



Current Account
Switch Service
Annual Report 2022

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Foreword

At the beginning of 2022 we finally emerged from the tail end of the pandemic and looked forward to a much-anticipated economic bounce-back. A third successive year of economic turmoil, however, was not what anyone expected – and especially not one in relation to the cost of living crisis and its impact on financial services.

This presented Pay.UK and the Current Account Switch Service with a unique set of challenges in 2022, which called for us to put into practice much of what we learned throughout COVID. Banks and building societies focused on their own brand values to ensure they portrayed themselves as trustworthy, reliable partners for the long term. Customers sought out mobile and digital ways to manage their finances, as they did during the pandemic, and as the cost of living and inflationary pressures grew in the second half of the year, they became ever more aware of the financial decisions they were making. In this context, banks began to offer more attractive incentives to switch current accounts, and by the end of the year, the Service was seeing some of its highest ever switching volumes.

Throughout 2022 the Current Account Switch Service approach has been to understand changes affecting the financial services industry and how they have affected and impacted end users in turbulent economic times. This was best demonstrated through our review into consumer banking habits as part of a research paper we published at the end of 2022. Our approach to increasing awareness over the course of 2022 was informed by this research and will be further supported by fresh research into the needs of sole traders and Small and Medium-sized Enterprises (SMEs) that we will gather in 2023.

Alongside this we have worked to create strong relationships with stakeholders across the switching ecosystem and beyond to ensure that the Service can understand and address the needs of our key consumer groups.

Against this uncertain economic backdrop, and with ever-increasing financial pressures on consumers, the role of the Current Account Switch Service in supporting them has never been more important. I am therefore delighted that our approach has seen the Service once again meet all of its key performance indicators (KPIs) for the year.

I am exceptionally proud of the achievements that the Current Account Switch Service and the team have delivered in 2022. The impacts of the pandemic, coupled with economic turbulence and cost of living pressures, will continue to be felt for some time yet and we must be prepared for this. We will continue to stand confidently by consumers as the UK's switching service for current accounts as we enter our 10th anniversary year in 2023.



Jo Kenrick

Switching Services Customer Committee Chair

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I am proud of the achievements that the Current Account Switch Service and the team have delivered in 2022.

Introduction

Pay.UK is responsible for the UK's retail payment systems and related products.



Kate Frankish

*Chief Business Development Officer,
Pay.UK*

I am the Chief Business Development Officer of Pay.UK, the organisation responsible for the UK's retail payment systems and related products.

In 2022, Pay.UK started to implement its core strategy that had been reviewed and refreshed throughout 2021. The Current Account Switch Service, in common with the other products Pay.UK is responsible for, has aligned with this approach. As we further develop and implement this strategy, the new year offers an ideal moment to look back over the successes achieved for the Current Account Switch Service during 2022.

Against a turbulent economic backdrop for consumers, I am delighted to see that the Current Account Switch Service achieved all of its KPIs once again. This was enabled by a sound understanding of the changing market for current accounts; both in terms of what banks and building societies are offering and what end users value. This choice has become much more sophisticated and while incentivisation, for example, will always play a role in influencing this choice, more deep-rooted values (such as strong consumer care and method of payment) are becoming increasingly important factors.

The Current Account Switch Service is an integral part of Pay.UK; one that shares our vision and our values to deliver for end users throughout the UK. This annual report highlights the Service's many activities and successes throughout the past year as it strengthens this delivery record in ever-more challenging economic times. It's a record we're pleased to endorse and proud to be part of.

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Current Account Switch Service performance in 2022

In 2022 the Current Account Switch Service continued to meet its regulatory objectives, enabling the Service to achieve designation by the Payment System Regulator (PSR) for the seventh consecutive year as the United Kingdom's alternative switching scheme under the Payment Account Regulations 2015 (PARs).

In addition, the Current Account Switch Service continued to successfully deliver against the undertakings it accepted from the Competition Market Authority (CMA) in 2016 as part of the Retail Banking Review.

The total number of current accounts switched in 2022 was **986,956**, taking the total number of switches since the launch of the Service in 2013 to **8.8 million** switches.

