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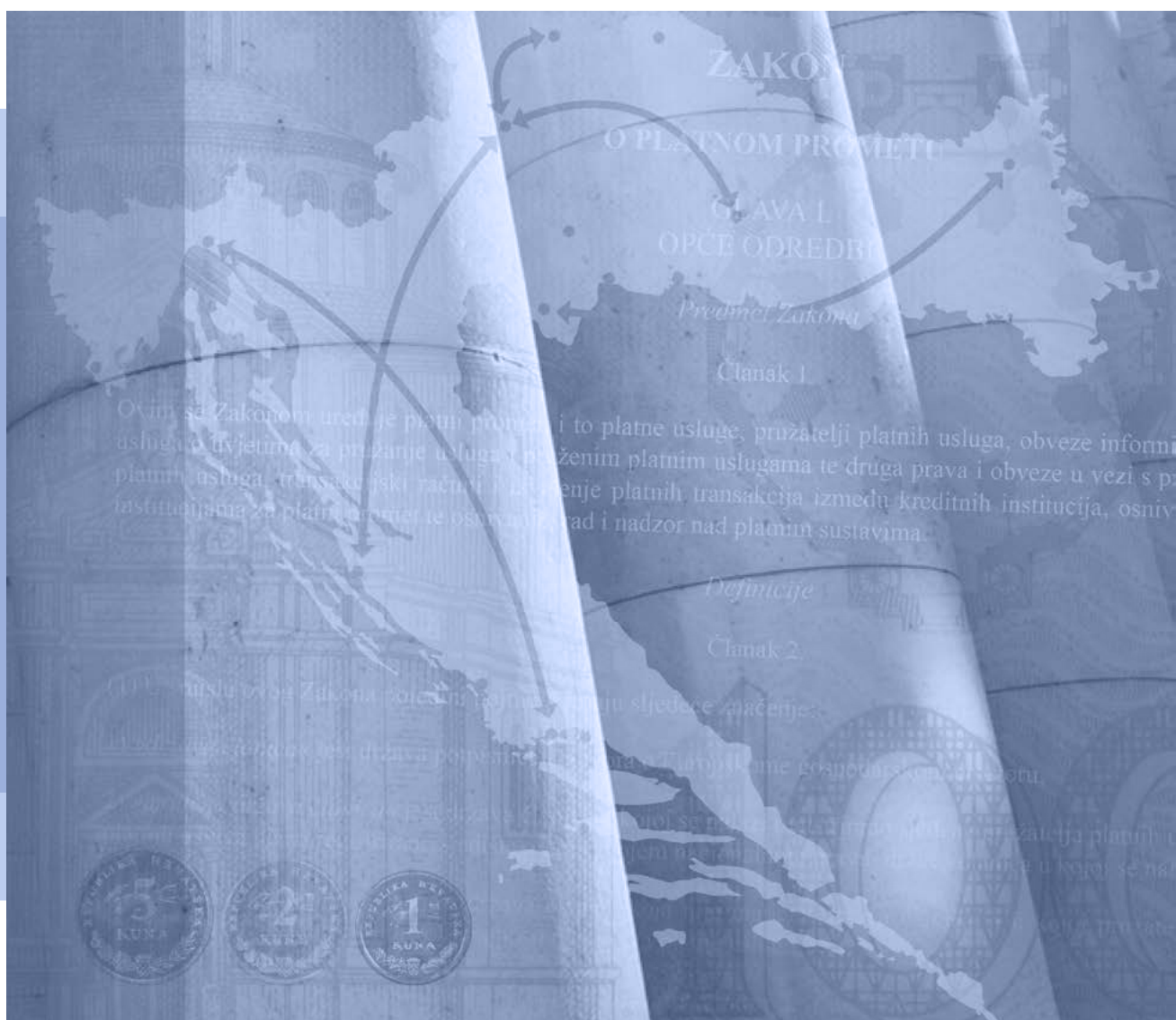
EUROSYSTEM

Payment Transactions and Accounts

Payment Statistics

2024

Year IX · July 2025



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Those using data from this publication are requested to cite the source.
Any additional corrections that might be required will be made in the website version.

ISSN 2459-8585

Introduction

Payment operations form the foundation of every modern economy because it enables the safe and efficient use of funds in everyday financial transactions. It includes the transfer of funds from payer to payee and it is mostly carried out cashless – through accounts at banks and other forms of electronic payment. The successful and safe functioning of payment operations is key not only for citizens and corporations, but also for the central bank as the institution responsible for the supervision of payment operations and stability of the financial system.

The purpose of this publication is to provide an overview of the basic payment services in Croatia: credit transfers (including standing orders), money remittances (e.g. bill paying) and direct debits. Data on transaction accounts opened with credit institutions are also presented. Special focus is placed on trends by year, monthly oscillations and the differences in habits of consumers and business entities.

In 2024, an average consumer with an account in Croatia executed 55 credit transfer transactions, in the total worth of EUR 11,648, while an average business entity recorded 4,734 transactions in the total value of EUR 1.13 million. These data confirm a continued upward trend in the total number and value of cashless payment transactions.

An increasing number of users use electronic payment channels, while the share of paper-based orders is constantly declining. The number of electronically initiated national credit transfers increased by 7.55% from 2023 and their total value by 16.12%. Among consumers, this growth is even more pronounced – the number of transactions increased by 10.59% and their value by 21.59%. Similarly, business entities recorded an increase in the number of electronic transactions of 4.20% and their value of 15.55%.

The increase in the use of mobile and Internet banking is also significant. Compared with 2023, the number of mobile banking users increased by 10.85% and the number of Internet banking users grew by 11.6%. In 2024, an average user initiated 66 transactions using mobile banking, worth EUR 10,504 and executed 6 transactions using Internet banking, worth EUR 2,060.

All of the above-mentioned changes, as well as detailed presentations of statistical data collected in four reports (credit transfers, money remittances, direct debits and accounts) are elaborated in the publication.

Legal framework

Payment services in the Republic of Croatia are regulated by the Payment System Act (Official Gazette 66/2018, 114/2022 and 136/2024; hereinafter referred to as 'PSA'), transposing the provisions of Directive (EU) 2015/2366 (hereinafter referred to as 'Directive'). The PSA ensures a uniform regulation of payment services at the level of the entire European Economic Area.

The PSA regulates payment services, payment service providers, the obligations of payment service providers to provide payment service users with information, as well as other rights and obligations related to the provision and use of payment services, transaction accounts, the establishment, operation and supervision of payment institutions and the establishment, operation and supervision of payment systems.

Payment services covered by the PSA are analysed in this publication, i.e.: credit transfers (including standing orders), money remittances (including the bill-paying service) and direct debits.

Statistical data on the above-mentioned payment services are collected pursuant to the Decision on the obligation to submit data on the payment system and electronic money (Official Gazette 147/2013 and 16/2017; hereinafter referred to as 'Decision'), which entered into force on 1 January 2014. The Decision prescribes the obligation of reporting data concerning the payment system and electronic money to the Croatian National Bank (hereinafter referred to as 'CNB'), as well as the content and manner of and deadlines for such reports.

The publication gives an overview of payment services for 2024 based on statistical data collected in four reports as provided in the Decision: the Credit Transfer, Money Remittance, Direct Debit and Accounts reports.

Methodology

The methodology of collecting data in accordance with the Decision is based on predefined terms 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 governing payment services.

The payment service providers (reporting entities) whose data were used in the preparation of the publication include credit institutions (banks) that have obtained authorisation from the CNB, which includes authorisation to provide payment services prescribed by a special act, and the Financial Agency (hereinafter referred to as 'FINA').

The publication presents aggregated statistical data for the Republic of Croatia for 2024 with comparisons of the previous periods. Data are grouped, as follows:

Type of data	Reporting frequency
Credit transfers and standing orders	Monthly and annually, with the balance at the end of the month
Money remittances and bill payments	Monthly or annually
Direct debits	Monthly and annually, with the balance at the end of the month
Transaction accounts	Monthly or with the balance at the end of the month

Data are collected in the **original transaction currency**, and are shown in the publication in two ways:

- 1 **all currencies** – all amounts recalculated in euro at the CNB's midpoint exchange rate on the last day of the reporting period;
- 2 **transactions in euro** – includes only the transactions in euro.

The amounts are shown **without cents**.

The publication also gives separate overviews for:

- **consumers** – natural persons who are acting for purposes other than their business or professional activity;
- **business entities** (non-consumers) – all legal persons, craftsmen and natural persons carrying out their economic activity or freelance occupation, as well as entities that do not have legal personality (e.g. bodies of state administration).

For reasons of clarity, only the term **business entity** is used in the publication as substitute for the term "non-consumer".

Detailed methodological explanations for individual types of transactions are available in the corresponding chapters.

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

Cashless payment transactions in the Republic of Croatia

Table 1 shows executed cashless payment transactions in 2024, which include credit transfers (including instant transfers), standing orders, direct debits, bill-paying service and money remittances. Data refer to transactions initiated by consumers, business entities, credit institutions and FINA executed in all currencies (including the euro), expressed in euro.

Table 1 Payment transactions in the RC

Executed payment transactions	Number of transactions	%	Value of transactions	%
A) National payment transactions				
1 Sent credit transfers	404,639,138	87.31%	496,485,690,118	97.12%
2 Standing orders	27,310,965	5.89%	11,835,255,385	2.32%
3 Bill-paying service	10,355,816	2.23%	587,303,573	0.11%
4 Direct debits	21,110,715	4.56%	2,255,722,480	0.44%
5 Sent money remittances	877	0.01%	356,560	0.01%
Total national payment transactions (1 – 5)	463,417,511	100%	511,164,328,115	100%
B) International payment transactions				
6 Sent credit transfers	6,835,910	32.12%	70,884,169,233	49.93%
7 Received credit transfers	14,260,774	67.01%	71,031,870,257	50.03%
8 Sent money remittances	74,577	0.35%	25,172,875	0.01%
9 Received money remittances	111,185	0.52%	35,871,871	0.03%
Total international payment transactions (6 – 9)	21,282,446	100%	141,977,084,236	100%
Total (A + B)	484,699,957		653,141,412,352	

Notes: Including payment transactions of consumers, business entities, credit institutions and FINA, executed in all currencies (including the euro) and converted to euro. Data refer to 2024.

Source: CNB.

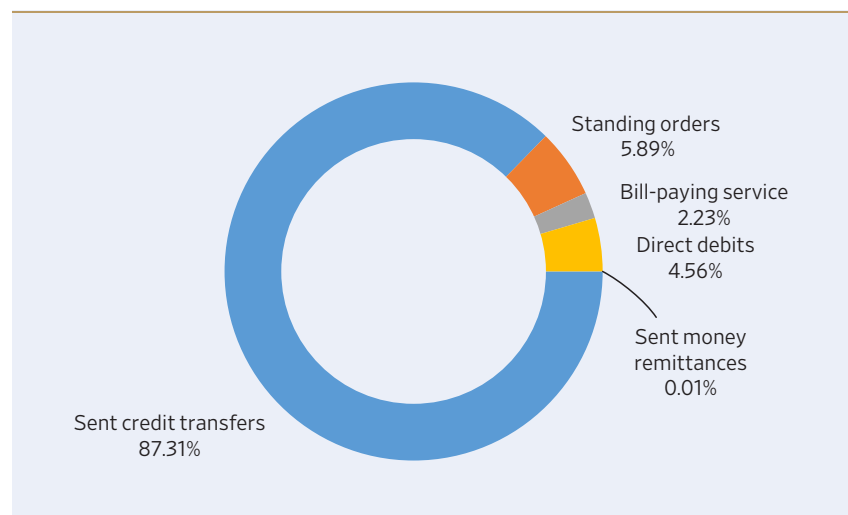
Executed payment transactions include executed payment transactions of credit transfers, standing orders, direct debits, money remittances and bill-paying services in all currencies (including the euro).

