

Welcome >>

The Payments Council sets strategy for UK payments. Set up in 2007, it ensures that UK payment systems and services meet the needs of users, payment service providers and the wider economy. This newsletter provides an update on our work. This edition includes:

Cheque replacement focus: Listening to older people

Older people tend to use more cheques than other age groups and many older people rely heavily on cheques. Read what we are doing to address their concerns.

How will we pay? By Aleathia Mann from the National Federation of WIs

Aleathia gives Communiqué her views on the impact of replacing cheques on Women's Institutes and their members.

New payments information campaign launched

This February the Payments Council launched the brand new Pay YOUR Way

campaign, to help customers get the best information about their options when it comes to making and receiving payments.

Alternatives to cheques: What else can we use?

New independent research has looked at what we use cheques for, and what we might think of as alternatives if cheques weren't available.

Focus on payments: Direct Debits

Do you know how a Direct Debit works, how to manage yours, and how they protect you if something goes wrong? Our quick guide offers some advice.





Fraud falls again on cards, cheques and online banking >>

New figures released this month show that banking industry initiatives to combat fraud are successfully tackling criminals, as fraud losses on our credit and debit cards, cheques and online bank accounts all fell in 2010 compared to 2009.

Total fraud losses on UK cards fell to £365.4 million in 2010, according to the Financial Fraud Action UK figures – a 17 per cent reduction compared with losses in 2009. Card fraud is now at its lowest annual level since 2000, following another fall of 28 per cent in 2009.

The banking industry's ongoing investment in tackling fraud, and deterring and prosecuting the fraudsters, is most likely to be the reason for the downward trend. In the past few years, the industry has launched a broad range of initiatives to combat fraud, which appear to be achieving results. These include online fraud prevention tools like MasterCard SecureCode and Verified by Visa, as well as the continued roll-out of chip and PIN abroad, upgraded electronic chips on our cards, and other innovations.

Detective Chief Inspector Paul Barnard, Head of the Dedicated Cheque and Plastic Crime Unit (DCPCU), the industry-sponsored specialist police unit that tackles the organised criminal gangs behind fraud, said:

“Whilst another drop in fraud is good news, the fraudsters haven't shut up shop, which is why there can be no room for complacency on the part of the banking industry, retailers, law enforcement or indeed customers themselves. By taking simple steps, such as shielding our PINs with our free hand whenever we enter it, particularly at cash machines, being wary of unsolicited emails or calls, and making sure that our computers have regularly updated anti-virus software in place, we can make life harder for the criminals.

“Fortunately, in the UK, innocent victims of any type of payment fraud on their debit or credit card or account are protected, and should not suffer any financial loss.”

Online banking fraud losses totalled £46.7 million in 2010 – a 22 per cent fall on the 2009 figure. The fall comes despite a significant rise in phishing attacks, where

a fraudulent email is sent to the customer asking for their bank details, indicating that customers are becoming more aware of this type of scam. However, phone banking fraud losses did increase by five per cent, with most losses involving customers being tricked into disclosing their personal security details through cold calling or fake emails. The banking industry will continue working to make it clear to customers that their bank

will never cold call or email them to ask for login details and passwords.

Cheque fraud losses decreased from £29.8 million in 2009 to £28.9 million during 2010. The vast majority of attempted cheque fraud is detected and stopped before the cheque is paid, and the industry's ongoing work to prevent cheque has helped drive losses down, while the continuing fall in cheque usage has also contributed to the decrease.

Cheque Replacement Focus: **Listening to older people** >>

Meeting the needs of older people is one of our priorities for the Cheque Replacement Programme. We recognise that older people tend to use more cheques than other age groups and that many older people rely heavily on cheques.

The propensity to use cheques is highest amongst older people. Around 70% of people over the age of 65 write cheques, writing around one in three of all personal cheques written in 2009. So it is no surprise that since the announcement to set a target end date for cheque clearing, we have been contacted by a wide range of older people concerned about the decision.

How is the Payments Council working with older people?

Talking to representative organisations

As well as a number of other organisations representing older people, Age UK have been heavily involved with our work, through individual meetings and our Consumer User Forum. Since the announcement, we have also met with the National Pensioners Convention, and we were delighted that they accepted an invitation to join our

User Forum. The Payments Council will also have its own stand at the 2011 Pensioners' Parliament, which is being held in Blackpool from June 14-16.

