



LFA

Lithuanian
Fintech
Association

ACTIVITY REPORT

2025

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LETTER FROM THE CHAIR OF THE BOARD



Dear Members, Partners, and Stakeholders,

The past year has been defined by strong regulatory impact, constructive dialogue with policymakers at both national and EU levels, continued growth of our community, and a clear focus on reducing administrative burdens while strengthening the competitiveness of Lithuania's fintech sector.

Advocacy remains central to our mission. In 2025, our engagement delivered tangible results. Amendments to the Law on Credit Related to Real Estate allowed legal entities to invest in real estate-backed loans via P2P platforms without individual limits, thereby accelerating loan funding and broadening investor participation. Furthermore, changes to the Law on Payments simplified access to direct participation in payment systems, reducing barriers for financial institutions.

In the AML/CFT field, our proposals led to the removal of apostille requirements during remote onboarding, the introduction of more proportionate authorization rules, and improvements to risk management guidelines for EMIs and PIs. Our input to European consultations, including PSD3 and the Customer Due Diligence standards, was reflected in final or draft texts, notably enabling the safeguarding of funds at central banks under PSD3. Likewise, we contributed to both the XIX and XX Government Programme Action Plans, ensuring that measures aimed at strengthening sector competitiveness and reducing administrative burdens were incorporated.

Throughout the year, we maintained active dialogue with the Government, the Parliamentary Committee on Budget and Finance, the Office of the President, the Bank of Lithuania, the Financial Crime Investigation Service, and the State Tax Inspectorate. At the European and international levels, we engaged with DG FISMA, the European Banking Authority, the European Securities and Markets Authority, the EU Anti-Money Laundering Authority, the European Commission Representation in Lithuania, and the International Monetary Fund. These efforts ensure that Lithuania's fintech sector remains visible and influential in shaping EU-level policy.

Additionally, we organized a broad program of quarterly AML and Compliance meetings, regulatory consultations, and specialized training sessions covering risk management, reporting, competition law, safeguarding of client funds, governance, and inspection preparedness. At the same time, business events for MiFID, EMI/PI, and MiCA licence holders fostered peer exchange, while Journalists' Breakfasts strengthened informed public dialogue.

Furthermore, we contributed to the review of the Fintech Action Plan, provided input to the Bank of Lithuania's 2030 Payments Strategy, submitted proposals related to CENTROLink development, and supported SEPA Request-to-Pay implementation. Across all initiatives, our focus remained clear: proportional regulation, reduced administrative burden, and sustainable sector growth.

The Association continued to expand significantly, welcoming numerous new members, including international and domestic fintech companies, credit institutions, and crypto-asset service providers. This growth reflects the trust placed in our work and the value we bring to the ecosystem.

Looking ahead, we remain committed to proactive advocacy, constructive supervisory dialogue, and strengthening Lithuania's competitiveness as a leading fintech hub. The progress achieved this year demonstrates what can be accomplished through a unified and engaged community.

Thank you for your continued trust and cooperation. Together, we are shaping a resilient and innovative future for fintech in Lithuania and beyond.

Sincerely,
Chair of the Board
Asta Grigaitytė

RESULTS OF THE 2025 ASSOCIATION MEMBER SURVEY

Satisfaction with the Association membership

The primary goal of the Association is to remain close to its members and effectively reflect the key needs of the Fintech sector. To ensure we stay aligned with these expectations, we conduct an annual member survey to gather feedback and continuously improve our performance year after year.

In 2025, compared to 2024, member satisfaction increased across all areas of the Association's

activities. The most significant growth was observed in members' confidence that the Association adequately represents the interests of the fintech sector (+0.4 p.p.), as well as in overall satisfaction with the Association's activities (+0.3 p.p.). The highest satisfaction levels were recorded in administration, the strategic goals set by the 2024–2026 Board, and the Association's ability to create positive value for its members – each achieving a strong rating of 4.8 out of 5.



Figure 1. 42 respondents, participation rate – 60%. Measurement: ranking from 1 (not satisfied) to 5 (very satisfied)

Key benefits of being a member

Each year, members identify the most valuable benefits of Association membership. Although ratings vary slightly year to year, the top three benefits remain consistent: lobbying and participation in the legislative process (79%), having a united voice when engaging with public

authorities (75%), and faster access to relevant information (70%). As strengthening members' maturity and competence remains a priority, we continue to enhance knowledge sharing, training, and networking opportunities.

