

PayPal/iZettle Phase 2 merger investigation: customer survey

Report

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1 INTRODUCTION

1.1 Background

Following the news of the acquisition by PayPal Holdings Inc (PayPal) of iZettle AB (iZettle), who we will also refer to as the Parties, the CMA announced on 26 November 2018 that its Phase 1 Investigation had raised concerns that the deal could negatively affect competition in the market for mPOS devices. There were also concerns that the merger could negatively affect competition in the burgeoning market for 'omnichannel' payment services (where customers purchase a mPOS device in combination with an online payments system). The lack of competition could result in higher prices or a lower quality of service (or both). On this basis the CMA referred the deal for a Phase 2 Investigation.

PayPal provides merchant payment services that allow merchants to accept online and offline payment cards (Visa, Mastercard and American Express). iZettle is a fin-tech company that provides payments services solutions, with a particular focus on small businesses.

In the UK both provide offline payment processing services to merchants and there is an overlap between the parties' business in the provision of offline payment services through mPOS devices.

In support of its investigation the CMA required a survey to be carried out among PayPal and iZettle customers who use the Parties' mPOS devices (including omnichannel customers).

1.2 Objectives

The high-level objectives for the survey were to examine, amongst other things, the following:

- The nature of the business, including whether businesses had both an online and offline presence
- The business's use of different payment methods/systems
- Reasons for choosing to use a mobile point of sale (mPOS) device rather than a traditional point of sale (POS) device
- Reasons for choosing the Party's mPOS system rather than that of other suppliers
- Closeness of competition between the Parties
- For customers with an online presence, preferences regarding and perceived importance of having a single provider or separate providers for online and offline payments

2 METHODOLOGY

2.1 Introduction

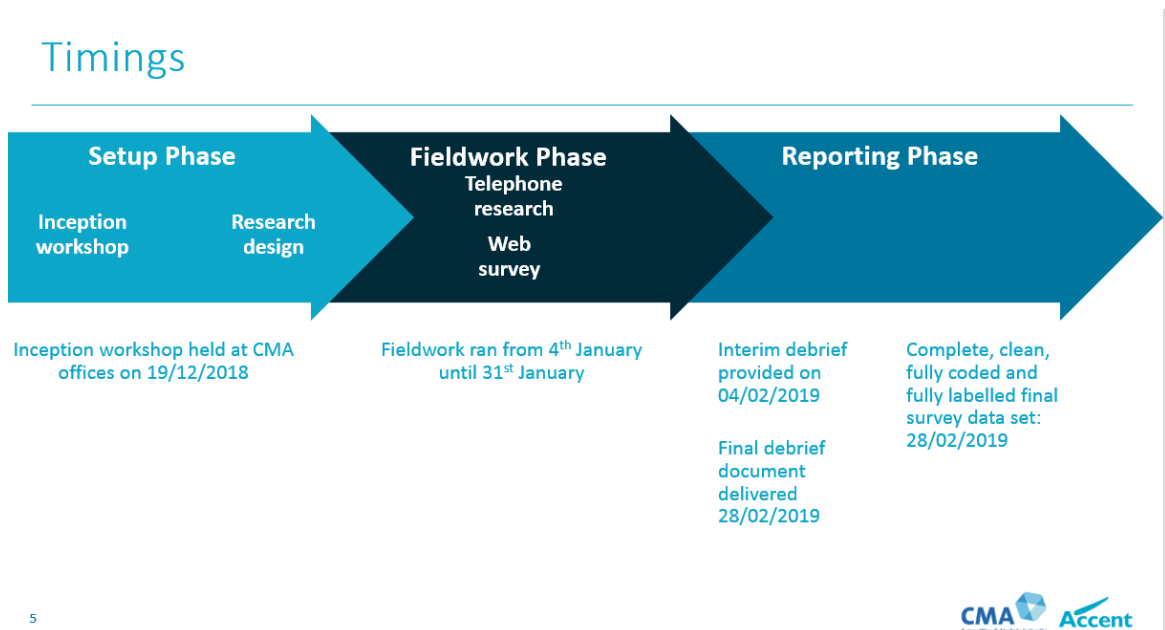
It was agreed that an online research approach was most appropriate to achieve a large enough sample size in a relatively short period of time. However, to meet the requirement of a minimum response rate of 5% (and 100 achieved completes per sub group), the ability to boost numbers by telephone in specifically targeted groups was an important additional resource.

The key channel of communications between customers and the Parties is online but there is always the likelihood that some segments within such customer bases are less forthcoming in participating in online surveys than others. Approaching them by telephone would form a good, methodologically solid back-up plan.

Due to relatively tight timings, the telephone and online fieldwork would have to be run concurrently but a decision on which groups to target by telephone would be taken based on initial outcomes, and response rates, of the online survey.

2.2 Timings

The image below shows the timetable according to which the research programme was set up, carried out and reported.



2.3 Business Segmentation

The contact details provided included four customer segments:

- Nano businesses
- Micro businesses

- Small businesses
- Medium businesses

These classifications are based on merchant size/annual Total Payment Volume (TPV):

- Nano: annual TPV <£21,000
- Micro: annual TPV £21,000-£160,000
- Small: annual TPV £160,000-£380,000
- Medium+: annual TPV >£380,000

It is important to note that these classifications do not necessarily match standard (EU/BEIS) SME classifications derived from staff headcount/financial thresholds which are shown below:

*Micro:	0-9 employees & turnover under £2m
*Small:	10-49 employees & turnover under £10m
*Medium:	50-249 employees & turnover under £50m

The table below shows, for each segment, the number of employees that businesses reported:

In total, how many people are employed in your business? If you're a sole trader and do not employ anyone, please {tick/say} '0'.

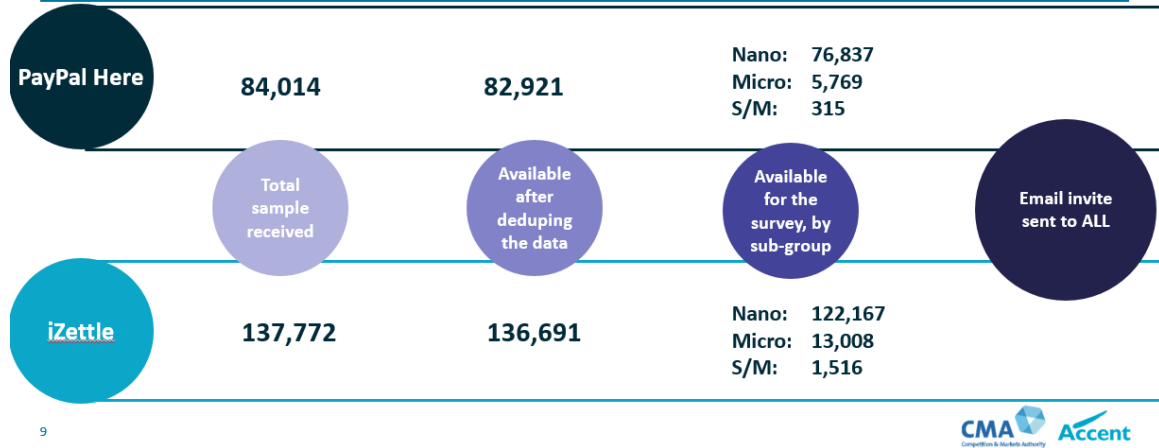
Nr of Employees as stated in survey	Business Segment from Sample			
	Nano	Micro	Small	Medium
Sole trader	62%	28%	5%	-
1	8%	8%	-	-
2-4	17%	31%	16%	9%
5-9	6%	19%	33%	9%
10-24	3%	9%	27%	46%
25-49	1%	3%	5%	26%
50+	1%	3%	13%	11%
Don't know	-	-	-	-

Where we refer to participants as nano, micro or small/medium in this report, this is based on the categorisation by TPV.

2.4 Sampling & Fieldwork Process

The image below sets out the number of customers whose contact details were shared with the CMA by the Parties:

PayPal & iZettle supplied contact details for all customers who transacted (or registered but did not transact) with PayPal or iZettle in 2018.



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Initially, invitations to participate in an online survey were sent to the whole sample (219,612 recipients). It was anticipated that it would be hardest to achieve a good response rate with the Parties’ largest customers. Consequently, telephone interviewing was targeted on the 3,000 largest customers per Party (6,000 in total), comprising all small/medium businesses and a proportion of micro businesses, but no nano businesses.

A few days into fieldwork, it became clear that response rates to the online survey were low across all sample segments. Therefore, it was decided to re-target telephone interviewing to concentrate on ‘ringfenced’ random samples of each of the Parties’ nano and micro customers (i.e. four ringfenced samples in total).

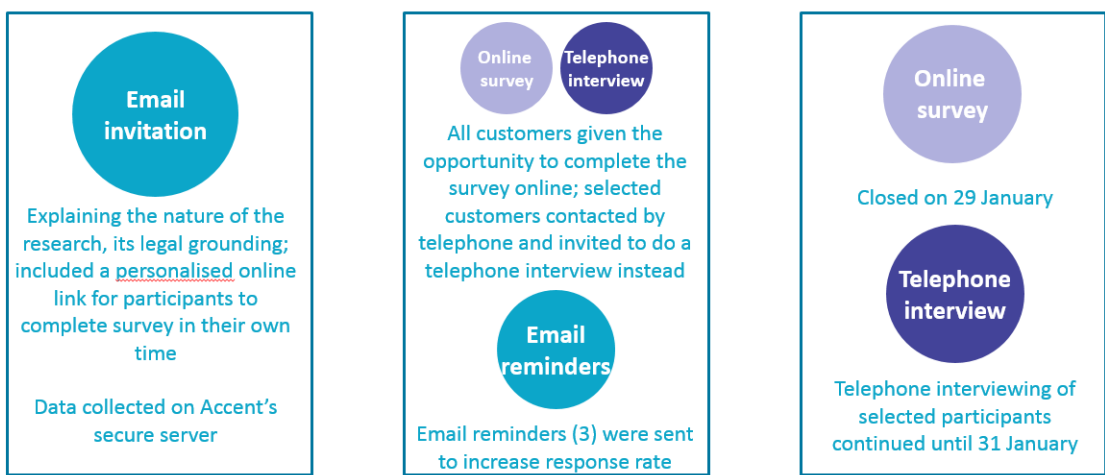
For this purpose, we decided to exclude all nano customers with annual TPV <£1,000 (98,669 businesses in total) so that telephone interviewing resource could be targeted at those nano businesses that make greater use of the Parties’ services and thus are more valuable – in revenue terms – to the Parties. We describe nano customers with annual TPV <£1,000 as ‘below threshold’.

Of the remaining ‘above threshold’ nanos (100,335 businesses in total), we ringfenced a random sample of 4,000 customers per Party (8,000 in total). We also ringfenced a random sample of 3,000 micros per Party (6,000 in total). The purpose of the ringfenced samples was to mitigate some of the risks of non-response biases, by concentrating telephone interviewing resources on randomly selected, representative sub-sets of the nano and micro segments, within which a higher response rate could be achieved and which could (if necessary) be analysed independently.

2.5 Fieldwork: participant contact in detail

Throughout the fieldwork period, which ran from 4-31 January 2019, there were several contact points with participants. The research started, as previously mentioned, by sending an email invite to all customers (whether or not they had been identified as targets for the telephone research). After that, a total of three reminders were sent and a proportion of the available sample was contacted by telephone to boost response rates.

The image below sets out the level and frequency of participant contact:



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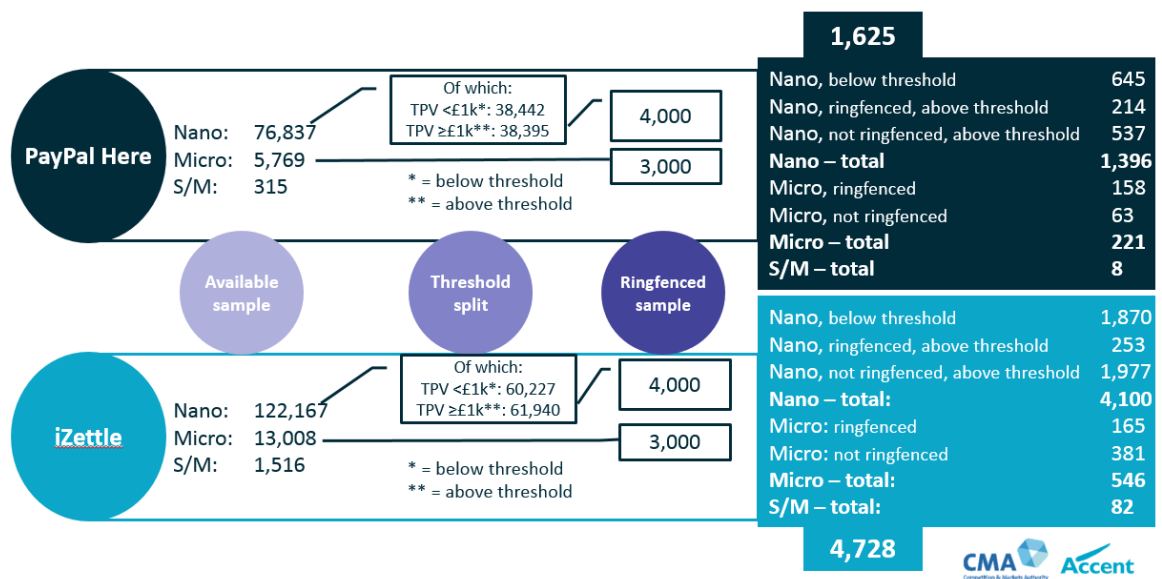


It should be noted that emails sent to participants also contained links for them to use to indicate that they would not like to be contacted again for the research. Anyone that informed us of their wishes not to be re-contacted, along with anyone who had already completed the survey was automatically excluded from the next reminder sent.

For all sample that was used in the telephone unit, a separate process was put in place. Twice a day, one before the start of the shift and once halfway through the shift, the sample was checked for online completions and records excluded as appropriate. Interviewers were briefed on the possibility that they may still come across participants who said they had completed the survey online, at which point the telephone survey was terminated.

2.6 Completed Interviews Achieved

In total, 6,353 completed interviews were achieved, broken down by segment as follows:



2.7 Response Rates

The response rates achieved across the sample groups is shown below.

The first image shows the response rates achieved in the ringfenced samples (nano and micro businesses):

Response Rates (1): Ringfenced samples

	N	Completes	Response Rate
<u>Nano, ringfenced</u>	8,000	467	5.8%
Pay Pal Here	4,000	214	5.4%
iZettle	4,000	253	6.3%
<u>Micro, ringfenced</u>	6,000	323	5.4%
Pay Pal Here	3,000	158	5.3%
iZettle	3,000	165	5.5%

The next image shows the response rates achieved in non-ringfenced samples for nano and micro businesses and for all small and medium businesses.

Response Rates (2): Non-ringfenced samples

	N	Completes	Response Rate
<u>Nano, not ringfenced, above threshold</u>	92,335	2,514	2.7%
Pay Pal Here	34,395	537	1.6%
iZettle	57,940	1,977	3.4%
<u>Nano, below threshold</u>	98,669	2,515	2.5%
Pay Pal Here	38,442	645	1.7%
iZettle	60,227	1,870	3.1%
<u>Micro, not ringfenced</u>	12,777	444	3.5%
Pay Pal Here	2,769	63	2.3%
iZettle	10,008	381	3.8%
<u>Small/medium, all</u>	1,831	90	4.9%
PayPal	315	8	2.5%
iZettle	1,516	82	5.4%

The response rates for the whole sample, then, were as follows:

Response Rates (3): Whole sample

	N	Completes	Response Rate
<u>Nano, all above threshold</u>	100,335	2,981	3.0%
Pay Pal Here	38,395	751	2.0%
iZettle	61,940	2,230	3.6%
<u>Nano, below threshold</u>	98,669	2,515	2.5%
Pay Pal Here	38,442	645	1.7%
iZettle	60,227	1,870	3.1%
<u>Micro, all</u>	18,777	767	4.1%
Pay Pal Here	5,769	221	3.8%
iZettle	13,008	546	4.2%
<u>Small/medium, all</u>	1,831	90	4.9%
PayPal	315	8	2.5%
iZettle	1,516	82	5.4%

Shading indicates those parts of the sample that are used for substantive reporting of results in the main body of this presentation (n.b. small base size for iZettle Small/medium respondents)



2.8 Analysis

At the end of fieldwork, the CMA undertook an analysis in order to discern how best to use different parts of the sample for our analysis.

This exercise was guided by the CMA's aim to base analyses on samples of at least 100 achieved interviews and a response rate of at least 5% for each sub-population of interest (e.g. PayPal nano customers).

An initial assessment of results suggested that, based on these criteria, analysis should be restricted to the four ringfenced samples (i.e. nano and micro customers of both Parties). The rationale for not using the larger sample of achieved interviews (e.g. those with not ringfenced but above threshold nanos and not ringfenced micros) was that they could be subject to non-response bias due to response rates below the CMA's 5% minimum.

However, given the data available, the CMA was able to compare results for key questions between the ringfenced and not ringfenced parts of the sample and we have concluded that any differences were small. This gave us more confidence in using the full sample available (i.e. all above threshold nanos, and all micros), facilitating a more detailed analysis of the survey dataset.

2.9 Interpreting the Data

Percentages

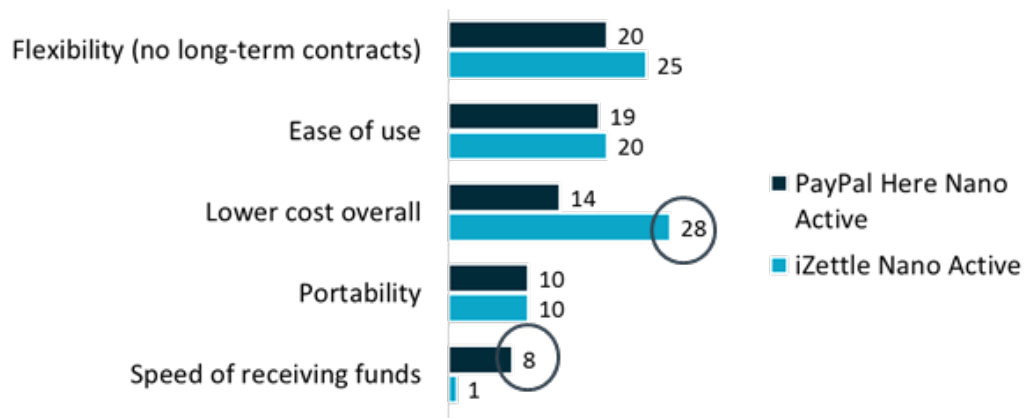
Throughout the report all charts show percentages unless specified otherwise. Percentages are shown without decimal places, e.g. 0.5% is shown as 1%. Where percentages do not sum to 100, this may be due to rounding, the exclusion of "don't know" categories, or multiple answers.

Where a frequency is shown as * this means that the proportion is less than 0.5% but more than 0%.

