

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

07 - 07 Dec 2020

Poll results

Table of contents

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

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

055

Merchant charges have decreased



Scheme fees have increased



Acquiring margins have increased



Schemes use rebates and incentives more than they used to



Transparency and Business Rules

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

054

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



They do not want to touch the terminal



They cannot insert their favourite option on their card or wallet



Merchants do not steer consumers/use rebates



The future of payments

What is the most disruptive development in the payments market?

057

The arrival of Big Techs



The surge in contactless transactions



Instant payments



New shopping habits



COVID

