

Working Rules of the National Cash Forum

Article 1

Objective and tasks

1. The National Cash Forum is the national platform for active players in and users of cash payments in Germany.
2. The objective of the National Cash Forum (hereinafter: “the Forum”) is to facilitate an ongoing, open and structured exchange of information between the parties involved in cash payments in Germany and to actively contribute to shaping and promoting the further development of cash payments in Germany. The Forum provides a framework in which providers and users of cash payment services can discuss innovations and potential conflicts, including in the European context.
3. The objective of the Forum is to make cash sustainable, bring together the interests of stakeholders and draw up recommendations for action.

Article 2

Mandate

The objective of the Forum is to maintain and secure cash as a cost-effective and efficient means of payment in an environment of changing payment behaviours. To achieve this objective

- the Forum shall discuss all relevant aspects of cash payments, in particular the main topics of access to and acceptance of cash, security, cost-effectiveness, sustainability, digitalisation, emergency and crisis preparedness and cross-border cooperation.
- the Forum shall develop concrete proposals for action.

Article 3

Composition

1. The Forum is made up of high-level representatives from the associations of cash actors, representatives of public authorities and other experts.
2. The Deutsche Bundesbank takes on the role of organiser, chairs the Forum and provides the secretariat.
3. For the banking industry, members include one representative drawn from each of the following institutions:
 - a) Working Group on ATMs (*Arbeitsgemeinschaft Geldautomaten – AGG*)
 - b) National Association of German Cooperative Banks (*Bundesverband der Deutschen Volksbanken und Raiffeisenbanken e.V. – BVR*)
 - c) Association of German Banks (*Bundesverband deutscher Banken e.V. – BdB*)
 - d) Federal Association of German Public Sector Banks (*Bundesverband Öffentlicher Banken Deutschlands e.V. – VÖB*)
 - e) German Savings Banks Association (*Deutscher Sparkassen- und Giroverband e.V. – DSGV*)
4. For the field of emergency and crisis prevention, members include one representative drawn from the following stakeholders:
 - a) Federal Office of Civil Protection and Disaster Assistance (*Bundesamt für Bevölkerungsschutz und Katastrophenhilfe – BBK*)
5. For the retail industry, members include one representative drawn from each of the following stakeholders:
 - a) Federal Association of Vending Machine Manufacturers (*Bundesverband der Warenautomatenaufsteller e.V. – BWA*)
 - b) German Hotel and Catering Association (*Deutscher Hotel- und Gaststättenverband e.V. – DEHOGA*)
 - c) German Chambers of Industry and Commerce (*Deutsche Industrie- und Handelskammer – DIHK*)
 - d) German Retail Federation (*Handelsverband Deutschland e.V. – HDE*)

6. For consumers, members include one representative drawn from the following stakeholders:
 - a) Federation of German Consumer Organisations (*Verbraucherzentrale Bundesverband e.V. – vzbv*)

7. For the cash logistics and security sector, members include one representative drawn from the following stakeholders:
 - a) Association of German Cash Service Industry (*Bundesvereinigung Deutscher Geld- und Wertdienste e.V. – BDGW*)

8. Additional members may be included or called in as guests on a topic-specific basis.

Article 4

Organisation

1. The Forum shall meet at least once a year in Berlin. Depending on the topics to be dealt with, further meetings may be held or other participants may be invited.

2. Each member may be accompanied at Forum meetings by a specialist.

3. If necessary, working groups can be set up to prepare individual topics. Each member in a working group may also send a specialist to the group as their representative.

Article 5

Agenda, meeting documents and minutes

1. The secretariat shall draw up an agenda for each meeting and send it and the corresponding meeting documents to the members of the Forum no later than 14 calendar days before the meeting date.

2. The Secretariat shall take minutes, verify these with the participants and arrange for their publication