

**For Publication by UK Finance.**

# Access to Cash Action Group

## Note of Meeting Monday 23 August 2021 @4pm

For attendees and apologies, see Appendix 1.

Natalie Ceeney [NC] welcomed the group and thanked attendees for joining.

NC noted apologies and deputies, with Gary Jones [GJ] deputising for Debbie Crosbie (TSB) Chris Brooks [CB] deputising for Caroline Abrahams (Age UK) and Cathy Mayor [CM] deputising for Owen Woodley (Post Office). NC also welcomed Paul Williams [PW] from Pinsent Masons.

### 2. Progress since last meeting

NC reported that good progress had been made since the last meeting and that the main focus of today's meeting was to validate the decisions made by the Design Authority on 17 August.

### 3. Economic analysis (system level)

System level economic analysis was discussed. The group acknowledged that good progress has been made and agreed that more detailed analysis should be performed in the next few weeks.

### 4. Co ordinating body

The group agreed the need for – and importance of a central independent co ordinating body given its strategic significance in providing holistic oversight of cash access. The Group agreed that different design options for a central body should be developed for consideration.

### 5. The role of the Bank Hubs

The group agreed that further work on bank hub models and their deployment should be presented for more detailed consideration.

### 6. Deposits Network

The group agreed that a shared deposits mechanism is needed and the following 2 options should be investigated further:

1. Post Office automated deposit-taking machines.
2. Deposit machines in non-bank and non-Post Office premises (for example, in supermarkets).

### 7. AOB and date of next meeting

No other business was raised.

Date of next meeting: 27 September 2021

## APPENDIX 1

Attendees	
Attendee Name	Organisation
Natalie Ceeney [NC] Chair	Independent Chair
David Postings [DP] Deputy Chair	UK Finance
Matt Hammerstein [MH]	Barclays Bank UK
David Lindberg [DL]	National Westminster Bank
Vim Maru [VM]	Lloyds Banking Group
Stuart Haire [SH]	HSBC UK
Sara Bennison [SB]	Nationwide Building Society
John Howells [JH]	LINK
Cathy Mayor [CM]	Post Office Limited
Chris Brooks [CB]	Age UK
Chris Woolard [CW]	EY
John Saxton [JS]	EY
Alison Coxon [AC]	EY
Amanda Mills [AM]	EY
Eric Leenders [EL]	UK Finance – attendee
Paul Williams [PW]	Pinsent Masons
Gary Jones [GJ]	TSB
Sian Williams [SW]	Toynbee Hall
Hannah Cane [HC]	Independent Secretariat/PMO
Cat Farrow [CF]	Independent Secretariat/PMO
Juliet Trimby [JT]	UK Finance Secretariat

Apologies	
Attendee name	Organisation
Owen Woodley [OW]	Post Office (deputy as above)
Caroline Abrahams [CA]	Age UK (deputy as above)
Debbie Crosbie [DC]	TSB (deputy as above)
Enrique Alvarez Labiano [EAL]	Santander
Angelique Bret [AB]	Pinsent Masons (deputy as above)
Chris Ashton [CA]	Independent Secretariate/PMO

**ENDS**