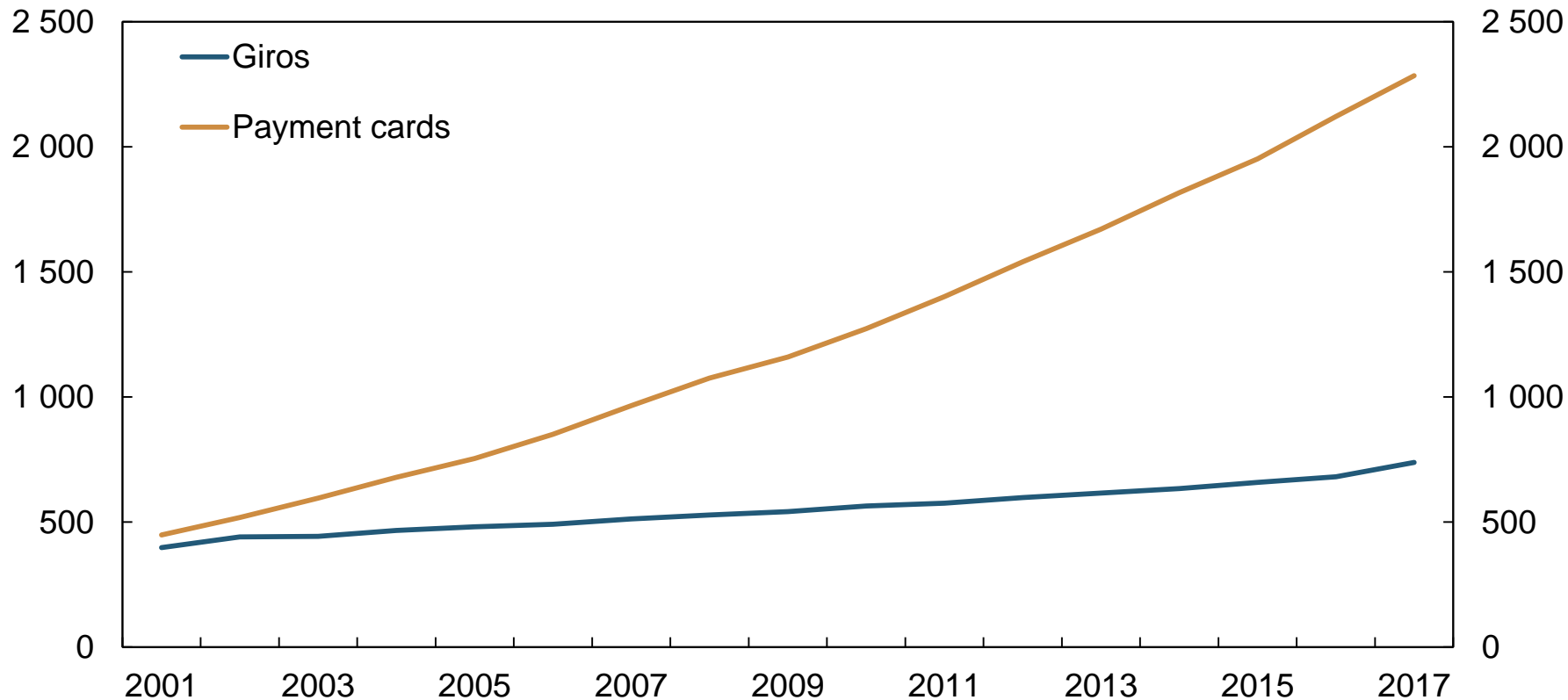




RETAIL PAYMENT SERVICES – 2017

NORGES BANK PAPERS 2/2018

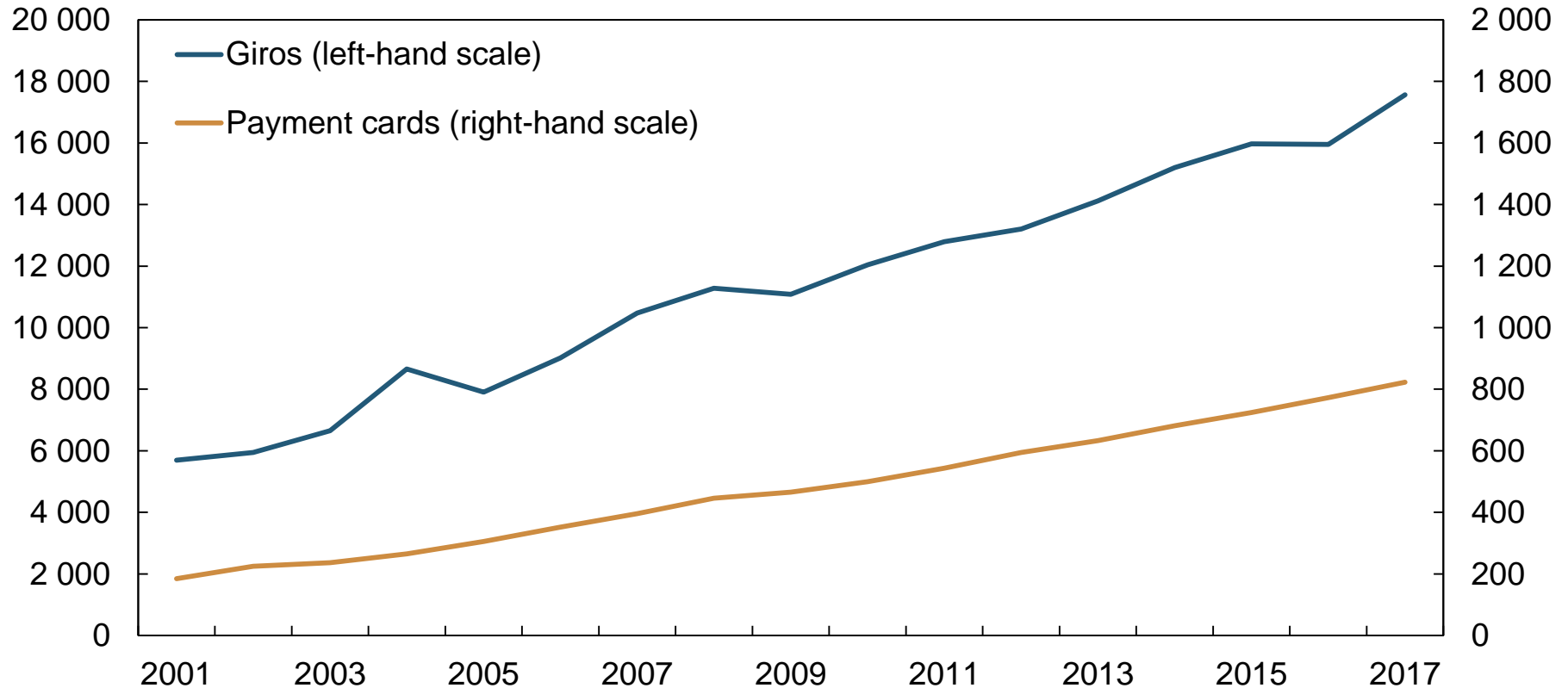
Chart 1 Use of payment instruments. In millions of payments. 2001–2017



Source: Norges Bank



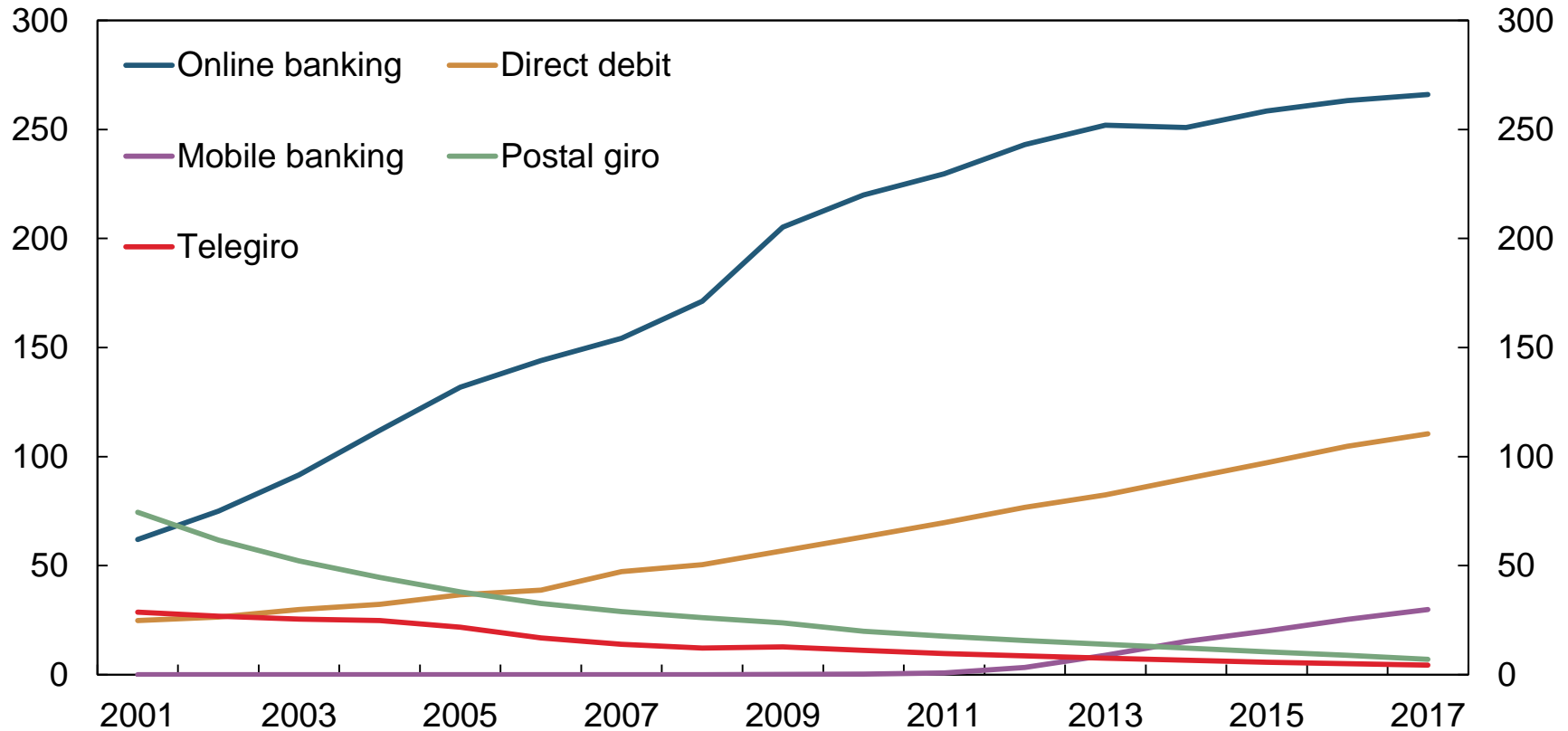
Chart 2 Use of payment instruments. In billions of NOK. 2001–2017



