APPENDICES

Appendix - I  Interview Schedule for Cardholders
Appendix - II  Interview Schedule for Merchant Establishments
Appendix - III  Publication Based on the Study
Appendix - IV  Bibliography
INTERVIEW SCHEDULE FOR CARDHOLDERS

Dear Respondent,

_The data collected will be strictly used for research purpose. Please put a ✓ in the appropriate bubbles/boxes except rank and descriptive questions._

I. PERSONAL DETAILS

1. Name :
2. Gender : Male ☐ Female ☐
3. Marital Status : Single ☐ Married ☐
4. Age : Below 20 ☐ 20-30 ☐ 30-40 ☐ 40-50 ☐
   ☐ 50-60 ☐ 60 & Above ☐
5. Locality : Rural ☐ Semi-urban ☐ Urban ☐
6. Educational Qualification : High school level ☐ Plus-Two/PDC ☐
   Diploma /Technical ☐ Graduation ☐
   Post Graduation ☐ Others (specify) ☐
7. Occupation : Government Employee ☐ Private Employee ☐
   Business ☐ Professionals ☐
   Student ☐ Others (specify) ☐
8. Monthly Income (Rs.) : Below 10000 ☐ 10000-20000 ☐
   20000-30000 ☐ 30000-40000 ☐
   40000-50000 ☐ 50000 & Above ☐

II. USAGE OF PLASTIC MONEY

1. Periodicity of use:

<table>
<thead>
<tr>
<th>Bank Cards</th>
<th>Less than 1 year</th>
<th>1-2 years ago</th>
<th>2-3 years ago</th>
<th>3-4 years ago</th>
<th>4-5 years ago</th>
<th>More than 5 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Debit Cards</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>b. Credit Cards</td>
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<tr>
<td>c. Debit and Credit Cards</td>
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</tbody>
</table>

2. Source of inspiration for obtaining cards:

Bank staff/agents ☐ Advertisement ☐
Family members ☐ Friends/Colleagues ☐
For the question numbers 3 to 7, rank the responses in the order of importance/preference: 1 for most important, 2 for next most important and so on...in the appropriate boxes

3. Reasons for choosing bankcards:
   a. More convenient, safe and secure than carrying cash
   b. Ease of use at anywhere, anytime
   c. Saving of cost and time
   d. Effective device for payment and borrowing
   e. Influence of societal change in the attitude of borrowing and spending
   f. Symbol of social status and pride

4. Mode of payment instrument used for purchase:
   a. Cash
   b. Debit Card
   c. Credit Card
   d. Cheque

5. Type of shopping / purchase preferred by you:
   a. Direct/ Traditional /Face-to-Face/Card Present Transaction
   b. On-line /Faceless/ Card-Not-Present Transaction
   c. Both

6. Value of items preferred to purchase:
   a. High value
   b. Medium value
   c. Low value

7. Type of products/services preferred to purchase:
   a. Food and accommodation
   b. Textile products
   c. Groceries
   d. House hold items (electronic items, furniture’s etc.)
   e. Jewelry and luxury items
   f. Travel and entertainment Expense
   g. Educational expenses (fees, books etc.)
   h. Automobile expenses
   i. Health and medical expenses
   j. Cosmetics, leather products and beauty products

8. Frequency of purchases done by you in a month:
   Daily ☐  Weekly ☐  Fortnightly ☐  Monthly ☐
   Not any particular pattern, it is varied in nature ☐
9. Is there any increase in your purchases by using plastic money?
   Increased ○   Some what Increased ○   Same ○

10. Indicate the frequency of using privileges of plastic money:

<table>
<thead>
<tr>
<th>Statements</th>
<th>Almost Always</th>
<th>Often</th>
<th>Sometimes</th>
<th>Rarely</th>
<th>Almost Never</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. ATM facility and its related services</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>b. Facility of add-on cards</td>
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<tr>
<td>c. Zero-liability /limited lost card liability</td>
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<tr>
<td>d. Cash back deals</td>
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<tr>
<td>e. Zero fuel surcharge and discount on fuel charges</td>
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<tr>
<td>e. Balance Transfer</td>
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<tr>
<td>f. Flexible repayment facilities</td>
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<tr>
<td>g. Internet banking</td>
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<tr>
<td>h. Mobile banking/tele-banking</td>
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<tr>
<td>i. Mega value/exclusive offers connected with dining, life style, travel, health and fitness, bonus reward points etc</td>
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</tr>
</tbody>
</table>

