

Annex to table 7a - Payment and terminal transactions involving non-PSPs
 Value of transactions (EUR millions; total for the year)

	2017	2018	2019	2020	2021
Credit transfers	51,289,483	51,748,521	54,799,509	56,872,051	61,556,034
of which:					
Commercial banks	32,745,730	33,078,343	35,331,256	35,803,734	39,450,070
of which:					
Initiated in paper-based form	797,871	693,478	647,497	575,319	522,874
Initiated electronically	31,947,859	32,384,865	34,683,759	35,228,414	38,927,196
of which:					
Initiated in a file/batch	7,993,622	7,999,366	8,466,634	8,281,272	8,914,502
Initiated on a single payment basis	23,954,237	24,385,500	26,217,125	26,947,142	30,012,694
of which:					
Domestic	22,572,594	23,204,076	24,599,857	24,764,817	27,766,926
Cross-border	10,173,136	9,874,267	10,731,399	11,038,916	11,683,144
Landesbanken and savings banks	9,056,976	9,081,350	9,245,662	9,851,119	10,202,692
of which:					
Initiated in paper-based form	1,165,915	1,170,781	1,139,625	991,707	1,113,311
Initiated electronically	7,891,062	7,910,569	8,106,038	8,859,412	9,089,381
of which:					
Initiated in a file/batch	3,394,772	3,319,136	3,147,807	3,599,764	3,156,950
Initiated on a single payment basis	4,496,289	4,591,434	4,958,231	5,259,648	5,932,431
of which:					
Domestic	8,480,033	8,518,264	8,623,244	9,203,505	9,170,941
Cross-border	576,944	563,086	622,419	647,614	1,031,750
Credit cooperatives	2,625,172	2,589,976	2,659,973	2,673,698	2,768,895
of which:					
Initiated in paper-based form	661,736	575,072	569,828	442,224	434,404
Initiated electronically	1,963,402	2,014,904	2,091,623	2,231,474	2,334,490
of which:					
Initiated in a file/batch	720,806	763,789	817,623	796,862	957,538
Initiated on a single payment basis	1,242,630	1,251,115	1,274,000	1,434,612	1,376,952
of which:					
Domestic	2,544,530	2,503,531	2,565,195	2,573,406	2,648,748
Cross-border	80,642	86,445	94,778	100,293	120,147
Direct debits	3,308,886	3,350,499	3,415,513	3,193,638	3,434,546
of which:					
Commercial banks	1,492,743	1,506,627	1,523,229	1,321,787	1,432,850
of which:					
Initiated in a file/batch	1,179,459	1,212,450	1,265,240	1,081,789	1,134,213
Initiated on a single payment basis	313,283	294,177	257,989	239,998	298,637
of which:					
Domestic	1,376,779	1,401,939	1,428,133	1,242,136	1,314,289
Cross-border	115,964	104,688	95,096	79,651	118,561
Landesbanken and savings banks	970,022	976,475	1,011,431	1,028,908	1,040,450
of which:					
Initiated in a file/batch	935,651	943,271	977,788	992,804	1,001,444
Initiated on a single payment basis	34,372	33,204	33,643	36,104	39,006
of which:					
Domestic	966,609	972,175	1,005,604	1,022,044	1,032,880
Cross-border	3,413	4,300	5,827	6,864	7,570
Credit cooperatives	248,944	240,126	259,652	249,114	256,660
of which:					
Initiated in a file/batch	212,900	206,476	222,306	212,375	221,008
Initiated on a single payment basis	36,044	33,649	37,345	36,739	35,653
of which:					
Domestic	247,690	238,753	257,559	246,988	254,323
Cross-border	1,253	1,373	2,093	2,126	2,337
Card payments with cards issued in the country (without transactions with cards with an e-money function)	280,149	314,129	350,468	363,707	393,283
of which:					
Commercial banks	87,357	100,200	116,498	125,462	143,493
of which:					
Domestic	64,859	73,888	86,035	99,831	110,338
Cross-border	22,497	26,311	30,463	25,631	33,155
Landesbanken and savings banks	99,543	110,937	123,641	129,023	141,930
of which:					
Domestic	83,860	96,259	108,043	117,279	127,064
Cross-border	15,682	14,679	15,598	11,744	14,866
Credit cooperatives	74,008	82,292	88,732	92,833	92,040
of which:					
Domestic	66,511	73,618	79,428	85,024	84,153
Cross-border	7,496	8,674	9,304	7,809	7,887

Annex to table 7a (continued) - Payment and terminal transactions involving non-PSPs
Value of transactions (EUR millions; total for the year)

	2017	2018	2019	2020	2021
Cheques	109,133	90,085	72,452	50,678	38,650
of which:					
Commercial banks	63,071	53,847	43,874	31,104	23,622
Landesbanken and savings banks	25,818	20,894	16,752	11,164	8,505
Credit cooperatives	15,224	12,135	9,696	6,877	5,545
E-money payment transactions	795	847	902	942	1,026
of which:					
Commercial banks	102	79	82	51	45
Landesbanken and savings banks	64	60	55	30	22
Credit cooperatives	198	223	242	195	216
Total value of transactions with payment instruments	55,585,507	56,065,711	59,164,196	60,906,019	65,814,403
of which:					
Commercial banks	34,390,959	34,741,033	37,016,653	37,283,799	41,051,428
Landesbanken and savings banks	10,152,494	10,189,764	10,397,570	11,020,260	11,393,611
Credit cooperatives	2,963,575	2,924,773	3,018,307	3,022,721	3,123,357