

# Compilation of general notes: non-euro area countries

On 31 January 2020 the United Kingdom left the European Union, taking the number of EU countries to 27.

Information on country-specific discrepancies with regards to reported data is given in the attached notes (up to reference year 2020):

Bulgaria  
Czech Republic  
Denmark  
Croatia  
Poland  
Romania  
Sweden

# Country tables for non-euro area countries

## TABLE TITLE

- |    |  |
|----|--|
| 1  | Basic statistical data   |
| 2  | Settlement media used by non-MFIs  |
| 3  | Settlement media used by credit institutions                                     |
| 5  | Institutions offering payment services to non-MFIs                               |
| 6  | Payment card functions and accepting devices                                     |
| 7a | Payments per type of payment service involving non-MFIs – number of transactions |
| 7b | Payments per type of terminal involving non-MFIs – number of transactions        |
| 8a | Payments per type of payment service involving non-MFIs – value of transactions  |
| 8b | Payments per type of terminal involving non-MFIs – value of transactions         |
| 9  | Participation in selected payment systems  |
| 10 | Payments processed by selected payment systems – number of transactions          |
| 11 | Payments processed by selected payment systems – value of transactions           |

# General notes: Bulgaria

Source for Table 1: Eurostat.

Source for all other tables: Българска народна банка (Bulgarian National Bank), unless otherwise indicated

## Table 1: Basic statistical data

### Population

Annual average

### Exchange rate

A currency board has been in place in Bulgaria since 1997 (EUR 1 = BGN 1.95583).

## Table 2: Settlement media used by non-MFIs

### Value of overnight deposits held at MFIs

Overnight deposits held at MFIs (excluding ECB). The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).

## Table 3: Settlement media used by credit institutions

### Overnight deposits held at other credit institutions

Starting from 2004 the data refer to the amount of BGN overnight deposits of MFIs held at resident credit institutions at the end of the reference quarter.

## Table 4: Banknotes and coins

“Currency in circulation” indicator also includes commemorative coins.

The value of the “Currency in circulation” indicator includes all denominations of lev banknotes and coins out of circulation for which the term of exchange has not expired, however they are not part of the structure of the “Total banknotes in circulation” and “Total coins in circulation” indicators, in accordance with payments statistics requirements.

### Table 5: Institutions offering payment services to non-MFIs

Since 2004 the data on offices refer to the total number of places of business offering payment services set up in the territory of the country.

For prior periods the number of offices does not include all structures through which banks operate, but only those which take part in the payment system.

Additional information is available on Bulgarian National Bank’s website at

<http://www.bnb.bg/RegistersAndServices/index.htm>

### Tables 7a and 8a: Payments per type of payment service involving non-MFIs: number/value of transactions

#### **Transactions per type of payment instrument: Credit transfers. Direct debits**

Since 2010 the data for credit transfers and direct debits include all transactions. For prior periods only interbank transactions are included.

### Tables 7b and 8b: Payments per type of terminal involving non-MFIs: number/value of transactions

#### **Transactions at terminals provided by resident PSPs with cards issued by resident PSPs and transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs**

Most of the reporting agents are not able to distinguish prepaid card transactions at their terminals. Therefore, some prepaid card transactions are reported under the item “POS transactions (except e-money transactions)” instead of the item “E-money payments with cards with an e-money function”.

### **Reference year – 2013**

Volume and value of SEPA credit transfers:

volume – 433,463

value in EUR millions – 6,443.545

SEPA direct debit was not used in Bulgaria in 2013.

### **Reference year – 2012**

Volume and value of SEPA credit transfers:

volume – 343,588

value in EUR millions – 5,441.499

SEPA direct debit was not used in Bulgaria in 2012.

### **Reference year – 2011**

Volume and value of SEPA credit transfers:

volume – 173,646

value in EUR millions – 2,685.160

SEPA direct debit was not used in Bulgaria in 2011.

### **Reference year – 2010**

Volume and value of SEPA credit transfers:

volume – 125,682

value in EUR millions – 2,047.293

SEPA direct debit was not used in Bulgaria in 2010

## **Tables 10 and 11: Payments processed by selected payment systems: number/value of transactions**

### **RTGS**

RINGS. Has been in live operation since 2 June 2003.

The items “Total transactions sent”, “Card payments” and “ATM transactions” in Tables 10 and 11 for the retail system BORICA include only the interbank transactions in the country made by cards issued in the country.

### **TARGET2-BNB**

As of 1 February 2010, Bulgarian National Bank is a connected central bank in TARGET2 and operates the national TARGET2 component system, TARGET2-BNB.

### **BISERA7-EUR**

As of 1 February 2010, a new retail payment system for payments in euro is in operation (BISERA7-EUR). BISERA7-EUR processes only SEPA payments. The value and volume of transactions are shown in Tables 10 and 11 and are also included in the information above on SEPA credit transfers.

# General notes: Czech Republic

Source for Table 1: Eurostat.

Source for all other tables: Česká národní banka, unless otherwise indicated.

## Table 1: Basic statistical data

### Population

Annual average

## Table 2: Settlement media used by non-MFIs

### Value of overnight deposits held at MFIs

Overnight deposits held at MFIs (excluding ECB). The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).

Data for the “Rest of the world” counterpart sector are not reported for 2002.

Data for the “Central government” counterpart sector are not reported for 2002.

Data for the “Other residents” counterpart sector are not reported for 2002.

### Narrow money supply (M1)

Source: ECB

This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.

### Outstanding value on e-money storages issued by MFIs

Source: ECB.

Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

### Table 3: Settlement media used by credit institutions

#### Overnight deposits held at other credit institutions

Value for the last quarter of the period.

#### Non-intraday borrowing from the central bank

The Czech Republic decided to launch regular liquidity-supplying repo operations from 15 October 2008. Government bonds of the Czech Republic have been used as collateral in these operations. Česká národní banka supports the smooth functioning of the government bond market. This technical measure aimed to prevent the potential spreading of problems from foreign financial markets to the Czech financial sector. This indicator is therefore higher for 2008.

### Table 4: Banknotes and coins

#### Total coins in circulation

Does not include commemorative banknotes and coins.

### Table 5: Institutions offering payment services to non-MFIs

#### Other payment service providers: Number of institutions

Includes payment institutions, small money issuers and small payment institutions. Outstanding values of e-money storages held by small money issuers (mostly transport companies) are taken from supervisory sources. These institutions (because of their low significance) are not obliged to report the data.

#### Electronic money institutions: Number of institutions

Not applicable for 2002-03. The number of institutions is given as at the end of reference year.

#### Electronic money institutions: Outstanding value on e-money storages issued by electronic money institutions

Not applicable for 2002-03. Until 2011 the outstanding value of electronic money was calculated for all e-money institutions in existence during the reference year. As of



2012 the outstanding value is calculated only for e-money institutions in existence at year-end.

2004-2009

The hybrid institutions operating in the Czech Republic issue the e-money with the permission of Česká národní banka. However, as these institutions issue e-money for very limited purposes (e.g. electronic tickets), e-money is not widely accepted as a means of payment. For this reason, the hybrid e-money institutions are not covered by BSI statistics.

