

Submission Response: Costs to businesses and consumers of card payments in Aotearoa New Zealand: Consultation Paper

From: [REDACTED]

Sent: Tuesday, July 23, 2024 7:42 PM

To: Retail Payment System [REDACTED]

Subject: Impact of charging for PayWave and tipping on blind and vision impaired shoppers

Importance: High

[REDACTED]

Kia ora

I am writing to submit the following on behalf of blind and vision impaired New Zealanders, of which I am one.

While I was suspicious of payWave to begin with, since when these were introduced one had no choice but to have the chips included on payment cards, I now recognise that this is the best method for blind and vision impaired people to pay for purchases. This is because it is the only way we can preserve our independence and critically, our privacy. We have no way of knowing if someone is looking over our shoulders while we enter our pins.

Tactile card readers with physical buttons are increasingly being replaced with flat screen readers. This means blind and vision impaired people have no way of working out where specific numbers are on the screen. Since the banks and others including police continually remind us not to give our pin number out to others, even trusted friends, what choice will we have if we can't use the card reader independently or have to pay a percentage of the purchase price in ridiculous and greedy additional charges.

Additionally, the trend of including a question on card readers about including a tip is wrong. Again, if blind or vision impaired people wish not to pay this, they will have to tell the café or restaurant owner they do not wish to tip, which may be difficult for the less assertive among us, particularly if we then have to ask for their help to use the inaccessible card reader.

While I and others are prepared to use cash to avoid this greedy, rapacious price gouging, many businesses will not accept cash. Furthermore, government is increasingly pushing to have cash removed as a payment option in-store. Whereas, if we truly live in a democracy, we should have the choice about what payment method we use ourselves.

I hope the above points resonate with others received. Put simply I do not believe any charges should be added for the use of PayWave, neither do I believe we should be allowing tipping to sneak into our commercial sector. All this leads to is people being underpaid and expected to make up their salary with tips.

Ngā mihi nui

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