

# Germany

## 10. Payments processed by selected payment systems

(number of transactions sent; millions; total for the period)

	2014	2015	2016	2017	2018
<b>TARGET COMPONENT: TARGET2-Bundesbank</b>					
Credit transfers and direct debits	41.3	44.7	44.5	44.7	47.4
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	29.6	32.3	31.6	30.5	31.9
Credit transfers and direct debits to another TARGET component	11.7	12.4	12.9	14.2	15.5
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	11.2	11.9	12.4	13.6	14.8
Credit transfers and direct debits to a non-euro area TARGET component	0.5	0.5	0.5	0.6	0.7
Concentration ratio in terms of volume (percentages)	49.2	52.5	51.4	51.0	48.2
<b>RETAIL SYSTEM: RPS</b>					
<b>Total transactions</b>	<b>4,075.3</b>	<b>3,821.9</b>	<b>4,274.5</b>	<b>4,382.1</b>	<b>4,766.4</b>
Domestic	4,036.1	3,764.1	4,168.0	4,238.0	4,616.6
Cross-border	39.2	57.8	106.5	144.1	149.9
Credit transfers	1,652.7	1,364.8	1,301.7	1,322.6	1,360.7
Domestic	1,620.8	1,332.7	1,237.3	1,233.2	1,270.8
Cross-border	31.9	32.2	64.4	89.4	89.9
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	1,652.8	1,364.8	1,301.7	1,322.6	1,360.7
Direct debits	1,458.6	1,522.5	1,763.2	1,727.9	1,789.8
Domestic	1,451.3	1,496.9	1,721.1	1,673.2	1,729.8
Cross-border	7.3	25.7	42.1	54.7	60.0
Card payments (except e-money transactions)	-	220.9	1,141.3	1,284.9	1,568.6
Domestic	-	220.9	1,141.3	1,284.9	1,568.6
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	6.6	36.5	37.2	39.6
Domestic	-	6.6	36.5	37.2	39.6
Cross-border	-	-	-	-	-
E-money payment transactions	-	0.0	0.6	0.7	0.5
Domestic	-	0.0	0.6	0.7	0.5
Cross-border	-	-	-	-	-
Cheques	-	-	1.2	8.8	7.3
Domestic	-	-	1.2	8.8	7.3
Cross-border	-	-	-	-	-
Other payment services	964.0	707.1	29.9	-	-
Domestic	964.0	707.1	29.9	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	38.9	35.7	34.6	40.7	36.2