



Centralna banka
BOSNE I HERCEGOVINE
Централна банка
БОСНЕ И ХЕРЦЕГОВИНЕ



PAYMENT SYSTEMS DEPARTMENT
SECTION FOR OVERSIGHT AND DEVELOPMENT OF PAYMENT SYSTEMS

Card Operations in BH in 2024

Sarajevo, 07 March 2025



Contents

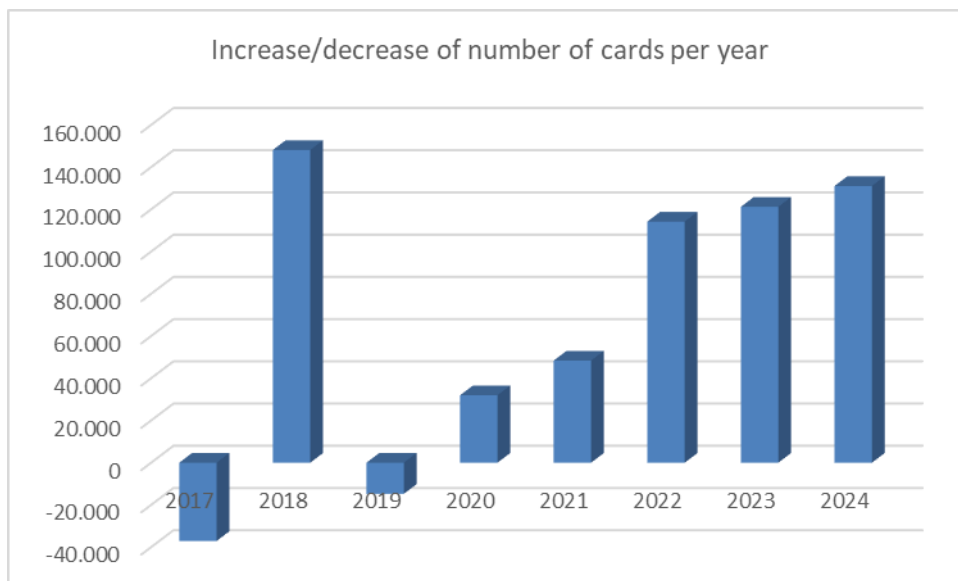
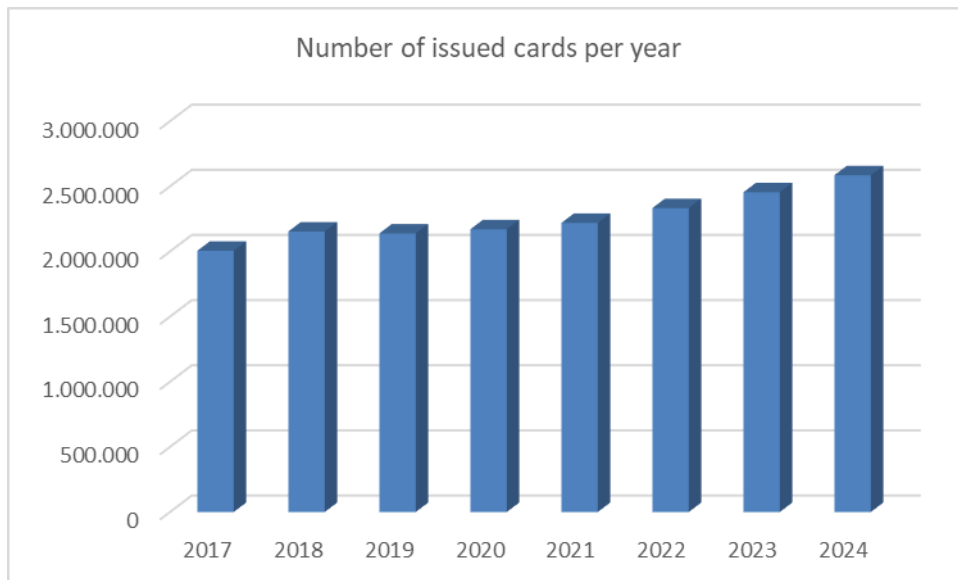
1	Introduction.....	3
2	Number of active cards	3
3	Share per type of card	4
4	Turnover by cards	4
5	Number of transactions and value of the average card transaction.....	8
6	Average turnover per card.....	9
7	Share per brand	10
8	Leading brands in card operations per value of transactions	11
9	Operations of BH banks' cards abroad.....	12
10	Operations of foreign cards in BH.....	14
11	Usage of contact/contactless cards in BH.....	16
12	ATM and POS infrastructure	17
13	Card acceptance	20

1 Introduction

The report “Card Operations in BH in 2024” as a regular annual report on card business in Bosnia and Herzegovina (hereinafter: BH) was prepared on the basis of data collected from 22 banks in BH.

2 Number of active cards

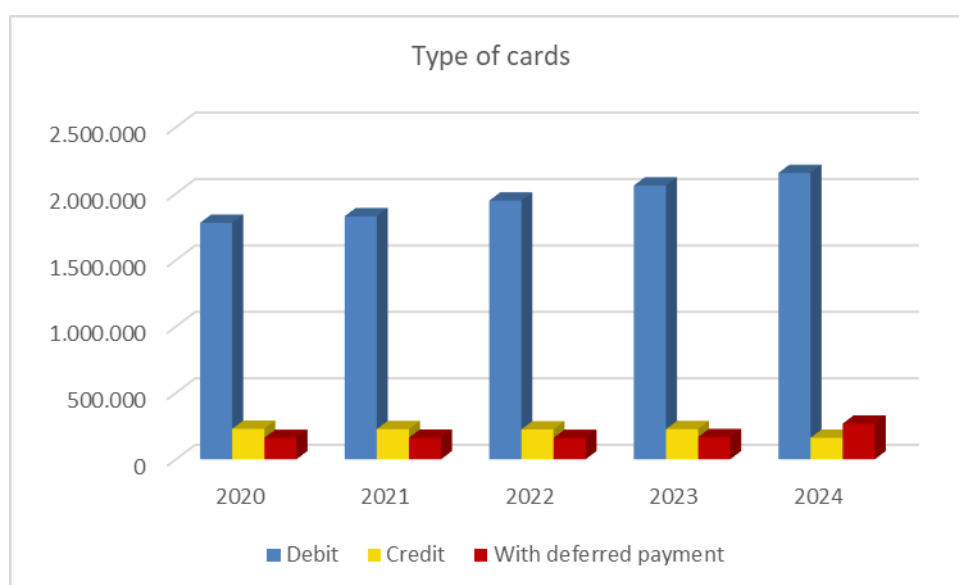
Cards are issued to their customers by 21 banks in BH. These are global brands: MasterCard, Visa, American Express, while only one bank - KIB dd Velika Kladuša offers the only domestic card - BamCard. The total number of active cards at the end of 2024 was 2.585.419, as opposed to 2.454.350 in 2023, and aggregately, in 2024 the number of active cards increased by 131.069 compared to 2023.



3 Share per type of card

Type of card			
Year	Debit	Credit	With deferred payment
2020.	1.779.750	229.542	161.264
2021.	1.829.734	226.876	162.319
2022.	1.947.045	224.841	161.245
2023.	2.060.802	226.673	166.875
2024.	2.155.366	161.712	268.341

The highest share in the market belongs to debit cards, as illustrated in the Graph below:

