

**Board**

**Date: 3 February 2016**

**Item: Card Payments in Taxis**

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**This paper will be considered in public**

## **1 Summary**

- 1.1 The purpose of this paper is to update the Board on mandating card payment acceptance in taxis.
- 1.2 This matter was discussed at Surface Transport Panel at its meeting on 22 October 2015.
- 1.3 On 21 January 2016, the Finance and Policy Committee endorsed the recommendations in this paper.

## **2 Recommendation**

**2.1 The Board is asked to note the paper and agree in respect of taxis:**

**(a) the following changes to come into effect on 2 April 2016:**

- (i) to remove the existing surcharge of up to 10 per cent of the fare payable or £1, whichever is greater, that passengers currently pay when paying by debit or credit card (a card);**
- (ii) mandate a maximum card payment transaction fee to drivers of 3 per cent of the total sum payable for TfL approved card payment devices. This will be included in the TfL guidelines for electronic payment devices; and**
- (iii) the minimum taxi fare (flagfall) to be increased by 20 pence from £2.40 to £2.60 per trip to compensate taxi drivers for costs associated with accepting card payments;**

**(b) the following changes to come into effect on 3 October 2016:**

- (i) to mandate card acceptance in all taxis and as, a minimum, devices should accept Chip and PIN, contactless and magnetic swipe payments;**
- (ii) to mandate acceptance of VISA and Mastercard credit or debit payments as a minimum but drivers may also choose to accept other cards, such as American Express and Diners Club;**
- (iii) to mandate that card payment devices will be required to be fixed in the passenger compartment of the taxi so passengers stay in control of their card details at all times, whether by fixed**

**equipment or by handheld devices affixed to a cradle, approved by TfL to ensure passenger safety, with web payment devices such as Hailo's new payment solution being permitted in addition to those types of fixed equipment so drivers can offer hirers choice of payment methods; and**

**(iv) to approve clear signage, visible from outside the vehicle, to make clear that all taxis now accept card payments, to be linked with a marketing campaign by TfL to make clear all taxis accept card payments; and**

**(c) to investigate the feasibility of:**

**(i) all card payment devices being linked to the taximeter, noting that the industry needs to work towards standard solutions that integrate card payment devices with the taximeter; and**

**(ii) the timescales associated to mandate that all card payment devices are linked to the taximeter.**

### **3 Background**

- 3.1 There are approximately 25,000 licensed taxi drivers and 22,500 licensed taxis in London. Traditionally cash has been the preferred method of payment in taxis however with advances in technology, around half of all taxi drivers now accept credit or debit card (card) payments, either via an app or through card payment terminals located in the vehicles.
- 3.2 There are a number of card payment devices already on the market for taxi drivers with some available for free as part of a wider package and others costing around £60 for the terminal.
- 3.3 Transaction charges for payments vary if the hirer pays by credit or debit card depending on the package and a maximum surcharge of 10 per cent or £1, whichever is greater, is set by TfL through the Cab Order. Drivers must not charge more than it costs them to process the card transaction in order to comply with the Consumer Rights (Payment Surcharges) Regulations 2012. Many card payment device providers charge much less than 10 per cent with iZettle and PayPal charging below three per cent. In addition, Hailo have just launched a web based solution with a zero per cent surcharge.
- 3.4 In September 2014, the Board approved a consultation exercise on card payments in taxis. This followed research in 2013/14 which showed that 88 per cent of taxi passengers felt that they should be able to pay by card in all licensed taxis<sup>1</sup>.
- 3.5 TfL has conducted a public consultation and held extensive discussions with taxi trade representatives. Meetings have also taken place with some card payment device providers to discuss the one-off and ongoing costs to taxi drivers and passenger surcharge fees.

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<sup>1</sup> Taxi and Minicab Passenger Customer Satisfaction Survey (CSS), TNS, 2013/14

- 3.6 TfL is responsible for the regulation of taxi fares. Fares are normally revised every April and the revision is based on changes to a Cost Index in use since 1981. The Index combines changes in operating costs with national earnings to produce a change in average fares aimed at maintaining drivers' earnings net of operating costs.

## **4 Consultation Responses**

- 4.1 The public consultation ran between 15 June and 24 July 2015 and almost 1,100 responses were received. Forty-nine per cent of responses were from taxi drivers (45 per cent All London and four per cent suburban taxi drivers), 27 per cent from existing taxi users and eight per cent from potential taxi users.
- 4.2 Responses were received from a number of key trade stakeholders including: London Cab Drivers Club (LCDC), Unite the Union, United Cabbies Group (UCG), Heathrow Airport Taxi Drivers United (HATDU), London Motor Cab Proprietors Association, Dial-a-Cab and Radio Taxis.
- 4.3 Responses were also received from card companies including: UK Cards Association, Cabvision, CabCard Services and Verifone.
- 4.4 Other responses were received from: London Assembly Transport Committee, London TravelWatch and the Suzy Lamplugh Trust.
- 4.5 The consultation asked a number of questions about card payments in taxis and the responses to these questions, along with additional background comments, are summarised below.

### **(a) Should passengers be able to pay by debit or credit card in all taxis in London**

- 4.6 Eighty-six per cent of respondents felt passengers should be able to pay by card in all taxis in London. Of the organisations that responded only the UCG and HATDU did not support passengers being able to pay by card in all London taxis.
- 4.7 Eighty-three per cent of All London and 51 per cent of suburban taxi driver respondents felt passengers should be able to pay by card in all licensed taxis.
- 4.8 Amongst taxi users and potential taxi users there was strong support with 90 per cent and 98 per cent respectively answering yes to this question.

### **(b) When any potential new requirement should be introduced**

- 4.9 Sixty-eight per cent of all respondents felt any new requirement to enable passengers to pay by card in all licensed taxis should be introduced as soon as possible, with a further 13 per cent feeling any requirement should be introduced in April 2016.
- 4.10 Careful consideration of when to introduce any change is required in order to ensure that card payment device providers are able to meet any increase in demand for new devices and implement changes to existing arrangements.

### **(c) Should all taxis accept contactless payments**

- 4.11 Passengers can already pay by contactless card on the bus, Tube and Rail networks with more than 625,000 contactless journeys made every day on London's transport network<sup>2</sup>. Sixty-eight per cent of all respondents felt that passengers should be able to pay by contactless card in licensed taxis.
- 4.12 There was lower support for universal contactless card acceptance in taxis amongst drivers with 57 per cent of All London drivers and 39 per cent of Suburban drivers answering yes to this question. However, 77 per cent of taxi users, 88 per cent of potential taxi users and 83 per cent of organisations answered 'yes' to this question.
- 4.13 In September 2015 the limit for contactless payments was raised from £20 to £30. The average taxi fare is £19.58<sup>3</sup> which is covered by the contactless limit.

### **(d) Should other methods, in addition to Chip and PIN and contactless, of accepting card payments be available in taxis**

- 4.14 Responses to this question were mixed with 31 per cent of respondents answering 'no'. Of those who did answer yes the suggestions for other payment methods included Oyster card, Apple Pay, via an app, PayPal and cash.
- 4.15 Several respondents also stated that many overseas visitors to London may not have Chip and PIN or contactless cards and so they would need to be catered for by ensuring magnetic swipe payments could be accepted.

### **(e) Should the current maximum surcharge of £1.00 or 10 per cent when paying by card be changed**

- 4.16 Thirty-seven per cent of all respondents felt that the surcharge should be removed completely and 26 per cent felt that it should be reduced. However, 24 per cent felt that it should not be changed. There were also mixed responses across the different respondent categories with taxi users (52 per cent) and potential taxi users (60 per cent) being most in favour of the surcharge being removed completely.
- 4.17 Thirty-one per cent of the organisation respondents wanted the surcharge to remain unchanged. Reasons given for this included the investment made in card payment equipment and concerns over how costs would be covered if the card payment surcharge was removed.
- 4.18 The current surcharge of up to 10 per cent is generally felt to be too high but the Consumer Rights (Payment Surcharges) Regulations 2012 already bans excessive surcharges and traders, including taxi drivers, may not charge more than it costs them to accept card payments. It is also expected that future legislation (Following adoption by the European Parliament of the Revised Directive on Payment Services), will remove most card payment surcharges when it comes into effect which is expected to be by end of 2017.

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<sup>2</sup> TfL Press release, 'Millions of Londoners choosing contactless', <https://tfl.gov.uk/info-for/media/press-releases/2015/millions-of-londoners-choosing-contactless>, 16/09/15

<sup>3</sup> Taxi and Minicab Customer Satisfaction Survey, TNS, 2014/15

4.19 Subject to the outcome of the Annual Taxi Fares and Tariff public consultation, it is proposed to remove the passenger surcharge completely but increase the minimum fare by 20 pence to compensate drivers for the loss of this. At the same time TfL will introduce a new requirement setting the maximum charge that companies who provide card payment devices can pass on to drivers. This will be set at three per cent and will be included in the TfL guidelines for approved electronic payment devices. The Board is asked to approve this change being made in April 2016.

**(f) Should additional costs that drivers incur when accepting card payments be taken into consideration when reviewing taxi fares?**

4.20 When reviewing taxi fares and tariffs the costs drivers incur are taken into consideration and respondents were asked if the additional costs associated with drivers accepting card payments should be included in this. Including the costs in the Cost Index would be consistent with the costs for other items (e.g. taximeters).

4.21 Just under two thirds (65 per cent) of all respondents felt that the costs should be taken into consideration with 71 per cent of All London and Suburban taxi drivers also answering 'yes' to this question.

**(g) Should the card payment devices in taxis be fixed in one position and if they should where should this be?**

4.22 There were mixed responses to these questions. 40 per cent of all respondents answered 'yes', that card payment devices should be fixed in one position, whilst 44 per cent answered 'no'. The majority of All London (64 per cent) and Suburban (71 per cent) drivers did not feel that the devices should be fixed in one position but most taxi users (62 per cent) and potential taxi users (61 per cent) did.

**(h) Should the card payment device be linked directly to the taximeter in each taxi?**

4.23 There were mixed responses to this question with 47 per cent of all respondents answering yes, that the device should be linked to the taximeter, but 39 per cent answering no. The majority of All London (63 per cent) and Suburban (54 per cent) taxi drivers were opposed to the device being linked to the taximeter. The majority of taxi users (59 per cent) and potential taxi users (75 per cent) felt that the device should be linked to the taximeter.

**(i) Are the current signage requirements still appropriate and should all taxis display signage showing that card payments are accepted?**

4.24 Seventy per cent of all respondents felt signage making it clear that card payments are accepted should be displayed. Forty-nine per cent of all respondents felt that the current requirements remain appropriate.

4.25 The current requirements for card payment signage in taxis state that signage should be displayed in the following positions:

- (i) On the driver's door, below the window line on the external door panel;
- (ii) On the partition screen behind the driver; and

(iii) On the front windscreen behind the driver's rear view mirror.<sup>4</sup>

**(j) Should other cards, in addition to MasterCard and Visa, be accepted?**

- 4.26 Sixty-three per cent of all respondents felt other cards should be accepted. Support for other cards being accepted was lower amongst taxi users (56 per cent) and potential taxi users (51 per cent), whereas 69 per cent of organisations felt that other cards should be accepted.
- 4.27 Respondents who answered 'yes' to this question were asked what other cards they felt should be accepted. The most popular suggestion was American Express with other suggestions including Diners Club, Oyster cards, JCB, China Union Pay, Maestro and Discover.

