

World Class Payments in the UK Enhancing the payments experience

An Initial Report

August 2015





“UK customers, businesses and those in the public sector have told us what they want from the payments of tomorrow. We are confident of the direction that needs to be taken to make sure payments in the UK continue to be world class.”

Gerard Lemos
Chairman, Payments UK



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Imagine a world without the ability to shop with a card, pay bills by Direct Debit, or make instant online banking payments. Imagine how slow and sluggish that world would be. Imagine the impact on you or your business: it is unthinkable.

Fast forward 20 years and imagine the kind of features and functionalities consumers, businesses, government and new and existing providers of payments services will want and need. Of course security, reliability and speed will continue to be essential but what kind of innovation in payments would make someone sit up and say, 'how did we live without that?'

These are the big questions that Payments UK's World Class Payments Project is seeking to answer.

The fast pace of change in technology, regulation, legislation, consumer preferences and accessibility makes the timing right to review how these changes can be used to enhance the payments experience for everyone's benefit.

Our findings should guide any developments in infrastructure, the regulatory environment and help designers of payments products and systems build on the current

functionality to deliver a truly world class payments environment in the UK.

As a first important step, we have taken an evidence-based approach to engage with the wide breadth of payments users and those who offer payments services to customers, to identify what they need from their payments of tomorrow. This initial report summarises our key findings. As well as our extensive engagement with many different groups we have drawn upon the wealth of research undertaken by the industry over the past few years and our deep understanding of industry, regulation, technology, global standards and the current payments infrastructure.

We believe that evolutionary improvement is the best approach to build on the existing arrangements which have served the UK so well.

To help turn this approach into a reality we have identified key areas

for change, and will undertake further exploration in the following areas: improving access to the payments infrastructure for payment service providers; giving customers greater control over payments leaving their account; providing confirmation of payee before a payment is sent to prevent errors; and providing more information with payments.

There is clearly still much work to be done. To deliver all the capabilities or features we have identified, and critically to agree the timing of delivery, it will require the industry's new and existing players, but also regulators, technology providers, the government and of course customers to move forward together.

We intend to publish a further update on our World Class Payments work next year.

Maurice Cleaves
Chief Executive, Payments UK

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World Class Payments in the UK – the case for change

The pace of change in the payments sector has never been greater. Technological developments, new players in the market, new and emerging regulation and customer appetite for new products and services mean the time is right to take a holistic view of the improvements required if payments in the UK are to remain world class.

The UK has a diverse payment systems infrastructure and although much of it has evolved over time it is globally recognised as ‘market leading’, with other countries copying its features to enhance their own payments environments. However, as more and more new types of Payment Service Provider (PSP) enter the market and we increasingly move towards a digital, 24/7 world, there is widespread acceptance that changes will need to be made. This first phase of Payments UK’s World Class Payments project has sought to gather evidence to inform the debate on what needs to change and why.

Undoubtedly existing and emerging regulatory changes will shape or dictate when changes will happen. The industry has both domestic and international regulation to factor in to its plans – for example, the European Commission’s Payment Services Directive 2 and the ring-fencing requirements from

the Banking Reform Act. The UK also has a new economic regulator for payments – the Payment Systems Regulator (PSR) – the first of its kind in the world. The PSR’s objectives are to promote competition and innovation in payment systems, and ensure the needs of customers and businesses are kept at the forefront.

The PSR wants to see the payments industry drive forward change to maintain the UK’s leading position of providing competitive, innovative and efficient systems. Both the Bank of England and the Payment Systems Regulator play a critically influential role to ensure the industry’s framework for change aligns with the regulatory environment.

Outside the traditional banking arena, ‘fintechs’ (the financial technology sector) are looking to deliver a range of different innovations to ease payment processes, reduce fraud, save users money, or promote financial planning.

The emergence of these new players has brought the issue of access to payment systems into sharp focus for both regulators and the industry. This has a real knock-on effect for customers too – many new and innovative services will only be possible if the essential cornerstone of open access for every player in the industry is in place.

