



Market study on competition in online payments

Annexes

Prepared by



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Market study on competition in online payments

Annexes

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Table of Contents

Annex D - Consumer survey 6

Annex H - Stakeholder questionnaires for merchants 44

Annex I - Stakeholder questionnaires for Card Schemes 68

Annex J - Stakeholder questionnaires for providers of payment applications 81

Annex D - Consumer survey

Total time of participation: **20 minutes**

Module 1 – Intro and eligibility

TYPE	SECTION
TITLE	Section 0: Screener
FILTER	Ask all
TYPE	INFO SCREEN
LABEL	
FILTER	
TEXT	Intro text and link to consent form
TYPE	SINGLE CHOICE
LABEL	R1 – Consent
INSTRUCTIONS	If [R1=2] show on screen 'Thank you for your time'
TEXT	Would you agree to participate?
ROWS	TEXT
	1 Yes, I agree to participate
	2 No, I do not agree to participate [TERMINATE]

TYPE	SECTION
TITLE	Section 1: Socio-demographic questions for quota setting
FILTER	Ask all
TYPE	SINGLE CHOICE
LABEL	E1 – Gender
SCRIPTING	Randomise option 3 across 1 and 2 for the purpose of quota setting to ensure person gets excluded on the basis of code 3
TEXT	Would you describe yourself as...
ROWS	TEXT
	1 A man

2	A woman	
3	None of the above/Non-binary/ Do not recognize yourself in the above categories	
998	Refusal [SPONTANEOUS, Always shown on second screen]	
999	DK [SPONTANEOUS, Always shown on second screen]	

TYPE	SINGLE CHOICE	
LABEL	E2 – Age band	
FILTER	Ask all	
TEXT	How old are you? Please indicate your age band.	
ROWS	TEXT	
1	18-24	
2	25-34	
3	35-44	
4	45-54	
5	55-64	
6	65+	
998	Refusal [SPONTANEOUS, Always shown on second screen]	
999	DK (SPONTANEOUS, Always shown on second screen)	

TYPE	SINGLE CHOICE	
LABEL	E3 – Region	
SCRIPTING		
TEXT	In which of the following regions do you live?	
ROWS	Text	FILTER
1	Burgenland	AT
2	Niederösterreich	AT
3	Wien	AT
4	Kärnten	AT
5	Steiermark	AT
6	Oberösterreich	AT
7	Salzburg	AT
8	Tirol	AT
9	Vorarlberg	AT
10	Praha	CZ
11	Střední Čechy	CZ
12	Jihozápad	CZ
13	Severozápad	CZ
14	Severovýchod	CZ
15	Jihovýchod	CZ

16	Střední Morava	CZ	
17	Moravskoslezsko	CZ	
18	Hovedstaden	DK	
19	Sjælland	DK	
20	Syddanmark	DK	
21	Midtjylland	DK	
22	Nordjylland	DK	
23	Arnsberg	DE	
24	Berlin	DE	
25	Brandenburg	DE	
26	Braunschweig	DE	
27	Bremen	DE	
28	Chemnitz	DE	
29	Darmstadt	DE	
30	Detmold	DE	
31	Dresden	DE	
32	Düsseldorf	DE	
33	Freiburg	DE	
34	Gießen	DE	
35	Hamburg	DE	
36	Hannover	DE	
37	Karlsruhe	DE	
38	Kassel	DE	
39	Koblenz	DE	
40	Köln	DE	
41	Leipzig	DE	
42	Lüneburg	DE	
43	Mecklenburg-Vorpommern	DE	
44	Mittelfranken	DE	
45	Münster	DE	
46	Niederbayern	DE	
47	Oberbayern	DE	
48	Oberfranken	DE	
49	Oberpfalz	DE	
50	Rheinhessen-Pfalz	DE	
51	Saarland	DE	
52	Sachsen-Anhalt	DE	
53	Schleswig-Holstein	DE	
54	Schwaben	DE	
55	Stuttgart	DE	

56	Thüringen	DE	
57	Trier	DE	
58	Tübingen	DE	
59	Unterfranken	DE	
60	Weser-Ems	DE	
61	Attiki	EL	
62	Voreio Aigaio	EL	
63	Notio Aigaio	EL	
64	Kriti	EL	
65	Anatoliki Makedonia, Thraki	EL	
66	Kentriki Makedonia	EL	
67	Dytiki Makedonia	EL	
68	Ipeiros	EL	
69	Thessalia	EL	
70	Ionia Nisia	EL	
71	Dytiki Elláda	EL	
72	Stereia Elláda	EL	
73	Peloponnisos	EL	
74	Galicia	ES	
75	Principado de Asturias	ES	
76	Cantabria	ES	
77	País Vasco	ES	
78	Comunidad Foral de Navarra	ES	
79	La Rioja	ES	
80	Aragón	ES	
81	Comunidad de Madrid	ES	
1	Castilla y León	ES	
2	Castilla-La Mancha	ES	
3	Extremadura	ES	
4	Cataluña	ES	
5	Comunitat Valenciana	ES	
6	Illes Balears	ES	
7	Andalucía	ES	
8	Región de Murcia	ES	
9	Ciudad de Ceuta	ES	
10	Ciudad de Melilla	ES	
11	Canarias	ES	
12	Ile-de-France	FR	
13	Centre — Val de Loire	FR	
14	Bourgogne	FR	

15	Franche-Comté	FR	
16	Basse-Normandie	FR	
17	Haute-Normandie	FR	
18	Nord-Pas de Calais	FR	
19	Picardie	FR	
20	Alsace	FR	
21	Champagne-Ardenne	FR	
22	Lorraine	FR	
23	Pays de la Loire	FR	
24	Bretagne	FR	
25	Aquitaine	FR	
26	Limousin	FR	
27	Poitou-Charentes	FR	
28	Languedoc-Roussillon	FR	
29	Midi-Pyrénées	FR	
30	Auvergne	FR	
31	Rhône-Alpes	FR	
32	Provence-Alpes-Côte d'Azur	FR	
33	Corse	FR	
34	Piemonte	IT	
35	Valle d'Aosta/Vallée d'Aoste	IT	
36	Liguria	IT	
37	Lombardia	IT	
38	Abruzzo	IT	
39	Molise	IT	
40	Campania	IT	
41	Puglia	IT	
42	Basilicata	IT	
43	Calabria	IT	
44	Sicilia	IT	
45	Sardegna	IT	
46	Provincia Autonoma di Bolzano/Bozen	IT	
47	Provincia Autonoma di Trento	IT	
48	Veneto	IT	
49	Friuli-Venezia Giulia	IT	
50	Emilia-Romagna	IT	
51	Toscana	IT	
52	Umbria	IT	
53	Marche	IT	
54	Lazio	IT	

54	Latvija	LV	
55	Dél-Alföld (Southern Great Plains)	HU	
56	Dél-Dunántúl (Southern Transdanubia)	HU	
57	Észak-Alföld (Northern Great Plains)	HU	
58	Észak-Magyarország (Northern Hungary)	HU	
59	Közép-Dunántúl (Central Transdanubia)	HU	
60	Közép-Magyarország (Central Hungary)	HU	
61	Nyugat-Dunántúl (Western Transdanubia)	HU	
62	Drenthe	NL	
63	Flevoland	NL	
64	Friesland	NL	
65	Gelderland	NL	
66	Groningen	NL	
67	Limburg	NL	
68	Noord-Brabant	NL	
69	Noord-Holland	NL	
70	Overijssel	NL	
71	Utrecht	NL	
72	Zeeland	NL	
73	Zuid-Holland	NL	
74	Małopolskie	PL	
75	Śląskie	PL	
76	Wielkopolskie	PL	
77	Zachodniopomorskie	PL	
78	Lubuskie	PL	
79	Dolnośląskie	PL	
80	Opolskie	PL	
81	Kujawsko-pomorskie	PL	
54	Warmińsko-mazurskie	PL	
55	Pomorskie	PL	
56	Łódzkie	PL	
57	Świętokrzyskie	PL	
58	Lubelskie	PL	
59	Podkarpackie	PL	
60	Podlaskie	PL	
61	Warszawski stołeczny	PL	
62	Mazowiecki regionalny	PL	
63	Norte	PT	
64	Algarve	PT	
65	Centro (PT)	PT	

- 66 Área Metropolitana de Lisboa
- 67 Alentejo
- 68 Região Autónoma dos Açores
- 69 Região Autónoma da Madeira
- 70 Stockholm
- 71 Östra Mellansverige
- 72 Småland med öarna
- 73 Sydsverige
- 74 Västsverige
- 75 Norra Mellansverige
- 76 Mellersta Norrland
- 77 Övre Norrland

PT	
PT	
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SE	
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SE	

TYPE	SINGLE CHOICE	
LABEL	E4 – Online payment frequency	
INSTRUCTIONS	IF [E4 = 1] show on screen 'Thank you for your time'	
TEXT	On average, how frequently did you make online purchases in the last year using the payment method under your name?	
ROWS	TEXT	
	1	I did not make any online purchases in the last year [TERMINATE]
	2	Less than once a month
	3	Approximately once a month
	4	2-3 times a month
	5	Once a week
	6	More than once a week
	998	Refusal [SPONTANEOUS, Always shown on second screen]
	999	DK [SPONTANEOUS, Always shown on second screen]

TYPE	MULTIPLE CHOICE	
LABEL	E5 – Austria - Payment methods ownership	
TEXT	Which of the following payment methods do you have and have used to make online purchases?	
INSTRUCTIONS	Please select all that apply	
FILTER	Ask all	
SCRIPTING	Question E4 is the same for all countries, but has country-specific answer options (see country abbreviation next to the answer options)	
ROWS	TEXT	FILTER
	1	Credit or debit card (e.g., Visa, Mastercard, Maestro, AMEX, Discover, Diners Club, JCB, V Pay)
	2	Bank transfer (SEPA)

3	Apple Pay	
4	Google Pay	
5	PayPal	
6	Cash on delivery	
7	EPS	
8	GIROPAY	
9	Amazon Pay	
10	Klarna	
11	Scalapay	
12	Riverty	
13	Bancontact	
14	Przelewy24	
15	BLIK	
16	iDeal	
17	Wero	
18	Other. Please specify – [open ended]	

TYPE	MULTIPLE CHOICE	
LABEL	E5 – Czech Republic - Payment methods ownership	
TEXT	Which of the following payment methods do you have and have used to make online purchases?	
INSTRUCTIONS	Please select all that apply	
FILTER	Ask all	
SCRIPTING	Question E4 is the same for all countries, but has country-specific answer options (see country abbreviation next to the answer options)	
ROWS	TEXT	FILTER
1	Credit or debit card (e.g., Visa, Mastercard, Maestro, AMEX, Discover, Diners Club, JCB, V Pay)	
2	Bank transfer	
3	Apple Pay	
4	Google Pay	
5	PayPal	
6	Klarna	
7	Home Credit	
8	Twisto	
9	GoPay	
10	SkipPay	
11	Servis 24	
12	eKonto online	
13	MojePlatba	
14	Komerční banka	
15	ČSOB	
16	MojePlatb	
17	Platba 24 online	

18	mPeníze online	
19	Fio banka online	
20	MALL Pay	
21	Wero	
22	Other. Please specify – [open ended]	

TYPE	MULTIPLE CHOICE	
LABEL	E5 – Germany - Payment methods ownership	
TEXT	Which of the following payment methods do you have and have used to make online purchases?	
INSTRUCTIONS	Please select all that apply	
FILTER	Ask all	
SCRIPTING	Question E4 is the same for all countries, but has country-specific answer options (see country abbreviation next to the answer options)	
ROWS	TEXT	FILTER
1	Credit or debit card (e.g., Visa, Mastercard, Maestro, AMEX, Discover, Diners Club, JCB, V Pay)	
2	Bank transfer (SEPA)	
3	Apple Pay	
4	Google Pay	
5	PayPal	
6	Giropay	
7	Afterpay	
8	Klarna	
9	Scalapay	
10	Amazon Pay	
11	iDeal	
12	BLIK	
13	Przelewy24	
14	Zinia	
15	Wero	
16	Other. Please specify – [open ended]	

TYPE	MULTIPLE CHOICE	
LABEL	E5 – Denmark - Payment methods ownership	
TEXT	Which of the following payment methods do you have and have used to make online purchases?	
INSTRUCTIONS	Please select all that apply	
FILTER	Ask all	
SCRIPTING	Question E4 is the same for all countries, but has country-specific answer options (see country abbreviation next to the answer options)	
ROWS	TEXT	FILTER
1	Credit or debit card (e.g., Visa, Mastercard, Maestro, AMEX, Discover, Diners Club, JCB, V Pay)	

2	Bank transfer	
3	Apple Pay	
4	Google Pay	
5	PayPal	
6	MobilePay	
7	Klarna	
8	Anyday	
9	AfterPay	
10	Trustly	
11	ViaBill	
12	Amazon Pay	
13	Wero	
14	Other. Please specify – [open ended]	

TYPE	MULTIPLE CHOICE	
LABEL	E5 – Greece - Payment methods ownership	
TEXT	Which of the following payment methods do you have and have used to make online purchases?	
INSTRUCTIONS	Please select all that apply	
FILTER	Ask all	
SCRIPTING	Question E4 is the same for all countries, but has country-specific answer options (see country abbreviation next to the answer options)	
ROWS	TEXT	FILTER
1	Credit or debit card (e.g., Visa, Mastercard, Maestro, AMEX, Discover, Diners Club, JCB, V Pay)	
2	Bank transfer (SEPA)	
3	Apple Pay	
4	Google Pay	
5	PayPal	
6	δια 4	
7	IRIS	
8	Klarna	
9	Masterpass	
10	Wero	
11	Other. Please specify – [open ended]	

TYPE	MULTIPLE CHOICE	
LABEL	E5 – Spain - Payment methods ownership	
TEXT	Which of the following payment methods do you have and have used to make online purchases?	
INSTRUCTIONS	Please select all that apply	
FILTER	Ask all	
SCRIPTING	Question E4 is the same for all countries, but has country-specific answer options (see country abbreviation next to the answer options)	

ROWS	TEXT	FILTER
1	Credit or debit card (e.g., Visa, Mastercard, Maestro, AMEX, Discover, Diners Club, JCB, V Pay)	
2	Bank transfer (SEPA)	
3	Apple Pay	
4	Google Pay	
5	Cash on delivery	
6	PayPal	
7	Klarna	
8	Trustly	
9	Scalapay	
10	Bizum	
11	Amazon Pay	
12	Wero	
13	Other. Please specify – [open ended]	

TYPE	MULTIPLE CHOICE	
LABEL	E5 – France - Payment methods ownership	
TEXT	Which of the following payment methods do you have and have used to make online purchases?	
INSTRUCTIONS	Please select all that apply	
FILTER	Ask all	
SCRIPTING	Question E4 is the same for all countries, but has country-specific answer options (see country abbreviation next to the answer options)	
ROWS	TEXT	FILTER
1	Credit or debit card (e.g., Visa, Mastercard, Maestro, AMEX, Discover, Diners Club, JCB, V Pay)	
2	Bank transfer (SEPA)	
3	Apple Pay	
4	Google Pay	
5	PayPal	
6	Klarna	
7	Scalapay	
8	Oney	
9	Paylib	
10	Amazon Pay	
11	fintecture	
12	Wero	
13	Other. Please specify – [open ended]	

TYPE	MULTIPLE CHOICE	
LABEL	E5 – Hungary - Payment methods ownership	
TEXT	Which of the following payment methods do you have and have used to make online purchases?	

