

NORGES BANK PAPERS

Developments in retail payment
services – 2013

NO. 1 | 2014



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Developments in retail payment services – 2013

The number of card payments continued to rise in 2013. Norwegian residents remain among the leading users of card payments per year, while the number of ATM withdrawals and point-of-sale (POS) withdrawals declined. This may indicate that cash transactions are steadily falling in Norway. Card transactions abroad and internet purchases using cards continued to increase sharply in 2013. As a result, the use of international payment cards accounts for an increasingly larger share of total card transactions.

The statistics used in this document have been compiled by Statistics Norway on behalf of Norges Bank. Further details are provided in the tables and are also published on Norges Bank's website. The statistics have in earlier years been presented in Norges Bank's Annual Report on Payment Systems.

1 Use of payment instruments

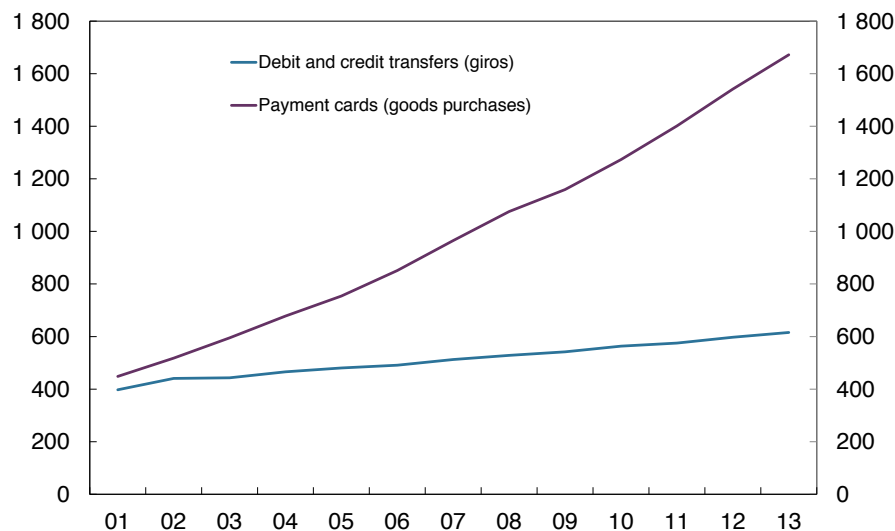
There are two main types of means of payment: cash and bank deposits (in bank accounts). Means of payment can be accessed by using a payment instrument. Payment cards and credit transfers are examples of payment instruments that provide access to banks accounts. Cash can be used without recourse to any other instrument and is therefore both a means of payment and a payment instrument.

Debit and credit transfers (giros)

Chart 1.1 shows the use of electronic payment instruments. All total, the number of transactions came to 2.3bn in 2013. Payment cards accounted for around 70% of transactions, while debit and credit transfers accounted for the remainder. Since 2001 the number of debit and credit transfers¹ has increased by a little more than 50%, while the number of transactions using payment cards has increased by close to 300%.

¹ Debit transfer: Money transfer initiated by the payee.
Credit transfer: Money transfer initiated by the payer.

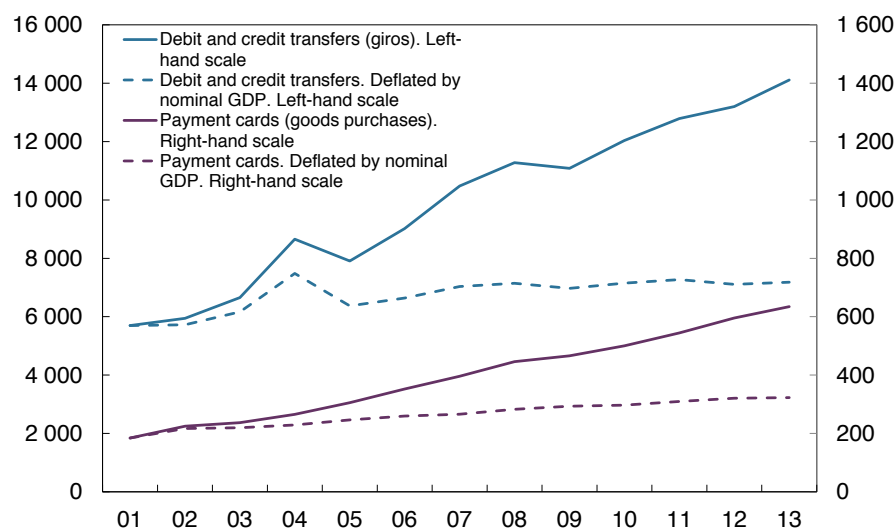
Chart 1.1 Use of electronic payment instruments. Transactions in millions. 2001–2013



Source: Norges Bank

The value of debit and credit transfers totalled a good NOK 14 000bn in 2013 (see Chart 1.2). Goods purchases² with payment cards came to a total of just over NOK 600bn. The average payment came to a little less than NOK 400.

Chart 1.2 Use of electronic payment instruments. In billions of NOK. 2001–2013



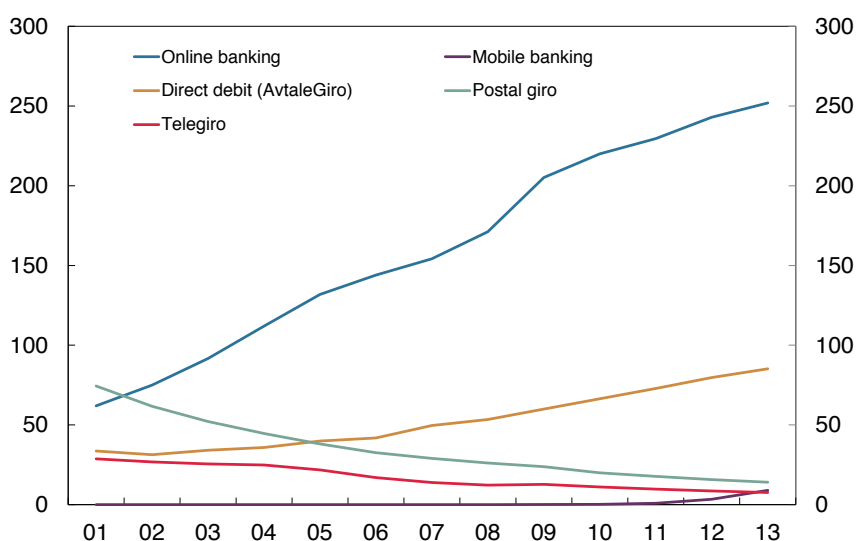
Source: Norges Bank

In real terms, the value of debit and credit transfers has remained fairly stable over the past 6–7 years. The real value of card payments increased by about 14% in the same period.

Retail customers account for a little more than half of all debit and credit transfers, with online banking payments being the clearly largest category (see Chart 1.3). Online banking payments, mobile banking payments and direct debits continued to rise in 2013. There is still some use of paper-based giros, but usage is declining every year.

² Also includes purchases of services

Chart 1.3 Debit and credit transfers by retail customers. Transactions in millions. 2001–2013



Source: Norges Bank

In 2013, online banking payments by retail and corporate customers numbered 435.8m, an increase of 2% on the previous year. Online banking payments (not including direct debits) account for about 70% of all debit and credit transfers.

The number of mobile banking³ payments (primarily retail customers) increased from 3.3m in 2012 to 9m in 2013. According to Finance Norway’s daily bank survey⁴, 39% of the population aged over 15 uses mobile banking in 2014.

The number of retail and corporate paper-based giros fell by 11% from 2012 to 2013 and now account for 3.2% of all debit and credit transfers.

Use of direct debits increased by 7% on the previous year and accounts for 13.8% of invoice payments. Both the payee and the payer are required to enter into a direct debit agreement with their bank. At end-2013, there were 15.6m direct debit agreements between banks and retail and corporate customers, an increase of 8% on 2012.

Direct debits can be combined with e-invoicing. At the end of 2013, there were close to 12m such agreements with retail customers, an increase of 25% on end-2012. Today, 1 220 enterprises can issue e-invoices, an increase of 14% between 2012 and 2013.

Card payments

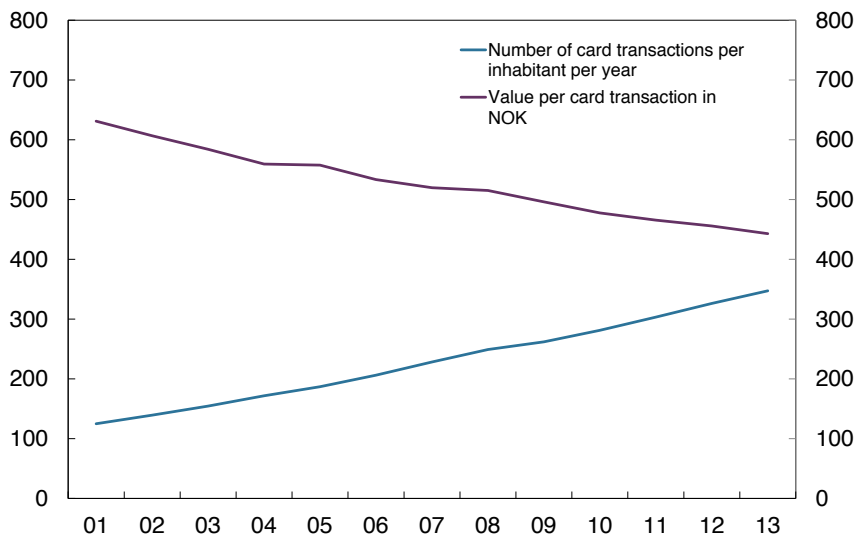
In 2013, the number of card transactions came to 1.75bn⁵ in Norway, an increase of 7.7% on 2012. Average use per inhabitant was 347 in 2013 (see Chart 1.4) and average value was NOK 443 in 2013, down from NOK 456 in 2012.

³ Dedicated applications for mobile banking

⁴ Finance Norway and TNS Gallup (2014)

⁵ Includes goods purchases with and without cash withdrawals and ATM withdrawals.

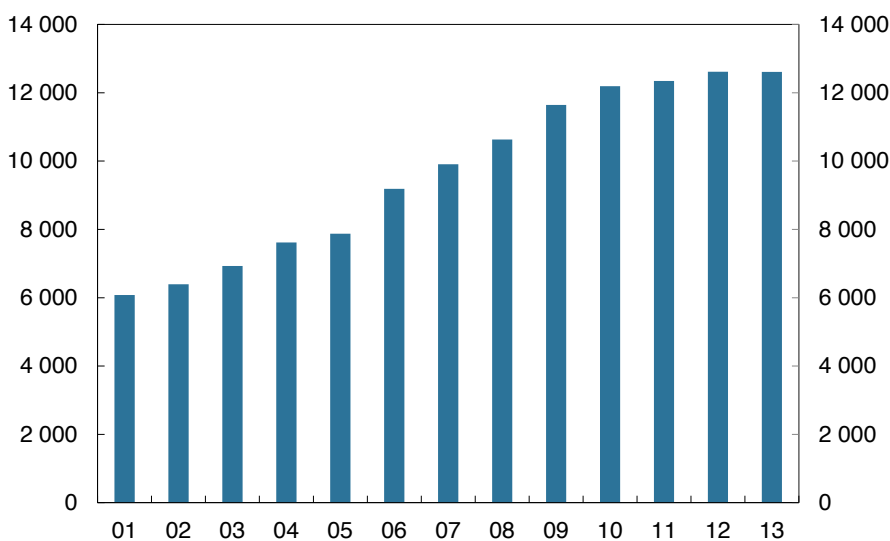
Chart 1.4 Card transactions per inhabitant per year and value per card transaction. 2001–2013



Source: Norges Bank

The number of Norwegian payment cards issued stands at 12.5m (see Chart 1.5). Since their launch in the latter half of the 1970s, usage of such cards has increased every year, with the exception of a small decline between 2012 and 2013.

