

Do we need cash?

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Cash is becoming scarce. And business would like to be rid of it. From a tax perspective I can share their view. From society's perspective that is harder to justify: too many do not have access to banking.

The [Access to Cash Review](#) has reported this morning:

The Access to Cash Review — Final Report calls on the Government, regulators and banks to act now or risk leaving millions behind.

The Review's action plan to protect cash access calls for:

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Government and regulators to step in urgently to ensure cash remains viable

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A “Guarantee to Cash Access” for all, including those in remote and rural areas

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Those providing essential services to be required to allow consumers to pay by cash

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A more efficient, effective and resilient wholesale cash infrastructure to ensure that cash remains viable as its use declines.

So, how can cash work?

And do we need anything bigger than a £10 note?

Discuss.....