

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: Working with small and medium- sized enterprises

Small and medium-sized businesses have formed one of our priority areas for focus within the cheque replacement work.

How will we pay? By Lucy Malenczuk from Age UK

Lucy Malenczuk shares her thoughts on the cheque replacement programme.

A look back on workshops held with charities, clubs and societies

This autumn the Payments Council finished a series of workshops on charities' use of cheques and their requirements for alternatives.

Payments Council launches new website

The new Payments Council website opened for business this month, with a brand new design and structure.

Minister addresses Payments Council e-crime conference

This November saw the Payments Council host its fifth annual E-Crime Seminar in London.

Focus on payments: pay bills your way

With more and more customers signing up for services, the number of bills being paid by the British public is on the rise.





Payments Council publishes commitments for cheque users to reassure them that banks won't leave them high and dry >>

One year after deciding to set a target date of 2018 to close the central cheque clearing, the Payments Council has published its commitments to customers on the run up to 2016, when the decision will actually be taken whether the target date is feasible.

The commitments have been made by the Payments Council, together with its members. With the stakeholder consultation that has taken place throughout 2010 continuing into 2011, the commitments ensure that the Council's intentions are clear and in the public domain. The commitments will be reviewed at two-yearly intervals to ensure that they remain appropriate and relevant for customers as work progresses.

Richard North, Chairman of the Payments Council says:

“By setting a target date for closing cheque clearing, we know we have set ourselves a massive challenge in developing alternatives that work for customers and that people will choose to use in place of cheques. However, with the publication of the commitments we hope that we can reassure all stakeholders that

we have their interests at heart, in what is actually a great opportunity to develop new ways to pay that are an improvement on the current options available.”

Payments Council research shows that 55% of consumers are not aware that a target date of 2018 has been set to close the cheque clearings. Of those (42%) that are aware of a target being set, a quarter believe that the date is either next year or in 2012. Over the next year the industry will be continuing to raise awareness of the actual timescales and to reassure them of the process.

The launch of the customer commitments coincided with the publication of the Payments Council's first annual Progress Report, which outlines the scope and scale of the work undertaken in 2010. The report provides a detailed breakdown of the work the Payments Council has undertaken to

consult with cheque users and takes a look forward to the key dates and events in the coming years, as the process to develop suitable alternatives to the cheque continues.

The report also provides information on the customers who stand to be most impacted by any change, and on the work

the Payments Council is doing to understand their requirements and develop alternative payments which meet them.

The commitments can be read over the page and a copy of the report is available on our website, www.paymentscouncil.org.uk or on request.

Cheque replacement programme

Commitments for consumers, small businesses and the charity and voluntary sector >>

In December 2009, the Board of the Payments Council took the decision to set a target date of 31 October 2018 for closing the central cheque clearing, with a final decision to be taken in 2016.

We were concerned that, unless the cheque decline was actively managed, there was an increasing likelihood that cheque facilities would be withdrawn before adequate alternatives had been developed for all groups of customers. In order to safeguard the interests of those customers who use cheques, we promised that a decision to close the cheque clearing would only be taken if alternatives were in use and were demonstrably acceptable to stakeholders.

We have embarked on an intensive programme of research and engagement, to fully understand the needs of different groups of customers – particularly small businesses, the charitable and voluntary sectors and older people, who can be highly dependent on cheques. We will provide clear and comprehensive information on existing alternatives to cheques and, where there are no alternatives now, develop new ones

or enhance existing payment types to meet stakeholder needs.

The commitments set out below are made by the Payments Council, together with its members, in relation to this work. They will be reviewed at two-yearly intervals to ensure that they remain appropriate and relevant for customers who write and receive cheques in moving to use suitable alternatives.

1 The process by which we take the final decision in 2016 on whether to close cheque clearing will be transparent and open for public scrutiny and will include an independent evaluation of costs and benefits.

2 Our members recognise that their customers who are reliant on the cheque will need time to migrate to the alternatives which will be introduced over the next few years; therefore, members confirm that

they will continue to make cheque facilities available to these customers until either there are available, acceptable and widely adopted alternatives in place, or the closure of the cheque clearing itself.

