

*Everyone shall be able to pay –
even in a crisis and state of
heightened alert*



PAYMENTS REPORT 2024

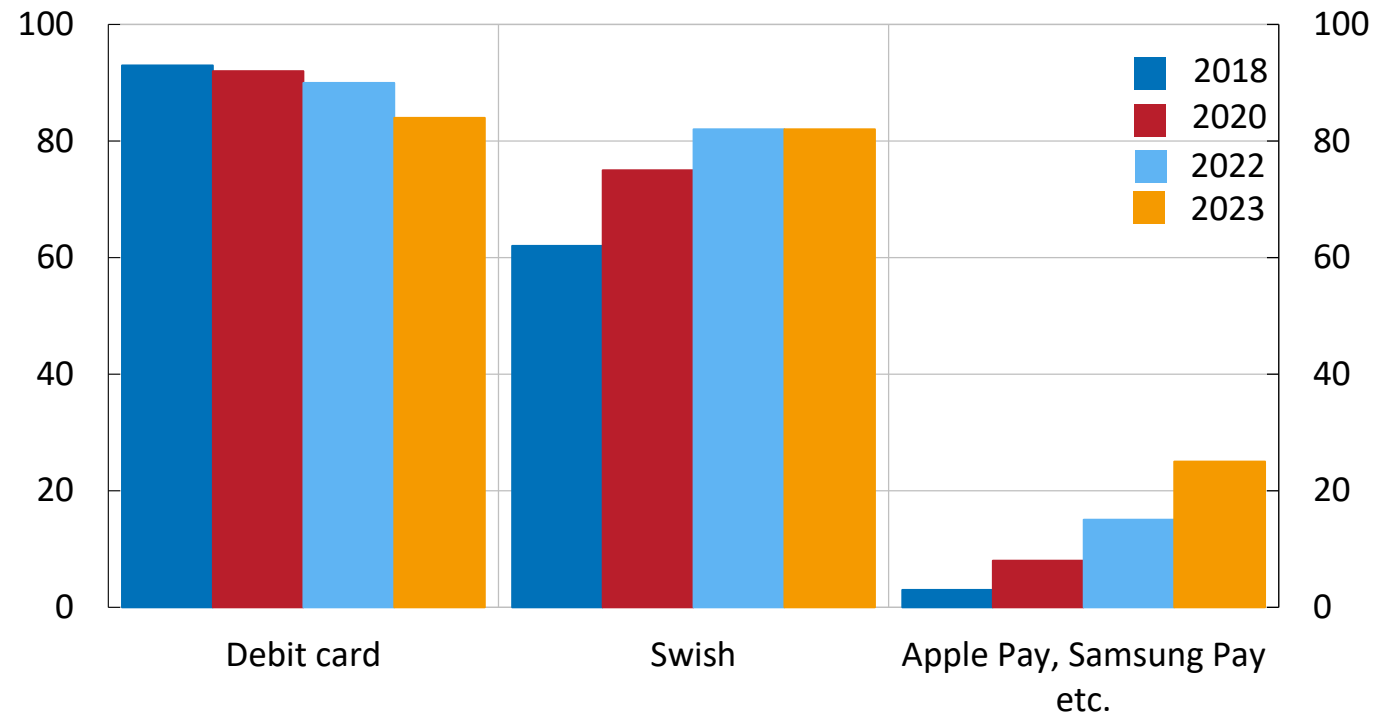
The payment system has undergone major changes

- Sweden is at the international forefront.
- Digital payments are fast and convenient for most people.
- But digitalisation has made it more difficult for some.



