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VILNIUS, LITHUANIA, October 8, 2025 /EINPresswire.com/ -- At the Foreign Investors Annual Summit 2025 in Vilnius, hosted by the American Chamber of Commerce in Lithuania, fintech entrepreneur Dr Ozan Özerk delivered a keynote speech calling on Lithuanian businesses to seize the opportunities emerging from the rapid transformation of financial technology across Europe and the United States.

Speaking to an audience of more than 700 investors, executives, and policymakers, Dr Özerk outlined how Lithuania's agility, regulatory clarity, and tech talent have positioned the country as Europe's leading fintech hub by licence count.

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> *Dr Ozan Özerk*

His presentation, titled "How Can Lithuanian Businesses Benefit from the Emerging Trends in Fintech?", explored how regulatory reforms, digital identity frameworks, and instant payment systems are reshaping financial services across both sides of the Atlantic.

In the European Union, Dr Özerk highlighted how instant payments are becoming the default, with bank transfers now required to settle within 10 seconds under new SEPA rules. He also pointed to upcoming initiatives such as Open Finance and eIDAS 2.0, which will expand data-sharing rights and establish a European Digital Identity Wallet, allowing customers to verify their identity and sign documents across borders in minutes.

Across the United States, he noted, regulatory progress is bringing stablecoins and real-time payments into the mainstream. The GENIUS Act has set federal standards for payment stablecoins, while networks like Visa and Stripe have begun integrating digital currency settlement. Transaction limits on real-time payment networks are also increasing, opening the door for high-value corporate use.

Dr Özerk encouraged Lithuanian businesses and investors to act decisively within the next 12 months:
“Switch on instant payments, adopt national e-ID, start piloting data-sharing models, industrialise compliance — and leverage the new financial rails,” he urged. “Doing nothing simply donates advantage to your fastest competitor.”

He also devoted part of his talk to the growing influence of artificial intelligence, describing it as “a genuine game-changer” for the financial sector. Citing more than US$250 billion in private AI investment worldwide and over €200 billion in the EU’s “InvestAI” initiative, he emphasised that Lithuanian firms must strike a balance between innovation and operational focus. “Build for tomorrow,” he cautioned, “but not at the expense of today.”

As Lithuania positions itself firmly on the global fintech map, Dr Özerk’s message was clear: the next phase of growth belongs to those who act fast, collaborate smartly, and leverage technology with intent.

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