

NORGES BANK PAPERS

Developments in retail payment services – 2014

NO 1 | 2015

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NORGES BANK

Norges Bank Papers NO. 1 | 2015

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ISSN 1894-0293 (online)

ISBN 978-82-7553-868-8 (online)

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Developments in retail payment services – 2014¹

The strong growth in payment card use continued in 2014. The average number of card transactions per inhabitant in 2014 was 369. Cards are used for smaller and smaller payments. Payments abroad and over the internet represent a rising share of total payments. This contributed to faster growth in the use of inter-national cards than in the use of BankAxept. Together with increasing card use, reduced ATM and point-of-sale (POS) withdrawals indicate that cash is becoming less and less widely used in Norway

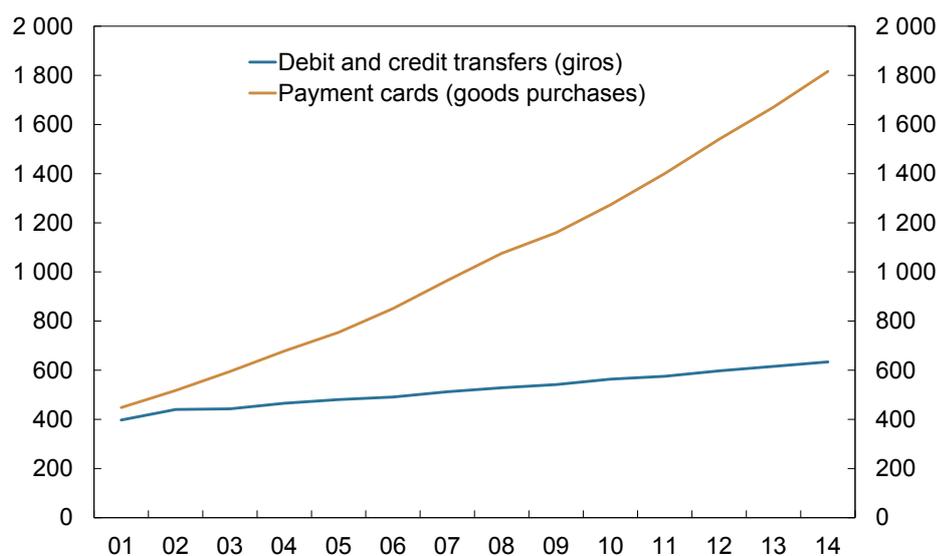
Note: The number of ATMs as of end-2014 has been revised from 1 764 to 2 033. Charts 17 and 18 have been replaced and the comments have been changed. Corresponding changes have also been made in the attachments.

1. Use of payment instruments

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

Chart 1 shows the use of payment instruments excluding cash. In 2014, there were just under 2.5 billion payment transactions, 7.2 percent more than in 2013.

Chart 1 Use of payment instruments. In millions of transactions. 2001–2014



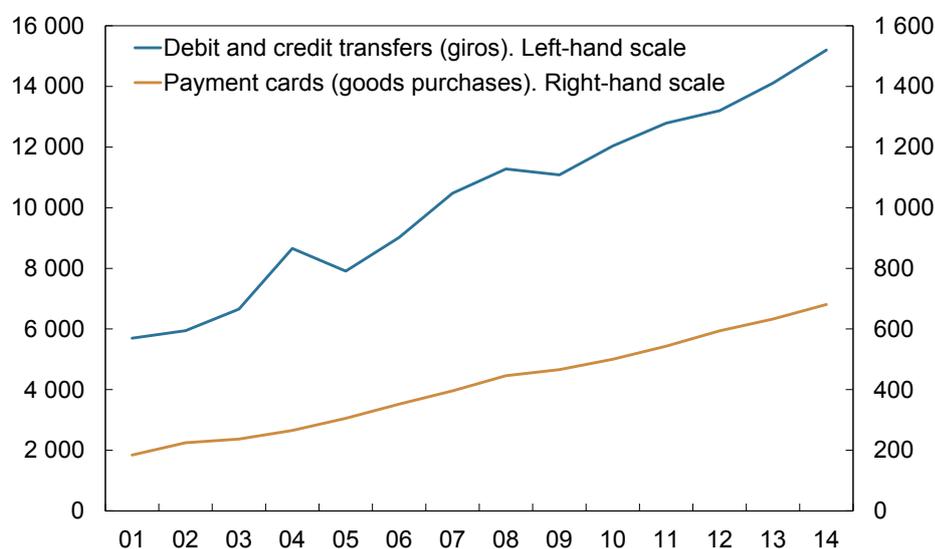
Source: Norges Bank

¹ The statistics used in this document have been compiled by Statistics Norway on behalf of Norges Bank. Further details are provided in the tables and are also published on Norges Bank's website.

The use of debit and credit transfers has increased steadily over a number of years. In 2014, around 630 million such payments were made, approximately 3 percent more than in 2013. In recent years, the number of transactions using payment cards has continued to rise sharply. Between 2013 and 2014, the number of card transactions rose by close to 9 percent. In 2014, there were approximately 1.8 billion card transactions.

A typical debit or credit transfer is much larger than a typical card payment. In 2014, the average debit or credit transfer was approximately NOK 24 000, while the average card payment was approximately NOK 375. The value of debit and credit transfers totalled around NOK 15 200 billion in 2014 (see Chart 2), growing by around 8 percent between 2013 and 2014. The value of card payments also grew by around 8 percent since 2013, to around NOK 680 billion.

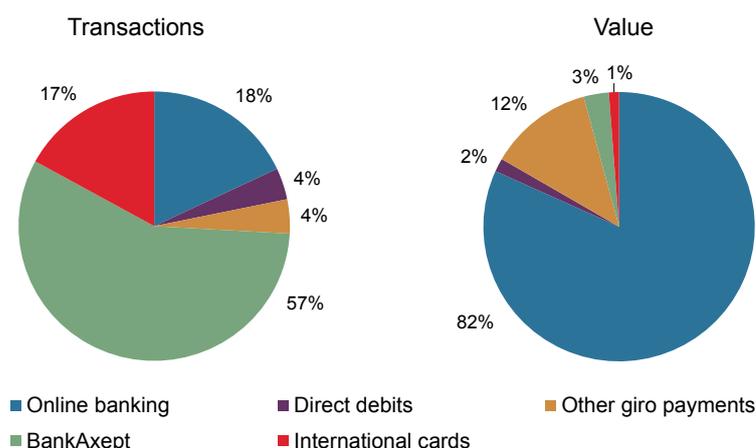
Chart 2 Use of payment instruments. In billions of NOK. 2001–2014



Source: Norges Bank

More than half (57 percent) of all payment instruments used (excluding cash) in 2014 involved the domestic BankAxept debit card system (see Chart 3). Payments using international payment cards (debit, credit and charge cards) accounted for 17 percent of payments. Other payment cards (domestic credit cards and prepaid international cards) accounted for a marginal share of payments. Online banking payments were the most widely used type of credit transfer (18 percent). Direct debits accounted for 4 percent of all payments. Direct debits are transfers initiated by the payee. Examples are AvtaleGiro (retail customers) and AutoGiro (corporate customers). Other credit transfers (including postal giro, telegiro and mobile banking payments) also accounted for 4 percent of payments.

Chart 3 Use of selected payment instruments as a share of total number of transactions and total value. 2014



Source: Norges Bank

To execute direct debits, both the payee and the payer are required to enter into a direct debit agreement with their bank. At end-2014, there were just over 17.2 million direct debit agreements, an increase of 10 percent on 2013.

Direct debits can be combined with electronic invoicing (e-invoicing). At end-2014, there were approximately 1500 agreements² with enterprises to offer e-invoicing. There were 15.3 million agreements with retail customers and 0.3 million agreements with corporate customers to receive e-invoices, an increase in the number of agreements of 12 percent and 28 percent, respectively, since end-2013.

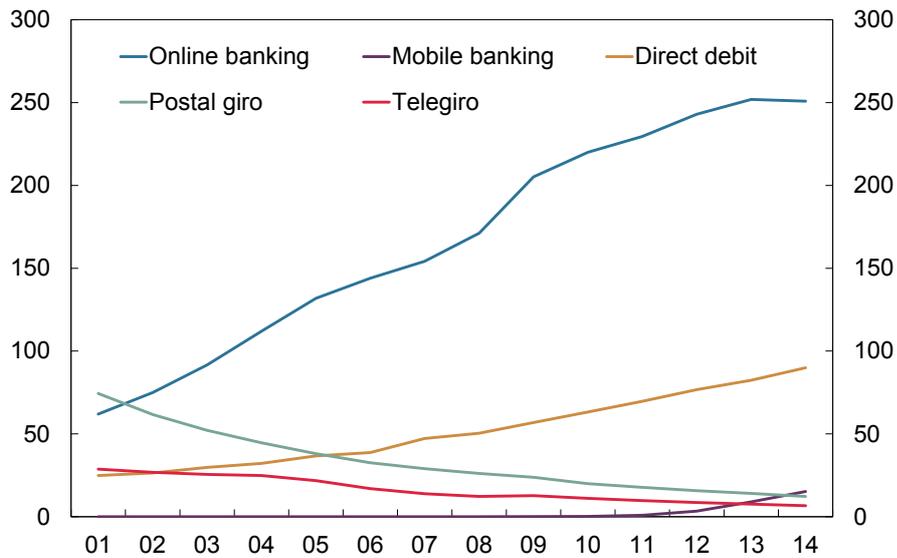
There were just under 600 000 postal giro agreements at end-2014, 5 percent fewer than at end-2013.

The value of online banking payments accounted for as much as 82 percent of the total value of payments in 2014. The value of direct debits and other debit and credit transfers amounted to 2 percent and 12 percent, respectively, of the total value. Card payments accounted for only 4 percent of the total value of electronic payments.

Chart 4 shows debit and credit transfers by retail customers. Online banking transfers, direct debits and mobile banking payments have increased in recent years, and are the three most widely used money transfer services for retail customers. The volume of postal giro and telegiro payments has been falling every year, and these solutions now are little used.

2 Agreements registered with Nets.

Chart 4 Debit and credit transfers by retail customers. In millions of transactions. 2001–2014

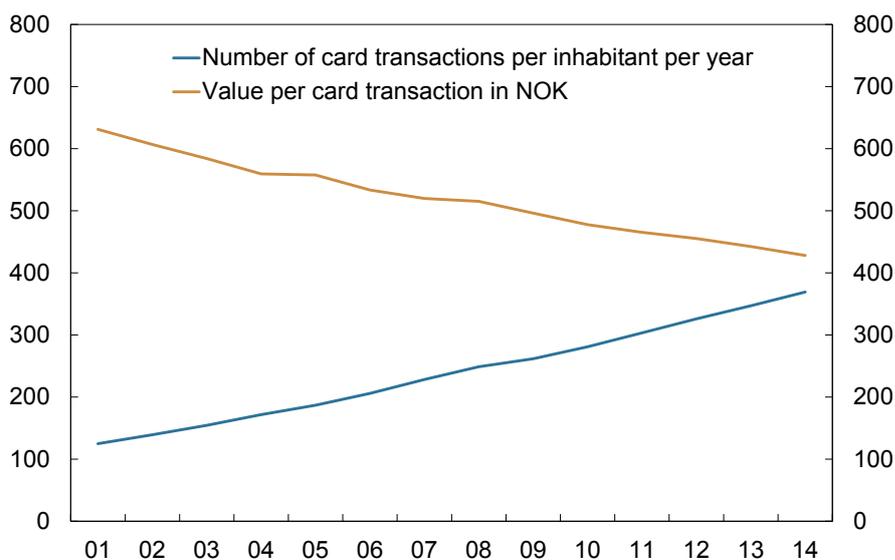


Source: Norges Bank

2. Card transactions

In 2014, the total number of card transactions³ in Norway came to 1.89 billion, an increase of 7.6 percent on 2013. The average number of card transactions per inhabitant in 2014 was 369 (see Chart 5). By comparison, the average number of card transactions per inhabitant in 2013 was 347. The average value of card transactions (including withdrawals) was NOK 428, down from NOK 442 in 2013.

Chart 5 Card transactions per inhabitant per year and value per card transaction in NOK. 2001–2014

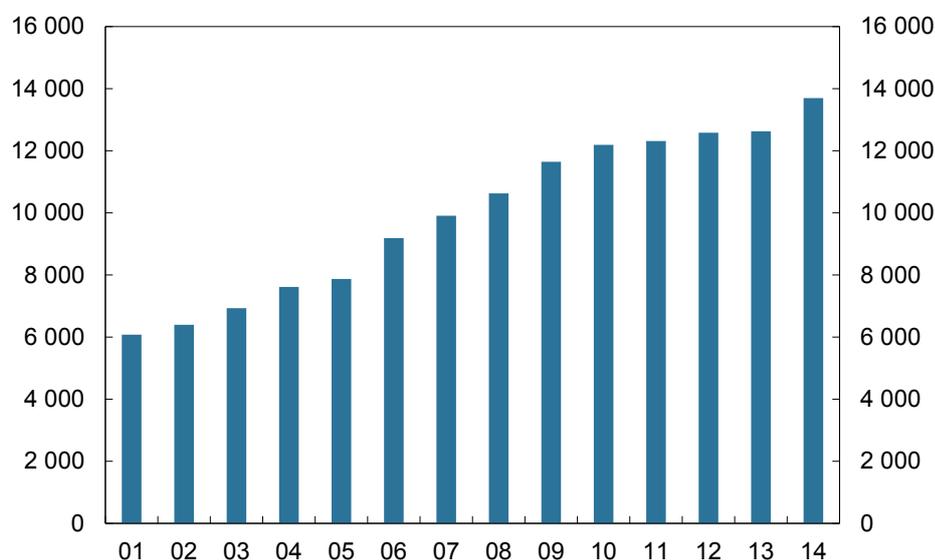


Source: Norges Bank

³ Includes goods purchases with or without cash withdrawals and ATM withdrawals.

