

Position of Consultee	Agree to Policy Change	Comments
Driver	N	If the mandatory card payment there will be a problem: 1. End of journey passenger card declined there will be an incident between the driver and the passenger 2. When the card is declined there will be money lost for the driver 3. some areas have very poor gps signal 3. If the customer card is blocked and stolen then the driver can't get the money 4. If the payment is declined then the customer and the driver will have a big issue 5. all of the jobs I can't take the money upfront from the passenger 6. small jobs a card is declined and then the driver loses the money
Driver	NOT SPECIFIED	Yes, I agree we should facilitate our Medway customers in all ways possible. but what about card charges why we pay from our own pocket to facilitate customers? If customers want to pay by card, they should pay card machine charges as well.
Driver	N	I do not believe that card machines should be mandatory as licenced Private/Hackney Carriage drivers we are classed as self-employed and do not receive benefits such as holiday or sick pay therefore it should be up to the individual themselves. There are many drivers who have card machines already and this is their own choice and how they want to conduct their own business. Many taxi companies in the Medway town offer the facility to pay by card in their taxis. Therefore I do not see the need to make this a mandatory requirement
Driver	Y	Already using card machine
Driver	N	1. End of journey passenger card declined problem. 2. if customer card stolen blocked and payment declined. 3. some areas have very poor signal 4. card payment is declined who is gonna take the money
Driver	Y	BUT SHOULD BE AN OBLIGATION ON THE DRIVER TO HAVE PAYMENT FACILITIES NOT THE VEHICLE PROVIDER
Driver	Y	BUT SHOULD BE AN OBLIGATION ON THE DRIVER TO HAVE PAYMENT FACILITIES NOT THE VEHICLE PROVIDER. Revolut are now accepting contactless payments, using an iPhone essentially as the card machine.
Driver	Y	Every Driver should have a card reader.
Driver	N	It should be an option!

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Driver	NOT SPECIFIED	Yes I agree that the availability of card machines should be provided as an alternative method of payment. However, the previous increase in fares tariff was insufficient to cover the additional costs of having a card machine neither did it cover the increased costs in running a taxi. If this is to be a mandatory action then an increase in tariff should also be introduced.
Driver	N	1. Transaction Fees: Credit card processing companies typically charge transaction fees, cutting into the driver's earnings. 2.Connectivity Issues: Card machines require a stable internet or mobile network connection, which might not be available in all areas or may face occasional disruptions. Card machines can experience technical glitches or connectivity problems, leading to difficulties in accepting card payments, potentially causing frustration for both the driver and the passenger. 3.Training and Maintenance: Drivers would need training to operate the machines effectively, and maintenance issues might arise from time to time. 4. Cash Flow Delay: Card payments typically take time to be processed and transferred to the driver's account, which can lead to delays in accessing funds compared to immediate cash payments. 5. Initial Investment and Maintenance Costs: Acquiring and maintaining card machines require an initial investment and ongoing expenses for equipment, software updates, and possible repairs. 6. Security Concerns: Handling card transactions may pose security risks, such as potential chargebacks or disputes from customers, which can create administrative burdens for the driver. 7. Limited Access to Technology: Some taxi drivers, especially those from older generations, may not be comfortable or familiar with using card machines, potentially leading to operational difficulties. 8. Privacy Concerns: Taxi drivers might have concerns about data privacy and security when handling customers' card information, which may require compliance with data protection regulations
Driver	N	
Driver	N	If the mandatory card payment there will be a problem: 1. End of journey passenger card declined there with be a incident between the driver and the passenger 2. When the card is declined there money will be lost for the driver 3. some areas have very poor. gps signal 3. If the customer card is blocked and stolen then the driver cant get the money 4. If the payment is declined then the customer and the driver will a big issue. 5. all of job I cant take the money upfront from the passenger 6. small job a card is declined and then the driver loses the money. I have card raider last 5 years I faces lost of problems so I don't recommend card raider mandatory I think 80 % drivers have card raider.
Driver	Y	
Driver	N	1. End of journey passenger card declined problem. 2. if customer card stolen blocked payment declined.