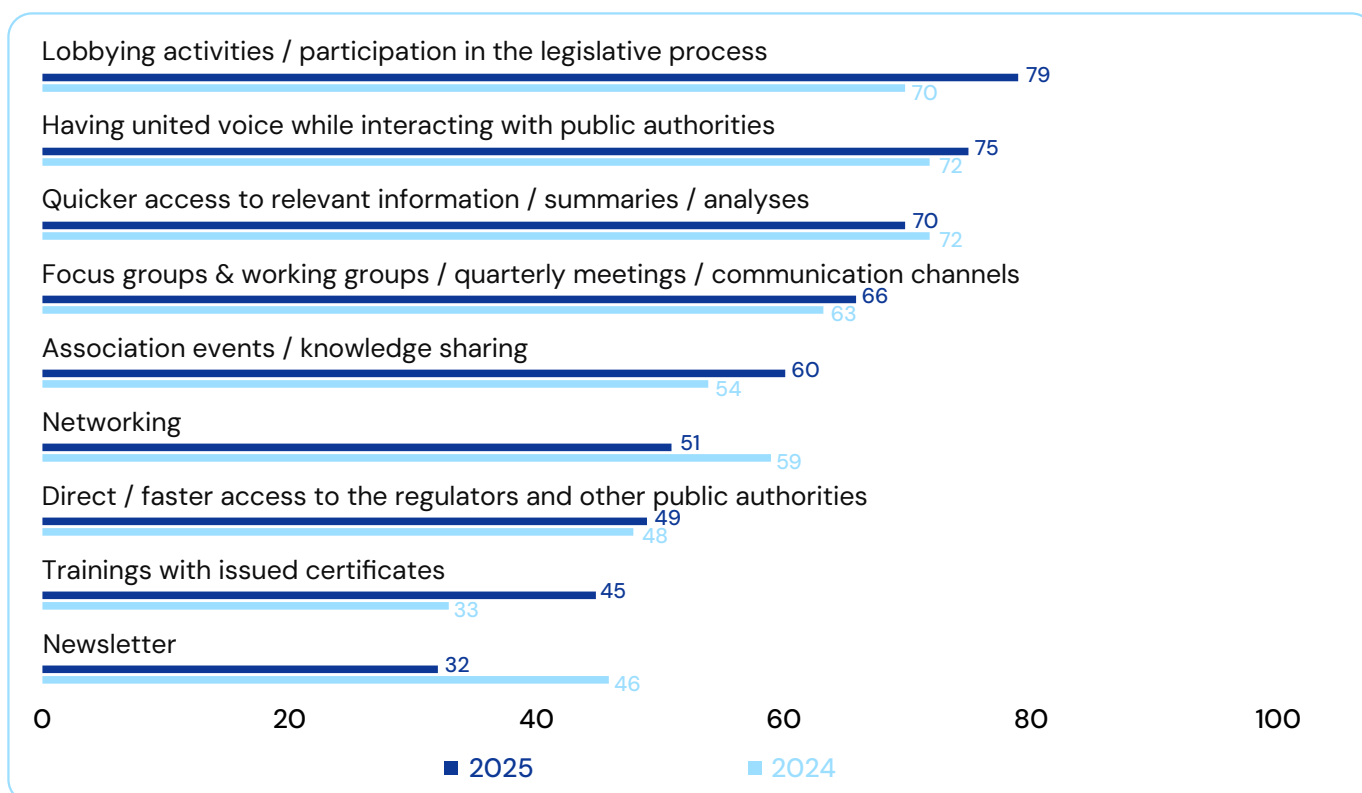


Figure 2. 42 respondents, participation rate – 60%. Measurement: % of respondents.

Main challenges of the Association members

The 2025 survey results indicate an overall decrease in the perceived level of challenges across most areas, suggesting that the sector is becoming more adaptable and resilient to external pressures.

Nevertheless, regulatory and compliance-related matters remain the most significant concerns. Managing regulatory and administrative burdens was identified as the main challenge (3.8), followed

by understanding regulatory requirements and expectations, ensuring proper AML/CTF procedures, expanding the client portfolio, and ensuring proper risk management (all 3.5).

In 2025, three new challenge areas were introduced, two of which – both related to regulatory requirements – were immediately ranked among the most challenging, reaffirming that regulatory complexity remains the sector's primary pressure point.