## **5 Recommendations arising from the consultation**

- 5.1 Following a review of the responses to the consultation and additional discussions with taxi trade representatives and some card payment companies, the Board is asked to approve a series of measures, as outlined in the recommendations in Section 2.1. These recommendations have taken into account the outcome of the Annual Taxi Fares and Tariff consultation that closed on 21 December 2015.
- 5.2 The Board is asked to note only payment devices approved by TfL can be used in the vehicle. If a card payment device charges more than three per cent per transaction then it would not be approved for use in taxis.
- 5.3 The current minimum taxi fare (flagfall) is one of the lowest in the United Kingdom.
- 5.4 In addition to the recommendations, a new policy will be published setting out what points will be considered and potential action taken when a complaint is received about a taxi driver refusing to accept a credit or debit card payment or not having a working credit or debit card payment device that complies with the relevant requirements.
- 5.5 Where a taxi driver is found to be using a taxi that is not fitted with an approved or working card payment device the driver will be advised that the vehicle cannot be used as a licensed taxi until an approved card payment device has been fitted or restored to working order and this has been checked by an authorised officer or someone authorised to carry out this check on TfL's behalf.

## **6 Legal Implications**

- 6.1 In order to enable passengers to be able to pay by credit and debit card in all licensed taxis, it will be necessary to introduce a new requirement that taxis have an approved card payment device in their taxi.
- 6.2 This will be included one of the Conditions of Fitness, which set out the requirements that all vehicles must comply with to be approved for use as a taxi in London or for the taxi licence to be renewed, and a regulation as to how taxis are furnished or fitted. The existing guidelines on electronic payment devices in

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<sup>4</sup> Section 6.7 of Guidelines for Advertising on licensed London Taxis and Signs on licensed London Private Hire Vehicles

taxis will also be updated to include the new requirements and all devices will still have to comply with these guidelines – companies wanting their devices to be approved will still be required to contact TfL and submit evidence confirming that their devices meets the relevant standards and also demonstrate where it would be fixed inside a taxi. The London Cab Order 1934 will also need to be amended to make acceptance of card payments a condition of taxi driver licences.

## **7 Crime and Disorder**

- 7.1 Enabling passengers to pay by card in all licensed taxis could help reduce crime as passengers would not have to have cash on them or stop at a cash point and drivers may be at a reduced risk of robbery. It also potentially reduces the risk of drivers being paid with forged bank notes.
- 7.2 There is a risk that some passengers may fraudulently try to use cards that have been stolen. However this risk already exists, and is not something that would be created as a result of all taxis accepting card payments. Although credit and debit cards have a number of security features to reduce fraudulent transactions, in the event of this happening the taxi driver involved would need to contact the company who supplied the card payment device or the card company.

## **8 Equality Implications**

- 8.1 TfL must have 'due regard' to the need to eliminate unlawful discrimination, harassment and victimisation as well as to advance equality of opportunity and foster good relations between people who share a protected characteristic and those who do not under section 149 of the Equality Act 2010. Due regard that is appropriate in all of the circumstances must be had at the time decisions are taken. This may involve removing or minimising any disadvantage suffered by those who share a relevant protected characteristic, taking steps to meet the needs of such people; and encouraging them to participate in public life, or in any other activity where their participation is disproportionately low. The "protected" characteristics and groups are: age, disability, gender reassignment, pregnancy and maternity, race, gender, religion or belief, sexual orientation and marriage/civil partnership status. Compliance with this obligation may involve treating people with a protected characteristic more favourably than those without the characteristic.
- 8.2 Taxis are heavily used by disabled and elderly Londoners and visitors to London and these groups would benefit from being able to pay by card in all licensed taxis. Furthermore all taxis would still accept cash and so any passengers who did not have a card or preferred to not pay by card would still be able to use taxis.

## **9 Financial Implications**

- 9.1 Enabling passengers to be able to pay by card in all licensed taxis will have a financial implication for taxi drivers who do not already have a card payment device or who have a device that does not meet the minimum requirements as they will need to acquire a compliant device.
- 9.2 The proposed minimum requirements are not considered excessive and should ensure that there remains a choice of devices available to drivers.

- 9.3 Removing the current card payment surcharge limit will mean that the total payment drivers receive when a passenger pays by card will be lower, although drivers should already only charge what it costs them to accept card payments.
- 9.4 Linking the card payment device to the taximeter could reduce the number of devices that meet this requirement and therefore reduce competition. Reduced competition could increase the costs to drivers. TfL will investigate further the feasibility of integrating the taximeter with payment devices, working with the payment card industry and other relevant stakeholders.

## **10 Views of the Finance and Policy Committee**

- 10.1 On 21 January 2016, the Finance and Policy Committee considered a similar paper. The Committee discussed the rationale of the minimum taxi fare (flagfall) being increased by 20 pence and the justification for the removal of the existing surcharge (of up to 10 per cent) that passengers currently pay when paying by debit or credit card. The Committee sought an amendment to recommendation 2.1(c) to ensure the feasibility of linking card payment devices to the taximeter is fully understood prior to agreeing the timescales to mandating the devices are linked. These changes have been reflected in the recommendations in this paper.

### **List of appendices to this report:**

None

### **List of Background Papers:**

Guidelines for Electronic Payment Devices, including processing payments using Mobile Equipment/Devices in licensed London Taxis & Private Hire Vehicles

Guidelines for Advertising on licensed London Taxis and Signs on licensed London Private Hire Vehicles

Paying by credit or debit card in taxis – Consultation Report October 2015

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## Board

**Date:** 3 February 2016

**Item:** Card Payments in Taxis – Supplemental Information

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**This paper responds to correspondence received in relation to the Board item after the papers were published. It was provided to Members ahead of the meeting and will be published on [tfl.gov.uk](http://tfl.gov.uk).**

### **1 Purpose**

- 1.1 Following the publication of the papers for this meeting, TfL has received two emails from Cabvision and one from Verifone with a request that they be circulated to Members in advance of the meeting of the Board on 3 February 2016. Copies of the content of the emails is attached as Appendices 1 - 3.
- 1.2 Several companies have been lobbying strongly on various issues. The response below seeks to address the points raised in the emails in the wider context, and also those raised by other vendors.

### **2 Background**

- 2.1 There are already a number of companies that have TfL-approved card payment systems that are integrated with the taximeter. This includes CabVision. Others include Verifone and Taxi World which have been integrated for some time. The remaining three companies, DialaCab, Radio Taxis and ComCab are taxi radio circuits who have installed the devices primarily for use by their customers but TfL is aware customers hailing a taxi on-street are able to pay by card using this equipment.
- 2.2 The radio circuits devices are currently located in the front of the taxi rather than the passenger compartment but TfL is aware of their plans to relocate these devices should the Board mandate that requirement. It is also the case that there are a number of other card payment providers approved by TfL that offer more preferential rates to drivers who do not have integrated taximeter solutions such as PayPal and iZettle.
- 2.3 TfL has been discussing the mandating of credit cards with all these providers for some time.

### **3 Principal issues from card systems providers**

- 3.1 In general terms there are three principle issues that have been raised by the existing integrated card payment providers.
  - (a) start date for the removal of the surcharge to be the same as the mandated implementation date in October 2016 (TfL's current proposal is to bring this in at the beginning of April);
  - (b) integration of the card payment system with the taxi meter; and

(c) flexibility to charge drivers more than three per cent per transaction.

### **Start date for the removal of the surcharge**

- 3.2 Several companies have raised the time required to adjust to a new structure and pricing arrangements. At present the proposals allow just over eight weeks for the companies to transition to the new arrangements and they have raised concerns about the ability to deliver within that timeframe and the short-term impact upon their existing business models.
- 3.3 The rationale for the current 2 April date is to coincide with the proposed 20 pence flagfall increase. While drivers must not charge passengers more by way of specific fare surcharge than it costs them in terms of direct fees and charges to use credit and debit card facilities, other associated indirect costs can be recovered through fares where they are justified.
- 3.4 However, TfL understands and acknowledges the implications of this timeframe and moving the date for removal of the surcharge to October is a potential reasonable adjustment to the timeline for the Board's consideration.
- 3.5 However, altering the implementation date for the proposed 20 pence increase in the flagfall (should it be approved by the Board) is not practical, as it would result in every taxi in London needing to make a second trip to a testing station to have the meter adjusted, subsequent to the annual meter adjustment in April.
- 3.6 Should the Board not be satisfied with this approach, alternatives are:
- (a) implement the 20 pence increase in April 2016 and accept that it will run concurrently with the continuation of the surcharge until October; or
  - (b) not to introduce the 20 pence increase (accepting that the proposed 1.6 per cent annual increase is generous anyway), remove the surcharge in October when card readers become mandatory and agree to review the 1981 formula over the next year to (among other things) take account of the credit card fee issue.

### **Integration of the card payment system with the taximeter**

- 3.7 We consider that there are clear benefits to integrating the card payment system with the taximeter as set out in the Board paper and as discussed at the Finance and Policy Committee. It would, however, be reasonable to allow some time for drivers to adjust to an integrated system.

### **Flexibility to charge drivers more than three per cent per transaction**

- 3.8 TfL has taken the view that it would mandate the acceptance of credit cards once it could be confident that charges to taxi drivers were reasonable and the Board paper sets out the case for restricting the transaction charge for TfL-approved devices charging no more than three per cent.
- 3.9 A number of providers have now agreed to reduce their fees to three per cent or lower although some providers continue to offer what they believe is a value for money service at a higher rate. Given the recent movement in the market (including new lower cost entrants), TfL could now reasonably take the view that credit card use could be mandated without seeking to regulate the charges on approved devices.

## 4 Other Points Raised

- 4.1 TfL disagrees with the statement that “there is no 'legal' reason why the surcharge should be totally abolished or why indeed card usage is a concern of TfL”. Card usage in taxis is a concern of TfL, given it is responsible for the regulation of taxi fares, including any extra charges, and protecting the fare paying public. In the public consultation 52 per cent of taxi users and 60 per cent of potential taxi users said that the current surcharge should be removed completely.
- 4.2 The proposed flagfall figure was not simply based upon a “best guess”. The proposal has been arrived at using driver diary survey data, fares information and an assessment of the impact of mandating credit and debit cards for all vehicles.
- 4.3 In terms of drivers at Heathrow, they may be currently carrying out trips where the surcharged fare is often higher, however all drivers will now be able to accept fares when a passenger wants to pay by card. This is not the case at the moment which is bad for passengers and means that some drivers have to refuse certain fares.
- 4.4 In response to the statement, “Recently a series of six meetings took place between the taxi trade and TfL...why this was not explained to the Committee is unanswerable by myself...” Section 9.3 of the Board’s Taxi Fares paper (Agenda Item 8) refers to the series of meetings that took place with the taxi trade associations in 2015. There is regular engagement across all sections of the trade.
- 4.5 With regards to printing receipts, the recommendation was included in the Surface Transport Panel paper prior to the meeting. Following the meeting the recommendation was not included in the Finance and Policy Committee paper as nothing was changing. To be clear, all payment devices used in licensed taxis must have the facility to provide receipts. Where devices are fitted within taxis they must have the facility to produce printed receipts.
- 4.6 TfL continues to believe that the mandating of payment card services in taxis will deliver tangible benefits to customers:
- (a) The passengers will have a guarantee on the ability to pay by card for a nominal increase in the flagfall;
  - (b) Using the experience of New York, taxi drivers can expect an increase in card-paying passengers given the greater convenience passengers enjoy; and
  - (c) The card payment providers’ services will be in greater demand as their market increases from approximately 50 per cent of taxi drivers to 100 per cent.

