

Which?

The Future of UK Payments: A Public Dialogue

Annex: Research Process and Resources

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This document comes in three sections and describes the research's recruitment, the discussion guides used by facilitators and finally the materials presented to participants during the in-person workshop.

Recruitment Specification

Criteria for 46 participants	Target – a broad diversity of UK demographics
Gender	Appropriately balanced mix of people who identify as male / female / non-binary.
Age	Good age distribution across age groups from every adult life stage from 18 upwards. The sample should be somewhat boosted 65-85 year olds.
Life stage	A broad range of life stages from students (max 2), young professionals, parents of children (range from KS2 (2)/Secondary school (2)), older working adults and those who are retired
Minoritised ethnic groups	A boosted sample so that for each group of 21 participants 4-6 are from minoritised ethnic groups above current census data Asian, Asian British - ideally 2 Black, Black British, Caribbean or African - ideally 2 Mixed or Multiple ethnicities - ideally 2 Other ethnic group - ideally 1
Disabled people / Long term health conditions	A boosted sample so that for each group of 21 participants a min of 4 participants are disabled people/Long term health conditions: Condition we are particularly interested in: <ul style="list-style-type: none"> • Mental health problems • Socially or behaviourally (e.g. attention deficit hyperactivity disorder (ADHD), or associated with autism spectrum disorder (ASD) which includes Asperger's) • Intellectual impairments: Learning, understanding or concentrating, memory • Mobility difficulties • Vision impairment (e.g. blindness or partial sight) Additionally: (at least one) Reliant on care (specifically, help managing money)
Current working status and type	A range of people who are employed (part-time/ fulltime/ self-employed) and unemployed, plus those who are retired. Additionally: (at least one) Care giver (specifically, help managing money)
Social Grade	Mix of AB (4 participants) C1C2 (8 participants) DE (9 participants) for each group of 21 people

Household income	<p>A balance from across socio-economic groups, but weighted (at least 5 participants in each group of 21 participants) for those in vulnerable financial circumstances</p> <p>Additionally: At least 2 per group with fluctuating income</p>
Geographic location	<p>Bristol: 10 mile radius: Mix of urban, suburban and rural</p> <p>Bradford: 10 mile radius: Mix of urban, suburban and rural</p> <p>At least 3 participants in each group of 21 to be living in a rural location</p>
Experience of market research/ dialogue	<p>Should not have taken part in a public deliberation/ Citizens' Jury/ Citizens' Assembly or public dialogue in the last 3 years, particularly those run by HVM</p>
Payment attitudes/behaviours	<p>Financial literacy</p> <ul style="list-style-type: none"> At least 4 participants in each group with low financial literacy <p>(How confident do you feel managing your money? Answer on a scale of 0 to 10, where 0 is 'not at all confident' and 10 is 'completely confident, low if answer 0-3)</p> <p>Digital skills</p> <p>At least 1 participant in each group with poor digital skills</p> <ul style="list-style-type: none"> (Overall, how would you rate your ability to use the internet? Excellent, good, fair, poor, bad. (count if poor or bad) <p>Cash reliant</p> <p>At least 2 in each group cash reliant</p> <ul style="list-style-type: none"> How often have you used cash (rather than other payment methods) in your day-to-day life in the last 12 months? I pay for everything, including bills, in cash; I pay for most things in cash, including larger purchases and bills; I use cash and other payment methods equally; I occasionally use cash; I almost always use other payment methods, even for everyday purchases Classification as cash reliant: Everything or most things, including larger purchases and bills

Discussion Guides

Online briefing webinar

Agenda	Process	Expected Outcomes
Welcome and introduction	<p>Warm welcome to this, our first session together. The aim of this session is to introduce this research process and topic, who is involved and why. Our future sessions over the coming weeks and then when we meet in person will run differently – more time for small group discussions.</p> <p>A reminder that Recollective is there to go alongside our process.</p> <p>1. Let's begin with some introductions, so you know who is with you this evening:</p> <ol style="list-style-type: none"> 1. Facilitation team, tech support role, Which? team members 2. Speakers present at this point to introduce themselves 3. Observers present introduce themselves. <p>2. Support during the dialogue</p> <p>We want you to know there is support for you throughout the process. This comes in three main forms: Sharing questions/ concerns/ anything you are worried about with the facilitation team Referring to Recollective/ handbook for information on the project You can take time out at any point if you need a breather – turn off your mic/ camera. We'll check in with you after a bit though to make sure you are ok</p> <p>3. Our work together and tonight's programme</p> <p>As I'm speaking please put any questions you have about the dialogue and what we are doing together in the Chat.</p> <p>Then Lead Facilitator (LF):</p> <ul style="list-style-type: none"> • Shows visual of the whole programme • Refers to the consent already signed before attending – and that consent is active and ongoing and can be withdrawn at any stage...temporarily or permanently. • Reminder of what we've shared on Recollective • Shares this evening's programme <p>4. Ways of working</p>	<p>People are clear: Who is in the room and why; who they will be working with What we will be doing together What the scope of the discussion is How we will work together and how the findings from the deliberation will be used. What we've agreed as discussion guidelines/ ground rules.</p>