Source: Norges Bank



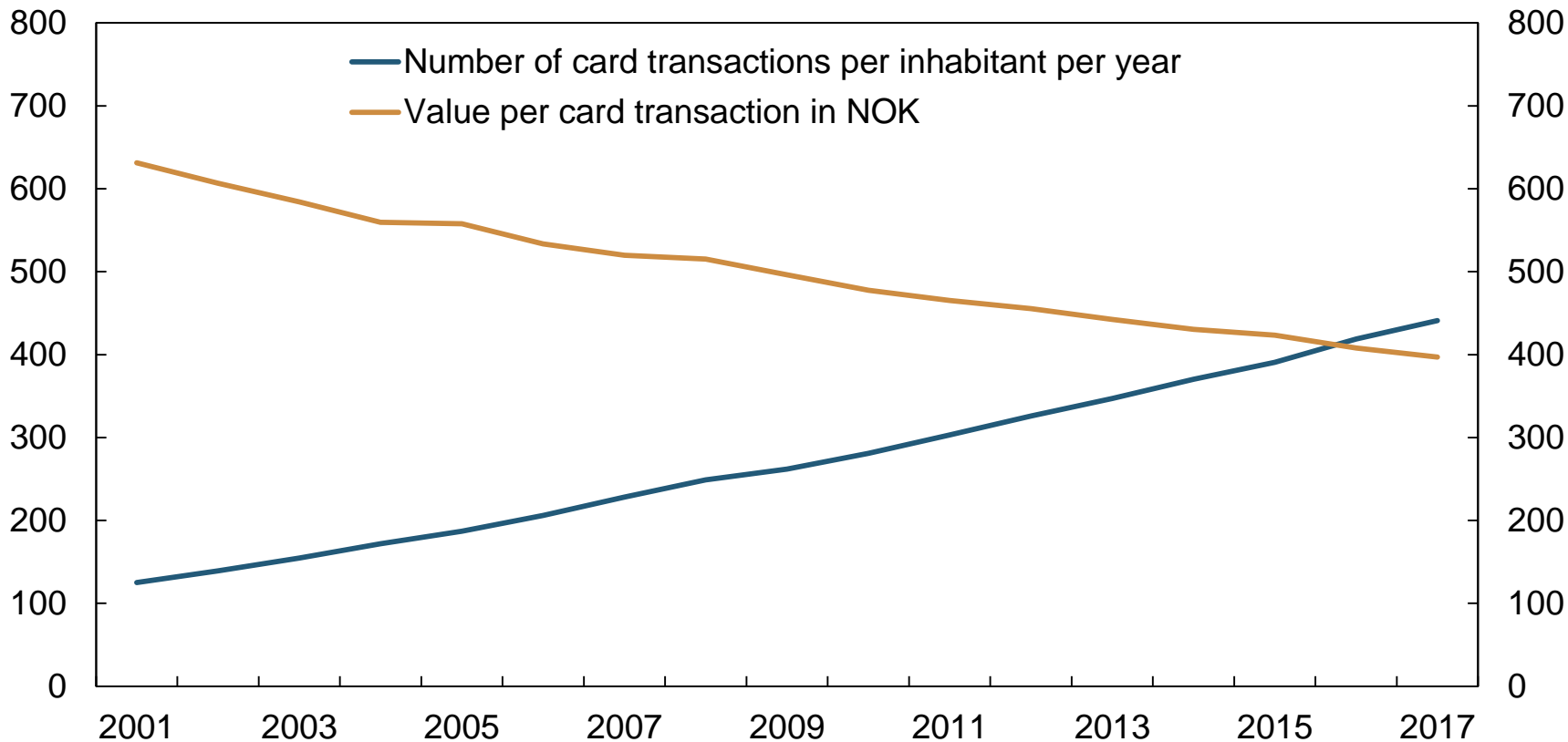
Chart 3 Giro payments by retail customers. In millions of payments. 2001–2017



Source: Norges Bank



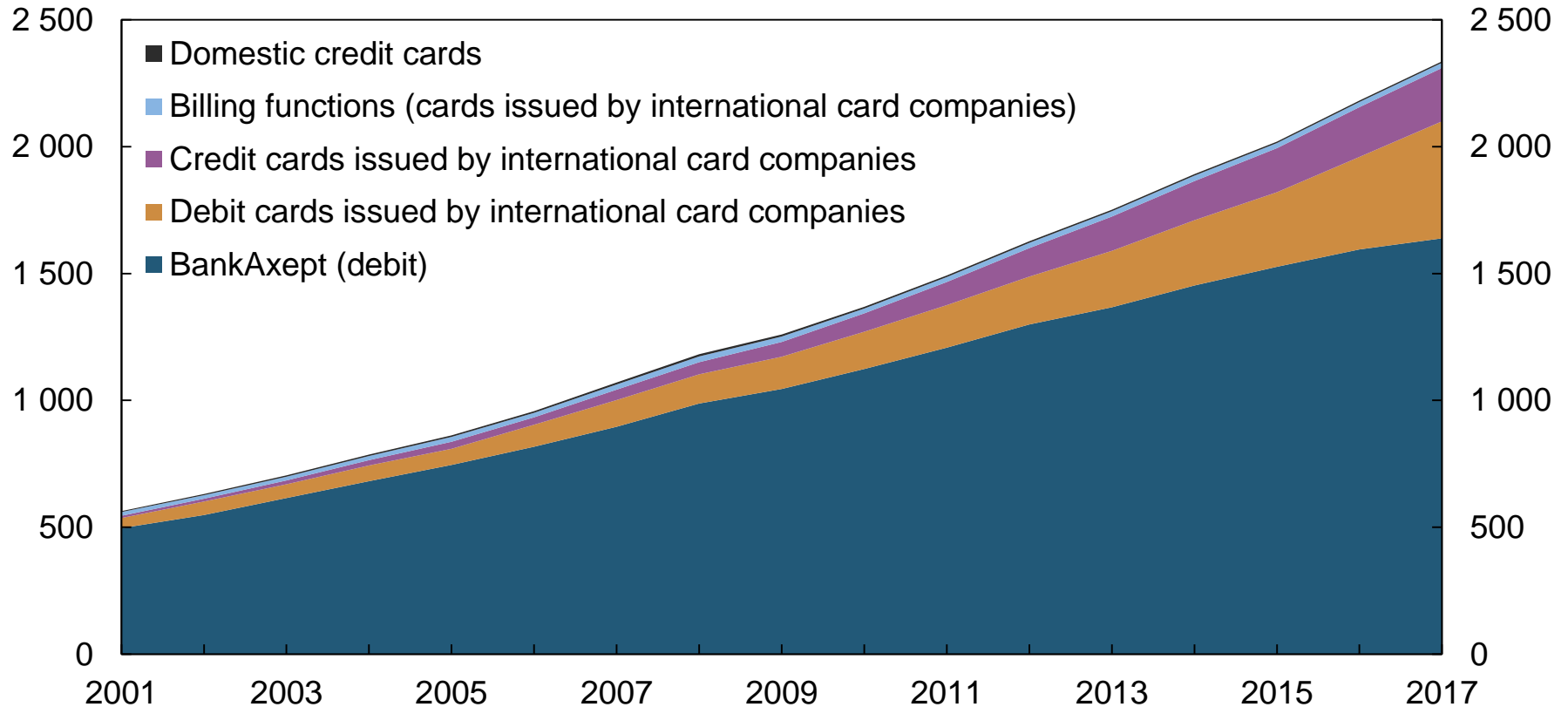
Chart 4 Card transactions per inhabitant per year and value per card transaction in NOK. 2001–2017



