



The Finnish view to the European Commission Green Paper

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Finland – as the forerunner in SEPA – demands for innovations, transparency and commitment



- ▶ Harmonisation by authorities should give enough space for new European innovations
 - The focus of the guidelines on technical standards and security requirements
- ▶ Cost transparency of all payment methods must be increased equally
 - Use of cards vs. cash
- ▶ Lessons learned from the SEPA
 - Adequate incentives to ensure the equal implementation of the standards in all markets

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