



EUROPEAN CENTRAL BANK

EUROSYSTEM

7.2 Relative importance of payment service  
(as percentage of the total number of payments)

	Credit transfers					Direct debits					Cards payments with cards issued by resident PSPs <sup>1)</sup>				
	2016	2017	2018	2019	2020	2016	2017	2018	2019	2020	2016	2017	2018	2019	2020
BE	37.8	39.2	37.6	36.8	36.2	12.9	12.4	11.8	11.4	11.2	49.0	47.8	49.3	50.2	50.7
BG	53.3	50.9	50.6	41.8	43.4	1.2	1.2	.	1.1	.	20.6	25.9	27.5	31.7	32.1
CZ	49.5	46.3	43.3	41.6	37.7	2.8	2.4	2.4	2.1	1.7	47.6	51.2	54.2	59.0	60.5
DK	25.6	25.6	29.6	30.3	30.9	.	.	.	.	.	73.9	74.1	70.1	69.6	69.0
DE	30.4	29.4	28.5	27.6	26.3	47.9	48.1	46.8	45.4	44.3	19.9	20.9	23.4	26.0	28.7
EE	33.2	32.4	31.7	30.1	30.1	-	-	-	-	-	66.3	67.0	67.5	67.6	64.6
IE	20.8	19.7	18.8	17.5	17.2	10.0	8.9	8.0	7.3	7.0	62.0	64.0	66.7	69.3	63.7
GR	36.7	32.5	28.2	26.0	26.9	3.3	2.7	2.2	2.1	1.6	37.9	47.3	52.6	58.4	63.0
ES	15.0	14.7	13.9	15.4	14.1	27.9	28.6	24.4	21.1	20.2	50.4	51.5	57.5	60.3	63.4
FR	17.9	17.6	17.2	17.1	18.5	18.9	18.6	17.9	17.5	19.1	52.6	54.6	56.6	58.6	57.4
HR	45.7	44.4	43.7	42.6	42.2	3.5	3.7	3.5	3.3	2.3	38.4	40.5	42.8	45.4	48.1
IT	23.7	23.0	21.4	20.0	20.5	13.8	13.6	13.6	13.0	13.4	45.5	46.3	48.0	49.0	47.2
CY	18.8	18.1	17.8	17.4	18.8	9.6	9.2	.	.	.	53.3	57.5	.	64.1	.
LV	39.1	35.1	34.2	33.0	33.0	0.0	0.0	0.0	0.0	0.0	60.8	59.7	63.6	65.4	64.6
LT	35.6	33.3	31.8	30.1	26.9	-	-	0.0	0.0	1.2	51.5	54.3	56.8	59.3	60.4
LU	2.6	2.4	2.3	2.0	1.5	0.8	0.6	0.6	0.6	0.4	5.2	5.0	.	5.8	4.8
HU	46.5	41.9	26.3	24.6	24.4	5.9	5.5	6.0	5.4	4.7	45.0	50.4	64.9	67.4	68.1
MT	24.0	24.2	25.3	20.9	20.0	.	.	.	.	.	51.6	52.8	.	56.9	.
NL	29.4	29.5	29.5	30.2	31.8	16.2	15.5	16.1	15.6	16.5	54.4	54.9	54.4	54.2	51.7
AT	32.0	31.0	29.6	28.7	27.6	25.5	24.4	23.4	21.9	20.6	39.2	41.7	44.3	46.7	49.2
PL	43.0	40.2	37.3	35.2	37.0	0.5	0.4	0.4	0.3	0.3	56.5	59.4	62.3	64.5	62.7
PT	12.8	12.3	12.1	12.9	14.2	11.3	11.1	9.7	9.8	9.7	67.1	68.4	70.4	69.5	69.6
RO	34.0	34.5	28.5	26.3	26.8	1.6	1.6	1.2	1.1	.	50.3	63.7	62.4	67.3	69.1
SI	39.0	37.8	36.2	34.4	33.3	10.6	10.0	9.6	9.2	9.6	41.4	44.0	46.6	49.5	.
SK	47.6	44.9	43.5	41.1	38.1	3.6	3.4	3.2	3.1	3.6	46.1	46.6	48.2	51.6	54.7
FI	37.1	36.5	34.9	35.4	36.0	.	.	.	.	.	62.8	63.5	65.1	64.6	63.9
SE	27.3	26.0	27.3	26.7	31.0	6.3	6.7	6.7	7.1	8.1	66.3	66.9	65.9	66.1	60.9
<b>Euro area</b>	<b>24.5</b>	<b>23.9</b>	<b>23.1</b>	<b>22.8</b>	<b>22.7</b>	<b>24.4</b>	<b>24.0</b>	<b>22.7</b>	<b>21.7</b>	<b>21.9</b>	<b>42.3</b>	<b>43.6</b>	<b>45.8</b>	<b>47.6</b>	<b>47.0</b>
<b>EU</b>	<b>26.8</b>	<b>26.1</b>	<b>25.2</b>	<b>24.7</b>	<b>25.0</b>	<b>20.6</b>	<b>20.2</b>	<b>19.1</b>	<b>18.1</b>	<b>18.2</b>	<b>45.2</b>	<b>46.8</b>	<b>48.9</b>	<b>50.8</b>	<b>50.1</b>

1) Except cards with e-money function.



