



EUROPEAN CENTRAL BANK
EUROSYSTEM

Impact of digitalisation on accessibility to electronic retail payments

Outcome of ESCB Survey
and recommendations for
PSPs

Finnish Payments Council
22 April 2026

ECB Public



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Background

- **Ongoing digitalisation** has a profound effect on our lives, including on the way we pay.
- **Supporting accessibility** is one part of the [Eurosystem's retail payments strategy](#).
- [The European Accessibility Act \(EAA\)](#) came into effect on 28 June 2025.
- In this context, the ESCB
 - **surveyed** national associations representing citizens in various vulnerable circumstances to understand the impact of digitalisation on those citizen's ability to make electronic payments and
 - developed a set of **recommendations** for fostering accessibility to electronic retail payments addressed to PSPs.

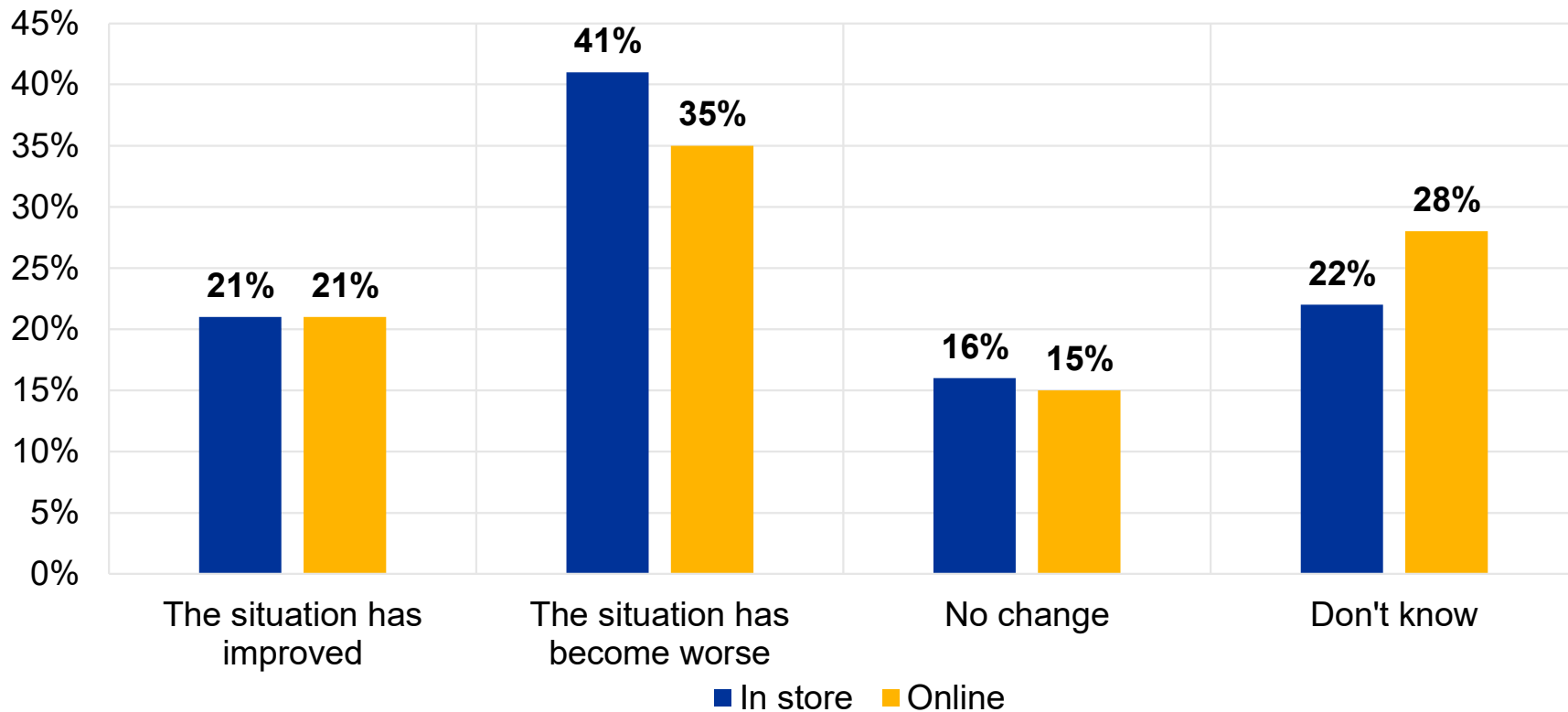
The survey

- Participation of **134 associations from 25 EU countries**
- **Target groups:**
 - Seniors, people with physical impairments (walking, visual, hearing)
 - Low digital/financial skills
 - Low income/homeless people
- **Limitations:**
 - Association employees answering on behalf of individuals in vulnerable circumstances
 - Sample representativeness
 - Categorisation of associations in terms of vulnerabilities (seniors and visual impairments are represented most)



