



**PUBLIC ACCESS TO CASH**

**UPDATE REPORT AS AT YEAR-END 2024**

**July 2025**

## Overview

The National Payments Committee (CNMP) has adopted the end-2024 update to the annual analysis of access to cash withdrawals in metropolitan France.

The update confirms that cash continued to be very easily accessible nationwide in 2024. The **distance indicator**, which measures cash accessibility, was almost unchanged compared with 2023: **98.8% of the population was located less than 15 minutes by road from a site equipped with at least one automated teller machine (ATM)**,<sup>1</sup> and nearly the entire French population (99.9%) was located at least 15 minutes by road from a site with at least one ATM or a private cash access point in a retail outlet.<sup>2</sup>

**The average travel time**<sup>3</sup> to the nearest site for residents of municipalities with no withdrawal facilities was **9.2 minutes, the same as in 2023**.

The latest study by the European Central Bank (ECB)<sup>4</sup> on payment attitudes of euro area consumers confirmed that satisfaction with cash access in France remains very high. When asked their opinion on cash accessibility, **French respondents reported very high levels of satisfaction: 91% said access to cash was “easy” or “very easy”, which was one of the highest scores in the euro area**. Over the past decade, surveys have consistently shown higher satisfaction results for France than for other European countries. Results are also very similar from one French region to another, regardless of whether the area is highly urbanised or rural.

Banks continued to adjust their ATM fleets in better-equipped, densely populated urban areas: these areas tend to have several ATMs located close together, so removing one does not affect cash accessibility for the local population. On the contrary, adjusting the fleet in this way allows banks to control their cash management costs, making the remaining ATMs more viable over the long term.

The number of sites<sup>5</sup> with at least one ATM declined by 1.9% in 2024 compared with the previous year, after the 3.9% drop observed in 2023.

The adjustments are also a response to the declining use of cash as a means of payment (see [Banque de France Bulletin](#), 256/1, January-February 2025) and the downward trend in banknote flows and in withdrawals at ATMs. However, the changes are not having a significant impact on the geographical accessibility of ATMs.

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<sup>1</sup> The journey can be made using different modes of transport; for the purposes of this report, the mode of transport taken into account is the car.

<sup>2</sup> Private access points are private cash dispensing services offered by four banking networks and only available to customers of those networks. The four services available via authorised retail outlets are BNP Paribas' *points Nickel*, Crédit Agricole's *points relais*, Crédit Mutuel's *points relais* and various other La Banque Postale *points de contact* (post offices without ATMs, municipal and inter-municipal postal agencies, La Poste points of sale, etc.). Cash can be withdrawn outside the retail outlet's normal opening hours and there is no need to make a purchase.

<sup>3</sup> Journey time by road to the nearest ATM for residents of municipalities without an ATM.

<sup>4</sup> Fourth ECB study on the payment attitudes of consumers in the euro area (known as the “2024 SPACE” study), published in December 2024.

<sup>5</sup> An ATM site is a location with one or more ATMs.

Overall, since 2018, **the number of French municipalities equipped with at least one ATM has remained relatively stable, at around 6,500**. In 2024, it even rose slightly (by 24 municipalities or 0.4%).

Alongside these ATMs, **the number of private cash access points continued to rise, and at a faster pace than in 2023** (+3.9% in 2024 compared with +1.7% in 2023), reaching a total of 28,479 at the end of 2024.

**Various initiatives are being taken to increase cash accessibility, demonstrating the strong commitment on the part of industry players and French and European authorities.** The initiatives, which are described in detail further on in this report, include national initiatives such as the Groupement Cartes Bancaires project to increase cash distribution via retail outlets, and European initiatives.<sup>6</sup>

A map of cash access points in metropolitan France has been published to accompany this report. The tool is available in two interactive formats and allows users to locate private access points and sites with at least one ATM in a specific area or view the number of sites and private access points in each municipality. The information is anonymised.

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<sup>6</sup> Forthcoming EU regulation on the legal tender of cash (which includes provisions to guarantee the legal tender status of cash, i.e. the obligation for retailers to accept it as a means of payments, and provisions on cash accessibility). Also, the proposal for a third payment services directive which should make it easier to withdraw cash at retail outlets.

## 1. Accessibility measurement indicators at the end of 2024

### 1.1. Distance indicators show accessibility remained very satisfactory in 2024

#### Distance indicators

The CNMP calculates distance indicators to measure the level and change in the geographical accessibility of cash, i.e. how easy it is for the French population to access cash withdrawal services. The aim is to make sure that, despite the declining share of cash payments, the population can still access a cash withdrawal point within a reasonable timeframe.

More specifically, distance indicators calculate the share of French people aged over 15 who live less than 5, 10 or 15 minutes by road<sup>7</sup> from a cash access point (either an ATM or private access point).

#### **The distance indicators for 2024 show that accessibility remained very good**

In 2024, 98.8% of the population lived less than 15 minutes by road from a site equipped with at least one ATM (see Table 1). Moreover, 92.7% and 79.1% were located less than 10 minutes and 5 minutes respectively from a site with at least one ATM. When private cash access points are included, the proportions are significantly higher: 99.9% of the population was located less than 15 minutes from a site with at least one ATM or a private access point.

The figures are almost unchanged compared with 2023 and have remained very stable since 2018.

**Table 1: Share of the population within “x” minutes of the nearest point of access**

Travel time	2023		2024	
	To the nearest ATM	To the nearest access point	To the nearest ATM	To the nearest access point
5 minutes	79.1%	92.5%	79.1%	92.3%
10 minutes	92.8%	99.3%	92.7%	99.3%
15 minutes	98.8%	99.9%	98.8%	99.9%

**Note 1:** As in previous reports, only people aged 15 and over are included in the calculation of cash access indicators.

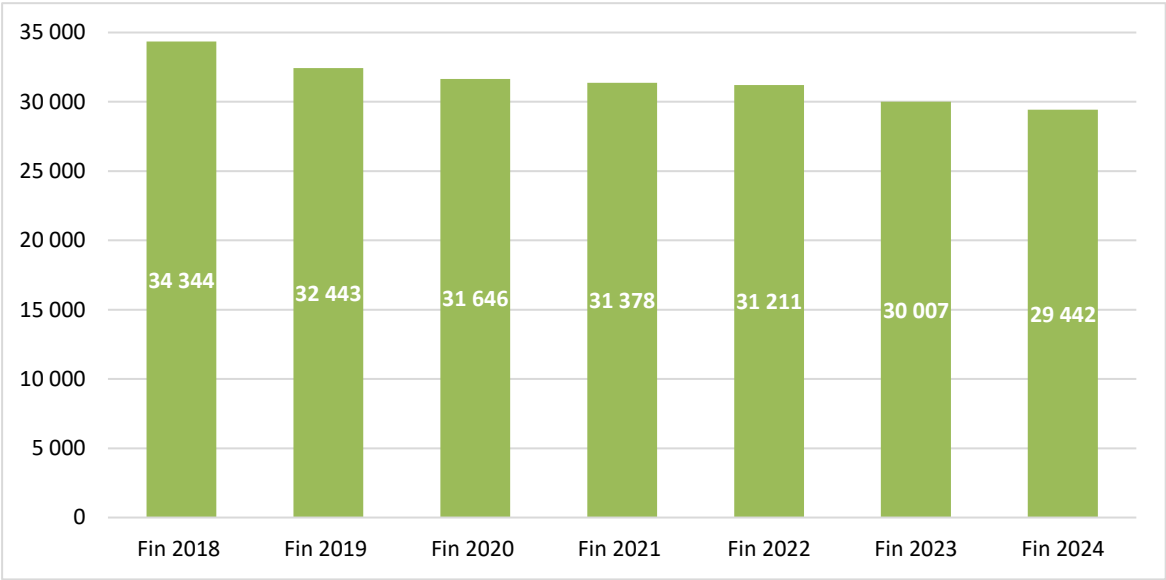
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<sup>7</sup> The journey can be made using different modes of transport; for the purposes of this report, the mode of transport taken into account is the car.

