PSR market review into the supply of card-acquiring services

5/7/19

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 what providers your business uses for card-acquiring services?**

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 or are likely to use services provided by payment systems.

Card-acquiring services allow businesses, like yours, to accept card payments from their customers. Your provider of card-acquiring services is responsible for transferring you money from those of your customers who use debit or credit cards to buy goods or services from you. These can be Visa-branded cards, Mastercard-branded cards, or other cards. Please note that your provider of card-acquiring services is not necessarily the same as the provider of your card terminal or EPOS system.

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 and help the PSR decide what action, if any, they should take to improve outcomes for businesses, and ultimately consumers.

Transferred	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 (A1=1)

A2 **Good morning / afternoon, my name is** [NAME]**, calling from IFF Research, an independent market research company.**

We're conducting important research for the Payment Systems Regulator (PSR) to inform their review of the supply of card-acquiring services in the UK. The purpose of the review is to assess whether the supply of card-acquiring services is working well for businesses, like yours, and your customers.

As part of this research we are conducting interviews with people responsible for making decisions about card-acquiring services for their business, focusing on what providers are used and why. This interview will last around 20 minutes.

Would now be a convenient time to take part in an interview?

IF NECESSARY:

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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.

Your responses will be completely anonymous and used for research purposes only.

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:** *TO BE ADDED TO FINAL VERSION*

ASK IF CONSENT TO TAKE PART (A2=1)

A3 **Thank you. I just need to check a few things to make sure you are eligible for the research, but before I do I need to inform you that 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 do this, or find out more, you can consult our website at iffresearch.com/gdpr.**

Your contact details will be used in accordance with the PSR's data privacy notice which can be found on its website. The privacy notice explains how the PSR collects personal data for its work, how they use and store that data and your rights under data protection legislation. The PSR's data privacy notice can be found at www.psr.org.uk/privacy-notice. TEXT TO BE CONFIRMED IN FINAL VERSION

Is that okay?
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 **Are you responsible for making decisions about card-acquiring services for your business? 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 A8
Don't know	3	THANK AND CLOSE
Refused	4	THANK AND CLOSE

ASK IF RELEVANT CONTACT (A4 =1)

A5 **Our records show that you currently use [**PROVIDER FROM SAMPLE**] for card-acquiring services. Is this correct?**
DO NOT READ OUT. SINGLE CODE

Yes	1	
No	2	
Don't know	3	GO TO A8
Refused	4	GO TO A8

ASK IF RECORDS CORRECT (A5 =1)

A6 **And is [**PROVIDER FROM SAMPLE**] the only provider of card-acquiring services you use? Or do you use more than one provider?**
DO NOT READ OUT. SINGLE CODE

Only use [PROVIDER FROM SAMPLE]	1	
More than one provider	2	
Don't know	3	
Refused	4	

ASK IF DIFFERENT PROVIDER OR USE MORE THAN ONE PROVIDER (A5=2 OR A6=2)

A7 **In that case, could you tell me who all your providers of card-acquiring services are?** [IF A6=2: **Please include [**PROVIDER FROM SAMPLE**]].**

Your provider of card-acquiring services is responsible for transferring you money from those of your customers who use debit or credit cards to buy goods or services from you**. Please note that your provider of card-acquiring services is not necessarily the same as the provider of your card terminal or EPOS system.**
DO NOT READ OUT. MULTICODE.

ADYEN	1	
AIB MERCHANT SERVICES	2	
BARCLAYCARD	3	
CHASE PAYMENTECH	4	
ELAVON	5	
EVO PAYMENTS	6	
FIRST DATA	7	
GLOBAL PAYMENTS	8	
IZETTLE	9	
LLOYDS BANK CARDNET	10	
PAYPAL	11	
PAYVISION	12	
SAFECHARGE	13	
SQUARE	14	
STRIPE	15	
SUMUP	16	
VALITOR	17	
WIRECARD	18	
WORLDPAY	19	
Other 1 (PLEASE SPECIFY)	20	
Other 2 (PLEASE SPECIFY)	21	

Other 3 (PLEASE SPECIFY)	22	
Don't know	23	GO TO A8
Refused	24	GO TO A8

ASK IF NOT APPROPRIATE CONTACT (A4 = 2 OR A5=3/4 OR A7=23/24)

A8 **It sounds as though you might not be the best person to take part in this research. Could you please provide the details of someone who is responsible for making decisions about card-acquiring services for your business?**

IF NECESSARY*:*

We're currently conducting a survey on behalf of the PSR which aims to inform the PSR's work and help the PSR decide what action, if any, they should take to improve outcomes for businesses, and ultimately consumers.

