

Cashless payment facilities Consultation Responses

S	1.	Fantastic idea needs to happy and should be compulsory 100% The only drivers not taking cars payments and want cash only are the ones not paying any tax and claiming benefits. Fact
s	2.	Hi, I would just like to say the sooner this is brought in the better. The trouble and embarrassment it causes needs to stop and it damages our trade as a whole. The only reason in this day and age you do not want to take card payments is because you are NOT PAYING TAX or receiving some form of benefit through being listed as NOT WORKING.
s	3.	I am in favour of all vehicles having a Card Payment Option CPO I would suggest that when a system goes down, or a CPO is lost/stolen/damaged that the driver is given a reasonable amount of time to rectify this where it is in their control to do so
A	4.	Should be up to the driver if they want to or not why should we lose any money on jobs with commission taken bet you don't lose any of your wages for paying for a service but what's the point in asking for our view it's all ready been decided
A	5.	As much as I completely agree with your statement there are always two sides to every debate. So here is the other side. Every business has a choice how they get paid and to insist on card facilities is unfair on the taxi trade as there are many many businesses in Brighton that have signs in their windows saying cash only , are you going to MAKE them take cards too? Hair dressers, nail bars and certain restaurants and cafes to name but a few. You can not pick on one business only , the Taxi trade, and make it compulsory without making it compulsory for all , it is democratically wrong, and probably illegal. One law for all is how i grew up, not one for some and not others, or did I miss something , do we not live in a democracy anymore. Individual businesses have a free choice on how they get paid and every Taxi driver is self employed running his own small business, unless of course you are suggesting we all get employed by a Taxi firm ,and I think you will find they do not want to employ us, they are happy to have us all self employed with no sick pay, no holiday pay , no pension etc etc etc. But then of course this is just the other side of the argument that you chose not to put forward
S	6.	As per the growing cashless payment I would support this proposal. Personally, I would like to add that as a business we should be allowed to charge service fee or card transaction fee to cover the cost of cashless transactions. Currently, I provide cashless transactions facility and for this I am charged for each card transaction from my own business earnings. Please look into my suggestion

S	7.	I don't have any objection to your proposal but I think it's a personal preference and it has nothing to do with the taxi licence you have been interfering with the trade for so long and the proof is our blue book it's soon going to be equivalent in size to the yellow pages so I think it's about time you actually do something good for the trade and stop crucifying the trade thank you so much. By the way I have a card reader but it's my choice.
S	8.	I personally don't think there's an issue with going cashless except for one thing and that's the transaction fees whether it's insignificant or significant. It is unfair on both the passengers or drivers to pay the transaction fee. However, if there's no transaction fees to be paid and the situation would be as cash no losses (by means of transaction fees) benefitting organisations and harming hard working people then I'm all for it. This is my opinion, we have to somehow lighten the load on hard working people as everything is increasing except earnings.
S	9.	I think it is a positive move forward to require that all drivers have the cashless payment facility - izettle or paypal etc.. I've had one for a number of years now and yes, more and more customers ask to pay contactless. It is detrimental to the overall trade when drivers decline fares because "I don't take card or Apple contactless payments". Those customers become disgruntled and may then be forced elsewhere for business. Honestly, I've seen it time and time again. The customer is first and it's down to them how they want to pay and all facilities should be open to them. As much as I like the cash option - it IS down to servicing the customer on their preferences !
S	10.	I have had a card reader since Day One and it has proved invaluable. On many occasions I have been last on a rank a got a fare because all the others didn't take card.It's time for these dinosaurs to move into century 21 and for card payments to be made compulsory.
S	11.	Its time taxi drivers pay their fare share of tax , cars should all be cashless
S	12.	very good idea
S	13.	Agree 100%
S	14.	Our vehicles most certainly have cashless payments available . It's a great initiative from your office to have all vehicles offer cashless payment . I think is a wonderful idea , this will enable customer to have convenience and ease of use of how they choose to pay . I think we should all play a part in preventing Covid to spread . Especially us in the taxi and chauffeur industry. Thank you again to the whole team at taxi Licencing team , for your effort to make it easy and safe for customers and licensed drivers how to safely take payments
S	15.	Totally agree about the card payments , will stop customers being refused a taxi ride home especially at night because they dont have cash !!! Also safer for the driver .. have been using izettle for years !!!

