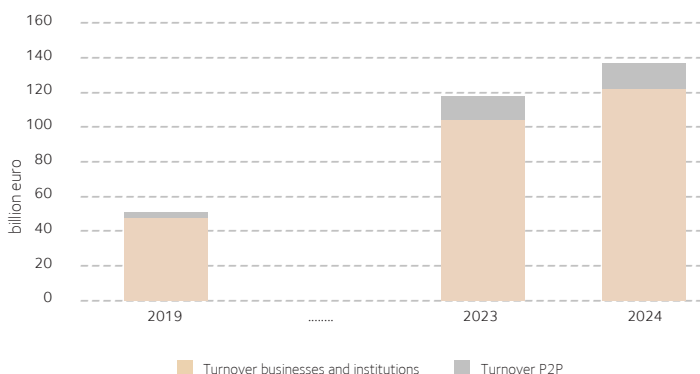


Factsheet on Dutch payments in 2024

While point-of-sale debit card spending increased by 2.8% in 2024 compared to 2023, online spending with iDEAL increased by no less than 13%. The annual iDEAL turnover is now almost as high as with debit cards. Contactless POS payments with smartphones continue to grow strongly, although in 2024 this was not yet the most commonly used POS payment method.

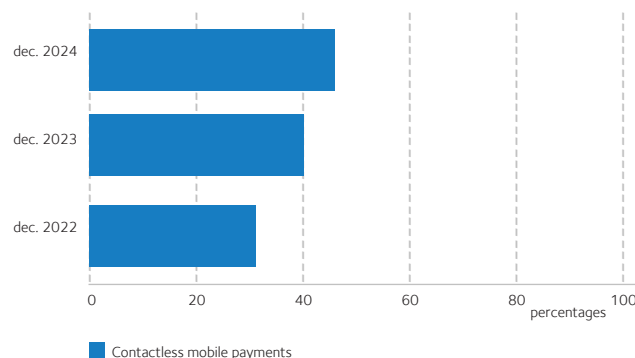
iDEAL turnover has risen sharply

Paying with iDEAL increased sharply in 2024. iDEAL turnover for mobile P2P payments increased by 7%, and by as much as 14% at businesses and institutions. Total iDEAL turnover in 2024 was only 4% below total debit card turnover.



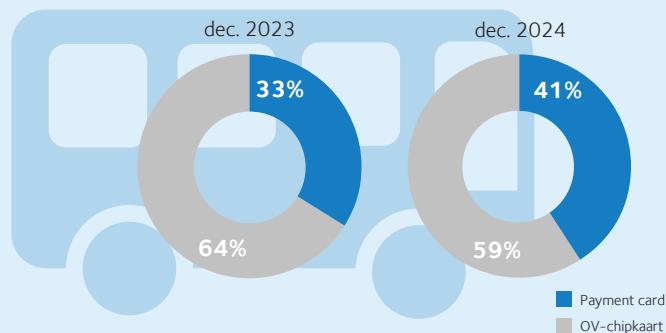
Contactless mobile POS payments continue to grow

The share of contactless mobile payments at points-of-sale (with smartphones and smartwatches) increased by more than 12% between December 2023 and December 2024, from 40% to 45% of all contactless debit card payments.



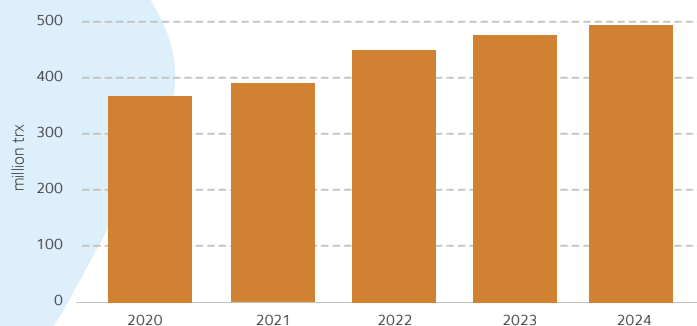
Traveling with a payment card on public transport

Of all contactless cards used to check in and out of public transport in December 2024, 41% were debit and credit cards, both physical cards and on smartphones and smartwatches. In 12 months, that share has risen by 24%.



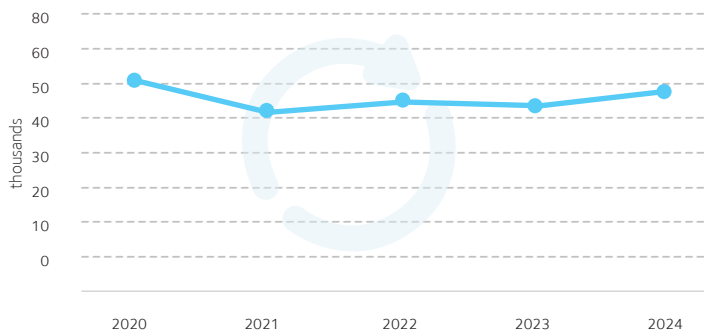
Rising trend for Instant Payments

This graph shows the volume of domestic instant payments (instant credit transfers) between different banks. If we add 'on-us' instant payments within banks, the volume rises to well over 1 billion transactions.



Stable number of bank switchers

The number of users of the Overstapservice (bank switching service) of Dutch banks has been relatively stable for years, at around 45,000 per year. Both private and business account holders are included.



Slight increase in POS payments

The total number of point-of-sale payments (cash, debit- and credit card) and the associated turnover in 2024 only rose slightly compared to the previous year, by 2.9% and 4.1% respectively.

