BANCO CENTRAL DO BRASIL

Report on the Brazilian Retail Payment System

Statistical update – Figures for 2007

Department of Banking Operations and Payment Systems
Division of Payment Systems

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Statistical update – Figures for 2007

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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
* preliminary data

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

The Banco Central do Brasil has been annually updating the tables and graphs published through the *Report on Brazilian Retail Payment System*[1], and this is the purpose of this document with regard to 2007. The more recent data show that the use of payment instruments in Brazil has evolved according to the goals of the Banco Central do Brasil's Payment Instrument Modernization Project, mainly in the sense that electronic instruments continue to replace paper-based ones.

Taking into account the value of currency held by the public (CHP), it is possible to say that the use of cash has increased, nominally, 17% yearly in the last four years. Per capita, CHP increased from some R$ 243 in 2002 to some R$ 443 in 2007, and the indicator CHP/GDP increased from 2.9% to 3.2%. Regarding non-cash payments, the relative use of electronic payment instruments increased from 77% in 2006 to 81% in 2007, and, among these payment instruments, it is important to highlight the payment cards, whose participation increased from 46% to 50%. In the same period, the relative use of check decreased from 23% to some 19%, while the average value per check increased some 15%. This indicates that replacement of this paper-based instrument by electronic ones has occurred mainly in low value transactions.

Considering only individual payments with value lower than R$ 5 thousand, transactions involving the use of payment cards increased their relative participation from 48% to 55%, and the use of credit transfers from 17% to 22%, while the relative use of checks decreased from 34% to 23%. Regarding the use of TED[2], in 2007 those with value lower than R$ 5 thousand accounted for 8.3% of all TEDs issued, compared to 6.9% in 2006.

The number of credit cards in circulation increased 38% in 2007, higher then the average annual increment observed in the previous three years, while the number of debit cards increased 4.5% only. The difference between these growth rates shows that debit cards have a more direct dependence regarding the number of accounts at the banking network, as compared to credit cards. The number of debit cards per account presented its maximum value in 2005 and has decreased since then, reaching 1.6 cards per account in 2007. On the other hand, the number of credit cards per account has been increasing since 2003, reaching 1.1 cards/account in 2007. Per inhabitant, in the end of 2007 there was 0.6 credit card and 1 debit card.

Transactions involving payment cards increased around 19% in volume, and 24% in value. Regarding credit cards, the number and the value of transactions per card decreased 13.8% and 9.9%, respectively. The crescent use of this payment instruments by low-income consumers, which has been observed in recent years, is a possible reason for this fact. In terms per capita, the number of transactions increased in average some 21% yearly in the last five years, reaching 21 transactions in 2007. As debit cards are concerned, the number of transactions per card increased some 14%, and the average value of transaction per card increased around 19%.

POS terminals accepting credit cards increased some 46% in 2007, as compared to 2006, while those accepting debit cards increased some 31% in the same period. Taking into account a possible correlation between the number of terminals and the number of firms accepting payment cards, it is possible to say that the increment in the number of cards (credit and debit) was lower than the increment in the number of those firms. Moreover, the increment in the number of terminals accepting debit cards was lower than the increment in the number of terminals accepting credit cards.

Regarding the ATM network as a whole, in 2007 the number of transactions increased 2.9%, slightly lower than the increment observed in the number of terminals (3.8%), implying a decrease in the average number of transactions per terminal. The relative participation of shared terminals increased from 40% in 2006 to 45% in 2007. In this period, the relative participation of transactions carried out through open access terminals, made by means of payment cards not issued by the owner of the network, increased from 9% to 14%, and they relate mainly to credit transfers and deposits. As compared to the total of ATM transactions (shared networks and non-shared networks), those carried out through payment cards not issued by the owner of the network corresponded to 5.1%, and this low percentage is explained by the fact that the proprietary of an open access

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[1] The mentioned report was carried out in the scope of the Payment Instrument Modernization Project.

[2] Credit transfer whose interbank settlement occurs at the same day.

network usually shares it with few banks, and not with all banks. This is one of the reasons that explain the relatively inefficient use of the Brazilian ATM network, which in comparison to other countries' ATM networks presents a high number of terminals per million inhabitants but a low number of transactions per terminal, as well as per inhabitant.

Some transactions previously carried out through ATM terminals may have migrated to other access channels -- like internet, home bank and office bank --, since, as compared to 2006, in 2007 the number of transactions that can be made through either one of these channels (as it is the case of balance and statement enquiry, payment of "bloqueto" and credit transfer) decreased 2.2% in the case of ATM terminals, and increased 21% in the case of remote access channels.

It should be highlighted that, even though some enhancement can be observed in the Brazilian retail payment system in the last years, there is room for improvements in terms of gains of efficiency mainly regarding to interoperability in ATM and POS networks, as well as to other payment card industry's issues that are under consideration in a joint study that is being carried out by the Banco Central do Brasil, Economic Law Office and Secretariat for Economic Monitoring.

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

System	Volume		Value		Average value
	(Million)	%	(R$ million)	%	(R$)
CIP – Sitraf [1/]	40	0.6	3,606,377	49.6	89,144
CIP – Siloc	1,424	21.6	723,895	9.9	508
STR [1/]	3	0.1	1,630,239	22.4	478,724
Compe	1,522	23.1	1,074,428	14.8	706
TecBan[2/]	9	0.1	713	0.0	79
Redecard	1,516	23.0	102,820	1.4	68
Visanet	2,066	31.4	138,238	1.9	67
Total	6,582	100.0	7,276,708	100.0	1,106

Source: Banco Central do Brasil, and clearing and settlement system operators.

[1/] Client transactions only.

[2/] Debit card transactions only.

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

System	Transactions lower than R$ 5 thousand					Trasactions larger than R$ 5 thousand				
	Volume		Value		Average value	Volume		Value		Average value
	(Million)	%	(R$ million)	%	(R$)	(Million)	%	(R$ million)	%	(R$)
CIP – Sitraf [1/]	3	0.0	3,582	0.2	1,243	38	60.5	3,602,795	63.8	95,887
CIP – Siloc	1,424	21.8	723,895	44.5	508	–	–	–	–	–
STR [1/]	1	0.0	996	0.1	1,311	3	4.3	1,629,243	28.8	615,761
Compe	1,500	23.0	655,060	40.3	437	22	35.2	419,367	7.4	19,175
TecBan[2/ 3/]	9	0.1	713	0.0	79	–	–	–	–	–
Redecard [3/]	1,516	23.3	102,820	6.3	68	–	–	–	–	–
Visanet [3/]	2,066	31.7	138,238	8.5	67	–	–	–	–	–
Total	6,520	100.0	1,625,304	100.0	249	62	100.0	5,651,405	100.0	91,019

Source: Banco Central do Brasil, and clearing and settlement system operators.
[1/] Client transactions only. [2/] Debit card transactions only
[3/] With a view to methodological simplification, all Tecban, Redecard and Visanet transactions were considered lower than R$ 5 thousand.

Table 3: Use of payment instruments – Volume

Million

Payment instrument	2002	2003	2004	2005	2006	2007	2002 – 2007 (%)
Total	**5,002**	**5,414**	**5,805**	**6,289**	**7,013**	**7,671**	**53**
Check [1/]	2,295	2,136	1,967	1,839	1,622	1,449	-37
Debit card	451	662	912	1,141	1,428	1,700	277
Credit card	970	1,084	1,253	1,501	1,814	2,160	123
Direct debit	438	627	657	781	840	853	95
Interbank credit transfer	848	906	1.016	1.027	1.309	1.509	78

Source: Banco Central do Brasil, banks, acquirers and payment card companies.

[1/] Excludes "on us" checks.

Data for 2006 have been revised by the relevant financial institutions.

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

Million

Payment instrument	2005	2006	2007	2005 – 2007 (%)
Total	**10,714**	**11,620**	**12,666**	18
Check [1/]	2,527	2,242	1,999	-21
Debit card	1,141	1,428	1,700	49
Credit card	1,501	1,814	2,160	44
Direct debit	781	840	853	9
Credit transfer	4,764	5,296	5,954	25

Source: Banco Central do Brasil, banks, acquirers and payment card companies.
[1/] Includes "on us" checks.
Data for 2006 have been revised by the relevant financial institutions.

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

Payment instrument	2002	2003	2004	2005	2006	2007	2002 – 2007 (%)
Total	**29**	**31**	**33**	**34**	**38**	**41**	**44**
Check [1/]	13	12	11	10	9	8	-41
Debit card	3	4	5	6	8	9	254
Credit card	6	6	7	8	10	12	110
Direct debit	3	4	4	4	4	5	83
Interbank credit transfer	5	5	6	6	7	8	67

Source: Banco Central do Brasil, banks, acquirers and payment card companies.
[1/] Excludes "on us" checks.
Data for 2006 have been revised by the relevant financial institutions.

Table 5: Use of payment instruments – Value

R$ billion

Payment instrument	2002	2003	2004	2005	2006	2007	2002 – 2007 (%)
Total	**4,282**	**3,511**	**3,970**	**4,300**	**5,043**	**6,154**	**44**
Check [1/]	1,605	1,027	1,003	1,025	1,011	1,038	-35
Debit card	20	30	42	53	67	83	322
Credit card	65	77	93	117	146	182	180
Direct debit	77	97	118	149	154	180	135
Interbank credit transfer	2,516	2,280	2,714	2,957	3,665	4,672	86

Source: Banco Central do Brasil, banks, acquirers and payment card companies.
[1/] Excludes "on us" checks.
Data for 2006 have been revised by the relevant financial institutions.

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

R$ billion

Payment instrument	2005	2006	2007	2005 – 2007 (%)
Total	**10,308**	**11,866**	**16,852**	**63**
Check [1/]	2,213	2,081	2,192	-1
Debit card	53	67	83	57
Credit card	117	146	182	56
Direct debit	149	154	180	21
Credit transfer	7,776	9,418	14,215	83

Source: Banco Central do Brasil, banks, acquirers and payment card companies.
[1/] Includes "on us" checks.
Data for 2006 have been revised by the relevant financial institutions.

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

R$

Payment instrument	2002	2003	2004	2005	2006	2007	2002 – 2007 (%)
Check [1/]	699	481	510	558	623	716	2
Debit card	44	45	46	46	47	49	12
Credit card	67	71	74	78	80	84	26
Direct debit	176	155	180	190	184	212	21
Interbank credit transfer	2,968	2,517	2,672	2,879	2,799	3,096	4

Source: Banco Central do Brasil, banks, acquirers and payment card companies.
[1/] Excludes "on us" checks.
Data for 2006 have been revised by the relevant financial institutions.

