

The abolition of the No-discrimination Rule

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1 Introduction

On behalf of the European Commission's (EC) Directorate General Competition ITM Research has conducted a survey aimed at investigating the effects of the abolition of the so-called No-discrimination Rule in the Netherlands. The No-discrimination Rule or 'NDR' is a rule contained in some payment card schemes which prohibits merchants to surcharge consumers for paying with a card.

The European Commission is presently examining the NDR in the rules of some notified payment card schemes. The national competition authorities in some Member States, including the Netherlands, have prohibited the NDR because they consider it to be restrictive of competition

The Commission, in a preliminary assessment, shares the view of the Dutch competition authority. However in order to deepen its analysis of the NDR with empirical evidence, an in-depth study by an independent consultant into the concrete effects of the abolition of the NDR in the Netherlands has been felt necessary.

1.1 Objectives

The purpose of this research is to obtain concrete and detailed figures on the effect of the abolition of the NDR in the Visa and Eurocard/MasterCard payment card systems in the Netherlands.

The study should provide an answer to the question whether the experience in the Netherlands, where the NDR was abolished, supports the Commission's finding that the NDR will improve the negotiation position of merchants and improve transparency for consumers and thereby lead to an improvement of competition.

The objective gives rise to the following areas of interest:

- Levels of merchant fees in the current situation and in the past
- The pricing policy of merchants towards card holders
- The acceptance of Visa and EC/MC cards
- The use of Visa and EC/MC cards.

1.2 Research Method

The research was carried out employing computer-assisted telephone questioning (CATI). This method ensures close scrutiny of the response and accurate monitoring of the assimilation of the random sample. The research took place from ITM's offices in Amsterdam.

The research sample consists of people who travel according to several criteria. We have aimed to reach the following quota:

- Merchants	310
- Cardholders	150

The target groups for this research are merchants from different retail sectors who accept Visa and/or Eurocard/MasterCard payment cards and consumers who use Visa and/or Eurocard/MasterCard payment cards on a regular basis.

The sample of the group merchants was drawn from the Dutch business database on a CD-Rom, based on the database of the Dutch Chambers of Commerce. On this CD-Rom, all companies are grouped by type of business. The type of business ITM Research selected are the following:

- Car sales / car repair / motorcycles and petrolstations
- Retail business and repair
- Hotels, restaurants and cafe's
- Travel organisations or agencies
- (Car) rental
- other services

The respondents in the group of merchants are the ones that are responsible for the contacts and/or negotiations with the payment card schemes. This might be the financial manager or the general manager (in smaller companies).

The results were weighted to make the sample representative for the whole Dutch retail market.

The sample of the cardholders is drawn nationally representative.

ITM Research developed the questionnaire for both groups. After giving the European Community DG the opportunity to make amendments to the questionnaire, it was tested by carrying out a number of trial interviews, in order to make amendments if necessary. The trial interviews were carried out in the Netherlands.

