

The number of neobanks in the EU in 2026

Disclaimer

This analysis includes only neobanks operating under an EMI (Electronic Money Institution) licence issued by an authority in one of the 27 EU Member States. Lighter licence types, such as PI and others, are outside the scope of this document.

Key trends

- There are 405 active neobanks operating as EMIs in the EU.
- Despite the overall tightening of licensing rules, some countries remain relatively comfortable places to obtain a licence. In those countries, the main difficulties arise after licensing, when the EMI is integrated into the global financial system. Connecting an EMI from such a country may be impossible, or abnormal fees may make the connection economically questionable.
- Countries that have issued many licences differ in regulatory quality. One external indicator is the number of licences available for sale.
- The EMI M&A market is undergoing a major adjustment. Norlerr Analytics will publish separate analysis on this topic. Renaming an EMI company is one sign that an M&A transaction has taken place.
- The market's public image is still shaped by companies that provide financial services to an undefined group of people, such as Revolut (No. 229). In reality, these companies are not the majority of the market. A significant number of players come from other sectors, including banks and corporates.

- Banks are interested in an alternative financial perimeter subject to non-bank regulation. Examples include Banque Edel (No. 120), Banco Santander (No. 88), Danske Bank (No. 76), JPMorgan Chase (No. 294) and DZ BANK (No. 70).
- Corporates seek to reduce their dependence on financial institutions and integrate neobanks seamlessly into their internal business processes. Large groups moved first, including Facebook (No. 151), Booking (No. 146), Amazon (No. 210), Google (No. 210), Uber (No. 381), BP (No. 61) and Enel (No. 182); other corporates followed, including Hrvatski Telekom (No. 139) and Mercedes (No. 297).
- Since 2026, with the introduction of MiCA, a number of crypto companies have sought EMI licences, creating a two-core model – crypto and fiat – with an internal bridge between them. The process began with the largest companies, including Coinbase (No. 290) and Ripple (No. 299), while smaller companies have also started EMI licensing.

Summary

- Overall, since 2025 the market has shifted from the difficulty of obtaining a licence to the difficulty of retaining it. Over the shorter term, much depends on integrating an EMI and connecting it to key nodes of the international financial system.
- The EMI market has passed through several stages. It began as a market for enthusiasts, then became a market for companies providing financial services to an undefined group of individuals. It is now gradually becoming a respectable market for banks and corporates.

Probability of key events in an EMI company’s life cycle [AS]

Stage	Probability	Comment
Obtaining a licence	40%	
Passporting in the EU	52%	Including EMIs that have not filed a passporting notification
Connection and integration	28%	The probability is higher for indirect integration through intermediaries such as banks and EMIs

Retaining the licence	78%	Reflects the trend towards tighter regulatory supervision
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Breakdown by country

Country	Group	EMIs	Country	Group	EMIs
Austria	C	1	Malta	B	43
Belgium	A	7	Netherlands	A	30
Bulgaria	C	12	Poland	C	1
Hungary	C	4	Portugal	B	2
Germany	B	13	Romania	C	3
Greece	B	4	Slovakia	C	1
Denmark	A	9	Slovenia	B	3
Ireland	A	30	Finland	A	9
Spain	A	12	France	A	28
Italy	A	15	Croatia	A	5
Cyprus	C	33	Czechia	B	5
Latvia	A	12	Sweden	B	7
Lithuania	B	95	Estonia	B	3
Luxembourg	A	18			

Countries are grouped according to:

1. The probability of integrating an EMI licence into key nodes of the international financial system, the cost of that connection and the possibility of avoiding intermediaries;
2. The regulator’s experience and appetite for developing the sector;
3. The adequacy of subsequent regulatory supervision.

The number of licences previously issued or revoked was not taken into account.

Methodology

Source data	Official EBA registers and national central banks or competent authorities. : market surveys, marked [AD].
Additional sources	Market surveys, marked [AD].
Scope	EU-27. Norway, Iceland, Liechtenstein and the United Kingdom are excluded.
Licence date	Where a licence was reissued, the earliest licence date was used.
Data cut-off	5 August 2026.

Licensed EMI companies in the EU

Без учёта ликвидированных компаний и компаний, в которых уже завершён процесс отзыва лицензии.