More are paying by mobile phone

Percentage who paid by each payment method over the past 30 days

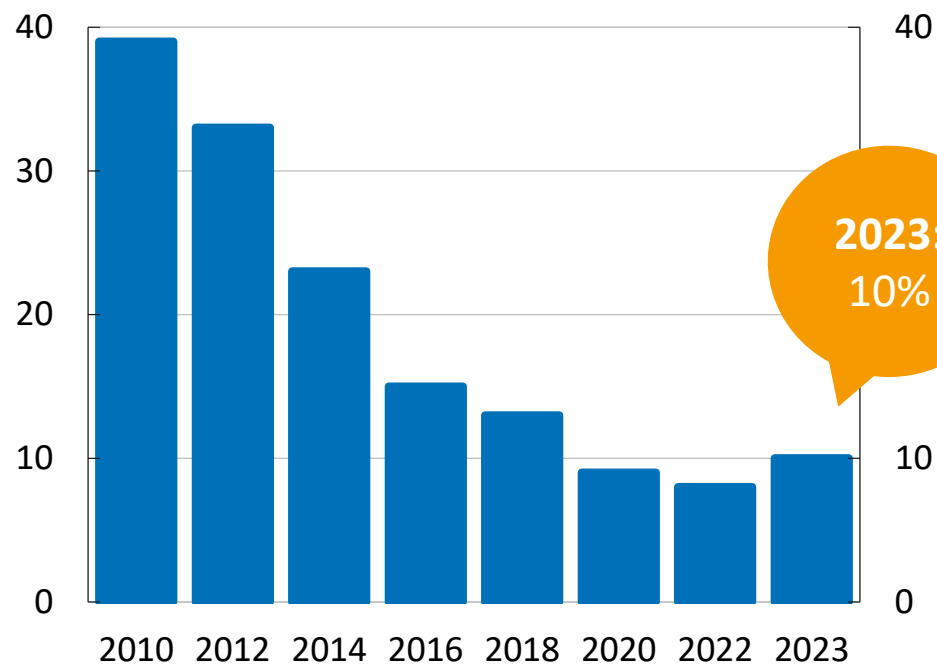


Note. Several possible responses

Source: The Riksbank

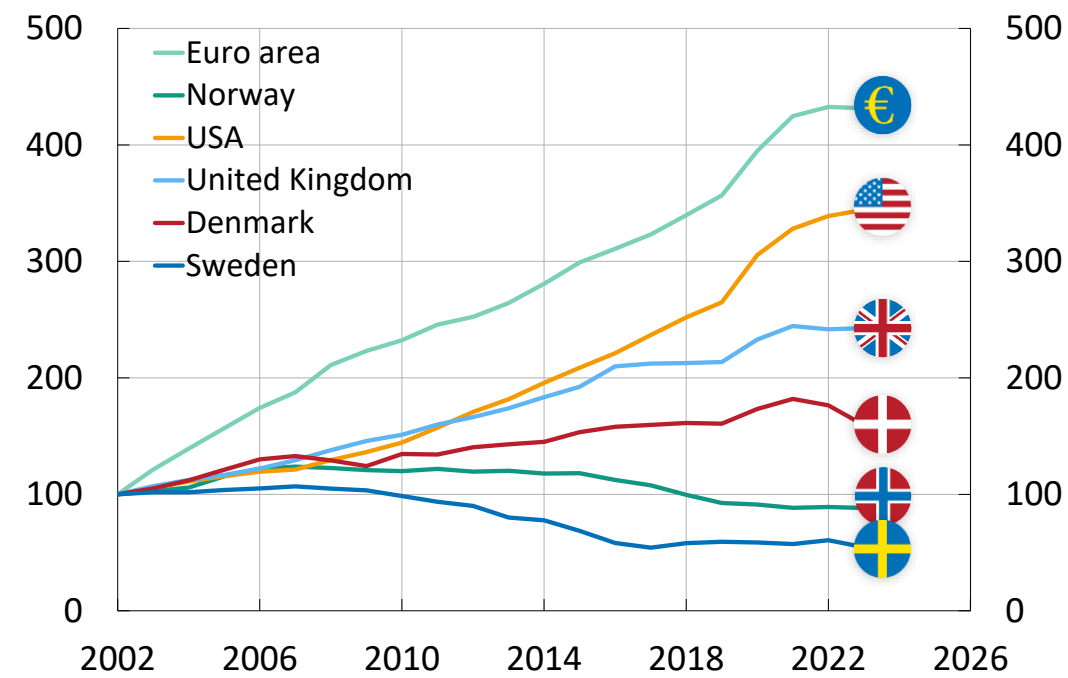
Few pay in cash

Percentage who paid cash for their most recent purchase



Source: Riksbanken

Banknotes and coins in circulation in Sweden and abroad



Index 2002=100

Source: Macrobond

Cash services have deteriorated



- No major banks handle cash in branches.
- Cash services increasingly consist of deposit and withdrawal machines.

