

Retail Payment Services

About the publication

Norges Bank seeks to contribute to a fruitful public discussion on means of payment and developments in their use. This publication contains annual statistics on the use of electronic means of payment at payment terminals and by other means, and on cash withdrawals from shops and ATMs. Information about the use of cash by households has been obtained from annual surveys.

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

Most of the statistics used in this paper have been compiled by Statistics Norway on behalf of Norges Bank. The surveys were conducted by an external firm on contract to Norges Bank. Detailed figures are presented in the tables in the annex at the end of this paper.

Retail Payment Services 2025 – highlights

The way that we make payments has changed considerably in recent years. A growing share of payments is made using mobile phones, both at physical points of sale and online. From 2024 to 2025, the rise in the number of payments made using mobile phones was particularly marked.

Most payments are made at physical points of sale, and a vast majority of these payments are made using physical payment cards. However, the number of card payments made through mobile apps is increasing rapidly. In 2025, 27 percent of payments made at physical payment terminals were made using mobile phones, an increase from 12 percent in 2024. Furthermore, with a somewhat broader definition for both mobile payments and physical points of sale, our most recent survey from March 2026 found that 37 percent of payments at physical points of sale were made using mobile phones.

The scale of online purchases has increased significantly over many years. Most online purchases are settled using a payment card, either directly or via various mobile payment platforms. More than one in three online purchases were settled using mobile phones.

Different card systems have different areas of use. Owing to the rapid rise in the number of payments made using mobile phones and online purchases, international cards account for an increasingly larger share of card payments. The domestic debit card system, BankAxept, cannot be used for regular online purchases. However, its integration into various mobile payment solutions has gradually increased since spring 2024. So far, this has been insufficient to reverse the negative trend in the use of BankAxept. In 2025, BankAxept payments accounted for 46 percent of Norwegian card payments, a decrease from 49 percent in 2024. Taking only payments at physical payment terminals in Norway, the market share of BankAxept was 70 percent in 2025, down from 74 percent in 2024.

Norway is one of the countries in the world with the highest annual use of payment cards per inhabitant. On average, each Norwegian used a card 595 times in 2025. In Germany and multiple Mediterranean countries, the use of payment cards is much lower than this, but the use is increasing rapidly.

The use of cash for payments has remained broadly unchanged since 2020. The most recent survey shows that 3% of those surveyed used cash to pay for their most recent purchase at a physical point of sale. Withdrawal of cash has continued to fall, and there are also fewer ATMs. In 2025, there were a total of 1028 ATMs in Norway, a decrease from 1129 in 2024. In 2025, more cash withdrawals were made in shops than ATMs for the first time.

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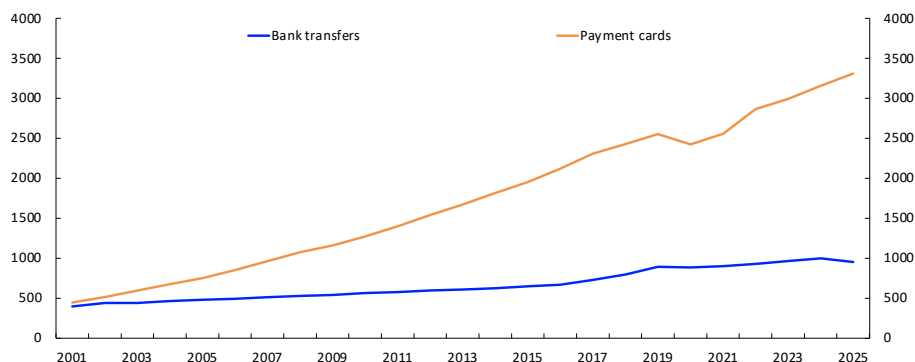


1. Use of payment instruments

A total of 4262 million card payments and bank transfers¹ were made in 2025. The number of card payments was significantly higher than the number of bank transfers (Chart 1).

Chart 1 Use of payment instruments

In millions of payments



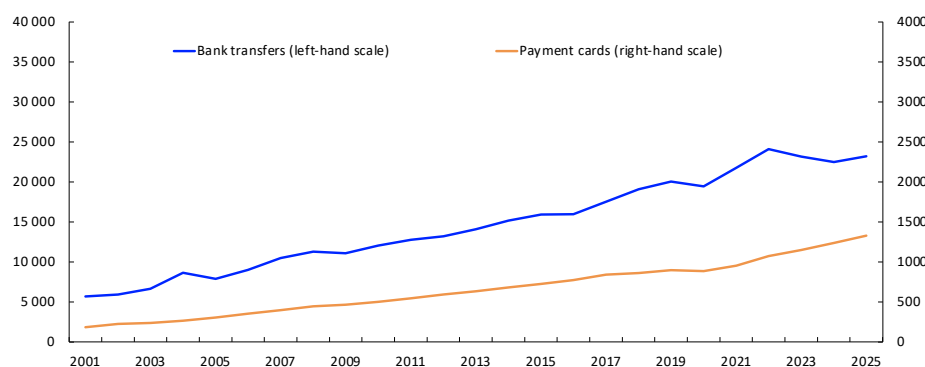
Source: Norges Bank

Bank transfers are direct transfers between bank accounts. They can be initiated by the payer or the payee. Transfers that are initiated by the payer are called credit transfers. An ordinary online banking payment is a credit transfer. Avtalegiro is a form of direct debit initiated by the payee whereby funds are automatically drawn from the payer's bank account.

Even though there were fewer bank transfers than card payments, their total value was considerably higher (Chart 2). A typical bank transfer is therefore much larger than a typical card payment, and those made by firms are especially large.

Chart 2 Use of payment instruments

In billions of NOK



Source: Norges Bank

¹ A bank transfer is a direct transfer of funds from one bank account to another, without using a card system. We have previously used the term "giro payments" for such payments. They are also called "account-to-account payments", or "A2A payments".

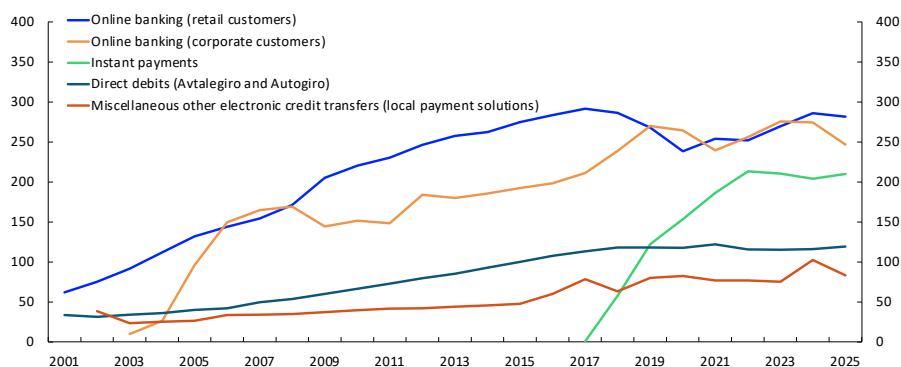
Bank transfers are not only used for paying large bills and for paying wages and salaries, but also for smaller payments, such as P2P instant payments using the Vipps mobile payment platform. Payment cards are primarily used for the purchase of goods and services at physical and online points of sale.

Bank transfers in more detail

Chart 3 shows developments in some of the most used bank transfer services.

Chart 3 Different types of bank transfers

In millions of payments



Source: Norges Bank

Retail and corporate customers make around the same number of online banking payments. Retail and corporate customers' average online banking payments amount to just over NOK 6000 and approximately NOK 75 000 respectively.

The use of instant payments increased rapidly over many years but has changed little since 2022. Instant payments are payments between bank accounts through a dedicated payment infrastructure called NICS Real. The funds are available to the payee within a few seconds of the payer initiating the payment.² In 2025, 210 million instant payments were made. The largest share of instant payments was initiated from the Vipps mobile payment platform and were P2P payments. Instant payments can also be initiated via online or mobile banking services.

Avtalegiro is a form of direct debit initiated by the payee whereby funds are automatically drawn from the payer's bank account. Autogiro is the corresponding service for the corporate market. In 2025, 114.7 million avtalegiros and 4.4 million autogiros were paid.³

² Real-time payments are a slightly broader concept than "instant payments" and include all payments settled immediately. Another example of real-time payments is online banking payments between accounts at the same bank.

³ The figures for direct debit payments have not changed greatly in recent years, however, the number of direct debits sent out to customers is much higher. The reason for the difference between the number of direct debits sent out and the number of direct debits paid is that a direct debit becomes an online banking payment if the customer amends the direct debit, for example by changing the amount, the due date, or the debited account. In 2025, 154 million direct debits were sent out. The corresponding figure for 2024 was 149.6 million.

For credit transfers made via online or mobile banking services where the payee and payer are customers of the same bank, transfers are often settled using local payment solutions rather than using central payment solutions, such as NICS⁴. Local payment solutions are also sometimes used in Vipps for transfers between customers of the same bank. Local payment solutions used for the settlement of payments such as recurring transactions and loan repayments are also included in the item “Miscellaneous other electronic credit transfers”. In 2025, 83 million such payments were reported. The figures for this item are somewhat uncertain.

Bank transfer services involving more manual labour, such as telegiros and postal giros, are now used infrequently by the vast majority of people. In 2025, telegiros were used 3.1 million times, and postal giros were used 1.2 million times. Giros were paid at the counter 0.5 million times in 2025, either by debiting an account or depositing cash.⁵

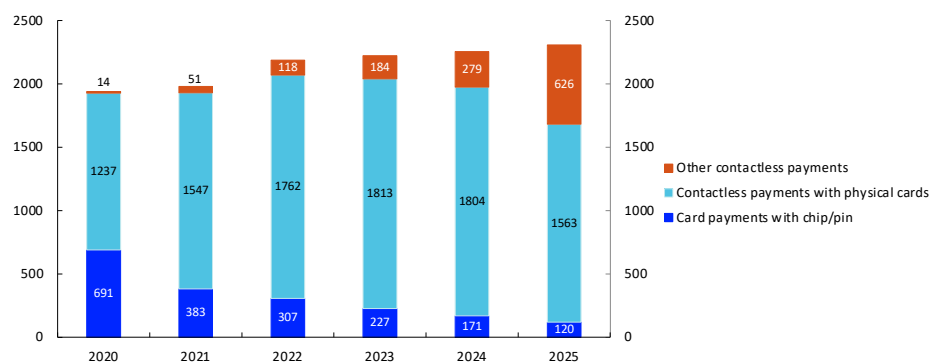
2. Card transactions

In 2025, 3309 million payments were made with Norwegian payment cards. In addition, 18 million pure cash withdrawals were made.

Of total card payments, 2308 million, or 70 percent, were made at physical payment terminals (EFTPOS terminals)⁶. The remaining card payments were primarily online payments. Card payments at physical points of sale that do not involve physical payment terminals are registered in the statistics as regular online payments. Examples of such payments include card payments made through the Coopay and Trumf Pay apps for making grocery payments.

Chart 4 Use of Norwegian payment cards at payment terminals

In Norway and abroad. In millions of payments



Source: Norges Bank

A vast majority of payments at physical payment terminals were contactless payments. Only 5 percent of card payments in 2025 were made by inserting the payment card into the card terminal (Chart 4).

⁴ Norwegian Interbank Clearing System.

⁵ Cash deposit payments are not bank transfers according to our definition of this payment instrument.

⁶ EFTPOS (Electronic Funds Transfer at Point of Sale) is a system for card payments at terminals at physical points of sale.

Contactless payments at payment terminals can be made either with a physical card or in some other manner, for example with a mobile phone, watch or wristband.⁷ The average value of contactless payments was NOK 364.

Payments with physical cards accounted for most payments at terminals in 2025, 1683 million. There were 626 million payments using mobile phones, watches or wristbands in 2025. These payments accounted for 27 percent of payments at payment terminals, up from 12 percent in 2024. A third of these payments were made with BankAxept cards and the remaining two thirds were made with international cards.

⁷ Contactless payments with a physical card are made by briefly holding the card close to the terminal. A PIN is required for payments above NOK 500 or if the total value or number of transactions exceeds a set limit. A payment counts as contactless even if a PIN is required.

Examples of payments using a mobile phone are those using Apple Pay or Google Pay. Examples of payments using a watch are those using Fitbit Pay or Garmin Pay.

Mobile payments in shops

Paying in shops with a mobile phone is usually facilitated by either *terminal-based* or *web-based* solutions. Both typically use a payment card as the underlying payment instrument. Apple Pay, Google Pay and Vipps NFC are the most common terminal-based solutions, while Coopay and Trumf Pay are examples of web-based solutions.

The use of mobile payments in shops is increasing rapidly. Mobile payments using terminal-based solutions (including payments with watches, wristbands and so on) accounted for 27 percent of payments at physical payment terminals in 2025. We do not have equivalent figures for payments using web-based solutions, but these are included in the data for regular online purchases in the annual payment statistics. Figures from Norges Bank's annual survey indicate that web-based and terminal-based solutions together accounted for 37 percent of payments at physical points of sale in March 2026.

There were considerable changes in this payment segment in 2024. In August 2024, Trumf Pay was launched. Trumf Pay is a web-based solution for payments in shops affiliated to Norgesgruppen. On 9 December 2024, Vipps launched Vipps NFC, its own solution for terminal-based mobile payments. The following day, DNB and Eika Alliance banks began allowing their customers to use Apple Pay. Due to the two latter developments, the vast majority of Norwegian bank customers can now make terminal-based mobile payments.

