



HNB

EUROSYSTEM

Payment Cards and Card Transactions

Payment Statistics

2024

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Overview of the cards market of the Republic of Croatia

Payment card issuers

19 credit institutions
1 electronic money institution

Payment transaction acquirers (EFTPOS terminalS and the Internet)

12 credit institutions
6 electronic money institutions and 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: **3,866,300**
Registered business entities: **251,254**
Crafts and trades and freelance occupations: **102,817**
Surface: **56,594** km²

Number of cardholders

Consumers: **3.611** million
Business entities (non-consumers): **0.313** million

Number of payment cards

Debit: **7.023** million
Credit: **1.69** million

National card payments (issuers in the RC)

Number: **758.49** million
Value: EUR **36.50** billion

Infrastructure

EFTPOS terminals: **142,354**
ATMs: **3,978**

1 Introduction

Card-based payment transactions today are one of the key segments of cashless payment, enabling users a fast, safe and simple method of performing financial transactions. Almost every citizen has two or more cards, which confirms that they have become an integral part of everyday life.

The constant increase in the number of the total value of card transactions reflects a change in the manner in which people manage their finances. The digital transformation has additionally accelerated this trend, primarily as a result of the integration of cards with mobile applications and digital wallets. A growing number of consumers use payment cards not only in physical shops, but also for online purchases, which confirms a strong move towards a cashless society.

Internet card payments grew in 2024, clearly reflecting user preferences for modern and practical payment methods. In all, 853.23 million card transactions were executed, worth EUR 41.35 billion, in which online and contactless payments accounted for the predominant share. Purchases of goods and services using cards stood at 644.32 million transactions and contactless payments accounted for as much as 79% of the total number of all card transactions.

In addition to card payments, during the same year there were also 93.12 million cash withdrawal transactions with a total value of EUR 14.2 billion. As a result of the continued growth of card payments and the development of new card technology-based payment solutions, in the last few years the share of the number of transactions paid using payment cards has been growing at a steady pace in comparison to the number of transactions paid in cash. With regard to the ratios between card and cash payments in the past period, approximately every fourth fiscalised invoice was paid by card and the other three invoices were paid in cash. In view of this trend, it is likely that the share of the number of invoices paid by card will exceed one third in the near future.

This publication provides a detailed overview of the payment card and card transaction market in Croatia in 2024, with an emphasis on a comparison of the key indicators with those for the previous years, in particular for 2023. The publication is intended not only for the users of card services, but also for payment service providers, business entities and the public in general with the aim of providing information about the latest trends and changes in this dynamic sector.

1.1 Structure of the publication

The publication is divided into seven chapters with each chapter elaborating the key aspects of payment cards and card transactions.

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 compiled.

The second chapter, under the title of 'Structure of the card 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 Republic of Croatia (hereinafter referred to as the 'RC'), provides data on the number of payment cards and their technological development.

The fourth chapter, Card-based payment transactions, covers 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 payment transactions in the RC in euro executed with payment cards of Croatian and international issuers. A comparison of the use of payment cards and cash in the RC is also presented.

The sixth chapter, the glossary, explains the key terms used in the publication for the purpose of easier understanding of its contents.

The seventh chapter contains a detailed overview of all tables, charts and other visual elements used in the publication.

1.2 Legal framework

The RC has completely aligned its legislation with the acquis in the area of payment operations. Through the Payment System Act (Official Gazette 66/2018, 114/2022 and 136/2024; hereinafter referred to as 'PSA') payment services in the RC are regulated in the same way as in the rest of the EU, including the issuance of payment cards and the acquiring of card transactions.

Statistical data on payment cards, card 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 prescribes the obligation to report to Hrvatska narodna banka (hereinafter referred to as 'HNB') on a monthly basis from 1 January 2014.
- Decision on the obligation to submit data on payment statistics for the purposes of the European Central Bank (Official Gazette 150/2022), which defines the reporting entities, the content of reporting and time limits for the submission of data to HNB on a quarterly and semi-annual basis.

The reporting entities are credit institutions, electronic money institutions and payment institutions with head offices in the RC, branches of foreign financial institutions in the RC, agents of payment service providers and the Financial Agency.

Data are submitted through 11 reports that cover various types of payment services and instruments, including card transactions, infrastructure and issuing of payment instruments.

The publication presents data on payment cards and card transactions in the RC for 2023 and 2024, as well as comparisons with previous years, based on statistical data collected in the following reports: Issuing of payment instruments, Acquiring of payment instruments and Infrastructure.

1.3 Methodology

Data in this publication are collected 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) and the Decision on the obligation to submit data on payment statistics for the purposes of the European Central Bank (Official Gazette 150/2022). The methodology is harmonised with legal frameworks and EU regulations, including Regulation (EU) No 1409/2013 on payment statistics.

Payment service providers (i.e. reporting entities) were the primary sources of data, while a smaller share of data was provided by providers of card infrastructure services (Sub-chapter 2.2) and the Ministry of Finance – 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 HNB, which includes the authorisation to provide the payment services of the issuing of payment cards and the acquiring of transactions executed using payment cards;
2. electronic money institutions that have obtained authorisation from HNB to provide the payment services of the issuing of payment cards and the acquiring of payment transactions executed using payment cards; and
3. payment institutions that have obtained authorisation from HNB 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 2024, that is, it gives 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.

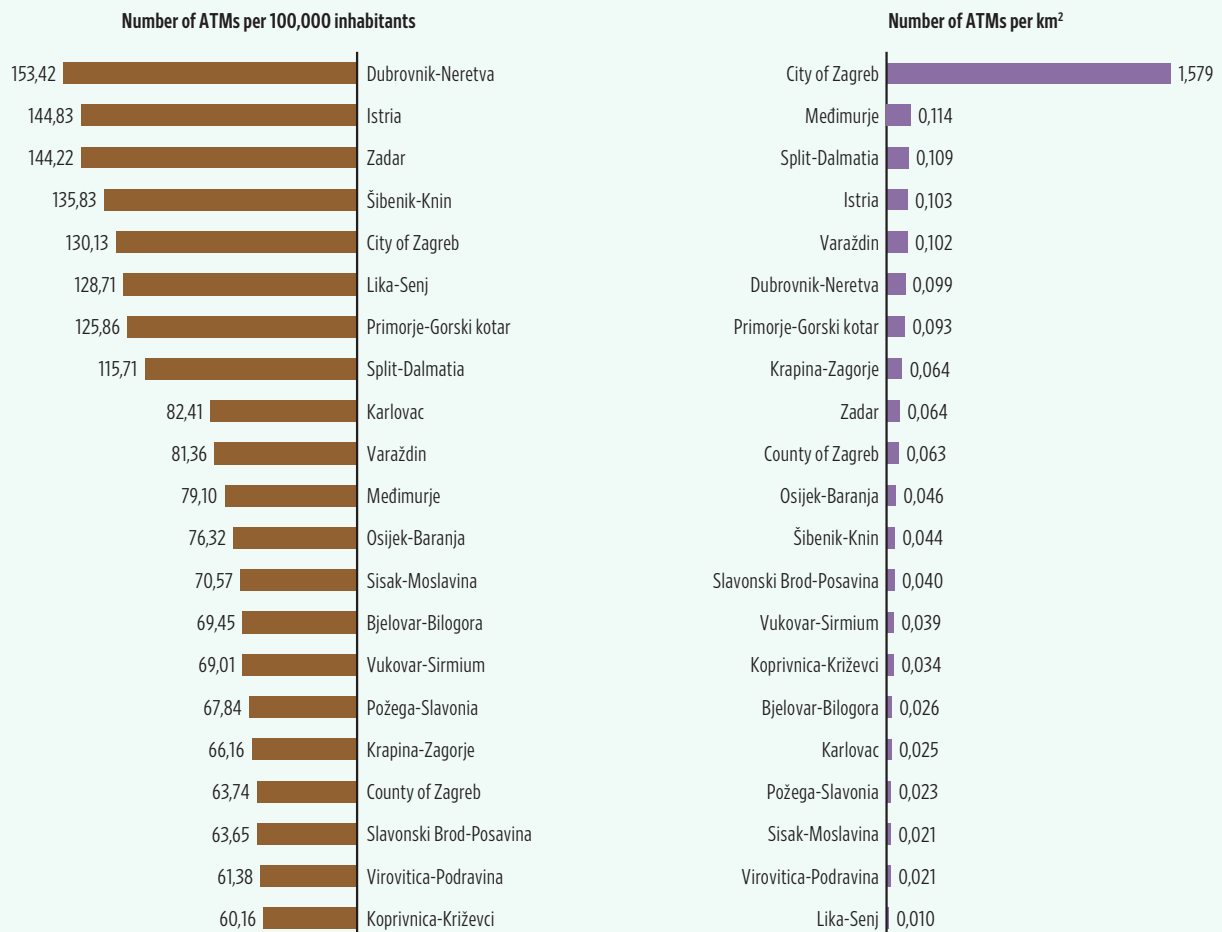
Transactions are shown in the currency in which they were executed. For the purposes of the publication, all values are recalculated in euro at the HNB's midpoint exchange rate on the last day of the reporting period.

Detailed methodological explanations and definitions are given in the respective chapters in the publication. The key terms are defined by the Payment System Act and include: payment card, national and international payment transactions and card payment scheme.

2 Structure of the cards market and payments infrastructure

This chapter shows card payment schemes (Sub-chapter 2.1) and the 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 2024



ATMs and EFTPOS terminals in the RC

Total number of ATMs	3,978
Total number of EFTPOS terminals	142,354
Number of ATMs per 100,000 inhabitants	102.89
Number of EFTPOS terminals per 100,000 inhabitants	3,681.92

Source: HNB.

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.

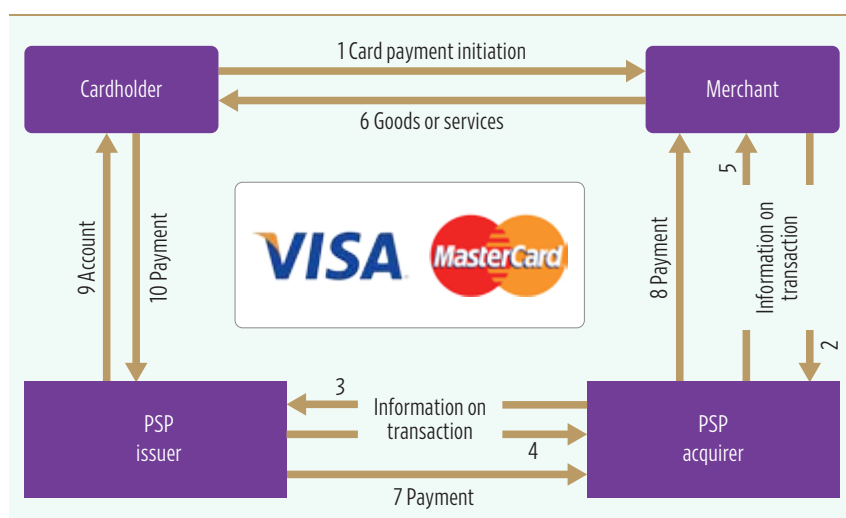
In the RC, two models of card schemes are recognised: the model with four stakeholders, that is, the four-party card scheme and the model with three stakeholders, that is, the three-party card scheme.

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 business entity (non-consumer), that is, 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 a 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).

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) involving the physical presence of the cardholder.

Source: HNB.

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 to initiate a card payment for the purchase of goods or services from a merchant.
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.

Currently, MasterCard® and Visa® four-party card schemes operate in the territory of the RC. Both debit and credit payment cards are issued in the four-party card scheme. In 2024, 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’).

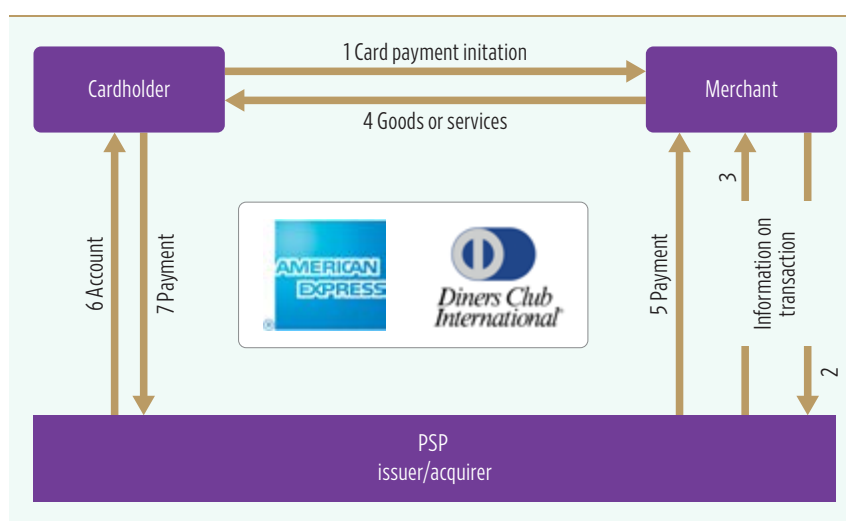
- **Payer – cardholder:** consumer and/or business entity (non-consumer), that is, a natural and/or legal person initiating a card transaction using a payment card.
- **Payee – merchant:** a legal or natural person/payee acquiring a payment transaction executed using the issuer’s payment card that has 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 issues 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



Notes: The figure shows the course of a card-based payment transaction between the cardholder, the merchant and the issuer, which is at the same time the acquirer. The transaction is executed at a physical point of sale (EFTPOS terminal) involving the physical presence of the cardholder.
Source: HNB.

The course of execution of a card payment in a three-party card scheme between 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 to initiate a card payment for the purchase of goods or services from a merchant.
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 2024. In the territory of the RC, Diners Club International® operates as a 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 2024, there were 146,822 terminals at which payment transactions executed using payment cards are acquired, of which 3,978 were ATMs, 142,354 EFTPOS terminals for the purchase of goods or services and 490 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. 2020	Total on 31 Dec. 2021	Total on 31 Dec. 2022	Total on 31 Dec. 2023	Total on 31 Dec. 2024
ATMs	4,894	4,692	4,184	4,277	3,978
EFTPOS terminals	107,654	118,731	125,677	132,265	142,354
EFTPOS terminals for withdrawal and deposit	682	420	418	498	490

Source: HNB.

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 2024, 3,978 active ATMs were recorded in the territory of the RC. The largest number of ATMs was recorded in the City of Zagreb (1,012), and the smallest number of ATMs in Virovitica-Podravina County and Požega-Slavonia County (42 each) (Tables 1 and 2).

Table 2 Number of ATMs by counties in the RC
on 31 December 2024

County	Total number of ATMs
County of Zagreb	194
Krapina-Zagorje	79
Sisak-Moslavina	96
Karlovac	91
Varaždin	129
Koprivnica-Križevci	60
Bjelovar-Bilogora	69
Primorje-Gorski kotar	333
Lika-Senj	55
Virovitica-Podravina	42
Požega-Slavonia	42
Slavonski Brod-Posavina	81
Zadar	234
Osijek-Baranja	193
Šibenik-Knin	130
Vukovar-Sirmium	96
Split-Dalmatia	493
Istria	289
Dubrovnik-Neretva	177
Međimurje	83
City of Zagreb	1,012
Total	3,978

Source: HNB.

