



# **National Payments Conference Dublin Castle**

**12<sup>th</sup> December, 2006**

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# Payments

- Key infrastructure in Society
- Implications of failure
- National Payments Implementation Programme



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# Today's Objectives

- Stakeholder Engagement
- Presentation of the issues
- National Competitiveness
- Universal Access
- SEPA opportunities



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# Some Facts

- Ireland is amongst Europe's heaviest cash users – a factor of 2.5
- Ireland is EuroZone's second heaviest user of cheques – there are only three
- Ireland is the second lowest user of payment cards – with low penetration
- Finland: lower cash usage, no cheques, high card usage ----a leader in National Competitiveness



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# Considerations

- National Competitiveness... including efficiency, cost and security
- Inclusion – cash does not discriminate
- Best in Breed payments infrastructure
- SEPA readiness



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# Challenges

- Banks and Businesses
- Government Policies, Departments and Agencies
- Private individuals
- Technology and systems?



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