

# Finland

## 7a. Payments per type of payment service involving non-MFIs - page 1

(number of payments sent, unless otherwise stated; millions; total for the period)

	2014	2015	2016	2017	2018
<b>Payments per type of payment service</b>					
<b>Credit transfers</b>	866.5	878.9	908.8	943.7	978.6
Domestic	860.6	871.0	897.6	931.0	962.1
Cross-border	5.9	7.9	11.1	12.7	16.5
Credit transfers					
Initiated in paper-based form	22.7	22.8	20.9	19.5	17.2
Initiated electronically	843.8	856.1	887.8	924.2	961.4
Initiated in a file/batch	312.3	340.7	344.2	355.9	365.3
Initiated on a single payment basis	531.6	515.4	543.6	568.3	596.1
<i>of which (memorandum item):</i>					
Online banking based e-payments	56.9	65.6	77.5	88.2	97.8
Credit transfers					
<i>of which:</i>					
Non-SEPA credit transfers	6.4	15.2	19.2	21.1	27.7
<b>Cross-border credit transfers received</b>	9.7	12.1	13.5	8.4	7.2
<b>Direct debits</b>	2.5	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	0.0	0.0
Direct debits					
Initiated in a file/batch	0.3	.	.	.	.
Initiated on a single payment basis	.	.	.	.	.
Direct debits					
<i>of which:</i>					
Non-SEPA direct debits	2.5	-	-	-	-
<b>Cross-border direct debits received</b>	0.1	0.1	0.1	0.1	0.2
<b>Card payments with cards issued by resident PSPs*</b>	1,330.7	1,419.4	1,535.9	1,643.1	1,828.7
Domestic card payments	1,258.1	1,333.9	1,428.8	1,521.7	1,683.1
Cross-border card payments	72.6	85.5	107.2	121.4	145.6
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	1,189.9	1,269.4	1,380.6	1,492.4	1,670.2
Payments with cards with a delayed debit function	15.4	21.1	20.3	20.9	21.7
Payments with cards with a credit function	49.9	53.5	63.8	129.7	136.9
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	75.5	75.5	71.2	-	-
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	1,295.1	1,380.6	1,483.0	1,576.7	1,731.9
Payments initiated remotely	35.6	38.9	53.0	66.4	96.9
<b>E-money payments with e-money issued by resident PSPs</b>	.	.	.	.	.
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	.	.	.	.	.
<i>of which:</i>					
Accessed through a card	.	.	.	.	.
<b>Cross-border e-money payments with e-money issued by resident PSPs received</b>	-	-	-	-	-

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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### 7a. Payments per type of payment service involving non-MFIs - page 2

(number of payments sent, unless otherwise stated; millions; total for the period)

	2014	2015	2016	2017	2018
<b>Cheques</b>	0.2	0.1	0.1	0.0	0.0
Domestic	0.2	0.1	0.1	0.0	.
Cross-border	0.0	0.0	0.0	.	.
<b>Cross-border cheques received</b>	.	.	.	.	.
<b>Other payment services</b>	115.7	140.3	121.1	121.4	124.4
Domestic	115.7	140.3	121.1	121.4	124.4
Cross-border	0.0	0.0	0.0	0.0	-
<b>Other cross-border payment services received</b>	0.0	0.0	.	.	.
<b>Total payments involving non-MFIs</b>	2,315.9	2,439.5	2,567.4	2,716.4	2,932.3
Domestic	2,237.3	2,346.0	2,448.7	2,582.1	2,770.1
Cross-border	78.6	93.5	118.6	134.3	162.2
<b>Total cross-border payments received (excluding card payments)</b>	9.7	12.1	13.6	8.5	7.4
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	16.8	14.7	11.6	11.0	11.0
Debits from the accounts by simple book entry	98.0	123.3	108.7	109.4	105.7
Money remittances	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cross-border money remittances received	-	-	-	-	-
Transactions via telecommunication, digital or IT device	-	-	-	-	-
Cross-border transactions via telecommunication, digital or IT device received	-	-	-	-	-
Other services (not included in the Payment Services Directive)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-

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