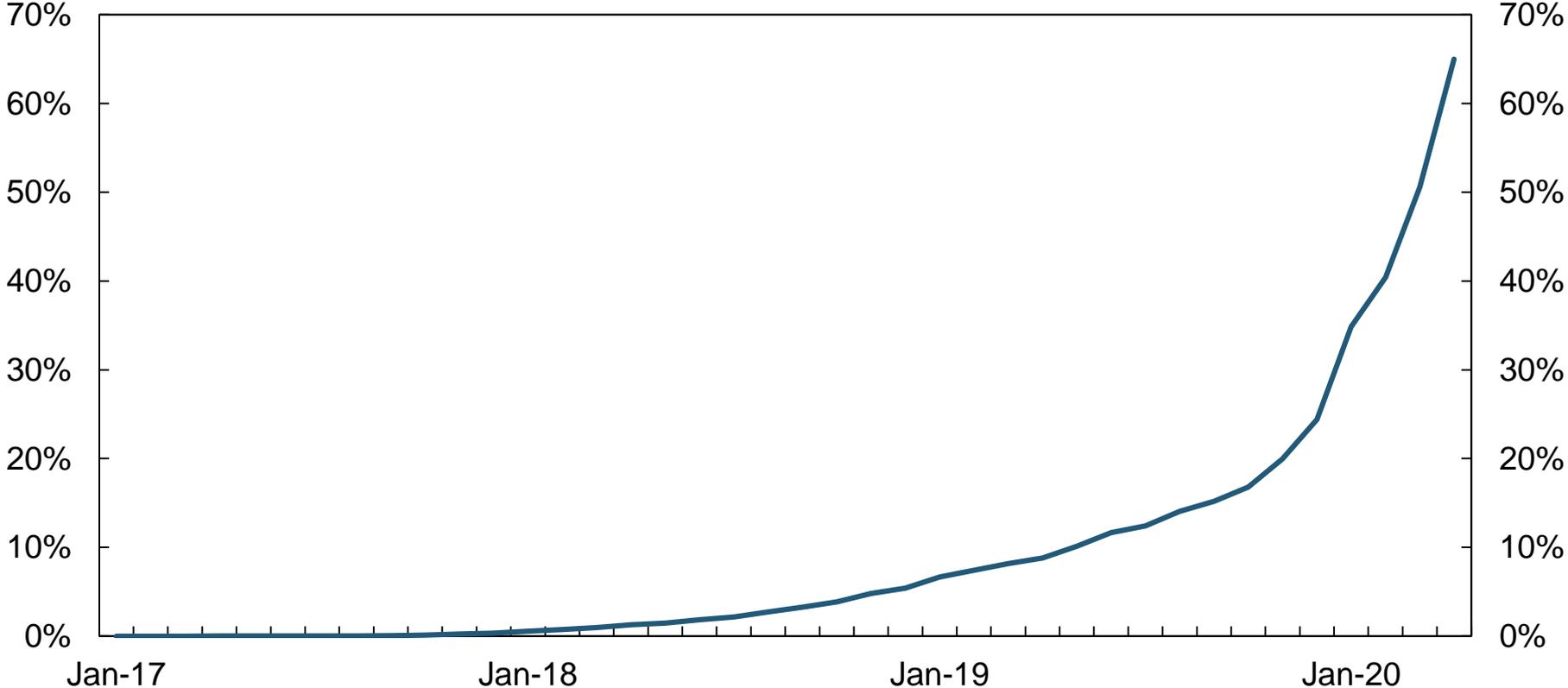


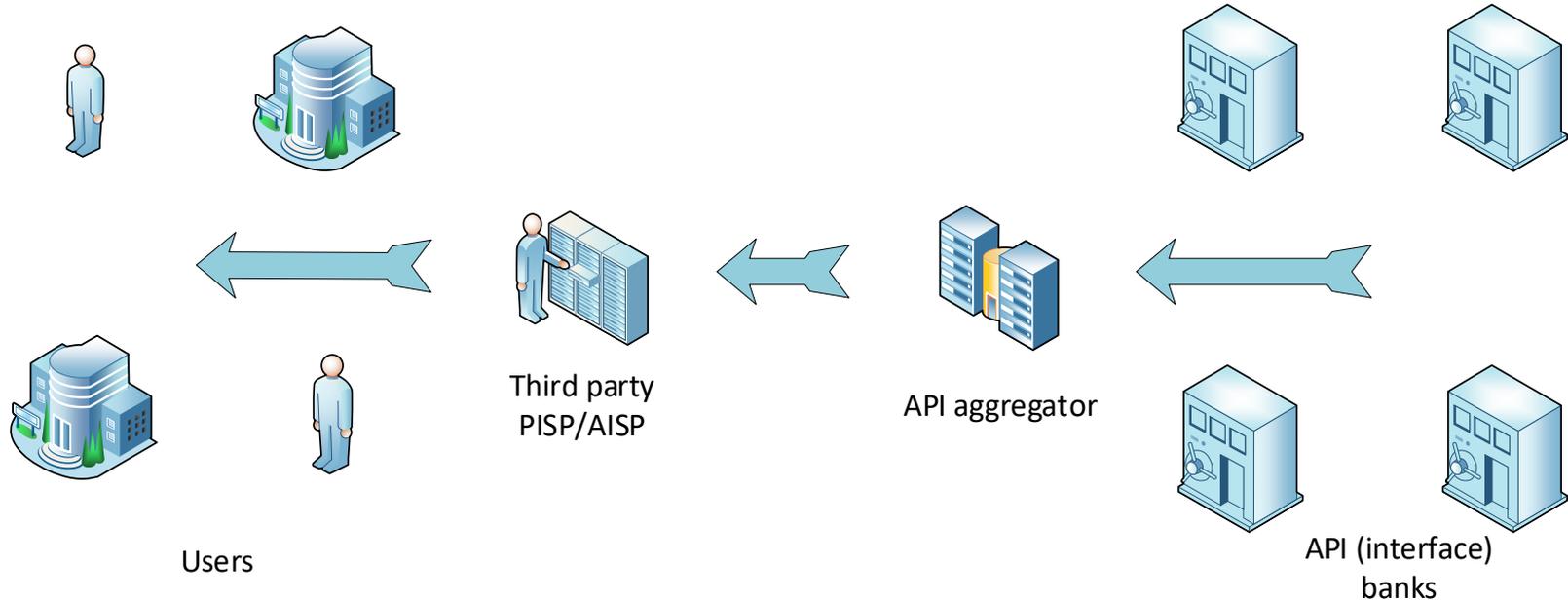
# Chart 2.1 Number of contactless card payments as a percentage of the total. BankAxept. January 2017 – April 2020



