

**A1. What is your level of understanding of chip-enabled credit cards which use PIN authorizations instead of signatures? Do you have a ... ?**

Proportions/Means: Columns Tested (5% risk level) - T/A/B/C/D/E/F - T/G - B/G - H/I/J/K/L/M/N Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

Primary Acquirer							
	Total	Moneris	TD	Global Payments	Chase Paymentech Solutions/ Paymentech	Desjardins	Other
	T	A	B	C	D	E	F
Base: All respondents	556	189	113	70	61	57	58
Weighted	556*	170**	44*	85**	69**	79**	96**
Detailed understanding	88 16%	15 9%	9 21% T	6 7%	5 7%	33 42%	21 21%
General understanding	304 55%	113 67%	28 63% T	45 53%	50 73%	9 12%	48 51%
Low understanding	162 29% B	40 24%	7 16%	34 40%	13 19%	37 47%	27 28%
Not aware	3 0%	2 1%	0 -	0 -	1 1%	0 -	0 -

**A3. What are the key barriers, if any, that would discourage your business from accepting PIN and chip-enabled credit cards?**

Proportions/Means: Columns Tested (5% risk level) - T/A/B/C/D/E/F - T/G - B/G - H/I/J/K/L/M/N Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

	Primary Acquirer						
	Total	Moneris	TD	Global Payments	Chase Paymentech Solutions/ Paymentech	Desjardins	Other
	T	A	B	C	D	E	F
Base: Aware of the level of understanding of chip-enabled credit cards	554	188	113	70	60	57	58
Weighted	553*	168**	44*	85**	68**	79**	96**
Costs (Net)	85 15% B	39 23%	4 8%	9 10%	9 13%	5 6%	20 21%
Cost to upgrade hardware, software and infrastructure	78 14% B	39 23%	4 8%	9 10%	2 3%	5 6%	20 21%
Increased/ high operational costs	7 1%	0 -	0 0%	0 0%	7 10%	0 -	0 -
Not aware of the cost to migrate	0 0	0 0	0 -	0 -	0 0	0 -	0 -
Issues with PIN numbers/ cardholder forgetting it	40 7%	15 9%	2 5%	5 6%	7 11%	7 8%	3 3%
Most of our transactions are over the phone/ remotely/ requires customer to be present	27 5%	18 11%	3 6%	3 3%	2 2%	1 1%	0 0%
Security issues/ potential for fraud to be committed	22 4%	9 5%	1 2%	1 2%	0 -	0 -	12 12%
Lack of familiarity (Net)	18 3%	13 8%	3 6% T	2 2%	0 0%	0 0%	0 -
Lack of information/ familiarity with cards/ technology	18 3%	13 8%	3 6% T	2 2%	0 0%	0 0%	0 -
More time consuming	15 3%	2 1%	1 2%	2 2%	1 2%	2 2%	7 7%
Transaction fees/ higher transaction	12	2	2	0	0	8	0

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	Primary Acquirer						
	Total	Moneris	TD	Global Payments	Chase Paymentech Solutions/ Paymentech	Desjardins	Other
	T	A	B	C	D	E	F
fees	2%	1%	4%	0%	-	10%	-
Less convenient/ harder to use by customer	9 2%	0 0%	0 1%	0 -	1 1%	0 0%	7 7%
Other (specify)	143 26%	52 31%	15 34% T	16 19%	23 34%	19 24%	18 18%
Terminal reliability/ does not work	9 2%	3 2%	1 2%	2 2%	2 3%	0 -	1 1%
Having to migrate to a new system/ technology	5 1%	0 0%	1 3% T	1 1%	2 3%	1 1%	0 0%
Not accepted internationally	3 0%	3 2%	0 -	0 -	0 -	0 -	0 -
No reduction in interchange fees	2 0%	0 0%	1 2% T	0 -	0 -	0 0%	2 2%
Current system totally adequate	2 0%	0 0%	0 0%	0 0%	2 2%	0 -	0 -
Additional administrative demands	2 0%	1 1%	0 1%	0 -	0 0%	0 -	0 0%
Prefer to 'wait and see'	0 0	0 -	0 -	0 -	0 -	0 -	0 0
Charge backs not a leading issue	0 0	0 0	0 -	0 -	0 -	0 -	0 -
The level of business required to justify the change	0 0	0 0	0 -	0 -	0 -	0 -	0 -
Others	7	1	3	1	1	0	1

