

Innovative digital payment wallet Wero arrives in Luxembourg

Spuerkeess, BGL BNP Paribas, Banque Internationale à Luxembourg (BIL), POST Luxembourg and Banque Raiffeisen to join EPI as members, enabling their customers to send and receive money with their friends and family instantly, pay their invoices, on-line purchases and even in-store through the cross-regional payment solution, using the Wero standalone app.

Luxembourg, June 16th, 2025 - [European Payments Initiative \(EPI\)](#), the European-grown player committed to offering a sovereign payment alternative to all consumers in Europe, announced today the onboarding of 5 local Luxembourg banks as members, now preparing for the launch of the Wero wallet and instant A2A payment solution. Spuerkeess, BGL BNP Paribas, BIL, POST Luxembourg and Banque Raiffeisen have started their implementation project with the support of LUXHUB, the Fintech acting as a technical service provider to ensure a smooth transition. The solution will be available to Luxembourgish customers by June 2026.

Laurent Zahles, CEO of Banque Raiffeisen, commented *"Joining EPI and supporting the launch of Wero reflects our commitment to offering secure, innovative and user-friendly payment solutions, tailored to the needs of our customers in an increasingly digital and connected Europe."*

Luxembourgish consumers will have access to EPI's services via the Wero standalone app, allowing them to make instant account-to-account payments, both within Luxembourg and across borders with Belgium, France, Germany and subsequently the Netherlands.

« Following a successful launch in Germany, France, and Belgium, we are delighted to welcome Wero to Luxembourg. Wero addresses the strategic challenge of creating a European payment platform in a highly competitive global environment. This platform offers customers greater value and simplicity for their everyday payments in Luxembourg and partner countries. », added, **Béatrice Belorgey, Chair of the Executive Committee of BGL BNP Paribas and Head of the BNP Paribas Group entities in Luxembourg.**

This roll-out is a great milestone on EPI's journey to make a single and unified payment solution available to all Europeans a reality, with Luxembourg being the flagship of European cross-border needs (with an international workforce representing nearly 50% of the overall one, according to STATEC). Once deployed, Luxembourg consumers will then be able benefit from all existing payment use cases already available and to be deployed in Wero – peer-to-peer, e-commerce, PoS transactions along with the well-known invoice payments.

"At POST Finance, our primary focus is on payment services, and we are thrilled to introduce Wero in Luxembourg, with EPI as a partner that embodies our values of accessibility, simplicity and transparency with no hidden costs.", added **Gabriel de La Bourdonnaye, Director of POST Finance.**

Jeffrey Dentzer, CEO of Banque Internationale à Luxembourg said, *"BIL takes great pride in its participation in the launch of Wero in Luxembourg. Our ambition is to offer all our client's cutting-edge digital solutions. With Wero, they will have a European, instant, and secure payment platform right at their fingertips."*

A seamless transition from Payconiq to Wero

To ensure a smooth and effective rollout of Wero in Luxembourg, EPI is working hand-in-hand with Payconiq following the company's acquisition back in 2023.

"This partnership with EPI and our fellow Luxembourg banks reflects our shared vision for the future of payments in Europe. Together, we are laying the groundwork for a unified digital wallet that empowers citizens and businesses alike, while reinforcing Luxembourg's role as a leader in financial innovation.", said **Françoise Thoma, CEO of Spuerkeess.**

Starting next year, Wero will progressively be offered to merchants in Luxembourg through its network and will be announced as the replacement of Payconiq to all existing merchants, enabling shops to start accepting Wero payments and gradually migrate their transactions to Wero. With this migration period, merchants in Luxembourg will be able to connect directly and effortlessly with consumers. At the end of the transition period, Payconiq will be replaced by Wero, with an end date set for September 2026.

“Luxembourg is both at the center of Europe and the EPI project as it embodies our need to unify the payment landscape and offer sovereign cross-border solutions. We’re glad to have joined forces with EPI in a partnership that underscores our shared ambition to shape the future of mobile payments in Europe. Together with our partner banks, we’re committed to building on the strong foundations we’ve laid with Payconiq and ensuring continued value for our merchants and customers. We can now offer citizens from Luxembourg, Belgium, France, the Netherlands, Germany and many other European countries that live and work in Luxembourg an open gate to seamless cross-border payment experiences in their daily lives.” comments **Stijn Van Brussel, CEO of Payconiq International.**

“Opening to Luxembourgish customers is another huge milestone in finally offering a sovereign and easy payment solution to all Europeans. Luxembourg offers an ideal environment to deploy our innovative payment solution Wero. With its advanced financial infrastructure, strong digital adoption, supportive regulatory framework and central position in Europe, it serves as a strategic gateway for us to scale our innovative cross-border instant payment services. Thanks to Payconiq’s local reach and trust from merchants, I’m confident that the roll-out of Wero will be seamless and impactful to bring our promise to reality.” says **Martina Weimert, CEO of the European Payments Initiative (EPI).**

A new milestone in offering all Europeans a sovereign way to pay This launch builds on the successful debuts of Wero in Germany, France, and Belgium, which kicked off respectively in 2024 as well as the Netherlands, and now counts over 40 million users registered to the Wero service. This new market opening marks a key step forward in Wero’s continued expansion across Europe and reinforces EPI’s ambition: to provide a single, secure digital wallet bringing together all payment functionalities in one payment solution for all Europeans.

