



BANKA QENDRORE E REPUBLIKËS SË KOSOVËS
CENTRALNA BANKA REPUBLIKE KOSOVA
CENTRAL BANK OF THE REPUBLIC OF KOSOVO

Use of Bank Cards in Kosovo

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(Based on data reported by banks and non-bank financial institutions)

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ABBREVIATIONS:

ATM	Automated Teller Machine
CBK	Central Bank of the Republic of Kosovo
PSD	Payment Systems Department
EFT-POS	Electronic Fund Transfer Point of Sale
POS	Point of Sale

INFORMATION:

For more detailed description, refer to the explanatory notes.
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Data on the number of terminals and bank cards for the year 2024 in Kosovo

Inhabitants		1.58 milion
Area (km²)		10,887
Density (per km ²)		164
ATMs		635
	<i>per 1 million inhabitants</i>	401.9
	<i>per 100 km²</i>	6
POS		20,913
	<i>per 1 million inhabitants</i>	13,236
	<i>per 100 km²</i>	192
Credit Cards		194,667
	<i>per 1 million inhabitants</i>	123,207
Debit Cards		1,401,086
	<i>per 1 million inhabitants</i>	886,763

1. Introduction

Despite the fact that card payments from the user's perspective are easy to perform and are now used by almost every consumer, the performing and complete execution of card payment transactions is a complex process, which involves many interconnected participants: the payment of the service provider, the issuing institution and receiving (acquiring) institution, settlement accounts and their systems. It is not possible to analyze just one component without considering its effect on each of the links in the chain of card transactions.

In the payment cards market in the Republic of Kosovo, there have been developments during the last few years in view of improving customer services and increasing the efficiency of the banking system, offering customers numerous payment methods without using cash.

The number and value of electronic payments in the Republic of Kosovo has increased continuously in recent years. The growth of electronic payment transactions is mainly driven by card payments as the most used payment instrument in replacement of cash in the country.

The following analysis shows the increase in the number and value of payment transactions through cards during 2024 as well, the increase in the total number of cards and their functionality, including the increase in the number of contactless payment cards. Also, in this study, data from non-banking financial institutions have been included in the part of the total number of cards, their types and functions.

The following analysis presents details of the use of cards in Kosovo, as well as the infrastructure of card payments. We emphasize that this study is based on statistical data of commercial banks and non-banking financial institutions which includes the January-December 2024 period and aims to provide the public with a comprehensive overview of the payment card market in Kosovo during 2024, with useful data for users, payment service providers and the general public.

1.1 Publication structure

The publication is divided into seven chapters. Chapter one is the introduction of the publication, where the structure of the publication is explained and a brief overview of the legal framework under which the statistical data is collected.

Chapter two, entitled "Payment infrastructure" presents data about the terminals that are available to the customer.

In Chapter three, details about the use of cards in Kosovo are presented. The chapter contains data about the number of cards, their types and functions, as well as data about the use of cards, divided by age and gender of card holders.

Chapter four presents data about the number and value of transactions made by customers during 2024. The data is divided according to the terminals where the payments were made and also according to the value of the payment.

Chapter five presents the number and value of card transactions according to the location of the terminals, in the main cities of Kosovo.

Chapter six is the conclusion of the publication.

1.2 Legal framework

One of the oversight tasks of the Central Bank of the Republic of Kosovo is the regulation and supervision of payment instruments. This task is defined in the Law on the Central Bank of the Republic of Kosovo, Article 22, point 2.3 “ *to regulate and oversee the issuance and quality of payment instruments*”.

Determination of conditions, requirements and procedures for the issuance and use of electronic payment instruments, as well as the determination of the manner of reporting information during the use of these electronic payment instruments is regulated by the Regulation on electronic payment instruments. Also, the CBK has approved the Regulation on reporting payment instruments statistics, which defines the statistics to be reported, reporters and statistical obligations of reporters, reporting period and reporting forms, confidentiality, guidelines for drafting reports, and the minimum standards applied for reporting.

2. Payment Infrastructure

In the payment market in Kosovo, at the end of 2024, 21,548 terminals were reported in which cards were accepted. Of this number, 635 are ATM terminals for cash withdrawals, and 20,913 POS terminals for card payments.

2.1 ATM terminals

ATM (automatic teller machine) is an electromechanical device that allows authorized users to withdraw money from their accounts and / or access services using physical cards readable by devices / machines, enabling the users to, for instance, check the account balance, transfer or deposit funds.

At the end of 2024, the number of ATM terminals was 635. All ATM terminals that have been installed in Kosovo offer the withdrawal function, while 377 and 53 of them offer the possibility of deposit, respectively, the credit transfer function.

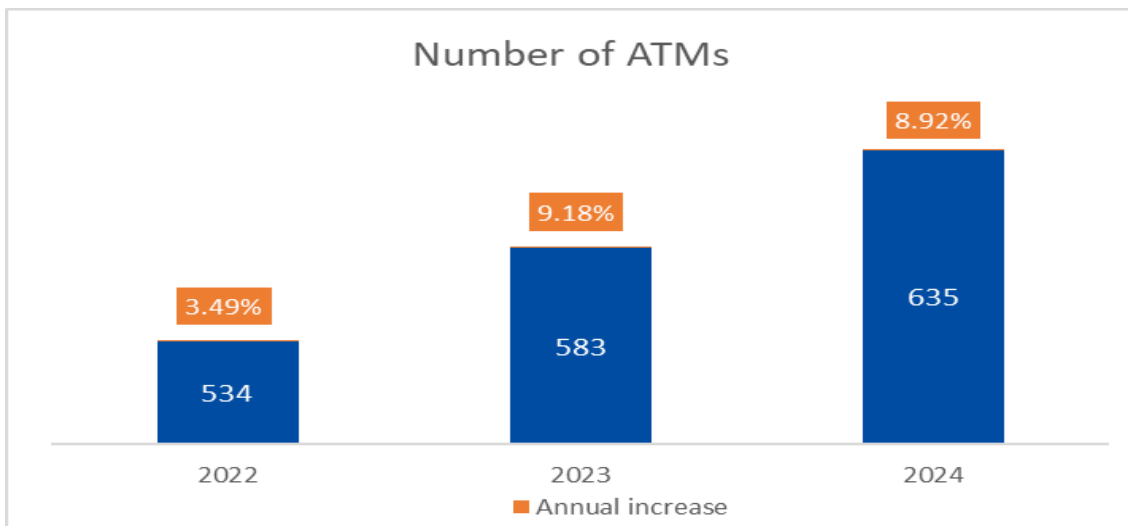
Table 1. ATM terminals

Terminals by function	2024
Automated Teller Machines (ATM)	635
of which:	
<i>ATM with cash withdrawal function</i>	634
<i>ATM with credit transfer function</i>	53
<i>ATM with cash deposit function</i>	377

Source: CBK (2025)

Figure 1 shows the data on the number of ATM terminals in the last three years and their annual growth compared to the previous year.

Figure 1. Number of ATM terminals in the last three years

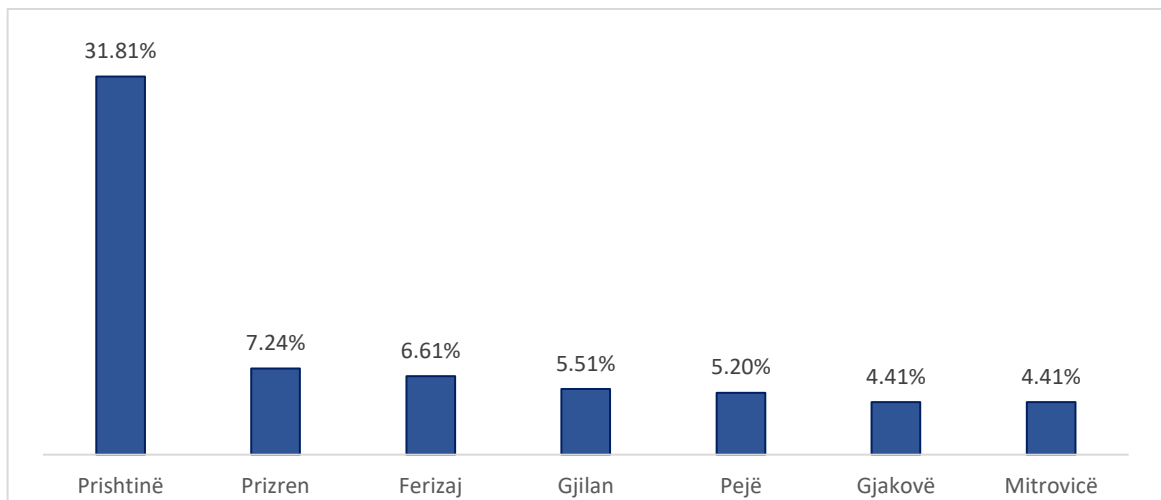


Source: CBK (2025)

Figure 2 shows the distribution of the network of ATM terminals in the largest cities of Kosovo at the end of 2024.

The following figure below shows that the majority of ATM terminals are concentrated in the capital, while the rest are distributed among other cities of Kosovo. The reasons for such a large concentration of ATM terminals in Prishtina are various, such as: the large number of inhabitants living in Prishtina, the number of bank branches, businesses operating in this city, etc.