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		Primary Acquirer					
	Total	Moneris	TD	Global Payments	Chase Paymentech Solutions/ Paymentech	Desjardins	Other
	T	A	B	C	D	E	F
	1%	1%	6% TG	1%	1%	0%	1%
Unsure of barriers (Net)	4 1%	2 1%	1 2%	0 -	0 -	0 0%	0 -
There are no barriers	1 0%	0 0%	1 2% TG	0 -	0 -	0 -	0 -
Nothing	0 0	0 0	0 -	0 -	0 -	0 -	0 -
Don't know/ Not stated	3 1%	2 1%	0 -	0 -	0 -	0 0%	0 -
None	275 50%	62 37%	23 52%	35 41%	30 43%	54 69%	61 64%
(DK/NS)	60 11% B	14 8%	2 5%	26 31%	13 19%	2 2%	1 1%

**A6. Have you received any information about PIN and chip-enabled credit cards from your acquirer(s)?**

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Primary Acquirer							
	Total	Moneris	TD	Global Payments	Chase Paymentech Solutions/ Paymentech	Desjardins	Other
	T	A	B	C	D	E	F
Base: Aware of the level of understanding of chip-enabled credit cards	554	188	113	70	60	57	58
Weighted	553*	168**	44*	85**	68**	79**	96**
Yes	232 42%	71 42%	25 56% T	52 61%	41 60%	28 35%	13 14%
No	308 56% B	94 56%	19 44%	32 38%	25 37%	51 65%	82 86%
(DK/NS)	13 2% B	3 2%	0 0%	1 1%	2 3%	0 -	0 -

**F1. Now I'd like to talk to you about your level of satisfaction with using ... as your primary acquirer. Using a scale of 1-10, where 1 means 'not at all satisfied' and 10 means 'extremely satisfied', please rate your overall satisfaction with...**

Proportions/Means: Columns Tested (5% risk level) - T/A/B/C/D/E/F - T/G - B/G - H/I/J/K/L/M/N Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

	Primary Acquirer						
	Total	Moneris	TD	Global Payments	Chase Paymentech Solutions/ Paymentech	Desjardins	Other
	T	A	B	C	D	E	F
Base: Consider a company to be a primary acquirer	548	189	113	70	61	57	58
Weighted	543*	170**	44*	85**	69**	79**	96**
10 - Extremely satisfied	133 25%	47 28%	14 33% T	4 5%	14 20%	21 27%	33 34%
9	110 20%	37 22%	7 16%	6 8%	26 37%	7 9%	26 27%
8	133 24%	48 28%	13 29%	32 37%	12 17%	20 25%	8 9%
7	81 15%	16 9%	7 15%	7 8%	13 19%	27 34%	11 12%
6	32 6% B	14 8%	1 2%	13 15%	3 4%	1 1%	1 1%
5	41 7% B	5 3%	1 3%	14 17%	2 3%	3 3%	15 16%
4	4 1%	0 0%	0 -	3 4%	0 -	0 -	1 1%
3	2 0%	0 -	0 -	2 2%	0 -	0 -	0 0%
2	2 0%	2 1%	0 0%	0 -	0 -	0 -	0 -
1 - Not at all satisfied	6 1%	1 1%	0 1%	4 5%	0 0%	0 -	0 0%
(DK/NS)	0 0	0 -	0 0	0 -	0 -	0 -	0 -