Nº	Country	Legal & Trade name (incl. ex-name)	Date of issue	National license / register N
1	Austria	Bitpanda Payments GmbH	2022-02-22	501412x
2	Belgium	Buy Way Personal Finance	2013-05-07	0400282277
3	Belgium	Fimaser	2013-12-17	0434818930
4	Belgium	HiPay ME	2012-11-30	0897928802
5	Belgium	Imagor	2013-06-18	0461328436
6	Belgium	Paynovate	2019-03-26	0506763929
7	Belgium	PPS EU	2019-07-23	0712775202

8	Belgium	Worldline Financial Solutions	2012-11-30	0886476763
9	Belgium	iCard (ex-name InterCard Finance)	2011-07-21	175325806
10	Belgium	Econt Financial Services	2021-06-10	205968825
11	Belgium	Easy Payment Services	2018-10-25	204112059
12	Belgium	EasyPay	2018-10-25	131344648
13	Belgium	MyFin	2020-02-27	206066023
14	Belgium	Monesso	2026-04-22	208392473
15	Belgium	PayMan Group	2022-07-07	206457036
16	Belgium	Paynetics (ex-name Credibul)	2016-04-11	131574695
17	Belgium	PayNovus (ex-name as Ryvyl)	2011-07-21	121554961
18	Belgium	Tenen Payments	2021-04-27	206032163
19	Belgium	Transactiz	2026-05-14	208283118
20	Belgium	IutePay Bulgaria	2024-12-19	204903721
21	Cyprus	ALTERY EU (ex-name: HEADO)	2025-05-13	115.1.3.61
22	Cyprus	BNKPRO EUROPE	2022-02-17	115.1.3.48
23	Cyprus	CSC EUROPE (ex-name: CSC24Seven.com)	2018-07-26	115.1.3.2
24	Cyprus	DECTA	2023-08-10	115.1.3.54
25	Cyprus	EcommBX	2018-07-09	115.1.3.20
26	Cyprus	ECREDO	2023-08-10	115.1.3.56
27	Cyprus	EPMAP (tradenname: MAP-E-Pay)	2021-01-05	115.1.3.32
28	Cyprus	FINSTELLA (licence revoked from 2023-06-26)	2022-07-06	115.1.3.60
29	Cyprus	HAPIC	2025-02-13	115.1.3.68
30	Cyprus	Icnglobal	2026-07-15	115.1.3.81
31	Cyprus	IPS Solutions (Tradenname: Payz)	2018-12-21	115.1.3.28
32	Cyprus	JCC PAYMENT SYSTEMS	2022-12-12	115.1.3.55
33	Cyprus	Koronapay Europe	2018-12-11	115.1.3.30
34	Cyprus	LA ORANGE	2024-01-09	115.1.3.66

35	Cyprus	MGL WALLET	2021-01-05	115.1.3.34
36	Cyprus	MONEYGATE SOLUTIONS (ex-name: Realmode Services)	2021-12-24	115.1.3.46
37	Cyprus	NEC PAY	2025-08-12	115.1.3.53
38	Cyprus	NETinfoPAY (ex-name Allpay Ltd)	2018-06-21	115.1.3.15
39	Cyprus	Nuvei Limited (ex-name: SAFECHARGE)	2018-07-19	115.1.3.9
40	Cyprus	Onevault EEA (ex-name: Capitallfin)	2025-02-13	115.1.3.44
41	Cyprus	Oro Pay	2018-06-19	115.1.3.23
42	Cyprus	SAAMIPAY (ex-name: HALEEL FINANCE, license revoked on 2025-07-09)	2024-01-09	115.1.3.33
43	Cyprus	SEPAGA E.M.I.	2018-07-13	115.1.3.18
44	Cyprus	SIBILLA SOLUTIONS (tradenname: PROFEE)	2018-07-03	115.1.3.16
45	Cyprus	SLIQ PAYMENTS (ex-name: Zing Payments, GAP)	2023-07-14	115.1.3.42
46	Cyprus	SOLID PROCESSING	2023-08-23	115.1.3.58
47	Cyprus	Sureswipe (tradenname: Revsto)	2018-06-19	115.1.3.26
48	Cyprus	TFI ECOMMPAY	2023-07-14	115.1.3.52
49	Cyprus	UNLIMIT EU - (ex-name: CardPay)	2018-07-09	115.1.3.7
50	Cyprus	WEEZZO (ex-name OKPAY CY)	2015-10-20	115.1.3.3
51	Cyprus	XRYMA (ex-name: ISX Financial, iSignthis eMoney Ltd)	2018-07-09	115.1.3.17
52	Cyprus	ZIPP EUROPE	2023-04-05	115.1.3.38
53	Cyprus	ZOLVAT (ex-name: Azzure Solutions)	2024-06-14	115.1.3.59
54	Czechia	GOPAY	2012-11-23	26046768
55	Czechia	MOPET CZ (undergoing liquidation)	2012-05-22	24759023
56	Czechia	ThePay	2022-03-16	28135261
57	Czechia	Travel a la carte	2025-01-04	05560772
58	Czechia	W.A.G. Issuing Services	2021-01-14	05021910
59	Germany	AllUnity	2025-07-01	163815
60	Germany	APS AVIA Payment Service	2024-01-02	160094