11. State the reasons for non-usage of privileges:

<table>
<thead>
<tr>
<th>Statements</th>
<th>Lack of Awareness</th>
<th>Card does Not provide it</th>
<th>Never need it and not used it</th>
<th>Did not find it useful</th>
<th>Bank does not Tell about it</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. ATM facility and its related services</td>
<td></td>
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<td></td>
<td></td>
<td></td>
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<tr>
<td>b. Facility of add-on cards</td>
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<tr>
<td>c. Zero-liability /limited lost card liability</td>
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<tr>
<td>d. Cash back deals</td>
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<tr>
<td>e. Zero fuel surcharge and discount on fuel charges</td>
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<tr>
<td>e. Balance Transfer</td>
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<td>f. Flexible repayment facilities</td>
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<td>g. Internet banking</td>
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<td>h. Mobile banking/tele-banking</td>
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<tr>
<td>i. Mega value/exclusive offers connected with dining, life style, travel, health and fitness, bonus reward points etc</td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>
12. Are you satisfied with merchant's dealings?

- Highly Satisfied ✓
- Satisfied
- Neither Satisfied nor Dissatisfied
- Dissatisfied
- Highly Dissatisfied ✓

i. If you are dissatisfied, state the reasons for dissatisfaction. [Rank them in the order of importance. 1 for most important, 2 for next most important and so on...in the appropriate boxes.]

   a. Levies commission/surcharges/tips on transactions
   b. Refuses to accept and reject cards during discount periods
   c. Unable to transact on the card due to suspicious behaviour of merchants
   d. Not showing 'disclosure/refund & return' policies before purchasing
   e. Fixing minimum and maximum amount of purchases
   f. Security risks

13. Did you suffer any one of the following risks/problems connected with bankcards?

<table>
<thead>
<tr>
<th>Statements</th>
<th>Almost Always</th>
<th>Often</th>
<th>Sometimes</th>
<th>Rarely</th>
<th>Almost Never</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Card frauds</td>
<td></td>
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<tr>
<td>b. Incorrect and incomplete receipts, bills, vouchers, statements etc.</td>
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<tr>
<td>from merchants/banks</td>
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<tr>
<td>c. Unsolicited cards, loans, insurance policy etc and activated it</td>
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<tr>
<td>without the consent of the cardholders and billed the same</td>
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<tr>
<td>d. Language used in legal terminology which is not comprehensible to</td>
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<tr>
<td>ordinary customers</td>
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<tr>
<td>e. Delay in dispatching statements and realisation of cheques/D/D,</td>
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<tr>
<td>failure to obey the standing instructions given by the cardholder</td>
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<tr>
<td>regarding payment and levying heavy penalties by banks</td>
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<tr>
<td>f. Unethical and unfair dealings of DSAs/DMAs during collection of dues</td>
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<tr>
<td>and canvassing new customers</td>
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<tr>
<td>g. Inadequate customer services and unsatisfactory dispositions of</td>
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<tr>
<td>customer complaints and correspondences.</td>
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<tr>
<td>h. Lack of transparency in fees/charges/penalties/billing/security/</td>
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<tr>
<td>privacy etc and waiver of fee and terms and conditions frequently and</td>
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<tr>
<td>charging high fee</td>
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<tr>
<td>i. Malfunction/defect/error in the POS/ATM terminal</td>
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</tbody>
</table>
14. Are you aware about the following facilities for settling disputes/ grievances?

<table>
<thead>
<tr>
<th>Statements</th>
<th>Fully Aware</th>
<th>Aware</th>
<th>Partially Aware</th>
<th>Slightly Aware</th>
<th>Not Aware</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Customer grievance redressal cell in banks</td>
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<tr>
<td>b. Banking ombudsman services</td>
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<tr>
<td>c. Consumer courts</td>
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</tr>
</tbody>
</table>

15. Indicate your rating towards the following statements with regard to plastic money usage:

<table>
<thead>
<tr>
<th>Statements</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Features and benefits/privileges of plastic money motivate the cardholders to purchase more and increase the impulse purchase</td>
<td></td>
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<tr>
<td>b. Usage of plastic money highly changes the cardholder's attitude towards borrowing, spending etc</td>
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<tr>
<td>c. Activeness of plastic money increases consumer spending.</td>
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<tr>
<td>d. Difficult to get refunding when using plastic money compared to cash</td>
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<tr>
<td>e. Default rate of credit card is more compared to other consumer credit which in turn leads to personal bankruptcy and indebtedness</td>
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<tr>
<td>f. Usage of plastic money creates the fear of traceability and payment of income tax</td>
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<tr>
<td>g. Problems connected with plastic money hindered the use of cards</td>
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</tbody>
</table>

