

**"WHY WON'T CASH  
JUST DIE???"**



**CASHLESS STRATEGIES ARE KILLING  
CUSTOMER RELATIONSHIPS**

**NEW CONSUMER RESEARCH FROM PAYCOMPLETE**

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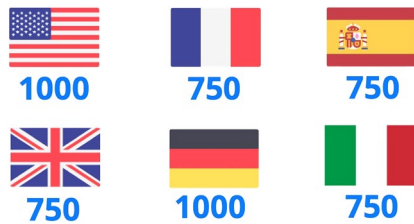
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# Methodology

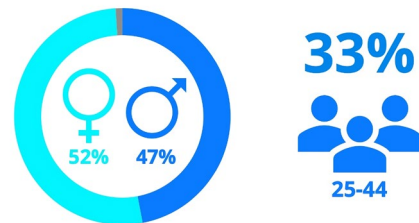
This report was commissioned by PayComplete and conducted by Sapio Research in June 2024. 5,000 consumers with a range of ages and genders were interviewed using an email invitation and an online survey.

The findings reveal consumer perceptions and behaviours toward physical cash across key global markets.

## Country of Residence



## Gender & Age



## Employment Status

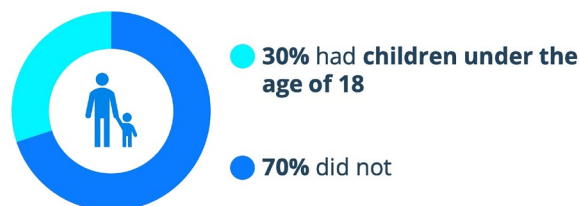
Employment status	% of respondents
Employed / Self-employed	56%
Retired	23%
Unemployed	7%
Homemaker / Caregiver	6%

## Household Income

Annual income	% of respondents
<£18,999	25%
£19,000 - £31,999	33%
£32,000 - £63,999	27%
£64,000+	9%

6% of respondents preferred not to say

## Parenthood



## Key findings

89%

### Customer satisfaction is being eroded

of consumers consider the ability to pay in cash important for their customer satisfaction.

Nearly half (**47%**) believe organisations that don't accept cash are putting profits ahead of their customers' satisfaction.

59%

### Strong community and education value

of consumers believe the ability to pay with cash supports the inclusivity of all members of the community. Nearly two-thirds (**62%**) believe spending physical cash helps children develop financial management skills and track their spending.

29%

### Cash users are not who you think

of young consumers (18-24 years old) say cash is their first choice of payment method. Contrary to popular belief, cash is not the first choice of payment method for the 65+ consumers globally. In fact, debit cards are the most popular option, with cash in second place.

## Electronic payment and data concerns

# 50%

of consumers surveyed feel uncomfortable about the amount of data organisations can access from their shopping choices. Nearly half (**46%**) are moderately or extremely concerned about businesses collecting their data from card payments.

## Lost sales and frustrated customers

# 47%

of consumers have abandoned in-store purchases when the option to pay with cash is not available. And it's not just lost sales – negative emotions are stirred from disappointment (**31%**) to anger (**17%**).

## Prime opportunities for cash promotions

# 31%

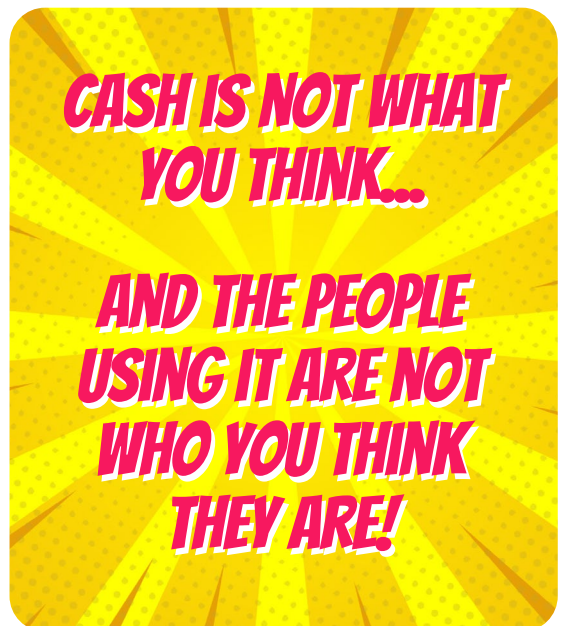
of consumers are extremely willing to switch to paying with cash if they were offered benefits such as cash discounts or other loyalty programmes. The vast majority (**77%**) are at least slightly willing to switch.

## Introduction

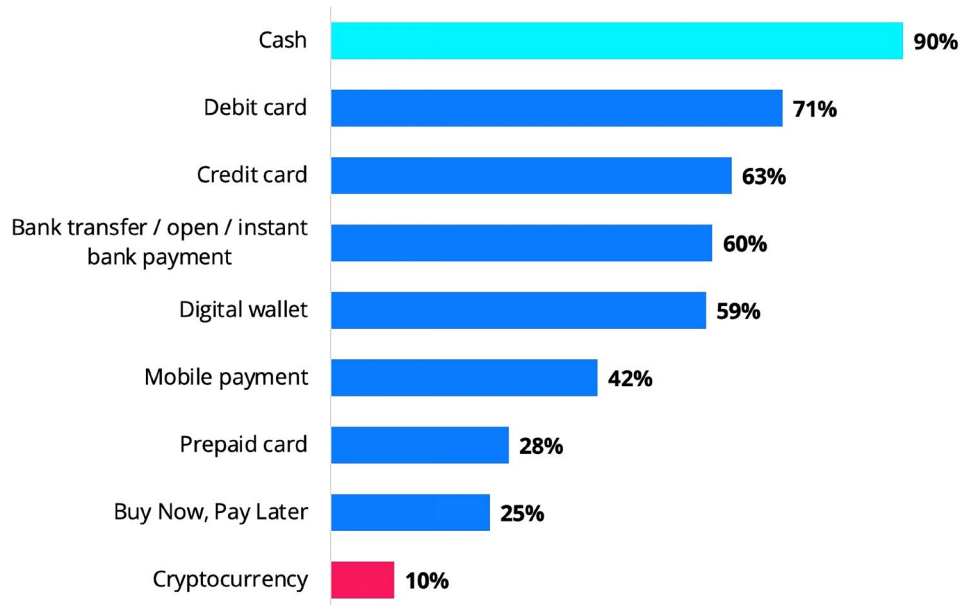
# Consumers are literally turning their backs on brands who take away their payment choices.

This report explodes long-held assumptions about cash users, including surprisingly strong usage among younger consumers. It helps us better understand consumers and sheds new light on what drives not only their buying behaviour, but also their attitudes to society, community and even world affairs.

