

General notes: Austria

Source for Table 1: Eurostat.

Source for all other tables: Oesterreichische Nationalbank, unless otherwise indicated.

Table 2: Settlement media used by non-MFIs

Currency in circulation outside MFIs

Since the introduction of the euro banknotes and coins on 1 January 2002 these figures have been provided solely at an aggregated euro area level.

Value of overnight deposits held at MFIs

Overnight deposits held at MFIs (excluding the ECB). The counterpart sector “non-MFIs” includes the component sectors “central government” and “rest of the world”. Thus this indicator is not synonymous with the same term as used in the ECB concept of narrow money supply (M1).

Narrow money supply (M1)

Since the introduction of the euro banknotes and coins on 1 January 2002 these figures have been provided solely at an aggregated euro area level.

Outstanding value on e-money storages issued by MFIs

Covers MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 concerning the balance sheet of the monetary financial institutions sector (where applicable) up to 2013.

Table 4: Banknotes and coins

Refer to Table 3 in the “Euro area aggregate data” section.

Table 6: Payment card functions and accepting devices

Cards with a debit and/or delayed debit function

Not reported, as this item should only be reported if the data cannot be broken down into the first three categories.

Cards with a credit and/or delayed debit function Not reported, as this item should only be reported if the data cannot be broken down into the first three categories.

Cards with an e-money function at which e-money can be stored directly

The closure of the only e-money system at which e-money can be stored directly on the card in 2017 led to a drop to zero in the number of cards with an e-money function at which e-money can be stored directly.

ATMs

Data for ATMs with a credit transfer function are available from 2014. Because the total for all ATMs includes ATMs with a credit transfer function, it increased in 2014.

E-money card terminals and e-money card accepting terminals

Since Austrian acquirer cannot distinguish between a card which appears to be a credit- or delayed debit-card or a prepaid card, it was decided to make an estimate of terminals which accept cards which give access to e-money stored on e-money accounts dating back to 2014. Prior to that an estimation is not possible; the figures for E-money card terminals and E-money card accepting terminals before 2014 represent only terminals, which accepted cards on which e-money can be stored directly (we will make an amendment in the General notes).

The closure of the only e-money system at which e-money can be stored directly on the card in 2017 led to a drop to zero in the number of e-money card loading and unloading terminals.

Tables 7 and 8: Payment and terminal transactions involving non-MFIs [up to and including 2013]

Transactions at terminals located in the country with cards issued in the country (value/number)

2000-05: Did not include the component "POS transactions".

Transactions at terminals in the country with cards issued outside the country (value/number)

2000-13: data were not available.

2020: Due to the Covid-pandemic and the resulting travel restrictions, transactions at terminals in the country with cards issued outside the country decreased.

Transactions at terminals outside the country with cards issued in the country (value/number)

2000-13: data were not available.

2020: Due to the Covid-pandemic and the resulting travel restrictions, transactions at terminals outside the country with cards issued in the country decreased.

Tables 7a and 8a: Payments per type of payment service involving non-MFIs [as of 2014]

Credit transfers

From 2000-13 the data included interbank transactions. Additionally, values were in many cases grossed up by the external data source (data up to 2013). There is therefore a sudden decline in 2014 in terms of the value of transactions. Volumes of credit transfers up to 2013 are underestimated.

Direct debits

From 2000-13 the data included interbank transactions. Additionally, values were in many cases grossed up by the external data source (data up to 2013). There is therefore a sudden decline in 2014 in terms of the volume and value of transactions

Cheques

From 2000-13 the data included interbank transactions. Values were in many cases grossed up by the external data source (data up to 2013). There is therefore a sudden decline in 2014 in terms of the volume and value of transactions.

E-money payments with e-money issued by resident PSPs

There was a sudden decline in 2014 in terms of the volume of transactions because one reporting institution changed its method of counting the number of transactions. In 2017 the closure of the at that time exclusive system where e-money can be stored directly on the card led to a decline in value and number of transactions in 2017 and a drop to zero from 2018 on in this category.

E-money payments with cards with an e-money function at terminals provided by resident PSPs with cards issued by non-resident PSPs

Since Austrian acquirer cannot distinguish between a card which appears to be a credit- or delayed debit-card or a prepaid card, they cannot provide data on this item.

Memo item: Credits to the accounts by simple book entry

Data are not available.

Memo item: Debits from the accounts by simple book entry

Data are not available.

Memo item: Other services (not included in the Payment Services Directive)

Not applicable for Austria.

Memo item: Money remittances

Up from 2019 money remittances which were initiated electronically (via a payment-card) have been included.

Transactions via telecommunication, digital or IT device

There was a sudden rise in transactions via telecommunication, digital or IT device in 2016 because new payment service providers entered the market.

Tables 7b and 8b: Payments per type of terminal involving non-MFIs [as of 2014]

a) At terminals provided by resident PSPs with cards issued by resident PSPs

Data for these items became only available with the implementation of the new requirements set by Regulation ECB/2013/43 on payments statistics.

b) At terminals provided by resident PSPs with cards issued by non-resident PSPs

Data for these items became only available with the implementation of the new requirements set by Regulation ECB/2013/43 on payments statistics.

c) At terminals provided by non-resident PSPs with cards issued by resident PSPs: e-money payments with cards with an e-money function

Data for these transactions are not available because the acquirers do not know whether a card issued by a non-resident PSP is an e-money card or not.

Memo item: OTC cash withdrawals

Data are not available.

Memo item: OTC cash deposits

Data are not available.

Tables 10 and 11: Payments processed by selected payment systems

TARGET2 component

HOAM.AT

Retail system

STEP.AT was launched by the Oesterreichische Nationalbank on 2 July 2007 as a clearing platform for regional interbank payments. It provides processing procedures for payment orders using the new generation of SEPA formats as well as EDIFACT formats. The gradual replacement of STEP.AT was completed in November 2013.

Clearing Service

The Clearing Service (CS) was launched for domestic retail payments in 2012 and for cross-border retail payments at the end of 2013.

Explanatory note: Transitional provisions relating to data in Tables 7a, 7b, 8a and 8b – data for the reference period 2014

As the requirements specified in Regulation ECB/2013/43 on payments statistics are of annual frequency, the Oesterreichische Nationalbank ensured that for 2014 a single figure was provided for each data series, reported with reference to the whole year and aggregating the first and second halves. Where data for the first half of 2014 were not available, the Oesterreichische Nationalbank was able to provide estimates.

In this respect the Oesterreichische Nationalbank decided to ask reporting agents to report data on direct debits, credit transfers and cheques for the whole year 2014. If actual data were not available, they were asked to estimate figures. For all other transactions, data was reported for the second half of 2014 and extrapolated for the full year. The approach taken was based on an unbiased linear estimate.