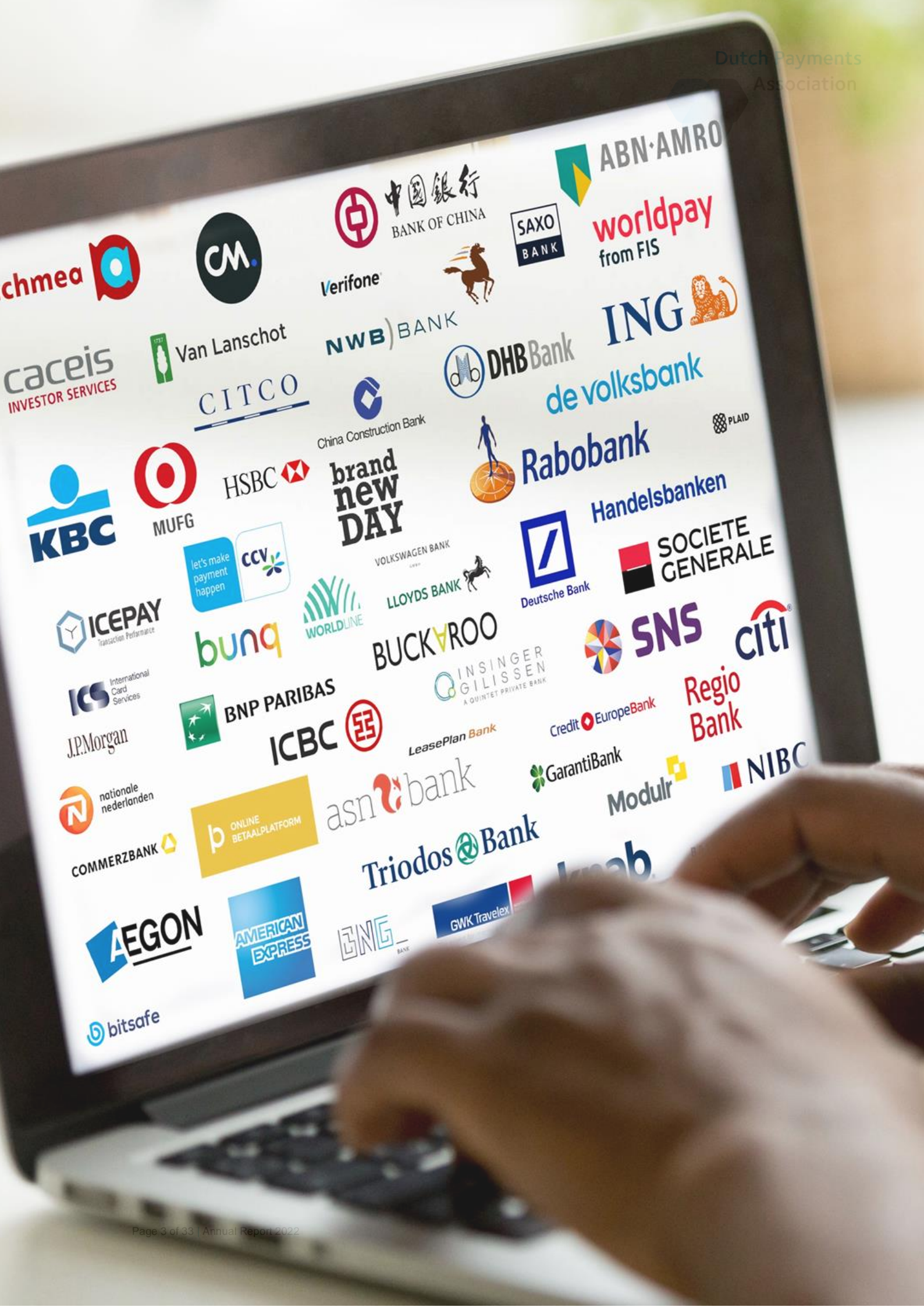




Annual Report 2022

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Profile

The payment system is the bloodstream of our economy, has many stakeholders and is of great social importance. As a result, it can be viewed as a utility function. The large number of participants, the many applicable laws and regulations, the demanding requirements, the technological challenges and the huge transaction volumes make payments complex and dynamic.

Transparency, inclusion, accessibility and dialogue with all stakeholders in the payment system are guiding principles for the Dutch Payments Association (Betaalvereniging Nederland). The Payments Association is therefore a prominent member of the MOB (*Maatschappelijk Overleg Betalingsverkeer*, the Dutch social consultation on the payment system), which is chaired by *De Nederlandsche Bank* (DNB, the Dutch national bank). Amongst others, the MOB analyses and discusses social bottlenecks in the Dutch payment system and proposes solutions.

The Payments Association organises and coordinates collective tasks in the national payment system for its members. Members are providers of payment services in the Dutch market: banks, payment institutions and electronic money institutions. These joint tasks are related to infrastructure, standards and joint product features.

We aim to optimise socially efficient, secure, reliable and accessible payments. We unburden our members and bring them together, whenever and wherever possible.

In our work we involve representatives of end users in the payment system, including businesses and consumers. On behalf of our members, we are visibly involved and approachable, taking our social responsibility where necessary.

In the Single Euro Payments Area (SEPA), standards and payment schemes are mainly established on a European level. European legislation has broadened the possibilities for new players to enter the payments market. Although this market has taken on an increasingly European character, national cooperation on collective, non-competitive matters remains of great importance. New participants are welcome.

For years, the Dutch payment system has been among the most efficient and advanced in the world, something to be proud of. But standing still is going backwards. Our ambition is to optimise payments even further, by closely cooperating with our members and stakeholders. Rapidly advancing technology for payment solutions, new kinds of payment service providers, changing customer needs and ambitions for more European sovereignty in payments, require strong cooperation between all stakeholders. This also includes a future-proof model for funding the payment infrastructure and a level playing field for all payment service providers.

For more information about our activities, tasks, products, partners and our history, please visit our [website](#). You can also subscribe to our newsletter *Betaaljournaal* (Payment Journal). Our ambitions for the coming years can be found in our [Roadmap 2023-2025](#).



Report from the Board

I am pleased to present the 11th annual report of the Dutch Payments Association, for the year 2022.

Board

By statute, the board of the Payments Association has at least nine members. The board consists of three independent members, including the chairperson, and six board members affiliated with association members. This conveys that the Payments Association, assembling payment service providers (supply side), truly values the social importance of the payment system, including the stakes of payment service users (demand side). Thus, board meetings address the perspectives of all participants in the payment system. During the reporting period, the board met six times in regular meetings. More information on the composition of the board can be found in the annex Board and management.

In May 2022, Gottfried Leibbrandt was installed as independent chairperson of the Payments Association at the general members' assembly. Following Lex Hoogduin's resignation as chairperson in November 2021, this post was held by independent board member Gerjoke Wilmink. With the new chairperson the board is back to its regular strength of nine board members.



Gottfried Leibbrandt

The board has several committees, including the Audit Committee and the Selection & Appointment Committee. The Selection & Appointment Committee matches board candidates against the board profile and proposes suitable candidates to the general members' assembly. During the year under review, this committee completed its selection and nomination of the new chairperson in May and appointed the director of the Payments Association in November. For financial guidance, the Audit Committee meets twice a year, or more often if necessary. The two regular meetings focus specifically on the budget and financial statements, respectively.