These organisations have an important role to help provide policy input, to steer our work in a direction that addresses the requirements of different groups of older people. Since many older people have different habits and requirements when it comes to cheques, it's important that we consult with a variety of representative groups.

Meeting with local forums and groups

Of course, talking to representative organisations is no substitute for discussing the issues directly with older people. To address this, we have arranged to attend a number of local meetings and forums around the UK, to listen to their concerns and to explain the reasons for our work. We

have also met with the DWP Later Life Local Engagement Team and discussed attending future meetings of their regional forums. So far we have met with five local groups, and we have more in the diary for 2011. If you represent a local older people's forum interested in meeting the Payments Council, then please contact us.

Reading the letters sent to us

Of all the letters that we have received on the back of making this decision, letters from older people, or those who represent them, make up a significant majority. Most of them express the same concerns and comments – as outlined below – but a summary of the key themes, or any new themes are regularly shared internally, with the Payments Council Board and with our members.

What are these concerns?

A key issue regularly raised by us is how a financial gift can be sent through the post if the cheque is no longer an option. Cash is not safe and other methods lack the personal touch that is so ingrained in sending someone a cheque.

Many do not see how they will be able to continue to pay tradesmen or carers in the home, as again cash is not a secure option and very few tradesmen are currently able to accept card payments.

Payments to charities, clubs and societies are also regularly raised as a key concern. Like giving a gift to a grandchild, making a donation by cheque has the personal attachment that electronic payments lack. Many organisations in the sector are themselves reliant on cheques, so the lack of alternative options is felt by both the person making the payment and the person on the receiving side.

People have said that they feel internet and telephone banking is not as easy or flexible to use as paying by cheque. Either they

don't have access to a computer and don't ever intend to, or they are already used to using the internet but just don't feel comfortable carrying out their financial affairs online. Some have said that they have difficulty remembering PINs and other security information, or worry that using electronic payments could leave them more vulnerable to fraud.

People are also worried that they could find they are not able to use their cheque book before 2018, and may have been given wrong information about cheques being phased out within the next year or so.

How will the Payments Council address the needs of older people?

These concerns are important for us to address in our work on alternatives to cheques. We are relaying the issues raised to our team looking at how existing ways of paying can be enhanced, and what new ways of paying can be developed. Importantly, what this decision does not mean is that anyone needs to change their payment behaviour now.

We are acutely aware that alternatives need to be acceptable to all consumers. 2018 is a target date for closing the central processing system for cheques, but this will only happen if alternatives are in place, and are acceptable for all those who need them.

We are also committed to keeping older people informed and involved in our work. As alternatives become available, we will be working with the banks to make people aware of what these methods are and how to use them. Our vision is to road test alternatives directly with customers, and older people will be a vital part of that process.

BCC and Payments Council kick off **small business workshops** on alternatives to cheques >>

The British Chambers of Commerce and the Payments Council have launched a series of on the target date to close cheque clearing in 2018. Many businesses still make and receive cheque payments, and the BCC and Payments Council are co-operating on the workshops to help support local firms through the transition.

Each event will bring together a group of local small businesses, discussing the existing alternatives to cheques, taking their views on what new alternatives should offer, and explaining what will be happening over the next few years.

The BCC is the national voice of local businesses, at the heart of a network of local chambers representing 100,000 businesses in all parts of the UK. The BCC's members employ over five million people in all. The workshops, which are running from February to June this year, will each be hosted in different parts of the UK, including workshops in Wales, Scotland and Northern Ireland.

Dr Adam Marshall, Director of Policy at the British Chambers of Commerce, said: "The ability to collect payments from customers and pay bills and invoices is critical to the success of any business. Many smaller businesses still rely heavily on cheques, so we're working with the Payments Council to help them understand the effect that the proposals to end cheques will have on businesses."

Paul Smee, Chief Executive of the Payments Council, said: "About half of all cheques in the UK are used by businesses and so we are



delighted that the BCC is helping us reach out to local businesses. We are well aware of how important it is that their needs are heard and understood.

"Many different options already exist, but may need adapting, explaining or making more widely available. For some, using cheques is a matter of habit and we will be looking at how we can encourage the businesses we meet to use more efficient and secure alternatives."



