

# **LINK CONSUMER COMMITTEE**

## **2009/2010 Report**

*This report describes the work of the LINK Consumer Committee in the year from August 2009 to July 2010, and the Committee's assessment of the effectiveness with which the LINK Scheme has met its consumer-interest objectives. It has been prepared and approved by the members of the Committee.*

## **Foreword from the Committee Chairman**

*It has been another busy twelve months for the UK cash machine operators and card issuers that form the LINK Scheme.*

*Efforts to bring free-to-use cash machines to the UK's more deprived areas wherever this is feasible have continued. Targets agreed with Parliament's Treasury Committee and government have now been exceeded, with over 95% of all areas in the lowest quartile of the UK's deprivation indices now having local free of charge access to cash through an ATM. The Committee's only regret in respect of this financial inclusion programme is that, contrary to indications back in 2007, benefit recipients using the Post Office Card Account, arguably the set of cardholders who would benefit most of all from more convenient access to their cash, are still not able to use these ATMs.*

*There has been good evidence that efforts to reduce the incidence of "skimming" at ATMs have made this type of fraud significantly more difficult for criminals, with many of them turning to less sophisticated and less effective fraud methodologies such as trying to capture cards. Despite the successes achieved in the fight against fraud, and a sharp reduction in fraud losses, the Committee is keen to see cardholders protect themselves against risks by the simple and effective measure of shielding their PIN.*

*While some programmes that have occupied the Scheme during previous years, such as upgrading signage at pay-to-use ATMs, have been completed, others are just beginning. Most notable in this category is work to increase the quantity of £5 notes that is dispensed from ATMs. With ATMs dispensing an ever-increasing proportion of the cash in circulation, this programme is important to improving the quality and availability of £5 notes.*

*I would like to thank the members of the Committee for their time, insight, advice and support for these programmes.*

Dr Ken Andrew  
August 2010

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## THE ESTABLISHING AND PURPOSE OF THE COMMITTEE

The Consumer Committee was established by the LINK Scheme in April 2006 to represent the interests of consumers and to advise the Scheme on consumer issues that relate to the LINK ATM network.

The Committee is independent of the LINK ATM Network's other governing bodies, although two representatives from card-issuing banks and two from cash machine deployers that do not issue cards have places on the Committee alongside the external independent members.

### Members of the Committee

#### *The Chairman*

- **Doctor Ken Andrew** has had responsibility for businesses in over 28 countries around the world, most of these in the consumer financial services area. Dr Andrew also acts as independent non-executive chairman of LINK's Network Members Council which brings together the banks, building societies and cash machine deployers that participate in the LINK ATM Network and are therefore members of the "LINK Scheme".

#### *Members*

The Committee is comprised of independent members who represent consumer interests, two representatives from banks or building societies issuing LINK cards and two representatives from LINK Scheme members that deploy cash machines but are not card issuers.

The following served as members of the Committee between August 2009 and July 2010.

- **Margaret Bloom CBE**, an economist and Visiting Professor in the School of Law, King's College London. Margaret works as a senior consultant for Freshfields Bruckhaus Deringer following her retirement from the OFT in 2003 where she was Director of Competition Enforcement. Margaret is also Deputy Chair of the Money Advice Trust.
- **Baroness (Anne) Gibson OBE of Market Rasen**, a Labour Member of the House of Lords, appointed as a life peer in 2000. Baroness Gibson has extensive experience in issues surrounding equality, health and safety and industrial relations.
- **Tony Herbert**, Social Policy Officer (Essential Services) at Citizens Advice
- **Marie Burton**, Senior Policy Advocate at Consumer Focus
- **Alison Donnelly**, Senior Consumer Affairs Officer, and **Caroline Mooney**, Consumer Affairs Officer, at the Consumer Council for Northern Ireland

- *Ron Delnevo*, Managing Director, at Bank Machine
- *Gary Sennett*, Service Performance Manager, Self Service, at Barclays Bank
- *Ian Vernon*, Head of ATM Business Unit, at Santander Corporate Banking
- *Tim Wilder*, Managing Director, at Infocash

## **Objectives of the Committee**

The Committee was established to provide advice on matters which affect cardholders' use of LINK cash machines to the Network Members Council which governs the LINK ATM network or "LINK Scheme". Effectively all cash machines in the UK, both free-to-use and pay-to-use, are part of the LINK network.

The independent members of the Committee in particular are asked to represent the interests of consumers in their advice and recommendations to the Network Members Council, and in their review of LINK ATM Scheme policies and practices.<sup>1</sup> They are asked to assess the effectiveness with which the Network Members Council has fulfilled its objectives to:

- listen to and take account of the interests of cardholders;
- provide universal acceptance of cards in cash machines in the UK (and potentially Europe);
- provide transparency on direct charging at cash machines;
- ensure clarity of branding so that customers know who is responsible for each cash machine that they use and;
- ensure that customers have secure, reliable, access to their cash at cash machines.

The Consumer Committee does not have executive responsibility for running the LINK network.

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<sup>1</sup> The Committee is not responsible for individual cardholder complaints, which should be addressed to the relevant member of the LINK Scheme i.e. the bank or building society which has issued the card used in the cash machine, or, as appropriate, the LINK member which operates the cash machine. The Committee may, however, choose to investigate concerns evident from consumer complaints. See Annex 1 for a description of how and to where complaints should be made.

## **REPORT ON THE WORK OF THE COMMITTEE AND LINK SCHEME IN 2009/2010**

### **Financial inclusion and access to free-of-charge cash withdrawals**

#### *Background*

In December 2006, an ATM Working Group chaired by John McFall MP, then Chairman of Parliament's Treasury Committee, agreed a programme to install free-to-use cash machines across as many as possible of the UK's more deprived areas.

The ATM Working Group brought together HM Treasury, consumer groups including Consumer Focus, Citizens Advice and Which?, major ATM deployers and card issuers, Post Office Limited and the LINK Scheme. One of the objectives of the Group was to identify whether significant gaps existed in LINK's free-to-use ATM network, particularly in lower-income areas, and whether there were any trends in the availability of free-to-use cash machines. There was particular concern that free-to-use machines might be becoming concentrated in busier and more prosperous town centres but disappearing from lower-footfall and more deprived locations.

Comparison of LINK data on cash machine distribution with government-produced data on deprivation<sup>2</sup> showed there was a significant number of relatively deprived areas without local free-to-use ATMs. The ATM Working Group concluded that an estimated 600 new free-to-use cash machines were needed to address comprehensively cash access issues in these target areas. The Working Group recognised, however, that it would not be possible to install an ATM in every deprived area of the UK on account of lack of suitable premises to house an ATM in some areas.

In December 2006, the LINK ATM Scheme also made an innovative change to its "interchange" rules through which card issuing banks offer a financial incentive to cash machine operators to deploy free-to-use cash machines in target financial inclusion areas. This "financial inclusion premium", an arrangement unique in the world, is intended to provide a lasting incentive for cash machine operators to deploy and maintain free-to-use cash machines in target areas where they are most needed.

At the same time, a number of LINK cash machine operators – both banks, and independent ATM operators – undertook to deploy several hundred new free-to-use machines in these target areas.

Both steps represented a major commitment by LINK ATM operators and LINK card issuers to support financial inclusion in lower-income communities by expanding the free-to-use ATM network.

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<sup>2</sup> This analysis is set out in detail in the report of the ATM Working Group, *Cash machines – meeting consumer needs*, 13 December 2006. See Chapter 2, pages 9 to 12 of the report.

### *Three and a half years on*

The target of deploying 600 new free-to-use ATMs in deprived areas was reached in the first half of 2009. LINK Scheme members have, however, continued efforts to find suitable ATM sites in the minority of target areas where there is still not yet a free-to-use cash machine.

