



EUROPEAN CENTRAL BANK

EUROSYSTEM

15.1 Value of payments at terminals

POS transactions at terminals provided by resident PSPs

(EUR billions; total for the period)

	With cards issued by non-resident PSPs					With cards issued by resident PSPs				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	4.3	4.6	5.0	3.3	5.2	83.0	75.9	73.8	71.6	78.4
BG	1.2	.	.	.	.	3.1	.	3.1	3.6	.
CZ	2.2	2.6	3.0	2.0	.	16.1	17.8	20.0	22.1	26.2
DK	3.1	3.5	3.5	1.4	2.0	48.8	49.5	51.2	51.0	52.6
DE	40.1	50.2	55.8	46.7	54.8	190.2	224.4	232.8	228.9	225.1
EE	0.6	0.6	.	.	.	4.6	4.9	5.3	5.4	5.9
IE	.	34.5	59.8	50.2	74.2	.	19.4	28.7	28.6	33.5
GR	5.4	6.4	7.0	4.9	6.0	17.0	18.3	20.4	26.8	32.4
ES	25.0	26.3	51.2	26.2	27.3	130.7	140.0	147.6	143.7	175.0
FR	34.2	40.7	39.1	37.2	22.1	424.6	438.1	441.6	429.9	449.3
HR	2.3	2.6	2.9	1.4	2.8	6.7	7.4	8.3	8.3	.
IT	37.6	43.8	47.8	13.6	19.6	173.9	192.2	209.7	211.5	254.8
CY	.	0.9	.	.	.	2.2	2.5	.	.	.
LV	0.7	0.8	0.9	0.7	0.8	.	3.1	3.5	3.6	4.4
LT	0.5	.	0.9	0.9	1.2	4.1	.	5.4	6.2	7.3
LU	15.1	19.1	41.0	37.5	20.1	2.9	3.1	.	.	.
HU	1.6	.	.	.	.	12.5	16.2	19.1	18.5	21.2
MT	.	.	.	.	1.0	.	.	.	.	.
NL	2.9	4.1	4.3	3.8	3.7	125.4	127.1	128.7	125.8	121.6
AT	8.6	10.5	11.9	8.8	8.8	21.4	22.7	24.4	27.6	29.7
PL	3.2	3.9	4.6	3.3	4.4	55.9	66.2	77.4	83.3	96.4
PT	4.2	4.7	9.4	6.4	8.1	56.7	61.7	58.9	56.1	62.9
RO	0.8	.	.	.	1.7	9.0	10.7	13.0	15.1	.
SI	0.8	0.9	0.9	0.6	0.7	4.7	5.2	5.7	5.9	6.8
SK	0.5	0.6	0.9	0.5	.	6.2	8.0	9.1	9.7	12.5
FI	1.3	.	1.7	1.1	1.1	31.6	.	32.6	30.2	30.8
SE	8.0	10.0	10.2	6.1	6.4	83.5	75.5	76.7	73.1	82.5
Euro area	210.9	251.6	340.0	243.9	256.6	1,299.5	1,384.6	1,435.1	1,420.5	1,540.8
EU	233.3	278.4	369.4	261.6	280.3	1,535.1	1,630.6	1,703.9	1,695.4	1,853.2



EUROPEAN CENTRAL BANK

EUROSYSTEM

15.1 Value of payments at terminals (cont'd)

With cards issued by resident PSPs
(EUR billions; total for the period)

	POS transactions at terminals provided by non-resident PSPs					E-money payments with cards on which e-money can be stored directly ¹⁾				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
BE	19.6	17.1	19.0	19.6	17.3	0.2	0.2	0.2	0.2	0.3
BG	1.0	1.3	1.6	1.5	2.2	0.0	0.0	0.0	0.0	0.0
CZ	2.4	8.0	10.0	6.2	8.3	0.0	0.0	0.0	0.0	0.0
DK	4.2	4.5	4.4	2.1	2.9	-	-	-	-	-
DE	24.6	27.3	28.7	17.6	21.2	0.1	0.1	0.1	0.2	0.2
EE	0.7	0.8	0.9	0.5	0.5	-	-	-	-	-
IE	15.3	18.4	23.0	18.9	21.8	0.0	0.0	0.0	0.0	0.0
GR	1.3	1.6	1.8	1.0	1.4	0.3	0.3	0.3	0.5	0.4
ES	12.4	14.0	16.4	12.1	12.5	0.0	0.0	0.0	0.2	0.4
FR	36.6	40.8	42.4	32.4	50.4	0.6	0.0	0.0	0.0	0.0
HR	-	-	-	-	-	0.0	0.1	-	0.1	0.1
IT	5.9	23.4	13.9	12.1	13.4	-	-	-	-	-
CY	0.4	1.3	1.7	1.4	1.8	-	-	-	-	-
LV	1.3	1.4	1.5	1.3	1.0	0.0	0.0	0.0	0.0	0.0
LT	1.2	1.5	1.9	2.8	11.3	-	0.0	-	-	-
LU	4.5	5.0	6.0	5.8	6.4	0.0	0.0	0.0	0.0	0.0
HU	2.1	1.3	1.3	2.4	2.8	-	-	0.0	0.0	0.0
MT	0.3	0.4	0.5	0.2	0.4	-	-	-	-	-
NL	17.0	35.1	71.3	60.3	52.3	0.0	0.0	0.0	0.0	0.0
AT	11.4	12.8	13.7	11.0	12.6	-	-	-	-	-
PL	5.3	6.9	8.9	8.5	11.6	-	-	-	-	-
PT	1.5	1.7	1.8	1.9	2.5	-	-	-	-	-
RO	1.6	1.9	2.2	1.4	2.4	0.0	0.0	0.0	0.0	0.0
SI	0.6	0.7	0.8	0.6	0.7	-	-	-	-	-
SK	1.5	1.8	2.1	1.7	3.4	0.0	0.0	0.0	0.0	0.0
FI	3.5	3.7	3.5	1.1	1.3	-	-	-	-	-
SE	11.5	6.1	8.0	4.6	7.3	0.0	0.0	-	-	-
Euro area	159.7	208.9	251.0	202.1	232.3	1.3	0.7	0.6	1.2	1.4
EU	187.7	238.7	287.5	228.9	269.8	1.3	0.7	0.7	1.2	1.4

¹⁾ Includes also remote payments with cards on which e-money can be stored directly.