

Looking into the crystal ball: How cash processing will look like in 20 years?

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How did you pay last week?

Payments today are hybrid, situational and deeply personal.

Is our world sleepwalking into cashless societies?

- **Digital narratives:** faster, smoother, better
- **„Cashless Economy“ myth:** inclusive, modern, efficient
- **Perception:** speed, ease, less crime
- **Reality check:** exclusion, surveillance, hacks, no plan B



While payment gets diverse, global cash-in-circulation continues to grow...

*% change yoy
(figures from Dec)



European Monetary Union

EUR bn

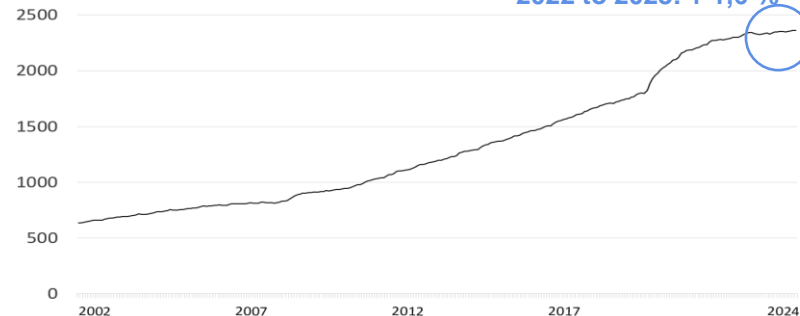
2023 to 2024: + 1,3 %
2022 to 2023: - 0,3 %*



USA

USD bn

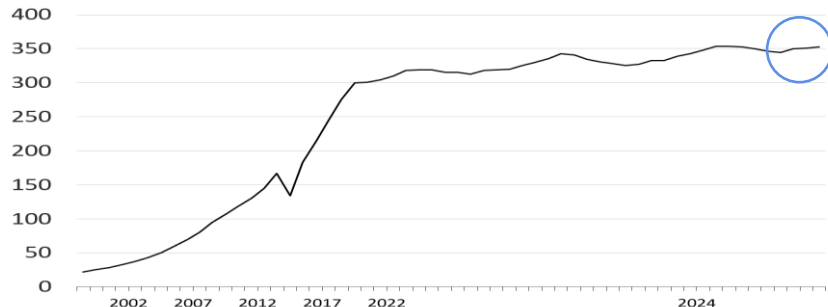
2023 to 2024: + 1,2 %*
2022 to 2023: + 1,6 %



India

Rs ten-thousand Crore (= 100 billion)

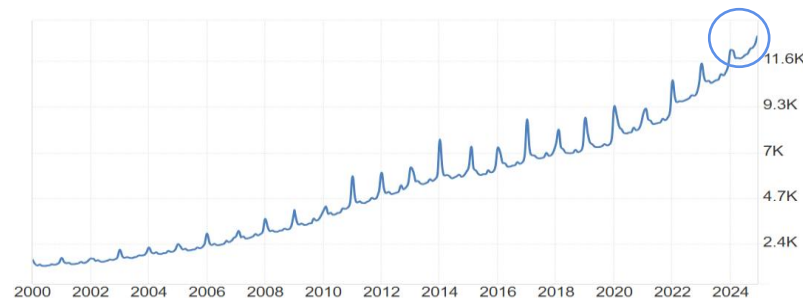
2023 to 2024: + 5,9%*
2022 to 2023: + 4,0 %



China

CNY bn (M0, no seasonality smoothing)

