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Payment Transactions and Accounts

Payment Statistics

2025

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Contents

1 Introduction 4

2 Cashless Payment Transactions 7

3 Fraudulent Payment Transactions 13

4 Credit transfers 16

4.1 National credit transfers 18
National credit transfers in euro according to the method of initiation 19
National credit transfers initiated by paper-based orders 21
National credit transfers initiated electronically 21
Internet and mobile banking 25
Received national credit transfers 26
Standing order 27

4.2 International credit transfers 29
Sent international credit transfers 29
Received international credit transfers 30

5 Bill-paying service 30

6 Direct debits 31

7 Money remittances 32

8 Debits from the accounts by simple book entry 33

9 Payment accounts 34

9.1 Transaction account and another payment account 34
Blocked payment accounts 36

9.2 Number of users by payment instrument (service) 36

10 Overview of basic definitions 38

11 Appendix 40

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1 Introduction

Payment operations are one of the foundations of every modern economy. They enable funds to be transferred easily and securely from one account to another – when individuals pay bills, purchase goods and services or send funds to others, as well as when businesses settle mutual obligations, pay salaries and receive payments from their clients. Although cash remains part of everyday payments, the majority of transactions today are cashless, executed through bank accounts and various electronic channels.

The way we pay has been changing rapidly in recent years. Payment cards have become a common payment method in shops; online, cards are increasingly used via digital wallets, while the mobile phone has become the main device we use to manage our money. At the same time, traditional methods of transferring funds between accounts still play a key role. Among them, credit transfers through which funds are transferred from the payer's account to that of the payee occupy a special place.

Credit transfers are used for a large number of everyday payments, from settling bills and transferring funds between individuals to paying salaries and pensions and making payments between businesses. Their role is particularly important when larger sums are concerned. In the structure of national cashless transactions in Croatia in 2025, credit transfers accounted for 33% of the total number of transactions, while their share in the total value amounted to as much as 97%. In international transactions, their share in the total value was around 50%. Such a discrepancy arises because credit transfers are often used for larger-value payments, for example between business entities and for the payment of salaries and pensions.

Credit transfers are increasingly being initiated electronically, without visiting a bank's branch office. In 2025, the total number of national credit transfers initiated electronically in Croatia increased by 6.13% from 2024 and their value by 10.39%. Among consumers, growth was more pronounced – the number of transactions increased by 8.24% and their value by 17.18%. Business entities also increased the use of electronic credit transfers by 3.7% in number and 9.69% in value.

The average consumer with an account in Croatia in 2025 executed 57 credit transfers, totalling EUR 13,432. The average business entity executed 475 credit transfers, with a total value of EUR 1.22 million. These figures clearly show how different the needs of individuals and business entities are, and how important credit transfers are for the

day-to-day functioning of the economy. The development of credit transfers is accompanied by a change in the manner in which they are initiated.

Mobile banking is becoming an increasingly important channel for initiating payments, thanks to its ease of use, availability throughout the day and the possibility to apply additional security features, such as biometric authentication. In 2025, the number of credit transfer transactions of consumers initiated through mobile banking increased by 10.8% and their value by 19.8%. As regards business entities, the number of transactions increased by 15% and their value by 27%.

In the Republic of Croatia (hereinafter referred to as 'RC'), 67% of consumers and around 70% of business entities had a mobile banking service, while 52% of consumers and 69% of business entities had an Internet banking service contracted. Compared with 2024, the number of consumers using mobile banking increased by 5.8% and the number of Internet banking users by 5.5%.

Consumers initiated 179.47 million transactions in 2025, worth EUR 30.71 billion, via mobile banking, while via Internet banking they initiated 9.37 million transactions, worth EUR 4.01 billion. In 2025, the average user initiated 69 transactions, worth EUR 11,891, via mobile banking and executed five transactions via Internet banking, worth EUR 1,992. These figures confirm that mobile banking has convincingly become the first choice for the initiation of electronic payment orders.

At the same time, user expectations regarding the speed of payment execution are also changing. With the introduction of instant credit transfers, funds can be transferred in just a few seconds, regardless of the time of day, day of the week or non-working day. The availability of instant payments to all bank clients during 2025 further spurred the development of digital payments and opened up opportunities for their wider application in everyday payments.

This publication presents aggregated statistical data on payment transactions and accounts in the RC for 2025, with comparisons to previous periods. Particular attention is paid to credit transfers, including instant credit transfers and standing orders. The publication also covers bill-paying services, money remittances, direct debits and debits from the accounts by simple book entry, as well as data on transaction accounts with credit institutions, while the trends in the number and value of transactions using payment cards issued in the RC in 2025 are described in detail in the separate publication *Payment Cards and Card Transactions*. This publication provides a comprehensive overview of the ways in which individuals and business entities use payment services and accounts.

Data show that cashless payments in the RC continue to grow and change. Cards remain the most common choice for a large number of everyday purchases, while credit transfers play a key role in transferring funds between accounts and larger-value payments. The growing availability of mobile and instant payments is further changing the way we use payment services.

Behind all these changes, however, there is still the same basis – a payment account and a system that enables funds to be transferred securely and efficiently from payer to payee.

Legal framework and methodology

Payment services in the Republic of Croatia are regulated by the Payment System Act (Official Gazette 66/2018, 114/2022 and 136/2024; hereinafter referred to as 'PSA'), transposing the provisions of Directive (EU) 2015/2366 into Croatian legislation. The PSA regulates payment services and payment service providers, the rights and obligations of users and providers of payment services, transaction accounts, as well as the establishment, operation and supervision of payment institutions and payment systems.

The statistical data presented in this publication are collected from credit institutions and the Financial Agency (hereinafter referred to as 'FINA'), in accordance with regulations governing the reporting on payment operations and the methodology aligned with the relevant regulations and standards of the European Central Bank. Data are collected on the basis of predefined concepts and categories, thereby ensuring the comparability of data over time and with those of other member states.

The publication presents aggregated statistical data for the RC for 2025, with comparisons from previous periods.

Type of data	Reporting frequency
Credit transfers and standing orders	Monthly and annually, with the balance at the end of the month
Money remittances and bill payments	Monthly and annually
Direct debits	Semi-annually and annually
Debits from the accounts by simple book entry	Monthly and annually, with the balance at the end of the month
Payment account	Monthly or with the balance at the end of the month

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

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

The amounts are shown without cents.

The publication also gives separate overviews for:

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

For reasons of clarity, only the term business entity is used in the publication as substitute for the term "non-consumer". Detailed methodological explanations for individual types of transactions are available in the corresponding chapters.

2 Cashless Payment Transactions

Cashless payments are an important part of the everyday financial operations of individuals and business entities, enabling the transfer of funds without the use of cash. They include various payment methods, from credit transfers and direct debits to payments by payment cards and other forms of cashless payments. Although they are not the focus of this publication, basic statistical data on payments made by payment cards will be presented to illustrate the full picture of cashless payment transactions in the RC.

The data presented in this chapter cover cashless payment transactions executed in 2025 by consumers, business entities, credit institutions and FINA, in all currencies, with transaction values converted into euros. Depending on the location of the payment service provider, transactions are divided into national and international cashless payment transactions.

Table 1 Payment transactions in the RC

Executed payment transactions (1)	Number of transactions	%	Value of transactions in EUR	%
A) National payment transactions				
1 Sent credit transfers (2)	**445,250,707**	**32.79%**	**567,672,684,416**	**96.10%**
1.1 Credit transfers	416,233,244	93.48%	554,784,713,104	97.73%
1.2 Standing orders	29,017,463	6.52%	12,887,971,312	2.27%
2 Bill-paying service	10,251,625	0.75%	582,429,897	0.10%
3 Direct debits	16,951,213	1.25%	1,785,708,081	0.30%
4 Debits from the accounts by simple book entry (3)	186,160,911	13.70%	519,348,325	0.09%
5 Sent money remittances	63,329	0.01%	15,674,482	0.01%
6 Transactions using payment cards issued in the RC	699,185,210	51.49%	20,053,215,001	3.40%
6.1 Debit payment cards	610,831,950	87.36%	16,388,777,646	81.73%
6.2 Credit payment cards	88,353,260	12.64%	3,664,437,355	18.27%
Total national payment transactions (1 – 6)	**1,357,862,995**	**100.00%**	**590,629,060,202**	**100.00%**
B) International payment transactions				
7 Sent credit transfers (5)	7,858,536	2.76%	74,665,381,611	46.10%
8 Received credit transfers (6)	17,408,254	6.11%	75,338,658,841	46.51%
9 Sent money remittances	116,119	0.04%	40,422,252	0.02%
10 Received money remittances	126,369	0.04%	39,304,577	0.02%
11 Transactions using payment cards issued in the RC (7)	118,462,312	41.58%	6,456,189,605	3.99%
12 Transactions of acquiring payment cards issued outside the RC (8)	140,909,010	49.46%	5,433,149,518	3.35%
Total international payment transactions (7 – 11)	**284,880,600**	**100.00%**	**161,973,106,403**	**100.00%**
Total (A + B)	**1,642,743,595**		**752,602,166,605**	

Notes: Including payment transactions of consumers, business entities, credit institutions and FINA, executed in all currencies (including the euro) and expressed to euro. Data refer to 2025.
Source: CNB.

(1) Executed payment transactions include executed cashless payment transactions in all currencies, converted into euro at the CNB's midpoint exchange rate on the last day of each month.

(2) Sent credit transfers include all national credit transfers executed by debiting the payment accounts of consumers, business entities and credit institutions.

(3) Debits from the accounts by simple book entry include transactions of debits from the accounts by simple book entry on the accounts of consumers and business entities (interests and fees for individual payment services, e.g. account management fee). The transactions of debits from the accounts by simple book entry do not include the transactions of the transfer of the amount of the instalment/annuity of a credit from the payment account of a payment service user to the account of the credit institution if such a transfer is agreed under a credit agreement.

(4) Transactions using payment cards issued in the RC include national card-based payment transactions for the purchase of goods and services and contractual debits (including transactions of the purchase of goods

and services through repayment in instalments and consumer credits). The transactions of withdrawal and depositing of cash using a payment card, as well as the transactions of fees, interests, membership fees, etc. collected by the issuer through the payment card, are not included.

(5) Sent credit transfers include all international credit transfers executed by debiting the payment accounts of consumers, business entities and credit institutions.

