



10th Digital Money Forum



Omar Rifaat

Visa Europe

- **Visa's competitor is cash!**
- **RELEVANCE!**
- **Let the people choose**



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Neil McEvoy

Consult Hyperion

- **Exponential economic growth**
- **Cash will be displaced where it is inconvenient**
- **Residual need for cash**



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Dominic Peachy

FSA

- **The FSA has statutory objectives of public awareness; market confidence; consumer protection; and reducing financial crime.**
- **We also have a mission to facilitate innovation and competition with respect to financial services.**
- **We are committed to making regulation more risk responsive and principles based.**



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Leo van Hove

Free University of Brussels

- **A cash revival in Belgium?**
- **Against 'ad valorem' interchange fees for debit.**
- **Pro cost-based pricing.**