

Study on new developments in card-based payment markets, including as regards relevant aspects of the application of the Interchange Fee Regulation

Annexes 1-6

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card-based payment markets,
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Interchange Fee Regulation**

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Annex 1 Interview guides

1. Interview guide retailer associations

Please note that these guides list the **topics** we will cover with the different associations.

The interviews are different in nature from the survey. The interviews will be semi-structured and based on the knowledge of the interviewee. We do not expect the associations to directly hold or provide us with detailed quantitative data.

The aim is to raise awareness of the study (in view of the consultation of their members), collect background information and position papers and open a channel of communication with the key stakeholder groups that we can use to go back and fill data gaps or clarify specific points.

As a result, the questions here are broader “conversation starters” that will allow us to delve more deeply into specific topics.

Introduction

Please indicate which countries your association represents?

Evolution of the payment market

Overall payment market

1. Who are the main players in the payment market in your country? What is the degree of competition between these players and how has this evolved over the last 4 years?
2. In your view, what have been the key changes in payment behaviour in the last 4 years (e.g. new payment types, e-commerce, new value proposition in payments; new customer journey in payments. Please explain.

Acquiring market

3. Over the last 4 years have you seen a change in the **structure of the acquiring market** (e.g. entry of new players (big tech, fintech, new banks, cross-border acquirers)? Please explain.
4. In your view, how have **entry / exit** of acquirers affected the market (new competitors, merger and acquisition,...)? Please explain.
5. Have you seen a change in the importance of **cross-border** acquiring in the market? Does your answer differ between off and online transactions? Please explain.

Evolution of card fees

6. How have **merchant service charges** evolved by type of card (credit, debit, commercial) since 1 January 2018? Are there differences between different card schemes / acquirers / Member States? Please explain.
7. How have **total card scheme fees and processing fees** faced by merchants evolved by type of card (credit, debit, commercial) since 1 January 2018? Are there differences between different card schemes / acquirers / Member States? Please explain.
8. In your view, are these changes in merchant service charges a result of **changes in interchange fees, processing fees, card scheme fees or other fees**? Are

there differences between different card schemes / acquirers / Member States? Please explain.

9. Are you aware of any **new fees** introduced since 1 January 2018 by type of card (credit, debit, commercial)? Are these new fees related to acquiring, processing or to the card scheme? How have these new fees been explained and justified? (e.g. to compensate for new services; to compensate increase in schemes fees, etc..)

Blended and unblended fee schedules

10. What is the **prevalence of blended and unblended fee schedules** (e.g. IF++ contracts) among merchants? Could you specify the main reasons behind this?
Prompt (if needed): lack of administrative capacity, lack of interest, technical obstacles, lack of information or offering by acquirers
11. Considering merchants using unblended fee schedules (e.g. IF++ contracts), what is the **quality of information** provided to those merchants by acquiring companies to distinguish between fee elements (i.e., scheme fees, interchange fees, processing fees and acquiring fees)?
12. In your opinion, what are the **main obstacles** for merchants in switching acquirers?
Prompt (if needed): 'lack of transparency in pricing of acquiring services, contractual terms for acquiring contracts/indefinite duration of such contracts, possible lack of portability of POS terminals and/or early termination fees for POS terminal contracts', other?

Choice of application at point of sale

The following questions are related to payments with co-badged payment instruments, according to the IFR (2015) defined as: the inclusion of two or more payment brands or payment applications of the same brand on the same card-based payment instrument. Examples: a plastic or virtual card (e.g. in a wallet) with the brand of a domestic and an international brand or with two payment categories (debit & credit), not necessarily of the same brand. In some wallets the virtual equivalent of a co-badged card is loaded instead of two separate brands (or categories), visible to the wallet user, which are linked to the same card.

13. To your knowledge, to what extent do merchants have in place **priority selection** at the point of sale, favouring a particular payment application? If they have no priority selection in place, explain why.

Prompt (if needed): not all wallets/applications are able to make use of NFC/QR/BLE, only one payment application/AID is presented/sent to the terminal, lack of update of terminals, current terminals not supporting choice, retailers are unable to identify brand and/or category of cards, other?
14. To your knowledge, when using a merchant's card reader (or payment interface in the case of e-commerce) are consumers (when using a co-badged plastic card or a virtual co-badged card in a digital wallet or in a wearable device) effectively **able to choose** which payment brand/category they wish to use when making a purchase?
15. Overall, in your view, are consumers effectively able to choose their preferred payment application at the point of sale? What is the frequency of such choice (i.e. the prevalence of overrides of the merchant's priority choice)?
16. How is this choice generally presented to customers (e.g. do they have to select an option on the payment terminal screen? Does the option appear automatically, or

does the consumer have to press a button before inserting or tapping their card/mobile? Do merchants notify customers of their possibilities orally? Other?)

17. To your knowledge, **are consumers aware** of the possibility to choose their preferred payment application at the POS terminal?
18. In your experience, what are the main **obstacles** that limit effective implementation of the choice of the customer (e.g. when using a co-badged plastic card or a co-badged virtual card in a digital wallet or in a wearable device)?
Prompt (if needed): legal / technical obstacles? Lack of awareness? Limited transparency about how to make a choice? Lack of merchant follow-through? Lack of incentives, including rebates? Cost of terminal updates?
19. Are you aware of **technical obstacles limiting choice**, including not all wallets/applications being enabled to use NFC/QR/BLE, co-badged cards uploaded as two mono-branded cards and only one Application Identifier (AID) is sent to the POI (in case of a virtual co-badged card, both AIDs are sent?), one token is prioritised e.g. at tokenisation or consumers are obliged to choose a preferred payment application/token at enrolment?
20. In your view, do **smaller merchants** face greater difficulties in offering choice of payment application to consumers? Why?

Closing questions

21. Are you aware of any documents, reports, and position papers we should review in the context of this study?
22. Have you published any studies on the impact of the Regulation on merchants? Have you dealt with merchant / consumer complaints?
23. Would you be able to provide contact details of stakeholders that we should contact for the study? Would you also be able to circulate our list of questions with your members?

2. Interview guide consumer associations

Introduction

Please indicate which countries your association represents?

Interchange fee regulation and the evolution of the payment market

1. In your view, what have been the key changes in **payment behaviour** in the last 4 years (e.g. new payment types, e-commerce, new value proposition in payments; new customer journey etc). Please explain.
2. In your view, how has **card acceptance** changed on the part of merchants since 1 January 2018?
3. To your knowledge, has **acceptance of other means of card-payment** (such as mobile wallets, and contactless) increased since 1 January 2018?

Co-badging and choice of application at point of sale

4. Can consumers upload a co-badged card or a card-based payment application of their choice in their mobile wallets, smartphones or wearables (provided they are technically compatible with the device)? If not, quantify the magnitude of the issue if possible, and explain the difficulties they are facing/the reasons why? If you cannot quantify, do you have examples of complaints from consumers highlighting such difficulties?

Prompt (if needed): technical obstacles are making co-badging difficult, including co-badged cards being uploaded as two mono-branded cards/ only one token can

be uploaded on a wallet/ only one token fully authenticated, and as a consequence prioritised?

5. To your knowledge, when using a merchant's card reader (or payment interface in the case of e-commerce) are consumers (when using a co-badged card, digital wallet, or wearable device) effectively **able to choose** which payment brand/category they wish when making a purchase? Are consumers able to override any preferred option (priority selection) of merchants?
6. To your knowledge, **are consumers aware** of the possibility to choose their preferred payment application at the POS terminal?
7. In your experience, what are the main **obstacles** that limit effective implementation of the choice of the customer (e.g. when using a co-badged card, digital wallet, or wearable device)? Do you have examples of complaints from consumers highlighting difficulties in making choices?

Prompt (if needed): legal / technical obstacles? Lack of awareness? Limited transparency about how to make a choice? Lack of merchant follow-through? Lack of incentives, including rebates? Cost of terminal updates?

8. *Are you aware of technical obstacles limiting choice, including not all wallets/applications being enabled to use NFC/QR/BLE, co-badged cards uploaded as two mono-branded cards and only one Application Identifier (AID) is sent to the POI (in case of a virtual co-badged card, both AIDs are sent?), one token is prioritised e.g. at tokenisation or consumers are obliged to choose a preferred payment application/token at enrolment?*

Closing questions

9. Are you aware of any documents, reports, and position papers we should review in the context of this study?
10. Have you published any studies on the impact of the Interchange Fee Regulation on consumers? Have you dealt with consumer complaints?

3. Payment industry associations


Introduction

Please indicate which countries your association represents?

Please specify the type of organisations you represent (e.g., card schemes, issuers, acquirers, processors, or any other type of providers)

Evolution of the payment market

1. In your view, what have been the key changes in **payment behaviour** in the last 4 years (e.g. new payment types, e-commerce, new value proposition in payments; new customer journey, etc). Please explain.
2. Who are the **main players providing issuing, acquiring and processing services** in your country / in Europe? Please provide estimates of the market shares these players represent, if possible. Do they provide both issuing and acquiring services or solely issuing and solely acquiring services?
3. What is the degree of **competition** in card scheme, acquiring, issuing and processing activities? What is the consequence of this level of competition (e.g., on consumers, on the market)? Please explain.

- 
4. Over the last 4 years have you seen a **change in the structure of the card payments market** (e.g. entry of new players - big tech, fintech, new banks, payment institutions, cross-border issuers / acquirers, independent processors on either side of the market)? Please explain and quantify the change in market shares if possible.
 5. In your view, how have **entry / exit** of issuers / acquirers / processors affected the market (new competitors, impact of mergers and acquisition...)? Please explain.
 6. How have the **services offered by different market players** evolved (services offered by issuers, role of card schemes, services offered by acquirers, services offered by independent processors, role of other players)?

(Ask if association represents card schemes and/or acquirers)

7. Have you seen a change in the importance of **cross-border acquiring** in the market? Is there a difference between offline and online transactions? How does it differ by Member State and by type of card? Please explain.

(Ask if association represents issuers)

8. Have you seen a change in the importance of **cross-border issuing** in the market? How does it differ by Member State and by type of card? Please explain.

(Ask if association represents card schemes, issuers and/or acquirers)

Evolution of fees

9. How have **total card scheme fees** faced by issuers, acquirers and merchants evolved by type of card (credit, debit, commercial) since 1 January 2018? Are there differences between different card schemes / acquirers / issuers / Member States? Please explain.
10. Are you aware of any **new fees** introduced since 1 January 2018 by type of card (credit, debit, commercial)? Are these new fees related to issuing, acquiring, processing or to the card scheme? How have these new fees been explained and justified? (e.g. to compensate for new services)
11. Have any mechanisms (other than IFs) attempted to balance the issuing and acquiring sides of the market gained in prominence? Please explain.
12. To what extent are you aware of:
 - **Market Development Funds,**
 - **Innovation Funds or**
 - **equivalent to the above?**
 - **Rebates or discounts on scheme fees?**

If yes, please describe briefly their functioning, differentiating by Member State when appropriate.

(Ask if association represents card schemes and/or acquirers)

13. How have **merchant service charges** evolved by type of card (credit, debit, commercial) since 1 January 2018? Are there differences between different card schemes / acquirers / Member States. Please explain.
14. In your view, are these changes in merchant service charges a result of **changes in interchange fees, processing fees, card scheme fees or other fees**? Are there

differences between different card schemes / acquirers / Member States? Please explain.

Blended and unblended fee schedules

(Ask if association represents card schemes and acquirers)

15. What is the **prevalence of blended and unblended** fee schedules (e.g. IF++ contracts) among merchants? Could you specify the main reasons behind this?

Prompt (if needed): lack of administrative capacity, lack of interest, technical obstacles, lack of information or offering by acquirers

16. In the case of unblended fee schedules, **what information is provided** to merchants by acquiring companies to distinguish between fee elements (i.e., interchange fees, processing fees and acquiring fees)?

17. **At what point in time** information is provided to merchants on fees? (e.g. by default, when contracts are renewed, or the first time a contract is entered into, on request)? [for acquirers: do you plan annual reviews of contract terms to take potential fees increase into account?]

18. To what extent are merchants provided with options to **opt-in or opt-out** of blended/unblended fee options? How does this differ by merchant size or sector?

19. In your opinion, what are the **main obstacles** for merchants in switching acquirers?

Prompt (if needed): 'lack of transparency in pricing of acquiring services, contractual terms for acquiring contracts/indefinite duration of such contracts, possible lack of portability of POS terminals and/or early termination fees for POS terminal contracts', other?

Co-badging and choice of application at point of sale *[this is for all]*

20. To your knowledge, to what extent do merchants have in place **priority selection** at the point of sale, favouring a particular payment application? If they do not, explain why.

Prompt (if needed): not all wallets/applications are able to make use of NFC/QR/BLE, only one payment application/AID is presented/sent to the terminal, lack of update of terminals, current terminals not supporting choice, retailers are unable to identify brand and/or category of cards, other?

21. Can consumers upload a co-badged card or a card-based payment application of their choice in their mobile wallets, smartphones or wearables (provided they are technically compatible with the device)? If not, quantify the magnitude of the issue if possible, and explain the difficulties they are facing/the reasons why?

Prompt (if needed): technical obstacles are making co-badging difficult, including co-badged cards being uploaded as two mono-branded cards/ only one token can be uploaded on a wallet/ only one token fully authenticated, and as a consequence prioritised?

22. To your knowledge, when using a merchant's card reader (or payment interface in the case of e-commerce) are consumers (when using a co-badged card, digital wallet, or wearable device) effectively **able to choose** which payment brand/category they wish when making a purchase?

23. To your knowledge, **are consumers aware** of the possibility to choose their preferred payment application at the POS terminal?

24. In your experience, what are the main **obstacles** that limit effective implementation of the choice of the customer (e.g. when using a co-badged card, digital wallet, or wearable device)?

Prompt (if needed): legal / technical obstacles? Lack of awareness? Limited transparency about how to make a choice? Lack of merchant follow-through? Lack of incentives, including rebates? Cost of terminal updates?

25. Are you aware of technical obstacles limiting choice, including not all wallets/applications being enabled to use NFC/QR/BLE, co-badged cards uploaded as two mono-branded cards and only one Application Identifier (AID) is sent to the POI (in case of a virtual co-badged card, both AIDs are sent?), one token is prioritised e.g. at tokenisation or consumers are obliged to choose a preferred payment application/token at enrolment?

In your view, do **smaller merchants** face greater difficulties in offering choice of payment application to consumers? Why?

Closing questions

26. Are you aware of any documents, reports, and position papers we should review in the context of this study?

27. Have you published any studies on the impact of the Regulation on your members? Have you dealt with complaints from your members?

28. Would you be able to provide contact details of stakeholders that we should contact for the study? Would you also be able to circulate our list of questions with your members?

Annex 2 Survey questionnaire (4 party card schemes)

The data requested in this questionnaire is collected as part of a “study on new developments in card-based payment markets, including as regards relevant aspects of the application of the Interchange Fee Regulation” (the “study”) awarded to a consortium led by VVA Brussels SPRL in partnership with GDCC and EPCA.

The study was commissioned by the European Commission, DG Competition.

The purpose of the study is to assess new developments in the card-based payment markets, which are not strictly limited to the scope of the Interchange Fee Regulation (IFR). The study will culminate in a final report (“the study report”), scheduled to be submitted to the European Commission by October 2023.

A letter from the European Commission requesting your support to the consortium in the provision of data for the study is attached to this questionnaire.

We understand the sensitive nature of the information requested in this questionnaire. All data collected as part of the study will be stored safely on our system and it will not be shared outside the study team. Any data you share with us will strictly only be used for the purpose of the study.

The questionnaires you submit to us will not be made available to anyone outside the project team and any data will only be shared with the European Commission in aggregated form as part of the analysis in the study report.

Thank you very much in advance for agreeing to fill in this questionnaire! Your support is essential to the success of the study and we look forward to working with you.

I. About you

1. Please indicate the name of the organisation that you represent:

2. Please identify the EU Member States in which your company (including connected undertakings) is economically active providing services and - for each such Member State – indicate whether you provide data for this Member State.

| Member State | Member State(s) in which your company is active (incl. undertakings) | Please indicate if you provide data for this Member State (otherwise please nominate an alternative contact) | Please nominate the responsible person for the given Member State (name and email address) |
|-----------------|--|--|--|
| Czech Republic | | | |
| Denmark | | | |
| France | | | |
| Germany | | | |
| Greece | | | |
| Ireland | | | |
| Italy | | | |
| Lithuania | | | |
| The Netherlands | | | |

| | | | |
|----------|--|--|--|
| Poland | | | |
| Portugal | | | |
| Sweden | | | |

Note: Please consider **prepaid cards as debit cards**. (if no differentiation is required);
Please consider only card-based payment transactions (excl. cash withdrawals).

3. For each of the Member States where you are active could you please provide the following key statistics (fields shaded in light blue are optional).

