Number of payment cards issued in the Republic of Croatia and the number of users

CROATIAN NATIONAL BANK
Payment Operations Area
Payment Operations Supervision Department

Report
"NUMBER OF PAYMENT CARDS ISSUED IN THE REPUBLIC OF CROATIA AND THE NUMBER OF USERS"

Data presented in this report are collected on the basis of the Decision on the obligation to submit payment and electronic money statistics (Official Gazette 147/2013) and the accompanying Instructions.

This Report shows the total number of payment cards that are issued in the RoC by type (name), as well as the total number of their users. Both used and unused payment cards in circulation are included in the report. Blocked payment cards are not included in the report.

Data in this report show the status on the last day in the month broken down by users consumers and non-consumers.

DEFINITIONS AND DESCRIPTIONS

1. Reporting entity
"Reporting entity" means the reporting entity itself pursuant to the Decision on the obligation to submit payment and electronic money statistics (Official Gazette 147/2013). In this report, they are credit institutions and electronic money institutions having their head office in the Republic of Croatia. In this report, electronic money institutions mean card issuers only.

2. Consumer
"Consumer" means a natural person who, in payment service contracts covered by the Payment System Act (Official Gazette 133/2009 and 136/2012) is acting for purposes other than his/her trade, business or profession.

3. Non-consumer
"Non-consumer" means a legal or natural person other than the consumer.

The following are included:
- legal persons (e.g. corporates, institutions, cooperatives, associations, foundations etc.), craftsmen and other natural persons employed as freelancers or carrying out an economic activity when entering into a contract on payment services or a contract on the issuing of electronic money within the area of their economic activity or freelance occupation,
- entities that do not have legal personality, but that may be the holders of payment accounts (e.g. bodies of state administration, representative offices etc.).

4. Payment card
"Payment card" means a payment instrument enabling its holder to make payments for goods and services either at an accepting device or remotely, and/or to access cash and/or other services at an ATM/banking kiosk or other devices.

A payment card can be in/on the following media:
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- a plastic card,
- another physical medium (USB, keyring, wrist watch etc.), and
- a SIM card.

**Plastic card** - The plastic card covers data about payment cards that are stored on a plastic card or a plastic card sticker.

**Another physical medium** - Another physical medium covers data about payment cards that are stored on another physical medium or another physical medium sticker (e.g.: USB, keyring, wrist watch...), but that do not match the description of the term of a "Plastic card" or a "SIM".

**SIM** - SIM covers data about payment cards that are stored on a SIM card. The payment transaction in which a mobile phone is only used for the authorisation of a payment transaction executed by another credit institution or electronic money institution is not included.

5. **Used (in circulation)**
The term "Used" implies that at least one payment transaction has been executed with the payment instrument over the period of one year.

The term "Over the period of one year" implies monitoring the use of the payment instrument one year backwards since the latest reporting period, and not the calendar year.

6. **Unused (in circulation)**
The term "Unused" implies that no payment transactions have been executed with the payment instrument over the period of one year.

The term "Over the period of one year" implies monitoring the use of the payment instrument one year backwards since the latest reporting period, and not the calendar year.

7. **Blocked payment cards**
Blocked payment cards are payment cards that are blocked on the last day of the reporting period or month, which are temporarily prevented from executing all payment transactions on the last day of the reporting period or month for which the report is compiled and submitted.

**DESCRIPTION OF THE BASIC FIELDS OF THE REPORT**

1. **NUMBER OF USERS**
The number of payment card users means the number of payment card users to which the issuer is the reporting entity (credit institution or electronic money institution). Each user is counted only once irrespective of the number of payment cards issued by the reporting entity.

2. **NUMBER OF PAYMENT CARDS**
The number of payment cards means the number of payment cards on a plastic card, another physical medium or SIM issued by the reporting entity.