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

Thousand

Payment card	2002	2003	2004	2005	2006	2007	2002 – 2007 (%)
With credit function	40,761	44,036	53,499	67,543	85,230	117,723	188,8
Fluctuation (%)	15	8	21	26	26	38	
With debit function	114,227	125,400	149,148	163,919	174,493	182,396	59,7
Fluctuation (%)	13	10	19	10	6	5	

Source: banks.

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

Item	2002	2003	2004	2005	2006	2007	2002 – 2007 (%)
Deposit accounts (thousand)	77,279	86,984	90,240	95,147	102,644	112,130	45.1
Number of debit card/account	1.48	1.44	1.65	1.72	1.70	1.63	10.1
Number of credit card/account	0.53	0.51	0.59	0.71	0.83	1.05	99.0

Source: Banco Central do Brasil and banks.

Table 9: Payment cards – Volume of transactions

Payment instrument	2002	2003	2004	2005	2006	2007	2002 – 2007 (%)
Credit card (thousand)	**969,552**	**1,083,532**	**1,252,557**	**1,501,249**	**1,813,981**	**2,160,403**	**123**
Fluctuation (%)	–	12	16	20	21	19	
Number of transactions per inhabitant	6	6	7	8	10	12	110
Number of transactions per card	24	25	23	22	21	18	-23
Debit card (thousand)	**451,302**	**661,612**	**912,070**	**1,140,653**	**1,427,684**	**1,700,128**	**277**
Fluctuation (%)	–	47	38	25	25	19	
Number of transactions per inhabitant	3	4	5	6	8	9	254
Number of transactions per card	4	5	6	7	8	9	136

Source: banks.
Data for 2006 have been revised by the relevant financial institutions.

Table 10: Payment cards – Value of transactions

Payment instrument	2002	2003	2004	2005	2006	2007	2002 – 2007 (%)
Credit card (R$ million)	**64,786**	**77,209**	**92,505**	**116,578**	**145,778**	**181,567**	**180**
Fluctuation (%)	17	19	20	26	25	25	
Average value per transaction (R$)	67	71	74	78	80	84	26
Average value per card (R$)	1,589	1,753	1,729	1,726	1,710	1,542	-3
Debit card (R$ million)	**19,684**	**29,534**	**42,345**	**52,902**	**66,896**	**83,133**	**322**
Fluctuation (%)	39	50	43	25	26	24	
Average value per transaction (R$)	44	45	46	46	47	49	12
Average value per card (R$)	172	236	284	323	383	456	164

Source: banks.
Data for 2006 have been revised by the relevant financial institutions.

Table 11: Relative use of non-cash payment instruments in selected countries (%) [1/ 2/]

Country	Check			Debit card/ Credit card			Credit transfer			Direct debit		
	2001	2006	%	2001	2006	%	2001	2006	%	2001	2006	%
Germany	2.6	0.6	-76.9	13.2	14.2	7.6	45.4	42.2	-7.0	38.6	42.8	10.9
Belgium	3.9	0.7	-82.1	32.6	40.3	23.6	48.2	42.5	-11.8	11.5	11.7	1.7
Brazil	**52.1**	**23.1**	**-55.6**	**23.9**	**46.2**	**93.2**	**16.0**	**18.7**	**17.0**	**8.0**	**12.0**	**49.4**
Spain	9.9	3.5	-64.9	...	35.7		21.1	14.5	-31.2	68.9	44.7	-35.1
United States	53.8	32.6	-39.4	36.6	51.6	41.0	5.7	6.6	15.8	3.9	9.2	135.9
Finland	0.1	0.0	-63.6	39.1	52.3	33.9	55.5	42.5	-23.4	5.2	5.1	-2.5
France	35.4	25.8	-27.1	30.0	37.9	26.3	17.8	17.7	-0.6	16.8	18.5	10.1
Netherlands	0.2	...		31.9	36.3	13.8	39.1	32.7	-16.4	17.9	27.2	52.0
Italy	21.3	13.9	-34.7	27.3	37.8	38.5	38.2	32.6	-14.7	13.2	14.7	11.4
Japan	5.6	...		60.6	...		33.8	...		...	...	
Portugal	27.0	15.0	-44.7	56.3	63.6	13.1	4.1	10.1	147.8	11.8	11.3	-4.2
United Kingdom	23.1	12.3	-46.8	40.1	46.6	16.2	17.4	21.2	21.8	19.4	19.8	2.1
Sweden	0.2	0.1	-50.0	31.7	60.7	91.5	60.3	29.2	-51.6	7.7	10.0	29.9
Switzerland	0.8	0.1	-87.5	34.1	36.4	6.7	57.4	58.1	1.2	5.4	3.7	-31.5

Source: Banco Central do Brasil, banks, acquirers, credit card companies, 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/] Considers non-cash 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	2006	%	2001	2006	%	2001	2006	%
Germany	13.1	23.5	78.8	...	22.5		...	22.8	
Belgium	15.5	15.6	0.6	39.6	54.6	38.2	...	nav	
Brazil	**14.4**	**11.9**	**-17.5**	**3.2**	**8.2**	**153.6**	**23.3**	**21.3**	**-8.7**
Spain	...	13.3		–	25.5		...	–	
United States	...	...		43.5	96.1	121.0	13.6	17.0	25.0
Finland	40.3	31.5	-22.0	84.2	145.1	72.3	...	–	
France	26.9	17.0	-36.6	...	...		...	...	
Netherlands	15.8	15.3	-2.8	36.6	58.1	58.8	...	...	
Italy	18.2	11.9	-34.7	17.4	22.0	26.3	15.7	14.9	-5.2
Japan	...	0.9		0	0.0	46.9	9.2	...	
Portugal	22.1	26.1	17.7	39.8	49.8	25.0	...	58.1	
United Kingdom	16.4	...		50.8	68.4	34.7	28.2	25.7	-8.7
Sweden	70.3	32.4	-53.9	67.7	110.4	63.2	9.9	29.3	195.0
Switzerland	0.6	10.2	1,597.7	37.2	41.7	12.3	30.0	30.1	0.5

Source: Banks, acquirers, payment card companies, 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.

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

Type of access	2002	2003	2004	2005	2006	2007	2002 – 2007 (%)
Total	**129,913**	**135,626**	**139,457**	**146,795**	**147,535**	**153,162**	**18**
Open access [1/]	32,847	33,857	30,747	50,382	59,187	68,268	108
Percentage of the total (%)	25	25	22	34	40	45	76
Fluctuation (%)	–	3	-9	64	17	15	
Restricted access [2/]	97,066	101,769	108,710	96,413	88,348	84,894	-13
Percentage of the total (%)	75	75	78	66	60	55	-26
Fluctuation (%)	–	5	7	-11	-8	-4	

Source: Banco Central do Brasil and TecBan.
1/ ATM terminals enabling cards that were not issued by the bank (or group of banks) owning the network to make a transaction.
2/ ATM terminals enabling only cards issued by the bank (or group of banks) owning the network to make a transaction.
Data for 2006 have been revised by the relevant financial institutions.

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

State	ATM		POS	
	Quantity	%	Quantity	%
Acre	347	0.2	4,806	0.2
Alagoas	1,248	0.8	26,700	1.1
Amapá	1,630	1.1	5,562	0.2
Amazonas	309	0.2	25,337	1.0
Bahia	6,901	4.5	150,953	6.1
Ceará	3,153	2.1	63,106	2.6
Distrito Federal	3,713	2.4	62,456	2.5
Espírito Santo	2,793	1.8	43,188	1.7
Goiás	4,237	2.8	59,341	2.4
Maranhão	1,788	1.2	30,972	1.3
Mato Grosso	1,891	1.2	31,507	1.3
Mato Grosso do Sul	1,817	1.2	22,489	0.9
Minas Gerais	14,988	9.8	198,624	8.0
Pará	2,561	1.7	37,489	1.5
Paraíba	1,712	1.1	32,474	1.3
Paraná	9,657	6.3	142,610	5.8
Pernambuco	4,283	2.8	97,420	3.9
Piauí	1,058	0.7	15,027	0.6
Rio de Janeiro	16,855	11.0	293,420	11.9
Rio Grande do Norte	1,647	1.1	34,072	1.4
Rio Grande do Sul	11,066	7.2	150,679	6.1
Rondônia	732	0.5	12,366	0.5
Roraima	219	0.1	4,538	0.2
Santa Catarina	5,513	3.6	88,654	3.6
São Paulo	51,315	33.5	812,317	32.9
Sergipe	906	0.6	14,668	0.6
Tocantins	823	0.5	8,361	0.3
Total	153,162	100.0	2,469,136	100.0

Source: Banks and acquirers.

Table 15: ATM network - Volume of transactions

Item	2002	2003	2004	2005	2006	2007	2002 – 2007 (%)
Number of transactions (million)	4.546	5.672	6.192	6.782	7.342	7.552	66
Number of transactions per inhabitant	26	32	35	37	40	41	56
Number of transactions per terminal	34.995	41.824	44.400	46.203	49.762	49.306	41

Source: banks and TecBan.
Data for 2006 have been revised by the relevant financial institutions.

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

Million

Type of access and function	2002	2003	2004	2005	2006	2007	2002 – 2007 (%)
Open access	**1.840**	**2.037**	**2.351**	**2.251**	**2.181**	**2.714**	**47**
Cash withdrawal	682	688	830	770	769	999	47
Balance and statement enquiry	592	727	844	783	747	967	63
Other functions	235	233	311	339	327	367	56
Deposit	215	261	242	228	190	204	-5
Payment	86	100	101	107	125	147	71
Credit transfer	30	29	24	23	24	30	-1
Restricted access [1/]	**2.706**	**3.635**	**3.841**	**4.531**	**4.996**	**4.838**	**79**
Cash withdrawal	1.140	1.184	1.132	1.376	1.347	1.405	23
Balance and statement enquiry	774	1.511	1.710	2.000	2.349	2.087	170
Other functions	420	477	470	571	457	486	16
Deposit	239	312	343	372	589	566	137
Payment	80	85	111	131	167	206	158
Credit transfer	53	67	76	82	87	88	66
Total	**4.546**	**5.672**	**6.192**	**6.782**	**7.342**	**7.552**	**66**
Cash withdrawal	1.822	1.872	1.961	2.146	2.116	2.405	32
Balance and statement enquiry	1.366	2.237	2.554	2.783	3.072	3.053	124
Other functions	655	710	781	910	841	853	30
Deposit	454	573	585	600	780	770	70
Payment	166	184	212	238	421	354	113
Credit transfer	83	96	99	105	110	117	41

Source: banks and TecBan.
[1/] Includes transactions whose type of access was not informed.
Data for 2006 have been revised by the relevant financial institutions.