INSTRUCTIONS	Please select all that apply	
FILTER	Ask all	
SCRIPTING	Question E4 is the same for all countries, but has country-specific answer options (see country abbreviation next to the answer options)	
ROWS	TEXT	FILTER
1	Credit or debit card (e.g., Visa, Mastercard, Maestro, AMEX, Discover, Diners Club, JCB, V Pay)	
2	Bank transfer	
3	Apple Pay	
4	Google Pay	
5	PayPal	
6	Amazon Pay	
7	eCredit	
8	Barion	
9	MBH Bank	
10	SimplePay	
11	OTPay	
12	Wero	
13	Other. Please specify – [open ended]	

TYPE	MULTIPLE CHOICE	
LABEL	E5 – Italy - Payment methods ownership	
TEXT	Which of the following payment methods do you have and have used to make online purchases?	
INSTRUCTIONS	Please select all that apply	
FILTER	Ask all	
SCRIPTING	Question E4 is the same for all countries, but has country-specific answer options (see country abbreviation next to the answer options)	
ROWS	TEXT	FILTER
1	Credit or debit card (e.g., Visa, Mastercard, Maestro, AMEX, Discover, Diners Club, JCB, V Pay)	
2	Bank transfer (SEPA)	
3	Apple Pay	
4	Google Pay	
5	PayPal	
6	Klarna	
7	Scalapay	
8	Satispay	
9	Amazon Pay	
10	MyBank	
11	BANCOMAT Pay	
12	Wero	
13	Other. Please specify – [open ended]	

TYPE	MULTIPLE CHOICE	
LABEL	E5 – Latvia - Payment methods ownership	
TEXT	Which of the following payment methods do you have and have used to make online purchases?	
INSTRUCTIONS	Please select all that apply	
FILTER	Ask all	
SCRIPTING	Question E4 is the same for all countries, but has country-specific answer options (see country abbreviation next to the answer options)	
ROWS	TEXT	FILTER
1	Credit or debit card (e.g., Visa, Mastercard, Maestro, AMEX, Discover, Diners Club, JCB, V Pay)	
2	Bank transfer (SEPA)	
3	Apple Pay	
4	Google Pay	
5	PayPal	
6	Klarna	
7	Amazon Pay	
8	Revolut	
9	Swedbank	
10	SEB	
11	Citadele	
12	Luminor	
13	Wero	
14	Other. Please specify – [open ended]	

TYPE	MULTIPLE CHOICE	
LABEL	E5 – Netherlands - Payment methods ownership	
TEXT	Which of the following payment methods do you have and have used to make online purchases?	
INSTRUCTIONS	Please select all that apply	
FILTER	Ask all	
SCRIPTING	Question E4 is the same for all countries, but has country-specific answer options (see country abbreviation next to the answer options)	
ROWS	TEXT	FILTER
1	Credit or debit card (e.g., Visa, Mastercard, Maestro, AMEX, Discover, Diners Club, JCB, V Pay)	
2	Bank transfer (SEPA)	
3	Apple Pay	
4	Google Pay	
5	PayPal	
6	Klarna	
7	Scalapay	
8	Afterpay	
9	iDEAL	
10	Bancontact	

11	Tinka	
12	Amazon Pay	
13	Wero	
14	Other. Please specify – [open ended]	

TYPE	MULTIPLE CHOICE	
LABEL	E5 – Poland - Payment methods ownership	
TEXT	Which of the following payment methods do you have and have used to make online purchases?	
INSTRUCTIONS	Please select all that apply	
FILTER	Ask all	
SCRIPTING	Question E4 is the same for all countries, but has country-specific answer options (see country abbreviation next to the answer options)	
ROWS	TEXT	FILTER
1	Credit or debit card (e.g., Visa, Mastercard, Maestro, AMEX, Discover, Diners Club, JCB, V Pay)	
2	Bank transfer	
3	Apple Pay	
4	Google Pay	
5	PayPal	
6	Klarna	
7	PayPo	
8	PayU	
9	Dotpay	
10	tpay	
11	Przelewy24	
12	Blik	
13	Wero	
14	Other. Please specify – [open ended]	

TYPE	MULTIPLE CHOICE	
LABEL	E5 – Portugal - Payment methods ownership	
TEXT	Which of the following payment methods do you have and have used to make online purchases?	
INSTRUCTIONS	Please select all that apply	
FILTER	Ask all	
SCRIPTING	Question E4 is the same for all countries, but has country-specific answer options (see country abbreviation next to the answer options)	
ROWS	TEXT	FILTER
1	Credit or debit card (e.g., Visa, Mastercard, Maestro, AMEX, Discover, Diners Club, JCB, V Pay, Cartão Universo)	
2	Bank transfer (SEPA)	
3	Apple Pay	

4	Google Pay	
5	PayPal	
6	Klarna	
7	Scalapay	
8	MB Way	
9	Multibanco	
10	Incard	
11	Oney	
12	Payshop	
13	Amazon Pay	
14	Wero	
15	Other. Please specify – [open ended]	

TYPE	MULTIPLE CHOICE	
LABEL	E5 – Sweden - Payment methods ownership	
TEXT	Which of the following payment methods do you have and have used to make online purchases?	
INSTRUCTIONS	Please select all that apply	
FILTER	Ask all	
SCRIPTING	Question E4 is the same for all countries, but has country-specific answer options (see country abbreviation next to the answer options)	
ROWS	TEXT	FILTER
1	Credit or debit card (e.g., Visa, Mastercard, Maestro, AMEX, Discover, Diners Club, JCB, V Pay)	
2	Bank transfer	
3	Apple Pay	
4	Google Pay	
5	PayPal	
6	Klarna	
7	Afterpay	
8	Amazon Pay	
9	Swish	
10	Trustly	
11	Wero	
12	Other. Please specify – [open ended]	

TYPE	MULTIPLE CHOICE	
LABEL	E5a – Frequency of usage of payment methods	
TEXT	You mentioned you own the following payment methods. Please indicate how frequently you use each method.	
FILTER	Ask all	
SCRIPTING	Please insert all payment methods selected in E5.	
ROWS	TEXT	FILTER

1	Almost never	
2	Rarely	
3	Occasionally	
4	Frequently	
5	Almost always	

TYPE	MULTIPLE CHOICE	
LABEL	E6 – Credit/Debit card brand	
TEXT	You’ve indicated owning a credit and/or debit card. Please specify which of the following credit or debit card you own.	
INSTRUCTIONS	Please select all that apply	
FILTER	Ask IF [payment option question] = 1	
SCRIPTING	Question E5 is the same for all countries, but has country-specific answer options (see country abbreviation next to the answer options)	
ROWS	TEXT	FILTER
1	Visa	All
2	Mastercard	All
3	Maestro	All
4	American Express (AMEX)	All
5	Discover	All
6	Diners Club	All
7	JCB	All
8	V Pay	All
9	Girocard	DE
10	Bankomat	IT, AT
11	Visa Electron	EL
12	Postgirot	SE
13	Bankgirot	SE
14	ServiRed	ES
15	Sistema 4B	ES
16	EURO 6000	ES
17	Multibanco	PT
18	PIN	NL
19	Dankort	DK
20	Cartes Bancaires	FR
21	Bancontact	NL
22	Other credit or debit card [open ended].	All
999	I don’t know. (always shown on second screen)	All

TYPE	MULTIPLE CHOICE	
LABEL	E7– payment alternatives	
TEXT	How often do you use the following alternative types of payment methods?	

INSTRUCTIONS	One answer per line		
SCRIPTING			
ROWS	TEXT		
1	Cash/card on delivery	All	
2	Buy now pay later	All	
3	Instalments	All	
4	Gift cards	All	
5	Cryptocurrency	All	
6	Direct debit	All	
7	Pay by invoice	DK, FR, DE, NL, PL, ES, SE	
COLUMNS	TEXT		
1	Never		
2	Rarely		
3	Occasionally		
4	Often		
5	Always		
6	Don't know [2nd screen]		

TYPE	MULTIPLE CHOICE		
LABEL	E8– Energy efficiency		
TEXT	When shopping for the following products, how often do you select eco options (e.g. more energy efficient), if available within your budget?		
INSTRUCTIONS	One answer per line		
SCRIPTING			
ROWS	TEXT		
1	Electronics (e.g., smartphone, laptops)		
2	Household appliances (e.g., refrigerators, washing machines)		
3	Clothing and textiles		
4	Transportation (e.g., vehicles)		
5	Household products (e.g., cleaning supplies)		
COLUMNS	TEXT		
1	Never		
2	Rarely		
3	Occasionally		
4	Often		
5	Always		
6	Don't know [2nd screen]		

Module 2 – Experiment

TYPE	SECTION
TITLE	Section 2: experiment (placeholder)
FILTER	Ask all

TYPE	INFO SCREEN
LABEL	Introduction to main task:
FILTER	
TEXT	Now we will ask you to do something a little bit different. You will be redirected towards an online shopping platform on which you will be asked to carry out two tasks. Please pay attention to the details and do your best to complete these two tasks. This activity should not take longer than 5 minutes. Please do your best to make choices in this task as if you were shopping online in your personal life. Additionally, you should know that you will not be using your own money nor personal information while carrying out these tasks.

TYPE	INFO SCREEN
LABEL	X - Instruction Task 1
FILTER	
TEXT	In this first task we will ask you to shop for a [PIPE toaster or fridge]. Your task is to find the [PIPE toaster or fridge] that is the best in terms of price and energy efficiency.

TYPE	SINGLE CHOICE	
LABEL	X - payment choice Task 1	
TEXT	Please choose a payment method.	
INSTRUCTIONS		
SCRIPTING	List all payment methods per country.	
ROWS	TEXT	
	1	[Payment 1]
	2	[Payment 2]
	3	[Payment 3]

TYPE	SINGLE CHOICE
LABEL	X – new payment method T1
TEXT	You selected a payment option that you did not state having access to in the survey. Which of the following actions would you like to take.
INSTRUCTIONS	
SCRIPTING	Show if respondent selects a payment option, they did not state owning in E4.
ROWS	TEXT

1	I forgot to mention having access to this payment option at the start of the survey. I would like to proceed with this option because I do own this payment method. (By clicking on this you are also changing your answer option to the first question of the survey).	
2	Oops! I did not mean to select this option. Please take me back to the check-out screen.	
3	I do not currently have access to this payment method, but I would like to create an account for it.	

TYPE	INFO SCREEN
LABEL	X - Instruction Task 2
FILTER	
TEXT	In this first task we will ask you to shop for a [PIPE toaster or fridge]. Your task is to find the [PIPE toaster or fridge] that is the best in terms of price and energy efficiency. Once you have made your decision please confirm this one by going forward with the purchase as you would do in real life.

TYPE	SINGLE CHOICE	
LABEL	X - payment choice Task 2	
TEXT	Please choose a payment method.	
INSTRUCTIONS		
SCRIPTING	List all payment methods per country.	
ROWS	TEXT	
1	[Payment 1]	
2	[Payment 2]	
3	[Payment 3]	

TYPE	SINGLE CHOICE	
LABEL	X – new payment method T2	
TEXT	You selected a payment option that you did not state having access to in the survey. Which of the following actions would you like to take.	
INSTRUCTIONS		
SCRIPTING	Show if respondent selects a payment option, they did not state owning in E5.	
ROWS	TEXT	
1	I forgot to mention having access to this payment option at the start of the survey. I would like to proceed with this option because I do own this payment method. (By clicking on this you are also changing your answer option to the first question of the survey).	
2	Oops! I did not mean to select this option. Please take me back to the check-out screen.	

TYPE	INFO SCREEN
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LABEL	Info screen
FILTER	
TEXT	This is the end of the purchasing tasks, thank you for participating. You will now be brought back to the survey questions.

Module 3 – Post - experiment questions

TYPE	SECTION
TITLE	Section 3: realism of experiment
FILTER	Ask all

TYPE	ONE ANSWER PER ROW	
LABEL	F1 – Realism of task 1 & 2	
TEXT	Please indicate to what extent you agree with the following statements regarding the online shopping task you just completed, on a scale from 0 to 10 where 0 means 'completely disagree' and 10 means 'completely agree'.	
INSTRUCTIONS		
FILTER	Ask all	
SCRIPTING	Randomise rows	
ROWS	TEXT	FILTER
1	The screen with payment options was similar to other online purchases I've made.	
2	I would choose the same payment method(s) in real life.	
COLUMNS	TEXT	FILTER
1	0- Completely disagree	
2	(...)	
3	10- Completely agree	
999	Don't know [2nd screen]	

TYPE	MULTIPLE CHOICE	
LABEL	F2 – payment method in task 1 vs 2	
TEXT	Think back to when you chose your payment methods in the first and second task. [text]	
INSTRUCTIONS	Please indicate for each of the following statements to what extent they describe your reasoning.	
FILTER	Ask all	
SCRIPTING	One answer per row Text 1 - If payment method changed= show 'It seems you changed your payment method between task 1 and task 2.' Text 2 - If payment method didn't change= show 'It seems didn't change your payment method between task 1 and task 2'	
ROWS	TEXT	FILTER
1	I did not immediately see the payment method in the second task. I usually choose, so I decided to go with a different method.	If payment method was changed and If task 2 show more
2	I decided to choose the payment method provided immediately at the product screen because it was more convenient.	If payment method was changed and If task 2 upstreaming

4	I decided to choose the payment method that was pre-selected for me because I thought it was more convenient.	If payment method was changed and if task 2 default
5	I did not realize I had changed payment method.	In all treatments, if payment method was changed
6	There was no particular reason why I changed payment method.	In all treatments, If payment method was changed
7	I changed payment method for other reasons. [open answer]	In all treatments, If payment method was changed
8	I did not change payment method because it is the method I always choose when shopping online.	In all treatments, If payment method was not changed
9	I did not change my payment method because my original choice is the safest.	In all treatments, If payment method was not changed
10	I did not change my payment method because it is the most convenient.	In all treatments, If payment method was not changed
11	I did not change my payment method because it is the least expensive method for me.	In all treatments, If payment method was not changed
X	I did not change my payment method because I do not own any other methods.	In all treatments, If payment method was not changed
12	I did not change my payment method for other reasons. [open answer]	In all treatments, If payment method was not changed
COLUMNS	TEXT	FILTER
1	0- Completely disagree	
2	(...)	
3	10- Completely agree	
999	Don't know [2nd screen]	2nd screen

TYPE	MULTIPLE CHOICE
LABEL	F3 – attention during decision 1 & 2
TEXT	Think back to when you chose your payment method during task 1 and 2. Please indicate which of the following statements best describes your thought process when making that decision.
INSTRUCTIONS	

FILTER	Ask all		
SCRIPTING	Randomise rows – Select all that apply		
ROWS	TEXT		FILTER
1	I actively considered each payment method, weighing their pros and cons.		
2	I compared a few of the payment methods and considered their pros and cons before making my choice.		
3	I scanned the available payment methods until I recognized an option that I can use and chose this one.		
4	I chose the payment option I always choose without giving the other options much consideration.		
5	I did not pay much attention to the payment methods.		
6	I chose the option that was already pre-selected, trusting the platform to make the best choice for me.		If task 2 default payment
7	I chose the option that was already pre-selected to get through the check-out process quicker.		If task 2 default payment
8	I only chose from the visible payment options because I did not have the time or inclination to explore additional options.		If task 2 show more
9	A payment option I am comfortable with was visible right away, so I did not bother clicking "show more".		If task 2 show more
10	I picked the payment option located next to the shopping cart for a quicker checkout process .		Ask if task 2 up-streaming
11	I chose the payment option located next to the shopping cart because it was my preferred payment option anyways.		If task 2 up-streaming

TYPE	SECTION
TITLE	Section 4: Payment options and platforms
FILTER	Ask all

TYPE	MULTIPLE CHOICE		
LABEL	F4 – sense of security in platform		
TEXT	Please indicate to what extent you agree with the following statements regarding the sense of security and trust you would feel if you encountered the shopping platform from task 1 and 2 in real life, outside of this survey. Rate on a scale from 0 to 10 where 0 means 'completely disagree' and 10 means 'completely agree'.		
INSTRUCTIONS	Please rate each payment option from 'very risky' to 'very secure'.		
FILTER	Ask all		
SCRIPTING	Randomise rows- One answer per row		
ROWS	TEXT		FILTER
1	I would feel confident my personal information was secure during the checkout process.		
2	I would have concerns about the safety of my financial information.		
3	I would have trusted the website would protect my payment details.		
4	I would have concerns about potential fraud.		

