Minutes

of the third meeting of the National Cash Forum on 5 November 2025

Meeting information

- Format: in-person meeting
- Location: at the premises of the Deutsche Bundesbank (Regional Office in Berlin and Brandenburg), Leibnizstrasse 10, 10625 Berlin
- Time: 09:00 to 12:00

Participants

Working Group on ATMs (*Arbeitsgemeinschaft Geldautomaten* – AGG)	– Mirko Siepmann
Federal Office of Civil Protection and Disaster Assistance (*Bundesamt für Bevölkerungsschutz und Katastrophenhilfe* – BBK)	– Stefanie Ostheimer – Nils Gaastra
Association of German Banks (*Bundesverband deutscher Banken e.V.* – BdB)	– Kolja Gabriel – Jörg Schmiese
Association of German Cash Service Industry *(Bundesvereinigung Deutscher Geld- und Wertdienste e.V.* – BDGW)	– Michael Mewes – Andreas Paulick
National Association of German Cooperative Banks (*Bundesverband der Deutschen Volksbanken und Raiffeisenbanken e.V.* – BVR)	– Ralf-Christoph Arnoldt – Susann Lehniger
Deutsche Bundesbank (BBk)	– Burkhard Balz – Stefan Hardt – Ralph Rotzler – Jelena Stapf
German Hotel and Catering Association (*Deutscher Hotel- und Gaststättenverband e.V.* – DEHOGA)	– Matthias Meier

Lara Riß (H 301-7)
Marcel Hentschel (H 301-1)

German Chamber of Commerce and Industry (*Deutsche Industrie- und Handelskammer* – DIHK)	– Alexander Dern – Margarita Samarin
German Savings Banks Association (*Deutscher Sparkassen- und Giroverband e.V.* – DSGV)	– Florian Macheleidt – Elke Vincke
German Association of Cities and Municipalities (*Deutscher Städte- und Gemeindebund* – DStGB)	– André Berghegger – Florian Schilling
German Retail Federation (*Handelsverband Deutschland e.V.* – HDE)	– Ulrich Binnebößel
Association of German Public Banks (*Bundesverband Öffentlicher Banken Deutschlands e.V.* – VÖB)	– Dominik Lamminger – Andreas Pohl
Federation of German Consumer Organisations (*Verbraucherzentrale Bundesverband e.V.* – vzbv)	– Henrik Fork-Weigel – Felicitas Makait
Central Association of the German Pawnbroking Industry (*Zentralverband des Deutschen Pfandkreditgewerbes e.V.*)	– Wolfgang Schedl – Jürgen Mohr
Guest: Social Association of Germany (*Sozialverband Deutschland e.V.* – SoVD)	– Michaela Engelmeier
Additional representatives of the Deutsche Bundesbank	– Holger Theßeling – Johannes Klocke – Monika Hettrich – Marietta Dieckmann – Marcel Hentschel – Lara Riß

Agenda

1 Introduction and welcome address by Chair Burkhard Balz, Member of the Executive Board of the Deutsche Bundesbank

Adoption of the agenda

Introduction of new members:

German Association of Cities and Municipalities (*Deutscher Städte- und Gemeindebund* – DStGB)

Central Association of the German Pawnbroking Industry (*Zentralverband des Deutschen Pfandkreditgewerbes e.V.*)

2 Results from Working Group 1 “Coins”

Presentation of results

3 Results from Working Group 2 “Access to, attractiveness and acceptance of cash”

Presentation of results and decision on action to be taken by the NCF

4 Guest contribution “Cash – the means of payment for all”

Michaela Engelmeier, Chair of the Social Association of Germany (*Sozialverband Deutschland e.V.* – SoVD)

5 Other

Agenda item 1: Introduction and welcome address by Chair Burkhard Balz

Mr Balz welcomed the members to the third meeting of the National Cash Forum. Against the backdrop of current events, Mr Balz stressed the importance of a well-functioning and resilient cash cycle. Each and every NCF member should play their part in this.
The agenda was adopted as proposed. The German Association of Cities and Municipalities (DStGB) and Central Association of the German Pawnbroking Industry were welcomed as new members and introduced themselves.

Agenda item 2: Results from Working Group 1 "Coins"

Development of a detailed concept for introducing a rounding rule was put on hold due to unresolved questions that fall within the remit of the Federal Ministry of Finance. Should the prospect of a national or European solution appear on the horizon, the working group will resume efforts to draw up a detailed concept for communication and logistics (phasing-out and recycling of low-value coinage).

Agenda item 3: Results from Working Group 2 "Access to, attractiveness and acceptance of cash"

Mr Gaastra reported on the outcome of the crisis workshop, explaining the selected scenarios and detailing action needed and insights gleaned. Members were explicitly in favour of the proposal to carry out additional crisis exercises. DStGB asked to participate. vzbv emphasised the need to reach as many population groups as possible in such a crisis scenario – this includes those with a critical stance towards government institutions; given this, all stakeholders should act together as far as possible. The next crisis exercise is to be scheduled such that further results can be presented at the National Cash Forum's next meeting. At the recommendation of the BBK and the Bundesbank and in line with the wishes of all those who participated in the crisis workshop, the National Cash Forum undertakes to enhance crisis communication between stakeholders and to carry out additional exercises.
Results from the Communication Task Force were shared. Attendees were shown the newly-created "Klar, auch bar!" ("We take cash!") and „Einfach. Bargeld." ("It's simple. Cash.") stickers and reverse print stickers (for the inside of windows) and told about how and where they can be obtained.

Agenda item 4 "Cash – the means of payment for all"

Ms Engelmeier from the Social Association of Germany (SoVD) outlined the need to preserve cash from a societal perspective. Particular emphasis was placed on its significance for older

people, people with disabilities, children and those experiencing poverty. A hybrid payments world featuring cash and cashless methods is desirable.

Agenda item 5: Any other business

It was suggested that the National Cash Forum should continue to meet on a once-yearly basis. The proposal was adopted. The next meeting is scheduled to take place in Berlin on Wednesday, 11 November 2026, from 09:00 to 12:00.