Working with large corporates on cheque replacement >>

As well as working with individuals, small businesses and charities who use cheques, the Payments Council has been helping larger organisations reduce the number of cheques they write and receive.

In January, Paul Smee, the Chief Executive of the Payments Council, met with the Small Banks Advisory Panel at the British Bankers' Association, to examine issues small banks may encounter during the Cheque Replacement Programme.

This was followed by a visit to the Registrars Group of the Institute of Chartered Secretaries and Administrators in February, as they considered the impact of cheque replacement on registrars and companies, and what their requirements would be for acceptable alternatives. Registrars administer details of shareholders on behalf of companies, and have been working for decades to incentivise shareholders to receive dividends electronically

– rather than by cheque – so much of the debate focused on the barriers to this move, as well as the use of cheques to make and receive one-off capital payments.

Last month, the Payments Council met with the Government Banking Service's Customer Advisory Panel, looking at their requirements for alternatives to cheques. The squeeze on Government budgets will, of course, be an extra issue for these cheque users to overcome. But some in the Government sector – like the Department of Work and Pensions – have nearly completed their change from paper methods to more convenient payments, and examples like theirs could provide the key for others making this change.



Alternatives to Cheques: >>

What would we use if we didn't have cheques?

When the Payments Council made the decision to set a target date for the closure of cheque clearing, it made several commitments to customers about the criteria that alternatives to the cheque would need to meet. Alternatives will not just have to be available by 2016; cheque users will have to be aware of what those alternatives are. And not only that, cheque users must find those alternatives acceptable and have started to actually use them.

In order to test how effective it has been in developing alternatives to the cheque, the Payments Council will measure these criteria every year between now and 2016, when the final decision will be made. So, last Autumn, we commissioned independent experts to conduct the first study to find out how much customers and businesses know about alternative payment methods to act as a baseline for the research undertaken in the years that follow.

The survey asked people what they had written cheques for over the last year, and found that our five most common reasons for writing a cheque were:

- to pay bills by post, to utility companies or other businesses,
- to pay sole traders, like milkmen and plumbers,
- to pay another person, like a carer, a friend or a relative, face to face,
- to pay a bill over the counter, at the bank or the post office, and
- to make a donation to a charity.

Next, the survey asked people what they had received cheques for in the last year, and found that we are most likely to receive cheques as gifts from relatives and friends.

Some people also received refunds from businesses in the form of a cheque, or were paid their wages this way. Others received dividends by cheque, or payment for something they were selling.

When the survey asked what people thought were the available alternatives to cheques in the situations where they had written one recently, it found that in most situations cash was seen as the most obvious alternative to a cheque. While we wouldn't send cash in the post, to pay a bill for example, it seems cash is the first thing we think of for paying friends, relatives or traders.

But the Payments Council has discouraged the use of cash as an alternative to cheques, and doesn't recommend carrying around large amounts of cash. Over half of those surveyed could think of another alternative to the cheque without being prompted – so what were the other alternatives we would turn to?

Those who had used a cheque in a shop were most likely to use a debit card as an alternative, while those who paid their bills by cheque would be more likely to set up a Direct Debit. And those of us who use cheques to give money to other people, like our friends and relatives, or to move money between our own bank accounts, were more likely to move money through online or telephone banking.

The survey also looked at how acceptable these alternatives are to customers. Encouragingly, 83% of the people who were aware of ways of paying by card, Direct Debit, or internet or telephone banking thought that these alternatives were acceptable to them.

Similarly, those who had received payments by cheque were generally open to accepting them by an alternative method. Over 70% of customers said they would accept a payment direct into their bank account instead of a cheque. More than half of people who had received cheques as gifts said that prepaid

cards, which are becoming more popular, were a suitable alternative present.

But not all customers are happy with the alternatives to a cheque – and the survey discovered some concerns for the Payments Council, and high street banks, to address.

Some customers said that they were sceptical about cards, Direct Debits and internet and telephone banking payments, because of fraud and security concerns. Some were also concerned that paying bills by Direct Debit might mean having less control over their money – see page 7 for more details on Direct Debits and how they work.

Some customers also said that they were uneasy about sharing their account details, in order to receive a direct payment into their account (although this information is already displayed on a cheque). These concerns highlighted some of the main issues we will need to address.



theWI

INSPIRING WOMEN

Thought Piece >>

By Aleathia Mann, Honorary Treasurer, National Federation of Women's Institutes

The oldest cheque still in existence is dated 16th February 1659. Richard Cromwell had resigned as Lord Protector of England, Sir Isaac Newton was at school, it was 6 years before the bubonic plague and 7 years before the Great Fire of London. Now may be time we moved on.