2009 -2014

As of 1 November 2009, in accordance with national law (Act No. 284/2009 Coll. on Payment system act), the hybrid institutions (mostly transport companies/carriers) came under the heading of small e-money issuers. Their number significantly decreased (in connection with the amendment of Act No. 284/2009 Coll. on Payment system act in 2011) between 2010 and 2011. These small e-money issuers are not part of the MFI list.

2015 onwards

Transport companies and other small e-money issuers are not part of electronic money institutions and are included in other payment service providers.

### **Total number of payment institutions resident in the country**

2010

Payment institutions – 0

Small payment institutions – 22 (as at 31 December 2010).

All of these institutions are small payment institutions (as defined by the national law); the country's large institutions were established in 2011. Please see the following links (to JERRS, a supervisory database) for more details:

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS?p\\_lang=en](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS?p_lang=en)

2011

Payment institutions – 12

Small payment institutions – 50

Please see the following link (to JERRS, a supervisory database) for more details:

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS?p\\_lang=en](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS?p_lang=en)

2012

Payment institutions – 15

Small payment institutions – 61

Please see the following link (to JERRS, a supervisory database) for more details.

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_lang=en&p\\_DATUM=31.12.2012&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=184](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=en&p_DATUM=31.12.2012&p_hie=HI&p_rec_per_page=25&p_ses_idx=184)

2013

Payment institutions – 15

Small payment institutions – 74

Please see the following links (to JERRS, a supervisory database) for more details:

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_lang=en&p\\_DATUM=31.12.2013&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=174](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=en&p_DATUM=31.12.2013&p_hie=HI&p_rec_per_page=25&p_ses_idx=174)

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_lang=en&p\\_DATUM=31.12.2013&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=184](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=en&p_DATUM=31.12.2013&p_hie=HI&p_rec_per_page=25&p_ses_idx=184)

2014

Payment institutions – 18

Small payment institutions – 98

Please see the following links (to JERRS, a supervisory database) for more details:

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_lang=cz&p\\_DATUM=31.12.2014&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=174](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=cz&p_DATUM=31.12.2014&p_hie=HI&p_rec_per_page=25&p_ses_idx=174)

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_lang=cz&p\\_DATUM=31.12.2014&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=184](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=cz&p_DATUM=31.12.2014&p_hie=HI&p_rec_per_page=25&p_ses_idx=184)

2015

Payment institutions – 20

Small payment institutions – 118

Please see the following links (to JERRS, a supervisory database) for more details:

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_lang=cz&p\\_DATUM=31.12.2015&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=174](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=cz&p_DATUM=31.12.2015&p_hie=HI&p_rec_per_page=25&p_ses_idx=174)

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_lang=cz&p\\_DATUM=31.12.2015&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=184](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=cz&p_DATUM=31.12.2015&p_hie=HI&p_rec_per_page=25&p_ses_idx=184)

2016

Payment institutions – 22

Small payment institutions – 137

Please see the following links (to JERRS, a supervisory database) for more details:

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_lang=cz&p\\_DATUM=31.12.2016&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=174](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=cz&p_DATUM=31.12.2016&p_hie=HI&p_rec_per_page=25&p_ses_idx=174)

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_lang=cz&p\\_DATUM=31.12.2016&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=184](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=cz&p_DATUM=31.12.2016&p_hie=HI&p_rec_per_page=25&p_ses_idx=184)

2017

Payment institutions – 26

Small payment institutions – 166

Please see the following links (to JERRS, a supervisory database) for more details:

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_lang=cz&p\\_DATUM=31.12.2017&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=174](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=cz&p_DATUM=31.12.2017&p_hie=HI&p_rec_per_page=25&p_ses_idx=174)

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_lang=cz&p\\_DATUM=31.12.2017&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=184](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=cz&p_DATUM=31.12.2017&p_hie=HI&p_rec_per_page=25&p_ses_idx=184)

2018

Payment institutions – 27

Small payment institutions – 157

Please see the following links (to JERRS, a supervisory database) for more details:

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_lang=cz&p\\_DATUM=31.12.2018&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=174](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=cz&p_DATUM=31.12.2018&p_hie=HI&p_rec_per_page=25&p_ses_idx=174)

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_lang=cz&p\\_DATUM=31.12.2018&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=184](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=cz&p_DATUM=31.12.2018&p_hie=HI&p_rec_per_page=25&p_ses_idx=184)

2019

Payment institutions – 27

Small payment institutions – 100

Please see the following links (to JERRS, a supervisory database) for more details:

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_lang=cz&p\\_DATUM=31.12.2019&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=174](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=cz&p_DATUM=31.12.2019&p_hie=HI&p_rec_per_page=25&p_ses_idx=174)

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_lang=cz&p\\_DATUM=31.12.2019&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=184](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=cz&p_DATUM=31.12.2019&p_hie=HI&p_rec_per_page=25&p_ses_idx=184)

2020

Payment institutions – 27

Small payment institutions – 84

Please see the following links (to JERRS, a supervisory database) for more details:

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_lang=cz&p\\_DATUM=31.12.2020&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=174](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=cz&p_DATUM=31.12.2020&p_hie=HI&p_rec_per_page=25&p_ses_idx=174)

[https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC\\_LISTINGS\\_RESPONSE\\_3?p\\_lang=cz&p\\_DATUM=31.12.2020&p\\_hie=HI&p\\_rec\\_per\\_page=25&p\\_ses\\_idx=184](https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=cz&p_DATUM=31.12.2020&p_hie=HI&p_rec_per_page=25&p_ses_idx=184)

## Table 6: Payment card functions and accepting devices

**Cards issued by resident payment service providers: Cards with a payment function (except an e-money function), of which: cards with a debit and/or delayed debit function**

Not applicable.

**Cards issued by resident payment service providers: Cards with a payment function (except an e-money function), of which: cards with a credit and/or delayed debit function**

Not applicable.

**Cards issued by resident payment service providers: Cards with an e-money function**

Since 2010 the decrease in number of cards issued is for the same reason as stipulated in Table 5 (outstanding value on e-money storages issued by ELMI). Since

2015 the decrease is due to the new methodology. Transport companies and other small e-money issuers are not obliged to report the data anymore.

## Tables 7a and 8a: Payments per type of payment service involving non-MFIs: number/value of transactions

### **Credit transfers**

Owing to changes in the data transmission channel and methodology, values for this item are not available for 2005-09. The increase in volumes in 2015 is because since 2015 also central bank as reporting agent is included.

### **Direct debits**

Owing to changes in the data transmission channel and methodology, values for this item are not available for 2005-09.

### **Card payments with cards issued by resident PSPs (except cards with an e-money function): of which: payments with cards with a debit and/or delayed debit function**

Not applicable.

### **Card payments with cards issued by resident PSPs (except cards with an e-money function): of which: payments with cards with a credit and/or delayed debit function**

Not applicable.

### **Total number/value of payment transactions**

Owing to changes in the data transmission channel and methodology, values for this item are not available for 2005-09.

Tables 7b and 8b: Payments per type of terminal involving non-MFIs: number/value of transactions

**Transactions at terminals provided by resident PSPs with cards issued by resident PSPs: ATM cash deposits**

Not applicable until 2014. The first data are available in 2015.

**Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs: ATM cash deposits**

Not applicable until 2014. The first data are available in 2015.

**Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs: ATM cash deposits**

Not applicable until 2014. The first data are available in 2015.

**Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs: E-money card-loading/unloading transactions**

Not applicable until 2014. The first data are available in 2015.

Tables 10 and 11: Payments processed by selected payment systems: number/value of transactions

**LVPS**

CERTIS (interbank payments in CZK, processing both large-value and retail payments).

# General notes: Denmark

Source for Table 1: Eurostat.

Source for Tables 2-5: Danmarks Nationalbank.

Sources for Tables 6-11: Danmarks Nationalbank.

## Table 1: Basic statistical data

### Population

Annual average.

## Table 2: Settlement media used by non-MFIs

### Value of overnight deposits held at MFIs

Overnight deposits held at MFIs (excluding ECB). The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).

### Narrow money supply (M1)

Source: ECB

This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.

### Outstanding value on e-money storages issued by MFIs

Source: ECB.

Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

### Table 3: Settlement media used by credit institutions

#### Overnight deposits held at other credit institutions

Value for the last quarter of the period.

### Table 4: Banknotes and coins

#### Currency in circulation

Includes banknotes for the Faroe Islands and commemorative coins, therefore does not equate to the sum of "Total banknotes in circulation" and "Total coins in circulation".

#### Total number of coins in circulation

The 25-øre coin ceased to be legal tender in October 2011.

### Table 6 – Payment card functions and accepting devices

#### Geographical breakdown

No geographical breakdown on terminals provided by resident payment service providers. Data only include terminals located in Denmark.

#### Cards with an e-money function

No data are reported on e-money.

#### E-money card terminals

No data are reported on e-money card terminals.



## Tables 7a: Payments per type of payment service involving non-MFIs: number of transactions

### Credit transfers

Before 2016 the data on credit transfers only include interbank payments, i.e. intrabank (on-us) retail payments were excluded. However, since 2016 intrabank (on-us) retail payments are included in the figures. Excluded are also customer-initiated (and other interbank) credit transfers through the RTGS-systems Kronos2 (Danish) and Target2.

Around the turn of the year 2017/18 the Danish Mobile Payment Solution shifted its technical platform from one operating on top of card payments to one based on instant credit transfers. Therefore, a sharp increase in number of credit transfers is observed in 2018.

Figures included cross border credit transfers as well as domestic currency transfers.

Geographical breakdown: Denmark (domestic) and cross-border payments (payments in EU and rest of world).

### Direct debits

Do to confidentiality no data on transactions by means of Direct Debits in Danish kroner are published. No data on SEPA Direct Debits are collected.

### Card payments

Cards with a debit function include the national debit card, Dankort, and MasterCard Debit and Visa Debit cards.

Cards with a credit and/or delayed debit function include MasterCard, American Express, Visa and Diners Club cards.

Geographical breakdown: Denmark (domestic) and cross-border payments (payments in EU and rest of world).

Around the turn of the year 2017/18 the Danish Mobile Payment Solution shifted its technical platform from one operating on top of card payments to one based on instant credit transfers. Therefore, a sharp decrease in number of (remote) card payments (CNP) is observed in 2018.

### **E-money payments with e-money issued by resident PSPs**

No data are reported on e-money.

### **Cheque payments**

Only domestic cheques are reported. Commercial banks terminated a sector agreement on mutual cashing of cheques by end of 2016. Cheques are no longer used. Thus no data is collected.

Geographical breakdown: not available.

### **Other payment services**

Include since 2016 OTC cash withdrawals and deposits. However, withdrawals and deposits via CIT-companies on behalf of customers are not included.

### **Memorandum items**

No data reported as none available.

### **Total payments involving non-MFIs**

Due to confidentiality reasons direct debits are excluded from total payments since 2015.

## Tables 7b: Payments per type of terminal involving non-MFIs: number of transactions

### ATM cash withdrawals

a) Reported since 2016. No reporting prior to 2016, since data available earlier only included withdrawals using national debit cards at ATM's not operated by the card issuer.

b) Reported since 2016. No reporting prior to 2016, since data available earlier only included withdrawals using national debit cards at ATM's not operated by the card issuer.

c) Reported since 2016. No reporting prior to 2016, since data available earlier only included withdrawals using national debit cards at ATM's not operated by the card issuer.

Geographical breakdown: Denmark (domestic) and cross-border payments (payments in the EU and rest of the world). Therefore, total payments include (i) payments with Danish issued cards in Denmark and abroad and (ii) payments made with foreign issued cards in Denmark. There is no split on individual countries.

### ATM cash deposits

Only reported are deposits at terminals provided by resident PSPs with cards issued by resident PSPs. Reported since 2016.

### POS transactions

Until 2015 figures include Card-Not-Present and ATM cash withdrawals, since the latter could not be distinguished from total payments. As of 2016, figures include only POS-transactions undertaken at retail stores, vending sales and self-service check-outs.

Geographical breakdown: Denmark (domestic) and cross-border payments (payments in EU and rest of world). Therefore, total payments include (i) payments with Danish issued cards in Denmark and Rest of world and (ii) payments made with foreign issued cards in Denmark. There is no split on individual countries.

### Memorandum items

Cash advances at POS terminals: No data collected.

OTC cash withdrawals and deposits include deposits via night safe.

### Table 8a – Payments per type of payment service involving non-MFIs: value of transactions

Before 2016 the data on credit transfers only include interbank payments, i.e. intrabank (on-us) retail payments were excluded. However, since 2016 intrabank (on-us) retail payments are included in the figures. Excluded are also customer-initiated (and other interbank) credit transfers through the RTGS-systems Kronos2 (Danish) and Target2.

Around the turn of the year 2017/18 the Danish Mobile Payment Solution shifted its technical platform from one operating on top of card payments to one based on instant credit transfers. Therefore, a sharp increase in number of credit transfers is observed in 2018.

Figures included cross border credit transfers as well as domestic currency transfers.

Geographical breakdown: Denmark (domestic) and cross-border payments (payments in EU and rest of world).

#### Direct debits

Do to confidentiality no data on transactions by means of Direct Debits in Danish kroner are published. No data on SEPA Direct Debits are collected.

#### Card payments

Cards with a debit function include the national debit card, Dankort, and MasterCard Debit and Visa Debit cards.

Cards with a credit and/or delayed debit function include MasterCard, American Express, Visa and Diners Club cards.

Geographical breakdown: Denmark (domestic) and cross-border payments (payments in EU and rest of world).

Around the turn of the year 2017/18 the Danish Mobile Payment Solution shifted its technical platform from one operating on top of card payments to one based on instant credit transfers. Therefore, a sharp decrease in number of (remote) card payments (CNP) is observed in 2018.

### **E-money payments with e-money issued by resident PSPs**

No data are reported on e-money.

### **Cheque payments**

Only domestic cheques are reported. Commercial banks terminated a sector agreement on mutual cashing of cheques by end of 2016. Cheques are no longer used. Thus no data is collected.