Payment transactions could be:

- *domestic (initiated by cards issued in Member State X)*
- *intra-regional (initiated by cards issued in other states within the EEA)*
- *inter-regional (initiated by cards, issued outside EEA)*

| (in EUR or indicate currency) | 2018 | 2019 | 2020 | 2021 | 2022 (or latest available – specify) |
|---|------|------|------|------|--------------------------------------|
| Consumer Debit cards | | | | | |
| Total number of cards in circulation | | | | | |
| Total number of domestic payment transactions | | | | | |
| • Of which card present (CP) | | | | | |
| • Of which card not present (CNP) | | | | | |
| Total number of intra-regional* payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total number of inter-regional payment transactions* | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |

| | | | | | |
|---|--|--|--|--|--|
| Total value of domestic payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of intra-regional payment transactions* | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of inter-regional payment transactions* | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Consumer Credit cards | | | | | |
| Total number of cards in circulation | | | | | |
| Total number of domestic payment transactions* | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total number of intra-regional payment transactions* | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total number of inter-regional payment transactions* | | | | | |
| • Of which card present | | | | | |

| | | | | | |
|---|--|--|--|--|--|
| • Of which card not present | | | | | |
| Total value of domestic payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of intra-regional payment transactions* | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of inter-regional payment transactions* | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Commercial cards | | | | | |
| Total number of cards in circulation | | | | | |
| Total number of domestic payment transactions | | | | | |
| Total number of intra-regional payment transactions* | | | | | |
| Total number of inter-regional payment transactions* | | | | | |
| Total value of domestic payment transactions | | | | | |
| Total value of intra-regional payment transactions* | | | | | |
| Total value of inter-regional | | | | | |

| | | | | | |
|------------------------------|--|--|--|--|--|
| payment transactions* | | | | | |
|------------------------------|--|--|--|--|--|

*For the purpose of this questionnaire, values and volumes (i.e number) of transactions are from the merchant perspective i.e. location of merchant determines the type of transaction

II. Scheme fees

In this section, we kindly ask you to provide **annual data on the value of scheme fees, excluding processing fees**, or their equivalent for payment transactions only (excluding cash withdrawals) based on cards issued in Member State X under your card scheme.

Payment transactions could be:

- domestic (initiated by cards issued in Member State X)
- intra-regional (initiated by cards issued in other states within the EEA)
- inter-regional (initiated by cards, issued outside EEA)

4. What are the annualised scheme fees (excluding processing fees) paid to you by issuers in Member State X? [differentiate by card category if available] (fields shaded in light blue are optional)

| (in EUR or indicate currency) | 2018 | 2019 | 2020 | 2021 | 2022 (or latest available – specify) |
|---|------|------|------|------|--------------------------------------|
| Consumer Debit cards | | | | | |
| Total value of scheme fees based on the number of cards issued | | | | | |
| Other (please specify) | | | | | |
| Total value of scheme fees for domestic payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of scheme fees for intra-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of scheme fees for inter-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Consumer Credit cards | | | | | |

| | | | | | |
|--|--|--|--|--|--|
| Total value of scheme fees based on the number of cards issued | | | | | |
| Other (please specify) | | | | | |
| Total value of scheme fees for domestic payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of scheme fees for intra-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of scheme fees for inter-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Commercial cards | | | | | |
| Total value of scheme fees based on the number of cards issued | | | | | |
| Other (please specify) | | | | | |
| Total value of scheme fees for domestic payment transactions | | | | | |
| Total value of scheme fees for intra-regional payment transactions* | | | | | |
| Total value of scheme fees for inter-regional payment transactions* | | | | | |

*For the purpose of this questionnaire, values and volumes (i.e number) of transactions are from the merchant perspective i.e. location of merchant determines the type of transaction

If you left some fields blank, please indicate the reason for not providing the data:

- The data is not available
- We could not provide the data due to a binding confidentiality agreement
- Other, please specify: _____

5. What are the annualised scheme fees (excluding processing fees) paid to you by acquirers who are active (i.e acquiring transactions from merchants located) in Member State X? [differentiate by card category if available] (fields shaded in light blue are optional)

| (in EUR or indicate currency) | 2018 | 2019 | 2020 | 2021 | 2022 (or latest available – specify) |
|---|------|------|------|------|--------------------------------------|
| Consumer Debit cards | | | | | |
| Total value of scheme fees for domestic payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of scheme fees for intra-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of scheme fees for inter-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of all scheme fees (including any other scheme fees) | | | | | |
| Consumer Credit cards | | | | | |
| Total value of scheme fees for domestic payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |

| | | | | | |
|--|--|--|--|--|--|
| Total value of scheme fees for intra-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of scheme fees for inter-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of all scheme fees (including any other scheme fees) | | | | | |
| Commercial cards | | | | | |
| Total value of scheme fees for domestic payment transactions | | | | | |
| Total value of scheme fees for intra-regional payment transactions* | | | | | |
| Total value of scheme fees for inter-regional payment transactions* | | | | | |
| Total value of all scheme fees (including any other scheme fees) | | | | | |

*For the purpose of this questionnaire, values and volumes (i.e number) of transactions are from the merchant perspective i.e. location of merchant determines the type of transaction

If you left some fields blank, please indicate the reason for not providing the data:

- The data is not available
- We could not provide the data due to a binding confidentiality agreement
- Other, please specify: _____

6. Have you introduced new components of gross scheme fees or their equivalent paid to you by issuers in Member State X since 1 January 2018?

- Yes, please quantify: _____ and differentiate by Member State, category or cards or type of transaction as relevant/available
- No

7. Have you removed components of gross scheme fees or their equivalent paid to you by issuers in Member State X since 1 January 2018?

- Yes, please quantify: _____ and differentiate by Member State, category or cards or type of transaction as relevant/available
- No

8. Have you introduced new components of gross scheme fees or their equivalent paid to you by acquirers in Member State X since 1 January 2018?

- Yes, please quantify _____ and differentiate by Member State, category or cards or type of transaction as relevant/available _____
- No

9. Have you removed components of gross scheme fees or their equivalent paid to you by acquirers in Member State X since 1 January 2018?

- Yes, please quantify _____ and differentiate by Member State, category or cards or type of transaction as relevant/available _____
- No

10. Do you collect Market Development Funds, Innovation Funds or equivalent?

If yes, please describe briefly their functioning, differentiating by Member State when appropriate

11. If yes, what are the annualised fees for such funds, paid to you by issuers in Member State X? What is the proportion of such funds which is re-distributed to issuers, and which is spent on horizontal programmes, for instance security measures? (fields shaded in light blue are optional)

| (in EUR or indicate currency) | 2018 | 2019 | 2020 | 2021 | 2022 (or latest available – specify) |
|---|------|------|------|------|--------------------------------------|
| All fees for Market Development Funds, Innovation Funds or equivalent | | | | | |
| Proportion of funds re-distributed to issuers (%) | | | | | |

| | | | | | |
|---|--|--|--|--|--|
| Proportion of funds for horizontal programmes (%) | | | | | |
| Other please specify (%) | | | | | |

If you left some fields blank, please indicate the reason for not providing the data:

- The data is not available
- We could not provide the data due to a binding confidentiality agreement
- Other, please specify: _____

III. Processing fees

In this section, we kindly ask you to provide **annual data on the value of processing fees (i.e. fees for processing services as per Art 7 IFR)** or their equivalent for payment transactions (**excluding cash withdrawals**) based on cards issued in Member State X under your card scheme.

Payment transactions could be:

- domestic (initiated by cards issued in Member State X)
- intraregional (initiated by cards issued in other states within the EEA)
- interregional (initiated by cards, issued outside EEA)

12. What are the annualised processing fees paid to you by issuers in Member State X? [differentiate by card category if available] (fields shaded in light blue are optional)

| (in EUR or indicate currency) | 2018 | 2019 | 2020 | 2021 | 2022 (or latest available – specify) |
|---|------|------|------|------|--------------------------------------|
| Consumer Debit cards | | | | | |
| Total value of processing fees for domestic payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of processing fees for intra-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |

| | | | | | |
|---|--|--|--|--|--|
| Total value of processing fees for inter-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of processing fees | | | | | |
| Consumer Credit cards | | | | | |
| Total value of processing fees for domestic payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of processing fees for intra-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of processing fees for inter-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of processing fees | | | | | |
| Commercial cards | | | | | |
| Total value of processing fees for domestic payment transactions | | | | | |
| Total value of processing fees | | | | | |

| | | | | | |
|--|--|--|--|--|--|
| for intra-regional payment transactions* | | | | | |
| Total value of processing fees for inter-regional payment transactions* | | | | | |
| Total value of processing fees | | | | | |

*For the purpose of this questionnaire, values and volumes (i.e number) of transactions are from the merchant perspective i.e. location of merchant determines the type of transaction

If you left some fields blank, please indicate the reason for not providing the data:

- The data is not available
- We could not provide the data due to a binding confidentiality agreement
- Other, please specify: _____

13.What are the processing fees paid to you by acquirers who are active (i.e acquiring transactions from merchants located) in Member State X? [differentiate by card category if available] (fields shaded in light blue are optional)

| (in EUR or indicate currency) | 2018 | 2019 | 2020 | 2021 | 2022 (or latest available – specify) |
|---|------|------|------|------|--------------------------------------|
| Consumer Debit cards | | | | | |
| Total value of processing fees for domestic payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of processing fees for intra-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of processing fees for inter-regional payment transactions | | | | | |

| | | | | | |
|--|--|--|--|--|--|
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of processing fees | | | | | |
| Consumer Credit cards | | | | | |
| Total value of processing fees for domestic payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of processing fees for intra-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of processing fees for inter-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of processing fees | | | | | |
| Commercial cards | | | | | |
| Total value of processing fees for domestic payment transactions | | | | | |
| Total value of processing fees for intra-regional payment transactions* | | | | | |
| Total value of processing fees | | | | | |

| | | | | | |
|---|--|--|--|--|--|
| for inter-regional payment transactions* | | | | | |
| Total value of processing fees | | | | | |

*For the purpose of this questionnaire, values and volumes (i.e number) of transactions are from the merchant perspective i.e. location of merchant determines the type of transaction

If you left some fields blank, please indicate the reason for not providing the data:

- The data is not available
- We could not provide the data due to a binding confidentiality agreement
- Other, please specify: _____
-

IV. Interchange fees

In this section, we kindly ask you to provide **annual data on interchange fees or their equivalent** paid from acquirers to issuers for payment transactions only (excluding cash withdrawals on cards issued in Member State X under your card scheme).

Payment transactions could be:

- domestic (initiated by cards issued in Member State X)
- intra-regional (initiated by cards issued in other states within the EEA)
- inter-regional (initiated by cards, issued outside EEA)

14. What are the annualised interchange fees paid to you per card type and transaction category in Member State X? (fields shaded in light blue are optional)

| (in EUR or indicate currency) | 2018 | 2019 | 2020 | 2021 | 2022 (or latest available – specify) |
|--|------|------|------|------|--------------------------------------|
| Consumer Debit cards | | | | | |
| Total value of interchange fees for domestic transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of interchange fees for intra-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |

| | | | | | |
|--|--|--|--|--|--|
| Total value of interchange fees for inter-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of interchange fees | | | | | |
| Consumer Credit cards | | | | | |
| Total value of interchange fees for domestic payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of interchange fees for intra-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of interchange fees for inter-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of interchange fees | | | | | |
| Commercial cards | | | | | |
| Total value of interchange fees for domestic payment transactions | | | | | |
| Total value of interchange fees | | | | | |

| | | | | | |
|---|--|--|--|--|--|
| for intra-regional payment transactions* | | | | | |
| Total value of interchange fees for inter-regional payment transactions* | | | | | |
| Total value of interchange fees | | | | | |

If you left some fields blank, please indicate the reason for not providing the data:

- The data is not available
- We could not provide the data due to a binding confidentiality agreement
- Other, please specify: _____

V. Direct and indirect card payments, incentives and rebates granted to issuers and acquirers

Finally, we kindly ask you to provide **annual data on the value of direct and indirect card payments, bonuses and incentives**, including free consultancy hours/marketing and non-monetary ("Value in Kind" VIK) services, provided to issuers, acquirers and merchants.

15. What is the total value of all direct and indirect card payments, bonuses and incentives, including free consultancy hours, discounts and non-monetary ("Value in Kind" VIK) services on scheme fees or processing fees your company has granted to issuers in Member State X? (Please differentiate by type of transaction where possible) (fields shaded in light blue are optional)

| (in EUR or indicate currency) | 2018 | 2019 | 2020 | 2021 | 2022 (or latest available – specify) |
|---|-------------|-------------|-------------|-------------|---|
| Total value of all payments, bonuses and incentives on scheme fees | | | | | |
| Of which for consumer debit cards | | | | | |
| Of which for consumer credit cards | | | | | |
| Total value of all payments, bonuses and incentives on processing fees | | | | | |

If you left some fields blank, please indicate the reason for not providing the data:

- The data is not available
- We could not provide the data due to a binding confidentiality agreement
- Other, please specify: _____

16. What types of direct and indirect card payments, bonuses and incentives, including free consultancy hours, discounts and non-monetary ("Value in Kind" VIK) services on scheme fees has your company granted to issuers in Member State x since 2018? (multiple answers possible) (fields shaded in light blue are optional)

| (in EUR or indicate currency) | Yes/No | Description | Proportion of the total under question 15 | | | | |
|---|--------|-------------|---|------|------|------|--------------------------------------|
| | | | 2018 | 2019 | 2020 | 2021 | 2022 (or latest available – specify) |
| Value of discounts linked to volume of transactions | | | | | | | |
| Value of discounts linked to value of transactions | | | | | | | |
| Value of other discounts, please specify | | | | | | | |
| Value of marketing support (financial or other) | | | | | | | |
| Value of free consultancy hours | | | | | | | |
| Other non-monetary (VIK) services | | | | | | | |
| Other, please specify: | | | | | | | |

If you left some fields blank, please indicate the reason for not providing the data:

- The data is not available
- We could not provide the data due to a binding confidentiality agreement
- Other, please specify: _____

17. What is the total value of all direct and indirect card payments, bonuses and incentives, including free consultancy hours, discounts and non-monetary

("Value in Kind" VIK) services on scheme fees or processing fees your company has granted to acquirers who are active in Member State X? (Please differentiate by type of transaction where possible) (fields shaded in light blue are optional)


| (in EUR or indicate currency) | 2018 | 2019 | 2020 | 2021 | 2022 (or latest available – specify) |
|--|------|------|------|------|--------------------------------------|
| Total value of all payments, bonuses and incentives on scheme fees | | | | | |
| Total value of all payments, bonuses and incentives on processing fees | | | | | |

If you left some fields blank, please indicate the reason for not providing the data:

- The data is not available
- We could not provide the data due to a binding confidentiality agreement
- Other, please specify: _____

18. What types of direct and indirect card payments, bonuses and incentives, including free consultancy hours, discounts and non-monetary ("Value in Kind" VIK) services on scheme or processing fees has your company granted to acquirers in Member State x since 2018? (multiple answers possible) (fields shaded in light blue are optional)

| (in EUR or indicate currency) | Yes/No | Description | Proportion of the total under question 17 | | | | |
|---|--------|-------------|---|------|------|------|--------------------------------------|
| | | | 2018 | 2019 | 2020 | 2021 | 2022 (or latest available – specify) |
| Value of discounts linked to volume of transactions | | | | | | | |
| Value of discounts linked to value of transactions | | | | | | | |
| Value of other discounts, please specify | | | | | | | |
| Value of marketing support | | | | | | | |



| | | | | | | | |
|-----------------------------------|--|--|--|--|--|--|--|
| (financial or other) | | | | | | | |
| Value of free consultancy hours | | | | | | | |
| other non monetary (VIK) services | | | | | | | |
| Other, please specify: | | | | | | | |

Annex 3 Survey questionnaire (acquirers)

The data requested in this questionnaire is collected as part of a “study on new developments in card-based payment markets, including as regards relevant aspects of the application of the Interchange Fee Regulation” (the “study”) awarded to a consortium led by VVA Brussels SPRL in partnership with GDCC and EPCA.

The study was commissioned by the European Commission, DG Competition.

The purpose of the study is to assess new developments in the card-based payment markets, which are not strictly limited to the scope of the Interchange Fee Regulation (IFR). The study will culminate in a final report (“the study report”), scheduled to be submitted to the European Commission by October 2023.

A letter from the European Commission requesting your support to the consortium in the provision of data for the study is attached to this questionnaire.

We understand the sensitive nature of the information requested in this questionnaire. All data collected as part of the study will be stored safely on our system and it will not be shared outside the study team. Any data you share with us will strictly only be used for the purpose of the study.

The questionnaires you submit to us will not be made available to anyone outside the project team and any data will only be shared with the European Commission in aggregated form as part of the analysis in the study report.

Thank you very much in advance for agreeing to fill in this questionnaire! Your support is essential to the success of the study and we look forward to working with you.