**Change in the number of sites with at least one ATM**

When measuring accessibility, it is not so much the number of ATMs that matters as the number of sites equipped with one or more ATMs. Between 2023 and 2024, the decline in the number of sites with at least one ATM was limited to 1.9% (from 30,007 in 2023 to 29,442 in 2024; see Chart 1), compared with a fall of 3.9% observed in 2023. **Since 2020, the number of sites has remained almost stable.**

*Chart 1: Change in the number of sites with at least one ATM between end-2018 and end-2024*



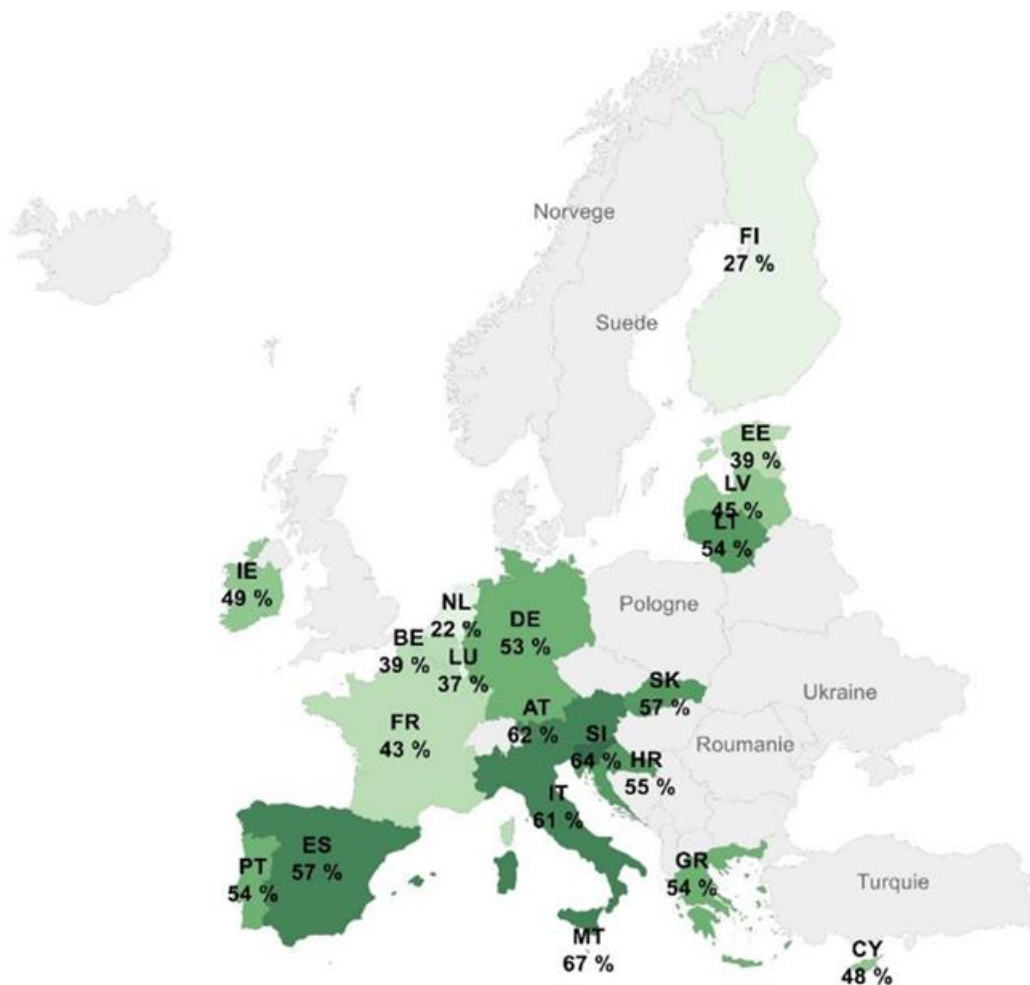
**Travel time to the nearest ATM site**

The **average travel time** to the nearest site equipped with at least one ATM for residents of municipalities with no withdrawal facilities was **9.2 minutes, the same as in 2023.**

