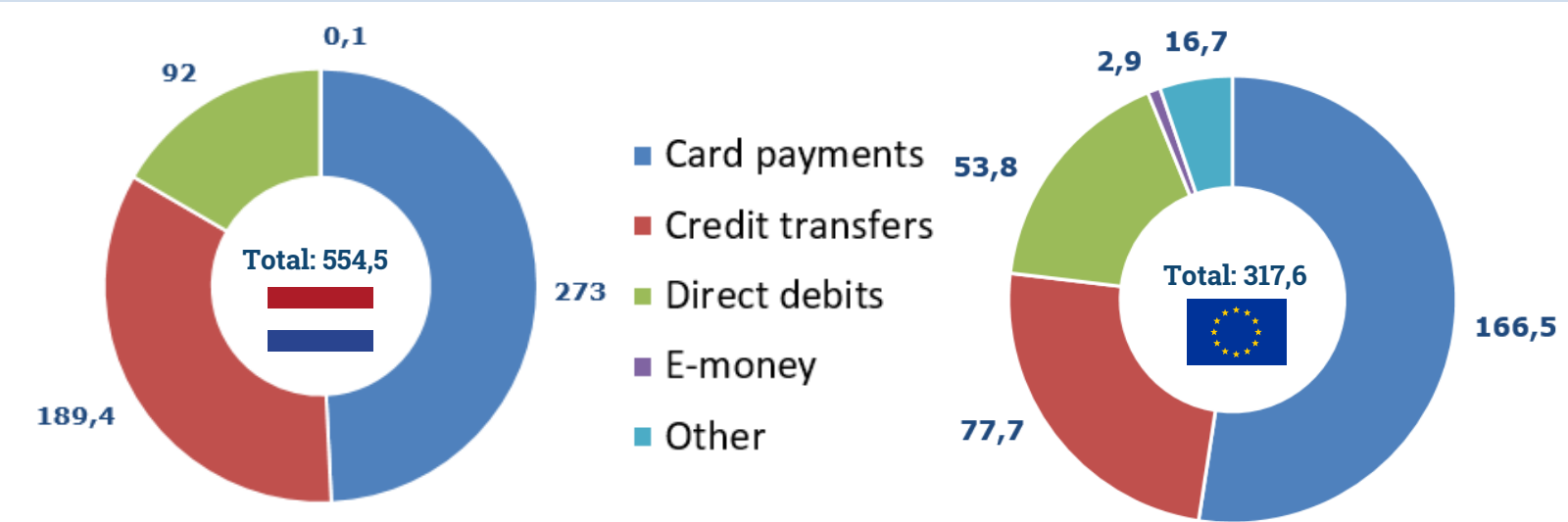




THE DUTCH PAYMENT LANDSCAPE

NUMBER OF CASHLESS TRANSACTIONS PER CAPITA/PER YEAR



DID YOU KNOW?



The number of debit card payments in the Netherlands in public transport and streetcars increased by 65% in 2022. The introduction of checking in and out in public transport with debit and credit cards (OVpay) has contributed to this strong growth.



In December 2022, nearly 30% of all debit card payments were cardless (with a smartphone or smart watch).

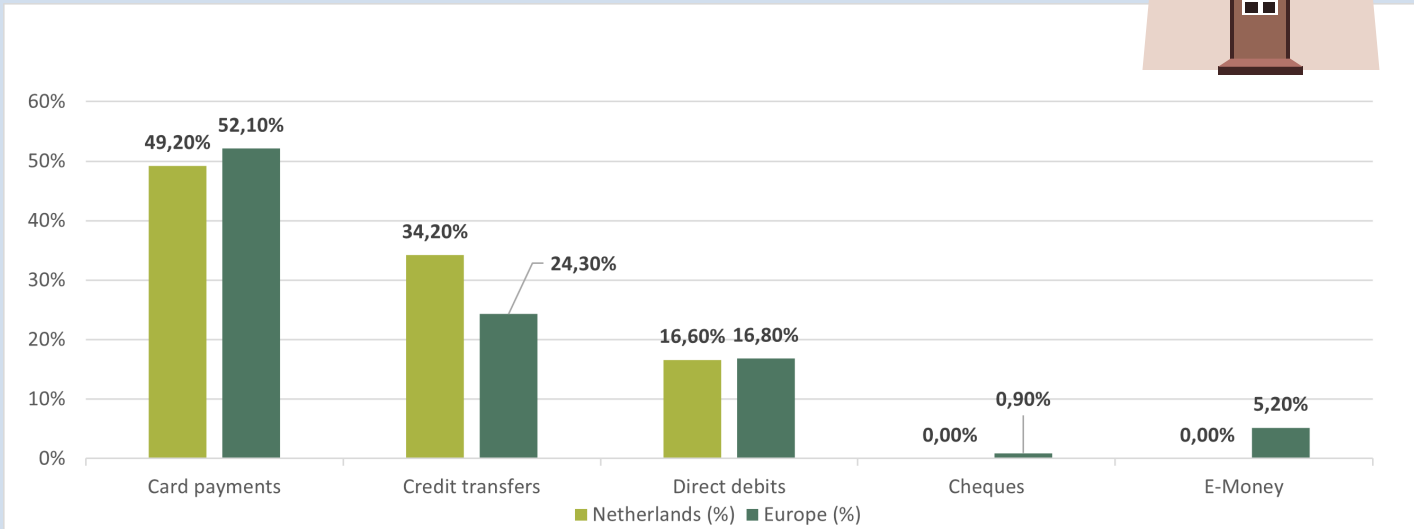


The Netherlands is one of the most cashless societies in the world. However, cash remains very available and accessible. Over 99.5% of Dutch residents live within 5 km of a cash dispensing facility.



Almost nine in ten Dutch bank customers use mobile devices (smartphones and tablets) or internet banking (on desktops and laptops) for banking services.

DISTRIBUTION OF CASHLESS PAYMENTS*



*At Dutch physical points-of-sale debit cards cover 80% of all payments. The Dutch use their domestic iDEAL payment method for 70% of online payments, Dutch Payments Association.

© European Payments Council Source: European Central bank, 2021 statistics; European Banking Federation, Study on the payment attitudes of consumers in the euro area (SPACE), 2022; "Factsheet on Dutch payments 2022", "FACTS AND FIGURES ON THE DUTCH PAYMENT SYSTEM IN 2022", Dutch Payments Association © Canva