



EUROPEAN COMMISSION

Brussels, 3.10.2012
C(2012) 6895 final

Dear President,

The Commission would like to thank the Riksdag for its Opinion on the Green paper Towards an integrated European market for card, internet and mobile payments {COM(2011) 941 final} and apologises for the delay in replying.

The Commission shares the observations made by the Riksdag. In particular, ensuring a high level of consumer protection will remain one of our priorities in the area of financial services. Any actions and proposals that may be undertaken by the Commission as a follow-up to this consultation will be guided by this principle. The Commission will certainly consider with attention issues of data protection and privacy, fair charges for payment services and transparency of these charges.

Furthermore, the Commission agrees that the integration of the EU payments market requires technological neutrality as well as the adoption of standards that are flexible enough to stimulate innovation and competition in the internal market. The Commission will encourage and support all market developments that lead to greater market integration, are based on open standards and increase payment choices for the European payment service users.

I look forward to continuing our political dialogue in the future.

Yours faithfully,

*Maroš Šefčovič
Vice-President*

*Herr Per WESTERBERG
Talmannen
Riksdagen
Sveriges riksdag
SE – 100 12 STOCKHOLM*