By mid-July 2010, a total of 738 new free-to-use ATMs had been installed in the target areas, with a further 47 under contract. The new cash machines already installed have brought local free-of-charge access to cash through an ATM to around 1,650,000 people previously without a free-to-use cash machine in their area.

Over 95% of all areas in the lower quartile of deprivation indices now have a free-to-use ATM within the area or within 1 kilometre of the area's centre.

In its 2008/2009 report, the Committee noted that a few areas, notably Northern Ireland, continued to lag behind in terms of cash machine deployment and should be the focus of attention. During the past year, LINK has worked closely with the Consumer Council for Northern Ireland to investigate scope for deploying more free-to-use ATMs in target areas in Northern Ireland. This has included meeting with Members of the Legislative Assembly and local councillors, and searching for new ATM sites. This has resulted in 13 new ATMs being installed over the past year, with a total of 45 new free-to-use ATMs made available in the target areas in Northern Ireland since December 2006. Work will continue to find solutions in the remaining target locations.

Looking across the UK, and in consultation with the Consumer Committee, the LINK Scheme concentrated its efforts on the 44 locations where there was more than one adjacent "Super Output Area"<sup>3</sup> without a free-to-use ATM within the Area or within 1km of the Area's centre. 27 new ATM sites have now been identified in these areas. Work will continue to reduce further the number of outstanding target areas, though the scope for further new deployments is rapidly decreasing as the number of remaining targets falls. In some locations it is unlikely any ATM site can be found because, for example, the population is highly dispersed or no suitably secure premises exist.

In 2009 the Communities and Local Government department undertook a public consultation on planning consent policies and procedures covering, among other issues, ATMs.<sup>4</sup> Following concern in LINK's Consumer Committee that the prospective new rules might complicate rather than facilitate the objective of extending the free-to-use ATM network into deprived areas, LINK responded to the consultation with details of areas where proposals, despite good intentions, risked making processes less open, more complex, and more expensive than currently. The Communities and Local Government department concluded that it did intend to expand the prior approval regime to include ATMs, but not in the April 2010 legislative package. The policy of the new government is not yet known to LINK.

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<sup>3</sup> Super Output Areas are government-defined areas, typically with a population of around 1,400.

<sup>4</sup> *Improving Permitted Developments – Consultation*, 16 March 2010

<http://www.communities.gov.uk/documents/planningandbuilding/pdf/1505476.pdf>

### *Other changes to the UK's LINK ATM network*

During the second half of 2009 and early part of 2010 there was also slow but steady growth in the number of free-to-use ATMs outside the target areas, with the total number of free-to-use ATMs in the UK's LINK network increasing by around 1,500 machines during this period. The overall size of the LINK network decreased, however, for the second year running, to around 63,000. This was due to the withdrawal of around 2,000 pay-to-use ATMs. Pay-to-use ATMs play an important role in extending access to cash to places where it would not be economically viable to run a free-to-use machine, and thus provide an important service to consumers and local businesses. But declining volumes of transactions at pay-to-use ATMs have led to a reduction in the size of this segment of the LINK network.

### **Access to the UK ATM Network for the Post Office Card Account**

In terms of financial inclusion, the most frustrating lack of progress in 2009/2010 was the continued unwillingness of the previous government to support access to the UK's ATM network for Post Office Card Account holders.

Having worked hard, with government encouragement, to extend the UK's free-to-use ATM network into almost every deprived area of the country – both urban and rural – for financial inclusion purposes, the Consumer Committee has been disappointed that the only significant group of cardholders now unable to use these ATMs is benefit recipients accessing their benefits with government-issued cards. These cardholders are arguably those who need convenient cash access the most, being the least able to, or least able to afford to travel to withdraw funds. Yet these cardholders are effectively compelled to travel to a post office branch even if this is more distant than the nearest free-to-use ATM, and potentially to queue at a counter during limited opening hours to access funds that could be more rapidly or more conveniently available through a cash machine.

