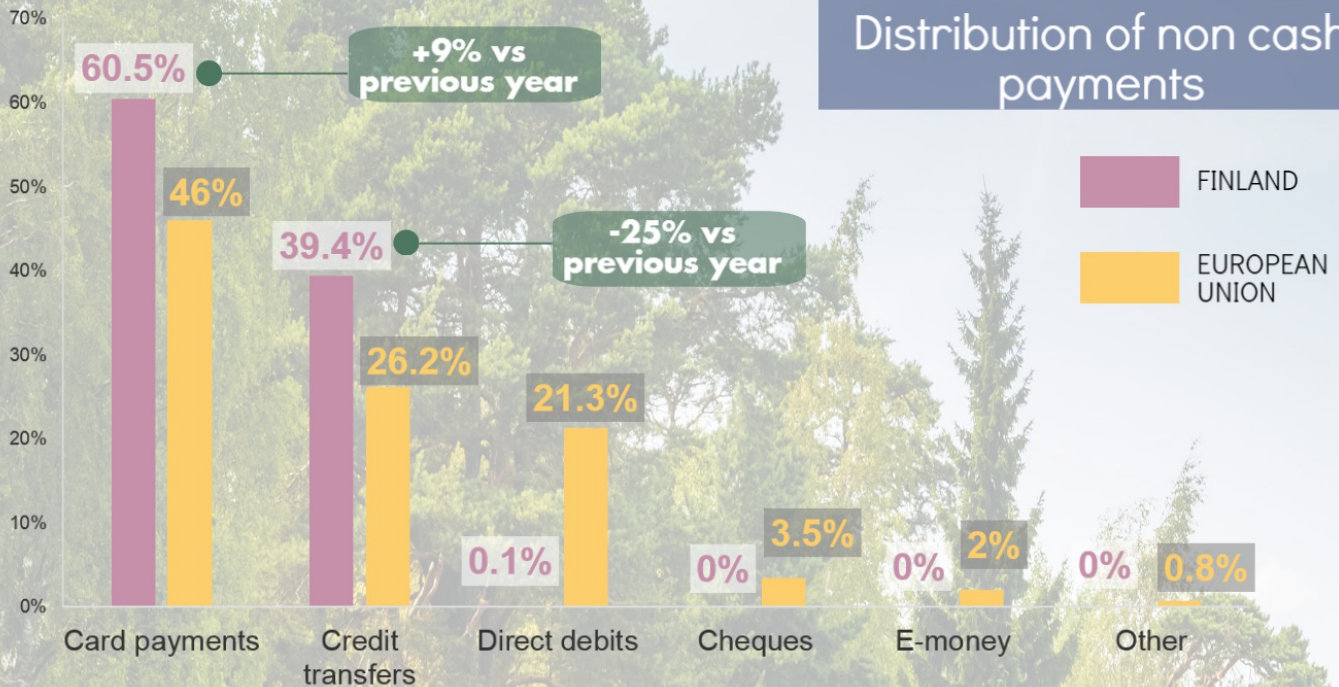


THE
FINNISH

PAYMENT
LANDSCAPE



Distribution of non cash payments



Good to know

Despite Finland making up only 1% of the total EU population, **more than 2%** of cashless transactions in the EU are carried out in Finland. This represents **2,200 million** transactions.

Cards and credit transfers are highly popular in Finland. Nearly **3%** of EU card payments are made in Finland, and **3.2%** of European credit transfers are Finnish, which, when compared to the country's small population, demonstrates the Finns' appetite for these payment methods.

The number of ATMs in Finland diminished by more than **20%** in four years and cash withdrawals decreased by **16%**. This is a further sign that Finland is well-positioned to go cashless.



Number of transactions per capita per year

