

(English version)

**Question for written answer E-004680/25
to the Commission
Andreas Schwab (PPE)
(25 November 2025)**

Subject: Interchange fees

The EU took an important step to address interchange fees for consumer card payments with the 2015 Interchange Fee Regulation ⁽¹⁾ (IFR). However, since then, European businesses have faced rising costs from other card fees that are imposed unilaterally by multinational card schemes. These opaque charges, especially on commercial cards, sometimes reaching 2% per transaction, burden merchants, particularly consumer-facing sectors and small and medium-sized enterprises, with higher costs that are ultimately passed on to consumers.

As commercial cards now represent a growing share of transactions, the absence of effective legislative and enforcement measures is increasingly harmful. Commissioner Teresa Ribera's reply of 18 March 2025 (E-000413/2025(ASW) ⁽²⁾) states that merchants may refuse commercial cards and that Article 10(5) IFR requires issuers to ensure such cards are electronically and visibly identifiable. Yet the information needed to identify them remains costly and difficult to obtain, undermining transparency. Merchants whose customers rely heavily on commercial cards cannot realistically refuse them without significant financial losses.

Given these shortcomings:

1. How does the Commission plan to address the regulatory gap for commercial cards in the IFR?
2. Furthermore, in the light of the UK judgment of 27 June 2025, will the Commission consider taking equivalent competition law measures for commercial cards to those previously applied to consumer cards?

Submitted: 25.11.2025

**Answer given by Executive Vice-President Ribera on behalf of the European Commission
(24 March 2026)**

As the Commission explained in its reply to Written Question E-000413/2025, commercial cards fall under Regulation (EU) 2015/751 ⁽¹⁾ on interchange fees for card-based payment transactions (IFR) but the caps on interchange fees are limited to consumer cards.

Commercial cards can only be issued to undertakings, public sector entities or self-employed natural persons, used for business expenses, and charged directly to the account of the undertaking, public sector entity or self-employed natural person (Article 2(6) of IFR).

In the EU, the share of commercial cards is still small compared with consumer cards. As statistics focus on aggregate data, across card categories, there is no detailed recent public data on the relative growth rates of commercial cards. The Commission is available to further discuss substantiated evidence that stakeholders may have.

Under Article 11 of IFR, merchants can steer cardholders to use another payment instrument through rebates, surcharges when allowed at national level.

This is enabled via Article 10(5) of IFR, under which issuers must ensure that commercial cards are electronically and visibly identifiable, so that both payees and payers can unequivocally identify a commercial card. National authorities are competent to address implementation issues faced by stakeholders.

The UK judgment of 27 June 2025 ⁽²⁾ concerns the mandatory multilateral interchange fees imposed by Visa and Mastercard on card transactions in the UK, including those for commercial cards, and ruled that they constitute an infringement of competition law 'by object' under EU/UK competition law. These proceedings are specific to the U K market.

¹ OJ L 123, 19.5.2015, ELI: <http://data.europa.eu/eli/reg/2015/751/oj>.

² https://www.europarl.europa.eu/doceo/document/E-10-2025-000413-ASW_EN.html.

⁽¹⁾ OJ L 123, 19.5.2015, pp. 1-15.

⁽²⁾ <https://www.catribunal.org.uk/sites/cat/files/2025-06/151711722%20%28UM%29%20Merchant%20Interchange%20Fee%20Umbrella%20Proceedings%20-%20Judgment%20%2027%20Jun%202025.pdf>.