



EUROPEAN CENTRAL BANK

EUROSYSTEM

Luxembourg

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)

	2016	2017	2018	2019	2020
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	1,510.5	1,748.4	1,966.3	2,118.0	2,350.8
Domestic	822.5	923.6	1,031.7	1,117.1	1,192.4
Cross-border	688.0	824.8	934.6	1,000.9	1,158.5
<b>Credit transfers</b>	1,397.9	1,617.0	1,807.6	1,947.6	2,137.5
Domestic	726.7	811.6	895.0	971.6	1,006.5
Cross-border	671.2	805.4	912.7	976.0	1,131.0
Credit transfers					
Initiated in paper-based form	435.3	437.7	427.8	329.6	289.4
Initiated electronically	962.5	1,179.3	1,379.8	1,618.0	1,848.1
Initiated in a file/batch	487.0	580.5	666.8	778.9	800.5
Initiated on a single payment basis	475.5	598.8	713.0	839.1	1,047.7
of which (memorandum item):					
Online banking based e-payments	0.8	1.0	0.7	1.0	1.6
Credit transfers					
of which:					
Non-SEPA credit transfers	495.7	612.6	649.3	595.7	592.8
<b>Direct debits</b>	10.1	10.3	11.4	10.9	10.9
Domestic	9.1	9.2	9.9	7.8	7.2
Cross-border	1.0	1.1	1.5	3.1	3.6
Direct debits					
Initiated in a file/batch	10.0	10.2	11.1	10.8	10.8
Initiated on a single payment basis	0.1	0.1	0.3	0.1	0.0
Direct debits					
of which:					
Non-SEPA direct debits	0.1	0.0	0.0	0.0	0.0
<b>Card payments with cards issued by resident PSPs*</b>	8.5	9.6	10.8	12.3	12.5
Domestic card payments	4.3	4.6	5.0	5.3	5.7
Cross-border card payments	4.2	5.0	5.8	7.0	6.7
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	3.4	3.7	4.1	4.9	5.6
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	5.1	5.9	6.7	7.4	6.9
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	6.7	7.4	8.1	9.3	9.2
Payments initiated remotely	1.4	1.8	2.2	2.6	2.7
<b>E-money payments with e-money issued by resident PSPs</b>	93.6	111.2	132.8	143.7	187.6
Domestic	82.2	98.0	118.3	129.0	170.6
Cross-border	11.4	13.2	14.5	14.7	17.0
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.0	0.0	0.0	0.0	0.0
With e-money accounts	93.6	111.2	132.8	143.7	187.6
of which:					
Accessed through a card	0.0	0.0	0.0	0.0	0.0
<b>Cheques</b>	0.5	0.4	0.2	0.2	0.1
Domestic	0.2	0.2	0.1	0.1	0.0
Cross-border	0.2	0.1	0.1	0.1	0.1
<b>Other payment services</b>	0.0	0.0	3.8	3.3	2.2
Domestic	0.0	0.0	3.8	3.3	2.2
Cross-border	0.0	0.0	0.0	0.0	0.0

Explanatory information on certain data items is given in the notes accompanying these tables.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Luxembourg

### 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)

	2016	2017	2018	2019	2020
<b>Total cross-border payments received (excluding card payments)</b>	589.1	723.5	775.7	909.4	1,447.3
Cross-border credit transfers received	577.5	709.8	760.1	892.7	1,428.4
Cross-border direct debits received	1.7	1.7	2.2	2.5	2.3
Cross-border e-money payments with e-money issued by resident PSPs received	9.5	11.5	12.9	13.8	16.3
Cross-border cheques received	0.5	0.5	0.5	0.4	0.3
Other cross-border payment services received	0.0	0.0	0.0	0.0	0.0
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	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
Transactions via telecommunication, digital or IT device	-	-	-	-	-
Other services (not included in the Payment Services Directive)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cross-border money remittances received	0.0	0.0	0.0	0.0	0.0
Cross-border transactions via telecommunication, digital or IT device received	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables.