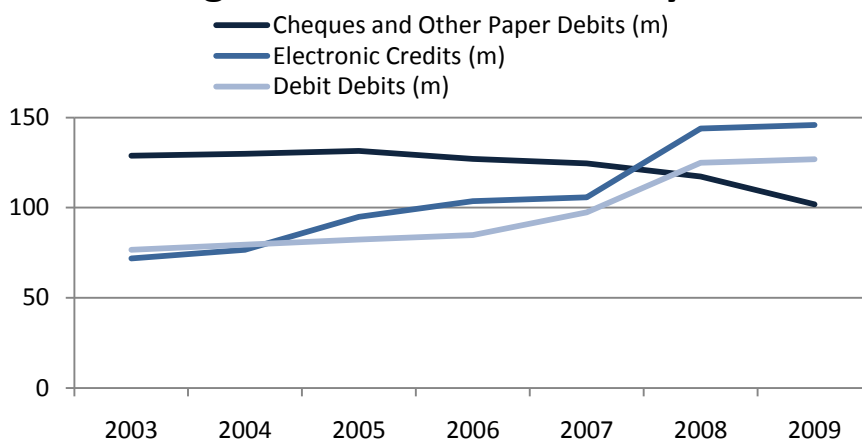


Migration to Electronic Payments

	2003	2004	2005	2006	2007	2008	2009
Cheques and Other Paper Debits (m)	128.8	129.9	131.5	127	124.6	117.2	101.8
Electronic Credits (m)	71.8	76.7	94.9	103.6	105.7	144	145.8
Debit Debits (m)	76.6	79.4	82.3	84.8	97.4	125	126.9

Source: Irish Payment Services Organisation (IPSO) Ltd. (www.ipso.ie)

Migration to Electronic Payments



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