



Licensing Committee

Item
7

18 January 2023

Report of	Licensing, Food & Safety Manager	Author	Jon Ruder ☎ 282840
Title	Card Machines in Licensed Vehicles		
Wards affected	Not applicable		

1. Executive Summary

- 1.1 This report sets out the responses to the consultation on the proposal to change the Council's Hackney Carriage and Private Hire Licensing Policy to require all licensed vehicles to be fitted with the means to accept electronic payments in addition to cash.

2. Recommended Decision

- 2.1 To determine whether to recommend to full Council that the Council's Hackney Carriage and Private Hire Licensing Policy be amended to require licensed vehicles to be fitted with the means to accept electronic payments in addition to cash.

3. Reason for Recommended Decision

- 3.1 The Council has committed to keeping the Hackney Carriage and Private Hire Licensing Policy under review to ensure that it remains fit for purpose and is responsive to the changing licensing environment.
- 3.2 Card payments have become the norm for a large percentage of the population, and it is considered that the requirement to have card facilities should be included within the Policy. Many drivers/operators already make provision for electronic payments but there is disparity across the trade which is causing problems for some customers and in the case of hackney carriage vehicles, compromises the principle that the taxi at the head of the rank, takes the next fare. The refusal of fares by the driver at the head of the rank because they are unable to take card payments is another source of complaint to the Council.

4. Alternative Options

- 4.1 To leave the Hackney Carriage and Private Hire Licensing Policy unaltered.

5. Background Information

- 5.1 Consultation with the trade was carried out over a period of 6 weeks. Responses can be seen in Appendix 1 (abbreviated version) and Appendix 2 (full response emails)
- 5.2 Out of the 48 responses, 36 were in favour, 6 were against and 6 were undecided.

6. Proposed amendments to the Policy

- 6.1 Paragraph 21 be amended to read -

21.1 Vehicles must be fitted with the means to accept electronic payments in addition to cash. The vehicle must have a Colchester City Council approved card payment terminal (see 21.2 below) which can accept payment by credit and debit card. In relation to private hire vehicles, the payment option must be linked to the Operator's booking App or booking system.

21.2 Approved Card Payment methods

Barclaycard payment/App
Cab:app Ltd (Miura M010)
Cabvision Network Ltd (Ingenico)
Elavon
Farepay Ltd (Miura M010)
Ingenico
iZettle (Miura M010)
LoPay
Payataxi (Miura M010)
PayPal (Miura M010)
SquareApp
SumUp (Miura M010)
Viva Wallet
Worldpay

Further card payment methods/Apps may be used upon application to, and approval by, the Council.

21.3 The Council considers the card payment facility to be part of the vehicle and as such it must be working at all times.

21.4 The vehicle must display the Colchester City Council approved stickers on both the rear passenger window and inside the vehicles indicating that debit and credit card payments are now taken.

21.5 If the means of making electronic payments is not working this must be reported immediately to the Council. The Council must be notified when any problems have been resolved and the payment facility is again operational.

21.6 If there is concern that the electronic payment facility may not work at the destination point, a fare may be agreed and paid in advance for the journey. This is permitted on condition that the meter is used, and if the metered charge is less than the agreed payment for the journey, the overpayment is refunded.

7. Financial implications

- 7.1 There will be a cost to the Council as a result of the Policy change in relation to the production of stickers for the vehicles which can be recovered through the annual fee. This cost is estimated to be £1000.
- 7.2 It is not possible to give the exact costs to be met by the licence holders as these will depend on the device used and the transaction charges levied. However, it is anticipated that the cost of the payment device will be in the region of £100. A small charge of around 1.6% is then made for each transaction. The monthly cost will depend on the amount of business transacted.

8. Suggested implementation programme

- 8.1 It is suggested that, in the event the decision is taken to proceed with the change, a 3 month period will be given for compliance from the date of final approval.

9. Changes to the Penalty Point Scheme

- 9.1 The penalty point scheme would need to be revised to carry a penalty for failing to comply with the requirements of Section 21.

113	Failure to comply with the requirements relating to the provision and/or operation of a card payment device		x	x	x
	1 st offence	4			
	2 nd offence	8			
	3 rd offence	12			

10. Equality, Diversity and Human Rights implications

- 10.1 There are no equality and diversity considerations or human rights implications of the decision to consult on requiring electronic payment means in licensed vehicles.

11. Publicity Considerations

- 11.1 The proposed introduction of card machines in licensed vehicles has already been the subject of a six-week consultation and the comments received are set out in this report. Notwithstanding this, there may still be positive and negative publicity in relation to this matter from the public and the trade when a final decision is reached. If the decision is taken to proceed the Council will carry out some publicity on this matter to raise public awareness.

12. Standard References

- 12.1 There are no particular references to the Strategic Plan; consultation; community safety; health and safety or risk management implications.