61	Germany	B2Mobility	2019-12-20	151429
62	Germany	Deutsche Post Zahlungsdienste	2018-07-13	123556
63	Germany	First Data	2018-09-04	122281
64	Germany	Moss	2022-06-29	159024
65	Germany	Nexi Germany	2018-07-11	122964
66	Germany	PayCenter	2018-07-13	125314
67	Germany	PAYONE	2018-07-13	123367
68	Germany	Reisebank	2021-04-08	108643
69	Germany	RS2 Financial Services	2021-06-01	156959
70	Germany	VR Payment	2018-07-05	124190
71	Germany	Zalando Payments	2019-05-06	149040
72	Denmark	Accomplish	2025-07-31	43351206
73	Denmark	Eurodollar	2025-02-11	39729482
74	Denmark	Inpay	2023-06-29	32317731
75	Denmark	Larstal Denmark	2024-03-26	42457590
76	Denmark	Mobilepay Denmark	2017-09-01	38292188
77	Denmark	Monta Pay	2026-04-08	45062791
78	Denmark	Pleo Financial Services	2018-11-30	39155435
79	Denmark	Safenetpay	2021-10-14	40860320
80	Denmark	Ziglu Europe	2021-06-23	41950080
81	Estonia	inHouse Pay	2019-09-09	14605379
82	Estonia	IPF Digital	2021-01-11	11034137
83	Estonia	Monemon	2023-10-09	16573117
84	Spain	BIP & DRIVE	2019-05-27	6712
85	Spain	BNEXT ELECTRONIC ISSUER	2020-01-23	6717
86	Spain	CURRENCIES DIRECT SPAIN	2019-10-24	6716
87	Spain	FINPAY ENTIDAD DE DINERO ELECTRÓNICO	2020-12-17	6718
88	Spain	GETNET EMONEY EDE	2022-08-31	6722

89	Spain	GLOBAL PAYMENTS MONEYTOPAY	2019-03-15	6702
90	Spain	OUTPAYCE	2024-04-30	6727
91	Spain	PECUNIA CARDS (Tradename: PECUNPAY)	2019-03-15	6707
92	Spain	SEFIDE	2019-03-15	6705
93	Spain	SILBO MONEY	2024-12-13	6729
94	Spain	UNNAX REGULATORY SERVICES	2020-06-18	6719
95	Spain	UP AGANEA	2019-03-15	6709
96	Finland	Enfuce License Services	2022-07-06	29925023
97	Finland	MobilePay Finland	2019-11-15	29122108
98	Finland	Narvi Payments	2022-01-26	31902146
99	Finland	Paxos Issuance Europe	2022-11-23	32368862
100	Finland	PaySaxas	2025-03-14	33874548
101	Finland	Pliant	2023-04-28	32669139
102	Finland	Wamo Solutions	2024-06-26	33680559
103	Finland	Wolt License Services	2024-03-28	31720705
104	Finland	Zevoy Aktiebolag	2021-10-05	31477514
105	France	1POINT6	2025-06-13	978027159
106	France	BCB Payments (Europe)	2024-04-24	910768266
107	France	CENTRALPAY (tradenames: FIDELPAY, SETRAFI)	2019-06-03	442441630
108	France	CHECKOUT	2019-07-12	841033970
109	France	Circle Internet Financial Europe	2024-07-01	953990934
110	France	CNOVA PAY	2019-11-26	827802737
111	France	DEBLOCK	2023-11-23	948264163
112	France	EDENRED PAIEMENT	2015-01-13	789968245
113	France	EZYNESS	2017-02-09	522058544
114	France	Heuro (tradename: OUITRUST)	2021-12-02	833165863
115	France	LYDIA SOLUTIONS	2023-03-02	534479589