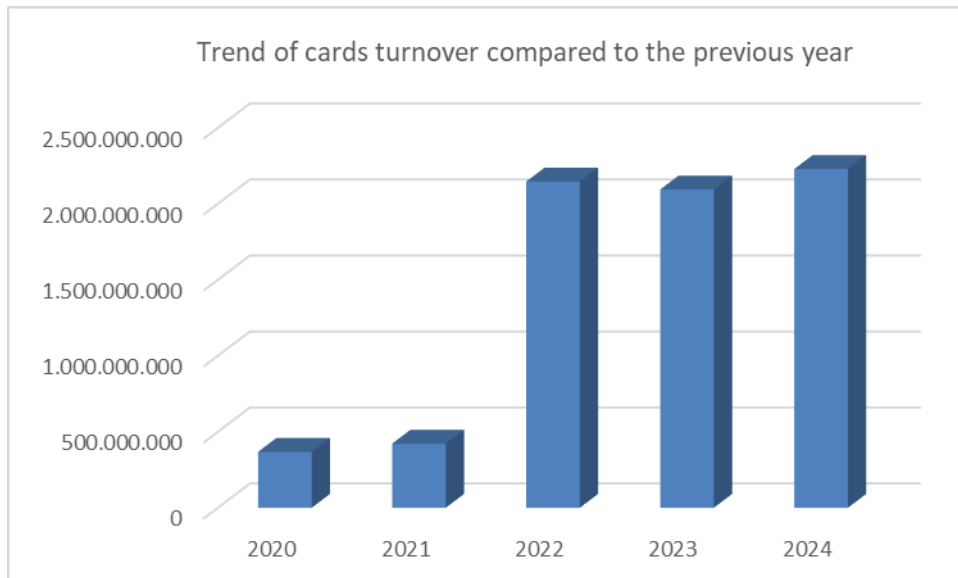
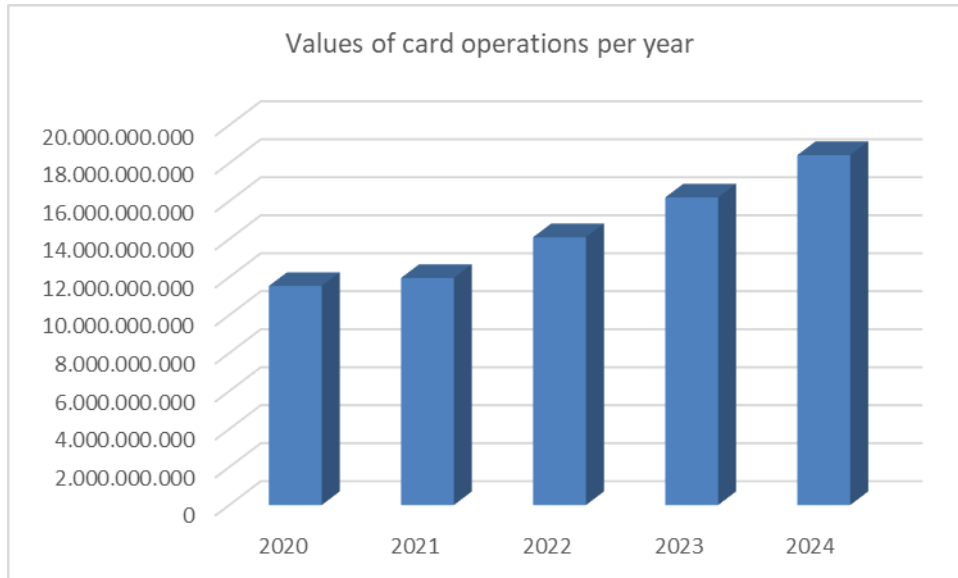


4 Turnover by cards

Last year, the cards operations transactions in BH and abroad amounted to KM 18.425.493.564. In 2023 the value of transactions was KM 16.196.923.326, which means that there was increase of transactions value by KM 2.228.570.238.

The Report covers the card transactions done via internet.

Values of card operations per year					
	2020.	2021.	2022.	2023.	2024.
Value of transactions	11.535.123.080	11.957.151.297	14.103.186.627	16.196.923.326	18.425.493.564
Difference compared to the previous year	368.232.779	422.028.217	2.146.035.330	2.093.736.699	2.228.570.238

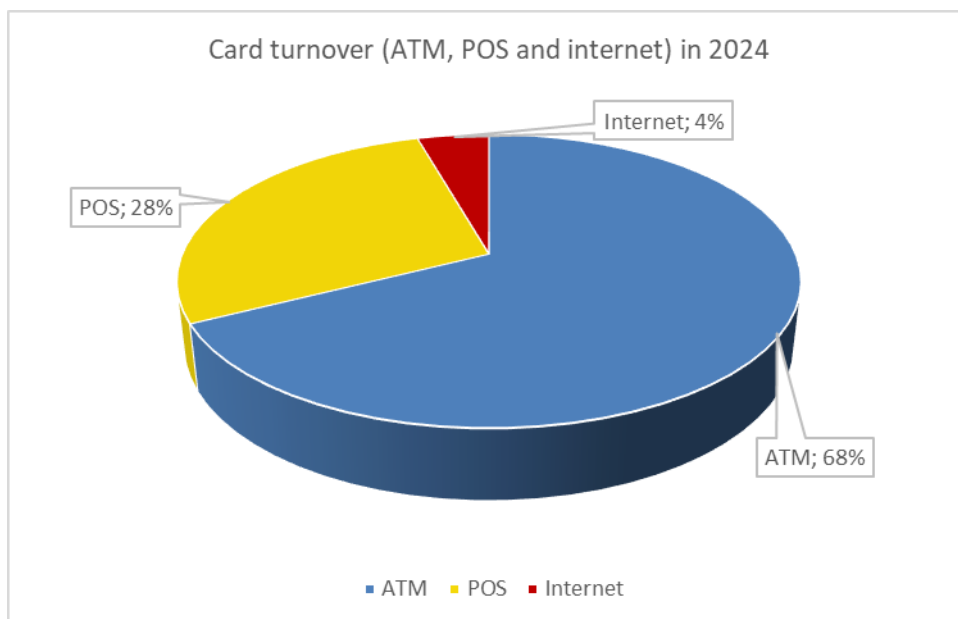
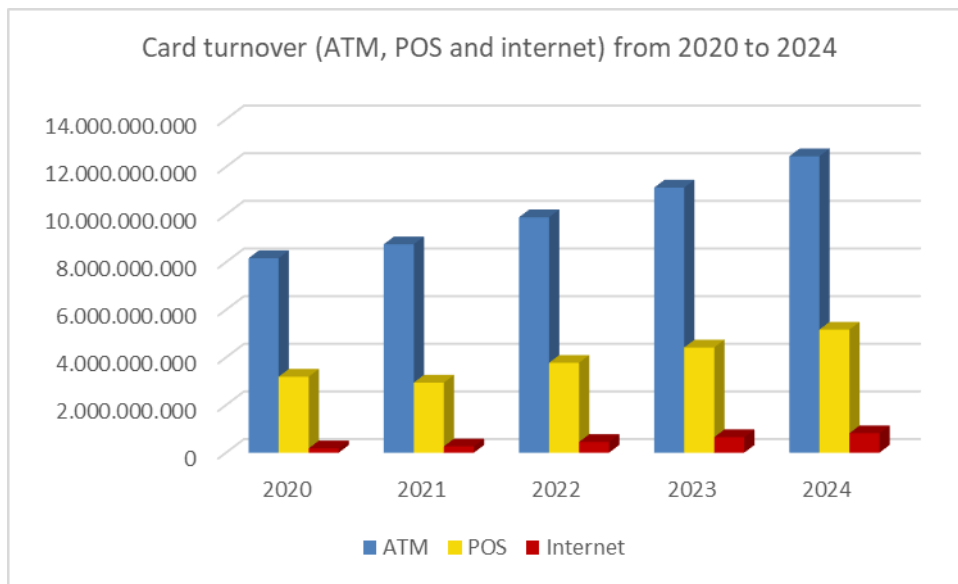


Structure of consumption (ATM, POS and internet) amounting to KM 18.425.493.564 is as below:

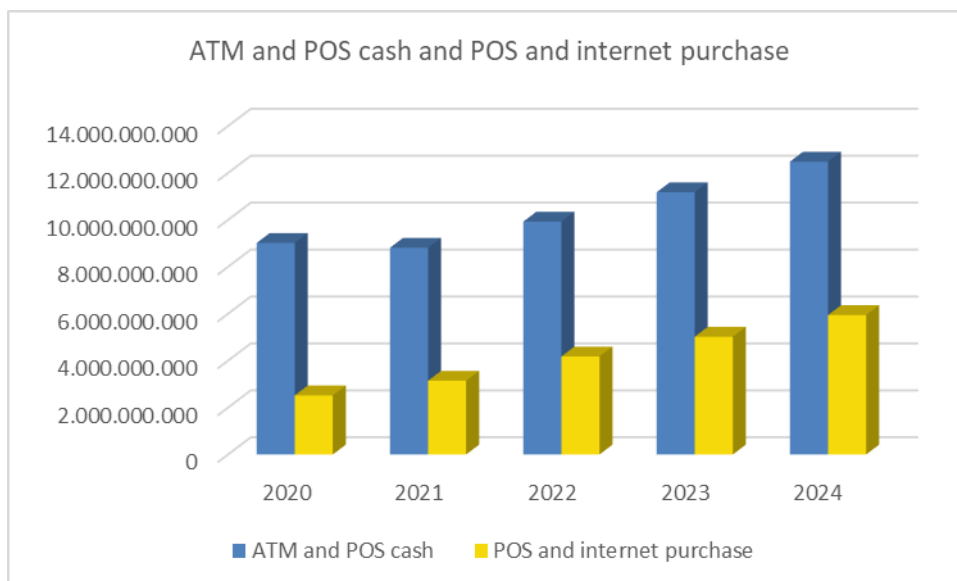
- Via ATMs, it was withdrawn, in the country and abroad, the cash amounting to KM 12.443.848.570 (in 2023 this amount was lower, being KM 11.128.235.321),
- via POS: KM 5.166.149.693 (in 2023 this amount was lower, being KM 4.416.964.391)
- via Internet: KM 815.495.300 (in 2023 this amount was lower, being KM 651.723.614),

Percentage wise, 68% of the value was turned over at ATMs, 28% via POS, while 4% of the value of card transactions was carried out through the Internet.