Appendix 1			Consultation Feedback notes		
Total number of responses 48					
Number	In favour		Comments Issues	Card Payments machines mentioned	CCC Comments
	Yes	No			
1	x		Issue around surcharges. Also forcing them to have a card machine.		It is not being said that only card machines can be used but rather they must be available as a permanent enabling payment by cash or card. In relation to surcharges the law does not allow for this.
2		x	Financial cost implications		
3	x				
4	x		Already accepts CP		
5	x		Already accepts CP		
6	x		Already accepts CP	LoPay, Sum up	Need to consider adding these on and not limiting to the ones suggested.
7	x		Already accepts CP	Elavon	as 11
8	x		Already accepts CP	Sumup	as 11
9	x		Already accepts CP	Square App	as 11
10	x		Already accepts CP		as 11
11	x		Already accepts CP	Square App	as 11
12	x		Already accepts CP	Sumup	as 11
13	x		Already accepts CP Reservations about signal outage and fraudulent miss use		In relation to fraud and non-payment. They would be theft and fall under the Police remit, if reported
14	x		Ensure that enforcement is fair in relation to card machines		
15	x		Already Accepts CP	Izettle	as 11
16	x		Already Accepts CP	Izettle, Worldpay	as 11

17	x		Already Accepts CP	Square App	as 11
18	x		Issue about cash and cards	Izettle	Both can be offered, neither can be refused
19	x		Already Accepts CP. Concern about PHD taking payments	Izettle, PayPal and Sumup	Note. All Drivers for PH must go through the operator in terms of the booking and cost payment can still be made by the app of the operators choice. Believe this is the method now.
20	x		Already accepts CP	Square App	as 11
21	x		Already accepts CP		
22	x		Already accepts CP	Square App	as 11
23	-		Not concerns of payment, black spots and runners		Phones when paid mark when payment made out of signal range so that the bank and phone know a payment is made. Can only be challenge by complaining to the bank. Same I believe applies to cards. In relation to runners then need to report to the Police as this is theft.
24	x		Already Accepts CP	Square App	as 11
25	x		Already Accepts CP	Sumup	as 11
26	x				
27	-				
28	x		Already Accepts CP	Square App	as 11
29	x		Already Accepts CP. Concern about those who don't and should	Sum Up	Note re -enforcement
30	-		Wants Square App included		as 11
31	x		Already Accepts CP	Sum Up	as 11
32	x		Already Accepts CP	Square App	as 11
33	x		Already Accepts CP	Square SumUp	as 11
34	x		Already Accepts CP	Square SumUp	as 11
35	-		Wants Barclaycard added	Barclaycard payment	as 11

36	x		Already Accepts CP. Concern about payment upfront		This is already allowed. In HC can ask for payment upfront but must have metre on. If cost is less, then must refund. PH Operator agrees price
37	x		Already Accepts CP		
38	x		Wants it to be introduced ASAP. Concern about enforcement		Need to ensure Council Policy includes the enforcement of Card machines
39	x		Already Accepts CP	SumUp	as 11
40	x		Already Accepts CP	Square	as 11
41		x	Already Accepts CP but concerns about abuse of the system		Misunderstanding regard, the issue of still being able to pay with cash. We are not saying that card payments are the only way to pay we are saying that they must always be available as another method hence making them compulsory in HC and PHV
42	x		Already Accepts CP. Suggested that refunds etc can be dealt with by surcharges		Need to understand what this means
43		x	Concerns about payment, and connection		see above
44		x	Concern about payments and not being forced		Policy allows us to make this decision However, agreement with Committee and full Council is required
45	-		Already Accepts CP but has concerns		

46	-		Already Accepts CP Concerns about how we can enforce HC and PH to take payment when shops can demand cash only. Wants to see proof		Not refer to Police and conditions. We do not licence shops for the purposes of payment. Complaints about individual drivers etc are private
47		x	As 43		
48		x	As 43		
Total	Yes 36	No 6			
Undecided	6				

Appendix (2)

Comments from Drivers, Proprietors and Operators in relation to the Card machine consultation. Taken from Emails. Note: Detail contained here. Spreadsheet abbreviated look (Appendix 1)

- 1) Firstly I'd like to know why as an owner/operator of a taxi company I have to find out about these proposals via the local gutter press and social media !

Whilst I am in agreement that card machines should be an option their forced use should not. All my drivers do have card machines and are used where necessary but since the change of laws a while ago about not being able to pass on card charges even I am reluctant to use them as its costing me money both to own a machine and use. I would estimate this year has so far cost me over £1000 in charges !

Next your list of allowed machines there are many types of machine but you seem to have only listed one model of which I cannot actually find that model available on many of these providers. Currently most of my drivers are using the sum up air machine which is perfectly up to the job.

Will the use of card machines be forced on other businesses licenced by the council i.e. chinese restaurants and fish and chip shops for example. ??if not why not, are taxi drivers being discriminated against ??

We as business owners should have the right to choose the method of payment we accept and should not be dictated to, this is going against our human rights, I can no longer buy a coffee for cash in Starbucks so I choose to use other business , customers can do the same , if they want to pay buy card they can use a business that accept cards, its freedom of choice for both the business and the customer , simple economics. !

With regards to the CCTV according to the local rag and Darius Laws this is set to be implemented soon ??