1.3 Response

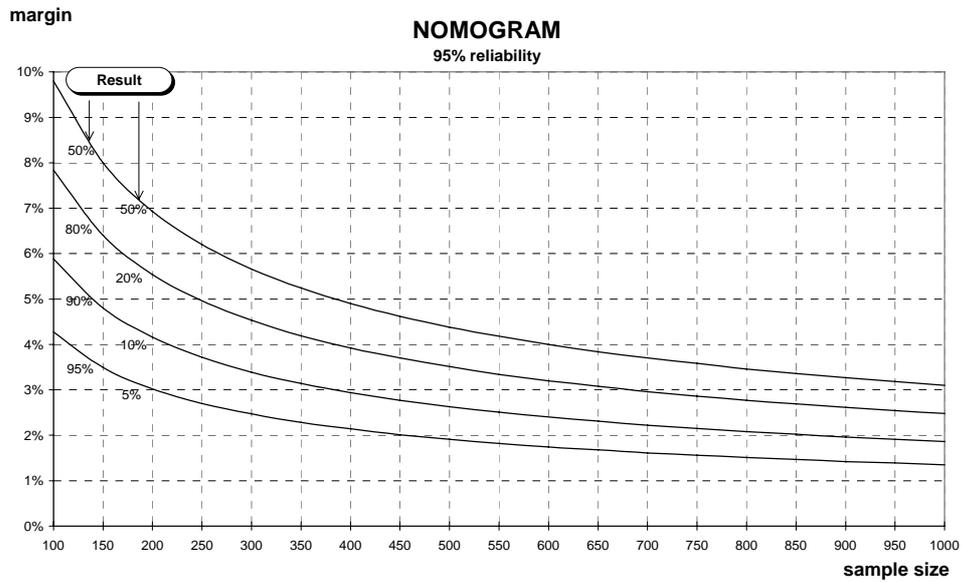
	Merchants		Cardholders	
	N	%	N	%
Total number of telephone numbers	2716	100	3601	100
No reply	172	6	615	17
Answering machine	79	3	133	4
Engaged	42	2	103	3
Wrong number	115	4	703	20
Net sample	2308	100	2047	100
Unobtainable during the survey period	86	4	7	1
Possible appointment	176	8	89	1
Definite appointment	2	0	3	0
Unable to finish interview	-	-	22	1
Refusal	704	31	607	26
Foreign language problems	19	1	17	1
No-one in household/company has VISA card or EC/MC	1011	44	1080	53
Used card less than 3 times in past year	-	-	71	3
Successful	310	13	151	7

On average, the interviews with the merchants lasted 9 minutes and lasted 7 minutes with the cardholders.

1.4 Reliability

When the results of a survey, based on a representative sample, are interpreted, allowances for certain margins of probability have to be made. The possibility exists that the results obtained from the sample differ from the results that would have been obtained had the whole population been surveyed.

Using the grounds of probability rules, margins of reliability can be calculated. Sampling errors will most probably fall within these margins. This can be illustrated on a nomogram, which shows the margins of error for certain results in relation to numbers of people surveyed. On the graph below, these margins of error are given for 8 possible results. The margins of error for a result of 80 are exactly the same as those for a result of 20.



The following example will make this clear. For a survey sample of $n=310$, the 95 reliability margin for a result of 20 amounts to 4.5. The same margin applies to a result of 80. For subgroups, within the survey sample, when the percentages are calculated on the basis of a smaller number of observations, the margins are wider.

The meaning of a reliability margin is as follows: for a result of 20, with an $n=310$, there is a margin of 4.5. This means that with a probability of 95 the result found in the population will vary between 15.5 and 24.5.

2 Results

2.1 Introduction

This chapter describes the main results of the survey. As mentioned in the introduction already, main objective of the study is to obtain concrete and detailed figures on the effect of the abolition of the NDR in the Visa and Eurocard/MasterCard payment card systems in the Netherlands. Consequently this section will have a descriptive character.

The objective gives rise to the following areas of interest:

- Levels of merchant fees in the current situation and in the past
- The pricing policy of merchants towards card holders
- The acceptance of Visa and EC/MC cards
- The use of Visa and EC/MC cards.

The following paragraphs will answer these questions phase by phase. First of all the profile of the merchants and cardholders are given.

2.2 Profile of merchants and cardholders

In this paragraph the profile of both the merchants as well as the cardholders will be described.

2.2.1 Profile of merchants

The group of retailers that was best reached is also the group that is most represented in the retail market: retailers, like clothing-, shoe-, jewellery shops, supermarkets and warehouses. Other groups that were highly represented are the hotels and restaurants, and in a lesser amount the car sales and shops like hairdressers, beautysalons, pedicure, etc.

Of all these companies that are called and willing to co-operate (n=1319), only 25% accepts either Visa or EC/MC (or both). Most of the companies that do accept either Visa or EC/MC, accept both payment cards (82%), 10% accept the Visa card and 8% accept the EC/MC.

Most companies that accept either Visa and/or EC/MC accept these cards for a longer time than three years (71%), 23% accept the cards since less than three years, 6% can't remember.