- A) **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.
- 1 **Sent credit transfers** include all national credit transfers executed to debit the payment accounts of consumers, business entities and credit institutions.
 - 2 **Standing orders** include all national standing orders executed to debit the payment accounts of consumers and business entities.
 - 3 **Bill-paying service** includes all national payment account payment services executed to debit consumers.
 - 4 **Direct debits** include all national direct debits executed to debit the payment accounts of consumers and business entities.
 - 5 **Sent money remittances** include all national money remittances executed to debit consumers and business entities.

- B) **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.
- 6 **Sent credit transfers** include all international credit transfers executed to debit the payment accounts of consumers, business entities and credit institutions.
 - 7 **Received credit transfers** include all international credit transfers executed to credit the payment accounts of consumers, business entities and credit institutions.
 - 8 **Sent money remittances** include all international money remittances executed to debit consumers and business entities.
 - 9 **Received money remittances** include all international money remittances executed to credit consumers and business entities.

A sum of all cashless payment transactions of credit transfers, standing orders, direct debits, money remittances and bill-paying service from Table 1 results in a total of 484.70 million cashless payment transactions with a total value of EUR 653.14 billion executed in 2024. Of the above figure, national cashless transactions accounted for 463.42 million transactions in the total value of EUR 511,16 billion. The above data show that the number of national cashless payment transactions increased by 4.34% from 2023 and their value by 21.20%.

Figure 1 Structure of national payment transactions according to the number of executed transactions



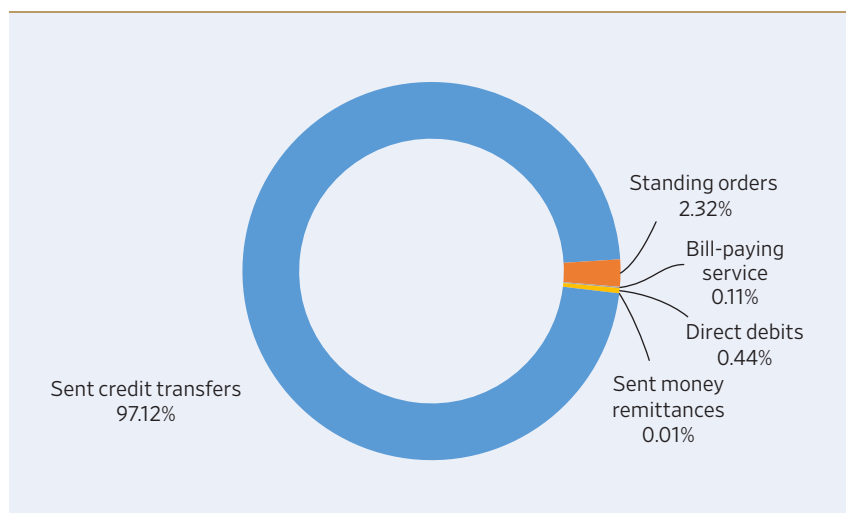
Notes: Including payment transactions of consumers, business entities, credit institutions and FINA, executed in all currencies (including the euro) and converted to euro. Data refer to 2024.
Source: CNB.

It is evident from the structure of national payment transactions by the number of executed transactions that sent credit transfer transactions account for the largest share (87.31%). A smaller part refers to direct debit transactions with the share of 4.56%, standing order transactions with

5.89% and bill-paying service transactions with the share of 2.23%. Money remittance transactions are ranked last, their share being 0.01% (Figure 1).

In the structure of national payment transactions, according to the value of executed transactions, sent credit transfers account for the largest share of 97.12%, while the standing order service (2.32%), direct debit service (0.44%), bill-paying service (0.11%) and sent money remittances (0.01%) account for much smaller shares – Figure 2. The high share of credit transfers in the total value of national cashless payment transactions is the result of the fact that it is the credit transfers that are most frequently used in higher value transactions. Thus, credit transfers are the usual manner of execution of payments between corporations, between corporations and banks, payments between natural persons, the payment of wages and pensions, etc.

Figure 2 Structure of national payment transactions according to the value of executed transactions

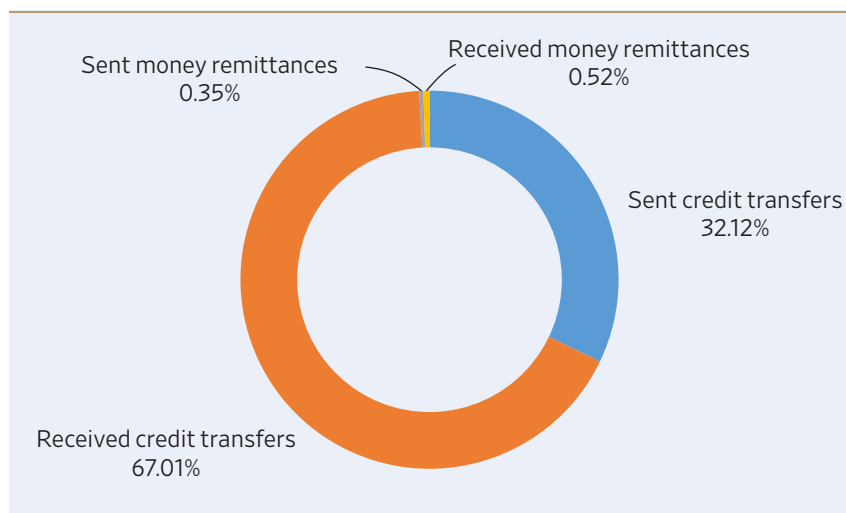


Notes: Including payment transactions of consumers, business entities, credit institutions and FINA, executed in all currencies (including the euro) and expressed in euro. Data refer to 2024. Source: CNB.

If international payment transactions are observed, of which a total of 21.28 million were executed with a total value of EUR 141.98 billion, it can be concluded that their number increased by 19.56% in 2024 from 2023 and their value by 7.25%. The biggest shares in the number are accounted for by transactions of received credit transfers, which have a share of 67.01%, and by sent credit transfers, with a share of 32.12%. A smaller share refers to received money remittances and sent money remittances, accounting for 0.52% and 0.35% respectively (Figure 3).

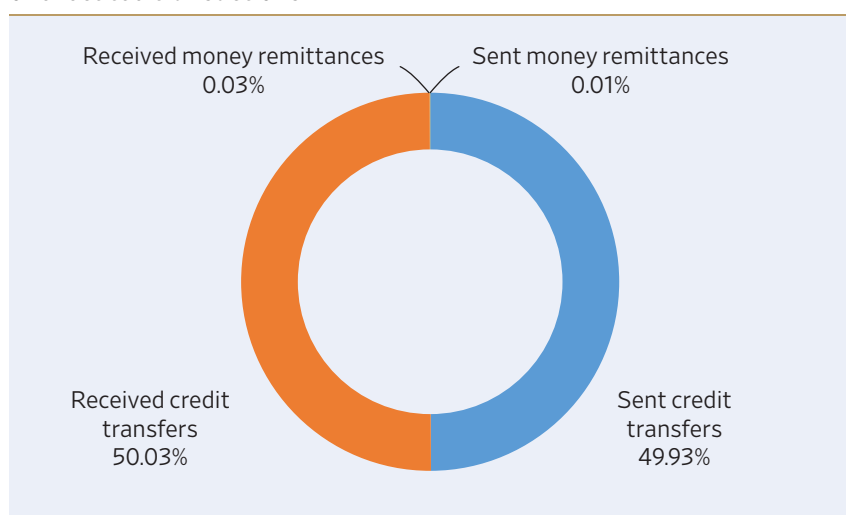
The structure of the value of international payment transactions shows that sent credit transfers (49.93%) and received credit transfers (50.03%) account for almost identical shares, while received money remittances (0.03%) and sent money remittances (0.01%) account for much smaller shares (Figure 4).

Figure 3 Structure of international payment transactions according to the number of executed transactions



Notes: Including payment transactions of consumers, business entities, credit institutions and FINA, executed in all currencies (including the euro) and expressed in euro. Data refer to 2024. Source: CNB.

Figure 4 Structure of international payment transactions according to value of executed transactions



Notes: Including payment transactions of consumers, business entities, credit institutions and FINA, executed in all currencies (including the euro) and expressed in euro. Data refer to 2024. Source: CNB.

1 Credit transfers

‘Credit transfer’ means a payment service by which a payer’s payment account is debited and a payee’s payment account is credited on the basis of an instruction initiated by the payer². The transaction itself must not be identified with the term of “credit” in the sense of a loan, rather, it originates from the term “credit transfer”, which implies that it is used to initiate the transfer of funds to credit the payee’s account at the payer’s initiative.

Credit transfers include sent credit transfers executed to debit the accounts of payment service users and received credit transfers executed to credit the accounts of payment service users.

Sent credit transfers include national, cross-border and international payment transactions executed to debit the accounts of payment service users (consumers and business entities); they also include the standing order service.

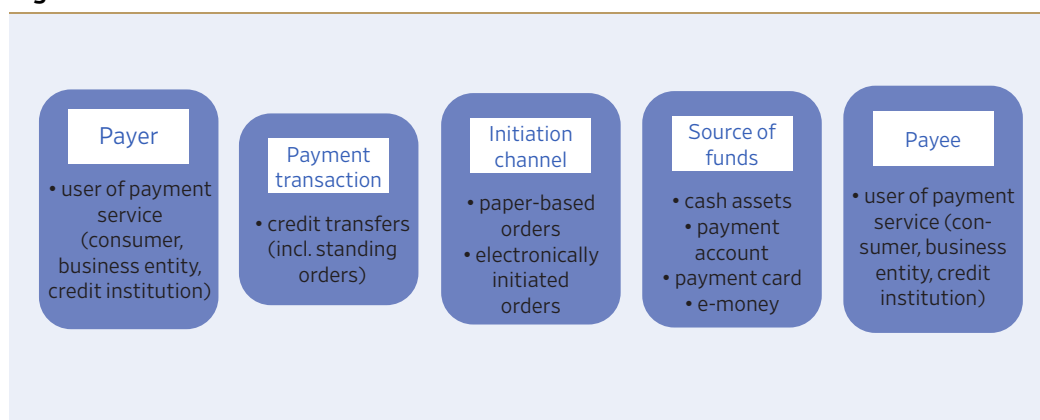
Received credit transfers include cross-border and international payment transactions executed to credit the accounts of payment service users (consumers and business entities).

Hereinafter, the term “international” also encompasses cross-border transactions/credit transfers/money remittances.

Figure 5 shows the breakdown of the payment statistics for credit transfers, that is, the channels through which the payer may initiate a credit transfer and all possible sources of funds to execute the money transfer to the payee.

The said breakdown shows that the channel for initiation may be a paper-based or electronically initiated order and that, in addition to cash assets and payment accounts, payment cards and e-money may also be used as sources of funds.

Figure 5 Credit transfer initiation



On 31 December 2024, 20 credit institutions provided credit transfer payment services in the Republic of Croatia.

2 'Credit transfer' means a payment service for crediting a payee's payment account with a payment transaction or a series of payment transactions for debiting a payer's payment account by the payment service provider which holds the payer's payment account, based on a payment order initiated by the payer.

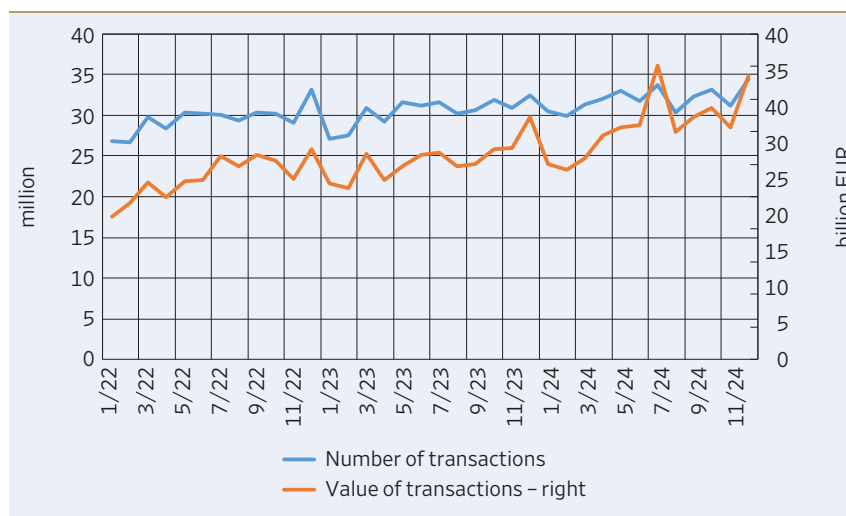
Constant growth in both the number and value of sent credit transfers was recorded in the period from January 2022 to December 2024, with a more pronounced increase in the second half of 2024.

