

9.2 Relative importance of payment services

(as a percentage of the total value of payments)

	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	96.7	96.6	96.5	96.6	96.9	1.6	1.7	1.8	1.8	1.7	1.3	1.5	1.5	1.3	1.2
BG	86.8	84.4	87.1	88.6	88.8	0.0	0.0	0.0	0.1	0.4	0.6	0.7	1.2	1.1	1.3
CZ	99.6	99.7	99.7	99.4	99.3	0.1	0.1	0.0	0.1	0.1	0.3	0.2	0.2	0.5	0.5
DK	92.5	96.1	96.2	96.1	96.1	.	.	.	4.6	4.6	7.3	3.3	3.3	3.5	3.6
DE	91.5	91.9	92.3	92.3	92.8	6.5	6.2	6.0	6.0	5.7	0.4	0.5	0.5	0.6	0.6
EE	92.7	91.4	90.0	90.3	89.3	-	-	-	-	-	2.4	2.9	3.2	3.4	3.6
IE	91.0	86.9	85.9	88.7	94.0	3.9	4.0	4.9	4.1	4.0	1.4	1.6	2.0	1.8	0.5
GR	52.3	66.3	72.9	82.3	75.0	1.7	1.3	1.2	1.1	1.0	1.0	2.0	2.6	3.0	2.8
ES	92.1	91.8	87.6	88.5	87.8	2.9	3.1	5.0	4.8	5.2	0.8	0.9	1.4	1.7	1.9
FR	87.1	88.6	88.6	88.6	88.9	5.4	5.6	5.8	6.0	6.0	1.8	1.8	1.9	2.1	2.2
HR	96.3	82.1	82.3	82.9	84.2	0.8	0.8	0.8	0.9	0.9	2.9	2.5	2.8	3.0	3.1
IT	80.7	80.8	81.9	82.3	81.4	4.2	4.2	4.4	4.7	5.1	1.8	2.0	2.0	2.2	2.4
CY	93.4	88.8	87.4	77.8	81.0	0.4	0.6	0.7	1.1	1.3	0.8	1.4	1.5	2.8	3.3
LV	98.9	98.5	96.0	95.6	96.3	0.0	0.0	0.0	0.0	0.0	1.0	1.4	1.8	2.3	2.9
LT	95.2	95.4	95.3	95.0	94.3	0.3	-	-	0.0	0.0	1.8	2.1	2.3	2.5	2.7
LU	93.9	92.5	92.5	92.1	92.1	0.5	0.7	0.6	0.6	0.5	0.5	0.6	0.5	0.6	0.6
HU	48.8	56.2	59.0	61.5	55.6	0.1	0.1	0.1	0.1	0.1	0.2	0.3	0.4	0.5	0.5
MT	90.5	86.9	85.2	87.4	83.5	0.1	.	.	0.1	0.1	0.8	1.1	1.2	1.3	1.6
NL	98.1	98.2	98.4	97.9	97.9	1.3	1.2	1.0	1.4	1.4	0.6	0.7	0.6	0.7	0.7
AT	94.1	94.1	93.9	93.5	93.4	4.5	4.3	4.5	4.9	5.1	1.1	1.2	1.3	1.3	1.3
PL	99.6	99.5	99.5	99.5	99.4	0.1	0.1	0.0	0.0	0.0	0.4	0.4	0.5	0.5	0.5
PT	79.0	78.3	78.4	79.9	81.0	2.3	2.5	2.5	2.1	2.2	4.2	4.7	5.1	5.4	5.2
RO	99.0	98.9	98.8	98.6	98.3	0.1	0.1	0.1	0.1	0.2	0.6	0.7	0.8	1.1	1.3
SI	95.1	93.5	92.3	91.8	91.6	0.6	0.8	0.9	1.0	1.1	1.0	1.4	1.9	2.2	2.3
SK	98.2	98.5	98.7	94.6	94.4	0.3	0.3	0.3	0.5	0.5	1.5	1.2	1.0	1.1	1.3
FI	98.2	98.1	98.1	98.2	98.1	.	.	.	0.0	0.0	1.7	1.8	1.8	1.8	1.9
SE	90.3	90.6	85.1	91.7	91.3	3.3	3.2	2.9	2.9	3.1	6.3	6.2	5.4	5.4	5.6
UK	96.4	96.8	97.1	97.0	97.0	1.7	1.5	1.4	1.4	1.4	1.1	1.1	1.0	1.1	1.1
Euro area	91.1	91.5	91.6	91.5	91.9	.	4.3	4.4	4.6	4.5	1.0	1.1	1.1	1.2	1.2
EU	93.0	93.6	93.8	93.8	93.8	3.0	2.9	2.8	3.0	3.0	1.0	1.0	1.1	1.2	1.2

1) Except cards with e-money function.