At end-2014, the total number of Norwegian payment cards issued stood at around 13.7 million (see Chart 6). Since their launch in the latter half of the 1970s, the number of such cards has increased every year. Between 2013 and 2014, the number of cards increased by 8.5 percent.

Chart 6 Number of Norwegian payment cards issued. In thousands. 2001–2014



Source: Norges Bank

The most widely used card type is a card combining BankAxept with an international⁴ debit card (usually Visa) (see Table 1). Over half of cards issued are of this type. The next most widely used card type is international credit cards. Just over 30 percent of cards are of this type. Other card types account for only a small portion of the total number of cards.

Table 1 Composition of Norwegian payment cards⁵ issued. Percent. 2014

Card type	Percent
Combined BankAxept/international debit cards	56.4
International credit cards	31.7
International charge cards	4.1
Combined international/domestic credit cards	3.8
Non-combined BankAxept cards	1.2
Combined BankAxept/domestic credit cards + domestic credit cards	0.8
E-money cards	2.0

Source: Norges Bank

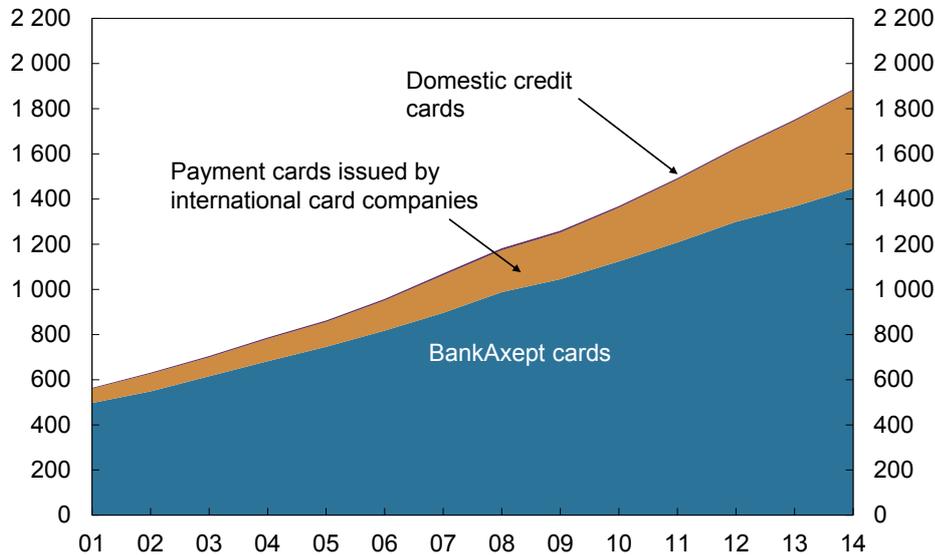
In 2014, the number of transactions using the Norwegian BankAxept debit card system came to 1 447 million (see Chart 7). The increase between 2013 and 2014 was 5.9 percent. The increase in the previous period was 5.2 percent. There were 433 million transactions using international cards in 2014. Growth has slowed somewhat from

4 In the remainder of the text, the term *international cards* is used for Norwegian payment cards issued by international card companies.

5 *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 that is not linked to a bank account, but to a line of credit that in accordance with the cardholder agreement may be repaid regardless of when the card is used. *Charge card*: Payment card not linked to a bank account. The user receives at certain intervals an invoice for total use.

17.7 percent in 2013 to 14.4 percent in 2014. Domestic credit cards accounted for only around 5 million transactions.

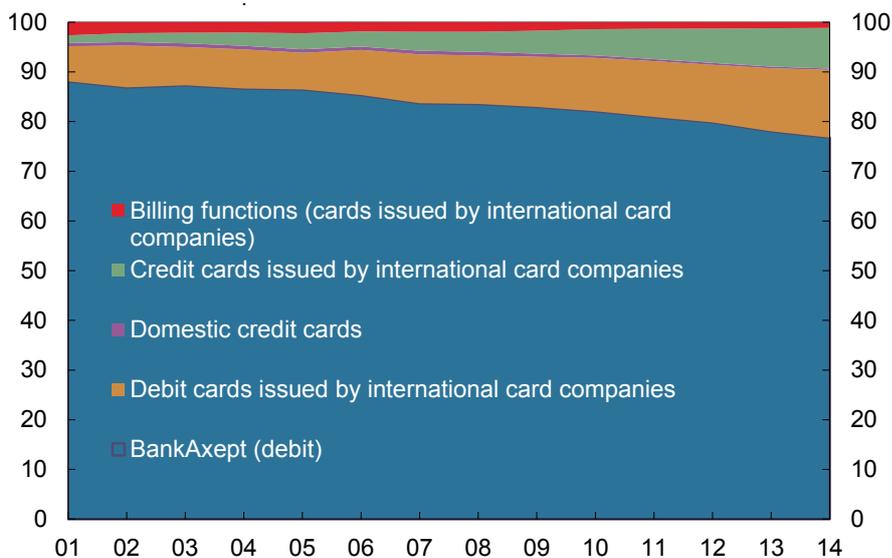
Chart 7 Use of Norwegian payment cards by issuer. In millions of transactions. 2001–2014



Source: Norges Bank

BankAxept cards' market share continues to decline, falling from 78 percent to 76.8 percent between 2013 and 2014 (see Chart 8).⁶ The percentage of total card use for international debit cards rose from 12.7 percent to 13.6 percent and for international credit cards from 7.7 percent to 8.2 percent. Total market share of international cards (including international charge cards) in 2014 was 23 percent. Domestic credit cards' market share was 0.3 percent in 2014.

Chart 8 Use of Norwegian payment cards by issuer and function. Transactions in percent of total number of transactions. 2001–2014

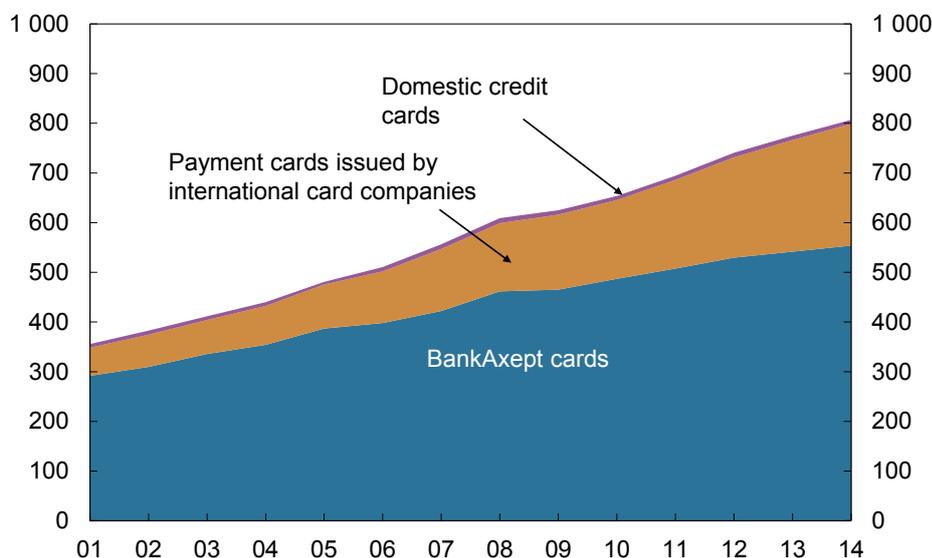


Source: Norges Bank

⁶ The share of the total use of Norwegian cards. BankAxept cards may not be used for purchases abroad or for internet transactions. Excluding such card use, BankAxept's share of total card use was 89.1 percent in 2014, compared with 89.6 percent in 2013.

The total value of BankAxept transactions in 2014 was NOK 554 billion (see Chart 9). The increase between 2013 and 2014 was 2.3 percent, the same as in the previous period. The value of transactions using international cards rose by 9.1 percent between 2013 and 2014, totalling NOK 245 billion in 2014.

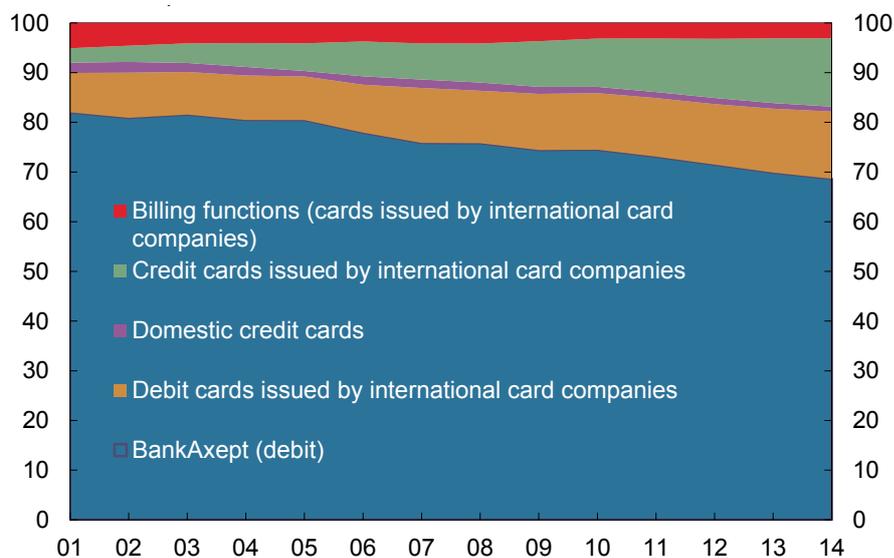
Chart 9 Use of Norwegian payment cards by issuer. In billions of NOK. 2001–2014



Source: Norges Bank

In value terms, BankAxept transactions represented 69 percent of the total value of card transactions (see Chart 10). This share was somewhat lower than in 2013. International cards increased their share of the total value of card transactions from 29 percent to 30 percent. International debit cards and international credit cards each accounted for 14 percent of total transaction value.

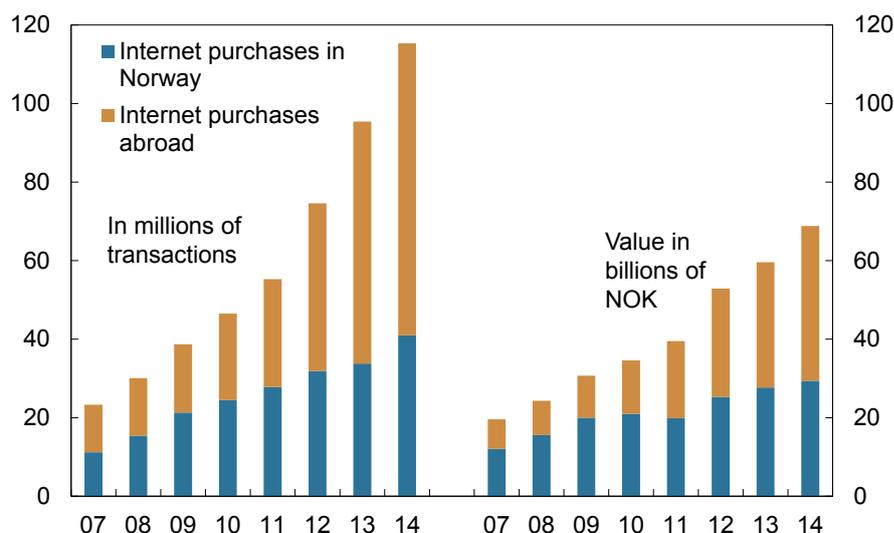
Chart 10 Use of Norwegian payment cards by issuer and function. Value in percent of total value. 2001–2014



Source: Norges Bank

There has been a sharp increase in internet goods purchases using payment cards over the past years (see Chart 11). In 2014, there were 115 million such purchases. The increase between 2013 and 2014 was 20.9 percent. Purchases from websites abroad accounted for around two-thirds of these purchases. The total value of internet purchases has not increased as sharply as the number of purchases, indicating that the average value of purchases has declined. In 2014, the average purchase amount was somewhat below NOK 600. The total value of internet purchases in 2014 was NOK 69 billion, 15.4 percent higher than in 2013.

