

9.1 Value of payments per type of payment service

(EUR billions; total for the period)

	Credit transfers					Direct debits				
	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018
BE	6,674.6	6,095.3	5,984.3	5,954.0	6,390.3	118.3	101.4	104.6	109.3	131.9
BG	332.8	378.8	409.2	374.2	400.6	0.2	0.2	0.2	0.2	.
CZ	1,294.6	5,929.3	9,168.5	11,218.0	5,997.0	19.6	6.3	5.8	5.6	5.6
DK	766.1	819.6	864.5	917.9	943.4	91.0	.	.	.	.
DE	48,850.2	50,359.2	49,643.3	51,289.5	51,504.5	3,165.8	3,573.6	3,337.2	3,313.4	3,345.8
EE	203.6	181.1	162.9	164.6	171.6	9.1	-	-	-	-
IE	1,273.5	2,292.5	2,230.6	1,943.8	2,635.5	68.0	97.4	103.9	111.4	.
GR	594.1	464.2	507.5	612.3	630.2	6.7	15.2	10.2	9.8	8.3
ES	16,248.1	15,540.9	14,965.0	10,197.5	9,798.2	529.4	483.0	498.3	580.7	531.8
FR	22,742.5	23,370.0	23,696.8	24,068.6	24,199.5	1,378.4	1,451.2	1,492.1	1,578.6	1,640.0
HR	245.1	231.1	237.1	242.4	260.7	2.0	2.0	2.2	2.4	2.7
IT	7,278.8	6,925.7	6,994.0	7,422.4	7,831.8	316.9	358.7	365.2	401.7	448.4
CY	224.7	382.3	222.6	225.2	137.1	0.8	1.5	1.5	1.8	2.0
LV	438.0	361.6	284.8	242.6	197.4	0.2	0.0	0.0	0.0	0.0
LT	192.8	208.3	209.3	231.9	256.9	0.6	0.7	-	-	0.0
LU	1,376.5	1,407.1	1,397.9	1,639.3	1,846.2	15.5	7.8	10.1	10.3	11.4
HU	2,073.4	2,053.8	2,234.3	2,459.1	2,522.1	2.1	2.3	2.4	2.7	4.2
MT	111.7	153.7	124.8	137.1	161.4	0.1	0.1	.	.	.
NL	17,374.0	18,800.4	19,127.2	23,476.4	19,090.2	218.7	240.5	227.0	235.6	267.1
AT	2,861.1	2,802.3	2,778.5	2,794.7	3,016.3	144.6	132.5	128.0	133.5	157.1
PL	8,902.3	11,359.6	12,315.6	13,303.1	14,919.2	4.9	6.4	6.3	6.6	7.1
PT	1,350.5	1,219.8	1,163.3	1,192.8	1,267.0	31.3	35.7	36.8	38.6	34.2
RO	1,213.6	1,471.5	1,568.9	1,598.5	1,636.1	1.5	1.9	1.9	2.4	2.4
SI	417.3	461.2	346.4	284.6	275.4	2.2	2.7	2.8	2.9	3.1
SK	938.6	973.8	1,002.9	1,258.9	1,038.9	3.8	2.9	3.0	3.4	.
FI	2,601.1	.	2,731.8	2,579.7	2,823.5	2.3	.	.	.	0.4
SE	1,623.2	1,394.4	1,537.8	1,680.4	1,777.3	61.3	51.1	53.7	56.6	.
UK ⁽¹⁾	88,718.1	99,121.8	100,031.4	102,077.3	100,829.5	1,448.0	1,715.8	1,540.3	1,488.2	1,500.2
Euro area	131,558.8	.	133,573.8	135,715.9	133,271.7	6,012.0	.	6,321.2	6,531.5	6,709.9
EU⁽¹⁾	236,921.0	.	261,941.0	269,586.7	262,557.4	7,643.2	8,384.6	8,028.3	8,194.4	8,389.4

1) At the time of publication in July 2019, UK data for 2018 were not available. Newly transmitted data for UK have been included in this report on 26 November 2019. Consequently, EU figures have also been updated and comprise UK data, wherever applicable.

