

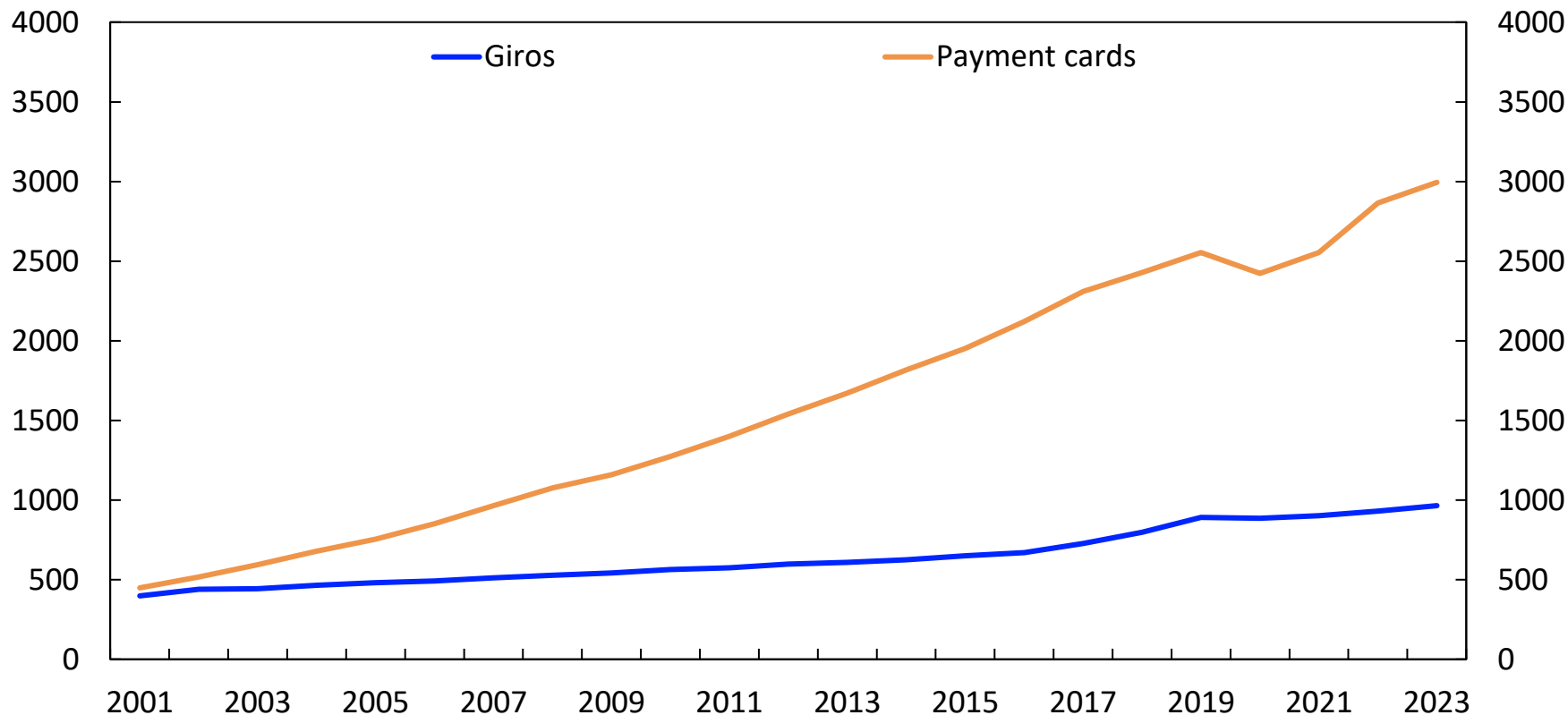


NORGES BANK

RETAIL PAYMENT SERVICES - 2023

Norges Bank Papers 1/2024

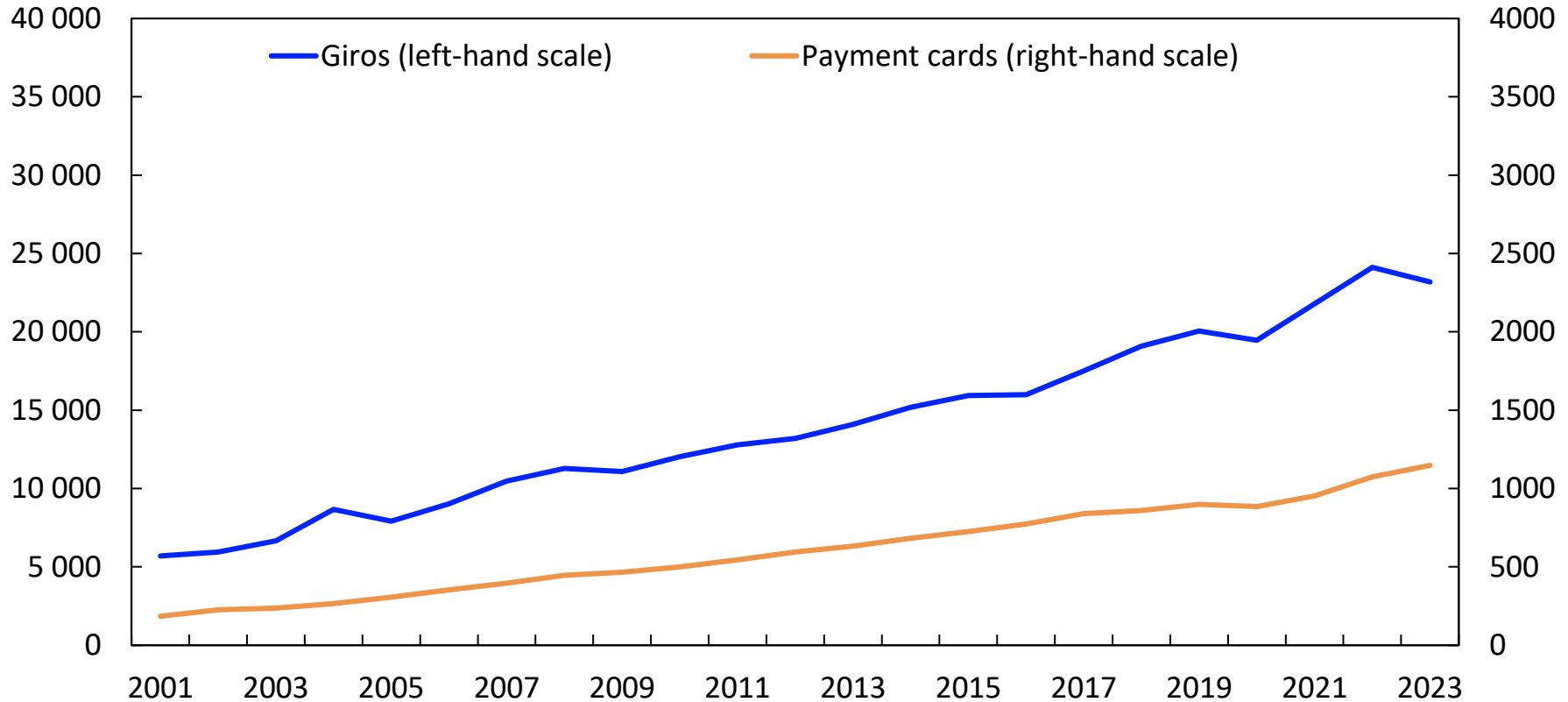
Chart 1 Use of payment instruments. In millions of payments. 2001–2023



Source: Norges Bank



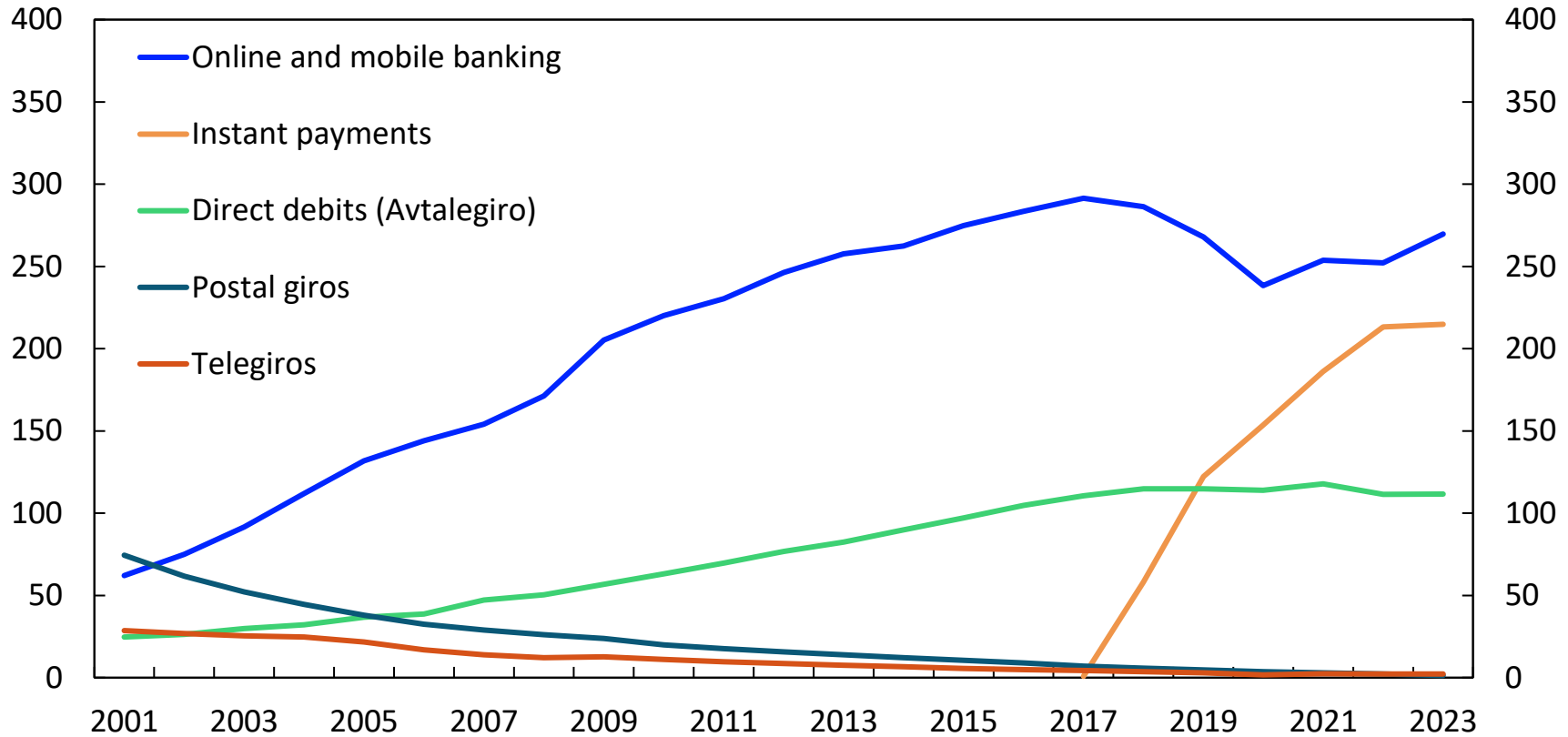
Chart 2 Use of payment instruments. In billions of NOK. 2001–2023



