

# Germany

## 11. Payments processed by selected payment systems

(value of transactions sent; EUR billions; total for the period)

	2015	2016	2017	2018	2019
<b>TARGET COMPONENT: TARGET2-Bundesbank</b>					
Credit transfers and direct debits	204,855.2	201,111.1	187,947.6	191,859.9	209,082.3
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	152,715.6	145,563.5	126,380.2	128,114.6	138,277.8
Credit transfers and direct debits to another TARGET component	52,139.6	55,547.6	61,567.4	63,745.3	70,804.5
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	50,222.9	51,948.9	58,196.9	62,043.1	69,094.1
Credit transfers and direct debits to a non-euro area TARGET component	1,916.6	3,598.7	3,370.4	1,702.2	1,710.5
Concentration ratio in terms of value (percentages)	45.8	43.6	42.4	38.8	42.4
<b>RETAIL SYSTEM: RPS</b>					
<b>Total transactions</b>	<b>3,189.0</b>	<b>3,086.9</b>	<b>3,179.0</b>	<b>3,311.3</b>	<b>3,479.2</b>
Domestic	2,987.9	2,876.5	2,902.3	3,009.5	3,136.9
Cross-border	201.0	210.5	276.6	301.8	342.3
Credit transfers	2,221.3	2,158.4	2,276.7	2,387.6	2,536.8
Domestic	2,032.4	1,963.8	2,017.9	2,103.1	2,215.8
Cross-border	188.9	194.6	258.8	284.5	321.0
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	2,221.3	2,158.4	2,276.7	2,387.6	2,536.8
Direct debits	791.6	746.4	748.8	772.8	791.4
Domestic	779.5	730.5	731.0	755.5	770.2
Cross-border	12.1	15.8	17.8	17.4	21.3
Card payments (except e-money transactions)	14.3	67.1	73.3	84.9	96.7
Domestic	14.3	67.1	73.3	84.9	96.7
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	1.2	5.8	6.1	6.5	6.6
Domestic	1.2	5.8	6.1	6.5	6.6
Cross-border	-	-	-	-	-
E-money payment transactions	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	-	-	-	-	-
Cheques	-	10.5	74.0	59.4	47.6
Domestic	-	10.5	74.0	59.4	47.6
Cross-border	-	-	-	-	-
Other payment services	160.5	98.8	-	-	-
Domestic	160.5	98.8	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	36.7	35.6	37.5	37.9	36.9