Main survey findings

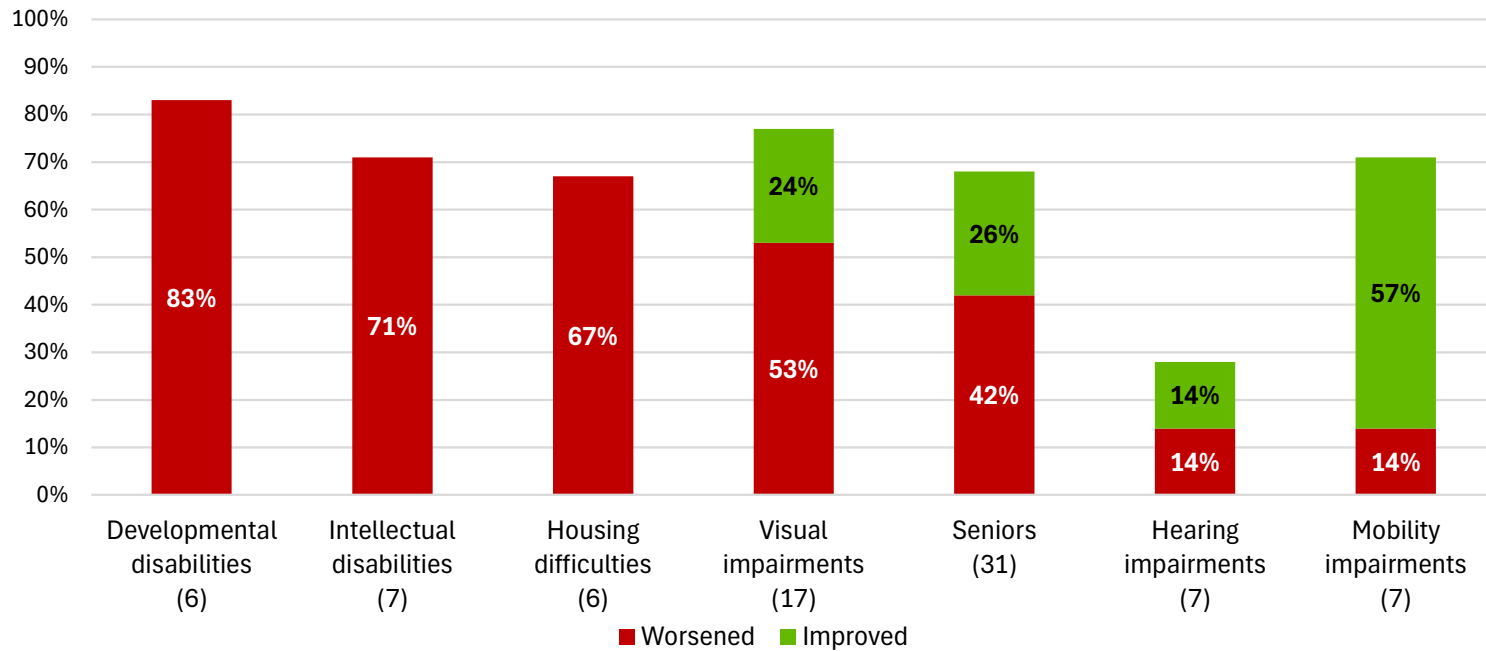
Impact of digitalisation on making payments in physical stores and online



Associations were asked:

- (1) Have you noticed that the increasing digitalisation of payments has changed the situation for your members for payments in store (e.g., in a shop, supermarket, restaurant, fuel station)?
- (2) Have you noticed that the increasing digitalisation of payments has changed the situation for your members for online payments?

Impact of digitalisation on making payments in physical stores - by type of vulnerability¹



¹Vulnerability for which more than 5 associations provided responses, number of responses provided in brackets.

