



PUBLIC ACCESS TO CASH

UPDATE OF THE ASSESSMENT AT END-2020

July 2021

Overview

The working group on cash accessibility, mandated by the Cash Industry Steering Committee chaired by the Banque de France, updated its July 2020 assessment of cash dispensers in metropolitan France. Access to cash is one of the five pillars of The National Cash Management Policy (NCMP)

This update confirms that cash continues to be easily accessible nationwide through the network of ATMs and private cash dispensers (stores and alike, accessible to customers of a particular network). If we take, for example, the accessibility indicator based on the proportion of the population located within 10 minutes (in terms of travel time by car) of the nearest cash machine (ATM or private cash dispenser), we obtain a share of 99.3% at the end of 2020, compared with 99.4% at the end of 2019.

As regards the numbers of ATMs and private cash dispensers, at the end of 2020, metropolitan France had 48,710 ATMs in operation, compared with 50,316 a year earlier (and 52,451 at end-2018), representing a decline of 3.2%, slowing from a fall of 4.1% last year. Furthermore, because of the health crisis, it is possible that some ATMs, which were not in working order for various reasons, could have been repaired by 2021.

The reduction in the number of ATMs is concentrated in the most populated and best-equipped municipalities. This is why this decline has only a very marginal impact on accessibility indicators. For example, the share of the population within 10 minutes (in terms of travel time by car) of an ATM has decreased from 94.9% to 94.8%. The slight reduction in the number of ATMs operated by banks is therefore part of a streamlining of the ATM fleet and is not likely to affect the population's access to cash, in the light of these data.

The number of private cash dispensers (cash withdrawal at points of sale), which had risen sharply by 10.1% at the end of 2019 compared with the end of 2018, was virtually stable at the end of 2020 (25,145 dispensers, compared with 25,536 at the end of 2019, i.e. a decline of 1.5%).

These data relate to 2020, a year that was profoundly affected by the Covid-19 health crisis. This resulted in lockdowns, administrative closures of businesses and a sharp decline in ATM withdrawals. In these exceptional circumstances, the players in the cash industry were responsive and worked together, enabling the ATM network to be maintained in good operational order overall. The robustness of the country's banknote distribution channels was also demonstrated throughout the health crisis, allowing all citizens to retain the freedom to pay for their purchases in cash if they wish, particularly for vulnerable populations or those living in rural areas.

1. Change in the number of cash dispensers between end-2018 and end-2020

At the end of 2020, the number of operational ATMs in metropolitan France stood at 48,710, down 3.2% compared with the end of 2019 (-1,610 ATMs), after a decline of 4.1% in 2019 compared with 2018 (see Table 1).

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

Population	December 2018	December 2019	December 2020	Rate of change 2018-2019	Rate of change 2019-2020
0 - 499 inhabitants	182	187	186	2.7%	-0.5%
500 - 999 inhabitants	734	714	715	-2.7%	0.1%
1000 - 1999 inhabitants	2 503	2 470	2 401	-1.3%	-2.8%
2000 - 4999 inhabitants	8 059	7 804	7 623	-3.2%	-2.3%
5000 - 9999 inhabitants	8 672	8 403	8 150	-3.1%	-3.0%
10000 inhabitants and more	32 301	30 738	29 635	-4.8%	-3.6%
Total	52 451	50 316	48 710	-4.1%	-3.2%

The number of private cash dispensers: (stores and alike)¹ was almost stable down 1.5%, from 25,536 at the end of 2019 to 25,145 at the end of 2020, after rising sharply by 10.1% in 2019 (see Table 2). The points of sale taken into account are those that recorded at least one transaction in 2020. The period covered here was very particular due to the health crisis (2020), which may have made it difficult for some establishments to track these private dispensers, as businesses were administratively closed for several parts of the year.

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

Population	December 2018	December 2019	December 2020	Rate of change 2018-2019	Rate of change 2019-2020
0 - 499 inhabitants	3 274	3 351	3 291	2.4%	-1.8%
500 - 999 inhabitants	4 847	5 098	4 983	5.2%	-2.3%
1000 - 1999 inhabitants	5 622	5 961	5 861	6.0%	-1.7%
2000 - 4999 inhabitants	4 420	4 905	4 864	11.0%	-0.8%
5000 - 9999 inhabitants	1 497	1 778	1 744	18.8%	-1.9%
10000 inhabitants and more	3 542	4 443	4 402	25.4%	-0.9%
Total	23 202	25 536	25 145	10.1%	-1.5%

Overall, the number of cash dispensers in metropolitan France, of all types, fell slightly by -2.6%:73,855 at end-2020 compared with 75,852 at end-2019.

As in the reports on public access to cash in metropolitan France published in July 2019 and July 2020, merchants offering cashback are not included in this update, as it is impossible to identify all merchants providing this service, which generally remains marginal in France.

2. Municipalities and populations equipped with cash dispensers

¹Private 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 points of sale, etc.).

The total number of municipalities equipped with at least one ATM fell from 6,572 municipalities at the end of 2019 to 6,545 municipalities at the end of 2020, i.e. a decrease of 27 municipalities (-0.4%).

As was already the case between 2018 and 2019, this development stems from the adaptation of existing networks to the needs of the populations:

- 58 municipalities equipped with at least one ATM at end-2019 no longer had an operational ATM at end-2020.

These municipalities had an average of 2,112 inhabitants and were equipped with one or two ATMs at the end of 2019. With the exception of 23 municipalities, they had at least one private cash dispenser in their area by the end of 2020.

- 31 municipalities without any ATMs at end-2019 had at least one ATM at end-2020.

These municipalities had an average population of 2,123 inhabitants and were equipped with one to three ATMs at end-2019.

