

# Minutes

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

26<sup>th</sup> November 2020 (Session 9)

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

**Attendees:**

Name	Organisation
Mark Chidley (Chair)	FCA Consumer Panel
Peter Seymour	Cardtronics
Tom Jeffrey	Nationwide
David Marsh	RBS/Natwest
Scott Brunton	Virgin Money
Darren Foulds	Barclays
John Appleton (observer)	HMT
Rebecca Burnham (observer)	Bank of England
Alex Kemp	PayPoint
David Betty	Santander
Fernando Kamisaki	HSBC
James O'Sullivan	BSA
Nic Besley	Lloyds
Mark Fitzpatrick	Danske Bank
Tanya Surendra	FCA
Isobel Oxley	PSR
Will Archdeacon	PSR
Alexander Jelenje	PSR
Danail Vasilev	FCA
Will Hay (Secretariat)	Accenture

**Apologies:** Richard Scott (FCA), Gabrielle Collins (Lloyds), James Rattigan (HMT), Holly Elliott (FCA), Will Simpson (RBS/Natwest), Joanna Finlay (Virgin Money), William Morello (HMT), Wendy Luczywo (Post Office), Jack Jenkins (FCA)

**Agenda:**

### 1. Preliminaries

The minutes from the previous session were approved.

The Chair informed the Working Group that the first batch of minutes and the Terms of Reference have now been published.

### 2. Revised Output Slides

The Chair thanked the subgroups for their efforts in pulling together revised outputs, which have now been shared with the other working groups. In addition, the progress of the other working groups was discussed. Working Group 1 will review the other working groups' 'strawperson' solutions and assess them against the identified needs.

### 3. Prioritisation of Needs

The Group discussed the prioritisation 'matrix' suggested for applying an objective prioritisation to all consumer and SME cash needs. Some subgroups have applied initial prioritisation to their needs and

the methodology for this was discussed. Changes were suggested to the original prioritisation framework and it was tested against an example of consumer need.

The Group discussed the approach to apply this framework to the list of needs over the next few days and agreed to a joined-up approach coordinated by the Secretariat.

#### **4. Consumer/SME Roundtable**

The Chair invited the working group to express their expectations for the roundtable (scheduled for 4 December). The Group agreed that they would like their key consumer/SME needs to be presented for validation, but the primary purpose of the session for Working Group 1 is for feedback on what consumers/SMEs feel are their needs.

#### **5. Steering Group Meeting**

The Chair invited the working group to share points to be raised at the December Steering Group Meeting offline.

#### **6. AOB**

None.