Challenges with electronic retail payments

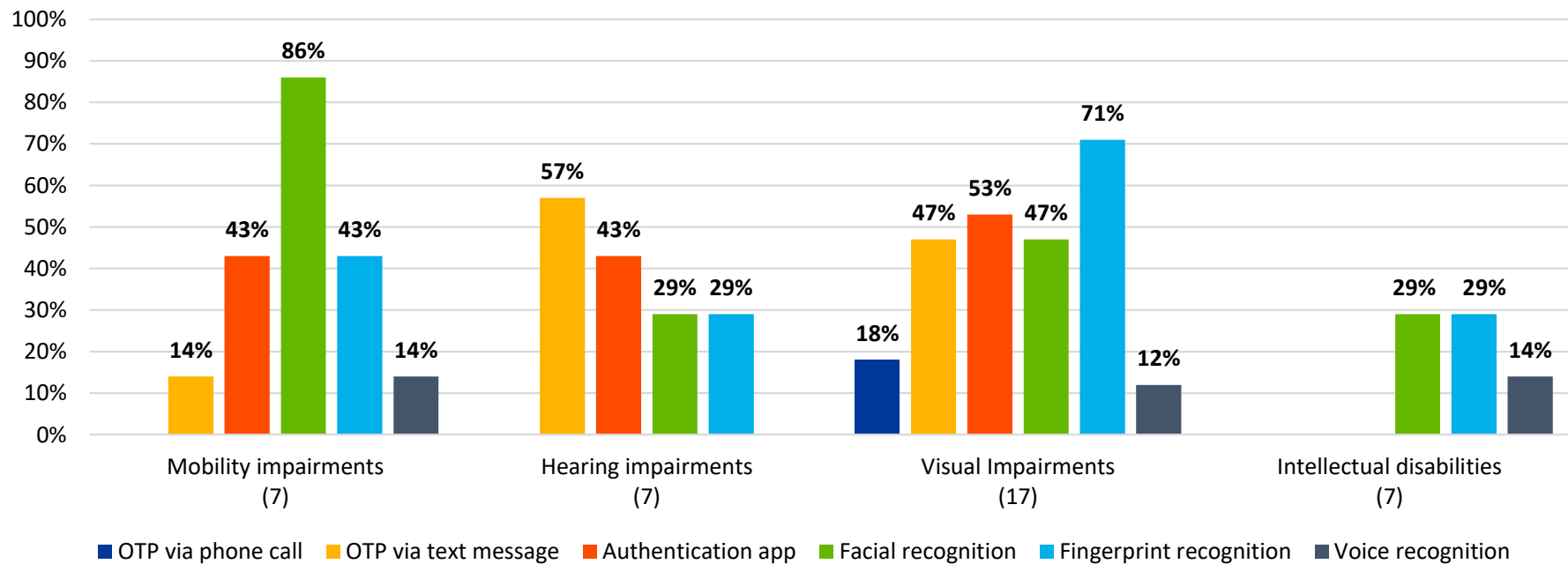
CARD / MOBILE PAYMENTS IN STORE

- **Lack of knowledge** of how to pay with a card or smartphone (49%)
- **Difficulty interacting** with touchscreen/PIN pad at **POS terminal** (48%)
- **Physical difficulty** paying with **smartphone** (38%)

ONLINE PAYMENTS

- **Difficulty identifying fraudulent websites** (68%)
- **Lack of knowledge** of how online payments work (61%)
- **Difficulty finding help with problems** during **online checkout** (51%)

Services making payment authentication easier - by type of vulnerability¹



¹ Only selected vulnerabilities, number of responses provided in brackets.

Associations were asked:
Which of the following services have made payment confirmation easier for your members?



Fostering accessibility: Recommendations for PSPs

Recommendations to PSPs to foster accessibility



Consider **higher accessibility standards** than required by law (i.e. the European Accessibility Act)



Invite vulnerable customers to provide **direct feedback** (e.g. through usability testing)



Enhance **educational support** to address digital and accessibility knowledge gaps



Take proactive steps to **mitigate fraud concerns** through **awareness campaigns** and **enhanced fraud prevention** tools



Provide users with **choices** in **payment methods** and **authentication processes** to accommodate diverse accessibility needs

Conclusion

- Digitalisation of payments can pose a challenge for citizens affected by disabilities/impairments or who are in other vulnerable situations.
- Key reasons for this are a lack of knowledge and digital skills, insufficient accessibility features, and the fear of fraud.
- EAA requirements likely will improve the situation, however the recommended actions for PSPs could foster accessibility further.
- ERPB welcomed the [analysis](#) and the set of [recommendations](#) in its meeting on 20 November 2025.

Thank you for your attention.