Figure 2. Distribution of ATM terminals in cities



Source: CBK (2025)

2.2 POS Terminals

POS terminal is a device that allows the use of payment cards at a physical (non- virtual) point of sale. POS terminals allow customers to make card payments without the need for cash. This is a very easy and safe way of making payments for various goods or services.

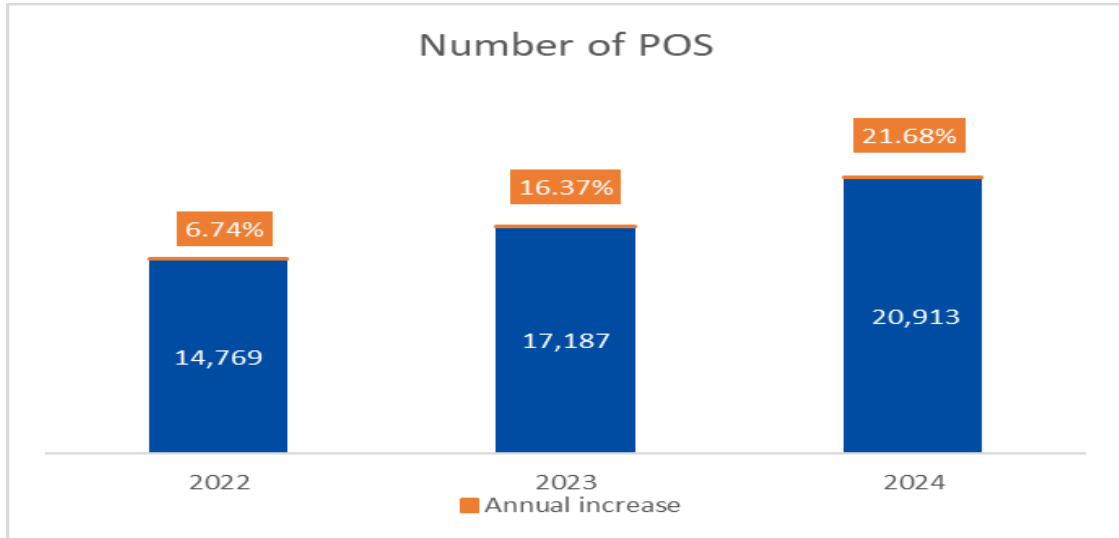
Table 2. POS Terminals

Terminals by function	2024
POS terminals (Point of Sale)	20,913
<i>of which:</i>	
<i>POS with cash withdrawal function</i>	18
<i>EFTPOS</i>	20,895

Source: CBK (2025)

The number of POS terminals at the end of 2024 was 20,913 terminals, of which 18 of them also offer cash withdrawal service. The following figure shows the data for the last three years on the number of POS terminals and the annual increase/decrease.

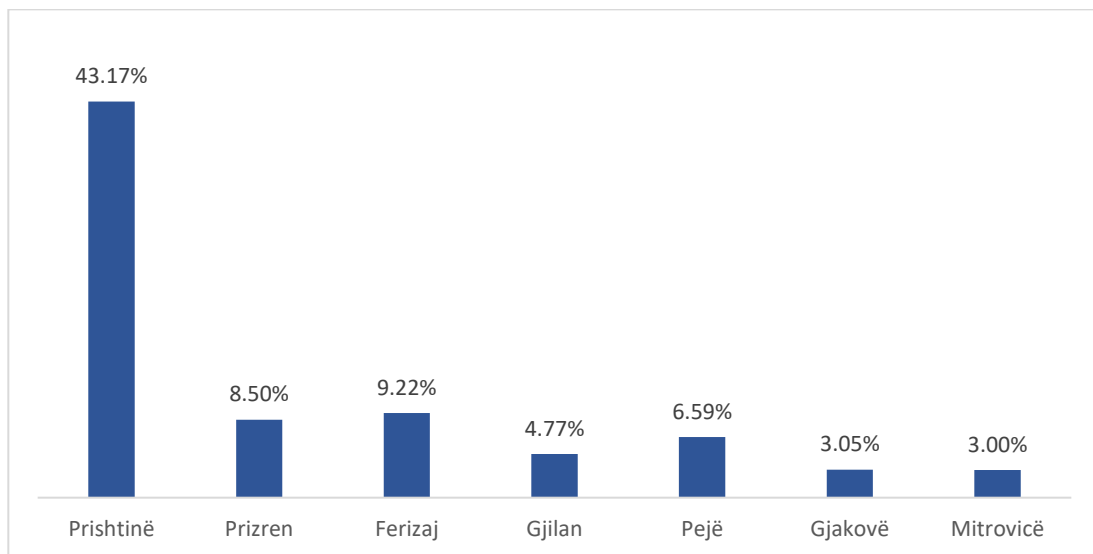
Figure 3. Number of POS in the last three years



Source: CBK (2025)

Figure 4 shows the distribution of the POS terminals network in the largest cities of Kosovo at the end of 2024. Similar to the distribution of ATM terminals, the POS terminals network is more concentrated in Prishtinë.

Figure 4. Distribution of POS terminals in cities



Source: CBK (2025)

3. Use of cards

3.1 Total number of cards

At the end of 2024, there were 1,684,034 customer cards reported in the Republic of Kosovo, which include debit cards, credit cards and delayed debit cards (charge cards) for individuals and businesses. In the total number of cards for 2024, the data of payment cards with electronic money function issued by NFBI in total of 75,482 cards are also included. Compared to the end of 2023, the total number of customer cards has increased by 4.49 percent. The total number of cards at the end of 2023 was 1,611,723 cards. For the same period, debit cards have increased by 2.08 percent, while credit cards have increased by 8.2 percent.

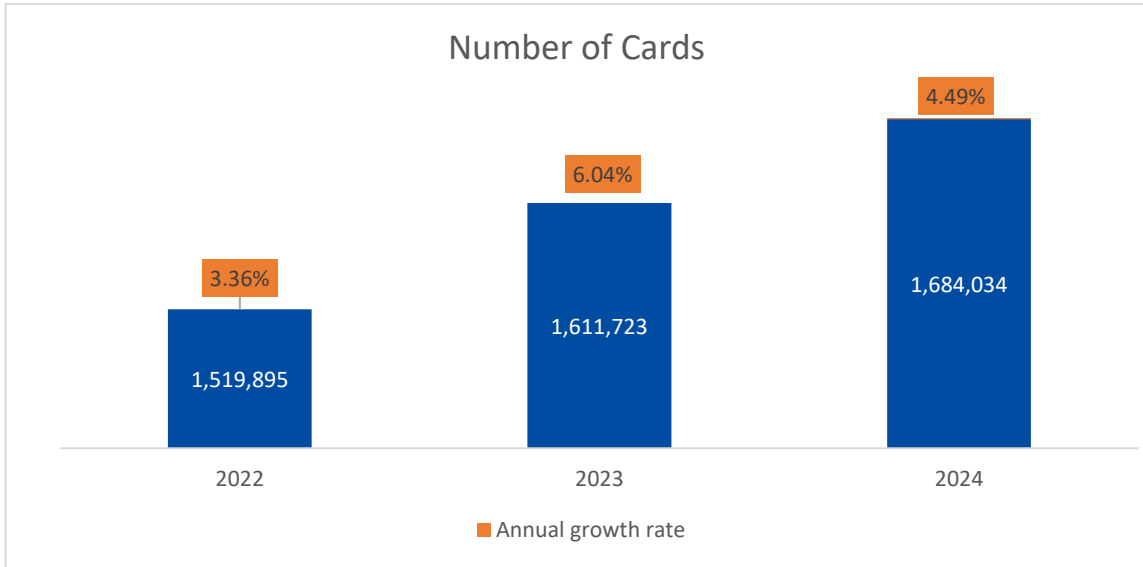
Table 3. Types and functions of cards

Types of cards	Debit	Credit	Delayed debit	Electronic money function
<i>Local cards</i>	15,194	-	-	-
<i>Visa</i>	791,389	130,038	155	97
<i>MasterCard</i>	594,869	64,629	1,004	75,385
<u>Total number</u>	1,401,452	194,667	1,159	75,482

Source: CBK (2025)

For the three-year period (2022-2024), the total number of cards in Kosovo, and the annual growth percentage is presented in Figure 5.