On 31 December 2024, out of the total number of ATMs, 1,132 were covered by a video surveillance system and 677 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 according to both of the above features.

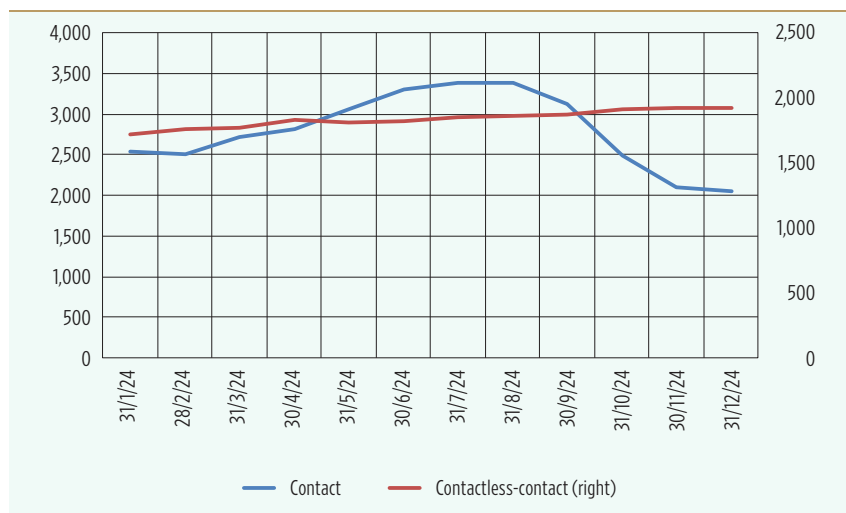
ATMs can be divided into contact and contactless-contact ATMs. Contact ATMs only support the acquiring of payment cards that contain records based only on a chip and/or magnetic stripe. Contactless-contact ATMs support the acquiring of payment cards, which, in addition to the record based on a magnetic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

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 contactless functionality. Of the total number of ATMs in the RC,

48% (in all, 1,926 on 31 December 2024) are contactless-contact ATMs, that is, they can be used by simply 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 (5,245) was recorded in August 2024.

Figure 1 Number of ATMs in the RC



Note: Data refer to the balance on the last day of each reporting month in 2024.
Source: HNB.

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 2024, in all 142,354 EFTPOS terminals were recorded, a 7.6% increase from 31 December 2023 (Table 1).

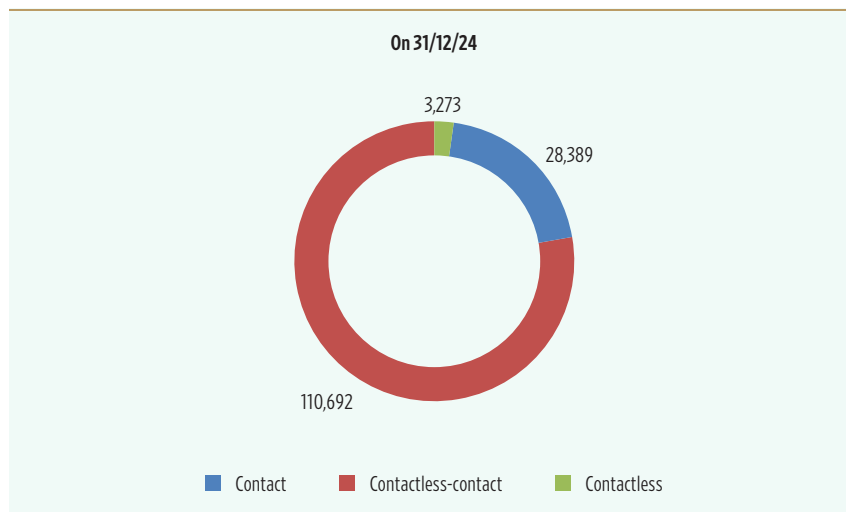
EFTPOS terminals can be divided into contact, contactless-contact and contactless terminals. Contact EFTPOS terminals support the acquiring of payment cards containing records based only on a chip and/or magnetic stripe. Contactless-contact EFTPOS terminals support the acquiring of payment cards, which, 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 2023, in 2024, within the category of EFTPOS terminals, the number of contactless-contact EFTPOS terminals continued to increase from

108,262, as recorded on 31 December 2023, to 110,692, as recorded on 31 December 2024, accounting for 78% of all EFTPOS terminals.

On 31 December 2024, there were 28,389 contact and 3,273 contactless EFTPOS terminals (Figures 2 and 3).

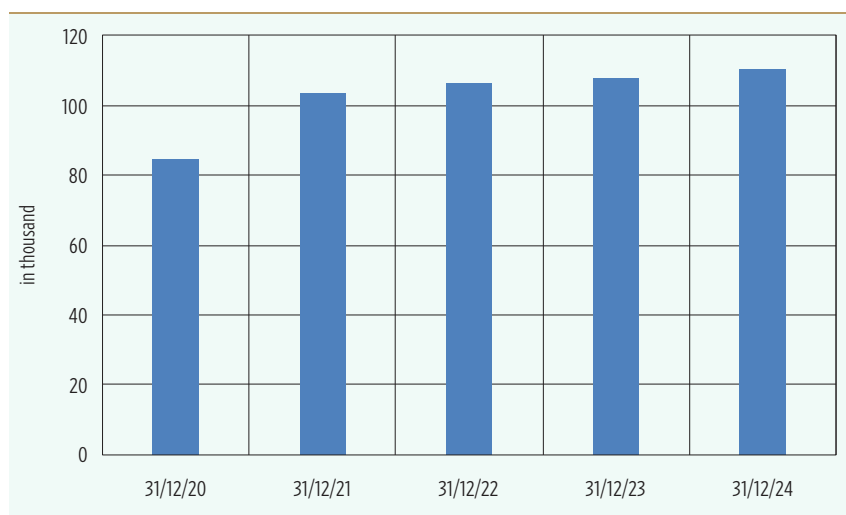
Figure 2 Number of EFTPOS terminals in the RC



Source: HNB.

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 2024, 110,692 contactless-contact EFTPOS terminals were recorded, amounting for a 2.2% increase from 31 December 2023 (Figure 3).

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: HNB.

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 HNB that includes authorisation to provide the payment service of the issuance of payment cards; and
2. electronic money institutions¹ that have obtained the authorisation of HNB to provide the payment service of issuing payment cards.

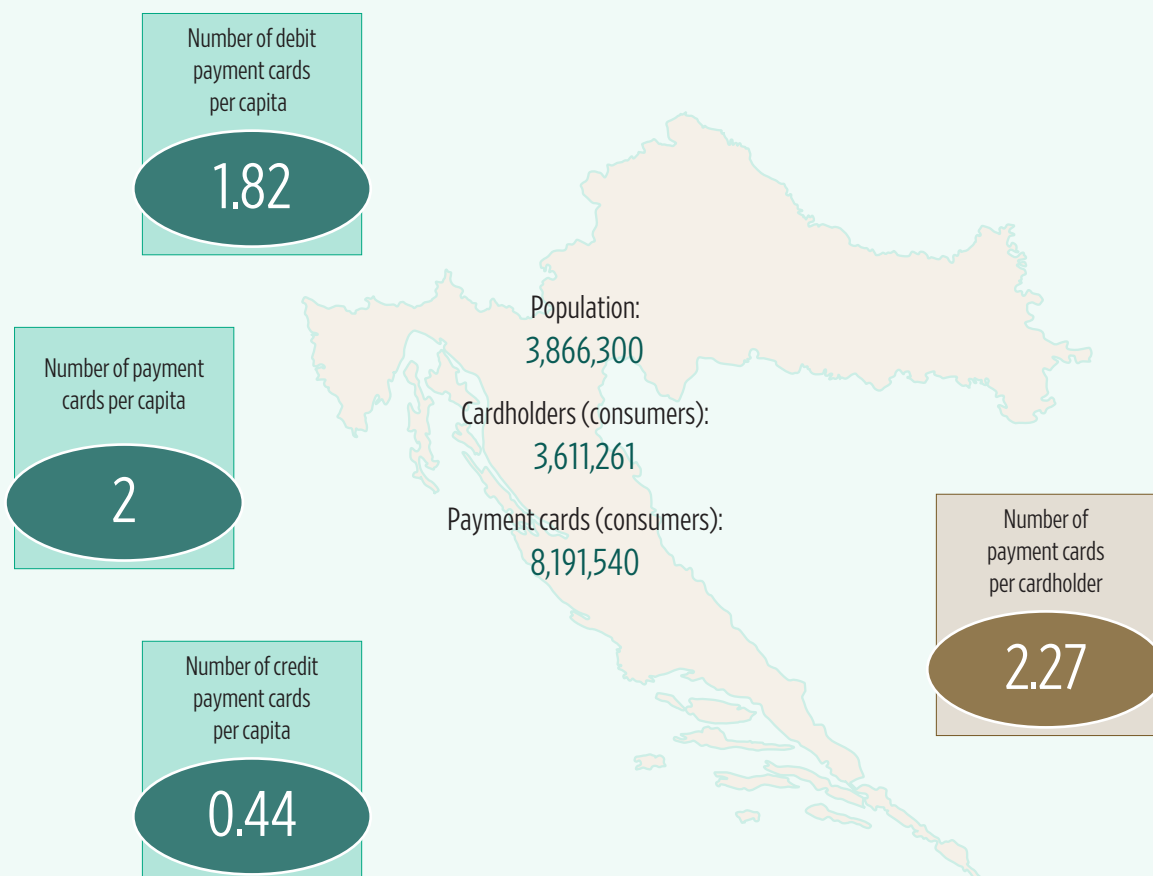
The issuer may issue several payment cards to a single cardholder. Also, a cardholder may have payment cards issued by several issuers.

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).

¹ Not including data submitted by electronic money institutions that at the same time carry out the activity of telecommunications services.

Box 2 Share of payment cards of consumers in the RC on 31 December 2024



Source: HNB.

3.1 Payment cards

‘Payment card’ means a payment instrument enabling its holder to make payments for goods and services either 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.

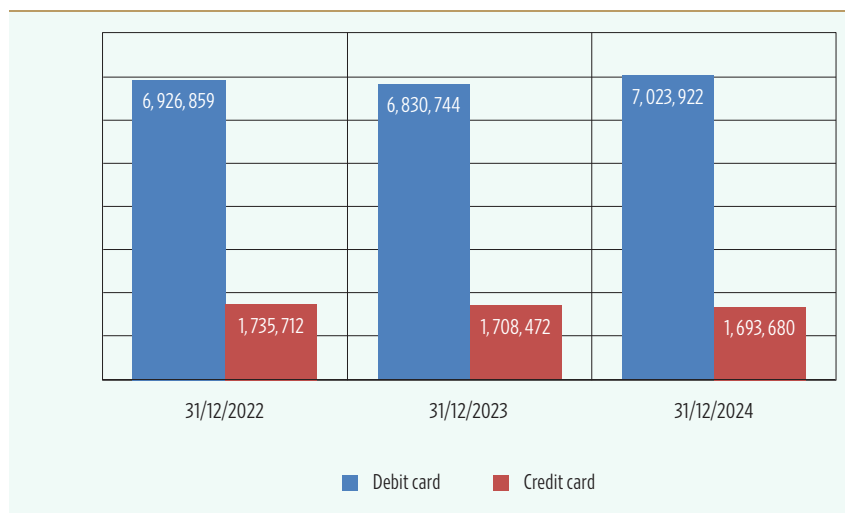
The basic breakdown of payment cards is according to maturity and settlement of expenses, i.e. according to the moment when the holder settles the expenses incurred on a payment card. Accordingly, payment cards are divided into debit (pay now), credit (pay later) and prepaid cards² (pay in advance).

² Statistical data on prepaid payment cards are not included in the overview of this publication.

- **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 expense incurred 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 issuing of the credit card, i.e. after a specific time. Credit cards include credit, charge, revolving, delayed debit and membership cards.

On 31 December 2024, a total of 8,717,602 payment cards of consumers and business entities (non-consumers) were recorded in the RC, of which 7,023,922 were debit cards (80.6%) and 1,693,680 were credit cards (19.4%). By 31 December 2024, the total number of payment cards had increased by 2.1% from 31 December 2023. In the same period, the number of debit cards increased by 2.8% and the number of credit cards decreased by 0.9% (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: HNB.

Payment cards are issued to consumers and/or business entities (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 2024, a total of 8,191,540 payment cards issued to consumers were recorded in the RC, 87% of which were basic payment cards (Table 3).

Table 3 Number of payment cards issued in the RC by user
on 31 December 2024

Type of payment card	Consumer		Business entity (non-consumer)	Total
	Basic	Additional	Basic	
Debit card	5,656,391	930,009	437,522	7,023,922
Credit card	1,509,086	96,054	88,540	1,693,680
Total	7,165,477	1,026,063	526,062	8,717,602

Note: Data refer to the total number of payment cards on 31 December 2024.
Source: HNB.

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 2024, of the total number of cards in the RC, the most represented were debit cards with a share of 81%, 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 types is shown in Table 4.

Table 4 Number of payment cards issued in the RC by type of card
on 31 December 2024

Type of payment card	Number of payment cards	Share
Debit card	7,023,922	81%
Charge card	656,033	8%
Delayed debit card	410,791	5%
Revolving card	374,085	4%
Credit card	155,936	2%
Other/membership	96,835	1%
Total	8,717,602	100%

Note: Data refer to the total number of payment cards on 31 December 2024.
Source: HNB.

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.

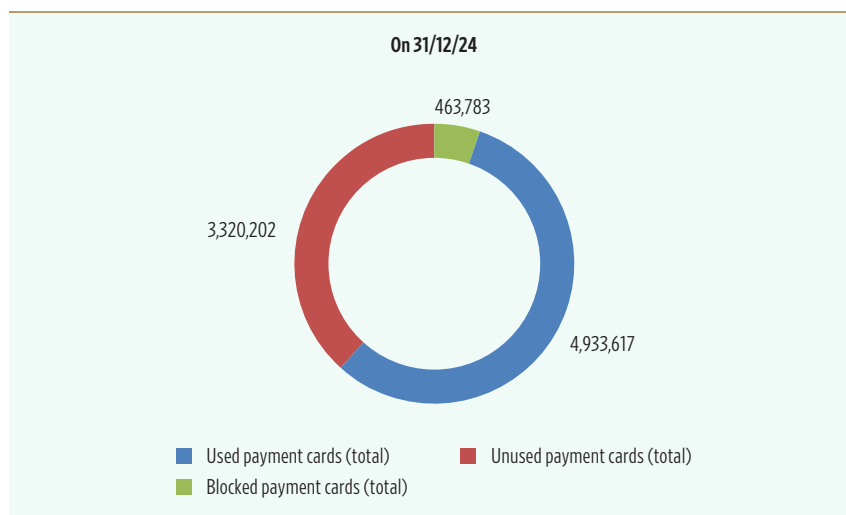
In 2024, the average monthly number of:

- used payment cards stood at 4.92 million;
- unused payment cards stood at 3.47 million;
- blocked payment cards was 0.50 million.

