



## List of FTS members

AUTUMN 1985

Allied Dunbar & Company plc  
American Express  
Beneficial Trust Ltd  
Britannia Building Society  
Chelsea Building Society  
Citibank Savings Ltd/Diners Club UK  
Coventry Building Society  
Derbyshire Building Society  
Dunfermline Building Society  
Eastbourne Mutual Building Society  
Gateway Building Society  
HFC Trust and Savings Ltd  
Newcastle Building Society  
Peterborough Building Society  
Portman Building Society  
Sussex County Building Society  
Town & Country Building Society  
Western Trust & Savings Ltd  
Yorkshire Building Society



Funds Transfer Sharing Limited  
Abbey National Building Society  
Co-operative Bank  
National Girobank  
Nationwide Building Society

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# Making the Connection



### Activity

The building of a dynamic new force in the financial services market: a national automated teller machine (ATM) shared network – open to all reputable, forward-thinking organisations – and within which cards issued by each member are valid in other members' machines.

### Membership

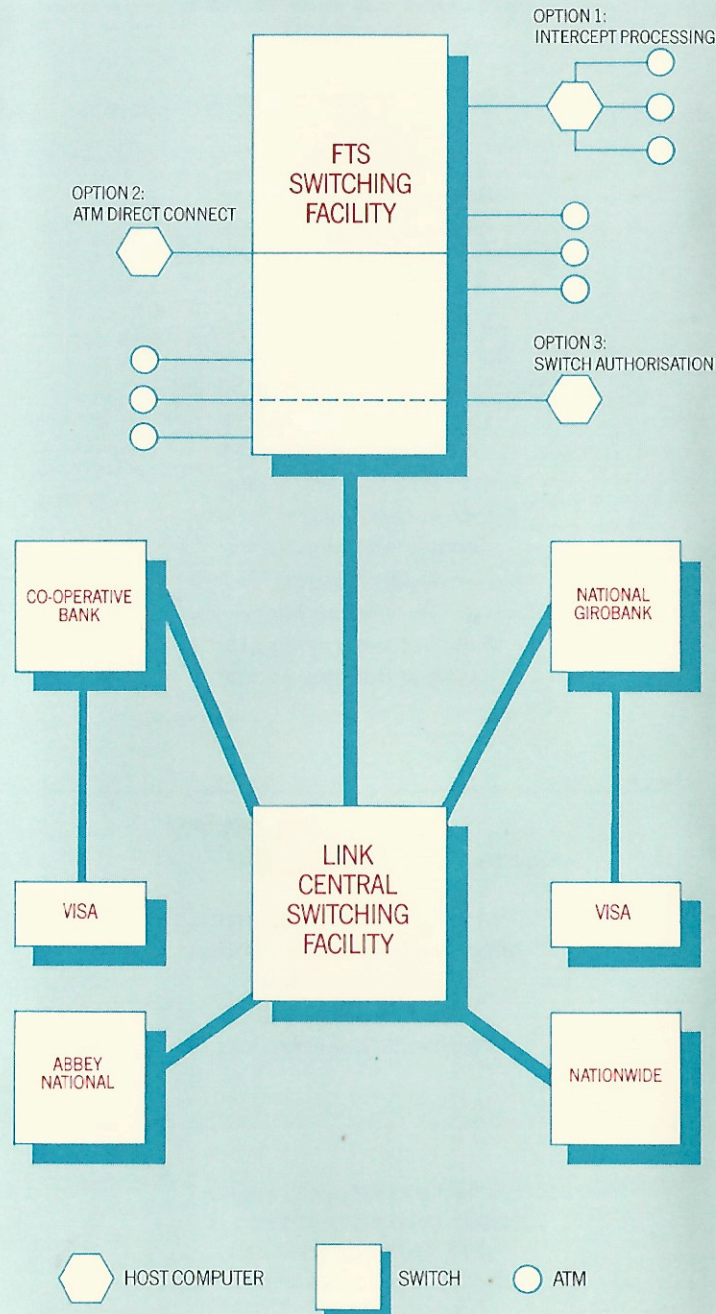
The network operates under the name of LINK, a group of five leading institutions: Funds Transfer Sharing Limited (a large and growing consortium of well-established financial organisations), Abbey National Building Society, Co-operative Bank, National Girobank, and Nationwide Building Society.

### Objectives

To install and operate a fully shared network of at least 1,100 ATMs accessible to more than 5,000,000 cardholders, by the end of 1987; to provide those customers with totally professional support services for all planned facilities; and overall, to draw on the unequalled collective strength of LINK to achieve a powerful, practical and cost effective UK medium for electronic funds transfer, including EFTPOS and home banking.

### Identity

The distinctive LINK logo is the network's public 'face', and it features prominently alongside each member organisation's own identity on all installations and cards.



### Marketing

All members can draw on a flexible, generic marketing support package and benefit from the regular co-ordination of each other's marketing activities. Discussions are taking place for a national advertising campaign to support LINK in the future.

### Training

A comprehensive staff training package, including an introductory videotape, is available in modular form to all members, at production cost.

### Technology

The network system comprises versatile, sophisticated transaction and switching computer equipment and software, reliably capable of providing a 24 hours a day, seven days a week service. Each member can choose from a range of options the most suitable form of connection to the network, and ATM hardware can be bought cheaply through bulk ordering by FTS.

### And the future?

LINK is committed to the development of a full, open and national shared network of ATMs by the late 1980's, providing consumers with a supremely convenient, professional and pervasive electronic banking service through full and cost effective participation by all member organisations. LINK installations overseas are also planned in the foreseeable future, and plans are already under way to connect LINK ATMs with USA networks. Home banking, too, is on the horizon, and an initial EFTPOS pilot is being developed for a national system.