

Deutscher Sparkassen- und Giroverband

Electric vehicle charging must be as simple as filling up at a gas station – only cards ensure equal accessibility for all

- Promoting e-mobility needs to be based on broad access to public charging infrastructure and allow for payments by contactless systems widely used in Europe.
- Ad-hoc charging must not be undermined by closed or exclusive payment solutions.
- Vehicle manufacturers and energy providers must provide their charging stations with non-discriminatory payment facilities, ensuring usability for all travellers in Europe.

Consumers want to pay spontaneously at charging stations

Expanding e-mobility is a major goal in Germany and Europe. In Germany, the Charging Station Regulation (LSVO) adopted in September 2021 has made it significantly easier to charge an electric vehicle without prior planning. From 2023, public charging stations must allow for payments that are based on widely used debit and credit card systems. Charging stations allowing for card payments already generate 66 percent more charging operations than stations where access is restricted to an exclusive circle of users. That is a clear sign that only card payments will pave the way for e-mobility – thanks to consumer-friendly, democratic, non-discriminatory payments. They make electric vehicle charging as simple as filling up at a normal gas station.

This creates the blueprint for revising the European law because consumers in other member states also want to be able to stop at their convenience at any charging station they choose, without having to enter into additional contracts, in order to charge and pay via a widely used payment system. The EU's Alternative Fuels Infrastructure Regulation (AFIR) must not deprive citizens in Europe of the benefits, which the German LSVO has brought to German users of charging infrastructure. Debit and credit cards – whether contactless and NFC-enabled or the conventional kind – are the new cash in Europe, with more than 572 million debit and credit cards issued and several million cards registered in apps.

Respect the preferences of European consumers

Contactless, secure debit and credit card payments enable users to keep a check on their payments and the funds they have available by running all their transactions through a current account. Banks, Savings Banks, Apple, Google and other payment service providers will be using state-of-the-art applications on smart phones and smart watches to facilitate fast, consumer-friendly "tap and go" payments at electric vehicle charging stations in Germany.

The same applies to the popular debit and credit cards that consumers in Europe use so prolifically. Numerous surveys confirm this customer preference.

Travellers in Europe do not want to be confused by a plethora of apps, charging cards and prepaid accounts or flustered by additional contracts, foreign languages and differing legal frameworks. They want to be able to drive up to charging stations installed by vehicle manufacturers and energy utilities, regardless of the operator, and pay spontaneously for charging. That is the way to bring Europe closer together.

A free choice of electric vehicle charging stations combined with price transparency will make competition stronger and consumer prices fairer

In Germany, transparency with regard to costs of charging vehicles is lacking. Rates charged to consumers by some vehicle manufacturers, energy providers and other charging station operators and the fees paid by consumers without fixed contracts who buy on the spot show big differences. Europe has an opportunity now to boost confidence in e-mobility and with it public acceptance. Electric vehicle charging must be made as simple as filling up a car at any gas station today. Every citizen in Europe should be able to pay at any charging station without extra cost, no need for contractual commitments, without discrimination and using a payment solution of his or her choice that is widely spread in Europe. Vehicle manufacturers and energy providers must equip their charging stations with NFC-enabled terminals, display prices in a transparent manner just like at a service station and open interfaces to their payment apps for commonly used payment systems. It is the only way to make electric vehicle charging stations accessible across Europe without discrimination. It is the only way to promote genuine freedom of choice and with it competition.

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