

**Question for written answer E-004619/2020**  
**to the Commission**  
Rule 138  
**Virginie Joron (ID)**

**Subject:** Protecting consumers, especially elderly customers, from the maze of digital passwords

As customer accounts on the internet have developed, so too has the number of passwords that each customer needs to remember. A password-protected account now needs to be set up for every site a customer visits, subscription taken out and, sometimes, non-repeat purchase made. Each company uses a different format, making accessing one's account complicated, particularly for the elderly.

What's more, owing to circumstances beyond the customer's control, when bank cards expire or are renewed, customers may lose their (at times) ridiculously expensive subscriptions <sup>1</sup> to certain products and services if their accounts are not updated with the new card information. This can mean that, at times, customers must access an account that they have never used before.

1. What action is the Commission taking on the European internal market to harmonise the format of passwords, make them optional or replace them with secret questions or other alternatives which are easier for consumers to remember?
2. What action is the Commission taking to ensure that the expiry/replacement of bank cards has no impact on customers' online accounts?

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<sup>1</sup> One such example is the French mobile company Free's subscription of EUR 2 per month.