Points to help our discussion

- Including respect – agreeing to these ways of working for the rest of the dialogue
- Money: how much we have and what we spend it on is a sensitive subject – please only share what you are comfortable with and please respect other people's experiences and views – they may well be different from yours. Please see this as an opportunity to get a wider understanding of the world (rather than an opportunity to judge!) Our differences are what make us human.
- Reminder of recording and how we use it.

Menti	<p>QM1: What is the most recent thing that you paid for & how did you pay for it? E.g. pack of chicken breasts: Credit card.</p> <p>QM2: Before signing up for this research, had you heard of Which? Yes/No</p> <p>QM3: For those who have heard, what do you know about Which?</p>	<p>Participants experience Menti – a tool we'll be using throughout</p> <p>Getting into the payments headspace</p>
Which? Intro	<p>A welcome to the dialogue from Which?.</p> <ul style="list-style-type: none"> • About Which? • How Which? influences policy/law etc • Other/previous work in the consumer payments space e.g. cash and APP reimbursement etc 	<p>Participants know who Which? are and what they do</p>
Payments intro	<p>An introduction to the topic of the future of payments from Which?.</p> <ul style="list-style-type: none"> • What we mean by payments and payments system • Different types of payments • What is in scope and out of scope • Why this matters now <ul style="list-style-type: none"> ◦ National Payments Vision ◦ Who's involved • What this dialogue will influence & how 	<p>Know the scope and purpose of the dialogue</p>
Regulator	<p>A quick speech by Payment Systems Regulator on the importance of this work and future direction of payments</p>	<p>Participants recognise and inspired by importance of this piece of work and impact it could have</p>

The story of the Cheque	The story of the cheque: Sharing a recent example of a proposed change in the way we make payments: e.g. what caused the change, how the phasing out was handled (still used, why) what went well, what didn't, why consumer input is important, lessons for future changes to payments?	Demonstrate the importance of consumer input in policy change and interest in payments piqued by a behind the scenes look at a payment change
Menti	QM5: What are you interested to learn about/discuss over the course of these workshops related to the future of payments systems in the UK?	Understand participants questions/ interest areas in payments
Briefing on Workshop 1 & wrap up.	<p>Your second session: Before then please go to Recollective. You can review the recordings of the presentations from this evening. We'd like you to spend about 10 minutes sharing your thoughts on the pros and cons of different payment methods you use: what works well and what works less well/badly. We'd also like you to say what you think is most important in the design of payments systems. There will be some prompts on Recollective. You may find this a bit tricky, as we are very early on our discussions about payments – don't worry! Just go with your first thoughts. We'll ask these same questions again during our time together, to see if anything shifts.</p> <p>Thanks everyone! It's been great to see and get started.</p>	Participants are clear on next steps and preparation required for workshop 1.

Online workshop 1 - Payment Choices

Agenda	Process	Expected Outcomes
Welcome and introduction	<p>Warm welcome to our second session together – our first workshop. In this workshop we'll be hearing about and discussing choices in payments from the retailer and consumer perspectives. We'll be hearing from speakers providing evidence to support your thinking about the future of how we pay for things in a world where tech is playing a bigger and bigger part in our lives.</p> <p>We will be working in small groups to have discussions on our topic, and as a whole group to hear our presentations and ask questions.</p> <p>A reminder that Recollective is there to go alongside our workshops.</p> <ol style="list-style-type: none"> 1. Let's begin with some introductions, so you know who is with you this evening 2. Reminder on support during the dialogue 3. Reminder of our work together and tonight's programme 4. Ways of working 	<p>People are clear: Who is in the room and why; who they will be working with What we will be doing together What the scope of the discussion is. How we will work together and how the findings from the deliberation will be used. What we've agreed as discussion guidelines/ ground rules.</p>
Menti	<p>QM1: When you think back to our online briefing session on Monday, what's one main thing you remember?</p> <p>QM2: Share one thing about you...</p> <p>It can be anything, not just about money and payments!</p>	<p>Reminders of what we heard at the webinar</p> <p>Getting to know who else is taking part</p>
Small groups: Discussing of pre-task - pros and cons of payment types	<p>Welcome to our first small group discussion. Let's start by introducing ourselves to each other and picking up on some of the things you said in response to the activity after Monday:</p> <p>Go round the Zoom, ask each participant in turn to share – reassure that it's absolutely fine to have different views – we welcome that. If someone picks a method that you were going to talk about, suggest picking the other method you'd prepared:</p> <p>Q1: Please say hello and where you are zooming in from and then share one of the payment types pros and cons you put up on Recollective, following Monday's briefing session</p> <p>Prompts if helpful: Payment Type: Mobile phone debit card: Pro: Convenient to not to have to carry a separate wallet and phone. Con: what I'm spending is less visible.</p>	<p>Participants get to know each other in the small group</p> <p>Thoughts shared on the pros and cons of a range of different payment methods and feelings about this</p>

Q2: Listening to each other, what seems like similar pros/cons? What are the differences?

