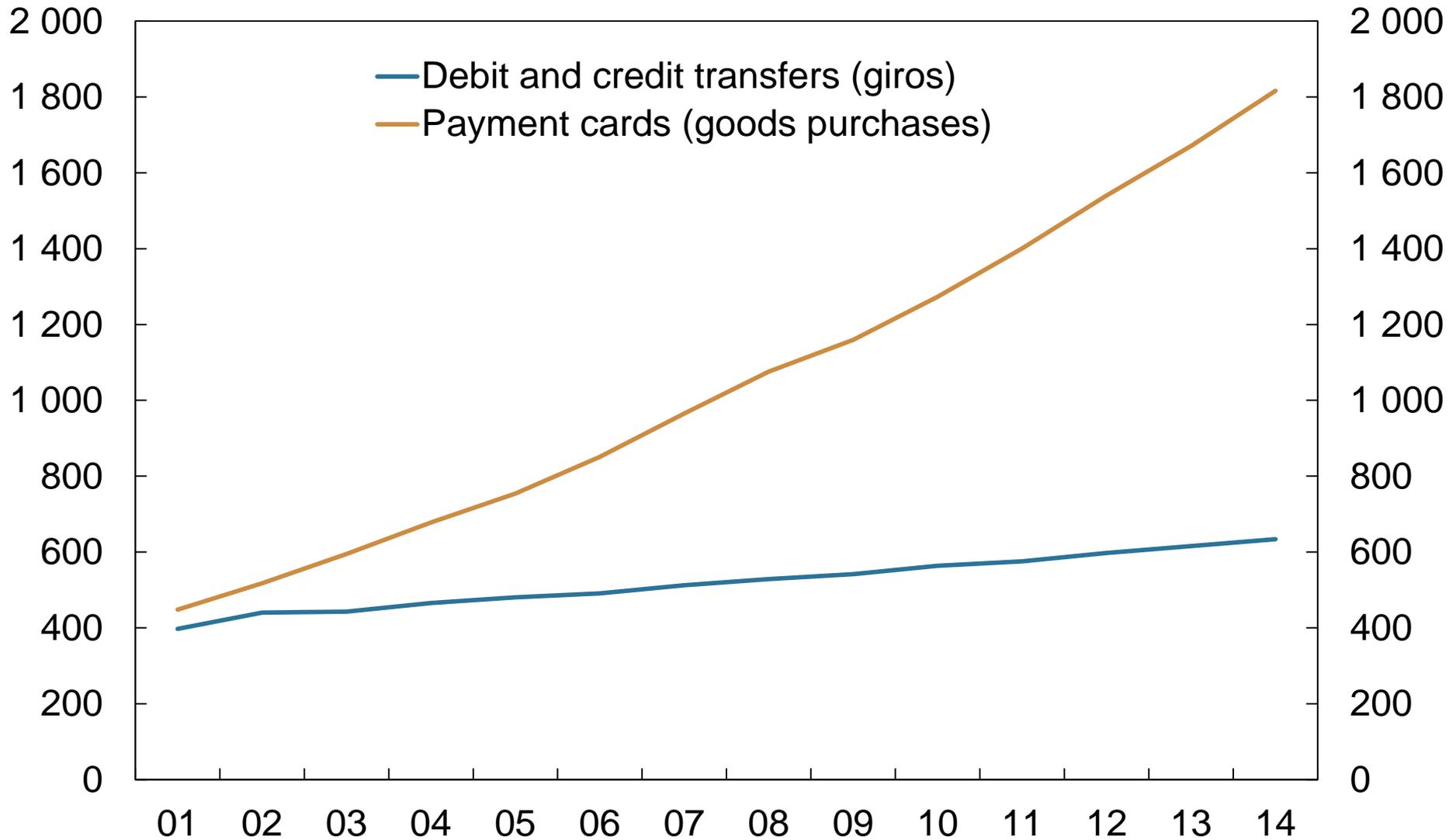


**NORGES BANK MEMO 1/2015**

**DEVELOPMENTS IN RETAIL PAYMENT SERVICES -  
2014**

**CHARTS**

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



Source: Norges Bank



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

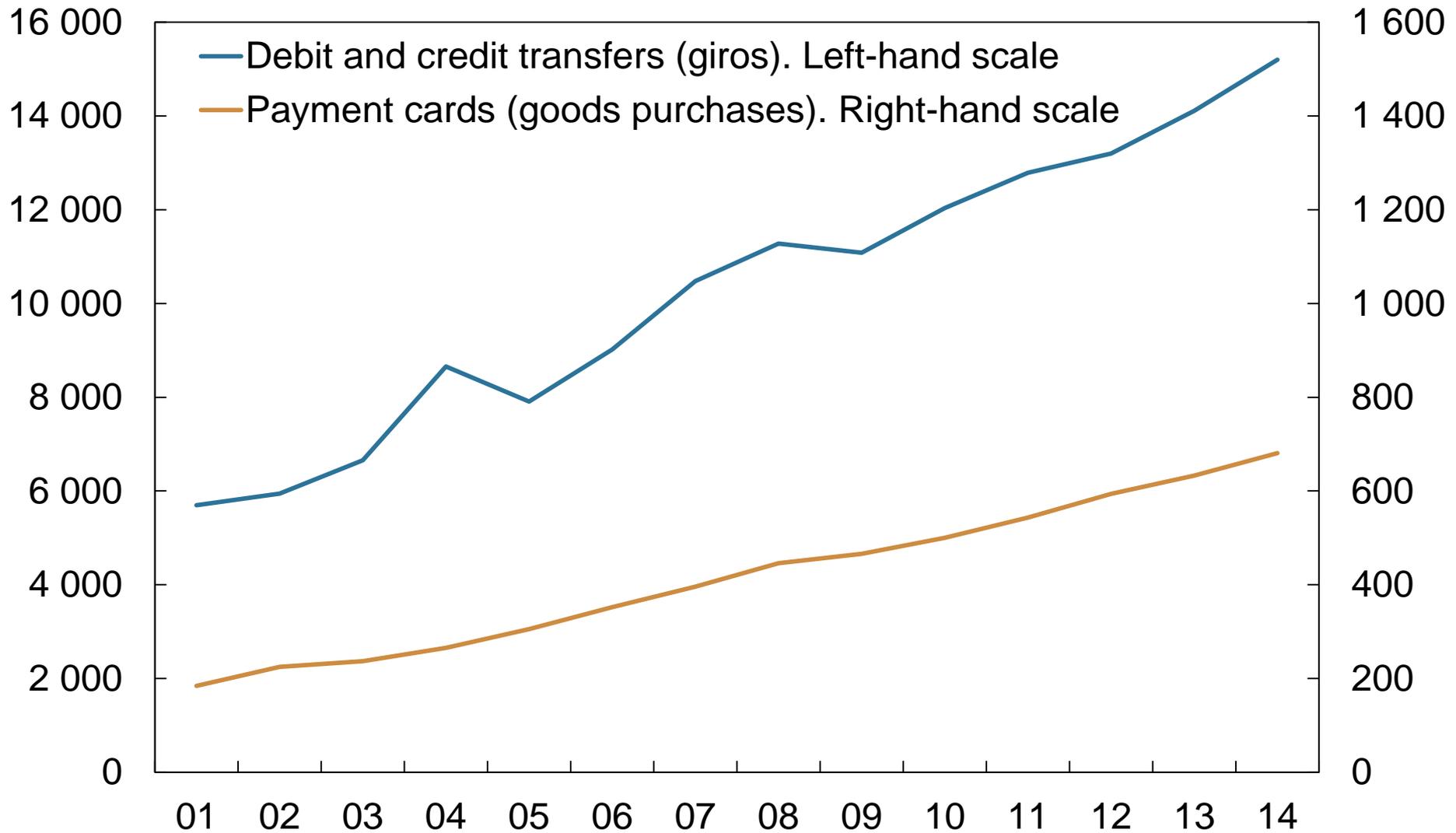
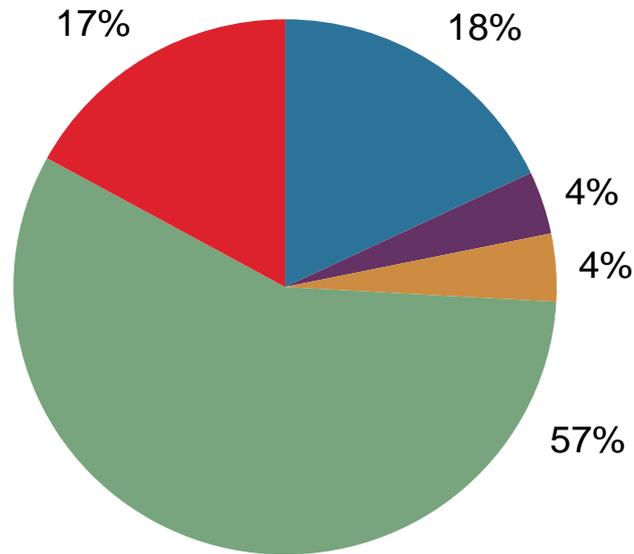
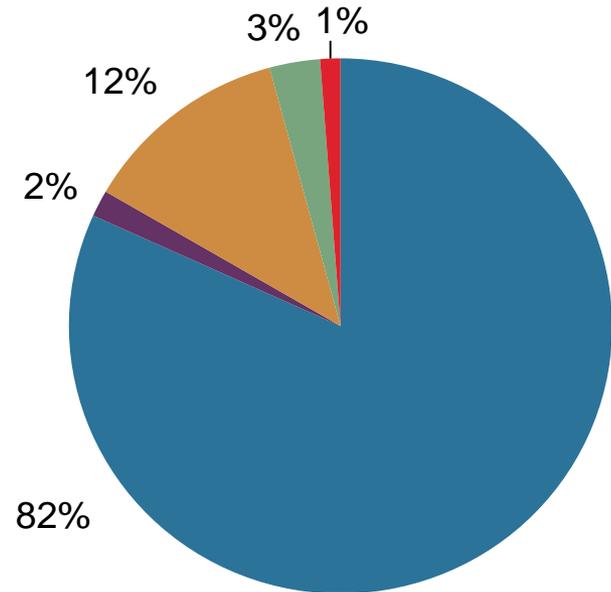