(6) Received credit transfers include all international credit transfers crediting the payment accounts of consumers, business entities and credit institutions.

(7) Transactions using payment cards issued in the RC include international card-based payment transactions executed using payment cards issued in the RC, i.e. the transactions of the purchase of goods and services and the transactions of cash withdrawal using a payment card.

(8) Transactions of acquiring payment cards issued outside the RC include the transactions of acquiring of payment instruments executed by payment instruments issued outside the RC for the purchase of goods and services through acquiring terminals. Transactions of purchase using e-money are included in Table 1.

An overview of the data from Table 1 on cashless payment transactions of credit transfers, standing order, bill-paying service, direct debit, money remittance, debits from the accounts by simple book entry and payment card transactions in 2025 shows that a total of 1.64 billion cashless payment transactions were executed, worth in all EUR 752.6 billion. Of the above figure, national cashless payment transactions accounted for 1.36 billion transactions with a total value of EUR 590,63 billion.

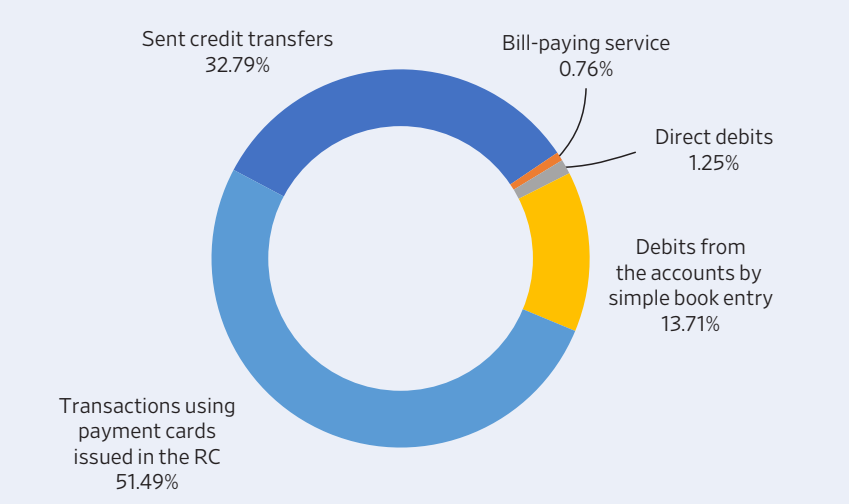
National cashless payment transactions are transactions the execution of which involves a payer's payment service provider and a payee's payment service provider operating in the RC. This group includes transactions involving sent credit transfers, bill-paying services, direct debits, debits from the accounts by simple book entry, money remittances and transactions using payment cards issued in the RC. A total of 1.36 billion national cashless payment transactions, worth a total of EUR 590.63 billion, were executed in 2025. Compared to the previous year, the number of national cashless payment transactions rose by 4.45% and their total value increased by 11.53%. An average of 113.16 million national cashless payment transactions were executed monthly, with a total average monthly value of EUR 49.22 billion.

When the structure of national cashless payment transactions is analysed according to the number of executed transactions, payment cards account for the largest share (51.46%), followed by credit transfers (32.79%) and debits from the accounts by simple book entry (13.7%). A smaller share refers to direct debit transactions at 1.25%, standing order transactions at 2.14% and the bill-paying service with the share of 0.75%. Transactions of sent money remittances are ranked last, with a share of 0.01%.

According to the value of executed national transactions, sent credit transfers account for the largest share.

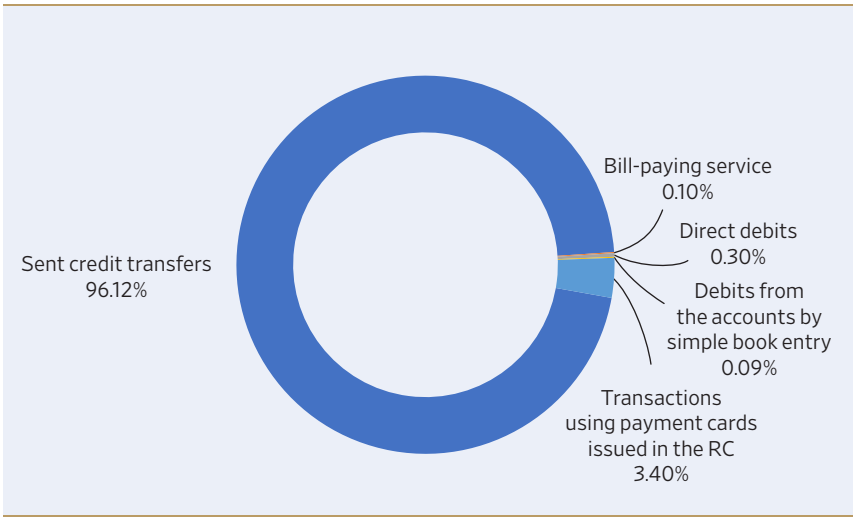
The structure by transaction value is significantly different. Credit transfers have the largest share at 96.10%, while payment card transactions (3.4%), standing order service (2.18%), direct debit service (0.3%), bill-paying service (0.1%), debits from the accounts by simple book entry (0.09%) and sent money remittances (0.01%) account for a much smaller share, which is to be expected given that transactions of significantly larger values (e.g. payments between business entities, payments by business entities to banks, payments of salaries and pensions and transfers between natural persons), other than everyday payments by individuals, are also executed using credit transfers. On the other hand, payment cards are widely used for the payment of goods and services in everyday purchases, which is why the average value of a card transaction is considerably lower than that of a credit transfer.

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



Note: Data refer to 2025.
Source: CNB.

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



Note: Data refer to 2025.
Source: CNB.

An important change in the field of credit transfers in 2025 refers to the broader availability of instant payments. In accordance with the requirements of Regulation (EU) 2024/886 on instant payments, in 2025, the provision of instant payment service became mandatory for payment service providers subject to the Regulation, thereby enabling users to send and receive instant payments. Instant payment enables the transfer of funds in a matter of seconds, regardless of whether a business day, a weekend or a public holiday is concerned.

In 2025, instant payments accounted for 2.26% of the total number of credit transfers, while by value they accounted for 3.94%. The larger share of instant payments in total value than in the total number of credit transfers shows that instant payments are also used for transactions of relatively higher values. Furthermore, with the entry into force of the new rules, the previous limit of EUR 100,000 on individual instant payments was abolished, so that payment service users are no longer restricted to that amount when initiating instant payments. The wider availability of instant payments creates the conditions for their further application and a gradual increase in their share in the total number and value of credit transfers.

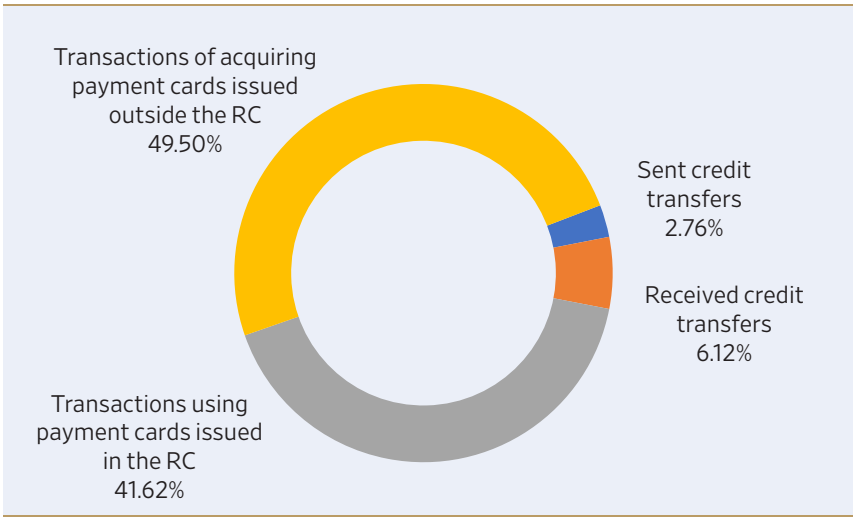
International cashless payment transactions means transactions the execution of which involves two payment service providers of which one payment service provider is located in the RC, and the other outside the RC. This group includes sent and received credit transfers, as well as international transactions using payment cards issued in the RC and the transactions of acquiring of payment cards issued outside the RC.

A total of 284.88 million international cashless payment transactions worth a total of EUR 161.97 billion were executed in 2025. Compared

with the figures for 2024, the number of international cashless payment transactions increased by 20.14% and their value by 6.58%. The average value of an international cashless payment transaction stood at EUR 569.

The structure of international cashless payment transactions also shows a discrepancy between the number and the value of transactions. According to the number of transactions, a significant proportion consists of payment card transactions, including transactions using Croatian cards abroad and the acquiring of foreign cards in the RC.

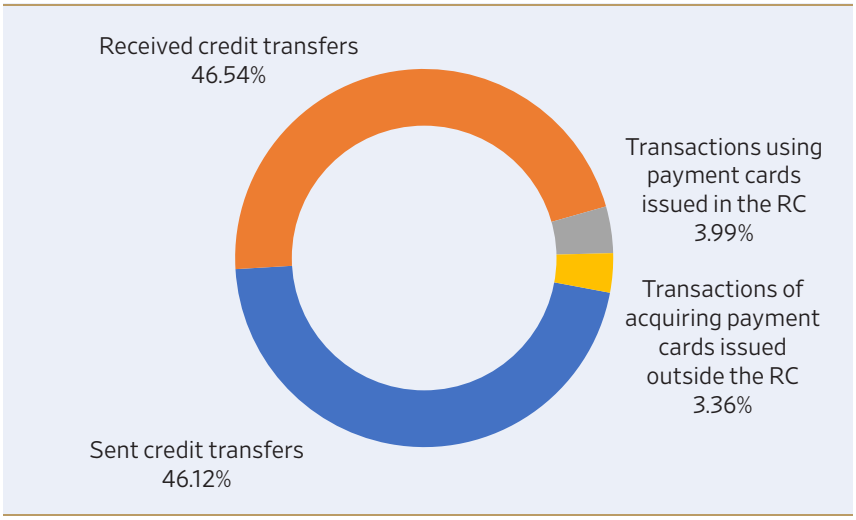
Figure 3 Structure of international cashless payment transactions according to the number of executed payment transactions



Note: Data refer to 2025.
Source: CNB.

In terms of value, international credit transfers account for the largest share. As with national transactions, the reason is their use for the transfer of funds of larger values, whereas payment cards are predominantly used to pay for goods and services.

