

Cash Services Group

PLAN FOR DEALING WITH A PANDEMIC

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1. INTRODUCTION

This document outlines how the Cash Services Group (CSG) and its Members might well respond to a flu or other pandemic in order to maintain the cash circulation system in the UK. At the time of writing the World Health Organisation (WHO) flu alert level is 3, which means preparatory work is already underway. Section 2 sets out specific actions to be taken by the Cash Unit or intermember groups; Section 3 sets out specific actions for consideration by individual stakeholders at different stages in the run up to and throughout a pandemic in the UK. The actions listed against individual stakeholders in Section 3 are not mandatory: they are listed to enable stakeholders to:

- Be aware of actions suggested by CSG as meriting consideration
- Be aware of what other stakeholders may well be doing.

The points of escalation used in this document are based on specific points in the development of a pandemic; they do not necessarily correlate to the Levels used in the Code of Conduct, which relate to confidence in, or the performance of, the UK cash circulation system.

The role of CSG during a pandemic is set out in the Code of Conduct but generally its role is to:

- Manage the industry-wide situation on cash circulation through agreement on measures to be taken
- Become the focal point for management information on cash circulation
- Provide status reports to the Tripartite and receive government advice from the Tripartite via the Bank of England
- Act as the voice of the cash industry
- Provide a forum for consultation with other stakeholders in the cash industry

2. PANDEMIC FLU: COLLECTIVE ACTIONS TO BE TAKEN BY CASH SERVICES STAKEHOLDERS

2.1. Actions Prior to a Pandemic

The trigger for these actions is WHO (World Health Organisation) flu pandemic alert level 3-4 (pandemic alert period), when preparatory work for a pandemic will take place. The following activities will be carried out by CSG or its subgroups:

- Prepare, agree with the Bank of England, publicise appropriately and circulate to members' press offices factual information regarding the (non-) infectivity of banknotes and other payments matters
- Prepare, agree with the Royal Mint, publicise appropriately and circulate to members' press offices factual information regarding the (non-) infectivity of coin
- Prepare, agree with Members, publicise appropriately and circulate to members' press offices factual information regarding the (non-) infectivity of ATMs and PIN pads
- Consider how requests for directive action from HM Government/Tripartite should be implemented in practice
- Determine arrangements for obtaining emergency fuel supplies
- Agree and implement policy in respect of a precautionary store of coin (if agreed)
- Note issuers to confirm their contingency plans provide for unplanned increased demand for notes at short notice during all stages of a pandemic.
- Consider contingency plans of Cash In Transit (CIT) operators
- Prepare and agree a UK plan to promote debit card transactions and cashback.
- Agree list of CIT carriers outside CSG to be consulted by Carrier Liaison Group (CLG) during a pandemic
- Agree and implement metrics for monitoring signs of unusual hoarding
- Agree and implement metrics for monitoring signs of increased fraud activity

2.2. Actions When a Pandemic is Likely to Occur

The trigger for these actions is WHO pandemic alert level 5 (highest pandemic alert level). From this point, the industry must consider deploying contingency stocks of notes and coin across the UK. In addition, the following activities will be carried out by CSG or its subgroups:

- Review and update factual information regarding the (non-) infectivity of banknotes and coin, and other payments matters with the Bank of England and circulate to Members' press offices
- Review and update factual information regarding the (non-) infectivity of coin with the Royal Mint and circulate to Members' press offices
- Review and update factual information regarding the (non-) infectivity of ATMs and PIN pads with Members and circulate to Members' press offices
- Review and, if agreed, implement the UK plan to promote debit card transactions and cashback
- Confirm and put in place arrangements for obtaining emergency fuel supplies with HM Government

- Review status of backup power supplies at cash centres, branches and ATMs
- Commence monitoring signs of unusual hoarding (e.g. Members show a reduction in deposits and larger deficits) and pass information to A-fit working group and Coin Distribution Working Party (CDWP) as required
- Commence gathering information on precautionary activities such as front-loading of ATMs by Members and pass to A-fit working group and CDWP as required.