While there is no question of ATM access being an alternative to counter access (the ideal for consumers is to have both options), extensive surveys by Consumer Focus have showed the strength of demand from holders of the Post Office Card Account for ATM access,<sup>5</sup> and that convenient, local access to cash, with the option of an ATM card, is a core banking need for lower income and more vulnerable consumers. For those on low incomes, cost of travel beyond the immediate vicinity can add considerably to financial pressures, while unpredictable or long hours can make access to cash outside post office or bank opening times a key requirement. Younger people especially expressed a need for access to their money outside post office opening hours. They also considered that this was safer and more secure than having to carry cash.<sup>6</sup>

The irony of this situation has become more acute over the course of the year as the systems supporting the Post Office Card were successfully connected to the LINK network in early 2010, so that there is no technical obstacle or project work required

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<sup>5</sup> *Consumer Focus response to the BIS consultation on developing the banking and financial services available at the Post Office*, Consumer Focus, February 2010.

<sup>6</sup> *On the margins, Society's most vulnerable people and banking exclusion*, Consumer Focus June 2010.



to allow use of the cards at all free-to-use ATMs. And in July 2010, customers of Germany's Postbank were given access to the entire UK ATM network, even while their UK counterparts remain unable to use it.

Unfortunately, however, the previous government was unwilling to revisit its decision to restrict use of the Post Office Card Account only to ATMs operated by the Bank of Ireland. The Bank of Ireland deploys a large proportion, but not all, of the ATMs sited in UK post office branches, but Bank of Ireland ATMs account in total for less than 4% of the UK cash machine network.

While the Consumer Committee acknowledges and sympathises with the desire to maintain levels of business at post office counters, deliberately restricting the cash access options of society's most vulnerable group of cardholders seems an inappropriate way of achieving this objective. It also has the adverse result of increasing queues at post office counters, potentially causing the loss of higher-value transactions. Almost all other card issuers in the UK deliberately make nationwide cash machine access available to their cardholders in order to reduce queuing at their counters, to increase the value of counter transactions, and to ensure their card products are attractive to customers.

Giving POCA cardholders ATM access would make a significant contribution to financial inclusion, and it is correspondingly disappointing that POCA cardholders, a group that includes a relatively large number of low income individuals, remain the only significant group of UK cardholders unable to withdraw cash through the UK ATM network. The Consumer Committee hopes that the new government will reconsider this issue at an early opportunity.

At the same time, only some banks currently allow their cardholders to withdraw cash over post office counters. Committee members were keen to see all banks enable this service. This would enable access to cash in locations where cash machines might not be available, and would also help to sustain post offices in areas with few other local amenities.

## **Fraud**

The Consumer Committee has received regular reports over the course of the year on levels of fraud and crime at UK cash machines.

As in previous years, the most serious type of fraud has been attempts to capture the details of cards used at the ATM, and then use these details to manufacture counterfeit cards with which to withdraw cash or make purchases using funds from the victim's bank account. While card issuers will refund cardholders who have fallen victim to this type of fraud, it can still cause considerable distress and inconvenience to the cardholder.

The fraudsters typically attempt to copy the details on the card's magnetic stripe by inserting a device over the card slot on the cash machine and "skimming" the magnetic stripe details. They obtain the PIN either by a hidden camera overlooking the key pad or even by standing near the cardholder as they input the number (so-

called “shoulder surfing”). The skimming device and hidden camera are generally left in place for only a short time.

The introduction of chip readers across all ATMs in the LINK network has made it difficult to use stolen magnetic stripe and PIN details to make cash withdrawals at a UK cash machine for any card which also has a chip. There are, however, still some ATM cards that do not have embedded chips. The number of cards without a chip continues to fall, but some vulnerability remains until all cards are chipped. Furthermore, there are many overseas ATMs and points of sale which do not yet have chip readers. While the roll-out of chip and PIN is progressing across much of the world, criminals still try to use magnetic stripe and PIN details stolen in the UK to withdraw cash at overseas ATMs which are not chip-enabled.

