



PUBLIC ACCESS TO CASH
UPDATE OF THE ASSESSMENT AT END-2019

July 2020

Overview

As part of the second phase of its work, the working group on cash accessibility, mandated by the Cash Industry Steering Committee chaired by the Banque de France, updated its July 2019 assessment of cash dispensers in metropolitan France.

This update confirms that cash continues to be easily accessible nationwide through the network of ATMs and private cash dispensers (retail service providers and similar, accessible to customers of a particular network).

At the end of 2019, metropolitan France had 50,316 ATMs in operation, compared with 52,451 a year earlier, representing a decline of 4.1%. This reduction can be attributed to the drop in the use of cash in transactions due to changes in consumption and payment patterns. Thus, the use of cash in transactions, estimated by the flow of banknotes from the general public, fell by 13.2% between 2012 and 2019 in value terms, and has picked up again slightly since 2018. The impact of the health crisis on the use of cash in transactions is still uncertain, but the sharp increase in the number of contactless payments could further precipitate the replacement of cash by electronic payments.

The reduction in the number of ATMs is concentrated in the most populated municipalities, which are therefore the best equipped. This decline therefore has only a marginal impact on accessibility: in fact, the number of municipalities equipped with at least one ATM has fallen by only 0.2% in one year. Many ATMs suffered repeated acts of vandalism during the Yellow Vest movement in 2019 but have since been repaired or replaced.¹

The country's ATM network has thus remained broadly unchanged from one year to the next, which confirms the finding that almost 99% of France's metropolitan population resides either in a municipality equipped with at least one ATM, or in a municipality located less than fifteen minutes by car from the nearest equipped municipality. In addition, the number of private cash dispensers increased by 10.1%, reaching 25,536 units at the end of 2019.

The survey of cash dispensers at the end of 2019 thus shows that the overall level of access to cash remains very satisfactory.

The robustness of the country's banknote distribution channels was also demonstrated during the recent health crisis. The ATM network was fully operational during the lockdown period. The cash industry ensured that ATMs were well supplied throughout the crisis.

At the same time as adapting the ATM network operated by banks, the new services offered by cash-in-transit companies to local authorities may help to improve access to cash by equipping municipalities or city centres that currently have little or no accessibility. By mid-2020, 27 cash dispensers had been installed by cash-in-transit companies in partnership with local authorities.

¹ According to reports from the banking groups, 79 ATMs were completely destroyed or ripped out and 243 were badly damaged.

1. Change in the number of cash dispensers between end-2018 and end-2019

At the end of 2019, the number of operational ATMs in metropolitan France stood at 50,316, down 4.1% compared with the end of 2018 (-2,135 ATMs), after an average annual decline of 1.8% between 2015 and 2018 (see Table 1).

Table 1: Number of ATMs in metropolitan France by size of municipality in which they are located

Number of inhabitants	December 2018	December 2019	Rate of change
From 0 to 499	182	187	2.7%
From 500 to 999	734	714	-2.7%
From 1,000 to 1,999	2,503	2,470	-1.3%
From 2,000 to 4,999	8,059	7,804	-3.2%
From 5,000 to 9,999	8,672	8,403	-3.1%
10,000 and more	32,301	30,738	-4.8%
Total	52,451	50,316	-4.1%

The number of private cash dispensers (retail service providers and similar)² increased by 10.1%, from 23,202 at the end of 2018³ to 25,536 at the end of 2019. This increase is relatively greater in the most densely populated municipalities (see Table 2).

Table 2: Number of private cash dispensers in metropolitan France by size of municipality in which they are located

Number of inhabitants	December 2018	December 2019	Rate of change
From 0 to 499	3,274	3,351	2.4%
From 500 to 999	4,847	5,098	5.2%
From 1,000 to 1,999	5,622	5,961	6.0%
From 2,000 to 4,999	4,420	4,905	11.0%
From 5,000 to 9,999	1,497	1,778	18.8%
10,000 and more	3,542	4,443	25.4%
Total	23,202	25,536	10.1%

Overall, the number of cash dispensers in metropolitan France, of all types, was stable (75,852 dispensers at the end of 2019 compared with 75,653 at the end of 2018, up 0.3%). However, this stability masks a decrease in universal cash dispensers, open to customers of all establishments, and an increase in private cash dispensers, accessible to customers of a single network.

²Private cash dispensers are private cash dispensing services that are only available to customers that belong to their network. Examples noted by the working group include 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 retail service providers, etc.).

