

Dear Sir / Madam

It is important with the move to even fewer banks and the encouragement to use debit / credit cards to pay instead of cash people are not disadvantaged by establishments refusing to accept cash as payment. It should be a right to offer legal currency in payment for goods & services.

Only yesterday I commented to my wife that I counted six stages to pay a bill - user name - password - memorable word - OTP - recipient's bank details- are you sure you want to pay- put your face in the frame.

Thank you

Neil Sawyer