

DEVELOPMENT OF PAYMENT TYPES IN THE NETHERLANDS

DEBIT CARDS WIDELY ACCEPTED

(2005 versus 2017 per sector)

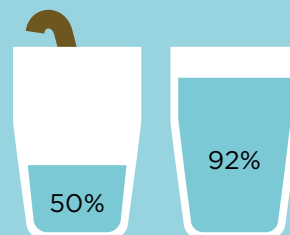
361.033

Totaal aantal
betaalautomaten
in 2017

206.392
Total number
of EFT terminals
in 2005



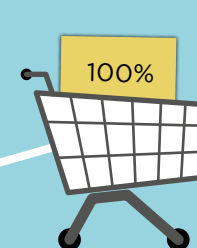
CATERING INDUSTRY



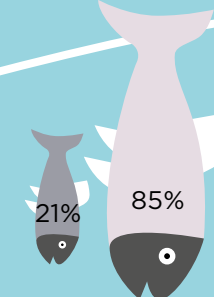
RETAIL SME



RETAIL LARGE



MARKET VENDORS

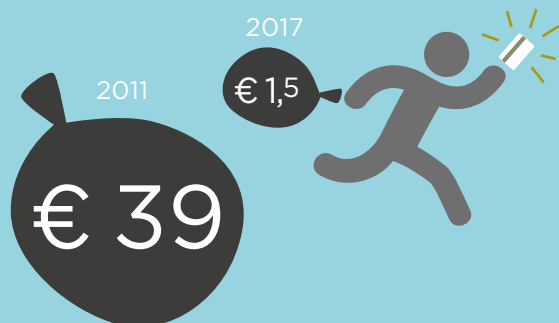


PETROL SECTOR

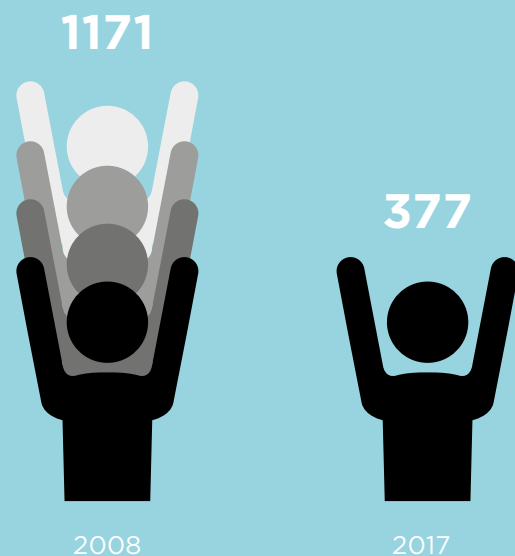


REDUCTION OF SKIMMING FRAUD AND THEFT

Fraud caused by skimming
(million euros)



Number of robberies in retail,
petrol and catering industry



DEBIT CARDS 12 CENTS CHEAPER THAN CASH FOR RETAILERS, ETC.

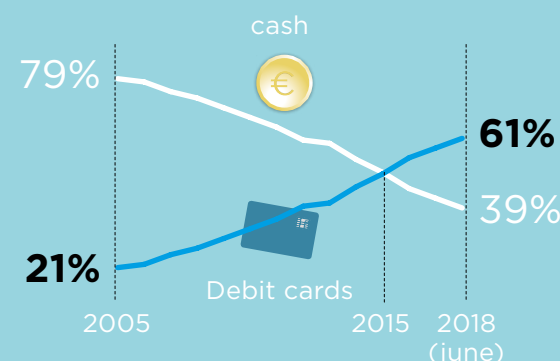
Average costs per transaction (in eurocent)



Total savings of 1.2 billion euros
from 2005 to 2017

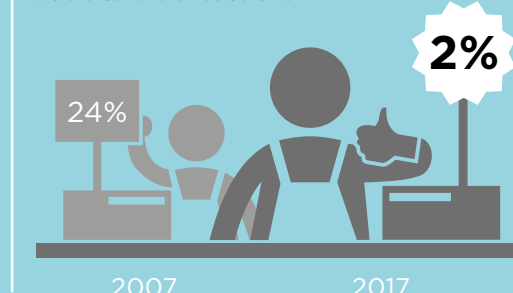
TARGET OF 60% DEBIT CARD PAYMENTS VERSUS 40%

cash achieved in %



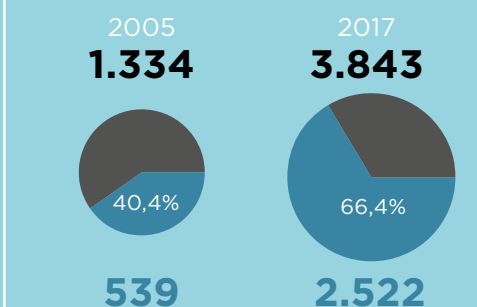
FEES FOR DEBIT CARD PAYMENTS TERMINATED NEARLY EVERYWHERE

Percentage of retailers that
charge consumers for minor
debit card transactions



INCREASED DEBIT CARDS USE FOR SMALL TRANSACTIONS

Total number of debit card transactions
(x 1,000)



Total number of debit card transactions
(x 1,000) under € 20

FEWER MALFUNCTIONS

Number of malfunctions nation-wide

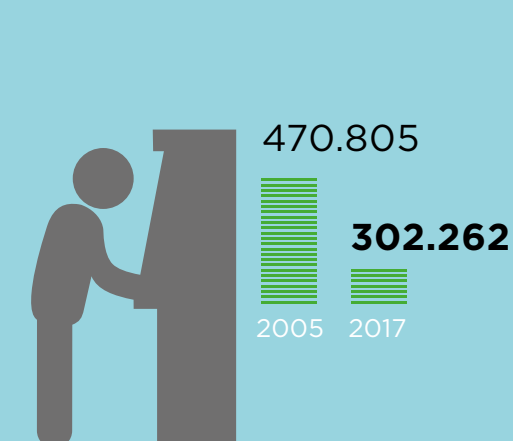


CASHLESS IS SAFER

Debit card payments versus cash
(billion euros)



Number of cash
withdrawals at ATMs
(x 1,000)



Value of cash back transactions in
the retail sector (million euros)

