

7.4 Number of payments per capita (total for the period)

| | Credit transfers | | | | | Direct debits | | | | | Card payments with cards issued by resident PSPs ¹⁾ | | | | |
|------------------|------------------|-------|-------|-------|-------|---------------|-------|-------|-------|-------|---|-------|-------|-------|-------|
| | 2015 | 2016 | 2017 | 2018 | 2019 | 2015 | 2016 | 2017 | 2018 | 2019 | 2015 | 2016 | 2017 | 2018 | 2019 |
| BE | 114.2 | 115.3 | 130.1 | 139.4 | 148.2 | 36.7 | 39.3 | 41.1 | 43.8 | 45.9 | 130.9 | 149.5 | 158.5 | 183.0 | 204.1 |
| BG | 30.6 | 34.1 | 36.0 | 42.1 | 48.2 | 0.7 | 0.8 | 0.8 | 0.9 | 0.9 | 11.1 | 13.1 | 18.3 | 22.9 | 28.8 |
| CZ | 68.1 | 72.4 | 75.9 | 80.5 | 84.1 | 5.2 | 4.1 | 4.0 | 4.4 | 4.2 | 56.3 | 69.5 | 83.9 | 100.8 | 119.4 |
| DK | 68.5 | 111.6 | 120.9 | 152.2 | 166.3 | . | . | . | 40.3 | 40.8 | 300.3 | 326.4 | 354.9 | 364.0 | 386.2 |
| DE | 73.7 | 75.1 | 76.2 | 78.0 | 80.3 | 118.5 | 118.6 | 124.7 | 128.1 | 132.1 | 45.2 | 49.1 | 54.3 | 63.9 | 75.7 |
| EE | 103.9 | 108.9 | 114.9 | 121.2 | 124.8 | - | - | - | - | - | 201.1 | 217.2 | 237.5 | 258.0 | 279.9 |
| IE | 49.4 | 53.7 | 58.2 | 63.9 | 67.7 | 25.7 | 25.9 | 26.4 | 27.2 | 27.5 | 130.9 | 160.2 | 188.9 | 226.5 | 262.2 |
| GR | 22.5 | 27.1 | 32.2 | 31.5 | 33.0 | 2.5 | 2.4 | 2.7 | 2.4 | 2.7 | 13.3 | 28.0 | 47.0 | 58.8 | 73.9 |
| ES | 19.0 | 22.2 | 24.7 | 24.4 | 30.3 | 39.5 | 41.3 | 48.2 | 42.8 | 41.5 | 64.4 | 74.6 | 86.8 | 100.7 | 118.6 |
| FR | 54.4 | 56.2 | 57.7 | 60.0 | 63.3 | 58.3 | 59.3 | 61.0 | 62.6 | 64.8 | 154.5 | 164.5 | 179.0 | 197.6 | 216.6 |
| HR | 72.0 | 76.0 | 79.1 | 83.6 | 89.0 | 5.0 | 5.9 | 6.6 | 6.7 | 6.9 | 56.2 | 63.8 | 72.2 | 81.8 | 94.8 |
| IT | 22.4 | 22.5 | 23.0 | 24.0 | 24.9 | 11.2 | 13.0 | 13.6 | 15.2 | 16.2 | 37.4 | 43.1 | 46.2 | 53.9 | 61.1 |
| CY | 19.0 | 20.8 | 21.5 | 24.1 | 26.3 | 10.6 | 10.7 | 10.9 | 10.7 | 10.9 | 52.3 | 59.2 | 68.3 | 82.1 | 96.8 |