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



Note: Data refer to 2025.
Source: CNB.

Data on national and international cashless payment transactions thus show different patterns of use of individual payment methods. Payment cards play an important role in everyday payments and account for a large share of the total number of international transactions, primarily by consumers, while credit transfers play a key role in the transfer of larger-value funds.

The following sections of the publication provide a more detailed breakdown of the various categories of national and international cashless payment transactions. Payment card transactions are covered in detail in a separate CNB publication "Payment Cards and Card Transactions", available on the website of the Croatian National Bank.

The high share of credit transfers in the total value of national cashless payment transactions because they are the most frequently used in larger-value transactions. Thus, credit transfers are a common means of the execution of payments between businesses, between businesses and banks, payments between natural persons, the payment of salaries and pensions, etc.

When international payment transactions, totalling 25.51 million with a total value of EUR 150.08 billion are compared with the data from 2024, the number of these transactions in 2025 can be seen to have increased by 19.86% and their value by 5.71%.

3 Fraudulent Payment Transactions

This sub-chapter presents statistical data on the share of fraudulent payment transactions in the total value of payment transactions. Reporting entities reported fraudulent transactions for credit transfers and card transactions, while no fraudulent direct debit transactions were reported.

According to the joint report by the European Banking Authority (EBA) and the European Central Bank (ECB) for 2024, relatively low fraud rates were recorded in the RC across all payment instruments. Such results are generally somewhat better than the indicators at the level of the European Economic Area (EEA).

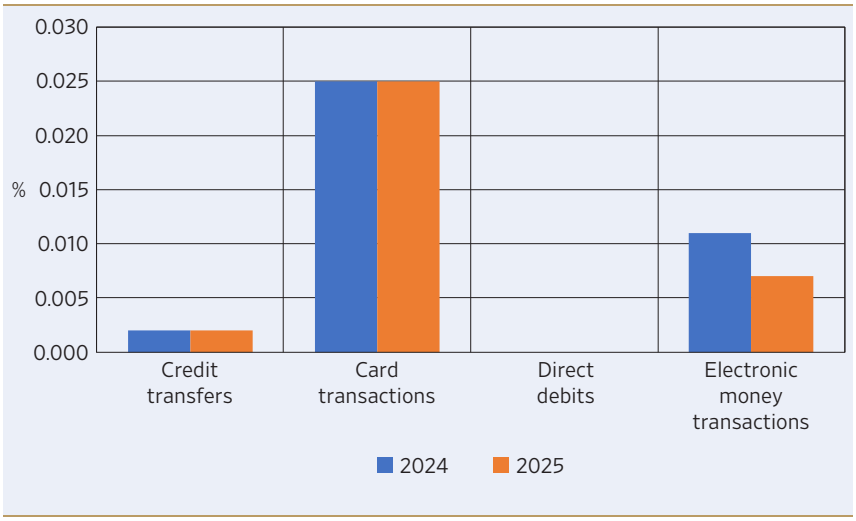
1 2025 Report on Payment Fraud, EBA/REP/2025/40, published in December 2025.

Table 2 Share of fraudulent transactions in the total value of transactions according to type of transactions in 2024 and 2025

	Credit transfers	Card transactions	Direct debits	Electronic money transactions
2024 [1]	0.002%	0.025%	0.000%	0.011%
2025 [2]	0.002%	0.025%	0.000%	0.007%

Source [1]: EBA 2025 Report on payment fraud (EBA/REP/2025/40 DECEMBER 2025).
Source [2]: CNB.

Figure 5 Share of fraudulent transactions in the total value of transactions according to type of transactions in 2024 and 2025



Source: CNB.

In the RC, the share of fraudulent credit transfers in the total value of credit transfers remained unchanged at the level of 0.002% in 2025 from 2024. Also, the share of fraudulent card transactions in the total value of card transactions remained at the level of 0.025% during the same period. The share of fraudulent e-money transactions in the total value of e-money transactions fell from 0.011% in 2024 to 0.007% in 2025.

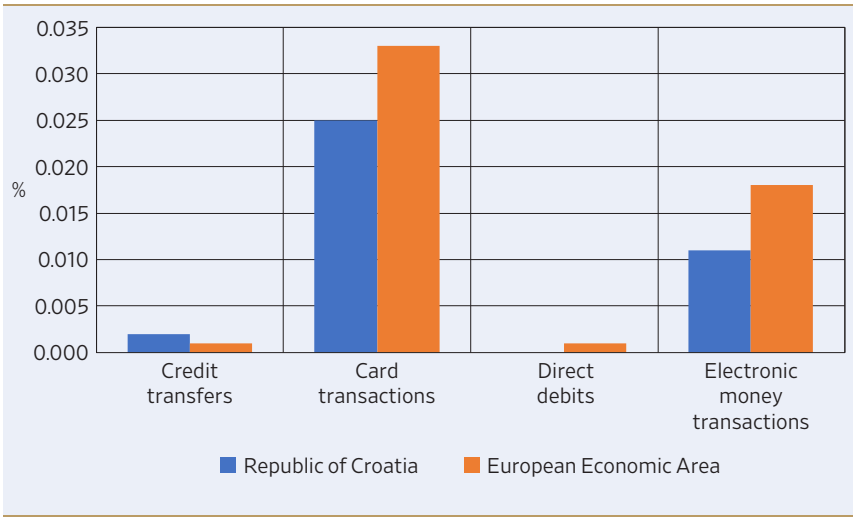
The stability of these indicators confirms the high level of security of the payment system. The consistently low fraud rate can be attributed to the effective application of strong customer authentication (SCA), with the simultaneous use of SCA exemptions where permitted, for example for low-value transactions.

Table 3 Share of fraudulent transactions in the total value of transactions by type of transactions – comparison of the Republic of Croatia and the European Economic Area (EEA) in 2024

	Credit transfers	Card transactions	Direct debits	Electronic money transactions
Republic of Croatia	0.002%	0.025%	0.000%	0.011%
European Economic Area	0.001%	0.033%	0.001%	0.018%

Sources: CNB and EBA 2025 Report on payment fraud (EBA/REP/2025/40 DECEMBER 2025).

Figure 6 Share of fraudulent transactions in the total value of transactions by type of transactions – comparison of the Republic of Croatia and the European Economic Area (EEA) in 2024



Sources: CNB and EBA 2025 Report on payment fraud (EBA/REP/2025/40 DECEMBER 2025).

Table 3 and Figure 6 give an overview of the share of fraudulent transactions in the total value of transactions classified by types for the period of 2024 for the Republic of Croatia and the European Economic Area (hereinafter referred to as 'EEA').

The share of fraudulent credit transfers in the total value of credit transfers amounted to 0.002% in the RC in 2024, while for the EEA that share was 0.001%. The share of fraudulent credit transfers remains low, in particular when compared with the share of fraudulent card transactions.

The mentioned rates were within the average of the EEA countries, where the total fraud rate for credit transfers was 0.001% and 0.002% of the value and the number of transactions, respectively. The most widespread form of fraud in credit transfers at EU level is payer manipulation, which includes identity theft techniques, phishing, smishing and vishing attacks, which increased from 65% to 74% of the total value of fraudulent credit transfers at EU level in 2024.

In the RC in 2024, the share of fraudulent card transactions in the total value of card transactions was 0.025%, while the comparable figure for the EEA was 0.033%. The data suggest that Croatia has a low incidence of fraudulent card transactions compared with the average for EEA countries.

For comparison, the average fraud rate for card transactions at EU level was 0.033% of the value and 0.015% of the number of transactions, Croatia thus having slightly lower rates than the European average. The most common form of card fraud for transactions initiated through a remote payment channel is card data theft, which at EU level accounts for more than 56% of the total value of fraudulent card transactions, whereas for

physically initiated transactions (transactions initiated through a non-remote payment channel), the most prevalent fraud is that involving lost or stolen cards.

Low fraud rates have been observed in direct debits in almost all countries, as confirmed by the EEA average of 0.001%. For comparison, in the RC in 2024, no fraudulent direct debit transactions were reported.

In 2024, Croatia reported a zero fraud rate in the segment of direct debits, in line with thirteen other EU countries which also reported no fraudulent transactions in this instrument. This is partly the result of a methodological approach to reporting, according to which returns within an eight-week period are not automatically recorded as fraud unless explicitly labelled as such.

As far as e-money transactions are concerned, the share of fraudulent transactions in the total value of e-money transactions in the RC amounts to 0.011%, while the EEA average is slightly higher at 0.018%.

In the segment of e-money transactions, Croatia had a fraud rate of 0.011% by value and 0.008% by number of total transactions. The above values are again lower than the European average, which stands at 0.018% of value and 0.011% of the total number of transactions.

4 Credit transfers

Credit transfer is one of the most commonly used methods of cashless payment. This is a payment service in which the payer instructs their payment service provider, usually a bank, to transfer funds from their account to the payee's account. In other words, when an individual pays a bill via mobile or online banking, sends money to another person or transfers funds between their accounts, they most often use a credit transfer.

The term 'credit transfer' does not refer to credit in the sense of borrowing; the term denotes the transfer of funds to credit the payee's account at payer's initiative.

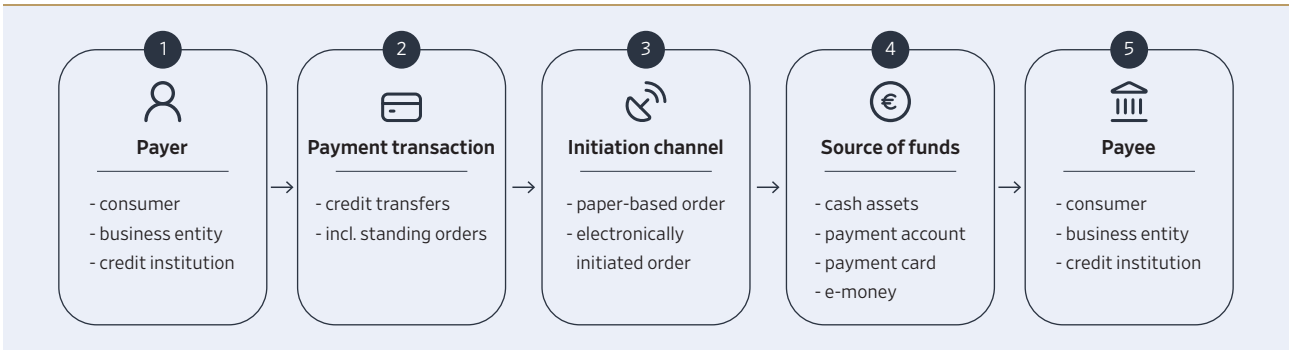
A credit transfer can be sent or received. In the case of a sent credit transfer, the payer's account is debited by the amount transferred, and in the case of a received credit transfer, the payee's account is credited with

the received funds. In statistical terms, credit transfers are viewed from the perspective of the payer and the payee, that is, as sent and received credit transfers.

