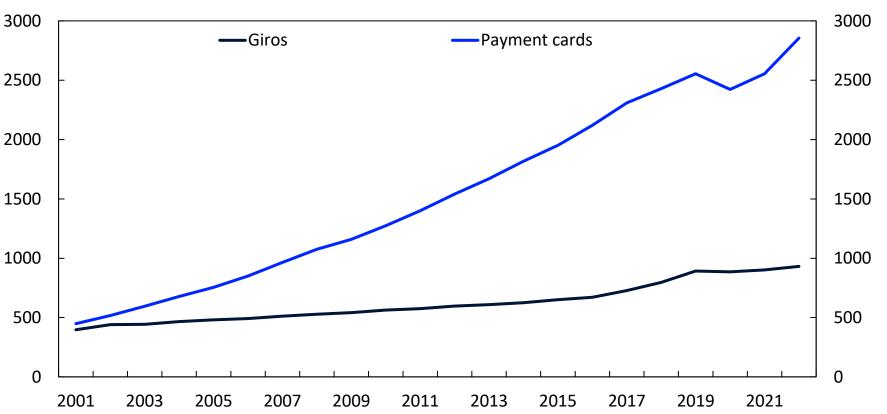


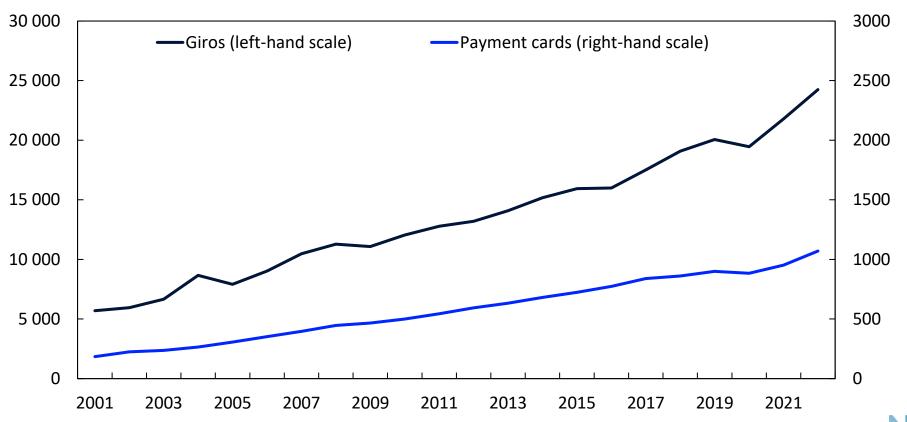
# RETAIL PAYMENT SERVICES - 2022 Norges Bank Papers 1/2023