116	France	LYF	2014-02-14	330623414
117	France	MARKET PAY	2019-01-23	808389191
118	France	MERGE MONEY	2025-01-29	911052827
119	France	MON AMI POTO	2023-09-29	881431415
120	France	MORNING	2018-09-05	792235061
121	France	Okali	2021-03-26	890111776
122	France	SALVUS (tradenam: SCHUMAN FINANCIAL)	2024-11-21	920017134
123	France	Société financière du porte-monnaie électronique interbancaire	2015-12-30	422721274
124	France	Société Générale - Forge	2024-07-01	FR_ACPR!737174
125	France	SWAN	2020-06-04	853827103
126	France	SWILE PAYMENT	2022-08-23	898001672
127	France	Treezor	2016-06-21	807465059
128	France	UP COOP	2018-06-08	642044366
129	France	UP PAIEMENT	2023-10-27	951300169
130	France	W-HA	2013-09-05	433506433
131	France	WARI PAY	2013-01-30	450932710
132	France	XPOLLENS	2013-01-30	501586341
133	Greece	COSMOTE PAYMENTS	2020-07-09	800995166
134	Greece	EVERYPAY PAYMENT SERVICES	2024-07-26	800509341
135	Greece	OTRO PAY	2024-03-21	801587027
136	Greece	TORA WALLET	2018-07-23	800759225
137	Croatia	Aircash	2019-10-03	IEN116
138	Croatia	Erste Card Club	2011-12-16	IEN113
139	Croatia	Hrvatski Telekom	2011-09-12	IEN110
140	Croatia	PBZ CARD	2011-12-16	IEN112
141	Croatia	PRIMEX PAYMENTS	2022-03-11	IEN117
142	Hungary	Barion Payment	2013-09-23	25353192

143	Hungary	BinX Business Integrated NetworX	2022-06-30	27917727
144	Hungary	PAY TEN EU	2026-05-21	32633836
145	Hungary	Viva Payment Services	2020-08-03	27919750
146	Ireland	Booking Holdings Financial Services International	2022-04-20	C447372
147	Ireland	Coinbase Ireland	2019-10-09	C188493
148	Ireland	Currenxie Technologies	2025-03-03	C471225
149	Ireland	Decta	2024-03-19	C491504
150	Ireland	EML Money DAC (tradenname: Pecan Expense)	2018-07-11	C95957
151	Ireland	Facebook Payments International	2018-07-09	C148215
152	Ireland	Gemini Payments Europe	2022-03-14	C432664
153	Ireland	GVS Prepaid (Europe)	2019-10-21	C189313
154	Ireland	InterPay (tradenname: Pay to Study	2023-04-26	C42802
155	Ireland	Lumon FX Europe	2019-12-13	C186257
156	Ireland	Modulr FS Europe	2020-10-14	C191242
157	Ireland	Moneycorp Technologies	2020-06-24	C184118
158	Ireland	myPOS Limited	2022-09-16	C475122
159	Ireland	Navro Payments Europe	2024-02-02	C504018
160	Ireland	NoFrixion	2023-07-25	C458163
161	Ireland	OFX Payments Ireland	2020-12-16	C190174
162	Ireland	Optal Financial Europe (tradenname: WEX)	2019-03-08	C176000
163	Ireland	Paymentsense Ireland (tradenname: Dojo)	2023-11-22	C451387
164	Ireland	Payoma Ireland	2023-11-03	C447645
165	Ireland	Payoneer Europe	2019-12-23	C189473
166	Ireland	Paysafe Payment Solutions (tradenname: Skrill)	2019-03-05	C184986
167	Ireland	Paysafe Prepaid Services	2019-03-04	C185005
168	Ireland	PAYSEND EU DESIGNATED ACTIVITY COMPANY	2022-12-20	C443739