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 ALL

A9 **What was the approximate turnover of your business in the calendar year 2018?**
DO NOT READ OUT. SINGLE CODE

WRITE IN		
Don't know	1	
Refused	2	

ASK IF NOT PROVIDED FIGURE (A9 = 1/2)

A10 **Which of the following bands does your business' turnover from 2018 fall into…?**

BANDS TO BE DETERMINED AFTER COGNITIVE TESTING

ASK ALL

A11 **And, roughly, what was your business's turnover from just card transactions in the calendar year 2018?**
DO NOT READ OUT. SINGLE CODE

WRITE IN		
Don't know	1	
Refused	2	

ASK IF NOT PROVIDED FIGURE (A11 = 1/2)

A12 **Which of the following bands does your business's turnover from card transactions in 2018 fall into…?]**

BANDS TO BE DETERMINED AFTER COGNITIVE TESTING

B Sales channels

I'd like to briefly discuss how you take card payments…

ASK ALL

B1 **So, do you accept card payments….?**
READ OUT. MULTI CODE.

	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

B1DUM **DUMMY VARIABLE, DO NOT ASK**

DEFINITION	VALUE	PAYMENT CHANNEL
B1_2=1 AND B1_1 ≠ 1 AND B1_3 ≠ 1 AND B1_4 ≠ 1	1	Online only
B1_1=1 AND B1_2 ≠ 1 AND B1_3 ≠ 1 AND B1_4 ≠ 1	2	Face to face only
B1DUM ≠ 1/2	3	Mix

ASK IF ACCEPT CARD TRANSACTIONS THROUGH MULTIPLE CHANNELS (>1 B1_X=1)

B2 **What proportion of card payments do you take…**
DS: ADD 100% SUM CHECK

	%	DON'T KNOW	REFUSED
[IF B1_1=1: _1 Face-to-face]	[WRITE IN %]	1	2
[IF B1_2=1: _2 Online]	[WRITE IN %]	1	2
[IF B1_3=1: _3 Over the phone]	[WRITE IN %]	1	2
[IF B1_4=1: _4 By mail order]	[WRITE IN %]	1	2

ASK ALL

B3 **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	

C Providers of card-acquiring services

I'd now like to talk about your business's current arrangement with providers of card-acquiring services…

ASK ALL

C1 **Have you ever switched from one provider of card-acquiring services to another?**
DO NOT READ OUT. SINGLE CODE

Yes	1	
No	2	
Don't know	3	
Refused	4	

ASK IF SWITCHED PROVIDERS IN PAST (C1=1)

C2 **Have you switched from one provider of card-acquiring services to another in the last 2 years?**
DO NOT READ OUT. SINGLE CODE

Yes	1	
No	2	
Don't know	3	
Refused	4	

ASK IF USE MORE THAN ONE PROVIDER (A7 IS MULTI)

C3 **Why do you use more than one provider of card-acquiring services?**
DO NOT READ OUT. MULTICODE

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

ASK IF USE MORE THAN ONE PROVIDER (A7 IS MULTI)

C4 **Which of these providers accounts for the highest proportion of card payments for your business?**
DO NOT READ OUT. SINGLE CODE

[DS: TEXT SUB PROVIDER FROM A7]	1	
[DS: TEXT SUB PROVIDER FROM A7]	2	
[DS: TEXT SUB PROVIDER FROM A7]	3	
[DS: TEXT SUB PROVIDER FROM A7]	4	
Don't know	5	*DS: IF C4=5, USE PICK AT RANDOM FOR TEXT SUB*
Refused	6	*DS: IF C4=6, USE PICK AT RANDOM FOR TEXT SUB*

ASK ALL

C5 **[**IF A7 IS MULTI: **From now on I'd like to focus on** [TEXT SUB FROM C4]**].**

Which of the following card brands does [IF A7 IS MULTI: TEXT SUB FROM C4] [IF A7 IS SINGLE: TEXT SUB FROM A7] **allow you to accept payment from?**
READ OUT. MULTI CODE

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

ASK ALL

C6 **What type of fee do you pay** [IF A7 IS MULTI: TEXT SUB FROM C4] [IF A7 IS SINGLE CODE: TEXT SUB FROM C4] **for card-acquiring services? You can select more than one if necessary.**
READ OUT. MULTI CODE

