BANCO CENTRAL DO BRASIL

Report on the Brazilian Retail Payment System

Statistical update – Figures for 2009

Department of Banking Operations and Payment Systems
Division of Payment Systems

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Statistical update – Figures for 2009

Published by Central Bank of Brazil /Department of Banking Operations and Payment Systems

This document updates statistical data of the Report on the Brazilian Retail Payment System, which was published in May 2005.

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Statistical conventions:

… data not available
- nil or non-existence of the event considered
0 or 0.0 less than half the final digit shown

Hyphen (-) between years (1970-1975) indicates the years covered, including the first and the last.
Bar (/) between years (1970/1975) indicates the average for the whole period, including the first and the last year.

Minor discrepancies between the sum of data and the total are due to rounding.

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Introduction

In May 2005, the Central Bank of Brazil published the *Report on the Brazilian Retail Payment System* as part of its Payment Instrument Modernization Project, whose main objective is to foster the use of electronic payment instruments in lieu of paper-based ones. The relevant statistics have been yearly updated, and this report contains data related to 2009. For the first time, bill payments, tax payments and credit transfers are separately shown by the channel used for initiating these transactions (Table 29a).

It is also important to note that there was a change in the methodology used for calculating the volume and value of direct debits, and consequently the time series data for previous years have changed in this report. Up to the last report, interbank direct debits were informed together with the intra-bank ones. Under the new methodology, it is being considered as interbank direct debits only those carried out by means of TecBan. Regarding intra-bank direct debits, now they are broken down as follows: i) direct debits involving a third party (beneficiary of the payment is anyone other than the bank where the payer holds the account used to make the payment); and ii) direct debits not involving a third party (beneficiary of the payment is the bank where the payer holds the account used to make the payment). Hence, even though the new data better reflect the reality, analyses regarding direct debit's evolution of use are impaired.

Another methodological change concerns the number of customers using either Internet or mobile phone as a channel to banking services. Throughout this publication, in case of joint accounts, each account holder is counted as a user, so that if a joint account has, for instance, three account holders using these channels, three users will be considered. On the other hand, in case of juridical persons, only one user is counted regardless the number of natural persons having access to the account.

After these clarifications, the most recent and relevant developments in the Brazilian retail payment system infrastructure are highlighted below, as well as the main conclusions emerging from the statistical data analysis.

In March 2009, the access to the Reserves Transfer System (STR) was extended to non-bank financial institutions, so that they are now able to be a direct participant in some clearing and settlement systems. As an example, since then credit unions can be direct participants in the Check Clearinghouse (COMPE) as well as in interbank funds transfer systems. Furthermore, in July 2009, they were authorized to participate in systems settling securities, derivatives and foreign exchange transactions (in these cases, concerning their own transactions only).

These important initiatives were adopted with a view to: i) eliminating the need of a bank to settle transactions carried out by non-bank financial institutions; ii) redistributing risk among financial institutions; and iii) reducing costs for non-bank financial institutions providing payment services. These initiatives enable, for instance, brokers to directly settle their own transactions in systems settling securities, and also credit unions to provide check and "*bloqueto de cobrança*" services to their members,[1] without having to use a bank to settle the related obligations in the relevant systems.

It is also worth mentioning that, in October 2009, the Brazilian banks implemented a new service called *Authorized Direct Debit* (DDA), jointly developed by some Brazilian bankers associations and the Payment Interbank Clearinghouse (CIP) as a market response to one of the inefficiencies pointed out by the Central Bank of Brazil in the aforementioned report. DDA is basically an arrangement for electronic submission of "*bloquetos de cobrança*" to the relevant debtors, and it is expected to: i) reduce costs since paper-based "*bloquetos de cobrança*" will not be sent anymore to debtors accepting electronic presentation; ii) enhance lead times to present the information to the debtors; iii) provide more convenience for the related payment (electronically-submitted "*bloquetos de cobrança"* will be paid through either a direct debit or an individually-authorized credit transfer), as well as greater security against fraud.

[1] "*Bloqueto de cobrança*" is a bar-coded standardized document that allows bills to be paid in any bank (typically, the relevant payment is initiated by electronic means).

At the end of 2009, 2.5 million customers (80% were individuals), corresponding to 3.3% of customers holding active accounts, had already authorized the electronic submission of "*bloquetos de cobrança*". On the other hand, 31 banks had adopted the new procedure.

Throughout 2009, 28.6 million "*bloquetos de cobrança*" were electronically submitted to the relevant debtors, juridical persons in the vast majority (90%). Two-thirds of them had interbank settlement. The electronically-submitted "*bloquetos de cobrança*" represented 8,3% of the total number of "*bloquetos de cobrança*" issued during the period.

It is expected that, in the coming years, DDA will contribute to disseminate the use of interbank direct debits in Brazil. Nowadays, this payment instrument is mainly used for intra-bank payments, which obligates providers of goods and services receiving payments through this instrument to hold account in several banks. The migration of these payments to the DDA procedure will be beneficial, as it should enable these providers to contract a single bank for direct debit-related services, thus reducing costs and enhancing efficiency.

Also with respect to changes in the retail payment infrastructure, in June 2009 Visanet (*Companhia Brasileira de Meios de Pagamento S.A.*), an important acquirer in the Brazilian payment card market and also a payment card-related settlement service provider, became a listed company (in November 2009, the name of the company was changed to Cielo). At the time it became a listed company, there was not an initial public offering, so that banks then detaining its stocks offered part of them for sale. Still in 2009, Visa Inc. sold its stake (10%) in the company's capital, while *Banco Santander* reduced its share from about 15% to 7% (this stake was transferred to *Santander Espanha*). At the end of 2009, 43% of Cielo´s stocks were freely traded (free float).

Redecard, another important acquirer and payment card-related settlement service provider, which is also a publicly traded company since 2007, underwent some changes in its controlling capital. Mainly as a result of the merger between *Banco Itaú* and *Banco Unibanco*, the conglomerate *Itaú-Unibanco* became its main stockholder. The remaining stocks, a little less than half, are freely traded.

Concentration of Cielo and Redecard's capital in hands of banks impairs the desirable neutrality concerning payment card-related clearing and settlement services, and represents a barrier for new entrants in the acquirer market. Minimizing this problem, as of November 2009 transactions relating to the Mastercard's payment card scheme that are captured by other acquirer than Redecard began to be settled through SILOC, a CIP-operated settlement system. This more recent development is in line with both the directive concerning defragmentation of retail payment clearing and settlement infrastructure, and the directive related to neutrality in clearing and settlement service provision. The former directive was published by the Central Bank of Brazil through the *Report on the Brazilian Payment Card Industry*, and the latter through the *Report on the Brazilian Payment Card Industry*, jointly published by the Central Bank of Brazil, the Secretariat of Economic Law (SDE) and the Secretariat for Economic Monitoring (SEAE).

In 2009, together, Cielo and Redecard processed some 61% of retail non-cash payments in volume, and 4% in value. This illustrates that the vast majority of these payments is related to low-ticket transactions.

Concerning paper-based payment instruments, following the trend observed in the last years, the average value of currency held by the public (CHP) increased 12.7 % in 2009 as compared to 2008. The CHP per capita, R$ 408.93 in 2008, increased to R$ 459.94 in 2009. In the same period, the indicator CHP/GDP increased from 2.7% to 2.8%. These indicators show the increasing use of cash as a payment instrument, mainly for small-value payments.

The diminishing trend in check usage was again verified. This is shown, for example, by the volume of checks having interbank settlement, which showed a reduction of 8.2% in 2009, against a reduction of 1.8% in 2008. On the other hand, the average value of a check increased 6%, from R$ 835 in 2008 to R$ 884 in 2009. Thus, the replacement of checks has occurred mainly in low value transactions, being mainly replaced by payment cards. However, in some market niches, checks continue to be widely used.

Taking into account only payments having a value lower than R$ 5 thousand, the relative participation of checks having interbank settlement decreased 3.2 percentage points from 2008 to 2009 (from 18.6% to 15.4%). On the other hand, in the same period payments card transactions increased 3 percentage points. Considering only payments having value equal to or larger than R$ 5 thousand, checks having interbank settlement showed a slight reduction in terms of relative participation, from 33.9% to 32.1%. Such evolution shows that the replacement of checks has occurred mainly in low value transactions, meaning that there is room for additional facilities that make possible larger value electronic payments to be carried out from the point of sale.

Still concerning checks, in 2009 32% of them were "on us" checks. This participation has been increasing marginally in the last four years. The average value of these checks was 181% larger than the ones having interbank settlement, what emphasizes that "on us" checks are often written by juridical persons, for bill payments and withdrawals in the same financial institution holding the relevant deposit account. The use of checks in these cases seems to stem from the fact that they facilitate control over liabilities, since they typically require more than one signature. Thus, there is room for a further development on internet banking channel, specific regarding the electronic control of payments made by account holders. Another possible action is the dissemination of direct debt requiring more than one authorization.

In 2009, the clients' interbank credit transfers, which are settled by means of STR, SITRAF and SILOC, increased 7.5% in volume and 0.7% in value as compared to 2008, entailing a reduction in the average value of the credit transfers settled through these systems. The growth pace in the volume of credit transfers declined in the last four years, although the average yearly growth observed in the 2004-2009 period, 12.7%, is still relatively high. In value, the average yearly growth rate reached about 16% in the period, even though there was a reduction in 2009 as compared to 2008.

Taking into account the electronic payment instruments having interbank settlement, their use increased 9.5% in volume in 2009 as compared to 2008, below the average yearly growth seen in the 2004-2008 period (19%). Although this growth reduction has been observed in the use of all electronic payment instruments, it was mainly observed with respect to payment cards: in 2009 the use of payment cards showed an increment that is 11 percentage points below the average yearly growth rate seen in the previous five years. Nevertheless, payment cards still show the highest growth rate in the period. In 2009, they accounted for 63% of all non-cash payments, continuing to be the instrument presenting the highest relative share.

In 2009, both credit cards and debit cards showed an increment of about 10% in volume, as compared to 2008, which is lower than the average yearly growth rate observed in the 2004-2008 period, 19% and 23%, respectively. There was no change in the number of transactions/card/year, i.e. 18 and 10 transactions, respectively. As regards credit cards, this indicator is slightly lower than the one observed in more developed economies (24 transactions). Concerning debit cards, however, the difference is still significant (in more developed economies, the relevant indicator reaches some 67 transactions). Thus, it is possible to conclude that there is room to increase the debit card usage in Brazil.

Concerning value, unlike what happened in the previous year, in 2009 the increment observed in the use of credit cards was higher than in debit cards, 16.6% and 15.4%, respectively. These changes, along the ones observed in the number of transactions, entailed an increment in the average value per transaction of 5.8% and 4.8% regarding credit cards and debit cards, respectively.

Regarding number of payment cards in circulation, there was deceleration in the growth rate related to credit cards, once the 2004-2008 period showed an average yearly increase of 27%, against 11% in 2009. The same was observed concerning debit cards, which deceleration, however, was lower (a growth of 7% in 2009, against an average yearly growth of 9% in the 2004-2008 period). With respect to the yearly average value of transaction per debit card, there was an increase of 8.4% in 2009 as compared to 2008, higher than the one observed in the case of credit cards (5.5%).

The ratio between the number of debit cards in circulation and the number of deposit accounts remained stable, what indicates that future increases in the number of debit cards in circulation should have a direct relationship with the increment in the number of deposit accounts. As regards credit

cards, this indicator showed an average yearly increase of 4.2% in the last two years, against 21% in the 2004-2007 period.

As demonstrated by the relevant data, which now are broken down in the aforementioned way, the use of interbank direct debits is not significant yet. Even if one considers intra-bank direct debits only, most of them (86%) are related to transactions between clients and the respective banks holding their accounts.

The low use of this instrument stems mainly from the way it is provided in Brazil, already mentioned at the beginning of this introduction (see paragraph related to DDA). Another reason for the limited use of direct debits is the low level of financial inclusion in the country.

It is important to highlight again that direct debit is an efficient payment instrument since it enables a better control of payments by both payers and payees, and also continuous processing of transactions. Table 11 shows that this instrument is largely used, for example, in Germany, Spain, Netherlands and United Kingdom. As already noted, it is expected an increase in its use in Brazil as a result of the recently launched DDA arrangement.

With respect to payment channels, there was a reduction in the growth rate of the number of POS terminals, whether in case of credit or debit function. In 2009, the number of credit card-related terminals and debit card-related terminals increased 9% and 7%, respectively, against an average yearly growth of 30% and 24% in the 2004-2008 period, also respectively.

The expansion of the POS-terminal base has a direct relation with the increase in the number of payment cards. The southeastern region, which already has a high level of supply, had the lowest growth rate, 5.6%. The north region, in turn, showed an increase of 7.2% and the remaining regions, a growth rate of about 10%.

The low level of interoperability among networks of POS terminals continues to generate inefficiency and unnecessary costs to society. In 2009, on average, there were about 823 credit card transactions per terminal, which is equivalent to a little more than one-third of the relevant indicator observed in developed countries. Concerning debit cards, the difference is still larger: 831 transactions per terminal, a little less than one-fourth of the average ratio seen in developed countries.

