

From: [Office Cipollone](#)
To: [BEUC](#) [redacted]; [redacted]
Cc: [redacted] [Office Cipollone](#)
Subject: RE: Joint BEUC-AGE welcome letter
Date: 15 December 2023 19:03:40
Attachments: [image003.jpg](#)
[image004.jpg](#)
[image005.png](#)
[2023-12-15 Reply letter from Piero Cipollone to BEUC-AGE - L-PC-23-18.pdf](#)

Dear [redacted],
Dear [redacted],

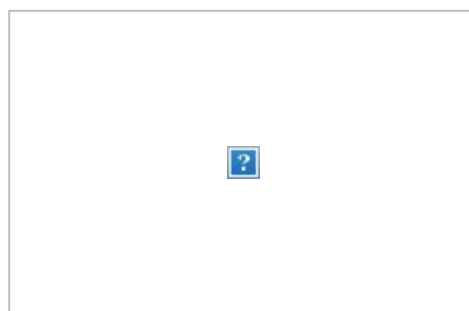
Please find attached a letter from Mr Cipollone for your kind attention.

Your sincerely,



[redacted]
European Central Bank
60640 Frankfurt am Main
[redacted]
<http://www.ecb.europa.eu>

From: BEUC [redacted]
Sent: 08 December 2023 14:10
To: Office Cipollone <Office.Cipollone@ecb.europa.eu>
Cc: BEUC [redacted]
[redacted]
[redacted]
Subject: [EXT] Joint BEUC-AGE welcome letter



The Consumer Voice in Europe

Mr Piero Cipollone
Executive Board Member of
the European Central Bank
60640 Frankfurt am Main
Germany

Subject: Joint BEUC-AGE welcome letter

Dear Mr. Cipollone,

We are reaching out on behalf of The European Consumer Organisation (BEUC), representing 45 independent consumer organisations in 31 countries and AGE Platform Europe (AGE), the largest European network of organisations of and for older people. We have already had the pleasure to connect online at the occasion of the ERPB meeting of 20 November and would like to congratulate you with this letter more formally on your appointment as member of the Executive Board of the European Central Bank and Chair of the Euro Retail Payments Board.

Since many topics in your portfolio have a strong direct impact on the everyday lives of consumers, we very much look forward to working closely with you to ensure that EU retail payments will continue to meet consumers' needs and expectations in the future. Today's rapidly evolving payment ecosystem brings improved user experience for many but also leaves behind a significant number of consumers. Many are experiencing difficulties, notably due to the disappearing availability and acceptance of cash by commercial banks and merchants, the lack of accessibility of most digital payments instruments for persons with functional limitations and the increasing risk of digital payment fraud which nowadays affects all consumers including the highly digitally literate.

We are pleased with the ECB's strong commitment to do its utmost to secure access to and acceptance of euro cash and in developing the digital euro as an inclusive and privacy-proof CBDC payment method for the euro area. With our active participation in the European Retail Payment Board, its working group on payment fraud and the digital euro scheme rulebook development group, we aim to support ECB's efforts to promote consumers' interests in these key dossiers.

At this early stage of your mandate, we would welcome the opportunity to present our ideas on how best to develop inclusive and safer retail payment systems that focus on consumers' interests and promote financial inclusion of all consumers.

Although we are well aware that you have a very busy agenda, we hope that it will still be possible to find a suitable date to meet you in a near future.

Looking forward to hearing from you soon.

Yours sincerely,

BEUC

AGE