

*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*

## 1. KEY ACTIVITIES IN MONTH

The LINK ATM network continues to operate to its usual high standard and remains well positioned to support UK consumers' access to cash needs through effective risk management and operational resilience.

The LINK Board held its regular monthly meeting in early September, reviewing and approving the recent engagements with the FCA and PSR and the work of the Risk Committee. The Board also received detailed updates on LINK's Financial Inclusion Programmes and Information Security Function including the updated Operational Resilience Framework which will be presented to the Risk Committee. The Recovery and Wind Down Plan was approved.

## 2. MAINTAINING ACCESS TO CASH

LINK continues to use premiums and direct commissioning to maintain the footprint of free-to-use ATMs, develop the LINK Financial Inclusion Programme and respond to consumers who have requested ATMs through the local engagement initiative. LINK is conducting site visits where necessary and engaging with communities in line with Government guidance.

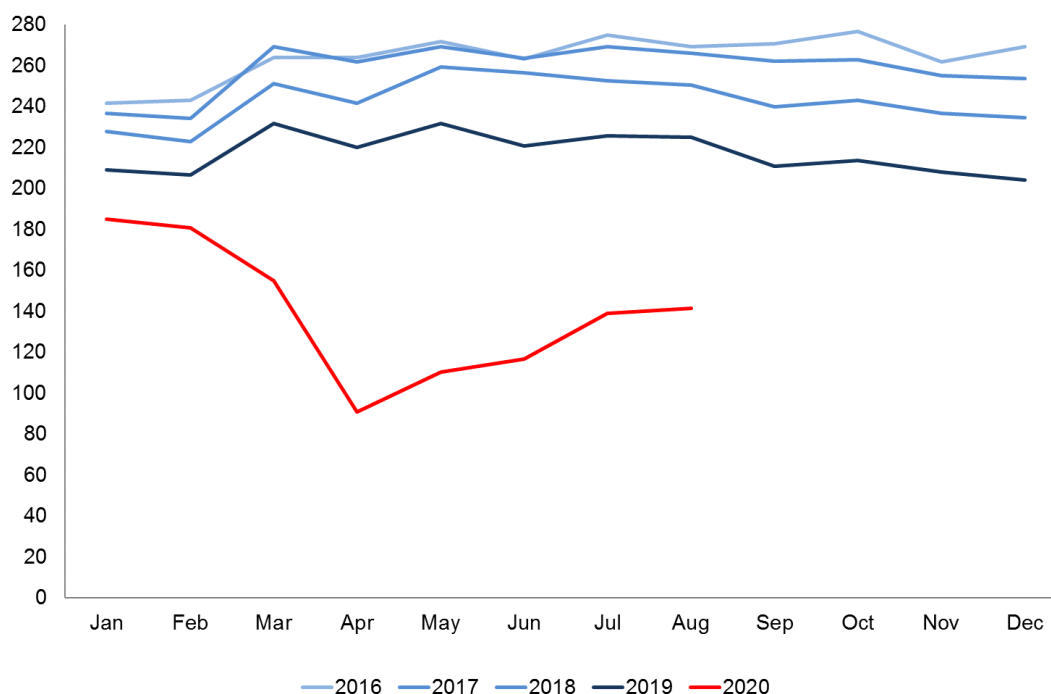
## 3. LINK VOLUMES AND VALUES

Transaction volumes and values continued to see a steady increase through August from the significant fall in the initial phase of lockdown restrictions, as activity across retail and other sectors gradually resumes.

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	141					

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	£7,105					

LINK volumes by month (millions)



#### 4. 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	15,292	-	-	-	-
Free Remote	29,638	29,336	28,478	25,392	25,393	25,652	26,240	26,875	-	-	-	-
Total Free	45,226	44,941	44,061	40,783	40,744	40,961	41,551	42,167	-	-	-	-
Pay to use	15,323	15,307	13,745	12,412	12,549	12,814	12,999	13,398	-	-	-	-
Total ATMs	60,549	60,248	57,806	53,195	53,293	53,775	54,550	55,565	-	-	-	-
Bank and Building Society	25,148	25,001	24,955	23,268	23,236	23,294	23,309	23,295	-	-	-	-
Non Card Issuers	35,401	35,247	32,851	29,927	30,057	30,481	31,241	32,270	-	-	-	-
Total ATMs	60,549	60,248	57,806	53,195	53,293	53,775	54,550	55,565	-	-	-	-