Table 17: ATM network – Value of transactions

R$ billion

Transaction	2002	2003	2004	2005	2006	2007	2002 – 2007 (%)
Total:	**635**	**728**	**917**	**1.001**	**1.039**	**1.268**	**100**
Cash withdrawal	243	266	327	386	387	498	105
Credit transfer	31	39	71	45	48	60	95
Payment	27	36	84	55	80	99	261
Deposit	319	368	415	487	503	580	82
Other financial functions	15	19	21	28	22	32	108

Source: banks and TecBan.

Data for 2006 have been revised by the relevant financial institutions.

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

Transaction	2005				2006				2007			
	Non-shared[1/]		Shared [2/]		Non-shared[1/]		Shared [2/]		Non-shared[1/]		Shared [2/]	
	Quantity (thousand)	%	Quantity (thousand)	%	Quantity (thousand)	%	Quantity (thousand)	%	Quantity (thousand)	%	Quantity (thousand)	%
Total:	**2,084,591**	**92.6**	**166,270**	**7.4**	**2,085,205**	**92.6**	**198,218**	**8.7**	**2,518,578**	86.8	382,763	13.2
Cash withdrawal	671,602	87.2	98,721	12.8	649,633	86.8	119,500	15.5	830,110	78.3	230,408	21.7
Credit transfer	23,182	100.0	0	0.0	23,340	100.0	510	2.1	31,513	96.4	1,175	3.6
Payment	106,481	99.5	492	0.5	120,520	99.6	4,010	3.2	154,290	96.3	5,990	3.7
Deposit	228,097	100.0	67	0.0	189,095	100.0	1,216	0.6	197,788	90.8	20,125	9.2
Balance and statement enquiry	756,287	96.6	26,889	3.4	677,077	96.2	69,725	9.3	938,027	88.4	123,426	11.6
Other functions	298,942	88.2	40,101	11.8	323,270	89.0	3,257	1.0	366,849	99.6	1,639	0.4

Source: banks.

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

	Number of terminals per million inhabitants			Number of transactions per inhabitant [1/]			Average value per transaction (USD) [2/]		
	2001	2006	%	2001	2006	%	2001	2006	%
Germany	603	654	8.5	20.0	29.7	48.5	141.6	195.5	38.1
Belgium	1,108	1,284	15.9	21.5	24.5	13.8	90.8	140.4	54.7
Brazil	**646**	**804**	**24.4**	**9.0**	**11.5**	**27.9**	**55.0**	**79.8**	**45.0**
Spain	1,154	1,326	14.9	17.0	21.5	26.4	...	134.8	
United States	1,136	1,318	16.0	47.7	...		...	...	
Finland	835	623	-25.4	48.0	37.4	-22.1	62.5	105.7	69.0
France	604	757	25.3	19.1	23.1	21.0	54.6	86.2	57.8
Netherlands	445	497	11.6	30.5	29.6	-3.1	81.5	144.6	77.3
Italy	643	748	16.4	9.9	8.1	-18.7	114.3	222.3	94.5
Japan	1,121	1,082	-3.5	3.1	3.3	6.7	526.7	453.2	-13.9
Portugal	1,022	1,384	35.4	35.0	37.7	7.6	41.7	81.5	95.4
United Kingdom	620	998	60.9	36.8	...		...	...	
Sweden	289	309	7.1	37.7	33.5	-11.1	81.3	123.5	52.0
Switzerland	692	759	9.7	14.8	13.9	-6.3	149.0	179.4	20.4

Source: banks, TecBan, BIS/CPSS, and European Central Bank.
[2] Brazil: cash withdrawal transactions only; other countries: includes cash withdrawal and loading transactions.
[2/] Value converted at annual average exchange rate.
Note: Considers ATM terminals located inside the country and cards issued by domestic entities only.

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

Country	Number of terminals per million inhabitants			Number of transactions per terminal [1/]		
	2001	2006	%	2001	2006	%
Germany	603	654	8.5	33,167	45,404	36.9
Belgium	1,108	1,284	15.9	19,390	19,074	-1.6
Brazil	**646**	**804**	**24.4**	**13,950**	**49,762**	**256.7**
Spain	1,154	1,326	14.9	14,567	16,204	11.2
United States	1,136	1,318	16.0	41,962	...	
Finland	835	623	-25.4	57,485	60,061	4.5
France	604	757	25.3	31,471	30,546	-2.9
Netherlands	445	497	11.6	68,539	59,488	-13.2
Italy	643	748	16.4	15,669	10,762	-31.3
Japan	1,121	1,082	-3.5	2,765	3,055	10.5
Portugal	1,022	1,384	35.4	34,247	27,207	-20.6
United Kingdom	620	998	60.9	59,192	...	
Sweden	289	309	7.1	130,450	108,929	-16.5
Switzerland	692	759	9.7	21,387	18,491	-13.5

Source: banks, TecBan, BIS/CPSS, and European Central Bank.
[1/] Brazil: cash withdrawal transactions only; other countries: includes cash withdrawal and loading transactions.
Note: Considers ATM terminals located inside the country and cards issued by domestic entities only.

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

Item	2002	2003	2004	2005	2006	2007	2002 – 2007 (%)
Credit card	583,794	827,697	1,078,763	1,342,183	1,660,825	2,424,646	315
Fluctuation (%)	33	42	30	24	24	46	
Number of terminals per million inhabitants	3,343	4,680	6,069	7,287	8,892	13,054	290
Debit card	595,152	824,238	1,106,011	1,277,827	1,556,165	2,044,759	244
Fluctuation (%)	33	38	34	16	22	31	
Number of terminals per million inhabitants	3,408	4,660	6,223	6,938	8,332	11,009	223

Source: acquirers.

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	2006	%	2001	2006	%	2001	2006	%
Germany	5,291	7,023	32.7	16.2	24.6	51.8	62.4	76.6	22.8
Belgium	14,047	10,886	-22.5	42.0	67.1	59.7	44.8	63.0	40.5
Brazil	**2,589**	**8,478**	**227.5**	**1.9**	**7.8**	**311.1**	**18.4**	**21.5**	**16.7**
Spain	20,949	29,288	39.8	...	18.3		...	57.8	
United States	10,864	17,288	59.1	36.9	86.8	135.3	36.7	39.3	7.1
Finland	13,878	19,938	43.7	56.5	17.3	-69.4	37.3	39.3	5.5
France	14,795	18,071	22.1	...	...		...	...	
Netherlands	10,333	13,125	27.0	59.7	88.8	48.9	41.5	55.5	33.8
Italy	13,509	19,984	47.9	7.6	13.2	74.5	66.9	116.1	73.5
Japan	7,755	...		0.0	0.1	105.3	403.2	618.3	53.3
Portugal	10,063	16,368	62.7	51.3	71.9	40.3	25.1	41.5	65.2
United Kingdom	13,060	17,384	33.1	46.6	76.8	64.6	51.7	81.2	57.1
Sweden	9,917	20,107	102.8	36.6	109.5	198.9	55.2	48.8	-11.6
Switzerland	10,139	15,427	52.2	27.5	38.7	40.5	100.4	129.2	28.6

Source: banks, acquirers, TecBan, 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	2006	%	2001	2006	%	2001	2006	%
Germany	5,291	7,023	32.7	...	5		...	76.68	
Belgium	14,047	9,653	-31.3	...	...		...	...	
Brazil	**2,555**	**9,048**	254.1	**4.8**	**10**	**106.5**	**28.45**	**36.91**	**29.7**
Spain	20,949	25,555	22.0	...	19		...	72.47	
United States	10,864	16,963	56.1	58.7	75	27.1	77.21	87.00	12.7
Finland	13,878	19,637	41.5	...	17		...	77.19	
France	14,795	17,464	18.0	...	...		...	...	
Netherlands	10,333	12,645	22.4	...	–		...	–	
Italy	13,509	17,976	33.1	5.5	8	45.8	83.97	130.10	54.9
Japan	7,755	10,765	38.8	17.8	...		84.81	...	
Portugal	10,063	15,159	50.6	...	32		...	55.19	
United Kingdom	13,060	16,178	23.9	24.6	30	19.7	78.64	111.10	41.3
Sweden	9,917	19,561	97.2	2.6	15	472.7	95.65	37.70	-60.6
Switzerland	10,139	14,692	44.9	13.5	15	11.4	113.94	161.40	41.7

Source: banks, TecBan, BIS/CPSS, and European Central Bank.
[1/] Value converted at annual average exchange rate.

Table 24: Remote access – Volume of transactions

Million

Transaction	2002	2003	2004	2005	2006	2007	2002 – 2007 (%)
Total	**1,789**	**2,812**	**3,311**	**3,766**	**5,095**	**6,401**	**258**
Credit transfer [1/]	45	215	339	434	464	530	1075
Payment [2/]	99	165	246	566	405	540	445
Balance and statement enquiry	1,083	1,268	1,475	1,529	1,953	2,346	117
Other:	561	1,164	1,250	1,236	2,274	2,984	432
– Financial	313	622	727	213	398	621	98
– Non-financial	248	542	523	1,023	1,876	2,363	852

Source: banks.
[1/] TED, DOC and intrabank funds transfers.
[2/] Taxes, contributions, utility bills etc.
Note: includes intrabank and interbank transactions.
Data for 2006 have been revised by the relevant financial institutions.

Table 25: Remote access – Value of transactions

Transaction	2002	2003	2004	2005	2006	2007	2002 – 2007 (%)
Total value (R$ billion)	**406**	**1,454**	**1,881**	**3,176**	**3,064**	**5,213**	**1,183**
Credit transfer [1/]	36	776	1,099	1,415	1,605	2,535	6,892
Payment [2/]	358	668	737	818	595	826	131
Other	12	10	45	943	864	1,852	14,960
Average value per transaction (R$)							
Credit transfer [1/]	803	3,613	3,241	3,258	3,462	4,778	495
Payment [2/]	3,612	4,046	2,994	1,444	1,468	1,530	-58
Other	742	2,848	2,197	2,130	1,773	2,037	175

Source: banks.
[1/] TED, DOC and intrabank funds transfers.
[2/] Taxes, contributions, utility bills etc.
Note: includes intrabank and interbank transactions.
Data for 2006 have been revised by the relevant financial institutions.

