

# **LINK CONSUMER COMMITTEE**

## **2008/2009 Report**

*This report describes the work of the LINK Consumer Committee in the year from July 2008 to July 2009, and the Committee's assessment of the effectiveness with which the LINK ATM Scheme has met its consumer-interest objectives. It has been prepared and approved by the members of the Committee.*

## Foreword from the Committee Chairman

*Over the past year, the LINK Scheme and its Members have achieved two important targets set and agreed with LINK's Consumer Committee.*

*Firstly, the ambition to deploy 600 new free-to-use cash machines into lower income areas hitherto without a free-to-use ATM has been fulfilled. In fact, taking into account 60 further planned deployments in these target areas, LINK Members have found sites for almost 700 new free-to-use ATMs, thereby providing a total of over one and a half million people with local free-of-charge access to cash. Around 95% of all lower-income areas in the UK now have a local free-to-use ATM. Work will continue to see if further progress can be made.*

*Secondly, new signage rules are now in force across the entire LINK network, aiming to make clear at a glance to cardholders when a machine charges. Complaints about lack of transparency at pay-to-use cash machines appear to be a thing of the past.*

*I am pleased to be able to say that the government has publicly applauded the coordinating work of LINK both in placing free-to-use cash machines in lower-income areas, and in implementing the rules on cash machine signage.*

*As these programmes have achieved their targets, the Committee has turned its focus to work to protect consumers against fraud. Fraudulent capture of cards or card details at ATMs remains rare, but continuing the battle against criminals searching for opportunity is important to keeping it rare, and to making it rarer still. The Committee has contributed to consideration of LINK Scheme initiatives to reduce opportunities for criminals, and has been pleased to see the first signs that network-wide efforts to deploy new defences against "card skimming" appear to have reduced the incidence and success of this type of fraud. Similarly, the Scheme has worked with the charity Crimestoppers to offer rewards for information leading to the arrest of cash machine criminals, with some very positive results.*

*The Committee has also given its views on a number of other important matters such as potential innovation around "multi-application" cards, and the advantages from a financial inclusion perspective of bringing the Post Office Card Account into the LINK Scheme. Probably the most disappointing development in the past year has been the signs that the ambition to give Post Office Card Account holders access to the UK cash machine network has been abandoned or at least delayed.*

*Further details on all the above issues may be found in this report.*

*As always, I would like to thank the members of the Committee for their time, thoughtfulness and contribution.*

Dr Ken Andrew  
30 July 2009

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## THE ESTABLISHING AND PURPOSE OF THE COMMITTEE

The Consumer Committee was established by the LINK ATM Scheme in April 2006 to represent the interests of consumers and to advise the Scheme on consumer issues that relate to the LINK ATM network.

The Committee is independent of the LINK ATM Network's other governing bodies, although two representatives from card-issuing banks and building societies and two from cash machine deployers that do not issue cards have places on the Committee alongside the external independent members.

### Members of the Committee

#### *The Chairman*

- **Doctor Ken Andrew** has had responsibility for businesses in over 28 countries around the world, most of these in the consumer financial services area. Dr Andrew also acts as independent non-executive chairman of LINK's Network Members Council which brings together the banks, building societies and cash machine deployers that participate in the LINK ATM Network and are therefore members of the "LINK ATM Scheme".

#### *Members*

The Committee is comprised of independent members who represent consumer interests, two representatives from banks or building societies issuing LINK cards and two representatives from LINK Scheme members that deploy cash machines but are not card issuers.

The following served as members of the Committee between July 2008 and June 2009.

