SEPA: The first two lanes have been built

SCT 9.3%

SDD 0.07%
High degree of utilisation still to be achieved
Different roles – One objective: SEPA

European Payments Council

European Automobile Manufacturers Association (ACEA)

European Commission

European Central Bank

Eurosystem
How to achieve the impossible?

COMPETITION + OPERATION + ILLUSION -
A narrow line...
Rulebooks define fundamentals

- Fundamentals for cars
  - 4 wheels
  - Internal combustion engine
  - Steering wheel
  - Braking system
  - Gearbox
  - ...

- Different products
<table>
<thead>
<tr>
<th>Question</th>
<th>Answer</th>
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</thead>
<tbody>
<tr>
<td>Agreeing on a business model?</td>
<td></td>
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<tr>
<td>Defining a date for the phasing out of legacy schemes?</td>
<td></td>
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<tr>
<td>Mandating security requirements, e.g. abolition of magstripe?</td>
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</tbody>
</table>
Panellists

Mr Gerard Hartsink

Mr Dirk Schrade

Ms Rita Wezenbeek
“He who sows roads, will reap traffic.”
Daniel Goeudevert,
French author, auto manager and consultant

Sowing roads alone, is not enough.
Joint effort is needed.