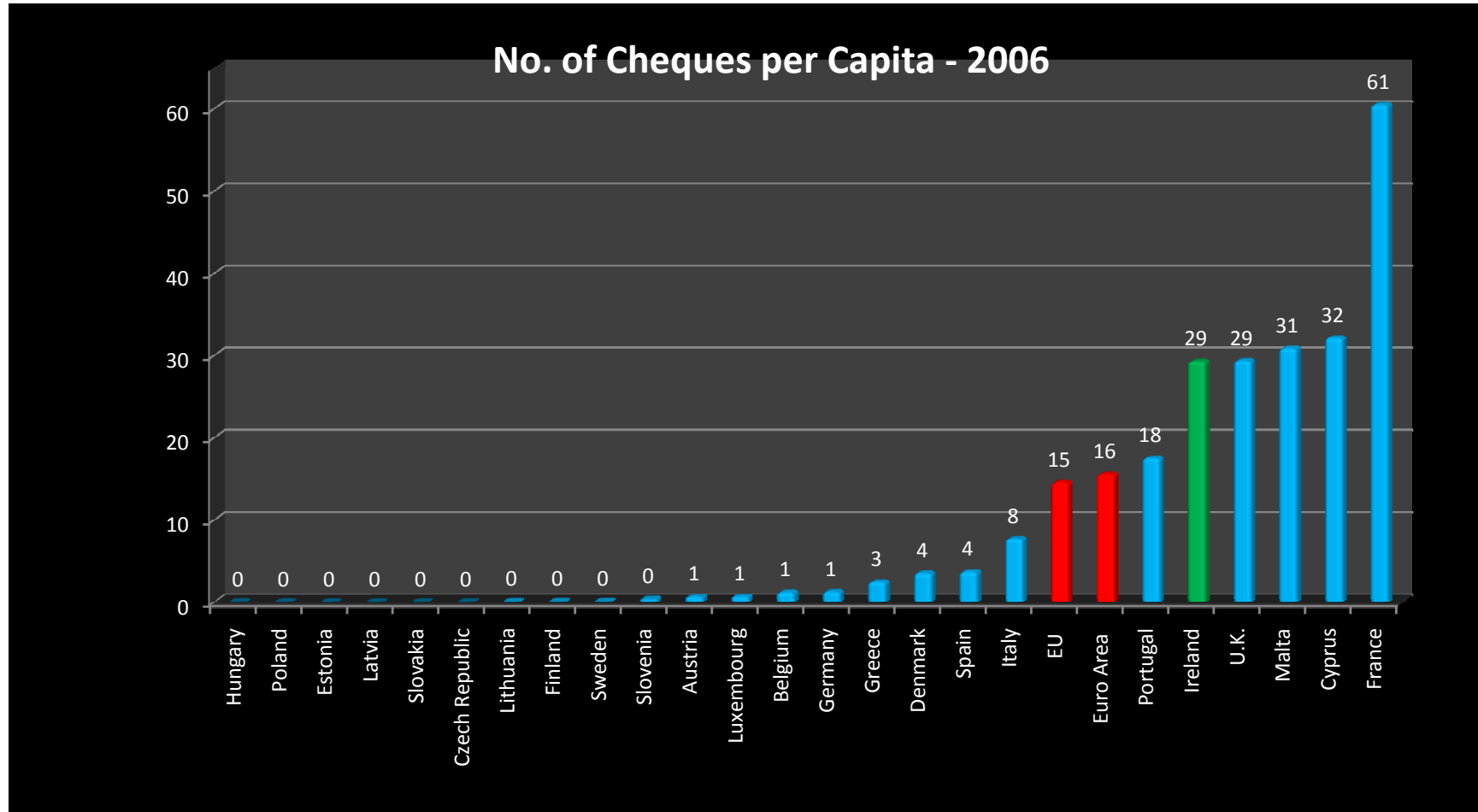




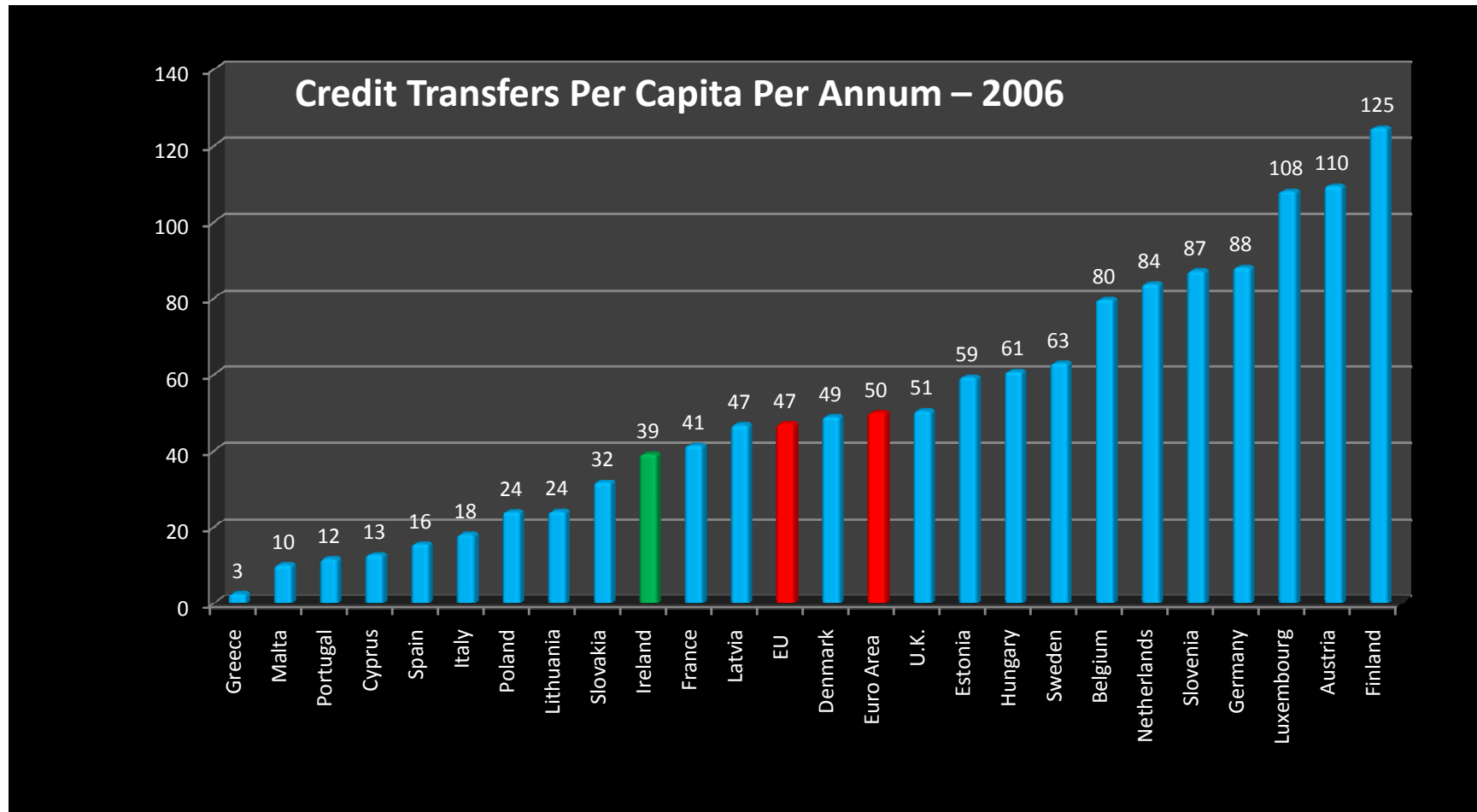
Cheque Volumes



Source: ECB Payment Statistics November 2007

