



Link Scheme Holdings Ltd

## **LINK Scheme ATM Footprint Report**

**July 2018 Report**

**Published on 12<sup>th</sup> September 2018**

In LINK's Final Decision and Impact Assessment on the results of its Interchange Consultation, published on 31<sup>st</sup> January (<https://www.link.co.uk/about/news/link-moves-to-secure-future-of-free-atms/>), the Board of LINK set out its objective to maintain free access to cash for many years to come through an extensive footprint of ATMs with the same geographical coverage as now. The date of this commitment will therefore start from 1<sup>st</sup> February 2018.

This included a commitment to leave interchange unchanged for all existing free ATMs one kilometre or more away from another free ATM, to ensure that LINK's reduction in interchange would not give a reason for closure. These ATMs are known as Protected ATMs.

This also included a commitment to apply at LINK's discretion a premium of up to 30 pence to deal with specific problems with financial inclusion caused by loss of a free ATM.

The Board has decided to publish the total number of Protected ATMs on the 1<sup>st</sup> February 2018, and the number that have subsequently been lost through closure or by being turned into charging ATMs. This report sets out the position of those machines as at July. Further reports will be provided, initially on a monthly basis.

This report then sets out an analysis of the number of Protected ATMs lost, identifying where there are alternative access to cash provision (such as a Post Office counter providing free cash access), and where there is no public impact (for example, because the site was not accessible to the general public, e.g. it was within a closed company site). The remaining lost sites are then analysed by LINK on a case-by-case basis to understand the reason for the loss, as in some cases this will be for a temporary operational reason (such as a premises refurbishment). The remaining permanent losses are then assessed from a consumer impact perspective. Where an adverse consumer impact has occurred, LINK then applies premiums to encourage a new free ATM. Note that where the loss is due to a security reason such as a raid, and there are no willing site owners, LINK will not plan a replacement until the security situation is judged safe again by local site retailers and ATM operators.

In addition to this, LINK also publishes on its website the number of free and charging ATMs by parliamentary constituency.

Questions about this report should be submitted to LINK at [www.link.co.uk/contact-us/](http://www.link.co.uk/contact-us/)

## **LINK Scheme**



Status of Protected ATMs from 1<sup>st</sup> February 2018

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	Number	Explanation/Definition
Total Protected ATMs 1 <sup>st</sup> February 2018	2,365 (100%)	Free ATMs that do not have another free ATM within 1km.
Live ATMs	2,289 (97%)	Active and available to consumers.

Lost ATMs

<b>ATMs no longer transacting</b>	<b>76 (3%)</b>	<b>Potentially not active or available to consumers.</b>
Post Office Available	43	Free Post Office cash over the counter service available within 1km. No further action planned.
No Public Access	12	Lost ATM was not accessible to the public. No further action planned.
<b>ATMs no longer transacting and under investigation</b>	<b>21 (1%)</b>	<b>Potentially not active or available to consumers, and no alternative cash access.</b>

How These Lost ATMs are Being Investigated

	Number	Explanation/Definition
ATMs no longer transacting and under investigation	21 (1%)	Carried forward from above.
Investigation with operator underway	12	ATM not transacting on LINK's system. Being investigated to see if it's a temporary or permanent loss e.g. closed for store refurbishment verses permanently removed.
Temporary operational issue and will reopen	Nil	No further action required with a target for reopening in under 6 months.
Security issue	Nil	No further action until safe site available.
Targeted for replacement	9	Suitable for the offer of enhanced interchange.
Unresolved after 6 months	Nil	After 6 months from premium offered, further assessment, and additional subsidy considered.