As regards banking service access channels, in 2009 "internet, home and office banking" was more used than "ATM terminals", accounting for 30.6% of all banking transactions carried out in that year. Together, the cannels "internet, home and office banking", "ATM terminals", "call centers", "mobile phones and PDAs" accounted for 66.7% of these transactions, meaning that the relative share of these channels remained virtually stable in the last four years. Also in 2009, the channel "banking branches" accounted for 23.8% of all banking transactions and "banking correspondents", in turn, for 9.5%. Even though the access through "mobile phones and PDAs" increased almost 250% in 2009 as compared to 2008, the use of this channel is not significant yet.

Taking into account bill payments, tax payments and credit transfers only, "banking correspondents" continue to be the main access channel, accounting for 36% of these transactions. It is worth noting that these transactions are carried out by the public at large and do not require them to hold a banking account. This highlights the importance of banking correspondents in the provision of services to non-banked people. Furthermore, this channel enables banks to extend their services to a larger base of clients without having to augment their number of branches.

In turn, the channels "internet, home and office banking" and "banking branches" accounted, each one, for 27% of these transactions. These channels, however, showed different trends: as compared to 2008, in 2009 the number of transactions carried out through the former channel increased 17%, while the latter decreased 2%.

As compared to 2008, the transactions carried out through "internet, home and office banking" increased 15% in volume, and 18% in value. Of the total transactions, 26% were financial transactions, of which 56% were related to credit transfers. It is important to point out that the decrease in the number of transactions per user is a consequence of the aforementioned methodological changes.

Concerning ATM networks, in 2009 there was a 3.1% increase in the total number of banking transactions as compared to 2008, which was slightly lower than the one in the number of terminals. As a result, in the same period there was a 1.4% decrease in the number of transactions per terminal. The participation of shared terminals in relation to the total number of terminals increased from 43% in 2008 to 46% in 2009. It should also be noted that the number of transactions carried out through shared terminals in relation to the total number of ATM transactions reached 13% in 2009.

On the other hand, the percentage of transactions carried out by users that are not client of the banking owning the used ATM terminal increased from 4% in 2008 to 5.3% in 2009. These low percentages can be explained by the low number of banks authorizing their clients to make transactions by means of open-access networks.

It is also important to note that there is a certain concentration of transactions in a relatively small number of networks. Regarding that, it is enough to say that only six networks present average number of transactions per terminal above the average of the system as a whole.

The large number of terminals per inhabitant and the low number of transactions per terminal and also per inhabitant, as compared to other countries, highlights the Brazilian ATM networks' low level of efficiency. This is possibly a result of their low level of interoperability and sharing. Broadly speaking, although the Brazilian ATM networks provide a reasonable number of terminals as compared to the size of the population, their level of use is still low, as compared to other countries. Despite the considerable growth observed in recent years regarding the average number of transactions per inhabitant, in 2009 the number of transactions per terminal was about half of the average one observed in developed countries.

Such as in the case of POS terminals, there was a reduction in the ATM terminals' level of concentration concerning the Brazilian states. The Southeastern region showed the smallest growth (3.3%), while the North region had the largest one (12.6%).

In light of what has been previously noted, it is possible to conclude that the retail payment system continues to evolve towards the replacement of checks with electronic payment instruments, especially payment cards. On one hand, therefore, there were efficiency gains in the retail payment system, both from the users' point of view and with respect to interbank settlement. On the other hand, however, it is once again highlighted the need to have additional efficiency gains also concerning infrastructure, especially through greater level of interoperability or sharing in case of both ATM networks and POS networks. In the segment of payment cards, in particular, there is room for greater level of competition and, as a result, efficiency, especially concerning acquiring services related to four party schemes, as already pointed out in the aforementioned report on *the Brazilian payment card industry.*

Table 1: Clearing and settlement systems – Volume and value of transactions

System	Volume		Value		Average value
	(Million)	%	(R$ million)	%	(R$)
CIP – Sitraf [1]	55	0.7	4,706,874	53.1	85,451
CIP – Siloc	1,760	22.4	918,329	10.4	522
STR [1]	4	0.0	1,898,587	21.4	483,604
Compe	1,228	15.6	987,513	11.1	804
Redecard	1,980	25.2	144,909	1.6	73
Cielo	2,839	36.1	203,375	2.3	72
Total	7,866	100.0	8,859,587	100.0	1,126

Source: Central Bank of Brazil, and clearing and settlement system operators.
1 Client transactions only.

Table 2: Clearing and settlement systems – Distribution of transactions per value

System	Transactions lower than R$ 5 thousand					Transactions larger than R$ 5 thousand				
	Volume		Value		Average value	Volume		Value		Average value
	(Million)	%	(R$ million)	%	(R$)	(Million)	%	(R$ million)	%	(R$)
CIP – Sitraf [1]	7	0.1	8,175	0.4	1,243	49	63.9	4,698,699	67.6	96,870
CIP – Siloc [2]	1,760	22.6	918,329	48.2	522	–	–	–	–	–
STR [1]	1	0.0	1,152	0.1	1,264	3	4.0	1,897,435	27.3	629,378
Compe	1,203	15.4	629,942	33.1	523	24	32.1	357,571	5.1	14,683
Redecard [2]	1,980	25.4	144,909	7.6	73	–	–	–	–	–
Cielo [2]	2,839	36.4	203,375	10.7	72	–	–	–	–	–
Total	7,790	100.0	1,905,882	100.0	245	76	100.0	6,953,704	100.0	91,651

Source: Central Bank of Brazil, and clearing and settlement system operators.
1 Client transactions only.
2 All transactions were considered lower than R$ 5 thousand, for methodological purposes.

Table 3: Use of payment instruments – Volume [1]

Million

Payment instrument	2004	2005	2006	2007	2008	2009	2004 – 2009 (%)
Total	**5,149**	**5,510**	**6,174**	**6,819**	**7,709**	**8,167**	**59**
Check	1,967	1,839	1,622	1,449	1,373	1,233	-37
Debit card	912	1,141	1,428	1,700	2,097	2,309	153
Credit card	1,253	1,501	1,814	2,160	2,520	2,777	122
Direct debit	2	2	1	1	1	1	-66
Credit transfer	1,016	1,027	1,309	1,509	1,718	1,848	82

Source: Central Bank of Brazil and market institutions.
1 In case of check, direct debit and credit transfer, takes into account transactions having interbank settlement only.

Table 3a: Use of payment instruments – Volume (including both intrabank and interbank transactions)

Million

	2005	2006	2007	2008	2009	2005 – 2009 (%)
Total:	**10,714**	**11,555**	**12,667**	**14,103**	**18,311**	71
Check	2,527	2,210	1,999	1,963	1,803	-29
Debit card	1,141	1,428	1,700	2,097	2,309	102
Credit card	1,501	1,814	2,160	2,520	2,777	85
Direct debit	783	841	853	872	4,265	445
Payment involving a third party [1]	...	...	...	...	576	
Payment not involving a third party [2]	...	...	...	...	3,689	
Credit transfer	4,764	5,261	5,954	6,651	7,158	50

Source: Central Bank of Brazil and market institutions.

[1] Beneficiary of the payment is anyone other than the bank where the payer holds the account used to make the payment.

[2] Beneficiary of the payment is the bank where the payer holds the account used to make the payment.

Table 4: Use of payment instruments – Number of transactions per inhabitant [1]

Payment instrument	2004	2005	2006	2007	2008	2009	2004– 2009 (%)
Total	**33**	**34**	**38**	**41**	**45**	**43**	**31**
Check	11	10	9	8	7	6	-41
Debit card	5	6	8	9	11	12	137
Credit card	7	8	10	12	14	15	107
Direct debit	0	0	0	0	0	0	-68
Credit transfer	6	6	7	8	9	10	69

Source: Central Bank of Brazil and market institutions.

1 In case of check, direct debit and credit transfer, takes into account transactions having interbank settlement only.

Table 5: Use of payment instruments – Value [1]

R$ billion

Payment instrument interbancários	2004	2005	2006	2007	2008	2009	2004 – 2009 (%)
Total	**3,853**	**4,153**	**4,889**	**5,974**	**7,233**	**7,144**	**85**
Check	1,003	1,025	1,011	1,038	1,147	1,090	9
Debit card	42	53	67	83	105	122	188
Credit card	93	117	146	182	218	254	173
Direct debit	1	1	0	0	0	0	-82
Interbank credit transfer	2,714	2,957	3,665	4,672	5,763	5,678	109

Source: Central Bank of Brazil and market institutions.

1 In case of check, direct debit and credit transfer, takes into account transactions having interbank settlement only.

Table 5a: Use of payment instruments – Value (including both intrabank and interbank transactions)

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Credit transfer	4,764	5,261	5,954	6,651	7,158	50

Source: Central Bank of Brazil and market institutions.

[1] Beneficiary of the payment is anyone other than the bank where the payer holds the account used to make the payment.

[2] Beneficiary of the payment is the bank where the payer holds the account used to make the payment.

Table 6: Use of payment instruments – Average value per transaction [1]

R$

Payment instrument	2004	2005	2006	2007	2008	2009	2004 – 2009 (%)
Check	510	558	623	716	835	884	73
Debit card	46	46	47	49	50	53	14
Credit card	74	78	80	84	86	92	24
Direct debit	421	338	317	256	254	227	-46
Credit transfer	2,672	2,879	2,799	3,096	3,355	3,073	15

Source: Central Bank of Brazil and market institutions.

1 In case of check, direct debit and credit transfer, takes into account transactions having interbank settlement only.

Table 7: Number of payment cards in circulation (end of year)

Payment card	2004	2005	2006	2007	2008	2009	2004 – 2009 (%)
With credit function	53,499	67,543	85,230	117,723	137,793	152,290	184.7
Fluctuation (%)	21	26	26	38	17	11	
With debit function	149,148	163,919	174,493	182,396	207,937	221,474	48.5
Fluctuation (%)	19	10	6	5	14	7	

Source: Market institutions.

Table 8: Number of payment cards per deposit account (end of year)

Item	2004	2005	2006	2007	2008	2009	2004 – 2009 (%)
Deposit accounts (thousand)	90,240	95,147	102,644	112,130	125,667	133,628	48.1
Number of debit card/account	1.65	1.72	1.70	1.63	1.65	1.66	0.3
Number of credit card/account	0.59	0.71	0.83	1.05	1.10	1.14	92.2

Source: Central Bank of Brazil and market institutions.

Table 9: Payment cards – Volume of transactions

Payment instrument	2004	2005	2006	2007	2008	2009	2004 – 2009 (%)
Credit card (thousand)	**1,252,557**	**1,501,249**	**1,813,981**	**2,160,403**	**2,519,832**	**2,776,909**	**122**
Fluctuation (%)	16	20	20	19	17	10	
Number of transactions per inhabi	7	8	8	12	13	15	109
Number of transactions per card	19	18	15	16	18	18	-2
Debit card (thousand)	**912,070**	**1,140,653**	**1,427,684**	**1,700,128**	**2,097,227**	**2,309,407**	**153**
Fluctuation (%)	38	25	25	19	23	10	
Number of transactions per inhabi	5	6	6	9	11	12	137
Number of transactions per card	6	7	8	8	10	10	87

Source: Market institutions.

Table 10: Payment cards – Value of transactions

Transações	2004	2005	2006	2007	2008	2009	2004 – 2009 (%)
Credit card (R$ million)	**92,505**	**116,578**	**145,778**	**181,567**	**217,835**	**254,109**	**175**
Fluctuation (%)	20	26	26	25	20	17	
Average value per transaction (R	74	78	78	72	86	92	24
Average value per card (R$)	1,729	1,726	1,726	1,318	1,581	1,669	-3
Debit card (R$ million)	**42,345**	**52,902**	**66,896**	**83,133**	**105,283**	**121,529**	**187**
Fluctuation (%)	43	25	25	24	27	15	
Average value per transaction (R	46	46	46	40	50	53	14
Average value per card (R$)	284	323	323	400	506	549	93

Source: Market institutions.

Table 11: Relative use of non-cash payment instruments in selected countries (%) [1]

Country	Check			Debit card/ Credit card			Credit transfer			Direct debit		
	2001	2008	%	2001	2008	%	2001	2008	%	2001	2008	%
Belgium	3.9	0.5	-87.2	32.6	41.0	25.8	48.2	42.8	-11.2	11.5	11.4	-0.9
Brazil [2]	**52.1**	**16.0**	**-69.3**	**23.9**	**53.8**	**124.9**	**16.0**	**20.0**	**25.5**	**8.0**	**10.2**	**26.7**
Finland	0.1	0.0	-63.6	39.1	54.1	38.5	55.5	41.3	-25.5	5.2	4.5	-14.5
France	35.4	23.8	-32.8	30.0	40.0	33.3	17.8	17.0	-4.5	16.8	19.0	13.1
Germany	2.6	0.5	-80.8	13.2	13.5	2.3	45.4	36.8	-18.9	38.6	48.9	26.7
Italy	21.3	12.5	-41.3	27.3	39.0	42.9	38.2	32.1	-16.0	13.2	14.9	12.9
Japan	5.6	1.5	-73.2	60.6	...		33.8	17.0	-49.7	...	...	
Netherlands	0.2	–		31.9	38.0	19.1	39.1	31.7	-18.9	17.9	26.4	47.5
Portugal	27.0	13.9	-48.8	56.3	63.8	13.4	4.1	10.0	145.8	11.8	12.3	4.6
Spain	9.9	3.0	-69.9	...	38.0		21.1	14.3	-32.3	68.9	43.4	-37.0
Sweden	0.2	0.0	-100.0	31.7	56.8	79.2	60.3	34.4	-43.0	7.7	8.8	14.3
Switzerland	0.8	0.1	-87.5	34.1	38.2	12.0	57.4	56.4	-1.7	5.4	10.4	92.6
United Kingdon	23.1	10.7	-53.7	40.1	48.4	20.7	17.4	21.0	20.7	19.4	19.9	2.6
United States	53.8	28.6	-46.8	36.6	54.5	48.9	5.7	6.5	14.0	3.9	10.4	166.7

Source: Central Bank of Brazil, Brazilian market institutions, BIS/CPSS and European Central Bank.

