

**Question for written answer P-004244/2014
to the Commission**
Rule 117
Rolandas Paksas (EFD)

Subject: EU payment card market

The EU is seeking to harmonise the payment card market by including commercial cards. In this way, commercial cards and consumer cards will be placed on a single standard footing.

It should be noted that commercial cards are not comparable to consumer cards, because they have different functions. They simplify a corporate accounting mechanism and increase cash flows of small and medium businesses, as they give them credit.

What impact will the standardisation of credit cards have on consumers and small businesses?

Has a study been carried out on the possible impact of the standardisation of credit and consumer cards on the EU market?

In the Commission's view, is the specific market situation of each Member State being properly taken into account in the EU-wide regulation of commercial cards in the same way as any other cards? By what means will such regulation contribute to reducing the informal economy?