Chart 1 Use of payment instruments. In millions of payments. 2001–2022





#### Chart 2 Use of payment instruments. In billions of NOK. 2001–2022





#### Chart 3 Giro payments by retail customers. In millions of payments. 2001–2022

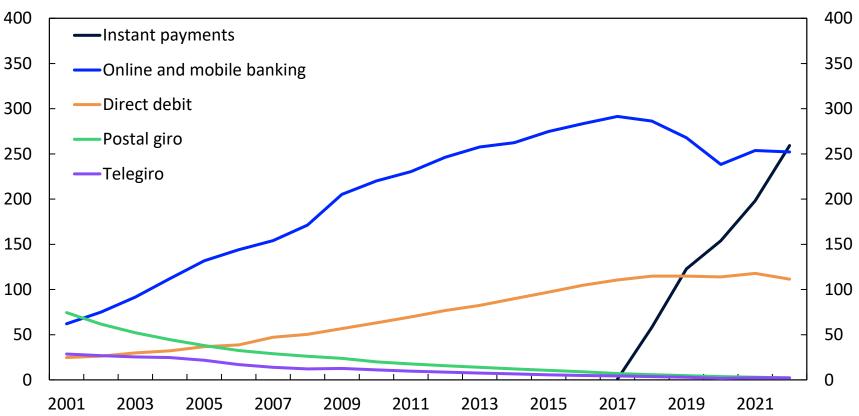




Chart 4 Sending electronic invoices. In millions. 2013–2022

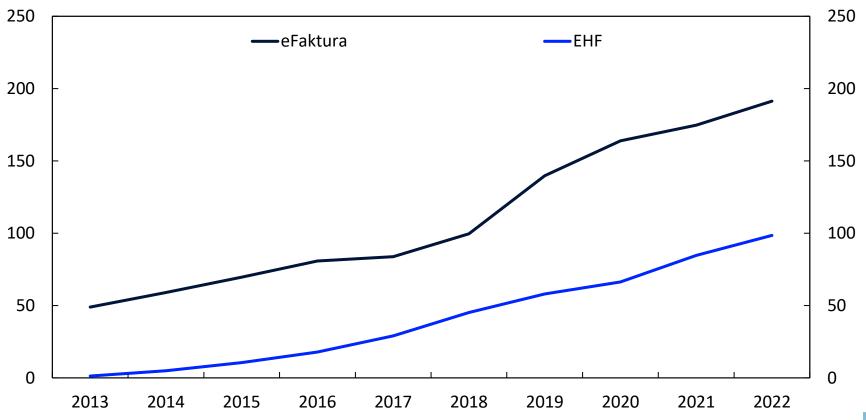
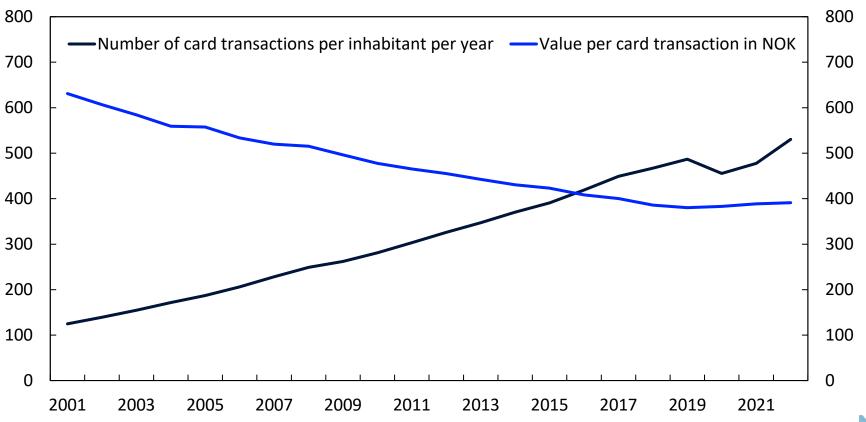


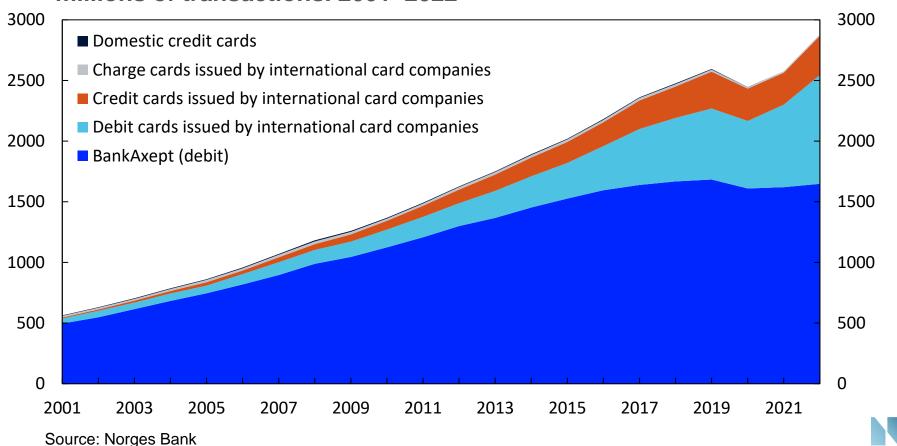


Chart 5 Card transactions per inhabitant per year and value per card transaction in NOK. 2001–2022