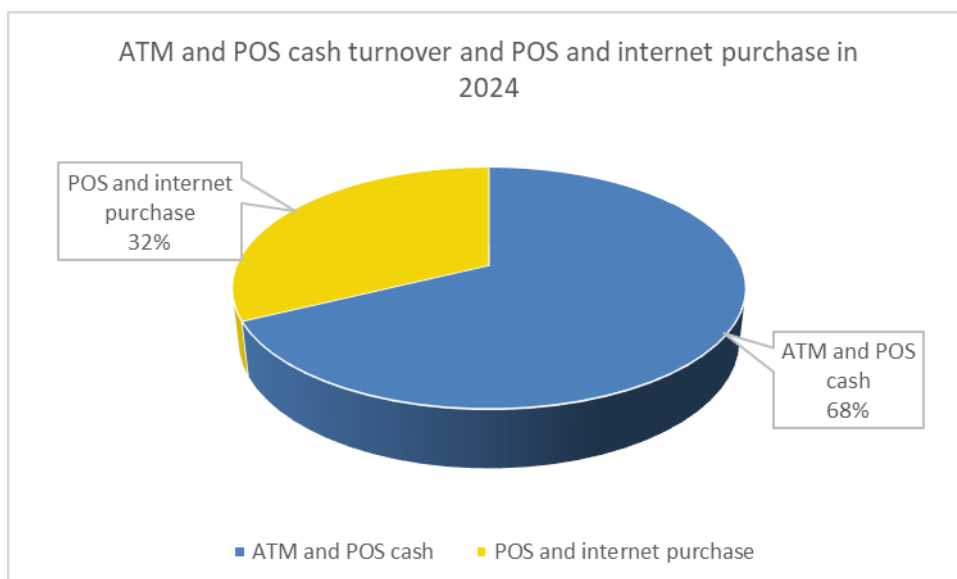
Card turnover (ATM, POS and internet) from 2020 to 2024					
	2020.	2021.	2022.	2023.	2024.
ATM	8.165.945.556	8.750.565.618	9.882.238.115	11.128.235.321	12.443.848.570
POS	3.188.540.041	2.941.546.480	3.772.743.903	4.416.964.391	5.166.149.693
Internet	180.637.483	265.039.199	448.204.608	651.723.614	815.495.300
Total	11.535.123.080	11.957.151.297	14.103.186.627	16.196.923.326	18.425.493.564
Difference compared to the prior year	368.232.779	422.028.217	2.146.035.330	2.093.736.699	2.228.570.238



ATM and POS cash and POS and internet purchase			
Year	ATM and POS cash	POS and internet purchase	Total
2020	9.016.265.306	2.518.857.773	11.535.123.080
2021	8.811.546.958	3.145.604.339	11.957.151.297
2022	9.924.768.431	4.178.418.196	14.103.186.627
2023	11.176.627.520	5.020.295.805	16.196.923.325
2024	12.481.866.728	5.943.626.835	18.425.493.564

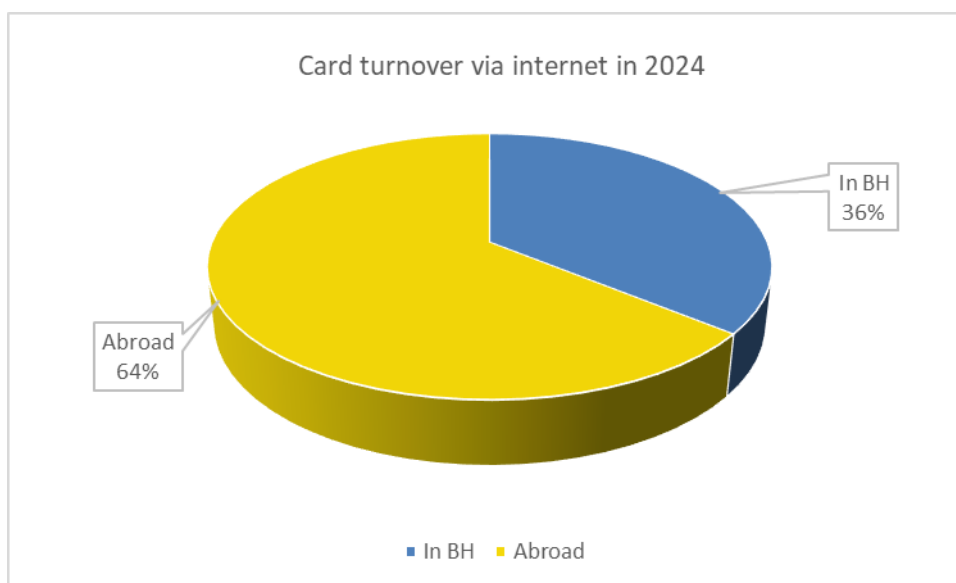


In 2024, the percentage of cash turned over on ATM and POS was 68%, and the value of goods and services was 32% of total card turnover, unlike in 2023, when the percentage of cash turned over on ATM and POS was 69%, and the value of goods and services was 31% of total card turnover.



In 2024, the percentage of card turnover via Internet in BH was 36%, and abroad 64% of total card turnover via internet, unlike in 2023 when the percentage of card turnover via Internet in BH was 37%, and abroad 63% of total card turnover via internet.

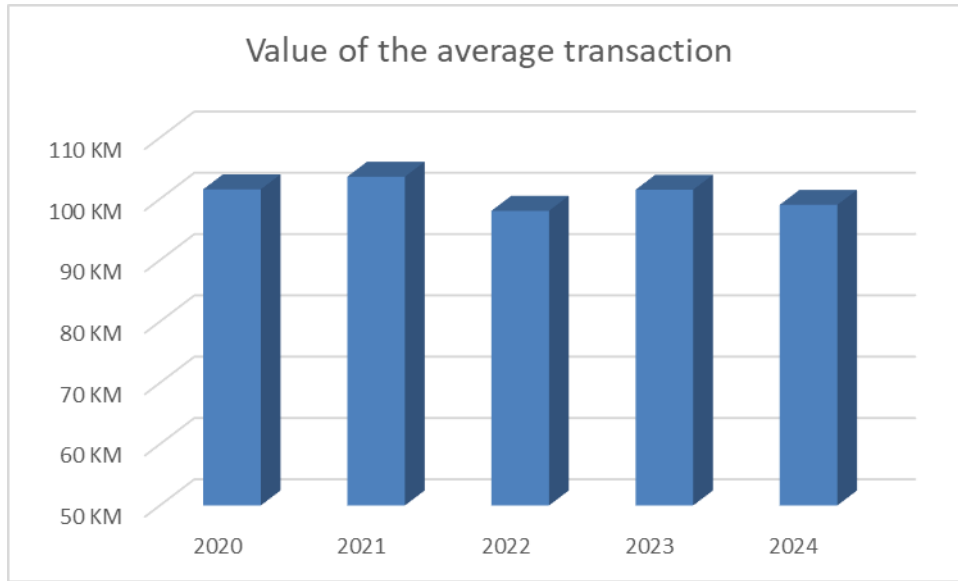
Card turnover via internet			
Year	In BH	Abroad	Total
2021	93.145.912	171.893.287	265.039.199
2022	128.319.611	319.884.997	448.204.608
2023	242.758.773	408.964.841	651.723.614
2024	292.734.983	522.760.317	815.495.300



5 Number of transactions and value of the average card transaction

In 2024, the total number of transactions was 186.045.013 and it is higher compared to 2023, being 159.566.461. The average value of one transaction was KM 99 in 2024 and was lower by KM 3 compared to 2023.