Overview of consumer challenges with the current UK payment system

Most of the time payments work very well for us. In your small groups you've talked about some of these positive elements but also some frustrations you may have. Now it is important to recognise that some people (maybe yourself or friends or family or people you don't know) can experience certain challenges or problems with their payments. In other words, from a design perspective, there are bits of the system / plumbing that don't work so well. We are now going to get you to look at and discuss in your small groups some specific challenges people have with the current UK payments system.

LF to ask Which? to give a topline introduction to 4 consumer challenges with the current UK payment system. Immediately afterwards we'll go back into our small groups to discuss 2 of the challenge scenarios we've heard Which? Intro to Consumer Challenges Scenarios.

Intro to next section

Small groups explore 2 of the 4 consumer challenges

F: Welcome back – in this discussion we'll be exploring x2 of the Challenges: We'll start with Challenge 1/2:

F to read through the full challenge scenario: 1 or 2:

Discussion prompts:

What matters to this family/individual when it comes to payments? Why?

Have you come across this challenge personally, or among family/friends?

How do you think people are currently managing this challenge?

What do you think is causing this issue?

Is this an inevitable challenge in our payments system, or do you think it could be changed?

What kind of changes would be necessary? Why is this important to change?

Repeat questions for challenge scenario 3/4

Participant understanding and opinions of some of the challenges people face with payments

Behind the Till: Rapid Speaker Presentations

Welcome back. LF to introduce three speaker presentations: Behind the Till: What's going on with payments: small and large retailer & payment system perspectives: 5 Key points to share: Put in the chat or note down any questions that come to mind as our speakers are presenting so that you can bring these in our speaker panel Q&A

Speakers: Small, independent retailer: Lavinia Stamps, Large retailer Tesco, Payments system rep: Pay UK

An understanding of the costs/resources/issues around the UK's payment system

Speaker Panel Q&A Session	LF to facilitate a speaker panel Q&A session drawing on chat and verbal questions	Questions on the payment system and retailer involvement/ issues/ opportunities answered
Payment Dialogue Friend Reflections	LF to introduce our Public Dialogue Friend. Public Dialogue Friend to share 3-4 reflections on what she's heard this evening and points/questions she thinks participants should think about in the coming few days and workshops.	Helpful, thought provoking points shared to help focus thinking to shape the future payments
Menti, Briefing on Workshop 2 & Wrap up	<p>Let's end this evening with a couple of Menti questions and a look ahead to Workshop 2.</p> <p>QM3: In Recollective you were previously asked to rank what should be prioritised when designing and delivering payment systems. This may have now changed so please select in Menti which THREE factors you think should be prioritised the most when designing and delivering payment systems? See doc for text to display</p> <p>QM 4: Briefly, say why you chose those factors</p> <p>Your second workshop is next week: Before then please go to Recollective. You can review the recordings of the presentations we have watched together this evening. We would also like you to go to the next activity on Recollective: Repeat the exercise on what you think is most important in the design of payments systems after you've had a bit more time to reflect on tonight's discussions. Complete a short survey on safety, security and protections in your payments</p>	Participants are clear on next steps and preparation required for workshop 2.

