



THE UK'S CASH MACHINE NETWORK

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# LINK MONTHLY REPORT

January 2021

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LINK recommends that people continue to 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 regularly and refraining from touching the eyes, nose and mouth.

**1. KEY ACTIVITIES**

As we move into 2021, the LINK ATM network continues to operate to its usual high standard and remains well positioned to support UK consumers’ access to cash needs though effective risk management and operational resilience. LINK continues to work closely with its infrastructure provider and Network Members, all of whom have continued to apply a vigorous level of focus on ATM activity throughout the ongoing coronavirus crisis.

The LINK Board held an update meeting in early January, examining the latest forecasts for ATM use and agreeing the schedule of activity for the next few months. Directors also carefully considering the impact the coronavirus pandemic is having on the number of available ATMs as some are in premises which have closed, at least temporarily.

LINK staff continue to work effectively on a remote basis. A number of new staff have been successfully on-boarded and there are programmes in place to help support staff through these unprecedented times. In line with the Government’s advice, LINK has suspended field-based activity, but this will resume as soon as restrictions are eased. There are currently no commercial or operational issues causing concern and LINK and its various service providers continue to perform to the expected very high standard.

**2. LINK VOLUMES AND VALUES**

LINK transaction volumes and values increased in December after November’s lockdowns. However, the restrictions over Christmas and New Year meant cash and ATM use in December was significantly less than 2019 with volumes down by 37% and values by 30%.

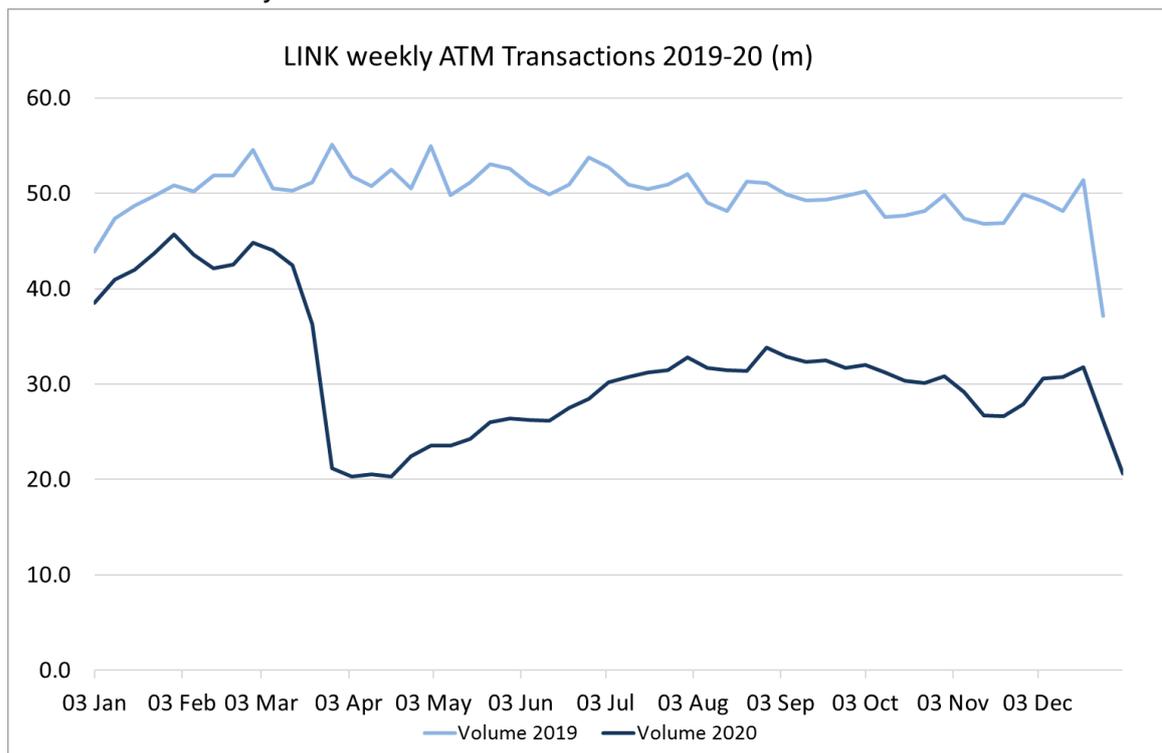
Overall, 2020 saw LINK volumes fall by 37% and values by 30% (ie the same as December) as consumers and businesses use of cash was impacted by the coronavirus crisis. However, despite the crisis and the various lockdowns cash usage remained significant in 2020 with £116 billion dispensed through the 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	138	118	129	1,643

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	£6,939	£6,016	£7,044	£81,010

The chart below shows how LINK weekly transactions volumes and values changed through 2020. After the large fall in the first lockdown, ATM use increased through the early summer as various restrictions were relaxed. This reached a peak in August from a combination of people taking “staycations” in the UK and spending being boosted by the eat-out-to-help-out scheme. However, autumn saw LINK ATM usage decline, roughly at the same rate as 2019, until the tightening of restrictions in October and especially November reduced ATM use quite significantly, although not as much as the first lockdown in March/April.