Source: Norges Bank



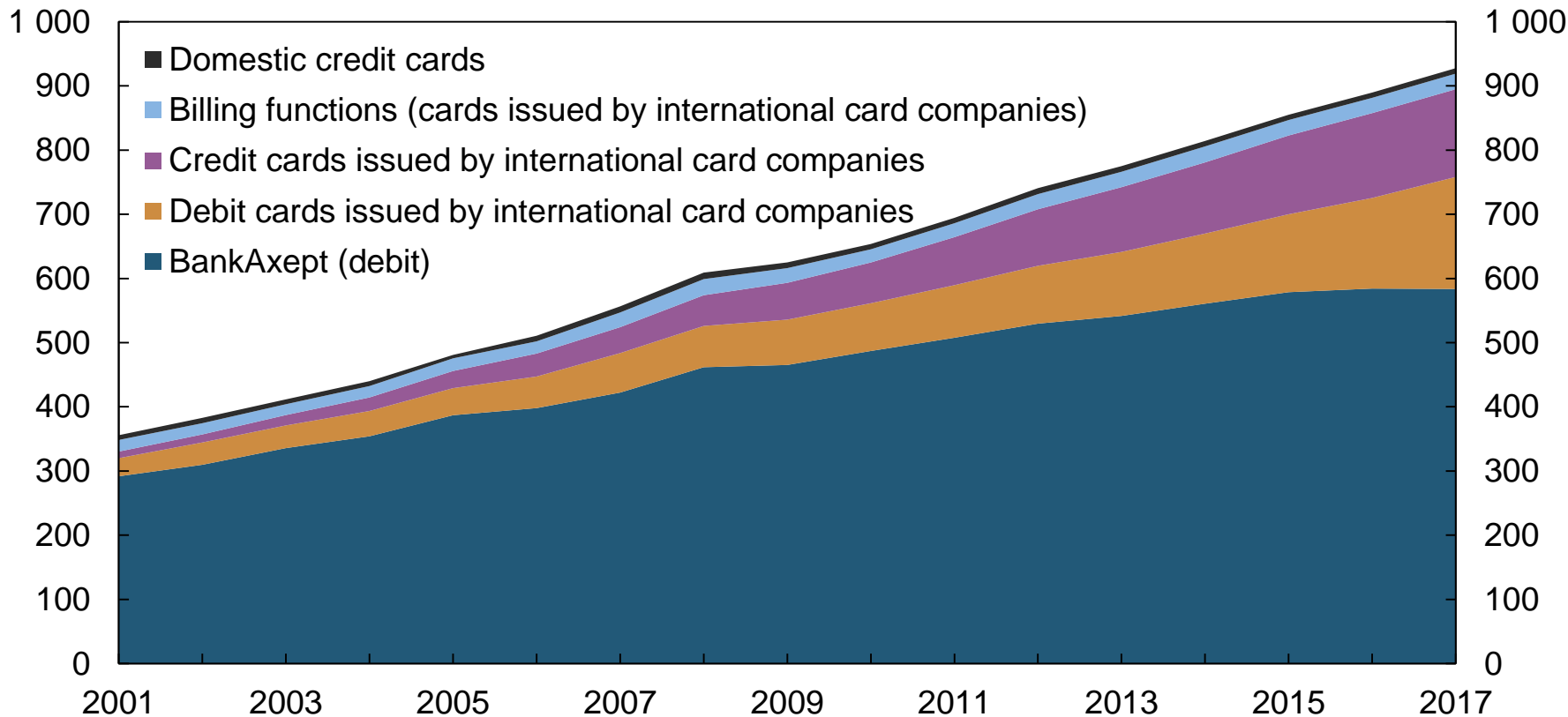
Chart 5 Use of Norwegian payment cards by issuer and function. In millions of transactions. 2001–2017



Source: Norges Bank



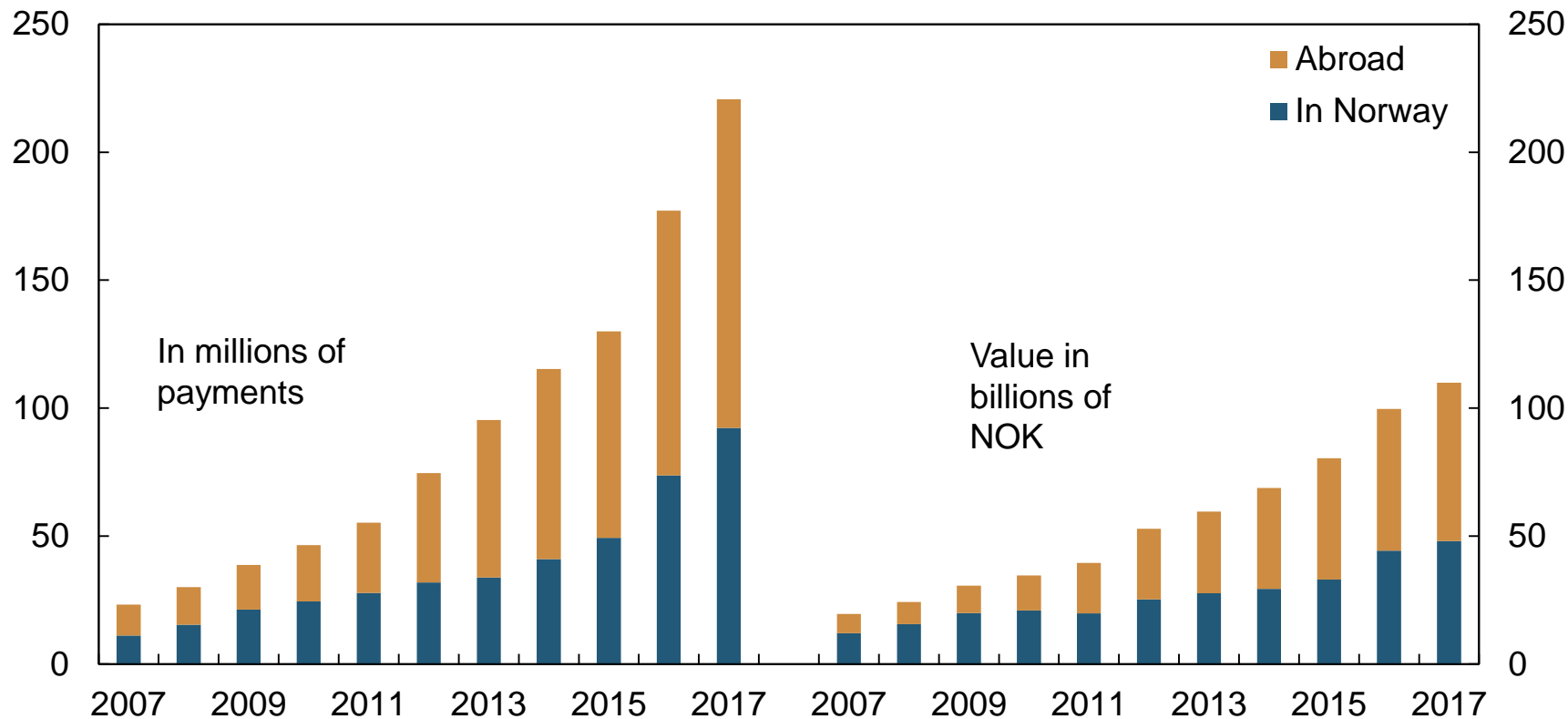
Chart 6 Use of Norwegian payment cards by issuer and function. In billions of NOK. 2001–2017



Source: Norges Bank



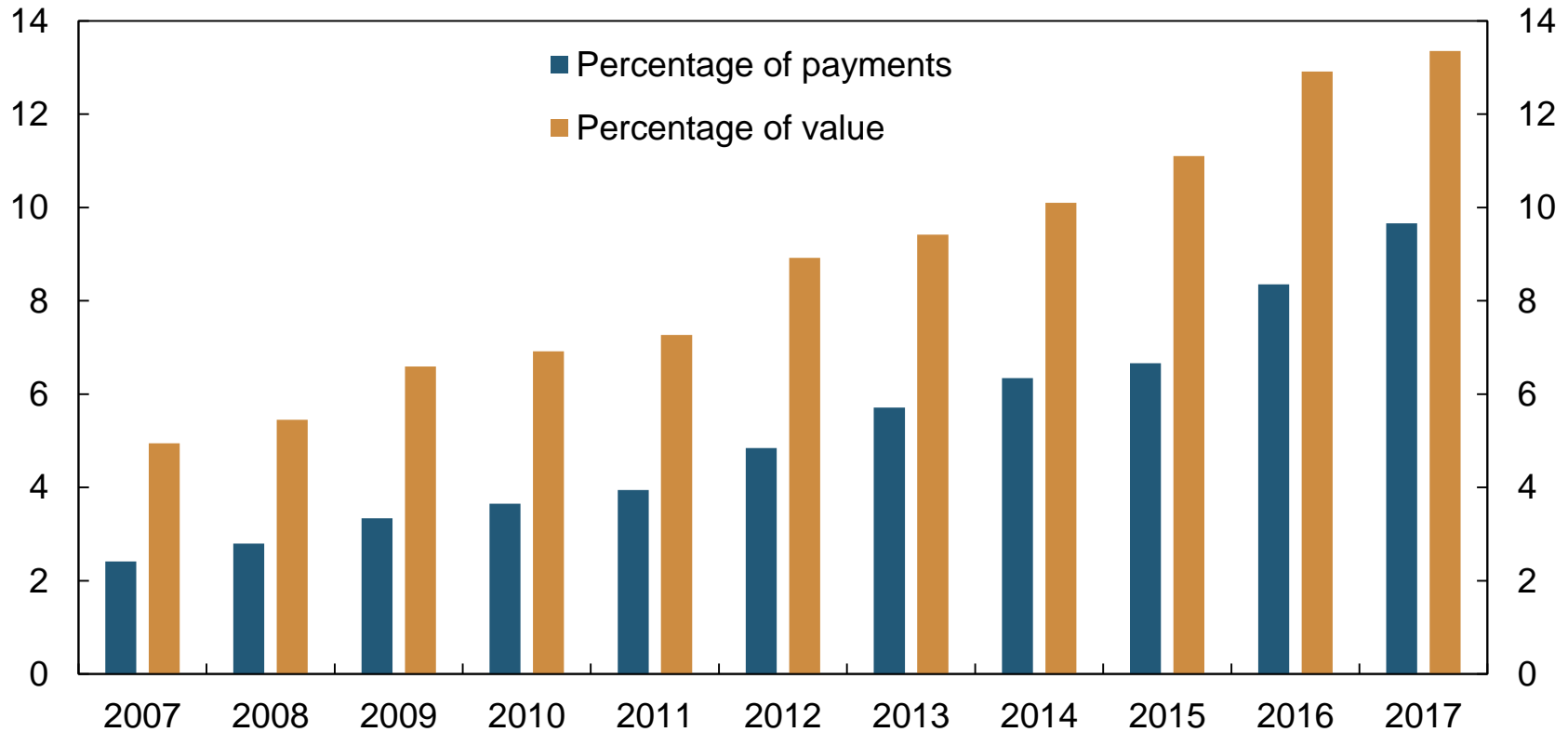
Chart 7 Internet payments with Norwegian payment cards. 2007–2017



