

Payment Cards Statistics as of June 30, 2020*

		Number of banks that offer the service
Total Number of payment cards	2,093,050	13
split by the following functionality:		
Debit cards	1,724,618	
VISA	361,759	
MasterCard	1,362,859	
American Express	0	
Credit cards ¹	242,184	
VISA	93,266	
MasterCard	148,918	
American Express	0	
Business cards	126,248	
VISA	35,015	
MasterCard	91,233	
American Express	0	
split by the following international payment cards organizations:		
VISA	490,040	
MasterCard	1,603,010	
American Express	0	

Number of contactless cards	1,693,694	13
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Number of ATMs ²	911	6
including availability to:		
withdraw cash	911	6
deposit cash	379	5

Number of points of sale with an availability to withdraw cash	420	4
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Merchant statistics		8
Number of merchants ³	15,141	8
Number of points of sale ⁴	30,720	8
Number of equipments accepting payment cards ⁵	41,318	8
Number of contactless equipments accepting payment cards	39,625	7
Number of e-merchants	1,466	8

* 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;

Data source: information from the members of Finance Latvia Association.

Payment Card Transaction Statistics During the Quarter*

	2020 Q2
Transaction Volume	92,941,295
Transaction Value (€)	2,508,392,263
including:	
Cash withdrawal ¹	
volume	8,595,729
value €	1,134,598,297
Purchases ²	
volume	84,310,473
value €	1,372,542,175
Cash withdrawal using point of sale terminals ³	
volume	35,093
value €	1,251,791

Payment Card Transaction Statistics split by types of cards

Debit cards	
Cash Transactions	
volume	8,122,864
value €	1,016,247,517
Purchases	
volume	76,934,739
value €	1,137,841,074
Cash withdrawal using point of sales terminals	
volume	34,237
value €	1,222,710
Credit cards	
Cash Transactions	
volume	266,809
value €	39,081,576
Purchases	
volume	5,740,600
value €	130,733,921
Cash withdrawal using point of sales terminals	
volume	719
value €	23,173
Business cards	
Cash Transactions	
volume	206,056
value €	79,269,205
Purchases	
volume	1,635,134
value €	103,967,180
Cash withdrawal using point of sales terminals	
volume	137
value €	5,908

* Data of the members of Finance Latvia Association;

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;

Data source: information from the members of Finance Latvia Association.

Payment cards and ATMs as of June 30, 2020 *

No	Name	Number of Payment Cards	Number of ATMs		
			<i>including cash</i>		
			<i>withdrawal functions</i>	<i>deposit functions</i>	
1	Swedbank	999,789	366	366	148
2	SEB banka	461,713	210	210	90
3	Citadele banka	365,254	145	145	73
4	Luminor Bank Latvia branch	222,714	175	175	64
5	PrivatBank	19,545	10	10	0
6	Industra Bank	13,510	0	0	0
7	BlueOrange Bank	6,200	5	5	4
8	LPB Bank	1,181	0	0	0
9	Regionala investiciju banka	1,004	0	0	0
10	Baltic International Bank	958	0	0	0
11	Signet Bank	708	0	0	0
12	Rigensis Bank	417	0	0	0
13	Expobank	57	0	0	0
14	OP Corporate Bank branch Latvia	-	-	-	-
	Association member banks	2,093,050	911	911	379

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