

Appendix G

Q. 15 Please use the box below to make any relevant comments regarding the proposal.

With the decrease of cash machines available to the public and the use of plastic being a popular option to pay for everyday essentials now is the time to introduce card payments.

I think this is a great idea but should be paid for by the council and not the drivers.

The trade needs to move with the times. The public are moving away from cash. The trade needs to provide a service to the public and embrace card payments. London Taxis introduced this facility about four years ago without problem and the public can't understand why Harlow Council and the Trade is so far behind the times. This is not some new radical payment method but is something 99% of the population have been using on a daily basis for many years. The focus has always been and needs to be on what the Public wants. I see the Public frustration over this matter on a daily basis.

Although I use a card reader myself I don't think it should be mandatory to all drivers, there are costs involved and depending on the amount of work you do this would be a lowering of income.

Although we are here to serve the public we are also here to make a living, if licensing want go and make cards mandatory I would like to see what could be done with licensing working with the Hackney Carriage trade in Harlow to help encourage the public to use us more, rather than London licensed mini cabs with no ties to the Town, after all it's a very special service Harlow Town has with a full fleet of wheelchair accessible vehicles.

It should be optional to drive

I really do think it's too early for us to all accept card payments. There is enough card holders on the ranks to cover the public. I get maybe one a day with the public coming up with a card and then I take them to a cash point. With the card you don't know where there's any money on it some of the others complain they don't get a good connection outside Harlow so you're losing money and things have to be paid. There's no rush for this card machine yet there's enough out there with a card machine. We are not a city like London. Thank you for listening.

Put the customers first they should be telling us how they want to pay, we are offering a service and should not be turning fares away.

Many times passengers don't have money in their account and blame the driver for equipment that is faulty. Many times they make excuses at final destination that they lost their wallet and cards. They threaten the driver to let them go or they will damage the taxi. Many times there are 4 or 5 passengers and they trick each other to pay by their card and eventually run away. Wasting time and the journey of the driver and giving them threats. There should be an option to ask for payment upfront whether by card or cash. Many times at final destination/countryside electronic equipment don't pick signal and the driver is left with no option to charge fare.

I think it would be beneficial for the trade to take card payments I also think that for practical reasons hand held readers that the driver can move with them from taxi to taxi makes the most sense especially for drivers that choose to lease their vehicles or that are supplied to them from insurance companies.

As a hackney carriage driver I can see the trade changing in real time. I believe we need card payments in every vehicle for the public's use and the easiest of operation on the rank. I also strongly recommend that we are being supported in other ways regarding the trade

There are times when there is no wi-fi if we are forced to use payment cards. Who picks up the bill for the day

This should be implemented immediately so the daily routine of 1st come 1st cab can be used and that no passengers are about the cabs happens anymore.

It is staggering that in this day and age there are still cabs not utilising modern methods of payment. This restricts the clientele available to them and leaves gaps for more efficient services like Uber and other minicab providers to make their mark. Black taxis will find themselves redundant very soon if they do not adapt. The trend of people carrying less and less physical cash with them and instead opting for alternative secure methods of electronic payment is well known now for many years. People do not like carrying lots of cash or avoid the hassle of having to find an appropriate cash point to withdraw cash.

None

Why does Harlow Licensing need to adopt conditions imposed on the London TFL HC trade. Totally unnecessary! The Private Hire trade is the largest between the two passenger trades of HC and PH in Harlow. There is low demand by the public for card machine payment. Most customers pay by cash but if necessary request going to an ATM machine. I am a Private Hire driver for ABC Cars I have a Sumup GPS card reader. Since 15/1/20 to 1/2/20 I've done 76 transactions, totaling £677.50. I earn more money than a HC driver and I handle many more passengers than a HC.

Licensing are cherry picking the TFL condition they want to adopt - Why? Let's have all HC vehicles in Harlow Electric. See how that condition goes down with the trade. The use of card readers should be up to the drivers. If the demand is there, I am sure many more drivers will purchase a card reader device. ABC Cars of Harlow has a record of drivers that have a card reader and can dispatch a vehicle equipped with a card reader on request.

Licensing should stop making new conditions without proper research into the demand for these conditions in Harlow. So forget about the demand in London and concentrate on Harlow. Harlow has a small fleet of HC vehicles and Licensing seem to want to impose more and more conditions on drivers, causing increased financial hardship on both passenger trades, with little statistical data to justify imposing conditions in the first place. Instead Licensing make sweeping fake comments, relying on supposition without facts.

I did not want to provide an answer to 4 (When do you think any potential new requirement should be introduced?) as I don't agree on any introduction. However I could not complete the consultation without selecting an option I don't agree with. This is a poor consultation and the options are worded to impose card readers on the trade

I would potentially use the cabs more if they took card. I work in London and come back on late trains after some drinks and it would be good to be able to get a black cab without worrying if I have the cash or having to take a detour to Sainsbury's to get cash really late at night. This costs me more and also makes me feel uneasy about getting cash out in a desolate place at night as a female.

