



# FINANCIAL CONDUCT AUTHORITY PAYMENT SYSTEMS REGULATOR

Welcome to the Payment Systems Regulator's (PSR) survey of indirect payment service providers (PSPs).

All information submitted as part of this survey will be treated as commercially confidential in accordance with the requirements of the Financial Services (Banking Reform) Act 2013. We intend to aggregate and anonymise information and do not intend to attribute specific information or comments to named organisations.

You can save the questionnaire when it's partially complete to finish later. However, you won't be able to share the partially completed questionnaire between different people in your organisation.

We've produced a PDF version of the survey for your convenience. The questions are numbered for ease of reference. Please do not submit your response in a PDF document; we can only accept responses submitted through the online questionnaire.

Thank you.



## Introduction

We're conducting this survey to collect evidence on how well access to payment systems (both direct and indirect) is working for PSPs. This will inform our monitoring and reporting on access.

This year we've conducted a market review of the supply of indirect access to payment systems. In our final report we identified a number of unresolved concerns about access:

- Small non-agency indirect PSPs (IPSPs) have a limited choice of indirect access providers (IAPS).
- IPSPs in all categories are experiencing a number of specific quality-related issues with indirect access.
- IPSPs face barriers to switching.

At the same time we've identified a number of market and regulatory developments that we believe will address these concerns. This survey will help us understand the industry's views on these developments, and the impact they've had so far.

A glossary of terms used in the survey is available on the PSR website.



# FINANCIAL CONDUCT AUTHORITY PAYMENT SYSTEMS REGULATOR

## 1. Please tell us about yourself and your organisation:

What is your company's name?

What is your name?

What is your phone number?

What is your email address?

Total UK revenue of your company

What is your role within your organisation?

## 2. Which of the following best describes your organisation?

- ☐ Payment institution (authorised or small)
- ☐ Electronic money institution (authorised or small)
- ☐ Bank
- ☐ Building Society
- ☐ Credit Union
- ☐ Other (please specify)

## 3. Which of the following payment services does your organisation provide?

**Tick all that apply**

- ☐ Payment account
- ☐ Money remittance
- ☐ Issuer - Credit, debit and/or prepaid card issuing
- ☐ Acquirer - Credit, debit and/or prepaid card acquiring
- ☐ Other (please specify)



FINANCIAL CONDUCT AUTHORITY  
PAYMENT SYSTEMS  
REGULATOR

4. Do you use any of the following payment systems to provide payment services to your customers? If you do, do you have direct or indirect access?

	Direct	Indirect	Do not use
Bacs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
CHAPS	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Faster Payments	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cheque and Credit	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
LINK	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>





# FINANCIAL CONDUCT AUTHORITY PAYMENT SYSTEMS REGULATOR

## PAYMENT SYSTEMS ACCESSED INDIRECTLY

### 5. BACS

Who provides you with indirect access to Bacs?

- ☐ Barclays
- ☐ Co-op
- ☐ HSBC
- ☐ Lloyds
- ☐ RBS/Natwest
- ☐ Other

6. How many transactions (both inbound and outbound) do you make with each provider in a year, and how much do you pay to each provider in total?

	Number of transactions in this system per year.	Total cost (GBP)
Barclays	<input type="text"/>	<input type="text"/>
Co-op	<input type="text"/>	<input type="text"/>
HSBC	<input type="text"/>	<input type="text"/>
Lloyds	<input type="text"/>	<input type="text"/>
RBS/Natwest	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	<input type="text"/>

7. Why did you choose indirect access to Bacs instead of direct access?

(please tick all that apply)

- ☐ Indirect access suits my business needs better
- ☐ For the size of my business, indirect access provides better value for money
- ☐ Do not meet the Bacs criteria for direct access
- ☐ Do not meet the criteria for a Bank of England reserves/ settlement account
- ☐ Direct access was too expensive
- ☐ Scheme too difficult or onerous to join
- ☐ Other (specify)

### 8. CHAPS

Who provides you with indirect access to CHAPS?

