



Updating the National Payments Plan 2011 review and consultation

The Payments Council sets the strategy for payments in the UK. In 2008 we published a plan - A National Payments Plan - for the next 10 years. This set out what the Payments Council plans to do to make sure payments in the UK are efficient, innovative and are robust.

At that time we committed to review and update this plan every three years, to make sure the vision remains relevant. This is the first review and we are inviting you to take part in a consultation to help us update the Plan. This leaflet will help you understand more about the consultation and direct you to areas that may interest you.

What is the consultation about?

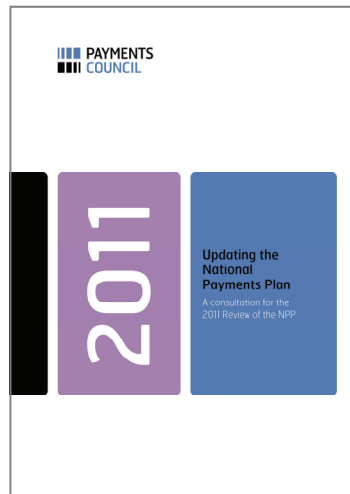
This consultation asks a series of questions around four themes:

- ensuring payments meet the needs of everyone
- mainstream payment methods
- emerging payment methods
- ensuring the integrity and security of payments

We'd like you to tell us what you think we should be doing in each area to make payments work better.

Where can I find the consultation document?

The full document is available from the Payments Council website http://www.paymentscouncil.org.uk/who_are_we/our_strategy/national_payments_plan_2011_consultation/



A hard copy can be requested by calling 020 3217 8368.

The future of cheques

In December 2009 the Payments Council set a conditional target end date of 31 October 2018 to close the central cheque clearings in the UK. This means that closure of the clearings will only go ahead in 2018 if alternatives to cheques are in place, are acceptable to those who need them and are actually being used. You can find out more about the work we are doing on this on our website or by writing to us at:

Payments Council
2 Thomas More Square
London, E1W 1YN

Or email cheques@paymentscouncil.org.uk

We have been working extensively with consumers and organisations to understand their requirements and to identify potential solutions. As a result, we are not asking questions about our work on cheques in this consultation. The views of those who have already talked or written to us about cheques will be considered in this review; and in 2014 a public consultation will be conducted as part of our first major review of our work on cheques.

Questions in the consultation

A summary of the main areas we are looking at in this consultation is set out below. A full list of what we are reviewing can be found in the full consultation document.

Ensuring payments meet the needs of everyone

The Payments Council has a responsibility to ensure that payments are delivered to benefit all sectors of society and all types of organisation. We want to understand where you think payments can be enhanced to better work for different needs. Specifically we ask questions about:

- where payments can be enhanced to work better for consumers and organisations (page 18)
- what we should be doing to inform people who use payments about current payment options (page 18)

Mainstream payment methods

There is a wide range of familiar payment options which many of us will have heard of or used. Despite the broad use of these payment methods, we would like you to tell us how they might be improved to work better for your requirements and payment needs. Our questions cover:

- cash (page 19)
- credit and debit cards (page 20)
- Direct Debits (page 21)
- automated credits (including how salaries and pensions are paid, regular payments and bill payments) (page 21)
- payments made using internet banking (page 22)

Continued

Questions in the consultation (Cont.)

- payments made using telephone banking (page 23)
- information delivered alongside payments (page 23)

Emerging payment methods

In addition to the more familiar ways of paying, new ways of making and receiving money are emerging. This section asks questions about some newer methods you may have heard of as well as potential areas for innovation. Our questions cover:

- mobile phone payments (page 24)
- mobile contactless payments and contactless card payments (page 25)
- prepaid cards (page 26)
- a new type of online payment service to retailers (page 26)
- third party payment services (page 27)

Ensuring the integrity and security of payments

Ensuring the reliability of payments and preventing fraud are major factors influencing all methods of payment and delivery channels. In this section of the consultation we ask questions covering:

- our work on the integrity of UK payment services (page 28)
- how payers authorise payments when making payments remotely (page 29)
- fraud risks and our role in work to counteract them (page 29)

How to respond

The consultation closes on Friday 1 July 2011.

Electronic responses are preferred. Please send them to:

consult@paymentscouncil.org.uk

Paper responses should be sent to:

National Payments Plan 2011 Consultation

Payments Council
2 Thomas More Square
London, E1W 1YN

Individuals and organisations are asked to complete the Contact and Confidentiality Form on the website when submitting a response:

http://www.paymentscouncil.org.uk/who_are_we/our_strategy/national_payments_plan_2011_consultation/