| LV | 74.4 | 79.6 | 82.4 | 86.8 | 92.8 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 108.9 | 123.9 | 140.1 | 161.5 | 184.0 |
| LT | 50.3 | 56.7 | 59.5 | 65.6 | 71.4 | 5.9 | - | - | 0.0 | 0.0 | 71.3 | 82.0 | 97.1 | 117.1 | 140.8 |
| LU | 103.8 | 105.1 | 112.0 | 127.4 | 119.4 | 30.4 | 31.6 | 30.5 | 31.5 | 32.4 | 194.6 | 212.3 | 240.2 | 282.3 | 338.8 |
| HU | 55.7 | 56.1 | 56.9 | 34.5 | 37.1 | 6.9 | 7.1 | 7.4 | 7.9 | 8.2 | 43.7 | 54.2 | 68.5 | 85.4 | 101.9 |
| MT | 22.9 | 25.6 | 28.9 | 32.6 | 33.2 | 5.4 | . | . | 3.4 | 3.4 | 48.5 | 55.1 | 63.1 | 76.7 | 90.2 |
| NL | 116.3 | 123.9 | 134.4 | 149.0 | 163.9 | 76.1 | 68.2 | 70.7 | 81.6 | 84.9 | 208.6 | 229.1 | 250.1 | 274.6 | 294.3 |
| AT | 61.2 | 60.7 | 63.1 | 65.5 | 68.5 | 49.6 | 48.3 | 49.5 | 51.8 | 52.4 | 67.2 | 74.3 | 84.9 | 97.7 | 111.5 |
| PL | 59.9 | 63.4 | 68.1 | 73.4 | 81.4 | 0.6 | 0.7 | 0.7 | 0.8 | 0.7 | 66.5 | 83.3 | 100.6 | 122.7 | 149.0 |
| PT | 26.7 | 27.1 | 28.0 | 29.6 | 31.7 | 21.0 | 24.0 | 25.4 | 23.7 | 23.8 | 130.6 | 142.6 | 156.1 | 171.8 | 168.9 |
| RO | 11.2 | 12.0 | 12.7 | 14.9 | 17.0 | 0.5 | 0.5 | 0.6 | 0.7 | 0.7 | 14.0 | 17.8 | 23.5 | 32.6 | 43.4 |
| SI | 73.4 | 73.8 | 75.0 | 76.1 | 77.0 | 19.7 | 20.1 | 19.8 | 20.2 | 20.6 | 71.9 | 78.5 | 87.3 | 97.9 | 110.9 |
| SK | 63.9 | 69.4 | 73.3 | 77.8 | 80.8 | 5.4 | 5.2 | 5.5 | 5.8 | 6.2 | 60.5 | 67.2 | 76.1 | 86.1 | 101.4 |
| FI | 160.4 | 165.3 | 171.4 | 177.5 | 193.2 | . | . | . | 0.0 | 0.0 | 259.1 | 279.5 | 298.3 | 331.5 | 352.6 |
| SE | 109.6 | 131.3 | 129.6 | 144.1 | 145.0 | 28.6 | 30.3 | 33.2 | 35.4 | 38.9 | 290.3 | 319.1 | 333.3 | 348.7 | 360.2 |
| UK | 62.2 | 64.5 | 64.5 | 70.3 | 77.3 | 60.0 | 62.0 | 64.0 | 65.6 | 67.0 | 265.5 | 290.3 | 314.9 | 342.9 | 369.5 |
| Euro area | 54.0 | 56.1 | 58.8 | 61.4 | 65.3 | . | 55.7 | 58.9 | 60.3 | 62.0 | 87.6 | 96.8 | 107.1 | 121.4 | 136.0 |
| EU | 55.2 | 58.3 | 60.7 | 64.1 | 68.7 | 45.6 | 46.4 | 48.9 | 50.2 | 51.6 | 109.3 | 121.6 | 134.7 | 151.3 | 168.3 |