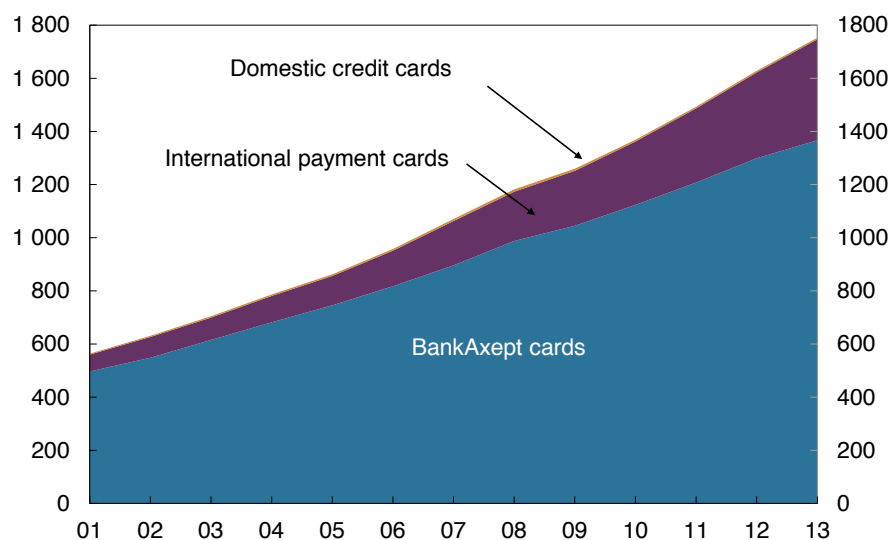
Chart 1.5 Number of Norwegian payment cards issued. In thousands of NOK. 2001–2013



Source: Norges Bank

The number of transactions in the Norwegian debit card system BankAxept increased by 5.2% between 2012 and 2013 (see Chart 1.6). The number of transactions using international payment cards (debit, credit and invoice cards) increased by as much as 17.8%.

Chart 1.6 Use of Norwegian payment cards¹. Transactions in millions. 2001–2013

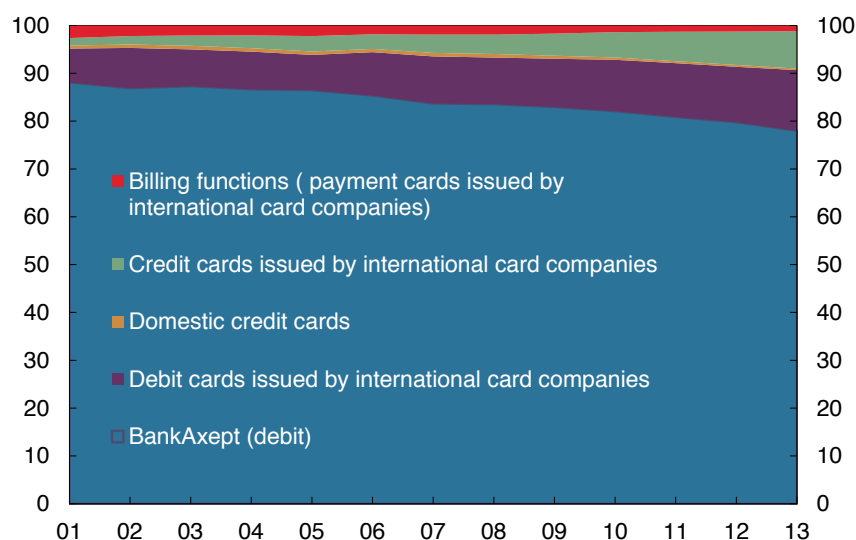


¹ Payment cards issued in Norway.

Source: Norges Bank

The market share of BankAxept cards has declined, but remains high (see Chart 1.7). The share fell from 88% in 2001 to 78% in 2013. The share of total card use for international debit cards rose from 7% to 13% in the same period, and from 2% to 8% for international credit cards. These changes primarily reflect increased use of card payments abroad and increased internet transactions. BankAxept cards can, with few exceptions, only be used domestically and are not used for internet transactions. Excluding such card use, BankAxept's share of total card use was 89% in 2013, compared with 92% in 2001.

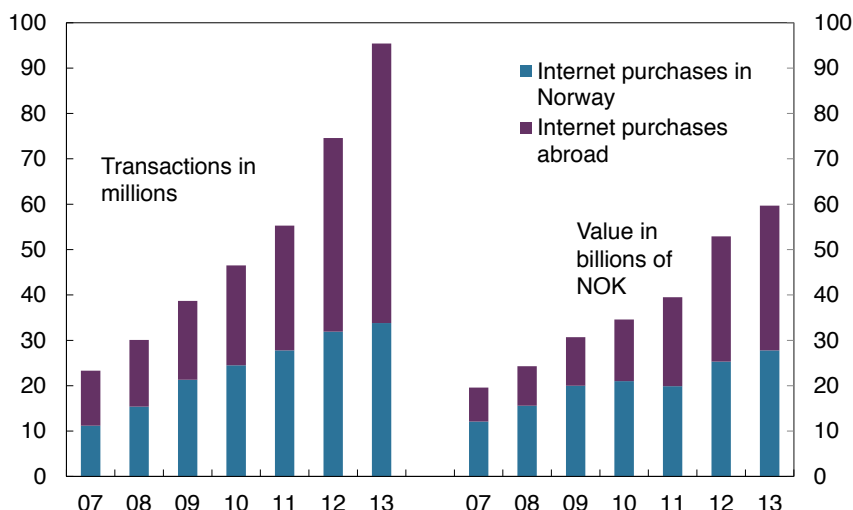
Chart 1.7 Use of Norwegian payment cards by function and issuer. Transactions in percent of total number of transactions. 2001–2013



Source: Norges Bank

Chart 1.8 shows a sharp increase in internet goods purchases using Norwegian payment cards over the past years. In 2013, internet transactions came to 95.4m, an increase of 28% on 2012, for a value of NOK 59.7bn in 2013, an increase of 13% on 2012. Internet purchases from abroad have shown the largest increase in recent years.

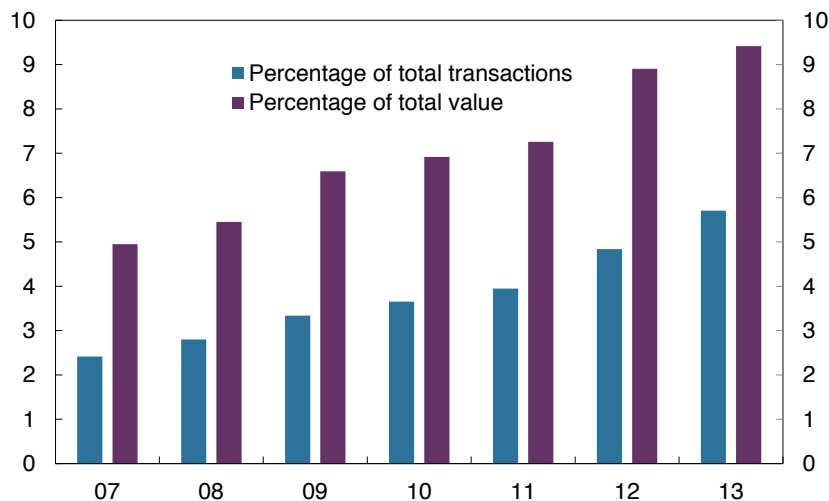
Chart 1.8 Internet purchases with Norwegian payment cards. 2007–2013



Source: Norges Bank

Internet goods purchases account for a growing share of total goods purchases using payment cards (see Chart 1.9). In 2013, internet purchases accounted for 5.7% of all purchases by card, and 9.4% of the total value of all transactions using Norwegian cards.

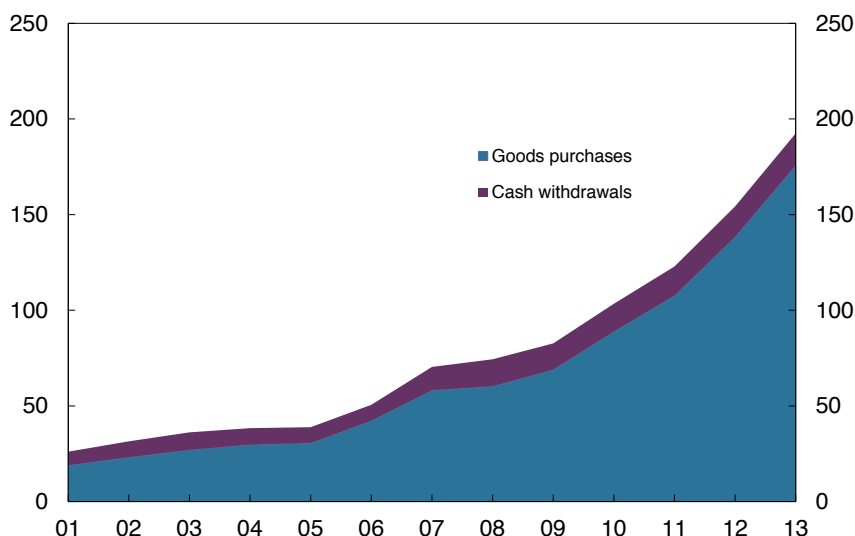
Chart 1.9 Internet purchases with Norwegian payment cards. Percentage of total purchases of goods. 2007–2013



Source: Norges Bank

Chart 1.10 shows the total use of Norwegian payment cards abroad, both at terminals and via the internet. In 2013, card use increased by about 25% to 193m transactions. Card use abroad accounted for about 11% of all transactions using Norwegian cards in 2013. In value terms, card use abroad accounted for close 15% of the total value of card transactions.

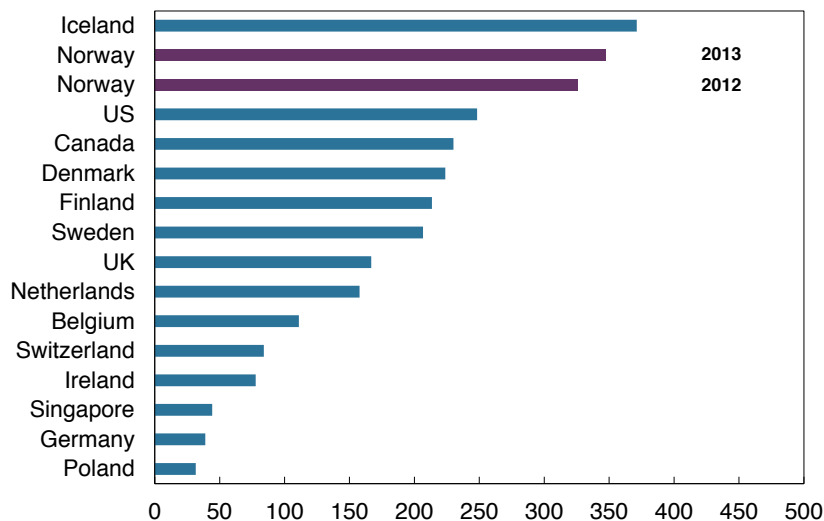
Chart 1.10 Use of Norwegian payment cards abroad. Transactions in millions. 2001–2013



Source: Norges Bank

Chart 1.11 shows that Norway is among the countries with the highest use of cards as a means of paying for goods and services, reflecting a well-developed and efficient debit card system in Norway. Card use in Iceland is higher than in Norway. In Iceland, payment cards are used for invoice payments, in addition to being used for goods purchases and cash withdrawals.