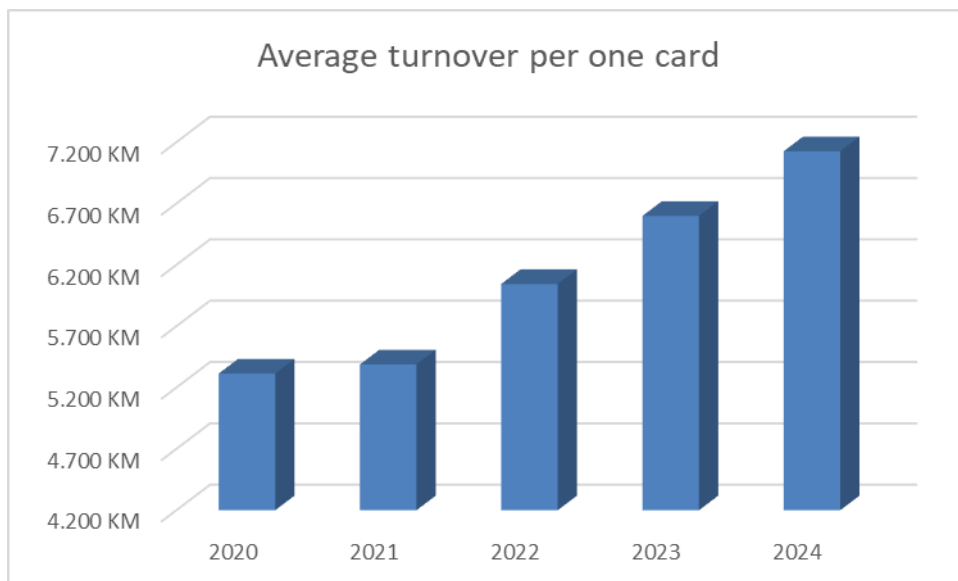
Value of the average card transaction in past years					
	2020	2021	2022	2023	2024
Value of transactions	11.535.123.080	11.957.151.297	14.103.186.627	16.196.923.325	18.425.493.564
Number of transactions	113.574.237	115.381.820	143.812.765	159.566.461	186.045.013
Value of the average transaction	102 KM	104 KM	98 KM	102 KM	99 KM
Difference compared to the prior year	-14 KM	2 KM	-6 KM	4 KM	-3 KM



6 Average turnover per card

Average turnover per one card in 2024 was KM 7.127, compared to 2023, being lower and amounting to KM 6.599. Thus, the increase of KM 524 was recorded.

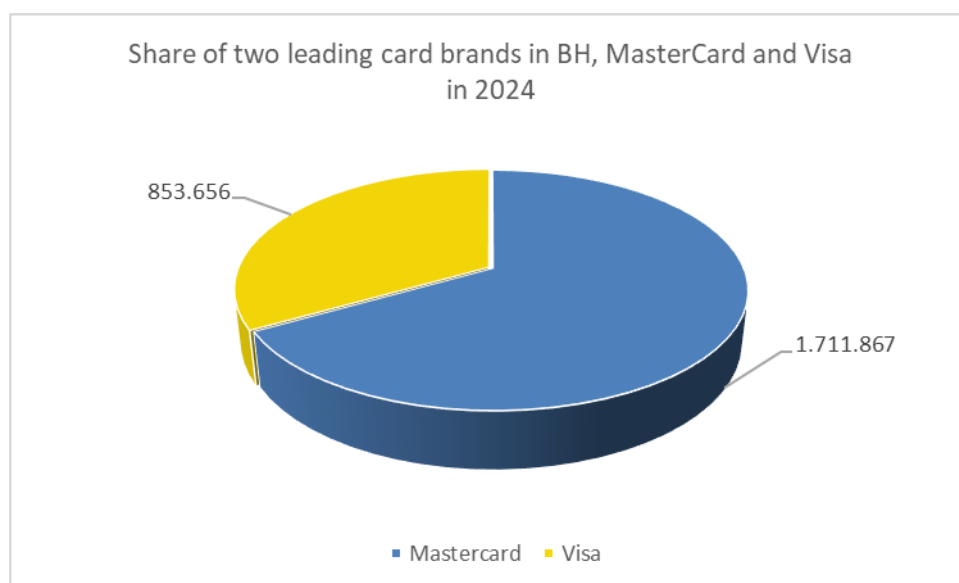
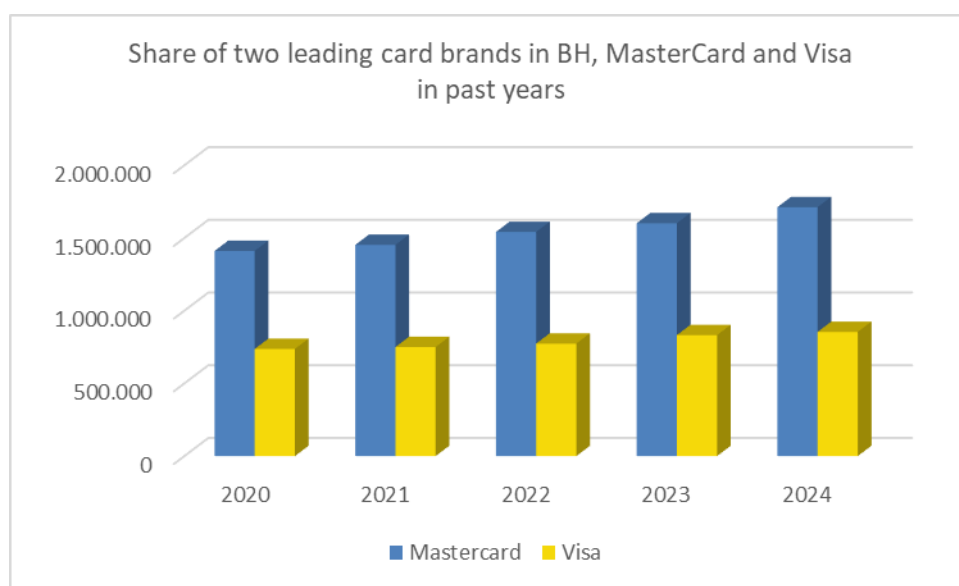
Average turnover per card in past years					
	2020	2021	2022	2023	2024
Number of cards	2.170.556	2.218.929	2.333.131	2.454.350	2.585.419
Average turnover per one card	5.314 KM	5.389 KM	6.045 KM	6.599 KM	7.127 KM
Difference compared to the prior year	92 KM	75 KM	656 KM	554 KM	524 KM



7 Share per brand

In BH, in reference to active cards, share per brand in the period from 2020 to 2024 was presented in the Table below:

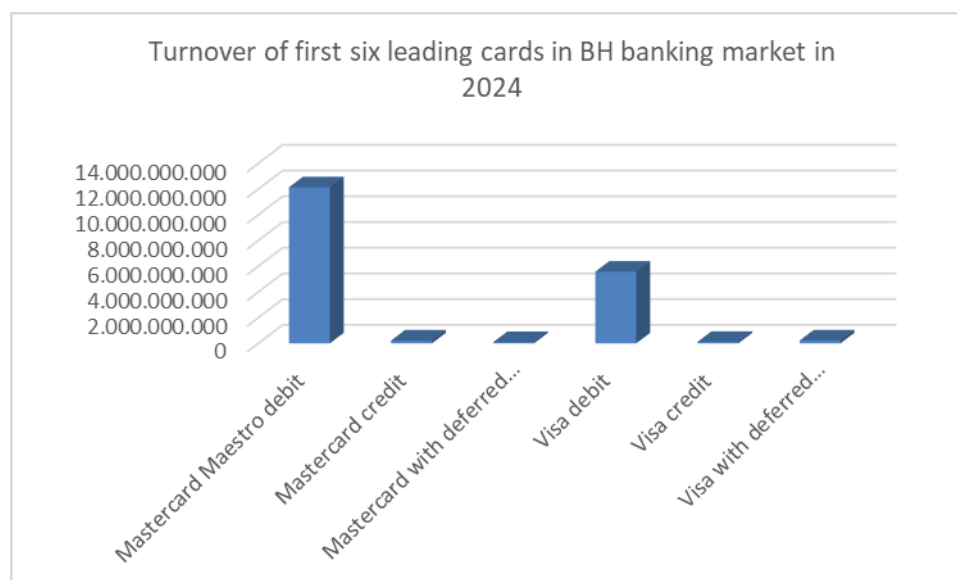
Share of cards in BH per brand						
Year	MasterCard	Visa	Diners	American	BamCard	Total
2020	1.410.718	736.947	6.324	6.901	9.666	2.170.556
2021	1.452.272	749.874	30	6.382	10.371	2.218.929
2022	1.541.267	773.691	1.299	5.984	10.890	2.333.131
2023	1.601.158	831.883	1.674	5.682	13.953	2.454.350
2024	1.711.867	853.656		5.447	14.449	2.585.419



