

Payment Cards Statistics as of September 30, 2020*

		Number of banks that offer the service
Total Number of payment cards	2,090,118	13
split by the following functionality:		
Debit cards	1,729,329	
VISA	369,868	
MasterCard	1,359,461	
American Express	0	
Credit cards ¹	235,246	
VISA	91,546	
MasterCard	143,700	
American Express	0	
Business cards	125,543	
VISA	35,591	
MasterCard	89,952	
American Express	0	
split by the following international payment cards organizations:		
VISA	497,005	
MasterCard	1,593,113	
American Express	0	

Number of contactless cards	1,761,542	13
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Number of ATMs ²	911	6
including availability to:		
withdraw cash	911	6
deposit cash	382	5

Number of points of sale with an availability to withdraw cash	343	3
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Merchant statistics		7
Number of merchants ³	15,450	7
Number of points of sale ⁴	31,034	7
Number of equipments accepting payment cards ⁵	41,924	7
Number of contactless equipments accepting payment cards	40,092	7
Number of e-merchants	1,507	7

* Data of the members of Finance Latvia Association;

¹ Credit cards together with the deferred payment credit cards;

² Number of active ATMs, according to the reporting requirements set in MFI Payment Statistics Reporting Regulation by the Bank of Latvia (number of ATMs to withdraw and deposit cash may not sum up to the total number of ATMs if both functions are available at one ATM);

³ Merchant - a business or commercial service provider that contracted their bank to accept a payment card as a mean to execute purchase of goods or services;

⁴ Merchant area - specific area (open-space, in-door or online-based web-page) that executes transactions using payment cards. The area is legally and/or contractually owned or supervised by the Merchant with the purpose to trade their goods and services;

⁵ A mechanical device (imprinter), electronic device (POS terminal, mobile POS terminal, cash register or client-initiated self-service terminal), or any other device or place (e-commerce, MO/TO, etc.) through which a Merchant receives payments in accordance to international payment settlement organizations and local Latvian card acceptance and payment rules;

Data source: information from the members of Finance Latvia Association.

Payment Card Transaction Statistics During the Quarter*

	2020 Q3
Transaction Volume	109,412,347
Transaction Value (€)	2,820,139,085
including:	
Cash withdrawal ¹	
volume	9,806,787
value €	1,264,444,838
Purchases ²	
volume	99,588,863
value €	1,555,072,722
Cash withdrawal using point of sale terminals ³	
volume	16,697
value €	621,526

Payment Card Transaction Statistics split by types of cards	
Debit cards	
Cash Transactions	
volume	9,263,395
value €	1,128,268,089
Purchases	
volume	90,932,770
value €	1,282,060,329
Cash withdrawal using point of sales terminals	
volume	16,154
value €	601,978
Credit cards	
Cash Transactions	
volume	301,570
value €	43,363,119
Purchases	
volume	6,674,083
value €	145,685,834
Cash withdrawal using point of sales terminals	
volume	434
value €	13,463
Business cards	
Cash Transactions	
volume	241,822
value €	92,813,629
Purchases	
volume	1,982,010
value €	127,326,558
Cash withdrawal using point of sales terminals	
volume	109
value €	6,085

* Data of the members of Finance Latvia Association;

¹ Cash withdrawal at ATMs or banks' branches using the payment card;

² Purchases - card payments for purchases of goods and services;

³ Cash withdrawal using point of sale terminals at the merchant area;

Data source: information from the members of Finance Latvia Association.

Payment cards and ATMs as of September 30, 2020 *

No	Name	Number of Payment Cards	Number of ATMs		
			including cash		
			withdrawal functions	deposit functions	
1	Swedbank	1,004,769	366	366	148
2	SEB banka	460,017	210	210	90
3	Citadele banka	366,357	148	148	76
4	Luminor Bank Latvia branch	220,162	175	175	64
5	PrivatBank	17,905	7	7	0
6	Industra Bank	11,142	0	0	0
7	BlueOrange Bank	5,531	5	5	4
8	LPB Bank	1,155	0	0	0
9	Regionāla investīciju banka	996	0	0	0
10	Baltic International Bank	934	0	0	0
11	Signet Bank	726	0	0	0
12	Rigensis Bank	352	0	0	0
13	Expobank	72	0	0	0
14	OP Corporate Bank branch Latvia	-	-	-	-
	Association member banks	2,090,118	911	911	382

* Data of the members of Finance Latvia Association;
 Data of OP Corporate Bank branch Latvia is not available;
 Data source: information from the members of Finance Latvia Association.