

EN

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Answer given by Executive Vice-President Ribera
on behalf of the European Commission
(26.8.2026)

The Commission is continuously monitoring the payments market and actively investigating when relevant. It is conducting a preliminary investigation into an alleged lack of transparency of card scheme and processing services that Visa and Mastercard charge to acquirers in the European Economic Area. Since it is ongoing, no further information can be provided at this stage.

Under the upcoming Payment Services Regulation (PSR)¹, card schemes and processing entities have to ensure that the fees levied on acquirers are categorised and disclosed transparently, allowing for the comparability of billing categories. Acquirers will have to ensure that their information vis-à-vis merchants has the same level of transparency. Authorities designated by Member States will enforce those requirements. The Commission will prepare a report on the practices of card schemes, processing entities, and acquirers, covering, inter alia, these transparency requirements. Formal adoption by the co-legislators is expected in Q4 2026.

Scheme fees charged to acquirers are not covered under the interchange fee caps of the Interchange Fees Regulation (IFR)², which nevertheless foresees detailed rules addressing possible circumvention of caps through alternative flows of monies. The 2020 Report³ on the application of the IFR, supported by a comprehensive Study⁴, found that interchange fees had declined and that *'Scheme fees, which are not within the scope of the IFR, appear to have increased to a limited extent'* (2020 Report p.5). A follow-up Study in 2024 largely aligns with the previous Study on fees aspects⁵ (2024 Study p.83-84 and 95).

¹ <https://data.consilium.europa.eu/doc/document/ST-10268-2025-INIT/en/pdf>.

² OJ L 123, 19.5.2015, pp. 1-15.

³ 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. https://competition-policy.ec.europa.eu/document/download/d8055968-b4c2-424b-b281-c4c6959df19b_en?filename=IFR_report_card_payment.pdf.

⁴ Study on the application of Interchange Fee Regulation, 2020, prepared by Ernst&Young and Copenhagen Economics, available at <https://op.europa.eu/en/publication-detail/-/publication/79f1072d-d6c2-11ea-adf7-01aa75ed71a1>.

⁵ https://competition-policy.ec.europa.eu/document/65d4f65a-6b23-49c7-91cb-e5cd166a19ed_en.