9.2 Relative importance of payment services (cont'd)

(as a percentage of the total value of payments)

	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	0.3	0.2	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.2
BG	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.2	0.3	12.4	14.9	11.6	10.0	9.2
CZ	0.0	0.0	0.0	0.0	0.0	-	-	-	0.0	0.0	-	-	-	0.9	0.9
DK	0.2	0.1	0.0	0.0	-	-	-	-	-	-	-	0.6	0.5	0.4	0.3
DE	0.3	0.3	0.2	0.2	0.1	0.0	0.0	0.0	0.0	0.0	1.3	1.2	1.1	1.0	0.9
EE	0.0	0.0	0.0	0.0	0.0	-	-	-	-	-	4.9	5.7	6.8	6.4	7.1
IE	3.6	3.1	6.1	4.5	1.2	0.0	0.0	0.0	0.0	0.0	-	-	-	0.9	0.2
GR	14.2	14.1	11.5	13.3	9.6	0.1	0.1	0.1	0.2	0.3	30.7	16.1	11.7	12.5	11.3
ES	2.1	2.1	3.0	2.4	2.5	0.0	0.0	0.0	0.0	0.0	2.2	2.1	3.0	2.6	2.8
FR	4.4	4.0	3.7	3.3	2.9	0.0	0.0	0.0	0.0	0.0	1.3	0.0	0.0	0.0	0.0
HR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	14.6	14.1	13.2	11.9
IT	5.7	5.5	4.9	4.3	4.2	0.2	0.2	0.3	0.3	0.4	7.2	7.0	6.5	6.2	6.4
CY	5.4	9.1	10.3	18.1	14.2	-	-	-	0.1	0.2	0.0	-	7.3	10.1	0.0
LV	0.0	0.0	0.0	0.0	0.0	0.0	-	0.0	0.0	0.0	0.0	-	-	2.1	0.8
LT	-	-	-	0.0	-	-	-	-	0.9	1.3	2.6	2.3	2.0	1.6	1.7
LU	0.1	0.0	0.0	0.0	0.0	5.0	6.2	6.4	6.8	6.8	0.0	0.0	0.0	0.0	0.0
HU	0.0	0.0	0.0	0.0	0.0	-	-	-	0.0	0.0	50.9	43.4	40.5	37.9	43.7
MT	8.5	-	10.9	9.5	9.8	0.0	0.0	0.1	0.1	0.2	0.0	-	-	1.6	4.7
NL	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
AT	0.2	0.2	0.2	0.2	0.1	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.1	0.1
PL	0.0	0.0	0.0	0.0	0.0	-	-	-	-	-	-	-	-	-	-
PT	9.0	8.9	8.5	7.8	7.4	0.1	0.1	0.1	0.1	0.1	5.5	5.5	5.4	4.7	4.1
RO	0.3	0.3	0.2	0.2	0.2	0.0	0.0	0.0	0.0	0.0	-	0.0	-	-	0.0
SI	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.3	4.3	4.9	5.0	5.0
SK	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.8	3.4	3.9	3.8
FI	0.1	0.1	0.0	0.0	0.0	-	-	-	0.0	0.0	-	-	-	0.0	0.0
SE	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
UK	0.8	0.7	0.5	0.5	0.5	-	-	-	-	-	-	-	-	-	-
Euro area	-	-	-	1.4	1.2	0.1	0.1	0.1	0.1	0.1	1.7	1.3	1.3	1.2	1.1
EU	-	-	-	0.9	0.8	0.0	0.0	0.0	0.1	0.1	1.7	1.3	1.3	1.2	1.3