Chart 3 Selected payment instruments use as a share of total number of transactions and total value. 2014

Transactions



Value



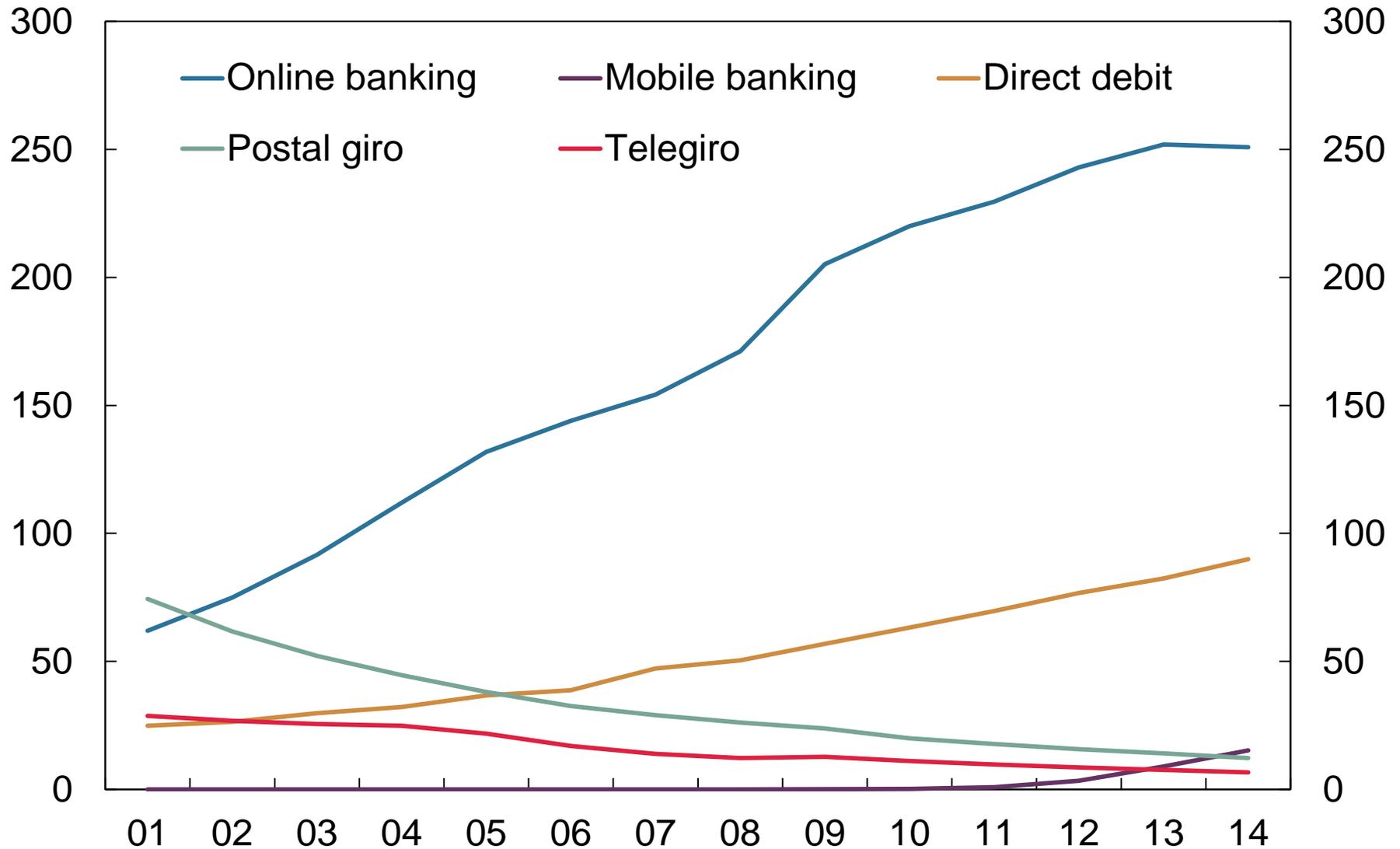
■ Online banking  
■ BankAxept

■ Direct debits  
■ International cards

■ Other giro payments



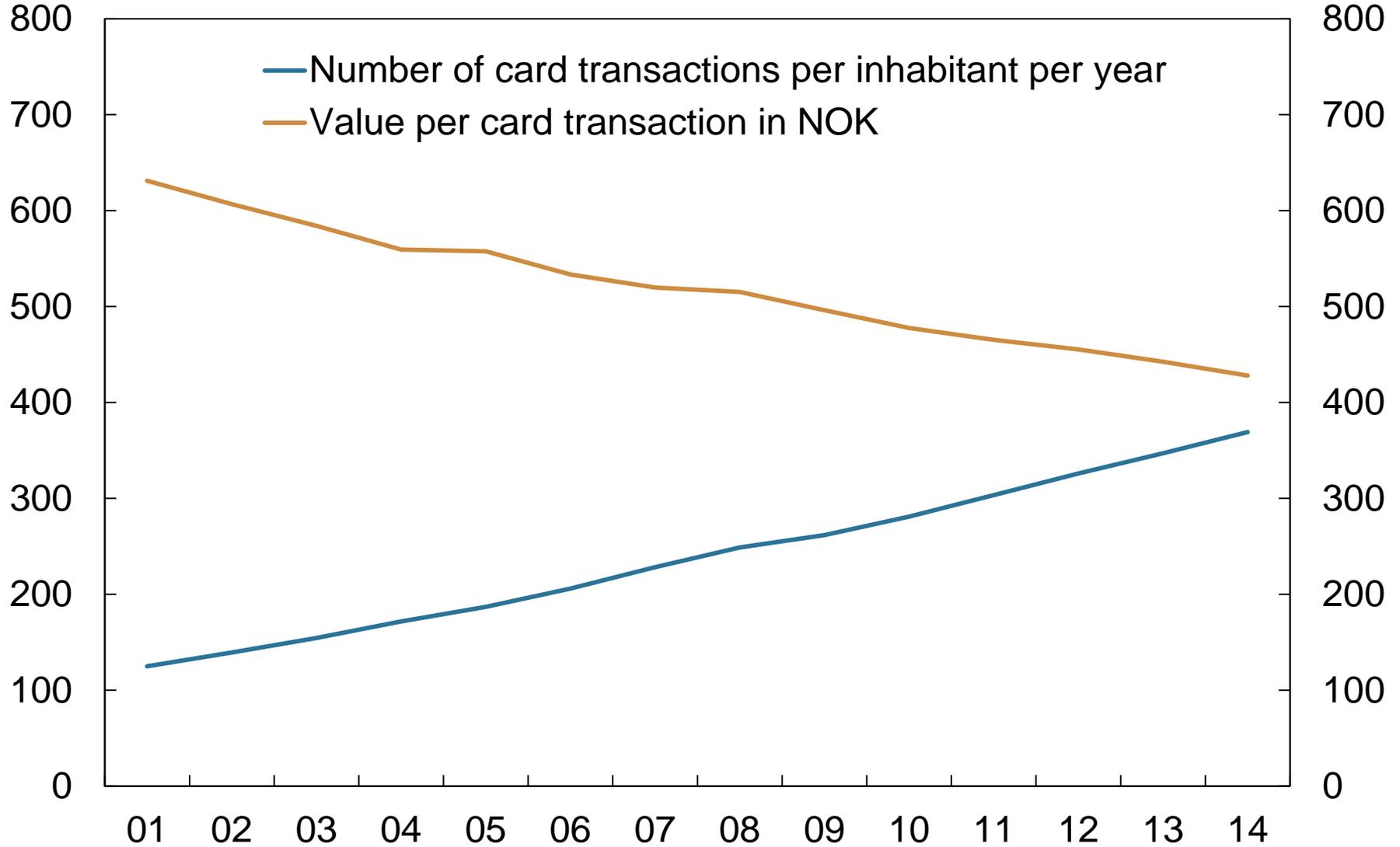
Chart 4 Debit and credit transfers by retail customers. In millions of transactions. 2001 – 2014



Source: Norges Bank



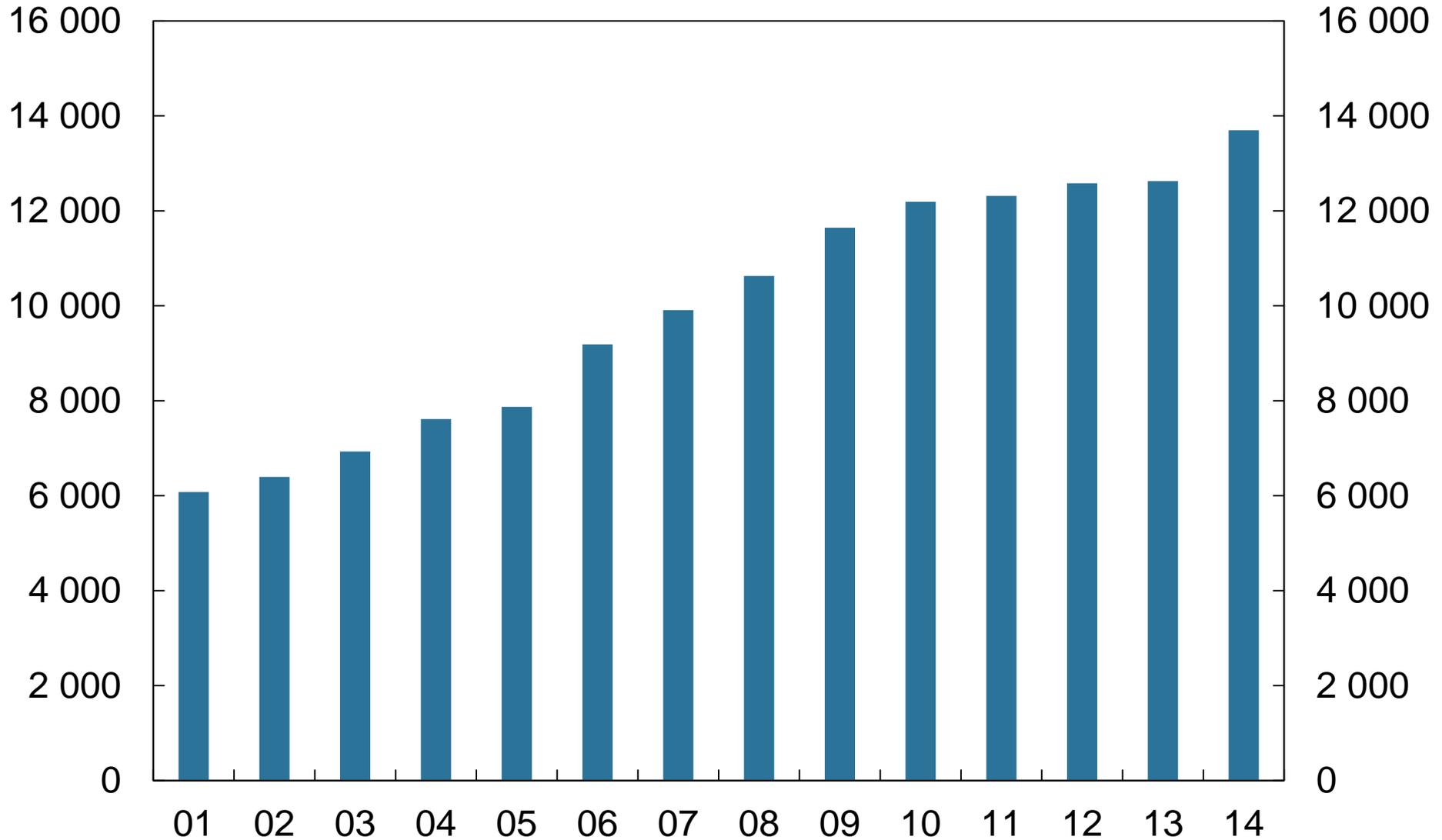
Chart 5 Card transactions per inhabitant per year and value per card transaction in NOK. 2001 – 2014