III. DEBIT CARD

1. State the reasons for your preference of debit card. [Rank them in the order of Preference. 1 for most important, 2 for next most important and so on....in the appropriate boxes.]

a. Serves the advantages of immediate cash
b. Useful for small purchases
c. Avoids credit and pay immediately
d. Helps to control high spending
e. Lot of privileges and exclusive offers
2. State your opinion about the following benefits of debit cards:

<table>
<thead>
<tr>
<th>Statements</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Combines the benefits of cash and cheque</td>
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<tr>
<td>b. Withdraw cash at ATM</td>
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<tr>
<td>c. Avoid frequent visit to bank</td>
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<tr>
<td>d. Give a clear idea about money spent</td>
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<tr>
<td>e. Able to shop by traditional and online</td>
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<td></td>
</tr>
</tbody>
</table>

3. Are you satisfied with the present system of debit cum ATM cards issued by your bank?

- Highly Satisfied
- Satisfied
- Neither Satisfied nor Dissatisfied
- Dissatisfied
- Highly Dissatisfied

IV. CREDIT CARD

1. State the reasons for your preference of credit card. [Rank them in the order of Preference, 1 for most important, 2 for next most important and so on...in the appropriate boxes.]

   a. Long Interest free credit period
   b. Lot of exclusive privileges/offers
   c. Flexible Repayment Options
   d. Revolving credit in nature
   e. Less complexities and procedure compared to other consumer credit
   f. Useful for large purchases

2. Indicate your rating towards the following credit card benefits:

<table>
<thead>
<tr>
<th>Statements</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Meeting emerging and other extra ordinary expenses.</td>
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</tr>
<tr>
<td>b. Motivating more purchases.</td>
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<tr>
<td>c. Deferring payments by the purchaser.</td>
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<tr>
<td>d. Easy availability of emergency funds.</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>e. Able to shop by traditional and online</td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>
3. For settling credit card billing which mode of payment did you use? [Rank them in the order of preference, 1 for most important, 2 for next most important and so on... in the appropriate boxes.]

a. Cash/over the counter  
   b. Cheque  
   c. Bank draft  
   d. Auto debit facility (Standing instructions to bank)

4. Method of payment behaviour:

a. Pay in full  
   b. Usually pays in full, sometimes let balance roll to next month  
   c. Equal installments  
   d. Vary the amount paid between minimum and full  
   e. Minimum payment due each month

5. Do you know the following consequences of default in payment?

<table>
<thead>
<tr>
<th>Statements</th>
<th>Fully Aware</th>
<th>Aware</th>
<th>Partially Aware</th>
<th>Slightly Aware</th>
<th>Not Aware</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Depression and health problems due to financial stress and strain</td>
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<td></td>
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<tr>
<td>b. Inability to obtain loans from financial institution</td>
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<td></td>
</tr>
<tr>
<td>c. Harassment by banks through recovery agents</td>
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</tr>
</tbody>
</table>

6. Are you satisfied with the present system of credit cards issued by your bank?

   Highly Satisfied  
   Satisfied  
   Neither Satisfied nor Dissatisfied  
   Dissatisfied  
   Highly Dissatisfied

i) If you are dissatisfied, rank the reasons for dissatisfaction.[1 for most important, 2 for next most important and so on... in the appropriate boxes.]

a. High rate of interests /fees and services taxes and non-disclosure of hidden charges
   b. Inadequate withdrawal limit
   c. Inadequate credit limit
   d. Limited interest free period
   e. High eligibility criteria

V. SUGGESTIONS

Your suggestions to popularise the usage of plastic money

_Thank You Very much_
Dear Respondent,

The data collected will be strictly used for research purpose. Please put a ✓ in the appropriate bubbles/boxes except rank and descriptive questions.

