

# LINK and PayPoint pilot enabling free cash withdrawals from retailers' tills goes live with good demand

- Trial operating across 13 small shops in four communities across the UK
- The solution means consumers will not have to make a purchase when making a cash withdrawal
- The pilots form part of the Community Access to Cash Pilots

LINK, the UK's main ATM cash machine network, and PayPoint, the in-store payment services and ATM provider, have successfully begun a trial to allow consumer withdraw cash in smaller shops without paying a fee with positive early indicators.

To date, more than 1500 cash withdrawals and 165 balance enquiries have been made with an average withdrawal size of £26.80.

The trial forms part of the Community Access to Cash Pilots, led by Natalie Ceeney CBE and is being piloted in 13 shops across Burslem in Staffordshire (England), Hay-on-Wye in Powys (Wales), Cambuslang in South Lanarkshire (Scotland) and Denny in Falkirk (Scotland).

Retailers are remunerated for providing this service by the cardholder's bank via PayPoint and consumers using the service can withdraw precise amounts rather than be restricted to the denominations of notes dispensed by ATMs.

The launch follows a new consultation from HM Treasury on protecting access to cash. If the pilot is to be rolled out nationally, it will require modification of existing legislation.

The initiative is championed by the LINK Consumer Council and forms a key part of their efforts to develop a multi-channel approach to cash withdrawals. LINK has invested £1m in the pilot and a local marketing campaigns will take place in each community to ensure consumers are aware of the new facility.

**Adrian Roberts, Chief Commercial Officer, LINK:** *"The pilot has got off to a strong start and it's very encouraging to see so many consumers making use of and benefitting from this new service. As we use less cash, solutions such as this become more important as ways of providing free access to cash in all communities. Last week the Government began consulting on protecting cash access and we're very pleased to see cashback without purchase as one of the proposed solutions."*

**John Glen, Economic Secretary to the Treasury:** *"It is vital that we find new ways to ensure consumers and businesses can easily access cash in their local area. The Government is currently exploring how to make cashback without a purchase widely available from local retailers, and I am pleased to see good early demand in these industry trials. These pilots, and others in the Community Access to Cash Initiative, will provide important lessons as we develop new legislation to protect access to cash."*

**Nick Wiles, Chief Executive Officer, PayPoint:** *“It’s great to see this pilot receiving strong local engagement in some of the UK communities that have traditionally faced restrictions over free access to cash. As a long-standing champion of access to cash, PayPoint remains committed to working with its partners to ensure its network caters to those who rely on cash as part of their day-to-day lives.”*

## NOTES TO EDITORS

**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 35 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 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
- Helen Walker, Department for Work & Pensions
- Sian Williams, Toynbee Hall
- Joe Lane, Citizen's Advice
- Eimear Duffy, Consumer Council Northern Ireland
- Martin Kearsley, Post Office
- Tim Allen, Barclays
- Adam Bailey, NatWest
- Tim Watkin-Rees, PayPoint
- Iain Gibson, Sainsbury's Bank

**About PayPoint:** In thousands of retail locations, at home and on the move, we make life more convenient for everyone.

For retailers, we offer innovative and time-saving technology that empowers convenience retailers in the UK and Romania to achieve higher footfall and increased spend so they can grow their businesses profitably. Our innovative retail services platform, PayPoint One, is now live in over 16,000 stores in the UK and offers everything a modern convenience store needs, from parcels and contactless card payments to EPoS and bill payment services. Our technology helps retailers to serve customers quickly, improve business efficiency and stay connected to their stores from anywhere.

We help millions of people to control their household finances, make essential payments and access in-store services, like cash withdrawals, parcel collections and drop-offs. Our UK network of 27,000 stores is bigger than all banks, supermarkets and Post Offices together, putting us at the heart of communities nationwide.

For clients of all sizes we provide cutting-edge payments technologies without the need for capital investment. Our seamlessly integrated multichannel payments solution, MultiPay, is a one-stop shop for customer payments. PayPoint helps over 500 consumer service providers to save time and money while making it easier for their customers to pay – via any channel and on any device.