Online workshop 2 - Security, Fraud and Protections

Agenda	Process	Expected Outcomes
Welcome and introduction	<p>Warm welcome to our second session together – our first workshop. In this workshop we'll be hearing about and discussing choices in payments from the retailer and consumer perspectives. We'll be hearing from speakers providing evidence to support your thinking about the future of how we pay for things in a world where tech is playing a bigger and bigger part in our lives.</p> <p>We will be working in small groups to have discussions on our topic, and as a whole group to hear our presentations and ask questions.</p> <p>A reminder that Recollective is there to go alongside our workshops.</p> <ol style="list-style-type: none"> 1. Let's begin with some introductions, so you know who is with you this evening 2. Reminder on support during the dialogue 3. Reminder of our work together and tonight's programme 4. Ways of working 	<p>People are clear:</p> <p>Who is in the room and why; who they will be working with</p> <p>What we will be doing together</p> <p>What the scope of the discussion is</p> <p>How we will work together and how the findings from the deliberation will be used. What we've agreed as discussion guidelines/ ground rules.</p>
Menti	<p>QM1: When you think back to our last session together, what's the one main thing you remember?</p> <p>QM2: What can go wrong when you're making payments?'</p>	<p>Reminders of what we heard at the webinar and Workshop 1.</p> <p>Beginning to think about payment security/fraud/protections</p>
Small groups: Discussing of pre-task – payment safety mechanisms day-to-day	<p>Let's start by saying hello to each other and picking up on some of the things you said in response to the Recollective tasks.</p> <p>Go round the Zoom, ask each participant in turn to say hello, one thing about themselves and respond to Q1 from Recollective:</p> <p>Q1: Do you feel that your payments are safer now compared to 10 years ago?</p> <p>Why do you think this (safe/less safe/the same)?</p> <p>Prompts if helpful on ways of making payments have changed: online transactions; paying other people; using your mobile device.</p> <p>Q2: Have you ever had to get your money back for a product or service when something went wrong?</p> <p>Facilitator prompts: (FYI this is not about returning unwanted items e.g. clothes etc) exploring where things have gone wrong and you may need payment protection: e.g. company you bought from went bankrupt, product you paid for didn't turn up, a direct debit error etc.</p> <p>Aim to cover goods and services e.g. hotels, holidays.</p>	<p>Thoughts shared on payment protections and comparative safety over time</p>

	<p>What was the situation and how was it dealt with?</p> <p>Have you ever gone to your payment provider for compensation? e.g. bank, credit card provider.</p> <p>If no personal experience, do you know others who have? What do you think you'd do in these situations? E.g. would it cross your mind to go to your bank in this situation?</p>	
Speaker presentation: Current payment protection gaps	<p>LF to introduce speaker presentation 1: Protections - Which? Protection expert</p> <p>LF to introduce speaker presentation 2: Security & Fraud Prevention - Santander, Head of Fraud Risk Management</p>	Participants have an increased understanding of where there are payment security gaps – especially when groups are left vulnerable
Public Dialogue Friend	LF asks Public Dialogue Friend to reflect on the presentations and add pointers to help expand considerations/questions for participants when thinking about considerations for the future payments system...	
Small groups to create questions	<p>Speedy question gathering: given what we have heard from speakers about a) what mechanisms exist to keep payments safe and b) where there are payment security gaps...</p> <p>Q3: What questions do you have about what was said in the presentations on payment protections and fraud/scams?</p> <p>Prompts to be used as necessary:</p> <p>What needs further clarification/ explanation?</p> <p>Do you need more detail on any aspect of the presentations?</p> <p>What surprised you about the protections?</p> <p>Do you find anything confusing?</p> <p>Q4: Which two questions do we want to raise this evening?</p> <p>Who would be willing to ask the questions? (we'll share this notes page so you have the wording we've agreed)</p> <p>Note that those questions we don't get to ask tonight will be shared with the speakers to answer later.</p>	Questions are prepared ready to be asked to speaker
Plenary Q&A	LF asks each of the 6 group's volunteers to share one question each from their notes pages. Speakers respond.	Significant questions are answered. Routes to covering those questions left unanswered are clear.

<p>Small groups: Reflecting on what we have heard about creating a safe/secure payments system and thinking about ideal future payment systems</p>	<p>Welcome to our last session together this evening.</p> <p>Q5: What did you hear the speakers say that you think is particularly important to have in mind when thinking about how we pay for things safely/securely in the future?</p> <p>Why is this important?</p> <p>Q6: Thinking about what you've heard tonight and your own experience, for the future of payment protections: What are the gaps in payment protections that you think are important to fill?</p> <p>What kinds of payments are less important to protect?</p> <p>Prompts: Type of transactions: E.g. Sofa bought on line vs in shop Buying a holiday Transferring money into an investment</p> <p>Q7: Following today's presentations, who do you think has a responsibility for keeping payments safe? Why do you think this?</p> <p>On FigJams: icons representing different actors inc. banks, social media companies, search engines, government, individuals. Facilitators position post-it notes with participant reflections around relevant actor.</p> <p>Q8: We heard from the speaker about the difficulties of tackling online scams. How do you think payments could be made more secure in the future?</p> <p>Prompts, only if necessary: E.g. "More data sharing", "Legal responsibilities for online companies", "Online sellers having to verify their identity?".</p>	<p>Gaining an understanding of participants current thoughts on a) ideal payment security b) trade-offs between payment security and cost.</p> <p>Building the foundations for future discussions and forming visions for future payment systems</p>
<p>Briefing on Workshop 3 & Wrap up.</p>	<p>Your third workshop is next week: we'll be exploring innovations in payments.</p> <p>Before then please go to Recollective: Repeat the exercise on what you think is most important in the design of payments systems after you've had a bit more time to reflect on tonight's discussions.</p> <p>Review the recordings of the presentations we have watched together this evening. We'll also share any answers to any questions we didn't get to this evening.</p>	<p>Participants are clear on next steps and preparation required for workshop 3.</p>

