



EUROPEAN CENTRAL BANK

EUROSYSTEM

Germany

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

	2016	2017	2018	2019	2020
Payments per type of payment service					
Total payments involving non-MFIs	20,372.4	21,417.8	22,679.2	24,207.9	26,192.9
Domestic	19,403.9	20,239.0	21,297.9	22,602.2	24,540.9
Cross-border	968.5	1,178.8	1,381.4	1,605.7	1,652.0
Credit transfers	6,186.2	6,298.6	6,468.2	6,677.3	6,892.1
Domestic	6,042.4	6,133.5	6,266.3	6,441.6	6,587.2
Cross-border	143.7	165.1	201.8	235.7	305.0
Credit transfers					
Initiated in paper-based form	570.5	521.3	482.9	451.2	403.9
Initiated electronically	5,615.7	5,777.3	5,985.2	6,226.1	6,488.2
Initiated in a file/batch	2,706.8	2,760.3	2,836.3	2,924.7	2,995.9
Initiated on a single payment basis	2,908.9	3,017.0	3,148.9	3,301.4	3,492.3
of which (memorandum item):					
Online banking based e-payments	133.3	143.3	143.9	154.0	170.7
Credit transfers					
of which:					
Non-SEPA credit transfers	59.5	53.0	54.1	52.0	55.5
Direct debits	9,764.5	10,305.7	10,619.9	10,979.0	11,593.8
Domestic	9,599.2	10,086.1	10,353.7	10,673.6	11,244.3
Cross-border	165.3	219.6	266.2	305.4	349.5
Direct debits					
Initiated in a file/batch	8,635.5	9,411.1	9,785.9	10,125.2	10,722.9
Initiated on a single payment basis	1,129.0	894.7	834.0	853.8	870.9
Direct debits					
of which:					
Non-SEPA direct debits	358.5	62.9	58.1	52.3	92.2
Card payments with cards issued by resident PSPs*	4,043.9	4,486.2	5,300.2	6,295.9	7,520.0
Domestic card payments	3,395.1	3,704.4	4,400.5	5,247.6	6,534.2
Cross-border card payments	648.8	781.8	899.7	1,048.3	985.8
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	2,963.4	3,275.4	3,913.8	4,715.9	5,911.4
Payments with cards with a delayed debit function	984.0	1,100.8	1,260.3	1,434.8	1,469.0
Payments with cards with a credit function	96.5	110.0	126.3	145.3	139.6
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	3,522.3	3,863.9	4,560.0	5,422.9	6,556.1
Payments initiated remotely	517.4	617.5	735.1	867.2	950.4
E-money payments with e-money issued by resident PSPs	36.8	35.5	34.6	33.5	27.1
Domestic	32.2	29.5	27.1	25.2	20.5
Cross-border	4.6	6.1	7.5	8.3	6.6
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	29.1	26.8	24.3	21.3	15.4
With e-money accounts	7.7	8.7	10.3	12.2	11.7
of which:					
Accessed through a card	5.6	7.7	9.0	11.1	10.4
Cheques	17.5	12.8	10.5	8.3	6.2
Domestic	16.8	12.2	10.0	7.9	5.9
Cross-border	0.7	0.6	0.5	0.4	0.3
Other payment services	323.5	278.6	245.7	213.9	153.7
Domestic	318.3	273.4	240.4	208.8	148.8
Cross-border	5.2	5.3	5.3	5.1	4.8

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



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7a. Payments per type of payment service involving non-MFIs - page 2 (number of payments sent, unless otherwise stated; millions; total for the period)

	2016	2017	2018	2019	2020
Total cross-border payments received (excluding card payments)	178.0	272.4	308.3	399.8	626.8
Cross-border credit transfers received	129.4	181.7	187.4	202.7	263.6
Cross-border direct debits received	47.8	89.9	120.1	196.4	363.0
Cross-border e-money payments with e-money issued by resident PSPs received	.	.	.	.	.
Cross-border cheques received	.	.	.	.	.
Other cross-border payment services received	0.6	0.7	0.7	0.6	0.5
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	776.7	742.8	736.5	719.8	723.0
Debits from the accounts by simple book entry	1,913.5	1,906.3	1,988.5	2,002.8	2,121.4
Money remittances	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	5.2	5.3	5.3	5.1	4.8
Transactions via telecommunication, digital or IT device	.	.	.	.	.
Other services (not included in the Payment Services Directive)	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cross-border money remittances received	0.6	0.7	0.7	0.6	0.5
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	.	.

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