



LINK Public Annual Report on Service-User Engagement
1st October 2023 – 30th September 2024

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Foreword by John Howells (CEO, LINK Scheme)

Consumers and Network Members are LINK’s “Service Users”. LINK’s role is to ensure that access to the LINK Network is provided in a safe, reliable, and inclusive manner. That means maintaining a strong focus on the needs and preferences of those Service Users. The report sets out the extensive mechanisms that LINK has in place to achieve good engagement and to make sure that it responds well to Service User requirements in a marketplace which continues to change rapidly. LINK also depends on a broad membership of card issuers and ATM deployers to deliver its objectives (LINK’s Network Members). LINK therefore also has extensive mechanisms in place to understand the requirements of its Network Members and these are also set out in this report. The report is a public document that is published on LINK’s website (<https://www.link.co.uk/>). It is updated annually.

Maintaining this public report is one of LINK’s obligations as a payment system regulated by the Payment Systems Regulator (PSR). LINK welcomes the strong support that it receives from the PSR in developing and maintaining its effective engagement with Service Users. This is especially important during a time of great change for cash usage. While cash is in long term decline, it remains vital for millions of UK consumers. LINK will continue to focus on maintaining good free access to cash for as long as is needed by consumers and until digital payment methods are able to support UK consumers in a comprehensive and inclusive manner.



LINK's approach to Service-User Engagement and who LINK considers to be its Service-Users

LINK considers Service-User Engagement as the mechanism that allows it to understand the needs of consumers and Network Members and how well it is meeting those needs. It is at the centre of LINK's strategic thinking, set out in the LINK Strategic Plan which is developed and approved by the Board. The public version of the Plan can be found <https://www.link.co.uk/about-us/corporate-information/link-strategic-plan>. A two-way approach that allows an open and clear flow of information to and from Service User is an important feature of LINK's approach. By working with and considering the views of Service-Users, LINK believes that it can deliver meaningful and sustainable improvement to its services. Anyone needing to contact LINK, including consumers, is welcome to contact us via <https://www.link.co.uk/contact/>.

LINK's Service Users are currently made up as follows:

- Consumers - make use of ATMs, cash at the till locations, banking hubs and Post Offices to access cash and information on their account balance. LINK's research shows that over 95% of UK consumers use its services. LINK is a domestic scheme that only operates in Great Britain & Northern Ireland, the Channel Islands and the Isle of Man for UK card holders.
- Network Members - make use of LINK to offer consumers access to cash using over 100 million LINK-enabled UK debit and ATM cards at a network of over 45,000 UK ATMs connected to LINK across the UK. LINK currently comprises 32 Network Member organisations, which include the majority of Card Issuers and ATM Operators in the UK. A full list of LINK Network Members is available <https://www.link.co.uk/our-members>.

LINK's Board meets regularly and considers the interaction between LINK, its strategic plan, and service users, in support of preserving effective consumer access to cash.



A summary of how LINK engages with its Service-Users

LINK has well developed mechanisms to engage with consumers and Network Members. These are listed below and then described in more detail in the following sections. Each section briefly describes the work and achievements in that particular area over the last year and plans for the next twelve months.

LINK uses its website as a key channel to support two-way communications with its Service-Users. Helpful links to useful pages on the website are shown throughout. Alternatively, anyone is welcome to contact LINK via info@link.co.uk, through the LINK website <https://www.link.co.uk/contact/> page or the following postal address and can be assured of a prompt response: Link Scheme Holdings Ltd, RSM Central Square, 5th Floor, 29 Wellington Street, Leeds, LS1 4DL.

Main tools for consumer engagement:

- The LINK Consumer Council.
- The Community Cash Advisory Panel.
- LINK's Website.
- LINK's Mobile Cash Locator App.
- The Financial Inclusion Programme.
- Social Media and Consumer Communication Campaigns.
- Work as the Coordination Body for bank branch closures.
- Periodic research and publications.
- Participation in consumer events.

