

PSR market review into the supply of card-acquiring services

24/12/19

J6112

Date

Telephone

A Screener

ASK ALL

A1 **Good morning / afternoon. My name is [NAME] and I'm calling from IFF Research on behalf of the Payment Systems Regulator (PSR).**

Please can I speak to someone who is responsible for making decisions about the products your business buys to accept card payments from customers?

IF NECESSARY:

The Payment Systems Regulator (PSR) is the economic regulator for payment systems in the UK. Its objectives are to promote competition and innovation and ensure the operation and development of payment systems in the interests of the people and businesses that use them.

We've been commissioned by the PSR to gather evidence on whether the supply of card-acquiring services is working well for businesses, like yours, and your customers. The findings of this research will inform the PSR's work.

Transferred / speaking to correct respondent	1	CONTINUE
Hard appointment	2	MAKE APPOINTMENT
Soft Appointment	3	
Engaged	4	CALL BACK
Refusal	5	CLOSE
Refusal – company policy	6	
Refusal – taken part in recent survey	7	
Nobody at site able to answer questions	8	
Not available in deadline	9	
Fax line	10	
No reply / answer phone	11	
Residential number	12	
Dead line	13	
Company closed	14	
Request reassurance email	15	COLLECT EMAIL ADDRESS THEN CONTINUE OR MAKE APPOINTMENT

ASK IF TRANSFERRED/CORRECT RESPONDENT (A1=1)
 A2 **Good morning / afternoon, my name is [NAME], calling from IFF Research, an independent market research company.**

We're currently conducting important research with businesses, like yours, about the products and services you use to accept card payments from customers. The research also covers some questions on the high-level characteristics of your business.

We're carrying out this research on behalf of the UK's regulator of payment systems, the PSR (Payment Systems Regulator), an independent subsidiary of the FCA and also accountable to the UK Parliament.

By taking part in this research, you'll have the opportunity to feedback to the regulator about the products you use to accept card payments.

The interview will last around 20 minutes. Would now be a convenient time to take part in an interview?

IF NECESSARY:

The Payment Systems Regulator (PSR) is the economic regulator for payment systems in the UK. Its objectives are to promote competition and innovation, and ensure the operation and development of payment systems in the interests of the people and businesses that use them.

We've been commissioned by the PSR to gather evidence on whether the supply of card-acquiring services is working well for businesses, like yours, and your customers. The findings of this research will inform the PSR's work.

By high level characteristics I mean things like your approximate turnover in the 2018 financial year and the proportion of sales made through different channels (e.g. online and face to face)

Yes	1	CONTINUE
Referred to someone else at establishment NAME _____ JOB TITLE _____	2	TRANSFER AND RE-INTRODUCE
Hard appointment	3	MAKE APPOINTMENT
Soft appointment	4	
Refusal	5	THANK AND CLOSE

REASSURANCES TO USE IF NECESSARY

This call will take around 20 minutes.

We can send you a reassurance email signed by the PSR's managing director.

If asks how contact details were obtained

The PSR obtained contact details for the businesses selected to take part in this research from providers who help businesses, such as yours, accept card payments from their customers.

If asks how the information will be used

Any future publications relating to this research will not include information about individual participants. When the project is completed, the anonymised responses and your contact details held in our file will be destroyed.

If you would like more information on how your contact details are being used by the PSR, you can review the PSR's data privacy notice which can be found on its website at www.psr.org.uk/privacy-notice. Alternatively, you can contact the IFF Research team on [REDACTED] or by emailing [REDACTED]

If asks about data protection law/rights

I also need to inform you that, under data protection law, you have certain rights. If you'd like to find out more, or if you'd like to exercise any of your rights, you can consult our website at iffresearch.com/gdpr.

The interview will be conducted in accordance with the Market Research Society Code of Conduct and, in accordance with data protection law, you have the right to have a copy of your data, change your data or withdraw from the research at any point.

If you wish to confirm the validity of the survey or get more information about its aims and objectives, you can contact:

- **MRS:** Market Research Society on 0800 975 9596
- **IFF:** [REDACTED]

ASK IF CONSENT TO TAKE PART (A2=1)

- A3 **Thank you. Before I ask you any further questions, I need to read out a short statement about how your responses will be used and your data protection rights...**

Your responses to the questions in this survey will be completely anonymous and used for research purposes only.

Under data protection law you have the right to have a copy of your data, change your data, or withdraw from the research at any point. If you'd like to exercise these rights you can find out how on our website: iffresearch.com/gdpr.

As part of our quality control procedures, all interviews are recorded automatically.

Are you happy to participate in this research?

INTERVIEWER NOTE: IF RESPONDENT WANTS MORE INFO GO TO REASSURANCES PAGE

DO NOT READ OUT. SINGLE CODE

Yes	1	
No	2	THANK AND CLOSE
Don't know	3	THANK AND CLOSE
Refused	4	THANK AND CLOSE

ASK ALL

- A4 **First of all, are you responsible for making decisions about the products your business buys to accept card payments?**

You may be the sole decision maker or make decisions jointly with other people.

DO NOT READ OUT. SINGLE CODE

Yes	1	
No	2	GO TO A5
Don't know	3	GO TO A5
Refused	4	GO TO A5

- ASK IF NOT APPROPRIATE CONTACT (A4=2-4)
- A5 **In that case, could you please provide the details of someone else in the business that could take part?**

This person should be responsible for making decisions about the products your business buys to accept card payments and able to discuss the characteristics of your business (e.g. turnover from the 2018 financial year and the proportion of sales made through different payment channels).

IF NECESSARY: We're currently conducting a survey on behalf of the PSR which aims to inform the PSR's work to assess whether the supply of card-acquiring services is working well for businesses, like yours, and your customers.

Name	WRITE IN	THANK AND CLOSE
Phone	WRITE IN	THANK AND CLOSE
Don't know	1	THANK AND CLOSE
Refused	2	THANK AND CLOSE

READ OUT TO ALL

I would like to continue the interview by asking you about card-acquiring services. Card-acquiring services allow businesses, like yours, to accept card payments from their customers in store, online or over the phone.

Providers of these services:

- **process card payments on your behalf; and**
- **transfer you the money from your customers who use debit or credit cards to buy goods or services.**

Please note that your provider of card-acquiring services may also be the same as the provider of your card terminal or payment gateway, but not necessarily.

ASK ALL

- A6 **Who is the provider of your card-acquiring services? In other words, the provider that transfers you the money from your customers that pay you by card.**

DO NOT READ OUT. MULTI CODE.