The number of payment cards issued by a credit institution or an electronic money institution that have the status of used (in circulation) or unused (in circulation) is included.
3. DEBIT
The payment card issued to payment account holders (holders and proxies). For the issuing of this card, the user can sign a special contract on issuing or it is issued when concluding a contract on the opening and operating of a payment account. The contract must specify that all expenses incurred with this card (purchase of goods and services as well as cash withdrawals etc.) will be charged by directly debiting the payment account, that is, payment transactions are immediately debited from the payment account. The coverage for the execution of a payment transaction can also be linked to a payment account offering overdraft facilities as an additional feature.

4. DEBIT/DELAYED
The payment card issued to payment account holders (holders and proxies). For the issuing of this card, the user can sign a special contract on issuing or it is issued when concluding a contract on the opening and operating of a payment account. This card has a debit function and a delayed debit function. Most frequently, when initiating a transaction, the card user himself decides whether to use the card's debit function or its delayed debit function.

The contract (on the issuing or opening and operating of a payment account) must specify that all expenses incurred using the debit function of this card (purchase of goods and services as well as cash withdrawals) will be charged by debiting the payment account, that is, payment transactions are debited from the payment account directly and immediately (or in instalments in the function of payment in instalments).

The contract (on the issuing of this card or the contract on the opening and operating of a payment account) must specify that all expenses incurred using the delayed debit function of this card (purchase of goods and services as well as cash withdrawals) will be charged, after a certain period or later (most frequently the following month) in the total amount using the service of DIRECT DEBIT from the payment account, on the agreed debit date.

5. DEBIT/CASH
The payment card issued to account holders (holders and proxies). For the issuing of this card, the user can sign a special contract on issuing or it is issued when concluding a contract on the opening and operating of an account.

This card does not have a payment function, that is, it cannot be used to purchase goods and services, but only to withdraw cash from and deposit cash to a payment account (e.g. children's savings account). Cash withdrawal payment transactions are debited from the account directly and immediately, and cash deposit payment transactions are recorded as deposits to the account directly and immediately.

6. DEBIT/SAVINGS
The payment card issued to savings account holders (holders and proxies). For the issuing of this card, the user can sign a special contract on issuing or it is issued when concluding a contract on the opening and operating of a savings account.

This card does not have a payment function, that is, it cannot be used to purchase goods and services, but only to withdraw cash from and deposit cash to a savings account. Cash withdrawal payment transactions are debited from the savings account directly and immediately, and cash deposit payment transactions are recorded as deposits to the savings account directly and immediately.
8. DELAYED
The payment card that is most frequently issued to payment account holders. For the issuing of this card, the user can sign a special contract on issuing or it is issued when opening a payment account. At the moment of initiating a payment transaction, the coverage on the payment account is not ensured, and most often payment transactions can be executed up to an authorised limit and are recorded with the card issuer. The amount of total expenses incurred by using the payment card with a delayed debit function, within a specified period, is settled in full at the end of a specified period with the service of DIRECT DEBIT from the payment account, on the agreed debit date. The direct debit service can be agreed by a special contract or defined by the articles of the basic contract on the issuing of the payment instrument.

9. REVOLVING
For the issuing of this card, the user signs a special contract on issuing. At the moment of initiating a payment transaction the coverage on the payment account is not ensured, and the user is most often granted a revolving credit (limit) for the execution of the payment transaction. Most frequently, payment transactions can be executed up to a granted revolving credit (limit) and are recorded with the card issuer. The user pays the amount of expenses incurred by using the card with a revolving function within a specified period partially in a minimum determined percentage of a specific spending, through the service of a direct debit from the payment account, through a credit transfer or by an over-the-counter deposit at the reporting entity. Revolving credit means a credit in which available credit funds decrease at every use, and credit funds are extended up to the original credit amount at the time of credit repayment.

The contract on issuing must specify that the user pays a certain percentage share of expenses, but that the user can also pay the full amount of expenses without a specifically requested order with the issuer. Cash withdrawal is enabled in some revolving cards, and in others it is not. Also, the contract on issuing should specify whether the withdrawn cash is repaid in full the following month or gradually according to the agreed charge model.

