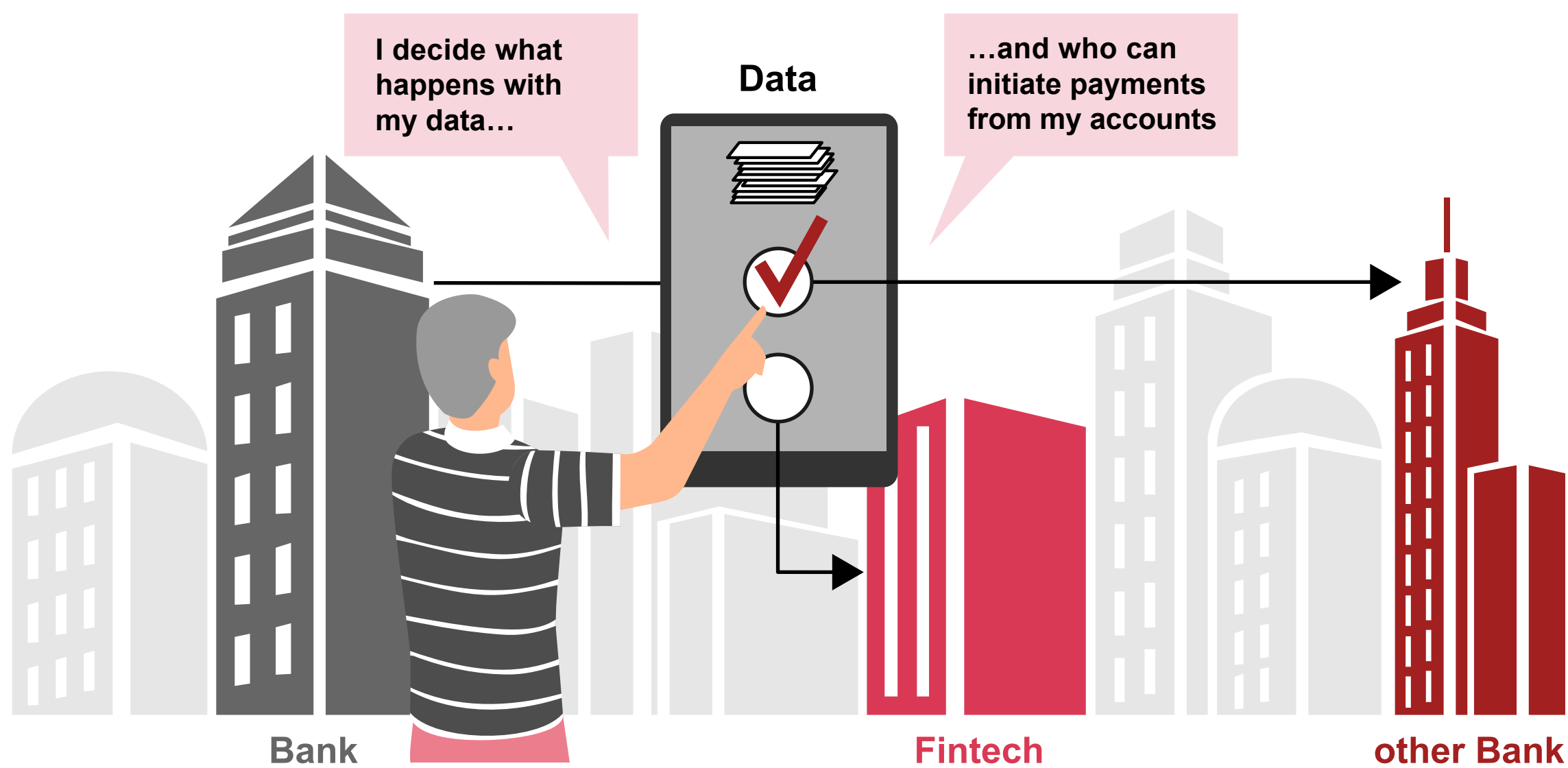