ADYEN	1	
AIB MERCHANT SERVICES	2	
AMERICAN EXPRESS	3	
BARCLAYCARD	4	
BRAINTREE	5	
CHASE PAYMENTECH	6	
ELAVON	7	
EVO PAYMENTS	8	
FIRST DATA	9	
GLOBAL PAYMENTS	10	
HANDEPAY	11	
INGENICO	12	
IZETTLE	13	
LLOYDS BANK CARDNET	14	
PAYMENTSENSE	15	
PAYPAL HERE / PAYPAL PRO	16	
PAYVISION	17	
PAYZONE	18	
RETAIL MERCHANT SERVICE	19	
SAFECHARGE	20	
SAGE PAY	21	
SQUARE	22	

STRIPE	23	
SUMUP	24	
UNIVERSAL TRANSACTION PROCESSING	25	
VALITOR	26	
WIRECARD	27	
WORLDPAY	28	
Other 1 (PLEASE SPECIFY)	29	
Other 2 (PLEASE SPECIFY)	30	
Other 3 (PLEASE SPECIFY)	31	
Don't know/ I don't buy these services	32	GO TO A6B
Refused	33	GO TO A6B
Not applicable - Business does not buy these services	34	THANK AND CLOSE

ASK IF NOT APPROPRIATE CONTACT (A6 = 32 OR 33)

A6b **Is there anyone else in the business responsible for buying products to accept card payments that might know who the provider is that transfers you money for payments made by card?**

IF NECESSARY: We're currently conducting a survey on behalf of the PSR which aims to inform the PSR's work to assess whether the supply of card-acquiring services is working well for businesses, like yours, and your customers.

Yes	1	
No	2	THANK AND CLOSE
Don't know	3	THANK AND CLOSE
Refused	4	THANK AND CLOSE

ASK IF SOMEONE ELSE THAT MIGHT BE BETTER PLACED (A6B = 1)

A6c **In that case, could you please provide the details of that individual?**

IF NECESSARY: We're currently conducting a survey on behalf of the PSR which aims to inform the PSR's work to assess whether the supply of card-acquiring services is working well for businesses, like yours, and your customers.

Name	WRITE IN	THANK AND CLOSE
Phone	WRITE IN	THANK AND CLOSE
Don't know	1	THANK AND CLOSE
Refused	2	THANK AND CLOSE

ASK IF USE MORE THAN ONE PROVIDER OR PROVIDER IS A THIRD PARTY (A6 IS MULTI OR A6= 11/12/15/18/19/21/25)

A6d **Just to double check, is it correct that the following provider/ providers are responsible for transferring you money from customers that pay you by card?**

DS: SHOW ALL PROVIDERS SELECTED AT A6

	YES	NO	DON'T KNOW	REFUSED
_1 [DS: TEXT SUB PROVIDER FROM A6]	1	2	3	4
_2 [DS: TEXT SUB PROVIDER FROM A6]	1	2	3	4
_3 [DS: TEXT SUB PROVIDER FROM A6]	1	2	3	4

ASK IF USE MORE THAN ONE PROVIDER (MORE THAN ONE A6D_X=1)

A7 **Which of these providers processed the largest number of card payments for you in the last financial year?**

DO NOT READ OUT. SINGLE CODE

DS: SHOW ALL PROVIDERS SELECTED WHERE A6D=1

[DS: TEXT SUB PROVIDER FROM A6d]	1	
[DS: TEXT SUB PROVIDER FROM A6d]	2	
[DS: TEXT SUB PROVIDER FROM A6d]	3	
Don't know	5	DS: IF A7=5, USE PICK AT RANDOM FOR TEXT SUB
Refused	6	DS: IF A7=6, USE PICK AT RANDOM FOR TEXT SUB

READ OUT IF USE MORE THAN ONE PROVIDER (MORE THAN ONE A6D_X=1)

From now on I'd like to focus on [TEXT SUB FROM A7]

ASK IF ABLE TO IDENTIFY PROVIDER (A6=1-28)

A8 **Do you buy or rent any of the following goods or services from [IF MORE THAN ONE A6D_X=1: TEXT SUB FROM A7] [IF A6 IS SINGLE: TEXT SUB FROM A6]?**

READ OUT. MULTICODE.

A payment gateway that allows you to accept payments online on your website	1	
An mPOS card reader that connects to a mobile phone or tablet, and an app, to let you accept face-to-face payments	2	
Point-of-sale/ POS terminal or card machine to let you accept face-to-face payments (<i>If necessary: this can either be handheld or a counter based terminal</i>)	3	
Virtual terminal for phone payments (<i>If necessary: software application on a computer that allows you to accept card payments without the cardholder being present</i>)	4	
Any other goods or services (please specify)	5	
DO NOT READ OUT: None / do not use any	6	
DO NOT READ OUT: Don't know	7	
DO NOT READ OUT: Refused	8	

ASK ALL

A8b **Do you buy or rent any of these goods or services [IF A8=1-5: from another provider] [IF A8=6-8: from any provider]?**

Yes	1	GO TO A9
No	2	GO TO A11
Don't know	3	GO TO A11
Refused	4	GO TO A11

ASK IF BUY GOODS OR SERVICES FROM ANOTHER PROVIDER (A8B=1)

A9 **Which goods or services do you buy [IF A8=1-5: from another provider?**

READ OUT. MULTI CODE.

A payment gateway that allows you to accept payments online on your website	1	
An mPOS card reader that connects to a mobile phone or tablet, and an app, to let you accept face-to-face payments	2	
Point-of-sale/ POS terminal or card machine to let you accept face-to-face payments (If necessary: this can either be handheld or a counter based terminal)	3	
Virtual terminal for phone payments (If necessary: software application on a computer that allows you to accept card payments without the cardholder being present)	4	
Any other goods or services (please specify)	5	
DO NOT READ OUT: None / do not use any	6	
DO NOT READ OUT: Don't know	7	
DO NOT READ OUT: Refused	8	

ASK IF BUYS ADDITIONAL PRODUCT FROM ANOTHER PROVIDER (A9=1-5)

A10 **And what are the names of the providers who supply these goods or services?**

DO NOT READ OUT. MULTI CODE.

ADYEN	1	
AIB MERCHANT SERVICES	2	
AMERICAN EXPRESS	3	
BARCLAYCARD	4	
BRAINTREE	5	
CHASE PAYMENTECH	6	
ELAVON	7	
EVO PAYMENTS	8	
FIRST DATA	9	
GLOBAL PAYMENTS	10	
HANDEPAY	11	

INGENICO	12	
IZETTLE	13	
LLOYDS BANK CARDNET	14	
PAYMENTSENSE	15	
PAYPAL HERE / PAYPAL PRO	16	
PAYVISION	17	
PAYZONE	18	
RETAIL MERCHANT SERVICE	19	
SAFECHARGE	20	
SAGE PAY	21	
SQUARE	22	
STRIPE	23	
SUMUP	24	
UNIVERSAL TRANSACTION PROCESSING	25	
VALITOR	26	
WIRECARD	27	
WORLDPAY	28	
Other (PLEASE SPECIFY)	29	
Don't know/	30	
Refused	31	

ASK ALL

A11 **You mentioned that you use** [IF MORE THAN ONE A6D_X=1: TEXT SUB FROM A7] [IF A6 IS SINGLE: TEXT SUB FROM A6] **for card-acquiring services** [IF A9=1-5: **and that you buy at least one other product to accept card payments from another provider**].

Can I just check, when you started using [IF MORE THAN ONE A6D_X=1: TEXT SUB FROM A7] [IF A6 IS SINGLE: TEXT SUB FROM A6] **did you...**

READ OUT. SINGLE CODE.