The received data on payment cards show that used cards on average accounted for 55.40% per month of the total number of payment cards in 2024, that is, of the total number of payment cards issued in the RC, every second card has been unused (39.15%) or blocked (5.45%) over the past year.

A presentation of the number of used, unused and blocked payment cards at the end of each month in 2024 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.
Source: HNB.

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 cards newly issued throughout

the reporting month, and not to their status on the last day of the reporting month.

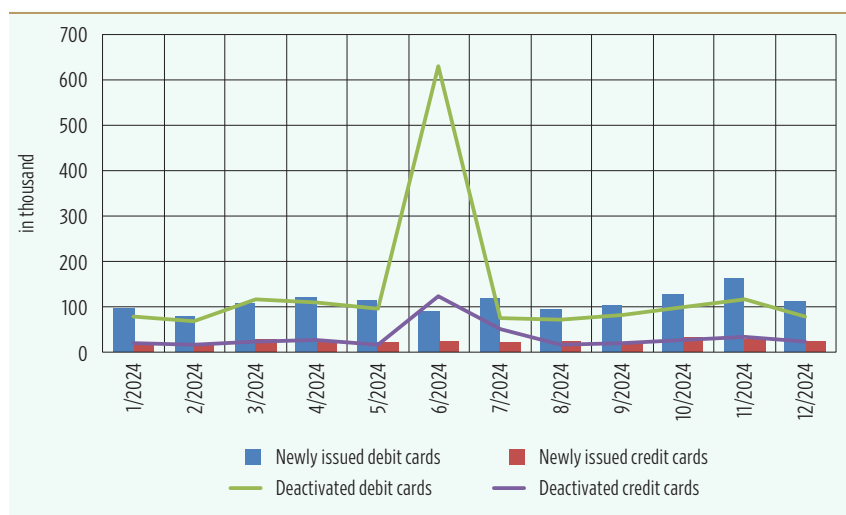
In 2024, a total of 1,615,881 payment cards were newly issued, of which 1,327,001 or 82% were debit cards and 288,880 or 18% were credit cards (Figure 6).

‘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 deactivated cards throughout the reporting month.

In 2024, a total of 2,004,584 payment cards were deactivated, of which 1,617,570 or 81% were debit cards and 387,014 or 19% were credit cards (Figure 6).

Monthly data show that in most months the number of newly issued debit cards is considerably larger than the number of newly issued credit cards. A very large number of deactivated cards in June 2024 was the result of the change in the card brand in one bank, which then deactivated all old cards and replaced them with new ones.

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 2024.
Source: HNB.

3.1.1 Degree of technological development of payment cards in the RC

Payment cards in Croatia today employ several different technologies. Most frequently cards have an integrated EMV chip, a magnetic stripe and the option of contactless payment.

EMV chip and magnetic payment cards

Most cards in Croatia have both an EMV chip and a magnetic stripe, while the cards possessing only a magnetic stripe are becoming rarer. The EMV standard was developed in 1993 as a result of the joint work of popular payment systems: Europay, MasterCard and Visa. In fact, the name of EMV cards is derived from the initial letters of these three systems. This standard is used for a secure and reliable performance of microchip-based card transactions (smart cards). They are much more secure than cards using only a magnetic stripe, providing better protection against fraud.

At the end of 2024, there were about 8,615,221 EMV cards in Croatia, accounting for almost 99% of all cards.

Contactless and contact payment cards

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

- **Contact cards** – payment is made by swiping or inserting a card through/ into a device (e.g. a POS terminal). These cards have a chip and/or magnetic stripe.
- **Contactless cards** – in addition to the possibility of being used as contact cards, these cards also enable payment by being held close to a device without being inserted.. Contactless payment is quick and practical because it uses the technology of close wireless data transfer. Contactless cards possess all the functionalities of contact cards, but with the additional possibility of fast payment without physical contact with the device.

Table 5 Number of contact and contactless payment cards issued in the RC on 31 December 2024

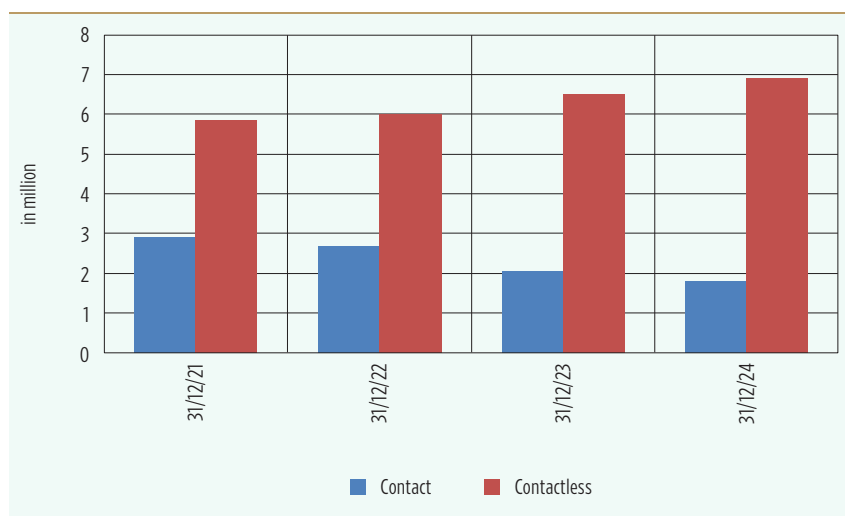
Type of payment card	Contact	Contactless	Total
Debit card	1,460,309	5,563,613	7,023,922
Credit card	345,160	1,348,520	1,693,680
Total	1,805,469	6,912,133	8,717,602

Note: Data refer to the total number of payment cards on 31 December 2024.
Source: HNB.

On 31 December 2024, of the total number of payment cards, 1,805,469 or 20.7% of them were contact and 6,912,133, i.e. 79.3% were contactless (Table 5). These data confirm that in 2024, the trend of the issuance of cards with contactless functionality continued in the RC. Of the total number of contactless payment cards, 5,563,613 or 63.8% were debit payment 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 2024, the share of the number of contact payment cards continued to decrease from 24.09% (2,056,716), as recorded on 31 December 2023 to 20.7% (1,805,469), as recorded on 31 December 2024.

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 the reporting year. Includes used, unused and blocked payment cards.

Source: HNB.

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 2024, a total of 3,611,261 cardholders – consumers were recorded in Croatia. From a comparison with the estimated population number (about 3,866,300), it can be seen that 93.4% of the total population possesses at least one payment card.

On 31 December 2024, the total number of cardholders (consumers) holding a debit card stood at 3,589,895, i.e. 92.9% of the population of the RC held at least one debit card. In addition, on 31 December 2024 the number of cardholders holding only a debit card stood at 2,470,092, i.e. 63.9% 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 1,141,169 or 29.5% of the population of the RC.

However, this percentage should be taken with a certain reserve because the total population number also includes children and minors, who most frequently do not hold cards, as well as foreign workers who hold cards.

According to official estimates³, minors (below the age of 18) account for 15% – 20% of the population and it is estimated that over 200,000 foreign workers, mostly from third countries, work and reside in the RC. Most of them have opened accounts at banks and use payment cards for everyday financial activities.

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	2,627,890	4,021,776	550,326	4,580,729
Two	774,496	1,847,962	688,300	2,536,262
Three	174,550	566,013	281,347	847,360
Four	29,586	124,324	70,062	194,386
Five and more	4,739	26,325	15,105	41,430
Total	3,611,261	6,586,400	1,605,140	8,191,540

Note: Data refer to the total number on 31 December 2024.
Source: HNB.

Business entities (non-consumers)

On 31 December 2024, a total of 313,223 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), 91% 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	285,452	357,593	46,959	404,552
Two	23,476	60,617	29,940	90,557
Three	3,596	14,928	9,020	23,948
Four	612	3,795	2,163	5,958
Five and more	87	589	458	1,047
Total	313,223	437,522	88,540	526,062

Note: Data refer to the total number on 31 December 2024.
Source: HNB.

3 Croatian Bureau of Statistics: POPULATION BY AGE AND SEX – MID-YEAR ESTIMATE, AVERAGE AGE OF POPULATION AND LIFE EXPECTANCY.

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 HNB that includes authorisation to provide the payment service of the issuance of payment cards; and
2. electronic money institutions that have obtained the authorisation of HNB to provide the payment service of issuing payment cards.

‘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.

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.

This includes 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.

- **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.

This includes 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.

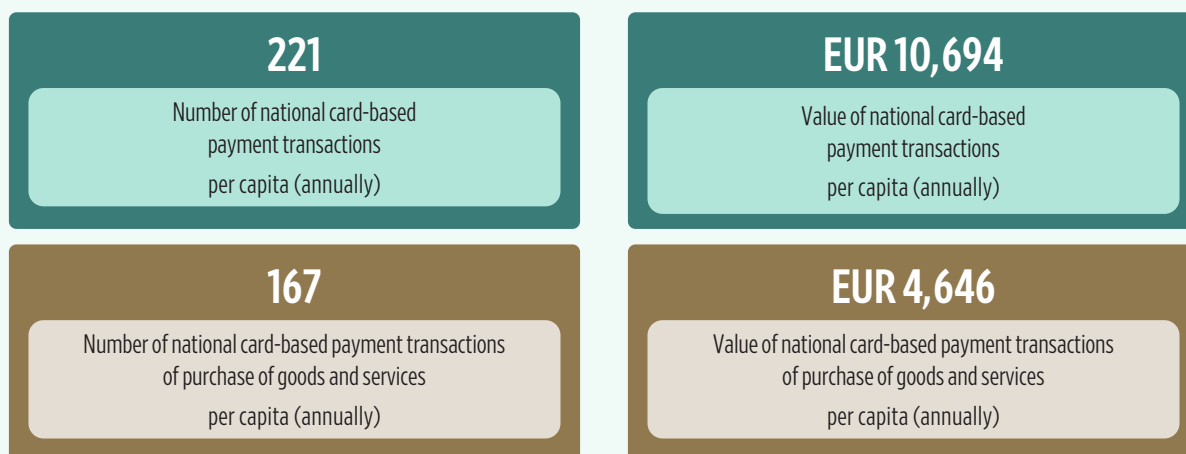
4 Not including data submitted by electronic money institutions that at the same time carry out the activity of telecommunications services.

Along with the development of the payment cards market, card-based 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 2024



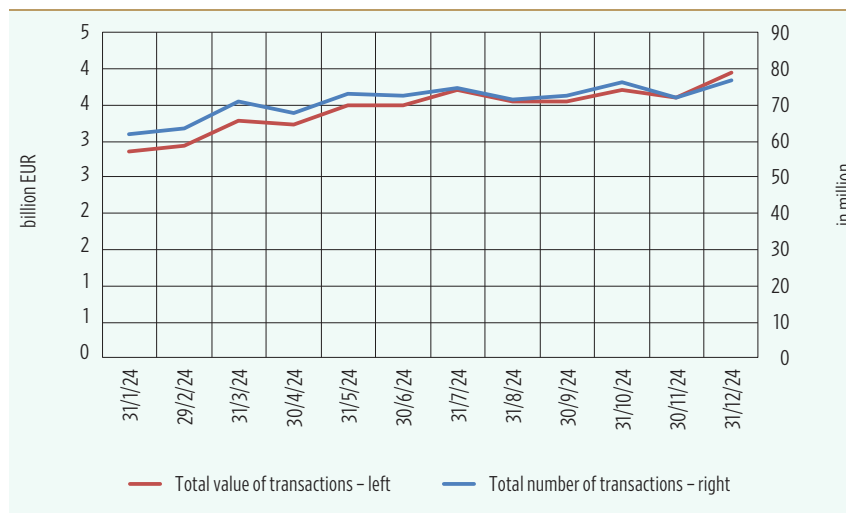
Source: HNB.

4.1 Total card-based payment transactions

This sub-chapter presents statistical data on total national and international card-based payment transactions executed by payment cards issued by payment service providers with head offices in the Republic of Croatia.

In all, 19 credit institutions and 2 electronic money institutions issued payment cards in 2024. Their users executed a total of 853.23 million card-based payment transactions with a total value of EUR 41.35 billion (Figure 8).

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 2024.

Source: HNB.

When compared to 2023, the number of transactions increased by 9.9%, and their total value increased by 17.5%.

The average monthly number of payment transactions executed using cards issued in the RC stood at 71.10 million, and the average monthly value of transactions at EUR 3.45 billion.

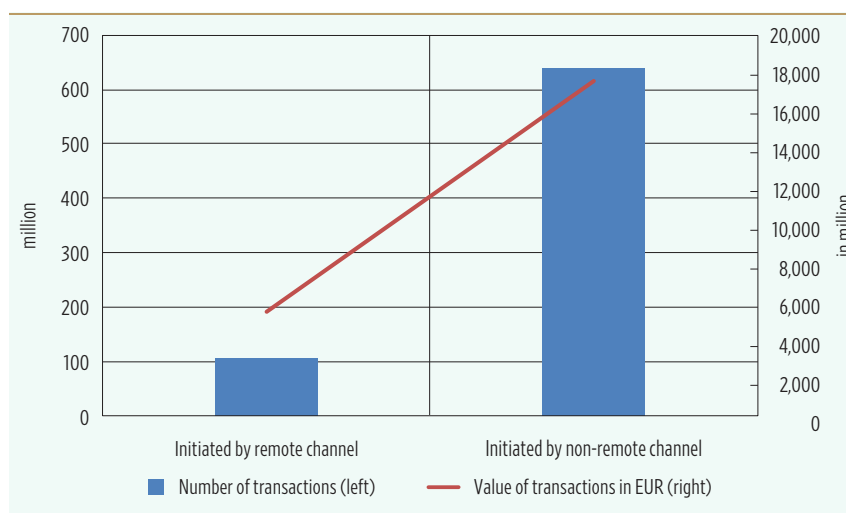
On average, 13 card-based payment transactions were executed monthly per used payment card issued in the RC, with a total value of EUR 597.

Card-based payment transactions of purchases of goods and services can be broken down into those initiated remotely (online) and those initiated involving the user's physical presence (e.g. at a POS terminal).

In 2024, of the total number of national and international card-based payment transactions, 104.74 million transactions, worth EUR 5.45 billion, were initiated by a remote channel (online card payments). In contrast, 639.03 million transactions, with a total value of EUR 17.61 billion, were carried out by a non-remote channel, i.e. involving user's physical presence at a point of sale, most frequently through POS terminals.

When compared to 2023, the number of remote transactions increased by 30%, and their total value increased by 34%. At the same time, the number of transactions involving physical presence increased by 9% and their value by 15%.

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



Note: Data refer to the total number and value of national and international card-based payment transactions in 2024.

Source: HNB.

Contactless card transactions of purchases of goods and services through EFTPOS terminals accounted for a significant share in the total card payments in 2024. They accounted for 79% of all transactions of purchases of goods and services (i.e. 527.45 million transactions) and 66% of the total value of those transactions, standing at EUR 12.89 billion.

When compared to 2023, the number of contactless transactions increased by 11.3%, while their total monetary value grew even more strongly (19.3%), pointing to an ever-wider acceptance of the contactless method of payment among consumers.