Source: Norges Bank



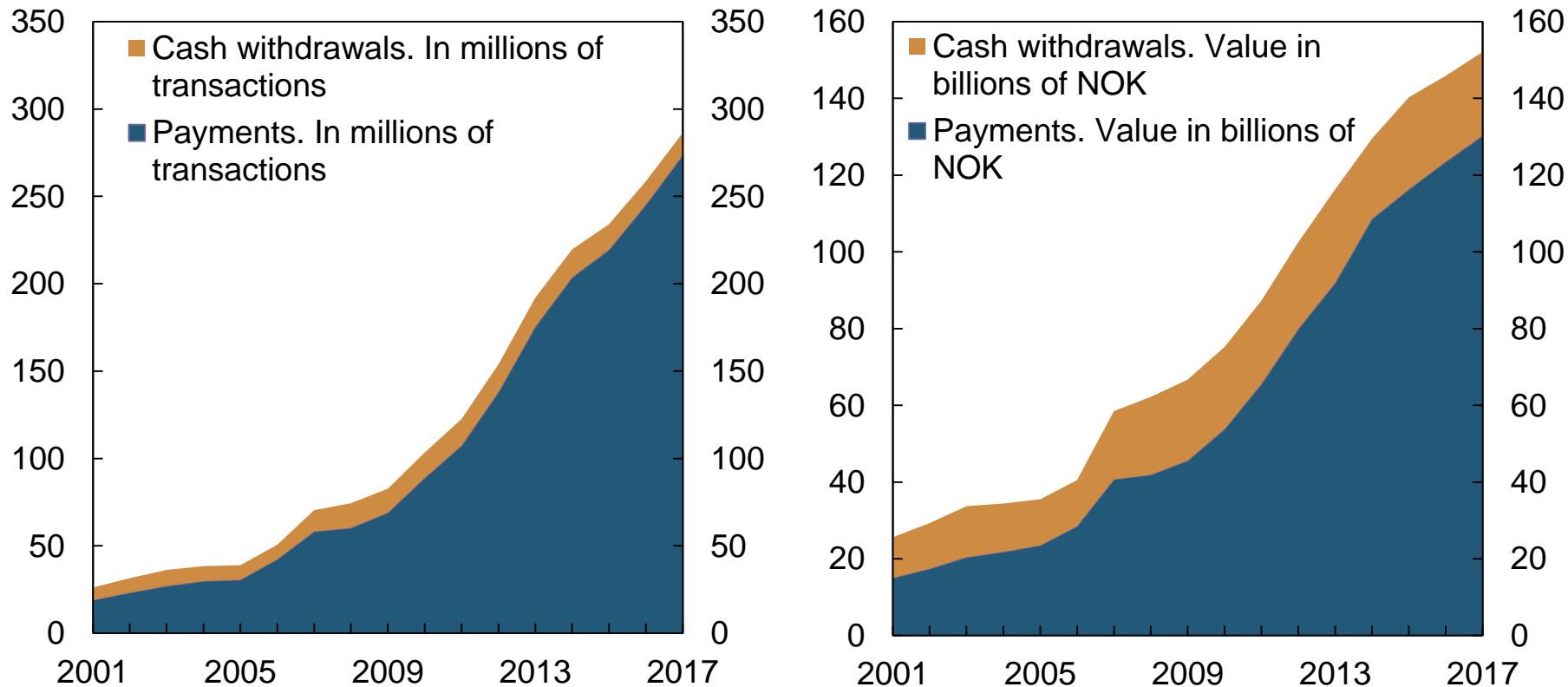
Chart 8 Internet payments with Norwegian payment cards. Percentage of total card payments. 2007–2017



Source: Norges Bank



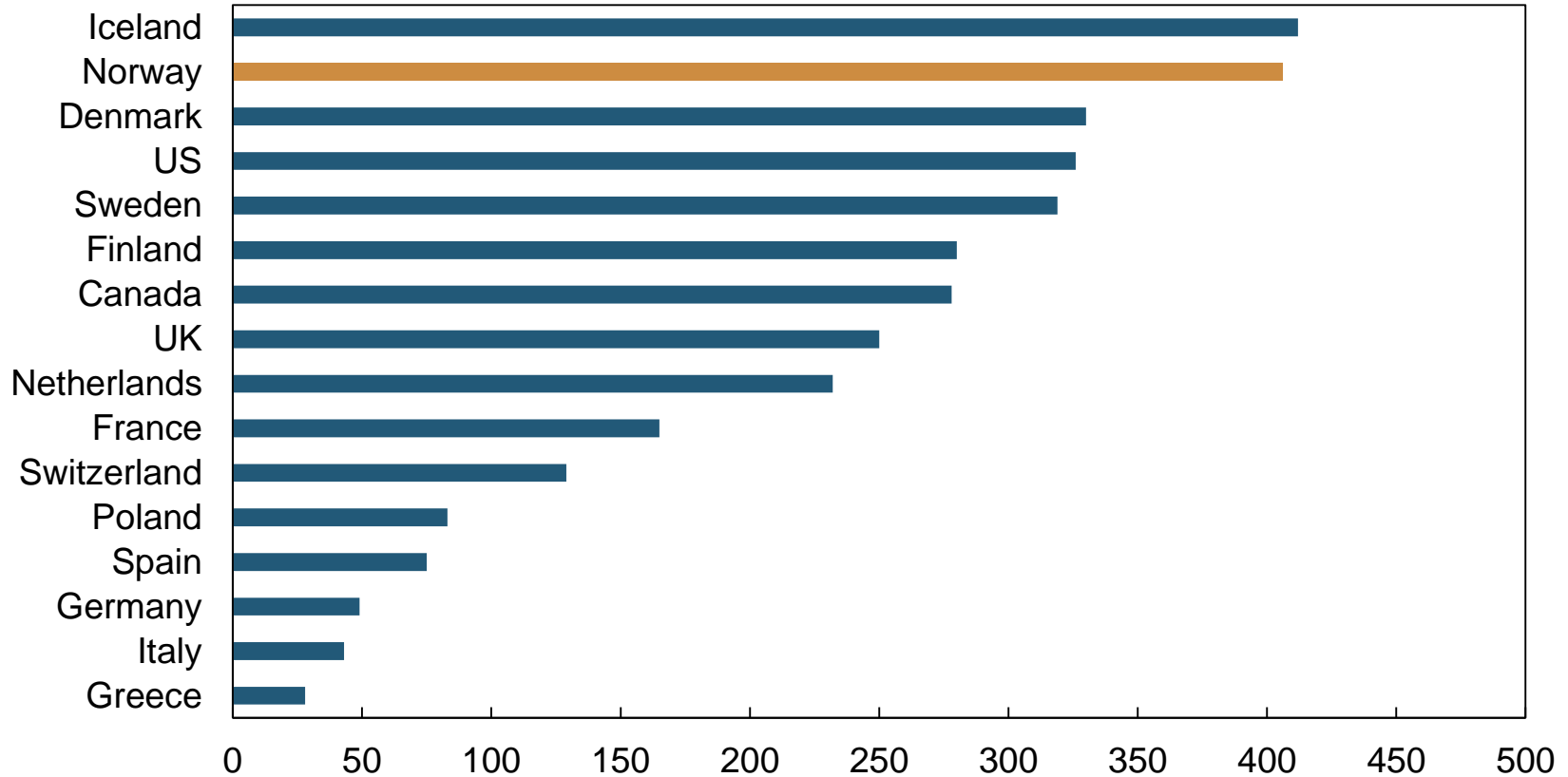
Chart 9 Use of Norwegian payment cards abroad. 2001–2017