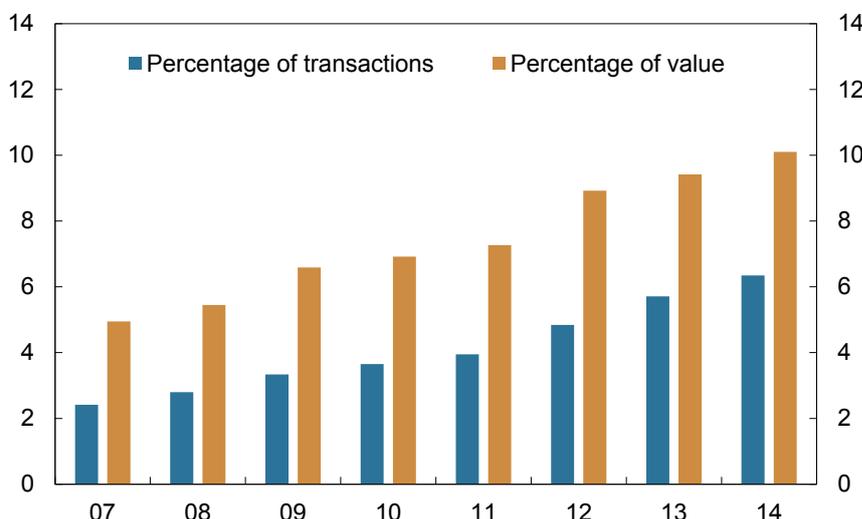
Chart 11 Internet purchases with Norwegian payment cards. 2007–2014



Source: Norges Bank

Goods purchases from websites account for a growing share of total purchases of goods and services. Chart 12 shows that in 2014 internet purchases accounted for 6.3 percent of all goods purchases using Norwegian cards. In value terms, internet purchases accounted for 10.1 percent of the value of all card purchases.

Chart 12 Internet purchases with Norwegian payment cards. Percentage of total purchases of goods. 2007–2014

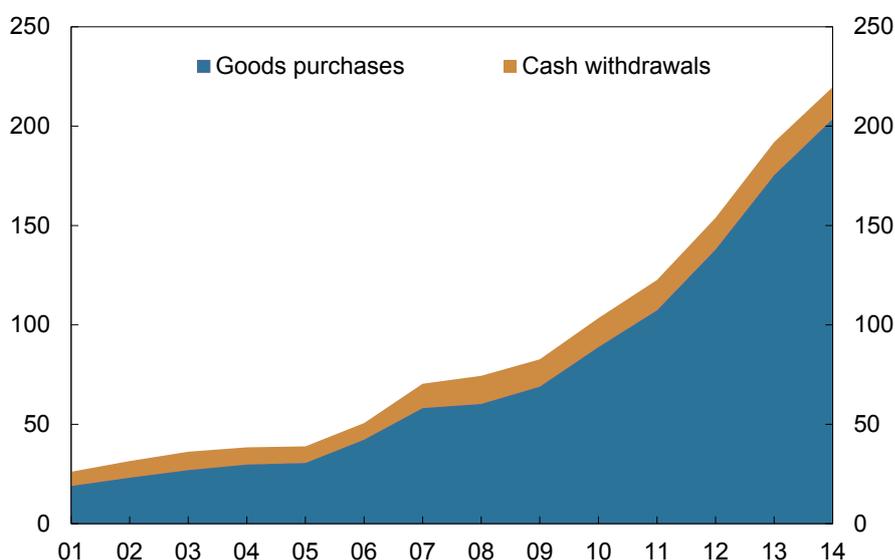


Source: Norges Bank

Chart 13 shows the total use of Norwegian payment cards abroad, both at terminals and via the internet. The number of transactions abroad came to 220 million. 204 million transactions were goods purchases, while 16 million transactions were cash withdrawals. The number of goods purchases increased by just over 16 percent between 2013 and 2014. Cash withdrawals declined somewhat.

Excluding internet purchases, there was also a sharp rise in the use of Norwegian payment cards abroad. Goods purchases at points of sale abroad increased by around 14 percent between 2013 and 2014, or from 114 million to 130 million payments. For goods purchases at points of sale abroad, international cards are primarily used. Statistics show that international debit cards were used in slightly over 8 out of 10 cases.

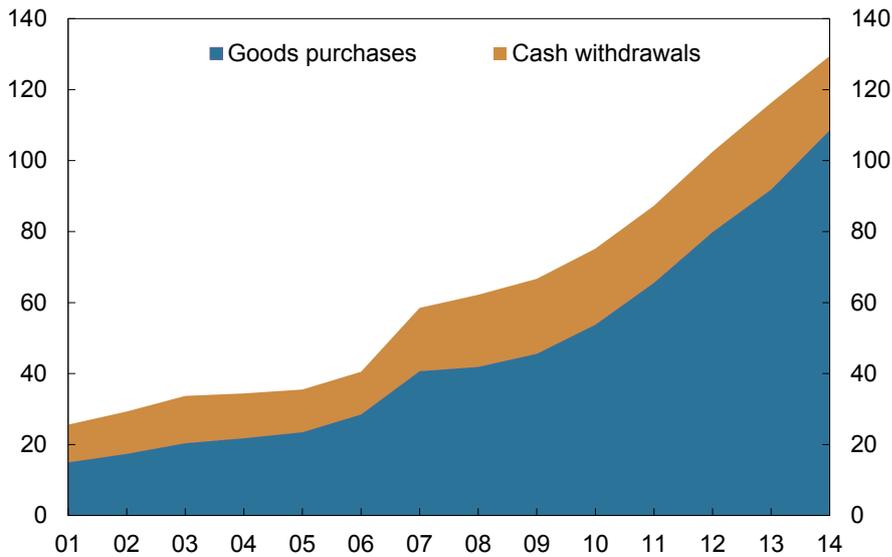
Chart 13 Use of Norwegian payment cards abroad. In millions of transactions. 2001–2014



Source: Norges Bank

The value of card use abroad in 2014 totalled NOK 130 billion, an increase of approximately 11 percent on 2013 (see Chart 14). The value of goods purchases amounted to NOK 109 billion, while the value of cash withdrawals amounted to NOK 21 billion. The average value of cash withdrawals abroad in 2014 corresponded to around NOK 1 300. The average value of goods purchases at points of sale abroad corresponded to around NOK 530

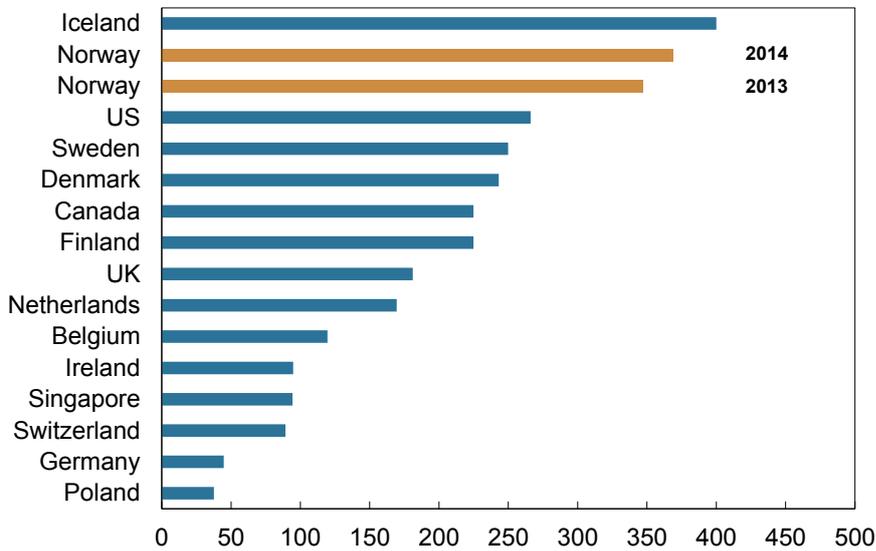
Chart 14 Use of Norwegian payment cards abroad. In billions of NOK. 2001–2014



Source: Norges Bank

Norway remains among the countries with the highest use of cards as a means of paying for goods and services (see Chart 15).

Chart 15 Number of card transactions per inhabitant in selected countries. Payments and cash withdrawals. 2013

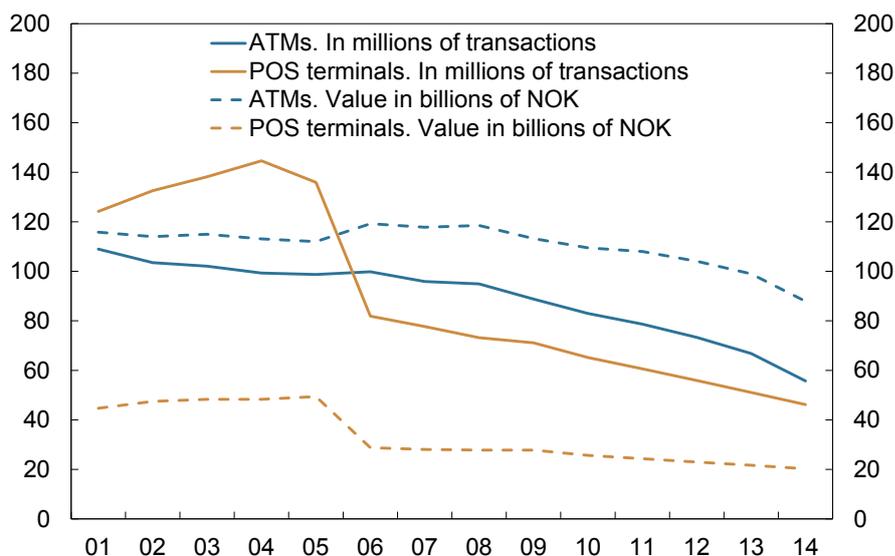


Sources: Norges Bank, ECB, BIS, Seðlabanki Íslands

3. Cash

While card use is on the rise, the use of cash appears to be declining. Chart 16 shows the number and value of ATM and POS cash withdrawals. There were 55.7 million ATM withdrawals in 2014, close to 17 percent fewer than in 2013. ATM withdrawals have now declined every year since 2007. The decline in 2014 was more pronounced than in the previous years.

Chart 16 Cash withdrawals from ATMs and POS terminals. 2001–2014



Source: Norges Bank

On the basis of domestic ATM withdrawals using Norwegian cards, each inhabitant used an ATM an average of 11 times in 2014. In 2013, this figure was 13 times, around half of the number of average withdrawals per inhabitant in Sweden and Germany. In the UK, each inhabitant withdrew cash from an ATM an average of 45 times in 2013.⁷ Less frequent ATM withdrawals in Norway than in many other countries may reflect the fact that POS withdrawals are much more common in Norway and that debit card use is high.

There were 46.2 million POS withdrawals in 2014, which is just under 10 percent fewer than in 2013. The decline is in line with the decline over the preceding four years.

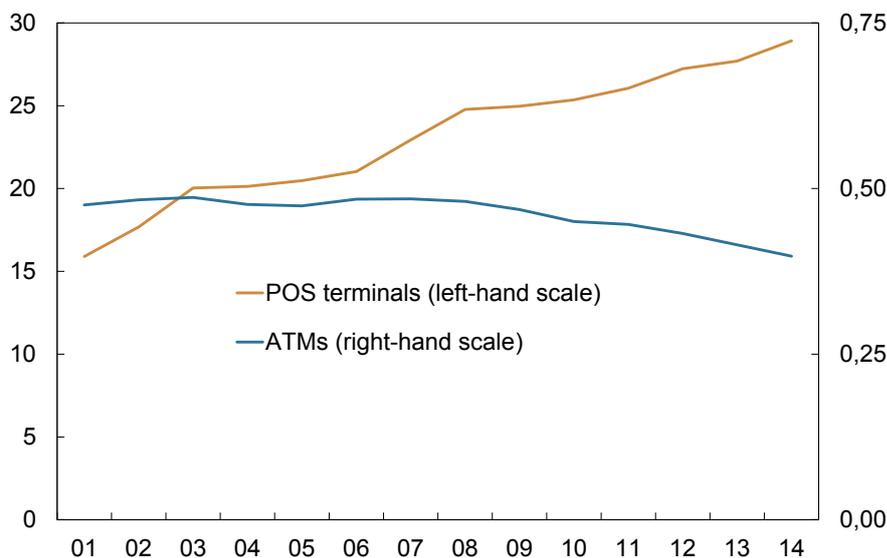
The value of ATM withdrawals totalled NOK 87.9 billion in 2014. In 2013, the value was NOK 99 billion. The decline between 2013 and 2014 was just over 11 percent. The decline was over twice as large as the decline in the previous period. POS withdrawals totalled NOK 20.3 billion in 2014, which accounted for approximately 19 percent of ATM and POS withdrawals overall. POS withdrawals declined by slightly over 6 percent between 2013 and 2014.

The average ATM withdrawal rose from NOK 1 482 in 2013 to NOK 1 578 in 2014, while the average POS withdrawal rose from NOK 425 in 2013 to NOK 439 in 2014.

⁷ The source for international figures is the BIS: *Statistics on payment, clearing and settlement systems in the CPMI countries. Figures for 2013* (Red Book).

A user can withdraw cash at bank branches, from ATMs and at many POS terminals. The number of ATMs declined, from 2 096 in 2013 to 2 033 in 2014. The figure for 2014 corresponds to 0.40 ATMs per thousand inhabitants (see Chart 17). The number of POS terminals has increased in recent years. In 2014, there were 147 784 payment terminals. This corresponds to just under 29 such terminals per thousand inhabitants.

Chart 17 Number of POS terminals and ATMs per one thousand inhabitants. 2001–2014



Source: Norges Bank

For POS cash withdrawals, BankAxept cards are primarily used. For ATM withdrawals, various card types may be used. Just under 90 percent of withdrawals from Norwegian ATMs were made using BankAxept cards.

