



Broad Merchant Payment Acceptance  
Survey  
Final Report



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DIRECTORATE GENERAL FOR  
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# 1 Introduction

## 1.1 Objective of the study

Over the past years, the European Commission scrutinised the way in which various card payment schemes are functioning in the EU. In particular, the multilateral interchange fees (MIFs) charged by a cardholders' bank to a merchant's bank for POS transactions made with a card have been the subject of several antitrust investigations. In this context, the European Commission's Directorate-General for Competition sought to collect data for assessing claims in competition law enforcement proceedings based on the merchant indifference test (MIT) methodology. The MIT aims at identifying a MIF level which ensures that the cost borne by merchants for accepting cards do not exceed the transactional benefits that they derive from card usage. Merchants derive such transactional benefits if card payments reduce their cost relative to alternative payment means like cash. In view of current and future competition cases and market developments in the payment area the Commission has launched two surveys on the usage and costs of different payment instruments.

The first one "Survey of merchants' costs of processing cash and card payments" aims at collecting detailed and precise data on the level and structure of the costs of processing payments. The survey consists of in-depth interviews with large merchants in Austria, Belgium, Germany, Spain, the UK, France, Italy, the Netherlands, Poland, and Sweden. The results of the survey are intended to be used by the Commission to compare the costs incurred by merchants in processing cash and card payments for the purpose of applying MIT.

The present second survey "Broad merchant payment acceptance survey" (ref. COMP/2012/004) aims at collecting data only on the volume and value of payments processed in merchants' stores, and their split across payment instruments. The survey targets a large amount of merchants located in the same 10 countries listed above. In each country, complete data on the annual number and value of face-to-face payments processed and their split across payment instruments, has been collected from a sample of merchants of different sizes.

The purpose of this second survey is to enable the Commission to compare and extend the results of the first survey "Survey of merchants' costs of processing cash and card payments" (ref. COMP/2012/003), ensuring representation of all merchant size categories.

## **1.2 Purpose of the Final Report**

This final report describes the work carried out, a summary of some data gathered by country and merchant category and the profile of the participating merchants for which complete and valid responses have been collected. For reasons of confidentiality, the final report does not contain the electronic database with the data collected from merchants. For reasons of confidentiality, the final report does not contain the list of survey participants either. It was agreed with participating merchants that the identity of participants and their individual data would not be publically disclosed.

## **1.3 Structure and content of the Final Report**

The final report is divided in two parts:

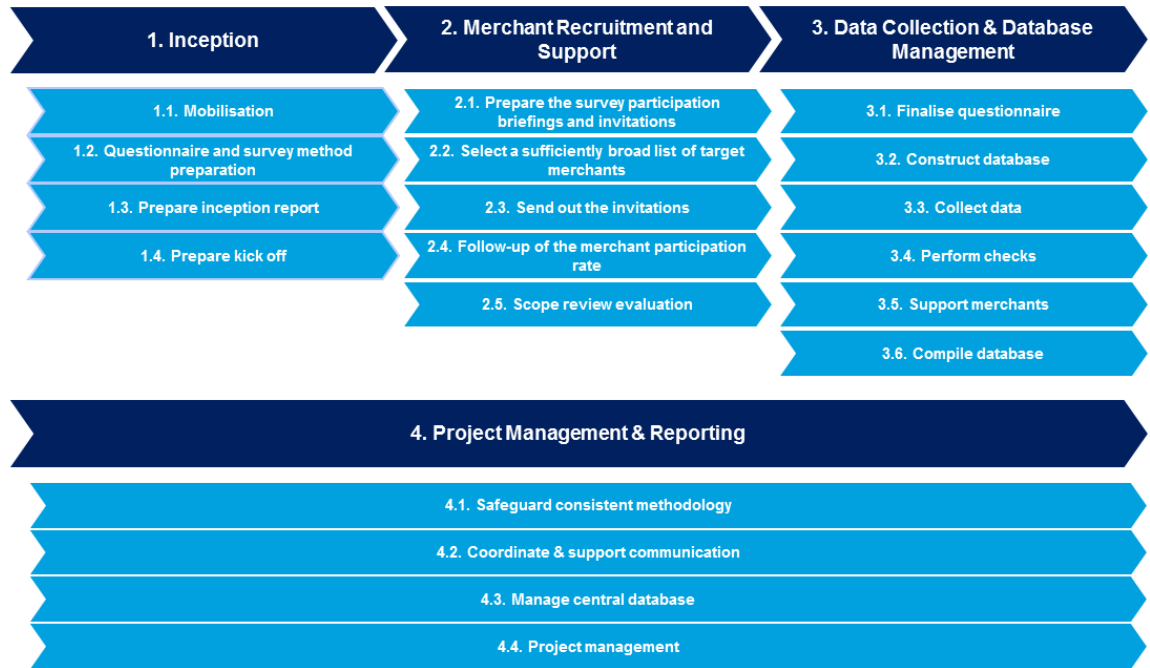
- Description of the work carried out.
- Overview of the profile of participating merchants

This final report is accompanied by an electronic database with all the finalised data, gathered from the merchants that were in scope of the Broad Merchant Payment Acceptance survey. The Commission can calculate aggregate survey results based on individual merchant data. The database also includes all the reply data for the merchants whose results were not validated and were excluded indicating the reasons for exclusion.



## 2 Project phases

Figure 1 provides an overview of the steps that have been undertaken in the project. For the purpose of this final report, only the steps that relate to the inception, the recruitment of merchants and the data collection process will be described.



*Figure 1 – Overview project steps*

The report summarises the main steps of the inception, the recruitment and the data collection process and the achieved results. The report also elaborates on specific challenges the project team encountered while delivering the survey, as well as some actions that have been initiated to address these.

## 2.1 Inception phase

### 2.1.1. Detailed activities

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#### **Mobilisation**

Most of the internal resources linked to the project have attended a Kick-Off meeting explaining the phases of the project and the identified actions. One person joined later as foreseen in the initial planning.

#### **Survey method and Questionnaire**

The survey method and the content & layout of the Questionnaire were discussed with the Commission during the Kick-Off meeting and agreed upon afterwards.

#### **Kick-Off meeting**

A kick-off meeting was held in January (14/01) with the Commission and Deloitte delivered an inception report which has been reviewed and approved by the Commission.

#### **Inception report**

Deloitte delivered a report detailing all aspects of the project (objective, scope, planning, resources and organisation) into further detail. This report was submitted and discussed during the Kick off meeting (14/01) and approved by the Commission (7/02).

## 2.2 Merchant Recruitment & Support

### 2.2.1. Detailed activities

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#### **Invitation preparation**

An e-mail invitation to participate in the survey was drafted, taking into account the Commission's experience from former recruitments efforts. Recruitment strategy was extensively discussed and reflected upon. The invitation to participate in the survey was translated in all the main languages of the countries in scope. The e-mail layout and content have been validated by the Commission. The Commission provided a letter of support to be included in the invitation explaining the project's context, objectives and the alignment with the "Survey of merchants' costs of processing cash and card payments" that was launched earlier.

