

# Germany

## 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)

|  | 2014     | 2015     | 2016     | 2017     | 2018     |
|--|----------|----------|----------|----------|----------|
| <b>Payments per type of payment service</b>  |          |          |          |          |          |
| <b>Credit transfers</b>  | 48,850.2 | 50,359.2 | 49,643.3 | 51,289.5 | 51,504.5 |
| Domestic   | 38,893.7 | 39,963.2 | 38,775.3 | 39,675.4 | 40,231.2 |
| Cross-border   | 9,956.5  | 10,396.0 | 10,868.0 | 11,614.1 | 11,273.3 |
| Credit transfers   |          |          |          |          |          |
| Initiated in paper-based form  | 3,184.0  | 3,287.8  | 3,348.2  | 3,002.5  | 2,955.8  |
| Initiated electronically   | 45,666.3 | 47,071.5 | 46,295.1 | 48,287.0 | 48,548.7 |
| Initiated in a file/batch  | 20,797.5 | 18,834.3 | 17,079.8 | 17,933.9 | 17,768.1 |
| Initiated on a single payment basis  | 24,868.7 | 28,237.1 | 29,215.3 | 30,353.1 | 30,780.5 |
| <i>of which (memorandum item):</i>   |          |          |          |          |          |
| Online banking based e-payments  | 205.0    | 188.7    | 198.4    | 216.6    | 192.3    |
| Credit transfers   |          |          |          |          |          |
| <i>of which:</i>   |          |          |          |          |          |
| Non-SEPA credit transfers  | 30,624.9 | 35,543.4 | 33,296.0 | 32,546.2 | 31,524.4 |
| <b>Cross-border credit transfers received</b>                                      | 15,164.5 | 15,198.7 | 14,804.8 | 15,371.6 | 15,490.3 |
| <b>Direct debits</b>   | 3,165.8  | 3,573.6  | 3,337.2  | 3,313.4  | 3,345.8  |
| Domestic   | 2,945.8  | 3,230.8  | 3,095.6  | 3,025.5  | 3,074.5  |
| Cross-border   | 219.9    | 342.8    | 241.6    | 287.9    | 271.2    |
| Direct debits  |          |          |          |          |          |
| Initiated in a file/batch  | 2,337.9  | 2,689.8  | 2,766.7  | 2,908.1  | 2,952.0  |
| Initiated on a single payment basis  | 827.9    | 883.8    | 570.5    | 405.3    | 393.8    |
| Direct debits  |          |          |          |          |          |
| <i>of which:</i>   |          |          |          |          |          |
| Non-SEPA direct debits   | 820.3    | 613.7    | 351.5    | 200.0    | 145.2    |
| <b>Cross-border direct debits received</b>   | 344.9    | 488.1    | 416.5    | 443.2    | 519.2    |
| <b>Card payments with cards issued by resident PSPs*</b>                           | 235.2    | 245.7    | 257.2    | 280.1    | 314.0    |
| Domestic card payments   | 197.9    | 201.2    | 211.8    | 227.8    | 256.6    |
| Cross-border card payments   | 37.3     | 44.5     | 45.4     | 52.3     | 57.3     |
| Card payments with cards issued by resident PSPs*                                  |          |          |          |          |          |
| Payments with cards with a debit function  | 152.2    | 160.5    | 167.1    | 182.5    | 205.7    |
| Payments with cards with a delayed debit function                                  | 78.0     | 79.4     | 84.1     | 90.9     | 100.5    |
| Payments with cards with a credit function   | 4.9      | 5.8      | 6.0      | 6.8      | 7.8      |
| 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  | 204.1    | 215.8    | 218.7    | 235.3    | 261.5    |
| Payments initiated remotely  | 31.1     | 30.0     | 37.9     | 44.1     | 52.2     |
| <b>E-money payments with e-money issued by resident PSPs</b>                       | 0.4      | 0.5      | 0.7      | 0.8      | 0.8      |
| Domestic   | 0.4      | 0.4      | 0.5      | 0.5      | 0.6      |
| Cross-border   | 0.0      | 0.1      | 0.2      | 0.3      | 0.2      |
| E-money payments with e-money issued by resident PSPs                              |          |          |          |          |          |
| With cards on which e-money can be stored directly                                 | 0.2      | 0.1      | 0.1      | 0.1      | 0.1      |
| With e-money accounts  | 0.3      | 0.4      | 0.6      | 0.7      | 0.7      |
| <i>of which:</i>   |          |          |          |          |          |
| Accessed through a card  | 0.1      | 0.2      | 0.4      | 0.5      | 0.5      |
| <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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## 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)

|  | 2014     | 2015     | 2016     | 2017     | 2018     |
|--|----------|----------|----------|----------|----------|
| <b>Cheques</b>   | 170.5    | 155.0    | 151.0    | 109.1    | 89.3     |
| Domestic   | 165.3    | 151.0    | 147.3    | 106.0    | 87.0     |
| Cross-border   | 5.2      | 4.0      | 3.7      | 3.1      | 2.3      |
| <b>Cross-border cheques received</b>   | .        | .        | 1.8      | 0.7      | 0.6      |
| <b>Other payment services</b>  | 692.6    | 698.2    | 653.2    | 597.0    | 565.3    |
| Domestic   | 691.2    | 696.2    | 651.1    | 594.9    | 563.1    |
| Cross-border   | 1.4      | 2.1      | 2.1      | 2.1      | 2.2      |
| <b>Other cross-border payment services received</b>                            | 0.5      | 0.3      | 0.3      | .        | .        |
| <b>Total payments involving non-MFIs</b>                                       | 53,114.6 | 55,032.4 | 54,042.7 | 55,590.0 | 55,819.6 |
| Domestic   | 42,894.2 | 44,242.9 | 42,881.6 | 43,630.2 | 44,213.3 |
| Cross-border   | 10,220.4 | 10,789.5 | 11,161.0 | 11,959.8 | 11,606.4 |
| <b>Total cross-border payments received (excluding card payments)</b>          | 15,510.7 | 15,689.7 | 15,223.4 | 15,816.0 | 16,010.5 |
| <i>Memorandum items:</i>   |          |          |          |          |          |
| Credits to the accounts by simple book entry                                   | 9,118.6  | 10,702.4 | 10,746.4 | 12,365.8 | 11,737.1 |
| Debits from the accounts by simple book entry                                  | 7,613.6  | 9,251.8  | 9,635.9  | 11,259.5 | 10,652.6 |
| Money remittances  | 155.6    | 155.6    | 155.3    | 152.4    | 147.9    |
| Domestic   | 154.1    | 153.6    | 153.3    | 150.3    | 145.7    |
| Cross-border   | 1.4      | 2.1      | 2.1      | 2.1      | 2.2      |
| Cross-border money remittances received  | 0.5      | 0.3      | 0.3      | 0.3      | 0.3      |
| Transactions via telecommunication, digital or IT device                       | .        | 0.0      | 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.