Main tools for Network Member engagement:

- Network Member governance.
- Network Member compliance regime.
- LINK's Website.
- The Financial Inclusion Programme.
- Periodic research and publications.
- Participation in industry events.



In addition to the information provided below, LINK also published its annual report for 2023, which can be found here <https://www.link.co.uk/media/ismmlc0s/link-annual-report-2023-web-final.pdf>

Consumer Engagement

The LINK Consumer Council	
What is the LINK Consumer Council and how does it represent consumers?	<p>The LINK Consumer Council was established by LINK in April 2006 to provide advice on consumer issues that relate to LINK, the UK's largest cash machine network. The Council brings together independent consumer representatives and LINK Network Members including card issuing banks and cash machine operators. It is chaired by Tracey Graham who is also a non-executive Director of the Link Scheme Holdings Ltd Board. The Consumer Council currently has the following members:</p> <ul style="list-style-type: none">• Tracey Graham, Chairman and Non-Executive Director, Link Scheme Holdings Ltd.• Tim Allen, Barclays.• Adam Bailey, NatWest.• Ross Borkett, Post Office• Lady Margaret Bloom CBE, Independent Member.• Sean Breen, Consumer Council Northern Ireland• Chris Brooks, Age UK.• Iain Gibson, Sainsbury's Bank.• Nick Wiles, PayPoint.• Sian Williams, Independent Member. <p>The Council publishes an Annual Report which provides further details of the Council's objectives, members, its activities over the year and forward-looking priorities. This Report publishes the</p>



	<p>Council’s independent assessment of the LINK Scheme’s performance against its consumer interest objectives.</p> <p>Full details of the LINK Consumer Council and its work, including the Annual Report, can be found here https://www.link.co.uk/about-us/link-consumer-council</p>
<p>What has been the work of the LINK Consumer Council this year?</p>	<p>The LINK Consumer Council oversees the LINK Financial Inclusion Programme.</p> <p>This year, that work has continued to focus on access to cash across the country. The Council has analysed the future payments landscape and the Treasury’s National Payments Vision, considered how the political landscape, including the General Election, impacts how consumers choose to pay, received updates on trends in pay-to-use ATMs, and scrutinised LINK’s financial inclusion programme.</p> <p>It has also received reports on LINK’s work as Coordination Body as there is an increasing overlap between the work of that body and LINK’s original financial inclusion programme.</p> <p>The Council has also supported the completion of digital inclusion pilots. Running in Wales, Northern Ireland and Devon, these pilots have looked at community focused solutions to digital inclusion and reached over 200 people. The Council has supported research on digital exclusion which LINK published in September 2024.</p> <p>The Council has also overseen a continued marketing campaign aimed at promoting ways to access cash for free. That campaign has reached around 3 million people, resulted in 70,000 link clicks onto the LINK website.</p>
<p>What are the plans for the next 12 months?</p>	<p>The Council will continue to support the LINK Financial Inclusion Programme and will look at specific parts of the country in more detail. In addition, it is considering the accessibility of the ATM network and information provided to consumers, and updates to LINK’s Cash Locator to include</p>



	<p>banking hub locations. Furthermore, its Chair will be considering how it works together with the Community Cash Advisory Panel to ensure consumer outcomes are effectively represented.</p>
Community Cash Advisory Panel	
<p>What is the Community Cash Advisory Panel and how does it represent consumers?</p>	<p>As part of LINK’s voluntary role as the Coordination Body between January 2022 and September 2024 that assessed the impact of notified branch closures and recommended alternative services based on Criteria* provided by the banks, it set up an independent Community Cash Advisory Panel (CCAP) in January 2023 on behalf of the issuers participating in the initiative. The Panel oversees the work LINK does as the Coordination Body, and also publishes opinions about the effectiveness of LINK’s process, including suggestions for improving them. With independent members representing consumer organisations and bringing expertise in small businesses and the cash industry, it ensures the Criteria LINK applies are working for communities.</p> <p>The Panel has the following members:</p> <ul style="list-style-type: none">• Joanna Wallace, Independent Chair.• Martin McTague, Federation of Small Businesses.• Chris Brooks, Age UK.• Sian Williams, Independent Member.• Sean Breen, Consumer Council Northern Ireland. <p>Representatives from two of the Network Members, Lloyds and NatWest, also attend the Panel meetings to provide industry insight only. They are not members of the Panel.</p> <p>The Panel meets following each bank closure window to provide independent oversight of LINK’s application of the process and evaluate its effectiveness. In doing so, it will review the assessment approach, the recommendations issued by LINK, and also the implementation of the new services. Following each meeting the Panel issues an opinion, which is published here: https://www.link.co.uk/about-us/community-cash-advisory-panel</p>