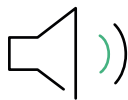
KPI performance in focus



Satisfaction, awareness and advertising reach

The Current Account Switch Service achieved both its customer satisfaction and awareness KPIs in 2022. Overall customer satisfaction with the Current Account Switch Service in 2022 was 91%, with overall customer awareness of the Service for the year reported as 76%. These outcomes are both higher than the Current Account Switch Service's KPIs of 90% and 75% respectively.

Over the year, the Current Account Switch Service's 7-day switch completion rate was 99%, the same as its target value.



Post-pandemic consumer awareness trends continue

From the pandemic through to 2022, we saw consumer awareness of the Service trending lower. This was driven by a combination of factors which made the market less predictable across the industry, including banks continuing to spend less on current account marketing than pre-pandemic times, macroeconomic instability, inflation, and the rising cost of living.

Against this turbulent backdrop, the Current Account Switch Service implemented a number of risk-mitigation measures throughout the year to ensure the Service would be able to meet its awareness target in 2022 and beyond.

These include:

1. Updating the econometric modelling that we use to forecast awareness and required media spend.
2. Quantitative and qualitative research to evaluate the existing creative (Switch Guarantee Guy). The findings informed the decision to retire the current creative campaign and progress with a new strategic territory that is more resonant with the current culture and consumer behaviour.
3. Developing a new strategic direction and creative platform idea.



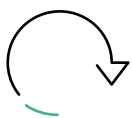
Switching volumes return to pre-pandemic volumes

The Current Account Switch Service continues to provide a more competitive retail banking environment for end users by making switching 'simple and stress free' and removing perceived barriers from an end user's decision-making process. This year the challenge of how this has been communicated to end users was adapted to take account of continued

lower levels of post-pandemic current account sector spend by our customers, a more challenging external economic environment because of the cost of living crisis, and the war in Ukraine.

At the beginning of 2022, the post-pandemic uptick in the mood of the nation continued. Although the COVID pandemic had resulted in an increase in the numbers of financially vulnerable consumers and SMEs, this uptick nevertheless spilled into the economy. There was an increase in customer acquisition marketing activity from the banking sector, with significant cash switching incentives re-entering the market. Indeed, the nature of these incentives was varied; in addition to cash rewards there was cashback on some bills and spending, and improved savings rates to name but a few. This showed signs of a healthy, competitive market continuing to recover from the long-lasting impact of the pandemic.

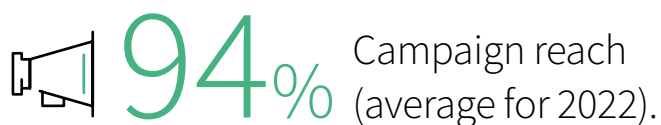
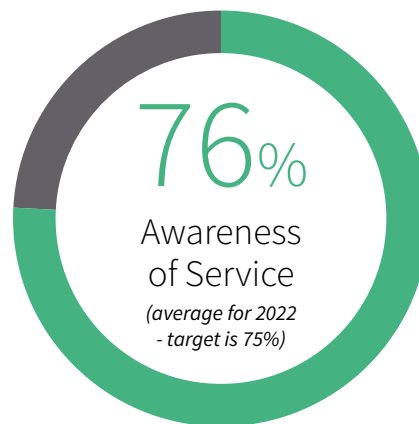
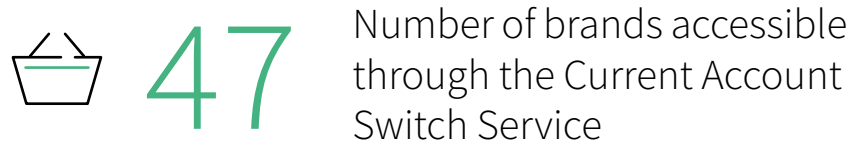
During this period, the Current Account Switch Service contributed to this increasingly competitive marketplace by delivering campaigns for end users to maximise awareness about how to switch, why to switch, and the guarantees of doing so through the Service. The Service’s communications KPIs remain to drive awareness and reach. As in previous years, this goal was achieved again in 2022 through an integrated communications approach.



Total switching in 2022

The return to a new normal in 2022 was supported by a return to pre-pandemic switching volumes. In 2021, the total number of current accounts switched was 782,223. This number increased to 986,956 in 2022, giving a 20% increase on the previous year.

