

**Q5: Reasons for supporting the compulsory introduction from those respondents in the trade**

Because simple reason is we have to make life easy for customers otherwise they will go to somewhere else.
Because we Hackney carriage drivers are missing and losing out on credit card jobs we are behind the system needs to be updated.
This should have happened 2 years ago, people simply don't carry cash anymore, the most convenient & safe way to pay is by card, people & work place must change with the times, the amount of customers that walk away & find another alternative to get to there destination after being told by the Hackney driver they haven't the facility to take a card is unbelievable. It's no good for a handful of drivers having a card machine, EVERYONE should have one. Period. I'm for it & so are many other drivers. To be honest it's a no brainer.
Because most people are using card payments.
This should have been introduced years ago. Methods like PayPal here and other machines are brilliant and needed for the dying can trade in Birmingham.
Less cash involved.
The customers have more choice.
Very unfair as Toa Drivers are picking and choosing jobs if it a good job then yes they except if it is a small job they refuse on the basis that the machine isn't working, or they forgot to put it the cab. If everyone was excepting them then there wouldn't be a problem.
I work for TOA, who insist that every driver carries a chip and pin machine. A lot of passengers don't carry cash now, especially overseas visitors, who find it more convenient to pay by card.
I work for TOA, who insist every driver carries a chip and pin. I use mine on a daily basis, as many people prefer to pay by card, especially overseas visitors.
This day and age not many people carry cash so they should be able to get into cab without asking do you take credit card.
Yes but also drivers who already have their own credit card machines must be able to continue with their own machines & not forced into using a council provided machines as yet again would be an opportunity for the council to make yet more cash on the back of hackney drivers, I and many other drivers fear that this is the real truth behind this question being asked.

The way Taxi industry is forwarding, Customer should have choice of method of payment other than cash. It's secure and safe for both passengers and drivers.
We don't have normal work never mind card payments all work is getting pinched and enforcement doing nothing and you want card payments well done for hard effort.
It's good for Birmingham been the second city.
These payment methods are expected by a majority of passengers and very few others don't accept card payments.
I think that everyone uses card more than cash.

**Q5: Reasons for supporting the compulsory introduction from those respondents NOT in the trade**

It will stop tax evasion and absurd arguments. It's better for passengers.  It also keeps drivers safer as they won't be carrying much cash.
Yes because technology has moved on and not many carry cash and prefer to pay via card only risk is if the card payment fails and they have no cash????!
I recently got a taxi which didn't offer this facility and had to ask him to go via a cash point meaning I was charged more for the diversion. It was an emergency and I didn't have enough cash on me.
Most people do not carry much cash these days.
To make it easier for all patrons and make it less likely that drivers would be targeted by thieves.
More convenient.
Far too often you see visitors at New Street going from taxi to taxi trying to find one that take cards - it's not exactly welcoming for people coming to our city.  Also I use Uber now, because I frequently don't carry cash - so without card machines the taxis are going to lose even more business on a permanent basis.
Provide a better service, may also increase usage as people haven't always got cash, especially if drunk.
Fewer people are carrying cash and people expect to be able to pay by card

everywhere. This is, after all, a service. It will also be safer for both the driver and passenger.
We are living in 21 century. All the third world country's got this facility's we haven't.
I currently use Uber simply due to the payment method. I would rather use a licensed black cab but don't want to risk not being able to pay my fare just because of the payment method.
<p>More convenient for passengers and drivers.</p> <p>Possibly provides some protection against passengers without or not enough cash 'doing a runner'.</p>
More accessible when a person isn't carrying cash. Particularly now more people are using mobile payments such as Apple and Google pay.
<p>Better for passengers to have certainty of being able to pay by card rather than not being sure and having no cash or not enough.</p> <p>Better for drivers as they won't have to carry so much cash around.</p>
<p>Absolutely agree with Hackney Carriages having to be able to accept electronic payments.</p> <p>If you aren't near a bank or don't have ready access to cash machine at the location at which the Hackney carriage is flagged down then this will surely be useful. Electronic payments will also bring a little bit of modernity to the service provided by Hackney Carriages.</p> <p>However, there is an argument to say that this will be financial burden for Hackney Carriage drivers as they will have to pay subscription charges for payment terminals and perhaps installation costs to provide a mandatory service which is not offered by their direct competitors – private hire vehicles.</p> <p>The new rules should therefore encompass private hire vehicles too. More and more businesses are opting not to take cash – it's slow and makes them vulnerable to robbery – this is equally applicable to private hire vehicle drivers.</p> <p>In addition, I don't think that this consultation is wide reaching enough. What about the service being provided by Uber?</p> <p>The 2018 G4S World Cash Report found that, in Europe, the use of cash in physical point-of-sale transactions has risen from 60% to 79%. "People trust cash; it's free to use, readily available, confidential, it can't be hacked and it doesn't run out of power," so for those people that prefer to use cash or don't actually have bank</p>

accounts, Uber is not an option. In reality, it is the economically deprived that are excluded from using the Uber service as it is the deprived that are most likely to not have bank accounts or smart phones. Given that Uber is often significantly cheaper and often more convenient than either Hackney Carriages or Private hire vehicles, this seems discriminatory.

Neither should it be ignored that the number of British people who deal solely in cash – 2.7 million – is also rising (source <https://tinyurl.com/ydd5tom9>).

The conclusion; all taxi types and operators should offer all payment types.

**Q5: Reasons for NOT supporting the compulsory introduction from those respondents in the trade**

Everyone should have freedom to how they want to receive payment.

Who is going to pay for the cost of the terminals? We are already struggling to make a living and will end up out of pocket.

Already have a card machine. Barclay's charges for having machine are higher, and then card payments per month I pick up. Have complained to financial services ombudsman.

In the final concussion told should have read contract. So at the moment paying for nothing maybe a small fixed charge might be of interest to drivers.

Who pays for the machine to do this? We have been quoted £20-30 a month for this. If the council want to supply them we might accept them TOA Taxis supply them to their drivers.

As a self-employed it should be driver choice that if he or she wants to have a chip and pin facility. This should not be compulsory in taxi business.

There is not enough work on rank driver will be paying fees to get a card machine payment witch is unfair on drivers.

85% drivers we have spoken to agree it should be optional and not compulsory. Even those that have a card payment machine are in favour of it being optional, due to the reasons being that sometimes they can jump the queue when drivers in front do not have a machine.

The disadvantage to drivers is that they have to wait for payment.

**Q5: Reasons for supporting the compulsory introduction from those respondents NOT in the trade**

They get paid cash.

I think it should be encouraged, but making it compulsory could put an undue burden of cost on small companies.

Small businesses should not be required to provide a potentially expensive payment method if they don't wish to.

Commercial customer pressure alone will provide sufficient motivation without excess regulation.

Also the fees charged to small businesses in particular for credit cards can be very high (in the region of 2.75%), it would be unreasonable for cash / debit card users to cross-subsidise credit card users. (there is no such thing as a free lunch)

If introduced then drivers should be able to charge different mileage rates in particular for credit cards, because of the expensive fees - credit card fees could be sufficient to wipe out the profit margin of a small business.