

## Meeting of the Advisory Committee on SPSVs

### Minutes

31<sup>st</sup> July 2025, 10.30 am.

NTA Office, Haymarket House, Smithfield, Dublin.

#### Present:

<b>Chairperson</b>	Mr. Cornelius O'Donohue
<b><i>Representing</i></b>	
<b>Small Public Service Vehicle and Driver Interests</b>	Mr. Shajedul Chowdhury
<b>Special Interest or Expertise in Matters Relating to the Functions of the Authority, the Advisory Committee or Related Matters.</b>	Mr. Harpreet Singh Ms. Christine O'Connor Mr. Der Calnan
<b>The Interests of Consumers</b>	Mr. Adrian Cummins
<b>The Interests of Older Persons</b>	Ms. Mai Quaid

#### Apologies:

<b>Small Public Service Vehicle and Driver Interests</b>	Mr. Alan Cooley Mr. Francis Doheny
<b>The Interests of Local Authorities</b>	Mr. Brendan O'Brien
<b>The Interests of Persons with Disabilities</b>	Mr. John Fulham

**NTA Representatives in Attendance**

Ms. Fiona Brady, *Head of Regulatory Compliance (partial attendance)*

Mr. Jakub Szynal, *Secretary to the Advisory Committee on SPSVs*

**Central Bank of Ireland Representatives in Attendance (partial)**

Ms. Helena Roche

Ms. Nicola Cannon

Mr. Noel O'Connor

## **Minutes**

### **Advisory Committee on SPSVs – July Meeting**

#### **1. Minutes of meeting held on 26<sup>th</sup> June 2025 and actions arising**

The minutes of the meeting held on 26<sup>th</sup> June 2025 were agreed with no amendments.

#### **2. Correspondence received**

The Chair discussed recently received correspondence. A team from the Central Bank of Ireland will be giving a presentation about their study on the cost, usage and efficiency of retail payments in Ireland.

#### **3. Appointments to the Advisory Committee on SPSVs**

The Chair noted that the Department of Transport has indicated it received applications for all vacancies on the Advisory Committee. It is anticipated that all new members will be formally appointed ahead of the Induction Session and regular meeting scheduled for September.

*The Central Bank of Ireland Representatives joined the meeting.*

#### **4. Central Bank of Ireland Presentation**

The Chair welcomed the representatives from the Central Bank of Ireland. Following introductions, the CBOI team provided background on their role as a full-service bank and their responsibility for setting payment standards in Ireland.

CBOI gave an overview of the study they are conducting on the Cost, Usage and Efficiency of Retail Payments in Ireland. This follows a recommendation under the National Payment Strategy published by the Department of Finance in October 2024.

The study aims to address the current lack of comprehensive data on payment methods available to consumers and the relative efficiencies of each. The findings will inform future policy and contribute to a published report in 2026.

The study has been divided into two 'Strands'; Strand One focuses on the supply side of the market, whereby a detailed questionnaire on costs, usage and efficiencies has been circulated to payment service providers and merchant acquirers.

Strand Two focuses on the demand side of the market (retailers, hospitality, firms providing consumer services), and will commence later this year.

The data collected will be anonymised and analysed by CBOI. It is envisioned that information from both Strands will feed into the final report, to be published in 2026.

CBOI invited and encouraged the members of the Advisory Committee to participate in this study. They also noted that they could return in the future to discuss the results produced.

Taxi app technology fees were discussed.

A member of the Advisory Committee noted that it would be a good initiative for payment services to offer comprehensive breakdowns of all the charges imposed on a payment.

CBOI noted that they are actively promoting the pay by account payment service. This allows payment to be made by directly transferring money from one bank account to another bank account, through just one company – which can potentially reduce payment costs. They will host an industry event on 23<sup>rd</sup> September to showcase the functionality of this payment system.

CBOI noted that, in line with EU regulations, Irish banks will be required to offer instant payments starting 9th October 2025.

*Central Bank of Ireland Representatives left the meeting.*

*NTA Representative joined the meeting.*

## **5. NTA Update**

The Chair discussed the Central Bank of Ireland's presentation regarding the retail payments study, noting to NTA that the study could be advertised to drivers via the SPSV newsletter. NTA was agreeable to this.

NTA noted that both grants, eSPSV and WAV are now closed. Applicants will be informed of their status (WAV grant) mid-August.

VAT liabilities were discussed. NTA noted that Revenue issued guidance in February 2025 (available on Revenue.ie), which was circulated to the Advisory Committee prior to the meeting. NTA clarified that VAT liability / compliance has never been an issue which it has identified as having an adverse impact when it comes to licensing requirements. Drivers must demonstrate tax compliance before applying for a licence, and NTA reassured that there will be no issue if drivers are fully compliant.

WAV grants were discussed. A member noted that they had applied for the grant, got directed to the confirmation page but did not receive a confirmation email. Subsequently, they had applied at a later stage and eventually received a confirmation email. NTA noted that they were aware of this – despite having put in place technical mitigations, due to the high volume of applicants, the NTA website experienced difficulties. Ongoing instructions and up to date Communications were issued via the NTA website to keep applicants informed.

The Advisory Committee suggested that in the future, should something similar happen, NTA should send direct communications to drivers via email as many may not have checked the NTA website after applying. NTA will consider this feedback in future rounds of the grant.

It was queried if the funding allocated for the WAV grant scheme could be operated differently to improve in real terms the availability for consumers. NTA noted that the Department of

Transport is open to ideas but presently, the requirement is to proceed with the WAV grant scheme as is.

A query was raised regarding drivers successfully receiving the WAV grant, but their vehicles being outside the size regulations. NTA noted that there is a list of acceptable vehicles for receipt of the WAV grant, however, this query will be passed to NTA's SPSV technical adviser.

A member of the Advisory Committee asked NTA if it would be possible to capture data on applicants for the WAV grant, allowing them priority in another round if they are unsuccessful in the first round.

The Chair indicated that he would like to devote time at a future meeting to discuss in more detail members' suggestions on the operation of the WAV grant scheme, and he asked that industry representatives in particular do some preparatory work in advance of such a discussion.

The local area knowledge test was discussed. NTA reaffirmed that a driver operates within the area they took the local area knowledge test for.

*NTA Representative left the meeting.*

## **6. Advisory Committee Workplan**

Taxi app technology fees were discussed.

Apps giving discounts to passengers in the UK, at the expense of drivers, were discussed.

The Chair noted that NTA's SPSV technical advisor will be attending the September meeting.

The Chair also noted that a workplan will need to be formulated for the rest of the year. He had asked the members of the Advisory Committee to send on their ideas to the secretary account, where they will be compiled and serve as the framework for the September meeting. He had also reminded the members that an induction session will be hosted on the day of the September meeting.

## **7. AOB**

The Chair asked if there was any other business to discuss, there was none.

Date of next meeting – Thursday 25<sup>th</sup> September 2025, 10.30.