- ☐ Barclays
- ☐ Co-op
- ☐ HSBC
- ☐ Lloyds
- ☐ RBS/Natwest
- ☐ Other

**9. How many transactions (both inbound and outbound) do you make with each provider in a year, and how much do you pay to each provider in total?**

	Number of transactions in this system per year.	Total cost (GBP)
Barclays	<input type="text"/>	<input type="text"/>
Co-op	<input type="text"/>	<input type="text"/>
HSBC	<input type="text"/>	<input type="text"/>
Lloyds	<input type="text"/>	<input type="text"/>
RBS/Natwest	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	<input type="text"/>

**10. Why did you choose indirect access to CHAPS instead of direct access?**

**(Please tick all that apply)**

- ☐ Indirect access suits my business needs better
- ☐ For the size of my business, indirect access provides better value for money
- ☐ Do not meet the CHAPS criteria for direct access
- ☐ Do not meet the criteria for a Bank of England reserves/ settlement account
- ☐ Direct access was too expensive
- ☐ Scheme too difficult or onerous to join
- ☐ Other (specify)

**11. FASTER PAYMENTS**

**Who provides you with indirect access to Faster Payments?**

- ☐ Barclays
- ☐ Co-op
- ☐ HSBC
- ☐ Lloyds
- ☐ RBS/Natwest
- ☐ Other

**12. How many transactions (both inbound and outbound) do you make with each provider in a year, and how much do you pay to each provider in total?**

	Number of transactions in this system per year.	Total cost (GBP)
Barclays	<input type="text"/>	<input type="text"/>
Co-op	<input type="text"/>	<input type="text"/>
HSBC	<input type="text"/>	<input type="text"/>
Lloyds	<input type="text"/>	<input type="text"/>
RBS/Natwest	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	<input type="text"/>

**13. Why did you choose indirect access to Faster Payments instead of direct access?**

**(Please select all that apply)**

- ☐ Indirect access suits my business needs better
- ☐ For the size of my business, indirect access provides better value for money
- ☐ Do not meet the Faster Payments criteria for direct access
- ☐ Do not meet the criteria for a Bank of England reserves/ settlement account
- ☐ Direct access was too expensive
- ☐ Scheme too difficult or onerous to join
- ☐ Other (specify)

## 14. CHEQUE AND CREDIT

Who provides you with indirect access to Cheque and Credit?

- ☐ Barclays
- ☐ Co-op
- ☐ HSBC
- ☐ Lloyds
- ☐ RBS/Natwest
- ☐ Other

15. How many transactions (both inbound and outbound) do you make with each provider in a year, and how much do you pay to each provider in total?

	Number of transactions in this system per year.	Total cost (GBP)
Barclays	<input type="text"/>	<input type="text"/>
Co-op	<input type="text"/>	<input type="text"/>
HSBC	<input type="text"/>	<input type="text"/>
Lloyds	<input type="text"/>	<input type="text"/>
RBS/Natwest	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	<input type="text"/>

16. Why did you choose indirect access to Cheque and Credit instead of direct access?

(Please select all that apply)

- ☐ Indirect access suits my business needs better
- ☐ For the size of my business, indirect access provides better value for money
- ☐ Do not meet the Cheque and Credit criteria for direct access
- ☐ Do not meet the criteria for a Bank of England reserves/ settlement account
- ☐ Direct access was too expensive
- ☐ Scheme too difficult or onerous to join
- ☐ Other (specify)

## 17. LINK

Who provides you with indirect access to LINK?

- ☐ Barclays
- ☐ Co-op
- ☐ HSBC
- ☐ Lloyds
- ☐ RBS/Natwest
- ☐ Other

18. How many transactions (both inbound and outbound) do you make with each provider in a year, and how much do you pay to each provider in total?

