

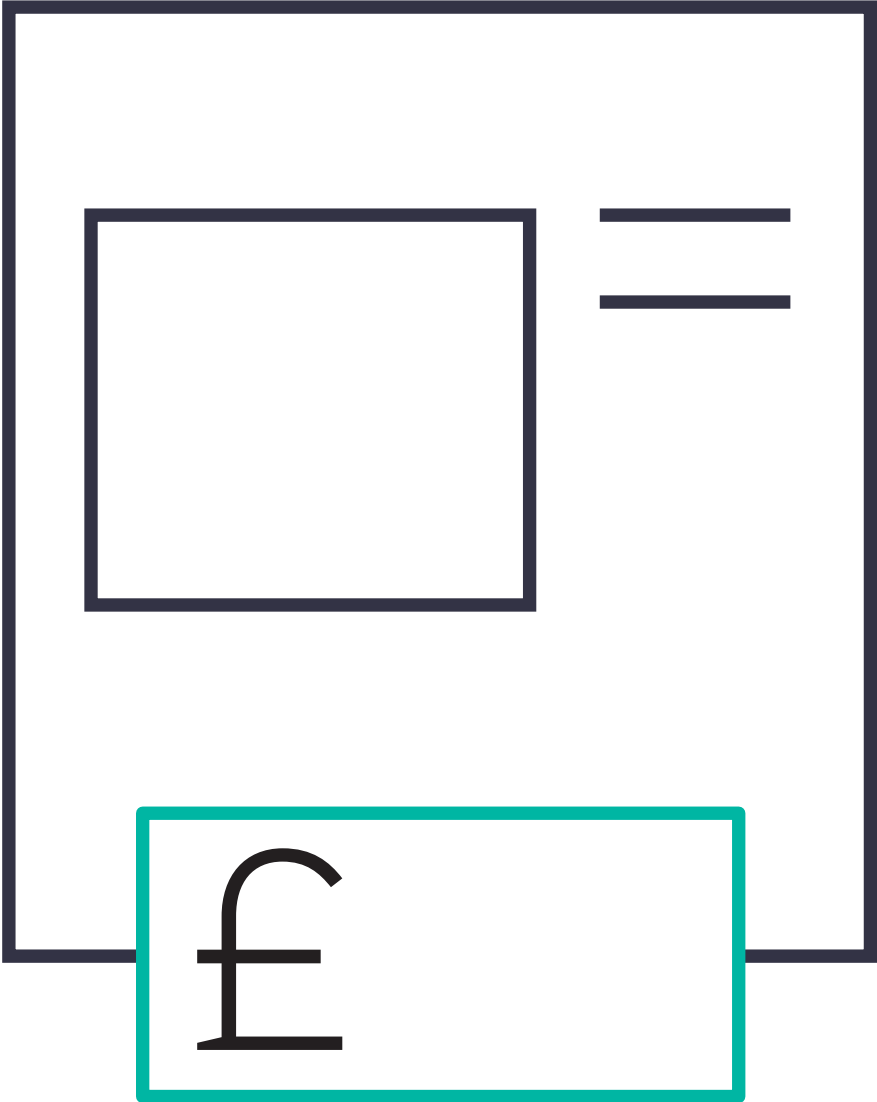
UK Cash & Cash Machines



UK
FINANCE

2017

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



The following companies contributed to the data within this publication.
More details of referenced payment systems are available on the relevant websites:



The LINK Scheme is the national cash machine network. Effectively every cash machine in the UK is connected to LINK, and LINK is the only way banks and building societies can offer their customers access to cash across the whole of the UK. LINK's role is to provide UK consumers with universal access to cash in a safe, convenient and rapid manner. LINK is governed by its 38 Members which issue debit and ATM cards and deploy cash machines across the UK.
www.link.co.uk

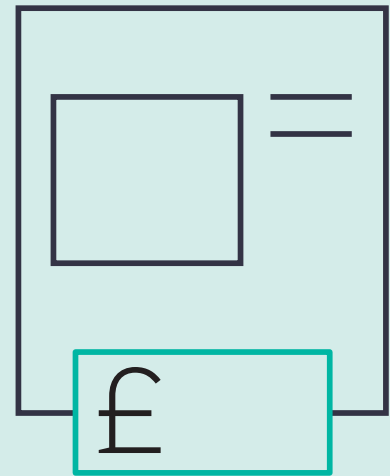


Cash Services acts as a focal point for the provision of strategic direction on co-operative (non-commercial) issues for cash. Its overall aim is to ensure that cash can circulate efficiently and effectively, and risks in the cash cycle are managed to this end. www.cashservices.org.uk

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UK Finance is a new trade association which was formed on 1 July 2017 to represent the finance and banking industry operating in the UK. It will represent around 300 firms in the UK providing credit, banking, markets and payment-related services. The new organisation brings together most of the activities previously carried out by the Asset Based Finance Association, the British Bankers' Association, the Council of Mortgage Lenders, Financial Fraud Action UK, Payments UK and the UK Cards Association.

UK Cash & Cash Machines 2017 presents information on how and where we obtain cash for daily use. It also includes forecasts for how cash will change over the next ten years.

UK Finance also publishes UK Payment Markets, UK Payment Statistics, UK Automated Payments, UK Cash & Cash Machines and UK Consumer Payments.

These can be purchased from:

www.paymentsuk.org.uk/industry-information/annual-statistical-publications

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Information on UK Finance can be found at:

www.ukfinance.org.uk

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Glossary

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** These are transactions where the financial institution that holds the account of the cardholder is identical to the ownership of the cash machine in use.
- **Not-on-us** These are transactions where the financial institution that holds the account of the cardholder differs from the ownership of the cash machine in use.

Data sources

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

Further information relating to cash machines can be found in UK Payment Statistics 2017.

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