- **Margaret Bloom CBE**, an economist and Visiting Professor in the School of Law, King's College London. Margaret is a senior consultant for Freshfields Bruckhaus Deringer following her retirement from the OFT in 2003 where she was Director of Competition Enforcement. Margaret is also Deputy Chair of the Money Advice Trust.
- **Baroness (Anne) Gibson OBE of Market Rasen**, a Labour Member of the House of Lords, appointed as a life peer in 2000. Baroness Gibson has extensive experience in issues surrounding equality, health and safety and industrial relations.
- **Tony Herbert**, Social Policy Officer (Essential Services) at Citizens Advice
- **Nicola O'Reilly**, Senior Policy Advocate, **Nancy Platts**, Senior Public Affairs Advocate, and **Jillian Pitt**, Senior Policy Advocate, from Consumer Focus (formerly the National Consumer Council, Energywatch and Postwatch)

- *Alison Donnelly*, Senior Consumer Affairs Officer at the Consumer Council for Northern Ireland
- *Ron Delnevo*, Managing Director, at Bank Machine
- *Ian Vernon*, Head of ATM Business Unit, at Santander Corporate Banking
- *Nicola Bayliss*, Head of ATM Channel, at Lloyds TSB plc
- *Tim Wilder*, Managing Director, at Infocash

### **The objectives of the Committee**

The Committee was established to provide advice on matters which affect cardholders' use of LINK cash machines to the Network Members Council which governs the LINK ATM network or "LINK ATM Scheme". Effectively all cash machines in the UK, both free-to-use and pay-to-use, are part of the LINK network.

The independent members of the Committee in particular are asked to represent the interests of consumers in their advice and recommendations to the Network Members Council, and in their review of LINK ATM Scheme policies and practices.<sup>1</sup> They are asked to assess the effectiveness with which the Network Members Council has fulfilled its objectives to:

- listen to and take account of the interests of cardholders;
- provide universal acceptance of cards in cash machines in the UK (and potentially Europe);
- provide transparency on direct charging at cash machines;
- ensure clarity of branding so that customers know who is responsible for each cash machine that they use and;
- ensure that customers have secure, reliable, access to their cash at cash machines.

The Consumer Committee does not have executive responsibility for running the LINK network.

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<sup>1</sup> The Committee is not responsible for individual cardholder complaints, which should be addressed to the relevant member of the LINK Scheme i.e. the bank or building society which has issued the card used in the cash machine, or, as appropriate, the LINK member which operates the cash machine. The Committee may, however, choose to investigate concerns evident from consumer complaints. See Annex 2 for a description of how and to where complaints should be made.

## REPORT ON THE WORK OF THE COMMITTEE AND LINK ATM SCHEME IN 2008/2009

### Financial inclusion and access to free-of-charge cash withdrawals

#### *Background*

In 2006, the then Economic Secretary to the Treasury Ivan Lewis established an ATM Working Group under the chairmanship of John McFall MP, Chairman of Parliament's Treasury Committee. The ATM Working Group brought together HM Treasury, consumer groups, major ATM deployers and card issuers, Post Office Limited and the LINK ATM Scheme. One of the objectives of the Working Group was to identify whether significant gaps existed in the free-to-use ATM network, particularly in lower-income areas, and whether there were any trends in the availability of free-to-use cash machines. There was particular concern that free-to-use machines might be becoming concentrated in busier town centres but disappearing from lower-footfall locations.

Comparison of LINK data on cash machine distribution with government-produced data on deprivation<sup>2</sup> showed there was a significant number of relatively deprived areas without local free-to-use ATMs. The ATM Working Group concluded that an estimated 600 new free-to-use cash machines were needed to address comprehensively cash access issues in these target areas.

In December 2006, the LINK ATM Scheme made an innovative change to its "interchange" rules so that free-to-use cash machines in the target areas would receive a higher rate of income per transaction from card issuing banks. This "financial inclusion premium" which, as far as LINK is aware, is an arrangement unique to the UK, is intended to provide a lasting incentive for cash machine operators to deploy and maintain free-to-use cash machines in target areas where they are most needed.

At the same time, a number of LINK cash machine operators – both banks, and independent ATM operators – undertook to deploy several hundred new free-to-use machines in these target areas.