1 Card-based e-money is considered on the calculus of the payment instrument's relative use, except in case of Brazil.

2 Includes interbank payments only.

Table 12: Payment cards – Average number of transactions per function in selected countries

Country	Cash withdrawal function[1]			Debit function[2]			Credit function[2]		
	2001	2008	%	2001	2008	%	2001	2008	%
Belgium	15.5	17.7	13.8	39.6	55.7	40.8	...	25.8	
Brazil[2]	**14.4**	**12.5**	**-13.1**	**3.2**	**10.1**	**212.6**	**23.3**	**18.3**	**-21.6**
Finland	40.3	29.6	-26.7	84.2	159.3	89.2	...	21.6	
France	26.9	16.7	-38.0	...	64.4		...	32.7	
Germany	13.1	16.4	25.3	...	17.3		...	...	
Italy	18.2	12.2	-33.2	17.4	24.9	43.1	15.7	14.6	-7.1
Japan	...	...		0	0.0	49.8	9.2	...	
Netherlands	15.8	15.1	-3.9	36.6	63.4	73.4	...	14.7	
Portugal	22.1	26.7	20.5	39.8	40.7	2.3	...	26.3	
Spain	...	12.9		–	27.4		...	23.9	
Sweden	70.3	30.3	-56.8	67.7	127.0	87.7	9.9	28.4	186.1
Switzerland	0.6	9.1	1,404.5	37.2	44.3	19.3	30.0	30.1	0.5
United Kingdon	16.4	17.2	4.9	50.8	71.0	39.8	28.2	26.8	-4.7
United States	...	...		43.5	110.4	154.1	13.6	17.8	31.1

Source: Brazilian market institutions, BIS/CPSS, and European Central Bank.

1 Includes withdrawals through cards issued in the country using domestic ATMs only.

2 Includes cards issued in the country and domestic transactions only.

3 Cards presenting debit function are considered as denominator of the withdrawals function.

Note: The countries are ordered alphabetically according to their names in Portuguese.

Table 13: ATM network – Quantity of terminals per type of access (end of year)

Type of access	2004	2005	2006	2007	2008	2009	2004 – 2009 (%)
Total	**139,457**	**146,795**	**147,535**	**153,162**	**158,414**	**165,567**	**19**
Open access [1/]	30,747	50,382	59,187	68,268	68,594	76,086	147
Percentage of the total (%)	22	34	40	45	43	46	108
Fluctuation (%)	-9	64	17	15	0	11	
Restricted access [2/]	108,710	96,413	88,348	84,894	89,820	89,481	-18
Percentage of the total (%)	78	66	60	55	57	54	-31
Fluctuation (%)	7	-11	-8	-4	6	0	

Source: Market institutions.

1 Open access - ATM terminals that allow the holder of a card that has not been issued by the institution that owns the network perform any type of transaction.

2 Restricted access - ATM terminals that allow only the use of cards issued by the institution that owns the network.

Table 14: Distribution of ATM and POS terminals per Brazilian state

State	ATM		POS	
	Number	%	Number	%
Acre	429	0.3	6,646	0.2
Alagoas	1,305	0.8	38,110	1.1
Amapá	400	0.2	7,154	0.2
Amazonas	1,775	1.1	34,224	1.0
Bahia	7,618	4.6	199,147	5.8
Ceará	3,451	2.1	88,549	2.6
Distrito Federal	3,797	2.3	83,271	2.4
Espírito Santo	2,933	1.8	57,807	1.7
Goiás	4,630	2.8	94,283	2.8
Maranhão	2,133	1.3	39,547	1.2
Mato Grosso	2,348	1.4	44,378	1.3
Mato Grosso do Sul	2,086	1.3	35,490	1.0
Minas Gerais	16,483	10.0	292,096	8.6
Pará	3,007	1.8	52,360	1.5
Paraíba	1,964	1.2	46,560	1.4
Paraná	10,340	6.2	216,655	6.4
Pernambuco	4,547	2.7	129,882	3.8
Piauí	1,220	0.7	20,536	0.6
Rio de Janeiro	18,141	11.0	366,592	10.8
Rio Grande do Norte	1,790	1.1	44,538	1.3
Rio Grande do Sul	11,894	7.2	207,280	6.1
Rondônia	892	0.5	17,362	0.5
Roraima	269	0.2	6,027	0.2
Santa Catarina	5,927	3.6	129,839	3.8
São Paulo	53,987	32.6	1,116,510	32.8
Sergipe	1,298	0.8	20,455	0.6
Tocantins	903	0.5	12,262	0.4
Total	165,567	100.0	3,407,560	100.0

Source: Market institutions.

Table 15: ATM network - Volume of transactions

Item	2004	2005	2006	2007	2008	2009	2004 – 2009 (%)
Number of transactions (million)	6,192	6,782	7,342	7,553	7,954	8,197	32
Number of transactions per inhabitant	35	37	40	41	42	43	24
Number of transactions per terminal	44,400	46,203	49,762	49,314	50,210	49,507	12

Source: Market institutions

Table 16: ATM network – Volume of transactions per type of access and function

Million

Transações em ATM	2004	2005	2006	2007	2008	2009	2004 – 2009 (%)
Open Access [1/]	**2,351**	**2,251**	**2,181**	**2,901**	**3,179**	**3,344**	42
Cash withdrawal	830	770	769	1,061	1,169	1,259	52
Balance and statement enquiry	844	783	747	1,061	1,147	1,207	43
Deposit	242	228	190	218	229	222	-8
Bill payment	101	107	125	160	175	176	74
Credit transfer	24	23	24	33	38	49	107
Other functions	311	339	327	368	421	432	39
Restricted access	**3,841**	**4,531**	**4,996**	**4,652**	**4,775**	**4,852**	26
Cash withdrawal	1,132	1,376	1,347	1,345	1,434	1,489	32
Balance and statement enquiry	1,710	2,000	2,349	1,992	2,071	2,084	22
Deposit	343	372	589	552	561	546	59
Bill payment	111	131	167	193	177	188	69
Credit transfer	76	82	87	84	97	103	37
Other functions	470	571	457	485	434	442	-6
Total	**6,192**	**6,782**	**7,342**	**7,553**	**7,954**	**8,197**	32
Cash withdrawal	1,961	2,146	2,116	2,406	2,603	2,748	40
Balance and statement enquiry	2,554	2,783	3,072	3,054	3,218	3,291	29
Deposit	585	600	780	770	790	768	31
Bill payment	212	238	421	354	352	364	72
Credit transfer	99	105	110	117	135	153	53
Other functions	781	910	841	853	855	873	12

Source: Market institutions.

1/ Includes transactions for which the type of access was not informed.

Table 17: ATM network – Value of transactions

Transaction	2004	2005	2006	2007	2008	2009	2004 – 2009 (%)
Total:	**917**	**1,001**	**1,039**	**1,268**	**1,522**	**1,614**	76
Cash withdrawal	327	386	387	498	565	637	95
Credit transfer	71	45	48	60	78	96	35
Bill payment	84	55	80	99	95	105	25
Deposit	415	487	503	580	677	669	61
Other financial functions	21	28	22	32	105	107	411

Source: Market institutions.

Table 18: ATM network – Transactions carried out through open access terminals

Transaction	2007				2008				2009			
	Non-shared[1]		Shared[2]		Non-shared[1]		Shared[2]		Non-shared[1]		Shared[2]	
	Number (thousand)	%	Number (thousand)	%	Number (thousand)	%	Number (thousand)	%	Number (thousand)	%	Number (thousand)	%
Total:	**2,518,578**	**86.8**	**382,763**	**13.2**	**2,861,540**	**90.0**	**317,292**	**10.0**	**2,913,906**	**87.1**	**430,569**	**12.9**
Cash withdrawal	830,110	78.3	230,408	21.7	958,515	82.0	210,782	18.0	975,669	77.5	283,302	22.5
Credit transfer	31,513	96.4	1,175	3.6	37,571	99.2	302	0.8	49,235	99.9	49	0.1
Bill payment	154,290	96.3	5,990	3.7	173,437	99.2	1,427	0.8	173,991	98.8	2,079	1.2
Deposit	197,788	90.8	20,125	9.2	226,478	99.0	2,361	1.0	220,887	99.6	810	0.4
Balance and statement enquiry	938,027	88.4	123,426	11.6	1,045,362	91.2	101,493	8.8	1,063,290	88.1	143,400	11.9
Other functions	366,849	99.6	1,639	0.4	420,177	99.8	927	0.2	430,834	99.8	929	0.2

Source: Market institutions.

[1] Transactions carried out through cards issued by the ATM network owner.

[2] Transactions carried out through cards not issued by the ATM network owner.

Table 19: ATM network – Number of terminals, volume of transactions and average value per transaction in selected countries [1]

Country	Number of terminals per million inhabitants			Number of transactions per inhabitant [2]			Average value per transaction (USD) [3]		
	2001	2008	%	2001	2008	%	2001	2008	%
Belgium	1,108	1,442	30.1	21.5	32.5	51.4	90.8	163.0	79.5
Brazil	**646**	**809**	**25.2**	**9.0**	**42.0**	**365.9**	**55.0**	**111.2**	**102.1**
Finland	835	604	-27.6	48.0	35.0	-27.0	62.5	130.6	108.8
France	604	832	37.8	19.1	24.9	30.2	54.6	105.4	93.0
Germany	603	968	60.6	20.0	24.3	21.7	141.6	225.5	59.3
Italy	643	922	43.5	9.9	9.1	-7.7	114.3	264.5	131.4
Japan	1,121	1,090	-2.8	3.1	2.5	-18.8	526.7	494.4	-6.1
Netherlands	445	525	17.9	30.5	29.0	-4.9	81.5	169.8	108.2
Portugal	1,022	1,589	55.4	35.0	41.0	17.1	41.7	97.1	132.7
Spain	1,154	1,354	17.3	17.0	21.4	26.1	...	164.6	
Sweden	289	304	5.4	37.7	28.7	-23.8	81.3	139.9	72.1
Switzerland	692	790	14.2	14.8	14.5	-2.1	149.0	201.0	34.9
United Kingdon	620	1,041	67.8	36.8	46.8	27.3	...	...	
United States	1,136	1,336	17.6	47.7	...		...	...	

Source: Brazilian market institutions, BIS/CPSS and European Central Bank.

1 Considers ATM terminals located inside the country and cards issued by domestic entities only.

2 Brazil: cash withdrawal transactions only; other countries: includes cash withdrawal and loading transactions.

3 Value converted at annual average exchange rate.

Note: The countries are ordered alphabetically according to their names in Portuguese.

Table 20: ATM network – Volume of transactions per terminal in selected countries [1]

Country	Number of terminals per million inhabitants			Number of transactions per terminal [2]		
	2001	2008	%	2001	2008	%
Belgium	1,108	1,442	30.1	19,390	22,469	15.9
Brazil	**646**	**604**	**-6.5**	**13,950**	**16,434**	**17.8**
Finland	835	604	-27.6	57,485	57,944	0.8
France	604	832	37.8	31,471	29,903	-5.0
Germany	603	968	60.6	33,167	25,130	-24.2
Italy	643	922	43.5	15,669	9,902	-36.8
Japan	1,121	1,090	-2.8	2,765	2,309	-16.5
Netherlands	445	525	17.9	68,539	54,987	-19.8
Portugal	1,022	1,589	55.4	34,247	25,795	-24.7
Spain	1,154	1,354	17.3	14,567	15,831	8.7
Sweden	289	304	5.4	130,450	95,357	-26.9
Switzerland	692	790	14.2	21,387	18,290	-14.5
United Kingdon	620	1,041	67.8	59,192	45,008	-24.0
United States	1,136	1,336	17.6	41,962	...	

Source: Brazilian financial institutions, BIS/CPSS and European Central Bank.
1 Considers ATM terminals located inside the country and cards issued by domestic entities only.
2 Brazil: cash withdrawal transactions only; other countries: includes cash withdrawal and loading transactions.
Note: The countries are ordered alphabetically according to their names in Portuguese.