Credit transfers may be initiated in various ways. The payer can give a paper-based order, for example over the counter at a bank, or an electronic order through Internet or mobile banking and other electronic channels. The funds that are transferred are most often held in a payment account, but the transfer can also be initiated using other payment instruments and services, depending on how the payment service is organised.

Figure 7 shows the method by which a credit transfer is initiated.

Figure 7 Credit transfer initiation



On 31 December 2025, all 20 credit institutions in the RC provided credit transfer services in the country.

In recent years, over the last three years, for example, there has been a continuous increase in both the number and value of sent credit transfers, with a more pronounced increase in the second half of 2025. From 2023 to 2025, the number of credit transfer transactions rose by 8%, and the value by 32%.

The movement of the number and value of credit transfers over the course of the year is not uniform. Increased activity is particularly noticeable in July and December. July growth can be partly attributed to increased economic activity during the tourist season, while the year-end rise is linked to higher retail traffic, holiday shopping and the close of the business and fiscal year. These are periods in which the number of cashless payments generally increases.

4.1 National credit transfers

National credit transfers are payment transactions in which both the payer's payment service provider and the payee's payment service provider are located in the Republic of Croatia. In the simplest case, this means that a person or business entity from Croatia instructs their bank to transfer funds to the account of another person or business entity in Croatia.

In 2025, a total of 387.3 million sent national credit transfers in all currencies were executed in Croatia. Their total value, converted to euro, stood at EUR 414.54 billion. Relative to 2024, the number of transactions increased by 2.81%, while their total value rose by 13.89%, indicating faster growth in transaction value than in the number of transactions.

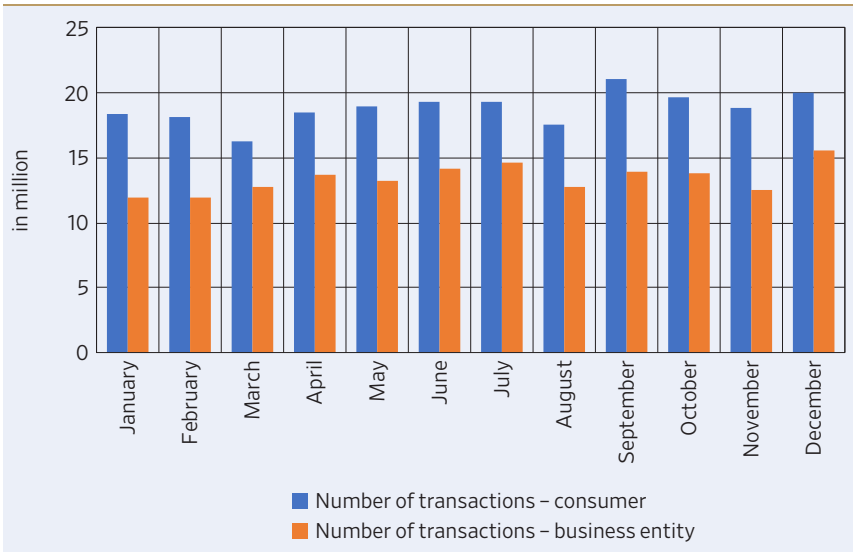
Of the total number of national credit transfers, 387.22 million transactions were in euros, with a total value of EUR 411.15 billion. This means that on a monthly basis an average of 32.27 million euro transactions were executed, worth EUR 34.26 billion.

If transactions are analysed according to the type of users, consumers executed 226.14 million transactions in euro in 2025, worth a total of EUR 49.7 billion. This corresponds to a monthly average of around 18.84 million transactions, worth a total of EUR 4.14 billion. The average value of a single consumer credit transfer was EUR 220.

Business entities executed 161.09 million transactions in the same period, worth a total of EUR 361.45 billion. On average, they executed 13.42 million transactions per month, worth EUR 30.12 billion. The average value of a single transfer was EUR 2,244.

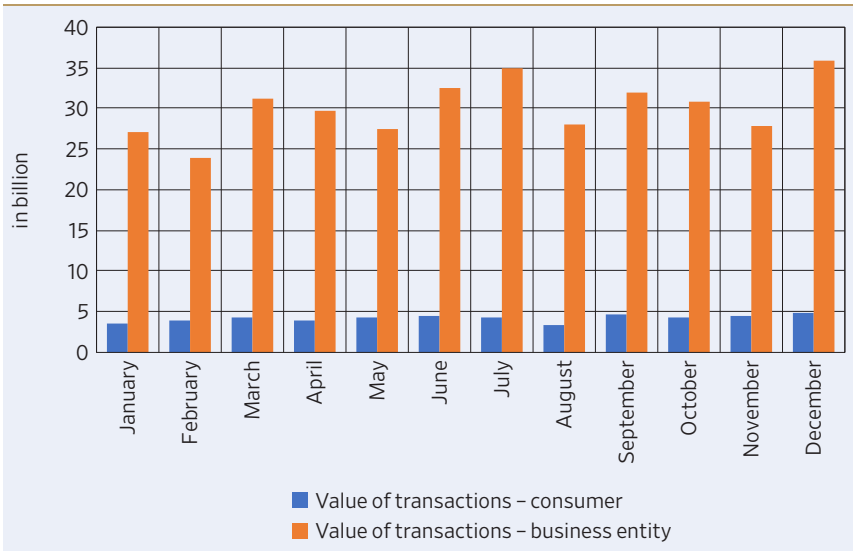
The data clearly show a difference in the use of credit transfers in terms of both number and value. Consumers execute more transactions, but the individual amounts of these transactions are on average significantly smaller. Business entities execute slightly fewer transactions, but they transfer substantially larger amounts. Such a difference is to be expected because credit transfers of business entities include, for example, payments to suppliers, payments of salaries, taxes and other business obligations.

Figure 8 Number of national credit transfers of consumers and business entities in EUR



Note: Data refer to 2025.
Source: CNB.

Figure 9 Value of national credit transfers of consumers and business entities in EUR



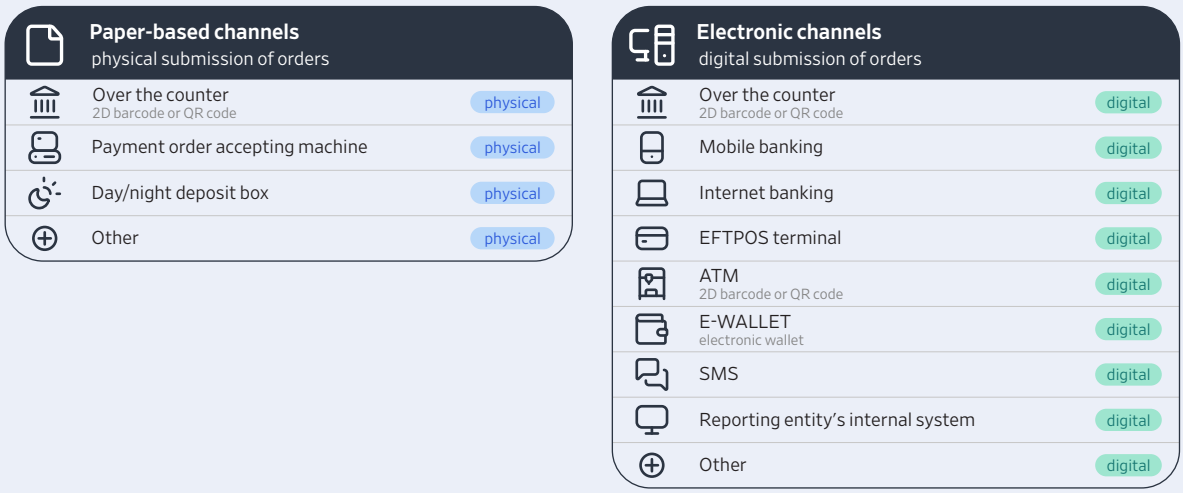
Note: Data refer to 2025.
Source: CNB.

In 2025, 73,476 national credit transfers were executed in foreign currencies (excluding the euro) in Croatia, worth a total of EUR 3.39 billion. Although their number is very small compared with euro transactions, they are significant in reflecting user needs for foreign currency payments and foreign exchange operations.

National credit transfers in euro according to the method of initiation

National credit transfers in euro can be initiated by paper-based orders or electronically. Electronic initiation includes various digital channels, among which mobile and Internet banking stand out in particular.

Figure 10 Channels of payment order initiation



In 2025, of the total number of national credit transfers in euro, 38.5 million or 10.01% were initiated using a paper-based order. Their total value was EUR 56.9 billion or 13.86%. The remaining 346.32 million transactions, or 89.99%, were initiated electronically and their total value stood at EUR 353.61 billion.

Data confirm that electronic order initiation has become a common method of payment. From 2024, the number of electronically initiated national credit transfers increased by 6.13%, and the total value of these transactions rose by 10.39%. At the same time, the number of transactions initiated by paper-based orders decreased by 19.72%.

Reducing the use of paper-based orders is part of a long-term trend towards the digitalisation of payment services. Electronic channels are available to users throughout the day, allowing them to initiate orders quickly and without the need to visit a bank.

When viewed by user type, the difference between consumers and business entities is even more pronounced. In 2025, consumers initiated 34.8 million transactions via paper-based orders with a total value of EUR 14.12 billion, while they initiated 189.39 million transactions, worth EUR 35.25 billion, through electronic channels.

Among business entities, the initiation of orders electronically is predominant and we can say that paper-based orders are the exception. In 2025, 156.93 million transactions of business entities were initiated electronically, or 97.69% of their national credit transfers. The remaining part related to paper-based orders.

National credit transfers initiated by paper-based orders

A paper-based order may be submitted for execution over the counter at a bank or another legal person that is acting on behalf of and for the account of the bank. Although an increasing number of payments are made electronically today, paper-based orders still have their place in payment operations.