	<p>* Further detail on the process used to assess the impact of notified branch closures can be found here: https://www.link.co.uk/media/nwqly3h4/access-to-cash-assessment-process-infographic.pdf</p>
<p>What work has the Community Cash Advisory Panel done in the last year?</p>	<p>The CCAP was appointed and met three times in the period and has now issued four opinions, including three in this reporting period.</p> <p>All of the Panel’s opinions make it clear that LINK’s work is being carried out effectively in relation to its Coordination Body role.</p> <p>The second opinion considered whether the current definition of “last bank in town” was appropriate, considering four areas with evidence from local stakeholders where the last bank does not provide business services and/or isn’t open substantial hours. It concluded that the last bank in town definition should be changed to remove the impact on businesses and in deprived areas.</p> <p>The third opinion considered the role of credit unions in Northern Ireland. It didn’t recommend any changes to criteria, but noted that LINK should have discretion to consider differences specific to the NI economy in its assessments.</p> <p>The fourth opinion focused on what is offered in banking hubs, and noted three priority non-cash services to include in the banking hub offer: account opening, getting a printed mini statement and changing a recurring variable payment or standing order.</p>
<p>What are the plans for the next 12 months?</p>	<p>The Panel’s role will continue, but will now be scrutinising LINK’s role as the Designated Coordination Body for access to cash assessments. It will consider how the new regulated process is working, and consider how it dovetails with the Consumer Council to represent consumer interests.</p>
<p>Independent Assessor</p>	



<p>What is the Independent Assessor?</p>	<p>The Independent Assessor i considers complaints where consumers believe LINK has not properly performed its role in assessing cash access services for communities. The Independent Assessor can accept complaints about LINK’s work from individuals, MPs, community organisations and others, including small businesses.</p> <p>Joanna Wallace continues to fulfil this role, bringing her expertise from providing a similar service to several organisations over ten years. More information can be found at https://www.independentassessor.co.uk/</p>
<p>What work has the Independent Assessor done in the last 12 months?</p>	<p>LINK supports the work of the Independent Assessor by providing the necessary data. It has published information about the role on the dedicated website detailed above and provided the tools and understanding to respond to any complaints and ensure the processes applied are fit for purpose.</p>
<p>What are the plans for the next 12 months?</p>	<p>To continue supporting the Independent Assessor role and respond to any issues raised as part of the process.</p>
<p>LINK’s Website</p>	
<p>How does the LINK website help consumers?</p>	<p>The LINK website (https://www.link.co.uk/) provides a wide range of guidance and information for consumers. This includes a Cash Locator, contact information for LINK and details about its Network Members, fraud prevention tips, details on how to raise cash access problems in a given location and details of LINK’s Consumer Council.</p>
<p>How has the website developed over the last year?</p>	<p>LINK’s website has been re-designed to focus on supporting consumers who are finding out where to access cash, how to request better access to cash, and how to get in touch with LINK. User experience is fundamental to the design of the website, which has been built with a specialist design agency and input from the PSR.</p> <p>The website has seen increases in engagement, document downloads and page-views across the site. It has also helped serve users quicker through the inclusion of a chatbot capable of answering</p>



