

KEEPING PAYMENTS LOCAL AND INDEPENDENT

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In the last issue of SEBRA NEWS W2 I wrote about some of the problems with the drive towards cashless payments. Although this onward march is presented as progress and the future, in reality all cashless payments are simply commercial products from the likes of Visa and Mastercard, and their exclusive use might be something we come to regret.

Some businesses understandably like the convenience that refusing cash offers them, and such a policy can offer marginal savings for the business over the administrative burden of managing cash. However, in reality, this means paying commission to a remote services company, instead of employing what would have been local administrative and banking staff. So ironically, when we try to support local businesses and pay by card, we are supporting global corporations that extract money from our local economy.

While many are unperturbed by this, it is society's disadvantaged who are more likely to suffer. More importantly, if left unchecked, we may be shocked when in a few years' time our entire social and financial profiles are etched into computer systems, while we are left with no choice to opt-out. Many assume that cash will always be available if ever wanted, but as its use requires a critical momentum, it is possible for that momentum to be lost and for the cash system to collapse.

Fortunately awareness is building of these problems, and in this article I celebrate local businesses which proudly continue to accept cash.

In order to avoid the awkwardness of uncertainty and ensure that everyone knows where they stand, a new organisation **CashWelcome** has produced logos – similar to the Visa/Mastercard stickers of old – for display in shop windows.

In this article I'd like to thank Xavier from the popular French deli, Laurents, at 39 Craven Road: Xavier was considering denying customers the option to pay cash, due to the difficulty he has in accessing banks.



Xavier, proprietor at Laurents Deli, Craven Road - Very happy to accept cash.

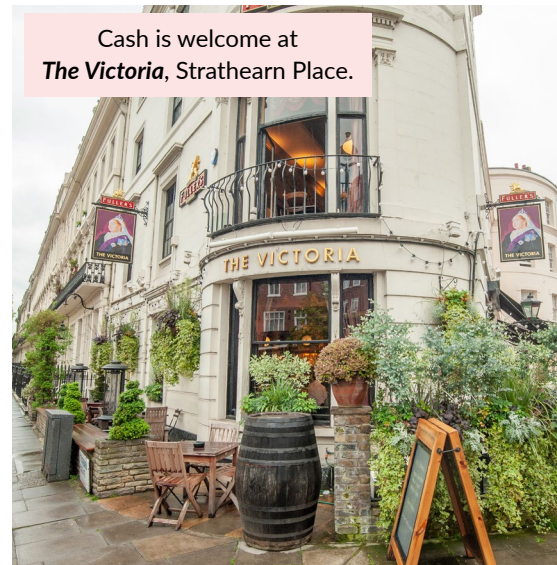
Now that he better understands the issues around cash, he has committed to retaining this as a payment choice. Xavier says:

"Whilst we think of cash as something for elderly people, it's actually younger generations who will bear the impact of a cashless society, with the loss of their personal freedom and privacy. I am proud to continue to accept this important payment method that is accessible to all". So please do buy your bread and coffee from Laurents instead of cashless Gail's!

I'm pleased to report that the cashless disease hasn't yet spread to much of the Paddington area, and I've established my local regulars that I know are happy to have my custom. The famous Victoria and the recently opened Bear Pub on Spring Street are my regulars for this reason, and the friendly Spring Dry Cleaners at 30

Spring Street also. My milkman is also happy to take cash, as is the convivial Bathurst Deli. It's no surprise that the less corporate and more welcoming a business is, the more likely they are to accept cash.

Cash is welcome at
The Victoria, Strathearn Place.



The author buying the beers with cash at The Bear on Spring Street.

From a parliamentary point of view, I am pleased to report that following my previous article, our local MP **Nickie Aiken** is supporting the right to pay in cash. She told me that she was "interested to learn that the likes of Gail's no longer take cash" and certainly believes "retailers et al should allow the use of cash as well as digital and card payments".

Our other local MP, **Karen Buck** says that "it is very important that people who are still paid in cash can use and access it. Denying people the option to use cash can be a way to discriminate against vulnerable groups deemed undesirable."

A debate took place in parliament on Monday 20 March to discuss whether all businesses should be obliged to accept cash, as has been legislated in some other countries.

Outside of Westminster, the Borough of Hackney recently passed a



Another "cash welcome" establishment, Spring Dry Cleaners on Spring Street.

unanimously-backed "Cash is Welcome" motion at a Full Council meeting.

The motion noted that going cash-free excludes many people, from the poorly paid to those employees who receive

a smaller share of tips. It is great to see this issue becoming recognised across the political spectrum, for many reasons from fairness and equality to civil liberties and personal privacy.

Comment from SEBRA Chairman John Zamit

I fully support the right to pay by cash, and I get very frustrated if a business won't accept my money. Most recently this was at Cafe Victoria in City Hall where I was really looking forward to a bacon bap with my coffee after another lengthy licensing hearing: I couldn't purchase it though, as I had no card on me.

I now boycott pubs that don't take cash, including the Cock & Bottle and The Prince Bonaparte, and I find this policy changes the atmosphere for the worse. Fortunately my favourite pubs The Cow, The Porchester and The Westbourne continue to welcome my custom. I've also stopped going to Gail's and fortunately have the options of nearby Arro or Tab Tab instead – both truly local businesses, unlike the corporate sheen that others have developed by only accepting card payments.

Support **freedom.**
Support **choice.**
Support **cash.**

25 million: The number of UK adults who *use cash regularly.*

21%: The percentage of the UK whose *preferred payment method is cash.*

5 million: The number of UK adults who *rely on cash, daily.*

80%: The percentage of people surveyed who felt the *option to pay with cash is a human right.*


CashWelcome



Support cash in your community. Visit www.cashwelcome.org.uk to list your business on the national CashWelcome map and receive your free CashWelcome sticker pack.

Together, we can protect independence and preserve payment choice.