I. About you

1. Please indicate the name of the organisation that you represent:

2. Please identify the EU Member States in which your company (including connected undertakings) is economically active providing acquiring services and - for each such Member State – indicate whether you provide data for this Member State.

| Member State | Member State(s) in which your company is active (incl. undertakings) | Please indicate if you provide data for this Member State (otherwise please nominate an alternative contact) | Please nominate the responsible person for the given Member State (name and email address) |
|-----------------|--|--|--|
| Czech Republic | | | |
| Denmark | | | |
| France | | | |
| Germany | | | |
| Greece | | | |
| Ireland | | | |
| Italy | | | |
| Lithuania | | | |
| The Netherlands | | | |
| Poland | | | |
| Portugal | | | |

| | | | |
|--------|--|--|--|
| Sweden | | | |
|--------|--|--|--|

3. For each of the Member States where you are active could you please provide the following key statistics for your acquiring business (fields shaded in light blue are optional)

Payment transactions could be:

- *domestic (initiated by cards issued in Member State X)*
- *intra-regional (initiated by cards issued in other states within the EEA)*
- *inter-regional (initiated by cards, issued outside EEA)*

Please note that prepaid cards are considered as debit cards for the purpose of this questionnaire

| (EUR or other currency, please indicate) | 2018 | 2019 | 2020 | 2021 | 2022 (or latest available, please specify) |
|--|------|------|------|------|--|
| Total card-based sales acquiring volume (excl. ATM) | | | | | |
| Of which: processed by card scheme network | | | | | |
| Total number of merchant contracts** | | | | | |
| Total number of POS terminals | | | | | |
| Consumer Debit cards | | | | | |
| Total number of domestic payment transactions | | | | | |
| • Of which card present (CP) | | | | | |
| • Of which card not present (CNP) | | | | | |
| Total number of intra-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total number of inter-regional | | | | | |

| | | | | | |
|---|--|--|--|--|--|
| payment transactions* | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of domestic payment transactions* | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of intra-regional payment transactions* | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of inter-regional payment transactions* | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Consumer Credit cards | | | | | |
| Total number of domestic payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total number of intra-regional payment transactions* | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total number of inter-regional | | | | | |

| | | | | | |
|---|--|--|--|--|--|
| payment transactions* | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of domestic payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of intra-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of inter-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Commercial cards | | | | | |
| Total number of domestic payment transactions | | | | | |
| Total number of intra-regional payment transactions | | | | | |
| Total number of inter-regional payment transactions* | | | | | |
| Total value of domestic payment transactions | | | | | |
| Total value of intra-regional payment transactions | | | | | |

| | | | | | |
|--|--|--|--|--|--|
| Total value of inter-regional payment transactions* | | | | | |
|--|--|--|--|--|--|

* For the purpose of this questionnaire, values and volumes from the merchant perspective have to be provided i.e. location of merchant allocates the transaction

** When a framework contract with a merchant covering more than one of those Member States or the entire EEA is in place, the countries covered should be taken into account when filling up this questionnaire.

II. Scheme fees

In this section, we kindly ask you to provide **annual data on the value of scheme fees (in EUR), excluding processing fees**, or their equivalent for payment transactions (excluding cash withdrawals) based on transactions acquired from merchants located in Member State X per card scheme.

Payment transactions could be:

- domestic (initiated by cards issued in Member State X)
- intra-regional (initiated by cards issued in other states within the EEA)
- inter-regional (initiated by cards, issued outside EEA)

4. What are the annualised scheme fees (excluding processing fees) you pay to card schemes in Member State X? [differentiate by card category if available] (fields shaded in light blue are optional)

| Mastercard, (EUR or other currency, please indicate) | 2018 | 2019 | 2020 | 2021 | 2022 (or latest available, please specify) |
|---|-------------|-------------|-------------|-------------|---|
| Consumer Debit cards | | | | | |
| Total value of scheme fees for domestic payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of scheme fees for intra-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of scheme fees for inter-regional payment transactions | | | | | |

| | | | | | |
|---|--|--|--|--|--|
| payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Other, please specify | | | | | |
| Consumer Credit cards | | | | | |
| Total value of scheme fees for domestic payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of scheme fees for intra-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of scheme fees for inter-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Other, please specify | | | | | |
| Commercial cards | | | | | |
| Total value of scheme fees for domestic payment transactions | | | | | |
| Total value of scheme fees for intra-regional payment transactions | | | | | |
| Total value of scheme fees for | | | | | |

| | | | | | |
|--|--|--|--|--|--|
| inter-regional payment transactions | | | | | |
| Other, please specify | | | | | |

| VISA, (EUR or other currency, please indicate) | 2018 | 2019 | 2020 | 2021 | 2022 (or latest available, please specify) |
|---|-------------|-------------|-------------|-------------|---|
| Consumer Debit cards | | | | | |
| Total value of scheme fees for domestic payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of scheme fees for intra-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of scheme fees for inter-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Other, please specify | | | | | |
| Consumer Credit cards | | | | | |
| Total value of scheme fees for domestic payment transactions | | | | | |
| • Of which card present | | | | | |

| | | | | | |
|---|--|--|--|--|--|
| • Of which card not present | | | | | |
| Total value of scheme fees for intra-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of scheme fees for inter-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Other, please specify | | | | | |
| Commercial cards | | | | | |
| Total value of scheme fees for domestic payment transactions | | | | | |
| Total value of scheme fees for intra-regional payment transactions | | | | | |
| Total value of scheme fees for inter-regional payment transactions | | | | | |
| Other, please specify | | | | | |

| Domestic card scheme XY, (EUR or other currency, please indicate) | 2018 | 2019 | 2020 | 2021 | 2022 (or latest available, please specify) |
|--|-------------|-------------|-------------|-------------|---|
| Consumer Debit cards | | | | | |
| Total value of scheme fees for domestic | | | | | |

| | | | | | |
|---|--|--|--|--|--|
| payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of scheme fees for intra-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of scheme fees for inter-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Other, please specify | | | | | |
| Consumer Credit cards | | | | | |
| Total value of scheme fees for domestic payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of scheme fees for intra-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of scheme fees for inter-regional payment transactions | | | | | |

| | | | | | |
|---|--|--|--|--|--|
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Other, please specify | | | | | |
| Commercial cards | | | | | |
| Total value of scheme fees for domestic payment transactions | | | | | |
| Total value of scheme fees for intra-regional payment transactions | | | | | |
| Total value of scheme fees for inter-regional payment transactions | | | | | |
| Other, please specify | | | | | |

If you left some fields blank, please indicate the reason for not providing the data:

- The data is not available
- We could not provide the data due to a binding confidentiality agreement
- Other, please specify: _____

5. Do you pay fees to or receive revenue from card schemes in the context of Market Development Funds, Innovation Funds or an equivalent?

If yes, please describe briefly their stated purpose, differentiating by Member State (if you are active in multiple Member States) and by scheme

6. If yes, what is the annualised value of fees you pay to or receive from card schemes in Member State X?

| (EUR or other currency, please specify) | 2018 | 2019 | 2020 | 2021 | 2022 (or latest available please specify) |
|--|------|------|------|------|---|
| Mastercard | | | | | |
| All fees paid for Market Development Funds, Innovation Funds or equivalent | | | | | |
| Total value of funds received | | | | | |

| VISA | | | | | |
|--|--|--|--|--|--|
| All fees paid for Market Development Funds, Innovation Funds or equivalent | | | | | |
| Total value of funds received | | | | | |
| Domestic card scheme XY | | | | | |
| All fees paid for Market Development Funds, Innovation Funds or equivalent | | | | | |
| Total value of funds received | | | | | |

If you left some fields blank, please indicate the reason for not providing the data:

- The data is not available
- We could not provide the data due to a binding confidentiality agreement
- Other, please specify: _____

7. Have you experienced an introduction of new scheme fees since 1 January 2018? If so, could you describe and quantify the main new scheme fees per scheme?

- We have not faced any new components to gross scheme fees
- If yes, please describe when the fee was introduced, what it is levied on, its structure, rationale and driver.

| New fee | Year of introduction | Rationale | Driver of the fee |
|-------------------------------|---------------------------|-----------------------------------|---|
| <i>Example: CNP fraud fee</i> | <i>Example: June 2018</i> | <i>Example: Increase in fraud</i> | <i>Example: Debit cards, CNP, inter-regional transactions</i> |
| | | | |

III. Processing fees

In this section, we kindly ask you to provide **annual data on the value of processing fees (i.e. fees for processing services as per Art 7 IFR, e.g. fees for clearing, settlement, authorisation)** paid to the card scheme or their equivalent (e.g. card scheme owned processors) for payment transactions (**excluding cash withdrawals**) based on payment transactions acquired from merchants located in Member State X.

Payment transactions could be:

- domestic (initiated by cards issued in Member State X)
- intra-regional (initiated by cards issued in other states within the EEA)
- inter-regional (initiated by cards, issued outside EEA)

8. What are the annualised processing fees you pay for payment transactions in Member State X? [differentiate by card category if available] (fields shaded in light blue are optional)

| Mastercard (EUR or other currency, please indicate) | 2018 | 2019 | 2020 | 2021 | 2022 (or latest available, please specify) |
|---|-------------|-------------|-------------|-------------|---|
| Consumer Debit cards | | | | | |
| Total value of processing fees for domestic payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of processing fees for intra-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of processing fees for inter-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Consumer Credit cards | | | | | |
| Total value of processing fees for domestic payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of processing fees for intra-regional | | | | | |

| | | | | | |
|---|--|--|--|--|--|
| payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of processing fees for inter-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Commercial cards | | | | | |
| Total value of processing fees for domestic payment transactions | | | | | |
| Total value of processing fees for intra-regional payment transactions | | | | | |
| Total value of processing fees for inter-regional payment transactions | | | | | |

| Visa (EUR or other currency, please indicate) | 2018 | 2019 | 2020 | 2021 | 2022 (or latest available, please specify) |
|---|-------------|-------------|-------------|-------------|---|
| Consumer Debit cards | | | | | |
| Total value of processing fees for domestic payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of processing fees for intra-regional | | | | | |

| | | | | | |
|---|--|--|--|--|--|
| payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of processing fees for inter-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Consumer Credit cards | | | | | |
| Total value of processing fees for domestic payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of processing fees for intra-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of processing fees for inter-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Commercial cards | | | | | |
| Total value of processing fees for domestic payment transactions | | | | | |

| | | | | | |
|---|--|--|--|--|--|
| Total value of processing fees for intra-regional payment transactions | | | | | |
| Total value of processing fees for inter-regional payment transactions | | | | | |

| Domestic Card Scheme XY (EUR or other currency, please indicate) | 2018 | 2019 | 2020 | 2021 | 2022 (or latest available, please specify) |
|---|-------------|-------------|-------------|-------------|---|
| Consumer Debit cards | | | | | |
| Total value of processing fees for domestic payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of processing fees for intra-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of processing fees for inter-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Consumer Credit cards | | | | | |
| Total value of processing fees for domestic payment transactions | | | | | |

| | | | | | |
|---|--|--|--|--|--|
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of processing fees for intra-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of processing fees for inter-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Commercial cards | | | | | |
| Total value of processing fees for domestic payment transactions | | | | | |
| Total value of processing fees for intra-regional payment transactions | | | | | |
| Total value of processing fees for inter-regional payment transactions | | | | | |

9. **Do the functionally independent (scheme-owned) processing entities your company uses in Member State X offer multi-brand authorisation and clearing?** (in this case, multi-brand authorisation refers to authorisation and clearing of transactions including of cards with payment brands not owned by the card scheme)

| | Yes, all | Yes, some | No |
|---|----------|-----------|----|
| Our functionally independent (scheme-owned) processing entity offers multi-brand | | | |

| | | | |
|----------------------------|--|--|--|
| authorisation and clearing | | | |
|----------------------------|--|--|--|

10. To your knowledge, are there fully independent processors that deliver clearing, settlement, authorisation services as per Art 7 IFR on the separation between card scheme and processing services for acquiring in Member State X?

- Yes / no. If yes, please indicate the names of the ones you know per Member State

11. Do you use any fully independent processing players as a consequence of Article 7 on the separation between card scheme and processing services (e.g. clearing, settlement, authorisation) for acquiring in Member State X? (fields shaded in light blue are optional)

- Yes/ No. If yes, please indicate which [if possible]

| VISA | 2018 | 2019 | 2020 | 2021 | 2022 (or latest available, please specify) |
|--|-------------|-------------|-------------|-------------|---|
| Share of total acquired value that is processed by fully independent processors? | | | | | |

| MASTERCARD | 2018 | 2019 | 2020 | 2021 | 2022 (or latest available, please specify) |
|--|-------------|-------------|-------------|-------------|---|
| Share of total acquired value that is processed by fully independent processors? | | | | | |

| DOMESTIC SCHEME XY | 2018 | 2019 | 2020 | 2021 | 2022 (or latest available, please specify) |
|--|-------------|-------------|-------------|-------------|---|
| Share of total acquired value that is processed by fully independent processors? | | | | | |

If you left some fields blank, please indicate the reason for not providing the data:

- The data is not available
- We could not provide the data due to a binding confidentiality agreement
- Other, please specify: _____

IV. Interchange fees

In this section, we kindly ask you to provide **annual data on interchange fees or their equivalent** paid by you for payment transactions.

Payment transactions could be:

- domestic (initiated by cards issued in Member State X)
- intra-regional (initiated by cards issued in other states within the EEA)
- inter-regional (initiated by cards, issued outside EEA)

12. What are the annualised interchange fees paid by you per type of card and transaction in Member State X? (fields shaded in light blue are optional)

| Mastercard (EUR or other currency, please indicate) | 2018 | 2019 | 2020 | 2021 | 2022 (or latest available, please specify) |
|--|------|------|------|------|--|
| Consumer Debit cards | | | | | |
| Total value of interchange fees for domestic transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of interchange fees for intra-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of interchange fees for inter-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| | | | | | |
| Consumer Credit cards | | | | | |
| Total value of interchange fees for domestic | | | | | |

| | | | | | |
|--|--|--|--|--|--|
| payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of interchange fees for intra-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of interchange fees for inter-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| | | | | | |
| Commercial cards | | | | | |
| Total value of interchange fees for domestic payment transactions | | | | | |
| Total value of interchange fees for intra-regional payment transactions | | | | | |
| Total value of interchange fees for inter-regional payment transactions | | | | | |

| Visa (EUR or other currency, please indicate) | 2018 | 2019 | 2020 | 2021 | 2022 (or latest available, please specify) |
|--|-------------|-------------|-------------|-------------|---|
| Consumer Debit cards | | | | | |
| Total value of interchange fees | | | | | |

| | | | | | |
|--|--|--|--|--|--|
| for domestic transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of interchange fees for intra-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of interchange fees for inter-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Consumer Credit cards | | | | | |
| Total value of interchange fees for domestic payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of interchange fees for intra-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of interchange fees for inter-regional payment transactions | | | | | |
| • Of which card present | | | | | |

| | | | | | |
|--|--|--|--|--|--|
| • Of which card not present | | | | | |
| Commercial cards | | | | | |
| Total value of interchange fees for domestic payment transactions | | | | | |
| Total value of interchange fees for intra-regional payment transactions | | | | | |
| Total value of interchange fees for inter-regional payment transactions | | | | | |

| Domestic card scheme XY (EUR or other currency, please indicate) | 2018 | 2019 | 2020 | 2021 | 2022 (or latest available, please specify) |
|--|------|------|------|------|--|
| Consumer Debit cards | | | | | |
| Total value of interchange fees for domestic transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of interchange fees for intra-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of interchange fees for inter-regional payment transactions | | | | | |
| • Of which card present | | | | | |

| | | | | | |
|--|--|--|--|--|--|
| • Of which card not present | | | | | |
| Consumer Credit cards | | | | | |
| Total value of interchange fees for domestic payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of interchange fees for intra-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of interchange fees for inter-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Commercial cards | | | | | |
| Total value of interchange fees for domestic payment transactions | | | | | |
| Total value of interchange fees for intra-regional payment transactions | | | | | |
| Total value of interchange fees for inter-regional payment transactions | | | | | |

If you left some fields blank, please indicate the reason for not providing the data:

- The data is not available
- We could not provide the data due to a binding confidentiality agreement

- Other, please specify: _____

V. Merchant Service Charges

*In this section, we kindly ask you to provide annual data on the **Merchant Service Charges**, including some of its components (scheme fees – including processing fees, interchange fees, and acquirer fees), charged to merchants located in Member State X by your company. When we ask for transactions-based data, we consider acquired card-based sales-transactions by your company in Member State X, including domestic, intraregional and interregional transactions.*

13. Please indicate which size categories you use in your acquiring business with merchants?

- Merchant size category 1 (e.g. small): Please define
- Merchant size category 2 (e.g. medium merchants): Please define
- Merchant size category 3 (e.g. key accounts): Please define

14. Please indicate the total card-based sales acquiring volume (excl. ATM) for each merchant size category

| (EUR or other currency, please indicate) | 2018 | 2019 | 2020 | 2021 | 2022 (or latest available, please specify) |
|---|------|------|------|------|--|
| Total card-based sales acquiring volume (excl. ATM) | | | | | |
| Merchant size category 1 | | | | | |
| Merchant size category 2 | | | | | |
| Merchant size category 3 | | | | | |

15. What are the merchant service charges requested by your company from merchants for different card schemes located in Member State X? Service charge for the provision and maintenance of POS-terminals should be excluded.