Geographical breakdown: not available.

### **Other payment services**

Include since 2016 OTC cash withdrawals and deposits. However, withdrawals and deposits via CIT-companies on behalf of customers are not included.

### **Memorandum items**

No data reported as none available.

### **Total payments involving non-MFIs**

Due to confidentiality reasons direct debits are excluded from total payments since 2015.

## Table 8b – Payments per type of terminal involving non-MFIs: value of transactions

### ATM cash withdrawals

a) Reported since 2016. No reporting prior to 2016, since data available earlier only included withdrawals using national debit cards at ATM's not operated by the card issuer.

b) Reported since 2016. No reporting prior to 2016, since data available earlier only included withdrawals using national debit cards at ATM's not operated by the card issuer.

c) Reported since 2016. No reporting prior to 2016, since data available earlier only included withdrawals using national debit cards at ATM's not operated by the card issuer.

Geographical breakdown: Denmark (domestic) and cross-border payments (payments in the EU and rest of the world). Therefore, total payments include (i) payments with Danish issued cards in Denmark and abroad and (ii) payments made with foreign issued cards in Denmark. There is no split on individual countries.

### ATM cash deposits

Only reported are deposits at terminals provided by resident PSPs with cards issued by resident PSPs. Reported since 2016.

### POS transactions

Until 2015 figures include Card-Not-Present and ATM cash withdrawals, since the latter could not be distinguished from total payments. As of 2016, figures include only POS-transactions undertaken at retail stores, vending sales and self-service check-outs.

Geographical breakdown: Denmark (domestic) and cross-border payments (payments in EU and rest of world). Therefore, total payments include (i) payments with Danish issued cards in Denmark and abroad and (ii) payments made with foreign issued cards in Denmark. There is no split on individual countries.

### Memorandum items

Data not available.

## Tables 10 and 11: Payments processed by selected payment systems: number/value of transactions

### **RETAIL SYSTEM: The Sumclearing DKK Total transactions**

Due to confidentiality reasons direct debits are excluded from total transactions for since 2015.

### **RETAIL SYSTEM: Straksclearing (Clearing of Instant credit transfers)**

Around the turn of the year 2017/18 the Danish Mobile Payment Solution shifted its technical platform from one operating on top of card payments to one based on instant credit transfers. Therefore, a sharp increase in number of instant credit transfers is observed in 2018.

# General notes: Croatia

Source for Table 1: Eurostat.

Average population for 2018 is computed as an average of the population at 1st of January 2019 and the 1st of January 2018.

Source for all other tables: Hrvatska narodna banka, unless otherwise indicated.

## Table 2: Settlement media used by non-MFIs

### Value of overnight deposits held at MFIs

Overnight deposits held at MFIs (excluding ECB). The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).

### Narrow money supply (M1)

Source: ECB.

This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.

### Outstanding value on e-money storages issued by MFIs

Source: ECB.

Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

## Table 3: Settlement media used by credit institutions

### Overnight deposits held at other credit institutions

Value for the last quarter of the period.



## Table 4: Banknotes and coins

### **Total coins in circulation**

Does not include commemorative coins.

## Table 5: Institutions offering payment services to non-MFIs

### **Other payment service providers: number of institutions**

Includes the postal institution.

The confidential observation “Value of overnight deposits denominated in all currencies of non-MFIs held in branches of euro area-based credit institutions – Croatia” in Table 5 is not published as the value relates to the first EMU branch in Croatia opened during 2016. The value is confidential because of secondary confidentiality (single entity).

## Table 6: Payment card functions and accepting devices

Data for 2013 were collected according to an old methodology which is not in line with the ECB's methodology for many categories. As a result, the data series in this table are reported as estimates.

## Tables 7 and 8: Payment and terminal transactions involving non-MFIs

Data for 2013 were collected according to an old methodology which is not in line with the ECB's methodology for many categories. As a result, the data series in this table are reported as estimates.

Regarding payment card transactions executed abroad with cards issued in Croatia, currently we don't collect analytical data on how many transactions were made on ATMs and how many on EFTPOS. We reported only total volumes and values.

Also data about card payments per type of card reported in tables 7a and 8a are data only for domestic payments so you can compare it only with totals for U6 domestic.

In the near future we plan to collect and report all analytical data.

# General notes: Hungary

Source for Table 1: Eurostat.

Source for all other tables: Magyar Nemzeti Bank, unless otherwise indicated.

## Table 2: Settlement media used by non-MFIs

### Value of overnight deposits held at MFIs

Overnight deposits held at MFIs (excluding ECB). The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).

Data for the “Rest of the world” component sector are reported for the “NCBs” reference sector for 2006-13.

Data for the “Central government” component sector are not reported for the “OMFIs” reference sector for 2004-05.

Confidential data.

### Narrow money supply (M1)

This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.

### Outstanding value on e-money storages issued by MFIs

Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

## Table 3: Settlement media used by credit institutions

### Overnight deposits held at the central bank

Value for the last quarter of the period.

## **Overnight deposits held at other credit institutions**

Value for the last quarter of the period.

## **Memo item: Non-intraday borrowing from the central bank**

This item includes two-week and six-month loans that matured by end-2007. It includes the outstanding amount of both at end-2008 and it equals zero at end-2009 and end-2010. The Magyar Nemzeti Bank introduced two-year collateralised loans for credit institutions between 3 April 2012 and April 2013. At end-2012, the item only includes two-year loans.

The Funding for Growth Scheme was introduced by Magyar Nemzeti Bank in June 2013. At end-2013, the item includes two-year loans and loans offered within the framework of the Funding for Growth Scheme, causing a significant change in 2013. At end-2014, the impact of the increase has continued because of the Funding for Growth Scheme.

## **Table 4: Banknotes and coins**

### **Currency in circulation**

Includes commemorative banknotes and coins and legacy currencies.

### **Total banknotes in circulation**

Commemorative banknotes are not included. HUF 200 banknotes were withdrawn from circulation on 16 November 2009.

### **Total coins in circulation**

Commemorative coins are not included. HUF 2 and HUF 1 coins were withdrawn from circulation on 1 March 2008, when they ceased to be legal tender. HUF 200 coins entered into circulation on 15 June 2009.

### **Currency in circulation held by MFIs**

Includes commemorative banknotes and coins.

## Table 5: Institutions offering payment services to non-MFIs

### **Branches of euro area-based credit institutions: number of offices**

There were no non-resident institutions operating in Hungary in 2004.

### **Branches of euro area-based credit institutions: value of overnight deposits**

There were no non-resident institutions operating in Hungary in 2004. One of the largest credit institutions became a branch of another institution in January 2009.

### **Branches of EEA-based credit institutions outside the euro area: number of offices, value of overnight deposits**

Not applicable.

### **Branches of non-EEA based credit institutions: number of offices, value of overnight deposits**

Not applicable.

### **Electronic money institutions: number of institutions**

There is currently only one electronic money institution in Hungary.

### **Electronic money institutions: outstanding value on e-money storages issued by electronic money institutions**

There is currently only one electronic money institution in Hungary.