Figure 5. Number of cards in the last three years¹

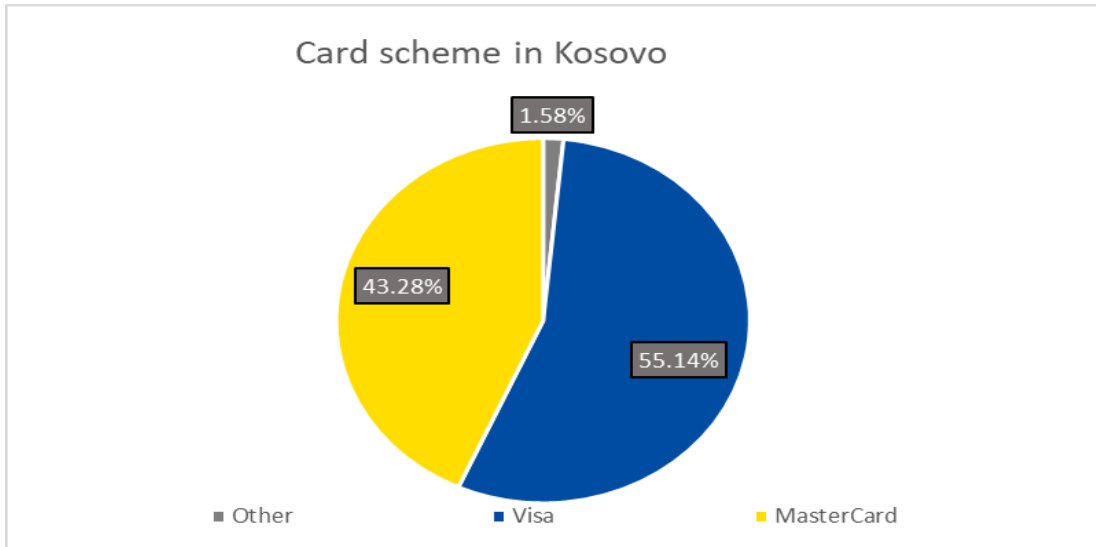


Source: CBK (2025)

The cards used in Kosovo are mainly international brand cards, such as Visa and Mastercard, and a small part are local cards. Of the total number of cards, about 55 percent of them are Visa brand and 43 percent are MasterCard, and close to 2 percent are local cards.

The following figure presents the data about the card brands used in Kosovo:

Figure 6. Card scheme in Kosovo 2024



Source: CBK (2025)

¹ Revised data (2022,2023)

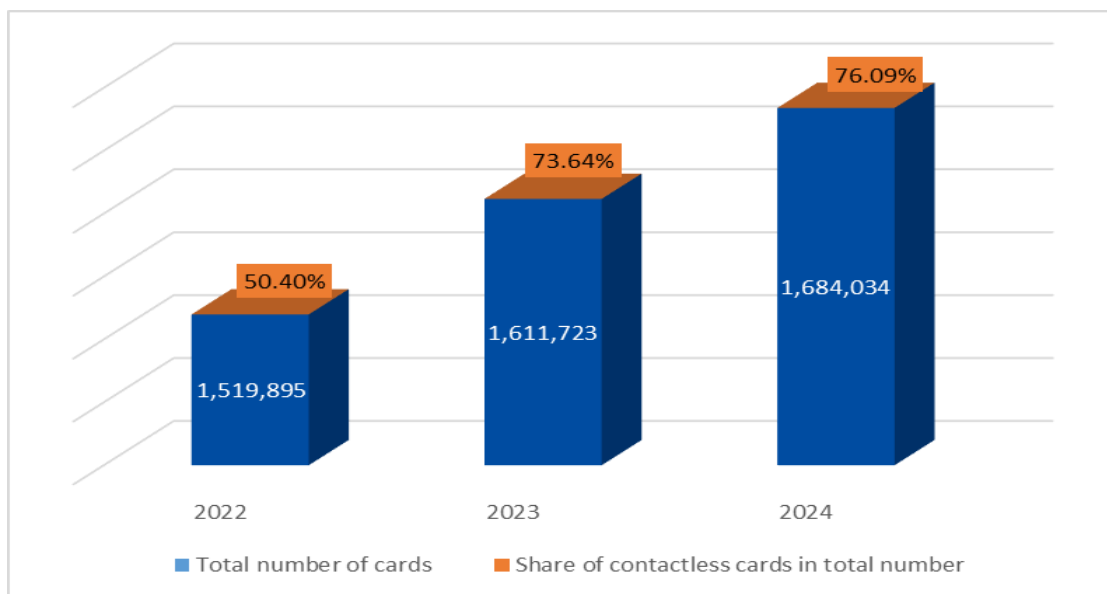
Depending on the technology that has been applied to initiate payment transactions, cards can be divided into two types: contact and contactless cards. "Contact" cards are those types of cards with which transactions are carried out by placing the card in the POS terminal, while contactless cards enable transactions to be carried out only by holding the card close to the POS terminal, i.e. without the need to touch the device.

Contactless cards have been issued in Kosovo since 2016. During 2024, there were eleven commercial banks in Kosovo that offered these types of cards to their customers. The total number of cards with the contactless function at the end of 2024 was 1,281,368 cards.

Of the total number of cards, more than half of them (77 percent) offer the possibility of contactless payments. The figure below shows the share of contactless cards in the total number of cards in the last three years.

The annual growth percentage shows that the new cards are mostly with the contactless function and the existing cards are gradually being replaced when their term expires with contactless cards.

Figure 7. Share of contactless cards in the total number of cards²



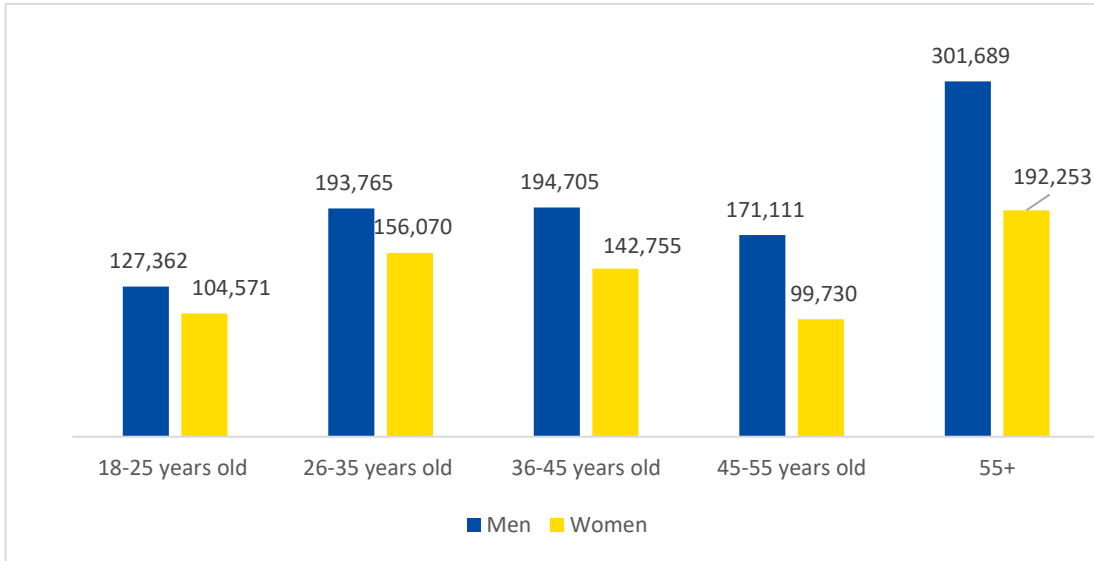
Source: CBK (2025)

3.2 Number of cards by age and gender of card holders

The data presented in Figure 8 indicate that there is a higher possession of cards for all age groups by men. In younger citizens, this difference is smaller, but it is more noticeable in older citizens.

² Revised data (2022,2023)

Figure 8. Number of cards by age and gender of cardholders



Source: CBK (2025)

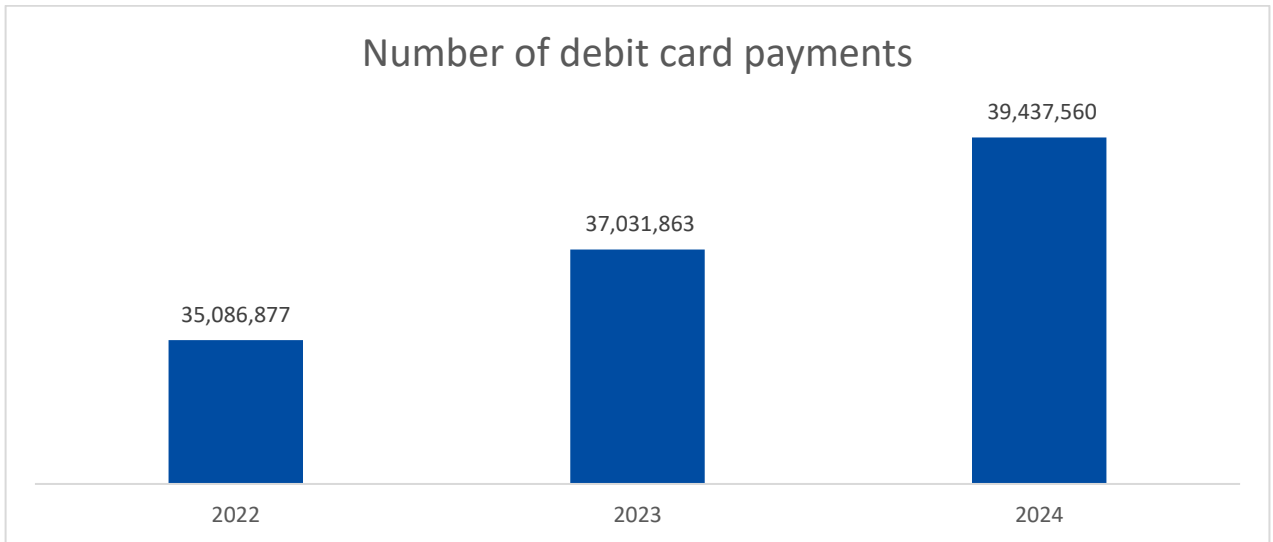
3.3 How much are debit and credit cards used by customers?

3.3.1 Use of debit cards by customers

Debit card means a card that enables the holder to make purchases directly and immediately from the account. The debit card can be linked to an account that offers overdrafts as an additional feature.