### **List of appendices to this report:**

Appendix 1: Email from Cabvision, dated 23 January 2016

Appendix 2: Email from Cabvision, dated 28 January 2016

Appendix 3: Email from Verifone, dated 29 January 2016

Appendix 4: Email from Geoffrey M Riesel (Mountview House et al, dated 2 February – received and circulated after the above paper had been sent to Members.

Contact Officer: Peter Blake, Director of Service Operations, Surface Transport  
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**Email from Cabvision (1 of 2)**

**From:** Lee DaCosta

**Sent:** Saturday, January 23, 2016 12:42 PM GMT Standard Time

**Subject:** Fwd: Have a read please. Hoping to send this arvo

Dear Sirs,

I attended the 21 January 2016 meeting of the Finance and Policy Committee and was surprised by the lack of detailed information that was provided to the Committee by TfL in relation to Items 6 & 7 and I hoped to offer some assistance in that regard.

**Background information:** Cabvision exclusively supply services to the London taxis trade, where we have circa 2,500 customers. We have been providing integrated credit card facilities to London taxi drivers since 2011 and worked with VISA in this regard in the run up and throughout London 2012. You can find further information about us at [www.cabvision.com](http://www.cabvision.com)

21 January 2016 - Agenda items 6 and 7.

**In relation to Mr Cooke's question regarding 2.1 (c)**

**Fare meter integration,**

There are 'currently' at least 6 companies that I can immediately recall that can complete meter integration, today - Cabvision, Verifone, Taxiworld, Radio Taxis, Dial-a-Cab and Computer Cab. I am very surprised that after a consultation period, TfL were not able to provide this information at the meeting.

Meter integration helps protect the public, as the fare is relayed directly from the fare meter to the customer terminal, located in the passenger compartment. Meter integration removes human interaction, this automated process eradicates 'fat finger' issues and speeds up the transaction for both parties, which alleviates some stress and assists with congestion. When there are 6 suppliers who currently integrate, there is no logical reason why there should be any delay in this regard. There is absolutely no need for a feasibility study, it's perfectly feasible now and fare meter integration should be announced at the same time that the announcement is made (assuming it will be approved), as it protects the public from errors and/or being overcharged.

**Maximum fare, accepting a job 'below meter' and tips**

The systems aforementioned have been specifically designed for the taxi industry. The suppliers have vast experience of the industry and the challenges of dealing with the idiosyncratic characteristics of the taxi driver; this should not be underestimated.

Payment terminals from Cabvision, Verifone and Taxiworld are linked directly to the fare meter. The driver isn't restricted from negotiating fares and agreeing to work 'below meter'. The other suppliers operate in a similar but not identical manner, the difference being that they have Mobile Data Terminals (MDT) integrated in their chain.

All the driver need do is type the agreed fare directly into the driver terminal, which will override the fare meter function. This allows the driver to accept fixed price jobs, offer

discounts or take money up front. These are the only times that a driver needs to be involved in the fare operation. You can view our operational videos at <https://www.youtube.com/user/cabvision> which will take you through the process on a step-by-step process.

In relation to tips, many systems in the market have tip prompts; you can also view how this works in the operational videos. For example, our system offers the cardholder a choice of four tip options - 20%, 10%, 5% or 0%. The cardholder presses one of the options, presses enter to confirm their acceptance of the fare including surcharge, and are then requested by the terminal to present their payment card.

### **In relation to Mr Anderson's comments regarding 2.1 (a) (iii)**

#### **Starting Flag increase (20p) and the Passenger surcharge**

Whilst I accept and agree with Shashi Verma's view that credit card surcharging is a barrier to entry for card usage, there is no 'legal' reason why the surcharge should be totally abolished or why indeed card usage is a concern of TfL.

Mr Anderson is of course correct in his comments that "someone pays". TfL are proposing to shift cost from the cardholder to all taxi users (and the driver) and many in the industry believe this is incorrect. The suggestion by Mr Liebreich that "Cabbies should be happy with the universal acceptance, we're doing them a favour" underestimates operational realities of dealing with 25,000 self-employed people. I agree with Mr Liebreich that, in reality, it is a matter of common sense for drivers to accept cards; the market has become ultra competitive. Regrettably we grapple everyday with common sense issues vis-à-vis the stark realities of dealing with the taxis industry. We have tried to incentivise and encourage drivers to accept cards for years but the reality is that many drivers won't provide the service, without being forced. This is why TfL are pursuing a mandate, under the Condition of Fitness. The travelling public have wanted universal card acceptance in taxis for a number of years and both drivers and TfL are 'behind the curve' in this regard. TfL are putting forward a framework that many in the industry, including ourselves, do not support, as it is ill conceived.

If TfL could be persuaded to review their unilateral position, in light of the Committee's and many market participants objections to the 20p fare increase, the mandate could be implemented in perhaps a more equitable manner. This would eliminate the need for a fare increase, alienating some of the Committee's and drivers' concerns. Although important, I believe the views of LTDA have persuaded TfL to advance along the incorrect path of removing the surcharge from the outset, rather than gradually phasing it out, once accurate transaction data becomes available.

There is currently an ability to charge a maximum minimum transaction charge of up to £1.00 or up to 10%, whichever is the greater. Only the "excessive" price is the issue here, there is little wrong with this framework, where the cardholder pays - it should remain the basis of the mandate.

TfL's plan is to shift the cost to all consumers via the increase in the taxi starting flag i.e. £2.40 increasing to £2.60, penalising cash users, was highlighted by Mr Anderson. This method moves away from TfL's long established framework and is technically a surcharge on all users, disabled, older old, rather than just the cardholder. I myself have championed this method previously but the wider issue here is that TfL, as the regulator, is now attempting to dictate "market price", which will reduce competition, rather than let

consumer preference prevail. It is our view that TfL should concentrate on their remit, as they have totally abandoned any necessity for the credit card supplier to support the cardholder or the driver, leaving the service element to consumer choice, the consumer being the driver in this instance - this will lead to a poor customer experience for the cardholder and be detrimental to the taxi service as a whole.

We heard at the meeting 'best guess' data estimates from Garrett Emmerson regarding average fares and number of jobs a driver completes each day. As this data cannot be qualified, nobody can say with any degree of certainty what the correct formula for the tariff increase is and whether 20p will recover the drivers full costs of providing a service. This will likely lead to further future piecemeal costs discussions. Please do not believe this is a direct criticism of TfL, the data is simply not available for the whole market, so we all have to guess what these figures might be, as the trade would resist any form of monitoring - this leaves us all flying blind and the trade difficult to assist, manage and invest in. However, due to the data deficiency and TfL's unilateral determination to shift away from the current formula, it appears from the recommendations that best guess is what we are to be saddled with.

It is my firm belief that TfL's 'best guess' will not cover the cost of card acceptance for all drivers. It will be especially difficult for those at Heathrow, where card acceptance is perhaps acutest; these drivers shall be substantially worse off. At best, these drivers are completing 4 jobs per day. The average fare is £60.00, meaning that the drivers' average processing costs are £1.80 per job and they can only recover 20p; these drivers will be approximately £1,300 worse off per annum under the formula that Garrett applied.

If a passenger surcharge remained, the drivers' costs could be fully mitigated via the passenger surcharge **without** any tariff increase, making guesswork unnecessary. TfL's guidance should ensure compliance with law but leave enough headroom for suppliers to be innovative and continue to offer free of charge credit card services to the taxi industry, removing the necessity for the tariff to rise to compensate drivers for additional costs. TfL dictating price is not the answer here, market-forces must be allowed to apply; TfL are arbitrarily applying market-forces, as they are attempting to dictate price but leaving service standard levels to the consumer (driver).

### **Mr Liebreich and 'wider review of the taxi tariff';**

Again, I was surprised that TfL did not argue that the GLA Transport Committee have recently carried out a wider study of the industry resulting in 19 recommendations for Taxis and Private Hire.

[https://www.london.gov.uk/sites/default/files/gla\\_migrate\\_files\\_destination/Future%20Pr oof%20-%20Taxi%20%26%20PH%20Report.pdf](https://www.london.gov.uk/sites/default/files/gla_migrate_files_destination/Future%20Pr oof%20-%20Taxi%20%26%20PH%20Report.pdf)

The report did not study the fare tariff and whether the 1981 basket of costs formula, used to calculate London taxis fares, is still relevant. The report studied the market and market forces. Mr Liebreich made reference in this regard in relation to the two-tier system, a system that is already close to collapsing.

I myself am a huge advocate of tariff review, especially stationary time, which can be as high as £0.65 per minute, or why Tariff 1 jumps by 43% when the changeable rate starts at £17.40 or 6 miles.

<http://content.tfl.gov.uk/fpc-20150122-part-1-item08-taxi-fares-tariffs-2015.pdf> (pages 8&9)

Recently a series of six meetings took place between the taxi trade and TfL with a view to recalibrating the taxi fare meter, and making taxis more competitive over longer journeys. Why this was not explained to the Committee is unanswerable by myself, it was a missed opportunity to offer some self-serving evidence. TfL were involved in proactive engagement with the taxi trade organisations, which is to be commended. The meetings resulted with little progress in this regards but that was because of differing views regarding data [sic], rather than unwillingness; TfL must continue to pursue engagement in this area but include a wider body. As expressed earlier, TfL are stifled by the lack of accurate driver data available to the market. It is very difficult to set the correct market price, when you are flying blind and do not accurately understand the cost or supply and demand dynamics.

### **Summary**

The most important aspect for the Committee is for the mandate to be approved, as this is in the best interests of the travelling public, who overwhelmingly wish to pay by card (90%). However, there should be a caveat in relation to the implementation date, allowing TfL to reconsider its position.

Commercials are a secondary concern, TfL's preferred option is not the best route for the market and will lead to poor service, an increase in cost for all users and elimination of competition in the marketplace.

The taxi fare tariff does not need to rise for a mandate to be approved. I believe that a fair passenger surcharge could remain, which gives the suppliers flexibility to tailor deals directly to the drivers' needs, all within a framework set by TfL based off of the current formula (maximum minimum and passenger surcharge).

The surcharge must be significantly reduced to ensure the taxi trade does not fall foul of guidance on 'excessive surcharging', 'rip off' the consumer, or make taxi fares unnecessarily expensive.