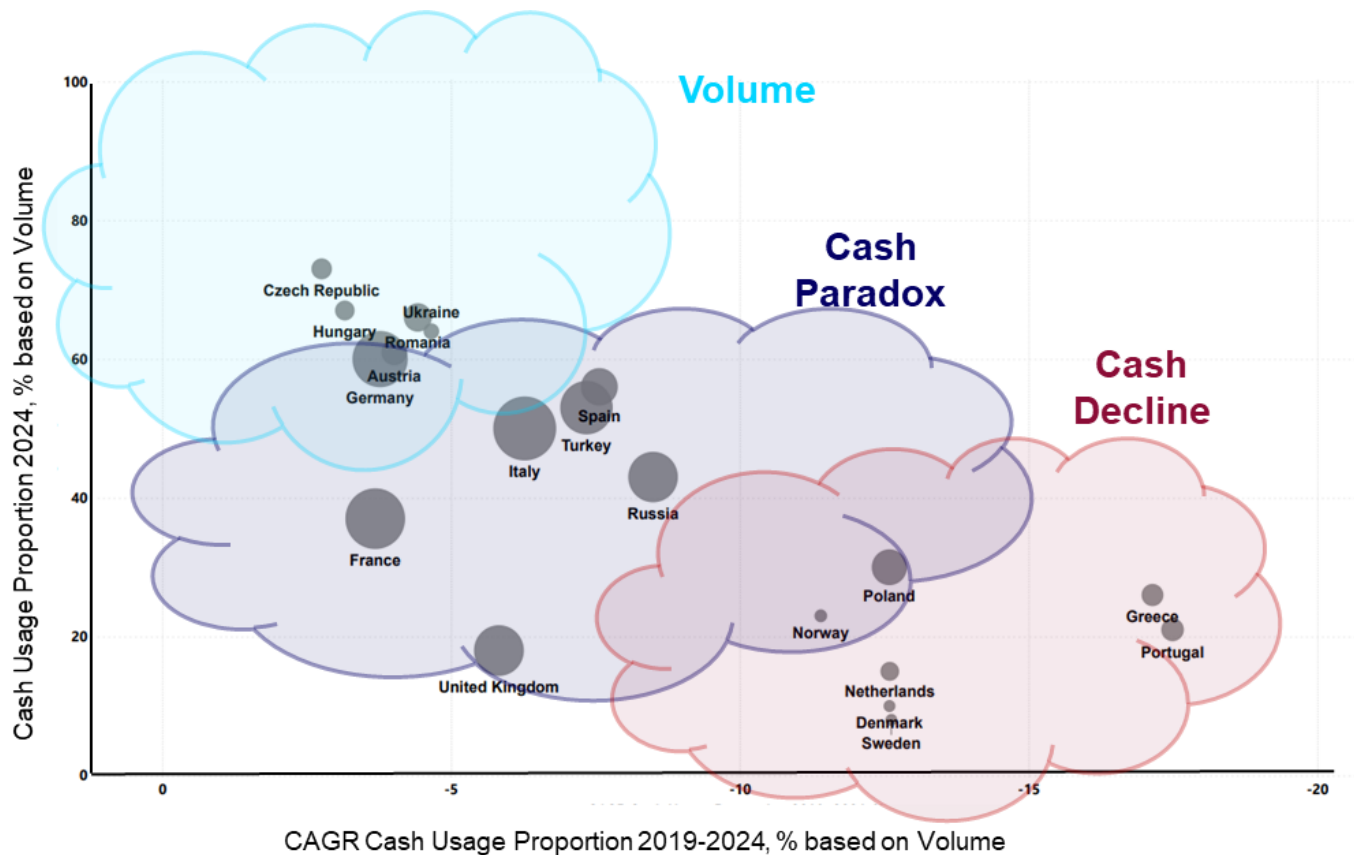
2023 to 2024: + 13,0 %*
2022 to 2023: + 8,4 %



