



**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 January 2009**

**A. Payment cards**

<b>1. Total number of cards in circulation</b>	<b>1.061.678</b>
- with a cash function	0
- with a debit function	489.878
- with a credit function	196.919
- with an electronic money function	0
- with a combined function	374.881
<b>2. Total number of merchants who accept payment cards</b>	<b>21.533</b>
<b>3. Names of card networks the banks are connected to</b>	<b>American Express Visa Electron, Casys, Diners, DinersClub, Diners, 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>1.897.917</b>
- with a cash function	0
- with a debit function	937.642
- with a credit function	434.459
- with an electronic money function	0
- with a combined function	525.816
<b>5. Value of executed transactions</b>	<b>6.379.417.150,50</b>
- with a cash function	0,00
- with a debit function	3.387.615.767,00
- with a credit function	1.202.936.496,50
- with an electronic money function	0,00
- with a combined function	1.788.864.887,00

**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>29.584</b>
<b>1.1 At points of sale</b>	<b>28.812</b>
- with imprinters	7.315
- with POS terminals	21.497
<b>1.2 At ATMs</b>	<b>772</b>
- own	639
- rented	133
<b>2. Number of executed transactions</b>	<b>2.028.184</b>
<b>2.1 At points of sale</b>	<b>764.925</b>
- with imprinters	75.008
- with POS terminals	686.639
- through a personal computer or other terminal	3.278
<b>2.2 For cash withdrawal</b>	<b>1.263.259</b>
- own ATMs	1.122.424
- rented ATMs	100.577
- through other devices	40.258
<b>3. Value of executed transactions</b>	<b>7.309.155.749,50</b>
<b>3.1 At points of sale</b>	<b>1.646.040.841,50</b>
- with imprinters	137.491.029,00
- with POS terminals	1.504.009.367,50
- through a personal computer or other terminal	4.540.445,00
<b>3.2 For cash withdrawal</b>	<b>5.663.114.908,00</b>
- own ATMs	4.704.685.131,00
- rented ATMs	351.800.300,00
- through other devices	606.629.477,00

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