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 758.49 million national card-based payment transactions, worth a total of EUR 36.5 billion, were executed in 2024. In 2024, the total number of national card-based payment transactions increased by 7.6%, and their total value increased by 15.3% from 2023.

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 card	556,081,717	90,717,151	7,673,408		654,472,276
Credit card	88,234,851	2,398,214	6,392	13,381,371	104,020,828
Total	644,316,568	93,115,365	7,679,800	13,381,371	758,493,104
Value of transactions					
Debit card	14,432,714,578	13,839,628,182	4,305,790,457		32,578,133,217
Credit card	3,489,711,619	351,335,589	2,311,685	78,879,214	3,922,238,107
Total	17,922,426,197	14,190,963,771	4,308,102,142	78,879,214	36,500,371,324
Average value of transaction					
Debit card	26	153	561		50
Credit card	40	146	362	6	38
Total	28	152	561	6	48

Note: Data refer to the total number and value of national card-based payment transactions in EUR in 2024.
Source: HNB.

Of the total number of executed national card-based payment transactions, 654.47 million transactions, or 86.29%, were executed using debit cards, with a total value of EUR 32.58 billion or 89.25% (Table 8). In 2024, the total number of national card-based payment transactions executed using debit cards increased by 9.4%, and the value of transactions increased by 16.6% from 2023.

Of the total number of executed national card-based payment transactions, 104.02 million transactions, or 13.71%, were executed using credit cards, with a total value of EUR 3.9 billion or 10.75% (Table 8). In 2024, the total number of national payment transactions executed using credit cards decreased by 2.2%, and their value increased by 5.4% from 2023.

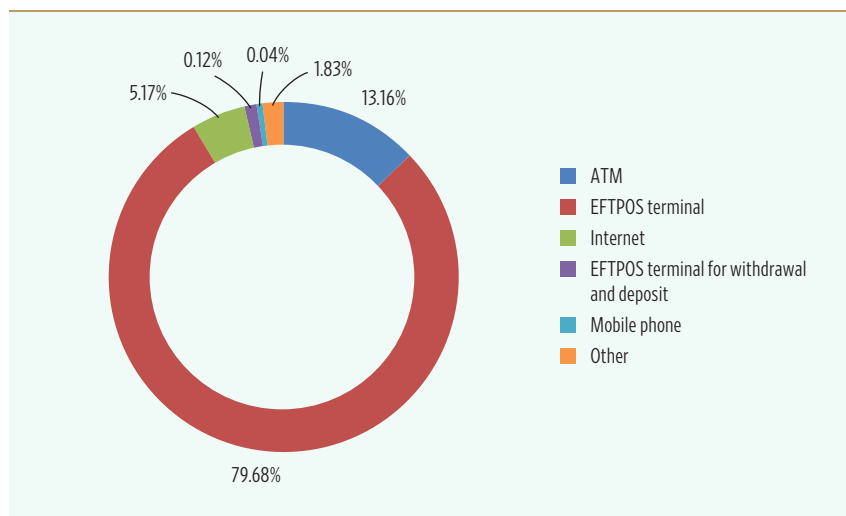
National card-based payment transactions by accepting devices for payment cards

Of the total number of national card-based payment transactions in 2024, broken down by accepting devices for payment cards, the following were executed:

- **through ATMs:** 99.8 million card-based payment transactions with a total value of EUR 18.2 billion;

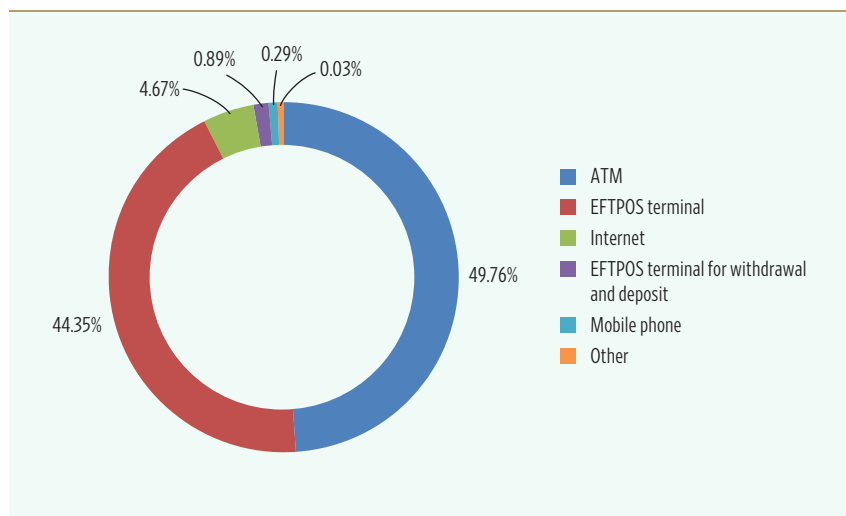
- **through EFTPOS terminals:** 604.37 million card-based payment transactions with a total value of EUR 16.19 billion;
- **through the Internet:** 39.2 million card-based payment transactions with a total value of EUR 1.7 billion;
- **through EFTPOS terminals for withdrawal and deposit:** 0.9 million card-based payment transactions with a total value of EUR 0.33 billion;
- **by mobile telephone:** 0.27 million card-based payment transactions with a total value of EUR 0.01 billion; and
- **other:** covering 13.89 million direct debit, fee and interest transactions, with a total value of EUR 0.11 billion.

Figure 10 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 2024.
Source: HNB.

Figure 11 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 2024.
Source: HNB.

It is evident from the data shown that of the total number of national card-based payment transactions 79.68% were executed through EFTPOS terminals, and 13.16% through ATMs (Figure 11). The value of transactions shows a different ratio of shares: in terms of the total value of national card-based payment transactions, ATM transactions accounted for 49.76% and EFTPOS terminals for 44.35% (Figure 12).

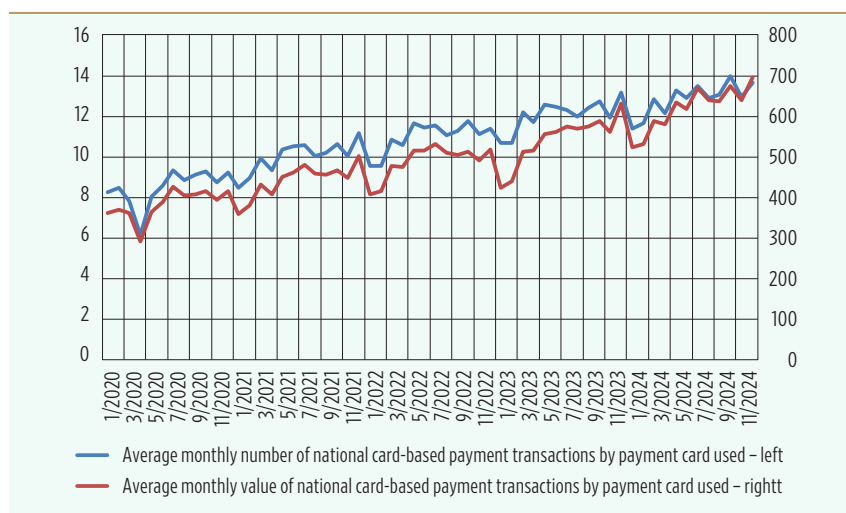
In the RC, on average 12.88 national card-based payment transactions with a total value of EUR 620 were executed monthly per payment card used (Figure 13).

In 2024, a further growth in the frequency and value of the use of payment cards in national transactions was recorded. According to the data, an average user of a payment card in the RC executed about 12.9 transactions monthly, which represents a moderate increase from 2023.

The average monthly value of transactions per one card used was almost EUR 620, which indicates an increasing reliance of citizens on card payments even in everyday expenses.

In 2024 in December, the month in which consumption traditionally reaches its peak because of the holiday season, an average user executed 13.65 transactions, with a total value of EUR 696.37, which is the highest recorded level in the year. This growth also reflects the seasonal spending habits, as well as a stable upward trend in the share of card payments in the everyday financial habits of citizens.

Figure 12 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: HNB.

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, 644.32 million national card-based payment transactions of the purchases of goods and services, with a total value of EUR 17.92 billion, were executed in 2024. Of this number, 556.08 million national card-based payment transactions (86.31%) were executed using debit cards, with a total value of EUR 14.43 billion or 80.53%. The remaining 88.23 million (13.69%) national card-based payment transactions of the purchases of goods and services, with a total value of EUR 3.49 billion (19.47%), were made using credit cards.

In 2024, the total number of national card-based payment transactions of the purchases of goods and services increased by 9.2%, and the total value increased by 15.14% from 2023.

In 2024, the average value of a national card-based payment transaction of the purchase of goods or services stood at EUR 28. The average value of a national card-based payment transaction of the purchase of goods or services stood at EUR 26 when a debit card was used and EUR 40 when a credit card was used (Table 8).

Of the above 644.32 million national card-based payment transactions, a total of 621.16 million transactions were executed using consumer payment cards, with a total value of EUR 16.15 billion. Accordingly, 96.4% of the number and 90.1% of the value of national card-based payment transactions of the purchases of goods and services were executed using consumer payment cards. The remaining 3.6% in the number and 9.9% 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 26, while the average for a similar transaction in which a payment card of a business entity (non-consumer) was used was EUR 76.

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 transactions executed through the use of this function is divided into 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.

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	551,856,256	14,029,686,798	25
Charge function	55,200,997	1,818,584,817	33
Function of repayment in instalments	7,032,079	1,138,194,780	162
Delayed debit function	20,052,910	568,440,199	28
Revolving function	9,031,230	297,419,591	33
Credit function	1,143,096	70,100,012	61
Total	644,316,568	17,922,426,197	28

Note: Data refer to the total number and value of national card-based payment transactions of purchases of goods and services in 2024.

Source: HNB.

Of the total number of national card-based payment transactions of the purchases of goods and services, 86% were executed using the debit function. The value of transactions executed by the debit function accounted for 78% 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.

The largest average value of the national card-based payment transaction of the purchase of goods or services in the amount of EUR 162 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 or the services they provide.

In 2024, Croatian consumers most frequently used payment cards in supermarkets, at service stations, clothing shops and in online betting, and the differences in the manner of transaction initiation – at a physical point of sale or remotely – reveal interesting spending patterns.

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
7995 Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks	10,323,870	527,886,051
4814 Telecommunication services, including local and long distance calls, credit card calls, calls through use of magnetic stripe reading telephones and faxes	3,482,165	141,383,938
6051 Non-financial institutions — foreign currency, money orders (not wire transfer), scrip and travellers' checks	3,220,089	133,728,346
5812 Eating places and restaurants	5,705,090	103,575,783
6012 Financial institutions — merchandise and services	2,046,318	86,021,105
5732 Electronics shops	350,222	85,590,431
5712 Furniture, home furnishings and equipment shops and manufacturers, except appliances	350,222	85,590,431
4215 Courier services — air and ground and freight forwarders	2,642,066	48,928,587

Note: Data include the total number and value of national card transactions in 2024.
Source: HNB.

Remote transactions (online payments)

Among card transactions initiated remotely, the largest number and value of transactions was recorded in the category of betting and lottery (code 7995). In all, 10.3 million transactions were executed, worth over EUR 527 million, which makes this category convincingly the most represented in online card payments.

They are followed by telecommunication services (EUR 141 million), services linked to foreign currency and travellers' cheques (EUR 134 million) and eating places (restaurants), which realised over EUR 103 million in the online segment.

It is also interesting that electronics shops and furniture and home equipment shops generated almost identical amounts – slightly over EUR 85 million each, although with a smaller number of transactions, which points to larger average amounts per purchase.

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	223,400,752	4,399,674,105
5541 Service stations (with or without ancillary services)	57,228,424	1,769,820,887
5651 Family clothing shops	23,906,033	751,255,370
5399 Miscellaneous general merchandise	26,930,593	653,877,385
5977 Cosmetic Stores	25,896,797	575,471,322
5311 Department stores	7,237,564	566,102,665
5812 Eating places and restaurants	20,536,051	514,098,161
5712 Furniture, home furnishings and equipment shops and manufacturers, except appliances	3,727,917	441,548,118
5912 Drug stores and pharmacies	19,488,119	352,437,995
5732 Electronics shops	3,024,430	272,424,234

Note: Data include the total number and value of national card transactions in 2024.
Source: HNB.

Transactions involving physical presence (POS terminals)

With regard to transactions executed at points of sale involving physical presence, convincingly the largest spending took place in supermarkets and groceries – almost EUR 4.4 billion, through more than 223 million transactions. This category accounts for the bulk of daily card payments in the country.

The next most represented category included service stations, with almost EUR 1.8 billion spent, followed by family clothing shops (EUR 751 million), general merchandise (EUR 654 million) and cosmetic products (EUR 575 million).

It is noteworthy that the category of restaurants is also highly represented at physical locations (EUR 514 million), but it is also present in online transactions, reflecting the growing popularity of ordering food online.

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.

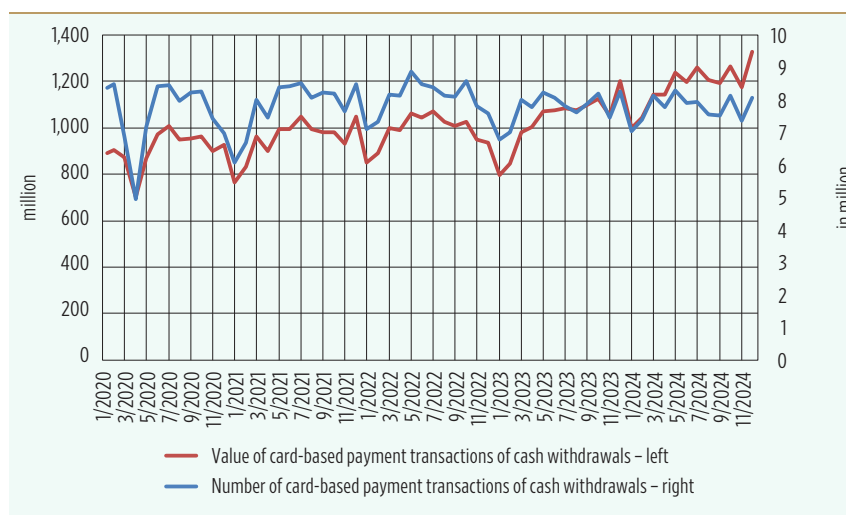
In 2024, citizens and business entities in Croatia continued to use payment cards for cash withdrawals to a large extent, although the trend of less frequent use of such transactions continued.

A total of 93.1 million card transactions of cash withdrawals was executed, which is almost equal to that of the previous year, but their total value increased by a considerable 14.4% and reached EUR 14.19 billion. This growth in value with an almost unchanged number of transactions means that users are more frequently withdrawing larger amounts per transaction.

A large majority of these transactions, as much as 97.4% in number and 97.5% in value, were executed using debit cards. Only 2.4 million transactions, worth EUR 351 million, were executed using credit cards.