169	Ireland	Payward Ireland (tradename: Kraken)	2023-09-25	C453020
170	Ireland	PFS Card Services	2019-04-04	C175999
171	Ireland	Rippling Payments	2025-01-06	C513978
172	Ireland	Soldo Financial Services	2019-02-14	C179925
173	Ireland	Squareup International (tradename: Square)	2020-06-18	C184117
174	Ireland	Stripe Technology Europe	2019-03-22	C187865
175	Ireland	SumUp	2020-10-27	C195030
176	Italy	EDENRED (Undergoing liquidation)	2018-01-14	08342520965
177	Italy	ENEL X FINANCIAL SERVICES	2018-12-27	14897511003
178	Italy	FLOWE	2019-12-20	10917120965
179	Italy	HERCLE	2026-06-30	10942550962
180	Italy	HYPE	2020-02-19	02686590023
181	Italy	LIS PAY	2018-01-14	08658331007
182	Italy	MOONEY	2018-01-14	06529501006
183	Italy	NEXI PAYMENTS	2018-01-14	04107060966
184	Italy	NUMIA	2021-10-12	15539261006
185	Italy	POSTEPAY	2018-09-26	06874351007
186	Italy	TELEPASS PAY	2018-01-14	14070851002
187	Italy	TELEPASS	2022-05-01	09771701001
188	Italy	TERRA PAYMENT SERVICES	2023-08-04	12693460961
189	Italy	TPPAY	2023-08-01	12511320967
190	Italy	UNIPOLPAY	2021-07-05	03961561200
191	Lithuania	Paysera LT	2012-09-27	LB000251
192	Lithuania	Secure Nordic Payments	2018-11-27	LB000412
193	Lithuania	Lietuvos paštas	2011-03-01	LB000256
194	Lithuania	AWX Lithuania	2021-10-06	LB002102
195	Lithuania	Bebawa	2020-06-09	LB001973
196	Lithuania	BENKER UAB (tradename: BEM Europe)	2022-01-13	LB002125

197	Lithuania	CBI Money	2019-08-27	LB001901
198	Lithuania	Clearshift	2020-03-19	LB001955
199	Lithuania	Contomobile	2016-11-29	LB000252
200	Lithuania	Corporate Services	2018-03-13	LB000449
201	Lithuania	Curve Europe	2020-10-22	LB002003
202	Lithuania	Demivolt	2020-11-26	LB002037
203	Lithuania	DiPocket	2020-11-10	LB002009
204	Lithuania	E4F Money	2020-03-19	LB001960
205	Lithuania	Etapay	2019-05-30	LB001874
206	Lithuania	FinCause	2023-03-09	LB002187
207	Lithuania	Finci	2019-12-05	LB001933
208	Lithuania	Foxpay	2017-09-28	LB000418
209	Lithuania	FUNDSTR	2020-11-10	LB002008
210	Lithuania	Google Payment Lithuania	2018-12-20	LB000486
211	Lithuania	GPS Capital Markets Europe	2021-11-25	LB002116
212	Lithuania	Ibsettle	2017-03-29	LB000404
213	Lithuania	International Fintech	2016-11-29	LB000245
214	Lithuania	KogoPay	2021-03-04	LB002065
215	Lithuania	Nayax Europe	2021-04-29	LB002078
216	Lithuania	Neo Finance	2018-10-30	LB000247
217	Lithuania	Newrails	2020-06-04	LB001967
218	Lithuania	NEXTEDGE	2017-02-14	LB000244
219	Lithuania	Nikulipe	2020-03-31	LB001958
220	Lithuania	Okeo Payments	2020-08-13	LB001991
221	Lithuania	Opal Transfer EU	2019-10-03	LB001915
222	Lithuania	Payhawk Financial Services	2023-07-11	LB002200
223	Lithuania	Paylar	2019-03-05	LB001876
224	Lithuania	PAYMONT	2021-01-28	LB002054

