



## E-payment products and value-added services – moving towards an innovative European internal market

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### What does Europe have?

**e-invoicing**      **mobile payments**

**e-reconciliation**

**real-time payments**

**credit advice**

**online payments**

**remote payments**

**NFC payments**

**e-ticket**

**contactless payments**

## What are these products?

Economically –  
different customer payment products

Technically –  
all performed within the ICT environment

*Are they all the same according to the  
payment systems theory?*

## What makes the difference?



## What makes the difference?

① A payment – the change of ownership of funds – main element – the settlement

① A service – an added value for users around the payment, around the settlement of funds – initiation at the start and confirmation at the end

## What makes the difference?

E-invoicing

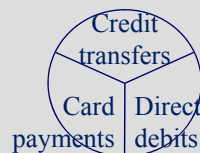
E-reconciliation

Online payment initiation

Online account statements

Mobile payment initiation

E-tickets on payment cards

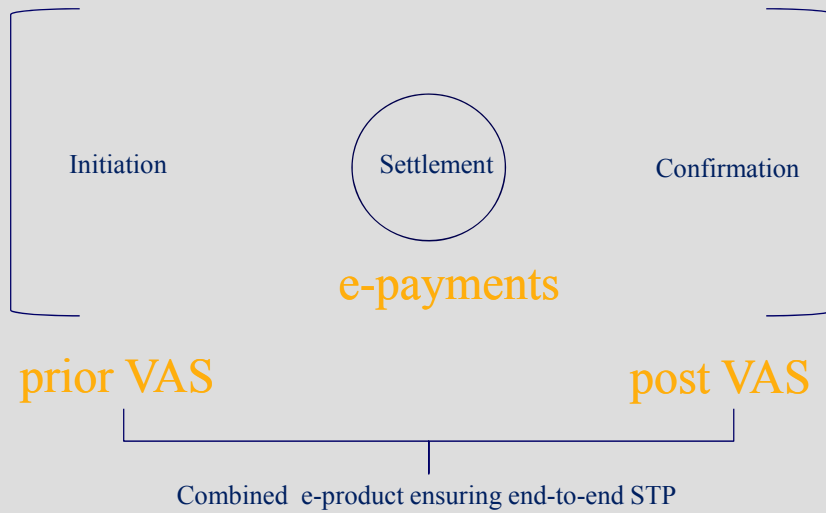


e-payments

prior VAS

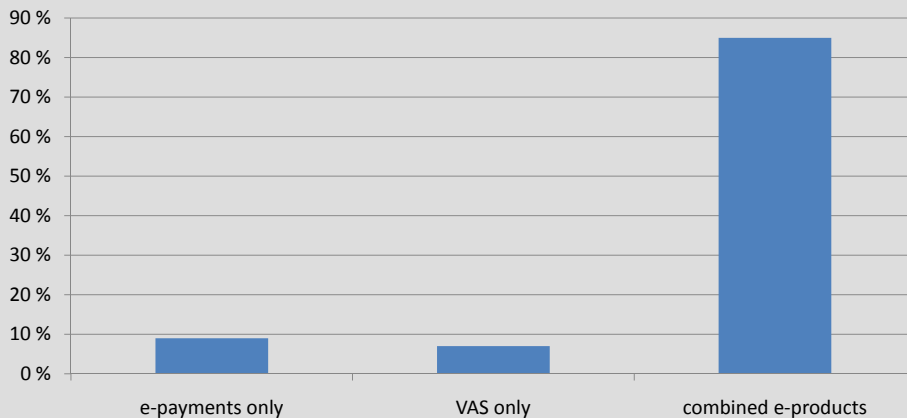
post VAS

## What makes the difference?



## What are these products?

**EU e-products market profile 2006,  
% of total**

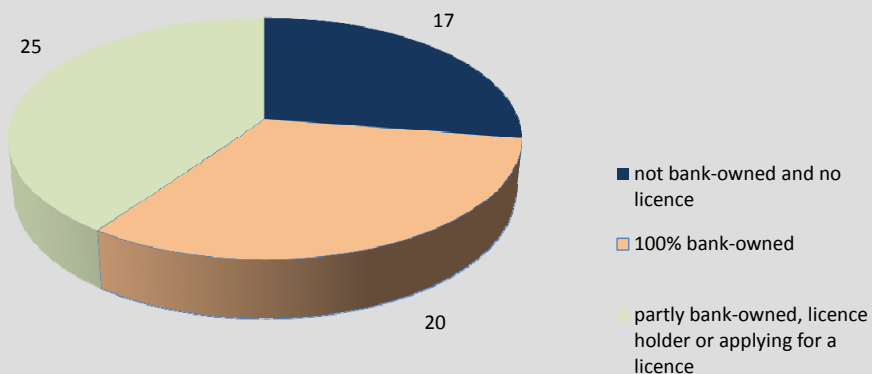


# What does Europe have?



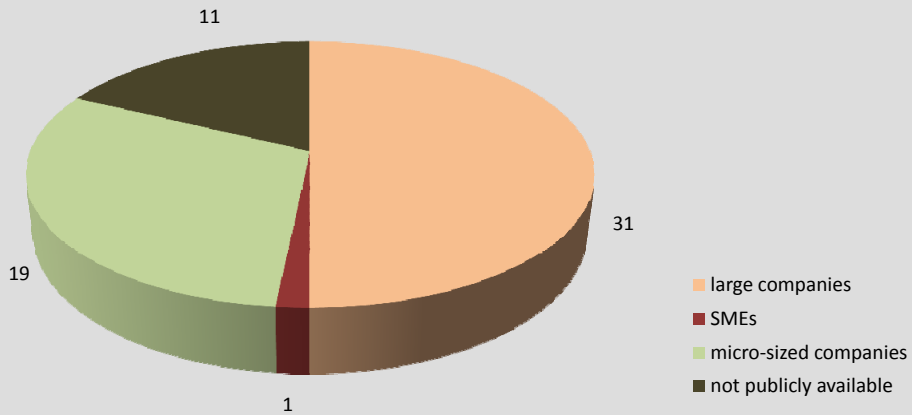
# What are these providers?

Ownership and banking licence, number of providers



## What are these providers?

### Company size, number of providers



## SEPA – common market for payments



**SOP** – SEPA online payments to drive e-commerce

**SEPA mobile payments** – SEPA initiatives to join SIM and EMV technologies

**VAS** – value-added service – might be provided individually

**AOS** – additional optional services – agreed service level within community



**Thank you for your attention!**

Any comments? Questions?

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