3 We will continue listening to and working with charities, clubs, societies and other voluntary organisations to ensure that we understand and address their requirements, both as writers and receivers of cheques.

4 We will ensure that the needs of harder-to-reach and vulnerable groups are identified and addressed in our work to develop a choice of alternatives to cheques.

5 We recognise the importance to older people and disabled people of services that meet their needs and will ensure that these are understood and addressed in developing alternatives.

6 We will ensure that the needs of the small business sector, both as the senders and receivers of payments, are understood and addressed in developing viable alternatives.

7 Where there are gaps in the current range of payment options, we will look to foster innovation and investigate the feasibility of providing a paper-based method of payment, to address the needs of some consumers who are highly dependent on cheques and who may find it difficult to migrate to the electronic alternatives.

8 We will ensure that security and consumer protection remain paramount in our work on alternatives to cheques.

9 We will commission robust and independent market research to be undertaken with consumers, businesses and the charitable and voluntary sector to measure awareness of alternatives to cheques and levels of acceptability of those alternatives; we will also make the results of this research public.

10 We will work together as an industry to ensure that any change introduced is communicated in a way that educates and informs our customers and supports their move to alternative methods of payment.

Thought Piece

By Lucy Malenczuk,
Policy Adviser – Financial
Services at Age UK

How will we pay?

The power to pay is a fundamental ability that we rarely notice until it is gone. If we have money then we expect to be able to use it: to buy the paper, pay the window cleaner, meet bills, purchase groceries and give gifts.

Yet we hear increasing concern about how a wide range of people will manage even basic transactions. Some of the rhetoric in discussions on the cheque replacement

programme characterises cheque champions as stubborn traditionalists, standing in the way of positive innovation. Alternatively users might be placed in a small group or categorised as marginalised and vulnerable. Few of the people who contact Age UK with concerns fit into either category.

In fact, people present a wide range of valid concerns. These focus on challenges using telephone and internet banking, remembering PINs, control over payments and ability to pay remotely or delegate payment. The result is a reliance on cheques and cash because there is no viable alternative.

Age UK recognises the opportunity which this review of UK payment systems provides to design payment methods which work better for consumers, business and banks. New



technology offers hope that products could improve on the cheque; however, this will only happen if an inclusive approach is taken at the design phase. Past experience shows that solutions for particular groups or temporary measures do not reach those who need them (e.g. continuing challenges with alternatives to chip & PIN). Age UK is currently researching international and potential future alternatives, testing these with older people in order to be able to contribute to the design phase.

Transparency and fairness in the period leading up to the 2016 decision will be critical in the industry building trust and goodwill for new systems. We hear from cheque users who struggle to obtain replacement cheque books or are told by branch staff that cheques are being phased out in 2012 and this leaves customers feeling that the decision has already been taken and that there will be no alternative.

We have three primary requests of the payments industry: (i) do not withdraw cheques until acceptable alternatives are in place; (ii) do not effectively withdraw cheques before the 2016 decision (e.g. by making it difficult for people to obtain replacement chequebooks); and (iii) do not marginalise the needs of older people but challenge product developers to create an inclusive product.

Consulting older people: **an update** >

Since the Payments Council announced a target end date for cheque clearing, we have been contacted by forums and groups of older people concerned about the decision. As a result, we have arranged to attend a number of their meetings around the UK to listen to their concerns and to explain the reasons for our work.

At one such meeting in November, Sandra Quinn (Director of Communications at the Payments Council) and colleagues attended a meeting of the Glossop 50+ Forum. It was a useful meeting that helped us understand more about their use of cheques and what they would like to see from alternatives. It was also useful to stress that this work is about having the opportunity to improve the choice of payments that exist and to design new methods that suit the people that use them.

Talking about when people use cheques, the attendees said that they felt cheques are liked because they are considered a flexible and easy to use payment method. Many said they use cheques to send money in the post, perhaps as a gift or to make a charity donation. Others said that they used cheques to pay small businesses that come to their home such as plumbers and gardeners.

Cheques were felt to be safer than other electronic ways of paying. Some people were concerned they would be forced to use methods they are not comfortable with; they

would like to see alternatives to cheques that feel just as easy-to-use, safe and can be used for postal and one-off payments.

