



ESTA 50th Anniversary Conference

BRUSSELS 13 MAY 2025



Shaping the Future of Currency

- 21 leading global currency industry companies
- Unified voice for the sector
- Advocacy, knowledge exchange, and networking
- Promoting cash as a vital part of the payment landscape
- Building a community of thought leaders, influencers, and innovators
- Driving excellence, innovation, and best practices



Where are we today?

Cash payments

Globally - \$26 trillion in payments are still made in cash

Cash in Circulation

US	~ \$ 2.4 Trillion
Eurozone ~€1.6 Trillion	~ \$ 1.8 T
Africa - Nigeria ~ ₦5 trillion	~ \$ 4 B
Southeast Asia	~ \$ 309.7 B
South America - Brazil ~ R\$347.5 B	~ \$ 67 B



Where are we today?

Cash PoS payments
Declining and
Stabilising

US	16%
Eurozone	52%
Africa - Nigeria	40%
Southeast Asia - Thailand	56 %
South America - Brazil	22%



Cash under pressure

Growth of mobile/contactless

Rapid adoption of mobile payments and contactless cards

Advertising

Payment service providers invest **billions of euros** annually to promote digital payments and shift consumer habits

Business incentives

Free or subsidised POS terminals

Promotional periods with **zero** or reduced transaction **fees**

Lobbying

Hundreds of millions of euros annually lobbying in the EU and US to influence payment regulations and digital finance policy



Cash under pressure

Reduced Cash Access and Restrictive Policies

Closure of bank branches and ATMs

Bank branches declined dramatically
ATM numbers dropped sharply

Restrictive government policies and incentives

Governments promoting digital payments through incentives, tax breaks...
Policies limiting cash transaction amounts or mandating digital payments for certain types of transactions



Cash under pressure

Retailer Preferences & Changing Consumer Habits

Retailers

Digital payments for speed, security, and easier accounting.
Cash perceived as security risk and labour intensive

Consumers

Digital payments are seen as more convenient, rewarding, and frictionless
Younger generations and urban populations increasingly prefer digital



NEED TO ACT

Growing Recognition of Cashless Risks

Threat of Exclusion and Weakened Resilience

Laws and regulations increasingly mandate cash acceptance

Countries recommend keeping emergency cash

Policies to ensure cash access for rural, elderly, and low-income groups



Advocating for Cash

Engaging with policymakers and stakeholders

Articles, white papers, and thought leadership

Industry Collaboration

workshops, and networking events
Sharing knowledge and best practices

Public Awareness & Education

Creating videos, leaflets, and educational materials

Community Outreach

Develop “Cash Accepted Here” materials
Running public campaigns and interactive activities

Resource Sharing

Curating and disseminating relevant news and research



**WHAT HAPPENS IN VEGAS GETS
LOGGED, TIMESTAMPED, GEOTAGGED,
AND CONVERTED INTO A CONSUMER
SCORE THAT FOLLOWS YOU FOR LIFE.**

FOR EVERYTHING ELSE, THERE'S CASH.

**OH, YOU USE
TAP-TO-PAY FOR CONVENIENCE?**

**TELL ME HOW IT FEELS
TO HAND OVER YOUR PERSONAL
LIFE ONE LATTE AT A TIME**



Advocating for Cash

Working Together

Support shared goals - cash access, acceptance, and resilience.

Share information and coordinate strategies

Exchange information on policy, regulation, and industry trends.

Identify opportunities for joint action and coordinated messaging.

Combining expertise and resources

Amplify impact to defend the future of cash



Cash is your financial muscle

Use it, and it will always work for you