Performance Metrics



Governance

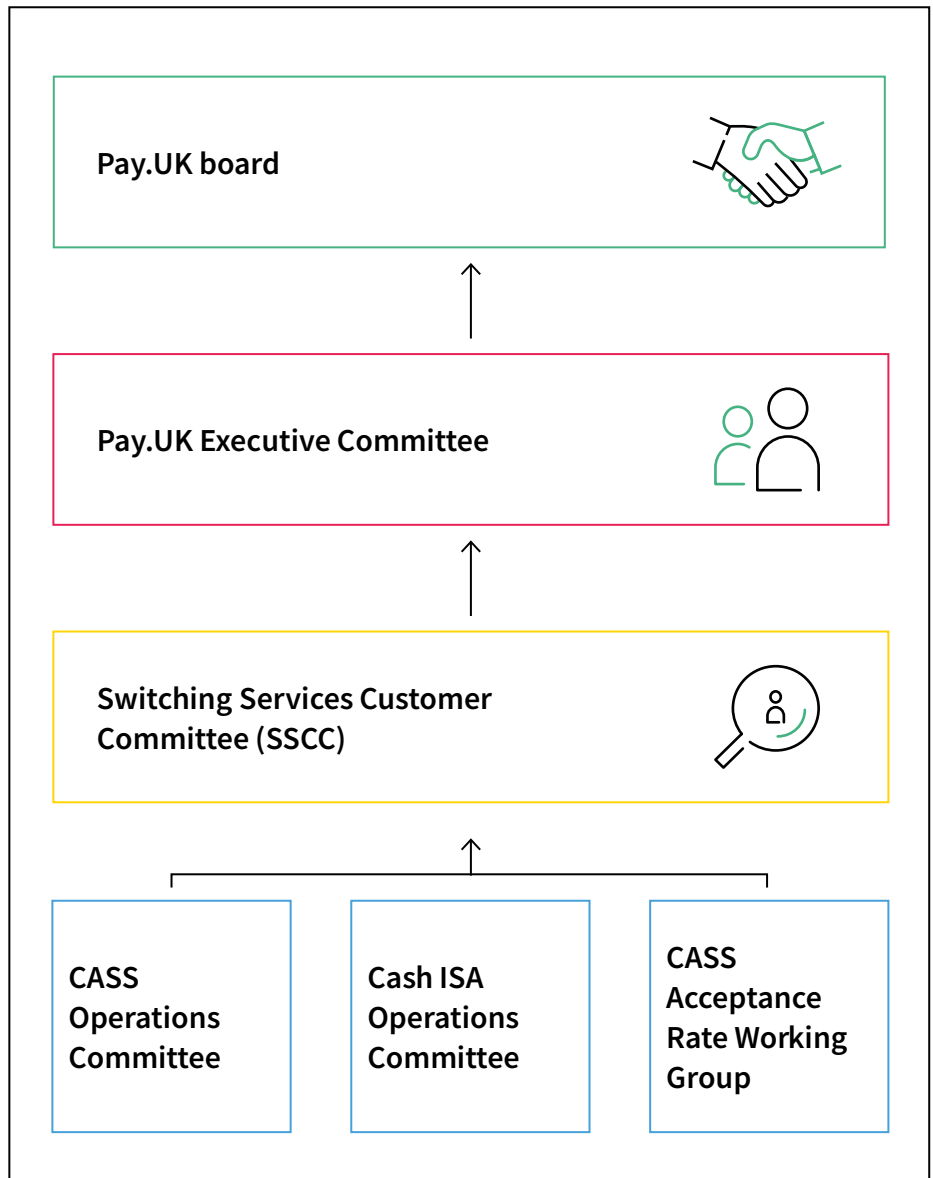
Decisions affecting the Current Account Switch Service are determined by consensus on the Switching Services Customer Committee (SSCC).

This committee is comprised of up to nine customer representatives, in line with a Competition and Markets Authority undertaking. The papers for the SSCC meetings are distributed to representatives from all 30 customers (47 brands) of the Current Account Switch Service and each of them has the opportunity to offer their input. All 30 customers have the right to vote in the event the Chair decides to trigger a ballot. The SSCC includes three subcommittees that oversee different aspects of the Service's ecosystem and operation – all three are unchanged from 2021.

They are:

1. The Current Account Switch Service Operations
2. The Current Account Switch Service Acceptance Rate Working Group
3. The Cash ISA Operations Committee

Pay.UK is responsible for oversight of the Current Account Switch Service, including annual approval of strategy, budget, and alignment with Pay.UK strategic objectives (which can be found [here](#)). For this reason, the SSCC also reports directly into the Pay.UK Executive Committee (ExCo), who in turn report to the Board of Pay.UK.





