MOB
Maatschappelijk Overleg Betalingsverkeer

Think ahead, also for payments

20 May 2025

Our electronic payment system is very reliable. However, it's always a good idea to be prepared for emergency situations. If there is a disruption in the payment system, you may not be able to pay by card, withdraw cash from an ATM or transfer money. In such cases, having multiple means of payment means you can still do your essential shopping.

If you have a supermarket, shop, petrol station, hotel, restaurant, café, market stall or other point of sale establishment, it is a good idea to accept multiple means of payment, so that your customers can always pay. This makes your point of sale more resilient to disruptions in the payment system.

Think ahead and consider the advice below if you want to be prepared for emergency situations in the payment system. Also check the Dutch central government's website Denkvooruit.nl for more advice on preparing for other types of emergencies in our society.

Our advice to you

1. Keep enough cash on hand for three days (72 hours).

If an emergency situation occurs, you may find yourself unable to pay by card at shops. ATMs may also stop working. To avoid being unable to purchase your daily essentials during such an emergency, the advice is to keep cash on hand. Make sure this is enough to cover three days (72 hours).

- Per adult, you count on an amount of 70 euros in cash. For each child, you can set aside 30 euros. See also the calculation example below.

Your household	Amount
1 person (single)	€70
2 persons (couple)	€140
3 persons (single parent with 2 children)	€130
3 persons (couple with 1 child)	€170
4 persons (couple with 2 children)	€200
5 persons (couple with 3 children)	€230

Source: Nibud.

  Decide for yourself whether these amounts are enough for you or your household for three days (72 hours). If you think you need more, keep the amount per family member that you think is enough.
- Make sure the cash amount consists of a mix of banknotes and coins. This way, you will have enough change with you and also help the shopkeeper to have enough change in its cash register. If you have banknotes, opt for lower value banknotes. And as for coins, try to keep around 50 coins of various values at home.
- You don't need to build up a cash stash immediately, you can build it up gradually. Take your time. First check the amount of cash you already have on hand. And top that up in the coming months with money you withdraw from an ATM or receive as change.

2. Make sure you have access to more than one means of payment.

Spread your risk. If you only have one means of payment, you will be unable to pay if that means of payment fails during an emergency. So make sure you do not rely solely on your debit card, or solely on cash, but on multiple means of payment.

- If you normally use your mobile phone or smartwatch to pay in shops, it is wise to also have a debit card at home or with you.
- And if possible, you can also consider these precautionary measures:
  - Make sure you have a working banking app on your mobile phone. You can use it to transfer money and to send or pay online payment requests. If paying by card no longer works, but electronic transfers and online payment requests still do, this could be a good alternative.
  - Some households have multiple payment accounts. Perhaps your partner, roommate or children have their own payment account. Or perhaps you have multiple payment accounts yourself. As a household, you can choose to have payment accounts with different banks. This allows you to keep access to a payment account should one bank's systems temporarily fail.

And, remember to look out for each other (also) in emergency situations and help each other whenever possible.

Our advice to retailers and other sellers

1. Consider an alternative to debit card payments.

Our electronic payment system is very reliable. The chances of your customers being unable to pay by card at your shop due to a nationwide outage are therefore slim. Still, it is wise to be prepared for an emergency situation in which card payments may be disrupted for three days (72 hours). Below are some examples.

- There are several precautionary measures you can take, see also the options listed on pin.nl (in Dutch).
  - For example, you can give your customers the option to pay via an online payment request if debit card payments are not possible. This can be done very easily with a QR code. If you choose this option, we recommend that you let your customers pay by this method occasionally as a practical exercise. That way, you will know right away whether it works well for both you and your customers.
  - Another example is to make sure to have an additional telecom connection available, from a different telecom provider. This because payment terminal outages are often the result of a telecom failure. Be sure to test this additional telecom connection regularly.

2. Keep enough change on hand to cover three days (72 hours).

In an emergency situation, anything can happen. The technology behind card payments can, for example, fail.

- If your customers can only pay with cash, you can prepare for this by keeping enough change on hand. How much should you keep? That is up to you. You could base this amount on your expected number of payments per day, the average value per payment and the maximum insured value of the cash you hold available at your point of sale, for example.

If you are in doubt, your trade association can probably help you with advice.

These recommendations come from the National Forum on the Payment System (NFPS), or in Dutch: '*Maatschappelijk Overleg Betalingsverkeer*'. The NFPS is a platform of organisations representing providers and users of payment services that work together to ensure a secure, reliable, accessible and efficient payment system. De Nederlandsche Bank chairs the platform.