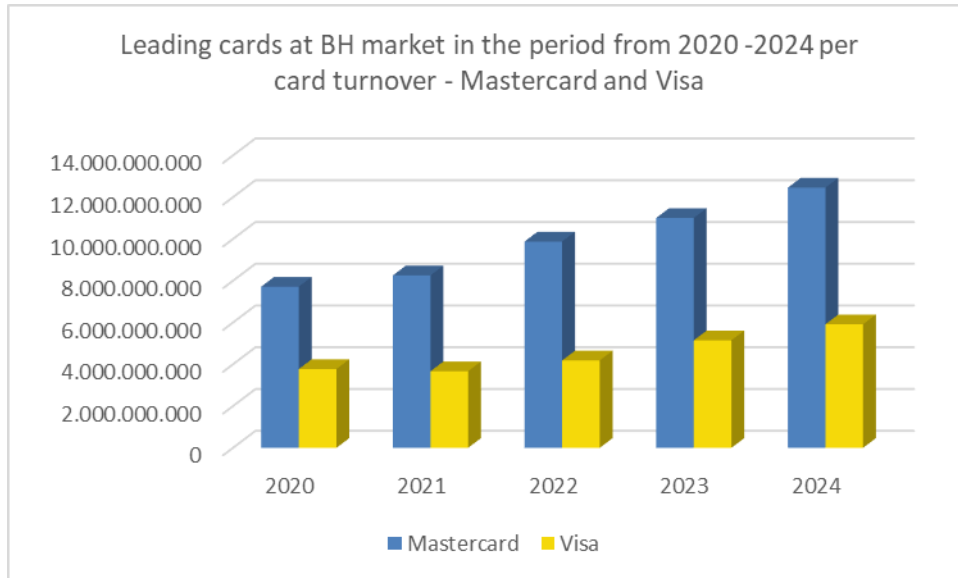
8 Leading brands in card operations per value of transactions

The highest turn-over in the past year was recorded by Maestro debit card with the turnover of KM 12.140.582.832, followed by Visa debit with the turnover of KM 5.576.022.085.

Turnover of first six leading cards in BH banking market in the period from 2020 to 2024						
	MasterCard Maestro debit	MasterCard credit	MasterCard with deferred payment	Visa debit	Visa credit	Visa with deferred payment
2020	7.499.312.977	127.874.232	89.012.602	3.431.551.015	84.894.231	256.697.902
2021	8.007.677.837	157.897.932	88.559.050	3.321.604.056	70.135.492	274.413.061
2022	9.604.107.758	173.587.993	99.537.612	3.828.458.079	85.581.743	270.474.836
2023	10.753.353.919	192.716.844	58.738.011	4.773.909.932	117.612.816	255.884.000
2024	12.140.582.832	219.389.478	94.914.920	5.576.022.085	116.279.035	223.342.086

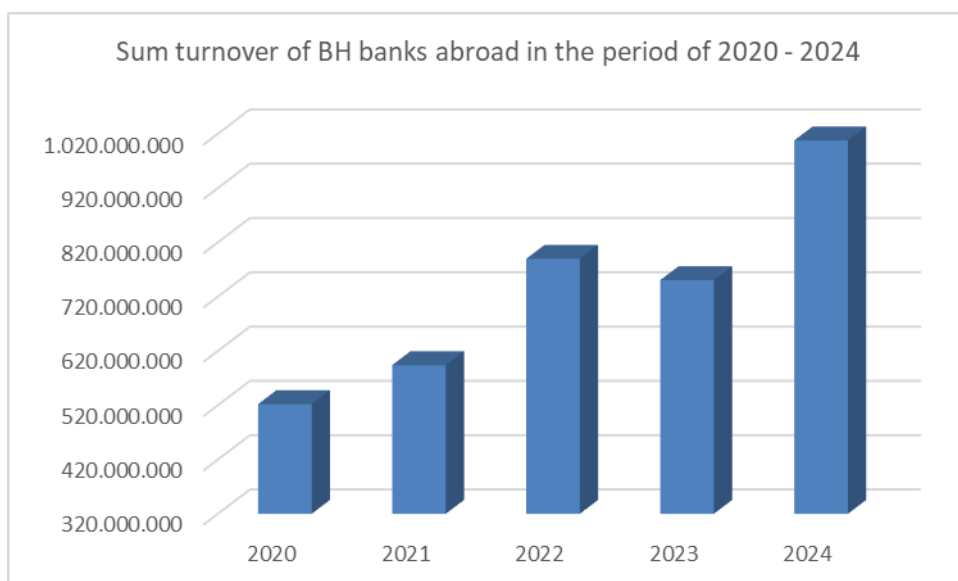


Leading cards at BH in the period from 2020 to 2024 per total card turnover in KM		
Year	MasterCard	Visa
2020	7.716.199.811	3.773.143.149
2021	8.254.134.819	3.666.152.609
2022	9.877.233.362	4.184.514.659
2023	11.004.808.774	5.147.406.748
2024	12.454.887.231	5.915.643.206

