LINK Public Annual Report on Service-User Engagement

1st October 2025 – 30th September 2026

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. The 2025 UK Payments Markets report from UK Finance stated that in 2025 "While cash transactions declined, cash machines played a bigger role in cash acquisition as 49.3 million people used one". 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 42,000 UK ATMs connected to LINK across the UK. LINK currently comprises 27 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 at 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.
- LINK's Website.
- LINK's Mobile Cash Locator Tool
- 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 2025, which can be found here:

https://www.link.co.uk/media/jkqjdnod/link_annualreport_2025.pdf

Consumer Engagement

The LINK Consumer Council	
What is the LINK Consumer Council and how does it represent consumers?	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 Joanna Wallace who is an Independent Assessor. The Consumer Council currently has the following members: • Joanna Wallace, Chair, Independent Assessor. • Tim Allen MBE, Barclays. • Adam Bailey, NatWest. • Ross Borkett, Post Office. • Sean Breen, Consumer Council Northern Ireland. • Chris Brooks, Age UK. • Nick Wiles, PayPoint. • Sian Williams, Independent Member. • Professor Martin Coppack, University of Birmingham. • Lord McTague. 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 Council's independent assessment of the LINK Scheme's performance against its consumer interest objectives.

	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
What has been the work of the LINK Consumer Council this year?	The LINK Consumer Council, chaired by Joanna Wallace, has continued to meet quarterly to scrutinise LINK's work on cash access. Margaret Bloom stood down as a member in 2025, and was replaced by Martin McTague, an expert on small businesses and cash access who has since been elevated to the House of Lords. The Council has implemented its new strategy and acted to scrutinise LINK's financial inclusion programme, and consider LINK's consumer focus. The focus of the Council's work has been on driving an inclusive digital payments landscape, tackling premiums faced by cash users, and assessing the impact of loss of cash acceptance on cash viability. The Council for the first time sponsored its own research, working collaboratively to deliver quantitative and qualitative research into Cash Acceptance. This was responding to a gap in evidence identified by the Treasury Select Committee. The research interviewed small businesses to understand the changing dynamic of cash acceptance and its impact on the high street. The Council also took evidence from the founders of Project NEMO, to understand the work being done to deliver more inclusive payments systems, following which LINK has joined the Centre for Finance, Innovation and Technology (CFIT) Coalition looking at supported payments as part of an industry effort to drive more inclusion. The Council also took evidence from the Chair of the Connection Project, Natalie Ceeney CBE, and submitted a response to the Bank of England's consultation on Retail Payments Infrastructure. The Council has directly influenced the development of LINK's Cash Locator, organising a collaborative workshop to improve the accessibility of the data on ATM locations for cash users. This work has fed directly into LINK's ongoing project to improve the locator and ensure more people can access it.

What are the plans for the next 12 months?	The Council will continue to consider LINK's financial inclusion programme in detail, as well as responding to rapid shifts in the payments landscape as it relates to cash users. It has re-commissioned research on the issue of cash acceptance. A co-design workshop is planned on the back of the Council's recommendations to enhance LINK's Cash Locator development work.
Community Cash Advisory Panel	
What was the Community Cash Advisory Panel and how did it represent consumers?	The Community Cash Advisory Panel has now concluded its work. It was set up 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 oversaw the work LINK did as the Coordination Body and also published opinions about the effectiveness of LINK's process, including suggestions for improving it. With independent members representing consumer organisations and bringing expertise in small businesses and the cash industry, it ensured the Criteria LINK applied worked for communities. The Panel had the following members: • Joanna Wallace, Independent Chair. • Lord McTague, Federation of Small Businesses. • Chris Brooks, Age UK. • Sian Williams, Independent Member.