A percentage per transaction	1	
A flat fee per transaction	2	
A fixed monthly fee	3	
Other (please specify)	4	
DO NOT READ OUT: Don't know	5	
DO NOT READ OUT: Refused	6	

What type of fee do you pay [IF A7 IS MULTI: TEXT SUB FROM C4] [IF A7 IS SINGLE

D Other payment channels

I'd like to move on now to the other ways your business takes payments…

ASK ALL

D1 **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	
Standing orders	4	
Online bank transfers	5	
PayPal	6	
Other (please specify)	7	
No other methods	8	
Don't know	9	
Refused	10	

ASK IF ACCEPT PAYMENT METHODS OTHER THAN CARD (D1=1/2/3/4/5/6/7)

D2 **Compared to card payments, would you say the other payment method(s) you accept accounted for more revenue, less revenue or around the same amount of revenue in the last year?**
DO NOT READ OUT. MULTI CODE

More	1	
Less	2	
Around the same	3	
Don't know	4	
Refused	5	

ASK IF ACCEPT PAYMENT METHODS OTHER THAN CARD (D1=1/2/3/4/5/6/7)

D3 **Considering cards and the other payments methods you accept, what is your preferred payment method?**
DO NOT READ OUT. SINGLE CODE.

[IF D1=1: Cash]	1	
[IF D1=2: Cheque]	2	
[IF D1=3: Direct debits]	3	
[IF D1=4: Standing orders]	4	
[IF D1=5: Online bank transfers]	5	
[IF D1=6: PayPal]	6	
[IF D1=7: Other (please specify)]	7	
Cards	8	
None	9	
Don't know	10	
Refused	11	

ASK IF HAVE PREFERRED PAYMENT METHOD (D3=1/2/3/4/5/6/7/8)

D4 **And why is [**TEXT SUB FROM D3**] your preferred payment method?**
DO NOT READ OUT. MULTI CODE.

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

ASK ALL

D5 **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, trying to encourage customers to pay with cash instead or to use a different type of card. The steps you took can be either before or after the customer chose the method of payment.
DO NOT READ OUT. SINGLE CODE.

Yes	1	
No	2	
Don't know	3	
Refused	4	

ASK IF INFLUENCE PAYMENTS AND TAKE CARD PAYMENTS THROUGH MULTIPLE CHANNELS (D5=1 AND >1 B1_X=1)

D6 **Did you do this…**
READ OUT. SINGLE CODE FOR EACH.

	YES	NO	DON'T KNOW	REFUSED
[IF B1_1=1: _1 Face-to-face]	1	2	3	4
[IF B1_2=1: _2 Online]	1	2	3	4
[IF B1_3=1: _3 Over the phone]	1	2	3	4
[IF B1_4=1: _4 By mail order]	1	2	3	4

ASK IF INFLUENCED PAYMENT METHODS (D5=1)

D7 **What payment methods did you try to influence customers to use instead of Mastercard or Visa cards?**
DO NOT READ OUT. MULTI CODE.

Other cards	1	
Cash	2	
Cheque	3	
Direct debits	4	
Standing orders	5	
Online bank transfers	6	
PayPal	7	
Other cards	8	
Other (please specify)	9	
Don't know	10	
Refused	11	

ASK IF INFLUENCED PAYMENT METHODS (D5=1)

D8 **What steps did you take when attempting to influence customers to use a payment method other than Mastercard or Visa cards?**
DO NOT READ OUT. MULTI CODE.

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

ASK IF INFLUENCED PAYMENT METHODS (D5=1)

D9 **And why did you try to influence customers to use payment methods other than Visa and Mastercard cards?**
DO NOT READ OUT. MULTI CODE.

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

ASK IF INFLUENCED PAYMENT METHODS (D5=1)

D10 **Generally, did the steps your business took to influence customers to use payment methods 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 (D5=1)

D11 **How have customers typically reacted to the steps your business took to influence them to use payment methods other than Mastercard or Visa cards? Would you say…**
DO NOT READ OUT. SINGLE CODE.

Very cooperative	1	
Quite cooperative	2	
Not very cooperative	3	
Not at all cooperative	4	
Don't know	5	
Refused	6	

ASK IF INFLUENCED PAYMENT METHODS (D5=1)

D12 **Are you still trying to influence customers to use payment methods other than Mastercard or Visa cards?**
DO NOT READ OUT. SINGLE CODE.