In 2022, the average number of transactions was 29 million monthly, while at the end of 2024, this number ranged around 34 million, which is an increase of more than 17% in two years. The growth in the value of transactions with an average monthly value of around EUR 27 billion in 2022 to more than EUR 43 billion in December 2024, representing an increase of about 60%, is even more pronounced.

July and December 2024 are particularly notable with record monthly values of transactions of over EUR 45 billion in July and EUR 43.6 billion in December, most likely related to the summer peak of economic activity and the end of the fiscal year.

Such trends indicate an increased use of cashless payment methods and the expansion of digital financial services, both among consumers and among business entities, in the domestic and cross-border payment operations (Figure 6).

Figure 6 Total number and value of sent national and international credit transfers in all currencies



Note: Including sent national and international credit transfers of consumers and business entities in all currencies, converted to euro.
Source: CNB.

1.1 National credit transfers

National credit transfers include national payment transactions executed to debit the accounts of payment service users (consumers and business entities³), where the execution involves a payer's payment service provider and a payee's payment service provider, or only one payment service provider, which operate in the Republic of Croatia.

In 2024, a total of 376.7 million sent national credit transfers were executed in all currencies in Croatia, worth a total of EUR 363.99 billion, converted to euro. Relative to 2023, the number of transactions increased by 4.87%, while their total value increased by 19.89%, which points to a stronger growth in the value of transactions than in their number.

Of the total figure, transactions in euros accounted for 376.62 million transactions in the total value of EUR 359.47 billion. At a monthly level, on average, 31.38 million transactions were executed, worth EUR 29.96 billion. The average value of a sent national credit transfer totalled EUR 955.

According to the type of users, in 2024, consumers executed 220.64 million transactions in euro, worth a total of EUR 43.44 billion. At a monthly level, on average, there were 18.23 million transactions, worth EUR 3.60 billion. The average value of a credit transfer of consumers stood at HRK 197.

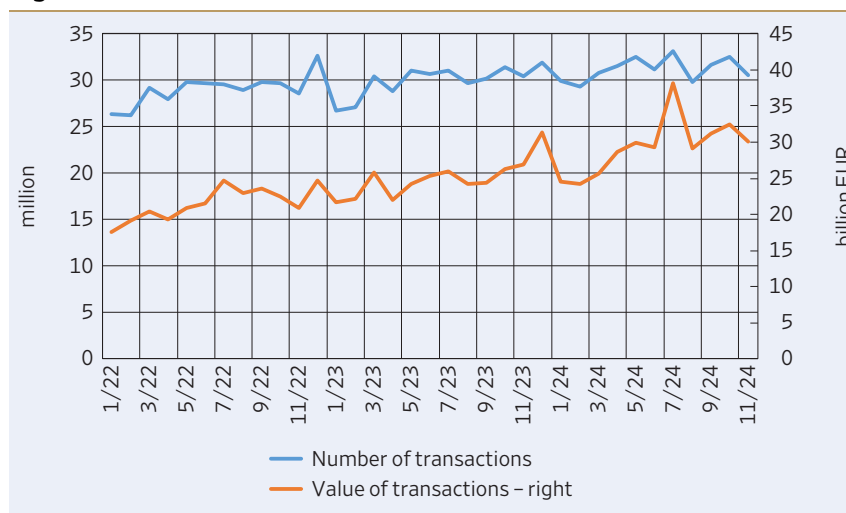
In the same period, business entities executed 155.98 million transactions, worth a total of EUR 316.04 billion. At a monthly level, on average, they executed 13.00 million transactions, worth EUR 26.34 billion. The average value of a transfer stood at EUR 2,026.

In 2024, in Croatia, 80,336 national credit transfers were executed in foreign currencies (excluding the euro), worth a total of EUR 4.52 billion. Although they account for a very small share in quantity, they represent a relevant segment of transactions in value, particularly in the context of cross-border and foreign exchange operations.

Developments in the course of the year are shown in Figure 7, which shows monthly trends in the number and value of sent national credit transfers from January 2022 to December 2024. Data indicate a stable growth in the number of transactions, with a stronger increase in their total value. December 2024 was the month with the largest number of transactions (33.64 million) and the largest total value (EUR 36.38 billion). Compared with December of the previous year, an increase in the value of transactions of more than 15% is noticeable.

3 Not including credit transfers executed to debit the accounts of credit institutions and FINA.

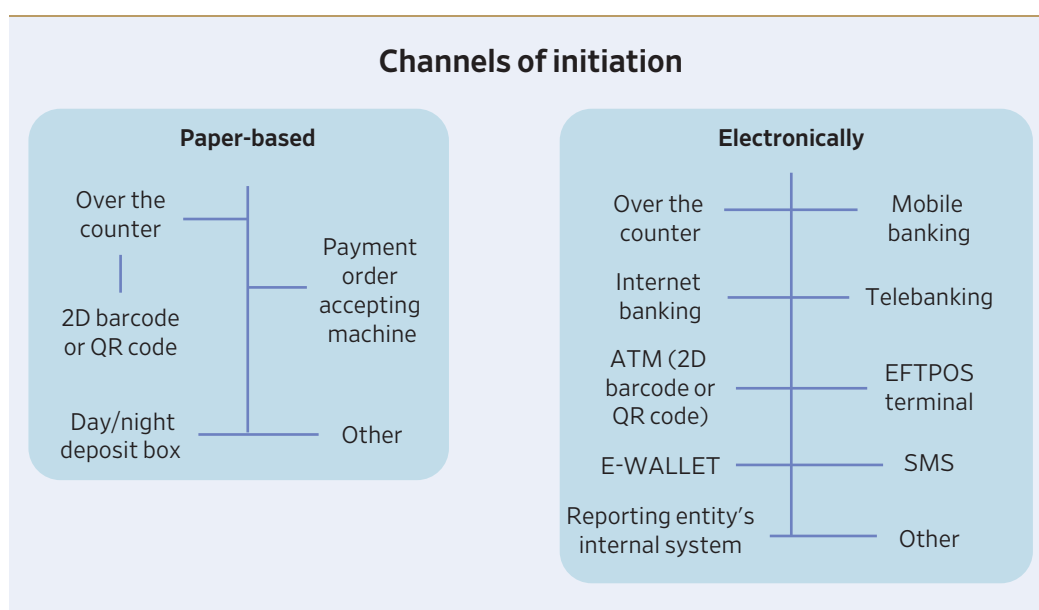
Figure 7 Sent national credit transfers of consumers and business entities



Note: Including sent national credit transfers of consumers and business entities in national currency (the euro in 2023 and 2024 and the kuna in 2022, converted to euro).
Source: CNB.

National credit transfers in euro according to the method of initiation

The national credit transfers are divided into credit transfers initiated by paper-based orders and credit transfers initiated electronically.



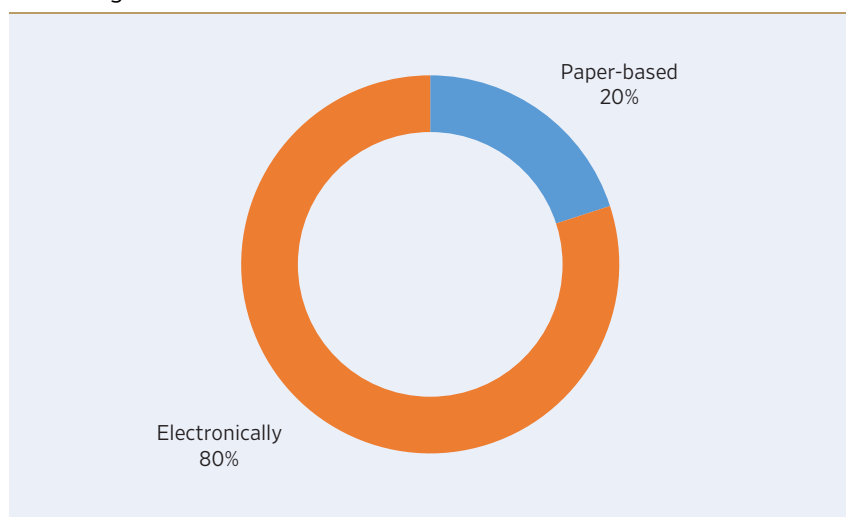
In 2024, of the total number of national credit transfers in euro, 47.96 million (12.4%) were initiated by a paper-based order in the total value of EUR 38.56 billion (share of 10.5%). The remaining 326.30 million transactions (87.3%) were initiated electronically and their total value stood at EUR 320.31 billion, or 89.5% of the total amount.

A comparison with the previous year shows that in 2024 the number of electronically initiated national credit transfers increased by 7.55% and the

total value of these transactions increased by 16.12%. At the same time, the number of transactions initiated by paper-based orders decreased by 10.4%, while their total value increased by 64.8%, which points to the possibility that paper-based orders are increasingly used for transactions of larger individual amounts.

Broken down by the types of users, in 2024, consumers initiated 43.76 million transactions by paper-based orders in the total value of EUR 13.06 billion, and 174.98 million transactions in the total value of EUR 30.08 billion electronically. At a monthly level, consumers initiated on average 3.65 million paper-based orders in the total value of EUR 1.09 billion and 14.58 million electronic transactions, in the total worth of EUR 2.51 billion.

Figure 8 Total number of national credit transfers of consumers according to the method of initiation



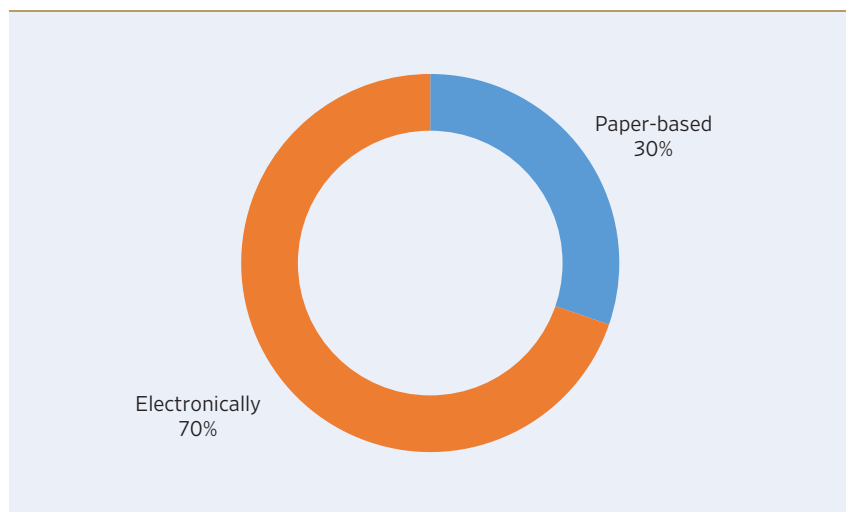
Notes: Shown are national credit transfers of consumers in euro. Data refer to 2024.
Source: CNB.

The total number of electronically initiated national credit transfers of consumers increased by 10.59 % in 2024 from 2023, while their total value grew by 21.59%.

The data for business entities also confirm the predominance of electronic initiation of orders. In 2024, 4.20 million national credit transfers were initiated by paper-based orders, accounting for only 2.7%, while as many as 151.33 million transactions, or 97.3%, were initiated electronically. The average monthly number of transactions initiated on paper-based orders was 349,754 and electronically 12.61 million.