Strategic thinking and convening

As part of the CMA Retail Banking Review undertakings, we ensure that the Current Account Switch Service is representative of the marketplace and consumer markets. We also ensure it is representative of key sector stakeholders and every year we lead an annual Current Account Switch Service Strategy Day for this group.

The strategy day provides the Current Account Switch Service leadership team with the opportunity to engage a wide group of industry stakeholders and consumer representatives to gain perspective and input on the future delivery of the Service.

The 2022 virtual iteration of our strategy day included guests such as our own bank and building society customers and banking regulators. The day outlined the progress made by Pay.UK since the 2021 event and provided an opportunity for all attendees to input into the organisation's strategic thinking. Annual updates were provided by the new Pay.UK Head of Product from the Pay.UK Customer Business Development Team, by the Current Account Switch Service team, and the Pay.UK Marketing and Research and Innovation team, all of whom shared details on their stakeholder engagement, advertising, and KPI deliveries.

The day's first breakout session focused on how the Current Account Switch Service could drive further awareness of the Service and mitigate, or capitalise on, external factors to facilitate this. Each breakout group assessed and reported back on three core questions:

1. Are there any factors influencing awareness we may have missed?
2. What more could we do to mitigate the impact of these factors on awareness?
3. Are there any actions we can identify to drive consideration to switch?





From this session, six main themes emerged across the following areas: **service**, **customers** and **end users**.



The Service: *delivering a trusted, informative service to end users in difficult times*

During the pandemic, the largest banks became the most trusted at a time of lower consumer confidence.¹ As we enter a new era of widespread financial concerns, with rising inflation and the increasingly prominent cost of living crisis, it is important that the Current Account Switch Service reinforces its narrative of delivering a trusted and secure service for end users while also providing the tools and information they need to make an informed choice that is right for them. Conveying this effectively will be key to driving awareness and consideration of Current Account Switch Service as a service.



The Customer: *personalised needs require high levels of granular PCA knowledge*

Since the inception of the Service, the Personal Current Account (PCA) market, the type of account that most people use day-to-day, has become increasingly nuanced, with end users seeking innovation and features that meet their needs. Individuals who have more than one bank account, known as multi-bankers, typically have one longstanding PCA and only add new accounts to bring specific benefits or capabilities, such as to help better manage their money or provide additional security. Greater promotion of the differentiation between PCA features and the associated services our customers offer could help increase consideration and awareness of switching as end users seek personalised solutions to their evolving needs.

¹Of a nationally representative sample of 2,000 people, 64% said they trust large banks such as HSBC and Lloyds to keep their money safe, an increase from 57% in 2020 (AltFi's Digital Banking State of the Market Report 2021)



The end user: *the Current Account Switch Service could be a champion for vulnerable and disengaged audiences*

Better understanding our end users, including their specific needs, behaviours, and how these evolve over time, will allow us to produce more relevant communications and messaging. This serves to not only improve overall awareness, but to increase switch consideration, too. Current messaging from the Service is geared towards the ease of switching so there is an opportunity for us to focus more on specific end-user outcomes, such as business barriers for sole traders.

The end-user was also the focus of the second breakout session on the day, with the objective being to understand how the Current Account Switch Service could be an end-user champion for vulnerable and disengaged audiences or those most likely to benefit from the switching service. This session enabled the Current Account Switch Service to generate valuable insight into the specific switching considerations and concerns of key end-user groups. In this second breakout session, each group was asked three questions that sought to determine the **what**, **how** and **who** of being an end-user champion:

1. What does being an end-user champion mean to you?
2. How should we be championing additional end-user subgroups?
3. Who of our audiences should we prioritise and what can we do to be an end-user champion for them?

What: *our principles – protecting the vulnerable*

There are a number of underlying principles required to successfully be an end-user champion, but at the heart of it all is the ability to limit their potential to be exploited or harmed.

How: *knowing our ecosystem*

We have five target audiences as determined by the CMA. We wanted to understand if, and how, given current market conditions and economic uncertainty, our target audiences might be impacted and whether any subgroups emerge that we need to be particularly mindful of or champion specifically.