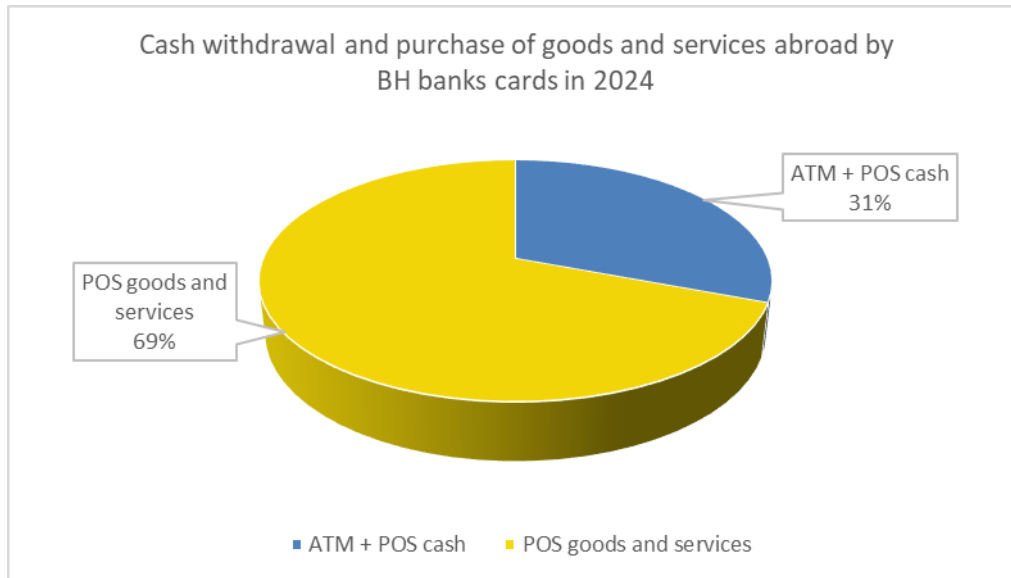


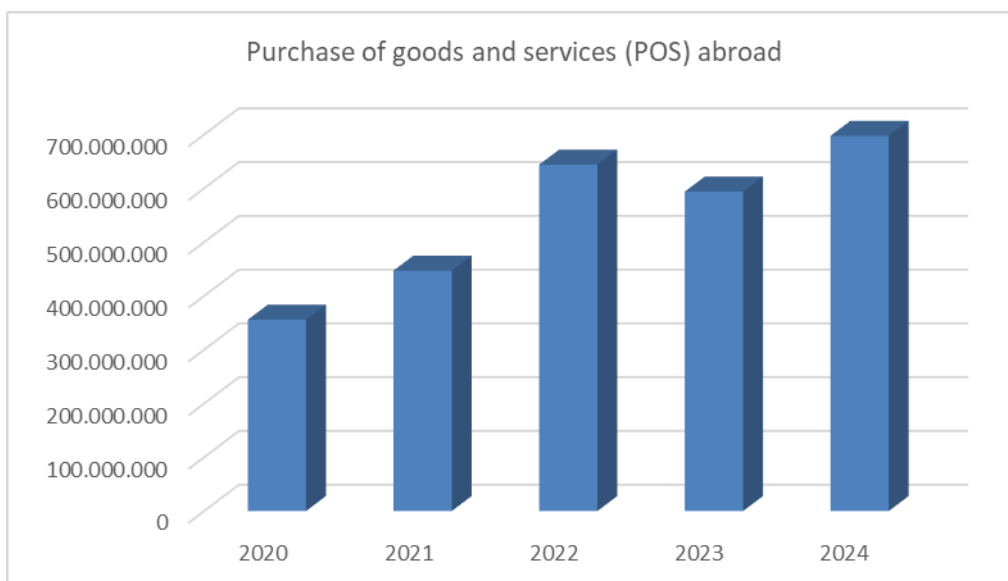
9 Operations of BH banks' cards abroad

Value of transitions carried out abroad by cards issued in BH banks per year (in KM)							
Year	POS cash	ATM	Cash withdrawal - ATM and POS of banks	%	Purchase of goods and services - POS	%	Total
2020	4.041.415	162.279.307	166.320.722	31,86%	355.723.272	68,14%	522.043.994
2021	3.398.472	143.387.033	146.785.505	24,72%	447.042.610	75,28%	593.828.115
2022	2.812.344	142.854.419	145.666.763	18,44%	644.075.385	81,56%	789.742.148
2023	2.962.436	153.359.846	156.322.282	20,83%	594.015.396	79,17%	750.337.678
2024	2.964.615	307.189.629	310.154.245	30,78%	697.627.679	69,22%	1.007.781.923



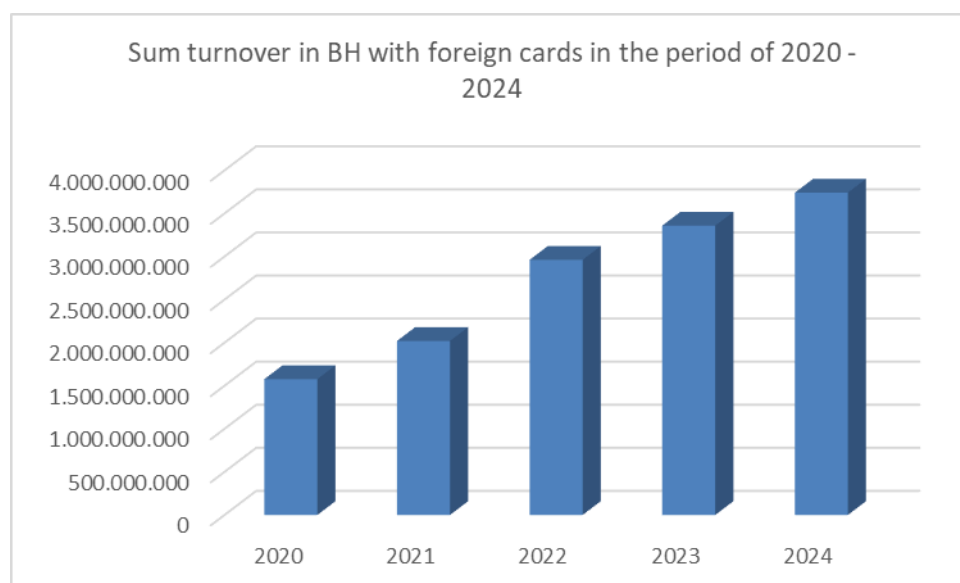
In 2024, via ATM and POS of banks abroad, owners of the cards issued in BH, performed the transactions in the value of KM 1.007.781.923, and during 2023: KM 750.337.678. Given the total sum, the total performed value of transactions is higher in 2024 than 2023 by KM 257.444.245. Out of this amount via ATM and POS there was withdrawn KM 310.154.245 cash (during 2023: KM 156.322.282). Goods and services were paid via POS in the amount of KM 697.627.679 (during 2023: KM 594.015.396).



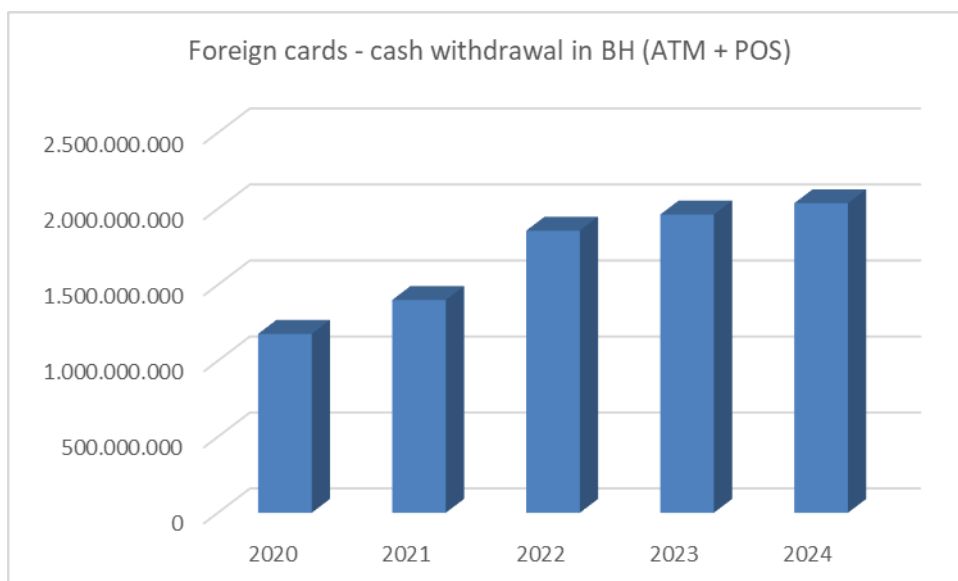
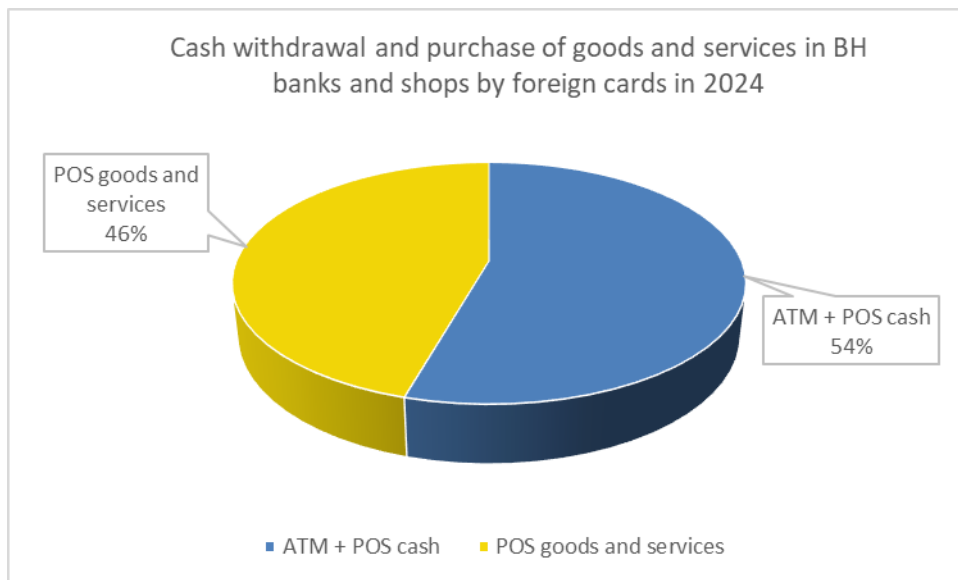