It challenges the wisdom of cashless strategies and exposes hidden consumer perspectives that could dramatically change how consumers perceive brands.



## Payment methods used



## Let's start with the basics

The vast majority (**90%**) of consumers surveyed said cash is their most widely used payment method.

More than two-thirds (**69%**) always carry some cash and **80%** of those are from households with an income of over £96,000 per year.

One in three (**33%**) cash users are aged between 25-44 and nearly two-thirds (**60%**) are in the mid-range earning brackets between £19,000 to £63,999.

Over half (**56%**) are employed or self-employed, illustrating the appeal of cash among working adults across a broad income range.

More than half (**52%**) agree that cash will continue to have an important place in society for the foreseeable future.

One of the biggest surprises is that nearly a third (**29%**) of respondents aged 18-24 selected cash as their preferred payment method.

High levels of use among the youngest demographic suggests cash will remain a preferred payment method as their spending power increases over time.

**PREPARE TO WITNESS  
SOME FIRST-RATE  
MYTH BUSTING.**



# Mythbusting

**SAY HELLO TO A NEW GENERATION OF CASH USERS.**



## Myth 1 - Young people don't use cash

Cash is the preferred payment method of Generation Z (18-24 years old) with **29%** stating that cash is their first choice with debit card in second place. Aside from Gen Z, cash is the second most preferred payment option for all age groups. In the case of the 25-34 age group, cash and debit cards are equally popular (**19%**).

Here's another blow to popular cash stereotypes. The social media trend of 'cash stuffing' proves it's not just struggling families that are using cash for budgeting. Social media influencers show their followers how to segment and arrange cash into envelopes to control their spending. The envelopes are marked for common categories of purchase such as beauty and

personal care, insurance, car payments, holidays or many other uses.

Cash-stuffing influencers such as @baddiesandbudgets and @stephtalksmoney have over a million followers alone, and over 10 million likes on their posts. So, despite the best efforts of FinTechs and financial services providers to perpetuate a 'cashless society' narrative, the next generation of consumers are currently being warmed up to cash use by these social media influencers.

In short, cash is being adopted by a new generation of users - for a whole new set of reasons.

## Preferred payment method by age

	18-24	25-34	35-44	45-54	55-64	65+
Debit card	14%	27%	29%	37%	38%	37%
Cash	29%	19%	21%	24%	27%	25%
Credit card	18%	19%	21%	17%	20%	29%
Mobile payment	20%	14%	11%	7%	6%	3%
Digital wallet	10%	8%	7%	8%	3%	3%
Bank transfer / open banking payment / instant bank payment	3%	6%	4%	3%	2%	1%
Prepaid card	2%	4%	4%	3%	3%	2%
Buy Now, Pay Later	3%	2%	2%	1%	1%	0%
Cryptocurrency	1%	1%	1%	0%	0%	0%



**DO YOU REALLY KNOW YOUR OLDER CUSTOMERS?**

**Myth 2 - Cash is just a habit of old people**

The enduring popularity of cash isn't simply down to the nostalgia of older consumers.

Cash is not the first choice of payment method for the oldest consumers. In fact, debit cards are the most popular option for the 65+ demographic globally, with cash in second place.

Although **82%** of those in the oldest age group (65+) do always carry cash for emergencies, so do most age groups. Even among the youngest age group (18-24 years), **59%** said they also always carry cash for emergencies.



Habit and personal preference is the strongest motivation for using cash among consumers aged 55-64 (**43%**) with slightly fewer (**40%**) of the oldest demographic (65+) stating habit or personal preference is their motivator.

**Myth 3 - Gift cards are better than cash**

The array of colourful gift cards on offer at store checkouts is constantly vying for consumers' attention. The **52%** of consumers who prefer to give money in the form of a gift card may feel they are being more thoughtful than simply giving cash.

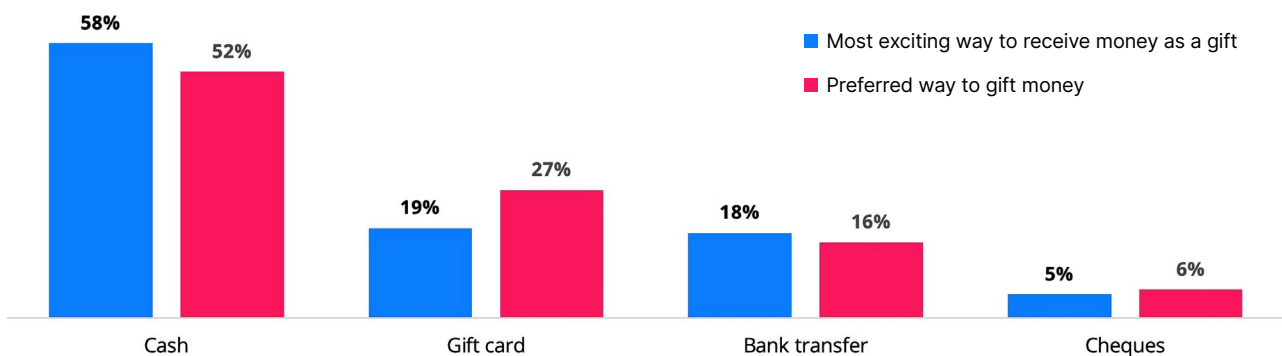
But there's a very good chance they're wrong.

Three in five consumers (**58%**) surveyed said cash is actually the most exciting way to receive money as

a gift. Gift cards are a long way behind with just **17%** saying it's their preferred form of a money gift.

Even in countries where cash use is low such as the UK, the majority of consumers (**57%**) say cash is the most exciting way to receive money. The UK gift card industry will be disappointed to find that **22%** of UK consumers prefer a gift of money in the form of a bank transfer, while only **17%** would like to receive a gift card.

**Most exciting way to receive or give money gifts**



# The research findings

## PART 1 - A GLOBAL PERSPECTIVE

### The popularity of cash varies hugely from one part of the world to the next.

Sceptical readers will suspect that any research findings where data is averaged across several countries may be skewed by countries where cash is the preferred payment method.

#### Here's another surprise...

It's not just the countries where cash is the preferred payment method overall that can't see a cashless future.

In the UK where cash is the second preferred payment method, nearly two-thirds of consumers **(64%)** believe cash will have an important place in society for the foreseeable future.