| Mastercard (EUR or other currency, please indicate) | 2018 | 2019 | 2020 | 2021 | 2022 (or latest available, please indicate) |
|---|------|------|------|------|---|
| Consumer Debit cards | | | | | |

| | | | | | |
|---|--|--|--|--|--|
| Total value of MSC | | | | | |
| • Of which: value of MSC charged on small merchants | | | | | |
| ○ % interchange fee | | | | | |
| ○ % scheme fee | | | | | |
| ○ % acquirer fees | | | | | |
| ○ % other (specify) | | | | | |
| • Of which: value of MSC charged on medium size merchants | | | | | |
| ○ % interchange fee | | | | | |
| ○ % scheme fee | | | | | |
| ○ % acquirer fees | | | | | |
| ○ % other (specify) | | | | | |
| • Of which: value of MSC charged on key account merchants | | | | | |
| ○ % interchange fee | | | | | |
| ○ % scheme fee | | | | | |
| ○ % acquirer fees | | | | | |
| ○ % other (specify) | | | | | |
| Consumer Credit cards | | | | | |
| Total value of MSC | | | | | |
| • Of which: value of MSC charged on small merchants | | | | | |
| ○ % interchange fee | | | | | |
| ○ % scheme fee | | | | | |
| ○ % acquirer fees | | | | | |
| ○ % other (specify) | | | | | |

| | | | | | |
|---|--|--|--|--|--|
| • Of which: value of MSC charged on medium size merchants | | | | | |
| ○ % interchange fee | | | | | |
| ○ % scheme fee | | | | | |
| ○ % acquirer fees | | | | | |
| ○ % other (specify) | | | | | |
| • Of which: value of MSC charged on key account merchants | | | | | |
| ○ % interchange fee | | | | | |
| ○ % scheme fee | | | | | |
| ○ % acquirer fees | | | | | |
| ○ % other (specify) | | | | | |
| Commercial cards | | | | | |
| Total value of MSC | | | | | |

| VISA (EUR or other currency, indicate) | 2018 | 2019 | 2020 | 2021 | 2022 (or latest available, please indicate) |
|---|-------------|-------------|-------------|-------------|--|
| Consumer Debit cards | | | | | |
| Total value of MSC | | | | | |
| • Of which: value of MSC charged on small merchants | | | | | |
| ○ % interchange fee | | | | | |
| ○ % scheme fee | | | | | |
| ○ % acquirer fees | | | | | |
| ○ % other (specify) | | | | | |
| • Of which: value of MSC charged on medium size merchants | | | | | |

| | | | | | |
|---|--|--|--|--|--|
| ○ % interchange fee | | | | | |
| ○ % scheme fee | | | | | |
| ○ % acquirer fees | | | | | |
| ○ % other (specify) | | | | | |
| • Of which: value of MSC charged on key account merchants | | | | | |
| ○ % interchange fee | | | | | |
| ○ % scheme fee | | | | | |
| ○ % acquirer fees | | | | | |
| ○ % other (specify) | | | | | |
| Consumer Credit cards | | | | | |
| Total value of MSC | | | | | |
| • Of which: value of MSC charged on small merchants | | | | | |
| ○ % interchange fee | | | | | |
| ○ % scheme fee | | | | | |
| ○ % acquirer fees | | | | | |
| ○ % other (specify) | | | | | |
| • Of which: value of MSC charged on medium size merchants | | | | | |
| ○ % interchange fee | | | | | |
| ○ % scheme fee | | | | | |
| ○ % acquirer fees | | | | | |
| ○ % other (specify) | | | | | |
| • Of which: value of MSC charged on key account merchants | | | | | |

| | | | | | |
|---------------------------|--|--|--|--|--|
| ○ % interchange fee | | | | | |
| ○ % scheme fee | | | | | |
| ○ % acquirer fees | | | | | |
| ○ % other (specify) | | | | | |
| Commercial cards | | | | | |
| Total value of MSC | | | | | |

| Domestic card scheme XY (EUR or other currency, please indicate) | 2018 | 2019 | 2020 | 2021 | 2022 (or latest available, please indicate) |
|---|-------------|-------------|-------------|-------------|--|
| Consumer Debit cards | | | | | |
| Total value of MSC | | | | | |
| • Of which: value of MSC charged on small merchants | | | | | |
| ○ % interchange fee | | | | | |
| ○ % scheme fee | | | | | |
| ○ % acquirer fees | | | | | |
| ○ % other (specify) | | | | | |
| • Of which: value of MSC charged on medium size merchants | | | | | |
| ○ % interchange fee | | | | | |
| ○ % scheme fee | | | | | |
| ○ % acquirer fees | | | | | |
| ○ % other (specify) | | | | | |
| • Of which: value of MSC charged on key account merchants | | | | | |
| ○ % interchange fee | | | | | |
| ○ % scheme fee | | | | | |

| | | | | | |
|---|--|--|--|--|--|
| ○ % acquirer fees | | | | | |
| ○ % other (specify) | | | | | |
| Consumer Credit cards | | | | | |
| Total value of MSC | | | | | |
| • Of which: value of MSC charged on small merchants | | | | | |
| ○ % interchange fee | | | | | |
| ○ % scheme fee | | | | | |
| ○ % acquirer fees | | | | | |
| ○ % other (specify) | | | | | |
| • Of which: value of MSC charged on medium size merchants | | | | | |
| ○ % interchange fee | | | | | |
| ○ % scheme fee | | | | | |
| ○ % acquirer fees | | | | | |
| ○ % other (specify) | | | | | |
| • Of which: value of MSC charged on key account merchants | | | | | |
| ○ % interchange fee | | | | | |
| ○ % scheme fee | | | | | |
| ○ % acquirer fees | | | | | |
| ○ % other (specify) | | | | | |
| Commercial cards | | | | | |
| Total value of MSC | | | | | |

16. Do you request Merchant Service Charges in relation to any other card schemes? If yes, please fill in the above table for each of these schemes

If you left some fields blank, please indicate the reason for not providing the data:

- The data is not available

- We could not provide the data due to a binding confidentiality agreement
- Other, please specify: _____

17. Please identify the proportion of merchants for which you provide information regarding the composition of the MSC, differentiating by categories of merchants if possible?

| Type of merchant and fee | proportion of merchants |
|---------------------------|--|
| • All merchants | |
| ○ Interchange fee | All, almost all, about half, almost none, None |
| ○ Scheme fee | All, almost all, about half, almost none, None |
| ○ Acquirer fee | All, almost all, about half, almost none, None |
| • Small merchants | |
| ○ Interchange fee | All, almost all, about half, almost none, None |
| ○ Scheme fee | All, almost all, about half, almost none, None |
| ○ Acquirer processing fee | All, almost all, about half, almost none, None |
| • Medium merchants | |
| ○ Interchange fee | All, almost all, about half, almost none, None |
| ○ Scheme fee | All, almost all, about half, almost none, None |
| ○ Acquirer processing fee | All, almost all, about half, almost none, None |
| • Key account merchants | |
| ○ Interchange fee | All, almost all, about half, almost none, None |
| ○ Scheme fee | All, almost all, about half, almost none, None |
| ○ Acquirer processing fee | All, almost all, about half, almost none, None |

18. For each category of merchant, please indicate the proportion for which the fees below (if any) are negotiable?

| Type of merchant and fee | Acquirer fee | Scheme fee | Interchange fee | Blended MSC |
|--------------------------|--|--|--|--|
| All merchants | All, almost all, about half, almost none, None | All, almost all, about half, almost none, None | All, almost all, about half, almost none, None | All, almost all, about half, almost none, None |
| • Small merchant | All, almost all, about half, almost none, None | All, almost all, about half, almost none, None | All, almost all, about half, almost none, None | All, almost all, about half, almost none, None |
| • Medium merchant | All, almost all, about half, almost none, None | All, almost all, about half, almost none, None | All, almost all, about half, almost none, None | All, almost all, about half, almost none, None |

| | | | | |
|---|--|--|--|--|
| <ul style="list-style-type: none"> Key account merchants | All, almost all, about half, almost none, None | All, almost all, about half, almost none, None | All, almost all, about half, almost none, None | All, almost all, about half, almost none, None |
|---|--|--|--|--|

19. When is the information on unblended fees (e.g. IF++ contracts) provided to merchants?

| | |
|---|--|
| On request of the merchant | Always, almost always, about half of the time, almost never, never |
| When contracts are renewed | Always, almost always, about half of the time, almost never, never |
| First time the contract enters force | Always, almost always, about half of the time, almost never, never |
| Other (please specify) | Always, almost always, about half of the time, almost never, never |

20. What share of merchants are currently / have recently switched to unblended fee rates and are offered opt-ins when choosing between blended and unblended fee schedules (e.g. IF++ contracts)?

| Type of merchant | Offered opt-in to unblended rate | Share of all merchants on unblended fee rates (%) | Share of merchants that switched in last 12 months (%) | Please explain |
|---|----------------------------------|---|--|----------------|
| <ul style="list-style-type: none"> Small merchants | % | % | % | |
| <ul style="list-style-type: none"> Medium size merchants | % | % | % | |
| <ul style="list-style-type: none"> Key account merchants | % | % | % | |
| Total | % | % | % | |

21. To your knowledge are there any technical or legal obstacles which may limit merchants in switching from blended to unblended fee schedules (e.g. IF++ contracts)? Please explain for each of the subcategories below identified as relevant

- terms and conditions,
- duration of the contract,
- penalties or other structured fees
- need and costs of hardware or software
- Other (please specify)

VI. Directly and indirectly card-related payments, incentives and rebates granted to acquirers

In this section, we ask you to provide **annual data on the value of direct and indirect card related payments, bonuses and incentives**, including free consultancy hours/marketing and non-monetary ("Value in Kind" VIK) services, provided to you by card schemes (excluding Market Development Fees, Innovation Fees or equivalent; see Question 6).

22. What is the total value of all direct and indirect card-related payments, bonuses and incentives, including free consultancy hours, and discounts on scheme fees or processing fees your company has received from card scheme Y in Member State X, and what is the value of those your company passed on to merchants? (Please differentiate by type of transaction where possible)

| (EUR or other currency, please indicate) | 2018 | 2019 | 2020 | 2021 | 2022 |
|---|------|------|------|------|------|
| VISA | | | | | |
| Total value of all payments, bonuses and incentives | | | | | |
| Value of payments, bonuses and incentives paid to merchants | | | | | |
| MASTERCARD | | | | | |
| Total value of all payments, bonuses and incentives | | | | | |
| Value of payments, bonuses and incentives paid to merchants | | | | | |
| DOMESTIC SCHEME XY | | | | | |
| Total value of all payments, bonuses and incentives | | | | | |
| Value of payments, bonuses and incentives paid to merchants | | | | | |

If you left some fields blank, please indicate the reason for not providing the data:

- The data is not available
- We could not provide the data due to a binding confidentiality agreement
- Other, please specify: _____

VII. Choice of application at the point of sale

The following questions are related to payments with co-badged payment instruments, according the IFR (2015) defined as: the inclusion of two or more payment brands or payment applications of the same brand on the same card-based payment instrument. Examples: a plastic or virtual card (e.g. in a wallet) with the brand of a domestic and a international brand or branded with two payment categories (debit & credit). In some wallets the virtual equivalent of a co-badged card is loaded instead of two separate brands (or categories), visible to the wallet user, which are linked to the same card.

23. If your company provides Point of Interactions (POIs), e.g. terminals or check-out modules for websites to merchants, what share of those in

Member State X can identify card category and brand(s), allow the cardholder to override the merchants' default payment brand, and choose his or her preferred payment brand or application?

| Share of installed POIs in 2021 that allow the merchant to identify the card category and brand(s) and to set a default payment selection at the time of the payment transaction | | | |
|--|--|--|---|
| • Card (contact) | % | | |
| • Contactless cards and wallets | % | | |
| • E-Commerce | | | |
| Share of POIs in 2021 that allow the payer to choose his or her preferred payment instrument, brand, or application (even if merchant has set a default payment selection) % (e.g. via an automatic choice appearing on the POS terminal or by pressing a button before the transaction in-store; or e.g. via a drop down or choice menu online) | | | |
| • Card (contact) | % | | |
| • Contactless cards and wallets | % | | |
| • E-commerce | % | | |
| How can the cardholder select which instrument, brand, or application they want to use for a particular transaction at a POI (e.g. are they explicitly asked to choose for each transaction)? | | | |
| • Card (contact) | Choice appears automatically | Yellow or other button to be pressed prior to making the transaction | Other, please specify (for instance verbal interaction with merchant) |
| • Contactless | Choice appears automatically (for instance two taps solution) | Yellow or other button to be pressed prior to making the transaction (one tap) | Other, please specify (for instance verbal interaction with merchant) |
| • E-commerce | Drop down menu of options (all brands and categories accepted by the merchant) | One option and 'other' to choose another option | Other, please specify |

24. How much does your company on average charge your contracted merchants in Member State X to upgrade an average POS-terminal so that cardholders can identify card category and brand, override the merchants' default payment brand, and choose his or her preferred payment brand or application? Please tick the appropriate box.

| (EUR) | 0-100 EUR | 101-200 EUR | 201-300 EUR | 301-500 EUR | Above 500 EUR | Don't know | We don't offer such POS terminals |
|--|--------------|----------------|----------------|----------------|------------------|---------------|--|
| My company charges [...] for upgrading a POS-terminal (only one option possible) | | | | | | | |


25. To your knowledge are there any technical or legal/contractual obstacles that limit:

- a) merchants choosing a priority selection at the point of interaction:
-) only one payment application/AID (application identifier) is presented/sent to the terminal
 - i) Lack of update of terminals
 - ii) Current terminals do not support choice
 - iii) Retailers cannot identify brand and/or category of cards
 - iv) In the case of mobile wallets, co-badged cards being uploaded as two mono-branded cards and only the AID of the priority token being sent to the POI;
 - v) Only one token/payment application being prioritised when a co-badged card is enrolled on a mobile wallet;
 - vi) Not all mobile wallets/applications being able to make use of NFC/QR/BLE technologies
 - vii) Other, please specify?

(please specify per use case when relevant)

For each choice, please specify the obstacle(s) and its/their impact, making the distinction between the use case (contact cards, contactless cards, e-commerce, mobile wallets) and by merchant sector or size when appropriate.

- b) consumers making a choice of payment application (including overriding the priority selection) at the point of interaction:
-) absence of information by merchants,
 - i) lack of update of terminals,
 - ii) terminals not configured for such choice,
 - iii) seamlessness given priority
 - iv) payment gateways not allowing such choice online,
 - v) Not all mobile wallets/applications being able to make use of NFC/QR/BLE technologies
 - vi) In the case of mobile wallets, co-badged cards being uploaded as two mono-branded cards and only the AID of the priority token being sent to the POI;
 - vii) Only one token/payment application being prioritised when a co-badged card is enrolled on a mobile wallet (e.g; consumers being obliged to choose a preferred payment application/token at enrolment);



viii) Other, please specify

For each choice, please specify the obstacles(s) and its/their impact, making the distinction between the use case (contact cards, contactless cards, e-commerce, mobile wallets) and by merchant sector or size when appropriate.

Annex 4 Survey questionnaire (issuers)

The data requested in this questionnaire is collected as part of a "study on new developments in card-based payment markets, including as regards relevant aspects of the application of the Interchange Fee Regulation" (the "study") awarded to a consortium led by VVA Brussels SPRL in partnership with GDCC and EPCA.

The study was commissioned by the European Commission, DG Competition.

The purpose of the study is to assess new developments in the card-based payment markets, which are not strictly limited to the scope of the Interchange Fee Regulation (IFR). The study will culminate in a final report ("the study report"), scheduled to be submitted to the European Commission by October 2023.

A letter from the European Commission requesting your support to the consortium in the provision of data for the study is attached to this questionnaire.

We understand the sensitive nature of the information requested in this questionnaire. All data collected as part of the study will be stored safely on our system and it will not be shared outside the study team. Any data you share with us will strictly only be used for the purpose of the study.

The questionnaires you submit to us will not be made available to anyone outside the project team and any data will only be shared with the European Commission in aggregated form as part of the analysis in the study report.

Thank you very much in advance for agreeing to fill in this questionnaire! Your support is essential to the success of the study and we look forward to working with you.

I. About you

1. Please indicate the name of the company that you represent:

2. Please identify the EU Member States in which your company (including connected undertakings) is economically active providing card issuing services and - for each such Member State – indicate whether you provide data for this Member State.

| Member State | Member State(s) in which your company is active (incl. undertakings) | Please indicate if you provide data for this Member State (otherwise please nominate an alternative contact) | Please nominate the responsible person for the given Member State (name and email address) |
|----------------|--|--|--|
| Czech Republic | | | |
| Denmark | | | |
| France | | | |
| Germany | | | |
| Greece | | | |
| Ireland | | | |

| | | | |
|-----------------|--|--|--|
| Italy | | | |
| Lithuania | | | |
| The Netherlands | | | |
| Poland | | | |
| Portugal | | | |
| Sweden | | | |

Note: Please **consider prepaid cards as debit cards**. Please consider only card-based payment transactions (excl. cash withdrawals).

3. For each of the Member States where you are active could you please provide the following key statistics for your card issuing business? (fields shaded in light blue are optional)

These transactions could be:

- domestic (initiated by cards issued in Member State X)
- intra-regional regional (initiated by cards issued in other states within the EEA)
- inter-regional regional (initiated by cards, issued outside EEA)

| (in EUR or indicate currency) | 2018 | 2019 | 2020 | 2021 | 2022 (or latest available, specify) |
|---|------|------|------|------|-------------------------------------|
| Mastercard | | | | | |
| Total number of cards in circulation*, of which | | | | | |
| - Consumer debit cards | | | | | |
| - Consumer credit cards | | | | | |
| - Commercial cards | | | | | |
| Total number of payment transactions | | | | | |
| Of which: processed by card scheme network | | | | | |
| VISA | | | | | |
| Total number of cards in circulation*, of which | | | | | |
| - Consumer debit cards | | | | | |
| - Consumer credit cards | | | | | |
| - Commercial cards | | | | | |
| Total number of payment transactions | | | | | |
| Of which: processed by card scheme network | | | | | |
| Domestic card scheme | | | | | |
| Total number of cards in circulation* | | | | | |
| - of which: consumer debit cards | | | | | |
| Of which: co-badged (%) | | | | | |

| | | | | | |
|---|--|--|--|--|--|
| - of which consumer credit cards Of which: co-badged (%) | | | | | |
| - of which: commercial cards Of which: co-badged (%) | | | | | |
| Total number of payment transactions | | | | | |
| Of which: processed by card scheme network | | | | | |
| Consumer Debit cards | | | | | |
| Total number of domestic payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total number of intra-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total number of inter-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of domestic payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of intra-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |

| | | | | | |
|--|--|--|--|--|--|
| Total value of inter-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Consumer Credit cards | | | | | |
| Total number of domestic payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total number of intra-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total number of inter-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of domestic payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of intra-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of inter-regional payment transactions | | | | | |
| • Of which card present | | | | | |

| | | | | | |
|------------------------------------|--|--|--|--|--|
| • Of which card not present | | | | | |
| Commercial cards | | | | | |
| Total value of transactions | | | | | |

* Note: Average number of cards in circulation for year X = (number of cards in circulation on 1 Jan X + number of cards in circulation on 31 Dec X)/2.

