

Question for written answer E-004808/2025

to the Commission

Rule 144

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Subject: Predatory pricing in the payment services industry. Are we protecting small European merchants?

There are strong indications of dominant position and anti-competitive practices in the payment services space. This is of great concern for millions of small European merchants who rely on these services to make ends meet. The pricing of these services does not seem fair and it is not transparent.

In 2019, the Commission adopted decisions against Visa¹ and Mastercard² on grounds of unjustified pricing connected to interchange fees. In response, Visa and Mastercard offered legally binding commitments to reduce interchange fees.

Recently, European retailers have publicly demanded antitrust action in relation to ‘scheme fees’. These fees are charged by the card networks to the acquiring banks. Banks typically pass these costs on to merchants in the form of a merchant service charge. In response, the Commission, has opened two separate cases (AT.39398 and AT.40049).

The Commission is asked:

1. What stage of investigation are these cases currently at? When are the preliminary results expected?
2. If the Commission finds evidence of predatory pricing or collusion, would the new decision be treated as a separate incident or would it be seen in conjunction with previous decisions, as a violation of the legally binding commitments made by Visa and Mastercard in 2019?

Submitted: 4.12.2025

¹ https://ec.europa.eu/competition/antitrust/cases/dec_docs/39398/39398_14153_3.pdf.

² https://ec.europa.eu/competition/antitrust/cases/dec_docs/40049/40049_4172_3.pdf.