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		3. some areas have very poor signal 4. card payment is declined who is gonna take the money
Driver	Y	
Driver	N	I feel it's the drivers discretion of how they would like to take payment, be it cash, contactless, chip and pin etc. If the driver is not comfortable with using a card machine it should not be a necessary to have one. Understandable if we was in a pandemic but we are post pandemic and I don't feel it's important to take drivers out of there comfort zone. Furthermore it's a extra cost of using a card machine that the driver will incur which means the driver gets less than the meter price, which is unfair because the meter price is set by the council thus the driver not even getting that after percentage deduction of card machine costs.
Driver	N	I feel it's the drivers discretion of how they would like to take payment, be it cash, contactless, chip and pin etc. If the driver is not comfortable with using a card machine it should not be a necessary to have one. Understandable if we was in a pandemic but we are post pandemic and I don't feel it's important to take drivers out of there comfort zone. Furthermore it's a extra cost of using a card machine that the driver will incur which means the driver gets less than the meter price, which is unfair because the meter price is set by the council thus the driver not even getting that after percentage deduction of card machine costs.
Driver	Y	I absolutely agree that all Hackney Carriage and Private Hire vehicles should have a working mobile card machine. The only problem I can see arising is the fact that you aren't always able to get signal. Also from previous experience mobile card machines can be a very temperamental at times. We have introduced payment links through Zettle for such occasions. As a business owner with an operator's license, I truly believe that in this day and age, that the customers should have at least two ways of paying.
Driver	N	
Driver	Y	I believe all drivers should have a payment machine for payment. I have been using a card machine for the past couple of years .
Driver	N	1.End of the journey if card payment declines( because of the stolen card) driver will loose money. 2. Due to poor mobile signal in some areas card machine will not work 3. If fare paid by stolen card ,bank will charge back that payment ,who wii pay this money?

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Driver	N	1) Possibility of card payment declining at end destination. 2) Poor signal depending on location may interrupt connection therefore not making card payment possible. 3) If a customer pays by card before the journey, the fare may be more/less causing complications.
Driver	N	
Driver	N	Although I have a card machine , and I do use it I find I only receive 2-3fares a week I think it should be up to the driver if they wish to have one ( card reader ) or not personal choice
Driver	Y	I am already using one.
Driver	N	
Driver	Y	We need to move with the times and accept the fact that less and less people carry cash. Also it will help fighting competition with Uber, Lift etc.
Driver	Y	
Driver	Y	
Driver	N	Please do not make credit card payments mandatory. Although as a driver I accept card payments. Card payments do not always work especially in places like hoo or Allhallows where mobile is not always the strongest. (Depends on providers)
Driver	Y	
Driver	Y	All taxis should carry a card machine. There have been times when i have been told that some drivers are charging extra for the use. This should not be happening, drivers need to be made aware.
Driver	N	

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Driver	N	<p>The card company takes a percentage of every fare, it may only be 2per cent but that soon mounts up. Cash paying customers often pay with a 5, 10 or 20 pound note and will often say keep the change. Card payers hardly ever tip, they just tap and go.</p> <p>If for some reason as occasionally happens the card machine doesn't work or you can't get a signal, you have to run around with the customer free of charge to find an ATM or make arrangements to pick up the fare another time at your own expense. Cash is simple. They pay, you go. There are already plenty of drivers who will accept card payments, the customer just moves down the rank to one of them.</p>
Driver	N	<p>I feel that this is not a good idea, as on several occasions I have experienced many incidents where customers wishing to pay using card don't have any funds available on the card and once at their destination, they have no other methods of payment.</p> <p>So I have been left with no payment whatsoever. This makes It very difficult for me as you are fully aware we are currently in a Cost Of Living Crisis. I've also had incidents where passengers are using stolen cards. Contactless payment limits are £100 and it is easy for passengers to use stolen cards. Also I have had incidents where there is no Wi-Fi coverage and passengers not being able to pay me. I feel that this should not be made mandatory, we should be given a choice. Freedom And Choice For All Drivers.</p>
Driver	N	
Driver	Y/N	<p>Yes: if I can charge customer what card reader charge me for transaction 2%</p> <p>No: if I am not allowed to charge then I shouldn't be paying from my pocket for their convince.</p>
Driver	N	Sometimes no signal or customer has no money in account.
Driver	N	
Driver	Y	
Driver	Y	
Driver	N	
Driver	Y	
Driver	Y	