Online workshop 3 - Innovations

Agenda	Process	Expected Outcomes
Welcome and introduction	<p>Warm welcome to our second session together – our first workshop. In this workshop we'll be hearing about and discussing choices in payments from the retailer and consumer perspectives. We'll be hearing from speakers providing evidence to support your thinking about the future of how we pay for things in a world where tech is playing a bigger and bigger part in our lives.</p> <p>We will be working in small groups to have discussions on our topic, and as a whole group to hear our presentations and ask questions.</p> <p>A reminder that Recollective is there to go alongside our workshops.</p> <ol style="list-style-type: none"> 1. Let's begin with some introductions, so you know who is with you this evening 2. Reminder on support during the dialogue 3. Reminder of our work together and tonight's programme 4. Ways of working 	<p>People are clear: Who is in the room and why; who they will be working with What we will be doing together What the scope of the discussion is How we will work together and how the findings from the deliberation will be used. What we've agreed as discussion guidelines/ ground rules.</p>
Menti	QM1: At this point in our dialogue process, what do you hope will be better in the payments system in 10 years time?	
Introduction to the evening's topic	<p>Introduction to our discussions this evening: Importance of investment and innovations to payment system design and competition to reduce costs. Framing the next session - some of the innovations we discuss today might not appeal to you personally, but it's about thinking about the needs of everyone across the system as a whole.</p>	Participants understand the purpose and context for our discussion on future payments system
Topic 1 Intro: Creating better recurring payments	<p>Introduction to Topic T: Creating better recurring payments</p> <ol style="list-style-type: none"> 1. The needs & examples: recapping points from W1 and W2 2. Tech solutions available now/abroad & potential future innovations <p>Quick Q&A for clarification questions: LF to field questions from the chat to Which? and Public Dialogue Friend</p>	Participants understand potential needs and innovation in recurring payments.
Small groups discussion on Topic 1	Welcome from facilitators who share the screen with their whiteboard.	Participants understand potential innovations around

	<p>Go round the Zoom, ask each participant in turn to say hello and share one thing you found interesting (e.g. useful, new, surprising) from what we just heard from Which? and Public Dialogue Friend on better recurring payments.</p> <p>Q1: How could these technologies improve payment experiences around recurring payments? Are there other opportunities in using this kind of technology? Who else might benefit through using these technologies? How?</p> <p>Q2: What are the potential risks of using these technologies? Could they lead to other problems? Who might not be able to use these technologies?</p> <p>Q3: What would help people to use these technologies? Those excluded (Q2) and the wider population? How to build confidence?</p>	<p>recurring payments and share their hopes/concerns/opportunities</p>
Topic 2 Intro:	<p>Introduction to Topic 2: Bringing the benefits of cash to digital payments</p> <p>1 The Needs and examples, recapping W1 and 2 points:</p> <p>2. Tech Solutions: available now/abroad & potential future innovations</p> <p>Quick Q&A for clarification questions: LF to field questions from the chat to Public Dialogue Friend & Which?</p>	<p>Participants have an increased understanding of needs and innovations in digital payments.</p>
Small groups discussion on Topic 2	<p>Welcome back to our second discussion, we will be exploring the same questions on benefits, risks and help needed as our first discussion.</p> <p>Q4: How could these technologies around 'bringing the benefits of cash to digital' improve payment experiences? For you/your family? How? For wider society? How? Are there other opportunities that come from using this kind of technology?</p> <p>Q5: What are the potential risks of using these technologies? Could they lead to other problems? Who might these technologies exclude?</p> <p>Q6: What would help people to use these technologies? Those excluded (Q5) and the wider population? How to build confidence?</p>	<p>Participants understand potential innovations around digital payments and share their hopes/concerns/opportunities</p>

Briefing on
Workshop 4 &
Wrap up.

The next time we meet, it will be in person.

Do the exercise on what you think is most important in the design of payments systems after you've had a bit more time to reflect on tonight's discussions.

Review the recordings of the presentations we have watched together this evening. We'll also share any answers to any questions we didn't get to this evening.

Participants are clear on next steps and preparation required for workshop 4.

