

7.2 Relative importance of payment services

(as a percentage of the total number of payments)

	Credit transfers					Direct debits					Card payments with cards issued by resident PSPs ¹⁾				
	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018
BE	39.7	40.3	37.7	37.6	37.7	15.4	12.9	12.9	11.9	11.7	43.9	46.2	49.0	49.6	49.2
BG	54.3	53.4	53.3	50.9	50.6	1.6	1.2	1.2	1.2	.	18.4	19.4	20.5	25.9	27.5
CZ	47.3	52.5	49.5	46.3	43.0	11.8	4.0	2.8	2.4	2.3	40.1	43.4	47.6	51.2	54.5
DK	16.7	18.6	18.8	18.8	23.5	10.0	.	.	.	.	73.2	81.4	81.1	81.2	76.5
DE	31.2	30.4	30.4	29.4	28.5	47.2	48.9	47.9	48.1	46.9	19.0	18.6	19.8	20.9	23.4
EE	34.5	33.9	33.3	32.4	31.7	0.6	-	-	-	-	65.0	65.7	66.3	67.0	67.5
IE	21.9	23.0	20.9	19.9	19.0	.	11.9	10.1	9.0	8.0	60.1	60.9	62.4	64.5	.
GR	46.1	39.5	36.7	32.5	28.2	3.9	4.4	3.3	2.7	2.2	20.5	23.4	37.9	47.3	52.6
ES	14.6	14.2	15.0	14.7	13.9	33.2	29.5	27.9	28.6	24.4	43.8	48.1	50.4	51.5	57.5
FR	18.0	17.9	17.9	17.6	17.2	18.7	19.2	19.0	18.6	17.9	49.8	50.9	52.6	54.7	56.6
HR	44.5	53.7	45.7	44.4	43.7	3.1	3.7	3.5	3.7	3.5	33.4	41.9	38.4	40.5	42.8
IT	26.4	25.7	23.7	23.0	21.6	12.7	12.9	13.8	13.6	13.7	42.4	42.9	45.5	46.3	47.4
CY	19.0	18.6	18.7	18.1	17.8	7.9	10.4	9.6	9.1	7.9	54.0	51.3	53.3	57.5	60.7
LV	41.4	40.6	39.1	34.2	35.3	1.3	0.0	0.0	0.0	0.0	57.2	59.4	60.8	55.6	62.6
LT	48.7	34.3	35.6	33.3	31.8	3.9	4.0	-	-	0.0	47.4	48.6	51.5	54.3	56.8
LU	3.4	2.9	2.6	2.4	2.4	0.9	0.8	0.8	0.6	0.6	5.9	5.4	5.2	5.1	5.3
HU	54.6	51.1	46.6	41.9	26.3	6.6	6.3	5.9	5.5	6.0	35.9	40.1	45.0	50.4	64.9
MT	22.0	22.8	24.0	23.8	24.0	4.9	5.4	.	.	.	47.9	48.2	51.6	52.9	.
NL	31.7	29.0	29.4	29.5	29.5	18.0	19.0	16.2	15.5	16.2	49.1	52.0	54.4	54.9	54.3
AT	33.8	34.0	32.0	31.0	29.6	29.0	27.5	25.5	24.4	23.4	36.0	37.3	39.2	41.7	44.3
PL	51.0	47.1	43.0	40.2	37.3	0.6	0.5	0.5	0.4	0.4	48.3	52.4	56.5	59.4	62.3
PT	14.4	13.5	12.8	12.3	11.9	8.9	10.7	11.3	11.1	9.7	66.2	66.3	67.1	68.4	70.5
RO	45.1	43.4	39.4	34.5	30.8	2.1	2.0	1.8	1.6	1.4	52.3	54.1	58.4	63.7	67.7
SI	43.1	40.3	38.9	37.8	36.3	11.1	10.8	10.6	10.0	9.6	40.0	39.5	41.4	44.0	46.6
SK	50.2	48.1	47.6	44.9	43.6	4.7	4.1	3.6	3.4	.	42.8	45.5	46.2	46.6	.
FI	37.4	36.0	35.4	34.7	33.4	0.1	.	.	.	.	57.5	58.2	59.8	60.5	62.4
SE	24.5	25.5	27.3	26.0	27.3	8.3	6.7	6.3	6.7	.	67.2	67.7	66.3	66.9	65.9
UK	16.4	15.7	15.2	14.9	-	15.3	15.1	14.6	14.2	-	65.6	67.0	68.5	69.6	-
Euro area	25.5	24.9	24.5	23.8	23.1	.	.	24.3	23.9	22.7	39.5	40.3	42.2	43.6	45.7
EU²⁾	25.1	24.6	24.1	23.4	25.0	.	20.3	19.3	18.9	19.1	47.3	48.6	50.6	52.0	49.0

1) Except cards with e-money function.

