



EUROPEAN CENTRAL BANK

EUROSYSTEM

Luxembourg

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
Payments per type of payment service					
Total payments involving non-MFIs	1,748.4	1,966.3	2,118.0	2,348.6	3,099.8
Domestic	923.6	1,031.7	1,117.1	1,190.2	1,584.6
Cross-border	824.8	934.6	1,000.9	1,158.5	1,515.2
Credit transfers	1,617.0	1,807.6	1,947.6	2,137.5	2,838.7
Domestic	811.6	895.0	971.6	1,006.5	1,356.0
Cross-border	805.4	912.7	976.0	1,131.0	1,482.6
Credit transfers					
Initiated in paper-based form	437.7	427.8	329.6	289.4	318.9
Initiated electronically	1,179.3	1,379.8	1,618.0	1,848.1	2,519.7
Initiated in a file/batch	580.5	666.8	778.9	800.5	1,122.0
Initiated on a single payment basis	598.8	713.0	839.1	1,047.7	1,397.7
of which (memorandum item):					
Online banking based e-payments	1.0	0.7	1.0	1.6	3.0
Credit transfers					
of which:					
Non-SEPA credit transfers	612.6	649.3	595.7	592.8	826.7
Direct debits	10.3	11.4	10.9	10.9	13.0
Domestic	9.2	9.9	7.8	7.2	8.0
Cross-border	1.1	1.5	3.1	3.6	5.0
Direct debits					
Initiated in a file/batch	10.2	11.1	10.8	10.8	13.0
Initiated on a single payment basis	0.1	0.3	0.1	0.0	0.0
Direct debits					
of which:					
Non-SEPA direct debits	0.0	0.0	0.0	0.0	0.0
Card payments with cards issued by resident PSPs*	9.6	10.8	12.3	12.5	14.2
Domestic card payments	4.6	5.0	5.3	5.7	6.5
Cross-border card payments	5.0	5.8	7.0	6.7	7.7
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	3.7	4.1	-	5.6	6.3
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	5.9	6.7	7.4	6.9	7.8
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	7.4	8.1	9.3	9.0	9.8
Payments initiated remotely	1.8	2.2	2.6	2.9	4.3
E-money payments with e-money issued by resident PSPs	111.2	132.8	143.7	187.6	231.6
Domestic	98.0	118.3	129.0	170.6	211.8
Cross-border	13.2	14.5	14.7	17.0	19.8
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.0	0.0	0.0	0.0	0.0
With e-money accounts	111.2	132.8	143.7	187.6	231.6
of which:					
Accessed through a card	0.0	0.0	0.0	0.0	0.0
Cheques	0.4	0.2	0.2	0.1	0.1
Domestic	0.2	0.1	0.1	0.0	0.0
Cross-border	0.1	0.1	0.1	0.1	0.1
Other payment services	0.0	3.8	3.3	2.2	2.3
Domestic	0.0	3.8	3.3	2.2	2.3
Cross-border	0.0	0.0	0.0	0.0	0.0

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

*Except cards with an e-money function only.



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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
Total cross-border payments received (excluding card payments)	723.5	775.7	909.4	1,447.3	1,576.8
Cross-border credit transfers received	709.8	760.1	892.7	1,428.4	1,553.7
Cross-border direct debits received	1.7	2.2	2.5	2.3	2.9
Cross-border e-money payments with e-money issued by resident PSPs received	11.5	12.9	13.8	16.3	19.9
Cross-border cheques received	0.5	0.5	0.4	0.3	0.3
Other cross-border payment services received	0.0	0.0	0.0	0.0	0.0
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	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
Transactions via telecommunication, digital or IT device	-	-	-	-	-
Other services (not included in the Payment Services Directive)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cross-border money remittances received	0.0	0.0	0.0	0.0	0.0
Cross-border transactions via telecommunication, digital or IT device received	-	-	-	-	-

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