10. REVOLVING/CHARGE
This card has a revolving function and a charge function. At the moment of initiating a payment transaction, the coverage is not ensured. Most frequently, payment transactions can be executed up to a granted revolving credit (limit) and are recorded with the card issuer. The user pays the amount of expenses incurred by using the card with a revolving function within a specified time interval gradually through the service of a direct debit from the payment account, a credit transfer or by over-the-counter deposit at the reporting entity. The user can pay the amount of total expenses in full by a deposit to the card account without any specifically requested order with the issuer. Sometimes, already when initiating a transaction, the card user himself decides whether to use the card's revolving function or its charge function.

The contract on issuing must specify that the user must pay a certain percentage share of expenses, but that the user can also pay the full amount of expenses without a specifically requested order with the issuer. Cash withdrawal is enabled in some cards, and in others it is not. Also, the contract on issuing should specify whether the withdrawn cash is repaid in full the following month or gradually according to the agreed charge model.

11. CHARGE
For the issuing of this card, the user signs a special contract on issuing. At the moment of initiating a payment transaction, the coverage on the payment account is not ensured, and most often payment transactions are executed up to a granted credit (limit) and are recorded with the card issuer. The user settles the amount of expenses incurred by using the card with a charge function within a specified time interval in full at the end of a specified period by a credit transfer or by an over-the-counter cash deposit.
12. CREDIT
For the issuing of this card, the user signs a special contract on issuing. At the moment of initiating a payment transaction the coverage on the payment account is not ensured, and the user is granted a credit for the execution of the payment transaction. The payment card user can execute payments (also including cash withdrawal using the card) up to the amount of the granted credit (limit).

The amount of each transaction executed by using the payment card with a credit function within a specified time interval, at charging, is automatically divided to the agreed number of repayment instalments according to the agreed model. The user can pay the amount of total expenses in full, but only if he requests a special consent for the payment of total expenses from the card issuer. The amount of expenses can be paid through the service of direct debit from the payment account, through a credit transfer or by an over-the-counter deposit at the reporting entity.

13. CREDIT/Delayed
For the issuing of this card, the user signs a special contract on issuing. This card has a credit function and a delayed debit function. At the moment of initiating a payment transaction, the coverage is not ensured. The user is granted a credit line for the execution of the payment transaction. The payment card user can execute payments (also including cash withdrawals using the card) up to the amount of the granted credit (limit).

At the moment of charging, the amount of the transaction executed by using the payment card with a credit function within a specified time interval is automatically divided into the agreed number of repayment instalments according to the agreed model. Sometimes, already when initiating a transaction, the card user himself decides whether to use the card's credit function or its delayed debit function. The user can pay the amount of total expenses in full by a deposit to the card account without a specifically requested order.

These types of cards sometimes have the benefit that only transactions above a certain amount are automatically divided into a specified number of instalments while each transaction executed up to that amount is charged in full.

14. CREDIT/Charge
This card has a credit function, a delayed debit function and a charge function. At the moment of initiating a payment transaction, the coverage is not ensured. Most frequently, payment transactions can be executed up to a granted revolving credit (limit) and are recorded with the card issuer.

The user pays the amount of expenses incurred by using this card within a specified time interval gradually through the service of a direct debit from the payment account, a credit transfer or an over-the-counter deposit at the reporting entity. The user can pay the amount of total expenses in full by a deposit to the card account without a specifically requested order with the issuer.

15. Membership
The membership card is used for making payments for goods and/or services at points of sale (POS). The payment is made by sliding the membership card at an EFTPOS terminal at a point of sale by which the balance of pre-collected points is decreased. The membership card is most frequently linked to another or several other payment cards that offer the possibility of joining a membership programme. The card issuer determines the collection of points, which can be in several manners: e.g. by a regular payment of bills for other payment cards or by a purchase in certain shops, etc.

16. TOTAL
The row "TOTAL" shows the total number of payment cards issued in the Republic of Croatia by column.