Choose them as a provider of card-acquiring services yourself	1	
Or did you choose a package of products to accept card payments and the package already included [insert name of provider in A6] as a provider of card-acquiring services.	2	
DO NOT READ OUT: Don't know	3	

A11DUM **DUMMY VARIABLE, DO NOT ASK**

<u>DEFINITION</u>	<u>VALUE</u>	<u>GROUP</u>
(A11= 1)	1	Card-acquiring services
(A11 = 2/3)	2	Package of products to accept card payments that includes card-acquiring services

B Business characteristics

ASK ALL

- B1 **How long has your business been accepting card payments?**
DO NOT READ OUT. SINGLE CODE.

Less than 2 years	1	
Between 2 years and 5 years	2	
Between 5 years and 10 years	3	
10 years or more	4	
Don't know	5	
Refused	6	

ASK ALL

- B2 **Does your business sell mainly to businesses or to end consumers?**

DO NOT READ OUT. SINGLE CODE.

Businesses	1	
Consumers	2	
Even split	3	
Don't know	4	
Refused	5	

ASK ALL

- B3 **Do you accept card payments....?**
READ OUT. SINGLE CODE FOR EACH.

	YES	NO	DON'T KNOW	REFUSED
_1 Face-to-face	1	2	3	4
_2 Online	1	2	3	4
_3 Over the phone	1	2	3	4
_4 By mail order	1	2	3	4

B3DUM DUMMY VARIABLE, DO NOT ASK

DEFINITION	VALUE	PAYMENT CHANNEL
B3_2=1 AND B3_1 ≠ 1 AND B3_3 ≠ 1 AND B3_4 ≠ 1	1	Online only
B3_1=1 AND B3_2 ≠ 1 AND B3_3 ≠ 1 AND B3_4 ≠ 1	2	Face to face only
B3DUM ≠ 1/2	3	Mix

ASK IF ACCEPT CARD TRANSACTIONS THROUGH MULTIPLE CHANNELS (>1 B3_X=1)

B4 In the last financial year what proportion of total card payments did you take...

DS: ADD 100% SUM CHECK

IF NECESSARY: If you don't know the exact percentage, your best estimate is fine.

	%	DON'T KNOW	REFUSED
[IF B3_1=1: _1 Face-to-face]	[WRITE IN %]	1	2
[IF B3_2=1: _2 Online]	[WRITE IN %]	1	2
[IF B3_3=1: _3 Over the phone]	[WRITE IN %]	1	2
[IF B3_4=1: _4 By mail order]	[WRITE IN %]	1	2

ASK ALL

B5 **What was your business' approximate turnover in the 2018 financial year?**

DO NOT READ OUT. SINGLE CODE.

IF NECESSARY: PROMPT WITH RANGES

£21,000 or under	1	
Between £21,001 to £160,000	2	
Between £160,001 and £380,000	3	
Between £380,001 to £600,000	4	
Between £600,001 to £1,000,000	5	
Between £1,000,001 to £3,000,000	6	
Between £3,000,001 to £6,000,000	7	
Between £6,000,001 to £10,000,000	8	
£10,000,000 +	9	
Don't know	10	
Refused	11	

ASK ALL

B6 **What was your business's approximate turnover from card transactions in the 2018 financial year?**

DO NOT READ OUT. SINGLE CODE.

£21,000 or under	1	
Between £21,001 to £160,000	2	
Between £160,001 and £380,000	3	
Between £380,001 to £600,000	4	
Between £600,001 to £1,000,000	5	
Between £1,000,001 to £3,000,000	6	
Between £3,000,001 to £6,000,000	7	
Between £6,000,001 to £10,000,000	8	
£10,000,000 +	9	
Don't know	10	
Refused	11	

C Relationship with provider(s)

I'd like to begin by discussing how you first established a relationship with [IF MORE THAN ONE A6D_X=1: TEXT SUB FROM A7] [IF A6 IS SINGLE: TEXT SUB FROM A6] and your business's arrangement with them...

ASK ALL

- C1 **How was your relationship with [IF MORE THAN ONE A6D_X=1: TEXT SUB FROM A7] [IF A6 SINGLE: TEXT SUB FROM A6] first established?**
READ OUT. SINGLE CODE.

I didn't have a choice of provider/ the provider was included as part of the package of products	1	
Referral	2	
The provider approached you	3	
You approached the provider	4	
Other (please specify)	5	
DO NOT READ OUT: Don't know	6	
DO NOT READ OUT: Refused	7	

ASK IF RELATIONSHIP ESTABLISHED FROM REFERRAL (C1=2)

C1a **Can you tell me the name of the party that referred you to [name of provider in A6]?**

DO NOT READ OUT. SINGLE CODE.

IF NECESSARY: IF YOU CAN'T REMEMBER THE NAME, THEN TELL ME THE TYPE OF ORGANISATION THIS WAS (READ OUT OPTIONS).

Able to specify name (PLEASE SPECIFY)	1	
Referred by business bank account provider	2	
Referred by seller of payment gateway for online payments	3	
Referred by seller/ provider of POS/EPOS terminals	4	
Referred by software developer/ website developer	5	
Referred by trade association	6	
Referred by someone else (please specify)	7	
Don't know	8	
Refused	9	

ASK IF USE MORE THAN ONE PROVIDER FOR CARD-ACQUIRING SERVICES (MORE THAN ONE A6D_X=1)

C2 **You mentioned you use more than one provider for card-acquiring services, why is this?**

DO NOT READ OUT. MULTICODE

For different sales channels (e.g. for online and for face-to-face)	1	
To meet a specific need at certain times of the year (e.g. offsite events)	2	
To provide a back-up in case there are issues with the service of one provider	3	
Other (please specify)	4	
Don't know	5	
Refused	6	

- ASK IF PURCHASE PRODUCTS FROM DIFFERENT PROVIDERS (A9=1-5)
- C3 **You told me that to accept card payments, you buy products from different providers. Why do you source products from providers other than [IF MORE THAN ONE A6D_X=1: TEXT SUB FROM A7] [IF A6 SINGLE: TEXT SUB FROM A6]?**
DO NOT READ OUT. MULTI CODE.

Able to integrate with existing system / concerns about compatibility if I don't	1	
Better / more suitable products / services	2	
Get a discount	3	
It is part of the 'deal' / package	4	
Need a specific product or service / unavailable from my current provider	5	
Price / better value for money	6	
To have a better negotiating position	7	
Other (please specify)	8	
Don't know	9	
Refused	10	

ASK IF PURCHASE PRODUCTS FROM THE SAME PROVIDER (A8=1-5)

- C4 **Why do you source multiple products from [IF MORE THAN ONE A6D_X=1: TEXT SUB FROM A7] [IF A6 SINGLE: TEXT SUB FROM A6]?**
DO NOT READ OUT. MULTI CODE.

