



LINK Public Annual Report on Service-User Engagement
1st October 2022 – 30th September 2023

LINK Public Annual Report on Service-User Engagement

1st October 2022 – 30th September 2023

Foreword by John Howells (CEO, LINK Scheme)

Consumers and Network Members are LINK’s “Service Users”. LINK’s role is to ensure that access to the LINK Network is provided in a safe, reliable, and inclusive manner. That means maintaining a strong focus on the needs and preferences of those Service Users. The report sets out the extensive mechanisms that LINK has in place to achieve good engagement and to make sure that it responds well to Service User requirements in a marketplace which continues to change rapidly. LINK also depends on a broad membership of card issuers and ATM deployers to deliver its objectives (LINK’s Network Members). LINK therefore also has extensive mechanisms in place to understand the requirements of its Network Members and these are also set out in this report. The report is a public document that is published on LINK’s website (<https://www.link.co.uk/>). It is updated annually.

Maintaining this public report is one of LINK’s obligations as a payment system regulated by the Payment Systems Regulator (PSR). LINK welcomes the strong support that it receives from the PSR in developing and maintaining its effective engagement with Service Users. This is especially important during a time of great change for cash usage. While cash is in long term decline, it remains vital for millions of UK consumers. LINK will continue to focus on maintaining good free access to cash for as long as is needed by consumers and until digital payment methods are able to support UK consumers in a comprehensive and inclusive manner.



LINK's approach to Service-User Engagement and who LINK considers to be its Service-Users

LINK considers Service-User Engagement as the mechanism that allows it to understand the needs of consumers and Network Members and how well it is meeting those needs. It is at the centre of LINK's strategic thinking, set out in the LINK Strategic Plan which is developed and approved by the Board. The public version of the Plan can be found <https://www.link.co.uk/publications/link-three-year-strategic-plan/>. A two-way approach that allows an open and clear flow of information to and from Service User is an important feature of LINK's approach. By working with and considering the views of Service-Users, LINK believes that it can deliver meaningful and sustainable improvement to its services. Anyone needing to contact LINK, including consumers, is welcome to contact us via <https://www.link.co.uk/contact-us/>.

LINK's Service Users are currently made up as follows:

- Consumers - make use of ATMs, cash at the till locations, banking hubs and Post Offices to access cash and information on their account balance. LINK's research shows that over 95% of UK consumers use its services. LINK is a domestic scheme that only operates in Great Britain & Northern Ireland, the Channel Islands and the Isle of Man for UK card holders.
- Network Members - make use of LINK to offer consumers access to cash using over 100 million LINK-enabled UK debit and ATM cards at a network of over 50,000 UK ATMs connected to LINK across the UK. LINK currently comprises 32 Network Member organisations, which include the majority of Card Issuers and ATM Operators in the UK. A full list of LINK Network Members is available <https://www.link.co.uk/members/members/>.

LINK's Board meets regularly and considers the interaction between LINK, its strategic plan, and service users, in support of preserving effective consumer access to cash.



A summary of how LINK engages with its Service-Users

LINK has well developed mechanisms to engage with consumers and Network Members. These are listed below and then described in more detail in the following sections. Each section briefly describes the work and achievements in that particular area over the last year and plans for the next twelve months.

LINK uses its website as a key channel to support two-way communications with its Service-Users. Helpful links to useful pages on the website are shown throughout. Alternatively, anyone is welcome to contact LINK via info@link.co.uk, through the LINK website <https://www.link.co.uk/contact-us/> page or the following postal address and can be assured of a prompt response: Link Scheme Holdings Ltd, RSM Central Square, 5th Floor, 29 Wellington Street, Leeds, LS1 4DL.

Main tools for consumer engagement:

- The LINK Consumer Council.
- The Community Cash Advisory Panel.
- LINK's Website.
- LINK's Mobile Cash Locator App.
- The Financial Inclusion Programme.
- Social Media and Consumer Communication Campaigns.
- Work as the Co-ordinating Body for bank branch closures
- Periodic research and publications.
- Participation in consumer events.

