

Written submission to Access To Cash Review  
From Susan Hedley, 29/09/18  
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See also my submissions

<http://data.parliament.uk/writtenevidence/committeeevidence.svc/evidencedocument/treasury-committee/digital-currencies/written/82157.pdf>

and to <https://www.parliament.uk/documents/lords-committees/rural-economy/Rural-economy-Call-for-Evidence.pdf> - Question 6. What can be done to improve and maintain provision for essential services such as healthcare, education and banking in rural areas?

ANSWERING ACCESS TO CASH REVIEW QUESTIONS 2 AND 3:

1.1 I think that FOR A GREAT MANY PEOPLE the current treatment of the MOVE TOWARDS DIGITAL PAYMENTS IS EXTREMELY DISTURBING, CRUEL, AND DANGEROUS, AND LEADS TO CUMULATIVE DISTRESS HOUR BY HOUR IN THEIR DAILY LIVES.

1.2 I think that it is also proceeding dishonestly and by manipulation, not by democratic consent.

1.2.1 e.g. I recently heard a customer in the bank telling another how she had gone to use an online survey, and having an online account for a particular purpose, but her day-to-day account not being online, she had pressed the button to say that she had an online account, and it had immediately removed the other option, so would have counted her as having all online accounts.

1.2.2 I am convinced that the new bank notes are also designed to make it as difficult as possible for people to use cash.

1.3.1 If this is a democracy, then it is UP TO THE GOVERNMENT TO FACILITATE THE FINANCIAL STRUCTURE WHICH MOST ADDRESSES THE NEEDS OF VOTERS. Businesses do not and should not have votes as citizens do. A government is and should only be there to serve voters.

1.3.2 Every voter should not only be heard equally, but have their needs catered for equally, regardless of whether they be ordinary, disadvantaged, financially or otherwise excluded, or vulnerable.

1.3.3 A democracy certainly shouldn't be making things more difficult for the people who can least cope, and in some matters, effectively excluding them by making some transactions virtually impossible.

1.4 We must establish and maintain a right to use cash which is USABLE BY EVERYONE, AND NOT JUST THOSE WHO HAVE GOOD SIGHT AND FULL USE OF THEIR FINGERS.

2.1 Here is a list of why people need to be able to continue to use cash, and some of the likely effects if they can't.

2.1.1.1 MINIMISING COST AND MAKING IT MORE DIFFICULT FOR PEOPLE TO AVOID TAX AND FACILITATE CRIME ARE NOT GOOD ENOUGH REASONS to suppress or discourage the use of cash, because

2.1.1.2 the BULK OF LOST TAXES WILL NOT BE LOST THROUGH CASH PAYMENTS, which are likely to be smaller and fewer transactions than the vast sums involved in the tax avoidance and crime which is transacted online, and as we seem to be hearing increasingly in the news, the number of online security breaches of large companies and organisations who should be better than anyone at keeping our data secure, is exposing millions if not billions of people to unnecessary financial and other risks, which are probably much more difficult to detect, limit, solve, and redress, than they would be offline, with a volume infinitely beyond the capacity of enforcement agencies, and beyond the capacity of most of the population to deal with effectively. In fact, it seems to me that GOING DIGITAL IS HERDING US ALL INTO THE ARMS OF CRIMINALS, WITH NO ONE AND NOTHING THERE WHO CAN KEEP US PROPERLY SAFE, STILL LESS RESCUE US.

2.1.2.1 In a democracy, infrastructures should be developed to serve everyone, not minimised so that commercial operators can make larger profit margins for their particular groups of shareholders, putting the needs of the citizens in our society and their communities in second place with the condonation of government.

2.1.2.2 I don't think that the estimates putting "the cost of cash to an economy at about 0.5% of GDP per annum", for the UK, being about £5 billion per annum, are a good enough reason to expose large sections, often the most vulnerable of the UK electorate, to infinite, proliferating, and as yet unknown risks of financial harm and significant cumulative day-to-day emotional distress, both more likely to be life-changing to the vulnerable, amongst others, than otherwise, especially when "the costs of a purely digital payments economy are not well established (and are disputed), meaning that the available data is not consistent even on whether a cashless economy would cost the UK more or less than the costs of today's cash economy". [p.13 of the Call For Evidence].