Who: *our priority – the least financially aware and engaged*

End-user groups with the **lowest financial confidence** and engagement were unanimously agreed as being end users who we should be championing, all the more as we expect their situations to be exacerbated by the current economic climate. This section identified two specific short-medium term priorities for the Service:

1. **The ‘quick digital win’:**
18-24 subgroup
 - Digitally savvy
 - Extensive social media presence and potentially able to cascade messages further
 - Beginning of financial independence
2. **The ‘ongoing traditional’ audience:**
sole traders
 - Financially susceptible to cost of living pressures
 - Unique PCA/BCA challenges
 - Underserved and under-targeted by existing marketplace

As this insight testifies, the strategy day proved an extremely helpful engagement opportunity. It generated many themes that will underpin core activities in 2023 and, in the first instance, will be explored at a more granular level at the next strategy day in March 2023. This will be the first in-person session since COVID and opportunely coincides with the Current Account Switch Service’s 10-year anniversary.

Explore central solution for account and end-user verification

One other theme that emerged both through the strategy day and Current Account Switch Service’s broader stakeholder engagement across the year, was the interest in improving the end-user verification requirements for switching – whether online or digitally.

Alongside this, Pay.UK has stretched these ideas further to help discover what the Current Account Switch Service might look like if it were built from scratch today and with modern digital technologies.



End-user engagement and marketing

The ongoing impact of the pandemic, the rising cost of living, global instability as a result of war in Ukraine, and domestic political upheaval dominated our lives throughout 2022. Banks and building societies responded to this new state of permacrisis with a combination of brand promotion and switching incentives. Incentives were particularly prevalent towards the end of the year as the cost of living crisis and the rise in the cost of household bills really started to impact consumers' lives. Notably, promotion of the switching incentives was primarily driven by earned media coverage across broadcast and digital channels rather than paid advertising campaigns.

The Service's two main marketing campaigns ran in the first and last quarters of the year - immediately before and after the Christmas spending period. During these times, personal finance reviews and, in particular, switching bank accounts, were both more front-of-mind for consumers.

In January 2022, we launched a mass awareness campaign designed to reach all UK adults. The campaign used a continuation of the Switch Stories creative and featured the long-standing Switch Guarantee Guy character - the personification of a smooth, stress-free switching service. The Switch Stories were based on typical real-life scenarios and everyday characters with messaging that gave specific examples of the reasons why it is essential that consumers have a current account that suits their needs.

Our approach continued to reflect the diverse ways our various audiences interact with media. Trusted broadcast media channels such as TV, radio and outdoor advertising were complemented by newer advertising opportunities. These included the likes of podcasts and targeted digital activity on audience-led social media channels, including Instagram, TikTok, and Facebook, which were supported by influencer activity.

Alongside the paid media campaign, we ran a consumer PR campaign in which we worked again with Kate Nightingale, a consumer behaviour specialist. The campaign set out to explore why people remain loyal to brands and their bank, even if that loyalty is not being rewarded. The campaign drew mass media coverage and pulled into question the inertia around switching bank accounts.





Our post-campaign research highlighted that the project had been well-received, particularly because the emerging cost of living crisis was becoming an increasing concern for all of our target audiences. The campaign reached 93% of all UK adults, including 96% of financially vulnerable adults, and 98% of 18-24s. These figures indicate awareness from consumers that the Current Account Switch Service offered alternative solutions during an increasingly difficult time.

We ran a digital campaign from May to August, aimed at driving awareness of the Service while targeting those most likely to consider switching; either as a result of a life event such as changing job or moving home, a financial event such as considering a new loan, or direct interest in switching bank accounts. Our research tells us that people displaying these behaviours are more likely to consider switching. This year's campaign used bespoke messaging across new digital and audio channels and incorporated an interactive chatbot experience which enabled consumers to have switching-related questions answered while they were viewing our advertising.

In September 2022, the Current Account Switch Service launched its second large-scale campaign of the year, at a time when people were facing increasingly difficult circumstances as the cost of living crisis continued. The wider current account market was very active with banks and building societies vying for customer attention and offering a range of switching benefits. These included one-off cash incentives, cashback on spending, and offers around savings interest rates. Our campaign targeted the financially vulnerable, including 18-24s and SMEs, and worked hard to cut through on TV, radio, outdoor advertising, as well as digital and social channels, ultimately reaching 96% of our audience

Throughout the year, we continued to share content on our own social media channels; we provided useful hints and tips about the Service, highlighted the reasons to consider switching, and promoted people to consider whether a change might work for them. We worked with social media influencers to extend our reach and develop compelling narratives about the Service. Additionally, we enlarged our influencer and content creator base

to allow us to reach groups beyond those that were actively engaged with their finances.