In addition to increasing the security of cards, LINK members that operate ATMs have invested heavily to make UK ATMs a harder target for fraudsters, who tend to operate across Europe. These investments appear to have helped reduce the incidence of skimming attacks. With 133 confirmed attacks in 2010 to date, skimming remains relatively rare compared with the three billion UK ATM withdrawals in the same period. Fraud losses have also been reduced, with total counterfeit card fraud falling to £80.9 million in 2009, a 52% drop on the 2008 level.<sup>7</sup>

Another sign of the success of counter-measures against skimming of magnetic stripes has been evidence that criminals have instead been trying to capture the card itself, normally by tampering with the ATM so that the card becomes stuck inside the machine for the criminal to retrieve once the cardholder has moved away from the ATM. To be effective, this attack again requires the PIN to be observed, and often therefore uses the hidden camera that the criminal would have preferred to use as part of a skimming attack. While still causing distress and inconvenience to cardholders who fall victim to this type of card theft, this is a higher risk and lower yield fraud for the criminal because only a single card is captured with each visit to the ATM, and the customer, who is aware of the loss of the card, has a greater chance of reporting the incident before the card can be used. Where a card is trapped in an ATM, it is therefore important that the cardholder should immediately report it to their card issuer, and, if the ATM is in a bank branch, to the branch staff on site.

The shift from skimming to distraction theft shows how full success against the criminals will require not only the chipping of all cards and appropriate protection of ATMs, but the simple precaution by cardholders themselves of effectively shielding their PIN (for example with their free hand) while they enter their PIN with the other. If customers protect their PIN numbers from criminals, magnetic stripe details, and even cards themselves, are of very low value to would-be fraudsters, and the rewards of ATM fraud would be unlikely to justify the risks involved for the criminals.

LINK has continued to offer rewards of up to £25,000 in conjunction with the independent charity Crimestoppers for information relating to ATM fraud and crime. This campaign has been promoted through press releases, advertisements, local press reporting on incidents, and post-incident posters and cards for LINK members to distribute after an attack has taken place. This has led to a great deal of valuable

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<sup>7</sup> UK Payments card and banking fraud figures, March 2010.

information being collected and put to use for law enforcement, with a number of rewards paid out so far in 2010.

Information can be given completely anonymously and Crimestoppers can be contacted on 0800 555 111 or through their website [www.crimestoppers-uk.org](http://www.crimestoppers-uk.org).

### **£5 notes**

In January 2009 LINK commissioned an independent survey of consumers' experience at ATMs from YouGov. This showed a strong preference among survey respondents for the ability to withdraw £5 notes from cash machines. 74% said that they would be satisfied or very satisfied if an ATM could dispense cash in multiples of £5 as well as £10. Just 2% said they would be dissatisfied.

There are a number of reasons, however, why very few £5 notes are currently dispensed from cash machines.

- £5 notes in circulation are of relatively poor quality compared with higher denomination notes. This means that they are more likely to cause mechanical problems when being processed through an ATM (for example jamming, resulting in a mis-dispense).
- If ATMs are filled in part with £5 notes, a smaller total value of cash can be stocked in the machine, potentially resulting in either more frequent "cash-outs" and therefore lower availability to the customer, or more frequent re-fill requirements and thus higher costs.
- There is a fixed cost of changing ATM systems to accommodate £5s.
- There are disincentives for the companies that sort and supply notes to ATM operators to sort £5 notes given the relatively greater time and cost of sorting required to obtain a given value if smaller notes are sorted.

Figures collated by the payments industry in 2009 showed that £5s accounted for just 0.2%, by value, of the notes dispensed from UK cash machines.

The small proportion of £5s dispensed from ATMs has probably contributed to the limited quantity and poor quality of £5s in circulation, particularly as the proportion of cash entering circulation through cash machines has dramatically increased over the past 20 years. As recently as the early 1990s, ATMs accounted for only 25% of the cash that entered circulation. But by 2009 ATMs were dispensing 72% of cash in circulation,<sup>8</sup> a proportion that is expected to rise further.<sup>9</sup>

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<sup>8</sup> *UK Cash and Cash Machines 2010*, UK Payments Council.

