



Breakout Groups



Department of the Taoiseach

Cash to Electronic Payments

Paper to Electronic Payments

Universal Access to Electronic payments

Paper to Electronic Payments

- 130 m cheques and 50 m credits
- Second highest user in EuroZone
- Trend is static
- Issues:
 - Not a consumer issue
 - A business and public authorities issue
- Not SEPA - friendly



Cash to Electronic Payments

- 1% of GDP (€375 per capita)
- ATM withdrawals 2.5 x EU average
- Trend is worsening
- Issues:
 - Convenience
 - Culture
 - Crime/security
 - Costs
- SEPA drive to reduce cash activity



Universal Access

- 3% no bank account
- 8% no payment account
- Less than previously believed
- Trend is positive
- Issues:
 - Scale of the problem
 - Minimum acceptable level of service
- Electronic access required to reap benefits of SEPA



Breakout Groups

- **Cash to Electronic**
- **Paper to Electronic**
- **Universal Access**
- Dermot Jewell and Peter Hopkins
- John Dunne and Margaret Lysaght
- Brendan Logue and Colm McKiernan



Group Template

- Scale of the problem
- Key considerations
- Range of views
- Alternatives
- Actions