2.1.2.3 PERHAPS THE MOST IMPORTANT QUESTION ABOUT COST, WHICH NEEDS MUCH MORE EXAMINATION, IS WHO BEARS THE COST, HOW FAR THE EFFECTS PERMEATE THROUGH THE REST OF OUR DEMOCRACY, AND HOW IMPORTANT THESE EFFECTS ARE IN RELATION TO OTHER CONSIDERATIONS FOR BRITISH CITIZENS AND THEIR COMMUNITIES.

## 2.2 BANK BRANCHES

2.2.1 Digital transactions actually take much longer for many people than traditional face-to-face transactions used to take.

A decade or more ago I was standing in a bank queue and heard one elderly lady remark to another that there were no queues in banks before we had computers.

2.2.2.1 Now, in my local bank branch, everything seems designed to push us to go online by withdrawing face-to face functions, regardless of whether it is suitable for us, so that margins can be cut.

2.2.2.2 By the number of people queueing at my bank (I keep a note), I cannot believe that banks branches are so underused as banks say that they are:

- often nine queueing for a cashier,
- two or three queueing for the new machine which is supposed to do virtually everything, but I find regularly fails to deliver the range of functions which it is supposed to, and often doesn't work at all,
- and two or three queueing at the old ATM outside, [ the only way that I can now get a mini-statement to keep track of my account, because I am not online except when I can get to the public

access computers at the library – certainly not private, with book browsers and smartphone users at my shoulder, and the printer out of sight around the corner beside the door].

#### 2.2.2.3 Why should we use cash machines instead of staff?

Even when the bank is open, if cards get stuck, in the indoor or outdoor machines, and we can't walk away in case the card comes out again, we have to rely on fellow customers to call a member of staff, because there is no method at the machine of calling them

- an impossible situation for us to solve out of hours if we don't have a mobile phone, or know the correct number to ring.

2.2.2.4.1 A member of staff wandering around on the customer side of the counter trying to persuade people to use the one automatic machine and telling us that it is quicker is WRONG – one machine used by customers of varying ability at varying frequencies over the year cannot replace a cashier who has all of the knowledge at their finger-tips and is doing the same job for umpteen hours per week, so could probably do it with their eyes closed.

2.2.2.4.2 Recently I queued for the counter for 10 minutes, whilst a member of staff spent 7 minutes showing a not particularly willing elderly customer how to use the automatic machine, during which time the queue for using the machine was building up too.

2.2.2.5 My bank appears to have a relatively low score for customer services in the recently posted results on the wall – I would say that this is not because of the staff, who are consistently the most professional and helpful who I deal with, but because of the non-customer friendly working arrangements which they are forced to implement.

IF THIS POLICY WAS REVERSED, TO ALLOW FOR BETTER FACE-TO-FACE CUSTOMER SERVICE IN BANK BRANCHES, THEN CUSTOMERS WOULD PROBABLY FLOCK BACK TO THEM, so I say that this is DELIBERATE MANIPULATION TO FORCE CUSTOMERS ONLINE and so increase banks' profit margins.

### 2.3 RISK

EVERY TIME THAT I AM IN THE BANK NOW, I HEAR PEOPLE COMING TO ASK THE ASSISTANTS FOR HELP BECAUSE SOMETHING HAS GONE WRONG WITH THEIR ONLINE ACCOUNT.

If local bank branches keep closing, who will help these people when they get stuck with online access or lose it for some reason, whether individual, local or regional outages?

Telephone and online helplines are notoriously ineffectual and unaccountable, and don't seem to be improving at all.

### 2.4 NEW £5 AND £10 NOTES

As I said in

<http://data.parliament.uk/writtenevidence/committeeevidence.svc/evidencedocument/treasury-committee/digital-currencies/written/82157.pdf>

"Whoever designed them must rarely if ever have gone shopping.

Either that, or it must be part of A CONCERTED EFFORT TO MAKE CASH UNUSABLE FOR PEOPLE.

The notes might be fine for people with large flat wallets

who mostly pay by card and don't have to keep constant track of every penny in their account, but THEY ARE NO USE FOR

people who do all of their transactions with notes and coins, often, as I see on my supermarket checkout, because they have to keep constant track of every penny, and so keep the money for different needs in different purses or sections of wallets so that they don't overspend and get left with not enough for essentials.

When they try to fold notes into their purses, they immediately BOUNCE BACK OUT, AND IF THEY HAVE POOR SIGHT, THEY DON'T SEE THAT THIS HAS HAPPENED.

THE NEW NOTES ALSO BLOW AWAY MUCH MORE EASILY IN THE WIND than the old ones, so they are much more difficult to get out of cash points in bad weather, especially if people have arthritic fingers, tremors, etc.