Table 21: POS network – Number of terminals (end of year)

Item	2004	2005	2006	2007	2008	2009	2004 – 2009 (%)
Credit card	**1,078,763**	**1,342,183**	**1,660,825**	**2,424,646**	**3,104,662**	**3,374,740**	**213**
Fluctuation (%)	30	24	24	46	28	9	
Number of terminals per million inhabitants	6,069	7,287	9,048	13,054	16,856	18,169	199
Debit card	**1,106,011**	**1,277,827**	**1,556,165**	**2,044,759**	**2,601,387**	**2,780,043**	**151**
Fluctuation (%)	34	16	22	31	27	7	
Number of terminals per million inhabitants	6,223	6,938	8,478	11,009	14,124	14,968	141

Source: Market institutions.

Table 22: POS network - Debit card transactions in selected countries

Country	Number of terminals per million inhabitants			Number of transactions per inhabitant			Average value per transaction (USD) 1/		
	2001	2008	%	2001	2008	%	2001	2008	%
Belgium	14,047	11,640	-17.1	42.0	71.6	70.4	44.82	69.00	53.9
Brazil	**2,589**	**13,734**	**430.5**	**1.9**	**11.1**	**485.2**	**18.44**	**25.77**	**39.7**
Finland	13,878	28,797	107.5	56.5	20.7	-63.3	37.26	43.03	15.5
France	14,795	21,469	45.1	...	...		...	...	
Germany	5,291	7,221	36.5	16.2	21.1	30.2	62.36	83.80	34.4
Italy	13,509	22,490	66.5	7.6	14.0	85.1	66.91	127.00	89.8
Japan	7,755	13,361	72.3	0.0	0.1	105.3	403.23	565.60	40.3
Netherlands	10,333	19,179	85.6	59.7	97.9	64.1	41.49	59.20	42.7
Portugal	10,063	21,276	111.4	51.3	63.6	24.0	25.13	58.21	131.7
Spain	20,949	31,162	48.8	...	18.0		...	70.71	
Sweden	9,917	21,178	113.6	36.6	125.5	242.6	55.21	64.10	16.1
Switzerland	10,139	18,222	79.7	27.5	40.6	47.4	100.45	134.80	34.2
United Kingdon	13,060	17,838	36.6	46.6	83.4	78.8	51.69	91.30	76.6
United States	10,864	17,020	56.7	36.9	100.1	171.4	36.71	39.10	6.5

Source: Brazilian market institutions, BIS/CPSS and European Central Bank.
1 Value converted at annual average exchange rate.

Table 23: POS network - Credit card transactions in selected countries

Country	Number of terminals per million inhabitant			Number of transactions per inhabitant			Average value per transaction (USD) 1/		
	2001	2008	%	2001	2008	%	2001	2008	%
Belgium	14,047	11,640	-17.1	...	105.9		...	153.05	
Brazil	**2,555**	**16,391**	541.5	**4.8**	**13.3**	**178.0**	**28.45**	**44.37**	**55.9**
Finland	13,878	28,797	107.5	...	20.7		...	75.81	
France	14,795	21,469	45.1	...	nav		...	...	
Germany	5,291	7,221	36.5	...	0.5		...	...	
Italy	13,509	22,490	66.5	5.5	8.8	60.4	83.97	158.20	88.4
Japan	7,755	13,361	72.3	17.8	...		84.81	...	
Netherlands	10,333	19,179	85.6	...	94.2		...	133.55	
Portugal	10,063	21,276	111.4	...	20.5		...	105.45	
Spain	20,949	31,162	48.8	...	25.1		...	71.98	
Sweden	9,917	21,178	113.6	2.6	15.9	515.3	95.65	80.10	-16.3
Switzerland	10,139	18,222	79.7	13.5	18.2	35.2	113.94	178.60	56.8
United Kingdon	13,060	17,838	36.6	24.6	29.2	18.5	78.64	116.90	48.7
United States	10,864	17,020	56.7	58.7	78.6	33.9	77.21	89.90	16.4

Source: Brazilian market institutions, BIS/CPSS, and European Central Bank.
1/ Value converted at annual average exchange rate.

Table 24: Remote access to banking services [1] – Volume of transactions

Million

Transaction	2004	2005	2006	2007	2008	2009	2004 – 2009 (%)
Total	**3,311**	**3,766**	**5,095**	**6,401**	**7,274**	**8,415**	154
Credit transfer [2]	339	434	464	530	601	681	101
Bill payment [3]	246	566	405	540	655	788	220
Balance and statement enquiry	1,475	1,529	1,953	2,346	2,567	3,338	126
Other:	1,250	1,236	2,274	2,984	3,451	3,607	189
– Financial	727	213	398	621	737	744	2
– Non-financial	523	1,023	1,876	2,363	2,714	2,863	447

Source: Market institutions.
1 Internet, home and office banking.
2 TED, DOC, TEC and intrabank funds transfers.
3 Taxes, contributions, "bloquetos de cobrança", utility bills etc.
Note: includes intrabank and interbank transactions.

Table 25: Remote access to banking services [1] – Value of transactions

Transaction	2004	2005	2006	2007	2008	2009	2004 – 2009 (%)
Total value (R$ billion)	**1,881**	**3,176**	**3,064**	**5,213**	**6,213**	**7,309**	289
Credit transfer [2]	1,099	1,415	1,605	2,535	3,425	3,942	259
Bill payment [3]	737	818	595	826	1,082	1,261	71
Other	45	943	864	1,852	1,706	2,107	4,568
Average value per transaction (R$)	**568**	**843**	**601**	**814**	**854**	**869**	53
Credit transfer [2]	3,241	3,258	3,462	4,778	5,700	5,785	78
Bill payment [3]	2,994	1,444	1,468	1,530	1,651	1,600	-47
Other	62	4,426	2,173	2,981	2,316	2,831	4,461

Source: Market institutions.
1 Internet, home and office banking.
1/ TED, DOC, TEC and intrabank funds transfers.
2/ Taxes, contributions, "bloquetos de cobrança", utility bills etc.
Note: includes intrabank and interbank transactions.

Table 26: Remote access – Number and value of transaction per user

Item	2004	2005	2006	2007	2008	2009	2004– 2009 (%)
Number of transactions per user	143	127	164	200	235	174	22
Value of transactions per user	72,121	107,227	98,433	162,804	206,882	151,926	111

Source: Market institutions.

Table 28: ATM network - Use of shared terminals

Item	Relative participation (%)					
	2004	2005	2006	2007	2008	2009
Open access terminal	22	34	40	45	43	46
Restricted access terminal	78	66	60	55	57	54
Shared transactions	2	7	9	13	10	13
Non-shared transactions	98	93	91	87	90	87

Source: Market institutions.

Table 29: Access to banking services – Number of transactions per access channel

Access channel	2006	2007	2008	2009	2006– 2009 (%)
Internet, home and office banking	5,107	6,410	7,234	8,365	64
ATM terminals	7,158	7,546	7,921	8,133	14
Banking branches	5,427	5,587	5,603	6,501	20
Banking correspondents	1,806	2,166	2,297	2,589	43
Call centers	1,246	1,606	1,528	1,613	29
Mobile phones and PDAs	48	37	29	100	108

Source: Market institutions.

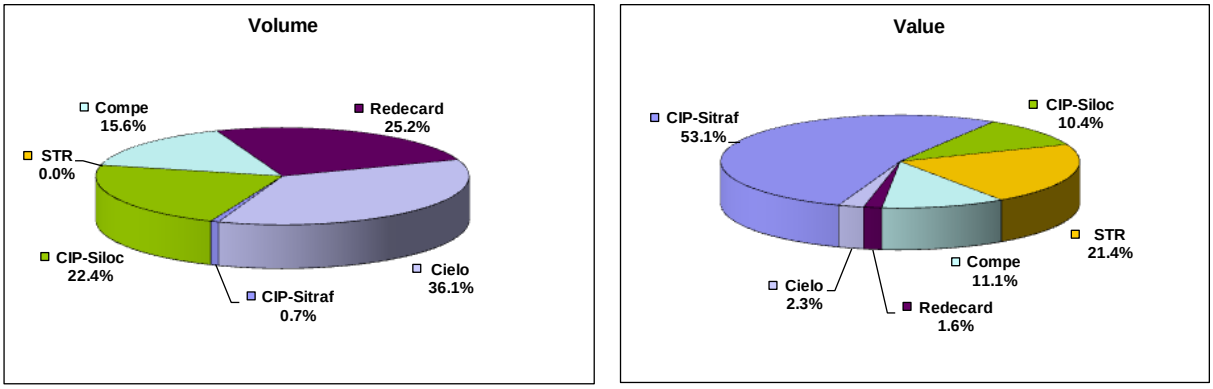
Table 29a: Access to non-face-to-face payment services – Number of transactions per access channel

Access channel	2006	2007	2008	2009	2006– 2009 (%)
Banking correspondents	1,338	1,612	1,702	1,929	44
Internet, home and office banking	869	1,070	1,256	1,469	69
Banking branches	1,428	1,432	1,492	1,466	3
ATM terminals	383	470	487	517	35
Call centers	22	23	25	29	29
Mobile phones and PDAs	0	2	3	7	2,204

Source: Market institutions.

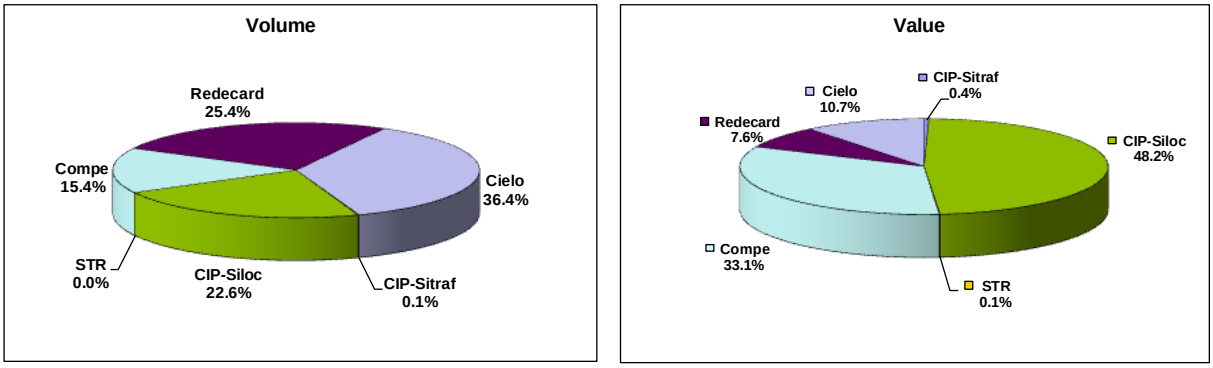
GRAPHS

Graph 1: Clearing and settlement systems – Relative participation



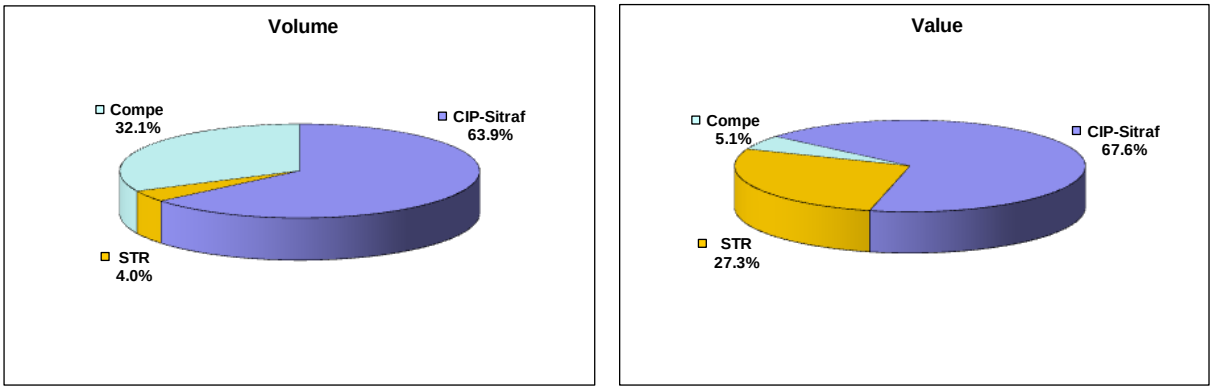
Source: Central Bank of Brazil, and clearing and settlement system operators.
Note: In case of STR and Cip-Sitraf, client transactions only.

Graph 2: Clearing and settlement systems – Percentage of transactions with value lower than R$ 5 thousand



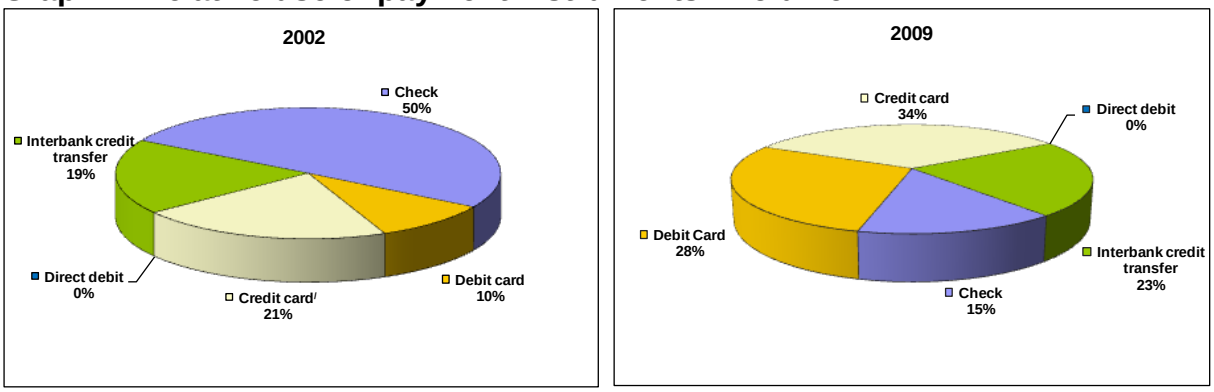
Source: Central Bank of Brazil, and clearing and settlement system operators.
Note: In case of STR and Cip-Sitraf, client transactions only.