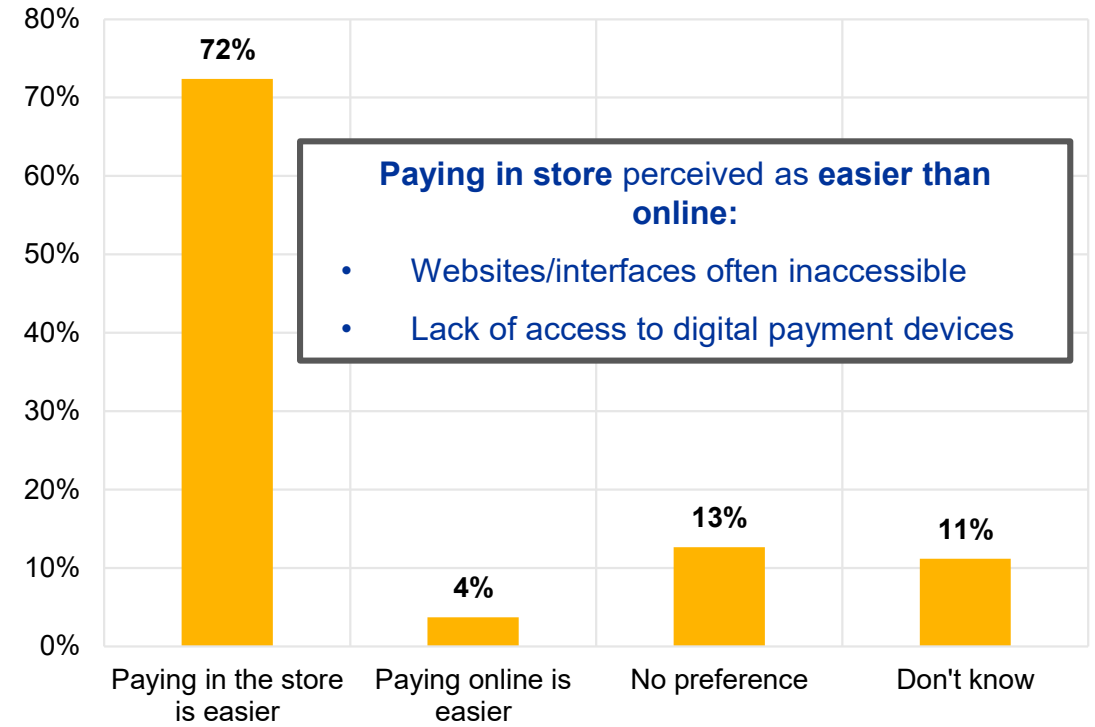
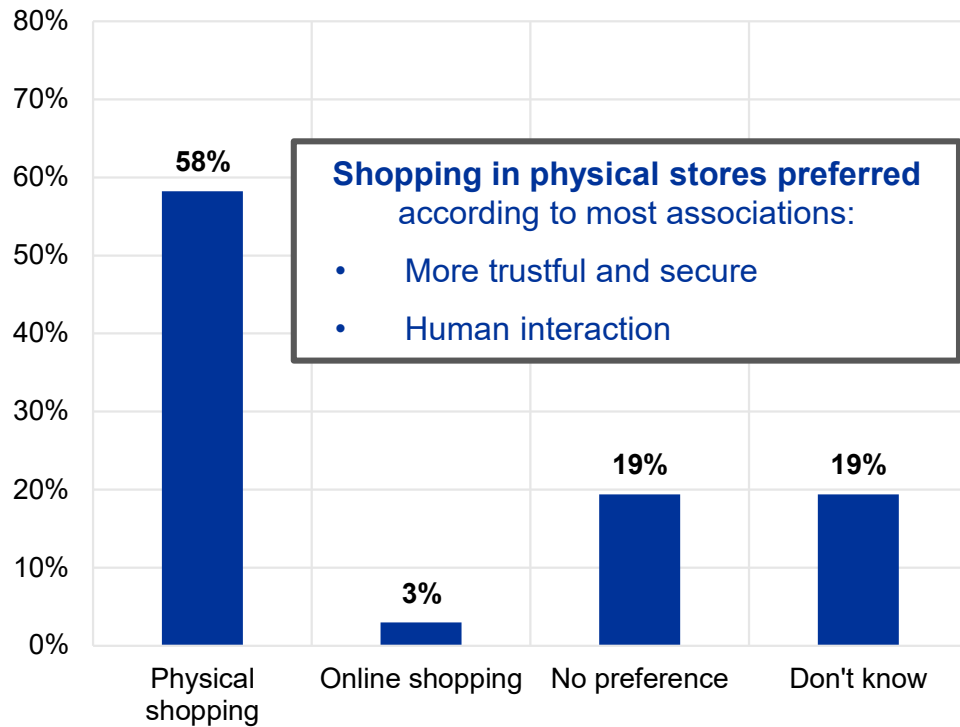
Questions?