Able to integrate with existing system / concerns about compatibility if I don't	1	
Convenient / easier / more efficient to use the same provider	2	
Cost effective / more competitive	3	
Get a discount	4	
Innovative payment products available	5	
It is part of the 'deal' / package	6	
Unaware of an alternative provider	7	
Other (please specify)	8	
Don't know	9	
Refused	10	

ASK ALL

- C5 **How long have you been with [IF MORE THAN ONE A6D_X=1: TEXT SUB FROM A7] [IF A6 SINGLE: TEXT SUB FROM A6]?**
DO NOT READ OUT. SINGLE CODE

Less than 1 year	1	
1 year or more, but less than 2	2	
2 years or more, but less than 5	3	
5 years or more	4	
Don't know	5	
Refused	6	

ASK ALL

- C6 **Since your business started accepting card payments, have you had a different provider for card-acquiring services other than [IF MORE THAN ONE A6D_X=1: TEXT SUB FROM A7] [IF A6 SINGLE: TEXT SUB FROM A6]?**

DO NOT READ OUT. SINGLE CODE

Yes	1	
No	2	
Don't know	3	
Refused	4	

ASK IF BEEN WITH PROVIDER FOR MORE THAN 2 YEARS (C5=3/4/5/6)

- C7 **When you first established a relationship with [IF MORE THAN ONE A6D_X=1: TEXT SUB FROM A7] [IF A6 SINGLE: TEXT SUB FROM A6], how many other providers did your business consider?**

READ OUT. SINGLE CODE.

0	1	
1-2	2	
3-4	3	
5 or more	4	
DO NOT READ OUT: Don't know	5	
DO NOT READ OUT: Refused	6	

ASK IF BEEN WITH PROVIDER FOR MORE THAN 2 YEARS (C5=3/4/5/6)
 C8 [IF A11DUM =1: **What factors did you consider when choosing [IF MORE THAN ONE A6D_X=1: TEXT SUB FROM A7] [IF A6 SINGLE: TEXT SUB FROM A6] for the card-acquiring services you buy?**]

[IF A11DUM =2: **What factors did you consider when choosing the package of products you bought to accept card payments which included card-acquiring services from [[IF MORE THAN ONE A6D_X=1: TEXT SUB FROM A7] [IF A6 SINGLE: TEXT SUB FROM A6]?]**
 READ OUT. MULTI CODE.

Card brands/Payment types/Payment methods I can accept	1	
Innovative payment solutions	2	
Knew the provider / used provider before	3	
Price of other products you use to accept card payments	4	
Set up speed	5	
Settlement times/ how fast I can receive funds	6	
The price of the card-acquiring services/ price for payment processing	7	
Variety/ range of products they offer (e.g. POS terminal/ card machine, mPOS, payment gateway for online payments)	8	
Other (please specify)	9	
DO NOT READ OUT: Don't know	10	
DO NOT READ OUT: Refused	11	

ASK IF DID NOT CONSIDER ANY OTHER PROVIDERS (C7=1)

C9 **Why did you not consider any other providers?**

DO NOT READ OUT. MULTI CODE.

Did not have a choice of provider	1	
Did not have enough time	2	
Did not think it was necessary / no need	3	
Lack of information about other providers / takes too long to find information	4	
No point because they are all the same	5	
Too difficult/ complicated to compare price	6	
Too difficult/ complicated to compare providers (general)	7	
Other (please specify)	8	
Don't know	9	
Refused	10	

ASK ALL

C10 **Within the last year, have you had to directly contact [IF MORE THAN ONE A6D_X=1: TEXT SUB FROM A7] [IF A6 SINGLE: TEXT SUB FROM A6] for any reason, excluding renegotiation of contractual terms? For example, by phone, live chat or email.**

DO NOT READ OUT. SINGLE CODE.

Yes	1	
No	2	
Don't know	3	
Refused	4	

ASK IF HAD COMMUNICATION WITH PROVIDER (C10=1)

C11 **What was the reason for your most recent contact?***DO NOT READ OUT. MULTI CODE.*

Fees / billing issues	1	
Issues accepting card payments (e.g. faulty equipment, system failure, service outage)	2	
Locked out of online account/ get access to online account	3	
Refunds/ chargebacks	4	
Security/ fraud issues	5	
To find out about a new service/product	6	
To get help complying with contractual requirements	7	
To request new equipment / make changes to products	8	
Other (please specify)	9	
Don't know	10	
Refused	11	

ASK IF HAD COMMUNICATION WITH PROVIDER (C10=1)

C12 **To what extent were you satisfied with the customer service you received when you made contact? Would you say...***READ OUT. SINGLE CODE.*

Very satisfied	1	
Quite satisfied	2	
Neither satisfied nor dissatisfied	3	
Not very satisfied	4	
Not at all satisfied	5	
DO NOT READ OUT: Don't know	6	
DO NOT READ OUT: Refused	7	

ASK ALL

- C13 **Since being with [IF MORE THAN ONE A6D_X=1: TEXT SUB FROM A7] [IF A6 SINGLE: TEXT SUB FROM A6] have you attempted to negotiate better terms for the card-acquiring services you buy? Terms could include fees, level of service or additional services.**
DO NOT READ OUT. SINGLE CODE

Yes	1	
No	2	
Don't know	3	

ASK IF ATTEMPTED TO NEGOTIATE BETTER TERMS (C13 = 1)

- C14 **Did you successfully negotiate better terms?**

DO NOT READ OUT. SINGLE CODE

Yes	1	
No	2	
Don't know	3	

ASK IF USE DIFFERENT PROVIDERS FOR CARD-ACQUIRING SERVICES / OTHER GOODS AND SERVICES AND NEGOTIATED BETTER TERMS (A9=1-5 AND C13=1)

- C14b **Can I just check, who did you contact to negotiate better terms?**

DS: text-sub codes depending on if selected at A6 or A10. Keep 26-28.

DO NOT READ OUT. MULTI CODE.

ADYEN	1	
AIB MERCHANT SERVICES	2	
AMERICAN EXPRESS	3	
BARCLAYCARD	4	
BRAINTREE	5	
CHASE PAYMENTECH	6	
ELAVON	7	
EVO PAYMENTS	8	

FIRST DATA	9	
GLOBAL PAYMENTS	10	
HANDEPAY	11	
INGENICO	12	
IZETTLE	13	
LLOYDS BANK CARDNET	14	
PAYMENTSENSE	15	
PAYPAL HERE / PAYPAL PRO	16	
PAYVISION	17	
PAYZONE	18	
RETAIL MERCHANT SERVICE	19	
SAFECHARGE	20	
SAGE PAY	21	
SQUARE	22	
STRIPE	23	
SUMUP	24	
UNIVERSAL TRANSACTION PROCESSING	25	
VALITOR	26	
WIRECARD	27	
WORLDPAY	28	
Other (PLEASE SPECIFY)	29	
Don't know	30	
Refused	31	

ASK IF NOT ATTEMPTED TO NEGOTIATE BETTER TERMS (C13 = 2)

- C15 **Why have you not attempted to negotiate better terms for the card-acquiring services you buy from** [IF MORE THAN ONE A6D_X=1: TEXT SUB FROM A7] [IF A6 SINGLE: TEXT SUB FROM A6]?

