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EUROSYSTEM

Payment Cards and Card Transactions

Payment Statistics

2023

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CROATIAN NATIONAL BANK

EUROSYSTEM

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Overview of the cards market of the Republic of Croatia

Payment card issuers

19 credit institutions
2 electronic money institutions

Payment transaction acquirers (EFTPOS terminal and the Internet)

13 credit institutions
2 electronic money institutions
2 payment institutions

Card schemes (in alphabetic order)

Four-party card schemes

- MasterCard®
- Visa®

Three-party card schemes

- Diners Club International®

Basic statistics of the Republic of Croatia

Population/business entities

Population: **3,853,200**
Registered business entities: **293,791**
Crafts and trades and freelance occupations: **96,975**
Surface: **56,594** km²

Number of cardholders

Consumers: **3.567** million
Business entities (non-consumers): **0.274** million

Number of payment cards

Debit: **6.831** million
Credit: **1.71** million

National card payments (issuers in the RC)

Number: **703.22** million
Value: EUR **31.62** billion

Infrastructure

EFTPOS terminals: **132,265**
ATMs: **4,277**

1 Introduction

For several years payment cards have been the most frequently used cashless payment instrument throughout Europe, including the Republic of Croatia (hereinafter referred to as “RC”). Today the average Croatian citizen has more than two payment cards, and a single individual will often have several debit and credit cards.

The number and value of card payment transactions are constantly increasing, which indicates the increasing popularity of payment cards among consumers and business entities. In addition, upward trends related to the connection of payment cards to mobile applications and other digital platforms (e.g. digital wallets) facilitate simpler and faster payments for users, additionally driving the growth of cashless transactions.

Thus, on 31 December 2023, in all, 19 credit institutions and 2 electronic money institutions were issuers of payment cards in the RC, and their users executed a total of 703.22 million national card-based payment transactions with a total value of EUR 31.62 billion. In 2023, the number of national card-based payment transactions increased by 12.5%, and their value increased by 13.3% from 2022.

A payment card is also being more frequently used for purchases through the Internet: from 2022, the total number of transactions of the purchases of goods and services executed through the Internet using payment cards increased by 29% and the total value increased by 37% (the value of transactions increased from EUR 955.7 million in 2022 to EUR 1.31 billion in 2023). In addition, as a result of the continuing growth of card payments and the increasing number of card technology-based alternative payment methods, the share of the number of transactions paid using payment cards has been growing at a steady pace relative to the number of cash payment transactions in the last few years. With regard to the ratio between card and cash payments in the past period, approximately every fourth fiscalised invoice was paid by card and the other three by cash. In view of this trend, the mentioned trend, the share of the number of invoices paid by card is expected to exceed one third in the near future.

The purpose of this publication is to provide a comprehensive overview of the payment cards and card-based payment transactions market in the RC in 2023, including a comparison of individual data with those for the previous period with emphasis on the year 2022. The publication should be equally useful to the users, payment service providers and the public in general.

1.1 Structure of the publication

The publication is divided into seven chapters.

The first chapter is the Introduction, which gives, in addition to the purpose and structure of the publication, a brief overview of the legal framework pursuant to which the statistical data and basic methodological explanations have been collected.

The second chapter, under the title of ‘Structure of the cards market and payments infrastructure’, gives an insight into the models of card schemes and an overview of the basic accepting devices for payment cards (ATMs and EFTPOS terminals).

The third chapter, Payment cards market in the RC, provides data on the number of payment cards and the degree of their technological development.

Card-based payment transactions, the fourth chapter, gives an insight into data submitted by payment card issuers. The data cover all national and international card-based payment transactions made using payment cards, issued by these same issuers.

The fifth chapter, Acquiring of payment transactions, provides an insight into data submitted by payment transaction acquirers. The data cover all transactions of the acquiring of card-based payment transactions executed with the payment cards of national and international issuers in the RC in euro. A comparison of the use of payment cards and cash in the RC is also given.

The sixth chapter provides a glossary.

The seventh chapter contains a list of tables, figures, charts and boxes from the publication.

1.2 Legal framework

The Republic of Croatia has completely aligned its legislation with the *acquis* in the area of payment operations. Through the Payment System Act (Official Gazette 66/2018 and 114/2022; hereinafter referred to as ‘PSA’) payment services in the RC are regulated in the same way as in the rest of the EU. Thus, the services of payment card issuing and the acquiring of payment transactions are among the defined payment services.

Statistical data on payment cards, card-based payment transactions and accepting devices for payment cards are collected according to the following:

- Decision on the obligation to submit data on the payment system and electronic money (Official Gazette 147/2013 and 16/2017), which entered into force on 1 January 2014. The Decision prescribes the obligation to report to the Croatian National Bank (hereinafter referred to as 'CNB') on data regarding the payment system and electronic money, as well as the content, manner and deadlines of such reporting.
- Decision on the obligation to submit data on payment statistics for the purposes of the European Central Bank (Official Gazette 150/2022), which prescribes the reporting entities, the content of reporting, the first reporting period and time limits within which reporting entities should submit to the CNB data on payment statistics for the purposes of the submission of data to the European Central Bank.

The Decision on the obligation to submit data on the payment system and electronic money (Official Gazette 147/2013 and 16/2017) prescribes the scope of the data and the reporting entities. In addition to data on national payment transactions, data on international payment transactions are also collected, and the reporting period is a month.

Pursuant to the Decision on the obligation to submit data on the payment system and electronic money (Official Gazette 147/2013 and 16/2017), the reporting entities are the following:

1. credit institutions (banks and savings banks) with head offices in the RC;
2. electronic money institutions with head offices in the RC;
3. payment institutions with head offices in the RC;
4. branches of third-country credit institutions (or branches of banks) with head offices in the RC;
5. branches of third-country electronic money institutions with head offices in the RC;
6. branches of credit institutions from a member state with head offices in the RC;
7. branches of electronic money institutions from a member state with head offices in the RC;
8. branches of payment institutions from a member state with head offices in the RC;
9. agents of payment service providers from other member states with head offices in the RC, through which these payment service providers provide payment services in the RC, provided that these agents have been authorised to provide payment services;
10. and the Financial Agency.

The Decision prescribes the compilation and submission of data on the payment system and electronic money through 11 Reports:

- Credit transfer report;
- Money remittance report;
- Direct debit report;
- Credits to/debits from the accounts by simple book entry report;
- Cash report;
- Cheques and bills of exchange report;
- Issuing of payment instruments report;
- Accounts report;
- Infrastructure report;
- Acquiring of payment instruments report; and
- Legal authority report.

Pursuant to the Decision on the obligation to submit data on payment statistics for the purposes of the European Central Bank (Official Gazette 150/2022), reporting entities should submit to the CNB the data on a quarterly or semi-annual basis, as follows:

1. for reporting on a quarterly basis, statistical data set out in Table 9 of Annex III to Regulation (EU) 2020/2011 of the European Central Bank of 1 December 2020 amending Regulation (EU) No 1409/2013 on payments statistics (ECB/2013/43) (ECB/2020/59) and Table A of the Annex to Guideline (EU) 2021/832 of the European Central Bank of 26 March 2021 on reporting requirements on payments statistics (ECB/2021/13) are submitted by the 20th day of the first month following the end of the relevant quarter;

2. for reporting on a semi-annual basis, the statistical information set out in Tables 1, 2, 3, 4a, 5a, 6, 7 and 8 of Annex III to Regulation (EU) 2020/2011 of the European Central Bank of 1 December 2020 amending Regulation (EU) No 1409/2013 on payment statistics (ECB/2013/43) (ECB/2020/59) and Tables A, B and C of the Annex to Guideline (EU) 2021/832 of the European Central Bank of 26 March 2021 on reporting requirements on payments statistics (ECB/2021/13) for the period January to June are submitted by the 20th day of August following the end of the first half of the year to which it relates. Statistical information for the period July to December is submitted by the 20th day of February following the end of the second half of the year to which it relates.

Pursuant to the Decision on the obligation to submit data on payment statistics for the purposes of the European Central Bank (Official Gazette 150/2022), reporting entities are, as follows:

1. payment service providers referred to in Article 7, paragraph (1), items (1) to (6) of the PSA (Official Gazette 66/2018 and 114/2022); and
2. the Financial Agency.

The publication gives an overview of payment cards and card-based payment transactions for 2023 and includes a comparison of the data with those for 2022, 2021, 2020 and 2019, based on statistical data collected in three reports: Issuing of payment instruments, Acquiring of payment instruments and Infrastructure.

1.3 Methodology

The methodology of collecting data in accordance with the Decision on the obligation to submit data on the payment system and electronic money (Official Gazette 147/2013 and 16/2017) is based on predefined terms, which are harmonised with legal provisions, the ECB's Regulation (EU) No 1409/2013 of 28 November 2013 on payment statistics (ECB/2013/43)¹ and other standards accepted in the cards market as well as on the Decision on the obligation to submit data on payment statistics for the purposes of the European Central Bank (Official Gazette 150/2022).

It was data obtained from payment service providers (reporting entities) that were primarily used in preparing the publication. A much smaller share of data was collected from business entities – providers of card infrastructure services (Sub-chapter 2.2) and from the Ministry of Finance of the Republic of Croatia – Tax Administration (Sub-chapter 5.2).

The payment service providers (reporting entities) whose data were used in the preparation of the publication include:

1. credit institutions (banks) that have obtained authorisation from the CNB, which includes authorisation to provide the payment services of the issuing of payment cards and the acquiring of transactions executed using payment cards;
2. electronic money institutions² that have obtained authorisation from the CNB to provide the payment services of the issuing of payment cards and the acquiring of payment transactions executed using payment cards; and

¹ Regulation (EU) No 1409/2013 of the European Central Bank of 28 November 2013 on payment statistics (ECB/2013/43).

² Not including data submitted by electronic money institutions that at the same time carry out the activity of telecommunications services.

3. payment institutions that have obtained authorisation from the CNB to provide the payment services of acquiring payment transactions executed using payment cards.

The publication provides a complete overview of the cards market in the RC for 2023, that is, it presents aggregated statistical data on:

- payments infrastructure – shown with the balance at the end of the last day of the reporting period (month);
- payment cards – shown at a monthly level or with the balance at the end of the last day of the reporting period (month);
- card-based payment transactions – shown at a monthly or an annual level;
- transactions of the acquiring of payment transactions executed using payment cards – shown at a monthly or an annual level.

Data on card-based payment transactions are collected in the original currency, i.e. in the currency in which the transaction takes place (transaction currency). For the purposes of the publication, all transactions in other currencies are recalculated in euro at the CNB's midpoint exchange rate on the last day of the reporting period. Data on the par value of transactions are shown in euro.

Detailed methodological explanations related to the individual terms of the Report are given in each chapter separately.

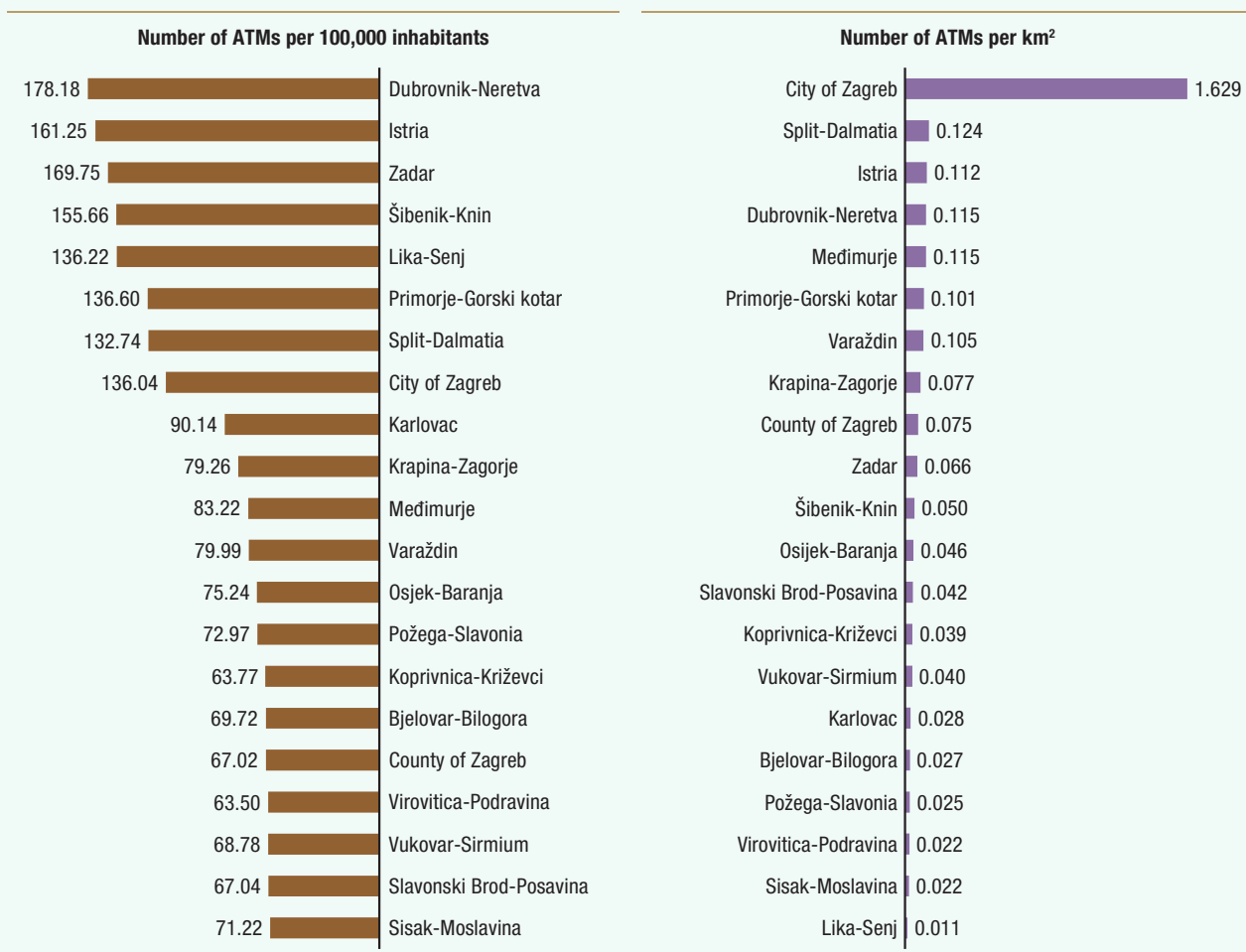
The basic terms defined by the PSA, which refer to the area of payment cards and card-based payment transactions, are the following:

- **'payment card'** means an instrument enabling its holder to make payments for goods and services through an accepting device for payment cards or remotely, and/or to withdraw cash and/or use other services at an ATM or another self-service device and to transfer funds;
- **'national payment transaction'** means a payment transaction the execution of which involves a payer's payment service provider and a payee's payment service provider, or only one payment service provider, operating in the RC;
- **'international payment transaction'** means a payment transaction the execution of which involves two payment service providers, one of which (of either the payee or the payer) operates in the RC, while the other payment service provider (of either the payer or the payee) operates in a third country or another member state;
- **'card payment scheme'** means a set of functions, procedures, rules and devices enabling the holder of a payment card to effect a payment and/or a cash withdrawal transaction with a payment service provider.

2 Structure of the cards market and payments infrastructure

This chapter shows card payment schemes (Sub-chapter 2.1) and payments infrastructure by accepting devices for payment cards, such as ATMs and EFTPOS terminals (Sub-chapter 2.2).

Box 1 Distribution of terminals in the RC on 31 December 2023



ATMs and EFTPOS terminals in the RC

Total number of ATMs	4,277
Total number of EFTPOS terminals	132,265
Number of ATMs per 100,000 inhabitants	111
Number of EFTPOS terminals per 100,000 inhabitants	3,432.6

Source: CNB.

2.1 Card payment schemes

‘Card payment scheme’ means a set of functions, procedures, rules and devices enabling the holder of a payment card to effect a card-based payment transaction and/or a cash withdrawal transaction.

In the RC, two models of card schemes are recognised: the model with four stakeholders, i.e. the four-party card scheme and the model with three stakeholders, i.e. the three-party card scheme.

Four-party card scheme in the RC

In the four-party card scheme in the RC the stakeholders are: the cardholder – payer, the merchant – payee, the payment service provider as the payment card issuer (hereinafter referred to as ‘issuer’) and the payment service provider as the payment transaction acquirer (hereinafter referred to as ‘acquirer’).

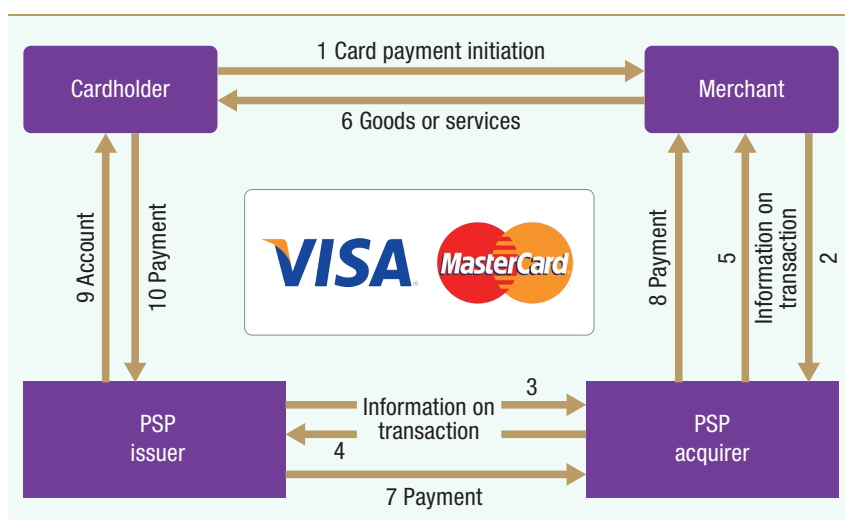
- **Payer – cardholder:** consumer and/or non-consumer, i.e. a natural and/or legal person initiating a card-based payment transaction using a payment card.
- **Payee – merchant:** legal or natural person acquiring a payment transaction executed using the issuer’s payment card that has established an agreement with the acquirer.
- **Issuer:** payment service provider that has issued the cardholder (payer) with the payment card that serves to initiate card-based payment transactions.
- **Acquirer:** payment service provider that provides the acquiring of a payment transaction executed using a payment card and the processing of a card-based payment transaction for the payee (merchant), which results in the transfer of cash to the payee (merchant).

The course of execution of a card payment in the four-party card scheme between the cardholder, the merchant, the acquirer and the issuer at a physical point of sale, i.e. an EFTPOS terminal involving the physical presence of the cardholder:

1. The cardholder uses a payment card at a merchant’s to initiate a card payment for the purchase of goods or services.
2. The cardholder initiates a card-based payment transaction to the acquirer at an EFTPOS terminal, through the merchant, i.e. data are transmitted to the acquirer through the EFTPOS terminal.
3. The acquirer forwards the data on the transaction to the issuer for authorisation.
4. The issuer verifies and authorises the transaction and notifies the acquirer about it.

5. After receiving the authorisation from the issuer, the acquirer notifies the merchant about it through the EFTPOS terminal.
6. After the transaction has been authorised, the merchant delivers the goods and services to the cardholder.
7. The issuer forwards to the acquirer the amount for the purchase of goods or services carried out through a payment card.
8. The acquirer makes funds available to the merchant.
9. The issuer sends data on the cost of the transaction made through the payment card to the cardholder.
10. The cardholder settles the obligation for the transaction made through the payment card.

Chart 1 Four-party card scheme in the RC



Note: The figure shows the course of a card-based payment transaction between the cardholder, the merchant, the acquirer and the issuer at a physical point of sale (EFTPOS terminal) with the presence of the cardholder.
Source: CNB.

Currently, the MasterCard® and Visa® four-party card schemes operate in the territory. Both debit and credit payment cards are issued in the four-party card scheme. In 2023, in all, 21 issuers/stakeholders in the four-party card scheme were recorded.

Three-party card scheme in the RC

In the three-party card scheme in the RC the stakeholders are: the cardholder – payer, the merchant – payee, the payment service provider as the payment card issuer (hereinafter referred to as ‘issuer’), which is at the same time the payment transaction acquirer executed using a payment card (hereinafter referred to as ‘acquirer’).

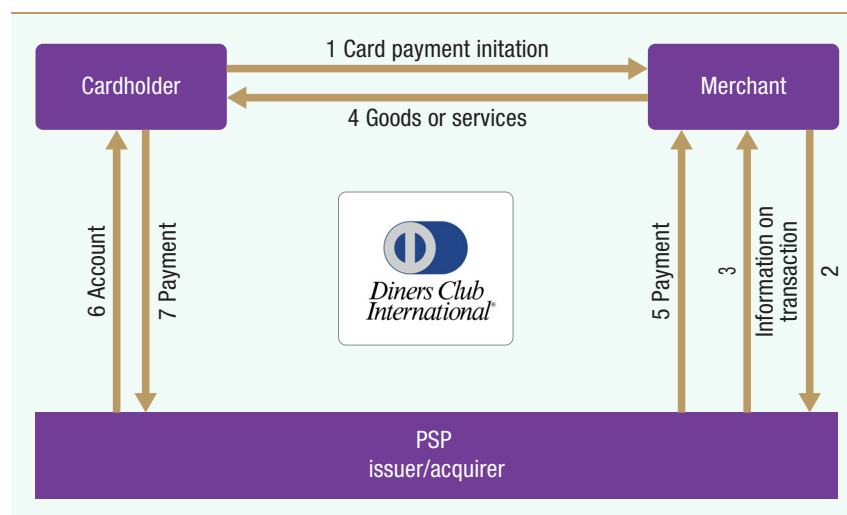
- **Payer – cardholder:** consumer and/or non-consumer, i.e. a natural and/or legal person initiating a card transaction using a payment card.

- **Payee – merchant:** a legal or natural person/payee acquiring a payment transaction executed using the issuer’s payment card that has established an agreement with the acquirer.
- **Issuer/acquirer:** in the three-party card scheme, the same payment service provider is the issuer and the acquirer.

As the issuer, the payment service provider is bound by a contract with the cardholder, and it has issued the cardholder (the payer) with a payment card, which serves for initiating card-based payment transactions.

As the acquirer, the payment service provider is bound by a contract with the payee (merchant), to whom it ensures the acquiring of the payment transaction executed using a payment card and the processing of the card-based payment transaction, which results in the transfer of funds to the payee (merchant).

Chart 2 Three-party card scheme in the RC



Note: The figure shows the course of a card-based payment transaction between the cardholder, the merchant, the acquirer and the issuer at a physical point of sale (EFTPOS terminal) with the presence of the cardholder.

Source: CNB.

The course of execution of a card payment in a three-party card scheme involving the cardholder, the acquirer and the issuer at a physical point of sale, i.e. EFTPOS terminal involving the physical presence of the cardholder:

1. The cardholder uses a payment card at a merchant’s to initiate a card payment for the purchase of goods or services.
2. The cardholder initiates a card-based payment transaction to the acquirer at an EFTPOS terminal, through the merchant, i.e. data are transmitted to the acquirer through the EFTPOS terminal.
3. The issuer/acquirer verifies and authorises the transaction and notifies the merchant about it through the EFTPOS terminal.

4. After the transaction has been authorised, the merchant delivers the goods and services to the cardholder.
5. The issuer/acquirer makes funds available to the merchant.
6. The issuer/acquirer sends data on the cost of the transaction made through the payment card to the cardholder.
7. The cardholder settles the obligation for the transaction made through the payment card.

Three-party card schemes are usually credit card schemes and no debit cards are issued under them. One payment service provider – stakeholder in the three-party card scheme was recorded in 2023. In the territory of the RC, Diners Club International® is the three-party card scheme.

2.2 Payments infrastructure

Data on the payments infrastructure are collected from payment service providers and from legal persons that are the owners of accepting devices for payment cards (EFTPOS terminals and ATMs) through which payment service providers – acquirers provide the payment service of acquiring payment transactions using payment cards.

In the market of the RC, on 31 December 2023, there were 137,040 terminals at which payment transactions executed using payment cards are acquired, of which 4,277 were ATMs, 132,265 EFTPOS terminals for the purchase of goods or services and 498 EFTPOS terminals that only allow cardholders to withdraw and/or deposit cash (Table 1).

Table 1 Total number of terminals acquiring payment cards in the RC

Accepting terminals	Total on 31 Dec. 2019	Total on 31 Dec. 2020	Total on 31 Dec. 2021	Total on 31 Dec. 2022	Total on 31 Dec. 2023
ATMs	5,446	4,894	4,692	4,184	4,277
EFTPOS terminals	111,172	107,654	118,731	125,677	132,265
EFTPOS terminals for withdrawal and deposit	940	682	420	418	498

Source: CNB.

ATM

An ATM is an electromechanical terminal allowing cardholders to make cash withdrawals and/or deposits and to use the service of providing information and other services.

On 31 December 2023, 4,277 active ATMs were recorded in the territory of the RC. The largest number of ATMs was recorded in the City of Zagreb (1,044), and the smallest number of ATMs in Virovitica-Podravina County (44) (Tables 1 and 2).

Table 2 Number of ATMs by counties in the RC on 31 December 2023

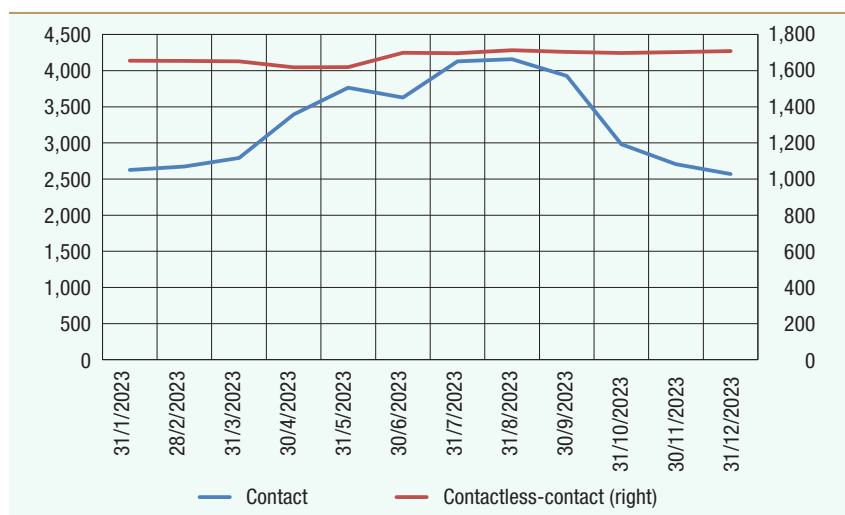
County	Total number of ATMs
County of Zagreb	202
Krapina-Zagorje	95
Sisak-Moslavina	98
Karlovac	100
Varaždin	132
Koprivnica-Križevci	64
Bjelovar-Bilogora	70
Primorje-Gorski kotar	361
Lika-Senj	58
Virovitica-Podravina	44
Požega-Slavonia	46
Slavonski Brod-Posavina	86
Zadar	272
Osijek-Baranja	192
Šibenik-Knin	149
Vukovar-Sirmium	97
Split-Dalmatia	562
Istria	316
Dubrovnik-Neretva	205
Međimurje	84
City of Zagreb	1,044
Total	4,277

Source: CNB.

On 31 December 2023, out of the total number of ATMs, 1,127 were covered by a video surveillance system and 676 were in a secure location. ATMs in a secure location are ATMs located in a special area enclosed for that purpose, physical access being secured by the application of adequate measures of physical and/or technical protection. An ATM can be categorised in both of the above features.

ATMs can be divided into contact and contactless-contact ATMs. Contact ATMs only support the acquiring of payment cards that contain records based only on a chip and/or magnetic stripe. Contactless-contact ATMs support the acquiring of payment cards, which, in addition to the record based on a magnetic stripe and/or chip, also contain records based on contactless technology (proximity card reading, NFC, etc.).

Figure 1 Number of ATMs in the RC



Note: Data refer to the balance on the last day of each reporting month.
Source: CNB.

Data shown in Figure 1 point to an upward trend in the number of contactless-contact ATMs, that is, ATMs that only require the card to be tapped on a contactless-enabled card reader and the PIN to be entered within a limited time period. This possibility is only available to users of cards with the contactless functionality. Of the total number of ATMs in the RC, 40% (in all, 1,708 on 31 December 2023) were contactless-contact ATMs, that is, they can be used by tapping the card and then entering the PIN.

In addition, it can be concluded from the total number of ATMs in the RC presented above that their number varies according to the season, that is, their number increases significantly in the summer months during the tourist season, so that the largest number of active ATMs (5,872) was recorded in August 2023.

EFTPOS terminal

An EFTPOS terminal (electronic funds transfer at point of sale) is an electronic terminal allowing cardholders to initiate card-based payment transactions at a point of sale.

On 31 December 2023, in all 132,265 EFTPOS terminals were recorded, a 5.2% increase from 31 December 2022 (Table 1).

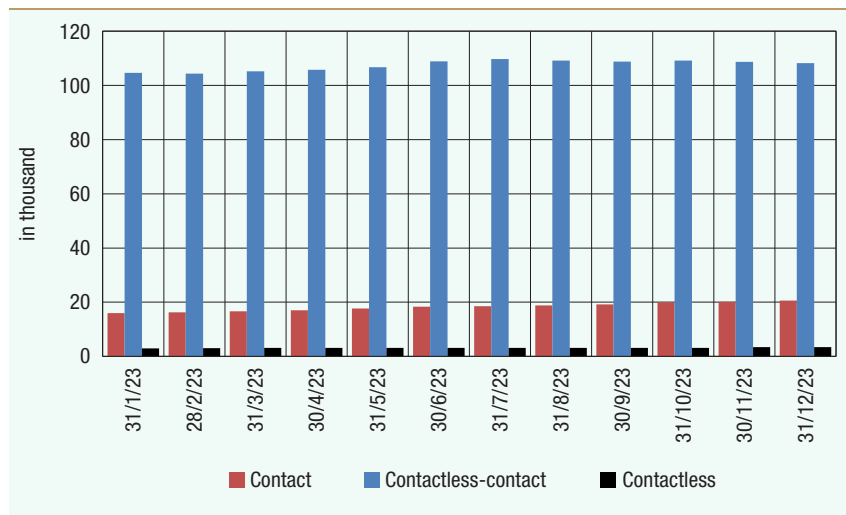
EFTPOS terminals can be divided into contact, contactless-contact and contactless terminals. Contact EFTPOS terminals support the acquiring of payment cards containing records based only on a chip and/or magnetic stripe. Contactless-contact EFTPOS terminals support the acquiring of payment cards, which, in addition to the record based on a magnetic stripe and/or chip, also contain records based on contactless

technology (proximity card reading, NFC, etc.) Contactless EFTPOS terminals support the acquiring of payment cards containing records based on contactless technology (proximity card reading, NFC, etc.).

As in 2022, in 2023, within the category of EFTPOS terminals, the number of contactless-contact EFTPOS terminals continued to increase from 106,684, as recorded on 31 December 2022, to 108,262, as recorded on 31 December 2023, accounting for 82% of all EFTPOS terminals.

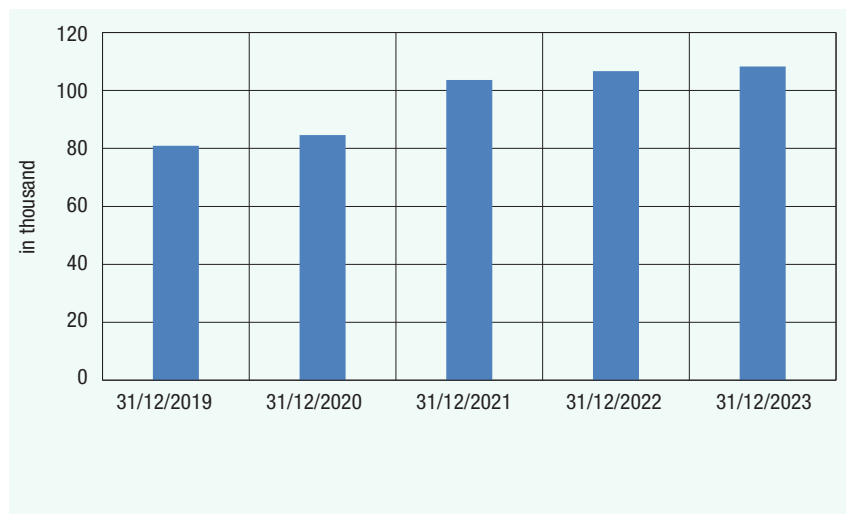
On 31 December 2023, there were 20,586 contact and 3,417 contactless EFTPOS terminals (Figures 2 and 3).

Figure 2 Number of EFTPOS terminals in the RC



Note: Data refer to the balance on the last day of each reporting month in 2023.
Source: CNB.

Figure 3 Number of contactless-contact EFTPOS terminals in the RC



Note: Data refer to the balance on the last day of each reporting month.
Source: CNB.

The upward trend in the number of contactless-contact terminals started in 2014 and the development of contactless technology has slowed down in recent years. On 31 December 2023, 108,262 contactless-contact EFTPOS terminals were recorded, constituting a 1.5% increase from 31 December 2022 (Figure 3).

EFTPOS terminal for withdrawal and deposit

An EFTPOS terminal for withdrawal and deposit is a terminal that allows cardholders to initiate only the payment transactions of the withdrawal and/or deposit of cash using a payment card. This terminal is most frequently located in the premises of a third person, which, pursuant to a contract, acts on behalf and for the account of the payment service provider (e.g. the Financial Agency, Croatian post, etc.).

On 31 December 2023, in all 498 EFTPOS terminals for withdrawal and deposit were recorded (Table 1).

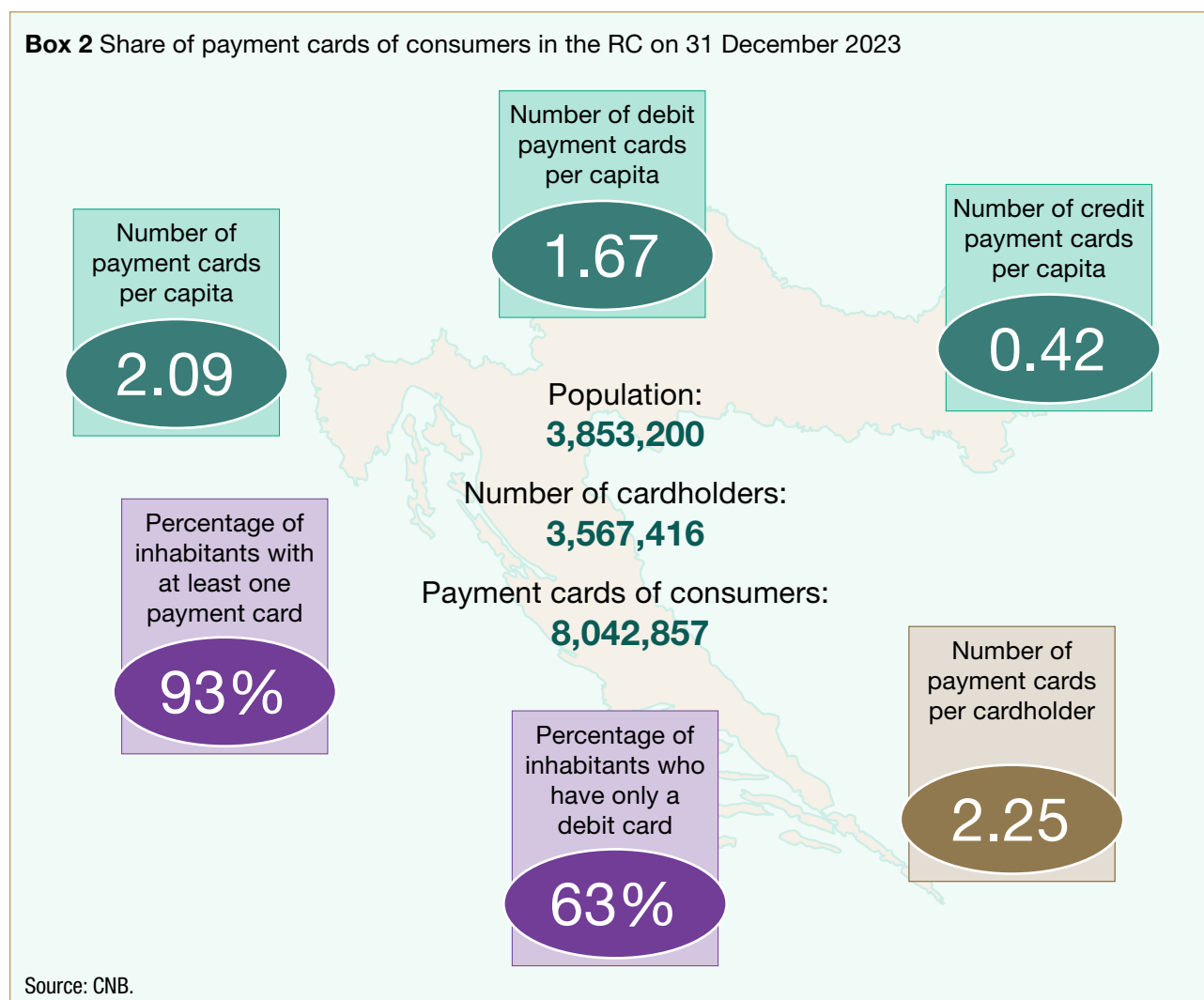
3 Payment cards market in the RC

Statistical data on payment cards issued by payment service providers – issuers in the RC are presented in this chapter.

Payment service providers – issuers (hereinafter referred to as ‘issuers’) in the RC include:

1. credit institutions (banks) that have obtained authorisation from the CNB, which includes authorisation to provide the payment service of the issuance of payment cards; and
2. electronic money institutions³ that have obtained the authorisation of the CNB to provide the payment service of issuing payment cards.

The issuer may issue several payment cards to a single cardholder. Also, a cardholder may have payment cards issued by several issuers.



³ Not including data submitted by electronic money institutions that at the same time carry out the activity of telecommunications services.

The chapter is divided into three parts:

- the first part contains an overview of the number of payment cards in the market of the RC (Sub-chapter 3.1);
- the second part contains an overview of the degree of technological development of payment cards (Sub-chapter 3.1.1);
- the third part contains an overview of the number of payment cards by holder (Sub-chapter 3.2).

3.1 Payment cards

‘Payment card’ means a payment instrument enabling its holder to make payments for goods and services through an accepting device for payment cards or remotely, and/or to withdraw and deposit cash and/or use other services at an ATM or at other accepting devices for payment cards and to transfer funds and which enables payment transaction initiation and its execution within a card payment scheme.