Members' Assembly

The 2021 financial statements were adopted by the General Members' Assembly in May 2022. At that meeting, the liquidation of the no longer needed entity *Betalingsverkeer Services BV* was approved, as well as the partial refund of members' capital to the original contributors, as a result of the changed scope of association activities. In November, amendments to the association's statutes were approved. These amendments were mostly related to housekeeping.

Management and staff

Since 1 March 2021, day-to-day management of the Payments Association had been in the hands of Gijs Boudewijn, as director ad interim. After the appointment of the new chairperson of the board, in May 2022, the post of director could be permanently filled, leading to the appointment of Gijs Boudewijn as managing director on 17 November 2022.

The number of Payments Association employees remained stable at around 18 FTEs during the year under review. In the wake of the organisational untangling with Currence, the entity *Betalingsverkeer Services BV* was dissolved in 2022. Amongst others, this entity acted as a formal employer. To support this organisational simplification, employees switched to the Payments Association on 1 May 2022.



Gijs Boudewijn

Activities

The Payments Association strives for a secure, efficient, reliable and accessible payment system. It is essential that these four goals are pursued from a clear and broadly supported vision of the payment system. Our [website](#) contains a further explanation of our role and outlook on payments. Developments in the payment system that can be expected in the coming years are set out in our [Roadmap](#).

The association has a broad range of activities, from ensuring that cash remains available and digital payments are accessible to all, to preparing for the arrival of the digital euro. To provide focus and make an impact, the board formulates annual focus points for the association. In 2022, these concerned the sustainable funding of the Dutch payment system, digital fallback options in the payments infrastructure, full debit card acceptance and accessible payments.

These focus points achieved good results in 2022. Two of them stand out. On the one hand, after an intensive process with our members and stakeholders, the outcome of a study on the cost and revenue of the Dutch payment system for financial institutions could be published in October. On the

other, we reported on the use of digital alternatives to card payments by merchants, in case of malfunctions. Both themes will continue to require attention: the cost of payment transactions incurred by our members substantially exceeds the revenue, raising questions about the sustainability of funding in the future. As the role of cash diminishes, the availability of robust digital alternatives gains relevance.

It is of great importance that as many Dutch people as possible can continue to handle their daily banking affairs autonomously. Accessibility has increasingly become an integral part of the payment services on offer, thanks to joint efforts by members, while the understanding of the impact of digitisation has also deepened. This helps to improve payment accessibility and it concerns everyone. For the final focus point, most of the infrastructure for card acceptance was upgraded in 2022 to allow for full debit card acceptance.

As in previous years, developments on the world stage also affected the Dutch payments infrastructure. We managed to put the social impact of COVID largely behind us in 2022. However, the Russian invasion of Ukraine in February led to the arrival of a large number of Ukrainian refugees in the Netherlands. To allow them to participate in Dutch society, arrangements were made so they could open payment accounts at Dutch banks.

This was set up in close cooperation between many stakeholders. The vast majority of Ukrainians residing in the Netherlands now have a payment account. In other areas too, the war worked its way into the Dutch payment system. For instance, due to increased fuel prices, the pre-authorisation amount for card payments at unmanned petrol stations had to be raised; for direct debits, there was a need to reconsider risk management in case of (possible) bankruptcy of energy suppliers. Finally, the Payments Association lost one member this year as a result of a bankruptcy partly caused by sanctions against Russia.

For a more detailed description of the activities carried out by the Payments Association in the past year, please read the next chapters. The most important facts and figures about the payment system are on our [online factsheet](#). Furthermore, you can follow us on social media [LinkedIn](#) or [Twitter](#) subscribe to our [Betaaljournaal](#). In addition to our regular information bulletins, we released six editions of our [Betaaljournaal](#) in 2022, keeping our members and stakeholders informed about developments in payments and about our activities.

The annual conference following our general members' assembly in May focused on accessibility in payments: "Everybody digital?". In November, the topic of Open Banking was covered in a well-attended meeting. Besides major events, we also provided several smaller information sessions and webinars, both for members and stakeholders.

Governance

Board and management continuously work on the effective and efficient operation of the Payments Association, emphasizing to enjoy and maintain the trust of our members and stakeholders. That trust is essential for the broad support that is required to properly fulfil our central facilitating role in the Dutch payment system.

Under the guidance of the new chairperson, the governance of the association was further examined. This led to retaining the existing set-up of the association, with a limited update to the statutes, partly to bring them in line with new legal provisions (the Dutch Bill on Management and Supervision of Legal Entities, WBTR) and to be able to meet and decide with more flexibility. The new statutes were approved at the November general members' assembly and came into force at the end of the year. The Payments Association welcomed two new members during the year under review. Three members resigned, two of them due to termination of their activities.

In conclusion

The board looks back on the reporting period with satisfaction. It was a period of transition, also for the positions of chairperson and managing director. A new balance had to be found after the organisational adjustments at the end of 2021. This involved transferring activities to the Dutch Banking Association and untangling the [Currence](#) organization. Now, thanks to the steps taken in

2022, a more stable period lies ahead. The association calls for focus on the mission and objective of secure, reliable, accessible and efficient payments that unite its members.

The board thanks the management for their pleasant and professional cooperation and all staff for their dedication in 2021.



Developments in the payment system

Payment system factsheet 2022

Trends and innovations in payments are moving at lightning speed. Contactless payments with debit cards and smartphones have become normal in a short time. New participants in the payment chain have emerged, including fintechs and big techs.

Meanwhile, payments are becoming increasingly international. We work with global standards, and European regulations eliminate differences between nations, to make cross border payments easier. The Payments Association monitors these developments and, where necessary, pushes for adjustments so that the payment system in the Netherlands can remain safe, efficient, reliable and accessible.

Payments never stop, as the COVID years have shown. Businesses shut down and people stayed at home, but the payment system was working overtime, not so much because of the large transaction volumes, that slightly declined, but to facilitate the shift to online payments and to contactless payments at the counter, amongst others.

COVID restrictions now seem to be well behind us. Our [press release](#) looking back at the past year shows that point-of-sale and online payments together have returned above pre-COVID levels. In 2022, some 8 billion transactions were made with cash, debit cards, iDEAL and credit cards, at the point-of-sale and online, totaling €282 billion. That is more than in 2019, the last year before COVID. Then, 7.73 billion payments were made at counters and online. All this in addition to 3.5 billion giro-based payments.

The use of paper *Acceptgiro's* again decreased by 30% in 2022. On 1 June 2023, product owner Currence will phase-out *Acceptgiro* completely. The number of Instant Payments increased by 12%, partly because more Dutch banks started to support the product and also because business batch payments are increasingly processed as Instant Payments.

Cash Covenant

About one in five PoS-payments was in cash in 2022, the same as before COVID. A cash transaction is becoming increasingly expensive, mainly due to high fixed costs. How to keep cash available and affordable for cash-dependent groups on the long run, is a concern to all stakeholders in the *Maatschappelijk Overleg Betalingsverkeer* (MOB). They therefore concluded a [Cash Covenant](#) on 7 April 2022. DNB and the Ministry of Finance subsequently commissioned consulting firm PwC to [conduct a study on scenarios to maintain cash](#) at acceptable social cost and possibly with partial public funding. You can read more about this in the chapter on point-of-sale payments.

