

APPENDIX C

Response 1

Thank you for giving us the opportunity to comment on the mandatory card payments. As from my experience it is very difficult to get a phone signal in most places and the customers get aggressive when waiting too long for the signal. Also it would decrease our earnings as we need to pay a bank charge for card payments and we will not receive tips. Another issue, which has happened to a few colleagues of mine, is when paid by card the customer would later tell their bank that they didn't make this transaction resulting in the bank pulling the money back. Some card companies would also fine us for this. Please rethink these decisions after hearing our situation.

Response 2

Thank you for your email in relation to mandatory card payments
There is no reason why PHV'S and Hackney Carriages should not have credit card payment facilities unless of course the drivers who do not agree with this do not declare their earnings correctly
I endorse this proposal

Response 3

I am writing this email as an expression of my opinion and feedback on the proposed amendments to the current Hackney Carriage and Private Hire Licensing Policy. I have read and considered the proposed amendments and as a Hackney Carriage Driver I believe that there will occurring issues if it is set to receive only card payments. One of the big issue is the network problem we have in the area Sevenoaks that is well known to many of us. This will create problems for the customer to pay and also can cause customers to respond to not paying as this will be a problem that is not their fault. This may lead to customers being rude on payment and also may result to us as drivers not receiving our fare. Additionally due to the network problem this will create loss of time when trying to deal with payment that could be a problem to us as drivers as well as the customers. The end result will again be not receiving our fare if we could not sort out the network problem as this is something uncontrollable. Secondly there will be a loss to my income as a driver. I will be having to pay the card company a payment for using the card machine which I believe will have an impact on my income. I kindly request for this not to be made mandatory due to the problems stated. Cash payments is most efficient for us as drivers as we can take payment without any hassle. Also this creates less occurring problems for the customer too
I hope the committee take into consideration my thoughts and opinions on this.

Response 4

Thank you for the meeting, regarding mandatory payment I do not fill nessesary for mandatory payments and I do object to penalty points been imposed on the driver, the reason is because if I can not obtain signal from my readar, it puts me at desavantage because I lose particular fare.

Response 5

I am writing to object to the possible implementation of making it mandatory for taxi drivers to accept card payments. I accept card payments, but believe it should be entirely at my discretion. There are some mitigating factors at play here. Firstly, not everyone may have a modern smartphone. Secondly, not everyone will have a bank account, particularly if they have been made bankrupt. Thirdly, councils up and down the country are phasing out card payments for parking machines, of which I am sure Sevenoaks will be one. You will be aware that this is because of the mobile phone providers phasing out the 3g signal, the minimum requirement to make such payments. I have had several occasions whereby a card payment only just went through due to weak signal. When 3g disappears, unless the 4g infrastructure is in place in such areas, taking card payments will be impossible unless it is taken upfront. I would hope the council would allow this. The phasing out of 3g is due to be completed by the end of 2025. I therefore believe the council should hold fire on this mandate until at least then, so that it can fully assess the impact the loss of 3g is having within the district, which already has an abundance of signal blackspots as it is.

Response 6

I have a card payment meter ,my only concerns are when I have no signal ,I'm with Vodafone, so it means I don't get paid sometimes .Also if people are not carrying cash as a back up ,which they don't often now ,if their card is declined ,it makes payment again extremely difficult. I do prefer card payments and it is my main payment method, I just wish it always worked

Response 7

I hope this email finds you well. I am writing to express my serious concern regarding an ongoing issue with card payments that has been adversely affecting my business. Unfortunately, despite my attempts to address the matter, it seems to persist. Several customers have reported that their card payments are not being accepted, and they have expressed their reluctance to pay as a result. To make matters worse, they deflect responsibility by attributing the problem to poor reception and often place the blame on our taxi drivers. Despite assurances to pay in cash the next day, many have failed to follow through, leading to a significant loss of revenue.

This situation is not only impacting my finances but also affecting my colleagues in the taxi industry . The customers' aggressive behaviour during these incidents adds another layer of difficulty in resolving the matter amicably.

I kindly request your immediate attention and assistance in rectifying this issue. It is crucial for the success and reputation of my business that we find a prompt resolution to the problems associated with card payments.