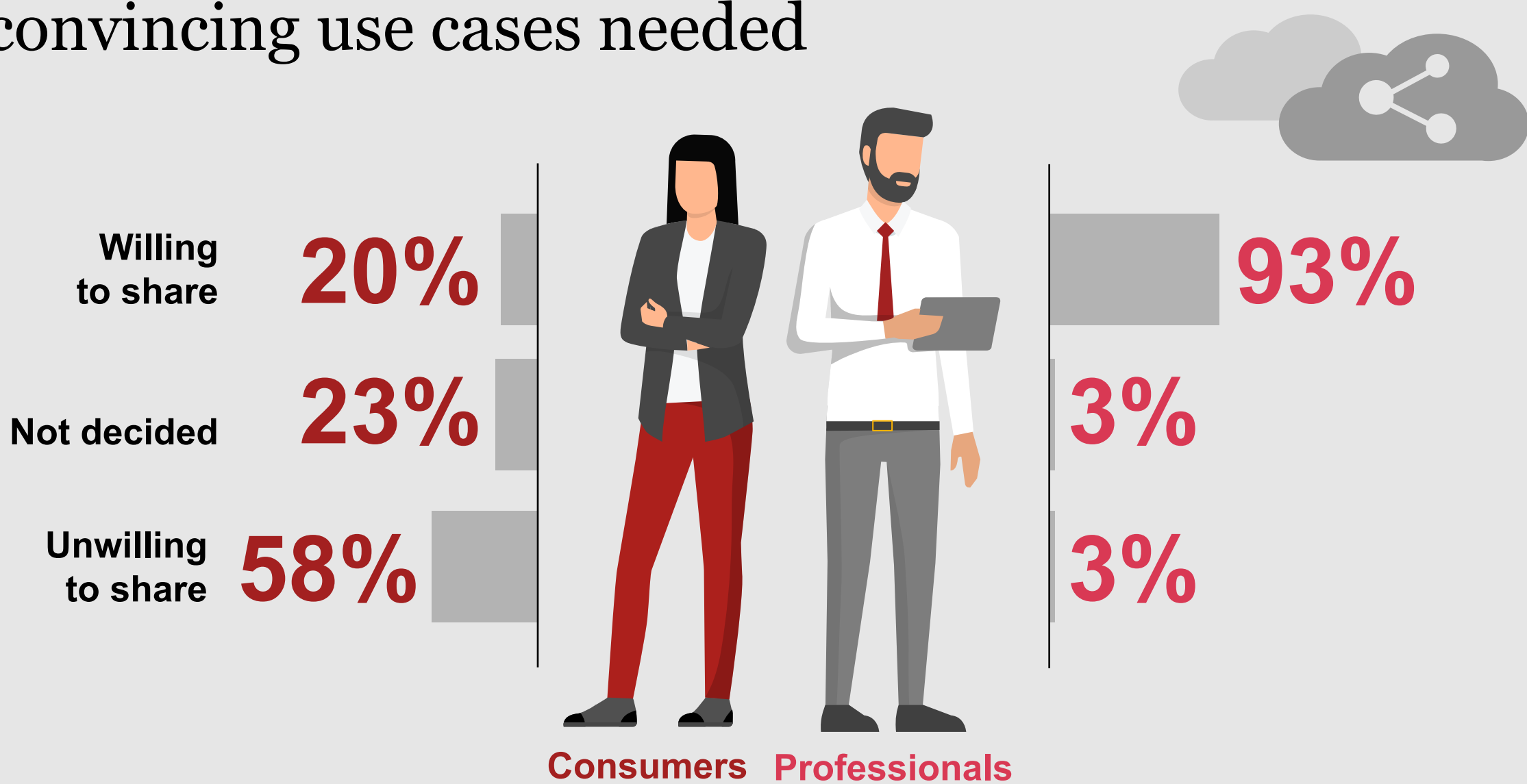


