



Online protection of consumers

In the **Guidelines on the protection of online consumers** ACM explains at what point online persuasion by businesses turns into online misleading practices. Based on this explanation, we will start with **enforcement** in 2020, for example by investigating rankings, fake reviews, and fake likes.



Algorithms

ACM devotes special attention to the use of **algorithms** (self-learning or otherwise) by businesses. We will do so by launching an **exploratory study** into the use of algorithms. We will also publish a **working paper** on mechanisms with which self-learning algorithms are able to calculate supra-competitive prices. Finally, we will **publish a procedure** describing how we will investigate or study algorithms in practice.



Big Techs on the Dutch payments market

At the request of the Dutch Ministry of Finance, ACM conducts a **market study into major tech firms** (so-called Big Techs) on the Dutch payments market. The implementation of European rules on access to payment data (PSD2) allows for more competition and innovation in payment traffic. The entry of Big Techs could promote competition and innovation on the Dutch payments market, but it also carries risks. For example, Big Techs could abuse their strong positions in one market to conquer another market.



IT systems in the health care sector

ACM will launch a **sector inquiry** into data exchange and interoperability of IT systems in the health care sector, including systems for electronic patient files. The increasing digitalization in the health care sector offers many opportunities.

However, commercial and technological strategies of market participants may restrict competition in some cases, with negative consequences for access and growth opportunities, innovation, and the quality and safety of health care.



App stores

ACM is finalizing its **market study** into mobile app stores. App providers are dependent on Apple's App Store and Google's Play Store when it comes to offering their apps. We are investigating whether Apple is violating competition rules with its App Store.



Mobility as a Service (MaaS)

ACM is conducting an **exploratory study** into digital access to mobility markets. The question is whether there are fair access conditions and sound technological capabilities for mutual communication between systems for operators and service providers. With so-called MaaS-services, passengers should be able use as many mobility services as possible.



Investment proposals of system operators

ACM will **assess** investment proposals of system operators, and determine whether the system operators will make sufficient necessary investments, also with an eye towards the energy transition: not more investments than necessary, but not fewer investments either. It is important for the energy transition that the systems for natural gas and electricity have sufficient transport capacity. However, too many investments may lead to overcapacity, resulting in unnecessary high electricity bills.



Sustainability initiatives

ACM will introduce **guidelines regarding sustainability and competition**. In these guidelines, ACM will explain how arrangements between businesses regarding sustainability, and specifically the energy transition, fall within the boundaries of the Dutch Competition Act.



Rates at EV charging stations

Driving electric vehicles is becoming increasingly important in the Netherlands. ACM has received clear indications that the rates for charging electric vehicles at public EV charging stations are unclear. As a customer, you should be able to take decisions based on clear and correct information. ACM **keeps a closer watch** on this sector, and will **take action** if it finds any abuses.



Claims regarding energy labels and green energy

ACM **investigates** sustainability claims, including claims about green electricity offered by energy suppliers. Consumers must be able to have confidence that they truly help generate green energy if they chose green energy.



Aggressive customer-recruitment practices by energy suppliers

ACM **investigates** aggressive customer-recruitment practices. Aggressive customer-recruitment practices undermine the confidence that consumers have in the energy market, while consumer confidence is of utmost importance with an eye towards the energy transition.



Market manipulation and insider trading in energy markets

ACM fights against market manipulation and insider trading in energy markets by taking enforcement action, and, in doing so, makes sure that everything is fair on wholesale markets too.



Vulnerability when experiencing life-changing events

Moving in together, starting a family or losing a loved one are important and significant events. ACM pays **special attention** to that significance when protecting consumers and their rights under these circumstances.



Price trends in the agricultural and food sector

At the request of the Ministry of Agriculture, Nature, and Food Quality, ACM **conducts a study** into the price-formation process and the price breakdown in the agricultural and food sector, and into their differences between sustainable and non-sustainable products. This study was prompted by public concerns that sustainable production would not pay off sufficiently for farmers.



Abuse of phone numbers

ACM fights against abuse of phone numbers, for instance keeping callers unnecessarily long on hold through directory assistance services, or abuse using text-messaging services. In 2020, ACM will **tackle abuse** by, among other measures, withdrawing phone numbers, and by being stricter when issuing phone numbers.



Nursing home care

ACM conducts an **empirical study** into the relationship between competition and quality, accessibility and affordability of nursing home care.



Affordability of expensive prescription drugs

ACM **investigates** excessive prices of prescription drugs that may indicate abuse of power.



Effects of mergers on terms of employment

In cases where such is relevant, ACM will **assess** the effects of mergers on competition between businesses with regard to terms of employment of employees and self-employed workers. If these effects are negative, ACM could block the planned merger.