225	Lithuania	Paynt	2015-09-29	LB000250
226	Lithuania	Payswix	2017-12-08	LB000434
227	Lithuania	Paywho	2021-04-15	LB002075
228	Lithuania	PCS Transfer	2019-07-23	LB001895
229	Lithuania	Revolut Payments	2018-11-20	LB000484
230	Lithuania	Sezzle Lithuania	2021-02-08	LB002063
231	Lithuania	SumUp EU Payments	2019-08-27	LB001900
232	Lithuania	Transactive Systems	2018-01-16	LB000443
233	Lithuania	TRUSTCOM FINANCIAL	2017-12-21	LB000438
234	Lithuania	BW SYSTEM	2021-04-29	LB002079
235	Lithuania	ConnectPay	2018-01-16	LB000440
236	Lithuania	deVere E-Money	2017-03-02	LB000417
237	Lithuania	DRUSVALAS	2021-12-21	LB002122
238	Lithuania	DV Payment	2020-01-15	LB001941
239	Lithuania	Elektroninių mokėjimų agentūra	2017-09-20	LB000417
240	Lithuania	Elektroninių pinigų bitė	2021-06-03	LB002088
241	Lithuania	Epayblock	2019-09-19	LB001911
242	Lithuania	Contis	2019-07-23	LB001896
243	Lithuania	Finolita Unio	2019-02-05	LB000490
244	Lithuania	Glocash Payment	2017-11-21	LB000431
245	Lithuania	International Payment Union	2018-07-25	LB000468
246	Lithuania	Lux International Payment System	2021-02-18	LB002061
247	Lithuania	Maneuver LT	2018-03-29	LB000453
248	Lithuania	NEOCARD	2018-03-29	LB000451
249	Lithuania	NexPay	2017-10-10	LB000428
250	Lithuania	NIUM EU	2017-09-28	LB000420
251	Lithuania	NS Pay	2024-05-16	LB002250
252	Lithuania	Nuvei	2019-07-23	LB001894

253	Lithuania	PanPay Europe	2017-09-14	LB000432
254	Lithuania	PAYRNET	2020-08-28	LB001994
255	Lithuania	PAYTEND EUROPE	2018-11-27	LB000480
256	Lithuania	Perlas Finance	2015-10-29	LB000248
257	Lithuania	Pervesk	2017-11-06	LB000426
258	Lithuania	PHOENIX PAYMENTS	2018-11-20	LB000477
259	Lithuania	Pyrros Lithuania	2018-07-25	LB000464
260	Lithuania	Rebellion Fintech Services	2019-02-05	LB000491
261	Lithuania	Settek	2019-12-13	LB001940
262	Lithuania	Seven Seas Europe	2017-12-21	LB000437
263	Lithuania	Silvergate LT	2019-05-30	LB001875
264	Lithuania	SONECT Europe	2019-04-25	LB000500
265	Lithuania	Speedyteller	2019-12-05	LB001935
266	Lithuania	TransferGo Lithuania	2018-07-10	LB000461
267	Lithuania	Walletto	2018-03-29	LB000452
268	Lithuania	B4B Payments Europe	2020-11-26	LB002020
269	Lithuania	BLUE EMI	2022-10-11	LB002168
270	Lithuania	Guru Pay	2019-11-25	LB001929
271	Lithuania	Hokodo (Tradenname: HOKODO)	2019-01-21	LB000489
272	Lithuania	Monavate	2022-03-31	LB002139
273	Lithuania	Nandi Finance	2020-02-28	LB001951
274	Lithuania	SatchelPay	2018-03-06	LB000448
275	Lithuania	STANHOPE FINANCIAL	2020-12-17	LB002039
276	Lithuania	TeslaPay	2018-07-25	LB000463
277	Lithuania	Travel Union	2020-06-04	LB001966
278	Lithuania	ZEN.COM	2018-05-24	LB000457
279	Lithuania	Valyuz	2018-03-29	LB000454
280	Lithuania	Verified Payments	2018-02-13	LB000446

