

DANMARKS NATIONALBANK

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PAYMENTS, 4RD QUARTER 2018

Each Dane pays with a card 1.2 times per day

In 2018, Danes used their payment cards 2.1 billion times in total, either in Denmark or abroad, for an aggregate amount of a staggering kr. 614 billion. This is equivalent to a daily use of 1.2 times by every adult Dane for an average amount of kr. 292 each time.

The Dankort and specifically the VisaDankort remain the most used payment card by Danes. The 4.5 million issued cards were used 1.5 billion times during 2018. This corresponds to 72 per cent of the Danes' yearly card payments. In addition, international debit and international credit cards, such as Visa and MasterCard, were last year used 536 million and 50 million times, respectively.

The average amount per transaction is generally highest for credit cards, with an average of kr. 731. This is comparable to just over kr. 303 for Dankort

and VisaDankort along with kr. 218 for international debit cards.

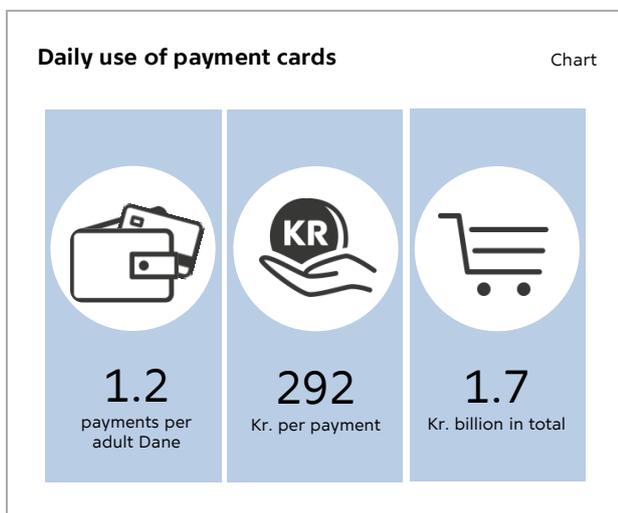
When it comes to payment habits in retail stores, card payments account for 73 per cent¹ of the transactions. The remaining payments are primarily made with either cash, MobilePay or as credit transfers.

It is increasingly possible to use digital payment cards instead of physical ones, with solutions such as Apple Pay, Mobile Dankort and Google Pay. However, digital card payments still only account for a very limited part of Danes' total payments.

The widespread use of payment cards generally applies to the Nordic countries, which all rank at the top of international comparisons. Danes' yearly use of payment cards per person ranks second in Europe. Norway and Sweden make up the rest of the top 3 with first and third places on this list, respectively².

Find additional information about the payment statistics on Danmarks Nationalbank's website ([link](#)).

[CLICK HERE FOR FURTHER INFORMATION](#)



¹ Danmarks Nationalbank, Danske husholdninger fravælger kontantbetalinger, Danmarks Nationalbank Analysis, No. 24, December 2017 ([link](#)) (in Danish only).

² Danmarks Nationalbank, Danskerne er mestre i at betale elektronisk, Danmarks Nationalbank Analysis, No. 6, March 2017 ([link](#)). (in Danish only)