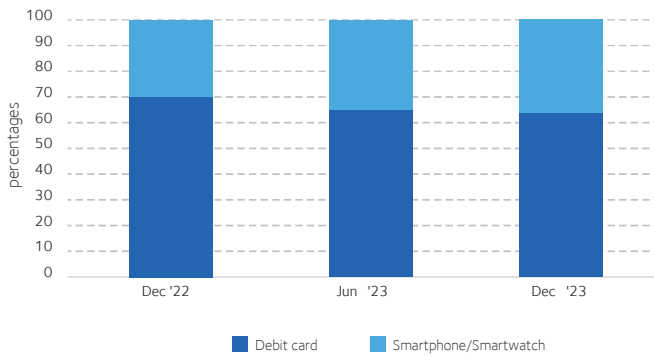


Factsheet on Dutch payments 2023

The use of phones or smart watches for contactless payments at points-of-sale continued to increase in 2023. By the end of 2023 almost four in ten debit card payments were contactless without cards. The number of payments increased across the board, including online payments and bank transfers. Debit and credit cards gained ground for checking in and out of public transport.

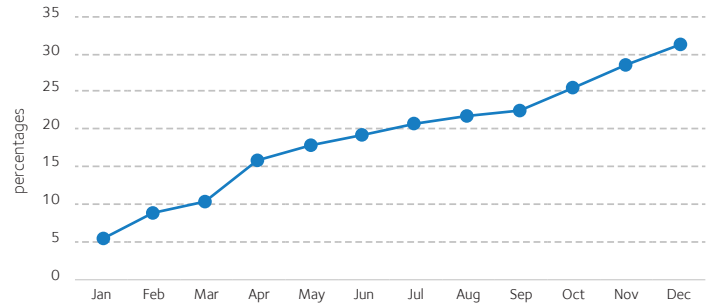
Contactless payments with and without cards

The monthly share of contactless payments without cards at points-of-sale (PoS), using a smartphone or smart watch, increased from 30% to 37% by 2023, mostly in the first half of 2023.



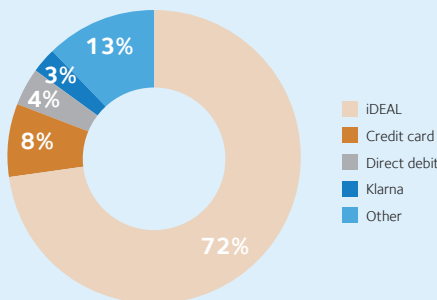
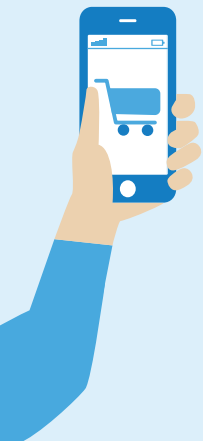
Payment cards catch on in public transport

Since June 2023 you can travel with a contactless payment card anywhere in Dutch public transport. Three out of ten travelers who travel at basic fares, check in and out with a debit card, credit card, phone or smart watch.



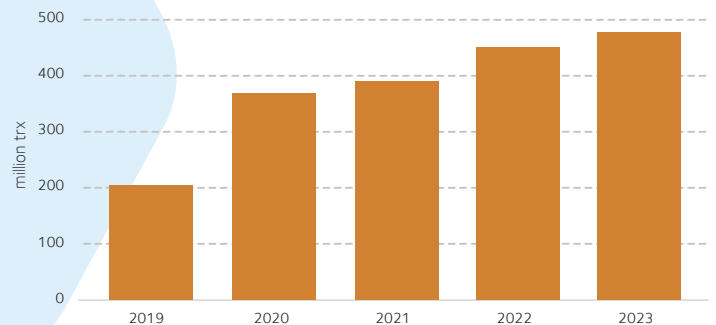
Online payments keep growing, even after lifting COVID restrictions

80% of all payments in online shops were made with iDEAL or a credit card in 2023. DEAL payments increased in 2023.



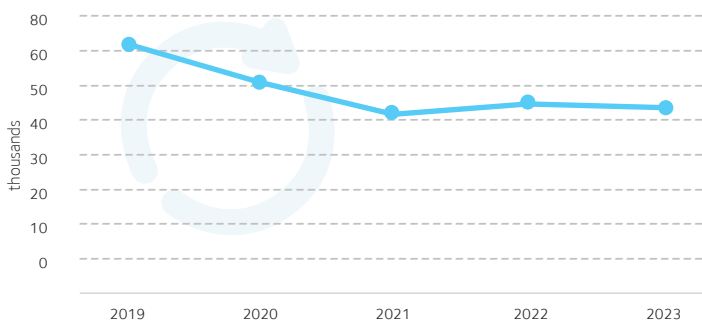
Instant Payments still on the rise

Instant Payments are the 'new normal' in the Netherlands and are still on the rise. This growth is partly due to scheduled batch payments, such as monthly benefits, allowances and salaries.



Number of bank switches stable and low

Although three-quarters of its users find the Dutch bank switching service easy or very easy to use, the number of bank switches has remained stable for three years in a row, with no more than 45,000 switches per year.



Payments at physical points-of-sale up 6.5%

The turnover increased by 3.5%. The split between debit cards and cash remained almost the same as in 2021 and 2022.