In fact, the UK has the greatest emotional reaction to the ongoing value of cash of all the countries surveyed, even ahead of cash-fans in Germany

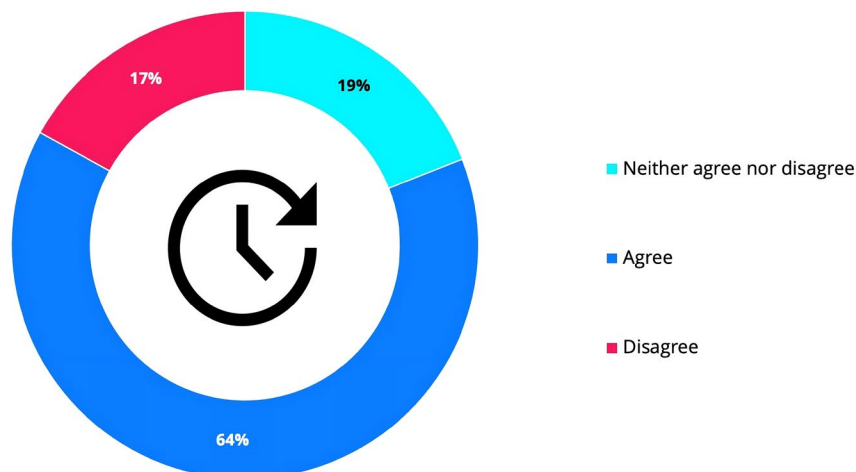
**(60%)** and the US **(52%)**. These findings will make uncomfortable reading for CMOs who spend a great deal of time and money creating the most positive emotional associations with their brand.

This also challenges a common perception, often perpetuated by digital payments companies, that attitudes to cash are quite binary – either consumers use it, or they don't.

This simplistic view suggests that if consumers don't use cash themselves, they just don't see any use for it at all.

The research shows that attitudes are far more complex than is commonly understood. The reasons why are fascinating and provide remarkable insights into the minds of today's consumers.

### Cash will remain important for the future



**THE REASONS CONSUMERS  
VALUE CASH ARE  
SURPRISINGLY EMOTIONAL.**



## The true value of cash

It's time to challenge the view that consumer behaviour and values are only driven by convenience, self-interest and an obsession with their mobile phones.

Today's consumers are far more complex. Many of the reasons why consumers value cash are surprisingly emotional.

**LOYALTY AND  
COMMUNITY ARE  
STRONG DRIVERS OF  
CASH USE.**

There are strong connections with the community and the use of cash is a conscious choice to demonstrate loyalty to favourite shops. Consumers also see other ways in which physical cash plays a positive and irreplaceable role in wider society such as the financial education of young people.

The value consumers place on cash is far bigger than the number on the coins or banknotes.

**YES - AND  
IT'S NOT JUST  
CONVENIENCE  
DRIVING THEIR  
BEHAVIOUR.**



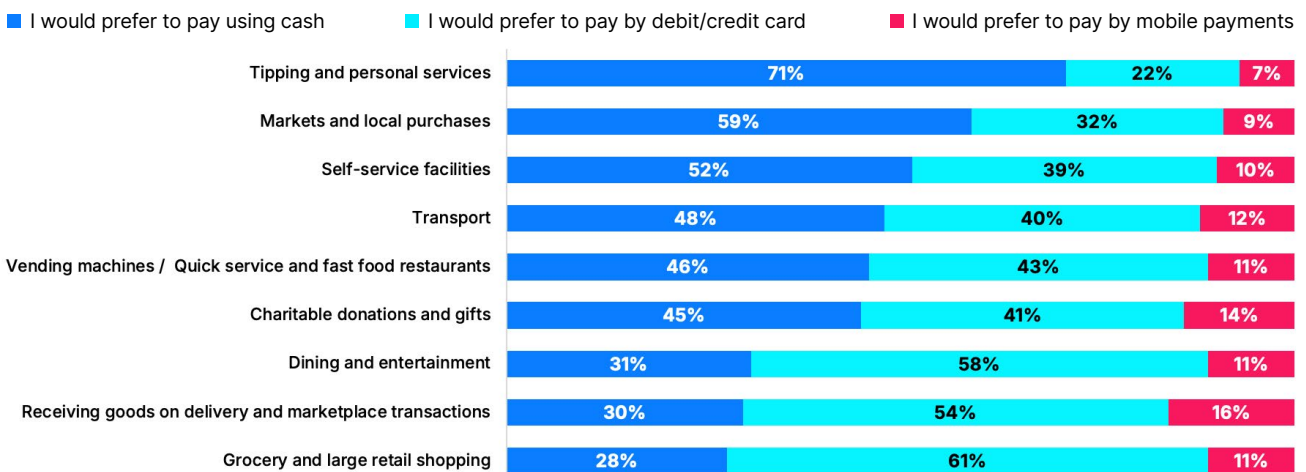
# The research findings

## INSIGHT 1 - CASH IS COMMUNITY

**One of the strongest drivers of cash use is its close association with the community. The majority (71%) of consumers prefer to use cash when paying smaller businesses, tipping, and personal services.**

At first glance, this could simply be the result of those businesses historically not accepting card payments. But if we dig a little deeper, interesting additional drivers are revealed.

### Preferred way to pay by scenario



### Social inclusivity

In another challenge to the stereotype of the self-centred consumer whose behaviour is defined by their own convenience, the research shows they are also conscious of social inclusivity.

Consumers understand that not all electronic payment methods are practical or desirable for all members of the community.

The research shows that **59%** of consumers believe that the ability to pay with cash supports the inclusivity of all members of the community.

Interestingly, this sentiment is strongest in the UK where **68%** of consumers agree that cash supports social inclusivity. Response levels were also above average in Spain (**64%**) and Germany (**62%**).

At first glance, the findings seem at odds with the low levels of cash usage in the UK. However, it suggests that, although most UK consumers generally prefer debit card payments, they have a broader and more sympathetic appreciation of the social value of cash to others.

**CASH IS THE MOST INCLUSIVE OF ALL PAYMENT TYPES, WITH PRACTICAL EDUCATIONAL VALUE.**

## Protecting favourite shops

Globally, **65%** of consumers are aware that shops must pay a fee every time they make a payment using a card. Awareness is even higher in the UK where **71%** of consumers understand that payment companies apply fees.

A desire to save shops money in card fees is the reason why **22%** of consumers choose to pay in cash.

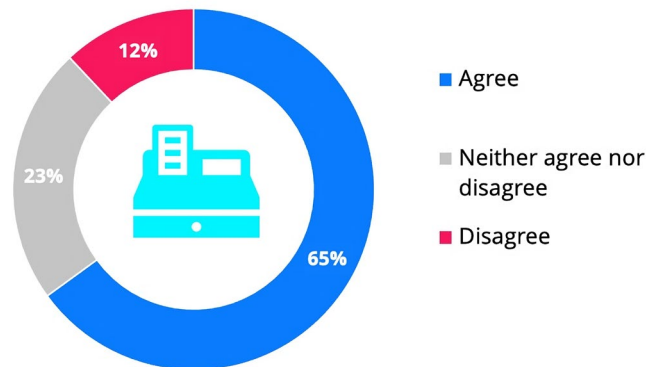
But when asked about paying specifically at local independent stores, this percentage jumps to **57%** of consumers who pay in cash to protect their favourite shops from extra costs. This could be in recognition of the value consumers place on independent shops and

clearly demonstrates loyalty to those shops as they face difficult trading conditions.