The use of debit cards by customers is constantly increasing. If we compare the number of debit card payments in 2024 with the previous year, we have an increase of 6.5 percent of transactions. This number includes all transactions performed with debit card by customers in ATM and POS terminals.

Figure 9. Number of debit card payments during the last three years



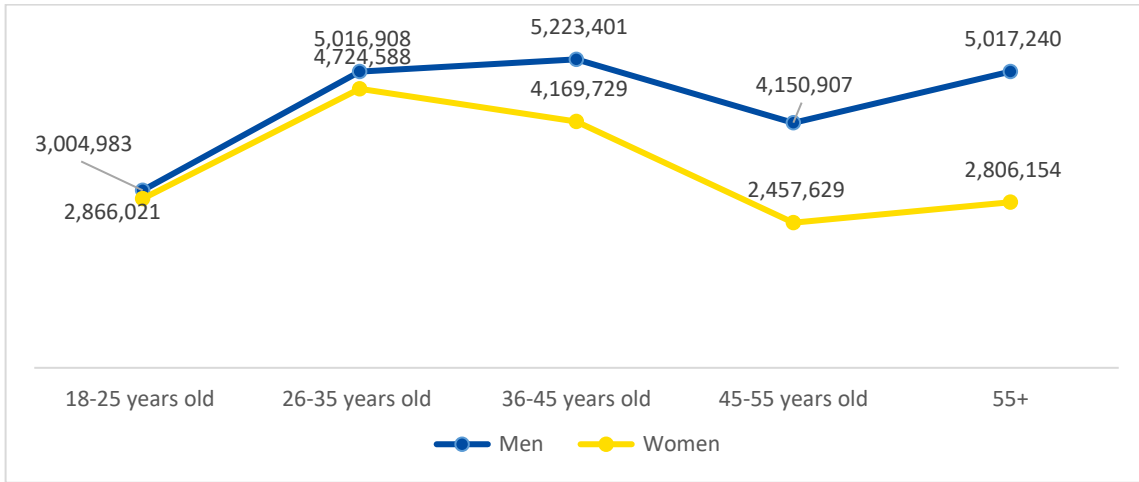
Source: CBK (2025)

Security - bank card is a payment instrument and as such should be guarded and used with care. During its use, one should be cautious and attentive

- Only the cardholder can use it – i.e. the card must have your name on it.
- You should take care of Personal Identification Number - PIN (Attn: never store your PIN and card together and do not disclose the PIN to another person, etc.)
- Do not share information on your card over the phone, by email or other insecure means.
- In case of card loss, inform your bank as soon as possible. The bank will block the card immediately to prevent the card misuse by unauthorized persons.

During the analysis of the number of card transactions, it results that during 2024 the age group of 26-35 years has performed the largest number of transactions with debit cards, of which 52 percent of transactions are performed by men and 48 percent by women. This may mean that this age group has a higher tendency to use electronic payment instruments, but it may also be related to the fact that they have higher card ownership and a more regular monthly income.

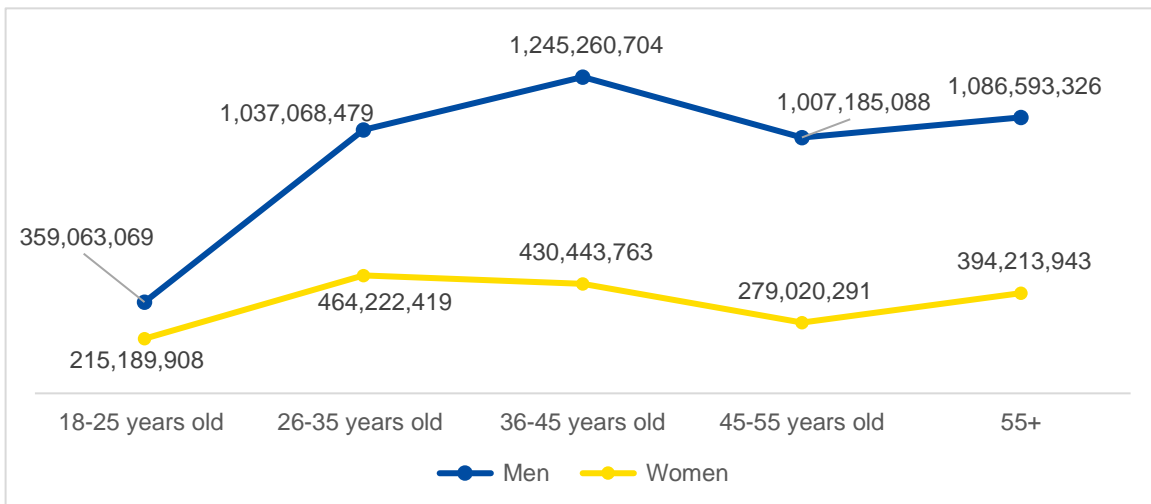
Figure 10. Number of debit card payments at terminals (by age and gender of cardholders for 2024).



Source: CBK (2025)

The data in Figure 11 show that the citizens of the age groups of 26-35 and 36-45 years old have made payments of higher value during 2024, compared to other age groups. If we make the correlation between the number and value of debit card transactions, it can be concluded that the performed transactions also differ in the number of transactions, but the biggest difference lies in the value of these payments as shown in the figure below.

Figure 11. Value of debit card payments at terminals (by age and gender of cardholders for 2024).



Source: CBK (2025)

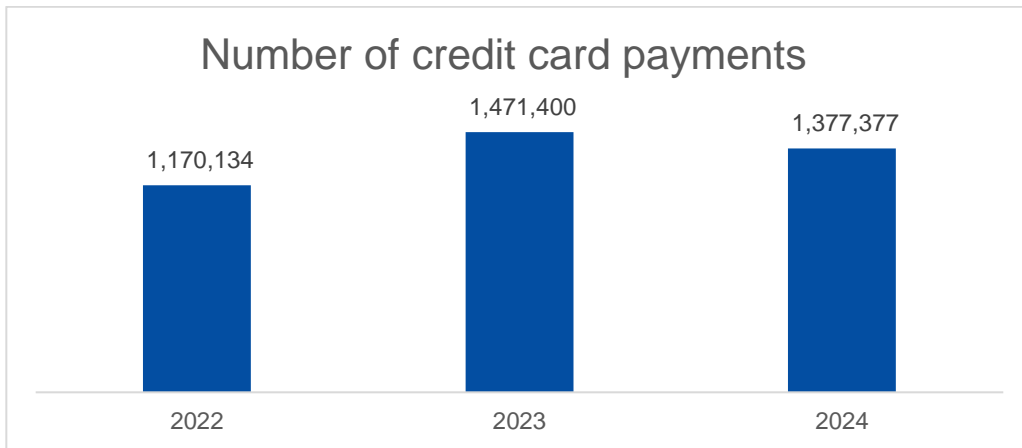
3.3.2 Use of credit cards by customers

Credit cards enable their holders to make payments or even withdraw cash up to the limits set by the card issuer. Credit allowed can be repaid in full at the end of the predetermined period or repaid in part, according to the agreement with the bank, through the application of interest by the bank to the cardholder for the amount of the credit used.

Credit cards have become the everyday tool for citizens to make payments, and to manage their finances.

The following figure shows the trend of credit card transactions within the last three years, in bank terminals within the country (ATM or POS terminals).

Figure 12. Number of credit card payments in the last three years

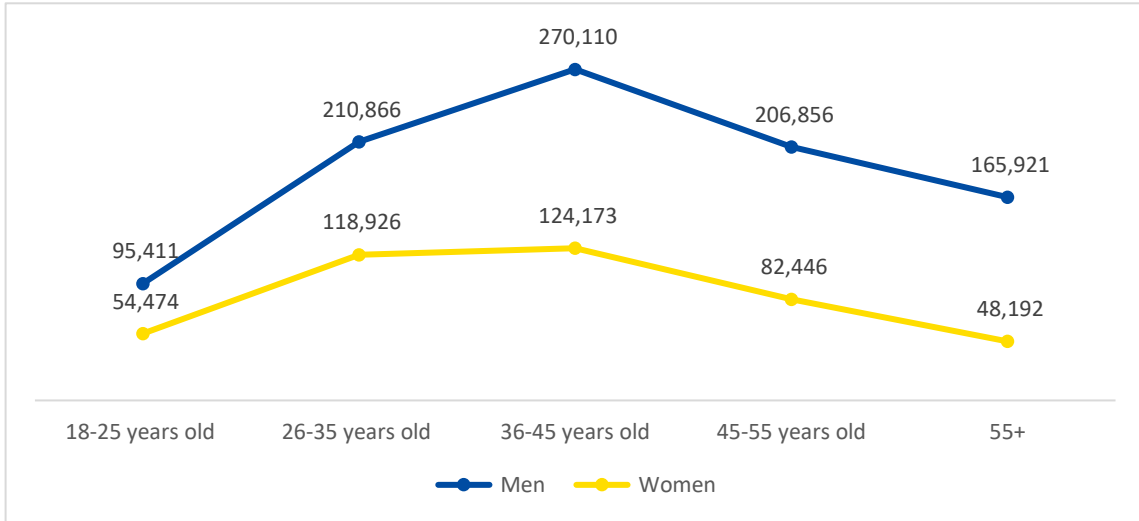


Source: CBK (2025)

From the data presented in Figure 13, we note that the transactions of citizens aged 26-35 years and those aged 36-45 years, constitute the largest number of credit card transactions. From the total number of credit card transactions, it can be seen that 69 percent of the transactions were performed by men, whereas 31 percent by women.