WIs are run by volunteers, making an invaluable contribution to their communities. The treasurer is a volunteer and it is a job that can be hard to fill. WIs use a lot of cheques. Members often pay their subscriptions by cheque, speakers and venue costs are paid by cheque, amounts due for visits or trips are paid by cheque. The abolition of the cheque has serious consequences for how individual WIs are run.

It is said a decision will be made in 2016 for action in 2018 but in the meantime WIs have found two things are happening.

First, banks are taking it for granted cheques will be abolished. This is evident by the difficulty in getting cheque books, the withdrawal of the cheque guarantee and the information being put out to customers. If

customers are to accept new methods first banks must stick to the current agreement and support cheques throughout the consultation period. Otherwise customers are alienated.

Second, new payment methods are being explored but considerably more information needs to be made available to allay people's anxieties and make these methods acceptable.

Most alternative methods are electronic. People are suspicious of electronic methods. There will be a need for security that the general public has confidence in. To go over to electronic methods people need to have access. There are areas of the country where the internet is not yet available let alone broadband. As yet no one has mentioned what any of these alternative methods might cost. Are alternative paper methods, cards or card readers or similar equipment going to involve a charge to the customer?

Until a realistic alternative is available it is hard to see what will happen without the cheque. One alternative would be to go back to cash. While this may be the easiest option it is not necessarily the most secure or acceptable.

So what do we need as an alternative? A simple, flexible, trusted means of transferring value from one person to another that is perceived by the general public as such. Can the industry invent this by 2016?

The Payments Council is pleased that Aleathia recently joined our Consumer User Forum as representative for the National Federation of Women's Institutes. A number of local and county level WIs also took part in our workshops held with the charitable and voluntary sector last year, and we are pleased to have the organisation as such a key player in our consultative work going forwards.



Less than four months to go for Cheque Guarantee Cards >>

The Cheque Guarantee Card Scheme is asking businesses and the public to prepare for its closure, which will be happening on 30th June this year.

The scheme, which launched in 1969 before card transactions became the norm on our high streets, allows customers to guarantee a cheque up to a specified limit by handing over a plastic card carrying the William Shakespeare logo. In its heyday, credit cards and automated payments were in their infancy, and debit cards didn't exist. A decision was taken to close the Scheme in a co-ordinated fashion given its declining use and the confusion that exists over when the Guarantee is actually valid.

The latest research shows that half of consumers with a Cheque Guarantee Card have not used the cheque guarantee facility in the last year, and 20% had never used it at all.

Some 1.4 million adults said that they had made a guaranteed cheque purchase in the last three months, but while 7% of the cheques written in 2009 were guaranteed, research shows that the Guarantee is often used in situations where it is not valid.

The Guarantee can only be validly used when handed over to someone supplying a service, whether a retailer or a small business, so it does not apply when cheques are posted or paid between individuals.

“Over the next four months, banks and building societies will be working hard to make sure that everyone who is still guaranteeing cheques with a plastic card is made aware of the change, but also to make it clear that they will still be able to use and accept cheques”, said Jacqui Tribe, manager of the Cheque Guarantee Card Scheme.

“Perhaps more importantly, banks will be contacting those small businesses that they know may still accept guaranteed cheques to explain what options they have after 30th June. Obviously one of the main options will be to continue to accept a cheque.”



New **payments information** campaign launched >>

On February 15th the Payments Council launched a brand new campaign to help consumers understand about the variety of payment options available to them.

The range of payments available to UK customers has been growing at an ever faster rate for the last fifty years, and many customers find keeping up with the options can be a challenge. The new campaign, called Pay YOUR Way, provides simple and impartial information about different payment types, all in one place, so customers can make their own decisions about which payments to use.

The campaign website, payyourway.org.uk, was launched in February, and an accompanying leaflet will be available soon from the Payments Council, providing bite-size information about the security, reliability, speed and cost of different payments.

Here, Communiqué takes you through some of the campaign website's features.

Payments Quiz

Visitors to the website can take this quick test, to see if they really know the facts from the myths when it comes to payments. Do you have a PhD in payments, or could you do with a look around the website? This is a great way to find out.

