

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

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 October, reviewing and approving an update to LINK's strategy in the light of recent events and the latest footprint report which confirmed that despite some temporary and permanent ATM closures as a result of the Coronavirus Crisis, ATM coverage remains broadly satisfactory. The Board also reviewed and approved LINK's ongoing engagement with regulators and noted that the work on strengthening operational resilience was progressing well. The key risks were carefully reviewed along with their management and the actions being undertaken to mitigate them.

LINK submitted responses to HM Treasury's *Call for Evidence on the Payment Landscape* and the Public Accounts Committee's *Inquiry into the Production and Distribution of Cash*.

### 2. MAINTAINING ACCESS TO CASH – LINK FOOTPRINT REPORT

LINK's Financial Inclusion Programme continues to be effective at maintaining free access to cash for consumers in rural, remote and deprived communities across the UK. A substantial number of new ATMs have been installed with more in the pipeline. LINK continues to welcome requests for ATMs and is now using social media to raise awareness of the programme further.

### 3. LINK VOLUMES AND VALUES

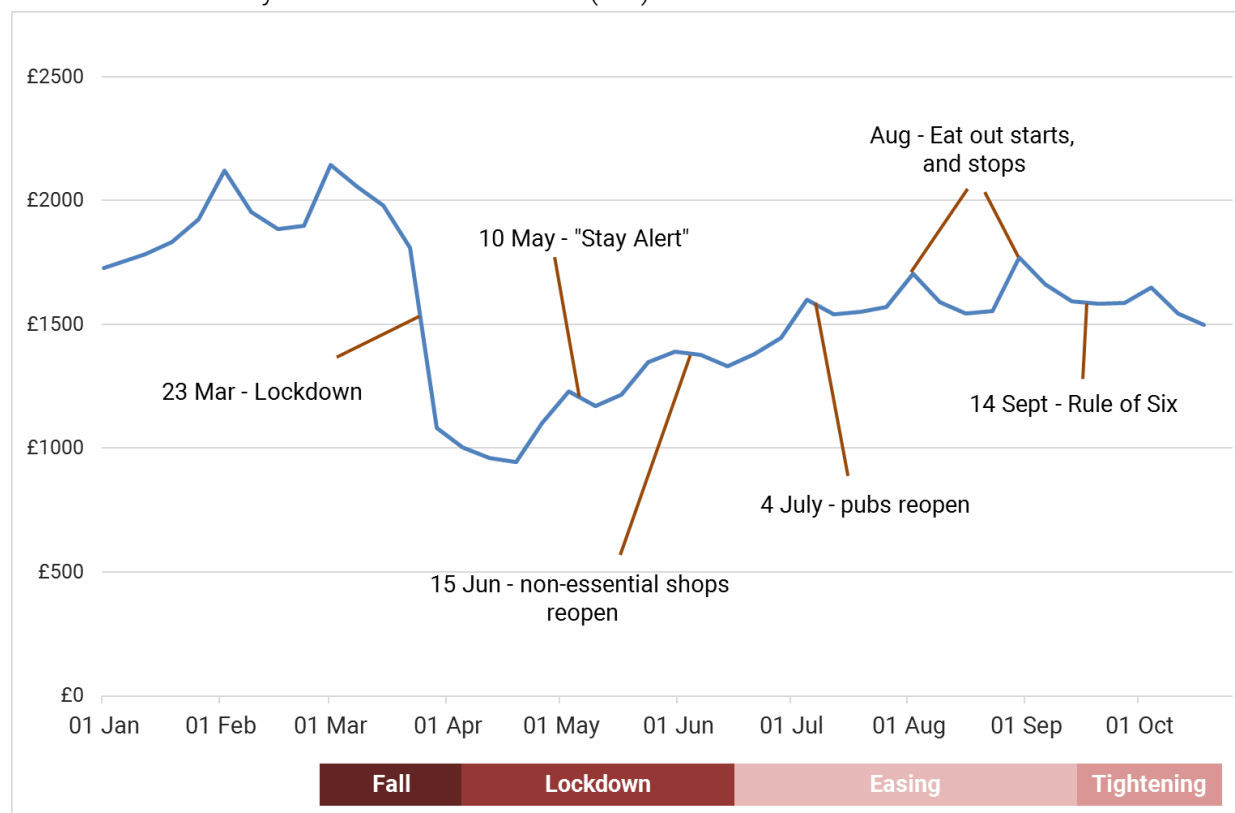
LINK transactions had been rising since the start of Lockdown but September saw a small fall in volumes and values which is consistent with the same month in previous years. Despite the fall in ATM use since 2019, September's volumes and values remain significant with 139 million LINK transactions and over £6.9 billion withdrawn from LINK ATMs. September and now into October has seen a tightening of Covid-19 restrictions and depending on their intensity, how widespread they are and how long they last, these may start to impact on ATM use during the remainder of the year.

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	139				

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	£6,903				

The chart below shows how LINK values have changed during the year so far. Each month end is usually a peak as people take out a bit more cash after payday although these peaks are less pronounced than we have seen in previous years.

Chart 1: LINK weekly cash withdrawal values (£m)



#### 4. ATM NUMBERS

ATM coverage across the UK remains good and a large number of the ATMs that closed due to lockdown measures reopened, although some remain closed due to social distancing requirements or the continued closure of the premises which house them. The operational performance of the network continues to be 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	15,198	-	-	-
Free Remote	29,638	29,336	28,478	25,392	25,393	25,652	26,240	26,875	27,050	-	-	-
<b>Total Free</b>	<b>45,226</b>	<b>44,941</b>	<b>44,061</b>	<b>40,783</b>	<b>40,744</b>	<b>40,961</b>	<b>41,551</b>	<b>42,167</b>	<b>42,248</b>	-	-	-
Pay to use	15,323	15,307	13,745	12,412	12,549	12,814	12,999	13,398	13,426	-	-	-
<b>Total ATMs</b>	<b>60,549</b>	<b>60,248</b>	<b>57,806</b>	<b>53,195</b>	<b>53,293</b>	<b>53,775</b>	<b>54,550</b>	<b>55,565</b>	<b>55,674</b>	-	-	-
Bank and Building Societies	25,148	25,001	24,955	23,268	23,236	23,294	23,309	23,295	23,130	-	-	-
Non Card Issuers	35,401	35,247	32,851	29,927	30,057	30,481	31,241	32,270	32,544	-	-	-
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