Source: Norges Bank



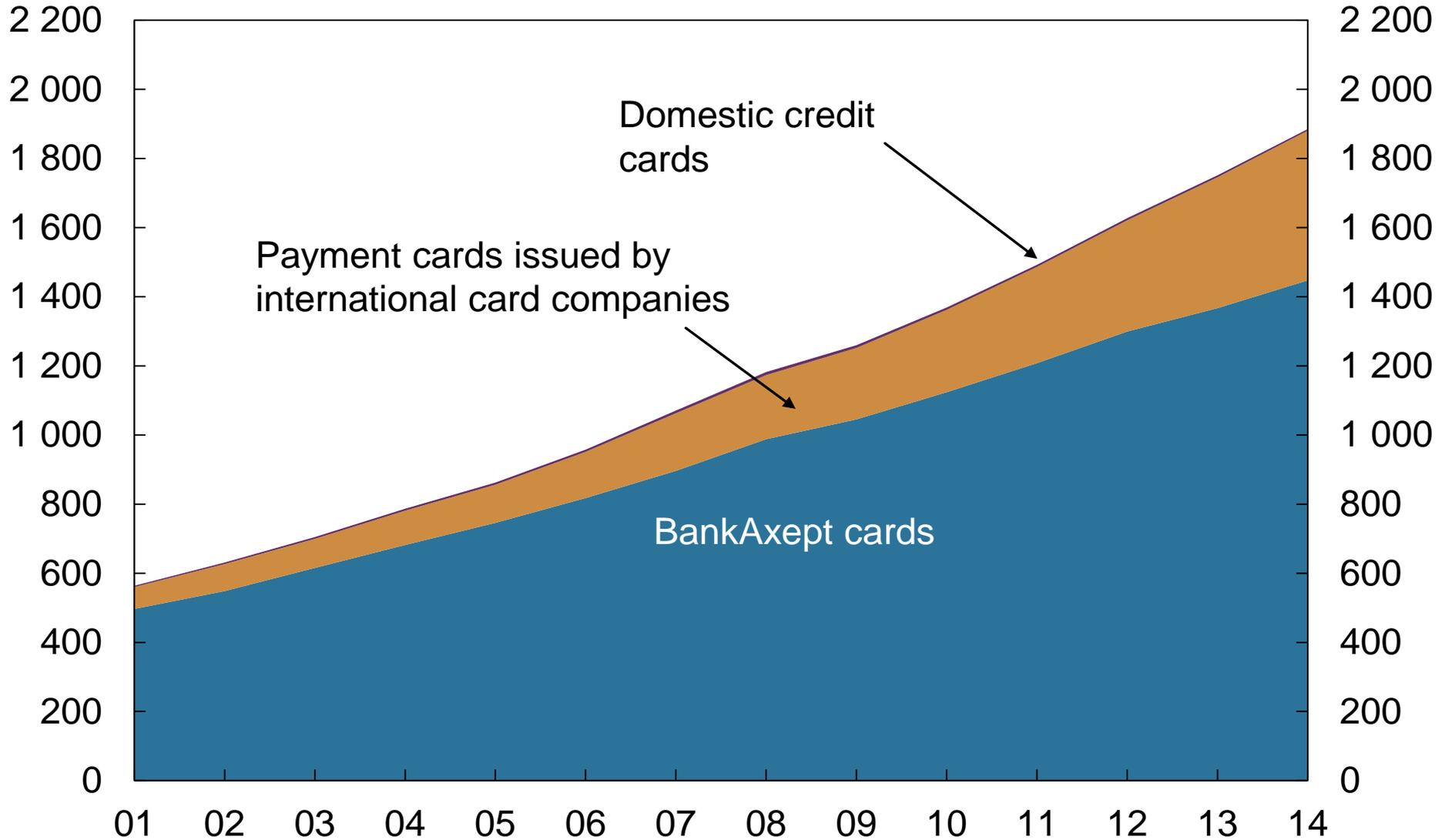
Chart 6 Number of Norwegian payment cards issued.  
In thousands. 2001–2014



Source: Norges Bank



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



Source: Norges Bank



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

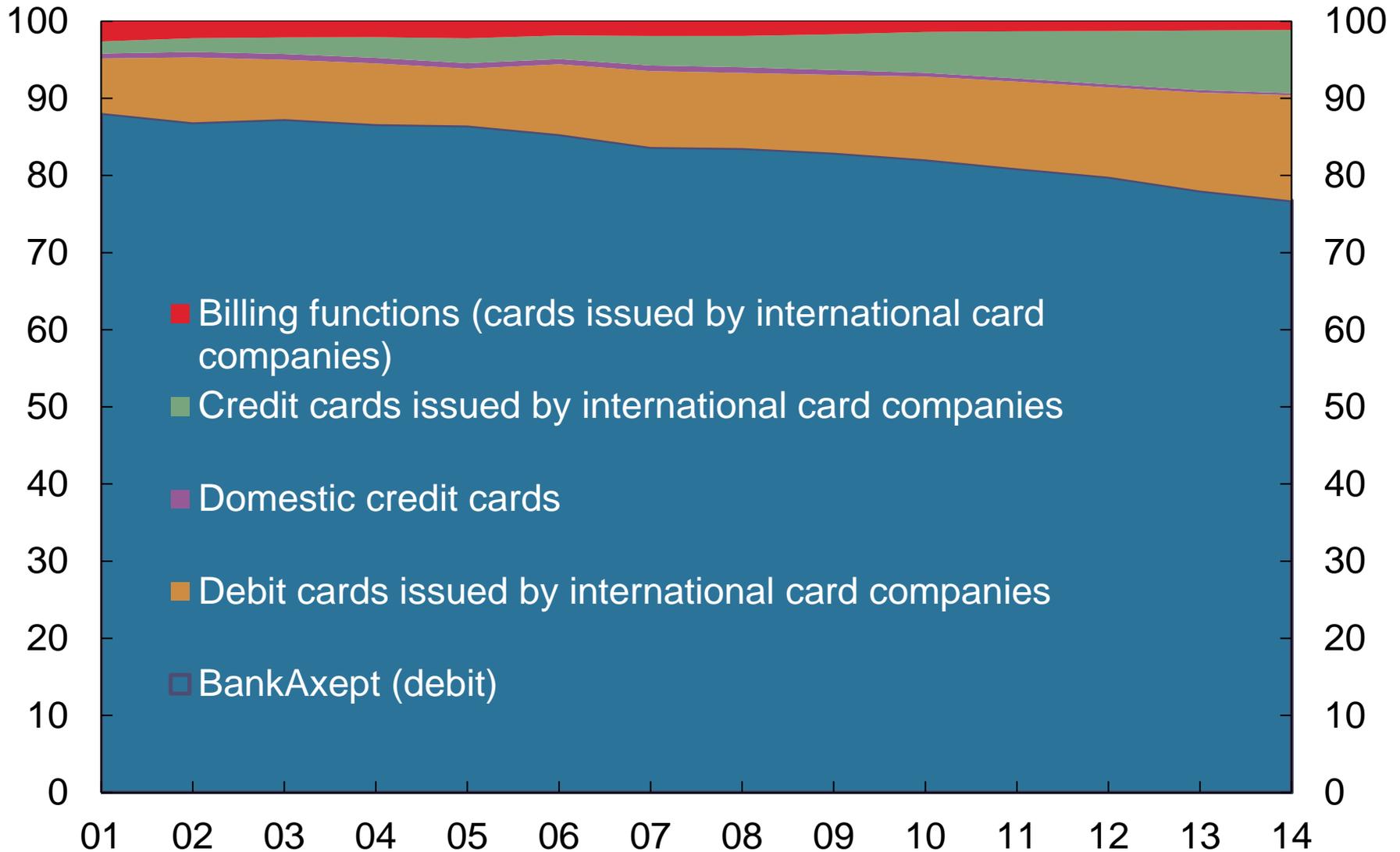
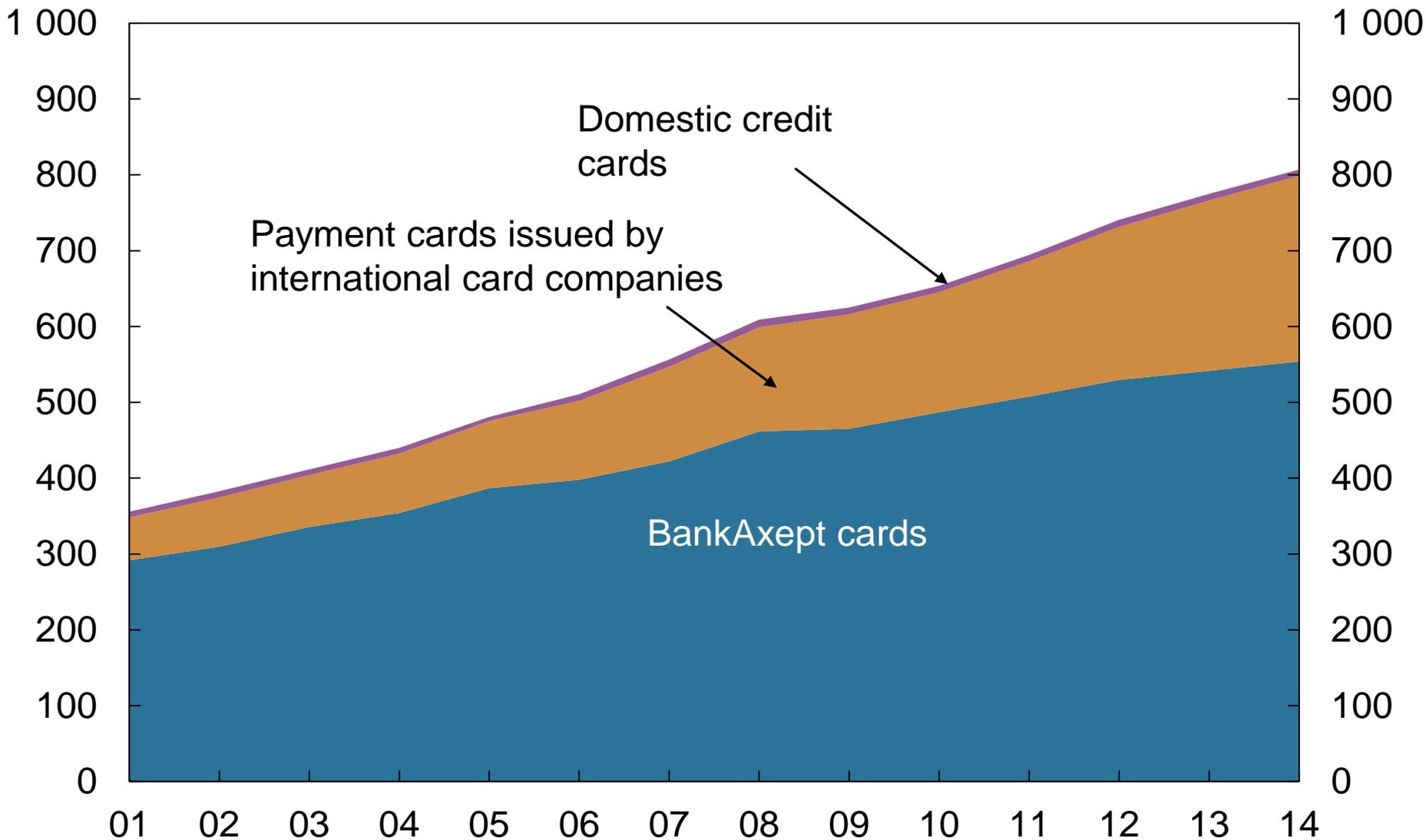