**BOX 1: French residents’ satisfaction with access to cash**  
**withdrawals is very high**

It is important to underline that **French people use cash less than residents in other European countries** (see map below).

### Share of transactions paid in cash in 2024

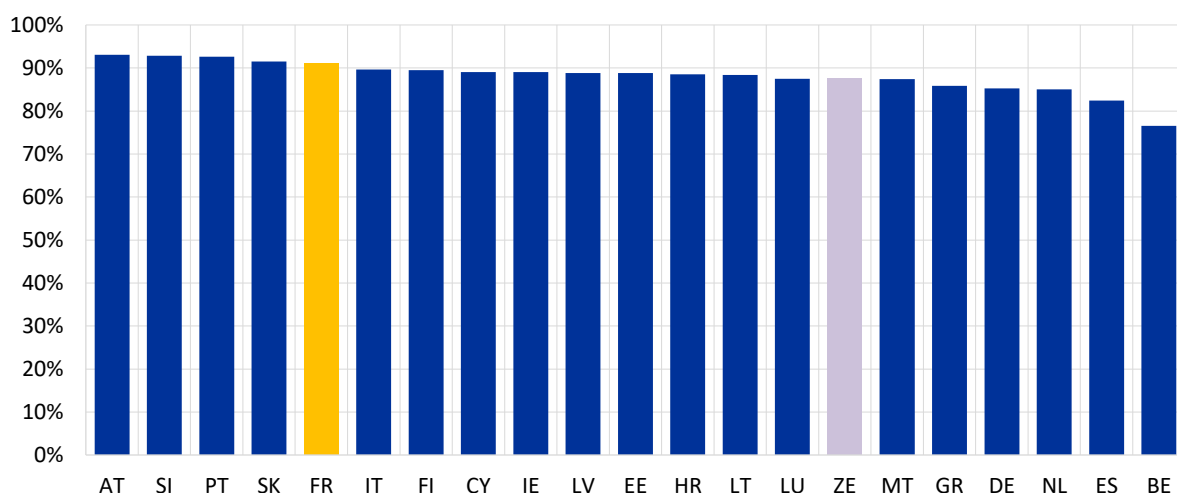


Source: 2024 SPACE study, ECB.

**The high level of satisfaction with cash accessibility in France is confirmed by the results of the ECB's SPACE studies.** The studies show the French population's perception of cash accessibility is excellent, and one of the best in the euro area.

91% of French people state that it is "easy" or "very easy" to withdraw cash. Regional data from the study also show that these results are consistent from one French region to another, regardless of whether the area is predominantly urban or rural.