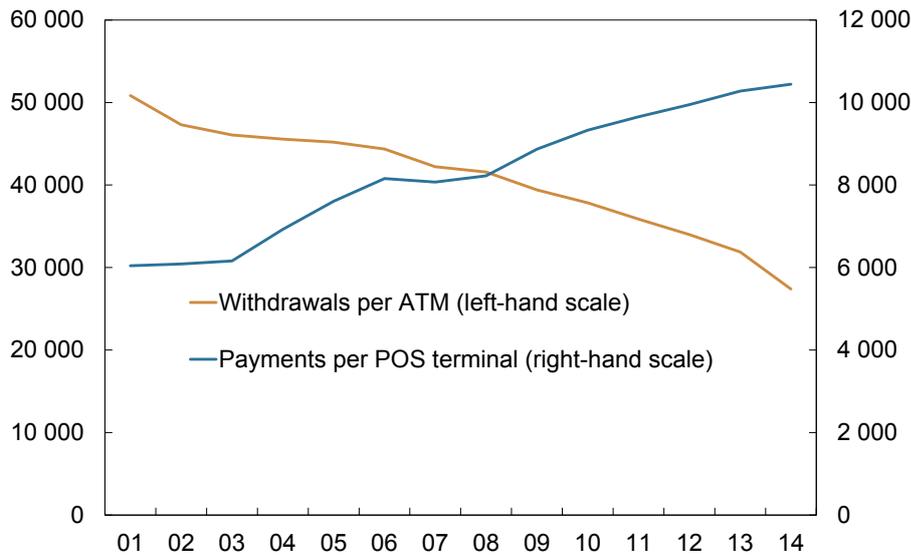
The number of ATMs per inhabitant in Norway and Sweden is roughly the same. Countries such as the UK and Germany have three times as many ATMs per inhabitant as Norway.

The number of POS terminals per inhabitant is roughly the same in Norway, Sweden and the UK. In Germany, the number of POS terminals per inhabitant is well below half the number in Norway.

In 2014, each ATM was used for an average of 27 398 cash withdrawals (see Chart 18). The average amount withdrawn from each ATM was 43 NOK million.

Each POS terminal was used an average of 10 442 times in 2014 (goods purchases with and without cash-back), compared with 10 278 times in 2013.

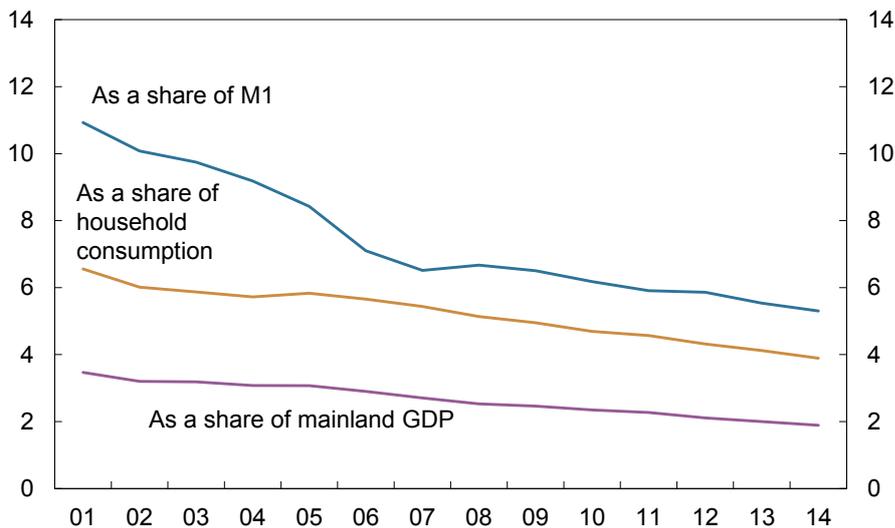
Chart 18 Use of POS terminals and ATMs per year. 2001–2014



Source: Norges Bank

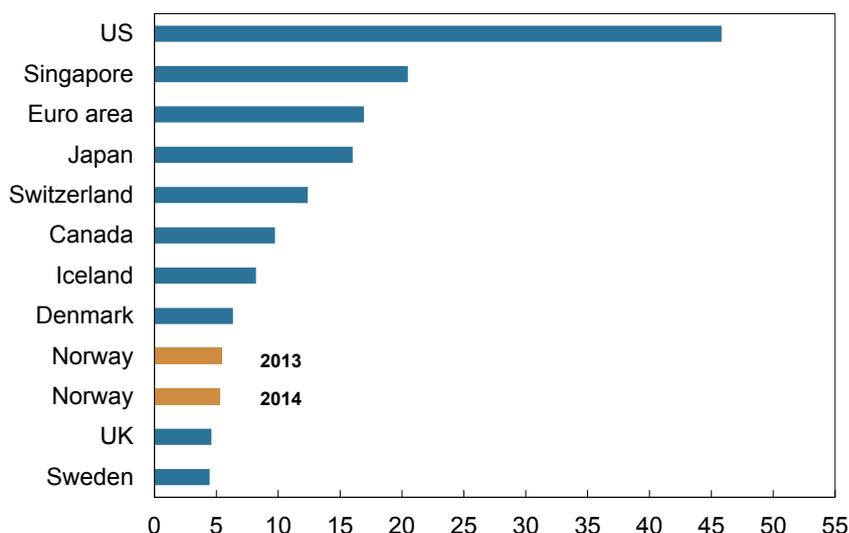
The average value of cash in circulation was close to NOK 50 billion in 2014, and has shown little change in recent years. But because bank deposits are increasing, the value of cash in circulation as a share of means of payment available to the public (M1) fell. In 2014, this share came to 5.3 percent (see Chart 19), which is low in an international context (see Chart 20).

Chart 19 Value of cash in circulation as a share of means of payments (M1), household consumption and mainland GDP. Percent. 2001–2014



Sources: Norges Bank, Statistics Norway

Chart 20 Cash as a share of means of payments (M1) in selected countries. Percent. 2013



Sources: Norges Bank, ECB, BIS, Seðlabanki Íslands

4. Prices for payment services

Table 2 provides information on prices for different banking and card services. Prices are lower for customers belonging to a bank's loyalty scheme than for those not belonging to such a scheme. Prices for bill paying vary widely according to form of payment. The prices are clearly highest for paper-based and manual payment services. Credit transfers made via cash payment over the counter cost an average of slightly less than NOK 90 for customers belonging to a loyalty scheme. Payments using AvtaleGiro (direct debit) or via an online banking service with CID are largely free of charge for customers belonging to a loyalty scheme, but cost other customers around NOK 1.50.

At the beginning of 2015, the average annual fee for a BankAxept card combined with an international card was about NOK 209 for customers belonging to a loyalty scheme and NOK 278 for customers not belonging to such a scheme. The average price of a goods purchase using BankAxept was zero for customers belonging to schemes and NOK 1.70 for customers not belonging to schemes.

Table 2 Prices for domestic payment services, retail customers. Weighted average (NOK). 1 January each year

	Customers who do not belong to loyalty schemes				Customers who belong to loyalty schemes			
	2012	2013	2014	2015	2012	2013	2014	2015
Payments								
Online banking (with CID), per payment	1.7	1.3	1.5	1.5	0.0	0.0	0.0	0.0
Online banking - annual fee	19.7	14.2	20.3	20.5	1.6	1.5	1.4	0.4
Direct debit (AvtaleGiro), per payment	1.6	1.4	1.6	1.5	0.0	0.0	0.1	0.1
Mobile banking (with CID), per payment	1.7	1.3	1.5	1.5	0.0	0.0	0.0	0.0
Mobile banking - transfers between own accounts, per transfer	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0
Mobile banking - info by SMS	2.5	2.1	2.1	2.2	1.3	1.1	1.2	1.3
Credit transfer via postal giro, per payment	8.1	8.8	8.8	8.9	8.3	9.2	9.5	9.5
Giro over the counter - account debit, per payment	56.6	63.3	61.0	60.2	54.7	61.3	59.0	59.3
Giro over the counter - cash payment, per payment	79.3	81.8	84.6	77.0	78.5	80.5	85.1	88.9
BankAxept cards in payment terminals (EFTPOS), per payment	1.5	1.5	1.7	1.7	0.1	0.0	0.0	0.0
Credit card from international credit card company, annual fee	149.2	145.8	147.5	145.1	27.1	14.3	27.3	22.6
BankAxept cards (combined with debit card from int. card comp.), annual fee	260.9	268.2	276.6	278.2	209.3	218.8	207.0	208.9
ATM withdrawals, debit cards								
Own bank's ATMs during opening hours, per withdrawal	0.3	0.1	0.1	0.0	0.0	0.0	0.0	0.0
Own bank's ATMs outside opening hours, per withdrawal	2.5	2.7	3.1	3.0	0.0	0.0	0.1	0.0
Other bank's ATMs during opening hours, per withdrawal	4.9	4.9	5.6	5.5	5.5	4.8	5.2	5.1
ATM withdrawals, international credit cards								
Own bank's ATMs during opening hours, per withdrawal	24.4	23.9	27.7	28.0	29.3	30.1	28.5	28.4
Other bank's ATMs during opening hours, per withdrawal	24.5	24.0	27.7	28.1	29.4	30.2	28.6	28.4
Fee as a percentage of withdrawal amount	0.9	0.9	1.0	1.1	1.1	1.2	1.2	1.2

Sources: Norges Bank and www.finansportalen.no

Cash withdrawals using a debit card from an ATM belonging to the customer's bank are normally free of charge during opening hours. Withdrawals using a debit card from an ATM belonging to another bank cost NOK 5.10 during opening hours for customers belonging to a loyalty scheme and NOK 5.50 for customers not belonging to such a scheme. Withdrawals using an international credit card cost approximately NOK 28 in most cases, in addition to a fee of just over 1 percent of the amount withdrawn.

Table 3 shows a comparison of prices from Finansportalen's "Sending money home" service, which is "intended to help consumers in Norway who need to send money to family and friends in their home country". Remittance services to 28 countries are

covered by the service.⁸ Banks, non-bank financial institutions and payment institutions provide remittance services to these countries. Prices for remittances are determined by various factors. As a percentage of the amount remitted, the price declines as the size of the amount increases. A remittance transaction in person is much more expensive than an online payment order. The underlying data show that the size of the fee depends on how quickly the remittance is executed, while it depends only to a slight degree on the recipient country. In general, banks are the most expensive for transactions in person, while non-bank financial institutions and payment institutions are the most expensive for online payment orders. The fees comprise exchange rate cost and “other fees”, where “other fees” comprise a fixed portion and a portion determined by the amount remitted.

Table 3 Prices for remittances to selected countries. Banks and other providers. In percent of amount transferred. At 15 March 2015

	Transaction in person			Online payment order		
	NOK 1000	NOK 3000	NOK 5000	NOK 1000	NOK 3000	NOK 5000
Banks	24.5	8.9	5.7	5.6	2.5	1.9
Exchange rate cost	1.0	1.0	1.0	1.0	1.0	1.0
Other fees	23.5	7.8	4.7	4.6	1.5	0.9
Non-bank financial institutions and payment institutions	9.6	8.4	8.5	7.4	5.6	5.5
Exchange rate cost	4.4	4.4	4.4	3.6	3.6	3.6
Other fees	5.2	4.0	4.1	3.8	2.0	1.9
All providers	21.0	8.7	6.8	6.3	3.8	3.3
Exchange rate cost	2.4	2.4	2.4	2.0	2.0	2.0
Other fees	18.6	6.3	4.5	4.3	1.7	1.3

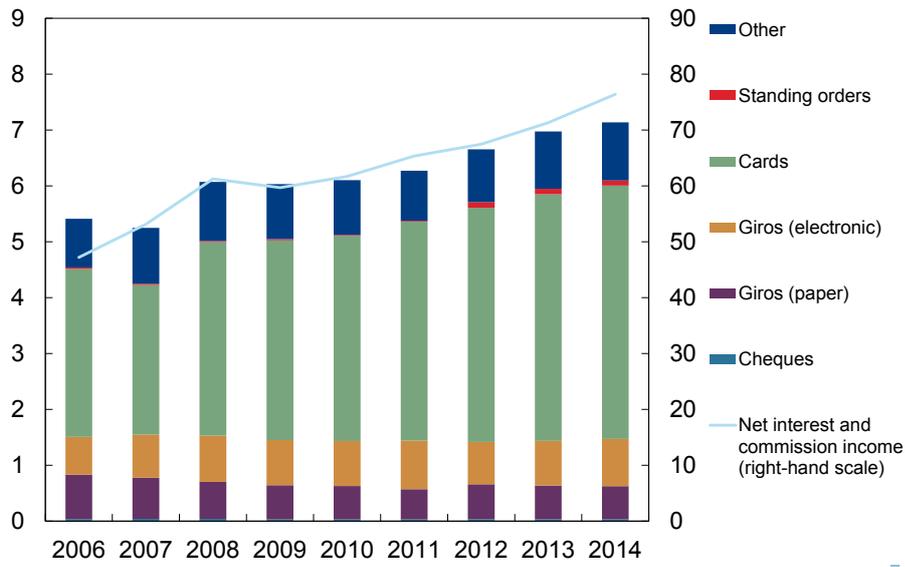
Sources: Norges Bank and www.finansportalen.no

5. Banks' income from payment services

In 2014, banks' income from payment services came to approximately NOK 7.1 billion (see Chart 21), an increase of around 2 percent on 2013. The increase was somewhat weaker than the increase of banks' total net interest and commission income, which rose by around 7 percent between 2013 and 2014. Payment cards account for a growing share of income from payment services. In 2014, this income represented 63.5 percent of banks' total income from payment services.