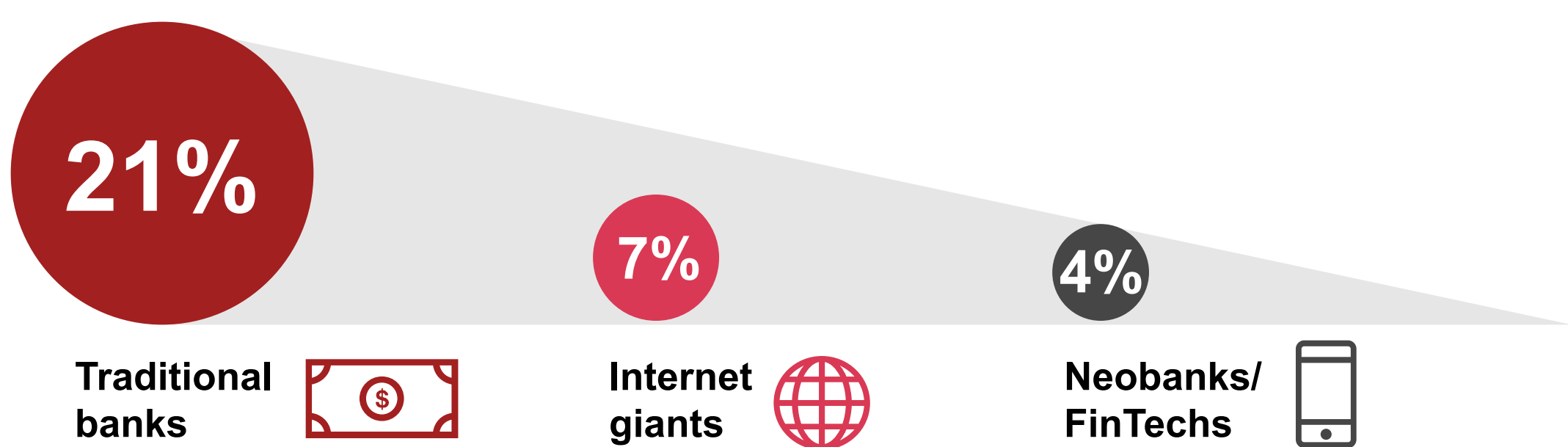
Open Banking



Professionals overestimate willingness to share data – convincing use cases needed

