



**REPUBLIC of Albania**  
**BANK of Albania**  
**Payment Systems Department**

**Payments instruments in the Volume and Value (in million LEK) in years**

Rubric	Indicator	year 2008		year 2009		year 2010		year 2011	
		Volume	Value	Volume	Value	Volume	Value	Volume	Value
I	<b>Customer credit transfers</b>	<b>5.583.676</b>	<b>3.670.000</b>	<b>5.662.651</b>	<b>3.777.868</b>	<b>5.981.425</b>	<b>3.202.576</b>	<b>6.362.849</b>	<b>3.713.531</b>
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	1- Paper-based credit transfers	5.495.415	3.606.578	5.526.169	3.699.712	5.819.085	3.111.303	6.175.418	3.611.460
	2- Non-paper-based credit transfers	88.261	63.422	136.482	78.156	162.385	91.274	187.431	102.071
	a- Internet banking	88.261	63.423	136.482	78.156	162.385	91.274	187.286	102.070
	b- Telephone banking	-	-	-	-	-	-	-	-
	c- Other	-	-	-	-	-	-	145	0,98
II	<b>Card payments</b>	<b>291.133</b>	<b>4.196</b>	<b>403.214</b>	<b>5.322</b>	<b>527.411</b>	<b>7.438</b>	<b>749.797</b>	<b>10.914</b>
	1- Payment by cards with debit function	187.722	2.014	252.780	2.566	322.230	3.151	458.067	4.719
	2- Payment by cards with credit function	103.411	2.182	150.434	2.756	205.181	4.287	292.330	6.195
III	<b>Direct debit</b>	<b>349.703</b>	<b>18.163</b>	<b>754.002</b>	<b>70.428</b>	<b>799.631</b>	<b>120.631</b>	<b>864.295</b>	<b>89.188</b>
V	<b>Cheque</b>	<b>98.717</b>	<b>54.110</b>	<b>72.737</b>	<b>78.379</b>	<b>68.572</b>	<b>67.456</b>	<b>61.715</b>	<b>85.806</b>
VII	<b>Total customer payments</b>	<b>6.323.229</b>	<b>3.746.470</b>	<b>6.892.604</b>	<b>3.931.997</b>	<b>7.377.039</b>	<b>3.398.102</b>	<b>8.038.656</b>	<b>3.899.439</b>
	of which :								
	1. customer cross-border transactions sent	177.180	727.574	225.983	774.027	209.286	791.554	262.884	715.541
VIII	<b>Customer cross-border transactions received</b>	<b>184.425</b>	<b>512.371</b>	<b>176.711</b>	<b>423.229</b>	<b>163.397</b>	<b>284.014</b>	<b>160.557</b>	<b>370.961</b>
IX	<b>Credit institution credit transfers</b>	<b>59.839</b>	<b>20.710.308</b>	<b>66.937</b>	<b>20.808.776</b>	<b>53.528</b>	<b>10.777.655</b>	<b>50.843</b>	<b>10.837.896</b>
	of which							-	-
	1. credit institution cross-border transactions sent	21.002	9.869.333	24.788	11.030.806	27.747	6.724.681	27.393	6.864.476
X	<b>Credit institution cross-border transactions received</b>	<b>18.161</b>	<b>9.552.898</b>	<b>21.402</b>	<b>10.959.167</b>	<b>20.990</b>	<b>5.889.917</b>	<b>18.713</b>	<b>5.750.989</b>

Source: BofA

( Banks reports according to "Methodology for reporting payments instruments " )

Data are not audited by the Bank of Albania