

# LINK Consumer Council

Annual Report 2017



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If you are a consumer group or organisation that would like to know more about LINK or have any suggestions or feedback for the team, please get in touch.



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# A year of innovation for LINK

LINK is committed to innovation and, this year, the Consumer Council has overseen a number of new digital projects – with the introduction of both the LINK ATM App and a revamped LINK website. I am delighted that LINK is delivering new tools and services to make it easier for consumers to access cash in their day-to-day lives.

The App provides consumers with the UK's ATM network information at their fingertips, so it's convenient for them to use while they are on the move. In this report, we look at the App in more detail (page 4-5).

Our new website is also featured in this report (page 5). It is modern, responsive and well-structured, and provides the many stakeholders that use the site with access to the information and services they need.

The Consumer Council continues to play a leading role in bringing the voice of the consumer into the Scheme, as cash continues to play a vital role in the UK economy.

In particular, the Council has continued its oversight of the Financial Inclusion Programme, which this year has made further progress by increasing the number of deprived areas that now have access to a free-to-use ATM. In addition to this, the Council has supported LINK, its Board and the Members to think creatively about how changes to the Programme could start to resolve some of the more challenging sites. There's more work planned in 2018, when we hope to be in a position to extend the Financial Inclusion Programme further.

While ATM numbers have risen over recent years, there is a long-term forecast for a decline in cash usage by consumers over the next 5-10 years. One of the critical roles of the Council in the coming months and years will be to support LINK in ensuring that a good free-to-use network remains in place, providing geographical coverage for consumer access and taking account of the more deprived and rural areas of the UK.

I would like to thank the Council for its continued support and commitment to consumers and their cash access needs. I look forward to working with the Council in the coming year.

**“The Consumer Council continues to play a leading role in bringing the voice of the consumer into the Scheme, as cash continues to play a vital role in the UK economy.”**



*Tracey Graham*

**Tracey Graham**  
Independent Chairman of the  
Consumer Council

# What is the LINK Consumer Council?

The LINK Consumer Council, established in 2006, consists of independent members and LINK Members, chaired by Independent Chairman Tracey Graham.

The Council provides advice on consumer issues relating to the UK cash machine network, and represents consumer interests.

There is a rotation of Council members to ensure consumers' interests continue to be represented through the LINK scheme.

## The current Council

### Independent members:



**Tracey Graham** – Tracey is a Non-Executive Director of Royal London Group, the largest mutual life insurance and pensions company in the UK, where she is Chair of the Remuneration Committee. Tracey is also the Chair of Investment Funds Direct Limited, a subsidiary company of the Royal London Group. In addition to these roles, Tracey is a Non-Executive Director of Ibstock plc (FTSE 250 Building Products),

and a Non-Executive Director of ACAL plc (Small Cap Electronic Components). Tracey was Chief Executive of Talaris Limited, having led a Management buyout in 2008 from De La Rue plc. She has also held senior positions in banking and insurance with HSBC and AXA Insurance.



**Lady (Margaret) Bloom CBE** – An economist and honorary Professor at King's College London. Margaret has been a senior consultant for Freshfields Bruckhaus Deringer since retiring in 2003 from the Office of Fair Trading, where she was Director of Competition Enforcement. Margaret is also Vice Chair of the Professional Standards Council for Asset Based Finance and a Non-Executive Director of the Lending Standards Board.



**Teresa Pearce MP** – The MP for Erith & Thamesmead and a previous member of the Treasury Select Committee and the Work

and Pensions Select Committee. Teresa is former Shadow Minister for Communities and Local Government.



**Charu Gorasia** – from the Department for Work and Pensions.



**Sian Williams** – from community action group Toynbee Hall.



**Eimear Duffy** – from the Consumer Council Northern Ireland.



**Joe Lane** – from the Citizens Advice Bureau.

**Member representatives:**

- **Tim Allen** – from Barclays
- **Nigel Constable** – from NoteMachine
- **Tim Watkin-Rees** – from PayPoint
- **Adam Bailey** – from NatWest