Overall, it has become more challenging to future-proof payment transactions. For years, interest margins on account balances have fallen away, as a result of low and even negative interest rates. As a result of the low Dutch price levels for payment services, Dutch payment service providers have a different starting position in European initiatives. They must comply with more laws and regulations and respond to greater demands from society for innovation and accessibility. The Payments

Association provided a [fact base](#) in 2022 for further discussions on future-proof funding of payments.

Accessible payments

With the increasing digitisation of payment transactions, the accessibility of payment services has come into question for people who find it difficult to keep up with this development. [The Accessibility Monitor 2021](#) showed that most consumers rate the accessibility of payment services positively and are more satisfied than a few years ago. However, people from various vulnerable groups rate accessibility significantly lower on average and actually experience a decline¹.

In early 2023, DNB published its [report](#) 'Digitisation of payments: a godsend for some, a challenge for others'. It showed that 2.6 million Dutch people cannot manage their banking affairs autonomously, partly because they cannot keep up with the rapid digitisation in society. Following this report, the banks promised to improve the accessibility of payments and banking for these citizens, in their '[Commitment from banks on more accessible payment services](#)'. Accessibility and inclusion in payments are therefore once again high on the Payments Association's agenda in 2023.

Payment accessibility requires more than just the commitment of each individual provider. Digital payment solutions should be designed and built as accessible as possible so that the elderly, people with disabilities and those who have difficulty with digitisation can also use them. It is also important that people who are not digitally proficient can manage their daily payments themselves as much as possible and find their way to proper support.

Accessibility was [one of the spearheads of the Payments Association in 2022](#). In the Accessibility and Inclusion Working Group (WTI), we coordinated the steps for the sector to be implemented when the European Accessibility Act (EAA) comes into force on 28 June 2025. The working group did impact analysis, discussed solutions with participants and discussed challenges with the Home Office. The government has been working on making their own websites accessible for some time. As an extension of the EAA, WTI members - together with the chairman of the Legal Affairs Working Group of the Payments Association - also contributed to [the response](#) on the Implementing Accessibility Requirements for Products and Services bill, EU Directive 2019/882.

In close consultation with bank accessibility managers, colleagues from DNB and representatives of interest groups, the Payments Association coordinated actions from the MOB Accessibility Action Plan. Among other things, this led to further optimisations at banks, a joint banking [pilot with information points](#) at three libraries and a doubling of the number of financial care coaches. The Eye Association contributed to develop [best practices](#) showing how their members and followers deal with digital banking products. Finally, we mapped out what prevents older customers from banking digitally. This provided tools to discuss this in their communities.

Digital euro

The digital euro is viewed as a complementary, innovative and secure digital EU currency alongside euro notes and coins. Since 2021, the European Commission and the European Central Bank (ECB) have been shaping a digital euro and its possible embedding in regulations. As part of the Euro

¹ DNB Vision on Payments 2022-2025

System, DNB is closely involved in a study launched by the ECB and expected to be completed in October 2023.

The research explores a multitude of design aspects for the digital euro, including the distribution model, transaction settlement, user applications and data protection. Stakeholders are heavily involved in the ECB study at both European and national levels. In the Netherlands, the industry is involved through a consultation with DNB's digital euro team and through the MOB. A first proposal for embedding the digital euro in European laws and treaties is expected from the European Commission before the summer of 2023. This path is a prerequisite for any decision by the ECB in mid-2026 to introduce the digital euro for real.

The Payments Association monitors developments in the ECB research phase, in coordination with the NVB and members. We contribute to the process along various routes, with a focus on proper integration of the digital euro in the Dutch retail payments landscape.

Coordinating standards

The Dutch payment infrastructure is based on sector-wide agreements, procedures and product specifications. They are based on European and global agreements and on a range of additional (technical) standards. We actively follow international developments in standards and take the initiative to coordinate matters if necessary. The Payments Association actively participates in various Dutch, European and global standards organisations and market initiatives and chairs a Dutch shadow committee² of the ISO.

In the coming years, the world's key payments infrastructures will undergo a transformation in response to increased digitisation, focus on cost savings and the introduction of real-time services. In doing so, payments infrastructures will move to the ISO20022 standard for exchanging electronic messages between financial institutions.

Euro countries have been preparing and testing for the migration of TARGET2 to ISO20022 messages. This migration was initially scheduled to take place in November 2022, but was postponed by the ECB to March 2023. The Payments Association coordinated the Dutch testing process in cooperation with DNB and its members. In addition, SEPA transactions will migrate to a newer ISO version by November 2023. Here too, careful testing is required.

These migrations have an impact on European banks that is similar to the introduction of SEPA in 2014.

Standards not only comes into play in giro-payments, but also in the card's domain. In the latter, two message standards are currently under discussion. As the digital euro programme of the ECB will also make a choice about message standards, it is important to follow these developments closely. The participation of Dutch banks in various international working groups has therefore been optimised.

² The ISO Technical Committee TC68, a committee within ISO that develops and manages international standards in banking, securities and other financial services.

Open Banking

With the advent of the revised Payment Services Directive (PSD2), a third party can gain free access to a payment account if the account holder agrees. This is also known as Open Banking. Open banking allows new, innovative payment and information services to enter the market.

In 2022, the Payments Association launched the Open Banking Working Group. With this working group, the Payments Association provides a platform for its members to promote cooperation in the Dutch open banking ecosystem. The working group shares knowledge, closely monitors developments in legislation and sector initiatives, and discusses operational and technical issues.

[Revision of PSD2 and the EU Instant Payments bill](#) to enhance PSD2's potential, the European Commission has conducted a comprehensive review of PSD2's application and impact. The Payments Association and its members have submitted an [opinion](#) to the 'targeted consultation' on PSD2. This is one of four steps in the European PSD2 evaluation. Based on its review, the Commission is expected to come up with legislative proposals for an 'open finance' framework in June 2023. This framework aims to ensure a high level of security for European retail payments, including the monitoring of the impact on fraud levels by the introduction of mandatory Strong Customer Authentication (SCA) under PSD2. On 26 October 2022, the Commission published another major legislative proposal to make Instant Payments available in all EEA countries. The proposal aims to ensure that Instant Payments in euro are affordable, secure and processed without barriers across the EU. We have explored the impact of the bill on our the members and we have [responded to the bill](#) at the European Commission, both directly on behalf of our members and through the European Banking Federation (EBF).

SEPA Payment Account Access (SPAA) scheme

The provision of account information and payment initiation services by third parties has so far been relatively limited. Major innovations remain absent from the market, the European Commission believes. The SEPA Payment Account Access (SPAA) scheme tries to remedy this. The SPAA scheme looks beyond PSD2 and defines new premium open banking services based on APIs, such as initiating continuous variable payments or providing access to savings accounts. This allows third parties to offer more value-added services. Moreover, banks can receive compensation for offering these premium functionalities.

Under the auspices of the European Payments Council (EPC), European banks and third parties are working together to develop the scheme. The Payments Association coordinates Dutch participation in that development, together with the Open Banking Working Group. In September 2022, the working group [responded to the SPAA Rulebook consultation](#). By the end of November 2023, the scheme should go live.

