

Having seen the recent article in the JEP regarding the Scrutiny Panel's exploration of the use and availability of cash in Jersey, I felt that I should share my experiences. I grew up using cash and for the first 5 years of my working life was always paid in cash, I've accepted the use of contactless payment and online/App payment but prefer to use cash for those smaller items/shopping trips.

I find the access to cash is still very easy using the various ATM points around the island and have yet to find an ATM that charges for withdrawals.

A lot of businesses, particularly smaller businesses, do prefer cash to be used but find that a lot of people tend to just use their tap cards, and not just the younger generation. Using your card generates a charge/fee for the card processor to be deducted from the payment and out of the pockets of the vendor. I find it so annoying when you approach the till to pay and they immediately offer you the card machine rather than ask how you want to pay, choice and courtesy goes a long way.

I do find it outrageous that some States of Jersey (SoJ) departments refuse to accept cash as payment, this completely defies logic as the SoJ should be ensuring all its services are accessible to all members of society, we could call this practice, discriminatory.

This also reduces demand for cash within the island which ultimately affects the SoJ's own revenue. Local banks order cash from the SoJ at face value, the less demand for cash the less revenue the SoJ receive.

<https://www.gov.je/TaxesMoney/JerseyCurrency/Pages/CurrencyMakesMoney.aspx>

I have also long held a grievance with Liberty Bus' fare structure which I believe is discriminatory, see snip below from their website.

Single Fare

LibertyBus operates a flat fare single ticket policy for travel on any route, anywhere around the Island.
Tickets can be purchased from the driver on the bus either using cash or contactless.

Adult fare

Cash - £2.80
Contactless - £2.35
LibertyBus App- £2.35, block of 10 trips- £ 20.00 (only via the App)
AvanchiPAYG - £2

Child fare (15 and under)

Cash - £1.40
Contactless - £1.12
LibertyBus App- £1.12, block of 10 trips- £11.00 (only via the App)
AvanchiPAYG - £1.10

This is a disgrace! the same seat, on the same bus, on the same route, receiving the same service, I don't know any other business that has different charge rates dependent on the payment method used, apart from using the direct debit system where businesses may give you a small discount to spread out payments.

I believe cash can allow users to budget easier, particularly if you are not very good with

numbers or technology. I also believe it is essential that cash and contactless payments work side-by-side to generate an all inclusive economy but that neither system should be subsidising the other.

A cashless society means no cash!

No ability to tip as you feel fit

No ability to donate those little sums that all add up for charities

No ability to pay if the internet goes down or the payment processor has technology issues or we lose power.

Not receiving that £10 or £20 note in your birthday card.

Forced to accept the tracking/data collection of your financial transactions.

Discriminated against if you have no access to a bank account.

In my opinion the States of Jersey need to pass the following resolutions;

1. All cash transactions within Jersey are to be free of any fees or charges except for foreign currency transactions, including withdrawals & deposits.
2. All SoJ departments to accept cash as payment for goods/services within the legal tender limits.
3. Any company doing business with or any company acting as an Agent for or licensed by the SoJ must accept cash for goods/services within the legal tender limits.
4. Any employee working part time (whatever the definition is?) or working in the gig economy or completing ad-hoc work should be given the option to receive any payment for their services in cash.
5. Make it illegal to price for goods and services differently dependant on the type of payment used.

Thank you for allowing the public the chance to offer their opinions to a SoJ body that is able to listen and to make recommendations.

Regards

Paul.