

## War on Cash in Germany: Parliament is Looking for Anti-Cash-Experts

[For its project "World Without Cash", a Bundestag-committee is inviting bids for an expert opinion that should help pave the way to a cashless future and free the population from their "cash obsession". ...](#)

The project's full name is: "[World without cash - changes in classic banking and payment systems](#)" (my translation). The body behind it is the Bundestag Committee on Education, Research and Technology Assessment. For this project, it teamed up with the consulting company VDI / VDE-IT, which has been invited to describe "new fields of application of disruptive, innovative payment systems", with the "pioneers in the abolition of cash", like Sweden, advertised as role models. [VDI / VDE-IT's](#) owners are the engineering association VDI and the IT lobby VDE, the association of electrical engineering electronics information technology. This lobby of IT companies was also allowed to design the committee's approach to its project.

The parliamentary committee is now inviting bids by experts to provide an expertise showing that concerns about misuse of cashless means of payment are exaggerated and that there are cashless means of payment that protect users' privacy.

Of course, this is not stated quite so openly in the [tender offer](#), but between the lines it is made perfectly clear what kind of expert is being sought and what the result should look like.

Already, the first sentence on the "thematic background" gives a lot away. It reads (my translation):

Germany is often referred to as the cash-country, and the Bloomberg internet portal even spoke of an ongoing cash obsession in 2018.

This more than a little biased introduction is then backed up with pretended facts, above all with the assertion that "cash use in Germany is still above average". This is true only if you choose a suitably selected comparison group, but not in the case of an unlimited international comparison. By presenting the alleged above-average use of cash as a problem, even as an obsession, the potential bidders are left with little doubt about the desired result of their investigation.

Any remaining doubts should go away, when the section on the security issue gives the order to work out "how likely the misuse of cashless means of payment REALLY is (in practice, in contrast to laboratory conditions), which could be caused by fraudulent procedures such as theft of card data, skimming, Phishing and data readout." The prospective expert is explicitly told to give due consideration to the fact that the level of security is increased by technical and regulatory standards and innovations.

The experts from the IT lobby, for example the VDI / VDE-IT, are likely to have significantly better chances of getting this order than, for example, the scientists who wrote opinions for the Bundesbank on the benefits of cash.

We would of course be happy to be proven wrong. After all, all parties represented in the Bundestag claim that they have nothing against cash and are not interested in its abolition. This is even true for the parties forming the government, which has given money to the [Better Than Cash Alliance](#) and is part of the G20s anti-cash-alliance Global Partnership for Financial Inclusion, which works, together with the Better Than Cash Alliance, on the global abolition of cash. [February 6, 2020]