The biggest difference lies in the number of transactions performed by citizens over the age of 55, where it is seen that 77 percent of credit card transactions are performed by men, whereas only 23 percent of them are performed by women.

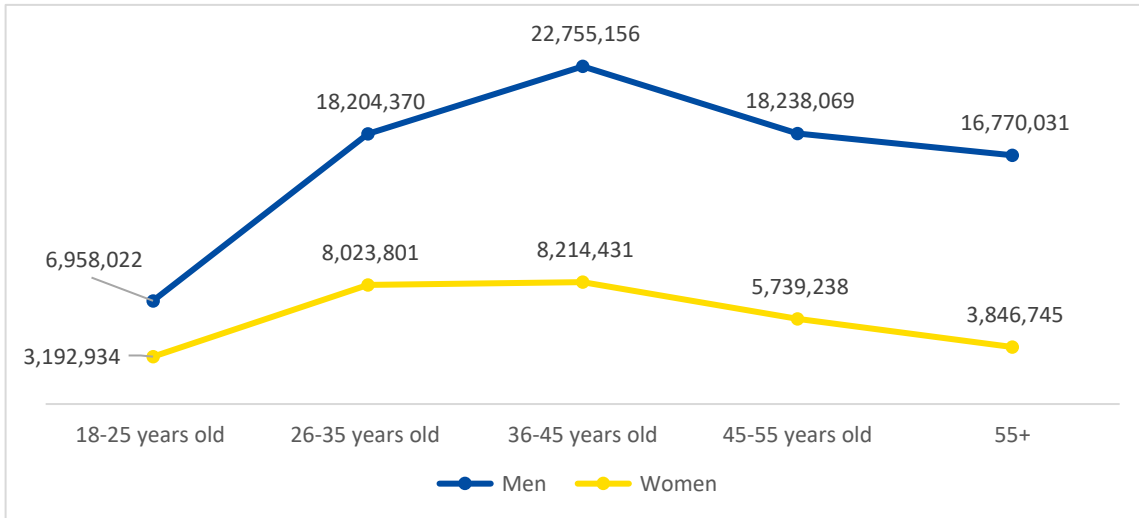
Figure 13. Number of credit card payments at terminals (by age and gender of cardholders for 2024).



Source: CBK (2025)

Figure 14 shows the value of credit card transactions performed during 2024 by the citizens of Kosovo. From the data presented we note that similar to the number of transactions, 74 percent of the value of credit card transactions are performed by men, whereas 26 percent of them are performed by women.

Figure 14. Value of credit card payments at terminals (by age and gender of cardholders for 2024).



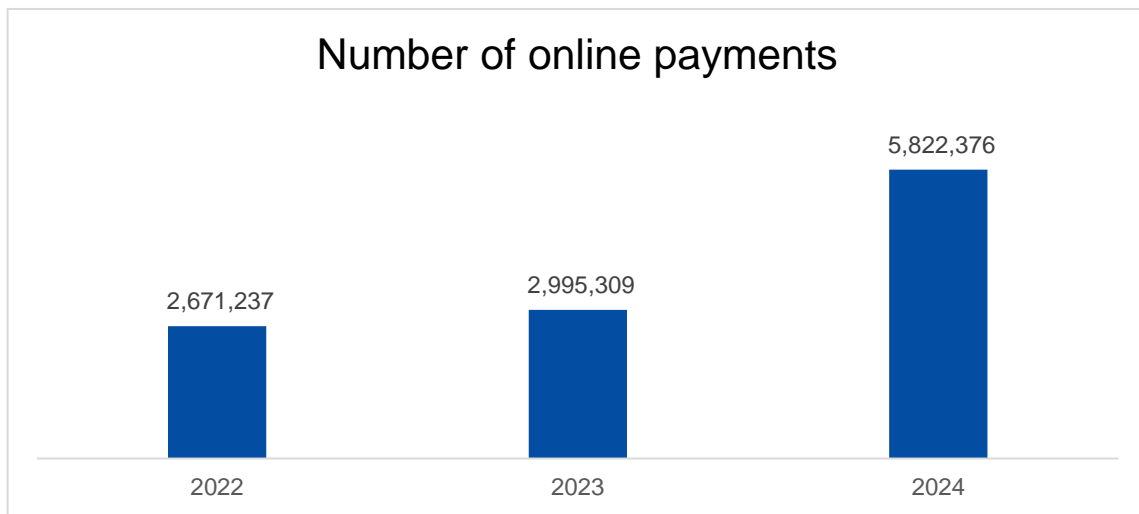
Source: CBK (2025)

3.4 Use of cards for online payments

Along with the increase in the number of cards and based on the high number of internet users in Kosovo³, online purchases (card payments) through the Internet have also increased.

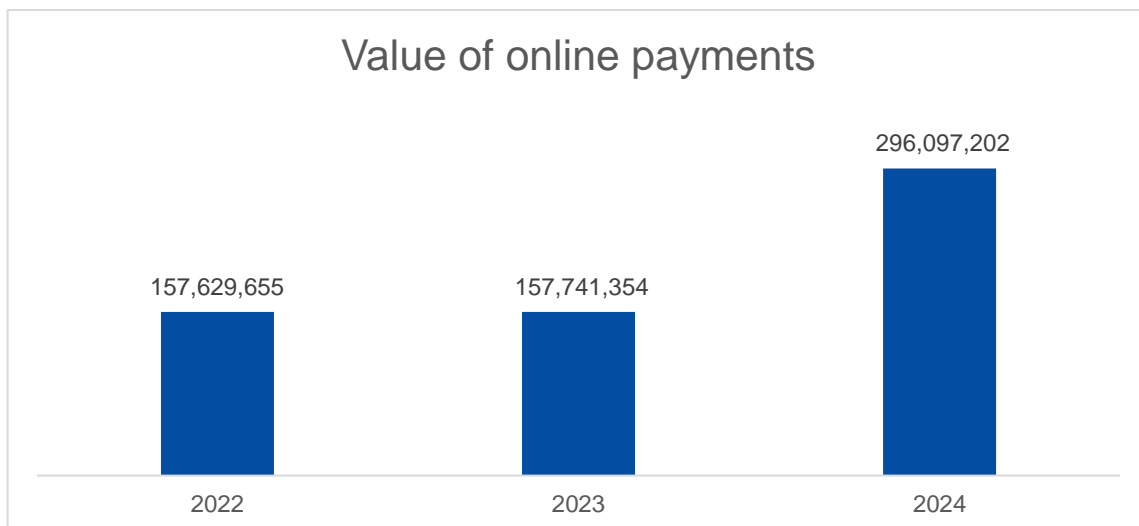
The fast and secure trend of virtual infrastructure development driven by the circumstances created by the pandemic situation, has enabled the increase in the number of payments that customers have made remotely, such as online payments. The figure below shows the upward trend over the last three years.

Figure 15. Number of online payments over the last three years⁴



Source: CBK (2025)

Figure 16. Value of online payments over the last three years



³ In 2023, 98.6% of households in Kosovo had access to the internet at home or apartment from any device. Kosovo Agency of Statistics

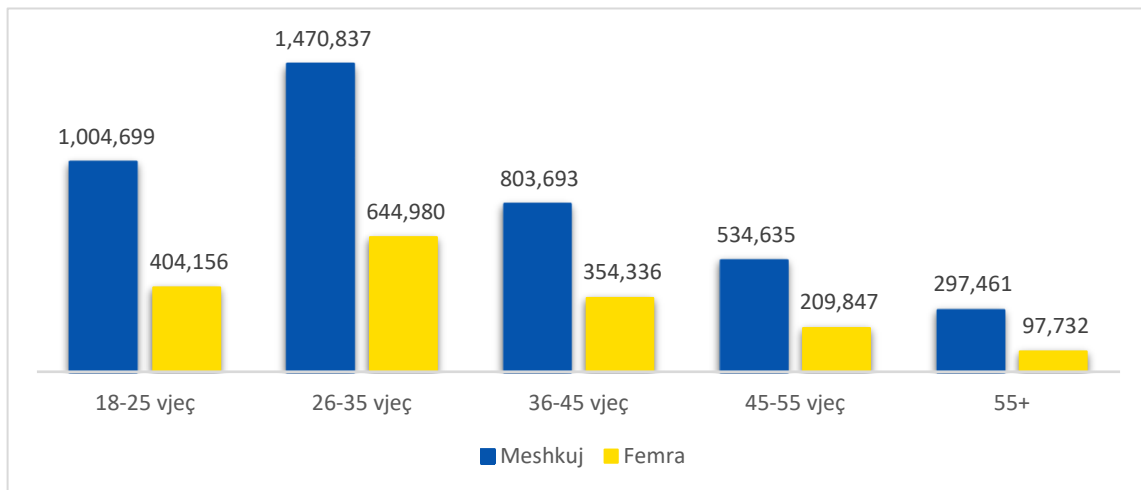
⁴ Revised data 2022

Source: CBK (2025)

Presentation according to socio-demographic factors, confirms the online purchases trend during 2024, where it can be seen that customers of a younger age are more familiar with online purchases.