This association between cash and the community, especially one that implies consumer loyalty, will raise serious questions among organisations considering a cashless strategy.

**LOYALTY IS A KEY DRIVER OF CASH USE.**

## I know shops pay a fee when I spend on a card



## Education

Educational opportunities for children is a high priority and emotive topic across society from parents and grandparents to teachers and employers.

Nearly two-thirds (**62%**) of the consumers surveyed believe spending physical cash helps children develop financial management skills and track their spending.

With card or app-based methods, children simply tap to make a payment. There is no need to count coins or notes when making the payment or check the change received. Unlike card payments, children can see the amount of physical cash depleting as they spend it.

**I COUNT EVERY PENNY IN AND OUT OF MY SAVINGS.**



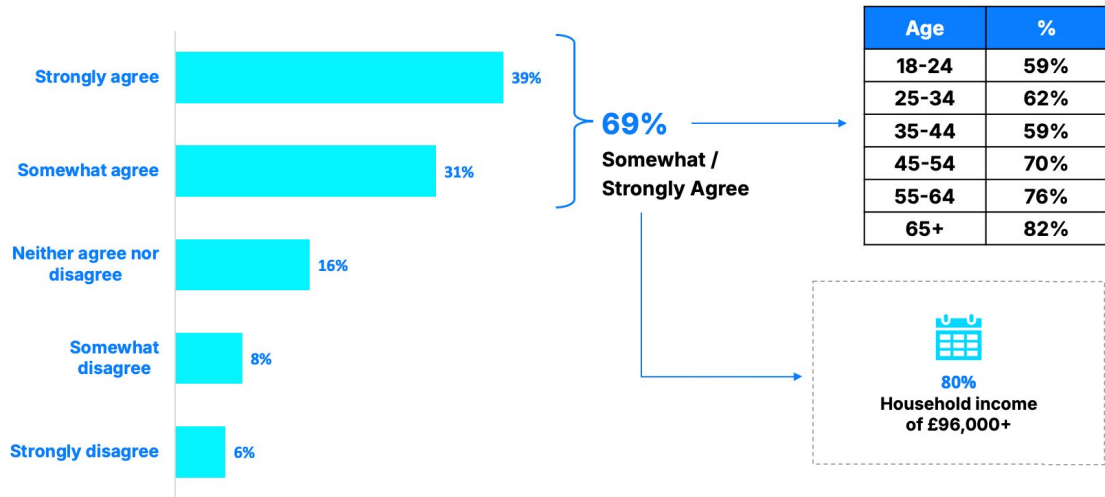
# The research findings

## INSIGHT 2 - A SAFE HAVEN IN UNCERTAIN TIMES

On a day-to-day basis, cash is a beacon of reliability in difficult situations with over two-thirds (69%) of consumers surveyed always carrying some cash in case of emergencies.

Again, this sentiment is true regardless of the general levels of cash use in each geography surveyed. For example, the figure is even higher (72%) in the UK. Where the uncertainties are more of a global nature, cash still has strong appeal.

### I always carry some cash for emergencies



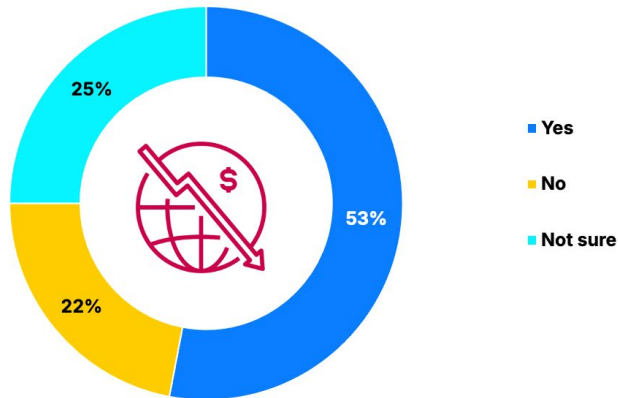
What we consider to be difficult situations may have changed in recent years.

With rising political tensions globally, gold remains the go-to refuge for the wealthiest people and institutions. The price of fine gold has risen from \$1,634 an ounce in September 2022 to \$2,736 an ounce by October 2024. That's an increase of more than 67% in just over two years.

**I'M STOCK PILING GOLD...  
WHAT DO THE REST OF  
YOU DO?**

While the wealthiest members of society look to gold to protect their assets in uncertain times, everyday consumers will turn to cash. Over half (**53%**) said they would expect to use more cash in the face of global or regional instability. Spanish consumers showed the strongest tendency (**61%**) to revert to cash in response to such a scenario.

## I would consider using cash more in response to global/US/European instability



Country	% Yes
Spain	61%
France	57%
US	54%
Germany	51%
Italy	47%
UK	47%

While we all hope to live peaceful lives with modern electronic conveniences such as card payments at our disposal, some people are not taking this for granted.

In January 2024, Forbes reported that a survey by Finder revealed that around a third of the US adult population now identifies as (doomsday) 'preppers'. These are individuals who are anticipating and taking active steps to ensure their survival in the face of social, political or climate-related problems. This figure has jumped up from just six percent 15 years ago. Estimates are that around 20 million people globally currently identify as preppers.

People born between 1997 and 2012 (Gen Z) are the most likely to prep with 40 percent of them identifying as such. These fascinating statistics might give brands food for thought as they evaluate their customer relationships and perhaps consider cashless strategies.

### **INSIGHT 3 - STILL THE GO-TO SOLUTION FOR BUDGETING**

**The physical nature of cash has always made it the preferred method of household budgeting, especially in the face of the current cost of living crisis. It's more difficult to keep on budget and track 'tap and go' spending.**

Of all those surveyed, over a third (**34%**) stated they prefer using cash to manage their spending.

With cash in a physical wallet, consumers can see their available funds shrinking with each purchase. They simply can't spend more than they have. This takes away the temptation to delve into credit or overdraft facilities. Such services can be all too easy to access but difficult for some consumers to work their way out of.

## INSIGHT 4 - AN ANTIDOTE TO DATA INTRUSION

Even though it has been around for thousands of years, consumers see cash as an antidote to some very modern problems.