Yes	1	
No	2	
Don't know	3	
Refused	4	

ASK IF NOT INFLUENCED PAYMENT METHODS (D5=2)

D13 Why have you <u>not</u> taken steps to influence the payment methods used by customers?
DO NOT READ OUT. MULTI CODE.

Might lose trade	1	
Customers would not change their preferred method of payment	2	
Want to make payment easy/convenient for customers	3	
No difference between methods	4	
Don't need to	5	
Other (please specify)	6	
Don't know	7	
Refused	8	

ASK ALL

D14 What, if anything, would cause you to consider no longer accepting Mastercard and Visa cards?
DO NOT READ OUT. MULTI CODE.

A rise in fees/ price	1	
Security concerns	2	
Reoccurring connectivity issues/ service outages	3	
If customers no longer wanted to pay using Visa and Mastercard cards	4	
Other (please specify)	5	
Nothing	6	
Don't know	7	
Refused	8	

ASK ALL

D15 **If you decided to stop accepting Mastercard and Visa cards, how would your customers react?**
DO NOT READ OUT. MULTI CODE.

Use a different payment method	1	
No longer buy from my business	2	
Do something else (please specify)	3	
Don't know	4	
Refused	5	

ASK IF SAID THEY'LL USE A DIFFERENT PAYMENT METHOD (D15 = 1)

D16 **What payment method would your customers choose instead?**
READ OUT. MULTI CODE.

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

ASK IF SAID THEIR CUSTOMERS WON'T BUY FROM THEIR BUSINESS (D15 = 2)

D17 **How many customers do you think your business would lose if you decided to stop accepting Mastercard and Visa cards? Would you say…**
READ OUT. SINGLE CODE.

Less than 10%	1	
Between 10% and 25%	2	
Between 25% and 50%	3	
Between 50% and 75%	4	
Between 75% and 100%	5	
DO NOT READ OUT: Don't know	6	
DO NOT READ OUT: Refused	7	

E   Relationship with provider(s)

I'd now like to discuss how you first established a relationship with your provider of card-acquiring services and your business's arrangement with them...

ASK ALL

E1   **How was your relationship with** [IF A7 IS MULTI: TEXT SUB FROM C4] [IF A7 IS SINGLE: TEXT SUB FROM A7] **first established?**
DO NOT READ OUT. SINGLE CODE.

We approached / got in touch with the provider	1	
The provider approached our business	2	
Referred by seller/ provider of POS terminals	3	
Referred by trade association	4	
Referred by business bank account provider	5	
Referred by seller of e-commerce gateway/ software developer/ website developer	6	
Referred by someone else (please specify)	7	
Other (please specify)	8	
Don't know	9	
Refused	10	

ASK IF NOT SWITCHED IN LAST 2 YEARS (C1=2/3/4 OR C2=2/3/4)

E2 **When you first established a relationship with [**IF A7 IS MULTI: TEXT SUB FROM C4] [IF A7 IS SINGLE: TEXT SUB FROM A7]**, how many other providers of card-acquiring services did your business consider?**
DO NOT READ OUT. SINGLE CODE.

0	1	
1	2	
2	3	
3	4	
4	5	
5+	6	
Don't know	7	
Refused	8	

ASK IF NOT SWITCHED IN LAST 2 YEARS (C1=2/3/4 OR C2=2/3/4)

E3 **What factors did you consider when choosing [**IF A7 IS MULTI: TEXT SUB FROM C4] [IF A7 IS SINGLE: TEXT SUB FROM A7]**?**
DO NOT READ OUT. MULTI CODE.

The price of card-acquiring services	1	
Cost of installing new POS terminals / reconfiguring POS terminals	2	
Cost of getting a new e-commerce gateway / reconfiguring existing e-commerce gateway	3	
Customer service they would offer	4	
Customer reviews	5	
Set up speed	6	
Other products they offer (e.g. POS terminals, e-commerce gateway, fraud prevention services)	7	
Settlement times/ how fast I would receive funds	8	
Reputation of the provider	9	
Knew the provider / used provider before	10	
Card brands I could accept	11	
Payment methods I could accept	12	
Other (please specify)	13	
Don't know	14	
Refused	15	

ASK IF DID NOT CONSIDER OTHER PROVIDERS (E2=1)

E4 **Why did you not consider any other providers?**
DO NOT READ OUT. MULTI CODE.

