



REPUBLIC of Albania
BANK of Albania
Payment Systems Department

Transactions per type of terminal in the volume and value (in million LEK) in years

Indicator	year 2008		year 2009		year 2010	
	Volume	Value	Volume	Value	Volume	Value
Total card transactions	8.205.143	93.726,60	9.124.300	101.905,83	10.406.955	107.860,96
1- ATM cash withdrawals	7.910.609	89.067,43	8.717.982	96.117,27	9.877.583	100.057,91
2- ATM cash deposits	133	2,10	91	2,97	47	0,23
3- Credit transfer via ATM	271	9,37	366	10,02	260	6,31
4- Cash advances at POS terminals	2.999	451,51	2.647	453,86	1.654	358,22
5- Card payments at POS terminals	291.131	4.196,19	403.214	5.321,72	527.411	7.438,30
of which :						
a- payments with debit card	187.720	2.013,78	252.780	2.565,67	322.230	3.151,13
b- payments with credit card	103.411	2.182,38	150.434	2.756,05	205.181	4.287,17

Transactions per type of terminal for months 2011

Volume

Indicator	Month												Total year 2011
	January	February	March	April	May	June	July	August	September	October	November	December	
Total card transactions	835.166	883.595	964.054	957.611	975.434	969.004	970.872	927.908	940.675	970.487	970.130	1.166.716	11.531.652
1- ATM cash withdrawals	784.207	833.905	910.408	904.884	918.225	908.831	909.699	863.402	874.700	899.781	896.167	1.074.670	10.778.879
2- ATM cash deposits	1	1	-	2	-	3	2	-	-	-	2	-	11
3- Credit transfer via ATM	35	13	29	17	12	49	32	23	37	13	11	6	277
4- Cash advances at POS terminals	117	122	152	150	170	179	162	168	155	206	214	293	2.088
5- Card payments at POS terminals	50.806	49.554	53.465	52.558	57.027	59.942	60.977	64.315	65.783	70.487	73.736	91.747	750.397
of which :													
a- payments with debit card	30.924	30.619	32.814	31.926	35.053	36.543	37.676	39.423	39.794	42.451	43.770	57.074	458.067
b- payments with credit card	19.882	18.935	20.651	20.632	21.974	23.399	23.301	24.892	25.989	28.036	29.966	34.673	292.330

Value (in million LEK)

Indicator	Month												Total year 2011
	January	February	March	April	May	June	July	August	September	October	November	December	
Total card transactions	8.706,62	8.900,45	9.579,21	9.599,18	9.453,51	9.731,95	10.108,71	9.905,48	9.734,17	10.131,86	9.945,95	12.182,47	117.979,54
1- ATM cash withdrawals	7.808,81	8.200,07	8.775,56	8.742,38	8.624,62	8.721,32	9.186,58	8.854,76	8.752,19	9.061,70	8.923,50	11.008,07	106.659,55
2- ATM cash deposits	0,01	0,01	-	0,05	-	0,03	0,01	-	-	-	0,01	-	0,10
3- Credit transfer via ATM	0,58	0,43	0,62	0,28	0,37	0,49	0,87	0,35	0,46	0,53	0,58	0,17	5,72
4- Cash advances at POS terminals	27,29	28,55	29,19	29,77	35,66	31,45	33,57	32,37	34,66	38,18	36,70	42,71	400,10
5- Card payments at POS terminals	869,93	671,39	773,85	826,70	792,85	978,67	887,79	1.018,00	946,85	1.031,44	985,17	1.131,53	10.914,18
of which :													
a- payments with debit card	296,86	272,08	292,01	292,80	312,43	335,41	322,90	329,65	332,93	642,45	592,67	696,54	4.718,73
b- payments with credit card	573,07	399,32	481,84	533,90	480,42	643,25	564,89	688,35	613,92	388,98	392,49	434,99	6.195,42

Source: BofA

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

Data are not audited by the Bank of Albania