

Annex: Relative importance of the main payment instruments in the euro area countries (2019)

(percentages of total number of transactions ¹⁾)

	Cards		Credit transfers		Direct debits		E-money		Cheques	
	2019	Change from 2018 (pp)	2019	Change from 2018 (pp)	2019	Change from 2018 (pp)	2019	Change from 2018 (pp)	2019	Change from 2018 (pp)
Belgium	50.2	0.9	36.5	-1.1	11.3	-0.5	1.5	0.3	0.0	0.0
Germany	26.0	2.6	27.6	-0.9	45.4	-1.5	0.1	0.0	0.0	0.0
Estonia	67.6	0.1	30.2	-1.5	-	-	-	-	0.0	0.0
Ireland	69.0	.	17.8	-1.0	7.2	-0.8	.	.	1.7	-0.5
Greece	58.4	5.7	26.0	-2.1	2.1	-0.1	2.5	-0.5	0.4	-0.1
Spain	60.3	2.8	15.4	1.5	21.1	-3.3	0.0	0.0	0.5	-0.1
France	58.6	2.1	17.1	0.0	17.5	-0.4	0.2	0.0	6.4	-1.1
Italy	49.0	0.9	20.0	-1.4	13.0	-0.6	12.9	2.0	1.8	-0.5
Cyprus	64.1	3.4	17.4	-0.4	7.2	-0.7	.	.	.	.
Latvia	65.4	1.8	33.0	-1.2	0.0	0.0	.	.	0.0	.
Lithuania	59.3	2.4	30.1	-1.8	0.0	0.0	.	.	-	.
Luxembourg ²⁾	5.8	0.6	2.0	-0.3	0.6	0.0	91.7	-0.3	0.0	0.0
Malta	56.8	.	20.9	-2.8	.	.	1.5	-0.7	11.6	-3.0
Netherlands	54.2	-0.2	30.2	0.7	15.6	-0.5	0.0	0.0	0.0	0.0
Austria	46.7	2.4	28.7	-1.0	21.9	-1.5	0.2	0.0	0.0	0.0
Portugal	69.4	-0.9	13.0	0.9	9.8	0.1	3.4	0.5	1.7	-0.2
Slovenia	49.5	2.9	34.4	-1.9	9.2	-0.4	.	.	0.0	0.0
Slovakia	51.6	.	41.1	-2.4	3.2	-0.1	0.1	-0.1	0.0	.
Finland	64.6	-0.5	35.4	0.5	.	.	.	.	0.0	0.0

Source: ECB.

Notes:

1) Percentages may not add up to 100% as other payment services are not shown. A dash (-) indicates data are not available or not applicable, a dot (.) indicates that data are confidential.

2) In the special case of Luxembourg, a very high number of e-money payments are executed on accounts held in their vast majority by non-residents but recorded in the Luxembourg data due to the methodology applied.

Therefore, the relative importance of the payment instruments in Luxembourg, as presented in the table, appears to be lower than their actual domestic importance. When disregarding e-money, the relative importance of the main payment instruments in 2019 is as follows: credit transfers (24.3%), direct debits (6.6%), cards (69.0%) and cheques (0.1%).