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

ASK ALL

E5 **Within the last year, have you had to contact** [IF A7 IS MULTI: TEXT SUB FROM C4] [IF A7 IS SINGLE: TEXT SUM FROM A7] **for any reason? For example, by phone or email.**
DO NOT READ OUT. SINGLE CODE.

Yes	1	
No	2	
Don't know	3	
Refused	4	

ASK IF HAD COMMUNICATION WITH PROVIDER (E5=1)

E6 **What was the reason for your most recent contact?**
DO NOT READ OUT. MULTI CODE.

Fees / billing issues	1	
An issue with accepting card payments (i.e. service outage, online payments not going through)	2	
To find out about a new service/product	3	
To request new equipment	4	
To get help complying with card scheme rules	5	
Other (please specify)	6	
Don't know	7	
Refused	8	

ASK IF HAD COMMUNICATION WITH PROVIDER (E5=1)

E7 **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

E8 **To what extent do you agree or disagree with the following statements about** [IF A7 IS MULTI: TEXT SUB FROM C4] [IF A7 IS SINGLE: TEXT SUB FROM A7]**?**
READ OUT. SINGLE CODE FOR EACH.

DS: RANDOMISE ORDER

	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	Don't know	Refused
_1 They provide enough information to help you understand the price you pay for card-acquiring services	1	2	3	4	5	6
_2 They meet the needs of your business for card-acquiring services	1	2	3	4	5	6
_3 They provide enough support to help you comply with card scheme rules (e.g. Visa or Mastercard rules)	1	2	3	4	5	6

ASK ALL

E9   **Which, if any, of the following supplementary goods or services do you use to accept payments from your customers, in addition to card-acquiring services? Please note that these could be bought, rented or leased from anyone, not just** [IF A7 IS MULTI: TEXT SUB FROM C4] [IF A7 IS SINGLE: TEXT SUB FROM A7]**.**

READ OUT. MULTI CODE.

POS terminals/ card reader	1	
EPOS systems	2	
Chargeback and refund management services	3	
Dynamic Currency Conversion (DCC) services	4	
Fraud prevention services/ risk management services	5	
E-commerce gateway	6	
Virtual terminal (for phone payments)	7	
Omni-channel services	8	
Acquiring services for alterative payment methods	9	
Other (please specify)	10	
None / do not use any	11	
DO NOT READ OUT: Don't know	12	
DO NOT READ OUT: Refused	13	

ASK IF PURCHASE GOODS/SERVICES (E9 = 1-10)

E10 **Do you source** [IF E9 IS SINGLE**: this good or service**] [IF E9 IS MULTI**: these goods or services**] **from** [[IF A7 IS MULTI: TEXT SUB FROM C4] [IF A7 IS SINGLE: TEXT SUB FROM A7]**?**

READ OUT. SINGLE CODE FOR EACH.

	YES	NO	DON'T KNOW	REFUSED
[IF E9 = 1: _1 POS terminals/ card readers]	1	2	3	4
[IF E9 = 2: _2 EPOS systems]	1	2	3	4
[IF E9 = 3: _3 Chargeback and refund management services]	1	2	3	4
[IF E9 = 4: _4 Dynamic Currency Conversion (DCC) services]	1	2	3	4
[IF E9 = 5: _5 Fraud prevention services/ risk management services]	1	2	3	4
[IF E9 = 6: _6 E-commerce gateway]	1	2	3	4
[IF E9 = 7: _7 Virtual terminal (phone payment)]	1	2	3	4
[IF E9 = 8: _8 Omni-channel services]	1	2	3	4
[IF E9 = 9: _9 Acquiring services for alterative payment methods]	1	2	3	4
[IF E9 = 10: _10 Other (please specify)]	1	2	3	4

ASK IF PURCHASE GOODS/SERVICES FROM DIFFERENT PROVIDERS (E10_1-10=2)

E11 **Why do you source supplementary goods or services from providers other than** [IF A7 IS MULTI: TEXT SUB FROM C4] [IF A7 IS SINGLE: TEXT SUB FROM A7]]**?**

DO NOT READ OUT. MULTI CODE.

The price is competitive / better value for money	1	
Unavailable from my current provider	2	
Better / more suitable products / services	3	
To have a better negotiating position	4	
Other (please specify)	5	
Don't know	6	
Refused	7	

ASK IF PURCHASE GOODS/SERVICES FROM THE SAME PROVIDER (E10_1-10=1)

E12 **Why do you source supplementary goods or services from** [IF A7 IS MULTI: TEXT SUB FROM C4] [IF A7 IS SINGLE: TEXT SUB FROM A7]?