From May 2024, some banks made BankAxept available for mobile payments using Apple Pay. Before this, mobile payments mainly used international cards. Since December 2024, customers of DNB and Eika Alliance banks have been able to use BankAxept for Vipps NFC and Apple Pay. BankAxept is one of two possible underlying payment instruments in the Trumf Pay retail payment app.¹ From February 2025, BankAxept has been available for use in Coopay. Previously, only international cards could be used in Coopay.

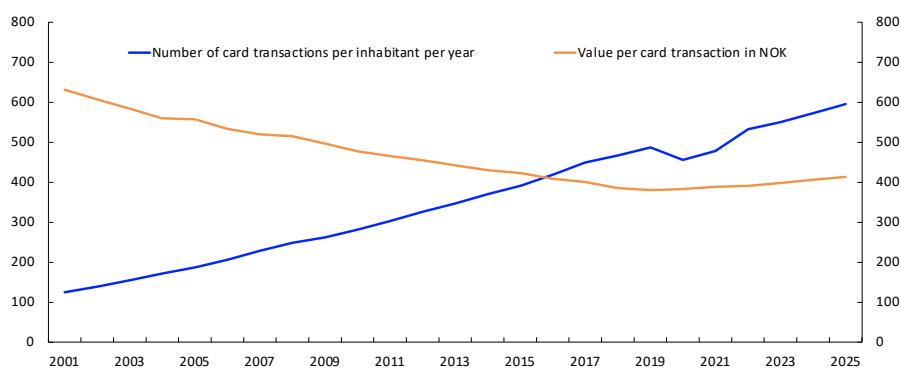
From the beginning of 2024, contactless payments using Vipps only used BankAxept. From autumn 2025, international cards could also be used in Vipps and as such Vipps could also be used as a terminal-based mobile payment solution abroad.

¹ In Trumf Pay, it is also possible for customers of some banks to use bank transfers.

14 percent of payments using BankAxept cards and over half (51 percent) of payments using international cards at physical payment terminals were made using a mobile phone, watch or wristband. See the box [“Mobile payments in shops”](#) for more information on how such payments are made.

The average number of card transactions per inhabitant (payments and cash withdrawals) was 595 in 2025, compared with 572 in 2024 (Chart 5). The average value of card transactions rose from NOK 406 in 2024 to NOK 413 in 2025.

Chart 5 Card transactions per inhabitant per year and value per card transaction



Source: Norges Bank

Number of payment cards

At end-2025, the total number of Norwegian payment cards stood at 12.4 million (Overview 1). The total number of payment cards has decreased somewhat in recent years. The number of combined cards has increased, while the number of international credit cards has declined.

Overview 1 Number of Norwegian payment cards⁸

In thousands

Card type	2022	2023	2024	2025
Combined BankAxept/international debit cards	7374	7635	7732	7703
International credit cards	4861	4666	4605	4459
Other debit and credit cards	85	80	76	67
International charge cards	364	199	201	181
E-money cards	96	35	33	20
Total	12 780	12 616	12 647	12 431

Source: Norges Bank

⁸ *Debit card:* Payment card enabling the card user to access deposits and credit from the bank account to which the card is linked. The user's account is debited each time the card is used.

Credit card: Payment card with a line of credit that may be repaid on terms set out in the cardholder agreement, regardless of when the card is used.

Charge card: The user of the card receives a periodic invoice for all use of the card.

The most widely used card type is a card combining BankAxept with an international debit card,⁹ which account for 62 percent of cards. When a combined card is used abroad or for general online purchases, the international card network in the card is used. When paying at physical card terminals in Norway, both the BankAxept system and the international card system can be used. The choice of payment network can be preprogrammed in the terminal, and the payee will usually choose the least expensive solution for themselves. However, the terminal must give the cardholder the option of overriding the payee's choice.

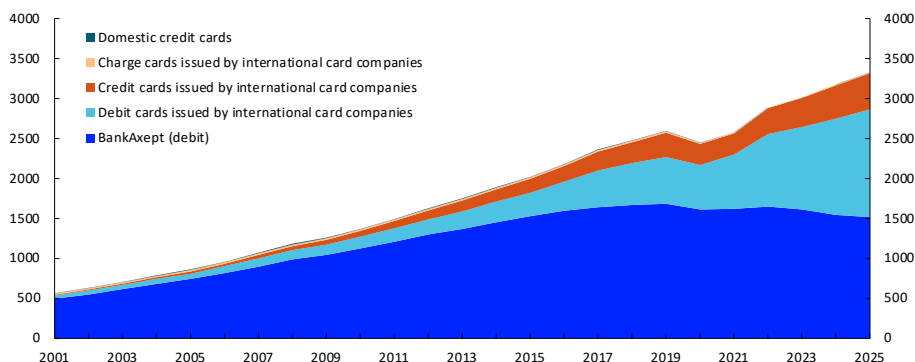
The next most widely used card type is international credit cards, which account for 36 percent of cards.

Card transactions by issuer

The number of transactions using the national debit card system BankAxept decreased further, from 1542 million in 2024 to 1517 million in 2025 (Chart 6). Transactions using BankAxept cards accounted for 46 percent of transactions using Norwegian cards in 2025, down from 49 percent in 2024. If we only look at transactions made at payment terminals in Norway, BankAxept's market share in 2025 was 70 percent, down from 74 percent in 2024.

Chart 6 Use of Norwegian payment cards

By issuer and function. In millions of transactions



Source: Norges Bank

BankAxept cards have been primarily used for payments at physical points of sale in Norway. While international cards are also used for such payments, they have also been the only cards available for online purchases, payments using various apps and payments abroad.

From 2024, BankAxept cards have also been available for use in various apps (See box: [“Mobile payments in shops”](#)). However, the market share of BankAxept fell further from 2024 to 2025, potentially reflecting a more limited presence in apps compared with international cards. Some banks have yet to facilitate the use of BankAxept cards for mobile payments.

⁹ The term *international card* is used for Norwegian payment cards issued by international card companies or under license from them. These include Visa, Mastercard and American Express.

BankAxept is also not available for use in all terminal-based mobile solutions, for example Google Pay and Samsung Pay.

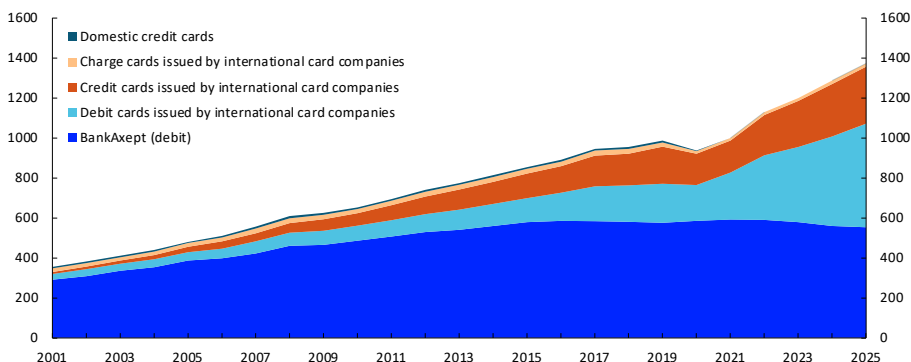
The market share of international cards has increased from 34 percent in 2020 to 54 percent in 2025, driven primarily by the use of international debit cards.¹⁰ In Norway, such cards are issued by Visa. In 2025, a total of 1807 million transactions were made with international cards. Debit cards accounted for close to three quarters of these transactions. Credit cards account for most of the remaining transactions. Most international credit cards are issued by Visa and Mastercard.

The total value of transactions using Norwegian cards in 2025 was NOK 1375 billion (Chart 7). The value of BankAxept transactions was NOK 554 billion, down 1 percent on 2024. BankAxept transactions accounted for 40 percent of the total value of card transactions in 2025, down from 44 percent in 2024. The value of transactions using international cards was NOK 819 billion in 2025, up 13 percent on 2024

The average transaction value was NOK 365 for BankAxept cards, NOK 385 for international debit cards and NOK 633 for international credit cards.

Chart 7 Use of Norwegian payment cards

By issuer and function. In billions of NOK



Source: Norges Bank

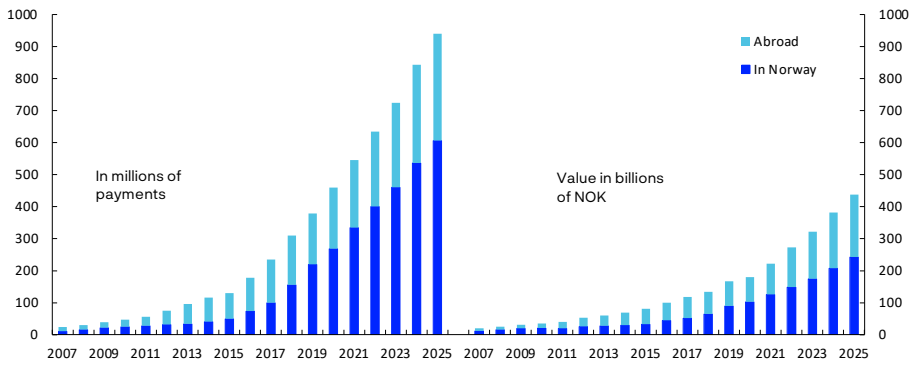
Internet payments (online purchases)

The rapid growth in card payments for online purchases has continued (Chart 8). There were 940 million online payments with Norwegian cards in 2025, up 12 percent on 2024. The figures include both payments in connection with regular online purchases and payments with various web-based mobile payment solutions at physical points of sale. Payments to Norwegian online retailers accounted for 64 percent of total card payments for online purchases.

The total value of online payments in 2025 was NOK 438 billion, an increase of 15 percent from 2024 to 2025. The average value of online payments increased from NOK 452 in 2024 to NOK 465 in 2025.

¹⁰ International debit cards are primarily combined cards together with BankAxept.

Chart 8 Online payments with Norwegian payment cards

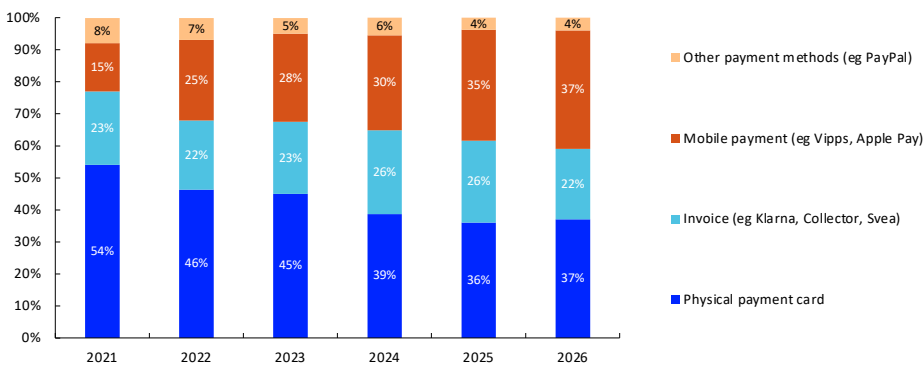


Source: Norges Bank

As part of Norges Bank’s annual survey on the use of cash and other means of payment, participants were asked how they paid for their most recent online purchase. Chart 9 shows that 37 percent of purchases in the survey were made directly with a payment card. This share has decreased in recent years. A mobile payment platform was used for 37 percent of these purchases. An increasing number of survey participants report using mobile payments for online purchases. 22 percent of online purchases were invoiced. Use of invoices has fallen somewhat the past year. However, there is often also an underlying card payment even if the primary method of payment is invoicing, mobile payment or some other method. Payment cards are usually the funding source for online mobile payments and are often used to pay invoices for online purchases.

Chart 9 Payment methods for online purchases

As a share of total online purchases. Results from surveys

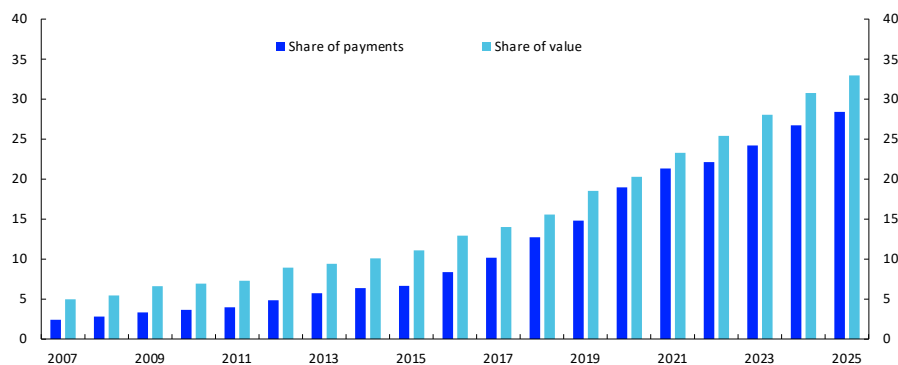


Source: Norges Bank

Online payments account for a growing share of payments made with Norwegian payment cards. Chart 10 shows that online payments accounted for 28 percent of all payments using Norwegian cards in 2025. In terms of value, online payments accounted for 33 percent of all card payments in 2025.