2) At the time of publication, UK data for 2018 were not available. Consequently, the EU values for 2018 do not comprise UK data.

7.2 Relative importance of payment services (cont'd)

(as a percentage of the total number of payments)

	Cheques					E-money payments with e-money issued by resident PSPs					Other payment services				
	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018
BE	0.1	0.3	0.1	0.0	0.0	0.4	0.2	0.3	0.5	1.1	0.0	0.0	0.0	0.1	0.2
BG	0.0	0.0	0.0	0.0	.	0.2	0.3	0.5	0.7	1.1	25.5	25.8	24.4	21.2	.
CZ	0.0	0.0	0.0	0.0	0.0	0.7	0.1	.	0.1	.	0.1	.	.	.	.
DK	0.1	0.1	0.0	0.0	0.0	-	-	-	-	-	0.0	0.0	-	-	-
DE	0.2	0.1	0.1	0.1	0.0	0.2	0.2	0.2	0.2	0.1	2.2	1.8	1.6	1.3	1.1
EE	-	0.0	0.0	0.0	0.0	-	-	-	-	-	0.0	.	.	.	0.8
IE	4.3	4.1	3.1	2.2	1.7	.	.	.	.	.	.	.	.	4.3	.
GR	2.1	1.2	0.9	0.6	0.5	1.3	1.5	1.9	2.1	3.0	25.9	29.9	19.2	14.5	13.5
ES	1.2	1.1	0.9	0.8	0.6	0.0	0.0	0.0	0.0	0.0	7.3	7.0	5.8	4.4	3.6
FR	13.1	11.4	10.2	8.8	7.4	0.3	0.2	0.2	0.3	0.3	0.1	0.4	0.1	0.1	0.6
HR	0.0	0.0	0.0	0.0	0.0	0.7	0.7	0.6	0.7	0.7	-	0.0	11.8	10.8	9.3
IT	4.8	3.9	3.2	2.8	2.3	6.1	7.1	8.0	9.7	11.0	5.9	5.3	5.0	4.5	3.9
CY	16.2	17.0	15.3	12.0	10.2	.	.	.	.	.	0.0	0.0	0.0	15.9	12.8
LV	0.0	0.0	0.0	0.0	.	.	.	.	0.0	0.0	0.0	0.0	.	.	.
LT	0.0	0.0	0.0	0.0	.	-	.	.	.	.	-	.	.	.	10.0
LU	0.0	0.0	0.0	0.0	0.0	89.8	90.8	91.5	91.9	91.8	0.0	0.0	0.0	0.0	0.0
HU	0.0	0.0	0.0	0.0	0.0	.	.	.	.	.	2.8	2.6	2.4	2.2	2.7
MT	24.1	21.6	19.2	17.2	.	.	1.9	2.0	2.7	4.5	-	0.1	.	0.6	0.8
NL	0.0	0.0	0.0	0.0	0.0	1.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
AT	0.1	0.1	0.1	0.0	0.0	0.6	0.7	0.6	0.4	0.2	0.5	0.4	2.7	2.5	2.4
PL	0.0	0.0	0.0	0.0	0.0	-	-	-	-	-	-	-	-	-	-
PT	3.9	3.2	2.7	2.3	1.9	2.2	2.5	2.6	2.7	2.9	4.2	3.8	3.5	3.3	3.0
RO	0.5	0.4	0.3	0.2	.	.	0.1	0.1	0.1	.	0.0	-	0.0	-	-
SI	0.0	0.0	0.0	0.0	0.0	0.1	.	0.1	0.2	.	5.7	9.3	8.9	8.0	7.3
SK	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.2	0.2	2.4	2.3	5.8	4.8	.
FI	0.0	0.0	0.0	0.0	0.0	-	-	-	-	-	5.0	5.7	4.7	4.5	4.2
SE	0.0	0.0	0.0	0.0	.	-	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0	.
UK	2.7	2.2	1.7	1.4	-	-	-	-	-	-	-	-	-	-	-
Euro area	4.3	3.8	3.3	2.7	2.3	3.0	3.2	3.6	4.0	4.4	.	2.3	2.1	1.8	1.8
EU¹⁾	3.4	2.9	2.5	2.0	1.8	2.0	2.1	2.3	2.6	3.6	.	1.6	1.5	1.3	1.6

1) At the time of publication, UK data for 2018 were not available. Consequently, the EU values for 2018 do not comprise UK data.