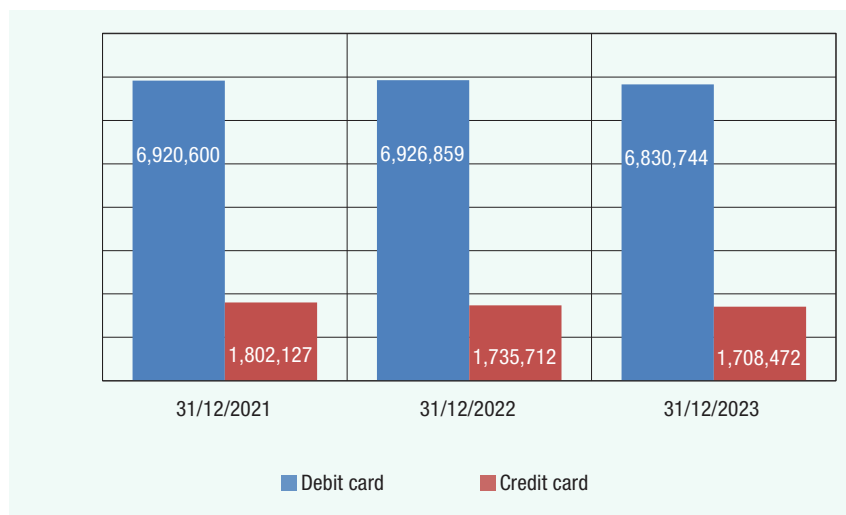
The basic breakdown of payment cards is according to maturity and settlement of expenses, i.e. according to the moment when the holder settles the expenses incurred on a payment card. Accordingly, payment cards are divided into debit (pay now), credit (pay later) and prepaid cards⁴ (pay in advance).

- **Debit payment cards** (hereinafter referred to as ‘debit cards’) allow the holder to pay for goods and services and withdraw cash through an ATM, other terminals and over the counter at credit institutions. When using a debit card, the cardholder’s payment account is debited for the incurred expense immediately after the execution of the card-based payment transaction, provided that there is coverage in the account. The coverage in the account also includes the amount of any unused allowed overdraft.
- **Credit payment cards** (hereinafter referred to as ‘credit cards’) allow the holder to pay for goods and services and withdraw cash through an ATM and other terminals. The use of a credit card does not require the holder to ensure coverage on the payment account for the execution of a payment transaction at the time of its initiation. A credit line (limit) is granted to the credit card user for the execution of a payment transaction. Expenses incurred by using the credit card during a specific period are charged within deadlines defined by the agreement on the issue of the credit card, i.e. after a specific time. Credit cards include credit, charge, revolving, delayed debit and membership cards.

⁴ Statistical data on prepaid payment cards are not included in the overview of this publication.

On 31 December 2023, a total of 8,539,216 payment cards of consumers and business entities (non-consumers) were recorded in the RC, of which 6,830,744 were debit cards (80%) and 1,708,472 were credit cards (20%). On 31 December 2023, the total number of payment cards decreased by 1.4% from 31 December 2022. In the same period, the number of debit and credit cards decreased by 1.4% and 1.6%, respectively (Figure 4).

Figure 4 Number of payment cards



Note: Data refer to the total number of used, unused and blocked payment cards on 31 December of each year.

Source: CNB.

Payment cards are issued to consumers and/or legal persons (non-consumers). A consumer may be issued a basic and an additional payment card. A payment card user that is a business entity (non-consumer) may be issued only the basic payment card.

On 31 December 2023, a total of 8,042,857 payment cards issued to consumers were recorded in the RC, 94% of which were basic payment cards (Table 3).

Table 3 Number of payment cards issued in the RC by user on 31 December 2023

Type of payment card	Consumer		Non-consumer	Total
	Basic	Additional	Basic	
Debit card	5,512,172	908,756	409,816	6,830,744
Credit card	1,535,809	86,120	86,543	1,708,472
Total	7,047,981	994,876	496,359	8,539,216

Note: Data refer to the total number of payment cards on 31 December 2023.

Source: CNB.

As explained in the introduction, payment cards can be broken down into debit and credit cards. Credit cards can also be broken down by the type of contract between the issuer and cardholder and by the agreed manner

of repaying charges. In accordance with the above, cards are broken down into debit cards, charge cards, revolving cards, delayed debit cards, credit cards and certain combinations of the above options.

On 31 December 2023, of the total number of cards in the RC, the most represented were debit cards with a share of 80%, followed by charge cards with a share of 8%, cards with the delayed debit function with a share of 5% and revolving cards with a 4% share. The breakdown of payment cards by type is shown in Table 4.

Table 4 Number of payment cards issued in the RC by type of card on 31 December 2023

Type of payment card	Number of payment cards	Share
Debit card	6,830,744	80%
Charge card	654,073	8%
Delayed debit card	406,593	5%
Revolving card	383,963	4%
Credit card	165,644	2%
Other/membership	98,199	1%
Total	8,539,216	100%

Note: Data refer to the total number of payment cards on 31 December 2023. Source: CNB.

A payment card is most frequently a plastic card. However, a payment card may be in/on another carrier medium, such as the sticker (a payment card is stored or attached to/on another carrier medium), etc. Of the total number of payment cards, on 31 December 2023, 76,153 of them were card stickers, of which 64,053 were debit cards.

Payment cards statuses

Depending on usage, an issued payment card may have one of these statuses: used, unused and blocked. The sum of used, unused and blocked payment cards makes up the total number of payment cards issued in the RC shown on the last day of each reporting month.

The term ‘used’ means that at least one card-based payment transaction was executed with the payment card over the past year, and the term ‘unused’ means that no card-based payment transaction was executed with the payment card over the past year. The term ‘over the past year’ means one year from the last day of the reporting period (month), and not a calendar year.

A ‘blocked payment card’ means a payment card in circulation that temporarily cannot be used for card-based payment transactions.

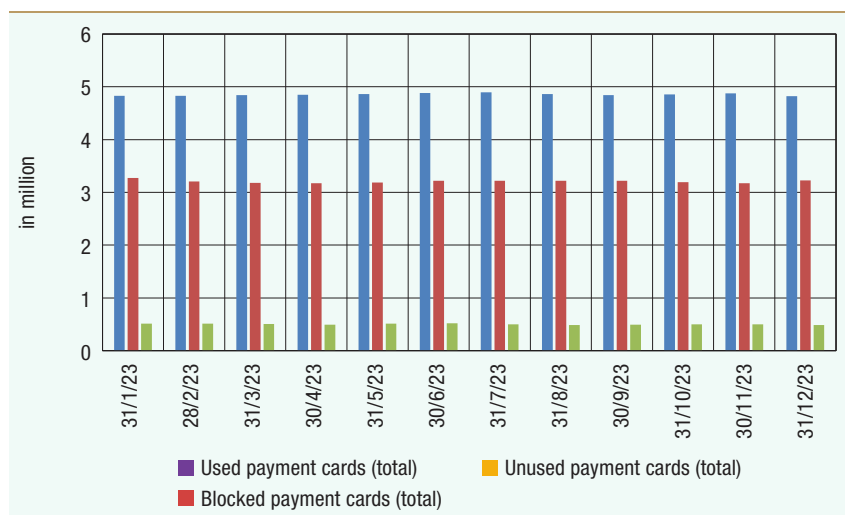
In 2023, the average monthly number of:

- used payment cards was 4.85 million;
- unused payment cards was 3.21 million;
- blocked payment cards was 0.50 million.

The data on payment cards received show that used cards on average accounted for 57% per month of the total number of payment cards in 2023, that is, of the total number of payment cards issued in the RC, every second card was unused (37%) or blocked (6%) in the past year.

A presentation of the number of used, unused and blocked payment cards at the end of each month in 2023 is shown in Figure 5.

Figure 5 Number of used, unused and blocked payment cards



Note: Data refer to the total number of used, unused and blocked payment cards on the last day of each reporting month.

Source: CNB.

Newly issued and deactivated payment cards

‘Newly issued payment card’ means a payment card that is issued to the holder for the first time during the reporting month. Data on payment cards with the status of ‘newly issued’ refer to the newly issued cards throughout the reporting month, and not to their status on the last day of the reporting month.

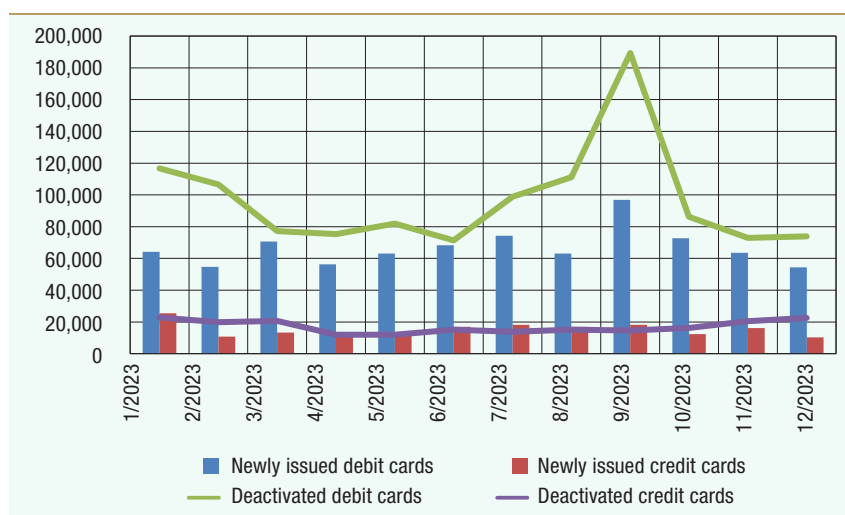
In 2023, a total of 984,131 payment cards were newly issued, of which 802,006 or 81% were debit cards and 182,125 or 19% were credit cards (Figure 6).

‘Deactivated payment card’ means a payment card the use of which for the execution of card-based payment transactions has been permanently disabled. Data on payment cards with the status of ‘deactivated’ refer to

cards deactivated throughout the reporting month.

In 2023, a total of 1,367,255 payment cards were deactivated, of which 1,161,648 or 85% were debit cards and 205,607 or 15% were credit cards (Figure 6).

Figure 6 Number of newly issued and deactivated payment cards by type of card



Note: Data refer to the total number of newly issued and deactivated payment cards during each reporting month in 2023.

Source: CNB.

3.1.1 Degree of technological development of payment cards in the RC

Employing different technologies, payment card issuers in the RC issue user cards that most frequently have an EMV chip, a magnetic stripe and contactless functionality.

EMV chip and magnetic payment cards

Payment cards that possess both an EMV chip and a magnetic stripe (hereinafter referred to as 'EMV payment cards') currently prevail in the market of the RC, while the number of cards possessing only a magnetic stripe is constantly on the decline.

The EMV standard was started by a working group created in 1993 by the world payment organisations: Europay, MasterCard and Visa. In fact, the name EMV is derived from the initial letter of each of these three institutions. The standard covers the processing of microchip-based credit and debit cards (smart cards), i.e. it defines a set of rules the aim of which is to set up secure and smooth communication between smart cards and accepting devices for payment cards. EMV standard-based cards are a significant improvement over magnetic stripe-based cards,

primarily because of the higher level of security and the prevention of card fraud.

The total number of EMV payment cards on 31 December 2023 stood at 8,428,087, accounting for 98.7% of the total number of all payment cards.

Contactless and contact payment cards

According to the technology of payment transaction initiation, all payment cards can be divided into two basic types: contact and contactless.

- **‘Contact payment card’** means a payment card that enables the execution of contact card-based payment transactions and contains records based on a chip and/or magnetic stripe. Contact card-based payment transactions are initiated by swiping or inserting a payment card through/into a device (e.g. an EFTPOS terminal).
- **‘Contactless payment card’** means a payment card that enables the execution of contact and contactless card-based payment transactions and contains records based on a chip and/or magnetic stripe, and records based on contactless technology. Contactless card-based payment transactions are initiated by the payment card being hovered over an accepting device for payment cards (e.g. EFTPOS terminal) that possesses readers for contactless payments. As a rule, contactless payment cards retain all the functionalities of contact payment cards and have the additional possibility of initiating contactless card-based payment transactions.

Table 5 Number of contact and contactless payment cards issued in the RC on 31 December 2023

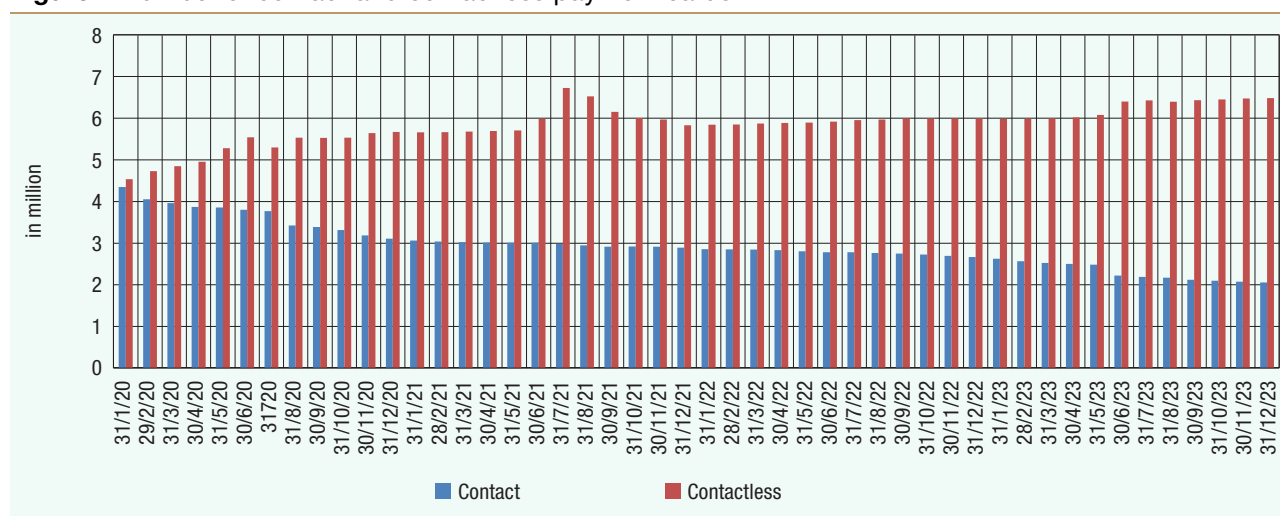
Type of payment card	Contact	Contactless	Total
Debit card	1,668,427	5,162,317	6,830,744
Credit card	388,289	1,320,183	1,708,472
Total	2,056,716	6,482,500	8,539,216

Note: Data refer to the total number of payment cards on 31 December 2023.
Source: CNB.

On 31 December 2023, of the total number of payment cards, 2,056,716 or 24.09% of them were contact and 6,482,500, i.e. 75.91% were contactless (Table 5). These data confirm that in 2023, the trend of the issuance of cards with the contactless functionality continued in the RC. Of the total number of contactless payment cards, 5,162,317 or 79.63% were debit cards (Table 5). It can be assumed that further growth in the share of contactless cards will also depend on the dynamics of the regular replacement of old cards by new ones by the issuer.

In 2023, the share of the number of contact payment cards continued to decrease from 30.81% (2,669,039), as recorded on 31 December 2022 to 24.09% (2,056,716), as recorded on 31 December 2023.

Figure 7 Number of contact and contactless payment cards



Notes: Data refer to the total number of contact and contactless payment cards on the last day of each reporting month. Includes used, unused and blocked payment cards. Source: CNB.

3.2 Cardholders

This chapter gives an overview of the number of payment cards by holder. As already explained in the introduction, several payment cards may be issued to a single cardholder by the same issuer. Also, a cardholder may have payment cards issued by several issuers. This overview covers payment cards issued by issuers in the RC.

A cardholder may be a consumer and a business entity (non-consumer).

Consumer

On 31 December 2023, a total of 3,567,416 cardholders (consumers) were recorded, i.e. of the total RC population of 3,853,200⁵, 92.6% had at least one payment card.

Payment cards issued by only one issuer are held by 70% of all cardholders (consumers), cards issued by two issuers are held by 23%, and payment cards issued by three or more issuers are held by 7% of consumers (Table 6).

⁵ Croatian Bureau of Statistics, "Population Estimates", 16 February 2023.

Table 6 Number of cardholders in the RC (consumers)

Number of PSP issuers	Number of holders	Total debit cards	Total credit cards	Total payment cards
One	2,484,262	3,750,891	425,066	4,175,957
Two	836,325	1,876,053	759,685	2,635,738
Three	201,342	609,875	322,366	932,241
Four	38,248	147,864	90,964	238,828
Five and more	7,239	36,245	23,848	60,093
Total	3,567,416	6,420,928	1,621,929	8,042,857

Note: Data refer to the total number on 31 December 2023.

Source: CNB.

On 31 December 2023, the total number of cardholders (consumers) holding a debit card stood at 3,545,800, i.e. 92% of the population of the RC held at least one debit card. In addition, on 31 December 2023 the number of cardholders holding only a debit card stood at 2,424,103, i.e. 63% of the population of the RC held only debit cards, i.e. did not hold a credit card. The total number of cardholders (consumers) holding a credit card stood at 1,143,313 or 29.7% of the population of the RC.

On 31 December 2023, of the total number of cardholders (consumers) 37.69% held only one payment card, 29.97% two and 16.33% three payment cards.

Business entities (non-consumers)

On 31 December 2023, a total of 274,455 cardholders – business entities (non-consumers) were recorded.

Table 7 gives a presentation of the number of cardholders – business entities (non-consumers) by the number of issuers. It is evident that the largest number of cardholders – business entities (non-consumers), 88% of them, hold payment cards issued by one issuer (Table 7).

Table 7 Number of cardholders in the RC – business entities (non-consumers)

Number of PSP issuers	Number of holders	Total debit cards	Total credit cards	Total payment cards
One	241,472	312,165	28,036	340,201
Two	26,272	66,252	36,987	103,239
Three	5,229	21,693	14,664	36,357
Four	1,189	6,814	5,137	11,951
Five and more	293	2,892	1,719	4,611
Total	274,455	409,816	86,543	496,359

Note: Data refer to the total number on 31 December 2023.

Source: CNB.

Of the total number of cardholders (non-consumers) 65.96% held only one payment card, and 19.08% two payment cards.

4 Card-based payment transactions

This chapter presents statistical data on the total number and value of national and international payment transactions made using payment cards issued by payment service providers – issuers in the RC.

Payment service providers – issuers (hereinafter referred to as ‘issuers’) in the RC include:

1. credit institutions (banks) that have obtained authorisation from the CNB, which includes authorisation to provide the payment service of the issuance of payment cards; and
2. electronic money institutions⁶ that have obtained the authorisation of the CNB to provide the payment service of issuing payment cards.

‘Card-based payment transaction’ means a service based on a payment card’s acquiring infrastructure and card scheme business rules to make a payment transaction by means of a debit or a credit card.

Card-based payment transactions may be:

- **national card-based payment transactions** – card-based payment transactions the execution of which involves a payer’s payment service provider (issuer) and a payee’s payment service provider (acquirer), or only one payment service provider (the issuer, which is at the same time the acquirer), which operate in the RC.

The total number and value of card-based payment transactions executed in the RC by consumers and business entities (non-consumers) with an issuer’s payment cards are included.

- **international card-based payment transactions** – card-based payment transactions the execution of which involves two payment service providers, one of which (the issuer) is located in the RC, and the other (the acquirer) is located in a third country or another member state.

The total number and value of payment transactions executed outside the RC (in other member states or third countries) by consumers and business entities (non-consumers) with issuer’s payment cards are included.