We offered to speak to the forum again in the future and to talk to them about trying out new types of payments when we have concepts to test.

We have a number of other meetings in the diary over the coming months with other forums and groups of older people around the UK. If you run an older people's forum, then we would like to hear from you.

Cheque replacement focus: **Working with small and medium-sized businesses** >>

Small and medium-sized businesses (SMEs) have formed one of our priority areas for focus within the cheque replacement work, as we recognise that many are highly dependent users of cheques, in terms of both making and receiving payments.

What research has been done with businesses?

This year we commissioned some market research with businesses, as well as with consumers, to check the levels of awareness of alternative payment methods to cheques and how acceptable businesses found them to be. This set of results will act as our baseline and we'll be repeating the research on an annual basis to help us evaluate how awareness and acceptability is increasing, and in what areas further work is required on developing suitable alternatives. This will also help us to provide focussed help and education to businesses.

Some key findings are:

- Almost two-thirds of businesses had made a payment by cheque in the previous month;

- almost two-thirds of businesses had received a cheque as payment in the previous month;
- when thinking about the alternative ways that they can make payments, the methods most often identified spontaneously by businesses were Direct Debit, Bacs Direct Credit and cash (depending on the purpose of the payment); and
- when prompted with suggested alternatives, businesses also recorded high levels of awareness of the ability to make payments using internet and phone banking.

We also found that the most common reason for businesses to use cheques to make payments was to pay trade suppliers

or to make occasional payments to other businesses. We also found, probably not surprisingly, that small businesses tend to find that cheques account for a larger proportion of their expenditure and income, compared to larger businesses.

What are the benefits to businesses of moving away from cheques?

Provided that suitable and acceptable alternatives are in place for small businesses, there are benefits that they can reap in moving away from cheques. Faster forms of payments would mean that the money would reach their account more quickly and assist with cash flow. In a similar vein, it is easier to keep track of an account balance when there is no uncertainty about when cheques paid out on the account will be cashed.

Small businesses could also save the time required to take cheques to the bank for paying in, or in the time spent following up bounced cheques or bearing the loss of income following payment by a fraudulent cheque.

Can you compare their cheque use with different sectors?

We see some similarities between small and medium-sized businesses and the non-profit sector, in their use of cheques and the current services that they receive from their banks. We will therefore be looking at both areas to see whether there are similar needs and requirements that need to be considered.

One such area is where cheques are used to provide multiple authorisation for payments; many organisations require two or more people to authorise a payment for audit and control purposes and the most frequently used way of doing this is with a cheque. One commitment already made by the members of the Payments Council is that where customers have multiple authorisation cheques, alternative functionality will be



made available, e.g. through internet or phone banking, by the end of 2013. This move will lift a barrier to electronic payments that has existed for many organisations and will bring with it significant benefits.

What further consultation is planned with small and medium-sized businesses?

As well as carrying out regular market research to test the awareness and use of cheque alternatives, we also want to discuss their needs and requirements with businesses themselves. Having carried out a similar exercise with charities, clubs and societies, we know how valuable this activity is. Therefore, during 2011 we will be holding a series of workshops at locations around the UK, hosted by the British Chambers of Commerce. At these workshops, we will meet with owners and managers of small and medium-sized businesses, to discuss the practical challenges that they may face in adapting to alternative payment methods; to listen to their views; and to talk through possible alternative payment methods with them.

We will report back on our findings from these workshops in a future edition of Communiqué.



Large businesses

SHARE BEST PRACTICE ON PAYMENTS >>

Big corporations and government departments are looking at the way they use payments.

Whilst large organisations continue to send and receive a large number of cheques, they are paying out far less by this method and in fact, apart from making a few one-off payments, like refunds, most of the large corporates that we have talked to over the last three years only use cheques when requested by their customers or the small businesses they work with.

But there are exceptions to every rule, and there are five sectors in particular which continue to use cheques, either by choice or because cheques are a long-established part of their systems. These are insurers, insolvency practitioners, registrars, banks and building societies, and some central government departments and agencies, and we have started a programme of engagement with them.