## Overall recruitment

The approach was organised in three waves in order to optimise alignment with “Survey of merchants’ costs of processing cash and card payments”.

### Select distribution channels

Merchant recruitment has been carefully planned to secure the participation of the merchants in the various countries. In order to maximise the awareness of the merchant community about the survey, the merchant recruitment has been conducted through three different channels.

1. **Recruitment through European merchant associations:** Deloitte contacted and initiated cooperation with several European associations representing retailers with a turnover below

*Figure 2 - Phased approach*



20 Million Euros. 3 European associations (out of 4) confirmed their participation (UEAPME, UGAL, ESBA). In a later stage associations representing retailers with a turnover above 20 Million Euros have been contacted to avoid interference with the “Survey of merchants’ costs of processing cash and card payments”.

Through these European associations' (global and segment) network, Deloitte managed to establish a first contact with local associations throughout the ten countries in scope. The European associations have also asked their local association members to participate in the recruitment process.

2. **Recruitment through Local merchant associations:** Deloitte also directly approached local associations in the countries in scope.

In general, the recruitment of the local associations has been a slow moving process and required extensive and repeated direct contacts with the targeted associations. Since more particularly the small and medium sized businesses are associated on lower levels, sometimes even on city-level, this affected significantly the time spent to go through the hierarchy of the associations.

The local associations have sent out themselves the survey invitation, either by a dedicated mail, but in most cases using association newsletters, which has proved to be less effective

than a separate mail. Some weeks after the first “send-outs”, participating associations were requested to send out reminders to their members. Some have agreed to do so, others rejected.

A database was used to follow up on the overall status for each contacted association.

- 3. Direct recruitment:** Merchants already contacted for the “Survey of merchants’ costs of processing cash and card payments”, but that could not participate because of data availability or timing reasons were personally contacted. At a later stage, also the participants for the “Survey of merchants’ costs of processing cash and card payments” were contacted to invite them to participate in this survey as well.

Additionally, Deloitte has sent direct mass mailing to acquired and in-house databases corresponding with the scope of the study. In total more than 595.000 merchants have been reached out to, either via direct contacts (35%) (E.g. mass mailing, cold calls), or through the different associations (65%). There has likely been overlap between both channels, but since associations preferred not to disclose the names of their members, this could not be verified.

### 2.2.2. Recruitment results

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Since the formal contract signature on 18 December 2012, Deloitte has executed the recruitment process as planned and to the best of their effort. In total, we have approached 4 European and 661 local retailers’ associations, representing the vast majority of the retailers in scope of the survey, which have sent out the invitation to their members. In addition we have reached out to over 200.000 retailers through mass mailing and direct calls. 3 European associations and 245 local associations agreed to participate in the survey and encouraged their merchants to take part.

As a result of these activities, 14.589 merchants visited the online survey website, and 3.249 merchants participated in the survey.

### 2.2.3. Difficulties encountered during recruitment

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The merchant participation rate has been lower than was initially estimated for this survey. Several European retailers’ organisations – who have been supporting the survey – have confirmed us that the participation rate of their members is not at the level they expected. But even the recruitment of associations representing the interests of merchants has been a slow moving process. An analysis of some samples showed that this period lasted approximately 1 month, which illustrates the slow interactions with the associations. Also illustrative of the current lack of interest is the fact that merchants that could not participate in the “Survey of merchants’ costs of processing cash and card payments”, because of timing reasons, or that stopped during the data collection phase, because of unavailability of data, have not even been willing to participate in this more straightforward survey. Three main factors seem to deter retailers from participating:

**Overall scepticism across smaller retailers with regards to Commission’s initiatives and surveys**

Throughout the recruitment phase, Deloitte has been confronted multiple times with (smaller) merchants demonstrating relatively extreme and explicit reluctance towards supporting any of the Commission's initiatives.

#### **Competing initiatives at country level**

Authorities or retail associations in some of the in scope countries (the Netherlands, Poland, UK, France) have recently undertaken or are in the process to undertake survey initiatives similar to the Commission's survey. Although the level of detail of these initiatives was not always equivalent to the level of detail requested by the Commission, these initiatives lowered the motivation of retailers to participate in the Commission's survey.

#### **Partial participation of large retail groups**

International multi-chain groups (representing a significant part of the large and medium-sized retailers) are, if at all, in most cases only willing to participate in one or two of the countries where they have a presence, or through only one of the retail chains that they own (rather than providing the survey information for the full coverage of their businesses).

### **2.2.4. Additional activities taken to increase participation**

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In the light of the above mentioned issues, and with the objective to maximise the merchants' participation, the project team has taken all reasonable measures and has adapted the efforts taking into account the availability of merchants.

#### **Extending the recruitment phase**

The recruitment phase – initially planned to end mid-March has been continued till the end of October 2013. The project team has throughout the entire extended recruitment period followed up closely with merchants that were hesitant about participating, and has proposed to adjust timings and to provide additional support to merchants with the filling out of the survey (e.g. likely sources to find the required data).

#### **Raising awareness by the Commission**

The Commission has continued to raise awareness on the survey and its importance at the various industry meetings it has attended. The Commission has also published the survey invitation on its website.

## Raising awareness by Associations

In cooperation with the European and Local Retailers' associations, the importance of the survey has been reiterated multiple times to the retailers, either in association meetings, e-mails, newsletters or via social media. Many associations have been willing to send reminders of the survey invitation to their members.

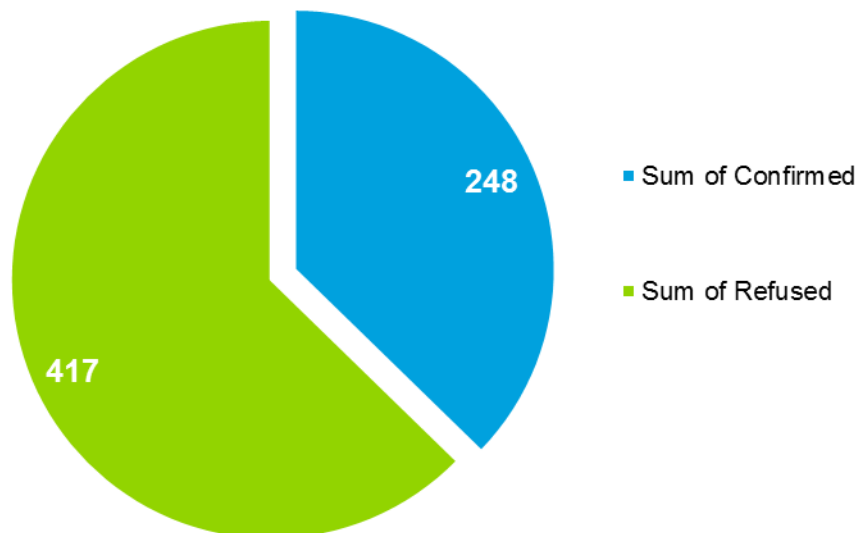
## Direct mailings through databases

Deloitte complemented its indirect associations approach with a more direct approach towards the merchants. Deloitte has sent out direct communication to more than 200.000 merchants. The required addressees were obtained from both internal and externally acquired databases with the required NACE codes and the different turnover classes. In this sense, maximum randomness was sought.