Chart 1: LINK weekly transaction volumes



### 3. ATM NUMBERS

ATM coverage across the UK remains satisfactory. A large number of the ATMs that closed during to the April/May lockdown reopened, although some have remained shut due to social distancing requirements or the continued closure of the premises which house them.

The November lockdowns have led to ATM numbers falling once again as some host premises are closed once more, although most of these should reopen once the restrictions have been lifted and some reopened in December despite the various restrictions over Christmas. The overall operational performance of the network continues to be 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	15,098	15,044	14,987
Free Remote	29,638	29,336	28,478	25,392	25,393	25,652	26,240	26,875	27,050	27,077	26,598	26,740
<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>	<b>42,175</b>	<b>41,642</b>	<b>41,727</b>
Pay to use	15,323	15,307	13,745	12,412	12,549	12,814	12,999	13,398	13,426	13,373	12,780	12,847
<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>	<b>55,548</b>	<b>54,422</b>	<b>54,574</b>
Bank and Building Societies	25,148	25,001	24,955	23,268	23,236	23,294	23,309	23,295	23,130	22,971	22,897	22,856
Non Card Issuers	35,401	35,247	32,851	29,927	30,057	30,481	31,241	32,270	32,544	32,577	31,525	31,718
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### 4. MAINTAINING ACCESS TO CASH

LINK's Financial Inclusion Programme continues to be effective in maintaining free access to cash for consumers in rural, remote and deprived communities across the UK. To-date, 58 free-to-use ATMs have been targeted for replacement and resolved, with 15 resolved through direct commissioning, and 19 resolved through premiums agreed with a member. Overall, over 3,500 ATMs are in receipt of a subsidy as part of LINK's work on financial inclusion. LINK is using social media to further raise awareness of the initiative and continues to welcome requests for ATMs.

### 5. LINK FOOTPRINT REPORT

LINK is committed to maintaining free access to cash for many years to come through an extensive network of ATMs, the footprint of which covers the same area as it did on 1<sup>st</sup> February 2018. This includes *Protected ATMs* which are 1 kilometre or more away from another free ATM and are therefore vital for their local communities' cash access. These Protected ATMs are analysed every month and the changes are summarised below.

There are now 58 ATMs which have been replaced through this programme, an increase of four this month.

November 2020	ATMs	Monthly change
Total Protected ATMs	3,091	17
Live ATMs	2,681	11
<b>ATMs No Longer Transacting</b>	<b>410</b>	<b>6</b>
Temporarily out of action	67	3
Investigations with operator underway	24	5
<b>ATMs Confirmed as Closed</b>	<b>319</b>	<b>-2</b>
ATMs not being replaced (a)	264	
<b>ATMs targeted for replacement</b>	<b>55</b>	<b>-2</b>
LINK Members offered premiums for replacement	1	-4
LINK directly commissioning a replacement	29	1
<b>Resolution not possible (b)</b>	<b>25</b>	<b>1</b>
<b>ATMs previously targeted for replacement and now resolved (c)</b>	<b>58</b>	<b>4</b>

### Notes

(a) ATMs are not replaced where consumers have free access to cash over the counter from a nearby post office, where the site was not accessible to the general public, where there are security concerns, or where there is assessed to be no community detriment following a site visit by LINK.

(b) Where it is not currently possible to replace a *Protected ATM* for reasons such as no suitable premises within 1km, no willing site owners to host an ATM or no operator willing to deploy an ATM. LINK may still consider alternative actions and these sites remain on file.

(c) Sites which were targeted for replacement through the programme and now have free access to cash via an ATM, whether through Premiums, Direct Commissioning or through the free competitive market.

## 6. PRESS RELEASES

**18<sup>th</sup> December: Cash is still king when it comes to Christmas presents.**

<https://www.link.co.uk/about/news/christmas-2020/>