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

Item	2002	2003	2004	2005	2006	2007	2002– 2007 (%)
Number of transactions per user	116	122	143	127	164	200	72
Value of transactions per user	26,385	60,530	72,121	107,227	98,433	162,804	517

Source: banks.

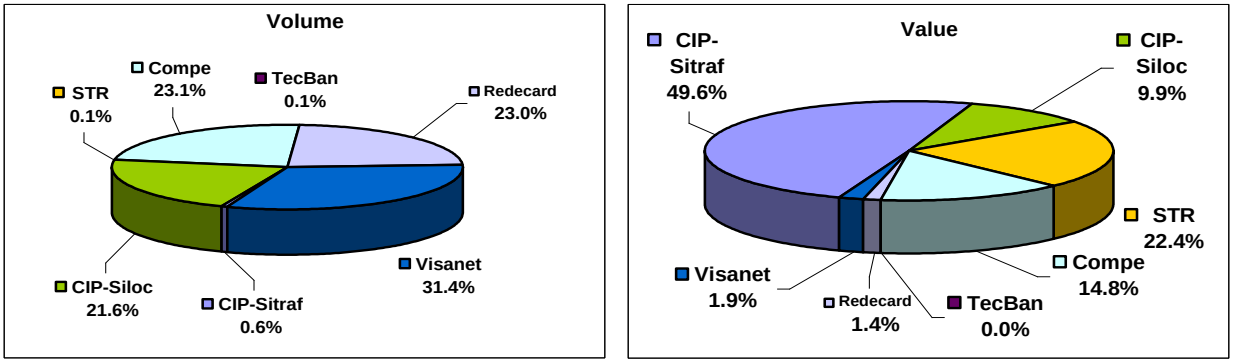
Table 28: ATM network - Use of shared terminals

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

Source: banks.
Data for 2006 have been revised by the relevant financial institutions.

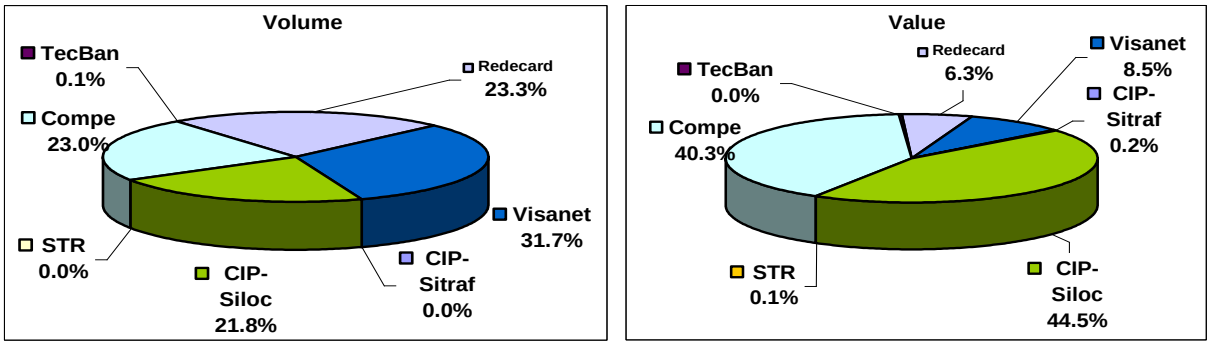
GRAPHS

Graph 1: Clearing and settlement systems – Relative participation



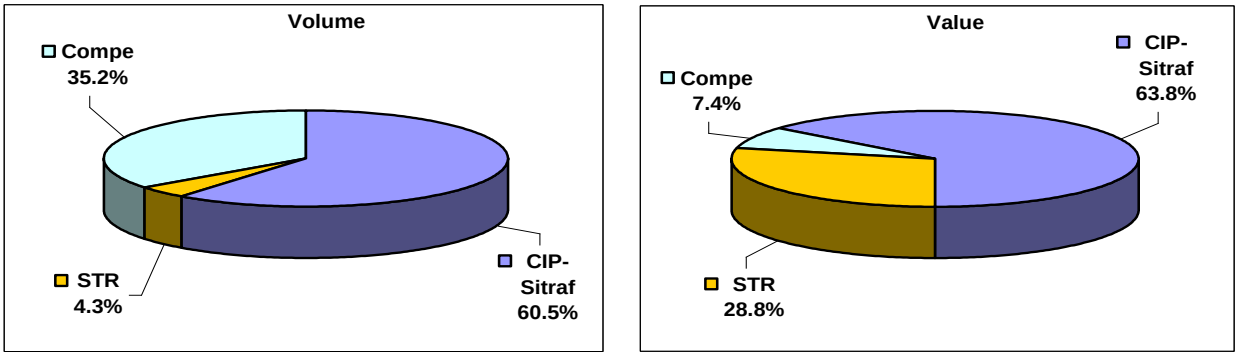
Source: Banco Central do Brasil, and clearing and settlement system operators.
Note: In the case of STR and Cip-Sitraf, considered client transactions only.

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



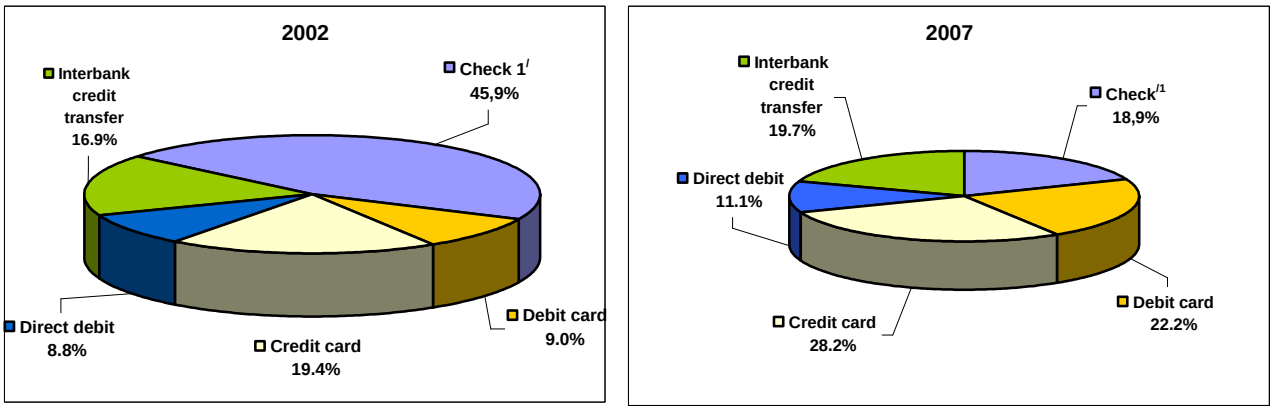
Source: Banco Central do Brasil, and clearing and settlement system operators.
Note: In the case of STR and Cip-Sitraf, considered client transactions only.

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



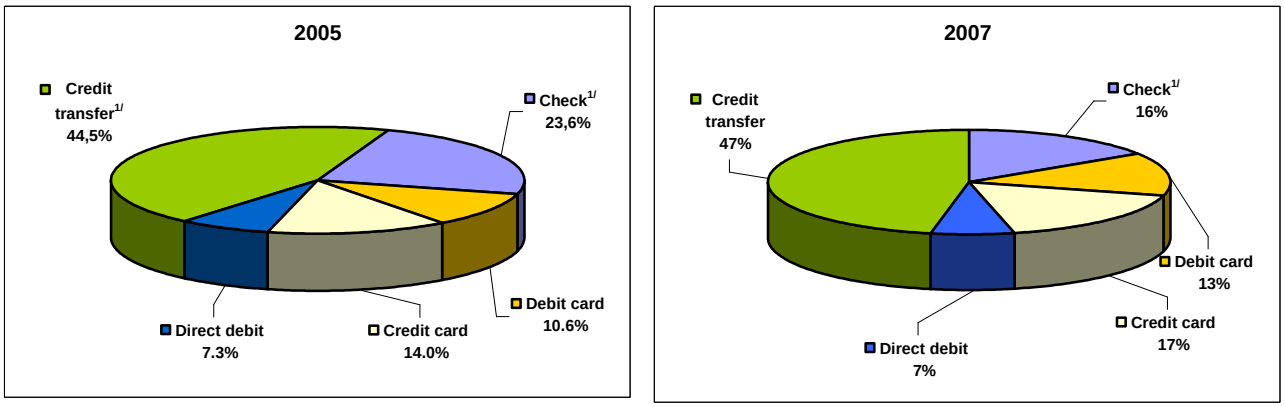
Source: Banco Central do Brasil, and clearing and settlement system operators.
Note: In the case of STR and Cip-Sitraf, considered client transactions only.

Graph 4: Relative use of payment instruments - Volume



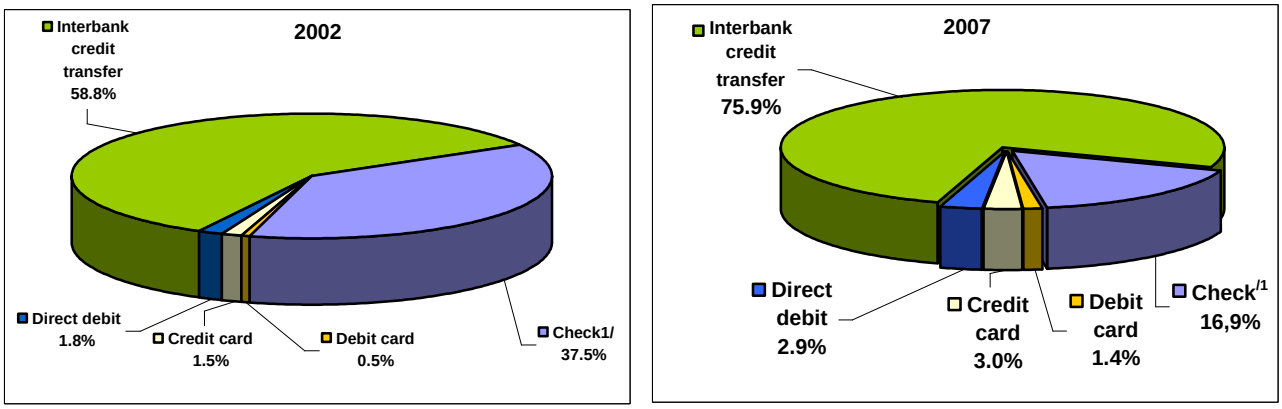
Source: Banco Central do Brasil, and clearing and settlement system operators.
1/Excludes "on us" checks.

