

## Cashless payment facilities Consultation

1.	I have already have a cashless payment facility in my car. It is easier for us and for customers. Every taxi must have this.
2.	So long as payment via an app (e.g. on a smartphone) is included in the definition of "cashless payment facilities" (as opposed to mandating that physical card machines must be in a vehicle), then we support this change to policy.
3.	100% agree
4.	It should be personal choice, the Council is prescriptive enough. Also some of us with machines have them go wrong; this would mean we could not work.
5.	I'm writing In reply to you trying to force taxi drivers to take cash less payments for customers on the grounds that a) I have to wait 3 days for the payment to clear in to my bank account and I get charged for the use of the machine and I'm self-employed taxi driver why should I pay for there transaction I'm a small business and over its a lot of money so I'm losing money on every job that pays by card plus if I don't cash in the vehicle how do we know that a the card is good and belongs to the bearer as there is no way to stop people using stolen cards and stopping payment after they leave the taxi and we lose the payment and you cannot force me to take cards as it is not law in this country to do so it my choice not yours
6.	I think it is a good strategy for ALL licensed vehicles to have cashless payment facilities. I have an IZETTLE and have used it for 2 years plus. There are more and more people asking for this and up to 35% of my weekly revenue is on a card. A lot of cabs in Brighton station do not offer this facility to the public and still much prefer cash. It is so short sighted, and frustrating to the public that they turn business away in favour of cash, much to relative displeasure of the public who have to go down the line trying to find a card carrying car. You may get a backlash implementing this. But it is for the taxi industries long term good. It has my full approval.
7.	In response to the proposal to make all taxis accept cashless payments I would like to offer my full support for this idea. I already take card payments in my cab and the izettle system works really well and isn't particularly costly to operate although it should be noted that you do need a good mobile data connection which can be a problem if you are out in the countryside. Most of the other drivers that I speak to would also support this move, it is already compulsory in London black cabs, shouldn't be controversial and can only benefit the trade and the travelling public, the sooner the better in my opinion. I believe that if the public were aware that ALL cabs take card payments we would get back a fair chunk of business lost to the internet cab firms. People really don't want to have to walk down a line of cabs asking each one if they take cards, it just isn't what people expect it these days and makes us look quite unprofessional at times. I fully support this proposal and believe I speak for a fair number of my colleagues too

8.	<p>As a strong advocate of the ability for all Taxis and Private Hire Brighton and Hove licensed vehicles to take cashless payments, I would strongly support this proposal.</p> <p>One of the problems [REDACTED] encountered was that although the vast majority of Streamline Taxis have the ability, not all drivers of every taxi was able to take cashless payments, if the driver's individual phone was not compatible with that technology.</p> <p>Perhaps the answer should be that a phone should be available in every taxi for every driver to be able to use, to then take cashless payments from customers?</p>
9.	<p>Hooray!! The Hackney Carriage Office has moved into the 21st century. As I have reported previously, on a daily basis I see customers in the rain, late for an appointment etc. walking up and down the rank looking for a taxi that will take a card. We are licenced to provide a service which cannot be fulfilled unless all drivers have card facility.</p>
10.	<p>I have provided cashless payment service for over 3 years. Many other taxi drivers in Brighton-hove are refusing this service. They argue it's all about personal choice. I feel this is their own selfish choice and contrary to most customers preference to have the choice of both payment methods available. This often results in the embarrassing spectacle of customers sometimes loaded with luggage or shopping going from car to car at a rank looking for a car that accepts card payment only to be refused many times. This I believe is detrimental to our business and in consequence unfair to the drivers that accept this form of payment and are striving to compete with the scourge of OOT cars invading our town and taking our business. I am confident and have been informed by customers that acceptance of cashless payment is a main factor in using app based company cars rather than local taxis. I have also witnessed some drivers demanding a minimum £8 fare journey which is contrary to HC rules. The only problem I have had is sometimes connection problems and have a sign in my car informing customers that it is still their responsibility to pay the fare if this happens. To avoid this problem I suggest a estimated payment in advance with adjustment at the destination. I believe cashless payment should be compulsory to all licenced taxi/private hire vehicles to enable a level playing field for everyone.</p>
11.	<p>I would only support compulsory card readers if proprietors are able to continue using the existing systems we have. I have used I Zettle for the past two years, which is specifically designed for sole traders and small businesses. The reader only costs £29 and the transaction fee I pay is 1.75 %, with no monthly fee. For instance, it's only 9p on a £5 fare and 79p on a £45 Gatwick fare. At these figures I can easily absorb them as I know it's increasing my business. There is a facility to email a receipt to the customer and I can print off monthly reports for my records. It is very efficient and all my customers like it.</p>

