

70 Whitehall London SW1A 2AS

Ruth Evans Chair Payments Strategy Forum 25 The North Colonnade Canary Wharf London E14 5HS

12 September 2016

Dear Ruth,

Over the last twenty years payments and associated information have become more closely entwined. As this process continues, it provides significant opportunities to change fundamentally, the way the Government provides services to the UK citizens and businesses and improve their interaction with each other and the state.

The establishment of the Payment Schemes Regulator, its strategy forum and this consultation offers an opportunity for Government, as the largest user of the payments system to set out how changes to payment systems could reduce the burden of administration for citizens, businesses, agents and government.

As part of Government's response to the consultation, to aid and stimulate thinking on design and delivery of change, the paper accompanying this letter (Changes to the UK's payments systems – the opportunities for "government as user") sets out ideas on how the relationships between government, the citizen and business could be improved by coordinating a set of changes to the payment systems and how government processes could be enhanced to deliver benefits from these changes. This new approach has been welcomed by the sector, in not setting an alternate strategy, nor creating new requirements in an already complex area.

Instead we offer this document to help the payments industry make the most of the investments they are considering, whilst showing how, if properly directed, the delivery and implementation of a clear and concise strategy has the potential to benefit Government and the whole of the society which the sector services through the payment infrastructure.

Yours Sincerely,

Chris Skidmore Minister for the Constitution