I appreciate your understanding and cooperation in this matter. Please let me know if you require any additional information or if there's a specific process I should follow to ensure the swift resolution of this matter. Thank you for your prompt attention to this pressing issue.

Response 8

Reasons of disagreement

1. About 40% Sevenoaks areas has no good mobile internet connection.(for Vodafone I used) example: Hillside rd, part of Quakers hall lane, part of Mount Harry rd, part of Britton's lane, part of Marlborough crescent, Crown point, The Batts Otford, Rowdow Otford, Shoreham place, Darenth golf course, Mount vineyard Many Roads in Kemsing, Seal chart, Ightham, Ivy hatch, Underiver, Weald, Sundridge, Idehill, Hever, Edenbridge, Westerham and many more areas.

2. It's costing me extra money last 6 months alone I paid £298 for card processing fees.
3. Some customers took advantage of card payments as a loophole E.g they said will pay by card but when card payment declined then they said my card is fine your card machine has problems.
4. When I told customers they can see the price on the meter but I have to take payment in advance as I may have internet deficiency end of the journey also I explain that if I take more than meter fare then I will give it back most of the customers are ok with that but some do unnecessary urges with us.
5. I lost few fares when I was unable to take payment then gave my bank details and request them to pay via bank transfer but still today they don't pay.

Response 9

I strongly object to mandatory card payment due to following incident

1. I took a female passenger to chiddingstone there was no signal she said to me that's not my problem and just got out of the car. When I called her she said she will call the police if I don't stop harassing her. That point I've left the location
 2. Ide Hill , some parts of westerham, crown point, Leigh these areas don't have any signal.
 3. There's a cash machine within the station
- I hope you can take these into consideration
I do have take card payments

Response 10

I am writing in regards to your recent decision to make card payments mandatory in Taxis. Overall, the decision is a reasonable one and will benefit many, however as we are based in Sevenoaks this may arise as an issue due to ongoing matters.

I have 2 card payment machines in my Taxi due to the signal issues in the area. The card machines are on separate networks but I still have connection issues.

Some customers before entering the taxi ask us if we have a card payment machine, we then state yes, but it depends on the signal in the area they are going to. Some customers say they have good signal in their area, however upon arriving at their destination, the signal is poor so we are unable to take payment. If we ask for them to use their own Wi-Fi they decline, get aggressive and get argumentative.

Some customers say they will pay in advance but this is not always possible as we do not always know the fare price til after the journey. So, there is more likely chances of fare discrepancies which is not good for us as these ruins our reputation and rapport with our customers. Some customers say they are regular users and they know the money they owe, but upon dropping them off there is a massive difference to what amount the customer has stated.

We always notify them before travelling if the card machine does not work, we recommend that they pay in cash. In most cases we have no choice but to drop the customer off at their destination and them not paying the fare of the journey due to the card payment issues. We are losing out on an income and having our time wasted.

The signal problem areas are : Seal Hollow Road, Seal, Seal Chart, Stone Street, Godden Green, Underriver, Blackwell Lane, Park Lane, Ivy Hatch, Ightham, Riverhead – in some places, Brittain's Lane and the off roads – in some places, Polhill, Knockholt, Sundridge, Brasted, Brasted Chart, Westerham, Toys Hill, Ide Hill, Bore Place.

This is just to name a few as there are many more areas around Sevenoaks with signal issues. It feels like some of these customers do this purposely to provoke us, as they are aware of the signal issue beforehand. They use this to their advantage and get out of paying for the

fare, so they can put the blame on us and walk away. When this is not the case at all and we are being wrongfully misled and used.

Before the pandemic the taxi business was a lot busier and there were more customers to be using the rank at different hours of the day. Ever since the pandemic the taxi business has not been the same. Sometimes we are waiting on the rank for a few hours for customers when in the past we would usually have dropped off a few customers in this time. However, now the peak busy time only lasts for an hour.

It is during this peak hour when it is really busy and if you can manage to do few journeys within this time a reasonable income can be made. Sometimes this is not possible due to the signal issues in the area, when dropping off a customer and taking their card payments sometimes takes 10 minutes or longer. It is deflating for us as taxi drivers having to deal with unhappy customers due to the signal issue which is not our fault. By the time we make our way back to the rank there is hardly many customers. So we lose out on valued time and money which is heavily affecting our income.