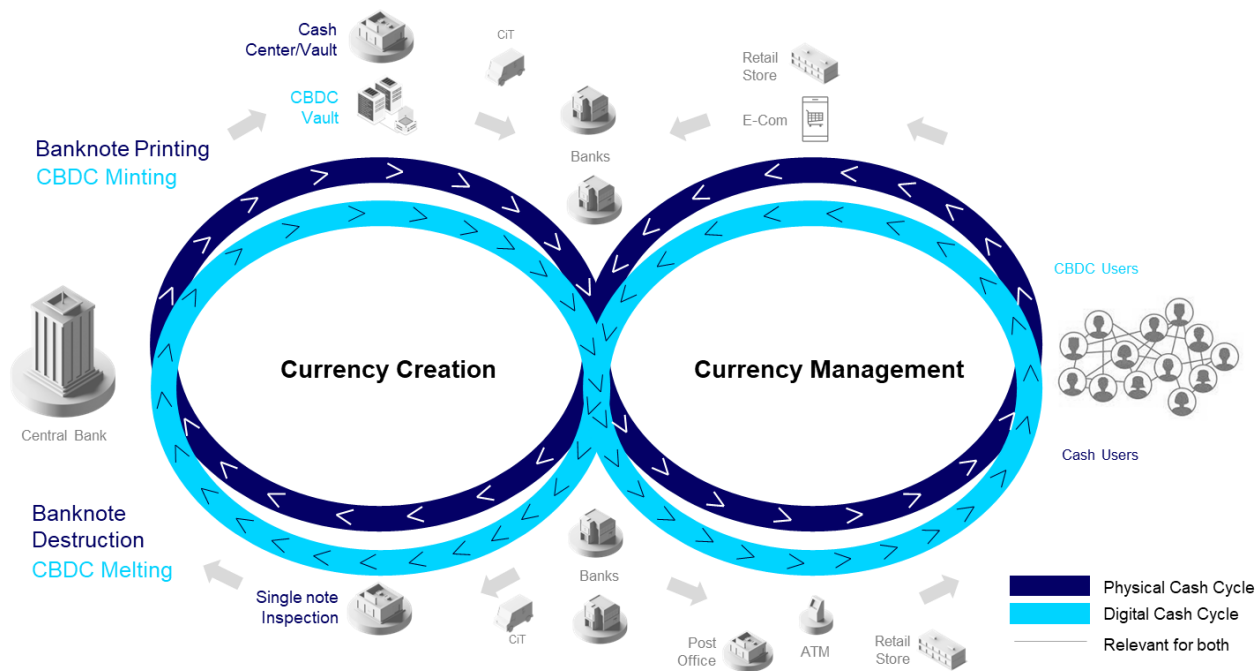
Giesecke+Devrient
Creating Confidence

Sources: ECB (Status: Dec 2024), Federal Reserve Bank of the United States (Status: Dec 2024), Reserve Bank of India (Status: Dec 2024), Peoples Bank of China (Status: Dec 2024)

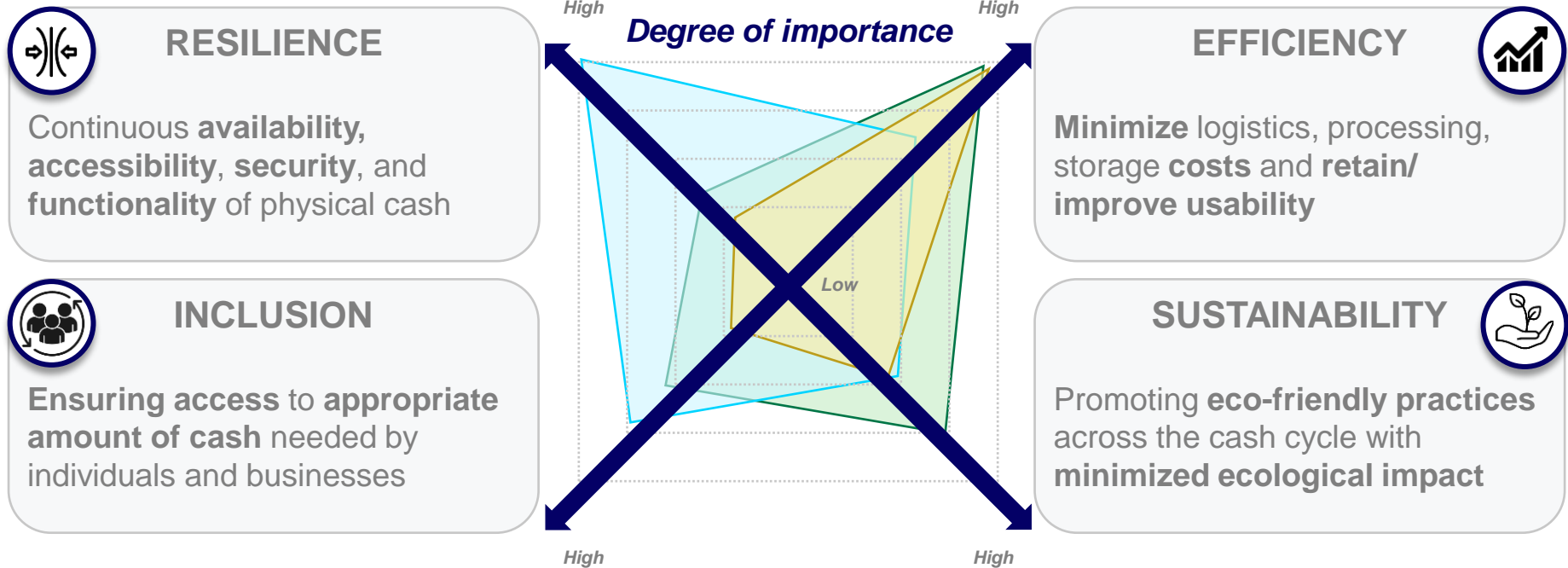
...leading to different Cash Cycles realities