News feed

As well as the website and accompanying leaflet, Pay YOUR Way publishes research into customer behaviour and payment trends. Whenever a new story is published, it will appear on this list.

In February, Pay YOUR Way ran a live webcast, with Jemma Smith and Sandra Quinn from the Payments Council answering questions from the public in real time.

Case study

Pay YOUR Way interviewed different members of the public, to find out what type of payments they use, and what they make of the new options that are starting to become available.

Sheila, who is 79, uses a range of payments regularly, including cash, cheques, Direct Debits to pay her bills, and a debit card to use in shops. When she withdraws cash, Sheila feels safer going into the bank and entering her PIN than using an outdoor ATM.

Like many people, she is concerned about the possible closure of cheque clearing in future. As she isn't a computer user, Sheila isn't sure whether she will be able to use new technologies to make and receive payments. The payments industry has to develop easily usable alternatives to the cheque in the next few years, to meet the needs to thousands of people like Sheila.

Payments information

Pay YOUR Way offers facts and advice on how and when you should use different types of payments. The advice is divided into sections on cash and cheques, card payments, electronic payments like internet and phone transfers, and new ways to pay, like mobile payments and contactless cards

Each section gives useful information on how each type of payment works, and the situations in which you might want to use them. Each section also features a video with some important advice on the advantages and disadvantages of each way of paying.

Focus on payments: **Direct Debits** >>

What is a Direct Debit?

A Direct Debit is a way of making regular or irregular payments – most often used to pay bills or other regular payments like insurance premiums. It involves giving your bank an instruction to allow a third party – such as a utility company or a charity – to take agreed payments out of your account on agreed dates.

How does a Direct Debit work?

The organisation that you want to pay will tell you about how you can set up the instruction. This can be done over the phone, online or if you prefer, by simply filling in a form and posting it back so even though Direct Debits are an automated method of payment, it doesn't mean that you need to use any technology yourself.

You'll often be given a choice of when you want the payments to be taken from your account, so choose whichever option best suits you and your budgeting.

The organisation will carry out checks to make sure that all the information that you have provided is correct. This is to stop anyone from fraudulently setting up an instruction on someone else's account.

Your bank or building society will then take the payment from your account on the agreed date. The organisation will also give you advance notice of the amounts to be taken from your account and the dates of the payments. You should check this information carefully and let the organisation know if you think any of it is not correct.

What protection is there if something goes wrong?

Direct Debits are covered by the Direct Debit Guarantee – this means that should there be any error with a payment, whether it's caused by the organisation or your bank or building society, you are entitled to a full and immediate refund from your financial institution. There's no time limit to the Guarantee, so even if you don't notice the error immediately, you can still make a claim.

How do you cancel a Direct Debit?

You can cancel a Direct Debit at any time by contacting your bank or building society. However, do remember that even if you have cancelled the Direct Debit instruction, you may still be liable to pay for any goods

or services that you have received. This is why it is important that you also notify the organisation concerned.

What are the benefits of using Direct Debits?

Setting up a Direct Debit for payments such as household bills means that you don't need to worry about remembering to pay them and the reassurance of knowing that they are paid on time, every time. The only thing you need to ensure is that you have sufficient funds in your account to cover the amount to be taken. They offer the highest level of protection should anything go wrong – a money back guarantee – and companies often offer discounts to customers who choose to pay by Direct Debit, so it could save you money too.

Payments Council signs up to **Race Online 2012** >>

Over 9 million people in the UK have never been online, and four million of those are also among Britain's most disadvantaged, with many unemployed or over 65. The Race Online campaign aims to secure the help of businesses in promoting internet use among more and more British people.

In joining the scheme, the Payments Council has pledged to encourage its members to become Race Online 2012 partners, as well as to help spread the word about Race Online and the benefits of making payments on the internet. We will also run events to educate and inspire people to use the web, particularly for making and receiving payments.

"The internet has transformed the way we are able to buy goods and services and manage our personal finances", said Sandra Quinn, Director of Communications at the Payments Council.

"We're committed to helping raise awareness of the benefits of being online, as well as providing security advice to help people shop and bank online with confidence, and we're delighted to be part of the Race Online 2012 initiative."