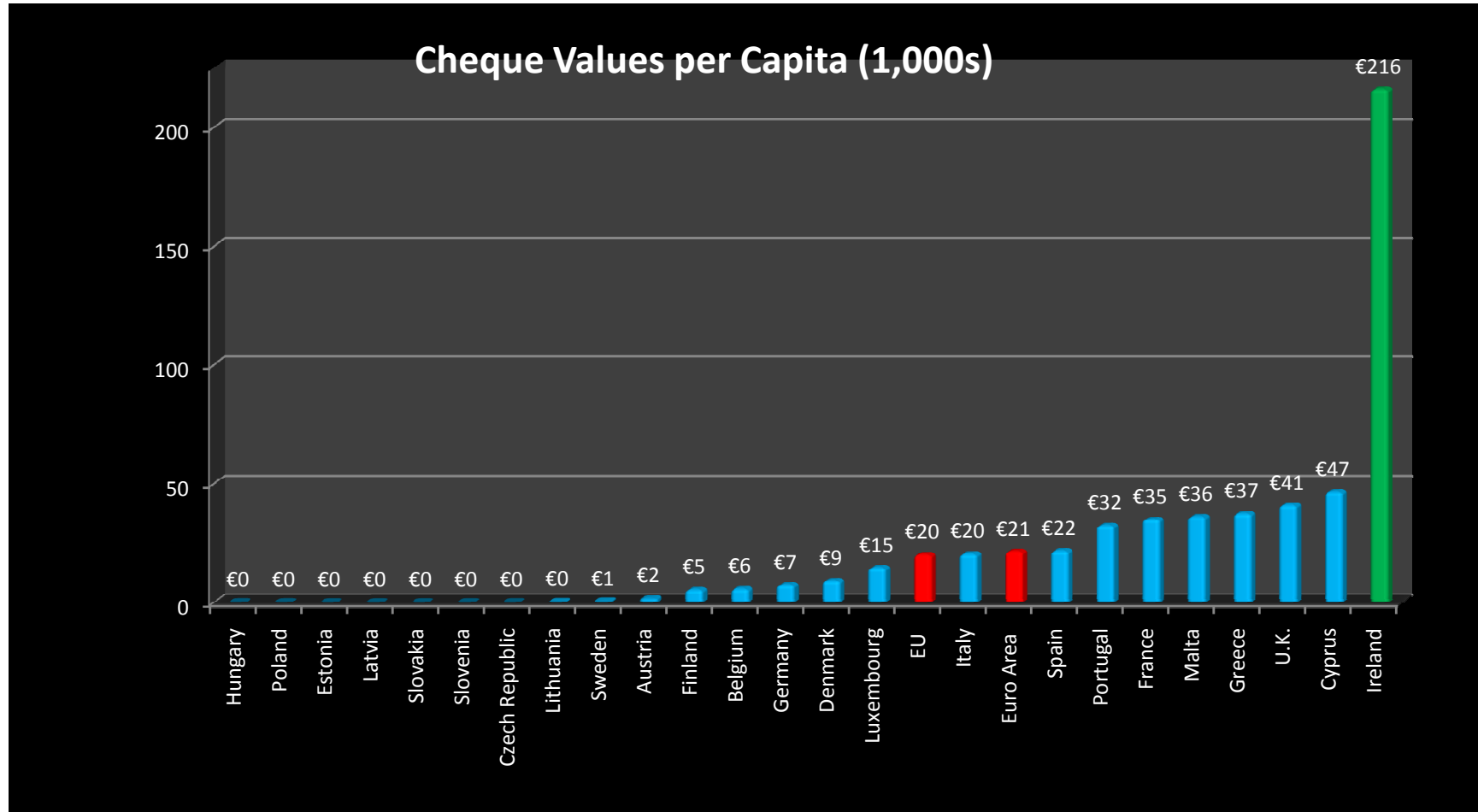


Credit Transfer Volumes



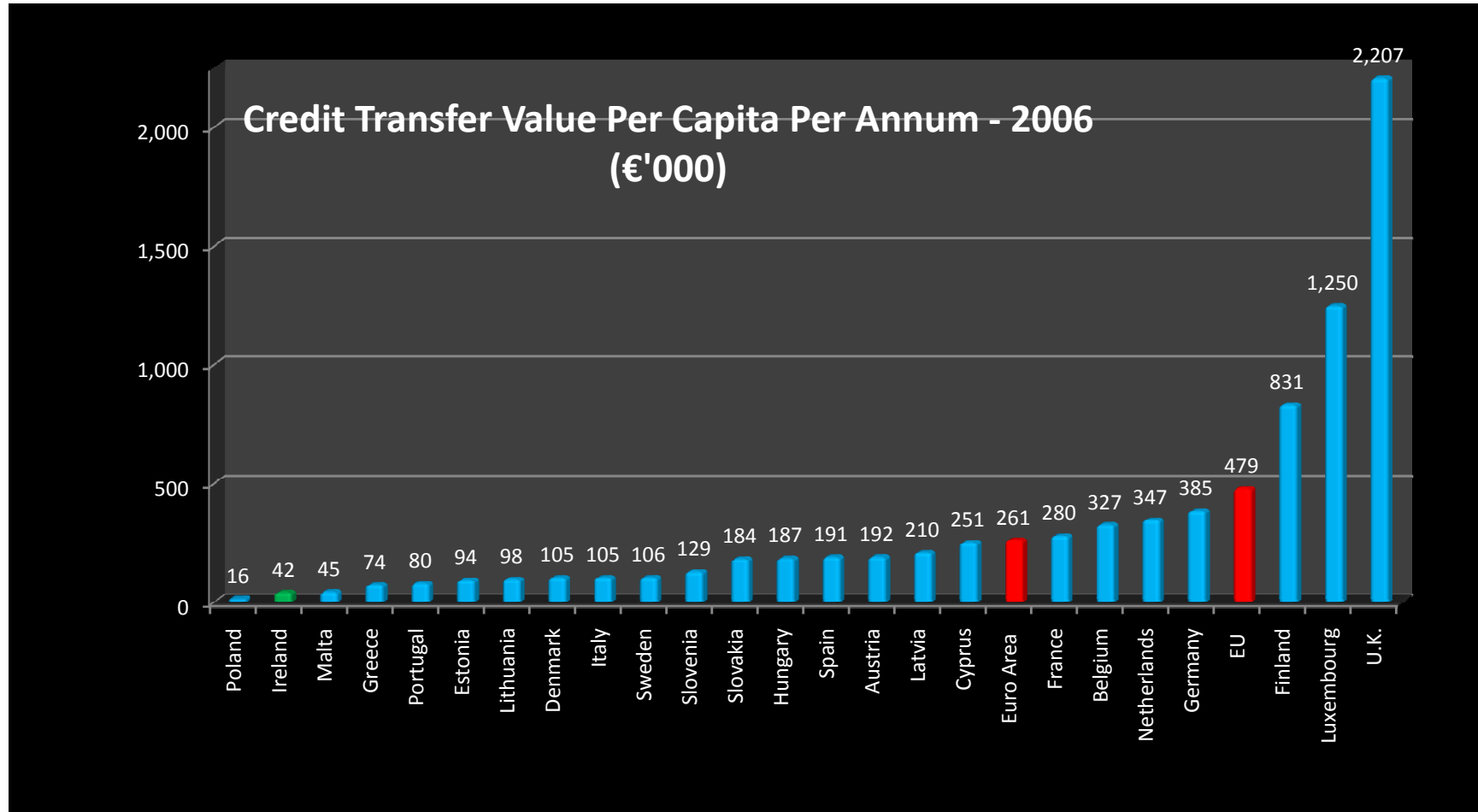
Source: ECB Payment Statistics November 2007