Both steps represented a major commitment by LINK ATM operators and LINK card issuers to support financial inclusion in lower-income communities by expanding the free-to-use ATM network.

#### *Progress on implementation*

By end-June 2009, 631 new free-to-use ATMs had been installed in the target areas, with a further 61 under contract. This was an increase from the 419 ATMs deployed at the time of the Committee's 2007/2008 annual report. The new cash machines in these sites will bring local free-of-charge access to cash through an ATM to a little over one and a half million people previously without a free-to-use ATM in their area. Across the UK, around 95% of all areas in the lower quartile of deprivation indices

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<sup>2</sup> This analysis is set out in detail in the report of the ATM Working Group, *Cash machines – meeting consumer needs*, 13 December 2006. See Chapter 2, pages 9 to 12 of the report available at: [http://www.hm-treasury.gov.uk/documents/financial\\_services/financial\\_inclusion](http://www.hm-treasury.gov.uk/documents/financial_services/financial_inclusion)

now have a free-to-use ATM within the area or within 1 kilometre of the area's centre.

In its 2007/2008 report, the Committee expressed concern that progress in some areas (notably Birmingham, Liverpool, Manchester and Northern Ireland) had lagged far behind that in other areas. Some ATM operators had suggested that limited progress in these three big UK cities might be related to the attitude of local planning and police authorities to ATM planning applications. The Committee has been pleased to note that there has been good progress in deploying new cash machines in many of these areas since its previous report, though some areas, including Northern Ireland, continue to lag behind. These should be the focus of effort in the coming year.

The 2007/2008 report noted that the Chairman of the Consumer Committee had written to Hazel Blears, Secretary of State at the Department for Communities and Local Government, and also to the Home Office, asking for assistance in ensuring that the "joined-up approach" that the ATM Working Group had called for from DCLG, local authorities and police forces was achieved in respect of ATM planning applications. Ian Wright, Parliamentary Under Secretary of State at the Department for Communities and Local Government, subsequently arranged for liaison between DCLG and Home Office officials and the police, and asked to be kept informed of progress.

The Communities and Local Government Department now plans to undertake a public consultation on planning consent policies and procedures covering, among other areas, ATMs, and the Consumer Committee looks forward to inputting its views.

Over the past year, there has also been an extension of the free-to-use ATM network outside the target areas. The total number of free-to-use ATMs increased by over 1,250 in the year to end-June 2009. For the first time in 20 years, however, the overall size of the LINK network decreased from around 65,000 cash machines in June 2008, to 63,600 by end-June 2009, due to the withdrawal of around 2,500 pay-to-use ATMs. Pay-to-use ATMs play an important role in extending access to cash to places where it would not be economically viable to run a free-to-use machine, and thus provide an important service to consumers and local businesses. But declining volumes of transactions at pay-to-use ATMs and perhaps some consolidation by ATM operators led to a reduction in the size of this segment of the LINK network.

## **Transparency of signage**

### *Background*

In 2006, the ATM Working Group established by HM Treasury asked LINK's Consumer Committee to look at the transparency of signage at cash machines, to examine evidence on the efficacy of the signage then in place and to propose how an "at-a-glance" standard of signage could be achieved.

The Committee found evidence of significant variation across pay-to-use cash machine operators in respect of whether their charging signage was being noticed by consumers. This indicated that some styles of notice were significantly more effective

than others. Survey work showed that on-screen notices, provided that they were sufficiently prominent, were much more effective than stickers or labels on the outside casing of cash machines. The Committee also accepted that screen notices were easier for cash machine operators to maintain than casing notices given that they were under the control of the operator and were not subject to vandalism or removal.

Assessing this evidence, the Consumer Committee proposed a new set of signage rules that built on the good practice established by some pay-to-use ATM operators.

