

Payment Choice Coalition

Security Ligne Presentation // September 16, 2025

Jim Petit: Giesecke & Devrient
Jeff Thinnes: JTI



**PAYMENT CHOICE
COALITION**

FAIRNESS. RESILIENCE. SAFETY. PRIVACY.

What is the Payment Choice Coalition?

Initiative launched July 2024 by 6 companies. Today 14. Agile, executive-led, with bias for action

Leadership Circle

2025 Payment Choice Champions

PCC Mission: Raise Awareness & Pass Legislation



Build Awareness

*Payment
Choice
Coalition
Goals*



Promote PCA

We're the Lorax for the Cash Industry!



What is the Payment Choice Act? H.R. 1138 and S. 2326



Common Terms of House and Senate Bills:

- Bi-Partisan
- Brick & mortar retail for < \$500
- Exception: “reverse ATM” on premises
- Penalties < \$1500; attorney’s fees < \$3,000

Senate Bill requires banks to report annually:

- Number of ATMS owned and in service
- Location of all ATMs at fixed sites; and
- Geographic range of deployed mobile ATMs.

Leveraged Thought/Industry Leaders

- We set out to find experts writing about “cash”
- Expanded advocacy base – found allied institutions
- Hosted 2 Thought Leader Virtual Conferences
- Connected thought leaders to agency that then found media opportunities
- Next Guest Speaker Guillaume Nonain, General Counsel EMEA for Brink’s and President of ESTA



Launched Media Strategy to Impact the Payments Narrative

Wrote 5 Op-Eds and Placed Thought Leader Quotes

Card and digital payments offer convenience, but they shouldn't be only option | Opinion

Protecting the right to use cash isn't about resisting innovation. It's about ensuring freedom, fairness, privacy, preparedness and choice.

John Rose Guest Columnist
Aug. 8, 2025, 5:03 a.m. CT

CASH

BankThink CrowdStrike computer outage highlights need for Payment Choice Act

By **Mark Lowers** August 16, 2024, 10:00 a.m. EDT 2 Min Read

Why would the US government ever refuse the US dollar?

BY JEFF THINNES, OPINION CONTRIBUTOR - 05/31/25 12:00 PM ET



Protecting cash means safeguarding the right to transact | Opinion

The Payment Choice Act would require retailers to accept cash as a payment option for purchases of \$500 or less.

Warren Davidson Opinion contributor
April 23, 2025, 6:09 p.m. ET



Achieved Extensive Media Reach

- ✓ 267 million: Digital estimated reach of people who saw and/or interacted with our media
- ✓ 5 opinion articles by SCTA President Mark Lowers, Davis Bancorp President J.R. Davis, Congressman Davidson, Congressman Rose, Jeff Thinnies
- ✓ Placed pro-cash expert quotes in *Payments Dive*, *New York Times* and *USA Today* print and online across the USA with estimated 3.8M print reach.



PCC Speaking Engagements

Several PCC members have spoken at events:

- SCTA Annual Meeting – October 2024
- Fifth Third Cash Logistics Solutions Conference 2025
- G+D CT Symposium – 2025
- Diebold Nixdorf Intersect Nashville 2025
- Security Ligue Annual Leadership Forum 2025



June Happy Hour & September Dinner For PCC and PCA Leaders



Where have you been?

Senator Kevin Cramer and Congressman John Rose

Supporting Payment Choice Act Leaders in the Senate and House



2025 PCC Activities on the Hill

- Met 48 House Members & Legislative Directors
- Hand-delivered over 150 copies of Jay Zagorsky's *Power of Cash* book to Senators, Representatives and their senior Legislative Directors
- Helped build PCA cosponsors to the 14 (16 total in last congressional session)
- “Dear Colleague” letter distributed by Congressmen Norcross and Rose
- Wrote/published 2 op-eds for lead Congressmen

Bring Back Cash - Cosponsor the Payment Choice Act

Sending Office: Honorable Donald Norcross
Sent By: Sam.Devito@mail.house.gov

Request for Cosponsor(s)

Cosponsor H.R.1138 - Payment Choice Act of 2025

Dear Colleagues,

Please join us in cosponsoring the Payment Choice Act. This bill requires retail businesses to accept cash as a form of payment for on-site sales of \$500 or less.

There are too many stores and businesses that want to reject American cash in favor of digital payments. But cash is the only option for millions of Americans to pay for food, housing, and other essentials. According to a 2023 FDIC survey, 5.6 million U.S. households are unbanked and do not have access to digital forms of payment, including credit and debit cards. Communities of color are most likely to be affected – 10.6% of Black households, 9.5% of Hispanic households, and 12.2% American Indian/Alaskan Native households had no access to banking services.

Every consumer should have the legal protection of payment choice and the right to pay with cash. This bill will prohibit retail businesses from refusing cash payments and will relieve consumers affected by this exclusionary practice. Americans need a payment alternative that safeguards their privacy and frees them from the fraud, identity theft, and data collecting that have grown more prevalent along with the rise of digital transactions. As a dependable mode of payment, cash ensures that financial transactions can always be completed, even in the event of power outages or malfunctions in the technological infrastructure required for other payment methods.

If you would like to cosponsor this bill, please contact Jason Kroitor (jason.kroitor@mail.house.gov) in Congressman John Rose's office or Samantha DeVito (sam.devito@mail.house.gov) in the office of Congressman Donald Norcross.

Sincerely,

Congressmen John Rose and Donald Norcross

Siena College Research Institute Survey

- ✓ May '24 Dallas meeting showed the need for better data
- ✓ Selected top-rated research institute
- ✓ 3-wave survey being conducted in Spanish and English
- ✓ Multiple waves give deeper insights across demographics
- ✓ Research already yielding valuable insights



Next Steps: Finalize Survey & Execute Communications Plan



AWARENESS – Maximize publication of survey findings through exclusive with major national outlet and press release

ENGAGEMENT - Equip Coalition member and allies with communications tools to further share the survey findings through their own channels

AMPLIFICATION - In the months following the survey release, facilitate informative media stories and op-ed placements with PCC executives, politicians, and advocacy allies

ACTION - Armed with fresh data and compelling media stories, garner further legislative support for the Payment Choice Act

Thank you

www.paymentchoicecoalition.com

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