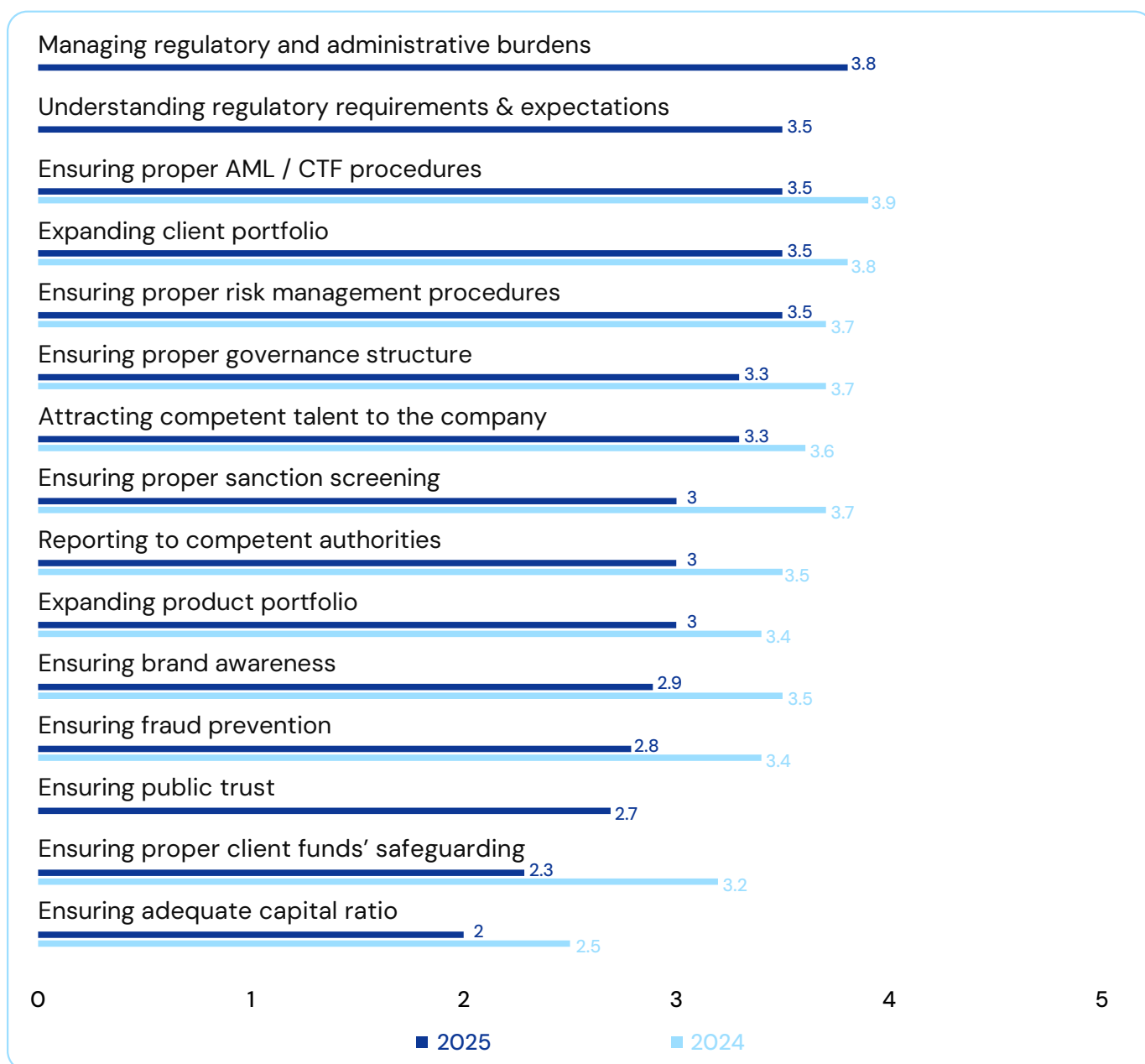


Figure 3. 42 respondents, participation rate – 60%. Measurement: ranking from 1 (not challenging) to 5 (very challenging)

PERFORMANCE INDICATORS



Mission

The mission of the Association is to unite and support the licensed Fintech companies in Lithuania and EEA, to protect their interests, to create favourable conditions for their operations, development, and growth, to promote the highest standards of risk management and compliance, and to represent Lithuania as the global Fintech centre.



Goals

Represent and advocate the interests of the Association members

Enhance reputation of the Fintech sector

Key Performance Indicators

KPI	TARGET	RESULT
Avg. member satisfaction	4.5	4.7 ↑ +0.2
Fintech inclusion in the Government Programme	YES	YES
% of (partly) approved Association's legal proposals	50%	68% ↑ +18
No. of member training with an avg. rating of at least 4	5	6 ↑ +1
% of positive messages about Fintech sector in the media	90%	International media: 86% ↓ -0.4 Lithuanian media: 89% ↓ -0.1

Average member satisfaction

Average member satisfaction has demonstrated consistent and significant growth over the past three years. The rating increased from 3.9 in 2023 to 4.4 in 2024 and reached 4.7 in 2025 – an overall improvement of 0.8 p.p. since 2023. Notably, the 2025 result exceeded the Association's KPI target of 4.5 by 0.2 p.p., reflecting strong performance and sustained member confidence.

Fintech inclusion in the Government Programme

The Fintech sector is addressed in Measure 1.1.10 of the Implementation Plan of the Programme of the Twentieth Government of Lithuania, aiming to strengthen competitiveness through proportionate, risk-based regulation, reduced administrative burden, and effective transposition of EU legislation into national law.

Percentage of (partly) approved Association's legal proposals

The Association actively contributes to the legislative process by advocating for sector interests and promoting Fintech-friendly regulation. In 2025, it strengthened relationships with key institutional and political stakeholders, proposed necessary legal amendments, and submitted 45 legal opinions. As a result, 68% of the Association's proposals were fully (64%) or partially (4%) accepted – a 13 p.p. increase compared to 2024.

