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I note that consideration is to be given to "minority and disadvantaged groups". As a member of Cheshire CC Older People's Network I wish to draw attention to the fact that modern technology can be frightening and confusing to some folk, particularly the elderly.

Consideration must be given to the effects of the introduction of major changes to financial arrangements for elderly people, particularly those who are housebound and who currently use cheques as a method of payment for goods and services. Any changed method which is to be introduced must be clear to understand, safe and secure and must leave the person feeling that they are in control.

I cannot see that a target date for change can be set until suitable safe and easy to use systems as alternatives for cheques have been devised.

Clear and easy to understand explanations of alternative systems must be available in large print, braille and on CD well in advance of major changes. Too much haste could cause many problems and also resistance to change.

Whilst cheques are still used I would think it is preferable to retain the Cheque Guarantee Card.

Is it possible to devise a system using telephone keypad for purchases or payments to be made by punching in the amount together with Credit or Debit Card details? Could this be made sufficiently secure?

Cash will always be required for the long term foreseeable future for comparatively small amounts. The quality of notes could be improved by making them of more durable material, possibly washable.

A time limit on Direct Debit arrangements would possibly encourage their use by ensuring that a review took place at regular intervals – possibly every five years.

Security of transactions, whatever the method, is essential to prevent ID theft.