## 2.2.5. Recruitment Statistics & Graphs

### 1. Overview confirmed and refused European and Local Associations

248 European and local associations have confirmed their cooperation in this initiative either by phone or by mail. These associations have distributed the communication to their members through different channels: newsletter, dedicated mail, website, LinkedIn, Facebook, etc.). A detailed list of these associations can be found in Annex 1 of this report. 417 associations have indicated not wanting to distribute the communication to their members.



*Figure 3 - Ratio confirmed versus refused associations*

European Associations that supported the survey include UGAL, UEAPME and ESBA. Most active countries in confirming their participation have been the UK, Spain and Germany (see Figure 4). The number of confirmed associations did not automatically seem to imply a similar success in terms of

participating merchants since the communication means (newsletter versus dedicated mail) tends to influence significantly the success of the recruitment and moreover merchants' appetite to participate in (European Commission) surveys has proven to be quite diverging.

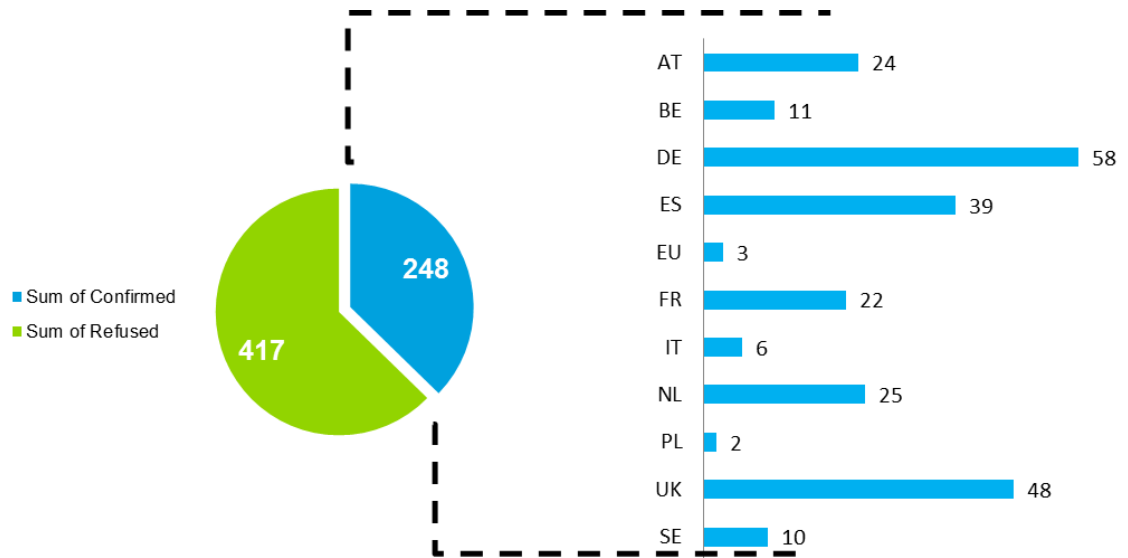


Figure 4 – Overview confirmed European and Local associations

## 2. Overview Contacted Merchants

Approximately 596.000 merchants were invited to the study by direct mailing, direct calls, or by different communication channels of the associations (e.g. website, Facebook, newsletter).

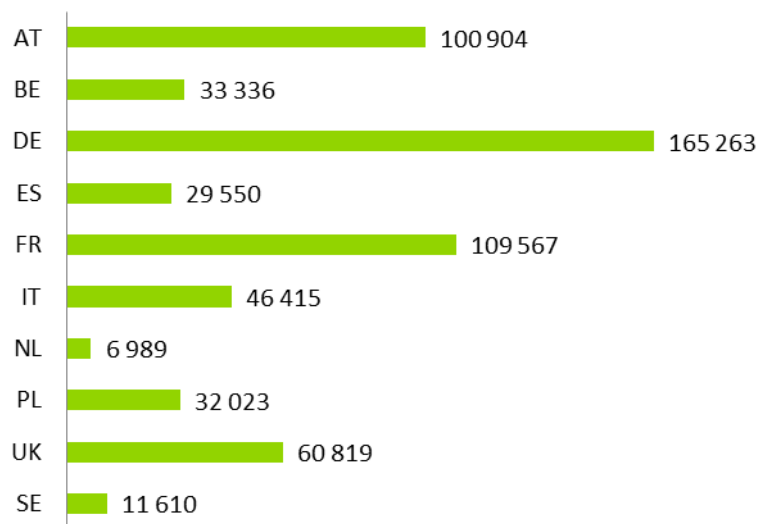


Figure 5 – Number of contacted merchants per country

## 2.3 Data collection & Database Management

### 2.3.1. Detailed activities

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#### **Questionnaire preparation**

The questionnaire layout and content have been reviewed and approved by the Commission. The fields of the questionnaire can be found in Annex 2. All the questions have been translated in every language in scope of the survey in order to make it as easy as possible for the local merchants to participate. The questionnaire template has been set up in the online survey system (DEX<sup>1</sup>) in each of the relevant local languages.

#### **Database creation**

An Excel database has been created for the survey. One single Excel file was delivered to the Commission at the end of the project containing all the results of the participating merchants, as well as the merchants whose results were excluded. The database has been divided in rows (for each merchant) and in columns (for each question), while different sheets were used for in-scope and not-in-scope responses. The underlying database has been automatically populated and pre-parameterised checks have been built in.

#### **Data collection**

Deloitte has stored the responses in database (extracted from DEX) and has closely monitored completion rates on a daily basis.

#### **Performing checks**

Deloitte has run checks on the collected data, with regards to completeness, plausibility and consistency. When the received responses have been implausible, inconsistent or incomplete, Deloitte has contacted the merchants to validate and correct/complete the data. Among others, the following checks have been built-in and executed on a daily basis:

- Check whether the sum of turnovers is equal to the overall turnover
- Check on the similarity of the average transaction value
- Check on the plausibility of the average transaction value
- Check on duplicates
- Check on the split between the different card types

#### **Merchant support**

The follow-up of merchants' participations has been done through DEX and the database indicating status for each registered merchant.

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<sup>1</sup> DeloitteDEX is a proprietary survey platform and benchmarking methodology of Deloitte. Powered by a patent-pending approach and supporting processes and software, DeloitteDEX is used to create Web-based surveys and customised benchmark reports.