As an official Race Online 2012 partner, the Payments Council joins companies including BT, Comet, McDonald's and Sky in promoting the benefits of the internet to customers. Race Online is led by Martha Lane Fox, the UK Digital Champion and founder of Lastminute.com. "Creating a networked nation would mean significant benefits to society and the economy and mark a change for the country as a whole", she said. "Race Online 2012 aims to show there is both a moral and economic imperative for the wider business community to take the issue of digital inclusion much more seriously".



Payments Council hosts **event on biometrics** >>

This January the Payments Council hosted an industry seminar on new biometrics technology, which can be used to verify a person's identity by checking their physical features, such as their face, voice or fingerprints.

The event was attended by almost 60 delegates from the payments industry and external stakeholders.

Speakers included academic experts, as well as specialists in voice recognition technology, and in biometric technology which could be used at cash machines. There was also a discussion on a range of innovations in biometrics and what the payments industry needs from new technologies.

Bill Reding, who organised the seminar for the Payments Council, said: "Financial institutions have a duty to protect their customers' privacy and minimise fraud. Biometrics can play a part as it offers a way of identifying people.

"However, there are issues with it, and it polarises opinion. It's an emerging technology. The Payments Council hopes to foster discussion about biometrics so that all parties understand the risks, benefits, issues and concerns."



Payments Council launches **safeguarding scheme to help businesses verify sort codes** >>

The Payments Council has launched a new accreditation scheme, to make sure that companies who provide sort code validation services to UK businesses provide regular and up-to-date information. The scheme will help minimise processing errors and delays to businesses that rely on making automated payments via Bacs, CHAPS and the Faster Payments Service.

New sort codes are introduced when banks' products change, or new accounts are introduced. The problem of payments being rejected or delayed as a result of using out-of-date sort codes was identified as an area for improvement in the National Payments Plan, the Payments Council's 10-year blueprint for improving payment systems in the UK.

Several sort code validation products are available from commercial providers, helping businesses manage their electronic payments by providing a list of valid sort codes, and the types of transactions that can be accepted by each sort code. Now, businesses that use an accredited provider of sort code data can be confident that they

are using up-to-date sort codes, and that their supplier has met all other Payments Council requirements on best practice.

Hilary Plattern, Director of Strategy at the Payments Council, said:

“Ensuring operational efficiency is a cornerstone for the Payments Council, and we celebrate the launch of this Scheme, which will automatically simplify the processing of electronic payments, bringing benefits to all users of payments.”

To find out more about the Sort Code Validation Accreditation Scheme, visit www.paymentscouncil.org.uk.



Review of the **National Payments Plan** >>

In the spring, the Payments Council will be launching a consultation to review the National Payments Plan – its first major review since the Plan was launched in 2008.

The National Payments Plan (NPP) is a ten-year plan for payments in the UK. It looks at how the Payments Council can promote efficiency, encourage innovation and maintain the integrity and reliability of the payments systems. The UK was the first country in the world to put in place a National Payments Plan, although a number of others have now followed suit.

The consultation paper will have a particular focus on innovation and on the changes individuals and organisations feel are needed to make payments work better for them, encompassing existing methods of payment, and also new and emerging ways of paying, such as mobile payments.

The consultation will be open for nine weeks and will be followed by the publication of the revised NPP in the autumn.

The consultation paper will be available on our website, www.paymentscouncil.org.uk. Paper copies will be available on request.



Contact details >>

If you would like to get in contact with the Payments Council about any of the issues covered in this newsletter, or to be added or taken off the distribution list, please contact us by one of the following ways:

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By telephone:

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By email:

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www.paymentscouncil.org.uk

If you're a **Member of Parliament** and wish to speak about constituency concerns, please contact Rosalind Beaumont on **020 3217 8280** or rosalind.beaumont@ukpayments.org.uk.

If you represent **charities, clubs or societies** or **older people** and wish to find out more about our work with this sector, please contact Helen Doyle on **020 3217 8219** or helen.doyle@ukpayments.org.uk.

If you represent **small or medium-sized businesses** and wish to find out more about our work with this sector, please contact Adrian Buckle on **020 3217 8210** or adrian.buckle@ukpayments.org.uk.

If you represent **large corporates** or **public sector organisations** and wish to find out more about our work with this sector, please contact Katherine Pakenham on **020 3217 8284** or katherine.pakenham@ukpayments.org.uk.