

Principles on adequate access to cash

The group of experts on access to cash¹ commenced its work in spring 2024. Since then, it has developed a common understanding on adequate access to cash in Switzerland, which it has laid down in the form of Principles.

The Principles take into account the current and future needs of the Swiss general public and companies with regard to access to cash. They aim to ensure that there are no restrictions to the use and acceptance of cash as a payment method.

- **The network of access points² shall be geared towards the payment method function of cash.** Via the network of access points, the general public should be able to withdraw, in particular, banknotes for payments. Companies should be able to obtain banknotes and coins to be used as change and deposit surplus banknotes and coins in their own accounts.
- **The structure of the cash access network shall be tailored to the demand for cash services.³** The more frequently a cash service is used, the easier the corresponding access points should be to reach. Reachability of access points is measured in terms of the travel time required by the general public and by companies to reach the access points using private vehicles or public transport.
- **The access times of access points shall be based on the needs of the general public and companies in the respective local area.** Access times may be restricted due to security considerations on the part of operators.

Under the Principles, the institutions represented in the group of experts commit themselves to providing an adequate cash infrastructure for the general public and companies that is within their economic capabilities and takes into account security considerations. The aim is to counter an excessive reduction in cash infrastructure. The Principles form the basis for business policy decisions by cash infrastructure operators. They are not binding and do not compete with or contradict existing statutory provisions.

¹ See explanatory information on the group of experts included at the end of this document.

² Relevant access points are deemed to be bank branches, post offices and ATMs. Cash withdrawals at points of sale and home deliveries of cash may be used as complementary access options.

³ Relevant cash services are deemed to be cash withdrawals and cash deposits of Swiss franc banknotes and coins. Cash payments of invoices are not covered by the Principles.

About the group of experts on access to cash

The group of experts on access to cash is a forum for intensive dialogue between experts on the subject of the supply and distribution of cash in Switzerland. Its aim is to examine in depth the issues raised at the cash roundtable,⁴ to identify challenges and to develop solutions. The focus is on access to cash: The use of cash by the general public and its acceptance by companies should not be restricted by inadequate cash infrastructure or other obstacles.

The group of experts comprises 10 to 15 members representing companies that make a significant contribution to the supply and distribution of cash in Switzerland. The following companies and associations are currently represented in the expert group: Association of Swiss Cantonal Banks, IG Detailhandel Schweiz, Loomis Schweiz, PostFinance, Raiffeisen Switzerland, SIX, SOS Cash & Value, Swiss Post, UBS and Zürcher Kantonalbank. The SNB chairs the group of experts and is responsible for administration. A representative of the FFA also takes part as an observer.

The members of the group of experts are selected on the basis of the significance of their company for the supply and distribution of cash in Switzerland, their responsibilities within the company and their interest in becoming a member. The aim is to ensure that the major market participants are suitably represented. The SNB decides on the admission of members to the group of experts. There is no right to membership.

⁴ The first roundtable on the supply and distribution of cash in Switzerland was held by the Swiss National Bank (SNB) and the Federal Finance Administration (FFA) on 30 October 2023 (cf. [First roundtable on cash \(admin.ch\)](#)).