Chart 10 Online payments

As a share of total payments with Norwegian payment cards



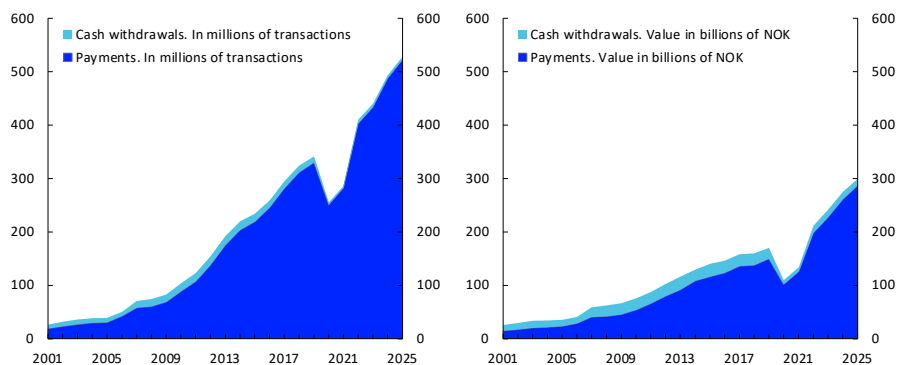
Source: Norges Bank

Card transactions abroad

Chart 11 shows the total use of Norwegian payment cards abroad, both at physical payment terminals and over the internet. A total of 528 million card transactions were made abroad or with foreign counterparties in 2025. This includes 6 million cash withdrawals.

Chart 11 Use of Norwegian payment cards abroad

Number of payments (left panel) and value of payments (right panel)



Source: Norges Bank

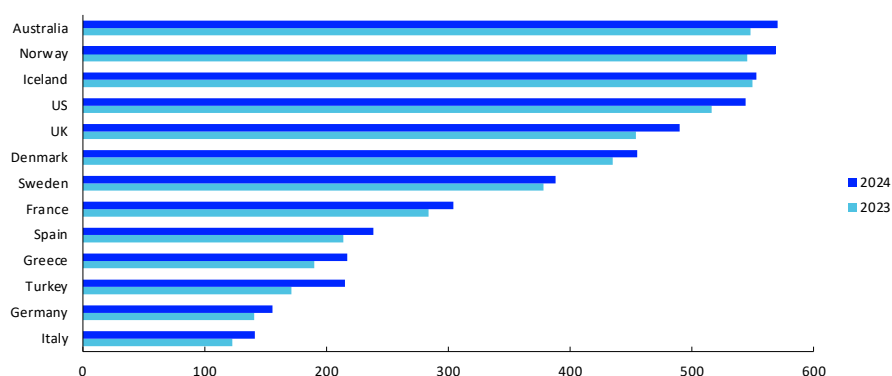
The number of payments at physical payment terminals abroad increased from 182 million in 2024 to 189 million in 2025. The number of payments to foreign websites continued to increase, rising from 306 million in 2024 to 334 million in 2025. Overall, the number of card payments made abroad or with foreign counterparties rose by 7 percent from 2024 to 2025.

The total value of card use abroad in 2025 was NOK 299 billion. The value of payments was NOK 287 billion, while the value of cash withdrawals was NOK 12 billion. The total value of payments was 10 percent higher than in 2024. The average value of card transactions abroad was NOK 567.

Norway is among the countries with the highest use of cards as a means of payment for goods and services (Chart 12).¹¹ The average Norwegian made 569 card payments in 2024, or 1.6 payments per day. Germany and several Mediterranean countries are found at the other end of the scale. However, card use is also increasing rapidly in these countries. The number of card payments per inhabitant in Germany climbed from 141 in 2023 to 156 in 2024. The figure for card payments in Germany has doubled in only five years. In 2019, Germans used payment cards on average 76 times. In Greece, the number of card payments per inhabitant increased from 190 in 2023 to 217 in 2024.

Chart 12 Number of card payments in selected countries¹²

Per inhabitant per year



Sources: BIS, Danmarks Nationalbank, ECB, Sedlabanki Islands and Norges Bank

3. Use of cash services

Cash can be withdrawn at bank branches, from ATMs and at many shops, either as part of a purchase (cashback) or through in-store cash services. See the box [“The cash infrastructure”](#) for more information on various cash services.

Chart 13 shows the number of cash withdrawals from ATMs and at points of sale (POS) and their values. In 2025, there were 10.3 million withdrawals from ATMs in Norway, and 11.2 million cash withdrawals at POS (cashback and in-store cash services).¹³ The number of ATM withdrawals fell by 20 percent and the number of withdrawals at POS fell by 2 percent. This is the first year that POS withdrawals have exceeded ATM cash withdrawals.

¹¹ Figures are for payments only and do not include cash withdrawals.

¹² The figures do not include card payments with e-money as the means of payment.

¹³ We do not have statistics for over-the-counter cash withdrawals at bank branches.

The cash infrastructure

Cash services for retail customers are primarily accessible through three channels: bank branches, ATMs and shops.

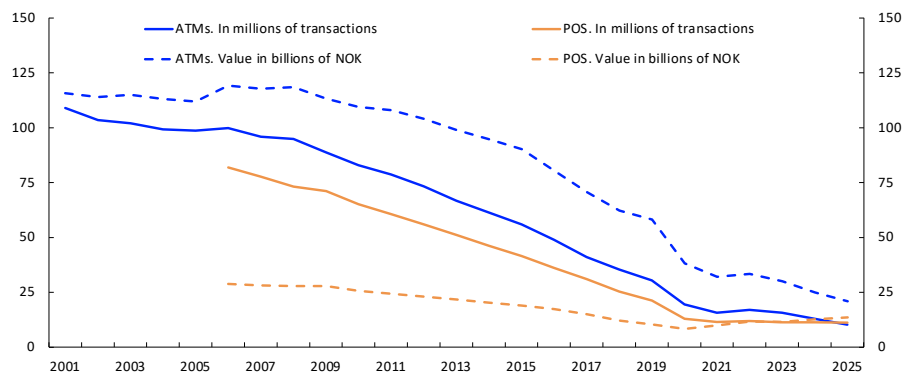
The number of bank branches offering cash withdrawals and deposits over the counter has been falling for many years. At the end of 2025, only 65 such branches remained. The figure for 2024 has been revised up from 39 to 65 branches, see Table 7 in the Annex for further figures regarding the cash infrastructure.

There are machines both for cash withdrawals (ATMs) and for cash deposits. Cash recycling machines allow both withdrawals and deposits. At the end of 2025, there were 714 ATMs, 41 cash deposit machines and 314 recycling machines.

Banks own around one third of ATMs, while the cash handling companies Nokas and Loomis and other companies own the remainder. Nokas and Loomis operate both their own ATMs and most of the ATMs owned by the banks and other companies.

Cash services are also offered in shops. Cashback is a voluntary arrangement provided by shops, where customers can withdraw cash in connection with the purchase of goods. Through the “in-store cash services” solution, customers can withdraw and deposit cash at grocery shops. STØ AS, the owner of BankAxept, operates the solution. The service is available at shops affiliated to Norgesgruppen and some Bunnpris shops and requires the use of a BankAxept card and PIN code. Shops that take part in the scheme are obliged to have sufficient cash available. At the end of 2025, there were 1474 participating shops.

Chart 13 Cash withdrawals from ATMs and at points of sale (POS)



Source: Norges Bank

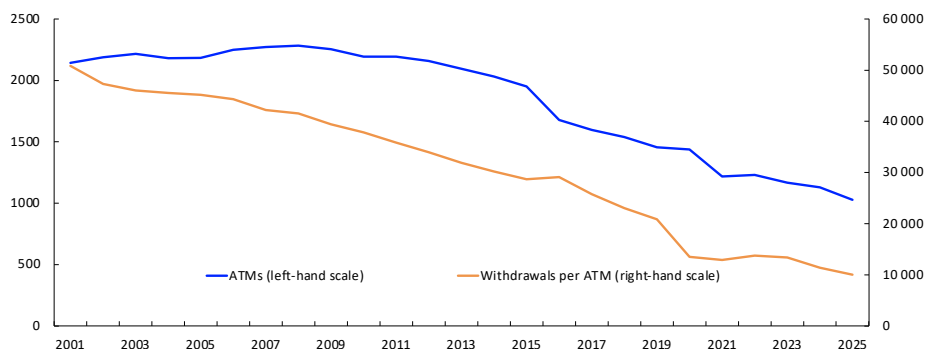
The value of ATM withdrawals was NOK 20.9 billion in 2025, and the value of withdrawals at POS was NOK 13.5 billion. The value of ATM withdrawals fell by 16 percent last year, while the value of withdrawals at POS increased by 7 percent in the same period. An increasing share of total cash withdrawals takes place in shops.

Some ATM withdrawals are foreign currency withdrawals. In 2025, there were 1.0 million ATM withdrawals of foreign currency with a total value equivalent to NOK 3.6 billion. The value of foreign currency withdrawals thus constituted 17 percent of the total value of ATM withdrawals.

The average withdrawal in 2025 was NOK 2194 for in-store cash services and NOK 925 for cashback. The average withdrawal from Norwegian ATMs was NOK 2028.

The number of ATMs in Norway fell from 1129 at the end of 2024 to 1028 at the end of 2025 (Chart 14). Each of these machines was used for an average of 10 039 cash withdrawals during the year, or 28 per day. The average amount withdrawn from each ATM was NOK 20.4 million in 2025, or just below NOK 56 000 per day.

Chart 14 Number of ATMs and withdrawals per ATM



Source: Norges Bank

4. Cash in circulation

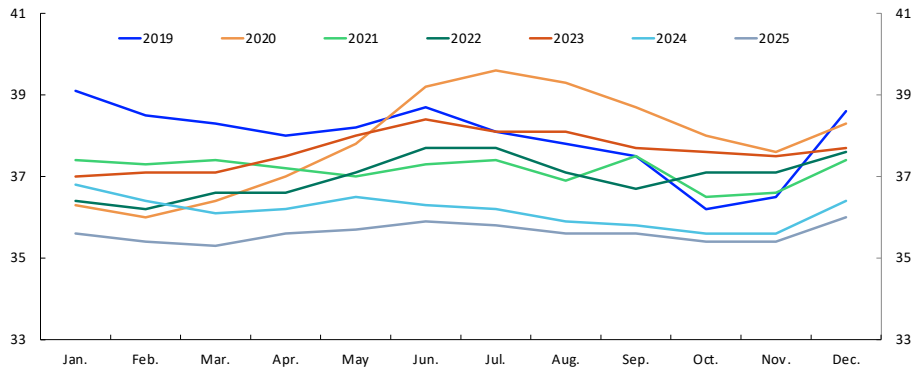
The amount of cash in circulation does not necessarily provide any indication of the volume of cash payments. Cash is both a means of payment and a store of value. Banknotes or coins may often be used solely as a store of value. On the other hand, a banknote or coin could very well be used in multiple payments over the course of a year. See the box [“Use of cash and other means of payment in Norway”](#) for more information on the use of cash.

The amount of cash in circulation shows seasonal variation, with increased demand from the public in connection with the summer holidays, Christmas and Easter. Fluctuations have been somewhat less pronounced in recent years. Following the outbreak of the pandemic in spring 2020, the amount of cash in circulation temporarily increased. The value of cash in circulation was somewhat lower in 2025 than in 2024 (Chart 15). At the end of 2025, the total amount of cash in general circulation was NOK 36.0 billion.¹⁴

¹⁴ In addition to cash held by the public, banks also hold cash. At the end of 2025, banks' stock of cash was NOK 1.6 billion. This includes cash stored in banks' ATMs, branches and depots. Banks' cash holdings were NOK 0.2 billion lower at the end of 2025 than at the end of 2024

Chart 15 Cash in circulation among the public

In billions of NOK

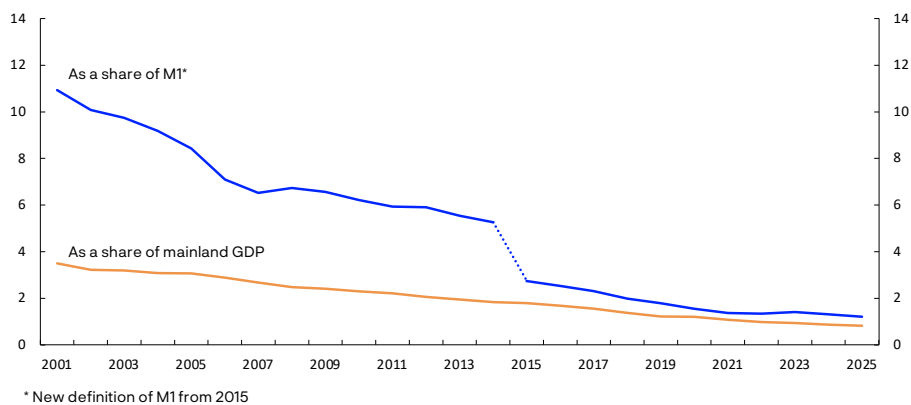


Source: Statistics Norway

Cash as a share of the narrow monetary aggregate M1¹⁵ fell from 1.3 percent at the end of 2024 to 1.2 percent at the end of 2025 (Chart 16). Cash as a share of Norwegian mainland GDP amounted to 0.8 percent in 2025.

Chart 16 Cash in circulation

As a share of M1 and mainland GDP



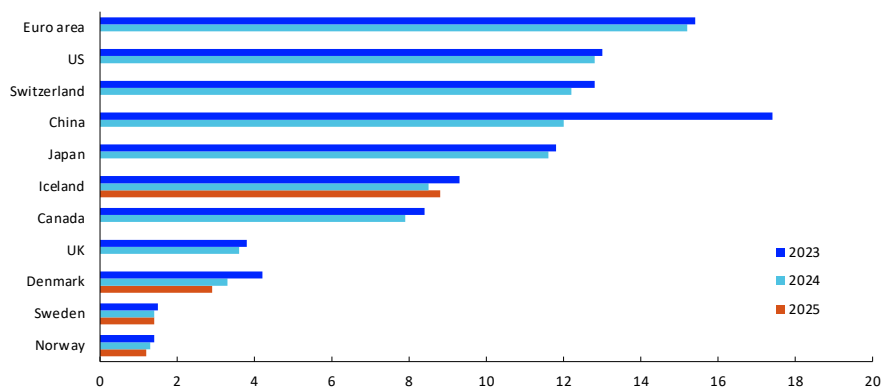
Sources: Statistics Norway and Norges Bank

The figures for Norway are low by international standards (Chart 17). The share of cash payments is also very low in Sweden.