Background

Preference shopping and paying in person vs online

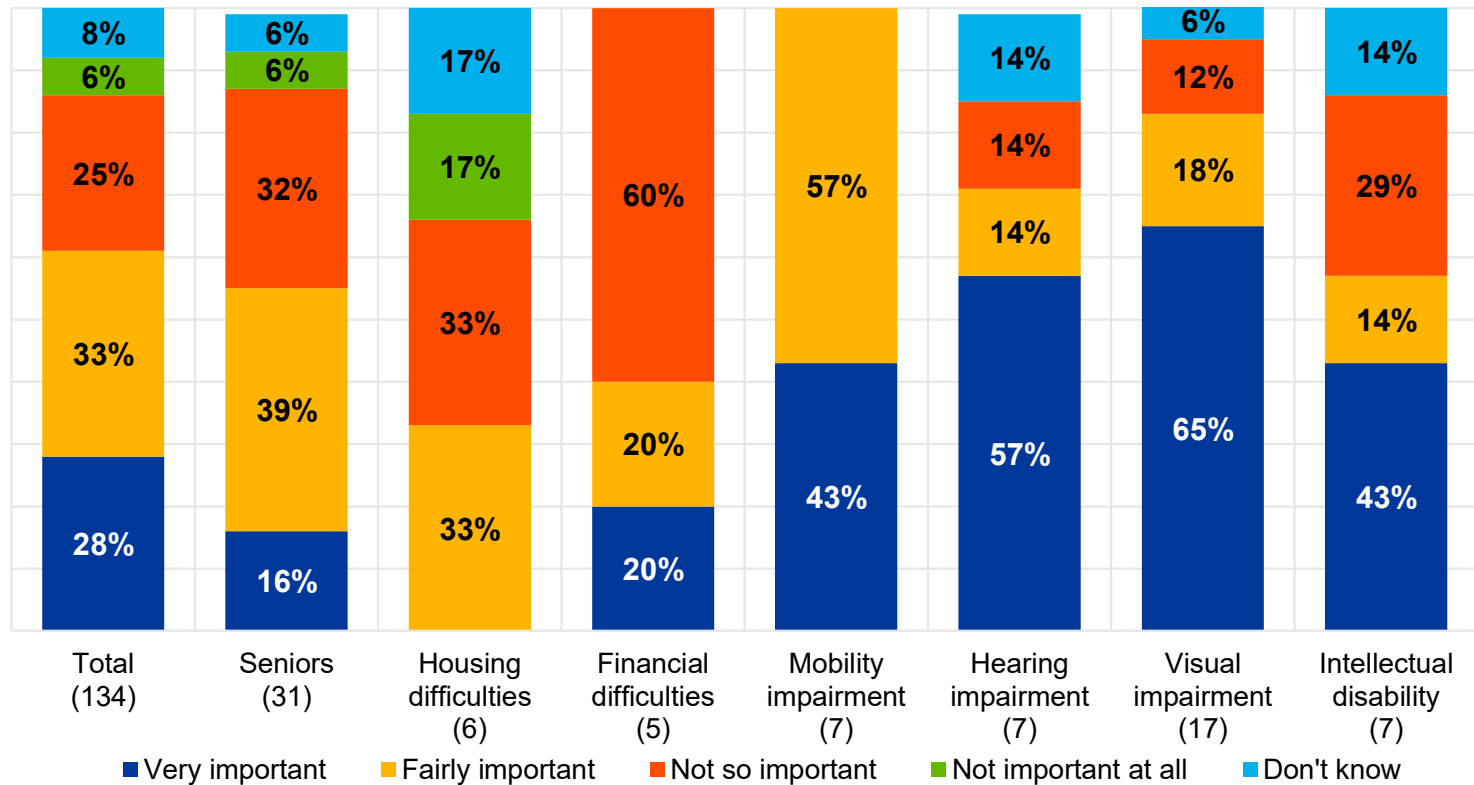


Associations were asked

When it comes to online vs physical shops, what is preferred by most of your members?