Reasons for not accepting either the Visa or the EC/MC payment cards are:

- no or hardly any demand from customers (21%),
- offering the cards cost a lot of money for the merchants (19%),
- the amounts consumers pay are usually too small (19%),
- accepting only cash payments (11%).

The same reasons are given for not accepting both Visa and EC/MC.

2.2.2 Profile of cardholders

In this research we interviewed people who use their Visa or EC/MC cards on a regular basis. A regular basis in this research means that the respondents had to use their Visa or EC/MC at least 3 times in the past year. Of the 222 respondents that own a Visa and/or EC/MC, 68% meet the requirement of using the card on a regular basis.

Of the 150 respondents we interviewed, 34% (n=52) own a Visa card and 76% (n=115) own an EC/MC, 16 (11%) of these respondents have both cards.

Most of the owners of a Visa or EC/MC payment card are male (73%). The average age is about 44 years old.

2.3 Levels of merchant fees

From desk research (Interpay Nederland) we know that Visa (acquired by the VSB) charges a fixed amount and a percentage of each transaction. Interpay, the acquirer of the EC/MC, charges only a percentage of each transaction. Banks have no influence on the height of the fixed amount or percentage that is being charged; VISA and Interpay decide on this. Merchants do not seem to be aware of the way they are being charged, especially the companies where both cards are accepted.

59% of the companies that accept both cards say they are charged by a percentage, 12% says they are charged only by a fixed amount and 15% says they are charged with a fixed amount and a percentage of each transaction. The last 15% do not know or realise how they are charged.

Companies that **only accept the Visa card** have about the same idea as the companies that accept both cards. Most respondents (49%) say they are charged by a percentage, 21% say they are charged by a fixed amount and only 13% say they are charged in both ways.

Companies that **only accept the EC/MC** seem to be more aware of the way they are paying for accepting EC/MC. 81% (n=22) mention they are only charged by a percentage of each transaction, 16% (n=4) do not know and only one person thinks the company is charged by a fixed amount.

The average fixed amount respondents have to pay for accepting the Visa card lies between the 11 guilders a month and 39 guilders a month. Most respondents (51%) say they pay a yearly fee, some say they pay a monthly, or quarterly fee. 18% say they pay 0,60 guilders per transaction.

The average percentage mentioned by companies that **only accept Visa cards** is 3,4% and the average mentioned by companies that **only accept EC/MC** is slightly lower, namely 3,1%. According to these figures it appears that Visa charges more than EC/MC. This is validated by the percentages that companies, that accept both cards, mention: Visa 4,5% and EC/MC 3,8% charged per transaction (see table 2.1).

Table 2.1: Overview of percentage of fees (of Visa and EC/MC for the merchants)

	Accept only Visa	Accept only EC/MC	Accept both Visa and EC/MC	
	%	%	Visa %	EC/MC %
Average %	3,4	3,1	4,5	3,8

A side-note to this conclusion is that since the percentages that respondents mention are varying so much that it can also be the perception of the respondents.

On the question through which bank the companies pay the transaction fees most respondents probably mentioned the banks they do all their banking business with. Except for 4%, who mention the transaction goes directly through either Visa or EC/MC; only one respondent with an EC/MC mentions Interpay.

Only 6 respondents mention that the relation with their bank has changed since the abolition of the NDR. 3 of them could indicate what has changed in their relationship. One mentions that the relationship has changed because of the high price or percentage they have to pay for accepting the card(s). An other one mentions that he used to bring the amount he had to pay and now the amount is automatically withdrawn from his account. The third one mentions that his bank is very impersonal. From these answers it appears that the change in the relationship is not directly connected to the abolition of the NDR, although this was asked them.

2.4 The pricing policy of merchants towards cardholders

Of all 310 merchants 72% was **not** aware of the abolition of the NDR, 28% was. Since the abolishing of the NDR, there are two ways for merchants to make payment by customers with Visa or EC/MC more attractive. One is to surcharge customers when they want to pay with one of those cards. The other way is to offer a discount when they decide not to pay with the Visa or EC/MC, but with other means.