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Driver	NOT SPECIFIED	I'm a Hackney Carriage driver in Medway, I have been taking card payments for the past 6 (Six) years or so. I usually work late evenings/nights and I never refuse to take card payments. However there's a number of times when we take the passengers to their destination the card payment tent to decline due to not having sufficient funds in their bank account. If a passenger is paying by card and we ask for payment upfront they do not like it as most passengers say how do we know how much the fare would be. (Even though we tell them fare will be according to the meter and if the fare comes less than the money they pay in advance then we will provide them with a refund/change)
Driver	Y	
Driver	N	
Driver	N	Number (1) GPS signal problems Number (2) card maybe decline end of the journey Number (3) maybe card is lost or stolen thanks
Driver	N	I feel it's the drivers discretion of how they would like to take payment, be it cash, contactless, chip and pin etc. If the driver is not comfortable with using a card machine it should not be a necessary to have one. Understandable if we was in a pandemic but we are post pandemic and I don't feel it's important to take drivers out of there comfort zone. Furthermore it's a extra cost of using a card machine that the driver will incur which means the driver gets less than the meter price, which is unfair because the meter price is set by the council thus the driver not even getting that after percentage deduction of card machine costs.

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Driver	Y	<p>This should be put into the taxi policy. Making card payments mandatory in all Medway licensed taxi and private hire vehicles will ensure the public have a safe option to get home and would ensure the safeguarding of all passengers in Medway. The taxi and private hire industry is a service industry and the choice of payment method should be with the passenger not the driver. Passengers just want to get home and shouldn't need to 'play the game' of asking multiple taxi drivers to get them home safely due to drivers not accepting cards. There will be arguments from drivers that the card payment processing fees are too high, and it takes several days to receive the money. This was a valid argument when card payment devices first became available. However, over the years the cost of taking card payments has gone down in some instances to below 1% along with providers offering next day or instant payment options if cash flow is tight. Taking card payments is now a commonplace modern-day service throughout the national transport network. The Medway taxi and private hire industry is part of the integrated transport system in Medway. Fulfilling passenger requirements and expectations will increase work levels for the trade and help to bring customers back. If you can use a card to pay for rail or bus tickets in Medway, why should it be any different for a Medway licensed taxi or private hire in the 21st Century?</p>
Driver	Y	
Driver	N	
Driver	N	
Driver	N	<p>Because of the additional cost involved. Our expenses and overheads just getting bigger and bigger and we the taxi drivers have to absorb all the cost for every new requirement. This is just another thing. I have one by the way, but I do not agree this should be mandatory because at the end of the day should up to the individual choice of any small business how to accept payments. For example I am losing about £250 per year to pay for my card reader fees and I think do not get more business for this.</p>
Driver	N	<p>I have never accepted Card payments in 16 and a half years of trading. The Card machine cost money to rent. Are Licencing going to pay for the machine in my Private Hire Car?. None of my customers have complained to me about paying in cash.</p>

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Driver	N	I don't agree that card readers should be mandatory. I've had one for 4 years for the occasional person who wanted to use it but, as more and more people want to use it, the more times I've had none payers. If you get to a location and the card is declined there isn't much you can do about it, where as if the customer seems "dodgy" you can ask for money up front. The other problem is the driver is paying for the customers use of the card machine everytime it's used, eg if I took £15000 on the machine I would pay £300 from my earnings - this is why alot of drivers don't want to encourage the use of card machines.
Driver	N	1. End of journey passenger card declined problem. 2. if customer card stolen blocked and stolen payment declined. 3. some areas have very poor signal. 4. Card payment is declined who is gonna take the money
Driver	N	