DO NOT READ OUT. MULTI CODE

Happy with current deal / I haven't needed to	1	
I don't know how to	2	
I thought it would take too long	3	
I thought there was no chance of getting better terms from my provider	4	
Others (please specify)	5	
Don't know	6	
Refused	7	

ASK ALL

- C16 **To what extent do you agree or disagree with the following statements?**

READ OUT. SINGLE CODE FOR EACH.

DS: RANDOMISE ORDER

	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know	Refused
_1 You receive enough information to help you understand the price you pay for card-acquiring services	1	2	3	4	5	6
_2 You receive enough support to help you comply with requirements imposed on you to accept card payments. For example, requirements to securely process customer card details	1	2	3	4	5	6

D Shopping around

I'd like to move on now to discuss your experiences of shopping around for providers of [IF A11DUM=1: card-acquiring services] [IF A11DUM=2: the package of products you buy to accept card payments that includes card-acquiring services]. By shopping around I mean thinking about your business's needs, researching different providers and comparing different providers.

ASK ALL

D1 How frequently does your business shop around for different providers?

INTERVIEWER: PROMPT IF NECESSARY

DO NOT READ OUT. SINGLE CODE

More than once a year	1	
Once a year	2	
Every 2 years	3	
Every 3 years	4	
Less than once every 3 years / hardly ever	5	
Never	6	
Don't know	7	
Refused	8	

- ASK IF NEVER UNDERTAKEN A REVIEW (D1=6)
 D2 **Why do you not shop around for providers?**
DO NOT READ OUT. MULTI CODE.

Don't know how	1	
I am approached by third parties with offers so I don't need to	2	
I don't know where to find information / takes too long to find information	3	
I have no time / takes resources away from running the business	4	
No point because providers are the same	5	
Satisfied with current provider	6	
Too difficult/ complicated to compare price	7	
Too difficult/ complicated to compare providers (general)	8	
Other (please specify)	9	
Don't know	10	
Refused	11	

- ASK IF BEEN WITH PROVIDER FOR MORE THAN 2 YEARS (C5=3/4/5/6)
- D3 **When was the last time you considered switching away from [IF MORE THAN ONE A6D_X=1: TEXT SUB FROM A7] [IF A6 SINGLE: TEXT SUB FROM A6] to another provider?**
DO NOT READ OUT. SINGLE CODE

Within the last 6 months	1	
6-12 months ago	2	
12-18 months ago	3	
18 months to 2 years ago	4	
Over 2 years ago	5	
Never considered switching	6	
Don't know	7	
Refused	8	

D3DUM DUMMY VARIABLE, DO NOT ASK

<u>DEFINITION</u>	<u>VALUE</u>	<u>GROUP</u>
C5=3/4/5/6 and D3=5-8	1	Never switched or switched more than 2 years ago and have not considered switching in the last 2 years
C5=3/4/5/6 and D3=1-4	2	Never switched or switched more than two years ago, but have considered switching in last 2 years
C5=1/2 and C6 = 1	3	Switched in last 2 years
C5=1/2 and C6 = 2/3/4	4	Started accepting card payments in last 2 years

READ OUT TO ALL

For the next set of questions, I would like you to focus on the [IF A11DUM =1: card-acquiring services you buy] [IF A11DUM =2: package of products you buy to accept card payments which includes card-acquiring services] from [IF MORE THAN ONE A6D_X=1: TEXT SUB FROM A7] [IF A6 SINGLE: TEXT SUB FROM A6].

E Switching: not considered switching

ASK IF NOT SWITCHED IN LAST 2 YEARS AND HAVE NOT CONSIDERED SWITCHING IN THE LAST 2 YEARS (D3DUM=1)

E1 **Why have you not considered switching away from** [IF MORE THAN ONE A6D_X=1: TEXT SUB FROM A7] [IF A6 SINGLE: TEXT SUB FROM A6]?

DO NOT READ OUT. MULTI CODE

I buy other product(s) from <u>another</u> provider, so I am unable to switch away/ contractually tied to another provider	1	
I buy other product(s) from the provider and I am unable to switch away / contractually tied in by a product	2	
I buy other product(s) from the provider, so it is more convenient to stay with them	3	
My provider has a good reputation	4	
No point because providers are the same	5	
Satisfied with current provider	6	
The innovative payment products they offer	7	
The same as my business bank account provider, so it is more convenient to stay with them	8	
Too difficult to switch	9	
Would cost too much to switch	10	
Would disrupt the business/ risk of downtime	11	
Other (please specify)	12	
Don't know	13	
Refused	14	

ASK IF WOULD NOT CONSIDER SWITCHING BECAUSE OF COSTS (E1=8)

E2 **You mentioned that you haven't considered switching your provider because it would cost too much. What specifically about switching do you think would cost money?**

DO NOT READ OUT. MULTICODE

Cost of time taken to arrange / implement the switch	1	
I would need new POS terminals/ card machine	2	
I would need to get another payment gateway for online payments	3	
Lost revenue/ sales due to downtime when switching	4	
Termination fee	5	
Other (please specify)	6	
Don't know	7	
Refused	8	

F Switching: considered switching

ASK IF NOT SWITCHED IN LAST 2 YEARS, BUT HAVE CONSIDERED SWITCHING IN LAST 2 YEARS (D3DUM=2)

F1 **Thinking about the last time you considered switching away from [IF MORE THAN ONE A6D_X=1: TEXT SUB FROM A7] [IF A6 SINGLE: TEXT SUB FROM A6], what motivated this?**

DO NOT READ OUT. MULTI CODE

Approached by third party with better terms / referral by third party	1	
Business needed to accept a higher volume of card payments	2	
Contract for another product expired (e.g. POS terminal/ card machine, mPOS, payment gateway for online payments)	3	
Experienced service outages	4	
Needed to renew contract / contract for card-acquiring services expired	5	
Poor customer service / wanted better customer service	6	
Price increase	7	
Saw a better deal being advertised	8	
Thought switching would be easier than in the past	9	
Wanted payments to arrive in bank account faster / better settlement times	10	
Wanted to accept a new payment method type that provider did not offer	11	
Wanted to pay a lower price / find a better deal	12	
Wanted to sell through an additional channel (i.e. phone, online or face-to-face)	13	
Other (please specify)	14	
Don't know	15	
Refused	16	

ASK IF NOT SWITCHED IN LAST 2 YEARS, BUT HAVE CONSIDERED SWITCHING IN LAST 2 YEARS (D3DUM=2)

F2 And when you last considered switching, did you shop around?

Again, by shopping around I mean thinking about your business's needs, researching different providers and comparing different providers.

DO NOT READ OUT. SINGLE CODE

Yes	1	
No	2	
Don't know	3	
Refused	4	

ASK IF NOT REVIEWED (F2=2)

F3 Why did you not shop around?