³ After correcting for double counting of private cash dispensers at the end of 2018, the number of these machines has been revised downwards compared with the 23,323 mentioned in the Report on public access to cash in metropolitan France.

As in the report on public access to cash in metropolitan France published in July 2019, merchants offering cashback are not included in this update, as it is impossible to identify all merchants providing this service.

2. Municipalities and populations equipped with cash dispensers

The total number of municipalities equipped with at least one ATM fell from 6,588 municipalities at the end of 2018 to 6,572 municipalities at the end of 2019, a decrease of 16 municipalities (-0.2%).

As was already the case between 2015 and 2018, this development stems from the adaptation of existing networks to the needs of the populations:

- 49 municipalities that were equipped with at least one ATM at the end of 2018 no longer had any operational ATMs at the end of 2019. These municipalities have an average of 2,003 inhabitants and were equipped with one or two ATMs at the end of 2018. With the exception of six municipalities, they had at least one private cash dispenser in their area by the end of 2019.
- The 33 municipalities without any ATMs at the end of 2018 were equipped with at least one ATM at end-2019. These municipalities have an average population of 1,822 inhabitants and were equipped with one or two ATMs by the end of 2019.

Table 3: Number of municipalities equipped with at least one ATM in metropolitan France by population size

Number of inhabitants	December 2018	December 2019	Change	Rate of change
From 0 to 499	167	172	5	3.0%
From 500 to 999	568	562	-6	-1.1%
From 1,000 to 1,999	1,413	1,404	-9	-0.6%
From 2,000 to 4,999	2,362	2,357	-5	-0.2%
From 5,000 to 9,999	1,141	1,140	-1	-0.1%
10,000 and more	937	937	0	0.0%
Total	6,588	6,572	-16	-0.2%

Due to the relative stability in the number of municipalities with ATMs, the number of people aged 15 and over residing in a municipality with at least one ATM in its area has changed only marginally (-31,177 people between the end of 2018 and the end of 2019).

Table 4: Number and share of people aged 15 and over residing in a municipality equipped with an ATM

Number of inhabitants	December 2018	Share in December 2018	December 2019	Share in December 2019
From 0 to 499	49,310	1.4%	50,763	1.5%
From 500 to 999	366,652	9.6%	363,032	9.5%
From 1,000 to 1,999	1,755,932	34.0%	1,745,470	33.8%
From 2,000 to 4,999	6,299,430	79.3%	6,286,914	79.2%
From 5,000 to 9,999	6,464,558	99.3%	6,458,526	99.2%
10,000 and more	25,933,617	100.0%	25,933,617	100.0%
Total	40,869,499	77.4%	40,838,322	77.4%

Interpretation: in December 2018, 9.6% of inhabitants aged 15 and over in municipalities with 500 to 999 inhabitants had access to at least one ATM in their municipality (i.e. 366,652 inhabitants). In December 2019, this figure was 9.4% of the population of these municipalities, i.e. 363,032 people.

When private cash dispensers are included in the analysis, it appears that the type of equipment available to municipalities at the end of 2019 was stable: 18.8% of municipalities had at least one ATM in their area (the same proportion as at the end of 2018), 24.8% of them had no ATMs but had at least one private cash dispenser (compared with 24.5% at the end of 2018) and 56.7% of municipalities had no cash dispensers (compared with 56.9% at the end of 2018).

Table 5: change in the number of municipalities by type of dispenser available in their area between December 2018 and December 2019

Type of cash dispenser	December 2018	Share in December 2018	December 2019	Share in December 2019
Municipalities equipped with an ATM	6,588	18.9%	6,572	18.9%
Municipalities without an ATM but with a private cash dispenser	8,528	24.5%	8,640	24.8%
Municipalities without an ATM or a private cash dispenser	19,837	56.9%	19,741	56.7%

Overall, the role of private cash dispensers in cash accessibility is tending to increase while that of universal ATMs is declining.

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

Type of cash dispenser	December 2018	Share in December 2018	December 2019	Share in December 2019
Municipalities equipped with an ATM	40,869,499	77.4%	40,838,322	77.4%
Municipalities without an ATM but with a private cash dispenser	6,367,265	12.1%	6,473,448	12.3%
Municipalities without an ATM or a private cash dispenser	7,006,549	13.3%	6,931,542	13.1%

Finally, cash-in-transit companies are now offering local authorities the possibility of installing ATMs in their areas. By the end of June 2020, 27 cash dispensers had been installed by cash-in-transit companies in partnership with local authorities. These new services provide an additional cash access solution for certain areas with low transaction volumes.