The lifestyle in London is to pay with contactless or chip and pin and therefore cash isn't something that I carry anymore. Cabs in Harlow are one of the only services that now only accept cash. And I think you would get more service to offset the charge of transactions if card readers could be mandated.

There are also so many different options available now that do not cost lots of money for transactions.

I would highly recommend this is changed.

We have to move on like you do in London. Buses don't take money only debit cards.

The only reason I don't use black cabs is because I rarely have cash. I'd use them more than Uber if it was easier to pay.

Accepting card payments is essential to help black cabs survive in this market. Many people including myself do not carry cash.

I have been turned away from black taxis countless times due to driver having no device to accept card payments. In the times we live it is much more sensible not to carry cash so card payments should be available as with London black taxis.

The licencing authority should pay for the inclusion of card payment systems, receipts etc, if introduced. Most taxi drivers I know struggle to make a living without putting more costs to them. Do buses have card payments if not then licenced cabs should not as both are public services.

Taxis and mini cabs should not be segregated and if cards are introduced in one it should be introduced in all.

Your question which is required to answer....when should this be implemented indicates this has been decided as there is no option to not tick a date to implement.

not sure why need to ask us and it is not up to the independent taxi.

It's time the cabs provided this more convenient option for their customers.

A great idea

Would be great for people who think they would have to walk home or to town to get some cash out to then get a taxi from there.

Card payments are accepted in every major city. Many people no longer carry cash. Time to catch up.

I think this would also help prevent cabbies from not declaring their takings as card payments would have to go through the books. I also think it's important to not charge for card payments as a minimum price for a ride is already set

All black cabs in London and Uber offer an electronic way of paying. Black cabs in Harlow should be no different

Good idea - put into practice as soon as pos.

As a pensioner I very rarely have cash on me so card payment would be ideal and encourage me to use black cabs...

Harlow permit HC licenced by other authorities to operate in Harlow how can you enforce this on all Taxis in Harlow

I'm surprised this is even being asked. I haven't been in a black cab that didn't accept cards and if i knew one i was about to get in, didn't have it, i would refused to board and wait for another. This is 2020 and backwards, belligerent cabbies who just want to cream off cash (and probably not declare it all) should be a thing of the past!

It's 2020. The fact that card payments are not fully available is ludicrous.

I think it would prevent potentially vulnerable people walking home... meaning people would be safer. It also means more business for the cabbies, rather than Uber. Black cabs need to diversify in this day and age, and this seems like an easy win to be... benefits everyone. Fingers crossed.

We all know why the drivers don't want card payments don't we. They'll have to declare all earnings to the tax man. Drag the drivers into the 21st century and card payments.

Having contactless and chip and pin would make taxi use so much more accessible and safer for the public too

Time to catch up with the rest of the world !

Everywhere and everyone else accepts card payments why not Harlow Taxis ?

I don't care how they provide it butidont often carry cash and it's stressful never knowing if you can get taxi when get off train or if they take it or not.

Great idea for an age in which not many people carry cash anymore

When I travel home from London I do not always have cash and trying to find a taxi that will take my card is quite traumatic and I have in the past been left behind. I have been offered to be taken to a cashpoint but I am elderly and just want to get home if it's late. If I could just go to the first taxi and be sure that card is accepted I would feel much happier.

As a PH driver I have noticed that more and more customers wish to pay by card. I am of the older generation where we only used our cards for big purchases but this has changed. The younger generation use cards for very small transactions.

Card readers are now very cheap and the transaction costs are low

I pay 1.7% per transaction. So the fee on a £10 fare would be a small 17p.

I don't think it should be mandatory for every cab/taxi to take card payments. There are already more than enough drivers that accept card payments should the customer need to pay this way all they have to do is inform the staff when booking the cab and then can do so. Making it mandatory is just another unnecessary requirement that would be added to our licensing requirements which always ends up costing us more money as drivers.

If card payment is not standardised amongst taxis, then all modes of payment prevalent to that driver's cab should be advertised prominently on the exterior of the cab.

It is a fact now that worldwide more than 50% of all financial transactions are digital, ATM's are on the decline and large numbers of the travelling public do not carry cash. There can be no good reason for not taking card payments as the initial outlay is low, around £25 for a card reader, and no ongoing subscriptions and transaction fees are around 1.75%. All that is required in addition is a smart or android phone and a bank account. Receipt printers should be optional as they can easily be sent via text or e-mail, or written. If required a small fare increase, say 20p per journey, would easily counter the additional costs. Following the example of London, where it is mandatory for taxis to take card payments, the public expect/presume that all taxis take card payments and this presumption is causing more and more problems, especially for commuters travelling to and from London via the railway station, who are often left chasing from taxi to taxi trying to find one that takes card, and on occasions there are none. This is the 21st Century and it is vital that we as a trade need to move on, modernise and provide a consistent forward thinking service in order to try to compete with the ever growing, innovative competition threatening our very existence.

