



Irish Payment Industry 2003 - 2009

	2003	2004	2005	2006	2007	2008	2009
CUSTOMER ACCOUNTS							
Number of Customer Accounts							
Payment Accounts (1)	5.2m	5.6m	5.7m	5.9m	7.7m	7.9m	7.7m
Number of Accounts with Phone or Internet Access							
Accounts with Online Access					3.6m	3.6m	3.7m
Accounts Registered for Phone Access	1.7m	2.3m	2.6m	3.0m			
Accounts Activated for Phone Access	1.0m	1.0m	1.2m	1.5m			
Accounts Registered for Online Access	1.1m	1.4m	1.7m	2.0m			
Accounts Activated for Online Access	0.6m	0.7m	0.9m	1.2m			
CARDS							
Number of Cards Issued							
Cards with an ATM Function	4.2m	4.3m	4.4m	4.5m	4.9m	4.8m	4.8m
Cards with a Laser (Debit) Function	1.0m	1.1m	1.3m	1.6m	2.5m	2.9m	3.1m
Cards with a Cheque Guarantee	1.2m	1.2m	1.1m	1.3m	1.2m	1.3m	1.4m
Credit Cards	1.8m	1.9m	2.0m	2.1m	2.3m	2.4m	2.3m
Volume of Payments Made with Cards							
Number of Laser (Debit Card) Payments	60.0m	68.0m	79.2m	99.0m	136.7m	181.2m	195.1m
Number of Credit Card Payment	82.0m	n/a	96.0m	105.0m	114.0m	118.0m*	101.7m*
Total Number of Card Payments	142.0m	n/a	175.2m	204.0m	250.7m	299.2m	296.8m
Value of Payments Made with Cards							
Value of Laser (Debit Card) Payments	€3.7b	€4.3b	€5.2b	€6.7b	€9.2b	€11.5b	€11.2b
Value of Credit Card Payments	€7.9b	n/a	€10.4b	€12.1b	€13.4b	€13.9b	€11.9b
Total Value of Card Payments	€11.6t	n/a	€15.6t	€18.8t	€22.6t	€25.4t	€23.1t
ATMs							
No of ATMs	1,914	2,648	2,944	3,054	3,240	3,404	3,396
ATM Cash Withdrawals Volumes							
No of ATM Withdrawals	165.6m	168.9m	173.5m	190.5m	200.9m	202.5m	185.9m
No of ATM Withdrawals per Capita	41.50	41.60	41.80	44.82	46.08	45.81	41.31
ATM Cash Withdrawals Values							
Value of ATM Withdrawals	€19.6b	€20.6b	€21.9b	€24.9b	€28.1b	€28.7b	25.4b
Value of ATM Withdrawals per Capita	€4,903	€5,086	€5,24	€5,858	€6,454	€6,493	€5,644
Cheques, Lodgements and Other Paper Transactions							
Paper Transaction Volumes							
Number of Cheques and Other Paper Debits	128.8m	129.9m	131.5m	127.0m	124.6m	117.2m	101.8m
Number of Which are Exchanged Interbank	73.8m	70.6m	69.0m	68.5m	66.4m	62.0m	53.2m
Number of Lodgements, Giros and Other Paper Credits	54.9m	43.1m	49.5m	45.3m	47.3m	45.7m	43.7m
Number of Which are Exchanged Interbank	2.6m	2.0m	2.0m	1.8m	1.5m	1.4m	1.3m
Total Number of Paper Transactions	183.7m	173.0m	181.0m	172.3m	171.9m	162.9m	145.5m
Paper Transaction Values							
Value of cheques and other paper debits	€755b	€723b	€829b	€872b	€949b	€797b	€545b
Value of Lodgements, Giros and Other Paper Credits	€60b	€699b	€845b	€885b	€976b	€825b	€561b
Total Value of Paper Transactions	€1,415b	€1,422b	€1,674b	€1,757b	€1,925b	€1,622b	€1,106b
Direct Debits, Standing Orders, Online and Other Automated Payments							
Volume of Automated Payments							
Number of Automated Debit Payments	76.6m	n/a	82.3m	84.8m	97.4m	125.0m	126.9m
Number of Automated Credit Payments	71.8m	76.7m	94.9m	103.6m	105.7m	144.0m	145.8m
Total Number of Automated Payments	148.4m	n/a	177.2m	188.4m	203.1m	269.4m	272.7m
Value of Automated Payments							
Value of Automated Debit Payments	n/a	n/a	n/a	€59.4b	€94.2b	€103.5b	€98.1b
Value of Automated Credit Payments	n/a	n/a	n/a	€132.0b	€149.5b	€171.5b	€160.6b
Total Value of Automated Payments	n/a	n/a	n/a	€191.4b	€243.7b	€275.0b	€258.7b

(1) Number of Accounts at year end including full and restricted accounts and active and inactive accounts (excluding credit cards)

* Figure is estimated