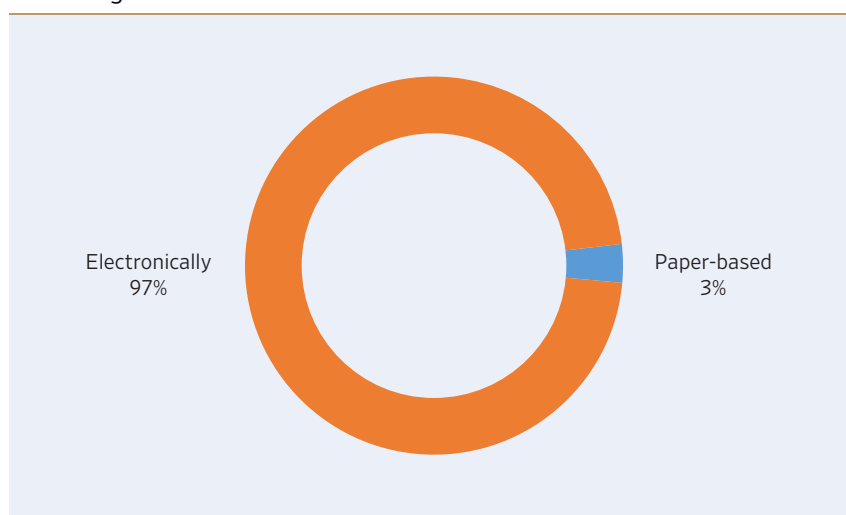
The number of electronically initiated transactions of business entities grew by 4.2% in 2024 from 2023, while their total value increased by 15.55%.

Figure 9 Total value of national credit transfers of consumers according to the method of initiation



Notes: Shown are national credit transfers of consumers in euro. Data refer to 2024.
Source: CNB.

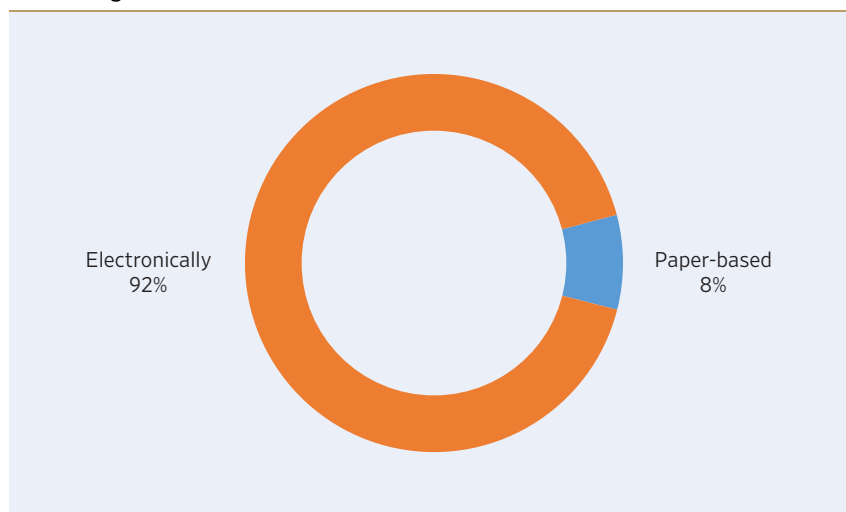
Figure 10 Total number of national credit transfers of business entities according to the method of initiation



Notes: Shares in the number of national credit transfers of business entities according to the method of initiation. Data refer to 2024.
Source: CNB.

As in the number of transactions, the data on the value show a considerably larger share of the electronic method of initiation of orders. The total value of transactions initiated by paper-based orders stood at EUR 25.5 billion, while electronically initiated orders reached the total value of EUR 290.23 billion. At a monthly level, the average value of transactions initiated by paper-based orders was EUR 2.12 billion, while the value of transactions initiated electronically on average stood at EUR 24.19 billion monthly.

Figure 11 Total value of national credit transfers of business entities according to the method of initiation



Notes: Shares in the value of national credit transfers of business entities according to the method of initiation, in euro. Data refer to 2024.
Source: CNB.

National credit transfers initiated by paper-based orders

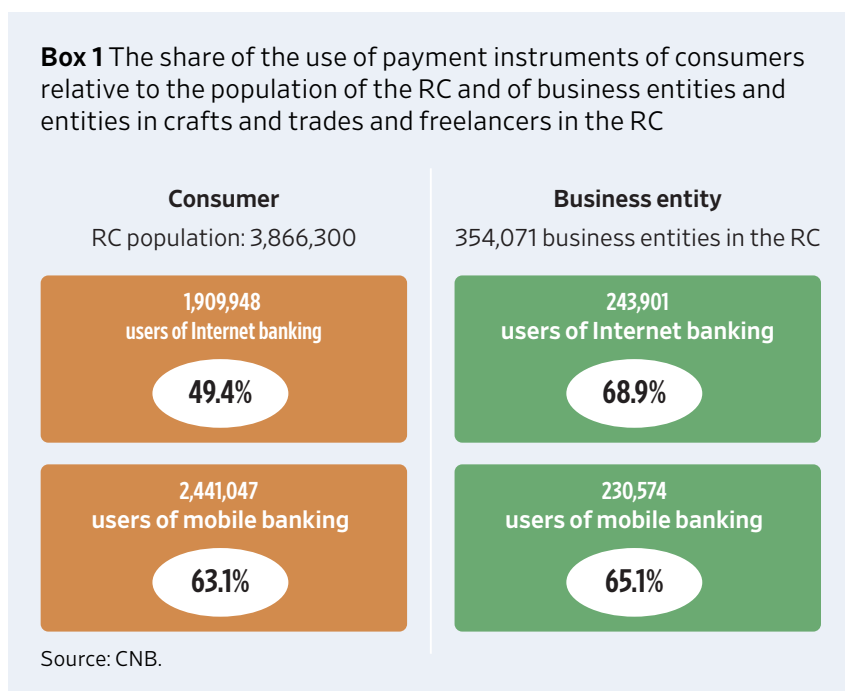
Payment transactions of national credit transfers initiated by a paper-based order may be submitted for execution over the counter at a credit institution or through another legal person that is acting on behalf and for the account of a credit institution. Over the last few years, most of the initiated paper-based orders could have been issued by using a 2D barcode printed on such paper-based payment orders that are scanned/read over the counter at a credit institution or through another legal person that is acting on behalf and for the account of a credit institution.

In 2024, the number of paper-based orders initiated over the counter of credit institutions was 14.16 million, while business entities initiated 4.01 million such transactions. The value of consumer transactions reached EUR 12.14 billion and that of business entities EUR 25.3 billion. A comparison with 2023 shows a decrease in the number of transactions initiated over the counter by 7.77% in consumers and 11.38% in business entities.

In 2024, the number of transactions of consumers initiated by a paper-based order over the counter decreased by 7.77% and the number of transactions of business entities by 11.38% in relation to 2023.

According to the data for national credit transfers in euro initiated by using a 2D barcode on paper-based payment orders, it was established that their total number for consumers was 29.59 million transactions and for business entities 190.079 transactions. Their total value for consumers was EUR 918.08 million and for business entities EUR 196.4 million.

National credit transfers initiated electronically



National credit transfers initiated electronically include all payment orders initiated and executed through electronic platforms or devices, excluding paper-based orders and orders initiated via the post. In 2024, the electronic initiation of orders was at the centre of domestic payment operations, both in terms of number and in terms of the value of transactions.

Mobile banking was the most represented form of initiation of electronic credit transfers, which accounted for 56.68% of all electronically initiated transactions, followed by Internet banking with the share of 38.62%. Other forms – such as the initiation over the counter (3.87%), e-bills (0.07%), telebanking, ATMs and other channels – have a marginal share in the total number of transactions.

If the structure of the use of electronic channels is analysed separately for consumers and business entities, significant differences are noticed. In consumers mobile banking prevailed, which accounted for 92.59% of their electronically initiated orders. By contrast, business entities preferred Internet banking, which accounted for 75.30% of their electronic transactions.

As regards the total value of transactions, Internet banking is predominant, with the total share of 80.00%. Mobile banking accounts for 12.85%, and other electronic channels together account for the remaining 7.15%. Among consumers, 85.24% of the value of electronically initiated orders was initiated via mobile banking, and among business entities, as much as 86.93% of the value was recorded through Internet banking.

Table 2 Total number of national credit transfers initiated electronically

Payment method	Consumers	Share	Business entities	Share	Total	Share
Over the counter	309,692	0.18%	12,330,279	8.15%	12,639,971	3.87%
Internet banking	12,071,031	6.90%	113,943,561	75.30%	126,014,592	38.62%
Telebanking	0	0.00%	3,788	0.01%	3,788	0.01%
Mobile banking	162,020,306	92.59%	22,916,275	15.14%	184,936,581	56.68%
ATM/banking kiosk	68,547	0.04%	1	0.00%	68,548	0.02%
E-bill	233,109	0.13%	0	0.00%	233,109	0.07%
Other	274,772	0.16%	2,131,297	1.40%	2,406,069	0.73%
Total	174,977,457	100%	151,325,201	100%	326,302,658	100%

Notes: Including national credit transfers executed to debit consumers and business entities in euro. Data refer to 2024.
Source: CNB.

Table 3 Total value of national credit transfers initiated electronically

Payment method	Consumers	Share	Business entities	Share	Total	Share
Over the counter	126,329,570	0.42%	12,181,873,645	4.20%	12,308,203,215	3.83%
Internet banking	3,934,695,113	13.08%	252,303,278,126	86.93%	256,237,973,239	80.00%
Telebanking	0	0.00%	5,347,187	0.01%	5,347,187	0.01%
Mobile banking	25,640,799,549	85.24%	15,526,438,749	5.35%	41,167,238,298	12.85%
ATM/banking kiosk	11,868,417	0.04%	700	0.00%	11,869,117	0.01%
E-bill	6,557,100	0.02%	0	0.00%	6,557,100	0.01%
Other	361,623,543	1.20%	10,215,742,893	3.51%	10,577,366,436	3.29%
Total	30,081,873,292	100%	290,232,681,300	100%	320,314,554,592	100%

Notes: Including national credit transfers executed to debit consumers and business entities in euro. Data refer to 2024.
Source: CNB.

If the data on the total number and value of transactions initiated by mobile and Internet banking are presented as a ratio to the number of users of these services, insight is gained into the average habits of usage:

- a consumer initiated on average six transactions by Internet banking in 2024, worth a total of EUR 2,060;
- a business entity initiated on average 467 transactions by Internet banking, worth EUR 1.03 million;
- a consumer initiated on average 66 transactions by mobile banking, worth EUR 10,504;
- a business entity initiated on average 99 transactions by mobile banking, worth a total of EUR 67,338.

These data confirm that consumers perceive mobile banking as the everyday tool for the payment of smaller amounts, while business entities use Internet banking for a larger number of transactions, as well as for much larger total amounts.

Table 4 The average number and value of transactions of national credit transfers initiated electronically according to the number of users of payment services

Services	Consumer		Poslovni subjekt	
	Number of transactions	Value of transactions	Number of transactions	Value of transactions
Internet banking	6	2,060	467	1,034,450
Mobile banking	66	10,504	99	67,338

Note: Including national credit transfers executed to debit consumers and business entities in euro in 2024.

Source: CNB.

An overview of the developments in the total number and value of national credit transfers of consumers and business entities initiated via the Internet and mobile banking in the RC is provided below.

Internet and mobile banking

In 2024, the upward trend in credit transfers through Internet and mobile banking continued, in particular in the value of transactions. The total number of credit transfers by Internet banking declined moderately by 0.12%, while the number of transfers by mobile banking increased significantly by 14.60%. The value of transactions initiated by Internet banking increased by 16.75% and those initiated by mobile banking by 26.82% from the previous year.