¹⁵ M1 is the narrow monetary aggregate. This is money that is available for immediate use, which means current accounts and cash in circulation. The definition of M1 was changed in 2015, leading to a break in the statistics.

Chart 17 Cash in circulation in selected countries

As a share of M1



Sources: BIS, Danmarks Nationalbank, Sedlabanki Islands, Statistics Norway, Statistics Sweden and Norges Bank

Use of cash and other means of payment in Norway

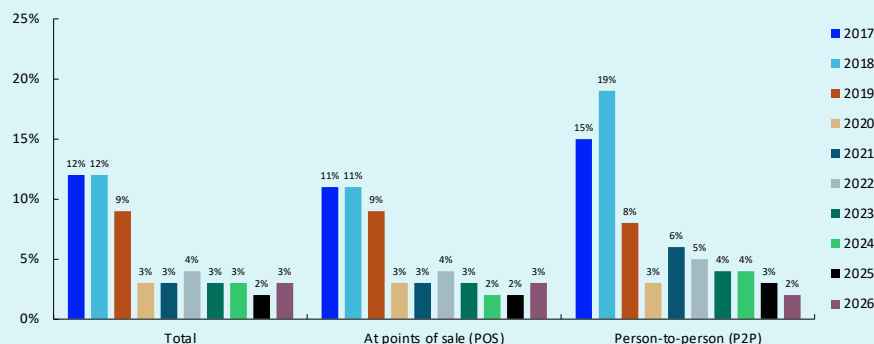
Norges Bank conducts annual household surveys which, among other things, cover the use of cash.¹ The surveys examine payment situations in which cash can actually be used. These are mainly person-to-person (P2P) payments and payments for the purchase of goods and services at points of sale (POS). Points of sale include shops, restaurants, vending machines, hairdressing salons, public transport and so on. Survey participants are asked to provide information about their most recent payment. They are asked to specify if the payment was at a POS or P2P and the payment method used.

Main results from the surveys

In the survey in spring 2026, cash accounted for 3 percent of total payments, 3 percent of POS payments and 2 percent of P2P payments (Chart 18). The cash share declined in connection with the pandemic and has since remained low. In 2019, the cash share was 8–9 percent.

Chart 18 Number of cash payments

As a share of the total number of payments



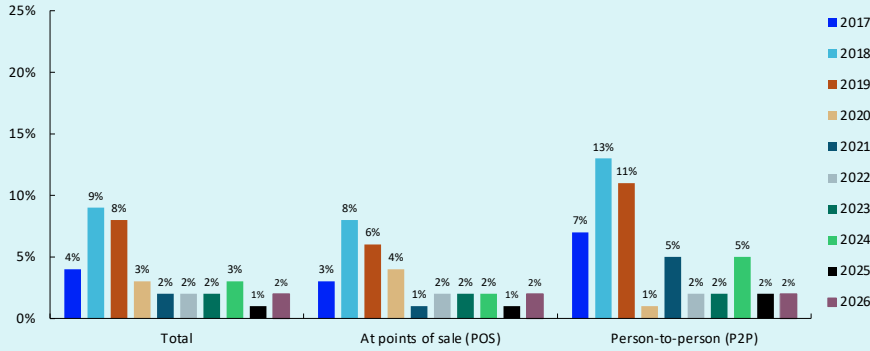
Source: Norges Bank

¹ Data were collected by an external market research firm. In each survey, 2000 individuals were queried using both phone- and web-based interviews. The minimum age limit was 15 years for the phone-based interviews and 18 years for the web-based interviews. The survey sample is representative of the wider population, meaning that its composition is virtually identical to that of the population in terms of key variables such as sex, age and residence. Representativity allows survey results to be generalised to the whole population. At the same time, the limited sample size makes the results somewhat uncertain, particularly for subgroups.

The value of cash payments as a share of the total value of payments varies more than the number of cash payments as a share of the total number of payments. In the 2026 survey, the value of cash payments accounted for 2 percent of the total value of payments (Chart 19). The value of cash payments accounted for 2 percent both of the value of POS payments and of the value of P2P payments. The value of cash payments has also fallen since the pandemic

Chart 19 Value of cash payments

As a share of total value of payments



Source: Norges Bank

Other means of payment

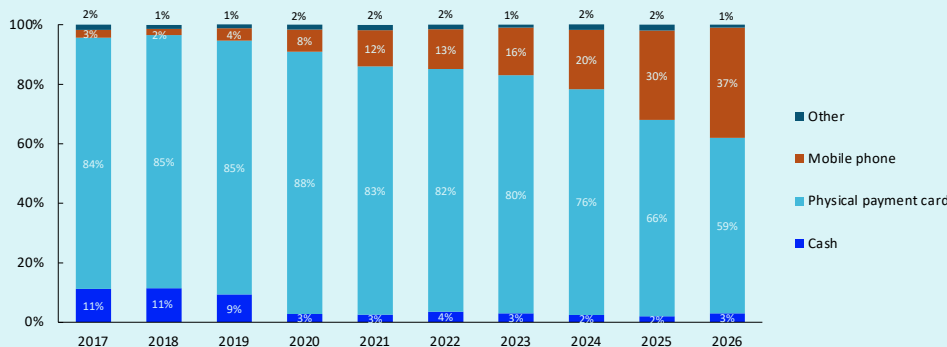
POS payments can be made:

- in cash
- with a physical payment card
- using a mobile phone (such as Vipps, Apple Pay, Trumf Pay or Coopay)
- in some other way (such as invoicing)

Although their use has decreased, payment cards are still the most used payment method at POS (Chart 20). Payment cards accounted for 59 percent of POS payments in the 2026 survey. Mobile phone payments continued to increase and accounted for 37 percent of payments.²

Chart 20 Payment methods at points of sale (POS)

As a share of the total number of payments



Source: Norges Bank

² In the survey, both terminal-based and web-based mobile payments at physical points of sale are included. In the regular payment statistics, web-based mobile payments at physical points of sale are included in the figures for online purchases.

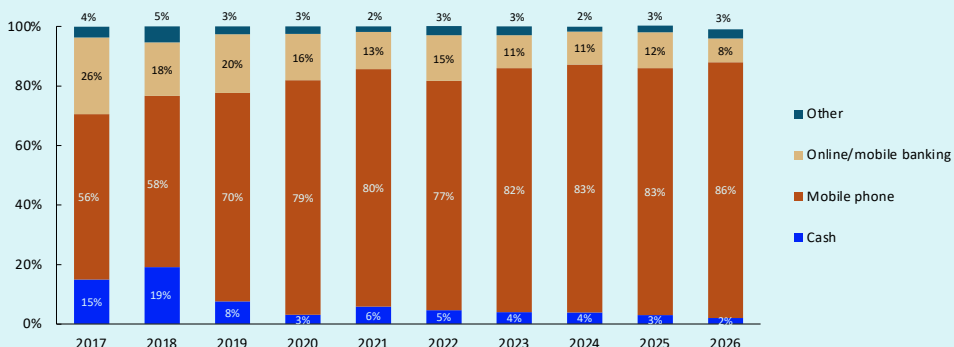
P2P payments can be made:

- in cash
- using a mobile phone (mainly Vipps)
- using online/mobile banking
- in some other way

Mobile phone payments accounted for 86 percent of P2P payments in the 2026 survey (Chart 21). Transfers online and using mobile banking platforms were the next most used payment method, accounting for 8 percent of P2P payments.

Chart 21 Payment methods person-to-person (P2P)

As a share of the total number of payments



Source: Norges Bank

5. Prices for payment services

Overview 2 provides information on prices for various banking and card services. The overview shows average prices and may conceal substantial differences between banks. For many of the services, only a few banks charge fees, while the majority of services offer no-fee services. Fees include annual fees for online banking, fees for payments at points of sale and fees for ATM cash withdrawals. Prices are generally lower for customers belonging to a bank's loyalty scheme than for those not belonging to such a scheme.

Overview 2 Prices for domestic payment services, retail customers

Weighted average price in NOK. At 1 January each year

	Customers who do not belong to loyalty schemes			Customers who belong to loyalty schemes		
	2024	2025	2026	2024	2025	2026
Payments						
Online banking (with CID), per payment	0.60	0.50	0.60	0.00	0.00	0.00
Online banking – annual fee	12.70	8.20	4.60	1.10	1.20	1.20
Direct debit (Avtalegiro), per payment	0.60	0.60	0.60	0.10	0.00	0.00
Mobile banking (with CID), per payment	0.60	0.50	0.60	0.00	0.00	0.00
Mobile banking – info by SMS	2.10	2.20	2.40	1.60	2.10	2.10
Credit transfer via postal giro, per payment	13.20	13.40	13.10	13.10	13.30	13.00
Giro over the counter – account debit, per payment	103.20	119.90	117.10	103.20	119.90	117.10
Giro over the counter – cash payment, per payment	116.80	125.80	144.10	116.80	125.80	144.10
BankAxept cards at payment terminals (EFTPOS), per payment	0.50	0.50	0.50	0.00	0.00	0.00
Credit card from international credit card company, annual fee	18.20	22.20	23.10	4.00	3.10	4.20
BankAxept cards (combined with debet card from int. card comp.), annual fee	296.90	294.40	300.40	236.30	231.60	160.80
Cash withdrawals in-store	8.80	9.00	9.70	7.10	6.20	6.50
ATM withdrawals using a debit card						
<i>Fees charged by the card issuer</i>						
Cardholders using their bank's own ATMs during opening hours	8.70	9.30	9.60	4.30	5.30	5.30
Cardholders using other ATMs during opening hours	9.50	4.20	4.20	5.50	2.30	2.10
<i>Fees charged by the ATM owner (withdrawal of NOK 2000)</i>						
ATMs owned by banks (customers of other banks)	-	-	24.90	-	-	-
Other ATMs	-	-	27.20	-	-	-
ATM withdrawals using an international credit card						
<i>Fees charged by the card issuer</i>						
Cardholders using their bank's own ATMs during opening hours	38.10	38.70	40.00	38.50	38.10	40.00
Cardholders using other ATMs during opening hours	38.10	38.70	38.40	38.50	37.80	27.80
Fee as a share of the withdrawal amount (percent)	1.30	1.30	1.20	1.20	1.20	0.90
<i>Fees charged by the ATM owner (withdrawal of NOK 2000)</i>						
ATMs owned by banks (customers of other banks)	-	-	16.00	-	-	-
Other ATMs	-	-	50.00	-	-	-

Sources: Finansportalen and Norges Bank

Prices for paying bills vary widely among forms of payment. Prices for paper-based and manual payment services are much higher than prices for electronic account payments. Prices for credit transfers made via cash payment over the counter are now NOK 144, while Avtalegiro direct debits cost NOK 0.60 for non-loyalty scheme customers and no charge for loyalty scheme customers.

At the beginning of 2026, the average annual fee for a debit card with BankAxept and an international card system (Visa or Mastercard) was NOK 161 for loyalty scheme customers and NOK 300 for other customers. The average price of purchase with BankAxept was NOK 0.50 for non-loyalty scheme customers, with no charge for loyalty scheme customers

ATM withdrawal fees

From February 2024, the rules regarding charging fees for ATM withdrawals for BankAxept cards changed. Prior to this change, costs incurred by ATM owners were covered by the fixed fees paid by card issuing banks to the ATM owner. The card issuer could choose to cover these costs by charging a fee to the card holder. In many cases, the fee paid by the card issuing bank to the ATM owner was much lower than the actual costs of an ATM withdrawal, which made it difficult for ATM owners to cover their actual incurred costs, especially those that were not banks or card issuers.

The change allows ATM owners to charge a withdrawal fee. From this year, these fees have been quantified using information collected directly from ATM owners. At the same time, we see that many card issuers, including those that do not own ATMs, still charge fees to their cardholders when they use ATMs. Overview 2 shows the various ATM fees.

At the beginning of 2026, the average fee for cash withdrawals from ATMs owned by the card issuing bank was NOK 9.60 for those in a loyalty scheme. The fees charged by banks varies from NOK 0 to NOK 25. A little fewer than half of the banks do not charge a fee.

The overall cost of withdrawals from ATMs owned by another bank or another provider consists of two fees; one charged by the card issuer, and one charged by the ATM owner. At the beginning of 2026, the average fee charged by the card issuer was NOK 4.20 for those not in a loyalty scheme. The fee has roughly halved since the beginning of 2024. The charge varies between NOK 0 and NOK 50 for the individual banks and around half of card-issuing banks no longer charged a fee. The average fee charged by the ATM owner was NOK 24.90 if the owner was a bank and NOK 27.20 if the owner was another type of provider. These charges hide differences between individual companies. The highest fee per withdrawal was NOK 100.

