

Interchange Fees Regulation 2015/751¹– National Competent Authorities

Member State	NCA for enforcement of the IFR
Austria	Austrian Competition Authority
Belgium	Belgian National Bank Ministry of Economics
Bulgaria	Bulgarian National Bank
Croatia	Croatian National Bank
Cyprus	<ul style="list-style-type: none"> • Commission for the Protection of Competition • Central Bank of Cyprus • Consumer Protection Service of the Ministry of Energy, Commerce and Industry
Czech Republic	<ul style="list-style-type: none"> • Czech National Bank (responsible for supervision of payment service providers) • Office for the Protection of Competition, (responsible for payment card scheme operators and the entities which process the payment card transactions) • Czech Trade Inspection Authority, (responsible for payees (merchants))
Denmark	Danish Competition and Consumer Authority (DCCA)
Estonia	<p>Financial Supervisory Authority (FSA).</p> <p>In case of any infringements related to contractual relationship with the consumer, the consumer can submit a claim to the Consumer Protection and Technical Regulatory Authority, which may issue a precept to require a service provider having violated the notification obligations provided in the Law of Obligations Act.</p>

¹ Regulation (EU) 2015/751 of the European Parliament and of the Council of 29 April 2015 on interchange fees for card-based payment transactions

Member State	NCA for enforcement of the IFR
Finland	Finnish Financial Supervisory Authority
France	Ministry of Economics, Directorate General for Competition, Consumption and Fraud Control (art. L361-2 of the Monetary and Financial Code and arts. L511-7 (20) and L522-1 to L522-10 of the Consumers Code).
Germany	Federal Financial Supervisory Authority BAFIN
Greece	Hellenic Competition Commission National Bank of Greece Consumer Protection Ministry
Hungary	National Bank of Hungary (MNB)
Ireland	Central Bank of Ireland (Article 6 of the S.I. No. 550/2015) Competition and Consumer Protection Commission (Article 4 of the SI 292 of 2016) is the competent authority in cases of breaches of Article 8(6) and Article 10(4) of the IFR when the payee is a trader and the payer is a consumer.
Italy	Bank of Italy Competition and Market Authority regarding contracts between consumers and PSPs.
Latvia	Financial and Capital Market Commission
Lithuania	Bank of Lithuania
Luxembourg	Financial Sector Supervisory Commission (CSSF) (Article 1 (1) of Law of 27 February 2018)
Malta	Central Bank of Malta
Netherlands	The Dutch National Bank (DNB) The Dutch Authority for the Financial Markets (AFM) The Netherlands Authority for Consumers and Markets (ACM)

Member State	NCA for enforcement of the IFR
Poland	Polish Financial Supervision Authority (PFSA). Supervision over the functioning of payment schemes is also performed by the President of the National Bank of Poland.
Portugal	Bank of Portugal
Romania	National Bank of Romania
Slovakia	National Bank of Slovakia Regulatory Authority for Electronic Communications and Postal Services (in case the PSP is a post office) Ministry of Finance of Slovak (in case the PSP is an export agency)
Slovenia	Bank of Slovenia
Spain	Bank of Spain
Sweden	Financial Supervisory Authority. Swedish Consumer Agency with regard to the application of provisions on the obligations of payees to consumers in Article 10(4) IFR.