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E-000413/2025

Answer given by Executive Vice-President Ribera
on behalf of the European Commission
(18.3.2025)

The Commission is not aware of a substantial increase in the issuing and use of commercial cards in the EEA (the 2020 Commission Report¹ on the impact of Regulation 2015/751 has notably shown there was no evidence of an increase in the market shares of commercial cards) but is available to further discuss with stakeholders evidence that they may have.

Commercial cards fall under the scope of Regulation (EU) 2015/751 on interchange fees for card-based payment transactions; however the caps on interchange fees are limited to consumer cards, the most widely used cards, and do not apply to transactions with commercial cards. However, according to Article 2§6 of this Regulation, commercial cards are only those cards that are issued to undertakings, public sector entities or self-employed natural persons, that can only be used for business expenses, and that are charged directly to the account of the undertaking, public sector entity or self-employed natural person.

As set out under Article 10§1, merchants accepting consumer cards of a given brand are free to decide not to accept commercial cards of this brand. In addition, under Article 11, they are allowed to steer cardholders to use another payment instrument through rebates, surcharges when allowed at national level, and conditional acceptance above a given amount. Under Article 10§5, issuers must ensure that commercial cards are electronically and visibly identifiable, enabling payees and payers to unequivocally identify a commercial card.

The National Competent Authorities are in charge of addressing possible implementation issues with this Regulation.

¹ Report on the application of Regulation (EU) 2015/751 on interchange fees for card-based payment transactions, Commission Staff Working Document of 29.6.2020 SWD(2020) 118. [d8055968-b4c2-424b-b281-c4c6959df19b_en](#)