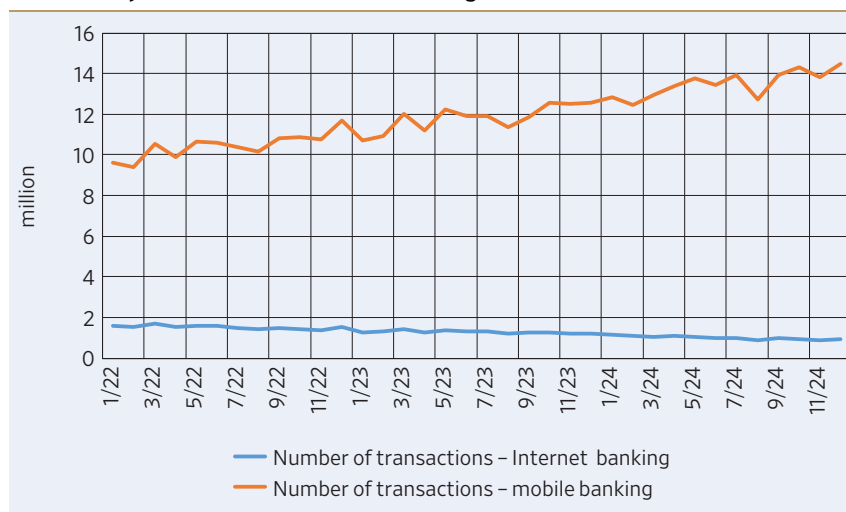
When data on Internet banking are analysed for consumers and business entities separately, it is evident that consumers executed 9.58% of the total number of transactions (about 12.07 million), while business entities initiated 90.42% transactions (about 113.94 million). With regard to value, consumers participated with 1.54% (EUR 3.93 billion) and business entities with 98.46% (EUR 252.3 billion) of the total value.

The situation is different for mobile banking – consumers executed 87.61% of the total number of transactions (162.02 million), while business entities participated with 12.39% (22.92 million). In terms of value, consumers initiated 62.28% (EUR 25.64 billion) and business entities initiated 37.72% (EUR 15.53 billion) of the total value of transactions.

Relative to 2023, the number of mobile banking transactions initiated by consumers increased by 14.26%, while in business entities this growth stood at 17.05%. The value of mobile banking transactions increased by 27.19% in consumers and by 26.22% in business entities.

The movement of the total number and value of credit transfers of consumers initiated using Internet and mobile banking in the period from 2022 to 2024 in the Republic of Croatia is shown in Figures 12 and 13, while the trends in business entities are shown in Figures 14 and 15. The data include national credit transfers in the national currency expressed in euro for 2023 and 2024 and converted from kuna for 2022.

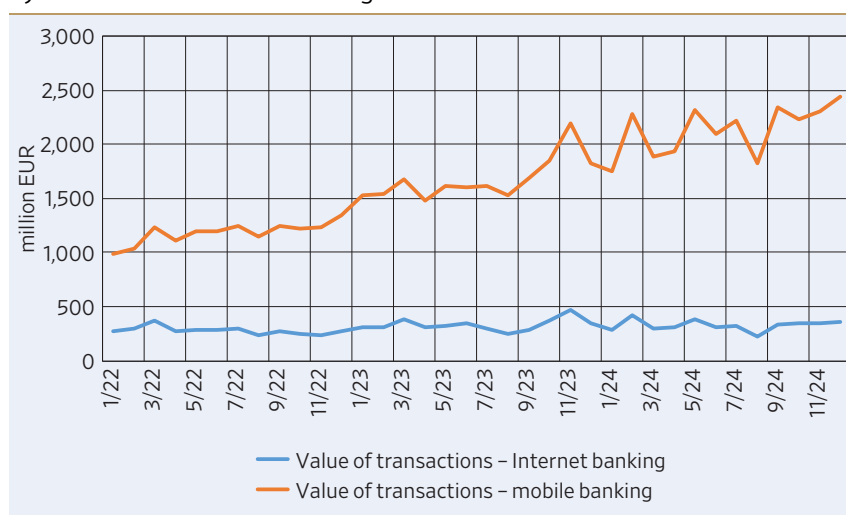
Figure 12 Total number of national credit transfers of consumers initiated by Internet and mobile banking



Note: Including national credit transfers of consumers in the national currency (the euro in 2023 and 2024 and the kuna in 2022, converted to euro).

Source: CNB.

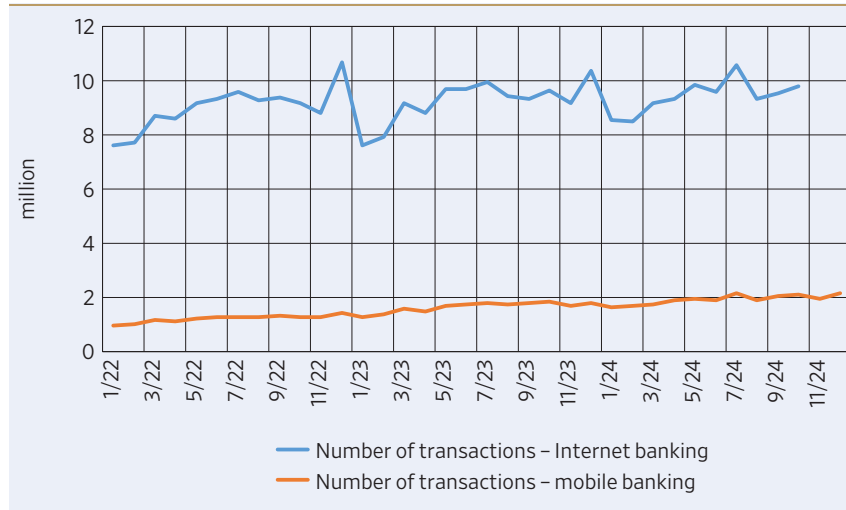
Figure 13 Total value of national credit transfers of consumers initiated by Internet and mobile banking



Note: Including national credit transfers of consumers in the national currency (the euro in 2023 and 2024 and the kuna in 2022, converted to euro).

Source: CNB.

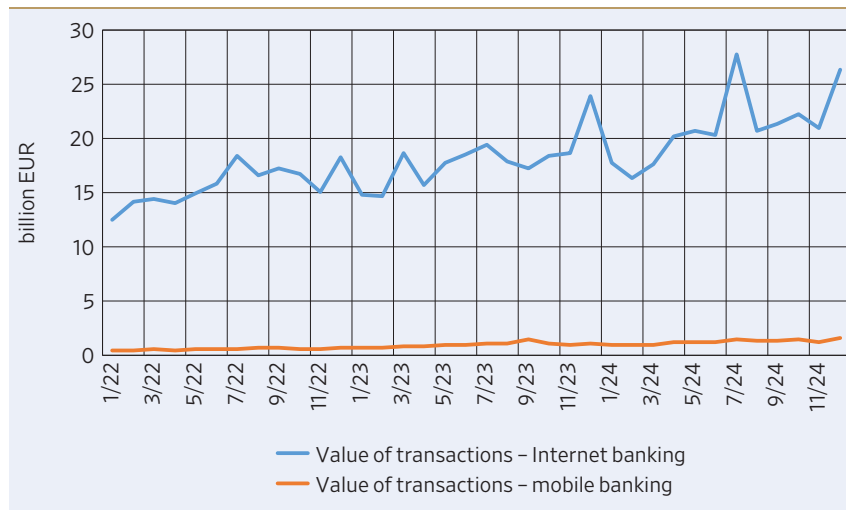
Figure 14 Total number of national credit transfers of business entities initiated electronically via Internet and mobile banking



Note: Including national credit transfers of business entities in the national currency (the euro in 2023 and 2024 and the kuna in 2022, converted to euro).

Source: CNB.

Figure 15 Total value of national credit transfers of business entities initiated electronically via Internet and mobile banking



Note: Including national credit transfers of business entities in the national currency (the euro in 2023 and 2024 and the kuna in 2022, converted to euro).

Source: CNB.

1.1.1 Received national credit transfers

A total of 358.88 million national credit transfers were received in the Republic of Croatia in 2024 to the accounts of consumers and business entities held with credit institutions, in the total worth of EUR 457.97 billion.

1.1.2 Standing order

A standing order is a payment service by which a credit institution, on the basis of a special standing order contract with a payment service user, periodically on a certain or determinable day transfers a certain or determinable amount from the payment account of its payment service user to credit the payment account of the payee (e.g. for payment of the TV fee, payment of an annuity or instalment of a loan, etc.).

In the Republic of Croatia, 20 credit institutions provided standing order services on 31 December 2024.

The number of standing order contracts is the number of payers' consents for the execution of a standing order payment transaction that the credit institution has received and recorded by the credit institution at which the account is managed, which is specified in the standing order contract.

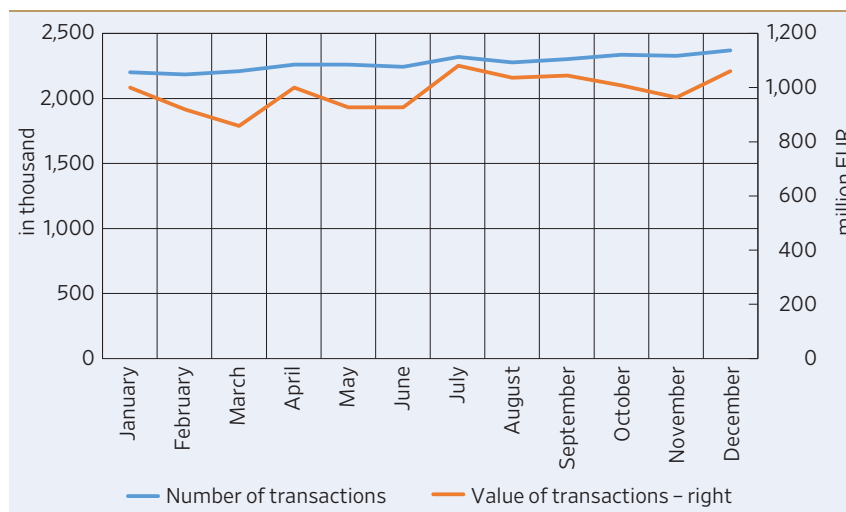
A national standing order payment transaction includes national standing order payment transactions in euro executed to debit the accounts of payment service users (consumers and business entities).

As at 31 December 2024, consumers had 2,313,453 standing order contracts with a credit institution and business entities had 68,831 contracts.

In 2024, a total of 27.31 million standing order transactions (in all currencies) were executed in the Republic of Croatia, worth a total of EUR 11.84 billion (converted to euro). Of the total number of executed standing order transactions, 99.98% were executed in euro, and the remaining 0.02% in other currencies.

At a monthly level, an average of 2.27 million transactions were executed, with an average monthly value of EUR 985.96 million. The average value of a standing order transaction was EUR 434 (Figure 16).

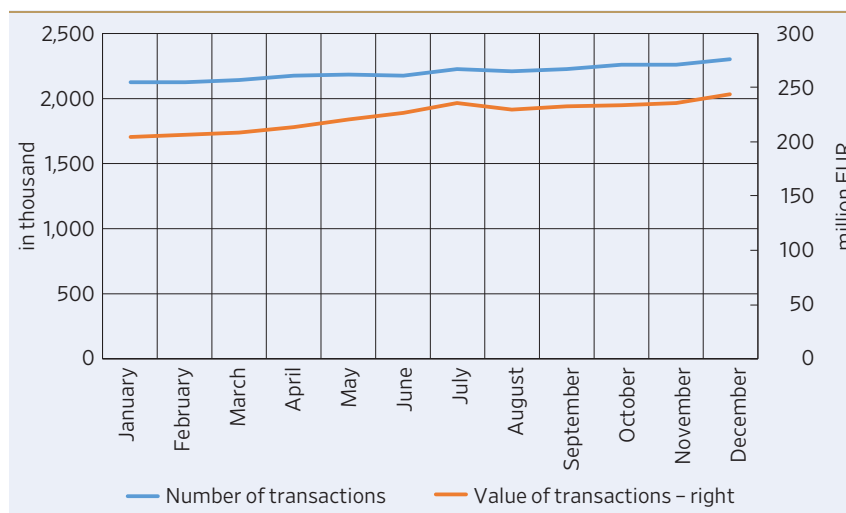
Figure 16 Total number and value of standing order transactions of consumers and business entities



Notes: Including standing orders of consumers and business entities in euro. Data refer to 2024.
Source: CNB.

The total number of standing order transactions of consumers in euro in 2024 reached 26.39 million transactions, worth in all EUR 2.69 billion. This means that the average value of a consumer standing order transaction was about EUR 102 (Figure 16).

