

France

1. Basic statistical data

| | 2013 | 2014 | 2015 | 2016 | 2017 |
|--|--------|--------|--------|--------|--------|
| Population (thousands, annual average) | 65,990 | 66,311 | 66,593 | 66,860 | 67,106 |
| GDP (EUR billions) | 2,117 | 2,150 | 2,198 | 2,229 | 2,292 |
| GDP per capita (EUR) | 32,084 | 32,419 | 33,013 | 33,332 | 34,151 |
| HICP (annual percentage changes) | 1.0 | 0.6 | 0.1 | 0.3 | 1.2 |

Explanatory information on certain data items is given in the notes accompanying these tables.

France

2. Settlement media used by non-MFIs

(EUR millions; end of period)

| | 2013 | 2014 | 2015 | 2016 | 2017 |
|---|---------|---------|---------|---------|-----------|
| Currency in circulation outside MFIs | . | . | . | . | . |
| Value of overnight deposits held at MFIs | 651,850 | 689,582 | 793,026 | 874,161 | 1,014,683 |
| <i>of which:</i> | | | | | |
| Transferable deposits | 617,465 | 673,400 | 771,810 | 856,013 | 993,755 |
| Narrow money supply (M1) | . | . | . | . | . |
| <i>Memorandum items:</i> | | | | | |
| Overnight deposits in foreign currencies held at MFIs | 32,591 | 37,259 | 45,493 | 52,479 | 51,906 |
| Outstanding value on e-money storages issued by MFIs | . | . | . | . | . |
| <i>of which:</i> | | | | | |
| Hardware-based electronic money | 39 | 39 | 10 | 43 | 9 |
| Software-based electronic money | . | . | . | . | . |

Explanatory information on certain data items is given in the notes accompanying these tables.

France

3. Settlement media used by credit institutions

(EUR millions; average for the first reserve maintenance period, unless otherwise indicated)

| | 2013 | 2014 | 2015 | 2016 | 2017 |
|--|---------|---------|---------|---------|---------|
| Overnight deposits held at the central bank | 61,743 | 54,611 | 182,036 | 321,774 | 468,847 |
| Overnight deposits held at other credit institutions (end of period) | 84,658 | 115,362 | 137,181 | 130,446 | 125,160 |
| <i>of which:</i> | | | | | |
| Transferable deposits at other MFIs (end of period) | 84,658 | 115,362 | 137,181 | 130,446 | 125,160 |
| <i>Memorandum items:</i> | | | | | |
| Non-intraday borrowing from the central bank | 69,197 | 62,457 | 83,457 | 70,458 | 114,232 |
| Intraday borrowing from the central bank (average for last reserve maintenance period) | 450,459 | 406,265 | 402,766 | - | - |

Explanatory information on certain data items is given in the notes accompanying these tables.

France

5. Institutions offering payment services to non-MFIs - page 1 (original units, unless otherwise indicated; values in EUR millions; end of period)

| | 2013 | 2014 | 2015 | 2016 | 2017 |
|--|----------|----------|----------|----------|----------|
| Central bank | | | | | |
| Number of offices | 96 | 98 | 98 | 98 | 98 |
| Number of overnight deposits (thousands) | 29.0 | 29.0 | 28.0 | 27.8 | 27.5 |
| Value of overnight deposits | 21,751 | 17,245 | 16,091 | 14,462 | 56,754 |
| <i>of which:</i> | | | | | |
| Value of transferable deposits | 3,861 | 17,245 | 16,091 | 14,462 | 56,754 |
| Credit institutions irrespective of their legal incorporation | | | | | |
| Number of institutions | 623 | 496 | 467 | 445 | 488 |
| Number of offices | 37,767 | 37,523 | 37,084 | 36,575 | 36,063 |
| Number of overnight deposits (thousands) | 79,481.0 | 80,433.0 | 81,562.0 | 81,620.3 | 80,666.3 |
| <i>of which:</i> | | | | | |
| Number of internet/PC-linked overnight deposits (thousands) | - | - | - | - | - |
| Number of transferable overnight deposits (thousands) | 76,699.0 | - | - | - | - |
| <i>of which:</i> | | | | | |
| Number of internet/PC-linked transferable overnight deposits (thousands) | 57,191.0 | - | - | - | - |
| Value of overnight deposits | 630,098 | 672,337 | 776,935 | 859,699 | 957,929 |
| <i>of which:</i> | | | | | |
| Value of transferable deposits | 613,604 | 656,155 | 755,719 | 841,551 | 937,001 |
| Number of payment accounts (thousands) | . | - | - | - | - |
| Number of e-money accounts (thousands) | . | - | - | - | - |
| Outstanding value on e-money storages issued | 1 | 1 | 8 | 9 | 9 |
| Credit institutions irrespective of their legal incorporation | | | | | |
| Credit institutions legally incorporated in the reporting country | | | | | |
| Number of institutions | 579 | 413 | 416 | 354 | 403 |
| Number of offices | 37,767 | 37,523 | 37,084 | 36,575 | 36,063 |
| Value of overnight deposits | 630,098 | 672,337 | 776,935 | 859,699 | 957,929 |
| Branches of euro area-based credit institutions | | | | | |
| Number of institutions | 32 | 38 | 39 | 47 | 44 |
| Number of offices | - | - | - | - | - |
| Value of overnight deposits | - | - | - | - | - |
| Branches of EEA-based credit institutions outside the euro area | | | | | |
| Number of institutions | 9 | 24 | 9 | 24 | 21 |
| Number of offices | - | - | - | - | - |
| Value of overnight deposits | - | - | - | - | - |
| Branches of non-EEA-based credit institutions | | | | | |
| Number of institutions | 3 | 21 | 3 | 20 | 20 |
| Number of offices | - | - | - | - | - |
| Value of overnight deposits | - | - | - | - | - |
| Electronic money institutions | | | | | |
| Number of institutions | 4 | 5 | 7 | 8 | 9 |
| Number of payment accounts (thousands) | . | - | - | - | - |
| Number of e-money accounts (thousands) | . | - | - | - | - |
| Outstanding value on e-money storages issued | 36 | 0 | 0 | 0 | 0 |
| Other payment service providers | | | | | |
| Number of institutions | 1 | 1 | 34 | 39 | 45 |
| Number of offices | - | - | - | - | - |
| Number of overnight deposits (thousands) | - | - | - | - | - |
| Value of overnight deposits | - | - | - | - | - |
| Number of payment accounts (thousands) | . | - | - | - | - |
| Number of e-money accounts (thousands) | . | - | - | - | - |
| Outstanding value on e-money storages issued | - | - | - | - | - |

Explanatory information on certain data items is given in the notes accompanying these tables.

