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FINANCE

UK CASH & CASH MACHINES 2023

Trends in cash payments, cash machine deployment
and usage, and other forms of cash acquisition



November 2023

UK Cash & Cash Machines 2023 presents information on how and where we obtain cash for daily use.

Other publications produced by UK Finance include UK Payment Statistics, UK Payment Markets, and UK Consumer Payments.

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GLOSSARY AND DATA SOURCES

The following acronyms are used in this publication:

ATM	Automated teller machine – also known as a cash machine
BBS	Banks and building societies
IADs	Independent ATM deployers
SME	Small or medium-sized enterprise
On-site	Cash machines that are accessed at the premises of BBS, including those that are accessed from the street. These are also known as branch machines.
Off-site	Cash machines that are accessed at premises other than bank branches.
On-us	Cash machine withdrawals where the card issuer is the same as the company operating the cash machine.
Not-on-us	Cash machine withdrawals where the card issuer differs from the company operating the cash machine.

Unless otherwise stated, the source of all data is payment statistics provided by members and the *National Payments Study*.

Further information relating to cash machines can be found in *UK Payment Statistics 2023*