

**Question for written answer E-000235/2016  
to the Commission**  
Rule 130  
**Morten Messerschmidt (ECR)**

Subject: Payment card transactions

Payment card transactions carried out by three-party payment card schemes pose higher acceptance costs for merchants that result in higher costs for consumers. Therefore, according to the Interchange Fee Regulation (EU 2015/751), transactions with cards issued by three-party card schemes that operate like four-party schemes (i.e. with licensing partners, co-brand partners or through agents) are subject to the same interchange fee caps as four-party card scheme transactions.

However, Member States may decide to claim such three-party card scheme transactions exempt from obligations until 9 December 2018, provided that on a yearly basis they do not exceed 3 % of the value of all card-based payment transactions made in that Member State. As uncertainty exists with respect to the interpretation of such an exemption among market operators and Member States, the opinion of the Commission is requested.

Will the European Commission clarify whether three-party card schemes operating with licence and co-brand partners or through agents are subject to EU interchange caps as of 9 December 2015 (entry into force), unless Member States have actively made them exempt?