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5. Institutions offering payment services to non-MFIs - page 2 (original units, unless otherwise indicated; values in EUR millions; end of period)

| | 2013 | 2014 | 2015 | 2016 | 2017 |
|--|----------|----------|----------|----------|-----------|
| Institutions offering payment services to non-MFIs (total) | | | | | |
| Number of institutions | 629 | 503 | 509 | 493 | 543 |
| Number of offices | 37,863 | 37,621 | 37,182 | 36,673 | 36,161 |
| Number of overnight deposits (thousands) | 79,510.0 | 80,462.0 | 81,590.0 | 81,648.1 | 80,693.9 |
| <i>of which:</i> | | | | | |
| Number of internet/PC-linked overnight deposits (thousands) | - | - | - | - | - |
| Value of overnight deposits | 651,849 | 689,582 | 793,026 | 874,161 | 1,014,683 |
| Number of payment accounts (thousands) | . | - | - | - | - |
| Number of e-money accounts (thousands) | . | - | - | - | - |
| Outstanding value on e-money storages issued | 37 | 1 | 8 | 9 | 9 |
| <i>Memorandum items:</i> | | | | | |
| Number of payment institutions operating in the country on a cross-border basis | . | - | - | - | - |
| <i>of which:</i> | | | | | |
| Institutions providing services through an established branch | . | - | - | - | - |
| Institutions providing services through an agent | . | - | - | - | - |
| Institutions providing services neither establishing a branch nor through an agent | . | - | - | - | - |

Explanatory information on certain data items is given in the notes accompanying these tables.
The totals reflect the sums of items shown on page one.

France

6. Payment card functions and accepting devices

(original units, number of cards in thousands; end of period)

| | 2013 | 2014 | 2015 | 2016 | 2017 |
|---|-----------|-----------|-----------|-----------|-----------|
| Cards issued by resident PSPs | | | | | |
| Cards with a cash function | 88,183 | 85,672 | 80,718 | 81,767 | 83,324 |
| Cards with a payment function* | 82,223 | 81,040 | 77,690 | 78,872 | 79,857 |
| <i>of which:</i> | | | | | |
| Cards with a debit function | 80,085 | 41,808 | 43,708 | 44,539 | 46,439 |
| Cards with a delayed debit function | 23,809 | 7,319 | 7,560 | 8,840 | 12,929 |
| Cards with a credit function | 19,611 | 6,943 | 5,867 | 4,752 | 3,984 |
| Cards with a debit and/or delayed debit function | 11,608 | 13,462 | 6,531 | 5,804 | 1,745 |
| Cards with a credit and/or delayed debit function | 7,513 | 17,976 | 14,033 | 14,939 | 14,761 |
| Cards with an e-money function | 23,102 | 14,201 | 3,030 | 2,749 | 2,380 |
| Cards on which e-money can be stored directly | . | 11,039 | 0 | 56 | 53 |
| Cards which give access to e-money stored on e-money accounts | . | 3,162 | 3,029 | 2,693 | 2,326 |
| Cards with an e-money function | | | | | |
| <i>of which:</i> | | | | | |
| Cards with an e-money function which have been loaded at least once | 1,932 | 3,592 | 1,597 | 1,607 | 1,521 |
| Total number of cards (irrespective of the number of functions on the card) | 99,312 | 101,524 | 94,627 | 94,243 | 94,570 |
| <i>of which:</i> | | | | | |
| Cards with a combined debit, cash and e-money function | 22,474 | 11,715 | 2,415 | 1,754 | 2,095 |
| Terminals provided by resident PSPs | | | | | |
| ATMs | 58,638 | 71,741 | 60,756 | 58,480 | 56,649 |
| Located in the reporting country | . | 71,741 | 60,741 | 58,480 | 56,649 |
| Located abroad | . | - | 15 | 0 | 0 |
| ATMs | | | | | |
| <i>of which:</i> | | | | | |
| ATMs with a cash withdrawal function | - | 66,975 | 57,505 | 57,381 | 55,761 |
| Located in the reporting country | . | 66,975 | 57,490 | 57,381 | 55,761 |
| Located abroad | . | - | 15 | 0 | 0 |
| ATMs with a credit transfer function | - | 50,501 | 38,957 | 40,047 | 42,643 |
| Located in the reporting country | . | 50,501 | 38,942 | 40,047 | 42,643 |
| Located abroad | . | - | 15 | 0 | 0 |
| POS terminals | 1,344,402 | 1,607,054 | 1,498,901 | 1,490,144 | 1,623,888 |
| Located in the reporting country | . | 1,604,495 | 1,495,855 | 1,487,272 | 1,606,739 |
| Located abroad | . | 2,559 | 3,046 | 2,872 | 17,149 |
| POS terminals | | | | | |
| <i>of which:</i> | | | | | |
| EFTPOS terminals | 1,344,402 | 1,102,658 | 735,959 | 1,111,519 | 978,992 |
| Located in the reporting country | . | 1,101,647 | 734,761 | 1,110,713 | 978,476 |
| Located abroad | . | 1,011 | 1,198 | 806 | 516 |
| E-money card POS terminals | - | 45,400 | 546 | 311,211 | 323,986 |
| Located in the reporting country | . | 45,400 | 546 | 311,211 | 323,986 |
| Located abroad | . | - | 0 | 0 | 0 |
| E-money card terminals | 46,952 | 45,400 | 1,182 | 347,680 | 323,986 |
| Located in the reporting country | . | 45,400 | 1,182 | 347,680 | 323,986 |
| Located abroad | . | - | 0 | 0 | 0 |
| E-money card terminals | | | | | |
| <i>of which:</i> | | | | | |
| E-money card loading/unloading terminals | 29,539 | 21,236 | 1,158 | 127,840 | 128,214 |
| Located in the reporting country | . | 21,236 | 1,158 | 127,840 | 128,214 |
| Located abroad | . | - | 0 | 0 | 0 |
| E-money card accepting terminals | 46,952 | 45,400 | 547 | 311,211 | 323,986 |
| Located in the reporting country | . | 45,400 | 547 | 311,211 | 323,986 |
| Located abroad | . | - | 0 | 0 | 0 |

*Except cards with an e-money function only.