	<p>simple questions. The chatbot has helped divert hundreds of customers away from LINK’s contact us page with quicker answers to queries.</p> <p>In addition, the LINK Cash Locator has been updated, both online and on the app, with better accessibility data, improved navigation and the inclusion of Automated Deposit Machines and banking hub locations.</p>
<p>What are the plans for the next 12 months?</p>	<p>The website will continue to be kept under close review to ensure it is providing the right consumer experience for users. The Cash Locator will be upgraded further with the addition of bank branch locations and opening hours data as well.</p>
<p>LINK’s Mobile Cash Locator App</p>	
<p>How does the LINK Mobile Cash Locator App help consumers?</p>	<p>The Cash Locator is a free app that can be downloaded from both Apple and Android app stores and installed on consumers’ mobile devices.</p> <p>It enables consumers to find ATMs, cash at the till locations and Automated Deposit Machines anywhere in the UK that are connected to LINK to withdraw/deposit cash. The App shows which ATMs and cash at the till locations are free-to-use and which charge consumers including how much, plus which ATMs have specific accessibility features such as audio assistance or the ability to dispense £5 notes. With the agreement of the Post Office it also shows banking hubs and Post Offices, even though some of these facilities are not connected to LINK. The App also shows consumers the opening hours of Post Offices. The App does not show other devices that are not connected to LINK.</p> <p>A key feature of the App is the ability for consumers to provide feedback on their experience at individual ATMs, Automated Deposit Machines and cash at the till locations, for example where the ATM was not where it was shown on the Cash Locator, it was out of cash, or was out of service.</p>



<p>How has the LINK Mobile Cash Locator App developed over the last year?</p>	<p>Users are now able to see the banking hub locations on LINK’s Mobile Cash Locator App, and better accessibility information about Post Offices and banking hubs.</p> <p>The LINK Mobile Cash Locator App is updated daily with the most recent ATM, cash at the till locations and Post Office branches. It is also updated regularly to ensure continued compatibility with the latest mobile device technology.</p>
<p>What are the plans for the next 12 months?</p>	<p>The App will continue to be updated to reflect current information on ATM, Post Office, cash at the till locations, features, charges and access. The App will also be updated as required to ensure continued compatibility with the latest mobile devices. It will be upgraded further with the addition of bank branch locations and opening hours data as well.</p>
<p>The Financial Inclusion Programme</p>	
<p>What is LINK’s Financial Inclusion Programme?</p>	<p>LINK is committed to maintaining free access to cash across the UK for as long as consumers need it. This includes maintaining the coverage of free-to-use ATMs in remote and rural locations as well as improving free access in the most deprived areas of the UK.</p> <p>LINK has had a Financial Inclusion Programme since 2006, which has been focused on improving free access in the most deprived areas of the UK. The Programme was designed and set up in 2006. Today, over 1,800 communities have free-to-use ATMs that didn’t have one before as a result of the work of the Programme. LINK does this through providing financial subsidies to operators who operate machines providing free access in the most deprived areas in the UK. This subsidy has increased over time and is now up to £2.75 per cash withdrawal for the ATMs that are used least and where there is no other free-to-use ATM within a kilometre.</p> <p>In addition to provision in deprived areas, LINK has committed to maintain the broad coverage of free access to cash within 1km of every High Street with at least 5 shops. This is achieved by LINK</p>



