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Answer given by Executive Vice-President Ribera
on behalf of the European Commission
(7.8.2026)

The 2020 Report¹ to the European Parliament and the Council on the impact of the Interchange Fee Regulation (IFR) 2015/751 ('the Regulation'), the underlying study² to the 2020 Report and the 2024 study – the latter focusing in particular on areas for further monitoring and reinforced data gathering identified in the 2020 Report³, all concluded that the Regulation is working well, including the caps on interchange fees across the EU.

As highlighted in the Commission's replies to the European Court of Auditors' (ECA) Report⁴, the 2024 study suggested that merchant service charges may be on the rise for debit cards transactions while charges for credit card transactions may be decreasing, based on a limited merchant survey (2024 study page 95). In addition, it is worth noting that the current caps on interchange fees for consumer debit and credit cards under the Regulation are low compared to other jurisdictions⁵.

The Commission reviewed the application of the Regulation in line with its review clause under the 2020 Report, concluding in particular that it was too early '*to decide on the necessity of a legislative proposal to review the IFR*'. While at this stage another study is not envisaged, the Commission is in regular contact with the national competent authorities to foster consistent implementation, closely monitors developments in retail payment markets and actively investigates when relevant.

¹ SWD(2020) 118 final 'Commission Staff Working Document Report on the application of Regulation (EU) 2015/751 on interchange fees for card-based payment transactions'; https://competition-policy.ec.europa.eu/system/files/2021-10/IFR_report_card_payment.pdf.

² <https://op.europa.eu/en/publication-detail/-/publication/79f1072d-d6c2-11ea-adf7-01aa75ed71a1>.

³ Commission: Directorate-General for Competition, Hausemer, P., Patroclou, N., Bosch Chen, I., Gorman, N. et al., Study on new developments in card-based payment markets, including as regards relevant aspects of the application of the Interchange Fee Regulation – Final report, Publications Office of the European Union, 2024, <https://data.europa.eu/doi/10.2763/03803>.

⁴ 'ECA Special report 01/2025: Digital payments in the EU - Commission replies to the recommendations of the ECA' https://www.eca.europa.eu/Lists/ECARepplies/COM-Replies-SR-2025-01/COM-Replies-SR-2025-01_EN.pdf.

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https://www.kansascityfed.org/Root/documents/11145/CreditDebitCardInterchangeFeesVariousCountries_August2025Update.pdf.