France

7a. Payments per type of payment service involving non-MFIs - page 1

(number of payments sent, unless otherwise stated; millions; total for the period)

| | 2013 | 2014 | 2015 | 2016 | 2017 |
|--|---------|---------|----------|----------|----------|
| Payments per type of payment service | | | | | |
| Credit transfers | 3,250.2 | 3,416.9 | 3,621.1 | 3,752.9 | 3,869.7 |
| Domestic | . | 3,329.6 | 3,555.5 | 3,681.6 | 3,777.5 |
| Cross-border | . | 87.3 | 65.6 | 71.3 | 92.2 |
| Credit transfers | | | | | |
| Initiated in paper-based form | - | 146.5 | 141.3 | 141.4 | 124.0 |
| Initiated electronically | - | 3,270.4 | 3,479.4 | 3,611.5 | 3,745.7 |
| Initiated in a file/batch | . | 2,079.7 | 1,903.5 | 1,953.0 | 1,974.1 |
| Initiated on a single payment basis | . | 1,190.8 | 1,575.9 | 1,658.4 | 1,771.6 |
| <i>of which (memorandum item):</i> | | | | | |
| Online banking based e-payments | . | 586.2 | 762.0 | 793.4 | 888.5 |
| Credit transfers | | | | | |
| <i>of which:</i> | | | | | |
| Non-SEPA credit transfers | . | 441.3 | 264.9 | 63.9 | 68.6 |
| Cross-border credit transfers received | . | 99.4 | 105.2 | 110.9 | 119.6 |
| Direct debits | 3,107.7 | 3,541.5 | 3,879.1 | 3,962.6 | 4,091.3 |
| Domestic | . | 3,531.2 | 3,874.6 | 3,956.3 | 4,052.7 |
| Cross-border | . | 10.2 | 4.5 | 6.3 | 38.5 |
| Direct debits | | | | | |
| Initiated in a file/batch | . | 3,320.3 | 3,775.3 | 3,892.3 | 4,028.7 |
| Initiated on a single payment basis | . | 221.2 | 102.8 | 70.3 | 62.6 |
| Direct debits | | | | | |
| <i>of which:</i> | | | | | |
| Non-SEPA direct debits | . | 385.3 | 113.2 | 40.5 | 23.1 |
| Cross-border direct debits received | . | 333.7 | 303.9 | 364.6 | 385.9 |
| Card payments with cards issued by resident PSPs* | 8,964.3 | 9,437.9 | 10,287.5 | 10,997.0 | 12,004.6 |
| Domestic card payments | . | 8,988.1 | 9,753.1 | 10,434.6 | 11,346.4 |
| Cross-border card payments | . | 449.8 | 534.4 | 562.4 | 658.2 |
| Card payments with cards issued by resident PSPs* | | | | | |
| Payments with cards with a debit function | - | 4,924.2 | 6,124.5 | 7,634.5 | 8,335.1 |
| Payments with cards with a delayed debit function | - | 1,357.1 | 1,916.5 | 2,196.6 | 2,023.2 |
| Payments with cards with a credit function | - | 85.4 | 245.6 | 254.4 | 554.4 |
| Payments with cards with a debit and/or delayed debit function | - | 2,455.5 | 1,169.8 | 0.5 | 57.9 |
| Payments with cards with a credit and/or delayed debit function | - | 615.8 | 777.6 | 911.0 | 1,033.9 |
| Card payments with cards issued by resident PSPs* | | | | | |
| Payments initiated at physical EFTPOS | . | 5,073.8 | 8,988.5 | 9,766.7 | 10,447.2 |
| Payments initiated remotely | . | 675.2 | 1,299.0 | 1,230.3 | 1,557.4 |
| E-money payments with e-money issued by resident PSPs | 50.5 | 52.9 | 36.4 | 38.1 | 55.1 |
| Domestic | . | 52.9 | 34.5 | 33.6 | 47.5 |
| Cross-border | . | 0.0 | 1.9 | 4.5 | 7.6 |
| E-money payments with e-money issued by resident PSPs | | | | | |
| With cards on which e-money can be stored directly | 50.5 | 50.0 | 18.4 | 5.7 | 9.2 |
| With e-money accounts | - | 3.0 | 17.9 | 32.4 | 45.9 |
| <i>of which:</i> | | | | | |
| Accessed through a card | . | 3.0 | 1.3 | 1.5 | 2.2 |
| Cross-border e-money payments with e-money issued by resident PSPs received | . | 0.0 | 0.0 | 0.0 | 0.0 |

*Except cards with an e-money function only.

France

7a. Payments per type of payment service involving non-MFIs - page 2

(number of payments sent, unless otherwise stated; millions; total for the period)

| | 2013 | 2014 | 2015 | 2016 | 2017 |
|--|----------|----------|----------|----------|----------|
| Cheques | 2,620.6 | 2,482.8 | 2,311.5 | 2,137.5 | 1,926.7 |
| Domestic | . | 2,482.6 | 2,309.8 | 2,136.5 | 1,925.9 |
| Cross-border | . | 0.2 | 1.7 | 1.0 | 0.8 |
| Cross-border cheques received | . | 0.7 | 0.4 | 0.4 | 0.2 |
| Other payment services | 92.7 | 25.9 | 72.5 | 19.9 | 17.0 |
| Domestic | . | 25.6 | 70.2 | 18.7 | 15.7 |
| Cross-border | . | 0.3 | 2.3 | 1.2 | 1.4 |
| Other cross-border payment services received | . | 0.0 | 0.1 | 0.1 | 0.1 |
| Total payments involving non-MFIs | 18,086.1 | 18,958.0 | 20,208.0 | 20,907.9 | 21,964.3 |
| Domestic | . | 18,410.1 | 19,597.7 | 20,261.3 | 21,165.6 |
| Cross-border | 555.8 | 547.9 | 610.3 | 646.7 | 798.7 |
| Total cross-border payments received (excluding card payments) | 823.1 | 433.7 | 409.6 | 475.9 | 505.8 |
| <i>Memorandum items:</i> | | | | | |
| Credits to the accounts by simple book entry | - | 251.3 | 356.2 | 346.3 | 375.8 |
| Debits from the accounts by simple book entry | - | 1,039.0 | 1,426.5 | 1,459.5 | 1,581.4 |
| Money remittances | - | 0.3 | 43.5 | 1.3 | 1.4 |
| Domestic | . | 0.0 | 41.2 | 0.0 | 0.0 |
| Cross-border | . | 0.3 | 2.3 | 1.2 | 1.4 |
| Cross-border money remittances received | . | 0.0 | 0.1 | 0.1 | 0.1 |
| Transactions via telecommunication, digital or IT device | . | 25.6 | 29.0 | 18.9 | 15.9 |
| Cross-border transactions via telecommunication, digital or IT device received | . | 0.0 | 0.0 | 0.0 | 0.0 |
| Other services (not included in the Payment Services Directive) | . | 86.6 | 84.9 | 82.2 | 80.9 |
| Domestic | . | 86.6 | 84.9 | 82.2 | 80.9 |
| Cross-border | . | - | 0.0 | - | - |

Explanatory information on certain data items is given in the notes accompanying these tables.