Consideration also needs to be given to emerging technologies such as digital currencies and blockchain, which could result in game changing opportunities for existing payments processes and infrastructure.

All these drivers combined have created ideal conditions for the industry to come together, share their views, hear from customer representatives and consider the capabilities required to meet all stakeholder needs.

What is needed to be world class?

Feedback from consumers, businesses and charities, government and the industry

In order to understand the future capabilities that would be needed we have engaged through ongoing meetings and seminars with a wide group of stakeholders. We would like to thank the many consumer organisations, corporates, businesses, government, trade associations, software vendors and fintechs that have helped us to understand their needs and to validate our findings. A list of contributors is shown on page 18.

In addition, new quantitative research has been conducted and a substantive analysis of existing research considered. A list of key references is set out in the Appendix.

A summary of feedback by customer segment follows.

Consumers

What do we need to be world class?
I can pay (or receive payments from) who I want, when I want and where I want



Control is paramount to consumers and a recurring theme in discussions and research. Specifically, consumers want to:

- know in real-time how much money is in their account to inform a purchase or bill payment decision
- make payments how and when they want
- know when they make a payment that it is going to the

right person or business

- have the ability to control one-off payments that are taken from their account
- have better information and consistency of experience with payments e.g. processing or clearing timescales, notifications and limits
- switch accounts promptly and without error

Consumer and small business YouGov survey results

To confirm our analysis of consumer and small business needs for future payment services this summer (July 2015) Payments UK commissioned two online YouGov surveys.

The survey tested potential future changes to payments with a nationally representative sample of UK consumers^[1] and small and medium business decision makers^[2].

See Appendix for further details and www.paymentsuk.org.uk for full results.

Key consumer findings

- The most useful change identified was 'having all payments to and from other accounts completed

immediately, 24 hours a day, seven days a week and shown on my balance straightaway' (58%)

- Although other potential future changes were identified as useful by consumers, over half (53%) said that 'being able to check that the bank details are correct for the person I want to pay before I send an electronic payment so that it does not go to the wrong account would be useful'
- 53% of consumers identified 'being able to see Direct Debits and other payments coming up (e.g. see Direct Debits and payments due to go out)' as a useful change.

Key small and medium business findings

For small and medium sized enterprises (SMEs) the top three most popular potential future changes were:

- 'Having all payments to and from other accounts completed immediately' (57%)
- 'Being able to check that the bank details are correct for the person I want to pay before I send an electronic payment so that it does not go to the wrong account' (57%)
- 'Being able to know who has sent a payment and what it is for' (54%)

Small businesses, charities and the voluntary sector

What do we need to be world class?
Payment options that suit the way I do business



The main requirement for small businesses and charities is greater flexibility in payments which can be fitted and tailored to their own business model, not vice-versa. Specifically small business and Charity and Voluntary Sector (CVS) customers want:

- the ability to open accounts and make or receive payments quickly and easily
- to give controlled access to payments to who they want
- visibility of funds whenever they want
- payments to go to the right people, and knowledge that they have arrived
- payment information that is easy to use for accounting and reconciliation
- the reason for the payment is easy to derive

Corporates and government

What do we need to be world class?
Payment services that allow my organisation to be more cost effective



The main theme for larger businesses and government departments is the opportunity to simplify the process for making and receiving payments, with the view to realising efficiency gains. Specifically:

- the ability to make and receive payments whenever they want, with as much data as needed, with ease and efficiency across multiple providers
- clear and simple rules allowing them, if they wish, to give controlled third party access to their payment accounts
- payment options that are straightforward, secure and predictable allowing for effective management of cash flow
- ability to validate who they are paying, and what it costs before sending a payment; ability to reconcile payments received; ability to resolve issues easily and with equitable protections
- common (standardised) ways of instructing and reporting payments to increase interoperability, efficiency and ease of switching
- sufficient notice about changes to the payments landscape so they can plan effectively – for themselves and their customers

[1] All figures are from YouGov plc. The total sample size of the consumer survey was 2,075 UK adults. Fieldwork was undertaken between 27-28 July 2015. The survey was carried out online. The figures have been weighted and are representative of all UK adults, aged 18 and over.