II. Scheme fees

In this section, we kindly ask you to provide **annual data on the value of scheme fees, excluding processing fees**, or their equivalent for payment transactions (excluding cash withdrawals) generated by cards which are issued to cardholders in Member State X per card scheme.

These transactions could be:

- domestic (initiated by cards issued in Member State X)
- intra-regional (initiated by cards issued in other states within the EEA)
- inter-regional (initiated by cards, issued outside EEA)

4. What are the annualised scheme fees (excluding processing fees) you pay to card schemes for your card issuing business in Member State X? [differentiate by card category if available] (fields shaded in light blue are optional)

| Mastercard (EUR or indicate currency) | 2018 | 2019 | 2020 | 2021 | 2022 (or latest available please specify) |
|---|------|------|------|------|---|
| Consumer Debit cards | | | | | |
| Total value of fixed scheme fees (i.e. per transaction fees) | | | | | |
| Total value of ad valorem fees (based on transaction value) | | | | | |
| Total value of fees based on the number of cards issued | | | | | |
| Other (please specify) | | | | | |
| Total value of scheme fees for domestic payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |

| | | | | | |
|---|--|--|--|--|--|
| Total value of scheme fees for intra-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of scheme fees for inter-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Consumer Credit cards | | | | | |
| Total value of fixed scheme fees (i.e. per transaction fees) | | | | | |
| Total value of ad valorem fees (based on transaction value) | | | | | |
| Total value of fees based on the number of cards issued | | | | | |
| Other (please specify) | | | | | |
| Total value of scheme fees for domestic payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of scheme fees for intra-regional payment transactions | | | | | |
| • Of which card present | | | | | |

| | | | | | |
|---|--|--|--|--|--|
| • Of which card not present | | | | | |
| Total value of scheme fees for inter-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Commercial cards | | | | | |
| Total value of fixed scheme fees (i.e. per transaction fees) | | | | | |
| Total value of ad valorem fees (based on transaction value) | | | | | |
| Total value of fees based on the number of cards issued | | | | | |
| Other (please specify) | | | | | |

| Visa (EUR or indicate currency) | 2018 | 2019 | 2020 | 2021 | 2022 (or latest available please specify) |
|---|-------------|-------------|-------------|-------------|--|
| Consumer Debit cards | | | | | |
| Total value of fixed scheme fees (i.e. per transaction fees) | | | | | |
| Total value of ad valorem fees (based on transaction value) | | | | | |
| Total value of fees based on the number of cards issued | | | | | |
| Other (please specify) | | | | | |
| Total value of scheme fees for | | | | | |

| | | | | | |
|---|--|--|--|--|--|
| domestic payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of scheme fees for intra-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of scheme fees for inter-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Consumer Credit cards | | | | | |
| Total value of fixed scheme fees (i.e. per transaction fees) | | | | | |
| Total value of ad valorem fees (based on transaction value) | | | | | |
| Total value of fees based on the number of cards issued | | | | | |
| Other (please specify) | | | | | |
| Total value of scheme fees for domestic payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |

| | | | | | |
|---|--|--|--|--|--|
| Total value of scheme fees for intra-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of scheme fees for inter-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Commercial cards | | | | | |
| Total value of fixed scheme fees (i.e. per transaction fees) | | | | | |
| Total value of ad valorem fees (based on transaction value) | | | | | |
| Total value of fees based on the number of cards issued | | | | | |
| Other (please specify) | | | | | |

| Domestic card scheme XY (EUR or indicate) | 2018 | 2019 | 2020 | 2021 | 2022 (or latest available please specify) |
|---|-------------|-------------|-------------|-------------|--|
| Consumer Debit cards | | | | | |
| Total value of fixed scheme fees (i.e. per transaction fees) | | | | | |
| Total value of ad valorem fees (based on transaction value) | | | | | |

| | | | | | |
|---|--|--|--|--|--|
| Total value of fees based on the number of cards issued | | | | | |
| Other (please specify) | | | | | |
| Total value of scheme fees for domestic payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of scheme fees for intra-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of scheme fees for inter-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Consumer Credit cards | | | | | |
| Total value of fixed scheme fees (i.e. per transaction fees) | | | | | |
| Total value of ad valorem fees (based on transaction value) | | | | | |
| Total value of fees based on the number of cards issued | | | | | |
| Other (please specify) | | | | | |
| Total value of scheme fees for | | | | | |

| | | | | | |
|---|--|--|--|--|--|
| domestic payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of scheme fees for intra-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of scheme fees for inter-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Commercial cards | | | | | |
| Total value of fixed scheme fees (i.e. per transaction fees) | | | | | |
| Total value of ad valorem fees (based on transaction value) | | | | | |
| Total value of fees based on the number of cards issued | | | | | |
| Other (please specify) | | | | | |

If you left some fields blank, please indicate the reason for not providing the data:

- The data is not available
- We could not provide the data due to a binding confidentiality agreement
- Other, please specify: _____

5. Do you pay or receive funds from card schemes in the context of Market Development Funds, Innovation Funds or an equivalent?

If yes, please describe briefly their stated purpose, differentiating by Member State (if you are active in multiple Member States)

6. If yes, what is the annualised value of fees you receive from or pay to card schemes in Member State X?

| (EUR or indicate currency) | 2018 | 2019 | 2020 | 2021 | 2022 (or latest available please specify) |
|--|------|------|------|------|---|
| Mastercard | | | | | |
| All fees paid for Market Development Funds, Innovation Funds or equivalent | | | | | |
| Total value of funds received | | | | | |
| VISA | | | | | |
| All fees paid for Market Development Funds, Innovation Funds or equivalent | | | | | |
| Total value of funds received | | | | | |
| Domestic card scheme XY | | | | | |
| All fees paid for Market Development Funds, Innovation Funds or equivalent | | | | | |
| Total value of funds received | | | | | |

If you left some fields blank, please indicate the reason for not providing the data:

- The data is not available
- We could not provide the data due to a binding confidentiality agreement
- Other, please specify: _____

7. Have you experienced the introduction of new scheme fees since 1 January 2018? If so, could you describe and quantify the main new scheme fees per scheme?

- We have not faced any new components to gross scheme fees
- If yes, please describe when the fee was introduced, what it is levied on, its structure, rationale and driver **in the table below**.

| New fee | Year of introduction | Rationale | Driver of the fee |
|-------------------------------|---------------------------|-----------------------------------|---|
| <i>Example: CNP fraud fee</i> | <i>Example: June 2018</i> | <i>Example: Increase in fraud</i> | <i>Example: Debit cards, CNP, inter-regional transactions</i> |
| | | | |

| | | | |
|--|--|--|--|
| | | | |
|--|--|--|--|

8. What information are you provided with by card schemes regarding the composition of the fees you pay?

| Type of fee | Is the information provided | Is the information provided clear |
|-----------------------|-----------------------------|-----------------------------------|
| Interchange fee | Yes/no | Yes / no (please explain) |
| Scheme fee | Yes/no | Yes / no (please explain) |
| Issuer processing fee | Yes/no | Yes / no (please explain) |

9. Please indicate which (if any) of the fees below are negotiable?

| Card scheme | Issuer processing fee | Scheme fee | Interchange fee |
|----------------------|-----------------------|------------|-----------------|
| Mastercard | Yes/no | Yes/no | Yes/no |
| VISA | Yes/no | Yes/no | Yes/no |
| Domestic card scheme | Yes/no | Yes/no | Yes/no |

10.If you have answered “yes” to any of the above please explain under what conditions and to what extent the fee is negotiable.

| Card scheme | Issuer processing fee | Scheme fee | Interchange fee |
|----------------------|-----------------------|------------|-----------------|
| Mastercard | | | |
| VISA | | | |
| Domestic card scheme | | | |

III. Processing fees

In this section, we kindly ask you to provide **annual data on the value of processing fees (i.e. fees for processing services as per Art 7 IFR, e.g. fees for clearing, settlement, authorisation), you paid as issuer to the processing unit of the card scheme or their equivalent for payment transactions (excluding cash withdrawals) based on payment transactions by cardholders in Member State X.**

These transactions could be:

- domestic
- intra-regional
- inter-regional

11.What are the annualised processing fees you pay for payment transactions in Member State X? [differentiate by card category if available] (fields shaded in light blue are optional)

| Mastercard (in EUR or indicate currency) | 2018 | 2019 | 2020 | 2021 | 2022 (or latest) |
|--|------|------|------|------|------------------|
| | | | | | |

| | | | | | |
|---|--|--|--|--|------------------------|
| | | | | | available, specify) |
| Consumer Debit cards | | | | | |
| Total value of processing fees for domestic payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of processing fees for intra-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of processing fees for inter-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Consumer Credit cards | | | | | |
| Total value of processing fees for domestic payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of processing fees for intra-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |

| | | | | | |
|---|--|--|--|--|--|
| Total value of processing fees for inter-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Commercial cards | | | | | |
| Total value of processing fees for domestic payment transactions | | | | | |
| Total value of processing fees for intra-regional payment transactions | | | | | |
| Total value of processing fees for inter-regional payment transactions | | | | | |

| VISA (in EUR or indicate currency) | 2018 | 2019 | 2020 | 2021 | 2022 (or latest available, specify) |
|---|-------------|-------------|-------------|-------------|--|
| Consumer Debit cards | | | | | |
| Total value of processing fees for domestic payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of processing fees for intra-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of processing fees | | | | | |

| | | | | | |
|---|--|--|--|--|--|
| for inter-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Consumer Credit cards | | | | | |
| Total value of processing fees for domestic payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of processing fees for intra-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of processing fees for inter-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Commercial cards | | | | | |
| Total value of processing fees for domestic payment transactions | | | | | |
| Total value of processing fees for intra-regional payment transactions | | | | | |
| Total value of processing fees for inter-regional payment transactions | | | | | |

| Domestic Card Scheme XY (in EUR or indicate currency) | 2018 | 2019 | 2020 | 2021 | 2022 (or latest available, specify) |
|---|-------------|-------------|-------------|-------------|--|
| Consumer Debit cards | | | | | |
| Total value of processing fees for domestic payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of processing fees for intra-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of processing fees for inter-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Consumer Credit cards | | | | | |
| Total value of processing fees for domestic payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Total value of processing fees for intra-regional payment transactions | | | | | |
| • Of which card present | | | | | |

| | | | | | |
|---|--|--|--|--|--|
| • Of which card not present | | | | | |
| Total value of processing fees for inter-regional payment transactions | | | | | |
| • Of which card present | | | | | |
| • Of which card not present | | | | | |
| Commercial cards | | | | | |
| Total value of processing fees for domestic payment transactions | | | | | |
| Total value of processing fees for intra-regional payment transactions | | | | | |
| Total value of processing fees for inter-regional payment transactions | | | | | |

12.To your knowledge, are there fully independent processors that deliver clearing, settlement, authorisation services as per Art 7 IFR on the separation between card scheme and processing services for issuing in Member State X?

- Yes / no

13.Do you use any fully independent processors as a consequence of Article 7 on the separation between card scheme and processing services (e.g. clearing, settlement, authorisation) for issuing in Member State X? (fields shaded in light blue are optional)

- Yes/ No. If yes, please indicate which independent processors you are using [if possible]

| For issued VISA cards | 2018 | 2019 | 2020 | 2021 | 2022 (or latest available please specify) |
|--|-------------|-------------|-------------|-------------|--|
| Share of total payment transactions that is processed by | % | % | % | % | % |

| | | | | | |
|-------------------------|--|--|--|--|--|
| independent processors? | | | | | |
|-------------------------|--|--|--|--|--|

| For issued MASTERCARD cards | 2018 | 2019 | 2020 | 2021 | 2022 (or latest available please specify) |
|--|-------------|-------------|-------------|-------------|--|
| Share of total payment transactions that is processed by independent processors? | % | % | % | % | % |

| For issued cards of DOMESTIC SCHEME XY | 2018 | 2019 | 2020 | 2021 | 2022 (or latest available please specify) |
|--|-------------|-------------|-------------|-------------|--|
| Share of total payment transactions that is processed by independent processors? | % | % | % | % | % |

If you left some fields blank, please indicate the reason for not providing the data:

- The data is not available
- We could not provide the data due to a binding confidentiality agreement
- Other, please specify: _____

14. Do the functionally independent (scheme-owned) processing entities your company uses in Member State X offer multi-brand processing services, such as authorisation and clearing? (in this case, multi-brand authorisation refers to processing services for cards which are not governed, branded or not owned by the card scheme)

| | Yes, all | Yes, some | No |
|--|-----------------|------------------|-----------|
| Our functionally independent (scheme-owned) processing entity offers multi-brand services, such as authorisation and clearing | | | |

IV. Direct and indirect card-related payments, incentives and rebates granted to issuers

Finally, we ask you to provide **annual data on the value of direct and indirect card related payments, bonuses and incentives**, including free consultancy hours/marketing and non-monetary ("Value in Kind" VIK) services, provided to you as issuer by card schemes.

15. What is the total value of all direct and indirect card-related payments, bonuses and incentives, including free consultancy hours, and discounts on scheme or processing fees that your company has received from card schemes in Member State X? (Please differentiate by type of transaction where possible) (fields shaded in light blue are optional)

| (EUR or indicate) | 2018 | 2019 | 2020 | 2021 | 2022 (or latest available please specify) |
|--|------|------|------|------|---|
| Mastercard | | | | | |
| Total value of all payments, bonuses and incentives | | | | | |
| • Of which for consumer debit cards | | | | | |
| • Of which for consumer credit cards | | | | | |
| • Of which for commercial cards | | | | | |
| • Of which: other | | | | | |
| VISA | | | | | |
| Total value of all payments, bonuses and incentives | | | | | |
| • Of which for consumer debit cards | | | | | |
| • Of which for consumer credit cards | | | | | |
| • Of which for commercial cards | | | | | |
| • Of which: other | | | | | |
| DOMESTIC CARD SCHEME XY | | | | | |
| Total value of all payments, bonuses and incentives | | | | | |
| • Of which for consumer debit cards | | | | | |
| • Of which for consumer credit cards | | | | | |
| • Of which for commercial cards | | | | | |

| | | | | | |
|-------------------|--|--|--|--|--|
| • Of which: other | | | | | |
|-------------------|--|--|--|--|--|

If you left some fields blank, please indicate the reason for not providing the data:

- The data is not available
- We could not provide the data due to a binding confidentiality agreement
- Other, please specify: _____

16. What types of direct and indirect card-related payments, bonuses and incentives, including free consultancy hours, and discounts on scheme fees has your company been granted in Member State x since 2018? (multiple answers possible) (fields shaded in light blue are optional)

| (EUR or indicate currency) | Yes/No | Card Scheme | Description | Proportion of the total under question 12 | | | | |
|---|--------|-------------|-------------|---|------|------|------|---|
| | | | | 2018 | 2019 | 2020 | 2021 | 2022 (or latest available please specify) |
| Value of discounts linked to volume of transactions | | | | | | | | |
| Value of discounts linked to value of transactions | | | | | | | | |
| Value of other discounts, please specify | | | | | | | | |
| Value of marketing support (financial or other) | | | | | | | | |
| Value of free consultancy hours | | | | | | | | |
| Other non-monetary (VIK) services | | | | | | | | |
| Other, please specify: | | | | | | | | |

| | | | | | | | | |
|-------|--|--|--|--|--|--|--|--|
| _____ | | | | | | | | |
| — | | | | | | | | |

If you left some fields blank, please indicate the reason for not providing the data:

- The data is not available
- We could not provide the data due to a binding confidentiality agreement
- Other, please specify: _____

V. Co-badging and choice of application at the point of sale-terminal

17.Are you offering co-badged cards (two or more payment brands or payment applications of the same brand on the same card-based payment instrument) in Member State X? If yes, please indicate the brands or payment applications.

18.To your knowledge are there any technical or legal/contractual obstacles that limit in Member State X:

- c) merchants choosing a priority selection at the point of interaction
 - i) only one payment application/AID (application identifier) is presented/sent to the terminal
 - ii) Lack of update of terminals
 - iii) Current terminals do not support choice
 - iv) Retailers cannot identify brand and/or category of cards
 - v) In the case of mobile wallets, co-badged cards being uploaded as two mono-branded cards and only the AID of the priority token being sent to the POI;
 - vi) Only one token/payment application being prioritised when a co-badged card is enrolled on a mobile wallet;
 - vii) Not all mobile wallets/applications being able to make use of NFC/QR/BLE technologies
 - viii) Other, please specify?

For each choice, please specify the obstacle(s) and its/their impact, making the distinction between the use case (contact cards, contactless cards, e-commerce, mobile wallets) and by merchant sector or size when appropriate.

- d) consumers making a choice of payment application (including overriding the priority selection) at the point of interaction,
 - i) absence of information by merchants,
 - ii) lack of update of terminals,
 - iii) terminals not configured for such choice,
 - iv) seamlessness given priority
 - v) payment gateways not allowing such choice online,

- vi) Not all mobile wallets/applications being able to make use of NFC/QR/BLE technologies
- vii) In the case of mobile wallets, co-badged cards being uploaded as two mono-branded cards and only the AID of the priority token being sent to the POI;
- viii) Only one token/payment application being prioritised when a co-badged card is enrolled on a mobile wallet (e.g; consumers being obliged to choose a preferred payment application/token at enrolment);
- ix) Other, please specify

For each choice, please specify the obstacles(s) and its/their impact, making the distinction between the use case (contact cards, contactless cards, e-commerce, mobile wallets) and by merchant sector or size when appropriate.