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



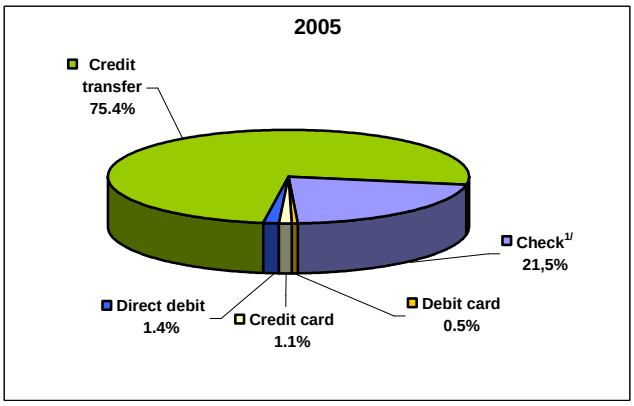
Source: Banco Central do Brasil, and clearing and settlement system operators.
1/ Excludes intrabank credit transfers ordered by Caixa Econômica Federal's clients.

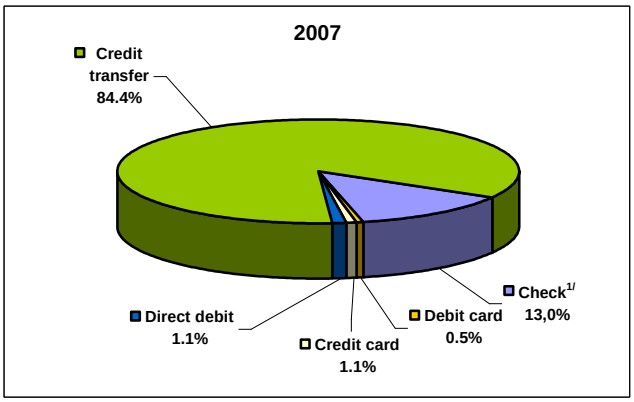
Graph 5: Relative use of payment instruments - Value



Source: Banco Central do Brasil, and clearing and settlement system operators.
1/Excludes "on us" checks.

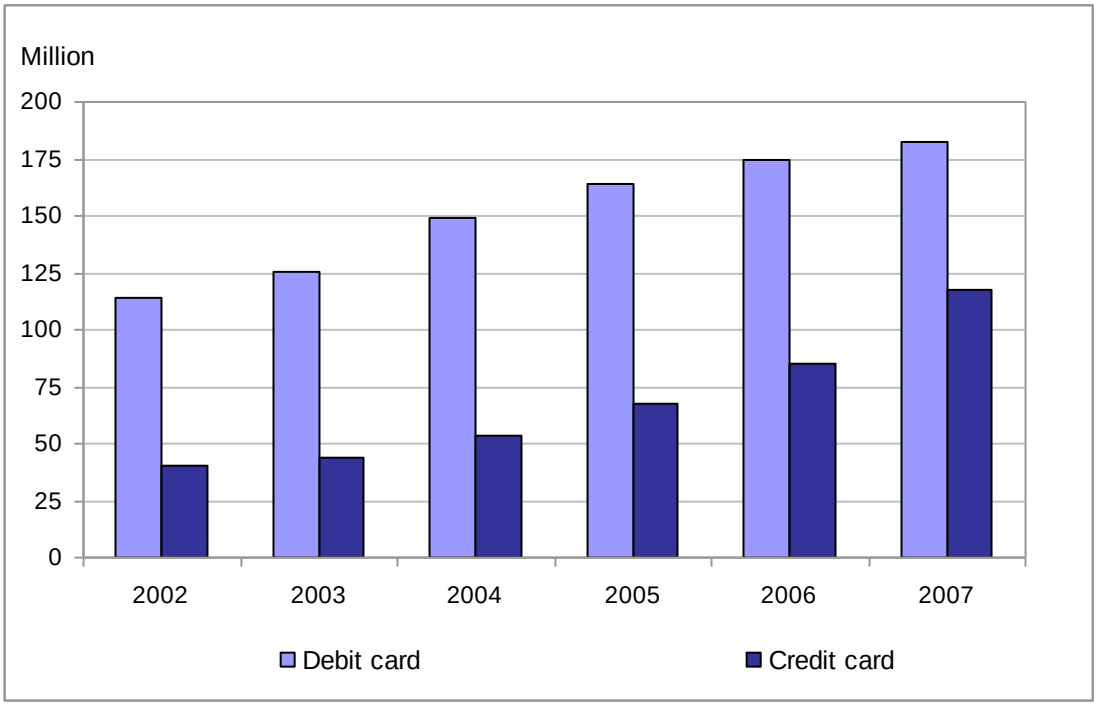
Graph 5a: Relative use of payment instruments – Value including intrabank transactions





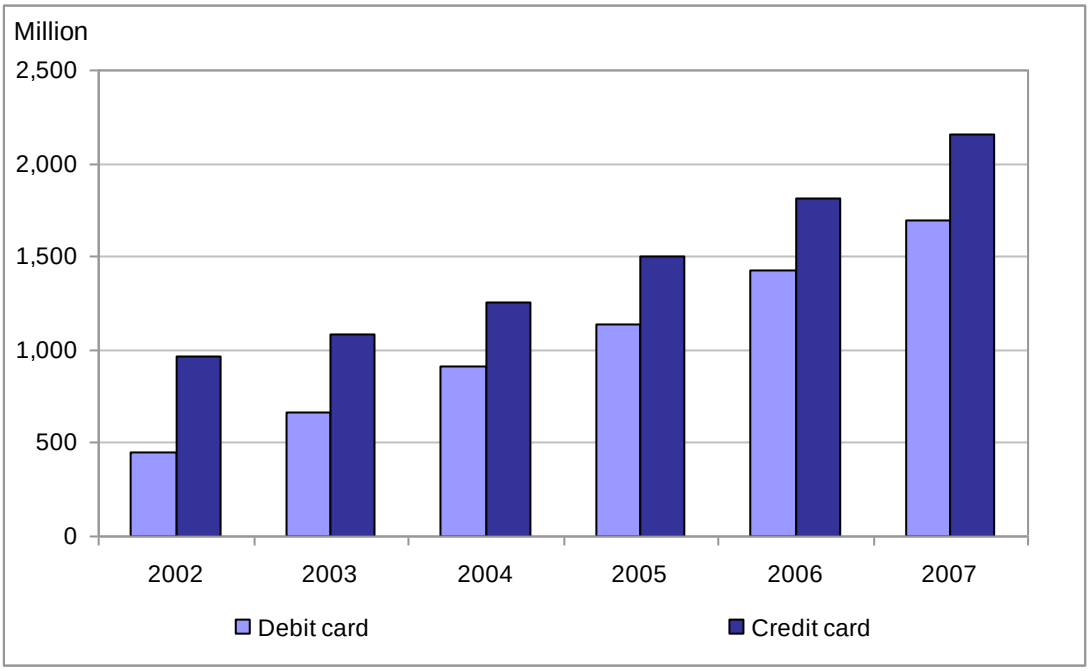
Source: Banco Central do Brasil, and clearing and settlement system operators.
1/ Includes "on us" checks.

Graph 6: Evolution in quantity of payment cards



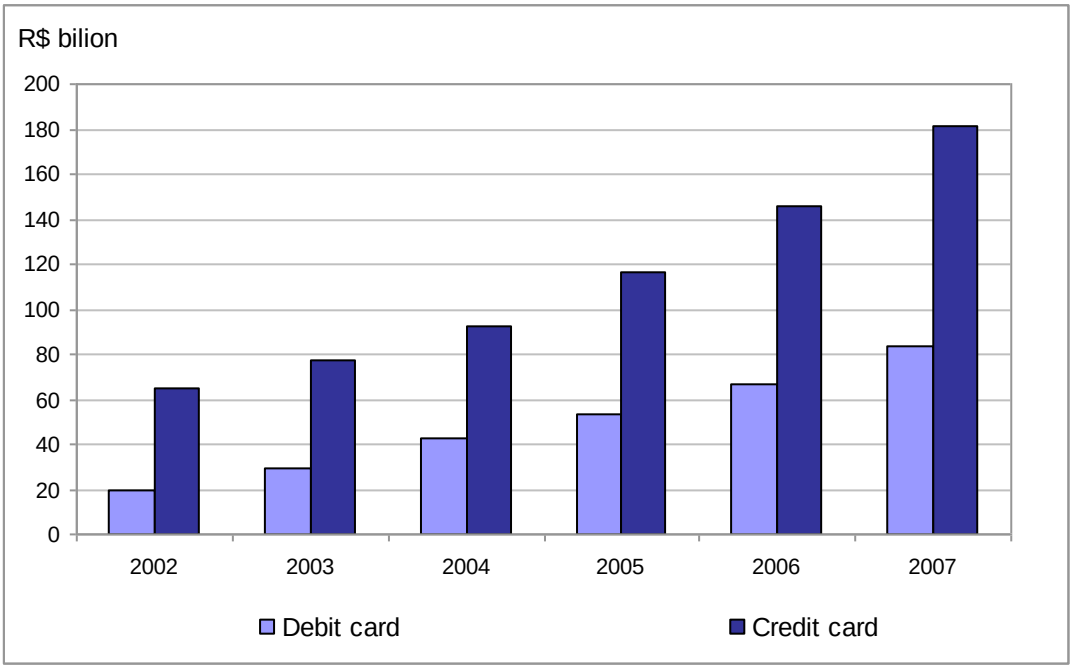
Source: Financial institutions issuing payment cards.

