

The Future of Cash

An event dedicated to rethinking and reshaping the cash cycle to ensure its future viability, sustainability and resilience



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WARSAW | POLAND
3-5 NOVEMBER 2025



Monday 3 November – Day 1

Rethinking ATM Business Models

In spite of declarations and efforts to preserve a sufficient cash infrastructure from many central banks and governments, ATM numbers are continuing to decline in most mature economies.

One option to reverse the decline could be to rethink the business model to ensure the economic viability of ATMs. ATM interchange or reverse interchange is at the heart of the question.

The level of ATM interchange has declined over the years in many markets and arguably has been weaponised to promote non-cash payments.

During this research seminar, academics and industry experts will debate strategies to ensure the future viability of this critical part of the cash infrastructure.

- Franz Seitz, Weiden Technical University of Applied Sciences
- Guillaume Lepecq, Cash Essentials
- Matt Sykes, CPT Group
- TBC, Euronet
- Roel Van Anholt, DNB Bank
- Graham Mott, LINK ATM Scheme

Tuesday 4 November – Day 2

THE EVOLVING ROLE OF CASH IN AN UNCERTAIN WORLD

Opening Comments

Guillaume Lepecq, CashEssentials (France)

Welcome Address

Barbara Jaroszek, Narodowy Bank Polski (Poland)

Anchoring Cash in Modern Society

Oliver Strube, European Central Bank (Germany)

Meeting Demand Both in Times of Normalcy as Well as During a Large Demand Shock

Shaun O'Brien, Federal Reserve Financial Services – FedCash Services (USA)

Evolution and Regulation of Cash Usage in the UK

Ronan McClintock, Bank of England (England)

CASH AND CRISES: FROM WAR ON CASH TO CURRENCY WARS

Poland's Playbook for Unthinkable Times

Barbara Jaroszek, Narodowy Bank Polski (Poland)

The Future of Cash and the New Currency War

Marc Schwartz, La Monnaie de Paris (France)

The 4 A's of the Cash Cycle to Guarantee Resilience of the Cash Infrastructure

Franz Seitz, Weiden Technical University of Applied Sciences (Germany)

CASH AND CRISES

Lessons From Spain: Dealing With Floods and a Power Outage

Felix Redondo, Banco de España (Spain)

Keep Calm and Carry Cash: Lessons on the Unique Role of Physical Currency across Four Crises

Francesca Faellaan and Alejandro Zamora-Perez, European Central Bank (Germany)

Impacts of Recent Developments on the Cash Cycle: A Global Analysis

Antti Heinonen, Bank of Finland (Finland)

CASH OF THE FUTURE

CBDCs & Cash: The Evolution of Money

Diederik Bruggink, European Savings and Retail Banking Group (Belgium)

What Might Radical Banknotes of the Future Look Like?

Andrzej Nowak, SICPA (Switzerland)

Protecting Cash Access and Acceptance in the UK – A Job Half Done?

Graham Mott, LINK ATM Scheme (UK)

Wednesday 5 November – Day 3

MAKING CASH FIT FOR GEN Z

Cash in a Careless System: Reframing Value, Autonomy and Resilience

Pascal Wicht, SICPA (Switzerland)

Panel Discussion

Monika Kowalewska, Narodowy Bank Polski (Poland)

Ophélie Bemelmans, Master in International Economic Policy, PSIA (France)

Francesca Faella, European Central Bank (Germany)

ENSURING ACCESS, ACCEPTANCE, AVAILABILITY AND AFFORDABILITY OF CASH

Exploring Future Models for Cash Services

Matthee le Cointre, Geldmaat (Netherlands)

Consumer Payment Behavior in Türkiye: What Drives Cash Preference?

Barry Röhrs, Central Bank of the Republic of Türkiye (Türkiye)

Costs of Cash and Card Payments from a Consumer Perspective

Malte Krüger, Aschaffenburg University of Applied Sciences (Germany)

Greener Currency: Sustainable Innovations in Banknote Manufacturing

Piotr Dymala, Polish Security Printing Works (PWPW) (Poland)

IMPROVING CASH RESILIENCE

DNB Strengthens Cash Cycle Resilience by Taking on Larger Operational Role

Roel Van Anholt, De Nederlandsche Bank N.V. (Netherlands)

Systemic Resilience and the Fragility of the Cash Infrastructure: Redundancy in Theory, Risk in Practice

Matt Sykes, CPT Group (Australia)

How Cash Provides Critical Support to Vulnerable Individuals

Jim Leroux, Pin4 (USA)

CASHTECH INNOVATION AWARDS

The CashTech Innovation Awards will honor significant advancements in leveraging digital technology to ensure a sustainable, reliable, and accessible future for cash. The awards are divided into three categories:

- **Best CashTech** – open to all organisations
- **Best CashTech Innovator** – open to start-ups and companies founded after 2016
- **Best CashTech Start-Up** – open to start-ups companies founded after 2020.



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 CashEssentials

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For more details, visit thefutureofcash.com

The Future of Cash

For More Information

Registration

Book your place online at thefutureofcash.com

Fees

Standard Booking: **£ 2,200**

Speaker Booking: **£ 1,100**

Travel and Accommodation

Delegates are responsible for arranging their own travel and accommodation.

Details of how to make your hotel reservation can be found at www.thefutureofcash.com

Your Conference Organiser

This event is brought to you by AGIS Consulting. The organiser has appointed Reconnaissance International, event managers and co-publisher of **Currency News™** and **Cash & Payment News™** to manage the event.



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