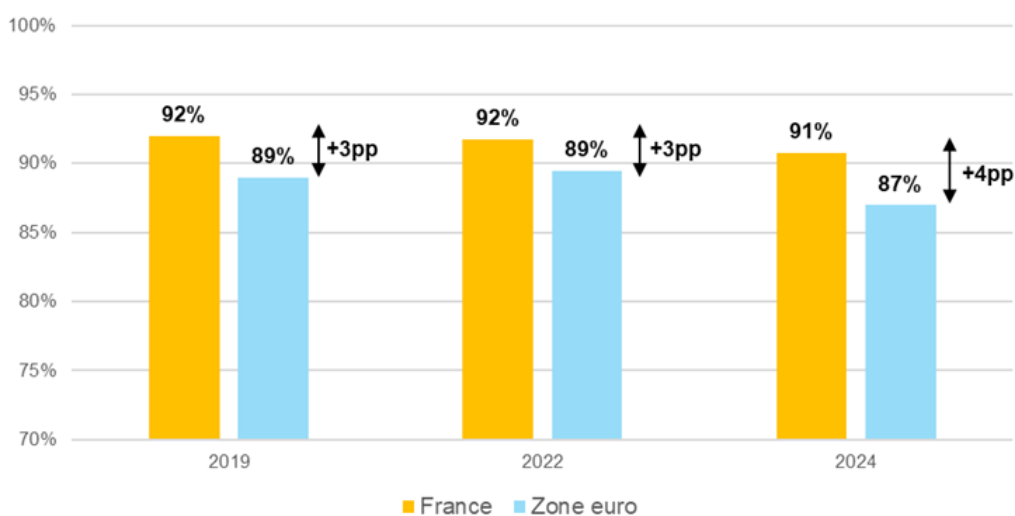
**Perceptions of access to cash withdrawals by euro area country in 2024**  
 (% of respondents who said it was "easy" or "very easy" to withdraw cash)



Sources: 2024 SPACE study, ECB.

This high level of satisfaction has also remained very stable over time (91% in 2024, 92% in 2022 and 92% in 2019). Perceptions have also remained higher in France than in other European countries over recent years, as shown in the chart below.

**Perception of access to cash withdrawals in France and the euro area since 2019**  
 (% of respondents who said it was “easy” or “very easy” to withdraw cash)



Sources: SPACE studies for 2019, 2022 and 2024, ECB.

## 1.2. Number of ATMs and private cash access points

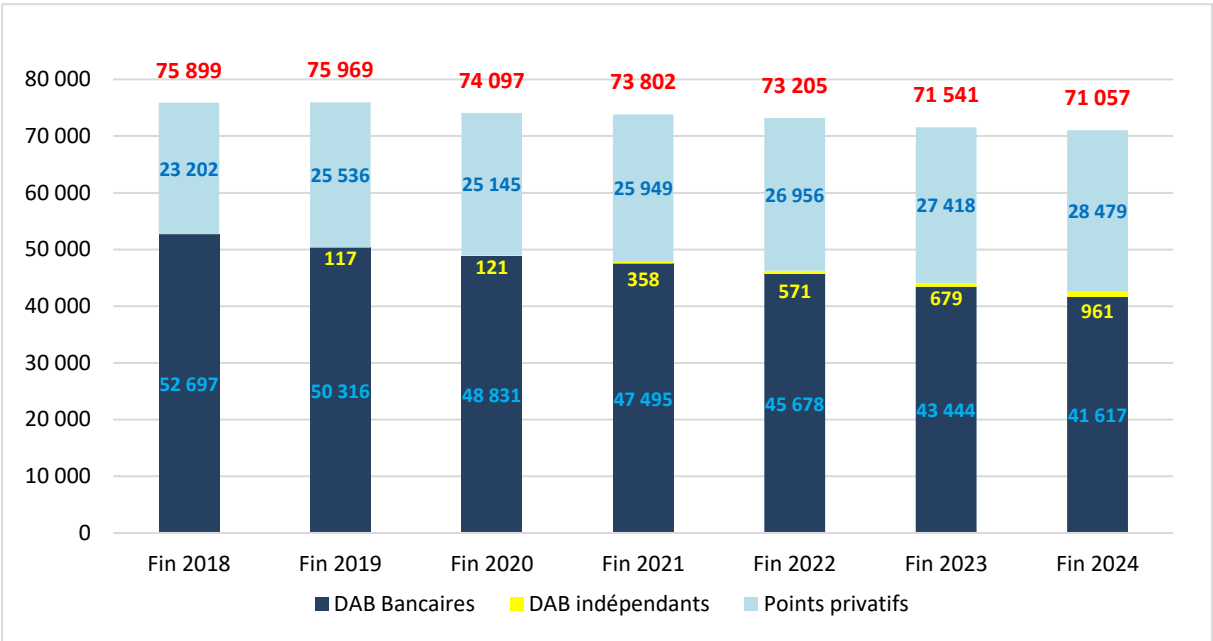
At the end of 2024, there were 71,057 ATMs and private cash access points in metropolitan France, compared with 71,541 at the end of 2023, representing a slight 0.7% decline, after the 2.3% fall the previous year.