I. DETAILS OF BUSINESS
1. Name and address of the business:
2. Year of starting:
3. Nature of business: Manufacturing ○ Trading ○ Services ○
4. Type of goods/services:
   - Food and accommodation ○ Textile products ○
   - Groceries ○ Jewelry and luxury items ○
   - Educational services ○ Travel and entertainment Services ○
   - Automobile services ○ Health and medical Services ○
   - Cosmetics and beauty products ○ Household items (Electronic items, furniture's etc.) ○
   - Leather products and footwears ○ Others ○
5. Locality:
   - Semi-urban ○ Urban ○
6. Average Monthly Turnover (Rs.):
   - Below 1,00,000 ○ 1,00,000-200,000 ○
   - 2,00,000-3,00,000 ○ 3,00,000-4,00,000 ○
   - 4,00,000-5,00,000 ○ 500,000 & above ○

II. ACCEPTANCE OF PLASTIC MONEY
1. When did the business accept plastic money as payment instrument?
   - Less than 1 year ○ 2-3 years ago ○ 3-4 years ago ○
   - 4-5 years ago ○ More than 5 years ○

For the question numbers 2 to 6, rank the responses in the order of importance/preference.[ 1 for most important, 2 for next most important and so on...in the appropriate boxes]

2. Factors encouraging you to accept plastic money:
   a. Business promotion
   b. Customer convenience
   c. Increases sales and profitability
   d. Less risk of handling cash
   e. Avoid bad debts

4. Type of transactions you are dealing with:
   a. Direct/Traditional /Face-to-Face/Card Present Transaction
   b. On-line /Faceless/ Card-Not-Present Transaction
5. **State the reasons for your preference of debit cum ATM card.**
   a. Increases the sales of small amount items
   b. Less charge back problems compared to credit card
   c. Able to attract all levels of customers

6. **State the reasons for your preference of credit card.**
   a. Able to attract both middle and high income level customers
   b. Increases the sales of big ticket items both traditional and online
   c. Reduces bad debts
   d. Increases the impulse sales

7. **From your point of view which type of card is used more by your customers for purchases?**
   a. Debit cards
   b. Credit cards

8. **The customers after the introduction of plastic money have:**
   Increased ○  Some what Increased ○  Same ○

9. **In the next year, what percentage of growth in business do you expect through plastic money?**

<table>
<thead>
<tr>
<th>Below 20</th>
<th>20-40</th>
<th>40-60</th>
<th>60-80</th>
<th>80-100</th>
</tr>
</thead>
</table>

10. **Have you noticed any boom in consumer spending by using plastic money?**
    Very High ○  High ○  Equal ○  Low ○  Very Low ○

11. **What is your opinion regarding plastic money as a payment instrument?**
    Excellent ○  Very good ○  Good ○  Not Good ○  No opinion ○

12. **Indicate your rating towards the following statements with regard to acceptance of plastic money:**

<table>
<thead>
<tr>
<th>Statements</th>
<th>Strongly agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Increased flexibility in dealings and convenience</td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>b. Increased sales and revenue enhancement</td>
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<tr>
<td>c. Economy in time and cost leads to increased productivity and operating efficiencies</td>
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<td></td>
</tr>
<tr>
<td>d. Enhanced image and reputation</td>
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<td>e. Ensures guaranteed and regular payments</td>
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<td>f. Customer satisfaction and loyalty</td>
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<td>g. Move big ticket items faster</td>
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<td>h. Economy in time and cost</td>
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<tr>
<td>i. Charge back problem creates financial losses and loose merchandiseship</td>
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<tr>
<td>j. Card frauds and related problems inversely affects the dealings through cards</td>
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</tbody>
</table>
13. Have you shown Refund and Return Policy to cardholders before billing?
Almost Always ☐ Often ☐ Sometimes ☐ Rarely ☐ Almost Never ☐

14. Have you practiced any of the following transactions?

<table>
<thead>
<tr>
<th>Statements</th>
<th>Almost Always</th>
<th>Often</th>
<th>Sometimes</th>
<th>Rarely</th>
<th>Almost Never</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Fixing minimum and maximum amount of purchase</td>
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<tr>
<td>b. Engaged in activities such as draft laundering, split sales, giving cash to cardholders etc.</td>
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<tr>
<td>c. Accepting cards without proper verification/authorisation</td>
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<td>d. Adding tips/surcharges transaction amount</td>
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<tr>
<td>e. Processing sales on a previously charge back transactions</td>
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<td>f. Depositing a sales draft twice</td>
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<tr>
<td>g. Storing and sharing cardholder information to third parties other than legal authorities and bank</td>
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</tbody>
</table>

