

# Germany

## 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>	5,633.1	6,019.7	6,186.2	6,298.6	6,452.7
Domestic	5,507.3	5,887.7	6,042.4	6,133.5	6,255.9
Cross-border	125.8	132.0	143.7	165.1	196.7
Credit transfers					
Initiated in paper-based form	623.5	612.2	570.5	521.3	482.5
Initiated electronically	5,009.6	5,407.5	5,615.7	5,777.3	5,970.2
Initiated in a file/batch	2,570.5	2,654.4	2,707.2	2,760.7	2,822.5
Initiated on a single payment basis	2,439.1	2,753.1	2,908.5	3,016.6	3,147.7
<i>of which (memorandum item):</i>					
Online banking based e-payments	108.8	118.0	133.3	143.3	148.4
Credit transfers					
<i>of which:</i>					
Non-SEPA credit transfers	232.7	77.1	59.5	53.0	50.5
<b>Cross-border credit transfers received</b>	102.6	120.0	129.4	181.7	181.7
<b>Direct debits</b>	8,517.8	9,675.9	9,764.5	10,305.7	10,616.4
Domestic	8,452.8	9,566.4	9,599.2	10,086.1	10,347.4
Cross-border	65.1	109.5	165.3	219.6	269.0
Direct debits					
Initiated in a file/batch	6,993.0	7,990.0	8,635.5	9,411.1	9,782.6
Initiated on a single payment basis	1,524.8	1,685.9	1,129.0	894.7	833.8
Direct debits					
<i>of which:</i>					
Non-SEPA direct debits	3,376.3	2,868.0	358.5	62.9	58.1
<b>Cross-border direct debits received</b>	36.6	39.5	47.8	89.9	119.2
<b>Card payments with cards issued by resident PSPs*</b>	3,433.9	3,690.6	4,043.9	4,486.2	5,297.2
Domestic card payments	3,021.5	3,096.3	3,395.1	3,704.4	4,398.1
Cross-border card payments	412.4	594.3	648.8	781.8	899.2
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	2,595.1	2,722.6	2,963.4	3,275.4	3,911.6
Payments with cards with a delayed debit function	762.5	879.0	984.0	1,100.8	1,259.5
Payments with cards with a credit function	76.4	89.0	96.5	110.0	126.3
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	3,083.1	3,292.7	3,522.3	3,863.9	4,560.9
Payments initiated remotely	350.8	397.9	517.4	617.5	734.9
<b>E-money payments with e-money issued by resident PSPs</b>	34.0	32.4	36.8	35.5	33.5
Domestic	33.1	30.9	32.2	29.5	26.9
Cross-border	0.9	1.4	4.6	6.1	6.6
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	32.0	29.2	29.1	26.8	24.0
With e-money accounts	2.1	3.1	7.7	8.7	9.5
<i>of which:</i>					
Accessed through a card	1.0	1.4	5.6	7.7	8.1
<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.

# Germany

## 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>	29.9	21.4	17.5	12.8	10.5
Domestic	27.9	20.6	16.8	12.2	10.0
Cross-border	2.0	0.8	0.7	0.6	0.5
<b>Cross-border cheques received</b>	.	.	0.1	0.0	0.0
<b>Other payment services</b>	393.9	358.6	323.5	278.7	245.7
Domestic	390.0	353.7	318.3	273.4	240.4
Cross-border	3.8	4.9	5.2	5.3	5.3
<b>Other cross-border payment services received</b>	0.5	0.6	0.6	.	.
<b>Total payments involving non-MFIs</b>	18,042.6	19,798.6	20,372.4	21,417.8	22,656.3
Domestic	17,432.6	18,955.7	19,403.9	20,239.0	21,281.8
Cross-border	610.0	842.9	968.5	1,178.8	1,374.5
<b>Total cross-border payments received (excluding card payments)</b>	139.9	160.4	178.0	272.6	301.6
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	1,050.2	959.9	776.7	742.8	735.8
Debits from the accounts by simple book entry	2,780.0	1,833.3	1,913.5	1,906.3	1,987.6
Money remittances	7.3	8.3	8.7	8.3	8.3
Domestic	3.4	3.4	3.5	3.0	3.0
Cross-border	3.8	4.9	5.2	5.3	5.3
Cross-border money remittances received	0.5	0.6	0.6	0.7	0.7
Transactions via telecommunication, digital or IT device	.	0.2	0.0	0.0	0.0
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.