CASH BULLETIN

Use of Cash by Companies in the Euro Area — 2026

A summary of the cash-related findings from the ECB survey "Use of cash by companies in the euro area in 2026" (August 2026)

Source: European Central Bank, August 2026

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At a glance

92% Companies accepting cash at physical points of sale (up from 90% in 2024)	**92%** Of cash-accepting companies plan to keep accepting cash for the next 5 years	**59%** Companies that deposit cash (down from 70% in 2024, 85% in 2021)	**22%** Companies that withdraw cash (down from 30% in 2024, 28% in 2021)
60% Of cash-withdrawing companies use the bank counter — the leading withdrawal method	**58%** Of cash-depositing companies use the bank counter — now the leading deposit method	**25%** Of companies have implemented measures to encourage digital payments / reduce cash	**13%** Of companies have introduced self-checkout terminals; only 52% of these accept cash

1. Overview

This bulletin distils the cash-related findings of the ECB's 2026 survey on the use of cash by companies in the euro area. The survey covers companies in retail trade, restaurants and cafes, hotels, and arts, entertainment and recreation across all 21 euro area countries, and examines cash acceptance, attitudes, automation of cash handling, and cash withdrawal and deposit behaviour.

Overall, cash acceptance at physical points of sale has edged higher, to 92% in 2026 from 90% in 2024, suggesting that the post-pandemic decline in cash acceptance has paused. At the same time, mobile payment acceptance has surged from 36% to 68%, and companies are increasingly automating cash handling and reducing cash withdrawal and deposit activity.

2. Cash Acceptance at the Point of Sale

Of all companies that receive customer payments at physical locations, 92% accept cash (up from 90% in 2024), compared with 88% accepting physical cards and 68% accepting mobile payments.

By sector

- Retail trade, restaurants and cafes, and hotels: 93% cash acceptance across these sectors.
- Arts, entertainment and recreation: 84% (lower, but still relatively high, and up from 76% in 2024).
- Within retail: petrol stations (96%) and street vendors (94%) have the highest cash acceptance; shops selling day-to-day items are lowest (91%).
- Within arts and entertainment: performing arts venues (90%) and amusement parks (89%) accept cash most; sports venues accept it least (82%).

By country

- Highest cash acceptance: Greece and Italy (both 99%).
- Lowest cash acceptance: Cyprus (76%) and Belgium (81%).
- Largest increases since 2024: Cyprus and Slovakia (both +9 percentage points).
- Largest declines since 2024: Belgium (–10 points) and Ireland (–9 points).

- Restaurants: cash acceptance is 100% in seven euro area countries; lowest in the Netherlands (78%).
- Retail trade: 100% acceptance in Greece and Slovenia; below 90% in Belgium, Latvia, the Netherlands and Finland.

3. Why Some Companies Don't Accept Cash — and Future Intentions

Among companies that do not accept cash, the most common reasons given (up to three could be selected) were:

- **Cash is not used enough by customers — 36%** (down from 39% in 2024)
- **Depositing or withdrawing cash is inconvenient or difficult — 35%** (sharply up from 22% in 2024)
- **Security risk — 29%** (up from 21% in 2024)
- **Difficult to keep enough change — 20%** (new option in 2026)
- **Other reasons —** restriction of large cash payments (11%), counterfeiting concerns (11%), time-consuming (9%), internal fraud (6%), expense (6%)

Looking ahead, of companies that currently accept cash, 92% intend to keep doing so over the next five years, 6% do not, and 2% are unsure. However, a significant share of companies in Cyprus (51%), Greece (23%) and Bulgaria (18%) indicated they may stop accepting cash in the future — worth monitoring given cash's role in financial inclusion.

4. Preferences and Attitudes Toward Cash

Customer payment preferences

Asked which payment method they would prefer customers to use at physical locations, companies were fairly evenly split, with a large share expressing no preference:

- **No preference — 33%**
- **Debit card — 24%**
- **Cash — 21%**
- **Credit card — 14%**

Larger companies (250+ employees) show a lower preference for cash payments (17%) than SMEs (around 21–23%).