DO NOT READ OUT. MULTI CODE.

Convenient to use the same provider	1	
It is part of the 'deal'	2	
Get a discount	3	
Unaware of an alternative provider	4	
Concerns about compatibility if I don't	5	
Other (please specify)	6	
Don't know	7	
Refused	8	

F   Reviewing and switching

I'd like to move on now to discuss your experiences of reviewing providers of card-acquiring services. By review I mean thinking about your business's needs, researching different providers and comparing different providers.

ASK ALL

F1   **How frequently does your business undertake a review of its card-acquiring services?**

IF NECESSARY: **By review I mean thinking about your business's needs, researching different providers and comparing 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 (F1=6)

F2 **Why do you not undertake reviews of your card-acquiring service provider?**
DO NOT READ OUT. MULTI CODE.

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

ASK IF NEVER UNDERTAKEN A REVIEW (F1=6)

F2 **Why do you not undertake reviews of your card-acquiring service provider?**

ASK IF NOT SWITCHED IN LAST 2 YEARS (C1=2/3/4 OR C2= 2/3/4)

F3 **When was the last time you considered switching from one provider of card-acquiring services to another?**
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	

F3DUM **DUMMY VARIABLE, DO NOT ASK**

DEFINITION	VALUE	GROUP
(C1=2/3/4 OR C2= 2/3/4) and F3=5-8	1	Never switched or switched more than 2 years ago and have not considered switching in the last 2 years
(C1=2/3/4 OR C2= 2/3/4) and F3=1-4	2	Never switched or switched more than two years ago, but have considered switching in last 2 years
C1=1 and C2=1	3	Switched in last 2 years

G Switching: not considered switching

ASK IF NOT SWITCHED IN LAST 2 YEARS AND HAVE NOT CONSIDERED SWITCHING IN THE LAST 2 YEARS (F3DUM=1)

G1 **Why have you not considered switching your provider of card-acquiring services?**
DO NOT READ OUT. MULTI CODE

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

ALL IF WOULD NOT CONSIDER SWITCHING BECAUSE OF COSTS (G1=8)

G2 **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

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

ASK IF NOT SWITCHED IN LAST 2 YEARS AND HAVE NOT CONSIDERED SWITCHING IN THE LAST 2 YEARS (F3DUM=1)

G3 **Have you ever attempted to negotiate better terms with your current card-acquiring services provider? 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 (G3 = 1)

G4 **Were you satisfied with the outcome of this negotiation?**

DO NOT READ OUT. SINGLE CODE

Yes	1	
No	2	
Don't know	3	

ASK IF NOT ATTEMPTED TO NEGOTIATE BETTER TERMS (G3 = 2)

G5   **Why have you not attempted to negotiate better terms with your current card-acquiring services provider?**
DO NOT READ OUT. MULTI CODE

I haven't needed to / happy with current terms	1	
I thought it would take too long	2	
I don't know how to	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	

H   Switching: considered switching

ASK IF NOT SWITCHED IN LAST 2 YEARS, BUT HAVE CONSIDERED SWITCHING IN LAST 2 YEARS (F3DUM=2)

H1   **Thinking about the last time you considered switching to another provider of card-acquiring services, what motivated this?**
DO NOT READ OUT. MULTI CODE

Price increase	1	
Wanted to pay a lower price for card-acquiring services	2	
Poor customer service / wanted better customer service	3	
Experienced service outages	4	
Wanted payments to arrive in bank account faster / better settlement times	5	
Wanted to sell through an additional channel (i.e. phone, online or face-to-face)	6	
Wanted to accept a new payment method type that provider did not offer	7	
Business needed to accept a higher volume of card payments	8	
Contract for card-acquiring services expired	9	
Contract for another product expired (e.g. POS, e-commerce gateway)	10	
Saw a better deal being advertised	11	
Approached by third party with better terms	12	
Thought switching would be easier than in the past	14	
Other (please specify)	15	
Don't know	16	
Refused	17	

ASK IF NOT SWITCHED IN LAST 2 YEARS, BUT HAVE CONSIDERED SWITCHING IN LAST 2 YEARS (F3DUM=2)

H2 And when you last considered switching, did you undertake a review?