Also, almost all transactions (96.7%) were attributed to citizens (consumers), while the remaining 3.4% was realised by business entities, although in much larger amounts – an average cash withdrawal transaction for business users was as much as EUR 306, while it was EUR 147 for citizens. The trend in the number and value of cash withdrawal transactions is rising moderately. On average, a transaction in 2024 stood at EUR 152; among consumers it was EUR 147 and more than twice as high among business entities (EUR 306).

Figure 13 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: HNB.

A large majority of national card transactions of cash withdrawal in 2024 was executed by the debit function, i.e. in 89.77 million cases, accounting for over 96.5% of the total number of such transactions. The value of these transactions amounted to EUR 13.72 billion, which is also about 96.5% of the total value of cash withdrawn using cards.

Although much less represented in number, other card functions – such as charge cards, revolving options, cards with repayment in instalments and those with delayed payment – still account for a smaller, but significant share of transactions.

The largest average value of a transaction was recorded in the use of the credit function with the amount of EUR 176 per transaction, which is much higher than the average for the debit function (EUR 153). It was followed by the delayed debit function with EUR 162 per transaction.

The data point to the difference in user behaviour: while debit cards are also frequently used for everyday needs of cash withdrawal, credit cards and related functions are used less frequently, but, as a rule, for the withdrawal of larger amounts – most likely in situations when users do not have currently available funds in the account (Table 12).

Overall, in 2024, 93.1 million card transactions of cash withdrawals were executed, worth EUR 14.19 billion, and the average value of a single such transaction was EUR 152 (Table 12).

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	89,771,318	13,715,752,805	153
Charge function	921,420	132,813,984	144
Function of repayment in instalments	947,508	124,046,586	131
Delayed debit function	582,190	94,085,002	162
Revolving function	591,966	71,245,545	120
Credit function	300,963	53,019,849	176
Total	93,115,365	14,190,963,771	152

Note: Data refer to the total number and value of national card-based payment transactions of cash withdrawals in 2024.
Source: HNB.

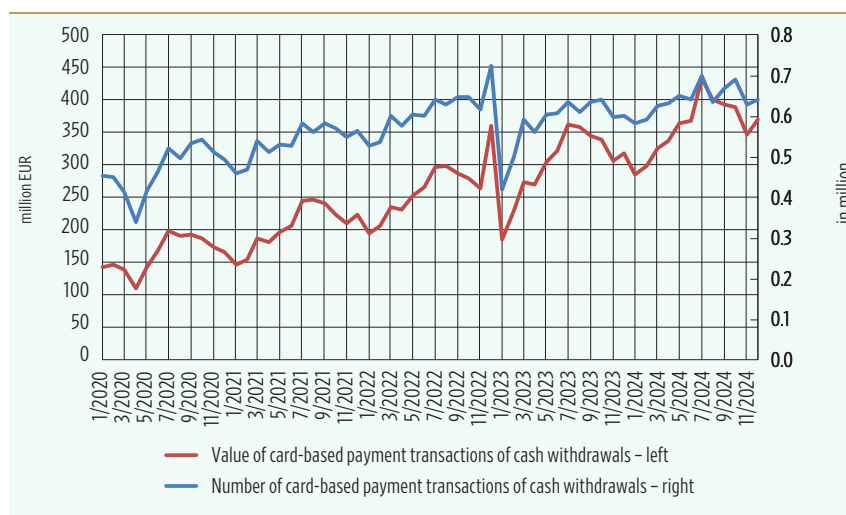
Cash deposits

‘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 2024, the activity of cash deposits using cards continued to grow. A total of 7.67 million national card transactions of cash deposits were executed, representing a growth of 9.69% from 2023. The value of these transactions stood at EUR 4.31 billion, or 19.36% more than in 2023.

Cash deposits are more common among consumers, who conducted 71% of all transactions (5.47 million). However, it is interesting that business entities (non-consumers) participate almost in an equal value of transactions. Namely, business entities deposited 48% of funds (EUR 2.09 billion) of the total value of transactions, although they only accounted for 29% of the number of transactions. This suggests that the average single deposit made by business users is much larger (Figure 15).

Figure 14 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: HNB.

The average value of a cash deposit transaction stood at EUR 561 in 2024. In consumers, that value was EUR 406, while business entities deposited on average EUR 944 per transaction, which additionally confirms their role in cash operations with larger amounts.

Although in early 2023, due to the introduction of the euro, the number and value of cash deposits declined temporarily. That segment fully recovered in 2024. The number and value of transactions rose constantly throughout the year. The largest number of deposits was in July 2024, with almost 700 thousand transactions, with the largest total monthly value of EUR 432.9 million also then recorded.

Contractual debit

‘Contractual debit’ includes payment transactions for which collection through a payment card is contracted in advance, initiated by or through the payee; they 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 contracted for all types of payment cards, except debit cards.

A total of 13.38 million transactions of contractual debits, worth a total of EUR 78.88 million, were executed in 2024.

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:

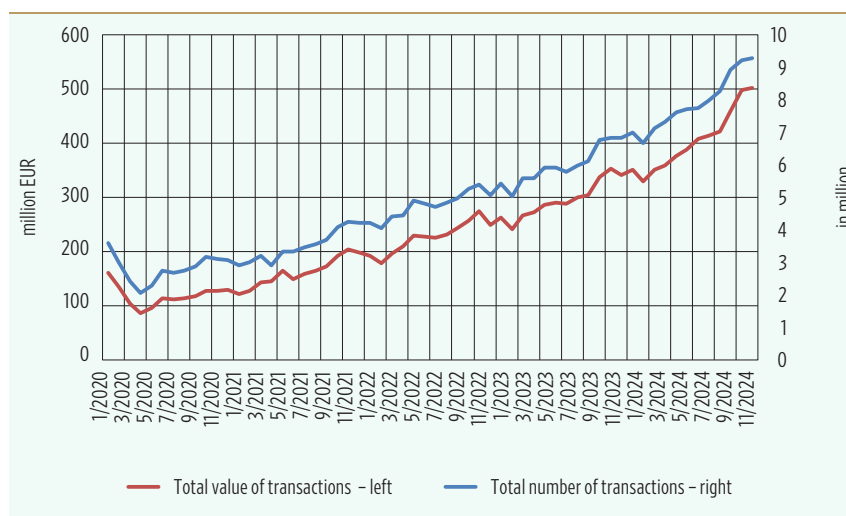
- payment transactions of the purchases of goods and services using an issuer's payment card executed outside the RC (in other member states or third countries); and
- payment transactions of cash withdrawals using an issuer's payment card executed outside the RC (in other member states or third countries).

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

A total of 94.7 million international card-based payment transactions, worth a total of EUR 4.85 billion, were executed in 2024. The average value of an international card-based payment transaction stood at EUR 51.17.

The average monthly number of international card-based payment transactions stood at 7.89 million, and the average monthly value of transactions at EUR 403.95 million. In 2024, the total number of international card-based payment transactions increased by 32% from 2023, while their total value increased by 37% in the same period (Figure 16).

Figure 15 Number and value of international card-based payment transactions
in EUR

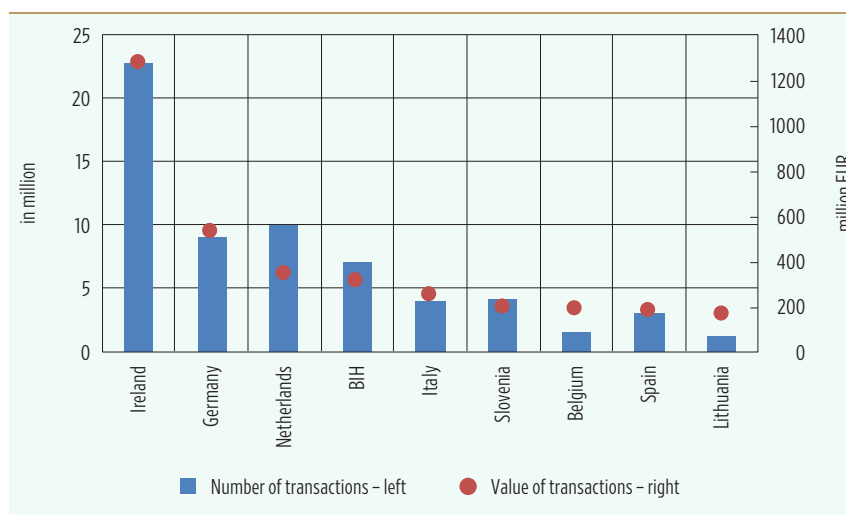


Note: Data refer to the total number and value of international card-based payment transactions during each reporting month.
Source: HNB.

Of the total number and value of international card-based payment transactions, 96.5% of the number and 91% of the value of international card-based payment transactions were executed with the use of consumer cards, while 3.5% of the number and 9% 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, the Netherlands, Bosnia and Herzegovina, Italy, Slovenia, Belgium, Spain and Lithuania) the total value of card-based payment transactions stood at EUR 3.43 billion, accounting for 71% of the total value of all international card-based payment transactions (Figure 17).

Figure 16 Number and value of international card-based payment transactions – the most represented countries in EUR



Notes: Data refer to the total number and value of international card-based payment transactions in 2024. The value of transactions converted to EUR on the last day of each reporting period.

Source: HNB.

In 2024, international card transactions recorded a dynamic growth, both in the number and in the value of payments. Data according to the merchant category code (MCC) reveal which merchant categories were the most active, whether with regard to transactions initiated online or at points of sale involving the physical presence of a card. 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.

The highest number of international card transactions executed via the Internet referred to financial institutions – goods and services, with a total of almost 4.8 million transactions and the value of EUR 658.7 million, followed by the transfers of funds and remittances with almost 2.9 million transactions worth EUR 532.7 million.

These were followed by family clothing shops with over 2 million transactions worth EUR 212.2 million and travel agencies and tour operators with almost 731 thousand transactions worth EUR 210.9 million.

Other significant categories include department stores (3.4 million transactions, worth EUR 141.9 million) and men's and women's clothing shops (1.7 million transactions, EUR 141.4 million). Financial services and various other categories, such as advertising services, airlines and hotels, also contributed to the total volume of transactions (Table 13).

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	4,820,657	658,696,196
4829 Wire transfers and money orders	2,913,852	532,754,928
5651 Family clothing shops	2,070,917	212,244,204
4722 Travel agencies and tour operators	730,896	210,911,731
5311 Department stores	3,435,986	141,945,384
5691 Men's and women's clothing shops	1,727,178	141,413,607
5399 Miscellaneous general merchandise	2,656,889	94,875,708
7311 Advertising Services	618,324	79,899,562
G300 Airlines (codes between 3000 and 3350)	235,568	60,332,410
7011 Lodging — hotels, motels and resorts	318,147	59,686,162

Note: Data include the total number and value of international card transactions in 2024.

Source: HNB.

With regard to payments at points of sale (POS terminals), in 2024, most transactions were recorded in the category of groceries and supermarkets – over 9 million transactions worth EUR 229.3 million. They were followed by hotels and lodging services with 838 thousand transactions worth EUR 133.4 million and restaurants and eating places with almost 3.9 million transactions worth EUR 119.9 million.

Other categories, such as service stations, clothing shops and financial institutions also have a significant role, which shows the varied uses to which cards are put in everyday and business activities.

Data in Tables 13 and 14 clearly show that card transactions continue to be one of the key payment channels at the international level, either through the Internet or at physical shops. Financial services, travel, clothing and everyday purchases at supermarkets are dominant in the number and value of transactions, reflecting the habits of consumers and business entities throughout the RC.

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	9,049,376	229,291,103
7011 Lodging — hotels, motels and resorts	838,441	133,379,268
5812 Eating places and restaurants	3,856,505	119,886,866
4829 Wire transfers and money orders	760,602	108,663,226
5541 Service stations (with or without ancillary services)	3,443,495	96,765,373
5651 Family clothing shops	1,138,570	80,059,142
5691 Men's and women's clothing shops	621,581	56,358,694
6012 Financial institutions — merchandise and services	186,733	39,666,222
5311 Department stores	533,152	28,567,751
5814 Fast food restaurants	1,588,739	21,886,175

Note: Data include the total number and value of international card transactions in 2024.

Source: HNB.

5 Acquiring of payment transactions executed using payment cards

This chapter presents statistical data of payment service providers – acquirers concerning 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 HNB, which includes authorisation to provide the payment services of acquiring of payment transactions executed using payment cards;
2. electronic money institutions⁵ that have obtained authorisation from HNB to provide the payment services of acquiring payment transactions executed using payment cards; and
3. payment institutions that have obtained authorisation from HNB 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 HNB (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’).

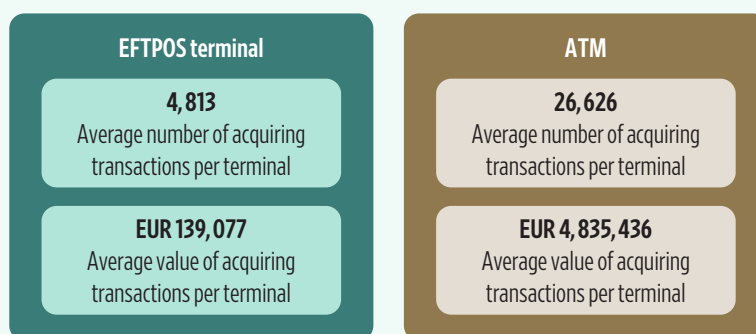
The acquiring of payment cards of Croatian issuers is divided into the acquiring of payment transactions executed using payment cards the acquirer itself has issued and the acquiring of payment transactions executed using payment cards of other Croatian issuers.

⁵ 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 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);
- the second part 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 that 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 2024



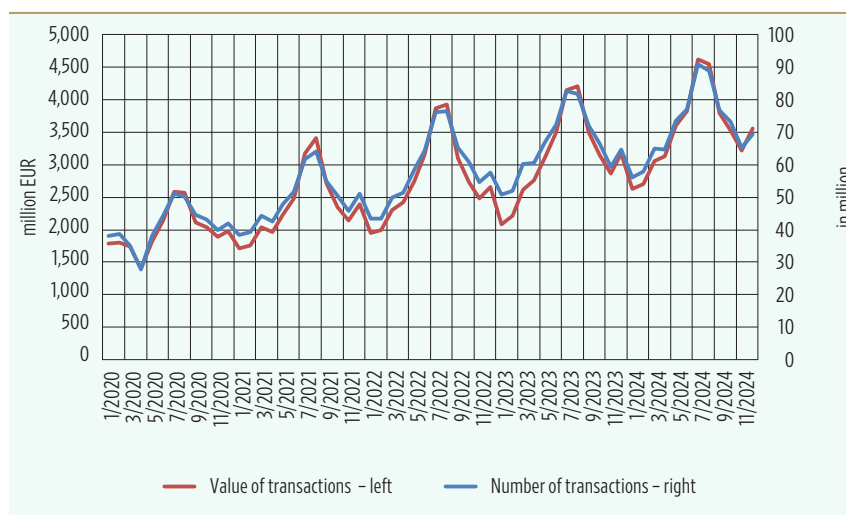
Source: HNB.

