

National Payments Plan Consultation Response
Payments Council
5th Floor
Mercury House
Triton Court
14 Finsbury Square
London EC2A 1LQ

30th January 2008

Dear Sirs,

Consultation on the National Payments Plan

Background to BII

BII is the professional body for the whole of the licensed retail sector and currently has a membership of 17,000 individual members made up of managers, staff, licensees and tenants from both the on and off sectors. We are also supported by over 50 Corporate Patrons and Members who contribute to furthering our main mission which is to:

“Promote high standards of professionalism throughout the licensed retail sector, to encourage new entrants into the industry and to help them develop their long-term careers. To provide all our members with high quality information, skills and qualifications to help them succeed in their business activities.”

As a professional body therefore we are fully committed to maintaining the highest possible standards throughout our industry. All individual members sign up to our Code of Conduct and which reinforces the professional message that we deliver.

We set and maintain standards through our wholly owned Awarding Body, BIIAB which has considerable experience in the development and awarding of qualifications to support regulatory requirements for licensing. Since its inception BIIAB has processed over a million qualifications, most of which support legislative requirements for the licensed retail sector, including the door supervision industry. BIIAB is accredited by the Qualifications and Curriculum Authority and has a variety of qualifications to support the industry from entry through to management and foundation degree level.

BII has preferred to address the consultation for the Payments Council in this summary format rather than address each question separately as we believe other stakeholders are better positioned than ourselves to answering some of the questions posed, especially those concerning international and European payments and the necessity of closer working agreements and regulations.

BII supports a deadline for the discontinuing of cheques and the cheque guarantee card system by the year 2018. It also supports the continued use of cash but emphasis should be on the use of contact-less, prepaid cards and the use of mobile phone payments. We also believe that market forces and technology will eventually lead us towards more security and less reliance on cash.

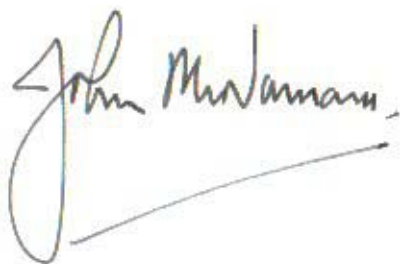
We also believe that the direct debit and direct credit will play a bigger role in payments and the direct debit guarantee should be limited to six months rather than its current lifetime guarantee which would help towards other SMEs to participate in the scheme. The use of ATMs should be expanded and other usages explored.

BII wishes to emphasise the importance of on-going education in payments especially as new technology becomes available. Emphasis must also be given to the disabled, the disadvantaged in our society and those who are not IT competent, although the latter should eventually, given time be resolved.

We also look to the payments council, large corporates and manufacturers for the making of payments more secure for all users. We encourage the payments council to continue working with all concerned and at all levels.

BII awaits the results of your consultation and will be pleased to take part in the future, if and when required.

Yours faithfully,

A handwritten signature in blue ink that reads "John McNamara". The signature is written in a cursive style with a long horizontal stroke extending to the right.

John McNamara CMBII
Chief Executive