Position of Consultee	Agree to Policy Change	Comments
Driver	N	<p>There were no issues before. Cash is a legal form of tender and why should any business be penalised for the form in which they choose to accept payment for the service they provide. For those who complain to Medway council, they should be advised to also carry a physical plastic payment card and use them at ATMs to withdraw cash and to not to solely rely on their smart phones. This is simple common sense as any member of the public may need to use a variety of services while travelling, including shops, grocer's, corner shops, pharmacies, cafés, restaurants, bars, nightclubs, buses, trains or taxis, all of which are various forms of business which may not always be able to accept card/mobile payments. In fact, it would be naïve for a travelling passenger to assume they all do. And even for those business that do have a card reader, its full functionality can not always be relied upon due to technical issues/loss of internet connection etc. In summary of the above, there is nothing to say that forcing Medway taxi drivers to carry a mobile card reader would increase passenger safety. If anything, encouraging passengers to rely on a method of payment that is so fallible with so many disadvantages to physical cash, e.g loss of phone signal, loss of connection, dead battery, app failure, run out of data, etc, would only increase potential problems, both for the passenger and the driver. I ask you, personally, to think how many times you have had an issue with technology 'playing-up', - an app or computer crashing, a lost mobile phone signal, a card-machine presenting 'error'. The above does not even touch on the fact that there is a real lack of reliable mobile and internet coverage in rural and coastal areas. Passengers who do not carry cash, at least as a back-up, would be back to square-one. This not only makes the point of the mandatory condition redundant, but would also make the whole process of creating and enforcing it a waste of time and public tax-payer's money. In conjunction to this, the amendment would heavily disadvantage licensed taxi drivers. After eight years, Medway council finally gave licensed drivers a small rise in fares, even though some private sectors have managed double-digit payrises. After this, Medway council now also asks for drivers to sacrifice a further 2% of their earnings to accommodate card fees. I, along with many other drivers, find this an unfair demand. Further to the above, I would also like to highlight that the licensing team's letter proposing the amendment, was sadly incredibly biased. It only gave arguments 'for', listing the benefits of mobile card machines, and none 'against', unfairly skewing any responses to the proposal. It also asked 'Do you agree that a mandatory condition for mobile card machines be included in the Hackney Carriage and Private Hire Policy.', which is a leading question. A more open, 'We would like to hear your thoughts', would have at least made taxi drivers feel that the consultation would</p>
Driver	Y	
Driver	N	<p>It is another case of making something compulsory when the infrastructure is not good enough. There are many dead spots in the Medway towns for starters and it is nigh on impossible to get a signal in Kingshill, West Malling. It is just another case of making things difficult for the taxi driver and switching the onus to us. Surely if you know you are getting a taxi you can make sure you have enough cash on you</p>
Driver	Y	

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Driver	N	
Driver	N	
Driver	Y	
Driver	Y	The only issue is sometimes you struggle with a 4G/3G signal in locations. However, that is not the customers fault. I much prefer card payments, as it's a safer option for both drivers and passengers who don't carry cash.
Driver	Y	I totally agree, I've had one for over 7 years. I recommend DOGO or Lopay there the best plans out there for taxi drivers.
Driver	N	All taxi drivers should have the choice if they want to accept cash or card payments. I have personally had issues with people who catch my taxi and when it comes to making payment, their bank cards do not work. They also conveniently have no money on them either. They inform me that they will pay in the office but never do.
Driver	Y	All licensed hackney and private hire should have them. Because it will stop this cash only mentality and we will actually be able to evolve.
Driver	NOT SPECIFIED	Most of drivers including myself are taking card payments. Our main concern with card payment is "we always have to pay transaction charge which is 1.69% on every transaction. This percentage of transaction fee is different for every single card reader supplier". In case if customers are asked to pay transaction fee on the top of fair, they are never willing to pay because they always stress on just meter price. As a result drivers are paying transaction fee from their own pockets. Which is unfair with drivers because customer want to use card facility in the taxi but do not want to pay for transaction fee. Although percentage is not too big on minimum £5 journey but at the end of year there will be too many £5 jobs and driver is responsible to pay for all transaction fee. In my opinion it will encourage drivers to have card reader if drivers are officially allowed to charge for transaction fee on top of fare.
Driver	N	In certain areas there is no signal reception so I have had a problem with the card machine not working. I have had a customer in my car where their card machine was declined and they would not get out of the vehicle. There is a delay receiving payment from the bank. I understand why card payments are easy for customers but I have also experienced fraudulent activities where it is not the customer's card which they try to use. It should not be made mandatory where we need discretion so we don't have difficulty running our business. We feel very vulnerable where customer intention is not to pay for the ride.

