

# General notes: Germany

Source for Table 1: Eurostat.

Source for all other tables: Deutsche Bundesbank, unless otherwise indicated.

General Note: Change in methodology and data collection method in reference year 2007 and 2014, which may cause breaks in time series compared to previous years. In reference year 2014, figures are partly estimated by reporting agents.

## Table 2: Settlement media used by non-MFIs

### Currency in circulation outside MFIs

Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.

### Value of overnight deposits held by non-MFIs

Overnight deposits held at MFIs (excluding ECB). The counterpart sector “non-MFIs” includes the component “Central government sector” and the component “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1). For 2002-2004, German data for this item do not include overnight deposits of the counterpart sector “Central government” held at the national central bank.

### Narrow money supply (M1)

Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.

### Outstanding value on e-money storages issued by MFIs

Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable). Encompasses only data of the German scheme “Geldkarte”.

## Table 4: Banknotes and coins

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

## Table 5: Institutions offering payment services to non-MFIs

### **Central Bank: value of overnight deposits**

The break in the time series in reference period 2009 is caused by deposits held by the central government sector.

### **Credit institutions irrespective of their legal incorporation: number of offices**

Includes those post office branches of Deutsche Postbank AG which are entrusted with semi-cashless payment systems on behalf of Deutsche Postbank AG.

### **Credit institutions irrespective of their legal incorporation: number of overnight transferable deposits**

Includes no accounts for card-based e-money.

### **Credit institutions irrespective of their legal incorporation: number of overnight transferable deposits, of which number of internet/PC-linked overnight transferable deposits**

Includes no accounts for card-based e-money.

### **Credit institutions irrespective of their legal incorporation: value of overnight deposits**

Includes transferable and non-transferable deposits as well as deposits for card-based e-money.

### **Credit institutions legally incorporated in the reporting country: value of overnight deposits**

Includes transferable and non-transferable deposits as well as deposits for card-based e-money

### **Branches of euro area-based credit institutions: value of overnight deposits**

Includes transferable and non-transferable deposits as well as deposits for card-based e-money

**Branches of EEA-based credit institutions (outside the euro area):  
value of overnight deposits**

Includes transferable and non-transferable deposits as well as deposits for card-based e-money

**Branches of non-EEA based banks: value of overnight deposits**

Includes transferable and non-transferable deposits as well as deposits for card-based e-money.

**Other institutions offering payment services to non-MFIs: number of institutions**

As of reference period 2012 the number of payment institutions providing services through an established branch are added to the number of payment institutions resident in the country

**Electronic money institutions: outstanding value on e-money storages issued by electronic money institutions**

Until reference period 2010 by approximation: liabilities to non-MFIs which mature daily.

**Institutions offering payment services to non-MFIs (total): number of overnight transferable deposits**

Includes no accounts for card-based e-money.

**Institutions offering payment services to non-MFIs (total): number of overnight transferable deposits of which number of internet/PC-linked overnight transferable deposits**

Includes no accounts for card-based e-money.

**Table 6: Payment card functions and accepting devices**

**Cards with a delayed debit function**

Values are not available before 2007, but included in item "Cards with a payment function".

### **Cards with a credit function**

Values are not available before 2007, but included in item “Cards with a payment function”.

### **Cards with a debit and/or delayed debit function**

Cards can be clearly distinguished by function since 2007.

### **Cards with a credit and/or delayed debit function**

Cards can be clearly distinguished by function since 2007.

### **Cards with an e-money function which have been loaded at least once**

Until reference period 2013 only cards with an e-money function which are credit balanced at the end of the period. Values are not available before 2007.

### **ATMs of which: ATMs with a credit transfer function**

Values are not available before 2007.

### **POS terminals located in the reporting country**

Only EFTPOS terminals. Only active terminals were counted (terminals with at least one transaction in the reference period). Data collected by Deutsche Kreditwirtschaft (DK) and encompasses only terminals with reference to the German scheme “Girocard”.

### **E-money card terminals located in the reporting country**

Only active terminals were counted (terminals with at least one transaction in the reference period). Data collected by Deutsche Kreditwirtschaft (DK).

### **E-money card-loading/unloading terminals located in the reporting country**

Data for 2004 and 2005 is estimated and collected by Deutsche Kreditwirtschaft (DK) until reference period 2006 and since 2014.

## Tables 7a and 8a: Payments per type of payment service involving non-MFIs

### **Payments per type of payment service**

Includes transactions of national non-banks, irrespective of whether they are processed on an intrabank or interbank basis.

### **Credit transfers**

Until reference period 2006 only national transactions were included. Since 2007 national and cross-border credit transfers have been included.

Credits to the accounts by simple book entry have been excluded since reference year 2014.