<sup>9</sup> UK Payments predicts that the proportion will rise to 84% over the next decade (*UK Cash and Cash Machines 2010*).

Because of their relative scarcity, £5s change hands many more times than other notes before being returned for sorting. This increases the wear and tear relative to other notes, making them even less suitable for ATM dispense – something of a vicious circle.

In March 2010 the Bank of England announced a consultation with the commercial cash industry on changes to the design of the UK's "Note Circulation Scheme" to ensure that it encourages and supports the dispense of lower denomination notes, in particular the £5. The review acknowledges that there can be additional costs in sorting lower denomination notes and returning them to circulation. It envisages re-aligning of incentives to companies that are members of the Note Circulation Scheme to increase the willingness to sort and issue £5s and thereby support the Bank of England's denominational mix policy. The LINK Scheme hopes that this will increase the supply of £5 notes available to ATM operators without these ATM operators having to pay a premium for the lower denomination notes.

The Bank of England also conducted pilot work with HSBC in the second half of 2009 to gain greater information on the costs and benefits of dispensing £5s from ATMs. This confirmed that if £5 notes sorted to a "superior" standard are supplied, the ATM maintenance problems caused by attempting to use the current stock of £5 notes can be avoided. This higher quality note supply is effectively a pre-requisite to ensure that stocking ATMs with £5s does not have the adverse result of decreasing ATM availability. It will also have the benefit that better quality £5s will be entering circulation. The Consumer Committee therefore welcomes the Bank of England intention, as part of its reforms to the Note Circulation Scheme, to ensure that higher quality £5s are made available to ATM operators.

The Bank of England / HSBC trial also found that if the right ATMs are chosen – for example those filled on a regular schedule – stocking £5s does not invariably increase the frequency and cost of ATM refilling. This finding addresses a primary concern of ATM operators about increased costs, but also highlights that it will not be economically efficient to expect *all* ATMs to carry £5 notes. To increase the supply of £5s without disproportionate increase in costs will require identifying those ATMs best placed to stock £5s.

In terms of consumer reaction, the pilot tended to confirm the surveys undertaken by LINK. During the pilot period, the number of transactions at the ATMs labelled as dispensing £5s increased while the number of transactions at other ATMs in the same HSBC branches decreased.

The Consumer Committee welcomes news that, in anticipation of the reforms proposed by the Bank of England, all of the UK's largest ATM-operating banks and building societies have put in place plans to begin dispensing some £5s from their ATMs, or, for the few that already dispense some £5s (Barclays, HSBC and Lloyds TSB), to increase the proportion of £5s dispensed. The largest independent ATM operator by value of notes dispensed, Bank Machine, is also working to increase £5 dispense while other independent ATM operators are investigating how they can contribute. The difficulties are, however, relatively greater for independent operators as many of their ATMs are "merchant-fill" so that the ATM operator does not have direct control over the notes stocked in the machine.

It will take some time for many of these programmes to increase £5 dispense to take full effect, and the Consumer Committee will be monitoring the progress in the year ahead. It hopes that they will lead to an increase in dispense of £5s and an improvement in the quality of £5s in circulation.

## **Overall assessment by the Committee of the LINK Scheme's performance against consumer-interest objectives in 2009/2010**

The Committee welcomes the further progress made towards spreading the free-to-use ATM network into the UK's most deprived areas, and the continuing commitment to this programme. The most disappointing development of the year has, however, been the lack of progress on providing Post Office Card Account holders access to the UK ATM network. The Committee hopes that the change of government will enable this to be reconsidered, and that the government and post office will work together to achieve a step which could make a significant contribution to financial inclusion. At the same time, Committee members would like to see those card issuers who do not currently allow their current account customers to withdraw cash over post office counters join other banks and building societies in opening this service to all their cardholders. Allowing such access would also benefit consumers and indeed help to sustain post offices, creating the prospect of a win-win solution for all.

