

PRESS RELEASE

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New payment statistics: contactless and mobile payments firmly embedded in Belgian payment habits

- **Card payments remain the most popular form of digital payment; at point-of-sale (POS) terminals, two-thirds of payments are contactless.**
- **Transfers account for the largest volume of payments and are often made using a mobile app.**
- **Strong customer authentication is used for 80% of the volume of card payments and transfers, helping to prevent fraud.**

The National Bank of Belgium is today making new statistics on payments publicly available in its online statistics database. These new statistics provide a wealth of information on Belgian payment habits. The data collected for 2022 and the first half of 2023 cover around 8.5 billion payments, with a total value of more than €13 000 billion.

Cards are used most often, transfers account for largest volume of payments

Card payments represent more than half of all digital payments, followed by transfers (one in three) and direct debits (one in ten). The average amount of a card payment is approximately €40, while transfers are mainly used by both consumers and businesses for larger payments (over €4 600 on average). This explains why transfers account for more than 90% of the total volume of digital payments.

Mobile and contactless payments are popular

Transfers are, for the most part, executed electronically, with almost seven in ten made using a mobile payment app (e.g. Payconiq). Banking apps are the second most popular way of making transfers.

For card payments, the use of mobile payment apps is less widespread. More than 80% of card transactions take place at a payment terminal at the point of sale. Almost two-thirds of these payments are contactless, meaning the card is not inserted into the terminal.

Instant transfers used for smaller amounts

In an instant transfer, the beneficiary's account is credited within seconds. These payments represent almost 15% of transfers but are currently used only for relatively small amounts (around €840 on average).

Security is paramount

It is becoming easier to make digital payments. To prevent payment fraud, it is thus important to incorporate the necessary security precautions through the use of strong customer authentication. This requires the payer to verify their identity, for example by entering a PIN or card-reader code or through facial or fingerprint recognition.

Strong customer authentication is used for almost 80% of card payments and transfers by volume. It is not used in situations such as contactless card payments for small amounts.

International payments

Cross-border payments are also included in the payment statistics. More than one in ten payments made at a POS terminal with a Belgian-registered card take place abroad, and more than half of remote (e.g. online) card payments are to a foreign beneficiary.

Fewer cash withdrawals, but of higher amounts?

Although digital payments are becoming more commonplace, some people still prefer to pay with cash. Data on cash payments are not included in the payment statistics as they are not registered by payment service providers. Cash withdrawals, on the other hand, are included.

More than 190 million domestic withdrawals were made by Belgian cardholders in 2022 and the first half of 2023, for a total amount of around €31 billion. In the first half of 2023, the average amount withdrawn was higher than in the same period the year before (€172 versus €150). That being said, the number of cash machines is steadily declining; as of mid-2023, there were only 4 381 cash machines with a withdrawal option in the country.

Secure payment traffic in an international context

The National Bank keeps an eye on payment transactions to ensure that they are executed smoothly and securely. To this end, it closely follows developments in payment systems and instruments. Since 2022, the National Bank has been collecting significantly more statistics on transactions processed by Belgian payment service providers as part of a European initiative to make available harmonised data for all European Union countries.

Links

[NBB.Stat](#)

[ECB Data Portal](#) and [interactive dashboard](#)