### Personal data and security worries

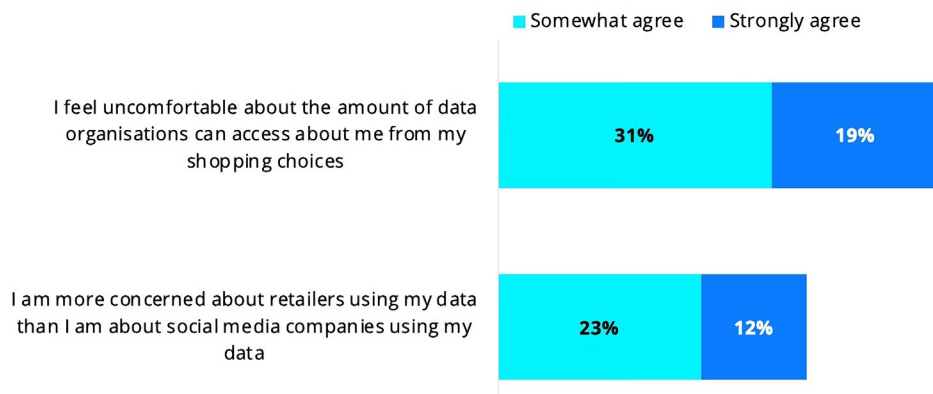
While security is the reason that **26%** of consumers surveyed use cash, a bigger concern is data privacy. The relentless data gathering techniques used by many companies in their quest for ever-more 'personalised' services and targeted marketing are a cause for concern.

Half (**50%**) of those surveyed feel uncomfortable about the amount of data organisations can access from their shopping choices. More than one in three consumers (**35%**) are more concerned about retailers than social media companies using their data.

Nearly half (**46%**) are moderately or extremely concerned about businesses collecting their data from card payments.

As a result, more than three-quarters of consumers (**81%**) say that they use cash to minimise data sharing to some extent.

#### Concern about data gathering and electronic payments



**CASH IS PRIVACY. PEOPLE ARE WORRIED ABOUT DATA BREACHES AND THE SURVEILLANCE SOCIETY.**



**PART 2 - THE CONSEQUENCES**



**SOME SIGNS SAY  
MORE THAN YOU THINK**

**CUSTOMER SATISFACTION IS THE REAL PRICE OF  
CASHLESS STRATEGIES**

# The research findings

## CUSTOMERS ARE WALKING AWAY

### Instant cash karma

For some consumers, cash is a very important aspect of their spending habits. Those customers will literally turn their backs on organisations that take away their payment choices.

The most immediate consumer response to the removal of cash as a payment option is swift and decisive.

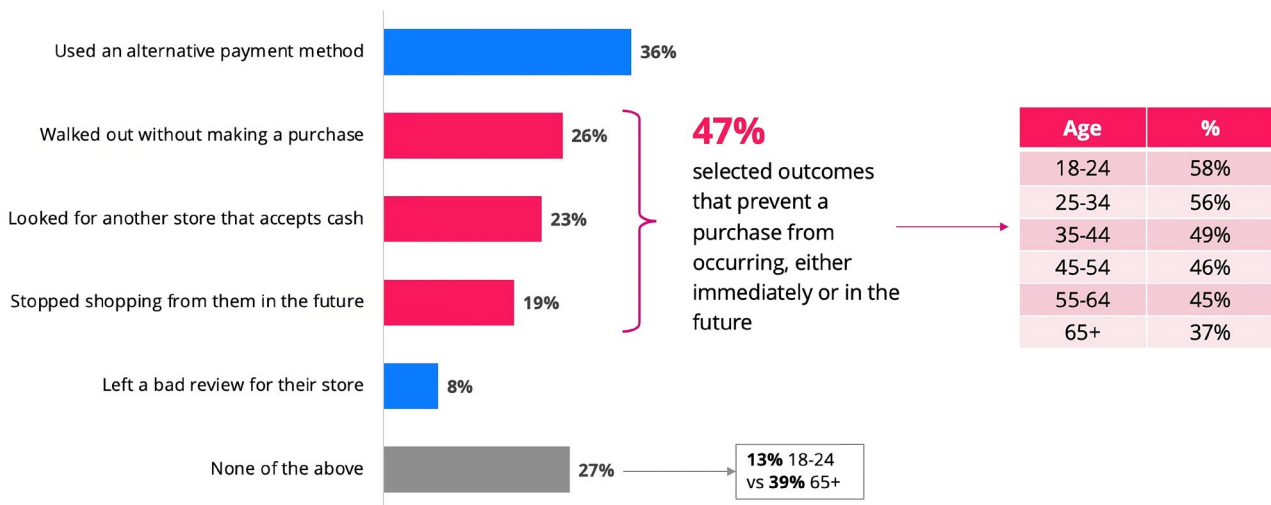
Nearly half (47%) of all consumers surveyed have abandoned in-store purchases when the option to pay with cash is not available.

Organisations may like to believe that consumers who are denied the ability to pay with cash will simply

pull out a debit or credit card instead. But less than one in three consumers (26%) have complied and found another way to pay. More customers (36%) have walked out without making a purchase.



### What happens when there's no cash option?



**WHY CAN'T I JUST PAY IN CASH??**



**Cashless undermines customer satisfaction**

An astonishing **89%** of consumers surveyed consider the ability to pay in cash as important for their customer satisfaction.

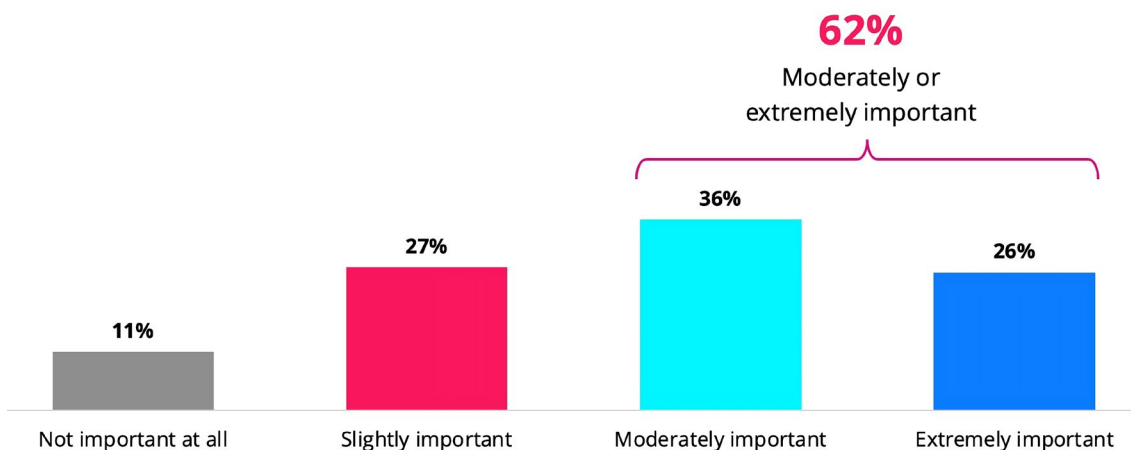
Even in the UK where cash is often viewed as moribund, **53%** of consumers said the ability to pay in cash is either moderately or extremely important.