### **Other payment service providers: number of institutions**

Includes the postal institution.

### **Other payment service providers: value of overnight deposits**

A more detailed data source than before has been used from 2010. In the current publication, the value of overnight deposits includes the undrawn interest on, and

outstanding amounts of, the expired bonds of household sectors and the undrawn interest on deposits of municipal corporations.

### **Total number of payment institutions resident in the country**

Includes credit institutions, specialised credit institutions, savings banks and clearing and settlement organisations.

### **Memo item: Total number of payment institutions operating in the country on a cross-border basis**

All of these payment institutions have their headquarters in the euro area and have an established branch in Hungary.

There are no payment institutions providing services through an agent in Hungary.

## **Table 6: Payment card functions and accepting devices**

### **Cards issued by resident payment service providers**

#### **Cards with a debit function**

Cards linked to a credit account but functioning without an interest-free period are counted as debit cards from 2004; in previous years they were counted as credit cards.

#### **Cards with a delayed debit function**

The number of cards with a delayed debit function decreased in 2007, because one type of cards with a delayed debit function was terminated in Hungary.

#### **Cards with a credit function**

Cards linked to a credit account but functioning without an interest-free period are counted as debit cards from 2004; in previous years they were counted as credit cards.

#### **Cards with an e-money function which have been loaded at least once**

No e-money schemes exist until 2013.

### **Total number of cards**

There are cards issued with combined functionality (both credit and debit function).

### **Cards with a combined debit, cash and e-money function**

Not applicable.

### **Terminals provided by resident payment service providers**

ATMs

ATMs include ATMs with a cash withdrawal function, ATMs with a cash deposit function and ATMs with a credit transfer function.

### **ATMs with a credit transfer function**

There are no ATMs with a credit transfer function in Hungary.

POS terminals, of which EFTPOS terminals:

The number of POS terminals fell in 2005 because the number of imprinters used as a back-up solution decreased.

EFTPOS terminals also include terminals installed at bank branches and post offices which can only be used for cash withdrawal and deposit transactions.

### **E-money card terminals**

No e-money card terminals exist until 2017.

## **Tables 7a and 8a: Payments per type of payment service involving non-MFIs**

### **Credit transfers**

Up to 2006 this item contains estimated figures that correspond to the previous definitions. In 2006 data, funds transfers between accounts in the same name are included. From 2005 the figures also include postal transactions (postal inpayment orders, domestic postal orders, cash delivery orders). Postal instruments mean a substantial increase in the number of credit transfers, but the effect of these instruments on the total value of credit transfers is not significant. From 2018, postal payment credit transfers have been separated and filtered out.

### **Credit transfers, initiated in paper-based form**

Up to 2006 this item contains estimated figures that correspond to the previous definitions. Most of the postal transactions are paper-based, as they are initiated by customers in paper-based form. From 2018, postal payment credit transfers have been separated and filtered out.

### **Credit transfers, initiated electronically**

Up to 2006, this row contains estimated figures that correspond to the previous definitions. The instant payment service was introduced in March 2020. As a result, the credit transfers, initiated electronically increased in 2020 despite of coronavirus pandemic.

### **Direct debits**

Up to 2006, this row contains estimated figures that correspond to the previous definitions.

From 2007 collection orders in foreign currency are not included in this item, resulting in a decrease in the value of direct debits, but the effect of these instruments on the total number of direct debits is not significant.

Data for 2004 have been revised following the supervision of data suppliers in 2005. Although the supervision covered data for 2004, it is assumed that figures for 2002 and 2003 are also in need of revision. From 2018, business to business (B2B) direct debits are included as well.

### **Card payments with cards issued by resident PSPs (except cards with an e-money function only)**

Only includes payment transactions

From 2019 remote card payments also contain transactions acquired by non-resident PSPs (with cards issued by resident PSP).

Payments initiated at EFTPOS dare not equal to the sum of "Transactions at terminals located in the country by cards issued in the country – POS transactions" and "Transactions at terminals located outside the country by cards issued in the country – POS transactions", as:

1. Cash withdrawal and deposit transactions made on POS terminals are not included in card payment data, but are included in POS transactions; and

2. Transactions at imprinters are included in POS transactions.

In 2020 as a result of the coronavirus pandemic

- the number and value of card payments made in the country increased (contactless payments, safer way to pay) and in parallel cash withdrawals declined,
- the number and value of Internet purchases increased, especially in Q4,
- the number and value of card payments made outside the country decreased due to the border restrictions in Q2 and Q4.

### **E-money purchase transactions**

No e-money transactions exist until 2013.

### **Other payment services**

Contains estimated figures according to the previous definitions. Contains pre-authorised collection orders, bills of exchange, unauthorised collection orders, letters of credit, clearing checks and documentary collection. From 2007 collection orders in foreign currency are included.

From 2014, the transactions between a client's own two accounts held at the same bank are included in other payment services, causing a significant increase.

### **Memo item: Credits to the accounts by simple book entry**

In 2007 funds transfers between accounts in the same name are included.

### **Memo item: Debits from the accounts by simple book entry**

In 2007 funds transfers between accounts in the same name and loan repayment are included.

### **Tables 7b and 8b: Payments per type of terminal involving non-MFIs**

The sum of transactions at terminals is not equal to the breakdowns (ATM cash withdrawals + ATM deposits + POS transactions) because payments at ATMs are not included in any breakdown but added to the sum of transactions.



In 2020 as a result of the coronavirus pandemic

the number and value of card payments made in the country increased (contactless payments, safer way to pay) and in parallel cash withdrawals declined,

the number and value of Internet purchases increased, especially in Q4,

the number and value of card payments made outside the country decreased due to the border restrictions in Q2 and Q4.

### **At terminals provided by resident PSPs with cards issued by resident PSPs**

#### **ATM cash withdrawals**

Mobile-loading transactions are counted in "Card payments with cards issued in the country". From 2009 they are counted in ATM cash withdrawals.

#### **POS transactions (irrespective of type of card used)**

Includes cash withdrawals, and deposits and POS payment transactions at POS terminals installed at bank branches and post offices.

Transactions at merchants located in the country, but whose their acquiring bank is outside the country (cross-border acquiring) are not included in POS transactions located in the country, but rather in POS transactions located outside the country. From 2020 these transactions are included in POS transactions located in the country at terminals provided by non-resident PSPs with cards issued by resident PSPs. From 2018, postal, phone and internet orders have been separated from POS transactions at merchant outlets.

#### **E-money card loading/unloading transactions**

Not applicable.

### **At terminals provided by resident PSPs with cards issued by non-resident PSPs**

#### **ATM cash withdrawals**

Mobile-loading transactions are counted in "Card payments with cards issued in the country". From 2009 they are counted in ATM cash withdrawals.

### **POS transactions (irrespective of type of card used)**

Includes cash withdrawals and deposits at POS terminals installed in bank branches and post offices, and POS payment transactions at merchants.

From 2018, postal, phone and internet orders have been separated from POS transactions at merchant outlets.

### **E-money card-loading/unloading transactions**

Not applicable.

