Item 3

11th November 2026

Glasgow City Council

Licensing and Regulatory Committee

Report by Director of Legal and Administration

Contact: C Cain Ext: 74546

CIVIC GOVERNMENT (SCOTLAND) ACT 1982 MANDATORY CARD PAYMENTS IN TAXIS

Purpose of Report:

To advise Members of the outcome of the public consultation on whether it should be mandatory for Taxi Drivers to accept payment of fares by credit/debit cards.

Recommendations:

Members are asked to:-

(1) Note the views expressed in response to the public consultation; and
(2) Consider, in light of the responses received, whether to introduce licence conditions requiring that Taxi Drivers accept payment of fares by credit/debit cards.

Ward No(s):	Citywide: ✓
Local member(s) advised: Yes ☒ No ☐	consulted: Yes ☒ No ☐

1 Background

1.1 The Licensing Authority regulates the licensing of Taxis and separately, Private Hire Cars under the Civic Government (Scotland) Act 1982. As part of this, the Licensing Authority can adopt policies in respect of licensing regimes and impose conditions on Taxi and Private Hire Car licences for drivers and vehicles.

1.2 On 3 December 2025 the Licensing and Regulatory Committee ("**Committee**") considered a report by the Director of Legal and Administration on the payment of Taxi fares by credit/debit cards. After consideration, the Committee instructed the Director of Legal and Administration to undertake a public consultation on whether it should be a requirement for Taxi Drivers to accept payment of fares by credit/debit card and seek views on how this should be implemented and report back on findings.

2 Public Consultation

2.1 A public consultation was published seeking views on whether it should be mandatory for Taxi Drivers to accept payment of fares by credit/debit card, and if so, how this should be implemented. The consultation was available on the Council's online consultation hub from 4 February 2026 to 1 June 2026 (both dates inclusive). In addition, the online link to the consultation was emailed to: Glasgow Taxi Owners' Federation; Unite the Union Glasgow Cab Section; Glasgow Taxis Ltd.; Glasgow Chamber of Commerce; Police Scotland; and the Elected Members for the Glasgow City area.

2.2 The consultation sought views on the following matters:-

1. Are you completing this consultation as a member of the public, community council, Taxi Driver licence holder, Taxi vehicle licence holder or other?
2. To what extent do you agree or disagree that Taxi Drivers must accept payment of fares by credit/debit cards?
3. What concerns do you have, if any, regarding Taxi Drivers accepting payment of fares by credit/debit card? Respondents were given an opportunity to provide comments.
4. Could any of your concerns detailed by mitigated by way of conditions? Respondents were given an opportunity to provide comments on their answer.
5. Do you have any other comments on the possible requirement for Taxi Drivers to accept payment of fares by credit/debit card?

3 Responses to Public Consultation

3.1 A total of 1666 responses were received to the consultation. The responses can be viewed in Appendix 1 to the report.

3.2 Below is a summary of the responses received to the consultation questions.

Respondents

3.2.1 The majority of respondents were members of the public (72.39%) or Taxi Drivers (15.23%).

To what extent do you agree or disagree that Taxi Drivers must accept payment of fares by credit/debit cards?

3.2.2 99.1% of respondents answered this question. Of the respondents who answered this question, 83.16% (77.95% strongly agree and 5.21% tend to agree), 14.53% disagreed (10.90% strongly disagree and 3.63% tend to disagree) with 2.06% having no opinion.

3.2.3 Of those respondents who provided comments for their answer to the above, comments in support of Taxi Drivers requiring to accept payment of fares by credit/debit cards can be summarised as follows:-

- Will no longer restrict options of transport home, particularly late at night;
- Reduce wait times at ranks if all Taxi Drivers allow cash and card payments;
- It will stop cherry picking on the ranks if all vehicles take card;
- Consumer habits have changed since the pandemic and consumers expect the ability to make non-cash payments;
- Provides better service to members of the public;
- Provides safety and a paper trail of what driver/vehicle used;
- People don't carry cash anymore; and
- More convenient to pay by card.

3.2.4 Of those respondents who provided comments to their answer (at 3.2.2 above), comments from those who disagreed with requiring Taxi Drivers to accept payment of fares by credit/debit cards can be summarised as follows:-

- Taxi Drivers should choose because it is their own business/they are self-employed;
- Card payment facilities come at a cost to the Taxi Driver so it's not fair to mandate this;
- Technology is not always reliable – card payment readers can fail if they are unable to establish a network connection;
- Could increase the number of non-payment fares if card readers fails;

- Taxi Drivers will be charged a fee or a percentage of each transaction so they will lose money from the total fare; and
- Not everyone uses card so cash payments should still be permitted;

Concerns regarding Taxi Drivers accepting payment of fares by credit/debit card

3.2.5 In relation to this question, 100% of respondents answered this question. Of the responses submitted, the concerns can be summarised as follows:-

- If Taxi Driver don't want to accept payment by card they will claim the machine is broken;
- Loss of cash as a currency/form of method of payment;
- Loss of connection because of signal/machine being out of battery this may mean no payment for the driver;
- Technology faults;
- Taxi Drivers will put a minimum spend on card payments/journey time if they are required to take card payment;
- No funds in the passengers account – what happens for the driver's fare payment?;
- Customers requesting a charge back via their bank;
- Card reader devices being used by drivers;
- Fare costs increasing as a result of the card machines;
- Public don't tip if paying by card;
- Card being declined at the end of the trip;
- Taxi Driver's forcing customers to pay by cash; and
- The Authority forcing a preferred company of choice for the supply of card machines.

