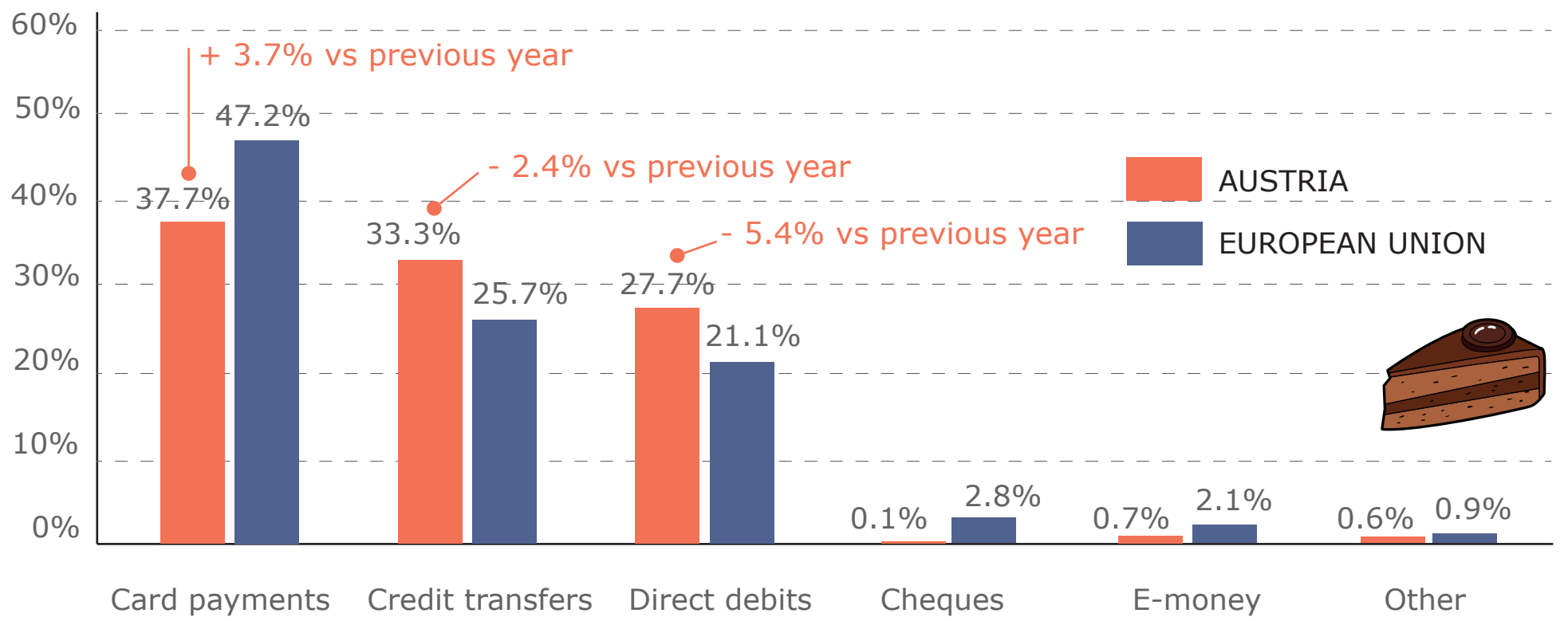
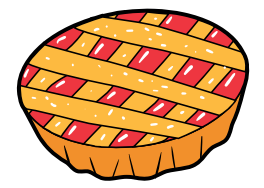


THE Austrian PAYMENT LANDSCAPE



DISTRIBUTION OF CASHLESS PAYMENTS



FAST FACTS ABOUT AUSTRIAN PAYMENTS



- The share of the Austrian population among the total EU population — **1.7%** — is in line with its share of cashless transactions among all cashless transactions in the EU, **1.4%**.
- Per capita, the numbers of credit transfers and direct debits in Austria are close to the European average.
- Card payments are on the rise: they have more than doubled between 2012 and 2015, now representing **40%** of cashless transactions.
- Contactless payments are growing fast. **88%** of cards offered the functionality by the end of 2016. The number of transactions has tripled in 2016, reaching 92 million.
- The Austrian Internet payment method 'eps' has been linked with the German 'Giropay'. This allows Austrian buyers to shop at German merchants and vice versa, by using their familiar and secure online banking.



NUMBER OF CASHLESS TRANSACTIONS PER CAPITA / PER YEAR