These changes included:

- increasing the minimum font size of on-screen notices to point 32 for screens over 200mm wide, point 26 for screens between 170mm and 200mm wide, and point 18 for screens less than 170mm wide;
- standardising and modestly changing the wording of charging notices to enhance clarity and consumer understanding;
- increasing the minimum font size of external casing notices from 14 point to 24 point;
- standardising the colour and design of external notices so that they were either black or dark blue text on a white background, with black or dark blue border, or black text on a yellow background with black border.

Examples of signs compliant with these rules are included in Annex 1.

These changes were agreed unanimously in the ATM Working Group and in LINK's Network Members Council in December 2006.

The Consumer Committee recognised that the costs of implementing the new rules would ultimately be borne by the users of pay-to-use cash machines, and that a relatively gradual implementation, which would significantly reduce the costs of change without long-term loss of benefits, was likely to benefit consumers more than an abrupt change.

The Committee therefore agreed that all ATMs which could download new screen notices remotely should do so by end-June 2007, while for those requiring a visit from an engineer a longer time scale, until end-2007, was reasonable. Moreover, the Committee recognised that around 12,000 ATMs supplied by a particular ATM manufacturer did not have the software required to meet the letter of the new rules. At the same time, the screen design of these ATMs, embedded in the existing software, ensured that relatively clear notices on charges were already displayed. The Committee later agreed a deadline of end-2008 for deploying new on-screen signs to these ATMs to allow new software to be made available.

### *Progress on implementation*

The Committee has monitored progress towards completion of the signage upgrade work over the past year. All pay-to-use ATM operators have now reported that they have successfully upgraded their entire ATM estates to the new signage.

The LINK Scheme has received only one consumer complaint about signage during this twelve month period. This was in respect of an ATM where the actual charge notified to, accepted by and paid by the cardholder at the *end* of the transaction was three pence higher than the charge advised on the *initial* screen. Investigation revealed that this was an isolated and unintended processing error by the ATM operator, which has since been corrected. A technical issue had also caused non-compliance at a handful of ATMs operated by another LINK Member, causing the initial screen notifying the existence of the charge not to be displayed. This came to light in Member compliance discussions with the LINK Scheme Executive and was also rapidly corrected.

### **Fraud and crime**

The Consumer Committee has received regular reports over the past year on levels of fraud and crime at UK cash machines.

The most serious type of fraud over recent years has been attempts to capture the details of cards used at the ATM, and then use these details to manufacture fake cards to withdraw cash or make purchases using funds from the victim's bank or credit card account.

Typically, the fraudsters attempt to copy the details on the card's magnetic stripe by inserting a device over the card slot on the cash machine and "skimming" the magnetic stripe details, as well as obtaining the PIN either by a hidden camera looking over the key pad or even by standing near the cardholder as they input the number, so-called "shoulder surfing". The skimming device and hidden camera are typically left in place for only a short time.

The introduction of chip readers across all ATMs in the LINK Network has made it difficult to use stolen magnetic stripe and PIN details to make cash withdrawals at a UK cash machine for any card which also has a chip. There are, however, still some ATM cards that do not have embedded chips. Many LINK Members with such cards have begun programmes to convert them to chip, but some vulnerability remains until these programmes are completed. Furthermore, there are many overseas ATMs which do not yet have chip readers. Criminals use magnetic stripe and PIN details stolen in the UK to withdraw cash at these overseas ATMs.

To prevent card skimming at UK ATMs, the LINK Scheme has introduced financial incentives to encourage ATM operators to deploy a variety of physical and technical measures which defeat the fraudsters' attacks. These counter-measures have been deployed very extensively across potentially vulnerable ATMs over the past year. The results appear encouraging, with the number of skimming attacks appearing to have fallen. In the first half of 2009 there were 122 confirmed skimming attacks, many of which will have been unsuccessful. While still more than the Scheme would like to

see, the small number of confirmed attacks indicates how relatively rare such attacks are compared with the two billion UK ATM transactions in the same period. Perhaps as a result of the investment made to protect cash machines, there are believed to be far fewer skimming attacks at cash machines than at point-of-sale card readers.