APIs: Berlin Group

Banks are developing digital 'gateways' to facilitate third-party access to payment accounts, also known as an application programming interface (API). Such APIs facilitate not only mandatory PSD2 access, but soon also SPAA Scheme premium features. The Berlin Group is the main collaborative initiative ensuring standardisation of the APIs described in the NextGenPSD2 API framework. From the beginning, the Payments Association has been closely involved in the creation of the framework

and this contributed to the adoption of the framework by all Dutch banks. The Payments Association is a member of the Berlin Group and makes substantive contributions on behalf of its members.

SRTP

SEPA Request to Pay (SRTP) is a messaging system for digital payment requests developed by the EPC for many payment situations. The SRTP Rulebook outlines rules and standards for businesses wishing to join as service providers. Version 3.0 of this Rulebook was published in 2022 (effective 30 November 2023). It included for the first time the redirect mechanism for e-commerce, as the Netherlands already uses for iDEAL. In a redirect, the payer is temporarily switched from the online shop to his bank to verify and securely approve the payment. Furthermore, the development of API technology for SRTP is new in the rulebook and rules for certification have been worked on. However, SRTP is not yet widely embraced; by the end of 2022, only two service providers in Europe were authorised to offer SRTP services. It is expected that SRTP combined with QR technology could be of very useful for initiating Instant Payments.



Activities – Point-of-Sale payments

In early 2022, COVID restrictions were still in place, such as shop and restaurant closures, reducing payments at physical counters. During the year, we went back to the pre-COVID situation. In 2022, the total number of cash and debit card payments at points-of-sale increased by 18% compared to 2021. Lifting of COVID restrictions in physical shops certainly contributed to this catch-up, although the total number of PoS payments, at 6.6 billion transactions, was not yet as high as in 2019, the last year before COVID. December did herald a new milestone with 5 billion debit card payments within one calendar year. The average debit card amount in 2022 was €26.19 (2021: €27.36).

Nearly 90% of all debit card payments are contactless

The convenience of contactless payments, by debit card, smartphone or wearable, has been fully embraced by consumers. As every payment account holder can have a contactless payment instrument accepted at all Dutch payment terminals, the number of contactless debit card payments reached 4.6 billion in 2022. This is a 20% growth compared to 2021. At the end of the year, 90% of all debit card payments were contactless (2021: 87%). This involved a total amount of €105 billion (2021: €89 billion). The increase in contactless payments was noticeable for both high and low amounts. The average debit card amount of a contactless payment in 2022 was €22.69 (2021: €23.11).

Sharp rise in cardless smartphone (and wearable) payments

Cardless payments with a smartphone, smartwatch or wearable became increasingly popular in 2022. By the end of 2022, over 33% of all contactless payments were made without a card, mostly with smartphones. Relative to the total number of debit card payments, this was 30%. The number of cardless PoS payments reached over 1.4 billion in 2022, an increase of almost 78% compared to 2021.

Refunds with *Retourpinnen* increased again

When returning a purchase in shops, consumers increasingly get a refund onto their payment account using *Retourpinnen*. This is particularly popular in non-food retail and when deposits need to be refunded. The number of *Retourpinnen* transactions rose sharply to 15.2 million in 2022, from 9.2 million in 2021. The total amount of these transactions similarly rose from €417 million in 2021 to €736 million in 2022. The average amount for *Retourpinnen* increased from €45 to €48 per refund. More facts and figures can be found in our [online factsheet](#).

[PIN.NL](#) offers relevant information for entrepreneurs and consumers about debit card payments. Business owners can also order promotional materials online, for their counters or shop windows.

Cash infrastructure under continued stress

It is socially important that cash remains readily available and accessible to people who depend on it. The share of cash payments stabilised after the COVID years 2020 and 2021 but did not rebound all the way back to pre-pandemic levels. In 2022, 20% of all PoS payments were with cash. In the last year before the pandemic, in 2019, this was 30%. Funding of the cash infrastructure - distribution, withdrawal and deposit of cash - is coming under pressure due to the declining use of cash by consumers. There are also concerns about the high costs of cash, including for security and due to inflation, and thus concerns about the affordability of cash.

That calls for consultation, the Dutch 'polder' way. Under supervision of DNB, it was collectively agreed about the continued circulation of cash in the years ahead. Those agreements were laid

down on 7 April 2022 in the [Cash Covenant](#). The Payments Association and 22 other participants in the cash payment chain signed the covenant: major banks, representatives of consumers, retailers, the hospitality industry and petrol stations, cash service providers and *De Nederlandsche Bank* itself. The covenant covers a period of five years. By the end of July 2023, there should be more clarity on what comes next.

As a result of the covenant, the Ministry of Finance and DNB commissioned an external consultancy firm to conduct a study on options for the future-proof market integration and funding of the cash payment chain. Based on the study, DNB and the Ministry of Finance will submit a recommendation to the House of Representatives. After that, political decision-making can take place.

[Slightly more cash withdrawals](#)

Cash withdrawals were again slightly more frequent in 2022 than in 2021. The availability, reachability and accessibility of cash remains high: more than 99.5% of all Dutch people live within 5 km of a cash dispensing point. As demand declined, the major banks jointly established *Geldmaat* in 2018 to manage a bank-independent ATM network. Thanks to *Geldmaat*, cash in the Netherlands can be kept available, accessible and safe for consumers and businesses. The three banks gradually transfer their ATMs, note deposit machines, seal bag machines, coin deposit and coin withdrawal machines to *Geldmaat*.

In 2022, *Geldmaat* continued the rollout of its ATM park for cash withdrawals and deposits (coins and banknotes). This was hampered, however, by a lack of available locations and by the COVID crisis and associated staff shortages. Fortunately, the number of raids on ATMs decreased significantly, as a result of security measures taken by *Geldmaat*, with substantial investments made in the period 2020-2022.

[Travelling with payment cards in public transport almost completed](#)

Following a feasibility study in 2016 and a letter of intent in 2017, the Payments Association, banks and credit card issuer International Card Services (ICS) started preparations for travelling with contactless debit and credit cards in public transport, in cooperation with public transport providers. In March 2021, carrier Arriva launched the use of payment cards, virtual or not, for checking in and out in the city of Lelystad. In early 2022, the letter of intent was converted into a full cooperation agreement.

Subsequently more and more [public transport operators](#) introduced the new way of checking in and out. With these experiences further improvements in technology and communication could be made. The feedback of both passengers and public transport parties showed to be positive. Travelers especially appreciated that they no longer needed a separate chip card and could simply use their bank card. National railway carrier NS started a nationwide pilot in 2022 for a limited group of travelers. NS now offers this option for everyone, notably for occasional and foreign travelers, at full fare. Public transport providers will support discounts and subscription plans with payment cards in the future.



Activities - Online payments

Slight shift from online purchases to physical shops

The proportion of Dutch people ordering online remained the same last year, with 97% of Dutch people aged 16 or older buying online. However, fewer bought online than in 2021. We saw a slight shift towards purchases in physical shops. Whereas in 2021 we still made 13% of all our purchases online, that dropped to 12% in 2022. Despite this shift, the share online was above the level in 2019 before COVID, and still higher than in 2020 during COVID.

In contrast, the share of online in total spending grew from 31% to 32%. This can be explained by absolute growth in spending on high value services. Consumers bought their products and services slightly more often in physical shops, but on services they bought online, they spent higher amounts.

