

Use of payment instruments in Luxembourg

		Credit transfers		Direct debits		Debit card payments		Credit card payments		Electronic money payments		Cheques		ATM withdrawals		Total	
2006	Volume	51,1284	46%	10,6885	10%	25,0077	22%	15,7694	14%	2,8100	3%	0,3609	0%	6,3288	6%	112,0936	100%
	Value	590,7125	97%	4,9959	1%	1,6281	0%	1,6025	0%	0,0068	0%		1%	1,0650	0%	606,8877	100%
2007	Volume	59,7223	47%	12,8881	10%	27,6710	22%	17,7322	14%	2,4000	2%	0,2439	0%	6,9547	5%	127,6121	100%
	Value	695,2934	99%	5,3628	1%	1,7983	0%	1,7949	0%	0,0063	0%		0%	1,1748	0%	705,4305	100%
2008	Volume	62,9597	14%	14,0746	3%	30,9946	7%	19,2042	4%	308,7856	70%	0,2116	0%	7,7572	2%	443,9875	100%
	Value	1 129,9519	98%	6,9008	1%	2,0096	0%	1,9354	0%	11,0257	1%		0%	1,2856	0%	1 153,1091	100%
2009	Volume	65,0740	12%	14,9190	3%	34,0390	6%	20,3300	4%	408,6370	74%	0,2060	0%	8,0960	1%	551,3010	100%
	Value	940,1332	97%	6,5895	1%	2,1697	0%	1,9594	0%	14,1105	1%		0%	1,3293	0%	966,2915	100%
2010	Volume	66,7951	9%	15,7221	2%	36,1627	5%	28,8504	4%	555,7538	78%	0,1903	0%	8,5941	1%	712,0685	100%
	Value	980,8646	97%	7,0161	1%	2,3064	0%	2,5246	0%	19,4919	2%		0%	1,3974	0%	1 013,6010	100%

Volumes are presented in millions and values in EUR billions.

Transaction types: Only customer transactions are counted. Data include transactions settled in systems and outside systems.

Credit transfers: Data are based on a significant sample of banks. Data include domestic and cross-border transfers. Systems' data are from Target2-LU et Step2.

Direct debits: Data are based on a significant sample of banks. Data only include legacy direct debits (domestic transactions). SEPA direct debits are not included.

Paiements par cartes de débit: Payments in Luxembourg and abroad, using bank debit cards issued in Luxembourg (private cards are excluded).

Paiements par cartes de crédit: Payments in Luxembourg and abroad, using bank credit cards issued in Luxembourg (private cards are excluded). Up to 2009, data are based on the main technical operator.

Electronic money : Payments in Luxembourg and abroad, using electronic money, based on card (e-money purse) and, starting from 2008, based on e-money accounts.

Cheques: Data are based on a significant sample of banks. Values are not available.

ATM withdrawals: Cash withdrawals at ATMs, in Luxembourg and abroad, using bank debit and credit cards issued in Luxembourg (private cards are excluded).