2.3. Actions When a Pandemic is Announced

The trigger for these actions is WHO pandemic alert level 6, when the WHO announces a pandemic. At this point the industry must carry out the collective preparatory operations for the spread of the pandemic to the UK. The following activities will be carried out by CSG or its subgroups:

- Continue to monitor signs of unusual hoarding (e.g. Members show a reduction in deposits and larger deficits) and pass information to A-fit working group and CDWP as required
- Continue to gather information on precautionary activities such as front-loading of ATMs, and the front-loading of coin, by Members and pass to A-fit working group and CDWP
- Commence gathering information on the status of branches and ATMs and pass on to the Bank of England, A-fit working group, CDWP and CIT carriers as required
- Commence gathering information on CIT and cash centre availability and pass on to the Bank of England, A-fit working group, CDWP and CIT carriers as required
- Monitor signs of increased fraud activity from existing data on sampling and sorting of cash
- Change issue of Note Circulation Scheme (NCS) statistics from a monthly to a weekly basis.
- Confirm ability of note issuers to provide for unplanned increased demand for notes at short notice during all stages of a pandemic
- Confirm status of coin stockpiles across the industry
- Forward to Bank of England and Security Industry Authority pre-prepared requests for regulatory forbearance
- Nominated CIT carriers outside CSG to be contacted and asked to begin reporting activities.

2.4. Actions When a Pandemic Arrives in the UK

The trigger for these actions is World Health Organisation (WHO) pandemic alert level 6 and UK Alert Level 2, the point where the first cases of pandemic flu are announced in the UK. At this point the industry must begin specific pandemic-related operations. The following actions will take place as soon as the trigger point is reached:

- Cash Services Group will hold a special meeting at which Members will be asked to agree to activate the plans below
- Face to face meetings will be suspended until the pandemic is over in the UK. All activities will continue remotely, i.e. by telephone conference and exchange of information by email and UK Payments Online

The following essential actions will be maintained from that point until the end of the pandemic in the UK.

Organisation	Actions
Cash Unit	Act as the conduit between CSG and other payment systems via APACS Contingency Management Group
	Maintain contact lists
	Arrange access to UK Payments Online for new people as required
	Exchange information with Committee of Scottish Clearing Bankers (CSCB) and Northern Ireland Bankers' Association (NIBA) re banknote situation in Scotland and NI.
	Collate information for meetings of CSG and its subgroups, including: <ul style="list-style-type: none"> • NCS statistics on a weekly basis. • Coin stockpiles across the industry on a weekly basis • Information on the status of branches and ATMs as required • Information on CIT and cash centre availability as required • Signs of unusual hoarding on a weekly basis • Signs of increased fraud activity on a weekly basis
	Host bond data on UK Payments Online
	Invoice Members at the regular times of year
Bank of England	Act as the conduit between the Tripartite authorities and CSG.
	Continue to post Bond data on UK Payments Online
	Maintain the NCS scheme
CSG	Consider whether the situation in Scotland and/or NI should be monitored
	Consider requests from CDWP to release coin from the contingency stocks, if agreed
	Consider how requests for directive action from HM Government, as proposed by the Bank of England, should be implemented in practice
CDWP	Monitor weekly and report on deposits and withdrawals of coin, compared to seasonally-adjusted normal patterns and to members' forecasts
	Continue to trade weekly, using the fallback mode of email and/or fax data exchange plus telephone conference.
NCS Members	Report weekly on changes in note flows, compared to forecasts and to seasonally-adjusted normal patterns.
	Have weekly telephone conference on throughput compared to forecast, and actions taken that might impact other members.
CLG	Hold a weekly telephone conference to monitor CIT sector

<i>(could be British Security Industry Association)</i>	(including CIT carriers outside CSG), and report to CSG.
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Other CSG work will move to a best endeavours basis during the pandemic, such as:

- Progress on the review of Standard 21
- Progress on Cash Risks Group activities
- Progress on Anti-Counterfeiting

The following actions would be suspended during the pandemic

- Face to face meetings
- Representation in person at European Payments Council's Cash Working Group, Banknote Watch, Cash Security Liaison Group and ATM-fit working group

2.5. Actions When a Pandemic Ends in the UK

The trigger for these actions is the announcement by the UK government that the number of new infections in the UK is negligible and the pandemic is effectively over; this is separate from deactivating the Code of Conduct, but co-ordination will take place. The following actions will take place as soon as the trigger point is reached:

- Face to face meetings will resume.
- Cash Services Group will hold a special meeting at which Members will be asked to:
 - agree to resume normal working.
 - review and re-prioritise CSG's workplan in the light of events during the pandemic

Following that point meetings of CSG and its subgroups will recommence to an agreed schedule.

3. PANDEMIC FLU: INDIVIDUAL ACTIONS TO BE CONSIDERED BY CASH SERVICES STAKEHOLDERS

3.1. Front Load Cash

3.1.1. Advance Note and Coin Processing

Cash centres can prepare cash in advance of the pandemic to reduce the need for staff later. Staff can bag coin in advance and note sorting can be expedited to provide a stock of fit notes; see section 3.5 for details. Customers can be categorised according to status on a traffic light system. Stores and branches that remain open can be classified green and orders are made up for them as normal. Stores and branches likely to close are classified amber and orders are only made up for them if time permits. Stores and branches that are closed are classified red and no cash orders are made up for them.

Advance preparation of notes and coin will enhance the use of staff resources at cash centres but will not in itself increase the supply of cash to the public - that relies on CIT staff being available to transport cash orders to branches and stores.

3.1.2. Front Loading ATMs

One of the most effective ways to improve the supply of cash is to front load all ATMs in advance of the pandemic to reduce the need for replenishment later. The effectiveness of this strategy will vary depending on the way in which they are filled.

Branch filled ATMs can be replenished by branch staff as long as the branch remains open and has notes to fill the ATM. If a branch is open receipts taken in by the branch can be fitness sorted locally (if there are sufficient staff) and notes recycled into the ATM. If the branch is closed only through the wall ATMs can remain open. Staff can go into a closed branch to replenish through the wall ATMs from the vault, but only if appropriate security arrangements can be made. Fully loading ATMs could increase the supply of cash at some ATMs by up to 30%.

In Scotland banks are only allowed by law to dispense their own notes and Bank of England ones; other notes received by a branch have to be repatriated. Also, ATMs have to be recalibrated to accept notes from another note issuer, which uses an engineer's time. The situation is similar in Northern Ireland, though some remote ATMs are configured to take multiple types of note as a matter of course.

CIT filled ATMs, including branch ATMs filled by CIT, rely on CIT to be able to replenish machines. CIT can fill each ATM with more cash per visit to reduce the number of visits, but this reduces the number of ATMs each crew can visit. CIT can load ATMs with only full cassettes to reduce preparation time at the cash centre and increase load in the van. However, Independent ATM Deployers have to get their cash provider to agree to supply more cash per ATM if they are not normally fully filled. The cash provider may not agree to the additional risk, especially if the ATM is deployed in an area of high crime. In both cases the ATM provider has to obtain additional insurance cover for the extra cash in the ATM. As above, ATMs in Scotland and Northern Ireland can only be filled with notes from

their normal issuer unless engineers can be found to recalibrate the ATM. Finally, ATMs deployed inside retail stores will have to close if the store also closes.

ATMs vary in popularity, with some requiring replenishment more frequently than others and some ATMs are not filled to capacity for insurance reasons. There is some scope to increase the amount of cash put into ATMs for dispensing. If 10% additional cash could be supplied through branch and CIT-filled ATMs by front-loading, it would increase the total supply of cash available to the public by about 5%.