Main tools for Network Member engagement:

- Network Member governance.
- Network Member compliance regime.
- LINK's Website.
- The Financial Inclusion Programme.
- Periodic research and publications.
- Participation in industry events.

In addition to the information provided below, LINK also recently published its annual report for 2023, which can be found here



<https://www.link.co.uk/media/iyxbsfoz/link-annual-report-2023.pdf>

Consumer Engagement

The LINK Consumer Council	
What is the LINK Consumer Council and how does it represent consumers?	<p>The LINK Consumer Council was established by LINK in April 2006 to provide advice on consumer issues that relate to LINK, the UK's largest cash machine network. The Council brings together independent consumer representatives and LINK Network Members including card issuing banks and cash machine operators. It is chaired by Tracey Graham who is also a non-executive Director of the Link Scheme Holdings Ltd Board. The Consumer Council currently has the following members:</p> <ul style="list-style-type: none">• Tracey Graham, Chairman and Non-Executive Director, Link Scheme Holdings Ltd.• Tim Allen, Barclays.• Adam Bailey, NatWest.• Lady Margaret Bloom CBE, Independent Member.• Chris Brooks, Age UK.• Scott Kennerley, Consumer Council Northern Ireland.• Pauline Leonard, Department for Work & Pensions.• Iain Gibson, Sainsbury's Bank.• Martin Kearsley, Post Office.• Paul Maynard MP.• Nick Wiles, PayPoint.• Sian Williams, Independent Member. <p>The Council publishes an Annual Report which provides further details of the Council's objectives, members, its activities over the year and forward-looking priorities. This Report publishes the</p>



LINK Public Annual Report on Service-User Engagement
1st October 2022 – 30th September 2023

	<p>Council's independent assessment of the LINK Scheme's performance against its consumer interest objectives.</p> <p>Full details of the LINK Consumer Council and its work, including the Annual Report, can be found here https://www.link.co.uk/initiatives/consumer-council/.</p>
<p>What has been the work of the LINK Consumer Council this year?</p>	<p>The LINK Consumer Council oversees the LINK Financial Inclusion Programme.</p> <p>This year, that work has continued to focus on access to cash across the country. The Council has looked in detail at regional variations in access to cash, with a focus on Scotland and Northern Ireland, and has engaged with financial institutions about engagement with vulnerable customers. The Council has encouraged LINK to develop its approach to cash access in deprived areas and overseen a programme of site visits to assess access to cash in remote areas across the country.</p> <p>The Council has also supported the development of digital inclusion pilots to support consumers in Wales, Northern Ireland, and Devon. These pilots are rooted in the community, with solutions that make sense on a local level and are tailored to specific needs.</p> <p>The Council also continues to support the ongoing roll-out of cash at the till, and LINK's work to promote access to cash through a multi-channel marketing campaign highlighting the LINK mobile App.</p>
<p>What are the plans for the next 12 months?</p>	<p>The Council will continue to support the LINK Financial Inclusion Programme and will look at specific parts of the country in more detail. It will also monitor the rollout of digital inclusion activity in Wales, Northern Ireland and Devon, considering the future potential of those pilots. In addition, it is considering the accessibility of the ATM network and information provided to consumers, and updates to LINK's Cash Locator to include banking hub locations.</p>



Community Cash Advisory Panel

What is the Community Cash Advisory Panel and how does it represent consumers?

As part of LINK's role as the Co-ordinating Body that assesses the impact of notified branch closures and recommends alternative services based on Criteria* provided by the banks, it set up an independent Community Cash Advisory Panel (CCAP) in January 2023 on behalf of the issuers participating in the initiative.

The Panel oversees the work LINK does as the Co-ordinating Body, and also publishes opinion about the effectiveness of the Criteria including suggestions for improving them. With independent members representing consumer organisations and bringing expertise in small businesses and the cash industry, it ensures the Criteria LINK applies are working for communities.