This rapid progress will further be driven by the continued expansion of EPI’s member network and ongoing enhancement of Wero’s services. Since early 2025, a growing number of banks, acquirers and technical service providers across Europe have joined the Wero ecosystem by incorporating the solution in their offerings, as Wero prepares for the deployment of new features, including e-commerce payments starting towards the end of the year. In-store payments, subscriptions management or loyalty programs are also on the roadmap from 2026 onwards.

About EPI

EPI (or European Payments Initiative) is supported by 16 European banks and payment service providers. They have joined forces with a common goal: to offer a unified mobile payment service, to all European companies and citizens, Wero. EPI intends to enable European consumers and merchants and to carry out all types of retail transactions simply, via a resolutely sovereign digital wallet. Find out more at epicompany.eu

About Wero

Based on instant account-to-account payments, Wero further streamlines payments in Europe by eliminating intermediaries in the payment chain and the associated additional costs. Wero already supports payments between individuals, and will shortly unveil payments to professionals and those for online and mobile purchases. Point-of-sale payments will also be offered, as well as value-added services such as merchant loyalty programs and recurring subscription management. Find out more at wero-wallet.eu.

About Banque Raiffeisen

Founded in 1926, Banque Raiffeisen is the only cooperative bank in Luxembourg. Rooted in the local economy for 100 years, it places proximity, responsibility, and solidarity at the heart of its values.

As a trusted partner, it supports individuals, professionals, and businesses at every stage of their financial journey by offering sustainable and personalised solutions.

About BGL BNP Paribas

BGL BNP Paribas (www.bgl.lu) est une des plus grandes banques du Grand-Duché de Luxembourg et fait partie du Groupe BNP Paribas. Elle propose à ses clients particuliers, professionnels, entreprises et de banque privée une gamme particulièrement large de produits financiers et de solutions de bancassurance. Fin 2024, BGL BNP Paribas employait 2.089 collaborateurs au Luxembourg.

About Banque Internationale à Luxembourg (BIL)

Founded in 1856, Banque Internationale à Luxembourg (BIL) is the oldest multi-business bank in the Grand Duchy. It has always played an active role in the main stages of development of the Luxembourg economy. It currently operates in retail, private and corporate banking, as well as on financial markets. Employing more than 1,900 people, BIL is present in the financial centres of Luxembourg, Switzerland, and China. www.bil.com

About LUXHUB

LUXHUB was born in the wake of PSD2 and emerged from the combined vision of four major Luxembourgish banks – Spuerkeess, BGL BNP Paribas, POST Luxembourg & Banque Raiffeisen. The Fintech rapidly evolved into a leading Open Finance player and has become a recognized connectivity and mutualization expert, serving 80+ clients in 10+ European countries.

LUXHUB provides several compliance services (notably on the PSD2, CEDR, CESOP, Verification of Payee and FiDA topics) as well as solutions revolving around account aggregation and payment initiation.

More information: www.luxhub.com

About POST Luxembourg

POST Finance, the financial services division of POST Luxembourg, provides individuals and businesses with a comprehensive and highly competitive range of financial solutions, with a focus on current accounts, money transfers, as well as debit and credit cards. It's *eboo* packages are offered at a fixed monthly price, including free ebanking payments, free card payments and free ATM cash withdrawals – worldwide. Mobile payment options such as Apple Pay and Google Wallet are also fully supported.

Historical Reminder: Since 1911, POST has been offering financial services in Luxembourg. At the time, in response to issues such as cash shortages and the exclusion of a segment of the population, the introduction of a national and international postal check and transfer service provided the entire population with facilities previously reserved for bank customers. It was also necessary to democratize the use of checks and bank accounts in Luxembourg and to accustom the population to this new mode of payment, particularly for modest sums. Since then, financial inclusion for all, including the most vulnerable, has become the *raison d'être* of POST Finance.

About Spuerkeess

Since its founding in 1856, Spuerkeess has been wholly owned by the Luxembourg State. The Bank's statutory missions are to promote savings, facilitate access to housing, and support the development of the national economy. Today, Spuerkeess is both the leader in the domestic retail banking and SME markets and

a universal and systemic bank, recognized well beyond the borders of the Grand Duchy of Luxembourg. International rating agencies have awarded it AA+ (Standard & Poor's) and Aa2 (Long-term Deposit Rating, Moody's).

In 2024, Spuerkeess was honoured with the "Randstad Employer Brand Research Award" and received the title of "Best Investment Bank & Sustainable Finance Luxembourg" at the Global Finance "Sustainability Awards." Additionally, Sia Consulting concluded that S-Net is considered the best banking application in Luxembourg.

More information at: www.spuerkeess.lu