	Number of transactions in this system per year.	Total cost (GBP)
Barclays	<input type="text"/>	<input type="text"/>
Co-op	<input type="text"/>	<input type="text"/>
HSBC	<input type="text"/>	<input type="text"/>
Lloyds	<input type="text"/>	<input type="text"/>
RBS/Natwest	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	<input type="text"/>

19. Why did you choose indirect access to LINK?

(Please select all that apply)

- ☐ Indirect access suits my business needs better
- ☐ For the size of my business, indirect access provides better value for money
- ☐ Do not meet the LINK criteria for direct access
- ☐ Do not meet the criteria for a Bank of England reserves/ settlement account
- ☐ Direct access was too expensive
- ☐ Scheme too difficult or onerous to join
- ☐ Other (specify)







**FINANCIAL CONDUCT AUTHORITY**  
**PAYMENT SYSTEMS**  
**REGULATOR**

**20. Do you have one or more sort codes that are unique to your organisation?**

- ☐ Yes  
☐ No

**21. Do you have a Bank of England reserve account?**

- ☐ Yes  
☐ No

**22. Have you sought tenders for indirect access services in the last year?**

- ☐ Yes  
☐ No





23. SWITCHING

How long have the following provided you with indirect access to payment systems?

	Do not use	Less than a year	Between 1 and 5 years	Between 5 and 10 years	More than 10 years
Barclays	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Co-op	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
HSBC	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lloyds	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
RBS/NatWest	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

24. Have you switched indirect access provider in the past 12 months?

- ☐ Yes
- ☐ No





# FINANCIAL CONDUCT AUTHORITY PAYMENT SYSTEMS REGULATOR

25. Why haven't you switched provider?

26. How many providers did you approach?

Please select one ... 

27. How many providers responded?

Please select one ... 





# FINANCIAL CONDUCT AUTHORITY PAYMENT SYSTEMS REGULATOR

## 28. Who did you switch from?

## 29. Why did you switch?

*Tick all that apply.*

- ☐ Price
- ☐ Poor quality of previous provider
- ☐ Better offering from new provider
- ☐ Needed own sort code
- ☐ Previous provider terminated access
- ☐ Other

## 30. How would you rate the service from your new provider against your previous provider?

- ☐ Significantly Better
- ☐ Somewhat Better
- ☐ About the same
- ☐ Worse
- ☐ Significantly worse

## 31. How long did it take to complete the switch?

- ☐ Up to 3 months
- ☐ Over 3, up to 6 months
- ☐ Over 6, up to 12 months
- ☐ More than 12 months

## 32. Did you have any significant difficulties in switching provider?

*Tick all that apply*

- ☐ No significant difficulties
- ☐ Inability to transfer cheque sort codes
- ☐ Changes to internal business processes
- ☐ Technical infrastructure changes
- ☐ Adverse customer experience
- ☐ Length of time to integrate new provider
- ☐ Managing payment issues during the transition
- ☐ Other (Please specify)





FINANCIAL CONDUCT AUTHORITY  
**PAYMENT SYSTEMS  
REGULATOR**

**33. Has your provider terminated your payment system access in the last 12 months?**

☐ Yes

☐ No





**FINANCIAL CONDUCT AUTHORITY**  
**PAYMENT SYSTEMS**  
**REGULATOR**

34. What reason did your provider give for terminating your access services?





# FINANCIAL CONDUCT AUTHORITY PAYMENT SYSTEMS REGULATOR

## QUALITY OF INDIRECT ACCESS SERVICES

### 35. Has the quality of your indirect access service changed over the past year?

	Significantly worse	Somewhat worse	About the same	Somewhat better	Significantly better
Barclays	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Co-op	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
HSBC	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lloyds	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
RBS/Natwest	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other provider	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

### 36. If it has changed, please explain in what way.

### 37. BACS

Overall, how do you rate your provider's indirect access offering for this system? (1-5, with 1 being the lowest rating, i.e. most dissatisfied and 5 being the highest rating, i.e. most satisfied)

	1	2	3	4	5
Barclays	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Co-op	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
HSBC	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lloyds	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
RBS/Natwest	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other provider	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

### 38. Please give a reason for your rating

### 39. CHAPS

Overall, how do you rate your provider's indirect access offering for this system? (1-5, with 1 being the lowest rating, i.e. most dissatisfied and 5 being the highest rating, i.e. most satisfied)

	1	2	3	4	5
Barclays	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Co-op	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
HSBC	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lloyds	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
RBS/Natwest	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other provider	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

40. Please give a reason for your rating

41. Faster Payments

Overall, how do you rate your provider’s indirect access offering for this system? (1-5, with 1 being the lowest rating, i.e. most dissatisfied and 5 being the highest rating, i.e. most satisfied)

