






# WHAT IS ACCIE?

ACCIE stands for the Association of Credit Card Issuers in Europe and represents the specialised European credit card issuing industry in their dealings with the EU and national authorities, as well as with other stakeholders.

## ACCIE members:

-  International Card Services
-  Avanzia Bank
-  Cornèrcard
-  AirPlus
-  CardComplete



## Who are the credit card issuers?

Credit card issuers are financial institutions that provide a credit line for their customers (cardholders). They are responsible for setting the terms of a credit line and any account benefit, as well as of approving, or denying, credit card applications from their customers. The issuer deals with authorising payments, and settling transactions on behalf of the cardholder. They provide operational services (e.g. statements, dispute resolution) to their customers, and collect payments from them.

ACCIE members provide a total of **eight million** credit cards for consumers and businesses in Europe.

## Interaction between the players involved in credit card payments:

