

GBG decry government's plan to drive into the digital age with an archaic restriction for payments

DEBIT CARDS

The **Gambling Business Group** questions how a gambling review that aims to deliver an industry framework fit for the digital age can function without digital based payment systems. The leak that indicates gaming venues will not be able take payments by debit card will, it argues, deliver anything but a digital reformation. Peter Hannibal explains.

“ Any decision not to permit the use of debit cards on gaming machines would fly in the face of logic and run contrary to the purpose of the Review. How can the Whitepaper represent an initiative to create a Gambling Act that's fit for the digital age when it fails to remove an archaic restriction and fails to provide that all important commodity of consumer choice?

Covid-19 accelerated the move to a cashless society. At the start of the pandemic, there was a widespread fear that notes and coins could carry the virus. Many businesses who had previously been reluctant to swap cash for contactless payments made the transition – a transition which will not be reversed. The move to cashless is about responding to consumer needs and about maximising choice. It's predicted that the UK could be close to cashless within the next four years. According to GlobalData the volume of cash transactions stood at 20.8 billion in 2012. Between 2012 and 2021, cash transaction volume recorded a compound annual growth rate of -13.7 percent, with most UK payments now taking place using non-cash options. In fact just 17 percent of all transactions in the UK in 2020 were in cash. In Norway, that figure is 4 percent of transactions. The direction of travel is clear



operators being the only retailers on the high street not to be able to offer a range of modern payment methods would be a hugely retrograde step and one that would alienate huge swathes of the population, compromising our members' attempts to broaden the player base. GBG members are at the heart of the programme of high street investment and regeneration. They are also spearheading the huge advances that have been made in safer gambling. For the Minister to ignore all of the evidence and not to discuss the issue of payments directly with operators would be hugely dispiriting and disappointing both for the industry and for consumers who are so often overlooked. A much more sensible approach is to enable the use of debit cards in the Review and to implement their use when DCMS felt assured and com-