

# Austria

## 1. Basic statistical data

	2014	2015	2016	2017	2018
Population (thousands, annual average)	8,544	8,630	8,740	8,795	8,844
GDP (EUR billions)	333	344	356	370	386
GDP per capita (EUR)	38,992	39,893	40,760	42,058	43,656
HICP (annual percentage changes)	1.5	0.8	1.0	2.2	2.1

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

# Austria

## 2. Settlement media used by non-MFIs

(EUR millions; end of period)

	2014	2015	2016	2017	2018
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	180,618	202,947	236,338	255,149	274,033
<i>of which:</i>					
Transferable deposits	108,572	125,026	148,756	160,817	172,432
Narrow money supply (M1)	.	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	12,531	12,830	13,501	11,721	8,389
Outstanding value on e-money storages issued by MFIs	59	63	68	48	51
<i>of which:</i>					
Hardware-based electronic money	.	.	.	0	0
Software-based electronic money	.	.	.	48	51

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

# Austria

## 3. Settlement media used by credit institutions

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

	2014	2015	2016	2017	2018
Overnight deposits held at the central bank	7,561	17,050	28,923	39,634	44,731
Overnight deposits held at other credit institutions (end of period)	43,381	41,361	59,351	57,585	60,799
<i>of which:</i>					
Transferable deposits at other MFIs (end of period)	16,949	15,110	24,007	23,756	24,066
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	10,433	13,253	10,307	20,080	20,658
Intraday borrowing from the central bank (average for last reserve maintenance period)	171	344	197	93	0

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

# Austria

## 5. Institutions offering payment services to non-MFIs - page 1

(original units, unless otherwise indicated; values in EUR millions; end of period)

	2014	2015	2016	2017	2018
<b>Central bank</b>					
Number of offices	4	4	4	4	2
Number of overnight deposits (thousands)	0.1	0.1	0.1	0.1	0.1
Value of overnight deposits	2,684	5,268	11,487	9,075	6,215
<i>of which:</i>					
Value of transferable deposits	2,684	5,268	11,487	9,075	6,215
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	707	678	613	572	544
Number of offices	4,965	4,800	4,530	3,791	4,168
Number of overnight deposits (thousands)	14,309.6	14,965.2	15,329.1	16,780.6	17,141.1
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	8,449.9	8,998.4	9,541.4	10,001.5	10,614.5
Number of transferable overnight deposits (thousands)	8,172.7	8,208.0	8,316.8	10,782.7	10,939.3
<i>of which:</i>					
Number of internet/PC-linked transferable overnight deposits (thousands)	4,735.2	4,870.2	5,152.3	5,518.4	5,904.5
Value of overnight deposits	170,111	191,402	216,262	239,345	267,882
<i>of which:</i>					
Value of transferable deposits	105,888	119,758	137,269	151,742	166,217
Number of payment accounts (thousands)	12,482.7	12,507.9	12,765.3	12,985.4	13,211.1
Number of e-money accounts (thousands)	1,040.8	1,116.3	1,184.6	1,526.8	1,659.2
Outstanding value on e-money storages issued	60	65	67	48	51
<b>Credit institutions irrespective of their legal incorporation</b>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	677	648	585	546	519
Number of offices	4,935	4,770	4,502	3,765	4,143
Value of overnight deposits	160,103	180,432	204,668	226,494	254,717
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	22	23	22	22	21
Number of offices	22	23	22	22	21
Value of overnight deposits	9,243	10,111	10,521	11,808	11,908
<b>Branches of EEA-based credit institutions outside the euro area</b>					
Number of institutions	8	7	6	4	4
Number of offices	8	7	6	4	4
Value of overnight deposits	765	859	1,073	1,043	1,257
<b>Branches of non-EEA-based credit institutions</b>					
Number of institutions	0	0	0	0	0
Number of offices	-	-	-	-	-
Value of overnight deposits	-	-	-	-	-
<b>Electronic money institutions</b>					
Number of institutions	1	1	1	1	1
Number of payment accounts (thousands)	.	.	.	.	.
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued	0	0	0	0	0
<b>Other payment service providers</b>					
Number of institutions	6	7	4	5	5
Number of offices	6	7	6	6	6
Number of overnight deposits (thousands)	0.0	0.0	0.0	0.0	0.0
Value of overnight deposits	0	0	0	0	0
Number of payment accounts (thousands)	0.0	0.0	0.0	0.0	0.0
Number of e-money accounts (thousands)	0.0	0.0	0.0	0.0	0.0
Outstanding value on e-money storages issued	0	0	0	0	0