Another sign of the success of counter-measures against skimming of magnetic stripes has been evidence that criminals have instead been trying to capture the card itself, normally by tampering with the ATM so that the card becomes stuck inside for the criminal to retrieve once the cardholder has left the ATM. To be effective, this attack again requires the PIN to be captured, and often therefore uses the hidden camera that the criminal would have preferred to use as part of the skimming attack. While still potentially causing distress to the cardholder, this is a higher risk and lower yield crime than skimming because only a single card is captured, and the customer, who is aware of the loss of the card, has a greater chance of reporting the incident before the card can be used.

LINK and the UK Payments Association continue to urge cardholders to protect themselves against both skimming and card entrapment attacks by the simple but effective precaution of shielding their PIN with one hand while they type it in with the other. Where a card is trapped in an ATM, the cardholder should report it to their card issuer, and, if the ATM is in a bank branch, to the branch staff immediately.

Some cash machines, such as those inside bank branches or retail premises, are most unlikely to be subject to skimming or card trapping attacks because of the difficulty for criminals of placing skimming equipment on the ATM without either themselves or their equipment being noticed and compromised.

The cash inside ATMs can be an attractive target for criminals and providing security for ATMs and the carriers who deliver the cash it is a key concern for ATM operators. As well as the loss of the cash itself, physical attacks on ATMs are likely to render the ATM out of action for a period, and in some cases it may not be replaced, thus depriving the local area of easy access to cash.

Evidence suggests that a small number of criminal gangs are responsible for most ATM fraud and crime. In March 2009 LINK established a reward programme with the independent charity Crimestoppers to offer rewards of up to £25,000 for information relating to ATM fraud and crime. This has been promoted through press releases, advertisements, the local press reporting on incidents, and post-incident posters and cards for LINK members to distribute after an attack has taken place. This has led to a great deal of valuable information being collected and put to use for law enforcement.

Information can be given completely anonymously and Crimestoppers can be contacted on 0800 555 111 or through their website [www.crimestoppers-uk.org](http://www.crimestoppers-uk.org).

### **Access to the UK ATM Network for the Post Office Card Account**

The Committee regrets that government plans to allow Post Office Card Account (POCA) cardholders to withdraw cash through any cash machine in the UK appear to be at risk, at least in the short term, of becoming an unintended victim of the

cancellation of the tender for the Post Office Card Account. There seems no reason to forego this ambition simply because operation of the Card Account will now remain with Post Office Limited.

Particularly following the extensive efforts to install free-to-use cash machines in almost all urban and rural deprived areas, there is a potentially significant benefit for POCA cardholders in being able to use the UK's ATM network. Giving POCA cardholders ATM access would assist financial inclusion, and it is correspondingly disappointing if POCA cardholders, a group that includes a relatively large number of low income or elderly individuals, are the only significant group of UK cardholders unable to withdraw cash through ATMs. Individuals that are among the least able to travel or to afford to travel, should not be obliged to do so because they are denied access to cash machines.

The Committee also notes that there are still some bank current account holders who cannot withdraw cash over Post Office counters. Allowing such access could also benefit consumers, and indeed help to sustain Post Offices.

Looking ahead to 2009/2010, the Committee considers that giving POCA cardholders access to the UK cash machine network, preferably coupled with ensuring that all LINK cardholders can withdraw cash over Post Office counters, would do more to benefit consumers and assist financial inclusion than any other easily-achieved potential development that the Committee has considered in the past year.

### **Multi-application cards**

The Committee discussed a potential innovation that would involve putting both debit card and credit card functionality on a single plastic card. This would mean that consumers would not need to carry separate debit and credit cards, but could at least in theory choose whether to debit their bank account immediately, or use credit, whenever they inserted the single card into a point of sale terminal or ATM.

One specific concern is that the LINK Rules on transparency of charges at cash machines effectively cover only debit card transactions. UK card issuers do not charge for debit card cash withdrawals made through LINK, or for cash withdrawals at their own ATMs. Where charges are applied to LINK debit card transactions, these are made by the cash machine operator, which is required under LINK Rules to make clear that there is a charge before the card is inserted, and to make clear the exact amount of the charge.

For credit card transactions at ATMs, cardholders are typically charged interest from the point of withdrawal and perhaps also a fee. For this reason, it is relatively unusual for UK consumers to withdraw cash from an ATM using a credit card. The interest charge and fee for these transactions is levied by the card issuer not the ATM operator and, under current technical arrangements, the level of the fee is not made clear at the cash machine itself but in terms and conditions provided by the card issuer directly to the cardholder. The ATM does not make clear in advance of inserting the card that there will be a fee, and typically says only that there "may" be a charge from the card issuer.

The Committee thought it likely that some consumers holding the combined card would be confused into thinking that there was no fee for the credit card transaction, or might not be a fee for the credit card transaction. The situation at pay-to-use ATMs would be particularly confusing as the cardholder would be faced with a choice between a debit card transaction for which it was clear that there “will” be a charge of a specific amount, and a credit card transaction for which the ATM said only that there “may” be a charge, while the amount was not identified. There was a clear risk that the consumer could inadvertently choose the more expensive option.

Consumer representatives on the Committee were also concerned that combining the two applications on the single card might encourage irresponsible or unintended use of credit by those who could ill afford it.

Overall, the Committee considered that there was little benefit to consumers from the proposed innovation of having the two functions combined on a single card, and a material risk of confusion in some cases.

### **Consumer survey**

In January 2009 LINK commissioned an independent survey of consumers’ experience at ATMs from YouGov. The Committee considered the results.

When asked if they had problems using cash machines, 80% of respondents said no.

The survey showed very few cardholders were charged for a transaction when they did not expect to be. Of the 20% minority who did report problems of any type at a cash machine, the most common complaints were instead that the machine was not working (72%), the machine was dirty (23%), they could not read instructions clearly (22%) or they did not receive notes of the desired denomination (21%). There was a very strong preference among survey respondents to be able to withdraw £5 notes. 74% said they would be satisfied or very satisfied with the ability to access £5 notes through ATMs. Just 2% said they would be dissatisfied to receive £5 notes.

Committee Members have noted, in previous discussions of the mix of notes dispensed from ATMs, that there is benefit to consumers in ensuring that there is a good mix of £10 and £20 notes, and that dispensing more £5 notes from ATMs would help to improve the quality of £5 notes in circulation. The Committee also accepts, however, that there are increased costs involved in supplying ATMs with smaller denomination notes.

**Overall assessment by the Committee of the LINK ATM Scheme's performance against consumer-interest objectives in 2008/2009**

The Committee warmly welcomes the achievement of the target to deploy 600 new free-to-use ATMs in lower-income areas.

The Committee also welcomes the eventual completion of work to upgrade signage, and the apparent success of this work given the absence of consumer complaints about lack of transparency.

The Committee notes the Scheme's development of some innovative incentives to improve counter-measures against skimming, and that ATM operators have invested considerable resources in the fight to prevent skimming of cards at ATMs. The Committee is pleased to see early signs of success.

The most disappointing development of the year has been the lack of the expected progress on providing access to the UK ATM network to Post Office Card Account holders. The Committee hopes that Post Office Limited and the government will reconsider this, and give renewed priority to an ambition which could make a significant contribution to financial inclusion.

Looking to the year ahead, the Committee hopes that progress towards deployment of free-to-use ATMs in the very small percentage of lower-income areas still without one will be sustained. With respect to transparency, the rules appear effective, but the Committee encourages the LINK Scheme Executive to continue to monitor the effectiveness of their implementation. On fraud, the Committee hopes that the investment made will result in a continued downward trend in the number of skimming attacks.

