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the rate of growth of card payments was faster than that of atm cash withdrawals in both 2015 and 2018. card payments grew at an accelerated rate of 8.9 percent per year by number and 8.6 percent per year by value from 2015 to 2018, compared with 6.8 percent per year by number and 5.9 percent per year by value from 2012 to 2015. in 2018, card payments comprised 66.9 percent of all noncash payments by number but only 6.4 percent by value. card payments fell at a rate of 0.6 percent per year by number from 2015 to 2018, but grew at a rate of 6.3 percent per year by value. the average value of card payments was \$157 in 2018, a decrease from \$165 in 2015. branch-operated atm withdrawalstotaled 2.8 billion by number with a value of \$0.41 trillion in 2018. the number of branch-operated atm withdrawals increased steadily between 2003 and 2018, growing 1.7 percent per year by number and 2.0 percent per year by value from 2015 to 2018. branch-operated atm withdrawals grew at a rate of 2.0 percent per year by number and 1.5 percent per year by value from 2003 to 2012, and increased at a similar rate from 2012 to 2018. the average value of branch-operated atm withdrawals was \$104 in 2018, up from \$93 in 2015. mobile payments fell to 1.2 billion by number with a value of \$0.19 trillion in 2018 from 2.2 billion by number and \$0.32 trillion in 2015. mobile payments fell at a rate of 5.1 percent per year by number from 2015 to 2018. mobile payments grew at a rate of 3.7 percent per year by value from 2015 to 2018, compared with 4.7 percent per year by value from 2012 to 2015. the share of mobile payments in total noncash payments increased from 7.1 percent by number and 6.8 percent by value in 2015 to 8.3 percent by number and 7.9 percent by value in 2018.

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