Chart 1.11 Number of card transactions per inhabitant. Payments and cash withdrawals. 2012

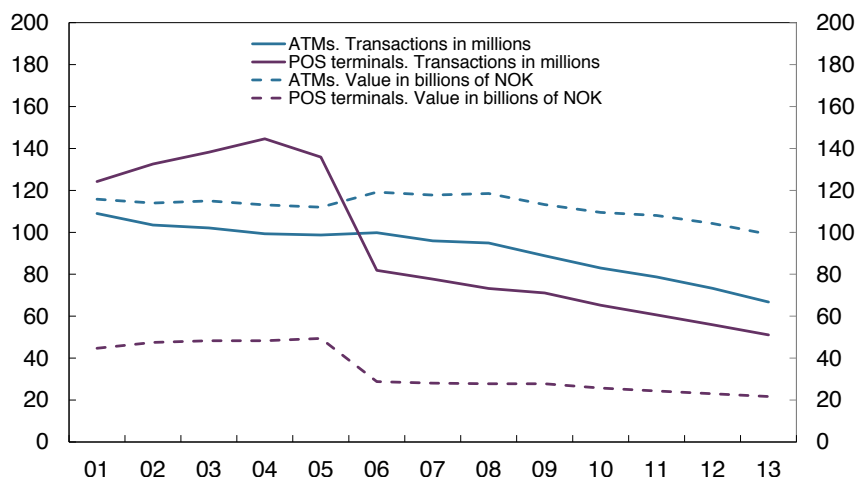


Sources: Norges Bank, ECB, BIS, Sedlabanki Islands

Cash

Card use is on the rise, while the use of cash is declining. Chart 1.12 shows the number and value of ATM and POS cash withdrawals. ATM withdrawals came 66.8m in 2013, down 9% on 2012. POS withdrawals came to 51.1m in 2013, also down 9% on 2013. The average withdrawal from Norwegian ATMs was NOK 1484 in 2013, while the average POS withdrawal was NOK 425. In 2001, the corresponding average amounts were NOK 1062 and NOK 360.

Chart 1.12 Cash withdrawals from ATMs and POS terminals¹. 2001–2013

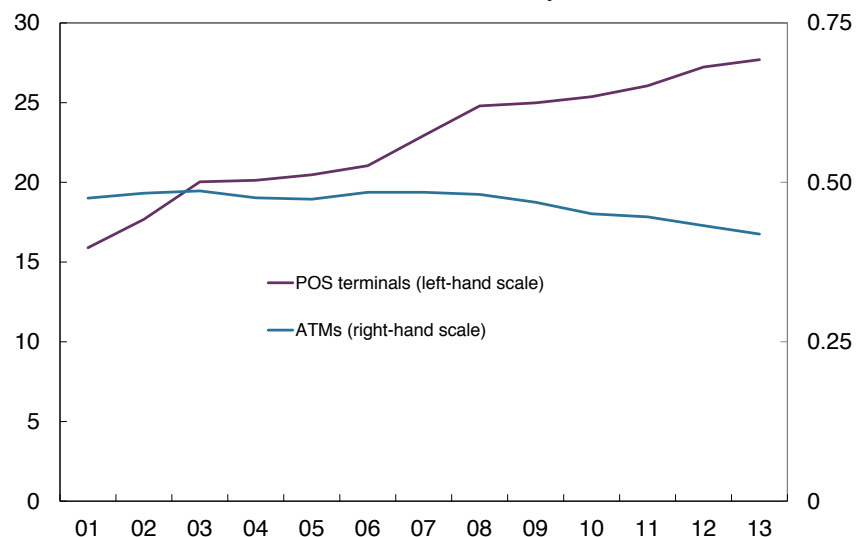


¹ The figures for POS cash withdrawals up to 2006 are estimated by Nets (previously BBS) and Norges Bank. From 2006 the figures include only registered withdrawals.

Source: Norges Bank

A user can withdraw cash at bank branches, from ATMs and at many POS terminals. The number of ATMs per inhabitant has declined slightly since 2008 (see Chart 1.13). In 2013, there were 0.42 ATMs per thousand inhabitants. The number of POS terminals has increased in recent years. In 2013, there were 28 such terminals per thousand inhabitants. There were in total 2115 ATMs and 139 884 payment terminals in Norway in 2013.

Chart 1.13 Number of POS terminals and ATMs per one thousand inhabitants.



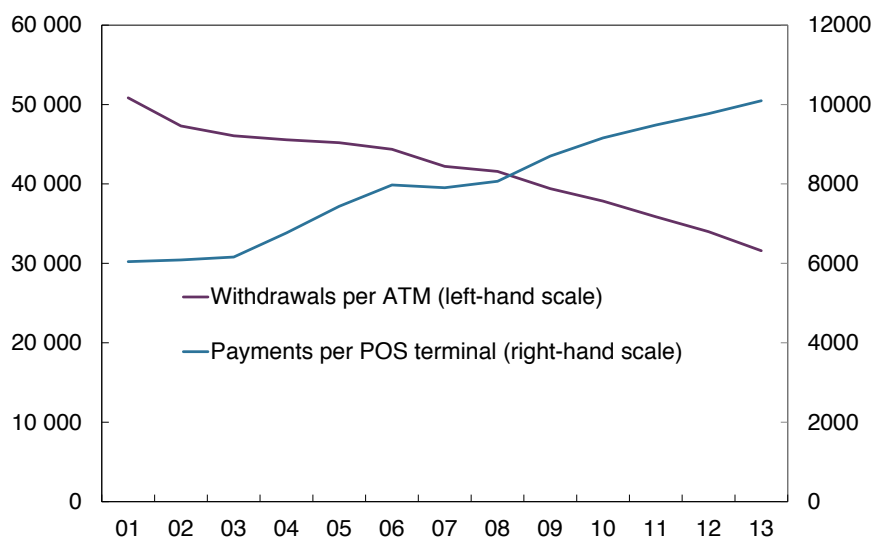
2001–2013

Source: Norges Bank

The number of ATM cash withdrawals fell by 8.9% between 2012 and 2013. Use per ATM fell by 7.1%. The average number of withdrawals per ATM came to 31 584 (see Chart 1.14).

The use of POS terminal increased by 6.3% between 2012 and 2013. Use per terminal increased by 3.2%. Average use per terminal came to 10 248.

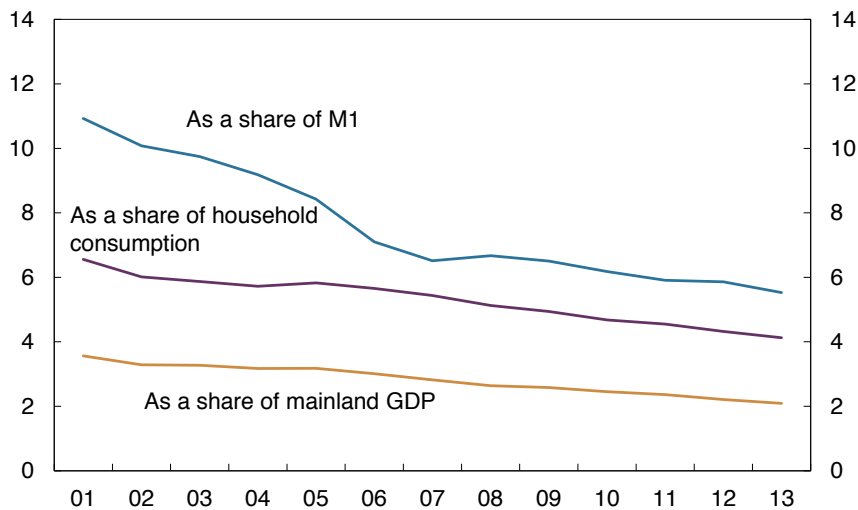
Chart 1.14 Use of POS terminals and ATMs per year. 2001–2013



Source: Norges Bank

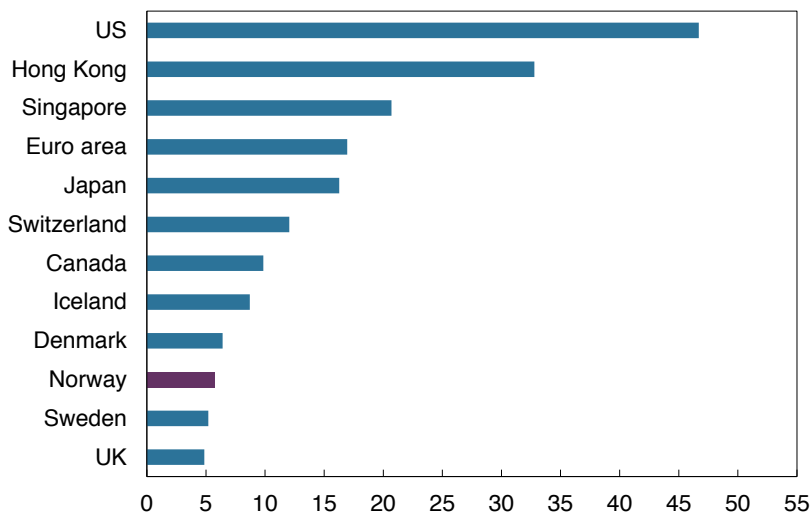
The value of cash in circulation as a share of means of payment available to the public (M1) fell in 2013 and came to 5.5% (see Chart 1.15). This is low in an international context (see Chart 1.16). The average value of cash in circulation was close to NOK 50bn in 2013, and has shown little change in recent years.

Chart 1.15 Value of cash in circulation as a share of means of payment (M1), household consumption and mainland GDP. Percent. 2001–2013



Sources: Statistics Norway, Norges Bank

Chart 1.16 Cash as a share of means of payments (M1) in selected countries. Percent. 2012



Sources: Norges Bank, ECB, BIS, Sedlabanki Islands

2 Prices and income from payment services

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Prices

Table 2.1 provides information on prices for different banking and card services. Prices are lower for customers belonging to a bank's loyalty scheme than those not belonging to such a scheme.

At the beginning of 2013, the average annual fee for a BankAxept card combined with an international VISA card was about NOK 218 for customers belonging to a loyalty scheme and NOK 277 for customers not belonging to such a scheme, which is a reduction of 0.5% for the former group and an increase of 3.2% for the latter, compared with the previous year. At the beginning of 2014, the average price of a goods purchase using BankAxept was zero for customers belonging to schemes and NOK 1.70 for customers not belonging to schemes.

Table 2.1 Retail customers. Prices for domestic payment services and cash withdrawals. Weighted prices as of 1 January. In NOK.

