The Dutch payment landscape

Did you know?

- Cashless transactions in the Netherlands represent 6.2% of total EU transactions, while the Netherlands accounts for 3.7% of the EU population. Nearly 6,500 million cashless transactions were made in the Netherlands (+1.6% compared to previous year).
- The Netherlands is one of the most cashless societies in the world: a number of shops do not accept cash any longer.
- The most popular internet payment method in the Netherlands is IDEAL, generating over 180 million transactions that are processed as credit transfers.*
- The average value of a Dutch card payment is 35€. This amount is 30% lower than the average value of a card payment in the EU (49.5€). This shows that cards are established as part of the day to day payment habits of the Dutch, who use them for any kind of purchase, including small ones.
- Contactless payments were introduced in the Netherlands in 2014, and quickly gained momentum, with 135 million contactless payments reached in 2015.*

Distribution of non-cash payments

Among the 2,043 million of Dutch credit transfers, 9% are IDEAL internet payments.

Number of cashless transactions per capita during one year

Sources: European Central Bank (latest figures available dated from 2014) except *: Dutch Payments Association