

**Priority question for written answer P-002479/2020  
to the Commission**

Rule 138

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Subject: Contactless payments at point-of-sale terminals

The use of digital payment methods is growing very fast. In 2018 alone, for example, the number of non-cash payments in the euro area increased by almost eight per cent. In addition to the adoption of regulations which have encouraged this development, it is due to digitalisation and changes in the payment behaviour of all generations (both online and offline).

As yet, however, there is no real pan-European payments market. Consumers face a variety of barriers to cross-border payments in the internal market. Either a card from their own country is not accepted by merchants in other EU Member States, or there is little scope for payment by card, depending on the EU Member State or region. Hitherto, moreover, it has only been providers from third countries that have provided cross-border card payment services and secured their acceptance throughout Europe.

For a long time, therefore, European consumer associations have been calling for a genuine choice of mode of payment – cash or digital – to be offered.

What measures is the Commission considering to increase the range of digital payment options and accelerate their introduction?

In the 'strategy for an integrated EU payment services market' that the Commission has announced for this year, will it consider an obligation to accept card payments?

Would a requirement to accept card payments within the EU moreover promote efforts to establish a European payments system (European Payments Initiative)?