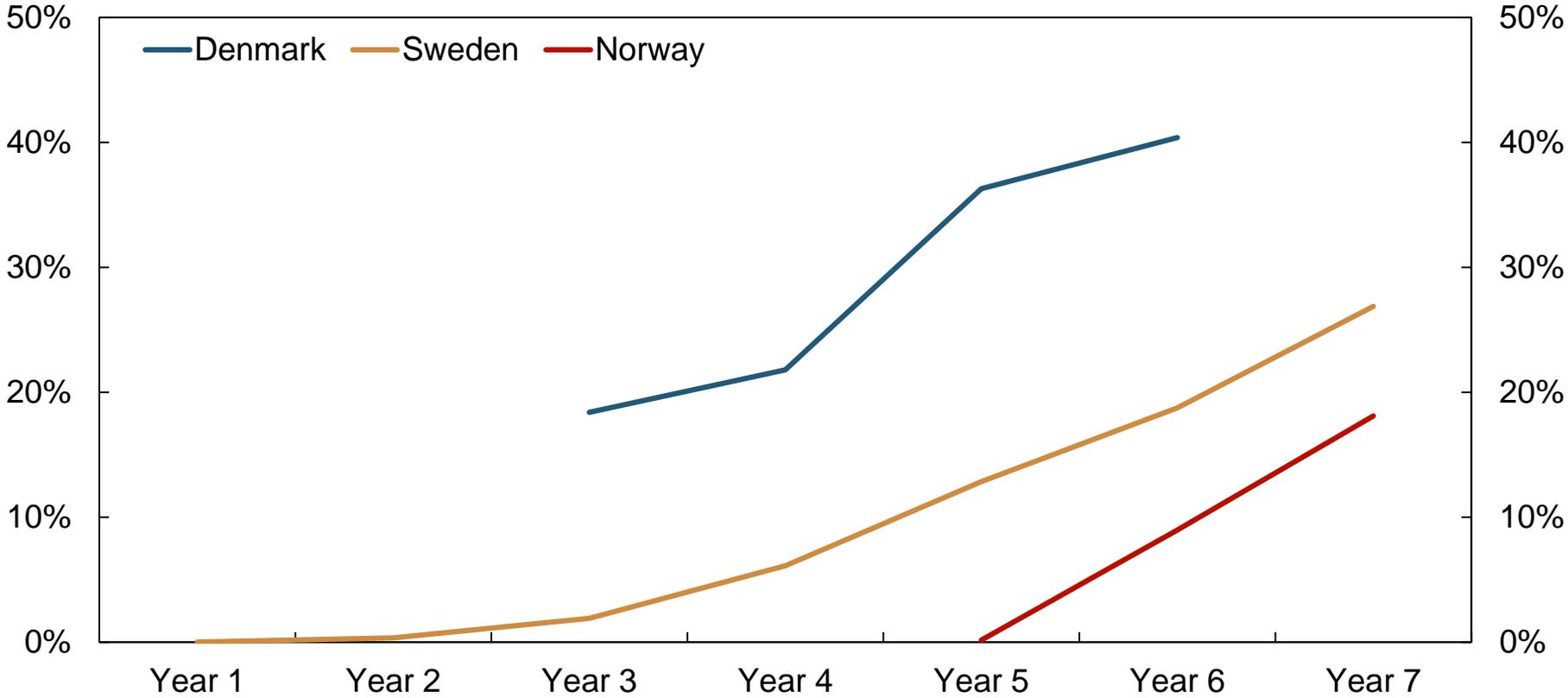
Source: BankAxept



# CHART 1 Use of API aggregator in payment solutions



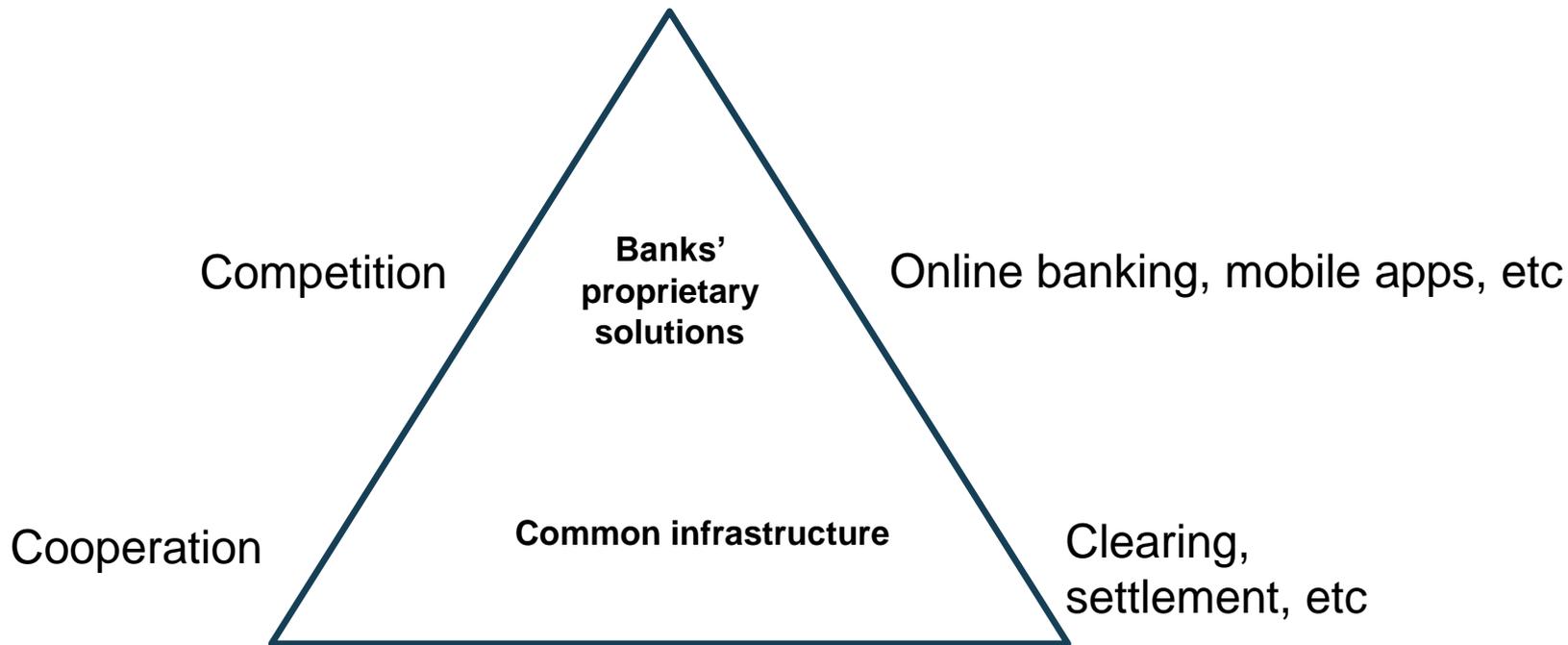
# Chart 2.2 Real-time payments as a percentage of total credit transactions. Years since start-up. Denmark, Sweden and Norway