Source: Norges Bank



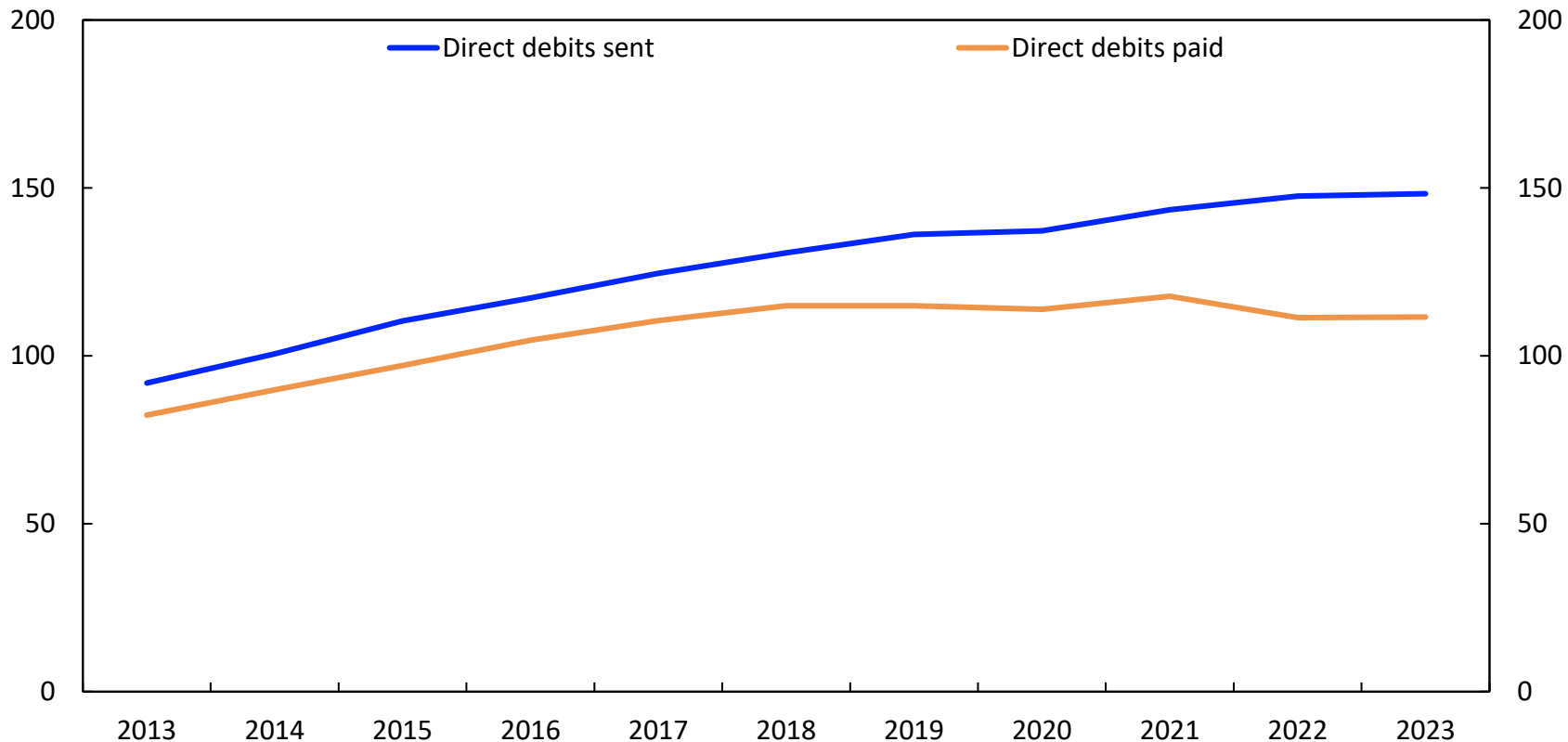
Chart 3 Giro payments by retail customers. In millions of payments. 2001–2023



Source: Norges Bank



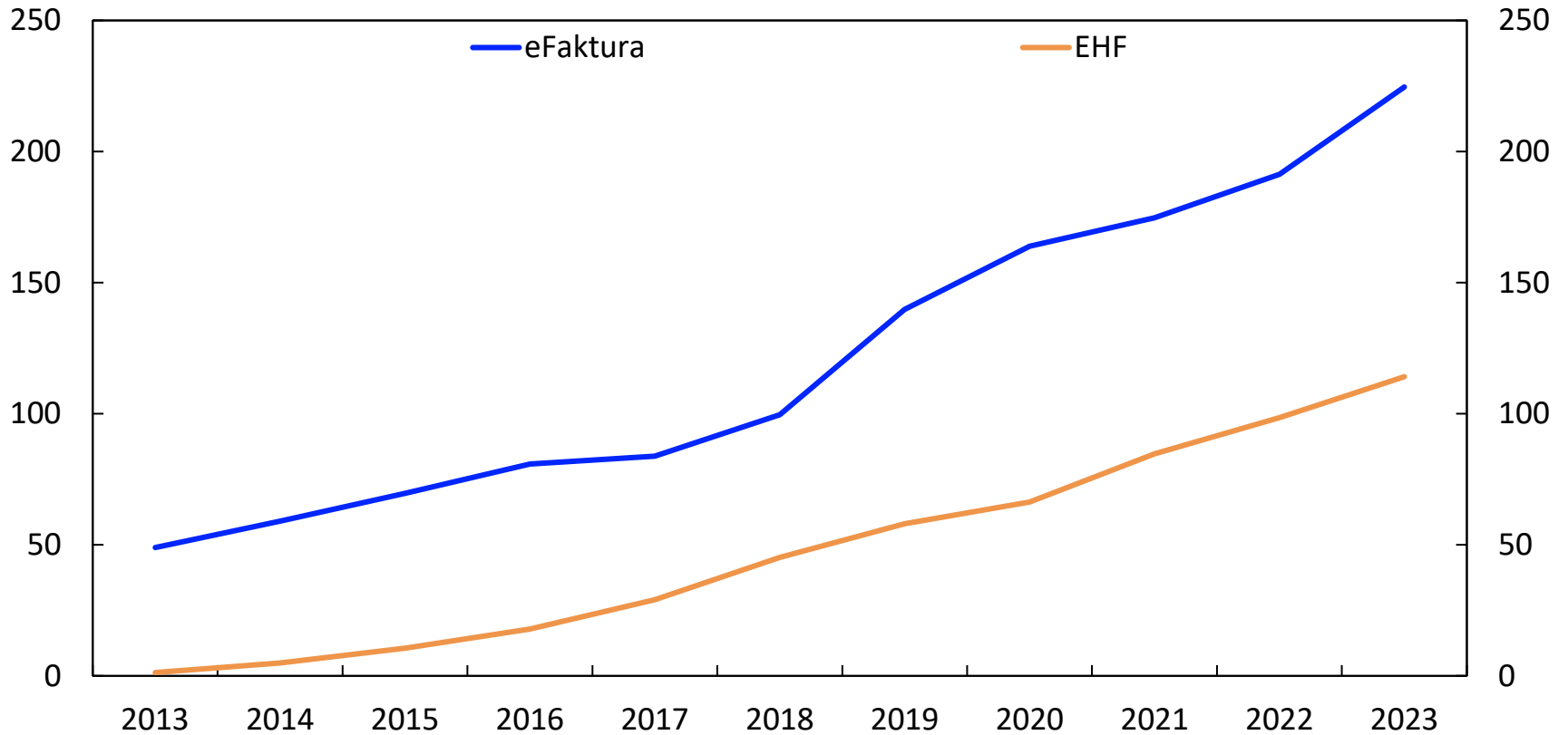
Chart 4 Direct debits (Avtalegiros) sent and paid. In millions. 2013–2023



Sources: Mastercard Payment Services Norway and Norges Bank



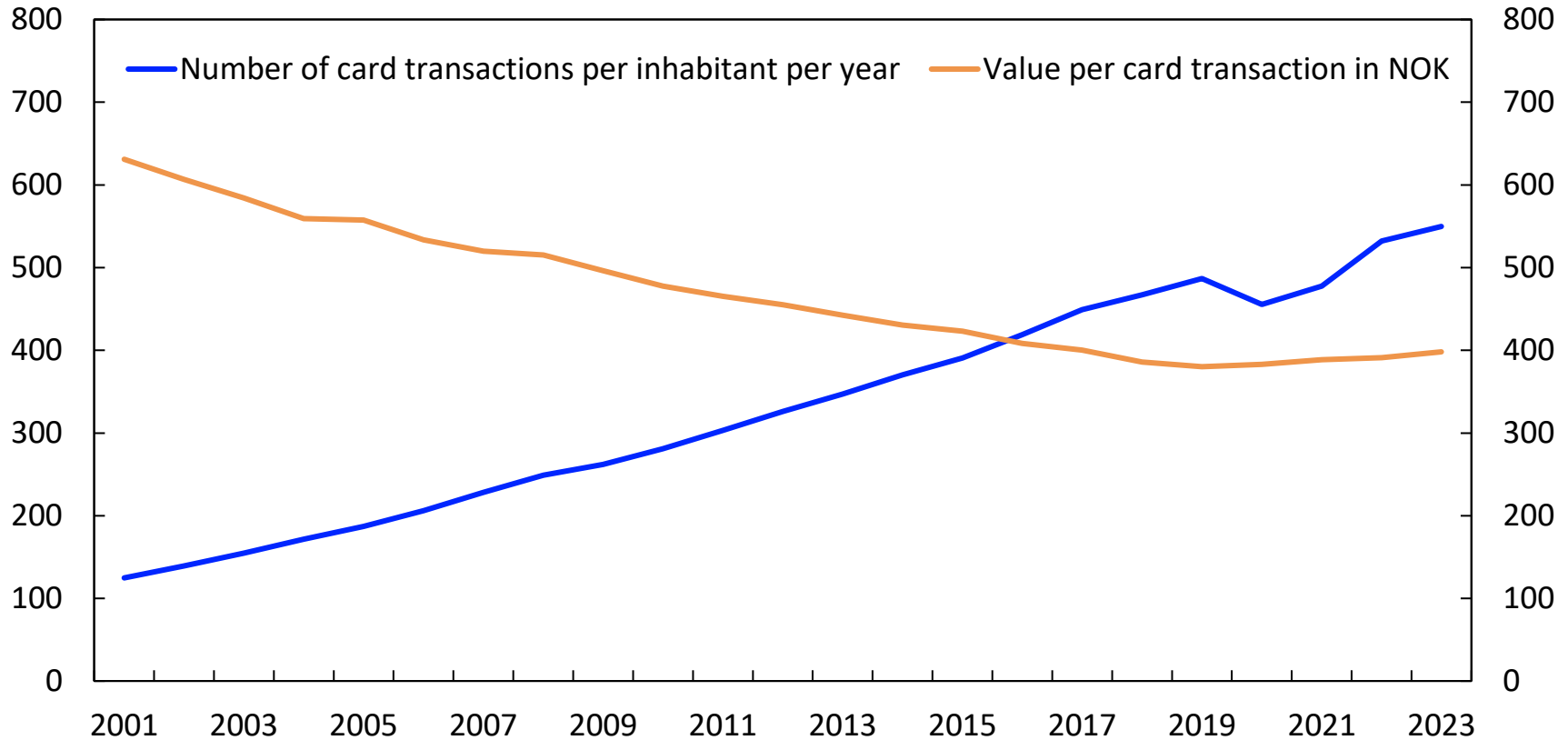
Chart 5 Sending electronic invoices. In millions. 2013–2023