⁸ Afghanistan, Bosnia-Herzegovina, Brazil, Chile, China, Eritrea, Ethiopia, Gambia, Ghana, India, Iraq, Kosovo, Latvia, Lithuania, Macedonia, Morocco, Nigeria, Pakistan, Palestine, Philippines, Poland, Romania, Russia, Serbia, Sri Lanka, Thailand, Turkey and Vietnam.

Chart 21 Banks' income from payment services (left-hand scale) and net interest and commission (right-hand scale). In billions of NOK. 2006–2014



Sources: Norges Bank and Statistics Norway

General data

Table 1: General statistical data for Norway

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Population (as at 1 Jan., in millions)	4.58	4.61	4.65	4.69	4.75	4.81	4.87	4.92	4.99	5.05	5.11
GDP, market value (in billions of NOK)	1 782	1 989	2 215	2 350	2 605	2 430	2 590	2 792	2 965	3 069	3 151
Mainland GDP, market value (in billions of NOK)	1 408	1 514	1 662	1 830	1 943	1 965	2 074	2 158	2 295	2 423	2 530
Total household consumption (in billions of NOK)	757	798	853	911	956	978	1 038	1 072	1 121	1 176	1 230
EUR 1 in NOK (annual average)	8.37	8.01	8.05	8.02	8.22	8.73	8.01	7.79	7.47	7.81	8.35

Means of payment in Norway

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

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Money supply (M2)	972 013	1 085 330	1 233 749	1 440 205	1 494 802	1 529 940	1 609 936	1 709 189	1 773 712	1 881 344	1 980 608
Narrow money supply (M1)	472 058	552 246	679 503	760 448	736 491	744 260	788 613	828 816	826 016	875 018	902 792
Banknotes and coins	43 340	46 530	48 247	49 543	49 128	48 399	48 725	48 983	48 408	48 457	47 879
Deposits in current accounts	428 718	505 716	631 256	710 905	687 363	695 861	739 888	779 833	777 608	826 561	854 913
Other deposits	423 184	435 483	473 108	559 351	657 162	693 888	731 271	780 481	868 558	931 727	1 010 026
Certificates of deposit + units in money market funds	76 771	97 601	81 138	120 406	101 149	91 792	90 052	99 892	79 138	74 599	67 790

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

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Sight deposits	21 337	28 666	24 536	24 867	41 713	75 111	46 832	46 498	32 167	32 981	34 078
Banks' deposits at the central bank at the reserve rate	:	:	:	:	:	:	:	1 039 ¹	1 312	923	954
Lending (F-loans + D-loans)	:	:	:	:	:	:	:	26 344 ¹	11 402	9 527	28 744
Lending (F-loans + D-loans)	18 788	14 694	34 411	46 670	67 515	66 242	72 759	32 351	15 352	15 806	5 147

¹ Average from 3 October 2011

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

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Total	43 728	45 887	49 218	50 439	50 413	50 356	50 450	50 315	51 179	49 762	49 352
Total banknotes	39 429	41 382	44 523	45 858	45 838	45 704	45 676	45 463	46 379	45 509	44 995
1000-krone	23 555	24 649	25 818	26 179	25 371	24 382	23 134	21 678	21 180	19 798	18 712
500-krone	8 278	9 060	10 374	11 213	11 882	12 722	13 623	14 542	15 633	16 306	17 101
200-krone	4 792	4 819	5 296	5 381	5 522	5 580	5 846	6 103	6 335	6 251	6 033
100-krone	2 012	2 021	2 119	2 121	2 083	2 029	2 062	2 099	2 149	2 118	2 096
50-krone	793	833	916	964	980	993	1 012	1 041	1 080	1 036	1 054
Total coins	4 299	4 506	4 695	4 582	4 575	4 653	4 774	4 853	4 801	4 254	4 357
20-krone	1 667	1 778	1 849	1 665	1 541	1 556	1 599	1 629	1 638	1 679	1 715
10-krone	1 049	1 076	1 145	1 214	1 259	1 276	1 307	1 323	1 317	1 150	1 174
5-krone	538	563	598	630	654	664	674	679	662	502	515
1-krone	718	753	799	845	884	912	941	962	943	767	799
0.5-krone	199	208	218	228	237	245	253	260	241	156	155
0.1-krone	128	128	86	:	:	:	:	:	:	:	:

Payment infrastructure

Table 5: Institutional infrastructure

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Number of banks	148	149	147	149	149	149	145	142	138	137	137
Savings banks	127	126	124	123	121	118	113	111	109	107	106
Commercial banks	13	14	15	16	18	20	20	19	17	18	19
Number of foreign bank branches in Norway	8	9	8	10	10	11	12	12	12	12	12
Electronic money institutions	5	5	4	3	3	3	3	3	2	2	3

Table 6: Number of agreements

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Online banking agreements	2 976 690	3 282 793	4 009 321	4 438 137	4 841 244	5 251 874	5 496 535	5 712 911	6 020 427	6 218 674	6 690 106
Online banking agreements – retail customers	:	3 221 839	3 683 843	4 089 644	4 471 351	4 865 720	5 097 505	5 300 353	5 595 545	5 759 449	6 207 945
Online banking agreements - corporate customers	:	60 954	325 478	348 493	369 893	386 154	399 030	412 558	424 882	459 225	482 161
Mobile banking agreements	-	-	-	-	-	:	:	:	:	98 609	569 028
Mobile banking agreements – retail customers	-	-	-	-	-	:	:	:	:	98 609	560 070
Mobile banking agreements – corporate customers	-	-	-	-	-	-	-	-	-	:	8 958
Agreements to offer electronic invoicing (eFaktura) – retail customers	:	:	330	460	532	648	770	945	1 071	1 220	1 378
Agreements to offer electronic invoicing (eFaktura) – corporate customers	-	-	-	-	-	-	:	:	132	123	125
Agreements on receipt of electronic invoicing (eFaktura) – retail customers	:	:	2 149 356	2 914 946	4 074 429	5 249 722	6 358 929	7 932 093	9 713 391	12 093 853	15 304 127
Agreements on receipt of electronic invoicing (eFaktura) – corporate customers	-	-	-	-	-	-	:	:	58 278	84 126	293 004
Agreements on receipt of electronic invoicing (eFaktura) – EHF-format	-	-	-	-	-	-	-	:	2 005	7 760	31 064
Company terminal giro agreements	:	:	27 904	28 707	29 127	32 983	33 466	26 153	15 129	15 963	16 534
Postal giro agreements	1 540 768	1 453 825	1 189 770	1 152 349	906 957	810 818	759 995	723 867	681 023	626 342	596 126
Direct debit agreements (AvtaleGiro and AutoGiro)	5 505 933	6 305 218	7 523 461	8 544 208	9 523 732	10 707 639	11 933 080	13 162 659	14 393 988	15 597 964	17 218 355
AvtaleGiro – payees	7 905	8 761	9 554	10 373	11 135	11 945	12 619	13 130	13 572	16 417	15 520
AutoGiro – payees	1 187	1 243	1 441	1 350	1 170	1 342	716	708	690	654	618

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

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Number of cards issued	7 616	7 872	9 187	9 908	10 629	11 644	12 190	12 313	12 583	12 626	13 698
Chip cards	:	:	1 235	2 540	3 848	6 516	10 066	11 568	12 029	11 862	12 764
Magnetic stripe cards	:	:	7 953	7 368	6 781	5 127	2 124	745	553	761	928
Virtual cards	:	:	:	:	:	:	:	:	:	3	6
Number of functions in cards issued	12 298	12 449	14 169	15 335	16 772	17 837	19 015	19 447	19 795	20 289	21 988
Debit functions	9 326	9 107	10 138	10 519	11 899	11 789	12 968	13 564	13 620	14 449	15 650
Bank cards/BankAxept	4 985	4 894	5 537	5 569	6 218	6 057	6 620	6 897	6 945	7 332	7 931
Payment cards issued by international card companies	4 341	4 214	4 601	4 949	5 681	5 732	6 349	6 667	6 675	7 117	7 719
Billing functions (payment cards issued by international card companies)	470	451	478	522	535	542	528	593	572	569	557
Credit functions	2 502	2 891	3 553	4 294	4 338	5 506	5 519	5 290	5 603	5 054	5 504
Domestic credit cards	535	546	548	647	625	629	642	662	630	600	635
Payment cards issued by international card companies	1 967	2 345	3 005	3 647	3 713	4 877	4 877	4 628	4 973	4 454	4 869
E-money	:	:	:	:	:	:	:	:	:	218	277
Number of terminals that accept BankAxept cards	94 386	96 591	100 021	109 821	119 953	122 359	125 684	130 397	138 034	141 980	149 817
ATMs	2 180	2 184	2 250	2 272	2 283	2 253	2 193	2 194	2 157	2 096	2 033
Payment terminals (EFTPOS)	92 206	94 407	97 771	107 549	117 670	120 106	123 491	128 203	135 877	139 884	147 784
Owned by banks	68 197	66 786	74 303	75 460	77 804	77 892	:	:	:	:	:
Owned by others	24 009	27 621	23 468	32 089	39 866	42 214	:	:	:	:	:
Number of locations with payment terminals (EFTPOS) that accept BankAxept cards	63 976	73 242	78 656	85 490	94 708	96 152	97 722	100 758	105 726	110 282	111 401

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

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Total	1 144.9	1 235.5	1 342.9	1 478.0	1 604.3	1 701.4	1 837.1	1 976.1	2 137.7	2 286.6	2 450.3
Debit and credit transfers (giros)	465.6	480.4	491.2	512.4	528.3	541.6	563.4	575.3	597.2	615.7	633.9
Electronic	384.3	411.8	437.4	462.3	483.9	503.6	533.5	550.0	575.1	596.1	616.9
Paper-based	81.3	68.6	53.8	50.2	44.5	38.1	29.9	25.3	22.1	19.6	17.0
Payment cards (goods purchases)	678.1	754.2	851.0	965.1	1 075.6	1 159.5	1 273.5	1 400.6	1 540.4	1 670.8	1 816.3
Electronic	664.2	737.9	830.7	960.3	1 073.2	1 157.7	1 271.8	1 398.9	1 538.3	1 668.8	1 814.3
Manual	13.9	16.3	20.4	4.8	2.4	1.9	1.7	1.8	2.1	2.0	2.1
Cheques	1.2	0.8	0.7	0.5	0.4	0.3	0.2	0.2	0.1	0.1	0.1

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

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Total	465.6	480.4	491.2	512.4	528.3	541.6	563.4	575.3	597.2	615.7	633.9
Credit transfers	418.2	431.6	441.3	455.1	468.8	476.0	492.7	499.3	514.7	528.0	538.9
Electronic	348.5	371.9	395.6	412.7	430.5	443.6	467.1	477.1	495.4	510.8	524.1
Company terminal giro	160.2	95.8	51.5	46.1	43.2	44.1	44.9	47.1	14.5	14.5	15.7
Online banking	138.4	227.8	293.6	318.8	340.4	349.6	371.3	378.1	427.1	435.8	440.8
Online banking solutions for retail customers	112.0	131.8	144.0	154.2	171.2	205.2	220.0	229.6	243.0	251.9	250.9
Online banking solutions for corporate customers	26.4	96.0	149.6	164.6	169.2	144.4	151.4	148.4	184.1	183.8	189.9
Mobile banking	-	-	-	-	-	0.1	0.2	0.8	3.3	9.0	15.4
Mobile banking solutions for retail customers	-	-	-	-	-	0.1	0.2	0.8	3.3	8.9	15.2
Mobile banking solutions for corporate customers	-	-	-	-	-	-	-	-	0.0	0.1	0.2
Telegiros	24.8	21.8	16.9	13.9	12.2	12.7	11.1	9.7	8.6	7.6	6.6
Miscellaneous other electronic credit transfers	25.1	26.4	33.6	33.8	34.7	37.1	39.5	41.5	41.9	43.9	45.7
Paper-based	69.7	59.8	45.7	42.4	38.3	32.4	25.6	22.1	19.3	17.2	14.8
Company terminal giros and online banking as money order	3.0	2.6	1.0	1.7	1.3	1.2	0.9	0.7	0.6	0.5	0.5
Postal giros	44.6	38.0	32.6	29.0	26.1	23.8	19.9	17.7	15.7	14.0	12.2
Giros delivered at the counter – account debits	22.0	19.2	12.1	11.7	10.9	7.4	4.8	3.8	3.0	2.6	2.1
Direct debits	35.8	39.9	41.8	49.6	53.4	59.9	66.4	72.8	79.7	85.2	92.8
Giros delivered at the counter – cash payments	11.6	8.9	8.0	7.8	6.2	5.7	4.3	3.2	2.8	2.4	2.2

