Case study

A flexible worker who needs flexible payments

Rob works as a taxi driver. It gives him the flexibility he needs to manage his family commitments and work longer hours when it suits him. His bills aren't so flexible though. He pays his mortgage and his phone and utility bills on the same day every month.

Some months, if he's worked fewer shifts, Rob has to go into his overdraft and pay a fee to his bank. New types of payment messaging and new payment business models are being developed that might give Rob more control over when money leaves his account. We're keen to encourage innovation like this, so that more people like Rob have the flexibility they need.