As a retired individual i only use a card for my groceries in the supermarket, i do not give card details over the phone nor order anything online, and certainly don't do online banking, i shop locally and if a shop, cafe, etc don't take cash i move on to somewhere that does, i will not be dictated to by a bank or any other institution as to only using a card, and the consensus is that recently some places that had a sign saying card only have noticed a drop in their custom and have now extended that to cash or card, and on a green note if everyone used a card for every transaction eg an ice cream, bag of sweets, pkt chewing gum, sandwich, etc the paper usage in people`s bank statements every month would be ridiculous, older folk like the cash usage, they know where they are with their money, they are in charge, not a multi billion pound banking system, and what happens if there is a computer crash, a hacking incident, etc, no it has to be both options, the way its been for god knows how many years, leave well alone.

James Crosbie