

**Question for written answer E-013645/2015/rev.1
to the Commission**
Rule 130
Theodoros Zagorakis (PPE)

Subject: Use of debit and credit cards in the EU

The use of debit and credit cards, as well as other forms of online payment, as opposed to cash, is constantly increasing in the EU. Many small companies actually prefer cards, since they involve considerably lower administrative costs, are more secure and simplify auditing.

Moreover, plastic money is directly linked to not only the development of e-commerce and cross-border transactions but also the creation of a European digital single market, a declared EU objective.

In view of this:

Does the Commission have comparative data for individual Member States regarding the use of debit or credit cards by European consumers?

How it intends to promote the use of debit cards within the EU especially for the purposes of cross-border e-commerce?

To what extent can plastic money be used to combat 'black money' and tax evasion?