Online growth for services, decline for products

We saw an increase in online purchases and spending for services during 2022, but a decrease for products. In particular, the first and last quarters of 2022 showed strong growth in online spending on services compared to 2021. This is partly explained by the difference in market conditions: unlike the last quarter of 2021, the same quarter of 2022 had no lockdowns and travel restrictions and during the first quarter of 2022 the restrictions lasted shorter than in 2021. The increase in the services sector was mainly driven by the many purchases of tickets for attractions and events and travel-related purchases.

The decline in online purchases and spending for products was visible throughout the year and applied to all categories except food and drugstore items. This was mainly because people were increasingly shopping online.

Use of iDEAL stabilised

iDEAL is still the most widely used payment method for online purchases. 70% of these transactions were paid with iDEAL, the same percentage as in 2021. iDEAL also had the most users: 96% of all online shoppers used this payment method at least once in 2022. Compared to 2021, the share of consumers who used a credit card was up from 28% to 31%. This is mainly caused by the increase in purchases of services, which were more often paid for by credit card. However, the increased number of users did not lead to a higher share in total purchases, remaining stable at 8%.

Online purchases increasingly on smartphones

Although most online purchases are still made via a laptop or desktop (51%), the use of smartphones for online shopping has increased sharply in recent years. In 2022, the share of online purchases with a smartphone rose from 29% to 33%. Looking back even further, this share more than doubled in 5 years, from 13% to 33%.

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Activities – Giro Payments

Figures from DNB on retail payment transactions through 2021 show that roughly 3.5 billion Giro payments (bank transfers) are made annually. These are mainly credit transfers and direct debits. Many bank transfers consist of so-called batch transfers. These are large payment batches submitted by institutions and businesses, e.g. salary payments, government benefits and allowances. These batch payments are all processed electronically. Individual transfers (over 1 billion transfers) are mostly made by consumers via online or mobile banking. They are also processed electronically. In addition, there is still the option to submit payment orders on paper.

Instant Payments

Following the introduction of Instant Payments in 2019, almost all single payment orders submitted online are now handled as Instant Payments. These payments are immediately processed and credited to the beneficiary's payment account. The Netherlands remains at the forefront in Europe for the use of Instant Payments. In 2022, these involved 445 million interbank transactions between different banks, up 12% from 2021. This number is in addition to the nearly 600 million intrabank payments between accounts at the same bank. These have been processed instantly for much longer.

The use of Instant Payments increased in 2022 mainly due to organic growth within online and mobile channels. In addition, more and more batch payments are processed as Instant Payments. Banks have collectively agreed to submit payment batches piecemeal to avoid congestion. We expect instant processing of payment batches to grow incrementally.

An important development at European level is the European Commission's intention to make Instant Payments mandatory for all payment service providers within the European Economic Area (EEA) that currently support regular SEPA credit transfers. The draft for the required [regulation](#) was published in late 2022, for stakeholders to comment. The final text is expected in 2023.

When the regulation takes effect, banks operating in the Netherlands that do not currently offer Instant Payments, must include them in their product offering as yet. The Payments Association will set up a programme to support these banks in doing so. The new regulation almost certainly includes obligations to support 'confirmation of payee' (CoP), informing the payer whether the name and IBAN of the beneficiary match. This capability has already been operational in the Netherlands since early 2017 under the name IBAN-Name Check. Rolling out CoP on a European scale will require further elaboration elsewhere within SEPA.

While Instant Payments are commonplace within the Netherlands, until recently this was not the case for cross-border payments within the euro zone. Full cross-border reachability for Instant Payments has been possible since early 2022, when connection to the ECB's Target Instant Payments Settlement system (TIPS) became mandatory. TIPS complements the private

infrastructures that serve groups of banks to exchange Instant Payments (for Dutch payment service providers, these are Worldline and EBA Clearing).

The Payments Association expects market participants to develop more and more applications for Instant Payments. Initiatives at European level such as the aforementioned EPC's SRTTP scheme, the European Payments Initiative (EPI) by a group of European banks and the EPC SPAA scheme may also provide a further boost to Instant Payments.

G-accounts

A G-account is a long-established restricted bank account that can only be used to pay revenue taxes (including social security and labor insurance contributions) and VAT to the tax authorities. The G-account is currently also being considered as an option to **combat** the abuse of labourers by rogue employment agencies. Expanding the number of G-accounts requires upgrading and digitising the G-account system by banks and new arrangement with the Ministry of Finance.

Procedure for address information of beneficiary in APP fraud

At the request of the House of Representatives, a victim of authorized push payment fraud (APP fraud) can request the name and address of the suspected fraudster from his bank. The victim can subsequently file civil proceedings against the suspect. This procedure is known in Dutch by the acronym PNBf and was introduced by banks under guidance of the Payments Association. With the PNBf, the beneficiary bank first asks its suspected account holder to return the defrauded amount voluntarily. If this does not happen, the bank may provide the beneficiary's name and address to the victim at its own discretion.

Together with our members, we continue to critically review whether this procedure is still in line with their policies that are subject to increasingly stringent privacy regulations. In doing so, we have also monitored an inspiring police pilot in cooperation with two debt collection agencies. These agencies received the name and address of the beneficiary involved in a scam, on behalf of the victim, so they could summon the suspect to refund the victim. With this approach, the number of PNBf requests to banks could decrease significantly as it should lead to fewer unjustified requests. Moreover, requests from multiple victims of the same scammer could be merged. The Payments Association is following this development with interest.

Supervised payment accounts for living allowances

The Minister for Protection by Law has asked the Payments Association to work with banks on lifting obstacles experienced by guardians in opening payment accounts for clients. We agree that a guardian should be able to open a supervised payment account as soon as possible within a legal framework.

Most applications for a supervised payment account are granted. Nevertheless, banks experience a major discrepancy between their obligation for thorough customer verification on the one hand and the urgency experience by guardians on the other hand. Therefore banks are working on further streamlining their internal operations. Under guidance of the Payments Association, banks arrange for more effective sharing of information.

Basic Bank Account

As of 1 May 2015, the Payments Association governs the 'Covenant on a collection of basic payment services', or the Basic Bank Account Covenant. In 2022, the Payments Association had regular consultations with stakeholders to improve public information and how to apply for a non-standard payment account. Sometimes this appeared to be confused with the Basic Payment Account as defined in the bill on Financial Supervision (Wft). The public information will be collectively improved and by individual banks. Subsequently, the Basic Bank [Account website](#) will be edited in the first half of 2023.

Direct debits, mandates and unjustified direct debits reports (MOI)

In 2022, energy procurement prices rose and some energy suppliers went bankrupt. This led to a significant increase in both the number of reversals³ and the number of unjustified collection reports⁴. The Payments Association and banks subsequently tightened the joint rules under which creditors are assessed. It is especially important that creditors obtain legally valid mandates and that this is enforced by banks. Implementation lies with the individual banks, in consultation with creditors. In 2023, we will also examine what improvements can be made to efficiently and smoothly obtain valid mandates. The convenience for consumers and the possibility to reverse a direct debit within eight weeks or to invoke an MOI within 13 months will, of course, remain unchanged.

Bank switching service (*Overstapservice*)

Customers should be able to transfer incoming payments and direct debits to another bank simply and easily. This has been facilitated in the Netherlands by the [Overstapservice](#) (bank switching service) since 2004. In 2022 some 45,000 consumers and businesses used the *Overstapservice*, a modest 7% more than in 2021. In previous years, usage decreased.

