



## NATIONAL BANK OF THE REPUBLIC OF MACEDONIA

### REPORT on the usage of payment cards and the devices at which they are used in the country for November 2009

#### A. Payment cards

<b>1. Total number of cards in circulation</b>	<b>1.267.176</b>
- with a cash function	79.604
- with a debit function	549.704
- with a credit function	189.424
- with an electronic money function	0
- with a combined function	448.444
<b>2. Total number of merchants who accept payment cards</b>	<b>22.632</b>
<b>3. Names of card networks the banks are connected to</b>	American Express, VISA, CCB Cards, DINERS, EURO Standard, KASIS, MasterCard, MKD lokalni kartici, Private, ProCredit, STATERCARD, STBB kartica, TTK kartica, VISA
<b>4. Number of executed transactions</b>	<b>2.260.211</b>
- with a cash function	97.772
- with a debit function	1.206.185
- with a credit function	270.099
- with an electronic money function	0
- with a combined function	686.155
<b>5. Value of executed transactions</b>	<b>7.730.408.595,00</b>
- with a cash function	396.184.095,00
- with a debit function	4.447.339.879,50
- with a credit function	571.874.123,00
- with an electronic money function	0,00
- with a combined function	2.315.010.497,50

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>32.162</b>
<b>1.1 At points of sale</b>	<b>31.335</b>
- with imprinters	6.890
- with POS terminals	24.445
<b>1.2 At ATMs</b>	<b>827</b>
- own	691
- rented	136
<b>2. Number of executed transactions</b>	<b>2.366.231</b>
<b>2.1 At points of sale</b>	<b>877.049</b>
- with imprinters	33.902
- with POS terminals	837.894
- through a personal computer or other terminal	5.253
<b>2.2 For cash withdrawal</b>	<b>1.489.182</b>
- own ATMs	1.353.651
- rented ATMs	88.006
- through other devices	47.525
<b>3. Value of executed transactions</b>	<b>8.101.136.243,50</b>
<b>3.1 At points of sale</b>	<b>1.433.317.089,50</b>
- with imprinters	68.342.882,50
- with POS terminals	1.356.101.150,00
- through a personal computer or other terminal	8.873.057,00
<b>3.2 For cash withdrawal</b>	<b>6.667.819.154,00</b>
- own ATMs	5.571.102.200,00
- rented ATMs	332.203.300,00
- through other devices	764.513.654,00

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