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)

	2014	2015	2016	2017	2018
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	715	687	619	579	551
Number of offices	4,975	4,811	4,540	3,801	4,176
Number of overnight deposits (thousands)	14,309.8	14,965.3	15,329.3	16,780.8	17,141.3
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	8,449.9	8,998.4	9,541.4	10,001.5	10,614.5
Value of overnight deposits	172,795	196,670	227,749	248,420	274,097
Number of payment accounts (thousands)	.	.	.	.	.
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued	60	65	67	48	51
<i>Memorandum items:</i>					
<b>Number of payment institutions operating in the country on a cross-border basis</b>	265	319	367	406	418
<i>of which:</i>					
Institutions providing services through an established branch	4	5	4	4	6
Institutions providing services through an agent	12	14	10	10	29
Institutions providing services neither establishing a branch nor through an agent	249	300	353	392	383

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.

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## 6. Payment card functions and accepting devices (original units, number of cards in thousands; end of period)

	2014	2015	2016	2017	2018
<b>Cards issued by resident PSPs</b>					
Cards with a cash function	11,907	12,228	13,251	13,144	13,551
Cards with a payment function*	12,162	12,355	13,343	13,191	13,600
<i>of which:</i>					
Cards with a debit function	9,020	9,139	10,052	9,795	10,035
Cards with a delayed debit function	1,725	1,859	1,932	2,050	2,192
Cards with a credit function	1,418	1,357	1,358	1,346	1,374
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	-	-	-	-	-
Cards with an e-money function	10,622	11,304	12,449	1,527	1,659
Cards on which e-money can be stored directly	-	-	-	-	-
Cards which give access to e-money stored on e-money accounts	-	-	-	1,527	1,659
Cards with an e-money function					
<i>of which:</i>					
Cards with an e-money function which have been loaded at least once	1,714	2,274	2,953	1,526	1,658
<b>Total number of cards (irrespective of the number of functions on the card)</b>	14,145	14,631	16,298	14,720	15,261
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	9,020	9,138	10,042	-	-
<b>Terminals provided by resident PSPs</b>					
<b>ATMs</b>	13,670	13,603	12,217	12,453	12,835
Located in the reporting country	13,670	13,603	12,217	12,453	12,835
Located abroad	-	-	-	-	-
<b>ATMs</b>					
<i>of which:</i>					
ATMs with a cash withdrawal function	8,720	8,744	8,721	8,726	8,773
Located in the reporting country	8,720	8,744	8,721	8,726	8,773
Located abroad	-	-	-	-	-
ATMs with a credit transfer function	4,950	5,287	5,319	6,038	7,075
Located in the reporting country	4,950	5,287	5,319	6,038	7,075
Located abroad	-	-	-	-	-
<b>POS terminals</b>	136,314	146,998	144,516	142,340	141,983
Located in the reporting country	130,704	135,079	136,359	127,691	124,780
Located abroad	5,610	11,919	8,157	14,649	17,203
<b>POS terminals</b>					
<i>of which:</i>					
EFTPOS terminals	106,420	114,885	129,601	141,755	141,437
Located in the reporting country	100,832	102,988	121,444	127,106	124,236
Located abroad	5,588	11,897	8,157	14,649	17,201
E-money card POS terminals	123,437	125,085	132,971	138,303	139,320
Located in the reporting country	117,966	119,232	124,922	123,698	122,153
Located abroad	5,471	5,853	8,049	14,605	17,167
<b>E-money card terminals</b>	132,404	134,075	141,936	147,029	148,093
Located in the reporting country	126,933	128,222	133,887	132,424	130,926
Located abroad	5,471	5,853	8,049	14,605	17,167
<b>E-money card terminals</b>					
<i>of which:</i>					
E-money card loading/unloading terminals	8,967	8,990	9,180	8,726	-
Located in the reporting country	8,967	8,990	9,180	8,726	-
Located abroad	0	0	0	0	-
E-money card accepting terminals	123,684	125,331	133,215	138,303	139,320
Located in the reporting country	118,213	119,478	125,166	123,698	122,153
Located abroad	5,471	5,853	8,049	14,605	17,167