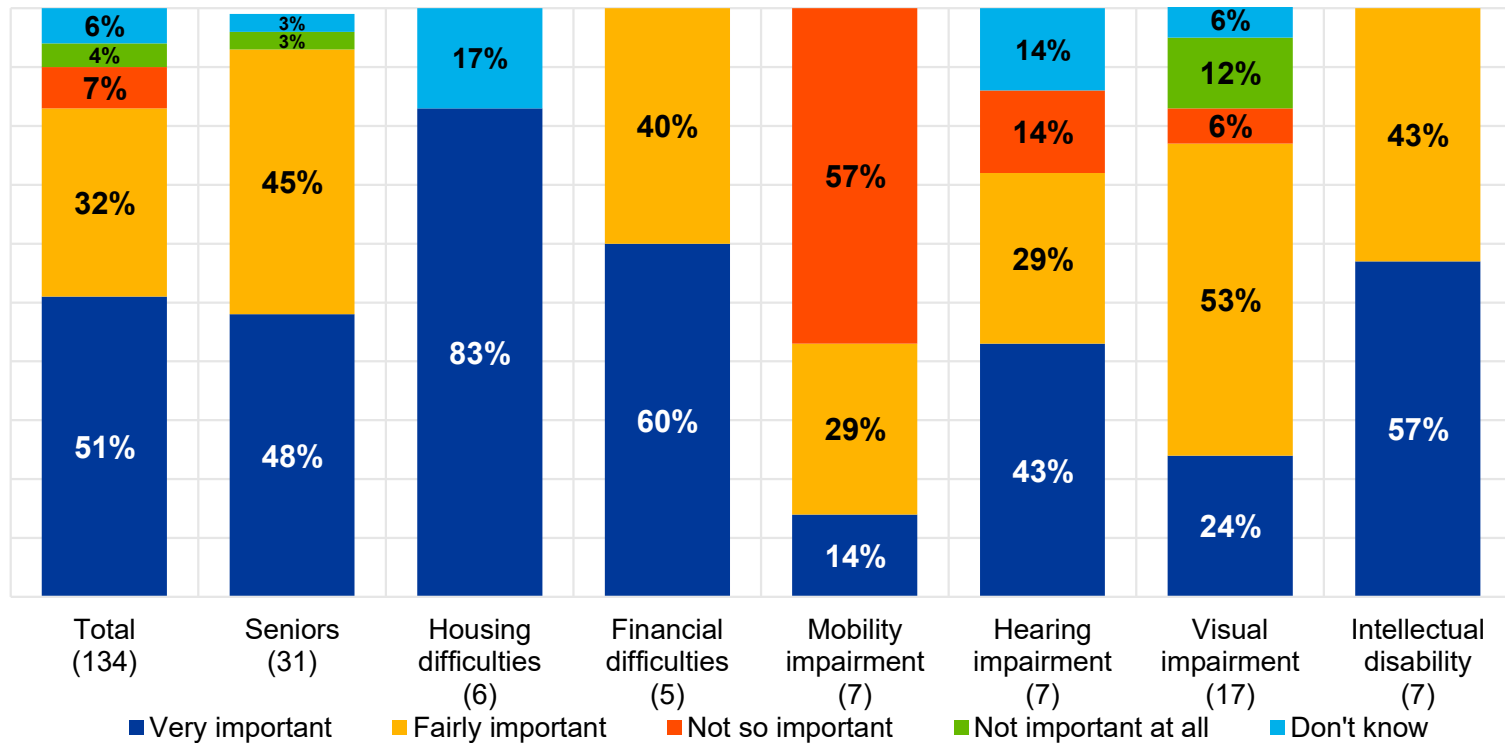
When it comes to paying for online shopping versus paying in a store, what would you say about your members?

Importance of having the option to pay digitally, by type of vulnerability



Associations were asked: How important is it for your members to have the option to pay digitally (e.g. by cards or mobile phone)?

Importance of having the option to pay with cash, by type of vulnerability



Associations were asked: How important is it for your members to have the option to pay with cash?

Payment services that people in vulnerable situations find helpful

- Card payments, if people have basic digital skills, or knowledge of cashless payment instruments
 - Contactless payments (notably for visually and mobility impaired)
- Assistive technology (voiceover, screen reader)
- Invoices with scannable QR code
- Trained staff explaining how digital payments work
- For payment confirmation: Fingerprint, facial and voice recognition