[https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/452405/BIS-15-343-BIS-payment-surcharges-guidance.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/452405/BIS-15-343-BIS-payment-surcharges-guidance.pdf)

TfL has allowed 10% surcharges to remain for far too long, which has not been in the best interests of the consumer/cardholder; I have been pointing this out to TfL in written communications, dating back to 2012 and only now, some 3 years later are they seeking to redress this issue. I am not going to miss this opportunity to advance some self-serving evidence. Cabvision were approved by TfL to charge up to 10%, like all the other approved suppliers aforementioned herein, however, despite it not being in its own commercial interest, Cabvision have only charged 5% to the cardholder, as we believe this would be fairer to the cardholder and lead to an increase in taxi usage; this is clear evidence of a free market. During this period, our integrated with the fare meter product has been free of charge to the driver; the cardholder exclusively paid the charges associated with using their card.

It is perverse that TfL suddenly wishes to take ownership of the commercial aspects of this space, when it has shied away from doing so previously. I remind you that TfL does not set price for any other operational aspect of the taxi market - vehicle purchase price,



vehicle rental price, meter rentals, insurance, servicing costs etc; TfL appear to be straying into areas where it should not be, and leaves itself vulnerable to a legal challenge and/or scrutiny from the Competition and Markets Authority.

TfL's role in relation to card acceptance should not cover dictating market price. TfL's primary role is to regulate and ensure compliance of the marketplace; markets dictate price, not regulators. The secondary role should be to ensure a common service standard, to ensure that the travelling public are properly supported and confident enough to use their cards in a licensed taxi. A recent example of TfL's total disregard of service standards was the sudden removal of the requirement of the all drivers being in a position to provide an immediate printed confirmation of the transaction (see 4.1 (g) ).

<http://content.tfl.gov.uk/stp-20151022-part-1-item12-card-payments-in-taxis.pdf>

In relation to compliance, TfL should be ensuring that excessive surcharges are eradicated and ensuring that suppliers met a high level of service in relation to support, this again protects the consumer. Service levels protect both consumers - passengers and drivers. Offering just two examples, (i) if the consumer has a problem with a credit card transaction, where the driver cannot assist and the supplier is only available by email, during office hours, TfL shall likely be inundated with complaints and the mandate will not have a positive affect on usage or the customer experience, making it a futile exercise. I'm sure that it is not the intention of TfL to shift costs from the credit card suppliers to themselves but that is the reality with what is being suggested.(ii) One in five card transactions are carried out in a taxis with a foreign card; we cannot be sure that these customers can accurately relay their contact email information to the driver in an audible manner, (assuming they have an email address for an emailed receipt), meaning they have no evidence of the journey, should an inputting error have occurred; this cannot be correct. Why have TfL watered down 4.1 (g)? This is very curious.

Thank you for taking time to consider this communication. I put to you that if TfL had put their preferred position to the market when it started consulting on a mandate that we would have a very different result; there is absolutely no chance whatsoever that any of the current 'taxi' suppliers would support TfL's proposal.

We would be very happy to provide a demonstration of how fare meter integration works or how we currently operate, should you believe either could be of assistance; please do not hesitate to be in touch.

Yours Sincerely,

Lee DaCosta  
**Director**

Cabvision Network Ltd  
2-4 Hemming Street,  
London  
E1 5BL

**Email from Cabvision (2 of 2)**

**From:** Lee DaCosta

**Sent:** 28 January 2016 15:06

**Subject:** Fwd: 3 February 2016 Finance and Policy Committee

Dear Sirs,

Further to my email 23 January 2016. I write for a final time in the hope that my arguments might be persuasive in your final decisions.

1. On 22 October, TfL published the following document.

<http://content.tfl.gov.uk/stp-20151022-part-1-item12-card-payments-in-taxis.pdf>

I expressly draw your attention to Clause 4.1 (G)

I have asked TfL directly why this requirement was removed in the following paper put to the Finance and Policy Committee 21 January 2016 and the latest version. I have not received a substantive response at the time of writing

<http://content.tfl.gov.uk/board-160203-item07-card-payments-taxis.pdf>

It is in the public's and TfL's interests that the merchant (driver) is in the position to provide an electronic receipt at the time of transaction, an immediate receipt.

The receipt contains valuable information:

The Fare

The Tip

The Surcharge

Time and Date

Confirmation that a London Taxis was used

Merchant contact information (telephone number and email address).

Merchant Identification

Terminal Identification

1 in 5 card payments completed in a taxi that we process are with non UK cards. There is no guarantee that these customers have a strong enough command of English to provide their email addresses to the driver, assuming that they actually want to provide these details to a stranger.

There is no certainty that the cardholder has a smartphone, making emailed receipts less effective, as the cardholder does not have certainty they have confirmation of the journey prior to leaving the taxis.

Many taxis customers are over 55, which makes these cardholders even less likely to have an email address.

TfL are underestimating the amount of enquiries that suppliers receive in relation to card payments in taxis. How will TfL assist with the enquiry, from a customer, who didn't receive a receipt due to human error? They will have no meaningful information and the

cardholder will say (assuming they can speak English) that they took a taxi from point (a) to point (b); it is highly unlikely they will be in a position to provide any meaningful information, leaving them frustrated with the service received.

By not supplying an immediate receipt, the cardholder (especially the corporate customer) will be at risk of financial loss - the requirement to provide a printed receipt must be reinstated.

2. 3 February 2016 <http://content.tfl.gov.uk/board-160203-item07-card-payments-taxis.pdf>

Many Board members at 21 January 2016 appeared to oppose the recommendation to penalise all users to facilitate universal card acceptance by increasing the meter starting tariff (flagfall) by 20 pence. TfL have a perfectly acceptable current formula save that the maximums are indefensible:

2.1 (a) the following changes to come into effect on 2 April 2016:

(i) to replace the existing surcharge of up to 10 per cent of the fare payable or £1, whichever is greater, that passengers currently pay when paying by debit or credit card and replace with up to 3 per cent of the fare payable or 50 pence;

(ii) mandate a maximum card payment transaction fee to drivers of 3 per cent of the total sum payable for TfL approved card payment devices. This will be included in the TfL guidelines for electronic payment devices; and

(iii) retain the £2.40 starting tariff (flag fall); (b) the following changes to come into effect on 3 October

**3.**

2.1 (c) to investigate the feasibility of:

(i) all card payment devices being linked to the taximeter, noting that the industry needs to work towards standard solutions that integrate card payment devices with the taximeter; and

(ii) the timescales associated to mandate that all card payment devices are linked to the taximeter.

In relation to 2.1 (c) There are currently a minimum of 6 taxi credit card merchants who are capable of integrating card payment terminals with taxi fare-meters. The automated link protects the cardholder from human error input. This should be introduced at the outset of universal acceptance 3 October 2016. I can see no logical reason to investigate feasibility when the outcome is already known.

Thank you for taking the time to reconsider these matters.

Yours Sincerely,

Lee  
Lee DaCosta  
**Director**

Cabvision Network Ltd  
2-4 Hemming Street,  
London  
E1 5BL

**Email from Verifone**

**From:** Jon Wheeler

**Date:** Friday, 29 January 2016 13:05

**Subject:** TfL Board Meeting Feb 3rd: Agenda Point 7 - 'Card Payments in Taxis'

Dear TfL Board Member,

To introduce myself, I work for Verifone in the position of Head of the Global Taxi Business – UK.

Some facts on Verifone:

- Verifone installed the 1st card payment solution into a licensed London 'black' cab in Dec 2010
- We now have 6,000 card payment terminals installed in Licensed London 'black' cabs – that's approx. 25% of all cabs.
  - 4,500 terminals are fixed in the rear of the taxi & integrated to the taxi meter
  - 1,500 terminals are 'handheld' devices in the driver control which are not integrated to the taxi meter
- All terminals support Debit, Credit, Contactless, ApplePay and NFC payments
- All terminals support Visa, Mastercard, AMEX, JCB, Diners and all other main card schemes
- All terminals can take transactions 'off-line' when there is no Network signal
- We pay the drivers 3x a week (moving to daily payments in Feb 2016) and we pay them 100% of the fare & TIP
- All our terminals, installation, Helpdesk support & payments are **Free of Charge** to the driver
- Verifone have 48 employees supporting the above, we have a staffed Helpdesk that processes around 750 calls a week from drivers & passengers and we have 2 manned sites in central London

I am writing to you with regard to the paper you will consider at the TfL Board meeting on 'Card Payments in Taxis' held on 3rd Feb 2016.

<http://content.tfl.gov.uk/board-160203-item07-card-payments-taxis.pdf>

There are 2 key points where I request your interest, understanding and engagement.

1.

Section 2. 2.1 (a) (i) **Surcharge Reduction – Target October 2016 NOT in April 2016**

Verifone are extremely disheartened that our request of TfL to implement the surcharge reduction at the same time as the implementation of the mandate [in October 2016] has not been reflected in the paper.

As the main provider of card payment solutions in London taxis since 2010 we have more drivers under contract & therefore more work than any other provider to fall in line with what TfL are recommending.

Even after several meetings with TfL where this has been discussed & apparently understood, TfL seem to be choosing to ignore both our advice & our request - resulting in potentially unsurmountable challenges this will now place on our business.

I find it incredible that, even after explaining the situation face-to-face, TfL still think it reasonable to expect Verifone to contact the owners of 6,000 taxis and within 9 working weeks from now, physically update all in cab payment software, all DECALS displayed – both inside and outside of taxis [Section 2. 2.1 (b) (iii)] and issue new contracts to all the taxi owners.

That's around 135 cabs / owners a day to be recalled & processed if Verifone are to comply with the recommendations to reduce the surcharge from 2nd April.

This will not be possible and will not be beneficial to drivers or the industry? We may have to charge our drivers to undertake this activity that TfL are enforcing on us.

**The sensible solution to this is to make the amendments to the surcharge at the same time as the mandate is introduced in October 2016.**

2.

#### Section 2. 2.1 (c) (ii) Taximeter Integration

Verifone believes very strongly that requiring the Card payment terminal to be integrated to the Taxi meter is a vital licensing requirement.

Already Verifone and 5 other providers have been doing this for years. It is a simple development exercise which ensures passengers pay the metered fare, avoids the driver (or passenger) having to enter the Fare & TIP where they can make mistakes or be fraudulent. It also allows for a faster tap out service that will speed up journeys and improve customer satisfaction.

In fact I would go as far to say that allowing non-integration is a farce.

It is a complete contradiction to require Contactless technology to support faster payments, but then to introduce a corresponding longer delay by allowing drivers to have to manually enter the Fare & TIP data via their smartphone and transfer it to the passenger payment terminal. Not to mention the risk of fraud or mistakes when fares are entered manually.

In independent polling of Londoners 92% agreed that the payment device should be integrate to the meter (see attached).

Verifone understand the need to give those drivers currently using solutions which are not integrated time to adapt but believe that TfL should be clearer in its expectation that this is a standard that will be introduced. It is clearly feasible as more than 10,000 Taxis are already fitted with devices that meet the standard and are integrated to the Taxi meter..

I would expect TfL to:

- make it a condition of fitness that any **new** credit payment device seeking TfL's conditions of fitness meets this standard from October 2016
- Require all existing drivers not using an integrated payment device to have transferred to one by April 2017

I hope you will have time to raise this issues in the debate at the Board and am happy to answer any questions you have ahead of the meeting.