In this day and age this method of payment should most definitely be available.

Black Taxis are offering a service and it should be the customer's choice on how to pay. We are more of a cashless society today and we need to move with the times. Too many customers are being turned away from Black taxis who are cash only which is embarrassing and not good for the trade.

I have had cash stolen in the past, so I don't like carrying it with me. I only ever have my card for the worry of getting mugged. I know many people who feel the same.

My daughter was stranded at Harlow town station as she only had her card and no cash. She has also been asked where she is going before the driver said whether he took card or not. This is not right!

Put card payment in cabs but only to be used over a certain amount of distance as the cab drivers will not benefit from the pickups he/she does in a day's work

This would make it easier to use Taxi's in Harlow. There has been an occasion when I was told to get out of the taxi to climb over a small wall into a garage and get change. I had £10 note and the fare was about £8-£9. I was on my own and it was not in a very built up area so I felt very vulnerable. I now no longer use the Taxi company and use a different one.

This proposal is standard practice in London. Don't understand why a consultation is needed for what should be a usual thing. Card or cash to suit the passenger

Card payments would make the drivers less likely to be robbed if they are carrying less cash.
Should keep them inline with other private hire choices
In this day and age not many people carry cash
I use taxis often. And uber. I stopped using black cabs because they DONT offer paying by card. I dont carry cash usually, so I use Uber atleast twice a week.
I use Harlow black cabs regularly when working late and coming home from central London. I am often concerned that there may not be a cab that accepts cards, as I don't always carry cash. I have a regular driver who does accept cards, and this makes a huge difference. Taking card will benefit a lot of people, and enhance safety.
At present more likely to use Uber because of the card payments but would rather be giving my money to black cab drivers. Very rarely carry cash
Scheme should be same as London. No option to opt out
I feel there is only a demand for card payments when at the train station. The town centre ranks there is very rarely demand for card payment. So the actual demand for the entire town needs to be taken into consideration not just the demand at the train station.
Its 2020 and the majority of our customers now wish to pay via card. Black Taxis are there to serve the public not themselves.
I've heard of many drivers that reach destination and card declined or no signal
I understand that the trade have been pushing for this. I put it to the trade that there are more pressing things to sort out.
I am very happy with the system I use in providing the public a means of paying by card facility offering both contactless and chip and pin. I would be totally against being told what system to use and I believe it should be drivers choice if they offer the service. I would be against a fixed machine.
Some of the questions are absolutely ridiculous in my opinion. If you were to ask members of the public if they want more of something, the answer will always be yes. As with council budgets we will do as we think necessary within our budget. The question not asked to the public, are you willing to pay extra for credit card facility, because for us it is not free. The trade has not had a tariff increase in 5 years, why do you think that is? let me tell you, we do not want to lose customers, and stay competitive. There is never a mention from the Hackney Carriage Licensing Dept about combating out of town cabs using Harlow (cross border hiring) no checks, nothing, and you know it happens daily, no mention of UBER, the damage done by the affor mentioned is a massive impact on your patch. How about helping our trade as I've said in the questionnaire, credit card facility should be voluntary and let natural progression dictate, as had happened in my 35 yrs in the trade.
Harlow Council should be looking at ways to stop cross border hiring. The ones on ABC & Metro are not x border hiring they are the circuits

Council should not enforce all drivers to accept card payments. It should be by choice- card payment has transaction fees between 2.5% - 2.9% which would be taken from my earnings, this would increase my running costs.

Working until the last train. In your scenario passengers can be taken to a cash point (no extra cost) or can hire a licensed private hire at their office 100yd from taxi rank; card payments in office. A democratic vote to all have card facilities or not would be helpful- respecting the out come result. Out of town work, poor signal in Country areas making payment difficult.

I only get 1 or 2 people come up to me in a day and then I take them to the cash point. There is not a great demand yet because we are only Harlow not London. The signal for the card machines dose not work some times around here so you don't get paid. The citys have better signals. 2 or 3 years time for the card machine would be suitable. Thank you

I feel this is beneficial to safeguarding the general public. General public already used to card payments if travelling to / from London. Hackney carriage drivers picking / choosing jobs. Unfair on drivers who accept cards getting stuck with multiply cards on trott. Non card payment driver making big deal over whos fare is whos / shouting / intimidating other drivers, making passengers change viecles multiply times.