Source: Norges Bank



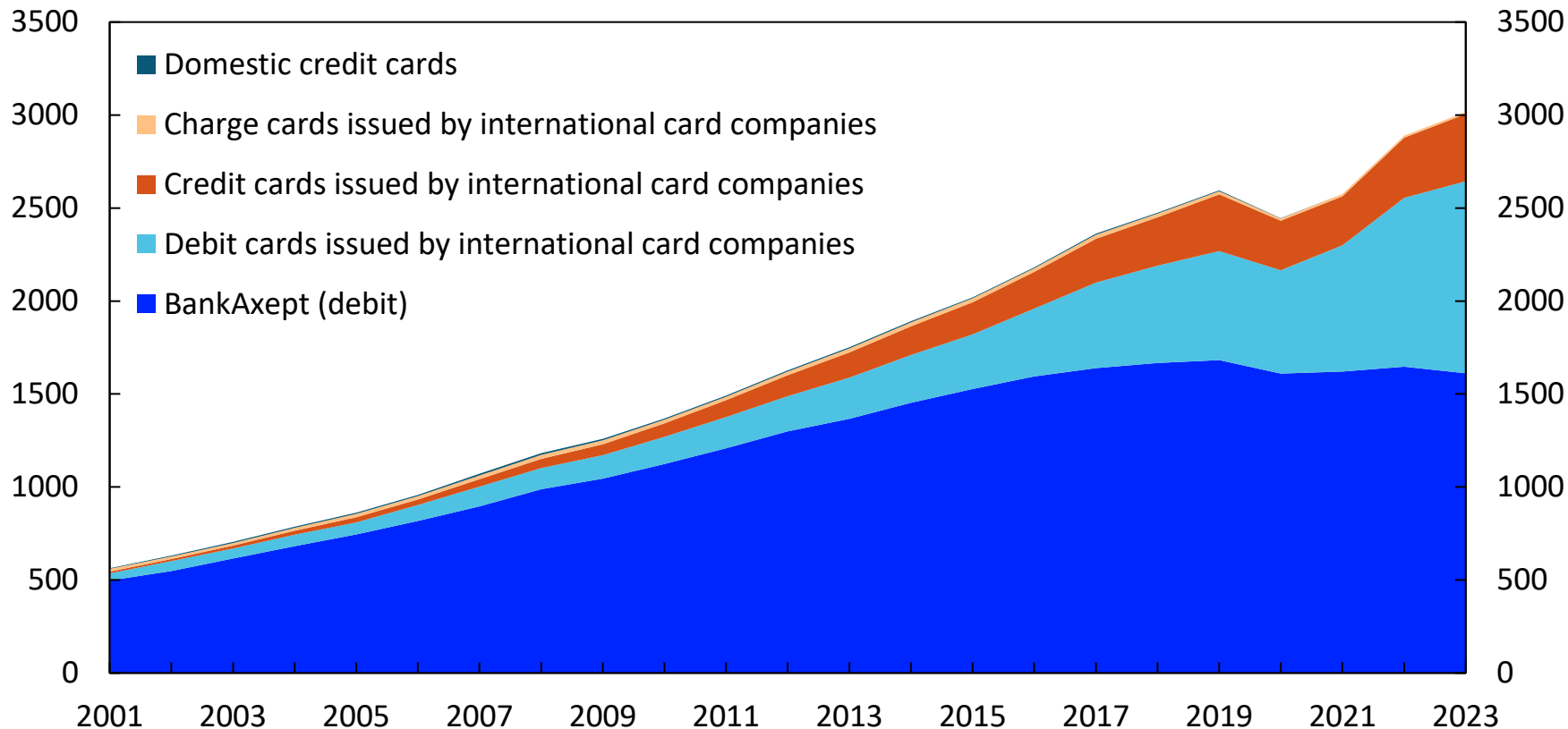
Chart 6 Card transactions per inhabitant per year and value per card transaction in NOK. 2001–2023



Source: Norges Bank



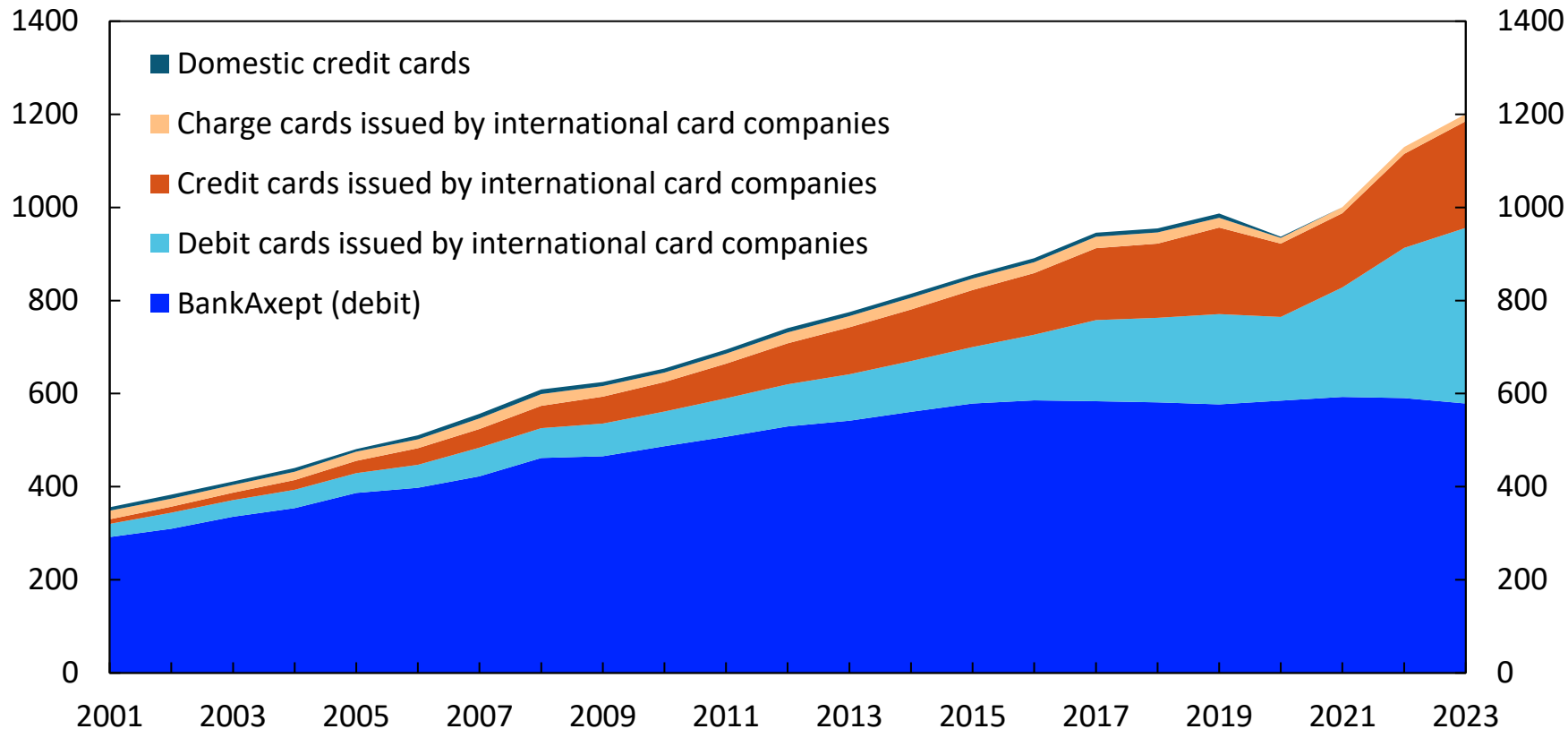
Chart 7 Use of Norwegian payment cards by issuer and function. In millions of transactions. 2001–2023



Source: Norges Bank



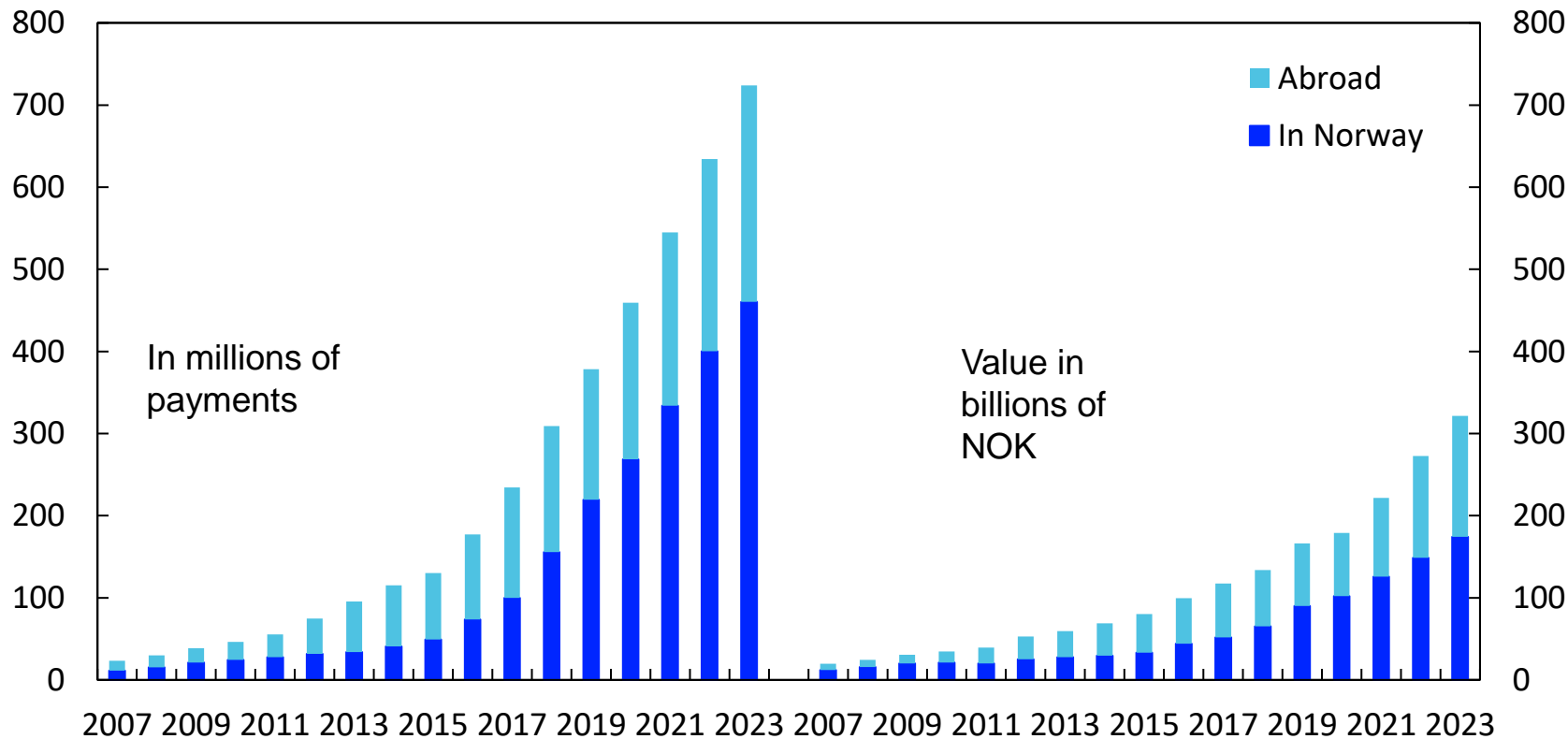
Chart 8 Use of Norwegian payment cards by issuer and function. In billions of NOK. 2001–2023