Statistically Significant Differences

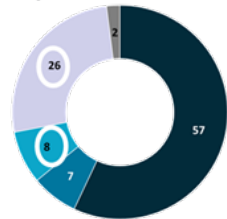
Where there are statistically significant differences between PayPal Here & iZettle, at a 95% level, this is shown by a circle.

Where a circle is shown on a **bar chart** it signifies a statistically significant difference between the two Parties' customers for that particular answer. In the example below, there is a statistically significant difference between the proportion of iZettle and PayPal Here customers giving 'lower cost overall' as a reason for choosing an mPOS card reader, with iZettle customers more likely to say this.

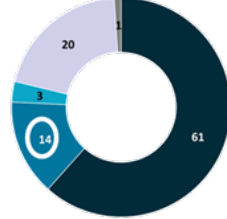


Where a circle is shown on a **pie or donut chart** it signifies a statistically significant difference between the two Parties' customers for the corresponding answers. In the example shown below, one in four PayPal Here customers used another provider to take face-to-face card payments before they started using PayPal, whereas one in five iZettle customers used another provider to take face-to-face card payments before they started using iZettle. This is a statistically significant difference between the two customer groups (26% versus 20%). Similarly, the difference between the proportion of iZettle customers who were not actively trading before they started to use iZettle, and the proportion of PayPal Here customers who were not actively trading before they started to use PayPal, is statistically significant (more iZettle customers than PayPal Here customers were not actively trading – 14% versus 7%).

PayPal Here Nano Active



iZettle Nano Active



- My business only took cash for face-to-face payments
- My business was not actively trading
- My business was only trading online
- My business used another provider to take face-to-face card payments
- Don't know/can't remember

Brand Names

Where applicable, the following providers of card readers and other payment services are referred to by a single brand name which may encompass other brand names too:

- Barclays: Barclays or Barclaycard (including Barclaycard Anywhere)
- Clover: Clover/FirstData (including in association with Lloyds Bank Cardnet)
- SumUp: SumUp/Payleven
- Worldpay: Worldpay/RBS Worldpay (including Streamline and Worldpay Zinc)

Active and Inactive Customers

Where the report refers to active or inactive customers this is based on responses by customers to a question in the survey:

Q2 ASK ALL: Does your business currently use a {PayPal Here}{iZettle} card reader to take face-to-face card payments? SINGLE CODE – IF TELEPHONE PROMPT FOR SPECIFIC ANSWER IF NO

Yes – currently use {PayPal Here}{iZettle}

No – but have used {PayPal Here}{iZettle} in the past

No – have never used {PayPal Here}{iZettle} **THANK AND CLOSE**

Don't know/can't remember **THANK AND CLOSE**

IF Q2=1: ACTIVE CUSTOMER

IF Q2=2: INACTIVE CUSTOMER

When providing customer lists, Parties had indicated which customers they consider to be inactive and for how long they have considered them to have been inactive. The definition as per the survey question was agreed on as it means they were asked questions that were relevant to them based on their own perception. This means that some customers who were marked as 'inactive' self-classified as active and vice versa. This report, as requested by the CMA, is based on active customers only. Overall, 5% of iZettle customers and 13% PayPal customers said they were inactive.

3 FINDINGS

3.1 Introduction

In the following sections a summary of key findings is shown.

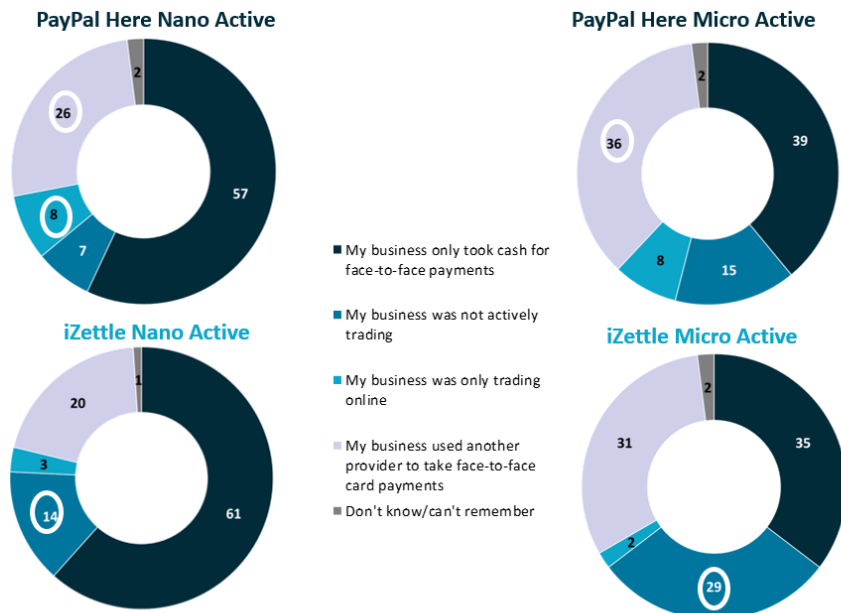
Section 3.2 contains key findings for Active customers in the Nano and Micro segments. Section 3.3 contains key findings for Active customers in the Small and Medium (combined) segment. Due to the low number of completes in this segment, data is shown for iZettle customers only.

3.2 Nano & Micro, Active

Previous to current provider

Approach to taking face-to-face payments before using PayPalHere/iZettle

A majority of businesses only took cash for face-to-face payments before starting to use PayPal Here or iZettle.



Q3. Before you started using {PayPal Here}{iZettle}, which of the following best describes the approach your business took to taking face-to-face card payments? Base sizes: PP Nano n=648, iZ Nano n=1,870, PP Micro n=198, iZ Micro n=504.

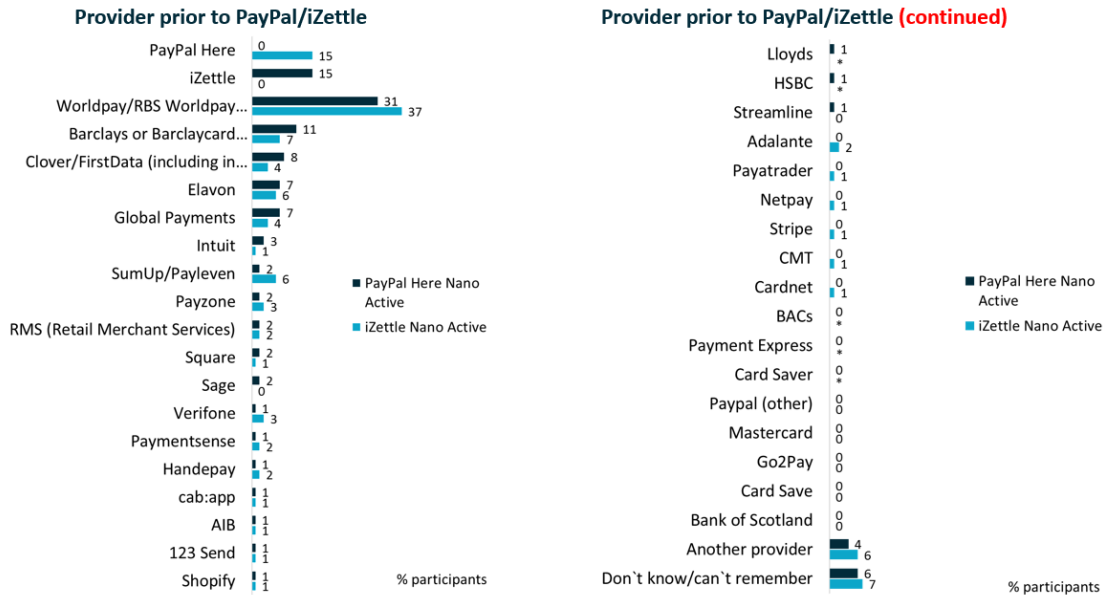


Among **nanos**, iZettle customers are significantly more likely (than PayPal Here customers) to state their business had not been actively trading. PayPal Here customers are significantly more likely to have been using a different provider.

Among **micros**, iZettle customers are also significantly more likely to state their business had not been actively trading. PayPal Here customers in the micro segment are significantly more likely to have been trading online only.

Providers used before PayPal Here/iZettle – Nano

The most used providers, before PayPal, by PayPal Here customers were Worldpay (31%), iZettle (15%), Barclays (11%), Clover (8%) and, Elavon and Global Payments (both 7%). For iZettle customers the most used providers were Worldpay (37%), PayPal Here (15%), Barclays (7%), SumUp (6%) and Elavon (6%).



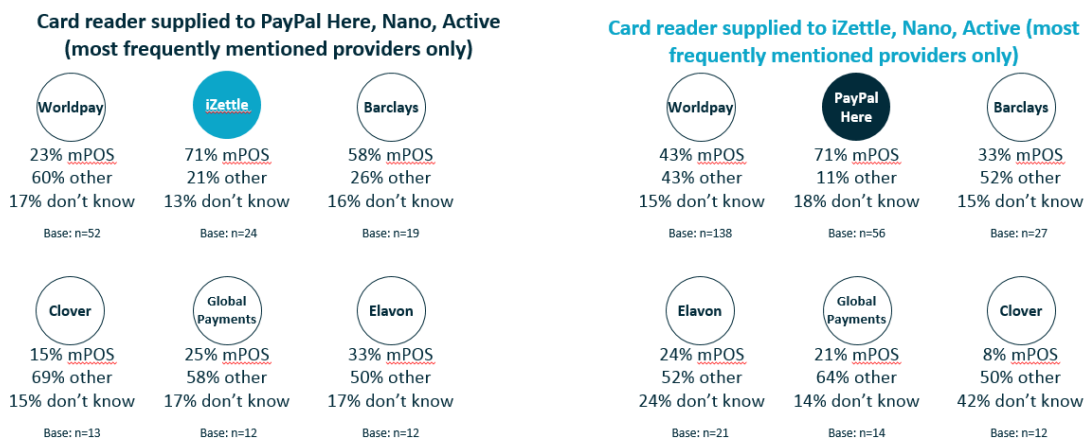
Q4. Which provider(s) did your business use to take face-to-face card payments before you started using {PayPal Here}{iZettle}? Base: PP Nano, n=166, iZ Nano, n=370.



Card readers PayPal Here/iZettle – Nano

The image below shows for each of the providers used before PayPal Here/iZettle, which type of card reader was used (mPOS or other types) by the businesses that used them. For instance, it shows that among PayPal Here customers who previously used Worldpay, 23% used a mPOS device while 60% used another type of device. Below each provider it shows the number of observations it is based on.

NB. SOME SMALL OR VERY SMALL BASE SIZES

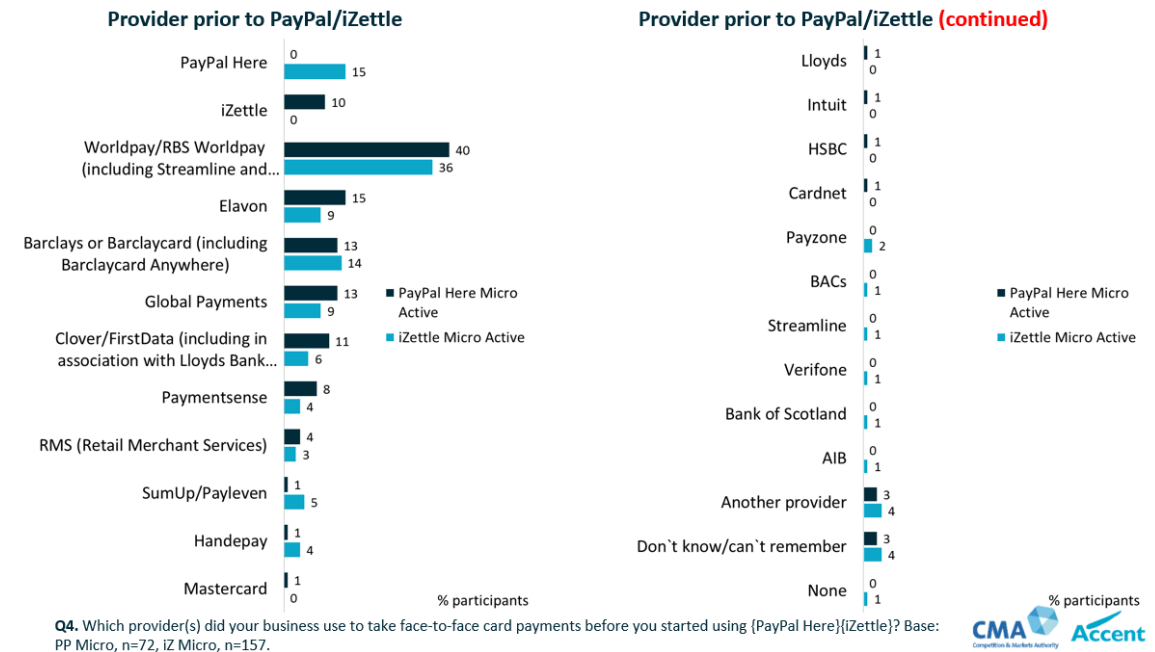


Q5. And did {PROVIDER(s) NAMED AT Q4} provide your business with ...?



Providers used before PayPal Here/iZettle – Micro

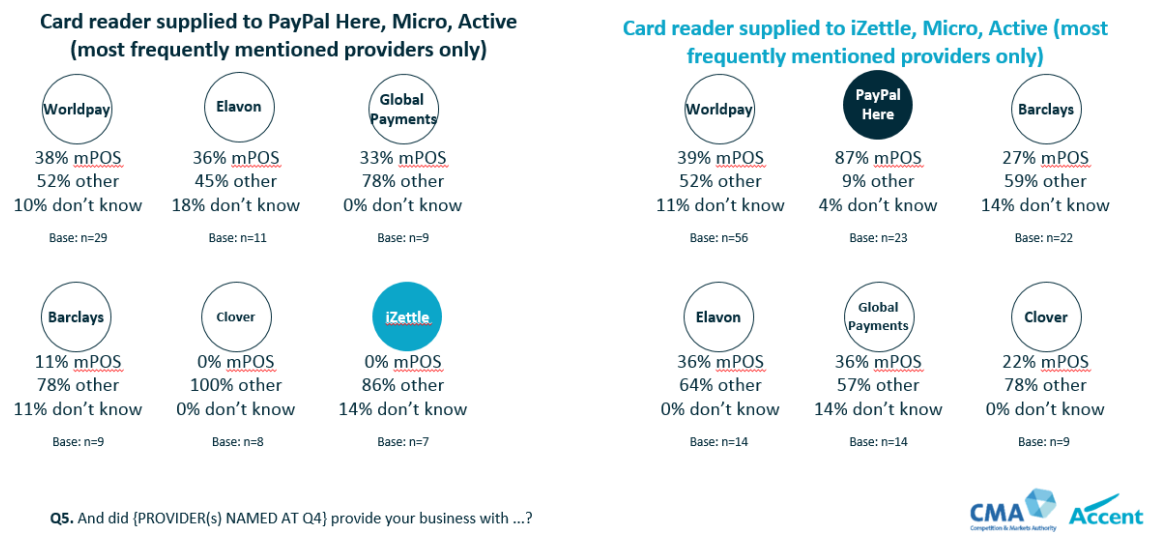
Among PayPal Here customers in the micro business segment, the most used providers prior to PayPal were Worldpay (40%), Elavon (15%), Barclays and Global Payments (both 13%) and Clover (11%). iZettle was previously used by 10% of PayPal Here customers. For iZettle customers the most used providers were similar: Worldpay (36%), PayPal Here (15%), Barclays (14%), Elavon and Global Payments (both 9%).



Card readers PayPal Here/iZettle – Micro

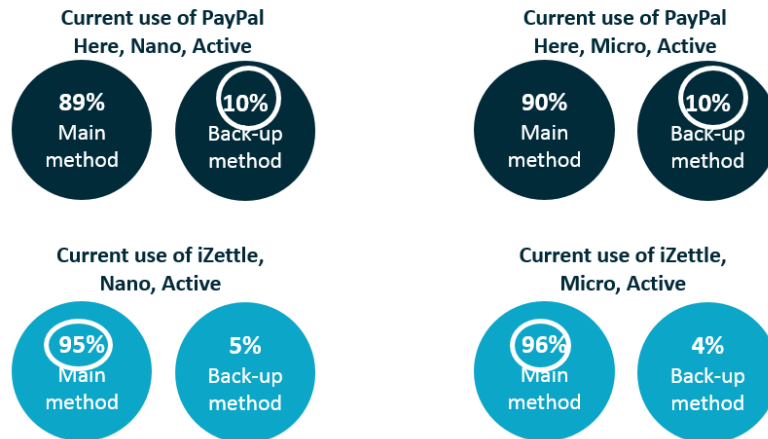
The image below shows for each of the providers used before PayPal Here/iZettle, which type of card reader was used (mPOS or other types) by the businesses that used them. For instance, it shows that among PayPal Here customers who previously used Worldpay, 38% used a mPOS device while 52% used another type of device. Below each provider it shows the number of observations it is based on.

NB. SOME SMALL OR VERY SMALL BASE SIZES



Current use of PayPal Here and iZettle

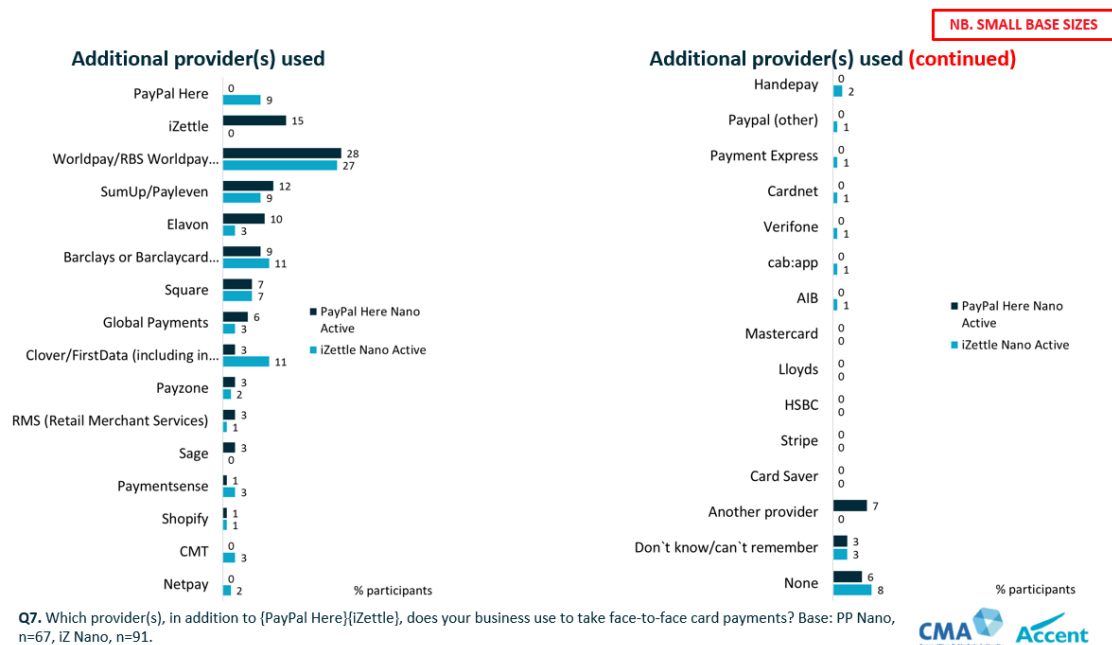
Among both nanos and micros, PayPal Here or iZettle is used as the main method for taking face-to-face card payments. The proportion of iZettle customers that reports it being the main method is, however, significantly higher than among PayPal Here customers for both nanos and micros.



