



Finland

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)

	2016	2017	2018	2019	2020
Payments per type of payment service					
Total payments involving non-MFIs	2,581.0	2,628.8	2,875.7	2,802.7	2,867.1
Domestic	2,172.0	2,181.6	2,366.5	2,211.0	2,284.4
Cross-border	409.0	447.2	509.2	591.7	582.6
Credit transfers	2,532.6	2,579.8	2,823.9	2,748.1	2,810.6
Domestic	2,128.6	2,138.1	2,320.8	2,162.7	2,233.3
Cross-border	404.0	441.8	503.1	585.3	577.3
Credit transfers					
Initiated in paper-based form	343.2	295.5	302.8	280.8	270.2
Initiated electronically	2,189.5	2,284.4	2,521.1	2,467.3	2,540.4
Initiated in a file/batch	1,149.4	1,172.4	1,332.3	1,408.2	1,444.9
Initiated on a single payment basis	1,040.0	1,112.0	1,188.7	1,059.1	1,095.5
of which (memorandum item):					
Online banking based e-payments	5.4	7.0	7.8	8.9	10.2
Credit transfers					
of which:					
Non-SEPA credit transfers	571.4	642.8	698.4	836.6	879.5
Direct debits	.	0.3	.	.	0.4
Domestic	.	.	.	0.3	0.2
Cross-border	.	.	.	.	0.2
Direct debits					
Initiated in a file/batch	.	.	.	.	.
Initiated on a single payment basis	.	.	.	.	.
Direct debits					
of which:					
Non-SEPA direct debits	-	-	-	-	-
Card payments with cards issued by resident PSPs*	45.8	47.4	51.0	54.1	56.0
Domestic card payments	40.9	42.1	45.1	47.9	50.9
Cross-border card payments	4.9	5.3	6.0	6.2	5.1
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	36.9	38.7	42.1	45.3	47.1
Payments with cards with a delayed debit function	1.8	2.0	2.1	2.1	1.3
Payments with cards with a credit function	3.5	6.7	6.9	6.7	7.6
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	3.6	-	-	-	-
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	43.1	44.4	47.5	49.4	50.2
Payments initiated remotely	2.7	3.0	3.5	4.8	5.8
E-money payments with e-money issued by resident PSPs	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	-
With e-money accounts	.	.	.	.	.
of which:					
Accessed through a card	.	.	.	.	.
Cheques	2.2	1.2	0.3	0.1	0.0
Domestic	.	.	.	.	0.0
Cross-border	.	.	.	.	0.0
Other payment services	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	-	-	-	-	-

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



EUROPEAN CENTRAL BANK

EUROSYSTEM

Finland

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)

	2016	2017	2018	2019	2020
Total cross-border payments received (excluding card payments)	1,191.4	687.2	697.6	878.9	967.4
Cross-border credit transfers received	1,191.2	686.7	695.8	876.6	965.5
Cross-border direct debits received	0.2	0.5	.	2.2	1.9
Cross-border e-money payments with e-money issued by resident PSPs received	-	-	-	-	-
Cross-border cheques received	.	.	.	-	-
Other cross-border payment services received	.	.	.	.	.
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	87.6	87.2	77.5	111.4	643.4
Debits from the accounts by simple book entry	104.8	.	90.3	680.7	730.3
Money remittances	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	-	-	-	-	-
Transactions via telecommunication, digital or IT device	-	-	-	-	-
Other services (not included in the Payment Services Directive)	14.0	21.4	.	11.0	0.2
Domestic	.	.	.	2.4	.
Cross-border	.	.	.	8.6	.
Cross-border money remittances received	-	-	-	-	-
Cross-border transactions via telecommunication, digital or IT device received	-	-	-	-	-

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