\*Except cards with an e-money function only.

# Austria

## 7a. Payments per type of payment service involving non-MFIs - page 1 (number of payments sent, unless otherwise stated; millions; total for the period)

	2014	2015	2016	2017	2018
<b>Payments per type of payment service</b>					
<b>Credit transfers</b>	524.3	528.2	530.1	555.0	578.7
Domestic	496.8	495.1	492.0	511.0	529.1
Cross-border	27.4	33.1	38.0	44.0	49.6
Credit transfers					
Initiated in paper-based form	102.2	92.5	84.0	80.6	72.5
Initiated electronically	422.1	435.7	446.0	474.4	506.2
Initiated in a file/batch	208.9	217.9	218.6	227.5	239.7
Initiated on a single payment basis	213.2	217.8	227.4	246.9	266.5
<i>of which (memorandum item):</i>					
Online banking based e-payments	.	.	.	.	.
Credit transfers					
<i>of which:</i>					
Non-SEPA credit transfers	30.3	8.9	5.3	5.2	5.0
<b>Cross-border credit transfers received</b>	23.3	27.1	30.3	35.7	41.8
<b>Direct debits</b>	450.2	428.0	422.3	435.4	457.6
Domestic	445.9	421.6	419.5	432.3	452.8
Cross-border	4.3	6.4	2.8	3.0	4.8
Direct debits					
Initiated in a file/batch	417.8	399.3	396.6	409.1	431.0
Initiated on a single payment basis	32.4	28.7	25.7	26.2	26.6
Direct debits					
<i>of which:</i>					
Non-SEPA direct debits	36.4	3.5	3.2	3.4	3.8
<b>Cross-border direct debits received</b>	17.7	31.4	42.9	59.4	76.2
<b>Card payments with cards issued by resident PSPs*</b>	559.1	579.6	649.2	746.3	863.9
Domestic card payments	472.7	491.0	544.0	616.3	708.8
Cross-border card payments	86.4	88.6	105.2	130.0	155.1
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	431.1	450.5	503.8	575.7	660.9
Payments with cards with a delayed debit function	72.9	74.5	86.0	104.7	128.0
Payments with cards with a credit function	55.1	54.6	59.4	65.9	75.0
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	497.8	514.8	571.0	648.4	744.4
Payments initiated remotely	61.3	64.7	78.2	97.9	119.5
<b>E-money payments with e-money issued by resident PSPs</b>	9.9	10.7	10.2	6.5	4.4
Domestic	8.5	8.8	7.7	3.5	1.1
Cross-border	1.4	1.8	2.5	3.0	3.3
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	.	.	.	.	.
With e-money accounts	.	.	.	4.1	4.4
<i>of which:</i>					
Accessed through a card	2.1	2.7	3.5	4.1	4.4
<b>Cross-border e-money payments with e-money issued by resident PSPs received</b>	-	-	-	-	-

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

\*Except cards with an e-money function only.