	<p>The running costs of other systems are far higher and wouldn't really be viable for use by a sole trader.</p> <p>If we are to get more drivers to take cards then the system has to be cheap enough to run and easily used. I Zettle fulfils that. Also it is backed by Santander Bank.</p> <p>In addition to my I Zettle, [REDACTED] customers have the option to pre pay a journey using our App, or to pay by card direct to [REDACTED] when booking, so our customers are well catered for with the existing systems we have when paying by card.</p> <p>One further thing is that I find it ironic that the council want to bring in more regulations to Brighton and Hove, yet at the same time we are flooded with out of town cars that do not adhere to our regulations. I think a level playing field is called for before further regulation of the local trade.</p>
12.	Agree and support the proposal.
13.	<p>Condition of Licensing Proposal – Compulsory Credit Card Readers - Objection</p> <p>I wish to record my objection to the proposed condition of licensing for compulsory credit card readers on the following grounds:</p> <p>I run as a self-employed individual trader and as such it should be my choice as to whether I take credit cards to run my business or not just like any other business.</p> <p>I am concerned that there could be technical problems as a good phone signal is needed for the transaction to take place in a mobile environment and there are areas in the city where the signal can be weak. This also applies to other areas just outside of the city.</p> <p>For example during Brighton Pride I know it was difficult at times with mobile signals and this often happens on New Year's Eve.</p> <p>What provision will the council be making for compensation for loss of money on a failed transaction or where having completed a journey a credit card is denied because I am forced to undertake all journeys on the basis that the journey can be paid by credit card?</p> <p>I understand that street vendor licenses (Street Trading Consents) are issued by the council. But does the council impose a condition of such Licensing/Trading Consent that a credit card facility must be provided?</p> <p>I understand that alcohol licences are issued by the council. But does the council impose a condition of such Licensing that a credit card facility must be provided for payment?</p> <p>A taxi journey is very different from other businesses in that payment is demanded with the fare shown on the taxi meter after the journey is completed. Other businesses usually work on a payment first before goods or a service is provided such as bus journeys.</p> <p>I am aware of many licensed drivers who live on a day-to-day and hand-to-mouth basis and a condition imposing compulsory credit card readers could force these drivers to leave the trade and even put off new drivers from being licensed in Brighton &amp; Hove at a time when the number new drivers being licensed here has dropped</p> <p>When Licensing Officers carry out enforcement checks for vehicle conditions will drivers be suspended if there is no credit card reader available?</p> <p>If there is a complaint from a customer for whatever reason a credit card transaction could not take place will there be a demand for CCTV and for the</p>