Cheque Values





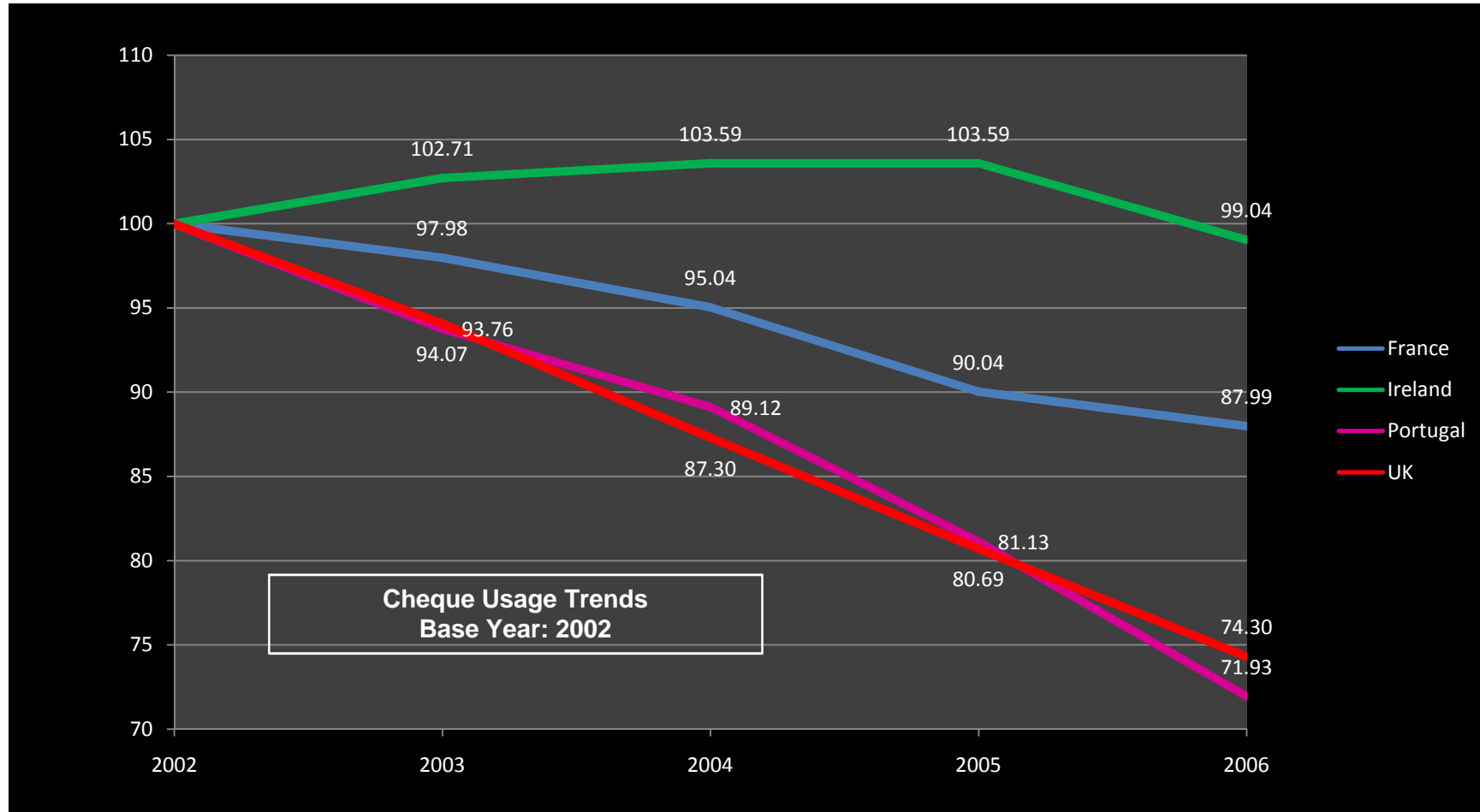
Credit Transfer Values



Source: ECB Payment Statistics November 2007



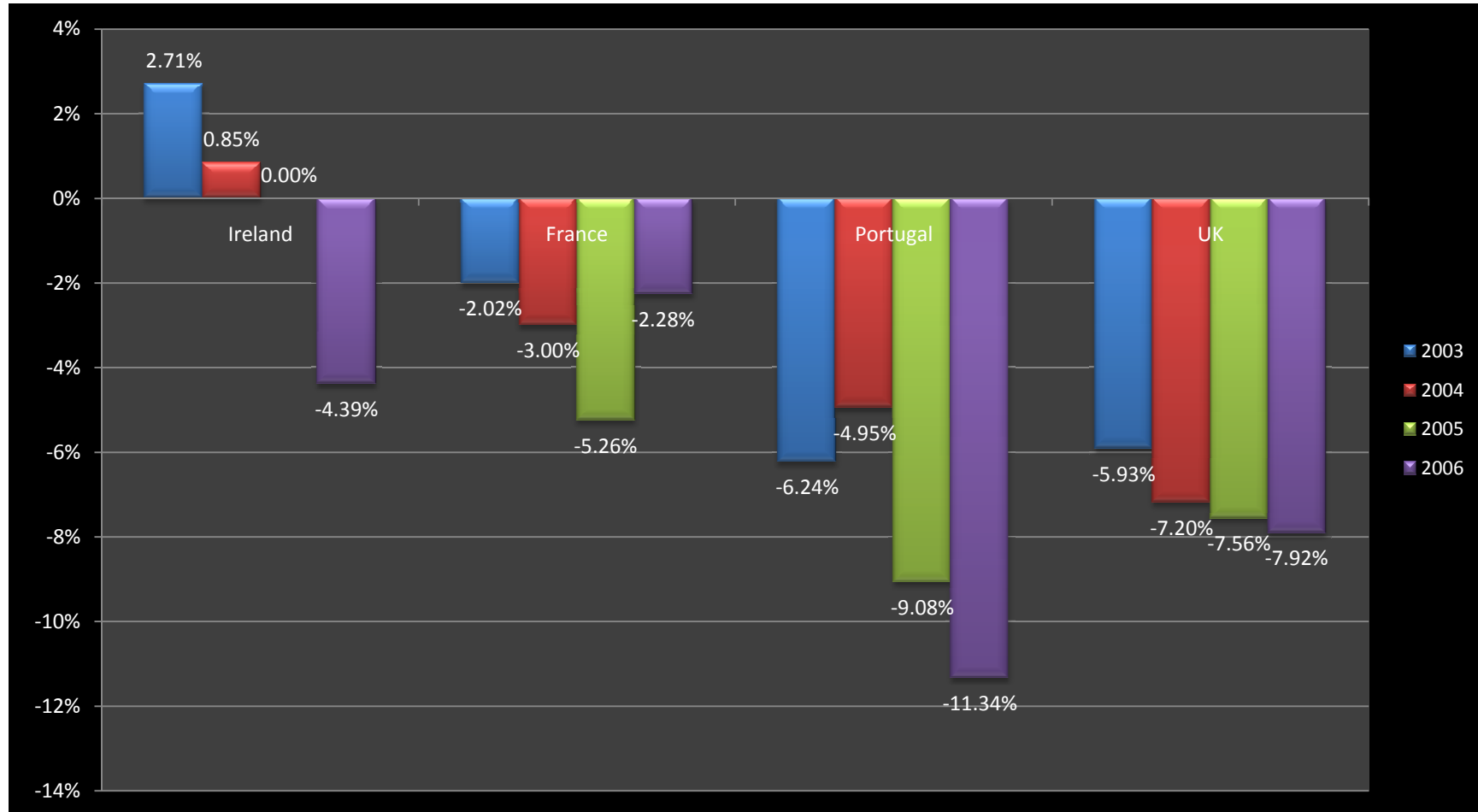