Along with the development of the payment cards market, card-based

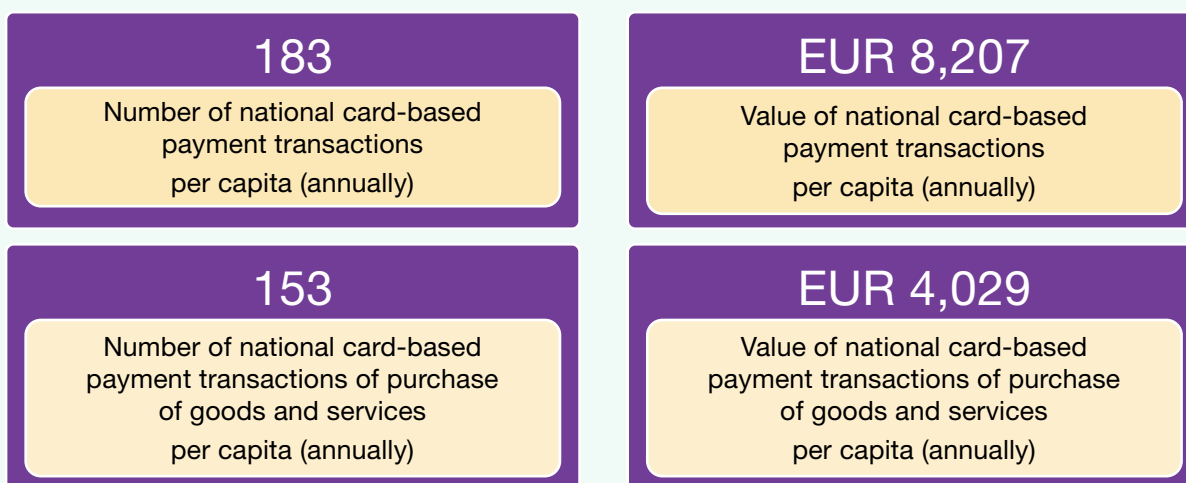
⁶ Not including data submitted by electronic money institutions that at the same time carry out the activity of telecommunications services.

payment transactions have also developed, for they are no longer restricted to the transactions of the purchases of goods and services through EFTPOS terminals and transactions of cash withdrawal and deposit at ATMs, but also cover the transactions of the purchases of goods and services through the Internet, contractual charge transactions through a payment card and cash withdrawals through an EFTPOS terminal and other channels and methods.

The chapter is divided into three parts:

- the first part shows the total number and value of national and international card-based payment transactions executed using issuers' payment cards (Sub-chapter 4.1);
- the second part shows the total number and value of national card-based payment transactions executed using issuers' payment cards (Sub-chapter 4.1.1);
- the third part shows the total number and value of international card-based payment transactions executed using issuers' payment cards (Sub-chapter 4.1.2).

Box 3 National card-based payment transactions per capita in 2023



Source: CNB.

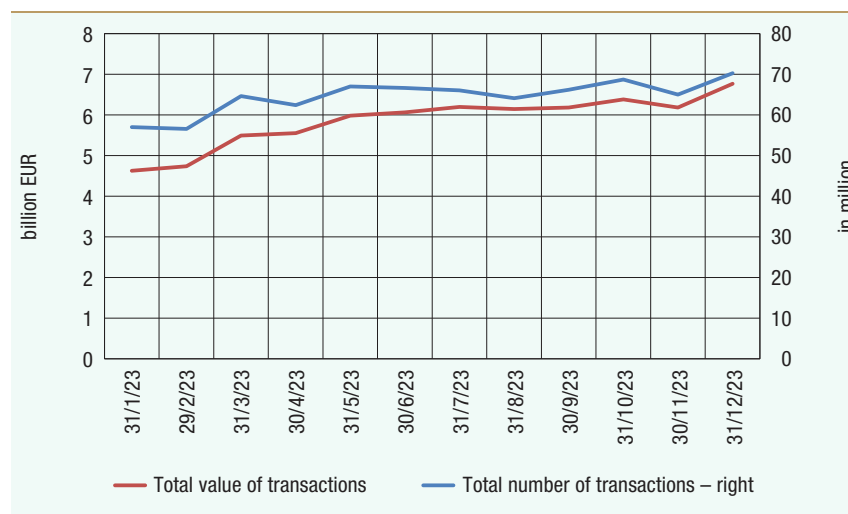
4.1 Total card-based payment transactions

This sub-chapter presents statistical data on national and international card-based payment transactions executed by issuers' payment cards.

In 2023, 19 credit institutions and 2 electronic money institutions issued payment cards in the RC, and their users executed a total of 774.9 million card-based payment transactions with a total value of EUR 35.2 billion (Figure 8). In 2023, the number of total card-based payment

transactions increased by 13.6%, and their value increased by 14.9% from 2022.

Figure 8 Number and value of national and international card-based payment transactions



Note: Data refer to the total number and value of national and international card-based payment transactions in 2023.

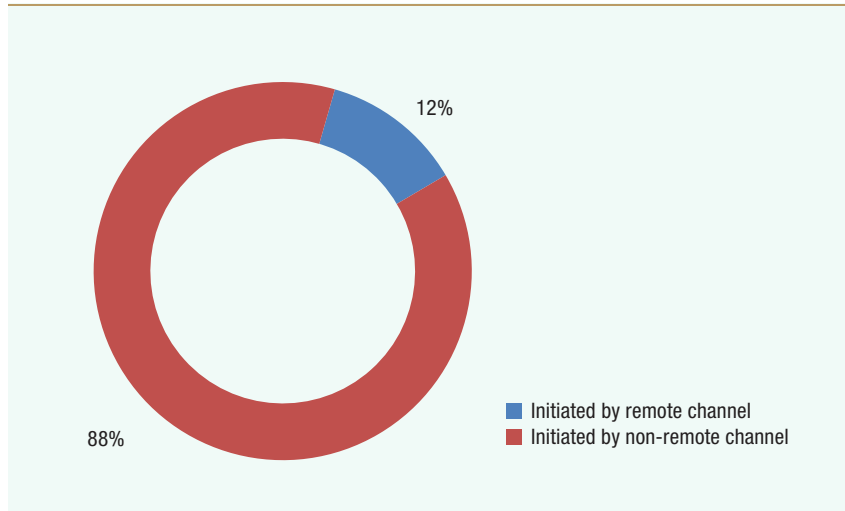
Source: CNB.

The average monthly number of payment transactions executed using cards issued in the RC stood at 64.58 million, and the average monthly value of transactions at EUR 2.9 billion.

On average, 13.3 card-based payment transactions were executed monthly per used payment card issued in the RC, with a total value of EUR 604.

Card-based payment transactions of purchases of goods and services can be broken down into those initiated remotely and those initiated involving physical presence at a POS terminal.

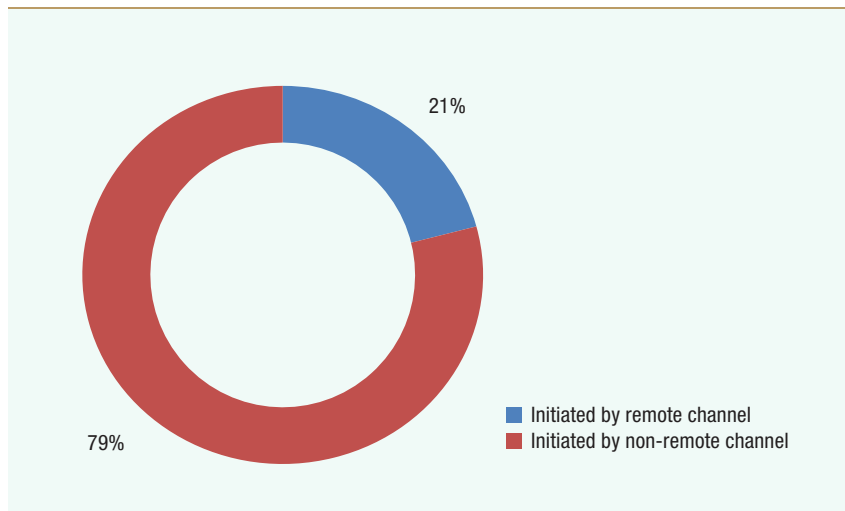
Figure 9 Shares in the number of card transactions by the channel of initiation (remotely/with physical presence)



Note: Data refer to the total number of national and international card-based payment transactions in 2023.

Source: CNB.

Figure 10 Shares in the value of card transactions by channel of initiation (remotely/with physical presence)



Note: Data refer to the total value of national and international card-based payment transactions in 2023.

Source: CNB.

4.1.1 National card-based payment transactions

This sub-chapter presents statistical data on national card-based payment transactions executed by an issuer's payment cards.

National card-based payment transactions include:

- payment transactions of the purchases of goods and services using a payment card;
- payment transactions of cash withdrawals using a payment card;
- payment transactions of cash deposits using a payment card;
- contractual debits charged through a payment card; and
- fees, membership fees, interest and similar, charged from an issuer through a payment card.

A total of 703.2 million national card-based payment transactions with a total value of EUR 31.6 billion were executed in the RC in 2023. In 2023, the total number of national card-based payment transactions increased by 12.44%, and their value increased by 13.34% from 2022.

Table 8 Number and value of national card-based payment transactions by type of payment card in EUR

Type of payment card	Purchases of goods and services	Cash withdrawals	Cash deposits	Contractual debit	Total
Number of transactions					
Debit payment card	500,954,760	90,450,853	6,996,126		598,401,739
Credit payment card	87,525,203	2,660,918	5,175	14,627,654	104,818,950
Total	588,479,963	93,111,771	7,001,301	14,627,654	703,220,689
Value of transactions					
Debit payment card	12,291,514,171	12,044,519,862	3,607,708,230		27,943,742,263
Credit payment card	3,234,924,193	362,140,933	1,717,200	82,418,601	3,681,200,927
Total	15,526,438,364	12,406,660,795	3,609,425,430	82,418,601	31,624,943,190
Average value of transaction					
Debit payment card	25	133	516		47
Credit payment card	37	136	332	6	35
Total	26	133	516	6	45

Note: Data refer to the total number and value of national card-based payment transactions in EUR in 2023.
Source: CNB.

Of all national card-based payment transactions, 598.4 million transactions, or 85%, were executed using debit cards, with a total value of EUR 27.9 billion or 88% (Table 8). In 2023, the total number of national payment transactions executed using debit cards increased by 16.1%, and the value of transactions increased by 14.81% from 2022.

Of all national card-based payment transactions, 104.8 million transactions, or 14.91%, were executed using credit cards, with a total

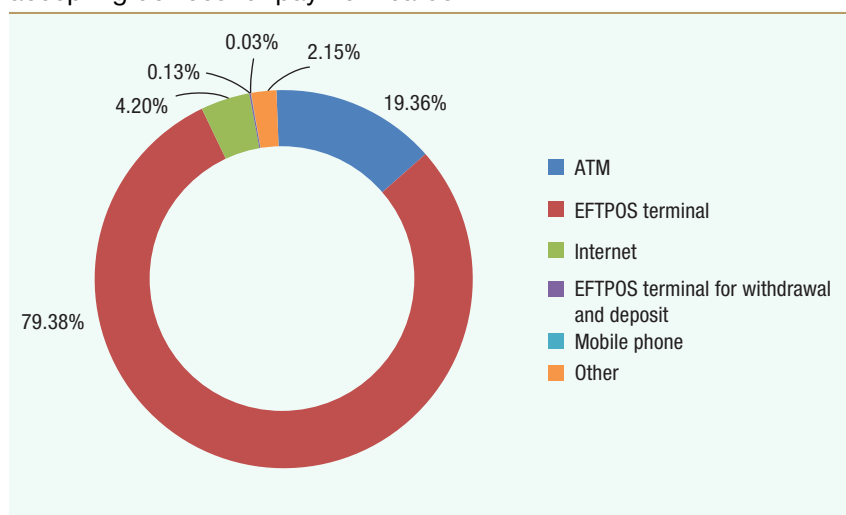
value of EUR 3.7 billion or 11.64% (Table 8). In 2023, the total number of national payment transactions executed using credit cards decreased by 4.85%, and the value of transactions increased by 3.27% from 2022.

National card-based payment transactions by accepting devices for payment cards

Of the total number of national card-based payment transactions in 2023, broken down by accepting devices for payment cards, the following were executed:

- **through ATMs:** 99.2 million card-based payment transactions with a total value of EUR 15.7 billion;
- **through EFTPOS terminals:** 558.2 million card-based payment transactions with a total value of EUR 14.19 billion;
- **through the Internet:** 29.6 million card-based payment transactions with a total value of EUR 1.31 billion;
- **through EFTPOS terminals for withdrawal and deposit:** 0.898 million card-based payment transactions with a total value of EUR 0.31 billion;
- **by mobile telephone:** 0.22 million card-based payment transactions with a total value of EUR 0.01 billion;
- **other:** covering 15.1 million direct debit, fee and interest transactions, with a total value of EUR 0.11 billion.

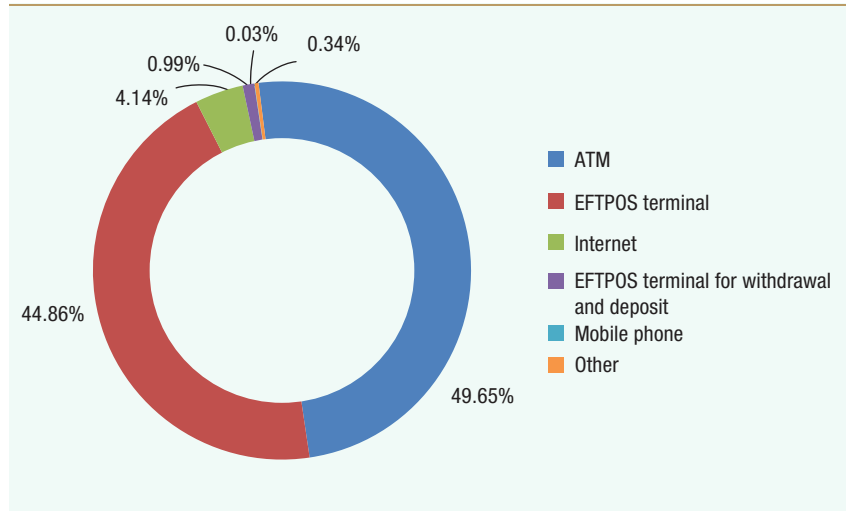
Figure 11 Number of national card-based payment transactions by accepting devices for payment cards



Note: Data refer to the total number of national card-based payment transactions in 2023.
Source: CNB.

It is evident from the data shown that 79.38% of national card-based payment transactions were executed through EFTPOS terminals, and 14.11% through ATMs (Figure 11). The value of transactions shows a different ratio: in terms of the total value of national card-based payment transactions, ATM transactions accounted for 49.65% and EFTPOS terminals 44.86% (Figure 12).

Figure 12 Value of national card-based payment transactions by accepting devices for payment cards

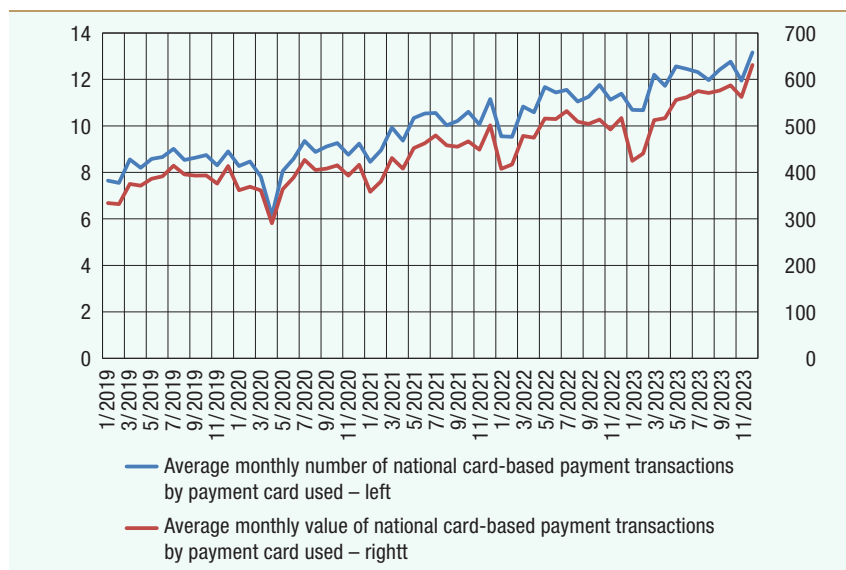


Note: Data refer to the total value of national card-based payment transactions in 2023.
Source: CNB.

In the RC, on average 12 national card-based payment transactions were executed monthly per payment card used, with a total value of EUR 542.88 (Figure 13).

The share of contactless card transactions on EFTPOS terminals accounted for 85.3% (502.11 million transactions) in the total number of national card transactions on EFTPOS terminals, while the share in the total value accounted for 76.6% (EUR 12.1 billion).

Figure 13 Average monthly number and value of national card-based payment transactions by payment card used in EUR



Note: Data refer to the average number and value of national card-based payment transactions during each reporting month.
Source: CNB.

Purchases of goods and services

The term ‘purchases of goods and services’ includes all card-based payment transactions for the purchases of goods and services executed using an issuer’s payment card through EFTPOS terminals, the Internet or a mobile phone.

In all, 588.47 million national card-based payment transactions of the purchases of goods and services, with a total value of EUR 15.53 billion, were executed in 2023. Of this number, 500.95 million national card-based payment transactions (85%) were executed using debit cards, with a total value of EUR 12.29 billion or 79%. The remaining 87.5 million (15%) national card-based payment transactions of the purchases of goods and services, with a total value of EUR 3.23 billion (21%), were made using credit cards.

In 2023, the total number of national card-based payment transactions of the purchases of goods and services increased by 16.68%, and the total value increased by 21.49% from 2022.

In 2023, the average value of a national card-based payment transaction of the purchase of goods or services stood at EUR 26. The average value of a national card-based payment transaction of the purchase of goods or services in which a debit card was used stood at EUR 25 and in which a credit card was used stood at EUR 37 (Table 8).

Of the above 588.48 million national card-based payment transactions, a total of 566.61 million transactions were executed using consumer payment cards, with a total value of EUR 13.93 billion. Accordingly, 96.28% of the number and 89.71% of the value of national card-based payment transactions of the purchases of goods and services were executed using consumer payment cards. The remaining 3.72% in the number and 10.29% in the value of transactions related to transactions executed using payment cards of business entities.

The average value of a national card-based payment transaction of the purchase of goods or services in which a consumer payment card was used stood at EUR 25, while the average for a similar transaction in which a payment card of a business entity (non-consumer) was used was EUR 73.

Card-based payment transactions of the purchases of goods and services can be broken down by the function of the payment card used. The cardholder selects the function when initiating the card-based payment transaction through an accepting device for payment cards. We distinguish the following functions:

- **debit function** – coverage on the payment account is ensured for the execution of a card-based payment transaction at the moment of its initiation, and the card-based payment transaction is charged immediately and directly from that cardholder’s payment account;
- **charge function** – the amount of total expenses incurred through the use of this function is settled in full, in a specified time interval, most frequently by a credit transfer;
- **delayed debit function** – the amount of total expenses incurred through the use of this function is settled in full, in a specified time interval, most frequently by direct debit of the cardholder’s payment account;
- **credit function** – every card-based payment transaction initiated using the credit function is automatically divided, at the time of its initiation, into the agreed number of repayment instalments, in other words, according to the agreed model;
- **revolving function** – the amount of total expenses incurred through the use of this function is settled, in a specified time interval, in a percentage of the total amount; and
- **function of payment in instalments** – the amount of a transaction executed through the use of this function is divided by the number of repayment instalments in a specified time interval, according to the choice of the cardholder, within the model agreed at the point of sale.

Of all national card-based payment transactions of the purchases of goods and services, 84.42% were executed using the debit function. The value of transactions executed by the debit function accounted for 76.67% of the total value of national card-based payment transactions of the purchases of goods and services. An overview of the number and value of national card-based payment transactions of the purchases of goods and services by function is presented in Table 9.