The Deloitte call centre has provided ad hoc support to the merchants when collecting the data, especially about where to find the requested data. Moreover, Deloitte has presented the different options to gather the required figures also in their communication to the associations. Deloitte suggested to the merchants to either ask the required information from their merchant service providers, or look it up themselves in their financial accounting systems or finally to make estimations based on their daily, weekly or monthly data. Throughout the project, hardly any incoming phone calls were received; the Deloitte call centre mainly has functioned as an outbound call centre to follow-up on entries which were incomplete, inconsistent or implausible. In the above mentioned cases, merchants have been re-contacted by phone to obtain clarification. Often several iterations were needed to result in completed and validated responses.

### 2.3.2 Data collection results

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Following the merchant recruitment process, 3.249 merchants either left partial information, or completed the full questionnaire. Following the data collection process, 1.281 eligible merchants have delivered responses that have been validated by Deloitte and can be used by the Commission for its analysis. On top of these eligible merchants 359 responses were finalised and validated but belonged to turnover categories for which the required number of merchants (25 per country) was already met. Moreover, Deloitte processed 280 Not in Scope responses where merchants indicated that only cash, only cards or only at-distance transactions were accepted in their business. Analysis of card versus cash acceptance can therefore be conducted on a dataset of 1.920 responses.

Deloitte has not audited the information that has been provided by the merchants. Following the completeness, consistency and reasonability checks that have been performed by our teams, and following the multiple interactions with and demands for clarifications and adjustments from the merchants, it is our opinion that the reported data is as precise and accurate as possible for the Commission to compare and extend the results of the “Survey of merchants’ costs of processing cash and card payments” with more general data concerning merchants that are not surveyed in that context.

### 2.3.3. Difficulties encountered during data collection

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#### **Data availability**

Merchants consider the effort to participate in the survey and fill out the questions as (too) high. Though the required data for the survey is rather limited, the figures are not readily available. The Broad Merchant Payment Acceptance survey is not a typical survey and the workload involved in obtaining the required data appears as a significant obstacle for merchants. Only 20% of all entries were valid and complete when they were initially entered in the system. Only merchants that have extensive financial reporting systems available seem to be able to fill out the survey without significant additional research and work. Particularly in today’s difficult economic circumstances, many merchants have not been willing to free up the necessary time to gather all the data and fill out the survey. In some cases retailers claimed that the data required was confidential information and

they were not willing to share it. In other cases, the merchant service providers were not willing to provide the merchants with the required data.

The issue was addressed by the support of the Deloitte team supporting the merchant throughout the process, and indicating to the extent possible likely sources of information within the merchants' organisation and systems. Taking into account the granularity of the survey, merchants often did not have the required granularity of information available within their information systems. This has required a significant number of iterations. When these iterations did not result in good quality data, in some cases estimations had to be made in order to come to a completely filled out survey. In these cases Deloitte let sufficient time to the merchants to consult internally and ensured that the resulting estimations were well grounded. Examples of information that was difficult to collect include:

- Split across payment means: some merchants experienced difficulties to split the total number of card transactions and the turnover value across the different card types.
- Volume of payment means: some merchants, especially in the lower turnover categories, experienced difficulties to gather the total number of transactions for all their payment means.

#### **Merchants' availability**

Depending on the time of their recruitment, participating merchants had three to eight months to fill out the survey questionnaire. Notwithstanding this time window, a large proportion of merchants continued to postpone the data collection exercise and in the end decided that the time was too short to participate, and cancelled their participation. Deloitte's teams have remained in touch with merchants throughout the survey period to encourage their participation and provide support.

#### **2.3.4. Additional activities taken to facilitate data collection**

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With the objective of maximising the number of validated responses in light of the above issues, the project team has taken all reasonable measures and has adapted its efforts taking into account the availability of merchants. In agreement with the Commission, the final deadline for submission of responses has been extended with 4 months, from July to October. Throughout this extended period the Deloitte data collection teams have remained fully available to provide all requested support to merchants.

### 2.3.5. Data Collection Statistics & Graphs

#### 1. Overview of all the entries in DEX: Empty entries, In Scope, Not in Scope, Buffer and Other

1.281 entries out of 3.249 are **In Scope** responses. This category represents responses in the required turnover categories of merchants which accept both cash and cards for face-to-face transactions. It consists of both Complete (1.261), and Not Split (20) responses. Complete results are responses that meet the requirements (complete, consistent and reasonable data that is split between different card types accepted by the merchant, which originates from the merchant's own data or experience). Not Split results are responses where the merchant could not make a split (either value or volume, or both) between different card types. Deloitte clearly highlighted the Complete – Not split distinction in the database. An overview of the In Scope responses can be found below (Table 1)

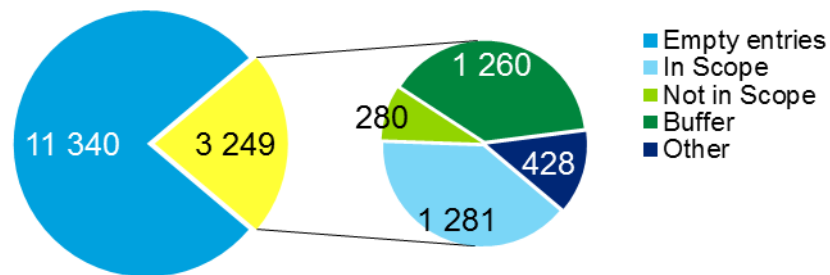


Figure 6 – Overview DEX entries

**Buffer responses** (1.260) consist of two types of responses: on one hand, finalised ones (that could be considered as Complete or Not split), which belong to turnover categories that were already full, and on the other hand incomplete responses that were not completed because the responses belonged to turnover categories that were already filled. In total 359 finalised responses and 901 incomplete results are provided in the Buffer responses database. Deloitte made the same distinction for finalised responses in the buffer as for the In Scope responses, in this case between Complete and Assumed Not Split (since these were not followed up). An overview of the Buffer responses can be found in Table 3.

**Not in Scope** entries (280) are responses where merchants indicated that only cash, only cards or only at-distance transactions were accepted in their business. An overview of Not in Scope responses per country can be found in Figure 7 in this report.

**Other responses** are composed of duplicates (126), B2B businesses (93), not completed entries without contact details (31) and responses that did not include the minimum information necessary

for the above categories (name, country, turnover and an indication of face-to-face cash/card acceptance in the retail sector) (141). These responses have not been included in the database provided to the Commission.

**Empty entries** are entries from attendees who had a look at the survey, but either didn't start, or didn't save their responses. The only information registered in DEX is the respective language of the viewer. The large amount of such responses clearly confirms the nature of the survey, where data typically cannot be filled out fully at once. The merchant tends to fill out nothing or only a part or comes back later to fully complete his/her response.

## 2. Overview of In Scope responses per turnover class and country

**In Scope** responses are relatively equally spread over the different countries, with the exception of Poland. Both the willingness to participate in this specific survey and the reluctance of Polish merchant associations and merchants towards online questionnaire/phone interviews in general seem to be the main reasons for the lower than average presence of Polish merchants in the sample.

The In Scope responses can be separated between Complete results (1.261) and Not Split results (20), where merchants indicated that it was not possible to gather actual data or to estimate the split between payment means.