France

7b. Payments per type of terminal involving non-MFIs - page 1 (number of payments sent; millions; total for the period)

| | 2013 | 2014 | 2015 | 2016 | 2017 |
|---|----------|----------|----------|----------|----------|
| a) At terminals provided by resident PSPs with cards issued by resident PSPs | 10,190.7 | 10,435.0 | 10,818.1 | 11,385.1 | 12,239.2 |
| At terminals located in the reporting country | . | 10,423.0 | 10,807.1 | 11,372.9 | 12,220.8 |
| At terminals located abroad | . | 12.1 | 11.0 | 12.2 | 18.4 |
| At terminals provided by resident PSPs with cards issued by resident PSPs <i>of which:</i> | | | | | |
| ATM cash withdrawals (except e-money transactions) | 1,606.3 | 1,570.6 | 1,670.5 | 1,634.1 | 1,533.1 |
| At terminals located in the reporting country | . | 1,570.0 | 1,670.1 | 1,633.8 | 1,532.7 |
| At terminals located abroad | . | 0.6 | 0.3 | 0.3 | 0.4 |
| ATM cash deposits (except e-money transactions) | - | 29.4 | 191.1 | 941.8 | 42.2 |
| At terminals located in the reporting country | . | 29.4 | 191.1 | 941.8 | 42.2 |
| At terminals located abroad | . | 0.0 | 0.0 | 0.1 | 0.0 |
| POS transactions (except e-money transactions) | 8,578.5 | 8,249.8 | 8,940.7 | 8,807.3 | 10,661.2 |
| At terminals located in the reporting country | . | 8,238.7 | 8,930.1 | 8,795.4 | 10,643.1 |
| At terminals located abroad | . | 11.1 | 10.7 | 11.8 | 18.0 |
| E-money card-loading/unloading transactions | 5.9 | 5.3 | 2.2 | 0.0 | 0.0 |
| At terminals located in the reporting country | . | 5.3 | 2.2 | 0.0 | 0.0 |
| At terminals located abroad | . | 0.0 | 0.0 | 0.0 | 0.0 |
| E-money payments with cards with an e-money function | - | 48.5 | 20.0 | 1.9 | 9.2 |
| At terminals located in the reporting country | . | 48.5 | 20.0 | 1.9 | 9.2 |
| At terminals located abroad | . | 0.0 | 0.0 | 0.0 | 0.0 |
| b) At terminals provided by resident PSPs with cards issued by non-resident PSPs | 445.6 | 417.2 | 400.8 | 399.5 | 571.5 |
| At terminals located in the reporting country | . | 374.3 | 379.8 | 323.4 | 375.6 |
| At terminals located abroad | . | 42.9 | 21.0 | 76.2 | 196.0 |
| At terminals provided by resident PSPs with cards issued by non-resident PSPs <i>of which:</i> | | | | | |
| ATM cash withdrawals (except e-money transactions) | 40.5 | 35.1 | 34.3 | 33.9 | 34.5 |
| At terminals located in the reporting country | . | 34.6 | 33.9 | 30.6 | 30.8 |
| At terminals located abroad | . | 0.5 | 0.5 | 3.3 | 3.7 |
| ATM cash deposits (except e-money transactions) | - | - | 0.0 | 80.3 | 0.0 |
| At terminals located in the reporting country | . | - | 0.0 | 77.7 | 0.0 |
| At terminals located abroad | . | - | 0.0 | 2.6 | 0.0 |
| POS transactions (except e-money transactions) | 405.1 | 353.7 | 366.5 | 285.3 | 537.0 |
| At terminals located in the reporting country | . | 311.3 | 344.7 | 215.0 | 344.7 |
| At terminals located abroad | . | 42.4 | 21.8 | 70.3 | 192.3 |
| E-money card-loading/unloading transactions | - | - | 0.0 | 0.0 | 0.0 |
| At terminals located in the reporting country | . | - | 0.0 | 0.0 | 0.0 |
| At terminals located abroad | . | - | 0.0 | 0.0 | 0.0 |
| E-money payments with cards with an e-money function | - | 0.0 | 0.0 | 0.0 | 0.1 |
| At terminals located in the reporting country | . | 0.0 | 0.0 | 0.0 | 0.1 |
| At terminals located abroad | . | 0.0 | 0.0 | 0.0 | 0.0 |

Explanatory information on certain data items is given in the notes accompanying these tables.

France

7b. Payments per type of terminal involving non-MFIs - page 2 (number of payments sent; millions; total for the period)

| | 2013 | 2014 | 2015 | 2016 | 2017 |
|---|-------|-------|---------|-------|-------|
| c) At terminals provided by non-resident PSPs with cards issued by resident PSPs | 434.5 | 386.8 | 511.1 | 548.1 | 695.7 |
| At terminals located in the reporting country | . | 28.2 | 95.6 | 159.6 | 267.9 |
| At terminals located abroad | . | 358.7 | 415.6 | 388.5 | 427.8 |
| At terminals provided by non-resident PSPs with cards issued by resident PSPs <i>of which:</i> | | | | | |
| ATM cash withdrawals (except e-money transactions) | 48.7 | 36.6 | 48.6 | 48.2 | 43.6 |
| At terminals located in the reporting country | . | 0.4 | 4.9 | 6.4 | 6.3 |
| At terminals located abroad | . | 36.3 | 43.7 | 41.8 | 37.4 |
| ATM cash deposits (except e-money transactions) | - | 0.1 | 6.2 | 0.0 | 0.0 |
| At terminals located in the reporting country | . | 0.1 | 3.7 | 0.0 | 0.0 |
| At terminals located abroad | . | - | 2.5 | 0.0 | 0.0 |
| POS transactions (except e-money transactions) | 385.8 | 325.0 | 456.3 | 499.9 | 652.1 |
| At terminals located in the reporting country | . | 27.4 | 84.1 | 153.2 | 261.6 |
| At terminals located abroad | . | 297.6 | 372.2 | 346.6 | 390.5 |
| E-money card-loading/unloading transactions | - | 0.0 | 0.0 | 0.0 | 0.0 |
| At terminals located in the reporting country | . | 0.0 | 0.0 | 0.0 | 0.0 |
| At terminals located abroad | . | - | 0.0 | 0.0 | 0.0 |
| E-money payments with cards with an e-money function | - | - | 0.0 | 0.0 | 0.0 |
| At terminals located in the reporting country | . | - | 0.0 | 0.0 | 0.0 |
| At terminals located abroad | . | - | 0.0 | 0.0 | 0.0 |
| <i>Memorandum items:</i> | | | | | |
| Cash advances at POS terminals | - | 1.9 | 24.5 | 3.7 | 4.1 |
| OTC cash withdrawals | - | 34.1 | 672.6 | 97.3 | 85.3 |
| OTC cash deposits | - | 41.8 | 1,753.0 | 78.8 | 73.8 |

Explanatory information on certain data items is given in the notes accompanying these tables.