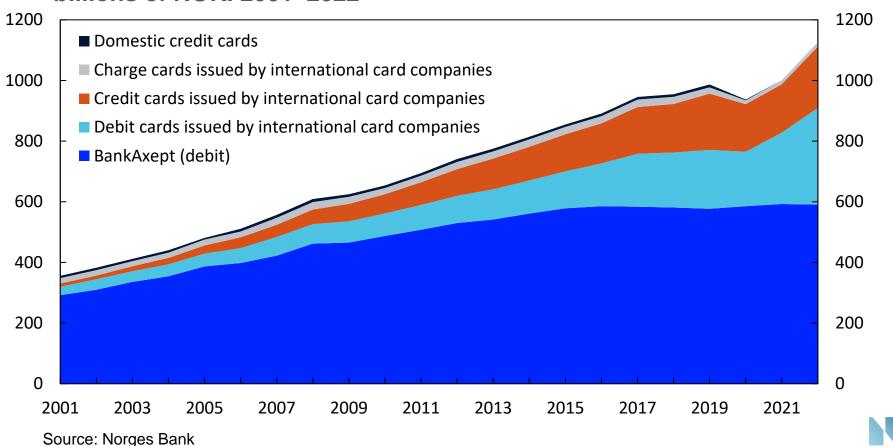




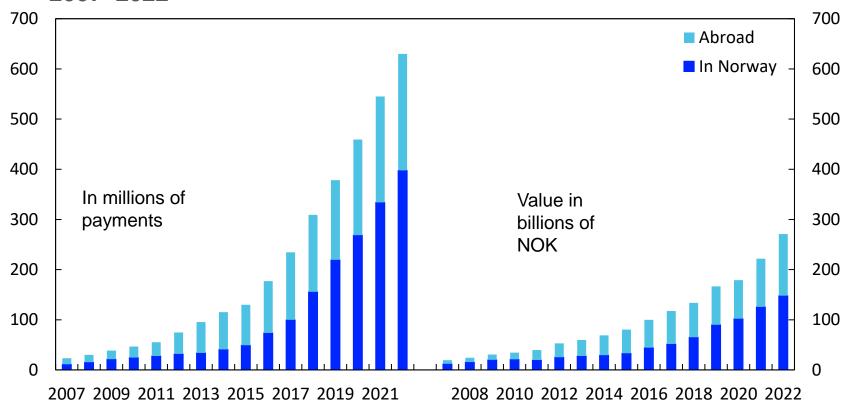
#### Chart 6 Use of Norwegian payment cards by issuer and function. In millions of transactions. 2001–2022



