PRESS RELEASE

International SecurityLigue

Survey ahead of finalization of EU Cash Regulation: 92% of Germans call for cash to be preserved, while a majority fear growing digital dependence

Frankfurt am Main, 13 November 2026 – An overwhelming majority of people in Germany support the unrestricted preservation of cash. Ninety-two percent of citizens want banknotes and coins to remain accepted everywhere and readily available throughout Germany and the EU. This is the finding of a new representative survey conducted by the independent polling institute Civey on behalf of the International Security Ligue (Ligue).

The publication of these findings comes at a decisive political moment: trilogue negotiations in Brussels on the new EU Legal Tender for Cash Regulation are nearing completion. The Ligue, the global association representing security transport and cash management companies, warns that the proposed legal framework still contains far-reaching exemptions that could undermine cash protection in everyday life. Key survey findings (n = 5,000):

- **Crisis preparedness: 92% consider cash important for ensuring access to essential goods and services during power or internet outages.**
- **Risk of exclusion: 88% fear that older people and people with disabilities could be excluded from everyday life if only digital payments were possible.**
- **Government responsibility: 82% believe that the principle of equal participation is violated when public offices, government agencies and public transport no longer accept cash.**
- **Loss of freedom of choice: 77% view negatively the fact that cash payments are no longer possible in an increasing number of everyday situations (e.g., at parking meters or government offices).**

Cash as an indispensable safety net amid cyberattacks and hybrid threats

The survey could hardly have come at a more timely moment, following another Microsoft outage that resulted in system disruptions worldwide. Against a backdrop of growing technological dependencies, cyber threats and hybrid risks to critical infrastructure, the survey shows that people regard cash not merely as a means of payment but as an essential safeguard in times of crisis. "Nobody would build a modern skyscraper without stairs simply because it has elevators," says Tanja Kulisch-Ziemens, Secretary General of the International Security Ligue Cash Chapter. "Nor should we design our payment system to rely exclusively on digital solutions. Cash is the only functioning safety net when technical systems, card terminals or power grids fail." Access to cash must be ensured across all essential areas of everyday life: both to guarantee participation and to maintain functioning infrastructure for all citizens in times of crisis.

Warning against loopholes in EU law for unattended payment points and public institutions

The Ligue broadly welcomes the EU's objective of legally safeguarding the acceptance and availability of euro cash. However, outstanding issues in the trilogue negotiations between the European Commission, Parliament and Member States remain a concern. In particular, exemptions for unattended points of sale (such as ticket machines) or public institutions risk weakening European protections. "When 82% of people see equal participation as being at risk as soon as public institutions stop accepting cash, policymakers cannot ignore that," Kulisch-Ziemens continues. "Europe now has an opportunity to establish the legal conditions under which digital innovation and genuine freedom of choice go hand in hand. Legal tender must remain usable in practice in everyday life – especially for essential goods and services."

Appeal to the German federal government: Mandatory digital payment acceptance must not spell the end of cash

The Ligue calls on the German federal government to advocate comprehensive protection of cash infrastructure in the final EU negotiations. The same applies to national legislation: a German law currently being planned to require acceptance of digital payment options must not result in merchants or public authorities being legally permitted to refuse cash in return, citing freedom of contract or administrative modernization. "Digitalization and cash are not mutually exclusive," Kulisch-Ziemens concludes. "A modern payment system must be efficient and innovative – but also inclusive and resilient."

About the survey

The survey was conducted by the independent polling institute Civey on behalf of the International Security Ligue. The analysis is based on 5,000 respondents in the representative sample. Fieldwork took place from 9 to 11 November 2026.

About the International Security Ligue

The International Security Ligue is the global association of the private security industry. Its Cash Chapter focuses on the future of cash availability, the security and resilience of the cash cycle, and the regulatory framework governing cash.