Cheque Reduction - Progress



Source: ECB Payment Statistics November 2007

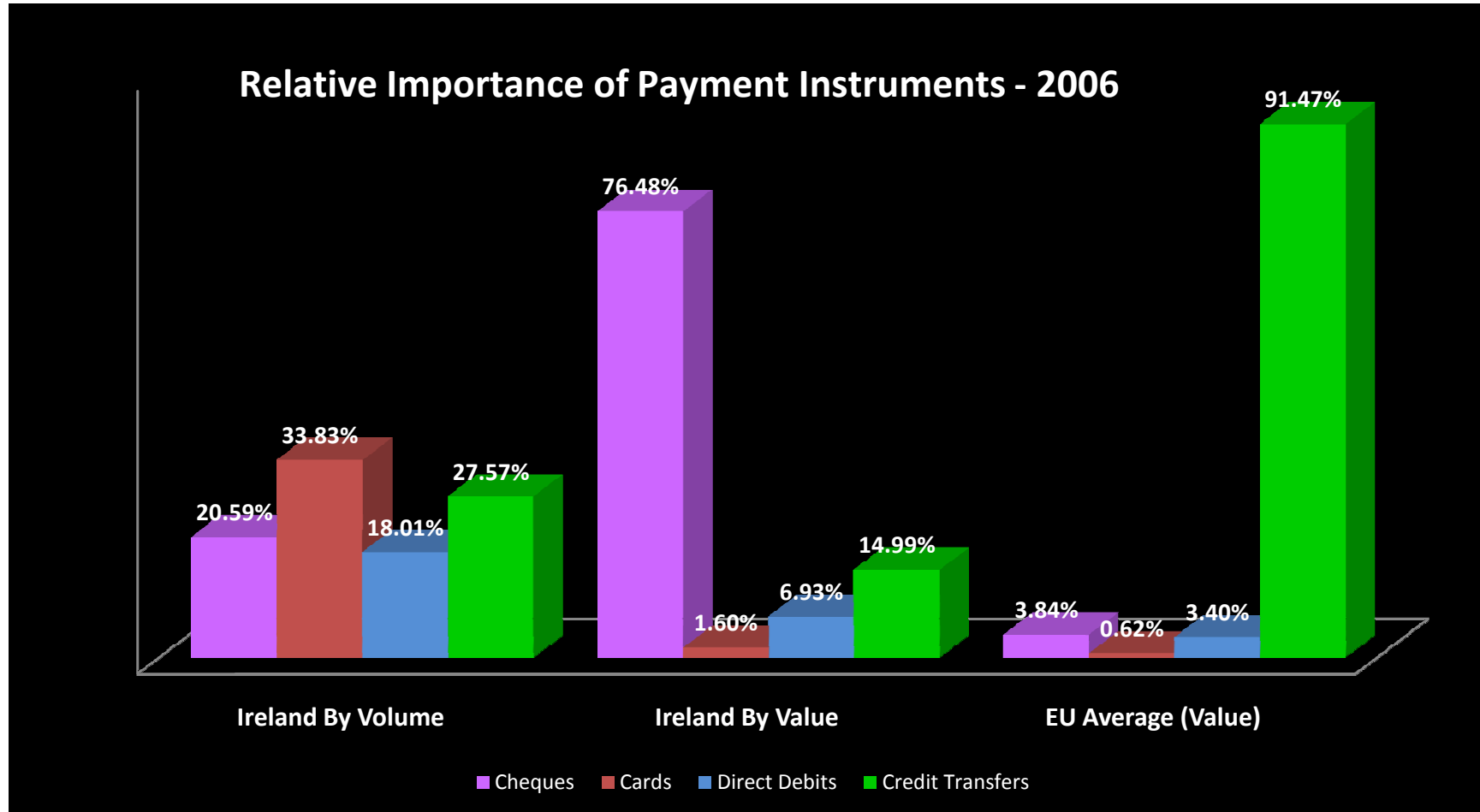


Progress (Alternative Version)