To enable international credit cards to be used in ATMs, ATM owners must have an agreement with a card acquirer. The card issuer must pay a fee to the ATM owner for withdrawals made with international credit

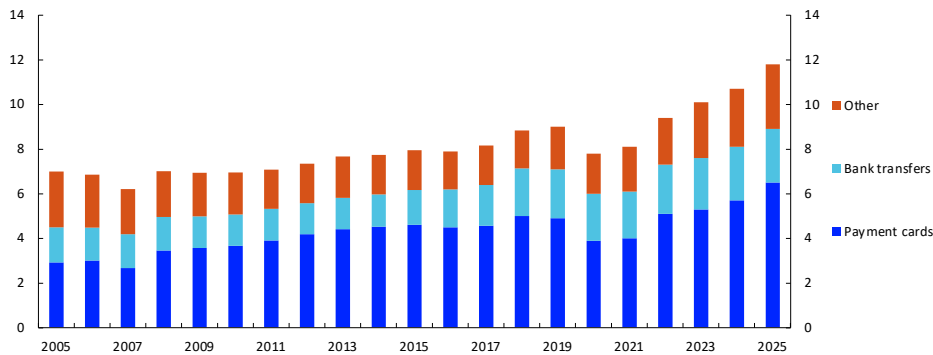
cards. The fee is processed by the card acquirer. This arrangement has long been in place. More ATM owners have begun to charge a fee directly from the cardholder for these withdrawals. This fee is in addition to the fee from the card issuer. The table shows that the fee charged by the card issuer has changed little in recent years, but the new withdrawal fee introduced by ATM owners is NOK 16 for ATMs owned by banks and NOK 50 for ATMs owned by other companies.

6. Banks' income from payment services

Banks' income from payment services totalled NOK 11.8 billion in 2025 (Chart 22), an increase of 10.3 percent from 2024. This was mainly driven by the increase in income from card operations and "Other" business activities over the past year. In 2025, income from card operations accounted for 55 percent of the total income from payment services.

Chart 22 Banks' income from payment services

In billions of NOK



Sources: Statistics Norway and Norges Bank

Tables

25	General data
25	Means of payment in Norway
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39	Sources and table notes



General data

Table 1 General statistical data for Norway

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Population (as at 1 Jan., in millions)	5.17	5.21	5.26	5.30	5.33	5.37	5.39	5.43	5.49	5.55	5.59
Mainland GDP, market value (in billions of NOK)	2 707	2 788	2 904	3 041	3 194	3 198	3 458	3 865	4 022	4 192	4 400
EUR1 in NOK (annual average)	8.95	9.29	9.33	9.60	9.85	10.72	10.16	10.10	11.42	11.63	11.72

Means of payment in Norway

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

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Narrow money supply (M1)	1 766 857	1 842 654	1 944 684	2 096 769	2 161 960	2 464 909	2 723 568	2 811 071	2 674 047	2 752 215	2 976 909
Banknotes and coins	48 508	46 665	44 906	41 739	38 648	38 292	37 427	37 573	37 741	36 350	36 030
Deposits in current accounts	1 718 349	1 795 989	1 899 778	2 055 030	2 123 312	2 426 617	2 686 141	2 773 498	2 636 306	2 715 865	2 940 879

Table 3 Banknotes and coins in circulation. Annual average (value in millions of NOK)

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Total	50 068	49 241	46 963	43 828	40 986	40 562	39 336	39 363	39 751	38 526	37 707
Total banknotes	45 605	44 726	42 427	39 354	36 577	36 227	35 018	35 085	35 527	34 335	33 571
1000-krone	17 947	17 029	15 627	14 013	12 238	9 552	7 194	7 269	7 607	7 457	7 151
500-krone	18 355	18 445	17 689	16 567	15 129	17 383	18 871	18 960	19 304	18 569	18 225
200-krone	6 056	5 963	5 830	5 612	6 010	6 154	5 870	5 707	5 547	5 287	5 166
100-krone	2 154	2 172	2 161	2 067	2 145	2 113	2 062	2 108	2 018	1 973	1 974
50-krone	1 093	1 116	1 119	1 095	1 056	1 024	1 022	1 041	1 051	1 048	1 054
Total coins	4 463	4 515	4 536	4 474	4 409	4 336	4 318	4 278	4 224	4 191	4 136
20-krone	1 760	1 775	1 775	1 746	1 717	1 688	1 684	1 664	1 636	1 621	1 598
10-krone	1 194	1 201	1 205	1 180	1 157	1 130	1 122	1 109	1 095	1 083	1 061
5-krone	529	539	542	534	525	515	513	510	503	499	493
1-krone	826	847	861	862	858	850	848	845	839	836	833
0.5 krone	154	154	153	153	152	152	152	152	152	152	152

Payment infrastructure

Table 4 Institutional infrastructure

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Number of banks	134	137	136	141	136	134	134	128	123	115	108
Savings banks	104	104	99	98	95	93	91	87	85	79	71
Commercial banks	20	23	25	29	27	25	25	23	21	20	20
Number of foreign bank branches in Norway	10	10	12	14	14	16	18	18	17	16	17
Electronic money institutions	4	6	6	6	7	6	6	6	7	9	10

Table 5 Number of agreements

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Online and mobile banking agreements	7 889 444	8 427 064	8 780 020	8 677 815	8 619 107	8 720 172	10 109 706	10 493 330	10 644 827	10 571 008	10 152 207
Retail customers	7 271 093	7 786 587	8 111 439	7 901 252	7 617 363	7 383 359	8 462 163	8 616 457	8 552 923	8 472 221	8 000 410
Corporate customers	618 351	640 477	668 581	776 563	1 001 744	1 336 813	1 647 543	1 876 873	2 091 904	2 098 787	2 151 797
Agreements to offer electronic invoicing (eFaktura) to retail customers	1 490	1 611	1 577	8 108	13 462	24 161	28 505	33 903	43 882	49 641	58 503
Agreements on receipt of electronic invoicing (eFaktura) – retail customers	14 547 500	17 447 887	19 581 987	23 489 647	34 467 240	37 440 453	38 875 210	39 088 984	39 139 286	39 139 790	4 481 071
Agreements on receipt of electronic invoicing – EHF-format	48 927	65 218	96 158	129 525	154 589	181 734	218 136	255 080	287 988	317 336	356 495
Company terminal giro agreements	18 362	22 193	27 822	33 530	33 962	25 631	14 669	12 886	12 023	9 991	7 764
Postal giro agreements	508 134	461 177	343 855	302 542	276 856	256 381	228 821	202 595	186 780	167 706	154 395
Direct debit agreements (Avtalegiro and Autogiro)	18 496 228	19 964 802	19 514 813	19 988 423	20 511 972	20 770 830	21 258 883	21 050 663	20 540 831	20 538 129	21 107 542
Avtalegiro – payees	15 940	16 215	17 627	18 408	19 723	20 474	21 313	22 049	23 066	25 083	23 232
Autogiro – payees	587	627	705	705	691	670	666	627	594	564	563

Table 6 Number of cards issued (in thousands) and number of functions in cards issued (in thousands)

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Number of cards issued (as at 31 Dec.)	14 704	14 841	15 755	13 274	13 677	12 905	12 864	12 780	12 616	12 647	12 431
Contactless cards (NFC)	-	-	774	8 617	10 094	11 140	12 465	12 485	12 396	12 454	12 248
Chip cards	13 859	14 390	14 803	4 570	3 561	1 697	375	245	152	112	79
Magnetic stripe cards	839	445	166	73	2	2	1	2	0	1	0
Virtual cards	6	6	13	14	20	23	23	48	68	80	103
Number of functions in cards issued	23 464	23 791	25 381	20 988	21 487	20 189	20 167	20 156	20 257	20 386	20 139
Debit functions	16 552	16 777	18 065	14 161	14 730	14 495	14 665	14 830	15 343	15 535	15 468
Bank cards/BankAxept	8 377	8 487	9 124	7 229	7 419	7 294	7 370	7 456	7 708	7 802	7 765
Payment cards issued by international card companies	8 175	8 290	8 941	6 932	7 311	7 201	7 295	7 374	7 635	7 732	7 703
Billing functions (payment cards issued by international card companies)	450	431	357	394	328	340	367	364	199	201	181
Credit functions	6 185	6 456	6 864	6 326	6 344	5 296	5 061	4 865	4 680	4 618	4 470
Domestic credit cards	609	698	732	851	529	74	9	2	-	-	-
Payment cards issued by international card companies	5 577	5 759	6 132	5 455	5 797	5 211	5 052	4 863	4 673	4 611	4 465
E-money	278	127	94	107	85	59	74	96	35	33	20

Table 7 Cash infrastructure

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Bank branches with over-the-counter cash services	-	-	-	-	-	137	87	74	74	65	65
Points of sale with in-store cash services	-	-	-	-	-	1 422	1 462	1 456	1 459	1 466	1 474
ATMs	1 950	1 679	1 596	1 550	1 456	1 447	1 217	1 231	1 168	1 129	1 028
Cash deposit machines	-	-	-	-	-	573	473	451	430	396	355

Retail payment services

Table 8 Use of payment instruments (in millions of payments)

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Total	2 602.0	2 791.6	3 037.3	3 226.0	3 446.1	3 308.5	3 455.9	3 795.5	3 957.9	4 154.0	4 262.0
Bank transfers	650.3	670.4	728.1	797.0	891.7	885.4	901.1	930.8	963.5	998.5	952.8
Electronic	635.3	658.0	718.5	789.3	885.2	880.6	897.3	927.7	961.4	996.5	951.0
Paper-based	15.0	12.4	9.6	7.7	6.5	4.7	3.8	3.1	2.1	2.0	1.8
Payment cards (payments)	1 951.6	2 121.2	2 309.1	2 429.0	2 554.4	2 423.2	2 554.8	2 864.7	2 994.3	3 155.5	3 309.2
Electronic	1949.2	2 120.6	2 308.6	2 428.5	2 553.8	2 422.9	2 554.6	2 864.3	2 994.1	3 155.3	3 309.0
Manual	2.5	0.6	0.5	0.6	0.6	0.2	0.2	0.4	0.3	0.2	0.2
Cheques	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Table 9 Bank transfers (in millions of transactions)

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Total	650.3	683.2	728.1	797.0	891.7	885.4	901.1	930.8	963.5	998.5	952.8
Credit transfers	548.1	574.1	613.7	678.1	772.9	767.6	779.1	815.4	848.3	880.5	831.8
Electronic	535.4	550.6	605.2	671.2	767.1	763.1	775.3	812.3	846.3	880.5	831.8
Company terminal giro	15.1	16.7	18.8	21.2	23.8	22.7	16.8	12.0	13.4	10.0	7.6
Telegiros	5.7	5.0	4.4	3.6	3.0	1.7	2.5	2.2	2.3	3.6	3.1
Online and mobile banking	467.1	481.8	502.6	525.3	537.8	502.8	493.2	508.1	545.3	560.6	528.2
Retail customers	274.9	283.4	291.5	286.3	267.9	238.4	253.8	252.1	269.7	286.1	281.4
Corporate customers	192.3	198.4	211.1	238.9	269.9	264.4	239.4	256.1	275.6	274.5	246.8
Instant payments	-	-	0.9	58.1	122.3	153.6	186.2	213.2	210.2	204.0	209.9
Miscellaneous other electronic credit transfers	47.4	59.9	78.4	63.1	80.1	82.3	76.7	76.8	75.1	102.3	83.0
Paper-based	12.7	10.7	8.5	6.9	5.8	4.4	3.8	3.1	2.1	2.0	1.8
Company terminal giros and online banking as money order	0.4	0.4	0.3	0.3	0.2	0.1	0.0	0.0	0.0	0.0	0.0
Postal giros	10.5	8.9	7.1	5.8	4.8	3.7	3.0	2.3	1.3	1.3	1.2
Giros delivered at the counter – account debits	1.7	1.4	1.1	0.9	0.8	0.6	0.7	0.8	0.7	0.7	0.5
Direct debits	99.9	107.4	113.3	118.0	118.1	117.5	121.9	115.4	115.2	116.0	119.1
Giros delivered at the counter – cash payments	2.3	1.7	1.1	0.8	0.7	0.3	0.0	0.0	0.0	0.0	0.0

Table 10a Payment cards. Use of cards (in millions of transactions)