These findings are especially significant when considering the importance of customer satisfaction to many organisations.

The public relations department will be worried to find that nearly half the consumers surveyed (**47%**) believe organisations that don't accept cash are putting profits ahead of their customers' satisfaction.

Surprisingly, this sentiment is even stronger in the UK where just over half (**51%**) of consumers feel refusing to accept cash is at the detriment of their customer satisfaction.

**How important is the option to pay in cash?**





**LOOKS LIKE I REALLY DON'T KNOW MY CUSTOMERS!!!**

## Stirring negative emotions

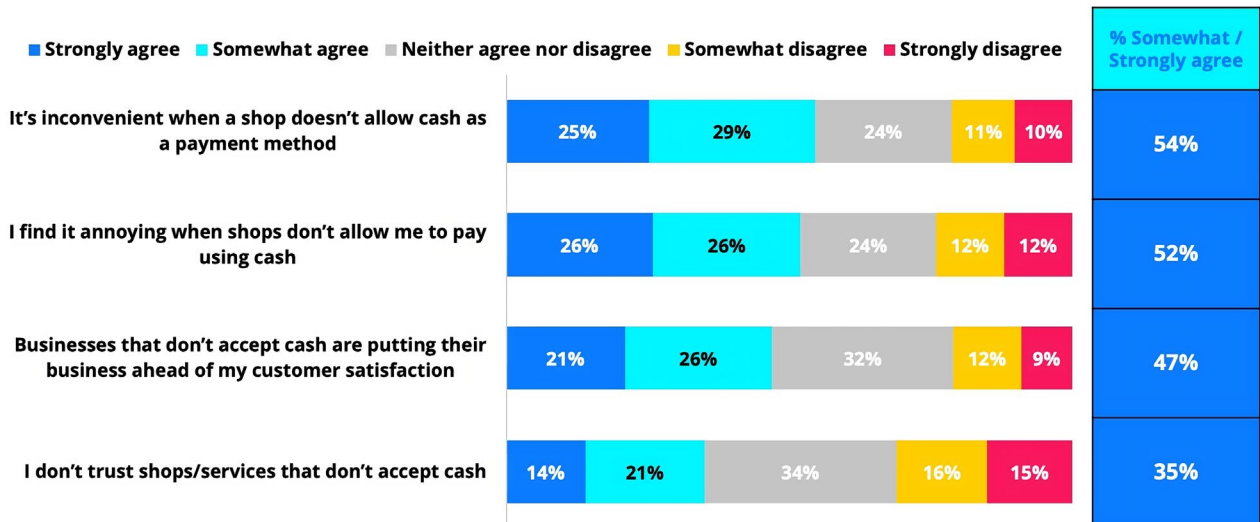
Marketing people know the importance of creating positive emotional associations with their brands. They will be horrified to find that going cashless is likely to undermine those efforts.

An organisation that tells consumers they can't pay with cash risks stirring negative emotions. Consumers have emotional reactions to being told

they can't pay with cash. These feelings range from disappointment (31%) to frustration (21%), and even anger (17%).

More than half surveyed experienced a range of emotions from inconvenience (54%) to outright annoyance (52%) when cash payments are not an option.

## Consumers' view of cashless organisations





### And it's not just the oldest customers feeling like this

In fact, the oldest demographic surveyed (65+) were the least likely to walk away. It was the youngest customers (18–24-year-olds) that were most likely to be lost (58%) closely followed by 56% of the next youngest demographic (25–34 years).

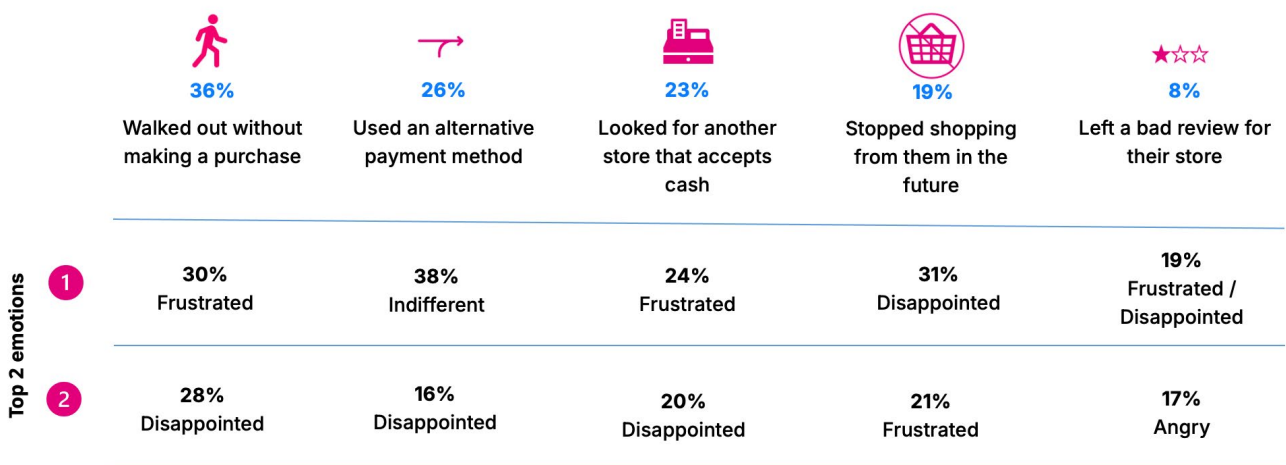
This doesn't only mean lost revenue on a single day.

Such a negative experience is likely to impact or even destroy the lifetime value of each customer. Losses may be especially huge when alienating young customers.

After they've walked out, 8% of consumers went on to leave a bad review of the store. Social media reviews have a big impact on consumers with research by Zhong-Gang stating that 60% of consumers browse reviews and 93% say these reviews help them make buying decisions.

When you also consider that 47% of consumers feel that organisations that exclude cash payments are putting profits ahead of customer satisfaction, going cashless could do long-term damage to a brand's reputation.