Together with our members, we continuously evaluate the *Overstapservice* and make improvements. After improvements introduced in 2021, no adjustments were needed in 2022. The system works well and is stable. The banks have focused on actively informing corporate payers and creditors that they are notified when they still use a cancelled IBAN for a credit transfer or direct debit, accompanied by the new IBAN. The payer or creditor should save the new IBAN in its customer records and use it from there on.

Acceptgiro

The year 2022 was the last full year that payments could be made using standard paper *Acceptgiro* forms in the Netherlands. As in 2021, the number of paper-based *Acceptgiro* forms submitted to banks fell sharply by almost 31%. Our monthly analyses showed a consistent decline in the use of paper *Acceptgiro* forms, both by distributors and payers. By the end of 2022, most of the remaining *Acceptgiro* distributors sent significantly fewer *Acceptgiro* forms, or none at all, to customers. About 1,800 *Acceptgiro* distributors terminated their *Acceptgiro* contract with their banks. As a result, just 3.1 million payments were made with *Acceptgiro* forms submitted on paper in 2022.

At the request of Currence (the product owner of *Acceptgiro*), the Payments Association coordinates the phasing out of *Acceptgiro*. In accordance with the phase-out schedule, consumers should receive no or very few *Acceptgiro* forms after 1 March 2023. After 31 May 2023, they will no longer be processed on paper. License and certificate holders, such as printers and service providers, were

³ In a reversal, a debtor asks his own bank to reverse a direct debit. This is possible unconditionally within eight weeks of the direct debit.

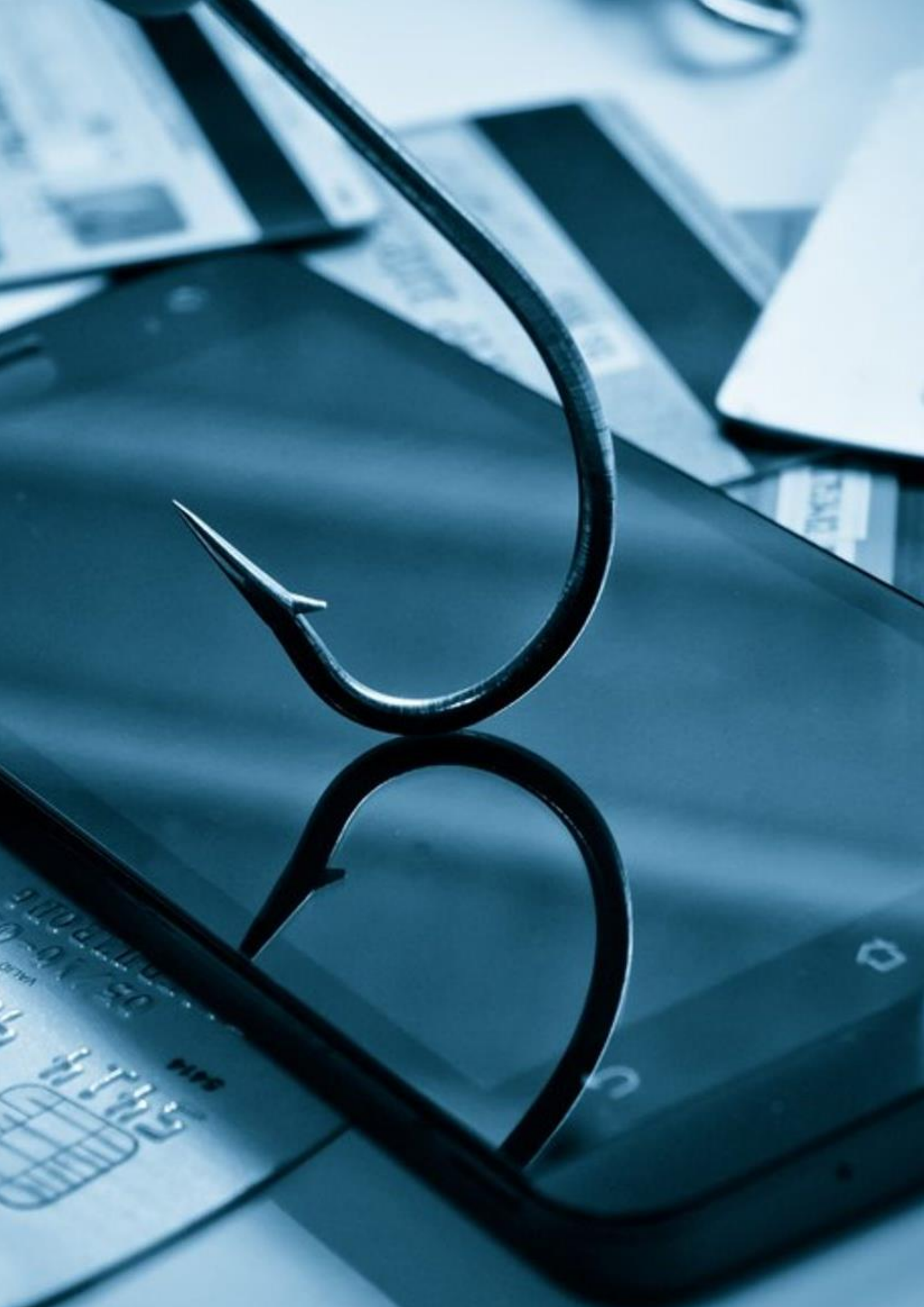
⁴ With an unjustified direct debit report (MOI), a debtor reports that a direct debit or the underlying mandate does not meet rules and regulations.

informed in 2022 about the timelines for distributing and submitting the final *Acceptgiro* forms. The termination of licenses and certificates was also announced and initiated on time. At meetings of the MOB and its working groups in 2022, progress in the phase-out and concerns on the phase-out schedule were reported and discussed.

Alternatives for *Acceptgiro* developed with stakeholders

In recurring meetings with *Acceptgiro* stakeholders and bank licensees, it was repeatedly confirmed that many distributors were already switching to convenient alternatives such as [direct debits](#), [iDEAL QR codes](#) and [standard Payment Instructions](#) throughout 2022. Banks provided extensive tailored advice and information, especially to *Acceptgiro* distributors.

In addition, a variant of the one-off direct debit mandate was developed in cooperation with charities: '[my one-off donation](#)'. Charities can use this easily identifiable paper form for fundraising, starting early 2023. In addition to paper credit transfer forms in combination with standard Payment Instructions, this allows to pay donations using pen and paper. This is especially important for vulnerable people. Information on the phasing out of *Acceptgiro* and on the various alternatives was published on several websites, such as www.acceptgiro.nl. Free visuals and images for distributors are also available there. They can use these to inform their customers that the *Acceptgiro* is disappearing for good.



Activities - Stability and safety

Hardly any failures in point-of-sale payment transactions

The nationwide availability of the debit card infrastructure has been very high for many years. In 2022, the [availability](#) was 99.89%.

The number of larger failures, where more than 5% of transactions fail, has markedly declined over time, from 13 failures in 2011 to zero in 2022. Improvements by banks, partly prompted by legal requirements, and by retailers have contributed to this. Smaller outages occur occasionally, typically in multiple stores of a supermarket chain. A [survey among 450 businesses](#) showed that 38% never suffers from a card payment failure. The remaining businesses are occasionally affected. Malfunctions of the data connection or of the payment terminal are mentioned as the main causes. Our focus is on measures that further increase the stability of the card payment infrastructure. Should a failure occur, the impact on consumers and retailers can be minimized.