Position of Consultee	Agree to Policy Change	Comments
Driver	N	I personally think to make it mandatory it's making harder for the drivers in certain cases to asks the payment upfront. As sometimes you complete the journey and the customer's card being rejected either there is insufficient funds on the card or the card been stolen.
Driver	N	With regards to card machines we are self employed, but it is becoming increasingly clear that we are being told what we must have and do and the benefits of making our own choices are being taken away from us. Firstly how many complaints and secondly are we going to have a substantial fare increase to cover the cost of the transactions, although small over the year can work out to a substantial amount. why cant these people that are complaining go to a cash point as they always have done , you don't pay or subsidise the taxi trade in any way you just make the job less attractive and costly over the years.
Driver	N	I think everyone has to have a card reader, which I had mine nearly seven years but I don't think it will be a good idea to do mandatory.
Driver	N	
Driver	N	
Driver	Y	As a company we have been encouraging drivers for nearly 10 years to take card payments.
Driver	Y	As a company we have been encouraging drivers for nearly 10 years to take card payments.
Driver	Y	
Driver	N	1. Because gps singles problem 2. Card payment end of journey decline 3 Card lost or stolen
Driver	Y	I've had 1 for 6yrs. Quite a few drivers don't want them because they have 2 jobs or own other businesses and as we know cash is none traceable hence why they don't want them plus older drivers don't like technology and are frightened of them
Driver	N	1) Possibility of card payment declining at end destination. 2) Poor signal depending on location may interrupt connection therefore not making card payment possible. 3) If a customer pays by card before the journey, the fare may be more/less causing complications.

Position of Consultee	Agree to Policy Change	Comments
Driver	N	<p>1-There a people that are being picked up that say they would like to pay by card but knowingly have no funds on their card to pay for the fair, when this happens you will always get the same story of " I am very sorry and if you give me your details I will bring the money to the taxi office to pay you" This never happened and then the driver is left out of pocket.</p> <p>2-Most card paying journeys are under f6.00 this is due to ubers minimum charge of E6.00 we will end up with a journey of f3.40 and if they then give a tip I could round up to f5.00 customers will do this to save a E1.00.</p> <p>3-Please remember we are sole traders so unlike large business we get charged for every transaction that is done on a card machine, on each transaction we can be in loss of anything from lp tap, I know this does not sound a lot but add that up over the course of a month or a year and this amounts to a bit that we are losing.</p> <p>4-As the council will not let us have a minimum charge for card payments this means we are getting less than the meter fare, this really is not fair on the driver's.</p> <p>5-A lot of small shops have a minimum charge for card usage of E5.00 and they are not breaking the law, I am aware of this because I myself have had this done to me when buying a paper I was told there was a minimum charge of E5.00, I got home I spoke to trading standards and was told by them they were not breaking the law. This shop was also in Chatham high street and they obtain their licence from Medway council, so why can shop's then charge it but taxi drivers can.</p>
Driver	N	
Driver	Y	
Driver	N	
Driver	Y	I've already got my own card reader so no argument from me.
Driver	N	
Driver	N	
Driver	N	If it comes into the policy we have to pay a fee for card payments which means the customer will have to pay the fee on top of their fare
Driver	N	
Driver	N	
Driver	Y	
Driver	Y	