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	<p>paying subsidies where appropriate to retain them. If any of these ATMs close or convert to pay-to-use then LINK will replace them.</p> <p>LINK has also worked closely with communities across the country to highlight issues and respond to them where necessary. Over 120 communities have benefited from new cash machines as a result of this work. The Financial Inclusion Programme continues to practically implement the recommendations of the Access to Cash Review and ensure cash access is protected across the country.</p>
<p>What changes has there been to the Programme in the last 12 months and how have consumers benefited?</p>	<p>The Programme has continued to provide excellent service to consumers and communities and has delivered improved cash access in a range of areas.</p> <p>LINK has continued to implement the Programme, and the PSR continues to oversee LINK’s work supported by Specific Direction 12. Reporting on the work was upgraded following the PSR’s Annual Review of SD12 and integrated into the design of the new website. LINK has also been proactively visiting unresolved locations within its financial inclusion programme to understand at a granular level whether any changes need to be made to support consumers.</p> <p>In the past twelve months, LINK has continued its consumer communications work, using radio, and digital adverts to promote the cash at the till locations, and also direct consumers to the LINK Mobile Cash Locator App. These adverts have been seen by millions of customers who may gain better understanding of their cash access options as a result of the activity.</p>
<p>What are the plans for the next 12 months?</p>	<p>LINK continually reviews the ATM footprint and will act where necessary to protect the broad spread of free-to-use ATMs as well as those in remote, rural and deprived areas. This might include financial subsidies, provision of ATMs through direct commissioning or any other action which the LINK Board deems necessary to protect consumers and communities.</p> <p>LINK will continue to take steps to raise awareness of the Programme and undertake activity to protect the resilience of the Programme.</p>



Periodic Research and Publications	
Does LINK use research and publications to help consumers?	LINK commissions a wide variety of research from organisations such as YouGov and CACI and from relevant experts to understand consumer behaviour in relation to payments, cash usage and accessibility. In addition, LINK works closely with industry bodies such as UK Finance and Pay.UK, consumer groups including Which?, Toynbee Hall, and Age UK, to create wider sources of information on consumers' ATM and cash needs.
What research and publications has LINK done in the last 12 months?	<p>LINK regularly publishes information to help consumers understand LINK's role and the wider ATM industry. To this end, LINK has published a public version of its Strategic Plan, its Annual Report and monthly reports on LINK activity.</p> <p>LINK transactional and other statistical information is published at least weekly at https://www.link.co.uk/data-research and on social media to enable consumers who are interested (and the bodies which represent them) to understand the changes in consumers' demand for cash.</p> <p>LINK has published detailed research which has shown that:</p> <ul style="list-style-type: none"> • Some 15% of people no longer carry cash and almost half of people expect to see a cashless society in their lifetime • Most UK consumers still want the option to pay in cash • Almost a quarter of UK adults feel digitally excluded
What are the plans for the next 12 months?	LINK will continue to use its own data and insight to research access to cash and work with partner organisations and the Consumer Council to inform public debate on the subject.
Participation in Consumer Events	



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Does LINK support consumer events?	Yes, LINK is always seeking relevant opportunities to engage with consumers.
What has LINK supported in the last 12 months?	<p>LINK is a sponsor of the Financial Inclusion Commission, and as well as regularly attending their meetings, has presented on its financial inclusion work this year.</p> <p>LINK has attended several industry events and events in Parliament and worked with the Scottish Grocers Federation to understand developments in the retail sector in Scotland.</p>
What are the plans for the next 12 months?	LINK will continue to develop these opportunities.



Network Member Engagement

Network Member Governance	
How does LINK engage with Network Members?	<p>To participate in LINK, Network Members sign a contractual Members Agreement (MA), which in addition to other contractual documents describes their legal obligations to LINK as the Operator of the Payment System and to each other Network Member within LINK.</p> <p>The MA defines how decisions are made within LINK, includes provisions for the management of Network Members joining, participation and withdrawal from LINK and responsibilities on day-to-day operations “Operating Rules”.</p> <p>In addition to the MA, Network Members also sign a Switching and Settlement Agreement (SSA), which describes the relationship and legal obligations between Network Members and Vocalink, LINK’s infrastructure provider.</p> <p>Each Network Member is represented by a Network Member Representative who acts as “Relationship Manager” and is accountable to LINK for adherence to the above agreements. A Network Member Advisory Group (NMAG) provides advice and recommendations and represents Network Member interests on operational matters. Each Network Member is entitled to be represented on NMAG.</p> <p>A full list of current Network Members can be found at https://www.link.co.uk/our-members.</p>
What engagement has there been with Network Members this year?	<p>NMAG meets on a regular basis to discuss operational issues, including network performance, operational projects and innovation opportunities. During the last 12 months, the NMAG has provided valuable support to a number of operational and technical projects, including the introduction of Automated Deposits Machines into the LINK Network.</p>