*Table 1 – Overview In Scope responses per turnover class and country*

Countries	<1M	1-2M	2-5M	5-10M	10-20M	20-50M	50-200M	>200M	Total
<b>Austria</b>	25	25	22	14	15	5	10	11	127
<b>Belgium</b>	25	25	25	18	7	13	20	10	143
<b>Germany</b>	25	25	25	25	15	9	11	24	159
<b>Spain</b>	25	20	11	10	7	8	7	16	104
<b>France</b>	25	25	25	25	7	13	18	16	154
<b>Italy</b>	25	23	25	25	25	12	9	25	169
<b>Netherlands</b>	25	25	21	5	6	11	10	16	119
<b>Poland</b>	22	4	3			2	3	7	41
<b>Sweden</b>	25	22	16	2	2	15	21	20	123
<b>UK</b>	25	25	18	7	10	12	20	25	142
<b>Total</b>	<b>247</b>	<b>219</b>	<b>191</b>	<b>131</b>	<b>94</b>	<b>100</b>	<b>129</b>	<b>170</b>	<b>1281</b>

### 3. Response rate per country

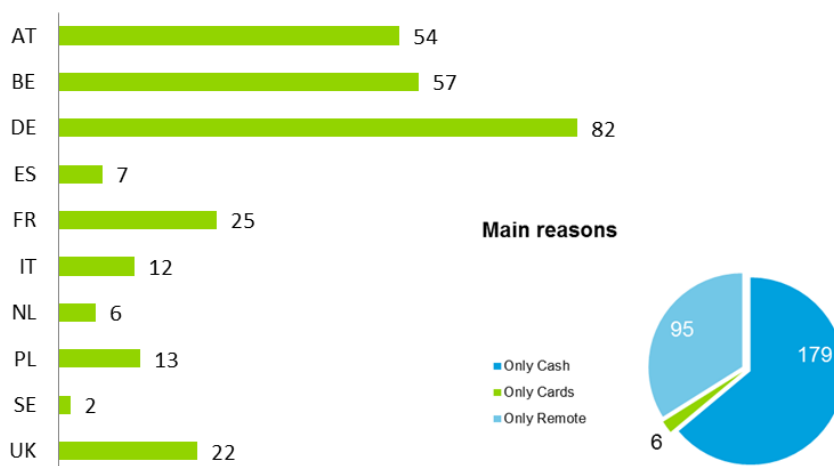
Overall 14.589 merchants visited the online survey portal, amounting to approximately 2% of the survey panel. Table 2 below shows the eligible response rates per country. One should however be cautious when interpreting these figures, as it is not likely that all contacted merchants are unique merchants, taking into account the overlaps as regards the combined direct and indirect approach for recruitment.

*Table 2 – Response rate per country*

Countries	Contacted Merchants	In Scope responses	Response Rate
<b>Austria</b>	100 904	127	0,13%
<b>Belgium</b>	33 336	143	0,43%
<b>Germany</b>	165 263	159	0,10%
<b>Spain</b>	29 550	104	0,35%
<b>France</b>	109 567	154	0,14%
<b>Italy</b>	46 415	169	0,36%
<b>Netherlands</b>	6 989	119	1,70%
<b>Poland</b>	32 023	41	0,13%
<b>Sweden</b>	60 819	123	0,20%
<b>UK</b>	11 610	142	1,22%
<b>Total</b>	<b>596 476</b>	<b>1 281</b>	<b>0,21%</b>

### 4. Overview of Not in Scope responses per country and the reasoning for exclusion

The 280 Not in Scope responses can be separated between Only Cash results (179), where the merchant only accepts cash, Only Cards results (6) and Only Remote results (95), where merchants indicated that they only have at-distance transactions (e.g. via internet, telephone, e-commerce,...).



*Figure 7 – Overview of Not in Scope responses per country*

### 5. Overview of Buffer responses (finalised) per turnover class and country

In total 359 finalised responses and 901 incomplete responses are provided in the Buffer responses database. Deloitte made the same distinction for finalised questionnaires in the buffer as for the In Scope responses, in this case between Complete (239) and Assumed Not Split (120) (since these were not followed up). 75% of the finalised Buffer responses originate from the lowest turnover category. This category is also representing the largest part of the companies in these countries.

*Table 3 – Overview of Buffer responses per turnover class and country*

Countries	<1M	1-2M	2-5M	5-10M	10-20M	20-50M	50-200M	>200M	Total
<b>Austria</b>	31	2	0	0	0	0	0	0	33
<b>Belgium</b>	67	5	7	0	0	0	0	0	79
<b>Germany</b>	69	29	11	3	0	0	0	0	112
<b>Spain</b>	10	0	0	0	0	0	0	0	10
<b>France</b>	36	10	5	0	0	0	0	0	51
<b>Italy</b>	12	0	3	0	1	0	0	1	17
<b>Netherlands</b>	15	0	0	0	0	0	0	0	15
<b>Poland</b>	0	0	0	0	0	0	0	0	0
<b>Sweden</b>	11	0	0	0	0	0	0	0	11
<b>UK</b>	20	8	0	0	0	0	0	3	31
<b>Total</b>	<b>271</b>	<b>54</b>	<b>26</b>	<b>3</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>359</b>

# 3 Participants statistics

Out of the 3.249 merchants that either left partial information, or completed the full questionnaire, 1.281 eligible merchants have delivered responses that have been validated by Deloitte and can be used to calculate average acceptance of payment types and of transaction values.

## 3.1 Number of eligible merchants per country

*Table 4 – Number of eligible merchants per country*

Countries	Number of eligible merchants
Austria	127
Belgium	143
Germany	159
Spain	104
France	154
Italy	169
Netherlands	119
Poland	41
Sweden	123
UK	142
<b>Total</b>	<b>1 281</b>

## 3.2 Total turnover per country

*Table 5 – Total turnover per country*

Countries	Sum of turnover (in EUR)
Austria	10 214 979 788
Belgium	8 506 564 352
Germany	84 219 980 721
Spain	48 673 767 360
France	52 893 700 512
Italy	33 609 749 678
Netherlands	14 465 281 841
Poland	12 784 309 196
Sweden	17 796 721 589
UK	199 470 696 749
<b>Total</b>	<b>482 635 751 786</b>

A comparison of these figures with Eurostat<sup>2</sup>'s figures for the overall scope of the study indicates that the merchants surveyed account for about 17% of the total retail trade turnover in the countries in scope (2 782 billion €).

### 3.3 Sector representation per country

*Table 6 – Participants sector distribution per country*

Countries	G.47	G.45.2	I.55	I.56
Austria	77%	2%	16%	5%
Belgium	80%	4%	6%	10%
Germany	77%	0%	18%	5%
Spain	90%	0%	6%	4%
France	75%	0%	11%	13%
Italy	93%	0%	2%	5%
Netherlands	87%	3%	6%	5%
Poland	85%	0%	5%	10%
Sweden	78%	0%	9%	13%
UK	92%	1%	3%	4%
<b>Total</b>	<b>83%</b>	<b>1%</b>	<b>8%</b>	<b>7%</b>

In our merchant recruitment process, we aimed at a random selection. However, a comparison of this with the sector distribution of the target population of the survey (below table) shows certain differences. These can be due to different response rates across merchant sectors, as well as to the different levels of engagement of the associations we approached.

