
# CASH: ESSENTIAL FOR EUROPE’S SOVEREIGNTY, RESILIENCE, INCLUSION AND FREEDOM OF CHOICE

## Joint call on the EU Legal Tender Regulation

Cash is far more than just a means of payment, it is a cornerstone of our monetary system that ensures sovereignty, freedom of choice, privacy, and financial inclusion - and an essential component of European resilience.

## Cash must be accepted everywhere, with almost no exception.

In the ongoing trilogue negotiations, adding further exceptions to mandatory cash acceptance would progressively erode Europeans’ ability to use cash. Security concerns should be addressed through appropriate infrastructure and safeguards that allow cash to be handled safely - not by restricting its acceptance.

### WE CALL ON THE CO-LEGISLATORS TO ENSURE:

**01**

#### END “NO CASH” EXCUSES

Unilateral refusals of cash must be prohibited, such as ‘no cash’ signs or hidden terms in contracts. The Regulation should use clear numerical thresholds where refusal of a large banknote is more than forty times the price of the purchase, preventing unfair rejection of common notes for everyday items.

**02**

#### PROTECT ESSENTIAL SERVICES

No one should be denied a bus ticket, fuel or access to a pharmacy because they only have cash. Any exception for unmanned points of sale must be strictly defined so it never results in the effective denial of essential services.

**03**

#### ENSURE STRONG, BINDING ENFORCEMENT

Rules are only effective if they are enforced. We need binding common indicators to monitor access and effective redress where companies systematically refuse cash — not voluntary guidelines that can be ignored.

**04**

#### GUARANTEE ACCESS VIA BANKS

Cash-back at supermarkets is a helpful complement, not a substitute for a wide network of ATMs and bank branches. Banks must retain primary responsibility for ensuring effective access to cash for all citizens and businesses.



Picture: private

# WHEN DIGITAL SYSTEMS FAIL, CASH STILL WORKS.

Cash is the only form of public money that works when the power goes out or digital systems fail.

## WHY THIS MATTERS

Cash must coexist effectively alongside any future digital euro and other digital payment methods. Its infrastructure must remain widely available to all Europeans. Commercial interests or competing public-interest considerations cannot outweigh the fundamental public interest in protecting resilience, inclusion and freedom of choice for more than 450 million European citizens.

## OUR CALL TO EUROPEAN LEADERS

### Deliver a Regulation that is robust and clear in its obligation.

**Only a clear and simple framework will ensure that the euro remains accessible to every citizen — now and in the future.**

### A JOINT CALL FROM EUROPE'S CASH & CONSUMERS ECOSYSTEM

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|---|---|
| | Arbeitsgemeinschaft Geldautomaten (Germany)<br>www.ag-geldautomaten.de |
| | Asociación Profesional de Compañías Privadas de Servicios de Seguridad<br>https://www.aproser.es/web/ |
| | Assovalori - l'Associazione Professionale delle Aziende di Trasporto Valori (Italy)<br>https://assovalori.it |
| | ATM Industry Association<br>www.atmia.com |
| | Bargeld zählt! Gernany<br>https://bargeld-zaehlt.de |
| | BDGW Bundesvereinigung Deutscher Geld- und Wertdienste Wirtschafts- und Arbeitgeberverband https://www.bdgw.de |
| | Bevar Kontanter Denmark<br>https://bevarkontanter.dk |
| | Cash Essentials<br>https://cashessentials.org |
| | Denaria Europe<br>https://denariaeurope.com |
| | Droit au Cash |
| | Denaria Portugal<br>https://www.denaria.pt |
| | ESTA_ European Secure Cash Transport Association<br>https://www.esta-cash.eu |
| | EURICPA – European Intelligent Cash Protection Association<br>https://euricpa.org |
| | ICA – International Currency Association<br>https://currencyassociation.org |
| | International Security Ligue<br>https://www.international-security-ligue.org |
| | Kontantupproret Sweden<br>https://www.kontantupproret.se |
| | Plataforma Denaria Spain<br>https://www.plataformadenaria.com |
| | A.N.I.V. - Associazione Nazionale Istituti di Vigilanza (Italy)<br>https://www.anivp.it |