Insurers have been pioneering this engagement in 2010. Admiral Group, backed by the Association of British Insurers and the Payments Council, is

leading a group of over 30 insurance companies in planning for cheque replacement. In the workshops held so far, best practice has been shared on how to manage changes to their own systems, and planning is now underway to replace the cheques sent between different insurers. One workshop featured round-table discussions between the insurers and their banks, which was valuable on both sides, improving mutual understanding of the issues around replacing cheques.

The Payments Council is working with other sectors, too, through R3, the insolvency sector trade association; the Registrars Group at the Institute of Chartered Secretaries and Administrators; the Building Societies Association and the British Bankers' Association; and the Government Banking Service. This work will continue in 2011.

Communiqué meets

Chris Bryson, the Cheque Replacement Programme's new Manager

Chris recently joined the Payments Council team to take on the role of Programme Manager.

How will you judge whether the programme is succeeding?

Ultimately, this programme will be judged on evidence that it has achieved what we call the "4 As". These are Availability, Awareness, Acceptability and Adoption. If we can show that good alternatives to the cheque are available to all customers, that the public are made aware of the options, that the alternative payments work, and that people are actually using them in large numbers, then we have achieved our aims.

Obviously we are setting more specific tests to measure our success in these areas. We will publish annual research and during 2014 will announce the thresholds we will adopt to assess whether we have met our criteria.

Many people are concerned that they will be inconvenienced by what the Payments Council is doing. How can you reassure them?

The Payments Council initiated this programme because we wanted to ensure that the steep organic decline in cheque use could be managed in a controlled way. That will be better in the long run for customers. So to some extent, the fact that we've set this programme up is evidence that the Payments Council is taking customers' concerns seriously. But we're also giving clear, significant commitments on how we will protect customers during this process, and we've published those commitments this month.

Even though the target date for closing cheque clearing is still eight years away, work is already underway looking at potential alternatives for those transactions where customers would currently use a cheque. The criteria here is that for any alternatives to the cheque to work, they need to be just as convenient for the customer. I hope people will feel reassured by that.

Analysing the costs and benefits of closing cheque clearing

In the last issue of Communiqué, we reported on the Payments Council's appearance at an evidence session of the Treasury Select Committee, on 16th March 2010, and the commitment we made in front of the Committee to produce a Cost-Benefit Analysis (CBA) of our decision to set a target end date for closing the UK cheque clearings.

As a first step in this process, the Payments Council commissioned an economics consultancy, Frontier Economics, to provide an independent assessment of how and when a CBA should be undertaken. Frontier's report made a number of

recommendations and described the steps the Payments Council should take towards production of a detailed analysis of the costs and benefits of closing cheque clearing. This analysis will inform the final decision that the Payments Council will take in 2016, on whether or not the closure of UK cheque clearing will go ahead in 2018.

The Payments Council is now implementing the first of Frontier's recommendations and we will continue to keep the Treasury Select Committee informed of our progress. The report is available on our website, **www.paymentscouncil.org.uk**

A look back on workshops held with charities, clubs and societies >>

This autumn the Payments Council finished a series of workshops with charities, clubs and societies on their use of cheques and their requirements for alternatives. In all, we undertook seven workshops in Belfast, Cardiff, Chester, Edinburgh, Birmingham and London between July and September. In October, we held extra sessions via conference call for those organisations who were unable to attend the events.

In total, more than 200 organisations attended the workshops. Each event attracted around 30 to 40 people, who were responsible for managing their organisation's finances and making and receiving its payments.

The workshops were run by an independent research agency, Optimisa Research. We asked delegates to tell us what they valued most about cheques for making and receiving payments. They were also asked about their experience with alternatives, and in what ways they felt alternative payment methods are currently unable to meet their needs.

Some of our key findings were:

The top concern is about losing donors and subscribers

Organisations told us their donors and members make donations and pay subscriptions by cheque, and they want to ensure those donations won't disappear if alternative payment methods are being used. This was particularly true for organisations whose donors or members were elderly or disabled, as this group would face the greatest challenges moving to alternatives.

Cheques are embedded in organisations' administration processes

Cheques are valued for their ease of administration. Some organisations described how cheques suit their administration processes. For example, when making payments by cheque, they were able to write the amount paid in the cheque stub and, in some cases, match the cheque identifier number with a central record. Making alternatives easy and simple to administer - particularly for authorising, reconciling and tracing payments - is important for ensuring their attractiveness and acceptability.