## Record figures for ATMs

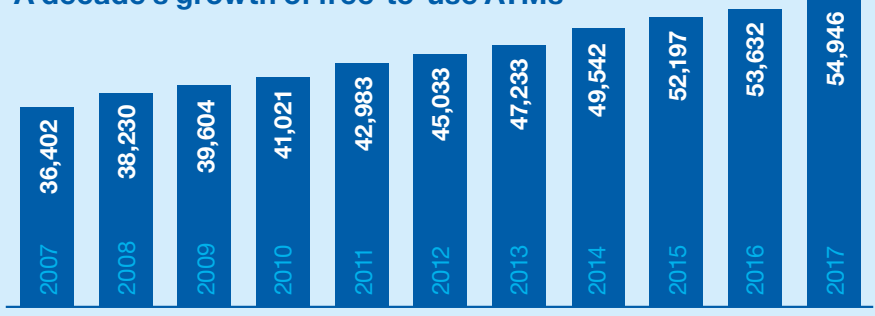
**2,595.97m**

Number of LINK transactions, Jan-Oct 2017 – down from 2,639.54 million during Jan-Oct 2016 (a drop of 43.57 million)

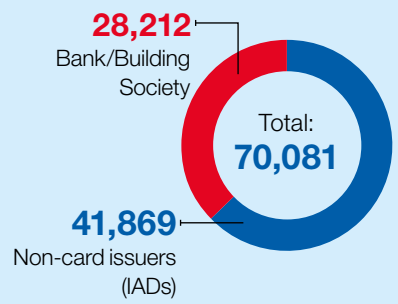
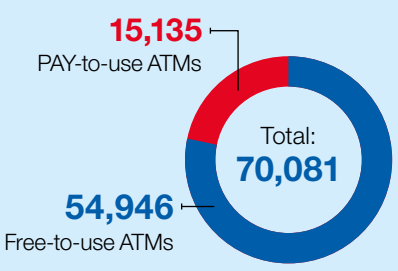
**£107,411m**

Total value of LINK transactions, Jan-Oct 2017 – up from £106,940 million during Jan-Oct 2016

### A decade's growth of free-to-use ATMs



All stats as of September in each dated year





# LINK App makes it easier to find the right ATM for you

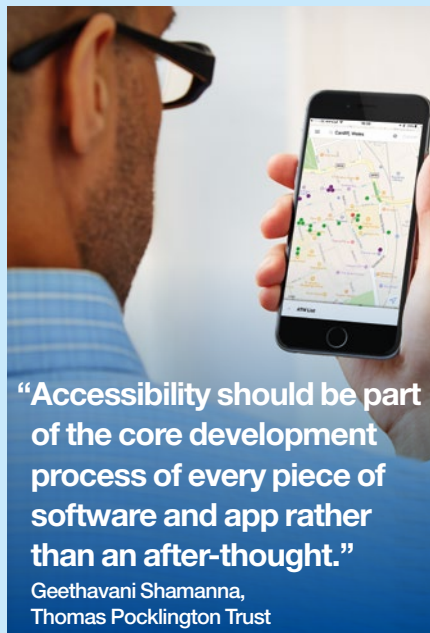
The Link App is a part of Link's efforts to deliver innovative solutions to consumers.

In May 2017, LINK launched a mobile App designed to make it easy for consumers to access cash on the move.

The Council was engaged in this project from the start, contributing to the design and launch of the App.

The App has a number of different features:

- A map shows the ATMs closest to your current location, making it more convenient for you to access cash on the move. The App also allows you to search for ATMs in other locations to help you plan ahead.
- You can get directions to the ATM of your choice – either walking, driving or by public transport.
- Recognising that some consumers are looking for specific types of ATMs to meet their needs, the App provides an

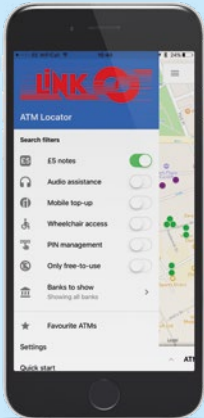


**“Accessibility should be part of the core development process of every piece of software and app rather than an after-thought.”**

Geethavani Shamanna,  
Thomas Pocklington Trust

advanced search functionality. This enables you to filter search results based on your selected criteria (see above right).