Regardless of the cash cycle characteristics, players are here to stay, while their role and tasks might change



While tasks and roles might change, different motives for involved players will stay...



... and key levers to drive efficiency are independent from the cash cycle situation.

Key Cash Processing Efficiency Measures



Automation



Digitalization



Standardization

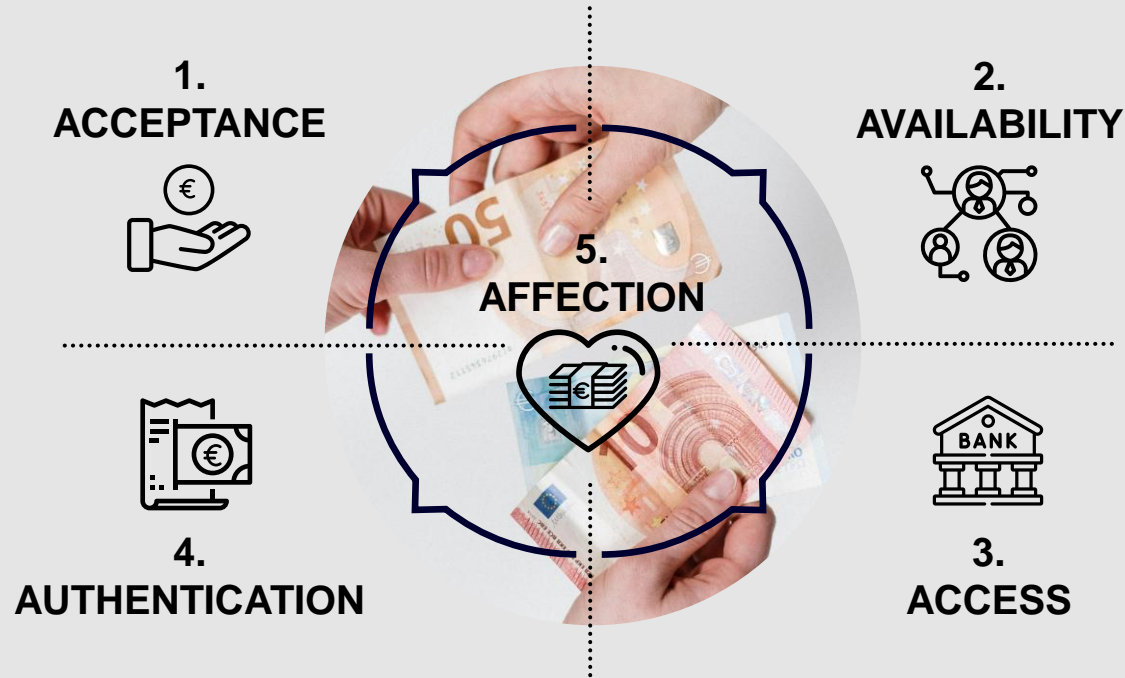


Innovation



Collaboration

The 5 As of Cash



Key take-aways:



**CASH IS HERE TO STAY!
BUT: A MORE ACTIVE
APPROACH TO BUILD
AFFECTION IS NEEDED**



**GOOD SOLUTIONS
WIN MINDS.
GREAT AFFECTION AND
ACCESS WIN HEARTS.**



**USE THE RIGHT
CHANNELS AND USE THE
CHANNELS RIGHT**

**The future of payments is not either digital or physical —
it is both.**



**your
money
your
choice**

Creating Confidence



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