

## **Book and conference: Digital Payments 2016 – A Payment Revolution** **Authors, editors and experts discuss the future of payments in Frankfurt am Main**

**Eschborn, 9 November 2016.** Marcus W. Mosen, CEO of Concardis GmbH, Professor Jürgen Moormann, Concardis Professor at the Frankfurt School of Finance and Management, and Dietmar Schmidt, Managing Director of mexxon consulting GmbH & Co. KG, present their eponymous collection of essays on 10 November at the conference 'Digital Payments 2016 – A Payment Revolution' held in the Frankfurt School. The reference work investigates the latest trends and most urgent questions relating to cashless payment processes.

At the conference the publishers Mosen, Moorman and Schmidt will discuss current developments in the payment sector in greater detail with other industry experts. New business models and processes will be examined, as well as real-life examples. As a platform for cross-sector dialogue, the conference gets ambitious young start-ups talking with established companies.

Participants include Carl-Ludwig Thiele, Member of the Executive Board of Deutsche Bundesbank, Frank Vahldiek, Director Consumer Services & Innovation at Vodafone Deutschland, and Ralf Gladis, Managing Director of Computop Wirtschaftsinformatik GmbH. At the conference you will also meet contributing authors including Miriam Wohlfahrt, founder of RatePAY, and Niklas Bartelt, Managing Director of paydirekt.

'The payment industry is in a process of disruption caused by digitalisation. This alters the question of range and makes it necessary to think in terms of completely new business models and processes. The innovation rate has increased sharply, new competitive situations are emerging and the industry is consolidating. "Digital Payments – A Payment Revolution" is the first reference book to focus on this disruption and to investigate and analyse it from an institutional, regulatory, commercial and technological perspective,' says Mosen.

Moormann emphasises: 'The enormous changes in the payments market are still being completely underestimated. But widespread smartphones, fast data transmission technologies and the digitalisation of business processes are giving cashless payments an enormous boost. Then there is the disruptive change coming from PSD2, instant payments and blockchain technology, which will not only affect the financial sector, but also retailers and everyday customer behaviour.'

Schmidt is convinced: 'The payment industry cannot escape the digitalisation of customers and their new demands. The increasing diversity and globalisation of payment methods, combined with security aspects, are a challenge to providers to offer suitable payment methods and to protect themselves against fraud. At the same time the legal environment is becoming more international, as shown by the new European General Data Protection Regulation. Providers who can analyse digital customer profiles in line with these regulations will best be able to predict the demands of tomorrow's customers and will dominate the market.'

The reference book is published by Frankfurt School Verlag and can be purchased from the e-bookshop on the website [www.frankfurt-school-verlag.de](http://www.frankfurt-school-verlag.de) or from face-to-face and online booksellers (420 pages, €69.90, ISBN 978-3-95647-073-8). It is also available as an e-book.

If you would like a review copy, please contact Christian Drixler, Head of Corporate Communications at Concardis GmbH.

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**About Concardis**

Concardis is one of Europe's leading payment service providers. With over 30 years' experience in payment processing, the company offers intelligent solutions to meet all the requirements of modern cashless payment processes. The service accepts payments made with all major credit and debit cards, and includes card terminals and contactless payment processes for face-to-face retailers, innovative solutions for e-commerce and m-commerce, as well as support in the form of customer management. When it comes to high-performance payment solutions, Concardis is the provider of choice for some 110,000 customers at 210,000 locations and with more than 470,000 connected terminals.