In this paragraph both ways in the pricing policy of the merchants will be described. First it will be described from the point of view of the merchants and then how customers experience it.

2.4.1 Point of view of merchants

Surcharge customers

Most companies (89%) do not surcharge customers for paying with a Visa card or EC/MC; 10% does. Remarkable is that half of the respondents who say they surcharge customers, are respondents who were not aware of the abolition of the NDR.

The type of companies that surcharge customers are the retail shops like clothing-, shoe-, jewellery shops, supermarkets and warehouses (52%, n=16), car

sales (15%, n=5), hotels and restaurants (8%, n=3), travel organisations (8%, n=2) and petrol stations (5%, n=2). Of course these are the types of companies that are also represented most in the market. Of all the retail shops like clothing-, shoe-, jewellery shops, supermarkets and warehouses 8% of them surcharge. With petrol stations this percentage is much higher, namely 25%. The same is the case for the travel agencies; 22% of them surcharge customers.

Companies do not surcharge their customers for, among others, the following reasons:

- It is a service of the company (37%),
- It is unfriendly towards customers (23%)

Another reason why they do not surcharge their customers is that they mention that they did not know it was possible to do so (10% (n=29)). Not surprisingly these are all respondents that did not know that the NDR has been abolished. This doesn't mean that all the other respondents knew that it was possible to surcharge they just gave other reasons for not surcharging (like the reasons mentioned above).

11 respondents of the ones that say they do not surcharge (4%), mention that in the past they did surcharge customers. 4 of them say they still do so sometimes, but only when customers want to use their Visa or EC/MC for very low amounts.

Half of the companies that surcharges customers say they charge the extra fee by taking a percentage of the purchase price and the other half say the charge through a specific amount. The average percentage is 3,4%, which is about the same percentage they are charged themselves. There are no significant differences between companies that accept Visa or EC/MC. When comparing the percentage the companies are charged themselves with the percentage they surcharge, it appears that they surcharge either the same percentage or lower.

If companies mention that they surcharge through a specific amount, they charge between 5 and 10 guilders.

28 of the 32 companies that surcharge (89%) tell the customers that they do so; 3 companies do not tell their customers. Merchants estimate that about 27% of the customers they tell about the surcharge refrain from paying with the Visa or EC/MC.

Giving discount for other means of payment

The percentage of companies that give a discount for customers who are willing to use a different means of payment is almost the same as for companies that surcharge customers. 28 companies (9%) give a discount for customers who pay by other means. 5 companies use both possibilities (giving discount or surcharge).

The type of company that offers discounts for other means of payment is the same as the type of company that surcharges customers. So that means the retail shops like clothing-, shoe-, jewellery shops, supermarkets and warehouses

(76%, n=21), car sales (12%, n=3), hotels and restaurants (3%, n=1), travel organisations (3%, n=1) and petrol stations (6%, n=2).

Companies do not give discounts for different means of payment for, among others, the following reasons:

- All means of payment are considered equal (12%),
- The company never gives discounts (9%),
- It is not necessary (8%).

Most companies give a discount when customers are willing to pay in cash instead of paying by Visa or EC/MC (83%, n=23), 30% gives a discount for paying by PIN, 17% for paying with cheques and 12% for paying with a customer card.

Half the companies that give a discount do so as a percentage of purchase price and the other half give the discount in a specific amount.

The average discount they offer is between 1% and 10%. The specific amount is hard to give, probably because it depends on the amount that has to be paid. Only two of the 12 respondents mention an amount; one says 50 guilders and the other says 10 guilders.

Merchants estimate that about 43% of the customers they tell about the discount they get for paying by other means of payment refrain from paying with the Visa or EC/MC.

Table 2.2: Conclusion of pricing policy from point of view of merchants

	Surcharging	Giving discount
Fixed amount	5-10 guilders	-
Percentage	3,4%	1%-10%

2.4.2 Point of view of customers

Surcharge customers

More than twothird of the respondents have never experienced that a merchant asked a fee for using the payment card; 23% (n=34) have. Most of these respondents say that it happens in retail shops, like clothing-, shoe shops etc.

Cardholders with an EC/MC seem to experience more often that they are surcharged than cardholders with a Visa card. Of the 34 respondents that ever experienced being surcharged, only one owns a Visa card. This would be logical if the EC/MC costs the merchants more than the Visa card, but this seems not to be the case.

Cardholders that ever experienced being surcharged were asked to estimate how many of the shops where they usually use their card surcharge. Most respondents mention a percentage between 1%, 2% or 10%, although the average is 19%. Some of the cardholders are in the opinion that it happens much more that shops surcharge.

When cardholders are asked about the number of times it occurred that they were surcharged, as they wanted to pay with their Visa or EC/MC, the average is about 9 times. 13 respondents decided in 1 or more cases to refrain from paying with the Visa or EC/MC. This means in 38% of the cases.

Cardholders were also asked the following: if they had to pay 200 guilders, at what amount would they refrain from paying with their Visa or EC/MC. The average amount was 15 guilders, which means that being surcharged with 7,5% of the amount to be paid is the maximum people are willing to pay. However this is not the way to look at the price elasticity, so this percentage should be considered as an indication.

The highest amount ever being charged is 25 guilders, the average of the highest amounts is 10 guilders.

Table 2.3: Conclusion of pricing policy from point of view of cardholders

	Surcharging	Giving discount
Fixed amount	10 guilders	32 guilders
Percentage	-	

Giving discount for other means of payment

Only 12 respondents (8%) have ever experienced that they would receive a discount when paying with their payment card. Again they mention the retail shops as shops where they offered a discount.

Giving discount for other means of payment seems to happen mostly to EC/MC cardholders.

Cardholders estimate the number of times a discount was offered for a different means of payment on 9 times. 6 of the 12 respondents that were offered a discount refrained from paying with their Visa or EC/MC, so in 50% of the cases.

Also in the case of being offered a discount, cardholders were asked if they had to pay 200 guilders, at what discount would they refrain from paying with their Visa or EC/MC. The average amount was a lot higher than when the same question was asked for being surcharged, namely 35 guilders. This means that being offered a discount for paying with other means, has to be at least 17,5% of the amount to be paid. Otherwise customers will still use their Visa or EC/MC.

The highest discount that was ever offered to one of the respondents is 100 guilders. The average discount that is offered is 32 guilders.

2.5 The acceptance of Visa and EC/MC cards

The consumers were explained about the NDR. After explaining what the meaning is of the abolition of the NDR, the respondents were asked their opinion about the acceptance of the Visa and the EC/MC cards since 1997.

For about half of the Visa cardholders this was a difficult question; they could not give an answer. 32% is in the opinion that the Visa card is more accepted than 3 ears ago and 19% says that the acceptance has not changed. The EC/MC card holders seem to be less positive; 7% of them thinks the acceptance of the EC/MC has declined, 36% says the it has not changed and 23% is in the opinion that the acceptance has increased (the other 34% does not know).

Table 2.4: acceptance of Visa and EC/MC compared to last 3 years

	Visa		EC/MC	
		%		%
Declined		-		7
No change		19		36
Increased		32		23
Don't know		49		34
Total		100		100

2.6 The use of Visa and EC/MC cards

As mentioned before: in this research we only interviewed those respondents that use their Visa card or EC/MC at least 3 times in the past year. The average use of the **Visa** card (including the ones that use the card less than 3 times in the past year) is about 13 times in the past year. For the **EC/MC** this is 32 times in the past year. Excluding the respondents who do not use the card for at least 3 times a year this is 23 times in the past year for the users of the Visa card and 40 times for the EC/MC. Customers with both cards prefer to use the EC/MC above the Visa card: they used the EC/MC approximately 67 times in the past year and the Visa card 16 times in the same period.

Most people use their payment cards to pay in gas stations, restaurants and hotels and in warehouses. There is a slight difference between the cardholders with a Visa card and EC/MC. Respondents with an EC/MCMC use the card by far the most to pay in restaurants whereas the cardholders with a Visa card use theirs mostly to pay in gas stations.