There are several other reasons but I am hoping the statements I have written about are valid enough for you to change your decision.

Response 11

Firstly many thanks for the Meeting, I am sure that you are now fully aware of all the drivers opinions and concerns.

The drivers would like to make sure that all the matters that were discussed will be addressed to the Licensing Committee. I would like to express that I personally desire a compromise.

The position is very difficult to resolve.

On the one hand, I feel that you are perfectly correct in what you have stated. The position that you are in means that you must adhere to the wishes of the general public. I can well understand this and appreciate your honesty. I have enclosed the attachment indicating the details of the meeting.

I must admit that I had not anticipated the drivers reactions to various individual concerns.

Having said that I think that they have been very honest and sincere in their views.

The main problems that we have are making sure that we do not isolate ourselves.

I am aware that passengers are experiencing a very difficult time. The cost of living crisis will get worse, they need to ensure that they can pay by either card or cash. However the concerns of the Drivers at the meeting were not necessarily whether they should have credit card facilities.

All the drivers that I have spoken have card facilities. The question concerns making it Mandatory. This then is the main concern. I feel the drivers need assurances that they will not be intimidated by suspension of their licence.

There is a case for a compromise, I would suggest that as stated at the meeting the drivers would be given more time to report the failure of a reader.

As regards the Mandatory requirements of taking card payments. I feel that if a driver is aware that he or she cannot get a signal, and therefore is unable to make a transaction. Then they should take the payment before the journey.

I have a strong feeling that once this consultation has gone through the drivers will adapt to overcome any difficulties.

Once again thank you for the time you have allowed for the Meeting.

Response 12

I would like to express my views regarding the proposed introduction of making card readers mandatory for Taxi drivers. All though I do have a card and find it easier for me to engage

with my customers. Having said that there are issues with dead spots that can be a problem at times. There is one other matter I would like to mention and that is the Sevenoaks station taxi rank that is sometimes regarded as the Sevenoaks taxi rank. That is incorrect the Sevenoaks taxi ranks are at Bus station in the town.

We have to renew our permits every year with the cost increasing every year. As the station rank is on private land that belongs to national rail, hence the reason we have to have a permit.

Response 13

Good afternoon I'd like to explain why it should be down to our own discretion to take card these are several reasons

1. We are sole traders
2. there is not a government law to say how we get paid
- 3 you don't legally have to have a bank account
- 4 not all areas have reception to take payment and I won't give out bank details to do a bank transfer
5. as said I'm a sole trader and only work from the train station and pay South Eastern to work there so if anyone says how we can take our money is them
- 6 I'd like to say I do take card payment but on a minimum fare job it's not worth it with our charges over the year they add up to quite a lot if you're prepared to cover our charges as a council I'm all for it

Response 14

I know you want to make card payment mandatory in present times. I have had a few issues where there is no signal and payments don't go through so customers take the account details to make a bank transfer but no funds come through after they leave the car. Also some customers say they will pay when they get to their address but don't make a payment instead they try to create a fight or start an argument with me. There are times when we ask for upfront payment as there's no signal in certain areas but they disagree and when they reach their destination they don't make a payment. If you could kindly take these into account before making a decision as it will be a big issue with customers and getting payments off them in the future which will be a waste of time working and a loss to drivers if they can't get the payment.

Response 15

I am writing as response to card payments first of all I do accept card payments but I am a sole trader not a huge supermarket like tesco each payment is 1.7% out of my profits on top of the huge running costs we have already also there is no requirement by law to have a bank account which you need to accept card payments card payments were brought in for covid and covid is now basically finished also if you get a minimum fare of 4.20 if paid for by card you don't even get the minimum fare. 1.7 % doesn't sound much as the council would say but 25000 at 1.7 is nearly five hundred pounds enough to pay for some of the council fees but not all some drivers do charge a minimum fare for card payments usually 8 pounds to me that seems the way to go that gives the public a choice card or cash there are 2 cash machines at the station also sometimes you can't get a signal and I'm not prepared to give my personal bank details to the public also as a bit of a non related thing to card payments is that our minimum fare doesn't go up every year with inflation like everything else does including council fees only when the council feels like it's increasing it