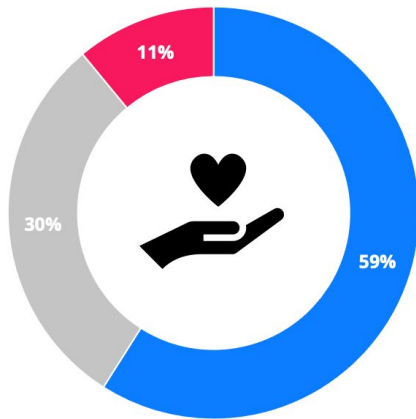
## What consumers DO and FEEL when there's no cash option



## Exclusive brand, but for all the wrong reasons

The strong link between cash and social inclusivity presents an interesting dilemma for organisations that have implemented or are considering a cashless strategy. Although those organisations may accurately believe that their core customer prefers to pay by card, they are overlooking the negativity their customers are likely to project on their brand by excluding other members of society.

### I believe cash is the most socially inclusive way to pay



- Agree
- Neither agree nor disagree
- Disagree

Country	% Agree
UK	68%
Spain	64%
Germany	62%
US	55%
France	54%
Italy	49%



***THERE MUST BE A WAY TO MAKE CASH WORK FOR US AND OUR CUSTOMERS...***



**PART 3 - A FRESH PERSPECTIVE**

**LET CUSTOMER  
RELATIONS FLY!**

**HOW CASH CAN LIFT YOUR BUSINESS...**

# The research findings

## CASH AS AN OPPORTUNITY

### Cash as a source of innovation and advantage - a new brand frontier

There are opportunities for companies to get creative with cash, engage customers and increase profitability.

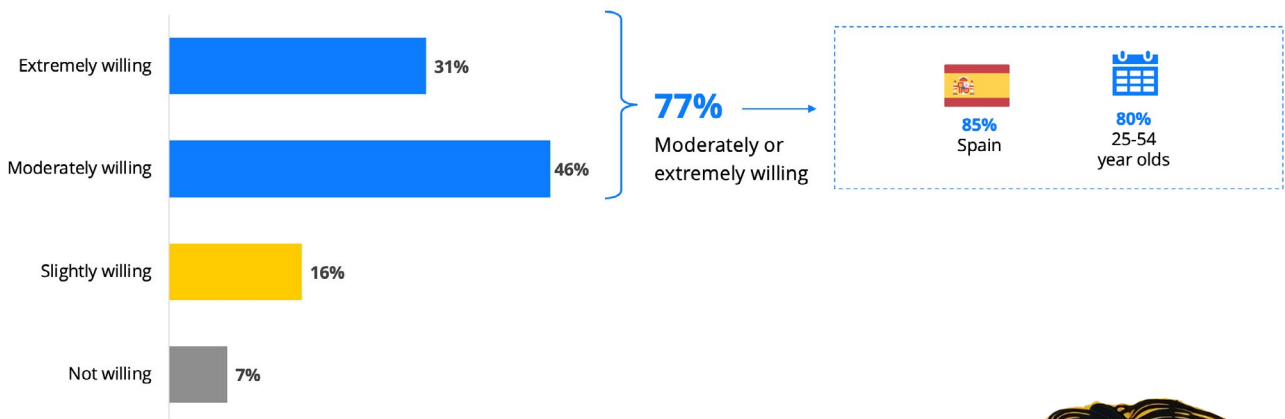
Consumers are receptive to new types of incentives such as cash discounts or other loyalty programmes.

Nearly a third of customers (31%) are extremely willing to switch to paying with cash if offered loyalty benefits.

Nearly four in five consumers (77%) are at least slightly willing to switch. Discounts and cashback are surprisingly popular with the younger demographics.

The appeal of cash promotions is strongest among consumers between 25-54 years old where 80% of consumers responded positively.

### Willingness to switch to cash if there were benefits/incentives offered



**THE VAST MAJORITY OF CONSUMERS WOULD LIKE CASH PROMOTIONS.**





**WE'D LIKE DISCOUNTS ON PURCHASES WHEN PAYING WITH CASH.**



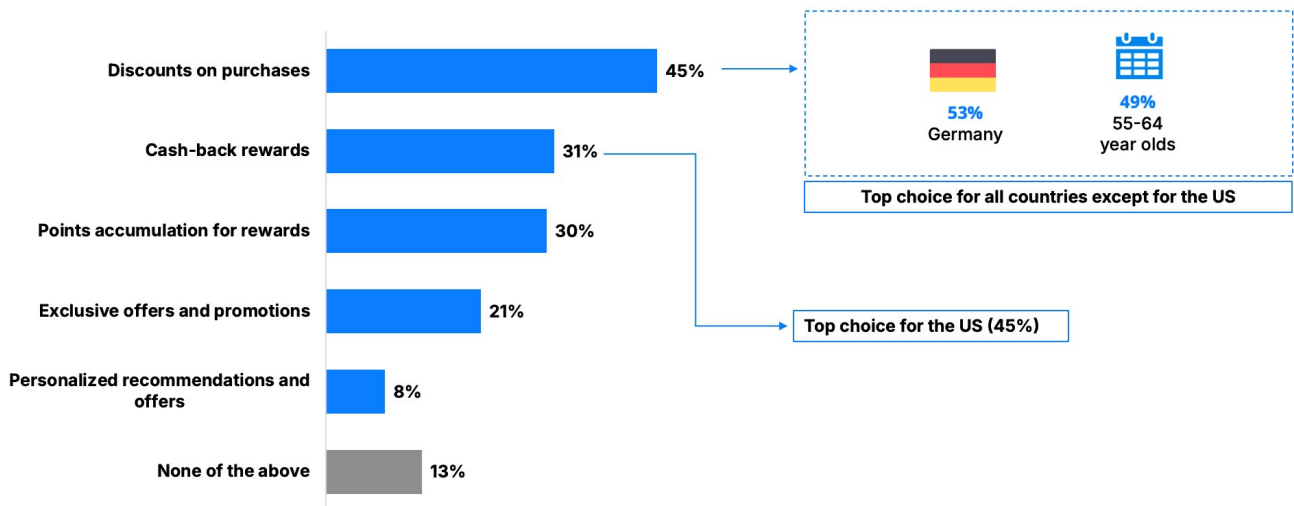
Everybody likes a deal – and cash is an opportunity to offer consumers a new mix of promotions and reasons to engage.

Discounts and cashbacks on purchases would be a popular type of incentive. This could be due to consumer awareness of the fees merchants have to pay for card acceptance and this being a saving that could be passed back to consumers.

**45%** of consumers would like discounts on purchases. This was most popular with consumers aged 55-64 years old. Cashback rewards were the top choice of US consumers with **31%** of consumers surveyed liking this type of promotion.

Only **13%** of all consumers said they were not at all open to cash-based promotions.

### Preferred types of benefit for cash loyalty programme





**DON'T SNATCH THE CASH OPTION FROM CUSTOMERS! YOU CAN'T HAVE AN OMNICHANNEL PAYMENT EXPERIENCE WITHOUT IT.**

## A real omnichannel experience

Organisations that serve consumers both online and in-store need an omnichannel payment strategy.