- Save your favourite ATMs. If you have certain ATMs that you like to use, because of their location or the facilities they provide, you can save them into your favourites and the App will alert you when you pass by to remind you to get your cash.
- The App provides advice and guidance for using ATMs, including hints and tips on personal safety and protecting your PIN.
- Consumers can provide feedback directly to LINK and its Members about specific machines they have used.  
As part of the launch, LINK worked with Thomas Pocklington Trust, an



### App search filters

- £5 note dispense
- Audio assistance for consumers who are blind or partially sighted
- ATMs that provide mobile phone top-up or PIN-management functionality
- ATMs that are wheelchair accessible
- Free-to-use ATMs or those belonging to specific organisations, e.g. your bank.

organisation that supports people with sight loss, to ensure that the App is fully accessible with VoiceOver and TalkBack screen readers, enabling consumers who are blind or partially sighted to access the full functionality of the App. In addition, consumers can filter their search so that they have information on those ATMs that provide the audio assistance functionality.

“Working with LINK on the ATM locator app was a great learning experience for us at TPT,” says Geethavani Shamanna, Finance Officer at Thomas Pocklington Trust. “We collaborated closely with the developers, and provided regular feedback on its accessibility at every stage of the app development process. This collaboration reinforced our assertion that accessibility should be part of the core development process of every piece of software and app rather than an after-thought.

“The app has been extremely well-received and has been widely downloaded by blind and partially sighted users since its launch in May.” ■

## A modern website is a move forward for LINK in engaging consumers

A new and improved LINK website went live in 2017, designed with the user at its heart.

The Council has successfully overseen a project to deliver a modern and responsive website that is compatible with mobiles and tablets.

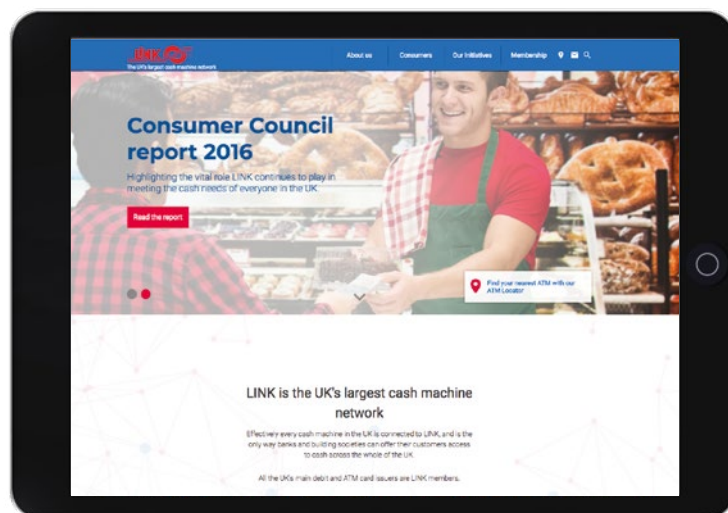
The key changes are:

- A better and more simplified structure, with all information in one place
- An updated, modern design with strong imagery and simple navigation
- Improvements to the ATM locator, both on desktop and mobile, with larger easy-navigation maps
- Focus pages for consumers.

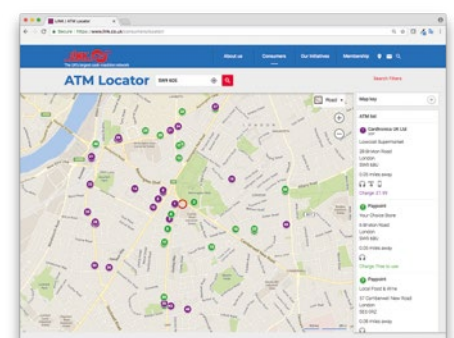
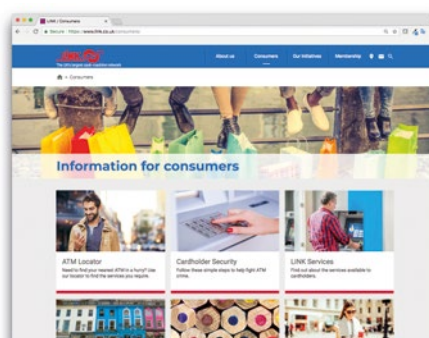
“The launch of the new website is a real move forward for LINK,” says LINK Chairman Sir Mark Boleat. “It brings a modern online presence that reflects the work LINK is doing for consumers in both financial inclusion and innovation. It is a great platform for the organisation to take forward other online initiatives in the coming years.”