- 2) Hi Jon

Can you confirm me these new rules starting date?

I personally think it's not a good idea to force this law due to extra financial burden when taxi business are not going very well and also more stress while working due to technology involvement.

- 3) Ok, but so many rules it's worse than the army for a little return some weeks

- 4) Hi
I already accept card payments

- 5) I have a card machine in my car already and think it's the way to go moving forward

- 6) Hello,

I already accept card payments but it's using LoPay which isn't in the approved list. I do also have a SumUp reader but have had some issues with taking payment where the

system was down for a few days. Also LoPay is cheaper and transfers the money quicker.

7) We think it is a very good idea.

We use the Elavon system for Card and Contactless transactions. It is safe, secure, has the Data Protection systems setup already and users have to conform to the Data Protection rules on a yearly basis. It is a very economical, well managed system as would be expected from a global leader. It also has a Virtual Terminal facility which is extremely useful for pre-payment situations and a full set of reporting functions for auditing purposes.

8) Hello there

Thanks for your email.

I personally use Sumup and I think it is a faster and more reliable payment method as opposed to cash.

I hope this is satisfactory.

9) Please can you add Square Card payment because we have been using it for the past five years without any problem. Thanks

10) Dear Sir

all our drivers carry card payment machines.

11) Good Evening Jon

I been doing card payments for nearly 10 years now. I have a square terminal & I have stickers in my windows and magnet doors signs saying card payments & contactless preferred & no cash.

Card payments makes my life easier as I don't carry cash anymore and I feel safer that way. At the start of every journey I get the customers to tap my square terminal before I start the journey.

And once I finish my shift I do an instant deposit straight into my bank with in 20 minutes.

12) Hi just got and read the email and i have a card machine it's a sum up one and had it a couple years now and have the cabby app to which they can pay on the app if need

13) I use sump already for few years since covid 19, do I like it? no! some places it works some don't and does incur charges which means every year the costs of expenses is going up and the volume of work below average as people don't wine and dine, if they don't wine and dine is no need for taxi, the cards are all tap now days someone might find one or steal one and still be able to use it we risk of being charged with fraud or we definitely loose the payment as the banks can claim it back it's not safe it convenient it's a must thing now to fulfil customers needs that's how the life is moving forward and we have to adopt to it that's my opinion

14) Yes I think card machine are a good way of payment, as long as the drivers who refuse to take people because it card or they say there card machine isn't working are punished.

15) I think all cars should be using card payments, I think 90% of my jobs are already card! I use square as it's an instant same day transfer to my bank and low fees! I've used izettle and it's not very good you can wait up to 5 days for the money!! I get complaints in my cab all the time about drivers not using the card machine because the driver has said they can't have the money going into their accounts because of the tax man! I think it's time to put a stop to this as it's not fair to people like me who are doing it the right way and it's not fair on the customer.

16) Dear Licensing,

From my own point of view, we have been taking card payments in our vehicles for some years now and have always seen this as a must have, especially from a business point of view, it makes complete sense especially in the Executive Car industry which I admit does differ substantially from the standard 'Private Hire' Taxi trade.

We have used various different terminals over the years, from PayPal, Worldpay & I-Zettle.

We've now been settled with 'Sumup' as our primary preferred supplier due to their low charges of only 1.69% on all automated payments, the only pitfall is they do not take manual card payments (Card not present) which I believe I-zettle do, albeit at a higher charge rate due to the increased risk.

I have heard drivers complaining that they are not happy to have to absorb the card charges on all retail payments as per the change in the law a couple of years back. What they fail to realise, and perhaps the Council could inform them on this is that -

1: Having this facility will greatly increase the turnover of clients using their service, as many people don't carry cash these days.

2: The card charges that apply cannot be passed onto any UK debit/credit card holders. However the card charges 'Can' be passed onto 'anyone' wanting to pay by business or corporate card and can also apply to foreign card transactions as long as the vendor does not make any profit from the transaction.

(e.g - if a card machine supplier charges 1.69%, a driver cannot charge 3% on top of the standard fare).

From our business model point of view it's a win win and we would be losing considerable business by not having this as a facility.

17) Hi

I have accepted card payments for many years and I use the Square app which is a very popular card app but it is not on your list. The majority of the taxi drivers use this app, can we include it on your list?

18) Long over due in my opinion.

I get customers telling me drivers are becoming aggressive and I have experienced this myself. They only comply when I challenge them and tell them I am a Minicab driver in the town. Even though they have them they tell the customer it is not working.

On the flip side cash should also be accepted, there is at least one driver who refuses cash at all times which causes a problem to older customers and customers who do not have cards for personal reasons.

19) I all ready use card payment facilities .(Square point of sale system and would ask that this is added to the approved list)

I agree that all hackney carriage taxi,s should have the ability to take and accept debit card and credit card payments . And that all private hire operators should offer the same facilities.

However I don't think that all private hire driver,s should have the opportunity to take payments only the operators that supply there work . If private hire drivers are allowed card payment options this leave the system open to being used if the driver picks up with out being pre booked over the phone and will encourage drivers to pick up fairs from the side of the road with out it being pre booked. I believe that there should be a rule stating that no driver can save or record customer,s card details . And a electric receipt should be available to all customers if required or requested .