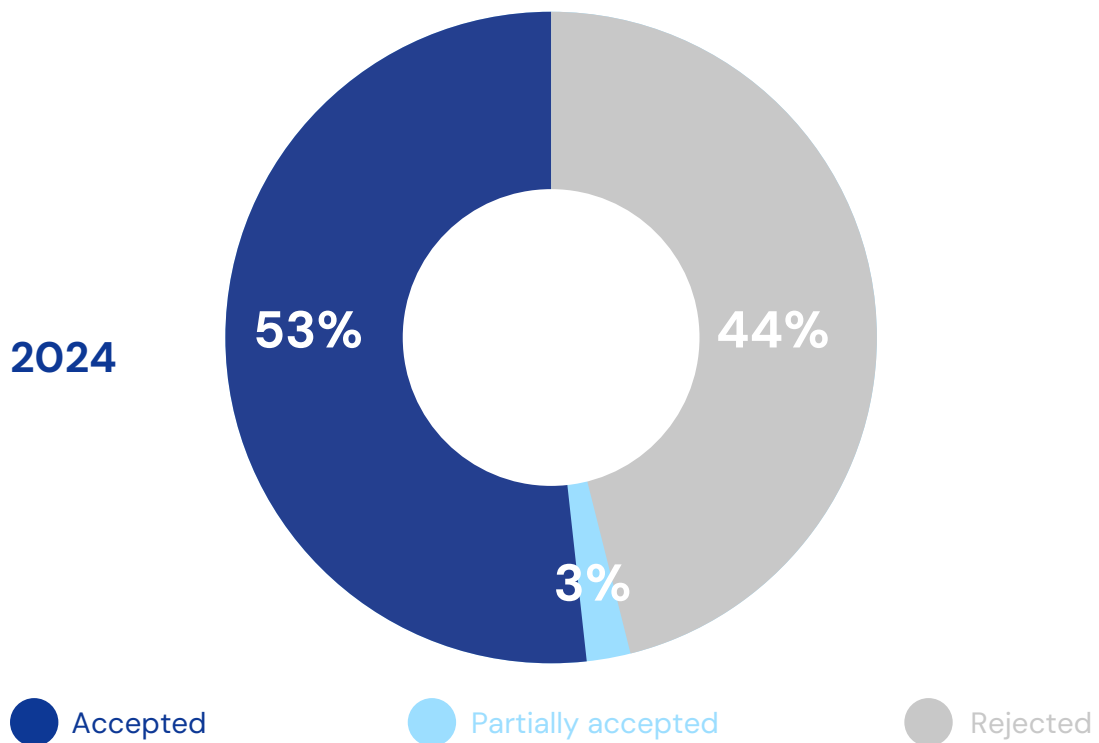
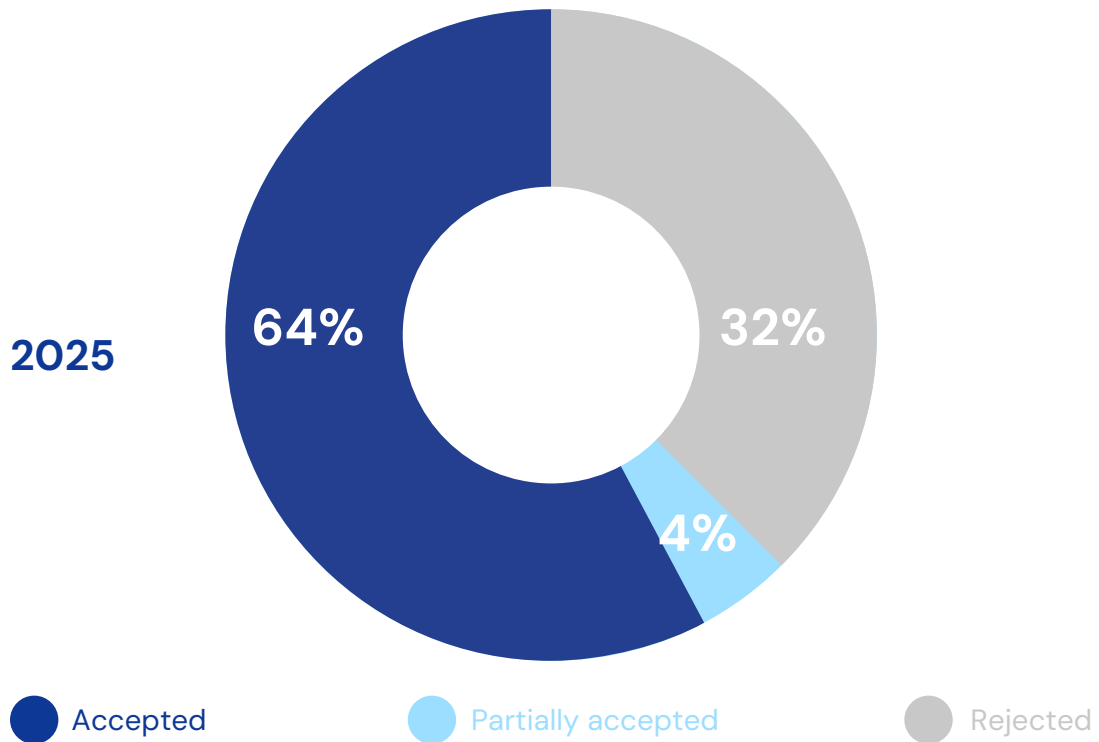
No. of member training with an avg. rating of at least 4

In 2025, the Association organized six training sessions, achieving an average rating of 4.7. These included three risk management sessions (4.9), training on source of wealth and source of funds (4.5), investment of client funds (4.5), governance, audit and compliance (4.6), governance for board members and C-level executives (4.8), and management of conflicts of interest (4.9).