2.7 The opinion of cardholders on the NDR

Most respondents (74%) think it is (very) bad that merchants are allowed to ask for a fee when consumers want to pay with their payment card. 7% think it is good, 15% is neutral and the other 4% do not know. About giving a discount when paying with other means the respondents are less negative: 49% says it is (very) bad, 22% is neutral and 21% says it is a (very) good thing (the other 7% do not know).

Table 2.5: Opinion about surcharging or giving discounts

	Surcharging		Giving discount	
		%		%
Very bad		26		19
Bad		48		30
Neutral		15		22
Good		7		19
Very good		-		3
Don't know		4		7
Total		100		100

About half the respondents know that merchants also have to pay to offer the possibility to pay with a Visa or EC/MC.

3 Summary and conclusions

3.1 Summary

On behalf of the European Commission's (EC) Directorate General Competition ITM Research has conducted a survey aimed at investigating the effects of the abolition of the so-called No-discrimination Rule in the Netherlands. The No-discrimination Rule or 'NDR' is a rule contained in some payment card schemes which prohibits merchants to surcharge consumers for paying with a card.

The purpose of this research is to obtain concrete and detailed figures on the effect of the abolition of the NDR in the Visa and Eurocard/MasterCard payment card systems in the Netherlands.

The objective gives rise to the following areas of interest:

- Levels of merchant fees in the current situation and in the past
- The pricing policy of merchants towards card holders
- The acceptance of Visa and EC/MC cards
- The use of Visa and EC/MC cards.

First of all a description of the profile of the respondents is given.

➤ Profile of merchants

The group of retailers that was best reached is also the group that is most represented in the retail market: retailers, like clothing-, shoe-, jewellery shops, supermarkets and warehouses. Other groups that were highly representative are the hotels and restaurants, and in a lesser amount the car sales and shops like hairdressers, beautysalons, pedicure, etc.

25% of 1319 companies that are called and willing to co-operate accepts either Visa or EC/MC (or both). Most of the companies that do accept either Visa or EC/MC, accept both payment cards (82%), 10% accept the Visa card and 8% accept the EC/MC.

Reasons for not accepting either the Visa or the EC/MC payment cards are:

- no or hardly any demand from customers (21%),
- offering the cards cost a lot of money (19%),
- the amounts consumers pay are usually too small (19%),
- accepting only cash payments (11%).

➤ Profile of cardholders

Of the 222 respondents that own a Visa and/or EC/MC, 68% meet the requirement of using the card on a regular basis. 34% own a Visa card and 76% own an EC/MC, 16 of these respondents have both cards.

Most of the owners of a Visa or EC/MC payment card are male (73%). The average age is about 44 years old.

➤ **Levels of merchant fees**

Companies with the same cards give very different answers about the way they are charged by Visa or EC/MC.

The average fixed amount that companies have to pay lies between 11 guilders and 39 guilders a month.

Accepting Visa cards cost more per transaction than EC/MC: Visa 3,4% per transaction and EC/MC 3,1% per transaction. This is validated by the percentages that companies that accept both cards mention: respectively 4,5% and 3,8%.

➤ **Pricing policy of merchants: surcharging customers**

10% of the companies surcharge customers. Remarkable is that half of the respondents who say they surcharge customers, are respondents who were not aware of the abolition of the NDR. 23% of the respondents have ever experienced that they were surcharged. Most of them are cardholders with an EC/MC.

The main reasons for companies not to surcharge their customers are that it is a service of the company (37%) and it is unfriendly towards customers (23%).

Merchants charge customers by taking a percentage of the purchase price or by charging a specific amount (50%-50%). The average percentage is 3,4%, which is about the percentage they are charged themselves. Most customers say they are charged 1%, 2% or 10%, but the average is 19%. This means that there are customers that are surcharged far more than the merchants say they do; at least in the opinion of the customers. If companies surcharge through a specific amount, they charge between 5 and 10 guilders, which is lower than they are charged themselves. The highest amount the respondents say they are charged is 25 guilders. The average amount is 10 guilders, which is also about what the merchants say.

