

The Interchange Fees Regulation in a rapidly evolving payment landscape: Impact and way forward

07 - 07 Dec 2020

Poll results



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IFR caps

• What best describes the impact of the IF caps, in your view?

Transparency and Business Rules

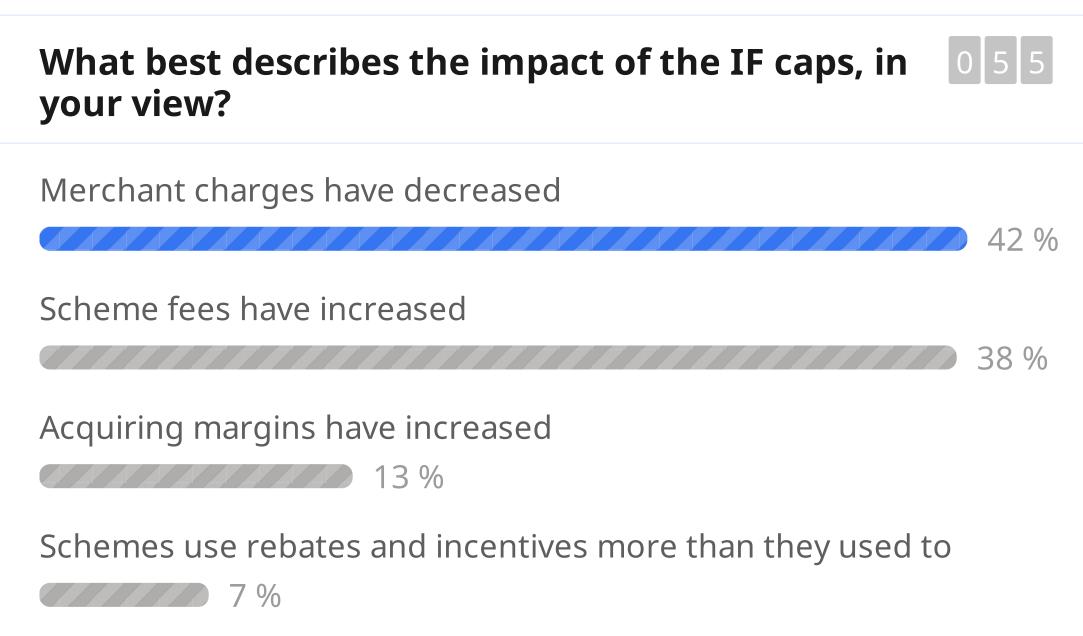
• Why are consumers not actively choosing the payment option at the Point of Sale?

The future of payments

• What is the most disruptive development in the payments market?

IFR caps







Transparency and Business Rules



Why are consumers not actively choosing the payment option at the Point of Sale?



81 %

It is too complicated or they don't know they have a choice

They do not want to touch the terminal

0 %

They cannot insert their favourite option on their card or wallet 2 %

Merchants do not steer consumers/use rebates

17 %



The future of payments