[2] All figures are from YouGov plc. The total sample size of the small business survey was 1,103 GB SME decision makers. Fieldwork was undertaken between 27 July and 3 August 2015. The survey was carried out online. The figures have been weighted and are representative of GB SMEs

We thank the many financial institutions and Payment Service Providers who have provided their input – contributors are listed on page 18.

Financial institutions and Payment Services Providers

What do we need to be world class?

I can access and process payments in a way that allows my institution to compete and innovate cost effectively



Although very different to other customer groups, banks, building societies, financial institutions and other Payment Service Providers have a number of core requirements for future payment services. Feedback from this group highlights the need for common or simplified access to payment systems and services, along with the ability to develop competitive offerings on top of any generic, collaborative initiatives. Specifically:

- open and transparent access to payments services with common technical standards, rules and practices
- the ability to leverage the payment systems and develop and create competitive payments propositions for customers
- features for customers (if they choose to), to be able

to authorise third parties to see their balances and effect payments according to a universal secure standard

- the ability to choose when and how migration from existing processes (and providers) to any new standards occur, ensuring no detrimental impacts on customers
- when collaborative change happens in the payments landscape there is an opportunity to influence and receive sufficient notice given so it can be planned for.



Contributor feedback

“I am genuinely excited to see that Payments UK and its work on World Class Payments is prioritising consumers’ clear need for greater control and flexibility over the timing of regular payments. Whoever you are, control over your ‘financial flow’ of expenditure against income is absolutely critical for effective money management. For people on low or irregular incomes, a payment mechanism that could enable this kind of flexibility will empower people to make their money work well for them and the focus on this need is absolutely right.”

Sian Williams

Head of National Services, Toynbee Hall and Financial Inclusion Commissioner

“BASDA truly welcomes this report and its drive to provide a payments infrastructure that addresses the key needs and opportunities of our somewhat archaic infrastructure in order to provide UK Plc and its customers with a truly 21st century set of experiences that they come to expect and deserve. We look forward to collaborating closely with the payment industry to ensure a consistent and pragmatic scope along with deployment, as this will be crucial to its success.”

Kevin Hart

Chairman, BASDA, The Business Application Software Developers Association

“Simpler, clearer and more certain payments, coupled with better data handling processes will help create a modern and efficient welfare system. This is essential to help us respond quickly to people’s needs. I welcome this renewed commitment from the industry to deliver these benefits.”

Lord Freud

Minister for Welfare Reform, Department for Work & Pensions

“We welcome and encourage the work to address access to payments which is difficult for smaller, challenger banks and is an expensive, complex and lengthy process. Appropriate and measured entry criteria for all participants is needed to create a more level playing field, encourage participation and retain the integrity of the environment.”

Aisling Kane

Chief Operating Officer, Metro Bank

“Customers increasingly expect real-time payments they can self-service at any time; so we need more protection and greater certainty of the payment destination. Paym set a new standard expectation for customers by confirming who you’re paying before you send the payment; we want such a service for all payments to protect customers from error.”

Robert White

Director of Payments, Santander

Payments UK commissioned *Consult Hyperion*, the independent consultancy specialising in electronic transactions to publish a short report giving their view on the future of payments in the UK.

Consult Hyperion believe payments are set to become increasingly digital with consumers wanting to pay either on a smartphone or using wearable technology. *The Future of Payments* report is available from www.paymentsuk.org.uk.

World Class Capabilities

The research and feedback from customers was analysed to identify the capabilities or features needed to maintain world class payments in the UK.

Our gap analysis highlighted that there are many features and characteristics that customers benefit from today, and furthermore, several valuable initiatives already in the pipeline, such as the Cheque and Credit Clearing Company's project to speed up the processing of cheques and enable cheque imaging to be offered to customers of all banks and building societies.