	NMAG supports the need for increased collaboration between Network Members at an operational level to help focus action to mitigate the impact of fraud. Coordinated action aimed at sharing information on fraud attacks has been effective in helping combat ATM fraud across the UK.
What are the plans for the next 12 months?	NMAG will continue its work to support LINK on operational matters into the forthcoming year to meet the demands of operational change. This includes work on ATM connectivity as the telecoms industry moves into provision of digital-only communications networks, enhancements to operational resilience and keeping Network Member systems updated to the latest industry security standards.
Member Compliance Regime	
How does LINK ensure Network Members maintain compliance to its rules?	Network Members must comply on a continuous basis with all Governance and Operational obligations as defined in the MA, the SSA and the Service Mark User Agreement. An annual assurance process requires that all Network Members review their LINK specific controls and processes and provide assurance that adequate controls exist to mitigate any risk to the LINK Network.
What has been done to ensure continued Network Member compliance in the last 12 months?	<p>LINK maintains oversight of Network Member assurance through a continuous review programme to ensure compliance against the MA, the SSA and the Service Mark User Agreement.</p> <p>In line with its regulatory obligations, LINK has established an Operational Resilience Framework under its requirements as a Financial Market Infrastructure provider. LINK continues to work with its Network Members to understand their own Operational Resilience position in ensuring access to cash for consumers. Network Member compliance will underpin this initiative.</p> <p>To support the introduction of automated deposits, appropriate procedures and controls have been established to ensure effective oversight of Network Member compliance.</p>
What are the plans for the next 12 months?	Focus remains on maintaining operational resilience and assessing Network Member compliance with all Governance and Operational obligations the LINK Operating Rules and ensuring minimal consumer impact. resulting from ongoing operational change.



LINK's Website	
<p>How do Members engage with the LINK Website?</p>	<p>The LINK website (https://www.link.co.uk/) presents a broad range of information which is useful to Network Members including statistical and trend data on the ATM Network, publications on ATM related subjects including ATM security best practice and authentication of Bank Notes. In addition, the LINK Monthly ATM Footprint Report https://www.link.co.uk/data-research/protecting-the-atm-network demonstrates progress of its commitment to maintaining broad geographical UK ATM coverage.</p> <p>The https://www.link.co.uk/cash-locator and LINK Mobile Cash Locator App are updated on a daily basis using information sourced directly from Network Members to ensure the latest LINK ATM and cash at the till location and associated information is accessible to consumers wherever they are.</p>
<p>How has Network Member engagement with the LINK Website changed in the last 12 months?</p>	<p>LINK has worked with external agencies to redesign the look, feel and functionality of the website so that it continues to better support LINK's consumer-based audience, in addition to the existing industry and regulatory users that it has traditionally served.</p> <p>The LINK Cash Locator has been updated, both online and on the app, with better accessibility data, improved navigation and the inclusion of Automated Deposit Machines and banking hub locations.</p> <p>LINK is also taking a leading role in analysing the impact of planned bank branch closures on local communities. Under a voluntary agreement, which began on 1st January 2022, the major high street banks will notify LINK of their planned branch closures. A list of bank branch closures that have been publicly announced is now published and updated on the LINK Website (https://www.link.co.uk/data-research/bank-branches-banking-hubs)</p>