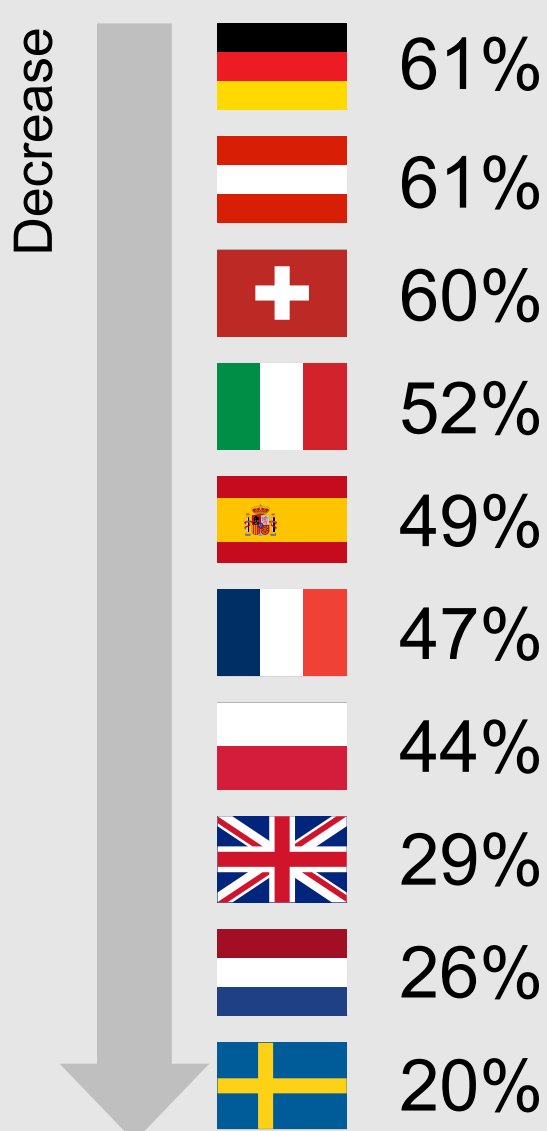


With whom would consumers share their data? Traditional banks with leap of faith



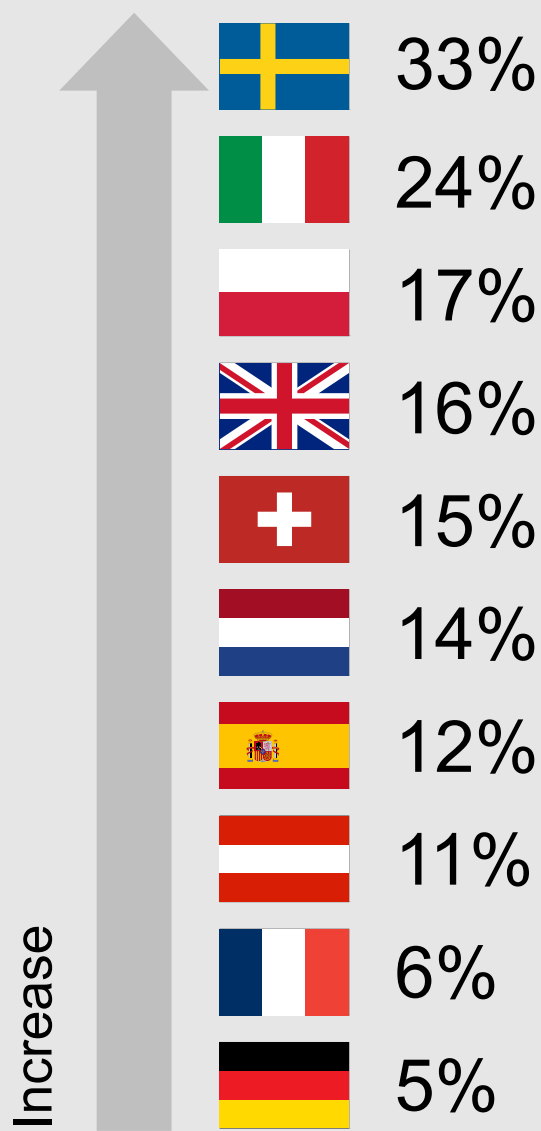
Fighting legacy

Cash as preferred payment method



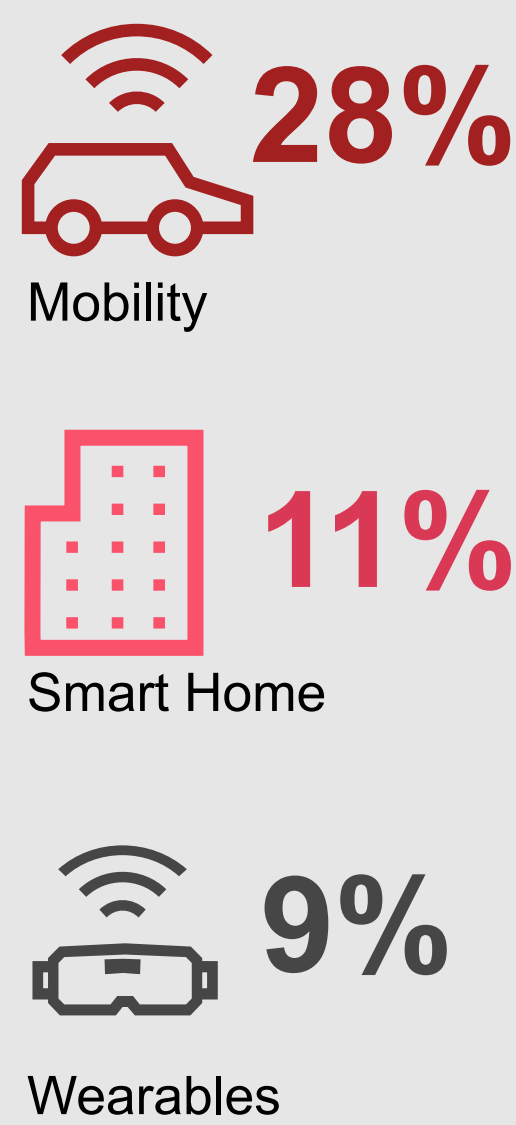
Supporting evolution

Consumers paying with smartphones

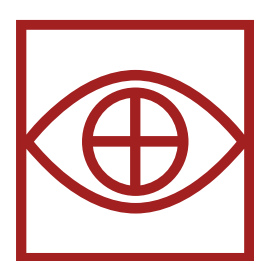


Creating IoT use cases

Consumers interest in smart devices with payment functions

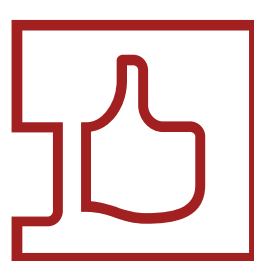


Reform agenda for European payments



Innovate on a European scale

Consumer and business-oriented innovation would improve the daily lives of Europe's citizens and create revenue-bearing added value for payment providers.



Empower users

Around the world, consumers treasure convenience. A distinctive European approach to empowering users must take this policy forward.



Rationalize Europe's payment infrastructure

This simplification would significantly reduce costs and deliver other benefits to both businesses and consumers.

Note: 2,500 consumers in 10 countries and 58 experts from 12 countries have been polled