#### Chart 7 Use of Norwegian payment cards by issuer and function. In billions of NOK. 2001–2022

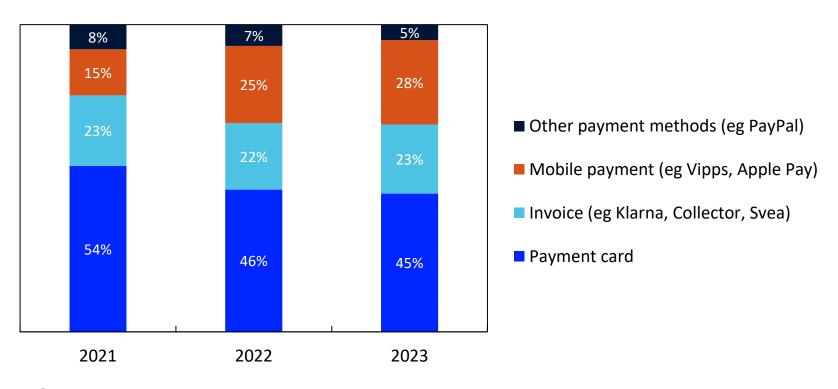


#### Chart 8 Online payments with Norwegian payment cards. 2007–2022



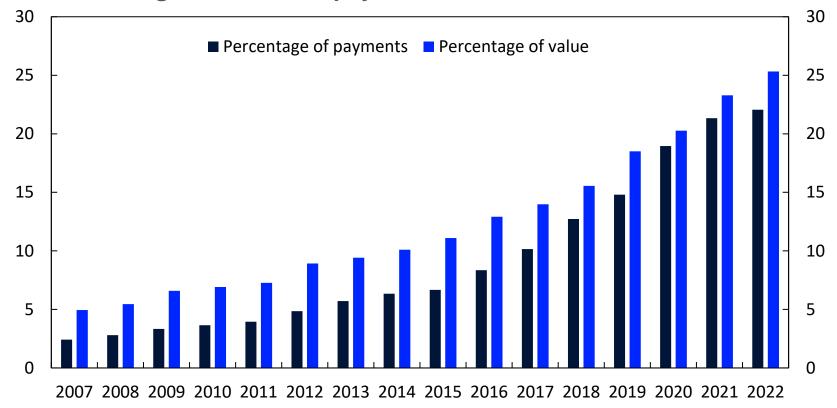


# Chart 9 Payment methods for online shopping. Results from surveys. 2021–2023



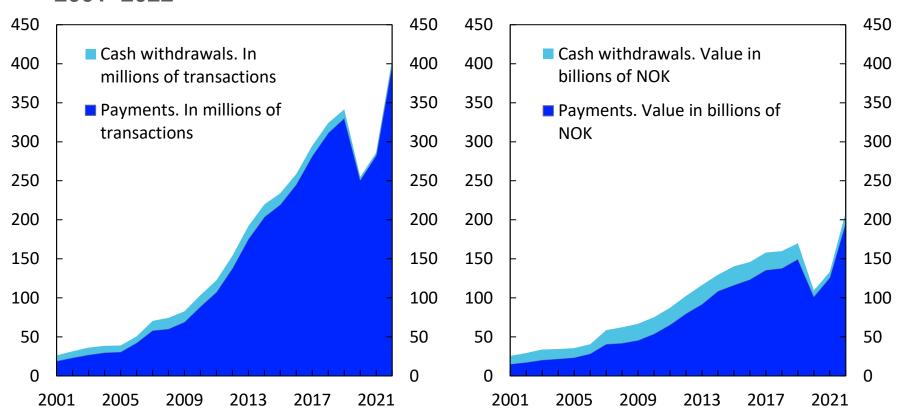


## Chart 10 Online payments with Norwegian payment cards. Percentage of total card payments. 2007–2022



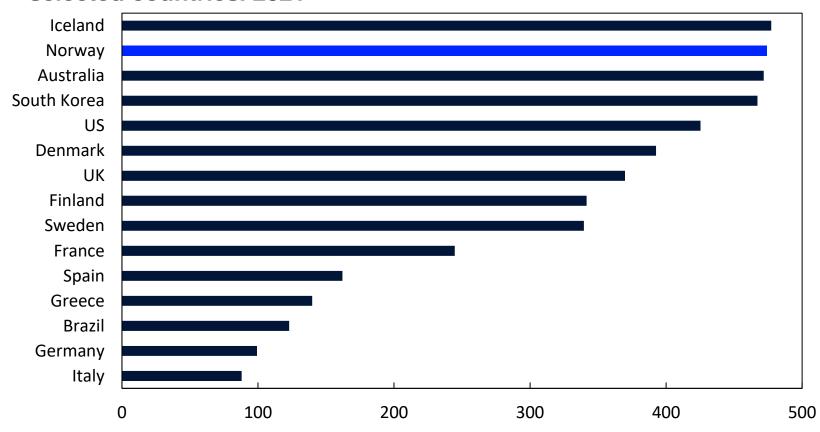


