

**Table 7a - Transactions per type of payment instrument <sup>1</sup>**  
**Value of transactions (EUR millions; total for the year)**

	2017	2018	2019	2020	2021
<b>Credit transfers</b>	51,289,483	51,748,521	54,799,509	56,872,051	61,556,034
of which:					
Domestic	39,675,428	40,360,338	42,423,524	44,043,628	47,539,489
Cross-border	11,614,054	11,388,183	12,375,985	12,828,423	14,016,546
of which:					
Initiated in paper-based form	3,002,512	2,861,600	2,870,470	2,467,255	2,638,471
Initiated electronically	48,286,971	48,886,383	51,930,516	54,404,796	58,917,563
of which:					
Initiated in a file/batch	17,933,625	17,894,776	18,790,142	20,066,780	20,778,587
Initiated on a single payment basis	30,353,346	30,991,608	33,140,374	34,338,016	38,138,976
of which:					
Online banking based credit transfers <sup>2</sup>	216,617	142,332	153,048	164,534	200,252
of which:					
Non-SEPA	32,546,231	32,228,073	33,681,032	34,768,780	37,201,721
Credit transfers received from cross-border	15,371,631	15,719,835	16,749,879	17,560,240	18,806,431
<b>Direct debits</b>	3,308,886	3,350,499	3,415,513	3,193,638	3,434,546
of which:					
Domestic	3,021,011	3,078,899	3,160,392	3,001,239	3,148,539
Cross-border	287,875	271,601	255,121	192,399	286,007
of which:					
Initiated in a file/batch	2,903,633	2,967,659	3,066,294	2,861,304	3,041,379
Initiated on a single payment basis	405,253	382,840	349,219	332,334	393,167
of which:					
Non-SEPA	200,047	144,591	129,083	85,994	96,813
Payment card initiated direct debits	72,980	70,343	63,705	46,618	41,610
Direct debits received from cross-border	443,176	520,079	637,512	974,298	1,139,917
<b>Card payments with cards issued in the country</b> <b>(without transactions with cards with an e-money function)</b>	280,149	314,129	350,468	363,707	393,283
of which:					
Domestic	227,846	256,782	286,851	312,350	331,129
Cross-border	52,303	57,348	63,617	51,357	62,154
of which:					
Payments with cards with a debit function	182,451	205,780	231,758	267,670	288,560
Payments with cards with a delayed debit function	90,896	100,564	109,795	88,314	95,923
Payments with cards with a credit function	6,797	7,785	8,915	7,722	8,800
of which:					
initiated at a physical EFTPOS	235,262	261,529	286,712	306,418	325,024
initiated remotely	44,078	52,237	62,868	56,541	67,110
<b>E-money payment transactions</b>	795	847	902	942	1,026
of which:					
Domestic	537	594	637	744	804
Cross-border	258	254	265	198	222
of which:					
With cards on which e-money can be stored directly	131	124	112	166	189
With e-money accounts	664	723	791	776	837
of which:					
Accessed through a card	460	486	522	457	489
<b>Cheques</b>	109,133	90,085	72,452	50,678	38,650
of which:					
domestic	105,988	87,762	70,317	49,179	37,180
cross-border	3,145	2,323	2,134	1,499	1,469
Cross-border cheques received	.	.	.	.	.
<b>Total number of transactions (sent) with payment instruments <sup>3</sup></b>	55,585,507	56,065,711	59,164,196	60,906,019	65,814,403
of which:					
domestic	43,625,714	44,343,812	46,434,518	47,829,897	51,444,233
cross-border	11,959,794	11,721,899	12,729,679	13,076,121	14,370,170
Cross-border transactions received	15,815,779	16,240,847	17,388,128	18,535,106	19,946,746
<i>Memorandum items:</i>					
Payments by retailer cards with a payment function <sup>4</sup>	1,676	1,618	1,529	3,200	...
Credits to the accounts by simple book entry	12,365,751	11,736,593	10,967,294	12,432,362	13,347,762
Debits to the accounts by simple book entry	11,259,505	10,652,470	9,898,863	10,817,454	12,046,068
Money remittances	.	.	.	.	.
of which:					
domestic	.	.	.	.	.
cross-border	2,118	2,184	2,080	2,245	2,868
Cross-border remittances received	297	281	221	203	168
Transactions via telecommunication, digital or IT device	.	.	.	.	.

<sup>1</sup> Includes transactions of non-PSP clients of national PSPs, irrespective of whether they are processed on an intra- or interbank basis.

<sup>2</sup> Includes transactions which are initiated using online banking applications from payment service providers or via special services (payment initiation services) by non-payment providers to make online payments (ie. Giro pay or Sofortüberweisung).

<sup>3</sup> Including "Money remittances", "Transactions via telecommunication, digital or IT device" as well as OTC cash withdrawals and deposits.

<sup>4</sup> Data source: PaySys Consultancy GmbH. Data for reference period 2021 has not been available yet.