Table 3: number of municipalities equipped with at least one ATM according to their population

Population	December 2018	December 2019	December 2020	Rate of change 2018-2019	Rate of change 2019-2020
0 - 499 inhabitants	167	172	173	3.0%	0.6%
500 - 999 inhabitants	568	562	561	-1.1%	-0.2%
1000 - 1999 inhabitants	1 413	1 404	1 386	-0.6%	-1.3%
2000 - 4999 inhabitants	2 362	2 357	2 353	-0.2%	-0.2%
5000 - 9999 inhabitants	1 141	1 140	1 136	-0.1%	-0.4%
10000 inhabitants and more	937	937	936	0.0%	-0.1%
Total	6 588	6 572	6 545	-0.2%	-0.4%

Due to the slight decline 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 inched down (-63,605 people between the end of 2019 and the end of 2020, i.e. -0.2%). This change is slightly more marked than the virtual stability observed at the end of 2019 (-31,177 persons between the end of 2018 and the end of 2019, i.e. -0.1%)

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

Population	December 2018	Share in December 2018	December 2019	Share in December 2019	December 2020	Share in December 2020
0 - 499 inhabitants	49 310	1.4%	50 763	1.5%	50 963	1.5%
500 - 999 inhabitants	366 652	9.6%	363 032	9.5%	362 371	9.5%
1000 - 1999 inhabitants	1 755 932	34.0%	1 745 470	33.8%	1 722 101	33.4%
2000 - 4999 inhabitants	6 299 430	79.3%	6 286 914	79.2%	6 277 552	79.1%
5000 - 9999 inhabitants	6 464 558	99.3%	6 458 526	99.2%	6 441 024	98.9%
10000 inhabitants and more	25 933 617	100.0%	25 933 617	100.0%	25 920 706	100.0%
Total	40 869 499	77.4%	40 838 322	77.4%	40 774 717	77.3%

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. a population of 366,652 inhabitants). In December 2020, this figure was 9.5% of the population of these municipalities, i.e. 362,371 people.

When private cash dispensers are included in the analysis, it appears that the type of equipment available to municipalities at the end of 2020 was particularly stable:

- 18.7% of municipalities have at least one ATM in their area (down from 18.9% at the end of 2019),
- 24.7% of them have no ATMs but at least one private cash dispenser (compared with 24.8% at the end of 2019) .
- 56.6% of municipalities have no cash dispensers (compared with 56.3% at the end of 2019).

Table 5: change in the number of municipalities by type of dispenser available in their area between December 2018 and December 2020

Type of dispenser	December 2018	Share in December 2018	December 2019	Share in December 2019	December 2020	Share in December 2020
Municipalities equipped with at least one ATM	6 588	18.9%	6 572	18.9%	6 545	18.7%
Municipalities equipped with at least one private cash dispenser	8 528	24.5%	8 640	24.8%	8 592	24.7%
Municipalities without any ATMs or private cash dispensers	19 725	56.6%	19 629	56.3%	19 704	56.6%

Overall between 2018 and 2020, 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 dispenser	December 2018	Share in December 2018	December 2019	Share in December 2019	December 2020	Share in December 2020
Municipalities equipped with at least one ATM	40 869 499	77.4%	40 838 322	77.4%	40 774 717	77.2%
Municipalities equipped with at least one private cash dispenser	6 367 265	12.1%	6 473 448	12.3%	6 482 556	12.3%
Municipalities without any ATMs or private cash dispensers	5 544 396	10.5%	5 469 389	10.4%	5 523 887	10.5%

3. Accessibility measurement indicators consolidated at the end of 2020

The decrease in the number of dispensers between 2018 and 2020 was mainly caused by the drop in the number of ATMs at the end of 2019 and 2020. This resulted in a slight decrease in the number of ATMs per 10,000 inhabitants to 9.2 ATMs at the end of 2020 (compared to 9.5 in December 2019 and 10 in December 2018). Including point-of-sales dispensers, metropolitan France had 14 dispensers per 10,000 inhabitants at the end of 2020, down slightly on 2019 from 14.4 and after a stable trend between 2018 and 2019.

When the number of withdrawals per inhabitant is taken into account, supply trends seem to be compatible with those of demand for cash. The number of dispensers per million withdrawals was almost stable between 2018 and 2020, with 47.6 dispensers per million withdrawals at the end of 2020 compared to 47.3 at the end of 2018. The number of ATMs decreased slightly faster than the number of withdrawals, with 31.4 ATMs per million withdrawals at the end of 2020 (compared to 32.4 at the end of 2019 and 32.8 at the end of 2018).

The distance to dispenser indicator shows that 82.8% of the population is located within 5 minutes of the nearest ATM. This share rises to 94.9% when considering the population located within 10 minutes of an ATM and 99.2% within 15 minutes. Access to ATMs by travel time was almost stable between 2018 and 2020: these shares were 83%, 94.9% and 99.2% respectively in 2019 and 82.9%, 94.9% and 99.2% in 2018.

On average, the travel time to the nearest ATM for a resident of a municipality without ATM facilities remains 8.2 minutes.

If private dispensers are included in the indicator, the share of the population located within 5 minutes is 94.5%. When taking into account access within 15 minutes, almost the entire population (99.9%) was located near a dispenser at the end of 2020. These figures have also been almost stable since 2018.

Table 7: Share of the population within 'x' minutes of the nearest cash dispenser

Time of travel	2018		2019		2020	
	To the nearest ATM	To the nearest point of access	To the nearest ATM	To the nearest point of access	To the nearest ATM	To the nearest point of access
5 min	82.9%	94.4%	83.0%	94.6%	82.8%	94.5%
10 min	94.9%	99.4%	94.9%	99.4%	94.9%	99.3%
15 min	99.2%	99.9%	99.2%	99.9%	99.2%	99.9%