Position of Consultee	Agree to Policy Change	Comments
Driver	Y	
Driver	Y	Already have a card machine.
Driver	Y	
Driver	N	
Driver	Y	
Driver	Y	I do carry a card machine myself and have found it to be very beneficial for the reasons you state. Although I am hugely against the potential for a "cashless society", I think that we as service providers should all be offering customers the option to pay by either cash or card.
Driver	N	I do not consider that they should be made compulsory.
Driver	Y	I'd like it and now is time every Hackney taxi driver compulsory accept card payment
Driver	N	
Driver	N	
Driver	Y	I accept. But at times customer's say their card nit working so they oay by cash. I have a card machine. So either way is OK with me.
Driver	N	
Driver	N	Mandatory compliance will mean us taxi drivers will be more vulnerable to card fraud and completely unnecessary admin and costs. Will Medway Council reimburse Taxi drivers for the lost fare if they become the victim of card fraud? In any situation no passenger is at risk at night as they can be driven to the closest cash point
Driver	N	
Driver	N	
Driver	Y	
Driver	Y	
Driver	N	If you're going to implement then minimum payment must be £5.00
Driver	N	
Driver	N	Even tho i have a card machine theres been multiple times where i havent got signal in certain areas.
Driver	N	

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Driver	N	Well I've got one and had it for about 3 years...but surely it should be their choice.
Driver	N	Possibility of decline card payment end of the journey.poor internet signal coz problem payment gone through.
Driver	N	<p>If the mandatory card payment there will be a problem</p> <ol style="list-style-type: none"> <li>1. End of journey passenger card declined there with be a incident between the driver and the passenger</li> <li>2. When the card is declined there money will be lost for the driver</li> <li>3. some areas have very poor. gps signal</li> <li>3. If the customer card is blocked and stolen then the driver cant get the money</li> <li>4. If the payment is declined then the customer and the driver will a big issue.</li> <li>5. all of job I cant take the money upfront from the passenger.</li> <li>6. small job a card is declined and then the driver loses the money.</li> </ol>
Driver	N	
Driver	Y	
Driver	Y	
Driver	N	

Position of Consultee	Agree to Policy Change	Comments
Cllr	Y	<p>I strongly support the introduction of a mandatory licensing condition relating to card machines. I have personally experienced this situation, where a dozen hackney carriages have pulled up at Rochester Station with each, entirely coincidentally, telling me their “card machine isn’t working”. When asking if a driver takes cards, I have also frequently been asked the follow-up screening question of where I am going – with the implication that the length of journey is a factor in determining whether cards are accepted. Any new licensing condition should, in my view, explicitly outlaw this sort of behaviour. On one occasion last December I spoke to a young woman in the station taxi queue who was planning a dangerous walk home via The Vines instead because it was too cold to keep waiting (we had both been there at least 40 minutes by this point, with every driver (including from firms which allow card payments via their app) refusing in-car card payment. I tried to persuade her to wait, but she went ahead and took the risk - a situation entirely created by drivers pretending not to be able to take card payments. While I accept that in some parts of Medway the 4G signal is less reliable and taxi drivers can have problems connecting in rural blackspots, that is simply no excuse in urban parts of the borough. There is no reason why card details cannot be taken instead and a keyed transaction being processed when the driver is back in mobile range. I am sympathetic to licensed cab drivers having to compete with Uber drivers operating on TfL licences and I have supported them in that battle in the council chamber, but it is a fact that the appeal of Uber to passengers is largely about the convenience of not having to worry about fumbling for change in the dark and the certainty of its (relatively) transparent pricing of journeys upfront. Resistance to progress on this issue raises questions about why cash would still be preferred by drivers, given the increased risk of robbery etc that carrying large sums brings, and the fact it acts as a barrier to competing more effectively with challengers such as Uber. If Medway’s licensed cab drivers want to hold back the tide of competitors then in my view they have to move into the 21st century. This is a sensible step in that direction.</p>
Cllr	Y	Absolutely, this should be mandatory.
Cllr	Y	I entirely support this proposal
Cllr	Y	Pleased to support the above around ensuring a card machine in every taxi, this will improve accessibility and service for residents and visitors to our towns alike.
Cllr	Y	Thank you for offering the opportunity to comment on this consultation. I am in full support of this proposal for public safety and accessibility reasons.
Cllr	Y	This is an absolute must as we move to modernise the industry.
Cllr	Y	Totally agree that this should be adopted. Fewer people carry significant amounts of cash these days and taxi drivers must move with the times.