Chart 9 Use of Norwegian payment cards by issuer. In billions of NOK. 2001–2014



Source: Norges Bank



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

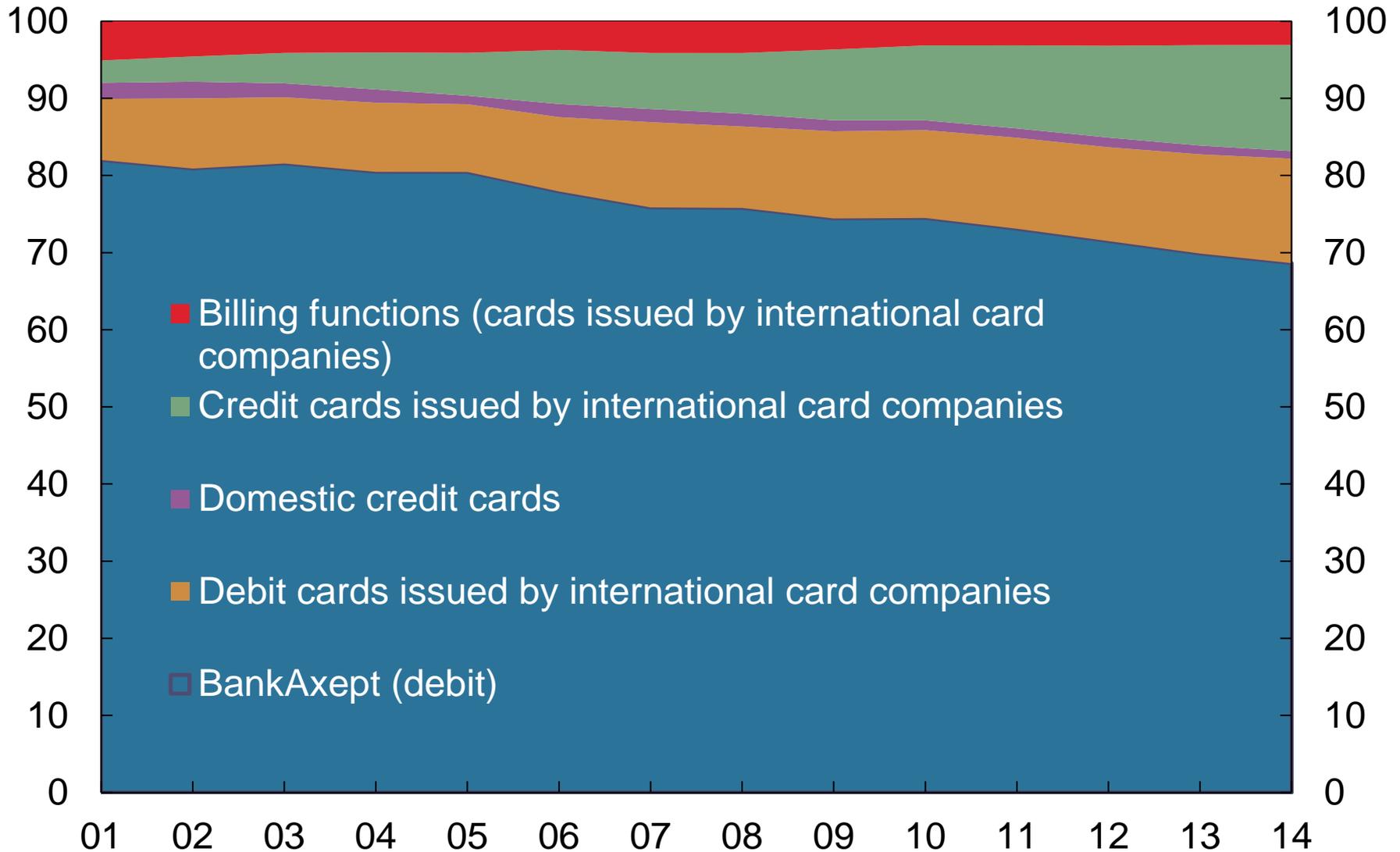
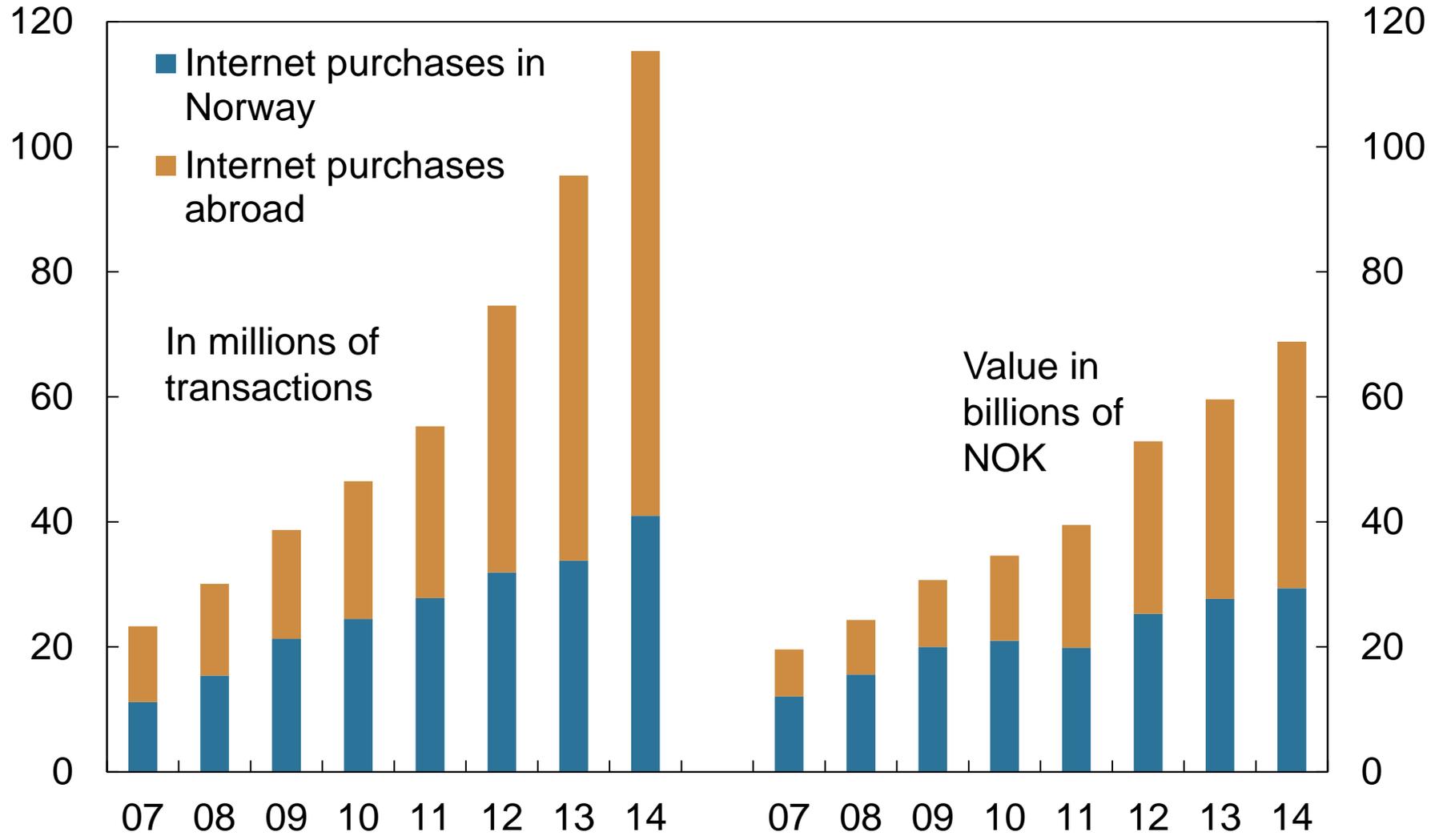