#### Chart 11 Use of Norwegian payment cards abroad. 2001–2022





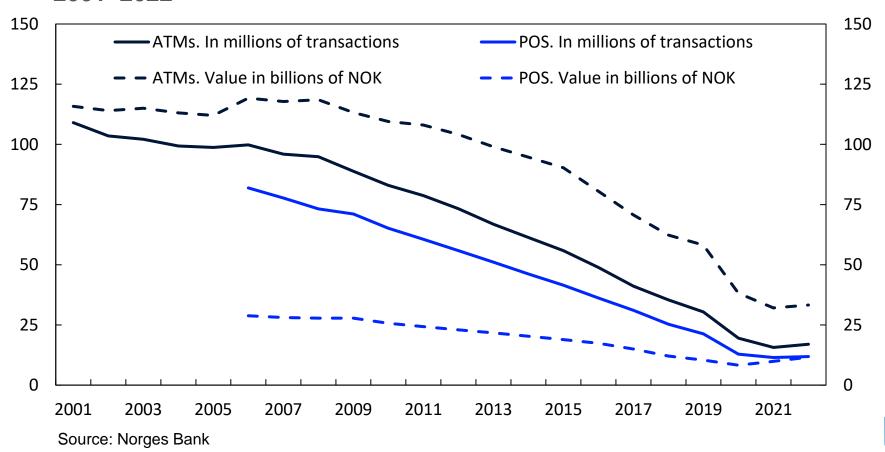
#### Chart 12 Number of card payments per inhabitant per year in selected countries. 2021



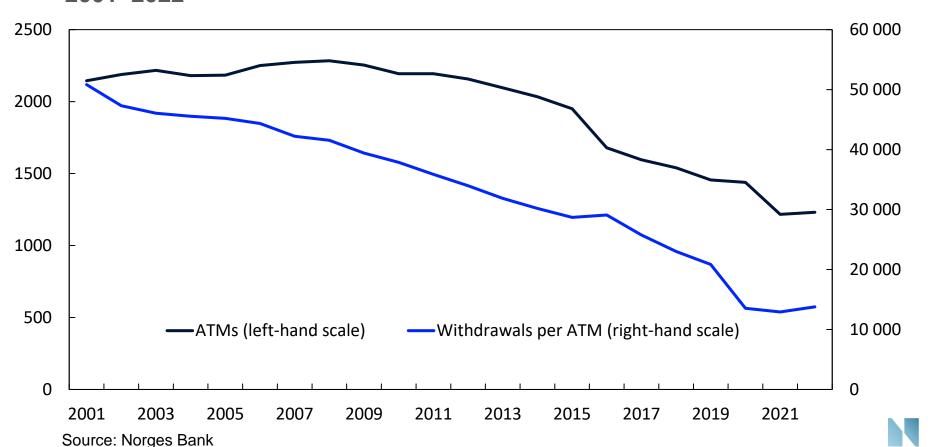
Sources: BIS, ECB, Sedlabanki Islands and Norges Bank



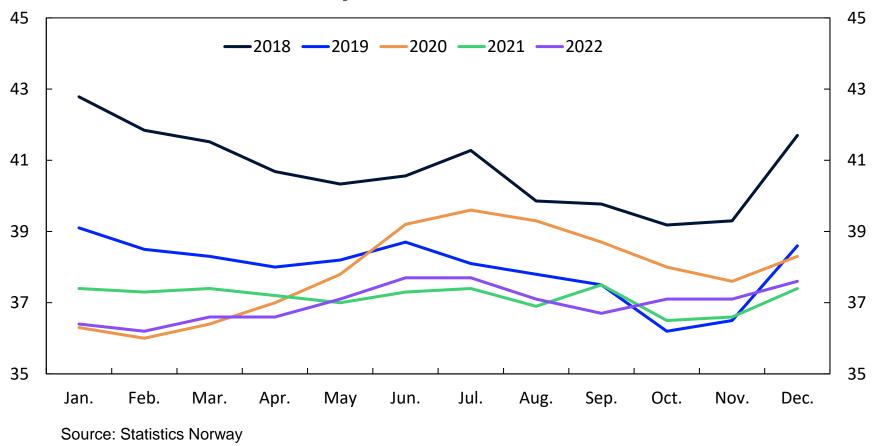
#### Chart 13 Cash withdrawals from ATMs and POS terminals. 2001–2022



