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# PayPoint identifies Anglo-Scots divide on ATM usage

**Welwyn Garden City, 20 April 2012:** PayPoint, which operates over 2,500 ATMs nationwide, has identified significant differences in the way customers in Scotland use an ATM.

Speaking at the Scottish Grocers Federation Conference today, Darren Tredgett, Head of Retail Sales at PayPoint UK, explained that the average cash withdrawal in Scotland is 91 per cent of the UK average and, for rural ATMs, the equivalent figure is just 71 per cent of the UK average. Compared with other UK regions, Scottish users of ATMs perform the second highest number of balance enquiries to cash withdrawals.

The average cash withdrawal in Scotland is also affected by whether the consumer has to pay for the transaction. Scottish customers withdraw 37 per cent more cash where they have to pay for a transaction (£49.51 for a surcharge ATM, £36.12 when it is a free withdrawal). Mr Tredgett also noted that Scotland has one of the highest proportions of 'free to use' to surcharge ATM networks.

He said: "In common with the rest of the UK, our retail partners in Scotland are discovering the benefits of deploying an in-store ATM, with the associated increase in footfall and consumer spend. We are also witnessing some differences in consumer behaviour in Scotland that indicate heightened financial awareness and emphasis on cash management."

Mr Tredgett noted that there remain opportunities for expansion of the ATM market in Scotland. He commented: "Only 12 percent of our Scottish ATMs are currently in rural locations and retailers in Scottish rural areas earn 12.5 per cent more per cash withdrawal than Scottish urban retailers."

PayPoint is the UK's leading branded network for collecting automated cash payments and has an extensive network of 2,850 retail outlets in Scotland (12 per cent of the UK total whereas Scotland has 8.4 per cent of the UK population). In urban areas in Scotland, 99.5 per cent of households live within a mile of a PayPoint retail outlet and in rural areas, 98 per cent live within five miles of an outlet. Over the last Christmas and Hogmanay period alone, 895,205 payments were processed at PayPoint outlets in Scotland, with 515,967 of those for essential energy meter top-ups.

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