In Croatia, for more than ten years, it has been possible to initiate a large proportion of paper-based orders using a 2D barcode printed on them, which are scanned or read over the counter at a bank or by another legal entity acting on behalf of and for the account of a bank. This reduces the need for manual data entry and the likelihood of errors during entry.

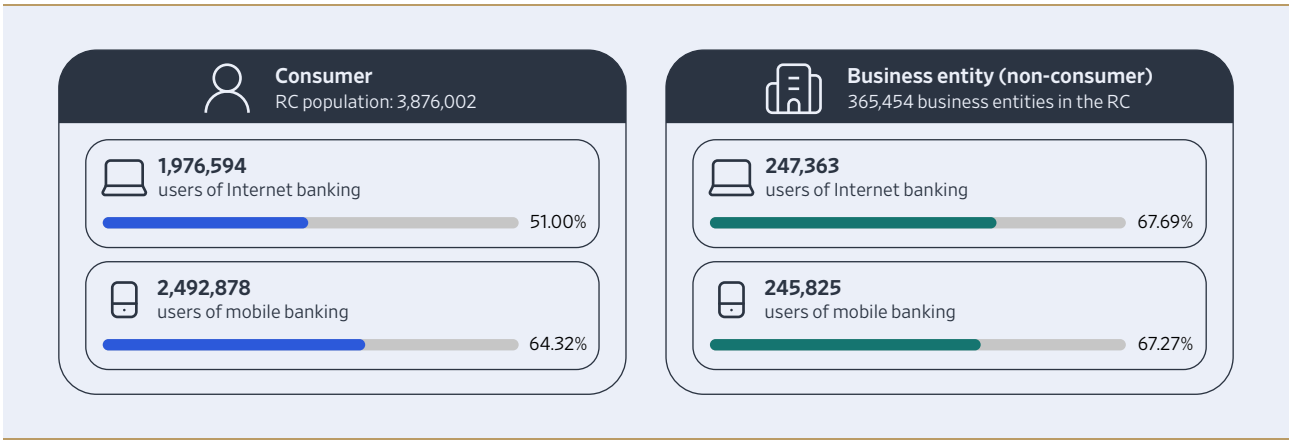
In 2025, the number of consumer transactions initiated by paper-based orders over the counter fell by 9.07%, and the number of transactions of business entities by 11.46% from 2024. For business entities, the decrease was around 11%. The reduced use of paper-based orders is driven by the ever-wider availability of mobile and Internet banking, as well as the digitalisation of business operations. Invoices and other obligations can increasingly be paid directly through electronic channels, and some invoice issuers even allow for the automatic creation of payment orders. This has further reduced the need for manually transcribing data from paper payment slips.

National credit transfers initiated electronically

Electronic initiation of credit transfers is now the primary method used in national credit transfers in Croatia. An electronic order can be initiated through various devices and platforms, with the largest contribution coming from mobile and Internet banking.

The most common method of initiation of electronic credit transfers in 2025 was mobile banking, which accounted for 59.47% of all electronically initiated transactions, followed by Internet banking with a share of 35.37%. Other forms – such as over-the-counter initiation (3.49%), ATMs and other channels – had significantly smaller shares.

Figure 11 Users of digital banking channels
as at 31 December 2025



The number of users of digital banking channels shows to what extent electronic payment methods have become the primary channel for everyday financial operations. In 2025, 1,976,594 users used Internet banking, while 2,492,878 of them used mobile banking.

If the structure of the use of electronic channels is analysed separately for consumers and business entities, significant differences are observed. Consumers mostly used mobile banking, which accounted for 94.87% of their electronically-initiated orders, while business entities preferred Internet banking, which accounted for 72.03% of their electronic transactions.

Table 4 Total number of national credit transfers initiated electronically

Payment method	Consumers	Share	Business entities	Share	Total	Share
Over the counter	38,398	0.02%	12,048,567	7.68%	12,086,965	3.49%
Internet banking	9,368,541	4.95%	113,028,809	72.03%	122,397,350	35.37%
Mobile banking	179,465,525	94.87%	26,341,498	16.79%	205,807,023	59.47%
ATM/banking kiosk	73,429	0.04%	0	0.00%	73,429	0.02%
Other	221,834	0.12%	5,510,047	3.51%	5,731,881	1.66%
Total	**189,167,727**	**100%**	**156,928,921**	**100%**	**346,096,648**	**100%**

Notes: Including national credit transfers executed to debit consumers and business entities in euro. Data refer to 2025.
Source: CNB.

Data on the number and value of electronically initiated national credit transfers show that the way digital channels are used varies depending on the type of user. While mobile banking is the most prevalent channel according to the number of transactions, Internet banking accounts for a significantly larger share when the total value of funds transferred is considered. It is linked to the different habits of consumers and business entities.

Consumers most often initiate electronic orders via mobile banking, which is convenient for everyday payments and the transfer of funds. On the other hand, business entities make extensive use of Internet banking, particularly for higher-value payments and a greater number of business transactions. Therefore, Internet banking, although used for the initiation of fewer transactions than mobile banking, accounts for almost 80% of the total value of electronically initiated national credit transfers. Mobile banking accounts for 14.26%, while other electronic channels together account for the remaining 6%.

Table 5 Total value of national credit transfers initiated electronically

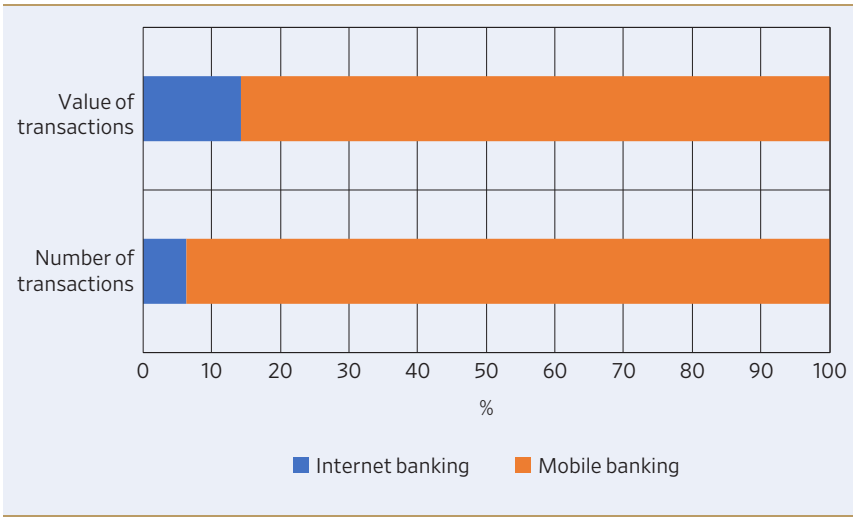
Payment method	Consumers	Share	Business entities	Share	Total	Share
Over the counter	112,618,946	0.32%	9,764,349,487	3.07%	9,876,968,433	2.80%
Internet banking	4,014,073,789	11.39%	277,858,978,757	87.28%	281,873,052,546	79.71%
Mobile banking	30,714,612,938	87.15%	19,722,873,225	6.20%	50,437,486,163	14.26%
ATM/banking kiosk	14,299,455	0.04%	0	0.00%	14,299,455	0.01%
Other	386,904,503	1.10%	11,014,803,664	3.46%	11,401,708,167	3.22%
Total	**35,242,509,631**	**100%**	**318,361,005,133**	**100%**	**353,603,514,764**	**100%**

Notes: Including national credit transfers executed to debit consumers and business entities in euro. Data refer to 2025.
Source: CNB.

If the data on the total number and value of transactions initiated by mobile and Internet banking are presented relative to the number of users of these services, an approximate picture of the intensity of their usage is obtained:

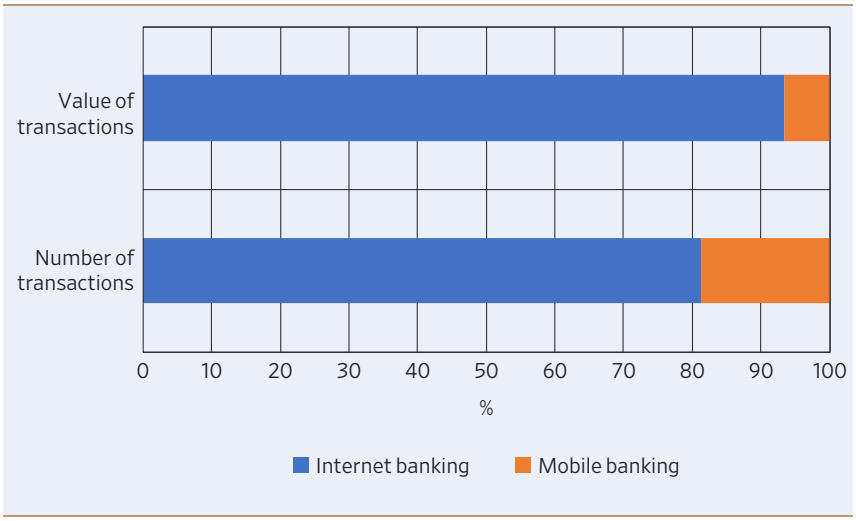
- consumers initiated on average five transactions by Internet banking in 2025, worth a total of EUR 1,992;
- business entities initiated on average 449 transactions by Internet banking, worth EUR 1.1 million;
- consumers initiated on average 69 transactions by mobile banking, worth EUR 11,891;
- business entities initiated on average 104 transactions by mobile banking, worth a total of EUR 77,666.

Figure 12 Average number and value of transactions of consumers initiated through Internet and mobile banking



Note: The figure shows the average number and value of transactions of consumers initiated through Internet and mobile banking.
Source: CNB.

Figure 13 Average number and value of transactions of business entities initiated through Internet and mobile banking



Note: The figure shows the average number and value of transactions of business entities initiated through Internet and mobile banking.
Source: CNB.

These data confirm that consumers perceive mobile banking as the everyday tool for the payment of smaller amounts, while business entities use Internet banking for a larger number of transactions, as well as for significantly larger total amounts, more easily implemented via Internet banking. Internet banking also enables business entities to use more advanced functionalities, such as preparing a larger number of orders and multiple authorisation of payments.

Table 6 The average number and value of transactions of national credit transfers initiated electronically according to the number of users of payment services

Services	Consumer		Business entity	
	Number of transactions	Value of transactions	Number of transactions	Value of transactions
Internet banking	5	1,992	449	1,103,688
Mobile banking	69	11,891	104	77,666

Note: Including national credit transfers executed to debit consumers and business entities in euro in 2025.
Source: CNB.

