

**Question for written answer E-004284/2020  
to the Commission**

Rule 138

**Tomislav Sokol (PPE)**

Subject: Unequal conditions for businesses on payment platforms

The full potential of the single market can only be achieved if all businesses operating in it enjoy a level playing field and competition rules are respected without exception. The fact that there are still Member States that have not yet joined the euro area means that some businesses, due to the need to convert between currencies, are in an unfavourable position compared with businesses based in the euro area. This situation is being exploited by some payment platforms which have an almost dominant position on the market and without which doing business online is almost impossible. Businesses are not permitted to directly link their bank accounts to the platforms, only to associate their accounts with them. When withdrawing collected funds from the platform to their bank accounts, businesses have to pay a number of unnecessary fees. In the light of this:

1. Does the Commission plan to carry out a comprehensive and in-depth analysis of the compliance of payment platform operations with competition rules?
2. What does the Commission plan to do to help single market entrants established in non-euro area Member State to ensure that the unfavourable exchange rates and unnecessary fees charged to them during currency conversions do not adversely affect their business?