Source: Norges Bank



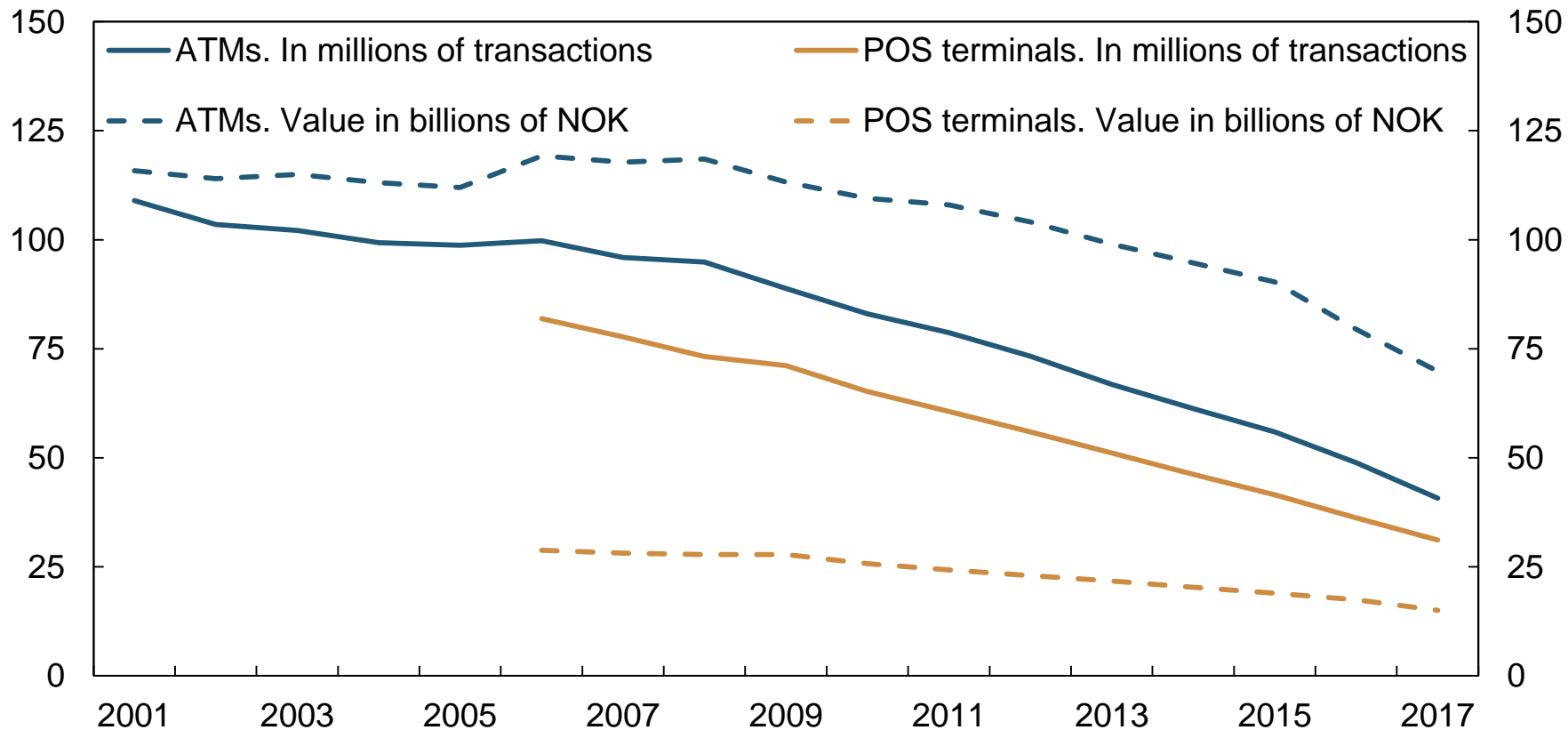
Chart 10 Number of card payments per inhabitant per year in selected countries. 2016



Sources: BIS, Central Bank of Iceland, ECB and Norges Bank



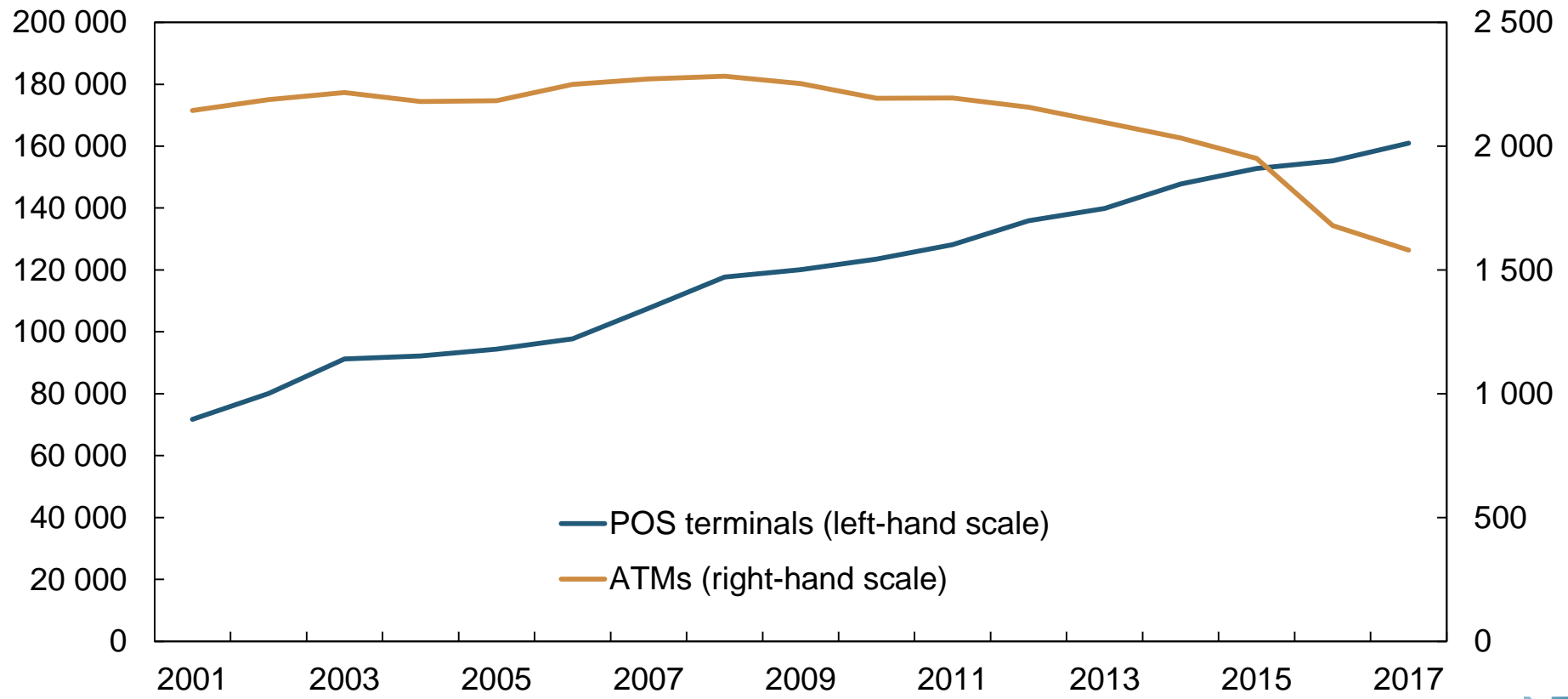
Chart 11 Cash withdrawals from ATMs and POS terminals. 2001–2017