How cash compares with digital payments

Among companies that accept both cash and digital payments, cash is perceived, on a net basis, as better than digital payments across every characteristic tested — particularly privacy and reliability. There is no category in which companies view digital payments as clearly better than cash.

Criteria for accepting a payment method

When choosing which payment methods to accept, companies rank consumer preference (26%) and security (22%) as the most important criteria, followed by ease of handling (15%), transaction speed (10%) and reliability (9%).

Biggest concerns with cash payments

- **Risk of mistakes when giving change — 32%**
- **Safety — 29%**
- **Risk of internal fraud — 20%**
- **Counting and managing cash taking staff time — 17%**
- **Difficulty keeping enough change — 16%**

- Other, less frequently cited concerns: cash-related regulation (13%), limited opening hours for deposit/withdrawal services (12%), cost of transporting cash (12%), cost of depositing or withdrawing cash (9%), and distance to cash services (7%). 12% of companies reported no concerns at all.

Measures to reduce cash use

One quarter (25%) of companies report having taken steps in the past year to encourage digital payments or reduce cash payments. Among these, the most common measures were acquiring cashless-only tills or reducing the number of cash-accepting tills (37%), promoting and advertising cashless payments (30%), providing incentives for non-cash payments (29%), and installing self-checkout terminals that do not accept cash (24%).

5. Cash Services and Automation

13% of companies have introduced self-checkout terminals. Notably, in 48% of these companies, cash is not accepted at any self-checkout terminal at all — only 37% accept cash at all terminals and 16% at some or most. This automation trend represents a potential structural risk to the practical availability of cash acceptance even where companies formally report accepting cash.

Automation of cash handling at staffed tills is also underway: 38% of companies have introduced a cash register at the payment point (used by the cashier, the customer, or both), and 37% have installed a “smart safe” — a secure device that automatically counts, validates and monitors cash deposits in the back office.

6. Cash Withdrawal and Deposit Behaviour

Cash deposit and withdrawal activity among companies has declined markedly since 2021. In 2026, 59% of companies deposit cash (down from 70% in 2024 and 85% in 2021), while only 22% withdraw cash (down from 30% in 2024 and 28% in 2021). Both behaviours vary considerably by country.

How companies withdraw cash

Withdrawal method	Share of withdrawing companies
Over the bank counter (up 9pp vs 2024)	60%
Via an ATM	48%
Using a cash-in-transit (CIT) company (down from 21% in 2024)	7%
Withdrawing cash at another store	6%
Other	4%

The main reasons companies withdraw cash are to have change available for customers (82%), to pay suppliers (28%, up from 20% in 2024), to pay taxes or other bills (17%), and to pay salaries (7%).

How companies deposit cash

Deposit method	Share of depositing companies
Bank counter (now the leading method, up from 49% in 2024)	58%
Cash-in machine (previously the leading method)	55%
Night vault	17%
Cash-in-transit (CIT) company (down from 17% in 2024)	8%
Other	4%

Bank counters have overtaken cash-in machines as the most common way companies both withdraw and deposit cash — a shift from the pattern seen in the 2021 and 2024 survey waves.

7. Conclusions

Cash remains a widely accepted and valued payment method for euro area companies: acceptance edged up to 92% in 2026, and the vast majority of cash-accepting companies (92%) intend to keep accepting it for at least the next five years. Companies continue to view cash favourably relative to digital payments, especially on privacy and reliability.

At the same time, structural pressures are building. Deposit and withdrawal activity has fallen sharply since 2021, a quarter of companies have taken active steps to reduce cash use, and automation — particularly self-checkout terminals, nearly half of which do not accept cash at all — risks quietly eroding the practical availability of cash even where it remains formally accepted. Cash acceptance is also notably weaker, or under threat, in specific markets such as Cyprus, Greece and Belgium.

The report concludes that responsible authorities need to remain proactive to ensure euro banknotes and coins stay an attractive, accessible and accepted means of payment across all euro area countries and sectors, and that the ongoing automation of payments does not inadvertently undermine cash as a viable payment option.

Source: European Central Bank, "Use of cash by companies in the euro area in 2026", August 2026. This bulletin summarises the cash-specific findings only; see the full ECB report for methodology, card/mobile/online payment detail, and country-level breakdowns.