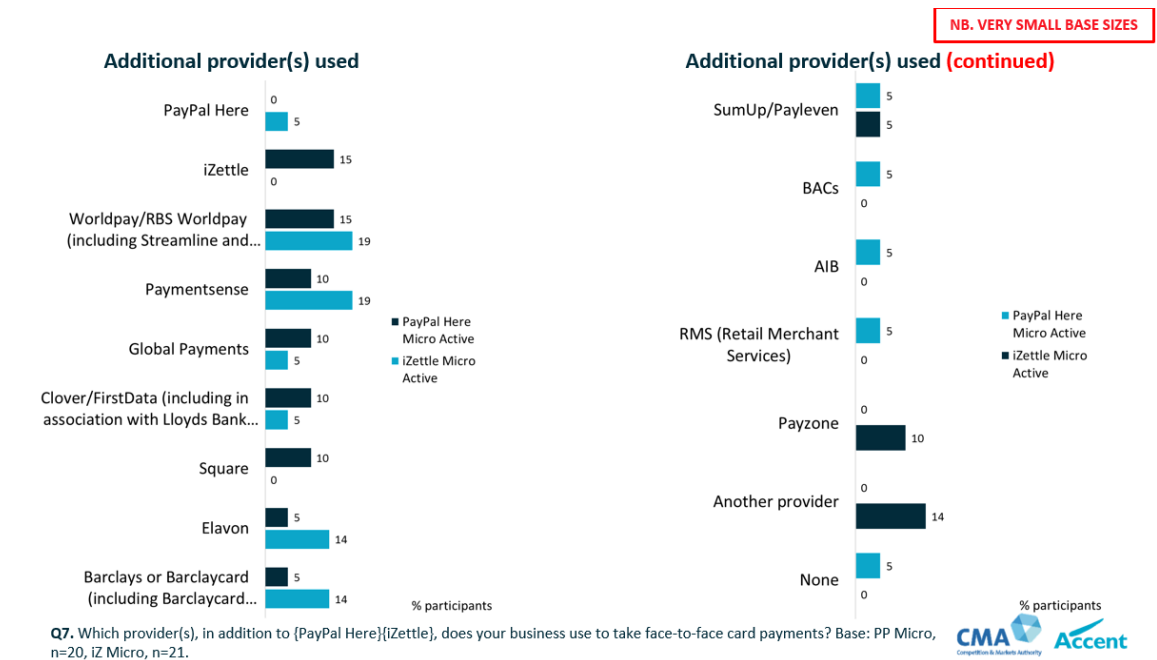
Q6. Which of the following best describes your current use of {PayPal Here}{iZettle} in your business?
Base sizes: PP Nano, n=648, iZ Nano, n=1,870, PP Micro, n=198, iZ Micro, n=504.



Nano businesses that use an additional provider alongside PayPal Here or iZettle, most often use Worldpay (28% of PayPal Here customers, 27% of iZettle customers). Beyond Worldpay, providers used vary between PayPal Here and iZettle customers. Among PayPal Here customers, iZettle (15%) and SumUp (12%) are most used. iZettle customers are most likely to use Clover and Barclays (both 9%).



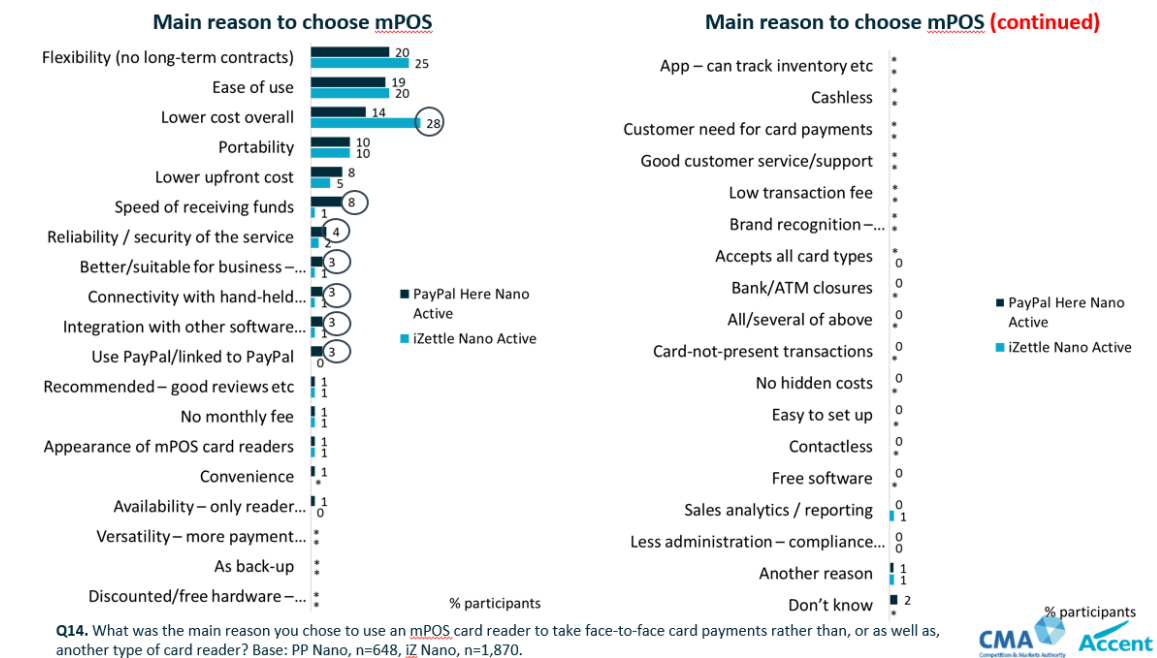
Among micro businesses Worldpay is also the most used additional provider among PayPal Here customers (15%) and iZettle customers (19%). Among PayPal Here customers Worldpay ranks alongside iZettle (15%), among iZettle customers it ranks alongside Paymentsense (19%).



Choice Attributes

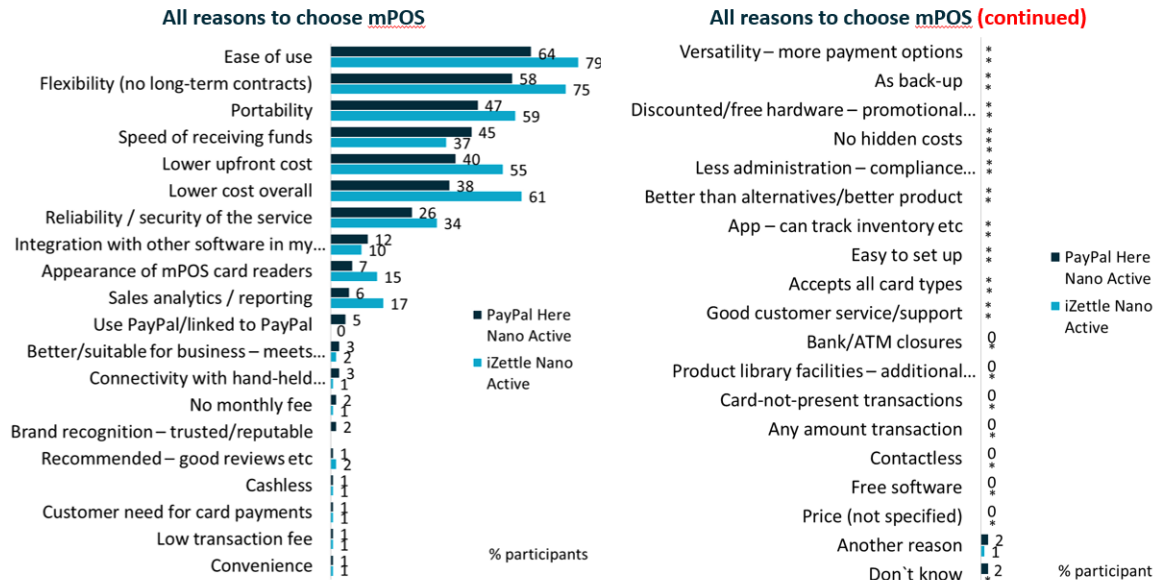
Main reason for choosing mPOS card reader rather than, or as well as, another type of card reader: Nano

Flexibility, ease of use and low cost overall are most often mentioned as the *main reason for choosing an mPOS card reader* among both PayPal Here and iZettle customers. Low cost is a significantly more important choice attribute for iZettle customers (28%) than for PayPal Here customers (14%). PayPal Here customers place significantly more importance on other attributes including speed of receiving funds and reliability / security of the service.



All reasons for choosing mPOS card reader rather than, or as well as, another type of card reader: Nano

On an overall level, when we take into account **all other reasons mentioned**, ease of use is the most important reason for choosing an mPOS card reader for both PayPal Here and iZettle customers. The second most important reason for both sets of customers is flexibility (no long term contracts). Overall, iZettle customers gave more reasons for choosing an mPOS than PayPal Here. This is reflected in the fact that a substantial number of reasons was mentioned significantly more often among iZettle customers than among PayPal Here customers.



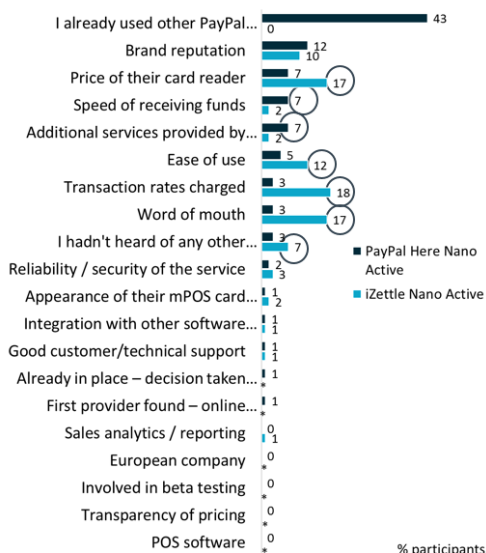
Q14. What was the main reason you chose to use an mPOS card reader to take face-to-face card payments rather than, or as well as, another type of card reader? Base: PP Nano, n=648, iZ Nano, n=1,870. Q15. And what other reasons, if any, were important? Base: PP Nano, n=637, iZ Nano, n=1,863.



Main reason for choosing mPOS card reader from PayPal Here or iZettle: Nano

In terms of the choice of **PayPal Here or iZettle as the mPOS card reader provider**, the overriding main reason for PayPal Here customers is the fact they were already using other PayPal products (43%). The second most important reason among this group is brand reputation (mentioned by 12%). iZettle customers place the highest importance on transaction rates charged (18%), the price of the card reader (17%) and word of mouth (17%).

Main reason to choose PayPal Here or iZettle mPOS



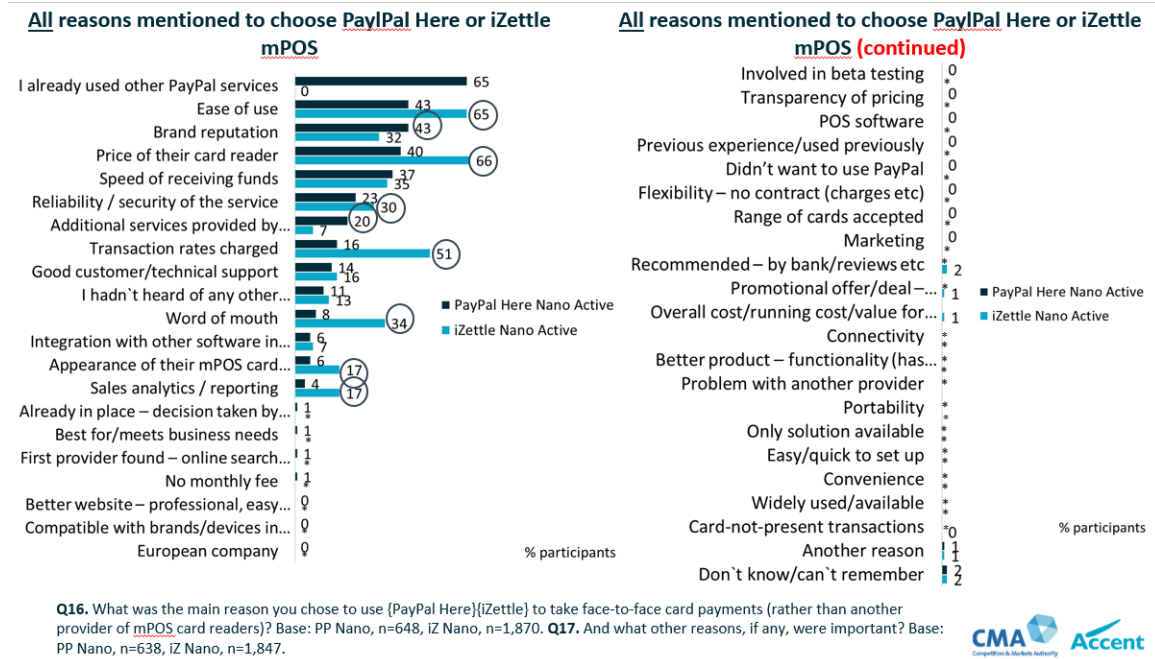
Q16. What was the main reason you chose to use {PayPal Here}{iZettle} to take face-to-face card payments (rather than another provider of mPOS card readers)? Base: PP Nano, n=648, iZ Nano, n=1,870.

Main reason to choose PayPal Here or iZettle mPOS (continued)



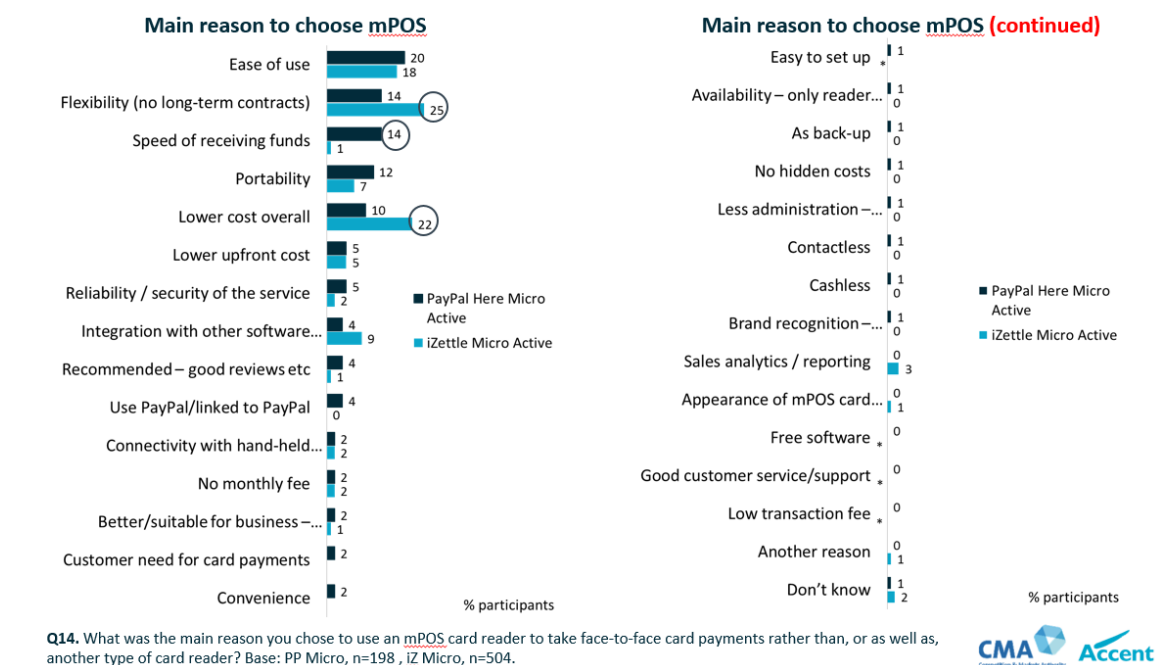
All reasons for choosing mPOS card reader from PayPal Here or iZettle: Nano

Considering all reasons given, having already been using other PayPal services is also the most important reason given by PayPal Here customers (65%). Behind this, the reasons provided by iZettle customers differ slightly from PayPal Here customers – in particular in terms of the proportion of customers that mention certain reasons.



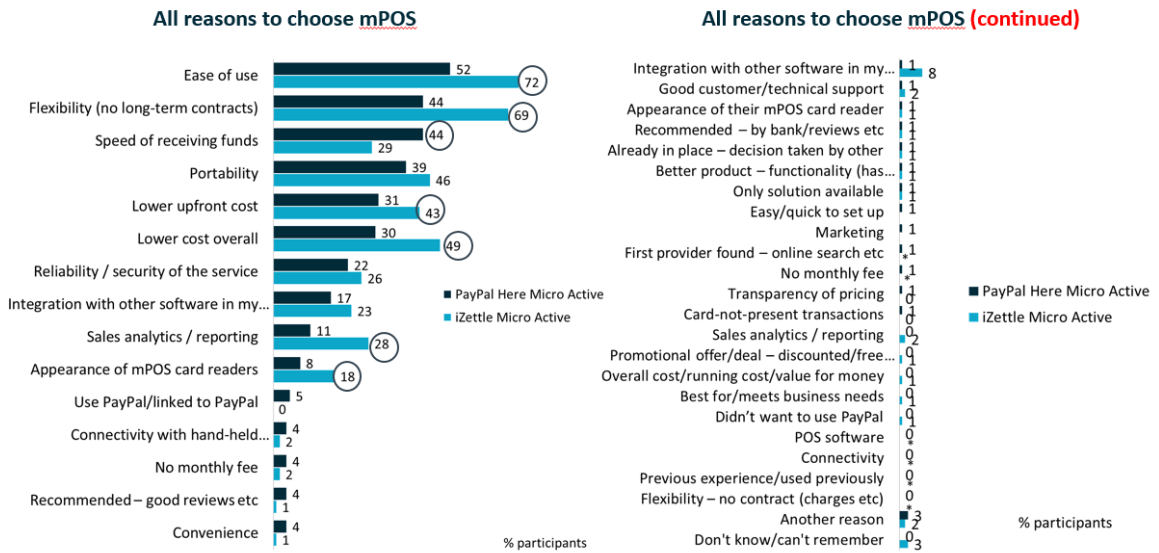
Main reason for choosing mPOS card reader rather than, or as well as, another type of card reader: Micro

Among iZettle customers the most important reasons for *choosing an mPOS card reader* are similar to those mentioned by nanos (ease of use, flexibility and low cost overall). Ease of use and flexibility are also important to PayPal Here customers, but behind this, the speed of receiving funds is the next most important reason.



