

Payment Cards Statistics as of March 31, 2019*

		Number of banks that offer the service
Total Number of payment cards	2,161,271	15
split by the following functionality:		
Debit cards	1,757,370	
VISA	256,304	
MasterCard	1,501,066	
American Express	0	
Credit cards ¹	271,880	
VISA	94,623	
MasterCard	177,257	
American Express	0	
Business cards	132,021	
VISA	34,898	
MasterCard	97,123	
American Express	0	
split by the following international payment cards organizations:		
VISA	385,825	
MasterCard	1,775,446	
American Express	0	

Number of contactless cards	1,055,203	12
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Number of ATMs ²	964	7
including availability to:		
withdraw cash	964	7
deposit cash	367	5

Number of points of sale with an availability to withdraw cash	750	4
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Merchant statistics		10
Number of merchants ³	14,051	9
Number of points of sale ⁴	29,641	9
Number of equipments accepting payment cards ⁵	42,230	10
Number of contactless equipments accepting payment cards	28,399	9
Number of e-merchants	1,251	9

* Data of the members of Finance Latvia Association

¹ Credit cards together with the deferred payment credit cards.

² Number of active ATMs, according to the reporting requirements set in MFI Payment Statistics Reporting Regulation by the Bank of Latvia (number of ATMs to withdraw and deposit cash may not sum up to the total number of ATMs if both functions are available at one ATM).

³ Merchant - a business or commercial service provider that contracted their bank to accept a payment card as a mean to execute purchase of goods or services.

⁴ Merchant area - specific area (open-space, in-door or online-based web-page) that executes transactions using payment cards. The area is legally and/or contractually owned or supervised by the Merchant with the purpose to trade their goods and services.

⁵ A mechanical device (imprinter), electronic device (POS terminal, mobile POS terminal, cash register or client-initiated self-service terminal), or any other device or place (e-commerce, MO/TO, etc.) through which a Merchant receives payments in accordance to international payment settlement organizations and local Latvian card acceptance and payment rules.

Payment Card Transaction Statistics During the Quarter

	2019 Q1
Transaction Volume	90,743,223
Transaction Value (€)	2,628,223,007
including:	
Cash withdrawal ¹	
volume	10,784,521
value €	1,291,464,252
Purchases ²	
volume	79,890,337
value €	1,334,421,110
Cash withdrawal using point of sale terminals ³	
volume	68,365
value €	2,337,646

Payment Card Transaction Statistics split by types of cards	
Debit cards	
Cash Transactions	
volume	10,097,719
value €	1,125,999,478
Purchases	
volume	71,571,871
value €	1,033,122,084
Cash withdrawal using point of sales terminals	
volume	65,842
value €	2,239,201
Credit cards	
Cash Transactions	
volume	386,651
value €	50,416,562
Purchases	
volume	6,505,816
value €	174,165,108
Cash withdrawal using point of sales terminals	
volume	2,228
value €	84,608
Business cards	
Cash Transactions	
volume	300,151
value €	115,048,212
Purchases	
volume	1,812,650
value €	127,133,918
Cash withdrawal using point of sales terminals	
volume	295
value €	13,836

¹ Cash withdrawal at ATMs or banks' branches using the payment card

² Purchases - card payments for purchases of goods and services

³ Cash withdrawal using point of sale terminals at the merchant area

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Payment cards and ATMs as of March 31, 2019 *

No	Name	Number of Payment Cards	Number of ATMs		
			<i>including cash</i>		
			<i>withdrawal functions</i>	<i>deposit functions</i>	
1	Swedbank	1,002,837	364	364	135
2	SEB banka	471,711	212	212	90
3	Citadele banka	325,643	172	172	76
4	Luminor Bank Latvia branch	243,801	195	195	62
5	PNB Banka	65,803	3	3	0
6	PrivatBank	21,264	13	13	0
7	Meridian Trade Bank	15,100	0	0	0
8	BlueOrange Bank	9,957	5	5	4
9	LPB Bank	1,310	0	0	0
10	Regionala investiciju banka	1,303	0	0	0
11	Baltic International Bank	1,049	0	0	0
12	Signet Bank	766	0	0	0
13	Rigensis Bank	471	0	0	0
14	Danske Bank Latvia branch	192	0	0	0
15	Expobank	64	0	0	0
16	OP Corporate Bank branch Latvia	0	0	0	0
	Total	2,161,271	964	964	367

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