	Prices 2004–2008			Prices 2010–2014									
				Customers who do not belong to loyalty schemes					Customers who belong to loyalty schemes				
	2004	2006	2008	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Payments													
Online banking (with CID), per payment	2.0	2.1	2.0	1.6	1.5	1.7	1.3	1.5	0.1	0.0	0.0	0.0	0.0
Online banking – annual fee	:	:		29.0	10.6	19.6	14.2	16.2	0.2	0.3	1.6	1.5	1.5
Direct debit (AvtaleGiro), per payment	:	:	2.1	1.6	1.5	1.6	1.4	1.5	0.1	0.0	0.0	0.0	0.1
Mobile banking (with CID), per payment	:	:	:	1.7	1.6	1.7	1.3	1.5	0.1	0.1	0.0	0.0	0.0
Mobile banking – transfers between own accounts, per transfer	:	:	:	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0
Mobile banking – info by SMS				2.4	2.5	2.5	2.4	2.2	1.8	2.1	1.3	1.1	1.3
Credit transfer via postal giro, per payment	6.5	6.9	7.0	7.2	7.5	8.1	8.8	8.8	7.7	8.1	8.3	9.2	9.4
Giro over the counter – account debit, per payment	30.0	33.4	33.6	46.9	49.0	56.5	63.3	62.1	38.6	39.9	54.7	61.3	59.9
Giro over the counter – cash payment, per payment	41.9	42.0	43.7	62.8	63.4	79.1	81.8	83.1	57.4	59.9	78.5	80.5	83.2
BankAxept cards in payment terminals (EFTPOS), per payment	2.1	2.3	2.3	1.7	1.6	1.8	1.5	1.7	0.0	0.0	0.1	0.0	0.0
Credit card from international credit card company, annual fee				136.9	158.5	150.3	145.8	153.6	17.5	20.2	27.1	14.3	32.2
BankAxept cards (combined with debit card from int. card comp.), annual fee	265.9	260.7	266.6	243.3	246.2	260.7	268.2	276.8	192.1	191.1	209.3	218.8	217.6
ATM withdrawals, debit cards													
Own bank's ATMs during opening hours, per withdrawal	0.0	0.2	0.2	0.3	0.3	0.3	0.1	0.1	0.0	0.0	0.0	0.0	0.0
Own bank's ATMs outside opening hours, per withdrawal	3.9	3.9	3.8	2.5	2.4	2.5	2.7	3.1	0.0	0.0	0.1	0.0	0.1
Other bank's ATMs during opening hours, per withdrawal	4.7	6.4	6.6	5.0	4.9	4.9	4.9	5.6	5.1	5.2	5.5	4.8	5.4
ATM withdrawals, international credit cards													
Own bank's ATMs during opening hours, per withdrawal	:	:	:	25.3	25.3	24.4	23.9	27.4	29.8	29.4	29.3	30.1	28.2
Other bank's ATMs during opening hours, per withdrawal	:	:	:	25.4	24.9	24.5	24.0	27.5	29.9	29.5	29.4	30.2	28.3

Sources: Norges Bank, Finansportalen.no

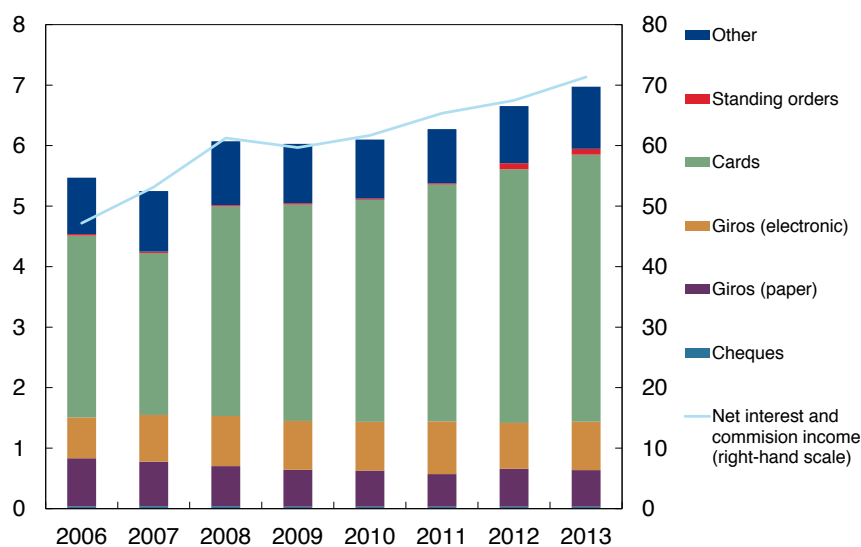
Prices for billing vary widely according to form of payment. The prices are clearly highest for paper-based and manual payment services. Prices for credit transfers via postal giro and cash payments over the counter continued to increase through 2013.

Cash withdrawals from an ATM belonging to the customer's banks are normally free of charge. Withdrawals from an ATM belonging to another bank costs NOK 5.40 during opening hours for customers belonging to a loyalty scheme and NOK 5.60 for customers not belonging to such a scheme, an increase of 12.5% and 14.3%, respectively, on 2012. Online banking payments are free of charge for customers belonging to a loyalty scheme. The list price for this service for customers not belonging to such a scheme is NOK 1.50.

Income

In 2013, banks' income from payment services came to almost NOK 7bn, an increase of about NOK 0.3bn on 2012 (see Chart 2.1). Income from retail payment services has followed the rise in income from other banking services. Payment cards account for the largest share of income from payment services, at about 63%, compared with 55% in 2006.

Chart 2.1 Bank's income from payment services and net interest and commission.
In billions of NOK. 2006–2013



Sources: Statistics Norway, Norges Bank

General data

Table 1: General statistical data for Norway

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
Population (as at 1 Jan., in millions)	4.51	4.53	4.56	4.58	4.61	4.65	4.69	4.75	4.81	4.87	4.92	4.99	5.05
GDP, market value (in billions of NOK)	1 537	1 532	1 592	1 753	1 959	2 181	2 306	2 560	2 357	2 544	2 751	2 909	3 004
Mainland GDP, market value (in billions of NOK)	1 180	1 225	1 273	1 366	1 465	1 603	1 757	1 863	1 876	1 987	2 075	2 191	2 319
Total household consumption (in billions of NOK)	641	670	710	757	798	853	911	958	979	1 041	1 077	1 120	1 174
1 EUR in NOK (annual average)	8.05	7.51	8.00	8.37	8.01	8.05	8.02	8.22	8.73	8.01	7.79	7.47	7.81

Means of payment in Norway

Table 2: Means of payment used by the public (at year-end, in millions of NOK)

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
Money supply (M2)	818 858	882 915	904 217	972 013	1 085 330	1 233 749	1 440 205	1 494 802	1 529 940	1 609 936	1 709 189	1 773 712	1 881 477
Narrow money supply (M1)	384 630	399 712	427 689	472 058	552 246	679 503	760 448	736 491	744 260	788 613	828 816	826 016	876 484
Banknotes and coins	42 038	40 283	41 685	43 340	46 530	48 247	49 543	49 128	48 399	48 725	48 983	48 408	48 454
Deposits in current accounts	342 592	359 429	386 004	428 718	505 716	631 256	710 905	687 363	695 861	739 888	779 833	798 079	828 030
Other deposits	370 171	409 704	407 457	423 184	435 483	473 108	559 351	657 162	693 888	731 271	780 481	868 558	930 962
Certificates of deposit + units in money market funds	64 057	73 499	69 072	76 771	97 601	81 138	120 406	101 149	91 792	90 052	99 892	79 138	74 031

Tabell 3: Bank liquidity (in millions of NOK). Annual average

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
Sight deposits	11 804	15 647	24 690	21 337	28 666	24 536	24 867	41 713	75 111	46 832	46 498	32 167	32 981
Banks' deposits at the central bank at the reserve rate	:	:	:	:	:	:	:	:	:	:	1 039 ¹	1 312	923
Deposits at the central bank (F-deposits)	:	:	:	:	:	:	:	:	:	:	26 344 ¹	11 402	9 527
Lending (F-loans + D-loans)	13 356	538	2 978	18 788	14 694	34 411	46 670	67 515	66 242	72 759	32 351	15 352	15 806

¹ Average from 3 October 2011

Table 4: Banknotes and coins. Annual average (in millions of NOK)

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
Total	42 947	41 767	41 562	43 728	45 887	49 218	50 439	50 413	50 356	50 450	50 315	51 179	49 762
Total banknotes	39 271	37 811	37 429	39 429	41 382	44 523	45 858	45 838	45 704	45 676	45 463	46 379	45 509
1000-krone	24 713	22 599	22 167	23 555	24 649	25 818	26 179	25 371	24 382	23 134	21 678	21 180	19 798
500-krone	6 921	7 626	7 732	8 278	9 060	10 374	11 213	11 882	12 722	13 623	14 542	15 633	16 306
200-krone	4 446	4 573	4 674	4 792	4 819	5 296	5 381	5 522	5 580	5 846	6 103	6 335	6 251
100-krone	2 464	2 270	2 091	2 012	2 021	2 119	2 121	2 083	2 029	2 062	2 099	2 149	2 118
50-krone	727	744	765	793	833	916	964	980	993	1 012	1 041	1 080	1 036
Total coins	3 677	3 955	4 133	4 299	4 506	4 695	4 581	4 575	4 652	4 774	4 853	4 800	4 254
20-krone	1 124	1 387	1 561	1 667	1 778	1 849	1 665	1 541	1 556	1 599	1 629	1 638	1 679
10-krone	1 111	1 085	1 051	1 049	1 076	1 145	1 214	1 259	1 276	1 307	1 323	1 317	1 150
5-krone	497	505	515	538	563	598	630	654	664	674	679	662	502
1-krone	641	666	686	718	753	799	845	884	912	941	962	943	767
0.5 krone	174	182	191	199	208	218	228	237	245	253	260	241	156
0.1 krone	130	130	129	128	128	86	:	:	:	:	:	:	:

Payment infrastructure

Table 5: Institutional infrastructure

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
Number of banks	:	153	152	148	149	147	149	149	149	145	142	138	137
Savings banks	:	129	129	127	126	124	123	121	118	113	111	109	107
Commercial banks	:	16	15	13	14	15	16	18	20	20	19	17	18
Number of foreign bank branches in Norway	:	8	8	8	9	8	10	10	11	12	12	12	12
Electronic money institutions	:	:	4	5	5	4	3	3	3	3	3	2	2

Table 6: Number of agreements

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
Online banking agreements	1 340 661	1 934 318	2 429 694	2 976 690	3 282 793	4 009 321	4 438 137	4 841 244	5 251 874	5 496 535	5 712 911	6 020 427	6 226 461
Online banking agreements – retail customers	:	:	:	:	3 221 839	3 683 843	4 089 644	4 471 351	4 865 720	5 097 505	5 300 353	5 595 545	5 754 685
Online banking agreements – corporate customers	:	:	:	:	60 954	325 478	348 493	369 893	386 154	399 030	412 558	424 882	471 776
Agreements to offer electronic invoicing (eFaktura) – corporate customers ¹	:	:	:	:	:	330	460	532	648	770	945	1 071	1 220
Agreements on receipt of electronic invoicing (eFaktura) – retail customers ¹	:	:	:	:	:	2 149 356	2 914 946	4 074 429	5 249 722	6 358 929	7 932 093	9 713 391	12 093 853
Company terminal giro agreements		:	:	:	:	27 904	28 707	29 127	32 983	33 466	26 153	15 129	15 963
Postal giro agreements	2 361 031	1 787 462	1 707 428	1 540 768	1 453 825	1 189 770	1 152 349	906 957	810 818	759 995	723 867	681 023	626 342
Direct debit agreements (Avtalegiro and Autogiro)	4 044 848	4 483 286	4 901 219	5 505 933	6 305 218	7 523 461	8 544 208	9 523 732	10 707 639	11 933 080	13 162 659	14 393 988	15 597 964
Avtalegiro – payees	6 473	6 883	7 194	7 905	8 761	9 554	10 373	11 135	11 945	12 619	13 130	13 572	16 417
Autogiro – payees	1 200	1 265	1 232	1 187	1 243	1 441	1 350	1 170	1 342	716	708	690	654

1 Agreements for offering and receiving electronic invoicing i banking networks

Table 7: Number of cards issued (in thousands), number of functions in cards issued (in thousands) and number of terminals