The objective is to integrate different payment methods and channels such as mobile apps, online stores, physical retail locations, and telephone orders to create a unified customer experience.

If done successfully, customers enjoy a consistent and cohesive experience across every digital and brick-and-mortar touchpoint.

But these omnichannel payment strategies usually only encompass electronic payments. While card payments naturally form part of an electronic process, cash has historically been seen as problematic due to its physical nature.

With the continuing rise in the use of cash, a payment strategy cannot legitimately be omnichannel if it doesn't allow customers to pay with cash.

Organisations will subject their customers to an erratic user and brand experience as well as potential loss of sales.

**CASH IS QUITE LITERALLY BEING LEFT ON THE TABLE.**

Business are potentially missing a huge opportunity to drive acquisition and brand loyalty at the earliest stages of the customer relationship.

CashTech is a route to implementing a fully omnichannel payments strategy. It is unlocking a whole new value proposition from payments – just like FinTech did for the electronic payments industry 10 years ago.

**OMG! I REALLY SHOULD HAVE THOUGHT OF THAT!**



**THE RESEARCH FINDINGS HAVE PUT CASH ON THE CEO'S AGENDA.**



**WE'VE MADE SOME WRONG ASSUMPTIONS ABOUT CASH AND OUR CUSTOMERS. WE NEED A RE-THINK!**

**PART 4 - INTRODUCING CASHTECH**

**HMMM.. CASH IS SO EXPENSIVE TO MANAGE...**

**AND CARDS ARE SO...EFFICIENT.**



**BUT WHAT ABOUT THE HUGE FEES WE PAY CARD COMPANIES!?!**



**IF ONLY THERE WAS A WAY TO MAKE CASH MORE MODERN AND...DIGITAL. JUST LIKE FINTECH DID FOR CARD PAYMENTS.**



**YES - SOMEONE SHOULD INVENT CASHTECH. I COULD FIND A BUDGET FOR THAT.**



**EXCELLENT TEAMWORK!  
LET'S DO LUNCH.**



## Bridging the CashTech knowledge chasm

The case for taking cash seriously is strong, but presents a problem for many organisations. The physical nature of cash means it needs dedicated processes, hardware, staff training and security for its management.

These are among the factors that have driven some organisations to go cashless in recent years.

Payment's technology has changed so much in recent years – and not all innovations are happening on smartphones and apps.

CashTech is digitising physical cash management processes. It combines smart hardware and software as well as connections with electronic payment methods and operational systems.

CashTech is an enabler of efficient cash management and the delivery of innovative ways to use it to engage customers and increase customer satisfaction.

Organisations also face growing pressures to demonstrate their sustainability credentials.

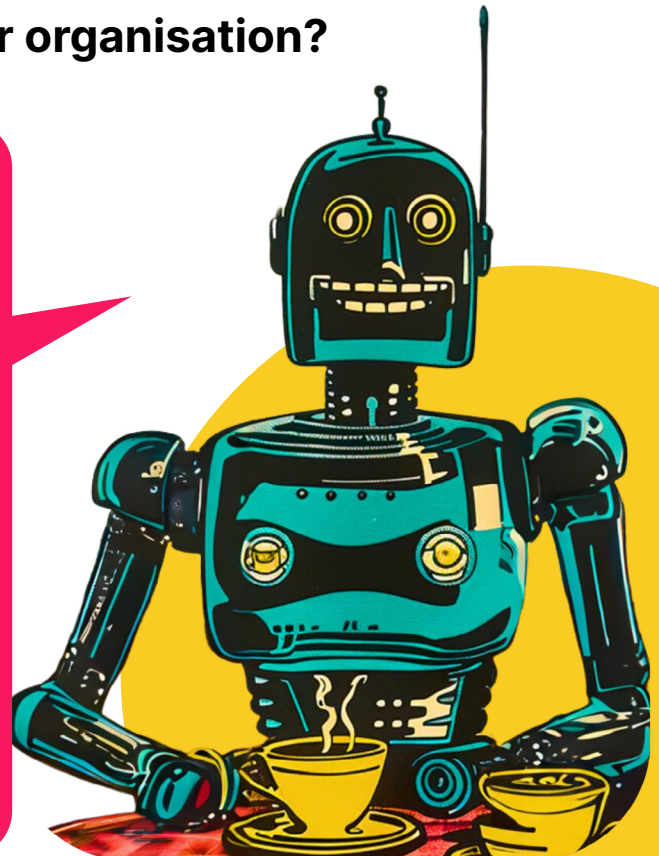
Cash can become a potential superpower in setting a future sustainability agenda when it comes to acquiring, retaining and managing the expectations of customers throughout their lifetime.



## What can CashTech do for your organisation?

### Some of the most direct benefits likely to improve financial performance include:

- Reduced costs by lowering the volume of card payments and fees
- Increased efficiency of cash management including substantially lower security costs
- Boost sales with new cash-based promotions
- Total real-time financial visibility across your entire cash estate



## Final thought – it's complex, but there is a solution

Cash continues to play a vital role in the lives of consumers and the wider society. The research findings reveal that the reasons are far more complex than many realised.

**Going completely cashless is a huge risk for any business that values its customer RELATIONSHIPS, REPUTATION and BRAND.**

While organisations may think customers are simply acquiescing to a cashless strategy, over **50%** of consumers think it's being implemented to increase business profits rather than for their customer satisfaction.

Sectors such as retail, hospitality, and leisure and tourism may therefore be especially vulnerable to a cashless backlash. Those that claim to be driven by Environmental, Social & Governance (ESG) principles will face tough questions, given the strong link between cash and social inclusivity.

Given the strong consumer feelings around cash and the consensus among organisations that cash is here to stay, now is the time to evaluate what CashTech can do for your organisation.

Cash is more important than organisations have realised. The question now becomes about how to make it work from a commercial efficiency point of view.

This digital approach to cash management means organisations can remain relevant to the concerns and values of today's consumers while building brands that thrive in a changing world.

**ORGANISATIONS THAT CLAIM TO BE DRIVEN BY ESG PRINCIPLES WILL FACE TOUGH QUESTIONS.**

## ***ABOUT PAYCOMPLETE***

PayComplete is the global leader in CashTech solutions that automate manual tasks with digital precision, driving efficiency and reducing risk.

Combining best-in-class hardware solutions with game-changing software, we unify cash management with other key payments and operational systems.

Our clients can focus on delighting customers while seamlessly innovating their transactional experiences and operations.

***CASHTECH REALLY DOES MAKE  
JOLLY GOOD SENSE!***





# PayComplete



**FOR MORE INFORMATION ABOUT PAYCOMPLETE  
AND ITS SERVICES, PLEASE CONTACT  
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