

# Italy

## 11. Payments processed by selected payment systems

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

	2015	2016	2017	2018	2019
<b>TARGET COMPONENT: TARGET2-IT</b>					
Credit transfers and direct debits	32,208.6	18,416.5	17,845.0	18,192.5	16,844.4
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	19,539.6	8,222.8	8,365.5	8,267.7	7,010.4
Credit transfers and direct debits to another TARGET component	12,669.0	10,193.7	9,479.4	9,924.8	9,834.0
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	12,610.1	10,138.0	9,403.1	9,807.2	9,685.8
Credit transfers and direct debits to a non-euro area TARGET component	58.9	55.7	76.3	117.6	148.1
Concentration ratio in terms of value (percentages)	44.9	42.0	46.6	48.1	46.7
<b>RETAIL SYSTEM: Italian CSMs</b>					
<b>Total transactions</b>	1,490.5	1,520.9	1,610.9	1,577.8	1,563.2
Domestic	1,474.4	1,485.1	1,568.0	1,535.6	1,518.9
Cross-border	16.0	35.8	42.9	42.2	44.3
Credit transfers	561.2	599.2	698.8	683.8	708.9
Domestic	546.0	564.2	656.8	642.6	665.6
Cross-border	15.3	34.9	42.0	41.2	43.3
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	561.2	599.2	698.8	683.8	708.9
Direct debits	392.6	408.5	419.8	424.3	420.9
Domestic	392.0	407.8	419.1	423.5	420.1
Cross-border	0.7	0.7	0.8	0.8	0.8
Card payments (except e-money transactions)	78.8	71.7	73.3	72.8	71.2
Domestic	78.7	71.7	73.2	72.8	71.2
Cross-border	0.0	0.0	0.0	0.0	0.0
ATM transactions (except e-money transactions)	33.9	31.6	35.4	35.7	34.7
Domestic	33.9	31.6	35.4	35.7	34.7
Cross-border	0.0	0.0	0.0	0.0	0.0
E-money payment transactions	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Cheques	419.0	402.8	383.6	361.2	327.5
Domestic	419.0	402.8	383.6	361.1	327.3
Cross-border	0.1	0.0	0.0	0.1	0.2
Other payment services	4.9	7.1	0.0	0.0	0.0
Domestic	4.9	7.1	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of value (percentages)	32.7	30.2	34.2	39.1	41.9