Towards the end of the year new research promoted by the Service revealed 18-24s were increasingly looking to influencers on social media channels for financial advice. This received extensive coverage and supported our social strategy to increase engagement with this sub-audience through trusted influencers.

In 2022, we also took the opportunity to re-evaluate our creative approach and developed a new campaign platform designed to address the inertia that exists and often prevents people from evaluating whether their existing current account is still right for their needs. The campaign platform will be live in 2023.

Ecosystem engagement

Throughout 2022, the Current Account Switch Service continued to engage with its core stakeholders from across the switching ecosystem. This included individuals and organisations from the financial services industry, SMEs, consumer groups, charities and regulators.

As always, the Current Account Switch Service looked to build a two-way dialogue with the sector, exploring the importance of switching and the role of the Service within that – aiming to identify areas of mutual interest and opportunities for future collaboration.

During the second half of the year in particular, in which a significant financial squeeze was felt by consumers and end users, the Service's communication campaigns targeted the financially vulnerable, including 18-24s and SMEs. Its aim was to highlight the reasons to consider switching and encourage people to consider whether a change might work for them.

Banking habits in turbulent times

Driving the programme of stakeholder engagement throughout the year was Current Account Switch Service's publication of 'Eight million switches: making changing bank accounts simple and stress-free'. The work was a summary of collected research and analysis showing how the current account market has changed in the near decade that the Current Account Switch Service has been in operation.

The research assessed the state of the personal current account market while examining the evolution of consumer behaviour, market dynamics and stakeholder sentiment. As well as consolidating historical research reports to demonstrate changes in the market and the impact of the Current Account Switch Service, primary data was also used to analyse changes in switching against a range of external influences.

The Personal Current Account (PCA) market in 2021 is **21%** less concentrated than in 2010.

Customer inertia remains high - **80%** of people have not changed the way they view their bank or started using other providers as a result of the pandemic.

The Current Account Switch Service continues to work well for switchers, with high awareness (**76% Q1 2021**) and satisfaction (**93% Q1 2021**).

Multi-banking is a small but active subset of the market: **33%** of customers multibank, with **9%** having three or more accounts.

The COVID pandemic has accelerated a digital channel shift for end users. **24%** of end users reduced their use of branches while **32%** increased their use of mobile banking.

The research, which was launched in December, revealed the extensive changes that have taken place in consumer behaviour and bank policies since 2013. It forms a timely analysis on switching behaviours to set up the Current Account Switch Service ecosystem engagement over the course of 2023.

Bringing the sector together

To capitalise on this research, the Current Account Switch Service and Pay.UK held an event with key sector stakeholders to launch the report. Titled 'Banking habits in turbulent times: how to make the market work for consumers', this panel event discussed the findings of the research; how the current account market has changed during the pandemic; and what more banks can do for consumers during the cost of living crisis.

Guests included key ecosystem stakeholders, Current Account Switch Service banks, thinktanks and policymakers, regulators, consumer representative groups, charities, and others from across the financial services industry.

In a lively and insightful discussion, panellists deliberated on the digital opportunities for switching in the current account market. The panel agreed that innovations such as the New Payments Architecture and the wealth of data from Open Banking will assist banks in identifying individuals or SMEs who might benefit most from switching – for example, a sole trader running their business from a personal account.

The importance of the new Consumer Duty placed on account providers, particularly at a time when the number of financially vulnerable individuals is increasing, was highlighted. The cost of living crisis has seen cash incentives for current accounts being offered more and more by banks – and panellists

agreed that the industry, regulators, and consumer groups have a responsibility to provide consumers with as much information as possible to prevent people signing up to an account that might not be right for them.

Finally, the need to support micro-businesses and sole traders was discussed. In particular this involved the role of creative solutions to encourage uptake of business bank accounts, such as the community Shared Banking Hubs that are designed to expand access to cash. Panellists agreed that the industry needed to be more active in driving businesses from personal to business current accounts, noting that many SMEs are currently missing out on the advice and specialist services that banks offer businesses directly.



