

## Minutes

### of the launch event of the National Cash Forum on 16 February 2024

#### Meeting information

- Format: in-person meeting
- Location: at the premises of the Deutsche Bundesbank (Regional Office in Berlin and Brandenburg), Leibnizstr. 10, 10625 Berlin
- Time: 09:00 to approx. 12:00

#### Participants

Working Group on ATMs ( <i>Arbeitsgemeinschaft Geldautomaten – AGG</i> )	<ul style="list-style-type: none"> <li>– Kersten Trojanus</li> <li>– Mirko Siepmann</li> </ul>
Federal Office of Civil Protection and Disaster Assistance ( <i>Bundesamt für Bevölkerungsschutz und Katastrophenhilfe – BBK</i> )	<ul style="list-style-type: none"> <li>– Ralph Tiesler</li> <li>– Susanne Krings</li> </ul>
Association of German Banks ( <i>Bundesverband deutscher Banken e.V. – BdB</i> )	<ul style="list-style-type: none"> <li>– Heiner Herkenhoff</li> <li>– Kolja Gabriel</li> </ul>
Association of German Cash Service Industry ( <i>Bundesvereinigung Deutscher Geld- und Wertdienste e.V. – BDGW</i> )	<ul style="list-style-type: none"> <li>– Peter Schwark</li> <li>– Andreas Paulick</li> </ul>
National Association of German Cooperative Banks ( <i>Bundesverband der Deutschen Volksbanken und Raiffeisenbanken e.V. – BVR</i> )	<ul style="list-style-type: none"> <li>– Tanja Müller-Ziegler</li> <li>– Ralf-Christoph Arnoldt</li> </ul>
Federal Association of Vending Machine Manufacturers ( <i>Bundesverband der Warenautomatenaufsteller e.V. – BWA</i> )	<ul style="list-style-type: none"> <li>– Thomas Witt</li> </ul>
Deutsche Bundesbank (BBk)	<ul style="list-style-type: none"> <li>– Burkhard Balz (Chair)</li> <li>– Stefan Hardt</li> </ul>
German Hotel and Catering Association ( <i>Deutscher Hotel- und Gaststättenverband e.V. – DEHOGA</i> )	<ul style="list-style-type: none"> <li>– Jürgen Benad</li> </ul>

German Chamber of Commerce and Industry (*Deutsche Industrie- und Handelskammer* – DIHK) – Jan Greitens  
– Margarita Samarin

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German Savings Banks Association (*Deutscher Sparkassen- und Giroverband e.V.* – DSGV) – Joachim Schmalzl  
– Elke Vincke

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German Retail Federation (*Handelsverband Deutschland e.V.* – HDE) – Stefan Genth  
– Ulrich Binnebösel

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Association of German Public Banks (*Bundesverband Öffentlicher Banken Deutschlands e.V.* – VÖB) – Georg Baur

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Federation of German Consumer Organisations (*Verbraucherzentrale Bundesverband e.V.* – vzbv) – Ramona Pop  
– Dorothea Mohn

Additional representatives of the Deutsche Bundesbank – Ralph Rotzler  
– Jelena Stapf  
– Rainer Elm  
– Heike Wörten  
– Lara Reiß  
– Sabine Albrecht

## **Agenda**

- 1 Introduction and welcome address by Chair Burkhard Balz  
Presentation of the National Cash Forum: objective and mandate  
Vote on the agenda
- 2 Discussion, deliberation and adoption of the Working Rules
- 3 Presentation on “Cash of the future”, Deutsche Bundesbank
- 4 Discussion of and expression of interest in initial working groups
- 5 Any other business
- 6 Signing of mandate and lead-in to lunch reception

### **Agenda item 1: Introduction and welcome address by Burkhard Balz**

Mr Balz welcomed the members to the first meeting of the National Cash Forum. He introduced the new format as a national platform for an ongoing and open exchange on cash-related matters among stakeholders in the cash cycle in Germany and provided an overview of the Forum's objectives, mandate and planned working methods. The agenda was adopted as proposed.

### **Agenda items 2 and 6: Discussion, deliberation and adoption of the Working Rules, signing of the mandate**

A draft of the Working Rules of the National Cash Forum was distributed to members prior to the event. The amendments proposed by the German Banking Industry Committee (GBIC) and the Federation of German Consumer Organisations (vzbv) were presented and put up for discussion. Various members expressed their views on specific formulations and proposed editorial changes. The following aspects were decided:

- The mandate of the National Cash Forum sets out the maintenance and securing of cash as a cost-effective and efficient means of payment in an environment of changing payment behaviours.
- In future, it will be possible for new permanent members to join the National Cash Forum. The founding members will remain unchanged.
- In addition, it was agreed that guests from other institutions may be invited where their expertise is relevant to the topic at hand.
- The frequency of meetings was set to at least once a year. Two meetings of the Forum will be held in 2024, the Forum's founding year.
- Experts may be sent to the Forum's working groups as representatives of members.

The revised and agreed version of the Working Rules was adopted by the members and the National Cash Forum was established with the signing of the mandate by all members.

### **Agenda item 3: Presentation on “Cash of the future”, Deutsche Bundesbank**

The Deutsche Bundesbank provided an overview of the Bundesbank's recently published study “Cash of the future” and explained the underlying motivation, the structure of the study and the findings.

#### **Agenda item 4: Discussion of and expression of interest in initial working groups**

The Bundesbank proposed setting up working groups within the National Cash Forum. These are intended to provide the technical basis for the Forum's work and to work on specific topics, thereby allowing members to work together on specific topics in a consensus process. The aim is to produce specific deliverables, such as joint positions or the formulation of recommendations for action. The Bundesbank proposed two initial working groups and possible key topics for discussion:

##### Proposal for Working Group 1: Access to, attractiveness and acceptance of cash

- Key topic A: Impact of the EU legislative proposal to strengthen the legal tender of euro cash
- Key topic B: Review of the coin cycle
- Key topic C: Emergency and crisis preparedness

##### Proposal for Working Group 2: Digitalisation, cost efficiency and sustainability in the cash cycle

- Key topic A: Reusable transport packaging for banknotes
- Key topic B: Digitalised communication with cash business partners
- Key topic C: Environmental sustainability of euro banknotes in the cash cycle

The topics and priorities presented were to be understood as a proposed structure. Many members recognised the need for action in these areas and generally supported the proposed approach. Individual members of the Forum expressed their interest in participating in the proposed working groups.

Prior to the establishment of initial working groups, members will jointly reflect on the topic selection in a coordination meeting and, if necessary, further refine the proposed key topics. Members of the National Cash Forum may send experts to this meeting. The Deutsche Bundesbank will propose a date in a timely manner.

#### **Agenda item 5: Any other business**

As announced during the meeting, the second meeting of the National Cash Forum was scheduled to take place in November: Wednesday, 20 November 2024, 9:00 to 12:00 in Berlin.

Annex: Working Rules (version adopted on 16 February 2024)