The Panel has the following members:

- Joanna Wallace, Independent Chair.
- Martin McTague, Federation of Small Businesses.
- Chris Brookes, Age UK.
- Sian Williams, Independent Member.
- Scott Kennerley, Consumer Council Northern Ireland.

Representatives from two of the Network Members, Lloyds and NatWest, also attend the Panel meetings to provide industry insight only. They are not members of the Panel.

The Panel meets following each bank closure window to provide independent oversight of LINK's application of the Criteria and evaluate its effectiveness. In doing so, it will review the assessment approach, the recommendations issued by LINK, and also the implementation of the new services.

Following each meeting the Panel issues an opinion, which is published here:

<https://www.link.co.uk/initiatives/community-cash-advisory-panel/>



	<p>* Further detail on the Criteria used to assess the impact of notified branch closures can be found here: https://www.link.co.uk/initiatives/bank-branch-closures/</p>
<p>What work has the Community Cash Advisory Panel done in the last year?</p>	<p>The CCAP was appointed and met three times in the period and issued its first opinions. It has established its terms of reference, priority areas of focus and considered LINK’s work in applying the criteria so far.</p> <p>Its first opinion outlined that the Panel is satisfied with LINK’s application of the Criteria. It also outlined that the Panel will be conducting field work and further analysis to ensure that the Criteria meet the needs of consumers and small businesses, with a focus on Northern Ireland, as well as other small and rural communities.</p> <p>In conjunction with this, the Panel will review the current definition of ‘the last bank in town’. The Panel has also highlighted the need to minimise gaps in service between bank branches closing and new shared services opening.</p>
<p>What are the plans for the next 12 months?</p>	<p>The Panel will continue to meet and make recommendations about whether the Criteria are serving communities effectively. The Panel will consider communities where one branch remains but might not offer a full range of services or be open full time, and regions where no one community meets the Criteria but there may be a broader need for enhanced cash services.</p>
<p>Independent Assessor</p>	
<p>What is the Independent Assessor?</p>	<p>The Independent Assessor is a new role created to consider complaints where consumers believe LINK has not properly performed its role in assessing cash access services for communities. The Independent Assessor can accept complaints about LINK’s work from individuals, MPs, community organisations and others, including small businesses.</p> <p>Joanna Wallace has been appointed to this role and brings expertise from providing a similar service to several organisations over ten years. More information can be found at https://www.independentassessor.co.uk/</p>



<p>What work has the Independent Assessor done in the last 12 months?</p>	<p>LINK supports the work of the Independent Assessor by providing the necessary data. It has published information about the role on the dedicated website detailed above and provided the tools and understanding to respond to any complaints and ensure the processes applied are fit for purpose.</p>
<p>What are the plans for the next 12 months?</p>	<p>To continue supporting the Independent Assessor role and respond to any issues raised as part of the process.</p>
<p>LINK's Website</p>	
<p>How does the LINK website help consumers?</p>	<p>The LINK website (https://www.link.co.uk/) provides a wide range of guidance and information for consumers. This includes a Cash Locator, contact information for LINK and details about its Network Members, fraud prevention tips, details on how to raise cash access problems in a given location and details of LINK's Consumer Council.</p>
<p>How has the website developed over the last year?</p>	<p>LINK has continued to enhance the website to improve the consumer experience. It has introduced a new help section which guides consumers to find the support they need. The help section aims to provide a one stop shop for all enquiries, giving visitors clearly defined guidance, straightforward answers to the most common questions and a direct channel to contact us for everything else.</p> <p>To support the role of the Independent Assessor, 2023 saw the launch of a new microsite, https://www.independentassessor.co.uk to provide information on how to escalate complaints about LINK's decisions relating to its Co-ordinating Body role.</p> <p>Work has also commenced on redesigning the look, feel and functionality of the LINK website so that it continues to support LINK's consumer-based audience, with service user experience built in from the start. The project has engaged an external supplier to update the design of the website for users, without losing any current content or functionality.</p>



