

Press release

13 August 2026

Cash remains most widely accepted payment method in euro area

- Overall, 92% of companies with physical points of sale accept cash
- Cash acceptance rebounds after decline observed during and after pandemic
- Cash widely valued for privacy and reliability, while acceptance of mobile payments rises sharply

According to the latest [survey on the use of cash by companies in the euro area](#) published today by the European Central Bank, cash acceptance has rebounded slightly.

In 2026, 92% of companies selling goods and services in physical locations in the retail trade, restaurants and cafés, hotels, and arts, entertainment and recreation sectors reported that they accept cash. This compares with 90% in 2024, suggesting that cash acceptance has rebounded after the decline observed during and after the pandemic.

Overall, cash is the most widely accepted payment method in the euro area. Acceptance of card payments remained broadly stable at 88% between 2024 and 2026, while acceptance of mobile payments rose sharply from 36% to 68% of companies over the same period.

At the same time, 25% of companies in the euro area report that they have taken steps to promote digital payments. The measures include investing in tills that accept cashless payments or reducing the number of tills that accept cash. In the euro area, 13% of companies have introduced self-checkout terminals.

When deciding which payment methods to accept, companies most often cite consumer preference, security and ease of handling as the main considerations. Compared with digital payment methods, they continue to see major advantages in accepting cash, such as privacy and reliability.

The survey covered 8,205 companies across all 21 euro area countries. Interviews were conducted between February and April 2026.

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