COLUMNS	TEXT	FILTER
1	0- Completely disagree	
2	(...)	
3	10- Completely agree	
999	Don't know [2nd screen]	

TYPE	SINGLE CHOICE	
LABEL	F5 – perceived payment security: financial loss	
TEXT	How well do you feel each of the following payment methods protect you against losing money (e.g., due to fraud or a scam)?	
INSTRUCTIONS	Please rate each payment option from 'very risky' to 'very secure'.	
FILTER	Ask all	
SCRIPTING	Randomise rows List payment options the respondent has access to 7 point Slider from 'Very risky' to 'Very secure'	
ROWS	TEXT	FILTER
1	[Payment 1]	
2	[Payment 2]	
3	...	

TYPE	SINGLE CHOICE	
LABEL	FX – perceived payment security: personal information	
TEXT	How well do you feel each of the following payment methods guard your payment/personal information from being shared without your consent (e.g., name, address, card numbers, etc.)?	
INSTRUCTIONS	Please rate each payment option from 'very risky' to 'very secure'.	
FILTER	Ask all	
SCRIPTING	Randomise rows List payment options the respondent has access to Slider from 'Very risky' to 'Very secure'	
ROWS	TEXT	FILTER
1	[Payment 1]	
2	[Payment 2]	
3	...	

TYPE	SINGLE CHOICE	
LABEL	F6 – perceived monetary costs	
TEXT	Payment methods can come with costs such as fees, direct or indirect interest rates (e.g., interest charged on credit card balances) or subscription charges. Some methods may offer discounts and rewards that can reduce their overall costs. In addition, retailers may offer discounts for specific payment methods For the following payment options please assess how costly they are.	

INSTRUCTIONS	Consider the cost of using or owning the payment method, not the cost of the item purchased. Please indicate one answer per row for each payment method.	
FILTER	Ask all	
SCRIPTING	Randomise rows List payment options owned by the respondent Slider for each option: High cost" / "low cost" / "no cost" / "financial benefits outweigh costs"	
ROWS	TEXT	FILTER
1	[Payment 1]	
2	[Payment 2]	
3	...	

TYPE	MULTIPLE CHOICE	
LABEL	F7 – Barriers	
TEXT	You stated owning the following payment method(s) but did not select it/them in the previous tasks. Please indicate up to 2 reasons why you did not use them.	
FILTER	If respondent has not used any of the payment methods selected in E4 during task 1 and 2	
SCRIPTING	Up to 2 answers per row - show the payment methods the respondent has selected in E4 but has not chosen during the experiment. Exclude those who have only 1 payment method and therefore selected it in the experiment Exclude those having 2 payment methods and selected both in the experiment	
ROWS	TEXT	
1	Pipe (payment option 1)	
2	Pipe (payment option 2)	
3	Pipe (payment option 3)	
4	Pipe (payment option 4)	
5	Pipe (payment option 5)	
COLUMNS	TEXT	
1	I preferred the other payment method	
2	It was not pre-selected.	
3	I've had technical issues with it in the past (e.g., payment not going through).	
4	I had concerns around personal data risks.	
5	I've lost money using the payment method in the past.	
6	I rarely / never use this payment method	
7	I find it less convenient than my method of choice.	
8	Other. Please specify – [open ended]	

999	DK [2nd screen]	
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Module 4 – Habits and past experiences

TYPE	SECTION
TITLE	Section 5: Online purchasing habits
FILTER	Ask all

TYPE	MULTIPLE CHOICE	
LABEL	G1 – categories of online shopping	
TEXT	What types of products do you typically purchase online?	
INSTRUCTIONS	Please select all that apply.	
FILTER	Ask all	
SCRIPTING	Randomise rows	
ROWS	TEXT	FILTER
	1 Books and office/school supplies	
	2 Electronics and tech appliances (e.g. smartphones, earbuds...)	
	3 Clothing, shoes, and accessories (e.g. bag, earrings, belt)	
	4 Food and drinks	
	5 House décor and appliances	
	6 Digital services (e.g., streaming platforms, apps, e-books)	
	7 Products for pets	
	8 Personal care products	
	9 Toys and baby products	
	10 Tickets (concerts, museums, transport..)	
	11 Other (please specify) – FIXED - OPEN ENDED	

TYPE	MULTIPLE CHOICE	
LABEL	G2 – Preferred device for online shopping	
TEXT	Which of the following devices do you typically use to shop online?	
INSTRUCTIONS	Please select all that apply.	
FILTER	Ask all	
SCRIPTING	Randomise rows	
ROWS	TEXT	
	1 Smartphone	
	2 Tablet	
	3 Laptop	
	4 Desktop Personal Computer	
	999 Don't know [2nd screen]	

TYPE	MULTIPLE CHOICE	
LABEL	G3 – Consistency of payment methods	
TEXT	You stated typically using [ANSWER(S) TO THE PREVIOUS QUESTION) to make online purchases. Please rate the following statements on a scale from 0 to 10 where 0 means 'Completely disagree', and 10 means 'Completely agree'?	
FILTER	Show to respondents who answered 1, 2, 3, 4 to G2; [G2 = 1, 2, 3, 4]	
SCRIPTING	Multiple answers per row Randomize rows Insert all devices that were selected in the previous question	
ROWS	TEXT	FILTER
1	I want to be able to do my purchase anywhere.	if previous question = 1 or 2
2	I prefer using apps for my online purchases.	if previous question = 1 or 2
3	I prefer to save my payment information on the app for future purchases when possible.	if previous question = 1 or 2
4	I want a screen that is big enough to properly read all relevant information.	if previous question = 2 or 3 or 4
5	I like to create an account on the online store when possible.	ask all
6	I prefer to save my payment information on my account for future purchases when possible.	ask all
7	I want to have the time and concentration to evaluate the product information and I don't like to check my payment information or enter passwords in public.	ask all
COLUMNS	TEXT	
0	Completely disagree	
	(...)	
10	Completely agree	
999	DK [2 nd screen]	

TYPE	SECTION
TITLE	Section 6: Platforms' preferences and framing techniques
FILTER	Ask all

TYPE	MULTIPLE CHOICE	
LABEL	G4 – Shopping platforms preferences	
TEXT	Think about the online shopping platforms you have recently used. How oft you consider the following features?	
INSTRUCTIONS	Please rate each feature from 'Always' to 'Never'.	
FILTER	Ask all	
SCRIPTING	One answer per row Randomise rows	
ROWS	TEXT	
	1	Safety of personal information
	2	Speed and efficiency of order processing
	3	Large variability in offered payment options
	5	Familiarity with platform
	X	Existence of established, physical shops.
	6	Reputation of platform
	7	Ability to create an account to avoid having to enter personal/shipping information at each purchase.
	8	Ability to make purchase without creating an account
	9	Existence of a dedicated smartphone/tablet app .
	X	Option to 'buy now, pay later'
COLUMNS	TEXT	
	1	Never
	2	Very rarely
	3	Rarely
	4	Sometimes
	5	Often
	6	Very often
	7	Always
TYPE	MULTIPLE ANSWERS PER COLUMN	
LABEL	G5 – Mental models and norms	
TEXT	In your opinion, which of the following statements are true or false?	
INSTRUCTIONS	One per screen, Add a don't know option	
FILTER	Ask all	
SCRIPTING	RANDOMISE STATEMENTS	
COLUMNS	TEXT	FILTER
	1	When shopping online most people value convenience over safety
	2	People are less careful during the payment process when shopping on a platform with good reputation.
	3	If possible I avoid using a platform I have not used before.

4	People are very unlikely to choose a payment methods they have not used before.		
5	Using your own bank payment portal is the safest way of paying online.		
6	Payments through digital wallets (e.g., PayPal, Apple Pay) are more secure than traditional debit or credit card payments.		
7	Paying through a retailer's app is more secure than paying through the retailer's website.		
8	If an online shop does not offer a payment method I own, I would rather go to a different shop than set up a new payment method.		
9	When shopping online, slower usually means safer		

TYPE	MULTIPLE CHOICE		
LABEL	GX – perception of framing techniques 2		
TEXT	Rate the following statements		
INSTRUCTIONS	Please rate each statement on a scale from 0 to 10, where 0 means 'Completely disagree' and 10 means 'Completely agree'.		
FILTER	Ask all		
SCRIPTING	One answer per row		
ROWS	TEXT		
1	To the shopping platform it does not matter which payment method I choose.		
2	I am never pushed towards paying with a specific method.		
3	Shopping platforms presents all payment options in a neutral way without favouring one over another.		
4	The shopping platform highlights certain payment methods in a way that influences my choice.		
5	The shopping platform uses techniques that make some payment methods seem more attractive than others.		
COLUMNS	TEXT		
1	0- Completely disagree		
2	(…)		
3	10- Completely agree		
999	Don't know [2nd screen]		

TYPE	MULTIPLE CHOICE		
LABEL	G6 – Practices preferences		
TEXT	To what extent do you agree with the following statements about your shopping experiences?		
INSTRUCTIONS	Please rate each statement on a scale from 0 to 10, where 0 means 'Completely disagree' and 10 means 'Completely agree'.		

FILTER	Ask all	
SCRIPTING	One answer per row	
ROWS	TEXT	FILTER
1	I have my preferred payment methods and I always select one of them.	
2	I typically don't give much thought to the payment methods.	
3	If there is the option to select my payment method early in the checkout process, for example immediately at the product page, I do so.	
4	If a payment method is pre-selected for me at the check-out, I usually stick with that method.	
5	When a preferred payment method is highlighted or suggested based on my past usage on a platform or app, I tend to choose that option	
6	I do not explore other payment options if they are not immediately visible and require a 'show more' button to see.	
COLUMNS	TEXT	FILTER
1	0- Completely disagree	
2	(...)	
3	10- Completely agree	
999	Don't know [2nd screen]	2nd screen

TYPE	MULTIPLE CHOICE
LABEL	GX – perception framing techniques
TEXT	How often do you notice each of the following in the check-out process when shopping online?
INSTRUCTIONS	Please rate each from 'Always' to 'Never'.
FILTER	Ask all
SCRIPTING	One answer per row Randomise rows
ROWS	TEXT
1	A payment method is pre-selected
2	Extra fees are added when using a specific payment option
3	Some payment options are only visible when clicking "show more" (or something similar)
4	Platforms offer the option to pay earlier in the normal check-out flow
5	Explanations of how to use certain payment methods
6	Payment methods are grouped by type (e.g., banks, digital wallets, etc.)
7	Messages highlighting benefits of a certain payment method
8	Certain payment methods offer a discount if you use them.
9	Logos of payment methods being displayed
COLUMNS	TEXT
1	Never
2	Very rarely
3	Rarely
4	Sometimes
5	Often
6	Very often

7	Always	
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TYPE	SECTION
TITLE	Section 7: Payment methods
FILTER	Ask all

TYPE	MULTIPLE CHOICE	
LABEL	G7 – Factor influencing payment method selection	
TEXT	Imagine you want to use a new payment method for your online purchases. factors would you consider in making your decision?	
INSTRUCTIONS	Please rate each aspect on a scale from 0 to 10, where 0 means 'Not important and 10 means 'Extremely important'	
FILTER	Ask all	
SCRIPTING	One answer per row	
ROWS	TEXT	
	1	Seamless transactions (e.g., preferred payment methods are saved, no additional logins needed)
	2	Security features (e.g., encryption, fraud protection)
	3	Convenience of use (e.g., ease of setup, user interface)
	4	Reputation of the provider
	5	Ease of monitoring and managing expenses
	6	Acceptance by merchants (how widely it is accepted online)
	7	lack of direct transaction fees and other costs for me
	8	Additional benefits or rewards (e.g., cashback, loyalty points from the payment method)
	9	Usage by people I know
	10	Possibility to pay in instalments
	11	Ability to 'buy now, pay later'
COLUMNS	TEXT	
	0	Not important at all
		(...)
	10	Extremely important
	999	DK [2 nd screen]

TYPE	MULTIPLE CHOICE	
LABEL	G8 – History of problematic payment experiences	
TEXT	Thinking about paying for products and services online, in the last 2 years, have experienced any of the following issues?	
INSTRUCTIONS		
FILTER	Ask all	
SCRIPTING	One answer per row	
ROWS	TEXT	

1	I have accidentally provided personal payment information (e.g., passwords or a card number) in response to an email, phone call or social media message that I later found out was not genuine.	
2	I discovered that someone had used my data (e.g. card details) to pay for goods or services without my authorisation.	
3	I lost money as a result of hackers or phishing scams.	
4	I had another negative experience related to a specific online payment method (please specify) – OPEN ENDED	
ROWS	TEXT	FILTER
1	Yes.	
2	No.	
3	Don't know.	
999	DK [2 nd screen]	

TYPE	SHORT TEXT
LABEL	G9 – Problematic payment method
TEXT	You have indicated a problematic payment experience in the past. Could you specify which payment method(s) were involved?
INSTRUCTIONS	You previously selected '[INSERT ANSWER OF G8 – HISTORY OF PROBLEMATIC PAYMENT EXPERIENCES]'. Please write the name of the payment method(s) that affected by the problem(s).
FILTER	IF G8 (above)= 1 (to any of the statements)
SCRIPTING	
ROWS	TEXT
1	_____
999	DK [2 nd screen]

Module 5 - socio-demo and skills

TYPE	SECTION
TITLE	Section 8: Socio-demographic + skills
FILTER	Ask all
TYPE	SINGLE CHOICE
LABEL	H1 – Financial literacy 1
SCRIPTING	Randomise options
TEXT	Suppose you had EUR 100 in a savings account and the interest rate was 2% per year. After 5 years, how much would you have in the account if you left the money to be?
ROWS	Text
1	More than EUR 102
2	Exactly EUR 102
3	Less than EUR 102
999	DK [SPONTANEOUS, Always shown on second screen]
TYPE	SINGLE CHOICE
LABEL	H2 – Financial literacy 2
SCRIPTING	Randomise options
TEXT	Imagine that the interest rate on your savings account was 1% per year and inflation was 2% per year. After 1 year, with the money in the account, would you be able to buy...
ROWS	Text
1	More than you could today
2	Exactly the same as you could today
3	Less than you could today
999	DK [SPONTANEOUS, Always shown on second screen]
TYPE	MULTIPLE CHOICE
LABEL	H3– Digital skills
TEXT	When using online payment methods, how do you typically verify the security of a website or payment platform before making a transaction?
INSTRUCTIONS	Select all that apply
ROWS	TEXT
1	I look for secure URLs (https://) and a padlock symbol in the browser's address bar.
2	I check for security badges or trust seals displayed on the website.
3	I read online reviews and check the reputation of the payment platform or website.

