

For Publication by UK Finance.

Access to Cash Action Group

Note of meeting: Tuesday 8 February 2022 @08:30

Welcome and apologies, minutes and matters arising

For attendees and apologies, see Appendix 1.

Natalie Ceeney [NC] welcomed the group and introduced new members Robin Bulloch (TSB), Vicki Hassan (Danske) who attended on behalf of Vicky Davies and Fergus Murphy (Virgin Money).

Apologies were received from David Lindberg, Sian Williams and David Postings.

The steps to safeguard legal privilege and confidentiality along with the antitrust guidelines were taken as noted.

1. Access to Cash Programme Update – 2022 project structure and vision of success.

NC advised that the Programme governance has been changed to reflect the new focus areas for 2022 with discussions split into two sections so that the potential suppliers are excluded from delivery discussions.

CAG **Approved** the revised Programme governance.

2. Digital Payments Exclusion

Cat Farrow [CF] reminded the CAG that digital payment exclusion had been discussed previously and at Design Authority on 17 January it was proposed and agreed that Toynbee hall, supported by Age UK, be commissioned to carry out a scoping exercise.

In discussion:

- The value of clear segmentation and an understanding of customer behaviours, including changes since Covid, would inform who will benefit and inform targeted innovation.
- The priority should be creating an environment where digital payments are an option for all.
- Age UK confirmed support and that it would bring its learnings from research it undertook during the pandemic.
- Toynbee Hall would progress scoping at cost which would ensure the work is within budget.

CAG approved the commissioning of Tonybee Hall with support from Age UK to carry out the scoping for digital payments exclusion.

3. OpCo and service delivery

John Saxton [JS] advised that the Cooperation and Hold Harmless agreements are progressing well with the deadline for end February being critical as progression will not be possible without these being signed off.

It was **agreed** two firms will take the lead on the OpCo legals (Hold Harmless and Cooperation Agreements).

JS confirmed that OpCo resourcing is reporting green and the announcement of the appointed CEO is imminent.

Mark Essex [ME] advised that all bank hub locations have been engaged, focus groups held and priorities identified.

RfP has been issued to the Post Office to formalise the counter services.

The CAG Central Team is continuing to focus heavily on deposit solutions and a shared infrastructure.

4. AOB and date of next meeting

Date of next meeting 28 February 2022

APPENDIX 1

Attendees	
Attendee Name	Organisation
Natalie Ceeney [NC] Chair	Independent Chair
Caroline Abrahams [CA]	Age UK
Matt Hammerstein [MH]	Barclays
Cat Farrow [CF]	CAG Central Team
Mark Essex [ME]	CAG Central Team
Vicki Hassan [VH]	Danske (for Vicky Davies)
John Saxton [JS]	EY
Martin McTague [MM]	Federation Small Businesses
Stuart Haire [SH]	HSBC UK
Amanda Bell [AB]	Interim OpCo
Vim Maru [VM]	Lloyds Banking Group
John Howells [JH]	LINK
Chris Ashton [CA]	LINK
Sara Bennison [SB]	Nationwide Building Society
Brian Holland [BH]	NatWest (for David Lindberg)
Angelique Bret [AB]	Pinsent Masons
Owen Woodley [OW]	Post Office
Enrique Alvarez Labiano [EAL]	Santander
Robin Bulloch [RB]	TSB

Eric Leenders [EL]	UK Finance
Peter Tyler [PT]	UK Finance
Juliet Trimby [JT]	UK Finance Secretariat
Fergus Murphy [FM]	Virgin Money

END