19. Do you offer a digital wallet for payments by virtual cards/card-based applications in Member State X?

- Yes
- No

20. Can all brands (Mastercard, Visa etc.) and card categories (e.g. debit or credit) for co-badged plastic cards which you are issuing also be inserted by your clients in a wallet/wearable?

- wallet offered by you as issuer?
- wallet offered by a third-party (e.g. Apple Pay, Google Pay, please specify)

if yes, please indicate the virtual usage of the co-badged card In the wallet

- as two or more separate brands (or applications) which could be preselected by the payer
- as virtual co-badged card

If not, please explain the reasons limiting the cardholder's choice in case of a wallet/wearable.

Annex 5 Survey questionnaire (merchants)

I. About you

1. Please indicate the name of the company that you represent: _____
2. Please specify the sector you operate in:
 - Travel
 - Accommodation
 - Rental services (car, others)
 - Petrol
 - Food retail
 - Other retail, please specify: _____
3. In which country is your organisation active? (country list, dropdown menu)
4. In the last financial year, did you sell goods and services online (e-commerce)? Please indicate the proportion of your revenues from online and offline (physical Point-of-Sale) transactions in the last financial year.

| Type of transaction | Share of revenue |
|---------------------|------------------|
| Offline | % |
| Online | % |
| Total | 100% |

5. What was your total revenue in the last financial year? **EUR or other currency please indicate**
6. What share of this revenue was generated by card payments in the last financial year?

| Type of transaction | Share of revenue |
|---|------------------|
| Debit cards | % |
| Credit cards | % |
| Other cards | % |
| Non card-based transactions (cash, cheque, PayPal etc.) | % |
| Total | 100% |

7. Where available, please indicate approximately how many card payment transactions you process per year and the total value of those transactions in Member State X per scheme Y. Where possible please break this down by type of transaction.

| Type of card | 2018 | 2019 | 2020 | 2021 | 2022 (or latest available, please specify) |
|-----------------------------------|------|------|------|------|--|
| VISA | | | | | |
| Consumer Debit cards | | | | | |
| Total number of transactions | | | | | |
| Total value of transactions | | | | | |
| Consumer Credit cards | | | | | |
| Total number of transactions | | | | | |
| Total value of transactions | | | | | |
| Commercial Cards | | | | | |
| Total number of transactions | | | | | |
| Total value of transactions | | | | | |
| MASTERCARD | | | | | |
| Consumer Debit cards | | | | | |
| Total number of transactions | | | | | |
| Total value of transactions | | | | | |
| Consumer Credit cards | | | | | |
| Total number of transactions | | | | | |
| Total value of transactions | | | | | |
| Commercial Cards | | | | | |
| Total number of transactions | | | | | |
| Total value of transactions | | | | | |
| DOMESTIC PAYMENT SCHEME XY | | | | | |
| Consumer Debit cards | | | | | |
| Total number of transactions | | | | | |
| Total value of transactions | | | | | |
| Consumer Credit cards | | | | | |

| | | | | | |
|------------------------------|--|--|--|--|--|
| Total number of transactions | | | | | |
| Total value of transactions | | | | | |
| Commercial Cards | | | | | |
| Total number of transactions | | | | | |
| Total value of transactions | | | | | |

II. *Blended and unblended fee schedules among merchants*

8. How many acquirers does your company use for your card-based payment transactions processing of four-party card schemes, such as Mastercard, Visa and domestic card schemes in Member State X? (single choice)
- One acquirer, please indicate which
 - Two acquirers, please indicate which
 - Three acquirers, please indicate which
 - More than three acquirers, please indicate which
9. What type of pricing models for card acquiring services (excluding terminal-related fees or other not-payment related fees) are applied by each of the first three acquirers in Member State X?

| | Acquirer 1 | Acquirer 2 | Acquirer 3 |
|--|------------|------------|------------|
| Blended fee schedules (I don't see the breakdown of the fee) | | | |
| Unblended fee schedules (which clearly show the interchange fee, the card scheme fee, and the acquiring fee) | | | |
| Do not know | | | |
| Not applicable | | | |
| Other | | | |

[If Q9 <> "Unblended fee schedules"]

10. Please specify the reasons for this: (multiple answers possible)
- We do not have the administrative capacity to handle unblended fee schedules
 - We are not interested / do not consider the composition of card payment related fees to be important
 - We have experienced technical obstacles and limits in using and managing the data provided by our acquirers (e.g., difficulty in understanding and using the fee level, and difficulty in understanding the data sent by the acquirers). Please specify:
 - When we signed our contract with our acquirer an unblended fee was not provided. Please indicate in which year the contract was signed: 2018, 2019, 2020, 2021, 2022.
 - We have requested this information from the acquirer but we have not received it.
 - Other, please specify: _____

[If Q9 = "Unblended fee schedules"]

11. How would you judge the quality of the information provided to you by the acquirer to distinguish the different elements of your fee (i.e., interchange, scheme fees and acquiring fees)? (single choice)

- Very high quality
- High quality
- Moderate quality
- Low quality
- Very low quality
- I do not know/No answer

Please explain your answer: _____

12. In your opinion, how difficult is it to switch acquiring services to another acquirer? (single choice)

- Very difficult
- Difficult
- Easy
- Very easy
- I do not know/No answer

13. What are the main obstacles to switching your acquirer? (multiple choice)

- There are no major obstacles to switching
- Lack of transparency in pricing of acquiring services
- The contractual terms of acquiring contracts
- The duration of acquiring contracts
- Lack of portability of point-of-sale terminals
- Early termination fees for point-of-sale terminal contracts
- Other contractual arrangements that commit to stay with this acquirer partner
- Other, please specify: _____

Please explain your answer: _____

III. Card related fees for merchants

[If Q9 = "Unblended fee schedules"]

14. If available, could you quantify fees per scheme (Mastercard, Visa, local/domestic card scheme if relevant, others) that you pay as part of the Merchant Service Charge (MSC)? (net of any discounts you may receive)

| Scheme: Mastercard (in EUR) | 2018 | 2019 | 2020 | 2021 | 2022 |
|--|------|------|------|------|------|
| Total fees (including interchange fee, card scheme fee, and acquiring fee) | | | | | |
| Consumer credit card fees (including interchange fee, card scheme fee, and acquiring fee) | | | | | |
| Consumer debit card fees (including interchange fee, | | | | | |

| | | | | | |
|--|--|--|--|--|--|
| card scheme fee, and acquiring fee) | | | | | |
| Commercial card fees | | | | | |

| Scheme: Visa (in EUR) | 2018 | 2019 | 2020 | 2021 | 2022 |
|--|------|------|------|------|------|
| Total fees (including interchange fee, card scheme fee, and acquiring fee) | | | | | |
| Consumer credit card fees (including interchange fee, card scheme fee, and acquiring fee) | | | | | |
| Consumer debit card fees (including interchange fee, card scheme fee, and acquiring fee) | | | | | |
| Commercial card fees | | | | | |

| Scheme: Domestic scheme (if relevant) (in EUR) | 2018 | 2019 | 2020 | 2021 | 2022 |
|--|------|------|------|------|------|
| Total fees (including interchange fee, card scheme fee, and acquiring fee) | | | | | |
| Consumer credit card fees (including interchange fee, card scheme fee, and acquiring fee) | | | | | |
| Consumer debit card fees (including interchange fee, card scheme fee, and acquiring fee) | | | | | |
| Commercial card fees | | | | | |

[If Q9 = "Unblended fee schedules"]

15. Did you experience a change in the amount of any of the following fees already before the 1 January 2018

- a. card scheme fees (increase, decrease, no change, not sure)
- b. acquiring fees (increase, decrease, no change, not sure)
- c. interchange fee

[If Q9 <> "Unblended fee schedules"]

16. Did you experience a change in the amount of total card fees already before the 1 January 2018

- a. Increase
- b. Decrease
- c. no change
- d. not sure

[If Q15 = "increase or decrease" & Q9 = "Unblended fee schedule"]

17. Could you indicate which part of the total card related fee has changed by card category in Member State X per scheme Y? Please feel free to attach the schedule from your acquirer(s) to this questionnaire if this is easier for you.

| | Previous fee* (please specify year) | Current fee* (2022 or latest, please specify) |
|-----------------------------|-------------------------------------|--|
| Consumer credit card | | |
| Scheme fees | | |
| Acquiring fees | | |
| Other (please specify) | | |
| Consumer debit card | | |
| Scheme fees | | |
| Acquiring fees | | |
| Other (please specify) | | |
| Commercial card | | |
| Scheme fees | | |
| Acquiring fees | | |
| Other (please specify) | | |

* Total transaction-based fee in Euro or other currency please indicate

[If Q16 = "increase or decrease" & Q9 <> "Unblended fee schedule"]

18. Could you indicate which card related fee has changed? Please feel free to attach the schedule from your acquirer to this questionnaire if this is easier for you.

| % | Previous fee* (please specify year) | Current fee* (2022 or latest available, please specify) |
|----------------------|--|--|
| Consumer credit card | | |
| Consumer debit card | | |
| Commercial card | | |

* Total transaction-based fee in Euro or other currency please indicate

[If Q9 <> "Unblended fee schedules"]

19. Did you experience the introduction of new card payment related fees (card scheme fee, acquiring fee, or other fee) since 1 January 2018? (single choice)

- Yes (please indicate the type of fee and year of introduction if possible)
- No
- Not sure/No answer

[If Q9 = "Unblended fee schedules"]

20. Did you experience the introduction of new card payment related fees (card scheme fee, acquiring fee, or other fee) since 1 January 2018? (single choice)

- card scheme fees (yes – indicate year of introduction, no, not sure)
- acquiring fees (yes – indicate year of introduction, no, not sure)
- other fee (yes – indicate year of introduction, no, not sure)

If Q20= yes, ask about the size of the fee for each new fee

| % | New card scheme fee | New acquiring fee | New other fee |
|----------------------|------------------------|-------------------|---------------|
| Consumer credit card | | | |
| Consumer debit card | | | |
| Commercial card | | | |

[If Q17 = "Yes"]

21. To your knowledge, what were the reasons for new fees being introduced since 1 January 2018 (e.g. new services, increase in cost, other)? (open answer)

IV. Directly and indirectly card-related payments, incentives and rebates granted by card schemes and/or acquirers

*In this section, we ask you to provide **annual data on the value of direct and indirect card related payments, bonuses and incentives**, including free consultancy hours/marketing and non-monetary ("Value in Kind" VIK) services, provided to you by card schemes and/or acquirers.*

22. Has your company received any direct or indirect card-related payments, bonuses or incentives, including free consultancy hours, or discounts on scheme fees from (i) card schemes, and/or (ii) acquirers in the past 5 years?

- Yes, from card schemes only. Please specify.
- Yes, from acquirers only. Please specify.
- Yes, from both. Please specify.

- No.

23. Do you receive funds from card schemes in the context of Market Development Funds, Innovation Funds or an equivalent?

- Yes
- No
- Not sure
- If yes, please describe briefly their stated purpose, differentiating by Member State (if you are active in multiple Member States) and by scheme.

24. If yes, what are the annualised value of funds you receive from scheme Y in Member State X? (fields in blue are optional)

| EUR | 2018 | 2019 | 2020 | 2021 | 2022 |
|--|------|------|------|------|------|
| MASTERCARD | | | | | |
| All Market Development Funds, Innovation Funds or equivalent (EUR) | | | | | |
| VISA | | | | | |
| All Market Development Funds, Innovation Funds or equivalent (EUR) | | | | | |
| DOMESTIC CARD SCHEME XY | | | | | |
| All Market Development Funds, Innovation Funds or equivalent (EUR) | | | | | |

If you left some fields blank, please indicate the reason for not providing the data:

- The data is not available
- We could not provide the data due to a binding confidentiality agreement
- Other, please specify: _____

V. Choice of application at the POS terminal or in e-commerce

The following questions are related to payments with co-badged payment instruments, according the IFR (2015) defined as: the inclusion of two or more payment brands or payment applications of the same brand on the same card-based payment instrument. Examples: a plastic or virtual card (e.g. in a wallet) with the brand of a domestic and a international brand or branded with two payment categories (debit & credit). In some wallets the virtual equivalent of a co-badged card is loaded instead of two separate brands (or categories), visible to the wallet user, which are linked to the same card.

25. Do you have in place a priority selection which can be initiated by the merchant at the Point-of-interaction (physical terminal, e-commerce),

favouring a payment application for co-badged cards or other co-badged payment instruments?

- Yes, for the physical terminal only
- Yes, for the e-commerce POI only
- Yes, for both
- If yes, are you using this priority selection? (yes/no, please explain)
- No

26. Does your terminal offer your customers the possibility to choose a (different) payment application in case of co-badged cards (plastic or virtual) ? Please differentiate between transactions with card inserted and transactions using contactless.

| Type of transaction | Choice of payment application offered |
|-------------------------------|---------------------------------------|
| Card inserted in the terminal | Yes/No |
| Contactless cards | Yes/No |
| Mobile wallets | Yes/No |

27. Does your check-out at your website offer your customers the possibility to choose a (different) payment application in case of co-badged cards (plastic and virtual)?

| Type of instrument | Type of transaction | Choice of payment application offered |
|----------------------------------|---------------------|---------------------------------------|
| Co-badged plastic cards | e-commerce | Yes/No |
| Co-badged virtual cards (wallet) | e-commerce | Yes/No |

28. If so, how do you inform consumers about the possibility to choose? Please tick all that apply

| Type of transaction | On the POS terminal | merchant informs at the POS | On request by consumer at POS | Written notice at the POS (or online) | Drop down menu on website (check-out) | Other (please explain) |
|-------------------------------|---------------------|-----------------------------|-------------------------------|---------------------------------------|---------------------------------------|------------------------|
| Card inserted in the terminal | | | | | n/a | |
| Contactless | | | | | n/a | |
| e-commerce | | | | | | |

| How can the cardholder select which instrument, brand, or application they want to use for a particular transaction at a POS terminal/online payment acceptance solutions (e.g. are they explicitly asked to choose for each transaction)? | | | |
|--|--|--|---|
| • Card (contact) | Choice appears automatically | Yellow or other button to be pressed prior to making the transaction | Other, please specify (for instance verbal interaction with merchant) |
| • Contactless | Choice appears automatically (for instance two taps solution) | Yellow or other button to be pressed prior to making the transaction (one tap) | Other, please specify (for instance verbal interaction with merchant) |
| • E-commerce | Drop down menu of options (all brands and categories accepted) | One option and 'other' to choose another option | Other, please specify |

29. Are there any technical or legal/contractual obstacles limiting your ability to make a priority selection (differentiate by use case: contact, contactless and online when relevant)?


- No there are not
- I am not interested in having a priority selection/not aware how to do this
- Lack of update of terminals
- Update of terminals too costly
- Current terminals do not support choice
- I cannot identify the brand and/or category of cards
- only one payment application/AID¹ is presented/sent to the terminal
- Other, please specify: _____

Please specify the impact of the obstacles(s), making the distinction between the use case (contact cards, contactless cards, e-commerce, mobile wallets) if relevant

30. Are there any technical or legal/contractual obstacles limiting your ability to offer a choice of payment application to consumers (including overriding the priority selection) (differentiate by use case: contact, contactless and online when relevant)?

- There are no technical or legal obstacles
- Lack of update of terminals
- Update of terminals too costly
- Current terminals do not offer choice
- Seamlessness given priority
- Payment gateway not offering the possibility of choice
- Other, please specify: _____

¹ AID: Application Identifier



Please specify the impact of the obstacles(s), making the distinction between the use case (contact cards, contactless cards, e-commerce, mobile wallets)

31. Are your customers using actively the payment application selection at the terminal and/or online in case of co-badged card-based instruments (plastic and virtual)? Could you please estimate the % of transactions where customers are actively selecting the application, differentiating by use case (contact, contactless, e-commerce)?