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
Number of cards issued¹	6 081	6 395	6 931	7 616	7 872	9 187	9 908	10 629	11 644	12 190	12 345	12 612	12 611
Chip cards	:	:	:	:	:	1 235	2 540	3 848	6 516	10 066	11 600	12 059	11 729
Magnetic stripe cards	:	:	:	:	:	7 953	7 368	6 781	5 127	2 124	745	553	882
Number of functions in cards issued	10 075	10 575	11 322	12 298	12 449	14 169	15 335	16 772	17 837	19 015	19 480	19 826	20 275
Debit functions	7 991	8 212	8 600	9 326	9 107	10 138	10 519	11 899	11 789	12 968	13 564	13 620	14 274
Bank cards/BankAxept	4 287	4 362	4 527	4 985	4 894	5 537	5 569	6 218	6 057	6 620	6 897	6 945	7 157
Payment cards issued by international card companies	3 704	3 850	4 073	4 341	4 214	4 601	4 949	5 681	5 732	6 349	6 667	6 675	7 117
Billing functions (payment cards issued by international card companies)	445	438	451	470	451	478	522	535	542	528	593	572	569
Credit functions	1 638	1 925	2 271	2 502	2 891	3 553	4 294	4 338	5 506	5 519	5 322	5 634	5 093
Domestic credit cards	630	681	646	535	546	548	647	625	629	642	662	630	600
Payment cards issued by international card companies	1 008	1 244	1 624	1 967	2 345	3 005	3 647	3 713	4 877	4 877	4 660	5 004	4 493
E-money ²	:	:	:	:	:	:	:	:	:	:	:	:	339
Number of terminals that accept BankAxept cards	73 832	82 294	93 456	94 386	96 591	100 021	109 821	119 953	122 359	125 684	130 397	138 034	141 999
ATMs	2 144	2 188	2 217	2 180	2 184	2 250	2 272	2 283	2 253	2 193	2 194	2 157	2 115
Payment terminals (EFTPOS)	71 688	80 106	91 239	92 206	94 407	97 771	107 549	117 670	120 106	123 491	128 203	135 877	139 884
Owned by banks	59 184	65 374	66 207	68 197	66 786	74 303	75 460	77 804	77 892	:	:	:	:
Owned by others	12 504	14 732	25 032	24 009	27 621	23 468	32 089	39 866	42 214	:	:	:	:
Number of locations with payment terminals (EFTPOS) that accept BankAxept cards	49 328	52 705	59 100	63 976	73 242	78 656	85 490	94 708	96 152	97 722	100 758	105 726	110 282

1 Figures as from 2013 include e-money cards and travel accounts in card systems that are not linked to physical cards

2 Prepaid VISA and MasterCard issued by banks

Retail payment services

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Table 8: Use of payment services (in millions of transactions)

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
Total	848.3	960.4	1 039.3	1 144.9	1 235.5	1 342.9	1 478.0	1 604.3	1 701.4	1 837.1	1 976.8	2 138.8	2 288.2
Debit and credit transfers (giros)	397.5	440.5	442.8	465.6	480.4	491.2	512.4	528.3	541.6	563.4	575.3	597.2	615.7
Electronic ¹	268.1	331.3	348.9	384.3	411.8	437.4	462.3	483.9	503.6	533.5	550.0	575.1	596.1
Paper-based	129.3	109.3	93.9	81.3	68.6	53.8	50.2	44.5	38.1	29.9	25.3	22.1	19.6
Payment cards (goods purchases)	448.0	517.8	595.0	678.1	754.2	851.0	965.1	1 075.6	1 159.5	1 273.5	1 401.4	1 541.5	1 672.4
Electronic	439.0	508.0	584.7	664.2	737.9	830.7	960.3	1 073.2	1 157.7	1 271.8	1 399.6	1 539.4	1 670.4
Manual	9.0	9.8	10.3	13.9	16.3	20.4	4.8	2.4	1.9	1.7	1.8	2.1	2.0
Cheques	2.9	2.0	1.5	1.2	0.8	0.7	0.5	0.4	0.3	0.2	0.2	0.1	0.1

1 The figure for electronic giro for 2001 does not include miscellaneous credit transfers, e.g. standing orders

Table 9: Debit and credit transfers (giros) (in millions of transactions)

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
Total	396.7	440.3	442.8	465.6	480.4	491.2	512.4	528.3	541.6	563.4	575.3	597.2	615.7
Credit transfers¹	343.5	393.9	395.5	418.2	431.6	441.3	455.1	468.8	476.0	492.7	499.3	514.7	528.0
Electronic	234.5	299.9	314.8	348.5	371.9	395.6	412.7	430.5	443.6	467.1	477.1	495.4	510.8
Company terminal giro	143.8	153.2	164.4	160.2	95.8	51.5	46.1	43.2	44.1	44.9	47.1	14.5	14.5
Online banking	62.0	81.4	101.5	138.4	227.8	293.6	318.8	340.4	349.6	371.3	378.1	427.1	435.8
Online banking solutions for retail customers	62.0	:	91.6	112.0	131.8	144.0	154.2	171.2	205.2	220.0	229.6	243.0	251.9
Online banking solutions for corporate customers	:	:	9.9	26.4	96.0	149.6	164.6	169.2	144.4	151.4	148.4	184.1	183.8
Mobile banking	:	:	:	:	:	:	0.0	0.0	0.1	0.2	0.8	3.3	9.0
Mobile banking solutions for retail customers	:	:	:	:	:	:	0.0	0.0	0.1	0.2	0.8	3.3	8.9
Mobile banking solutions for corporate customers	:	:	:	:	:	:	:	0.0	0.0	0.0	0.0	0.0	0.1
Telegiros	28.7	26.8	25.5	24.8	21.8	16.9	13.9	12.2	12.7	11.1	9.7	8.6	7.6
Miscellaneous other electronic credit transfers	:	38.5	23.4	25.1	26.4	33.6	33.8	34.7	37.1	39.5	41.5	41.9	43.9
Paper-based	109.1	94.0	80.6	69.7	59.8	45.7	42.4	38.3	32.4	25.6	22.1	19.3	17.2
Company terminal giros and online banking as money order	5.6	4.9	4.2	3.0	2.6	1.0	1.7	1.3	1.2	0.9	0.7	0.6	0.5
Postal giros	74.4	61.7	52.1	44.6	38.0	32.6	29.0	26.1	23.8	19.9	17.7	15.7	14.0
Giros delivered at the counter – account debits	28.3	27.1	24.4	22.0	19.2	12.1	11.7	10.9	7.4	4.8	3.8	3.0	2.6
Miscellaneous giros registered in banks ²	0.8	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Direct debits	33.6	31.3	34.1	35.8	39.9	41.8	49.6	53.4	59.9	66.4	72.8	79.7	85.2
Giros delivered at the counter – cash payments	19.5	15.0	13.2	11.6	8.9	8.0	7.8	6.2	5.7	4.3	3.2	2.8	2.4

1 The figure for 2001 does not include miscellaneous credit transfers, including standing orders.

2 Include both cash payments and account debits.

Table 10a: Use of payment cards (in millions of transactions)¹

	2001 ²	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
Total use of Norwegian cards (in Norway and abroad)	563.6	631.1	704.7	786.6	862.2	957.6	1 070.7	1 182.0	1 259.7	1 368.8	1 492.9	1 628.5	1 753.9
Goods purchases	448.0	517.8	595.0	678.1	754.5	851.0	965.1	1 075.6	1 159.5	1 273.5	1 401.4	1 541.5	1 672.4
Goods purchases without cashback	323.8	385.2	456.8	533.6	618.5	769.1	887.4	1 002.4	1 088.5	1 208.3	1 340.8	1 485.6	1 621.2
Goods purchases with cashback	124.2	132.6	138.2	144.6	135.9	81.9	77.7	73.2	71.1	65.2	60.6	55.9	51.1
Cash withdrawals without goods purchases	115.7	113.3	109.7	108.5	107.8	106.6	105.6	106.4	100.1	95.3	91.6	86.9	81.6
Use of Norwegian cards by function	563.6	631.1	704.7	786.6	862.2	957.6	1 070.7	1 182.0	1 259.7	1 368.8	1 492.9	1 628.5	1 753.9
Debit functions	536.5	601.5	669.5	743.6	809.2	904.2	1 001.4	1 102.9	1 172.1	1 270.6	1 375.3	1 487.7	1 589.2
BankAxept	496.7	548.3	615.3	681.7	745.7	817.4	896.1	987.7	1 045.0	1 123.6	1 207.7	1 299.1	1 366.8
Payment cards issued by international card companies	39.8	53.2	54.2	61.9	63.5	86.8	105.3	115.2	127.1	147.0	167.6	188.6	222.4
Billing functions (payment cards issued by international card companies)	14.8	13.9	14.8	16.3	19.1	17.7	20.5	22.6	21.4	19.1	19.5	20.8	21.0
Credit functions	12.3	15.7	20.4	26.7	33.9	35.7	48.8	56.5	66.2	79.1	98.1	119.7	142.6
Domestic credit cards	3.6	4.5	5.3	5.7	6.1	6.5	7.8	8.8	8.0	6.7	6.2	6.3	5.9
Payment cards issued by international card companies	8.8	11.2	15.1	21.0	27.8	29.2	40.9	47.8	58.2	72.4	91.9	113.5	136.7
E-money³	:	:	:	:	:	:	:	:	:	:	:	0.3	1.1
Use of Norwegian cards abroad	26.2	31.5	36.2	38.3	38.8	50.6	70.4	74.4	82.7	103.4	122.9	154.4	192.5
Goods purchases	19.0	23.2	27.0	29.8	30.6	42.3	58.2	60.3	69.0	88.9	107.7	138.4	175.8
Cash withdrawals	7.1	8.3	9.2	8.6	8.3	8.3	12.2	14.1	13.7	14.5	15.2	15.9	16.7
Use of foreign cards in Norway	7.8	8.6	9.5	10.8	13.6	14.3	14.3	16.3	17.5	19.3	22.5	27.1	31.6
Goods purchases	6.5	7.3	8.1	9.3	12.4	12.6	11.7	13.5	15.1	17.0	20.1	24.7	29.6
Cash withdrawals	1.3	1.4	1.4	1.5	1.3	1.7	2.7	2.8	2.4	2.3	2.4	2.3	2.0

1 Figures in the table apply to both manual and electronic card use (card use in EFTPOS terminals and online).

2 The figures for 2001 do not include the use of international payment cards and national credit cards in terminals owned by others than banks and oil companies. The figures for use of international payment cards in terminals include the use of cards on the Internet.

3 Include all use of gift cards in Norway and prepaid VISA cards and MasterCard cards issued by banks in Norway. The figure for 2012 only includes use of prepaid cards in EFTPOS terminals which accept BankAxept. The figures for 2013 includes all use of the cards in Norway and abroad.

Table 10b: Use of terminals (in millions of transactions)

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
Use of Norwegian terminals¹	578.3	633.3	709.6	780.9	857.3	941.1	1 035.1	1 146.3	1 221.4	1 308.6	1 412.7	1 526.4	1 620.1
Cash withdrawals from ATMs	109.0	103.5	102.1	99.3	98.7	99.8	95.9	94.9	88.8	83.0	78.7	73.3	66.8
Goods purchases in EFTPOS terminals that accept bank cards/BankAxept	446.1	500.8	575.6	638.5	718.1	797.6	868.1	967.5	1 064.5	1 151.2	1 236.8	1 348.7	1 433.6
Of which bank cards/BankAxept goods purchases with cashback	124.2	132.6	138.2	144.6	135.9	81.9	77.7	73.2	71.1	65.2	60.6	55.9	51.1
Goods purchases in other Norwegian payment terminals	23.2	29.0	31.9	43.1	40.5	43.7	71.0	84.0	68.2	74.4	97.2	106.2	119.7
Use of Norwegian cards in Norwegian terminals	571.2	621.7	696.2	772.3	846.8	927.0	1 021.9	1 130.0	1 203.9	1 289.2	1 390.0	1 499.6	1 588.9
Cash withdrawals from ATMs	107.7	102.1	100.3	99.2	98.8	98.1	93.3	92.1	86.4	80.7	76.3	71.0	64.8
BankAxept	102.0	96.6	95.6	93.2	91.7	88.7	86.7	84.5	78.9	74.6	70.5	65.3	59.5
Domestic credit cards	1.2	1.0	1.4	1.1	0.8	1.1	0.9	0.8	0.7	0.7	0.6	0.6	0.6
Cards issued by international card companies	4.5	4.5	3.3	4.9	6.3	8.4	5.6	6.8	6.7	5.4	5.2	5.0	4.8
Goods purchases in payment terminals	463.5	519.6	595.9	673.1	748.0	828.9	928.6	1 037.9	1 117.5	1 208.5	1 313.7	1 428.3	1 523.5
Bank cards/BankAxept – goods purchases (including purchases with cashback) in EFTPOS terminals	394.7	451.7	519.7	588.4	654.1	728.7	809.4	903.1	966.1	1 048.9	1 137.1	1 233.6	1 307.1
BankAxept – goods purchases	:	:	:	:	:	:	:	0.0	0.0	0.1	0.2	0.2	0.3
Domestic credit cards – goods purchases	2.0	3.0	3.8	4.1	4.8	5.3	6.7	7.8	7.1	5.8	5.3	5.3	5.1
Cards issued by international card companies – goods purchases	29.7	34.4	41.9	51.8	61.3	70.4	90.9	105.9	119.5	133.5	154.6	166.6	185.7
E-money – goods purchases ²	:	:	:	:	:	:	:	:	:	:	:	0.2	0.6
Cards issued by oil companies	37.1	30.5	30.4	28.8	27.8	24.5	21.6	21.1	24.8	20.3	16.7	22.4	24.5
Use of foreign cards in Norway	7.1	11.6	13.4	8.5	10.5	14.1	13.2	16.3	17.5	19.4	22.7	26.8	31.2

1 Include the use of cards in all norwegian owned terminals placed in Norway and abroad. Goods purchases in domestic terminals also includes use of cards on the internet. For 2013 payments from travel accounts in card systems outside the internet also included.

