

Without cash?



ABBA MUSEUM



FRUIT MARKET

Millions do in Sweden – where market stalls, churches and even ‘Big Issue’ sellers are ditching coins and notes. So is this how Britain’s towns and cities will look soon?

Julia Holmgard Akerberg, 22, says: ‘Most people don’t mind, but sometimes tourists come with handfuls of money and are really disappointed they can’t use it.’

‘Airports should tell people when they try to exchange money to krona that they won’t need it.’

Not everyone is convinced. Bjorn Eriksson, the former chief of Sweden’s national police force and the ex-president of Interpol, is one of the most vocal critics of a cashless society.

Now he’s the leader of a movement called Kontantupproret – or Cash Uprising – which fights for the right to pay with cash.

Millions of pensioners, small businesses and rural dwellers feel ignored, vulnerable and uncomfortable by the speed of the card-only movement, he says.

It was exactly those sorts of concerns in Britain that a few years

ago led the Government to ditch plans to scrap cheques by 2018. Speaking from the Espresso House cafe – which accepts cash – Bjorn opens his wallet and reveals a row of American Express, Visa and Mastercard bank cards.

‘I love cards,’ he insists. ‘But why can we not have both?’

WHAT does he say to figures from The Swedish National Council for Crime Prevention, stating that robberies fell by 70pc between 2004 and 2014?

He waves his hand dismissively. ‘It has reduced robberies for the banks, perhaps, but the criminals will just target the small shops and people in the street,’ he says. ‘And what about cyber-crime and card fraud? This is a growing concern.’

Last month, a Swedish man was a victim of a cashless mugging: three men surrounded the victim in Gothenburg and forced him to send them 2,000 Swedish krona (£178) via his mobile phone.

In Sweden, a mobile phone payments app, Swish, allows people to make instant payments. All you do is type the amount and the recipient’s unique ID number into your phone, and the money whizzes across.

It’s similar to our so-called Paym smartphone app in Britain. But while Paym is yet to take off, around half of Swedes use Swish.

‘Criminals will always find a way to get their money,’ Bjorn Eriksson, 71, says. ‘The big question is what will happen if hackers bring down Sweden’s payments system? We are vulnerable if we have no cash at all.’ He is critical of the Swedish government for giving powers to

the banks in 2005 to choose how, and if, they distribute cash.

‘Cash costs banks money to move around, whereas they can charge fees on cards; it is logical that banks have made it harder to use it,’ he says.

Ake Allard, 72, chairman of a Stockholm branch of PRO, the national pensioners’ organisation, says many older people don’t want to pay by card to buy a newspaper or pay bills.

‘Around three years ago, the local banks in Handen [a district in Stockholm] stopped people putting cash into their bank accounts,’ he says. ‘Now they have to travel 15km [nine miles] with their money, which can be a difficult journey for them.’

‘In the most rural areas, some travel 200km [124 miles] to find a bank which will take cash.’

Local grocery stores can accept cash on behalf of banks, but they charge fees of up to 10pc.

While some are alarmed by the move towards a cashless society, for others it has opened up new opportunities.

Homeless people who sell the equivalent of the Big Issue magazine, Situation Sthlm, now accept card payments.

Situation Sthlm began issuing card readers to its vendors a couple of years ago after it learned growing numbers of passers-by were claiming to have no cash.

Customers can now also transfer the 50 krona (£4.40) for the magazine through the Swish app.

At the Hotoget outdoor market, in Stockholm, even the smallest fish or flower stalls accept debit and credit cards, with no minimum limit. It’s a far cry from our £1-a-bag fruit and veg markets in Britain, where you’ll struggle to find sellers who accept cards.

Churches now also take card donations after worshippers increasingly found they had no cash for the collection tins.

In the reception of Filadelfiakyrkan Church, in a suburb of Stockholm, you are greeted by a card machine clad in wood and engraved with a cross. It looks like a mix

between a pulpit and an ATM. Worshippers can donate between 20 and 500 krona (approximately £2 to £45) and select the cause it goes to – from helping youths to missionary work.

This system, known as Kollektomat, is almost five years old and mostly used by elderly members of the congregation; the rest donate through the Swish app.

Last week, not a single worshipper handed over cash at the packed Sunday service, which attracts up to £4,000 in donations.

BRITISH charities are trying out contactless collection tins which accept instant card payments. Oxfam and the NSPCC are among those to have trialled the technology with Barclaycard in the UK to boost donations.

But even in Sweden, one group of people still clinging to their cash – the tourists.

Away from the offices and shopping district, hotels along the riverfront are quick to confirm they still accept cash. This includes the four-star Hotel Rival, owned by fellow ABBA member Benny Andersson, on the island of Södermalm.

Meanwhile, staff at the exclusive £500-a-night Grand hotel, overlooking the Royal Palace, say ‘of course’ they still accept cash.

Sipping champagne in the hotel’s elegant bar are guests Malin Rosin, 25, and Gabriella Gardefjord, 23, here to celebrate graduating from Stockholm University in business administration.

Malin, carrying a black leather Prada handbag, says: ‘I can’t think of any situation where you would need to pay with cash. I haven’t used it in years.’

Sweden began rolling out new banknotes and coins in 2015, but the women are not even sure they have handled the new currency.

With a nonchalant shrug, Gabriella says: ‘I wouldn’t care if I never used cash again.’

In all likelihood, she never will. l.eccles@dailymail.co.uk