

1 **Q. In reference to the evidence of Earl Ludlow, page 42, Graph 2, please provide the**
2 **actual number of customers who paid by Internet banking, averaging monthly, for**
3 **the years 1998 to current.**

4
5 A. The statement made by Mr. Ludlow on page 42 of the *Operations & Customer Service*
6 *Evidence* is that electronic payment is now the most popular payment method used by
7 customers.

8
9 The data received by Newfoundland Power from the various banking institutions
10 combines all electronic payments from customers; including telephone banking, ATM
11 machines, and Internet banking. The data received does not provide a breakdown
12 between the three options.

13
14 Table 1 below provides the monthly average number of customer payments made via
15 mail, walk-in at banks, electronic means, pre-authorized payment arrangements,
16 Company cashiers, and government assistance programs, from 1998 to forecast 2002.
17

Table 1 Monthly Average Number of Customer Payments By Bill Payment Method 1998 – 2002F							
Year	Mail	Walk-in Bank	Electronic	Pre-Authorized	Cashiers	Gov't Asst	Total
1998	53,978	62,448	18,883	7,142	43,910	3,191	189,551
1999	51,207	56,976	26,790	9,773	43,163	5,545	193,453
2000	48,027	46,631	41,539	12,217	41,660	7,319	197,393
2001	42,589	39,299	53,105	15,498	39,054	7,528	197,074
2002F	39,958	34,503	63,600	16,795	37,333	7,649	199,838