

Dear Sirs,

I read on the JEP website last week that a Scrutiny Panel is being formed to review the use of cash in Jersey.

Although I no longer live in the island I have family and friends there, which is why I was dismayed to here that certain government facilities have phased out the use of cash. I've also been very worried by the news that various ATMs have closed down, including the one just outside Jersey Hospital which was invaluable for patients and visitors.

Naturally there's been a rise in people using contactless forms of payment, particularly since the pandemic but this doesn't tell the full story.

I am a tech journalist, so am well acquainted with tap to pay, cryptocurrencies, PayPal and other forms of electronic payment. But I still maintain cash is king.

A few years ago I did a budgeting course with Christians Against Poverty. As you know they believe in having three separate bank accounts to manage expenses. Another key recommendation they make is the "envelope system", which I've used myself many times to set aside cash for certain expenses. It may sound babyish but I've found having cash sealed in a marked envelope for a particular purpose e.g payment of my electricity bill, is a great way to make sure I don't spend it accidentally.

During the CAP course they also pointed out how much easier it is to keep track of funds when out shopping when you're using cash vs a card, as you can simply count your change.

I also think we should spare a thought for those who receive income support in cash. When I began receiving payments in October 2022, Lloyds Bank told me it would take at least a month to open an account. I was grateful to receive payments in cash instead but this only worked because most retailers still accept physical notes. Of course if I'd wanted to use the gym at Fort Regent or Les Quennevais during that time, I'd have been disappointed!

Jersey also has very few options when it comes to prepaid debit cards that can be topped up with cash.

As you know in France, [cash use is actually enshrined in law](#) : in fact any merchant who refuses to accept bank notes in payment for goods/service can be fined €150 under [Article R642-3](#) of the penal code. Employers also must pay employees in cash if they wish, up to a certain limit.

I feel if we had similar legislation in Jersey, we'd offer better payment options for the most poor and vulnerable islanders.

Many thanks,

Nate