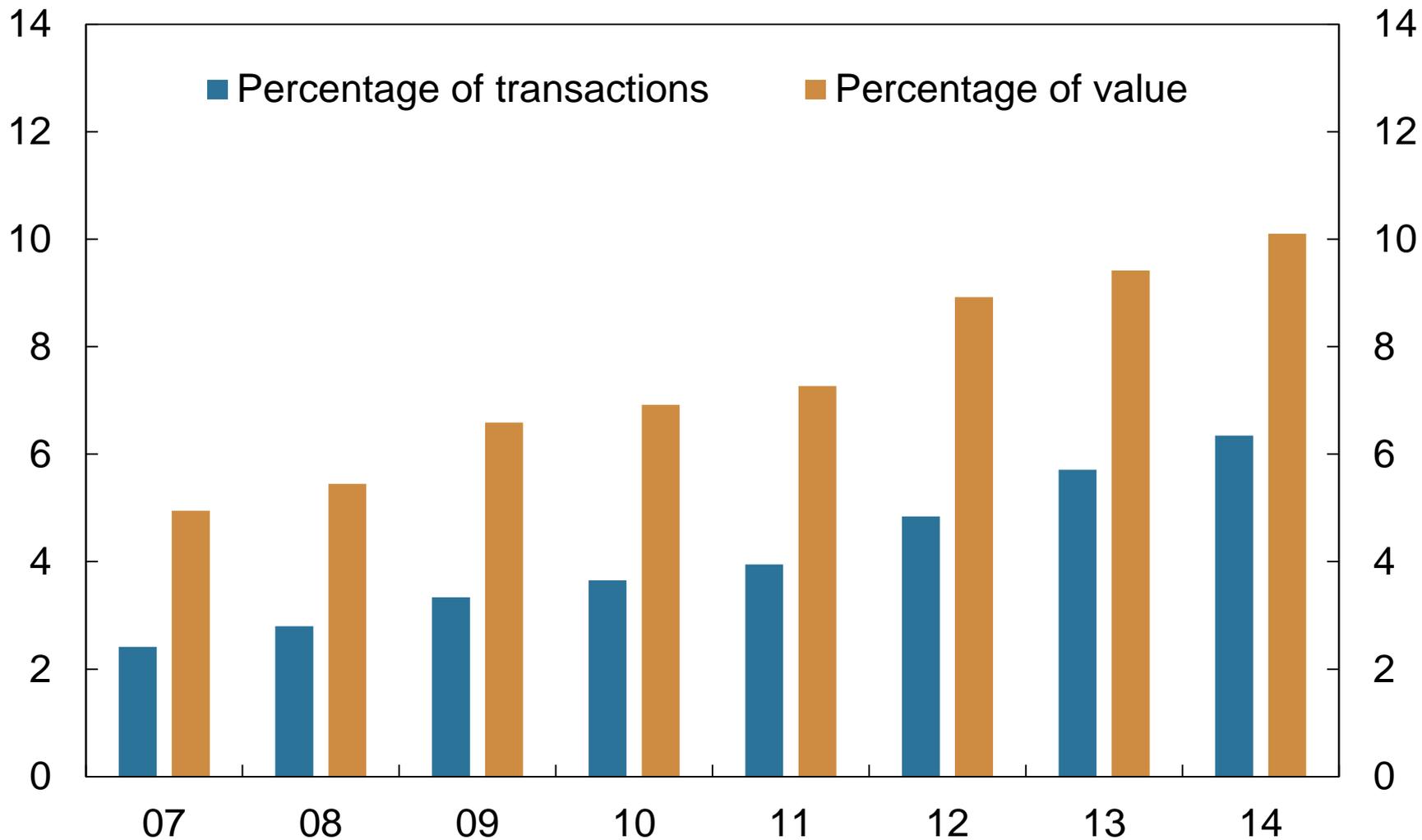
Chart 11 Internet purchases with Norwegian payment cards.  
2007-2014



Source: Norges Bank



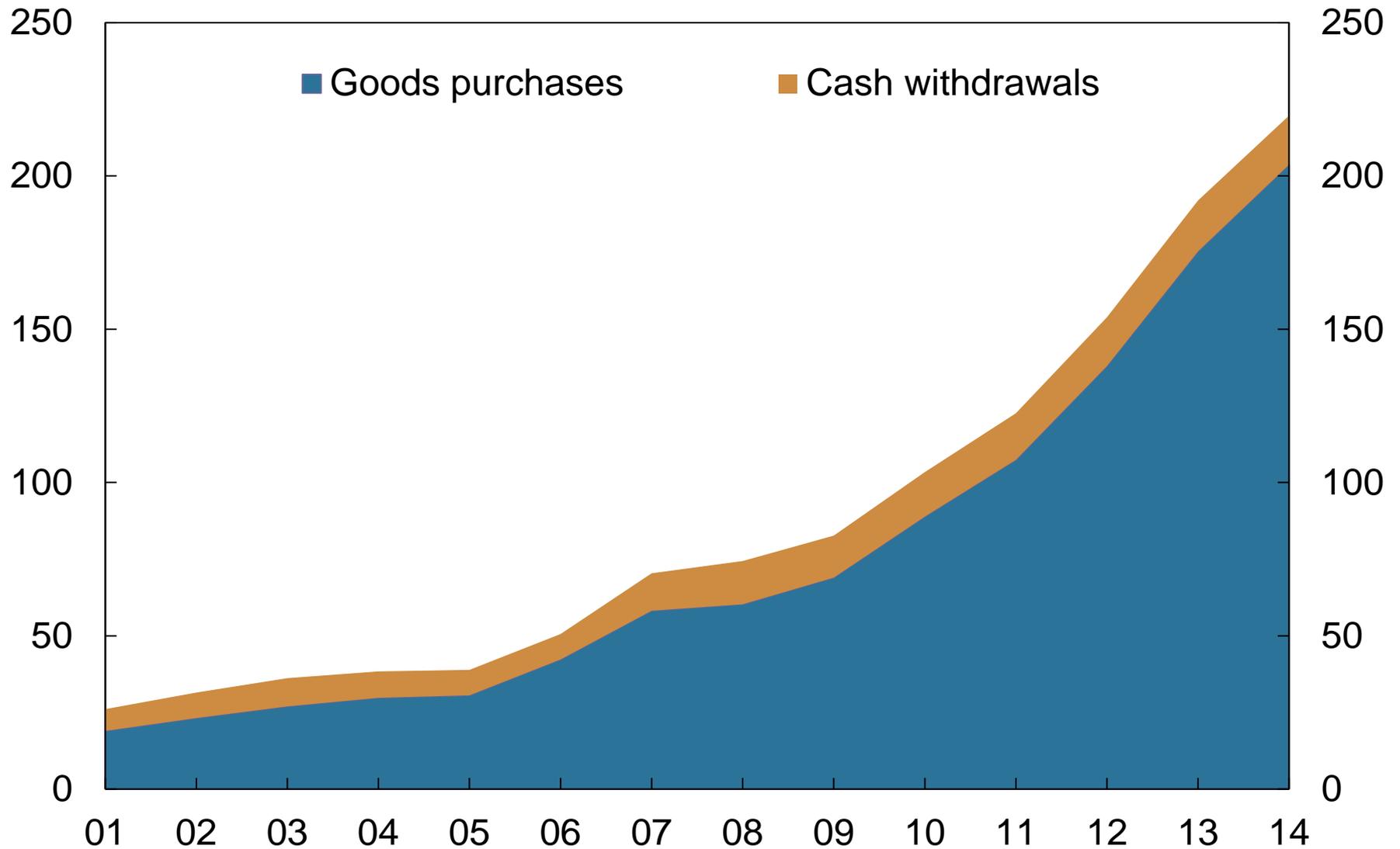
Chart 12 Internet purchases with Norwegian payment cards. Percentage of total purchases of goods. 2007–2014