We intend to retain and build on all the payment services and features valued today, which meet established customer needs. However, new areas were identified that will ensure a world class experience for customers is maintained in the future.

Thirteen core capabilities have been identified.



All PSPs (Payment Service Providers) to support payments in real-time, 24x7.

Real-time Payments 24x7

Enabling customers to confirm the name of the intended recipient matches the payment routing data (sort code & account number and/or proxy) before committing to send an electronic payment.

Confirmation of Payee

More control over outgoing payments for customers - enabling flexibility over the timing of regular payments to fit with increased money management. More reference information will also be provided to help businesses reconcile payments.

Request to Pay

Visibility of payment journey

Traceability and positive confirmation of where a payment is on its journey. For example, to enable customers to know, if it has been sent and if it has arrived.

Enhanced Data relating to payments

Relevant additional information to be added and made available via direct or indirect link to the payment message. This will enable more integration into respective business processes.

Common standards

Open and standards interoperability, simplifying initial providing a base for payments products to build on.

Capabilities

Efficient Governance

Simplified model and rules for access to clearing and settlement services for PSPs (Payment Service Providers)



The capabilities identified fall within two broad categories

Open access to the payments infrastructure

Improved access to the payments infrastructure for all those who offer payments to customers; this includes new and existing providers in the marketplace. This is a crucial enabler to continue to allow healthy competition and innovation in the industry.

New features and services for customers

New features and services which give customers more control and confidence, supporting growing demand for real-time payments.

World class payments in practice – what the future might look like...

Real-time 24/7 and balances



Alex gets some cash from a cash machine to grab a late night coffee.



He jumps on the night bus, paying by contactless.



He checks his current balance on his mobile banking app and sends a Paym payment to a friend. All of his transactions show immediately on his real-time balance.

More control over outgoing payments and enhanced data



Anne checks her bank account online.



A 'request to pay' – with information about her bill (enhanced data) – shows up from her water company; she clicks through to look at the bill on screen.



She checks she's been paid that morning and chooses to pay her bill there and then.

Open access



A new start up bank is eager to get their business up and running.



They simultaneously apply for access to all payment services ensuring a quicker, simpler, private and more cost effective process.



They open their doors for business a few months later.

Priorities

This report sets out our work to develop a view on what is needed to ensure payments in the UK remain 'World Class'. To take our work forward, we have identified four areas to focus on first.

These are:

- **Open access for those who offer payments services to customers:** simpler and more open access to the payments infrastructure for PSPs (Payment Service Providers), from a technical (standards and connectivity) and business rule perspective. This will achieve efficiencies, interoperability and a level playing field for banks (traditional, small and challengers). This capability has been identified as the most important core deliverable as it will provide the best platform on which to deliver further improvements for customers and deliver a world class payments experience.
- **Confirmation of payee:** enabling confirmation for customers that the person they are paying is who they intend it to be, before they make the payment, to provide confidence that the payment will not be sent to the wrong account.
- **Request to pay:** giving customers more control over outgoing payments, enabling flexibility over the timing of their regular payments to fit with income and money management needs. This would also provide an efficient e-invoicing/donation capability for SMEs and charities, larger corporate and government.
- **Enhanced data:** enabling more and better information to be linked to payments – this will particularly benefit the public sector and corporates. It will make it possible to provide additional reference information with an electronic payment helping businesses better reconcile payments.

These four areas have been identified to progress first because we believe they offer the greatest potential benefit to customers. Open access provides a platform for further changes in our vision as well as facilitating innovation and competition in the market more broadly.

On all four areas, the next step is for more detailed analysis to help us understand how the industry could turn them into reality and what that will involve. We intend to publish a further update on our World Class Payments work next year.

Get involved

We intend to examine the case for change for each of the thirteen capabilities in more detail.