France

8a. Payments per type of payment service involving non-MFIs - page 1

(value of payments sent, unless otherwise stated; EUR billions; total for the period)

| | 2013 | 2014 | 2015 | 2016 | 2017 |
|--|----------|----------|----------|----------|----------|
| Payments per type of payment service | | | | | |
| Credit transfers | 23,198.5 | 22,742.5 | 23,370.0 | 23,696.8 | 24,068.6 |
| Domestic | . | 18,221.2 | 18,058.4 | 18,347.0 | 18,897.5 |
| Cross-border | . | 4,521.3 | 5,311.6 | 5,349.8 | 5,171.1 |
| Credit transfers | | | | | |
| Initiated in paper-based form | - | 4,198.1 | 2,520.4 | 2,487.6 | 2,206.0 |
| Initiated electronically | - | 19,848.3 | 20,844.0 | 21,209.2 | 21,862.6 |
| Initiated in a file/batch | . | 13,388.1 | 12,620.4 | 14,155.6 | 13,802.8 |
| Initiated on a single payment basis | . | 6,460.2 | 8,223.7 | 7,053.5 | 8,059.8 |
| <i>of which (memorandum item):</i> | | | | | |
| Online banking based e-payments | . | 1,932.8 | 2,722.3 | 2,533.0 | 2,824.3 |
| Credit transfers | | | | | |
| <i>of which:</i> | | | | | |
| Non-SEPA credit transfers | . | 18,573.1 | 11,457.5 | 15,506.8 | 14,810.0 |
| Cross-border credit transfers received | . | 8,131.6 | 7,065.8 | 7,070.0 | 9,641.9 |
| Direct debits | 1,399.3 | 1,378.4 | 1,451.2 | 1,492.1 | 1,578.6 |
| Domestic | . | 1,361.0 | 1,444.4 | 1,482.7 | 1,545.2 |
| Cross-border | . | 17.4 | 6.7 | 9.4 | 33.5 |
| Direct debits | | | | | |
| Initiated in a file/batch | . | 1,302.8 | 1,299.7 | 1,447.9 | 1,526.0 |
| Initiated on a single payment basis | . | 211.8 | 150.6 | 44.2 | 52.6 |
| Direct debits | | | | | |
| <i>of which:</i> | | | | | |
| Non-SEPA direct debits | . | 820.9 | 241.9 | 61.5 | 52.3 |
| Cross-border direct debits received | . | 244.6 | 70.2 | 63.3 | 70.3 |
| Card payments with cards issued by resident PSPs* | 438.4 | 443.3 | 472.1 | 492.1 | 527.9 |
| Domestic card payments | . | 415.6 | 439.6 | 457.3 | 489.1 |
| Cross-border card payments | . | 27.7 | 32.5 | 34.8 | 38.8 |
| Card payments with cards issued by resident PSPs* | | | | | |
| Payments with cards with a debit function | - | 215.8 | 258.0 | 310.1 | 331.7 |
| Payments with cards with a delayed debit function | - | 77.6 | 111.1 | 128.7 | 120.8 |
| Payments with cards with a credit function | - | 5.5 | 13.1 | 13.3 | 27.4 |
| Payments with cards with a debit and/or delayed debit function | - | 113.2 | 52.6 | 0.0 | 3.4 |
| Payments with cards with a credit and/or delayed debit function | - | 31.2 | 35.0 | 40.1 | 44.5 |
| Card payments with cards issued by resident PSPs* | | | | | |
| Payments initiated at physical EFTPOS | . | 216.6 | 378.7 | 400.8 | 425.5 |
| Payments initiated remotely | . | 41.5 | 93.4 | 91.4 | 102.4 |
| E-money payments with e-money issued by resident PSPs | 0.1 | 0.2 | 0.4 | 0.6 | 0.9 |
| Domestic | . | 0.2 | 0.2 | 0.3 | 0.4 |
| Cross-border | . | 0.0 | 0.2 | 0.3 | 0.5 |
| E-money payments with e-money issued by resident PSPs | | | | | |
| With cards on which e-money can be stored directly | 0.1 | 0.2 | 0.1 | 0.4 | 0.6 |
| With e-money accounts | - | 0.0 | 0.4 | 0.2 | 0.3 |
| <i>of which:</i> | | | | | |
| Accessed through a card | . | 0.0 | 0.0 | 0.1 | 0.1 |
| Cross-border e-money payments with e-money issued by resident PSPs received | . | 0.0 | 0.0 | 0.0 | 0.0 |

Explanatory information on certain data items is given in the notes accompanying these tables.

*Except cards with an e-money function only.

France

8a. Payments per type of payment service involving non-MFIs - page 2

(value of payments sent, unless otherwise stated; EUR billions; total for the period)

| | 2013 | 2014 | 2015 | 2016 | 2017 |
|--|----------|----------|----------|----------|----------|
| Cheques | 1,320.0 | 1,216.0 | 1,172.8 | 1,077.3 | 1,001.9 |
| Domestic | . | 1,201.0 | 1,169.0 | 1,073.2 | 998.6 |
| Cross-border | . | 15.1 | 3.9 | 4.2 | 3.3 |
| Cross-border cheques received | . | 2.7 | 1.3 | 1.1 | 0.8 |
| Other payment services | 330.3 | 1.0 | 356.5 | 0.8 | 0.8 |
| Domestic | . | 0.4 | 243.6 | 0.1 | 0.1 |
| Cross-border | . | 0.6 | 113.0 | 0.7 | 0.7 |
| Other cross-border payment services received | . | 0.1 | 41.7 | 0.0 | 0.1 |
| Total payments involving non-MFIs | 26,686.6 | 27,221.5 | 26,823.0 | 26,759.7 | 27,178.7 |
| Domestic | . | 22,231.4 | 21,355.2 | 21,360.6 | 21,930.9 |
| Cross-border | 6,790.2 | 4,990.1 | 5,467.8 | 5,399.1 | 5,247.8 |
| Total cross-border payments received (excluding card payments) | 7,386.1 | 8,379.0 | 7,179.0 | 7,134.4 | 9,713.0 |
| <i>Memorandum items:</i> | | | | | |
| Credits to the accounts by simple book entry | - | 1,864.4 | 1,522.8 | 3,207.4 | 3,501.5 |
| Debits from the accounts by simple book entry | - | 968.0 | 1,133.5 | 2,529.4 | 3,102.9 |
| Money remittances | - | 0.9 | 356.4 | 0.7 | 0.7 |
| Domestic | . | 0.3 | 243.4 | 0.0 | 0.0 |
| Cross-border | . | 0.6 | 113.0 | 0.7 | 0.7 |
| Cross-border money remittances received | . | 0.1 | 41.7 | 0.0 | 0.1 |
| Transactions via telecommunication, digital or IT device | . | 0.1 | 0.1 | 0.4 | 0.4 |
| Cross-border transactions via telecommunication, digital or IT device received | . | 0.0 | 0.0 | 0.0 | 0.0 |
| Other services (not included in the Payment Services Directive) | . | 310.8 | 293.3 | 266.0 | 260.4 |
| Domestic | . | 310.8 | 293.3 | 266.0 | 260.4 |
| Cross-border | . | - | 0.0 | - | - |

Explanatory information on certain data items is given in the notes accompanying these tables.