Source: Norges Bank



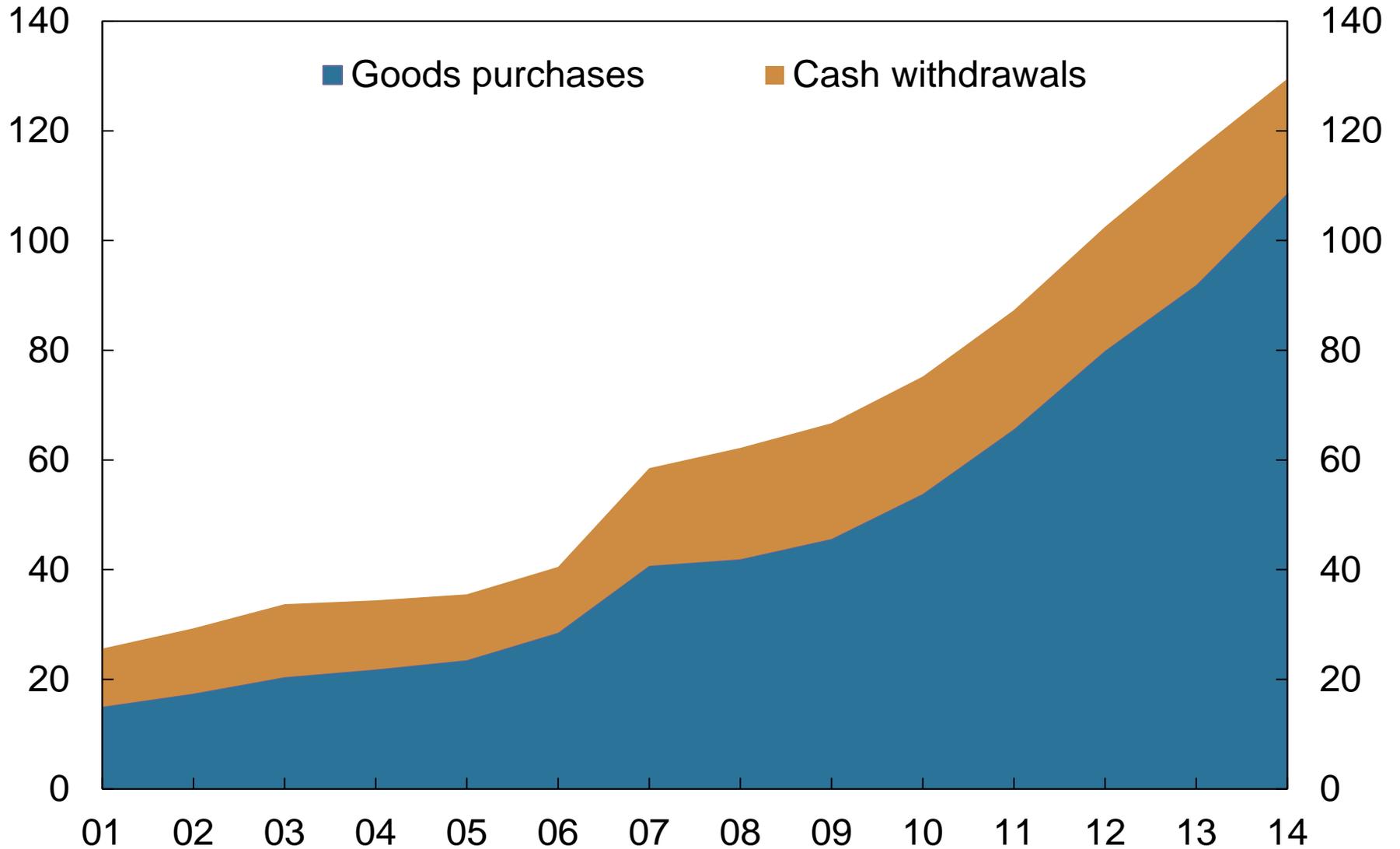
Chart 13 Use of Norwegian payment cards abroad.  
In millions of transactions. 2001–2014



Source: Norges Bank



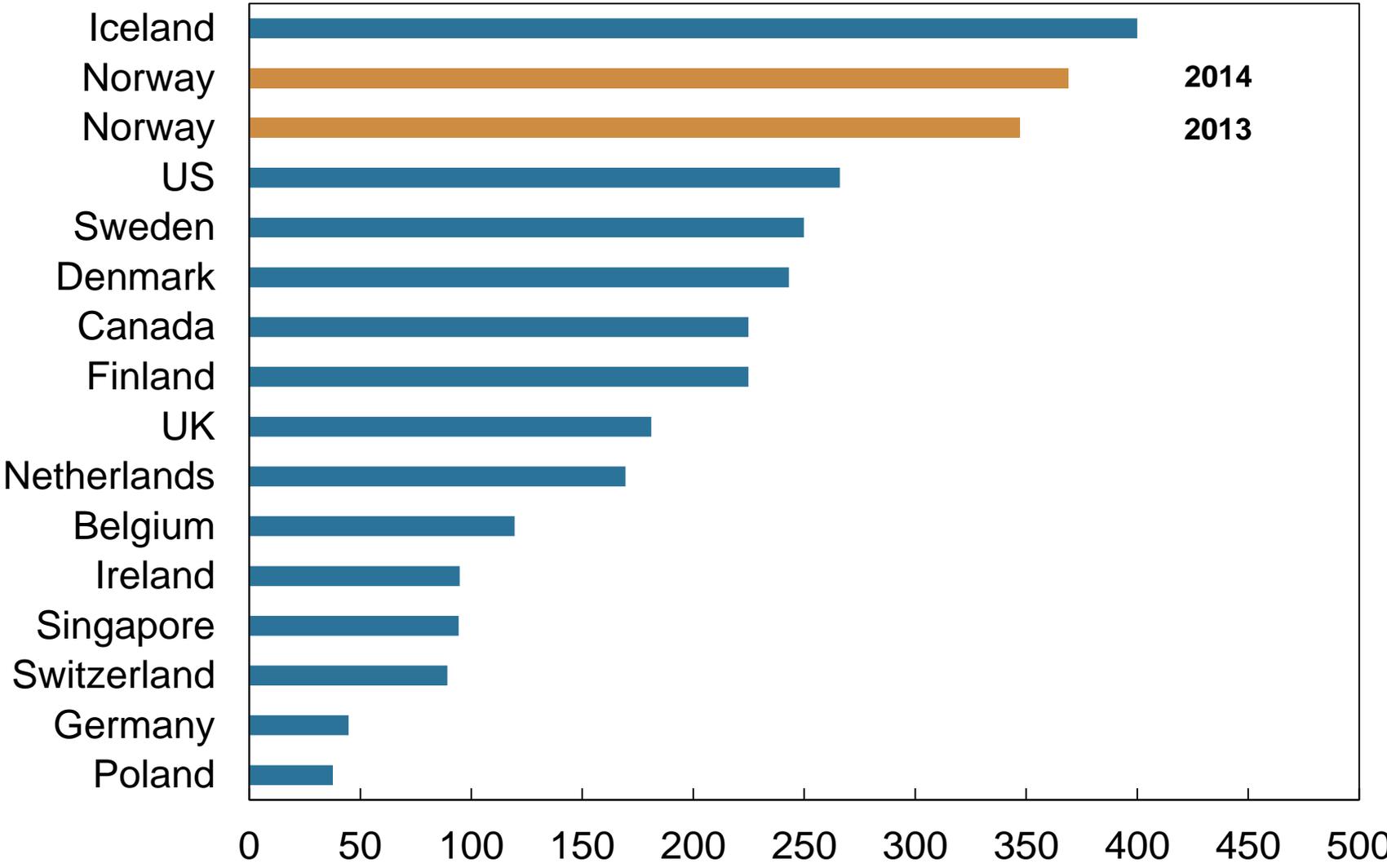
Chart 14 Use of Norwegian payment cards abroad.  
In billions of NOK. 2001 – 2014



Source: Norges Bank



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



Sources: Norges Bank, ECB, BIS and Sedlabanki Islands



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

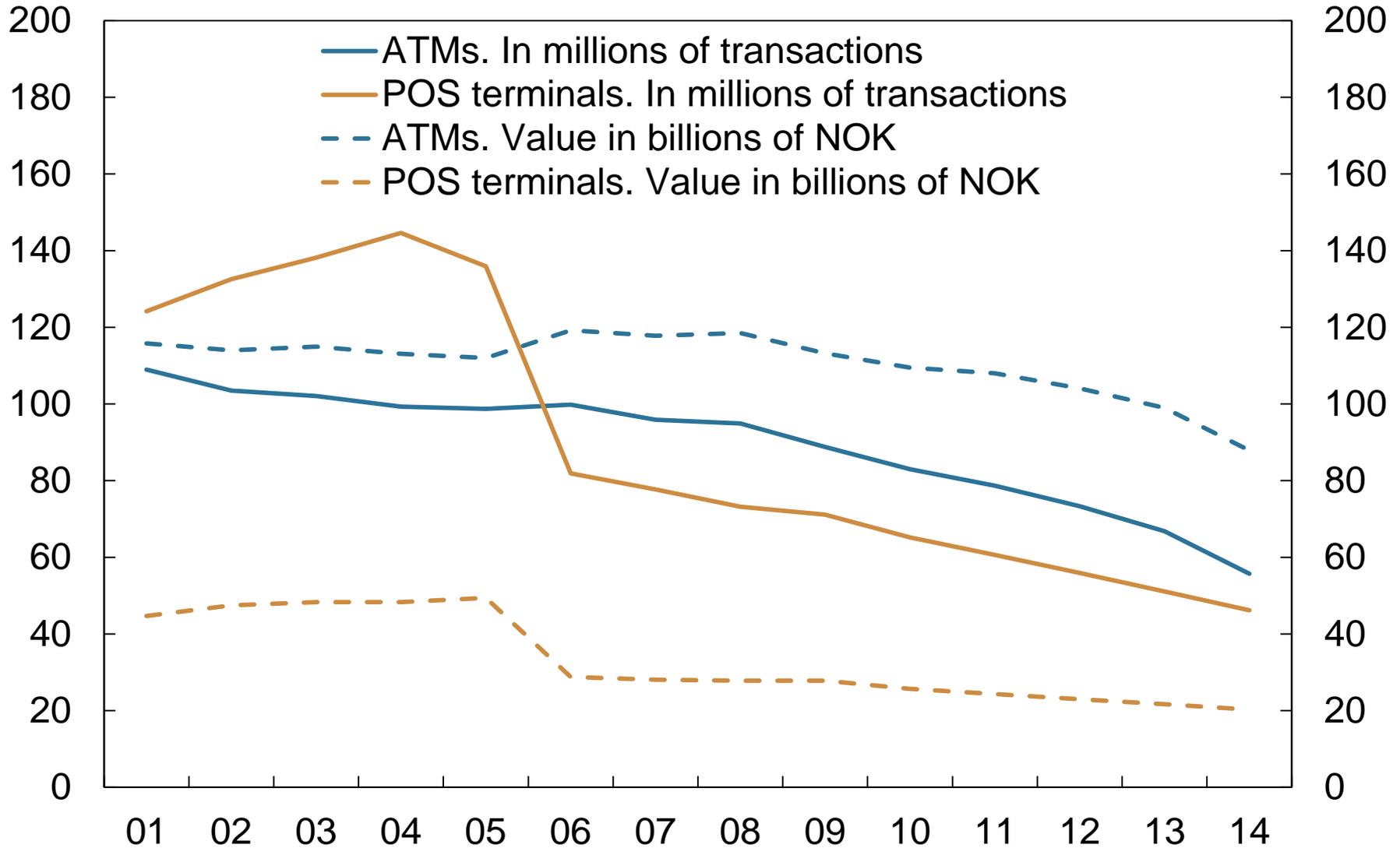


Chart 17 Number of POS terminals and ATMs per one thousand inhabitants. 2001–2014