## Annex 1: Examples of new on-screen and ATM casing signage

### Casing signage



Note: these signs are smaller than they would appear on a cash machine. The minimum font size is 24, and the text must be in bold.

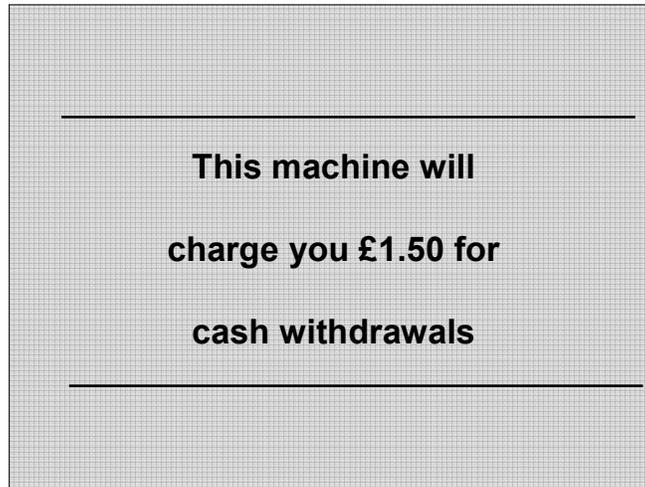
### On-screen signage

#### Small screen



For small screens (width less than 170mm) the minimum font size is 18, and the message must cover 70% of the screen.

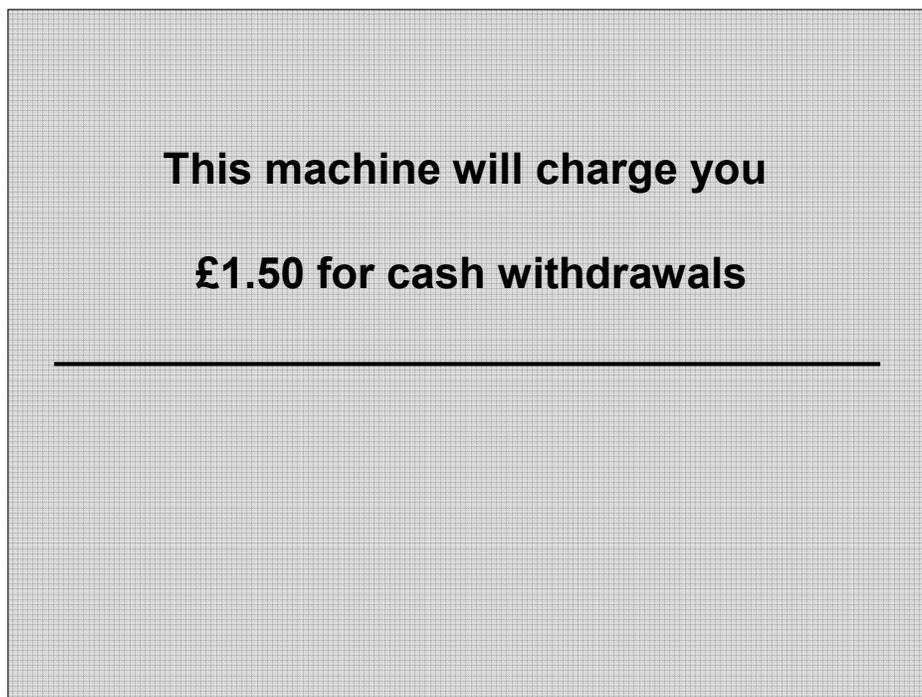
### Medium sized screen



For medium-sized screens (between 171mm and 200mm wide) the minimum font size is 26, and the message must cover 60% of the screen.

### Large screen

For large screens (over 200mm wide), the minimum font size is 32 and the message must cover 50% of the screen.