### **i** For more information:

Take a closer look at the new website at [www.link.co.uk](http://www.link.co.uk)



The new website has strong, consumer-led imagery and has improvements to functions such as the ATM locator



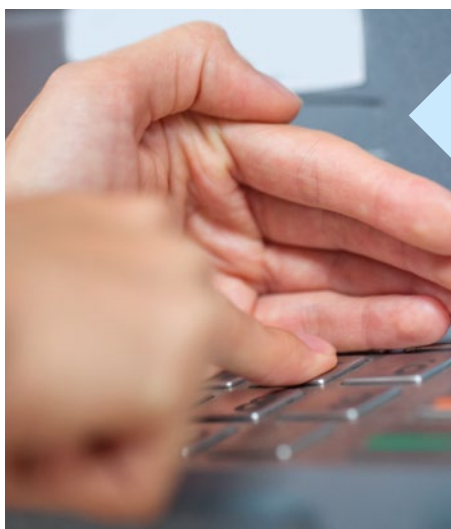
# Continuing the fight against crime and fraud

The Council plays a major role in reviewing the consumer impact of ATM fraud and crime, which continues to present challenges to the ATM industry.

The number of incidents, financial losses and damage from physical attacks is an ongoing concern, continuing arrests, convictions and long sentences give a clear message that those involved will be dealt with severely.

To help counter physical attacks, LINK supports the cross-industry ATM Security Working Group and also runs and chairs the European Expert Group on Physical ATM Crime. This is an international group that brings together law enforcement, ATM operators and schemes, and technical experts to share intelligence and knowledge on techniques and preventative measures.

“Criminals are showing they are prepared to work across international borders and invest time and resources to find weaknesses in the system,” says



Graham Mott of LINK. “The whole industry continues to work together to counter these threats. LINK actively liaises with counterparts, technical experts and law enforcement bodies across Europe and the wider world to share intelligence and information as widely as possible.” ■

## TOP 5 TIPS

**LINK makes a number of suggestions to help consumers keep safe at ATMs. These include:**

- Avoid using an ATM if there are suspicious-looking individuals around.
- If anything looks unusual or suspicious about the ATM, suggesting it might have been tampered with, do not use it.
- Shield the keypad with your hand when keying in your PIN. Keep your PIN secret – never reveal it to anyone.
- If your card gets jammed or retained by the machine or no cash comes out, report this immediately to your bank or building society, ideally using your mobile phone while you are still in front of the machine.
- Check that others in the queue keep a good distance from you. Be cautious if strangers try to distract you or offer to help at an ATM.

## Second polymer banknote delivers benefits to consumers

**The Bank of England launched its second polymer banknote in September 2017 with a new £10 note.**

New polymer banknotes deliver three benefits:

- With leading-edge security features, the notes deliver a step change in counterfeit resilience.
- Polymer banknotes are stronger and more durable, meaning they will last at least two-and-a-half times longer than cotton-paper banknotes.
- The new banknotes will be cleaner and better quality.

Launching the new banknote was a challenge for the ATM industry, as effectively all 70,000 ATMs needed some level of change and careful planning and testing was required. To facilitate this, the Bank of England established an ATM Working

Group, chaired by LINK, which brought together ATM operators, equipment manufacturers and key service suppliers involved in ATM replenishment and servicing.

The rollout and acceptance of the new £10 note has been fast; by 26th October – six weeks following launch – around 95% of branch and carrier-fill ATMs had been converted to dispense polymer £10 notes and over 75% of merchant fill, representing around 90% of all the ATMs dispensing Bank of England notes.

All three Scottish issuers launched new polymer £10 banknotes in September and October 2017. Ulster Bank and Bank of Ireland have announced that both will launch new polymer £5 and £10 notes in 2019 in Northern Ireland. A new £20 banknote featuring J.M.W. Turner will be launched in 2020. ■



### £7,200

**Selling price of a new polymer £10 note (serial number AA01 000010). A banknote auction by the Bank of England raised more than £250,000 for charity.**

## Financial Inclusion Programme

The number of resolved sites in the LINK Financial Inclusion Programme has increased to 1,879, thanks in part to the continued support of the Consumer Council throughout 2017.