## Austria

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

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

	2014	2015	2016	2017	2018
<b>Cheques</b>	1.3	1.1	1.0	0.8	0.7
Domestic	1.2	1.0	0.9	0.8	0.6
Cross-border	0.1	0.1	0.1	0.1	0.1
<b>Cross-border cheques received</b>	0.3	0.2	0.3	0.2	0.2
<b>Other payment services</b>	8.0	6.9	44.6	43.8	46.5
Domestic	7.6	1.6	2.8	2.2	2.3
Cross-border	0.4	5.3	41.8	41.6	44.2
<b>Other cross-border payment services received</b>	0.0	1.6	36.5	34.4	35.3
<b>Total payments involving non-MFIs</b>	1,552.7	1,554.5	1,657.4	1,787.8	1,951.7
Domestic	1,432.6	1,419.1	1,466.9	1,566.1	1,694.6
Cross-border	120.1	135.4	190.5	221.7	257.1
<b>Total cross-border payments received (excluding card payments)</b>	41.2	60.3	110.0	129.8	153.4
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	0.4	0.4	0.4	0.3	.
Domestic	0.0	0.0	0.0	.	.
Cross-border	0.4	0.4	0.4	.	.
Cross-border money remittances received	0.0	0.0	0.0	0.0	.
Transactions via telecommunication, digital or IT device	2.3	2.3	39.0	37.4	37.1
Cross-border transactions via telecommunication, digital or IT device received	-	.	.	.	35.3
Other services (not included in the Payment Services Directive)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-

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



## Austria

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

	2014	2015	2016	2017	2018
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	676.7	685.9	730.2	779.4	846.2
At terminals located in the reporting country	676.4	685.0	728.8	777.4	843.7
At terminals located abroad	0.4	0.9	1.4	1.9	2.5
At terminals provided by resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	283.3	280.6	288.9	289.5	286.8
At terminals located in the reporting country	283.3	280.6	288.9	289.5	286.8
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	11.4	13.5	15.7	17.1	19.0
At terminals located in the reporting country	11.4	13.5	15.7	17.1	19.0
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	372.6	381.7	416.2	467.1	536.7
At terminals located in the reporting country	372.3	381.5	415.8	466.8	536.2
At terminals located abroad	0.2	0.2	0.3	0.4	0.5
E-money card-loading/unloading transactions	1.8	1.8	2.2	2.3	.
At terminals located in the reporting country	1.7	1.5	1.7	1.7	1.7
At terminals located abroad	0.1	0.3	0.5	0.6	.
E-money payments with cards with an e-money function	7.6	8.2	7.3	.	.
At terminals located in the reporting country	7.6	7.9	6.7	.	-
At terminals located abroad	0.0	0.3	0.6	.	.
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	73.5	111.6	102.6	123.9	189.5
At terminals located in the reporting country	53.2	57.4	63.8	74.2	87.8
At terminals located abroad	20.3	54.2	38.8	49.6	101.7
At terminals provided by resident PSPs with cards issued by non-resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	8.4	9.2	10.0	10.1	10.4
At terminals located in the reporting country	8.4	9.2	10.0	10.1	10.4
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	65.0	102.3	92.6	113.7	179.1
At terminals located in the reporting country	44.7	48.2	53.8	64.1	77.4
At terminals located abroad	20.3	54.2	38.8	49.6	101.7
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-

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

## Austria

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

	2014	2015	2016	2017	2018
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	139.3	146.3	168.8	195.8	222.7
At terminals located in the reporting country	89.0	96.8	114.4	133.7	151.3
At terminals located abroad	50.4	49.4	54.4	62.1	71.5
At terminals provided by non-resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	13.3	12.0	12.3	12.6	12.9
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	13.3	12.0	12.3	12.6	12.9
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	125.3	133.2	154.9	181.2	207.7
At terminals located in the reporting country	89.0	96.8	114.4	133.7	151.3
At terminals located abroad	36.3	36.3	40.5	47.6	56.4
E-money card-loading/unloading transactions	0.1	0.1	0.1	0.1	0.1
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	0.1	0.1	0.1	0.1	0.1
E-money payments with cards with an e-money function	0.7	1.0	1.4	1.8	2.1
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	0.7	1.0	1.4	1.8	2.1
<i>Memorandum items:</i>					
Cash advances at POS terminals	0.1	0.1	0.8	1.7	0.3
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

