

## 1. CORONAVIRUS RESPONSE

The LINK ATM network continues to operate to its usual high standard and remains well positioned to support UK consumers through the coronavirus crisis. LINK continues to recommend 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 continuing to work remotely and have ensured the effective risk management and operational resilience of the network. The LINK Senior Management Team continues to hold regular conference calls and is in frequent contact with LINK Members, regulators and other industry participants. Government guidance is being monitored closely and LINK has prepared a full and comprehensive plan in readiness for a safe return to the office.

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.** Although the LINK Board does not meet in August, all Board Members are provided with a full briefing on key events and maintain regular contact with the LINK Executive Team. Key items reported this month included the latest data on ATM and cash usage, retail activity and consumer views. An update was also provided on the ATM footprint, LINK's financial inclusion initiatives and LINK's role helping regulators develop the overall strategy for UK payments. LINK also reported on the continuing successful remote performance of the LINK team and the plan for returning to the office which priorities staff safety and the continued resilience of the network.

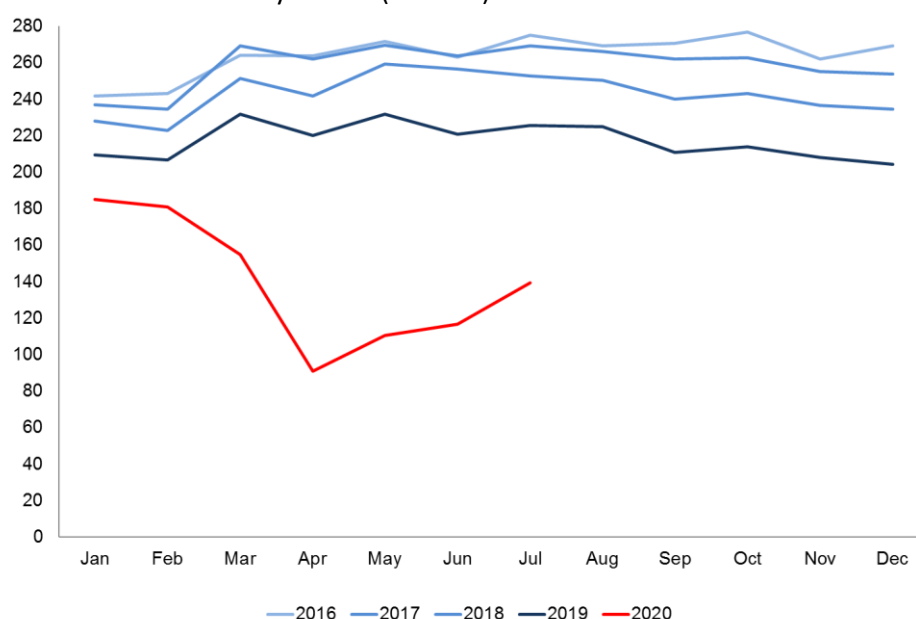
**3. MAINTAINING ACCESS TO CASH.** LINK continues to engage with consumers and is making good progress in reviewing requests received through the Community Request an ATM initiative. Following the easing of lockdown restrictions, site visits and direct commissioning have resumed and LINK is acting to maintain the footprint of ATMs.

**4. LINK VOLUMES and VALUES.** Following the initial sharp declines at the beginning of lockdown a gradual increase in transaction volumes and values has been sustained through July as restrictions continue to be eased and retail activity returns.

| 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  | 110 | 117 | 139 |     |     |     |     |     |       |

JULY 2020

Chart 1: LINK volumes by month (millions)



| 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  | £5,664  | £5,972  | £7,076  |         |         |         |         |         |          |

- 5. ATM Numbers.** The number of available ATMs has been affected by the coronavirus crisis as some businesses containing cash machines remain closed. In addition, to help with social distancing, some machines at multiple ATM locations have also been closed. Nevertheless, coverage across the UK remains good and operational performance of the network remains very high.

| 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 | 15,351 | 15,309 | 15,311 | -   | -   | -   | -   | -   | - |
| Free Remote                             | 29,638 | 29,336 | 28,478 | 25,392 | 25,393 | 25,652 | 26,240 | -   | -   | -   | -   | -   | - |
| Total Free                              | 45,226 | 44,941 | 44,061 | 40,783 | 40,744 | 40,961 | 41,551 | -   | -   | -   | -   | -   | - |
| Pay to use                              | 15,323 | 15,307 | 13,745 | 12,412 | 12,549 | 12,814 | 12,999 | -   | -   | -   | -   | -   | - |
| Total ATMs                              | 60,549 | 60,248 | 57,806 | 53,195 | 53,293 | 53,775 | 54,550 | -   | -   | -   | -   | -   | - |
| Bank and Building Society               | 25,148 | 25,001 | 24,955 | 23,268 | 23,236 | 23,294 | 23,309 | -   | -   | -   | -   | -   | - |
| Non Card Issuers                        | 35,401 | 35,247 | 32,851 | 29,927 | 30,057 | 30,481 | 31,241 | -   | -   | -   | -   | -   | - |
| Total ATMs                              | 60,549 | 60,248 | 57,806 | 53,195 | 53,293 | 53,775 | 54,550 | -   | -   | -   | -   | -   | - |