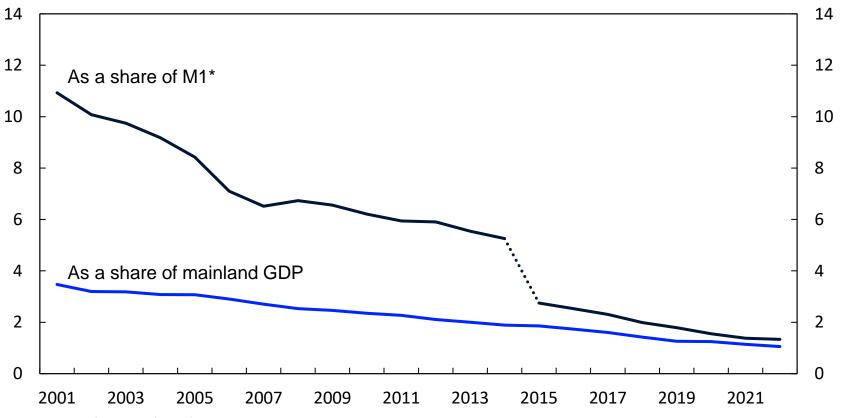
#### Chart 14 Number of ATMs and withdrawals per ATM per year. 2001–2022



## Chart 15 Cash in circulation among the general public. In billions of NOK. January 2018 – December 2022



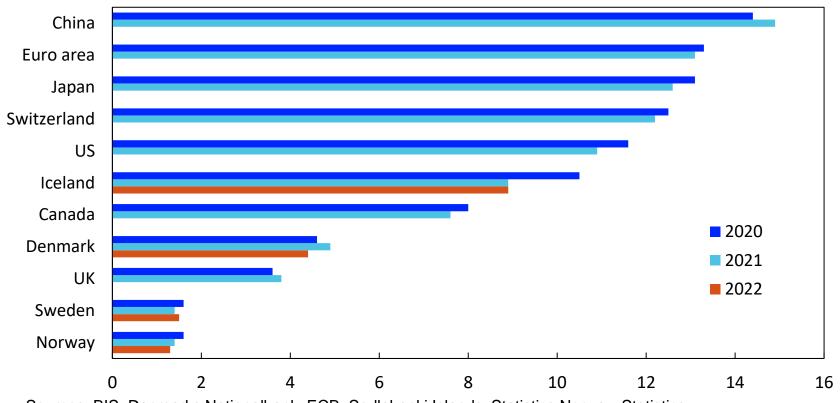
### Chart 16 Cash in circulation as a share of means of payments (M1) and mainland GDP. 2001–2022



<sup>\*</sup> New definition of M1 from 2015 Sources: Statistics Norway and Norges Bank



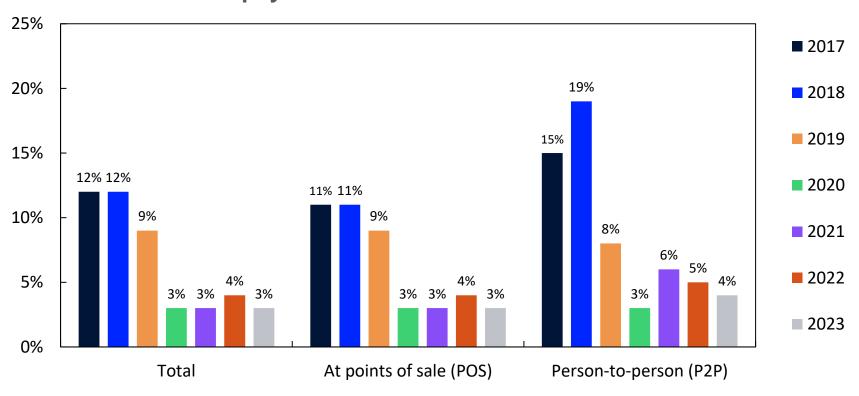
### Chart 17 Cash in circulation as a share of mean of payments in selected countries. Percent. 2020, 2021 and 2022 (Nordic countries)

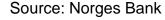


Sources: BIS, Danmarks Nationalbank, ECB, Sedlabanki Islands, Statistics Norway, Statistics Sweden and Norges Bank