In-person workshop 4

Agenda	Process	Expected Outcomes
Welcome to our in-person workshop	<p>LF presentation</p> <p>Welcome to our in-person workshop – our final session, concluding our discussions on the future of the payments system</p> <p>Re-introduce Which? & HVM Team</p> <p>How we'll work together today</p> <p>Reminder of ways of working together/ discussion ground rules</p> <p>Shape of the day: recap/ ideal world/real world</p> <p>Reminder of what this is building up t.</p>	<p>Getting back into the topic</p> <p>Understanding of the outcome of our discussions</p>
Menti	<p>QM1: Thinking about the payment innovations in Workshop 3, which one would you wish for now?</p> <p>QM2: Drawing on our discussions in the workshops so far, please select in Menti which THREE factors you think should be prioritised the most when designing and delivering payment systems?</p> <p>QM 3: Briefly, say why you chose those factors</p>	Tracking same question through the dialogue
Presentation: Purpose, aims & scope; industry work in reducing costs and managing risks	<p>LF introduces presentation from Which? In a few minutes we'll be re-visiting the main points from our three workshops to bring them front of mind, but first we'll hear from Which? a reminder about the purpose and aims and scope</p>	Participants reminded of the purpose and scope and aware of industry costs/cost reduction efforts
Introduction to Recap Carousel	<p>LF introduces the three carousel areas: See this as 'food for thought' for the future design work later today...</p> <p>15 minute rapid recap of what we heard in our September workshops</p> <p>Participants given three sticky dots in each area: What information is important to you to take forward into our discussions today...</p> <p>1: Payment Choices:</p> <p>2. Payment Security, Fraud & Protection</p> <p>3. Payment Innovations</p>	Carousel activity understood

Introduce Building blocks of ideal world task	<p>LF introduces our next topic: moving from 'Recap' to 'Ideal world'. Engaging with specific elements and features of payments systems: What should the building blocks of the system look like under a dream scenario?</p> <p>In an ideal world, what should the characteristics of a future payments system be? In our small groups we will look at a range of building blocks for a system, exploring views on where the balance should lie in different situations, elements of the system or specific trade-offs. (SEE: <i>Research materials - 1. Building blocks in this document</i>)</p> <p>Which? have been speaking to lots of people in the industry about the challenges in designing payment systems. Under each of the building blocks we have outlined what the aim of people in industry is when designing around this building block, with the constraints that have to be borne in mind, things like costs.</p> <p>Don't worry if this is hard...</p>	Participants understand 'ideal world' task
Building blocks of ideal world task	<p>Fs explains: In a few minutes we will split into two groups of 3 or 4 and work through a guided set of questions on each building block design element A3 workshop – we'll then swap our work to review and add comments.</p> <p>First, let's work together on one together: Resilience</p> <p>Facilitator floats between two groups to check progress and offer support. Prompts on each worksheet.</p> <p>Group A: Choice & Protection & Trust</p> <p>Group B: Ease and Convenience & Control & Security</p> <p>Groups swap sheets and review each other's design elements and add comments.</p> <p>Small group comes together to review key considerations for the design of our future payments system:</p> <p>Q1: What feels like a priority for the design of a future payments system? E.g. Security</p> <p>In other words, have your views changed on what should be prioritised in the design of payments systems?</p> <p>Optional question if time: Q2: What needs to happen to achieve this? E.g. authentication etc.</p>	A thorough exploration of the building blocks for a future payments system – trade-offs being considered.
Introduction to x3 Feasible future system design approaches	<p>LF: We are moving from 'ideal world' to 'real world' - this morning we explored what we'd like to see across the payment system, now we are applying real world factors. We start this afternoon by exploring three different visions of future payments systems and what they may look like in 2035 (SEE: <i>Research materials - 2. Future design scenarios (Bradford) in this document</i>).</p> <p>Which? Topline introduction: Real world choices: Secure by Design, Choice & Resilience, Faster payment & lower cost: We will visit and discuss each in turn – our aim is to start identifying priorities and trade offs to achieve them.</p>	Design approach carousel task understood
x3 different visions of future payments systems:	<p>Participants and facilitators move to their assigned approach – facilitator moves with their group</p> <p>Prompt questions for each:</p> <p>Q: What are the strengths and weaknesses of this approach?</p> <p>Q: Who do you think this approach could work well for? Who could lose out? Who might struggle or be excluded under this approach?</p>	<p>Redlines are explored.</p> <p>Clarity on the points discussed to share with others.</p>

