

The Consumer Voice in Europe

Diversity of payment instruments for consumers

Jean Allix Budapest 14.05.2018



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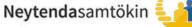
ÖSTERREICH













































kuluttajávirasto

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CONSUMERS' ASSOCIATION



















Future of payments: Mobile payment (wallets)





NFC or QR code?







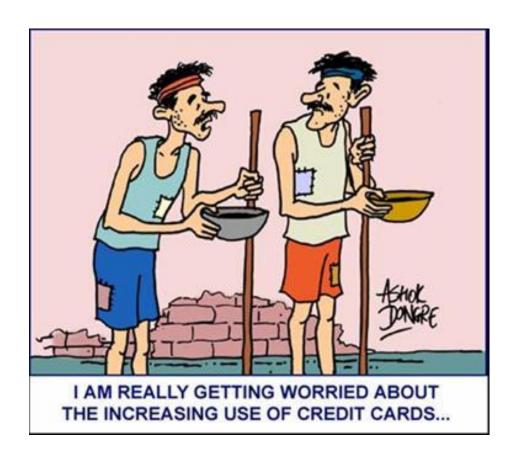


79% of transactions at point of sale

ECB study November 2017



Financial inclusion



2 us companies



"MR PRESIDENT, THE GENTLEMEN FROM THE CREDIT CARD IN DUSTRY ARE HERE."

Public/private

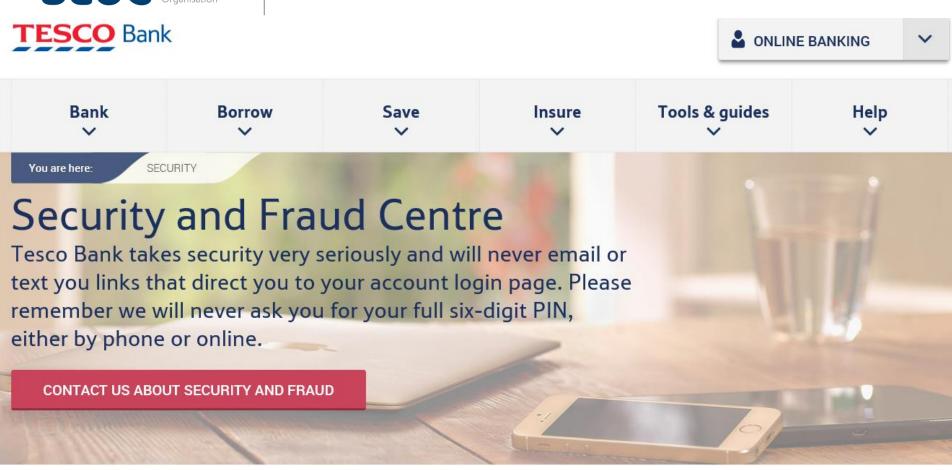


Cash payment is done





TESCO, the first eRobbery



7.11.2016 40 000 attacks. 9000 success Average lost 270 euros.

PRIVACY

GDPR

Open banking



conclusion

Freedom of choice

Cash, a consumer right



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Thank you for your attention

www.beuc.eu
Jean.allix@ext.beuc.eu