Figure 17 shows that the largest number of online transactions were made by men in the 26-35 age group with 70 percent of the number of transactions, compared to women of this age group who made 30 percent of the transactions.

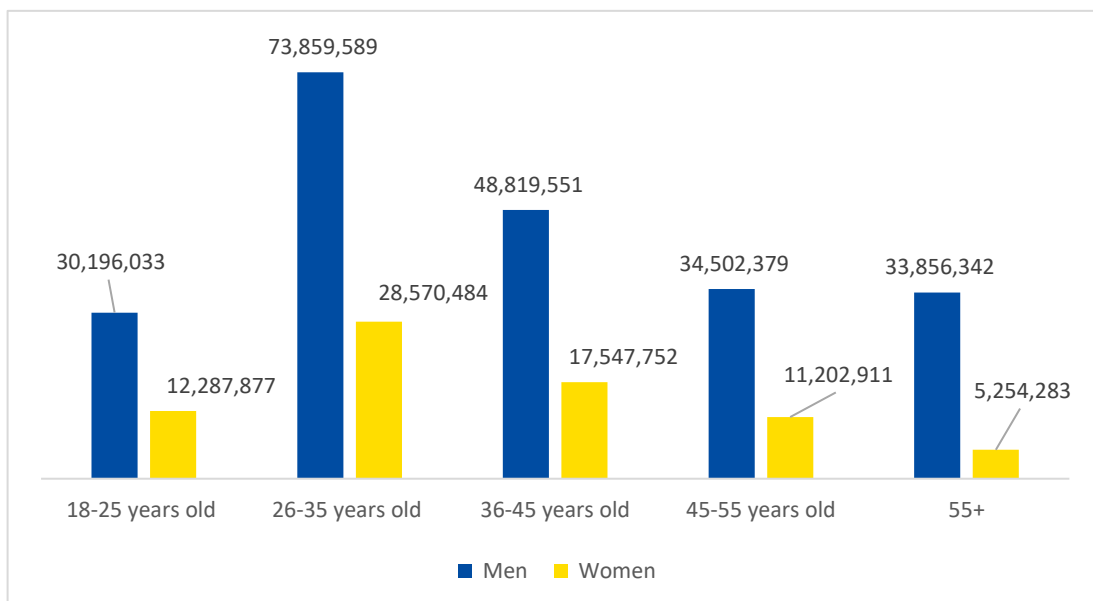
Figure 17. Number of online payments by age group



Source: CBK (2025)

Figure 18 shows the value of online card purchases. From the data presented, it is found that of all age groups, men make more online purchases.

Figure 18. Value of online payments (by card via internet) and gender of cardholders



Source: CBK (2025)

4. Card transactions

4.1 Transactions divided by value of payments

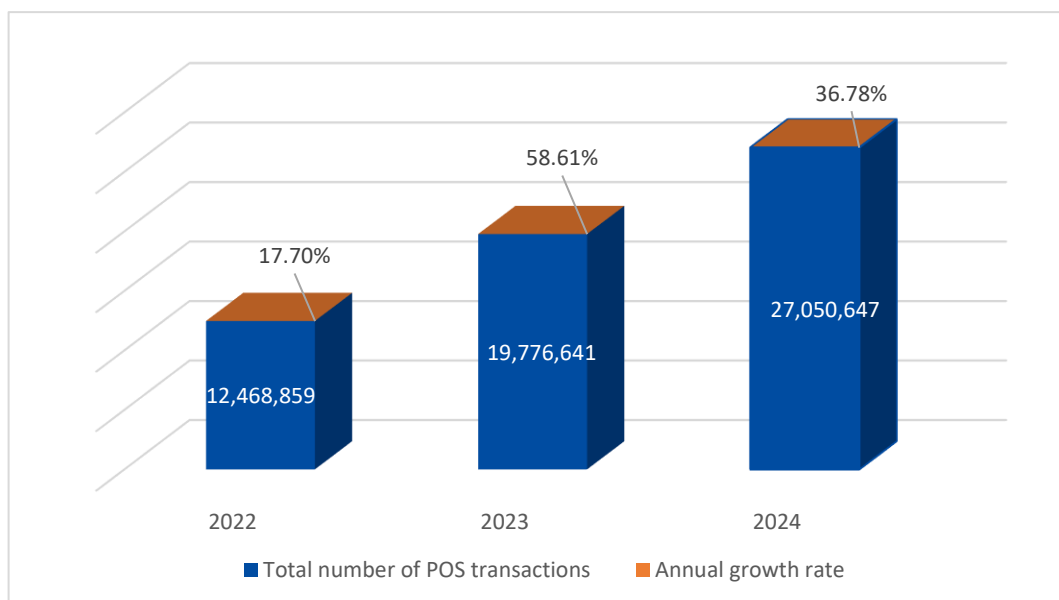
At the end of 2024, there were 20,913 POS terminals installed in Kosovo, which enable citizens to make card payments. Of the total number of terminals, 98 percent of them offer the possibility of 'contactless' payments. Many banks have increased the limit of contactless payments by enabling customers to make faster and more secure payments at POS by avoiding physical contact, these payments can be made up to the amount of 50 euros.

4.1.1 Card transactions at POS terminals

Figure 19 shows the total number of transactions carried out in POS terminals of reporting banks within the country and the annual growth percentage of these transactions for the last three years.

During 2024, about 27 million card transactions were recorded in POS terminals, which compared to the previous year shows that the volume of transactions has marked an increase of 36.78%.

Figure 19. Number of transactions at POS terminals in the last three years⁵⁶



Source: CBK (2025)

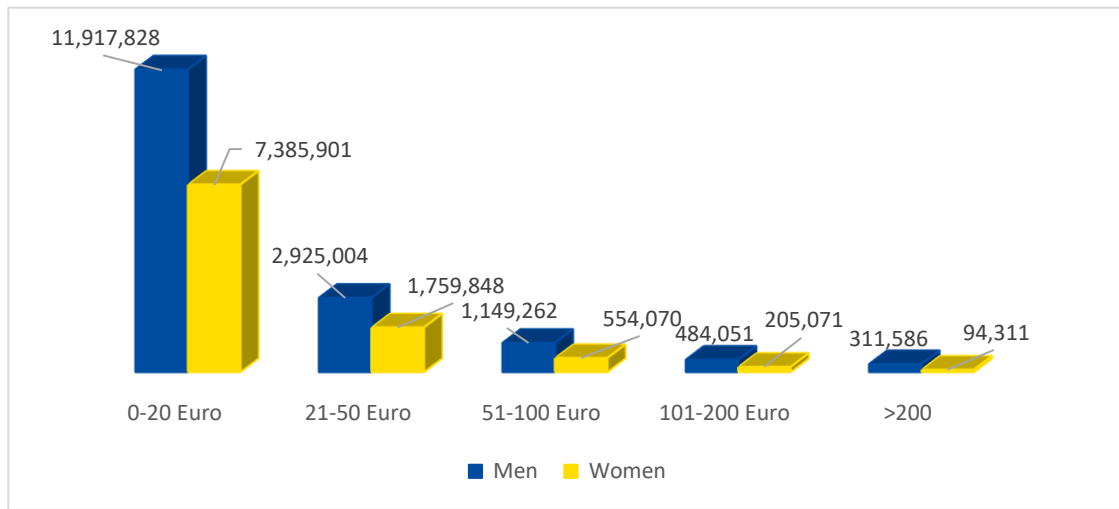
⁵ Data for POS transactions within the country.

⁶ Revised data 2023

From the data presented in Figure 20 it can be seen that the citizens of Kosovo prefer to make lower value payments: 72 percent of the total number of payments at POS terminals is worth 0-20 Euros, whereas 28 percent of those are over 20 Euros.

Also, from Figure 20 it is noticed that the payments in POS terminals over 200 Euros are in a very small number, they constitute only 1.51 percent of the total number of payments made in POS during 2024.

Figure 20. Number of card payments at POS terminals by value and gender of cardholders



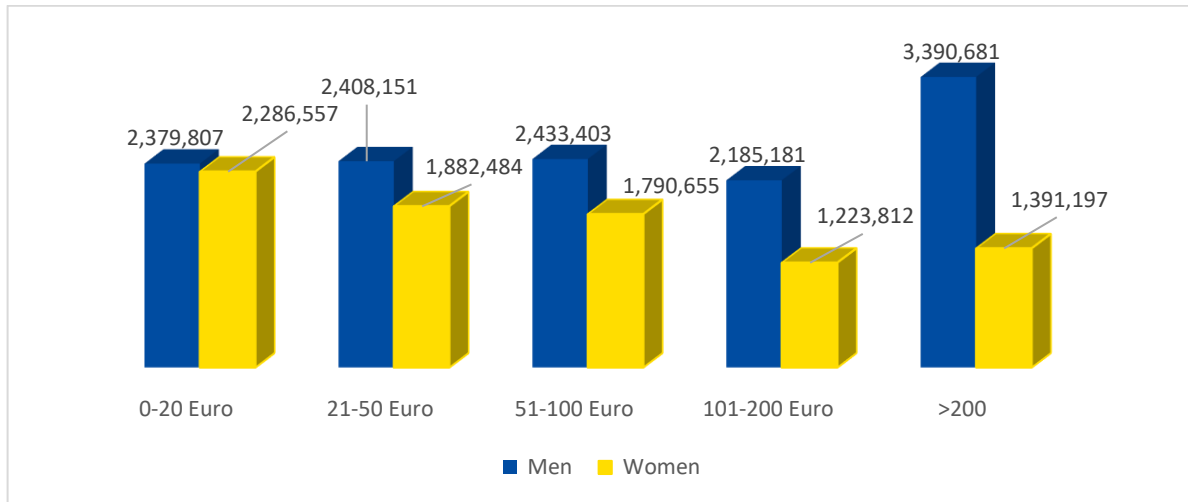
Source: CBK (2025)

4.1.2 Card transactions at ATM terminals

Figure 21 shows the number of ATM withdrawals during 2024, broken down by age and gender of cardholders. The number of withdrawals at ATM terminals in the amount of up to 20 Euros constitutes 21.8 percent of the total number of withdrawals, withdrawals in the amount of 21-50 Euros constitute 20.1 percent of the total number of ATM withdrawals, whereas those over 200 Euros constitute 22.4 percent of the total number of ATM withdrawals during 2024.