281	Lithuania	Via Payments	2017-10-10	LB000421
282	Lithuania	Vinted Pay	2023-09-25	LB002214
283	Lithuania	Wallter	2018-03-13	LB000450
284	Lithuania	Wittix	2019-05-30	LB001873
285	Lithuania	WITTY GLOBAL	2020-12-23	LB002046
286	Luxembourg	3S Money	2022-07-21	W00000016
287	Luxembourg	AIEU Services	2018-12-21	W00000009
288	Luxembourg	Amazon Payments Europe	2010-09-24	W00000001
289	Luxembourg	Bridge Building	2026-06-29	W00000024
290	Luxembourg	Coinbase Luxembourg	2026-03-05	W00000022
291	Luxembourg	CPS Europe	2024-12-16	W000000019
292	Luxembourg	Dock Financial	2019-03-27	W00000011
293	Luxembourg	dtcpay Luxembourg	2025-10-29	W00000020
294	Luxembourg	J. P. Morgan Mobility Payments Solution	2017-12-04	W00000008
295	Luxembourg	LianLian Europe	2024-05-15	W000000018
296	Luxembourg	MANGOPAY	2012-12-31	W00000005
297	Luxembourg	Mercedes pay	2012-05-03	W00000003
298	Luxembourg	PingPong Europe	2020-10-23	W00000014
299	Luxembourg	Ripple Payments Europe	2026-01-29	W00000021
300	Luxembourg	Satispay Europe	2019-03-21	W00000010
301	Luxembourg	Standard Chartered Luxembourg	2026-06-25	W00000023
302	Luxembourg	VIVID MONEY	2020-11-09	W00000015
303	Luxembourg	Wallee Europe	2016-08-23	W00000007
304	Latvia	APOPERATIONS	2025-03-26	40203416512
305	Latvia	NorthernTech	2026-04-28	50203650291
306	Latvia	Mobilly	2020-03-26	40003654405
307	Latvia	Transact Pro	2014-06-20	41503033127
308	Latvia	Xpate	2023-10-05	40203411426

309	Latvia	Dukascopy Payments	2015-07-29	40103794693
310	Latvia	MONELIQ EUROPE	2026-03-03	40203665454
311	Latvia	Paytegra	2024-12-28	40203574742
312	Latvia	GR8 PAY (Tradename: GR8 money)	2025-12-10	50203643321
313	Latvia	Mintos Payments	2021-08-17	44103143397
314	Latvia	PACE FS	2025-06-18	40203610348
315	Latvia	TigSiPay	2024-05-29	40203344731
316	Malta	Alpha FX Europe	2021-03-05	C 96623
317	Malta	ALT21 Europe	2025-03-13	C 109724
318	Malta	Andaria Financial Services	2021-05-19	C 97170
319	Malta	BALLINGER EU	2023-04-03	C103978
320	Malta	BP23 PAY	2024-04-03	C 106323
321	Malta	C2D PAYMENT SOLUTIONS	2021-02-04	C 91485
322	Malta	Calida Financial	2024-08-19	C 102288
323	Malta	CEEVO FINANCIAL SERVICES	2013-09-05	C36102
324	Malta	DLOCAL	2016-11-14	C77538
325	Malta	EM@NEY	2013-04-04	C55558
326	Malta	EMP SYSTEMS	2015-06-03	C64728
327	Malta	EPG FINANCIAL SERVICES	2016-09-02	C68611
328	Malta	eToro Money Malta	2021-09-14	C97952
329	Malta	Fast Shift	2026-06-22	C91591
330	Malta	Finance Incorporated	2014-04-23	C55838
331	Malta	FINXP	2015-07-14	C65783
332	Malta	Foris MT	2021-06-21	C 90348
333	Malta	handi.cash	2015-06-02	C70142
334	Malta	IDT SERVICES	2025-01-22	C106164
335	Malta	iQash	2025-07-11	C 83377
336	Malta	Koala Money	2021-08-12	C98080

