

(English version)

**Question for written answer E-001357/26
to the Commission
Fernand Kartheiser (NI)
(1 April 2026)**

Subject: Access to cash and cash payments in Europe

In a number of Member States, digital payments have become the preferred option for many EU citizens. In spite of this trend, a significant proportion of the population remains attached to cash. However, these people struggle to make transactions to public authorities, on public transport or in public places in general. In addition, an increasing number of our fellow citizens, particularly those in rural areas, do not have access to cash machines close to their homes or places of work.

In view of this, in coordination with the European Central Bank and the Member states, the Commission is invited to answer the following questions:

1. Will it promote the right of citizens to be able to make transactions in cash, as well as access to cash machines?
2. Is the Commission planning any initiatives that aim to encourage businesses and public authorities that have stopped accepting cash payments to start accepting them again?
3. Will the Commission work to safeguard the effectiveness of legal tender?

Submitted: 1.4.2026

**Answer given by Mr Dombrovskis on behalf of the European Commission
(19 May 2026)**

Euro cash is granted legal tender status in the euro area by the Treaty on the Functioning of the EU ⁽¹⁾. On 28 June 2023, the Commission put forward a legislative proposal to clarify the scope and meaning of legal tender for euro cash ⁽²⁾.

The proposal ensures that the fundamental legal tender principle of mandatory acceptance is not undermined by widespread cash non-acceptance levels through the unilateral and *ex ante* exclusion of cash by enterprises.

It also clarifies the exceptions to the rule of mandatory acceptance, including via prior agreement of the parties or for good faith reasons. This safeguards cash acceptance in the euro area, giving citizens the option to pay in cash if they so wish.

At the same time, if people do not have access to cash they will not be able to pay with it; hence why the proposal establishes the obligation on Member States to ensure sufficient and effective access to cash.

The proposal gives Member States the primary responsibility to monitor levels of both *ex ante* unilateral exclusions of payments in cash and access to cash throughout their territory, and to take appropriate action if needed. This is required to safeguard the effectiveness of the legal tender of euro cash in practice.

To enforce the acceptance of and access to cash, Member States will set out rules on penalties for possible non-compliance cases. As a safeguard, the Commission can require a Member State to take measures if the Member State has taken no, or insufficient, action.

To further improve access to cash, the Commission put forward additional measures through the 2023 proposal on the Payment Services Package, which will be soon adopted by the co-legislators.

The Package aims to further increase access to cash in retail shops by allowing retailers to offer cash withdrawal services even in the absence of a purchase by a customer.

⁽¹⁾ Article 128 (1) of the Treaty on the Functioning of the European Union lays down the legal tender status of euro banknotes, and Article 11 of Regulation EC/974/98 does so with regard to euro coins.

⁽²⁾ https://ec.europa.eu/commission/presscorner/detail/en/ip_23_3501