Could any concerns be mitigated by way of conditions

3.2.6 In relation to this question, 87.1% of respondents answered this question. Of those respondents who answered this question, 31.63% answered no. 22.33% of respondents to this question answered yes. Where respondents answered yes, they were asked to provide more detail for their answer. These can be summarised below:-

- Vehicles should have clear signage stating that card payment is available at all times;
- If a card machine is broken, the Taxi Driver should not be allowed to operate;
- Taxi Drivers should be required to give receipts if requested by the customer;
- Contingency plan if there is a widespread network outage;
- Allow Taxi Drivers to charge for accepting card payment;

- Taxi Driver must show the fare on the card machine to allow passengers to see it matches the fare meter;
- Card payment machine should be linked to the meter;
- Card machines must be visible and accessible to passengers in the vehicle;
- Make a quick and easy reporting system for drivers who refuse to accept card payment;
- Receipt should give the licence number of the Taxi Driver and the vehicle plate number; and
- Pre-authorisation of cards before the journey commences like pay at pump petrol stations.

Other comments

3.2.7 Many responses were provided in answer to this question. The themes of the comments can be summarised below. Members should note that comments received in response to this question, where it related to another question asked within the consultation, have not been captured in the summary below:-

- Taxi trade is the only self-employed business being singled out by Glasgow City Council being forced to accept a method of payment;
- This will further encourage a cashless society;
- There are more pressing issues/concerns with the Taxi trade that Glasgow City Council should focus on;
- Glasgow City Council should bulk buy card machines and provide these to Taxi Drivers;
- Not legal for Glasgow City Council to choose how business owners operate their businesses; and
- Glasgow City Council should consider mileage reports alongside meter data being audited to ensure no meter turning off.

4 Determining Conditions

4.1 Members will be aware from the consultation responses received that 83.16% of respondents were of the view that Taxi Drivers must accept payment of fares by credit/debit cards. In light of the responses received, Members may wish to consider imposing conditions on Taxi Driver licences that would require the acceptance of payment of fares by credit/debit card, however, if a passenger wished to pay by cash that option would remain.

4.2 If minded to introduce conditions on Taxi Driver licences, Members may wish to consider whether these conditions should address some of the concerns raised in the consultation responses set out at 3.2.5 and 3.2.6 above. Specifically:

- Payment of fares by credit/debit cards;
- Provision of receipts for payments when requested;
- Problems with card payments; and
- Network outages.

Proposed style conditions are contained within Annex 2 to this report.

4.3 If Members were to introduce new conditions on Taxi Driver licences, Members should consider whether there should be an implementation period for introducing the conditions for Taxi Driver grant applications, together with renewal applications for this type of licence.

5 Policy and Resource Implications

Resource Implications:

Financial:	There are no financial implications for the Licensing Authority if there was to be an introduction of mandatory card payment facilities in Taxis. There would however be a financial implication on the Taxi operators/drivers, who do not already have a card payment device, to purchase such a device. The Licensing Authority does not propose to recommend suppliers of such devices or require Taxi drivers/operators to choose any particular provider which will ensure there remains a choice of devices available to drivers/operators.
Legal:	The Licensing Authority can review and amend licence conditions under the Civic Government (Scotland) Act 1982.
Personnel:	None
Procurement:	None

Council Strategic Plan: None

Equality and Socio-Economic Impacts:	
Does the proposal support the Council's Equality Outcomes 2025-29? Please specify.	Not applicable.
What are the potential equality impacts as a result of this report?	The Licensing Authority must have due regard to eliminate unlawful discrimination between people who share a protected characteristic and those who do not under section 149 of the Equality Act 2010. 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 favorably than those without the characteristic.
Please highlight if the policy/proposal will help address socio-economic disadvantage.	Taxis are used by disabled and elderly persons and visitors to Glasgow and these groups would benefit from being able to pay by card in all licensed Taxis. All Taxis will 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.
Climate Impacts:	N/A
Does the proposal support any Climate Plan actions? Please specify:	
What are the potential climate impacts as a result of this proposal?	
Will the proposal contribute to Glasgow's net zero carbon target?	

Privacy and Data Protection Impacts:	No
Are there any potential data protection impacts as a result of this report?	

5 Recommendations

Members are asked to:-

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