<p>What are the plans for the next 12 months?</p>	<p>The LINK website will be redesigned so that it is geared towards the consumer, helping them access cash easier. We will introduce improvements to usability, better user journeys and change how we present data, allowing visitors to download datasets, interact better with us through improved communication channels and enhanced visuals across the website.</p> <p>LINK is also working to introduce enhancements to the Cash Locator to include additional channels for cash access, including Automated Deposit Machines, Barclays Cashback Points, and Banking Hubs.</p>
<p>LINK's Mobile Cash Locator App</p>	
<p>How does the LINK Mobile Cash Locator App help consumers?</p>	<p>The Cash Locator is a free app that can be downloaded from both Apple and Android app stores and installed on consumers' mobile devices.</p> <p>It enables consumers to find ATMs, cash at the till locations and Automated Deposit Machines anywhere in the UK that are connected to LINK to withdraw/deposit cash. The App shows which ATMs and cash at the till locations are free-to-use and which charge consumers including how much, plus which ATMs have specific accessibility features such as audio assistance or the ability to dispense £5 notes. With the agreement of Cash Access UK Limited, Barclays and the Post Office it also shows, Banking Hubs, Barclays Cashback Points and Post Offices, even though some of these facilities are not connected to LINK. The App also shows consumers the opening hours of Post Offices. The App does not show other devices that are not connected to LINK.</p> <p>A key feature of the App is the ability for consumers to provide feedback on their experience at individual ATMs, Automated Deposit Machines and cash at the till locations, for example where the ATM was not where it was shown on the Cash Locator, it was out of cash, or was out of service.</p>
<p>How has the LINK Mobile Cash Locator App developed over the last year?</p>	<p>Users are now able to see the cash at the till locations on LINK's Mobile Cash Locator App.</p>



	<p>The LINK Mobile Cash Locator App is updated daily with the most recent ATM, cash at the till locations and Post Office branches. It is also updated regularly to ensure continued compatibility with the latest mobile device technology.</p>
<p>What are the plans for the next 12 months?</p>	<p>The App will continue to be updated to reflect current information on ATM, Post Office, cash at the till locations, features, charges and access. The App will also be updated as required to ensure continued compatibility with the latest mobile devices.</p> <p>In the coming 12 months, the Mobile Cash Locator App will also be updated with the location of Automated Deposit Machines as well as a number of important channels that are not connected to LINK such as new Banking Hubs and other channels of cash access, including Barclays Cashback Points and.</p> <p>Users of the App have the ability to leave reviews and ratings through the app store which the LINK team will use to help to inform future developments.</p>
<p>The Financial Inclusion Programme</p>	
<p>What is LINK's Financial Inclusion Programme?</p>	<p>LINK is committed to maintaining free access to cash across the UK for as long as consumers need it. This includes maintaining the coverage of free-to-use ATMs in remote and rural locations as well as improving free access in the most deprived areas of the UK.</p> <p>LINK has had a Financial Inclusion Programme since 2006, which has been focused on improving free access in the most deprived areas of the UK. The Programme was designed and set up in 2006. Today, over 1,800 communities have free-to-use ATMs that didn't have one before as a result of the work of the Programme. LINK does this through providing financial subsidies to operators who operate machines providing free access in the most deprived areas in the UK. This subsidy has increased over time and is now up to £2.75 per cash withdrawal for the ATMs that are used least and where there is no other free-to-use ATM within a kilometre.</p>



LINK Public Annual Report on Service-User Engagement
1st October 2022 – 30th September 2023