- Yes
 - Contact: %
 - Contactless: %
 - e-commerce %
- No

Annex 6 Sample frame of issuers and acquirers

I. ISSUERS

| Issuer name | Country | Neo-bank (Yes/No) |
|--|---------|-------------------|
| Ceska Sporitelna Banka | CZ | No |
| Komerční banka (KB) | CZ | No |
| Raiffeisen Bank | CZ | No |
| Československá obchodní banka, a.s. (ČSOB) | CZ | No |
| UniCredit Bank | CZ | No |
| AIR BANK A.S. | CZ | No |
| BANKA CREDITAS A.S. | CZ | No |
| EQUA BANK A.S. | CZ | No |
| FIO BANKA A.S. | CZ | No |
| J&T BANKA | CZ | No |
| MONETA MONEY BANK, A.S. | CZ | No |
| PPF BANKA A.S. | CZ | No |
| Nuri (ex. Bitwala) | CZ | Yes |
| Vivid Money | CZ | Yes |
| CurrencyFair | CZ | Yes |
| Wirex | CZ | Yes |
| Bunq | CZ | Yes |
| Qapital | CZ | Yes |
| Anna MoneyBiz | CZ | Yes |
| Curve | CZ | Yes |
| Monese | CZ | Yes |
| Muniy | CZ | Yes |
| Revolut | CZ | Yes |
| SoldoBiz | CZ | Yes |
| Wise (Transferwise) | CZ | Yes |
| Go SoloBiz | CZ | Yes |
| Sogexia | CZ | Yes |
| Skrill | CZ | Yes |
| EverestcardBiz | CZ | Yes |
| COMDIRECT BANK AG | DE | No |
| COMMERZBANK | DE | No |
| DEUTSCHE BANK | DE | No |
| DEUTSCHE KREDITBANK AG | DE | No |
| LANDESBANK BERLIN AG | DE | No |
| Santander Consumer Bank | DE | No |
| TargoBank | DE | No |
| Postbank | DE | No |
| Barclays | DE | No |
| ING | DE | No |
| AXA BANK | DE | No |
| BANK 1 SAAR EG | DE | No |
| BAYERISCHE LANDESBANK | DE | No |
| BMW BANK GMBH | DE | No |

| Issuer name | Country | Neo-bank (Yes/No) |
|--|---------|-------------------|
| DEGUSSA BANK GMBH | DE | No |
| DEUTSCHER SPARKASSEN UND GIROVERBAND | DE | No |
| DIE SPARKASSE IN BREMEN | DE | No |
| DZ BANK AG | DE | No |
| EURO KARTENSYSTEME GMBH | DE | No |
| FIDOR BANK AG | DE | No |
| FRANKFURTER SPARKASSE | DE | No |
| FRANKFURTER VOLKSBANK EG | DE | No |
| HAMBURGER SPARKASSE | DE | No |
| HANSEATIC BANK GMBH AND CO KG | DE | No |
| LANDESBANK BADEN-WUERTTEMBERG | DE | No |
| LUFTHANSA AIRPLUS SERVICEKARTEN GMBH | DE | No |
| MAINZER VOLKSBANK EG | DE | No |
| MERCEDES-BENZ BANK AG | DE | No |
| N26 BANK | DE | No |
| NET-M PRIVATBANK 1891 AG | DE | No |
| NORDDEUTSCHE LANDESBANK GIROZENTRALE NORD LB | DE | No |
| NORISBANK AG | DE | No |
| OLDENBURGISCHE LANDESBANK AG | DE | No |
| PSD BANK KIEL | DE | No |
| SPARKASSE HEIDELB | DE | No |
| SPARKASSE KÖLNBONN | DE | No |
| SSK MAGDEBURG | DE | No |
| STADTSPARKASSE MUENCHEN | DE | No |
| TRIADOS BANK N.V. | DE | No |
| VERBAND DER SPARDA BANKEN E.V. | DE | No |
| VOLKSBANK FREIBURG EG | DE | No |
| VOLKSWAGENBANK | DE | No |
| WIRECARD | DE | No |
| WUESTENROT BANK AG PFANDBRIEBANK | DE | No |
| Nuri (ex. Bitwala) | DE | Yes |
| Vivid Money | DE | Yes |
| CurrencyFair | DE | Yes |
| Wirex | DE | Yes |
| Bunq | DE | Yes |
| N26 | DE | Yes |
| FinomBiz | DE | Yes |
| HolviBiz | DE | Yes |
| Lydia | DE | Yes |
| Fidor Bank | DE | Yes |
| Insha | DE | Yes |
| KontistBiz | DE | Yes |
| PentaBiz | DE | Yes |
| Tomorrow | DE | Yes |
| Qapital | DE | Yes |

| Issuer name | Country | Neo-bank (Yes/No) |
|-----------------------------|---------|-------------------|
| Anna MoneyBiz | DE | Yes |
| Curve | DE | Yes |
| Monese | DE | Yes |
| Muniy | DE | Yes |
| Revolut | DE | Yes |
| SoldoBiz | DE | Yes |
| Wise (Transferwise) | DE | Yes |
| Go SoloBiz | DE | Yes |
| Sogexia | DE | Yes |
| Skrill | DE | Yes |
| EverestcardBiz | DE | Yes |
| Yuh Bank | DE | Yes |
| Currensea | DE | Yes |
| JYSKE BANK | DK | No |
| NORDEA | DK | No |
| SEB Kort Denmark | DK | No |
| Danske Bank | DK | No |
| ARBEJDERNES LANDSBANK A/S | DK | No |
| DANSKE BANK | DK | No |
| EKSPRES BANK, A.S. | DK | No |
| NETS A/S | DK | No |
| NYKREDIT BANK A/S | DK | No |
| SANTANDER CONSUMER BANK | DK | No |
| SPAR NORD BANK A/S | DK | No |
| SYDBANK A/S | DK | No |
| RINGKJØBING LANDBOBANK. A/S | DK | No |
| Nuri (ex. Bitwala) | DK | Yes |
| Vivid Money | DK | Yes |
| CurrencyFair | DK | Yes |
| Wirex | DK | Yes |
| Bunq | DK | Yes |
| N26 | DK | Yes |
| Lunar | DK | Yes |
| Qapital | DK | Yes |
| Anna MoneyBiz | DK | Yes |
| Curve | DK | Yes |
| Monese | DK | Yes |
| Muniy | DK | Yes |
| Revolut | DK | Yes |
| SoldoBiz | DK | Yes |
| Wise (Transferwise) | DK | Yes |
| Go SoloBiz | DK | Yes |
| Sogexia | DK | Yes |
| CREDIT MUTUEL | FR | No |
| Société Générale | FR | No |

| Issuer name | Country | Neo-bank (Yes/No) |
|------------------------|---------|-------------------|
| CREDIT AGRICOLE | FR | No |
| BPCE | FR | No |
| BNP Paribas | FR | No |
| AUCHAN | FR | No |
| AXA BANQUE | FR | No |
| BANQUE CHABRIERES | FR | No |
| BANQUE DE SAVOIE | FR | No |
| BANQUE POPULAIRE | FR | No |
| BANQUE TRAVELEX S.A. | FR | No |
| CAISSE D'EPARGNE | FR | No |
| CARREFOUR | FR | No |
| CASINO BANQUE | FR | No |
| CREDIT DU NORD | FR | No |
| CREDIT LYONNAIS | FR | No |
| FORTUNEO BANQUE | FR | No |
| FRANFINANCE | FR | No |
| FRANSABANK FRANCE S.A. | FR | No |
| LA BANQUE POSTALE | FR | No |
| LCL BANQUE | FR | No |
| ONEY BANK | FR | No |
| ORANGE BANK | FR | No |
| SOCIETE GENERALE | FR | No |
| HSBC | FR | No |
| Credit Cooperatif Bank | FR | No |
| Nuri (ex. Bitwala) | FR | Yes |
| Vivid Money | FR | Yes |
| CurrencyFair | FR | Yes |
| Wirex | FR | Yes |
| Bunq | FR | Yes |
| N26 | FR | Yes |
| AnytimeBiz | FR | Yes |
| BlankBiz | FR | Yes |
| Helios | FR | Yes |
| Hello bank! | FR | Yes |
| KardTeens | FR | Yes |
| Ma French Bank | FR | Yes |
| manager.oneBiz | FR | Yes |
| Nickel | FR | Yes |
| Noelse | FR | Yes |
| OnlyOne | FR | Yes |
| Orange Bank | FR | Yes |
| PCS | FR | Yes |
| PixpayTeens | FR | Yes |
| PrismaBiz | FR | Yes |
| QontoBiz | FR | Yes |

| Issuer name | Country | Neo-bank (Yes/No) |
|---------------------------------------|---------|-------------------|
| ShineBiz | FR | Yes |
| VybeTeens | FR | Yes |
| XaalyTeens | FR | Yes |
| FinomBiz | FR | Yes |
| HolviBiz | FR | Yes |
| Lydia | FR | Yes |
| Qapital | FR | Yes |
| Anna MoneyBiz | FR | Yes |
| Curve | FR | Yes |
| Monese | FR | Yes |
| Muniy | FR | Yes |
| Revolut | FR | Yes |
| SoldoBiz | FR | Yes |
| Wise (Transferwise) | FR | Yes |
| Go SoloBiz | FR | Yes |
| Sogexia | FR | Yes |
| Skrill | FR | Yes |
| EverestcardBiz | FR | Yes |
| Carte Zero | FR | Yes |
| Yuh Bank | FR | Yes |
| Currensea | FR | Yes |
| NATIONAL BANK OF GREECE, S.A. | GR | No |
| ALPHA BANK | GR | No |
| EUROBANK EFG | GR | No |
| PIRAEUS BANK S.A. | GR | No |
| Aegean Baltic Bank | GR | No |
| ATTICA BANK, S.A. | GR | No |
| COOPERATIVE BANK OF CENTRAL MACEDONIA | GR | No |
| COOPERATIVE BANK OF CHANIA | GR | No |
| HELLENIC BANK | GR | No |
| HSBC Continental Europe, Greece | GR | No |
| Olympus Bank | GR | No |
| Optima Bank | GR | No |
| PANCRETA BANK | GR | No |
| ProCredit Bank | GR | No |
| Nuri (ex. Bitwala) | GR | Yes |
| Vivid Money | GR | Yes |
| CurrencyFair | GR | Yes |
| Wirex | GR | Yes |
| Bunq | GR | Yes |
| N26 | GR | Yes |
| Tomorrow | GR | Yes |
| Qapital | GR | Yes |
| Anna MoneyBiz | GR | Yes |
| Curve | GR | Yes |

| Issuer name | Country | Neo-bank (Yes/No) |
|---|---------|-------------------|
| Monese | GR | Yes |
| Muniy | GR | Yes |
| Revolut | GR | Yes |
| SoldoBiz | GR | Yes |
| Wise (Transferwise) | GR | Yes |
| Go SoloBiz | GR | Yes |
| Sogexia | GR | Yes |
| Skrill | GR | Yes |
| ALLIED IRISH BANKS, P.L.C. | IE | No |
| BANK OF IRELAND | IE | No |
| ULSTER BANK (took over by Permanent TSB January 2023) | IE | No |
| BUNQ | IE | No |
| KLARNA BANK | IE | No |
| AVANTCARD, LTD. | IE | No |
| EBS BUILDING SOCIETY | IE | No |
| FIRST DIRECT | IE | No |
| PERMANENT TSB | IE | No |
| ULSTER BANK | IE | No |
| Nuri (ex. Bitwala) | IE | Yes |
| Vivid Money | IE | Yes |
| CurrencyFair | IE | Yes |
| Wirex | IE | Yes |
| Bunq | IE | Yes |
| N26 | IE | Yes |
| HolviBiz | IE | Yes |
| Lydia | IE | Yes |
| Tomorrow | IE | Yes |
| FireBiz | IE | Yes |
| Qapital | IE | Yes |
| Anna MoneyBiz | IE | Yes |
| Curve | IE | Yes |
| Monese | IE | Yes |
| Muniy | IE | Yes |
| Revolut | IE | Yes |
| SoldoBiz | IE | Yes |
| Wise (Transferwise) | IE | Yes |
| Go SoloBiz | IE | Yes |
| Sogexia | IE | Yes |
| Currensea | IE | Yes |
| BANCOPOSTA | IT | No |
| INTESA SANPAOLO | IT | No |
| Monte Dei Paschi Di Sienna | IT | No |
| NEXI S.P.A. | IT | No |
| UNICREDIT | IT | No |
| AGOS DUCATO SPA | IT | No |

| Issuer name | Country | Neo-bank (Yes/No) |
|---|---------|-------------------|
| BANCA DI SASSARI S.P.A. | IT | No |
| BANCA MEDIOLANUM | IT | No |
| BANCA MONTE DEI PASCHI DI SIENA | IT | No |
| BANCA POPOLARE DI MILANO SPA | IT | No |
| BANCA SELLA SPA | IT | No |
| BANCA WIDIBA SPA | IT | No |
| BPER Banca | IT | No |
| CASSA CENTRALE BANCA - CREDITO COOPERATIVO DEL NORD EST SPA | IT | No |
| CHEBANCA! SPA | IT | No |
| CREDEM | IT | No |
| FIDITALIA S.P.A. | IT | No |
| FINDOMESTIC BANCA SPA | IT | No |
| FINECOBANK S.P.A. | IT | No |
| GRUPPO MEDIOBANCA (COMPASS) | IT | No |
| ICCREA BANCA S.P.A. | IT | No |
| POSTE ITALIANE | IT | No |
| Banco BPM Group | IT | No |
| Nuri (ex. Bitwala) | IT | Yes |
| Vivid Money | IT | Yes |
| CurrencyFair | IT | Yes |
| Wirex | IT | Yes |
| Bunq | IT | Yes |
| N26 | IT | Yes |
| FinomBiz | IT | Yes |
| HolviBiz | IT | Yes |
| Lydia | IT | Yes |
| Tomorrow | IT | Yes |
| BuddyBank | IT | Yes |
| Fineco Bank | IT | Yes |
| Hype | IT | Yes |
| Qapital | IT | Yes |
| Anna MoneyBiz | IT | Yes |
| Curve | IT | Yes |
| Monese | IT | Yes |
| Muniy | IT | Yes |
| Revolut | IT | Yes |
| SoldoBiz | IT | Yes |
| Wise (Transferwise) | IT | Yes |
| Go SoloBiz | IT | Yes |
| Sogexia | IT | Yes |
| Skrill | IT | Yes |
| EverestcardBiz | IT | Yes |
| Yuh Bank | IT | Yes |
| Currensea | IT | Yes |
| Luminor Bank | LT | No |

| Issuer name | Country | Neo-bank (Yes/No) |
|----------------------------|---------|-------------------|
| Swedbank | LT | No |
| AB SEB bankas | LT | No |
| CITADELE BANKAS AB | LT | No |
| SILAULIU BANKAS | LT | No |
| Nuri (ex. Bitwala) | LT | Yes |
| Vivid Money | LT | Yes |
| CurrencyFair | LT | Yes |
| Wirex | LT | Yes |
| Bunq | LT | Yes |
| Tomorrow | LT | Yes |
| Valyuz | LT | Yes |
| Qapital | LT | Yes |
| Anna MoneyBiz | LT | Yes |
| Curve | LT | Yes |
| Monese | LT | Yes |
| Muniy | LT | Yes |
| Revolut | LT | Yes |
| SoldoBiz | LT | Yes |
| Wise (Transferwise) | LT | Yes |
| Go SoloBiz | LT | Yes |
| Sogexia | LT | Yes |
| ING GROEP N.V. | NL | No |
| ABN AMRO | NL | No |
| RABOBANK | NL | No |
| ASN BANK | NL | No |
| Bunq | NL | No |
| DE VOLKSBANK N.V. | NL | No |
| GWK BANK, N.V. | NL | No |
| Knab | NL | No |
| NATIONALE-NEDERLANDEN BANK | NL | No |
| QANDER CONSUMER FINANCE | NL | No |
| SNS BANK, N.V. | NL | No |
| Van LANSCHOT BANKIERS | NL | No |
| Nuri (ex. Bitwala) | NL | Yes |
| Vivid Money | NL | Yes |
| CurrencyFair | NL | Yes |
| Wirex | NL | Yes |
| Bunq | NL | Yes |
| N26 | NL | Yes |
| FinomBiz | NL | Yes |
| HolviBiz | NL | Yes |
| Tomorrow | NL | Yes |
| Knab | NL | Yes |
| Qapital | NL | Yes |
| Anna MoneyBiz | NL | Yes |

| Issuer name | Country | Neo-bank (Yes/No) |
|---|---------|-------------------|
| Curve | NL | Yes |
| Monese | NL | Yes |
| Muniy | NL | Yes |
| Revolut | NL | Yes |
| SoldoBiz | NL | Yes |
| Wise (Transferwise) | NL | Yes |
| Go SoloBiz | NL | Yes |
| Sogexia | NL | Yes |
| EverestcardBiz | NL | Yes |
| Currensea | NL | Yes |
| Gimi | NL | Yes |
| Bank Pekao | PL | No |
| ING Bank Śląski | PL | No |
| PKO BANK POLSKI S.A. | PL | No |
| mBank | PL | No |
| Santander Bank Polska | PL | No |
| AION Bank | PL | No |
| ALIOR BANK S.A. | PL | No |
| BANK BPH S.A. | PL | No |
| Bank BPS | PL | No |
| BANK MILLENNIUM S.A. | PL | No |
| Bank Nowy BFG | PL | No |
| BANK POCZTOWY S.A. | PL | No |
| BANK POLSKA KASA OPIEKI S.A. (BANK PEKAO SA) | PL | No |
| BOS Bank | PL | No |
| BRE BANK S.A. | PL | No |
| Citibank Handlowy | PL | No |
| Credit Agricole Bank Polska | PL | No |
| Danske Bank A/S S.A. Oddział w Polsce | PL | No |
| GETIN NOBLE BANK S.A. | PL | No |
| HSBC Continental Europe (Spółka Akcyjna) Oddział w Polsce | PL | No |
| Ikano Bank | PL | No |
| KREDYT BANK, S.A. | PL | No |
| MBANK, S.A. | PL | No |
| NEST BANK, S.A. | PL | No |
| PLUS BANK | PL | No |
| RAIFFEISEN BANK POLSKA, S.A. | PL | No |
| Santander Bank Polska S.A. | PL | No |
| Santander Consumer Bank S.A. | PL | No |
| SGB-BANK S.A. | PL | No |
| SYGMA BANQUE SOCIETE ANONYME ODDZIAL W POLSCE | PL | No |
| Nuri (ex. Bitwala) | PL | Yes |
| Vivid Money | PL | Yes |
| CurrencyFair | PL | Yes |

