



**NATIONAL BANK OF THE REPUBLIC OF MACEDONIA**

**R E P O R T**  
**on the usage of payment cards and the devices at which they are used in the country**  
**for February 2009**

**A. Payment cards**

<b>1. Total number of cards in circulation</b>	<b>1.079.735</b>
- with a cash function	0
- with a debit function	499.121
- with a credit function	195.645
- with an electronic money function	0
- with a combined function	384.969
<b>2. Total number of merchants who accept payment cards</b>	<b>21.853</b>
<b>3. Names of card networks the banks are connected to</b>	<b>American Express Visa Electron, CCB Cards, Diners, DinersClub, Dinners, EURO Standard, kasis, KIBCARD, MasterCard, MasterCard Visa, MKD lokalni kartici, Private, ProCredit, STBB kartica, TTK kartica, VISA</b>
<b>4. Number of executed transactions</b>	<b>2.062.997</b>
- with a cash function	0
- with a debit function	1.023.087
- with a credit function	449.844
- with an electronic money function	0
- with a combined function	590.066
<b>5. Value of executed transactions</b>	<b>7.161.169.980,50</b>
- with a cash function	0,00
- with a debit function	3.876.873.389,50
- with a credit function	1.216.925.408,00
- with an electronic money function	0,00
- with a combined function	2.067.371.183,00

**The report is prepared based on payment operations data submitted by the banks and legal persons, which provided payment services**

**B. Accepting devices at which the payment cards are used**

<b>1. Number of accepting devices</b>	<b>30.395</b>
<b>1.1 At points of sale</b>	<b>29.619</b>
- with imprinters	7.736
- with POS terminals	21.883
<b>1.2 At ATMs</b>	<b>776</b>
- own	642
- rented	134
<b>2. Number of executed transactions</b>	<b>2.178.716</b>
<b>2.1 At points of sale</b>	<b>789.656</b>
- with imprinters	74.053
- with POS terminals	710.958
- through a personal computer or other terminal	4.645
<b>2.2 For cash withdrawal</b>	<b>1.389.060</b>
- own ATMs	1.250.638
- rented ATMs	91.999
- through other devices	46.423
<b>3. Value of executed transactions</b>	<b>8.034.999.121,00</b>
<b>3.1 At points of sale</b>	<b>1.614.803.122,00</b>
- with imprinters	121.905.277,50
- with POS terminals	1.486.808.114,50
- through a personal computer or other terminal	6.089.730,00
<b>3.2 For cash withdrawal</b>	<b>6.420.195.999,00</b>
- own ATMs	5.329.051.517,50
- rented ATMs	342.468.500,00
- through other devices	748.675.981,50

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