Source: Norges Bank



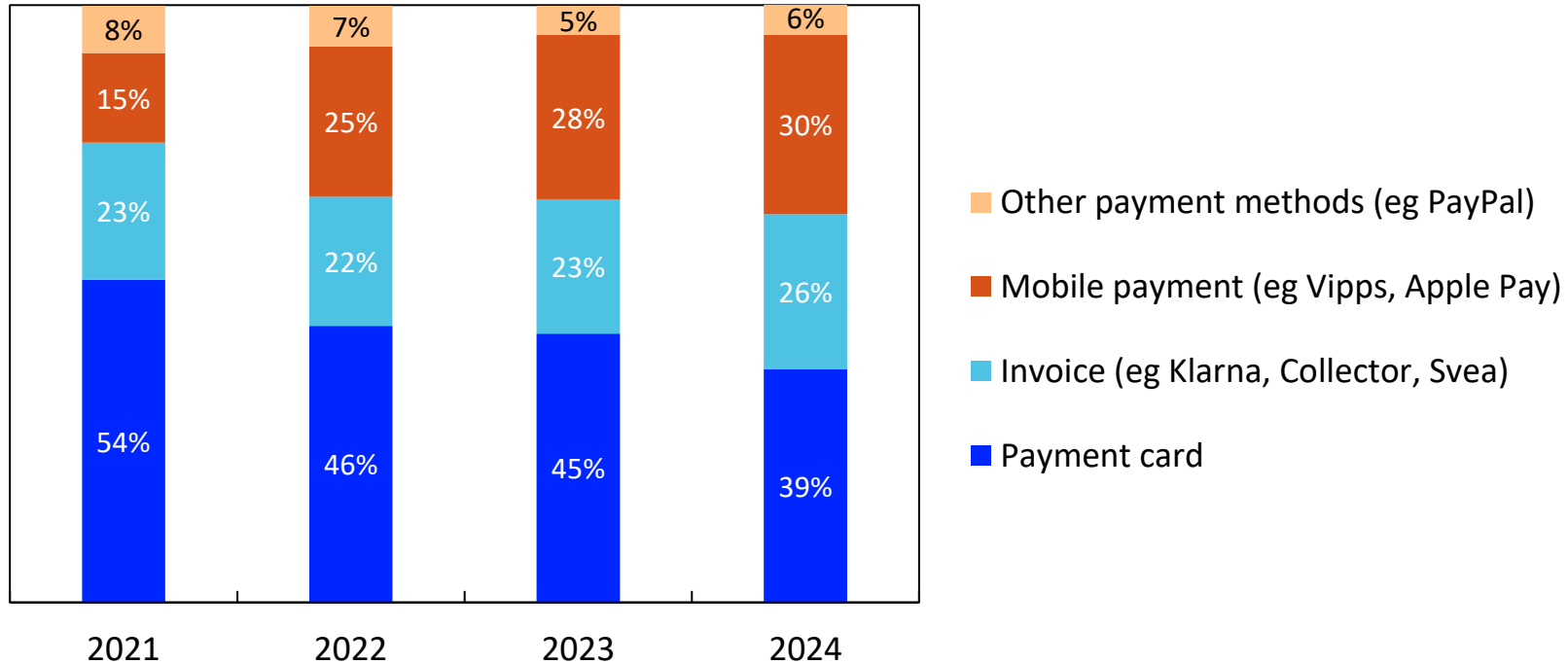
Chart 9 Online payments with Norwegian payment cards. 2007–2023



Source: Norges Bank



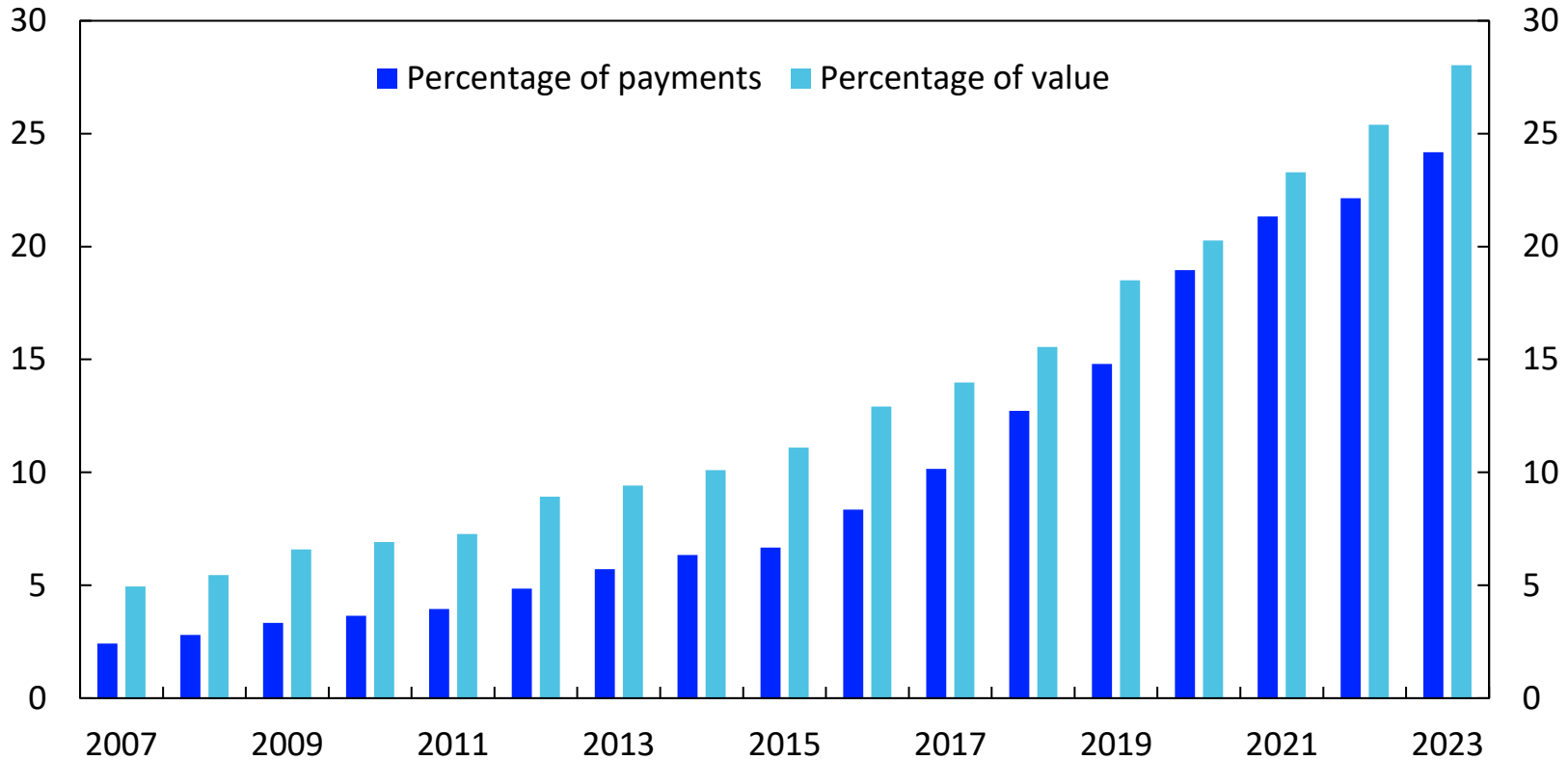
Chart 10 Payment methods for online shopping. Results from surveys. 2021–2024