Kind Regards,

Jon

*Jon Wheeler*

**Head of Global Tax Business - UK**

Gloucester House, 10 Camberwell New Road, London. SE5 0TA

## Licensed Cab Payments Survey

### ONLINE Fieldwork: 23rd - 28th July 2015

Absolutes/col percents

Table 1  
**Q1. Transport for London (TfL) is currently consulting on whether passengers in London should be able to pay for journeys in all licensed taxis (black cabs) by debit or credit card. Do you think that all licensed taxis (black cabs) in London should or should not have to offer passengers the option of paying by credit or debit card?**  
**Base: All respondents**

	Gender		Age						Social Grade				Region					Ethnicity		Working status		Tenure			
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Central	East	North	South	West	White	Non-White	Work FT/PT	Not working	Own home	Rented council/HA	Rented private
Unweighted base	1007	495	512	104	198	209	166	152	178	422	310	114	161	160	285	110	213	239	651	329	643	364	584	194	210
Weighted base	1007	483	524	131	232	212	151	121	161	407	319	116	166	173	305	113	196	220	568	412	715	292	503	232	252
Should	929	452	477	119	226	202	134	112	137	380	293	110	147	161	290	106	178	195	524	379	671	259	457	213	242
	92%	94%	91%	91%	97%	96%	89%	92%	85%	93%	92%	95%	89%	93%	95%	94%	91%	89%	92%	92%	94%	89%	91%	92%	96%
Should not	78	31	47	12	6	9	17	9	24	27	26	6	19	12	15	7	18	25	44	33	44	33	46	19	10
	8%	6%	9%	9%	3%	4%	11%	8%	15%	7%	8%	5%	11%	7%	5%	6%	9%	11%	8%	8%	6%	11%	9%	8%	4%



## Licensed Cab Payments Survey

### ONLINE Fieldwork: 23rd - 28th July 2015

Absolutes/col percents

Table 2

**Q2. How important or not important do you think it is that TfL regulates credit and debit card payment services to ensure passenger safety and security in London's licensed taxis (black cabs)?**

**Base: All respondents**

	Gender		Age					Social Grade				Region					Ethnicity		Working status		Tenure				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Central	East	North	South	West	White	Non-White	Work FT/PT	Not working	Own home	Rented council/HA	Rented private
Unweighted base	1007	495	512	104	198	209	166	152	178	422	310	114	161	160	285	110	213	239	651	329	643	364	584	194	210
Weighted base	1007	483	524	131	232	212	151	121	161	407	319	116	166	173	305	113	196	220	568	412	715	292	503	232	252
NET: Very/ Fairly important	932	443	489	126	224	199	135	108	141	377	299	106	150	165	284	108	176	199	518	391	670	262	459	214	240
	93%	92%	93%	96%	96%	94%	89%	89%	88%	93%	94%	92%	91%	95%	93%	96%	89%	91%	91%	95%	94%	90%	91%	93%	95%
Very important	(4) 660	306	355	82	156	142	97	81	102	265	209	78	108	111	219	73	120	137	367	278	483	177	319	153	175
	66%	63%	68%	63%	67%	67%	64%	67%	63%	65%	66%	68%	65%	64%	72%	65%	61%	62%	65%	68%	68%	61%	63%	66%	69%
Fairly important	(3) 272	137	135	43	67	57	38	26	40	113	89	28	42	54	65	35	56	62	151	113	187	84	140	61	65
	27%	28%	26%	33%	29%	27%	25%	22%	25%	28%	28%	24%	25%	31%	21%	31%	28%	28%	27%	27%	26%	29%	28%	26%	26%
Not very important	(2) 59	28	30	5	7	10	14	9	13	23	16	7	12	8	18	3	17	14	38	18	35	23	34	17	8
	6%	6%	6%	4%	3%	5%	9%	8%	8%	6%	5%	6%	8%	4%	6%	3%	8%	6%	7%	4%	5%	8%	7%	3%	
Not at all important	(1) 16	12	4	-	1	2	2	4	7	6	5	2	3	1	3	2	4	6	12	2	9	7	10	-	4
	2%	3%	1%	-	*	1%	1%	3%	4%	2%	1%	2%	2%	1%	1%	1%	2%	3%	2%	1%	1%	2%	-	2%	
NET: Not at all/ Not very important	75	41	34	5	8	12	16	13	20	29	20	9	16	8	21	5	21	20	50	21	45	30	44	17	12
	7%	8%	7%	4%	4%	6%	11%	11%	12%	7%	6%	8%	9%	5%	7%	4%	11%	9%	9%	5%	6%	10%	9%	7%	5%
Mean	3.57	3.52	3.60	3.59	3.64	3.60	3.52	3.53	3.47	3.56	3.58	3.58	3.54	3.59	3.64	3.60	3.48	3.50	3.54	3.62	3.60	3.48	3.53	3.59	3.63
Standard deviation	0.68	0.72	0.63	0.57	0.56	0.64	0.73	0.77	0.82	0.67	0.66	0.70	0.72	0.60	0.64	0.62	0.74	0.74	0.72	0.60	0.65	0.75	0.71	0.63	0.63
Standard error	0.02	0.03	0.03	0.06	0.04	0.04	0.06	0.06	0.06	0.03	0.04	0.07	0.06	0.05	0.04	0.06	0.05	0.05	0.03	0.03	0.03	0.04	0.03	0.05	0.04

## Licensed Cab Payments Survey

### ONLINE Fieldwork: 23rd - 28th July 2015

Absolutes/col percents

Table 3

**Q3. How important or not important do you think it is that TfL integrate credit and debit card payment machines to the taxi meter so that the fare charged is automatically set?**

**Base: All respondents**

	Total	Gender		Age						Social Grade				Region					Ethnicity		Working status		Tenure		
		Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Central	East	North	South	West	White	Non-White	Work FT/PT	Not work-ing	Own home	Rented coun-cil/HA	Rented pri-vate
Unweighted base	1007	495	512	104	198	209	166	152	178	422	310	114	161	160	285	110	213	239	651	329	643	364	584	194	210
Weighted base	1007	483	524	131	232	212	151	121	161	407	319	116	166	173	305	113	196	220	568	412	715	292	503	232	252
NET: Very/ Fairly important	928	444	484	124	220	195	138	108	143	377	294	109	148	160	286	105	179	197	523	379	667	260	453	219	237
	92%	92%	92%	94%	95%	92%	91%	89%	89%	93%	92%	94%	89%	92%	94%	93%	91%	90%	92%	92%	93%	89%	90%	95%	94%
Very important	(4) 574	280	294	60	138	121	88	76	92	243	174	68	90	98	185	57	102	132	328	240	421	154	290	133	143
	57%	58%	56%	46%	59%	57%	58%	63%	57%	60%	55%	59%	54%	56%	61%	50%	52%	60%	58%	58%	59%	53%	58%	57%	57%
Fairly important	(3) 353	164	190	64	82	74	50	32	51	134	120	41	58	62	101	48	77	65	195	139	246	107	163	86	94
	35%	34%	36%	49%	36%	35%	33%	26%	32%	33%	38%	35%	35%	36%	33%	43%	39%	30%	34%	34%	34%	37%	32%	37%	37%
Not very important	(2) 66	33	33	7	10	14	11	10	14	26	22	5	13	11	14	7	14	20	33	31	40	26	39	13	14
	7%	7%	6%	6%	4%	6%	7%	8%	8%	6%	7%	5%	8%	6%	5%	6%	7%	9%	6%	8%	6%	9%	8%	5%	6%
Not at all important	(1) 14	7	7	-	2	3	2	2	4	4	3	2	5	2	5	1	4	2	12	1	8	6	11	-	1
	1%	1%	1%	-	1%	1%	1%	2%	3%	1%	1%	1%	3%	1%	2%	1%	2%	1%	2%	*	1%	2%	2%	-	*
NET: Not at all/ Not very important	79	40	40	7	12	16	13	13	18	30	25	7	18	14	19	7	17	22	45	32	48	32	50	13	15
	8%	8%	8%	6%	5%	8%	9%	11%	11%	7%	8%	6%	11%	8%	6%	7%	9%	10%	8%	8%	7%	11%	10%	5%	6%
Mean	3.48	3.48	3.47	3.40	3.54	3.48	3.48	3.51	3.43	3.51	3.46	3.51	3.41	3.47	3.53	3.43	3.41	3.49	3.48	3.50	3.51	3.40	3.45	3.52	3.51
Standard deviation	0.68	0.69	0.67	0.60	0.62	0.68	0.70	0.74	0.76	0.66	0.66	0.66	0.76	0.68	0.66	0.64	0.70	0.70	0.70	0.65	0.65	0.73	0.73	0.60	0.62
Standard error	0.02	0.03	0.03	0.06	0.04	0.05	0.05	0.06	0.06	0.03	0.04	0.06	0.06	0.05	0.04	0.06	0.05	0.05	0.03	0.04	0.03	0.04	0.03	0.04	0.04

## Licensed Cab Payments Survey

### ONLINE Fieldwork: 23rd - 28th July 2015

Absolutes/col percents

Table 4

**Q4. There has been discussion on whether TfL should be required to install credit and debit card payment machines in the rear of the taxi, or in the front driver's cab. Some people have said that credit and debit card machines are better placed if they are in the rear of taxis as the passenger can see the payment terminal more clearly, and they are in control of the payment without having to hand their card to the driver, and they don't have to get out of the taxi to complete the transaction. Others think that credit and debit card machines are better placed if they are in the front driver's cab where the driver has control of the payment terminal, and can ensure that the payment is manually processed prior to the passenger exiting the vehicle. Do you think that TfL should be required to install credit and debit card payment machines in the rear of the taxi, in the front driver's cab, or does it make no difference to you?**

**Base: All respondents**

	Gender		Age							Social Grade				Region					Ethnicity		Working status		Tenure		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Central	East	North	South	West	White	Non-White	Work FT/PT	Not work-ing	Own home	Rented coun-cil/HA	Rented pri-vate
Unweighted base	1007	495	512	104	198	209	166	152	178	422	310	114	161	160	285	110	213	239	651	329	643	364	584	194	210
Weighted base	1007	483	524	131	232	212	151	121	161	407	319	116	166	173	305	113	196	220	568	412	715	292	503	232	252
In the rear of taxi	531 53%	264 55%	267 51%	78 60%	126 55%	111 53%	84 56%	65 54%	66 41%	209 51%	171 54%	70 60%	81 49%	92 53%	163 53%	66 58%	99 50%	113 51%	288 51%	232 56%	388 54%	143 49%	265 53%	113 49%	141 56%
In the front driver's cab	162 16%	76 16%	85 16%	16 12%	42 18%	33 15%	19 13%	16 13%	36 22%	67 16%	51 16%	22 19%	22 13%	34 20%	46 15%	16 14%	25 13%	40 18%	96 17%	62 15%	111 16%	50 17%	78 15%	41 18%	40 16%
Makes no difference to me	314 31%	143 30%	171 33%	36 28%	63 27%	68 32%	47 31%	40 33%	59 37%	131 32%	97 30%	24 21%	63 38%	47 27%	96 32%	31 28%	73 37%	67 30%	184 32%	118 29%	216 30%	98 34%	160 32%	77 33%	71 28%