From the total number of ATM withdrawals, it can be seen that 60 percent of the number of transactions are performed by men, whereas 40 percent by women.

Figure 21. Number of ATM withdrawals by value and gender of cardholders



Source: CBK (2025)

4.2 E-commerce service in Kosovo

Electronic commerce (e-commerce) is the buying and selling of goods and services or the transmission of funds or data over an electronic network such as the Internet.

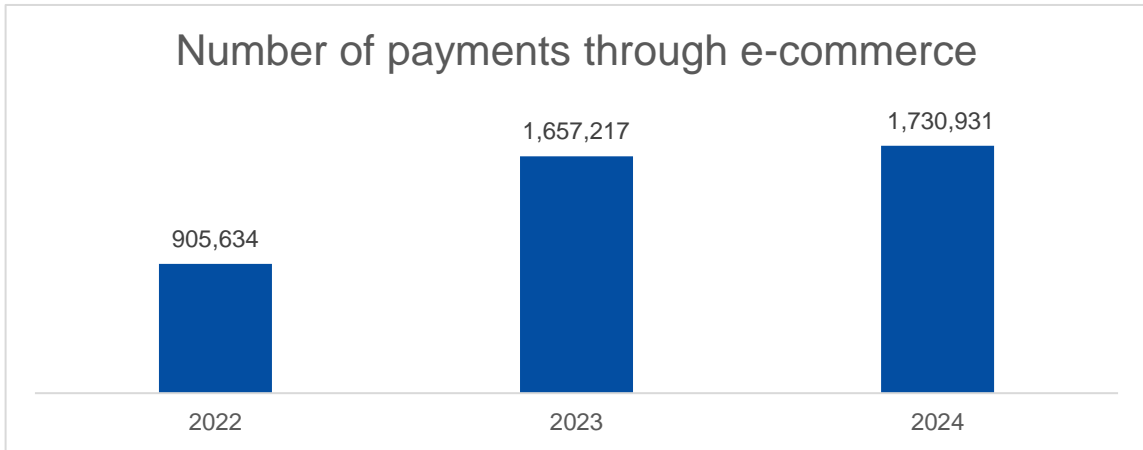
Payment processing in electronic commerce (e-commerce) refers to the system that enables online businesses to accept and process electronic payments for goods and services. It involves the secure transmission of transaction data between customers, merchants and payment service providers.

Recently, there has been a significant expansion in the e-commerce sector in Kosovo. Many businesses are taking advantage of this opportunity to reach a wider audience by offering products and services through online platforms.

In Kosovo, commercial banks enable companies to sell their products or services directly through websites. E-commerce has had a rapid development in recent years and is a very important market for businesses and consumers. This service plays a major role in the economy of Kosovo, providing businesses with a platform to compete in a global market.

The following figure shows the number of online card payments made through the e-commerce service, from customers on company websites within the country during the last three years made in Kosovo.

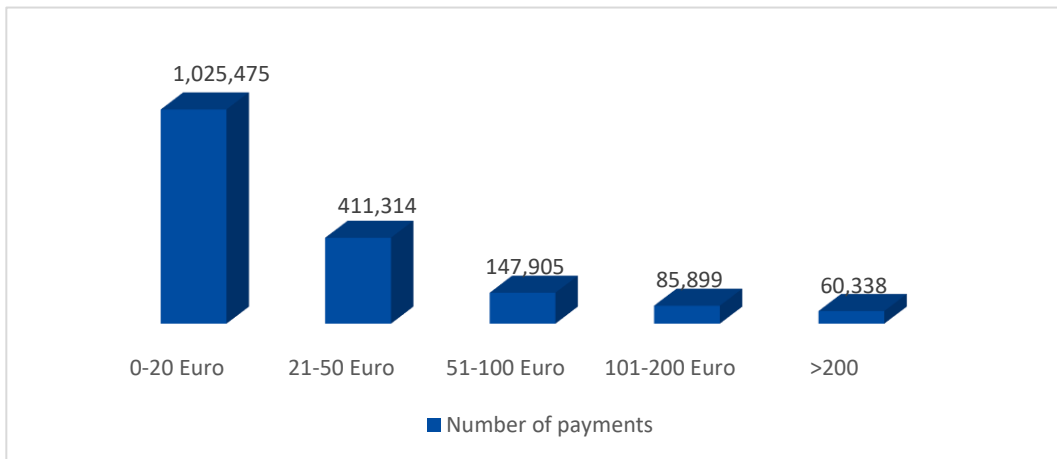
Figure 23. Number of payments through e-commerce⁷



Source: CBK (2025)

From figures 24 and 25 below, it can be seen that the highest number of payments through e-commerce consists of payments with a small value up to 20 euros, while the highest percentage of these payments is occupied by high value payments above 200 euros.

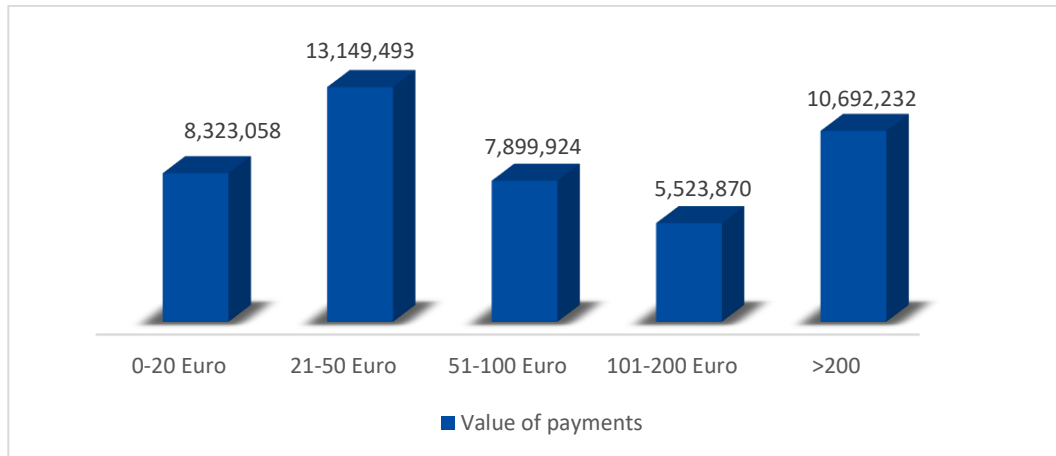
Figure 24. Number of payments through e-commerce



Source: CBK (2025)

⁷ Revised data 2023

Figure 25. Value of payments through e-commerce



Source: CBK (2025)

4.3 Digital wallet service

Digital wallet is a mobile app, which is based on bank cards, and customers can make contactless payments at POS terminals at home and abroad, after linking their card to the digital wallet application provided by the bank. To make a payment, customers only need to place their mobile phone on a contactless POS terminal and the payment can be performed. During 2024, three commercial banks offered the payment service through the digital wallet.

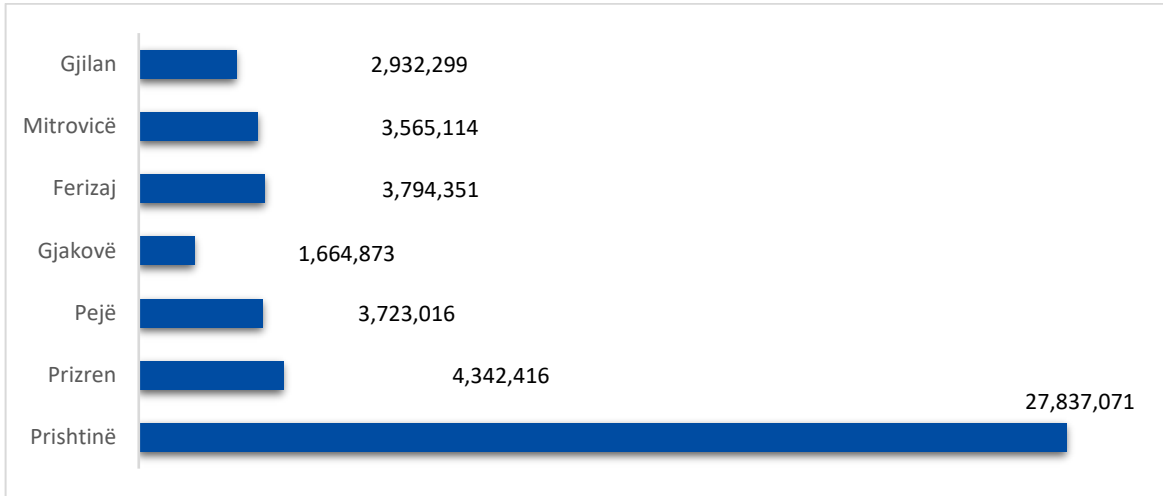
The number of payments through the digital wallet during 2024 was 118,812 payments, while the total value of these payments was 2,093,729 euros.