Table 9 Number and value of national card-based payment transactions of the purchases of goods and services by function
in EUR

Function	Number of transactions of purchases of goods and services	Value of transactions of purchases of goods and services	Average value of the transaction of purchase of goods or services
Debit function	496,803,797	11,904,257,643	24
Charge function	55,124,546	1,700,801,392	31
Function of repayment in instalments	6,890,044	1,071,037,797	155
Delayed debit function	19,693,051	525,065,188	27
Revolving function	8,697,959	260,000,740	30
Credit function	1,270,566	65,275,604	51
Total	588,479,963	15,526,438,364	26

Note: Data refer to the total number and value of national card-based payment transactions of purchases of goods and services in 2023.
Source: CNB.

The largest average value of the national card-based payment transaction of the purchase of goods or services in the amount of EUR 155 was recorded for card-based payment transactions using the instalment payment function (Table 9).

National card transactions (initiated remotely/with physical presence) can also be broken down according to the four-digit merchant category code (MCC) specified by the ISO 18245 standard for retail financial services. The merchant category code is used for the purpose of categorising businesses based on sectors or the type of products they sell and the services they provide.

Table 10 National card transactions initiated remotely according to the most represented merchant categories (code lists) by the value of executed transactions

Merchant category – code list	Number of transactions	Value of transactions in EUR
code list	9,996,287	468,522,475
4814 Telecommunication services, including local and long distance calls, credit card calls, calls through use of magnetic stripe reading telephones and faxes	2,363,793	89,141,924
6051 Non-financial institutions — foreign currency, money orders (not wire transfer), scrip and travellers' checks	2,213,371	82,270,454
5732 Electronics shops	308,032	68,483,587
5812 Eating places and restaurants	3,832,848	64,270,660
R999 Temporarily undefined MCC code	942,027	53,990,340
5712 Furniture, home furnishings and equipment shops and manufacturers, except appliances	241,171	53,707,134
6012 Financial institutions — merchandise and services	1,381,780	53,117,532
4215 Courier services — air and ground and freight forwarders	2,197,943	37,557,395
5311 Department stores	190,434	33,930,609

Note: Data include the total number and value of national card transactions in 2023.
Source: CNB.

Table 11 National card transactions initiated with physical presence at a POS terminal according to the most represented merchant categories (code lists) by the value of executed transactions

Merchant category – code list	Number of transactions	Value of transactions in EUR
5411 Groceries and supermarkets	213,796,726	3,899,092,804
5541 Service stations (with or without ancillary services)	51,193,041	1,610,730,113
5651 Family clothing shops	22,971,394	684,911,918
5399 Miscellaneous general merchandise	25,821,355	556,219,614
5311 Department stores	7,008,345	524,974,070
5977 Cosmetic Stores	24,074,058	487,814,618
5812 Eating places and restaurants	15,760,740	402,998,888
5712 Furniture, home furnishings and equipment shops and manufacturers, except appliances	3,354,113	396,270,504
5912 Drug stores and pharmacies	17,993,515	302,836,866
5732 Electronics shops	2,897,706	244,863,173

Note: Data include the total number and value of national card transactions in 2023.
Source: CNB.

Cash withdrawals

‘Cash withdrawals’ covers payment transactions of cash withdrawals initiated by the payer using the issuer’s payment card through an ATM, EFTPOS terminal, EFTPOS terminal for withdrawal and deposit and other channels.

In all, 93.11 million national card-based payment transactions of cash withdrawals, worth a total of EUR 12.41 billion, were executed in 2023. Debit cards accounted for 90.45 million (97.14%) executed national card-based payment transactions of cash withdrawals, with a total value of EUR 12.05 billion (97.08%; Table 8). Credit cards accounted for 2.66 million (2.86%) executed national card-based payment transactions of cash withdrawals, with a total value of EUR 0.362 billion (2.92%; Table 8).

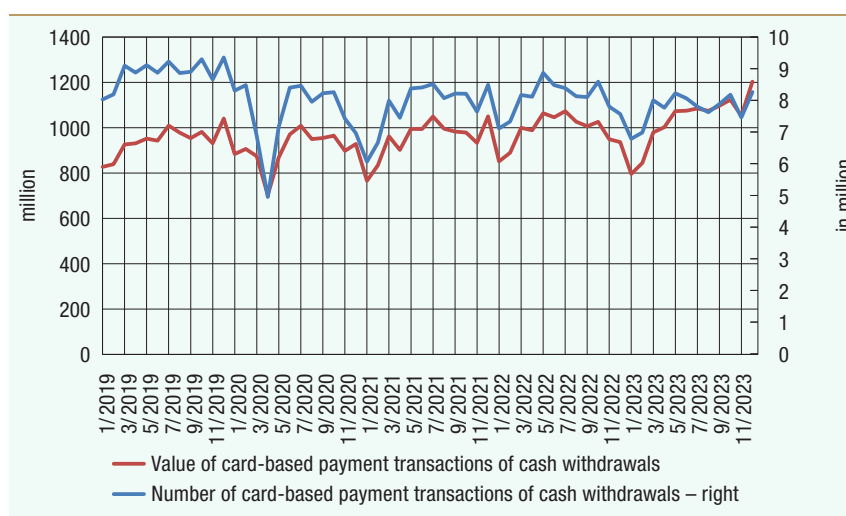
In 2023, the total number of national card-based payment transactions of cash withdrawals decreased by 3.73%, while their value increased by 4.63% from 2022.

Of the total number of national card-based payment transactions, 93.39 million (96.6%) cash withdrawal transactions using consumer payment cards and 3.32 million (3.43%) using business entity (non-consumer) payment cards were executed.

Of the total value of national card-based payment transactions of cash withdrawals, EUR 11.5 billion (92.68%) were executed using consumer payment cards, and EUR 908.4 million (7.32%) using business entity (non-consumer) payment cards.

Figure 14 Number and value of national card-based payment transactions of cash withdrawals

in EUR



Note: Data refer to the total number and value of national card-based payment transactions during each reporting month.

Source: CNB.

In 2023, the average value of a national card-based payment transaction of cash withdrawal stood at EUR 133 (with the use of a debit card the average value stood at EUR 133, while that with the use of a credit card was EUR 136).

The average value of a national card-based transaction of cash withdrawal in which a consumer payment card was used stood at EUR 128, and the corresponding value in which a payment card of a business entity (non-consumer) was used was EUR 289.

Of the total number of national card-based payment transactions of cash withdrawals, 96.58% were executed using the debit function. The value

Table 12 Number and value of national card-based payment transactions of cash withdrawals by transaction function

in EUR

Function	Number of transactions of cash withdrawals	Value of transactions of cash withdrawals	Average value of the transaction of a cash withdrawal
Debit function	89,926,280	11,977,288,442	133
Charge function	962,854	134,197,308	139
Function of repayment in instalments	526,639	67,429,796	128
Delayed debit function	662,087	103,828,695	157
Revolving function	710,229	72,668,181	102
Credit function	323,682	51,248,373	158
Total	93,111,771	12,406,660,795	133

Note: Data refer to the total number and value of national card-based payment transactions of cash withdrawals in 2023.

Source: CNB.

of transactions executed using the debit function accounted for 96.54% of the total value of national card-based payment transactions of cash withdrawals. An overview of the number and value of national card-based payment transactions of cash withdrawals by function is presented in Table 12.

The largest average value of a national card-based payment transaction of a cash withdrawal in the amount of EUR 158 was recorded for card-based payment transactions using the credit function (Table 12).

Cash deposits

‘Cash deposits’ covers payment transactions of the deposits of funds to the account for payment using the issuer’s payment card through ATMs, EFTPOS terminals for withdrawal and deposit and other methods (channels), but it does not include the payment transactions of cash deposits into a day/night deposit box.

In all, 7 million national card-based payment transactions of cash deposits, worth a total of EUR 3.61 billion, were executed in 2023.

Of the total of 7 million national card-based payment transactions, 4.97 million (71%) cash deposit transactions were executed using consumer payment cards, with a total value of EUR 1.86 billion, or 51.42% of the value of all such transactions, while 2.03 million (29%) transactions, with a total value of EUR 1.75 billion, or 48.58%, were executed using the payment cards of business entities (non-consumers).

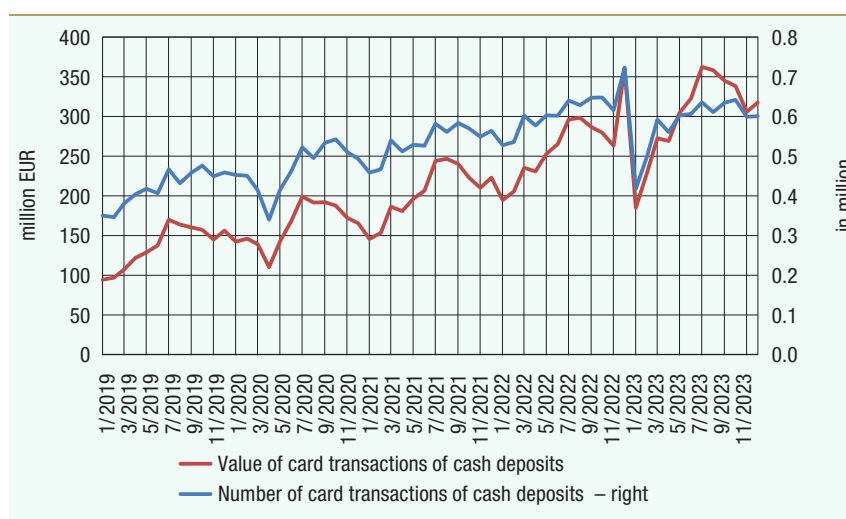
In 2023, the total number of national card-based payment transactions of cash deposits decreased by 4.72%, and their value by 13.94% from 2022. The above data show that cardholders used an ATM as the channel for cash deposits to their payment accounts in 2023 more frequently than in 2022 (Figure 15).

In early 2023, due to the introduction of the euro, a significant decline in the number and value of cash deposit transactions was noticeable. However, during the year, the activity of cash deposits at ATMs returned to the several-year upward trend. In 2023, the average value of a national card-based payment transaction of a cash deposit stood at EUR 516. The average value of a national card-based payment transaction of a cash deposit in which a debit card was used stood at EUR 516.

The average value of a national card-based payment transaction of a cash deposit using a consumer payment card stood at EUR 373, while that in which a payment card of a business entity (non-consumer) was used was EUR 864.

Figure 15 Number and value of national card-based payment transactions of cash deposits

in EUR



Note: Data refer to the total number and value of national card-based payment transactions during each reporting month.

Source: CNB.

Contractual debit

‘Contractual debit’ means payment transactions for which collection through a payment card is contracted in advance, initiated by or through the payee; it may have the elements of a standing order or direct debit, including the cardholder’s obligations to the issuer, such as fees, commissions, interest, membership fees, etc. Contractual debit may be agreed for all types of payment cards, except debit cards.

A total of 14.63 million transactions of contractual debits, worth a total of EUR 82.42 million, were executed in 2023.

4.1.2 International card-based payment transactions

This sub-chapter shows statistical data on international card-based payment transactions executed using issuers’ payment cards.

International card-based payment transactions include:

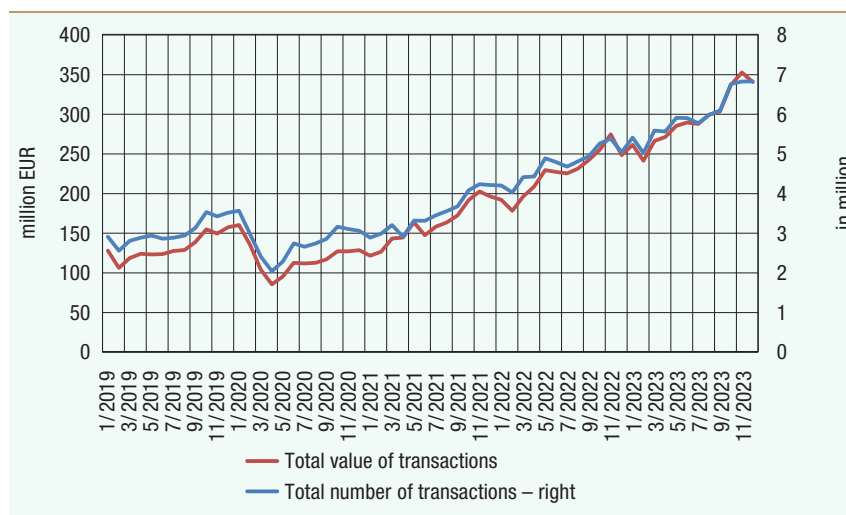
- payment transactions of the purchases of goods and services using an issuer’s payment cards executed outside the RC (in other member states or third countries); and
- payment transactions of cash withdrawals using an issuer’s payment cards executed outside the RC (in other member states or third countries).

Data on international card-based payment transactions are shown in the national currency.

A total of 71.69 million international card-based payment transactions, worth a total of EUR 3.54 billion, were executed in 2023. The average value of an international card-based payment transaction stood at EUR 49.34.

The average monthly number of international card-based payment transactions stood at 6 million, and the average monthly value of transactions at EUR 294.75 million. In 2023, the total number of international card-based payment transactions increased by 26% from 2022, while their total value increased by 31% in the same period (Figure 16).

Figure 16 Number and value of international card-based payment transactions in EUR



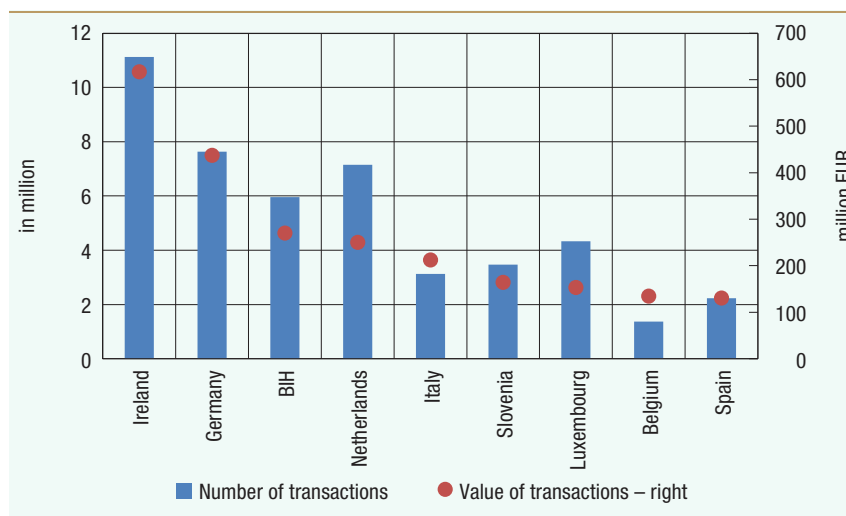
Note: Data refer to the total number and value of international card-based payment transactions during each reporting month.
Source: CNB.

Of the total number and value of international card-based payment transactions, 96.06% of the number and 89.28% of the value of international card-based payment transactions were executed with the use of consumer cards, while 3.94% of the number and 10.22% of the value of international card-based payment transactions were executed with the use of the cards of business entities (non-consumers).

From the received data on international card-based payment transactions broken down by countries it is evident that in the nine most represented countries (Ireland, Germany, Bosnia and Herzegovina, the Netherlands, Italy, Slovenia, Luxembourg, Belgium and Spain) the total value of card-based payment transactions stood at EUR 2.37 billion,

accounting for 67% of the total value of all international card-based payment transactions (Figure 17).

Figure 17 Number and value of international card-based payment transactions – the most represented countries



Notes: Data refer to the total number and value of international card-based payment transactions in 2023.

The value of transactions converted to EUR on the last day of each reporting period.

Source: CNB.

International card transactions (remotely/with physical presence) can also be broken down according to the four-digit merchant category code (MCC) specified by the ISO 18245 standard for retail financial services. The merchant category code is used for the purpose of categorising businesses based on sectors or the type of products they sell or the services they provide.

Table 13 International card transactions initiated remotely according to the most represented merchant categories (code lists) by the value of executed transactions

Merchant category – code list	Number of transactions	Value of transactions in EUR
6012 Financial institutions – merchandise and services	3,020,599	454,540,627
4829 Wire transfers and money orders	1,134,888	247,169,121
4722 Travel agencies and tour operators	562,418	156,552,427
5651 Family clothing shops	1,392,945	145,474,770
5691 Men's and women's clothing shops	1,477,515	120,300,310
5311 Department stores	2,292,459	96,626,786
7311 Advertising Services	430,787	59,059,842
6051 Non-financial institutions – foreign currency, money orders (not wire transfer), scrip and travellers' checks	239,492	53,523,141
7011 Lodging – hotels, motels and resorts	240,354	50,796,211
G300 Airlines (codes between 3000 and 3350)	171,721	45,348,397

Note: Data include the total number and value of international card transactions in 2023.

Source: CNB.

Table 14 International card transactions initiated with physical presence at a POS terminal according to the most represented merchant categories (code lists) by the value of executed transactions

Merchant category – code list	Number of transactions	Value of transactions in EUR
5411 Groceries and supermarkets	7,713,373	186,890,932
7011 Lodging – hotels, motels and resorts	698,680	116,398,612
5812 Eating places and restaurants	3,068,051	93,861,234
5541 Service stations (with or without ancillary services)	2,980,855	85,399,925
5651 Family clothing shops	941,992	66,724,899
4829 Wire transfers and money orders	384,418	58,759,717
5691 Men’s and women’s clothing shops	551,083	47,374,269
5311 Department stores	477,371	24,091,320
5499 Miscellaneous food shops – convenience and speciality retail outlets	1,107,855	18,843,253
6012 Financial institutions – merchandise and services	86,420	17,883,074

Note: Data include the total number and value of international card transactions in 2023.
Source: CNB.

5 Acquiring of payment transactions executed using payment cards

This chapter presents statistical data of payment service providers – acquirers on the number and value of acquiring transactions executed using payment cards through an accepting device for payment cards.

Payment service providers – acquirers (hereinafter referred to as ‘acquirers’) include:

1. credit institutions (banks) that have obtained authorisation from the CNB, which includes authorisation to provide the payment services of acquiring of payment transactions executed using payment cards;
2. electronic money institutions⁷ that have obtained authorisation from the CNB to provide the payment services of acquiring payment transactions executed using payment cards; and
3. payment institutions that have obtained authorisation from the CNB to provide the payment services of acquiring payment transactions executed using payment cards.

An acquirer may acquire a payment transaction executed using a payment card issued by:

- a payment service provider – issuer that has obtained its authorisation or the authorisation for the provision of the service of issuing of payment cards from the CNB (hereinafter referred to as ‘a Croatian issuer’); or
- a payment service provider – issuer that has obtained its authorisation or the authorisation for the provision of the service of issuing of payment cards from one of the competent bodies of other EU member states or third countries (hereinafter referred to as ‘a foreign issuer’).

The acquiring of payment cards of Croatian issuers is divided into the acquiring of payment transactions executed using payment cards the acquirer itself has issued and the acquiring of payment transactions executed using payment cards of other Croatian issuers.

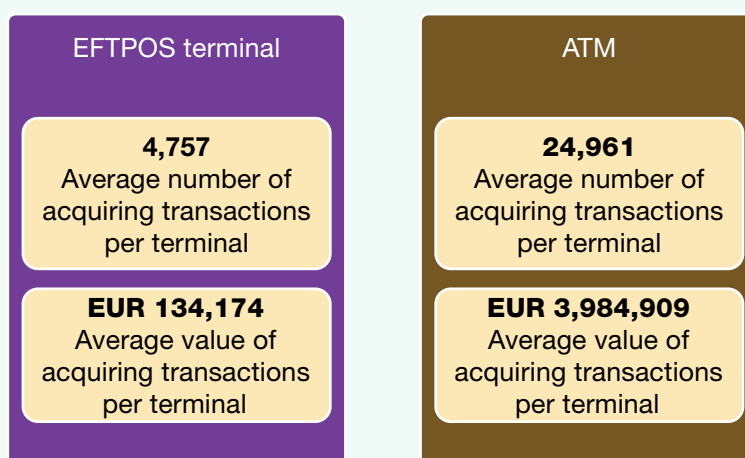
The chapter is divided into four parts:

- the first part shows the total number and value of transactions of the acquiring of payment transactions executed using payment cards of Croatian and foreign issuers (Sub-chapter 5.1);

⁷ Not including data submitted by electronic money institutions that at the same time carry out the activity of telecommunications services.