## Licensed Cab Payments Survey

### ONLINE Fieldwork: 23rd - 28th July 2015

Absolutes/col percents

Table 5  
**Gender**  
**Base: All respondents**

	Gender		Age						Social Grade				Region					Ethnicity		Working status		Tenure			
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Central	East	North	South	West	White	Non-White	Work FT/PT	Not working	Own home	Rented council/HA	Rented private
Unweighted base	1007	495	512	104	198	209	166	152	178	422	310	114	161	160	285	110	213	239	651	329	643	364	584	194	210
Weighted base	1007	483	524	131	232	212	151	121	161	407	319	116	166	173	305	113	196	220	568	412	715	292	503	232	252
Male	483	483	-	50	101	100	79	61	92	221	137	57	67	71	150	52	101	110	286	179	360	123	281	86	111
	48%	100%	-	38%	44%	47%	52%	51%	57%	54%	43%	50%	41%	41%	49%	46%	51%	50%	50%	43%	50%	42%	56%	37%	44%
Female	524	-	524	81	131	111	72	60	69	185	182	58	98	102	156	60	96	110	282	233	355	169	223	145	141
	52%	-	100%	62%	56%	53%	48%	49%	43%	46%	57%	50%	59%	59%	51%	54%	49%	50%	50%	57%	50%	58%	44%	63%	56%

## Licensed Cab Payments Survey

### ONLINE Fieldwork: 23rd - 28th July 2015

Absolutes/col percents

Table 6  
Age  
Base: All respondents

	Gender			Age						Social Grade				Region					Ethnicity		Working status		Tenure		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Central	East	North	South	West	White	Non-White	Work FT/PT	Not working	Own home	Rented council/HA	Rented private
Unweighted base	1007	495	512	104	198	209	166	152	178	422	310	114	161	160	285	110	213	239	651	329	643	364	584	194	210
Weighted base	1007	483	524	131	232	212	151	121	161	407	319	116	166	173	305	113	196	220	568	412	715	292	503	232	252
18-24	131 13%	50 10%	81 15%	131 100%	-	-	-	-	-	36 9%	60 19%	20 17%	15 9%	40 23%	47 15%	9 8%	14 7%	21 10%	55 10%	68 17%	79 11%	52 18%	45 9%	37 16%	44 17%
25-34	232 23%	101 21%	131 25%	-	232 100%	-	-	-	-	106 26%	70 22%	22 19%	34 21%	40 23%	66 22%	31 28%	39 20%	55 25%	99 17%	130 32%	199 28%	33 11%	77 15%	41 18%	108 43%
35-44	212 21%	100 21%	111 21%	-	-	212 100%	-	-	-	97 24%	66 21%	22 19%	27 16%	35 20%	65 21%	24 21%	37 19%	51 23%	101 18%	102 25%	190 27%	21 7%	99 20%	45 19%	62 25%
45-54	151 15%	79 16%	72 14%	-	-	-	151 100%	-	-	58 14%	44 14%	17 15%	32 19%	27 16%	43 14%	18 16%	37 19%	24 11%	86 15%	60 14%	127 18%	24 8%	87 17%	44 19%	18 7%
55-64	121 12%	61 13%	60 11%	-	-	-	-	121 100%	-	43 10%	34 11%	18 16%	26 16%	18 10%	38 13%	12 11%	26 13%	26 12%	88 15%	31 8%	77 11%	44 15%	69 14%	39 17%	13 5%
65+	161 16%	92 19%	69 13%	-	-	-	-	-	161 100%	68 17%	45 14%	16 14%	31 19%	14 8%	45 15%	18 16%	42 21%	42 19%	139 24%	20 5%	43 6%	118 40%	127 25%	25 11%	7 3%
Average age	43.65	45.50	41.95	21.79	29.97	39.18	49.49	59.04	70.00	44.13	41.78	43.24	46.40	39.06	42.70	44.75	47.39	44.71	48.33	37.62	40.41	51.60	48.75	43.23	34.62

## Licensed Cab Payments Survey

### ONLINE Fieldwork: 23rd - 28th July 2015

Absolutes/col percents

Table 7  
**Social Grade**  
**Base: All respondents**

	Gender			Age						Social Grade				Region					Ethnicity		Working status		Tenure		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Central	East	North	South	West	White	Non-White	Work FT/PT	Not working	Own home	Rented council/HA	Rented private
Unweighted base	1007	495	512	104	198	209	166	152	178	422	310	114	161	160	285	110	213	239	651	329	643	364	584	194	210
Weighted base	1007	483	524	131	232	212	151	121	161	407	319	116	166	173	305	113	196	220	568	412	715	292	503	232	252
AB	407	221	185	36	106	97	58	43	68	407	-	-	-	60	119	47	88	92	229	167	324	82	277	36	89
	40%	46%	35%	27%	46%	46%	38%	35%	42%	100%	-	-	-	35%	39%	42%	45%	42%	40%	41%	45%	28%	55%	15%	35%
C1	319	137	182	60	70	66	44	34	45	-	319	-	-	67	96	33	59	64	183	131	241	78	123	84	103
	32%	28%	35%	46%	30%	31%	29%	28%	28%	-	100%	-	-	39%	31%	29%	30%	29%	32%	32%	34%	27%	24%	36%	41%
C2	116	57	58	20	22	22	17	18	16	-	-	116	-	15	44	9	19	29	64	47	90	25	55	27	31
	11%	12%	11%	15%	9%	10%	12%	15%	10%	-	-	100%	-	9%	15%	8%	10%	13%	11%	11%	13%	9%	11%	12%	12%
DE	166	67	98	15	34	27	32	26	31	-	-	-	166	31	46	24	30	35	91	68	59	106	48	86	29
	16%	14%	19%	12%	15%	13%	21%	22%	19%	-	-	-	100%	18%	15%	21%	15%	16%	16%	8%	36%	10%	37%	12%	

## Licensed Cab Payments Survey

### ONLINE Fieldwork: 23rd - 28th July 2015

Absolutes/col percents

Table 8  
London Region  
Base: All respondents

	Gender			Age						Social Grade				Region					Ethnicity		Working status		Tenure		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Central	East	North	South	West	White	Non-White	Work FT/PT	Not working	Own home	Rented council/HA	Rented private
Unweighted base	1007	495	512	104	198	209	166	152	178	422	310	114	161	160	285	110	213	239	651	329	643	364	584	194	210
Weighted base	1007	483	524	131	232	212	151	121	161	407	319	116	166	173	305	113	196	220	568	412	715	292	503	232	252
Central	173	71	102	40	40	35	27	18	14	60	67	15	31	173	-	-	-	-	94	74	124	49	52	68	47
	17%	15%	20%	30%	17%	16%	18%	15%	8%	15%	21%	13%	19%	100%	-	-	-	-	17%	18%	17%	17%	10%	29%	19%
East	305	150	156	47	66	65	43	38	45	119	96	44	46	-	305	-	-	-	164	131	220	85	141	72	87
	30%	31%	30%	36%	29%	31%	29%	32%	28%	29%	30%	38%	28%	-	100%	-	-	-	29%	32%	31%	29%	28%	31%	35%
North	113	52	60	9	31	24	18	12	18	47	33	9	24	-	-	113	-	-	70	40	76	37	65	23	23
	11%	11%	12%	7%	13%	11%	12%	10%	11%	12%	10%	8%	15%	-	-	100%	-	-	12%	10%	11%	13%	13%	10%	9%
South	196	101	96	14	39	37	37	26	42	88	59	19	30	-	-	-	196	-	127	67	141	55	120	25	48
	19%	21%	18%	11%	17%	17%	25%	22%	26%	22%	18%	17%	18%	-	-	-	100%	-	22%	16%	20%	19%	24%	11%	19%
West	220	110	110	21	55	51	24	26	42	92	64	29	35	-	-	-	220	114	100	155	65	125	45	47	
	22%	23%	21%	16%	24%	24%	16%	22%	26%	23%	20%	25%	21%	-	-	-	100%	20%	24%	22%	22%	25%	19%	19%	

## Licensed Cab Payments Survey

### ONLINE Fieldwork: 23rd - 28th July 2015

Absolutes/col percents

Table 9  
London Borough  
Base: All respondents

	Gender		Age						Social Grade				Region					Ethnicity		Working status		Tenure			
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Central	East	North	South	West	White	Non-White	Work FT/PT	Not working	Own home	Rented council/HA	Rented private
Unweighted base	1007	495	512	104	198	209	166	152	178	422	310	114	161	160	285	110	213	239	651	329	643	364	584	194	210
Weighted base	1007	483	524	131	232	212	151	121	161	407	319	116	166	173	305	113	196	220	568	412	715	292	503	232	252
Barking & Dagenham	22 2%	9 2%	13 3%	2 2%	5 2%	2 1%	1 1%	5 4%	6 4%	7 2%	8 3%	3 3%	4 3%	-	22 7%	-	-	-	13 2%	7 2%	14 2%	8 3%	10 2%	4 2%	7 3%
Barnet	48 5%	24 5%	24 5%	3 3%	12 5%	11 5%	8 5%	4 3%	9 5%	21 5%	17 5%	4 4%	6 4%	-	-	48 42%	-	-	34 6%	14 3%	37 5%	11 4%	33 6%	4 2%	9 4%
Bexley	34 3%	17 3%	17 3%	-	7 3%	7 3%	6 4%	5 4%	9 6%	13 3%	5 2%	7 6%	8 5%	-	34 11%	-	-	-	22 4%	12 3%	24 3%	9 3%	21 4%	6 3%	7 3%
Brent	34 3%	16 3%	18 3%	3 2%	10 4%	8 4%	4 3%	4 3%	5 3%	8 2%	13 4%	9 8%	5 3%	-	-	-	-	34 16%	12 2%	22 5%	26 4%	8 3%	15 3%	9 4%	9 4%
Bromley	39 4%	23 5%	16 3%	2 1%	8 3%	5 2%	5 4%	6 5%	14 9%	20 5%	8 2%	3 3%	8 5%	-	-	-	39 20%	-	28 5%	12 3%	23 3%	17 6%	24 5%	4 2%	11 5%
Camden	23 2%	9 2%	14 3%	6 4%	3 1%	7 3%	1 1%	5 4%	2 1%	11 3%	7 2%	3 3%	2 1%	23 13%	-	-	-	-	15 3%	7 2%	16 2%	7 2%	9 2%	10 4%	3 1%
City of London	19 2%	8 2%	11 2%	6 4%	11 5%	3 1%	-	-	-	12 3%	3 1%	3 2%	1 1%	19 11%	-	-	-	-	5 1%	12 3%	15 2%	4 1%	9 2%	1 1%	9 4%
Croydon	55 5%	32 7%	22 4%	5 4%	17 7%	11 5%	7 5%	8 7%	6 4%	19 5%	22 7%	4 3%	9 6%	-	-	-	55 28%	-	23 4%	30 7%	42 6%	12 4%	28 6%	6 2%	18 7%
Ealing	30 3%	15 3%	16 3%	2 2%	7 3%	9 4%	5 3%	3 2%	5 3%	11 3%	9 3%	1 1%	9 6%	-	-	-	-	30 14%	16 3%	14 3%	18 3%	12 4%	14 3%	8 4%	8 3%
Enfield	42 4%	16 3%	26 5%	5 4%	13 6%	6 3%	6 4%	5 4%	7 5%	18 4%	14 5%	3 2%	7 4%	-	-	42 37%	-	-	21 4%	21 5%	27 4%	15 5%	24 5%	10 4%	8 3%
Greenwich	36 4%	9 2%	28 5%	3 2%	8 4%	12 6%	2 1%	4 4%	6 4%	13 3%	12 4%	5 4%	7 4%	-	36 12%	-	-	-	22 4%	14 3%	24 3%	12 4%	14 3%	12 5%	9 3%
Hackney	21 2%	7 2%	13 3%	6 4%	3 1%	4 2%	4 2%	2 1%	3 2%	9 2%	6 2%	2 2%	3 2%	-	21 7%	-	-	-	13 2%	7 2%	17 2%	3 1%	5 1%	10 5%	5 2%
Hammersmith & Fulham	16 2%	10 2%	5 1%	2 1%	4 2%	3 2%	1 *	1 1%	5 3%	12 3%	3 1%	-	1 *	-	-	-	-	16 7%	8 1%	5 1%	11 2%	4 1%	10 2%	2 1%	4 2%
Haringey	23 2%	12 3%	11 2%	1 *	6 2%	7 3%	4 3%	3 3%	2 1%	9 2%	2 *	2 2%	11 7%	-	-	23 20%	-	-	15 3%	5 1%	11 2%	12 4%	8 2%	9 4%	6 2%