### **At terminals provided by non-resident PSPs with cards issued by resident PSPs**

### **POS transactions (irrespective of type of card used)**

Transactions at merchants located in the country, but whose acquiring bank is outside the country (cross-border acquiring) are included in POS transactions located outside the country. From 2020 these transactions are included in POS transactions located in the country at terminals provided by non-resident PSPs with cards issued by resident PSPs

### **E-money card-loading/unloading transactions**

Not applicable.

### **Memo item: Cash advances at POS terminals**

All of the cash withdrawal transactions made at POS terminals.

Includes cash withdrawal transactions with cards issued inside and outside the country.

## Table 9: Participation in selected payment systems

**LVPS: VIBER and Retail system: ICS**

### **Clearing and settlement organisations**

From 2004 the clearing and settlement organisation referred to here is regarded as a credit institution, and as such is included in the number of credit institutions in the period 2004-06.

Many savings cooperatives were closed and merged, so the number of participants decreased significantly in 2016. All saving cooperatives have merged into one commercial bank, they are no longer operating at the end of 2019.

## Tables 10 and 11: Payments processed by selected payment systems

**LVPS: VIBER and Retail system: ICS**

The instant payment service was launched in March 2020. The data are included in the retail system (ICS) data.

# General notes: Poland

Source for Table 1: Eurostat.

Source for all other tables: Narodowy Bank Polski, unless otherwise indicated.

## Table 2: Settlement media used by non-MFIs

### Value of overnight deposits held at MFIs

Overnight deposits held at MFIs (excluding ECB). The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).

Covers overnight deposits vis-à-vis the non-central government sectors of domestic non-MFIs.

Data for the “Rest of the world” component sector are not reported for the period 2002-04.

Data for the “Central government” component sector are not reported for the period 2002-04.

Data for the “Other residents” counterpart sector are not reported for the period 2002-03.

In 2020 the strong growth in the value of overnight deposits held at MFIs reflected, to a large extent, the support measures taken by the government to mitigate the negative economic consequences of the coronavirus crisis.

### Narrow money supply (M1)

This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.

In December 2020 the annual growth rate of currency in circulation was exceptionally high and rose to 36,9%. This preference for liquidity was triggered by the uncertainty due to the coronavirus pandemic.

## **Outstanding value on e-money storages issued by MFIs**

Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

## **Table 3: Settlement media used by credit institutions**

### **Overnight deposits held at other credit institutions**

Data revised in 2015. Previously disseminated data included also foreign currency denominated deposits.

## **Table 4: Banknotes and coins**

### **Currency in circulation**

In January 1995 Narodowy Bank Polski issued new zlotys (10,000 old = 1 new). Old and new zlotys circulated simultaneously for two years. Old zlotys could be exchanged for new zlotys until 31 December 2010. As the item "Currency in circulation outside MFIs" also contains old zlotys which still have not been exchanged for new zlotys, the total banknotes and coins issued is not equal (until 2005) to the sum of the two items "Currency in circulation held by MFIs" and "Currency in circulation outside MFIs".

The number of commemorative coins increased considerably in 2008 owing to the increase of the mintage by Narodowy Bank Polski.

## **Table 5: Institutions offering payment services to non-MFIs**

### **Credit institutions irrespective of their legal incorporation**

#### **Number of overnight deposits**

In 2010 data were revised back to 2005. Previously disseminated data did not include foreign currency denominated deposits or government deposits. Moreover, in the case of the central bank, only the number of clients, instead of the number of accounts, was reported.

### **Number of internet/PC-linked overnight deposits**

Up till 2016 the number of internet/PC-linked overnight deposits was estimated based on the number of internet/PC-linked overnight transferable deposits. Similarly to the number of internet/PC-linked overnight transferable deposits that item covered deposits held with banks only. Starting from 2017 the data are collected directly from reporting agents, both banks and credit unions.

### **Number of internet/PC-linked transferable overnight deposits**

Up till 2016 data on the number of internet/PC-linked overnight transferable deposits with credit unions were not collected. Thus, the category included deposits held with banks only. Starting from 2017 relevant data are also provided by credit unions.

### **Number of payment accounts**

Up till 2016 it included only overnight transferable deposits with banks. Starting from 2017 relevant data are also provided by credit unions.

### **Credit institutions legally incorporated in the reporting country**

#### **Number of offices**

In 2012 there is a considerable increase in the number of offices due to methodological changes in data collection. From 2012 onwards the indicator also includes “franchise branches”, which are not included in previous reporting periods.

#### **Value of overnight deposits**

Covers overnight deposit accounts held by domestic and non-resident non-MFIs at credit institutions legally incorporated in Poland.

For transferable deposits held with the central bank, monthly observations for June 2010 to June 2012 (other than end-December) may include technical accounts of the central government which should not come under this category. Since the error could not be revised, transferable deposits may be higher than overnight ones.

## **Branches of EEA-based credit institutions**

### **Number of offices**

In 2009 data were revised back to 2005. Previously only main offices were reported. Now main offices are not included in the number of offices.

A sharp increase in the number of offices (of euro area-based credit institutions) occurred in 2006. Generally, the office networks of non-resident credit institutions are limited, with the exception of one euro area-based credit institution that started operating in 2006 with 127 offices.

In 2015 one branch of euro area-based credit institution was transformed into an institution operating under the Polish banking license. Consequently, its numerous offices were shifted to „Credit institutions legally incorporated in the reporting country”, and the number of offices of EEA-based banks decreased sharply.

### **Value of overnight deposits**

Covers overnight deposit accounts held by domestic and non-resident non-MFIs at branches of EEA-based banks.

## **Electronic money institutions**

### **Number of institutions**

Not applicable.

### **Outstanding value on e-money storages issued by electronic money institutions**

Not applicable.

## **Other payment service providers**

### **Number of institutions**

Before 2009 only the Post Office was included in this category. Since 2012 domestic payment institutions have also been included in this category.

### **Number of offices**

Until 2012 only the Polish Post branches were taken into account. Since 2012 branches operated by domestic payment institutions have also been included.

### **Number of overnight deposits**

Not applicable. Other institutions offering payment services do not hold deposits for customers.

## **Table 6: Payment card functions and accepting devices**

### **Cards issued by resident payment service providers**

#### **Cards with an e-money function**

Not applicable.

#### **Cards with an e-money function which have been loaded at least once**

Not applicable.

#### **Total number of cards (irrespective of the number of functions on the card), of which cards with a combined debit, cash and e-money function**

Not applicable.

#### **Terminals provided by resident payment service providers: e-money card terminals**

Not applicable.



## Tables 7a and 8a: Payments per type of payment service involving non-MFIs: number/value of transactions

### Transactions per type of payment service

#### Credit transfers, direct debits and cheques

The data were revised back to 2005 on the basis of new data collected. Revised data include: transactions processed within the same bank (i.e. between two different branches), and transactions settled in retail and large value payment systems. This revision gave rise to huge increases, especially in terms of transaction value.

#### E-money payments

Not applicable.

#### Other payment services

Not applicable.

#### Memo item: Credits to the account by simple book entry

Book-entry transactions are not included, as data are not available.

#### Memo item: Direct from the account by simple book entry

Book-entry transactions are not included, as data are not available.