	1	2	3	4	5
Barclays	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Co-op	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
HSBC	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lloyds	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
RBS/Natwest	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other provider	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

42. Please give a reason for your rating

43. Cheque and Credit

Overall, how do you rate your provider’s indirect access offering for this system? (1-5, with 1 being the lowest rating, i.e. most dissatisfied and 5 being the highest rating, i.e. most satisfied)

	1	2	3	4	5
Barclays	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Co-op	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
HSBC	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lloyds	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
RBS/Natwest	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other provider	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

44. Please give a reason for your rating

45. LINK

Overall, how do you rate your provider’s indirect access offering for this system? (1-5, with 1 being the lowest rating, i.e. most dissatisfied and 5 being the highest rating, i.e. most satisfied)

	1	2	3	4	5
Barclays	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Co-op	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
HSBC	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lloyds	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
RBS/Natwest	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other provider	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



46. Please give a reason for your rating





# FINANCIAL CONDUCT AUTHORITY PAYMENT SYSTEMS REGULATOR

**47. Does the way you access payment systems through your provider hinder your customer offering or your ability to innovate?**

- ☐ Yes - customer offering
- ☐ Yes - ability to innovate
- ☐ Yes – ability to innovate and customer offering
- ☐ No





48. Would direct access to any of these payment systems suit the needs of your business better than your current arrangements?

If so, please tick any that apply.

- ☐ Bacs
- ☐ CHAPS
- ☐ Faster Payments
- ☐ Cheque & Credit
- ☐ LINK

49. Do you plan to become a direct member of any of the systems below in the next three years?

	Yes	No
Bacs	<input type="radio"/>	<input type="radio"/>
CHAPS	<input type="radio"/>	<input type="radio"/>
Faster Payments	<input type="radio"/>	<input type="radio"/>
Cheque and Credit	<input type="radio"/>	<input type="radio"/>
LINK	<input type="radio"/>	<input type="radio"/>

50. If you have answered yes to the question above, please tell us why?





# FINANCIAL CONDUCT AUTHORITY PAYMENT SYSTEMS REGULATOR

## Innovation

**51. FPS has developed a new direct technical access model, which would offer PSPs access through an aggregator. How likely would you be to use direct technical access to FPS in the next three years?**

- ☐ Very likely
- ☐ Likely
- ☐ Unlikely

**52. Are there any issues with indirect access to interbank payment systems that aren't covered in the previous questions and you would like us to consider?**

**53. Are there any indirect access services that you would like to receive from your provider that are not currently available to you? If so, please describe them here.**

**54. Do you consider that you have all the internal resources, knowledge and technical capability to provide the customer offering you would like?**

- ☐ Yes
- ☐ No, lacking internal resources
- ☐ No, lacking knowledge and technical capability
- ☐ No, lacking both internal resources and technical capability





# FINANCIAL CONDUCT AUTHORITY PAYMENT SYSTEMS REGULATOR

**55. Do your customers make use of the additional time available through the recently extended settlement day for CHAPS?**

- ☐ Yes
- ☐ No
- ☐ Don't know

**56. Is there more that CHAPS Co, your IAP or the Bank of England could do to ensure that your customers get the benefits of the extended CHAPS settlement day (risk reduction and flexibility)?**

**57. Are you aware of any effect that ringfencing will have on the indirect access services you receive from you existing IAP?**

**58. Will this affect the services you provide to your customers?**

**59. Are you aware of the IAP Code of Conduct?**

- ☐ Yes
- ☐ No





# FINANCIAL CONDUCT AUTHORITY PAYMENT SYSTEMS REGULATOR

**60. What impact has the IAP Code of Conduct had on the quality of the indirect access service you receive?**

- ☐ Significant improvement
- ☐ Moderate improvement
- ☐ It hasn't made a difference
- ☐ Moderately worse
- ☐ Significantly worse

**61. How would you rate the degree of choice in the indirect access market (i.e the number of IAPs)?**

- ☐ No choice
- ☐ Limited choice
- ☐ Enough choice
- ☐ Wide choice

**In the final report of our indirect access market review, we identified a number of recent and current developments that have the potential to address our concerns. These are:**