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Primary Acquirer							
	Total	Moneris	TD	Global Payments	Chase Paymentech Solutions/ Paymentech	Desjardins	Other
	T	A	B	C	D	E	F
Summary							
Top3Box (8-10)	376 69%	132 78%	34 78% T	42 50%	52 74%	48 61%	67 70%
Low3Box (1-3)	9 2%	3 2%	0 1%	6 7%	0 0%	0 -	0 0%
Mean	8.1	8.3	8.5 T	6.7	8.4	8.2	8.3
Std Dev	1.8	1.6	1.5	2	1.3	1.4	1.9
Std Err	0.1	0.1	0.1	0.2	0.2	0.2	0.2
Median	7.8	8	8	7	8.2	7.4	8.4

**F2. [SUMMARY - TOP3BOX (8,9,10)] I am now going to ask you to rate ... on several items. Please give ... a score of 1 to 10 on each item, where 1 means 'poor' and 10 means 'excellent'.**

Proportions/Mean: Columns Tested (5% risk level) - T/A/B/C/D/E/F - T/G - B/G - H/I/J/K/L/M/N Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

	Primary Acquirer						
	Total	Moneris	TD	Global Payments	Chase Paymentech Solutions/ Paymentech	Desjardins	Other
	T	A	B	C	D	E	F
Base: Consider a company to be a primary acquirer	548	189	113	70	61	57	58
Weighted	543*	170**	44*	85**	69**	79**	96**
Point of sale product information	266 49%	89 52%	25 57% T	32 38%	39 57%	53 67%	27 28%
Detailed transaction reporting	426 78%	142 83%	35 81%	57 67%	50 72%	66 84%	76 80%
Product support	338 62%	127 75%	32 73% T	39 46%	48 68%	58 73%	34 36%
Chargeback assistance	271 50%	102 60%	26 59% T	29 34%	56 81%	38 48%	20 21%
Quality of support in case of problems	377 69%	133 78%	33 76% T	52 61%	49 71%	59 75%	50 52%
Call centre support	364 67%	147 87%	30 69%	45 52%	50 71%	64 81%	28 30%
Onsite technical support	273 50%	95 56%	27 61% T	42 49%	34 50%	57 72%	18 19%
Speed of problem resolution	379 70%	135 80%	30 69%	50 59%	61 88%	56 71%	46 48%
Providing reliable equipment	377 69%	111 66%	38 86% TG	56 65%	63 91%	49 62%	60 63%
Accurate information on transactions reported to you	418 77%	125 73%	39 90% TG	52 61%	55 79%	72 91%	75 78%
Providing useful marketing materials	182 34%	62 36%	16 35%	20 24%	34 49%	28 36%	22 23%



**F2. [SUMMARY - TOP3BOX (8,9,10)] I am now going to ask you to rate ... on several items. Please give ... a score of 1 to 10 on each item, where 1 means 'poor' and 10 means 'excellent'.**

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	T	A	B	C	D	E	F
Fast transactions	455 84%	144 85%	38 87%	57 67%	66 96%	75 95%	74 78%
Efficient transactions	456 84%	145 85%	38 86%	63 74%	66 94%	75 95%	70 73%
Reasonable fees	304 56%	103 61%	23 52%	21 25%	35 50%	50 63%	72 75%
Transparency of rates & fees	334 61%	104 61%	26 59%	44 52%	36 51%	58 74%	66 69%
Services provided for the cost	316 58%	93 55%	26 60%	30 35%	42 60%	57 73%	68 71%
Providing training assistance and support	267 49%	82 48%	26 59% T	28 33%	44 63%	53 67%	34 35%
Providing useful information on ways to reduce card fraud	209 39%	74 44%	19 43%	30 35%	37 53%	34 43%	15 16%
Reputation in the market	350 64%	120 70%	32 73% T	53 63%	60 87%	65 82%	20 21%
Previous experiences with acquirer	345 63%	119 70%	29 66%	42 50%	60 86%	62 79%	33 35%
Proximity to acquirer	246 45%	72 42%	26 60% TG	26 30%	29 42%	65 82%	29 30%