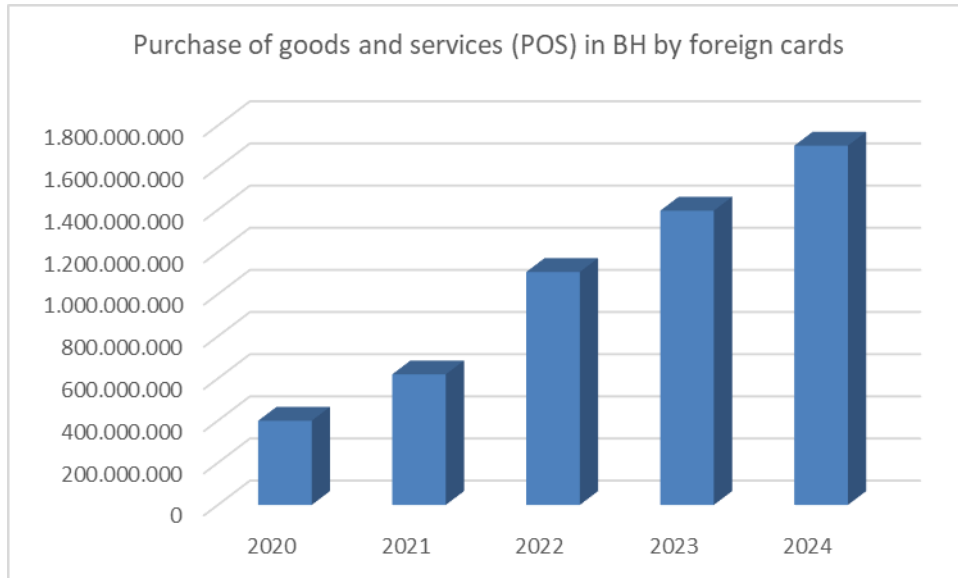
10 Operations of foreign cards in BH

Foreign cards transactions value in BH banks and shops per year (in KM)							
Year	POS cash	ATM	Cash withdrawal - ATM and POS of banks	%	Purchase of goods and services - POS	%	Total
2020	59.678.441	1.117.563.906	1.177.242.347	74,67%	399.316.410	25,33%	1.576.558.757
2021	39.277.265	1.360.672.289	1.399.949.554	69,33%	619.347.169	30,67%	2.019.296.723
2022	62.986.827	1.793.072.843	1.856.059.670	62,68%	1.105.074.657	37,32%	2.961.134.328
2023	28.671.109	1.933.339.420	1.962.010.529	58,43%	1.395.970.782	41,57%	3.357.981.311
2024	16.085.311	2.020.542.956	2.036.628.267	54,44%	1.704.354.965	45,56%	3.740.983.232



BH banks' ATM and POS transaction value of cards issued abroad was KM 3.740.983.232 in 2024 (during 2023: KM 3.357.981.311). Out of this amount, KM 2.036.628.267 were withdrawn via ATM and POS (during 2023: KM 1.962.010.529). Goods and services were paid via POS in the amount of KM 1.704.354.965 (2023: KM 1.395.970.782).

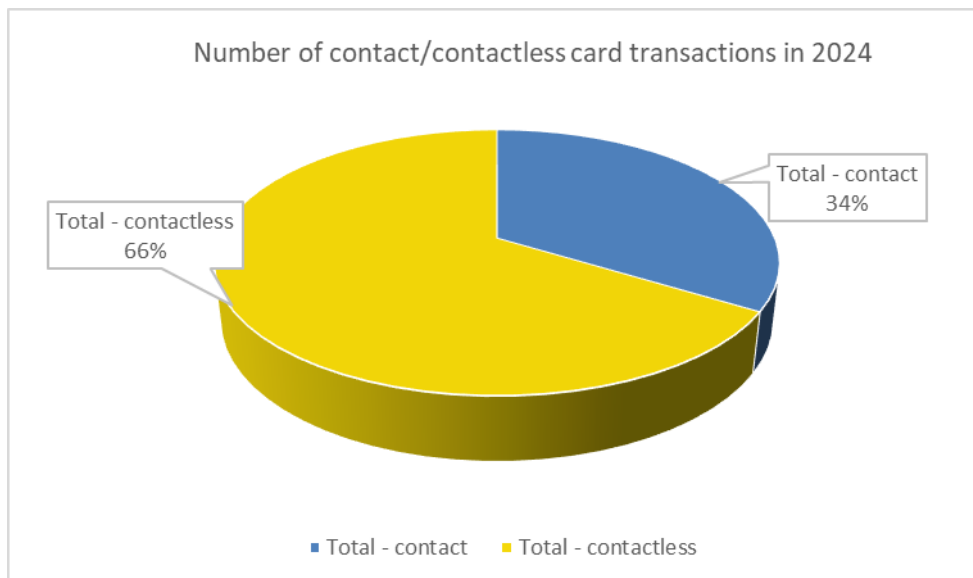




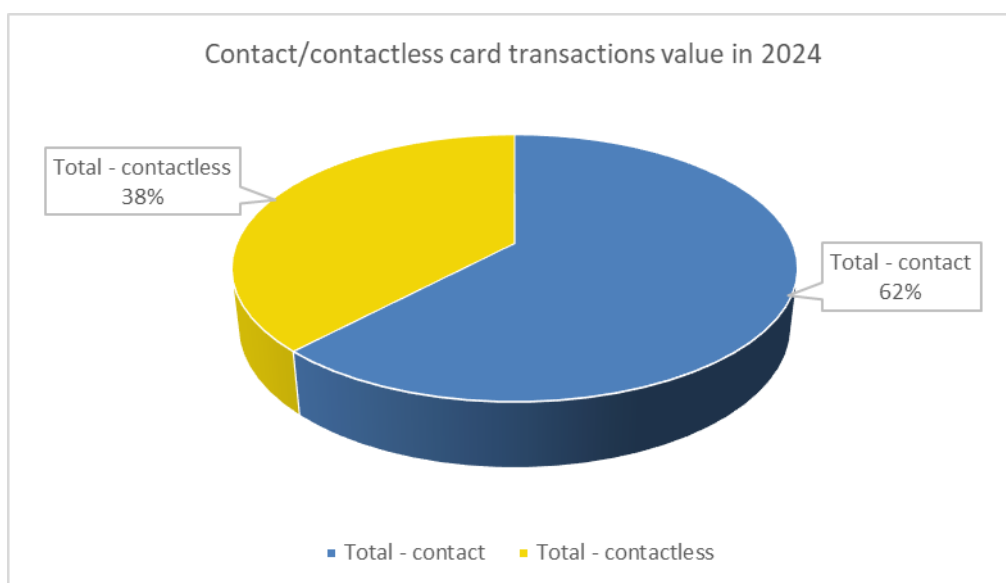
11 Usage of contact/contactless cards in BH

In percentage terms, in the total number of settled card transactions, 37% were contact transactions, as opposed to 63% contactless transactions.

Number of contact/contactless card transactions in 2024		
Total - contact	Total - contactless	Total
34%	66%	100%