Some alternatives to cheques have potential

Alternatives to cheques are seen as having some 'potential' providing the benefits are understood and they are simple to administer. Some charities, especially larger ones, said they were aware of the drawbacks to cheques (such as missing, fraudulently altered or bounced cheques) and recognised benefits to alternatives.

It was also clear that although there was some awareness of the range of alternative payment methods, the Payments Council needs to work to increase awareness of what's available. Larger organisations are already experimenting and using alternative

methods but smaller organisations, which are often run by volunteers and whose time and resources are at a premium, will need the most help.

One alternative that was felt to have potential was internet banking. Most charities at the workshops had a regulatory requirement for payments to be counter authorised and currently fulfilled this using multi-signature cheques. Electronic multiple authorisation is available to charities and other organisations on some accounts (typically on internet banking). Those already using it tended to be larger organisations, but organisations of all sizes were interested in how it works, and could see benefits in moving to use it.

Since the end of our events, Payments Council members have made a commitment that, where customers are currently using multiple authorisation cheques, alternative multiple authorisation facilities will be made available by the end of 2013.

Alternative formats need to replicate the features of cheques

Delegates at the workshops described the features of cheques that drive their reasons for using them. These include the ability to attach information, portability and tangibility. Additionally, they felt that getting a cheque allowed them to connect with their payer or payee. This was particularly relevant with donations, which were often accompanied by information explaining why it had been made.

Although these attributes are not necessarily unique to cheques, they will need to be available in alternatives if cheque users are to move away from cheques.

The Payments Council has found the feedback from the workshops invaluable. We now have a greater understanding of the concerns of charities, clubs and societies and their respective requirements for alternatives.

Paul Smee, Chief Executive of the Payments Council said:

“These workshops have given us a clear message on the priorities and concerns of charities, clubs and societies. This is a very diverse sector and we do not underestimate the challenge of addressing their needs. However, I remain convinced that we can make payments actually work better for the sector, by enhancing existing alternatives and finding new ones that are designed with their needs in mind. Our members have already shown that they are listening by making the commitment that, where customers are currently using multiple authorisation cheques, alternative multiple authorisation facilities will be made available by the end of 2013.”

A full report of the workshops is available on the Payments Council website.



Brits lose queuing cool within 11 minutes >

A typical British adult can stand in a queue for 10 minutes and 42 seconds before their patience starts to fray, according to new research published by the Payments Council. The survey, which asked over 2,000 people about their queuing habits, discovered that the stereotype of patiently queuing Brits is becoming a thing of the past, with eight in ten UK adults (83%) turning to virtual alternatives, from shopping online to Direct Debit bill payments, to avoid the need to stand in line.

Internet banking has become the nation's favourite way to avoid queuing, with 58% of adults using their bank's web services, and 54% choosing to pay their bills online. 45% of Brits now book their travel tickets on the internet or over the phone, and 35% buy books and electronics the same way. But the Payments Council's survey also revealed some more drastic measures people are adopting to preserve their precious time.

One in five people have done their shopping at night to avoid queuing, while 18% have changed what they buy or where they shop. More extreme still, one in 12 young people have even taken time off work to avoid peak time queues, and one in eight admits to sending someone else to queue for them.

Sandra Quinn of the Payments Council said: "Our research shows that more of us are waking up to the fact that you can skip the queue altogether, saving time and money, by using 'queue dodging tactics' like internet shopping, online banking and paying bills electronically. It can definitely be worth thinking about making the most of these if you haven't done so already."



Payments Council launches **new** website >

The new Payments Council website opened for business this month, with a brand new design and structure to help customers find the information they need as quickly and easily as possible.

The site went live on Monday 6th December and contains information about how the Payments Council is run, who its members are, and the work it is doing. It also includes detailed information on the decision to set a target date of 2018 for the closure of cheque clearing, and some useful tools for customers to find out which payment methods can be used for various types of transaction.

Visitors to the site can use the Payments Council's Sort Code Checker, an online resource that lets you check what kinds of payments the account you are sending money to can receive before you make the transaction. The feature, which receives 4,000 hits per day, reduces the risk of delayed or failed payments by checking whether the given sort code can receive Faster Payments, which clear within 2 hours, as well as Bacs Credits, CHAPS Payments, and Direct Debits.