Graph 3: Clearing and settlement systems – Percentage of transactions with value equal or larger than R$ 5 thousand



Source: Central Bank of Brazil, and clearing and settlement system operators.
Note: In case of STR and Cip-Sitraf, client transactions only.

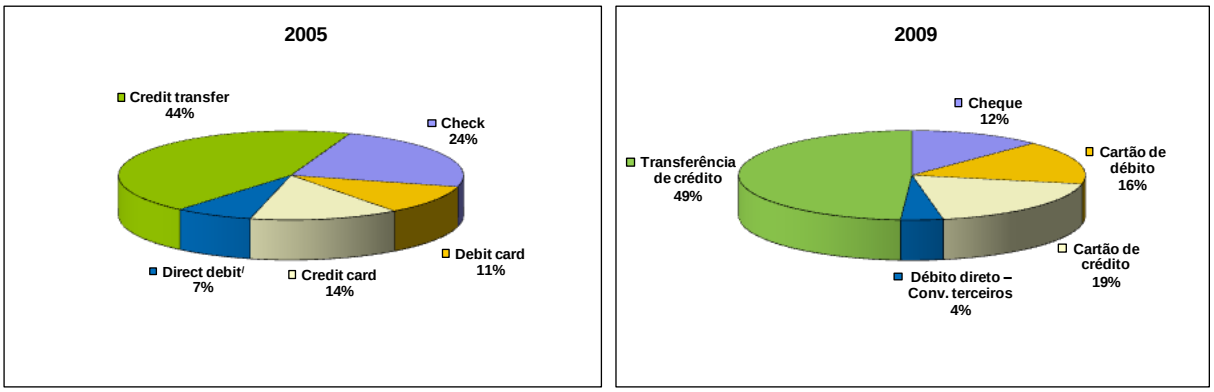
Graph 4: Relative use of payment instruments - Volume



Source: Central Bank of Brazil, and clearing and settlement system operators.

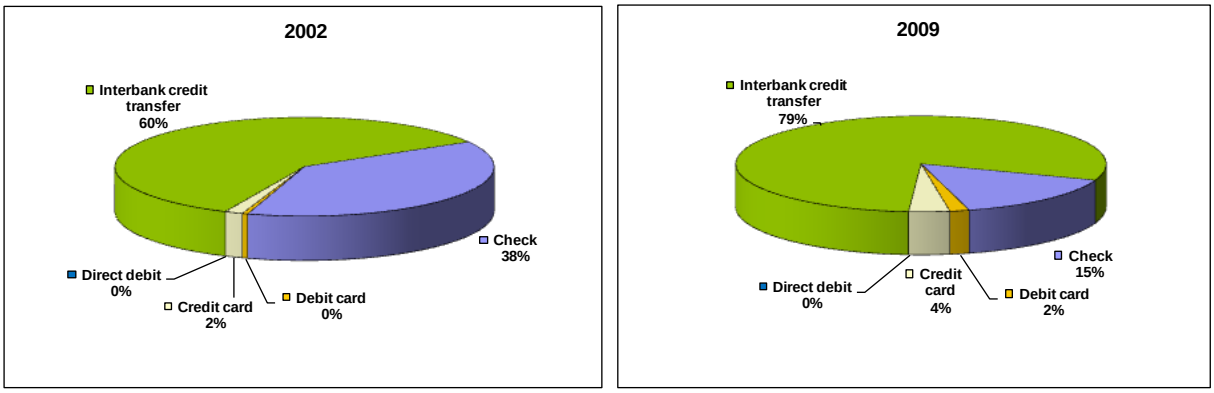
[1] In case of check, direct debit and credit transfer, takes into account transactions having interbank settlement only.

Graph 4a: Relative use of payment instruments – Volume (including intrabank transactions)



Source: Central Bank of Brazil, and clearing and settlement system operators.

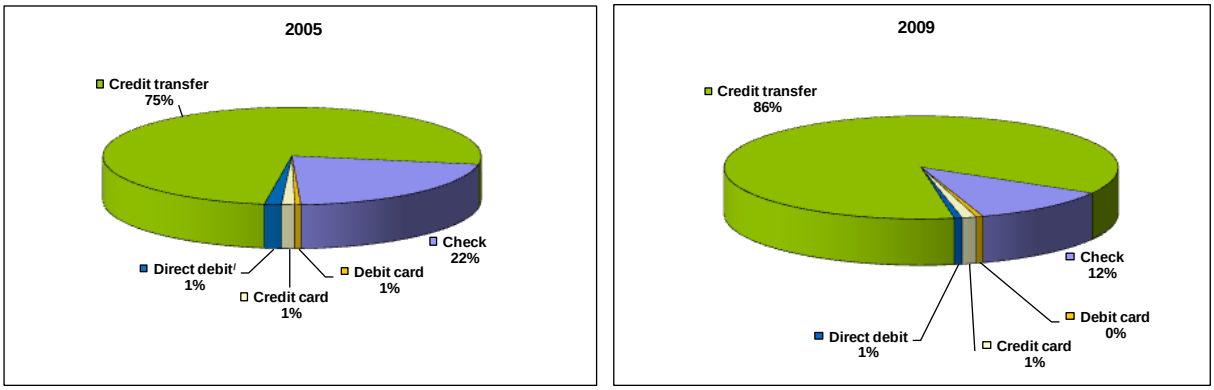
Graph 5: Relative use of payment instruments - Value



Source: Central Bank of Brazil, and clearing and settlement system operators.

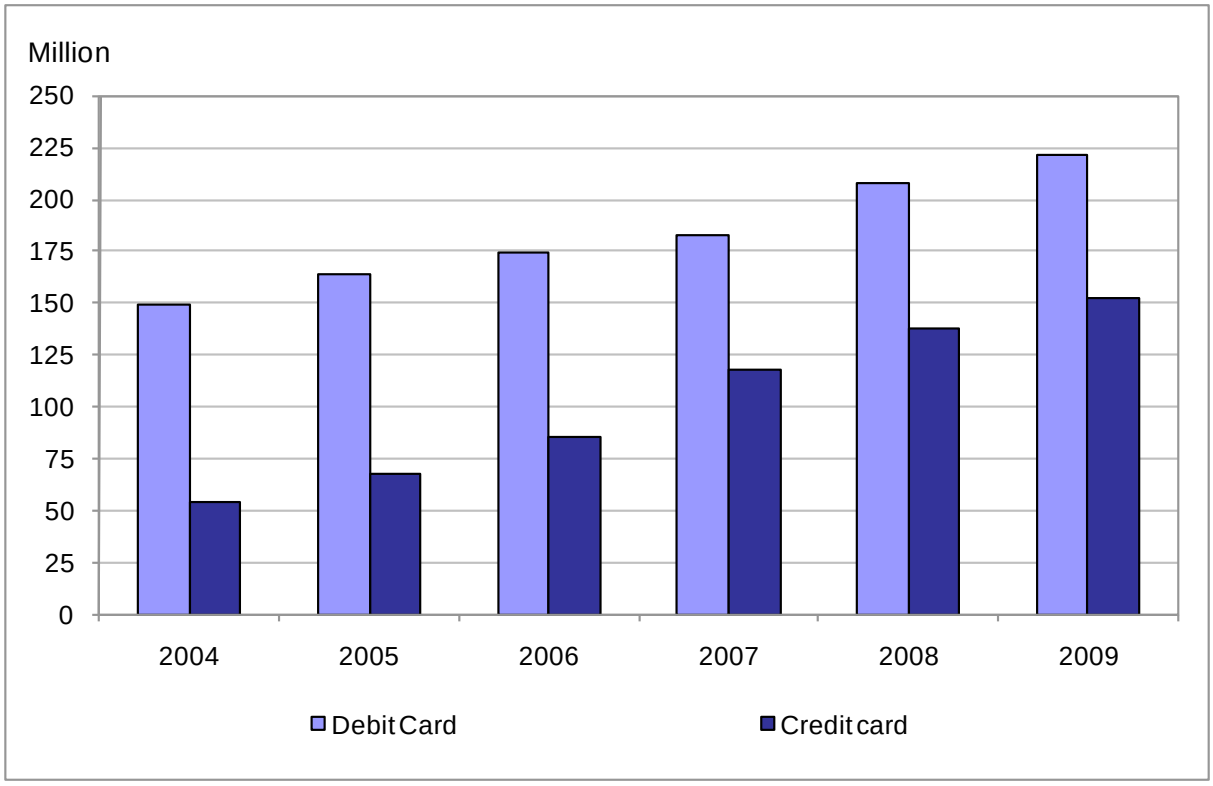
[1] In case of check, direct debit and credit transfer, takes into account transactions having interbank settlement only.

Graph 5a: Relative use of payment instruments – Value (including intrabank transactions)



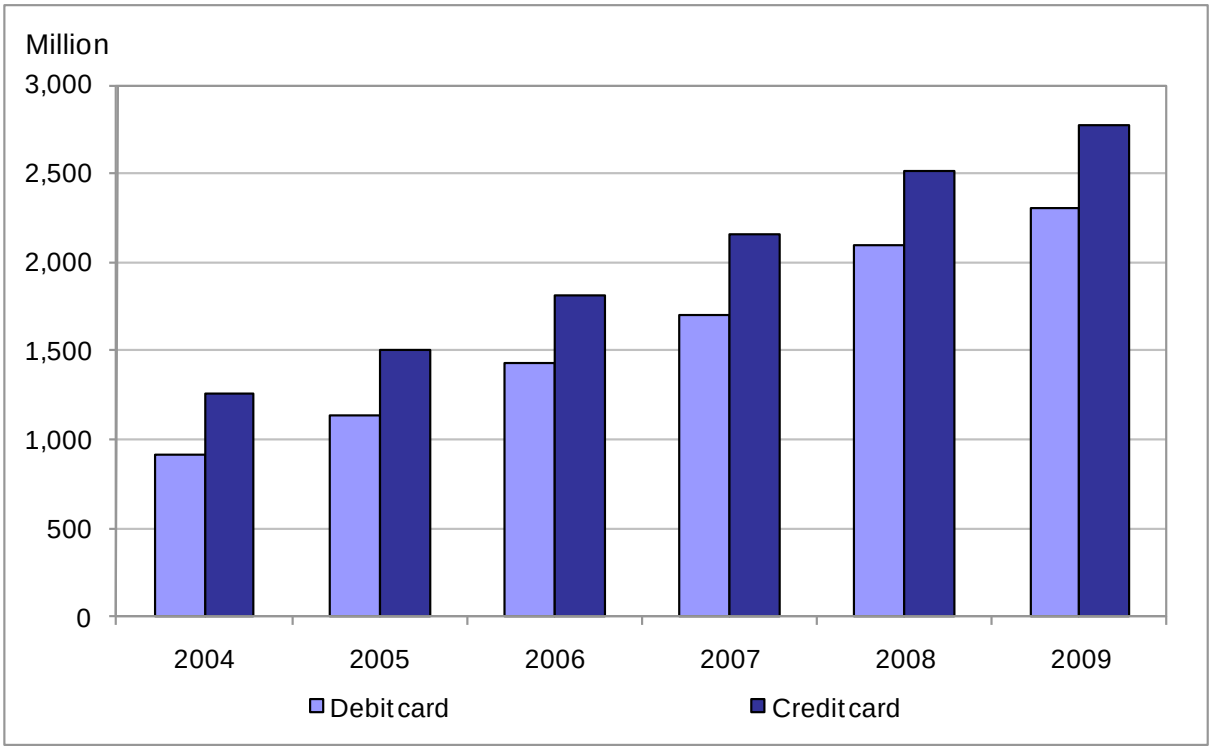
Source: Central Bank of Brazil, and clearing and settlement system operators.

