clients, and our editors try to be careful about weeding out false and misleading content. As a user, if you see something we have missed, please do bring it to our attention. Your help is welcome. EIN Presswire, Everyone's Internet News Presswire™, tries to define some of the boundaries that are reasonable in today's world. Please see our Editorial Guidelines for more information.

© 1995-2025 Newsmatics Inc. All Right Reserved.