3.1.3. Front Loading Branches

CIT might be able to provide branches with more notes and coin in advance of the pandemic to reduce their reliance on CIT but must ensure the branch vault does not become over full and also that the branch is not likely to close. It is likely that only branches known to be net exporters of cash can be front-loaded in this way. The impact on cash supplies to the public is unknown, but likely to be limited.

3.2. Optimise CIT Workload

3.2.1. Optimising Cash Supply to CIT Resources

The tightest bottleneck in cash circulation is likely to be the supply of CIT staff. CIT not only provide cash to branches, remote ATMs and major retailers but also collect from branches and retailers, all using the same infrastructure. CIT vans can only take a fixed amount of cash and any increase has to be agreed with insurers, so CIT have to choose between maximising the number of locations per run and maximising the amount of cash per location on each run. The Post Office's plans for a pandemic aim to deliver more cash to each Post Office and make deliveries less often.

Under normal circumstances CIT crew runs are set up to optimise resources and are tightly planned so there is ordinarily little leeway for changes to operations; crew priorities are determined by management. Deviations from normal runs could be accommodated but there is likely to be a drop in how efficiently CIT resources are used even if CIT companies manage priorities.

CIT companies have limited ability to bring in additional staff as they must be trained and SIA registered. The alternative would involve seeking regulatory forbearance from the SIA or obtaining insurance cover for non SIA-registered staff. Only the Post Office is known to have a pool of non-SIA registered staff, i.e. mail van drivers. All CIT activity is regulated by the SIA so it would not be possible to bring in alternative organisations to carry cash.

3.2.2. Priority Tasks for CIT

The main tasks for CIT to focus on are currently thought to be as follows:

- Maintain trunking services between cash centres, from note printers and between Cash centres and CIT depots

- Remove cash from branches and retailers
- Supply coin to branches and retailers
- Fill remote ATMs
- Supply notes to branches and retailers

During the early part of a pandemic it will be more important for CIT to focus on the supply of cash to ATMs, branches and retailers, whilst later it is likely to be the collection of cash that takes priority. Preservation of the trunking service will remain a priority throughout. Trunking of coin between cash centres may shift from national to regional level to optimise the use of resources. Collections of notes from note printers are likely to be a top priority, including for Northern Ireland (where the journey is longer, and involves ferries which might be adversely impacted by a pandemic).

3.3. Coordinate Branch and Post Office Closures

In theory it will be useful to coordinate the closure of branches and Post Offices to ensure cash provision across a local area. The Retail Bank Business Continuity Group has produced principles for branch closures, but acknowledges it is difficult to coordinate these across the market.

3.3.1. Practical Restrictions on Staff Movements

Exercises to date have made predictions about staff availability but no definitive answers can be made until the pandemic happens. Staffing levels vary by branch and so will absence levels. In response some FIs are planning to redeploy available staff to those branches which are open whilst others plan to move to minimise services and staffing levels in branches. Branch staff have some mobility when it comes to reassigning them between branches, but in practice they can only be moved a certain distance away before it becomes impractical for them to get to work. Unions and the law also restrict FI ability to move staff around and to vary their working hours.

3.3.2. Practical Information for Customers and Suppliers

Customers are to be informed in advance of branch closures where possible and directions should be given to the nearest open branch. Local media can be used to reinforce the message and avoid wasted journeys. FIs will inform cash suppliers and CIT of any branch closures and openings as soon as possible, and the services they require, to plan and make up cash orders, cash deliveries and cash collections. The “traffic light” system above can be used for this purpose.

3.3.3. Competition Aspects

CSG is receiving legally privileged advice from experts in Competition Law and this is available to key stakeholders.

3.4. Focus on Essential Tasks in Branches

3.4.1. Processing Cash is a Priority

Cash is fundamental to the lives of most people and when resources are scarce FI branches that remain open should make cash a priority activity. Shops will be unable to function unless they have change for the tills and can deposit cash into their account. Individuals will need to be able to acquire cash, especially those without other means of payment.