	• Sean Breen, Consumer Council Northern Ireland. Representatives from two of the Network Members, Lloyds and NatWest, also attended the Panel meetings to provide industry insight only. They were not members of the Panel. The Panel met following each bank closure window to provide independent oversight of LINK's application of the process and evaluated its effectiveness. In doing so, it reviewed the assessment approach, the recommendations issued by LINK, and also the implementation of the new services. For example, the number of service recommendations that could be made was simplified from 7 to 4. Following each meeting the Panel issued an opinion. All opinions are available here: https://www.link.co.uk/about-us/community-cash-advisory-panel * 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
What work has the Community Cash Advisory Panel done in the last year?	In 2025, LINK made the decision to close down the CCAP. Since LINK became regulated by the FCA, it became increasingly clear that despite the valuable contributions of the panel, the influence of its recommendations had diminished significantly, due to its purpose being covered by other forums. LINK discussed this matter with the FCA to ensure full transparency. The FCA, along with the Participating Network Members (PNMs) and the panel members themselves acknowledged that it was the appropriate course of action and expressed support for the decision. As LINK's contract with the CCAP expired, it was not renewed and the panel concluded its work in January 2026.

	Importantly, the role of Joanna Wallace as Independent Assessor and chair of the Consumer Council continues, ensuring ongoing oversight and accountability. The Community Cash Advisory Panel's contributions influenced key improvements to our work, and its legacy will continue to shape access to cash in the UK. The Panel published 9 opinions on the effectiveness of our criteria. The final opinion was published in December 2025.
What are the plans for the next 12 months?	As the CCAP was closed in January 2026, there are no plans over the next 12 months.
Independent Assessor	
What is the Independent Assessor?	The Independent Assessor considers complaints where consumers believe LINK has not properly performed its role in assessing cash access services for communities. Once LINK has concluded its internal complaint process the complainant can ask the Independent Assessor to look at the complaint and what LINK has decided. The Independent Assessor can consider LINK's decisions relating to its Coordination Body role in assessing options after bank closures, for communities in the United Kingdom (UK) and can accept complaints from individuals, MPs, community organisations and others, including small businesses. 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/
What work has the Independent Assessor done in the last 12 months?	In the period since September 2025, the Independent Assessor has had complaints in seven unique locations escalated to her for review, with the following outcomes:

	• In all seven cases (Portchester, Tenbury Wells, Larkhall, Coalville, Crowborough, Aberdeen - Cults - North Deeside Road and Budleigh Salterton) the Independent Assessor agreed with what LINK had decided when it looked at the complaint and upheld LINK's original decision. From these complaints, LINK has taken forward additional feedback from the IA assessments, such as checking ATM availability and asking the Post Office to review their disabled access at certain locations. The Independent Assessor found that LINK had applied the assessment criteria and underlying data correctly and consistently. The assessments also highlighted opportunities to improve Post Office accessibility, monitor ATM reliability and capacity, and reassess locations where local circumstances or supporting data change. The Independent Assessor website has also been enhanced to include a summary of the complaint cases escalated to her and the outcome from her review. This is important as it helps consumers to understand the reasons for the decision reached. This information is available at https://www.independentassessor.co.uk/outcomes.
What are the plans for the next 12 months?	To continue supporting the work of the Independent Assessor by providing information about the role on the dedicated website detailed above; to publish the outcomes of her reviews; and to respond to any issues raised as part of the process.
LINK's Website	
How does the LINK website help consumers?	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.