Graph 7: Payment cards – Evolution in volume of transactions



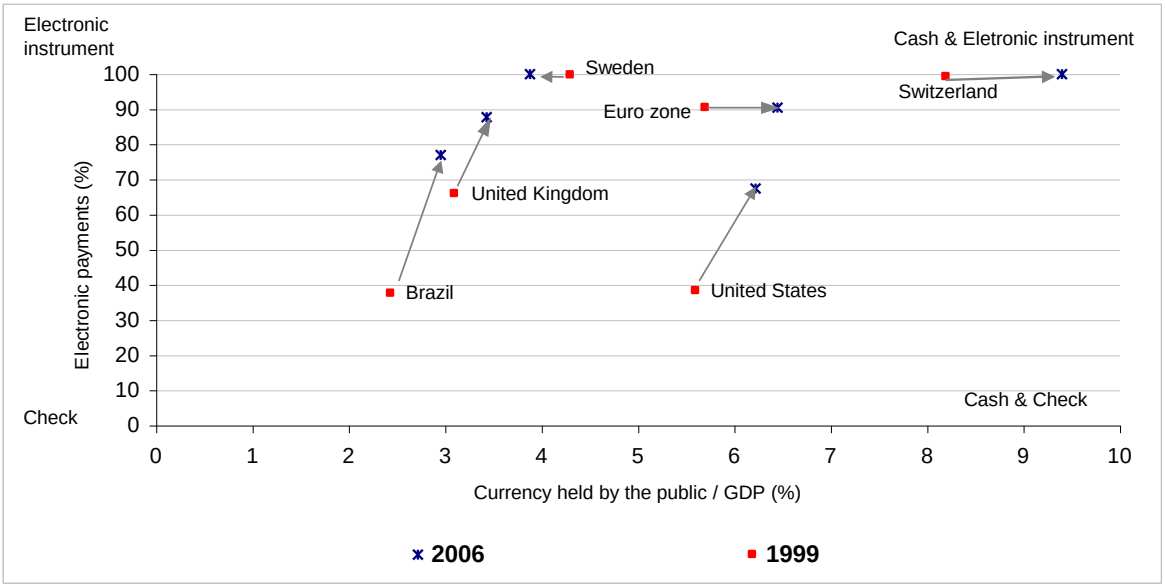
Source: Financial institutions issuing payment cards.

Graph 8: Payment cards – Evolution in value of transactions



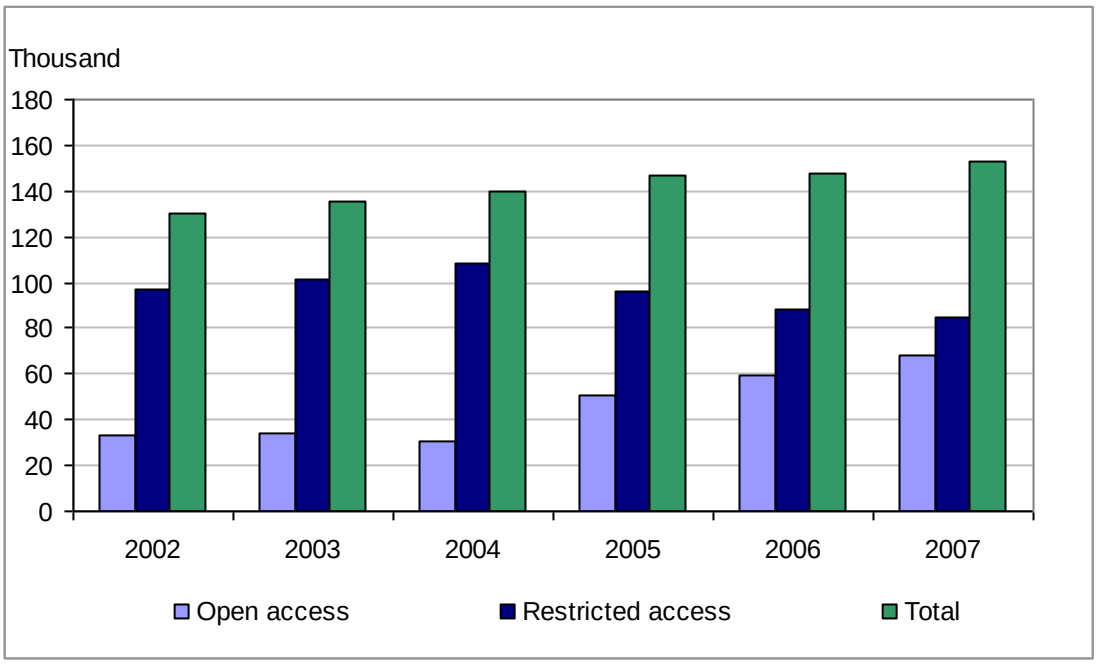
Source: Financial institutions issuing payment cards.
Data for 2006 have been revised by the relevant financial institutions.

Graph 9: Use of payment instruments in selected countries



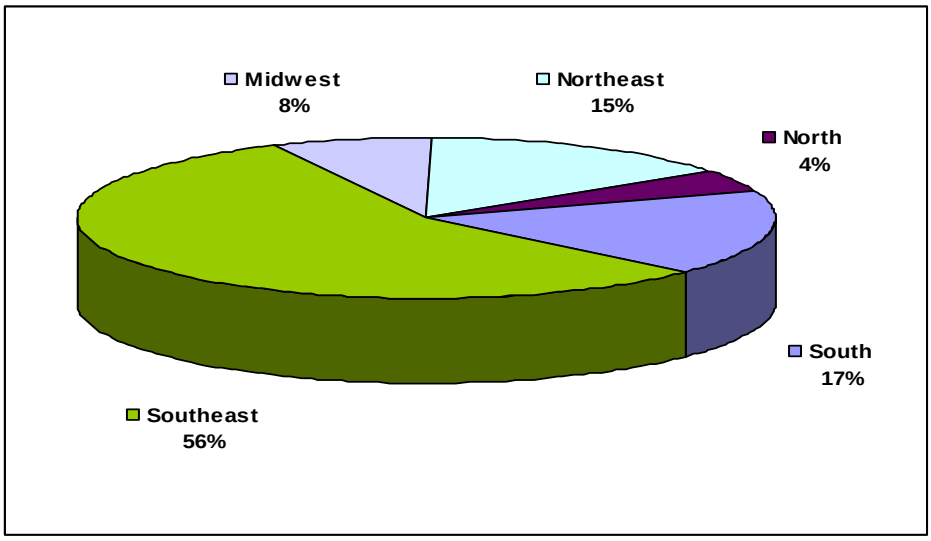
Source: Banks, acquirers, payment card companies, BIS/CPSS and European Central Bank.

Graph 10: ATM network – Evolution in number of terminals



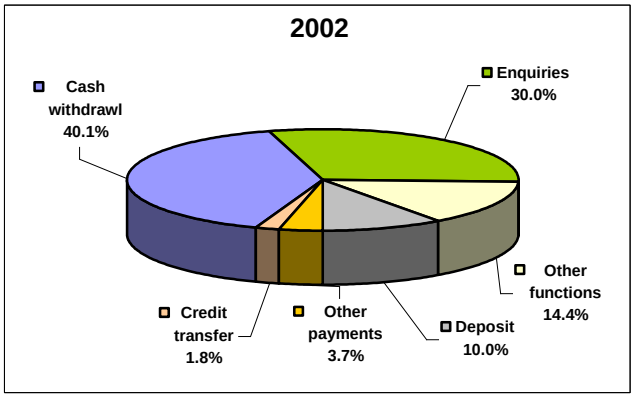
Source: Banks and TecBan.
Data for 2006 have been revised by the relevant financial institutions.

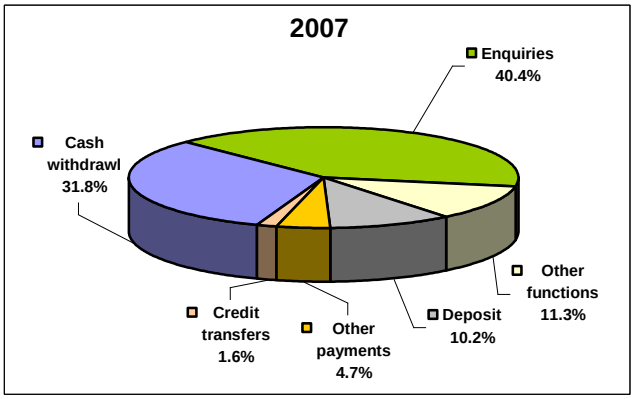
Graph 11: ATM terminals – Geographical distribution (2007)



Source: Banks and TecBan.

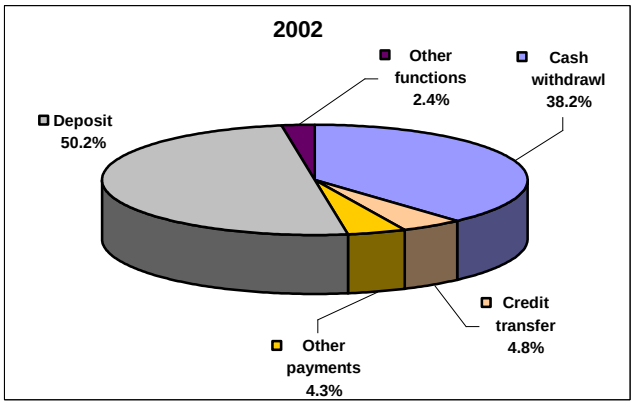
Graph 12: ATM network – Relative use per type of transaction – Volume

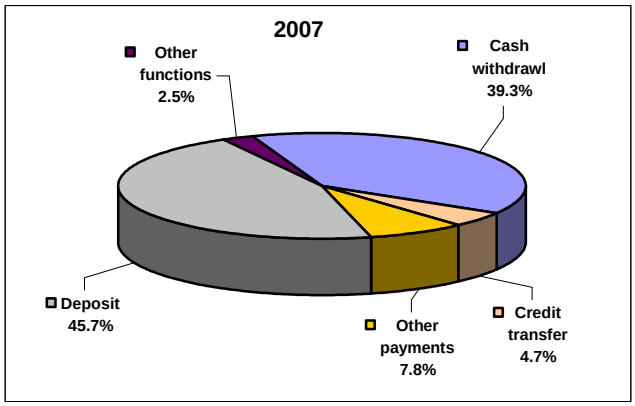




Source: Banks and TecBan.