All reasons for choosing mPOS card reader rather than, or as well as, another type of card reader: Micro

When we consider **all other reasons mentioned**, ease of use is the most important reason for choosing an mPOS card reader for both PayPal Here and iZettle customers. The second most important reason for both sets of customers is flexibility (no long term contracts). Overall, iZettle customers gave more reasons for choosing an mPOS than PayPal Here. This is reflected in the fact that a substantial number of reasons was mentioned significantly more often among iZettle customers than among PayPal Here customers.



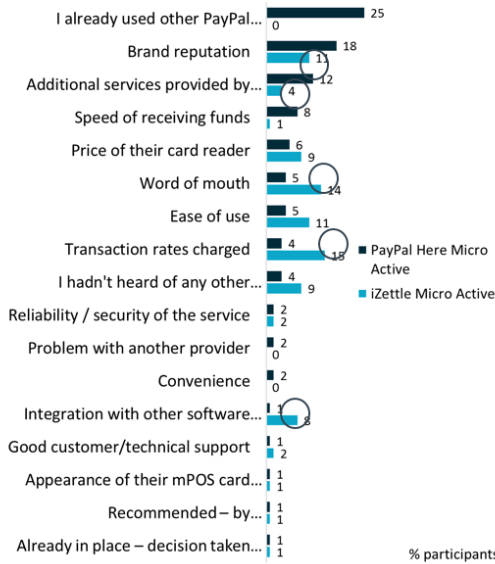
Q14. What was the main reason you chose to use an mPOS card reader to take face-to-face card payments rather than, or as well as, another type of card reader? Base: PP Micro, n=198, iZ Micro, n=504. **Q15.** And what other reasons, if any, were important? Base: PP Micro, n=196, iZ Micro, n=495.



Main reason for choosing mPOS card reader from PayPal Here or iZettle: Micro

In terms of the *choice of PayPal Here or iZettle as the mPOS card reader provider*, the most important reason for PayPal Here customers is the fact they already used other PayPal products (25%). The second most important reason among this group is brand reputation (mentioned by 18%), followed by additional services provided by PayPal Here (12%). iZettle customers place the highest importance on transaction rates charged (15%), word of mouth (14%), brand reputation and ease of use (both 11%).

Main reason to choose PayPal Here or iZettle mPOS



Main reason to choose PayPal Here or iZettle mPOS (cont.)



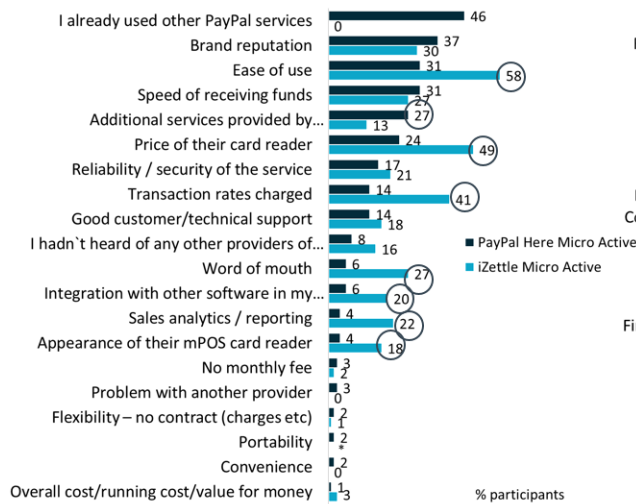
Q16. What was the main reason you chose to use {PayPal Here}{iZettle} to take face-to-face card payments (rather than another provider of mPOS card readers)? Base: PP Micro, n=198, iZ Micro, n=504.



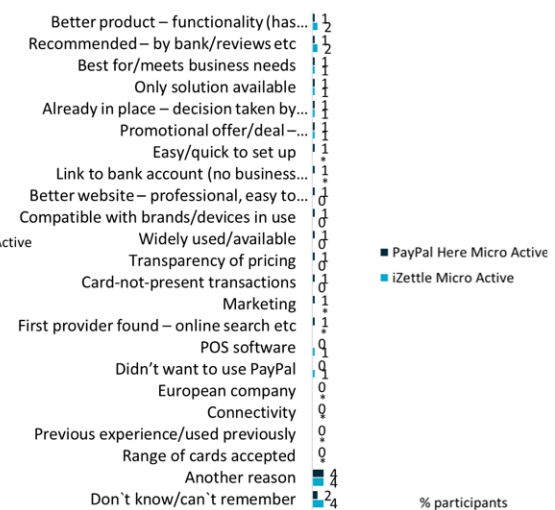
All reasons for choosing mPOS card reader from PayPal Here or iZettle: Micro

When considering all reasons mentioned, having already been using other PayPal services is also the most important reason given by PayPal Here customers (46%). Brand reputation (37%) and speed of receiving funds and ease of use (both 31%) are also important reasons given by PayPal Here customers. The main reasons provided by iZettle customers are ease of use (58%), price of the card reader (49%) and transaction rates charged (41%). All of these three reasons are mentioned significantly more often by iZettle customers than PayPal Here customers.

All reasons mentioned to choose PayPal Here or iZettle mPOS



All reasons mentioned to choose PayPal Here or iZettle mPOS (continued)

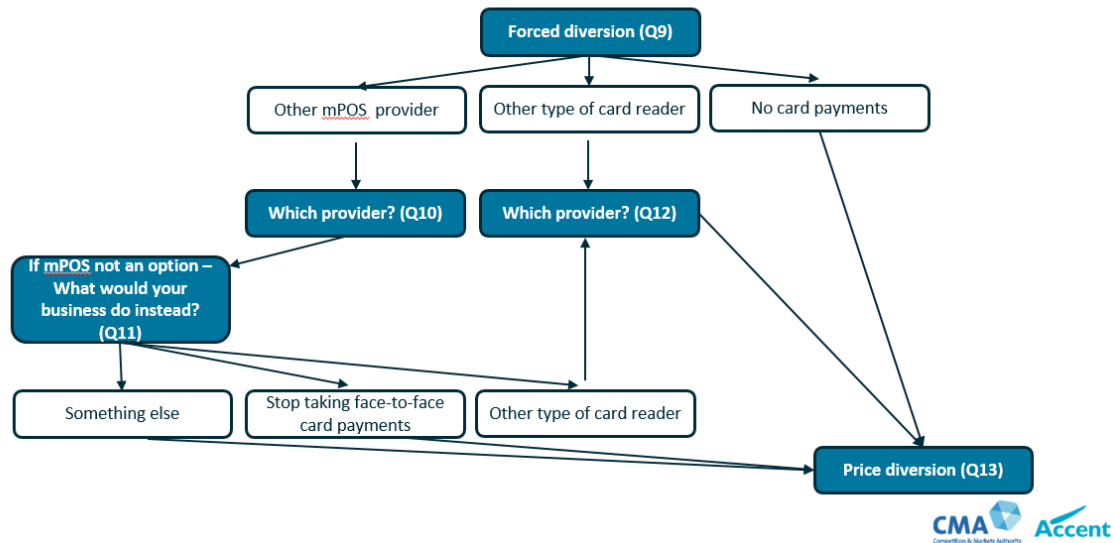


Q16. What was the main reason you chose to use {PayPal Here}{iZettle} to take face-to-face card payments (rather than another provider of mPOS card readers)? Base: PP Micro, n=198, iZ Micro, n=504. Q17. And what other reasons, if any, were important? Base: PP Micro, n=198, iZ Micro, n=490.



Diversion

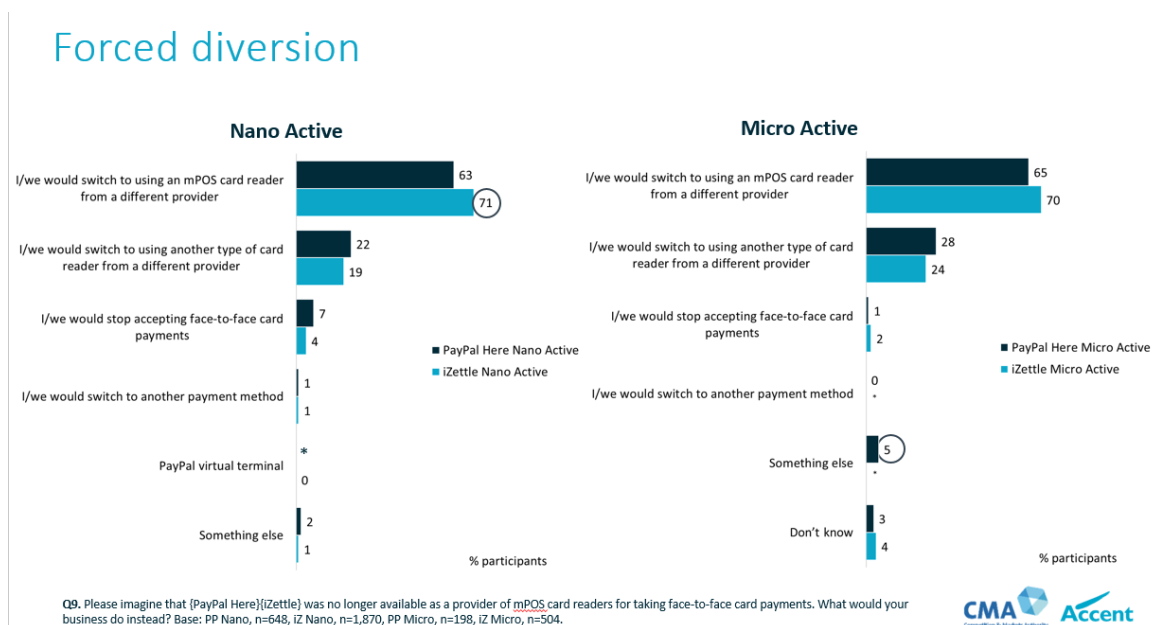
Below we have shown how the diversion section of the questionnaire was designed, starting with questions around forced diversion followed by a price diversion question.



Forced Diversion

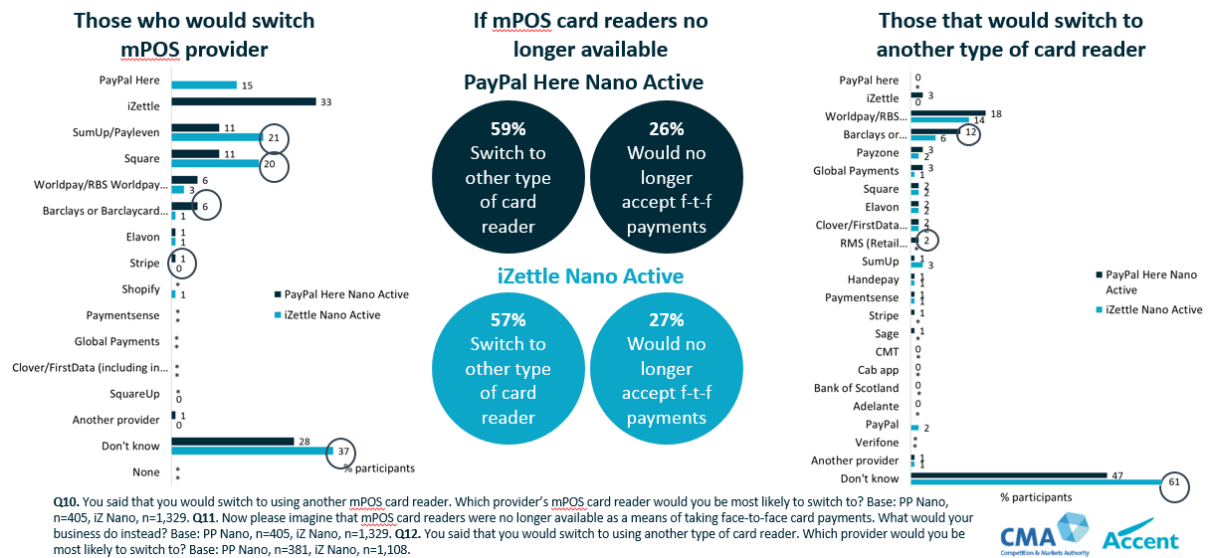
Forced diversion - if PayPal Here/iZettle was no longer available as a provider of mPOS card readers for taking face-to-face card payments

A majority of nano businesses would *switch to using an mPOS card reader from a different provider*. Among iZettle this proportion is significantly higher than among PayPal Here customers. **70% of iZettle customers (compared to 65% of PayPal Here customers) would switch to using an mPOS card reader from a different provider.**



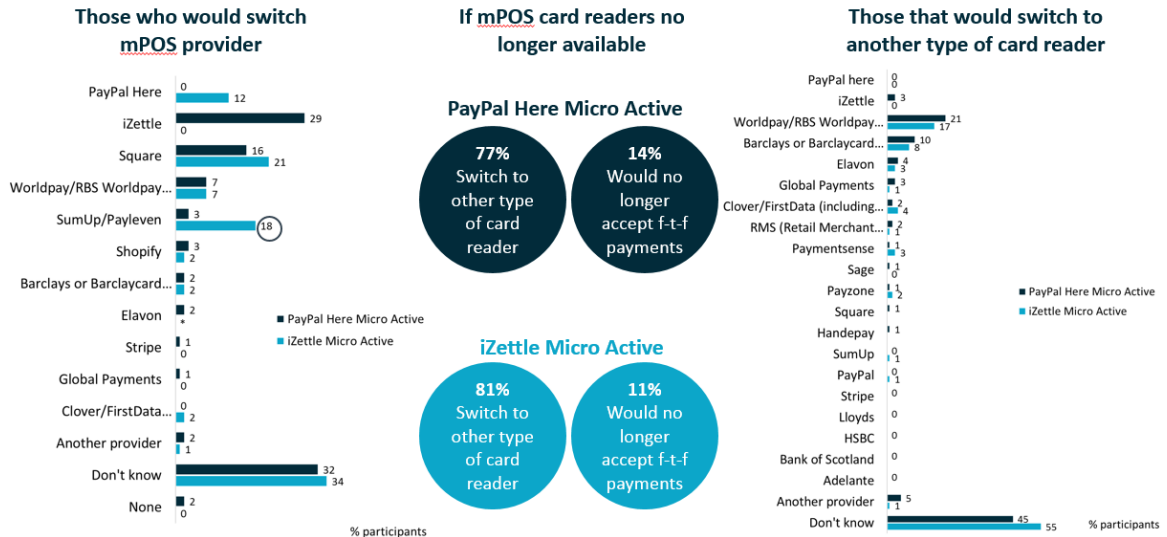
Forced diversion – switching intention: Nano

PayPal Here customers who would switch to a different provider, **if PayPal Here or iZettle would no longer be available as a provider**, are most likely to switch to iZettle (33%), SumUp (11%) or Square (11%). iZettle customers would switch to SumUp (21%), Square (20%) or PayPal Here (15%). A large proportion of customers did not know who they would switch to. If **mPOS card readers were no longer available**, more than half of customers would switch to other type of card reader (59% of PayPal Here customers and 57% of iZettle customers). Around a quarter would no longer accept face-to-face card payments (26% of PayPal Here customers and 27% of iZettle customers). Worldpay and Barclays are the providers most often mentioned by PayPal Here and iZettle customers who would switch to a different type of card reader.



Forced diversion – switching intention: Micro

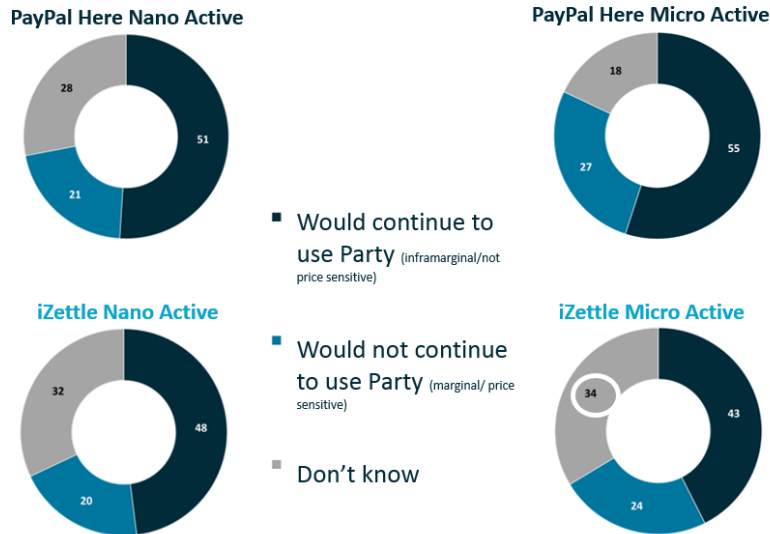
PayPal Here customers who would switch to a different provider, **if PayPal Here or iZettle would no longer be available as a provider**, are most likely to switch to iZettle (33%), SumUp (11%) or Square (11%). iZettle customers would switch to SumUp (21%), Square (20%) or PayPal Here (15%). A large proportion of customers did not know who they would switch to. If **mPOS card readers were no longer available**, 77% of PayPal Here customers and 81% of iZettle customers would switch to other type of card reader. 14% of PayPal Here customers and 11% of iZettle customers would no longer accept face-to-face card payments. Worldpay and Barclays are the providers most often mentioned by PayPal Here and iZettle customers who would switch to a different type of card reader.



Q10. You said that you would switch to using another mPOS card reader. Which provider's mPOS card reader would you be most likely to switch to? Base: PP Micro, n=125, iZ Micro, n=353. **Q11.** Now please imagine that mPOS card readers were no longer available as a means of taking face-to-face card payments. What would your business do instead? Base: PP Micro, n=125, iZ Micro, n=353. **Q12.** You said that you would switch to using another type of card reader. Which provider would you be most likely to switch to? Base: PP Micro, n=147, iZ Micro, n=405.

Price Diversion

If the **fee customers pay per transaction were to be increased by 0.1 of a percentage point** (for instance, from 1.75% to 1.85%), a majority of PayPal customers would continue to use PayPal (51% of nano and 55% of micro). Among iZettle customers the proportion is somewhat lower, though not significantly so.



Q13. Now please imagine that {PayPal Here}{iZettle} were to increase the fee you paid per transaction by 0.1 of a percentage point. For example, if you were paying a fee per transaction of 1.75%, this would increase to 1.85%. Would you continue to use {PayPal Here}{iZettle} for taking mPOS payments? Base: PP Nano, n=648, iZ Nano, n=1,870, PP Micro, n=198, iZ Micro, n=504.