	4	I use two-factor authentication (2FA) if it is available.		
	5	I ask friends or family for recommendations before using a new payment method.		
	6	I am not sure/I don't typically verify the security of online payment methods.		
TYPE	SINGLE CHOICE			
LABEL	H4 – Income			
SCRIPTING	One answer only			
TEXT	During the last twelve months, would you say you had difficulties paying your at the end of the month?			
ROWS	Text			
	1	Most of the time		
	2	From time to time		
	3	Almost never/Never		
	998	Refusal [Always shown on second screen]		
TYPE	SINGLE CHOICE			
LABEL	H5 – Trust in online platforms			
TEXT	In general, do you have trust in e-commerce shopping? Please reply on a scale from 0 to 10, where 0 means 'you should be very cautious' and 10 means 'most platforms are very trustworthy'.			
COLUMNS	Text			
	0	One should be very cautious		
		(...)		
	10	Most platforms are very trustworthy		
	998	Refusal (Always shown on second screen)		
	999	DK [2 nd screen]		
TYPE	SINGLE CHOICE			
LABEL	H6 – Trust in payment methods			
TEXT	Do you believe that most online payment methods are secure? Please answer on a scale from 0 to 10, where 0 means 'one should be very cautious' and 10 means 'most payment methods are secure'.			
COLUMNS	Text			
	0	One should be very cautious		
		(...)		
	10	Most payment methods are secure		
	998	Refusal (Always shown on second screen)		
	999	DK [2 nd screen]		

TYPE	SINGLE CHOICE
LABEL	H7 – Trust in consumer protection
TEXT	If a payment method were to be used without your permission, how confident are you that the issue would be resolved by either the payment provider (e.g., by reimbursing you) or public authorities (e.g., police)? Please rate your confidence on a scale from 0 to 10, where 0 means 'not confident at all' and 10 means 'completely confident'
COLUMNS	TEXT
0	Not confident at all
	(...)
10	Completely confident
998	Refusal (Always shown on second screen)
999	DK [2 nd screen]

TYPE	SINGLE CHOICE
LABEL	H8 – Attitudes towards novelties
SCRIPTING	
TEXT	How do you generally feel about trying new products or services? Please select the statement that best describes your approach.
ROWS	Text
1	I love trying new things and often seek them out.
2	I am open to trying new things but do not actively seek them out.
3	I prefer to wait until new things have been tested by others before trying them.
4	I rarely try new things and prefer to stick with what I know.
5	I avoid trying new things altogether.

TYPE	SINGLE CHOICE
LABEL	H9 – Educational attainment
FILTER	Ask all
TEXT	What is the highest level of education you have completed?
ROWS	TEXT
1	No completed formal education or below primary education
2	Primary education
3	Lower secondary education
4	Upper secondary education – general
5	Upper secondary education – vocational
6	Post-secondary non-tertiary education – general
7	Post-secondary non-tertiary education – vocational
8	Short-cycle tertiary education
9	Bachelor's or equivalent level

10	Master's or equivalent level	
11	Doctoral or equivalent level	
998	Refusal [SPONTANEOUS, Always shown on second screen]	
999	DK [SPONTANEOUS, Always shown on second screen]	

Module 6 – feedback (ONLY FOR PILOT)

TYPE	SHORT TEXT	
LABEL	I1 – Feedback on the survey	
TEXT	Please write down any comments you have on this questionnaire (language, task, topic, technical issues).	
INSTRUCTIONS		
FILTER	SHOW ALL	
SCRIPTING		
ROWS	TEXT	FILTER
1	_____	
999	Don't know [2 nd screen]	

Annex H - Stakeholder questionnaires for merchants

Instructions for scripter

We have left as many notes as possible in each question to illustrate what we aim for. In case of doubt, please contact us.

- General rule: unless specified otherwise, all questions are single choice.
- When options include in brackets "please specify" - e.g. Other (please specify) - add a free text field appearing only for respondents who chose this option
- In some cases, we want to explore answers to the same question in correspondence to different dimensions (e.g. payment options on browser vs app). Rather than duplicating the question, we would like to add a grid, where each column represents a dimension (e.g. one column for browser, one for app), and then each possible answer can be selected more than once, in correspondence to each dimension. For example, if payment option is "debit card", respondent can select that payment option for the browser or for the app or for both by clicking on the cell corresponding to that payment option in each column. Example:

Payment option	Browser	App
Credit card	x	
Debit card	x	x

In these cases we have indicated that the question should be of type "Multiple choice + grid" or "Single choice + grid" or something similar.

- The questions are organized into sections. Please provide the option to display one section at the time. Sections should be visible as tabs. Sections are separated in this document by page breaks. Titles are provided at the beginning of each section.
- Questions 32-38 are all based on the grid filled in by the respondent in Q31. Q32-38 should have the same grid, so that the response in each cell refers to the cell filled in in Q31. In the grid for Q32-38, in each cell the respondent should find a drop-down menu with the options specified in the respective question. For example, in Q32, each cell should present a menu where we can choose between the 4 options "Commission-based, Freemium, Subscription, Others (please specify) free text". These are single choice, i.e. only one option in the drop-down menu can be selected. This is the way we imagined it could be implemented. In case there are other more feasible technical solutions for this, please let us know.

Business structure

- 1) Where is your company registered? *[For scripter: please provide a scrollable list of countries (worldwide)]*
- 2) What type of activities does your business involve? Please tick all that apply.
Multiple choice
 - a) Offline sales
 - b) Online sales through your own website [For scripter: if neither this nor the following option is selected, all section on own website/app can be skipped]
 - c) Online sales through your own app [For scripter: if neither this nor the previous option is selected, all section on own website/app can be skipped]
 - d) Online sales through online marketplaces (including individualised webshops)
 - e) Other (please specify) **free text**
- 3) On which online marketplaces do you currently sell your products? Please tick all that apply. **Multiple choice + numerical**
 - a) One or several marketplaces with global reach (specify the number)
 - b) One or several marketplaces with cross-border EEA reach (specify the number)
 - c) One or several marketplaces with national reach (specify the number)
 - d) None, I only sell through my own website/app [For scripter: if this option is selected, all section on marketplaces can be skipped]
- 4) Please indicate approximately the shares of your sales in 2023 through each channel (0% in case a channel is not present in your business) **numerical 0-100**
 - a) Offline sales ____%
 - b) Online sales through your own website ____%
 - c) Online sales through your own app ____%
 - d) Online sales through online marketplaces (including individualised webshops) ____%
 - e) Other (please specify) ____%
- 5) When did you start to sell your products online?
 - a) In the past 4 years (2020-2024)
 - b) In the period 2016-2019
 - c) In the period 2011-2015
 - d) Before 2011

- 6) Please indicate approximately the total turnover of your online sales in 2023 through both your own website and other marketplaces
- a) Less than 1 million euros
 - b) More than 1 million and less than 250 million euros
 - c) More than 250 million and less than 500 million euros
 - d) More than 500 million and less than 1 billion euros
 - e) More than 1 and less than 5 billion euros
 - f) More than 5 and less than 10 billion euros
 - g) More than 10 billion euros
- 7) Please indicate approximately the shares of your online sales in 2023 towards (0% in case of no business) **numerical 0-100**
- a) Your country (i.e. where your company is registered) ____%
 - b) EU countries with Euro currency, except yours (if applicable) ____%
 - c) EU countries with non-Euro currency, except yours (if applicable) ____%
 - d) Other European countries (non-EU) ____%
 - e) Rest of the World ____%
- 8) Please indicate the retail sector(s) in which you are active (tick all that apply). If possible, please indicate, for each sector, also the approximate average price of the products sold overall on your website/app or in marketplaces, in 2023 **Multiple choice + grid** *[For scripter: provide space after each option to indicate the average price. For example: matrix with two columns, one "active" to be ticked (yes/no), one "average price" allowing for free text (numerical)]*
- a) Travel and Entertainment
 - b) Hotels and Restaurants
 - c) Clothing and Fashion
 - d) Electronics and Technology
 - e) Home and Garden
 - f) Health and Beauty
 - g) Books and Media
 - h) Sports and Outdoors
 - i) Toys and Games
 - j) Food and Grocery
 - k) Other (please specify) **free text**

Offer of payment options on your own website (browser)/your own app

[For scripter: this section is only for respondents who selected option 2 and/or 3 from Q2]

- 9) On your own website (in browser)/your own app, which payment options do you accept at check-out? (please tick all that apply) **Multiple choice + grid** *[add a grid here with two columns "own website" and "own app"]*
- a) Visa credit cards
 - b) Mastercard credit cards
 - c) JCB credit cards
 - d) Domestic credit cards
 - e) Visa debit cards
 - f) Mastercard debit cards
 - g) JCB debit cards
 - h) Domestic debit cards
 - i) PayPal
 - j) Amazon Pay
 - k) Apple Pay
 - l) Google Pay
 - m) Samsung Pay
 - n) Account-to-account
 - o) Cash on delivery [For scripter: if they select this option, then follow-up with question 30]
 - p) Buy-now-pay-later
 - q) 3PS Amex Diners cards
 - r) Others (please specify) **free text**
- 10) **[scripter: only for respondents who selected option 10 in question 9 above]**
Please list the top-3 account-to-account payment solutions you accept at checkout, ranked by their relevance (i.e. list as first the account-to-account solution that is used to pay for the highest share of your sales). If you accept less than 3 account-to-account payment solution, leave the remaining rows empty.
- a) [free text]
 - b) [free text]
 - c) [free text]

- 11) **[scripter: only for respondents who selected option 12 in question 9 above]**
Please list the top-3 BNPL payment solutions you accept at checkout, ranked by their relevance (i.e. list as first the BNPL solution that is used to pay for the highest share of your sales). If you accept less than 3 BNPL payment solution, leave the remaining rows empty.
- a) [free text]
 - b) [free text]
 - c) [free text]
- 12) On your own website (in browser)/ your own app, which payment options do you consider as must-haves for your business? (please tick all that apply) **Multiple choice + grid** *[add a grid here with two columns "own website" and "own app"]*
- a) Visa credit cards
 - b) Mastercard credit cards
 - c) JCB credit cards
 - d) Domestic credit cards
 - e) Visa debit cards
 - f) Mastercard debit cards
 - g) JCB debit cards
 - h) Domestic debit cards
 - i) PayPal
 - j) Amazon Pay
 - k) Apple Pay
 - l) Google Pay
 - m) Samsung Pay
 - n) Account-to-account
 - o) Cash on delivery
 - p) Buy-now-pay-later
 - q) 3PS Amex Diners cards
 - r) Others (please specify) **free text**
- 13) What are the top-3 factors that influenced the choice of payment options that you decided to offer? **Multiple choice – if possible maximum three choices**
- a) Pricing models practiced by providers of payment options (e.g. commission-based, ...)
 - b) Level of fees/charges
 - c) Availability of integration options
 - d) High usage by customers
 - e) Request from customers through after sales feedback/reviews
 - f) Technological novelty

- g) Flexibility of payment for customers (e.g. buy-now-pay-later options, cash on delivery)
 - h) Extra features for the customer (e.g. rewards)
 - i) Other (please specify) **free text**
- 14) On your own website (in browser)/ your own app, do you offer customers incentives for using specific payment options? (please tick all that apply) **Multiple choice + grid [add a grid here with two columns "own website" and "own app"]**
- a) Yes, discounts/rewards for certain payment options
 - b) Yes, I offer other incentives (please specify) **free text**
 - c) No, all payment options are treated equally
- 15) On your own website (in browser)/ your own app, do you offer customers a pre-selected payment option (defaulting)? **Single choice + grid [add a grid here with two columns "own website" and "own app"]**
- a) Yes, based on my choice of preferred payment method (for me)
 - b) Yes, based on contractual clauses with providers
 - c) Yes, based on their last chosen option as of their last purchase
 - d) No, all payment options are treated equally
- 16) On your own website (in browser)/ your own app, do you offer customers a payment option ahead – before other options are shown in the final payment page – and/or through an accelerated item that, if clicked, will skip the payment options page (upstreaming)? **Single choice + grid [add a grid here with two columns "own website" and "own app"]**
- a) Yes, based on my choice of preferred payment method (for me)
 - b) Yes, based on contractual clauses with providers
 - c) Yes, based on their last chosen option as of their last purchase
 - d) No, all payment options are treated equally
- 17) On your own website (in browser)/ your own app, do you promote a payment option by partially showing the full list of accepted payment methods and making an additional click necessary to access remaining options (show more banner)? **Single choice + grid [add a grid here with two columns "own website" and "own app"]**
- a) Yes, based on my choice of preferred payment method (for me)
 - b) Yes, based on contractual clauses with providers
 - c) Yes, based on their last chosen option as of their last purchase
 - d) No, all payment options are treated equally

18) Please indicate which payment methods you favour, based on your own choice, by the above display practices in your own website (in browser)/ your own app (defaulting, upstreaming, show more banner). **Multiple choice + grid [display a grid with six columns: three columns for the three practices "defaulting", "upstreaming" and "show more banner" under "own website" and the same under "own app"]**

- a) Visa credit cards
- b) Mastercard credit cards
- c) JCB credit cards
- d) Domestic credit cards
- e) Visa debit cards
- f) Mastercard debit cards
- g) JCB debit cards
- h) Domestic debit cards
- i) PayPal
- j) Amazon Pay
- k) Apple Pay
- l) Google Pay
- m) Samsung Pay
- n) Account-to-account
- o) Cash on delivery
- p) Buy-now-pay-later
- q) 3PS Amex Diners cards
- r) Others (please specify) **free text**

19) Please indicate which payment methods are favoured, based on contractual clauses with providers, by the above display practices in your own website (in browser)/ your own app (defaulting, upstreaming, show more banner). **Multiple choice + grid [display a grid with six columns: three columns for the three practices "defaulting", "upstreaming" and "show more banner" under "own website" and the same under "own app"]**

- a) Visa credit cards
- b) Mastercard credit cards
- c) JCB credit cards
- d) Domestic credit cards
- e) Visa debit cards
- f) Mastercard debit cards
- g) JCB debit cards
- h) Domestic debit cards
- i) PayPal
- j) Amazon Pay
- k) Apple Pay

- l) Google Pay
- m) Samsung Pay
- n) Account-to-account
- o) Cash on delivery
- p) Buy-now-pay-later
- q) 3PS Amex Diners cards
- r) Others (please specify) **free text**
- s) Contractual favouring is foreseen but cannot be disclosed

Offer of payment options on marketplaces

[For scripter: this section is only for respondents who selected option 4 from Q2]

- 20) What motivated your choice to sell your products in online marketplaces? Please tick all that apply. **Multiple choice**
- a) I do not have a personal website/app
 - b) Marketplaces have a larger consumer base
 - c) Marketplaces offer more payment options than through my own website
 - d) Marketplaces offer payment options under better terms than the ones I can negotiate for my own website
 - e) Other (please specify) **free text**
- 21) When you sell on marketplaces, how are the payments processed? If you sell on more than one marketplace, please refer only to the top-3 marketplaces (those that contribute the most to your overall online sales) **Single choice + grid [scripter: grid with 3 columns: marketplace n. 1, marketplace n. 2, marketplace n. 3]**
- a) The customer pays the platform which, in turn, pays the merchant (the payment method through which the platform pays the merchant may be independent from the payment method chosen by the customer)
 - b) The customer pays the merchant, and the platforms withholds a transaction fee
 - c) Other (please specify) **free text**
- 22) When you sell in marketplaces, does the marketplace limit your ability to choose the payment options available at check-out?
- a) No, I can freely choose the payment options available at checkout amongst the options offered by platforms
 - b) Yes, the platform mandates the payment options available at checkout
 - c) It depends on the platform, in some I can choose, in others the platform decides
 - d) Other (please specify) **free text**
- 23) **[scripter: if respondents selected options 2/3 above]** Please indicate which marketplace(s) mandates payment options. If you sell your products on more than 3 marketplaces that satisfy this criterion, please list only the top-3 marketplaces (those that contribute the most to your overall online sales) **free text**
- 24) Which payment options are accepted at check-out in the marketplaces where you sell your products? (please tick all that apply) Please refer only to the top-3 marketplaces (those that contribute the most to your overall online sales) **Multiple choice + grid [scripter: grid with 3 columns: marketplace n. 1, marketplace n. 2, marketplace n. 3]**
- a) Visa credit cards
 - b) Mastercard credit cards
 - c) JCB credit cards

- d) Domestic credit cards
- e) Visa debit cards
- f) Mastercard debit cards
- g) JCB debit cards
- h) Domestic debit cards
- i) PayPal
- j) Amazon Pay
- k) Apple Pay
- l) Google Pay
- m) Samsung Pay
- n) Account-to-account
- o) Cash on delivery
- p) Buy-now-pay-later
- q) 3PS Amex Diners cards
- r) Others (please specify) free text

Customers preferences

25) Can you provide an indication of the share in terms of volume of your online transactions processed in the EEA in 2023 through each of the options below? Please consider your overall transactions, through your own website and app (i.e. provide the number of online transactions processed through each option over the overall number of online transactions processed through your website and apps in the EEA in 2023). The indicated shared should sum to 100.