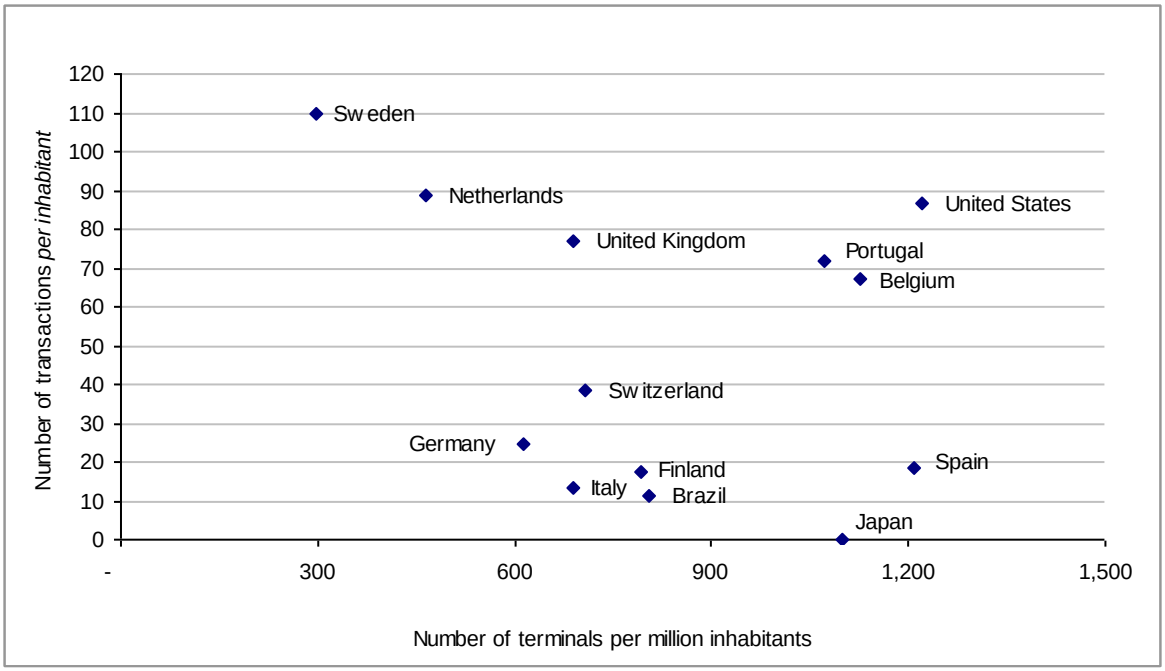
Graph 13: ATM network – Relative use per type of transaction – Value





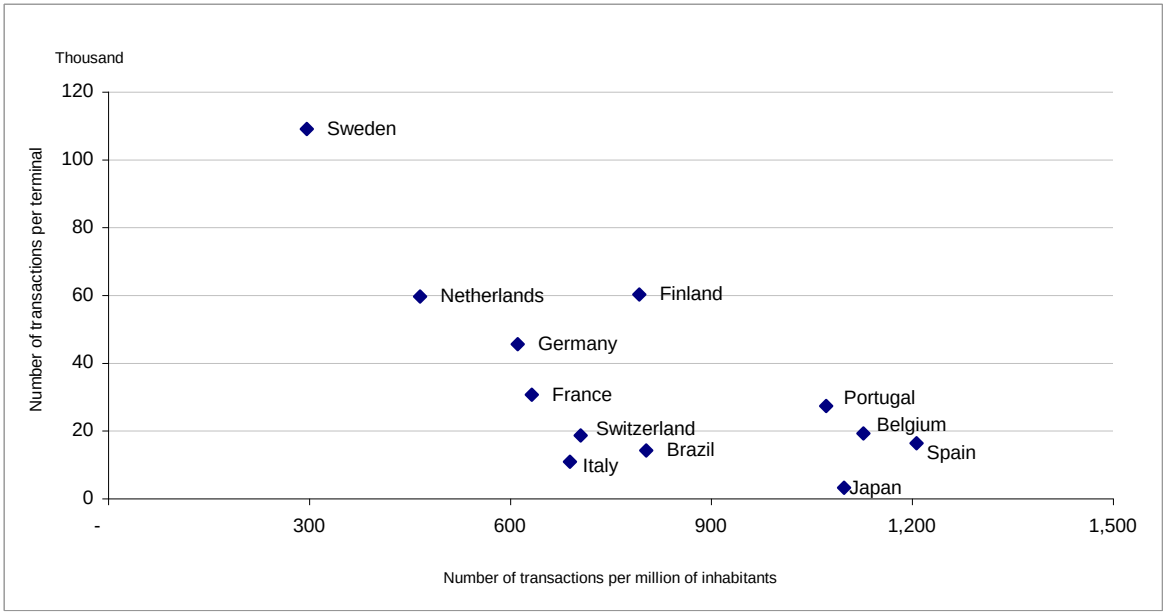
Source: Banks and TecBan.

Graph 14: ATM network – Number of transactions per inhabitant in selected countries (2006)



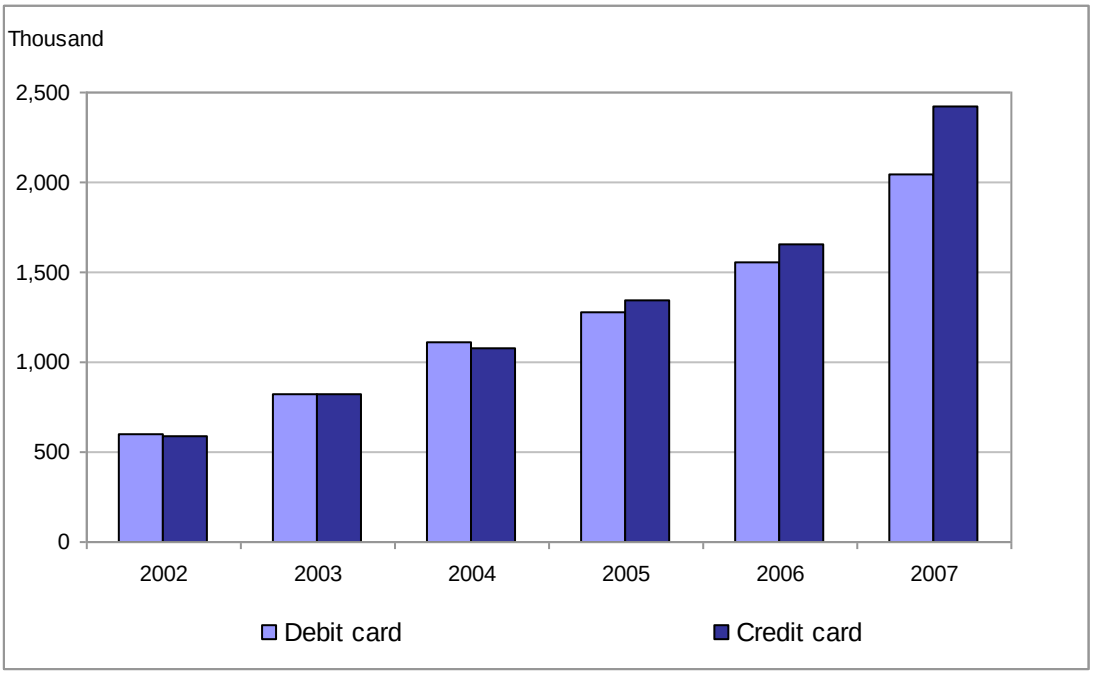
Source: Banks, BIS/CPSS and European Central Bank.
For Brazil, cash withdrawl transactions only. For other countries, includes reloading transactions as well.

Graph 15: ATM network – Number of transactions per terminal in selected countries (2005)



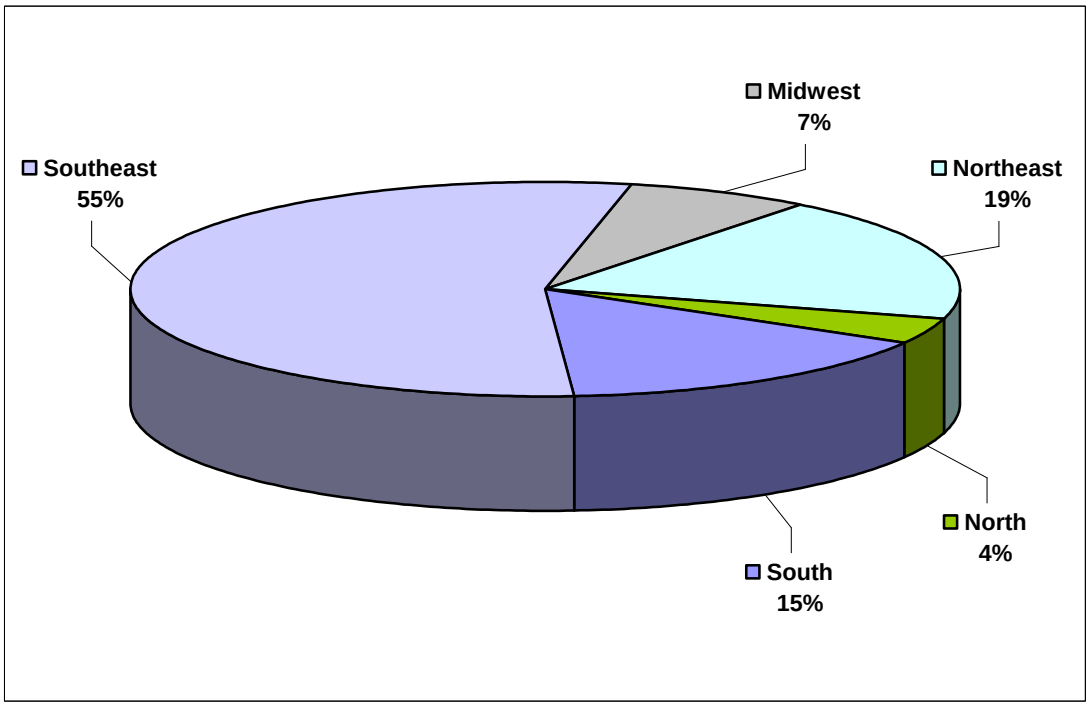
Source: Banks, BIS/CPSS and European Central Bank.
For Brazil, cash withdrawl transactions only. For other countries, includes reloading transactions as well.

Graph 16: POS network – Evolution in number of terminals



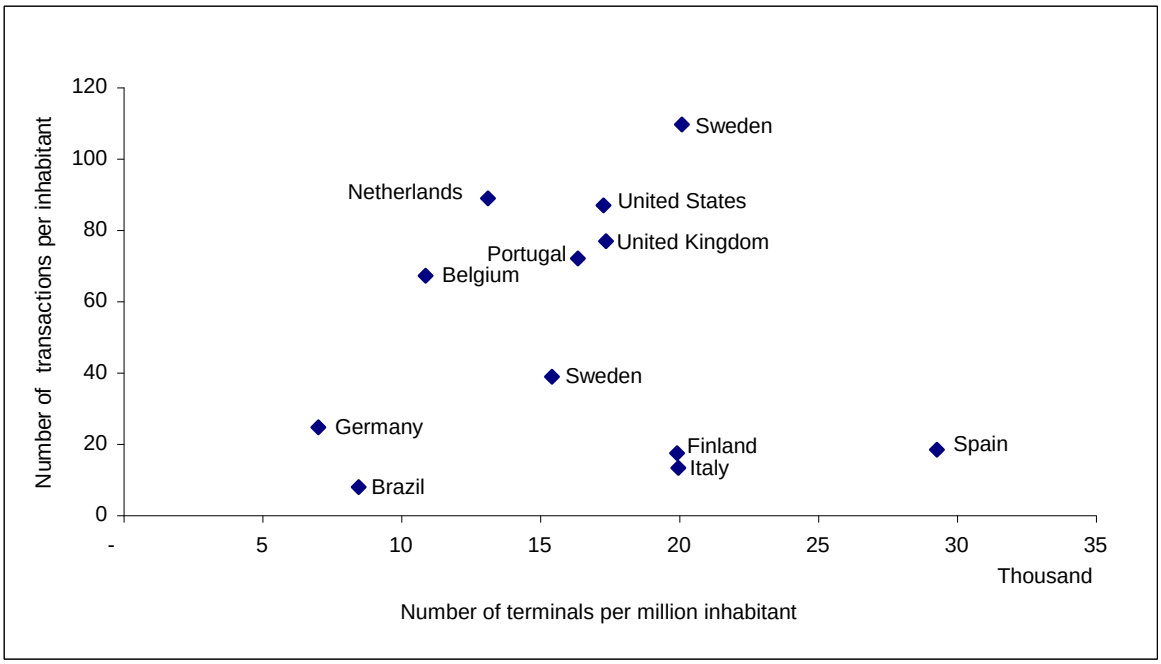
Source: Acquirers.

