

## Public Information:

### Welcome to our new Members Comgate (CZ) and Goerg law firm (DE)

Munich, 19 June 2024

The EPSM Board welcomes very much

- Comgate, a merchant PSP, payment institution and acquirer (since 2023) based in the Czech Republic, and
- the law firm Goerg, based in Cologne, Germany, as a new EPSM members.

Goerg will be represented by its partner Dr. Matthias Terlau, who is a renowned expert on payment law in Germany.

In total, we are now 70 members at the non-profit trade association EPSM.

#### More information on Comgate:

<http://www.comgate.cz/>

<https://www.linkedin.com/company/comgate/>

“We are a Czech company that has been operating since 2000. We provide services as a regulated entity - Payment Institutions under the supervision of the Czech National Bank. We provide payment services for our customers - a payment gateway for e-shops and payment terminals to stores.

#### Fair payment gateway

The ComGate payment gateway brings fair business conditions for e-shops of all sizes. Commissions from transactions decrease according to the achieved turnover. Our customers accept online payments by payment cards or bank buttons in the Czech Republic, Slovakia or Poland.

#### Universal payment terminals

Our payment terminals accept regular payment cards as well as meal voucher and benefit system cards. Our customers can rely on fair business conditions and transparent prices. We send money daily to an account at any bank.”

#### More information on Görg:

<http://www.payment-law.eu/>

<https://www.linkedin.com/in/matthias-terlau-a921a11/>

#### “About

Matthias Terlau is partner in the banking group of Goerg in Germany. One focus is the advice on payment services law and other regulatory law for payment services providers, credit card companies and industrial enterprises. He advises German and international banks and companies on payment processing questions and the issuance of credit and debit cards, payment transactions and alternative payment methods. Also established and young technology and ecommerce companies rank among his clients in the field of the structuring of so-

called FinTech-business models. Please also refer to [www.payment-law.eu](http://www.payment-law.eu).

After his studies in Münster, Lausanne, Cologne, Straßburg and London, Matthias was first a foreign associate with a US law firm and then an associate and later a junior partner at Graf von Westphalen Fritze & Modest, from August 2001 to August 2018 a partner at Osborne Clarke. He became a partne at Goerg in September 2018.

Dr. Matthias Terlau was a lecturer on securities law at the Rhinish University of Applied Sciences in Cologne, an author of several articles in prominent handbooks on securities laws and corporate law. He published several articles on payment regulation and anti-money laundering law. He is the co-editor of a handbook on payment services regulation.”

## About the EPSM:

EPSM is a non-profit trade association mainly for acquirers and other payment acceptance providers in the SEPA region.

As a non-for-profit organization, it provides a cost-effective interest representation and general information exchange on payment topics to its members.

Since its founding in April 2005, the focused EPSM has grown to more than 65 EPSM members with headquarters in 16 European countries (AT, BE, CH, CY, CZ, DE, FR, GR, HU, IE, IT, LU, LT, NL, SE, UK) and in the USA. There are voting (ordinary) members, like acquirers, payment network operators, and internet payment providers, and non-voting (extra-ordinary) members, like payment schemes, service providers, and terminal manufacturers.

In 2022 and 2023, resuming after the Corona break, there have been physical EPSM Meetings with app. 40 participants and external speakers, in Prague (Czech Republic), Munich (Germany), Milan (Italy), Frankfurt (Germany) and Zurich (Switzerland). Summaries can be found on the EPSM web presence ([www.epsm.eu/meetings](http://www.epsm.eu/meetings)).

For 2024, three physical meetings are planned. In addition, 4 virtual meetings are planned with typically 50 participants from more than 10 European countries.

Recent new members have been Toast (United States) and Castles Europe (Italy).

The association has been in contact with the European Commission, the ECB, the EBA, other European and national organisations and actively taken part in several consultations.

EPSM representatives are active in the EU Payment Systems Market Expert Group (PSMEG), the global PCI SSC Board of Advisors (PCI BoA), and in the EU Intellectual Property Observatory (EUIPO). EPSM is an observer to the European Payment Institutions Federation (EPIF).

The services for members include typically three EPSM Meetings per year with external speakers, up-to-date information by e-mail, a homepage with a non-public intranet, virtual Working groups on AML Compliance, CESOP, and SCA.

For more information, please visit: [www.epsm.eu](http://www.epsm.eu) our public LinkedIn-page or contact:

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