	<p>driver to be interviewed and possibly be suspended or lose his or her licence?  Until such a time as and when the council employs me and pays my wages I strongly object to be compelled to take all journeys via a credit card.</p>
14.	<p>Thought it wrote in to express my support for having compulsory card readers in all B&amp;H taxis and PH's.  The points that I would like to put forward as to why I think it would be a very much positive move for the trade:-</p> <ol style="list-style-type: none"> <li>1. The UK is being pushed into being a cashless society and cashpoints are disappearing fast. Finding a cash point that's doesn't charge or not deviating from your normal route(to find one) is becoming increasing hard. It will no doubt become more and more difficult as more ATM's are closed in the future.</li> <li>2. The service industry is based on efficiency and the tiniest saving in customers time or money will make the difference between a sale (fare) or not. Having card readers will give an option to potential customers not to use Uber.</li> <li>3. As with the taxi trade all over; it is a bastion for someone to become a member who can get away with being terrible at their job and having no people skills. These rather mischievous types would rather not have more of their personal information given to their customers (victims) by way of receipts that the card provider sends to the card payer. Which could then be used to put in a complaint to the HCO for any poor service.</li> <li>4. Not having a card reader is used by taxis on the rank as a way of cherry picking higher fares.  The usual question from customers who have climbed into my cab; is that they asked where he/she was going, before coming out with the reply "I don't have a cab reader".</li> <li>5. Continuing from point 4; just the levels of exasperation from customers on why they need to keep asking for permission to use a taxi! I see time and time again drivers flatly refuse a fare (by refusing to take cards) and then then going to cab after cab asking to give their hard earned money for a fare home. Many a times they just walk off.</li> </ol> <p>There are a few points that have been brought up to oppose the compulsory implementation of readers:</p> <ol style="list-style-type: none"> <li>1. A lot of drivers are intimidated by the technology and are unawares how easy they are to use with a smartphone.</li> <li>2. A lot of drivers get used to the day to day cash income and thus live a day to day existence when it comes to finances.</li> <li>3. Drivers are not aware that they can transfer funds immediately into the chosen accounts. They are not also aware that you can claim the 3% card charges onto your expenses.</li> <li>4. Probably the biggest worry is that the new regulations would require the instillation of permanent fixed card readers ( such as the back cabs in London), these would then be linked to the council who would be able to take the cab off the road if their were a fault with the card reader network.  If the new Bluetooth portable card readers were the required standard, rather than the permanent fixed readers. Then there would be overwhelming support from myself and the vast majority of the trade.  I personally have a back up reader just in case the my main reader has</li> </ol>

	malfunctioned.
15.	<p>Whilst I have a card payment facility I do not believe that drivers should be compelled to have them or be forced to use them for the following reasons:-</p> <p>Reception.</p> <p>1. Sometimes you cannot achieve reception and get the machine to work either in or out of town. This is an inconvenience to the driver who may not get paid (it has happened to me!) and the customer. Moving the vehicle position or walking outside sometimes works to achieve reception but this is not satisfactory and can be dangerous in traffic or town. Going to a cash point at this time costs the customer more money and time and is inconvenient to both.</p> <p>Bank Card Failure.</p> <p>2. Sometimes customers bank cards do not work due to damage or lack of funds or bank problems which a driver should not have to be concerned about from the outset! Cash always works.</p> <p>Cost of Transaction.</p> <p>3. As soon as you accept that a bank card is to be used we are not on the set fare rate as dictated by the HCO. Drivers have to pay the bank card facilitator for each transaction.</p> <p>Traffic Flow.</p> <p>4. Parking a vehicle to allow the passenger to disembark in the small hilly streets of Brighton and Hove is dangerous and holds up the traffic whilst the jobs details are put into a card machine and you wait for it to work. There's further anxiety if the card or machine does not work when you cannot achieve reception or the card is faulty. Include a receipt and it takes even longer. Cash is quick and always works.</p> <p>Fare, Monies, Payment.</p> <p>5. Drivers have to wait for the fare to be paid into their account by the facilitator and therefore they do not get monies immediately for the work carried out at the time. This puts a strain on the drivers immediate income and a loss of interest.</p> <p>Tips, Income.</p> <p>6. All drivers but especially those working for an owner see tipping as major part of their income as do the service industry. Most bank card transactions do not include tips especially if the bank card belongs to a company.</p> <p>Paperwork, Accounts.</p> <p>7. There is a lot more paperwork involved in a bank card transactions. I have to keep a separate file for bank card jobs so that you can check if all jobs are paid by the facilitator and all the sums are correct.</p> <p>Card Charge?</p> <p>8. I hear that some drivers are placing a minimum charge on the use of a card (not the fare) and figures quoted seem to be £6 to £8.00? Whether this is fact or fiction I do not know? Will we be able to do this?</p> <p>Conclusion:</p> <p>I believe self-employed drivers and owners should have the freedom to choose how they run their business and should not be forced to use a system that can be floored or is logistically awkward, perhaps dangerous and creates a financial hardship. It is not the case that other small businesses licenced or not by the Council have too or are forced to use bank card facilities.</p>