The Committee also welcomes the significant fall in the amount of money being obtained by criminals through fraud at UK cash machines, and some important progress in reducing the incidence of this crime. But there is no room for complacency. Committee members would like to see continued investment by ATM operators and card issuers in improved defences. The most important step of all, however, and probably the most effective way of eliminating this crime, would be to persuade more cardholders to take the simple step of shielding their PINs from potential observation.

Plans to increase the availability of £5 notes in ATMs would help to address consumer concerns about the quality and availability of the fiver, and the Committee is pleased to see the focus being given by LINK ATM operators to this issue. Progress, however, will be dependent on the implementation of reforms to the UK's Note Circulation Scheme that make more good quality £5s available to ATM operators without additional costs, as well as ATM operators' commitment to carry through their own implementation plans. The Committee looks forward to monitoring results achieved over the coming year.

Finally, the Committee noted the general absence of consumer complaints about the functioning of the LINK Scheme – encouraging evidence that programmes to ensure the transparency of signage at cash machines and appropriate access to cash machines had been achieving their intended aims.

## **Annex 1: Complaints procedures**

### **Non-dispense, partial dispense, card capture and unrecognised transactions**

If a cardholder believes that they have not received the cash they requested from a cash machine despite their account being debited (non-dispense), that they have received only a part of the cash they requested despite being debited for the full amount (partial dispense), if their card is retained by a cash machine (card capture) or if there is a cash machine transaction on their bank statement that they do not recognise, they should contact their card issuer with whom they hold the card account. In most cases the card issuer will be a bank or building society. The card issuer will then raise the issue with the cash machine operator on the cardholder's behalf.

The customer should have the details of the transaction to hand, i.e. the date, the time, the amount debited, the location of the cash machine and the name of the cash machine operator (this will be displayed on the casing of the cash machine and will be a bank, building society or independent ATM operator) and any receipt provided.

To protect cardholder security, the cash machine operator and anyone else who might be thought to have access to the cash machine (for example the site operator or landlord) is not able to return directly to the cardholder any cards which have been retained by the machine.

### **Signage on cash machines**

If a cardholder considers that signage on a LINK cash machine is missing, inaccurate, or misleading (for example in relation to whether a fee will be charged by the ATM operator for the transaction), or that it may not satisfy LINK's rules<sup>10</sup> they should contact LINK or the cash machine operator. Some examples of how screen signage about charges should look may be found in Annex 2.

Cardholders may report signage issues directly to LINK

by e-mail at [linkinfo@link.co.uk](mailto:linkinfo@link.co.uk)

via the LINK website at [www.link.co.uk/Pages/ContactUs.aspx](http://www.link.co.uk/Pages/ContactUs.aspx)

or by telephone on 01423 356205

The name of the cash machine operator will be displayed on the machine. The LINK website also has details of all LINK Scheme members at:

[www.link.co.uk/AboutLINK/Pages/Members.aspx](http://www.link.co.uk/AboutLINK/Pages/Members.aspx)

### **Suspicious devices attached to a cash machine**

If anything looks unusual or suspicious about the cash machine indicating that it might have been tampered with, or if the cash machine appears to have any unexpected attachments to the card slot or key pad, the customer should not use it, but inform the cash machine operator, the site operator if present (e.g. bank branch staff if the machine is

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<sup>10</sup> LINK rules require pay-to-use cash machines to carry a notice that the machine will charge for the transaction, both on the casing of the machine and on the idle screen visible before the card is inserted. The on-screen notification must state the amount of the charge. The rules also require that the cash machine asks the customer to confirm acceptance of the specific charge before completing the transaction.

in a bank branch, or sales staff if the machine is in a retail premises), their card issuer or the police.

### **LINK foreign-currency cash machines**

Where a cardholder purchases foreign currency through a LINK cash machine, any queries over the amount of currency dispensed, the exchange rate applied, or any commission charged should be directed to the cash machine operator whose details will be displayed on the machine.