- a) Visa credit cards: _%
- b) Mastercard credit cards: _%
- c) JCB credit cards: _%
- d) Domestic credit cards: _%
- e) Visa debit cards: _%
- f) Mastercard debit cards: _%
- g) JCB debit cards: _%
- h) Domestic debit cards: _%
- i) PayPal: _%
- j) Amazon Pay: _%
- k) Apple Pay: _%
- l) Google Pay: _%
- m) Samsung Pay: _%
- n) Account-to-account: _%
- o) Cash on delivery: _%
- p) Buy-now-pay-later: _%
- q) 3PS Amex Diners cards: _%
- r) Others: _%

26) Are you able to distinguish the device used for the purchase (desktop or mobile)?

- a) Yes
- b) No [For scripter: if this is selected, then skip next 2 questions]

27) If you answered Yes to the previous question, please indicate whether each payment option below is more popular on desktop, mobile or both **Multiple choice + grid (grid with three columns: desktop, mobile, both).**

- a) Visa credit cards
- b) Mastercard credit cards
- c) JCB credit cards
- d) Domestic credit cards
- e) Visa debit cards
- f) Mastercard debit cards
- g) JCB debit cards

- h) Domestic debit cards
- i) PayPal
- j) Amazon Pay
- k) Apple Pay
- l) Google Pay
- m) Samsung Pay
- n) Account-to-account
- o) Cash on delivery
- p) Buy-now-pay-later
- q) 3PS Amex Diners cards
- r) Others

28) If you answered Yes to question 26, please also provide shares in terms of volume of your *desktop* transactions processed in the EEA in 2023 through each of the options (i.e. the number of desktop transactions processed through each option over the overall number of desktop transactions, for each payment option). **numerical 0-100**

- a) Visa credit cards (share in desktop: __%)
- b) Mastercard credit cards (share in desktop: __%)
- c) JCB credit cards (share in desktop: __%)
- d) Domestic credit cards (share in desktop: __%)
- e) Visa debit cards (share in desktop: __%)
- f) Mastercard debit cards (share in desktop: __%)
- g) JCB debit cards (share in desktop: __%)
- h) Domestic debit cards (share in desktop: __%)
- i) PayPal (share in desktop: __%)
- j) Amazon Pay (share in desktop: __%)
- k) Apple Pay (share in desktop: __%)
- l) Google Pay (share in desktop: __%)
- m) Samsung Pay (share in desktop: __%)
- n) Account-to-account (share in desktop: __%)
- o) Cash on delivery (share in desktop: __%)
- p) Buy-now-pay-later (share in desktop: __%)
- q) 3PS Amex Diners cards (share in desktop: __%)
- r) Others (share in desktop: __%)

29) Are you able to distinguish the software used for the purchase (browser or app)?

- a) Yes
- b) No [For scripter: if this is selected, then skip next 2 questions]
- c) N/A (no app is available) [For scripter: if this is selected, then skip next 2 questions]

30) If you answered Yes to the previous question, please indicate whether each payment option below is more popular on browser, app or both **Multiple choice + grid (grid with three columns: browser, app, both)**.

- a) Visa credit cards
- b) Mastercard credit cards
- c) JCB credit cards
- d) Domestic credit cards
- e) Visa debit cards
- f) Mastercard debit cards
- g) JCB debit cards
- h) Domestic debit cards
- i) PayPal
- j) Amazon Pay
- k) Apple Pay
- l) Google Pay
- m) Samsung Pay
- n) Account-to-account
- o) Cash on delivery
- p) Buy-now-pay-later
- q) 3PS Amex Diners cards
- r) Others

31) If you answered Yes to the question 29, please also provide shares in terms of volume of your *browser* transactions processed in the EEA in 2023 through each of the options below (i.e. the number of browser transactions processed through each option over the overall number of browser transactions, for each payment option). **numerical 0-100**

- a) Visa credit cards (share in browser: __%)
- b) Mastercard credit cards (share in browser: __%)
- c) JCB credit cards (share in browser: __%)
- d) Domestic credit cards (share in browser: __%)
- e) Visa debit cards (share in browser: __%)
- f) Mastercard debit cards (share in browser: __%)
- g) JCB debit cards (share in browser: __%)
- h) Domestic debit cards (share in browser: __%)

- i) PayPal (share in browser: __%)
- j) Amazon Pay (share in browser: __%)
- k) Apple Pay (share in browser: __%)
- l) Google Pay (share in browser: __%)
- m) Samsung Pay (share in browser: __%)
- n) Account-to-account (share in browser: __%)
- o) Cash on delivery (share in browser: __%)
- p) Buy-now-pay-later (share in browser: __%)
- q) 3PS Amex Diners cards (share in browser: __%)
- r) Others (share in browser: __%)

- 32) **[scripter: only for respondents who selected option 11 in question 9]** When the customer chooses the cash on delivery option, do you know what payment method is used at the time of delivery (e.g. cash or card)? If yes, please provide an approximate share of the number of cash on delivery transactions that are paid through payment cards. **numerical 0-100**
- a) Yes (share of transactions paid by payment cards: __%)
 - b) No

Contractual relationships for the provision of payment services

- 33) For each of the following payment options, please indicate with which provider(s) you have a contractual relationship for the management of your online transactions. Please consider both (i) Payment Service Providers (PSPs) – e.g. Adyen, Payone, etc. - including acquirers, and (ii) Payment Gateway Providers (PGPs) – e.g. Adyen, Braintree, Stripe. **Grid with free text in each cell**

If for a given payment option (e.g. international credit cards) you have multiple providers, please list the three main ones for each category. If the activities of PSPs and/or gateway providers are performed by the same company offering the payment option to consumers, please fill the respective column with the name of the company (e.g. PayPal). If your PSP and gateway provider for one or more options is the same company, please fill the respective cells with the same name.

	PSP 1	PSP 2	PSP 3	PGP 1	PGP 2	PGP 3
Visa credit/debit cards:						
Mastercard credit/debit cards:						
American Express credit/debit cards:						
PayPal						
Apple Pay						
Google Pay						
Amazon Pay						
Samsung Pay						
Other (specify) (please refer to the most relevant payment option for your online sales that is <i>not</i> included in the above list)						

34) What are the types of contractual arrangements you have with the providers you indicated in question 33, for each of the following? *[grid]*

	Commission-based	Freemium	Subscription	Other (specify) (free text below)
Visa credit/debit cards:				
Mastercard credit/debit cards:				
American Express credit/debit cards:				
PayPal				
Apple Pay				
Google Pay				
Amazon Pay				
Samsung Pay				
Other (as specified in question 33 above)				

35) Which elements of your online business affect your contractual conditions, or the terms/guidelines, imposed by the providers you indicated in question 31, for each of the following payment options? (please tick all that apply) **[grid]**

	The value of transactions	The volume of transactions	The specific country(ies) I sell to (i.e. specific conditions for certain countries)	The geographical reach of my business (e.g. national/cross-border/global, etc.)	The sector of activity of my online business
Visa credit/debit cards:					
Mastercard credit/debit cards:					
American Express credit/debit cards:					
PayPal					
Apple Pay					
Google Pay					
Amazon Pay					
Samsung Pay					
Other (as specified in question 33 above)					

36) Do your contractual conditions, or the terms/guidelines, imposed by the providers you indicated in question 33 include clauses that may restrain your business operations? Please indicate the option(s) that most closely reflect possible clauses appearing in your contract(s)/terms/guidelines, for each of the following payment options. [\[grid\]](#)

	No, there are no such clauses/terms	Yes, I face extra charges in case I wish to add competing payment options to my current offer	Yes, I cannot add certain competing payment options to my current offer	Other (free text below)
Visa credit/debit cards:				
Mastercard credit/debit cards:				
American Express credit/debit cards:				
PayPal				
Apple Pay				
Google Pay				
Amazon Pay				
Samsung Pay				
Other (as specified in question 33 above)				

- 37) Do the conditions, or the terms/guidelines, of your contractual arrangements with the providers you indicated in question 33 include clauses or conditions concerning the display of a specific payment option at checkout (e.g. a request to grant the payment option a more favourable display)? **[grid]**

	Yes	No <i>[note for scripter: if this option is selected, skip the next question]</i>
Visa credit/debit cards:		
Mastercard credit/debit cards:		
American Express credit/debit cards:		
PayPal		
Apple Pay		
Google Pay		
Amazon Pay		
Samsung Pay		
Other (as specified in question 33 above)		

38) Did the inclusion of the above clauses/conditions concerning the display of payment options benefit you in the contractual negotiations with the providers you indicated in question 33? **[grid]**

	No, this clause/condition was imposed as necessary for the signing of the contract/adherence to terms and conditions	Yes, I obtained lower fees by accepting to include such clauses/conditions	Yes, I obtained a preferential pricing model (e.g. subscription) by accepting to include such clauses/conditions	Other(s) (please specify) (free text below)
Visa credit/debit cards:				
Mastercard credit/debit cards:				
American Express credit/debit cards:				
PayPal				
Apple Pay				
Google Pay				
Amazon Pay				
Samsung Pay				
Other (as specified in question 33 above)				

39) In your experience, when negotiating and/or revising your contractual terms, what are the aspects you manage to successfully negotiate with your providers, for each of the following payment option: **[grid]**

	Financial issues (lower fees and/or improved pricing model)	Display of payment options better reflecting your preferences	Conditions for the provision of additional services (e.g. improved fraud detection, broader range of financing conditions for consumers)	Other(s) (please specify) (free text below)	None (I do not manage to negotiate successfully)
Visa credit/debit cards:					
Mastercard credit/debit cards:					
American Express credit/debit cards:					
PayPal					
Apple Pay					
Google Pay					
Amazon Pay					
Samsung Pay					
Other (as specified in question 33 above)					

- 40) Were you able to successfully negotiate with your providers the transaction fees you pay for each of the following payment solutions? By successful negotiation we mean that you were able to obtain more favourable conditions than those initially proposed to you and/or obtain a discount that you specifically requested. Please respond to all that apply. **Multiple choice + Yes/No**
- a) Visa credit/debit cards: Yes/no
 - b) Mastercard credit/debit cards: Yes/no
 - c) American Express credit/debit cards: Yes/no
 - d) PayPal: Yes/no
 - e) Apple Pay: Yes/no
 - f) Google Pay: Yes/no
 - g) Amazon Pay: Yes/no
 - h) Samsung Pay: Yes/no
- 41) Can you provide a quantitative indication of the benefit you obtained thanks to the above negotiations? Please express it as a percentage of discount with respect to the transaction fee that was initially proposed to you. In case of no benefit please indicate 0%. **numerical 0-100**
- a) Visa credit/debit cards: _%
 - b) Mastercard credit/debit cards: _%
 - c) American Express credit/debit cards: _%
 - d) PayPal: _%
 - e) Apple Pay: _%
 - f) Google Pay: _%
 - g) Amazon Pay: _%
 - h) Samsung Pay: _%
- 42) Which of the following factors make the payment solutions offered by International card schemes (ICSs) more attractive than other similar payment solutions? (tick all that apply) **[grid with 4 columns: Visa, Mastercard, Amex, Diners] Multiple choice + grid**
- a) Financial issues (lower fees and/or pricing model)
 - b) Reach among users
 - c) Enhanced security
 - d) Contractual conditions/terms including financial incentives
 - e) The possibility to purchase acquiring services under better terms
 - f) Other (please specify) **free text**

Views on Big Techs

[note for scripter: only for respondents who selected one or more of options 6-9 from Q9]

- 43) Which of the following factors make the payment solution offered by the Big Tech more attractive than other similar payment solutions? (tick all that apply) **[add a grid with 4 columns: Amazon Pay, Apple Pay, Google Pay, Samsung Pay]**
- a) Financial issues/considerations (lower fees and/or pricing model)
 - b) Reach among users
 - c) Enhanced security
 - d) Better contractual conditions/terms
 - e) The possibility to purchase a bundle of IT services
 - f) Other (please specify) **free text**
- 44) Which aspects of your business, other than the payment solutions, are included in your agreement(s) with Big Tech companies? (tick all that apply) **[add a grid with 4 columns: Amazon Pay, Apple Pay, Google Pay, Samsung Pay]**
- a) Facilitated login into my online sales channel without the need to create a new account
 - b) Advertisement of my products on their platforms
 - c) Advertisement for the Big Tech
 - d) Sales of my products on their marketplaces
 - e) Availability of my app on the online store hosted by the Big Tech (e.g. AppStore, GooglePlay)
 - f) Other (please specify) **free text**
 - g) Cannot be disclosed
- 45) **[For scripter: this question is only for respondents who selected BOTH option 2 and 3 from Q2]** Based on your experience, would you say that Big Techs platforms (e.g. app store by Apple, online marketplace by Amazon) restrict the choice or reduce the visibility of the payment methods you can offer to your customer? Please tick all that apply. **Multiple choice**
- a) Yes, some payments methods that I generally accept on my own website cannot run on those platforms due to restrictions imposed by the platform
 - b) Yes, there are restrictions that do not impede my chosen payments methods to run on Big Techs platforms, but affect their visibility (e.g. display practices)
 - c) No, there are no restrictions
 - d) Not applicable (I do not have relationship with Big Techs platforms)

- 46) **[For scripter: this question is only for respondents who selected option 1 from Q46]** If you selected option 1 from the question 46, please indicate which of the payment methods below cannot run on the indicated platforms. **[add a grid with 4 columns: Amazon, Apple, Google, Samsung] Multiple choice + grid**
- a) International credit card schemes
 - b) Domestic credit card schemes
 - c) International debit cards
 - d) Domestic debit cards
 - e) PayPal
 - f) Account-to-account
 - g) Cash on delivery
 - h) Buy-now-pay-later
 - i) 3PS Amex Diners
 - j) Others (please specify) **free text**
- 47) **[For scripter: this question is only for respondents who selected option 2 from Q46]** If you selected option 2 from question 46, please indicate which of the payment methods below are subject to restrictions that affect their visibility (e.g. display practices) on the indicated platforms. **[add a grid with 4 columns: Amazon, Apple, Google, Samsung] Multiple choice + grid**
- a) International credit card schemes
 - b) Domestic credit card schemes
 - c) International debit cards
 - d) Domestic debit cards
 - e) PayPal
 - f) Account-to-account
 - g) Cash on delivery
 - h) Buy-now-pay-later
 - i) 3PS Amex Diners
 - j) Others (please specify) **free text**

Annex I - Stakeholder questionnaires for Card Schemes

Instructions for scripter

We have left as many notes as possible in each question to illustrate what we aim for. In case of doubt, please contact us.