DO NOT READ OUT. MULTI CODE

Didn't know how to	1	
I don't know where to find information / takes too long to find information	2	
I have no time / takes resources away from running the business	3	
I was approached by a third party so didn't bother shopping around	4	
No point because providers are the same	5	
Received a discount/better offer from current provider when mentioned switching	6	
Received a discount/better offer from current provider without mentioning switching	7	
Too difficult/ complicated to compare price	8	
Too difficult/ complicated to compare providers (general)	9	
Other (please specify)	10	
Don't know	11	
Refused	12	

ASK IF REVIEWED (F2=1)

F4 **How easy or difficult did you find the process of shopping around? Would you say...***READ OUT. SINGLE CODE*

Very easy	1	
Fairly easy	2	
Neither easy or difficult	3	
Fairly difficult	4	
Very difficult	5	
DO NOT READ OUT: Don't know	6	
DO NOT READ OUT: Refused	7	

ASK IF REVIEWED (F2=1)

F5 **When you shopped around for providers, how many did you research and compare?***DO NOT READ OUT. SINGLE CODE*

1	1	
2	2	
3	3	
4	4	
5+	5	
Don't know	6	
Refused	7	

- ASK IF REVIEWED (F2=1)
 F6 **Which providers did you research and compare?**
 DO NOT READ OUT. MULTI CODE

ADYEN	1	
AIB MERCHANT SERVICES	2	
AMERICAN EXPRESS	3	
BARCLAYCARD	4	
BRAINTREE	5	
CHASE PAYMENTECH	6	
ELAVON	7	
EVO PAYMENTS	8	
FIRST DATA	9	
GLOBAL PAYMENTS	10	
HANDEPAY	11	
INGENICO	12	
IZETTLE	13	
LLOYDS BANK CARDNET	14	
PAYMENTSENSE	15	
PAYPAL HERE / PAYPAL PRO	16	
PAYVISION	17	
PAYZONE	18	
RETAIL MERCHANT SERVICE	19	
SAFECHARGE	20	
SAGE PAY	21	
SQUARE	22	
STRIPE	23	
SUMUP	24	

UNIVERSAL TRANSACTION PROCESSING	25	
VALITOR	26	
WIRECARD	27	
WORLDPAY	28	
Other 1 (PLEASE SPECIFY)	29	
Other 2 (PLEASE SPECIFY)	30	
Other 3 (PLEASE SPECIFY)	31	
Don't know/ I don't buy these services	32	
Refused	33	

ASK IF REVIEWED (F2=1)

F7 **What factors did you consider when comparing providers?**

READ OUT. MULTI CODE

Card brands/Payment types/Payment methods I can accept	1	
Innovative payment solutions	2	
Knew the provider / used provider before	3	
Price of other products you use to accept card payments	4	
Set up speed	5	
Settlement times/ how fast I can receive funds	6	
The price of the card-acquiring services/ price for payment processing	7	
Variety/ range of products they offer (e.g. POS terminal/ card machine, mPOS, payment gateway for online payments)	8	
Other (please specify)	9	
DO NOT READ OUT: Don't know	10	
DO NOT READ OUT: Refused	11	

ASK IF NOT SWITCHED IN LAST 2 YEARS, BUT HAVE CONSIDERED SWITCHING IN LAST 2 YEARS (D3DUM=2)

F8 **You mentioned that you considered switching your provider in the last 2 years but have not actually switched. Why is that?**

DO NOT READ OUT. MULTICODE

I attempted to but could not	1	
It would take too long finding a new provider	2	
It would take too long switching to a new provider	3	
My current provider gave me a discount/better offer	4	
Thought current provider was still the best option	5	
Too much hassle finding a new provider	6	
Too much hassle switching to a new provider	7	
Other (please specify)	8	
Don't know	9	
Refused	10	

ASK IF ATTEMPTED TO SWITCH BUT COULD NOT (F8=1)

F9 **You said that you attempted to switch but ultimately couldn't. Why is that?**

DO NOT READ OUT. MULTICODE.

I regretted my decision so decided not to switch/ changed my mind	1	
It took too long	2	
It was causing too much disruption	3	
My other products (e.g. POS terminal/ card machine, mPOS, payment gateway for online payments) would not operate with the provider I wanted	4	
Termination fee was too high / cost too much	5	
There were terms in the contract which meant I had to continue to use my current provider	6	
Other (please specify)	7	
Don't know	8	
Refused	9	

ASK IF ATTEMPTED TO SWITCH BUT COULD NOT BECAUSE OF OTHER PRODUCTS
(F9=4)

F10 **So you couldn't switch because your related products would not operate with the new provider of card-acquiring services. What products were these?**

WRITE IN		
Don't know	1	

G Switching: switched in last 2 years

ASK IF SWITCHED IN LAST 2 YEARS (D3DUM=3)

G1 **Thinking about when you switched to** [IF MORE THAN ONE A6D_X=1: TEXT SUB FROM A7] [IF A6 SINGLE: TEXT SUB FROM A6], **what motivated this?**

DO NOT READ OUT. MULTI CODE

Approached by third party with better terms / referral by third party	1	
Business needed to accept a higher volume of card payments	2	
Contract for another product expired (e.g. POS terminal/ card machine, mPOS, payment gateway for online payments)	3	
Experienced service outages	4	
Needed a new contract / contract for card-acquiring services expired	5	
Poor customer service/ wanted better customer service	6	
Price increase	7	
Saw a better deal being advertised	8	
Thought switching would be easier than in the past	9	
Wanted payments to arrive in bank account faster/ better settlement times	10	
Wanted to accept a new payment method type that provider did not offer	11	
Wanted to pay a lower price / find a better deal	12	
Wanted to sell through an additional channel (i.e. phone, online or face-to-face)	13	
Other (please specify)	14	
Don't know	15	
Refused	16	

ASK IF SWITCHED IN LAST 2 YEARS (D3DUM=3/4)

- G2 **And [D3DUM=1: when you last switched your provider of] [D3DUM=4: before you chose your provider of] [IF A11DUM=1: card-acquiring services] [IF A11DUM=2: the package of products that includes card-acquiring services], did you shop around?**

Again, by shopping around I mean thinking about your business's needs, researching different providers and comparing different providers.

DO NOT READ OUT. SINGLE CODE

Yes	1	
No	2	
Don't know	3	
Refused	4	

ASK IF NOT REVIEWED (G2=2)

- G3 **Why did you not shop around?**

DO NOT READ OUT. MULTI CODE

Didn't know how to	1	
I don't know where to find information / takes too long to find information	2	
I have no time / takes resources away from running the business	3	
I was approached by a third party so didn't bother shopping around	4	
No point because providers are the same	5	
Too difficult/ complicated to compare price	6	
Too difficult/ complicated to compare providers (general)	7	
Other (please specify)	8	
Don't know	9	
Refused	10	

ASK IF REVIEWED (G2=1)

- G4 **To what extent did you find the process of shopping around easy or difficult? Would you say...**

READ OUT. SINGLE CODE

Very easy	1	
Fairly easy	2	
Neither easy or difficult	3	
Fairly difficult	4	
Very difficult	5	
DO NOT READ OUT: Don't know	6	
DO NOT READ OUT: Refused	7	

ASK IF REVIEWED (G2=1)

- G5 **When you shopped around, how many providers did you research and compare?**

