

## 9.2 Relative importance of payment services

(as a percentage of the total value of payments)

|                        | Credit transfers |      |      |      |      | Direct debits |      |      |      |      | Card payments with cards issued by resident PSPs <sup>1)</sup> |      |      |      |      |
|------------------------|------------------|------|------|------|------|---------------|------|------|------|------|--|------|------|------|------|
|                        | 2014             | 2015 | 2016 | 2017 | 2018 | 2014          | 2015 | 2016 | 2017 | 2018 | 2014   | 2015 | 2016 | 2017 | 2018 |
| BE                     | 96.8             | 96.8 | 96.6 | 96.2 | 96.1 | 1.7           | 1.6  | 1.7  | 1.8  | 2.0  | 1.2  | 1.3  | 1.5  | 1.6  | 1.5  |
| BG                     | 86.8             | 86.8 | 84.4 | 87.1 | 88.6 | 0.1           | 0.0  | 0.0  | 0.0  | .    | 0.6  | 0.6  | 0.7  | 1.2  | 1.1  |
| CZ                     | 97.1             | 99.6 | 99.7 | 99.7 | 99.4 | 1.5           | 0.1  | 0.1  | 0.0  | 0.1  | 1.0  | 0.3  | 0.2  | 0.2  | 0.5  |
| DK                     | 83.4             | 92.5 | 92.6 | 92.3 | 92.4 | 9.9           | .    | .    | .    | .    | 6.4  | 7.3  | 7.3  | 7.7  | 7.6  |
| DE                     | 92.0             | 91.5 | 91.9 | 92.3 | 92.3 | 6.0           | 6.5  | 6.2  | 6.0  | 6.0  | 0.4  | 0.4  | 0.5  | 0.5  | 0.6  |
| EE                     | 91.5             | 92.7 | 91.4 | 90.0 | 90.3 | 4.1           | -    | -    | -    | -    | 1.9  | 2.4  | 2.9  | 3.2  | 3.4  |
| IE                     | .                | 91.0 | 86.9 | 88.4 | 90.7 | .             | 3.9  | 4.0  | 5.1  | .    | .  | 1.4  | 1.6  | 2.1  | 1.8  |
| GR                     | 58.0             | 52.3 | 66.3 | 72.9 | 82.3 | 0.7           | 1.7  | 1.3  | 1.2  | 1.1  | 0.6  | 1.0  | 2.0  | 2.6  | 3.0  |
| ES                     | 92.2             | 92.1 | 91.8 | 87.6 | 88.5 | 3.0           | 2.9  | 3.1  | 5.0  | 4.8  | 0.7  | 0.8  | 0.9  | 1.4  | 1.7  |
| FR                     | 83.5             | 87.1 | 88.6 | 88.6 | 88.6 | 5.1           | 5.4  | 5.6  | 5.8  | 6.0  | 1.6  | 1.8  | 1.8  | 1.9  | 2.1  |
| HR                     | 92.9             | 96.3 | 82.1 | 82.3 | 82.9 | 0.7           | 0.8  | 0.8  | 0.8  | 0.9  | 2.5  | 2.9  | 2.5  | 2.8  | 3.0  |
| IT                     | 81.7             | 80.7 | 80.8 | 81.9 | 82.4 | 3.6           | 4.2  | 4.2  | 4.4  | 4.7  | 1.6  | 1.8  | 2.0  | 2.0  | 2.1  |
| CY                     | 90.8             | 93.4 | 88.8 | 87.4 | 77.8 | 0.3           | 0.4  | 0.6  | 0.7  | 1.1  | 1.2  | 0.8  | 1.4  | 1.5  | 2.8  |