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Total use of Norwegian cards (in Norway and abroad)	2 020.7	2 182.1	2 362.2	2 475.9	2 594.9	2 444.4	2 575.4	2 890.3	3 018.6	3 176.6	3 327.2
Use of Norwegian cards in Norway	1 786.6	1 923.4	2 067.3	2 155.3	2 253.4	2 189.5	2 289.0	2 480.3	2 578.1	2 682.7	2 799.0
Payments	1 732.1	1 875.8	2 027.3	2 121.1	2 224.1	2 170.3	2 272.0	2 461.7	2 560.6	2 668.0	2 786.5
Payments at EFTPOS terminals	1 680.0	1 800.4	1 869.3	1 916.8	1 975.3	1 879.7	1 909.0	2 018.2	2 052.6	2 072.1	2 119.7
Of which: contactless payments	-	-	15.7	82.3	302.1	1 226.3	1 556.9	1 755.8	1 857.4	1 927.7	2 019.6
- with physical cards	-	-	-	-	-	1 213.0	1 509.3	1 649.3	1 692.9	1 677.3	1 448.8
- other contactless payments	-	-	-	-	-	13.3	47.5	106.5	164.5	250.4	570.7
Payments without cash-back	1 638.5	1 764.2	1 838.2	1 891.4	1 953.9	1 867.1	1 899.2	2 008.6	2 043.8	2 062.9	2 111.1
Payments with cash-back	41.4	36.2	31.0	25.3	21.3	12.6	9.8	9.6	8.8	9.1	8.6
Internet payments	49.3	73.7	99.8	155.7	219.6	268.1	334.0	400.1	460.5	536.7	606.1
Other electronic payments and manual payments	2.8	1.8	58.2	48.6	29.2	22.5	29.0	43.4	47.5	59.2	60.7
Cash withdrawals	54.5	47.6	40.0	34.2	29.3	19.2	17.0	18.6	17.5	14.7	12.5
Use of Norwegian cards abroad	234.1	258.7	294.9	320.5	341.5	254.9	286.4	410.0	440.5	493.9	528.2
Payments	219.5	245.4	281.8	307.9	330.3	251.1	282.8	403.0	433.8	487.5	522.7
Payments at EFTPOS terminals	138.1	141.7	147.2	158.1	171.5	61.0	71.7	168.9	170.2	181.5	188.5
Of which: contactless payments	-	-	7.1	20.5	41.8	23.8	40.8	124.2	138.8	155.1	168.9
- with physical cards	-	-	-	-	-	23.5	37.5	112.5	119.8	126.8	114.0
- other contactless payments	-	-	-	-	-	0.3	3.3	11.7	19.0	28.3	55.0
Payments without cash-back	138.1	141.6	147.2	158.1	171.5	61.0	71.7	168.8	170.1	181.5	188.5
Payments with cash-back	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Internet payments	80.7	103.5	134.6	149.7	158.7	190.1	211.1	234.1	263.6	306.0	334.2
Other electronic payments and manual payments	0.8	0.1	0.1	0.1	0.1	0.0	0.0	0.1	0.1	0.0	0.0
Cash withdrawals	14.6	13.3	13.1	12.6	11.3	3.8	3.6	7.0	6.7	6.3	5.5
Use of Norwegian cards by function	2 020.7	2 182.1	2 362.1	2 475.9	2 594.9	2 444.3	2 575.4	2 890.2	3 018.6	3 176.6	3 327.2
Debit functions	1 820.2	1 959.4	2 099.6	2 190.8	2 268.8	2 165.1	2 300.0	2 554.2	2 643.8	2 746.1	2 863.4
BankAxept	1 526.4	1 594.8	1 638.5	1 667.5	1 682.7	1 609.8	1 620.0	1 647.4	1 612.0	1 542.4	1 517.4
Payment cards issued by international card companies	293.8	364.6	461.1	523.3	586.1	555.3	680.0	906.7	1 031.8	1 203.7	1 346.0
Billing functions (payment cards issued by international card companies)	20.2	20.3	20.9	20.4	17.1	11.5	11.8	10.9	10.3	10.7	10.2
Credit functions	179.2	201.8	241.2	264.3	308.7	267.4	263.3	323.9	362.2	417.4	449.2
Domestic credit cards	5.6	5.7	5.5	5.5	4.9	2.0	0.2	0.0	-	-	-
Payment cards issued by international card companies	173.6	196.1	235.7	258.8	303.9	265.4	263.1	323.9	362.2	417.4	451.1
E-money	1.1	0.6	0.4	0.4	0.3	0.3	0.3	1.3	2.3	2.3	2.5
Use of foreign cards in Norway	40.2	48.3	54.7	67.2	71.7	33.0	34.3	77.8	91.9	89.7	95.4
Payments	38.5	46.7	53.2	65.8	70.5	32.4	33.9	77.1	91.3	89.2	95.0
Cash withdrawals	1.6	1.7	1.5	1.3	1.2	0.6	0.4	0.7	0.7	0.5	0.4

Table 10b Payment cards. Use of terminals (in millions of transactions)

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Use of Norwegian and foreign cards at Norwegian terminals	1 855.2	1 998.4	2 149.5	2 248.9	2 352.3	2 248.5	2 347.9	2 583.7	2 700.7	2 802.9	2 919.1
Withdrawals through in-store cash services	-	-	-	-	-	0.3	1.7	2.3	2.5	2.3	2.6
Cash withdrawals from ATMs	55.9	48.9	41.1	35.4	30.4	19.5	15.7	17.0	15.7	12.9	10.3
Payments at EFTPOS terminals that accept BankAxept	1 742.2	1 866.7	1 940.3	1 999.8	2 061.6	1 933.5	1 963.6	2 115.2	2 165.1	2 181.8	2 230.2
Of which: payments with cashback	41.5	36.2	31.1	25.3	21.3	12.6	9.8	9.6	8.8	9.1	8.6
Of which: contactless payments	-	-	15.7	82.4	312.0	1 239.5	1 577.3	1 807.2	1 923.8	1 995.7	2 095.9
Internet payments	55.9	81.6	110.3	165.5	231.7	271.9	338.2	407.5	470.1	546.7	615.9
Other payments at domestic terminals	1.1	1.3	57.8	48.1	28.7	23.3	28.7	41.7	47.2	59.2	60.1
Use of Norwegian cards at Norwegian terminals	1 815.5	1 952.2	2 095.2	2 182.2	2 281.1	2 215.8	2 313.7	2 506.2	2 609.0	2 713.4	2 823.9
Withdrawals through in-store cash services	-	-	-	-	-	0.3	1.7	2.3	2.5	2.3	2.6
Cash withdrawals from ATMs	54.3	47.2	39.6	34.1	29.1	18.9	15.3	16.2	15.0	12.4	9.9
BankAxept	49.7	43.3	36.0	31.1	26.5	17.3	13.8	14.4	13.0	10.5	8.3
Other cards	4.5	3.9	3.6	3.0	2.6	1.6	1.5	1.8	1.9	1.9	1.6
Payments at payment terminals	1 760.0	1 903.7	1 997.8	2 100.0	2 223.4	2 173.3	2 268.0	2 446.0	2 544.3	2 639.6	2 751.6
BankAxept – payments at EFTPOS terminal and eBetaling (from 2024)	1 476.5	1 551.3	1 602.4	1 636.2	1 656.1	1 592.1	1 604.5	1 630.7	1 596.4	1 529.6	1 506.5
BankAxept	0.2	0.2	0.2	0.1	0.1	0.1	0.0	0.1	-	-	-
Cards issued by international card companies and Norwegian credit cards	255.7	325.1	368.8	438.2	540.7	556.4	638.6	786.8	914.5	1 076.9	1 217.0
Cards issued by oil companies	23.3	22.9	22.5	21.4	22.5	21.1	21.5	22.4	21.0	20.0	17.6
Cards issued by retail chains	3.8	3.8	3.7	3.7	3.7	3.3	3.1	4.8	10.1	10.8	8.1
E-money cards	0.5	0.4	0.3	0.3	0.3	0.2	0.3	1.3	2.3	2.3	2.4
Other payments at Norwegian terminals	1.1	1.3	57.8	48.1	28.7	23.3	28.7	41.7	47.2	59.1	59.8
Use of foreign cards at Norwegian terminals	39.7	46.2	54.3	66.7	71.2	32.7	34.1	77.5	91.6	89.5	95.2
Payments	38.1	44.5	52.8	65.3	69.9	32.1	33.7	76.8	90.9	89.0	94.8
Of which: internet payments	6.6	7.9	10.5	9.8	12.1	3.9	4.1	7.4	9.3	9.7	9.4
Cash withdrawals	1.6	1.6	1.5	1.3	1.2	0.6	0.4	0.7	0.7	0.5	0.4

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

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Transfers from Norway	10.9	11.2	11.5	11.5	11.1	11.6	12.7	13.5	13.7	13.7	13.4
SWIFT	9.9	10.1	10.3	10.4	10.1	10.7	11.8	12.7	13.0	13.1	12.8
Foreign currency cheques	0.1	0.1	0.0	0.0	0.0	0.1	0.1	0.1	0.1	0.0	0.0
Other transfers (MoneyGram, Western Union, etc.)	0.9	1.0	1.1	1.1	1.0	0.8	0.8	0.7	0.6	0.6	0.6
Transfers to Norway	5.3	5.9	7.1	7.6	7.5	7.8	8.2	9.6	11.0	11.9	11.9
SWIFT	5.3	5.9	7.1	7.6	7.4	7.8	8.2	9.6	11.0	11.9	11.9
Foreign currency cheques	0.0	0.0	0.0	0.0	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	0.0	0.0	0.0	0.0	0.0

Table 12 Use of payment instruments (in billions of NOK)

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Total	16 662.4	16 763.6	18 355.1	19 935.4	20 957.7	20 340.0	22 739.2	25 180.9	24 332.7	23 723.2	24 535.9
Bank transfers	15 934.7	15 988.4	17 513.9	19 074.2	20 057.9	19 456.1	21 786.9	24 107.1	23 185.1	22 484.6	23 207.3
Electronic	15 796.0	15 836.8	17 387.8	18 951.6	19 937.2	19 361.6	21 694.3	23 993.4	23 076.2	22 376.9	23 089.5
Paper-based	138.7	151.6	126.1	122.6	120.7	94.5	92.6	113.8	108.9	107.7	117.9
Payment cards (payments)	724.3	772.7	839.4	860.1	899.3	883.5	952.2	1 073.6	1 147.4	1 238.6	1 328.5
Electronic	720.3	769.7	836.3	857.1	896.4	882.9	951.7	1 072.7	1 146.7	1 238.0	1 327.9
Manual	4.1	3.0	3.1	3.0	2.9	0.6	0.4	0.9	0.7	0.6	0.6
Cheques	3.4	2.5	1.8	1.1	0.5	0.4	0.2	0.1	0.1	0.0	0.0

Table 13 Bank transfers (in billions of NOK)

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Total	15 172.1	15 934.7	15 988.4	17 513.9	19 074.2	20 057.9	19 456.1	21 786.9	24 107.1	23 185.1	22 489.3
Credit transfers	14 901.0	15 643.7	15 691.6	17 240.1	18 778.6	19 752.4	19 068.7	21 272.4	23 593.0	22 656.7	21 942.7
Electronic	14 790.9	15 528.8	15 568.9	17 126.4	18 664.6	19 639.7	18 979.6	21 183.6	23 482.0	22 548.9	21 835.5
Company terminal giro	977.0	958.0	1 016.3	1 123.5	1 136.1	1 253.3	1 158.1	1 206.7	1 179.3	1 248.0	934.8
Telegiros	18.0	16.0	13.7	12.0	9.6	8.1	4.1	6.5	6.2	6.4	10.1
Online banking	13 005.2	13 721.9	13 792.6	15 291.0	16 767.2	17 573.2	16 966.9	19 196.4	21 462.4	20 497.2	20 009.8
Retail customers	1 480.3	1 462.0	1 536.9	1 618.1	1 574.6	1 549.3	1 331.7	1 392.1	1 476.1	1 507.9	1 700.2
Corporate customers	11 524.9	12 259.9	12 255.7	13 672.9	15 192.6	16 023.9	15 635.2	17 804.4	19 986.3	18 989.4	18 309.6
Instant payments	-	-	-	4.1	45.4	84.6	110.2	129.8	147.8	134.3	135.2
Miscellaneous other electronic credit transfers	790.6	832.9	746.4	695.8	741.8	720.5	740.4	644.2	686.4	663.1	743.5
Paper-based	110.2	114.9	122.7	113.7	114.0	112.8	89.1	88.8	110.9	107.7	107.2
Company terminal giros and online banking as money order	6.3	5.7	5.1	3.6	2.9	2.6	1.4	1.1	0.6	0.3	0.2
Postal giros	24.4	20.7	17.3	13.9	11.4	9.5	7.5	6.4	4.9	3.2	3.3
Giros delivered at the counter – account debits	79.4	88.4	100.3	96.2	99.7	100.6	80.2	81.3	105.4	104.2	103.8
Direct debits	254.3	267.2	267.8	261.4	287.0	297.5	381.9	510.7	511.3	527.3	546.1
Giros delivered at the counter – cash payments	16.7	23.8	28.9	12.4	8.6	8.0	5.5	3.8	2.8	1.2	0.5

Table 14a Payment cards. Use of cards (in billions of NOK)

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Total use of Norwegian cards (in Norway and abroad)	855.3	890.9	945.7	954.9	986.8	936.3	1000.8	1130.6	1201.9	1289.0	1374.7
Use of Norwegian cards in Norway	715.0	744.9	787.6	795.0	816.8	826.7	867.5	919.0	960.2	1014.1	1075.3
Payments	608.1	649.2	703.7	722.3	749.6	781.2	826.3	875.5	919.9	977.5	1041.5
Payments at EFTPOS terminals	569.8	599.8	621.2	631.7	645.2	669.5	689.7	711.8	729.6	748.1	774.9
Of which: contactless payments	-	-	1.8	12.9	63.7	391.6	533.4	588.5	635.9	676.8	722.1
- with physical cards	-	-	-	-	-	387.6	519.0	558.1	586.6	597.8	545.2
- other contactless payments	-	-	-	-	-	4.0	14.3	30.5	49.4	79.0	176.9
Internet payments	33.1	44.3	51.7	65.0	90.1	102.2	125.8	148.8	174.3	207.6	242.7
Other electronic payments and manual payments	5.2	5.1	30.7	25.6	14.4	9.6	10.8	14.9	16.0	21.7	23.9
Cash-back from EFTPOS terminals	18.9	17.4	15.0	12.1	10.4	7.0	5.2	5.0	4.8	7.3	7.9
Other cash withdrawals	88.1	78.3	68.9	60.6	56.7	38.4	36.0	38.5	35.4	29.4	25.8
Use of Norwegian cards abroad	140.2	145.9	158.2	159.9	170.0	109.7	133.3	211.6	241.7	274.9	299.4
Payments	116.3	123.5	135.7	137.9	149.7	101.8	125.8	198.1	227.5	261.1	287.0
Payments at EFTPOS terminals	68.1	67.9	69.9	68.9	73.1	25.0	29.7	74.1	79.9	87.4	91.9
Of which: contactless payments	-	-	1.4	4.0	9.7	7.1	14.9	46.3	55.4	65.4	74.2
- with physical cards	-	-	-	-	-	7.0	13.9	42.4	47.9	53.6	51.4
- other contactless payments	-	-	-	-	-	0.1	0.9	3.9	7.4	11.9	22.8
Internet payments	47.3	55.4	65.7	68.7	76.3	76.7	96.0	123.9	147.4	173.5	194.9
Other electronic payments and manual payments	0.9	0.2	0.1	0.2	0.2	0.1	0.1	0.2	0.2	0.1	0.2
Cash withdrawals	24.0	22.4	22.4	22.0	20.3	7.9	7.4	13.5	14.2	13.8	12.4
Use of Norwegian cards by function	855.3	890.9	945.7	954.9	986.8	936.3	1000.8	1130.6	1201.9	1289.0	1374.7
Debit functions	700.0	726.0	758.0	763.0	771.0	764.4	828.1	912.9	955.9	1008.6	1071.7
BankAxept	579.0	585.0	584.0	581.0	577.0	584.6	592.8	590.3	578.9	560.7	554.0
Payment cards issued by international card companies	121.4	141.2	174.5	181.5	194.4	179.8	235.3	322.7	377.0	447.9	517.8
Billing functions (payment cards issued by international card companies)	24.1	23.8	24.7	24.1	20.7	12.4	13.0	14.8	15.5	16.3	16.1
Credit functions	130.8	140.4	162.7	168.0	194.8	159.3	159.4	202.1	229.1	262.6	285.4
Domestic credit cards	8.2	8.2	8.5	8.5	9.3	2.6	0.1	0.0	-	-	-
Payment cards issued by international card companies	122.7	132.2	154.2	159.5	185.6	156.7	159.3	202.1	229.1	262.6	285.4
E-money	0.4	0.3	0.3	0.2	0.2	0.2	0.3	0.8	1.4	1.5	1.5
Use of foreign cards in Norway	33.1	38.7	44.4	46.8	54.5	17.9	16.6	42.1	53.0	51.2	51.4
Payments	30.6	36.1	42.0	44.6	52.4	16.8	15.7	40.7	51.7	50.3	50.7
Cash withdrawals	2.5	2.6	2.4	2.2	2.1	1.1	0.9	1.4	1.3	0.9	0.8