Source: Norges Bank



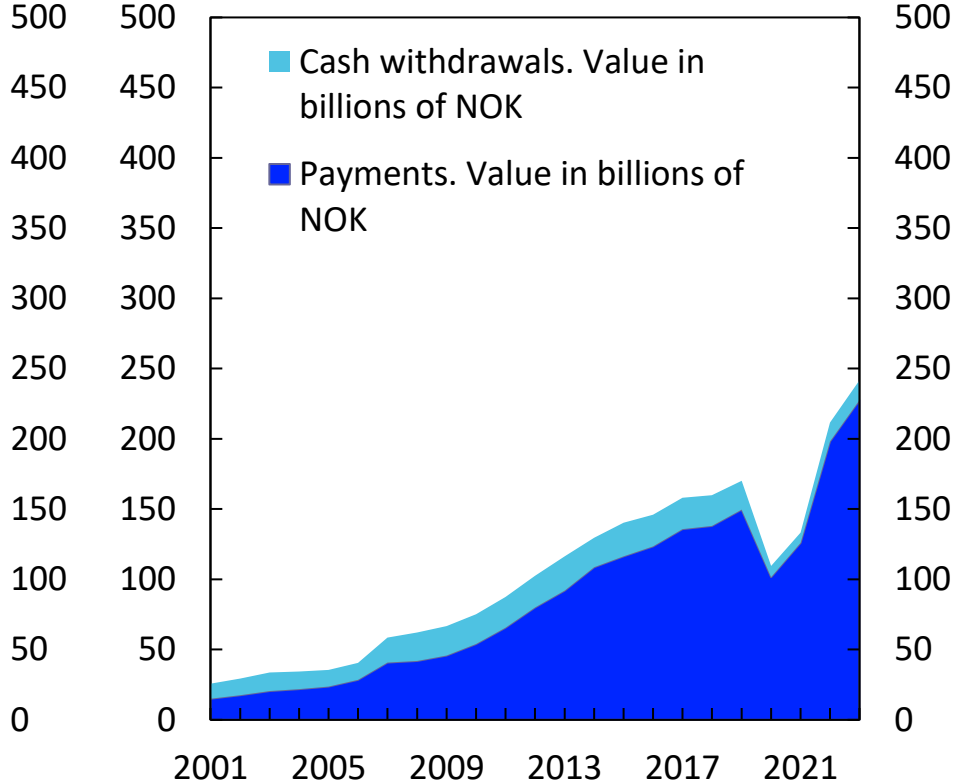
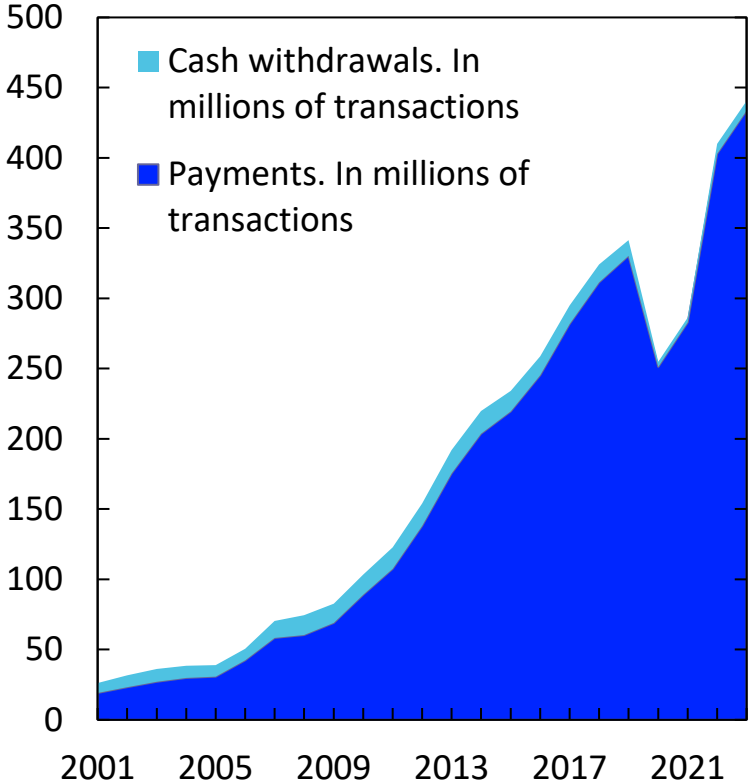
Chart 11 Online payments with Norwegian payment cards. Percentage of total card payments. 2007–2023



Source: Norges Bank



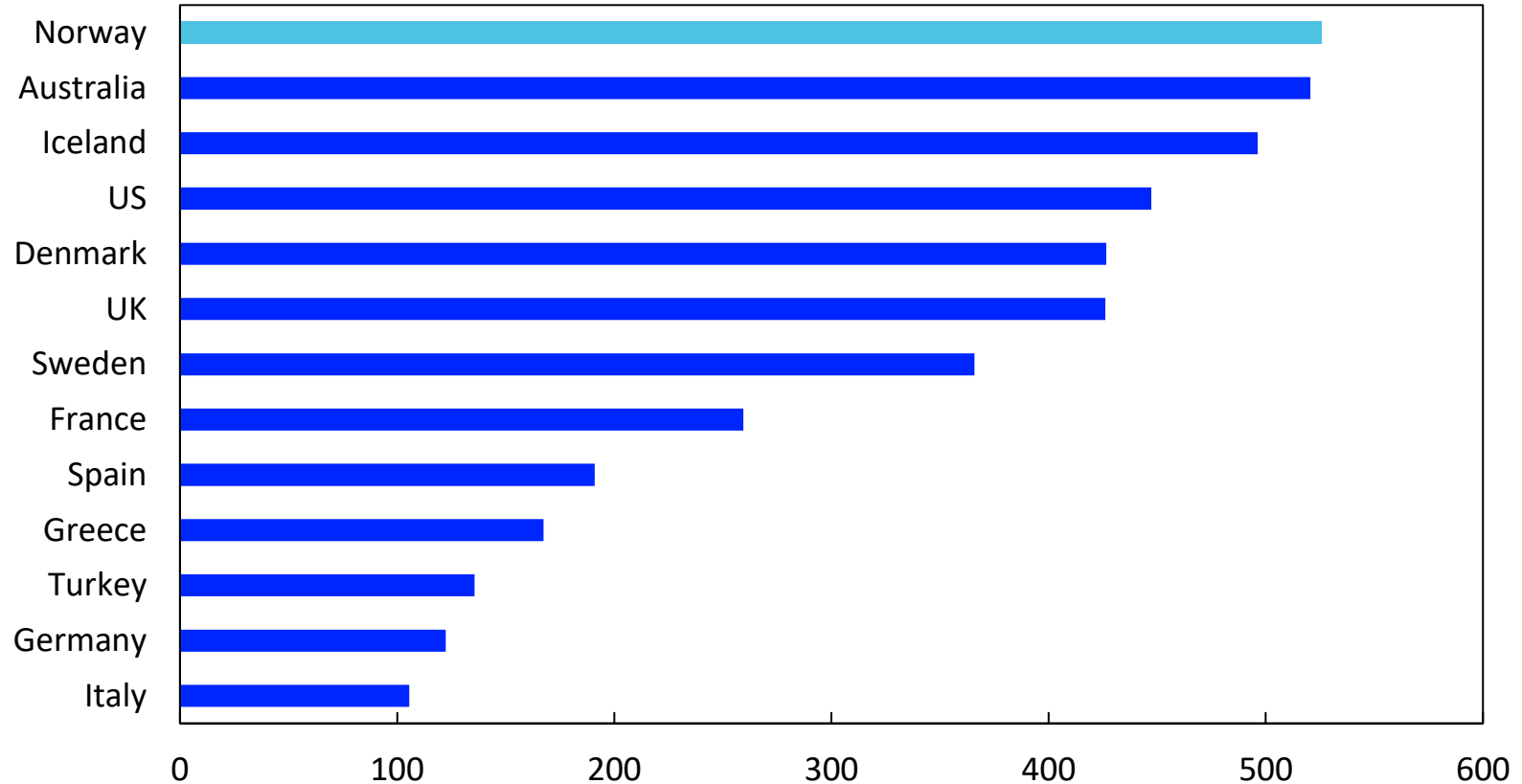
Chart 12 Use of Norwegian payment cards abroad. 2001–2023



Source: Norges Bank



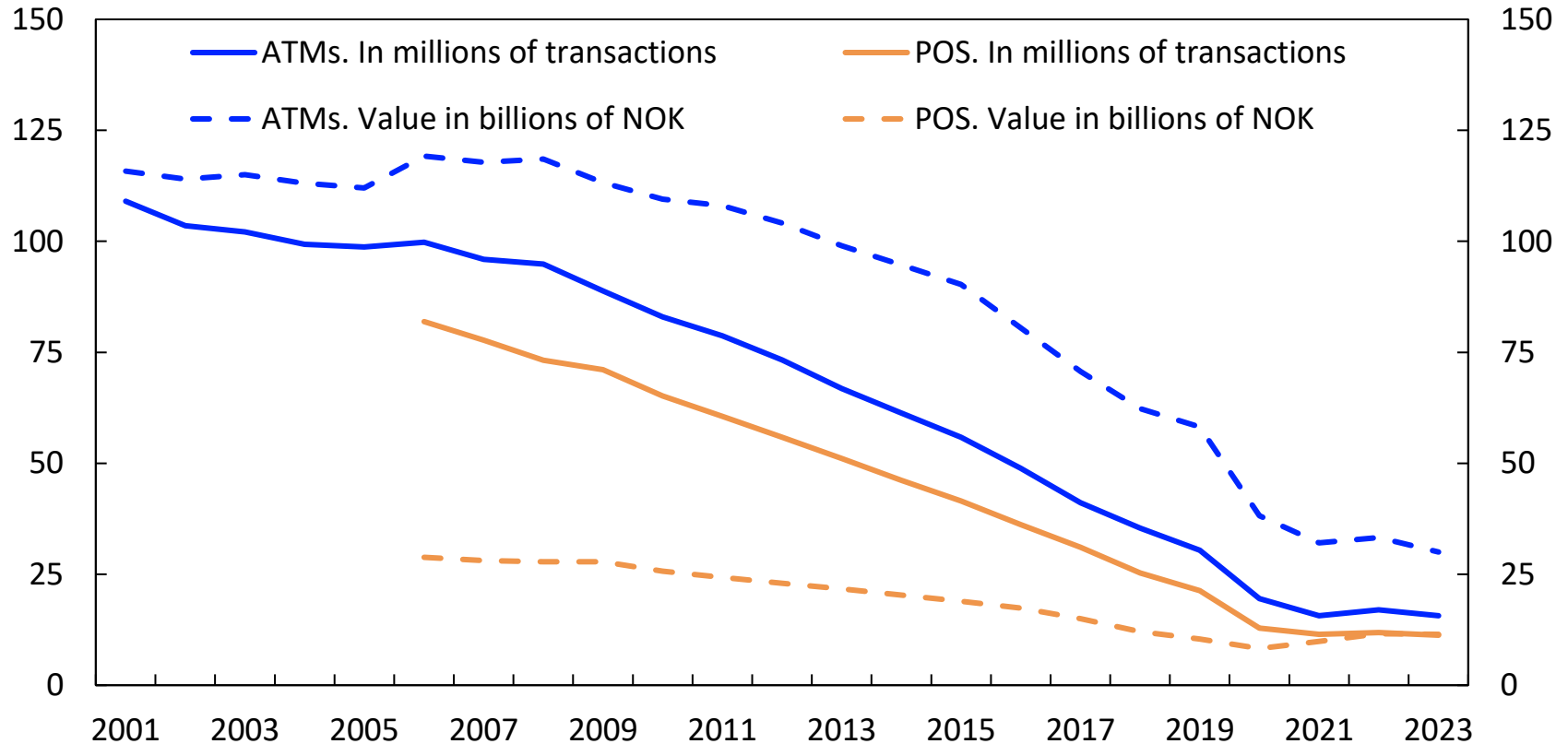
Chart 13 Number of card payments per inhabitant per year in selected countries. 2022