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<sup>2</sup> Based on Eurostat structural business statistics (turnover data for the retail trade and services, food and beverages, accommodation and wholesale and retail trade and repair of motor vehicles and motorcycle sectors) for the year 2010.



Table 7 – Sector distribution of target population per country<sup>3</sup>

Countries	G.47	G.45.2	I.55	I.56
Austria	61%	2%	3%	35%
Belgium	59%	2%	8%	31%
Germany	62%	1%	3%	34%
Spain	63%	1%	5%	30%
France	68%	2%	5%	26%
Italy	66%	2%	5%	26%
Netherlands	47%	1%	17%	34%
Poland	85%	2%	3%	9%
Sweden	66%	3%	6%	26%
UK	58%	2%	5%	35%
<b>Total</b>	<b>65%</b>	<b>2%</b>	<b>5%</b>	<b>28%</b>

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<sup>3</sup> Based on Eurostat structural business statistics (number of companies for the retail trade and services, food and beverages, accommodation and wholesale and retail trade and repair of motor vehicles and motorcycle sectors for the year 2010).

### 3.4 Merchant sizes per country

Table 8 – Participating merchant sizes per country (in EUR)

Countries	<1M	1-2M	2-5M	5-10M	10-20M	20-50M	>200M
Austria	20%	20%	17%	11%	12%	4%	8%
Belgium	17%	17%	17%	13%	5%	9%	14%
Germany	16%	16%	16%	16%	9%	6%	7%
Spain	24%	19%	11%	10%	7%	8%	7%
France	16%	16%	16%	16%	5%	8%	12%
Italy	15%	14%	15%	15%	15%	7%	5%
Netherlands	21%	21%	18%	4%	5%	9%	8%
Poland	54%	10%	7%	0%	0%	5%	7%
Sweden	20%	18%	13%	2%	2%	12%	17%
UK	18%	18%	13%	5%	7%	8%	14%
<b>Total</b>	<b>19%</b>	<b>17%</b>	<b>15%</b>	<b>10%</b>	<b>7%</b>	<b>8%</b>	<b>10%</b>

The turnover class distribution of the merchant participants demonstrates a higher share for lower turnover categories. It is a reflection of the actual distribution<sup>4</sup> across the turnover classes of the merchants included in the scope of the industry code selection – demonstrating small turnover classes are significantly more populated than the large ones.

### 3.5 Payments instruments accepted per country

Table 9 – Payments instruments accepted per country

Countries	% of Cash Acceptance	% of Domestic Debit Card Acceptance	% of International 4p Debit Card Acceptance	% of International 4p Credit Card Acceptance	% of Other Payment Acceptance
Austria	100%	0%	98%	98%	37%
Belgium	100%	94%	41%	73%	62%
Germany	100%	99%	52%	75%	56%
Spain	100%	0%	100%	99%	52%
France	100%	86%	29%	62%	79%
Italy	100%	98%	24%	92%	91%
Netherlands	100%	25%	87%	47%	39%
Poland	100%	0%	98%	100%	46%
Sweden	100%	0%	98%	99%	72%
UK	100%	0%	99%	100%	85%
<b>Total</b>	<b>100%</b>	<b>48%</b>	<b>67%</b>	<b>83%</b>	<b>65%</b>

<sup>4</sup> Based on Amadeus extract

All survey participants accept cash and at least one type of cards, as this was a requirement to be eligible for survey participation.

### 3.6 Share of merchants having at-distance transactions per country

*Table 10 – Share of merchants having at-distance transactions per country*

Countries	% of merchants having At Distance business
Austria	58%
Belgium	45%
Germany	50%
Spain	56%
France	47%
Italy	19%
Netherlands	58%
Poland	68%
Sweden	35%
UK	56%
<b>Total</b>	<b>47%</b>

Based upon the merchant participant sample, differences exist across countries in terms of at-distance (E-commerce).

# 4 Conclusions

The recruitment of merchants to participate in the Merchants' Payment Acceptance Survey and the collection of validated data has been extremely challenging. The initial targets that had been put forward by the Commission have not been met, for the reasons explained in this final report. We believe that, in relation to achieving the survey targets, all that could reasonably have been expected to be done has been done. The recruitment period was extended considerably and flexibility has been shown to accommodate "late responses", and to provide optimal support throughout the extended survey period. Nonetheless, the final number of responses was of course determined by the willingness of the merchants to participate.

The merchants that have participated in the survey and that have submitted completed and validated survey results, represent approximately 17% of total retail trade turnover in the Member States in scope. This significant coverage, combined with the breadth and the granularity of the data, makes this Merchant Payment Acceptance survey a valuable instrument.

# Annexes

## Annex 1: List of confirmed associations

Association
ABTA - Travel Association
ACCA - global body for professional accountants
ACS
AESCO ( Comercio de Salamanca)
AGF Detailhandel Nederland
AIMp Ltd - Association of Independent Multiple Pharmacies
Algemene Pharmaceutische Bond (APB)
Anbos
APHA - Fachverband Hotellerie
APRA - Fachverband Gastronomie
ASOCIACIÓN DE CADENAS ESPAÑOLAS DE SUPERMERCADOS. ACES
ASOCIACIÓN DE EMPRESARIOS DE HOSTELERÍA DE SALAMANCA
Asociación de Farmacéuticos Empresarios de Burgos
ASOCIACIÓN DE HOTELES DE SEVILLA Y PROVINCIA
ASOCIACIÓN EMPRESARIAL DELCOMERCIO TEXTIL.ACOTEX
ASOCIACIÓN EMPRESARIAL HOTELERA DE MADRID
Asociacion espanola de empresas de productos de marca PROMARCA
ASOCIACIÓN ESPAÑOLA DE FRANQUICIADORES. AEF
Asociación Provincial de Estaciones de Servicio de Girona
Asociacion Provincial de Estaciones de Servicio de Toledo
Asociación Provincial de Farmacéuticos de Albacete
Association of British Dispensing Opticians
Association of Cycle Traders,Actsmart
Baco Central de Compras, S.L
BAF - Brabantse Apothekers Forum
BB&PA
BCC- Aberdeen & Grampian Chamber of Commerce
BCC -Birmingham Chamber of Commerce Group
BCC -Coventry & Warwickshire Chamber of Commerce
BCC -Cumbria Chamber of Commerce & Industry
BCC -Derbyshire & Nottinghamshire Chamber of Commerce
BCC -Greater Manchester Chamber of Commerce
BCC -Hampshire Chamber of Commerce
BCC -Herefordshire & Worcestershire Chamber of Commerce
BCC- Inverness Chamber of Commerce