3.4.2. Filling ATMs is a Good Use of Resources

Cash acquisition is a common reason people need to visit a branch and filling the ATM is a labour-efficient use of resources for those FIs which use staff to fill their ATMs. For FIs that use CIT to fill ATMs, keeping the ATMs stocked stops people from making withdrawals over the branch counter.

3.4.3. Need to Maintain Cash Deposit Facilities

Large-scale retailers use CIT to remove cash from stores but smaller retailers have to take cash to the bank or store it in their shop. Most small stores have limited cash storage facilities and would be vulnerable to theft if they had to store large amounts of cash on a regular basis. FIs must therefore retain cash deposit facilities at branches to cover this. If branches are being closed retailers must also be informed where alternative facilities exist.

3.5. Focus on Essential Tasks at Cash Centres

3.5.1. Protect Against Utility Failures

A pandemic will cause staffing issues for all types of organisations including the utilities that provide power, water, telecoms, etc. Whilst government plans indicate the utilities have robust contingency plans in place for a pandemic it is prudent to ensure the cash industry can cope with some degree of disruption in case utilities unexpectedly suffer short-term or localised problems. Measures being taken by the cash industry include:

- Provision of back up generators or UPS at cash centres
- Access to priority fuel supplies for CIT and essential staff at cash centres
- Flexibility over delivery times at cash centres to avoid power cuts
- Alternative contact points in case telephone lines are lost temporarily

3.5.2. Note Deposit Processing

Cash centres will focus on cash deposits from retail customers as those provide supplies of notes for the cash centre. The focus will be on counting cash deposits and crediting payments to customers. Note sorting may have to become a lower priority activity at

some cash centres in England and Wales as staff will focus on customer deposits and making up cash orders, although the Bank of England supply of new notes is limited. At some cash centres staff can use desktop sorters when processing customer deposits to maintain a degree of note sorting capability. In Scotland and Northern Ireland note sorting will remain a priority as cash centres must repatriate notes to other issuers and in Scotland they are unable to re-use notes from any other issuer except the Bank of England.

3.5.3. Making Up Note Orders

Cash centres can prioritise making up note orders for FIs and retailers as per section 3.1. Orders need to be placed 2-4 days in advance. Cash centres can move to full loading of all ATM cassettes for all customers. Cassettes can be prepared in advance and stored in cash centres. Under the NCS Members may store the notes off balance sheet in the Note Sorting Facility (NSF), provided they have sufficient “headroom”. Longer term storage must take place on the balance sheet of the cash centre.

If note sorting facilities are reduced, cash centres will become more reliant on supplies of new notes to make up cash orders, or move towards supplying Unsorted notes. All the main issuers have contingency stocks of notes.

3.5.4. Coin Deposit Processing

Coin deposits from retail customers will become the priority activity for coin centres. Some coin from customers is already bagged and can be recirculated to make up coin orders. New coin from the Royal Mint now comes in liners and will need to be bagged ready for issue to customers.

3.5.5. Making Up Coin Orders

Coin can be prepared as standard packs containing pre-determined amounts of each coin denomination. Retailers would find this acceptable as all need coin to remain open but no particular denomination is more important than the others. From a first trigger point coin centres could start preparing coin packs and from a second trigger point normal coin deliveries could stop, while coin centres then prepare and deliver only standard packs to customers. Orders need to be placed 2-4 days in advance of delivery.

3.5.6. Arranging Collections and Deliveries of Cash

CIT companies liaise direct with the cash centre to arrange times to collect and deliver cash to and from the cash centre. The customer liaises with their own CIT provider to arrange times for collections and deliveries of cash. The cash centre contacts its own CIT provider to arrange collections and deliveries of notes in Bond, new notes and coin.