5. Card transactions according to the location of payment terminals

The number of ATM and POS terminals that are installed in Kosovo are mainly concentrated in the largest cities, where Prishtina leads with 50.2 percent of the number of ATM terminals and 64.3 percent of the number of POS terminals, while the rest is distributed among other cities in Kosovo.

From the data presented in Figure 26 it can be seen that 58 percent of card transactions were performed in ATM and POS terminals installed only in the city of Prishtina, while the remaining 42 percent were performed in terminals installed in the other 6 largest cities after Prishtina.

Figure 26. Number of transactions at ATM and POS terminals by main cities

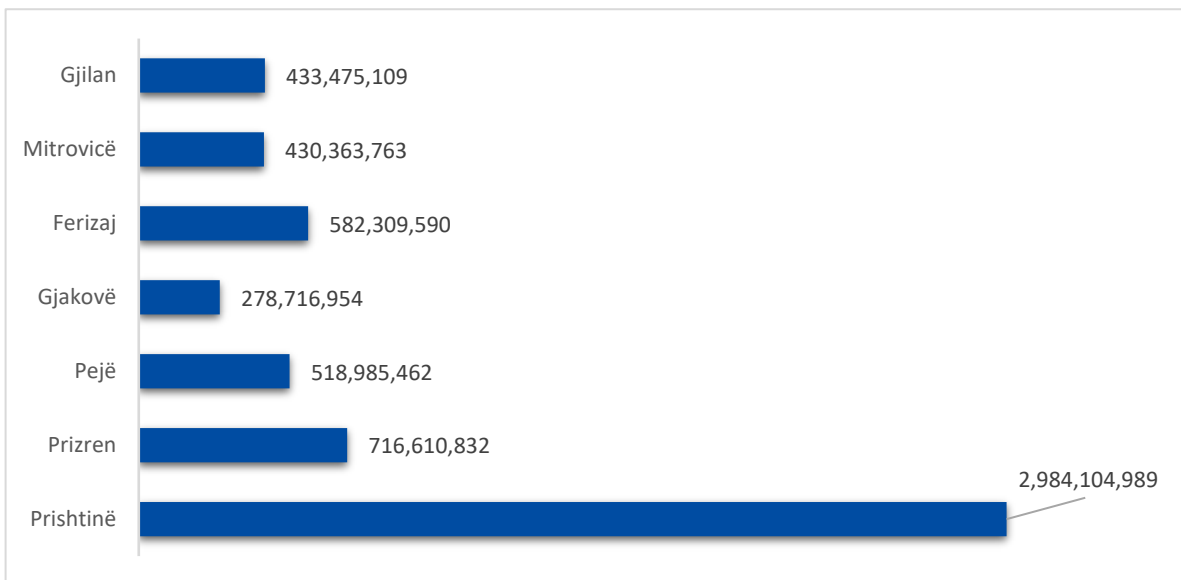


Source: CBK (2025)

Same as the number of transactions, also their value executed at ATM and POS terminals is greater for the city of Prishtina, compared to the other 6 largest cities in Kosovo.

50 percent of the value of card transactions was executed in Prishtina, while 50 percent in the other 6 largest cities of Kosovo as shown in Figure 27.

Figure 27. Value of transactions at ATM and POS terminals by main cities

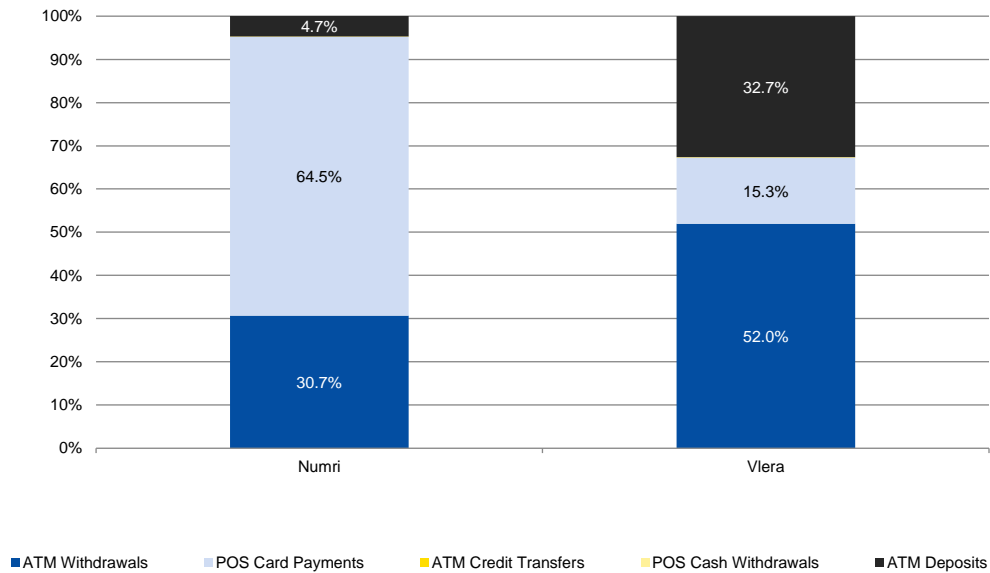


Source: CBK (2025)

5.1 Share of card transactions by number and value

The following is the value graphically of the participation of each specific type in the number and in general of card accounts. From Figure 28, you can see that ATM withdrawals account for the largest amount of card spending. From the total number of data realized during 2024, about 30.7 percent of the total number of accounts are at ATMs, while payments at POS terminals are 64.5 percent. While I estimate that you pay, withdrawals dominate in me 52 percent, followed by ATM deposits with 32.7 percent. While card payments at the POS terminal account for 64.5 percent of the total number of card accounts, their participation in value is lower, namely 15.3 percent of the total value of card accounts. Such a thing in the value of a small number of POS, you can see more use cards for performing pages in small values.

Figure 28. Share of card transactions



Source: CBK (2025)

6. Conclusions and findings of the analysis

Use of cards

During the year 2024 in Kosovo, an increase in the use of cards for daily transactions has been noticed compared to the previous year, the number of ATM withdrawals has decreased by almost 10.9% and there is an increase in card payments at the POS, the card market in the country continues to develop at a fast pace, offering citizens easy and safe alternatives for performing payment services. From the data presented in this analysis, it can be observed that cards are still the main instrument in replacement of cash payments.

Debit cards with the largest market share

Debit cards remain higher in numbers compared to credit cards, and as a result the number and amount of transactions performed with debit cards is higher compared to credit cards. Given the relatively high number of cards in circulation, as well as the network of ATM and POS terminals, institutions should concentrate more on increasing the use of cards which are already distributed to citizens, but that their use at payment terminals remains low.

Frequency of use

Encouraging is the fact that citizens use the cards even for carrying out transactions with small values which represent daily payments, which are usually in large numbers, where for the first time the number of transactions carried out at the POS exceeds the number of transactions carried out in ATM during 2024. The annual growth rate of card payments in POS transactions within the country during 2024 was 64.4%. Also, the data from the number of payments through the Internet show an annual percentage of growth of about 94%, as well as e-commerce transactions with an annual growth of about 4%, which show the change in approach and the increase in the use of cards for making payments from the citizens. Making these payments by means of cards will affect the reduction of the circulation of cash, reducing the operating expenses related to their circulation.

Development of educational campaigns

Financial institutions in the country should pay more attention to the development of educational campaigns for the use of electronic payment instruments. In addition to conducting educational campaigns on the use of electronic payment instruments, financial institutions should evaluate the results of these campaigns, analyzing and measuring the results achieved during such campaigns.

Unification of payment infrastructure and cost reduction for businesses

Payment service providers (banks and non-banking financial institutions licensed to provide payment services) should work on unifying the infrastructure for card payments

in order to increase market efficiency by expanding the network of payment terminals to small businesses, as well as reducing the costs of businesses for accepting card payments.

The unification of the network of POS terminals would be an important step towards the objective of further increasing the efficiency of card payments and expanding the network of use of physical and virtual terminals for accepting these payments. In order to increase card payments, during 2022, amendments to the regulation on electronic payment instruments were approved, through which the requirements of EU Regulation 2015/751 on interchange fees for payments were adapted for payments with cards. The purpose of these additions is to limit exchange fees according to EU standards, with the aim of influencing the cost reduction for merchants for accepting card payments, but also in the more efficient distribution of POS terminals, in order to reduce costs and increasing the efficiency of accepting card payments for businesses in general. Amendments to the Regulation on electronic payment instruments in terms of interchange fee restrictions have entered into force in January 2023, which means that the first effects of these changes in the costs applied to businesses and the extension of the scope of POS terminals to businesses will be observed during the year 2023 and 2024.