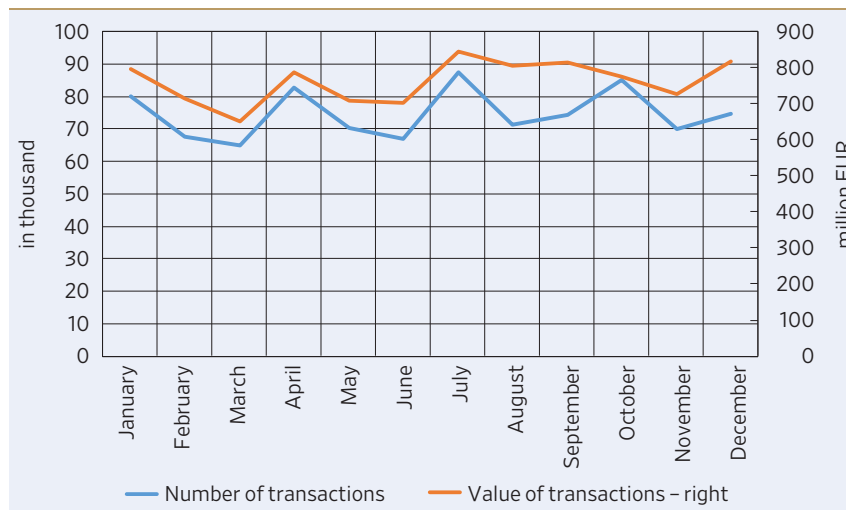
Figure 17 Number and value of standing order transactions of consumers



Notes: Including standing orders of consumers in euro. Data refer to 2024.
Source: CNB.

In the same period, business entities had considerably fewer transactions, about 895 thousand, but in a much larger total value of EUR 9.14 billion. The average value of a business entity transaction was EUR 10,210 (Figure 18).

Figure 18 Number and value of standing order transactions of business entities



Notes: Including standing orders of business entities in euro. Data refer to 2024.
Source: CNB.

The share of consumer transactions in the total number of standing orders was almost 97%, while business entities accounted for only about 3%. However, in value, it is the opposite – business entities accounted for more than 77% of the total value of all standing orders, while the share of consumers was about 23%.

Looking at how many transactions a user executes on average monthly, consumers carry out approximately 1.6 transactions, worth EUR 160, while business entities have approximately 1.7 transactions monthly, but with the average value of as much as EUR 17,764.

1.2 International credit transfers

‘International credit transfer’ means a credit transfer payment transaction the execution of which involves two payment service providers of which one payment service provider (of payee or payer) operates in the RC, and the other payment service provider (of payer or payee) in another member state, or in a third country.

On 31 December 2024, 20 credit institutions provided international credit transfer services in Croatia.

Sent international credit transfers

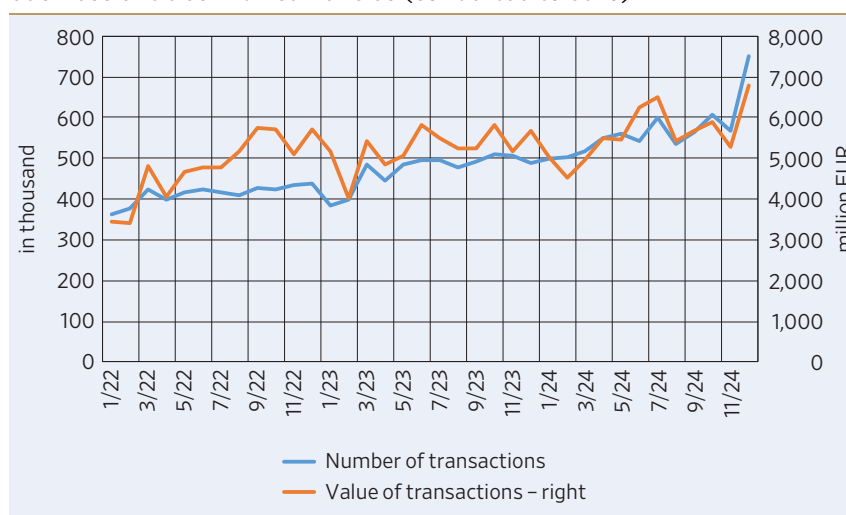
Sent international credit transfers include international payment transactions executed to debit the accounts of payment service users

(consumers and business entities) that the credit institution has executed/sent to credit the payee's payment service provider operating in another member state, or in a third country.

A total of 6.79 million international credit transfer transactions were sent in the Republic of Croatia in 2024 in all currencies (including the euro), worth in all EUR 67.28 billion (converted to euro). At a monthly level, on average 566,168 transactions were sent with the average monthly value of EUR 5.61 billion. The total number of sent international credit transfers increased by 20%, while their total value rose by 6.8% in 2024 from 2023.

In 2024, consumers initiated a total of 1.45 million transactions of sent international credit transfers with a total value of EUR 2.91 billion, while business entities initiated 5.34 million transactions with a total value of EUR 64.37 billion.

Figure 19 Total sent international credit transfers of consumers and business entities in all currencies (converted to euro)



Note: Including sent international credit transfers of consumers and business entities in all currencies (converted to euro).

Source: CNB.

Of the total number of sent international credit transfers, 95.3% were credit transfers initiated in the euro, while the remaining 4.7% were made up of credit transfers sent in other currencies.

Received international credit transfers

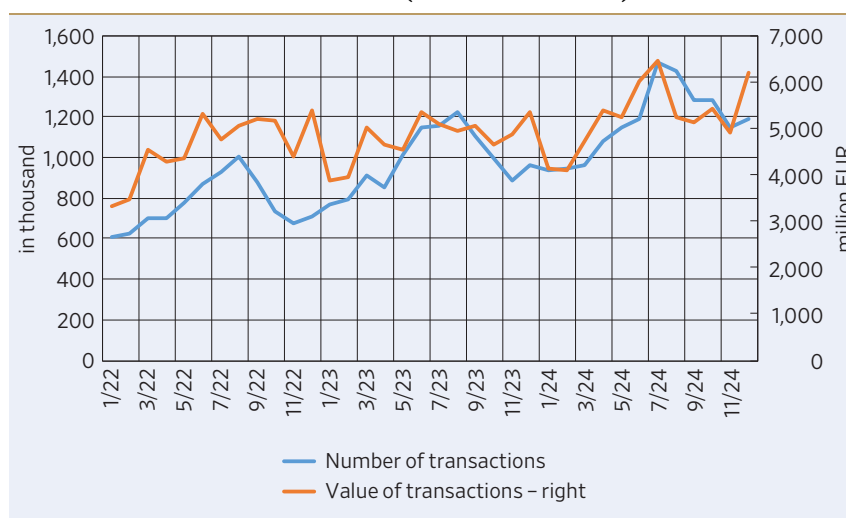
Received international credit transfers cover payment transactions received to credit the accounts of payment service users (consumers and business entities) in which the payer's payment service provider operates in another member state, or in a third country.

A total of 14.06 million international credit transfers of consumers and business entities were received in the Republic of Croatia in 2024 in all currencies (including the euro), worth a total of EUR 63.09 billion when converted to euro.

The total number of received international credit transfers in 2024 increased by 18.96% from 2023 and their total value by 10.03%.

At a monthly level, on average 1.17 million transactions were received with the average monthly value of EUR 5.26 billion.

Figure 20 Total received international credit transfers of consumers and business entities in all currencies (converted to euro)



Note: Including received international credit transfers of consumers and business entities in all currencies (converted to euro).
Source: CNB.

2 Bill-paying service

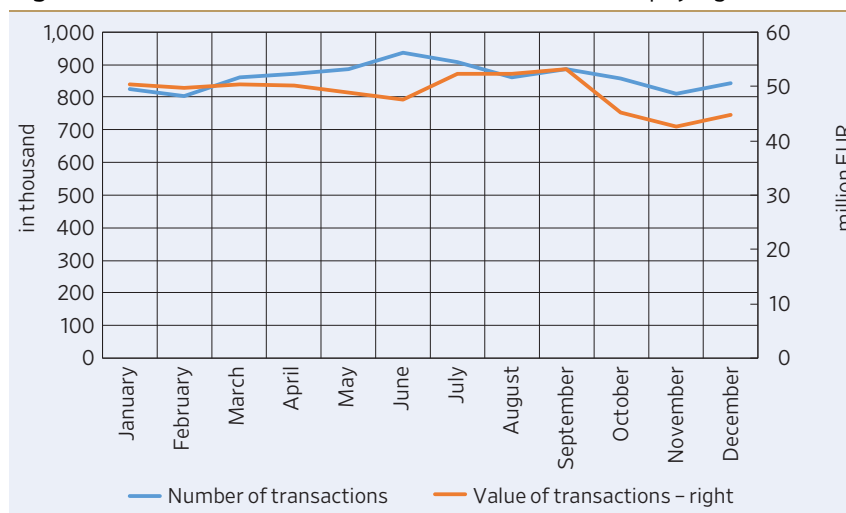
The bill-paying service enables a credit institution, on the basis of a contract with a payee, to collect funds from a payer and to send them to the payee within predefined time intervals. This service is used for the payment of utility and similar expenses, such as electricity, gas, water and other utility services bills and it is executed within the deadlines prescribed by the PSA.

On 31 December 2024, 11 credit institutions and one electronic money institution provided this service in Croatia, exclusively in euro. In 2024, a total of 10.36 million transactions were executed using the bill-paying service in the total value of EUR 587.30 million. The average value of such a transaction was EUR 57.

Compared with 2023, a decrease in the number and total value of transactions of 14.08% and 0.79% was recorded respectively. This decrease reflects changes in consumer behaviour. Consumers are increasingly using other methods of payment initiation, in particular digital channels, such as Internet and mobile banking. Despite the overall reduction in volume, the average value of the individual transaction increased by 16.3%, indicating the possibility of larger average amounts of bills or a change in the structure of users using the service.

Monthly data for 2024 show that the average number of transactions was approximately 863 thousand monthly, while the average monthly value reached almost EUR 49 million. The movement of the number and value of transactions during the year is shown in Figure 21, which confirms a relative stability in the dynamics of the use of the service, with moderate seasonal oscillations.

Figure 21 Number and value of transactions of the bill-paying service



Notes: Total number and value of transactions of the bill-paying service of consumers in euro. Data refer to 2024.

Source: CNB.

3 Money remittances

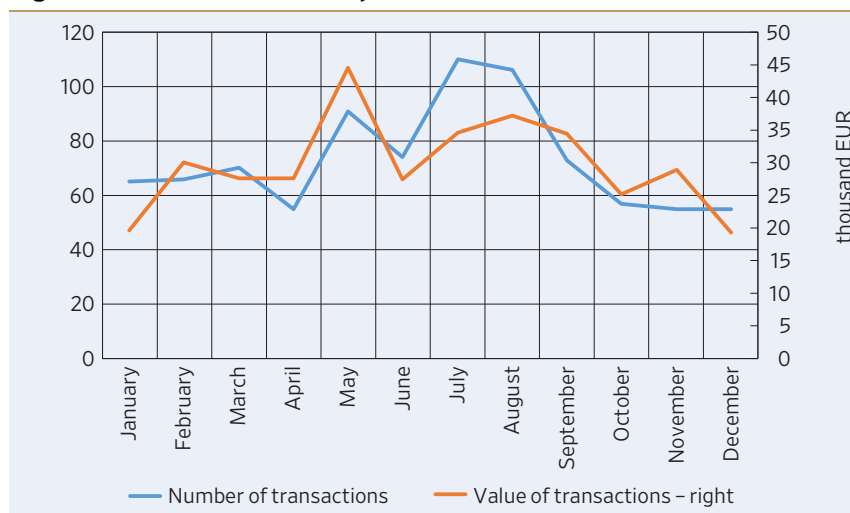
‘Money remittance’ means a payment service where funds are received from a payer, without any payment accounts being created in the name of the payer or the payee, for the sole purpose of transferring a corresponding amount to a payee or to another payment service provider acting on behalf of the payee, and/or where such funds are received on behalf of and made available to the payee.