Percentage of positive messages about Fintech sector in the media

Overall PR performance is monitored by Invest Lithuania. According to its 2025 report, Lithuanian Fintech was mentioned 287 times in international media – a 43.7% decrease compared to 2024. Of these mentions, 85.7% were positive, 7.0% neutral, and 7.3% negative. In Lithuanian media, the sector was mentioned 1,080 times, representing a 10% increase compared to 2024. Of these mentions, 88.9% were positive, 9.4% neutral, and 1.7% negative. While sentiment remains largely positive, the significant decline in international visibility indicates a need for stronger and more proactive communication efforts.

LEGISLATIVE BAROMETER



KEY REGULATORY ACHIEVEMENTS

Law on Payments – Access to Payment Systems

Amendments to the Law on Payments were introduced to better align with EU regulation, facilitating direct access of non-bank payment service providers to payment systems. The requirement for a mandatory independent audit was replaced with a self-assessment mechanism, with external expert review required only upon request by the supervisory authority.

Resolution on Governance, Internal Controls and Safeguarding

Numerous amendments were introduced to the Bank of Lithuania's Resolution No. 247 on Governance, Internal Controls and Safeguarding, reflecting the association's input during the consultation process. Key changes include postponement of the implementation date by 8 months to 1 January 2026; removal of the 7.5% safeguarding concentration limit; increase of the investment limit for client funds from 50% to 70%; and expansion of eligible investment assets (e.g. inclusion of money market funds), alongside the introduction of a weighted average maturity of 3 years.

Risk Management Guidelines

Risk Management Guidelines were revised following extensive feedback from the Association, introducing a more proportionate approach that reflects the growth stage of entities.

Anti-Money Laundering Law – Removal of Apostilles

Amendments to the Law on the Prevention of Money Laundering and Terrorist Financing removed the requirement to obtain an apostille on a power of attorney issued in an EU Member State.

Law on Credit Related to Real Estate – P2P Lending Market

Amendments to the Law on Credit Related to Real Estate, initiated by the Association, were adopted, allowing legal entities to invest in real estate-backed loans via P2P platforms without individual limits, thereby accelerating loan funding and broadening investor participation.

Payment Services Directive – Safeguarding

Amendments to the third Payment Services Directive (PSD3) were introduced, overturning the European Central Bank's position and reinstating the recognition of client funds held in central bank-operated payment systems as compliant with safeguarding requirements; these changes are expected to come into force in mid-2028.

Customer Due Diligence RTS

The Association actively participated in the public consultation on the Customer Due Diligence Regulatory Technical Standards by submitting detailed comments. In the final version adopted by the European Banking Authority, most of the issues raised were successfully addressed. Notable improvements include the removal of the requirement to collect a natural person's city of birth, simplification of the multilayered structure to three levels, and recognition of driver's licences as valid identification documents, among others.

Recommendations to Improve the Inspection Process

Recommendations for improving the inspection process were prepared and submitted to the Bank of Lithuania, with implementation already underway. Key improvements include enhanced feedback during inspections, clearer and more consistent reporting, introduction of quality control mechanisms, and increased transparency through standardized templates and digital tools, alongside clearer guidance on remediation plans.

SUMMARY OF ACTIVITIES

JANUARY

- The Association submitted comments on the Consumer Credit Law relevant to peer-to-peer lending platforms. This was followed by four additional meetings with the Bank of Lithuania and the Ministry of Finance, resulting in two major changes to the final text: the abolition of the investment cap for legal entities and a revision of the fee calculation methodology (the 30/70 rule was changed to 50/50).
- The Association submitted proposals to the XIX Government Programme Action Plan, which were subsequently reflected in a measure aimed at increasing the sector's competitiveness and addressing barriers to further development.
- The Association, in partnership with the Bank of Lithuania, hosted an online event on the new Verification of Payee initiative at CENTROLink.
- The Association hosted its annual Winter Fest for members.
- Robinhood, Finbee, and Savy joined the Association as members.

FEBRUARY

- Based on the work of the KYB Focus Group, the Association submitted comments on the need to amend the Anti-Money Laundering and Counter-Terrorist Financing Law to reduce the administrative burden imposed on financial institutions. As a result, the requirement to collect apostilles during remote onboarding was removed.
- The Association submitted comments to the Ministry of Economy and Innovation regarding the administrative burden identified by the fintech sector.
- The Association submitted comments on the Bank of Lithuania's Resolution on the Approval of the Rules Governing the Submission, Examination, and Issuance of Authorisations for Financial Market Participants. As a result, the rules were amended so that apostilles are required only where there are no other means to verify the authenticity of the documents provided.
- The Association, in partnership with the Bank of Lithuania and Sekasoft, hosted an event on improving reporting quality.
- The Association, in partnership with the Bank of Lithuania and the Financial Crime Investigation Service, hosted an event for the EMI/PI sector dedicated to presenting the National Risk Assessment results.
- The Association hosted an online meeting with DG FISMA aimed at presenting Lithuania's fintech sector.
- The Association, in partnership with the Bank of Lithuania, hosted an event on Request-to-Pay.
- The Association held meetings with members of the XIX Government, including Mr Gintautas Paluckas, Prime Minister of Lithuania; Mr Kristupas Vaitiekūnas, Vice-Minister of Finance; Mr Lukas Savickas, Minister of Economy and Innovation; and Mr Gintaras Aliksandravičius, Vice-Minister of the Interior.
- The Association met with the team of advisors to the President of the Republic of Lithuania.
- The Association met with Mr Algirdas Sysas, Chair of the Committee on Budget and Finance of the Parliament of the Republic of Lithuania.
- Viena sąskaita and Perlas Finance joined the Association as members.