BCC -Kent Channel Chamber of Commerce
BCC -Kent Invicta Chamber of Commerce
BCC -Leeds, York, & North Yorkshire Chamber of Commerce
BCC -Lincolnshire Chamber of Commerce
BCC -Northern Ireland Chamber of Commerce & Industry
BCC -Plymouth Chamber of Commerce & Industry
BCC -Shropshire Chamber of Commerce
BCC -Suffolk Chamber of Commerce
BCC -Surrey Chambers of Commerce
BCC-Fife Chamber of Commerce
Bedrijfstak-organisatie voor de banden- en Wielenbranche
Belangenvereniging Kringloopbedrijven
Belangenvereniging tankstations
Belgian Franchise Federation (BFF)
BHA - British Hospitality Association
BIRA
BLOC 10, SL FLORISTERIA
Booksellers Association
Brancheorganisatie voor ondernemingen in de gezelschapsdierensector
BRC
British Audio-Visual Dealers' Association
British Chambers of Commerce (BCC)
Butikerna
CASH - retail media
CDCF
CECOVAL (Comercio Comunidad Valenciana)
CECSpanish Confederation of Commerce
CGPME - Confédération générale du patronat des petites et moyennes entreprises
Chocolatiers & Confiseurs de France
Citotel
COCEM (Comercio de Madrid)
Comeos
Commerce de détail non alimentaire (CDNA)
Commerce de la Poissonnerie et de la Conchyliculture
Confartigianato
Confederació de Comerç de Catalunya (CCC)
Confederación de Empresarios de Comercio Minorista, Autónomos y de Servicios de la Comunidad de Madrid (CECOMA).
Confederacion espanola de empresarios de estaciones de servicio CEEES
Confederación General de las Pequeñas y Medianas Empresas del Estado Español COPYME
Confédération des Commerçants de France (CDF)
Confédération des Professionnels de l'Hôtellerie Indépendants
Confederation of British Industry (CBI)
Confederazione Nazionale dell'Artigianato e della Piccola e Media Impresa
Confesercenti

Consejo General de Colegios Oficiales de Farmaceuticos España (General Council of Spanish Pharmacists)
Cykel Motor och Sportfackhandlarnas Riksförbund CSR (retailers bicycles, motor, sportsgear etc) - Butikerna
De belangenorganisatie voor ondernemers (detaillisten) in de gemengde branche en de speelgoedbranche
De grootste brancheorganisatie in retail non-food
De Koninklijke Boekverkopersbond
Detailhandel Nederland
DIHK - Deutschen Industrie- und Handelskammertages
DRV
Electronic Partner
European Small Business Alliance - ESBA
Euskomer
FCA - France
FEDERACIÓN DE HOSTELERÍA Y TURISMO PROVINCIA DE TARRAGONA
FEDERACIÓN EMPRESARIAL DEFARMACEÚTICOS ESPAÑOLES. FEFE
FEDERACIÓN EMPRESAS DE HOSTELERÍA Y TURISMO DE GRANADA
FEDERACIÓN ESPAÑOLA DECOMERCIANTES DE ELECTRODOMÉSTICOS. FECE
FEDERACIÓN NACIONAL DE ASOCIACIONES DETALLISTAS DE ALIMENTACIÓN. FENADA
FEDERACIÓN NACIONAL DEPERFUMISTAS Y DROGUEROS DE ESPAÑA. FENPID
FEDERALBERGHI
Federatie van Belgische Drankenhandelaars
Federatie Wegverzorgende Horecabedrijven
Federation de l'Horlogerie (FH)
Fédération Française Parfumerie Sélective (FFPS)
Fédération Nationale des Bouchers et Charcutiers de Belgique
Fédération nationale des Détaillants en Chaussures de France (FDCF)
Fédération Nationale des Détaillants en Produits Laitiers
Fédération Nationale des Horlogers, Bijoutiers, Joaliers, Orfèvres, Détaillants et Artisans de France (HBJO)
Fédération Nationale des Métiers de la Jardinerie (FNMJ)
Federation of Licensed Victuallers Association
Federation of Ophthalmic & Dispensing Opticians
Federation of Small Business
FEDERAUTO
Federfarma (Italian Pharmacy Owners Federation)
FIPE
Flowers & Plants Association
Forum of Private Business
German Franchise Association Deutscher Franchise-Verband e.V (DFV)
GOLPAIZBI SL ALIMENTACION
Grupo Crisol HOSTELERIA
Grupo de Electrodomésticos de Murcia, S.A. (GEMUR)
Handelskammer Bremen
Handelskammer Hamburg

Handelsverband Niedersachsen-Breme (HDE)
Handelsverband Sachsen-Anhalt
Handelsverband Thüringen
Handelverband
Hoge raad voor Zelfstandigen en de KMO's
Horeca Vlaanderen
Horticultural Trades Association
Hotelverband Deutschland
Huesca
IFA ESPAÑOLA, SA
IHK Hannover
Independent Footwear Retailers Association
Independent Retailers Confederation
Industrie- und Handelskammer Cottbus
Industrie- und Handelskammer Darmstadt Rhein Main Neckar
Industrie- und Handelskammer des Saarlandes
Industrie- und Handelskammer Dresden
Industrie- und Handelskammer Frankfurt am Main
Industrie- und Handelskammer für die Pfalz
Industrie- und Handelskammer für München und Oberbayern
Industrie- und Handelskammer Halle-Dessau
Industrie- und Handelskammer Hanau-Gelnhausen-Schlüchtern
Industrie- und Handelskammer Hochrhein-Bodensee
Industrie- und Handelskammer Karlsruhe
Industrie- und Handelskammer Kassel
Industrie- und Handelskammer Lahn-Dill
Industrie- und Handelskammer Lüneburg-Wolfsburg
Industrie- und Handelskammer Magdeburg
Industrie- und Handelskammer Mittlerer Niederrhein
Industrie- und Handelskammer Nord Westfalen
Industrie- und Handelskammer Nürnberg für Mittelfranken
Industrie- und Handelskammer Offenbach am Main
Industrie- und Handelskammer Osnabrück-Emsland-Grafschaft Bentheim
Industrie- und Handelskammer Ostbrandenburg
Industrie- und Handelskammer Ostthüringen zu Gera
Industrie- und Handelskammer Ostwürttemberg
Industrie- und Handelskammer Potsdam
Industrie- und Handelskammer Regensburg für Oberpfalz/Kelheim
Industrie- und Handelskammer Region Stuttgart
Industrie- und Handelskammer Reutlingen
Industrie- und Handelskammer Rhein-Neckar
Industrie- und Handelskammer Siegen
Industrie- und Handelskammer Stade für den Elbe-Weser-Raum
Industrie- und Handelskammer Südlicher Oberrhein
Industrie- und Handelskammer Südthüringen