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Cllr	Y	I think this is a great idea. In a more and more digital world many people , myself included don't carry cash with them. It would not fell right if a taxi has to stop near a cash point in the middle of the night. So I can say that I agree with this proposal 100%.
Cllr	Y	This is an absolute must as we move to modernise the industry.
Cllr	Y	As someone who uses taxis frequently I support this proposal on the grounds of increasing passenger convenience and safety for drivers but recognise that the additional cost for drivers can adversely impact their income especially if they work part time.I am also aware that the entry of Uber into Medway has caused drivers to lose work and look forward to our new Administration's determination to revisit the full council decision to prevent this from happening. I hope that as part of the consultation Licensing can support the drivers by exploring the possibility of a card use system being owned by cab companies rather than individuals to try to limit additional costs at a time when we have a cost of living crisis.
Cllr	Y	I fully support the addition of this mandatory condition.
Cllr	Y	I think is very sensible, and agree to the addition of a mandatory condition as outlined below. Many thanks for the work which has gone into this,
Cllr	Y	I agree and have experienced trouble myself.
Cllr	Y	I am in agreement that this should be mandatory. As well as the reasons around accessibility and safety, if we are to have an integrated public transport, then all means of payment should be included. This is something that you find across the country and, in many respects, Medway is many years behind the times. It also makes sense from a business perspective as many potential customers no longer carry cash.
Cllr	Y	Thank you, I agree that a mandatory condition for mobile card machines should be included in the Hackney Carriage and Private Hire Policy. We urgently need to modernise.
Cllr	Y	Most customers expect to be able to pay by card these days, even if it is for small purchases. Many card systems are a very fast and efficient and for me disabled friendly. For constituents and drivers payments by card offers a number of benefits, not least of all carry less cash stops risk of crime, less visits to the bank to pay in monies less queuing time too! cards can also speed up payments no time wasted counting cash or getting change! Card payments can simplify business accounts and tax and NI contributions too.
Cllr	Y	Having considered the matter, I believe it should be made a mandatory condition for Medway Taxis to have a mobile card machine. This is a matter of public safety and service to residents & visitors.

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Cllr	Y	<p>I strongly support the introduction of mandatory card payment service provision for Medway licensed taxi and private hire vehicles. Whilst I understand some of the points against introducing mandatory card payment services such as card machine and transaction processing costs, some cash flow delays, and potential network coverage issues; the benefits and rationale for mandating the service outweigh these considerably. As a service industry, providers need to be responsive to their customer demands. Customers expect the convenience of contactless payments. The taxi industry should not be resistant to the change in customer requirements. Customers want ease and the payment choice should be with the customer. Women's, girls', and more vulnerable customers' safety should be prioritised. Carrying cash alone and at night can be unsafe. Making a taxi a safe option to get home, without adding risks can only be a good thing. We need to ensure taxi licence holders do not refuse to provide a service to women, girls, and more vulnerable customers who may need to or prefer to use contactless payments; placing them in a vulnerable position waiting in dark or potentially unsafe spaces until a taxi service agrees to accept a contactless payment. The introduction of mandatory card payment services reduces the practice of cherrypicking jobs. Passengers just wanting to get home should not have to play the game of asking multiple drivers to get them home safely. This is something I have personally experienced whilst at ranks in Medway. Since the Covid pandemic, contactless payments have been promoted as a payment form which is more hygienic than cash. Card payments are safer, healthier, and altogether less risky. Finally, from the driver's perspective, mandatory card payment services can save time and effort counting and depositing fares in the bank, reduces the risk of robbery, and increases personal safety by preventing large amounts of cash being carried in the vehicle which accumulates during a shift.</p>
Cllr	Y	<p>I am in favour of card machines being mandatory in Taxis. The ward I represent in Medway is at the far end of the Peninsula and has accessibility issues with public transport. Therefore taxi fares to and from local town centres will be substantial and people may not wish to carry cash in considerable quantity</p>