### **Online credit transfers**

E-commerce-transactions initiated using online banking applications from payment service providers and since 2014 transactions initiated via special services (payment initiation services).

### **Direct debits**

Until reference period 2006 only national transactions were included. Since 2007 national and cross-border direct debits have been included.

Debits from the accounts by simple book entry have been excluded since reference year 2014.

Direct debits initiated by a payment card have been included since reference period 2014.

### **Card payments with cards issued by resident PSPs (except cards with an e-money function only)**

Until 2013 payments with debit and credit cards included transactions with specific non-rechargeable retailer cards.

Payments initiated by a payment card are included here until 2013, including electronic direct debits known as "ELV" transactions.

### **Payments with cards with a delayed debit function**

Values are not available before 2007, but included in item “Payments with cards with a payment function”.

### **Payments with cards with a credit function**

Values are not available before 2007, but included in item “Payments with cards with a payment function”.

### **Payments with cards with a debit and/or delayed debit function**

Payments with cards can be clearly distinguished by function.

### **Payments with cards with a credit and/or delayed debit function**

Payments with cards can be clearly distinguished by function.

### **Cheques**

Until reference period 2006 only national transactions were included. Since 2007 national and cross-border cheque transactions have been included.

### **Cross-border transactions sent**

Values are not available before 2007.

### **Cross-border transactions received**

Values are not available before 2007.

### **Memo item: Credits to the accounts by simple book entry**

Simple book entries are included in the item “credit transfers” until reference year 2013, but cannot be displayed separately.

### **Memo item: Debits from the accounts by simple book entry**

Simple book entries are included in the item “direct debits” until reference year 2013, but cannot be displayed separately.

### **Memo item: Transactions via telecommunication, digital or IT device**

Owing to lack of information, very limited available.

### **Other services (not included in the Payment Services Directive)**

Since reference period 2014 including "Money remittances", "Transactions via telecommunication, digital or IT device" as well as OTC cash withdrawals and deposits.

### **Tables 7b and 8b: Payments per type of terminal involving non-MFIs**

#### **a) at terminals provided by resident PSPs with cards issued by resident PSPs**

Up to 2006, transactions with cards issued in the country at terminals in and outside the country.

#### **ATM cash deposits**

Values are not available before 2007.

#### **POS transactions (irrespective of type of card used)**

Includes e-money card purchase until reference year 2013. Due to technical circumstances credit cards are partly not included.

#### **E-money card loading/unloading transactions**

From 2007 to 2013, only includes loading transactions.

#### **b) at terminals provided by resident PSPs with cards issued by non-resident PSPs**

Owing to lack of information, data are not submitted until 2013.

#### **POS transactions (irrespective of type of card used)**

Due to technical circumstances credit cards are partly not included.

**c) at terminals provided by non-resident PSPs with cards issued by resident PSPs**

Values are not available before 2007.

**ATM cash deposits**

Owing to lack of information, data are not submitted until 2013.

**POS transactions (irrespective of type of card used)**

The identification of the origin of the PSP results partly on the location of the terminal.

**E-money card loading/unloading transactions**

Owing to lack of information, data are not submitted until 2013.

**E-money card payment transactions**

Owing to lack of information, data are not submitted until 2013.

**Table 8: Participation in selected payment systems**

**TARGET2 component: direct participants**

Up to 19 November 2007, Slovenia, Malta and Cyprus were included as direct members. Until January 2016 Croatia is not included as a direct member.

**TARGET2 component: indirect participants**

Since 2007 only registered indirect participants have been counted. With the end of the transition period in 2013, many indirect participants decided to participate directly.

**Retail payment component: other direct participants**

"Other direct participants" are no longer shown, as the links to them exist outside the normal EMZ participation agreements.



## Tables 9 and 10: Payments processed by selected payment systems

### **TARGET2 component**

Due to the migration from TARGET to TARGET2 on 19 November 2007 there are significant breaks in time series. Up to 19 November 2007, traffic from Slovenia, Malta and Cyprus were included here. Until January 2016 Croatia is not included as a direct member.

### **TARGET2 component: Concentration ratio (%)**

Market share of the five largest senders of payment messages in each interbank payment system in relation to the number of transactions. Each participant with individual access to the payment system is counted separately, irrespective of any legal dependencies.

### **Retail payment component: Card Payments (POS), ATM transactions, E-money payments**

Card transactions based on the SEPA Card Clearing (SCC)-format developed by the Berlin Group (mainly Girocard transactions).

### **Retail payment component: Other payment instruments**

Includes domestic non-SEPA direct debits and other payment instruments which are technically processed like direct debits, such as ATM transactions (until 2014), debit card payments (until 2014), e-money payments (until 2014) and cheques (until 2015).

### **Retail payment component: Concentration ratio (%)**

Market share of the five largest direct participants in relation to the number / value of all transactions.