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



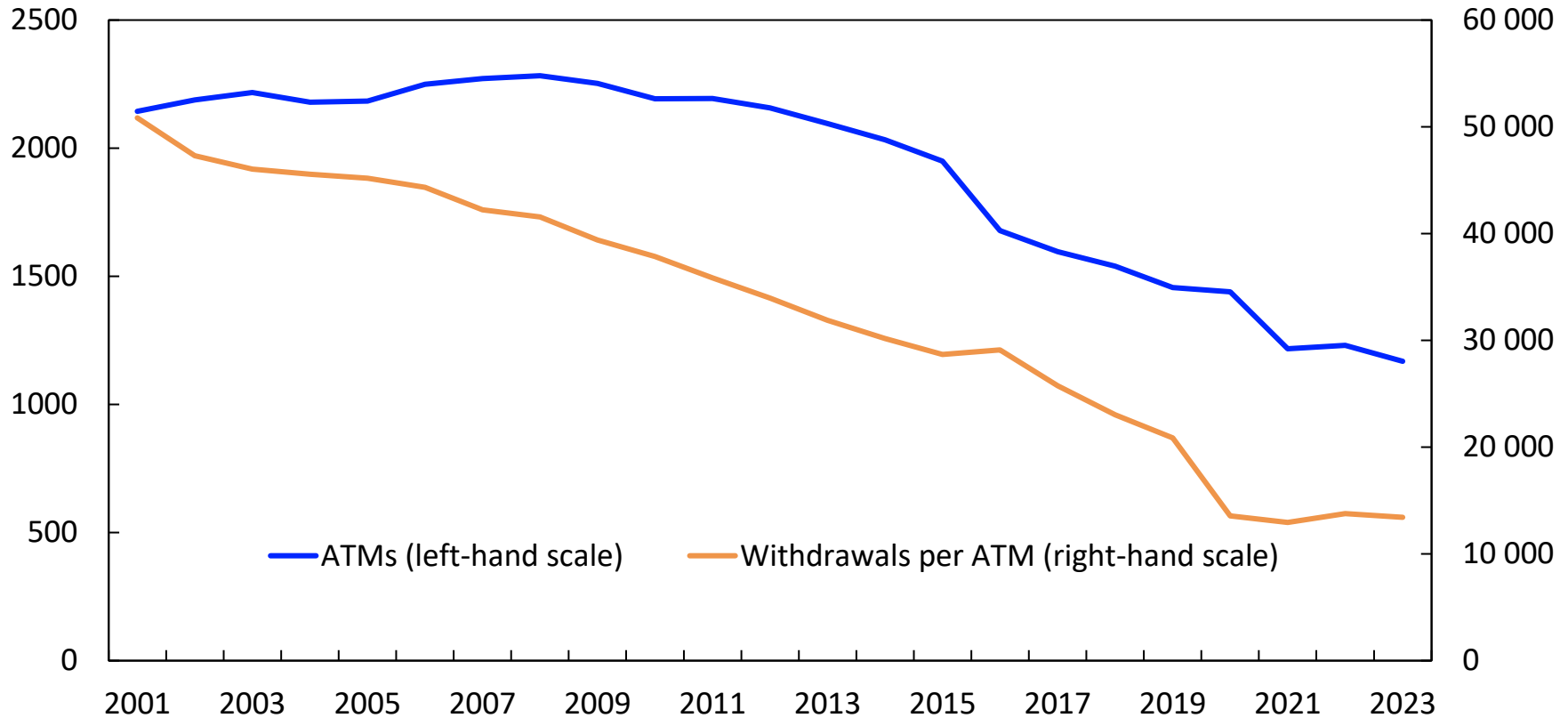
Chart 14 Cash withdrawals from ATMs and POS terminals. 2001–2023



Source: Norges Bank



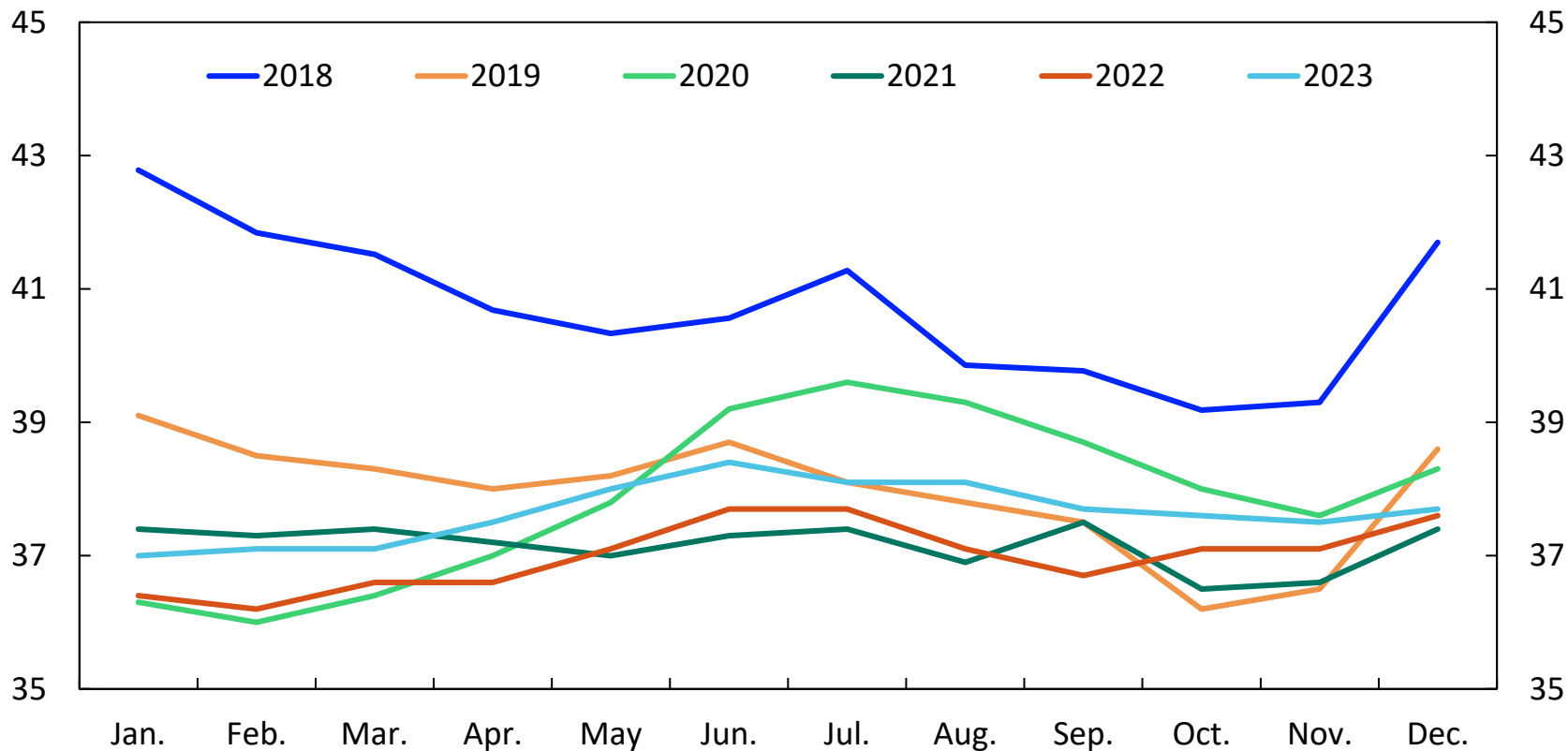
Chart 15 Number of ATMs and withdrawals per ATM per year. 2001–2023



Source: Norges Bank



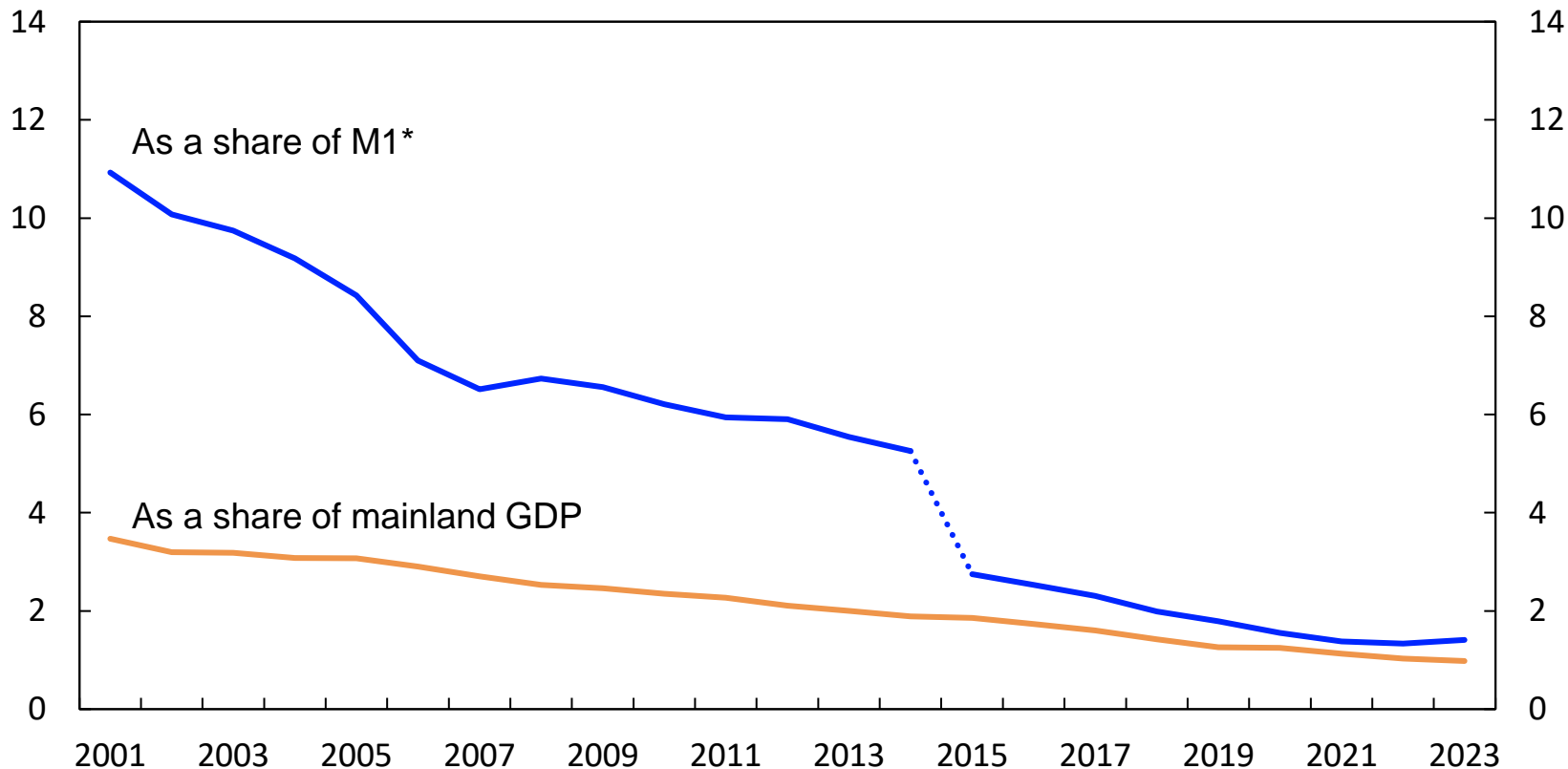
Chart 16 Cash in circulation among the general public. In billions of NOK. January 2018 – December 2023



Source: Statistics Norway



Chart 17 Cash in circulation as a share of means of payments (M1) and mainland GDP. 2001–2023