Graph 6: Evolution in quantity of payment cards



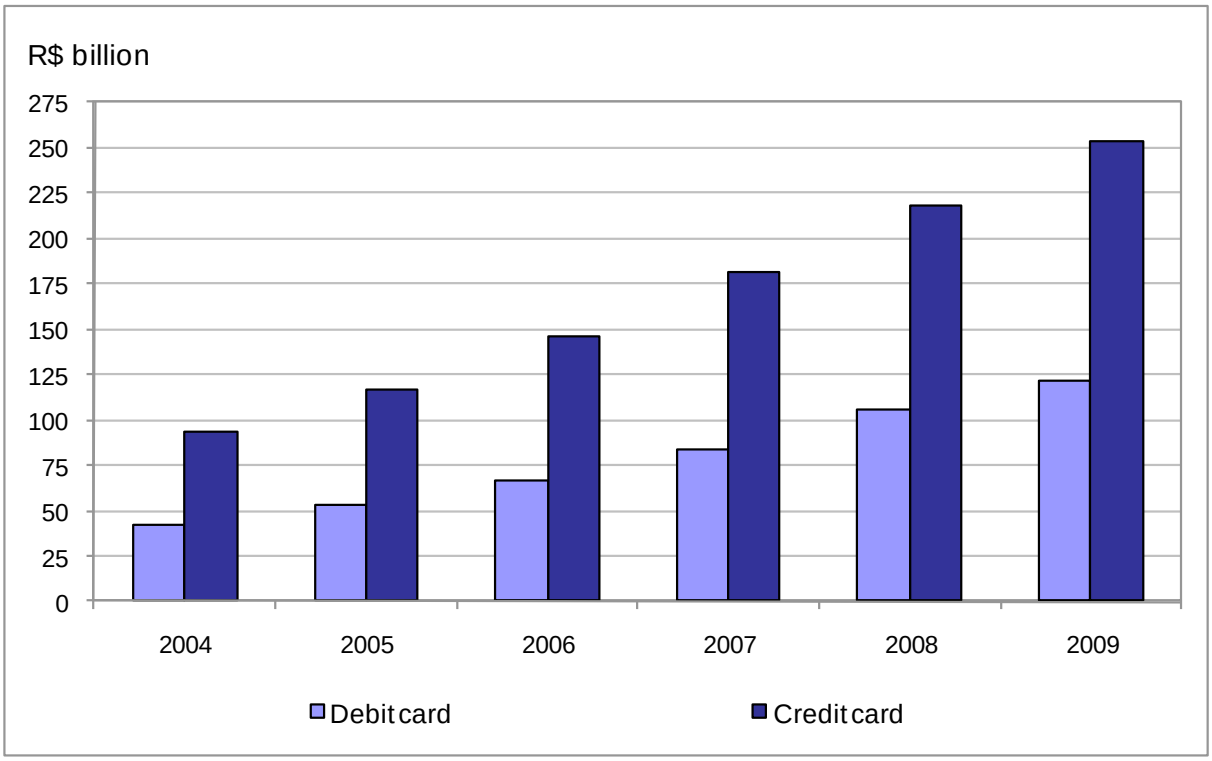
Source: Financial institutions issuing payment cards.

Graph 7: Payment cards – Evolution in volume of transactions



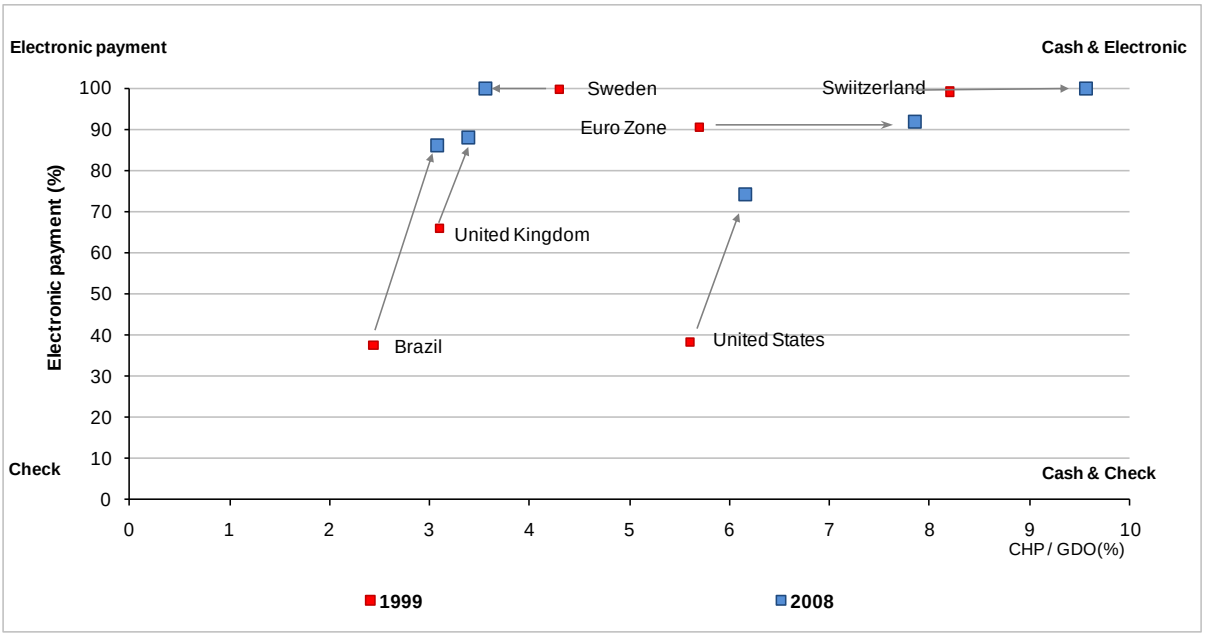
Source: Financial institutions issuing payment cards.

Graph 8: Payment cards – Evolution in value of transactions



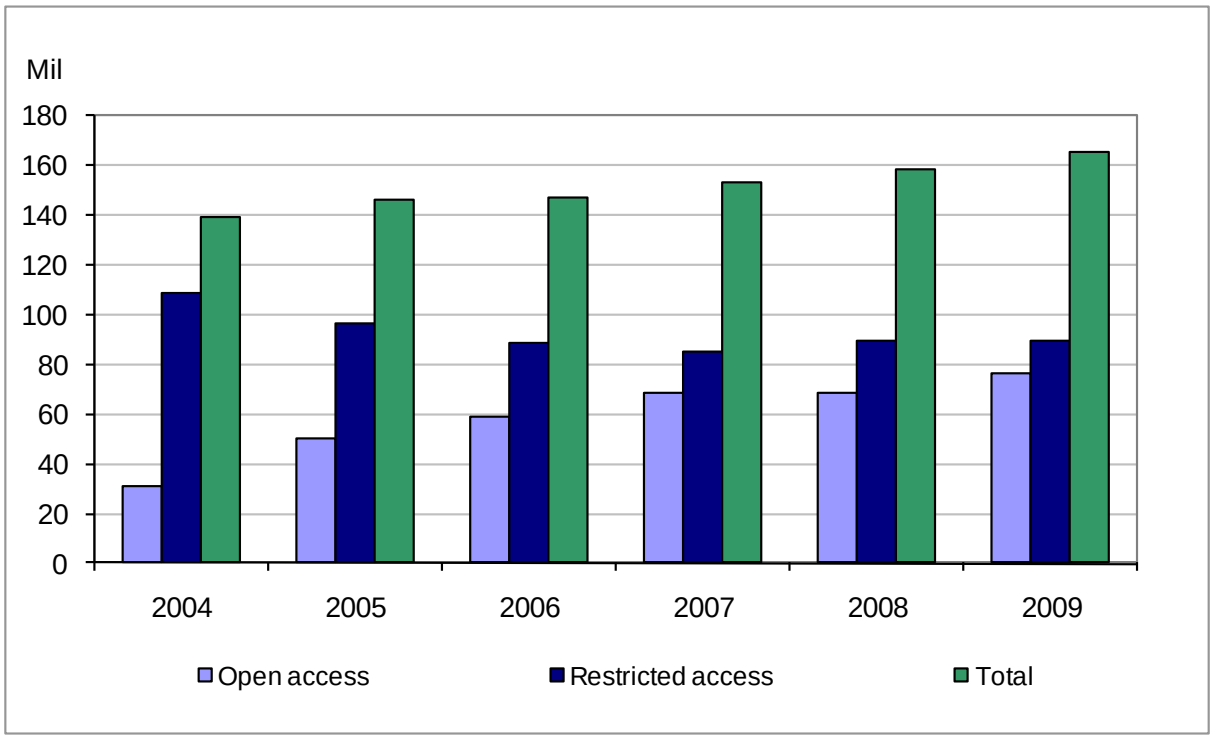
Source: Financial institutions issuing payment cards.

Graph 9: Use of payment instruments in selected countries (2008)



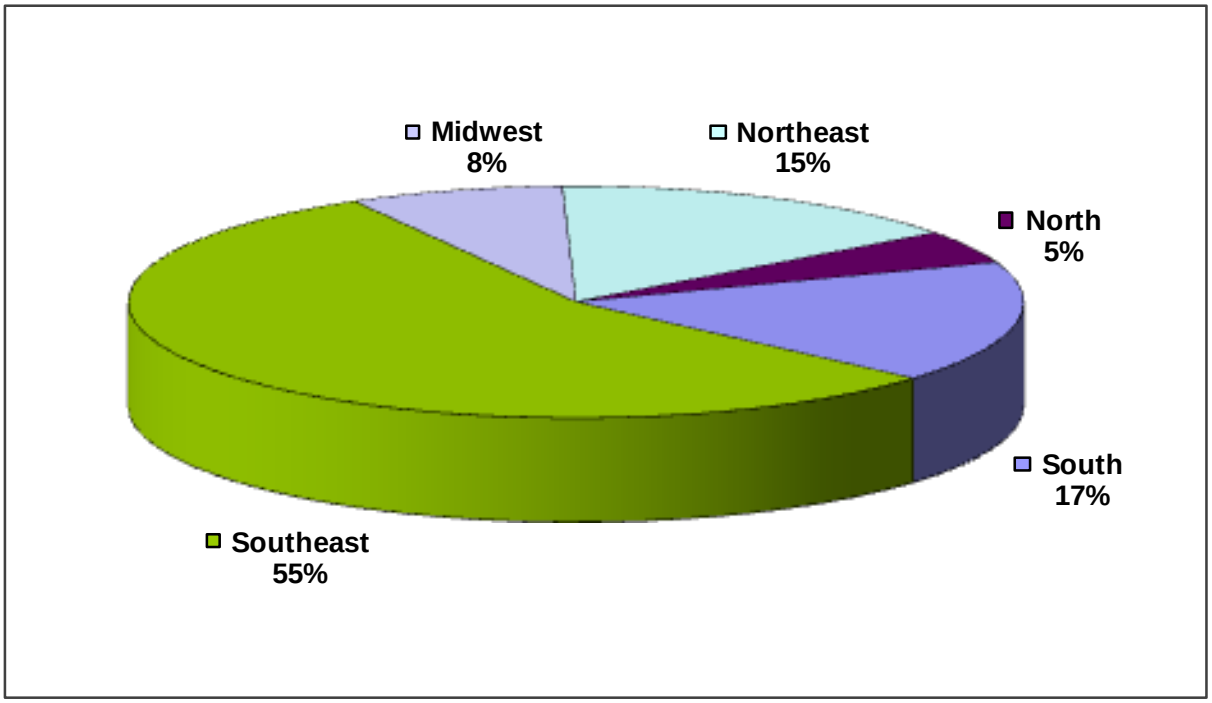
Source: Brazilian market institutions, BIS/CPSS and European Central Bank.

Graph 10: ATM network – Evolution in number of terminals



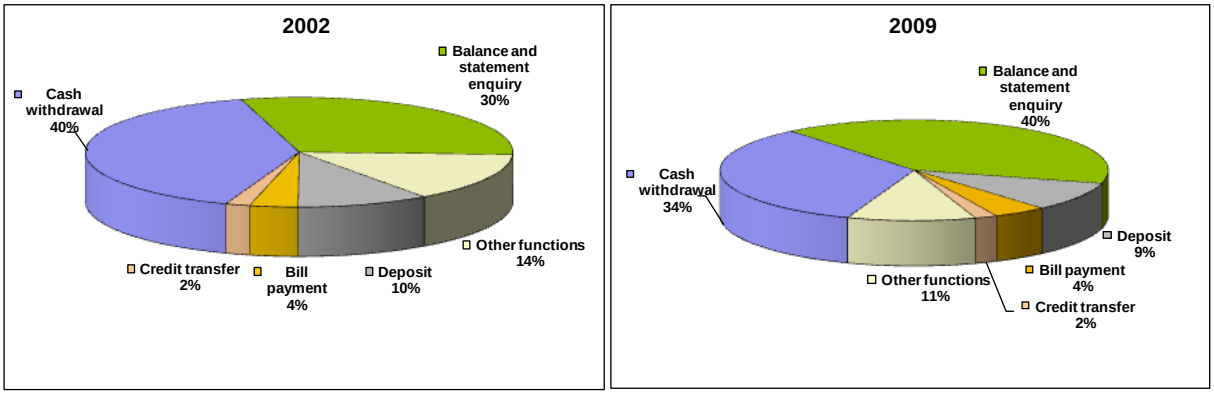
Source: Market institutions.