DO NOT READ OUT. SINGLE CODE

1	1	
2	2	
3	3	
4	4	
5+	5	
Don't know	6	
Refused	7	

- ASK IF REVIEWED (G2=1)
 G6 **Which providers of did you research and compare?**
DO NOT READ OUT. MULTI CODE

ADYEN	1	
AIB MERCHANT SERVICES	2	
AMERICAN EXPRESS	3	
BARCLAYCARD	4	
BRAINTREE	5	
CHASE PAYMENTECH	6	
ELAVON	7	
EVO PAYMENTS	8	
FIRST DATA	9	
GLOBAL PAYMENTS	10	
HANDEPAY	11	
INGENICO	12	
IZETTLE	13	
LLOYDS BANK CARDNET	14	
PAYMENTSENSE	15	
PAYPAL HERE / PAYPAL PRO	16	
PAYVISION	17	
PAYZONE	18	
RETAIL MERCHANT SERVICE	19	
SAFECHARGE	20	
SAGE PAY	21	
SQUARE	22	
STRIPE	23	
SUMUP	24	

UNIVERSAL TRANSACTION PROCESSING	25	
VALITOR	26	
WIRECARD	27	
WORLDPAY	28	
Other 1 (PLEASE SPECIFY)	29	
Other 2 (PLEASE SPECIFY)	30	
Other 3 (PLEASE SPECIFY)	31	
Don't know/ I don't buy these services	32	
Refused	33	

ASK IF REVIEWED (G2=1)

G7 **What factors did you consider when comparing providers?**

READ OUT. MULTI CODE

Card brands/Payment types/Payment methods I can accept	1	
Innovative payment solutions	2	
Knew the provider / used provider before	3	
Price of other products you use to accept card payments	4	
Set up speed	5	
Settlement times/ how fast I can receive funds	6	
The price of the card-acquiring services/ price for payment processing	7	
Variety/ range of products they offer (e.g. POS terminal/ card machine, mPOS, payment gateway for online payments)	8	
Other (please specify)	9	
DO NOT READ OUT: Don't know	10	
DO NOT READ OUT: Refused	11	

ASK IF SWITCHED IN LAST 2 YEARS (D3DUM=3)

G8 **How easy or difficult did you find the process of actually switching from one provider to another? Would you say...**

READ OUT. SINGLE CODE

Very easy	1	
Fairly easy	2	
Neither easy nor difficult	3	
Fairly difficult	4	
Very difficult	5	
DO NOT READ OUT: Don't know	6	
DO NOT READ OUT: Refused	7	

ASK IF SWITCHED IN LAST 2 YEARS (D3DUM=3)

G9 **What, if anything, would have helped make you feel more confident in making the decision about which provider to switch to?**

DO NOT READ OUT. MULTI CODE

Better quality information	1	
Comparable / standard pricing information	2	
I myself having a better understanding of what I really needed	3	
More accessible/easier to find information/transparency	4	
More information	5	
Price comparison websites	6	
Someone to guide/help me with the process	7	
Other (please specify)	8	
Nothing	9	
Don't know	10	
Refused	11	

H Switching: looking ahead

ASK ALL

- H1 **What, if anything, would cause you to think about switching away from [IF A11DUM=2: the package of products you buy to accept card payments which include card-acquiring services from] [IF MORE THAN ONE A6D_X=1: TEXT SUB FROM A7] [IF A6 SINGLE: TEXT SUB FROM A6] to another provider [IF A11DUM=1: of card-acquiring services]?**
DO NOT READ OUT. MULTICODE

Ability to have faster settlement times/ transfer of funds	1	
Approached by third party with better terms/ referral by third party	2	
Business will need to accept a higher volume of card payments	3	
Contract expiry for other products (e.g. POS terminal/ card machine, mPOS, payment gateway for online payments)	4	
Contract for card-acquiring services will expire	5	
Demand for payment method current provider doesn't offer	6	
Poor customer service	7	
Price increase	8	
See a better deal / offer or lower fees being advertised	9	
Service outages	10	
Shopping around becoming easier	11	
Switching becomes easier	12	
Want to accept a new payment method type that provider does not offer	13	
Want to pay a lower price for accepting card payment	14	
Other (please specify)	15	
Nothing	16	
Don't know	17	
Refused	18	

- ASK IF WOULD CONSIDER SWITCHING AT CONTRACT EXPIRY (H1=4/5)
- H2 **You mentioned that contract expiry may be a reason for you to consider switching in the future. Which products do you have mind?**
DO NOT READ OUT. MULTICODE

Card acquiring services	1	
ePOS terminal	2	
Payment gateway for online payments	3	
POS terminal/ card machine	4	
Other (please specify)	5	
Don't know	6	
Refused	7	

I Other payment channels

I'd like to move on now to the different ways your business takes payments...

ASK ALL

11 So, other than card payments, what other payment methods do you accept?

INTERVIEWER: PROMPT IF NECESSARY

DO NOT READ OUT. MULTI CODE

Cash	1	
Cheque	2	
Direct debits	3	
Online bank transfers	4	
Standing orders	5	
Other (please specify)	6	
No other methods	7	
Don't know	8	
Refused	9	

- 12 ASK IF ACCEPT PAYMENT METHODS OTHER THAN CARD (I1=1/2/3/4/5/6)
Of all the payment methods you accept, which payment method accounted for the highest volume of sales (number of transactions) in the last financial year?
 DO NOT READ OUT. SINGLE CODE

[IF I1=1: Cash]	1	
[IF I1=2: Cheque]	2	
[IF I1=3: Direct debits]	3	
[IF I1=4: Online bank transfers]	4	
[IF I1=5: Standing orders]	5	
[IF I1=6: Other (please specify)]	6	
Cards	7	
None	8	
Don't know	9	
Refused	10	

- 13 ASK IF ACCEPT PAYMENT METHODS OTHER THAN CARD (I1=1/2/3/4/5/6)
Considering the various payment methods you accept, what is your preferred payment method?
 DO NOT READ OUT. SINGLE CODE.

[IF I1=1: Cash]	1	
[IF I1=2: Cheque]	2	
[IF I1=3: Direct debits]	3	
[IF I1=4: Online bank transfers]	4	
[IF I1=5: Standing orders]	5	
[IF I1=6: Other (please specify)]	6	
Cards	7	
None	8	
Don't know	9	
Refused	10	

ASK IF HAVE PREFERRED PAYMENT METHOD (I3=1-7)

- 14 **And why is/are [TEXT SUB FROM I3] your preferred payment method?**
DO NOT READ OUT. MULTI CODE.

Better for chargeback and refund processes	1	
Better protection from fraud	2	
Can accept multiple currencies	3	
Cheaper for higher value transactions	4	
Customer demand / what customers want	5	
Easier to handle / process	6	
Have a record of it / audit trail	7	
I receive the money quickly / immediately	8	
It is cheaper overall / doesn't cost me anything	9	
Other (please specify)	10	
Don't know	11	
Refused	12	

ASK ALL

- 15 **Which of the following card brands does [IF MORE THAN ONE A6D_X=1: TEXT SUB FROM A7] [IF A6 SINGLE: TEXT SUB FROM A6] allow you to accept payment from?**

READ OUT. MULTI CODE

American Express	1	
Diners Club International	2	
JCB International	3	
MasterCard/ Maestro	4	
Union Pay International	5	
Visa	6	
DO NOT READ OUT: Don't know	7	
DO NOT READ OUT: Refused	8	

ASK IF MASTERCARD OR VISA CARDS SELECTED AT I5 (I5=4 or 6)

I would now like to ask you some questions about the importance of card-acquiring services for your business. These questions will focus on the biggest card brands in the UK: Mastercard and Visa.