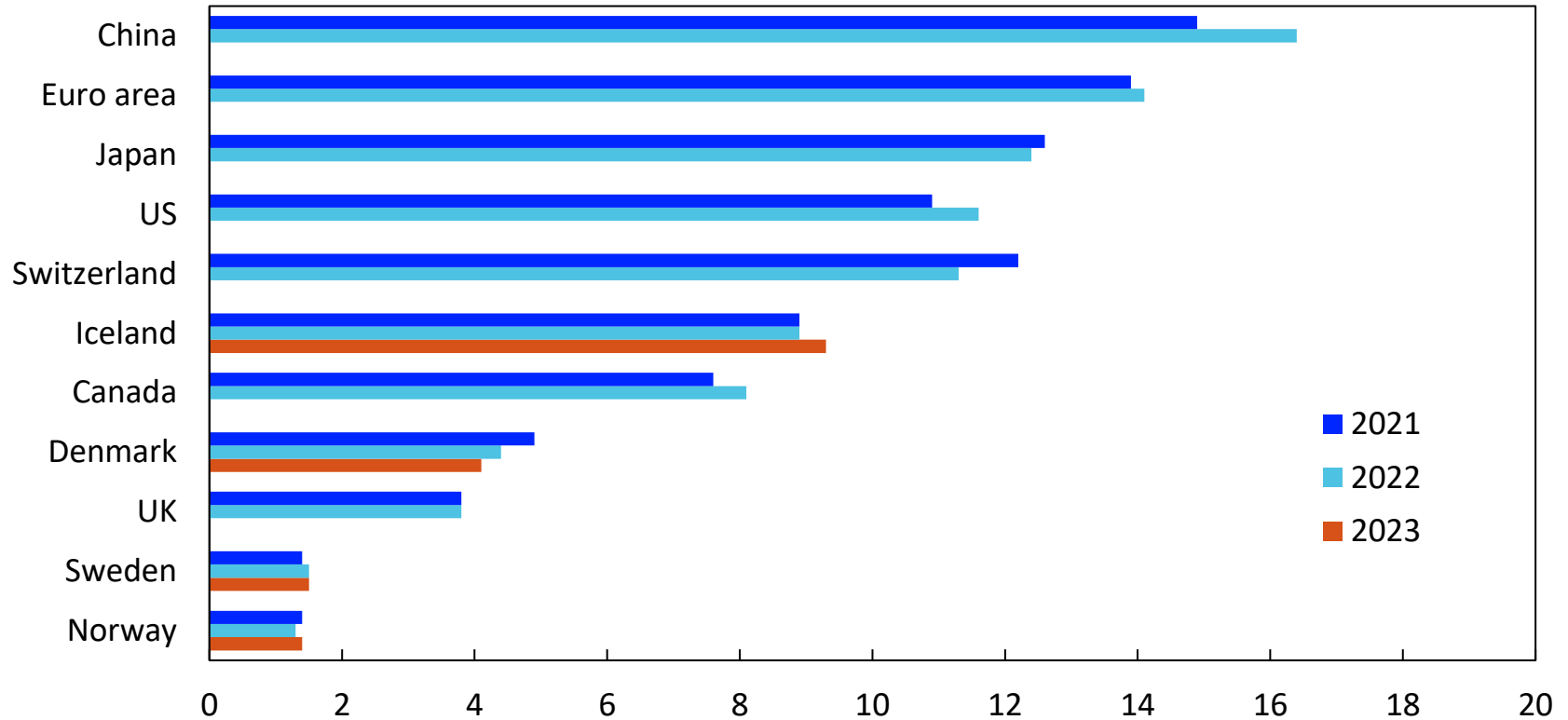


* New definition of M1 from 2015

Sources: Statistics Norway and Norges Bank



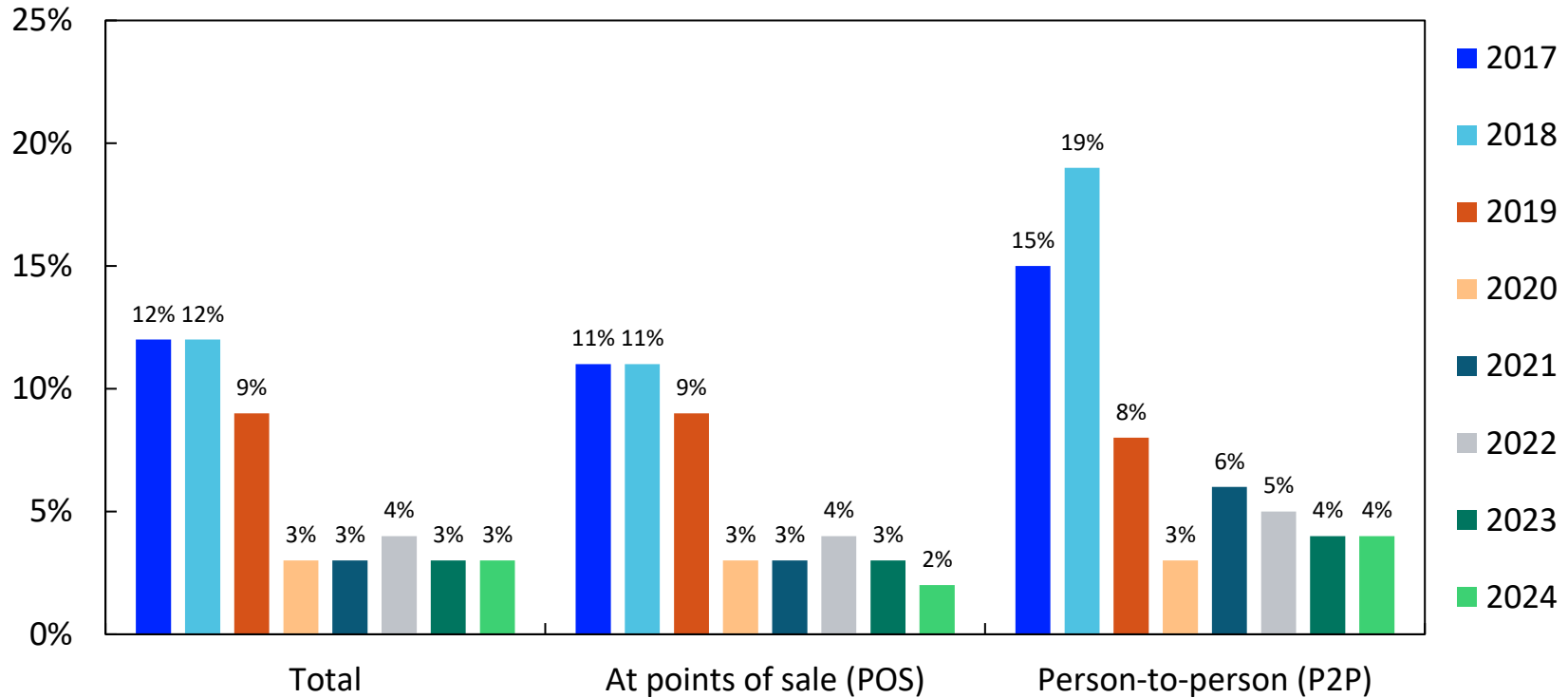
Chart 18 Cash in circulation as a share of mean of payments in selected countries. Percent. 2021, 2022 og 2023 (Nordic countries)



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



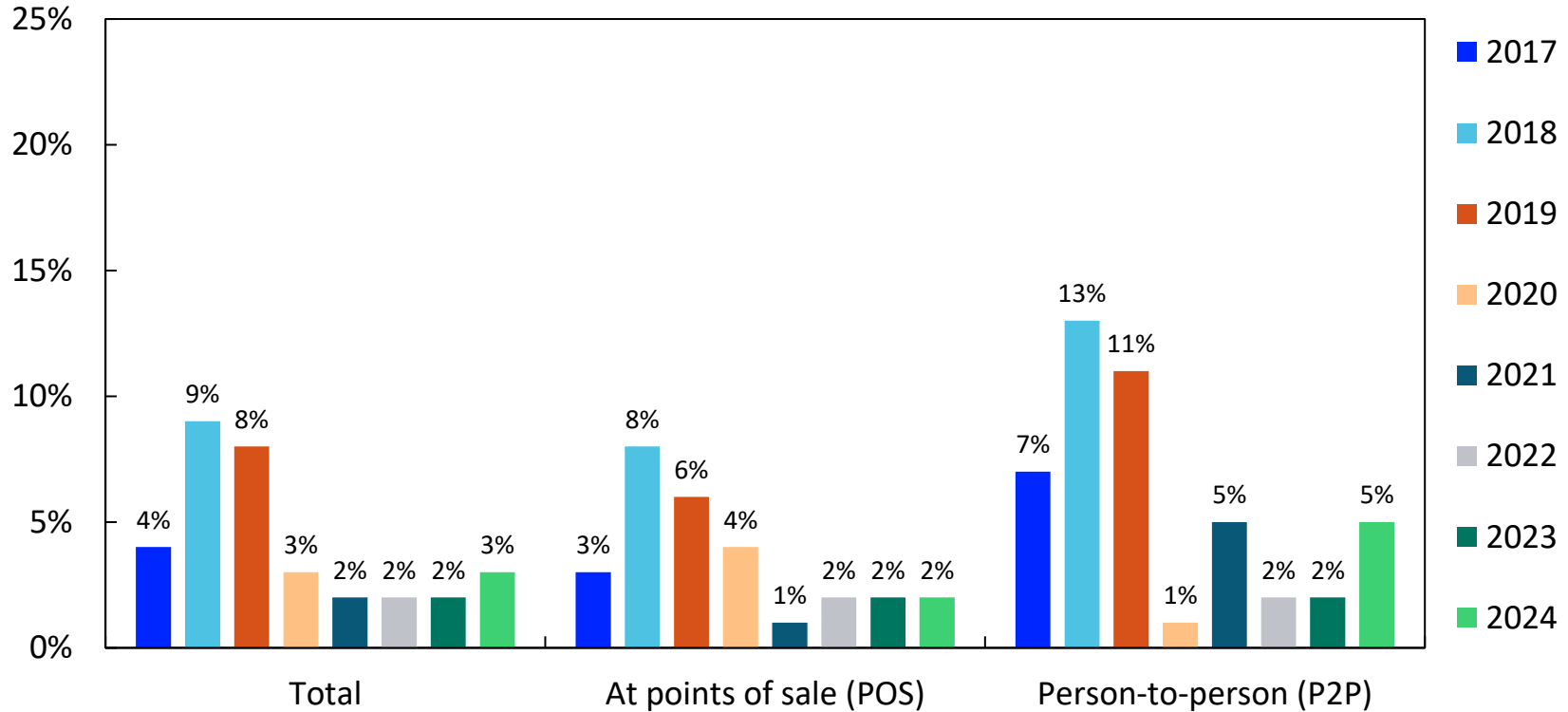
Chart 19 Number of cash payments as a percentage of the total number of payments. 2017–2024