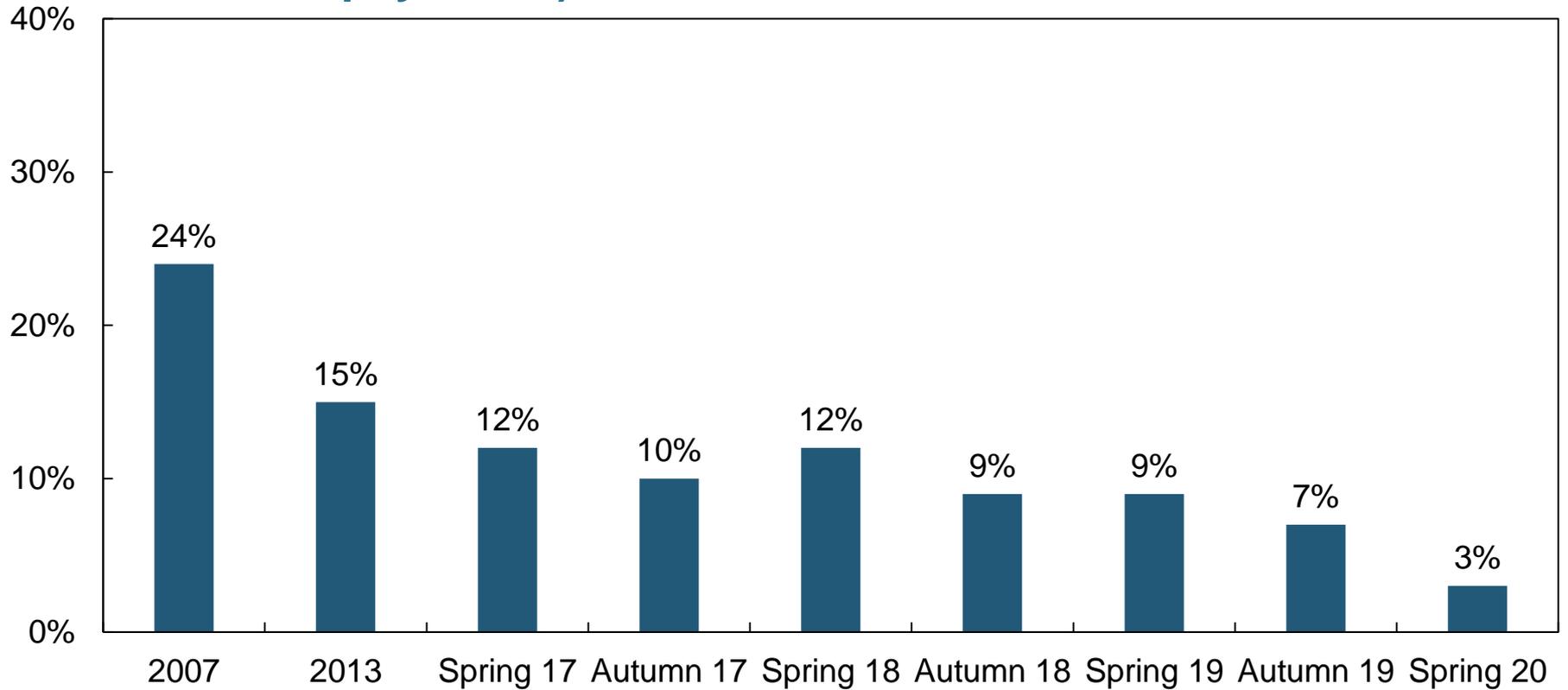
Sources: Danmarks Nationalbank, Swish and Norges Bank



## Chart 2.3 Simplified diagram of the payment infrastructure



# Chart 1 Cash usage in Norway (as a percentage of total number of payments)

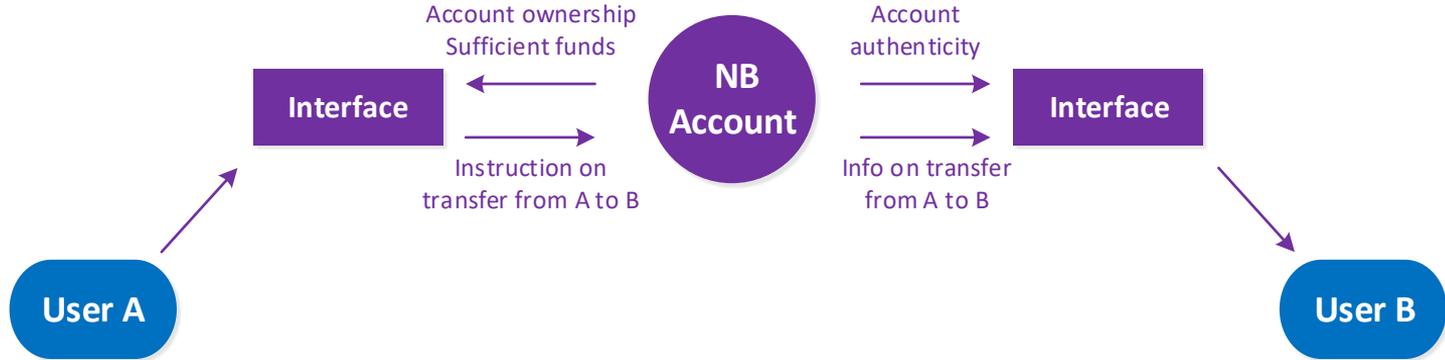


Source: Norges Bank



# CHART 3.1 Token- and account-based money

ACCOUNT-BASED



TOKEN-BASED