The data on this service are collected from credit institutions that provide independently or as representatives, as well as from FINA. In 2024, two credit institutions and FINA provided this service in Croatia. Their share in the total number and value of payment transactions is statistically negligible.

Sent money remittances

In the section that refers to sent national money remittances, these include transfers that consumers in Croatia sent to other users within the country. The number of such transactions is not large. In 2024, there were in all 877 transactions, worth a total of EUR 356,560. The average value of a transaction stood at EUR 407. The monthly average was 73 transactions, with the value of almost EUR 30 thousand, as shown in Figure 22.

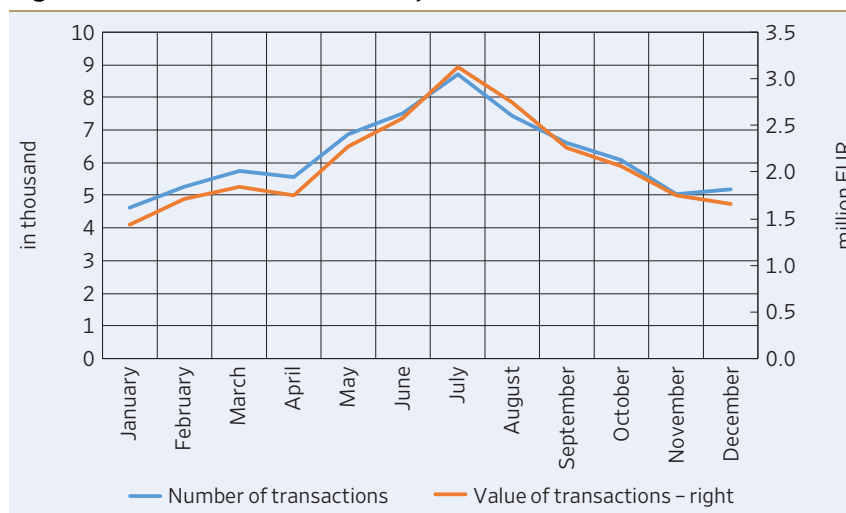
Figure 22 Sent national money remittances



Notes: Including sent national money remittances of consumers in euro. Data refer to 2024.
Source: CNB.

With regard to sent international money remittances, they refer to cross-border transfers in which one payment service provider acts from Croatia, while the recipient is in another member state or a third country. In 2024, consumers sent in all 74,577 such remittances, worth a total of EUR 25.17 million. The average value of an international money remittance stood at EUR 338. The movement in the number and value is shown in Figure 23.

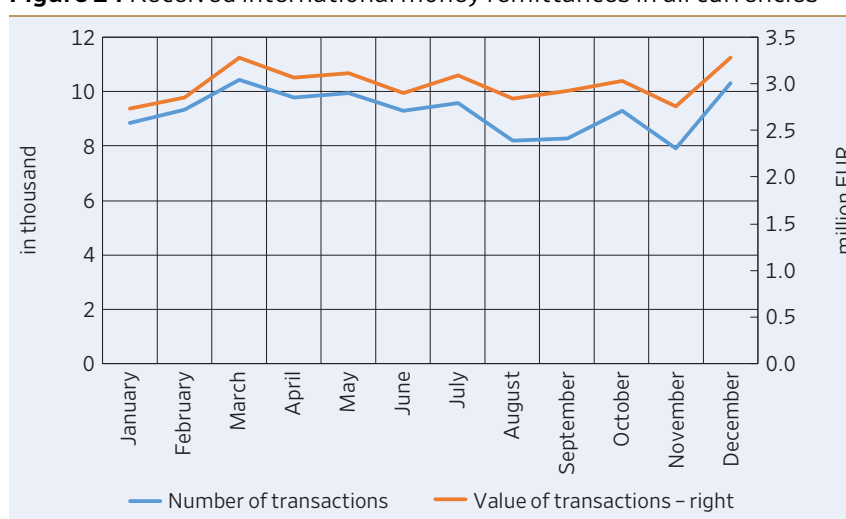
Figure 23 Sent international money remittances



Notes: Including sent international money remittances of consumers in euro. Data refer to 2024.
Source: CNB.

Received international money remittances

Figure 24 Received international money remittances in all currencies



Notes: Including received international money remittances of consumers sent in all currencies (converted to euro). Data refer to 2024.
Source: CNB.

4 Direct debits

‘Direct debit’ means a payment service for debiting a payer’s payment account, where a payment transaction is initiated by a payee on the basis of the payer’s consent given to the payer’s own payment service provider, to the payee, or to the payee’s payment service provider.

In the Republic of Croatia, on 31 December 2024, 16 credit institutions were providing the direct debit payment service. At the same time, over 600 thousand consumers and slightly more than two thousand business entities used direct debits.

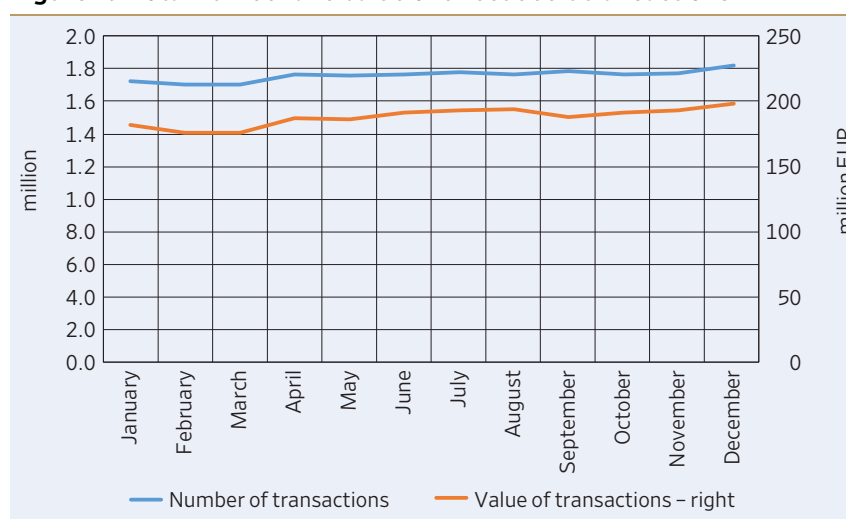
In 2024, a total of 21.11 million direct debit transactions were carried out, worth EUR 2.26 billion. The average value of an individual debit stood at EUR 107. An overview of the movement in the number and value of transactions during the year is available in Figure 25.

An analysis of the structure of users shows that consumers considerably more frequently use this service compared with business entities. Of the total number of transactions, 20.95 million refer to debiting consumer accounts, while 161 thousand transactions were carried out from the accounts of business users. In terms of value, consumer debits stood at EUR 2.05 billion, while EUR 209.2 million were recorded in business users.

The average monthly number of direct debit transactions of consumers was 1.75 million, with an average monthly value of EUR 170.5 million. In business entities, on average 13,440 transactions were executed monthly, worth EUR 17.4 million.

If data at the level of the individual user are observed, it can be concluded that the average number of transactions per consumer account at a monthly level was three, with the average value of EUR 282. In business users, this average was higher – six debits per month with the average value of EUR 7,544.

Figure 25 Total number and value of direct debit transactions



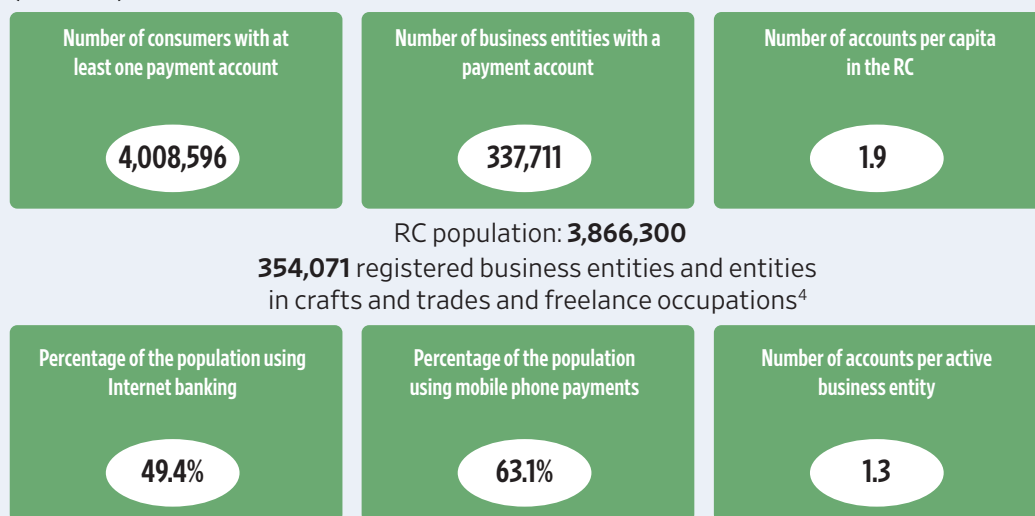
Notes: Total number and value of direct debit transactions from the payment accounts of consumers and business entities executed in all currencies (including the euro), converted into euro. Data refer to 2024.

Source: CNB.

5 Payment accounts

This chapter provides a detailed analysis of the number of payment accounts of consumers and business entities opened with credit institutions, and presents the number of payment accounts and the number of users by payment instrument (service), i.e. according to the agreed methods of payment of users at a credit institution.

Box 2 Overview of the number of users of payment accounts and payment instruments (services) on 31 December 2024



Source: CNB.

5.1 Transaction account and another payment account

‘Payment account’ means an account held by a payment service provider in the name of one or more payment service users that is used for the execution of payment transactions, including a transaction account and another payment account.

A ‘transaction account’ means a current account or a giro account regulated by the PSA, and with regard to the currency, a transaction account can be a single-currency or a multi-currency account.

‘Another payment account’ means any account operated by a payment service provider in the name of one or more users of payment services used for the execution of payment transactions that cannot however be categorised as a transaction account. ‘Another payment account’ includes all payment accounts that are not transaction accounts but from which

⁴ Croatian Bureau of Statistics, Population Estimate, 2024.

a payment transaction may be freely executed. Payment accounts under 'Another payment account' are not distinguished according to whether they have or do not have an authorised overdraft. Therefore, only data on the total number of accounts opened as 'Another payment account' and the number of blocked accounts on the last day in the month are shown in this publication.

On 31 December 2024, a total of 7,505,762 payment accounts of consumers and 450,109 payment accounts of business entities were recorded. Of the total number of payment accounts, 96.7% are transaction accounts, while other payment accounts account for a share of 3.3%.

Of the total number of transaction accounts, 7,241,127 of them were the accounts of consumers and 448,817 were the accounts of business entities.

Table 5 Number of payment accounts of consumers and business entities on 31 December 2024

Type of account	Consumer	Business entity
Transaction account	7,241,127	448,817
Another payment account	264,635	1,292
Total	7,505,762	450,109

Notes: Including blocked accounts on 31 December 2024.
Excluding accounts of credit institutions and FINA.
Source: CNB.

On 31 December 2024, in all 4,008,596 consumers and 340,717 business entities had at least one payment account opened with credit institutions in the Republic of Croatia.

When the above data are compared with the total number of the recorded payment accounts of consumers and business entities on 31 December 2024 (Table 5), it can be concluded that each consumer has on average two (1.9) payment accounts and that each business entity in the Republic of Croatia has on average 1.3 payment accounts.

Single-currency and multi-currency accounts

Payment accounts operated by credit institutions can be single-currency and multi-currency accounts. Single-currency accounts are payment accounts in which banks maintain users' funds in a single currency – most frequently in euro. By contrast, in multi-currency accounts, users may have funds in several different currencies.

The total number of single-currency accounts in the Republic of Croatia on 31 December 2024 was 2,944,911 and multi-currency accounts 3,776,523.

On 31 December 2024, the share of single-currency accounts in the total number of consumer transaction accounts stood at 46.5%.

Croatian citizens contract single-currency and multi-currency accounts almost equally, although they prefer multi-currency accounts slightly more, while business entities most frequently contract only multi-currency accounts – i.e. on 31 December 2024, 95.5% of accounts of business entities were multi-currency accounts.