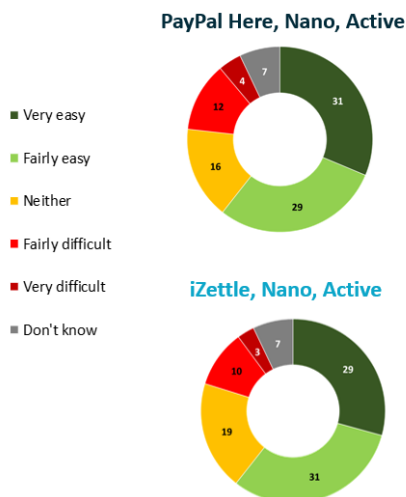


Switching

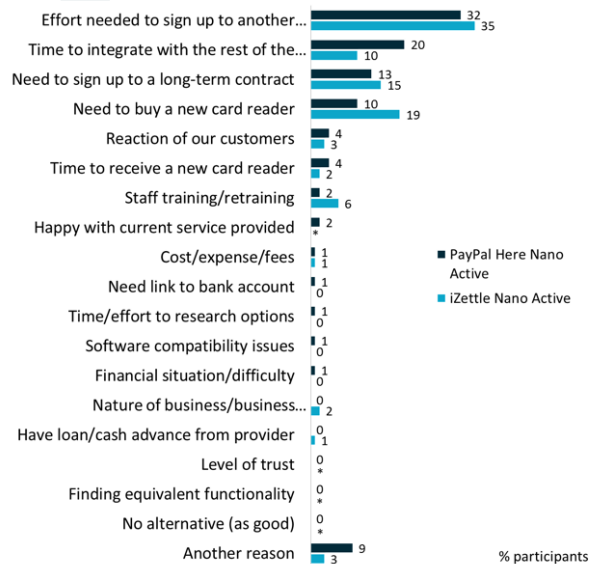
Perceived barriers to switching and likely : Nano

A majority of nano businesses perceive there to be few barriers to switching providers, with 60% (both among PayPal Here customers and iZettle customers) saying they think it would be fairly or very easy to stop using their provider and switch to another mPOS card reader provider. The main reason cited for it being difficult to switch is the effort needed to sign up to another service.

Perceived ease of switching



Main reason why perceived to be difficult to switch



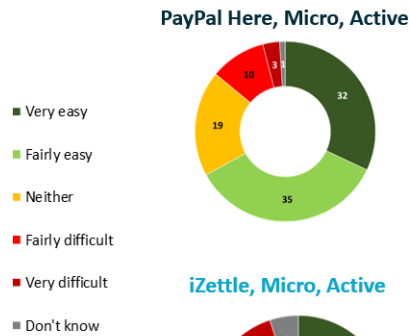
Q19. How easy or difficult do you think it would be for your business to stop using {PayPal Here}{iZettle} and switch to another mPOS card reader provider? Base: PP Nano, n=648, iZ Nano, n=1,870. **Q20.** What is the main reason why you say it would be difficult for your business to switch to another mPOS card reader provider? Base: PP Nano, n=104, iZ Nano, n=247.



Perceived barriers to switching and likely: Micro

A majority of micro businesses perceive there to be few barriers to switching providers, with 67% of PayPal Here customers and 56% of iZettle customers saying they think it would be fairly or very easy to stop using their provider and switch to another mPOS card reader provider. The main barrier to switching cited by PayPal Here customers is the effort needed to sign up to another service. iZettle customers mention the time it takes to integrate the rest of the hardware/software into their business as the main barrier.

Perceived ease of switching



Main reason why perceived to be difficult to switch

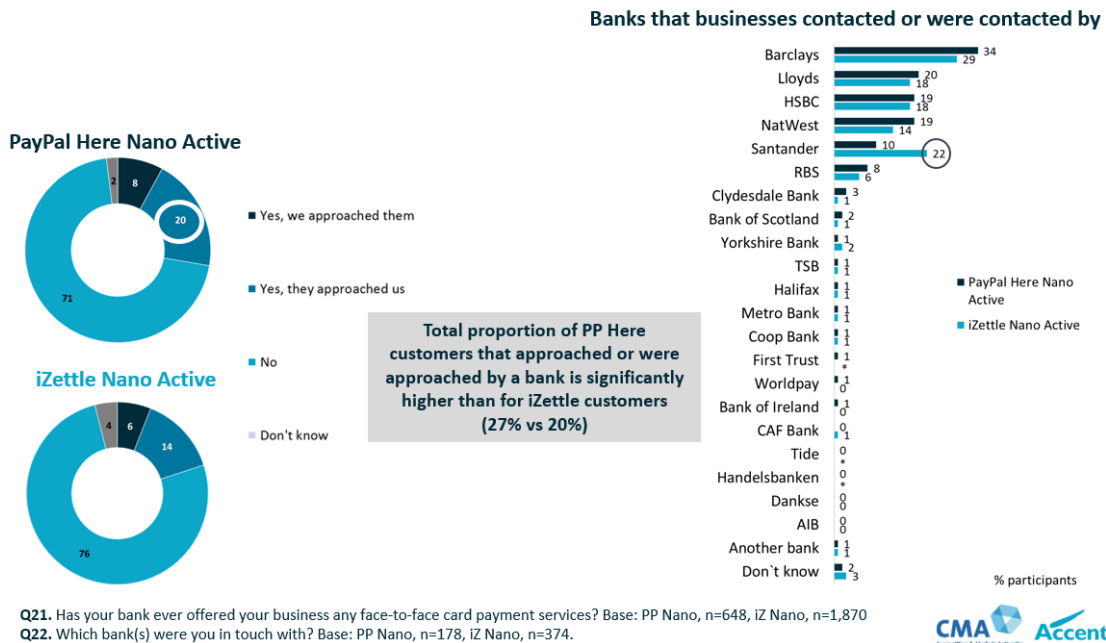


Q19. How easy or difficult do you think it would be for your business to stop using {PayPal Here}{iZettle} and switch to another mPOS card reader provider? Base: PP Micro, n=198, iZ Micro, n=504. **Q20.** What is the main reason why you say it would be difficult for your business to switch to another mPOS card reader provider? Base: PP Micro, n=25, iZ Micro, n=104.

Approaches by other providers

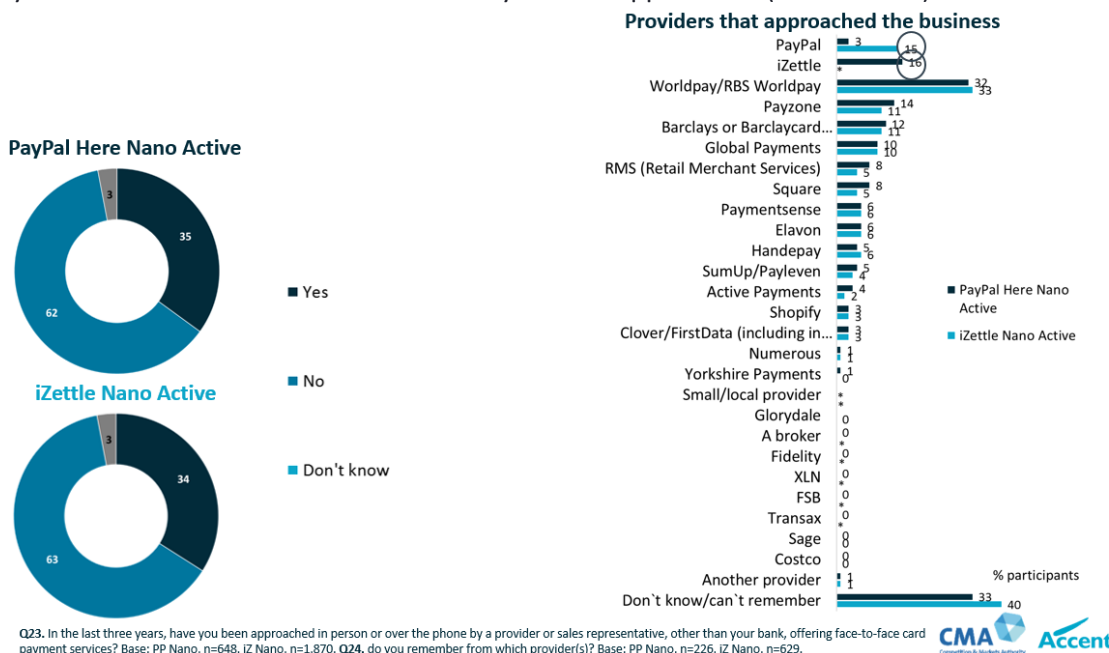
Contact with own bank about face-to-face card payment services: Nano

A small proportion of nano businesses said they had approached or been approached by their own bank about face-to-face card payments services. The total proportion of PayPal Here customers that approached or were approached by a bank is, however, significantly higher than for iZettle customers (27% vs 20%). Barclays is the bank most nano businesses had interacted with, followed by Lloyds, HSBC, NatWest and Santander.



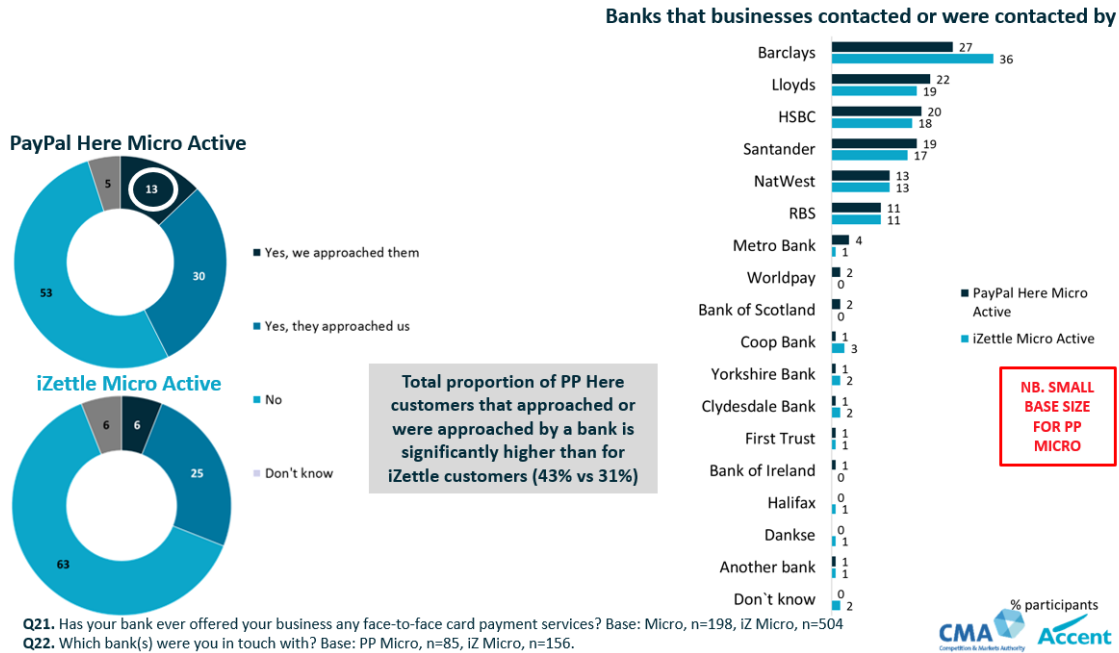
Approach by providers, other than own bank, to offer face-to-face card payment services: Nano

Around a third of nano businesses said they had been approached by providers of face-to-face card payment services (other than their own bank), 35% of PayPal Here customers and 34% of iZettle customers. In both groups, Worldpay is mentioned most as having contacted businesses. PayPal and iZettle are the second most likely to have approached (each other's) customers.



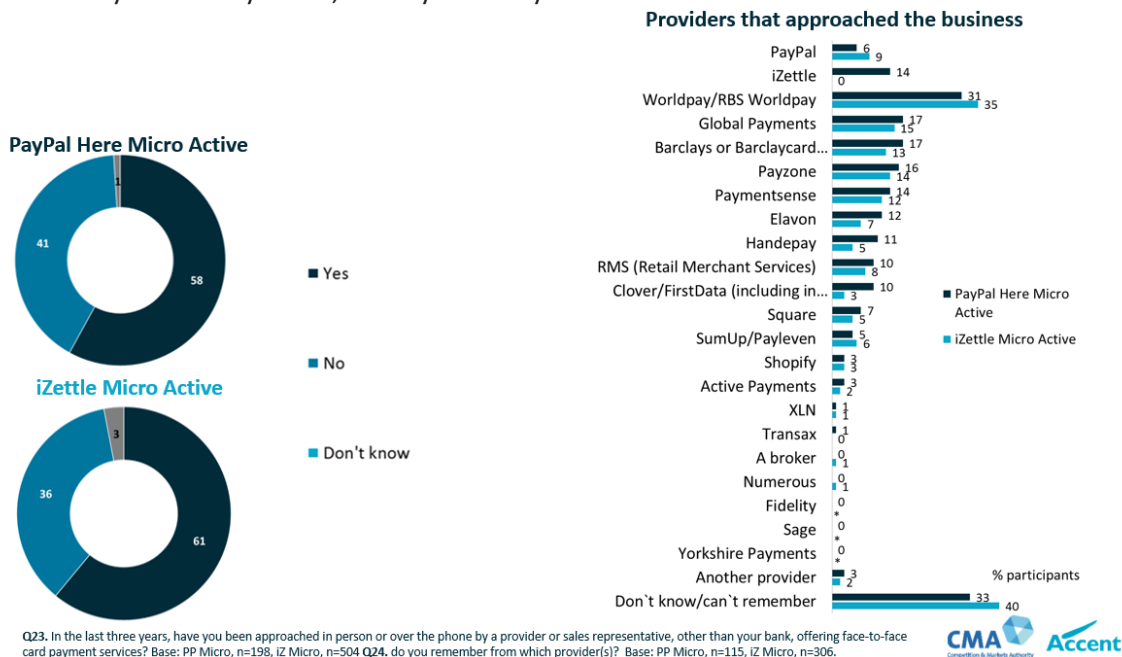
Contact with own bank about face-to-face card payment services: Micro

In total, 43% of PayPal Here customers and 31% of iZettle customers said they had approached or been approached by their own bank about face-to-face card payments services. The total proportion of PayPal Here customers that approached or were approached by a bank is significantly higher than for iZettle customers. Barclays is the bank most micro businesses had interacted with.



Approach by providers, other than own bank, to offer face-to-face card payment services: Micro

More than half of micro businesses said they had been approached by providers of face-to-face card payment services (other than their own bank), 58% of PayPal Here customers and 61% of iZettle customers. In both groups, Worldpay is mentioned most as having contacted businesses, followed by Global Payments, Barclays and Payzone.

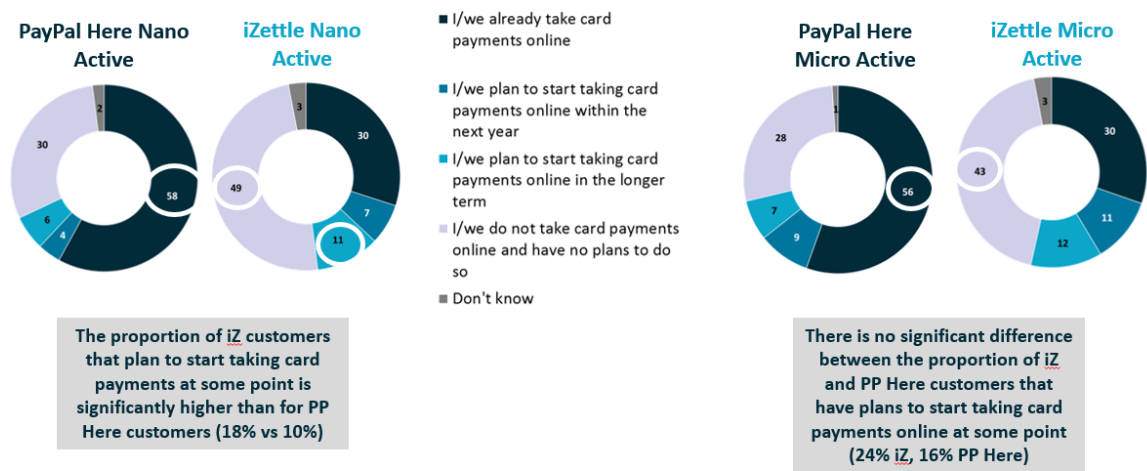


Online Payments

Approach to online card payments

Among nanos, the proportion of PayPal Here customers that **already take card payments online** is significantly higher than among iZettle customers (58% vs 30%). The proportion of iZettle customers that **plan to start taking card payments online** at some point is significantly higher than for PayPal Here customers (18% vs 10%). But, at the same time, the proportion saying they have **no plans to do so** is also significantly higher (49% vs 30%).

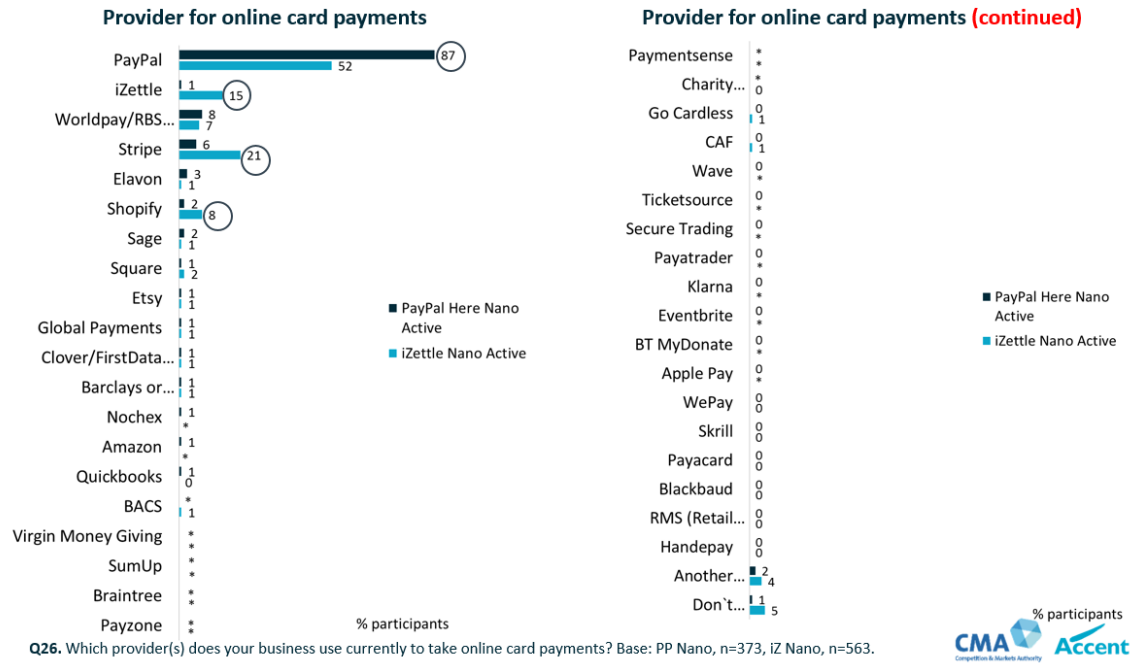
Among micros, similar to nanos, the proportion of PayPal Here customers that **already take card payments online** is significantly higher than among iZettle customers (56% vs 30%) and the proportion of iZettle customers that have **no plans to do so** is significantly higher than among PayPal Here customers (43% vs 28%).



Q25. Which of the following best describes whether you take card payments online?
Base: PP Nano, n=648, iZ Nano, n=1,870. PP Micro, n=198, iZ Micro, n=504.

