

Joint statement from European merchants

March 2026



Merchants need reasonable exemptions from the mandatory acceptance of cash

Most merchants continue offering consumers to pay with cash, despite a consistent decrease in the use of cash for everyday transactions. As a group of European organisations representing the interests of millions of merchants across Europe in key sectors of the economy, we support a balanced Regulation (2023/0208(COD)) that safeguards the acceptance of cash while ensuring that any obligation remains proportionate, operationally feasible and with reasonable exemptions.

We call for exemptions from the mandatory acceptance of cash:

- a) for unmanned use cases
- b) when safety is at risk
- c) where it leads to disproportionate costs
- d) allowing “No Cash” signs



Unmanned use cases: Following consumer needs, merchants have invested in stores, large and small, and payment points with no cashier. This enables longer - up to 24/7 - opening hours, serving customers in specific use cases or specific locations at efficient costs. At these self-service check-outs, automated stores, unmanned fuel stations, EV chargers, parking meters and vending machines, mandatory acceptance of cash would mean such significant investment – if at all possible – that they would either close or must considerably increase their prices. In both cases deteriorating the customer offer for no reason.



Safety at risk: the presence of cash in stores or carried by staff prior to disposal increases safety risks. In areas with high crime rates (night) stores and their customers are often exposed to robberies, burglaries, vandalism, theft, aggression and physical or psychological harm. An unconditional obligation to accept cash in high-risk contexts would conflict with employers’ legal obligation to provide a safe working environment to their workers. Similarly, cash received for in-flight sales would need to be carried by staff until they return to home-base for disposal, leading to major safety risks.

	A proportionate framework must allow merchants to limit or exclude cash acceptance where and when there is an objective safety risk.
	Disproportionate costs: Merchants offer payment methods based on their prevalence and their costs. Cash handling costs depend on factors, such as frequency of cash used, cash supply costs, type and size of business and its location. Where customers overwhelmingly favour digital payments over cash, the cost of cash acceptance will disproportionately high. This also applies to remote locations with limited cash handling infrastructures. For (micro)SME merchants cash acceptance can be more attractive than for larger merchants.
	“No Cash” signs: Having ‘individual negotiations’ as proposed, instead of such an ex ante unilateral exclusion is simply not realistic. Imagine entering a store. Does the staff approach you now to ‘individually negotiate’ you won’t pay with cash? Do they wait until you have put items in your shopping basket? Or when you are at the till? What would all this do to waiting lines, e.g. in supermarkets or public transport... Customers entering a store with a “No Cash” sign must be deemed to have ‘individually’ agreed not to pay with cash as they willingly chose to enter it.

We call upon the co-legislators to:

- Support the EU-Council and S&D amendments for the **exemption for unmanned use-cases**.
- Introduce **exemptions for safety risks, so employers can fulfil their obligation to provide a safe working environment**, e.g. for night shops, high-risk areas, documented record of past robberies, or on-board aircraft.
- Introduce an exemption when payees would incur **disproportionate costs to accept cash**.
- **Keep the current possibility of an ex-ante unilateral exclusion** of the acceptance of cash payments (i.e. ‘no cash’ signs), where ‘individually negotiated’ is unrealistic.
- **Or, allow member states to decide exemptions from the mandatory acceptance of cash to cater for significant variations in the use of case by consumers and merchants between countries.**

We count on you to reach a reasonable and balanced outcome and are ready to discuss these issues.



EACT www.eact.eu



EuroCommerce www.eurocommerce.eu/payments.



European Parking Association (EPA), <https://europeanparking.eu/>



Independent Retail Europe <https://independentretailleurope.eu/en>



International Air Transport Association (IATA) <https://www.iata.org/>



SMEUnited <https://www.smeunited.eu/>