Response 16

I have been Hackney and private hire driver in Sevenoaks for over decade and half . I can say and most of the drivers are having issues taking card payment in and round Sevenoaks due to network problems. If we don't have network on phone the payment device won't work. Most or all drivers do inform customers cash or card 9 out of 10 customers would prefer cash payment , so only one percentage of customers whom like to pay card becomes they don't like to withdraw either they are drunk or something, how will they use card payment in car when drunk or can't fully function. What about senior citizen are we going to forget about them because small group of customers like to pay by card. Sevenoaks and surrounding area people/ customers older generation would pay cash we have to make sure they get the same care like everyone else. I would say that it's a choice for customers to go with their choice. We must care for every customers the same and not choose whom get special care.

I rather lose card payment job then not get paid when at the destination due to network issues.

I would wait for the next job on the rank , life is going to be very difficult if we going to mandatory Card payment. Choice is good , forcing drivers to accept card is our human rights. I had few problems getting card payment from customers due to network issues and personal safety. The customer wouldn't let me use there WiFi to take payment they said it's personal information security so what do I then . I have to come to rank with out payment. If I stayed at rank I would have got cash payment job or card payment if they was network.

- network connection issues
- transaction fee whom will pay
- if mandatory all the residents in Sevenoaks and surrounding area should get a vote!
- Drivers should get a vote
- we vote for our government then we should be able to vote .
- we should not give our personal information away to any customers, unless you have regular contact and company will pay etc. safely for security reasons personal data should not given to anyone and no PayPal etc all is personal safety. There is lots of scams going on out there .

I am not saying card payment is wrong all I am saying is that we and customers can choose how to make payments and fee and should be minimum payment on card.

Thank you for taking time to arrange the meeting on 2nd Nov 2023. It was our pleasure and honour that we were able to meet and share our concerns regarding card payment and penalty points. I would like to request that if the point system do come active could you allow at least 14 working days for any replacement of the card payment machine . As long as the driver has informed the licensing officer the issues. Thanking you. Ps it would be nice NOT to bring the such thing to action. Drivers must inform there's probable with card reader.

Response 17

Reference your proposal regarding taxi and private hire vehicles.

Generally I think most of the proposals outlined are all ready implemented and working.

New proposals regarding zero net carbon footprint by 2030.

In view of the prime minister's announcement last week regarding the dropping of his intentions to change the date of the ban of selling new petrol and diesel vehicles from 2030 to 2035, could you consider changing your intentions to do likewise to your zero carbon

footprint plans, thus giving yourself time get the infrastructure in place to achieve it.

Regarding credit cards.

I'd like to refer you to my previous email sent to you where I explained the difficulties using credit card machines in and around Sevenoaks, but to save you time going through what must be a mountain of emails, I'll try and outline the main points and the downside and difficulties of accepting credit cards.

The problem we drivers are up against, is that the majority of residence in Sevenoaks either work, or know someone who works, in London and the coverage is so much better, they don't seem to grasp the fact that there are black/dead areas around Sevenoaks.

Although some merchant services allow you to, and are capable of, taking credit card transactions without Internet coverage, as you mentioned, the hoops that need to be jumped through include, amongst others, asking the card holder for ID that matches the name of the card and phoning the card processor for a validation code, all this takes time, for both the driver and the passenger, and after all the "hoop jumping" the driver still runs the risk of the card being declined "for security reasons".

This again comes to signal coverage, if the driver doesn't have internet coverage there's every probability that he won't have any or very poor phone coverage.

On top of all that checking there's still the question of the card being cancelled or reported missing/lost/stolen by the card holder.

I know internet coverage in and around Sevenoaks is beyond your control, but the internet coverage is very hit and miss, going from very good to non-existent.

In the past it's been suggested that the driver could leave his name and bank details with the customer, to pay the money when they get home using their home Internet.

This has several problems

- 1: the honesty of the customer to do so.
- 2: the risk of identity fraud
- 3: the driver being OK handing out his bank details, when all banks are constantly sending messages to their customers with internet banking not to disclose any bank/security details, even with bank employees, (would you be happy to tell a complete stranger, who you might never see again, your name and bank details?)