Source: Norges Bank



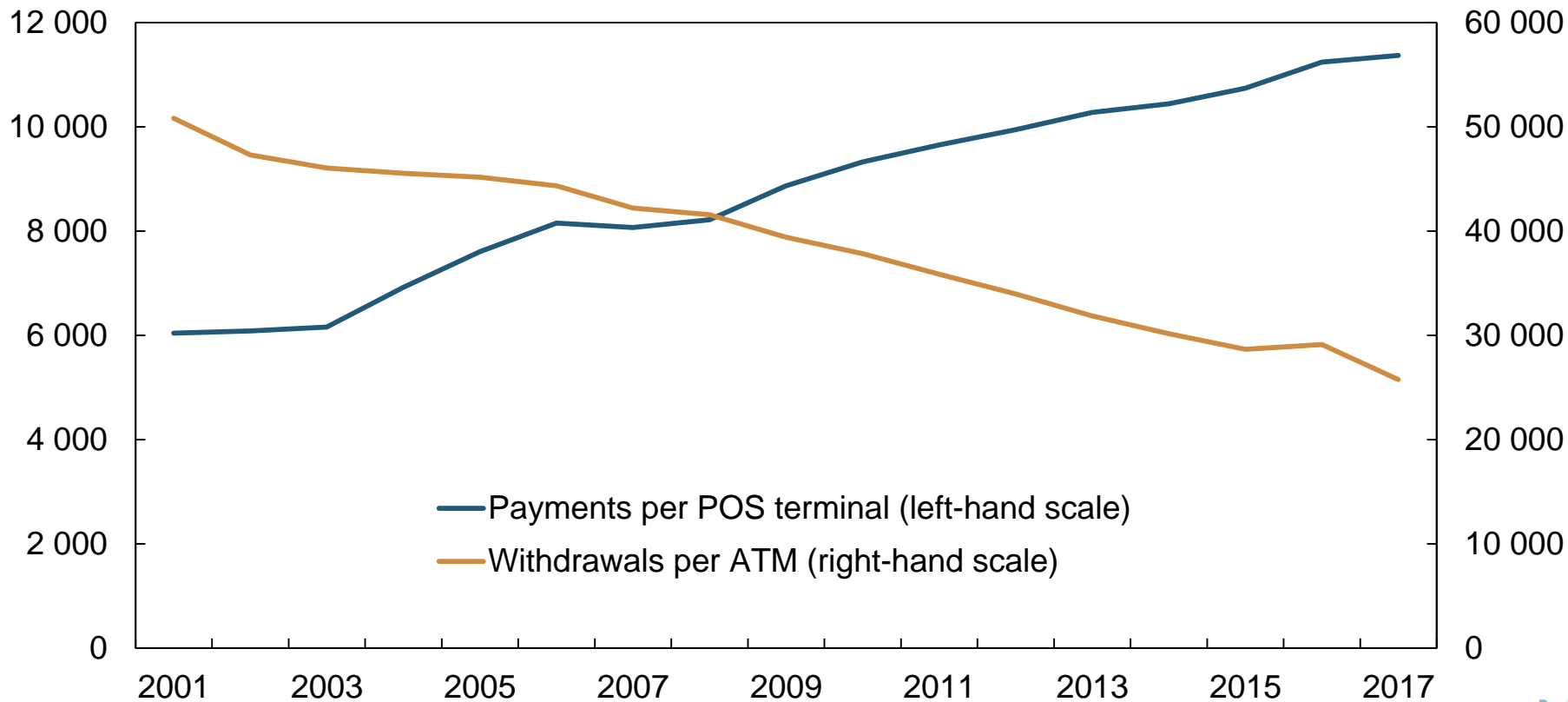
Chart 12 Number of POS terminals and ATMs. 2001–2017



Source: Norges Bank



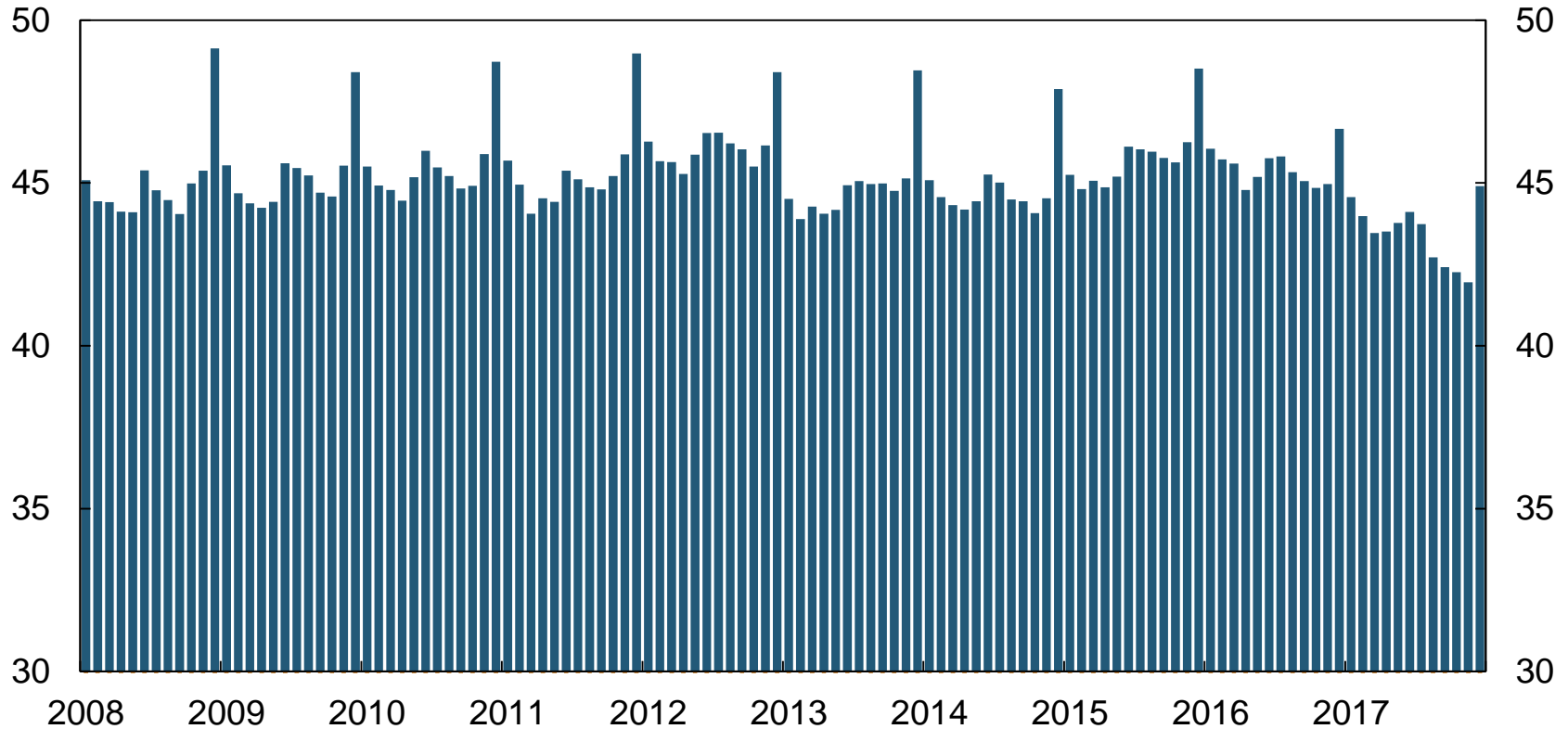
Chart 13 Use of POS terminals and ATMs per year. 2001–2017



Source: Norges Bank



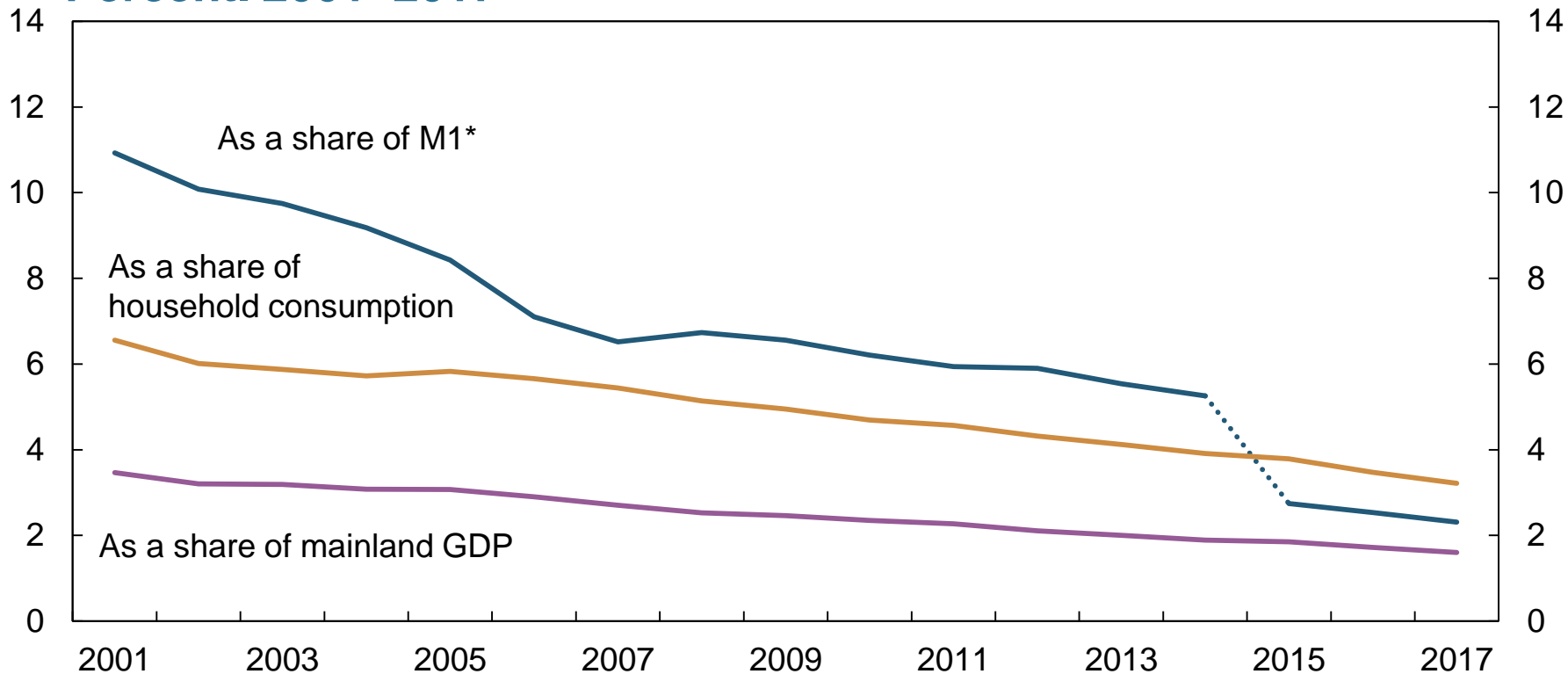
Chart 14 Cash in circulation among the general public. In billions of NOK. January 2008 – December 2017



