

Q. Please provide a current cost per payment transaction comparison amongst NP's various means of accepting customers' bill payments. Please also provide NP's aggregate cost of handling all bill payments from 2004 to forecast as well as the number of NP employees from 2004 to forecast who are involved in the handling and processing of bill payments.

A. Table 1 shows the cost per payment transaction, based on 2008 costs and transaction volumes.

Table 1
Costs per Payment¹

Payment Type	Cost
Electronic (Telephone & Internet)	\$0.02
HRLE ² Assistance	\$0.02
Automatic Payment Plan	\$0.03
Walk-In Bank	\$0.12
Drop Box	\$0.17
Mail	\$0.41
Dominion Payment Centers	\$0.71

Table 2 shows the annual costs relating to the processing of bill payments for 2004 to forecast 2009.

Table 2
Payment Processing Costs
(\$000s)

2004	773
2005	622
2006	309
2007	268
2008	309
2009F	311

¹ Includes labour, transaction fees, and equipment maintenance costs.

² Newfoundland and Labrador Department of Human Resources, Labour and Employment.

1 Table 3 shows the number of FTEs directly involved with processing bill payments for
2 2004 to forecast 2009.
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Table 3
Payment Processing
FTEs

2004	14.0
2005	10.6
2006	4.0
2007	3.0
2008	3.0
2009F	3.0