Internet and mobile banking

In 2025, the upward trend in credit transfers through Internet and mobile banking continued, with mobile banking in particular experiencing significant growth. The number of transactions via Internet banking fell slightly by 2.87%, while the number of transactions via mobile banking increased by 11.29% from 2024. The value of transactions grew faster, with the value of transactions initiated via Internet banking increasing by 10% and those initiated via mobile banking by 22.52% from the previous year. This shows that digital channels are used not only for an increasing number of transactions but also for the transfer of progressively larger amounts.

When data on Internet banking are analysed for consumers and business entities separately, it can be seen that consumers executed 7.65% of the total number of transactions via Internet banking (about 9.4 million), while business entities initiated 92.35% of transactions (about 113.03 million). With regard to value, consumers participated with 1.42% (EUR 4.01 billion) and business entities with 98.58% (EUR 277.86 billion) of the total value.

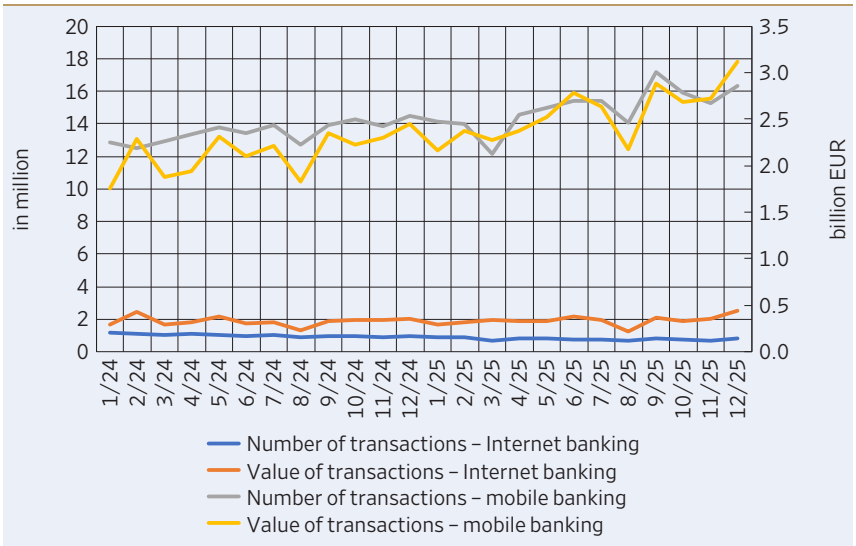
The ratio is the opposite for mobile banking – consumers executed 87.2% of the total number of transactions (179.47 million) and business entities participated with 12.8% (EUR 26.34 million). In terms of value, consumers initiated 60.9% (EUR 30.71 billion) and business entities initiated 39.1% (EUR 19.72 billion) of the total value of transactions.

Relative to 2024, the number of mobile banking transactions initiated by consumers increased by 10.77%, while for business entities, this increase was 14.95%. The value of mobile banking transactions increased by 19.79% for consumers and by 27.03% for business entities.

These data confirm that the way banking services are used is changing. Mobile devices are becoming the primary channel for individuals' everyday payments, while Internet banking keeps an important role in business operations, particularly for higher value transactions.

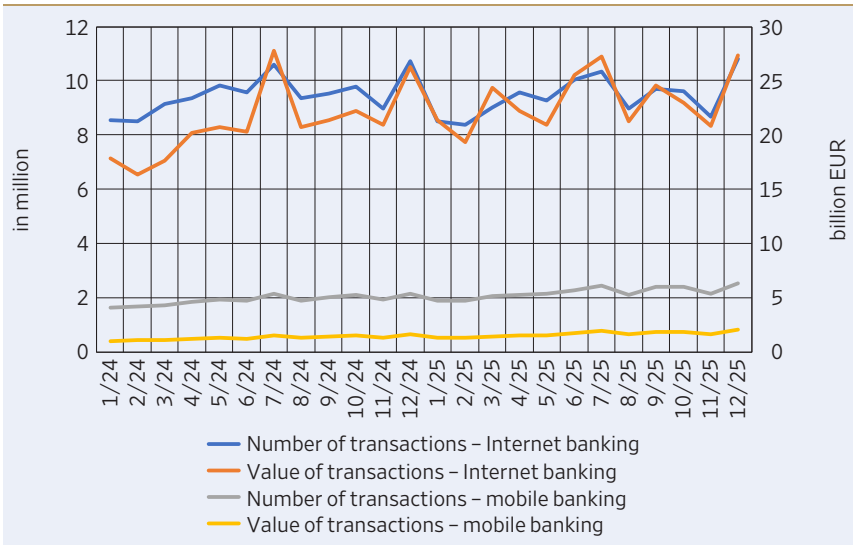
The movement of the total number and value of credit transfers of consumers initiated using Internet and mobile banking in the period from 2024 to 2025 in the RC is shown in Figure 14, while the trends in business entities are shown in Figure 15. The data include national credit transfers in euro.

Figure 14 Total number and value of national credit transfers of consumers initiated by Internet and mobile banking



Note: Including national credit transfers of consumers in euro.
Source: CNB.

Figure 15 Total number and value of national credit transfers of business entities initiated by Internet and mobile banking



Note: Including national credit transfers of business entities in euro.
Source: CNB.

Received national credit transfers

National credit transfers can also be viewed from the perspective of the recipient, that is, as funds credited to the accounts of consumers and business entities.

In 2025, a total of 377.67 million national credit transfers were received in consumer and business entities accounts held with credit institutions in Croatia, with a total value of EUR 535.97 billion.

Unlike sent credit transfers, where it is the payer's account that is viewed, in the case of received credit transfers, the payee's account is observed. The difference between the total number and the value of sent and received transactions is the result of different cash flows within the domestic payment system. A single transaction may be recorded at the same time as a sent credit transfer with the payer's payment service provider and as a received credit transfer with the payee's payment service provider.

Data on received credit transfers thus provide another perspective on domestic payment operations: while sent transfers show how users execute payments, received transfers show how much and in what amounts funds are received in users' accounts. Together they provide a more complete picture of the movement of cashless funds through the Croatian payment system.

Standing order

A standing order is a type of the credit transfer payment service by which a bank, on the basis of a special standing order contract with its client – the payment service user, periodically on a certain or determinable day transfers a certain or determinable amount to debit the payment account of its payment service user to credit the payment account of the payee. A standing order can, for example, be used to make regular payments of bills, subscriptions or loan repayments.

On 31 December 2025, the standing order service was provided in the RC by all 20 credit institutions.

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

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

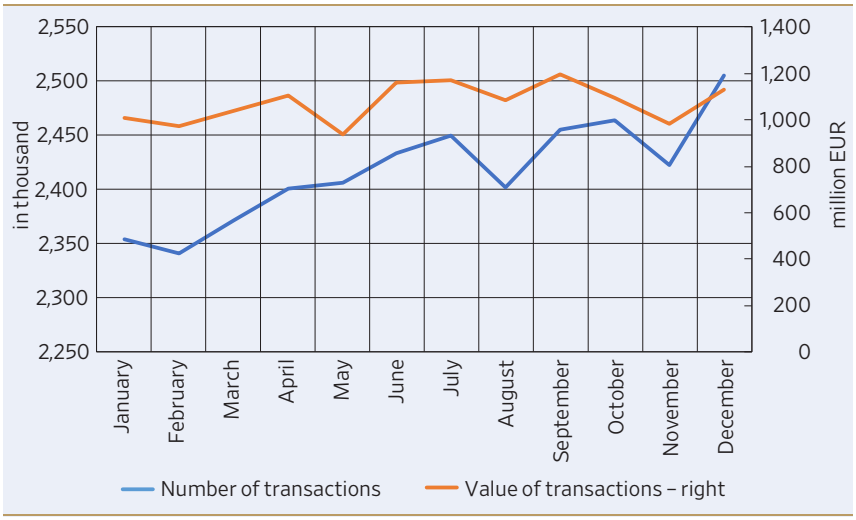
As at 31 December 2025, consumers had 2,402,340 standing order contracts with banks and business entities had 80,706 contracts.

Compared to 2024, the number of standing order contracts of consumers increased by 3.84% and that of business entities by 17.25%.

In 2025, a total of 29.01 million standing order transactions were executed in the RC, worth a total of EUR 12.89 billion. Almost all transactions, 99.98% of them, were executed in euro, and the remaining share in other currencies.

At a monthly level, an average of 2.42 million transactions were executed, with an average monthly value of EUR 1.07 billion. The average value of a standing order transaction was EUR 444 (Figure 16).

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



Notes: Including standing orders of consumers and business entities in euro. Data refer to 2025.
Source: CNB.

Although business entities have significantly fewer standing order transactions than consumers, their transactions are on average considerably larger in value. In 2025, business entities executed 969,492 transactions, worth a total of EUR 9.85 billion. The average value of a transaction was EUR 10,164.

Consumers accounted for almost 97% of the total number of standing order transactions and business entities accounted for the remaining share. However, according to the value of transactions, it is the reverse: business entities accounted for more than three-quarters of the total value of standing orders, while consumers accounted for the remaining share. This shows that consumers mainly use standing orders for regular payments of smaller amounts, whereas business entities more often use standing orders for payments of significantly larger amounts.

4.2 International credit transfers

'International credit transfer' means a payment transaction the execution of which involves payment service providers from at least two countries. One of them operates in the RC, and the other payment service provider (of payer or payee) in another member state or in a third country.

On 31 December 2025, all 20 credit institutions in the RC provided international credit transfer services.

Sent international credit transfers

Sent international credit transfers include transactions that the bank has executed to debit the account of a payment service user in the RC and sent to the payee's account with a payment service provider in another member state, or in a third country.