MARCH

- In response to the Association's proactive efforts, the Parliament amended the Law on Payments to simplify the switch to direct participation in payment systems. The law was revised to allow financial institutions to obtain a compliance review from any qualified independent specialist with relevant experience, rather than limiting this requirement exclusively to auditors.
- The Association, in partnership with the Electronic Money Association, submitted comments to the European Commission on the proposed changes to PSD3, advocating for the possibility of safeguarding funds at central banks. This provision was subsequently included in the final PSD3 text.
- The Bank of Lithuania approved the requirements for the Governance, Internal Controls and Safeguarding of Electronic Money and Payment Institutions, reflecting the Association's comments, including the postponement of implementation from May 2025 to January 2026, an increase in the investment cap from 50% to 70%, and other procedural changes to documentation requirements.
- The Bank of Lithuania approved the Risk Management Guidelines for the EMI/PI sector, incorporating the Association's comments and introducing a more proportionate approach following an independent third-party expert review.
- Based on the work of the Change Management Focus Group, the Association submitted comments to the Bank of Lithuania regarding the administrative burden, including proposals related to regulation and supervision.
- The Association, together with the Bank of Lithuania and the Financial Crime Investigation Service, hosted quarterly AML and Compliance meetings.
- The Association held its annual meeting with the Financial Crime Investigation Service.
- ADON Legal and WIDEN Legal joined the Association as sponsors.

APRIL

- The Association submitted its opinion on the Bank of Lithuania's proposals regarding the calculation methodology for the supervisory fee, advocating for the retention of the current method and the introduction of a gradual percentage increase.
- The Association submitted comments to the State Tax Inspectorate regarding the "Rules for the Submission of Information Necessary for the Implementation of International Cooperation Obligations on the Automatic Exchange of Information on Financial Accounts" (CRS/DAC8). As a result, the rules were amended so that the city of birth of natural persons is no longer required for information submission.
- The Association, in partnership with the Bank of Lithuania and the Financial Crime Investigation Service, hosted an event for the crypto sector dedicated to presenting the National Risk Assessment results.
- The Association, in partnership with Ms Vilma Nasteckienė of "Rizikos menas", hosted three training sessions on risk management.
- The Association, in partnership with DECTA, hosted an event on the card issuing process.
- The Association hosted its General Meeting for members.
- Lietuvos centrinė kredito unija, Jungtinės kredito unijos (KREDA), and PRISMA Pay joined the Association as members.

MAY

- The Association, together with TEGOS, hosted an online event on Competition Law.
- The Association, together with the Bank of Lithuania, hosted a consultation event on Verification of Payee.
- The Association, in partnership with the European Digital Finance Association, met with the European Banking Authority and the European Securities and Markets Authority.
- EtaPay and Inbank joined the Association as members.

JUNE

- Based on the work of the AML RTS Focus Group, the Association submitted extensive comments to the European Banking Authority's consultation on Customer Due Diligence regulatory technical standards. The majority of these comments were subsequently reflected in the final EBA draft submitted to AMLA.
- The Association submitted comments to the Bank of Lithuania regarding the 2030 Payments Strategy.
- The Association expressed its support for the SEPA Request-to-Pay service at CENTROlink.
- The Association submitted comments on the Ministry of Finance proposals regarding the increase of share capital through additional contributions, which were taken into account. It was decided that 50%, rather than 100%, of newly issued shares must be paid up in cash.
- The Association, in partnership with Ms Eglė Kontautaitė of AMLYZE and the Bank of Lithuania, hosted a quarterly AML meeting focused on training related to the identification of source of wealth and source of funds.
- The Association, in partnership with Mr Mindaugas Vačiulis, President of the Financial Analysts Association, hosted an online webinar on compliance with requirements for the investment of client funds.
- The Association hosted its quarterly Compliance Group meeting, organised as a training session on governance, auditing, and compliance.
- The Association met with the International Monetary Fund to discuss the latest developments in the Lithuanian fintech sector.
- The Association hosted a Journalists' Breakfast to discuss the latest developments in the Lithuanian fintech sector.
- The Association hosted an online meeting with Price Forbes to discuss safeguarding insurance solutions.