Again, by review 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 (H2=2)

H3 Why did you not undertake a review?
DO NOT READ OUT. MULTI CODE

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

ASK IF REVIEWED (H2=1)

H4 **How easy or difficult did you find the process of reviewing? 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 FOUND REVIEWING IT DIFFICULT (H4 = 4 OR 5)

H5 **What could have made the reviewing process easier?**
DO NOT READ OUT. MULTI CODE

More accessible/easier to find information	1	
Better quality information	2	
More information	3	
Someone to guide/help me with the process	4	
I myself having a better understanding of what I really needed	5	
Comparable pricing information	6	
Other (please specify)	7	
Don't know	8	
Refused	9	

ASK IF REVIEWED (H2=1)

H6 **When you undertook the review, how many providers of card-acquiring services 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 (H2=1)

H6 **When you undertook the review, how many providers of card-acquiring services did you research and compare?**

ASK IF REVIEWED (H2=1)

H7 **Which providers of card-acquiring services did you research and compare?**
DO NOT READ OUT. MULTI CODE

ADYEN	1	
AIB MERCHANT SERVICES	2	
BARCLAYCARD	3	
CHASE PAYMENTECH	4	
ELAVON	5	
EVO PAYMENTS	6	
FIRST DATA	7	
GLOBAL PAYMENTS	8	
IZETTLE	9	
LLOYDS BANK CARDNET	10	
PAYPAL	11	
PAYVISION	12	
SAFECHARGE	13	
SQUARE	14	
STRIPE	15	
SUMUP	16	
VALITOR	17	
WIRECARD	18	
WORLDPAY	19	
Other 1 (PLEASE SPECIFY)	20	
Other 2 (PLEASE SPECIFY)	21	
Other 3 (PLEASE SPECIFY)	22	
Don't know	23	
Refused	24	

ASK IF REVIEWED (H2=1)

H8 **What factors did you consider when comparing providers of card-acquiring services?**
DO NOT READ OUT. MULTI CODE

The price of card-acquiring services	1	
Cost of installing new POS terminals / reconfiguring POS terminals	2	
Cost of getting a new e-commerce gateway / reconfiguring existing e-commerce gateway	3	
Customer service they would offer	4	
Customer reviews	5	
How long it would take to switch	6	
Business downtime when switching	7	
Other products they offer (e.g. POS terminals, e-commerce gateway, fraud prevention services)	8	
Settlement time/ how long it takes for funds to reach my business bank account	9	
Reputation of the provider	10	
Card brands I can accept	11	
Payment methods I can accept	12	
Other (please specify)	13	
Don't know	14	
Refused	15	

ASK IF NOT SWITCHED IN LAST 2 YEARS, BUT HAVE CONSIDERED SWITCHING IN LAST 2 YEARS (F3DUM=2)

H9 **You mentioned that you considered switching your provider of card-acquiring services 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	
My current provider gave me a discount/better offer	2	
Too much hassle finding a new provider	3	
Too much hassle switching to a new provider	4	
It would take too long finding a new provider	5	
It would take too long switching to a new provider	6	
Thought current provider was still the best option	7	
Other (please specify)	8	
Don't know	9	
Refused	10	

ASK IF ATTEMPTED TO SWITCH BUT COULD NOT (H9=1)

H10 **You said that you attempted to switch but ultimately couldn't. Why is that?**
DO NOT READ OUT. MULTICODE.

My other products (e.g. POS, e-commerce gateway) would not operate with the provider I wanted	1	
There were terms in the contract which meant I had to continue to use my current provider	2	
It took too long	3	
It ended up costing too much money, so I pulled out	4	
I regretted my decision so decided not to switch	5	
It was causing too much disruption	6	
Other (please specify)	7	
Don't know	8	
Refused	9	

ASK IF ATTEMPTED TO SWITCH BUT COULD NOT BECAUSE OF OTHER PRODUCTS (H10=1)

H11 **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	

I   Switching: switched in last 2 years

ASK IF SWITCHED IN LAST 2 YEARS (F3DUM=3)

I1   **Thinking about the last time you switched to another provider of card-acquiring services, what motivated this?**
DO NOT READ OUT. MULTI CODE

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

ASK IF SWITCHED IN LAST 2 YEARS (F3DUM=3)

I2 **And when you last switched, did you undertake a review?**

Again, by review 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 (I2=2)

I3 **Why did you not undertake a review?**
DO NOT READ OUT. MULTI CODE

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

ASK IF REVIEWED (I2=1)

I4 **To what extent did you find the process of reviewing 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 (I2=1)

I5 **What could have made the reviewing process easier?**
DO NOT READ OUT. MULTI CODE