5.1 Total acquiring of payment transactions executed using payment cards

This sub-chapter presents statistical data on the total number and value of 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 17 clearly indicate a continued growth in the number and value of transactions of acquiring of payment cards in Croatia in particular during the summer tourist season from May to September. After September, as in previous years, the number of transactions declined to the levels of the beginning of the year, which can be attributed to a significant share of the cards of foreign issuers.

Figure 17 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: HNB.

An increase in the number of acquiring transactions in the territory of the RC of 20% and in the value of 18.7% was recorded in 2021. This trend continued in 2022, with a growth of about 18.6% in the number of transactions from the previous year. In 2023, in all, 789.8 million transactions, worth EUR 37.3 billion, were executed, representing a growth of 12.5% in number and 12% in value from 2022. In 2024, the positive trend continued: the number of transactions increased to 859.1 million and the value increased to EUR 42.2 billion, representing a growth of 8.8% in number and of 13% in value from 2023. July was the most active month, with over 91 million transactions and a total value of EUR 4.62 billion.

These data confirm the growing relevance of payment cards in everyday consumption and the strong impact of tourism on the use of card payments in Croatia.

How does card payment at merchants function?

The service of acquiring card payments is carried out at merchants and other business entities that have signed a contract with the payment service provider. They enable customers to pay with cards through various devices at their points of sale.

Most frequently, physical devices known as EFTPOS terminals, are used, which are installed in shops, restaurants and at other locations. In addition to those, mobile devices (M-POS) and virtual POS terminals are more frequently used, which are payment applications operating on smartphones, tablets or via the Internet.

At the end of 2023, there were about 31,580 contractual merchants in Croatia, 6,000 of which also offered the possibility of payment by cards at their physical points of sale and through the Internet, which is an increase of 12% from the previous year.

The largest share of merchants, about 25,570 of them, accepted cards only through physical EFTPOS terminals. Approximately 2,400 merchants only offered online card payments.

It is noteworthy that each merchant is counted as one contractual entity, irrespective of the number of points of sale or devices it has.

Most merchants (70%) cooperate with one payment service provider, while a smaller share have contracts with two or three different providers.

At the end of 2023, there were about 5,450 private persons that provided the services of acquiring card payments, of which 30% had a contract for the acquiring of cards through the Internet, and the majority cooperated with one service provider.

The card acquiring service is carried out through different devices – ATMs, EFTPOS terminals, online platforms and special EFTPOS terminals for deposit and withdrawal (Table 15).

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	105,254,681	384,694,910	6,544,690	1,081,297		497,575,578
Electronic money institutions and payment institutions	664,232	300,506,951	58,344,652	11,915	1,992,872	361,520,622
Total	105,918,913	685,201,861	64,889,342	1,093,212	1,992,872	859,096,200
Value of transactions						
Credit institutions	19,133,799,229	10,127,564,392	449,687,639	358,921,426		30,069,972,686
Electronic money institutions and payment institutions	101,564,990	9,670,635,006	2,237,052,699	2,061,809	119,109,611	12,130,424,115
Total	19,235,364,219	19,798,199,398	2,686,740,338	360,983,235	119,109,611	42,200,396,801

Note: Data refer to the total number and value of acquiring transactions in EUR in 2024.

Source: HNB.

Of the total number of acquiring transactions, 12.33% of transactions were acquired through ATMs, 79.76% through EFTPOS terminals, 7.55% through the Internet, 0.13% through EFTPOS terminals for withdrawal and deposit and 0.23% were other transactions.

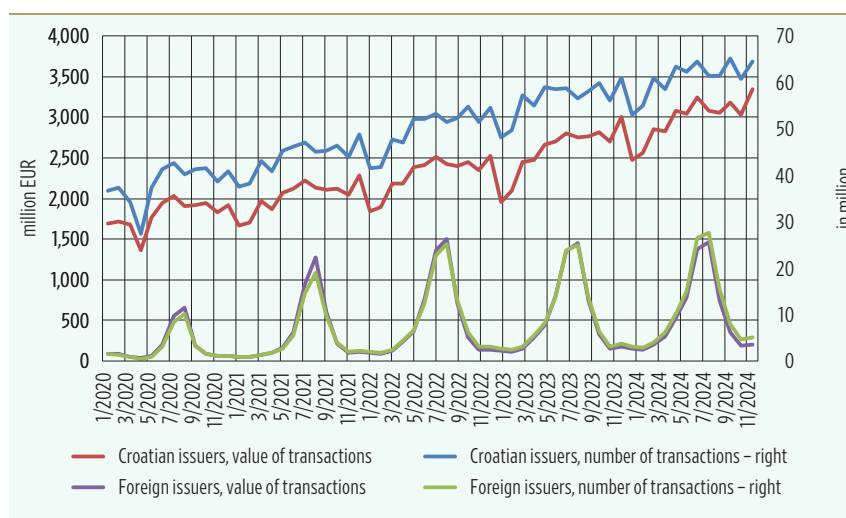
Of the total value of acquiring transactions, 45.58% of transactions were acquired through ATMs, 46.91% through EFTPOS terminals, 6.37% through the Internet, 0.86% through EFTPOS terminals for withdrawal and deposit and 0.28% were other transactions.

In all, 105.92 million transactions, with a total value of EUR 19.24 billion, were acquired through ATMs in 2024. Credit institutions participated in the acquiring of payment transactions of cash withdrawals through ATMs with a share of 99% in the number and value of transactions.

In all, 685.20 million transactions, worth a total of EUR 19.79 billion, were acquired through EFTPOS terminals in 2024. Electronic money institutions and payment institutions accounted for 43.9% of the share in the number of transactions and 48.8% 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 2024 stood at 64.89 million with a total value of EUR 2.69 billion.

Figure 18 Total number and value of acquiring transactions according to payment card issuer



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

The average value of an acquiring transaction was EUR 49 in 2024:

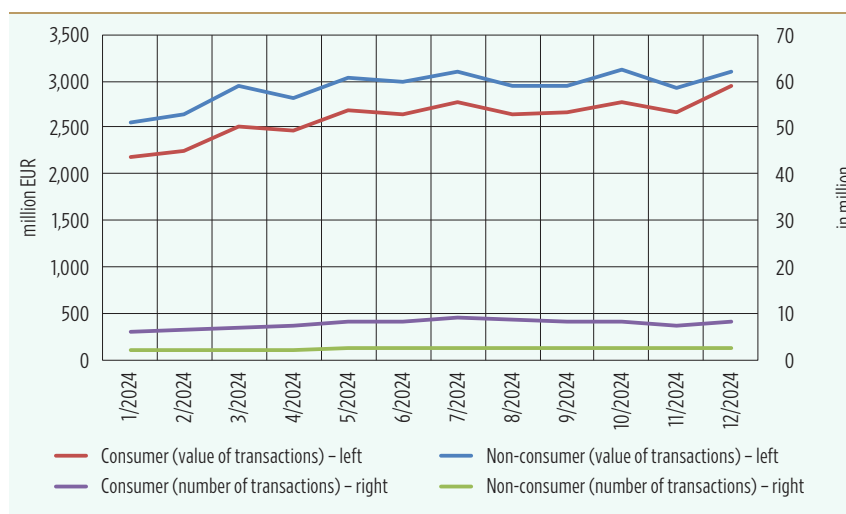
- **through EFTPOS terminals:** EUR 29;
- **through the Internet:** EUR 41;
- **through ATMs:** EUR 182;
- **through EFTPOS terminals for withdrawal and deposit:** EUR 330; and
- **through other means:** EUR 60.

Of the total of 859.09 million acquiring transactions (number) executed in 2024, 85% refer to payment cards of Croatian issuers, and 15% to those of foreign issuers. In 2024, of the total of EUR 42.20 billion worth of acquiring transactions (value) executed, 85% refers to payment cards of Croatian issuers, and 15% to payment cards of foreign issuers (Figure 19).

In 2024, the total number of acquiring transactions executed using foreign issuers' cards increased by 15.37%, and their value increased by 4.98% from 2023.

In 2024, the total number of acquiring transactions executed using Croatian issuers' cards increased by 7.72%, and their value increased by 14.65% from 2023.

Figure 19 Total number and value of transactions of the acquiring of payment transactions executed using payment cards of Croatian issuers according to cardholder

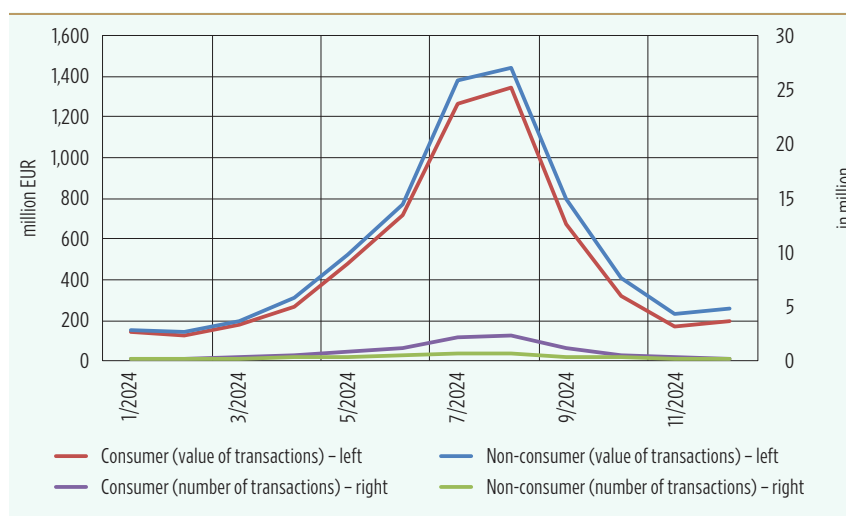


Note: Data refer to the total number and value of transactions of the acquiring of payment transactions executed using Croatian issuers' payment cards.
Source: HNB.

In 2024, there were 730.75 million transactions of the acquiring of payment transactions executed using payment cards of Croatian issuers, worth a total of EUR 35.76 billion, of which the following were acquired (Figure 20):

- **payment cards of consumers:** 703.41 million transactions, worth a total of EUR 31.17 billion; and
- **payment cards of business entities (non-consumers):** 27.34 million transactions, worth a total of EUR 4.59 billion.

Figure 20 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: HNB.

In 2024, in all 128.35 million transactions of the acquiring of payment transactions executed using payment cards of foreign issuers were executed, worth a total of EUR 6.43 billion, of which the following were acquired (Figure 21):

- **payment cards of consumers:** 124.07 million transactions, worth a total of EUR 5.87 billion; and
- **payment cards of business entities (non-consumers):** 4.28 million transactions, worth a total of EUR 558.01 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;
- transfer.

Of the total number of acquiring transactions, purchases of goods and services accounted for 87.33%, cash withdrawals accounted for 11.59%, cash deposits for 0.84% and transfers for 0.24%. In terms of value, a somewhat inverse ratio is seen: of the total value of acquiring transactions, purchases of goods and services accounted for 53.31%, cash withdrawals accounted for 36.71%, cash deposits for 9.69% and transfers for 0.32%.

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, 750.25 million acquiring transactions for the purchases of goods and services, worth a total of EUR 22.49 billion (own cards, cards of other Croatian issuers and cards of foreign issuers) were executed in 2024. In 2024, the total number of acquiring transactions for purchases of goods and services increased by 10.2%, and their value by 13.3% from 2023.

‘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 2024, the total number of acquiring transactions of cash withdrawal came to 99.54 million, with a total value of EUR 15.49 billion, a decrease of 1.5% in the number of transactions and an increase of 11.1% in the value of transactions from 2023.

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

In 2024, the total number of acquiring transactions of cash deposits came to 7.24 million, with a total value of EUR 4.07 billion, an increase of 8.7% in the number of transactions and an increase of 18.3% in the value of transactions from 2023.

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.

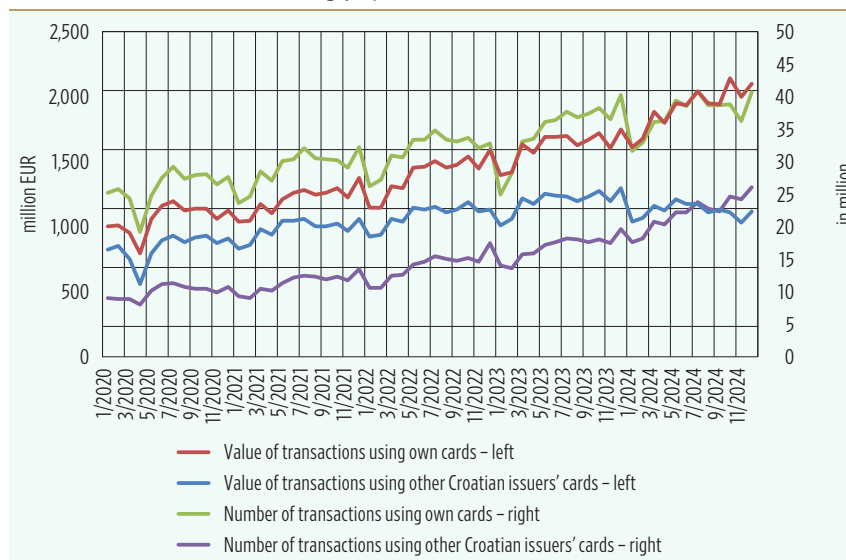
The acquiring of payment transactions executed using payment cards of Croatian issuers is divided into the acquiring of payment transactions executed using payment cards the acquirer itself has issued (hereinafter referred to as ‘own cards’) and the acquiring of payment transactions executed using payment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

In 2024, a total of 730.74 million acquiring transactions were executed using payment cards of Croatian issuers, worth a total of EUR 35.76 billion, of which the following were acquired (Figure 21):

- **own cards:** 269.83 million transactions, worth a total of EUR 22.48 billion; and
- **cards of other Croatian issuers:** 460.91 million transactions, worth a total of EUR 13.28 billion.

In 2024, the total number of acquirings of payment transactions executed using payment cards of Croatian issuers increased by 7.7%, and the total value increased by 14.6% from 2023.

Figure 21 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: HNB.

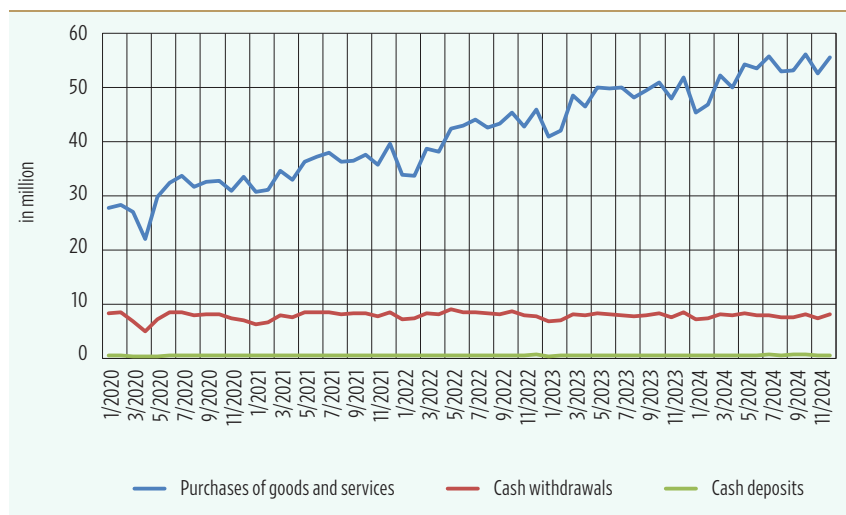
Figure 21 shows the total number and value of transactions of the acquiring of payment transactions executed using payment cards issued in the RC by issuer at a monthly level in 2020, 2021, 2022, 2023 and 2024. Of the total number of transactions of the acquiring of payment transactions executed using payment cards of Croatian issuers, 13.75% transactions were acquired through ATMs, 77.62% through EFTPOS terminals, 0.13% through EFTPOS terminals for withdrawal and deposit, 8.22% through the Internet and 0.27% through other means. If total values of transactions of the acquiring of Croatian issuers' payment cards are observed, 50.50% of transactions were acquired through ATMs, 42.08% through EFTPOS terminals, 0.92% through EFTPOS terminals for withdrawal and deposit, 6.17% through the Internet and 0.33% through other means. In 2024, the average value of a transaction of the acquiring of payment transactions executed using Croatian issuers' payment cards stood at:

- **through EFTPOS terminals:** EUR 27;
- **through the Internet:** EUR 37;
- **through ATMs:** EUR 180; and
- **through EFTPOS terminals for withdrawal and deposit:** EUR 336.