JULY

- The Association submitted proposals regarding the review of the Fintech Action Plan.
- The Association submitted comments to the Bank of Lithuania regarding the rules for REGATA reporting. As most of the comments related to AML reporting requirements, the proposed AML reporting changes were postponed until the implementation of AMLD VI.
- The Association hosted an online meeting with CFC Insurance to discuss insurance options for fintech companies.
- The Association, in partnership with the Employment Service of Lithuania, hosted an online webinar on labour market developments.
- Sonect joined the Association as a member.

AUG

- Fintegy and Coingate joined the Association as members.

SEPTEMBER

- The Association submitted its concerns to the European Commission and the European Banking Authority regarding Hungarian national provisions affecting crypto-asset exchange services.
- The Association submitted various business expansion proposals related to CENTROlink development opportunities. These were followed by a meeting with the Bank of Lithuania and a subsequent member survey on multi-currency accounts.
- Based on the work of the Inspections Review Focus Group, the Association submitted Recommendations for Improving the Supervisory Inspection Process to the Bank of Lithuania. This was followed by a meeting with the Chair of the Board of the Bank of Lithuania.
- The Association, together with the Bank of Lithuania and the Financial Crime Investigation Service, hosted quarterly AML and Compliance meetings.
- The Association hosted a business lunch for MiFID licence holders.
- The Association hosted a business dinner for EMI/PI licence holders.
- The Association hosted a Journalists' Breakfast focused on investment options for natural persons.
- The Association participated in a meeting with the Scottish Parliament's Finance and Public Administration Committee to discuss recent developments in the Lithuanian fintech sector.
- Wavebridge, Payabl, Nayax, and Benker joined the Association as members.

OCTOBER

- The Association submitted comments to the Bank of Lithuania regarding the Rules for Handling Complaints, which were addressed in the final text.
- The Association participated in a meeting with Ms Bruna Szegő, Chair of the EU Anti-Money Laundering Authority, where special attention was given to the development of regulatory technical standards on customer due diligence, which will play a central role in ensuring consistency across the EU.
- The Association, in partnership with the State Tax Inspectorate, held a training session on regulatory changes in account and crypto-asset reporting.
- The Association held a training session for C-level fintech executives.
- The Association hosted a business lunch for MiCA license holders.
- ExpertLab joined the Association as a sponsor.

NOVEMBER

- The Association submitted comments to the Ministry of Finance regarding the preparedness of CASPs to operate under Regulation (EU) 2023/1114.
- The Association met with members of the XX Government, including Mr Edvinas Grikšas, Minister of Economy and Innovation, and Mr Januš Kizenevič, Vice-Minister of Finance.
- The Association, together with the Committee on Budget and Finance of the Parliament of the Republic of Lithuania, held a round-table discussion entitled "From Saving to Investing: How to Wisely Manage Withdrawn Pension Funds."
- The Association, together with the European Commission Representation in Lithuania, organised a meeting with the European Commissioner for Financial Services and the Savings and Investments Union, Ms Maria Luís Albuquerque.
- The Association met with the International Monetary Fund to discuss SME lending options.

DECEMBER

- The Association submitted proposals to the XX Government Programme Action Plan, which were subsequently reflected in a measure aimed at increasing the sector's competitiveness and addressing barriers to further development.
- The Association submitted comments on the Bank of Lithuania's Regulations Governing Inspections Conducted by the Bank of Lithuania for Financial Market Supervision Purposes, which were addressed in the final text.
- The Association hosted its quarterly AML Group meeting, focused on proper preparation for the inspection process.
- The Association, in partnership with Julija Šlekonytė of WIDEN Legal, hosted its quarterly Compliance Group meeting, which focused on the management of conflicts of interest.
- The Association, in partnership with Sigita Zavišienė, Attorney-at-Law, hosted a round-table discussion on the safeguarding of client funds.
- Google Payment Lithuania joined the Association as a member.
- Head Hunters Hub joined the Association as a sponsor.

LIST OF ASSOCIATION'S MEMBERS AND SPONSORS*

NO	NAME	TYPE	ENTRY
1	Aon Baltic, UADBB	Member	2023
2	AS Inbank filialas	Member	2025
3	AWX Lithuania, UAB	Member	2023
4	B4B Payments Europe, UAB	Member	2021
5	Bendras finansavimas, UAB	Member	2025
6	BENKER, UAB	Member	2025
7	Clearshift, UAB	Member	2019
8	ConnectPay, UAB	Member	2017
9	Contomobile, UAB	Member	2022
10	Decentralized, UAB	Member	2025
11	DECTA Limited	Member	2024
12	deVere E-Money, UAB	Member	2017
13	DiPocket, UAB	Member	2023
14	Ebury Partners Lithuania, UAB	Member	2024
15	Ecovis ProventusLaw	Member	2017
16	Elektroninių mokėjimų agentūra, UAB	Member	2021
17	Etapay, UAB	Member	2025
18	European Merchant Bank, UAB	Member	2022
19	EXCHANGELT, UAB	Member	2022
20	Finansų bitė, UAB	Member	2025
21	Finci, UAB	Member	2022
22	Fintegry, UAB	Member	2025
23	Google Payment Lithuania, UAB	Member	2025
24	Guru Pay, UAB	Member	2020
25	HODL SERVICES, UAB	Member	2024
26	HOKODO, UAB	Member	2023
27	Ibsettle, UAB	Member	2019
28	InRento, UAB	Member	2026
29	Jungtinė centrinė kredito unija	Member	2025
30	Lietuvos centrinė kredito unija	Member	2025
31	Magnetiq Bank, AS	Member	2024
32	Maneuver LT, UAB	Member	2020
33	Mano bankas, AB	Member	2022
34	Monavate, UAB	Member	2023
35	Nayax Europe, UAB	Member	2025
36	NEO Finance, AB	Member	2021
37	Nexpay, UAB	Member	2019
38	Nikulipe, UAB	Member	2021
39	Nium EU, UAB	Member	2017
40	Nuvei, UAB	Member	2018
41	Okeo Payments, UAB	Member	2022
42	Payabl. LT, UAB	Member	2025
43	Payhawk Financial Services, UAB	Member	2023
44	Paylar, UAB	Member	2019
45	Payment, UAB	Member	2022
46	Paynt, UAB	Member	2022
47	Paysera LT, UAB	Member	2018
48	PAYSTRAX, AB	Member	2019