Part of this success has been down to the Council's focus on clusters of unresolved sites where a new free-to-use ATM provides consumers in a number of areas with improved access to their cash.

"The Consumer Council

strongly supports LINK's Financial Inclusion Programme," said Independent Council Member Lady Bloom CBE.

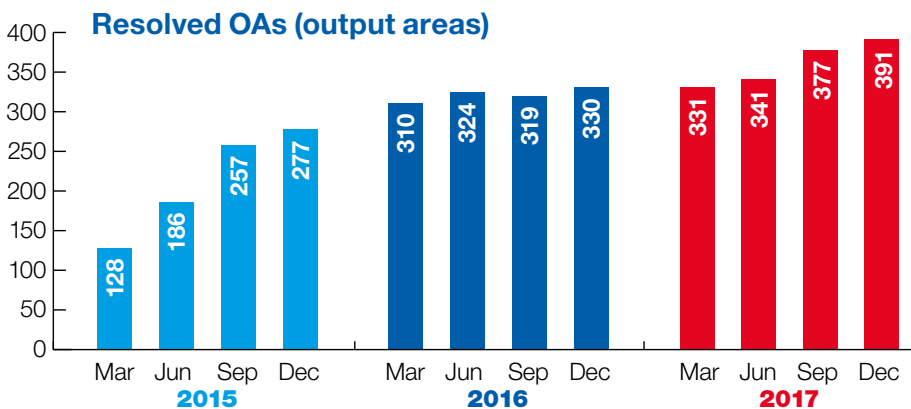
**"This unique Programme has greatly increased the number of free-to-use ATMs in deprived areas, thereby**

**improving consumers' access to cash.**

"This work is particularly valuable to vulnerable members of deprived communities – those in lower socioeconomic groups for whom effective budgeting is critical for day-to-day living."

# 1,488

**Number of SOAs (super output areas) out of 1,694 identified (88%) that have been resolved.**



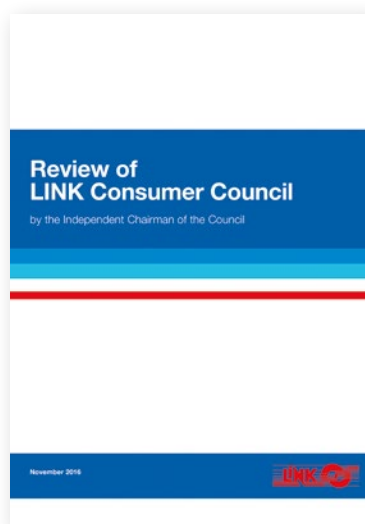
## Chairman's recommendations implemented following review

**At the start of 2017, new Council Chairman Tracey Graham commenced a review into the work of the Council to ensure it continues to effectively drive consumer interest objectives within the LINK Scheme.**

This review highlighted a number of recommendations that have been implemented throughout 2017. These include appointing a Council member from the Department for Work and Pensions and expanding the scope of the Council, to looking at innovation and working collaboratively with other payments schemes on consumer issues.

### **i** For more information:

A link to the full report can be found at [www.link.co.uk/initiatives/consumer-council/](http://www.link.co.uk/initiatives/consumer-council/)



## LINK appoints Sir Mark Boleat as Chairman



Sir Mark Boleat has joined LINK as Chairman of the Board and one of his first tasks was to visit the LINK Consumer Council. Sir Mark was

impressed with the commitment and skill of all members.

## Interchange consultation launches

In November 2017, the LINK Board launched a consultation on the future levels of interchange. The independent members of the LINK Consumer Council have submitted a response and this can be found at [www.link.co.uk/about/news/link-proposals-for-funding-the-free-atm-network/](http://www.link.co.uk/about/news/link-proposals-for-funding-the-free-atm-network/)

The Council is keen to ensure that LINK's excellent record in maintaining free and extensive access to cash for consumers is maintained and has made a number of suggestions and recommendations for the Board to consider in its submission.

## LINK and Crimestoppers

LINK has been in partnership with Crime Stoppers since 2008. It continues to support the reward programme, which pays cash up to the value of £1,000 to anyone providing information that leads to one or more people being arrested and charged. To contact Crime Stoppers anonymously about a crime, call **0800 555 111**.



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