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

# Austria

## 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)

	2014	2015	2016	2017	2018
<b>Payments per type of payment service</b>					
<b>Credit transfers</b>	2,861.1	2,802.3	2,778.5	2,794.7	3,016.3
Domestic	2,167.5	2,148.1	2,225.8	2,226.1	2,418.6
Cross-border	693.5	654.2	552.7	568.6	597.6
Credit transfers					
Initiated in paper-based form	597.1	526.5	438.8	369.3	360.0
Initiated electronically	2,263.9	2,275.8	2,339.8	2,425.4	2,656.3
Initiated in a file/batch	1,147.9	1,137.4	1,205.8	1,257.8	1,392.5
Initiated on a single payment basis	1,116.0	1,138.5	1,134.0	1,167.6	1,263.7
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	.
Credit transfers					
of which:					
Non-SEPA credit transfers	1,262.7	1,102.2	965.5	982.9	1,076.3
<b>Cross-border credit transfers received</b>	646.6	455.7	520.1	536.3	599.8
<b>Direct debits</b>	144.6	132.5	128.0	133.5	157.1
Domestic	141.6	127.9	125.0	130.1	153.2
Cross-border	3.0	4.7	3.0	3.4	3.9
Direct debits					
Initiated in a file/batch	116.2	111.1	106.9	108.0	128.7
Initiated on a single payment basis	28.3	21.4	21.1	25.6	28.4
Direct debits					
of which:					
Non-SEPA direct debits	43.5	8.1	7.4	8.9	10.4
<b>Cross-border direct debits received</b>	7.6	8.4	10.2	11.6	13.3
<b>Card payments with cards issued by resident PSPs*</b>	33.1	33.2	35.7	39.2	43.3
Domestic card payments	26.3	26.2	28.0	30.4	33.3
Cross-border card payments	6.9	7.0	7.7	8.8	10.0
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	21.2	21.2	22.7	24.7	26.7
Payments with cards with a delayed debit function	6.6	6.7	7.5	8.7	10.4
Payments with cards with a credit function	5.3	5.2	5.4	5.7	6.1
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	28.8	28.5	30.4	32.8	35.6
Payments initiated remotely	4.3	4.6	5.3	6.3	7.7
<b>E-money payments with e-money issued by resident PSPs</b>	0.2	0.2	0.2	0.2	0.1
Domestic	0.1	0.1	0.1	0.1	0.0
Cross-border	0.1	0.1	0.1	0.1	0.1
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	.	.	.	.	.
With e-money accounts	.	.	.	0.1	0.1
of which:					
Accessed through a card	0.1	0.1	0.1	0.1	0.1
<b>Cross-border e-money payments with e-money issued by resident PSPs received</b>	-	-	-	-	-

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

\*Except cards with an e-money function only.