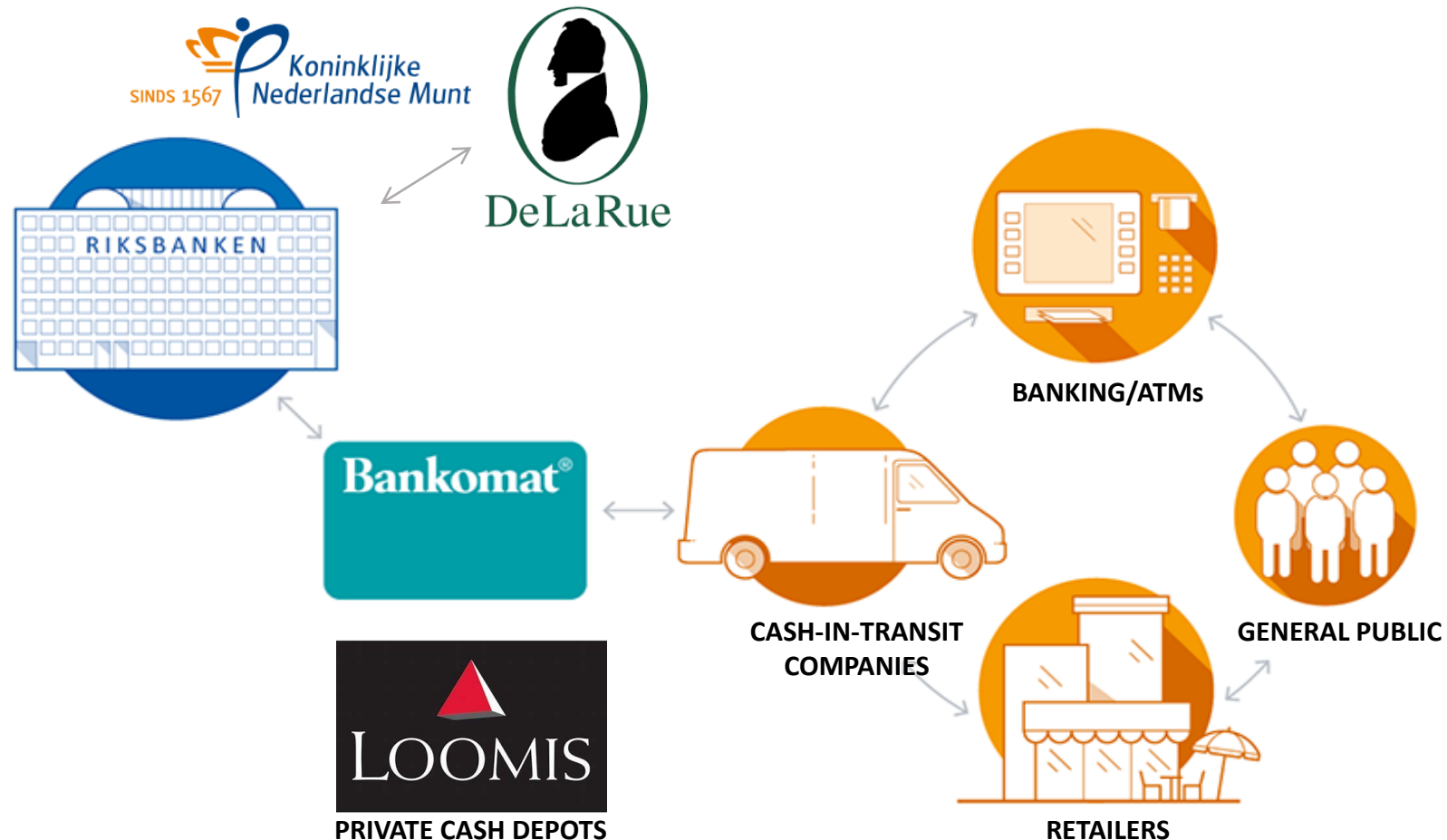
Problems with inclusion

- Many people are denied a payment account or have their account closed.
- Expensive and difficult to get help with payments and bills.
- Fraud is on the rise - especially against vulnerable groups.



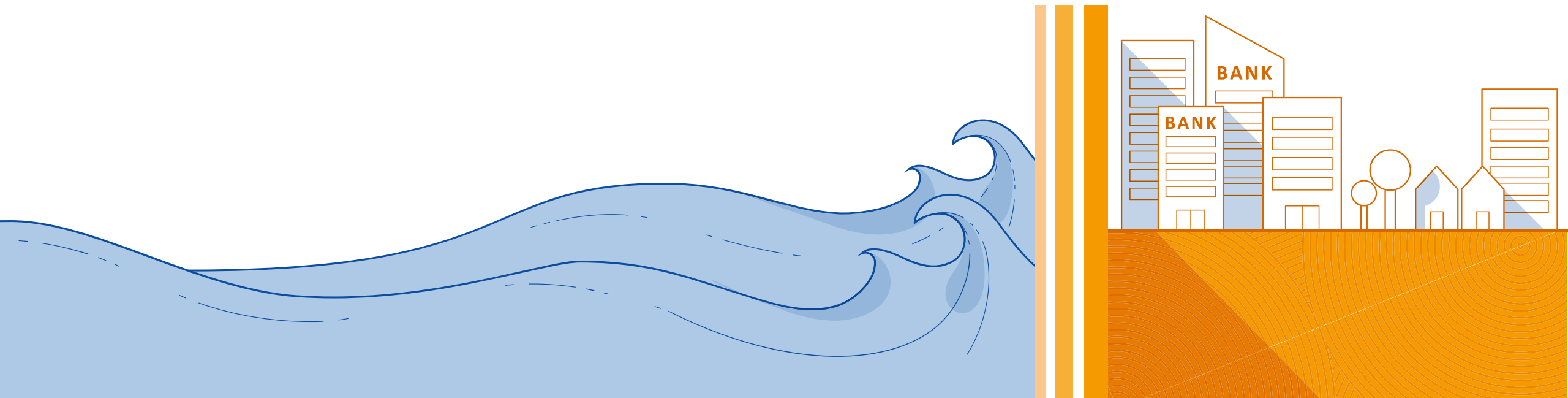
The cash infrastructure is vulnerable

COIN AND BANKNOTE PRODUCTION



Resilience can be stronger

- Payments shall work in disruptions, crises and states of heightened alert.
- Offline payments strengthen resilience.



Important to keep up with international developments

- Neighbouring countries at the forefront regarding instant payments.
- The importance of fast, secure and cheap cross-border payments.



Important to take measures

BANKS & OTHER PAYMENT SERVICE PROVIDERS



More people need to have a payment account and payment services need to be adapted to customer needs.

PARLIAMENT & GOVERNMENT



The cash infrastructure and the ability to pay by cash need to be secured.

THE RIKSBANK



Continues to enhance preparedness in the payment system.

- Everyone shall be able to pay.
- Payments shall work in crisis and war.
- Sweden shall continue to be at the forefront.



*Safe, efficient and
accessible payments*