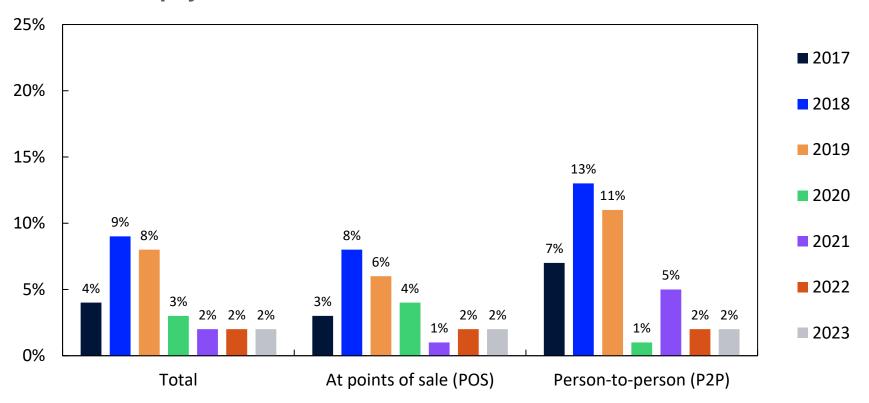
## Chart 18 Number of cash payments as a percentage of the total number of payments. 2017–2023

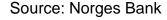






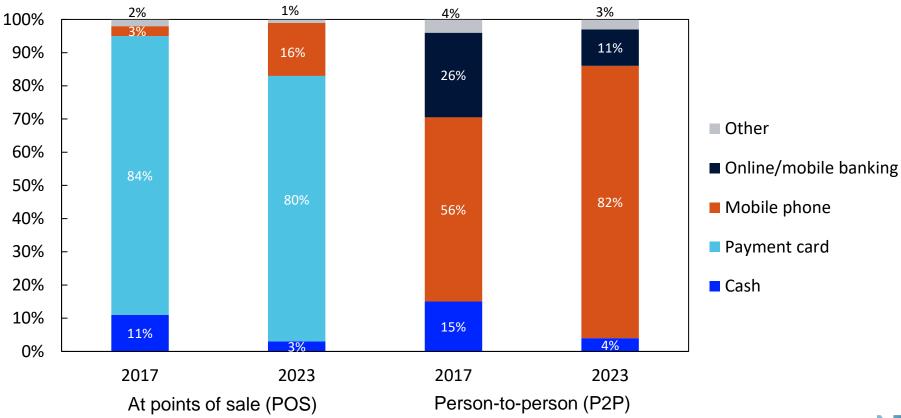
## Chart 19 Value of cash payments as a percentage of total value of payments. 2017–2023





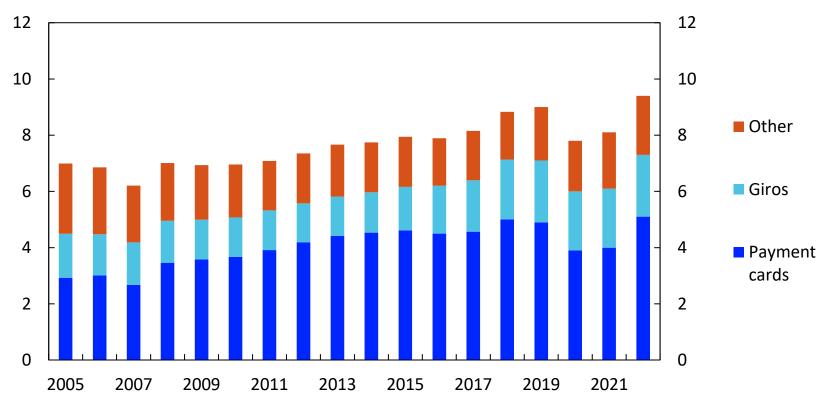


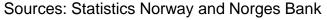
### Chart 20 Payment methods in different payment situations. 2017 and 2023





#### Chart 21 Banks' income from payment services. In billions of NOK. 2005–2022









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