Table 14b Payment cards. Use of terminals (in billions of NOK)

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Use of Norwegian and foreign cards at Norwegian terminals	761.6	795.2	843.9	856.3	886.4	860.0	902.4	985.9	1 037.4	1 089.0	1 147.6
Withdrawals through in-store cash services	-	-	-	-	-	1.3	4.7	6.6	6.6	5.3	5.6
Cash withdrawals from ATMs	90.3	80.5	70.7	62.3	58.2	38.1	32.1	33.3	30.0	24.9	20.9
Payments at EFTPOS terminals that accept BankAxept	621.4	651.0	671.5	686.4	705.3	703.1	724.3	774.0	796.3	814.5	842.0
Of these: POS cash withdrawals (cash-back)	18.9	17.4	15.0	12.1	10.4	7.0	5.2	5.0	4.9	7.3	7.9
Of which: contactless payments	-	-	1.8	12.9	69.7	397.2	541.6	607.2	661.0	705.0	754.7
Internet payments	48.0	61.3	74.0	85.3	111.3	107.9	130.1	158.4	189.0	222.8	256.0
Other payments at Norwegian terminals	1.9	2.3	27.7	22.2	11.7	9.5	11.0	13.7	15.5	21.4	23.1
Use of Norwegian cards at Norwegian terminals	729.2	757.9	800.6	810.6	833.2	842.4	886.1	944.7	985.2	1 038.2	1 096.7
Withdrawals through in-store cash services	-	-	-	-	-	1.3	4.7	6.6	6.6	5.3	5.6
Cash withdrawals from ATMs	87.8	77.9	68.3	60.1	56.1	37.0	31.3	31.9	28.8	24.0	20.2
Bank cards/BankAxept	79.6	70.8	61.6	54.6	51.2	33.9	28.4	28.7	25.4	20.7	17.2
Other cards	8.3	7.2	6.7	5.5	4.9	3.1	2.9	3.2	3.4	3.3	3.0
Cash-back from EFTPOS terminals	18.9	17.4	15.0	12.1	10.4	7.0	5.2	5.0	4.9	7.3	7.9
Payments at payment terminals	620.5	660.3	689.6	716.2	755.0	787.5	833.9	887.5	929.5	980.3	1 040.2
BankAxept – payments at EFTPOS terminal and eBetaling (from 2024)	479.7	496.4	506.4	513.9	514.6	542.1	554.3	549.8	542.1	527.3	523.2
BankAxept	0.4	0.5	0.6	0.6	0.4	0.3	0.2	0.2	-	-	-
Cards issued by international card companies and Norwegian credit cards	124.6	148.7	167.3	183.5	221.4	229.6	261.0	310.1	360.5	427.0	493.1
Cards issued by oil companies	14.0	12.9	13.6	16.5	16.8	13.8	16.7	23.7	21.4	20.0	19.0
Cards issued by retail chains	1.5	1.6	1.5	1.6	1.6	1.5	1.5	2.9	4.2	4.5	3.5
E-money cards	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.8	1.4	1.5	1.4
Other payments at Norwegian terminals	1.9	2.3	27.7	22.2	11.7	9.5	11.0	13.7	15.5	21.3	22.8
Use of foreign cards at Norwegian terminals	32.4	37.3	43.3	45.7	53.2	17.6	16.3	41.2	52.1	50.7	50.9
Payments	30.0	34.7	41.0	43.5	51.2	16.4	15.4	39.9	50.9	49.8	50.2
Of which: internet payments	14.9	17.0	22.3	20.3	21.2	5.7	4.4	9.6	14.6	15.1	13.1
Cash withdrawals	2.5	2.6	2.4	2.2	2.1	1.1	0.9	1.4	1.3	0.9	0.8

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

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Transfers from Norway	10 748.0	7 655.6	8 196.4	7 891.1	6 456.0	6 622.3	7 324.5	9 738.7	10 333.4	9 788.9	9 417.9
SWIFT	8 103.7	6 802.8	7 458.5	7 277.4	6 041.3	6 224.4	6 935.5	9 062.9	9 687.9	9 367.1	9 081.2
Foreign currency cheques	2 641.0	849.3	727.8	607.2	407.7	389.8	364.3	647.4	600.7	406.4	331.0
Other transfers (MoneyGram, Western Union, etc.)	3.3	3.6	10.0	6.6	6.9	8.1	24.7	28.4	44.8	15.4	5.7
Transfers to Norway	8 266.3	6 933.5	7 066.2	6 988.8	7 181.0	7 905.1	8 428.8	13 326.9	13 600.3	13 570.1	13 008.6
SWIFT	8 265.8	6 933.0	7 058.2	6 987.2	7 180.7	7 904.7	8 428.5	13 326.8	13 600.0	13 570.0	13 008.4
Foreign currency cheques	0.3	0.3	0.2	0.3	0.2	0.2	0.2	0.0	0.0	0.0	0.0
Other transfers (MoneyGram, Western Union, etc.)	0.2	0.2	7.8	1.3	0.2	0.2	0.1	0.1	0.3	0.1	0.2

Table 16 Sending electronic invoices (in millions)

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
eFaktura from businesses to retail customers	69.7	80.8	83.8	99.6	139.8	163.9	174.7	191.3	224.6	229.8	244.6
EHF format	10.6	17.9	29.1	45.2	58.1	66.4	84.7	98.5	115.2	123.9	127.2

Prices

Table 17 Prices for domestic payment services and cash withdrawals, retail customers. Weighted average (NOK). 1 January each year

	Customers who do not belong to loyalty schemes						Customers who belong to loyalty schemes					
	2021	2022	2023	2024	2025	2026	2021	2022	2023	2024	2025	2026
Payments												
Online banking (with CID), per payment	0.70	0.80	0.70	0.60	0.50	0.60	0.10	0.10	0.20	0.00	0.00	0.00
Online banking – annual fee	13.20	13.30	13.10	12.70	8.20	4.60	0.60	1.10	1.10	1.10	1.20	1.20
Direct debit (Avtalegiro), per payment	0.80	0.80	0.80	0.60	0.60	0.60	0.20	0.30	0.30	0.10	0.00	0.00
Mobile banking (with CID), per payment	0.90	0.80	0.70	0.60	0.50	0.60	0.10	0.10	0.20	0.00	0.00	0.00
Mobile banking – info by SMS	2.10	2.10	2.00	2.10	2.20	2.40	1.80	1.90	1.80	1.60	2.10	2.10
Credit transfer via postal giro, per payment	12.20	12.90	13.10	13.20	13.40	13.10	12.20	12.80	13.10	13.10	13.30	13.00
Giro over the counter – account debit, per payment	95.40	97.10	102.50	103.20	119.90	117.10	95.40	97.10	102.50	103.20	119.90	117.10
Giro over the counter – cash payment, per payment	108.40	108.50	115.20	116.80	125.80	144.10	108.40	108.50	115.20	116.80	125.80	144.10
BankAxept cards at payment terminals (EFTPOS), per payment	0.80	0.80	0.80	0.50	0.50	0.50	0.10	0.00	0.00	0.00	0.00	0.00
Credit card from international credit card company, annual fee	21.30	26.80	28.20	18.20	22.20	23.10	23.60	12.50	31.90	4.00	3.10	4.20
BankAxept cards (combined with debet card from int. card comp.), annual fee	298.00	299.60	295.70	296.90	294.40	300.40	220.50	227.90	227.90	236.30	231.60	160.80
Cash withdrawals in-store	-	-	7.20	8.80	9.00	9.70	-	-	6.90	7.10	6.20	6.50
ATM withdrawals using a debit card												
<i>Fees charged by the card issuer</i>												
Cardholders using their bank's own ATMs during opening hours	7.20	7.80	7.90	8.70	9.30	9.60	6.70	6.50	6.00	4.30	5.30	5.30
Cardholders using other ATMs during opening hours	8.50	8.60	8.70	9.50	4.20	4.20	7.20	7.00	7.30	5.50	2.30	2.10
<i>Fees charged by the ATM owner (withdrawal of NOK 2000)</i>												
ATMs owned by banks (customers of other banks)	-	-	-	-	-	24.90	-	-	-	-	-	-
Other ATMs	-	-	-	-	-	27.20	-	-	-	-	-	-
ATM withdrawals using an international credit card												
<i>Fees charged by the card issuer</i>												
Cardholders using their bank's own ATMs during opening hours	31.10	31.40	34.40	38.10	38.70	40.00	32.60	33.80	36.40	38.50	38.10	40.00
Cardholders using other ATMs during opening hours	31.10	31.40	34.40	38.10	38.70	38.40	32.60	33.80	36.10	38.50	37.80	27.80
Fee as a share of the withdrawal amount (percent)	1.1	1.1	1.2	1.3	1.3	1.2	0.8	1.1	1.2	1.2	1.2	0.9
<i>Fees charged by the ATM owner (withdrawal of NOK 2000)</i>												
ATMs owned by banks (customers of other banks)	-	-	-	-	-	16.00	-	-	-	-	-	-
Other ATMs	-	-	-	-	-	50.00	-	-	-	-	-	-

Table 18 Prices for domestic payment services, corporate customers. Weighted average (NOK). 1 January each year

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
Payments												
Electronic bank transfers												
Corporate online banking monthly fee	-	-	-	-	-	-	-	-	71.20	102.90	75.30	76.20
Corporate online banking without notification	2.80	2.60	3.10	3.30	3.20	3.30	3.60	3.80	4.40	4.70	3.50	3.80
Corporate online banking with notification	4.40	4.40	4.50	4.50	4.50	4.90	5.10	5.30	5.00	5.30	5.30	5.60
Corporate online banking with CID	1.10	1.30	1.30	1.40	1.50	1.50	1.50	1.50	1.50	1.50	1.60	1.70
Autogiro payment	-	-	-	-	-	-	-	-	2.30	2.40	2.30	2.00
Receipt of payment												
Electronic bank transfers												
Avtalegiro monthly fee	-	-	-	-	-	-	-	-	80.40	86.40	86.10	94.70
Direct debits (Autogiro) without notification	1.40	1.60	1.60	1.70	2.00	2.00	2.00	2.60	2.60	2.60	2.10	2.20
Direct debits (Autogiro) with notification	3.80	3.60	3.60	3.90	3.90	3.90	4.10	4.10	4.10	4.20	4.40	4.30
Avtalegiro monthly fee	-	-	-	-	-	-	-	-	80.30	86.30	87.00	89.40
Direct debits without notification	2.70	2.80	2.80	3.10	3.80	3.60	3.70	3.80	3.50	3.70	3.40	4.10
Direct debits with notification	8.00	7.60	7.60	8.10	8.40	8.30	8.40	8.40	7.80	8.30	8.10	8.30
E-giro monthly fee	-	-	-	-	-	-	-	-	84.50	87.00	85.10	93.50
E-giro with CID	-	-	-	-	-	-	-	-	2.20	2.40	2.40	2.40
E-giro with notification	-	-	-	-	-	-	-	-	2.50	2.60	2.60	2.60
Optical Character Recognition monthly fee	-	-	-	-	-	-	-	-	84.50	87.00	85.10	92.80
Optical Character Recognition with CID	-	-	-	-	-	-	-	-	2.20	3.00	2.60	2.20
Sending eFaktura												
eFaktura B2C monthly fee	-	-	-	-	-	-	-	-	76.30	80.60	82.90	84.10
eFaktura B2C per invoice	-	-	-	-	-	-	-	-	3.40	3.60	3.60	3.60
eFaktura B2C invoice hotell per invoice	-	-	-	-	-	-	-	-	1.80	1.80	1.40	1.30
eFaktura B2B online banking monthly fee	-	-	-	-	-	-	-	-	38.30	45.20	41.10	43.40
eFaktura B2B online banking per invoice	-	-	-	-	-	-	-	-	8.40	8.60	7.10	7.50
eFaktura B2B file-based monthly fee	-	-	-	-	-	-	-	-	201.90	191.90	182.80	186.20
eFaktura B2B file-based per invoice	-	-	-	-	-	-	-	-	3.30	3.00	3.00	3.30
Receipt of eFaktura												
eFaktura B2B online banking monthly fee	-	-	-	-	-	-	-	-	21.70	41.20	30.60	34.10
eFaktura B2B online banking per invoice	-	-	-	-	-	-	-	-	3.20	3.20	3.30	3.60
eFaktura B2B file-based monthly fee	-	-	-	-	-	-	-	-	201.80	191.80	182.80	186.20
eFaktura B2B file-based per invoice	-	-	-	-	-	-	-	-	3.40	3.30	3.40	3.50