## Tables 7b and 8b: Payments per type of terminal involving non-MFIs

### Transactions at terminals provided by resident PSPs with cards issued by resident PSPs

#### ATM cash deposits

Until 2015, operators reported data only on deposits made at ATMs with cash deposit function. Since the 2015 the reporting takes into account also the transactions made in a cash deposit machine. In addition, it is important that each of these transactions was made without manual intervention, i.e. verification of deposited cash take place automatically in the device.

#### E-money card-loading/unloading transactions

Not applicable.

### Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs

#### E-money card loading/unloading transactions

Not applicable.

### Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs

#### E-money card loading/unloading transactions

Not applicable.

## Table 9: Participation in selected interbank funds transfer systems

### TARGET component: TARGET2-NBP

The Polish component of the TARGET2 system was launched on 18 May 2008. It processes domestic and cross-border payments in euro.

## **SORBNET-EURO**

This item refers to the Polish PHA in TARGET2. The system processed domestic and cross-border payments in euro. It was closed on 31 December 2011 after the migration of its participants to the TARGET2-NBP system on 21 November 2011.

## **LVPS: SORBNET / SORBNET2**

The new system SORBNET2 was launched on 10 June 2013. SORBNET2 is a domestic, new generation real-time gross settlement (RTGS) system intended mainly for the settlement of interbank payments in zloty. Only credit transfers are processed. The system is owned and operated by Narodowy Bank Polski. It replaced the SORBNET system that went live in 1996.

## **Retail system: Elixir**

System was launched in April 1994. System processes credit transfers and direct debits. The main retail payment system in Poland.

## **Retail system: SYBIR**

System closed in July 2004.

## **Retail system: EuroElixir**

System launched on 7 March 2005 processing domestic and cross-border retail payments in euro. Since 8 June 2009 it has been settling its net positions in the TARGET2-NBP system.

## **Retail system: Express Elixir**

System was launched on 12 June 2012. It offers immediate credit transfers between accounts kept by different banks. The system is available 24 hours a day, all year round.

## **Retail system: BlueCash**

System was launched in November 2012. It offers immediate credit transfers. The system is available 24 hours a day, all year round.

### **Retail system: BLIK**

System was launched officially in February 2015. It allows users of smartphones to make payments in POS terminals, cash withdrawals at ATMs and online payments. The system is available 24 hours a day, all year round.

### **Retail system: Krajowy System Rozliczeń**

System was launched in March 1997. System for clearing of the card transactions.

## **Tables 10 and 11: Payments processed by selected payment systems: number/value of transactions**

### **TARGET component: TARGET2-NBP**

The Polish component of the TARGET2 system was launched on 18 May 2008. It processes domestic and cross-border payments in euro.

The number and value of transactions do not include technical liquidity transfers.

### **SORBNET-EURO**

This item refers to the Polish PHA in TARGET2. The system processed domestic and cross-border payments in euro. It was closed on 31 December 2011 after the migration of its participants to the TARGET2-NBP system on 21 November 2011.

### **LVPS: SORBNET / SORBNET2**

The new system SORBNET2 was launched on 10 June 2013. SORBNET2 is a domestic, new generation real-time gross settlement (RTGS) system intended mainly for the settlement of interbank payments in zloty. Only credit transfers are processed. The system is owned and operated by Narodowy Bank Polski. It replaced the SORBNET system that went live in 1996.

### **Retail system: Elixir**

Between January 2003 and November 2004, in accordance with a regulation of the President of Narodowy Bank Polski, all transactions of PLN 1 million or above had to be made via the SORBNET system (rather than the ELIXIR system). This obligation ceased to apply in November 2004, when Poland's national clearing house KIR established the guarantee settlement mechanism.

**Retail system: SYBIR**

System closed in July 2004.

**Retail system: EuroElixir**

System launched in 7 March 2005 processing domestic and cross-border retail payments in euro. Since 8 June 2009 it has been settling its net positions in the TARGET2-NBP system.

**Retail system: Express Elixir**

System was launched on 12 June 2012. It offers immediate credit transfers between accounts kept by different banks. The system is available 24 hours a day, all year round.

**Retail system: BlueCash**

System was launched in November 2012. It offers immediate credit transfers. The system is available 24 hours a day, all year round.

**Retail system: BLIK**

System was launched officially in February 2015. It allows users of smartphones to make payments in POS terminals, cash withdrawals at ATMs and online payments. The system is available 24 hours a day, all year round.

**Retail system: Krajowy System Rozliczeń**

System was launched in March 1997. System for clearing of the card transactions.

# General notes: Romania

Source for Table 1: Eurostat.

Source for all other tables: Banca Națională a României, unless otherwise indicated.

Methodology: the enhanced definitions have been used for all data provided.

## Table 1: Basic statistical data

### Population

Annual average.

## Table 3: Settlement media used by credit institutions

### Overnight deposits held at other credit institutions

Value for the last quarter of the period. Overnight deposits, denominated in euro only, held at other credit institutions operating in Romania.

## Table 4: Banknotes and coins

- ROL 1,000,000 banknote, ROL 500,000 banknote, ROL 100,000 banknote, ROL 50,000 banknote, ROL 10,000 banknote: withdrawn from circulation on 31 December 2006.
- ROL 5,000 banknote: withdrawn from circulation on 30 June 2002.
- ROL 2,000 banknote: withdrawn from circulation on 30 November 2004.
- ROL 1,000 banknote: withdrawn from circulation on 31 December 2001.
- ROL 5,000 coin, ROL 1,000 coin, ROL 500 coin, ROL 100 coin: withdrawn from circulation on 31 December 2006.
- ROL 50 coin, ROL 20 coin, ROL 10 coin, ROL 5 coin: withdrawn from circulation on 30 June 2003.
- ROL 1 coin: withdrawn from circulation on 31 December 2006.

## Table 5: Institutions offering payment services to non-MFIs

### **Credit institutions: number of e-money accounts**

Data are not shown on account of legal constraints in terms of confidentiality.

### **Credit institutions: outstanding value on e-money storages issued**

Data are not shown on account of legal constraints in terms of confidentiality.

### **Branches of EEA-based credit institutions outside the euro area: number of offices**

Data are not shown on account of legal constraints in terms of confidentiality.

### **Branches of EEA-based credit institutions outside the euro area: value of overnight deposits held by non-MFIs**

Data are not shown on account of legal constraints in terms of confidentiality.

### **Electronic money institutions: number of payment accounts and e-money accounts**

Data are not shown on account of legal constraints of confidentiality.

### **Electronic money institutions: outstanding value on e-money storages issued**

Data are not shown on account of legal constraints of confidentiality.

### **Other payment service providers offering payment services to non-MFIs: number of offices**

Data are not shown on account of legal constraints in terms of confidentiality.

### **Other payment service providers offering payment services to non-MFIs: number and value of overnight deposits held by non-MFIs**

Data are not shown on account of legal constraints in terms of confidentiality.

## Table 6: Payment card functions and accepting devices

### **Cards issued by resident PSPs: cards with an e-money function**

Data are not shown on account of legal constraints in terms of confidentiality.