Under NCS Rules collections and deliveries of notes from Bank of England cash centres and withdrawals or payins to Bond must be made during CHAPS hours. If CHAPS hours are reduced then collections and deliveries of notes must also be adjusted to take place during those hours.

3.6. Ensure Sufficient Industry Stocks to Cope

3.6.1. Stocks Needed Depend on Time of Year

The requirement for cash varies across the year and that affects the stocks of notes and coin available to supplement existing notes and coin in circulation. The peak period for cash use is around Christmas, with smaller increases in use around Easter and, to some extent, the summer holiday period. Annual production of notes and coin is geared around the Christmas peak in activity and there is little spare capacity during the pre-Christmas period, especially for coin. If a pandemic were to strike during the spring the industry would have more stocks of notes and coin available than in the run up to Christmas.

3.6.2. Cash Processing Activities Reduce

Note issuers need to ensure a reasonable trade-off between issuing new notes and sorting old ones, but adequate supplies of new notes printed in advance will mitigate against labour shortages for note sorting activities during a pandemic.

Coin stocks are likely to deplete in the early part of a pandemic as they will be collected less frequently from vending machines, parking meters etc. Spending with coins may well decrease during a pandemic. That will leave the industry more reliant on contingency stocks of coin to make up coin orders, so adequate stocks of new coin will mitigate against this scenario.

3.6.3. Contingency Stocks at Note Issuers

The Bank of England maintains stocks of new notes, and Notes in Bond under the NCS also provide contingency stocks of notes. The Scottish and Northern Irish issuers all maintain contingency stocks of new notes that could be brought into circulation. There are stocks of new notes at the Bank of England (latest published data about £13bn though levels do vary). Contingency stocks across the Scottish and Northern Irish banks depend on the time of year, but they receive stocks of new notes every 3-4 months. The normal issuance of new notes is small compared to the issuance of sorted notes so new notes would run out more quickly if note sorting activities were to decrease. One priority task will be to ensure that adequate transport is available to move contingency stocks of notes to where they are needed.

3.6.4. Contingency Stocks of Coin

There is no national stockpile of coin like notes in Bond, but the commercial sector does keep some contingency supplies. Coin orders from the Royal Mint are designed to top up supply to meet the peak in demand during the Christmas period and no more. Outside the Christmas period current coin stocks represent approximately 3 weeks supply of coin. The coin sector is likely to end up in deficit during a pandemic as some coin will not be collected in whilst coin is still required by retailers etc. The situation is likely to differ between coin centres, and between denominations of coin. The onset of any deficit

would probably be deferred during the time of year when new coin is drawn from the Mint. Further work is in hand on investigating the case for a national stockpile of coin.

3.7. Encourage Retailers to Help

3.7.1. Encourage Debit Cards

Debit cards are the main contingency payment mechanism for disruption to the circulation of cash. 84% of adults have a debit card; 60% of adults use them on a regular basis. A debit card most resembles cash in transferring value from the holder's current account to the retailer's current account.

There are many fewer debit card transactions (4.5bn pa) than cash transactions (23.1 bn pa). Card processing operations are able to process many more payments than their daily average. During a pandemic, merchants could be encouraged to accept lower value debit card transactions than normal. Consumers also could be encouraged to make lower value transactions by debit card than normal. A 10% shift of cash payments onto debit cards, especially those over £5 in value, would provide a needed reduction in demand for cash, but would add up to 50% to debit card volumes, which card payment operators say is manageable.

One consequence of encouraging debit card use is that a proportion of any shift away from cash payments is likely to linger, which will reduce future demand for cash services.

If 10% of cash payments moved to debit cards it is likely to reduce the gap between supply and demand for cash by 5-7%.

3.7.2. Provide Cashback

Cashback is the mechanism whereby stores recycle cash in the till to their customers by adding a purchase of cash to a debit card transaction for goods. Major retailers have offered this facility for a number of years and it provides them with a useful tool to remove surplus cash from the till. That increases the amount of cash available to the public and reduces the need for the retailer to store cash and have it removed by CIT. Cashback is therefore a useful way to improve the circulation of cash during a pandemic.

