

**WRITTEN QUESTION TO MINISTER FOR TREASURY AND RESOURCES
BY DEPUTY G.C.L. BAUDAINS OF ST. CLEMENT
ANSWER TO BE TABLED ON TUESDAY 5th NOVEMBER 2013**

Question

Would the Minister, as representative of the shareholder, advise the number of JT customers who have usually paid their 'phone bill by cheque and who will need to seek alternatives when JT removes this option? Would the Minister further explain why this payment option is being removed?

Answer

The Minister is advised that the popularity of cheque payments has fallen dramatically over the last number of years, with less than 7% of JT's customers now using this method of payment – down from 21% just 5 years ago.

JT advises that there are a number of reasons it is moving to discontinue the practice of directly accepting cheques from November 2013, which include the following:

1. Any JT customer who has a chequebook, and hence a bank account, can have a debit card, with almost all banks making no charge to issue debit cards. These can be used to pay phone bills by calling JT customer services, a process that is cheaper (no stamp or envelope needed) and more convenient (no need to leave the home) than writing out and posting a cheque;
2. The introduction of Payzone has been warmly welcomed by many customers as they appreciate the ability to pay their bill at their local convenience store. In particular, customers who were disappointed when sub-post offices stopped accepting bill payments some time ago are very pleased at this innovation; and
3. The cost of processing cheques continues to rise and it is not unknown for the amount JT receives to be less than the cost of processing the payment.

Finally, to put this into context, account must be taken of the many alternative means of payment accepted by JT, which include:

1. **Direct Debit** - quick and simple to set up; automatic payments to save time; £10 off the next bill when setting up a Direct Debit;
2. **Online banking** - make payments online; convenient and straightforward; available 24 hours a day, 7 days a week direct from customers' homes;
3. **Monthly Debit/Credit card** - automatic monthly payment; securely stored card details; JT carry out all processing;
4. **Automated payment line** - automated phone service available 24 hours a day, 7 days a week; simple, flexible, and easy to use by dialling 882882;
5. **Pay by Cash** - pay at the Post Office, Broad Street; simple, easy and instant; and
6. **Payzone** –All that is required is a recent JT bill and an immediate receipt is provided. At their discretion, some of these convenience stores will accept cash or cheques. There are currently 105 Payzone retailers in Jersey, as listed on JT's web site.