

PAYING ON TIME PART 5

by Rabbi Yehonasan Gefen

In the previous article, we began discussing various forms of payment with regard to the Mitzvos relating to bal tolin (paying on time). We saw that paying in cash on time fulfills the Mitzvo. Paying by check is dependent upon the place of payment. In countries (such as Israel) where the checks are used in the same way as cash, payment by check does fulfill bal tolin. However in places such as USA, this is not the case, therefore one does not fulfill the Mitzvo.[2] It should be noted, that if the worker agrees to accept payment by check, the employer does not transgress any Mitzvo, because the worker gave consent to a form of payment whereby he will not receive immediate payment.

Payment with a post-dated check or by credit card, is not considered a form of payment whereby the Mitzvo of bal tolin is fulfilled. This is because the worker will not be able to utilize his wages on the same day that he finished working.[3] Again, if the worker agrees to these forms of payment, the employer will not be subject to bal tolin.

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1. Much of the information for this essay is taken from "Halachos of Other People's Money" by Rabbi Yisroel Pinchos Bodner.
 2. See part 4 for all the details pertaining to cash and check payments.
 3. If there are situations where the worker could utilize the credit card payment then it is feasible that paying by credit card does fulfill bal tolin.

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