2 Include the use of gift cards, prepaid VISA cards and MasterCard cards. The figure for 2012 includes only the use of these cards in EFTPOS-terminals which accept BankAxept. The figures for 2013 include all use of terminals in Norway.

Table 10c: Use of cards for transactions on the internet (in millions of transactions)¹

	2007	2008	2009	2010	2011	2012	2013
Use of Norwegian cards (in Norway and abroad)	23.3	30.1	38.7	46.5	55.3	74.6	95.4
Norwegian cards in Norway	11.2	15.4	21.3	24.5	27.8	31.9	33.8
Norwegian cards abroad	12.1	14.7	17.4	22.0	27.5	42.7	61.6
Use of foreign cards in Norway	1.6	1.8	2.5	2.6	3.5	3.8	4.3

1 The use of cards on the internet is also included in the figures for goods purchases and use of cards by function i table 10a. The use of foreign and Norwegian cards in Norwegian networks is also included in table 10b.

Table 11: Cross-border transfers registered in the Register of Crossborder Transactions and Currency Exchange (transactions in millions)

	2006	2007	2008	2009	2010	2011	2012	2013
Transfers from Norway	5.4	6.3	6.5	6.8	7.3	8.1	9.0	9.9
SWIFT ¹	5.2	5.9	5.9	6.1	6.6	7.3	8.0	8.7
Foreign currency cheques	0.1	0.1	0.2	0.2	0.2	0.2	0.1	0.1
Other transfers (MoneyGram, Western Union, etc.)	0.2	0.3	0.4	0.5	0.6	0.6	0.9	1.2
Transfers to Norway	2.8	2.8	2.9	2.9	3.1	3.4	3.6	4.3
SWIFT	2.8	2.7	2.8	2.9	3.1	3.3	3.5	4.2
Foreign currency cheques	:	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other transfers (MoneyGram, Western Union, etc.)	:	0.0	0.0	0.0	0.0	0.0	0.0	0.1

1 Standardized message format for exchanging of payment information

Table 12: Use of payment services (in billions of NOK)

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
Total	5 951.8	6 225.1	6 934.7	8 963.5	8 247.9	9 386.5	10 884.7	11 735.1	11 558.4	12 547.3	13 340.1	13 804.0	14 753.4
Debit and credit transfers (giros)	5 695.1	5 943.5	6 653.3	8 656.0	7 909.5	9 018.6	10 475.7	11 278.0	11 080.7	12 036.9	12 788.2	13 201.0	14 112.8
Electronic ¹	5 156.0	5 457.2	6 242.0	8 283.6	7 662.1	8 680.1	10 212.2	11 042.9	10 868.5	11 854.7	12 607.6	13 055.0	13 974.3
Paper-based	539.0	486.3	411.3	372.4	247.4	338.5	263.5	235.0	212.2	182.3	180.6	146.0	138.5
Payment cards (goods purchases)²	184.2	224.9	236.6	265.0	305.5	352.2	396.1	445.8	465.8	500.1	544.2	595.3	634.2
Electronic	175.4	215.4	227.9	254.1	289.5	336.3	390.2	442.2	463.3	497.6	541.3	591.2	630.3
Manual	8.9	9.5	8.7	10.9	16.0	15.9	6.0	3.5	2.5	2.5	2.9	4.1	3.9
Cheques	72.5	56.6	44.9	42.5	32.9	15.8	12.9	11.3	12.0	10.3	7.7	7.7	6.5

1 The figure for 2001 does not include miscellaneous credit transfers, e.g. standing orders

2 The figures have in previous versions of the yearly reports included cash-back. Cash-back is no longer included in the figures.

Table 13: Debit and credit transfers (giros) (in billions of NOK)

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
Total	5 695.1	5 943.5	6 653.3	8 656.0	7 909.5	9 018.6	10 475.7	11 278.0	11 080.7	12 036.9	12 788.2	13 201.0	14 112.8
Credit transfers¹	5 410.5	5 714.4	6 431.5	8 396.5	7 612.6	8 732.1	10 188.6	11 032.4	10 840.8	11 783.7	12 535.2	12 942.9	13 843.6
Electronic	4 971.2	5 308.0	6 077.4	8 105.1	7 449.2	8 456.6	9 992.5	10 859.6	10 681.2	11 636.4	12 377.1	12 816.3	13 725.1
Company terminal giro	4 716.2	4 678.4	5 225.3	6 553.4	2 976.6	2 294.1	2 921.4	2 102.9	2 576.2	2 904.7	3 225.4	1 042.6	1 073.0
Online banking	197.3	409.1	650.7	1 351.8	4 272.8	5 772.4	6 496.3	8 239.4	7 567.5	8 052.0	8 492.0	11 163.2	11 910.0
Online banking solutions for retail customers	197.3	:	332.6	436.4	517.3	585.4	650.1	775.6	966.8	1 078.0	1 184.6	1 286.3	1 373.4
Online banking solutions for corporate customers	:	:	318.1	915.4	3 755.6	5 187.0	5 846.2	7 463.8	6 600.7	6 974.1	7 307.4	9 876.8	10 536.6
Mobile banking	:	:	:	:	:	:	0.0	0.0	0.2	0.3	1.0	12.6	34.8
Mobile banking solutions for retail customers	:	:	:	:	:	:	0.0	0.0	0.2	0.3	1.0	12.6	34.7
Mobile banking solutions for corporate customers	:	:	:	:	:	:	:	0.0	0.0	0.0	0.0	0.0	0.1
Telegiros	57.6	54.3	51.0	48.4	43.8	37.5	31.0	29.7	32.8	29.0	26.1	23.1	20.3
Miscellaneous other electronic credit transfers	:	166.3	150.4	151.5	155.9	352.6	543.8	487.6	504.5	650.2	632.6	574.8	687.0
Paper-based	439.3	406.4	354.1	291.4	163.5	275.5	196.0	172.9	159.6	147.3	158.1	126.6	118.5
Company terminal giros and online banking as money order	42.0	36.8	33.4	27.2	4.5	11.7	15.7	10.5	13.8	11.4	7.7	7.4	6.9
Postal giros	195.5	175.7	184.6	161.1	103.0	81.7	72.0	62.6	53.1	43.5	38.0	32.0	28.3
Giros delivered at the counter – account debits	189.0	190.0	136.1	103.1	55.9	182.0	108.4	99.7	92.6	92.3	112.4	87.2	83.3
Miscellaneous giros registered in banks ²	12.9	3.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Direct debits	184.8	149.2	164.6	178.5	212.9	223.5	219.7	183.4	187.3	218.3	230.5	238.7	249.2
Giros delivered at the counter – cash payments	99.7	79.8	57.2	81.0	83.9	63.0	67.4	62.2	52.6	34.9	22.5	19.4	20.0

1 The figure for 2001 does not include miscellaneous credit transfers, including standing orders.

2 Include both cash payments and account debits.

Table 14a: Use of payments cards (in billions of NOK)¹

	2001 ²	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
Total use of Norwegian cards (in Norway and abroad)	355.7	382.9	411.6	440.0	480.8	510.8	556.6	609.0	625.1	653.7	695.2	742.2	776.8
Goods purchases	184.2	224.9	236.6	265.0	305.4	352.2	396.1	445.8	465.8	500.1	544.2	595.3	634.0
Cashback from EFTPOS terminals	44.7	47.5	48.3	48.3	49.4	28.8	28.1	27.8	27.8	25.7	24.3	23.0	21.7
Cash withdrawals without goods purchases	126.8	110.4	126.6	126.7	126.0	129.8	132.4	135.5	131.4	128.0	126.7	123.8	121.1
Use of Norwegian cards by function	355.7	382.9	411.7	440.0	480.8	510.8	556.6	609.0	625.1	653.7	695.2	742.2	776.8
Debit functions	320.0	344.5	371.0	393.5	429.1	447.3	483.7	525.9	535.8	561.3	589.5	619.7	641.3
BankAxept	291.8	309.7	335.7	354.1	386.9	398.0	422.2	461.7	465.2	487.0	507.6	529.6	541.6
Payment cards issued by international card companies	28.2	34.8	35.3	39.4	42.2	49.3	61.5	64.2	70.6	74.3	81.9	90.1	99.7
Billing functions (payment cards issued by international card companies)	18.1	17.5	16.9	17.8	19.7	19.0	22.9	25.1	22.9	20.5	21.7	23.6	24.0
Credit functions	17.6	20.8	23.8	28.8	32.0	44.5	50.0	58.0	66.4	71.9	84.0	98.6	111.1
Domestic credit cards	7.4	8.3	7.5	7.6	5.3	8.7	9.5	10.1	8.9	8.3	8.4	9.3	8.8
Payment cards issued by international card companies	10.3	12.5	16.2	21.1	26.7	35.8	40.4	47.9	57.4	63.5	75.7	89.4	102.3
E-money³	:	:	:	:	:	:	:	:	:	:	:	0.3	0.4
Use of Norwegian cards abroad	25.6	29.3	33.6	34.4	35.5	40.5	58.5	62.2	66.8	75.1	87.6	102.9	117.0
Goods purchases	15.0	17.4	20.4	21.8	23.5	28.5	40.7	41.9	45.6	53.8	65.9	80.3	92.5
Cash withdrawals	10.6	11.9	13.3	12.6	12.0	12.0	17.8	20.3	21.1	21.4	21.7	22.6	24.5
Use of foreign cards in Norway	5.8	5.9	6.9	8.5	9.6	10.2	10.0	12.2	12.6	13.7	15.5	17.3	20.6
Goods purchases	4.1	4.2	5.0	6.3	7.7	7.9	6.3	8.4	9.3	10.6	12.3	14.2	17.9
Cash withdrawals	1.7	1.7	1.9	2.2	1.8	2.4	3.7	3.8	3.3	3.1	3.2	3.1	2.7

1 Figures in the table apply to both manual and electronic card use (card use in EFTPOS terminals and online).

2 The figures for 2001 do not include the use of international payment cards and national credit cards in terminals owned by others than banks and oil companies. The figures for use of international payment cards in terminals include the use of cards on the internet.

3 Include all use of gift cards in Norway and prepaid VISA cards and MasterCard cards issued by banks in Norway. The figure for 2012 only includes use of prepaid cards in EFTPOS terminals which accept BankAxept. The figures for 2013 includes all use of the cards in Norway and abroad.

