

## Advocacy Plan for COVID-19 and Beyond

### The ATM & Cash Revival

#### Key Actions and Themes

Following the devastating impacts of the COVID-19 pandemic, and taking into account the results of the member survey in April 2020, including the list of pain points experienced by members during the crisis, ATMIA is committed to the following actions in a broad, global ATM and Cash Revival Plan.

#### 1. Cash Revival Plan

- 1.1 Continue cashless bans campaign – mandatory acceptance of cash at retail outlets in USA, Europe, Canada, UK & Australia.

Overseer: David Tente  
Assisted by: Debbie Smyth & Sandra Smith  
Committee Support: Cash and Payments Council, WCW, GRCs  
Prioritisation: High

- 1.2 Making the deposit of cash (notes and coins) at ATMs other than those of your own account provider.

Overseer: Debbie Smyth  
Assisted by: Mike Lee  
Committee Support: Cash and Payments Council, WCW, GRCs  
Prioritisation: Medium-High

- 1.3 Relaunch cash's top values, e.g. financial inclusion, ease of use, high trust levels.

Overseer: Mike Lee  
Assisted by: David Tente, Debbie Smyth & Andrew Dean  
Committee Support: Cash and Payments Council, WCW, GRCs  
Prioritisation: High



- 1.4 Improved cash management and logistics to reduce costs; more use of strong software is vital to reduce cost impact of any future virus lockdowns, and handle what might be a gradual and/or unpredictable return to normal usage.

Overseer: Debbie Smyth  
Assisted by: Mike Lee & David Tente  
Committee Support: Cash & Payments Council, WCW, GRCs, Next Gen ATMs  
Prioritisation: Medium-High

## 2. ATM Revival Plan

- 2.1 Develop global ATM Hygiene & Safety Protocol, with Best Practices; hand sanitiser at ATMs; keypad overlays; use of sanitising additives added to notes in manufacture; note cleansing within the ATM; pre-staging of transactions; message that contactless (cards or phones) cuts down some of the contact but keypad still needs to be used.
  - 2.1.1 Summary of finding of health authorities about safety of cash.
  - 2.1.2 Investigate relevance of cleaning technologies, including UV, etc.
  - 2.1.3 Pandemic Industry Response Best Practices (for future pandemics).

Overseer: Mike Lee  
Assisted by: David Tente, Debbie Smyth, Sandra Smith & Andrew Dean  
Committee Support: ATM Hygiene & Safety Committee, GRCs & Consultants  
Prioritisation: High

- 2.2 Next Gen Reinvention of the ATM, including new functionalities for ATMs.

Overseer: Mike Lee  
Assisted by: Debbie Smyth & Marcel Ficken  
Committee Support: Next Gen ATMs  
Prioritisation: High

- 2.3 Economic revival of the ATM industry.
  - 2.3.1 Transparent and cost-related interchange calculation.
  - 2.3.2 Direct charging & interchange for new functionality.
  - 2.3.3 Cash recycling/cash deposits at ATMs.
  - 2.3.4 Removal of taxes from ATMs (e.g. business rates in the UK).
  - 2.3.5 Look at the impact of the pandemic on the increased push to move more teller transactions/interactions to the ATM.

Overseer: Mike Lee  
Assisted by: David Tente, Debbie Smyth, Sandra Smith & Andrew Dean  
Committee Support: ATM Hygiene & Safety Committee, GRCs & Consultants  
Prioritisation: High