## Licensed Cab Payments Survey

### ONLINE Fieldwork: 23rd - 28th July 2015

Absolutes/col percents

Table 9  
London Borough  
Base: All respondents

	Gender		Age							Social Grade					Region					Ethnicity		Working status		Tenure		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Central	East	North	South	West	White	Non-White	Work FT/PT	Not working	Own home	Rented council/HA	Rented private	
Weighted base	1007	483	524	131	232	212	151	121	161	407	319	116	166	173	305	113	196	220	568	412	715	292	503	232	252	
Harrow	44 4%	24 5%	21 4%	5 4%	8 3%	12 6%	3 2%	7 5%	10 6%	21 5%	13 4%	3 2%	8 5%	-	-	-	-	44 20%	20 4%	23 6%	30 4%	14 5%	27 5%	12 5%	6 2%	
Havering	21 2%	12 3%	9 2%	-	1 1%	5 2%	5 3%	3 2%	8 5%	10 2%	6 2%	4 4%	1 1%	-	21 7%	-	-	-	20 4%	-	13 2%	8 3%	19 4%	1 *	1 1%	
Hillingdon	38 4%	17 4%	21 4%	1 1%	11 5%	8 4%	5 3%	5 4%	7 4%	16 4%	12 4%	4 3%	6 4%	-	-	-	-	38 17%	20 4%	17 4%	30 4%	8 3%	24 5%	6 2%	6 3%	
Hounslow	36 4%	16 3%	20 4%	8 6%	8 3%	7 3%	4 3%	5 4%	4 3%	13 3%	10 3%	9 8%	4 2%	-	-	-	-	36 16%	21 4%	15 4%	25 4%	11 4%	21 4%	6 2%	9 4%	
Islington	31 3%	10 2%	21 4%	11 9%	5 2%	3 1%	4 3%	4 4%	2 1%	7 2%	10 3%	3 3%	11 6%	31 18%	-	-	-	-	15 3%	13 3%	18 3%	13 4%	4 1%	17 7%	9 4%	
Kensington & Chelsea	20 2%	9 2%	11 2%	4 3%	3 1%	2 1%	7 4%	2 2%	1 1%	6 1%	9 3%	-	5 3%	20 12%	-	-	-	-	9 2%	11 3%	15 2%	5 2%	4 1%	16 7%	-	
Kingston-upon-Thames	25 2%	10 2%	14 3%	1 1%	-	7 3%	7 4%	4 3%	6 4%	13 3%	7 2%	2 2%	2 1%	-	-	-	25 13%	-	18 3%	6 2%	21 3%	4 1%	21 4%	1 *	2 1%	
Lambeth	40 4%	17 3%	23 4%	3 2%	12 5%	9 4%	11 7%	3 3%	3 2%	13 3%	18 6%	3 2%	7 4%	40 23%	-	-	-	-	22 4%	18 4%	35 5%	5 2%	10 2%	14 6%	16 7%	
Lewisham	33 3%	18 4%	15 3%	5 4%	11 5%	7 3%	3 2%	4 3%	4 2%	13 3%	14 4%	5 4%	2 1%	-	33 11%	-	-	-	21 4%	12 3%	26 4%	7 2%	12 2%	7 3%	15 6%	
Merton	21 2%	11 2%	10 2%	-	4 2%	3 1%	5 3%	2 2%	7 4%	12 3%	5 2%	2 2%	2 1%	-	-	-	21 11%	-	15 3%	6 1%	13 2%	8 3%	16 3%	1 *	3 1%	
Newham	35 3%	23 5%	12 2%	8 6%	7 3%	8 4%	2 1%	5 4%	4 3%	14 4%	6 2%	7 6%	7 4%	-	35 11%	-	-	-	9 1%	26 6%	26 4%	9 3%	19 4%	7 3%	9 4%	
Redbridge	40 4%	18 4%	22 4%	5 4%	9 4%	6 3%	11 7%	6 5%	3 2%	18 4%	11 3%	8 7%	3 2%	-	40 13%	-	-	-	17 3%	20 5%	28 4%	12 4%	23 5%	3 1%	14 5%	
Richmond-upon-Thames	21 2%	12 2%	9 2%	-	7 3%	4 2%	3 2%	1 1%	7 4%	12 3%	5 1%	3 2%	2 1%	-	-	-	-	21 10%	16 3%	5 1%	14 2%	7 3%	14 3%	3 1%	4 2%	
Southwark	31 3%	17 3%	14 3%	6 5%	4 2%	10 5%	5 3%	2 1%	3 2%	10 2%	14 4%	3 3%	4 2%	31 18%	-	-	-	-	24 4%	7 2%	23 3%	8 3%	12 2%	8 3%	9 4%	

## Licensed Cab Payments Survey

### ONLINE Fieldwork: 23rd - 28th July 2015

Absolutes/col percents

Table 9  
London Borough  
Base: All respondents

	Gender			Age						Social Grade				Region				Ethnicity		Working status		Tenure			
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Central	East	North	South	West	White	Non-White	Work FT/PT	Not working	Own home	Rented council/HA	Rented private
Weighted base	1007	483	524	131	232	212	151	121	161	407	319	116	166	173	305	113	196	220	568	412	715	292	503	232	252
Sutton	20 2%	12 3%	8 1%	- -	2 1%	6 3%	5 4%	* *	6 4%	10 2%	4 1%	3 3%	3 2%	- -	- -	- -	20 10%	- -	17 3%	2 1%	13 2%	7 2%	15 3%	2 1%	3 1%
Tower Hamlets	31 3%	20 4%	11 2%	10 8%	9 4%	6 3%	5 3%	2 1%	- -	9 2%	17 5%	- -	6 4%	- -	31 10%	- -	- -	- -	9 2%	21 5%	25 3%	6 2%	5 1%	18 8%	9 4%
Waltham Forest	31 3%	16 3%	15 3%	7 5%	7 3%	7 3%	5 3%	4 3%	2 1%	13 3%	10 3%	3 3%	5 3%	- -	31 10%	- -	- -	- -	18 3%	11 3%	21 3%	10 3%	13 3%	3 1%	12 5%
Wandsworth	37 4%	13 3%	24 5%	6 5%	8 3%	6 3%	8 5%	6 5%	3 2%	15 4%	13 4%	5 4%	5 3%	- -	- -	- -	37 19%	- -	26 5%	10 2%	29 4%	8 3%	17 3%	10 4%	10 4%
City of Westminster	10 1%	2 *	8 2%	4 3%	1 1%	1 *	- -	2 2%	2 1%	1 *	7 2%	- -	2 1%	10 6%	- -	- -	- -	- -	4 1%	5 1%	2 *	7 3%	4 1%	2 1%	1 *

## Licensed Cab Payments Survey

### ONLINE Fieldwork: 23rd - 28th July 2015

Absolutes/col percents

Table 10

**Which of the following best describes your current working status?**

**Base: All respondents**

	Gender			Age						Social Grade				Region					Ethnicity		Working status		Tenure		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Central	East	North	South	West	White	Non-White	Work FT/PT	Not working	Own home	Rented council/HA	Rented private
Unweighted base	1007	495	512	104	198	209	166	152	178	422	310	114	161	160	285	110	213	239	651	329	643	364	584	194	210
Weighted base	1007	483	524	131	232	212	151	121	161	407	319	116	166	173	305	113	196	220	568	412	715	292	503	232	252
NET: Working	715	360	355	79	199	190	127	77	43	324	241	90	59	124	220	76	141	155	372	328	715	-	360	132	212
	71%	74%	68%	60%	86%	90%	84%	63%	27%	80%	76%	78%	36%	71%	72%	67%	72%	70%	65%	80%	100%	-	72%	57%	84%
Working full time - working 30 hours per week or more	536	302	234	55	162	157	88	56	19	268	176	63	29	97	164	52	105	118	276	250	536	-	275	90	167
	53%	62%	45%	42%	70%	74%	58%	46%	12%	66%	55%	54%	18%	56%	54%	46%	53%	54%	49%	61%	75%	-	55%	39%	66%
Working part time - working between 8 and 29 hours per week	179	58	121	23	37	34	39	21	24	56	65	28	30	26	56	24	36	37	96	78	179	-	85	42	45
	18%	12%	23%	18%	16%	16%	26%	17%	15%	14%	20%	24%	18%	15%	18%	21%	18%	17%	17%	19%	25%	-	17%	18%	18%
NET: Not working	292	123	169	52	33	21	24	44	118	82	78	25	106	49	85	37	55	65	196	84	-	292	143	100	40
	29%	26%	32%	40%	14%	10%	16%	37%	73%	20%	24%	22%	64%	29%	28%	33%	28%	30%	35%	20%	-	100%	28%	43%	16%
Not working but seeking work or temporarily unemployed or sick	81	30	51	18	17	15	16	15	-	11	11	5	53	21	21	13	8	17	36	38	-	81	24	46	6
	8%	6%	10%	13%	8%	7%	10%	13%	-	3%	3%	5%	32%	12%	7%	12%	4%	8%	6%	9%	-	28%	5%	20%	2%
Not working and not seeking work	51	22	29	34	8	2	3	4	-	8	27	4	12	15	19	3	8	6	25	22	-	51	12	16	21
	5%	5%	6%	26%	3%	1%	2%	4%	-	2%	8%	4%	7%	9%	6%	3%	4%	3%	4%	5%	-	18%	2%	7%	8%
Retired on a state pension only	32	13	19	-	-	-	-	3	29	4	4	1	23	4	11	1	7	9	23	8	-	32	11	15	5
	3%	3%	4%	-	-	-	-	3%	18%	1%	1%	1%	14%	2%	4%	1%	4%	4%	4%	2%	-	11%	2%	7%	2%
Retired with a private pension	104	57	47	-	-	-	-	17	87	52	34	10	9	9	26	15	27	27	98	5	-	104	86	15	3
	10%	12%	9%	-	-	-	-	14%	54%	13%	11%	8%	5%	5%	9%	13%	14%	12%	17%	1%	-	36%	17%	6%	1%
House person, housewife, househusband, etc.	24	2	22	1	7	5	5	4	2	7	3	5	10	1	8	5	5	6	14	10	-	24	10	7	5
	2%	*	4%	1%	3%	2%	3%	3%	1%	2%	1%	5%	6%	*	2%	4%	3%	3%	2%	2%	-	8%	2%	3%	2%

