

# Minutes

## FCA/PSR Access to Cash - Working Group 3: Access to Cash Withdrawals

10<sup>th</sup> December 2020 (session 7)

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

**Attendees:**

Name	Organisation
Kate Fitzgerald (Chair)	PSR
Charlie McStravick	AIB
Phil Briley (1 <sup>st</sup> half of session)	Bank of Ireland (BoI)
Cathy Jenkinson	Danske Bank
Susan Bentley	Virgin Money
Matthew Millburn	Santander
Mark Nalder	Nationwide Building Society
Tim Allen	Barclays
Mark Essex	NatWest Group (NWG)
Duane Campbell	Tesco Bank
Iain Gibson	Sainsburys Bank
Peter Seymour	Cardtronics
Charlie Evans	NoteMachine
Tim Watkin-Rees	PayPoint
Adrian Roberts	LINK
Hugh Mullan	PSR
Philip O'Donnell	PSR
Stela Bagasheva	PSR
David Farmer	PSR
Callum Donnelly	FCA
Miranda Hewkin-Smith (observer)	Bank of England
Graeme McGregor	Accenture
Nadia Farr (Secretariat)	Accenture

**Apologies:** Nic Beasley (LBG), Will Morello & John Appleton (HMT)

**Item:**

**1. Admin**

The Chair apologised for the late change of date for the meeting, which was due to a delay in updating the materials for the Steering Group meeting.

**2. Review of Steering Group materials**

The Chair presented the material for the upcoming Steering Group and invited comments and feedback from the working group.

The Chair explained that a hierarchy of proposed solutions was being recommended to ensure that the provision of cash access was as sustainable as possible. In addition, the recommended solutions (across both Working Groups 2 and 3) had been mapped against the consumer and SME needs generated by Working Group 1.

The Chair explained that the problem statement had been iterated several times, but the final consensus was one focused on coverage and access (which aligns to the recent University of Bristol research).

Some members felt that the proposed commitment to an ATM scheme needed to be longer. The Chair took an action to consider this further.

**4. Closing Comments**

It was agreed that the secretariat would share the latest draft of Steering Group materials with the working group.

The Chair asked the working group members to review the materials and share any additional feedback, so that the materials could be finalised and shared with the Steering Group, ahead of the meeting on 18 December.

## **5. AOB**

It was agreed that the Secretariat would share the minutes with the working group ahead of publication to allow them to provide any feedback.