NO	NAME	TYPE	ENTRY
49	Perfect Sunday, UAB	Member	2026
50	Perlas Finance, UAB	Member	2025
51	Pervesk, UAB	Member	2021
52	Phoenix Payments, UAB	Member	2021
53	Prisma Payments EP SA	Member	2025
54	Profitus Crowdfunding, UAB	Member	2026
55	Robinhood Europe, UAB	Member	2025
56	SatchelPay, UAB	Member	2018
57	Seven Seas Europe, UAB	Member	2017
58	SME Bank, UAB	Member	2021
59	Sonect Europe, UAB	Member	2025
60	Stanhope Financial, UAB	Member	2021
61	SumUp EU Payments, UAB	Member	2022
62	TeslaPay, UAB	Member	2019
63	TransferGo Lithuania, UAB	Member	2024
64	Travel Union, UAB	Member	2019
65	Trečia diena, UAB	Member	2026
66	ValorPay, UAB	Member	2024
67	Valyuz, UAB	Member	2018
68	Verified Payments, UAB	Member	2019
69	Via Payments, UAB	Member	2018
70	Viena sąskaita, UAB	Member	2025
71	Vinted Pay, UAB	Member	2020
72	Walletto, UAB	Member	2023
73	Wallter, UAB	Member	2018
74	Wavebridge EU, UAB	Member	2025
75	Wittix, UAB	Member	2019
76	ZEN.COM, UAB	Member	2018

77	Advisense, UAB	Sponsor	2023
78	ADON Legal	Sponsor	2025
79	BankingLab, UAB	Sponsor	2024
80	ExpertLab Consulting, UAB	Sponsor	2025
81	Gofaizen & Sherle, UAB	Sponsor	2024
82	Grant Thornton Baltic, UAB	Sponsor	2024
83	HHHUB, UAB	Sponsor	2025
84	Inventi, UAB	Sponsor	2024
85	KPMG Baltics, UAB	Sponsor	2024
86	Meta Guards, UAB	Sponsor	2023
87	NOOR legal	Sponsor	2026
88	NRD CS, UAB	Sponsor	2022
89	Sorainen	Sponsor	2024
90	TEGOS	Sponsor	2023
91	Tribe Payments Ltd	Sponsor	2025
92	VISA EUROPE LIMITED	Sponsor	2024
93	WALLESS	Sponsor	2023
94	Widen legal	Sponsor	2025

ASSOCIATION'S BOARD AND ADMINISTRATION

BOARD



Asta Grigaitytė
General Manager
FinXP • Chairwoman



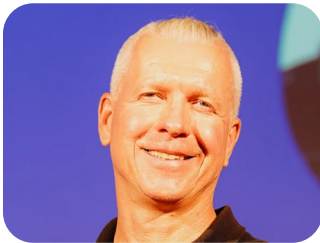
Daumantas Dvilinskas
Co-Founder & CEO
TransferGo



Marius Galdikas
CEO
ConnectPay



Juozas Kaminskas
Independent
Board Member



**Mindaugas
Petrauskas**
Head of Financial
Crime Prevention
AMLYZE



Vaiva Amulė
Independent Board Member
and Lecturer



Saulius Racevičius
CEO
Pace App UAB



Virgilijus Mirkės
General Manager
Airwallex (LT)

ADMINISTRATION



Greta Ranonytė
Chief Executive Officer



Vaida Ražanauskė
Head of Legal Affairs



Milda Petkauskaitė
Head of Policy Affairs

EXTERNAL SUPPORT



Robertas Šapalas
PR support
Brandnomika, MB



Mantas Zakarka
Advisory support
Vento Nuovo



Daiva Kublickienė
Accountant
Buhalterijos studija, MB

The background is a gradient of dark blue and black. In the lower half, there are several glowing, curved lines in a vibrant blue color, resembling light trails or stylized waves. These lines curve from the left towards the right, with some overlapping each other.

www.lfa.it