

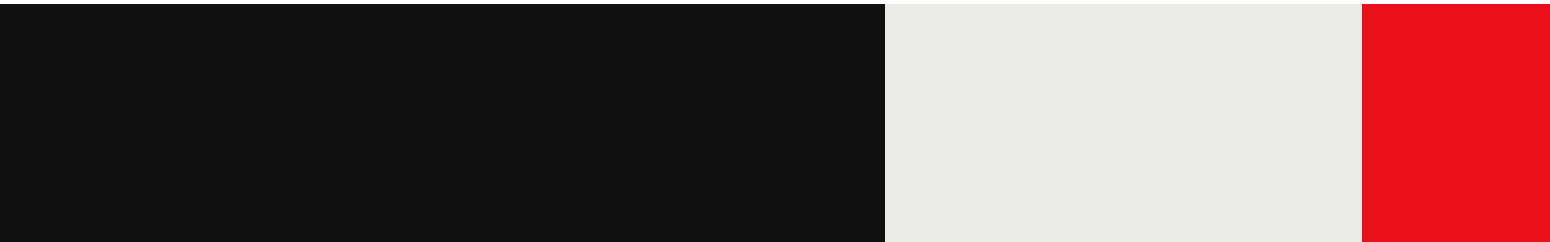
A snapshot of cash usage around the world

Article



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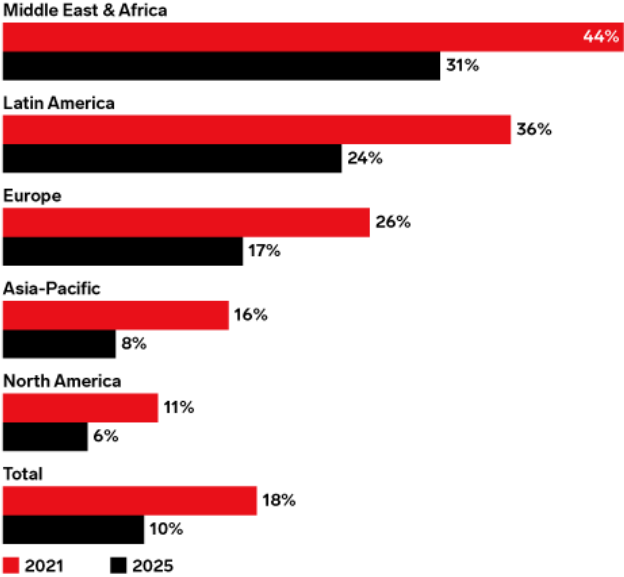
Cash is on the decline everywhere, accounting for at most **44%** of point-of-sale (POS) transaction value regionally and just **18%** globally in 2021. Its share will drop to **10%** worldwide by the end of 2025, with North America, Asia-Pacific, and Europe leading the charge away from physical money.



Beyond the chart: The onset of the pandemic accelerated this decline, leading to a **32.1%** drop in cash usage at the POS worldwide in 2020. This decrease slowed to **12.2%** last year, though it was steeper in Asia-Pacific and the Middle East and Africa. Meanwhile, digital payment methods are cashing in on the situation, with digital and mobile wallets poised to make up the greatest share of global POS transaction value in 2025, at **39%**.

Share of Point-of-Sale Transactions Made with Cash, by Region, 2021 & 2025

% of total point-of-sale transaction value



Source: FIS, "The Global Payments Report," March 2, 2022
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