The new website also features all of the Payments Council's publications, including statistical reports, the Payments Council Annual Review, past issues of the Communiqué newsletter, the new 2011 Cheques Fact Sheets, and the National Payments Plan, which was published in 2008 and set out the Payments Council's plans for the future. The new commitments to customers on the replacement of cheques have also been published in full on the site.

The modern design and intuitive structure of the site makes it easier for the public

and organisations to find answers to their questions on different payment methods and the Payments Council's work. For the first time, this includes a set of key payment questions, which will help to answer the most common payments enquiries. It also gives members of the public the opportunity to contact the Payments Council with their views on payments issues.

Take a look at

www.paymentscouncil.org.uk.

Minister addresses Payments Council e-crime conference >>

This November saw the Payments Council host its fifth annual E-Crime Seminar in London, bringing together experts from around the world to discuss the threat of cyber-crime.

The Payments Council began hosting the event in 2006 as part of its work to keep payments efficient, safe and secure for customers. The seminar covered several types of computer crime, including online banking fraud and the challenges it poses, as well as how banks and the police are fighting back against the criminals.

Speakers from law enforcement and the security industry, as well as the banking sector, addressed the 180-strong conference, the highest attendance in the history of the event.

James Brokenshire MP, the Minister for Crime Prevention, delivered the keynote speech at the conference, telling the delegates that the new government had a fresh approach to tackling e-crime. The Minister said he was determined to work closely with companies like banks to make the internet a safer place for the British public.





Focus on payments: pay bills your way >>

With more and more customers signing up for services like broadband, mobile phone and digital television, the number of bills being paid by British households is on the rise.

There is an increasingly wide range of payment options available to householders paying their bills, but however you choose to pay, it makes sense to review whether you are using the most convenient option available. Whatever method you do choose, it is important to remember to include your customer reference number to ensure that your payment is credited against your bill. Most companies will provide payment options on the back of the bill but here is a more detailed look at some of the options.

Automated payments

Automated payments like Direct Debits and standing orders are extremely popular for regular payments; in fact in 2009, Direct Debits alone were used to pay 67% of all regular personal and household commitments. Many service providers,

such as utility companies and mobile phone providers, offer incentives if you pay your bill by Direct Debit, and your bill provider will be able to provide you with a form to set one up.

You then enter into an agreement that allows the service provider to collect the bill payment directly from your account. You will always be sent advance notification before any payment is taken, and the Direct Debit Guarantee provides you with excellent protection setting out your rights in case any money is wrongly taken from your account.

For other regular commitments, like paying rent or paying a magazine subscription, you may decide to set up a standing order. This is an instruction to your bank or building society to request that a set amount is paid on a regular basis to a beneficiary.

Card payments

You may be given the option of paying a bill by debit or credit card – some customers even pay their credit card bill using their debit card. Always remember to check whether you have agreed to make a one-off payment or a repeat payment and always keep copies of any paperwork.

If you want to cancel a repeat payment on your card (sometimes known as a recurring transaction, or a continuous payment authority) you should contact the business you are paying rather than your bank. However, it can be helpful to also tell your bank and keep copies of any correspondence cancelling the payment instruction.

Cash and cheques

In recent years, cash and cheque bill payments have declined significantly, but cheques are still popular in some circumstances. If you do choose to pay bills by cheque, make sure the cheque is filled out clearly and legibly in indelible blue or black ink.

You will also need to check the back of your bill for cut-off times, and to find out where you need to post it, or whether you can pay it in over the counter at your bank or a post office. Remember not to post-date a cheque, as this may be against the terms and conditions of your bank account.

What's coming up >>

In the next edition of Communiqué, we'll be reporting on:

In the next edition of Communiqué, we'll be reporting on:

- The results of our market research with consumers
- New fact sheets on the work looking at closing cheque clearing

- The launch of our new payments information portal

A large print version of this newsletter is available upon request.

Thank you for your feedback >>

Thank you to everyone who sent us comments on the first edition of Communiqué. Some of you commented on the design, which we have taken on board and have consequently made some changes to this edition.



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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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.