

I have completed the below as my role as CEO for EYECAN (not Chairperson) and have engaged members to glean the below responses. I am also aware that the Sight Impaired Partnership Board has also fed back into this work. I very much appreciate the opportunity to comment.

**1. Are those experiencing sight impairment more likely to use cash or digital payments more often, or only use one method of payment and for what reason?**

Responses to this question are mixed based on accessibility of facilities. The availability of cash is an issue through the reduction of banks and businesses no longer taking or giving cash. To balance the response, there were many examples of accessibility to card facilities not taking into consideration safeguards to support a person living with sight loss (e.g. Touch screens not being easy to use through not being able to feel the different keys to enter a pin and/or no way of being aware of the amount on a screen).

**2. Are there instances in which businesses would:**

**a) Not accept cash payments?** Yes, and particularly so post Covid (No specific businesses named)

**b) Not accept digital payment methods?** Yes, and as above whereby cash only payments taken (Again no specific businesses named)

**3. Are there examples in which this has been evidenced?**

Not specifically through engaging our clients.

Not being able to tip staff, be sure of amounts given and generally being asked to dilute security mechanisms (giving PINs) were all given as general examples. Other situations were given such as attending car boot sales and small business where cash only transactions were also given.

**4. What are the potential impact of the non-acceptance of either cash or digital payments for those experiencing sight impairment?**

- Having to use untrusted third parties to assist with disclosing and then inputting PIN
- Not being able to verify the amount on screen
- Not being able to use flat screen technology through touch
- There being no technical solution to verbalise apps that otherwise exist for challenger banks such as Revolut & Monzo
- Having to travel, often with difficulty, due to other locations because of accessible services (including banks and branch closures)

**5. What are the implications of cash or digital payments on:**

- **Security of payments e.g. fraud protection?** – Having to trust others inputting correct amounts, trying to navigate flat screen devices, disclosing PIN numbers or accepting incorrect currently to a higher value.
- **Resilience of payments e.g. always work?** – This has been more of a fundraising impact with the availability of cash and then card machines not always working. Collections have also been hindered through the unavailability of cash.

- **Infection control?** This will be a factor but the very nature of living with sight loss means that other senses such as touch need to be relied upon to navigate living skills such as using touch screen, card machines and of course cash. The ability to touch is critical for a person living with sight loss.
- **Privacy of payments?** As point on security and being aware generally of surroundings.
- **Budgeting?** None
- **Ease of payments?** As previous answers
- **Speed of payments?** Card (tap) purchases are all now about speed and that rush to explain and ensure understanding of amounts being charged (and securing a receipt) are unhelpful.

**6. Does access to cash, through ATMs/banks, or digital payments, through cards /smartphones, influence those experiencing sight impairment ability to make payments?**

Yes, but covered in previous responses.

**7. Should the Government of Jersey: introduce legislation or safeguarding measures regarding acceptance of cash payments, and if so what would these entail, for example would this vary for sector or size of payment?**

**introduce measures to enable more digital payment methods, and if so what would these entail, for example would this vary for sector or size of payment?**

The issue is really one of choice as there are pros and cons to using both in different circumstances. There is an opportunity to be creative with technology to support those living with visual impairment (something that reads back the amount for example). Cash in certain circumstances is also being used to circumvent security concerns around using cards safely. So, a balanced answer suggests a need for both, however if increased reliance is going to be towards card use, then technology has to remain accessible. I am not sure how legislation would positively or negatively influence this position.

Thank you for engaging us and if you need further information then please do come back to me.

Kind regards,

Mark

**Mark Coxshall**

Chief Executive Officer

**EYECAN.**