Merchants estimate that about 27% of the customers they tell about the surcharge refrain from paying with the Visa or EC/MC. From asking respondents it appears that in 38% of the cases respondents refrain from paying with these cards.

➤ **Pricing policy of merchants: giving a discount**

9% of the companies give customers a discount if they are willing to use a different means of payment. 8% of the respondents have ever experienced that they would receive a discount. Also in this case it concerns mainly EC/MC.

The main reasons for companies not to give discounts to customers who are willing to use a different means of payment, is that all means of payment are considered equal (12%), the company never gives discounts (9%) and it is not necessary (8%).

Just like with surcharging customers, half the companies that give a discount do so as a percentage of the purchase price and the other half give the discount in a specific amount. The average discount they offer is 1% to 10%. The specific

amount is hard to give. Respondents just give a specific amount: 100 guilders is the highest discount that was ever offered and the average discount is 32 guilders.

Merchants estimate that about 43% of the customers they tell about the discount they get for paying by other means of payment, refrain from paying with the Visa or EC/MC. From asking respondents it appears that in 50% of the cases respondents refrain from paying with these cards.

➤ **The acceptance of the Visa and EC/MC**

When asking cardholders about the acceptance of the Visa and/or the EC/MC compared to 3 years ago, 32% of the Visa cardholders think the Visa card is more accepted and 19% says the acceptance has not changed (the others do not know). 7% of the EC/MC cardholders think that the acceptance of their card has declined, 36% thinks nothing has changed and 23% is in the opinion that the acceptance has increased.

➤ **The use of Visa and EC/MC cards**

EC/MC cardholders use their card more than the Visa cardholders use theirs. Especially when cardholders have both cards, the EC/MC is used about 4 times more than the Visa card.

Most cardholders use their card to pay in gas stations, restaurants and hotels and in warehouses.

➤ **The opinion of cardholders on the NDR**

Most cardholders (74%) think it is (very) bad that merchants are allowed to ask for a fee when they want to pay with their payment card. 7% think it is good, 15% is neutral and the other 4% do not know. About giving a discount when paying with other means the respondents are less negative: 49% says it is (very) bad, 22% is neutral and 21% says it is a (very) good thing.

3.2 Conclusions

The purpose of this research is to obtain concrete and detailed figures on the effect of the abolition of the NDR in the Visa and Eurocard/MasterCard payment card systems in the Netherlands.

The results of this research learn that the fear that the payment system would collapse is not well-founded. Most merchants do not use the right they have to surcharge, because they think it is their service to the clients and they think it is not very customer-friendly to charge money for a means of payment they offer. The merchants that charge a percentage of the transaction surcharge the same percentage or lower. Most customers mention about the same percentage, some think it is much higher. For merchants that surcharge a certain amount it is more difficult to say, because they pay an amount annually, quarterly, monthly or weekly.

Furthermore, most customers do not change to another means of payment once they find out they are surcharged for paying with their Visa or EC/MC. On the other hand 38% says they do refrain from paying when they are being surcharged and they are also very negative when you ask them what they think of the fact that merchants have the right to surcharge.

According to these results, accepting Visa cards cost more per transaction than EC/MC: Visa 3,4% per transaction and EC/MC 3,1% per transaction. This is validated by the percentages that companies that accept both cards mention: respectively 4,5% and 3,8%. This is strange because it looks like merchants themselves surcharge EC/MC cardholders more than Visa cardholders.

Whether the abolition of the NDR will improve the negotiation position of merchants is not really clear. Only 3 merchants mentioned a change in the relationship with their banks, and only one had to do with the high costs they have to pay for accepting the card(s). So, in this case the change in the relationship is not directly connected to the abolition of the NDR, because they still can not negotiate about the costs. Two others mention things that don't have to do with the NDR. Because others mention no change in the relationship with their banks, they either don't want to negotiate or they don't know that they can.