| Issuer name | Country | Neo-bank (Yes/No) |
|---|---------|-------------------|
| Wirex | PL | Yes |
| Bunq | PL | Yes |
| N26 | PL | Yes |
| mBank | PL | Yes |
| Nest Bank | PL | Yes |
| Qapital | PL | Yes |
| Anna MoneyBiz | PL | Yes |
| Curve | PL | Yes |
| Monese | PL | Yes |
| Muniy | PL | Yes |
| Revolut | PL | Yes |
| SoldoBiz | PL | Yes |
| Wise (Transferwise) | PL | Yes |
| Go SoloBiz | PL | Yes |
| Sogexia | PL | Yes |
| Skrill | PL | Yes |
| BANCO BPI | PT | No |
| Banco Santander Totta | PT | No |
| Millenium bcp | PT | No |
| NOVO BANCO S.A. | PT | No |
| CAIXA GERAL DE DEPOSITOS SA | PT | No |
| Abanca Corporación Bancaria | PT | No |
| AGIBANK | PT | No |
| Banco ActivoBank | PT | No |
| Banco Atlântico Europa | PT | No |
| BANCO BILBAO VIZCAYA ARGENTARIA S.A. (BBVA) | PT | No |
| BANCO BRADESCO EUROPA | PT | No |
| BANCO COMERCIAL PORTUGUÊS | PT | No |
| BANCO DE INVESTIMENTO GLOBAL SA | PT | No |
| BANCO ESPIRITO SANTO DOS ACORES, S.A. | PT | No |
| BANCO INTERNACIONAL DO FUNCHAL S.A. (BANIF) | PT | No |
| Banco Montepio | PT | No |
| BANCO ORIGINAL | PT | No |
| Banco Português de Gestão | PT | No |
| BANCO PRIVADO ATLANTICO EUROPA S.A. | PT | No |
| BANCO VOTARANTIM | PT | No |
| BCP BANCO COMERCIAL PORTUGUES, SA | PT | No |
| Caixa Central de Crédito Agrícola Mútuo | PT | No |
| Nuri (ex. Bitwala) | PT | Yes |
| Vivid Money | PT | Yes |
| CurrencyFair | PT | Yes |
| Wirex | PT | Yes |
| Bunq | PT | Yes |
| N26 | PT | Yes |
| Lydia | PT | Yes |

| Issuer name | Country | Neo-bank (Yes/No) |
|--|---------|-------------------|
| Tomorrow | PT | Yes |
| Qapital | PT | Yes |
| Anna MoneyBiz | PT | Yes |
| Curve | PT | Yes |
| Monese | PT | Yes |
| Muniy | PT | Yes |
| Revolut | PT | Yes |
| SoldoBiz | PT | Yes |
| Wise (Transferwise) | PT | Yes |
| Go SoloBiz | PT | Yes |
| Sogexia | PT | Yes |
| Skrill | PT | Yes |
| EverestcardBiz | PT | Yes |
| SVENSKA HANDELSBANKEN | SE | No |
| ENTERCARD SVERIGE AB | SE | No |
| NORDEA | SE | No |
| SKANDINAVISKA ENSKILDA BANKEN AB (SEB) | SE | No |
| SWEDBANK | SE | No |
| COLLECTOR BANK AB | SE | No |
| COOP BANK AB | SE | No |
| Danske Bank | SE | No |
| FOREX BANK AB | SE | No |
| HSBC | SE | No |
| ICA BANKEN AB | SE | No |
| IKANO BANK (IKEA) | SE | No |
| Klarna Bank AB | SE | No |
| LANSFORSÅKRINGAR BANK AB | SE | No |
| MARGINALEN BANK BANKAKTIEBOLAG | SE | No |
| MEDMERA BANK AB | SE | No |
| RESURS BANK AB | SE | No |
| SKANDIABANKEN | SE | No |
| SPARBANKEN ORESUND AB | SE | No |
| VOLVOFINANS BANK AB (PUBL) | SE | No |
| WASA KREDIT | SE | No |
| Nuri (ex. Bitwala) | SE | Yes |
| Vivid Money | SE | Yes |
| CurrencyFair | SE | Yes |
| Wirex | SE | Yes |
| Bunq | SE | Yes |
| N26 | SE | Yes |
| Qapital | SE | Yes |
| Anna MoneyBiz | SE | Yes |
| Curve | SE | Yes |
| Monese | SE | Yes |
| Muniy | SE | Yes |

| Issuer name | Country | Neo-bank (Yes/No) |
|---------------------|---------|-------------------|
| Revolut | SE | Yes |
| SoldoBiz | SE | Yes |
| Wise (Transferwise) | SE | Yes |
| Go SoloBiz | SE | Yes |
| Sogexia | SE | Yes |
| EverestcardBiz | SE | Yes |
| Gimi | SE | Yes |
| P.F.C. | SE | Yes |

II. ACQUIRERS

| Acquirer name | Country | Neo-bank (Yes/No) |
|--|---------|-------------------|
| Fio Banka | CZ | No |
| Revo (EVO) | CZ | No |
| Global Payments | CZ | No |
| Československá obchodní banka, a.s. (ČSOB) | CZ | No |
| UniCredit Bank | CZ | No |
| Worldline | CZ | No |
| Ceska sporitelna (CS) | CZ | No |
| KB Smart Bank | CZ | No |
| Moneta Platbni Sluzby | CZ | No |
| Advance Telecom Services, s.r.o | CZ | Yes |
| ComGate Payments, a.s. | CZ | Yes |
| GOPAY s.r.o | CZ | Yes |
| Materna Communications a.s. | CZ | Yes |
| Mercurius Partners s.r.o. | CZ | Yes |
| MewsSystems | CZ | Yes |
| ThePay CZ, S.R.O. | CZ | Yes |
| CentralPay | CZ | Yes |
| BS Payone GmbH | DE | No |
| ConCardis GmbH | DE | No |
| EVO Payments International | DE | No |
| First Data Europe (Fiserv) | DE | No |
| Elavon Inc | DE | No |
| VR Payment GmbH | DE | No |
| DZ Bank | DE | No |
| First Cash Solutions (1cs) | DE | No |
| Verifone GmbH | DE | No |
| Citibank Europe plc | DE | No |
| Adyen | DE | No |
| TeleCash (by Fiserv) | DE | No |
| InterCard, Inc. (by Verifone) | DE | No |

| Acquirer name | Country | Neo-bank (Yes/No) |
|---|---------|-------------------|
| SIA (Nexi Group) | DE | No |
| Apaleo GmbH | DE | Yes |
| Computop Finance GmbH | DE | Yes |
| Deutsche Bank AG | DE | Yes |
| eClear Aktiengesellschaft | DE | Yes |
| Novalnet AG | DE | Yes |
| Secupay AG | DE | Yes |
| ARGO PAYMENT SERVICES S.A. PAYMENT INSTITUTION | DE | Yes |
| SEB Kort Denmark | DK | No |
| Teller (Nets) | DK | No |
| Danske Bank | DK | No |
| Nordea Bank | DK | No |
| Elavon Inc | DK | No |
| Citibank Europe plc | DK | No |
| Worldline | DK | No |
| Clerhaus | DK | No |
| Svenska Handelsbanken AB | DK | No |
| N26 (Number 26) | DK | No |
| Swedbank | DK | No |
| JP Morgan Payments | DK | No |
| CREDIT MUTUEL | FR | No |
| Société Générale | FR | No |
| Crédit Agricole Payment Services | FR | No |
| BPCE | FR | No |
| BNP Paribas | FR | No |
| Banque Palatine | FR | No |
| BNP Paribas Fortis | FR | No |
| Carrefour Banque | FR | No |
| CIC Group | FR | No |
| Crédit du Nord | FR | No |
| Crédit Mutuel | FR | No |
| Ingenico Financial Payment Services | FR | No |
| La Banque Postale | FR | No |
| LCL Crédit Lyonnais | FR | No |
| Mercury Payment Services | FR | No |
| Worldline | FR | No |
| Group BPCE | FR | No |
| HSBC | FR | No |
| FLOWBIRD SAS | FR | Yes |
| HIPAY SAS | FR | Yes |
| ILIAD 78 | FR | Yes |
| Lemon Way | FR | Yes |
| Market Pay | FR | Yes |
| Paygreen | FR | Yes |

| Acquirer name | Country | Neo-bank (Yes/No) |
|--|---------|-------------------|
| PAYPLUG | FR | Yes |
| Paytweak SAS | FR | Yes |
| SFPMEI | FR | Yes |
| Smile and Pay | FR | Yes |
| U Etablissement de Paiement | FR | Yes |
| ACI Worldwide (Germany) GmbH | FR | Yes |
| NATIONAL BANK OF GREECE, S.A. | GR | No |
| Epay | GR | No |
| Worldline Greece | GR | No |
| Nexi Greece Processing Services | GR | No |
| Alpha Bank | GR | No |
| Attica Bank | GR | No |
| Eurobank Ergasias | GR | No |
| National Bank of Greece (NBG) | GR | No |
| Piraeus Bank | GR | No |
| Cardlink Payment Institution S.A | GR | Yes |
| EURONET CARD SERVICES S.A. | GR | Yes |
| Everyday Payment Services SA | GR | Yes |
| Mellon Technologies | GR | Yes |
| Viva Payments S.A. | GR | Yes |
| Bluesnap Payment Services Ireland Limited | GR | Yes |
| Elavon | IE | No |
| AIB Merchant Services (AIMBS) | IE | No |
| BOI PAYMENT ACCEPTANCE | IE | No |
| FIS WorldPay | IE | No |
| Affiniture Cards | IE | No |
| Chase Paymentech Europe Ltd. | IE | No |
| EVO Payments International | IE | No |
| Rapyd | IE | No |
| Global payments | IE | No |
| Digital River Ireland Limited | IE | Yes |
| First Merchant Processing (Ireland) Ltd | IE | Yes |
| HIPS Payment Group Ltd | IE | Yes |
| Paysafe Payment Solutions Limited | IE | Yes |
| PAYTABS PAYMENT GATEWAY LIMITED | IE | Yes |
| Segregated Payments (Ireland) Ltd. | IE | Yes |
| SQUAREUP INTERNATIONAL LIMITED | IE | Yes |
| Sumup Ltd | IE | Yes |
| Yapstone International Limited | IE | Yes |
| A-Tono Payment Institute SpA | IE | Yes |
| NEXI S.P.A. | IT | No |
| UniCredit | IT | No |
| Worldline | IT | No |
| Banca Sella | IT | No |

| Acquirer name | Country | Neo-bank (Yes/No) |
|-----------------------------------|---------|-------------------|
| Banco BPM | IT | No |
| BancoPosta | IT | No |
| BNL POSitivity | IT | No |
| Iccrea Banca | IT | No |
| Intesa Sanpaolo | IT | No |
| Nexi Payments S.p.A | IT | No |
| Fiserv | IT | No |
| BancoDesio | IT | No |
| Adyen | IT | No |
| Credit Agricole | IT | No |
| Axerve Spa | IT | Yes |
| CityPoste Payment S p.A. | IT | Yes |
| Edenred Italia Fin Srl | IT | Yes |
| Fnmpay S.p.a | IT | Yes |
| MONDIAL BONY SERVICE SPA | IT | Yes |
| Money.net S.p.A | IT | Yes |
| SE.PA.FIN. SPA | IT | Yes |
| SISALPAY S.P.A. | IT | Yes |
| CONNECTPAY UAB | IT | Yes |
| Swedbank | LT | No |
| CITADELE BANKAS AB | LT | No |
| AB SEB bankas | LT | No |
| Luminor Bank | LT | No |
| Siauliu Bankas | LT | No |
| NETS (Nexi Group) | LT | No |
| Foxpay UAB | LT | Yes |
| Kevin EU UAB | LT | Yes |
| Maneuver Lt UAB | LT | Yes |
| Nayax EU UAB | LT | Yes |
| Paydoo Payments UAB | LT | Yes |
| PaySera Lt UAB | LT | Yes |
| Revolut Bank UAB | LT | Yes |
| SumUp EU Payments UAB | LT | Yes |
| TBF Finance, UAB | LT | Yes |
| UAB Click2sell | LT | Yes |
| UAB Glocash Payment | LT | Yes |
| About Payments | LT | Yes |
| ING GROEP N.V. | NL | No |
| ABN AMRO | NL | No |
| RABOBANK | NL | No |
| Worldline | NL | No |
| Adyen N.V. | NL | No |
| Bank Nederlandshe (BNG Bank N.V.) | NL | No |
| Deutsche Bank | NL | No |

| Acquirer name | Country | Neo-bank (Yes/No) |
|---|---------|-------------------|
| European Merchant Services | NL | No |
| Nederlandse Waterschapsbank | NL | No |
| Pay NL | NL | No |
| SIA (Nexi Group) | NL | No |
| Worldpay | NL | No |
| Elavon | NL | No |
| Airwallex Netherlands BV | NL | Yes |
| Avangate BV | NL | Yes |
| Bitsafe B.V. | NL | Yes |
| Bitsafe Payments B.V. | NL | Yes |
| Brainpoint Betaalsystemen BV | NL | Yes |
| Buckaroo B.V. | NL | Yes |
| CCV Group B.V. | NL | Yes |
| CM Payments B. V. | NL | Yes |
| Curo Payments BV | NL | Yes |
| Cyber & Mason Holding B.V. | NL | Yes |
| Docdata | NL | Yes |
| GLOBAL COLLECT SERVICES BV. | NL | Yes |
| Icepay | NL | Yes |
| Ingenico Payment Services / Ogone / B2U | NL | Yes |
| Leza Efficiency B.V. | NL | Yes |
| Lightspeed Netherlands B.V. | NL | Yes |
| Loc Pay Systems B.V. | NL | Yes |
| Lubee Pinverhuur BV | NL | Yes |
| Mollie B.V. | NL | Yes |
| Moneylogistics B.V. | NL | Yes |
| MultiSafepay | NL | Yes |
| PayPro | NL | Yes |
| PinTip v.o.f. | NL | Yes |
| Procent | NL | Yes |
| Rent A Pin BV | NL | Yes |
| Sepay B.V. | NL | Yes |
| Sisow | NL | Yes |
| Statna Pokladnica | NL | Yes |
| Stichting Escrow Ice Pay | NL | Yes |
| TargetPay | NL | Yes |
| Taxa-Meter Centrale BV | NL | Yes |
| TinTel B.V. | NL | Yes |
| TSG Payments NDL B.V | NL | Yes |
| LLC Cointer | NL | Yes |
| Bank Pekao | PL | No |
| Elavon | PL | No |
| eService by EVO | PL | No |
| Polcard by Fiserv | PL | No |

| Acquirer name | Country | Neo-bank (Yes/No) |
|---|---------|-------------------|
| Santander Bank Polska | PL | No |
| Alior Bank | PL | No |
| Bank BPH | PL | No |
| Bank Zachodni WBK | PL | No |
| Paytel - mBank | PL | No |
| PayU S.A. | PL | No |
| pep Polski ePłatności | PL | No |
| Adyen | PL | No |
| SIA (Nexi Group) | PL | No |
| Blue Media S.A. | PL | Yes |
| BNP Paribas Bank Polska S.A. | PL | Yes |
| DOTPAY SP Z O O | PL | Yes |
| ECARD S.A. | PL | Yes |
| IAI sp. z o.o. | PL | Yes |
| IDOPAYMENTS SP. Z O. O. | PL | Yes |
| ING Bank Śląski S.A. | PL | Yes |
| Paylane SP Z.O.O. | PL | Yes |
| PayPro Spolka Akcyjna | PL | Yes |
| PayU Spolka Akcyjna | PL | Yes |
| Altice Pay, S.A. | PL | Yes |
| BANCO BPI | PT | No |
| Millenium bcp | PT | No |
| NOVO BANCO S.A. | PT | No |
| CAIXA GERAL DE DEPOSITOS SA | PT | No |
| BancoBIC | PT | No |
| Unicre | PT | No |
| BancoBIC / (Net Pay) | PT | No |
| Caixa Económica Montepio Geral | PT | No |
| CGD netcaixa | PT | No |
| Euronet 360 Finance Ltd. | PT | No |
| Millenium bpc | PT | No |
| Novo Banco | PT | No |
| EASYPAY - SISTEMAS DE PAGAMENTO E MARKETING | PT | Yes |
| EUPAGO - INSTITUICAO DE PAGAMENTO, LDA | PT | Yes |
| Ifthenpay LDA | PT | Yes |
| Pagaqui - Pagamentos e Carregamentos S.A. | PT | Yes |
| PAYSHOP (PORTUGAL), S.A. | PT | Yes |
| Collector Bank AB | PT | Yes |
| SVENSKA HANDELSBANKEN | SE | No |
| SWEDBANK | SE | No |
| Bambora now is Worldline | SE | No |
| Nets (Part of Nexi Group) | SE | No |

| Acquirer name | Country | Neo-bank (Yes/No) |
|---|---------|----------------------|
| Sparbanken Öresund | SE | No |
| Elavon | SE | No |
| Nets (Nexi Group) | SE | No |
| Nordea | SE | No |
| Klarna + Worldpay | SE | No |
| DIBS PAYMENT SERVICES AB (PUBL.) | SE | Yes |
| Direct2Internet Nordic AB | SE | Yes |
| LEOGAMING PAY FC,LLC | SE | Yes |
| Loomis Digital Solutions AB | SE | Yes |
| Marginalen Bank Bankaktiebolag | SE | Yes |
| Northmill Bank AB | SE | Yes |
| Payer Financial Services AB | SE | Yes |
| Payson AB | SE | Yes |
| paystree Ltd | SE | Yes |
| Surfboard Payments AB | SE | Yes |
| Svea Ekonomi AB | SE | Yes |
| Youcal AB | SE | Yes |



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