Source: Statistics Norway



Chart 15 Value of cash in circulation as a share of means of payments (M1), household consumption and mainland GDP. Percent. 2001–2017

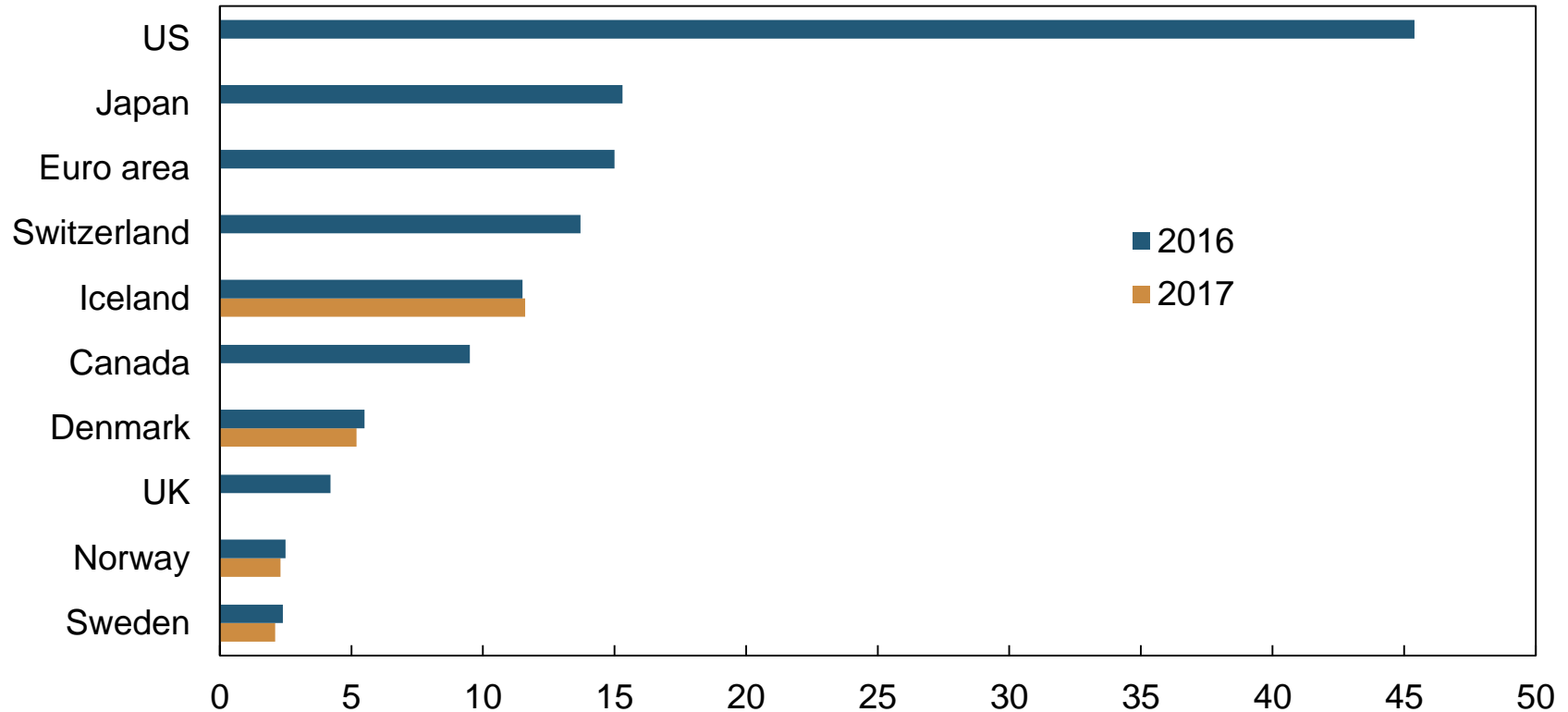


Sources: Statistics Norway and Norges Bank

* New definition of M1 from April 2015



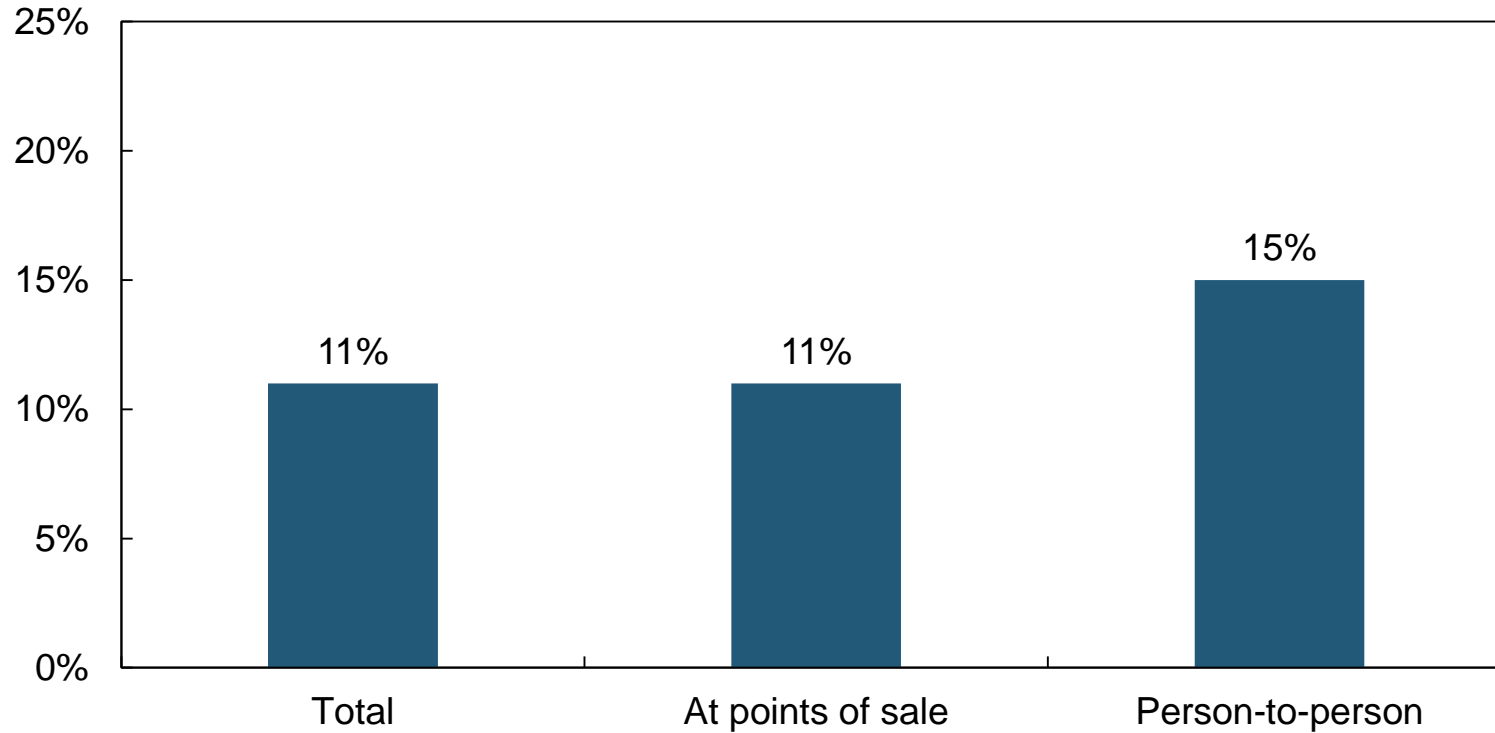
Chart 16 Cash as a share of means of payments in selected countries. Percent. 2016 and 2017 (Nordic countries)



Sources: BIS, Central Bank of Iceland, Danmarks Nationalbank, ECB, Statistics Norway, Statistics Sweden and Norges Bank



