

Annex: Relative importance of the main payment instruments in the euro area countries (2020)
(percentages of total number of transactions ¹⁾)

	Cards		Credit transfers		Direct debits		E-money		Cheques	
	2020	Change from 2019 (pp)	2020	Change from 2019 (pp)	2020	Change from 2019 (pp)	2020	Change from 2019 (pp)	2020	Change from 2019 (pp)
Belgium	50.7	0.4	36.2	-0.6	11.3	-0.1	1.2	0.2	0.0	0.0
Germany	28.7	2.7	26.3	-1.3	44.3	-1.1	0.1	0.0	0.0	0.0
Estonia	64.6	-2.9	30.1	0.0	-	-	-	-	-	-
Ireland	63.7	-5.6	17.2	-0.3	7.0	-0.3	8.5	7.6	1.1	-0.6
Greece	63.0	4.7	26.9	0.9	1.6	-0.5	2.0	-0.4	0.2	-0.2
Spain	63.4	3.1	14.1	-1.3	20.2	-0.9	0.4	0.4	0.3	-0.1
France	57.4	-1.3	18.5	1.4	19.1	1.5	0.1	-0.1	4.9	-1.5
Italy	47.2	-1.7	20.5	0.5	13.4	0.4	15.0	2.1	1.3	-0.5
Cyprus	.	.	18.8	1.5	.	.	3.7	0.1	4.4	-3.3
Latvia	64.6	-0.7	32.9	0.0	0.0	0.0	1.2	1.2	0.0	0.0
Lithuania	60.4	1.1	26.9	-3.2	1.2	1.2	4.9	.	-	-
Luxembourg ²⁾	4.8	-1.0	1.5	-0.6	0.4	-0.1	93.3	1.7	0.0	0.0
Malta	.	.	20.0	-1.0	.	.	.	.	13.0	1.4
Netherlands	51.7	-2.5	31.7	1.6	16.5	0.9	0.0	0.0	0.0	0.0
Austria	49.2	2.6	27.6	-1.1	20.6	-1.3	0.2	0.0	0.0	0.0
Portugal	69.6	0.0	14.2	1.3	9.7	-0.1	2.9	-0.5	1.3	-0.3
Slovenia	.	.	33.3	-1.0	9.6	0.4	0.8	.	0.0	0.0
Slovakia	54.7	3.1	38.2	-3.0	3.6	0.5	.	.	0.0	0.0
Finland	63.9	-0.7	36.1	0.7	.	.	.	.	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 2020 is as follows: credit transfers (22.0%), direct debits (6.5%), cards (71.2%) and cheques (0.0%).