Internet black spots include, Godden Green, parts of Seal, parts of Bessels Green, a part of Sevenoaks Station forecourt, anywhere south of St Julians Rd, Underiver, Sundridge going into Brasted, in fact anywhere outside the main Sevenoaks area. If you try to connect to the internet anywhere south or southwest of Sevenoaks it's impossible, likewise going to West Kingsdown or Shoreham and Eynsford.

Realistically the only area drivers stand any chance of getting internet coverage is in, or extremely close, to Sevenoaks.

You suggested trying, in an earlier email, to get the transaction completed by bank transfer or PayPal, both of which require internet connectivity. Which comes back to the problems of no signal.

Although, I agree having credit card facility's would benefit drivers and customers, because of the problems with lack of coverage, as outlined above, I would like to register my strong objection to a proposal where the taking of credit cards is linked or connected to the drivers Hackney Licence, at least until the coverage is improved

I've discovered that there's nothing in law that states that businesses have to accept credit cards, it's done as a courtesy to the customer, and also as you state, security of cash, but ultimately it's a decision of the business.

I understand that you are trying to implement the same conditions onto Maidstone and

Tonbridge drivers also, as seen on BBC News.

That makes me wonder if your going to implement the same condition on driver's in Bexley, who I believe you also control?

It also begs the question, are you going to implement the same condition on other licensed businesses that require a license issued by yourselves (pubs, off licences, scrap collectors spring to mind)?

I believe that with some pub's it's a condition of the brewery that state the liecensee takes credit cards, but I'm led to believe that's only in the tiedtrade pubs, not the free trade.

It also, rightly or wrongly, seems that you're doing it to appease the taxi customers, that have complained to the council, who have taken umbridge with being told that a business (taxi driver) doesn't want to accept credit cards in payment for goods (a journey).

Yes I do take credit cards, but, it's my choice to do so, not a requirement of being able to do my work.

To me, it almost seems it's a step towards "big brother" taking control, although I'm sure your going to say differently.

Once again I would like to state that I'm strongly against the taking of credit cards as a condition of my taxi license, and I might be wrong, I'm sure you'll say I am, but is what your trying to do actually legal?

You are already aware of my thoughts on card readers being made mandatory and the lack of Internet reception around the Sevenoaks District and I would like my thoughts passed onto the committee for consideration.

With reference to comments made by yourself at the meeting Thursday.

You stated that there are card readers on the market that can take off-line transactions.

I've contacted the card reader firm that I use (square), yes they have a card reader that can take off-line payments.

It requires the purchase of a new, larger, more expensive card reader, in excess of £170 pounds, (it looks larger than those used in shops), which presents the problem of safe storage so it doesn't get damaged and stop working, as it's likely to get knocked about being in the car, if it needs replacing I'm told it can take up to a week or more, thus putting me back to square one, they also state that it requires a strong Internet signal (which might present more Internet signal problems).

The data is stored on the reader for a maximum of 24 hours only, if I am not back in an area that I can re-connect to the Internet, for any reason in that time, then the transaction will not be completed and I will loose the cash as the transaction will be deleted from the reader, with no means for the card company to reinstate the transaction as it will be deleted from their system (and I don't get paid).

Also having receive further information from Square, they state that in Off- Line mode the only "tap and go" payments that can be taken are by Apple Pay or Google Pay, all other payments must be made by "Chip and Pin", which relies on the customer entering the correct pin number, if they remember it, (with no Internet, how can it be checked?). Again relying on the customer's honesty.

Yes I can ask to connect to the customers home Internet, but not everybody will allow a stranger to access their Internet, for security reasons.

Also I've no way of knowing if the card has been declined at the time I take the payment on the card reader (if its been declined I've got to return to the drop-off point and waste time and expensive fuel trying to find the customer).

Yes I can return to the address that I believe the customer lives, but if for any reason they, or their family, deny any knowledge of the transaction, I don't get paid.

If I take the correct phone number from the customer and phone them, they can, and some do, block my number (and I don't get paid).

It also means that I've got to go several miles out of my way to see if I'm going to get paid in cash, (if I know the exact address the customer went into) some people don't have cash indoors to pay someone knocking on their door asking for money, that is owed, to pay a taxi fare.

Also using expensive fuel and losing more time and money not being on the rank plying for hire.