As for introduction of this It should be done with in a month of the council making it part of the terms and conditions.

There is no great financial outlay to get and use card payment facilities. There are a range of services available that are as cheap as £29.00 pounds .

20) To whom it may concern,

In regards to drivers taking card payment. For myself I am more than up for taking card payment.

I've had a card machine now for 4 years and love it!. But in that 4 years I've had various different card terminals from Izettle, PayPal and Sumup and one with my bank Barclays. They were ok, main issue I had with them was signal followed by not working and had to order new one as time went on. for the last 2 years now I've been using SQUARE. Never had any issues with the card terminal and always had signal too. With this square you can create invoices, you can see your taking from 1 day all the way up to 1year what is great for doing your income.

So could you please add SQUARE to this list as I think it's the best out there and I know of a lot of drivers who use this one too.

21) Hi

Yes All cars should have the card payment facility.

I've had customers complain that some taxis don't have this facility.

I purchased a sum up machine for £19 nearly 3 years ago and the cost is only 1.69% on transactions.

This cost is tax deductible and saves time, as I no longer have to take cash to pay in at the bank.

It will be good to see card machines made mandatory.

22) For the past 2 years I've been using square up so would like that added to list of approved devices.

These devices don't take long to arrive and set up so wouldn't need a long implementation period

Many of the drivers are equipped to take cards but they ask the customer first where they're going and if it's a small journey they say no don't take card but if it's a big job they do. I've seen this happen many times on the rank and is something that needs to be addressed.

Also I'm concerned that if private hire drivers start having card machines that this will increase the 'specking' where they just pick anyone up whether pre booked or not. If their

customer wants to pay on card then surely when they make the booking with the private hire controller they can pre pay over the phone or on the private hires app.

23) Thanks to asking views about card payment i would like to highlight some facts
1.I take card payments using mobile network some areas in colchester network is very bad like
Solar estate,st Michael estate,layer de la haye,
Holt drive (blackheath),mersea island,rohedge,
Oxley Parker drive (mile end) etc
Some customers don't pay as it's not their fault
2.card declined on the other end n we don't get fare
3.some customers pay cash only
4.also I have concern about card service charges
Also I will request to council to make mechanism for runners n the persons who sick in the taxi n don't pay fine, thanks.

24)As I've been using a card payment machine for a number of years now I welcome the proposal, however the system I'm using does not appear on your list of providers, my current provider is a company called square and I'm very happy with the service also large number of people/friends within the cabbng community also use these terminals, will we be forced/ required to change providers

25) And I already use cars machine in my taxi
For customers I use SumUp thank you

26)Dear Licencing Team,
Of course drivers should carry the means to accept card payments.
It's a way of receiving money they go to work to earn. Why wouldn't you?
I suppose some drivers believe they can fool the Tax Man if they receive cash only and don't declare it all.
I hope those people get investigated and prosecuted if they have tried.
It's all on computer for Private Hire, so all our income is documented, therefore we couldn't fool the Tax Man if we tried.
Why should Hackney drivers be any different?
Help the customers. Pay your taxes. Help the country.

27)As we do not run a taxi service and all our booking are pre booked we do not offer credit card or would we want to as we invoice out clientsas they are mostly businesses

28)Dear Sir/Madam,
Thank you for your email regarding card payment.
I am a private hire driver working for Colchester Borough Council.
I would like to inform you that I have been using Square Card Reader successfully for three years taking payment from my customer.
Square Reader lets us accept chip and PIN cards, contactless cards, Apple Pay and Google Pay anywhere. Connect wirelessly, accept payments quickly.
Square is quite popular among the mini cab drivers.
Thank you.

29)Dear licensing

I have had many customers who complain about Taxis/PH not taking card payments

I know Panther & MCS are all supposed to accept cards, most do but some claim they don't or their reader isn't working, take the customer to an ATM and then charge extra for the diversion.

It is time all drivers accept cards. There are 2 reasons you wouldn't want to: Card charges & Tax evasion

Card charges: My Sum Up reader cost about £30 (one-off charge) and the transaction fees are 1.69% per transaction. If I take £500 on cards in a week it costs me £8.45 I look at as a necessary business expense

Card payments mean you are not carrying large amounts cash – safer for the driver
They are traceable – safer for the driver, especially Hackneys who don't have any customer details

I think the main reason drivers don't want to accept cards is tax evasion

We are a City in 2022 and it is un-professional not to accept card payments, it is not a great look to tourists, business people visiting and our population

The drivers who object should have 2 choices – accept cards or leave the industry

Card payments should be accepted by all drivers as soon as possible. You can get a reader in days and accept payments immediately.

It is what the public wants and we should not delay this any longer, Colchester needs to come up to date and enforce this.

30) Good evening

Why square card reader isn't included on your list as it's one of the most reliable readers most of the taxi drivers using?

31) Hi thank you for your email yes I have a SumupCard reeder and I think everyone should keep both options for customers.