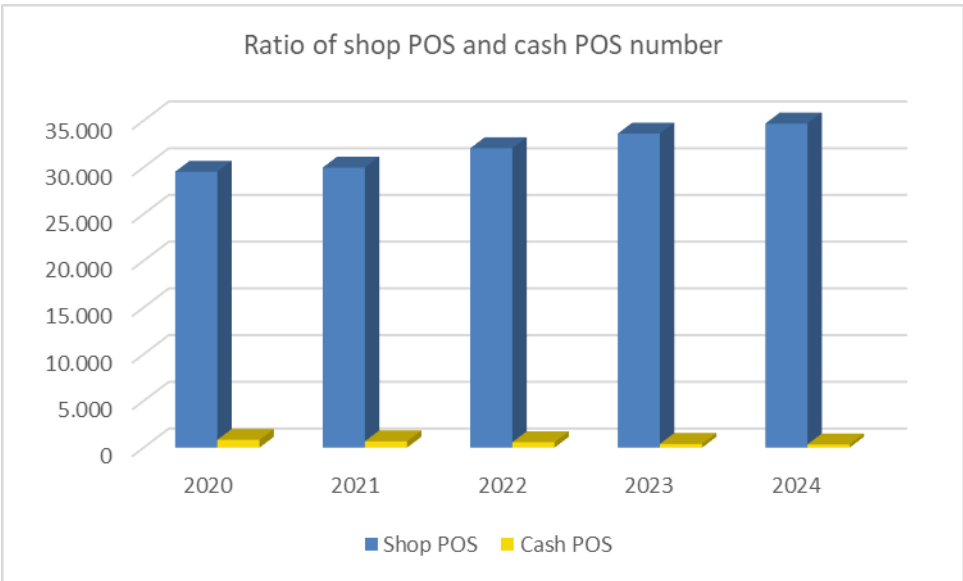
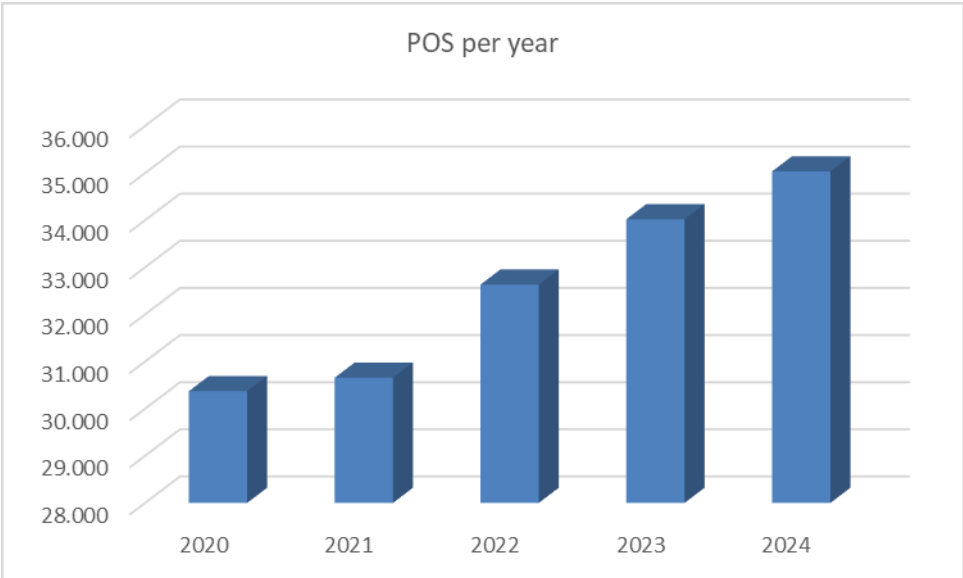
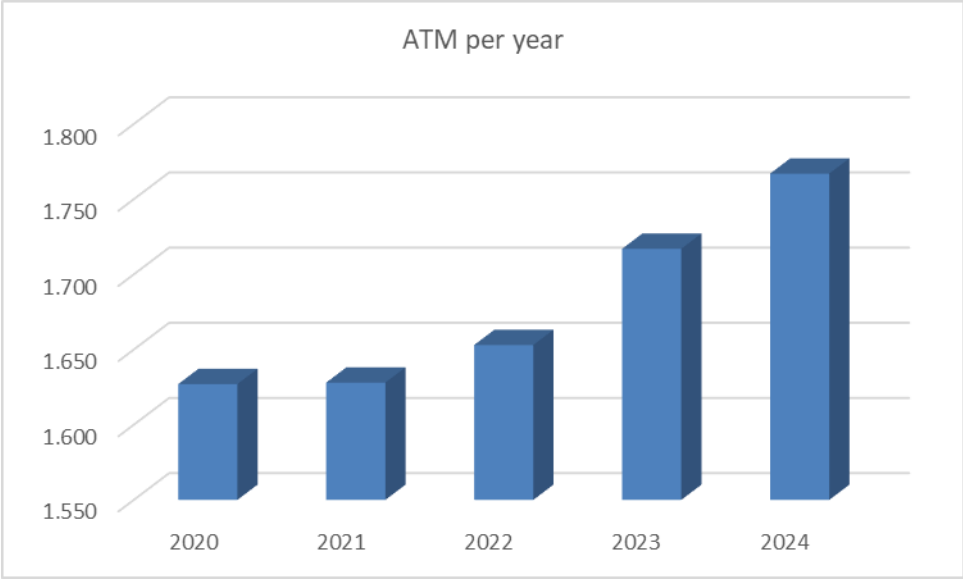
Contact/contactless card transactions value in 2024		
Total - contact	Total - contactless	Total
62%	38%	100%

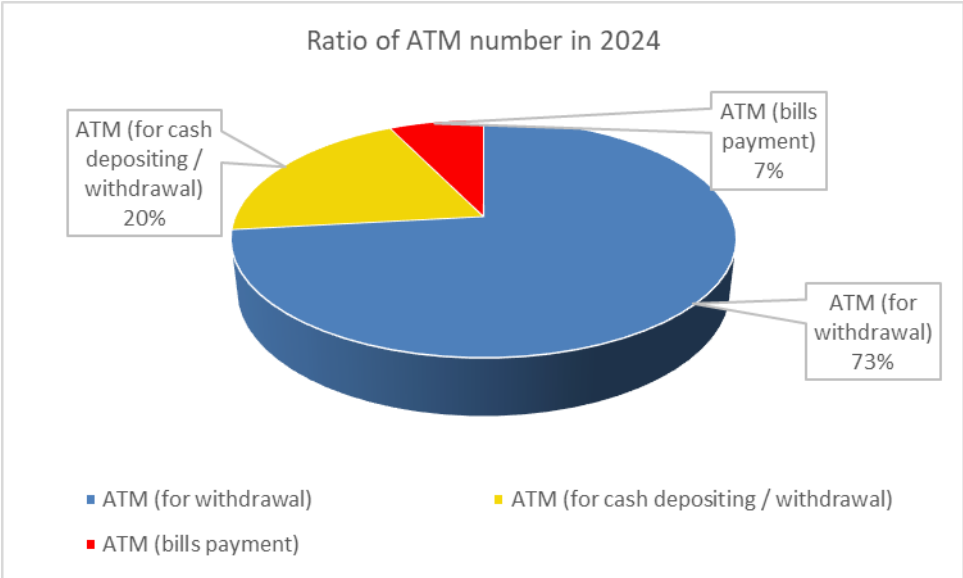
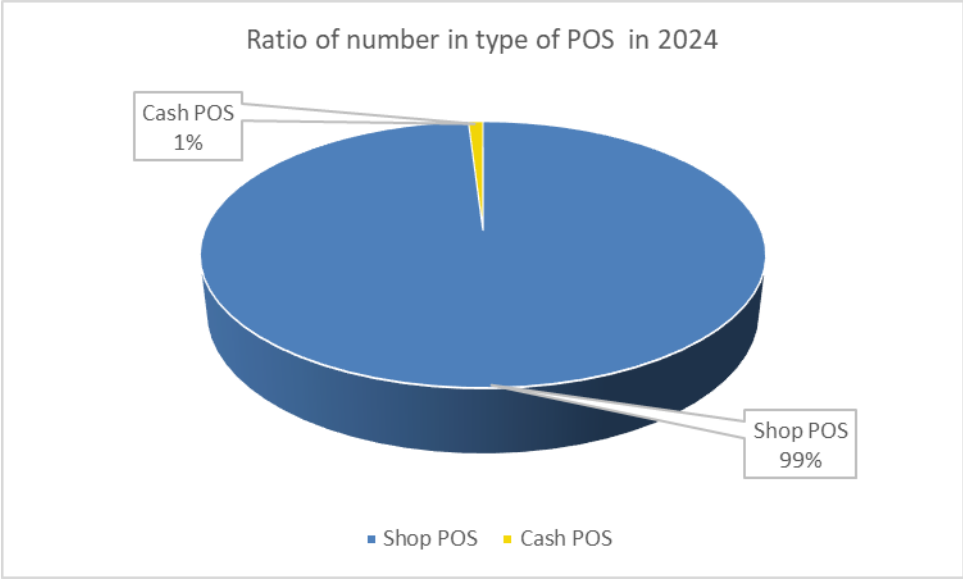


12 ATM and POS infrastructure

Banks continuously incorporate more and more ATM and/or POS infrastructure. During the last year there were 1.767 ATM installed in total (in 2023: 1.717) and 35.035 POS (in 2023: 34.019). Out of total number of installed POS, 34.687 are installed in shops and 348 on banks counters.

Number of installed ATM and POS in BH								
Year	ATM (for withdrawal)	ATM (for cash depositing/withdrawal)	ATM (bills payment)	Total ATM	Shop POS	Cash POS	Total POS	Total ATM and POS
2020	1.390	194	43	1.627	29.534	837	30.371	31.998
2021	1.334	230	64	1.628	29.977	680	30.657	32.285
2022	1.324	235	94	1.653	32.047	586	32.633	34.286
2023	1.342	261	114	1.717	33.614	405	34.019	35.736
2024	1.294	345	128	1.767	34.687	348	35.035	36.802





13 Card acceptance

The table below shows the number of banks that accept certain brands of cards on their ATM and POS as of 31.12.2024.

Card brand	ATM	POS
Mastercard Maestro debit	16	10
Mastercard credit	15	10
Mastercard with deferred payment	14	10
Visa debit	19	12
Visa credit	19	12
Visa with deferred payment	14	10
Diners credit	1	4
Diners with deferred payment	1	4
American credit	2	4
American with deferred payment	2	4
BamCard debit	4	1
BamCard credit	3	1
China UnionPay	2	1