Source: Norges Bank



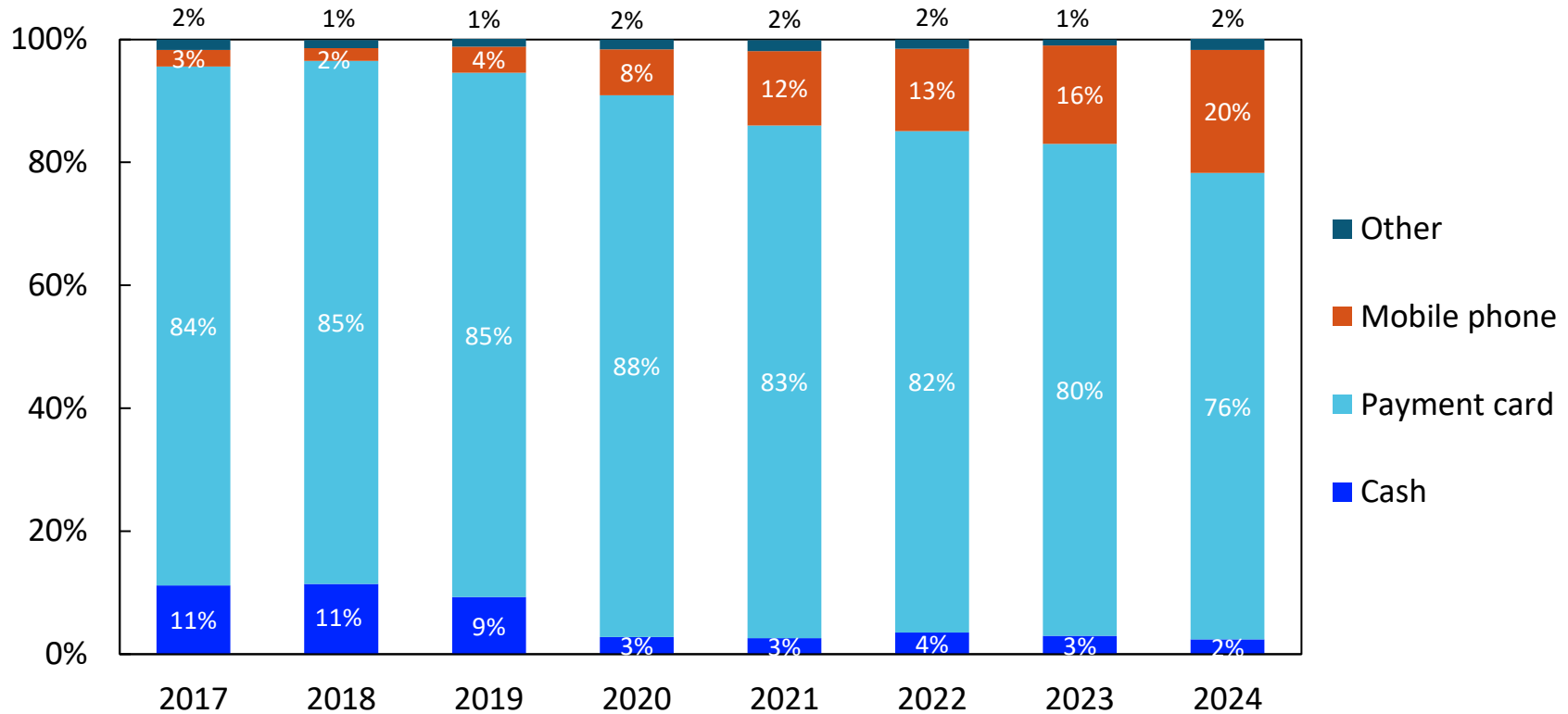
Chart 20 Value of cash payments as a percentage of total value of payments. 2017–2024



Source: Norges Bank



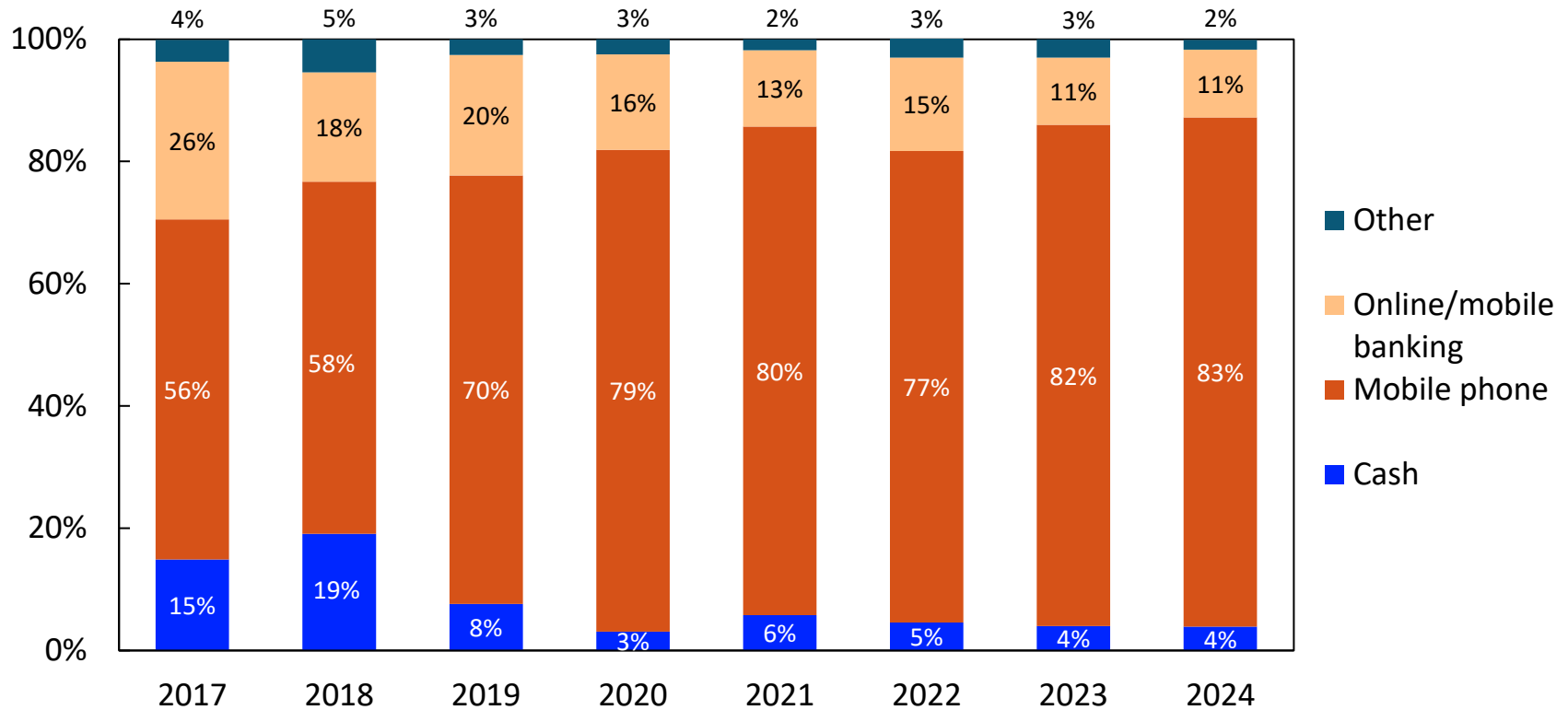
Chart 21 Payment methods at points of sale (POS). As a percentage of the total number of payments. 2017–2024



Source: Norges Bank



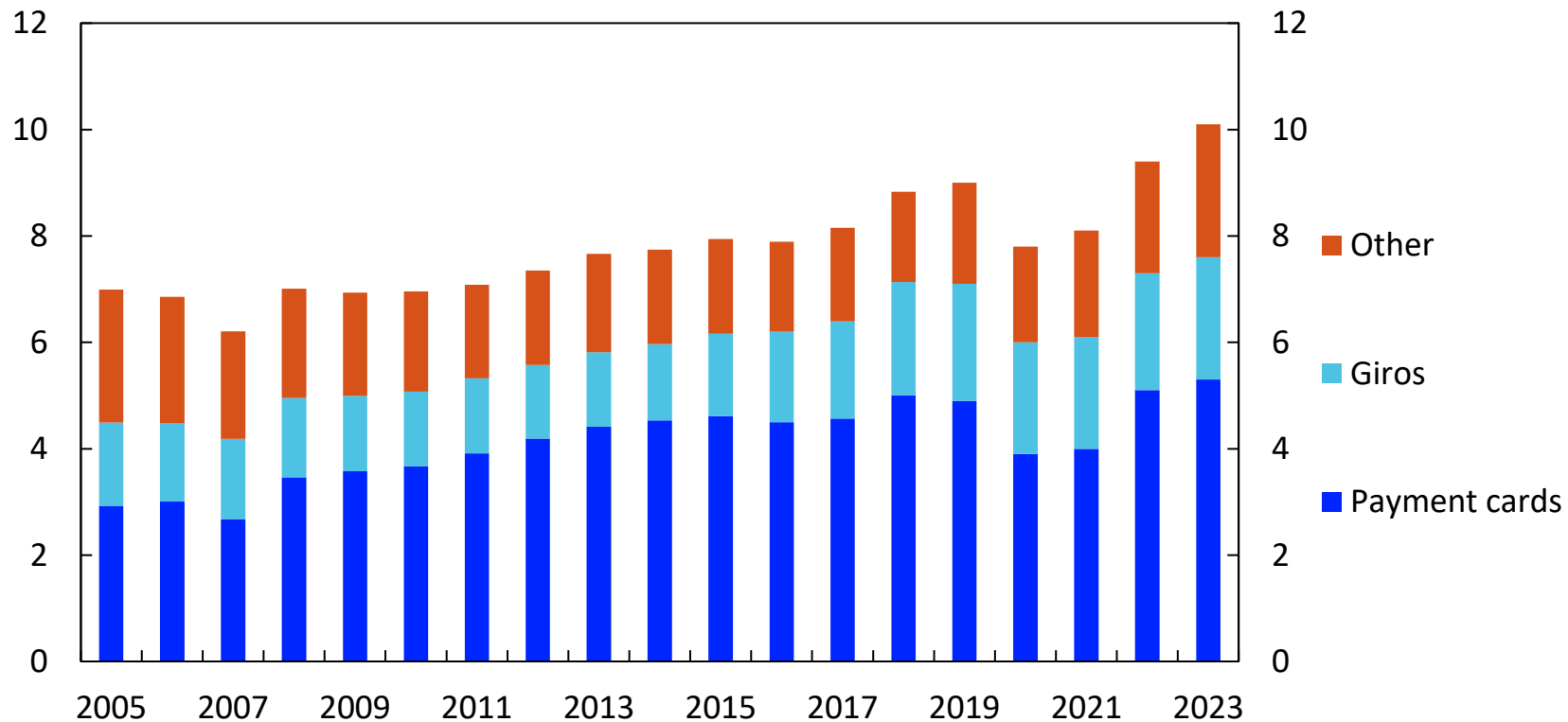
Chart 22 Payment methods person-to-person (P2P). As a percentage of the total number of payments. 2017–2024



Source: Norges Bank



Chart 23 Banks' income from payment services. In billions of NOK. 2005–2023



Sources: Statistics Norway and Norges Bank





NORGES BANK

RETAIL PAYMENT SERVICES - 2023

Norges Bank Papers 1/2024