How has the website developed over the last year?	The redesign of LINK's website focused 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. Since its relaunch, volumes of traffic to the LINK website have increased by 43%. The LINK website continues to be the location for consumers to raise concerns about Access to Cash in their community. In line with FCA regulations we have maintained detailed process guides, infographics and the dedicated page publishing all assessment outcomes, enabling consumers to review cash assessment outcomes and provide an opportunity to appeal the decisions within a 28-day window. To date we have added over 2163 outcomes. We continue to make improvements to the website, specifically to the Cash Locator - detailed below. These included a data-led solution for Bank locations, updates to Post Office services and enhanced design and usability for search preferences and information cards. We have also made it clearer to the consumer how travel times are calculated, based on published bus timetables. Work continues to improve and enhance the Cash Locator to make it the best possible experience for the user. Traffic to the Cash Locator has also increased by almost 51% since its relaunch.
What are the plans for the next 12 months?	The website will continue to be kept under close review to ensure it is providing the right consumer experience for users. Work is ongoing to improve the Cash Locator tool as well.
LINK's Cash Locator Tool	
How does the LINK Cash Locator help consumers?	The Cash Locator is a comprehensive list of cash access locations available in the UK. It is downloadable as a free app in the Apple and Android App Stores, and available on LINK's website. 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 tool 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. It also shows banking hubs, post offices and bank branches from firms designated under the FCA's cash access regulations, even though some of these facilities are not connected to LINK. The tool also shows consumers the opening hours of Post Offices, Bank Branches and Banking Hubs. The tool does not show other devices that are not connected to LINK. 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.
How has the LINK Mobile Cash Locator App developed over the last year?	The LINK Mobile Cash Locator tool has developed significantly over recent years, with the enhancements introduced last year continuing to provide value to users. Users can see ATM service types, identify mobile and digital bank branches and bank branches, view all services offered at banking and cash hubs, and bank opening hours. In addition, the improvements made to the usability of the Locator Map remain in place, helping users find cash access services more easily. We have added in extra detail for ATMs on the Cash Locator to show if they have 24/7 access. This year, improvements have included a data-led solution for bank locations, updates to Post Office services and enhanced design and usability for search preferences and information cards. Work continues to improve and enhance the Cash Locator to make it the best possible experience for the user. Traffic to the Cash Locator has also increased by almost 51% since its relaunch. The App is updated daily with the most recent ATM, cash at the till locations, Post Office branches and banking hub locations. It is also updated regularly to ensure continued compatibility with the latest mobile device technology. LINK has continued to promote the Cash Locator through links from each Participating Network Member's website. LINK has also developed a mixed media advertising campaign launched in Q4 2025 to further promote the Cash Locator.

What are the plans for the next 12 months?	Driven by the LINK Consumer Council, and supported by a co-design process, the Cash Locator will be subject to further changes. These will be designed to help bring the Cash Locator to people through a mix of open data and partnership approaches. The accessibility of the tool on mobile devices will also be a major focus.
The Financial Inclusion Programme	
What is LINK's Financial Inclusion Programme?	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. 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. 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's website presents data, updated monthly, detailing the resolution of Cash Access in Financial Inclusion Areas. This information is located here: LINK / Protecting the ATM network 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 is 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. 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 paying subsidies where appropriate to retain them. If any of these ATMs close or convert to pay-to-use, then LINK will replace them. LINK's Protected ATM Policy provides a transparent and detailed explanation of our approach, and is available for consumers to view on our website here: LINK / Protecting the ATM network.

	LINK has also worked closely with communities across the country to highlight issues and respond to them where necessary. Communities have highlighted that existing Post Office and ATM provision does not fully meet their needs. Common themes also include the challenges faced by rural, digitally excluded, and older populations, as well as concerns about travel distances and the associated costs of accessing alternative services. Over 130 communities have benefited from new cash machines as a result of this work. A full list of ATMs funded for communities can be found here: LINK / Protecting the ATM network The Financial Inclusion Programme continues to protect access to cash across the UK.
What changes has there been to the Programme in the last 12 months and how have consumers benefited?	The Programme has continued to provide excellent service to consumers and communities and has delivered improved cash access in a range of areas. LINK has continued to implement the Programme, even after the Specific Direction requiring LINK to run the programme expired in January 2025. No longer regulated by the PSR, work has focused on ensuring that the Programme dovetails with regulated Access to Cash Assessments overseen by the FCA, and that it continues to deliver excellent outcomes to consumers. Indeed, it remains a significant voluntary commitment by LINK's members to guarantee good access to cash. LINK maintains its monthly publication of the ATM Footprint Report, and is available for consumers here: LINK / Protecting the ATM network
What are the plans for the next 12 months?	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. LINK will continue to take steps to raise awareness of the Programme and undertake activity to protect the resilience of the Programme.