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

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Total use of Norwegian cards (in Norway and abroad)	786.6	862.2	957.6	1 070.7	1 182.0	1 259.7	1 368.8	1 492.2	1 627.3	1 752.3	1 886.2
Goods purchases	678.1	754.5	851.0	965.1	1 075.6	1 159.5	1 273.5	1 400.6	1 540.4	1 670.8	1 816.3
Goods purchases without cashback	533.6	618.5	769.1	887.4	1 002.4	1 088.5	1 208.3	1 340.1	1 484.5	1 619.7	1 770.2
Goods purchases with cashback	144.6	135.9	81.9	77.7	73.2	71.1	65.2	60.6	55.9	51.1	46.2
Cash withdrawals without goods purchases	108.5	107.8	106.6	105.6	106.4	100.1	95.3	91.5	86.9	81.5	69.9
Use of Norwegian cards by function	786.6	862.2	957.6	1 070.6	1 181.9	1 259.7	1 368.8	1 492.2	1 627.3	1 752.3	1 886.2
Debit functions	743.6	809.2	904.2	1 001.3	1 102.8	1 172.1	1 270.6	1 375.4	1 487.7	1 589.2	1 704.3
BankAxept	681.7	745.7	817.4	896.1	987.7	1 045.0	1 123.6	1 207.7	1 299.1	1 366.8	1 447.1
Payment cards issued by international card companies	61.9	63.5	86.8	105.3	115.1	127.1	146.9	167.7	188.6	222.3	257.2
Billing functions (payment cards issued by international card companies)	16.3	19.1	17.7	20.5	22.6	21.4	19.1	19.5	20.8	21.0	21.6
Credit functions	26.7	33.9	35.7	48.8	56.5	66.2	79.1	97.3	118.5	141.2	159.0
Domestic credit cards	5.7	6.1	6.5	7.8	8.8	8.0	6.7	6.2	6.3	5.9	4.9
Payment cards issued by international card companies	21.0	27.8	29.2	40.9	47.8	58.2	72.4	91.1	112.3	135.2	154.1
E-money	:	:	:	:	:	:	:	:	0.2	1.1	1.3
Use of Norwegian cards in Norway	748.3	823.4	907.1	1 000.3	1 107.6	1 177.0	1 265.4	1 369.5	1 473.3	1 560.3	1 666.5
Goods purchases without cashback	503.8	587.9	726.9	829.2	942.1	1 019.5	1 119.4	1 232.6	1 346.5	1 444.4	1 566.5
Goods purchases with cashback	144.6	135.9	81.8	77.7	73.2	71.0	65.2	60.5	55.9	51.1	46.2
Cash withdrawals without goods purchases	99.9	99.5	98.3	93.4	92.3	86.5	80.8	76.4	71.0	64.9	53.8
Use of Norwegian cards abroad	38.3	38.8	50.6	70.4	74.4	82.7	103.4	122.7	153.9	192.0	219.7
Goods purchases	29.8	30.6	42.3	58.2	60.3	69.0	88.9	107.4	138.0	175.4	203.7
Cash withdrawals	8.6	8.3	8.3	12.2	14.1	13.7	14.5	15.2	15.9	16.6	16.0
Use of foreign cards in Norway	10.8	13.6	14.3	14.3	16.3	17.5	19.3	22.5	27.1	31.6	36.6
Goods purchases	9.3	12.4	12.6	11.7	13.5	15.1	17.0	20.1	24.7	29.6	34.7
Cash withdrawals	1.5	1.3	1.7	2.7	2.8	2.4	2.3	2.4	2.3	2.0	1.9

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

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Use of Norwegian terminals	780.9	857.3	941.1	1 035.1	1 146.3	1 222.2	1 309.4	1 413.0	1 531.2	1 623.5	1 733.0
Cash withdrawals from ATMs	99.3	98.7	99.8	95.9	94.9	88.8	83.0	78.7	73.3	66.8	55.7
Goods purchases in EFTPOS terminals that accept bank cards/BankAxept	638.5	718.1	797.6	868.1	967.5	1 065.2	1 152.0	1 237.6	1 351.9	1 437.7	1 543.2
Of which bank cards/BankAxept goods purchases with cashback	144.6	135.9	81.9	77.7	73.2	71.1	65.2	60.6	55.9	51.1	46.2
Goods purchases in other Norwegian payment terminals	43.1	40.5	43.7	71.0	84.0	68.2	74.4	96.7	105.7	118.3	132.9
Other goods purchases in Norway	:	:	:	:	:	:	:	:	0.3	0.6	1.2
Use of Norwegian cards in Norwegian terminals	772.3	846.8	927.0	1 021.9	1 130.1	1 204.7	1 290.1	1 390.5	1 504.2	1 591.9	1 696.5
Cash withdrawals from ATMs	99.2	98.8	98.1	93.3	92.1	86.4	80.7	76.3	70.9	64.8	53.8
BankAxept	93.2	91.7	88.7	86.7	84.5	78.9	74.6	70.5	65.3	59.5	48.7
Domestic credit cards	1.1	0.8	1.1	0.9	0.8	0.7	0.7	0.6	0.6	0.6	0.5
Cards issued by international card companies	4.9	6.3	8.4	5.6	6.8	6.7	5.4	5.2	5.0	4.8	4.5
E-money cards	-	-	-	-	-	-	-	-	:	0.0	0.1
Goods purchases in payment terminals	673.1	748.0	829.1	928.5	1 038.0	1 118.3	1 209.4	1 314.2	1 432.9	1 526.5	1 641.5
Bank cards/BankAxept – goods purchases (including purchases with cashback) in EFTPOS terminals	588.4	654.1	728.7	809.4	903.1	966.1	1 048.9	1 137.1	1 233.6	1 307.1	1 398.2
BankAxept – goods purchases	:	:	:	:	0.0	0.0	0.1	0.2	0.2	0.2	0.2
Domestic credit cards - goods purchases	4.1	4.8	5.3	6.7	7.8	7.1	5.8	5.3	5.3	5.1	4.1
Cards issued by international card companies – goods purchases	51.8	61.3	70.4	90.9	105.9	119.5	133.5	154.1	165.8	184.9	211.0
Cards issued by oil companies	28.8	27.8	24.5	21.6	21.1	24.8	20.3	16.7	22.4	24.5	23.1
Cards issued by retail chains	:	:	0.2	0.1	0.1	0.8	0.8	0.8	5.3	4.1	4.4
E-money – goods purchases	:	:	:	:	:	:	:	:	0.2	0.6	0.6
Other goods purchases in Norway	:	:	:	:	:	:	:	:	0.3	0.6	1.2
Use of foreign cards in Norway	8.5	10.5	14.1	13.2	16.2	17.5	19.3	22.5	27.0	31.6	36.5

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

	2007	2008	2009	2010	2011	2012	2013	2014
Use of Norwegian cards (in Norway and abroad)	23.3	30.1	38.7	46.5	55.3	74.6	95.4	115.3
Norwegian cards in Norway	11.2	15.4	21.3	24.5	27.8	31.9	33.8	41.0
Norwegian cards abroad	12.1	14.7	17.4	22.0	27.5	42.7	61.6	74.3
Use of foreign cards in Norway	1.6	1.8	2.5	2.6	3.5	3.8	4.3	3.9

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

	2007	2008	2009	2010	2011	2012	2013	2014
Transfers from Norway	6.3	6.5	6.8	7.3	8.1	9.0	10.0	10.3
SWIFT	5.9	5.9	6.1	6.6	7.3	8.0	8.7	9.3
Foreign currency cheques	0.1	0.2	0.2	0.2	0.2	0.1	0.1	0.1
Other transfers (MoneyGram, Western Union, etc.)	0.3	0.4	0.5	0.6	0.7	0.9	1.2	0.8
Transfers to Norway	2.8	2.9	2.9	3.1	3.4	3.6	4.3	4.9
SWIFT	2.7	2.8	2.9	3.1	3.3	3.5	4.2	4.7
Foreign currency cheques	:	0.0	0.0	0.0	0.0	0.0	0.0	0.1
Other transfers (MoneyGram, Western Union, etc.)	:	0.0	0.0	0.0	0.0	0.0	0.1	0.1

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

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Total	8 963.5	8 247.9	9 386.5	10 884.7	11 735.1	11 558.4	12 547.3	13 339.3	13 802.8	14 751.9	15 889.3
Debit and credit transfers (giros)	8 656.0	7 909.5	9 018.6	10 475.7	11 278.0	11 080.7	12 036.9	12 788.2	13 201.0	14 112.8	15 203.6
Electronic	8 283.6	7 662.1	8 680.1	10 212.2	11 042.9	10 868.5	11 854.7	12 607.6	13 055.0	13 974.3	15 076.8
Paper-based	372.4	247.4	338.5	263.5	235.0	212.2	182.3	180.6	146.0	138.5	126.9
Payment cards (goods purchases)	265.0	305.5	352.2	396.1	445.8	465.8	500.1	543.4	594.1	632.7	680.9
Electronic	254.1	289.5	336.3	390.2	442.2	463.3	497.6	540.5	590.0	628.8	676.9
Manual	10.9	16.0	15.9	6.0	3.5	2.5	2.5	2.9	4.1	3.9	3.9
Cheques	42.5	32.9	15.8	12.9	11.3	12.0	10.3	7.7	7.7	6.5	4.8

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

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Total	8 656.0	7 909.5	9 018.6	10 475.7	11 278.0	11 080.7	12 036.9	12 788.2	13 201.0	14 112.8	15 203.6
Credit transfers	8 396.5	7 612.6	8 732.1	10 188.6	11 032.4	10 840.8	11 783.7	12 535.2	12 942.9	13 843.6	14 932.6
Electronic	8 105.1	7 449.2	8 456.6	9 992.5	10 859.6	10 681.2	11 636.4	12 377.1	12 816.3	13 725.1	14 822.4
Company terminal giro	6 553.4	2 976.6	2 294.1	2 921.4	2 102.9	2 576.2	2 904.7	3 225.4	1 042.6	1 073.0	977.0
Online banking	1 351.8	4 272.8	5 772.4	6 496.3	8 239.4	7 567.5	8 052.0	8 492.0	11 163.2	11 910.0	12 978.4
Online banking solutions for retail customers	436.4	517.3	585.4	650.1	775.6	966.8	1 078.0	1 184.6	1 286.3	1 373.4	1 424.6
Online banking solutions for corporate customers	915.4	3 755.6	5 187.0	5 846.2	7 463.8	6 600.7	6 974.1	7 307.4	9 876.8	10 536.6	11 553.8
Mobile banking	-	-	-	-	-	0.2	0.3	1.0	12.6	34.8	58.4
Mobile banking solutions for retail customers	-	-	-	-	-	0.2	0.3	1.0	12.6	34.7	58.2
Mobile banking solutions for corporate customers	-	-	-	-	-	-	-	-	0.0	0.1	0.2
Telegiros	48.4	43.8	37.5	31.0	29.7	32.8	29.0	26.1	23.1	20.3	18.0
Miscellaneous other electronic credit transfers	151.5	155.9	352.6	543.8	487.6	504.5	650.2	632.6	574.8	687.0	790.6
Paper-based	291.4	163.5	275.5	196.0	172.9	159.6	147.3	158.1	126.6	118.5	110.2
Company terminal giros and online banking as money order	27.2	4.5	11.7	15.7	10.5	13.8	11.4	7.7	7.4	6.9	6.3
Postal giros	161.1	103.0	81.7	72.0	62.6	53.1	43.5	38.0	32.0	28.3	24.4
Giros delivered at the counter – account debits	103.1	55.9	182.0	108.4	99.7	92.6	92.3	112.4	87.2	83.3	79.4
Direct debits	178.5	212.9	223.5	219.7	183.4	187.3	218.3	230.5	238.7	249.2	254.3
Giros delivered at the counter – cash payments	81.0	83.9	63.0	67.4	62.2	52.6	34.9	22.5	19.4	20.0	16.7

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

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Total use of Norwegian cards (in Norway and abroad)	440.0	480.8	510.8	556.6	609.0	625.1	653.7	694.4	740.9	775.3	807.4
Goods purchases	265.0	305.4	352.2	396.1	445.8	465.8	500.1	543.4	594.1	632.7	680.9
Cashback from EFTPOS terminals	48.3	49.4	28.8	28.1	27.8	27.8	25.7	24.3	23.0	21.7	20.3
Cash withdrawals without goods purchases	126.7	126.0	129.8	132.4	135.5	131.4	128.0	126.7	123.7	120.9	106.2
Use of Norwegian cards by function	440.0	480.8	510.8	556.6	609.0	625.1	653.8	694.6	740.9	775.4	807.3
Debit functions	393.5	429.1	447.3	483.7	525.9	535.8	561.4	589.5	619.7	641.3	663.1
BankAxept	354.1	386.9	398.0	422.2	461.7	465.2	487.0	507.6	529.6	541.6	553.9
Payment cards issued by international card companies	39.4	42.2	49.2	61.5	64.3	70.6	74.4	81.9	90.1	99.7	109.2
Billing functions (payment cards issued by international card companies)	17.8	19.7	19.0	22.9	25.1	22.9	20.5	21.7	23.6	24.0	24.9
Credit functions	28.8	32.0	44.5	50.0	58.0	66.4	71.9	83.2	97.4	109.6	118.9
Domestic credit cards	7.6	5.3	8.7	9.5	10.1	8.9	8.3	8.4	9.3	8.8	8.0
Payment cards issued by international card companies	21.1	26.7	35.8	40.4	47.9	57.4	63.5	74.8	88.1	100.9	110.9
E-money	:	:	:	:	:	:	:	:	0.1	0.4	0.4
Use of Norwegian cards in Norway	405.6	445.3	470.3	498.1	546.8	558.3	578.6	607.1	638.4	658.9	677.9
Goods purchases without cashback	243.2	281.9	323.7	355.5	403.9	420.2	446.3	477.8	514.3	540.8	572.2
Goods purchases with cashback	48.3	49.4	28.8	28.1	27.8	27.8	25.6	24.3	23.0	21.7	20.3
Cash withdrawals without goods purchases	114.1	114.0	117.8	114.5	115.2	110.3	106.7	105.0	101.2	96.5	85.4
Use of Norwegian cards abroad	34.4	35.5	40.5	58.5	62.2	66.8	75.1	87.3	102.4	116.3	129.5
Goods purchases	21.8	23.5	28.5	40.7	41.9	45.6	53.8	65.6	79.9	91.9	108.6
Cash withdrawals	12.6	12.0	12.0	17.8	20.3	21.1	21.4	21.7	22.6	24.4	20.9
Use of foreign cards in Norway	8.5	9.6	10.2	10.0	12.2	12.6	13.7	15.5	17.3	20.6	27.9
Goods purchases	6.3	7.7	7.9	6.3	8.4	9.3	10.6	12.3	14.2	17.9	25.2
Cash withdrawals	2.2	1.8	2.4	3.7	3.8	3.3	3.1	3.2	3.1	2.7	2.7