32) Hi

I've been using card readers and such like for over 10yrs and have no issues with this other than I'd like the card reader Square to be added to the list as I've tried many of the others and Square out performs them and has fewer issues.

33) Hi all,

Just spoke to Plate 432-. He said he needed to notify you if he was using a different card payment system than the ones listed. He said he uses the following:

- Square
- Sum up

He said if you require more information, he is happy to be contacted

34) Hi all,

called regarding his card payment machines.

He is already using 2 machines, one is again with Square, and the other is Sum Up.

He said the biggest issue with the card machines is when you reach an area with no signal, obviously card payment is not possible. He also has concerns regarding the pricing of some of the card machines that are on offer.

Obviously if you could follow up/ let him know the next steps regarding this, this would be appreciated.

35)Hi i would like to ask you if you can add Barclaycard payment method in the list please. Also I believe we should get some sort of surcharge for the card payment.

36)Hi there ,actually I use card payment from the first day when I started my job as a taxi driver,but there are some problem as some places have not conection or signal ,also some passengers they have not money in their account and that is abig problem for taxi driver.therefore we seek the council to make decision that any passenger have to pay before starting the journey by cash or [card.to](http://www.card.to)

www.card.to

The domain name 'www.card.to' is parked at Register.TO Domain Registrar.
card.to

make everything is safe.

37)Hi I am happy to take card payment. I am actually taking payment last 4 years many

38)Hello

I agree with everything in the proposal

Please make it mandatory ASAP

It is expected that some drivers will be against, usualy the ones that want to overcharge the customers, and that they will try to cheat the sitem by declaring it broken every weekend, so please keep a eye for paterns

Also, I use : <https://lopay.com/> for Payments

Free card machine and low transaction Fee , and no contracts or admin fee

39)Hi Jon,

I think this is a great move, customers are always moaning that some drivers don't accept card payments.

In business we have to give customers what they want or someone else will.

I use Sum Up cost me £30 and works great for me, transaction charges are 1.8% I think about £10 per week.

40)Dear Sir

I am in agreement with the proposal that all vehicles should be able to accept card payments.

I run an Airport Transfer Business and do not do any local work. I take all my payments prior to travel either via Bank Transfer or card payments via a virtual terminal through Square Cards. I do have a hand held terminal (which I have never had to use).

I will not be willing to change my card provider from Square to one of your nominated companies as I have been with Square for nearly 6 years and have an excellent business

relationship with them. I did use Worldpay for a time previously when I was with another company. Their service and system was very poor and unreliable.

Please confirm that this email has been received and it will be acceptable for me to continue with my current arrangements.

41) Dear sir/madam ,

I am one of the private hire taxi driver in Colchester borough, and I am in this profession for last 5 year, it's true as the days coming we are heading towards cashless society . In most place we can use card payment for our everyday need, but in some profession and in some place we can't use and it's also difficult to pay by card or take payment by card . In my profession it's not time yet to go for compulsory card payment because our small card device we use it's connected with our mobile signal but in some places in the town also out of town there is no mobile signal or very poor signal where we can't take any payment. Sometime customer don't pay upfront or paying by there friends/ parents after journey where it's village and We don't know how the mobile signal will be also some customer don't pay by card . Although sometimes mobile signal is down in this case we can't work if we can't take payment . So it's completely wrong to make compulsory/ fitted card payment. I am fully against this (compulsory card payment). I have fear if we go compulsory fitted card payment we might will loose lot of driver as it will be lot of problem not getting fare from customer because some customer will try to take advantage and end of journey will not pay fare(because of signal) etc. i am totally disagree with the council plan.

So please let the taxi driver work headache free in our Colchester borough council and make it easy for customer and driver .

42)Dear Sir/Madam

As I said on committee meeting on 28/09/2022, I personally support the idea but Colchester Borough Council should strike a balance between public demands and taxi driver's anxious about card payment.

Colchester Borough Council should engage with taxi drivers full. There is only one way to understand taxi driver's situation.

Suggestion

Any charges like refunds or transactions can be added to surcharge

My card payment is not listed which I was given by LLOYDS BANK Business account links with Government Bounce Back loan and 99.9% coverage network and compliance with Payment Card Industry Data Security Standard PCI DSS. All cardnet merchants are required to validate their compliance on a yearly basis.(Clover).

Please act quickly on this card machine. Thanks

43)Dear Jon Ruder

I do not agree with your compulsory card payment plans. I feel that it is always the case that all taxi drivers are painted with one brush. We are looked down upon and criminalised for behaviours of a few rogue drivers.

The vast majority of drivers are hardworking and brave who have to put up with hostility and abuse on a daily bases. It is unjustly always the case that the safety of customers

are given more importance over the lone taxi drivers, who are just as vulnerable. There should be equal safety concerns for both drivers and customers.

Majority of the drivers are Bangladeshi and from the ethnic minority group, who are subjected to further discrimination and abuse by customers as they seem to be an easier target.

I feel on many nights we risk our life trying to earn a living. During Covid we were front line workers but did not get much government support or acknowledgement for the essential service we provided.

