



LINK Public Annual Report on Service-User Engagement
1st October 2024 – 30th September 2025

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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. The 2025 UK Payments Markets report from UK Finance stated that in 2024 "While cash transactions declined, cash machines played a bigger role in cash acquisition as 49.4 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 43,000 UK ATMs connected to LINK across the UK. LINK currently comprises 29 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 2024, which can be found here:
<https://www.link.co.uk/media/4dxf1we2/link-annual-report-2023-2024-final.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 • Lady Margaret Bloom CBE, Independent Member. • Sean Breen, Consumer Council Northern Ireland • Chris Brooks, Age UK. • Nick Wiles, PayPoint. • Sian Williams, Independent Member. • Professor Martin Coppack, University of Birmingham 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.



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	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 has continued to meet quarterly to scrutinise LINK's work on cash access. The Council's Chair, Tracey Graham, stepped down in December, and was replaced by a new Chair, Joanna Wallace. The Council has scrutinised LINK's financial inclusion programme, provided advice on the development of the Cash Locator, and supported the development of relevant research relating to consumers. The Council agreed a new strategy which will focus on its role as an informed advocate for consumers in a changing world, ensuring that the changing cash landscape is inclusive for cash users. A new member joined the Consumer Council in June 2025. Martin Coppack is a Professor of Practice in Financial Inclusion and Consumer Policy at the School of Social Policy and Society at the University of Birmingham and brings significant expertise in research and inclusive design to the Council.
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 commissioned research on the issue of cash acceptance and will consider the premium faced by cash users.
Community Cash Advisory Panel	
What is the Community Cash Advisory Panel and how does it represent consumers?	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.



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	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. The Panel has the following members: • Joanna Wallace, Independent Chair. • Martin 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 attend the Panel meetings to provide industry insight only. They are not members of the Panel. 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. For example, the number of service recommendations that can be made has been simplified from 7 to 4. Following each meeting the Panel issues an opinion, which is published 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?	The Community Cash Access Panel has continued its work scrutinising LINK's access to cash assessment policy, while the Participating Network Members Forum has provided input on the



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	evolution of that policy and process to make sure it continues to deliver robust outcomes under the Access to Cash Assessment rules. The CCAP was appointed and met three times in the period and has now issued seven opinions, including three in this reporting period. All the Panel's opinions make it clear that LINK's work is being carried out effectively in relation to its Coordination Body role. The opinions: • Emphasised the needs of vulnerable groups and small businesses • Noted significant progress in the rollout of hub and deposit machines • Considered the services offered in banking hubs.
What are the plans for the next 12 months?	LINK has made the decision to close down the CCAP. Since LINK became regulated by the FCA, it has become increasingly clear that despite the valuable contributions of the panel, the influence of its recommendations has diminished significantly, due to its purpose now being covered by other forums. LINK has discussed this matter with the FCA to ensure full transparency. The FCA, along with the Participating Network Members (PNMs) and the panel members themselves, have acknowledged that this is the appropriate course of action and have expressed their support for the decision. As LINK's contract with the CCAP is due to expire, it will not be renewed for 2026. Consequently, the panel will conclude its work and come to a natural end in January. Importantly, the role of Joanna Wallace as Independent Assessor and chair of the Consumer Council will continue, ensuring ongoing oversight and accountability.
Independent Assessor	



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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 18th September 2024 (when the Financial Conduct Authority rules for cash access services came into force), the Independent Assessor has had five complaints escalated to her for review, with the following outcomes: • In three cases (Eyemouth, Leatherhead, and Thame) the Independent Assessor agreed with what LINK had decided when it looked at the complaint and upheld LINK’s original decision. • In one case (Tonbridge) the Independent Assessor disagreed with LINK’s original decision and asked LINK to undertake a new assessment of the cash access services available in that location. As a result of this new assessment LINK changed its original recommendation for the improved cash services needed in that location. • One case (Shipston-on-Stour) has only recently been referred for review and the outcome will be published when complete. From these complaints, LINK has taken forward additional feedback from the IA assessments, including concerns raised with the Post Office regarding capacity issues, particularly where tills have been closed and accessibility challenges related to step-free access.



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	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 launched detailed process guides, infographics and a 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 1,000 outcomes.



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	We continue to make improvements to the website, specifically to the Cash Locator desktop version as well as the App in two major phases of improvements. 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. 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 Mobile Cash Locator App	
How does the LINK Mobile Cash Locator App help consumers?	The Cash Locator is a free app that can be downloaded from both Apple and Android app stores and installed on consumers' mobile devices. 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 bank branches, 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. 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.



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How has the LINK Mobile Cash Locator App developed over the last year?	The LINK Mobile Cash Locator App has developed significantly over the past year. Users are now able to see ATM service types, identify mobile and digital bank branches, bank branches, see all services offered at banking and cash hubs and bank opening hours. In addition, improvements were made to the usability of the Locator Map. 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 promoted the Cash Locator through adding links from each Participating Network Member's website, and by partnering with Quids In! Magazine to advertise the Locator to readers of that publication, primarily social housing tenants seeking practical support on budgeting and finance. LINK has also developed a mixed media advertising campaign which will launch in Q4 2025 to further promote the Cash Locator.
What are the plans for the next 12 months?	The App will continue to be updated to reflect current information on ATM, Post Office, banking hubs, 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. Work is underway to assess the impact of the Cash Locator changes, utilising analytics and data driven analysis; this work will inform the next 12 months of continuous improvement we intend to carry out.
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.



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	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 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 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 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.
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



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	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: • Is the UK ready to go digital? – September - October 2024. Research on digital exclusion. • The Cash Conundrum – April 2025. Analysis of the discrepancy between rising notes in circulation and falling withdrawals from cash machines. • Tapping into trouble – September 2025. Research on payments habits and the importance of resilience for consumers and for UK PLC.



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	• Counting on Cash – September 2025. Research considering cash preferences across the UK focused on six specific high streets. • “Making UK Payments work for everyone” – September 2025. This academic work, sponsored by LINK, focuses on designing an inclusive UK payments infrastructure.
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.
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 projects, including the feasibility of supporting Contactless Transactions across the LINK Network.



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	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 advise 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. It will also advise LINK on the feasibility of supporting Contactless Transactions across the LINK Network and to support the Bank of England's consideration of interoperability of a future digital pound with ATMs in order to support the ability to withdraw or deposit sterling cash from/to a digital wallet.
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.



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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)



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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 of bank branch locations and opening hours data as well.
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. 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 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.
What changes has there been to network Member engagement with the	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



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programme in the last 12 months and how have Network Members benefited?	install over 140 ATMs so far, LINK regularly speaks with Network Members to seek practical, rapid solutions to cash access issues. This includes work to incentivise specific ATMs to remain free to use through the use of targeted interchange premiums. 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 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.
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, although at present these are conducted online.
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.