	<p>In addition to provision in deprived areas, LINK has committed to maintain the broad coverage of free access to cash within 1km of every High Street with at least 5 shops. This is achieved by LINK paying subsidies where appropriate to retain them. If any of these ATMs close or convert to pay-to-use then LINK will replace them.</p> <p>LINK has also worked closely with communities across the country to highlight issues and respond to them where necessary. Over 100 communities have benefited from new cash machines as a result of this work. The Financial Inclusion Programme continues to practically implement the recommendations of the Access to Cash Review and ensure cash access is protected across the country.</p>
<p>What changes has there been to the Programme in the last 12 months and how have consumers benefited?</p>	<p>The Programme has continued to provide excellent service to consumers and communities and has delivered improved cash access in a range of areas.</p> <p>LINK has continued to implement the Programme, and the PSR continues to oversee LINK’s work supported by Specific Direction 12. The PSR’s Review of Specific Direction 12 recommended improvements to the transparency of LINK’s Protected Scheme which are being developed as part of the website redesign work outlined above.</p> <p>In the past twelve months, LINK has continued its consumer communications work, using radio, and digital adverts to promote the cash at the till locations, and also direct consumers to the LINK Mobile Cash Locator App. These adverts have been seen by millions of customers who may gain better understanding of their cash access options as a result of the activity.</p>
<p>What are the plans for the next 12 months?</p>	<p>LINK continually reviews the ATM footprint and will act where necessary to protect the broad spread of free-to-use ATMs as well as those in remote, rural and deprived areas. This might include financial subsidies, provision of ATMs through direct commissioning or any other action which the LINK Board deems necessary to protect consumers and communities.</p> <p>LINK will continue to take steps to raise awareness of the Programme and undertake activity to protect the resilience of the Programme. This will be supported by the redesigned website so that it</p>



	continues to better support LINKs consumer-based audience, in addition to the existing industry and regulatory users.
Periodic Research and Publications	
Does LINK use research and publications to help consumers?	LINK commissions a wide variety of research from organisations such as YouGov and CACI and from relevant experts to understand consumer behaviour in relation to payments, cash usage and accessibility. In addition, LINK works closely with industry bodies such as UK Finance and Pay.UK, consumer groups including Which?, Toynbee Hall, and Age UK, to create wider sources of information on consumers' ATM and cash needs.
What research and publications has LINK done in the last 12 months?	<p>LINK regularly publishes information to help consumers understand LINK's role and the wider ATM industry. To this end, LINK has published a public version of its Strategic Plan, its Annual Report and monthly reports on LINK activity.</p> <p>LINK transactional and other statistical information is published at least weekly at https://www.link.co.uk/about/statistics-and-trends/ and on social media to enable consumers who are interested (and the bodies which represent them) to understand the changes in consumers' demand for cash.</p> <p>LINK also publishes the locations of ATMs which it funds through its Financial Inclusion Programme via its LINK Community Request Scheme available here: https://www.link.co.uk/consumers/community-request-scheme/</p>
What are the plans for the next 12 months?	LINK will continue to use its own data and insight to research access to cash and work with partner organisations and the Consumer Council to inform public debate on the subject.
Participation in Consumer Events	
Does LINK support consumer events?	Yes, LINK is always seeking relevant opportunities to engage with consumers.



LINK Public Annual Report on Service-User Engagement
1st October 2022 – 30th September 2023

<p>What has LINK supported in the last 12 months?</p>	<p>LINK is a sponsor of the Financial Inclusion Commission, and as well as regularly attending their meetings, has presented on its financial inclusion work this year.</p> <p>LINK has attended several industry events and events in Parliament and worked with the Scottish Grocers Federation to understand developments in the retail sector in Scotland.</p>
<p>What are the plans for the next 12 months?</p>	<p>LINK will continue to develop these opportunities.</p>



Network Member Engagement

Network Member Governance	
How does LINK engage with Network Members?	<p>To participate in LINK, Network Members sign a contractual Members Agreement (MA), which in addition to other contractual documents describes their legal obligations to LINK as the Operator of the Payment System and to each other Network Member within LINK.</p> <p>The MA defines how decisions are made within LINK, includes provisions for the management of Network Members joining, participation and withdrawal from LINK and responsibilities on day-to-day operations “Operating Rules”.</p> <p>In addition to the MA, Network Members also sign a Switching and Settlement Agreement (SSA), which describes the relationship and legal obligations between Network Members and Vocalink, LINK’s infrastructure provider.</p> <p>Each Network Member is represented by a Network Member Representative who acts as “Relationship Manager” and is accountable to LINK for adherence to the above agreements. A Network Member Advisory Group (NMAG) provides advice and recommendations and represents Network Member interests on operational matters. Each Network Member is entitled to be represented on NMAG.</p> <p>A full list of current Network Members can be found at https://www.link.co.uk/members/members/.</p>
What engagement has there been with Network Members this year?	<p>NMAG meets on a regular basis to discuss operational issues, including network performance, operational projects and innovation opportunities. During the last 12 months, NMAG has provided valuable support to a number of operational and technical projects, including the introduction of Automated Deposits Machines into the LINK Network.</p>