We ask customers for cash payments in advance to stop passengers running off without paying. We offer to take them to ATM machines when they say they do not have cash. There is absolutely no reason for customers to complain. The majority of passengers we transport are drunk or drugged up or both. There are many passengers who have no intention of paying to get home, and it those who would most likely complain.

Cash-only payments can safeguard against "runners". The cost of fuel have risen but the fares have remained unchanged. We cannot afford to lose out when customers do not want to pay at the end of a journey.

In addition you are expecting us to pay for a device which will be of no benefit to us. Making this mandatory instead of giving us the options to have card machine is just unjustified.

Taxi drivers are very poorly paid and I think it is unreasonable to expect them to have all the latest technology.

Furthermore, there are often network problems with card readers, which have difficulty connecting in areas of low signal. You are suggesting a fare may be agreed and paid in advance for the journey, and that this is permitted on condition that the meter is used. However, how is this possible for private hire taxis with no meters?

If the means of making electronic payments is not working, you are suggesting this must be reported immediately to the Council. Thus creating more anxiety and stress to do this extra work, as we would be required to carry a notebook to remember every incident.

Please take note all Bangladeshi taxi drivers have my same point of view regarding your proposal. Many struggle to put their say in writing due to language barriers. However, I have urged them to put something in writing where possible.

If you have a low response, it is only due to the fact they would need assistance in writing their say. I am prepared to get a petition of all the drivers who would be totally against this proposal.

I respectfully hope that you will take on board my views and consider scrapping this proposal.

I look forward to hearing from you soon.

44) I have had a card payments machine in my car for over 7 years. I have taken a hit of my earnings when government said you cannot charge. Since covid I have realised that more people do not carry cash. Me included when I go out. But we are not the only people licensed by the council. So my proposal is to make everyone that runs a business

like takeaways do the same. Since covid they used to take card then only cash. Did they suffer as much as private hire or Hackney the answer is NO. THEY WERE LOOKED AFTER. SO WHAT I AM SAYING IS LEAVE THIS INDUSTRY ALONE. If we accept card payment that's up to us not you. If you force something else upon the taxi services you could find a lot of drivers leave. We only want to do are job with the conditions that is already set out. If we are forced to take card payments then all takeaways must do the same as you license them as well.

45) Good afternoon,

Dear Licencing Team,

Thank you very much for your email.

I can only describe my situation accepting card payment. I take both cards or cash. I run a private hire vehicle operated by Panther Cabs. This company inserted my vehicle into their systems as I can take card payment and so automatically I received card payment jobs.

That's why, around more than 80% of the payment is achieved by card.

So, It is obvious that when a customer books a cab through my operator , the customer can pay by card as it is pre-defined. There is no requirement to stick the sign " Accepting card payment" on a Private Hire Vehicle.

But it is necessary for Hackney Carriage vehicles to stick the sign " Accepting card payment".

Comparison between cash and card payment methods which affect our daily basis transaction.

1. Cash is always better as it has straightforward uses when it is available to customers. Downside side is that cash money can be fake sometimes.

2. Card payment depends on mobile network signal and its strength. I use the 3G network. Recently I noticed that I lost my mobile signal in Crouch Street, Head Street and High Street up to McDonalds. I spoke to someone who is experiencing the same problem.

In that case, I need to request the customers to pay before starting their journey if they like to pay by card. In some cases customers get offended.

3. When customers pay the fare by card, we don't get the exact fare because there is a fee for every transaction. Moreover, fuel prices are soaring everyday. That's why my cordial request to customers through Council that customers may pay 50% of the transaction fee.

4. Cards can be dodgy.

During the end of the first lock down I drop one lady from Chevling road, Old Heath to Marks Tey. She uses three cards one after another. All the three cards failed . I did test my card machine and it was ok. I dropped the customer but I didn't get the fare. I was disappointed because it was a long distance journey.

My strong opinion is that the council should send the stickers to all cab drivers in colchester.

"PLEASE PAY YOUR AGREED FARE IN ADVANCE BEFORE START YOUR JOURNEY IN ORDER TO AVOID UNPLEASANT SITUATIONS."

It is not necessary to adhere to the stickers on Private Hire Vehicles as these vehicles are pre-defined by our operators. But it is essential for Hackney Carriage vehicles as they are operated by themselves.

Thank you,

46)Hi,

In response to the consultation on card machines I question how the licensing team can have an input on how self employed taxis drivers conduct their financial business.

The licensing team license food establishments , pubs , night clubs etc have you laid down the same recommendations to those trades?

I walked into a fast food outlet and it had a sign written in a black ink marker on an A4 piece of paper sellotaped to the front of the counter saying CASH ONLY.

The Government recently announced that although they do not plan to mandate cash acceptance, they respect that organisations choose the forms of payment they accept. So according to the Government we have a choice ,, or do we?

<https://petition.parliament.uk/petitions/622284>

I have been accepting card payments for about 5 years and I have clients that pay by BACS for the last 11 years, so it isn't an issue for me. The issue I have is why you think a customer complaining that some drivers refused card warrants a consultation when a driver overcharged 2 lads £70.00 odd paid on card , so you have proof of the allegation in black and white but it was swept under the carpet even though the parents made a complaint.