- the second chapter shows the total number and value of transactions of the acquiring of payment transactions executed using payment cards the issuer itself has issued (own cards) and cards other Croatian issuers have issued (cards of other Croatian issuers) (Sub-chapter 5.1.1);
- the third part shows the total number and value of transactions of the acquiring of payment transactions executed using payment cards of foreign issuers (Sub-chapter 5.1.2);
- the fourth part gives a comparison of the use of payment cards and the use of cash in the RC (Sub-chapter 5.2).

Box 4 Transactions of the acquiring of payment transactions executed using payment cards according to accepting devices for payment cards in 2023



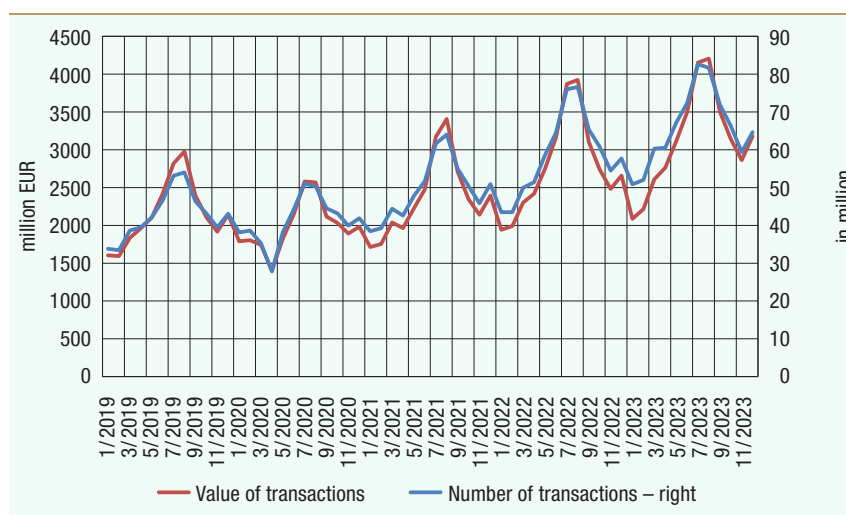
Source: CNB.

5.1 Total acquiring of payment transactions executed using payment cards

This sub-chapter presents statistical data on the total number and value of the transactions of the acquiring of payment transactions executed using payment cards (hereinafter referred to as ‘acquiring transactions’) of Croatian and foreign issuers.

The data shown in Figure 18 suggest an upward trend in the total number and value of monthly transactions of acquiring payment cards in particular in the period from May to September. After September and the summer tourist season, the number and value of monthly transactions usually falls to the beginning of the year level. The above can be attributed to the impact of payment cards of foreign issuers. However, in 2020, the figures for the number and value of monthly transactions of acquiring payment cards were somewhat smaller than the average due to the impact of the pandemic. Market recovery as well as the increase in the number (15%) and the value (9%) of acquiring transactions were noticeable in 2021 when compared to the record year of 2019. The trend

Figure 18 Number and value of transactions of acquiring in the RC



Note: Data refer to the total number and the total value of acquiring transactions in EUR during the reporting month.

Source: CNB.

of recovery continued in 2022, when both the number and the value of acquiring transactions increased by about 18% from 2021.

In all, 789.61 million acquiring transactions, with a total value of EUR 37.33 billion, were executed in 2023 (Figure 18). In 2023, the total number of acquiring transactions increased by 12.4%, and their value increased by 12% from 2022. As in every year, the largest number of acquiring transactions was recorded in August, with a total of 81.64 million transactions and the total value of EUR 4.2 billion.

The acquiring service is provided at contractual merchants, i.e. business entities and private persons that pursuant to a contract with the acquirer offer the possibility of payment by payment cards through accepting devices for payment cards at their point of sale. Although physical EFTPOS terminals are traditionally the most important among acquiring terminals, the number of new terminals, such as M-POS or virtual POS terminals, is growing.

EFTPOS terminals are physical terminals installed at a physical point of sale. M-POS and virtual POS are application solutions for the acquiring of payment cards that may be installed on any mobile terminal at a physical point of sale or for the acquiring of payment cards through the Internet.

Business entities

On 31 December 2023, there were 31,580 contractual merchants (business entities), 6,010 of which (19%), in addition to payment through

physical EFTPOS terminals, also offered the possibility of payment by payment cards through the Internet at their point of sale. The above data on the 6,010 points of sale that on 31 December 2023 also offered the possibility of payment by payment cards through the Internet suggest that over the past year their number had increased by 12%.

Of the total number of contractual merchants (31,580), 25,570 (80.97%) offer the possibility of payment by payment cards only through physical EFTPOS terminals and 2,403 (7.61%) contractual merchants offer the possibility of payment by payment cards only through the Internet. The above number of contractual merchants is shown independently of the number of acquiring locations the merchant is using, e.g. a retail chain is thus recorded as one contractual merchant, regardless of the number of points of sale and accepting devices for payment cards that are used.

Of the total of the above 31,580 contractual merchants, 22,160 or 70% of them have the service of acquiring contracted with only one payment service provider – acquirer, 5,370 (17%) of them have the service of acquiring contracted with two acquirers, and 3,008 (10%) with three acquirers.

Private persons (consumers)

On 31 December 2023, a total of 5,449 contractual merchants – natural persons were recorded, of which 1,677 (30.8%) had the service of acquiring through the Internet contracted. In all, 4,878 (89.52%) of them have the service of acquiring contracted with only one acquirer and 571 (10.48%) of them have the service of acquiring contracted with two acquirers.

Accepting devices for payment cards through which the acquiring service is provided include the ATM, the EFTPOS terminal, the Internet and the EFTPOS terminal for withdrawal and deposit (Table 15).

Of the total number of acquiring transactions, 13.52% of transactions were acquired through ATMs, 79.68% through EFTPOS terminals, 6.49% through the Internet, 0.14% through EFTPOS terminals for withdrawal and deposit and 0.17% were other transactions.

Of the total value of acquiring transactions, 45.66% of transactions were acquired through ATMs, 47.55% through EFTPOS terminals, 5.62% through the Internet, 0.96% through EFTPOS terminals for withdrawal and deposit and 0.21% were other transactions.

In all, 106.76 million transactions, with a total value of EUR 17 billion, were acquired through ATMs in 2023. Credit institutions participated in

Table 15 Number and value of acquiring transactions by accepting device for payment cards

Payment service provider – acquirer	ATM	EFTPOS	Internet	EFTPOS terminal for withdrawal and deposit	Other	Total
Number of transactions						
Credit institutions	106,060,164	348,280,523	3,945,708	1,116,920		459,403,314
Electronic money institutions and payment institutions	697,337	280,912,403	47,286,620	14,022	1,294,474	330,204,856
Total	106,757,501	629,192,926	51,232,328	1,130,942	1,294,474	789,608,170
Value of transactions						
Credit institutions	16,938,939,067	8,908,845,471	308,948,802	356,088,179	s 26,512,821,519	
Electronic money institutions and payment institutions	104,516,315	8,837,684,749	1,789,031,508	2,797,584	78,558,736	10,812,588,892
Total	17,043,455,382	17,746,530,220	2,097,980,310	358,885,763	78,558,736	37,325,410,411

Note: Data refer to the total number and value of acquiring transactions in EUR in 2023.

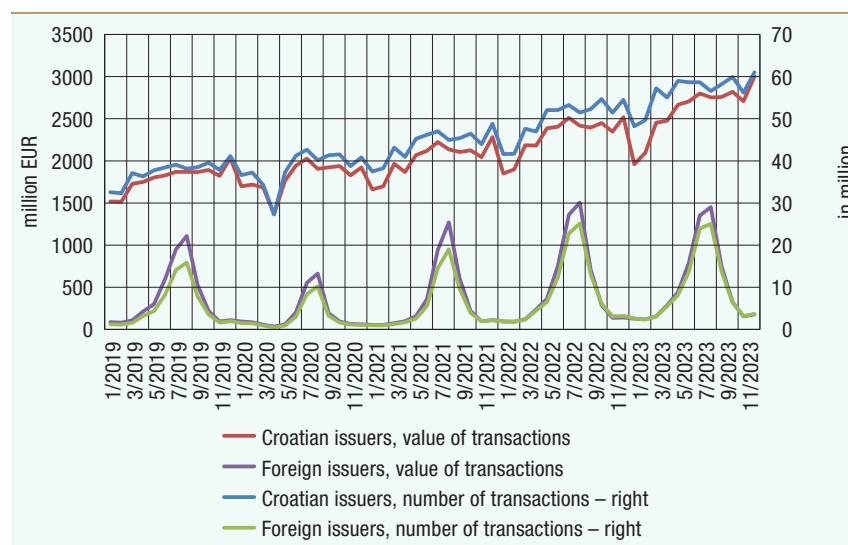
Source: CNB.

the acquiring of payment transactions of cash withdrawals through ATMs with a share of 99% in the number and value of transactions.

In all, 629.19 million transactions, worth a total of EUR 17.75 billion, were acquired through EFTPOS terminals in 2023. Electronic money institutions and payment institutions accounted for 44.65% of the share in the number of transactions and 49.8% in the value of transactions of the total acquiring of payment transactions executed using payment cards through EFTPOS terminals.

The total number of transactions of the acquiring of payment transactions executed using payment cards through the Internet in 2023 stood at 51.23 million with a total value of EUR 2.1 billion.

Figure 19 Total number and value of acquiring transactions according to payment card issuer



Note: Data refer to the total number and value of transactions of acquiring.

Source: CNB.

The average value of an acquiring transaction stood at EUR 47 in 2023:

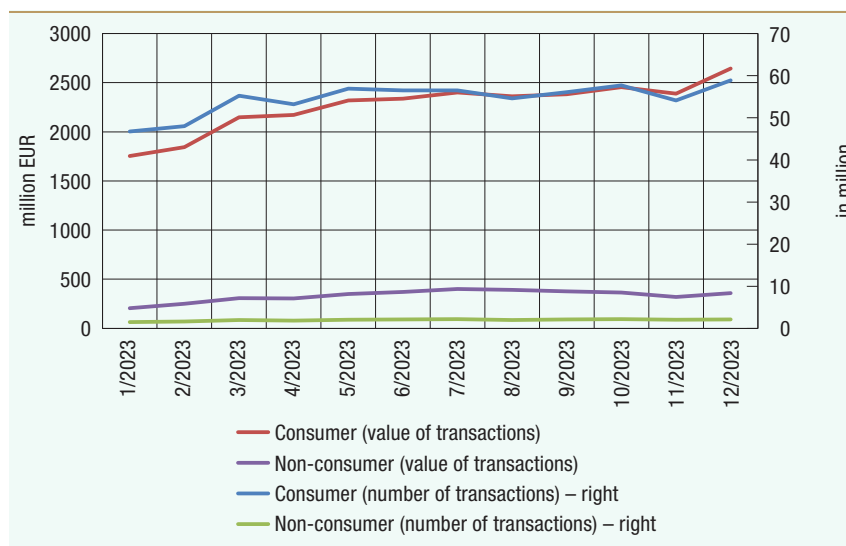
- **through EFTPOS terminals:** EUR 28
- **through the Internet:** EUR 41
- **through ATMs:** EUR 160
- **through EFTPOS terminals for withdrawal and deposit:** EUR 317; and
- **through other means:** EUR 61.

Of the total of 789.61 million acquiring transactions (number) executed in 2023, 86% refer to payment cards of Croatian issuers, and 14% to those of foreign issuers. In 2023, of the total EUR 37.33 billion's worth of acquiring transactions executed, 84% refers to payment cards of Croatian issuers, and 16% to payment cards of foreign issuers (Figure 19).

In 2023, the total number of acquiring transactions of foreign issuers increased by 8.5%, and their value increased by 5.7% from 2022.

In 2023, the total number of acquiring transactions of Croatian issuers increased by 13.1%, and their value increased by 13.3% from 2022.

Figure 20 Total number and value of transactions of the acquiring of payment transactions executed using payment cards of Croatian issuers according to cardholder



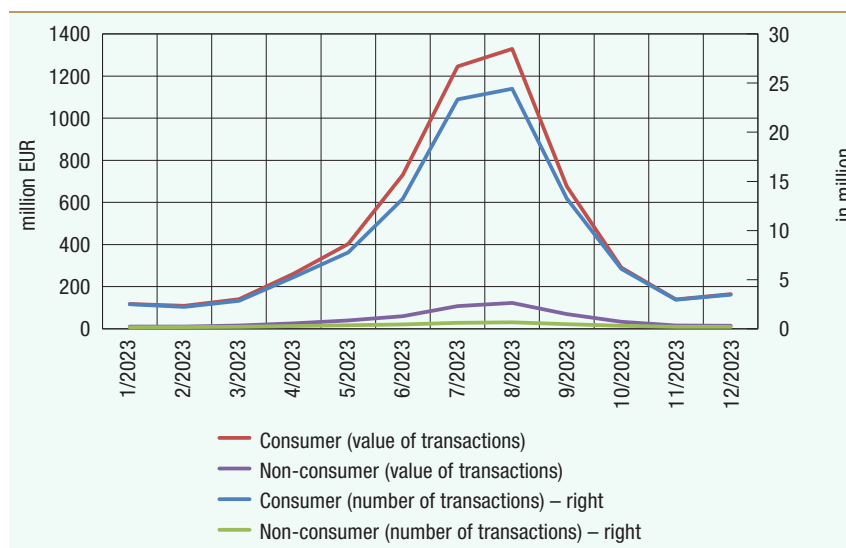
Note: Data refer to the total number and value of transactions of the acquiring of payment transactions executed using Croatian issuers' payment cards.

Source: CNB.

In 2023, there were 678.36 million transactions of the acquiring of payment transactions executed using payment cards of Croatian issuers, worth a total of EUR 31.2 billion, of which the following were acquired (Figure 20):

- **payment cards of consumers:** 654.5 million transactions, worth a total of EUR 27.2 billion; and
- **payment cards of non-consumers (business entities):** 23.86 million transactions, worth a total of EUR 4 billion.

Figure 21 Total number and value of transactions of the acquiring of payment transactions executed using payment cards of foreign issuers according to cardholder



Note: Data refer to the total number and value of transactions of the acquiring of payment transactions executed using foreign issuers' payment cards.

Source: CNB.

In 2023, in all 111.25 million transactions of the acquiring of payment transactions executed using payment cards of foreign issuers were executed, worth a total of EUR 6.13 billion, of which the following were acquired (Figure 21):

- **payment cards of consumers:** 107.28 million transactions, worth a total of EUR 5.6 billion; and
- **payment cards of non-consumers (business entities):** 3.98 million transactions, worth a total of EUR 523.74 million.

The service of acquiring of payment transactions executed using payment cards may be provided for:

- the purchase of goods or services
- cash withdrawal and deposit.

Of the total number of acquiring transactions, purchases of goods and services accounted for 86%, cash withdrawals accounted for 13% and

cash deposits for 1%. In terms of value, a somewhat inverse ratio is seen: of the total value of acquiring transactions, purchases of goods and services accounted for 53%, cash withdrawals accounted for 37% and cash deposits for 10%.

The term 'purchases of goods and services' includes transactions of the acquiring of payment transactions executed using payment cards for the purchases of goods and services initiated through EFTPOS terminals, the Internet and ATMs.

In all, 680.46 million acquiring transactions for the purchases of goods and services, worth a total of EUR 19.84 billion (own cards, cards of other Croatian issuers and cards of foreign issuers) were executed in 2023. In 2023, the total number of acquiring transactions for purchases of goods and services increased by 16%, and their value by 19% from 2022.

'Cash withdrawals' covers the transactions of the acquiring of payment transactions of cash withdrawal executed using payment cards, initiated through an ATM, EFTPOS terminal and EFTPOS terminal for withdrawal and deposit. In 2023, the total number of acquiring transactions of cash withdrawal came to 101.1 million, with a total value of EUR 14 billion, a decrease of 5.8% in the number of transactions and an increase of 2.9% in the value of transactions from 2022.

'Cash deposits' covers the payment transactions of acquiring executed using payment cards for the deposit of funds, initiated through ATM and EFTPOS terminals for withdrawal and deposit.

In 2023, the total number of acquiring transactions of cash deposits came to 6.67 million, with a total value of EUR 3.4 billion, a decrease of 5.5% in the number of transactions and an increase of 12.97% in the value of transactions from 2022.

5.1.1 Acquiring of payment transactions executed using payment cards issued in the RC

This sub-chapter shows statistical data on the number and value of transactions of the acquiring of payment transactions executed using payment cards of Croatian issuers.

The acquiring of payment transactions executed using payment cards of Croatian issuers is divided into the acquiring of payment transactions executed using payment cards the acquirer itself has issued (hereinafter referred to as 'own cards') and the acquiring of payment transactions

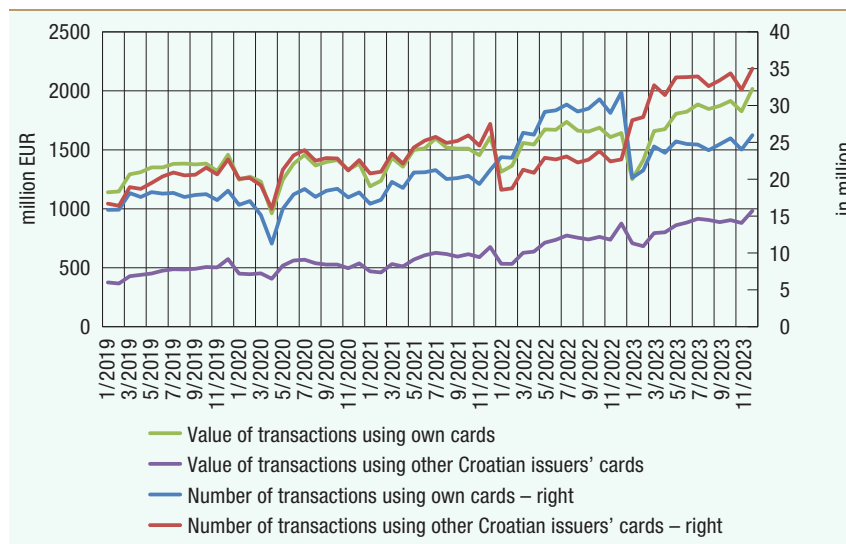
executed using payment cards of other Croatian issuers (hereinafter referred to as 'other Croatian issuers').

In 2023, a total of 678.36 million transactions of acquiring payment cards of Croatian issuers were executed, worth a total of EUR 31.2 billion, of which the following were acquired (Figure 20):

- **own cards:** 288.42 million transactions, worth a total of EUR 21 billion; and
- **cards of other Croatian issuers:** 389.94 million transactions, worth a total of EUR 10.21 billion.

In 2023, both the total number and the total value of acquirings of payment transactions executed using payment cards of Croatian issuers increased by 13% from 2022.

Figure 22 Number and value of transactions of the acquiring of payment transactions executed using payment cards issued in the RC



Note: Data refer to the total number and value of acquiring transactions during each reporting month.

Source: CNB.