In 2024, the average number of transactions of the acquiring of payment transactions executed using Croatian issuers' payment cards stood at 60.89 million a month, and the average value of transactions was EUR 2.98 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 48.46% of the total value of acquiring transactions, followed by cash withdrawals at 40.09%. Cash deposits accounted for 11.44% in the total value of acquiring transactions (Figures 22 and 23).

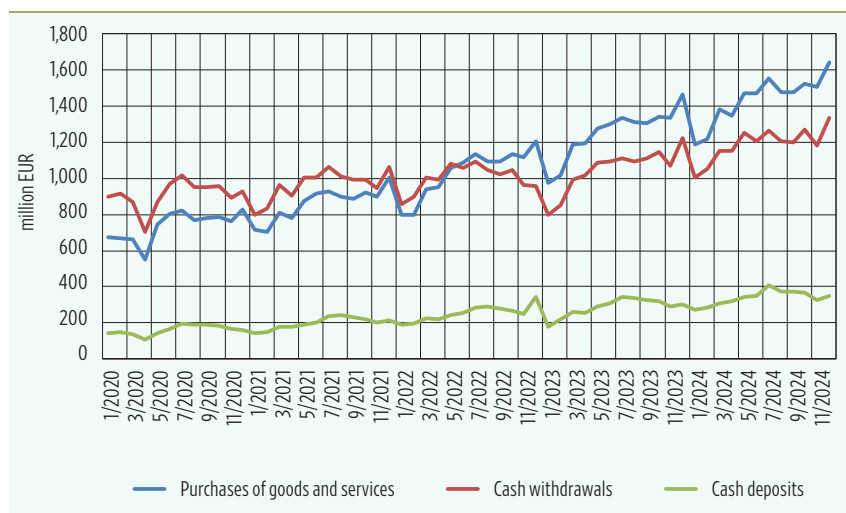
Figure 22 Number of transactions of the acquiring of payment transactions executed using payment cards issued in the RC by type of transaction



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

Source: HNB.

Figure 23 Value of transactions of the acquiring of payment transactions executed using payment cards issued in the RC according to the type of transaction



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

Source: HNB.

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 2024, in all, 627.48 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 17.26 billion.

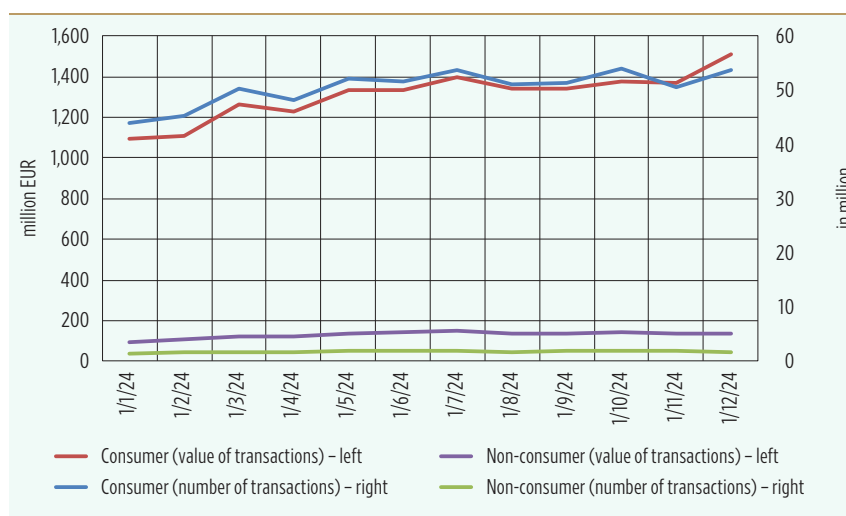
Of the total transactions of the acquiring of payment transactions for the purchases of goods and services, executed using payment cards of Croatian issuers:

- **through EFTPOS terminals:** 567.23 million transactions (90.4%) with a total value of EUR 15.05 billion (87.2%) were acquired; and
- **through the Internet:** 60.09 million transactions (9.6%) with a total value of EUR 2.21 billion (12.78%) 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 2024 stood at:

- **through EFTPOS terminals:** EUR 26; and
- **through the Internet:** EUR 36.

Figure 24 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: HNB.

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 24):

- **consumers:** 605.77 million transactions (96.5%) with a total value of EUR 15.69 billion (90.9%) were acquired; and
- **business entities (non-consumers):** 21.72 million transactions (3.5%) with a total value of EUR 1.57 billion (9.1%) 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, 93.96 million transactions of the acquiring of payment transactions of cash withdrawals, executed using payment cards of Croatian issuers, worth a total of EUR 14.29 billion, were executed in 2024.

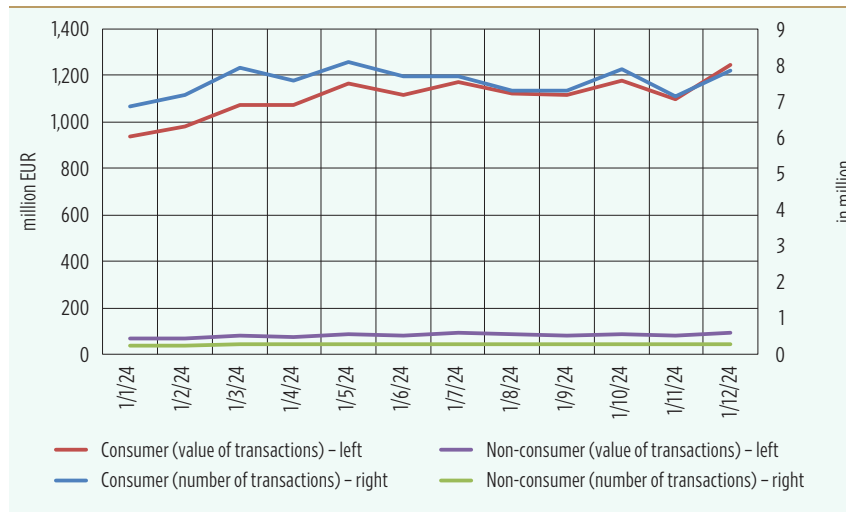
Of all the transactions of the acquiring of payment transactions of cash withdrawals, executed using payment cards issued in the RC:

- **through ATMs:** 93.26 million transactions (99.26%) with a total value of EUR 14.19 billion (99.32%) were acquired;
- **through EFTPOS terminals for withdrawal and deposit:** 0.7 million transactions (0.72%) with a total value of EUR 93.3 million (0.65%) were acquired;
- **through EFTPOS terminals:** 4,707 transactions (0.01%) with a total value of EUR 467.5 thousand (0.003%) were acquired; and
- **through other means:** 11,654 transactions (0.01%) with a total value of EUR 3.22 million (0.02%) 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 2024 stood at:

- **through ATMs:** EUR 152;
- **through EFTPOS terminals for withdrawal and deposit:** EUR 137;
- **through EFTPOS terminals:** EUR 99; and
- **other:** EUR 276.

Figure 25 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: HNB.

Of all the transactions of the acquiring of payment transactions of cash withdrawals executed using payment cards of Croatian issuers (Figure 25):

- **consumers:** 90.48 million transactions (96.30%) with a total value of EUR 13.27 billion (92.91%) were acquired; and
- **business entities (non-consumers):** 3.48 million transactions (3.7%) with a total value of EUR 1.01 billion (7.09%) were acquired.

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, 7.24 million transactions of the acquiring of payment transactions of cash deposits, executed using payment cards of Croatian issuers, worth a total of EUR 4.07 billion, were recorded in 2024.

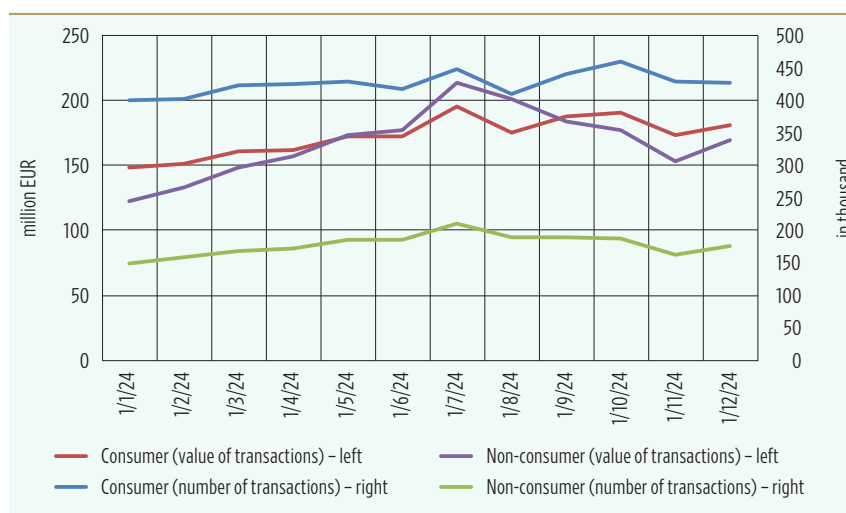
Of all the transactions of the acquiring of payment transactions for cash deposits executed using payment cards issued in the RC:

- **through ATMs:** 6.96 million transactions (96.06%) with a total value of EUR 3.85 billion (94.31%) were acquired; and
- **through EFTPOS terminals for withdrawal and deposit:** 0.28 million transactions (3.94%) with a total value of EUR 231.99 million (5.69%) were acquired.

The average value of transactions of the acquiring of transactions for cash deposits in the RC in 2024 stood at:

- **through ATMs:** EUR 553; and
- **through EFTPOS terminals for withdrawal and deposit:** EUR 814.

Figure 26 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: HNB.

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

- **consumers:** 5.1 million transactions (70.50%) with a total value of EUR 2.07 billion (50.74%) were acquired; and
- **business entities (non-consumers):** 2.13 million transactions (29.50%) with a total value of EUR 2 billion (49.26%) were acquired.

5.1.2 Acquiring of card transactions of Croatian issuers offered in the RC by acquirers from other EU member states

In the RC, the service of acquiring may also be provided by providers of acquiring services from other EU member states.

In 2024, they acquired 49.1 million transactions with Croatian issuers' cards with a total value of EUR 2.36 billion, of which the largest share referred to:

- **POS transactions:** 46.24 million transactions, worth a total of EUR 1.94 billion;
- **cash withdrawals at ATMs:** 1.85 million transactions, worth a total of EUR 371.18 million; and
- **payment transactions with electronic money:** 0.99 million transactions, worth a total of EUR 49.45 million.

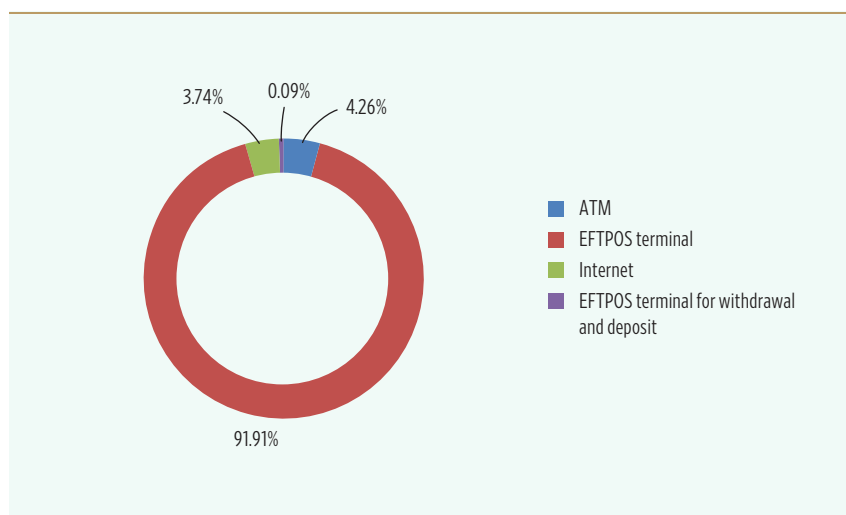
5.1.3 Acquiring of payment transactions executed using payment cards issued abroad

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 2024, 128.35 million transactions of the acquiring of payment transactions with a total value of EUR 6.43 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 15.18%, and their value increased by 4.83% in 2024 from 2023.

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 27 and 28).

Figure 27 Number of transactions of the acquiring of payment transactions executed using payment cards of foreign issuers by accepting devices for payment cards



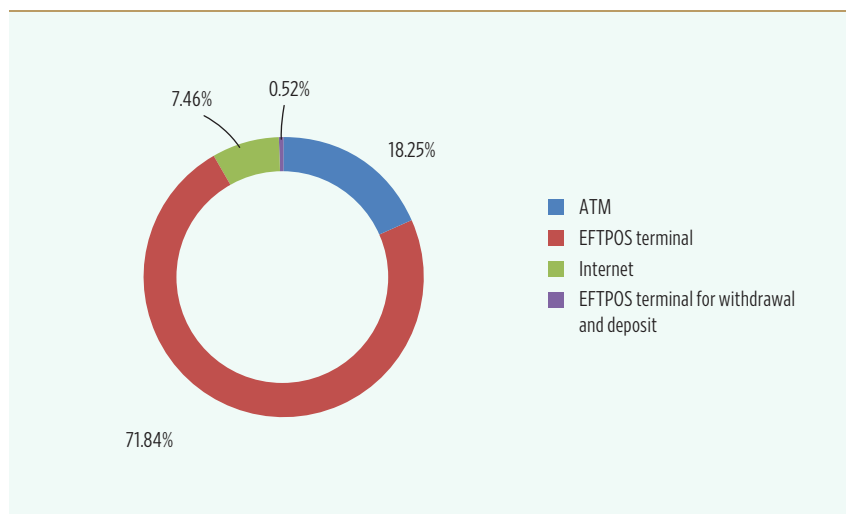
Note: Data refer to the total number of transactions of the acquiring of payment cards of foreign issuers in 2024.

Source: HNB.

