CASH
NEXT STEPS

BEUC The European Consumer Organisation

The Consumer Voice in Europe

Why it matters to consumers

Cash continues to be the most inclusive way to pay. It's easy to use regardless of age or digital skills, and it's the most resilient and private too. A BEUC survey found that 85% believe cash should be accepted everywhere at no additional cost. At the same time, access is declining, with fewer bank branches and ATMs available. Access and acceptance of cash must be guaranteed to protect consumer choice as it is seen as the only option to pay for many.

This paper summarises BEUC's recommendations for trilogue negotiations on the legal tender of euro banknotes and coins Regulation. For more information, see our key points for consumers and our factsheet on the importance of inclusive payment methods.

Check our factsheet

TOPICS	BEUC'S RECOMMENDATIONS
LEGAL TENDER AND MANDATORY ACCEPTANCE OF CASH	BEUC welcomes the mandatory acceptance of cash without surcharges. BEUC supports Parliament's position prohibiting unilateral cash refusals in advance, including in standard contracts consumers cannot negotiate (e.g. pre-formulated terms and conditions) and 'no cash' signs. BEUC regrets the exception for unmanned points of sale, but if kept, supports Parliament's approach to protect access to essential services, like transport tickets. BEUC also supports that Member States can introduce or keep stricter cash rules.
OBLIGATION FOR MEMBER STATES TO ENSURE SUFFICIENT AND EFFECTIVE ACCESS TO CASH BASED ON INDICATORS	BEUC supports the Commission and Council's position of setting the common indicators through binding implementing acts, but calls for the criteria to be defined in the articles. BEUC welcomes Council's addition of specific national indicators to complement the common ones. BEUC also welcomes Parliament's focus on vulnerable groups and on defining the criteria in the articles, but urges that this comes with binding indicators, not voluntary guidelines.
EFFECTIVE ENFORCEMENT AND PROCEDURAL ASPECTS	BEUC supports Parliament's position adding cash to the Representative Actions Directive, so consumers can seek collective redress (e.g. if a company repeatedly refuses cash across many stores). BEUC supports binding common indicators to monitor and assess acceptance and access of cash. BEUC also supports the Commission's power to adopt implementing acts if remedial measures are insufficient, the one-year deadline to adopt penalties and the requirement for Member States to take immediate remedial measures.
RESILIENCE OF CASH	BEUC supports the obligation for Member States to set up cash resilience plans or equivalent measures to guarantee sufficient and effective access to cash in the event of natural or man-made disasters and encourages the institutions to determine a deadline by when those plans should be available.

August 2026
BEUC-X-2026-077

Co-funded by the European Union

Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or EISMEA. Neither the European Union nor the granting authority can be held responsible for them.