How many complaints do you have about drivers refusing card payments and can I see the proof ?

That driver has it in his blood to overcharge and rip people off and the council allow it , but won't allow drivers the choice of refusing card although the Government say we have the right to chose the forms of acceptable payments ourselves.

Will you be doing the same for the other business that you licence?

Starbucks in Colchester refuse to take cash payments , if I made a complaint to the council will you conduct a consultation?

The card terminal I have cost

£14.99 and the Visa signs came with it, so how have you come to £100?

Please show your costings to support this £100.

Recently PayPal took £2500 out of a clients account because they didn't like the clients views in a social media platform, they reimbursed the client but the intent is there. So I would never use PayPal but the Council support the use of PayPal who fine you for having a differing opinion.

I have a SumUp card reader and you can have money sent to your bank account or it can be kept in your SumUp account.

With your SumUp account you get a Mastercard.

I used mine yesterday and the card couldn't be read, so I ordered one ,,, it will take 6 -10 working days for a replacement to arrive.

Luckily I have another bank account , those that don't will not be able to fill their car up unless they borrow the money to do so.

There is a lot here so to recap I would like a response to these points.

How many complaints did you receive?

Can I see them?

Are you going to have a consultation regarding Starbucks refusing cash?

Do you support PayPal's policy of fining customers if they don't like their opinion on social media?

Are you going to carry on recommending PayPal as an option?

47) Dear Jon Ruder

Further to your email, I am writing to say that I do not agree with your proposal.

First of all you are asking us to pay for card machine in this crisis time where every household are struggling to pay for bills, food, and fuel. Technically we will lose part of our fare just to use a card payment.

Secondly, the signal problems for a card reader are common. Most of our town doesn't have proper signals everywhere. Sometimes at pick up points there's no signals then customer says they will pay at destination. While we try to get the card payment ready at destination customer will run we will lose our fare that's a major problem for us. Who is going to take responsibility for this. WILL COUNCIL TAKE THIS RESPONSIBILITY AND PAY FOR IT. While if we take cash we take upfront before journey and we don't lose our fare.

Thirdly, Cash-only payments can safeguard against "runners". The cost of fuel has risen but the fares have remained unchanged. We cannot afford to lose out when customers do not want to pay at the end of a journey.

Taxi drivers are very poorly paid and I think it is unreasonable to expect them to have all the latest technology and pay extra to use it and lose from fare.

You proposed penalty for card payment if we fail to comply with it. This is penalising self-employed driver who are working hard for a living.

I respectfully hope that you will take on board my views and consider scrapping this proposal and help us to overcome at this cost of living crisis time.

I look forward for your response

48) Dear Jon Ruder

I do not agree with your compulsory card payment plans. I feel that it is always the case that all taxi drivers are painted with one brush. We are looked down upon and criminalised for behaviours of a few rogue drivers.

The vast majority of drivers are hardworking and brave who have to put up with hostility and abuse on a daily basis. It is unjustly always the case that the safety of customers are given more importance over the lone taxi drivers, who are just as vulnerable. There should be equal safety concerns for both drivers and customers.

I feel on many nights we risk our life trying to earn a living. During Covid we were front line workers but did not get much government support or acknowledgement for the essential service we provided.

We ask customers for cash payments in advance to stop passengers running off without paying. We offer to take them to ATM machines when they say they do not have

cash. There is absolutely no reason for customers to complain. The majority of passengers we transport are drunk or drugged up or both. There are many passengers who have no intention of paying to get home, and it those who would most likely complain.

Cash-only payments can safeguard against “runners”. The cost of fuel have risen but the fares have remained unchanged. We cannot afford to lose out when customers do not want to pay at the end of a journey.

In addition you are expecting us to pay for a device which will be of no benefit to us. Making this mandatory instead of giving us the options to have card machine is just unjustified.

Taxi drivers are very poorly paid and I think it is unreasonable to expect them to have all the latest technology.

Furthermore, there are often network problems with card readers, which have difficulty connecting in areas of low signal. You are suggesting a fare may be agreed and paid in advance for the journey, and that this is permitted on condition that the meter is used. However, how is this possible for private hire taxis with no meters?

If the means of making electronic payments is not working, you are suggesting this must be reported immediately to the Council. Thus creating more anxiety and stress to do this extra work, as we would be required to carry a notebook to remember every incident.

Please take note all Bangladeshi taxi drivers have my same point of view regarding your proposal. Many struggle to put their say in writing due to language barriers. However, I have urged them to put something in writing where possible.

If you have a low response, it is only due to the fact they would need assistance in writing their say. I am prepared to get a petition of all the drivers who would be totally against this degrading proposal.

I respectfully hope that you will take on board my views and consider scrapping this proposal.

I look forward to hearing from you soon.

49) Good morning

I have recently had a telephone conversation with Cllr Dave Harris, who is Chairman of the Licensing Committee, who suggested I contact you with my objections to the proposal for all taxi drivers to accept card payments. I have also emailed Matthew Evans to register my request to 'Have my Say' at the meeting on Wednesday.