For screens of all sizes, sentence case should be used where possible. The message should be placed in the middle or at the top of the screen.

## **Annex 2: Complaints procedures**

### **Non-dispense, partial dispense, card capture and unrecognised transactions**

If a cardholder believes that they have not received the cash they requested from a cash machine despite their account being debited (non-dispense), that they have received only a part of the cash they requested despite being debited for the full amount (partial dispense), if their card is retained by a cash machine (card capture) or if there is a cash machine transaction on their bank statement that they do not recognise they should contact their card issuer with whom they hold the card account. In most cases the card issuer will be a bank or building society. The card issuer will then raise the issue with the cash machine operator on the cardholder's behalf.

The customer should have the details of the transaction to hand, i.e. the date, the time, the amount debited, the location of the cash machine and the name of the cash machine operator (this will be displayed on the casing of the cash machine and will be a bank, building society or independent ATM operator) and any receipt provided.

To protect cardholder security, the cash machine operator and anyone else who might be thought to have access to the cash machine (for example the site operator or landlord) is not able to return directly to the cardholder any cards which have been retained by the machine.

### **Signage on the cash machine**

If a cardholder considers that signage on a cash machine is missing, inaccurate, misleading or that it may not satisfy LINK's rules<sup>3</sup> they should contact the cash machine operator. The name of the cash machine operator will be displayed on the machine. The LINK website also has details of all LINK Scheme members at:

[http://www.link.co.uk/atm/mn\\_member\\_websites.html](http://www.link.co.uk/atm/mn_member_websites.html)

In addition cardholders may report signage issues directly to LINK through the LINK website by completing the short reporting form at:

<http://www.link.co.uk/cabreport/Questionnaire.php>

or via the Contact-Us section of the LINK website at:

[http://www.link.co.uk/contact/mn\\_contact.html](http://www.link.co.uk/contact/mn_contact.html)

or by telephone on:

01423 356205

### **Suspicious devices attached to the cash machine**

If anything looks unusual or suspicious about the cash machine indicating that it might have been tampered with, or if the cash machine appears to have any attachments to the card slot or key pad, the customer should not use it, but inform the cash machine operator, the site operator if present (e.g. bank branch staff if the machine is in a bank branch, or sales staff if the machine is in a retail premises), their card issuer or the police. They should not try and remove any devices attached to the machine.

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<sup>3</sup> LINK rules require notification of any charges that the cash machine operator may apply to the transaction on both the casing of the machine and on the screen of the machine before the transaction starts. The rules also require that the cash machine operator asks the customer to confirm acceptance of the specific charge before completing the transaction.

### **LINK foreign-currency cash machines**

Where a cardholder purchases foreign currency through a LINK cash machine, any queries over the amount of currency dispensed, the exchange rate applied, or any commission charged should be directed to the cash machine operator whose details will be displayed on the machine.

The cardholder will be asked to confirm acceptance of the sterling amount debited from their account before completing the transaction, and this will also be recorded on the receipt provided to the cardholder. If the cardholder believes that the amount confirmed and accepted differs from the amount actually debited, they should contact their card issuer.

### **LINK Consumer Committee**

The LINK Standing Committee on Consumer Issues has been established to represent the interests of consumers and advise LINK Scheme members on consumer issues that relate to the LINK ATM network and LINK ATM Scheme rules.

The Committee is not responsible for individual cardholder complaints. These should be addressed to the relevant card issuer, cash machine operator or LINK ATM Scheme as set out above. The Committee may, however, choose to raise with LINK and its members concerns evident from consumer complaints. Members of the public or any interested body may draw an issue to the attention of the Committee by contacting the LINK Scheme Executive through the LINK website at:

[http://www.link.co.uk/contact/mn\\_contact.html](http://www.link.co.uk/contact/mn_contact.html)

or by telephone at 01423 356205.