## Licensed Cab Payments Survey

### ONLINE Fieldwork: 23rd - 28th July 2015

Absolutes/col percents

Table 11

**To which of the following ethnic groups do you consider you belong?**

**Base: All respondents**

	Gender		Age						Social Grade				Region					Ethnicity		Working status		Tenure			
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Central	East	North	South	West	White	Non-White	Work FT/PT	Not working	Own home	Rented council/HA	Rented private
Unweighted base	1007	495	512	104	198	209	166	152	178	422	310	114	161	160	285	110	213	239	651	329	643	364	584	194	210
Weighted base	1007	483	524	131	232	212	151	121	161	407	319	116	166	173	305	113	196	220	568	412	715	292	503	232	252
White	568	286	282	55	99	101	86	88	139	229	183	64	91	94	164	70	127	114	568	-	372	196	324	96	139
	56%	59%	54%	42%	43%	48%	57%	73%	86%	56%	57%	56%	55%	54%	54%	62%	65%	52%	100%	-	52%	67%	64%	41%	55%
NET: Non-white	412	179	233	68	130	102	60	31	20	167	131	47	68	74	131	40	67	100	-	412	328	84	170	128	104
	41%	37%	44%	52%	56%	48%	39%	26%	13%	41%	41%	40%	41%	43%	43%	36%	34%	46%	-	100%	46%	29%	34%	55%	41%
Mixed	66	23	42	7	21	14	10	7	6	26	25	5	9	22	11	4	16	14	-	66	53	12	23	23	19
	7%	5%	8%	6%	9%	7%	7%	6%	3%	6%	8%	5%	6%	13%	4%	3%	8%	6%	-	16%	7%	4%	5%	10%	7%
Asian	190	102	88	38	75	41	18	9	8	86	47	30	26	16	70	16	25	63	-	190	154	36	93	40	54
	19%	21%	17%	29%	32%	19%	12%	7%	5%	21%	15%	26%	16%	9%	23%	14%	13%	29%	-	46%	22%	12%	18%	17%	21%
Black	122	43	78	19	26	37	26	10	4	38	43	12	29	29	39	18	20	16	-	122	92	30	37	58	23
	12%	9%	15%	15%	11%	17%	17%	9%	2%	9%	13%	10%	18%	17%	13%	16%	10%	7%	-	30%	13%	10%	7%	25%	9%
Chinese	21	5	16	2	7	8	2	3	-	10	10	-	2	4	9	1	3	3	-	21	18	3	8	4	8
	2%	1%	3%	1%	3%	4%	1%	2%	-	2%	3%	-	1%	3%	3%	1%	2%	1%	-	5%	3%	1%	2%	2%	3%
Other ethnic group	14	6	8	2	2	2	3	2	3	6	6	-	1	3	2	2	3	5	-	14	12	2	9	2	1
	1%	1%	2%	2%	1%	1%	2%	2%	2%	2%	2%	-	1%	2%	1%	1%	1%	2%	-	3%	2%	1%	2%	1%	1%
Prefer not to answer	27	18	9	8	3	8	5	2	2	11	6	5	6	5	11	3	3	5	-	-	15	12	10	8	8
	3%	4%	2%	6%	1%	4%	3%	1%	1%	3%	2%	4%	4%	3%	4%	3%	1%	2%	-	-	2%	4%	2%	4%	3%

## Licensed Cab Payments Survey

### ONLINE Fieldwork: 23rd - 28th July 2015

Absolutes/col percents

Table 12  
**Tenure**  
**Base: All respondents**

	Gender		Age						Social Grade				Region					Ethnicity		Working status		Tenure			
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Central	East	North	South	West	White	Non-White	Work FT/PT	Not working	Own home	Rented council/HA	Rented private
Unweighted base	1007	495	512	104	198	209	166	152	178	422	310	114	161	160	285	110	213	239	651	329	643	364	584	194	210
Weighted base	1007	483	524	131	232	212	151	121	161	407	319	116	166	173	305	113	196	220	568	412	715	292	503	232	252
NET: Homeowners	503	281	223	45	77	99	87	69	127	277	123	55	48	52	141	65	120	125	324	170	360	143	503	-	-
	50%	58%	43%	34%	33%	47%	58%	57%	79%	68%	39%	48%	29%	30%	46%	58%	61%	57%	57%	41%	50%	49%	100%	-	-
Owned outright - without mortgage	221	131	90	14	18	17	26	39	108	112	56	25	28	20	62	33	55	51	175	43	113	108	221	-	-
	22%	27%	17%	11%	8%	8%	17%	32%	67%	28%	18%	22%	17%	11%	20%	29%	28%	23%	31%	10%	16%	37%	44%	-	-
Owned with a mortgage or loan	282	149	133	31	59	81	61	30	20	165	66	30	20	33	79	32	65	74	149	127	247	35	282	-	-
	28%	31%	25%	23%	25%	39%	40%	25%	12%	41%	21%	26%	12%	19%	26%	28%	33%	34%	26%	31%	35%	12%	56%	-	-
NET: Renters	483	197	287	81	150	107	62	51	33	124	187	57	115	115	159	46	73	92	235	232	344	139	-	232	252
	48%	41%	55%	62%	65%	50%	41%	42%	20%	31%	59%	50%	69%	66%	52%	40%	37%	42%	41%	56%	48%	48%	-	100%	100%
Rented from the council	112	42	71	19	19	16	28	18	14	13	41	15	43	39	28	12	13	21	42	65	61	52	-	112	-
	11%	9%	14%	14%	8%	7%	18%	15%	9%	3%	13%	13%	26%	23%	9%	11%	6%	10%	7%	16%	8%	18%	-	49%	-
Rented from a housing association	119	45	75	19	23	29	17	20	12	22	43	12	42	29	44	11	12	23	54	62	72	48	-	119	-
	12%	9%	14%	14%	10%	14%	11%	17%	7%	5%	13%	10%	26%	17%	15%	9%	6%	11%	10%	15%	10%	16%	-	51%	-
Rented from someone else	252	111	141	44	108	62	18	13	7	89	103	31	29	47	87	23	48	47	139	104	212	40	-	-	252
	25%	23%	27%	33%	47%	29%	12%	11%	4%	22%	32%	26%	18%	27%	28%	20%	24%	21%	24%	25%	30%	14%	-	-	100%
Rent free	20	6	14	5	5	6	2	1	1	5	9	3	2	6	5	2	4	3	9	10	11	10	-	-	-
	2%	1%	3%	4%	2%	3%	1%	*	1%	1%	3%	3%	1%	4%	2%	2%	2%	1%	2%	2%	1%	3%	-	-	-

**Email from Geoffrey M Riesel**

**From:** Geoffrey Riesel  
**Sent:** 02 February 2016 14:01  
**Subject:** A plea from a longstanding taxi trade leader

Dear TfL Board member,

Please forgive the imposition, as I'm writing to appeal you to reconsider a specific key point in connection with what is otherwise great news of the Board's intention to mandate credit/debit card acceptance in all London Taxis.

I speak to you in this regard wearing a number of "hats;" not only as Chairman of Mountview House Group (which includes Radio Taxis) but also in my capacity as Chairman of The European Radio Taxi Association; as an International Vice President of the TLPA and as a Member of the Board of Directors of the London Chamber of Commerce and Industry.

In the first place – allow me to congratulate TfL on this move overall, to mandate the acceptance of Cards in London Taxis.

It is long overdue and it will be very good for the London economy if appropriately enacted.

Recent developments have shown that the London Taxi industry has a significant commercial competitive weakness when compared to the new entrants who have infinite price elasticity advantages.

And there is no doubt that this is a move which will help somewhat towards redressing the balance and providing London and its visitors with a much needed improvement in service.

However TfL's expressed intention to "mandate" how much the providers of the necessary equipment can charge drivers is unprecedented.

TfL do not prescribe how much a taxi driver pays for fuel, nor does TfL prescribe how much they might pay for their vehicle, nor for insurance, or for the costs of tyres, for meter rental or in fact how much a driver might pay for his/her radio circuit equipment. Indeed one might even suggest that this was not within TfL's remit, albeit one may perhaps require a legal opinion on that.

Thus those who have already invested significant amounts of time and considerable resource in endeavouring to get as many taxis in London to, thus far, have fitted Chip and Pin machines, to the present critical mass point where mandation becomes a viable possibility, are now potentially to have their investment dissipated by TfL if the plan continues to intervene in the middle of the commercial arrangements between drivers and their equipment providers.

That equipment, thus far, has required substantial investment, and for the scheme to work properly, these machines need to be fully integrated with taximeters and properly fixed in the back of taxis so that the public can make the choice of whether to use a card

without any sway or input from the driver. Those of us in the industry who have done that have seen a sizeable growth of usage as a direct consequence.

Moreover, the overwhelming experience and anecdotal evidence from almost every taxi industry right across the globe, demonstrates the point that where there is input or sway from drivers and where the machine is not fixed and readily available in the back of the taxi, acceptance of cards is significantly lower. Moreover public support for a fixed and integrated with the meter device, is around 92%.

Surely we should be striving to get as many as possible to start with the right type of equipment, of course initially allowing Grandfather rights to those who've got non-integrated equipment at this moment, but not adding to that? Additionally this will protect the public and drivers from the incidences of fraud or mistakes when fares are typed in manually. Of course the contactless equipment of which I speak, also means faster journeys as it allows touch in and touch out.

This equipment is costly and there are many other outlays over and above the intermediary fees, (incidentally which in the case of Amex 2.75% would present a problem all in itself) however in order to maintain this equipment, there are costs for the dedicated communication air time, (PCI compliance prohibits using shared radio frequencies), frequently there are furthermore, the costs and losses attached to fraudulent card usage and typically the providers such as VeriFone, Cab Vision or Radio Taxis regularly stand these losses to ensure that drivers do not lose out and thus essentially widely maintain driver confidence and levels of acceptance.

Surely it is for drivers/owners to get the best commercial deal possible from their provider and not for TfL to prescribe?

It is possible that companies such as the ones mentioned including potentially Radio Taxis, might be in a position where it becomes unviable to afford to supply this equipment and thus conceivably consider entirely pulling out of this particular market provision. In the New York for example, drivers pay 5% to the cab company for Card transactions and all the feedback shows that they are relatively content to do so because the percentage numbers of those leaving a gratuity is up in the 90% mark and thus covers the cost for the driver.

I do hope that this point will be reconsidered in what is otherwise a most positive move for both customer and trade.

Sincerely

**Geoffrey M Riesel**  
**Chairman & CEO**



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