More accessible/easier to find information	1	
Better quality information	2	
More information	3	
Someone to guide/help me with the process	4	
I myself having a better understanding of what I really needed	5	
Comparable pricing information	6	
Other (please specify)	7	
Don't know	8	
Refused	9	

ASK IF REVIEWED (I2=1)

I6 **When you undertook the review, how many providers of card-acquiring services 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 (I2=1)

I7 **Which providers of card-acquiring services did you research and compare?**
DO NOT READ OUT. MULTI CODE

ADYEN	1	
AIB MERCHANT SERVICES	2	
BARCLAYCARD	3	
CHASE PAYMENTECH	4	
ELAVON	5	
EVO PAYMENTS	6	
FIRST DATA	7	
GLOBAL PAYMENTS	8	
IZETTLE	9	
LLOYDS BANK CARDNET	10	
PAYPAL	11	
PAYVISION	12	
SAFECHARGE	13	
SQUARE	14	
STRIPE	15	
SUMUP	16	
VALITOR	17	
WIRECARD	18	
WORLDPAY	19	
Other 1 (PLEASE SPECIFY)	20	
Other 2 (PLEASE SPECIFY)	21	
Other 3 (PLEASE SPECIFY)	22	
Don't know	23	
Refused	24	

ASK IF REVIEWED (I2=1)

I8 **What factors did you consider when comparing providers of card-acquiring services?**
DO NOT READ OUT. MULTI CODE

The price of card-acquiring services	1	
Cost of installing new POS terminals / reconfiguring POS terminals	2	
Cost of getting a new e-commerce gateway / reconfiguring existing e-commerce gateway	3	
Customer service they would offer	4	
Customer reviews	5	
How long it would take to switch	6	
Business downtime when switching	7	
Other products they offer (e.g. POS terminals, e-commerce gateway, fraud prevention services)	8	
Settlement time/ how long it takes for funds to reach my business bank account	9	
Reputation of the provider	10	
Card brands they allow me to accept	11	
Types of payments they allow me to accept	12	
Other (please specify)	13	
Don't know	14	
Refused	15	

ASK IF SWITCHED IN LAST 2 YEARS (F3DUM=3)

I9 **How easy or difficult did you find the process of actually switching between one provider of card-acquiring services 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 FOUND IT DIFFICULT TO SWITCH (I11 = 4 OR 5)

I10 **What could have made the switching process easier?**
DO NOT READ OUT. MULTICODE

Someone to guide/help me with the process	1	
If it was quicker	2	
If my current provider had been more helpful	3	
If my new provider had been more helpful	4	
If it was easier/possible to use my existing POS terminal	5	
If it was easier/possible to use my existing e-commerce gateway	6	
Other (please specify)	7	
Don't know	8	
Refused	9	

ASK IF SWITCHED IN LAST 2 YEARS (F3DUM=3)

ASK IF SWITCHED IN LAST 2 YEARS (F3DUM=3)

I11 **What, if anything, would have helped make you feel more confident in making the decision about which provider of card-acquiring services to switch to?**
DO NOT READ OUT. MULTI CODE

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

J Switching: looking ahead

ASK ALL

J1 What, if anything, would cause you to think about switching to another provider of card-acquiring services in the future?
DO NOT READ OUT. MULTICODE

Price increase	1	
Price increase for other products (e.g. POS, e-commerce gateway)	2	
Poor customer service	3	
Service outages	4	
Reduction in settlement times/ transfer of funds	5	
Want to accept a new payment method type that provider does not offer	6	
Business will need to accept a higher volume of card payments	7	
Contract expiry for other products (e.g. POS, e-commerce gateway)	8	
Contract for card-acquiring services will expire	9	
See a better deal being advertised	10	
Approached by third party with better terms	11	
Switching becomes easier	12	
Reviewing process becoming easier	13	
Other (please specify)	14	
Don't know	15	
Refused	16	

ASK IF WOULD CONSIDER SWITCHING AT CONTRACT EXPIRY (J1=9)

J2 **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

POS terminal	1	
ePOS terminal	2	
e-commerce gateway	3	
Other (please specify)	4	
Don't know	5	
Refused	6	

K Thank and close

ASK ALL

K1 **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 [DATE**].**
DO NOT READ OUT. SINGLE CODE.

Yes	1	
No	2	

IF CONSENT TO RECONTACT (K1 = 1)

K2 **And could I just check, is [**PHONE NUMBER**] the best number to call you on?**

Yes	1	
No (write in number)	2	

ASK ALL

K3 **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