Table 14b: Use of terminals (in billions of NOK)

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
Use of Norwegian terminals¹	:	367.0	395.1	419.7	454.8	483.1	515.4	570.6	583.7	605.0	637.4	670.5	694.4
Cash withdrawals from ATMs	115.8	114.0	115.0	113.1	112.0	119.2	117.8	118.5	113.2	109.5	108.0	104.2	99.1
Goods purchases in EFTPOS terminals that accept bank cards/BankAxept cards	:	183.5	211.2	231.2	272.6	305.8	319.7	364.7	395.7	422.5	454.0	484.8	509.6
Cashback with goods purchases using BankAxept cards	44.7	47.5	48.3	48.3	49.4	28.8	28.1	27.8	27.8	25.7	24.3	23.0	21.7
Goods purchases at other Norwegian payment terminals	18.3	21.9	20.5	27.1	20.8	29.3	49.8	59.6	47.0	47.3	51.0	58.1	64.1
Use of Norwegian cards in Norwegian terminals	339.0	357.6	387.5	413.3	452.4	473.1	505.8	558.6	571.1	591.3	621.9	653.4	674.0
Cash withdrawals from ATMs	114.3	112.4	112.6	112.8	112.1	116.9	114.1	114.8	109.9	106.4	104.8	101.0	96.4
Bank cards/BankAxept	107.0	105.0	105.7	104.2	101.9	103.1	103.2	102.8	98.4	96.8	95.4	91.7	87.4
Domestic credit cards	1.4	1.4	2.1	1.7	1.3	1.6	1.4	1.4	1.2	1.1	1.0	1.0	0.9
Cards issued by international card companies	5.9	6.0	4.9	7.0	8.9	12.2	9.5	10.6	10.4	8.5	8.4	8.3	8.1
Cashback with goods purchases using BankAxept cards	44.7	47.5	48.3	48.3	49.4	28.8	28.1	27.8	27.8	25.7	24.3	23.0	21.7
Good purchases in payment terminals	180.0	197.6	226.5	252.2	290.9	327.4	363.6	416.0	433.4	459.2	492.8	528.9	554.8
Bank cards/BankAxept – goods purchases in EFTPOS terminals	140.1	157.2	181.6	201.7	235.4	266.1	290.9	331.0	338.9	364.3	387.4	414.3	432.1
BankAxept – goods purchases	:	:	:	:	:	:	:	0.0	0.1	0.2	0.5	0.5	0.5
Domestic credit cards – goods purchases	3.2	4.3	5.0	5.1	5.7	5.9	6.8	7.7	6.7	6.0	5.8	5.8	5.2
Cards issued by international card companies – goods purchases	22.5	24.6	28.0	33.1	36.6	44.8	55.1	63.9	74.3	76.1	84.7	92.7	101.5
E-money – goods purchases ²	:	:	:	:	:	:	:	:	:	:	:	0.2	0.3
Cards issued by oil companies	14.2	11.6	12.0	12.4	13.1	10.6	10.8	13.3	13.4	12.5	14.4	15.4	15.2
Use of foreign cards in Norwegian terminals	:	9.4	7.5	6.3	2.5	10.0	9.6	12.0	12.6	13.7	15.5	17.1	20.4

1 Include the use of cards in all norwegian owned terminals placed in Norway and abroad. Goods purchases in domestic terminals also includes use of cards on the internet. For 2013 payments from travel accounts in card systems outside the internet also included.

2 Include the use of gift cards, prepaid VISA cards and MasterCard cards. The figure for 2012 includes only the use of these cards in EFTPOS-terminals which accept BankAxept. The figures for 2013 include all card use in terminals in Norway.

Table 14c: Use of cards for transactions on the internet (in billions of NOK)¹

	2007	2008	2009	2010	2011	2012	2013
Use of Norwegian cards (in Norway and abroad)	19.6	24.3	30.7	34.6	39.5	53.0	59.7
Norwegian cards in Norway	12.1	15.6	20.0	21.0	19.9	25.3	27.8
Norwegian cards abroad	7.5	8.7	10.7	13.6	19.6	27.6	31.9
Use of foreign cards in Norway	1.0	1.7	2.4	3.0	3.7	4.5	4.5

1 The use of cards on the internet is also included in the figures for goods purchases and use of cards by function i table 14a. The use of foreign and Norwegian cards in Norwegian networks is also included in table 14b.

Table 15: Cross-border transfers registered in the Register of Crossborder Transactions and Currency Exchange (in millions of NOK)

	2006	2007	2008	2009	2010	2011	2012	2013
Transfers from Norway	:	5 791.4	6 503.1	6 549.5	7 124.4	9 909.6	9 206.3	8 225.7
SWIFT ¹	:	5 153.2	5 818.3	5 544.9	5 496.8	7 929.0	7 274.5	6 299.8
Foreign currency cheques	766.2	636.9	683.0	1 002.6	1 625.5	1 978.4	1 928.6	1 921.8
Other transfers (MoneyGram, Western Union, etc.)	0.6	1.3	1.7	2.0	2.2	2.3	3.3	4.1
Transfers to Norway	:	4 047.0	4 578.1	4 377.5	4 366.1	5 023.6	5 634.6	6 413.2
SWIFT	:	4 039.8	4 574.0	4 376.5	4 365.0	5 022.9	5 633.9	6 412.5
Foreign currency cheques	5.2	7.2	3.9	0.9	0.9	0.6	0.5	0.4
Other transfers (MoneyGram, Western Union, etc.)	0.0	0.1	0.1	0.1	0.1	0.1	0.2	0.2

1 Standardized message format for exchanging of payment information

**Table 16: Prices for domestic payment services, retail customers. Weighted average (NOK).
1 January each year**

	Prices 2004–2008 ¹			Prices 2010–2014 ²									
				Customers who do not belong to loyalty schemes					Customers who belong to loyalty schemes				
	2004	2006	2008	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Payments													
Online banking (with CID), per payment	2.0	2.1	2.0	1.6	1.5	1.7	1.3	1.5	0.1	0.0	0.0	0.0	0.0
Online banking – annual fee				29.0	10.6	19.6	14.2	16.2	0.2	0.3	1.6	1.5	1.5
Direct debit (AvtaleGiro), per payment			2.1	1.6	1.5	1.6	1.4	1.5	0.1	0.0	0.0	0.0	0.1
Mobile banking (with CID), per payment				1.7	1.6	1.7	1.3	1.5	0.1	0.1	0.0	0.0	0.0
Mobile banking – transfers between own accounts, per transfer				0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0
Mobile banking – info by SMS				2.4	2.5	2.5	2.4	2.2	1.8	2.1	1.3	1.1	1.3
Credit transfer via postal giro, per payment	6.5	6.9	7.0	7.2	7.5	8.1	8.8	8.8	7.7	8.1	8.3	9.2	9.4
Giro over the counter – account debit, per payment	30.0	33.4	33.6	46.9	49.0	56.5	63.3	62.1	38.6	39.9	54.7	61.3	59.9
Giro over the counter – cash payment, per payment	41.9	42.0	43.7	62.8	63.4	79.1	81.8	83.1	57.4	59.9	78.5	80.5	83.2
BankAxept cards in payment terminals (EFTPOS), per payment	2.1	2.3	2.3	1.7	1.6	1.8	1.5	1.7	0.0	0.0	0.1	0.0	0.0
Credit card from international credit card company, annual fee				136.9	158.5	150.3	145.8	153.6	17.5	20.2	27.1	14.3	32.2
BankAxept cards (combined with debit card from int. card comp.), annual fee	265.9	260.7	266.6	243.3	246.2	260.7	268.2	276.8	192.1	191.1	209.3	218.8	217.6
Cheques – retail customers, per cheque booklet				14.1	19.3	21.3	17.8	45.5	20.8	15.3	4.2	18.4	17.5
Cheques – retail customers, per cheque payment	20.6	27.3		23.5	21.0	40.0	44.0	38.4	22.8	23.7	35.7	38.7	41.7
ATM withdrawals, debit cards													
Own bank's ATMs during opening hours, per withdrawal	0.0	0.2	0.2	0.3	0.3	0.3	0.1	0.1	0.0	0.0	0.0	0.0	0.0
Own bank's ATMs outside opening hours, per withdrawal	3.9	3.9	3.8	2.5	2.4	2.5	2.7	3.1	0.0	0.0	0.1	0.0	0.1
Other bank's ATMs during opening hours, per withdrawal	4.7	6.4	6.6	5.0	4.9	4.9	4.9	5.6	5.1	5.2	5.5	4.8	5.4
ATM withdrawals, international credit cards													
Own bank's ATMs during opening hours, per withdrawal				25.3	25.3	24.4	23.9	27.4	29.8	29.4	29.3	30.1	28.2
Other bank's ATMs during opening hours, per withdrawal				25.4	24.9	24.5	24.0	27.5	29.9	29.5	29.4	30.2	28.3

1 Prices for customers who do not belong to loyalty schemes. The prices are based on a survey of 22 banks covering 85% of the market for transaction accounts. The average prices are calculated by weighting each bank's prices by deposits in transactions accounts and then weighting average prices for commercial and savings banks by their percentage share of payment service transactions.

2 New average prices as from 2009 for 96 banks with a 91% market share by deposits in salary accounts. Prices from Finansportalen (Norwegian Consumer Council). Average prices are calculated by weighting each bank's prices by the bank's percentage share of deposits on current accounts.

**Table 17: Prices for domestic payment services, corporate customers.
Weighted average (NOK), 1 January each year¹**

	2002	2004	2006	2008	2010	2011	2012	2013	2014
Payments									
Electronic giro services									
Direct Remittance without notification	2.8	3.0	3.4						
Direct Remittance with notification	4.8	5.2	5.5						
Direct Remittance with CID	1.4	1.5	1.6						
Other company terminal giro without notification	2.1	1.6	1.7						
Other company terminal giro with notification	3.6	3.8	3.7						
Other company terminal giro with CID	1.0	1.0	2.0						
Online banking – without notification				1.5	1.5	1.5	1.5	1.6	2.6
Online banking – with notification				4.2	4.2	4.2	4.2	4.2	4.3
Online banking – with CID				1.1	1.1	1.1	1.1	1.1	1.2
Paper-based giro services									
Direct Remittance sent as money order	32.6	35.7	47.9						
Other company terminal giro sent as money order	32.6	35.3	37.2						
Corporate online banking sent as money order				50.2	73.1	73.0	74.8	75.1	84.0
Receipt of payments									
Electronic giro services									
Direct debits (Autogiro) without notification	1.4	1.5	1.4	1.3	1.2	1.3	1.3	1.3	1.4
Optical Character Recognition (OCR) – File	1.1	1.2	1.3	1.3	1.3	1.4	1.4	1.5	1.5
GiroMail				0.0	0.0	0.0	0.0	0.0	0.0
Paper-based giro services									
Optical Character Recognition (OCR) – Return	3.7	3.9	4.4	3.3	3.9	4.4	2.9	2.8	4.0

¹ Average prices for customers who do not belong to loyalty schemes or receive any other discounts. Prices are based on a survey of 22 banks with an 85% market share by deposits in transactional accounts. Average prices are calculated by weighting each bank's prices by deposits in transactional accounts and then weighting average prices for commercial and savings banks by their percentage share of payment service transactions.

