



**BEUC** The European  
Consumer  
Organisation

The Consumer Voice in Europe

# Diversity of payment instruments for consumers

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# BEUC 43/31

**BEUC** The European Consumer Organisation



Neytendasamtökin



# Future of payments: Mobile payment (wallets)



Wallet  
based on  
cards



Wallet  
based on  
credit  
transfers

## 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 INDUSTRY ARE HERE."

# Public/private





# Cash payment is done



*'Your card is fine. I'm just checking  
that your bank hasn't expired'*

# TESCO, the first eRobbery

 ONLINE BANKING 

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Save  


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Tools & guides  


Help  


You are here: SECURITY

## Security and Fraud Centre

Tesco Bank takes security very seriously and will never email or text you links that direct you to your account login page. Please remember we will never ask you for your full six-digit PIN, either by phone or online.

[CONTACT US ABOUT SECURITY AND FRAUD](#)

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

PRIVACY

GDPR

Open banking

Freedom of choice

Cash, a consumer right

Thank you for your attention

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