- General rule: unless specified otherwise, all questions are single choice.
- When options include in brackets "please specify" - e.g. Other (please specify) - add a free text field appearing only for respondents who chose this option with text "Please specify what you mean by other".
- The questions are organized into sections. Please provide the option to display one section at the time. Sections should be visible as tabs. Sections are separated in this document by page breaks. Titles are provided at the beginning of each section.

Offer overview

Notes:

- The term "**online payment**" in the following denotes payment for online purchases, i.e. card-not-present (CNP) payments.
- Unless otherwise specified, **please only refer to your online payment business** when responding to this questionnaire.
- Unless otherwise stated, the **location of online transactions** should be determined applying a merchant/acquirer perspective, i.e. the online transactions "consumers to businesses" generated in a given country are identified based on the country where the merchant/acquirer is registered.

- 1) Where is your company registered (country)? *[For scripter: please provide a scrollable list of countries (worldwide)]*
- 2) Please indicate the geographic areas where your services are available to merchants/acquirers for online payments:
 - a) EEA and outside the EEA
 - b) EEA
 - c) Only a subset of EEA countries
 - d) Only in my country of registration (domestic provider)
- 3) *[for scripter: the respondent should see the question only if option (3) was selected in question above]* Please indicate in which of the following European countries you operate for online payments (on the merchant/acquirer side): *[for scripter: provide list of the EEA countries in alphabetical order and column "Available"]* **Multiple choice**
- 4) Can you provide an indication of your overall share in terms of value and volume of all online card transactions in the EEA in 2023? (i.e. value and volume of online transactions processed through your card payment system in the EEA over overall value and volume of online transactions processed through all card payment systems in the EEA) Please also differentiate between consumer debit, consumer credit and commercial card transactions if you provide these categories of cards. *[for scripter: provide a grid with types of card ("Consumer debit", "Consumer credit" and "Commercial card") as rows and "Value", "Volume" as columns, to be filled with %]* **Multiple choice across rows and columns**
- 5) Please indicate the approximate share of your turnover from online transactions (as opposed to POS), overall in the EEA countries in 2023 (i.e. turnover from online transactions processed through your card system in the EEA over total turnover from online + POS transactions processed through your card in the EEA): _ % *[for scripter: please add a free text box]*
- 6) Please indicate approximately the total turnover generated by your online transactions in the EEA in 2023:
 - a) Less than 1 billion euros
 - b) More than 1 and less than 5 billion euros
 - c) More than 5 and less than 10 billion euros
 - d) More than 10 and less than 20 billion euros

- e) More than 20 and less than 100 billion euros
- f) More than 100 billion euros
- 7) Please list the EEA countries (up to five) generating the highest volumes of your online transactions in 2023. *[for scripter: provide five scrollable lists of EEA countries. If this is not possible, please split this question in five]*
- a) Country 1
- b) Country 2
- c) Country 3
- d) Country 4
- e) Country 5
- 8) Please indicate the three retail sectors generating the highest volumes and values, respectively, of your online transactions in 2023, in EEA countries. For each of the three indicated sectors, please provide the share of the volume/value of online transactions over the overall volume/value of online transactions processed through your card payment system in 2023 in the EEA: *[for scripter: provide a grid that has as rows the retail sectors provided below and with "Value" and "Volumes" as columns]* **Multiple choice across rows and columns**
- a) Travel (flights, train, cruises, etc.) – _ %
- b) Entertainment (concerts, museums, theatre, etc.) – _ %
- c) Hotels and Restaurants – _ %
- d) Clothing and Fashion – _ %
- e) Electronics and Technology goods – _ %
- f) Home and Garden – _ %
- g) Health and Beauty – _ %
- h) Books and Media (e-books, music, tv, etc.) – _ %
- i) Sports and Outdoors – _ %
- j) Toys and Games – _ %
- k) Food and Grocery – _ %
- l) Other (please specify) – _ %
- 9) Please provide an indication of the share of the volume of online transactions paid through your payment cards in the EEA in 2023 through browser or app. If available, please give also a breakdown according to the device (desktop vs mobile), otherwise indicate overall shares. *[for scripter: add a grid that has as rows "Browser", "App" and with three columns, "Desktop", "Mobile", "Overall"]* **Multiple choice across rows and columns**
- a) Browser [_ %]
- b) App [_ %]
- 10) Please provide an indication of the share of the value of online transactions paid through your payment cards in the EEA in 2023 through browser or app. If available, please give also a breakdown according to the device (desktop vs mobile), otherwise indicate overall shares. *[for scripter: add a grid that has as rows "Browser",*

"App" and with three columns, "Desktop", "Mobile", "Overall"] Multiple choice across rows and columns

- a) Browser [_%]
- b) App [_%]

11) Which of the following describes your scheme?

- a) 4-corner
- b) 3-corner
- c) 3 corner including with co-branding partners or agents

12) **[scripter: only for respondents who selected option 3 or 4 in question 2]** Do you believe co-badging is an effective way to favour the expansion of domestic schemes?

- a) Yes. **[for scripter: please add a free text box appearing only for respondents that select this option with text "Please specify why you believe co-badging is an effective way to favour the expansion of domestic schemes"]**
- b) No, since the ICS impose extra requirements on issuers or/and acquirers when the payment is executed with the domestic brand
- c) No, since there are restrictions imposed by payment service providers on choice of application for co-badged cards **[for scripter: please add a free text box appearing only for respondents that select this option with text "Please specify which restrictions"]**
- d) No, since there is no technical way of allowing wallet users to choose to upload/use the domestic card-based payment application
- e) No since wallet users have to choose one application in the wallet before the transaction takes place and they choose the ICS one due to cross border usability
- f) No **[for scripter: please add a free text box appearing only for respondents that select this option with text "Please specify why if not covered above"]**

13) **[scripter: only for respondents who selected option 2 in question 12 above]** Please specify which requirements **[scripter: grid with rows option above and column "Requirement"]**

- a) Visa
- b) Mastercard
- c) Amex
- d) Diners

14) **[scripter: only for respondents who selected option 3 or 4 in question 2]** What are the main obstacles you encountered, or you expect to encounter, to make your card payment services available in different EEA countries? Please tick all that apply. **Multiple choice**

- a) No obstacles
- b) The IT complexity behind the development of a cross-border infrastructure

- c) Current lack of capacity ***[for scripter: please add a free text box appearing only for respondents that select this option with text "Please specify what you mean by current lack of capacity"]***
- d) The differences in national regulatory standards to be met
- e) Other regulatory barriers ***[for scripter: please add a free text box appearing only for respondents that select this option with text "Please specify which other regulatory barriers"]***
- f) Developing a network of banks adhering to my services
- g) Language/cultural barriers (e.g. translation of terms and conditions, etc.)
- h) Currency barriers (from the point of view of the acquirer)
- i) Consumers' trust/habits
- j) Lack of merchant's acceptance ***[for scripter: please add a free text box appearing only for respondents that select this option with text "Please specify what you mean by lack of merchant's acceptance"]***
- k) Lock-in of merchants with must-have schemes
- l) Restrictions by wallet providers on the payment application to be uploaded/available
- m) Merchants' preference for scheme network tokens
- n) Other (please specify)

Competitive landscape

15) You would consider the card schemes market as:

- a) Mainly domestic
- b) Mainly EEA-wide
- c) Global

16) How many providers of online payment services do you regard as your close competitors in the EEA? Close competitors are intended to be those constraining your offering of payment services in terms of prices, merchants' acceptance and consumer usage.

- a) None
- b) 1-2
- c) 2-4
- d) 5-7
- e) 8 or more

17) Which of the following categories of industry players do you regard as close competitors? Please tick all that apply. **Multiple choice**

- a) Other international card schemes
- b) Other domestic card schemes
- c) Account-to-account, including account-based wallets
- d) Other (please specify)

18) Can you indicate and rank your closest competitors (up to 5)? **[for scripter: provide a grid that has as rows "1", "2", "3", "4", "5" and column "Name of competitor"]**

- a) _____
- b) _____
- c) _____
- d) _____
- e) _____

- 19) Compared to other industry players offering non-card payment solutions, what would you consider to be the top-3 added values you offer to merchants and consumers? Please tick all that apply. **Multiple choice**
- a) High acceptance by merchants
 - b) Broad geographical coverage
 - c) High security
 - d) Consistent standards across countries
 - e) Additional services beyond the payment transaction *[for scripter: please add a free text box appearing only for respondents that select this option with text "Please specify which additional services"]*
 - f) Contribution to build customer's credit history and credit score
 - g) Other (please specify)
- 20) What additional services do you offer besides card-based online payments? Please tick all that apply. **Multiple choice**
- a) Customer support and dispute resolution
 - b) Incentives, cashback, or loyalty programmes
 - c) Personalised lending or credit services
 - d) Purchase protection and other purchase insurance benefits
 - e) Return protection insurance
 - f) Extended warranty coverage
 - g) Travel insurance benefits (e.g. trip cancellation/interruption insurance, baggage delay coverage, rental car insurance, etc.)
 - h) Use of bank accounts as additional funding source
 - i) P2P payments
 - j) Other (please specify)
- 21) Please indicate which of the following payment solutions, in your opinion, are likely to increase their market shares, relative to competing solutions, in the foreseeable future (i.e. in the next 2 years). Please tick all that apply. **Multiple choice**
- a) Credit cards
 - b) Debit cards
 - c) Staged digital wallet
 - d) Pass-through digital wallet
 - e) Account-to-account payments
 - f) Payment initiation service
 - g) Online banking payment app
 - h) Other card-based payment applications (different from wallets)
 - i) Other (please specify)
 - j) Emerging multi-country payment solutions such as the European Payment Initiative or the Europa project

Relationship with other industry stakeholders (digital wallets)

- 22) Many digital wallet providers, including those offered by Big Tech companies (e.g. Apple, Google), rely on payment cards as inputs. Which of the following describes your role in deciding which digital wallets can use your cards as inputs? Please tick all that apply. **Multiple choice**
- a) I determine in which wallet the card-based payment applications under my brand can be uploaded and used
 - b) I have to reach an agreement with the digital wallet provider before the card-based payment applications under my brand can be uploaded and used through the digital wallet
 - c) Whether its card-based payment applications can be uploaded and used in a digital wallet is decided upon by the issuing bank (which may have to reach an agreement with the digital wallet provider for that purpose)
 - d) N/A (my payment cards are not available on any digital wallet) *[for scripter: please add a free text box appearing only for respondents that select this option with text "Please specify why"]*

[scripter: skip all questions below if respondents selected option 4 in question 22 above]

- 23) *[for scripter: skip if the respondent selected option 4 in Q22 above]* In which wallets can your payment cards be used for online transactions from consumers to business in the EEA? Please tick all that apply. **Multiple choice**
- a) Apple Pay
 - b) Google Pay
 - c) PayPal
 - d) Samsung Pay
 - e) Amazon Pay
 - f) Other (please specify)
- 24) *[scripter: only if respondents selected option 1 in question 22 above]* What are the top-3 factors that determined your decision to allow the use of card-based payment applications under your brand through digital wallets? Please tick all that apply. **Multiple choice**
- a) Wide popularity of wallet solutions among consumers
 - b) To remain competitive
 - c) The possibility to grant seamless check-out experience to consumers
 - d) Possibility to offer payments options linked to specific devices
 - e) Adoption of similar solutions by competitors
 - f) High security of the offered technology
 - g) Requests from issuing banks
 - h) Increasing use of mobile devices for online transactions
 - i) Other (please specify)

25) Please tick all that apply when a transaction is made in your card payment system through digital wallets: **Multiple choice**

- a) I charge a transaction fee to the wallet provider
- b) The issuing bank pays a fee to the wallet provider
- c) I am not informed whether the issuing bank pays a fee to the wallet provider, since it depends on their bilateral agreements
- d) The merchant pays a fee to the wallet provider
- e) I am not informed whether the merchant also pays a fee to the wallet provider, since it depends on their bilateral agreements or on agreements with other providers
- f) Other ***[for scripter: please add a free text box appearing only for respondents that select this option with text "Please specify the flow of fees"]***

26) Do you grant more favourable conditions to specific digital wallet providers?

- a) Yes. ***[for scripter: please add a free text box appearing only for respondents that select this option with text "Please specify which ones"]***
- b) No

27) When a digital wallet is involved in an online transaction through your payment card, does the interchange fee differ from the case where a wallet is not involved, other things being equal (e.g. sector of economic activity)?

- a) The interchange fee is always the same, regardless of whether a digital wallet is involved
- b) The interchange fee can be different, based on negotiations with specific digital wallet providers
- c) The interchange fee can be different, based on negotiations with issuing banks
- d) Other (please specify)

28) ***[scripter: only if respondents selected option 2 or 3 above]*** For each of the digital wallets listed below, please indicate whether, on average, the interchange fee differs from those generated by transactions without the wallet. If yes, please also provide an indication of the direction (i.e. whether they are higher or lower than those collected for standard card payments), and possibly the extent in %. ***[for scripter: provide a grid with as rows "Yes: higher by", "Yes: lower by", "No", "N/A (my payment cards are not available on this digital wallet)", and columns "PayPal", "Apple Pay", "Google Pay", "Samsung Pay"]*** **Multiple choice across columns**

- a) PayPal
 - Yes: higher by ____%
 - Yes: lower by ____%
 - No
 - N/A (my payment cards are not available on this digital wallet)
- b) Apple Pay
 - Yes: higher by ____%
 - Yes: lower by ____%

No

N/A (my payment cards are not available on this digital wallet)

c) Google Pay

Yes: higher by ____%

Yes: lower by ____%

No

N/A (my payment cards are not available on this digital wallet)

d) Samsung Pay

Yes: higher by ____%

Yes: lower by ____%

No

N/A (my payment cards are not available on this digital wallet)

e) Amazon Pay

Yes: higher by ____%

Yes: lower by ____%

No

N/A (my payment cards are not available on this digital wallet)

29) When a digital wallet is involved in an online transaction with card-based payment applications under your brand, does the scheme fee (charged to the acquiring bank) differ from the case where a wallet is not involved?

a) The scheme fee is always the same, regardless of whether a digital wallet is involved

b) The scheme fee can be different, based on negotiations with specific digital wallet providers

c) Other (please specify)

30) **[scripter: only if respondents selected option 2 above]** For each of the digital wallets listed below, please indicate whether, on average, the scheme fee differs from those generated by transactions without the wallet. If yes, please also provide an indication of the direction (i.e. whether they are higher or lower than those collected for standard card payments), and possibly the extent in %. **[for scripter: provide a grid with as rows "Yes: higher by", "Yes: lower by", "No", "N/A (my payment cards are not available on this digital wallet)", and columns "PayPal", "Apple Pay", "Google Pay", "Samsung Pay"]** **Multiple choice across columns**

a) PayPal

Yes: higher by ____%

Yes: lower by ____%

No

N/A (my payment cards are not available on this digital wallet)

b) Apple Pay

Yes: higher by ____%

Yes: lower by ____%

No

N/A (my payment cards are not available on this digital wallet)

c) Google Pay

Yes: higher by ____%

Yes: lower by ____%

No

N/A (my payment cards are not available on this digital wallet)

d) Samsung Pay

Yes: higher by ____%

Yes: lower by ____%

No

N/A (my payment cards are not available on this digital wallet)

e) Amazon Pay

Yes: higher by ____%

Yes: lower by ____%

No

N/A (my payment cards are not available on this digital wallet)

31) Are there any fees other than scheme fee and interchange fee that you charge for online transactions through cards under your brand(s)?