High availability of internet and mobile banking

The availability of browser-based internet banking and app-based mobile banking was 99.81% in 2022 for both channels. This was slightly better than in 2021, when availability was 99.77% and 99.76% respectively. We publish bank-specific [availability figures for internet and mobile banking](#) on our website. For this purpose, the seven participating banks provide monthly availability data.

Cooperation and information sharing

Security is essential for a well-functioning electronic payment system. The industry continuously invests in security measures. As of 2022 the topic of payment security has been transferred from the Payments Association to the Dutch Banking Association (NVB). The primary responsibility for keeping fraud statistics and coordinating collective prevention and public information now lies with the NVB. The Payments Association does remain indirectly involved in this topic, through the PI-ISAC and through consultations with the NVB.

PI-ISAC

In 2020, the Payments Association set up a security consultation platform for payment institutions, the PI-ISAC (Payment Institutions - Information Sharing & Analysis Centre). In addition to payment institutions, banks participate in the PI-ISAC through the NVB. The government is represented through the Digital Trust Centre and the national police is also involved. The aim of this partnership is to control fraud and cybercrime in payment transactions. Experiences and best practices against fraud and cybercrime are shared between the participants, strictly confidentially, aiming to increase the resilience of the entire payment sector. 15 payment institutions already participate in PI-ISAC.

Fraud report from NVB in 2022

The NVB reports on the three main fraud categories in payments, on phishing, stolen and lost payment cards and on card-not-present fraud (CNP, online credit card fraud). In addition, the NVB collects figures on the losses from bank helpdesk scams.

Total fraud losses slightly lower

Total losses due to fraud in the payment system have fallen slightly, from €62.6 million in 2021 to €60.8 million in 2022, according to [the NVB's fraud figures](#). Phishing and bank helpdesk scams are particularly important types of payments fraud. Bank helpdesk scams are also known as 'spoofing', because the scammer is spoofing a bank employee. In 2022, losses from this type of fraud amounted

to €50.9 million. After a skyrocketing rise in the previous two years, this type of fraud now seems to be halted. In the second half of 2022, losses fell by a third compared to the first half.

Phishing concerns scamming victims via e-mail or text messages (usually SMS) into revealing secret access codes or confidential banking and personal data. This often involves fake websites that closely resemble genuine bank websites. The losses amounted to about €3.6 million in 2022, a sharp drop of 67% compared to 2021. Messaging services and consumers are increasingly able to intercept and identify fake messages.

Information campaign

In late 2022, the NVB, together with its members, launched an all-new information and awareness campaign on fraud and scams, *Zo Werkt Fraude!* ('how fraud works'). The campaign provides 10 lessons in podcasts and videos on how to identify and prevent fraud quickly.

Payment account for refugees from Ukraine

As a result of the Russian invasion of Ukraine, there was a large influx of refugees in late February. Refugees from Ukraine have a special status within the European Union, by decision of the European Council. They should have access to basic banking services, such as a bank account and a debit card, as soon as possible. There was no off-the-shelf solution for this group, as they often cannot provide valid and internationally accepted identity documents.

The Payments Association teamed up with the NVB to ensure that the regulator's requirements were workable for payment account providers. As a result, those providers were soon able to provide prompt assistance. There was intensive consultation with our members, the government, municipalities, DNB, IND (immigration services), RefugeeHelp and the Ukrainian embassy in the Netherlands. By early April, it was possible for most Ukrainian refugees to apply for a payment account.

Banks and other payment service providers were able to gradually [onboard more refugees based on less common identity documents](#). The 'ID translation card' we developed allowed Cyrillic passports to be processed. The Ukrainian embassy expanded its 'certificate of verified identity'.

In total, some 60,000 Dutch IBANs were issued under the EU Protection Directive during the reporting year. For Ukrainian refugees who want to return as soon as it is safe to do so, agreements were made with the regulator to close accounts in due course.

At least for the duration of the protection directive, the Payments Association will remain the operational point of contact. More information can be found on our [Ukraine webpage](#) and via [RefugeeHelp.nl](#).

Payment system cost & benefit study

In October 2022, the Payments Association presented the '[Study into the costs and revenues of payment services for financial institutions 2021](#)' to its members and stakeholders. This offers a sharp picture of costs and revenues for the first time since 2006.

The core of the study is data from the four largest Dutch banks (ABN AMRO, ING, Rabobank and de Volksbank) for 2021. These data were analysed by McKinsey & Company and molded into nationwide figures. In addition, the costs and revenues of business payment services were examined with payment institutions that are members of the Payments Association. The Dutch figures were also compared with other countries. Representatives of payment service users and DNB validated the methodology and the results were extensively discussed and approved.

Our payment system is highly efficient with very low costs. Furthermore, the fees for using payment services are much lower than on average in Europe. It is striking (unfortunately) that payment

transactions in the Netherlands are making losses (-13%), while everywhere else in Europe they are profitable (+33% on average). This is due not so much to the payment transaction costs incurred by financial institutions (which are a third lower than the average in Europe), but to lower revenues. Residents in other countries on average pay higher fees for payment services and accounts. In the rest of Europe, banks are significantly less dependent on unpredictable interest revenues.

The transaction volume more than doubled compared to 2005 (from around 4 billion electronic payments to around 10 billion), while processing costs increased by only 5%. Nevertheless, banks suffered a combined loss of €570 million on their payment services in 2021. In 2005, this was a loss of just €23 million. Whereas business payment transactions showed a positive result of €232 million, banks suffered a loss of €802 million on retail payment transactions in the Netherlands. The loss was due to sharply reduced net interest revenues on the one hand, and increased risk management and compliance costs on the other.

Sensitivity analysis shows that autonomous macro-economic developments will not reduce losses. A rise in interest rates is counterbalanced by rising inflation. Current fixed fees for most products do not help either. Losses can only be reduced through a combination of several interventions.

Upon publication of the survey at the end of October, we and our members expressed our desire to engage in an open dialogue with all stakeholders. In consultation with these stakeholders, we want to determine how the high-quality security, efficiency, reliability, accessibility and inclusiveness of our payment system can be funded future-proof.

Debit card acceptance in the Netherlands

The debit cards commonly used in the Netherlands, of the Maestro and V PAY card brands, are accepted at all Dutch points-of-sale. Worldwide and increasingly in our neighboring countries, there are now hundreds of millions of debit cards in circulation that are only accepted to a limited extent in the Netherlands: cards of the new Debit Mastercard and Visa Debit brands. Back in 2019, the MOB concluded that this is undesirable. As a result, foreign visitors, in our country notoriously known for its high proportion of debit card payments, often had to resort to cash. Stakeholders agreed that payments with Visa Debit and Debit Mastercard should be as widely accepted as payments with V PAY and Maestro. Since Mastercard announced in 2021 that no Maestro cards should be issued in our region from mid-2023, this became even more urgent.

In the past year, under project management of the Payments Association, the acquiring infrastructure was upgraded for payments with Debit Mastercard and Visa Debit. Processors have adapted their operations to process Debit Mastercard and Visa Debit transactions at the usual debit card fees. Payment terminal vendors modified the software for their terminals and then rolled that out remotely. By the end of the year, Visa Debit and Debit Mastercard payments were possible almost everywhere in the Netherlands. A very limited number of older payment terminals can no longer be upgraded with new software. These terminals have to be fully replaced.

