

**Question for written answer E-015053/2015
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:

Can the Commission say whether any Member States have introduced fiscal incentives or disincentives regarding the use of plastic money and if so what are they?

How safe does it consider debit cards to be for the purposes of cross-border e-commerce transactions in Europe?