- 16 ASK IF MASTERCARD OR VISA CARDS SELECTED AT I5 (I5=4 or 6)
Over the last year did your business take any steps to attempt to influence customers into not paying with Mastercard or Visa cards?

For example, by encouraging them to use a specific method of payment or different card instead. This could have been face-to-face, online or over the phone.

DO NOT READ OUT. SINGLE CODE.

Yes	1	
No	2	
Don't know	3	
Refused	4	

- 17 ASK IF NOT INFLUENCED PAYMENT METHODS (I6=2)
And why is that?

DO NOT READ OUT. MULTI CODE.

Customers would not change their preferred method of payment	1	
Don't need to	2	
It's the customer's choice / don't want to force customers	3	
Might lose trade	4	
Never thought about it	5	
No difference between methods	9	
Satisfied with the service	6	
Want to make payment easy/convenient for customers	7	
Other (please specify)	8	
Don't know	9	
Refused	10	

ASK IF INFLUENCED PAYMENT METHODS (I6=1)

- 18 **What payment methods or cards did you try to influence customers to use instead of Mastercard or Visa cards?**

DO NOT READ OUT. MULTI CODE.

Cash	1	
Cheque	2	
Direct debits	3	
Online bank transfers	4	
Other card brands merchant accepts (please specify)	5	
Standing orders	6	
Other (please specify)	8	
Don't know	9	
Refused	10	

ASK IF INFLUENCE PAYMENTS AND TAKE CARD PAYMENTS THROUGH MULTIPLE CHANNELS (I6=1 AND >1 B3_X=1)

- 19 **Did you try to do this...**

READ OUT. SINGLE CODE FOR EACH.

	YES	NO	DON'T KNOW	REFUSED
[IF B3_1=1: _1 Face-to-face]	1	2	3	4
[IF B3_2=1: _2 Online]	1	2	3	4
[IF B3_3=1: _3 Over the phone]	1	2	3	4
[IF B3_4=1: _4 By mail order]	1	2	3	4

ASK IF INFLUENCED PAYMENT METHODS (I6 =1)

- 110 **What steps did you take when attempting to influence customers to use a payment method or card other than Mastercard or Visa cards?**

DO NOT READ OUT. MULTI CODE.

Placing logos related to payment methods in specific locations on webpage	1	
Setting a minimum spend	2	
Surcharging where allowed (e.g. charging a fee for using certain payment cards)	3	
Using signage in a shop	4	
Verbally asking customers to use another method	5	
Other (please specify)	6	
Don't know	7	
Refused	8	

ASK IF INFLUENCED PAYMENT METHODS (I6=1)

- 111 **And why did you try to influence customers to use a payment method or cards other than Mastercard or Visa cards?**

DO NOT READ OUT. MULTI CODE.

A better record / audit trail with alternatives	1	
Alternatives are cheaper overall / doesn't cost me anything	2	
Alternatives are easier / more convenient to handle / process	3	
Better protection from fraud with alternatives	4	
Cheaper for higher value transactions with alternatives	5	
I receive the money quickly / immediately with alternatives	6	
Other (please specify)	7	
Don't know	8	
Refused	9	

ASK IF INFLUENCED PAYMENT METHODS (I6 =1)

- I12 **Generally, did the steps your business take to influence customers to use payment methods or cards other than Mastercard or Visa cards result in a change to the payment methods they used?**

DO NOT READ OUT. SINGLE CODE.

Yes	1	
No	2	
Don't know	3	
Refused	4	

ASK IF INFLUENCED PAYMENT METHODS (I6 =1)

- I13 **Are you currently taking steps to influence customers to use certain payment methods or cards other than Mastercard or Visa cards?**

DO NOT READ OUT. SINGLE CODE.

Yes	1	
No	2	
Don't know	3	
Refused	4	

ASK IF MASTERCARD OR VISA CARDS SELECTED AT I5 (I5=1 OR 2)

- I14 **Thinking about how much you pay to accept payments from customers that use Mastercard and Visa cards, what would you do if the cost of accepting such cards went up by 10%? The cost increase is universal and applies to all providers that offer card-acquiring services for Mastercard and Visa cards. Would you....**

READ OUT. SINGLE CODE.

Continue accepting Mastercard and Visa cards, and take no action	1	
Continue accepting Mastercard and Visa cards, but take steps to influence customers into paying with other payment methods or cards	2	
Stop accepting Mastercard and Visa cards	3	
DO NOT READ OUT: Don't know	4	
DO NOT READ OUT: Refused	5	

ASK IF WOULD TAKE STEPS TO INFLUENCE (I14=2)

- I15 **What payment method(s) or card would you try to influence customers to use instead of Mastercard or Visa cards?**

DO NOT READ OUT. MULTI CODE.

Cash	1	
Cheque	2	
Direct debits	3	
Online bank transfers	4	
Other card brands merchant accepts (please specify)	5	
Standing orders	6	
Other (please specify)	7	
Don't know	8	
Refused	9	

ASK IF WOULD STOP ACCEPTING BRAND (I14=3)

- I16 **What other payment methods or cards do you think your customers would choose instead?**

READ OUT. MULTI CODE.

Cash	1	
Cheque	2	
Customers would go elsewhere	3	
Direct debits	4	
Online bank transfers	5	
Other cards brands (please specify)	6	
Standing orders	7	
Other (please specify)	8	
DO NOT READ OUT: Don't know	9	
DO NOT READ OUT: Refused	10	

J Thank and close

ASK ALL

J1 **Thank you very much for taking the time to speak to me today.**

Would you be willing for IFF Research to call you back regarding this study, if we need to clarify any of the information? This would be before the end of the project, which is expected to be in August 2020.

DO NOT READ OUT. SINGLE CODE.

Yes	1	
No	2	

ASK ALL

J1b **As part of the same project, IFF Research may carry out more interviews to cover the topics discussed during this survey in more detail next year. In principle would you be willing to take part? You would be contacted closer to the time to arrange the interview. This would be before June 2020.**

DO NOT READ OUT. SINGLE CODE.

Yes	1	
No	2	
Don't know	3	

IF CONSENT TO RECONTACT (J1 = 1)

J2 **And could I just check, is [PHONE NUMBER] the best number to call you on?**

Yes	1	
No (write in number)	2	

ASK ALL

J3 **Finally, I would just like to confirm that this survey has been carried out under IFF instructions and within the rules of the MRS Code of Conduct. On behalf of the Payment Systems Regulator and IFF Research, thank you very much for your time today.**

Read out	1	
----------	---	--

THANK RESPONDENT AND CLOSE INTERVIEW