EUROPEAN CENTRAL BANK

EUROSYSTEM

7.2 Relative importance of payment service (cont'd)  
(as percentage of the total number of payments)

	Cheques					E-money payments with e-money issued by resident PSPs					Other payment services				
	2016	2017	2018	2019	2020	2016	2017	2018	2019	2020	2016	2017	2018	2019	2020
BE	0.1	0.0	0.0	0.0	0.0	0.3	0.5	1.2	1.0	1.2	0.0	0.1	0.1	0.6	0.7
BG	0.0	0.0	0.0	0.0	0.0	0.5	0.7	1.1	1.5	1.6	24.4	21.2	19.7	23.9	21.8
CZ	0.0	0.0	0.0	0.0	0.0	.	0.1	.	.	.	.	.	0.1	0.0	0.0
DK	0.0	0.0	0.0	-	-	-	-	-	-	-	0.4	0.3	0.2	0.2	0.1
DE	0.1	0.1	0.1	0.0	0.0	0.2	0.2	0.1	0.1	0.1	1.6	1.3	1.1	0.9	0.6
EE	0.0	0.0	0.0	0.0	-	-	-	-	-	-	.	.	0.8	2.3	5.2
IE	3.9	2.9	2.2	1.7	1.1	.	.	0.4	0.8	8.4	.	.	3.9	3.3	2.5
GR	0.9	0.6	0.5	0.4	0.2	1.9	2.1	3.0	2.5	2.0	19.2	14.6	13.5	10.6	6.1
ES	0.9	0.8	0.6	0.5	0.3	0.0	0.0	0.0	0.0	0.4	5.8	4.4	3.6	2.8	1.6
FR	10.2	8.8	7.4	6.4	4.8	0.2	0.2	0.3	0.2	0.1	0.1	0.1	0.6	0.1	0.1
HR	0.0	0.0	0.0	0.0	0.0	0.6	0.7	0.7	.	0.8	11.8	10.8	9.3	8.3	6.6
IT	3.2	2.8	2.2	1.8	1.2	8.0	9.7	10.9	12.9	15.0	5.0	4.5	3.9	3.4	2.7
CY	15.3	12.0	10.2	7.8	4.4	.	.	.	3.6	3.7	0.0	15.9	12.8	0.0	.
LV	0.0	0.0	.	0.0	0.0	.	0.0	0.0	0.1	1.2	.	.	2.2	1.6	.
LT	0.0	0.0	.	-	-	.	.	.	.	4.9	.	.	10.0	.	6.7
LU	0.0	0.0	0.0	0.0	0.0	91.5	92.0	91.9	91.6	93.3	0.0	0.0	0.1	0.0	0.0
HU	0.0	0.0	0.0	0.0	0.0	.	.	.	0.3	.	2.4	2.2	2.7	2.3	2.1
MT	19.2	17.2	14.1	11.6	13.0	2.0	2.3	2.2	1.5	.	.	0.7	.	7.0	7.1
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
AT	0.1	0.1	0.0	0.0	0.0	0.6	0.4	0.2	0.2	0.2	2.7	2.5	2.4	2.5	2.3
PL	0.0	0.0	0.0	0.0	0.0	-	-	-	-	-	-	-	-	-	-
PT	2.7	2.3	1.9	1.7	1.4	2.6	2.7	2.9	3.4	2.9	3.5	3.3	3.0	2.7	2.3
RO	0.2	0.2	0.1	0.1	0.1	.	.	.	.	.	13.9	12.2	7.7	5.2	3.0
SI	0.0	0.0	.	0.0	0.0	0.1	0.2	0.2	.	0.8	8.9	8.0	7.3	6.6	7.6
SK	0.0	0.0	0.0	0.0	0.0	0.2	0.2	0.2	0.1	.	5.8	4.8	4.8	4.1	3.5
FI	0.0	0.0	0.0	0.0	0.0	.	.	.	.	.	.	.	.	.	.
SE	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	.	0.0
<b>Euro area</b>	<b>3.3</b>	<b>2.7</b>	<b>2.3</b>	<b>1.9</b>	<b>1.4</b>	<b>3.6</b>	<b>4.1</b>	<b>4.5</b>	<b>4.7</b>	<b>6.0</b>	<b>1.9</b>	<b>1.7</b>	<b>1.6</b>	<b>1.3</b>	<b>1.0</b>
<b>EU</b>	<b>2.7</b>	<b>2.2</b>	<b>1.9</b>	<b>1.5</b>	<b>1.1</b>	<b>3.0</b>	<b>3.3</b>	<b>3.6</b>	<b>3.8</b>	<b>4.8</b>	<b>1.9</b>	<b>1.7</b>	<b>1.6</b>	<b>1.3</b>	<b>1.0</b>