Graph 11: ATM terminals – Geographical distribution



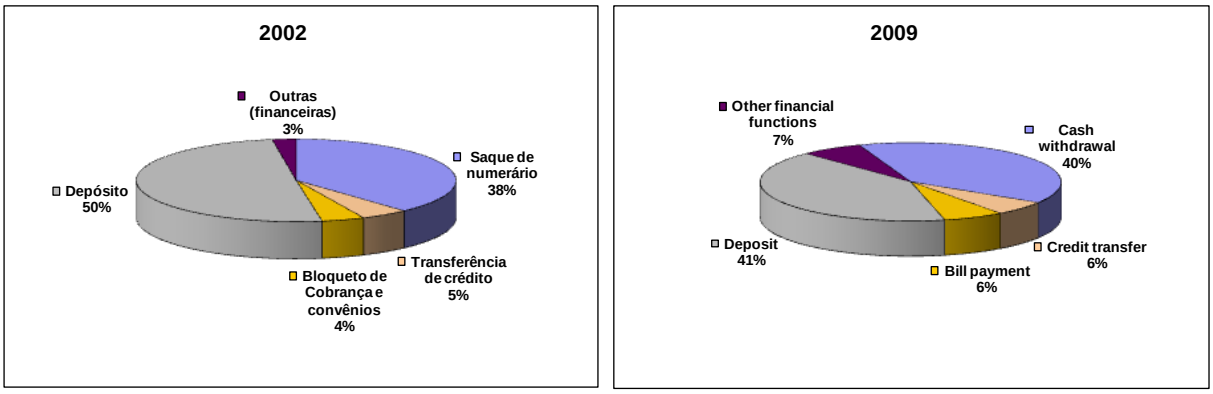
Source: Market institutions.

Graph 12: ATM network – Relative use per type of transaction – Volume



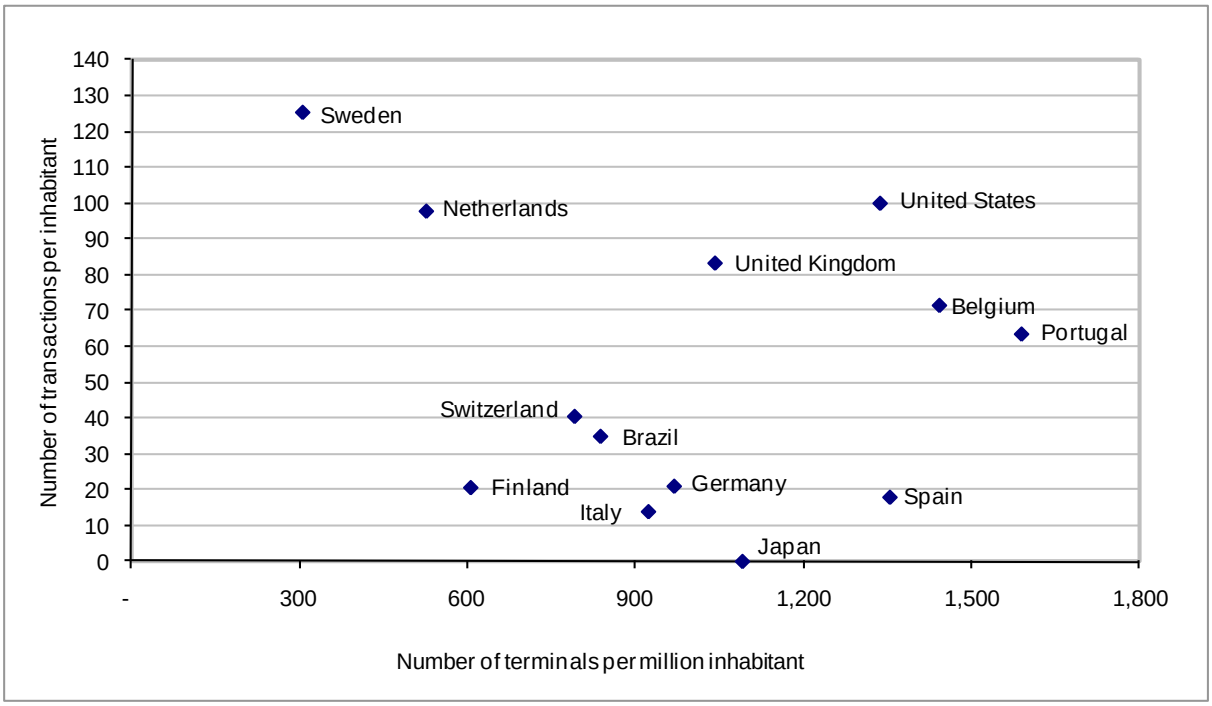
Source: Market institutions.

Graph 13: ATM network – Relative use per type of transaction – Value



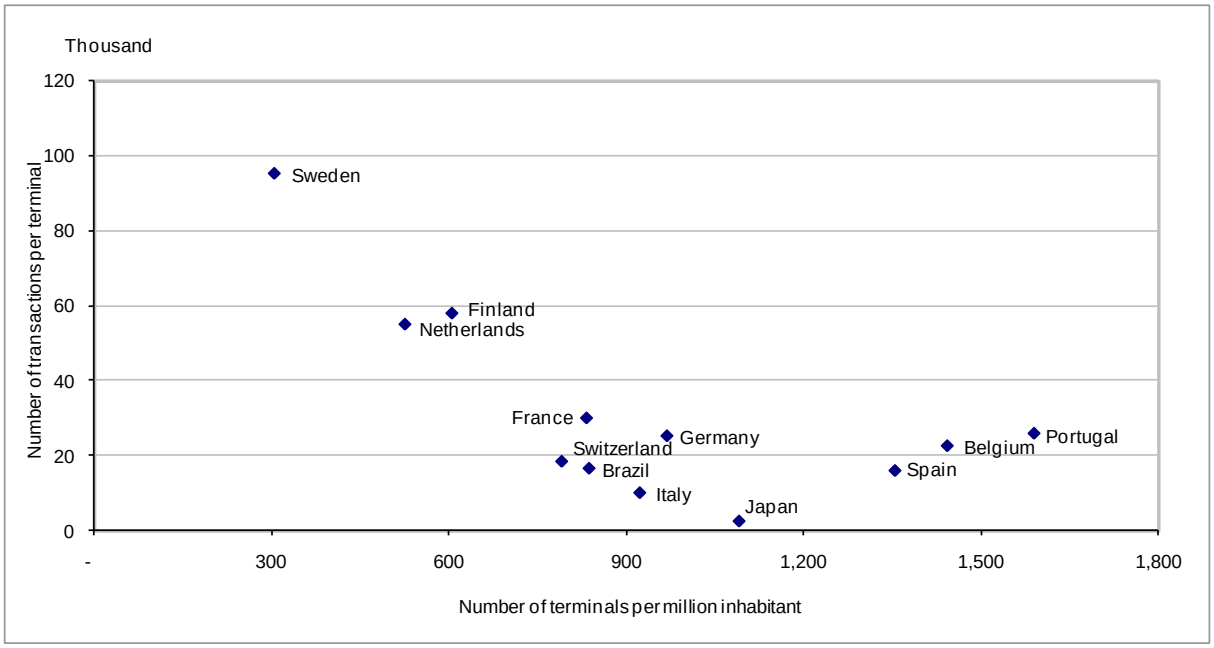
Source: Market institutions.

Graph 14: ATM network – Number of transactions per inhabitant in selected countries (2008)



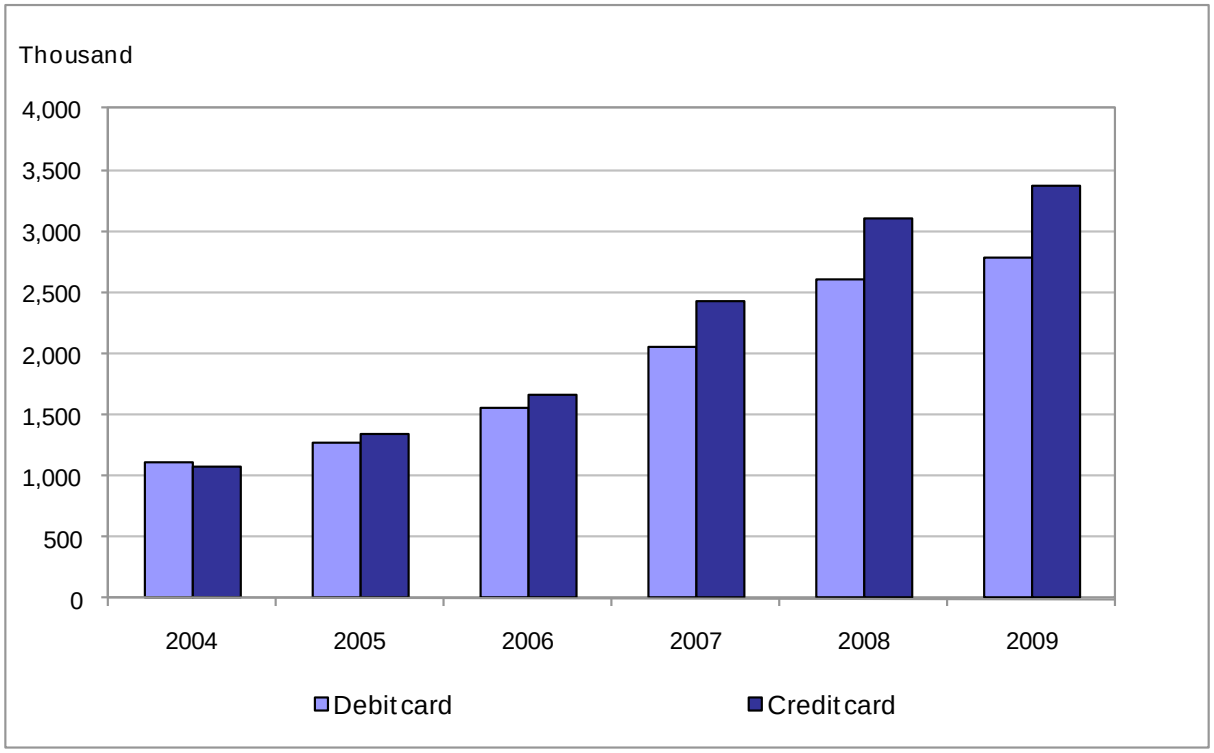
Source: Brazilian market institutions, BIS/CPSS and European Central Bank.
For Brazil, cash withdrawal transactions only. For other countries, includes reloading transactions as well.

Graph 15: ATM network – Number of transactions per terminal in selected countries (2008)



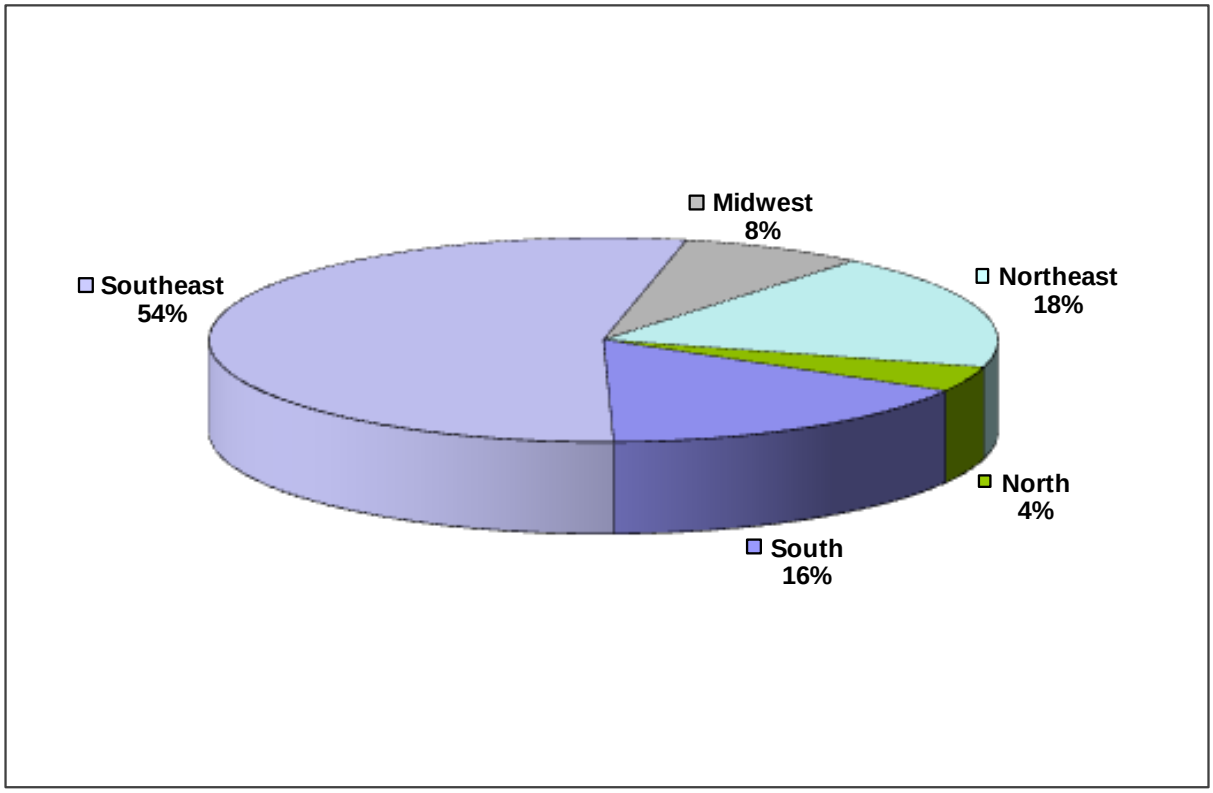
Source: Brazilian market institutions, BIS/CPSS and European Central Bank.
Note: For Brazil, cash withdrawal transactions only. For other countries, includes reloading transactions as well.