The number of private cash access points continued to rise in 2024, and at a faster pace than in 2023 (+3.9% compared with +1.7% in 2023), reaching 28,479 (see Chart 2).

Regarding ATMs, the number in metropolitan France fell by 3.5% (42,578 in operation at the end of the year, compared with 44,123 a year earlier), which was smaller than the 4.6% drop the previous year. It was mainly concentrated in the most densely populated and best-equipped urban areas.

Within the ATM fleet, independent ATMs still account for a very small minority (less than 2.5% of the whole ATM fleet), but their numbers are rising every year and jumped by 42% in 2024 to nearly 1,000.

Chart 2: Change in the number of ATMs and private cash access points between end-2018 and end-2024



The number of ATMs per 10,000 inhabitants now stands at 7.9. Including private access points, metropolitan France has 13.2 ATMs or private access points per 10,000 inhabitants.

**BOX 2: Public authorities and the cash industry are working hard at national and European levels to guarantee good access to cash**

In the recent large-scale crises, such as cyclone Chido in Mayotte at the end of 2024 or the major power cut in Spain at the end of April 2025, cash payments proved a valuable alternative to electronic payments. For cash to remain available in these situations, a sufficient level of access must be guaranteed at all times, despite the continuing decline in cash usage. Public authorities are more aware than ever of the key role of cash in resilience and are working hard to keep it accessible at all times.

At the national level, the forthcoming deployment of a new interbank cash-in-shop service, set up at the initiative of Groupement Cartes Bancaires, will allow private access points to play an increasing role over coming years, especially in rural areas where they can provide essential cash



withdrawal services. At present, private access points can only be used by customers of banks that have signed a contract with the retailer (hence the name “private”). However, the new interbank dispensers, to be deployed in 2026, will be accessible to customers of all banks that have signed up to the scheme. The CNMP of 23 May 2025 welcomed<sup>8</sup> the roll-out of the project, which will improve cash access throughout France.

In addition to this increase in the number of private access points, each year, **dozens of small rural municipalities are equipped with their first ATM**, with the close support of municipal authorities. This also reflects ATM operators’ efforts to adapt their network to the population’s needs.

**At the European level**, at the European Commission’s proposal, the European co-legislator is discussing measures to guarantee satisfactory access to cash over the long term. These include:

- **facilitating services where cash is provided in retail stores without a purchase**, for amounts below a certain threshold (the Commission initially proposed a threshold of EUR 50): the retailer could provide this service free of charge, without having to be authorised as a payment service agent (proposal for a third payment services directive);
- **making it compulsory to accept payments in cash** (“legal tender” status of cash) and requiring each Member State to ensure satisfactory access to cash withdrawals, calculated using harmonised euro area distance indicators, and subject to a standard and harmonised supervisory framework (proposed EU regulation on the legal tender of euro banknotes and coins).

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<sup>8</sup> “[...] the CNMP is looking forward to the forthcoming deployment of a new interbank service of cash-in-shop”, see [CNMP press release of 2 June 2025](#).

## 2. Municipalities and populations equipped with cash access points

Since 2018, the number of municipalities equipped with at least one ATM site has remained relatively stable (at just over 6,500). In 2024, it even increased slightly by 0.4%, from 6,507 to 6,531 (see Table 2). This rise contrasts with previous years, when very slight declines were observed. Indeed, the number of municipalities with at least one ATM site has fallen almost steadily since 2018 (when it stood at 6,613).

