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

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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
Multiple-choice poll

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

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
Multiple-choice poll

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

- It is too complicated or they don't know they have a choice: 81%

- 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
Multiple-choice poll

What is the most disruptive development in the payments market?

- The arrival of Big Techs: 53%
- The surge in contactless transactions: 4%
- Instant payments: 25%
- New shopping habits: 9%
- COVID: 11%