

Case HT.4664 - Zero Study Interchange Fee regulation - Evaluation study - Questionnaire for retailers

Deadline: 31/10/2016

Data collection geographical scope: For this exercise the Commission requests merchants to provide information's in particular regarding the 12 countries covered by the Zero Study (i.e. France, Belgium, Spain, Italy, Portugal, United Kingdom, Sweden, Germany, Netherlands, Poland, Romania and Austria). However, if merchants want to complete the information's by also submitting data concerning other EEA countries, this is welcomed.

Information per country: If you are member of a multinational group, you will be asked to fill out a different e-questionnaire for each country in which you operate.

Currency conversions: Please provide the requested value data in Euro, applying, whenever necessary, the ECB exchange rates for the relevant period, published on the ECB website to convert the requested data. You find these applicable exchange rates at the following link: <https://www.ecb.europa.eu/stats/exchange/eurofxref/html/index.en.html>

Data collection period: Most important is the situation before the implementation of the interchange fee caps as set by the Regulation, which means the situation before and until this date (9 December 2015). If you also have information available on the previous years (2012-2015), this could be useful for our work. In this case, you are requested to send the information in an annex to your answer. You will find an upload section at the end of the e-questionnaire.

(1) General information

(1.1) To which country do the following answers relate?

Please complete one questionnaire per country. If you wish to provide information for more than one country, please contact the case team.

- Austria
- Belgium
- Bulgaria
- Croatia
- Cyprus
- Czech Republic
- Denmark
- Estonia
- Finland
- France
- Germany
- Greece
- Hungary
- Ireland
- Italy
- Latvia
- Lithuania
- Luxembourg
- Malta
- Netherlands
- Poland
- Portugal

- Romania
- Slovak Republic
- Slovenia
- Spain
- Sweden
- United Kingdom

Does your reply contain business secrets ? Yes No

(1.2) In which sector or sectors are you active in this country?

Does your reply contain business secrets ? Yes No

(1.3) Are you operating only online? only in shops? both?

- Only online
- Only in shops
- Both

Does your reply contain business secrets ? Yes No

(1.4) Please indicate your annual turnover in 2015(gross) in Euros in the relevant country.

Does your reply contain business secrets ? Yes No

(2) Payment acceptance

(2.1) Which methods of payment (not brands) did you accept in December 2015? (For instance cards, cash, cheques, gift vouchers, meal vouchers, mobile payments ...)

- Cards
- Cash
- Cheques
- Gift vouchers
- Meal vouchers
- Mobile payments
- Other methods of payment

Does your reply contain business secrets ? Yes No

(2.1.1) If you selected "Other methods of payment", please list these methods.

Does your reply contain business secrets ? Yes No

(2.2) If you accepted payment cards in December 2015, please differentiate if possible between different payment card schemes (i.e. Visa, MasterCard, Maestro, American Express, etc.) and between different payment card categories of the same scheme (i.e. prepaid, debit, credit, commercial)

Does your reply contain business secrets ? Yes No

(2.3) Did you set a minimum and /or a maximum transaction value value for accepting cards in December 2015?

- Yes
- No

Does your reply contain business secrets ? Yes No

(2.3.1) If so, please quantify this transaction value. Please distinguish by card brand and/or category if appropriate.

Does your reply contain business secrets ? Yes No

(2.3.2) Please explain why you have set (or removed) such a threshold.

Does your reply contain business secrets ? Yes No

(2.4) Did you pay a single Merchant Service Charge ('MSC') or different MSCs for your card transactions in December 2015?

- I paid a single MSC
- I paid different MSCs

Does your reply contain business secrets ? Yes No

(2.4.1) Please explain your answer. If possible, please differentiate between different payment card schemes (i.e. Visa, MasterCard, Maestro, American Express, etc.) and between different payment card categories of the same scheme (i.e. prepaid, debit, credit, commercial).