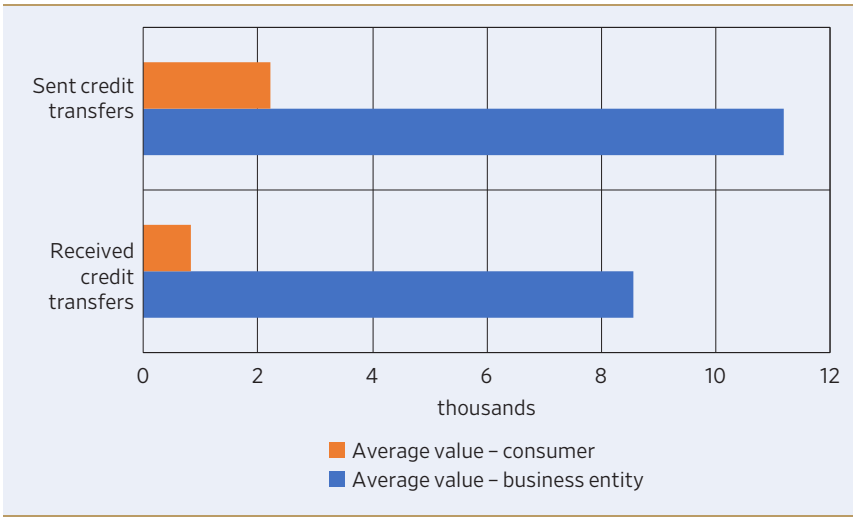
A total of 7.81 million international credit transfer transactions were sent in the RC in 2025 in all currencies (including the euro), worth in all EUR 69.16 billion. On average 650,642 transactions were sent monthly with the average monthly value of EUR 5.76 billion. The total number of sent international credit transfers increased by 14.96%, while their total value rose by 5.33% in 2025 from 2024.

Most international credit transfers were sent by business entities. They initiated 5.92 million transactions, or 75.8% of the total number, worth a total of EUR 64.98 billion, accounting for 93.96% of the total value of all sent international credit transfers. Consumers initiated 1.89 million transactions, or 24.2% of the total number, with a total value of EUR 4.18 billion.

The difference between consumers and business entities is particularly pronounced in the value of transactions. Although business entities initiated around three-quarters of all sent international credit transfers, they accounted for almost 94% of their total value. This means that international credit transfers by business entities are on average significantly higher in value than those sent by consumers.

Of the total number of sent international credit transfers, 95.7% were credit transfers initiated in the euro, while the remining share was in other currencies.

Figure 17 Average value of international credit transfers of consumers and business entities



Notes: The average value of international credit transfers in all currencies, converted to euro. Data refer to 2025.
Source: CNB.

Received international credit transfers

Received international credit transfers cover transactions sent from another country to the accounts of payment service users with payment service providers in the RC.

A total of 17.15 million international credit transfers of consumers and business entities were received in the RC in 2025 in all currencies (including the euro), worth a total of EUR 66.44 billion.

The total number of received international credit transfers in 2025 increased by 22% from 2024 and their total value by 5.3%. On average 1.43 million transactions were received monthly with the average monthly value of EUR 5.54 billion.

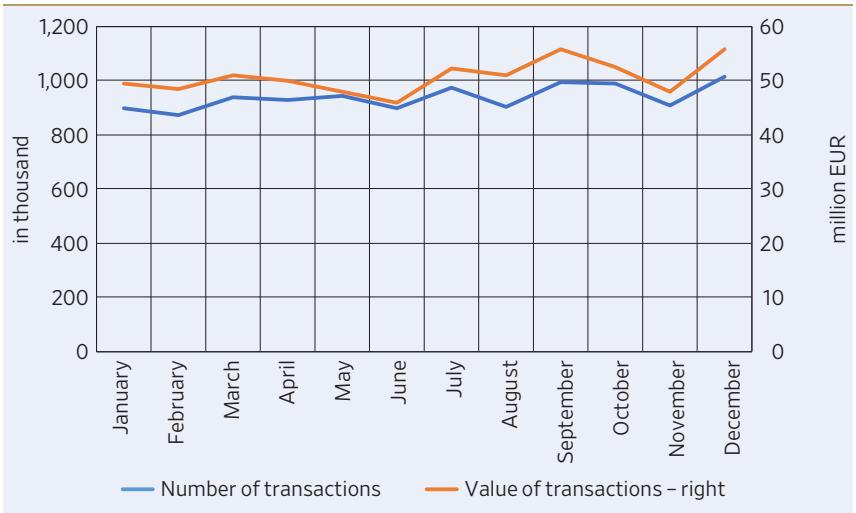
5 Bill-paying service

The bill-paying service enables a bank, on the basis of a contract with a payee, to collect funds from a payer and send them to the payee within predefined time intervals. It is most commonly used for the payment of utility and similar expenses, such as electricity, gas, water and other utility services bills and it is executed within the deadlines prescribed by the PSA. Payment orders are received at banks or via third parties (FINA, Croatian Post, retail chains, etc.).

On 31 December 2025, 11 credit institutions and one electronic money institution provided this services in the RC, exclusively in euro. In 2025, a total of 11.26 million transactions were executed using the bill-paying service in the total value of EUR 607.79 million. The average value of such a transaction was EUR 54.

Over the course of the year, the number and value of transactions were relatively stable, with the usual monthly fluctuations. On average, almost 938 thousand transactions were executed monthly, with a total value of just over EUR 50 million. The movement of the number and value of transactions over the course of the year is shown in Figure 18.

Figure 18 Number and value of transactions of the bill-paying service



Notes: Total number and value of transactions of the bill-paying service of consumers in euro. Data refer to 2025.
Source: CNB.

6 Direct debits

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

In the RC, on 31 December 2025, 12 credit institutions were providing the direct debit payment service.

In 2025, a total of 16.95 million national and cross-border direct debit transactions were carried out, worth in all EUR 1.79 billion. The average value of an individual debit stood at EUR 105.

Of the total number of direct debit transactions, consent for 15% was given by electronic authorisation, and for the remaining 85%, consent was given in other forms.

If the value of direct debit transactions is analysed, consent for 47% was given by electronic authorisation, and for the remaining 53%, consent was given in other forms, namely on paper.

The above data on the number and value of direct debit transactions for 2025 are presented according to the data collection methodology prescribed by ECB Regulation 2020/59, under which direct debit transactions are reported and recorded from the perspective of the payee.

7 Money remittances

'Money remittance' means a payment service where funds are received from a payer, without any payment accounts being created in the name of the payer or the payee, for the sole purpose of transferring a corresponding amount to a payee or to another payment service provider acting on behalf of the payee, and/or where such funds are received on behalf of and made available to the payee. In simple terms, it is a service of sending funds whereby the sender sends a specified amount to the recipient without the need for the sender or the recipient of funds to have an open transaction account.

In 2025, two credit institutions and FINA provided this service in Croatia. Compared with other forms of payment transactions covered in this publication, money remittances account for a very small proportion of both the total number and the total value of transactions.

In 2025, consumers within the RC sent in all 861 money remittance transactions, worth a total of EUR 363,916. The average value of a transaction stood at EUR 423.

International money remittances refer to cross-border transfers of funds in which one payment service provider operates in the RC, while the recipient is in another member state or a third country. In 2025, in all 84,807 such remittances were sent from the RC, worth a total of EUR 30.24 million. The average value of an international money remittance stood at EUR 357.

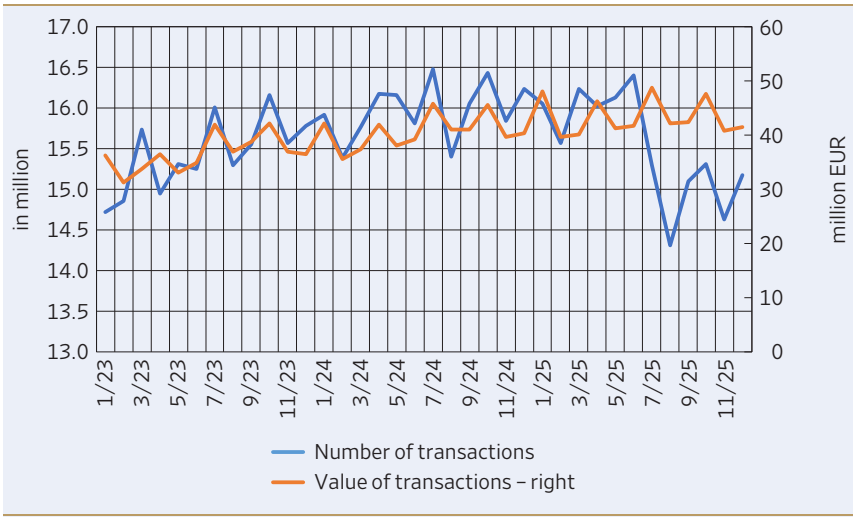
On the other hand, a total of 104,030 international money remittances, worth a total of EUR 34.38 million were received in the RC in 2025. The average value of a received international money remittance was EUR 330.

8 Debits from the accounts by simple book entry

Debits from the accounts by simple book entry include the total number and value of transactions initiated and executed by a bank, by the transfer of funds from the payment account of its payment service user – client, based on a contract with the user and without a specific payment order (e.g. interest payments, fees for individual payment services, such as, for example, account management fee). The transactions of debits from the accounts by simple book entry do not include the transactions of the transfer of the amount of the credit instalment/annuity from the payment account of the payment service user to the account of the bank if such a transfer is agreed by the credit agreement.

In 2025, 186.16 million transactions of debits from the accounts by simple book entry worth a total of EUR 519.35 million arising out of interest and fees were executed in the RC. The total number of transactions decreased by 2.83% and their total value increased by 6.7% from 2024. The movement of the total monthly number and value of transactions in the past three years is shown in Figure 19.