Graph 16: POS network – Evolution in number of terminals



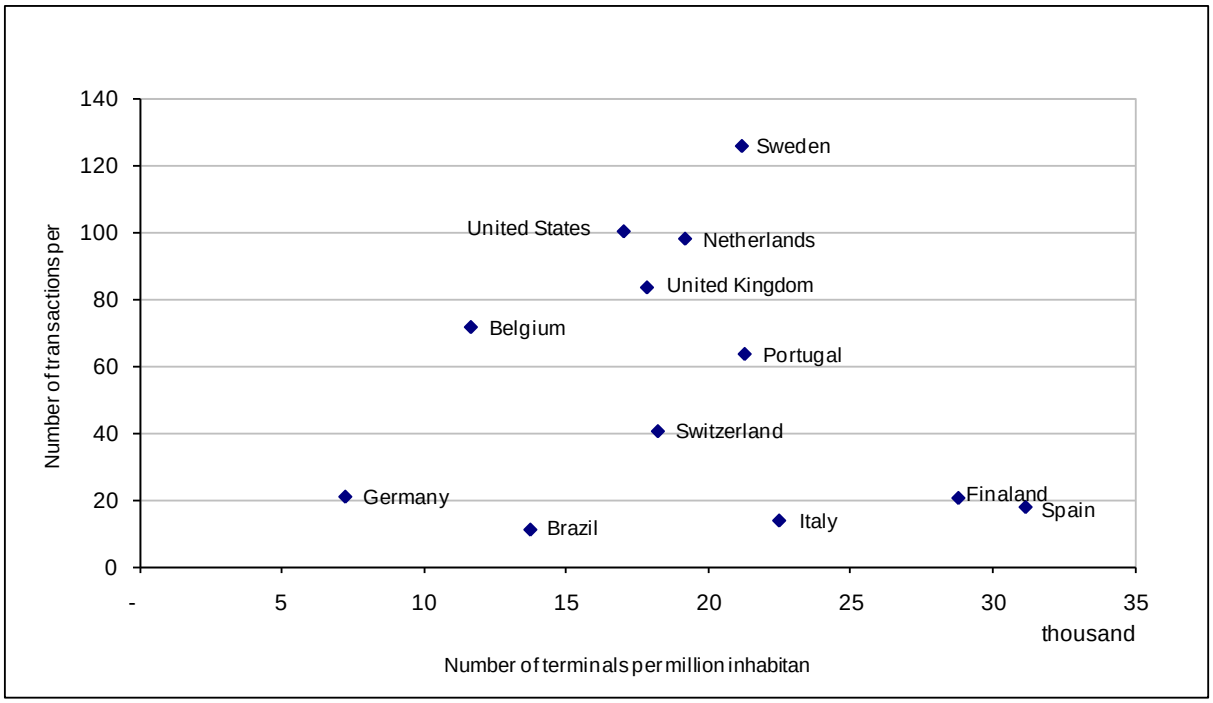
Source: Market institutions.

Graph 17: POS network – Geographical distribution



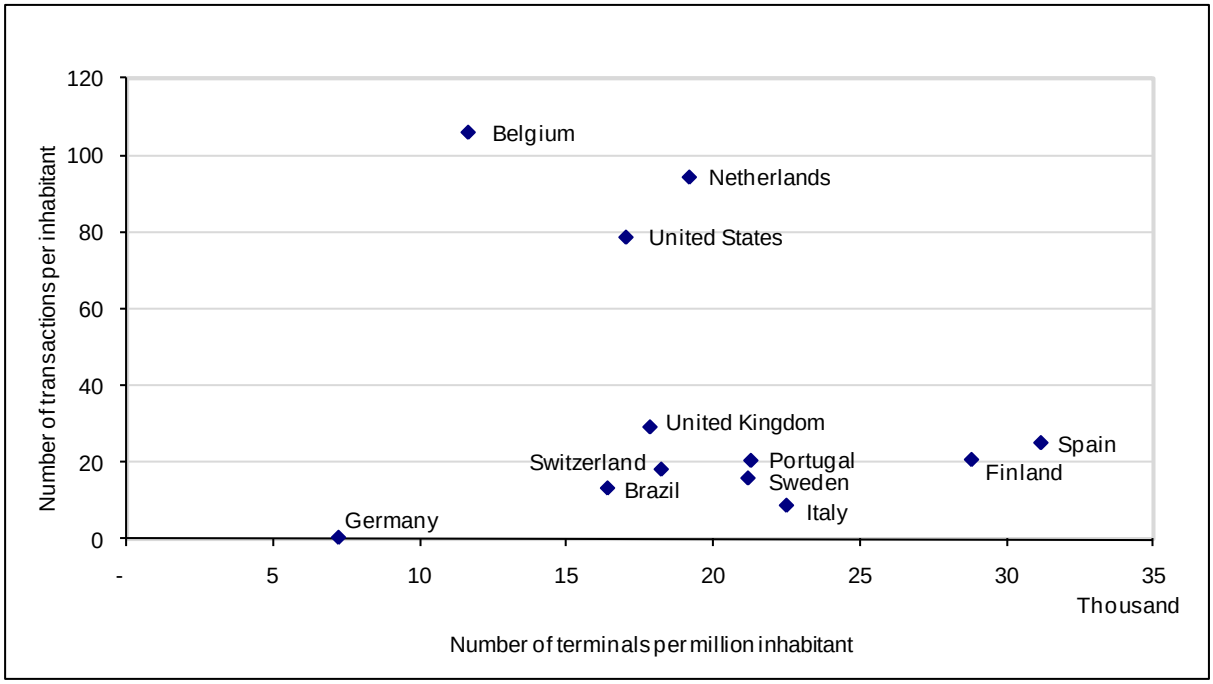
Source: Market institutions.

Graph 18: POS network – Debit card transactions in selected countries (2008)



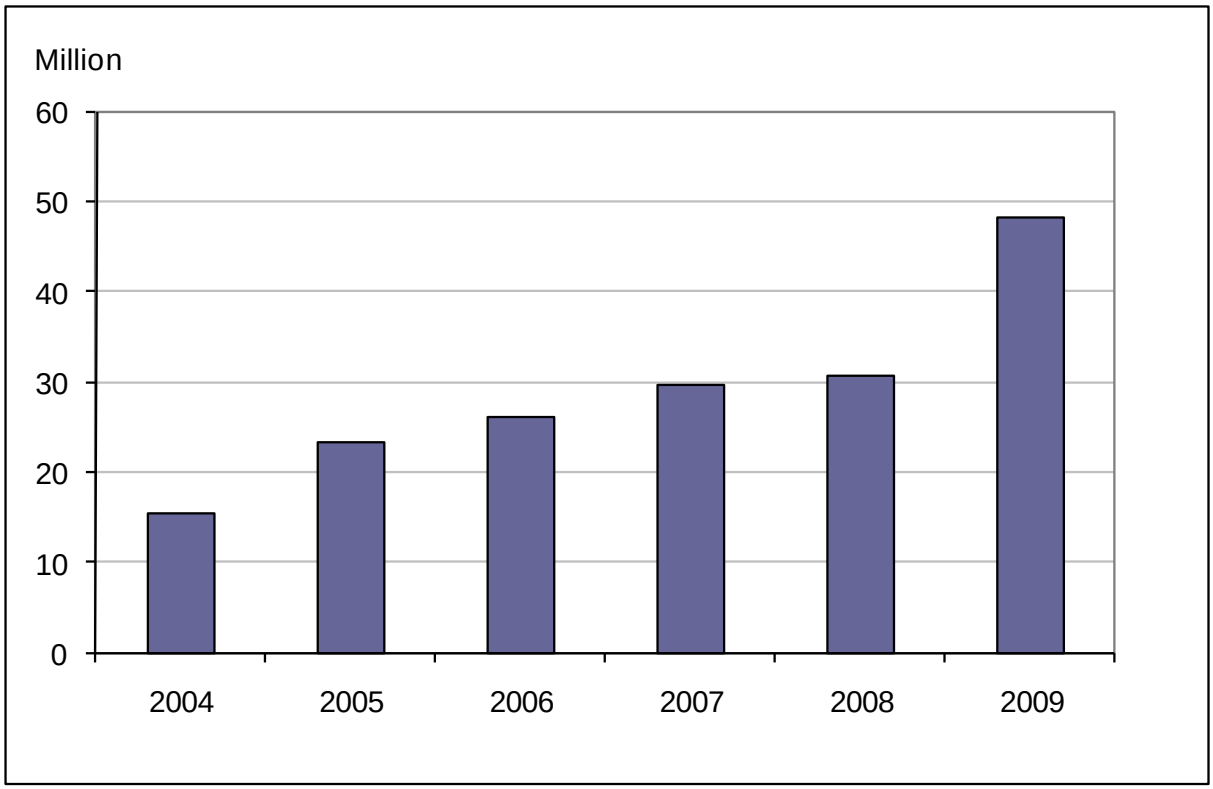
Source: Brazilian market institutions, BIS/CPSS and European Central Bank.

Graph 19: POS network – Credit card transactions in selected countries (2008)



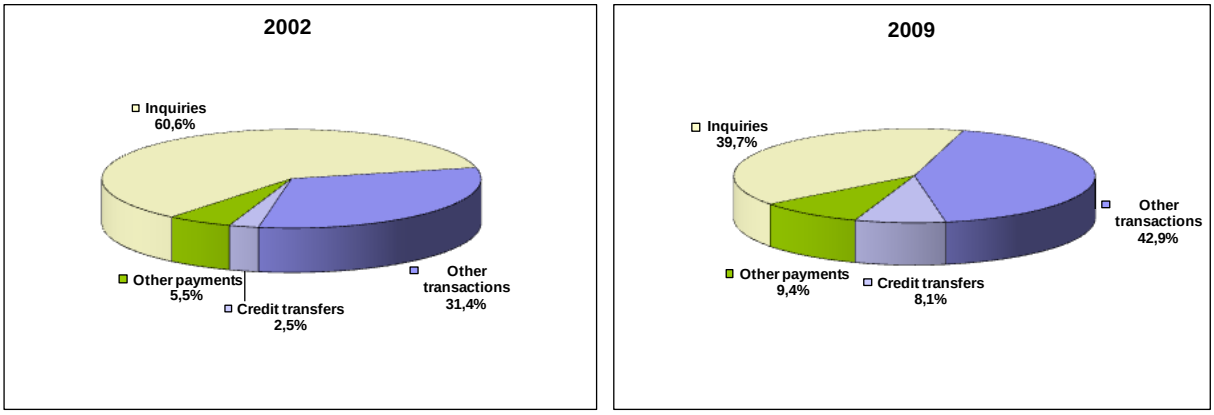
Source: Brazilian market institutions, BIS/CPSS and European Central Bank.

Graph 20: Remote access to banking services – Number of users



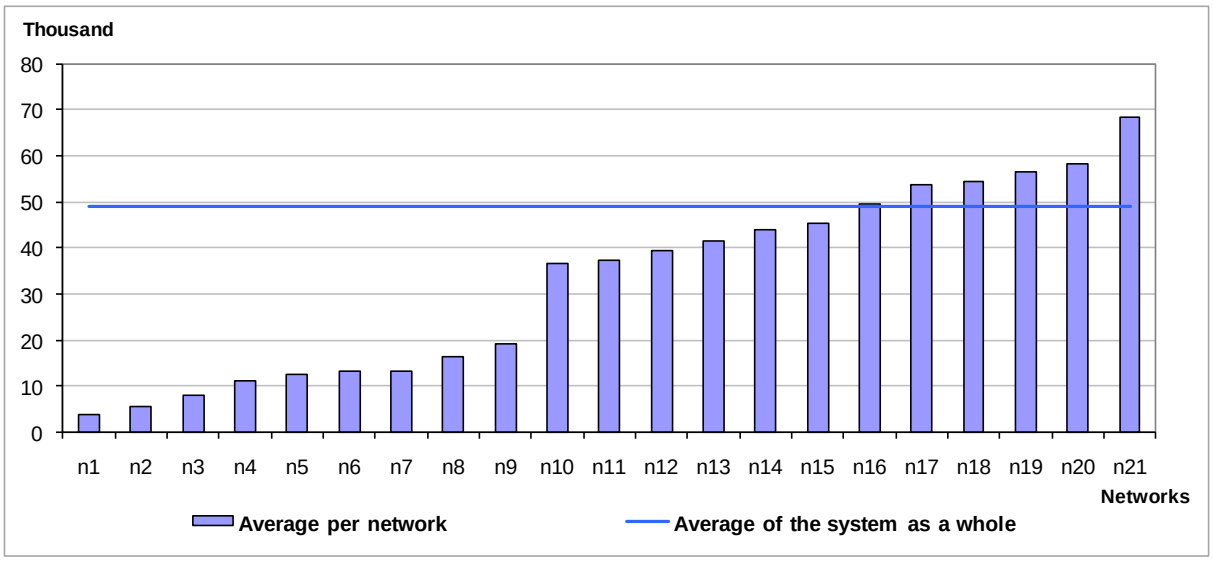
Source: Market institutions.

Graph 21: Remote access to banking services – Relative use per type of transaction – Volume



Source: Market institutions.

Graph 22: ATM network – Average number of transactions per terminal



Source: Market institutions.