**Table 18: Prices for transfers from Norway to EU/EEA countries.
Weighted average (NOK) for a sample of banks. 1 January each year**

	Electronic payment order/ automated processing								Manual payment order							
	2006	2008	2009	2010	2011	2012	2013	2014	2006	2008	2009	2010	2011	2012	2013	2014
Ordinary SWIFT transfer in NOK																
Without BIC and IBAN, NOK 2 500	59.9	64.7	65.8	63.8	64.3	61.3	61.5	70.2	136.4	145.8	157.8	157.1	161.7	162.9	157.8	170.8
With BIC and IBAN, NOK 2 500	40.6	45.4	58.3	57.0	56.9	56.4	55.4	61.8	125.0	131.0	143.0	146.1	150.2	152.3	156.3	170.6
Ordinary SWIFT transfer in EUR																
Without BIC and IBAN, NOK 2 500 equivalent	59.9	63.6	64.6	60.9	65.1	61.3	59.8	50.1	136.4	145.8	157.8	157.1	157.9	159.1	157.8	170.8
With BIC and IBAN, NOK 2 500 equivalent	32.5	29.9	29.7	28.9	28.7	28.7	27.6	28.2	110.1	126.5	139.9	142.8	146.6	148.7	150.4	164.2
SWIFT express transfer in NOK¹																
Without BIC and IBAN, NOK 150 000	299.2	332.7	349.3	330.2	331.7	338.9	339.8	362.6	381.1	387.7	405.0	396.3	402.7	402.6	391.8	417.0
With BIC and IBAN, NOK 150 000	289.9	300.3	308.1	299.4	300.1	307.5	305.6	325.7	371.5	373.0	390.3	385.3	391.3	391.8	390.4	416.8
SWIFT express transfer in EUR¹																
Without BIC and IBAN, NOK 150 000 equivalent	299.2	333.2	349.8	330.2	340.9	348.5	333.1	381.1	387.8	405.1	396.3	399.3	399.1	391.8	417.0	
With BIC og IBAN, NOK 150 000 equivalent	282.4	298.0	304.8	296.5	296.8	294.4	289.5	321.3	362.3	372.4	389.6	384.6	390.5	391.1	390.4	416.8
Cheques to other countries																
Equivalent to NOK 2 500	:	:	:	:	:	:	:	:	202.5	207.1	221.5	218.4	203.6	222.9	252.2	252.3

¹ Prices for SWIFT express transfers for 2006 refer to amounts of NOK 50 000 equivalent.

**Table 19: Prices for receipt of payments from EU/EEA countries.
Weighted average (NOK) for a sample of banks. 1 January each year**

	Receipt of payments from EU/EEA countries									
	2006	2007	2008	2009	2010	2011	2012	2013	2014	
Receipt of payments in EUR										
Without BIC and IBAN, NOK 2 500 equivalent ¹	86.4	80.8	80.8	59.9	63.0	61.1	60.8	58.2	61.8	
Without BIC and IBAN, NOK 150 000 equivalent	93.0	85.1	84.6	62.8	66.0	64.4	81.6	81.2	85.6	
With BIC and IBAN, NOK 2 500 equivalent ¹	13.2	12.6	10.4	16.0	17.2	18.5	18.6	21.7	22.9	
With BIC and IBAN, NOK 150 000 equivalent	29.6	12.6	10.4	16.0	17.2	18.5	18.6	21.7	22.9	
Receipt of payments in other currencies										
Without BIC and IBAN, NOK 2 500 equivalent ¹	96.5	92.9	90.6	70.2	71.6	70.5	70.2	65.7	68.3	
Without BIC and IBAN, NOK 150 000 equivalent	96.5	98.0	96.4	96.7	93.2	92.2	91.4	88.1	96.0	
With BIC and IBAN, NOK 2 500 equivalent ¹	96.5	92.3	90.2	69.6	71.1	70.5	70.2	65.7	68.3	
With BIC and IBAN, NOK 150 000 equivalent	96.5	95.2	94.5	74.2	73.9	73.3	90.4	86.3	94.0	

¹ The amount was NOK 50 000 for 2006.

Explanations and sources for the tables

Source material for the data, an overview of data quality and averaging methods are presented below. Further details on table contents are also provided. Statistics on general data and means of payment in Norway have been compiled by Norges Bank, while other statistical data have been compiled by Statistics Norway.

Some data have been revised in relation to the data presented in the *Annual Report on Payment Systems 2012*.

Sources:

- Information on banknotes and coins in Norway: Norges Bank.
- General data: Statistics Norway and Finanstilsynet (Financial Supervisory Authority of Norway)
- Information on giros, cheques, payment cards, ATMs and payment terminals: Finance Norway, Nets Norway AS, EVERY AS, Skandinavisk Data Center AS, Eika Gruppen AS, DNB, Nordea Bank Norge ASA, Danske Bank, Skandinaviska Enskilda Banken AB, Cultura Sparebank, Teller AS, Teller Branch Norway, Visa Norge, Bankgruppe FLI, Eurocard, Filial av Eurocard AB, SEB Kort AB Oslofilialen, Diners Club Norge, Filial av Diners Club Nordic AB, Ikano Bank AB (publ.), Norway branch, Handelsbanken, Elavon Financial Services Ltd., American Express Comp AS, Swedbank Card Services Norge, GE Money Bank, Entercard Norge AS, Statoil Norge AS, Statoil Detaljhandel, ST1 Norge AS, Uno-X Finans AS, Esso Norge AS and A/S Norske Shell.
- Information on ATM withdrawals using domestic credit cards and payment cards issued by international card companies to end-2005 is provided by ATM owners, while information as from 2006 is provided by card issuers.
- Information on cross-border payments other than by card: Register of Crossborder Currency Transactions and Currency Exchange (Norwegian Directorate of Customs and Excise).
- Information on fees for retail customer services as from 2009 is based on a selection of 96 banks. Prices have been collected from www.finansportalen.no. These banks had a market share of 91% in terms of current account deposits at end-November 2013. Previous fees for retail customer services, corporate customer services and fees for cross-border payments are collected from banks' price lists and forms. These banks had a market share of 85% in terms of deposits. All fees are as at 1 January.

Comments on tables:

Table 6 – Figures relating to agreements

- The number of agreements for offering or receiving e-invoices refers to agreements relating to sending and receiving e-invoices in bank networks. The figures do not include sending and receiving bilaterally, through access points or electronic invoice transmitters.

- The table shows the number of cards issued in Norway by banks and finance companies. Figures as from 2013 include e-money cards (Visa and MasterCard, pre-paid cards) and travel accounts in card systems that are not linked to physical cards, which was not included earlier.
- The table presents the number of physical cards and the number of functions embedded in the card.
- Physically, the cards are broken down by security feature. They can have a chip and a magnetic stripe or only a magnetic stripe or they can be virtual, such as travel accounts in card systems that do not issue a physical card.
- The functions in the card are broken down by settlement method, i.e. whether card use entails immediate debit of a bank account or a few weeks later (debit function), whether the user receives an invoice a few weeks later (billing function), whether the use has a credit that is repaid in instalments (credit function) or whether the user pays with a prepaid card (e-money).
- The number of physical cards is lower than the number of functions in the card owing to the large number of combined cards.
- The statistics for the number of payment terminal only include EFTPOS terminal that accept BankAxept cards. The number of payment terminals owned by banks up to and including 2009 refers to terminals that have been owned or leased by banks. Since 2009, most banks have transferred contracts to Nets with Nets becoming the owner. From 2010, only a few terminals are owned by banks. The number of sites where terminals are installed refers to the individual shop, post office, etc.

Tables 8 and 12 – Use of payment services

- Table 12 includes cash-back in the amount for electronic goods purchases for the years 2006–2011 in previous publications, but not publications as from and including 2013 (with figures up to and including 2012).
- About 30% of cheque transactions up to 2005 are estimated using Norges Bank estimates.

Tables 9 and 13 – Debit and credit transfers (giros)

- The number of cash payments in 2005 is estimated by Norges Bank in collaboration with Nets (previously: BBS (Banks' Central Clearing House). The figures up to and including 2005 are also based on Norges Bank estimates. The figures for internet bank transactions from 2007 also include mobile payments via internet banking. The figures for mobile banking only include certain mobile banking solutions.

Tables 10a and 14a – Payment cards. Card use

- The tables show all use of payment cards issued in Norway and included in Table 7. The figures for the years up to and including 2011 do not include the use of virtual cards (accounts in card systems that are not linked to the physical card, such as travel accounts) and e-money cards.

- The tables presents total use of cards in Norway and abroad, broken down by cards used for cash withdrawals or goods purchases, and further by settlement method/ settlement function (debit, billing, credit and e-money, see explanation to Table 7 above) and by card type (BankAxept, payment card issued by an international card company or domestic credit card, see list of definitions)
- The table also provides an overview of cards used abroad broken down by cash withdrawals and goods purchases.
- The last item in the table provides an overview of total use of foreign cards in Norway broken down on cash withdrawals and goods purchases.
- The figures for e-money include registered use of universal gift cards in Norway and prepaid Visa and MasterCard issued by banks in Norway. The figures for 2012 only include use of prepaid cards in EFTPOS terminal that BankAxept cards. The figures for 2013 include all cards in Norway and abroad.
- The figures for POS cash withdrawals include cash back in EFTPOS terminals that accept BankAxept cards, while the figures for other cash withdrawals refer to over-the-counter and ATM withdrawals.
- The figures for use of Norwegian cards abroad primarily include cards issued by international card companies, including Visa, Eurocard, MasterCard, Diners, American Express and JCB cards (Japan Credit Bureau). The figures for cards used in abroad in the period 2004–2006 are somewhat uncertain and use came to 2% of transactions in 2013 and accounted for 2% of turnover in the same year.

Tables 10b and 14b – Payment cards. Use of payment terminals

- The tables present figures for the total use of Norwegian and foreign payment cards in domestic terminals. Note that the figures include use of cards in all Norwegian-owned terminals that are installed in Norway and abroad, even though cash withdrawals and payments in terminals abroad are included as card use abroad in 10a and 14a.
- The figures up to and including 2011 do not include use of virtual cards (accounts in card systems that are linked to the physical card, such as travel accounts) and e-money cards.
- In order to show how the terminals are used, use of oil company cards and cards issued by grocery chains are included, even though such cards are not defined as payment cards and included in Tables 10a and 14a.
- The figures for e-money include registered use of universal gift cards in Norway and prepaid Visa and MasterCard cards issued by banks in Norway. The figures for 2012 only include prepaid cards in EFTPOS terminals that accept BankAxept cards. The figures for 2013 include all use of cards in Norway and in EFTPOS terminals and over the internet.
- The figures for cash withdrawals (cash back) up to 2006 are based on estimates from BBS and Norges Bank. The figures as from 2006 only include registered cash withdrawals.
- The figures for payment cards in other Norwegian payment terminals include domestic credit cards and international cards over the internet and in EFTPOS terminals that do not accept BankAxept cards.
- Information on ATM withdrawals with domestic credit cards and payment cards issues by international card companies up to and including 2005 comes from ATM owners, while information as from 2006 has been collected from card issuers.

Tables 11 and 15 – Cross-border transfers registered in the Register of Crossborder Currency Transactions and Currency Exchange (SWIFT, foreign currency cheque, foreign currency giro, Money Gram and Western Union)

- The statistics include payments registered in the Register of Crossborder Currency Transactions and Currency Exchange in the period 2006–2013. The figures for 2006 are uncertain. The figures for “Other transfers” for 2012 are also somewhat uncertain.

Tables 16 to 19 – Prices for domestic payment transactions, cash withdrawals and payment receipt, and prices for cross-border transactions

- Price statistics for retail customer services (Table 16) are collected from www.finansportalen.no. There are two average prices for each service, one for customers belonging to a loyalty scheme and one for those who do not. Average prices are calculated by weighting the price in each bank based on the bank’s share of deposits on current accounts. In cases where a bank has several loyalty schemes, the median price is used to calculate the average price for all banks’ of the services in the loyalty scheme.
- The prices for corporate services are collected from price lists on internet and statistics on prices for cross-border payments are reported on forms. The prices only include customers that do not belong to loyalty schemes or receive other types of discount. Average prices are calculated by weighting the price in each bank based on deposits in transaction accounts.
- The price of postal giros is for each form posted. Postage for each form posted is comes in addition.
- The price of annual fees for internet banking for 2007 and 2008 refers to the annual fee for Digipass, while subsequent prices include general annual fees.
- The price of direct debit receipt refers to receipt without notification.
- Cross-border fees refer to fixed sum transfers in the EEA with or without BIC and IBAN information. Fees do not include additional costs for cash payments, third country currency, confirmations or costs that the payer must cover for the payee are not included.

Standard symbols in the tables

: Incomplete information/will not be published/ zero

0 Less than 0.5 of the unit used



NOREGS BANK