France

8b. Payments per type of terminal involving non-MFIs - page 1 (value of payments sent; EUR billions; total for the period)

| | 2013 | 2014 | 2015 | 2016 | 2017 |
|---|-------|-------|-------|-------|-------|
| a) At terminals provided by resident PSPs with cards issued by resident PSPs | 543.1 | 552.1 | 560.4 | 552.3 | 586.3 |
| At terminals located in the reporting country | . | 551.2 | 559.7 | 551.7 | 585.3 |
| At terminals located abroad | . | 0.9 | 0.7 | 0.6 | 1.1 |
| At terminals provided by resident PSPs with cards issued by resident PSPs <i>of which:</i> | | | | | |
| ATM cash withdrawals (except e-money transactions) | 129.6 | 128.8 | 138.6 | 140.2 | 141.2 |
| At terminals located in the reporting country | . | 128.7 | 138.5 | 140.2 | 141.1 |
| At terminals located abroad | . | 0.1 | 0.0 | 0.0 | 0.0 |
| ATM cash deposits (except e-money transactions) | . | 18.3 | 25.6 | 51.0 | 20.5 |
| At terminals located in the reporting country | . | 18.3 | 25.6 | 51.0 | 20.5 |
| At terminals located abroad | . | 0.0 | 0.0 | 0.0 | 0.0 |
| POS transactions (except e-money transactions) | 391.0 | 381.2 | 396.2 | 361.0 | 424.6 |
| At terminals located in the reporting country | . | 380.3 | 395.5 | 360.5 | 423.6 |
| At terminals located abroad | . | 0.9 | 0.7 | 0.6 | 1.0 |
| E-money card-loading/unloading transactions | 0.1 | 0.1 | 0.0 | 0.0 | 0.0 |
| At terminals located in the reporting country | . | 0.1 | 0.0 | 0.0 | 0.0 |
| At terminals located abroad | . | 0.0 | 0.0 | 0.0 | 0.0 |
| E-money payments with cards with an e-money function | . | 0.2 | 0.1 | 0.1 | 0.6 |
| At terminals located in the reporting country | . | 0.2 | 0.1 | 0.1 | 0.6 |
| At terminals located abroad | . | 0.0 | 0.0 | 0.0 | 0.0 |
| b) At terminals provided by resident PSPs with cards issued by non-resident PSPs | 41.6 | 41.5 | 39.5 | 32.1 | 40.4 |
| At terminals located in the reporting country | . | 35.1 | 37.2 | 25.7 | 28.5 |
| At terminals located abroad | . | 6.3 | 2.3 | 6.4 | 12.0 |
| At terminals provided by resident PSPs with cards issued by non-resident PSPs <i>of which:</i> | | | | | |
| ATM cash withdrawals (except e-money transactions) | 6.3 | 5.9 | 6.1 | 6.1 | 6.2 |
| At terminals located in the reporting country | . | 5.8 | 6.1 | 5.3 | 5.4 |
| At terminals located abroad | . | 0.1 | 0.0 | 0.8 | 0.8 |
| ATM cash deposits (except e-money transactions) | . | - | 0.0 | 4.0 | 0.0 |
| At terminals located in the reporting country | . | - | 0.0 | 3.9 | 0.0 |
| At terminals located abroad | . | - | 0.0 | 0.2 | 0.0 |
| POS transactions (except e-money transactions) | 35.0 | 33.6 | 33.4 | 22.0 | 34.2 |
| At terminals located in the reporting country | . | 27.3 | 31.1 | 16.4 | 23.1 |
| At terminals located abroad | . | 6.3 | 2.4 | 5.5 | 11.1 |
| E-money card-loading/unloading transactions | . | - | 0.0 | 0.0 | 0.0 |
| At terminals located in the reporting country | . | - | 0.0 | 0.0 | 0.0 |
| At terminals located abroad | . | - | 0.0 | 0.0 | 0.0 |
| E-money payments with cards with an e-money function | . | 0.0 | 0.0 | 0.0 | 0.0 |
| At terminals located in the reporting country | . | 0.0 | 0.0 | 0.0 | 0.0 |
| At terminals located abroad | . | 0.0 | 0.0 | 0.0 | 0.0 |

Explanatory information on certain data items is given in the notes accompanying these tables.

France

8b. Payments per type of terminal involving non-MFIs - page 2 (value of payments sent; EUR billions; total for the period)

| | 2013 | 2014 | 2015 | 2016 | 2017 |
|---|------|------|------|------|------|
| c) At terminals provided by non-resident PSPs with cards issued by resident PSPs | 31.0 | 23.6 | 33.6 | 36.5 | 42.6 |
| At terminals located in the reporting country | . | 1.5 | 5.3 | 8.9 | 13.7 |
| At terminals located abroad | . | 22.1 | 28.4 | 27.6 | 28.9 |
| At terminals provided by non-resident PSPs with cards issued by resident PSPs <i>of which:</i> | | | | | |
| ATM cash withdrawals (except e-money transactions) | 6.0 | 4.5 | 6.0 | 6.5 | 5.9 |
| At terminals located in the reporting country | . | 0.0 | 0.5 | 0.8 | 0.8 |
| At terminals located abroad | . | 4.4 | 5.5 | 5.7 | 5.2 |
| ATM cash deposits (except e-money transactions) | - | 0.0 | 1.6 | 0.0 | 0.0 |
| At terminals located in the reporting country | . | 0.0 | 1.5 | 0.0 | 0.0 |
| At terminals located abroad | . | - | 0.1 | 0.0 | 0.0 |
| POS transactions (except e-money transactions) | 25.0 | 17.7 | 26.0 | 30.0 | 36.6 |
| At terminals located in the reporting country | . | 1.4 | 3.1 | 8.2 | 12.9 |
| At terminals located abroad | . | 16.3 | 22.9 | 21.9 | 23.7 |
| E-money card-loading/unloading transactions | - | 0.0 | 0.0 | 0.0 | 0.0 |
| At terminals located in the reporting country | . | 0.0 | 0.0 | 0.0 | 0.0 |
| At terminals located abroad | . | - | 0.0 | 0.0 | 0.0 |
| E-money payments with cards with an e-money function | - | - | 0.0 | 0.0 | 0.0 |
| At terminals located in the reporting country | . | - | 0.0 | 0.0 | 0.0 |
| At terminals located abroad | . | - | 0.0 | 0.0 | 0.0 |
| <i>Memorandum items:</i> | | | | | |
| Cash advances at POS terminals | - | 0.1 | 1.1 | 0.2 | 0.3 |
| OTC cash withdrawals | - | 20.9 | 44.2 | 45.3 | 41.7 |
| OTC cash deposits | - | 43.2 | 67.8 | 69.2 | 64.1 |

Explanatory information on certain data items is given in the notes accompanying these tables.

