

1. CORONAVIRUS RESPONSE

The LINK ATM network continues to operate to its usual high standard and is well prepared to support UK consumers through the coming months.

LINK recommends that people take their usual hygiene precautions for contact with surfaces whether they are using ATMs, spending cash, or making payments by methods such as cards or phones. In particular, washing your hands as soon as possible and refraining from touching the eyes, nose and mouth.

LINK staff are successfully remote working and the whole organisation continues to deliver with professionalism and focus. The LINK Senior Management Team continues to hold daily conference calls and is in constant contact with LINK Members, regulators and other industry participants. In line with the Government's updated guidance on 11th May, most LINK staff will continue to work from home. However, where safe to do so and with appropriate measures in place, LINK's Direct Commissioning team will recommence site visits.

LINK, supported by its ATM deploying Members, and with the advice of its independent Consumer Council, is committed to maintaining the UK's free-to-use ATM network through the coronavirus crisis and beyond.

- 2. LINK BOARD.** The LINK Board last met on 7th May through videoconference. In addition to detailed consideration of the ongoing coronavirus crisis the Board reviewed and approved reports from the Risk and Audit Committees and the detailed ongoing engagement with LINK's regulators.

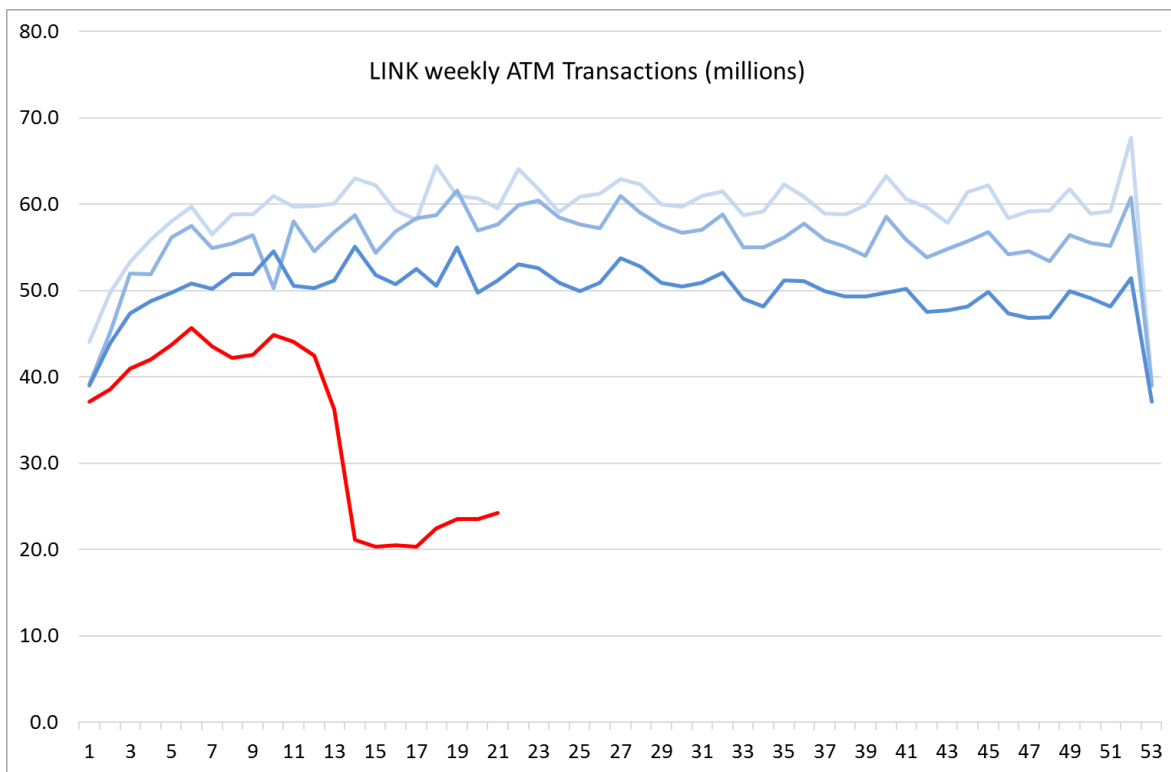
The whole Board reiterated its appreciation of LINK Members and others in the cash processing cycle who are working hard behind the scenes to keep ATMs replenished and working.

- 3. MAINTAINING ACCESS TO CASH.** LINK continues to engage with consumers about ATM community requests. However, due to restrictions on movement in response to lockdown, Direct Commissioning remains temporarily suspended. Following the recent update from the Government, the team is now preparing to recommence site visits where they can be done while meeting the appropriate safety guidelines.
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- 4. LINK VOLUMES and VALUES.** The number and value of cash withdrawals has been significantly affected by the lockdown measures taken to fight the coronavirus crisis. However, the rapid decline that was seen at the beginning of the pandemic has now levelled off and LINK is starting to see cash usage rising.

LINK Transaction Volumes (millions)													
Month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
2018	228	223	251	242	259	257	253	250	240	243	237	235	2,918
2019	209	207	232	220	232	221	226	225	211	214	208	204	2,608
2020	185	181	155	91									

LINK Transaction Values (£millions)													
Month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
2018	£9,289	£9,294	£10,831	£10,158	£11,023	£11,006	£10,801	£10,954	£10,297	£10,346	£10,308	£11,065	£125,372
2019	£8,788	£8,859	£10,211	£9,701	£10,354	£9,837	£10,070	£10,271	£9,336	£9,512	£9,494	£9,985	£116,417
2020	£8,182	£8,258	£7,450	£4,399									



- 5. ATM Numbers.** The number of available ATMs has been affected by the coronavirus crisis as some businesses containing cash machines continue to be temporarily closed.

To help with adherence to social distancing rules, some machines at multiple ATM locations have also been closed. Nevertheless, coverage across the UK remains good and operational performance of the network very high.



MAY 2020

LINK ATM Numbers by Type and Owner 2020												
2020	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Branch	15,588	15,605	15,583	15,391	-	-	-	-	-	-	-	-
Free Remote	29,638	29,336	28,478	25,392	-	-	-	-	-	-	-	-
Total Free	45,226	44,941	44,061	40,783	-	-	-	-	-	-	-	-
Pay to use	15,323	15,307	13,745	12,412	-	-	-	-	-	-	-	-
Total ATMs	60,549	60,248	57,806	53,195	-	-	-	-	-	-	-	-
Bank and Building Society	25,148	25,001	24,955	23,268	-	-	-	-	-	-	-	-
Non Card Issuers	35,401	35,247	32,851	29,927	-	-	-	-	-	-	-	-
Total ATMs	60,549	60,248	57,806	53,195	-	-	-	-	-	-	-	-