I have been a Colchester taxi driver (both private hire and hackney) for 44 years. I currently work from the High Street rank, mostly at night. Over the years I have met many nice people and even more not so nice.

When I am asked if I take card payments, I say 'no, sorry' and then help them find a driver who does. The majority of drivers, who work from the High Street rank do. My objections to being forced to accept card payments are as follows:-

1. The vast majority of the passengers we transport at night are drunk out of their brains, or drugged up, or both. A lot of them will try to get home without paying the driver. In the taxi trade we call them 'runners' and the numbers are increasing. No longer is there any respect for the driver, who is just trying to earn a living. My method of trying to prevent this happening is to ask for cash up front, especially for the longer journeys. I do not let them into my taxi until I have received the cash before I pull off the rank. I always tell them that if the fare on the meter is actually less than the fare I have asked, I will refund the difference. Due to the potential level of aggression once people have had too much to drink, etc. this has proved to prevent further problems, i.e. arguments about how much the fare is at the end of the journey, they don't have any cash, they have lost their cash, they don't have enough, etc. etc. Friday and Saturday nights are complete mayhem on the High Street and the safety of drivers should be paramount, myself more so as I have a head of white hair and am not a big man! Our vehicles are also a target for abuse/aggression from passengers and we often sustain vehicle damage too. Not to mention the terrible case of the taxi driver, who was beaten up and sustained brain damage in Ipswich a while ago (probably over an argument about the fare) May I remind everyone that it is a CRIMINAL offence not to pay a taxi driver. If we report it to the Police, they are not interested, as they have more important things to deal with.

2. I have spoken to many drivers, who do take card, and one of their biggest problems is that they cannot always get a signal on the card readers in various different areas (some in Colchester town itself). So passengers have learnt this and ask to be dropped off where there is no signal., thereby getting away without paying, as they don't have cash. I have also heard that sometimes after payments have been made by card, they are later rejected, either because there is not enough money in the passenger's bank account, or somehow the passenger has managed to prevent the payment.

3. If passengers get to know that all taxi drivers have got to take card payments, no-one will ever carry cash and more and more drivers will lose out on their fares, as above.

4. The cost of this proposal is also a problem for me, as I do not have a smart 'phone. It would not just be the cost of buying a card reader. I would also need to buy a smart 'phone, take out a new uprated monthly contract and pay a percentage of earnings to use the reader too. More importantly, my taxi reaches 12 years old in April and I will have to buy a new one, despite it still being in very good condition. In this time of a cost of living crisis none of the drivers need any additional costs and who knows what this winter and the expected recession will bring with the lack of passenger numbers.

5. Taxi drivers are very poorly paid and I think it is unreasonable to expect them all to have all the latest technology. We are not big companies, but one of the lowest paid individuals. We have expensive running costs and overheads (e.g. buying vehicles, insuring, taxing, licensing, MOT's, repairs, not to mention fuel, etc. etc.) There are still many small shops, which don't take card as it is not cost effective for them to do so. Taxi drivers should be allowed the choice - Cash is still legal tender and I consider it my right to be allowed to choose. Maybe those who make these decisions could take a trip into Colchester High Street on a Saturday night at around 3-4 a.m. and watch outside the former M&S shop at what us drivers are trying to deal with! We do not need any added regulations/technology to try us!

Finally, I would like to know exactly how many complaints have been made by the public out of the thousands of passengers we transport around each year.

50) Dear Jon Ruder,

I do not agree with your compulsory car payment plans. There are multiple reasons that have made me come to this decision.

One reason why I have come to this conclusion is because within Colchester and outside in some areas there is no signal. Which means card payments do not go through. The main areas where this is a recurring issue are Fingringhoe, Rowhedge, Longridge and other small villages.

Also, from my own experience I have many customers that do not like paying before their journey. As they find this "offensive". This leads to a icy journey as the customer is not happy with these rules.

Another reason is because many customers are drunk and under the influence of different drugs. Therefore when it comes to payments they find it difficult to make payments or remember passwords. So if the compulsory car payment is put into place, this will become a big issue. Adding to the payment issues, some customers I have noticed use dodgy cards to make payments. Which do not go through and it blocks up the card machine. I have to buy another card reader each time from my own funds. This would not be such a big issue if cash payments were available.

I believe that if a customers card or payment method is declined for whatever reason. You should take the responsibility to get the payment from the customer. Customers tend to be aggressive and abusive so I would prefer this to be dealt with as I feel unsafe.

If the means of electronic payments is not working you have advised reporting this to the Council immediately. This is a hassle and stress for drivers as we would need to log every incident down in a notebook.

As everyone is well aware of the fast rising fuel costs this has had a major impact on drivers. Many of drivers are contemplating leaving the taxi service and going onto new things. Especially because the fares have not increased enough compared to the amount needed for fuel. Plus getting a new car and maintaining the car itself comes with a lot of costs.

I hope you will consider my views and understand the reasons behind my opinion on this matter.

Many thanks,