We would welcome your involvement in the next phase of work, please email us if you would like to get involved: **worldclasspayments@paymentsuk.org.uk**



For information on becoming a member of Payments UK or joining our Customer Engagement Network, please visit our website at **www.paymentsuk.org.uk**

Appendix

YouGov survey

In July 2015 Payments UK commissioned YouGov surveys with UK consumers and small businesses to confirm our analysis of user needs for future payment services. We tested a range of potential future changes that would address user needs and 'requirements' identified in our analysis of previous research and engagement with customer group representatives. The aim was to test the features to understand whether they were considered valuable, and to what extent they were considered valuable.

Methodology

The total sample size of the consumer survey was 2,075 UK adults. Fieldwork was undertaken from 27-28 July 2015. The survey was carried out online. The figures have been weighted and are representative of all UK adults, aged 18 and over.

The total sample size of the small business survey was 1,103 GB Small & Medium Enterprise decision makers. Fieldwork was undertaken between 27 July and 3 August 2015. The survey was carried out online. The figures have been weighted and are representative of GB SMEs.

Summary of findings

UK Consumer Survey

Fourteen potential future changes to sending and receiving payments were tested with UK consumers. Six of these features were considered useful by 50% of consumers or more, with the most popular change being *'Having all payments to and from other accounts completed immediately, 24 hours a day, seven days a week and shown on my balance straightaway'* (58% of consumers considered this useful).

The top ten potential future changes considered useful by consumers were:

1. Having all payments to and from other accounts completed immediately, 24 hours a day, seven days a week and shown on my balance straightaway. (58%)
2. Being able to see my true balance whenever I want and know how much I have available to spend (i.e. true balance being the amount I have available to spend accounting for any payments I've made recently or money due to go out in the future). (57%)
3. Knowing that when I pay in a cheque to my account, the money will be in my account and available to spend by the end of the next working day after I pay it in. (56%)
4. Being notified that my payment has been received. (53%)
5. Being able to check that the bank details are correct for the person I want to pay before I send an electronic payment so that it does not go to the wrong account. (53%)
6. Being able to see Direct Debits and other payments coming up (e.g. see Direct Debits and payments due to go out). (53%)
7. Having flexible control over the exact date on which individual Direct Debits and other payments leave my account. (47%)
8. Knowing that payments such as cheques, online banking payments, card payments work in the same way regardless of who I bank with (e.g. the maximum amount I can pay and how fast the payment is made is the same, and the same name is used by different banks to describe the payment service). (40%)
9. Having a single secure way to identify myself to my bank or building society to make it easier and faster to make payments. (39%)
10. Being able to open an account with a bank or building society immediately, including: the completion of all identification checks, the account opened and receive my card and PIN and be ready to send and receive payments. (33%)

Appendix continued

GB SME Decision Maker Survey

The YouGov survey tested 18 potential future changes to sending and receiving payments were tested with decision makers working for small and medium enterprises in Great Britain. Five of these features were considered useful by 50% or more of SME decision makers. Like consumers, the most popular potential change was *'Having all payments to and from other accounts completed immediately, 24 hours a day, seven days a week and shown on the balance straightaway'* (57% of SMEs considered this useful).

The most popular potential future changes considered useful by SMEs were:

1. Having all payments to and from other accounts completed immediately, 24 hours a day, seven days a week and shown on the balance straightaway. (57%)
2. Being able to check that the bank details are correct for the person I want to pay before I send an electronic payment so that it does not go to the wrong account. (57%)
3. Being able to know who has sent a payment to the business and what it is for. (54%)
4. Knowing that when a cheque is paid into the account, the money will be in the account and available to spend by the end of the next working day after it is paid in. (53%)
5. Being notified that my payment has been received. (51%)
6. Being able to see Direct Debits and other payments coming up (e.g. see Direct Debits and payments due to go out). (49%)
7. Being able to see the true balance whenever I want and know how much I have available to spend (i.e. true balance being the amount I have available to spend accounting for any payments made recently or money due to go out in the future). (47%)
8. Being able see clearly how much a payment will cost before it is sent. (41%)
9. Being able to receive extra information attached to a payment (e.g. a corresponding invoice, a letter or image). (40%)
10. Knowing that payments such as cheques, online banking payments and card payments work in the same way regardless of who the business banks with (e.g. the maximum amount I can pay and how fast the payment is made is the same, and the same name is used by different banks to describe the payment service). (40%)

