



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.