9.1 Value of payments per type of payment service (cont'd)

(EUR billions; total for the period)

	Cheques					E-money payments with e-money issued by resident PSPs					Other payment services				
	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018
BE	24.0	16.9	12.3	8.9	7.0	0.3	0.4	0.6	0.9	2.5	2.0	2.0	1.8	16.5	13.3
BG	0.0	0.0	0.0	0.0	.	0.1	0.1	0.3	0.5	1.0	48.0	54.2	72.1	49.7	.
CZ	1.2	0.8	0.8	0.8	0.8	0.1	.	.	.	.	4.4	.	.	.	.
DK	3.2	1.8	1.1	0.0	0.0	-	-	-	-	-	0.0	0.0	-	-	-
DE	170.5	155.0	151.0	109.1	89.3	0.4	0.5	0.7	0.8	0.8	692.6	698.2	653.2	597.0	565.3
EE	-	0.0	0.0	0.0	0.0	-	-	-	-	-	0.0	9.5	10.2	12.4	12.1
IE	69.4	90.6	80.7	71.8	68.4	.	.	.	0.2	.	0.4	.	.	.	.
GR	149.0	126.1	107.9	97.0	102.0	0.2	0.4	0.8	1.1	1.5	268.2	272.5	123.5	98.4	95.4
ES	323.8	349.6	338.5	351.5	269.6	0.0	0.0	0.0	0.0	0.0	397.2	374.6	350.0	348.9	290.8
FR	1,216.0	1,172.8	1,077.3	1,001.9	891.0	0.2	0.4	0.6	0.9	0.9	1.0	356.5	0.8	0.8	0.8
HR	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.1	-	0.0	42.3	41.4	41.5
IT	533.3	493.3	479.4	439.9	409.8	13.5	17.0	20.6	24.9	29.7	617.5	618.9	605.2	592.0	582.0
CY	19.0	22.0	22.9	26.5	31.9	.	.	.	.	.	0.0	0.0	.	18.8	17.7
LV	0.0	0.0	0.0	0.0	.	.	.	.	0.0	0.0	0.0	0.0	.	.	.
LT	0.2	.	.	.	0.0	-	-	-	-	2.3	-	5.6	5.1	4.9	4.5
LU	1.0	0.9	0.5	0.4	0.2	57.2	75.1	93.6	109.9	130.3	0.0	0.0	0.0	0.0	0.0
HU	0.0	0.0	0.0	0.0	0.0	.	.	.	.	.	962.6	2,142.9	1,727.9	1,686.8	.
MT	13.9	14.5	.	.	.	.	0.1	0.1	0.1	0.3	-	0.0	.	.	.
NL	1.9	2.0	1.8	0.8	0.7	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
AT	8.3	7.0	6.9	6.8	5.9	0.2	0.2	0.2	0.2	0.1	1.3	1.6	2.0	2.1	3.0
PL	0.2	0.2	0.2	0.2	0.2	-	-	-	-	-	-	-	-	-	-
PT	157.3	138.8	131.5	128.9	124.3	0.8	0.9	1.0	1.1	1.2	87.5	84.7	82.3	82.1	73.9
RO	5.3	4.9	4.3	3.9	.	.	0.0	0.0	0.0	.	0.0	-	0.0	-	-
SI	0.1	0.0	0.0	0.0	0.0	0.0	.	.	.	.	1.6	16.1	16.0	15.1	15.0
SK	0.0	0.0	0.0	0.0	.	0.0	0.0	0.0	0.0	0.0	0.1	0.1	48.7	43.9	42.6
FI	6.2	1.8	2.2	1.2	0.3	.	.	.	.	.	852.1	219.7	195.2	325.9	174.5
SE	0.7	0.5	0.4	0.1	.	-	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2
UK ¹⁾	851.0	859.7	672.4	561.2	500.7	-	-	-	-	-	-	-	-	-	-
Euro area	2,693.6	.	.	.	2,015.4	73.4	95.5	119.0	141.2	170.2	2,921.6	.	2,109.0	2,195.0	1,925.9
EU¹⁾	3,555.5	.	.	.	2,520.8	73.6	95.7	119.5	142.0	171.7	3,936.5	4,860.1	3,951.4	3,974.1	3,568.1

1) At the time of publication in July 2019, UK data for 2018 were not available. Newly transmitted data for UK have been included in this report on 26 November 2019. Consequently, EU figures have also been updated and comprise UK data, wherever applicable.

