



EUROPEAN CENTRAL BANK

EUROSYSTEM

Germany

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)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	55,585.5	56,065.7	59,164.2	60,906.0	65,814.4
Domestic	43,625.7	44,343.8	46,434.5	47,829.9	51,444.2
Cross-border	11,959.8	11,721.9	12,729.7	13,076.1	14,370.2
<b>Credit transfers</b>	51,289.5	51,748.5	54,799.5	56,872.1	61,556.0
Domestic	39,675.4	40,360.3	42,423.5	44,043.6	47,539.5
Cross-border	11,614.1	11,388.2	12,376.0	12,828.4	14,016.5
Credit transfers					
Initiated in paper-based form	3,002.5	2,861.6	2,870.5	2,467.3	2,638.5
Initiated electronically	48,287.0	48,886.4	51,930.5	54,404.8	58,917.6
Initiated in a file/batch	17,933.6	17,894.8	18,790.1	20,066.8	20,778.6
Initiated on a single payment basis	30,353.3	30,991.6	33,140.4	34,338.0	38,139.0
of which (memorandum item):					
Online banking based e-payments	216.6	142.3	153.0	164.5	200.3
Credit transfers					
of which:					
Non-SEPA credit transfers	32,546.2	32,228.1	33,681.0	34,768.8	37,201.7
<b>Direct debits</b>	3,308.9	3,350.5	3,415.5	3,193.6	3,434.5
Domestic	3,021.0	3,078.9	3,160.4	3,001.2	3,148.5
Cross-border	287.9	271.6	255.1	192.4	286.0
Direct debits					
Initiated in a file/batch	2,903.6	2,967.7	3,066.3	2,861.3	3,041.4
Initiated on a single payment basis	405.3	382.8	349.2	332.3	393.2
Direct debits					
of which:					
Non-SEPA direct debits	200.0	144.6	129.1	86.0	96.8
<b>Card payments with cards issued by resident PSPs*</b>	280.1	314.1	350.5	363.7	393.3
Domestic card payments	227.8	256.8	286.9	312.3	331.1
Cross-border card payments	52.3	57.3	63.6	51.4	62.2
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	182.5	205.8	231.8	267.7	288.6
Payments with cards with a delayed debit function	90.9	100.6	109.8	88.3	95.9
Payments with cards with a credit function	6.8	7.8	8.9	7.7	8.8
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	235.3	261.5	286.7	306.4	325.0
Payments initiated remotely	44.1	52.2	62.9	56.5	67.1
<b>E-money payments with e-money issued by resident PSPs</b>	0.8	0.8	0.9	0.9	1.0
Domestic	0.5	0.6	0.6	0.7	0.8
Cross-border	0.3	0.3	0.3	0.2	0.2
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.1	0.1	0.1	0.2	0.2
With e-money accounts	0.7	0.7	0.8	0.8	0.8
of which:					
Accessed through a card	0.5	0.5	0.5	0.5	0.5
<b>Cheques</b>	109.1	90.1	72.5	50.7	38.6
Domestic	106.0	87.8	70.3	49.2	37.2
Cross-border	3.1	2.3	2.1	1.5	1.5
<b>Other payment services</b>	597.0	561.6	525.4	425.0	390.9
Domestic	594.9	559.4	523.3	422.8	388.0
Cross-border	2.1	2.2	2.1	2.2	2.9

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

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Germany

### 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)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	15,815.8	16,240.8	17,388.1	18,535.1	19,946.7
Cross-border credit transfers received	15,371.6	15,719.8	16,749.9	17,560.2	18,806.4
Cross-border direct debits received	443.2	520.1	637.5	974.3	1,139.9
Cross-border e-money payments with e-money issued by resident PSPs received	.	.	.	.	.
Cross-border cheques received	.	.	.	.	.
Other cross-border payment services received	0.3	0.3	0.2	0.2	0.2
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	12,365.8	11,736.6	10,967.3	12,432.4	13,347.8
Debits from the accounts by simple book entry	11,259.5	10,652.5	9,898.9	10,817.5	12,046.1
Money remittances	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	2.1	2.2	2.1	2.2	2.9
Transactions via telecommunication, digital or IT device	.	.	.	.	.
Other services (not included in the Payment Services Directive)	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cross-border money remittances received	0.3	0.3	0.2	0.2	0.2
Cross-border transactions via telecommunication, digital or IT device received	-	-	-	-	0.0

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