15. Have you taken the following precautions for ensuring validity of card?

<table>
<thead>
<tr>
<th>Statements</th>
<th>Almost Always</th>
<th>Often</th>
<th>Sometimes</th>
<th>Rarely</th>
<th>Almost Never</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Checking of account number and expiry dates</td>
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<tr>
<td>b. Verification of hologram and logo verification</td>
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<td>c. Verification of card validation codes (i.e. CVV2/CVC2)</td>
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<tr>
<td>d. Address verification</td>
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<tr>
<td>e. Signature verification</td>
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<td>f. Hot listed or not</td>
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</tbody>
</table>

16. If the card is suspicious, what you will do?
   a. Contact customer care center of bank ☐
   b. Makes code 10 call ☐
   c. Report it to police ☐
   d. All the above ☐

17. Has the business been the victim of card fraud since trading through using plastic money?
Almost Always ☐ Often ☐ Sometimes ☐ Rarely ☐ Almost Never ☐
18. Factors which motivated you to adopt card holder security and data protection standards [Rank them in the order of preference. 1 for most important, 2 for next most important and so on....in the appropriate boxes.]

   a. Provide greater awareness of security measures and preventive options □
   b. Easy to implement, use and maintain with ongoing support □
   c. Protection against loss of revenue, frauds, disputes, regulations, legal costs and police investigation □
   d. Promote sales, business integrity and boost customer confidence □

19. What are the strategies adopted by you to prevent card frauds and protecting cardholder’s privacy and data collected?

<table>
<thead>
<tr>
<th>Statements</th>
<th>Almost Always</th>
<th>Often</th>
<th>Sometimes</th>
<th>Rarely</th>
<th>Almost Never</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Verify the card security features such as hologram, card number etc. to know the card is valid</td>
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<tr>
<td>b. Strictly following security standards and protocols related to card acceptance</td>
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<tr>
<td>c. Establishing networks with e-merchants for sharing of fraudulent order information</td>
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<tr>
<td>d. Internal arrangements in the form of self regulatory protection measures</td>
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<tr>
<td>f. Utilise the services of qualified security assessors from bank/international card agencies</td>
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</table>

20. Do you know the consequences of not maintaining data protection measure?

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<tr>
<th>Statements</th>
<th>Fully Aware</th>
<th>Aware</th>
<th>Partially Aware</th>
<th>Slightly Aware</th>
<th>Not Aware</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Loss of reputation of the business and revenues</td>
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<td>b. Subject to legal action if a security breach occurred</td>
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<td>c. Increased charge back results in to more regulations and consequential losses</td>
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<tr>
<td>d. Higher costs to improve security</td>
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<tr>
<td>f. Fails to secure merchant account from banks/financial institutions</td>
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</tbody>
</table>
21. Do you know the following reasons for charge back?

<table>
<thead>
<tr>
<th>Statements</th>
<th>Fully Aware</th>
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<th>Partially Aware</th>
<th>Slightly Aware</th>
<th>Not Aware</th>
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</thead>
<tbody>
<tr>
<td>a. Card frauds</td>
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<tr>
<td>b. Processing errors</td>
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<tr>
<td>c. Merchandise ordered was never received</td>
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<tr>
<td>d. Service was not performed as expected/ordered</td>
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<tr>
<td>e. Sales draft is not delivered to the bank within the required time</td>
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<tr>
<td>f. Failure to verify the card security features &amp; authorisation issues</td>
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</table>

22. Have you suffered the following problems?

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<tr>
<th>Statements</th>
<th>Almost Always</th>
<th>Often</th>
<th>Sometimes</th>
<th>Rarely</th>
<th>Almost Never</th>
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</thead>
<tbody>
<tr>
<td>a. Charging high commission, interchange fees, rent for POS/EDC terminals etc.</td>
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<tr>
<td>b. Delay in payment from bank due to lack of trained personnel's</td>
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<tr>
<td>c. Lack of efficient training and promotional measures from bank for handling cardholder problems, skills and knowledge required for card acceptance etc.</td>
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<tr>
<td>d. Charge back problems and subsequent procedures imposes high fines and affect floor limit</td>
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<tr>
<td>e. Compelled to install expensive screening systems to prevent fraud</td>
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<tr>
<td>f. Repudiation of transactions done by them</td>
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<td>g. Canceling the purchases after processing</td>
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</table>

23. List your suggestions to make plastic money popular among business field

Thank You Very much
Appendix - IV

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