

FCA/PSR Access to Cash – Working Group 3: Access to Cash Withdrawals, Terms of Reference

Working Group	Access to cash withdrawals – Working Group 3 (WG 3)
Reporting to	Access to Cash Steering Group
WG Chair	Kate Fitzgerald (PSR Senior Adviser)
Objectives	<ul style="list-style-type: none"> • To maintain access to cash withdrawals for consumers and small businesses in a sustainable way • This should be developed alongside and in line with the objectives of HM Government
Work programme (and lead contributors)	<ul style="list-style-type: none"> • Development of options for ATM infrastructure/coverage to meet consumer needs (industry group, regulators, HMT) • Assessment and analysis of options for other delivery mechanisms and innovation in cash access, including identification of barriers and possible solutions (industry group, regulators, HMT) • Work with other Working Groups: <ul style="list-style-type: none"> ○ WG 1 (Consumer and SME needs) to identify solutions to meet priority needs and segments across the UK, ○ WG 2 (Access to branch services) to identify areas of overlap and potential efficiencies in developing solutions
WG Members	<ul style="list-style-type: none"> • Charlie McStravick (AIB) • Phil Briley (Bank of Ireland) • Tim Allen(Barclays) • Will Davies, Peter Seymour (Cardtronics) • Cathy Jenkinson (Danske Bank) • Adrian Roberts (LINK) • Nic Besley, Gabrielle Collins (Lloyds Banking Group) • Mark Nalder (Nationwide) • Charlie Evans (NoteMachine) • Tim Watkins-Rees (PayPoint) • Wendy Luczywo (Post Office) • Mark Essex (RBS/NatWest) • Iain Gibson (Sainsburys Bank) • Matthew Milburn (Santander) • Duane Campbell (Tesco Bank) • Susan Bentley (Virgin Money) <p><u>Observers:</u></p> <ul style="list-style-type: none"> • Jack Jenkins, Callum Donnelly (FCA) • Hugh Mullan, Stela Bagasheva, Fiona McLaren, Philip O’Donnell (PSR) • Miranda Hewkin-Smith (Bank of England) • William Morello, John Appleton (HMT)

Meeting frequency	To be agreed during first Working Group session
Proposed ways of working	<ul style="list-style-type: none"> • Working Group sessions to be held [frequency TBC] to discuss agenda items and assign actions to members • Working Group members to drive development of materials/outputs, with guidance from WG Chair and/or regulators on recommendations and ideas • Secretariat to support Chair in creating agendas, scheduling meetings and producing meeting minutes and actions
Role of WG Chair	<ul style="list-style-type: none"> • Ensure the continued focus of each Working Group on relevant elements, in line with the strategy and direction set by the Steering Group • Agree the programme of work, deliverables and timescales of the Working Group, in conjunction with the Steering Group • Report back to the Steering Group and identify when further direction may be required • Ensure the Working Group identifies overlaps and synergies with other Working Groups, through liaison with the Steering Group and other WG Chairs, as appropriate
Expected Completion Date	December 2020
Secretariat	Nadia Farr (Accenture)