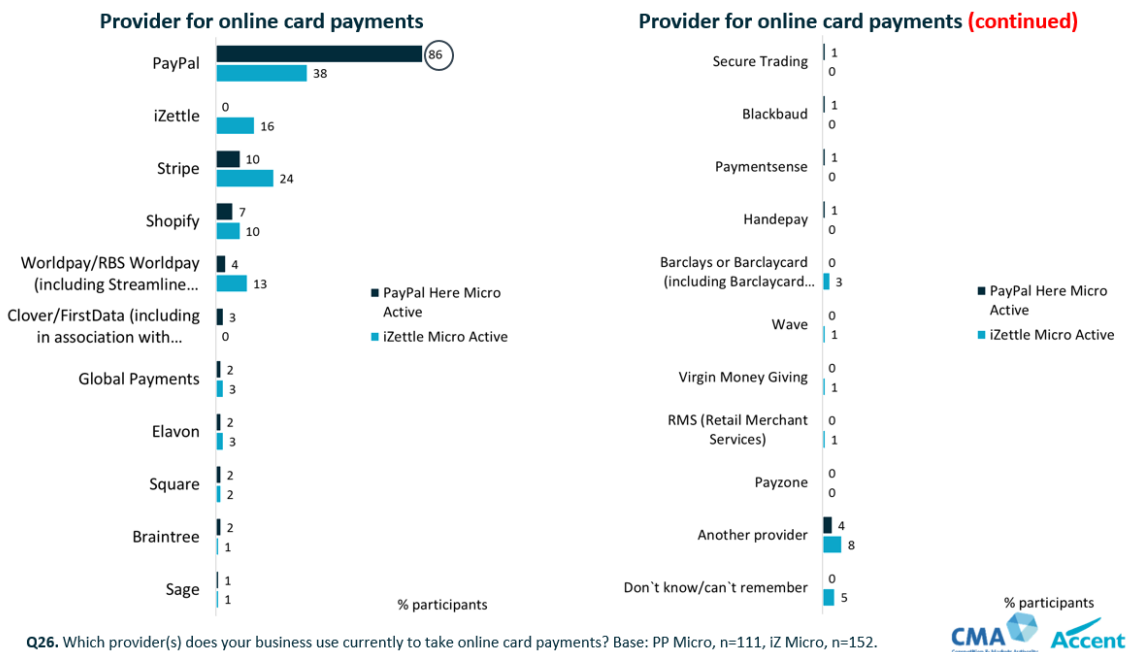
Provider for online card payments: Nano

Most PayPal Here customers use PayPal for online card payment services (87%). This is significantly higher than among iZettle customers (52%). 15% of iZettle customers use iZettle, 21% use Stripe and 8% use Shopify. These are all proportions that are significantly higher among iZettle customers than they are among PayPal Here customers.



Provider for online card payments: Micro

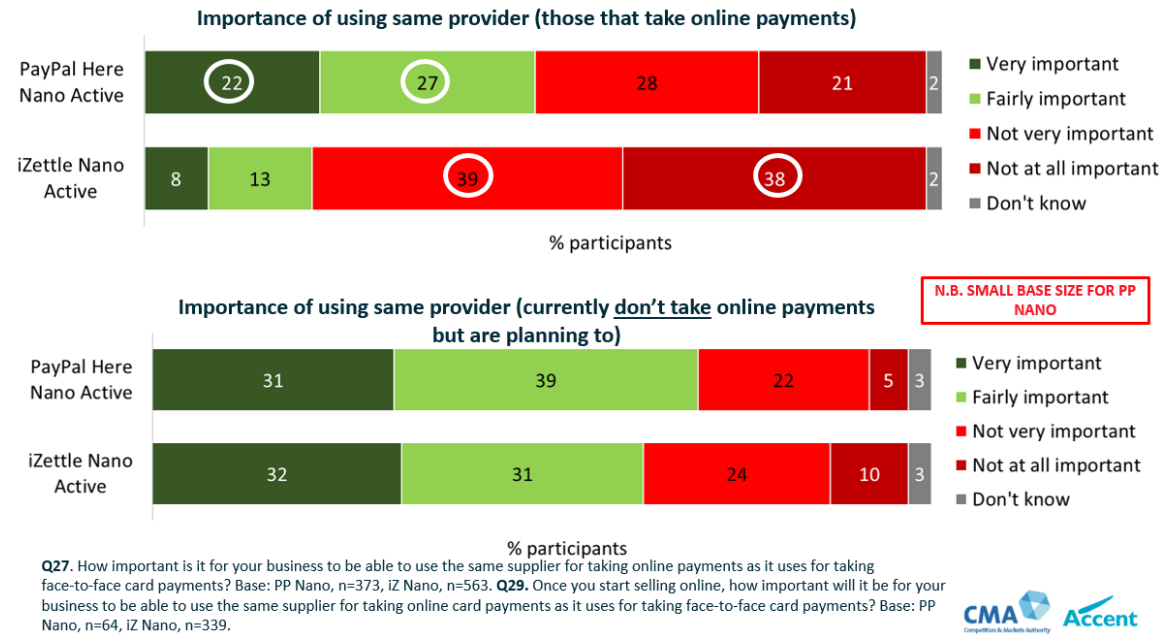
Most PayPal Here customers use PayPal for online card payment services (86%). This is significantly higher than among iZettle customers (38%). 16% of iZettle customers use iZettle, 24% use Stripe and 13% use Worldpay.



Importance of using same provider for online and face-to-face card payments: Nano

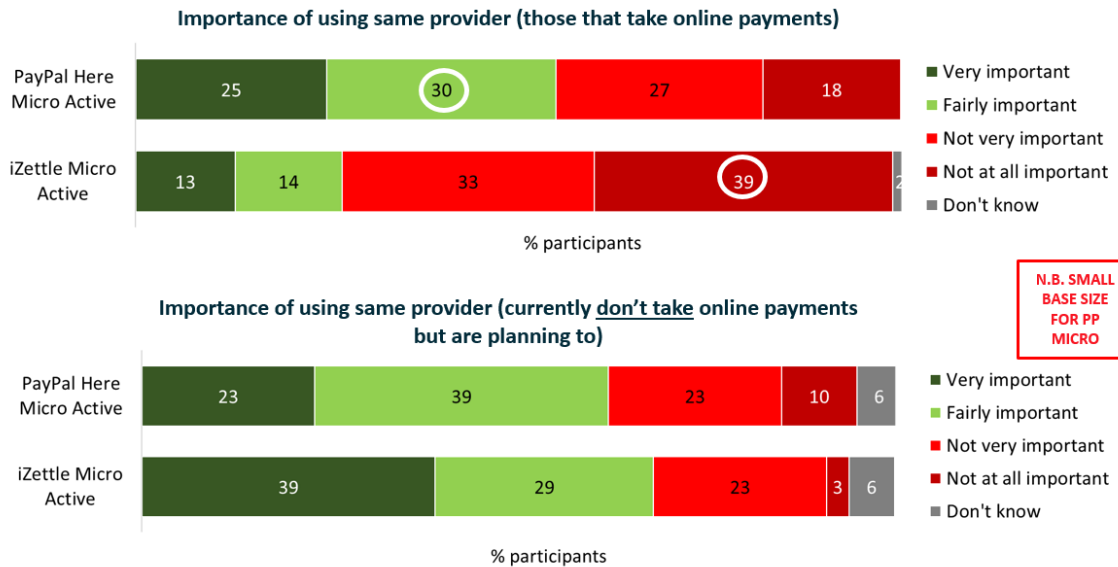
Among those who already take online card payments the importance of it being the same provider as for face-to-face card payments is much lower than among those who do not take online card payments but are planning to. Within this, however, the proportion of PayPal Here customers who currently take online card payments and who say it is fairly or very important to have the same provider for this as they do for face-to-face card payments is significantly higher than among iZettle customers (49% vs 21%).

Among those who do not currently take card payments online but are planning to do so, around 2 in 3 say it is fairly or very important to have the same provider for face-to-face card payments.



Importance of using same provider for online and face-to-face card payments: Micro

Among those who already take online card payments the proportion that place importance on it being the same provider as for face-to-face card payments is lower than among those who do not take online card payments but are planning to, in particular among iZettle customers. The proportion of PayPal Here customers who currently take online card payments and who say it is fairly or very important to have the same provider for face-to-face card payments is significantly higher than among iZettle customers (55% vs 27%). Among those who do not currently take card payments online but are planning to do so, 62% of PayPal Here customers and 68% of iZettle customers say it is fairly or very important to have the same provider for face-to-face card payments.

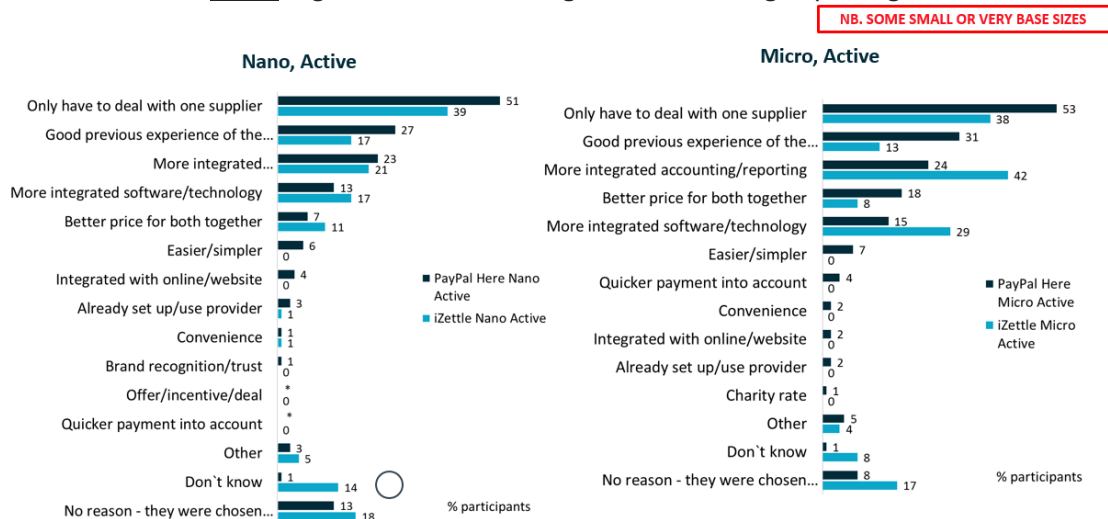


Q27. How important is it for your business to be able to use the same supplier for taking online payments as it uses for taking face-to-face card payments? Base: PP Micro, n=111, iZ Micro, n=152. Q29. Once you start selling online, how important will it be for your business to be able to use the same supplier for taking online card payments as it uses for taking face-to-face card payments? Base: PP Micro, n=31, iZ Micro, n=119.



Reasons for choosing same provider for online card payments and face-to-face card payments

Only having to deal with one provider is the main reason for nano businesses (both PayPal Here and iZettle customers) to choose the same provider for online and face-to-face card payments. It is also the most important reason for PayPal Here customers in the micro segment though iZettle customers in the micro segment cite more integrated accounting/reporting as the main reason.



Q28. Why did you choose to use the same provider for online card payments and face-to-face card payments? Base: PP Nano, n=326, iZ Nano, n=84, PP Micro, n=95, iZ Micro, n=24.



3.3 Small & Medium, Active

As set out in the introduction to this section, due to the small number of completes in these segments this section shows only a small number of selected slides for the small and medium sized customer group. It is based on iZettle customers only. Throughout, frequencies are reported in actual numbers rather than percentages.

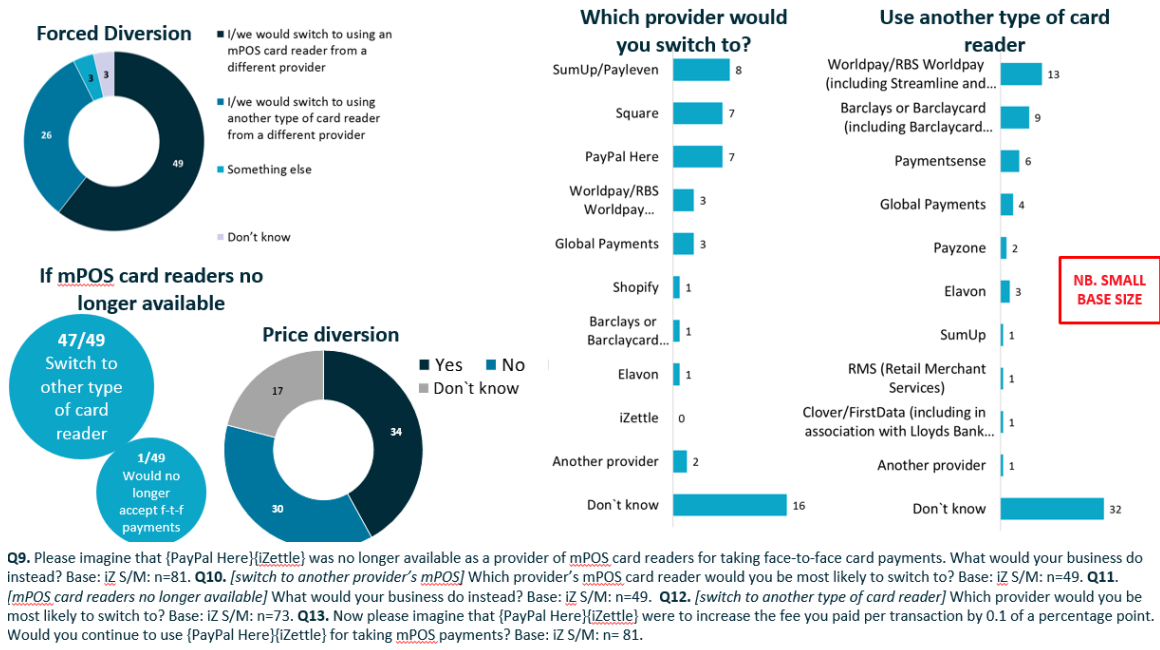
Diversion Questions

Of 81 iZettle customers, 49 said they would switch to using an mPOS card reader from a different provider if iZettle was no longer available. Of these 49, 8 would switch to SumUp, 7 to Square and another 7 to PayPal Here. A third, 16, did not know who they would switch to.

If mPOS card readers were no longer available, 47 out of 49 would switch to other type of card reader, while only 1 would stop accepting face-to-face card payments.

In total, 73 iZettle customers said that if mPOS readers were no longer available they would switch to a different type of card reader from a different provider: 13 of these would switch to Worldpay; 9 to Barclays; and, 6 to Paymentsense. However, 32 did not know who they would switch to.

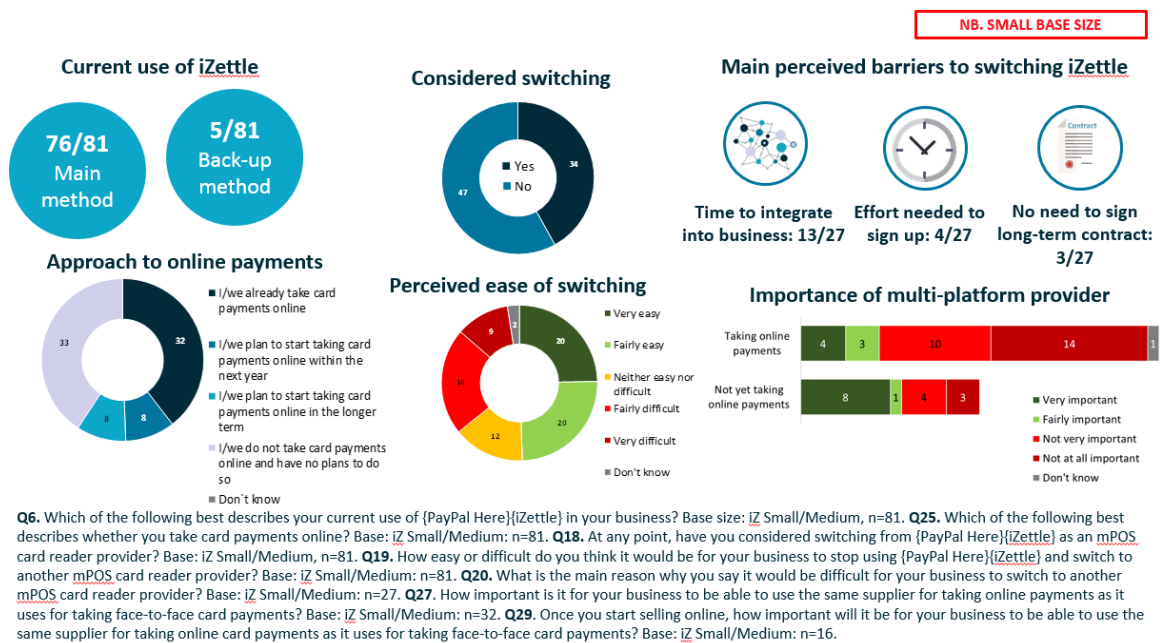
In a scenario where iZettle were to increase the fee paid per transaction by 0.1 of a percentage point (for example, from 1.75% to 1.85%) 34 out of 81 customers would continue to use iZettle while 30 said they would not. The remainder (17 customers) did not know what they would do.



Other Measurements

Out of 81 iZettle customers, 76 use it as their main method for taking face-to-face card payments and 5 as a back-up method. Less than half (34/81) has considered switching at some point. Almost half (40/81) think it would be fairly or very easy to switch. Among those that did not, 13/27 cited the time it takes to integrate a new system into the business as the main barrier.

In total, 32 businesses said they already take online card payments and another 16 are planning to start taking online card payments at some point. Of those that are planning to start taking online payments, half (9/16) think it is fairly or very important to have the same provider as they do for face-to-face card payments. Among those that already take online card payments 7/32 say it is fairly or very important to have the same provider as for face-to-face card payments.



4 EXECUTIVE SUMMARY

- PayPal Here customers are more likely than iZettle customers to have used a different provider for face-to-face card payments or to have been trading online only before switching to PayPal Here
- The vast majority of businesses use PayPal Here or iZettle as their main method for taking face-to-face card payments
 - PayPal Here customers are, however, more likely than iZettle customers to use it as a back-up method
 - Worldpay, SumUp/Payleven, Barclays and Elavon are the most used additional providers
- Flexibility (no-long term contracts) and ease of use is a key choice attribute for use of mPOS devices
 - Speed of receiving funds and portability also play an important role
 - iZettle customers tend to mention more reasons for use of mPOS than PayPal Here customers
- The choice of PayPal Here specifically is driven by the fact that businesses (nanos and micros alike) already use other PayPal services and the reputation of the brand
- The choice of iZettle is more often driven by financial considerations (transaction rates, price of reader), ease of use and recommendation

- If **PayPal Here or iZettle were no longer available** as a provider of mPOS card readers, around 2/3 of all customers – nano or micro – say they would switch to using an mPOS card reader from a different provider. For nanos the difference between iZettle customers (71%) and PayPal Here customers (63%) is statistically significant
- The main destination of PayPal Here switchers would be iZettle; iZettle switchers would switch to Square, SumUp/Payleven and PayPal Here
- If **mPOS card readers were no longer available** at all, more than half of nano businesses and more than three-quarters of micro businesses would switch to a different type of card reader
- If the **transaction fee were to be increased by 0.1 % point**, just under half of PayPal Here customers (nano and micro) and just over half of iZettle customers (nano and micro) would continue to use PayPal Here or iZettle.