	NMAG supports the need for increased collaboration between Network Members at an operational level to help focus action to mitigate the impact of fraud. Coordinated action aimed at sharing information on fraud attacks has been effective in helping combat ATM fraud across the UK.
What are the plans for the next 12 months?	NMAG will continue its work to support LINK on operational matters into the forthcoming year to meet the demands of operational change. This includes work on ATM connectivity as the telecoms industry moves into provision of digital-only communications networks, enhancements to operational resilience and keeping Network Member systems updated to the latest industry security standards.
Member Compliance Regime	
How does LINK ensure Network Members maintain compliance to its rules?	Network Members must comply on a continuous basis with all Governance and Operational obligations as defined in the MA, the SSA and the Service Mark User Agreement. An annual assurance process requires that all Network Members review their LINK specific controls and processes and provide assurance that adequate controls exist to mitigate any risk to the LINK Network.
What has been done to ensure continued Network Member compliance in the last 12 months?	<p>LINK maintains oversight of Network Member assurance through a continuous review programme to ensure compliance against the MA, the SSA and the Service Mark User Agreement.</p> <p>In line with its regulatory obligations, LINK has established an Operational Resilience Framework under its requirements as a Financial Market Infrastructure provider. LINK continues to work with its Network Members to understand their own Operational Resilience position in ensuring access to cash for consumers. Network Member compliance will underpin this initiative.</p> <p>To support the introduction of automated deposits, appropriate procedures and controls have been established to ensure effective oversight of Network Member compliance.</p>
What are the plans for the next 12 months?	Focus remains on maintaining operational resilience and assessing Network Member compliance with all Governance and Operational obligations the LINK Operating Rules and ensuring minimal consumer impact. resulting from ongoing operational change.



LINK's Website	
How do Members engage with the LINK Website?	<p>The LINK website (https://www.link.co.uk/) presents a broad range of information which is useful to Network Members including statistical and trend data on the ATM Network, publications on ATM related subjects including ATM security best practice and authentication of Bank Notes. In addition, the LINK Monthly ATM Footprint Report https://www.link.co.uk/initiatives/financial-inclusion-monthly-report demonstrates progress of its commitment to maintaining broad geographical UK ATM coverage.</p> <p>The https://www.link.co.uk/consumers/locator and LINK Mobile Cash Locator App are updated on a daily basis using information sourced directly from Network Members to ensure the latest LINK ATM and cash at the till location and associated information is accessible to consumers wherever they are.</p>
How has Network Member engagement with the LINK Website changed in the last 12 months?	<p>LINK continually updates the LINK website to ensure that information is current. In the last 12 months, with the introduction of cash at the till locations, LINK has worked with Network Members to ensure participating retailer locations can be found on the LINK Cash Locator.</p> <p>LINK is also taking a leading role in analysing the impact of planned bank branch closures on local communities. Under a voluntary agreement, which began on 1st January 2022, the major high street banks will notify LINK of their planned branch closures. A list of bank branch closures that have been publicly announced is now published and updated on the LINK Website (https://www.link.co.uk/initiatives/bank-branch-closures)</p>
What are the plans for the next 12 months?	<p>LINK will continue to ensure that consumers have access to the information they need from the website, particularly around financial inclusion, for example being able to participate in and contribute to LINK's various initiatives on new ATM locations.</p> <p>The location of Automated Deposit Machines will be displayed on the LINK Cash Locator and Mobile Cash Locator App as they are deployed into the LINK Network.</p>