Transaction accounts by status

Transaction accounts can, according to their status, have an authorised overdraft or no authorised overdraft or be blocked.

Accounts without an authorised overdraft are transaction accounts opened with a credit institution that can be debited for the execution of payment transactions only up to the amount of funds in these accounts.

Accounts blocked on the last day of the reporting period or month are not included in the presentation of data on transaction accounts without an authorised overdraft.

Accounts with an authorised overdraft are transaction accounts opened with a credit institution that can be debited for the execution of payment transactions in excess of the amount of funds in these accounts, or up to the amount of an agreed overdraft.

Accounts blocked on the last day of the reporting period or month are not included in the data on transaction accounts with an authorised overdraft. Also, the amounts of limits authorised for repayment in instalments on the transaction account (repayment in instalments for the debit payment card) are not included.

Blocked payment accounts are transaction accounts and 'Another payment accounts' opened with credit institutions, in which the disposal of all funds is temporarily disabled on the last day of the reporting period or month.

The disposal of funds for the purposes of payment statistics may be temporarily disabled because of:

- the execution of orders for forced collection of funds in accordance with the law governing the execution of cash assets;
- arrears in accordance with conditions from the framework or another contract of the payment service user with the payment service provider;
- suspicion of unauthorised use;

- the implementation of other regulations, by which the disposal of funds in accounts is temporarily disabled; and
- other reasons.

Blocked accounts are not shown according to the status of having or not having an authorised overdraft facility.

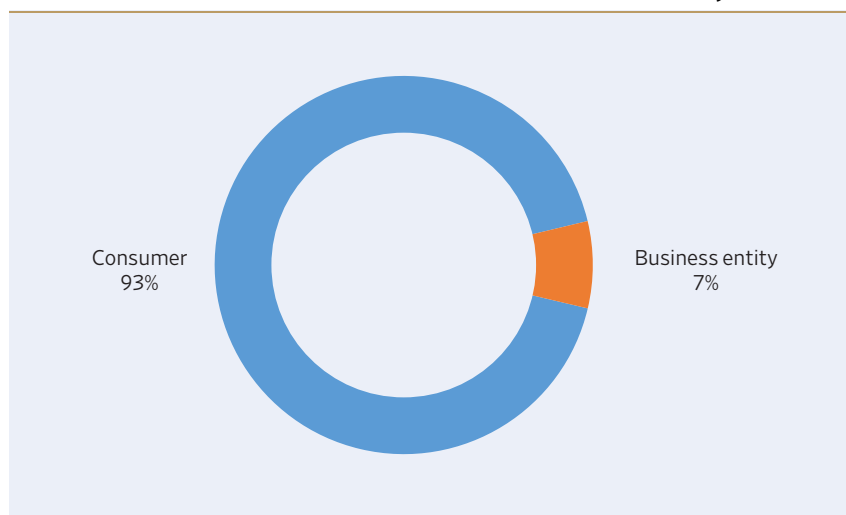
Of the total number of accounts of consumers, on 31 December 2024, 1,091,777 of them had an authorised overdraft facility, and 5,195,069 accounts of consumers had no authorised overdraft facility. Of the total number of accounts with an authorised overdraft facility, 46.6% used this possibility.

Below is a detailed overview of the number of accounts by account status, and there are also data on total authorised overdrafts and the amount of the used overdraft.

Transaction accounts without an authorised overdraft facility

On 31 December 2024, a total of 5,195,069 (93%) transaction accounts of consumers and 416,503 (7%) transaction accounts of business entities that did not have an authorised overdraft facility were open in the Republic of Croatia.

Figure 26 Share in the number of transaction accounts of consumers and business entities without an authorised overdraft facility



Notes: Data as at 31 December 2024. Not including blocked accounts.
Source: CNB.

If the number of transaction accounts without an authorised overdraft is analysed, depending on whether it is a single-currency or a multi-currency account, it can be seen that there are more multi-currency than single-currency accounts, in particular in business entities. Multi-currency

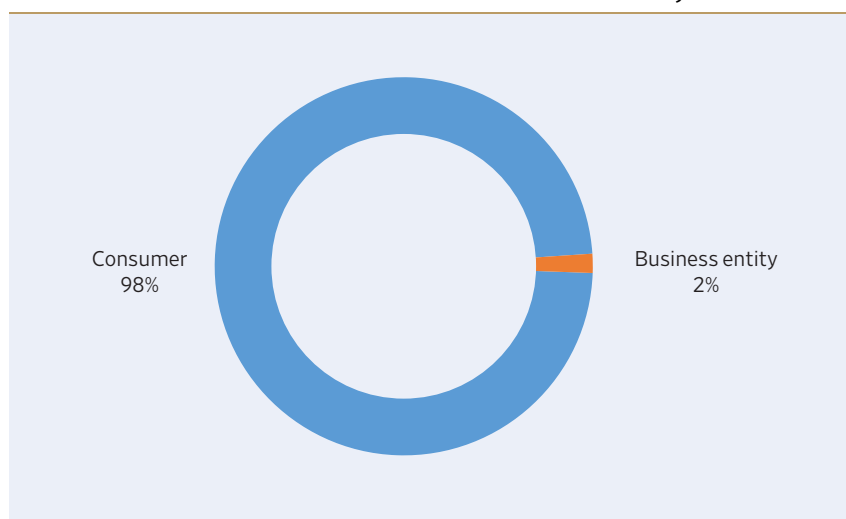
accounts make up 95% of the transaction accounts of business entities, while consumers have 57% multi-currency and 43% single-currency accounts.

Transaction accounts with an authorised overdraft facility

The total number of transaction accounts with authorised overdrafts in the RC is several times smaller than the total number of transaction accounts without authorised overdrafts, resulting in 1,091,777 accounts of consumers and 18,085 accounts of business entities with authorised overdrafts being recorded on 31 December 2024.

If the number of transaction accounts with authorised overdrafts is analysed, depending on whether they are single-currency or multi-currency accounts, single-currency accounts (euro, as a rule) account for 61% and multi-currency accounts account for 39% of consumer accounts. With regard to business entities, the shares are different, there are 2.3% single-currency accounts as against 97.7% multi-currency accounts that have authorised overdrafts.

Figure 27 Share in the number of transaction accounts of consumers and business entities with an authorised overdraft facility



Notes: Data as at 31 December 2024. Not including blocked accounts.
Source: CNB.

Of the total of 1,091,777 transaction accounts of consumers that on 31 December 2024 had authorised overdraft facilities, 46.6% or 508,837 accounts were overdrawn on 31 December 2024. Among business entities, the percentage of transaction accounts with authorised overdrafts that were overdrawn on 31 December 2024 stood at 48.1%, or in all 8,705 transaction accounts were overdrawn of the totally recorded 18,085, which had the overdraft facility.

Blocked payment accounts

On 31 December 2024, a total of 1,009,732 payment accounts of consumers and 14,878 payment accounts of business entities were blocked, that is, the disposal of funds was disabled. The above accounts for the decrease in the number of blocked transaction accounts of consumers and business entities by 3.2% and 6.4% respectively, relative to 31 December 2023.

Table 6 Number of blocked payment accounts
on 31 December 2024

Type of account	Consumer	Business entity
Transaction account	954,281	14,229
Another payment account	55,451	649
Total	1,009,732	14,878

Source: CNB.

5.2 Number of users by payment instrument (service)

Table 7 shows the total number of users, consumers and business entities, according to contracted payment instruments (services), i.e. according to contracted methods of payment carried out to debit the accounts opened with credit institutions.

Each user of the individual payment instrument (service) is recorded only once, irrespective of whether the user uses that service at several credit institutions.

Table 7 Number of users by payment instrument (service)

Description of payment method	Consumer	Business entity	Total
Internet banking	1,909,948	243,901	2,153,849
Mobile banking	2,441,047	230,574	2,671,621
Telebanking	0	34	34
E-bill	23,680	34	23,714
Direct debits	604,593	2,311	606,904
Standing orders	1,402,349	42,882	1,445,231

Note: As at 31 December 2024.
Source: CNB.

The data refer to the number of users that have contracted the use of the individual payment instrument (service) with a credit institution. For example, for Internet banking, each user having the contracted service is counted, irrespective of the number of issued tokens; for mobile banking, the condition is the installation of the application on the mobile device, and

in the case of e-bill and direct debits, the number of users is based on the given consent for the use of these services.

The analysis shows that consumers in Croatia mostly use mobile banking (60.9% of consumers), Internet banking (47.7%), standing order (35%) and direct debit (15.1%) services. In parallel, the e-bill service records a relatively low share (0.6%).

Among business entities, Internet banking is still predominant (71.6%), followed by mobile banking (67.7%) and standing orders (12.6%). The use of e-bills (0.01%) is still very limited.

Relative to 2023, in 2024, the number of users of mobile banking increased among consumers and business entities by 10.9% and 13.5% respectively. The number of users of Internet banking also grew – 11.6% among consumers and 4.3% among business entities.

Table 8 Payment instruments (services) linked to the payment account on 31 December 2024

Number of payment instruments (services)	Consumer	Business entity
1	1,159,088	38,865
2	631,391	113,260
3	1,154,137	163,519
4 and over	1,063,980	25,073

Note: Shown is the number of payment instruments (services) used by the credit institutions' clients.
Source: CNB.

Table 8 shows the number of users of payment instruments (services) according to the number of different services they use in addition to their payment accounts. Over a million consumers (1,159,088) and almost 39 thousand business entities only have a payment account open, without the use of additional payment instruments (services). On the other hand, the largest number of users – both consumers and business entities – have three payment instruments (services) contracted, most frequently a combination of Internet and mobile banking and standing orders or direct debits.

With regard to users with one additional service in addition to the payment account, mobile banking (289,195 users), followed by the standing order (238,929 users) are the most represented among consumers. Among business entities, Internet banking is the most frequent individual service (61,735 users), followed by mobile banking (48,956 users).

6 Glossary

‘Bill-paying service’ means a payment service in which a credit institution, on the basis of a contract with the payee, collects funds from the payer, and makes the collected amount available to the payee within time cycles determined by a contract (e.g. electricity, water, gas and other bills).

‘Consumer’ means a natural person who, in payment service contracts covered by the Payment System Act (Official Gazette 66/2018, 114/2022 and 136/2024), is acting for purposes other than his/her trade, business or profession, or a natural person who concludes a contract for the issue of electronic money in accordance with the Electronic Money Act (Official Gazette 64/2018, 114/2022 and 136/2024) for purposes other than his/her trade, business or profession.

‘Credit transfer’ means a payment service for crediting a payee’s payment account with a payment transaction or a series of payment transactions from a payer’s payment account by the payment service provider which holds the payer’s payment account, based on an instruction given by the payer.

‘Cross-border payment transaction’ means a payment transaction the execution of which involves two payment service providers of which one payment service provider operates in the Republic of Croatia, and the other in another Member State.

‘Direct debit’ means a payment service for debiting a payer’s payment account, where a payment transaction is initiated by a payee on the basis of the payer’s consent given to the payer’s own payment service provider, to the payee, or to the payee’s payment service provider.

‘International payment transaction’ means a payment transaction the execution of which involves two payment service providers of which one payment service provider operates in the Republic of Croatia, and the other in a third country.

‘Money remittance’ means a payment service where funds are received from a payer, without any payment accounts being created in the name of the payer or the payee, for the sole purpose of transferring a corresponding amount to a payee or to another payment service provider acting on behalf of the payee, and/or where such funds are received on behalf of and made available to the payee.

‘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 Republic of Croatia.

‘Non-consumer’ means a legal or natural person other than the consumer (i.e., a business entity).

‘Payment account’ means any account held by a payment service provider in the name of one or more payment service users, which is used for the execution of payment transactions.

‘Payment service user’ means a natural or legal person making use of a payment service in the capacity of a payer or a payee or in both capacities at the same time.

‘Payment transaction’ 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.

‘Standing order’ means an instruction issued by the payer to the provider of payment services, which holds the payer’s payment account, for the execution of credit transfers at regular intervals or on dates set in advance (e.g. payment of the TV fee, the instalment of an annuity...).

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