

# ‘Cashback Without Purchase’ rollout will extend to 2,000 retailers by end of the year

- Trial successful in four communities across the UK as part of the Community Access to Cash Pilots
- The solution means consumers can make a cash withdrawal and check their balance without needing to make a purchase.
- Consumers able to withdraw any value of notes and coins up to £50 or check balances for free.

Following a successful 12-month pilot, LINK, the UK’s largest cash machine network, is rolling out Cashback Without Purchase across the UK. It is already live in over 1000 locations.

PayPoint is the first of LINK’s Members to provide the service and will be offering it at more than 2,000 shops before the end of the year. The ability to offer the service is open to all LINK Members and LINK hopes that others will also take up the opportunity as the market develops.

This initiative means consumers will be able to withdraw cash or check balances in smaller shops without the need to buy an item in-store or pay a fee, providing a valuable new way to access cash on the High Street. The Government made changes to the law through the Financial Services Act 2021 earlier this year to facilitate cashback without a purchase services.

The initiative originally formed part of the Community Access to Cash Pilots, led by Natalie Ceeney CBE and was piloted in shops across Burslem in Staffordshire (England), Hay-on-Wye in Powys (Wales), Cambuslang in South Lanarkshire (Scotland) and Denny in Stirlingshire (Scotland). However, its future was secured beyond the pilots following an amendment to Financial Services Bill 2021, which became law earlier this year.

Consumers using the service can choose to withdraw any amount between 1p and £50 rather than being restricted to notes dispensed by ATMs. During the year long trial, more than 24,800 transactions have been made with an average withdrawal size of £27.81. Over £680,000 has been taken out using the channel so far. Retailers are remunerated for providing this service by the cardholder’s bank via the LINK Member offering the service.

Consumers will be able to find their nearest Cashback Without Purchase location using LINK’s Cash Locator and Cash Locator App.

**Tracey Graham, Chair, LINK Consumer Council:** *“Protecting access to cash is absolutely vital for millions of people who depend on it. Cashback Without Purchase is a convenient new way for people to withdraw notes and coins at their local retailer. The Consumer Council is delighted to see this important service rolled out across the country and will continue to seek innovative ways to support people who rely on cash for as long as it is needed.*”

**John Glen, Economic Secretary to the Treasury:** *“It is great to see LINK and Paypoint taking advantage of the legislative changes we made earlier this year to facilitate cashback without a purchase across the UK. The cashback at the till service stands to make a real difference to local communities by providing access to cash for people that need it, and supporting cash acceptance by local businesses.”*

**Nick Wiles, Chief Executive of PayPoint:** *“This expanded rollout of our Counter Cash service, in partnership with LINK, is demonstrative of our mutual, long-term commitment to ensuring that cash access is protected. I look forward to seeing our network of retailer partners around the UK who offer Cashback Without Purchase services expand further in the coming months.”*

**Mr Berkan Yaman, Londis, Abergavenny said:** *“As a business owner I’m extremely pleased with the Counter Cash service. Previously, customers getting cash back would be charged 50p and I’ve had a great response from people who are now able to use the service for free. It’s not just locals either, I’ve seen lots of new faces in the store since we started letting people know about Counter Cash on Facebook and through word of mouth. There’s no question that this service is already providing real value to the surrounding area and I’m delighted that we’re able to offer it via PayPoint.”*

**Mr Amjid Pervez, Lifestyle Express, Rutherglen said:** *“I am really happy that we have started offering Counter Cash. Customers are extremely pleased to be able to withdraw money without a charge and it’s definitely increasing the number of people coming into the shop. It’s also helped make my business banking easier and more efficient.”*

**Mr Alok Saily, Lifestyle Licenced Grocers, Glasgow said:** *“I am thrilled to be able to offer my customers free cash withdrawals and balance checks, while also making commission for my own business. It’s already one of the most valuable add-on services we provide to the local community and will safeguard their access to cash long into the future.”*

**Mrs Patel, Andover News, London said:** *“I am loving the Counter Cash service. It’s very easy to do and since we began offering the service it’s been a 100% positive experience. Customers are really benefiting from it, especially the fact they can withdraw exact and small amounts which help them manage their spending better. It’s also brought new customers to the store, which is a particular bonus in the current environment. I’d recommend it to any retailer looking to expand the services they offer to their local community.”*

## **NOTES TO EDITORS:**

**About Cashback Without Purchase:** Cashback Without Purchase uses LINK’s existing network to provide cashback, without needing a purchase, from participating retailers’ tills. Unlike existing cashback schemes offered at locations such as supermarkets or pubs, Cashback Without Purchase does not require the customer to pay for something before cashback can be offered. Additionally, customers can use the service to check their balance like they do at an ATM.

**About the LINK Scheme:** The LINK Scheme is the national ATM Network that connects virtually all the UK’s ATMs. LINK’s role is to provide UK consumers with universal access to cash in a safe, convenient and rapid manner. LINK has 34 industry organisations as Members that issue ATM cards and deploy ATMs in the UK. LINK cash withdrawals account for around three-quarters of all cash withdrawals, with the remainder made up of withdrawals where cardholders use their own bank or building society’s cash machines to access their cash. LINK is a not-for-profit

organisation and governed by an independent Board, which has a clearly defined public interest remit. [www.link.co.uk](http://www.link.co.uk)

**About The Consumer Council:** The LINK Consumer Council was established by LINK in April 2006 to provide advice on consumer issues that relate to the UK's largest cash machine network, and to represent the interests of consumers in the governance and development of the network. The Council brings together independent consumer representatives and LINK Members including card issuing banks and cash machine operators. It is chaired by Tracey Graham who is a non-executive Director of the Link Scheme Holdings Ltd Board.

The Council funded the trial of Cashback Without Purchase using its development fund.

The Council provides advice on consumer issues relating to the UK cash machine network and represents consumer interests. The current Consumer Council has the following members:

- Tracey Graham, Chair and Non-Executive Director, Link Scheme Holdings Ltd.
- Lady Margaret Bloom CBE
- Kerry Fern, Department for Work & Pensions
- Sian Williams, Toynbee Hall
- Rachel Beddow, Citizen's Advice
- Eimear Duffy, Consumer Council Northern Ireland
- Martin Kearsley, Post Office
- Tim Allen, Barclays
- Adam Bailey, NatWest
- Nick Wiles, PayPoint
- Iain Gibson, Sainsbury's Bank
- Paul Maynard MP

## **ABOUT PAYPOINT GROUP**

For tens of thousands of businesses and millions of consumers, we deliver innovative technology and services that make life a little easier.

The PayPoint Group serves a diverse range of organisations, from SME and convenience retailer partners, to local authorities, multinational service providers and e-commerce brands. Our products are split across three core business divisions:

- In Shopping, we enhance retailer propositions and customer experiences through EPOS services via PayPoint One, card payment technology, ATMs and home delivery technology partnerships in over 60,000 SME and retailer partner locations across multiple sectors. Our retail network of over 28,000 convenience stores is larger than all the banks, supermarkets and Post Offices put together
- In E-commerce, we deliver best-in-class customer journeys through Collect+, a tech-based delivery solution that allows parcels to be sent, picked up and dropped off at thousands of local stores
- In Payments and Banking, we help companies and their customers make and receive payments quickly and conveniently. This includes our digital payments platform, MultiPay, an eMoney offering that enables cash through to digital transactions and cash solutions providing vital consumer access across our extensive retail network

Together, these solutions enable The PayPoint Group to create long-term value for all stakeholders, including customers, communities and the world we live in.