| LV                     | 99.1             | 98.8 | 98.4 | 95.6 | 95.1 | 0.0           | 0.0  | 0.0  | 0.0  | 0.0  | 0.9  | 1.2  | 1.6  | 2.0  | 2.6  |
| LT                     | 98.0             | 95.2 | 95.4 | 95.3 | 95.0 | 0.3           | 0.3  | -    | -    | 0.0  | 1.6  | 1.8  | 2.1  | 2.3  | 2.5  |
| LU                     | 94.4             | 93.9 | 92.5 | 92.6 | 92.4 | 1.1           | 0.5  | 0.7  | 0.6  | 0.6  | 0.5  | 0.5  | 0.6  | 0.5  | 0.5  |
| HU                     | 68.1             | 48.8 | 56.2 | 59.0 | 61.5 | 0.1           | 0.1  | 0.1  | 0.1  | 0.1  | 0.3  | 0.2  | 0.3  | 0.4  | 0.5  |
| MT                     | 88.0             | 90.5 | 86.9 | 85.5 | 88.8 | 0.1           | 0.1  | .    | .    | .    | 1.0  | 0.8  | 1.1  | 1.2  | 1.3  |
| NL                     | 98.1             | 98.1 | 98.2 | 98.4 | 97.9 | 1.2           | 1.3  | 1.2  | 1.0  | 1.4  | 0.6  | 0.6  | 0.7  | 0.6  | 0.7  |
| AT                     | 93.9             | 94.1 | 94.1 | 93.9 | 93.5 | 4.7           | 4.5  | 4.3  | 4.5  | 4.9  | 1.1  | 1.1  | 1.2  | 1.3  | 1.3  |
| PL                     | 99.5             | 99.6 | 99.5 | 99.5 | 99.5 | 0.1           | 0.1  | 0.1  | 0.0  | 0.0  | 0.4  | 0.4  | 0.4  | 0.5  | 0.5  |
| PT                     | 80.0             | 79.0 | 78.3 | 78.4 | 79.9 | 1.9           | 2.3  | 2.5  | 2.5  | 2.2  | 3.6  | 4.2  | 4.7  | 5.1  | 5.4  |
| RO                     | 98.8             | 99.0 | 98.9 | 98.8 | 98.6 | 0.1           | 0.1  | 0.1  | 0.1  | 0.1  | 0.6  | 0.6  | 0.7  | 0.8  | 1.1  |
| SI                     | 98.0             | 95.1 | 93.5 | 92.3 | 91.8 | 0.5           | 0.6  | 0.8  | 0.9  | 1.0  | 1.1  | 1.0  | 1.4  | 1.9  | 2.2  |
| SK                     | 95.1             | 98.2 | 98.5 | 98.7 | 94.6 | 0.4           | 0.3  | 0.3  | 0.3  | .    | 1.3  | 1.5  | 1.2  | 1.0  | 1.1  |
| FI                     | 74.2             | .    | 91.8 | 87.1 | 92.6 | 0.1           | .    | .    | .    | 0.0  | 1.2  | 1.5  | 1.5  | 1.6  | 1.7  |
| SE                     | 90.5             | 90.3 | 90.6 | 85.1 | 91.7 | 3.4           | 3.3  | 3.2  | 2.9  | .    | 6.0  | 6.3  | 6.2  | 5.4  | 5.4  |
| UK                     | 96.4             | 96.4 | 96.8 | 97.1 | -    | 1.6           | 1.7  | 1.5  | 1.4  | -    | 1.1  | 1.1  | 1.1  | 1.0  | -    |
| <b>Euro area</b>       | .                | .    | 91.4 | 91.4 | 91.4 | .             | .    | 4.3  | 4.4  | 4.6  | .  | 1.0  | 1.1  | 1.1  | 1.3  |
| <b>EU<sup>2)</sup></b> | .                | .    | 93.5 | 93.7 | 91.7 | .             | 3.0  | 2.9  | 2.8  | 3.9  | .  | 1.0  | 1.0  | 1.1  | 1.2  |

