



ACTIONS TAKEN TO TACKLE IBAN DISCRIMINATION IN FRANCE

NATHALIE AUFAUVRE
CHAIR OF THE FRENCH NATIONAL
CASHLESS PAYMENTS COMMITTEE

9TH FEBRUARY 2022



ACTIONS ALREADY TAKEN OR CONSIDERED BY THE FRENCH AUTHORITIES



In **2021**, the **competent authority** for non-financial entities, the Directorate General for Competition Policy, Consumer Affairs and Fraud Control (**DGCCRF**) from the Ministry of Finance, **recorded 59 complaints from consumers** regarding private or public entities.



The **French Parliament** introduced **financial penalties for non-compliant entities**, be they private or public. The DGCCRF is now able to fine legal persons **up to 375,000€** if they do not comply with article 9 of SEPA Regulation. The Law entered into force in **October 2021**.



The DGCCRF has planned **on-site investigations in 2022** which could lead to sanctions for entities which would refuse to comply with the Regulation or that failed to comply after a previous investigation.



ACTIONS TAKEN BY THE CNPS

One of the CNPS working groups took up the issue and prepared **several actions validated by the Committee in November 2021:**



Publication of a press release on 24th November 2021, together with the DGCCRF, to inform public and private entities on their obligations and the new sanction regime, and to provide citizens with the adequate contact channels to report any infringement to the competent authority.



Awareness campaign towards professional federations and associations through the CNPS working group. Representatives of businesses committed to communicate to their members.



On-going meetings with public administrations to identify the appropriate channels to ensure a full and consistent application of the SEPA regulation. We consider the residual **non-conformities to be minor**.



THANK YOU FOR YOUR ATTENTION

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