

EN
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Answer given by Ms Vestager
on behalf of the European Commission
(6.12.2018)

In order to allow for a more representative review period and to avoid submitting the report during parliamentary recess, the Commission informed the European Parliament and the Council in 2017, that the report on application of Regulation (EU) 2015/751 on interchange fees would be deferred to 2020.

A broad Support Study examining the effects of the Regulation in all Member States was launched in September 2018 following an open call for tender. This study will examine a host of different effects, including on small retailers, consumers and end-users. It will analyse the evolution of interchange and scheme fees specifically with regard to smaller merchants and market effects on small entrants such as Fintechs. The study will be concluded in early 2020 and will feed into the Commission report.

At this stage it is too early to tell if and to what extent the report will contain recommendations for a regulatory review, which would require an impact assessment.