**Table 2: Number of municipalities equipped with at least one ATM site, by population size**

Population	December 2023	December 2024	% change 2023-2024
0 to 499 inhabitants	176	175	-0.6%
500 to 999 inhabitants	553	548	-0.9%
1,000 to 1,999 inhabitants	1,342	1,347	0.4%
2,000 to 4,999 inhabitants	2,337	2,362	1.1%
5,000 to 9,999 inhabitants	1,134	1,137	0.3%
10,000 inhabitants and more	965	962	-0.3%
<b>Total</b>	<b>6,507</b>	<b>6,531</b>	<b>0.4%</b>

Note 2: The size of a municipality is calculated taking into account all inhabitants (source: INSEE).

The change in the number of municipalities with at least one ATM site corresponds to the difference between the number of municipalities that were equipped with their first site (which had at least one ATM site installed whereas in the previous year there were none) and the number that were stripped of their ATM site(s) (that had their last ATM removed).

Specifically, in 2024:

- **87 municipalities that had no ATM at end-2023 were supplied with one in 2024.** In total, 95 ATMs were installed in these municipalities. The municipalities concerned were spread out across the entire country, and half of them had fewer than 2,000 inhabitants. Notable examples include Luri in Haute-Corse and Remollon in Hautes-Alpes, which both have fewer than 1,000 inhabitants, and Harbonnières in the Somme, which has just under 2,000 inhabitants.
- **63 municipalities equipped with at least one operational ATM at the end of 2023 no longer had an ATM at the end of 2024.** Three-quarters (47) of these nonetheless have a private cash access point and, for all 63 municipalities, the average travel time to the nearest municipality with an ATM is 9 minutes (in line with the national average).

The municipalities that lost their ATM or had their first one installed have an average population of around 1,800.

In general, **the breakdown of cash access points by type** (ATMs and private access points) **and number of municipalities has remained almost stable** over time (see Table 3): 18.8% of municipalities had at least one ATM site at the end of 2024 (18.7% at end-2023), 24.7% had no ATM site but at least one private access point (24.8% at end-2023) and 56.5% had no cash access point at all (unchanged versus 2023).

**Table 3: Change in the number of municipalities by type of cash access point available in the area**

Type of access point	December 2023	Share in December 2023	December 2024	Share in December 2024
Municipalities with at least one ATM site	6,507	18.7%	6,531	18.8%
Municipalities without an ATM site but with at least one private access point	8,632	24.8%	8,600	24.7%
Municipalities without a cash access point	19,676	56.5%	19,685	56.5%

The change in the number of ATMs by municipality size (Table 4) shows that **the decline was mainly concentrated among the more densely populated municipalities**, supporting the previous observations on the adjustments made by banking groups to their ATM fleets. **In municipalities with more than 10,000 inhabitants, the number of ATMs fell by 4.9%, while in those with fewer than 10,000 inhabitants, it fell by 1.7%.**

In the smallest municipalities (fewer than 2,000 inhabitants), the decline was slightly higher, ranging from 2.3% to 3.6%, depending on their size. However, this needs to be viewed in light of the number of inhabitants concerned: while these municipalities make up 85% of all French municipalities, they only account for just over a fifth of the population (and just 13% for those with under 1,000 inhabitants; see Table 8 in the appendix).