9.1 Value of payments per type of payment service (cont'd)

Card payments with cards issued by resident PSPs

(EUR billions; total for the period)

	Total card payments ¹⁾					With cards with a debit function					With cards with a delayed debit function				
	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018
BE	80.9	83.2	91.8	99.8	102.8	63.3	65.2	73.2	79.6	81.5	10.0	12.1	12.4	13.5	13.5
BG	2.3	2.8	3.2	5.1	5.2	1.4	1.8	2.1	3.8	3.9	0.0	0.0	0.0	0.0	0.0
CZ	13.5	15.6	18.8	22.9	27.7	11.5	12.7	15.5	19.0	23.7	0.0	0.0	0.0	0.0	0.0
DK	58.8	64.7	68.3	76.9	77.4	54.2	59.8	63.4	71.2	71.1	-	-	-	-	-
DE	235.2	245.7	257.2	280.1	314.0	152.2	160.5	167.1	182.5	205.7	78.0	79.4	84.1	90.9	100.5
EE	4.3	4.7	5.2	5.8	6.4	3.6	4.0	4.4	4.9	5.5	-	-	-	-	-
IE	24.9	35.2	41.1	46.3	52.2	18.0	26.3	26.8	31.0	35.6	-	-	-	-	-
GR	6.1	8.9	15.4	21.5	23.1	1.8	4.5	10.3	15.8	17.2	0.2	0.2	0.2	0.2	0.3
ES	121.9	131.0	147.8	166.6	186.7	56.2	67.7	80.5	92.7	115.0	-	-	-	-	-
FR	443.3	472.1	492.1	527.9	569.5	215.8	258.0	310.1	331.7	361.5	77.6	111.1	128.7	120.8	128.7
HR	6.6	6.9	7.3	8.2	9.3	2.9	3.2	3.6	4.2	5.0	2.3	2.3	2.4	2.5	2.6
IT	142.3	157.3	174.2	179.8	200.0	88.4	103.2	111.8	113.9	119.6	-	-	-	-	-
CY	2.9	3.2	3.5	3.9	5.0	1.6	1.7	2.0	2.3	3.2	0.0	0.1	0.1	0.1	0.2
LV	3.8	4.2	4.6	5.0	5.4	2.5	2.7	3.1	3.7	4.2	0.7	0.8	0.7	0.4	0.2
LT	3.1	4.0	4.7	5.6	6.7	2.5	3.3	4.0	4.8	5.8	-	-	-	-	-
LU	7.3	7.8	8.5	9.6	10.8	3.0	3.2	3.4	3.7	4.1	-	-	-	-	-
HU	8.6	10.3	12.8	16.2	19.6	7.1	8.6	10.8	13.9	16.9	0.1	0.1	0.1	0.1	0.1
MT	1.2	1.4	1.6	1.9	2.3	0.7	0.8	0.9	1.1	1.4	0.0	0.0	0.0	0.0	-
NL	109.5	117.8	127.0	134.0	142.9	97.4	104.4	112.5	118.3	125.9	-	-	-	-	-
AT	33.1	33.2	35.7	39.2	43.3	21.2	21.2	22.7	24.7	26.7	6.6	6.7	7.5	8.7	10.4
PL	37.5	43.7	50.4	61.1	73.1	29.3	35.4	41.3	51.0	62.0	0.7	0.7	0.8	0.8	0.8
PT	60.9	64.7	70.0	77.2	85.9	-	-	-	-	-	-	-	-	-	-
RO	7.4	8.7	10.8	13.7	17.9	6.0	7.2	8.9	11.5	15.3	0.0	0.0	0.0	0.0	0.0
SI	4.8	4.9	5.2	5.8	6.5	3.2	3.2	3.5	4.0	4.6	1.5	1.5	1.5	1.6	1.7
SK	13.1	14.7	12.6	13.1	11.6	12.1	10.3	11.4	11.8	10.2	0.0	0.1	0.0	0.1	-
FI	42.5	44.1	45.8	47.4	51.0	34.4	35.3	36.9	38.7	42.1	1.3	1.8	1.8	2.0	2.1
SE	107.8	98.0	105.9	107.6	105.1	66.4	71.5	77.3	79.4	78.2	4.0	4.4	4.3	4.5	5.0
UK ²⁾	981.7	1,170.2	1,095.4	1,047.0	1,079.0	770.0	923.6	872.2	843.6	865.4	22.9	24.9	22.1	0.0	-
Euro area	1,338.1	1,438.2	1,543.9	1,670.5	1,826.1	775.2	875.5	984.7	1,065.3	1,169.7	.	.	.	.	259.7
EU²⁾	2,565.2	2,859.1	2,916.8	3,029.3	3,240.2	1,726.6	1,999.4	2,079.8	2,162.9	2,311.1	.	.	.	.	268.3

1) Except cards with e-money function.