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 and industry bodies like the Payments Association to create wider sources of information on consumers' ATM, cash and wider payment needs.
What research and publications has LINK done in the last 12 months?	LINK regularly publishes information to help consumers understand LINK's role and the wider ATM industry. To this end, LINK publishes its latest Strategic Plan, its Annual Report and regular reports on LINK activity on the LINK website https://www.link.co.uk/data-research/thought-leadership . This is in addition to weekly daily statistical reports on the website and social media. In addition to regular news articles which summarise the habits of UK consumers, published at https://www.link.co.uk/news, LINK has published the following pieces of work: • Measuring Cash Acceptance on the UK High Street March 2026. Research on the state of cash acceptance on the UK high street. • Hidden Heroes April 2026. This publication, sponsored by LINK, focuses on understanding more about the 11 million people who help someone with their finances. • LINK's Cash Index May 2026. Analysis of how people across the UK are using and thinking about cash.
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 to inform public debate on the subject.

Participation in Consumer Events	
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?	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. 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. LINK presented at the Welsh Government's *Banking in Welsh Communities* event, highlighting the Access to Cash options available across Wales and increasing awareness of the Access to Cash assessment process.
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?	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. 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". 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. 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. A full list of current Network Members can be found at https://www.link.co.uk/our-members.
What engagement has there been with Network Members this year?	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 inititatives, including: • Consultation on the opportunity to introduce Contactless Transactions across the LINK Network.

	• Development to support LINK's Encryption and Cryptography roadmap. • Enhancements to the LINK Dispute Management Process.
What are the plans for the next 12 months?	NMAG will continue its work to advise LINK on operational matters into the forthcoming year to meet the demands of operational change. This includes further assessment of enhancement to LINK Information Security Standards, enhancements to operational resilience and other opportunities for continuous improvement.
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?	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. 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 underpins this initiative.
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	
How do Members engage with the LINK Website?	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. 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.
How has Network Member engagement with the LINK Website changed in the last 12 months?	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. The LINK Cash Locator has been updated, both online and on the app, with better accessibility data, improved navigation and the inclusion of bank branches, Automated Deposit Machines and banking hub locations. LINK is also taking a leading role in analysing the impact of planned bank branch closures on local communities. 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)
What are the plans for the next 12 months?	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.

	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 ATM Opening hours and temporary unavailability information..
The Financial Inclusion Programme	
How do Network Members engage with the Financial Inclusion Programme?	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. 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. Network Members regularly engage with LINK to request a Protected Premium for ATMs that are no longer commercially viable. This additional support can help enable the ATM to remain open and continue serving the local community. LINKs Protected ATM Policy provides a transparent and detailed explanation of our approach to providing financial support, including the thresholds for premiums. This is available for members to view on our website here: LINK / Protecting the ATM Network 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. LINK continues to publish 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.

What changes has there been to network Member engagement with the programme in the last 12 months and how have Network Members benefited?	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 250 ATMs so far, LINK regularly speaks with Network Members to seek practical, rapid solutions to cash access issues. A full list of directly commissioned ATMs can be found here: LINK / Protecting the ATM network This includes work to incentivise specific ATMs to remain free to use through the use of targeted interchange premiums. LINK provides details about interchange fees online and has set out the strategy for Interchange Fee's in the 2026 Report. Information on fees and LINK's strategy is available here: LINK / What we do for our members 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. LINK will continue to 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.
What is LINK's approach to Network Member engagement on Financial Inclusion in the next 12 months?	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.
Periodic Research and Publications	
Does LINK use research and publications to support Network Members?	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.

What research and publications has LINK done on the last 12 months?	LINK has maintained the schedule of structured reporting to Network Members throughout the year.
What are the plans for the next 12 months?	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.
Participation in Industry Events	
Does LINK support industry events?	LINK regularly takes opportunities to contribute at industry events.
What industry events has supported any in the last 12 months?	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. 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. LINK also takes a leading role in regular industry events related to ATM fraud and crime, including chairing the European Physical Crime Expert Group.
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.