2035 Carousel	<p>Optional Q: If this approach were a person/thing, what would it be?</p> <p>Q: If you had 2 more stars to allocate, where would you put them?</p> <p>Q: If you could add one more thing, what would it be?</p> <p>Additional Prompt for Carousel 3: Q: Which of these approaches would you prefer, and why?</p>	
Approach Choice: Messages to Government	<p>LF Explains final task: Participants choose the approach they prefer and gather in that space. As a group, we'd like you to create a message to Government: e.g. We want a future payments system that is more.... and less..... and to achieve that we are willing to....</p> <p>For me</p> <p>For society</p> <p>For UK economy & businesses</p> <p>Group works together to form their message to government (<i>SEE: Research materials - 3. Message to Government in this document</i>).</p> <p>Individual prioritisation of design factors:</p> <p>Participants given 17 star stickers to apply to their own personal prioritisation of factors. Invited to write a final note about their hope for the future of payments in the UK. (<i>SEE: Research materials - 4. Prioritisation in this document</i>).</p>	<p>Creation of messages to Government summarising priorities and trade offs.</p>
Reflections & Next Steps	<p>LF Practical Points: Thanks participants, shared report & payment schedule</p> <p>Which? Shares reflections on what they've heard & next steps in terms of reporting and influencing the Government/industry's work on the future payments system.</p>	<p>Participants know how what will happen next</p>

Research materials

1. Building blocks

Resilience (1)

The aim: Ensure payment systems are resilient by: (1) making them robust and reliable so that downtime when people can't make payments is limited, and (2) giving consumers access to different payment options if systems do occasionally have technical problems.

1. What do we need to do to allow for the fact that most digital systems will have occasional technical problems?

2. How important is it that there are multiple forms of digital payment so that at least one is always working, whether online or offline, as cash currently does?

3. What are the features of an 'if all else fails' digital payment format?

4. Do you think it's worth the system being more expensive with spare capacity in order to boost resilience, knowing you'll pay for this through higher prices for goods and services?

Choice (2)

The aim: Choice is important both for resilience and to allow consumers access to different payment options that suit their personal needs and preferences.

1. What is more important: having a variety of payment options to meet people's different needs, or lowering payments costs for businesses?

2. How should we pay for payment types that aren't used by many people, but are important for accessibility and inclusion (e.g. cash machine fees, paying on receipt of bill)?

3. How would you feel about having more payment options to pick from?

4. **[If time allows]** How would you feel about being asked to pay for making payments, as you already sometimes are to use a cash machine, or as is often the case in other countries (e.g. paying for better protections)?

Protection (3)

The aim: Create a clear protection framework for consumers when things go wrong, which is financially viable for payment providers, banks and retailers to provide.

1. How important are **payment** protections (e.g. chargeback, Section 75), given the range of other protections available when you're buying things? Realistically, have you ever or do you think you would ever use payment protections?

2. What types of payments would you most want to be protected?

- Large online purchase e.g. a sofa, a coat
- Small online purchase e.g. shoelaces
- Large in person purchase e.g. a sofa, a coat
- Small in person purchase e.g. a coffee

3. Should a consistent, baseline level of protection be designed for all payment methods or should more risky types of payments be prioritised?

4. **[If time allows]** How can protections be designed to be inclusive for everyone? E.g. those who can't get a credit card?

Ease and Convenience (4)

The aim: Meet the strong consumer demand for fast and convenient payment experiences that do not get in the way of everyday life, helping retailers make sales

1. How important is it for innovation to create new ways of making payments that are quick and easy for consumers?

2. Are there times when you don't need payments to be made quickly, or would prefer that they were slower?

3. What types of payments would you like to be sped up?

Control (5)

The aim: Design digital payment methods that give users, especially those on low or fluctuating incomes, more control over their money to help them budget and avoid unexpected debt or bank charges.

1. What payment controls would you like?

2. What sort of visibility do you need over payments?



Do you think you'd really use them if you had to go into an app to set them up?



Do you think everyone should get things like notifications of payments, or should they be something you can opt in to?



Do you think people on low or fluctuating incomes would use them if they had to go into an app to set them up?

Security (6)

The aim: Creating a payments system that prevents huge personal and societal losses from fraud and financial crime, without unduly slowing payments down or adding too much friction

1. Are there times you want to have to authenticate a payment and are there times you don't want to? By authenticating a payment we mean steps like two-factor authentication (using another device to prove it is you), providing passcodes, PIN or biometrics.

2. What are the pros and cons of Visible Security (being asked to check payments regularly) and Behind the scenes checks (AI scanning payments and banks contacting if it raises a problem)?

3. How would you feel if security slowed down some of your transactions, e.g. they weren't sent instantly?



When can being asked to authenticate payments cause problems or be annoying?



What problems might it cause if payments are delayed due to security?



Which of these do you prefer and why?



When does having to authenticate a payment make you feel more secure?



What types of payments should and shouldn't be slowed down?

[if time allows]

Trust (7)

The aim: Build and maintain public trust across the entire ecosystem

1. What do you need to be in place in order to trust new forms of payments?

2. Future design scenarios (Bradford)¹

Secure by Design - but with added friction and cost

In an increasingly digital world, fraud and financial crime are constant threats. In this future scenario, high security and consumer protections are the absolute foundation of the UK payment system.