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.

## 9.2 Relative importance of payment services (cont'd)

(as a percentage of the total value of payments)

|                        | Cheques |      |      |      |      | E-money payments with<br>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                     | 0.3     | 0.3  | 0.2  | 0.1  | 0.1  | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  | 0.0                    | 0.0  | 0.0  | 0.3  | 0.2  |
| BG                     | 0.0     | 0.0  | 0.0  | 0.0  | .    | 0.0  | 0.0  | 0.1  | 0.1  | 0.2  | 12.5                   | 12.4 | 14.9 | 11.6 | .    |
| CZ                     | 0.1     | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  | .    | .    | .    | .    | 0.3                    | .    | .    | .    | .    |
| DK                     | 0.3     | 0.2  | 0.1  | 0.0  | 0.0  | -  | -    | -    | -    | -    | 0.0                    | 0.0  | -    | -    | -    |
| DE                     | 0.3     | 0.3  | 0.3  | 0.2  | 0.2  | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  | 1.3                    | 1.3  | 1.2  | 1.1  | 1.0  |
| EE                     | -       | 0.0  | 0.0  | 0.0  | 0.0  | -  | -    | -    | -    | -    | 0.0                    | 4.9  | 5.7  | 6.8  | 6.4  |
| IE                     | .       | 3.6  | 3.1  | 3.3  | 2.4  | .  | .    | .    | 0.0  | .    | .                      | .    | .    | .    | .    |
| GR                     | 14.5    | 14.2 | 14.1 | 11.5 | 13.3 | 0.0  | 0.1  | 0.1  | 0.1  | 0.2  | 26.2                   | 30.7 | 16.1 | 11.7 | 12.5 |
| ES                     | 1.8     | 2.1  | 2.1  | 3.0  | 2.4  | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  | 2.3                    | 2.2  | 2.1  | 3.0  | 2.6  |
| FR                     | 4.5     | 4.4  | 4.0  | 3.7  | 3.3  | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  | 0.0                    | 1.3  | 0.0  | 0.0  | 0.0  |
| HR                     | 0.0     | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  | -                      | 0.0  | 14.6 | 14.1 | 13.2 |
| IT                     | 6.0     | 5.7  | 5.5  | 4.9  | 4.3  | 0.2  | 0.2  | 0.2  | 0.3  | 0.3  | 6.9                    | 7.2  | 7.0  | 6.5  | 6.1  |
| CY                     | 7.7     | 5.4  | 9.1  | 10.3 | 18.1 | .  | .    | .    | .    | .    | 0.0                    | 0.0  | .    | 7.3  | 10.1 |
| LV                     | 0.0     | 0.0  | 0.0  | 0.0  | .    | .  | .    | .    | 0.0  | 0.0  | 0.0                    | 0.0  | .    | .    | .    |
| LT                     | 0.1     | .    | .    | .    | 0.0  | -  | .    | .    | .    | 0.9  | -                      | 2.6  | 2.3  | 2.0  | 1.6  |
| LU                     | 0.1     | 0.1  | 0.0  | 0.0  | 0.0  | 3.9  | 5.0  | 6.2  | 6.2  | 6.5  | 0.0                    | 0.0  | 0.0  | 0.0  | 0.0  |
| HU                     | 0.0     | 0.0  | 0.0  | 0.0  | 0.0  | .  | .    | .    | .    | .    | 31.6                   | 50.9 | 43.4 | 40.5 | .    |
| MT                     | 11.0    | 8.5  | .    | .    | .    | .  | 0.0  | 0.0  | 0.1  | 0.2  | -                      | 0.0  | .    | .    | .    |
| NL                     | 0.0     | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  | 0.0                    | 0.0  | 0.0  | 0.0  | 0.0  |
| AT                     | 0.3     | 0.2  | 0.2  | 0.2  | 0.2  | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  | 0.0                    | 0.1  | 0.1  | 0.1  | 0.1  |
| PL                     | 0.0     | 0.0  | 0.0  | 0.0  | 0.0  | -  | -    | -    | -    | -    | -                      | -    | -    | -    | -    |
| PT                     | 9.3     | 9.0  | 8.9  | 8.5  | 7.8  | 0.0  | 0.1  | 0.1  | 0.1  | 0.1  | 5.2                    | 5.5  | 5.5  | 5.4  | 4.7  |
| RO                     | 0.4     | 0.3  | 0.3  | 0.2  | .    | .  | 0.0  | 0.0  | 0.0  | .    | 0.0                    | -    | 0.0  | -    | -    |
| SI                     | 0.0     | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  | .    | .    | .    | .    | 0.4                    | 3.3  | 4.3  | 4.9  | 5.0  |
| SK                     | 0.0     | 0.0  | 0.0  | 0.0  | .    | 0.0  | 0.0  | 0.0  | 0.0  | 0.0  | 0.0                    | 0.0  | 4.8  | 3.4  | 3.9  |
| FI                     | 0.2     | 0.1  | 0.1  | 0.0  | 0.0  | -  | .    | .    | .    | .    | 24.3                   | 7.3  | 6.6  | 11.0 | 5.7  |
| SE                     | 0.0     | 0.0  | 0.0  | 0.0  | .    | -  | 0.0  | 0.0  | 0.0  | 0.0  | 0.0                    | 0.0  | 0.0  | 0.0  | 0.0  |
| UK                     | 0.9     | 0.8  | 0.7  | 0.5  | -    | -  | -    | -    | -    | -    | -                      | -    | -    | -    | -    |
| <b>Euro area</b>       | .       | .    | .    | .    | 1.4  | .  | 0.1  | 0.1  | 0.1  | 0.1  | .                      | .    | 1.4  | 1.5  | 1.3  |
| <b>EU<sup>1)</sup></b> | .       | .    | .    | .    | 1.1  | .  | 0.0  | 0.0  | 0.0  | 0.1  | .                      | 1.8  | 1.4  | 1.4  | 2.0  |

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