France

9. Participation in selected payment systems (original units; end of period)

| | 2013 | 2014 | 2015 | 2016 | 2017 |
|---|------|------|------|------|------|
| TARGET COMPONENT: TBF & TARGET2-FR | | | | | |
| Number of participants | 328 | 320 | 317 | 329 | 327 |
| <i>of which:</i> | | | | | |
| Direct participants | 124 | 121 | 123 | 133 | 138 |
| <i>of which:</i> | | | | | |
| Credit institutions | 118 | 116 | 119 | 129 | 134 |
| Central bank | 1 | 1 | 1 | 1 | 1 |
| Other direct participants | 5 | 4 | 3 | 3 | 3 |
| <i>of which:</i> | | | | | |
| Public administration | 0 | 0 | 0 | 0 | 0 |
| Clearing and settlement organisations | 2 | 2 | 2 | 2 | 2 |
| Other financial institutions | 3 | 2 | 1 | 1 | 1 |
| Others | 0 | 0 | 0 | 0 | 0 |
| Indirect participants | 204 | 199 | 194 | 196 | 189 |
| RETAIL SYSTEM: CORE | | | | | |
| Number of participants | 380 | 367 | 367 | 363 | 362 |
| <i>of which:</i> | | | | | |
| Direct participants | 10 | 10 | 10 | 10 | 10 |
| <i>of which:</i> | | | | | |
| Credit institutions | 8 | 8 | 8 | 8 | 8 |
| Central bank | 1 | 1 | 1 | 1 | 1 |
| Other direct participants | 1 | 1 | 1 | 1 | 1 |
| <i>of which:</i> | | | | | |
| Public administration | 0 | 0 | 0 | 0 | 0 |
| Clearing and settlement organisations | 0 | 0 | 0 | 0 | 0 |
| Other financial institutions | 1 | 1 | 1 | 1 | 1 |
| Others | 0 | 0 | 0 | 0 | 0 |
| Indirect participants | 370 | 357 | 357 | 353 | 352 |
| RETAIL SYSTEM: SEPA EU | | | | | |
| Number of participants | . | . | . | 363 | 362 |
| <i>of which:</i> | | | | | |
| Direct participants | . | . | . | 10 | 10 |
| <i>of which:</i> | | | | | |
| Credit institutions | . | . | . | 8 | 8 |
| Central bank | . | . | . | 1 | 1 |
| Other direct participants | . | . | . | 1 | 1 |
| <i>of which:</i> | | | | | |
| Public administration | . | . | . | 0 | 0 |
| Clearing and settlement organisations | . | . | . | 0 | 0 |
| Other financial institutions | . | . | . | 1 | 1 |
| Others | . | . | . | 0 | 0 |
| Indirect participants | . | . | . | 353 | 352 |

France

10. Payments processed by selected payment systems - page 1 (number of transactions sent; millions; total for the period)

| | 2013 | 2014 | 2015 | 2016 | 2017 |
|--|----------|----------|----------|----------|----------|
| TARGET COMPONENT: TBF & TARGET2-FR | | | | | |
| Credit transfers and direct debits | 9.1 | 9.4 | 8.9 | 7.9 | 8.2 |
| <i>of which:</i> | | | | | |
| Credit transfers and direct debits within the same TARGET component | 4.5 | 5.1 | 5.1 | 4.8 | 4.7 |
| Credit transfers and direct debits to another TARGET component | 4.6 | 4.3 | 3.9 | 3.2 | 3.5 |
| <i>of which:</i> | | | | | |
| Credit transfers and direct debits to a euro area TARGET component | 4.5 | 4.2 | 3.8 | 3.1 | 3.4 |
| Credit transfers and direct debits to a non-euro area TARGET component | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 |
| Concentration ratio in terms of volume (percentages) | 54.2 | 55.0 | 55.5 | 61.2 | 62.7 |
| RETAIL SYSTEM: CORE | | | | | |
| Total transactions | 13,635.4 | 13,924.9 | 14,180.2 | 14,432.2 | 12,535.1 |
| Domestic | . | 13,924.9 | 14,180.2 | 14,432.2 | 12,535.1 |
| Cross-border | . | - | - | - | - |
| Credit transfers | 1,969.0 | 2,021.5 | 2,086.4 | 2,177.4 | 2,221.6 |
| Domestic | . | 2,021.5 | 2,086.4 | 2,177.4 | 2,221.6 |
| Cross-border | . | - | - | - | - |
| Credit transfers | | | | | |
| Initiated in a paper-based form | 0.0 | 0.0 | 0.0 | 0.0 | - |
| Initiated electronically | 1,969.0 | 2,021.5 | 2,086.4 | 2,177.4 | 2,221.6 |
| Direct debits | 2,337.0 | 2,303.6 | 2,377.0 | 2,136.2 | - |
| Domestic | . | 2,303.6 | 2,377.0 | 2,136.2 | - |
| Cross-border | . | - | - | - | - |
| Card payments (except e-money transactions) | 6,596.3 | 6,988.4 | 7,275.2 | 7,829.4 | 8,202.4 |
| Domestic | . | 6,988.4 | 7,275.2 | 7,829.4 | 8,202.4 |
| Cross-border | . | - | - | - | - |
| ATM transactions (except e-money transactions) | 611.2 | 614.3 | 599.2 | 582.6 | 557.3 |
| Domestic | . | 614.3 | 599.2 | 582.6 | 557.3 |
| Cross-border | . | - | - | - | - |
| E-money payment transactions | . | - | - | - | - |
| Domestic | . | - | - | - | - |
| Cross-border | . | - | - | - | - |
| Cheques | 2,050.3 | 1,926.4 | 1,774.7 | 1,641.0 | 1,489.4 |
| Domestic | . | 1,926.4 | 1,774.7 | 1,641.0 | 1,489.4 |
| Cross-border | . | - | - | - | - |
| Other payment services | 71.6 | 70.7 | 67.6 | 65.6 | 64.5 |
| Domestic | . | 70.7 | 67.6 | 65.6 | 64.5 |
| Cross-border | . | - | - | - | - |
| Concentration ratio in terms of volume (percentages) | 83.0 | 84.0 | 82.7 | 82.5 | 84.3 |

