



For the Europe-wide protection of cash

www.Bargelderhalt.eu



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Acceptance of cash on public transport and at government offices

Dear Member of the European Parliament,

I am writing to you today in my capacity as the initiator of the petition for the Europe-wide protection of cash (www.Bargelderhalt.eu). Committed individuals in Germany have been collecting signatures in all weathers. 340,000 supporters, including prominent figures such as the former Vice-President of the Bundesbank, Prof. Franz-Christoph Zeitler, have joined the initiative. Countering the current trend, they all want cash to continue to be accepted by private providers, public authorities and transport operators.

We have been following the discussion in the ECON Committee for some time. Fernando Navarrete's report of 3 November 2025 (reference PE-778.137) is a step in the right direction as concerns the acceptance of cash in the private sector. The proposals of the Council of Ministers of 17 December 2025 (reference 16697/25) would also bring about improvements in this regard.

However, we have serious concerns: The obligation for government bodies and public transport operators to accept cash is being given too little attention. This runs counter to the European Central Bank's objectives, which envisage the mandatory acceptance of cash by private providers, but "particularly for transport and other public services". Piero Cipollone, a member of the ECB's Executive Board, rightly wrote on 4 August 2025:

"Public transport providers should make inclusivity a priority and preserve effective cash payment options."¹

1 See <https://www.ecb.europa.eu/press/blog/date/2025/html/ecb.blog20250804~9d3993abe0.en.html>.

Local transport operators in Germany and many other countries are paying little heed to such words. They are phasing out cash far and wide, thereby excluding people from public participation. Children, disabled people, those without bank accounts, as well as citizens who value cash or are less digitally minded, are being left behind and cut off.

This is not right. Yet transport operators in Germany feel they are in the right. It was only in 2021 that the national legislature granted them permission to refuse cash-paying passengers at the point of boarding.²

Dear Member of the European Parliament, the European Parliament should not expose itself to the accusation of permitting a violation of the EU Charter of Fundamental Rights. It is your responsibility as a member of the ECON Committee to strengthen the regulation and to explicitly emphasise therein that transport operators, government agencies and other public service providers must accept cash payments. Only then will the discriminatory practice of excluding cash payers come to an end in Germany and other countries. As things stand now, however, Recital 4 of the draft Cash Regulation even emphasises that Member States may, in individual cases (not governed by EU law), prescribe exceptions to the principle of mandatory acceptance.

We find it bewildering that the issue of acceptance by public services even needs to be discussed at all. Imagine if the digital euro were rejected by basic service providers – it would have no chance of establishing itself as a means of payment. Nevertheless, the Council of Ministers has failed to clearly stipulate acceptance of cash by public authorities and transport operators in the Cash Regulation. Instead, it provides for an exception for ticket machine sales, which would then apply across the EU.

This gives the public the impression that some governments only want to protect cash temporarily and do not believe in its long-term survival. This is irreconcilable with the objective set out by ECB President Christine Lagarde: The digital euro, she said, would obviously “not replace cash”, but rather “complement” it.³

Consider the state’s role as a model. The state must never reject its own legal tender. Doing so would undermine cash as a payment system and erode confidence in our common currency. The state must rather strengthen the user base for its legal tender so as to ensure that banknotes and coins as well as the associated infrastructure are preserved in the long term.

2 Section 7 of the regulation ‘Verordnung über die Allgemeinen Beförderungsbedingungen für den Straßenbahn- und Obusverkehr sowie den Linienverkehr mit Kraftfahrzeugen’ allows transport operators to refuse cash payments at stops and on board vehicles and to insist on digital payment.

3 Speech by Christine Lagarde on 14 February 2022 at the European Parliament in Strasbourg, recording available at https://multimedia.europarl.europa.eu/en/video/20th-anniversary-of-the-euro-opening-statement-by-christine-lagarde-ecb-president_1218319.

I therefore ask you, on behalf of the 340,000 people who have signed our cash petition, to ensure that not only private providers, but also public authorities and transport operators accept cash without hindrance.

Kind regards from Lake Constance

Hansjörg Stützle

PS: We have contacted the chair of your committee, Aurore Lalucq, on several occasions, but to no avail. We would like to have handed over the signatures to you and your colleagues in person and presented the aims of our petition to the Committee on Monetary Affairs and Financial Markets as the competent body. It was not until the end of March that we received a letter from the ECON Secretariat asking us to submit the initiative to the Committee on Petitions instead.

We have been informed that the processing time there is many months, meaning that you would likely have heard nothing at all about Europe's largest petition for the protection of cash before the legislative process was concluded. In effect, we would have been left with the impression that the concerns of hundreds of thousands of people were being brushed aside and not taken seriously. This is incongruent with our understanding of democratic culture.

However, we would be more than happy to be proven wrong and would gladly travel to Brussels or Strasbourg to hand over the petition. It is now time for the European Parliament to prove, through actions rather than words, that cash is as important to its members as it is to the majority of people, and that the protection of the fundamental rights of all sections of the population matters.

Attachments

- Cash on an unequal footing with the digital euro
- Thirteen points for improving the EU Cash Regulation