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

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Use of Norwegian terminals	419.7	454.8	483.1	515.4	570.6	583.7	605.2	637.2	672.2	695.2	720.8
Cash withdrawals from ATMs	113.1	112.0	119.2	117.8	118.5	113.2	109.5	108.0	104.1	99.0	87.9
Goods purchases in EFTPOS terminals that accept bank cards/BankAxept cards	231.2	272.6	305.8	319.7	364.7	395.7	422.8	454.4	487.2	511.2	543.6
Cashback with goods purchases using BankAxept cards	48.3	49.4	28.8	28.1	27.8	27.8	25.7	24.3	23.0	21.7	20.3
Goods purchases at other Norwegian payment terminals	27.1	20.8	29.3	49.8	59.6	47.0	47.3	50.6	57.5	62.3	67.0
Other goods purchases in Norway	:	:	:	:	:	:	:	:	0.4	1.1	2.0
Use of Norwegian cards in Norwegian terminals	413.3	452.4	473.3	505.9	558.5	571.5	591.5	621.7	655.0	674.7	693.1
Cash withdrawals from ATMs	112.8	112.1	116.9	114.1	114.8	109.9	106.4	104.8	101.0	96.3	85.2
Bank cards/BankAxept	104.2	101.9	103.1	103.2	102.8	98.4	96.8	95.4	91.7	87.4	76.5
Domestic credit cards	1.7	1.3	1.6	1.4	1.4	1.2	1.1	1.0	1.0	0.9	0.8
Cards issued by international card companies	7.0	8.9	12.3	9.5	10.6	10.4	8.5	8.3	8.2	8.0	7.8
E-money cards	-	-	-	-	-	-	-	-	:	0.0	0.1
Cashback with goods purchases using BankAxept cards	48.3	49.4	28.8	28.1	27.8	27.8	25.7	24.3	23.0	21.7	20.3
Goods purchases in payment terminals	252.2	290.9	327.6	363.6	416.0	433.7	459.5	492.6	530.6	555.5	585.6
Bank cards/BankAxept - goods purchases in EFTPOS terminals	201.7	235.4	267.0	290.9	331.0	338.9	364.3	387.4	414.3	432.1	456.7
BankAxept – goods purchases	:	:	:	:	0.0	0.1	0.2	0.5	0.5	0.5	0.4
Domestic credit cards - goods purchases	5.1	5.7	5.9	6.8	7.7	6.7	6.0	5.8	5.8	5.2	4.7
Cards issued by international card companies – goods purchases	33.1	36.6	44.8	55.1	63.9	74.3	76.1	84.2	92.0	100.7	107.2
Cards issued by oil companies	12.4	13.1	10.6	10.8	13.3	13.4	12.5	14.4	15.4	15.2	14.6
Cards issued by retail chains	:	:	0.1	0.0	0.1	0.3	0.3	0.3	2.4	1.6	1.8
E-money – goods purchases	:	:	:	:	:	:	:	:	0.1	0.3	0.3
Other goods purchases in Norwegian terminals	:	0.4	1.1	2.0							
Use of foreign cards in Norwegian terminals	6.3	2.5	9.8	9.5	12.1	12.2	13.7	15.5	17.2	20.5	27.7

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

	2007	2008	2009	2010	2011	2012	2013	2014
Use of Norwegian cards (in Norway and abroad)	19.6	24.3	30.7	34.6	39.5	53.0	59.6	68.8
Norwegian cards in Norway	12.1	15.6	20.0	21.0	19.9	25.3	27.7	29.4
Norwegian cards abroad	7.5	8.7	10.7	13.6	19.6	27.6	31.9	39.4
Use of foreign cards in Norway	1.0	1.7	2.4	3.0	3.7	4.5	5.6	7.1

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

	2007	2008	2009	2010	2011	2012	2013	2014
Transfers from Norway	5 791.4	6 503.1	6 549.5	7 124.4	9 909.7	9 206.3	8 225.7	8 683.7
SWIFT	5 153.2	5 818.3	5 544.9	5 496.8	7 929.0	7 274.5	6 299.8	6 521.4
Foreign currency cheques	636.9	683.0	1 002.6	1 625.5	1 978.4	1 928.6	1 921.8	2 159.3
Other transfers (MoneyGram, Western Union, etc.)	1.3	1.7	2.0	2.2	2.3	3.3	4.1	3.0
Transfers to Norway	4 047.0	4 578.1	4 377.5	4 366.1	5 023.6	5 634.6	6 413.2	6 739.4
SWIFT	4 039.8	4 574.0	4 376.5	4 365.0	5 022.9	5 633.9	6 412.5	6 738.8
Foreign currency cheques	7.2	3.9	0.9	0.9	0.6	0.5	0.4	0.3
Other transfers (MoneyGram, Western Union, etc.)	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.2

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

	Customers who do not belong to loyalty schemes						Customers who belong to loyalty schemes					
	2010	2011	2012	2013	2014	2015	2010	2011	2012	2013	2014	2015
Payments												
Online banking (with CID), per payment	1.6	1.5	1.7	1.3	1.5	1.5	0.1	0.0	0.0	0.0	0.0	0.0
Online banking – annual fee	29.0	10.6	19.7	14.2	20.3	20.5	0.2	0.3	1.6	1.5	1.4	0.4
Direct debit (AvtaleGiro), per payment	1.6	1.5	1.6	1.4	1.6	1.5	0.1	0.0	0.0	0.0	0.1	0.1
Mobile banking (with CID), per payment	1.7	1.6	1.7	1.3	1.5	1.5	0.1	0.1	0.0	0.0	0.0	0.0
Mobile banking – transfers between own accounts, per transfer	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0
Mobile banking – info by SMS	2.4	2.5	2.5	2.1	2.1	2.2	1.8	2.1	1.3	1.1	1.2	1.3
Credit transfer via postal giro, per payment	7.2	7.5	8.1	8.8	8.8	8.9	7.7	8.1	8.3	9.2	9.5	9.5
Giro over the counter – account debit, per payment	46.9	49.0	56.6	63.3	61.0	60.2	38.6	39.9	54.7	61.3	59.0	59.3
Giro over the counter – cash payment, per payment	62.8	63.4	79.3	81.8	84.6	77.0	57.4	59.9	78.5	80.5	85.1	88.9
BankAxept cards in payment terminals (EFTPOS), per payment	1.7	1.6	1.5	1.5	1.7	1.7	0.0	0.0	0.1	0.0	0.0	0.0
Credit card from international credit card company, annual fee	136.9	158.5	149.2	145.8	147.5	145.1	17.5	20.2	27.1	14.3	27.3	22.6
BankAxept cards (combined with debet card from int. card comp.), annual fee	243.3	246.2	260.9	268.2	276.6	278.2	192.1	191.1	209.3	218.8	207.0	208.9
Cheques – retail customers, per cheque booklet	14.1	19.3	21.3	17.8	17.8	18.4	20.8	15.3	4.2	18.4	17.5	19.6
Cheques – retail customers, per cheque payment	23.5	21.0	40.0	44.0	45.4	45.6	22.8	23.7	35.7	38.7	41.7	42.3
ATM withdrawals, debit cards												
Own bank's ATMs during opening hours, per withdrawal	0.3	0.3	0.3	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Own bank's ATMs outside opening hours, per withdrawal	2.5	2.4	2.5	2.7	3.1	3.0	0.0	0.0	0.0	0.0	0.1	0.0
Other bank's ATMs during opening hours, per withdrawal	5.0	4.9	4.9	4.9	5.6	5.5	5.1	5.2	5.5	4.8	5.2	5.1
ATM withdrawals, international credit cards												
Own bank's ATMs during opening hours, per withdrawal	25.3	25.3	24.4	23.9	27.7	28.0	29.8	29.4	29.3	30.1	28.5	28.4
Other bank's ATMs during opening hours, per withdrawal	25.4	24.9	24.5	24.0	27.7	28.1	29.9	29.5	29.4	30.2	28.6	28.4
Fee as a percentage of withdrawal amount	0.7	0.8	0.9	0.9	1.0	1.1	0.9	1.0	1.1	1.2	1.2	1.2

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

	2004	2006	2008	2009	2010	2011	2012	2013	2014	2015
Payments										
Electronic giro services										
Direct Remittance without notification	3.0	3.4								
Direct Remittance with notification	5.2	5.5								
Direct Remittance with CID	1.5	1.6								
Other company terminal giro without notification	1.6	1.7								
Other company terminal giro with notification	3.8	3.7								
Other company terminal giro with CID	1.0	2.0								
Online banking – without notification			1.5	1.5	1.5	1.5	1.5	1.6	2.6	2.8
Online banking – with notification			4.2	4.1	4.2	4.2	4.2	4.2	4.3	4.3
Online banking – with CID			1.1	1.1	1.1	1.1	1.1	1.1	1.2	1.1
Paper-based giro services										
Direct Remittance sent as money order	35.7	47.9								
Other company terminal giro sent as money order	35.3	37.2								
Corporate online banking sent as money order			50.2	75.3	75.6	73.0	74.8	75.1	84.0	84.8
Receipt of payments										
Electronic giro services										
Direct debits (Autogiro) without notification	1.5	1.4	1.3	1.4	1.2	1.3	1.3	1.3	1.4	1.2
Optical Character Recognition (OCR) – File	1.2	1.3	1.3	1.3	1.3	1.4	1.4	1.5	1.5	1.5
GiroMail			0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Paper-based giro services										
Optical Character Recognition (OCR) – Return	3.9	4.4	3.3	3.2	3.9	4.4	3.2	3.1	3.2	3.3

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

	Electronic payment order/ automated processing						Manual payment order					
	2006	2008	2011	2012	2013	2014	2006	2008	2009	2012	2013	2014
Ordinary SWIFT transfer in NOK												
Without BIC and IBAN, NOK 2 500	63.8	64.3	61.3	61.5	70.2	85.8	157.1	161.7	162.9	164.0	175.6	249.0
With BIC and IBAN, NOK 2 500	57.0	56.9	56.4	56.8	64.0	66.4	146.2	150.2	152.3	153.2	165.1	193.9
Ordinary SWIFT transfer in EUR												
Without BIC and IBAN, NOK 2 500 equivalent	60.9	65.1	61.3	59.8	50.1	63.3	157.1	157.9	159.1	164.0	175.6	249.0
With BIC and IBAN, NOK 2 500 equivalent	28.9	28.7	28.7	28.9	29.4	29.3	142.8	146.6	148.7	149.0	161.1	193.9
SWIFT express transfer in NOK												
Without BIC and IBAN, NOK 150 000	330.2	331.7	338.9	339.8	362.6	388.7	396.3	402.7	402.6	404.1	425.3	526.7
With BIC and IBAN, NOK 150 000	299.4	300.1	307.5	308.2	330.7	339.2	385.3	391.3	391.8	393.4	413.2	446.8
SWIFT express transfer in EUR												
Without BIC and IBAN, NOK 150 000 equivalent	330.2	340.9	348.5	333.1	350.6	376.0	396.3	399.3	399.1	404.1	425.3	526.7
With BIC og IBAN, NOK 150 000 equivalent	296.5	296.8	294.4	295.9	326.3	334.8	384.6	390.5	391.1	393.4	413.2	446.8
Cheques to other countries												
Equivalent to NOK 2 500	:	:	:	:	:	:	218.4	203.6	222.9	227.0	225.4	255.1

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

	Receipt of payments from EU/EEA countries										
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	
Receipt of payments in EUR											
Without BIC and IBAN, NOK 2 500 equivalent	86.4	80.8	80.8	59.9	63.0	61.1	60.8	61.5	64.3	54.2	
Without BIC and IBAN, NOK 150 000 equivalent	93.0	85.1	84.6	62.8	66.0	64.4	81.6	83.4	86.6	77.7	
With BIC and IBAN, NOK 2 500 equivalent	13.2	12.6	10.4	16.0	17.2	18.5	18.6	20.2	20.5	20.8	
With BIC and IBAN, NOK 150 000 equivalent	29.6	12.6	10.4	16.0	17.2	18.5	18.6	20.2	20.5	20.8	
Receipt of payments in other currencies											
Without BIC and IBAN, NOK 2 500 equivalent	96.5	92.9	90.6	70.2	71.6	70.5	70.2	68.9	70.8	71.3	
Without BIC and IBAN, NOK 150 000 equivalent	96.5	98.0	96.4	96.7	93.2	92.2	91.4	90.4	97.0	97.9	
With BIC and IBAN, NOK 2 500 equivalent	96.5	92.3	90.2	69.6	71.1	70.5	70.2	68.9	70.8	71.3	
With BIC and IBAN, NOK 150 000 equivalent	96.5	95.1	94.5	74.2	73.9	73.3	90.4	89.1	95.8	96.8	