The Payments Association developed promotional materials that can be ordered free of charge [PIN.NL](https://pin.nl). This shows consumers that they can pay with Debit Mastercard and Visa Debit at Dutch counters.

The remaining PoS terminals that do not yet accept the new debit cards are expected to be upgraded in the first quarter of 2023. That is well in time before banks in the Netherlands start issuing debit cards of the Debit Mastercard and Visa Debit brands.

Remodeling of cash deposits and orders

Apart from depositing and withdrawing through *Geldmaat* ATMs, retailers can also deposit and order

cash (notes and coins) through a cash carrier and processor such as Brink's. The carrier performs most of the required operations. It also takes care of the bookkeeping, periodically reported to other cash chain participants. Even if the activities are largely outsourced to the cash carrier, the involved banks remain liable and are bound by AML regulations. Amongst others, they should monitor the origin of deposited cash.

With the prospect of contracts expiring by 1 July 2022, the opportunity arose for banks, Brink's and DNB to remodel the deposit and order process. A remodeling project was set up in 2021, under project management of the Payments Association. From the outset of the project, it was agreed that end users (retailers) should not be affected. The remodeling does have an impact on the processes at Brink's and at the banks involved.

A significant part of the project will be completed by 2022. Meanwhile, transaction data is effectively and efficiently delivered to the banks of retailers working with Brink's, enabling those banks to meet their compliance obligations. An additional, fundamental adjustment for financial and administrative processing was also decided upon. With the new approach, cash stocks and conversions to bank transfers will be handled in the same way as for *Geldmaat* by ABN AMRO, ING and Rabobank. This will ensure future-proof and efficient support for cash distribution. This project will be completed by the end of 2023 at the latest.

Fallback solutions in case of card disruptions

The reliability of card payments is high. Nevertheless, there are occasional disruptions that make card payments temporarily (and mostly locally) impossible. In those circumstances, cash is still the main fallback option. However, ever fewer people carry cash. When a malfunction occurs, cash is no longer a practical fallback option. The Cash Covenant states that it is desirable to have adequate electronic fallback options, given the increasing reliance on card payments.

The Payments Association launched the 'Digital Fallback Options for Card Infrastructure' project in the spring of 2022. The aim of the project is to ensure that every retailer in the Netherlands has a digital fallback option in the event of a card failure, by the end of 2023 at the latest. Possible fallback options for card payments include, for example, a mobile instant bank transfer, a mobile (iDEAL) payment request, a deferred card payment, a QR code offered by the retailer to initiate a mobile payment or an additional card terminal connected to a different datacom provider.

Cash is still seen by many business owners as an important fallback option. However, a [survey among retailers](#) shows that smaller businesses in particular are already using fallback options such as a mobile bank transfer or payment request. These solutions are less suitable in practice for large, busy shops, such as supermarkets. For those shops, there are currently few good alternatives. The project therefore aims to ensure that these retailers too have adequate electronic fallback options, in addition to cash.

The project has three phases. In the first and already completed phase, a picture of currently available solutions, solutions under development and solutions already used was obtained. The second phase involves stimulating not yet (large-scale) available fallback options and coordinating the development by payment service providers. This was started in the second half of 2022. In the third phase, payment service providers should have their solutions available and on offer.

Fallback options are already available for a large group of retailers. A communication campaign is underway to raise awareness about these options among retailers.



Attachments

Board and management

The three independent board members are:

- Gottfried Leibbrandt (1961), former CEO SWIFT, took office from May 2022
- Guus Slik (1958), former director Superunie
- Gerjoke Wilmink (1960), director-director Alzheimer Nederland

On behalf of the members, the board includes:

- Erica Kostelijk (1969), Transaction Banking ABN AMRO
- Joyce van der Est (1965), director of banking at De Volksbank, on behalf of medium-sized banks
- Enny van de Velden (1961), CCO CCV/Chair of the Board of Directors CCV Group, on behalf of the payment institutions
- Michiel Kwaaitaal (1974), Director of Payments and Savings, Rabobank
- Daniël Köhler (1980), Director Retail Banking, Triodos Bank Netherlands, on behalf of small banks
- Narjiss Aydoun (1983), Head of Payments and Cards NL, ING

The Dutch Central Bank (DNB) and the Dutch Banking Association (NVB) attend the board meetings of the Payments Association as observers.

Management

- Gijs Boudewijn (1958), director

Gijs Boudewijn had been ad interim director since March 2021 and was appointed director by the board in November 2022.

Governance

The Payments Association is a small and efficient organisation focused on unburdening its members. All end-market payment providers can become members of the association. The association has several bodies:

General Members' Assembly (ALV)

Parties on the supply side of the Dutch market that target business or private end-users can become members of the Payments Association. They finance the association and may participate in the ALV. The ALV is in charge of strategy and approving the annual accounts.

Board

The board decides on the substance of important issues, sets policy frameworks and assists the management with advice. The board's main tasks include determining strategy, setting policy frameworks, appointing and dismissing the management, approving the annual plan and budget and monitoring the quality of execution.

Management

The board appoints the managing director (executive board) who is responsible for the implementing organisation. The executive board's duties include formulating policy proposals, carrying out day-to-day business activities, deciding on the accession of new members and supervising the enforcement of rules.

Advisory Council

The advisory councils advise the management - solicited and unsolicited - on the policies and activities of the Payments Association. There is an advisory council for credit institutions and an advisory council for payment institutions and electronic money institutions.

Working groups

Working groups

Policy preparation takes place in working groups at tactical and operational level, in cooperation with supply-side specialists. The working groups can provide the management with solicited and unsolicited advice. The main working groups are the Working Groups on Giro, Cards, Chartal, Accessibility & Inclusivity, Open Banking, Payments Statistics, and Legal Affairs.

Board of Appeal

An independent board of appeal allows for the defence of decisions on accession and certification if parties cannot reach an agreement with the management, the board and finally with the board's appeal committee.

List of members

The following payment service providers were members of the Payments Association on 31 December 2022.

- ABN AMRO Bank
- Achmea Bank
- Aegon Bank (incl. knab)
- American Express
- Avangate - Verifone
- Bank of America
- Bank of China
- BNG Bank
- BNP Paribas
- Brand New Day
- Buckaroo
- Bunq
- CACEIS BANK
- CCV
- Chaabi Bank Netherlands
- China Construction Bank Amsterdam Branch
- Citco Bank Netherlands
- Citibank
- CM.com
- Commerzbank
- Credit Europe Bank
- De Volksbank (SNS, ASN Bank and RegioBank)
- Demir-Halk Bank
- Deutsche Bank
- GarantiBank
- GWK Travelex
- Handelsbanken
- HSBC Bank
- ICBC (Europe)
- ICEPAY
- ICS
- ING Bank
- InsingerGilissen, a Quintet Private Bank
- J.P. Morgan
- KBC Bank
- LeasePlan
- Lloyds Bank
- Modulr
- MUFG Bank
- Nationale Nederlanden Bank
- Dutch Water Board Bank
- NIBC Bank
- Online payment platform
- Plaid
- Rabobank
- Saxo Bank (formerly BinckBank)
- Société Générale Bank
- Triodos Bank
- Van Lanschot Kempen
- Volkswagen Bank
- Worldline
- WorldPay
- Yoursafe