



Payment Systems Department

Payments Council Secretariat

## Memorandum

1 (1)

28 August 2025  
BOF/FIN-FSA-UNRESTRICTED

Public

### Appendix 1. Members of the Payments Council, appointed 28 August 2025

| Sector                       | Organisation                                                         | Member                | Alternate member |
|------------------------------|----------------------------------------------------------------------|-----------------------|------------------|
| Consumers                    | Consumer's Union of Finland                                          | Juha Beurling-Pomoell | Paula Pessi      |
|                              | Consumer Ombudsman,<br>Finnish Competition and<br>Consumer Authority | Paula Hannula         | -                |
| Traders and<br>entrepreneurs | Finnish Commerce Federation                                          | Simo Hiilamo          | Kari Luoto       |
|                              | Federation of Finnish<br>Enterprises                                 | Petri Malinen         | Juhana Brotherus |
|                              | Confederation of Finnish<br>Industries                               | Juho Mäki-Lohiluoma   | Santeri Suominen |
|                              | FiCom                                                                | Elina Ussa            | Marko Lahtinen   |
| Service providers            | Finance Finland                                                      | Taina Ahvenjärvi      | Arno Ahosniemi   |
|                              | Savings Banks' Union                                                 | Mervi Luurila         | Manu Kauppila    |
|                              | OP Group                                                             | Harri Nummela         | Masa Peura       |
|                              | Nordea                                                               | Liisa Kanninen        | Jani Eloranta    |
| Public bodies                | Prime Ministers Office                                               | Risto Artjoki         | Timo Lankinen    |
|                              | Ministry of Finance                                                  | Juha Majanen          | Risto Koponen    |
|                              | Ministry of Finance, Public<br>Sector ICT                            | Jarkko Levasma        | -                |
|                              | Ministry of Economic Affairs<br>and Employment                       | Eriika Melkas         | -                |
|                              | Social Insurance Institution of<br>Finland                           | Kai Ollikainen        | Sami Rapiokallio |
|                              | Finnish Competition and<br>Consumer Authority<br>Competition Affairs | Kirsi Leivo           | Joel Karjalainen |
|                              | Bank of Finland                                                      | Päivi Heikkinen       | Aleksi Grym      |