	<p>I personally use a card machine for the opportunity it gives me for leaving the rank quicker and the convenience for the passenger but I still encounter all of the above and would rather work with the reliability and speed of cash. Only three weeks ago I lost a £14.00 fare because a customer's card would not work and he had no cash on him. If cards are compulsory there should be a statutory charge for using them to cover costs and the inconvenience to the driver. 'Perhaps a sign stating that the final fare has to be paid if the card payment fails?'</p> <p>Card machine requests are more frequent these days when working Brighton Station because customers don't want to use the cash machine there because it charges £2.00. I agree! Why should a small business like a taxi suffer card charges because banks have become greedy?</p> <p>I hope my experienced input helps in your office accessing said consultation.</p>
16.	<p>Condition of Licensing Proposal – Compulsory Credit Card Readers - Objection</p> <p>I wish to record my objection to the proposed condition of licensing for compulsory credit card readers on the following grounds:</p> <p>I run as a self-employed individual trader and as such it should be my choice as to whether I take credit cards to run my business or not just like any other business.</p> <p>I am concerned that there could be technical problems as a good phone signal is needed for the transaction to take place in a mobile environment and there are areas in the city where the signal can be weak. This also applies to other areas just outside of the city.</p> <p>For example during Brighton Pride I know it was difficult at times with mobile signals and this often happens on New Year's Eve.</p> <p>What provision will the council be making for compensation for loss of money on a failed transaction or where having completed a journey a credit card is denied because I am forced to undertake all journeys on the basis that the journey can be paid by credit card?</p> <p>I understand that street vendor licenses (Street Trading Consents) are issued by the council. But does the council impose a condition of such Licensing/Trading Consent that a credit card facility must be provided?</p> <p>I understand that alcohol licences are issued by the council. But does the council impose a condition of such Licensing that a credit card facility must be provided for payment?</p> <p>A taxi journey is very different from other businesses in that payment is demanded with the fare shown on the taxi meter after the journey is completed. Other businesses usually work on a payment first before goods or a service is provided such as bus journeys.</p> <p>I am aware of many licensed drivers who live on a day-to-day and hand-to-mouth basis and a condition imposing compulsory credit card readers could force these drivers to leave the trade and even put off new drivers from being licensed in Brighton &amp; Hove at a time when the number new drivers being licensed here has dropped</p> <p>When Licensing Officers carry out enforcement checks for vehicle conditions will drivers be suspended if there is no credit card reader available?</p> <p>If there is a complaint from a customer for whatever reason a credit card transaction could not take place will there be a demand for CCTV and for the driver to be interviewed and possibly be suspended or lose his or her</p>

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17.	<p>As a strong advocate of the ability for all Taxis and Private Hire Brighton and Hove licensed vehicles to take cashless payments, I would strongly support this proposal.</p> <p>One of the problems [REDACTED] encountered was that although the vast majority of [REDACTED] have the ability, not all drivers of every taxi was able to take cashless payments, if the driver's individual phone was not compatible with that technology.</p> <p>Perhaps the answer should be that a phone should be available in every taxi for every driver to be able to use, to then take cashless payments from customers?</p>