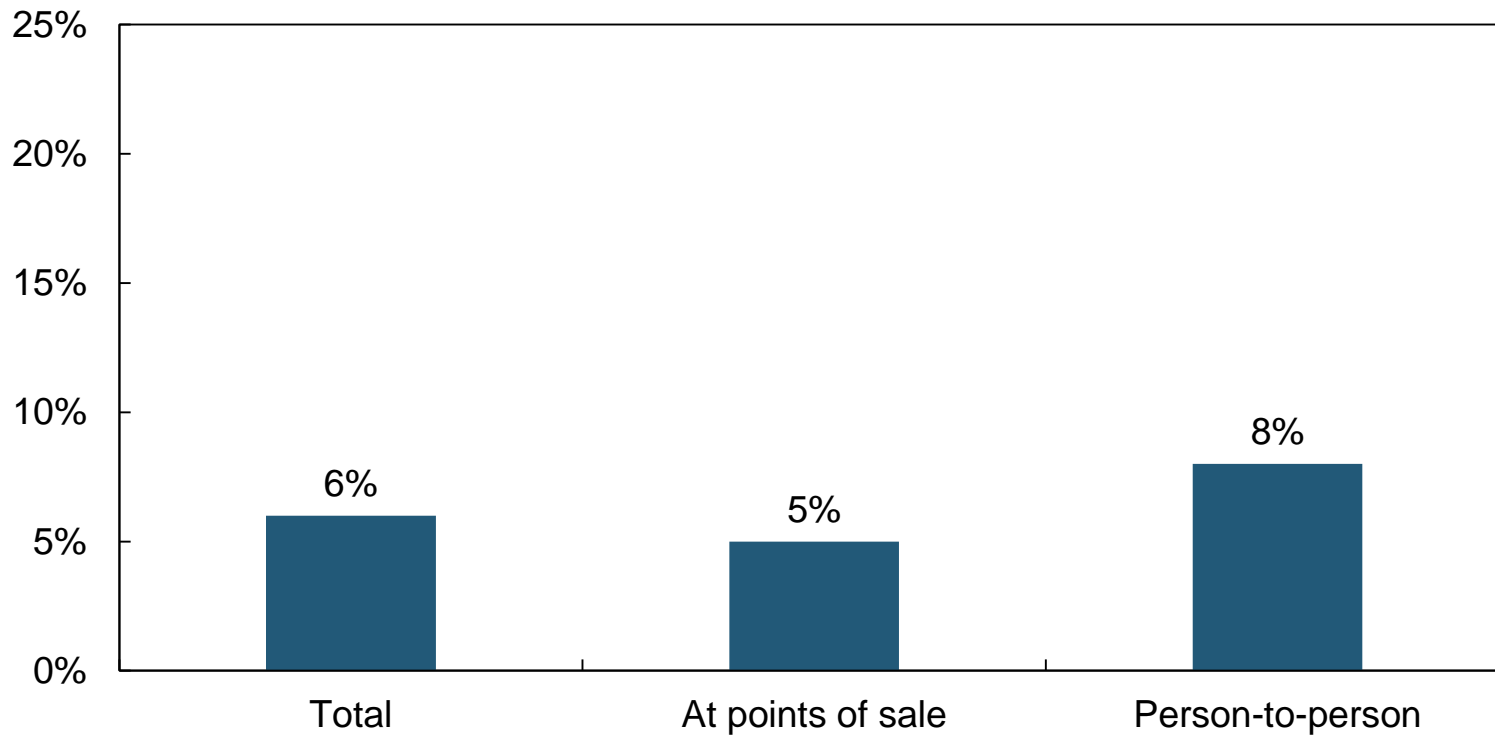
Chart 17 Number of cash payments as a percentage of the total number of payments. 2017–2018



Source: Norges Bank



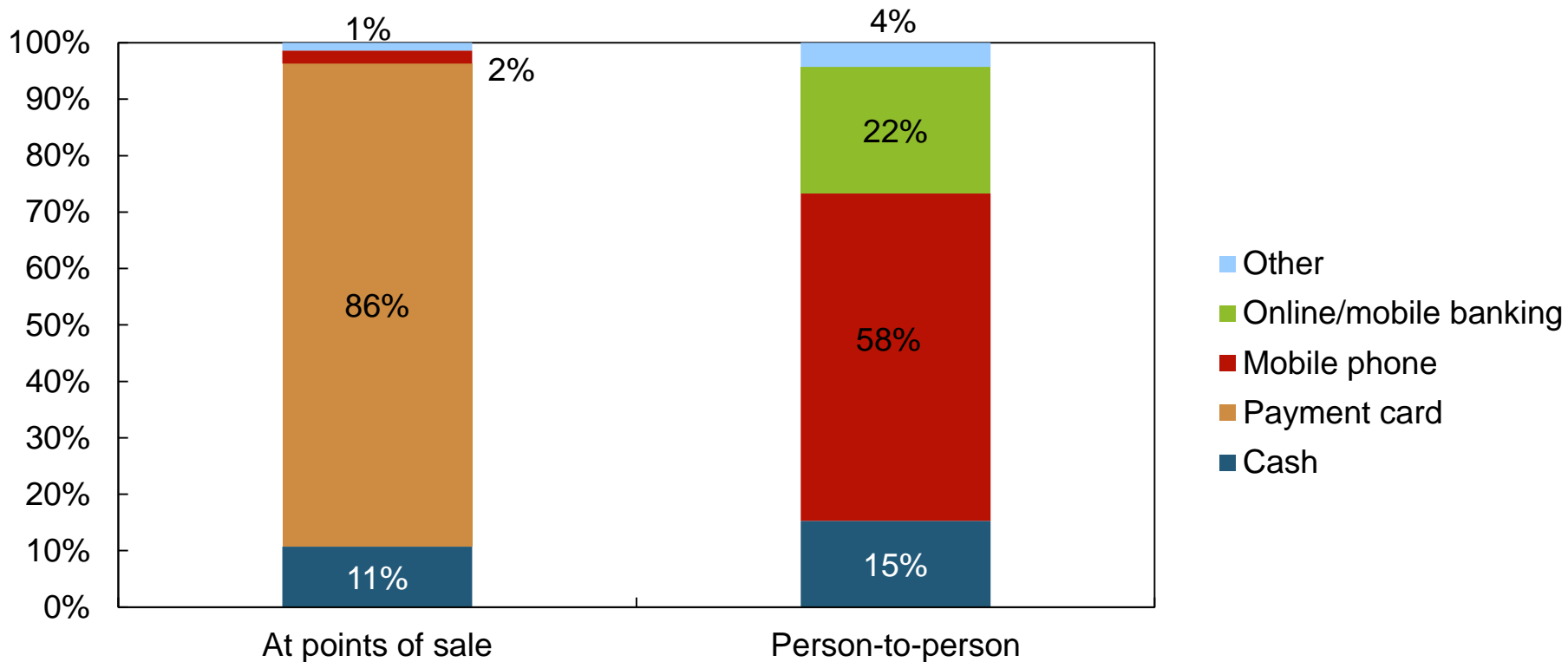
Chart 18 Value of cash payments as a percentage of total value. 2017–2018



Source: Norges Bank



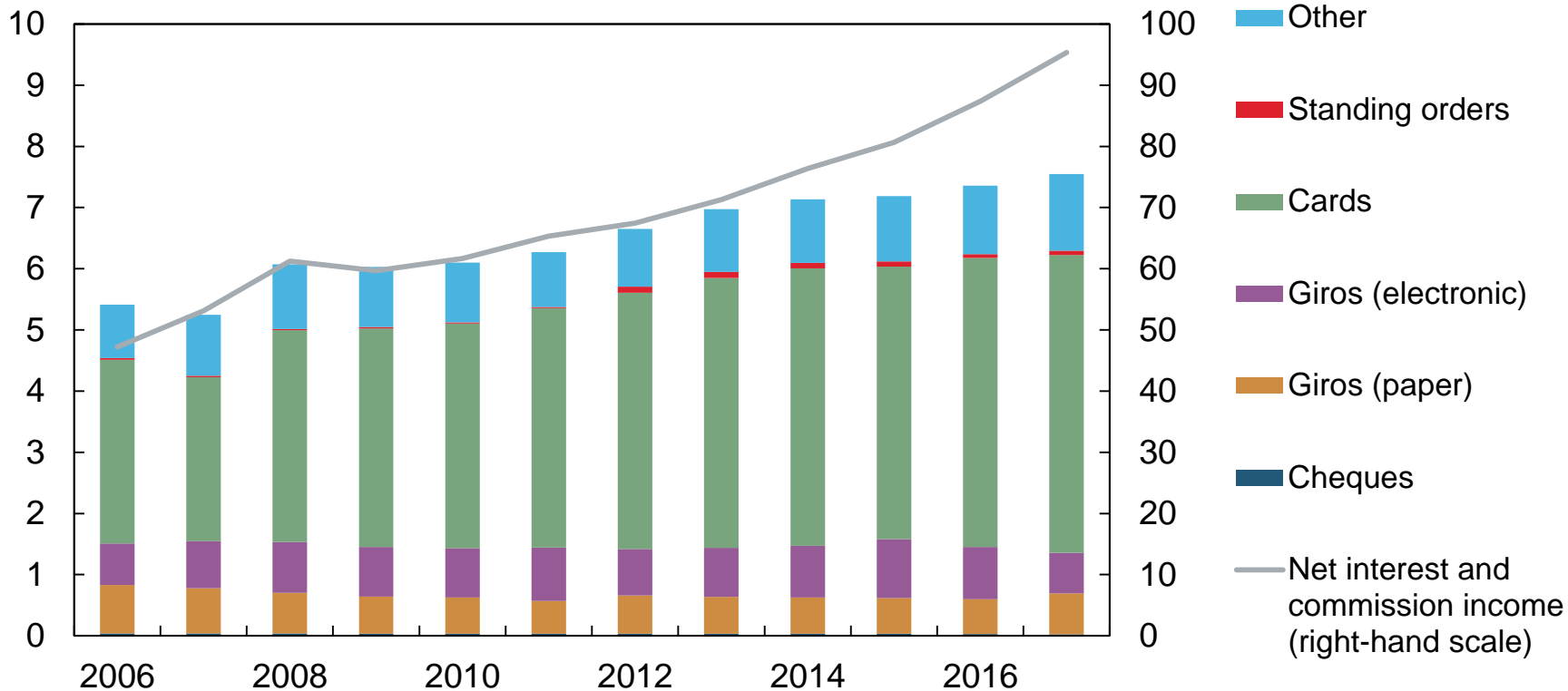
Chart 19 Payment methods in different payment situations. 2017–2018



Source: Norges Bank



Chart 20 Banks' income from payment services and net interest and commission. In billions of NOK. 2006–2017



Sources: Statistics Norway and Norges Bank





RETAIL PAYMENT SERVICES – 2017

NORGES BANK PAPERS 2/2018