



FROM THE VIRTUAL DESK OF THE OU VEBBE REBBE

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Is Rounding Up Ribbit?

Question: I was told that the “Paybox” app that allows sending money enables payments only of full *shekalim*. So when my wife and many others use it to repay a friend who bought something at the grocery that has an *agurot* element, they must round the numbers. Is rounding up a problem of *ribbit*?

Answer: [For those who are unfamiliar with Paybox (an Israeli company), it resembles Paypal but is mainly for non-commercial payments, as people make groups (of various sizes – similar to WhatsApp) for different payment purposes.]

Torah-level *Ribbit* applies only if it was stipulated at the time the loan was made that the borrower must pay back more than he received. However, it is Rabbinically prohibited for the borrower to decide later to give more (*ribbit meucheret* – Bava Metzia 75b).

A pertinent leniency exists regarding a different case of Rabbinical *ribbit*. It is forbidden to lend an amount of a

commodity with the stipulation that he will return the same amount of that commodity (*se'ah b'se'ah* - Shulchan Aruch, Yoreh Deah 162:1). The reason it is forbidden is due to the possibility that the commodity's price will go up (perhaps even sharply) and the borrower will be compelled to return more, value-wise, than he received. Among the leniencies of *se'ah b'se'ah* (see *ibid.* 1-3), the relevant one for us is that people may lend a loaf of bread for a loaf of bread (Rama, YD 162:1, based on Bava Metzia 75a). Rashi (*ad loc.*) implies that this is a special leniency for the Rabbinic *se'ah b'se'ah*, raising the question as to whether it applies to other Rabbinic *ribbit* cases. However, the Rama (*ibid.*) cites the explanation (as does Mishna Berura 450:2) that people do not care about small amounts of fluctuations. Realize that regarding *ribbit*, much depends on intentions and assumptions about them. On the one hand, if one demands interest, it is forbidden by Torah law to take even less than a *peruta* worth (which is rarely a halachically significant value) of interest (Shulchan Aruch, YD 161:1). In contrast, in some cases when it is clear that the ostensible interest is not being given out of a duty to compensate the lender, *ribbit* is not violated (see Bava Metzia 75a).

Should we then say that an innocuous, small amount of *ribbit meucheret* (like our

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case) should be permitted? The problem is that direct *ribbit meucheret* might be worse than *se'ah b'se'ah*. The latter does not look like *ribbit*, as one returns the same thing he took. In contrast, here, a clearly larger amount, even if only by a little, is being given during repayment (see Brit Yehuda 5:8), which may make it *assur*. Still, after a long analysis, the Minchat Yitzchak IX:88 says that one who does not have exact change may give more than owed if the difference is insignificant. (The Minchat Yitzchak still suggests to tell the lender to give the change to *tzedaka* on the borrower's behalf). While recent *sefarim* cite the Minchat Yitzchak in more strict (Torat Ribbit 45:12) and more lenient (The Laws of Ribbis (Reisman) p. 43) manners, we can assume that nowadays rounding up a half a shekel between friends is insignificant. Since intention and how things look are important, if indeed Paybox requires its users to round to the shekel and still people happily use it, then for these people, it is **clearly** insignificant (see Bava Metzia 75a, regarding *talmidei chachamim* for whom it is clear it is not being given as *ribbit*).

The only question is in a case, where at the time of the "loan," it was known that payment was going to need rounding, e.g., they always pay each other with Paybox, and they always round up (i.e., even by more than half a shekel) because it is not nice to borrow and then pay back less. There, one could get into Torah-level *ribbit* of a small amount. In those cases, it would be right for the recipient to give to *tzedaka* (as above) or say that the overly reimbursed owes change at some point and keep an at least loose accounting. But if everyone truly is not *makpid* on small amounts, then it is best and natural to simply follow the regular rules of rounding. ■

Eretz Hemdah has begun a participatory Zoom class - "Behind the Scenes with the Vebbe Rebbe" - an analytical look at the sources, methodology, and considerations behind our rulings, with Rav Daniel Mann. Contact info@eretzhemdah.org to join while places are open.

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