337	Malta	MELLIFERA KARTIERA	2024-11-20	C 107685
338	Malta	MIFINITY MALTA	2020-01-10	C64824
339	Malta	MONEY + CARD	2015-08-14	C71597
340	Malta	Money Blink	2025-07-15	C 112338
341	Malta	MONEYBASE	2018-11-27	C87193
342	Malta	MTACC	2015-09-28	C71976
343	Malta	Nium Financial Services	2021-07-08	C 98342
344	Malta	Openpayd Financial Services	2019-05-06	C 75580
345	Malta	PAPAYA	2012-04-30	C55146
346	Malta	Paydo EU	2024-10-24	C 109162
347	Malta	PAYFUTURE FS	2025-03-13	C 107340
348	Malta	Payhound	2026-03-02	C 86493
349	Malta	PH EMI	2024-12-09	C 110242
350	Malta	Stable mint	2024-08-05	C 109060
351	Malta	StablR	2024-06-21	C 104007
352	Malta	SYSPAY	2011-10-24	C51532
353	Malta	System Pay Services	2016-02-02	C66961
354	Malta	Transact Payments	2020-10-22	C 91879
355	Malta	Trumia	2023-05-29	C 96757
356	Malta	UNIONGOLDENPAY	2017-11-10	C74150
357	Malta	Valletta Credit Finance Corporation	2012-09-13	C54426
358	Malta	Weavr (Europe)	2024-07-22	C 98895
359	Netherlands	AFT EU	2025-09-16	R197650
360	Netherlands	Airwallex	2021-05-03	R179622
361	Netherlands	Aplauz	2023-02-15	R180692
362	Netherlands	Argentex	2022-07-29	R182875
363	Netherlands	Currencycloud	2020-07-03	R142701
364	Netherlands	Fiat Republic	2023-12-11	R190553

365	Netherlands	FINOM Payments	2021-11-13	R180074
366	Netherlands	Hillgate Finance	2026-05-21	R200389
367	Netherlands	iLedgends (Tradenname: iLedgends/emoni)	2026-05-21	R201891
368	Netherlands	Intersolve Payments	2019-02-19	F0027
369	Netherlands	Mews Financial Services	2026-07-29	R202009
370	Netherlands	Modulr Finance	2021-12-24	R182870
371	Netherlands	Mollie	2025-02-03	F0038
372	Netherlands	Mondu Financial Services	2024-08-09	R193672
373	Netherlands	Nium Europe	2025-02-03	R193543
374	Netherlands	Orenda FS	2026-07-02	R199952
375	Netherlands	pay.cetera	2023-10-26	R189095
376	Netherlands	Payoneer Europe	2019-06-03	R161387
377	Netherlands	Privalgo	2025-07-31	R196968
378	Netherlands	Quantoz Payments	2023-10-26	R186418
379	Netherlands	Rewire EU	2020-12-17	R161025
380	Netherlands	Tipalti	2023-10-26	R185924
381	Netherlands	Uber Payments	2019-04-04	R139472
382	Netherlands	WEX Europe	2019-10-18	R142613
383	Netherlands	World First (tradenames: WorldFirst Nederland, WorldFirst Deutschland, WorldFirst België, WorldFirst France)	2020-04-16	R161090
384	Netherlands	XTransfer	2025-04-16	R194054
385	Netherlands	XXImo Financial Services	2023-06-15	R187462
386	Netherlands	Yoursafe (tradenames: Yoursafe, Bitsafe, Yoursafe Payments, etc.)	2019-10-23	F0025
387	Netherlands	ZEBEDEE EUROPE	2025-07-24	R194916
388	Netherlands	zerohash europe	2026-05-21	R193684
389	Poland	STABILLON (ex-Billon Solutions)	2020-04-09	5272811301
390	Portugal	MARTRUST EUROPE	2023-03-01	7501

391	Portugal	Universo	2015-07-16	7500
392	Romania	CAPITAL FINANCIAL SERVICES	2013-04-25	22170545
393	Romania	FILBO PAY	2024-03-25	47570431
394	Romania	HEYBLU FINANCIAL SERVICES	2015-12-21	33851267
395	Sweden	Intergiro Intl	2019-07-05	48003
396	Sweden	iZettle	2019-07-05	45505
397	Sweden	Jifiti Patorai	2023-10-12	559419-5314
398	Sweden	Mynt	2021-06-23	82814
399	Sweden	Smart Refill i Helsingborg	2019-09-26	45568
400	Sweden	Steven	2019-07-05	48004
401	Sweden	Talkremit	2021-07-23	5924
402	Slovenia	DINARO	2021-11-02	8640084000
403	Slovenia	Petrol Pay	2018-12-18	6853633000
404	Slovenia	Telekom Slovenije, d. d.	2018-09-11	5014018000
405	Slovakia	SKPAY, a. s.	2018-07-04	46552723