- A majority of businesses, across the board, feel it would be easy to switch providers
- The effort needed to sign up with a different provider and time needed to integrate with other hardware/software in the business are seen as main barriers
- Fear of having to sign a long-term contract is a bigger perceived barrier for nano businesses than it is for micro businesses
- The majority of businesses across the board have had no contact with their bank about face-to-face card payment services. A few have been approached by their bank, and a slightly larger proportion (but still a small minority) have approached the bank themselves
- About a third of nano businesses and up to two-thirds of micro businesses have been approached by providers other than their bank – Paymentsense and Worldpay/RBS Worldpay being the main ones
- PayPal Here customers are more likely than iZettle customers to already be taking card payments online and more than half use PayPal – iZettle customers are not only less likely to be taking online card payments but also more likely to not have any plans to do so
- Those not taking card payments (but planning to do so) place a higher level of importance on having the same provider for online and face-to-face card payments than those that are already taking online payments and are using the same provider

APPENDIX A

Survey Questionnaire

Email text for online survey

Email subject line: Please help the Competition and Markets Authority (the CMA) with some important research!

Cover email text:

Dear {...},

Your ref: {...}

This e-mail is being sent to you by Accent, an independent market research company, acting on behalf of the Competition and Markets Authority (the CMA) and in line with the CMA's instructions.

The CMA, which is a government department and the UK's competition regulator, is looking into the proposed merger between two businesses in the payments services sector, in accordance with the exercise of its functions under Part 3 of the Enterprise Act. You can find out more about the CMA and its work at: <https://www.gov.uk/government/organisations/competition-and-markets-authority/about>

To help the CMA decide whether a merger can go ahead, it's important for them to understand how customers of the companies concerned might be affected.

As a customer of {Party's name}, the CMA would be grateful for your help with its current investigation by answering a short survey to share your experiences and views. The CMA has asked Accent to collect your survey answers on its behalf.

The survey, which should take 10 minutes to complete at most, should be completed by the person who decides which method(s) of collecting card payments your business uses. If that isn't you, please pass this email onto the appropriate person.

The survey will be available until 28 January 2019. As a thank you for taking part, you will have the opportunity to be entered into a **prize draw**, for one of 15 prizes worth £100.

To complete the survey – which can be done on a PC, laptop, tablet or smartphone – please click on the following link: **{LINK to survey plus suitable text}**.

To allow the CMA to carry out this important investigation, it has used its legal powers under section 109 (s.109) of the Enterprise Act 2002 to require {Party's name} to share its customers' names and contact details and other information (including how long each business has been a customer and the revenue attributable to that customer) with the CMA. This means that the CMA (and Accent on behalf of the CMA) is processing the personal data of {Party's name}'s customers. Personal data is information which relates to a living individual who can be identified from it. The legal basis for the processing is Article 6.1(e) of the European General Data Protection Regulation (EU) 2016/679 (the GDPR) and section 8 (c) and (d) of the Data Protection Act 2018 (DPA), namely that the processing of your personal data is necessary for the performance of a task carried out in the public interest or in the exercise of official authority vested in the CMA as controller.

Asking questions of customers is a standard part of the CMA's work, and the CMA takes the confidentiality of any information it receives very seriously. Your personal data, including any answers you provide to the survey, will be used by the CMA only for its work in the public interest; there will be no attempt to sell you anything, either as you answer the questions or afterwards. You can read more about how the CMA, as controller under the GDPR and the DPA, processes personal data (including information about your rights and details of the CMA's Data Protection Officer) in the CMA's [Privacy Notice](#) (which goes by the title of 'Personal information charter'). For information about how Accent processes personal data, please see their Privacy Policy at: <https://www.accent-mr.com/privacy/>.

The CMA (and Accent on behalf of the CMA) will retain your personal data only until the end of the CMA's merger investigation and will then securely delete it.

If you have any queries about the survey before you complete it, please contact **Olivier Boelman**, Accent's project manager, at olivier.boelman@accent-mr.com or 020 8742 2211, or **Thierry Houle-Graham**, the CMA's case officer, at thierry.houle-graham@cma.gov.uk or on 020 3738 6321, quoting the reference number at the top of this email. If you would like to confirm Accent's credentials, please call the Market Research Society's verification service for free on 0800 975 9596.

Thank you very much for your help.

Introduction Telephone Survey

Good morning/afternoon/evening. My name is

I'm calling from Accent, an independent research agency, on behalf of the Competition and Markets Authority (the CMA). As the UK's competition regulator, the CMA is currently looking into the proposed merger between two businesses in the payments services sector.

Please could I speak to the person in your business who decides which method(s) of collecting card payments your business uses?

Once speaking to the correct person repeat intro above and continue:

The CMA is examining whether the merger is fair to customers and competitors of the businesses concerned and can be allowed to go ahead. We understand that your business uses a card reader supplied by **#company#** for taking face-to-face payments. By taking part in the survey, you will be helping the CMA to understand the possible impact of the proposed merger on businesses like yours.

As a thank you for taking part, you will have the opportunity to enter into a prize draw, with 15 prizes of £100 on offer.

IF ASKED: I will be able to tell you at the end of the survey which two businesses want to merge.

May we proceed?

IF THEY SAY THE BUSINESS DOES NOT USE A CARD READER (AT ALL/ANYMORE) SAY: It would still be really helpful to go through a few questions, but it will be an even shorter interview!

IF NECESSARY:

The Competition and Markets Authority (the CMA) is a government department. Its mission is to make markets work well in the interests of consumers, businesses and the economy and, as such, it has a legal responsibility to investigate mergers which could restrict competition.

If you would like more information about the CMA's role and responsibilities, you can find this through the GOV.UK [gov dot uk] website (just type 'Competition' into the search box), or I can read the website address out to you?

(**IF YES:** <https://www.gov.uk/government/organisations/competition-and-markets-authority/about>).

I can also give you the name and contact details for the CMA's case officer for the merger investigation, if you'd like that?

(**IF YES:** His name is Thierry Houle-Graham; his email address is thierry.houle-graham@cma.gov.uk and his telephone number is 020 3738 6321.)

Before I go any further ...

IF TELEPHONE: INTCHECK. **INTERVIEWER:** PLEASE CONFIRM YOU HAVE ADVISED THE PARTICIPANT OF:

Calls being recorded

INTERVIEWER: PLEASE CONFIRM YOU HAVE ASKED AND CHECKED THAT THE PARTICIPANT IS **NOT** TAKING THE INTERVIEW ON A MOBILE DEVICE AND/OR WHILE DRIVING OR OPERATING EQUIPMENT

Yes, it is safe for the participant to proceed

No, it isn't safe – we need to call back later **GO TO APPT SCREEN**

QA1 Our company sent an email recently on behalf of the CMA, inviting your business to take part in an online survey about payments services providers. Did you receive this email?

IF CALL BACK SAY: We sent you an email recently on behalf of the CMA. Did you receive this email?

PROMPT FOR SPECIFIC ANSWER IF YES

Yes, but not completed online **GO TO QA2**

Yes, and completed online **THANK AND CLOSE**

No **GO TO Qnew**

QA2 **ASK IF QA1=1, ELSE SKIP TO Qnew:** The questionnaire will take about 10 minutes to do over the phone. May we proceed? **DO NOT READ OUT**

Refused **GO TO QA3**

Set Appointment **GO TO APPT SCREEN – THEN START AT QA1 FOR CALL BACK**

Proceed **GO TO Q1**

QA3 **ASK IF QA2=1, ELSE SKIP TO Qnew:** We would be very grateful if you could still do the interview using the online link we sent. Would you like me to re-send it? **DO NOT READ OUT**

Yes – **TAKE EMAIL ADDRESS AND SEND EMAIL AND THANK AND CLOSE**

No **THANK AND CLOSE**

Qnew ASK IF QA1=3: The CMA, which is a government department and the UK's competition regulator, is asking you to answer a short telephone survey about payments services providers. Participation in the survey is entirely voluntary. However, if you would like to take part, we first must give you some important information which explains the legal basis for the survey under GDPR, and how the CMA (and we) will use the survey data.

I would like to email the information to you now, if that's OK? Alternatively, I can read it out to you (it takes about a minute to run through it). **DO NOT READ OUT ANSWER OPTIONS**

INTERVIEWER: IF NECESSARY, ADD/EXPLAIN: The CMA has told us that we should not interview anyone who hasn't received the information.

Participant does not want to participate **THANK AND CLOSE**

Participant declines to be sent the email/hear the information **THANK AND CLOSE**

Participant agrees to be sent email and then be called back at later stage **GO TO APPT SCREEN – THEN START AT QA1**

FOR CALL BACK

Participant agrees to be sent email but cannot confirm receipt immediately, make appointment and call back at later stage **GO TO APPT SCREEN – THEN START AT QA1 FOR CALL BACK**

Participant agrees to be sent email and can immediately confirm receipt (and do the survey by telephone) **TAKE EMAIL ADDRESS AND SEND EMAIL THEN GO TO Q1**

Participant agrees to be read out the information and do the interview **GO TO GDPR TEXT**

GDPR TEXT – IF QNEW=6, ELSE SKIP TO Q1, READ OUT – IF PARTICIPANT WISHES TO SKIP TO INTERVIEW PARTWAY THROUGH RECORD THIS BELOW:

Accent is an independent market research company, acting on behalf of the Competition and Markets Authority (the CMA) and in line with the CMA's instructions.

The CMA is looking into the proposed merger between two businesses in the payments services sector, in accordance with the exercise of its functions under Part 3 of the Enterprise Act. You can find out more about the CMA and its work at: <https://www.gov.uk/government/organisations/competition-and-markets-authority/about>

To help the CMA decide whether a merger can go ahead, it's important for them to understand how customers of the companies concerned might be affected.

As a customer of {Party's name}, the CMA would be grateful for your help with their current investigation by answering a short survey to share your experiences and views. The CMA has asked Accent to collect your survey answers on its behalf.

It should take 10-12 minutes at most to complete the questionnaire.

As a thank you for taking part, you will have the opportunity to be entered into a prize draw, for one of 15 prizes worth £100.

To allow the CMA to carry out this important investigation, it has used its legal powers under section 109 of the Enterprise Act 2002 to require {Party's name} to share its customers' names and contact details and other information (including how long each business has been a customer and the revenue attributable to that customer) with the CMA. This means that the CMA (and Accent on behalf of the CMA) is processing the personal data of {Party's name}'s customers. Personal data is information which relates to a living individual who can be identified from it. The legal basis for the processing is Article 6.1(e) of the European General Data Protection Regulation (EU) 2016/679 (the GDPR) and section 8 (c) and (d) of the Data Protection Act 2018 (DPA), namely that the processing of your personal data is necessary for the performance of a task carried out in the public interest or in the exercise of official authority vested in the CMA as controller.

Asking questions of customers is a standard part of the CMA's work, and the CMA takes the confidentiality of any information it receives very seriously. Your personal data, including any answers you provide to the survey, will be used by the CMA only for its work in the public interest; there will be no attempt to sell you anything, either as you answer the questions or afterwards. You can read more about how the CMA, as controller under the GDPR and the DPA, processes personal data (including information about your rights and details of the CMA's Data Protection Officer) in the CMA's Privacy Notice (which goes by the title of 'Personal information charter') at: <https://www.gov.uk/government/organisations/competition-and-markets-authority/about/personal-information-charter>. For information about how Accent processes personal data, please see their Privacy Policy at: <https://www.accent-mr.com/privacy/>.

The CMA (and Accent on behalf of the CMA) will retain your personal data only until the end of the CMA's merger investigation and will then securely delete it.

If you have any queries about the survey before you complete it, please contact **Olivier Boelman**, Accent's project manager, at olivier.boelman@accent-mr.com or 020 8742 2211, or **Thierry Houle-Graham**, the CMA's case officer, at thierry.houle-graham@cma.gov.uk or on 020 3738 6321, quoting the reference number at the top of this email. If you would like to confirm Accent's

credentials, please call the Market Research Society's verification service for free on 0800 975 9596.

Listened to it all **CONTINUE TO Q1**
Stopped us and wishes to continue **CONTINUE TO Q1**
Stopped us and dropped out **THANK AND CLOSE**

THEN GO TO Q1

Screening Section (Online & Telephone)

Q1. IF ONLINE ASK ALL: The CMA is asking you to answer a short survey about payments services providers. Participation in the survey is entirely voluntary. Your personal data will be processed in accordance with data protection law and used by the CMA (and Accent on behalf of the CMA) only in connection with the CMA's work in the public interest.

IF TELEPHONE SAY: Thank you. Please note that participation in the survey is entirely voluntary. Your personal data will be processed in accordance with data protection law and used by the CMA (and Accent on behalf of the CMA) only in connection with the CMA's work in the public interest.

Please select one of the **#IF ONLINE SAY: answers below# # IF TELEPHONE: following answers#:**

I understand that the CMA (and Accent on behalf of the CMA) is processing my personal data; I wish to provide answers to the CMA's survey **CONTINUE**

I understand that the CMA (and Accent on behalf of the CMA) is processing my personal data; I do not wish to provide answers to the CMA's survey **THANK AND CLOSE**

IF TELEPHONE: Can I first ask you a question to check that you are eligible to take part in this research?

IF ONLINE: We will first ask you a question to check that you are eligible to take part in this research.

IF MOBILE DEVICE SHOW: This survey is best undertaken on a tablet or a PC. If you do use a smartphone you can switch between desktop mode and mobile mode at any time by clicking the button at the bottom of the screen.

Q2. ASK ALL: Does your business currently use a {PayPal Here}{iZettle} card reader to take face-to-face card payments? **SINGLE CODE – IF TELEPHONE PROMPT FOR SPECIFIC ANSWER IF NO**

Yes – currently use {PayPal Here}{iZettle}

No – but have used {PayPal Here}{iZettle} in the past

No – have never used {PayPal Here}{iZettle} **THANK AND CLOSE**

Don't know/can't remember **THANK AND CLOSE**

IF Q2=1: ACTIVE CUSTOMER

IF Q2=2: INACTIVE CUSTOMER

Main Questionnaire (Online & Telephone)

IF TELEPHONE & ACTIVE (Q2=1): Thank you, I can confirm you are in scope for the survey. The questionnaire will take about 10-12 minutes to complete.

IF ONLINE & ACTIVE (Q2=1): Thank you, we can confirm you are in scope for the survey. The questionnaire will take 10 minutes to complete at most. For convenience you can stop and return to complete the questionnaire as many times as you wish, although once you submit your answers you won't be able to enter the survey again.

IF TELEPHONE & INACTIVE (Q2=2): Thank you, I can confirm you are in scope for the survey. The questionnaire will take about 5 minutes at most to complete.

IF ONLINE & INACTIVE (Q2=2): Thank you, we can confirm you are in scope for the survey. The questionnaire will take about 5 minutes at most to complete. For convenience you can stop and return to complete the questionnaire as many times as you wish, although once you submit your answers you won't be able to enter the survey again.

IF ONLINE SHOW ON NEW PAGE – IF TELEPHONE READ OUT:

In this survey, we refer to different types of card readers that can be used for taking face-to-face card payments:

- Mobile card readers which link up with a smartphone or tablet to connect to your payment service provider. These are sometimes referred to as mPOS card readers. This is the type of card reader that {PayPal Here}{iZettle} provides to you.
- Other types of card reader which don't require a smartphone/tablet – these include fixed card readers which connect to your payment service provider through a wired connection, portable card readers which have a static base station but can be carried around your premises, and mobile card readers with inbuilt connectivity, which connect to your payment service provider wirelessly. When we refer to other card readers, we mean any of these types of card reader

ALL INACTIVE USERS = Q2=2 = GO TO Q30

Q3. ASK IF ACTIVE (Q2=1), ELSE SKIP TO Q30: Before you started using {PayPal Here}{iZettle}, which of the following best describes the approach your business took to taking face-to-face card payments? **SINGLE CODE - IF TELEPHONE READ OUT**

- My business only took cash for face-to-face payments
- My business was not actively trading
- My business was only trading online
- My business used another provider to take face-to-face card payments
- Don't know/can't remember **IF TELEPHONE DO NOT READ OUT**

Q4. ASK IF Q3=4, ELSE SKIP TO Q6: Which provider(s) did your business use to take face-to-face card payments before you started using {PayPal Here}{iZettle}? **MULTICODE – EXCEPT NONE/DK - IF TELEPHONE READ OUT**

- Barclays or Barclaycard (including Barclaycard Anywhere)
- Clover/FirstData (including in association with Lloyds Bank Cardnet)
- Elavon
- Global Payments
- Handepay
- iZettle **PAYPAL CUSTOMERS ONLY**
- Paymentsense
- PayPal Here **iZETTLE CUSTOMERS ONLY**
- Payzone
- RMS (Retail Merchant Services)
- Shopify
- Square
- SumUp/Payleven
- Worldpay/RBS Worldpay (including Streamline and Worldpay Zinc)

Another provider (please specify)
Don't know/can't remember **IF TELEPHONE DO NOT READ OUT**

Q5. ASK IF Q4≠16 FOR EACH PROVIDER NAMED, ELSE SKIP TO Q6: And did {PROVIDER(S) NAMED AT Q4} provide your business with ...? MULTICODE - IF TELEPHONE READ OUT

An mPOS card reader (or readers)
Another type of card reader (or readers)
Don't know/can't remember **IF TELEPHONE DO NOT READ OUT**

Q6. ASK IF ACTIVE (Q2=1), ELSE SKIP TO Q30: Which of the following best describes your current use of {PayPal Here}{iZettle} in your business? SINGLE CODE – IF TELEPHONE READ OUT – REVERSE CODES 1-2 FOR 50% OF SAMPLE.

