



EUROPEAN CENTRAL BANK

EUROSYSTEM

Annex:

Relative importance of the main payment instruments in the EU (2017)

(percentages of total number of transactions¹⁾)

	Credit transfers		Direct debits		Cards		Cheques	
	2017	Change from 2016 (pp)	2017	Change from 2016 (pp)	2017	Change from 2016 (pp)	2017	Change from 2016 (pp)
Belgium	37.6	0.6	11.8	-1.1	47.8	-1.6	0.1	-0.2
Bulgaria	50.9	-2.4	1.2	0.0	25.9	5.4	0.0	0.0
Czech Republic	65.5	-1.3	2.4	-0.3	32.0	1.7	0.0	0.0
Denmark	18.9	0.6	–	–	81.1	-0.6	0.0	0.0
Germany	29.5	-0.5	48.5	-1.0	21.1	1.4	0.1	0.0
Estonia	32.4	-0.8	–	–	67.0	0.7	0.0	0.0
Ireland	19.9	-1.1	9.0	-1.1	64.5	2.0	2.3	-0.8
Greece	32.5	-4.2	2.7	-0.6	47.3	9.4	0.6	-0.3
Spain	14.7	-0.4	28.6	0.7	51.5	1.2	0.8	-0.2
France	17.6	-0.3	18.6	-0.3	54.7	2.1	8.8	-1.5
Croatia	44.4	-1.3	3.7	0.2	40.5	2.1	0.0	0.0
Italy	23.0	-0.7	13.6	-0.1	46.3	0.9	2.8	-0.5
Cyprus	18.1	-0.6	9.1	-0.5	57.5	4.3	12.0	-3.3
Latvia	37.0	-2.1	0.0	0.0	60.1	-0.7	0.0	0.0
Lithuania	33.3	-2.3	–	–	54.3	2.9	0.0	0.0
Luxembourg ²⁾	2.4	-0.2	0.6	-0.1	5.1	-0.1	0.0	0.0
Hungary	41.9	-4.6	5.5	-0.4	50.4	5.4	0.0	0.0
Malta	22.7	-0.2	2.8	-0.1	54.2	1.7	17.3	-2.0
Netherlands	29.5	-0.2	15.5	-0.9	54.9	1.1	0.0	0.0
Austria	30.9	-1.1	24.4	-1.1	41.9	2.7	0.0	0.0
Poland	40.2	-2.8	0.4	0.0	59.4	2.8	0.0	0.0
Portugal	12.0	-0.6	11.6	-0.2	68.3	1.4	2.2	-0.4
Romania	34.5	-5.0	1.6	-0.2	63.7	5.3	0.2	-0.1
Slovenia	37.8	-3.5	10.0	-0.8	44.0	1.8	0.0	0.0
Slovakia	44.9	-2.7	3.4	-0.2	46.6	0.5	0.0	0.0
Finland	34.7	-0.7	–	–	60.8	1.0	0.0	0.0
Sweden	26.3	-1.0	6.7	0.4	66.9	0.7	0.0	0.0
United Kingdom	14.9	-0.3	14.2	-0.5	69.6	1.2	1.4	-0.4

Source: ECB.

Notes:

1) Percentages may not add up to 100% as e-money transactions and other payment services are not shown. A dash (–) indicates data are confidential or not applicable.

2) In the special case of Luxembourg, a very high number of e-money payments are executed on accounts held in their vast majority by non-residents but recorded in the Luxembourg data due to the methodology applied. Therefore, the relative importance of the payment instruments in Luxembourg, as presented in the table, appears to be lower than their actual domestic importance. When disregarding e-money, the relative importance of the main payment instruments in 2017 is as follows: credit transfers (29.3%), direct debits (8.0%), cards (62.7%) and cheques (0.1%).

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