Does your reply contain business secrets ? Yes No

(3) Transaction data

(3.1) Please provide us with the following information for the year 2015:

If possible, please differentiate between different payment card schemes (i.e. Visa, MasterCard, Maestro, American Express, etc.) and between different payment card categories of the same scheme (i.e. prepaid, debit, credit, commercial).

(3.1.1) Number of card transactions

Does your reply contain business secrets ? Yes No

(3.1.2) Value of card transactions in EUR

Does your reply contain business secrets ? Yes No

(3.1.3) Total MSC paid in EUR

Does your reply contain business secrets ? Yes No

(3.2) If it is not feasible to answer the previous question (3.1), please provide us with the following information:

	Answer
Total card turnover for 2015	
Average card transaction value	
Average MSC	
% of commercial Cards you accepted over the year	

Does your reply contain business secrets ? Yes No

(3.3) What was the share of card transactions as a % of your total annual turnover stated in (1.4) in terms of number of transactions and in terms of value of transactions in the year 2015?

	%
% of your total annual turnover in terms of number of transactions in 2015	
% of your total annual turnover in terms of value of transactions in 2015	

Does your reply contain business secrets ? Yes No

(3.4) As regards question (3.3), can you track the evolution from 2012 to 2015 or prior to 2015?

Does your reply contain business secrets ? Yes No

(3.5) Did you accept contactless cards before December 2015?

- Yes
- No

Does your reply contain business secrets ? Yes No

(4) Qualitative response

(4.1) Are you aware of new fees having been introduced regarding the cards and card-based products you accepted just before or after December 2015?

Please take into account all card based payments, not only the consumer debit and credit card which are subject to the interchange fee caps as set in the Regulation, such as (non-licensed) three party payment card schemes (e.g. American Express or Diners Club cards) or commercial cards (in the sense of the Regulation : *"any card-based payment instrument issued to undertakings or public sector entities or self-employed natural persons which is limited in use for business expenses where the payments made with such cards are charged directly to the account of the undertaking or public sector entity or self-employed natural person"*)

- Yes
- No

Does your reply contain business secrets ? Yes No

(4.1.1) Please specify what they are and their level, together with their evolution over time if any.

Does your reply contain business secrets ? Yes No

(4.2) Since December 2015, have you increased the range of brands and/or categories of cards you accept?

- Yes
- No

Does your reply contain business secrets ? Yes No

(4.2.1) Is this linked to the new market conditions created by the Interchange Fee Regulation?

- Yes
- No

Does your reply contain business secrets ? Yes No

(4.2.1.1) Please explain your answer.

Does your reply contain business secrets ? Yes No

(4.3) In your view, has there been an increase or a decrease in the deployment of new technologies/new ways of paying or accepting payments?

- Increase
- Decrease

Does your reply contain business secrets ? Yes No

(4.3.1) In your view, is this linked to the Interchange Fee Regulation or to other developments?

- Yes
- No

Does your reply contain business secrets ? Yes No

(4.3.1.1) Please explain your answer.

Does your reply contain business secrets ? Yes No

(4.4) Since December 2015, did you seek and/or receive more competitive offers from acquirers in comparison to the same period in 2014?

- Yes
- No

Does your reply contain business secrets ? Yes No

(4.5) Since December 2015, do you think competition in the acquiring market improved?

- Yes
- No

Does your reply contain business secrets ? Yes No

(4.5.1) Please explain your answer.

Does your reply contain business secrets ? Yes No

(5) General comments

(5.1) In your view, what has been the impact of the interchange fee Regulation on your business?

- Positive

Negative

Neutral

Does your reply contain business secrets ? Yes No

(5.1.1) Please explain your answer.

Does your reply contain business secrets ? Yes No

(5.2) What do you expect the impact of the interchange fee Regulation on your business to be in the future?

Positive

Negative

Neutral

Does your reply contain business secrets ? Yes No

(5.2.1) Please explain your answer.

Does your reply contain business secrets ? Yes No

Attachment

Does your reply contain business secrets ? Yes No