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Payments UK*

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NatCen/Payments UK*

The Electronic Payment Needs of
Low Income Consumers (2014)
Policis/Toynbee Hall/Payments UK*

The Mobile Way to Pay (2014)
Payments UK*

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UK Consumer Payments (Annual)
Payments UK*

* formerly Payments Council

We would like to thank all the following organisations for their invaluable input

The financial institutions, Payment Service Providers and payment schemes listed below have contributed to the validation of the capabilities and requirements and supported the project team via the steering committee:

- Bank of England (in observer capacity)
- Bacs Payment Schemes Limited
- Cheque and Credit Clearing Company
- CHAPS Clearing Company Limited
- Coventry Building Society
- Faster Payments Scheme Limited
- Barclays
- Handelsbanken
- HSBC
- Ipagoo/Orwell Group
- Lloyds Banking Group
- Metro Bank
- Nationwide Building Society
- Payment Systems Regulator (in observer capacity)
- Santander
- Royal Bank of Scotland Group
- Tesco Bank
- Virgin Money
- Yorkshire Building Society

By the end of June 2015 representatives from the following organisations had received an overview of the World Class Payments framework for change, provided their comments and some have contributed to advisory groups.

Banking Community

- American Express
- Atom Bank
- Bank of Ireland UK
- Bank of Tokyo-Mitsubishi UFJ
- BBA Retail Committee
- BNP Paribas
- BNY Mellon
- C. Hoare & Co. Del Bank
- Co-operative
- Clydesdale Bank
- Cumberland Building Society
- Danske Bank
- Deutsche Bank

- Financial Fraud Action UK
- Post Office
- PayPal
- Investec
- Leeds Building Society
- LINK
- MasterCard
- JP Morgan
- Sainsbury's Bank
- TSB
- Think Money
- Travelex
- Triodos Bank
- Vanquis
- VocaLink
- Voice Commerce Group

Customer Groups

- Age UK
- BBA Consumer Panel
- Essential Services Access Network
- Financial Services Consumer Panel
- Money Advice Service
- Toynbee Hall
- Institute of Fundraising
- Charities Aid Foundation

Corporates

- Aviva
- The AA
- BT
- Capita Asset Services
- Comic Relief
- Dixons Carphone Group
- The Engine Group
- Mondelēz International
- Royal Mail
- Vodafone
- Wolseley UK

Government/Local Government

- Cabinet Office
- City of London Corporation
- Durham County Council
- Department for Work and Pensions
- Government Digital Service
- HM Revenue & Customs

Third Party Processors and Vendors

- ACI Payment Systems
- Bottomline Technologies
- Experian
- IdenTrust
- Oracle
- Sage
- SAP
- SWIFT

Trade Bodies

- Association of British Insurers
- Association of Corporate Treasurers
- British Parking Association
- Business Application Software Developers Association
- Cornerstone Mutual Services
- Electronic Money Association
- European Payments Council
- Federation of Small Businesses
- Financial Data and Technology Association
- Institute of Revenue Rating & Valuation
- Institute of Chartered Accountants in England and Wales
- The Investment Association
- The UK Cards Association
- UK National e-Invoicing Forum

“Our findings are being shared across the growing payments industry to help them plan for the future. It should help them take informed investment decisions within the context of existing and emerging regulatory demands.”

Tim Yudin

Director of Design and Delivery, Payments UK

Payments UK is the trade association launched in June 2015 to support the rapidly evolving payments industry. Payments UK brings its members and wider stakeholders together to make the UK's payment services better for customers and to ensure UK payment services remain world class.

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