I/we use it as my/our main method for taking face-to-face card payments
I/we use it as a back-up to a card reader from another provider
Don't know/can't remember **IF TELEPHONE DO NOT READ OUT**

Q7. ASK IF Q6=2, ELSE SKIP TO Q9: Which provider(s), in addition to {PayPal Here}{iZettle}, does your business use to take face-to-face card payments? MULTICODE – EXCEPT NONE OF THESE/DK - IF TELEPHONE READ OUT

Barclays or Barclaycard (including Barclaycard Anywhere)
Clover/FirstData (including in association with Lloyds Bank Cardnet)
Elavon
Global Payments
Handepay
iZettle **PAYPAL CUSTOMERS ONLY**
Paymentsense
PayPal Here **iZETTLE CUSTOMERS ONLY**
Payzone
RMS (Retail Merchant Services)
Shopify
Square
SumUp/Payleven
Worldpay/RBS Worldpay (including Streamline and Worldpay Zinc)
Another provider (please specify)
None **IF TELEPHONE DO NOT READ OUT**
Don't know/can't remember **IF TELEPHONE DO NOT READ OUT**

Q8. ASK IF Q7≠16 OR 17 FOR EACH PROVIDER NAMED, ELSE SKIP TO Q9: And does {PROVIDER(S) NAMED AT Q7} provide your business with ...? MULTICODE - IF TELEPHONE READ OUT

An mPOS card reader (or readers)
Another type of card reader (or readers)
Don't know/can't remember **IF TELEPHONE DO NOT READ OUT**

Q9. ASK IF ACTIVE (Q2=1), ELSE SKIP TO Q30: Please imagine that {PayPal Here}{iZettle} was no longer available as a provider of mPOS card readers for taking face-to-face card payments. What would your business do instead? SINGLE CODE – IF TELEPHONE READ OUT

I/we would switch to using an mPOS card reader from a different provider
I/we would switch to using another type of card reader from a different provider
I/we would stop accepting face-to-face card payments
Something else (please specify)
Don't know **IF TELEPHONE DO NOT READ OUT**

Q10. ASK IF Q9=1, ELSE SKIP TO Q12: You said that you would switch to using another mPOS card reader. Which provider's mPOS card reader would you be most likely to switch to? **SINGLE CODE – RANDOMISE OPTIONS EXCEPT ANOTHER, NONE AND DK – IF TELEPHONE READ OUT**

Barclays or Barclaycard (including Barclaycard Anywhere)
Clover/FirstData (including in association with Lloyds Bank Cardnet)
Elavon
Global Payments
iZettle **PAYPAL HERE CUSTOMERS ONLY**
PayPal Here **IZETTLER CUSTOMERS ONLY**
Shopify
Square
SumUp/Payleven
Worldpay/RBS Worldpay (including Streamline and Worldpay Zinc)
Another provider (please specify)
None **IF TELEPHONE DO NOT READ OUT**
Don't know/can't remember **IF TELEPHONE DO NOT READ OUT**

Q11. ASK IF Q9=1, ELSE SKIP TO Q12: Now please imagine that mPOS card readers were no longer available as a means of taking face-to-face card payments. What would your business do instead? **SINGLE CODE – IF TELEPHONE READ OUT**

I/we would switch to using another type of card reader
I/we would stop accepting face-to-face card payments
Something else (please, specify)
Don't know **IF TELEPHONE DO NOT READ OUT**

Q12. ASK IF Q9=2 OR IF Q11=1, ELSE SKIP TO Q13: You said that you would switch to using another type of card reader. Which provider would you be most likely to switch to? **SINGLE CODE – RANDOMISE OPTIONS EXCEPT ANOTHER, NONE AND DK – IF TELEPHONE READ OUT**

Barclays or Barclaycard (including Barclaycard Anywhere)
Clover/FirstData (including in association with Lloyds Bank Cardnet)
Elavon
Global Payments
Handepay
Paymentsense
Payzone
RMS (Retail Merchant Services)
Worldpay/RBS Worldpay (including Streamline and Worldpay Zinc)
Another provider (please specify)
None **IF TELEPHONE DO NOT READ OUT**
Don't know/can't remember **IF TELEPHONE DO NOT READ OUT**

Q13. ASK IF ACTIVE (Q2=1), ELSE SKIP TO Q30: Now please imagine that {PayPal Here}{iZettle} were to increase the fee you paid per transaction by 0.1 of a percentage point. For example, if you were paying a fee per transaction of 1.75%, this would increase to 1.85%. Would you continue to use {PayPal Here}{iZettle} for taking mPOS payments? **SINGLE CODE**

Yes
No
Don't know

IF TELEPHONE SAY / IF ONLINE SHOW: Just to make clear, those last few questions were asked only as “what ifs”. The CMA is not aware of any plans for {PayPal Here}{iZettle} to withdraw its mPOS card reader or increase transaction fees.

Q14. ASK IF ACTIVE (Q2=1), ELSE SKIP TO Q30: What was the main reason you chose to use an **mPOS card reader** to take face-to-face card payments rather than, or as well as, **another type of card reader**? **SINGLE CODE – IF TELEPHONE DO NOT READ OUT**

Q15. ASK IF Q14≠11, ELSE SKIP TO Q16: And what other reasons, if any, were important? **MULTICODE - EXCEPT DK – IF TELEPHONE DO NOT READ OUT – ONLY SHOW ANSWERS NOT MENTIONED IN Q14**

Appearance of mPOS card readers
Ease of use
Flexibility (no long-term contracts)
Integration with other software in my business
Lower upfront cost
Lower cost overall
Portability
Reliability / security of the service
Sales analytics / reporting
Speed of receiving funds
Another reason (please specify)
Don't know
No other reason **ONLY SHOW FOR Q15**

Q16. ASK IF ACTIVE (Q2=1), ELSE SKIP TO Q30: What was the main reason you chose to use **{PayPal Here}{iZettle}** to take face-to-face card payments (rather than **another provider of mPOS card readers**)? **SINGLE CODE – IF TELEPHONE DO NOT READ OUT**

Q17. ASK IF Q16≠16, ELSE SKIP TO Q18: And what other reasons, if any, were important? **MULTICODE - EXCEPT DK – IF TELEPHONE DO NOT READ OUT– ONLY SHOW ANSWERS NOT MENTIONED IN Q16**

Additional services provided by {PayPal Here}{iZettle} (for example, online payments or working capital)
Appearance of their mPOS card reader
Brand reputation
Ease of use
Good customer/technical support
I already used other PayPal services **PAYPAL HERE CUSTOMERS ONLY**
I hadn't heard of any other providers of mPOS card readers
Integration with other software in my business
Price of their card reader
Reliability / security of the service
Sales analytics / reporting
Speed of receiving funds
Transaction rates charged
Word of mouth
Another reason (please specify)
Don't know/can't remember
No other reason **ONLY SHOW FOR Q17**

Q18. ASK IF ACTIVE (Q2=1), ELSE SKIP TO Q30: At any point, have you considered switching from {PayPal Here}{iZettle} as an mPOS card reader provider? **SINGLE CODE**

Yes
No
Don't know/can't remember

Q19. ASK IF ACTIVE (Q2=1) , ELSE SKIP TO Q30: How easy or difficult do you think it would be for your business to stop using {PayPal Here}{iZettle} and switch to another mPOS card reader provider? **SINGLE CODE – IF TELEPHONE READ OUT - REVERSE CODES (EXCEPT DK) FOR 50% OF SAMPLE**

1 - Very easy

2 - Fairly easy

3 - Neither easy nor difficult

4 - Fairly difficult

5 - Very difficult

Don't know **IF TELEPHONE DO NOT READ OUT**

Q20. ASK IF Q19=4 OR 5, ELSE SKIP TO Q21: What is the main reason why you say it would be difficult for your business to switch to another mPOS card reader provider? **SINGLE CODE – RANDOMISE ORDER EXCEPT OTHER AND DK – IF TELEPHONE READ OUT**

Effort needed to sign up to another service

Need to buy a new card reader

Need to sign up to a long-term contract

Reaction of our customers

Staff training/retraining

Time to integrate with the rest of the hardware/software used in your business

Time to receive a new card reader

Another reason (please specify)

Don't know **IF TELEPHONE DO NOT READ OUT**

Q21. ASK IF ACTIVE (Q2=1), ELSE SKIP TO Q30: Has your bank ever offered your business any face-to-face card payment services? **SINGLE CODE – IF TELEPHONE PROMPT FOR SPECIFIC ANSWER IF YES**

Yes, we approached them

Yes, they approached us

No

Don't know

Q22. ASK IF Q21=1 OR 2, ELSE SKIP TO Q23: Which bank(s) were you in touch with? **MULTICODE – EXCEPT DK – IF TELEPHONE READ OUT**

Barclays

HSBC

Lloyds

NatWest

RBS

Santander

Another bank (please specify)

Don't know **IF TELEPHONE DO NOT READ OUT**

Q23. ASK IF ACTIVE (Q2=1) , ELSE SKIP TO Q30: In the last three years, have you been approached in person or over the phone by a provider or sales representative, other than your bank, offering face-to-face card payment services? **SINGLE CODE**

Yes

No

Don't know

Q24. ASK IF Q23=1, ELSE SKIP TO Q25: You said that you had been offered face-to-face card payment services in person or over the phone, do you remember from which provider(s)? **MULTICODE – EXCEPT DK - IF TELEPHONE READ OUT**

Active Payments
Barclays or Barclaycard (including Barclaycard Anywhere)
Clover/FirstData (including in association with Lloyds Bank Cardnet)
Elavon
Global Payments
Glorydale
Handepay
iZettle **PAYPAL CUSTOMERS ONLY**
Paymentsense
PayPal
Payzone
Shopify
Square
SumUp/Payleven
RMS (Retail Merchant Services)
Worldpay/RBS Worldpay
Another provider (please specify)
Don't know/can't remember **IF TELEPHONE DO NOT READ OUT**

Q25. ASK IF ACTIVE (Q2=1), ELSE SKIP TO Q30: Which of the following best describes whether you take card payments online? **SINGLE CODE – IF TELEPHONE READ OUT**

I/we already take card payments online
I/we plan to start taking card payments online within the next year
I/we plan to start taking card payments online in the longer term
I/we do not take card payments online and have no plans to do so
Don't know **IF TELEPHONE DO NOT READ OUT**

Q26. ASK IF Q25=1, ELSE SKIP TO Q29: Which provider(s) does your business use currently to take online card payments? **MULTI CODE –IF TELEPHONE READ OUT**

Barclays or Barclaycard (including Barclaycard Anywhere)
Clover/FirstData (including in association with Lloyds Bank Cardnet)
Elavon
Global Payments
Handepay
iZettle **IZETTLE CUSTOMERS ONLY**
Paymentsense
PayPal
Payzone
RMS (Retail Merchant Services)
Shopify
Worldpay/RBS Worldpay (including Streamline and Worldpay Zinc)
Another provider (please specify)
Don't know/can't remember **IF TELEPHONE DO NOT READ OUT**

Q27. ASK IF Q25=1, ELSE SKIP TO Q28: How important is it for your business to be able to use the same supplier for taking online payments as it uses for taking face-to-face card payments? **SINGLE CODE – IF TELEPHONE READ OUT – REVERSE SCALE (EXCEPT DK) FOR 50% OF SAMPLE**

Very important
Fairly important
Not very important
Not at all important
Don't know

Q28. ASK IF Q26 EQUALS PROVIDER FROM SAMPLE, ELSE SKIP TO Q38: Why did you choose to use the same provider for online card payments and face-to-face card payments? **MULTICODE – RANDOMISE ORDER EXCEPT NO REASON, OTHER AND DK**

Better price for both together
Good previous experience of the supplier for one payments system
More integrated accounting/reporting
More integrated software/technology
Only have to deal with one supplier
No reason – they were chosen independently
Other (specify)
Don't know

Q29. ASK IF Q25=2 OR 3, ELSE SKIP TO Q38: Once you start selling online, how important will it be for your business to be able to use the same supplier for taking online card payments as it uses for taking face-to-face card payments? **SINGLE CODE – IF TELEPHONE READ OUT – REVERSE SCALE (EXCEPT DK) FOR 50% OF SAMPLE**

Very important
Fairly important
Not very important
Not at all important
Don't know

Q30. ASK IF INACTIVE (Q2=2), ELSE SKIP TO Q38: Did your business previously use {PayPal Here}{iZettle} as the only method, the main method (but alongside other methods), or as a back-up method to accept face-to-face card payments? **SINGLE CODE**

Used it as the only method for taking face-to-face card payments
Used it as the main method for taking face-to-face card payments
Used it as a back-up to a card reader from another provider
Don't know/can't remember **IF TELEPHONE DO NOT READ OUT**

Q31. ASK IF INACTIVE (Q2=2), ELSE SKIP TO Q38: Why did you stop using {PayPal Here}{iZettle} to accept face-to-face card payments? **SINGLE CODE – IF TELEPHONE READ OUT**

I am/we are no longer accepting card payments **GO TO Q38**
I am /we are using another type of card reader from a different provider
I am/we are using an mPOS card reader from a different provider
Customers haven't been making card payments **GO TO Q38**
I have closed my business **GO TO Q38**
Another reason (please specify)
Don't know/can't remember **IF TELEPHONE DO NOT READ OUT**

Q32. ASK IF Q31=2 OR 3 OR 6, ELSE SKIP TO Q38: What reason(s) did you have for switching provider? **MULTICODE EXCEPT DK – RANDOMISE ORDER EXCEPT OTHER AND DK - IF TELEPHONE READ OUT**

Additional functionality offered by new provider
Better reliability/security of the service offered by new provider
Better customer /technical support offered by new provider
Better sales analytics/reporting offered by new provider
Better speed of receiving funds offered by new provider
Brand reputation of new provider
Customer preference

Functionality issues (e.g. Bluetooth/pairing, card reader battery life) with the {PayPal Here}{iZettle} product
Integration with other software in my business
Lower fees with new provider
Problems with my {PayPal Here}{iZettle} account
Reader stopped working
Other (please specify)
Don't know **IF TELEPHONE DO NOT READ OUT**

Q33. ASK IF Q31=2 OR 3 OR 6, ELSE SKIP TO Q38: Which alternative provider(s) did you consider when you decided to switch? MULTI CODE EXCEPT DK – RANDOMISE ORDER EXCEPT, OTHER AND DK – IF TELEPHONE READ OUT

Barclays or Barclaycard (including Barclaycard Anywhere)
Clover/FirstData (including in association with Lloyds Bank Cardnet)
Elavon
Global Payments
Handepay
iZettle **PAYPAL CUSTOMERS ONLY**
Paymentsense
PayPal Here **IZETTLE CUSTOMERS ONLY**
Payzone
RMS (Retail Merchant Services)
Shopify
Square
SumUp/Payleven
Worldpay/RBS Worldpay (including Streamline and Worldpay Zinc)
Another provider (please specify)
Don't know **IF TELEPHONE DO NOT READ OUT**

Q34. ASK IF Q31=2 OR 3 OR 6, ELSE SKIP TO Q38: Which provider(s) of face-to-face card payment did you switch to? MULTI CODE EXCEPT DK –IF TELEPHONE READ OUT

Barclays or Barclaycard (including Barclaycard Anywhere)
Clover/FirstData (including in association with Lloyds Bank Cardnet)
Elavon
Global Payments
Handepay
iZettle **PAYPAL CUSTOMERS ONLY**
Paymentsense
PayPal Here **IZETTLE CUSTOMERS ONLY**
Payzone
RMS (Retail Merchant Services)
Shopify
Square
SumUp/Payleven
Worldpay/RBS Worldpay (including Streamline and Worldpay Zinc)
Another provider (please specify)
Don't know **IF TELEPHONE DO NOT READ OUT**

Q35. ASK IF Q31=3: How easy or difficult was it for your business to stop using {PayPal Here}{iZettle} and switch to another mPOS card reader provider? SINGLE CODE – IF TELEPHONE READ OUT - REVERSE CODES (EXCEPT DK) FOR 50% OF SAMPLE

1 - Very easy
2 - Fairly easy
3 - Neither easy nor difficult
4 - Fairly difficult

5 - Very difficult
 Don't know/can't remember **IF TELEPHONE DO NOT READ OUT**

Q36. ASK IF Q31=2: How easy or difficult was it for your business to stop using {PayPal Here}{iZettle} and switch to another type of card reader from a different provider? **SINGLE CODE – IF TELEPHONE READ OUT - REVERSE CODES (EXCEPT DK) FOR 50% OF SAMPLE**

- 1 - Very easy
- 2 - Fairly easy
- 3 - Neither easy nor difficult
- 4 - Fairly difficult
- 5 - Very difficult
- Don't know/can't remember **IF TELEPHONE DO NOT READ OUT**

Q37. ASK IF Q31=2 OR 3: How easy or difficult did each of the following make it to switch? **SINGLE CODE – IF TELEPHONE READ OUT – RANDOMISE ORDER OF STATEMENTS - REVERSE CODES (EXCEPT DK) FOR 50% OF SAMPLE**

	1 – very easy	2 – fairly easy	3 – neither easy nor difficult	4 – fairly difficult	5 – very difficult	Don't know
Effort needed to sign up to another service						
Reaction of our customers						
Need to buy a new card reader						
Need to sign up to a long-term contract						
Staff training/retraining						
Time to integrate with the rest of the hardware/software used in your business						
Time to receive a new card reader						

Q37Ai ASK IF Q31=2 OR 3 AND Q35 OR Q36 AND Q37 ≠ 4 OR 5, ELSE SKIP TO Q37Aii: Did anything make it difficult to switch provider?

Q37Aii ASK IF Q31=2 OR 3 AND ONE OR MORE ANSWERS AT Q35 OR Q36 OR Q37 = 4 OR 5, ELSE SKIP TO Q38: Did anything else make it difficult to switch provider?

- Yes (please specify)
- No
- Don't know/can't remember

Classification Questions (Online & Telephone)

Q38. ASK ALL: In total, how many people are employed in your business? If you're a sole trader and do not employ anyone please #IF ONLINE SAY tick# #IF TELEPHONE SAY answer# '0'. **SINGLE CODE**

- 0 (sole trader)
- 1
- 2-4
- 5-9
- 10-24
- 25-49
- 50+
- Don't know

Q39. ASK ALL: Which of the following ranges is your/your business's total turnover most likely to fall within for the 2018 calendar year? **IF TELEPHONE SAY:** I will read them out, so please stop me when we get to the right turnover band. **SINGLE CODE – IF TELEPHONE READ OUT**

£0 - £9,999

£10,000 – £49,999

£50,000 - £99,999

£100,000 – £249,999

£250,000 - £1m

More than £1m

Don't know **TELEPHONE DO NOT READ OUT**

Prefer not to say **TELEPHONE DO NOT READ OUT**

Q40. ASK ALL: How important, if at all, is the mPOS card reader to your business? **SINGLE CODE – IF TELEPHONE READ OUT - REVERSE CODES (EXCEPT DK) FOR 50% OF SAMPLE**

Very important

Fairly important

Not very important

Not at all important

Don't know

Q41. ASK ALL: Which of the following best describe the industry you are in? **SINGLE CODE – IF TELEPHONE READ OUT**

Accommodation services

Arts, entertainment, recreation & other services

Business administration & support services

Charity

Construction & trades

Education

Food & drink services

Health & beauty

Information & communication

Motor trades

Professional, scientific & technical services

Retail

Transport & Storage (including postal)

Wholesale

Another industry (please specify)

Q42. ASK ALL: We mentioned that there would be a prize draw to win 1 of 15 prizes worth £100. If you would like to take part, **#ONLINE:** please enter your contact details below**##TELEPHONE:** I will take a few details from you**#:**

Name:

Phone number:

Email address:

Preferred option:

This information is solely collected for the purpose of the prize draw and will not be shared with the CMA. Accent is a GDPR-compliant organisation. For more information on how we process personal data, or how to exercise your

legal rights in that regard, please see www.accent-mr.com/privacy, or send an email to the address shown on the website.

* Terms & conditions can be found at: www.accent-mr.com/survey/prizedraw

Q43. ASK ALL: Would you be willing to be contacted again by Accent for clarification of the answers given in this interview only?

Yes

No

IF ONLINE: Thank you. This research was conducted under the terms of the MRS code of conduct.

IF TELEPHONE: Thank you. This research was conducted under the terms of the MRS code of conduct. If you would like to confirm my credentials or those of Accent, please call the MRS free on 0800 975 9596.

Please can I take a note of your name and where we can contact you for quality control purposes?

Name: [CATI: DP, IMPORT FROM ID]

Telephone: [CATI: DP, IMPORT FROM TELNUMBER]