This system seeks to reduce fraud by slowing down payments and making it easier to pull money back where it's been stolen. This means you are asked to complete more authentication checks even for routine payments, particularly when you're buying things online. When you're making a big payment, like paying a builder, transactions might be delayed so payment providers can check they aren't going to fraudsters. Most of the time that's fine, but it might cause problems if you were paying the builder so he could pick up the supplies he needs to progress with work on your house tomorrow.

As people continue to shop more online, the chance of things going wrong with a purchase also grows. Strong consumer protections are also embedded in this system, so you're protected if a purchase goes awry. To make sure you know exactly what protections you have, they are made consistent across all the different payment options you might use.

These security and protection measures don't come for free, though. Banks have to invest huge amounts of money to provide security tools and use innovative technology to keep up with criminals, while retailers must cover the costs of providing strong consumer protections. Ultimately, this means prices for goods and services rise. The high costs of providing this protection and security also mean it's harder for new forms of payment to emerge, so you might miss out on some innovation which could make life easier or cheaper.

Security	Control	Protection	Ease & convenience	Choice	Low cost
★★★★★	★★	★★★★★	★★	★★	★

¹ Some small minor changes were made to the design scenarios between the Bristol and Bradford workshops.

Choice - but complexity

We already have quite a lot of personal choice when it comes to making payments. In this future world, this is even more the case as new payment options emerge. Nobody is forced to use them, but they offer benefits, in the same way digital wallets and contactless have recently, that means some people choose to use them.

The range of payments methods on offer have different strengths: some make it easier to stay in control of your money, or offer greater visibility; others offer more consumer protection. The burden is on the consumer to work out which payments best meet their needs and set up their payments so they work for them, for example choosing when to receive notifications.

For most people, this is as straightforward as it is today, they just use whatever their bank's default is. However, many people struggle to find the best way to pay and can sometimes end up missing out on protection. For example, if you pay for things using account to account payments, which retailers advertise accepting in the same way they show card logos today, you risk not getting your money back if the company goes bust before you receive your order. Some people struggle with the complexity of the system, and while there are payment options that support these people, they are not widely known and require you to opt-in, meaning many people miss out.

The number of options in the system means we're less reliant on card payments, and there are backup options available if one system suffers a technical issue. But running multiple systems comes with costs, particularly when lots of effort has been made to make systems inclusive and accessible, so your goods and services might cost a little more as businesses pass on the price of offering choice.

Security	Control	Protection	Ease & convenience	Choice	Low cost
☆☆☆	☆☆☆☆	☆☆	☆	☆☆☆☆☆	☆☆

Faster payments and lower cost - but less protections

Today's payments are generally fast and convenient, and most consumers are happy with them. But there is always room for improvement. In this future world, a vibrant market of new companies compete to create innovative payment options that benefit both consumers and retailers by being cheaper and more convenient.

Retailers have embraced this chance to cut costs. To encourage customers to use these new methods, they offer benefits such as lower prices or exclusive loyalty schemes if you choose them over traditional card payments.

These new payment methods make paying for things a seamless background activity. It's so quick and simple, it almost feels like it's happening without you even thinking about it. For example, a bus might pick up your phone's presence as you board, and automatically charge your fare to your account, a bit like how Uber automatically charge you today after your ride. It's particularly attractive in scenarios like when you're eating out. No need to interrupt your conversation with awkward chat about the bill at the end of your meal, you set it up in advance so you can just enjoy your dinner.

Less time queuing and making payments frees up people's time to spend more time doing the things they enjoy! And it's good for business too, meaning staff can focus on things that improve customer experience.

To achieve this speed and convenience, some of these new payment options may not have the same level of security and protection as the payment methods we use today. But this seems a fair swap for cheaper prices for goods and services, and checking out being really easy both on and offline.

Security	Control	Protection	Ease & convenience	Choice	Low cost
☆☆☆	★	★	☆☆☆☆☆	☆☆☆	☆☆☆☆

3. Message to Government

Which?

Future of Payments Public Dialogue
Message to Government
October 2025

Dear  HM Treasury

We would like to see a future payments system in the UK that is more.....

.....

.....

.....

And less.....

.....

.....

And to achieve that we are willing to.....

.....

.....

.....

4. Prioritisation

They were given 17 votes to distribute as they thought best across the six factors of: Security, Protection, Control, Ease & Convenience, Choice,² and LowCost.

Your Rating					
Security	Control	Protection	Ease & convenience	Choice	Low cost

² In the Bristol workshop, Choice was combined with Resilience. During the Bristol workshop, it was clear that participants' views on Resilience and Choice were different, so to better differentiate the factors, it was presented as just Choice in Bradford.