There are a number of issues that limit the usefulness of cashback. Cashback is only available at retailers that have already signed up to provide it; it would take weeks to install the facility at a new retailer as IT systems and point of sale terminals need to be adapted to accept cashback. Cashback can only be offered when the customer purchases other goods at the till, although retailers could be flexible and allow cashback with a small purchase. The upper limit for cashback transactions is £100 but many retailers still use lower limits; it is difficult to change the limit on cashback as the figures are coded into system software, which would take time to revise. Also, cashback is not a particularly cost-effective way for retailers to manage cash in their store, as it requires the checkout operator to spend additional time providing cash to the customer. Retailers find on-site ATMs a cheaper way to offer customers cash for spending in their store. If faced with an unmanageable surplus of cash, retailers would probably prefer to close the ATM

outside the store, to reduce the amount of cash being taken inside, than use cashback to remove surplus cash from the store.

Cashback provides about 2.6% of the country's cash requirements and even doubling that amount would not reduce the gap between supply and demand for cash much.

3.7.3. Install Merchant-Fill ATMs

Merchant fill ATMs are filled by staff in the shop where the ATM is located, which reduces the amount of cash the shop needs to deposit at local bank branches. This type of ATM is provided for the convenience of the retailer and their customers and they tend to charge customers to use the ATM. A typical merchant-fill ATM contains only a few thousand pounds and dispenses only a few hundred pounds per day. If local ATMs and FI branches were closing, merchants might show entrepreneurial spirit and advertise their ATMs, but others could feel threatened by a sudden upsurge in demand for cash at their ATM or by an increase in crime in the area, which could lead to merchant-fill ATMs being closed for a time through fear.

Merchant fill ATMs provide a useful tool to increase the amount of cash available to the public and reduce the burden on branches but they provide only a few percent of the country's cash requirements.

3.7.4. Prioritise Store Collections and Deliveries

Retailers require three things of cash to be able to operate successfully: customers with cash to spend, change in the till and the ability to bank the takings. Major retailers use CIT to deliver notes to in-store ATMs, to deliver coin to each store and to remove surplus cash from the safe. A typical pattern is for each store to receive three visits per week, one per task, because each task requires a different type of CIT vehicle. There is limited scope for CIT to merge runs to each store, so retailers will have to receive fewer visits. The traffic light system in section 3.1 could be use to prioritise CIT runs to stores. Also, some types of retailer like DIY stores might require far fewer collections and deliveries than normal, freeing up CIT time for essential shops like food stores.

3.8. Implement a Media Plan to Influence Public Behaviour

3.8.1. Promotion of Debit cards, Cashback and Electronic Payments

It would require a coordinated media effort to achieve a suitably large shift in public habits to increase use of debit cards, cashback and electronic payments during a pandemic. Customers and retailers might both need to be reached to ensure everyone is informed. A national advertising campaign may well be required to increase debit card and cashback use in advance of a pandemic reaching the UK: launching such a campaign will be a topic for CSG to consider early in a pandemic.

3.8.2. Tell the Public What to Expect

The public will expect cash services to be provided as normal unless they hear to the contrary. People are naturally wary of change and sudden changes to payment service provisions will generate confusion and bad publicity. If changes are likely the public should be informed in advance of what is likely to happen and what to expect.

3.8.3. Provide Information on Local Arrangements

FI branches and ATMs might have to close for a time, but as discussed above such changes might not be coordinated across the industry. Customers will need to be informed of changes in branch and ATM availability and given advice on the nearest alternatives. ATMs are not able to provide such advice electronically and the normal procedure is to place stickers on the ATM to tell customers of nearby alternatives. Branches can place notices in the windows. It is better to inform customers in advance where possible, perhaps through local media, to save customers making wasted trips. In the absence of coordinated changes FIs and IADs will have to make their own arrangements in these areas.