## Austria

### 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)

	2014	2015	2016	2017	2018
<b>Cheques</b>	8.3	7.0	6.9	6.8	5.9
Domestic	7.2	6.3	6.4	6.5	5.6
Cross-border	1.0	0.7	0.5	0.4	0.3
<b>Cross-border cheques received</b>	1.2	1.4	1.3	0.8	0.5
<b>Other payment services</b>	1.3	1.6	2.0	2.1	3.0
Domestic	1.1	0.2	0.0	0.0	0.1
Cross-border	0.3	1.4	2.0	2.1	2.9
<b>Other cross-border payment services received</b>	0.0	0.0	0.2	0.1	0.1
<b>Total payments involving non-MFIs</b>	3,048.5	2,976.9	2,951.4	2,976.5	3,225.7
Domestic	2,343.8	2,308.8	2,385.4	2,393.1	2,610.8
Cross-border	704.7	668.1	566.0	583.3	614.9
<b>Total cross-border payments received (excluding card payments)</b>	655.4	465.6	531.8	548.8	613.7
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	0.3	0.3	0.4	0.4	.
Domestic	0.0	0.0	0.0	.	.
Cross-border	0.3	0.3	0.4	.	.
Cross-border money remittances received	0.0	0.0	0.0	0.0	.
Transactions via telecommunication, digital or IT device	0.0	0.0	0.2	0.2	0.2
Cross-border transactions via telecommunication, digital or IT device received	-	.	.	.	0.1
Other services (not included in the Payment Services Directive)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-

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

## Austria

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

	2014	2015	2016	2017	2018
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	78.4	80.5	85.3	89.9	94.6
At terminals located in the reporting country	78.3	80.5	85.2	89.8	94.5
At terminals located abroad	0.1	0.1	0.1	0.1	0.1
At terminals provided by resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	46.2	46.7	48.8	50.5	51.1
At terminals located in the reporting country	46.2	46.7	48.8	50.5	51.1
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	11.6	13.9	16.0	17.9	20.6
At terminals located in the reporting country	11.6	13.9	16.0	17.9	20.6
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	20.3	19.7	20.2	21.4	22.7
At terminals located in the reporting country	20.2	19.7	20.2	21.3	22.7
At terminals located abroad	0.0	0.0	0.1	0.1	0.1
E-money card-loading/unloading transactions	0.2	0.2	0.2	0.2	.
At terminals located in the reporting country	0.2	0.2	0.2	0.2	0.1
At terminals located abroad	0.0	0.0	0.0	0.0	.
E-money payments with cards with an e-money function	0.1	0.1	0.1	.	.
At terminals located in the reporting country	0.1	0.1	0.1	.	-
At terminals located abroad	0.0	0.0	0.0	.	.
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	7.7	9.4	9.4	10.5	12.4
At terminals located in the reporting country	6.3	7.3	7.5	8.2	8.8
At terminals located abroad	1.4	2.1	1.9	2.3	3.6
At terminals provided by resident PSPs with cards issued by non-resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	1.6	1.8	1.9	1.9	1.9
At terminals located in the reporting country	1.6	1.8	1.9	1.9	1.9
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	6.1	7.6	7.5	8.6	10.5
At terminals located in the reporting country	4.7	5.5	5.6	6.3	6.9
At terminals located abroad	1.4	2.1	1.9	2.3	3.6
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-

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

## Austria

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

	2014	2015	2016	2017	2018
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	10.6	10.7	12.2	13.5	14.9
At terminals located in the reporting country	5.1	5.5	6.7	7.6	8.6
At terminals located abroad	5.6	5.3	5.5	5.9	6.3
At terminals provided by non-resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	2.1	1.9	1.9	2.0	2.0
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	2.1	1.9	1.9	2.0	2.0
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	8.5	8.8	10.2	11.4	12.8
At terminals located in the reporting country	5.1	5.5	6.7	7.6	8.6
At terminals located abroad	3.5	3.3	3.5	3.8	4.2
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
<i>Memorandum items:</i>					
Cash advances at POS terminals	0.0	0.0	0.0	0.0	0.0
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