Industrie- und Handelskammer Trier
Industrie- und Handelskammer Ulm
Industrie- und Handelskammer Wiesbaden
Industrie- und Handelskammer Würzburg-Schweinfurt
Industrie- und Handelskammer zu Berlin
Industrie- und Handelskammer zu Coburg
Industrie- und Handelskammer zu Dortmund
Industrie- und Handelskammer zu Kiel
Industrie- und Handelskammer zu Koblenz
Industrie- und Handelskammer zu Köln
Industrie- und Handelskammer zu Leipzig
Industrie- und Handelskammer zu Lübeck
Industrie- und Handelskammer Chemnitz
Koninklijke Nederlandse Drogistenbond
Koninklijke Nederlandse Slagersorganisatie
La Rioja
Leksaksbranschen (retailers toys) - Butikerna
MKB
Murcia
Naczelna Izba Aptekarska (Polish Pharmaceutical Chamber)
National Federation of Retail Newsagents
National Pharmacy Association
NATURAL OPTICS
Nederlands Brood- en Banketbakkers Ondernemers Vereniging
Nederlandse Schoenmakersvereniging
Nederlandse Vereniging van Bioscoopexploitanten
Nederlandse Vereniging van Entertainment Retailers
Nederlandse Vereniging voor de Wapenhandel
NEUTRAAL SYNDICAAT VOOR ZELFSTANDIGEN
NVG-Nederlandse Vereniging van Golfaccommodaties
Österreichische Hotelierversammlung
Petrol Retailers Association
PIMEC
Provincial Booksellers Fairs Association
RECRON
Rural Shops Alliance
Scottish Federation of Meat Traders Association
SETT GRUP OFFICE, SL
Südwestfälische Industrie- und Handelskammer zu Hagen
Svenska Antikvariatföreningen (retailers used books) - Butikerna
Svenskhandel
Sveriges Apoteksforening (Swedish Pharmacy Association)
Sveriges bagare & konditorer AB SBK (bakerys etc) - Butikerna
Sveriges Bowlinghallars Förbund SBHF (bowling) - Butikerna
SYNDICAT DES ENTREPRISES DE BOULANGERIE-PÂTISSERIE (FEBPF)

Syndicat National des Hoteliers Restaurateurs, Cafetiers et Traiteurs (SYNHORCAT)
The National Federation of Meat & Food Traders
The Pubs of Ulster - NI
UEAPME
Union des Métiers et des Industries de l'hôtellerie (UMIH)
Union des syndicats de pharmaciens d'officine (USPO)
Union nationale des diffuseurs de presse (UNDP)
Union Nationale des Syndicats de Détaillants en Fruits, Légumes et Primeurs (UNFD)
Unizo
Vakcentrum Beroepsorganisatie van Levensmiddelenhandelaren
Vereniging Exploitanten Relaxbedrijven
Visita - Swedish Hospitality Industry
VNO NCW
WKO
WKO Burgenland
WKO Kärnten Gastro
WKO Kärnten Hotellerie
WKO Kärnten
WKO Niederösterreich
WKO Niederösterreich Hotellerie
WKO Oberösterreich
WKO Salzburg
WKO Salzburg Gastro
WKO Salzburg Hotellerie
WKO Steiermark
WKO Tirol Gastro
WKO Tirol Hotellerie
WKO Vorarlberg
WKO Wien
WKO Wien Gastro
WKO Wien Hotellerie
ZGV - Germany Mittelstandsverbund
Zoobranschens Riksförbund ZOORF (retailers pet shops) - Butikerna
ZRP - Polish Craft Association (Związek Rzemiosła Polskiego - ZRP)

**Merchant payment acceptance survey**

1. Your company

2. Your name

3. Your phone

4. Your e-mail

5. In which country is your company registered?

6. Which currency will you use to report the values below?

- Euro (€)
- Pound (£)
- Zloty (zł.)
- Dollar (\$)
- Svensk krona (kr)

7. What is your company's main economic activity (NACE code)?

7a. Please describe your main revenue generating business activities.

8. What was your company's turnover last year (all stores/retail outlets combined)?

9. What type of transactions did your company accept last year?

- Only face-to-face transactions
- Only remote transactions (e-commerce, telephone or mail order, etc.)
- Both face-to-face and remote transactions (e-commerce, telephone or mail order, etc.)

10. Which payment means did your company accept last year?

- Both cash and payment cards
- Cash, but no payment cards
- Payment cards, but no cash

11. What was the **total value of face-to-face transactions** (remote transactions excluded) last year for each of the following payment instruments? If you are unable to provide an exact breakdown of total value by payment instrument, please provide an estimate for these figures. To the extent possible, please try to base your estimates on information retrieved from your card scheme acquirer/provider (e.g. Barclaycard Business, Elavon Merchant Services, FirstData Merchant Solutions) or other existing reports (e.g. daily till reports, bank invoices, financial statements, etc.).

Cash	<input type="text"/>
Domestic four-party scheme debit cards (e.g. PIN, Bancontact Mister Cash, Carte Bancaire, Pagobancomat,...)	<input type="text"/>
International four-party scheme debit cards (e.g. Visa Electron, V-Pay, Maestro,...)	<input type="text"/>
International four-party scheme credit cards (e.g. Visa and MasterCard credit cards)	<input type="text"/>
Other payment instruments (e.g. three-party schemes like American Express, cheques, coupons, etc.)	<input type="text"/>

12. Please indicate the source of information for the figures provided above and if you applied any estimations, their basis (e.g. daily till reports, bank invoices, financial statements, etc.).

13. What was the **total number of face-to-face transactions** (remote transactions excluded) last year for each of the following payment instruments? If you are unable to provide an exact breakdown of total value by payment instrument, please provide an estimate for these figures. To the extent possible, please try to base your estimates on information retrieved from your card scheme acquirer/provider (e.g. Barclaycard Business, Elavon Merchant Services, FirstData Merchant Solutions) or other existing reports (e.g. daily till reports, bank invoices, financial statements, etc.).

Cash	<input type="text"/>
Domestic four-party scheme debit cards (e.g. PIN, Bancontact Mister Cash, Carte Bancaire, Pagobancomat,...)	<input type="text"/>
International four-party scheme debit cards (e.g. Visa Electron, V-Pay, Maestro,...)	<input type="text"/>
International four-party scheme credit cards (e.g. Visa and MasterCard credit cards)	<input type="text"/>
Other payment instruments (e.g. three-party schemes like American Express, cheques, coupons, etc.)	<input type="text"/>

14. Please indicate the source of information for the figures provided above and if you applied any estimations, their basis (e.g. daily till reports, bank invoices, financial statements, etc.).

**This is the end of the survey. Thank you for participating and please click "Finish" on the next page to submit your responses.**

**If you have remaining questions, please contact Hans Demeyere or Albrecht Bex at Deloitte by phone on + 32 471 40 39 16 or 32 471 40 39 15 or by e-mail [hdemeyere@deloitte.com](mailto:hdemeyere@deloitte.com) or [albex@deloitte.com](mailto:albex@deloitte.com).**