France

10. Payments processed by selected payment systems - page 2

(number of transactions sent; millions; total for the period)

| | 2013 | 2014 | 2015 | 2016 | 2017 |
|--|------|------|------|-------|---------|
| RETAIL SYSTEM: SEPA EU | | | | | |
| Total transactions | - | - | - | 192.9 | 2,436.4 |
| Domestic | . | . | . | 192.9 | 2,436.4 |
| Cross-border | . | . | . | - | - |
| Credit transfers | - | - | - | - | - |
| Domestic | . | . | . | - | - |
| Cross-border | . | . | . | - | - |
| Credit transfers | - | - | - | - | - |
| Initiated in a paper-based form | . | . | . | - | - |
| Initiated electronically | . | . | . | - | - |
| Direct debits | - | - | - | 192.9 | 2,436.4 |
| Domestic | . | . | . | 192.9 | 2,436.4 |
| Cross-border | . | . | . | - | - |
| Card payments (except e-money transactions) | - | - | - | - | - |
| Domestic | . | . | . | - | - |
| Cross-border | . | . | . | - | - |
| ATM transactions (except e-money transactions) | - | - | - | - | - |
| Domestic | . | . | . | - | - |
| Cross-border | . | . | . | - | - |
| E-money payment transactions | - | - | - | - | - |
| Domestic | . | . | . | - | - |
| Cross-border | . | . | . | - | - |
| Cheques | - | - | - | - | - |
| Domestic | . | . | . | - | - |
| Cross-border | . | . | . | - | - |
| Other payment services | - | - | - | - | - |
| Domestic | . | . | . | - | - |
| Cross-border | . | . | . | - | - |
| Concentration ratio in terms of volume (percentages) | . | . | . | - | 84.8 |

France

11. Payments processed by selected payment systems - page 1

(value of transactions sent; EUR billions; total for the period)

| | 2013 | 2014 | 2015 | 2016 | 2017 |
|--|----------|----------|----------|----------|----------|
| TARGET COMPONENT: TBF & TARGET2-FR | | | | | |
| Credit transfers and direct debits | 87,565.1 | 86,777.5 | 79,194.1 | 74,535.0 | 74,291.2 |
| <i>of which:</i> | | | | | |
| Credit transfers and direct debits within the same TARGET component | 53,538.7 | 47,773.3 | 42,430.3 | 38,466.6 | 32,859.6 |
| Credit transfers and direct debits to another TARGET component | 34,026.5 | 39,004.2 | 36,763.9 | 36,068.4 | 41,431.6 |
| <i>of which:</i> | | | | | |
| Credit transfers and direct debits to a euro area TARGET component | 33,747.4 | 38,661.8 | 36,494.3 | 35,799.9 | 41,159.9 |
| Credit transfers and direct debits to a non-euro area TARGET component | 279.1 | 342.5 | 269.5 | 268.4 | 271.6 |
| Concentration ratio in terms of value (percentages) | 63.2 | 62.1 | 65.6 | 67.3 | 68.8 |
| RETAIL SYSTEM: CORE | | | | | |
| Total transactions | 5,376.7 | 5,373.6 | 5,541.0 | 5,513.0 | 4,854.3 |
| Domestic | . | 5,373.6 | 5,541.0 | 5,513.0 | 4,854.3 |
| Cross-border | . | - | - | - | - |
| Credit transfers | 2,760.9 | 2,852.1 | 3,055.6 | 3,233.2 | 3,497.1 |
| Domestic | . | 2,852.1 | 3,055.6 | 3,233.2 | 3,497.1 |
| Cross-border | . | - | - | - | - |
| Credit transfers | | | | | |
| Initiated in a paper-based form | 0.0 | 0.0 | 0.0 | 0.0 | - |
| Initiated electronically | 2,760.9 | 2,852.1 | 3,055.6 | 3,233.2 | 3,497.1 |
| Direct debits | 1,005.6 | 985.5 | 1,003.5 | 877.8 | - |
| Domestic | . | 985.5 | 1,003.5 | 877.8 | - |
| Cross-border | . | - | - | - | - |
| Card payments (except e-money transactions) | 306.0 | 318.3 | 324.9 | 336.8 | 344.2 |
| Domestic | . | 318.3 | 324.9 | 336.8 | 344.2 |
| Cross-border | . | - | - | - | - |
| ATM transactions (except e-money transactions) | 37.6 | 38.1 | 38.0 | 37.9 | 37.6 |
| Domestic | . | 38.1 | 38.0 | 37.9 | 37.6 |
| Cross-border | . | - | - | - | - |
| E-money payment transactions | . | - | - | - | - |
| Domestic | . | - | - | - | - |
| Cross-border | . | - | - | - | - |
| Cheques | 1,016.4 | 933.7 | 898.3 | 819.4 | 772.4 |
| Domestic | . | 933.7 | 898.3 | 819.4 | 772.4 |
| Cross-border | . | - | - | - | - |
| Other payment services | 250.1 | 245.8 | 220.7 | 208.0 | 202.9 |
| Domestic | . | 245.8 | 220.7 | 208.0 | 202.9 |
| Cross-border | . | - | - | - | - |
| Concentration ratio in terms of value (percentages) | 74.5 | 75.8 | 75.3 | 74.3 | 74.1 |

France

11. Payments processed by selected payment systems - page 2

(value of transactions sent; EUR billions; total for the period)

| | 2013 | 2014 | 2015 | 2016 | 2017 |
|---|------|------|------|-------|-------|
| RETAIL SYSTEM: SEPA EU | | | | | |
| Total transactions | - | - | - | 120.5 | 658.2 |
| Domestic | . | . | . | 120.5 | 658.2 |
| Cross-border | . | . | . | - | - |
| Credit transfers | - | - | - | - | - |
| Domestic | . | . | . | - | - |
| Cross-border | . | . | . | - | - |
| Credit transfers | - | - | - | - | - |
| Initiated in a paper-based form | . | . | . | - | - |
| Initiated electronically | . | . | . | - | - |
| Direct debits | - | - | - | 120.5 | 658.2 |
| Domestic | . | . | . | 120.5 | 658.2 |
| Cross-border | . | . | . | - | - |
| Card payments (except e-money transactions) | - | - | - | - | - |
| Domestic | . | . | . | - | - |
| Cross-border | . | . | . | - | - |
| ATM transactions (except e-money transactions) | - | - | - | - | - |
| Domestic | . | . | . | - | - |
| Cross-border | . | . | . | - | - |
| E-money payment transactions | - | - | - | - | - |
| Domestic | . | . | . | - | - |
| Cross-border | . | . | . | - | - |
| Cheques | - | - | - | - | - |
| Domestic | . | . | . | - | - |
| Cross-border | . | . | . | - | - |
| Other payment services | - | - | - | - | - |
| Domestic | . | . | . | - | - |
| Cross-border | . | . | . | - | - |
| Concentration ratio in terms of value (percentages) | . | . | . | - | 88.3 |