A	16.	I'm writing to inform you that as it's my business you have no right to tell me I have to accept card payments and have to lose a percentage of my earnings to pay card transaction fees and the cost of the payment machine if you do then I will be taking you to court
A	17.	I choose not to have a cashless car as is my right not too, I all so pickup a considerable number of customers who choose to pay by card and like me like control of their finances and not tap- tap and not realising how much they have spent until a statement comes and that could be to late for some people, so I don't think the general public would want the council responsible for anyone falling into debt or worst or unscrupulous people stealing cards to get home, so you see their are these and many more reasons why customers do not want to use cards, not to mention the lack of reception in some areas
S	18.	I think all taxis should have a card reader facility.
S	19.	I am 100% in favour of card readers being a condition of license I am sick and tired of drivers asking where customers are going before deciding whether they accept credit cards (cheer picking)biggest problem is East Street taxi drivers predominantly foreign drivers (and I can say this as I am a foreigner)the council needs to sort this problem out NOW
A	20.	<p>I'm against the contactless payment to be compulsory or condition of licence because of the following:</p> <p>1) I had lots of issues with the customers payment as one customer at the end of the trip , didn't have enough fund on his card . They have no charge in their phone by the end of the journey so they can't make the payment because mainly they rely on paying by their mobile phone and they don't have actual card . Even if I then call the police and normally the police don't respond to the complain about the fare, but if we assume the police respond to the call and came over , they usual tell us the passenger was willing to pay but there's something wrong with the card or his phone, so no further action can be taken against him / her. (is the council going to change the law ?)</p> <p>2) specially at night , we ask sometimes to get the money upfront and then we give the change at the end of the journey or we ask the customer to see the money if he has cash on him to pay the journey or the driver can use his experience and take the risk with the customer , if he didn't pay at the end of the journey so the driver then took the choice by himself . but if we've been forced to accept the card and the journey went the other way and the customer doesn't have the right fund on the card , can we then claim the money from the council?</p> <p>3) Is Brighton and hove city council going to enforce all the business in Brighton and hove to accept payment by card? So if I went to any business and refused to take cards , can I walk away without paying because they aren't accepting cards ? Or the council is going to revoke their licence or stop them from working in Brighton and Hove ?</p> <p>4) There's some places in Brighton and hove that don't have network converge. What will the situation be then if it becomes compulsory?</p>

		<p>5)As an independent driver I don't have an office so that they can take the payment for me over the phone when I don't have signal or coverage .</p> <p>6) All the petrol station now , when you choose to pay by card they block £100 from your card and when you finish fuelling they refund the rest later on because they face a lot of problems after the customer filling his tank , then not having the right fund on the card so they can't then take the fuel from his car . So are we going to do the same? Because we can't take the customer back to where we picked him from if he didn't pay .</p> <p>7) The rank is always full with the cars and there's only a small majority that don't accept cards so the customer has always the option to grab one of the cars that accepts cards.</p> <p>I'm happy for the driver to have the credit payment as an option to offer to the customer at his own risk as the majority of us already do but I'm against it being compulsory because of all the hassle I mentioned above .</p> <p>The customer has a lot of options , he can call one of the companies , grab one of the Hackney that work with the taxi company , which they all suppose to take cards .</p> <p>So there's no need to be more rules and more cost on the Brighton and hove Hackney drivers.</p>
S	21.	I fully support this measure.
S	22.	<p>Regarding implying cashless payments in Brighton and hove taxis Hackneys or private hire , I don't agree with that for so many reasons;</p> <p>1-all card payment methods charge a percentage of 1.75% and that charge would be taken off our net profit , so if a driver taken is 3000£ a month that would be a charge of 54£ each month annual would be 640£ !! Why would any driver lose that money?</p> <p>2-money paid by card doesn't go into the driver account until 3 working days so if it's on Friday will go through to the nominated bank account on the following Wednesday which really a time consuming as most of the drivers they just work day by day what they earn they spend straight away so to keep money away for almost 5 days that would be a struggle, Many thanks</p>
A	23.	<p>i am a Hackney taxi driver and i have a card service in my car.</p> <p>As the service depends on the signal what should we do when there is no signal and sometimes it takes some time to get the payment, that little time every time we get this payments it makes A lot of time at the end of the year...</p> <p>And when the payment doesn't goes through what do we do!???</p>
S	24.	<p>Just wanted to say I thought it was compulsory for us to take cards - I actually refuse to go out if mines broken.</p> <p>The only problem with the card readers is if there's no mobile phone reception (top of saltdean for example).</p> <p>Other than this issue I welcome it being mandatory.</p>
S	25.	I fully agree with this proposal as I have had this facility for over the last two years.Not to sure about the proposal for ;printing a receipt,

