

Further to your analysis of the effects of a cashless society I would make the following points:

Not all members have access to the latest technology or do not want smart phones etc. in the same way that I would not entertain internet banking because of the security risks.

Sweden the forerunner in the dash for a cashless society now questions whether it has gone too far.

I would not have a contactless card for security reasons.

Cheques are required to make payments to charities and membership subscriptions.

As seen lately at TSB if we relied solely on technology for all financial transactions the economy would fail.

Whilst some bus companies no longer accept cash I wonder how much custom has been lost with customers who refuse to obtain the methods of payment to travel with these bus companies.

Network Rail is proposing to abolish card tickets and replace with digital booking via a smart phone. I predict that this will lose them revenue because the poor members of society are users of trains and in a lot of cases cannot afford the train fare let alone a smart phone which in a cashless society there would be no alternative.

Some retailers currently will not allow card transactions for purchases under £5 presumably because of bank charges.

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