**Table 4: Number of ATMs in metropolitan France by size of municipality in which they are located**

Population	December 2023	December 2024	Rate of change 2023-2024
0 to 499 inhabitants	195	190	-2.6%
500 to 999 inhabitants	703	678	-3.6%
1,000 to 1,999 inhabitants	2,352	2,298	-2.3%
2,000 to 4,999 inhabitants	7,139	7,123	-0.2%
5,000 to 9,999 inhabitants	7,223	7,071	-2.1%
10,000 inhabitants and more	26,511	25,218	-4.9%
<b>Total</b>	<b>44,123</b>	<b>42,578</b>	<b>-3.5%</b>

**Regarding private cash access points**, the number remained more or less stable in municipalities with under 5,000 inhabitants (+0.9%). However, the number rose sharply in municipalities with more than 5,000 inhabitants (+11.4%), contrasting with the trend observed for ATMs.

**Table 5: Number of private access points by size of municipality in which they are located**

Population	December 2023	December 2024	Rate of change 2023-2024
0 to 499 inhabitants	3,327	3,265	-1.9%
500 to 999 inhabitants	5,042	4,954	-1.7%
1,000 to 1,999 inhabitants	5,985	6,050	1.1%
2,000 to 4,999 inhabitants	5,350	5,613	4.9%
5,000 to 9,999 inhabitants	2,097	2,322	10.7%
10,000 inhabitants and more	5,617	6,275	11.7%
<b>Total</b>	<b>27,418</b>	<b>28,479</b>	<b>3.9%</b>

Note 3: As in previous reports, retailers offering cashback are not included as it is impossible to identify all those providing this service from the additional available data (statistics, surveys, etc.). Cashback<sup>9</sup> refers to cash withdrawals at retail outlets offering the service, where the customer makes a purchase using any brand of bank card and asks for cash as part of the transaction.

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<sup>9</sup> See the Monetary and Financial Code, Articles [L. 112-14](#) and [D. 112-6](#).

## APPENDIX: Additional statistics

**Table 6: Number and share of people aged 15 and over by type of equipment in their municipality**

Type of access point	December 2023	Share in December 2023	December 2024	Share in December 2024
Municipalities with at least one ATM site	41,490,724	77.2%	41,566,932	77.3%
Municipalities without an ATM but with at least one private access point	6,679,819	12.4%	6,636,015	12.3%
Municipalities without a cash access point	5,574,087	10.4%	5,575,345	10.4%

**Table 7: Number and share of people aged 15 and over living in a municipality equipped with at least one ATM site, by size of municipality**

Population	December 2023	Share in December 2023	December 2024	Share in December 2024
0 to 499 inhabitants	50,912	1.5%	50,985	1.5%
500 to 999 inhabitants	359,052	9.4%	356,463	9.3%
1,000 to 1,999 inhabitants	1,670,879	32.4%	1,677,327	32.5%
2,000 to 4,999 inhabitants	6,308,799	77.3%	6,370,378	78.2%
5,000 to 9,999 inhabitants	6,479,527	98.6%	6,498,002	98.8%
10,000 inhabitants and more	26,621,554	100.0%	26,613,777	100.0%
<b>Total</b>	<b>41,490,724</b>	<b>77.2%</b>	<b>41,566,932</b>	<b>77.3%</b>

*Interpretation:* In December 2024, 9.3% of people aged 15 and over in municipalities with between 500 and 999 inhabitants had at least one ATM in their municipality (i.e. a population of 356,463 inhabitants).

**Table 8: Breakdown of municipalities by size**

Population	Number of municipalities	(%)	Population aged over 15 in these municipalities	(%)
0 to 499 inhabitants	18,366	52.8%	3,422,961	6.4%
500 to 999 inhabitants	6,618	19.0%	3,826,482	7.1%
1,000 to 1,999 inhabitants	4,503	12.9%	5,151,215	9.6%
2,000 to 4,999 inhabitants	3,211	9.2%	8,154,367	15.2%
5,000 to 9,999 inhabitants	1,154	3.3%	6,577,371	12.2%
10,000 inhabitants and more	964	2.8%	26,613,777	49.5%

<b>Total</b>	<b>34,816</b>	<b>100.0%</b>	<b>53,746,174</b>	<b>100.0%</b>
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*Source: INSEE.*