a) Yes, there are other fees but they do not change across digital wallets **[for scripter: please add a free text box appearing only for respondents that select this option with text "Please specify which fees and to whom they are applied (e.g. issuing bank, acquiring bank)"]**

b) Yes, there are other fees and they change across digital wallets **[for scripter: please add a free text box appearing only for respondents that select this option with text "Please specify which fees and to whom they are applied (e.g. issuing bank, acquiring bank)"]**

c) No

32) **(for scripter: if answer to question 26 is option 1, or answer to questions 27 and 29 is option 2)** What parameters affected your decision to apply different fees based on the digital wallet which is involved? Please tick all that apply. **Multiple choice**

a) The popularity of the wallet

b) Digital wallet providers accept to impose restrictions on the card systems that they accept in their wallet **[for scripter: please add a free text box appearing only for respondents that select this option with text "Please specify which restrictions"]**

c) Other(s) (please specify)

- 33) How do you assess the contractual interactions with Big Tech companies, compared to those with other wallet providers? *[grid with four columns: Amazon Pay, Apple Pay, Google Pay, Samsung Pay]*
- I consider the negotiation processes similar
 - The negotiation process with Big Techs is tougher, due to their size and market power
 - The negotiation process with Big Techs is easier, due to their need to get affirmed as players in the online payments sector
 - Other (please specify)
 - N/A (I do not have any relationship with these players)
- 34) Can you provide an indication of the share of your online business volume (i.e. number and value of online transactions) that is generated by digital wallets in the EEA in 2023 (e.g. PayPal, Apple Pay)? _% *[grid with debit/credit and volume/value]*
- 35) Did your overall online business volumes in the EEA increase thanks to the rise of digital wallets, compared to the volumes you expected in absence of the rise of wallets? If yes, please provide an indication of the extent of this effect.
- Yes *[for scripter: please add a free text box appearing only for respondents that select this option with text "Please specify by how much they have increased approximately (%)"]*
 - Not for now, but I believe they will increase in the future
 - No
- 36) Are there third-party providers other than digital wallets that contribute to generating your business volumes?
- Yes. *[for scripter: please add a free text box appearing only for respondents that select this option with text "Please specify what kind of provider"]*
 - No
- 37) When customers are presented at checkout with both the option of direct payment through the card or payment through the wallet, please indicate which option they tend to use more in the following situations: *[for scripter: provide a grid that has as rows the situations provided below and with three columns: "Card", "Wallet", "Indifferent"]* **Single choice across columns in the same row**
- High-value transactions (luxury goods, travel, etc.)
 - High-risk transactions (i.e. purchase on less-known or unverified website, purchase from countries with high fraud rates, etc.)
 - First purchase from a given merchant
 - Subscription services
 - Digital goods (e-books, music downloads, software licences, etc.)
 - I am unable to identify whether a digital wallet is used or not

Monetization

38) Please indicate the factors that affect the interchange fee, the scheme fee or other fees (please tick all that apply): **[grid with "Interchange fee", "Scheme fee" and "Other fees (as specified above)" as columns]**

- a) The merchant's total number and/or value of transactions
- b) The ranking that your payment solution is given in the merchants' check-out pages
- c) The way in which your payment solution is displayed on the merchants' check-out page
- d) The number of competing payment options offered by the merchant
- e) The country where the transaction takes place
- f) The sector of the merchant
- g) Other (please specify)
- h) None of the above

Please provide examples on how your fees change according to the merchants' retail sector Please leave this box empty if not applicable.

Please specify what you mean by "Other". Please leave this box empty if not applicable.

39) Which pricing models do you use? Please tick all that apply. **Multiple choice**

- a) Commission based (flat fee per transaction)
- b) Commission based (percentage fee per transaction)
- c) Freemium
- d) Subscription
- e) Other (please specify)

40) Do you apply different conditions for online transactions on browser and on app, all other factors being equal?

- a) Yes, I expect fiercer competition from other payment solutions when the transaction is carried out on app **[for scripter: please add a free text box appearing only for respondents that select this option with text "Please specify the fees and conditions impacted if such further differentiation applies"]**
- b) Yes, I expect higher number of competitors when the transaction is carried out on browser **[for scripter: please add a free text box appearing only for respondents that select this option with text "Please specify the fees and conditions impacted if such further differentiation applies"]**
- c) Yes [for scripter: please add a free text box appearing only for respondents that select this option with text "Please specify the reason if not captured before"]
- d) No, I do not make any distinction
- e) Other (please specify)

Annex J - Stakeholder questionnaires for providers of payment applications

Instructions for scripter

We have left as many notes as possible in each question to illustrate what we aim for. In case of doubt, please contact us.

- General rule: unless specified otherwise, all questions are single choice.
- When options include in brackets "please specify" - e.g. Other (please specify) - add a free text field appearing only for respondents who chose this option with text "Please specify what you mean by other".
- The questions are organized into sections. Please provide the option to display one section at the time. Sections should be visible as tabs. Sections are separated in this document by page breaks. Titles are provided at the beginning of each section.

Instructions for respondents

Please consider that for the purpose of this study, online payments are electronic payments from consumers to merchants for online purchases of goods and services. They can be executed via apps or browsers, using mobile devices or desktops.

Offer overview

- 1) Which of the following services generate the bulk (i.e. more than 50%) of your revenues in the EEA?
 - a) Services related to the financial and payment ecosystem (both online and POS)
 - b) IT and digital services (e.g. cloud computing, online advertising, consumer electronics etc))
- 2) Which of the following roles along the online payment value chain do you perform? Please tick all that apply. **Multiple choice**
 - a) Digital wallet provider
 - b) Mobile wallet provider
 - c) Payment initiation service provider
 - d) Payment gateway provider
 - e) Issuing processor
 - f) Acquiring processor
 - g) Network service provider
 - h) Payment aggregator
 - i) Other (please specify)
- 3) Please indicate the geographic areas where your applications are available for consumers for online payments. Should you select the option "globally", please keep in mind that we kindly ask you to respond to the remainder of the questionnaire based on your European perspective.
 - a) globally
 - b) EEA
 - c) only a subset of EEA countries
 - d) one country
- 4) ***[for scripter: the respondent should see the question only if option (3 or 4) was selected in the question 33 above]*** Please indicate in which of the following European countries your applications are available for consumers for online payments: ***[for scripter: provide a grid that has as rows the EEA countries in alphabetical order and column "Available"]***

- 5) ***[for scripter: the respondent should see the question only if options (1)-(2) was selected in question 3 3 above or if more than one option was selected in question 4 above].*** Please list the European countries (up to three) generating the highest volumes of your consumer to business online transactions in 2023. Please only refer to EEA transactions. ***[For scripter: please provide three scrollable lists of EEA countries. If this is not possible, please split this question in three]***
- a) Country 1
 - b) Country 2
 - c) Country 3
- 6) In case of transactions “consumer to business”, how do you identify those generated in a given country?
- a) Based on the country where the merchant is registered
 - b) Based on the location of the initiator
 - c) Based on the location of the issuing bank
 - d) Other (please specify)
- 7) Which of the following payment applications do you provide or support in the EEA?
Multiple choice
- a) Staged digital wallet
 - b) Pass-through digital wallet
 - c) Account-to-account payment
 - d) Other card-based payment applications (different from wallets, specify) ***[For scripter: please add a free text box appearing only to respondents that select this option with text “Please specify which other card-based payment applications you mean in this case”]***
 - e) Other (please specify) ***[For scripter: please add a free text box only for respondents that select this option with text “Please specify what you mean by other”]***
- 8) Do you offer the possibility to buy now and pay later?
- a) Yes
 - b) No
- 9) Do you offer the possibility to pay through cash on delivery?
- a) Yes
 - b) No

- 10) When did you start offering your online application for online payments in the EEA?
- a) In the past 4 years (2020-2023)
 - b) In the period 2012-2019
 - c) Before 2012
- 11) Which of the following payment services can be used through your payment application in the EEA in 2023? **Multiple choice**
- a) Card payment
 - b) E-money
 - c) Direct debit
 - d) Credit transfer
 - e) Instant payment
- 12) **[scripter: if the respondent selected more than one option above]** For each country where your application is available, please provide an indication of the distribution of your overall number (volume) of online transactions across the different payment services available through your payment application in 2023. *Each cell should include an indication of the share of a given payment service in a given country. Please consider that the shares in each row should sum to 100. [scripter: provide a grid/matrix with countries in the rows and payment services in the columns]*

	Card payment	e-money	Direct debit	Credit transfer	Instant payment
Austria					
Czech Republic					
... scripter: fill with list of EEA countries in alphabetical order					
Average EEA					

- 13) **[scripter: if the respondent selected more than one option in question 11 above]** For each country where your application is available, please provide an indication of the distribution of your overall value of online transactions across the different payment services available through your payment application in 2023. *Each cell should include an indication of the share of a given payment service in a given country. Please consider that the shares in each row should sum to 100. [scripter: provide a grid/matrix with countries in the rows and payment services in the columns]*

	Card payment	e-money	Direct debit	Credit transfer	Instant payment
Austria					
Czech Republic					
... scripter: fill with list of EEA countries in alphabetical order					
Average EEA					

- 14) Do you plan to expand your offer by integrating further payment services among the following in the foreseeable future (i.e. in the next two years)? Please tick all that apply. **Multiple choice**
- a) Card payment
 - b) E-money
 - c) Direct debit
 - d) Credit transfer
 - e) Instant payment
 - f) No, I do not foresee to change my offer in the foreseeable future
- 15) Do you plan to expand your offer by integrating further payment options among the following in the foreseeable future (i.e. in the next two years)? Please tick all that apply. **Multiple choice**
- a) BNPL
 - b) Cash on delivery
 - c) No, I do not foresee to change my offer in the foreseeable future
- 16) **[Scripter: only for respondents that have selected option 6 or 3 (i.e. No) in either Q14 or Q15 above]** Please indicate why you do not plan to incorporate further payment services or options in your payment application. Please tick all that apply. **Multiple choice**

- a) Low margins on these
 - b) Technical hurdles *[for scripter: please add a free text box appearing only for respondents that select this option with text "Please specify which technical hurdles you mean in this case"]*
 - c) I do not feel any competitive pressure to do so
 - d) I am prevented from doing so from agreements with other market participants
- 17) *[scripter: if respondents have selected option 4 above]* Please specify which market participant prevents you from incorporating further payment services or options in your payment application. Please tick all that apply. **Multiple choice**
- a) Card schemes *[for scripter: please add a free text box appearing only for respondents that select this option with text "Please specify which card schemes"]*
 - b) Issuing banks *[for scripter: please add a free text box appearing only for respondents that select this option with text "Please specify which issuing banks"]*
 - c) Payment service providers *[for scripter: please add a free text box appearing only for respondents that select this option with text "Please specify which payment service providers"]*
 - d) Other *[for scripter: please add a free text box appearing only for respondents that select this option with text "Please specify which market participant you mean by other in this case"]*
- 18) Which of the following complementary services do you offer? Please tick all that apply. **Multiple choice**
- a) Peer-to-peer payment functionalities
 - b) Account information services
 - c) Storage of personal data (e.g. IDs, loyalty cards, travel tickets)
 - d) Contactless POS payments through mobile or other devices
 - e) Other (please indicate)
- 19) Please indicate if you hold any of the following licenses for the provision of your payment services. Please tick all that apply. **Multiple choice**
- a) Banking license
 - b) PSD2 license or Payment Institution license
 - c) EMI (Electronic Money Institution) license
 - d) None of the above
- 20) Do you bear any liability associated with an online transaction?
- a) Yes
 - b) No

Barriers to entry and expansion

- 21) What are the main obstacles your business faced to successfully enter the online payment market or to expand your business? Please give a score from 1 to 3 to each option in terms of importance (where 1 means "not relevant" and 3 means "very important"). *[grid with as rows the options specified below and columns "1" "2" "3"]* **Single choice across columns**
- a) Regulation and/or technical/technological standards
 - b) Changing consumers' habits
 - c) Behaviour of competitors and/or other market players
 - d) Other (please specify): _____
- 22) *[for scripter: the respondent should see the following question if they have selected option 1 in question 21 above]* Which are the main technological and/or regulatory obstacles to offering payment solutions or expanding your offer? Please tick all that apply for your business. **Multiple choice**
- a) Implementation of PSD2 RTS resulting in technological solutions to meet secure communication requirements which are too expensive/not compatible with providing your services
 - b) Implementation of PSD2 RTS resulting in technological solutions to meet strong customer authentication (SCA requirements which are too expensive/not compatible with providing your services)
 - c) Technological solutions resulting from standards and requirements imposed through private standardisation bodies to ensure payment security *[for scripter: please add a free text box appearing only to respondents that select this option with text "Please specify which technological solutions imposed through private standardisation bodies you mean, including the use case"]*
 - d) Technical standards imposed by public standardisation bodies *[for scripter: please add a free text box appearing only to respondents that select this option with text "Please specify which technological standards imposed through public standardisation bodies you mean, including the use case"]*
 - e) Technological solutions to ensure interoperability with existing payment networks (e.g. card schemes)
 - f) Other *[for scripter: please add a free text box appearing only to respondents that select this option with text "Please specify what you mean by other"]*
- 23) *[for scripter: the respondent should see the following question if they have selected option 3 in question 21 above]* Which are the main obstacles to offering payment solutions resulting from the behaviour of competitors or other market players? Please tick all that apply for your business. **Multiple choice**
- a) Competitors/other market players applying regulatory standards in a way that prevents my services from being offered or otherwise limits the extent to which my services are used *[for scripter: please add a free text box appearing only to the respondents that select this option with text "Please specify which and in what way competitors/other market players apply regulatory standards in a way that prevents or limits your services from being offered/used"]*
 - b) Competing payment methods are displayed in a more favourable way on merchants' checkout pages (e.g. placed more prominently, defaulted, upstreamed, pre-selected)

- c) ASPSPs favouring their proprietary interface and offering limited quality/support for their PSD 2 interface
 - d) Contractual obligations e.g. imposing the subscription to a bundle of services at an unfavourable price ***[for scripter: please add a free text box appearing only to the respondents that select this option with text "Please specify which contractual obligations you mean in this case"]***
 - e) Obstacles in establishing relevant contractual relationships with and/or obtaining support from other stakeholders of the online payment ecosystem ***[for scripter: please add a free text box appearing only to the respondents that select this option with text "Please specify which category of stakeholders"]***
 - f) Obstacles to access the NFC chip on certain devices, limiting my ability to enter or expand in online payments market by leveraging usage by consumers for offline payments
 - g) Other ***[for scripter: please add a free text box appearing only to respondents that select this option with text "Please specify what you mean by other"]***
- 24) ***[for scripter: respondents should see this question only if they selected option 2 above]*** Please indicate how competing payment methods are displayed in a more favourable way on merchants' checkout pages and specify which competing payment methods benefit from this. Please tick all that apply. **Multiple choice**
- a) They are defaulted ***[for scripter: please add a free text box appearing only to respondents that select this option with text "Please specify to which competing payment methods you refer"]***
 - b) They are promoted because the payment method offered by competitors are firstly shown at the check-out page among only a partial list of accepted payment methods, making an additional click necessary for the customer to access the remaining available options (show more banner) ***[for scripter: please add a free text box appearing only to respondents that select this option with text "Please specify to which competing payment methods you refer"]***
 - c) They are upstreamed, i.e. they are displayed ahead – before the consumer reaches the page where other options are shown ***[for scripter: please add a free text box appearing only to respondents that select this option with text "Please specify to which competing payment methods you refer"]***
 - d) Consumers are otherwise nudged to choose them (e.g. through a message presenting the advantages of competing payment methods) ***[for scripter: please add a free text box appearing only to respondents that select this option with text "Please specify to which competing payment methods you refer"]***
- 25) What are the main obstacles you encountered, or you would encounter, to make your services available in other countries than the one or ones you are currently active in? Please tick all that apply for your business. **Multiple choice**
- a) The technical complexity behind the development of an interoperable cross-border infrastructure ***[for scripter: please add a free text box appearing only to the respondents that select this option with text "Please specify which elements of the infrastructure (e.g. POI, access to settlement) are preventing the development of an interoperable cross-border infrastructure"]***
 - b) Divergences in implementing relevant directives or regulatory standards across Member States ***[for scripter: add a free text box appearing only to the respondents that select this option with text "Please specify which directive or standard"]***

