Question for written answer E-008902/2014
to the Commission
Rule 130
Morten Messerschmidt (ECR)

Subject: Payments cards and the subsidiarity principle

The Commission is drafting a regulation to make it cheaper for consumers to use international payment cards such as Visa, MasterCard and Diners Club, for instance. The fee for using a payment card would then be no more than 0.2% of the value of a transaction, meaning - as far as Denmark is concerned - that Danish banks would earn far less from small purchases than the 60 øre which merchants are currently charged for each transaction. The regulation therefore is a threat not only to Denmark's 'Dankort', but presumably also to Germany's 'EC-Karte', Belgium's 'Bancontact' and other nationally based payment cards, resulting in billions more in costs, overall, which ultimately will be passed on to the consumer.

1. Is the Commission concerned that, in this instance, slavish adherence to 'free competition' between payment cards will hit individual consumers in the Member States, since it is they who will end up paying for it?

2. Has the Commission considered whether the proposal is in line with the subsidiarity principle, given that individual Member States can be assumed to be free to operate and maintain national payment card systems?

3. Is it correct to assume that it is the large international credit companies in particular which have been pressing for this regulation?