Of all the transactions of the acquiring of payment transactions executed using payment cards of foreign issuers in 2024:

- **through ATMs:** 5.46 million transactions with a total value of EUR 1.2 billion were acquired;
- **through EFTPOS terminals:** 117.97 million transactions with a total value of EUR 4.75 billion were acquired;
- **through the Internet:** 4.79 million transactions with a total value of HRK 479.77 million were acquired;
- **through EFTPOS terminals for withdrawal and deposit:** 0.12 million transactions with a total value of EUR 33.43 million were acquired.

Figure 28 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 2024.

Source: HNB.

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

- **through EFTPOS terminals:** EUR 40;
- **through the Internet:** EUR 100;
- **through ATMs:** EUR 215; and
- **through EFTPOS terminals for withdrawal and deposit:** EUR 284.

In 2024, in all 122.76 million transactions (96%) 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 5.23 billion (81%) and 5.58 million transactions (4%) of the acquiring of payment transactions of cash withdrawals, with a total value of EUR 1.21 billion (19%) were recorded.

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

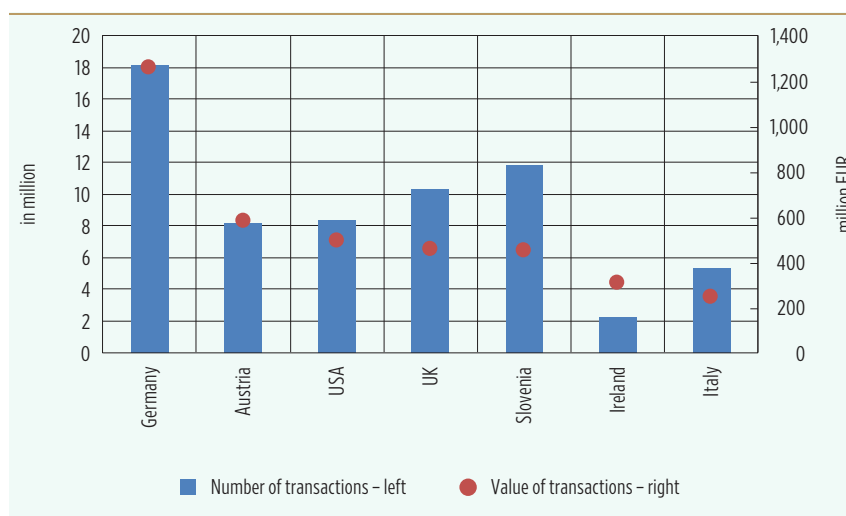
User		Payment transaction	ATM	EFTPOS terminal	Internet	EFTPOS terminal for withdrawal and deposit	TOTAL
Consumer	Number of transactions	Purchases of goods and services	1,903	114,021,221	4,566,424		118,589,548
		Cash withdrawals	5,368,781			112,504	5,481,285
	Value of transactions	Purchases of goods and services	395,110	4,287,428,018	413,119,334		4,700,942,461
		Cash withdrawals	1,142,621,078			32,056,457	1,174,677,535
Non-consumer	Number of transactions	Purchases of goods and services	92	3,948,041	231,430		4,179,563
		Cash withdrawals	95,387			5,361	100,748
	Value of transactions	Purchases of goods and services	99,660	458,779,431	66,651,510		525,530,601
		Cash withdrawals	31,110,651			1,375,504	32,486,155
Total - number of transactions		Purchases of goods and services	1,995	117,969,262	4,797,854	0	122,769,111
		Cash withdrawals	5,464,168	0	0	117,865	5,582,033
		Total	5,466,163	117,969,262	4,797,854	117,865	128,351,144
Total - value of transactions		Purchases of goods and services	494,770	4,746,207,449	479,770,844	0	5,226,473,063
		Cash withdrawals	1,173,731,729	0	0	33,431,961	1,207,163,690
		Total	1,174,226,499	4,746,207,449	479,770,844	33,431,961	6,433,636,753

Note: Data refer to the total number and value of transactions of the acquiring of payment cards of foreign issuers in 2024.
Source: HNB.

The acquiring of payment cards of foreign issuers issued in the seven most represented countries (Germany, Austria, USA, the United Kingdom, Slovenia, Ireland and Italy) accounted for 50% of the total number of transactions of the acquiring of payment transactions executed using payment cards of foreign issuers and for 59.29% of the total value of transactions of the acquiring of payment transactions executed using payment cards of foreign issuers.

In 2024, 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 142 was generated with the use of Irish issuers' cards, and the smallest with Slovenian issuers' cards in the amount of EUR 39 (Figure 29).

Figure 29 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: HNB.

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

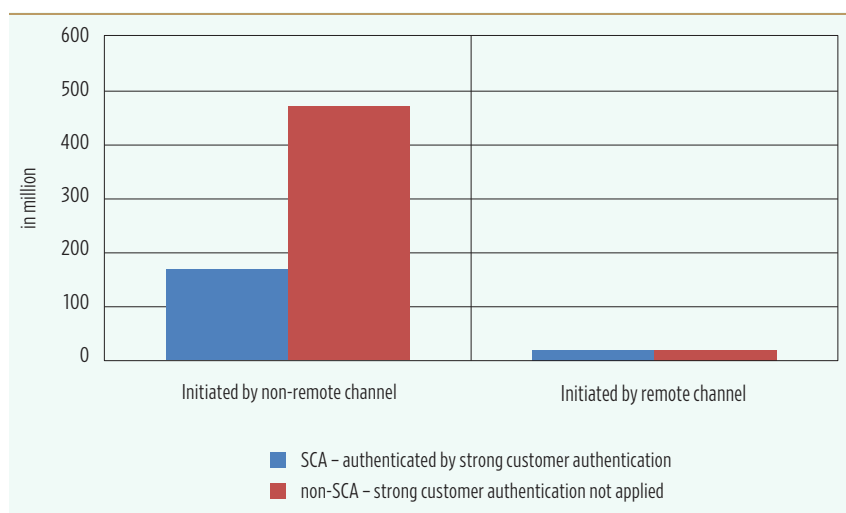
The acquiring of the payment transactions of purchases of goods and services in the RC is recorded according to the channel of initiation and with the breakdown according to the customer authentication method used (SCA – strong customer authentication and non-SCA – non-strong customer authentication) and the exemptions used.

“Strong customer authentication” (SCA) means authentication based on the use of two or more elements belonging to the categories of knowledge (something that only the user knows), possession (something that only the user possesses) and inherence (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.

Figure 30 Number of transactions of the acquiring of payment cards in the RC according to method of authentication used

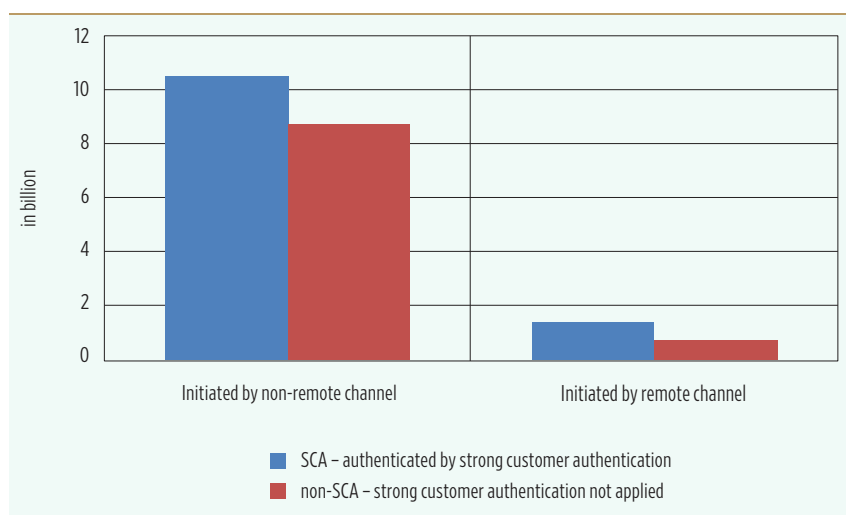


Note: Data refer to the total number of transactions of the acquiring of payment cards in the RC (excluding cash withdrawals at ATMs).
Source: HNB.

In all, 692.45 million transactions initiated with physical presence at the EFTPOS terminal were acquired in the RC in 2024. Of this number, SCA was applied for 192.78 million (26.3%) transactions, while for 539.42 million transactions (73.67%) SCA was not applied.

In addition, 40.31 million transactions initiated remotely were acquired in the RC in 2024, of which SCA was applied for 20.41 million (50.6%) transactions, while for 19.9 million transactions (49.4%) SCA was not applied.

Figure 31 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: HNB.

In 2024, in the RC, the acquiring of payment transactions initiated with physical presence at the EFTPOS terminal totalled EUR 17.221.47 billion, of

which SCA was applied for EUR 11.87 billion (50.75%), while for EUR 11.53 billion (49.25%) SCA was not applied.

Furthermore, in 2024, in the RC, the acquiring of payment transactions initiated via a remote payment channel totalled EUR 2.1 billion, of which SCA was applied for EUR 1.4 billion (65.5%), while for EUR 729.91 million (34.4%) SCA was not applied.

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 exemption used

Initiated via payment channel with physical presence of EFTPOS terminal	Number of transactions	Value of transactions (in EUR)
Small value contactless payments	380,704,872	5,311,949,387
Self-service terminals for transport tickets or parking charges	3,052,031	28,462,934
Other	95,446,286	3,337,259,144
Initiated via remote payment channel	Number of transactions	Value of transactions (in EUR)
Repeated transactions	113	1,188
Small value	3,687,555	31,307,679
Transaction risk analysis	3,480	179,374
Merchant-initiated transactions	9,941,187	363,711,394
Other	6,269,861	334,709,216

Note: Data refer to the total number and value of transactions of the acquiring of payment cards in the RC in 2024.
Source: HNB.

Comparison of the use of payment cards and of cash

The obligors of fiscalisation⁶ issued a total of 2,553.16 million invoices in 2024, with a total value of EUR 44.39 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, 68.4% in 2023, and 65.81% in 2024. At the same time, in the observed period, the share of the number of invoices paid by payment cards increased gradually and amounted to 21.24% in 2021, 23.18% in 2022, 26.8% in 2023, and 28.85% in 2024. The number of invoices paid by other means on average accounted for 5.34% of the remaining share in the number of issued invoices.

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

⁶ 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.

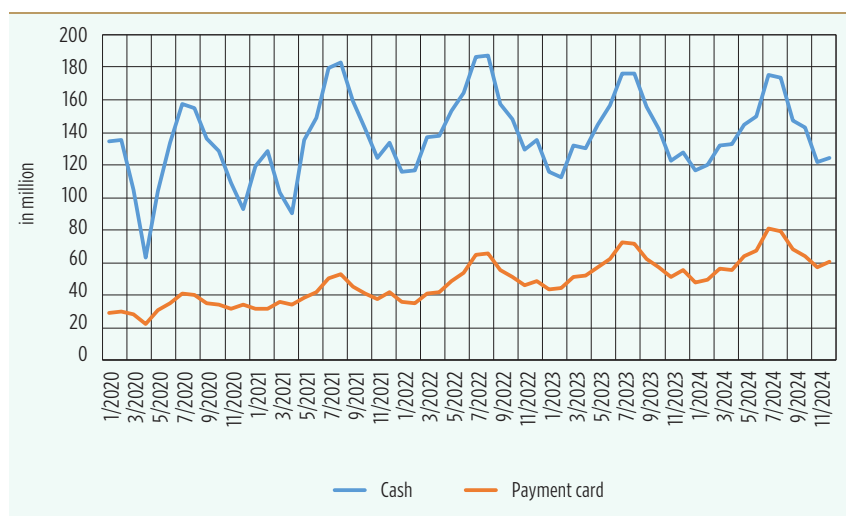
invoice was paid by card and the other three invoices were paid in cash. However, fiscalisation system data indicate that the habits of consumers are developing towards a constant and accelerated growth in the number and value of cashless payments, i.e. that consumers more frequently choose the payment 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, 46.9% of the value of invoices was paid in cash in 2021, 45.3% in 2022, 45.3% in 2023, and 43.44% in 2024. The share in the total value of invoices paid by cards was 45.6% in 2021, 47.2% in 2022, 47.3% in 2023, and 48.29% in 2024. The value of invoices paid by other means of payment accounted for 8.27% of the remaining share in the value of issued invoices.

The average value of a fiscalised invoice paid in cash in 2024 stood at EUR 11.48, and the average value of a fiscalised invoice paid by card stood at EUR 29.10. The average value of a fiscalised invoice paid in cash in 2023 stood at EUR 10.72, and the average value of a fiscalised invoice paid by card was EUR 28.57. The above data indicate that consumers choose the payment card more frequently than cash when paying invoices with larger amounts.

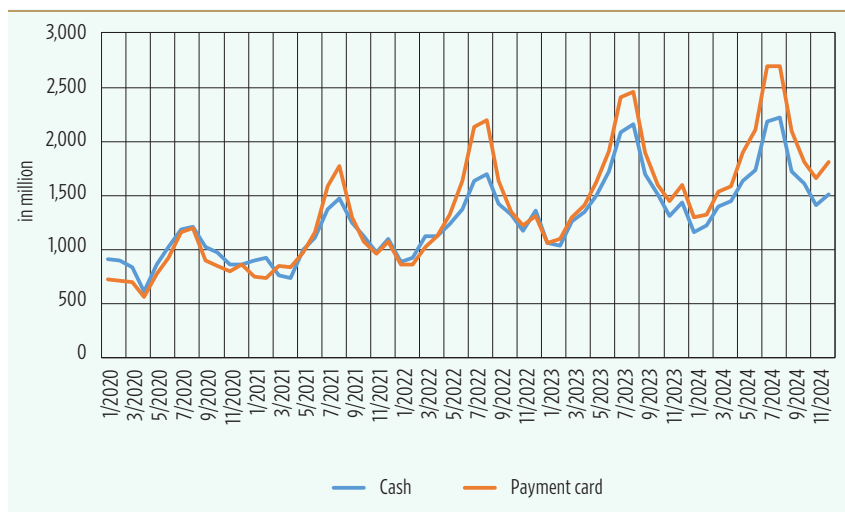
Figures 32 and 33 give a comparative presentation of the number and value of issued invoices that were paid in cash in the RC and the number and value of card-based payment transactions of the purchase of goods or services executed using payment cards of Croatian and foreign issuers. The presentation shows that cash as means of payment is also considerably more represented than payment cards in the number of transactions in 2024. However, the value of transactions paid by payment cards exceeds the value of fiscalised invoices paid in cash throughout 2024 (Figure 33).

Figure 32 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 issued 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 HNB.

Figure 33 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 issued 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 HNB.

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 payment card 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 for which, at the moment a payment transaction is initiated, coverage in 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 credit transfer.
- **‘Credit card’** means a payment card in which coverage in 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 that is 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, operating in the RC.
- **‘Payment card’** means a device enabling its holder to make payments for goods and services either at an accepting device or remotely, and/or to access cash and/or other services at an ATM or another self-service device and to transfer funds and which enables payment transaction initiation and its execution within a card payment scheme.
- **‘Payment service provider’** means the institution defined by Article 7 of the PSA.
- **‘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 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.
- **‘Revolving card’** means a payment card for 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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