THEY ARE ALSO SO SMOOTH THAT THEY STICK TOGETHER, and people at my till, particularly those with sight or hand problems, frequently hand me too many notes in payment without realising.

## 2.5 ONLINE BUDGETING

Again, I see how people at my till and on the self-service tills struggle to press the right buttons or places on screens if they have weak sight, tremors, arthritis, or other problems affecting their hands. These people are a surprisingly high proportion of the population, though many of them probably aren't registered as such.

THEY SHOULD BE ABLE TO USE CASH WHICH IS DESIGNED FOR THEIR NEEDS, AND SHOULD NOT BE STEADILY SQUEEZED OUT OR DISADVANTAGED BY BUSINESSES WHICH INCREASE PRICES OR REFUSE TO SERVE THEM IF THEY USE CASH. (Someone has already told me of an example where a business refused to accept their payment in cash).

Online is also not necessarily good for people who need to keep track of every penny, especially if they have difficulty in maths or reading.

WITH CASH, THEY CAN LITERALLY SEE WHAT THEY HAVE GOT IN THEIR BUDGET, and they don't have to rely on other people to help them by typing in their security codes etc."

Examples of people having difficulty with screens and keypads are those with weak sight, tremors, which are surprisingly common in otherwise healthy people, particularly middle-aged and older men, which get worse when there is a queue behind and they miss the correct pin numbers and end up locking their card, arthritis, or other problems affecting their hands such as Raynaud's disease. These people are a surprisingly high proportion of the population, though many of them probably aren't registered as such. There are also people in sudden stress, who have just been bereaved and left without the member of the family who managed the finances. At my till, I see a number of families where one person takes on the job of paying.

## 2.6 CONTACTLESS

Again, as I said in

<http://data.parliament.uk/writtenevidence/committeeevidence.svc/evidencedocument/treasury-committee/digital-currencies/written/82157.pdf>

"This also is not necessarily an option for people who need to keep track of every penny, especially if they have difficulty in maths or reading.

With cash, they can literally see what they have got in their budget.

USING CASH ALSO ENABLES THEM TO LIMIT THEIR RISK PRECISELY, whereas if they are forced to use a contactless card, this could expose them to more risk than they can afford either financially or in time.

MANY PEOPLE ARE NOT IN A WORK SITUATION WHERE THEY ARE AT A DESK WITH A COMPUTER OR TELEPHONE, OR WHERE THEY CAN CARRY THEIR MOBILE WITH THEM IN ORDER TO SORT OUT URGENT PROBLEMS WITH ONLINE ACCOUNTS.

CONTACTLESS/SMART PAYMENTS ON PUBLIC TRANSPORT: Is it secure or reliable? – it certainly isn't private.

When using the public access computers at the library, I saw on our large bus company's website that on at least two consecutive days this month, the contactless payment system wasn't working.

I also got on a bus in my village a few weeks ago where there was a notice taped over the contactless payment point to say that it wasn't .

In a rural area we can't pop along to the cash machine if the contactless isn't reliable, because we need to get the bus to get into town to go to the cash machine or get cash back at a shop [or bank or post office if they are still there]. It is best if we can expect to pay by cash, and therefore carry enough cash to do so.

There is also a significant privacy issue on the suitability of smart ticketing systems in rural areas, since some bus stops only serve one or two houses, so any tracking or retention of data effectively tracks the movements and destination of a person to a specific address.

For this reason, cash payments should be a permanent option on public transport, at least in rural areas, so that people know that they can always use it if they want to, and don't have to rely on contactless/smart payment systems working.

Is contactless on public transport secure, given that it will carry an indication of personal location and travel patterns as well as finances?

I haven't yet seen any explanation of why our bus company's contactless system wasn't working for at least two days.

### 3 RECOMMENDATIONS

3.1 THERE SHOULD BE A REQUIREMENT TO RETAIN CASH PAYMENTS AND GIVE PEOPLE A RIGHT TO USE THEM, because this is often the only way that people on extremely tight budgets or who have access problems can maintain immediate and secure control over their finances.

The cash should be designed so that it is easily usable by EVERYONE.

3.2 There should be widespread and effective CONSULTATION, and in this case, it should SPECIFICALLY INCLUDE A REPRESENTATIVE PROPORTION OF PEOPLE WHO ARE NOT ONLINE, so that they can be protected against incremental exclusion from the financial fabric of our society."