Figure 19 Number and value of transactions of debits from the accounts by simple book entry



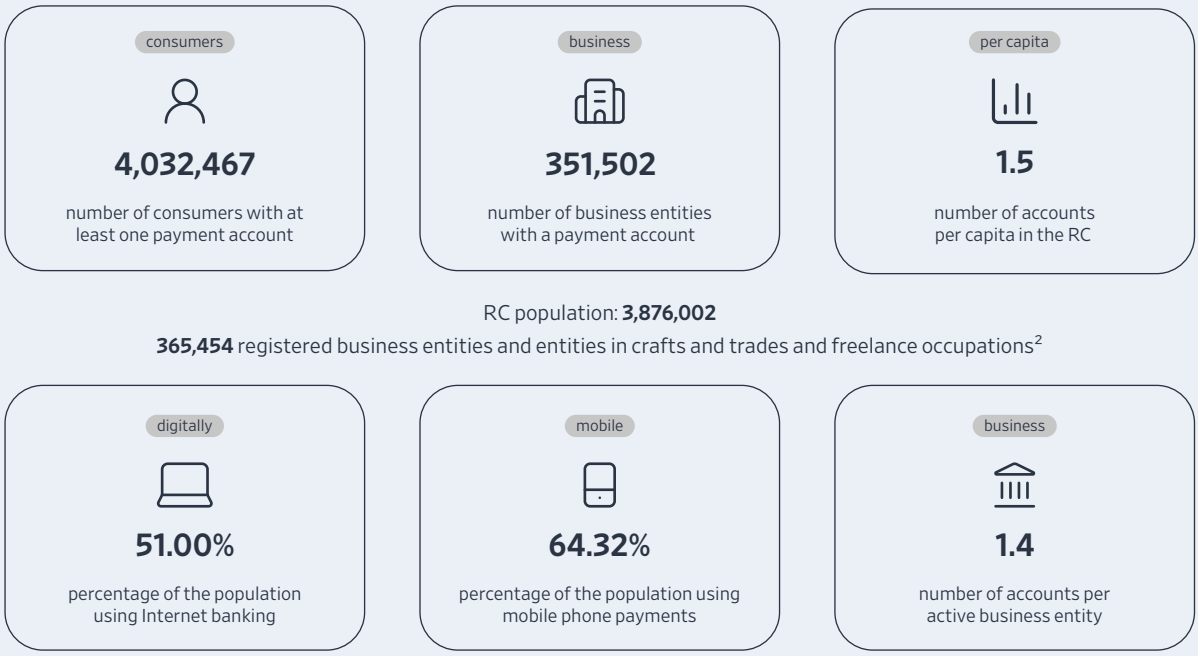
Note: Data refer to the transactions of debits from the accounts by simple book entry executed in all currencies and expressed in euro.
Source: CNB.

In 2025, on average 15.5 million transactions were executed monthly with the average monthly value of EUR 43.3 million. The average value of a transaction of consumers stood at EUR 1.3 and the average value of a transaction of a business entity was EUR 15.7.

9 Payment accounts

This chapter presents the number of payment accounts that consumers and business entities have open with banks. It also shows how many users use the individual payment instruments (services), i.e. payment methods connected with the account, such as Internet and mobile banking, standing orders and direct debits.

Box 1 Overview of the number of users of payment accounts and payment instruments (services) on 31 December 2025



Source: CNB.

9.1 Transaction account and another payment account

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

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

2 Croatian Bureau of Statistics. Population Estimate, 2025.

'Another payment account' means any account operated by a payment service provider in the name of one or more users of payment services used for the execution of payment transactions that cannot however be categorised as a transaction account. 'Another payment account' includes all payment accounts that are not transaction accounts but from which a payment transaction may be freely executed. Payment accounts under 'Another payment account' are not distinguished according to whether they have or do not have an authorised overdraft and are shown only in the total number of open '[an]other payment accounts' and the number of blocked accounts on the last day in the month.

On 31 December 2025, consumers had in all 7,444,759 consumer payment accounts and business entities had 465,236 accounts. Of the total number of payment accounts, 97% are transaction accounts, while other payment accounts account for 3%.

Of the total number of transaction accounts, 7,204,889 of them were the accounts of consumers and 463,887 were the accounts of business entities.

Table 7 Number of payment accounts of consumers and business entities on 31 December 2025

Type of account	Consumer	Business entity
Transaction account	7,204,889	463,887
Another payment account	239,870	1,349
Total	**7,444,759**	**465,236**

Notes: Including blocked accounts on 31 December 2025.
Excluding accounts of credit institutions and the CNB.
Source: CNB.

On 31 December 2025, in all 4,032,467 consumers and 351,502 business entities had at least one payment account opened with banks in the RC.

When the number of users is compared with the total number of the recorded payment accounts of consumers and business entities on 31 December 2025 (Table 7), it can be concluded that each consumer has on average two (1.8) payment accounts and that each business entity in the RC on average has 1.3 payment accounts.

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

Croatian citizens contract single-currency and multi-currency accounts almost equally, with a slightly larger share of multi-currency accounts. Multi-currency accounts are significantly more prevalent among business entities: as at 31 December 2025, they accounted for 95.9% of all their accounts.

Blocked payment accounts

On 31 December 2025, a total of 950,803 payment accounts of consumers and 14,522 payment accounts of business entities were blocked, that is, the disposal of funds was disabled. When compared to 31 December 2024, the number of blocked accounts of consumers had decreased by 5.8% and the number of blocked accounts of business entities had decreased by 2.4%.

9.2 Number of users by payment instrument (service)

Table 8 shows the total number of users, consumers and business entities, that have contracted specific payment instruments (services) with banks, i.e. various payment methods linked to a payment account.

Each user of an individual payment instrument (service) is recorded only once, irrespective of whether the user uses that service at one or several banks.

Table 8 Number of users by payment instrument (service)

Description of payment method	Consumer	Business entity	Total
Internet banking	1,976,594	247,363	2,223,957
Mobile banking	2,492,878	245,825	2,738,703
E-bill	21,103	33	21,136
Direct debits	655,012	1,082	656,094
Standing order	1,420,540	38,412	1,458,952

Notes: For direct debits, the number of clients whose accounts are debited for the execution/collection of direct debits is shown. As at 31 December 2025.
Source: CNB.

The data refer to the number of users that have contracted the use of the individual payment instrument (service) with a bank. For example, for Internet banking, the user is considered to be the person having the contracted service, irrespective of the number of tokens issued. For mobile banking, the condition is the installation of the application on the mobile device. In the case of e-bills, the number of users is based on the given consent for the use of that service, whereas for direct debits the number of users refers to the clients whose accounts are debited for the execution or collection of a direct debit.

Consumers in the RC mostly use mobile banking – 2,492,878 of them at the end of 2025. This is followed by Internet banking, with 1,976,594 consumer contracts, then standing orders that were used by 1,420,540 consumers and direct debits, 655,012 consumers.

Among business entities, mobile banking was predominant, used by 245,825 business entities, followed by Internet banking with 247,363 and standing orders with 38,412 users.

Relative to 2024, the number of users of mobile banking increased among consumers and business entities by 5.8% and 10.1% respectively. The number of users of Internet banking also grew – 5.5% among consumers and 3.2% among business entities.

Table 9 Payment instruments (services) linked to the payment account on 31 December 2025

Number of payment instruments (services)	Consumer	Business entity
1	1,139,083	39,957
2	590,804	112,900
3	1,199,920	179,959
4 and more	1,102,660	18,686

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

Table 9 shows the number of users of payment instruments (services) according to the number of different services they use in addition to their payment accounts. Over a million consumers (1,139,083) and 39,957 business entities only have a payment account open, not having contracted additional payment services.

On the other hand, the largest number of users – both consumers and business entities – have three payment instruments (services) contracted, most frequently a combination of mobile and Internet banking and mobile banking and standing orders or direct debits.

Among users that have only one additional service alongside their payment account, mobile banking is the most common among consumers, 252,874 users, followed by standing orders with 232,873 users. Among business entities, Internet banking is the most frequent individual service with 56,071 users, followed by mobile banking with 53,069 users.

10 Overview of basic definitions

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

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

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

'Cross-border payment transaction' means a payment transaction the execution of which involves two payment service providers of which one payment service provider operates in the RC, and the other in another member state.

'Debits from the accounts by simple book entry' means a transaction initiated and executed by a credit institution, by a transfer from the payment account of its payment service user on the basis of a contract with the user, without a specific payment order (interests, fees for individual payment services, such as, for example, account management fee).

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

'International payment transaction' means a payment transaction the execution of which involves two payment service providers of which one payment service provider operates in the RC, and the other in a third country.

'Money remittance' means a payment service where funds are received from a payer, without any payment accounts being created in the name of

the payer or the payee, for the sole purpose of transferring a corresponding amount of funds to a payee or to another payment service provider acting on behalf of the payee, and/or where such funds are received on behalf of and made available to the payee.

'National payment transaction' means a payment transaction the execution of which involves a payer's payment service provider and a payee's payment service provider, or only one payment service provider, which operate in the RC.

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

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

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

'Payment transaction' means the placing, withdrawing or transferring of funds initiated by or on behalf and for the account of the payer or by the payee, regardless of any underlying obligations between the payer and the payee.

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

11 Appendix

List of tables

Table 1 Payment transactions in the RC 8

Table 2 Share of fraudulent transactions in the total value of transactions according to type of transactions in 2024 and 2025 14

Table 3 Share of fraudulent transactions in the total value of transactions by type of transactions – comparison of the Republic of Croatia and the European Economic Area (EEA) in 2024 14

Table 4 Total number of national credit transfers initiated electronically 22

Table 5 Total value of national credit transfers initiated electronically 23

Table 6 The average number and value of transactions of national credit transfers initiated electronically according to the number of users of payment services 25

Table 7 Number of payment accounts of consumers and business entities on 31 December 2025 35

Table 8 Number of users by payment instrument (service) 36

Table 9 Payment instruments (services) linked to the payment account 37

List of boxes

Box 1 Overview of the number of users of payment accounts and payment instruments (services) on 31 December 2025 34

List of figures

Figure 1 Structure of national cashless payment transactions according to the number of executed payment transactions 10

Figure 2 Structure of national cashless payment transactions according to the value of executed payment transactions 11

Figure 3 Structure of international cashless payment transactions according to the number of executed payment transactions 12

Figure 4 Structure of international cashless payment transactions according to the value of executed payment transactions 12

Figure 5 Share of fraudulent transactions in the total value of transactions according to type of transactions in 2024 and 2025 14

Figure 6 Share of fraudulent transactions in the total value of transactions by type of transactions – comparison of the Republic of Croatia and the European Economic Area (EEA) in 2024 15

Figure 7 Credit transfer initiation 17

Figure 8 Number of national credit transfers of consumers and business entities in EUR 19

Figure 9 Value of national credit transfers of consumers and business entities in EUR 19

Figure 10 Channels of payment order initiation 20

Figure 11 Users of digital banking channels 22

Figure 12 Average number and value of transactions of consumers initiated through Internet and mobile banking 24

Figure 13 Average number and value of transactions of business entities initiated through Internet and mobile banking 24

Figure 14 Total number and value of national credit transfers of consumers initiated by Internet and mobile banking 26

Figure 15 Total number and value of national credit transfers of business entities initiated by Internet and mobile banking 26

Figure 16 Total number and value of standing order transactions of consumers and business entities 28

Figure 17 Average value of international credit transfers of consumers and business entities 30

Figure 18 Number and value of transactions of the bill-paying service 31

Figure 19 Number and value of transactions of debits from the accounts by simple book entry 33

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