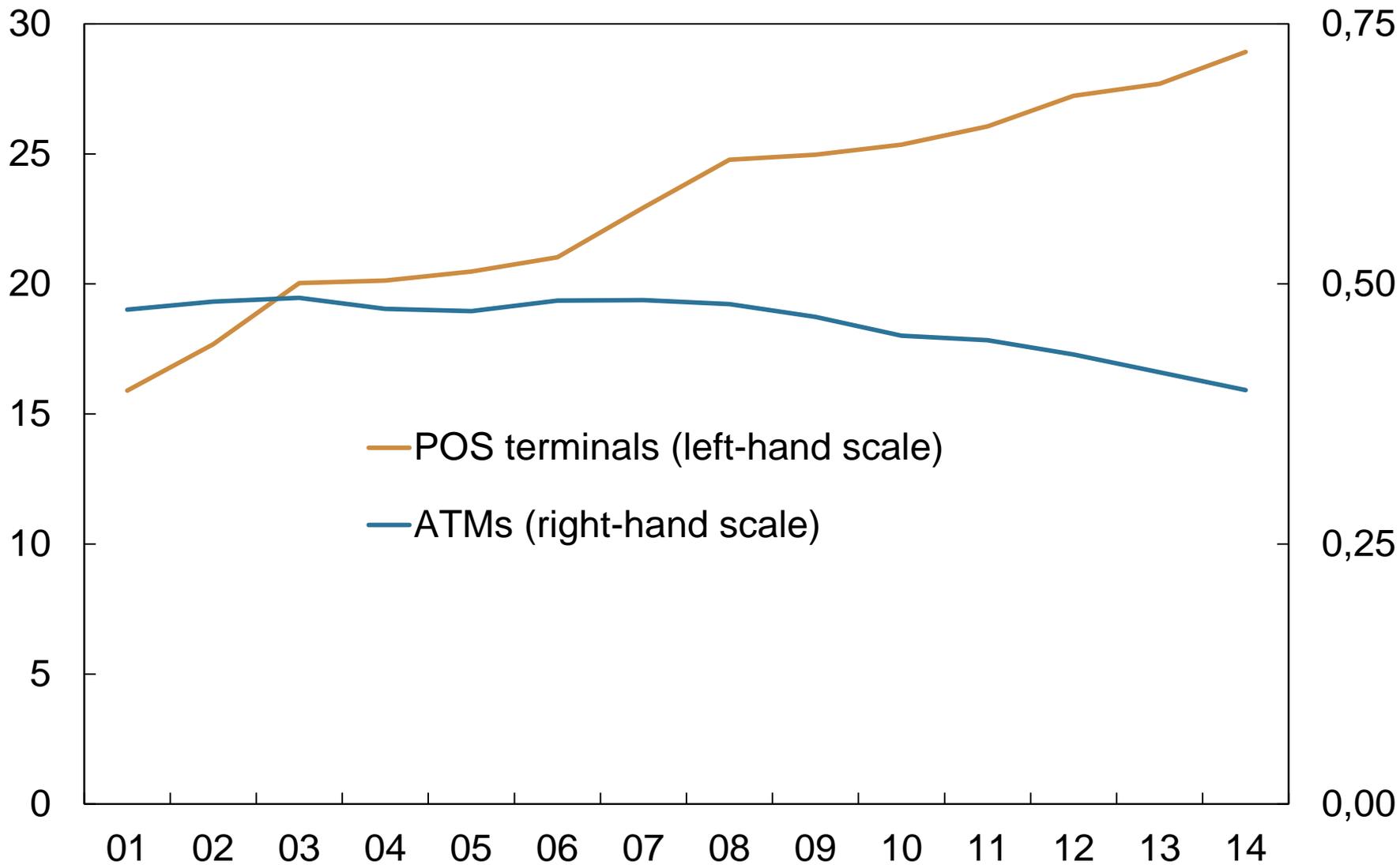
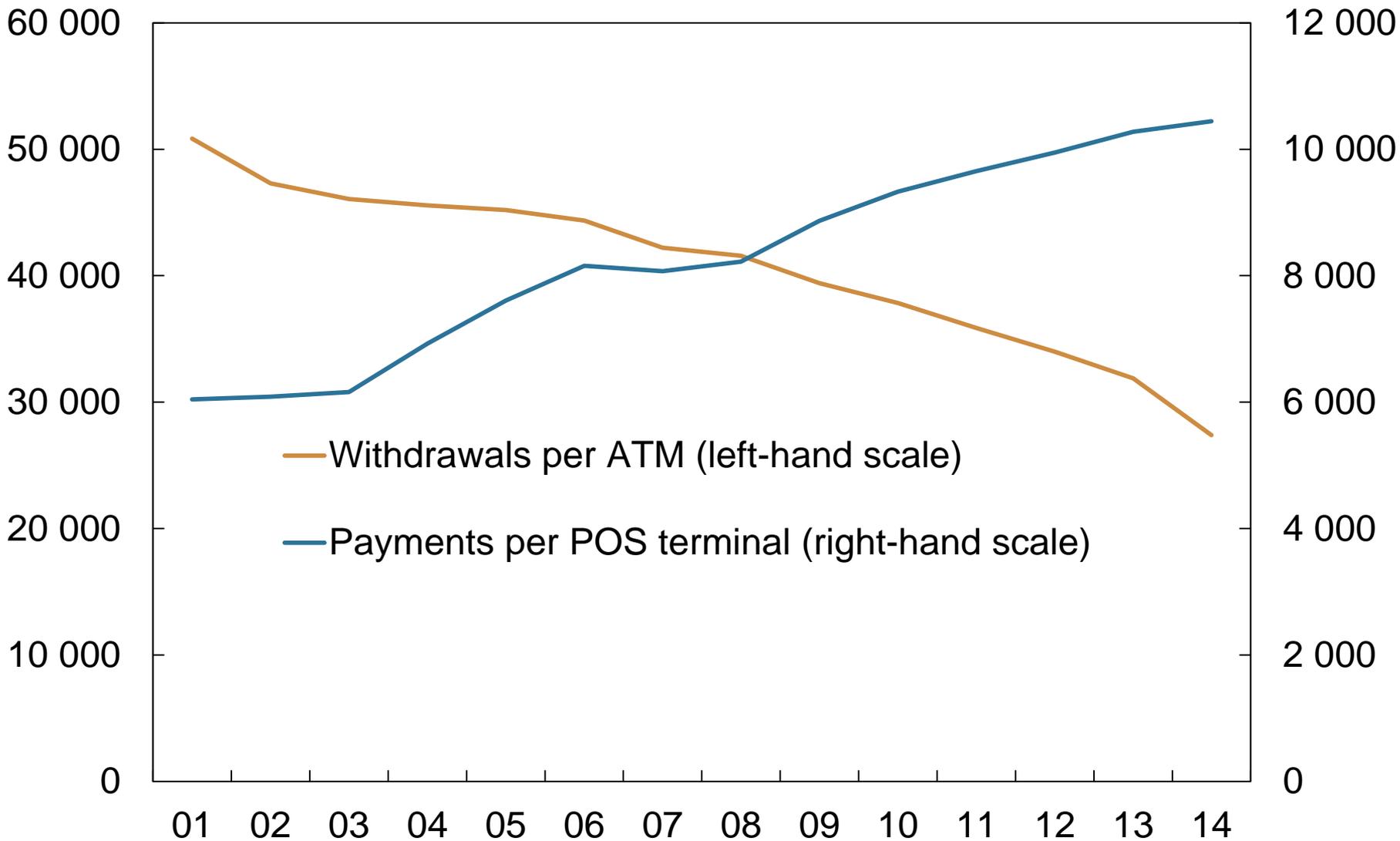