Table 19 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					
	2021	2022	2023	2024	2025	2026	2021	2022	2023	2024	2025	2026
SEPA (SWIFT) transfers												
With BIC and IBAN, NOK 2 500	26.50	25.70	29.10	28.70	27.80	7.70	-	-	-	-	-	-
Ordinary Swift transfer in NOK												
Without BIC and IBAN, NOK 2 500	102.40	122.80	125.30	129.60	68.40	65.70	298.80	306.50	311.70	307.10	316.40	331.20
With BIC and IBAN, NOK 2 500	72.60	69.30	72.40	71.40	70.10	61.50	298.10	299.00	305.20	302.10	315.90	330.40
Ordinary Swift transfer in EUR												
Without BIC and IBAN, NOK 2 500 equivalent	84.90	109.50	113.40	118.60	56.20	64.50	298.80	306.50	311.80	307.10	316.40	331.20
With BIC and IBAN, NOK 2 500 equivalent	62.50	60.80	64.30	67.20	63.90	59.40	298.10	299.00	305.20	302.10	315.90	330.40
SWIFT express transfer in NOK												
Without BIC and IBAN, NOK 150 000	326.40	292.60	309.00	340.30	314.80	324.00	498.70	494.10	490.50	489.90	507.80	521.00
With BIC and IBAN, NOK 150 000	241.20	218.60	231.90	296.30	338.60	342.20	487.60	491.60	489.20	490.30	506.50	529.00
SWIFT express transfer in EUR												
Without BIC and IBAN, NOK 150 000 equivalent	317.00	279.30	297.10	329.30	300.00	315.40	498.70	494.10	490.50	489.90	507.80	521.00
With BIC and IBAN, NOK 150 000 equivalent	237.40	213.50	227.30	292.00	332.40	337.00	487.60	491.60	489.20	490.30	506.50	529.00
Cheques to other countries												
Equivalent to NOK 2 500	-	-	-	-	-	-	271.60	265.70	267.70	263.20	136.90	270.20

Table 20 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											
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
Receipt of SEPA (SWIFT) payments												
With BIC and IBAN, NOK 2 500 equivalent	-	21.30	22.40	21.20	21.10	18.00	17.90	17.50	18.70	18.40	17.40	1.80
With BIC and IBAN, NOK 150 000 equivalent	-	21.70	22.80	21.50	21.20	18.10	17.90	17.50	18.80	18.40	37.90	2.70
Receipt of payments in EUR												
Without BIC and IBAN, NOK 2 500 equivalent	54.20	59.40	62.60	70.50	72.40	76.10	79.50	81.50	86.90	90.10	90.80	68.30
Without BIC and IBAN, NOK 150 000 equivalent	77.70	73.50	76.70	84.70	83.70	87.30	87.10	95.00	96.00	95.00	95.70	98.20
With BIC and IBAN, NOK 2 500 equivalent	20.80	53.10	55.10	59.10	57.20	62.10	68.60	67.00	75.60	78.20	77.40	57.90
With BIC and IBAN, NOK 150 000 equivalent	20.80	58.50	60.40	64.70	63.20	68.60	88.40	88.20	93.60	93.40	92.20	99.20
Receipt of payments in other currencies												
Without BIC and IBAN, NOK 2 500 equivalent	71.30	79.00	79.00	81.70	85.10	85.50	89.60	91.90	94.90	97.80	98.80	68.30
Without BIC and IBAN, NOK 150 000 equivalent	97.90	93.90	93.80	95.90	95.90	96.70	96.80	104.40	104.00	102.70	104.00	98.20
With BIC and IBAN, NOK 2 500 equivalent	71.30	72.10	72.70	73.80	73.50	75.00	77.00	74.90	79.00	81.40	80.60	57.90
With BIC and IBAN, NOK 150 000 equivalent	96.80	96.00	96.20	96.80	96.80	96.90	96.80	96.10	97.00	96.60	95.50	99.20

Sources and table notes

Source material for the data, an overview of data quality and averaging methods are presented briefly 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.

Sources:

- General data: Statistics Norway and Norges Bank
- Information on means of payment in Norway: Statistics Norway and Norges Bank
- Information on bank transfers, cheques, payment cards, ATMs and mobile payments: Finans Norge; DNB Bank ASA; Nordea Bank ABP, Norway Branch; Danske Bank; Handelsbanken; Cultura Sparebank; Skandinaviska Enskilda Banken AB; BNP Paribas S.A. Norway Branch; Eika Gruppen AS; Nets Branch Norway; Mastercard Payment Services Infrastructure (Norway) AS; Tieto Norge AS; Netcompany Banking Services A/S NUF; EVRY Card Services AS; SEB Kort Bank AB Oslo Branch; Ikano Bank AB (publ) Norway Branch; U.S. Bank Europe Designated Activity Company NUF; American Express S.A. (Norway Branch); Swedbank AB NUF; Morrow Bank ASA; Entercard Norge, branch of Entercard Group AB; Bambora Norge NUF; Euronet 360 Finance Limited; Vipps AS; Circle K Norge AS; Wex Europe Services AS; ST1 Norge AS; Blue Energy AS; Uno X Mobility Norge AS; YX Norge AS; Norgesgruppen Finans AS; Coop Norge SA
- Information on locations where the public can deposit and withdraw cash has been obtained from banks in Norway.
- Information on electronic invoices has been collected from Mastercard Payment Services Infrastructure (Norway) AS and the Norwegian Agency for Public and Financial Management (DFØ).
- Information on cross-border payments other than by card has been collected from the Register of Crossborder Currency Transactions and Currency Exchange (Norwegian Tax Administration).
- Information on fees for retail customer services has been collected from Finansportalen.

Notes on the tables:

Table 5 – Number of agreements

- The number of agreements to offer or receive eFaktura e-invoicing refers to agreements on sending e-invoices in the banking network using online banking to retail customers. The number of agreements for e-invoicing in EHF format refers to businesses registered as recipients of e-invoices in EHF format sent via the access point in the PEPPOL infrastructure. PEPPOL is a Norwegian version of an international format, PEPPOL BIS.
- From 2025, the item “Agreements on the receipt of eFaktura – retail customers” shows how many individuals have eFaktura agreements. The item previously showed the total number of such agreements.

Table 6 – Number of cards issued and number of functions in cards issued

- The table shows the number of cards issued in Norway by banks and other card issuers. Figures include e-money cards (prepaid cards) from Visa and Mastercard.
- Physically, cards are broken down by contact technology. They may be contactless cards or have a chip and/or magnetic stripe. They may also be virtual, such as card accounts in watches, wristbands and so on, or travel accounts in card systems not linked to physical cards.
- The functions in the card are broken down by settlement method, namely whether card use entails immediate debit of a bank account (debit function), whether the user receives an invoice that is paid in full a few weeks later (billing function), whether the user has a line of credit that is repaid in instalments (credit function) or whether the user pays with a prepaid card (e-money)¹.

Table 7 – Cash infrastructure

- The table shows the number of locations where the public can deposit and withdraw cash.
- The number of locations with “in-store cash services” was obtained from the following webpage: [Kontanttjenester i butikk – BankAxept](#) [in-store cash services – BankAxept] (in Norwegian only).

¹ According to Finanstilsynet (Financial Supervisory Authority of Norway), e-money is: “an electronically stored monetary value represented by a claim on the issuer that is issued upon receipt of funds to carry out payment transactions and is recognised as a means of payment by entities other than the issuer”.

- “Instant payments” include instant payments made on mobile payment platforms, such as Vipps, and instant payments using online or mobile banking platforms settled through NICS Real. In the papers for 2021 and 2022, payments between accounts at the same bank with immediate settlement, but not settled through NICS Real, were also included in the figures. In the papers from 2023 and forwards, such payments are included under “Miscellaneous other electronic credit transfers”.
- “Miscellaneous other electronic credit transfers” include payments made on mobile payment platforms that are not instant payments, payments between accounts at the same bank with immediate settlement, and local payment solutions used for recurring transactions, loan repayments and so on.
- The figures for payments with “Online banking for corporate customers” for 2021 and 2022 are probably too low.

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

- The tables show all use of payment cards issued in Norway (from Table 6). It also shows the use of foreign payment cards in Norway.
- The figures for “Other cash withdrawals” refer to in-store cash services and withdrawals over the counter at banks and at ATMs.
- “Other contactless payments” include payments at EFTPOS terminals using Vipps and other mobile payment platforms such as Apple Pay and Google Pay, and payments using watches and wristbands such as Fitbit Pay and Garmin Pay.
- “Online payments” include both payments with physical cards and payments via different mobile payment platforms such as Vipps, Apple Pay and Google Pay.
- The figures for “Other electronic payments and manual payments” include payments made using mobile payment platforms other than payments at websites, and payments from accounts without the use of physical cards, such as payments from travel accounts in offline card systems.
- The figures for prepayments/e-money include registered use of Nav (Norwegian Labour and Welfare Administration) cash cards, prepaid Visa and Mastercard cards issued by banks in Norway, and universal gift cards.
- The figures for use of Norwegian cards abroad and foreign cards in Norway primarily refer to cards issued by international card companies,

including Visa, Eurocard, Mastercard, Diners, American Express, JCB and China Union Pay.

- The use of BankAxept cards in Norwegian-owned EFTPOS terminals abroad has been included in the figures for use of Norwegian cards abroad.

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

- The tables refer to use of Norwegian and foreign payment cards at all ATMs and Norwegian-owned EFTPOS terminals installed in Norway and abroad. Note that this applies even if payments using Norwegian cards at terminals abroad are included as use of Norwegian cards abroad in Tables 10a and 14a.
- The tables also show the online use of Norwegian and foreign cards on Norwegian websites. The figures include both payments made with physical cards and payments using different mobile payment platforms such as Vipps, Apple Pay and Google Pay.
- In order to show how the terminals are used, the use of cards issued by retail chains are included, even though such cards are not defined as payment cards and are not therefore included in Tables 10a and 14a. The figures for cards issued by retail chains also include the use of such cards online that are registered in the banks' data centres.
- The figures for "Other payments at Norwegian terminals" include payments made using offline mobile payment platforms, and payments from accounts without the use of physical cards, such as payments from travel accounts in offline card systems.
- The figures for cash withdrawals from ATMs with e-money include prepaid Visa and Mastercard payment cards (until 2021) and use of Nav cash cards (until 2023). The figures for payments with e-money include the registered use of universal gift cards in Norway and prepaid Visa and Mastercard payment cards in Norway and abroad.

Table 16 – Sending electronic invoices

- The table shows the number of eFaktura e-invoices, which is the banks' electronic invoicing solution, and e-invoices in EHF format, which is the government's format for electronic invoicing.
- Tables 17 to 20 – Prices for domestic payment transactions, cash withdrawals and payment receipt, and prices for cross-border transactions
- Information on prices for retail customer services (Table 17) is from 66 banks with prices published by Finansportalen. These banks accounted for 89 percent of the market measured by deposits in current accounts.

There are two average prices for each service, one for customers who belong to a loyalty scheme and one for those who do not. Average prices are calculated by weighing the price at each bank based on the bank's share of deposits in current accounts. In cases where a bank has multiple loyalty schemes, the median price for these schemes is used to calculate the average price for all banks for services in loyalty schemes. This year, information regarding ATM fees has been obtained directly from banks and other companies that own ATMs.

- The prices for corporate services and for cross-border payments are reported in a form from 17 and 16 banks respectively, that had a market share of 81 percent in terms of deposits in transaction accounts. The prices only include customers that do not belong to loyalty schemes or receive other types of discounts. Average prices are calculated by compiling average prices for commercial and savings banks by weighting the price at each bank based on its share of deposits in transaction accounts. The average prices for all banks are then calculated by weighting the prices for banking groups by market share measured by the number of transactions during the statistical year.
- The annual fee for BankAxept cards (combined with international debit cards) applies to "ordinary" cards. These cards can be used for payments at physical outlets and for online purchases. There is no cardholder identification on these cards.
- The price of postal giros is for each form posted. Postage for each form posted comes in addition.
- The price of direct debit (Avtalegiro) receipt refers to receipt without notification.
- From 2017, Finansportalen has had information on prices for multiple credit cards for non-loyalty scheme customers rather than just one card as before. From 2017, the median of prices at each bank for the different credit cards has therefore been used to calculate average prices for non-loyalty scheme customers.
- Cross-border fees refer to fixed sum transfers in the EEA with or without BIC and IBAN information and excluding exchange rate cost. Fees do not include additional costs for cash payments, third country currency, or costs that the payer must cover for the payee.

Standard symbols in the tables:

- Incomplete information or zero
- 0 Less than 0.05 of the unit used



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