

## *Disclaimer*

### *Study on user identification methods in card payments, e-payments and mobile payments (November 2007).*

This study has been carried out for the European Commission (DG Internal Market and Services) by the Sithom consortium (composed of Siemens Communications, Sealed, Security 4 Biz, Synovate/Censydiam, The House of Marketing and Time.lex) on the basis of a service contract (ETD/2006/IM/F2/92) awarded following an open call for tenders (MARKT/2006/08/F, available at [http://ec.europa.eu/dgs/internal\\_market/calls/calls-2006\\_en.htm](http://ec.europa.eu/dgs/internal_market/calls/calls-2006_en.htm)).

The final report should not be regarded as stating any official position of the European Commission. The acceptance and/or publication of the final report of the study by DG Internal Market and Services does not necessarily imply endorsing or accepting the recommendations contained in the report. DG Internal Market and Services further notes that the recommendations contained in the report are not necessarily addressed to the European Commission, nor do they necessarily imply any follow up action by DG Internal Market and Services.