Overdrafts and switching research

There were around 26 million overdraft users in 2020 and this number has increased significantly since the pandemic. Recent research from the Current Account Switch Service has shown that overdraft users are at least three times more likely than the average population to want to switch their main current account, but less likely to actually switch. This piece of research into 'Overdrafts and Switching' was commissioned in order for us to explore barriers, both experienced and perceived by consumers and SMEs, to switching accounts.

Other specific objectives for the research included:

- To explore and understand the size and layout of the overdraft market.
- To explore the dynamics around switching, and considering switching, for overdraft users.
- To explore the general payment and banking preferences of consumers/SMEs with overdrafts.
- To explore the extent to which there are differences when overdrafts are arranged or unarranged, and the value of any difference(s).

The research gathered quantitative evidence from a nationally representative sample of 1800 UK adults and 475 UK SMEs, supplemented with qualitative interviews. The research and insight analysis was approached through the lens of four subgroups: switchers, active considerers, passive considerers and non-considerers.

Two thirds of end users had overdrafts at the start of the pandemic.

81% of SME switchers reported that they had used their overdraft more and had gone further into their overdraft (**76%**) now compared to before the pandemic; **two thirds of consumer** switchers reported the same.

The older the consumers are, the less likely they are to consider switching. Just over half (**57%**) of the non-considerer subgroup were aged 45 or older. In case of SMEs it was found that the smaller the business, the less likely they are to switch.

The importance of an overdraft facility in terms of account selection was much higher for SMEs with better overdraft terms, both unarranged (**74%**) and arranged (**70%**).

More than half of consumers and SMEs felt that that they would not be able to switch whilst using their overdraft. In fact, frequent overdraft users were seen as more likely to be unaware that they could switch whilst in a negative balance (**64%**) when compared to infrequent arranged overdraft users (**29%**).



The research report was launched at a panel event in November 2022. The event discussed the findings of the research and its relevance during the cost of living crisis which has seen an increasing reliance on overdrafts for all consumer groups. The discussion also focused on effective, targeted communication of the benefits of switching to end-user groups with overdrafts. The importance of understanding SME sub-segments, and the Service's ability to communicate to those segments, was also highlighted.

In 2022, the Current Account Switch Service also commissioned a research project looking at the 'Future of Switching'. This research aimed to increase understanding of how switching has evolved over the years and looked at both switching across the financial services industry and across current accounts.

The research explored technological, societal and financial trends, in the short-term and long-term, that could alter the switching ecosystem and drive switching or act as barriers. It also considered the impact of these trends and changes in the market on consumers from different demographic segments and businesses of different sizes. The project was planned so that it forms the 'market' side of the blue-sky thinking piece that was completed internally at Pay.UK.

The research was completed in Q4 2022 and included a comprehensive literature review and desk research, qualitative interviews with consumers, SMEs and industry executives, and quantitative research with consumers and SMEs.

The research explored technological, societal and financial trends, in the short-term and long-term, that could alter the switching ecosystem and drive switching or act as barriers.

Conclusion and forward look

2022 has been a challenging year for everyone as difficult economic conditions continued.

In a period where end-user groups are under more financial stress than ever, the need for the Current Account Switch Service has rarely been clearer and 2022 has seen us take another large step forward.

Over the year we saw the highest ever volume of switches in Q4 in our 10-year history whilst we continued to meet our regulatory objectives. Our KPIs on awareness, reach and completions were once again met, with customer satisfaction over 90%. In addition to this, we revealed cutting-edge consumer analysis to help provide

our customers and their partners with the latest trends on end-user behaviour. We are therefore delighted to have once again achieved designation as an alternative switch provider by the UK Payment Systems Regulator.

As these results demonstrate, the Current Account Switch Service continues to be a highly relevant and reliable service for consumers and businesses across the UK. As we enter our second decade, we warmly thank our customers, regulators, partners and supporters for their help in 2022.

We are thoroughly looking forward to 2023 and a full return to face-to-face engagements. We believe our new campaign and targeted sub-audience research, which will take place over Q1 and Q2 of 2023, will have a long-term impact on the way banking services are delivered to meet the varied needs of a diverse range of end users. We encourage anyone with an interest in these issues to get in touch to help us in our work and we thank you in advance.







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