Figure 22 shows the total number and value of transactions of the acquiring of payment transactions executed using payment cards issued in the RC by the issuer at a monthly level in 2019, 2021, 2022 and 2023. Of the total number of transactions of the acquiring of payment transactions executed using Croatian issuers' payment cards, 14.81% of transactions were acquired through ATMs, 77.85% through EFTPOS terminals, 7% through the Internet and 0.34% through other means. If total values of transactions of the acquiring of Croatian issuers' payment cards are observed, 50.46% of transactions were acquired through ATMs, 42.77% through EFTPOS terminals, 5.48% through the Internet and 1.29% through other means. In 2023, the average value of a transaction of the acquiring of payment transactions executed using

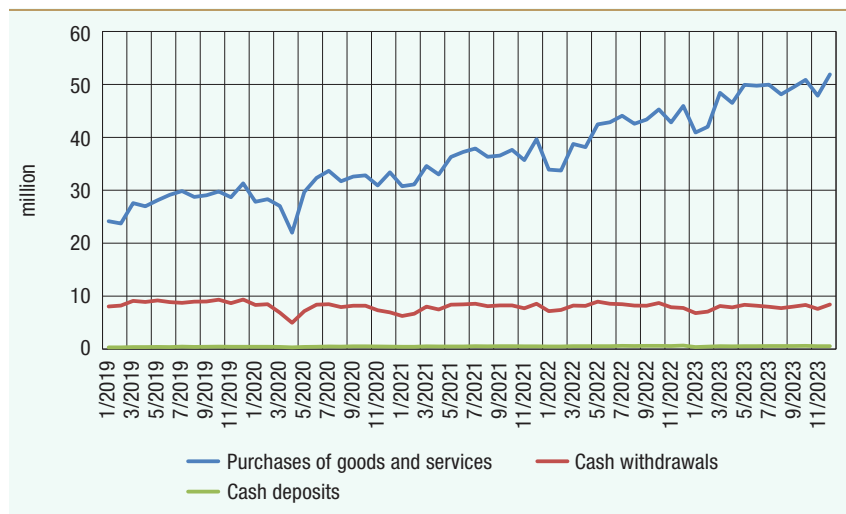
Croatian issuers' payment cards stood at:

- **through EFTPOS terminals:** EUR 25
- **through the Internet:** EUR 36
- **through ATMs:** EUR 157; and
- **through EFTPOS terminals for withdrawal and deposit:** EUR 323.

In 2023, the average number of transactions of the acquiring of payment transactions executed using Croatian issuers' payment cards stood at 56.41 million a month, and the average value of transactions was EUR 2.6 billion a month.

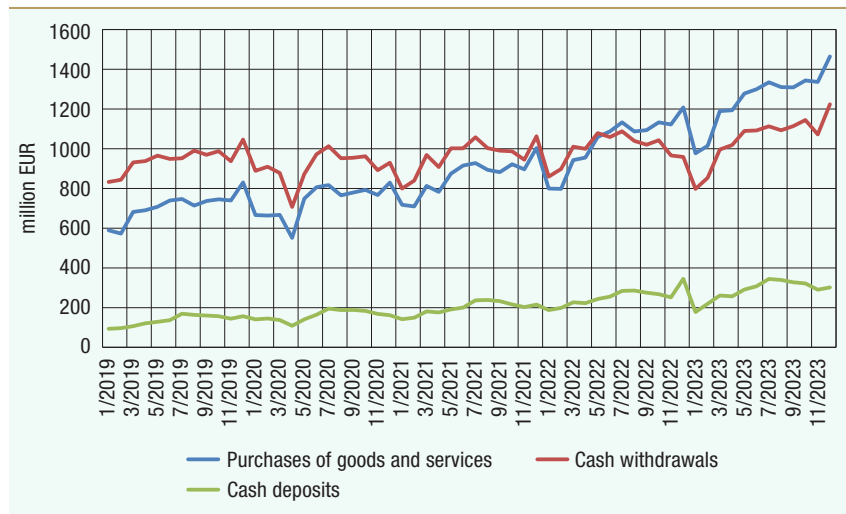
A review of the transactions of acquiring of payment transactions executed using Croatian issuers' payment cards according to type of transaction shows that the purchases of goods and services were the most represented, accounting for 48.39% of the total value of acquiring transactions, followed by cash withdrawals at 40.54%. Cash deposits account for 11.1% in the total value of acquiring transactions (Figures 23 and 24).

Figure 23 Number of transactions of the acquiring of payment transactions executed using payment cards issued in the RC by type of transaction



Note: Data refer to the total number of transactions of acquiring during each reporting month.
Source: CNB.

Figure 24 Value of transactions of the acquiring of payment transactions executed using payment cards issued in the RC by type of transaction



Note: Data refer to the total value of transactions of acquiring during each reporting month.
Source: CNB.

Purchases of goods and services

The term ‘purchases of goods and services’ includes transactions of the acquiring of payment transactions executed using payment cards for purchased goods and services executed through EFTPOS terminals, the Internet and ATMs.

In 2023, in all, 575.63 million transactions of the acquiring of payment transactions executed using payment cards of Croatian issuers for the purchases of goods and services were recorded, worth a total of EUR 15.1 billion.

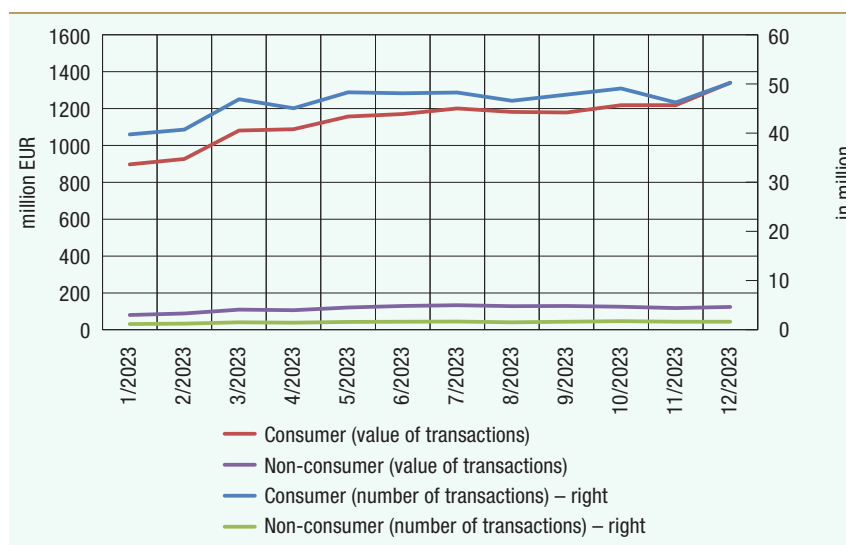
Of the total transactions of the acquiring of payment transactions for the purchases of goods and services, executed using payment cards of Croatian issuers:

- **through EFTPOS terminals:** 456.72 million transactions (79.34%) with a total value of EUR 13.34 billion (88.64%) were acquired; and
- **through the Internet:** 47.52 million transactions (8.26%) with a total value of EUR 1.71 billion (11.35%) were acquired.

The average value of transactions of the acquiring of payment transactions for the purchases of goods and services, executed using payment cards of Croatian issuers in 2023 stood at:

- **through EFTPOS terminals:** EUR 25; and
- **through the Internet:** EUR 36.

Figure 25 Total number and value of acquiring transactions for the purchases of goods and services



Note: Data refer to the total number and value of transactions of the acquiring of Croatian issuers' payment cards for the purchases of goods and services.
Source: CNB.

Of the total transactions of the acquiring of payment transactions for the purchases of goods and services, executed using payment cards of Croatian issuers (Figure 25):

- **consumers:** 557.1 million transactions (97%) with a total value of EUR 13.66 billion (91%) were acquired; and
- **non-consumers:** 18.52 million transactions (3%) with a total value of EUR 1.39 billion (9%) were acquired.

Cash withdrawals

'Cash withdrawals' covers transactions of the acquiring of payment transactions for cash withdrawals, executed using payment cards through ATMs, EFTPOS terminals and EFTPOS terminals for withdrawal and deposit using a payment card and other means (over the counter, certain applications, etc.).

In all, 94.67 million transactions of the acquiring of payment transactions of cash withdrawals, executed using payment cards of Croatian issuers, worth a total of EUR 12.61 billion, were executed in 2023.

Of all the transactions of the acquiring of payment transactions of cash withdrawals, executed using payment cards issued in the RC:

- **through ATMs:** 93.95 million transactions (99.23%) with a total value of EUR 12.51 billion (99.19%) were acquired;

- **through EFTPOS terminals for withdrawal and deposit:** 0.7 million transactions (0.7%) with a total value of EUR 95.32 million (0.76%) were acquired;
- **through EFTPOS terminals:** 11,644 transactions (0.01%) with a total value of EUR 986.7 thousand (0.01%) were acquired; and
- **through other means:** 17,959 transactions (0.02%) with a total value of EUR 5.64 million (0.04%) were acquired.

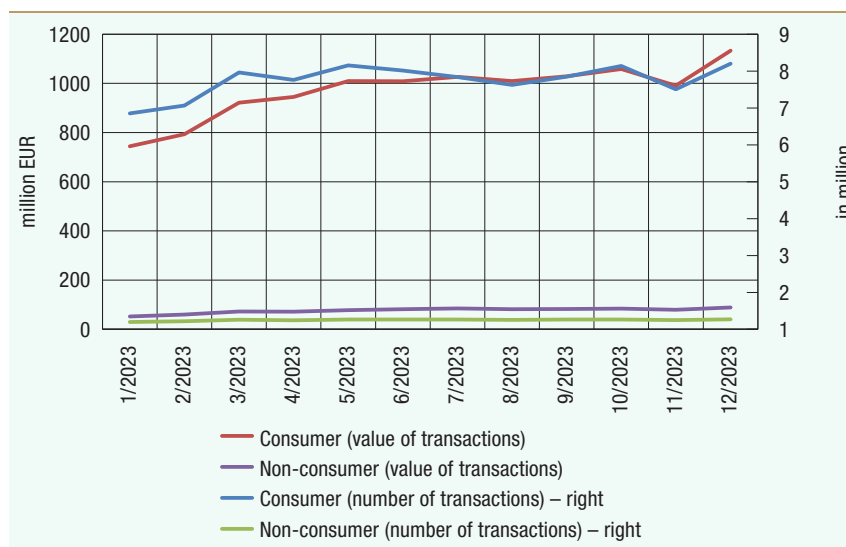
The average value of transactions of the acquiring of payment transactions of cash withdrawals executed using payment cards issued in the RC in 2023 stood at:

- **through ATMs:** EUR 133;
- **through EFTPOS terminals for withdrawal and deposit:** EUR 137;
- **through EFTPOS terminals:** EUR 85; and
- **other:** EUR 314.

Of all the transactions of the acquiring of payment transactions of cash withdrawals executed using payment cards of Croatian issuers (Figure 26):

- **consumers:** 91.3 million transactions (96%) with a total value of EUR 11.69 billion (93%) were acquired; and
- **non-consumers:** 3.37 million transactions (4%) with a total value of EUR 915.88 million (7%) were acquired.

Figure 26 Total number and value of acquiring transactions for cash withdrawals



Note: Data refer to the total number and value of transactions of acquiring of Croatian issuers' payment cards for cash withdrawals.

Source: CNB.

Cash deposits

‘Cash deposits’ covers payment transactions of the acquiring of transactions for cash deposits executed through ATMs and EFTPOS terminals for withdrawal and deposit.

In all, 6.66 million transactions of the acquiring of payment transactions of cash deposits, executed using payment cards of Croatian issuers, worth a total of EUR 3.45 billion, were recorded in 2023.

Of all the transactions of the acquiring of payment transactions for cash deposits executed using payment cards issued in the RC:

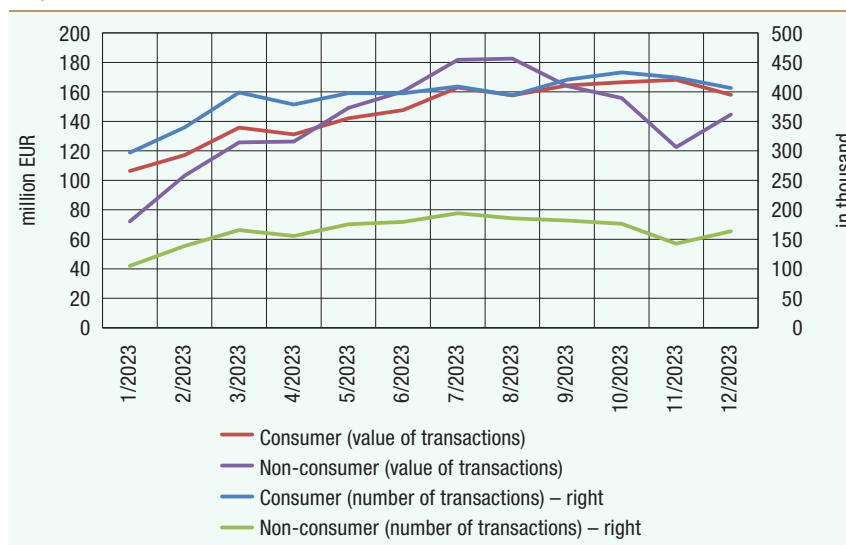
- **through ATMs:** 6.36 million transactions (95.49%) with a total value of EUR 3.22 billion (93.42%) were acquired; and
- **through EFTPOS terminals for withdrawal and deposit:** 0.30 million transactions (4.51%) with a total value of EUR 226.77 million (6.58%) were acquired.

The average value of transactions of the acquiring of transactions for cash deposits in the RC in 2023 stood at:

- **through ATMs:** EUR 506; and
- **through EFTPOS terminals for withdrawal and deposit:** EUR 754.

Of all the transactions of the acquiring of transactions for cash deposits, executed using payment cards of Croatian issuers (Figure 27):

Figure 27 Total number and value of acquiring transactions for cash deposits



Note: Data refer to the total number and value of transactions of the acquiring of Croatian issuers' payment cards for cash deposits.

Source: CNB.

- **consumers:** 4.7 million transactions (71%) with a total value of EUR 1.76 billion (51%) were acquired; and
- **non-consumers:** 1.96 million transactions (29%) with a total value of EUR 1.69 billion (49%) were acquired.

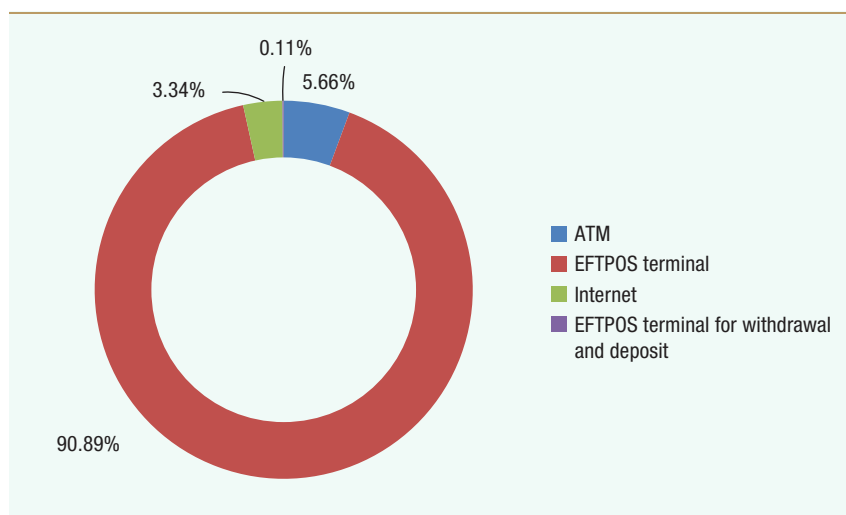
5.1.2 Acquiring of payment transactions executed using payment cards issued abroad

This chapter shows statistical data on the number and value of transactions of the acquiring of payment transactions executed using payment cards issued outside the RC, i.e. of foreign issuers.

In 2023, 111.25 million transactions of the acquiring of payment transactions with a total value of EUR 6.13 billion were executed using payment cards of foreign issuers. Thus, the total number of transactions of the acquiring of payment transactions executed using payment cards of foreign issuers increased by 8.28%, and their value increased by 5.53% in 2023 from 2022.

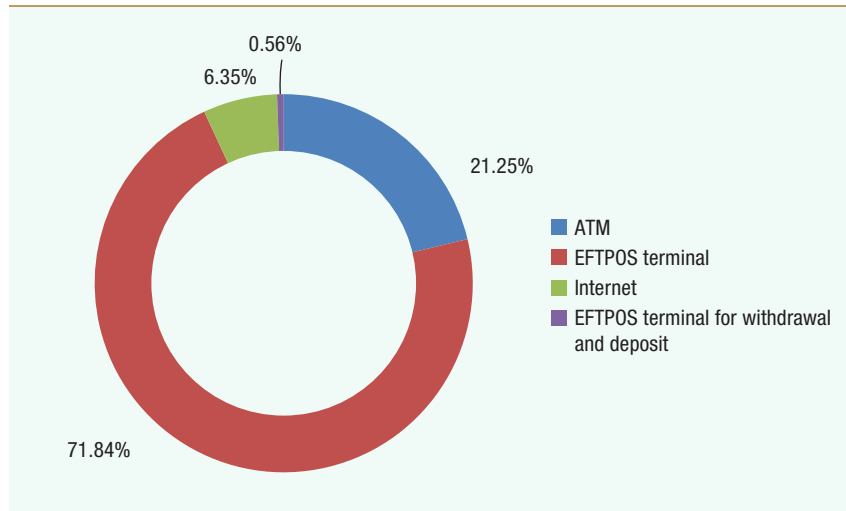
From an overview of the number and value of acquiring transactions it is evident that the holders of payment cards issued abroad most frequently purchased goods and services at EFTPOS terminals in the RC (Figures 28 and 29).

Figure 28 Number of transactions of the acquiring of payment transactions executed using payment cards of foreign issuers by accepting devices for payment cards



Note: Data refer to the total number of transactions of the acquiring of payment cards of foreign issuers in 2023.
Source: CNB.

Figure 29 Value of transactions of the acquiring of payment transactions executed using payment cards of foreign issuers by accepting devices for payment cards in EUR



Note: Data refer to the total value of transactions of the acquiring of payment cards of foreign issuers in 2023.

Source: CNB.

Of all the transactions of the acquiring of payment transactions executed using payment cards of foreign issuers in 2023:

- **through ATMs:** 6.3 million transactions with a total value of EUR 1.3 billion were acquired;
- **through EFTPOS terminals:** 101.12 million transactions with a total value of EUR 4.4 billion were acquired;
- **through the Internet:** 3.71 million transactions with a total value of EUR 388.85 million were acquired;
- **through EFTPOS terminals for withdrawal and deposit:** 0.12 million transactions with a total value of EUR 34.39 million were acquired.

The average value of transactions of the acquiring of payment transactions executed using payment cards of foreign issuers was:

- **through EFTPOS terminals:** EUR 44;
- **through the Internet:** EUR 105;
- **through ATMs:** EUR 207; and
- **through EFTPOS terminals for withdrawal and deposit:** EUR 278.

In 2023, in all 104.83 million (94%) transactions of the acquiring of payment transactions of the purchases of goods and services, executed using payment cards of foreign issuers with a total value of EUR 4.8 billion (78%), and 6.42 million (6%) transactions of the acquiring of payment transactions of cash withdrawals, with a total value of EUR 1.34 billion (22%) were recorded. The above indicates a decrease in

the number of transactions of cash withdrawals at ATMs using foreign issuers' cards by 32.4% and a decrease in their value by 13.2% in 2023 from 2022. The reason was primarily the introduction of the euro.