1) Except cards with e-money function.

7.4 Number of payments per capita (cont'd)

(total for the period)

| | Cheques | | | | | E-money payments with e-money issued by resident PSPs | | | | | Other payment services | | | | |
|------------------|------------|------------|------------|------------|------------|--|------------|-------------|-------------|-------------|------------------------|------------|------------|------------|------------|
| | 2015 | 2016 | 2017 | 2018 | 2019 | 2015 | 2016 | 2017 | 2018 | 2019 | 2015 | 2016 | 2017 | 2018 | 2019 |
| BE | 0.2 | 0.2 | 0.1 | 0.1 | 0.1 | 0.6 | 1.0 | 1.6 | 4.3 | 6.0 | 0.1 | 0.1 | 0.2 | 0.5 | 2.2 |
| BG | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 | 0.3 | 0.5 | 0.9 | 1.3 | 14.8 | 15.6 | 15.0 | 16.4 | 21.1 |
| CZ | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 | . | 0.1 | 0.1 | 0.1 | . | . | . | 2.8 | 2.3 |
| DK | 0.3 | 0.1 | 0.0 | 0.0 | - | - | - | - | - | - | - | 1.9 | 1.5 | 1.1 | 0.9 |
| DE | 0.3 | 0.2 | 0.2 | 0.1 | 0.1 | 0.4 | 0.4 | 0.4 | 0.4 | 0.4 | 4.4 | 3.9 | 3.4 | 3.0 | 2.6 |
| EE | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | - | - | - | - | - | 1.2 | 1.3 | 1.9 | 3.2 | 9.3 |
| IE | 8.7 | 7.9 | 8.6 | 7.6 | 6.5 | 0.3 | 0.5 | 0.4 | 1.3 | 3.1 | 0.1 | 8.3 | 12.7 | 13.2 | 12.8 |
| GR | 0.7 | 0.7 | 0.6 | 0.6 | 0.5 | 0.9 | 1.4 | 2.1 | 3.4 | 3.1 | 17.1 | 14.2 | 14.4 | 15.1 | 13.5 |
| ES | 1.5 | 1.4 | 1.3 | 1.0 | 0.9 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 9.4 | 8.5 | 7.5 | 6.2 | 5.4 |
| FR | 34.7 | 32.0 | 28.7 | 26.0 | 23.5 | 0.5 | 0.6 | 0.8 | 0.9 | 0.9 | 1.1 | 0.3 | 0.3 | 2.2 | 0.2 |
| HR | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 1.0 | 1.1 | 1.3 | 1.3 | 0.7 | 0.0 | 19.6 | 19.2 | 17.7 | 17.3 |
| IT | 3.4 | 3.1 | 2.8 | 2.5 | 2.2 | 6.2 | 7.6 | 9.6 | 12.2 | 16.0 | 4.7 | 4.7 | 4.5 | 4.3 | 4.2 |
| CY | 17.3 | 17.0 | 14.3 | 13.8 | 11.7 | . | . | . | 4.6 | 5.4 | 0.0 | 0.0 | 18.8 | 17.3 | 0.0 |
| LV | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 | . | 0.1 | 0.0 | 0.1 | 0.0 | . | . | 5.6 | 4.4 |
| LT | 0.0 | 0.0 | 0.0 | 0.0 | - | . | . | . | 2.8 | 3.9 | . | . | . | 20.5 | 21.4 |
| LU | 0.5 | 0.4 | 0.4 | 0.4 | 0.4 | 3,247.3 | 3,739.4 | 4,390.1 | 5,032.4 | 5,399.8 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| HU | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | . | . | . | 0.2 | 0.4 | 2.8 | 2.9 | 3.0 | 3.5 | 3.5 |
| MT | 21.7 | 20.5 | 20.6 | 20.0 | 18.3 | 1.9 | 2.2 | 2.7 | 3.2 | 2.5 | 0.1 | . | 0.8 | 1.5 | 11.2 |
| NL | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 |
| AT | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 1.2 | 1.2 | 0.7 | 0.5 | 0.5 | 0.8 | 5.1 | 5.0 | 5.3 | 5.9 |
| PL | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | - | - | - | - | - | - | - | - | - | - |
| PT | 6.3 | 5.8 | 5.2 | 4.7 | 4.1 | 4.9 | 5.4 | 6.2 | 7.0 | 8.3 | 7.5 | 7.4 | 7.4 | 7.3 | 6.5 |
| RO | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 5.0 | 4.9 | 4.5 | 4.0 | 4.2 |
| SI | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.2 | 0.3 | 0.3 | 0.4 | 0.8 | 17.0 | 16.8 | 15.8 | 15.3 | 14.7 |
| SK | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.4 | 0.4 | 0.3 | 0.1 | 3.0 | 8.4 | 7.9 | 8.6 | 8.1 |
| FI | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | . | . | . | 0.1 | 0.0 | . | . | . | 0.0 | 0.0 |
| SE | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.4 | 0.7 | 0.5 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 | 0.1 |
| UK | 8.6 | 7.3 | 6.1 | 5.2 | 4.1 | - | - | - | - | - | - | - | - | - | - |
| Euro area | 8.1 | 7.5 | 6.7 | 6.1 | 5.5 | 7.0 | 8.3 | 10.0 | 11.9 | 13.6 | 4.5 | 4.3 | 4.2 | 4.3 | 3.6 |
| EU | 6.5 | 5.9 | 5.3 | 4.7 | 4.2 | 4.7 | 5.6 | 6.7 | 8.0 | 9.1 | 3.5 | 3.5 | 3.4 | 3.5 | 3.1 |