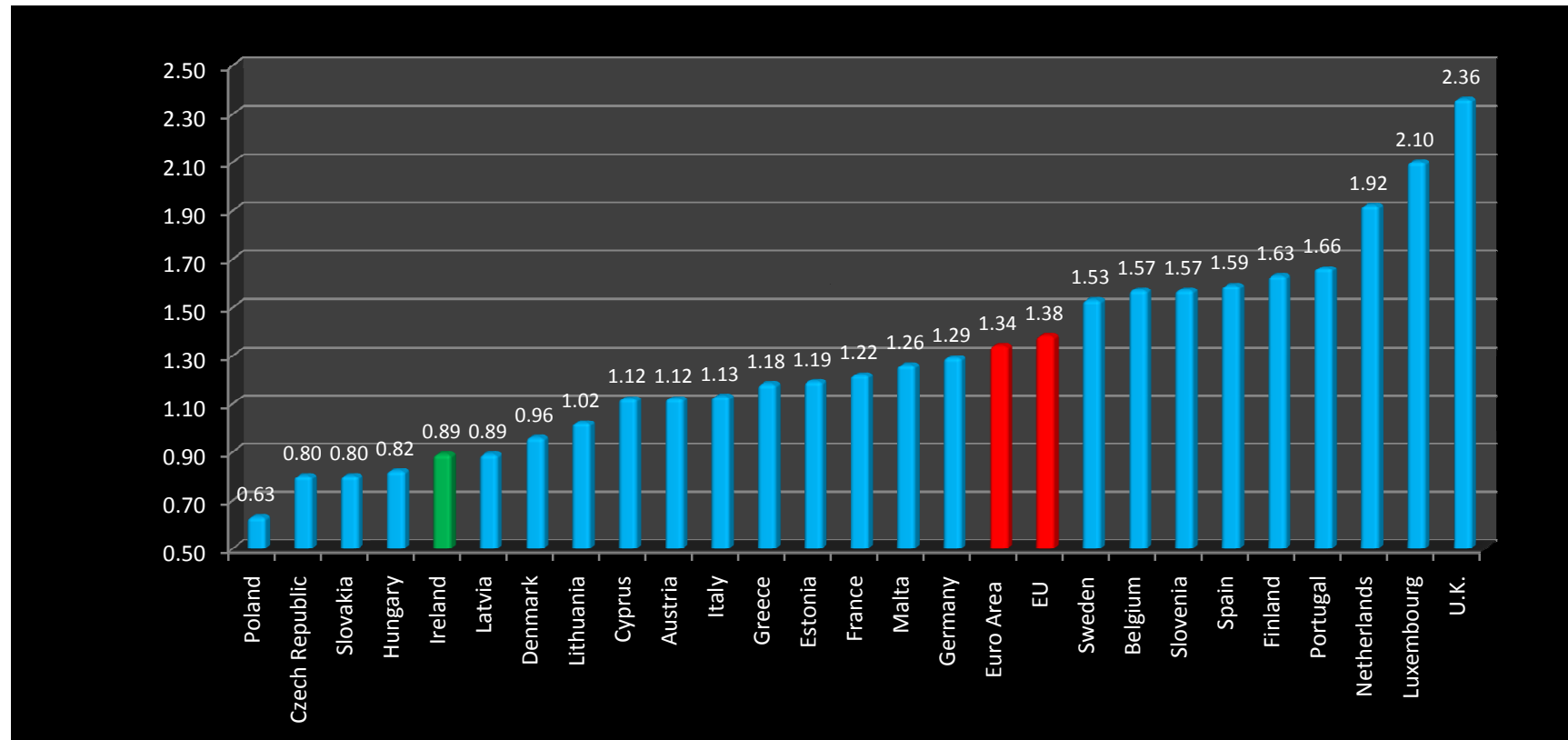


Background – Ireland’s Exposure



Source: ECB Payment Statistics November 2007

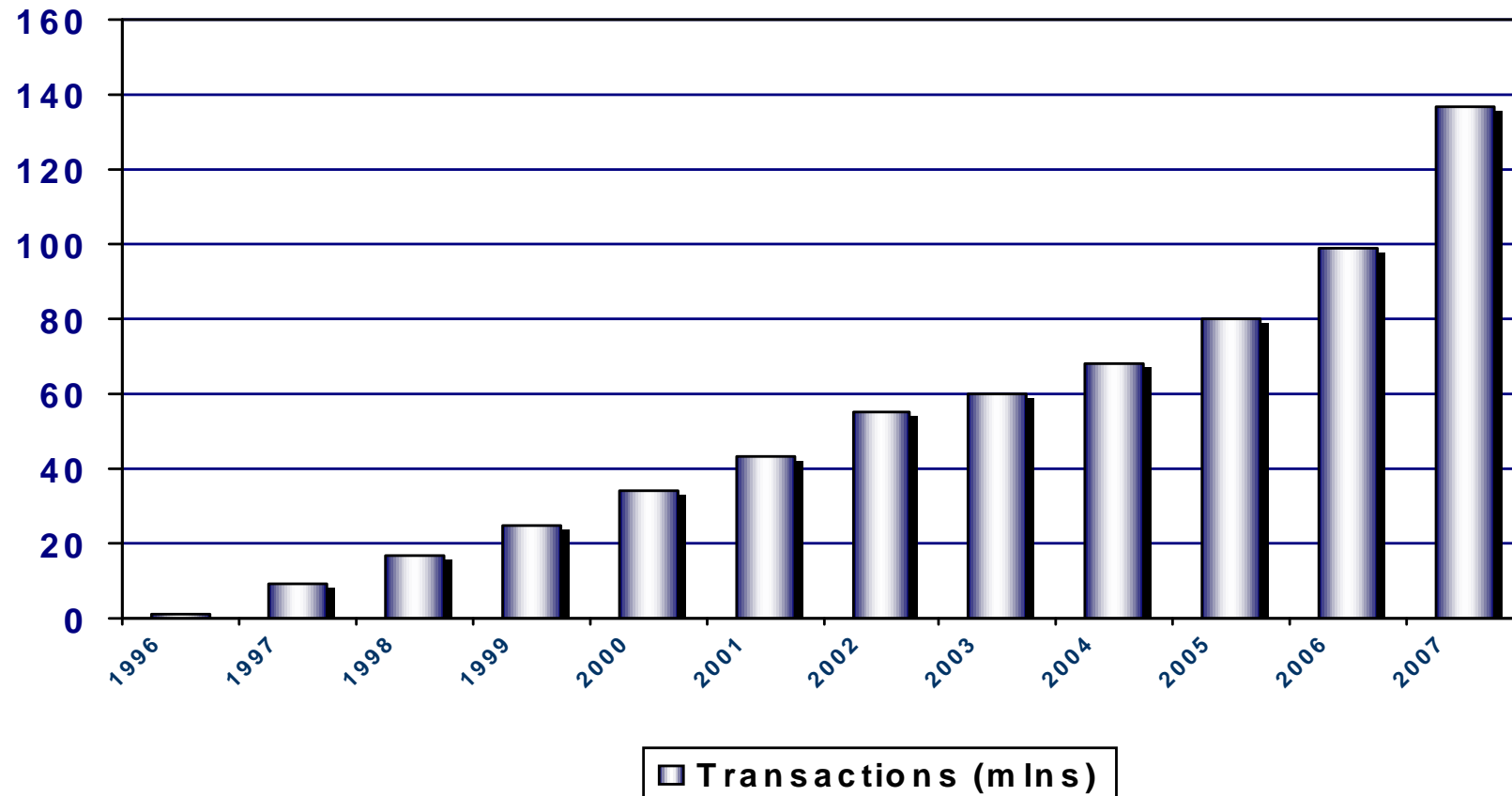
Payment Cards per Capita



