

# Italy

## 10. Payments processed by selected payment systems

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

	2015	2016	2017	2018	2019
<b>TARGET COMPONENT: TARGET2-IT</b>					
Credit transfers and direct debits	10.3	8.1	8.5	8.3	8.5
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	7.2	5.7	5.9	5.7	5.8
Credit transfers and direct debits to another TARGET component	3.1	2.3	2.7	2.7	2.8
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	3.0	2.3	2.6	2.6	2.7
Credit transfers and direct debits to a non-euro area TARGET component	0.1	0.1	0.1	0.1	0.0
Concentration ratio in terms of volume (percentages)	44.6	43.4	45.2	45.6	48.2
<b>RETAIL SYSTEM: Italian CSMs</b>					
<b>Total transactions</b>	1,927.9	2,097.7	2,072.5	2,044.1	2,009.7
Domestic	1,925.3	2,093.4	2,067.2	2,038.7	2,004.3
Cross-border	2.6	4.3	5.3	5.5	5.4
Credit transfers	154.1	276.0	205.4	207.6	222.3
Domestic	152.6	272.8	201.4	203.5	217.9
Cross-border	1.5	3.2	4.1	4.1	4.4
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	154.1	276.0	205.4	207.6	222.3
Direct debits	198.2	217.4	215.4	204.4	194.7
Domestic	197.7	217.0	215.0	203.9	194.2
Cross-border	0.4	0.4	0.4	0.4	0.4
Card payments (except e-money transactions)	1,169.8	1,231.3	1,270.4	1,266.6	1,252.3
Domestic	1,169.3	1,230.7	1,269.7	1,265.8	1,251.9
Cross-border	0.5	0.6	0.7	0.7	0.4
ATM transactions (except e-money transactions)	233.9	219.1	242.6	241.3	231.8
Domestic	233.8	219.0	242.5	241.2	231.8
Cross-border	0.1	0.1	0.1	0.1	0.1
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	0.0	0.0	0.0	0.0	0.0
Cheques	169.8	151.1	138.6	124.3	108.7
Domestic	169.8	151.0	138.6	124.2	108.6
Cross-border	0.0	0.0	0.0	0.1	0.1
Other payment services	2.1	2.9	0.0	0.0	0.0
Domestic	2.1	2.9	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of volume (percentages)	54.1	31.4	29.8	31.2	32.3