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

# Austria

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

	2014	2015	2016	2017	2018
<b>TARGET COMPONENT: HOAM.AT, ASTI and TARGET2-AT</b>					
Number of participants	99	99	94	86	90
<i>of which:</i>					
Direct participants	99	99	94	86	90
<i>of which:</i>					
Credit institutions	95	95	90	81	85
Central bank	1	1	1	1	1
Other direct participants	3	3	3	4	4
<i>of which:</i>					
Public administration	-	-	0	0	0
Clearing and settlement organisations	-	-	0	0	0
Other financial institutions	2	2	2	3	3
Others	1	1	1	1	1
Indirect participants	-	-	0	0	0
<b>RETAIL SYSTEM: CS</b>					
Number of participants	102	100	87	76	73
<i>of which:</i>					
Direct participants	39	60	65	62	60
<i>of which:</i>					
Credit institutions	35	55	60	57	55
Central bank	1	1	1	1	1
Other direct participants	3	4	4	4	4
<i>of which:</i>					
Public administration	-	-	-	-	-
Clearing and settlement organisations	3	4	4	4	4
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	63	40	22	14	13

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

# Austria

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

	2014	2015	2016	2017	2018
<b>TARGET COMPONENT: HOAM.AT, ASTI and TARGET2-AT</b>					
Credit transfers and direct debits	1.5	1.5	1.8	1.9	1.7
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	0.8	0.8	0.9	1.0	0.7
Credit transfers and direct debits to another TARGET component	0.7	0.8	0.9	0.9	1.0
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	0.7	0.7	0.8	0.9	1.0
Credit transfers and direct debits to a non-euro area TARGET component	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of volume (percentages)	28.0	41.0	46.0	54.0	58.0
<b>RETAIL SYSTEM: CS</b>					
<b>Total transactions</b>	<b>608.4</b>	<b>631.1</b>	<b>634.6</b>	<b>661.7</b>	<b>679.8</b>
Domestic	567.7	579.9	586.5	605.9	615.3
Cross-border	40.7	51.2	48.1	55.8	64.5
Credit transfers	313.4	332.7	335.8	346.7	356.0
Domestic	290.6	302.3	307.3	314.4	319.9
Cross-border	22.8	30.4	28.5	32.3	36.0
Credit transfers					
Initiated in a paper-based form	33.5	29.5	1.1	0.0	0.0
Initiated electronically	279.9	303.2	339.3	346.7	356.0
Direct debits	295.0	298.5	298.8	315.1	323.9
Domestic	277.1	277.7	279.2	291.5	295.4
Cross-border	17.9	20.8	19.7	23.5	28.5
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)	70.0	70.0	72.0	73.0	73.0

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



# Austria

## 11. Payments processed by selected payment systems - page 1

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

	2014	2015	2016	2017	2018
<b>TARGET COMPONENT: HOAM.AT, ASTI and TARGET2-AT</b>					
Credit transfers and direct debits	16,637.3	15,044.9	10,828.5	9,354.6	6,614.8
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	9,535.4	8,748.4	6,426.3	5,382.7	3,667.4
Credit transfers and direct debits to another TARGET component	7,101.9	6,296.5	4,402.2	3,971.9	2,947.4
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	7,014.2	6,202.8	4,323.0	3,884.5	2,841.3
Credit transfers and direct debits to a non-euro area TARGET component	87.8	93.8	79.2	87.4	106.1
Concentration ratio in terms of value (percentages)	23.0	35.0	27.0	39.0	49.0
<b>RETAIL SYSTEM: CS</b>					
<b>Total transactions</b>	<b>717.3</b>	<b>779.3</b>	<b>807.7</b>	<b>867.7</b>	<b>947.0</b>
Domestic	647.5	673.5	697.2	744.3	809.0
Cross-border	69.8	105.8	110.6	123.4	138.0
Credit transfers	635.8	695.7	723.6	778.1	854.0
Domestic	574.1	599.4	622.0	664.9	727.5
Cross-border	61.8	96.3	101.6	113.2	126.5
Credit transfers					
Initiated in a paper-based form	26.3	23.5	0.9	0.0	0.0
Initiated electronically	609.6	672.2	724.7	778.1	854.0
Direct debits	81.5	83.6	84.2	89.6	93.0
Domestic	73.5	74.1	75.2	79.4	81.5
Cross-border	8.0	9.5	9.0	10.2	11.5
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)	65.0	65.0	66.0	65.0	65.0

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