Source: ECB Payment Statistics November 2007

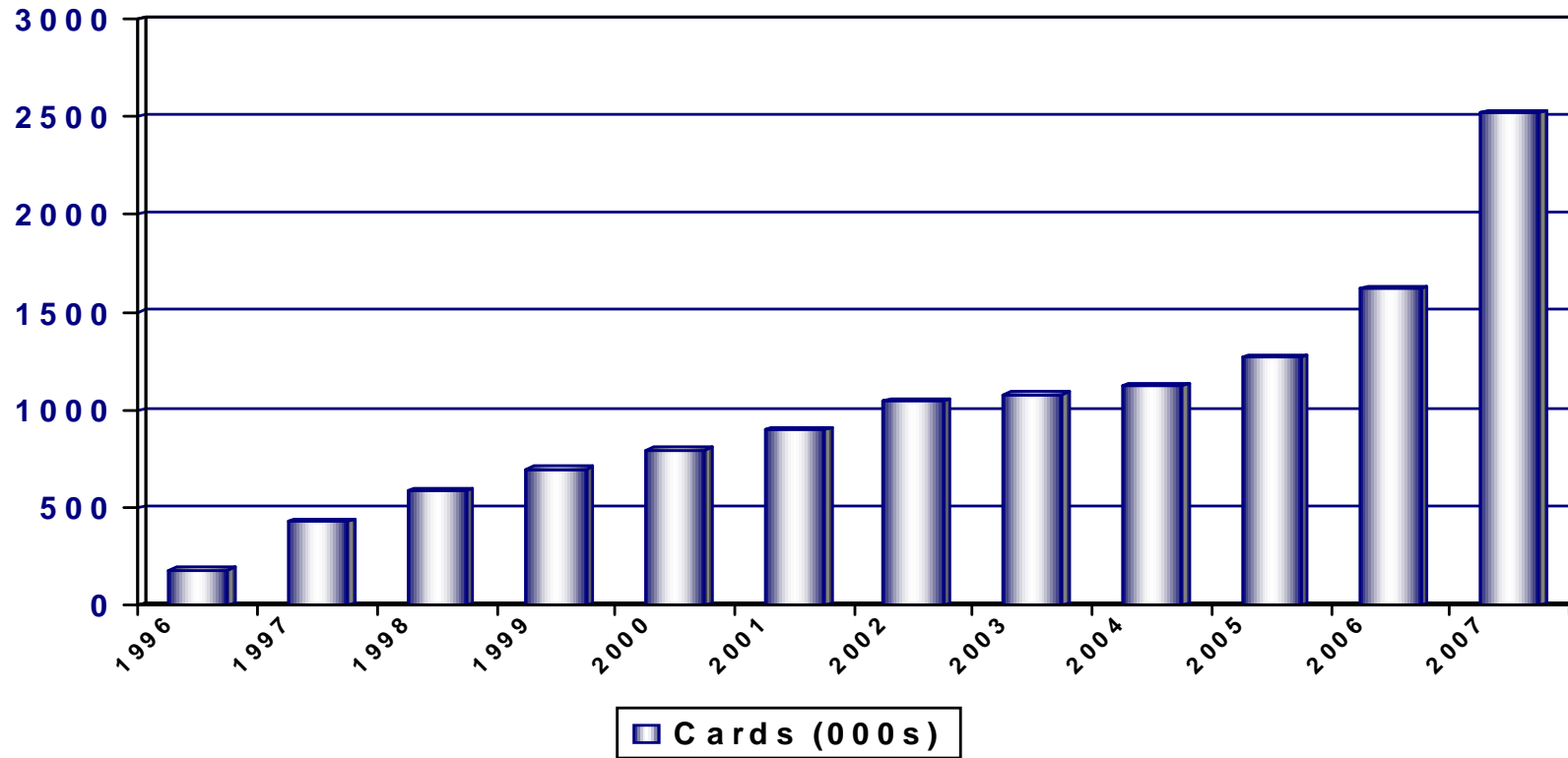


Laser Card Growth





Laser Card Growth





Drivers for Use

Identified Drivers for use:

- **Opportunity for Self Discipline:**
 - Possessing a Laser card means that there is potential for less cash at one's disposal, hence less expenditure
- **Higher Security:**
 - Less cash to carry and a decreased likelihood of fraud (Chip & PIN)
- **More Convenient:**
 - No need to queue at ATMs
- **Increased availability:**
 - More and more stores are offering debit cards as a method of payment
- **Global Access:**
 - Ability to use the card abroad (co-branded with international card scheme)

Source: Marketing Partners Ireland Ltd.



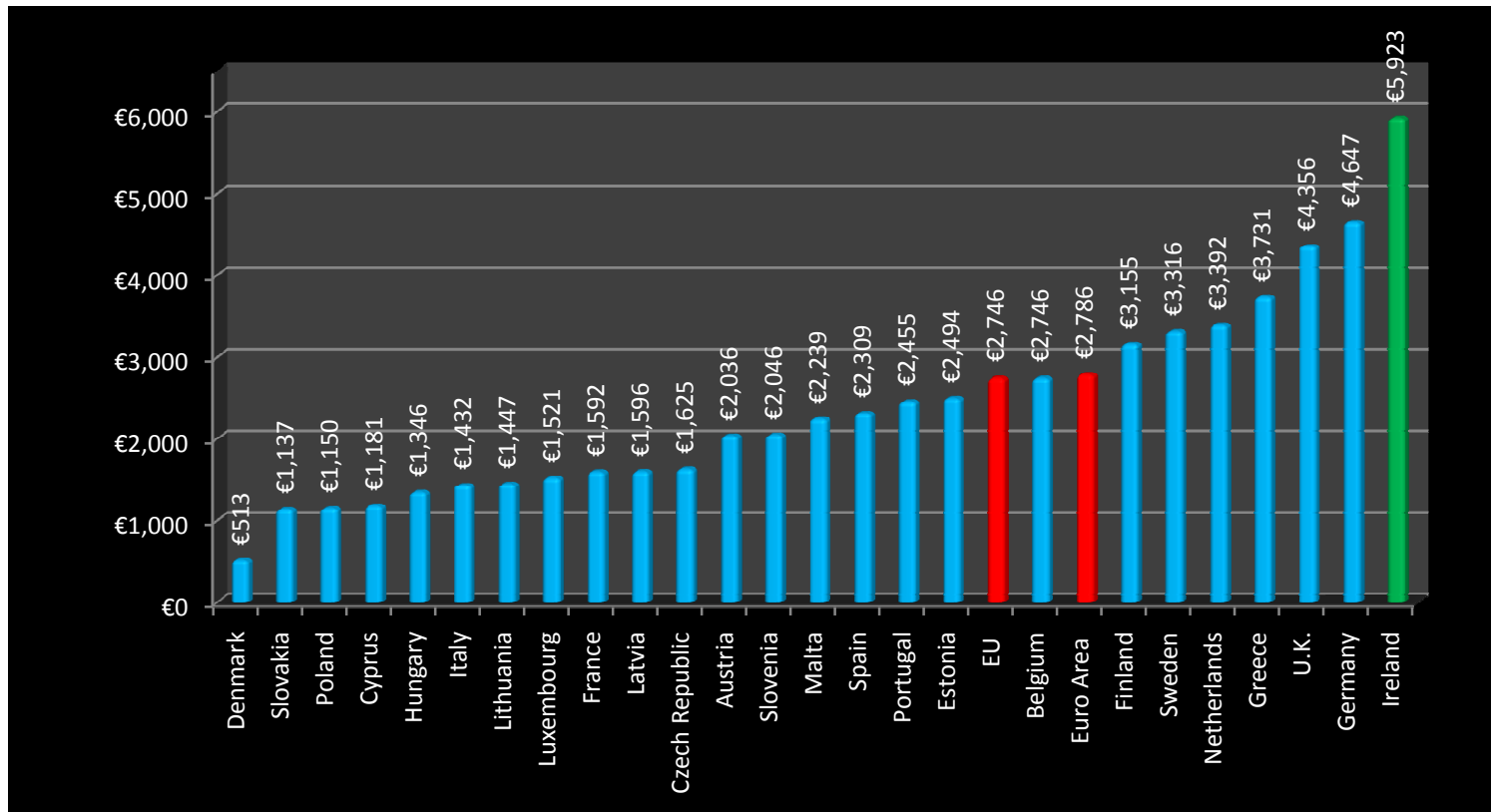
Future Card Scene

Contactless

- Large merchants suggest that contactless payment methods would be beneficial to their businesses, particularly for high-volume, low-value transactions
- Quicker transactions and greater fraud protection are two of the key reasons merchants cite in believing this technology will benefit not only themselves, but consumers as well
- Merchants that already have contactless solutions in place have cited decreases as high as 77% in average consumer queuing time
- Merchants suggest such innovative uses could create win-win-win outcomes in driving greater revenue, brand loyalty for merchants, and greater ease and value