As for the customer being asked for proof of identify, that will work with some people, but, in my opinion, the driver might be told "I'm not showing you proof of my identity, don't you trust me, bog off" (yes people do that), and that is time consuming, thus losing more money. You suggested giving our bank details to the customer to do a bank transfer from their home, that relies on the honesty of the customer and whether they can be bothered or not (if they don't do so, I don't get paid, yes it does happen and is very frustrating).

I'm constantly getting emails from my bank saying "DON'T DIVULGE YOUR BANK DETAILS TO STRANGERS for security reasons.

As a result of the facts, as I see them, all the mandatory carrying of card readers and the forcing of drivers to take contactless payments will do, is make it harder for the taxi driver to earn a living with the problems connected with black spots if they can't connect to the Internet, as mentioned above and in previous emails, and maybe having problems with their card reader, always having the thought at the back of their minds "will I be able to get paid when I go into a black spot".

Yes if a driver knows he's going to a black spot, he can ask for payment before leaving the rank, but, some customers expect to be able to pay, and the driver to be able to take, card payments at the end of the journey, and don't tell the driver they want to pay with a card for payment until the end of the journey, not knowing about the black spots that surround Sevenoaks. (I find these people usually come from an area that has very good Internet coverage)

It's different for company drivers as when they go into black spots they can normally still contact their base and do the transaction that way.

You also stated that you've received, thirteen I believe, complaints from customers about drivers not taking credit card payments, but you also stated that you didn't know if they were Sevenoaks residents or not (it shouldn't make any difference).

Two emails you read out, both stated that they asked seven drivers "do you take credit cards" and were told "no".

It seems strange to me that they both asked the same amount of drivers that question (same person sending that email?)

By the same token, you don't know if they were being truthful with their complaint (maybe exaggerating or inventing)

Also you don't know out of those thirteen, how many may have duplicated their complaint (it maybe one person sending them all using different email addresses, yes people can be that petty).

Statistically, IF all the complaints are genuine, you don't say over what period of time you received them, thirteen complaints out of thousands of satisfied customers, many with card payments, isn't a bad statistic (in any industry you will always get someone who's going to complain, it's just their nature).

Also on the subject of vulnerable persons, I would like to think that a GENUINE vulnerable person wouldn't have any problems.

In the past I've personally taken them to their destination, without taking any payment, just

to make sure they got home safely.

In a previous email I asked the question, is the unfair mandatory taking of credit cards by drivers just a way to appease Sevenoaks residents, make it easier for you and your team, but putting more pressure on taxi drivers with more rules, to carry on doing the job they sometimes enjoy.

It also seems to me that any Off-Line payments taken are a gamble as to if the driver will get paid, surely this is unacceptable as by implementing that condition on drivers you, as a council, are not taking into account driver's earnings, or his/her mental well being.

I personally would rather loose the job, and the money associated with it, than travel to a black spot and end up not getting paid, thus loosing maybe a lower charge fare, but, at the same time, not using the time and expensive fuel going to the black spot (that's a double loss). I hope this goes someway towards the rejection of the proposal for drivers to accept the mandatory taking of credit card payments and it will not get implemented.

I've contacted my credit card terminal provider (square), and they have confirmed that Off-Line payments from Apple Pay and Google Pay are the ONLY phone payments that can be taken, but can't be checked to see if they will be declined until the reader re-connects to the Internet.

Samsung Pay, Pay Pal and any other phone payments can't be processed.

Regarding Off-Line card payments, yes they can be taken, but as there is no Internet connection there is no way to confirm if the customer has funds in their account to pay me. When paying by card the customer has to insert the card into the reader and enter a PIN Code to authorise payment, that can't be checked to see if it's the correct number or not until the card reader is connected back to the Internet, the chap I spoke to admitted that, yes, there are instances where people deliberately entered the wrong information to avoid payment, and that it was up to the retailer to recover the lost monies (the driver might feel it's too much trouble to chase after cash that they maybe won't get and not worth the aggravation, and just write it off and give up).

If your proposal goes through, it will put pressure on the driver to contact the customer to get reimbursed, and take him/her away from earning money from genuine fare paying customers. Thus loosing even more money, and getting disheartened with the job in the process