Table 16 Number and value of transactions of the acquiring of payment cards of foreign issuers by accepting devices for payment cards and cardholders

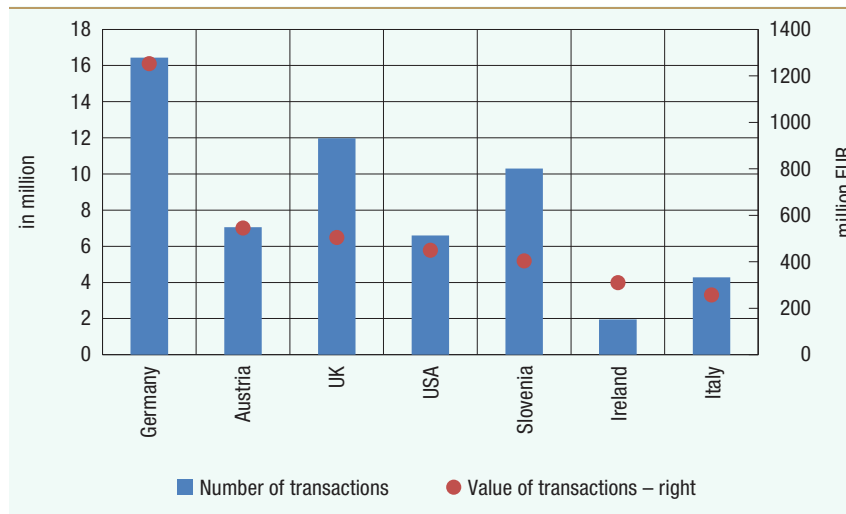
User	Payment transaction	ATM	EFTPOS terminal	Internet	EFTPOS terminal for withdrawal and deposit	TOTAL	
Consumer	Number of transactions	Purchases of goods and services	197	97,439,681	3,529,973	100,969,851	
		Cash withdrawals	6,191,026			118,817	6,309,843
	Value of transactions	Purchases of goods and services	2,105	3,962,898,529	337,760,880		4,300,661,514
		Cash withdrawals	1,270,794,258			32,974,047	1,303,768,305
Non-consumer	Number of transactions	Purchases of goods and services		3,679,230	182,896		3,862,126
		Cash withdrawals	106,498			4,796	111,294
	Value of transactions	Purchases of goods and services		439,769,350	51,088,065		490,857,415
		Cash withdrawals	31,467,476			1,412,089	32,879,565
Total – number of transactions	Purchases of goods and services	197	101,118,911	3,712,869	0	104,831,977	
	Cash withdrawals	6,297,524	0	0	123,613	6,421,137	
	Total	6,297,721	101,118,911	3,712,869	123,613	111,253,114	
Total – value of transactions	Purchases of goods and services	2,105	4,402,667,879	388,848,945	0	4,791,518,929	
	Cash withdrawals	1,302,261,734	0	0	34,386,136	1,336,647,870	
	Total	1,302,263,839	4,402,667,879	388,848,945	34,386,136	6,128,166,799	

Note: Data refer to the total number and value of transactions of the acquiring of payment cards of foreign issuers in 2023.
Source: CNB.

In 2023, acquiring transactions executed with the use of payment cards of foreign issuers from a total of 203 countries were recorded. The acquiring of payment cards issued in the seven most represented countries (Germany, Austria, the United Kingdom, USA, Slovenia, Ireland and Italy) accounted for 51% of the total number of transactions of the acquiring of payment transactions executed using payment cards of foreign issuers and for 60% of the total value of transactions of the acquiring of payment transactions executed using payment cards of foreign issuers.

In 2023, of these seven countries, the largest value of transactions of the acquiring of payment transactions executed by payment cards was accounted for by payment cards issued in Germany, standing at EUR 1.25 billion. In the seven countries the largest average value by card transaction in the amount of EUR 159 was generated with the use of Irish issuers' cards, and the smallest with Slovenian issuers' cards in the amount of EUR 39 (Figure 30).

Figure 30 Number and value of transactions of the acquiring of payment cards of foreign issuers by the country of issuer – the seven most represented countries



Note: Data refer to the total number and value of the acquiring of payment cards of foreign issuers in the RC.
Source: CNB.

Acquiring of payment cards in the RC according to the method of authentication used

The acquiring of the payment transactions of purchases of goods and services in the RC is recorded according to the channel of initiation and with the breakdown according to the customer authentication method used (SCA – strong customer authentication and non-SCA – strong client authentication not applied) and the exemptions used.

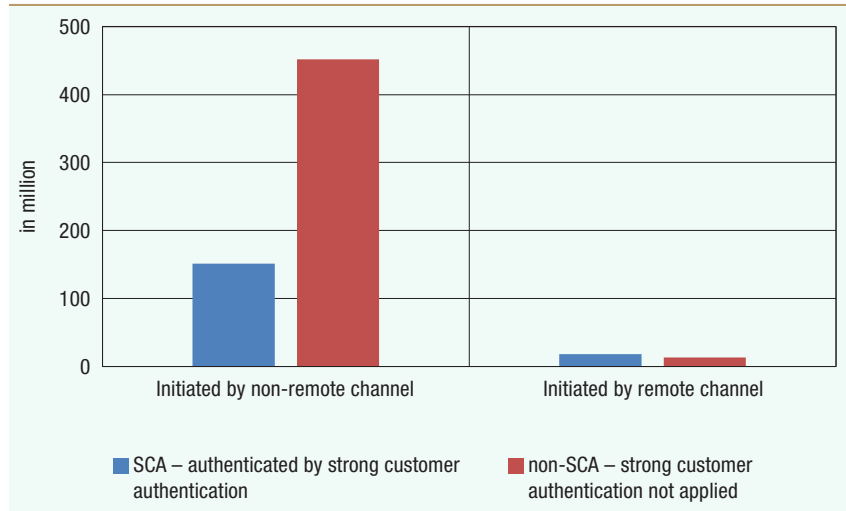
“Strong client authentication” (SCA) means authentication based on the use of two or more elements belonging to the categories knowledge (something that only the user knows), possession (something that only the user possesses) and inherently (something that the user is) which are mutually independent. Mutual independence ensures that the compromise of one element does not reduce the reliability of others and is designed to protect the confidentiality of authentication data.

The reasons for exemption of the application of SCA can be divided according to whether the transaction is:

- initiated via a non-remote channel: contactless small value payments, self-service terminals, trusted users, repeated transactions, etc.;
- initiated via a remote channel: secure corporate procedures, trusted users, repeated transactions, small value, transaction risk analysis, merchant-initiated transactions, etc.

In all, 602.6 million transactions initiated with physical presence at the EFTPOS terminal were acquired in the RC in 2023. Of this number, SCA

Figure 31 Number of transactions of the acquiring of payment cards in the RC according to used method of authentication



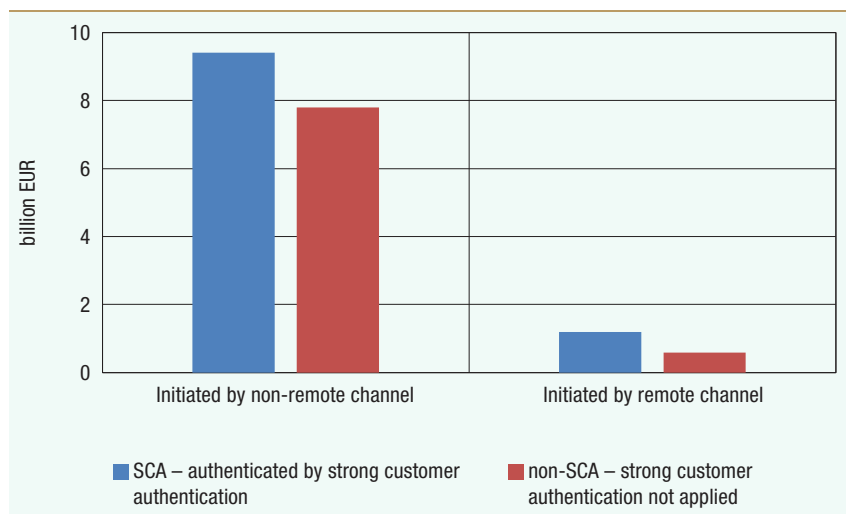
Note: Data refer to the total number of transactions of the acquiring of payment cards in the RC (excluding cash withdrawals at ATMs).
Source: CNB.

was applied for 151.3 million (25.1%) transactions, while for 451.3 million transactions (74.9%) SCA was not applied.

In addition, 32.2 million transactions initiated remotely were acquired in the RC in 2023, of which SCA was applied for 18.6 million (57.7%) transactions, while for 13.6 million transactions (42.3%) SCA was not applied.

In 2023, in the RC, the acquiring of payment transactions initiated with physical presence at the EFTPOS terminal totalled EUR 17.2 billion, of which SCA was applied for EUR 9.4 billion (54.7%), while for EUR 7.8 billion SCA was not applied (45.3%).

Figure 32 Value of transactions of the acquiring of payment cards in the RC according to used method of authentication



Note: Data refer to the total value of transactions of the acquiring of payment cards in the RC (excluding cash withdrawals at ATMs).
Source: CNB.

Furthermore, in 2023, in the RC, the acquiring of payment transactions initiated via a remote payment channel totalled EUR 1.8 billion, of which SCA was applied for EUR 1.2 billion (67.3%), while for EUR 576.8 million SCA was not applied (32.7%).

The transactions in which SCA was not applied could be divided according to the SCA exemption used in accordance with regulations (Table 17).

Table 17 Transactions in which SCA was not applied according to the types of used exemption

Initiated via payment channel with physical presence of EFTPOS terminal	Number of transactions	Value of transactions (in EUR)
Small value contactless payments	352,284,307	4,703,555,814
Self-service terminals for transport tickets or parking charges	2,912,484	25,842,078
Other	96,078,976	3,069,396,445
Initiated via remote payment channel	Number of transactions	Value of transactions (in EUR)
Repeated transactions	12,070	543,709
Small value	2,564,037	21,075,961
Transaction risk analysis	41,582	2,054,174
Merchant-initiated transactions	7,014,501	238,410,653
Other	4,008,241	314,724,695

Note: Data refer to the total number and value of transactions of the acquiring of payment cards in the RC in 2023.

Source: CNB.

Comparison of the use of payment cards and of cash

The obligors of fiscalisation⁸ issued a total of 2,474.41 million invoices u 2023, with a total value of EUR 40.1 billion.

Payment in cash is still the most frequent means of payment in the RC.

According to the data of the Ministry of Finance of the RC – Tax Administration, of the total number of issued fiscalised invoices in the RC, invoices paid in cash accounted for 74.78% in 2021, 72.49% in 2022 and 68.4% in 2023. At the same time, in the observed period, the share of the number of invoices paid by payment cards increased gradually and was 21.24% in 2021, 23.18% in 2022 and 26.8% in 2023. The number of invoices paid by other means on average accounted for 5% of the remaining share in the number of issued invoices.

Accordingly, it can be concluded that with regard to the ratio between card and cash payments in the past period, approximately every fourth

⁸ According to the data of the Ministry of Finance of the RC – Tax Administration, collected based on the Cash Transaction Fiscalisation Act, Official Gazette 133/2012.

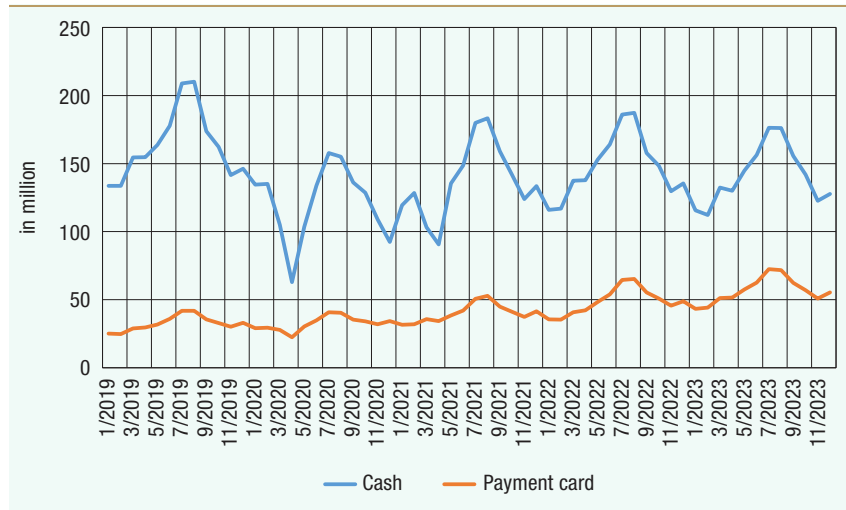
fiscalised invoice was paid by card while three out of four were paid in cash. However, fiscalisation system data indicate that the habits of consumers are developing towards a constant and accelerated growth in the number and value of cashless payments, i.e. that consumers more frequently choose the payment card as a means of payment of invoices and that the share of invoices paid by card could soon account for more than a third.

Furthermore, according to the data of the Ministry of Finance of the RC – Tax Administration, relative to the total value of issued fiscalised invoices, cash was used to pay 46.9% of the value of invoices in 2021 but 45.3% in 2022 and 2023. The share in the total value of invoices paid by cards stood at 45.6% in 2021, 47.2% in 2022, while in 2023, it was 47.3%. The value of invoices paid by other means of payment accounted for 8% of the remaining share in the value of issued invoices.

The average value of a fiscalised invoice paid in cash in 2023 was EUR 10.7, and the average value of a fiscalised invoice paid by card was EUR 28.6. The average value of a fiscalised invoice paid in cash in 2022 stood at EUR 8.6, and the average value of a fiscalised invoice paid by card was EUR 28.1. The above data indicate that consumers choose the payment card more frequently than cash when paying invoices with larger amounts.

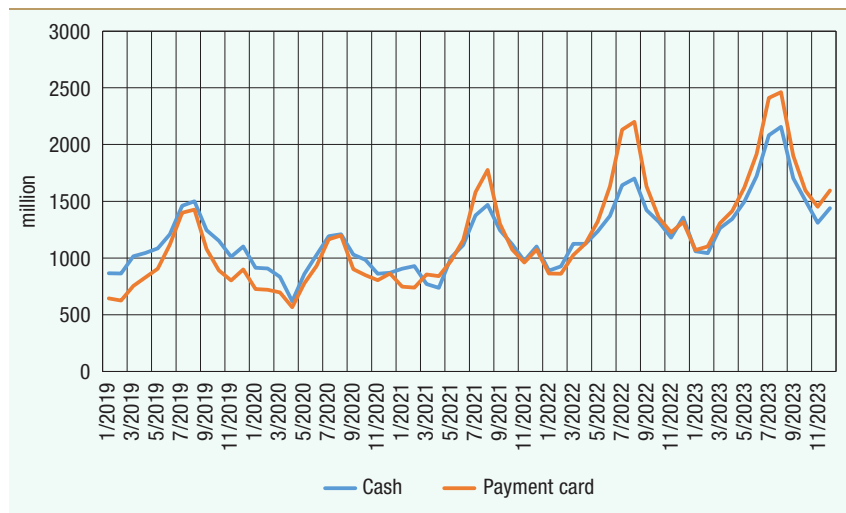
Figures 33 and 34 give a comparative presentation of the number and value of invoices issued that were paid in cash in the RC and the number and value of card-based payment transactions of the purchase of goods or services executed using payment cards of Croatian and foreign issuers. The presentation shows that cash as means of payment is also considerably more represented than payment cards in the number of transactions in 2023. However, the value of transactions paid by payment cards exceeded the value of fiscalised invoices paid in cash throughout 2023 (Figure 34).

Figure 33 Comparison of the use of different payment instruments – number



Notes: Data refer to the total number during a single reporting period. Data for cash refer to the total number of invoices paid in cash. Data for payment cards refer to the total number of card-based payment transactions of the purchase of goods or services using Croatian and foreign cards. Sources: Ministry of Finance of the RC – Tax Administration and CNB.

Figure 34 Comparison of the use of different payment instruments – value in EUR



Notes: Data refer to the total value during a single reporting period. Data for cash refer to the total value of invoices paid in cash in EUR. Data for payment cards refer to the total value of card-based payment transactions of the purchase of goods or services using Croatian and foreign cards. Sources: Ministry of Finance of the RC – Tax Administration and CNB.

6 Glossary

- **‘Card payment scheme’** means a set of functions, procedures, rules and devices enabling the holder of a payment card to effect a payment and/or cash withdrawal transaction with a payment service provider.
- **‘Card-based payment instrument’** means each payment instrument, including a card, mobile phone, computer or any other technological device with an appropriate payment application, enabling the payer to initiate card-based payment transactions other than credit transfers or direct debits referred to in Article 2 of Regulation (EU) No 260/2012 of the European Parliament and of the Council of 14 March 2012 establishing technical and business requirements for credit transfers and direct debits in euro and amending Regulation (EC) No 924/2009 (OJ L 94, 30.3.2012).
- **‘Card-based payment transaction’** means a service based on a card’s acquiring infrastructure and card scheme business rules to make a payment transaction by means of a debit or a credit card.
- **‘Charge card’** means a payment card in which at the moment a payment transaction is initiated, coverage on the payment account is not ensured, payment transactions most often being executed up to an approved credit line (limit). The user settles the expenses incurred by using a card with a charge function within a specified time interval in full at the end of a specified period, most frequently by a credit transfer.
- **‘Credit card’** means a payment card in which coverage on the payment account is not ensured, the user being approved a credit line (a limit) for the execution of the payment transaction. The payment card user can execute payments up to the amount of the approved credit line (the limit). The amount of each transaction executed with the use of a payment card with a credit function within a specified time interval is automatically divided into the agreed number of repayment instalments according to the agreed model.
- **‘Debit card’** means a payment card issued to payment account holders. The expenses incurred by this card are charged by debiting the payment account, most frequently immediately.
- **‘Delayed debit card’** means the payment card most frequently issued to payment account holders. At the moment a payment transaction is initiated, the coverage on the payment account is not ensured, and payment transactions can most often be executed up to an authorised limit. The total expenses incurred with the use of a payment card with a delayed debit function within a specified time interval are settled in full at

the end of the specified time interval with the service of direct debit from the payment account.

- **‘International payment transaction’** means a payment transaction the execution of which involves two payment service providers one of which (of either the payee or the payer) operates in the RC, while the other payment service provider (of either the payer or the payee) operates in a third country or another member state.
- **‘Member state’** means a member state of the European Union and a contracting party to the Agreement on the European Economic Area.
- **‘National payment transaction’** means a payment transaction the execution of which involves a payer’s payment service provider and a payee’s payment service provider, or only one payment service provider, which operate in the RC.
- **‘Payment card’** means a device enabling its holder to make payments for goods and services either remotely via an acquiring terminal and/or to withdraw cash and/or to use other services at an ATM or another self-service terminal and to transfer funds and which enables payment transaction initiation and its execution within a card payment scheme.
- **‘Payment instrument’** means the placing, withdrawing or transferring of funds initiated by or on behalf and for the account of the payer or by the payee, regardless of any underlying obligations between the payer and the payee.
- **‘Payment service provider – acquirer’** means the institution that ensures the acquiring of the payment transaction executed using a payment card.
- **‘Payment service provider – issuer’** means the institution that has issued the payment card.
- **‘Payment service provider’** means the institution defined by Article 7 of the PSA.
- **‘Revolving card’** means a payment card in which at the moment a payment transaction is initiated the coverage on the payment account is not ensured, and the user is most often granted a revolving credit line (limit) for the execution of the payment transaction. The user pays the amount of expenses incurred by using the card with a revolving function within a specified time interval partially in a determined percentage of the specific spending.
- **‘Third country’** means any foreign country that is not a member state.

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