	<p>LINK is also working with external agencies to redesign the look, feel and functionality of the website so that it continues to better support LINK’s consumer-based audience, in addition to the existing industry and regulatory users that it has traditionally served.</p>
<p>The Financial Inclusion Programme</p>	
<p>How do Network Members engage with the Financial Inclusion Programme?</p>	<p>Network Members are key to LINK’s Financial Inclusion Programme as they deploy, operate and fund the ATMs that provide the access to cash required in rural, remote and deprived communities in the UK.</p> <p>LINK works closely with Network Members to monitor the ATM footprint and is in constant dialogue to understand where ATMs are opening, closing or converting to pay-to-use. Where these changes impact on financial inclusion, LINK works with Network Members to provide financial support to ensure the continued operation of free-to-use ATMs where they are needed.</p> <p>Some Network Members are also represented on LINK’s Consumer Council that provides advice on consumer issues relating to the UK cash machine network and represents consumer interests.</p> <p>LINK publishes a LINK Monthly ATM Footprint Report https://www.link.co.uk/initiatives/financial-inclusion-monthly-report/ to show progress against its commitment to maintain broad geographical coverage of the ATM network in the UK. The latest report is available on the LINK website.</p>
<p>What changes has there been to network Member engagement with the programme in the last 12 months and how have Network Members benefited?</p>	<p>LINK has continued to develop its engagement with Network Members around financial inclusion. As well as embedding its Direct Commissioning process and working with Network Members to install over 100 ATMs so far, LINK regularly speaks with Network Members to seek practical, rapid solutions to cash access issues. This includes work to incentivise specific ATMs to remain free to use through the use of targeted interchange premiums.</p> <p>LINK has also improved its engagement with Network Members when they are aware of plans to close a protected ATM. This has been well received by Network Members and has enabled LINK to</p>



LINK Public Annual Report on Service-User Engagement
1st October 2022 – 30th September 2023

	<p>speed up the assessment and replacement process for lost protected ATMs to serve communities better.</p> <p>LINK will also work with industry and regulators to implement any required initiatives that flow from the access to cash provisions in the new Financial Services and Markets Act.</p>
What is LINK's approach to Network Member engagement on Financial Inclusion in the next 12 months?	Financial Inclusion will continue to be a key focus for LINK over the next 12 months and LINK will continue to work with Network Members to improve existing processes to ensure that free-to-use ATMs continue to be available in rural, remote and deprived communities across the UK.
Periodic Research and Publications	
Does LINK use research and publications to support Network Members?	LINK provides Network Members with regular reporting of network statistics including breakdown of transactions volumes by Network Member and ATM transaction type. Network Members also provide data to support routine reporting to UK Finance.
What research and publications has LINK done on the last 12 months?	LINK has maintained the schedule of structured reporting to Network Members throughout the year.
What are the plans for the next 12 months?	LINK will continue to provide Network Members with the information they need to understand the performance of LINK as a whole. As LINK evolves through innovation, reporting will be amended accordingly. LINK is in the process of developing additional reporting to help monitor the retail terminal pilot.
Participation in Industry Events	
Does LINK support industry events?	LINK regularly takes opportunities to contribute at industry events, although at present these are conducted online.
What industry events has supported any in the last 12 months?	LINK has also been an active participant in the Cash Action Group, which is an industry wide group working with regulators and the Government to secure the long-term future of cash. LINK has been



LINK Public Annual Report on Service-User Engagement
1st October 2022 – 30th September 2023

	<p>at the heart of these discussions and focused on the consumer impact of any proposals and changes.</p> <p>LINK has joined and participated in the Industry and Parliament Trust, with Chief Executive John Howells providing a talk to Parliamentarians and industry guests about LINK's role in access to cash.</p> <p>LINK also takes a leading role in regular industry events related to ATM fraud and crime, including chairing the European Physical Crime Expert Group.</p>
What are the plans for the next 12 months?	LINK will continue to engage across the industry at ATM related events in the forthcoming year and seek further opportunities engage with Network Members.