For foreign currency dispense at LINK cash machines, the cardholder will be shown the exchange rate, and asked to confirm acceptance of the sterling amount debited from their account before completing the transaction. This will also be recorded on the receipt provided to the cardholder. If the cardholder believes that the amount confirmed and accepted differs from the amount actually debited, they should contact their card issuer.

### **LINK Consumer Committee**

The LINK Consumer Committee has been established to represent the interests of consumers and to advise LINK Scheme members on consumer issues that relate to the LINK ATM network and LINK Scheme rules.

The Committee is not responsible for individual cardholder complaints. These should be addressed to the relevant card issuer, cash machine operator or LINK Scheme as set out above. The Committee may, however, choose to raise with LINK and its members concerns evident from consumer complaints. Members of the public or any interested body may draw an issue to the attention of the Committee by contacting the LINK Scheme Executive:

by e-mail on [linkinfo@link.co.uk](mailto:linkinfo@link.co.uk)

through the LINK website at: [www.link.co.uk/Pages/ContactUs.aspx](http://www.link.co.uk/Pages/ContactUs.aspx)

or by telephone at 01423 356205.



## Annex 2: Examples of on-screen and ATM casing signage

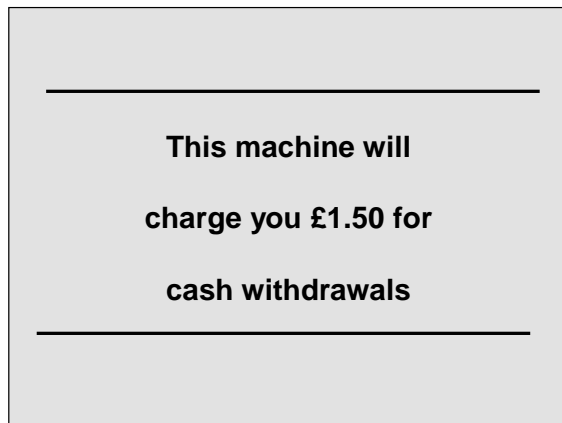
### Casing signage



Note: these signs are smaller than they would appear on a cash machine. The minimum font size is 24, and the text must be in bold.

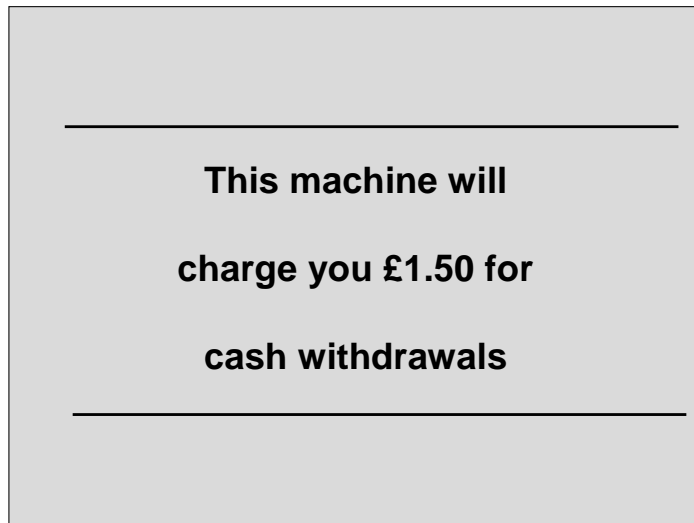
### On-screen signage

#### Small screen



For small screens (width less than 170mm) the minimum font size is 18, and the message must cover 70% of the screen.

### **Medium sized screen**



For medium-sized screens (between 171mm and 200mm wide) the minimum font size is 26, and the message must cover 60% of the screen.

### **Large screen**

For large screens (over 200mm wide), the minimum font size is 32 and the message must cover 50% of the screen.



For screens of all sizes, sentence case should be used where possible. The message should be placed in the middle or at the top of the screen.