- c) Divergences in implementing in the supervision practises in different Member States **[for scripter: add a free text box appearing only to the respondents that select this option with text "Please specify the Member State(s) where existing divergencies in supervision practices prevent you to expand"]**
- d) Lack of harmonisation of technical standards at the POI across Member States (e.g. for QR codes)
- e) Difficulties in using passporting to provide my services in specific Member States [for scripter: add a free text box appearing only to the respondents that select this option with text "Please specify the Member State(s) where you encounter difficulties in using passporting"]
- f) Developing a network of banks or PSPs adhering to my services in other Member States
- g) Developing acceptance/take up by merchants in other Member States
- h) Language/cultural differences
- i) Brand recognition among consumers
- j) Other (please specify)
- k) None of the above

[scripter: all the further questions in section B are for respondents who have selected option 1 in question 1 above]

- 26) Are there any restrictions to the functioning of your payment application on Big Techs platforms? **[add a grid with 4 columns: Amazon, Apple, Google, Samsung, Meta] Multiple choice**
- a) Yes, my payment application cannot run on those platforms due to restrictions imposed by the platforms
 - b) Yes, there are restrictions that do not impede my presence on Big Techs platforms but affect the visibility of my payment application (e.g. display practices)
 - c) No
 - d) Not applicable (I am not interested in having my payment application on Big Techs platforms)
- 27) **[If answered 1. to the previous question]** What type of restrictions prevent your payment application from operating on some Big Techs platforms? Tick all that apply **[add a grid with 4 columns: Amazon, Apple, Google, Samsung, Meta] Multiple choice across rows and columns**
- a) Authentication standards **[for scripter: add a free text box under this question with text "Please specify what you mean by authentication standards, including the use case. Please leave empty if not applicable."]**
 - b) Additional fees requested by the platform
 - c) Compulsory bundling with other services of the platform
 - d) Technical constraints **[for scripter: add a free text box under this question with text "Please specify which technical constraints you refer to in this case. Please leave empty if not applicable."]**
 - e) Other constraints **[for scripter: add a free text box under this question with text "Please specify which other constraints. Please leave empty if not applicable."]**

- 28) **[If answered 2. to question 26]** What type of restrictions related to the display practices is your payment application facing on Big Techs platforms? **[add a grid with 4 columns: Amazon, Apple, Google, Samsung, Meta]** **Multiple choice**
- a) Their payment application is the pre-selected payment option (defaulting)
 - b) Their payment application is the payment option displayed ahead – before other options are shown in the final payment page - and/or it is shown through an accelerated item that, if clicked, will skip the final payment options page(upstreaming)
 - c) Their payment application is promoted because it is firstly shown at the check-out page among only a partial list of accepted payment methods, making an additional click necessary for the costumer to access the remaining available options (show more banner)
 - d) Other restrictions (please specify)

Competitive landscape

29) How many providers do you regard as your close competitors in the provision of services for online payment in the EEA/in the countries you are active in *[for scripter: the respondent should see "in the EEA" options (1)-(2) was selected in question 3 above; "in the countries you are active in if option (3-4) was selected in Q3 above]*? Close competitors are those constraining your offering of services in terms of prices, merchants' acceptance and consumer usage.

- a) None
- b) 1-2
- c) 2-4
- d) 5-7
- e) 8 or more

30) Which of the following categories of industry players do you currently regard as close competitors? Please tick all that apply. **Multiple choice**

- a) Staged digital wallet
- b) Pass-through digital wallet
- c) Account-to-account
- d) Payment initiation service
- e) Online banking payment app
- f) Other card-based payment applications (different from wallets)
- g) Other (please specify)
- h) None of the above

31) *[scripter: this question should be skipped if respondent selected 1 in Q29 above]* Can you indicate and rank your closest competitors (up to 5)?

- a) _____
- b) _____
- c) _____
- d) _____
- e) _____

- 32) Please indicate which of the following payment solutions, in your opinion, are likely to gain market shares in the foreseeable future (i.e. in the next 2 years). **Multiple choice**
- a) Staged digital wallet
 - b) Pass-through digital wallet
 - c) Payment initiation service
 - d) Online banking payment app
 - e) Account-to-account payment
 - f) Other card-based payment applications (different from wallets)
 - g) Emerging multi-country payment solutions such as the European Payment Initiative or the Europa project
 - h) Other (please specify)
 - i) None of the above
- 33) *[scripter: all the further questions in section C are for respondents who have selected option 1 in question 1 above]* Do you have any competitive concerns related to the ability of Big Techs of combining payment-related data with data from their other services or products?
- a) Yes
 - b) No
 - c) Don't know
- 34) *[scripter: only if answered Yes to the previous question]* For which services or products do you think that data gathered by Big Techs can give them a competitive advantage in online payments when used in combination with payment-related data? Please tick all that apply. **Multiple choice**
- a) Mobile hardware (device information, account and contact information etc.)
 - b) Desktop hardware (device information, account and contact information etc.)
 - c) Mobile operating system
 - d) Desktop operating system
 - e) Artificial intelligence tools
 - f) Entertainment/Streaming platforms
 - g) App store
 - h) Advertising spaces
 - i) Other advertising services
 - j) Cloud services
 - k) Online marketplace
 - l) Social media platforms
 - m) Search engine
 - n) Other (please specify)

Relationships with other industry stakeholders

- 35) *[for scripter: this question should be seen only by respondents who selected option 1 or 2 in question 7 above]* For the provision of your digital wallet, you have a direct contractual relationship with: (please tick all that apply)

Multiple choice

- a) International card schemes
- b) Domestic card schemes
- c) Card issuing banks
- d) Card issuing neo-banks (e.g. N26, Revolut)
- e) Other card issuers (non-banks)
- f) PISPSs
- g) BNPL providers
- h) Payment service providers (e.g. Adyen, Payone, AfterPay)
- i) Payment gateways (e.g. Braintree, Stripe)
- j) Payment aggregators (e.g. Stripe, Square)
- k) Merchants accepting my wallet as a payment option
- l) None of the above

- 36) *[for scripter: this question should be seen only by respondents who selected option 1 or 2 in question 7 above]* Please select the cards that consumers can use in the EEA through your wallet: *[grid with as columns "credit" and "debit"]* **Multiple choice across rows and columns**

- a) Visa
- b) Mastercard
- c) American Express
- d) Discover
- e) Maestro/Mastercard debit
- f) V Pay/Visa Debit
- g) Diners Club
- h) Girocard
- i) Bancomat
- j) Cartes Bancaires
- k) Bancotact
- l) Dankort
- m) Multibanco
- n) BankGiro
- o) PlusGiro
- p) Sistema 4B
- q) Other (please specify)

- 37) *[for scripter: this question should be seen only by respondents who selected option 1 or 2 in question 7 above]* What are the drivers behind your decision *not* to support certain card brands? Please tick all that apply. **Multiple choice**
- a) Tokenisation issues or other technical complexity in integrating certain cards
 - b) Lower revenues generated by transactions made through certain cards
 - c) Conditions in service agreements with issuers *[for scripter: add a free text box appearing only to the respondents that select this option with text "Please specify which conditions in service agreements with issuers"]*
 - d) Conditions agreed with card schemes
 - e) Seamlessness of transactions
 - f) Other (please specify)
- 38) *[for scripter: this question should be seen only by respondents who selected option 1 in Q37 above]* Please specify the cards that are affected by tokenization issues or other technical complexities that prevent the integration of such cards in your wallet *[grid with as rows the options of Q36 above and columns "Credit", "Debit"]* **Multiple choice across rows and columns.**
- 39) *[for scripter: this question should be seen only by respondents who selected option 4 in Q37 above]* Please specify the card schemes with whom specific conditions are in place not to support certain card brands in your wallet. *[grid with as rows the options of Q36 above and columns "Credit", "Debit"]* **Multiple choice across rows and columns.**
- 40) *[for scripter: this question should be seen only by respondents who selected option 1 or 2 in question 7 above]* How do you monetize your services in online payments? Please tick all that apply. **Multiple choice**
- a) I charge card issuers a share of the interchange fee
 - b) I charge card issuers and my remuneration is not related to the interchange fee *[for scripter: add a free text box appearing only to the respondents that select this option with text "Please specify your remuneration"]*
 - c) I charge merchants
 - d) I charge consumers
 - e) I sell data on consumers, consistently with EU legislation
 - f) I do not monetize my wallet
 - g) Other (please specify)
- 41) What pricing models do you use? Please tick all that apply. **Multiple choice**
- a) Commission based: flat fee per transaction
 - b) Commission based: Percentage fee per transaction
 - c) Freemium
 - d) Subscription
 - e) Other (please specify)

- 42) **[for scripter: this question should be seen only by respondents who selected option 3, 4 or 5 in question 35 above]** Which of the following aspects are governed by your agreements with card issuers? Please tick all that apply.
Multiple choice
- a) The conditions under which I provide them with authentication services
 - b) The transaction fees I charge them
 - c) My ability to accept certain card brands
 - d) The ability to allow their customers to upload applications (e.g. tokens) in my wallet
 - e) The modalities to upload a virtual card in my wallet
- 43) To the best of your knowledge, which player controls the display of payment options at a merchant's checkout page. Please tick all that apply **[Scripter: use a grid/matrix]** **Multiple choice across rows and columns**
- a) Browser
 - The merchant
 - The PSP
 - The payment gateway
 - The developer of the browser
 - Other (please specify)
 - b) App
 - The merchant
 - The PSP
 - The payment gateway
 - The owner of the app store
 - The developer of the operating system
 - Other (please specify)
- 44) **[Scripter: if respondents have selected option 1 above (i.e. "The merchant")]** Please indicate which of the following best describes the role of the merchant in determining the display of payment options on their checkout pages.
- a) The merchant has control over the display of payment options when I have a direct relationship with them, with no intermediaries
 - b) The merchant has always control over the display of payment options, regardless of the involvement of intermediaries
- 45) **[Scripter: if respondents selected option 1 (i.e. "The merchant") and at least one between 2 ("PSP") or 3 ("Payment gateway") in question 43]** Please indicate the share of your online transactions where PSPs and/or payment gateways are involved **[Scripter: use a grid/matrix]**
- a) Browser
 - PSP: _%
 - Payment gateways: _%

b) APP

PSP: _%

Payment gateways: _%

46) With how many PSPs in the EEA is your payment application integrated?

a) None (I am a PSP and my payment application is not integrated with any other PSP)

b) 1

c) 1-10

d) 11-20

e) 21-30

f) 31-50

g) More than 50

[Scripter: skip all further questions in section D if respondents selected option 1 above]

47) ***[Scripter: skip if respondents have selected option 2 above]*** Why did you choose to rely on multiple PSPs? Please tick all that apply. **Multiple choice**

a) To cover multiple countries

b) To cover merchants of different sizes

c) To cover multiple channels (e.g. web browser and app sales)

d) Other (Please specify)

48) Do PSPs charge you for the provision of their services?

a) Yes

b) No. They are remunerated by the merchants only

49) How does your contractual arrangement with PSPs work? Please tick all that apply.

a) I pay an initial fixed cost for integration

b) I pay a flat transaction fee

c) I pay a percentage transaction fee

d) None of the above. ***[for scripter: add a free text box appearing only to the respondents that select this option with text "Please specify how works your contractual arrangement with PSPs"]***

Conditions agreed with merchants

50) Do you apply different conditions to different merchants?

- a) Yes
- b) No

51) *[scripter: if the answer to question 50 above is Yes]* Please indicate the factors that affect the prices charged to merchants. Please tick all that apply. **Multiple choice**

- a) The merchant's business volumes
- b) The prominence that your payment solution is given in terms of display on merchants' check-out pages
- c) The number of competing payment options offered by the merchant
- d) The country where the merchant is registered
- e) The retail sector in which the merchant operates *[for scripter: add a free text box appearing only to the respondents that select this option with text "Please provide examples on how your fees change according to the retail sector in which the merchant operates"]*
- f) Other (please specify)

52) Please indicate the retail sector(s) in which the merchants you serve are active. Please tick all that apply. **Multiple choice**

- a) Travel and Entertainment
- b) Hotels and Restaurants
- c) Clothing and Fashion
- d) Electronics and Technology
- e) Home and Garden
- f) Health and Beauty
- g) Books and Media
- h) Sports and Outdoors
- i) Toys and Games
- j) Food and Grocery
- k) Other (please specify) **free text**

53) *[scripter: if the answer to question 50 above is Yes and the answer to question 46 is not 1]* When a third-party payment service provider (PSP) or other intermediaries are involved, can you still apply different conditions to different merchants?

- a) Yes
- b) No

- 54) Do you apply different conditions for online transactions on browser and on app, other things being equal (including the merchant involved in the transaction)?
- a) Yes, I expect fiercer competition from other payment solutions when the transaction is carried out on app ***[for scripter: add a free text box appearing only to the respondents that select this option with text "Please specify the fees and conditions impacted if the differentiation applies"]***
 - b) Yes, I expect higher number of competitors when the transaction is carried out on browser ***[for scripter: add a free text box appearing only to the respondents that select this option with text "Please specify the fees and conditions impacted if the differentiation applies"]***
 - c) Yes ***[for scripter: add a free text box appearing only to the respondents that select this option with text "Please specify the reason if not captured before"]***
 - d) No, I do not make any distinction
 - e) Other (please specify)

Integration of digital wallet with other IT and digital services

[scripter: if the answer to question 1 above is 2]

- 55) Please indicate which of the following IT services or products you offer. **Multiple choice**
- a) Mobile hardware
 - b) Desktop hardware
 - c) Mobile operating system
 - d) Desktop operating system
 - e) Artificial intelligence tools
 - f) Entertainment/Streaming platforms
 - g) App store
 - h) Advertising spaces in my platforms
 - i) Other advertising services
 - j) Cloud services
 - k) Online marketplace
 - l) Social media platforms
 - m) Search engine
 - n) Other (please specify)
- 56) **[scripter: only for respondents who selected option 1 above]** Please provide an indication of the percentage of mobile device users that have registered in your payment application. _ %
- 57) **[scripter: only for respondents who selected option 1 in Q55 above]** Please provide the percentage of your registered payment application users that are active (i.e. they make at least one transaction per month), if this information is available. Otherwise, leave this empty.
- a) _% [for scripter: free text box"]
- 58) Do merchants that use some of your other IT services obtain better conditions for the use of your payment application?
- a) Yes
 - b) No
- 59) Are you facing limitations to combining payment-related data with data from your other services, other than from EU regulation (GDPR)?
- a) Yes [for scripter: add a free text box appearing only to the respondents that select this option with text "Please specify which limitations"]
 - b) No, I can freely combine data coming from different services

- c) Not applicable [*for scripter: add a free text box appearing only to the respondents that select this option with text "Please clarify what you mean by not applicable"*]
- 60) (*If answered 2. To the previous question*) From which services do you combine data with payment-related data and with what purpose?
- a) Mobile hardware (device information, account and contact information etc.)
 - b) Desktop hardware (device information, account and contact information etc.)
 - c) Mobile operating system
 - d) Desktop operating system
 - e) Artificial intelligence tools
 - f) Entertainment/Streaming platforms
 - g) App store
 - h) Advertising spaces in my platforms
 - i) Other advertising services
 - j) Cloud services
 - k) Online marketplace
 - l) Social media platforms
 - m) Search engine
 - n) Other (please specify)



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