

# Minutes

## FCA/PSR Access to Cash – Working Group 1: Consumer and SME Needs

22<sup>nd</sup> October 2020 (Session 4)

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**Location:** The meeting took place via video / audio link

### Attendees:

Name	Organisation
Mark Chidley (Chair)	FCA Consumer Panel
Darren Foulds	Barclays
Peter Seymour	Cardtronics
Mark Fitzpatrick	Danske Bank
Tom Jeffrey	Nationwide
David Marsh	RBS/NatWest
Scott Brunton	Virgin Money
Danail Vasilev	FCA
Tanya Surendra	FCA
Isobel Oxley	PSR
Will Archdeacon	PSR
Alexander Jelenje	PSR
John Appleton (observer)	HMT
David Betty	Santander
Nic Besley	Lloyds
Richard Scott	FCA
Gabrielle Collins	Lloyds
Jack Jenkins	FCA
James O'Sullivan	BSA
Will Hay (Secretariat)	Accenture

**Apologies:** James Rattigan (HMT), Alex Kemp (PayPoint), Holly Elliott (FCA), William Morello (HMT), Rebecca Burnham (Bank of England), Will Simpson (RBS/NatWest), Joanna Finlay (Virgin Money)

### Agenda:

#### 1. Preliminaries

The minutes from the previous session were agreed.

The actions from the previous session were not discussed in the interests of time; these will be reviewed offline by the working group and updated, and circulated with the minutes

#### 2. Approach adopted by other Working Groups & alignment

The Chair reiterated the time pressure Working Group 1 has (and all Working Groups have) to meet the objective of delivering outputs to Steering Groups in both November and December.

Skeleton solution drafts are expected at the Steering Group on the 9<sup>th</sup> November. Therefore, Working Group 1 will need to produce outputs on consumer & SME needs to form the requirements for these solutions by the end of October.

After this, the working group will continue to determine and evaluate consumer & SME needs, and these will be fed through to the other working groups and feedback will be exchanged through the Secretariat.

### **3. Sub-groups**

Sub-groups will form to work on different areas of consumer and SME needs over the next week and beyond. They will target an initial set of defined consumer and SME needs with levels of justification and evaluation by the end of next week (30 October).

The materials presented by Bristol University will be asked for in order to support this.

Output will be reviewed with FCA/PSR representatives to align with their research where appropriate.

The Secretariat will create a template for the sub-groups to document their output, considering the various justifications and prioritisation elements. The Secretariat will also gather and distill the Group's initial needs list to start this work.

The FCA and PSR will also contribute relevant data/statistics, where required.

The Secretariat will allocate members who have not already nominated themselves for a sub-group into sub-groups, with observer members represented in each of the sub-groups.

### **4. Project Plan**

The Chair requested that working group members review the proposed project plan and feedback any comments or suggestions.

### **5. Consumer groups to consult**

The Chair requested that the Secretariat circulate a list of bodies that are under consideration for consultation, and that the group respond with any additional suggestions.

### **6. AOB**

The Post Office has requested inclusion of a representative in the group. The Chair requested that if any member of the group objects to this, that they raise this.

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