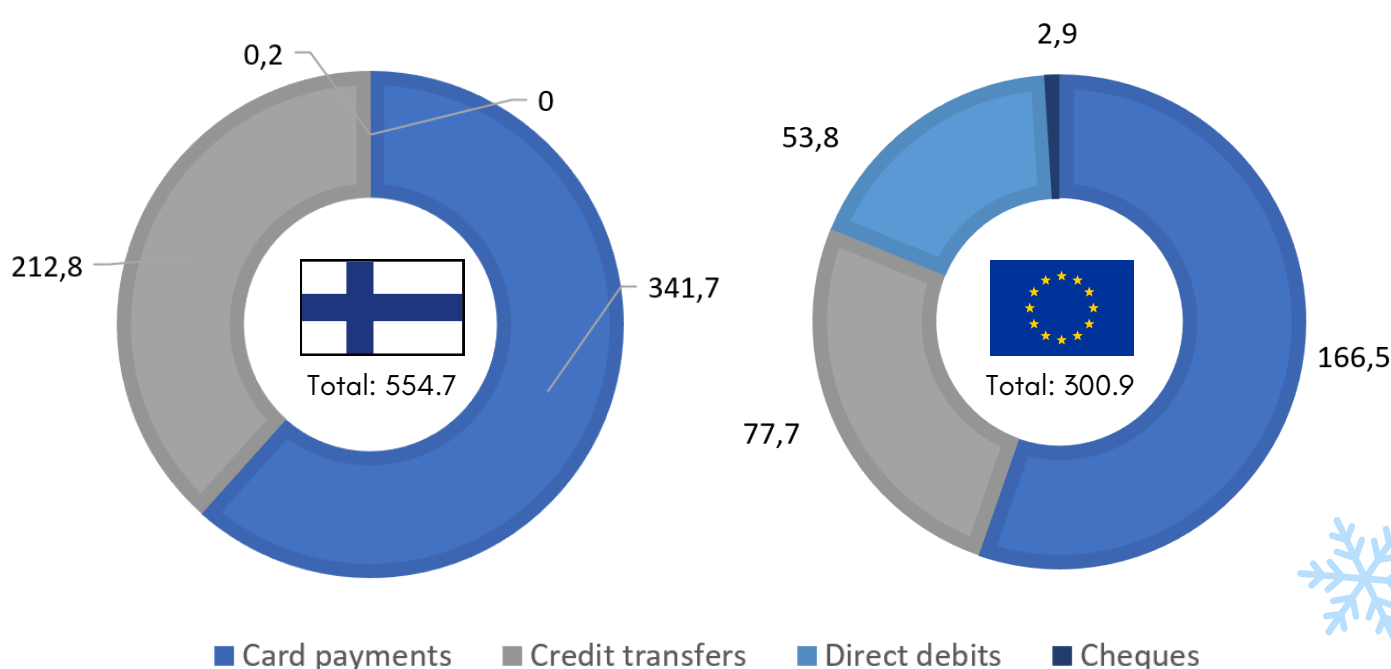




# THE FINNISH PAYMENT LANDSCAPE

## NUMBER OF CASHLESS TRANSACTIONS PER CAPITA/PER YEAR\*



## DID YOU KNOW?\*\*



Finland is the only Nordic country to use the euro as its domestic currency.



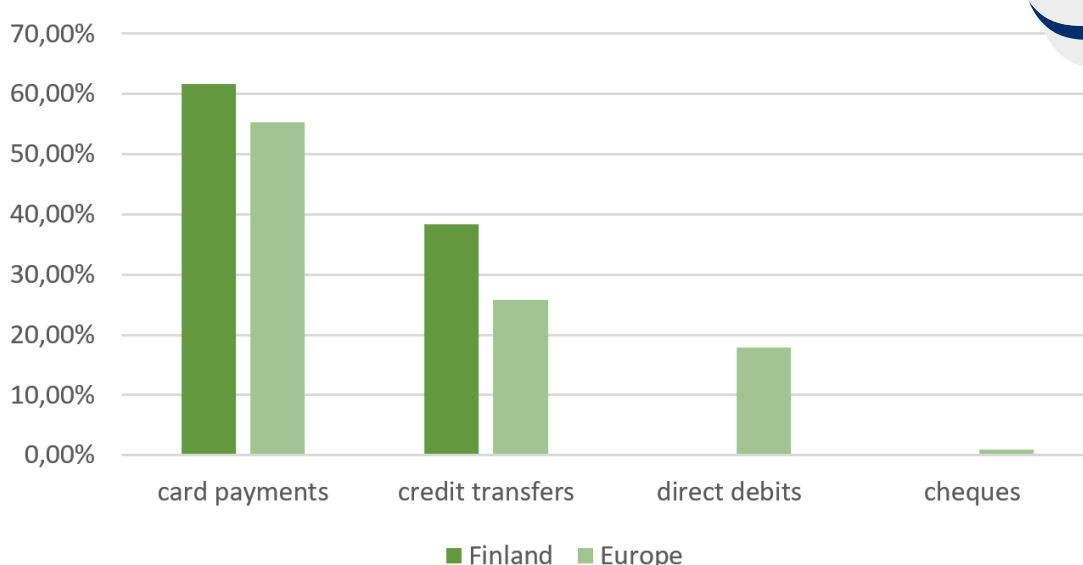
Across the euro area, the highest share of credit transfers in 2021 was found in Finland at around 38%.



Between 2019-2021 the rate of credit transfers in Finland increased by 10.5%. The rate of instant credit transfers increased by 381%.



In 2022, the popularity of mobile payments surpassed cash for the first time. 7% of survey respondents reported mobile payment and 6% cash payment as their most preferred payment method.\*\*\*



\*In millions ;

\*\*© European Payments Council Source: European Central Bank/Bank of Finland 2021 statistics ;

\*\*\*Finance Finland ; © Illustrations: Canva