



Romania

8a. Payments per type of payment service involving non-MFIs - page 1

(value of payments sent, unless otherwise stated; RON billions; total for the period)

| | 2017 | 2018 | 2019 | 2020 | 2021 |
|---|---------|---------|---------|----------|----------|
| Payments per type of payment service | | | | | |
| Total payments involving non-MFIs | 7,394.4 | 8,256.4 | 8,824.0 | 10,149.8 | 12,075.1 |
| Domestic | 6,959.6 | 7,764.4 | 8,271.0 | 9,524.0 | 11,289.4 |
| Cross-border | 434.8 | 492.0 | 553.0 | 625.7 | 785.7 |
| Credit transfers | 7,303.0 | 7,614.4 | 8,185.3 | 9,565.8 | 11,421.2 |
| Domestic | 6,881.5 | 7,140.5 | 7,658.2 | 8,963.8 | 10,669.5 |
| Cross-border | 421.4 | 473.9 | 527.2 | 602.0 | 751.6 |
| Credit transfers | | | | | |
| Initiated in paper-based form | 3,300.3 | 3,154.2 | 3,314.6 | 3,128.1 | 3,565.8 |
| Initiated electronically | 4,002.7 | 4,460.2 | 4,870.3 | 6,437.6 | 7,855.4 |
| Initiated in a file/batch | 245.8 | 312.4 | 265.8 | 346.8 | 380.5 |
| Initiated on a single payment basis | 3,756.9 | 4,147.9 | 4,538.2 | 6,090.9 | 7,474.9 |
| of which (memorandum item): | | | | | |
| Online banking based e-payments | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Credit transfers | | | | | |
| of which: | | | | | |
| Non-SEPA credit transfers | 5,005.2 | 5,410.4 | 5,926.4 | 7,090.1 | 8,632.9 |
| Direct debits | 10.3 | 10.7 | 13.3 | 14.3 | 33.0 |
| Domestic | 10.3 | 10.7 | 13.3 | 14.3 | 33.0 |
| Cross-border | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Direct debits | | | | | |
| Initiated in a file/batch | 5.1 | 6.3 | 8.0 | . | 20.9 |
| Initiated on a single payment basis | 5.2 | 4.5 | 5.3 | 4.5 | 12.1 |
| Direct debits | | | | | |
| of which: | | | | | |
| Non-SEPA direct debits | 10.8 | 11.2 | 13.2 | 14.3 | 32.8 |
| Card payments with cards issued by resident PSPs* | 63.1 | 83.2 | 108.7 | 128.1 | 171.2 |
| Domestic card payments | 49.9 | 65.2 | 83.1 | 104.4 | 137.2 |
| Cross-border card payments | 13.3 | 18.0 | 25.7 | 23.7 | 34.0 |
| Card payments with cards issued by resident PSPs* | | | | | |
| Payments with cards with a debit function | 53.2 | 71.1 | 94.5 | 114.1 | 154.1 |
| Payments with cards with a delayed debit function | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 |
| Payments with cards with a credit function | 9.8 | 12.0 | 14.1 | 13.9 | 17.0 |
| Payments with cards with a debit and/or delayed debit function | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Payments with cards with a credit and/or delayed debit function | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Card payments with cards issued by resident PSPs* | | | | | |
| Payments initiated at physical EFTPOS | 50.5 | 64.3 | 80.4 | 89.6 | 117.6 |
| Payments initiated remotely | 12.1 | 19.0 | 28.4 | 38.5 | 53.6 |
| 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 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| With e-money accounts | . | . | . | . | . |
| of which: | | | | | |
| Accessed through a card | . | . | . | . | . |
| Cheques | 17.9 | 17.1 | 16.0 | 13.1 | 12.1 |
| Domestic | 17.8 | 17.0 | 16.0 | 13.1 | 12.1 |
| Cross-border | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 |
| Other payment services | 516.0 | 530.9 | 500.5 | 428.3 | 437.5 |
| Domestic | 515.9 | 530.9 | 500.4 | 428.2 | 437.4 |
| Cross-border | 0.0 | 0.1 | 0.1 | 0.1 | 0.1 |

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

Romania

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(value of payments sent, unless otherwise stated; RON billions; total for the period)

| | 2017 | 2018 | 2019 | 2020 | 2021 |
|--|---------|---------|---------|---------|---------|
| Total cross-border payments received (excluding card payments) | 469.3 | 577.6 | 596.9 | 560.1 | 664.2 |
| Cross-border credit transfers received | 469.0 | 577.3 | 595.8 | 558.9 | 662.9 |
| Cross-border direct debits received | 0.2 | 0.2 | 0.3 | . | 0.3 |
| Cross-border e-money payments with e-money issued by resident PSPs received | . | . | . | 0.0 | 0.0 |
| Cross-border cheques received | 0.1 | 0.0 | . | 0.0 | . |
| Other cross-border payment services received | - | . | . | . | 1.0 |
| <i>Memorandum items:</i> | | | | | |
| Credits to the accounts by simple book entry | 1,201.0 | 1,248.3 | 1,381.7 | 1,595.5 | 1,693.9 |
| Debits from the accounts by simple book entry | 373.2 | 367.4 | 320.7 | 392.5 | 334.2 |
| Money remittances | 0.1 | 0.1 | 0.1 | 0.2 | 0.6 |
| Domestic | 0.0 | 0.1 | 0.0 | 0.1 | 0.5 |
| Cross-border | 0.0 | 0.1 | 0.1 | 0.1 | 0.1 |
| Transactions via telecommunication, digital or IT device | - | - | 0.0 | 0.0 | 0.0 |
| Other services (not included in the Payment Services Directive) | 44.8 | 46.7 | 49.2 | 44.1 | 44.7 |
| Domestic | 44.7 | 46.6 | 49.1 | 44.0 | 44.6 |
| Cross-border | 0.1 | 0.1 | 0.1 | 0.0 | 0.1 |
| Cross-border money remittances received | 0.5 | 0.6 | 0.8 | 0.9 | 1.0 |
| Cross-border transactions via telecommunication, digital or IT device received | - | - | 0.0 | 0.0 | 0.0 |

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