<p>What are the plans for the next 12 months?</p>	<p>LINK will continue to ensure that consumers have access to the information they need from the website, particularly around financial inclusion, for example being able to participate in and contribute to LINK’s various initiatives on new ATM locations.</p> <p>The website will continue to be kept under close review to ensure it is providing the right consumer experience for users. The Cash Locator will be upgraded further with the addition of bank branch locations and opening hours data as well.</p>
<p>The Financial Inclusion Programme</p>	
<p>How do Network Members engage with the Financial Inclusion Programme?</p>	<p>Network Members are key to LINK’s Financial Inclusion Programme as they deploy, operate and fund the ATMs that provide the access to cash required in rural, remote and deprived communities in the UK.</p> <p>LINK works closely with Network Members to monitor the ATM footprint and is in constant dialogue to understand where ATMs are opening, closing or converting to pay-to-use. Where these changes impact on financial inclusion, LINK works with Network Members to provide financial support to ensure the continued operation of free-to-use ATMs where they are needed.</p> <p>Some Network Members are also represented on LINK’s Consumer Council that provides advice on consumer issues relating to the UK cash machine network and represents consumer interests.</p> <p>LINK publishes a LINK Monthly ATM Footprint Report https://www.link.co.uk/data-research/protecting-the-atm-network to show progress against its commitment to maintain broad geographical coverage of the ATM network in the UK. The latest report is available on the LINK website.</p>
<p>What changes has there been to network Member engagement with the programme in the last 12 months and</p>	<p>LINK has continued to develop its engagement with Network Members around financial inclusion. As well as embedding its Direct Commissioning process and working with Network Members to install over 120 ATMs so far, LINK regularly speaks with Network Members to seek practical, rapid</p>



<p>how have Network Members benefited?</p>	<p>solutions to cash access issues. This includes work to incentivise specific ATMs to remain free to use through the use of targeted interchange premiums.</p> <p>LINK has also improved its engagement with Network Members when they are aware of plans to close a protected ATM. This has been well received by Network Members and has enabled LINK to speed up the assessment and replacement process for lost protected ATMs to serve communities better.</p> <p>LINK will also work with industry and regulators to implement any required initiatives that flow from the access to cash provisions in the new Financial Services and Markets Act.</p>
<p>What is LINK's approach to Network Member engagement on Financial Inclusion in the next 12 months?</p>	<p>Financial Inclusion will continue to be a key focus for LINK over the next 12 months and LINK will continue to work with Network Members to improve existing processes to ensure that free-to-use ATMs continue to be available in rural, remote and deprived communities across the UK.</p>
<p>Periodic Research and Publications</p>	
<p>Does LINK use research and publications to support Network Members?</p>	<p>LINK provides Network Members with regular reporting of network statistics including breakdown of transactions volumes by Network Member and ATM transaction type. Network Members also provide data to support routine reporting to UK Finance.</p>
<p>What research and publications has LINK done on the last 12 months?</p>	<p>LINK has maintained the schedule of structured reporting to Network Members throughout the year.</p>
<p>What are the plans for the next 12 months?</p>	<p>LINK will continue to provide Network Members with the information they need to understand the performance of LINK as a whole. As LINK evolves through innovation, reporting will be amended accordingly. LINK is in the process of developing additional reporting to help monitor the retail terminal pilot.</p>
<p>Participation in Industry Events</p>	



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Does LINK support industry events?	LINK regularly takes opportunities to contribute at industry events, although at present these are conducted online.
What industry events has supported any in the last 12 months?	<p>LINK has also been an active participant in the Cash Action Group, which is an industry wide group working with regulators and the Government to secure the long-term future of cash. LINK has been at the heart of these discussions and focused on the consumer impact of any proposals and changes.</p> <p>LINK has joined and participated in the Industry and Parliament Trust, with Chief Executive John Howells providing a talk to Parliamentarians and industry guests about LINK's role in access to cash.</p> <p>LINK also takes a leading role in regular industry events related to ATM fraud and crime, including chairing the European Physical Crime Expert Group.</p>
What are the plans for the next 12 months?	LINK will continue to engage across the industry at ATM related events in the forthcoming year and seek further opportunities engage with Network Members.