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Pay.UK Limited

Minutes of the Switching Services Customer Committee held on 13 November 2025 at 14:00, at the Whitechapel Building, 10 Whitechapel High Street, London, E1 8QS and via Teams.

Members	Attendees
Independent member & Committee Chair	Pay.UK
Santander	Pay.UK
Virgin Money	Pay.UK
Independent member	Pay.UK (item 25/14)
Unity Trust Bank	Pay.UK (item 25/14)
NatWest	Pay.UK
Nationwide	Pay.UK (item 25/16)
Independent member	Pay.UK (items 25/11 and 25/12)
Lloyds	Pay.UK
HSBC	Pay.UK (Secretariat)
Apologies	Observers
HSBC	

25/11 Opening Business

The Chair welcomed attendees and confirmed that the meeting was quorate.

Conflicts of Interest

Members were asked to declare any interests in relation to the agenda items to be discussed. No conflicts were declared.

Minutes of the previous meeting

The redacted and unredacted minutes of the meeting held on 11 September 2025 were **approved**. Further to this the redacted minutes from the meeting were **approved** for publication on Pay.UK's website.

Update on actions

The status of actions was considered and noted.

- **Action 37:** The Committee agreed to close the action, noting that the Research team was scheduled to provide an update later in the agenda on the outcomes of the Test & Learn Tracker.
- **Action 40:** The Committee discussed the composition of its members, The Chair, HP and SJ agreed that the Committee consisted of a wide range of banks with a variety of knowledge. LC and MN advised that they would be resigning from the Committee at the start of 2026 and that this should be considered. EB and the Chair agreed to commence a recruitment campaign.

25/12 Switching Services Budget Update

DELETED [COMMERCIALY SENSITIVE].

WS left the meeting

25/13 CASS Strategy

JD provided an update on the CASS Strategy, noting the following:

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The recent CASS Strategic Event was well attended, with around 50 delegates from across the ecosystem, including members of the CASS Operations Committee, SSCC, and Pay.UK's End User Advisory Council. He noted that the event opened with an introduction from the SSCC Chair, followed by a panel session and Q&A with 18–24 social media influencers, chaired by MHP Group. The discussion focused on what switching meant to younger consumers and the role of social media in shaping CASS' marketing strategy. DELETED [COMMERCIALY SENSITIVE].

Open Banking Opportunities with CASS

DELETED [COMMERCIALY SENSITIVE].

AHu and ND joined the meeting

25/14 CASS Communication & Marketing and Research Update

AHu presented an update on CASS communications and marketing activities, covering the H2 2025 campaign, marketing KPIs, 2026 budget approval, and plans for the H1 2026 campaign.

DELETED [COMMERCIALY SENSITIVE].

The Committee considered the update and discussed the planned approach, noting the importance of measuring uplift and maintaining awareness levels.

AHu and ND left the meeting

25/15 Switching Services Operational Issues and Opportunities

DELETED [COMMERCIALY SENSITIVE].

AM joined the meeting

25/16 CASS Operations Committee Report

LS and JD provided the Committee with an update on the CASS Operations Committee Report.

DELETED [COMMERCIALY SENSITIVE].

The Committee noted the update. No further comments were received.

AM left the meeting

25/18 Cash ISA Operations Committee report

The Committee **noted** the update. No comments were received.

25/19 SSCC Monthly & Quarterly Dashboard

The quarterly CASS dashboard and the SSCC monthly dashboard were discussed, which was based on the September dashboard. The October dashboard was being updated and would be uploaded to SharePoint. It was noted that there were no questions on the Q3 dashboard, which was published at the end of October.

The relevance of the data and the scheduling of meetings were discussed. It was suggested that having the most recent data would be beneficial, and it was proposed to review the diary for next year to

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determine the best timing for meetings. The idea of moving meetings a week to coincide with receiving the latest versions of the reports was discussed, but it was acknowledged that this might be challenging. It was agreed that the data cut-off point should be considered to better align with the meeting dates.

ACTION: EN/JD

25/20 Terms of Reference and Committee Effectiveness Review

The Committee effectiveness review received positive feedback. Members felt they had the necessary papers and information, meetings were well chaired with good participation, and the frequency of meetings was appropriate. The Committee was praised for embedding independent and customer views and pursuing outcomes that benefitted end-users, seen as an exemplar for other areas.

It was noted that CASS's policy of having an independent chair was under regulatory review, which could require a rule change taking up to two years.

The National Payments Vision and NPA outcomes were discussed, with no appetite to change the CME order as it was working effectively.

DCr was tasked with two actions:

- Consider the committee's model and its potential application elsewhere.
- Explore ways to integrate and embed end-user feedback within the committee.

The terms of reference were reviewed and found satisfactory, with no changes required. **ACTION: DCr**

25/21 Any Other Business

It was noted that this was LC's last meeting, members thanked her for her service and contribution to the Committee.

There being no further business the Chair thanked members and brought the meeting to a close.