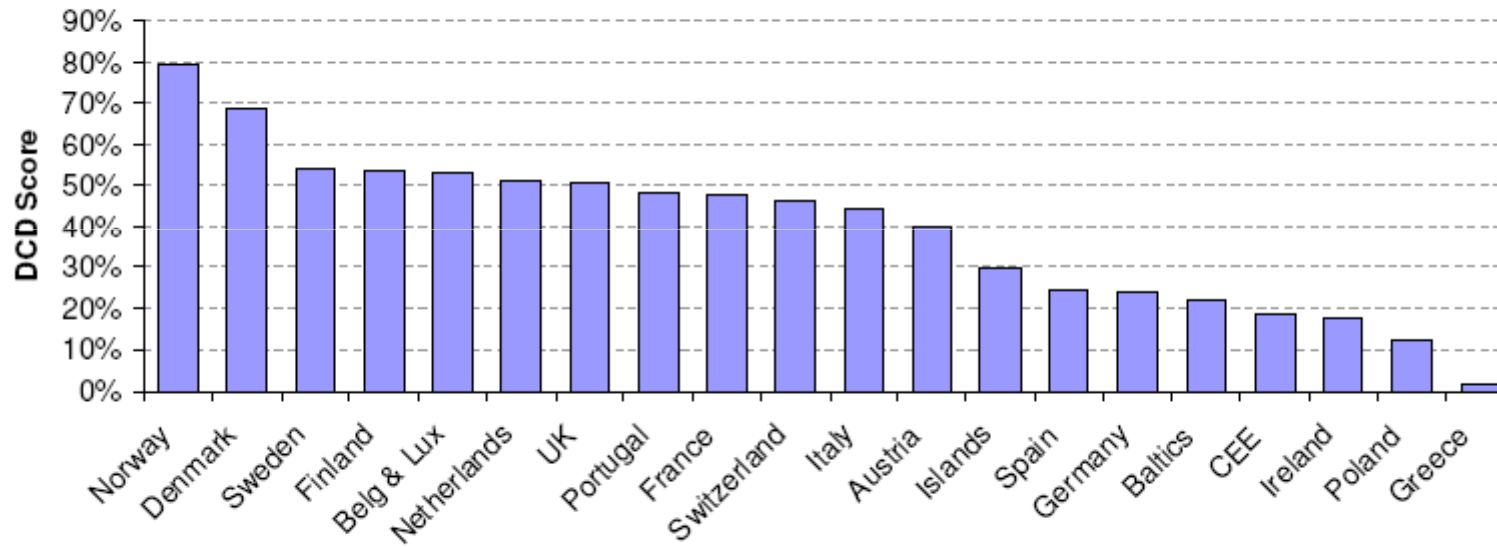
ATM Cash per Capita



Source: ECB Payment Statistics November 2007



Debit to ATM Cash Displacement (DCD) Score by European Country

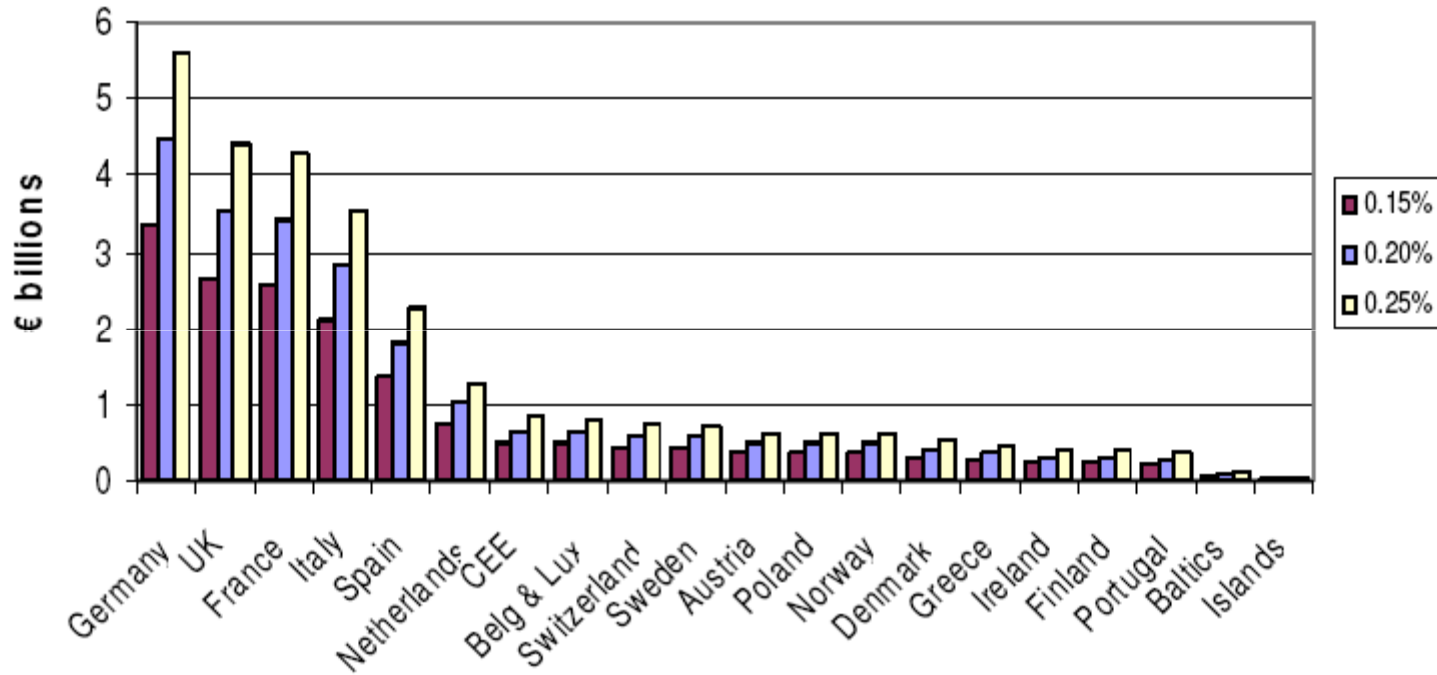


Source: PSE Consulting research plus 2006 ECB data

Note: UK data excludes credit card usage



Cash Displacement Benefits at 0.15%, 0.20% and 0.25% of GDP in 5 to 7 years



Source: ECB Blue Book and PSE Consulting Calculations

Total potential savings between €20bn to €30bn per annum if bottom 4 to 5 achieved cards/electronic penetration of top 3



NPIP Advisory Group Members





NPIP Advisory Group Members

The National Payments Implementation Programme Advisory Group

Central Bank of Ireland	Financial Regulator
Chambers Ireland	IBEC
Combat Poverty Agency	IPSO Ltd.
Consumers' Association of Ireland	Irish Banking Federation
Department of Agriculture, Fisheries & Food	Irish League of Credit Unions
Department of Finance	Railway Procurement Agency
Department of Social and Family Affairs	RGDATA
Department of the Taoiseach	Revenue Commissioners
Enterprise Ireland	