- our programme of work on direct access
- new market entry and expansion of IAPs
- improved IAP FPS access offerings, improved direct technical access
- the image Clearing System
- the Bank of England's RTGS review
- the IAP Code of Conduct
- reviews of financial crime regulation
- the work of the Payments Strategy Forum
- the implementation of PSD2
- information-related initiatives
- the CMA's retail banking switching remedies
- the Current Account Switch Service





**62. Which of these developments do you think is most likely to have a significant impact on PSPs' choice of IAPs?**

- ☐ Our programme of work on direct access
- ☐ New market entry and expansion of IAPs
- ☐ Improved IAP FPS access offerings
- ☐ Improved direct technical access
- ☐ The image Clearing System
- ☐ The Bank of England's RTGS review
- ☐ The IAP Code of Conduct
- ☐ Reviews of financial crime regulation
- ☐ The work of the Payments Strategy Forum
- ☐ The implementation of PSD2
- ☐ Information-related initiatives
- ☐ The CMA's retail banking switching remedies
- ☐ The Current Account Switch Service

**63. Which of these developments do you think is most likely to have a significant impact on the quality of the supply of indirect access to payment systems?**

- ☐ Our programme of work on direct access
- ☐ New market entry and expansion of IAPs
- ☐ Improved IAP FPS access offerings
- ☐ Improved direct technical access
- ☐ The image Clearing System
- ☐ The Bank of England's RTGS review
- ☐ The IAP Code of Conduct
- ☐ Reviews of financial crime regulation
- ☐ The work of the Payments Strategy Forum
- ☐ The implementation of PSD2
- ☐ Information-related initiatives
- ☐ The CMA's retail banking switching remedies
- ☐ The Current Account Switch Service

**64. Are you aware of any new IAPs entering the market in the past 12 months?**

- ☐ Yes
- ☐ No





# FINANCIAL CONDUCT AUTHORITY PAYMENT SYSTEMS REGULATOR

65. Which new providers are you aware of?

66. How likely are you to switch to a new entrant IAP?

- ☐ Very likely
- ☐ Quite likely
- ☐ Undecided
- ☐ Quite unlikely
- ☐ Very unlikely

67. Please explain your answer to the previous question.

68. Are you aware of any new aggregators that provide technical access services (for example, direct technical access) entering the market in the past 12 months?

- ☐ Yes
- ☐ No







# FINANCIAL CONDUCT AUTHORITY PAYMENT SYSTEMS REGULATOR

**69. Which ones are you aware of?**

**70. How likely are you to access payment systems through an aggregator in the next 2 years**

- ☐ Very likely
- ☐ Quite likely
- ☐ Undecided
- ☐ Quite unlikely
- ☐ Very unlikely

**71. Are you aware of any new or improved services offered by your IAP in the past 12 months?**

- ☐ Yes
- ☐ No





# FINANCIAL CONDUCT AUTHORITY PAYMENT SYSTEMS REGULATOR

**72. Please tell us about these services.**

**73. Have you taken them up or enquired about them?**

- ☐ Yes, taken up new or improved services
- ☐ Yes, enquired about new or improved services
- ☐ No, not taken up or enquired about new or improved services

**74. Please explain your answer to the previous question.**

## Information on indirect access

**75. Do you feel you are able to effectively assess and compare direct and indirect access offerings?**

- ☐ Yes
- ☐ No





# FINANCIAL CONDUCT AUTHORITY PAYMENT SYSTEMS REGULATOR

76. What type information would you like to have access to?

77. Please provide any other comments you have regarding the quality of information generally available on access to payment systems.

78. Are you aware of the information that the four main IAPs have published about the indirect access services they offer?

- ☐ Yes  
☐ No





FINANCIAL CONDUCT AUTHORITY  
**PAYMENT SYSTEMS  
REGULATOR**

**79. Have you ever accessed this information?**

☐ Yes

☐ No





# FINANCIAL CONDUCT AUTHORITY PAYMENT SYSTEMS REGULATOR

**80. Please rate how useful this information is in enabling you to effectively assess and compare indirect access offerings between IAPs.**

- ☐ Very useful
- ☐ Quite useful
- ☐ Not very useful
- ☐ Not useful at all

**81. Please explain why you've given this rating.**

**The survey is now complete. Please submit the survey using the button below.**