Graph 17: POS network – Geographical distribution (2007)



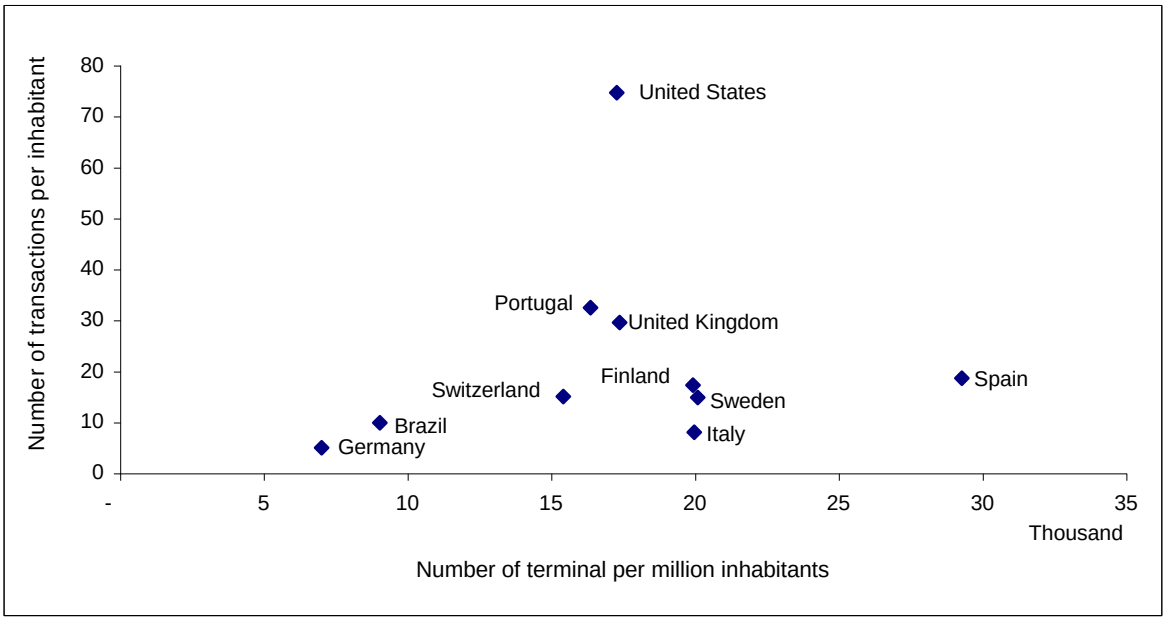
Source: Acquirers.

Graph 18: POS network – Debit card transactions in selected countries (2006)



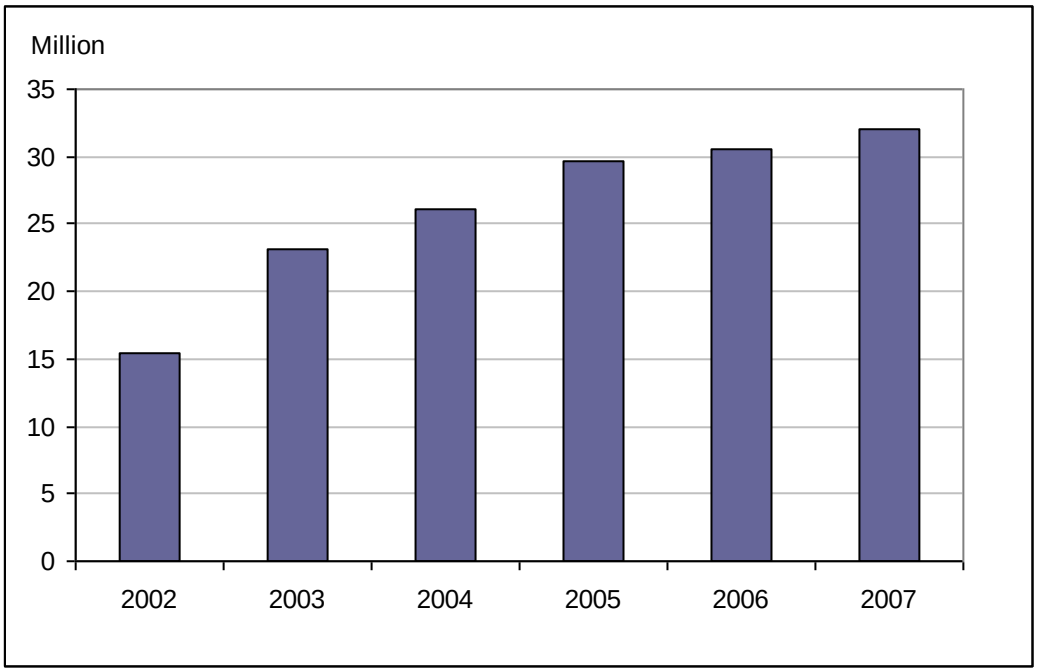
Source: Banks, BIS/CPSS and European Central Bank.

Graph 19: POS network – Credit card transactions in selected countries (2006)



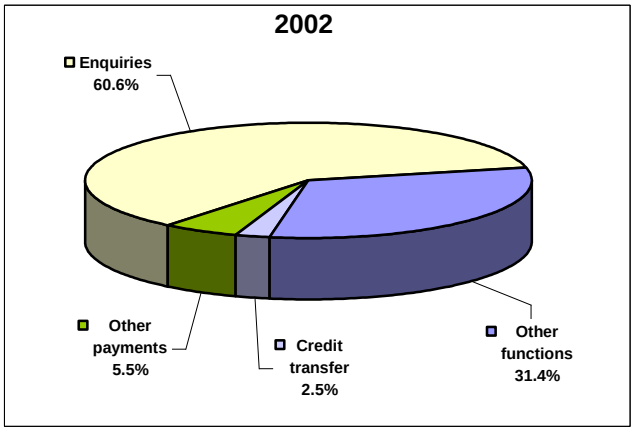
Source: Banks, BIS/CPSS and European Central Bank.

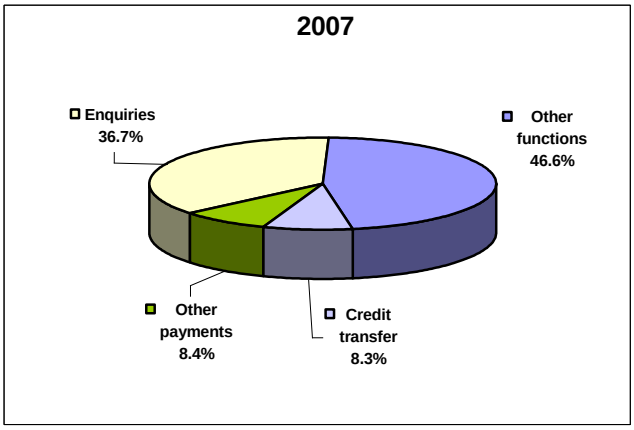
Graph 20: Remote access – Number of users



Source: Banks.
Data for 2006 have been revised by the relevant financial institutions.

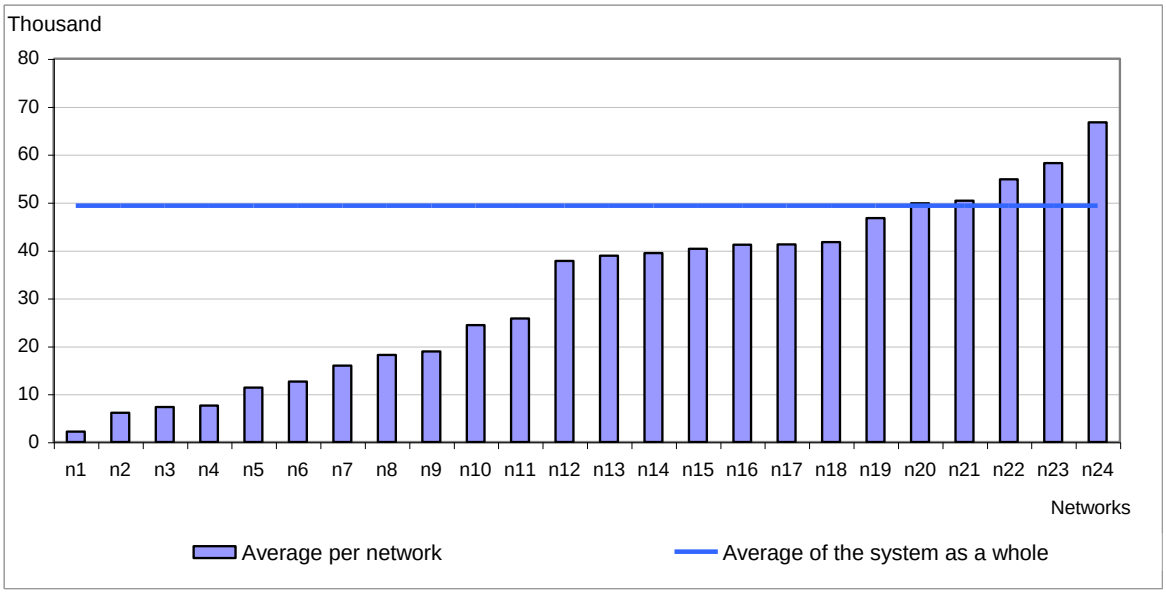
Graph 21: Remote access – Relative use per type of transaction – Volume





Source: Banks.

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



Source: Banks and TecBan.