2) At the time of publication in July 2019, UK data for 2018 were not available. Newly transmitted data for UK have been included in this report on 26 November 2019. Consequently, EU figures have also been updated and comprise UK data, wherever applicable.

9.1 Value of payments per type of payment service (cont'd)

Card payments with cards issued by resident PSPs

(EUR billions; total for the period)

	With cards with a credit function					With cards with a debit and/or delayed debit function					With cards with a credit and/or delayed debit function				
	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018
BE	5.5	5.4	5.5	5.9	6.3	1.5	-	-	-	-	13.4	0.5	0.8	1.4	2.4
BG	0.8	0.9	1.1	1.3	1.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
CZ	2.0	2.8	3.2	3.9	4.0	-	-	-	-	-	-	-	-	-	-
DK	4.6	4.9	4.9	5.6	6.2	-	-	-	-	-	-	-	-	-	-
DE	4.9	5.8	6.0	6.8	7.8	-	-	-	-	-	-	-	-	-	-
EE	0.7	0.7	0.8	0.9	0.9	-	-	-	-	-	-	-	-	-	-
IE	6.0	7.1	8.7	9.0	.	0.0	.	.	.	.	0.0	0.0	0.0	0.0	0.0
GR	4.0	4.2	4.9	5.5	5.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
ES	-	-	-	-	-	-	-	-	-	-	65.7	63.4	67.2	73.8	71.7
FR	5.5	13.1	13.3	27.4	32.5	113.2	52.6	0.0	3.4	.	31.2	35.0	40.1	44.5	46.6
HR	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.2	0.2	0.2	0.2	0.3
IT	-	-	-	-	-	-	-	-	-	-	53.9	54.1	62.3	65.8	80.3
CY	1.3	1.4	1.4	1.4	1.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
LV	0.6	0.7	0.8	1.0	0.9	-	-	-	-	-	-	-	-	-	-
LT	0.6	0.7	0.7	0.8	0.9	-	-	-	-	-	-	-	-	-	-
LU	4.3	4.7	5.1	5.9	6.7	-	-	-	-	-	-	-	-	-	-
HU	1.4	1.6	1.9	2.2	2.6	-	-	-	-	-	-	-	-	-	-
MT	0.5	0.6	0.6	0.8	.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
NL	-	-	-	-	-	-	-	-	-	-	12.1	13.4	14.5	15.7	17.0
AT	5.3	5.2	5.4	5.7	6.1	-	-	-	-	-	-	-	-	-	-
PL	7.4	7.5	8.3	9.3	10.3	-	-	-	-	-	-	-	-	-	-
PT	-	-	-	-	-	57.7	61.4	66.6	73.6	.	3.2	3.3	3.4	3.5	3.8
RO	1.3	1.5	1.8	2.1	2.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SI	0.1	0.2	0.2	0.2	0.2	-	-	-	-	-	-	-	-	-	-
SK	1.0	1.0	1.1	1.3	.	-	-	-	-	-	-	-	-	-	-
FI	2.7	2.9	3.5	6.7	6.9	-	-	-	-	-	4.1	4.0	3.6	-	-
SE	8.9	15.9	18.9	18.1	22.1	12.6	0.0	0.0	0.0	0.0	15.9	6.2	5.4	5.6	0.0
UK ¹⁾	172.0	205.8	188.4	192.0	199.0	-	-	-	-	-	16.8	16.0	12.8	11.4	14.6
Euro area	42.7	53.6	58.1	79.3	88.6	.	.	.	.	87.0	183.7	173.7	191.9	204.9	221.8
EU¹⁾	241.9	294.7	286.5	314.0	336.7	.	.	.	.	87.1	216.5	196.1	210.4	222.1	236.7

1) At the time of publication in July 2019, UK data for 2018 were not available. Newly transmitted data for UK have been included in this report on 26 November 2019. Consequently, EU figures have also been updated and comprise UK data, wherever applicable.