Table 20: Prices for remittances to selected countries. Banks and other providers. In percent of amount transferred. At 15 March 2015

	Transaction in person			Online payment order		
	NOK 1000	NOK 3000	NOK 5000	NOK 1000	NOK 3000	NOK 5000
Banks	24.5	8.9	5.7	5.6	2.5	1.9
Exchange rate cost	1.0	1.0	1.0	1.0	1.0	1.0
Other fees	23.5	7.8	4.7	4.6	1.5	0.9
Non-bank financial institutions and payment institutions	9.6	8.4	8.5	7.4	5.6	5.5
Exchange rate cost	4.4	4.4	4.4	3.6	3.6	3.6
Other fees	5.2	4.0	4.1	3.8	2.0	1.9
All providers	21.0	8.7	6.8	6.3	3.8	3.3
Exchange rate cost	2.4	2.4	2.4	2.0	2.0	2.0
Other fees	18.6	6.3	4.5	4.3	1.7	1.3

Table 21: Prices for remittances to selected countries. In percent of amount transferred. At 15 March 2015

	Transaction in person			Online payment order		
	NOK 1000	NOK 3000	NOK 5000	NOK 1000	NOK 3000	NOK 5000
Europe (EU)	20.3	8.1	5.8	5.0	3.0	2.6
Latvia	21.5	8.6	6.1	4.6	2.8	2.5
Lithuania	21.2	8.3	5.8	4.7	2.7	2.4
Poland	20.6	8.3	6.0	5.8	3.5	3.1
Romania	17.9	7.3	5.3	5.0	2.9	2.5
Other Europe	22.7	9.6	7.1	7.1	3.8	3.3
Bosnia-Herzegovina	22.0	10.0	7.8	6.5	3.6	3.2
Kosovo	22.7	9.0	6.4	7.4	3.5	2.9
Macedonia	22.6	9.0	6.3	6.5	3.2	2.8
Russia	24.1	10.4	7.8	9.0	5.0	4.5
Serbia	22.6	9.0	6.3	6.4	3.1	2.7
Turkey	22.3	10.3	8.0	7.0	4.3	3.9
Asia	21.9	8.7	6.2	7.2	3.7	3.1
Afghanistan	24.0	9.2	6.3	7.3	3.5	2.9
Philippines	19.7	8.4	5.9	7.2	3.9	3.2
India	21.8	9.2	6.8	7.0	3.7	3.1
Iraq	22.7	9.1	6.4	7.2	3.3	2.7
China	21.9	8.2	5.6	6.0	2.7	2.1
Pakistan	21.1	8.4	6.0	7.6	4.0	3.3
Palestine	23.4	9.3	6.6	8.2	4.3	3.8
Sri Lanka	20.4	7.7	5.3	7.5	3.6	3.0
Thailand	21.7	9.7	7.4	7.4	4.2	3.6
Vietnam	21.8	8.1	5.5	6.6	3.4	2.8
Americas	22.8	9.2	6.5	6.9	3.7	3.1
Brazil	22.9	9.3	6.6	7.0	3.8	3.3
Chile	22.7	9.0	6.4	6.8	3.5	2.9
Africa	20.4	9.0	6.7	7.1	3.5	3.0
Eritrea	20.4	8.8	6.5	6.3	2.9	2.4
Ethiopia	19.8	8.6	6.4	7.9	4.0	3.4
Gambia	20.2	9.0	6.7	6.3	2.9	2.4
Ghana	20.6	9.4	7.1	7.7	3.8	3.2
Morocco	21.1	9.1	6.8	7.5	4.1	3.5
Nigeria	20.1	8.9	6.7	7.1	3.5	3.0

Explanations and sources for the tables

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

Sources:

- General data: Statistics Norway and Finanstilsynet (Financial Supervisory Authority of Norway).
- Information on banknotes and coins in Norway: Norges Bank.
- Information on giros, cheques, payment cards, ATMs and payment terminals: Finance Norway, Nets Norway AS, EVRY Norge AS, Skandinavisk Data Center AS, Eika Gruppen AS, DNB Bank ASA, Nordea Bank Norge ASA, Danske Bank, Skandinaviska Enskilda Banken AB (publ.) Oslo branch, Cultura Sparebank, Teller Branch Norway, Visa Norge, Bankgruppe FLI, Eurocard, SEB Kort AB Oslo branch, Diners Club Norge, Ikano Bank AB (publ.), Handelsbanken, Elavon Financial Services Ltd., American Express Services Europe Limited Branch, Swedbank Card Services Norge, Santander Consumer Bank, Entercard Norge AS, Statoil Fuel & Retail Norge AS, ST1 Norge AS, Uno X Energi AS, Esso Norge AS, WEX Europe Services AS and A/S Norske Shell.
- Information on cross-border payments other than by card: Register of Crossborder Currency Transactions and Currency Exchange (Norwegian Directorate of Customs and Excise).
- Information on fees for retail customer services as from 2009 is based on a selection of 96 banks. Prices have been collected from www.finansportalen.no. These banks had a market share of 93 percent in terms of current account deposits at end-November 2014. Previous fees for retail customer services, corporate customer services and fees for cross-border payments are collected from banks' price lists and forms from 22 banks. These banks had a market share of 85 percent in terms of deposits. All fees are as at 1 January 2015.
- "Sending money home" prices have been collected from www.finansportalen.no and are based on reports from six banks, three non-bank financial institutions/payment institutions and three foreign institutions. Reporting institutions represent a sample of a larger group of Norwegian and foreign institutions that provide remittance services in Norway. All prices are as at 15 March 2015.

Comments on tables:

Table 6 – Number of agreements

- The number of agreements for offering or receiving e-invoices refers to agreements relating to sending and receiving e-invoices in bank networks. The figures do not include sending and receiving bilaterally, through access points or electronic invoice transmitters that are connected to samtrafikk.no or similar in-voice transmitters. The number of agreements to receive EHF invoices refers to agreements to receive electronic invoices in EHF-format transmitted via access points in the PEPPOL infrastructure.

- Figures for cards up to and including 2012 do not include e-money cards and travel accounts in card systems that are not linked to physical cards.
- The table shows the number of cards issued in Norway by banks and finance companies. Figures as from 2013 include e-money cards (Visa and MasterCard, pre-paid cards) and travel accounts in card systems that are not linked to physical cards, which were not included earlier.
- The table presents the number of physical cards and the number of functions embedded in the cards.
- Physically, the cards are broken down by security feature. They can have a chip and a magnetic stripe or only a magnetic stripe or they can be virtual, such as travel accounts in card systems that do not issue a physical card.
- The functions in the card are broken down by settlement method, i.e. whether card use entails immediate debit of a bank account (debit function), whether the user receives an invoice paid in full a few weeks later (billing function), whether the user has a credit that is repaid in instalments (credit function) or whether the user pays with a prepaid card (e-money).
- The number of physical cards is lower than the number of functions in the cards owing to the large number of combined cards.
- The statistics for the number of payment terminal only include EFTPOS terminal that accept BankAxept cards. The number of payment terminals owned by banks up to and including 2009 refers to terminals that have been owned or leased by banks. Since 2009, most banks have transferred contracts to Nets with Nets becoming the owner. From 2010, only a few terminals are owned by banks. The number of sites where terminals are installed refers to the individual shop, post office, etc.

Tables 8 and 12 – Use of payment services

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

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

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

- The tables show all use of payment cards issued in Norway and included in Table 7. The figures for the years up to and including 2011 do not include the use of virtual cards (accounts in card systems that are not linked to the physical card, such as travel accounts) and e-money cards.
- The tables present total use of cards in Norway and abroad, broken down by cards used for cash withdrawals or goods purchases, and further by settlement method/ settlement function (debit, billing, credit and e-money; see explanation to Table 7 above) and by card type (BankAxept, payment card issued by an international card company or domestic credit card).
- The table also provides an overview of Norwegian cards used abroad broken down by whether the cards are used in Norway or abroad and whether use in Norway or abroad refers to cash withdrawals or goods purchases.
- The last item in the table provides an overview of total use of foreign cards in Norway broken down on cash withdrawals and goods purchases.
- The figures for prepayments/e-money include registered use of NAV (Norwegian Labour and Welfare Administration) cash cards, universal gift cards in Norway and prepaid Visa and MasterCard issued by banks in Norway. The figures for 2012 only include use of prepaid cards in EFTPOS terminals that accept BankAxept cards. The figures as from 2013 include all cards in Norway and abroad.
- The figures for POS cash withdrawals include cash back at EFTPOS terminals that accept BankAxept cards, while the figures for other cash withdrawals refer to over-the-counter and ATM withdrawals.
- The figures for use of Norwegian cards abroad and foreign cards in Norway primarily refer to cards issued by international card companies, including Visa, Eurocard, MasterCard, Diners, American Express, JCB cards (Japan Credit Bureau) and China Union Pay. The figures for cards used abroad in the period 2004–2006 are somewhat uncertain. As from 2006, use of BankAxept cards in Norwegian-owned EFTPOS terminals abroad has been included in the figures for use of Norwegian cards abroad. In 2014, such use of cards abroad came to 2 percent of transactions and accounted for 2 percent of turnover in the same year.

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

- The tables refer to use of Norwegian and foreign payment cards in all Norwegian-owned terminals installed in Norway and abroad. Goods purchases at domestic payment terminals also include use of cards over the internet in Norway. Note that the figures include use of cards in all Norwegian-owned terminals that are installed in Norway and abroad, even though cash withdrawals and payments in terminals abroad are included as card use abroad in Tables 10a and 14a.
- In order to show how the terminals are used, use of cards issued by retail chains are included, even though such cards are not defined as payment cards and included in Tables 10a and 14a. The figures up to and including 2005 only include use of such cards issued by oil companies, but as from 2006, cards issued by other retail chains are also included.
- The figures up to and including 2011 do not include use of virtual cards (accounts in card systems that are linked to the physical card, such as travel accounts) and e-money cards. As from 2012, payments from travel accounts in card systems excluding the internet are also included.

- The figures for cash withdrawals from ATMs using e-money refers to use of NAV cash cards. The figures for payments using e-money include registered use of universal gift cards in Norway and prepaid Visa and MasterCard cards issued by banks in Norway. The figures for 2012 only include prepaid cards used in EFTPOS terminals that accept BankAxept cards. The figures as from 2013 include all use of cards in Norway and in EFTPOS terminals and over the internet in Norway.
- The figures for cash withdrawals (cash back) up to 2006 are based on estimates from BBS and Norges Bank. The lower figures as from 2006 only include registered cash withdrawals.
- The figures for payment cards used in other Norwegian payment terminals include domestic credit cards and international cards over the internet and in EFTPOS terminals that do not accept BankAxept cards.
- Information on ATM withdrawals using domestic credit cards and payment cards issued by international card companies up to and including 2005 comes from ATM owners, while information as from 2006 has been collected from card issuers.

Tables 10c and 14c

- Use of cards over the internet is included in the figures for goods purchases and card use broken down by function in Tables 10a and 14a. Use of foreign and Norwegian cards on Norwegian networks is also included in the figures for use of domestic terminals in Tables 10b and 14 b.

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

- The statistics refer to payments registered in the Register of Crossborder Currency Transactions and Currency Exchange in the period 2007–2014. The figures for “Other transfers” for 2012 are somewhat uncertain.

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

- Price statistics for retail customer services (Table 16) are collected from www.finansportalen.no. There are two average prices for each service, one for customers belonging to a loyalty scheme and one for those who do not. Average prices are calculated by weighting the price in each bank based on the bank’s share of deposits in current accounts. In cases where a bank has several loyalty schemes, the median price is used to calculate the average price for all banks’ of the services in the loyalty scheme.
- The prices for corporate services are collected from price lists on internet and statistics on prices for cross-border payments are reported on forms. The prices are collected from price lists and forms from 22 banks that had a market share of 85 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 discount. Average prices are calculated by compiling average prices for commercial and savings banks by weighting the price at each bank based 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 price of postal giros is for each form posted. Postage for each form posted is comes in addition.
- The price of annual fees for online banking for 2007 and 2008 refers to the annual fee for Digipass, while subsequent prices include general annual fees.
- The price of direct debit (AvtaleGiro) receipt refers to receipt without notification.
- 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, confirmations or costs that the payer must cover for the payee.

Tables 20 and 21 – Prices for remittances to selected countries
("Sending money home")

- Average prices are calculated by first calculating an arithmetic average for each of the reporting institutions that charge more than one price per service/service variable. Then an arithmetic average is calculated of the prices from all providers of the service/service variable.
- Banks' prices refer to prices for SWIFT transfers, while the prices reported by the other institutions refer to transfers over proprietary networks.

Standard symbols in the tables:

: Incomplete information

- Zero

0 Less than 0.5 of the unit used



NORGES BANK