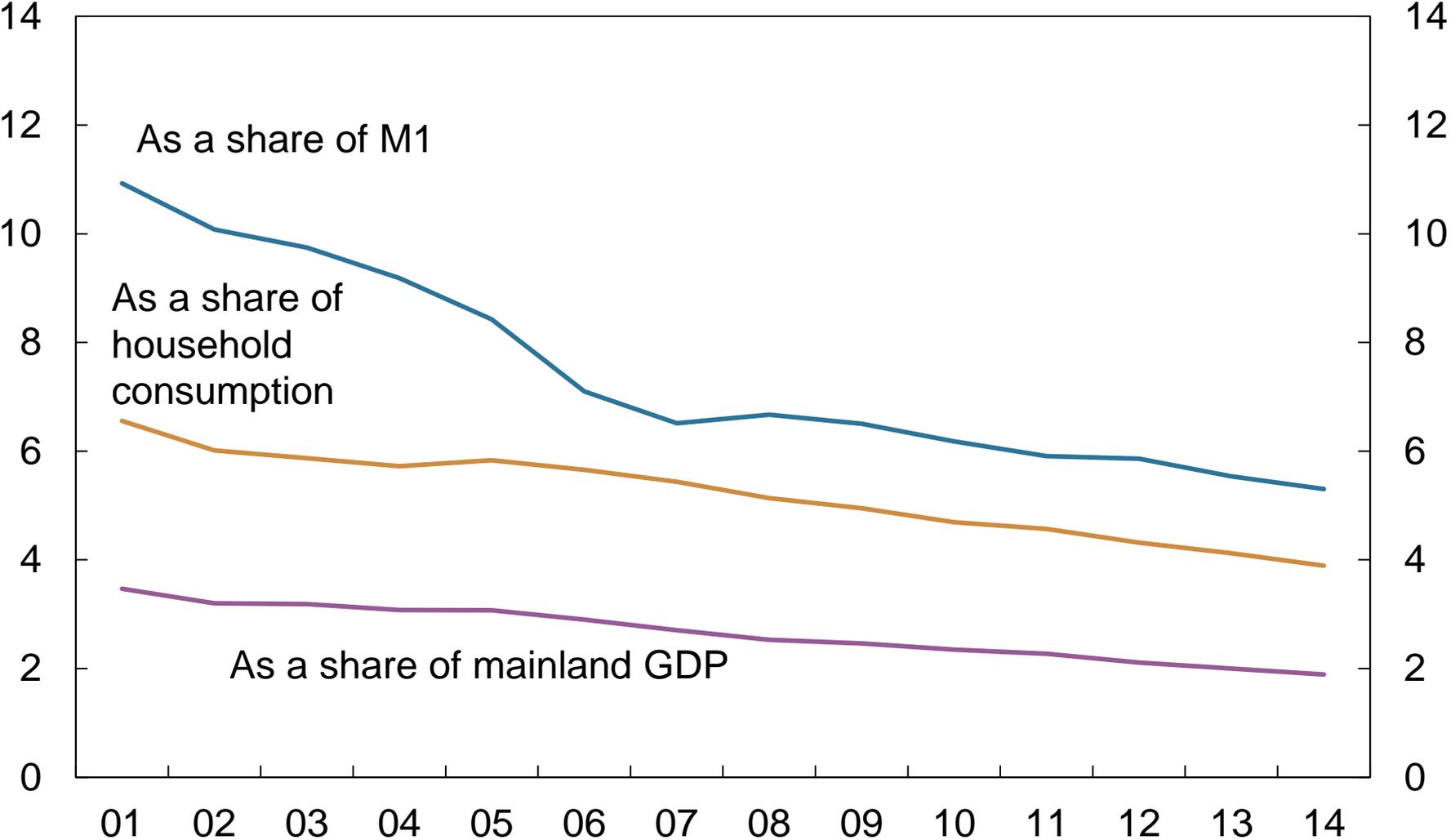
Chart 18 Use of POS terminals and ATMs per year.  
2001–2014



Source: Norges Bank



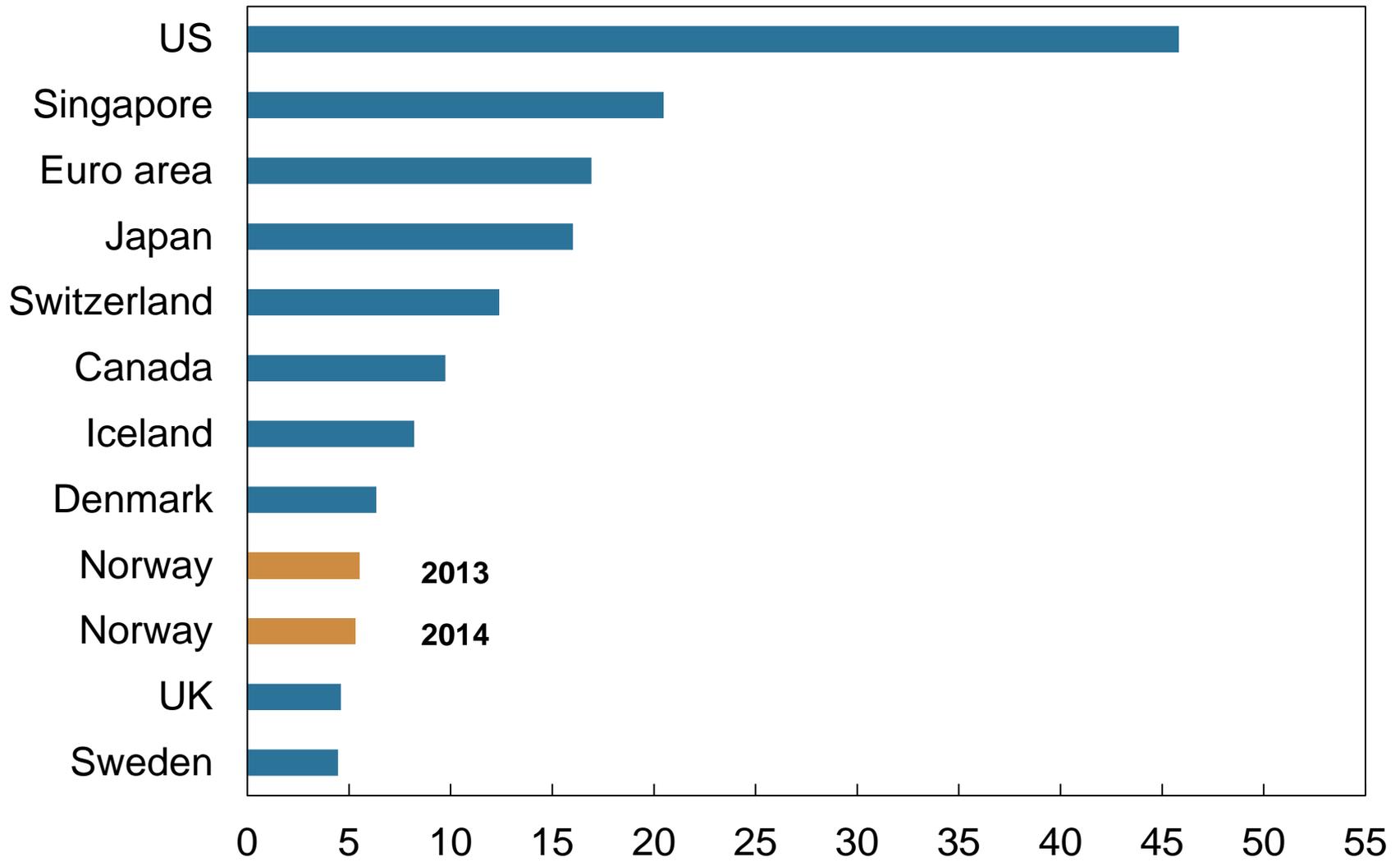
Chart 19 Value of cash in circulation as a share of means of payments (M1), household consumption and mainland GDP. Percent. 2001–2014



Sources: Norges Bank and Statistics Norway



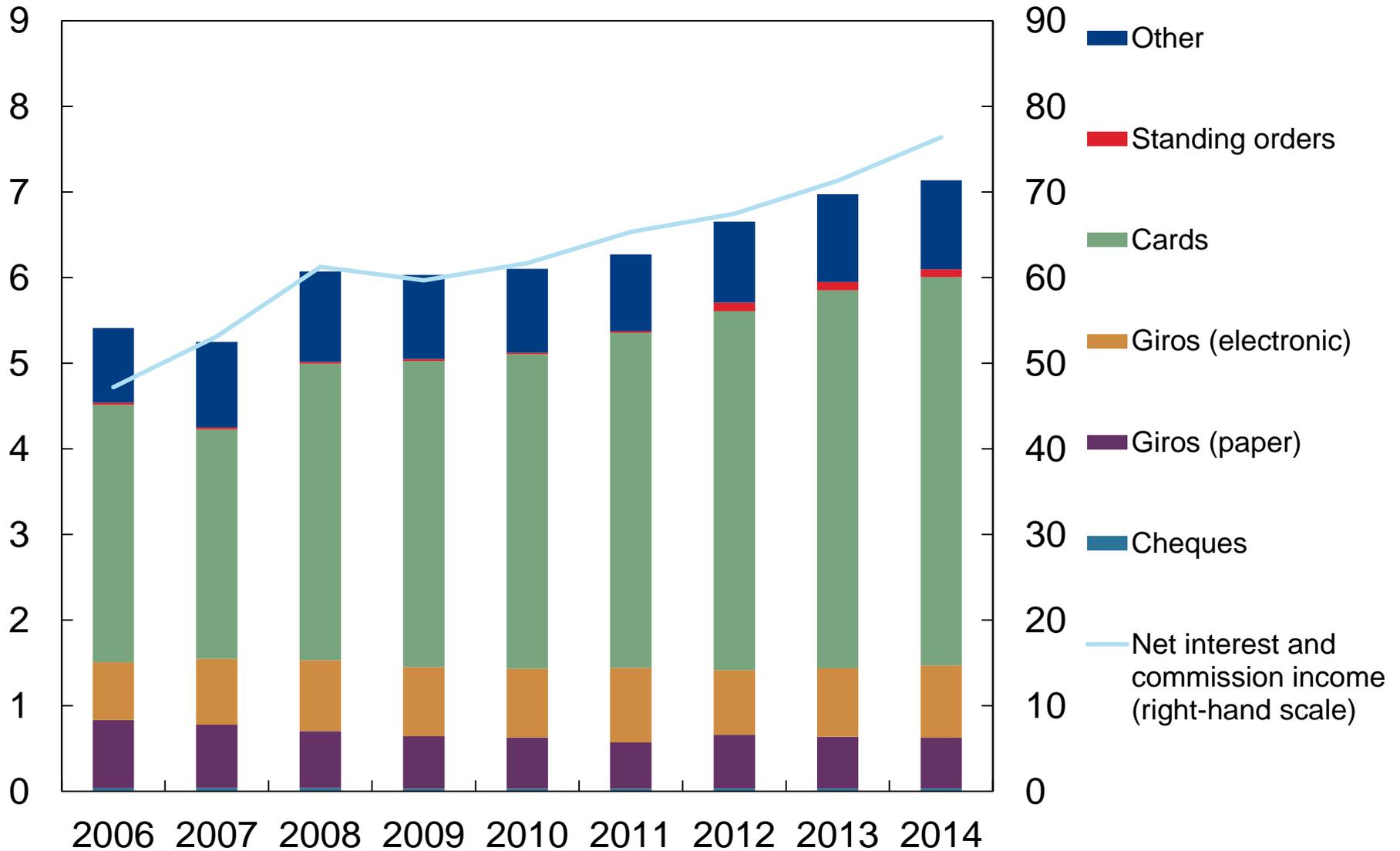
Chart 20 Cash as a share of means of payments (M1) in selected countries. Percent. 2013



Sources: Norges Bank, ECB, BIS and Sedlabanki Islands



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