### **Cards issued by resident PSPs: cards which give access to e-money stored on e-money accounts**

Data are not shown on account of legal constraints in terms of confidentiality.

### **Cards issued by resident PSPs: cards with an e-money function which have been loaded at least once**

Data are not shown on account of legal constraints in terms of confidentiality

### **Terminals provided by resident PSPs: POS and EFTPOS terminals**

The number of reported POS and EFTPOS terminals is likely underreported due to the fact that some terminals are owned by merchants which are not included in the reporting population.

According to the provisions of art. 3 of Regulation (EU) No 1409/2013 of the European Central Bank of 28 November 2013 on payments statistics “ The actual reporting population shall consist of payment service providers (including electronic money issuers) and/or payment system operators.”

### **Terminals provided by resident PSPs: e-money card POS terminals**

Data are not shown on account of legal constraints in terms of confidentiality.

### **Terminals provided by resident PSPs: e-money card terminals**

Data are not shown on account of legal constraints in terms of confidentiality.

### **Terminals provided by resident PSPs: e-money card loading and unloading terminals**

Data are not shown on account of legal constraints in terms of confidentiality.



**Terminals provided by resident PSPs: e-money card accepting terminals**

Data are not shown on account of legal constraints in terms of confidentiality.

**Tables 7a and 8a: Payments per type of payment service involving non-MFIs**

**E-money payment transactions with e-money issued by resident PSPs:**

Data are not shown on account of legal constraints in terms of confidentiality.

**E-money payment transactions with e-money issued by resident PSPs: with e-money accounts**

Data are not shown on account of legal constraints in terms of confidentiality.

**E-money payment transactions with e-money issued by resident PSPs: with e-money accounts accessed through a card**

Data are not shown on account of legal constraints in terms of confidentiality.

**Cross-border e-money payment transactions with e-money issued by resident PSPs received**

Data are not shown on account of legal constraints in terms of confidentiality

**E-money payment transactions received**

Data are not shown on account of legal constraints in terms of confidentiality.

**Credits to the accounts by simple book entry**

The data has been estimated.

**Debits from the accounts by simple book entry**

The data has been estimated.

## Tables 7b and 8b: Payments per type of terminal involving non-MFIs

**a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs: e-money card loading/unloading transactions and e-money payment transactions with cards with an e-money function**

Data are not shown on account of legal constraints in terms of confidentiality.

**b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs: e-money card loading/unloading transactions and e-money payment transactions with cards with an e-money function**

Data are not shown on account of legal constraints in terms of confidentiality.

**c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs: e-money card loading/unloading transactions and e-money payment transactions with cards with an e-money function**

Data are not shown on account of legal constraints in terms of confidentiality.

## Table 9: Participation in selected payment systems

### **TARGET component: TARGET2-RO**

The TARGET2-RO system processes domestic and cross-border payments in euro. It went live on 4 July 2011.

### **ReGIS**

ReGIS is the Romanian electronic RTGS. It went live on 8 April 2005.

### **SENT**

SENT is the Romanian ACH. It went live on 13 May 2005.

As of 1 November 2013, the SENT system also processes payments in euro.

## Tables 10 and 11: Payments processed by selected payment systems

### **TARGET component: TARGET2-RO**

The TARGET2-RO system processes domestic and cross-border payments in euro. It went live on 4 July 2011.

### **ReGIS**

ReGIS is the Romanian electronic RTGS ReGIS processes domestic payments denominated in domestic currency. It went live on 8 April 2005.

### **SENT**

SENT is the Romanian ACH. It went live on 13 May 2005.

As of 1 November 2013, the SENT system also processes payments in euro.

# General notes: Sweden

Source for Table 1: Eurostat.

Source for all other tables: Sveriges Riksbank, unless otherwise indicated.

## Table 2: Settlement media used by non-MFIs

### Value of overnight deposits held at MFIs

Overnight deposits held at MFIs (excluding the NBC). The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).

### Narrow money supply (M1)

Source: ECB. This indicator cannot be calculated from the items “Value of overnight deposits held at MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.

### Memo item: Overnight deposits in foreign currencies held at MFIs

Overnight deposits in foreign currencies held at MFIs with counterpart sector in the “Rest of the world” are based on best estimates for 2002-11.

## Table 3: Settlement media used by credit institutions

### Overnight deposits held at the central bank

Sweden does not apply reserve requirements; no national reserve maintenance periods are defined.

### Overnight deposits held at other credit institutions

Value for the last quarter of the period.

### **Memo item: Non-intraday borrowing from the central bank**

Sweden does not apply reserve requirements; no national reserve maintenance periods are defined.

### **Memo item: Intraday borrowing from the central bank**

Sweden does not apply reserve requirements; no national reserve maintenance periods are defined.

## **Table 4: Banknotes and coins**

### **Currency in circulation**

Includes commemorative coins.

Bank notes which has ceased to be legal tender but which are still recognised as banknote liabilities in the Riksbank's balance sheet are included under each relevant note. This is a difference compared to the statistics published by the Riksbank, where notes that has ceased to be legal tender is a separate category. Banknotes that has ceased to be legal tender may be redeemed by the Riksbank for a fee under the condition that the application complies with the Swedish Act on Measures against Money Laundering and that the notes doesn't come from companies that handle cash in their day-to-day operations or are bought with the purpose of making a profit.

A major changeover of banknotes and coins was implemented between 2015 and 2017.

### **Total banknotes in circulation, SEK 200, SEK 10 and SEK 5**

The SEK 10 and SEK 5 banknotes ceased to be legal tender in 1999. In December 2008 the Riksbank decided to remove the SEK 10 and SEK 5 banknotes from currency in circulation. The SEK 200 banknote was introduced in 2015.

### **Total coins in circulation, SEK 0.5**

Includes commemorative coins. The SEK 0.5 coin ceased to be legal tender in September 2010. In June 2011 the Riksbank decided to remove the SEK 0.5 coin from currency in circulation.

## Table 5: Institutions offering payment services to non-MFIs

### **Credit institutions irrespective of their legal incorporation: number of overnight deposits**

Data are based on best estimates for 2004-09. From 2010 data are based on the number of transferable overnight deposits.

### **Other payment service providers: number of institutions**

Includes the Swedish postal institution Svensk Kassaservice until 2007. In 2008 Svensk Kassaservice closed down.

### **Other payment service providers: number of offices**

Includes the offices of Svensk Kassaservice until 2007. In 2008 Svensk Kassaservice closed down.

## Tables 7a and 8a: Payments per type of payment service involving non-MFIs

### **Credit transfers**

The reduction in the number of credit transfers as from 2002 is attributable to the fact that since then credit transfers between two postal giro accounts have no longer been included in the statistics, as these are now internal transactions in Nordea (Plusgirot).

### **Card payments**

The reduction for card payments between 2019 and 2020 is due to the pandemic crises.

### **Cheques**

Does not include traveller's cheques.

### **Tables 7b and 8b: Payments per type of terminal involving non-MFIs**

Due to the pandemic crises, the figures for ATM transactions and POS-terminal transactions decreased between 2019 and 2020.