S	26.	<p>In response to your email about card payments in taxis and private hire cars I would like to give you my opinion.</p> <p>I think every vehicle should have the ability to take card payments , this is what the public want , the choice in how they pay .</p> <p>I have seen on many occasions people being turned away by taxi drivers who don't take card payments , fearful that they won't be able to get home , especially lone women late at night .</p> <p>Im a dinosaur when it comes to modern world but I take cards , I even have 2 card readers in case I have problems with the first card reader .</p> <p>Regarding the internet for the card reader , there are certain things the driver can put in place to get good internet coverage, if I can do it anyone can !</p>
A	27.	<p>No, it must not be compulsory</p> <p>If the customer has no money in his acc at the end of the journey</p> <p>Who will make the payment ?</p> <p>Is the council will be responsible fir that????</p>
A	28.	<p>In regards to the above e-mail, it is my view this issue must be up to the individual licensed driver and should not in any way be made as a condition of licencing either licensed driver or vehicle.</p> <p>The main reason is that licensed drivers are being penalised for taking wireless payments in fees for each transaction and are not receiving the full fare the customer should pay, it is also at present illegal for that fee to be passed on to the customer.</p> <p>Therefore putting forth a mandate that will see licensed drivers having forced upon them to receive less money for each journey they make is not a proposal that is neither fair or equal when considering the city is flooded with cars from other areas of the country doing as they please.</p> <p>Another point I would like to address is that I do not agree or believe it should be mandated by the council to tell licensed drivers how they run their business in these terms i.e how payments are made. If some drivers wish to allow wireless payments that must be up to them to decide and if not that is also up to the driver to decide and not a licensing authority.</p> <p>Cash is still a legal currency, as opposed to legal tender which is a totally different case, and if a driver only wishes to receive cash payments, this must be their right to do so.</p>
S	29.	<p>I think it should made compulsory and apart of the license when renewing that way people will not be declining small jobs in the rank and will not be holding the rank up refusing jobs also you guys coild do check ups when you come in to town and cars prove they have card reader if they dont they cant work this is my opinion it will help solve alot of problems end of the day they will still be getting paid and the drivers that are not accepting card are ruining the trade for us</p>
S	30.	<p>Re proposal to make taxis take card payments I would like to support this proposal as I feel it is long overdue and the continuing lack of card facilities among Hackney carriages us doing harm to the trade and the travelling public.</p>

A	31.	<p>Thank you for this information and giving us the opportunity to comment and be involved in the discussion of the proposal for contactless payments in all cabs.</p> <p>I would like to bring attention to the additional costs incurred by drivers by accepting cards/cashless payments. Not only are there equipment costs but the processing charges by companies such as Paypal mean that in these difficult times for our industry the day to day costs are increased by accepting card payments. I would like to see a card charge added to assist drivers accepting card payments to cover these added costs and loss of earnings.</p> <p>Thanks for your consideration</p>
S	32.	<p>On a personal level I have been an advocate of making card readers compulsory for a number of years and with the changes to the way we live over the past 18 months I feel even more strongly that it is necessary. Speaking as the vice chairman of streamline, we as company feel that it would be an incredibly positive move and can see no downside at all. It is clear that the business has changed dramatically since covid, even before then it was obvious that this was needed.</p> <p>Less and less customers carry cash these days and it is far more convenient for drivers and customers and on a security level it is far better for drivers to be carrying less cash.</p> <p>Business wise we need this as it allows us to compete with the app based firms that seem to make their own rules and charge what they like to the detriment of the people of our city.</p> <p>Ultimately we are a customer service based industry</p> <p>And by making it compulsory to have a card reader this will enable us to provide a better service for our customers.</p>