

Table 6a - Transactions per type of payment instrument ¹
Number of transactions (millions; total for the year)

	2017	2018	2019	2020	2021
Credit transfers	6,298.6	6,468.2	6,677.3	6,898.4	7,129.0
of which:					
Domestic	6,133.5	6,266.3	6,441.6	6,589.2	6,737.4
Cross-border	165.1	201.8	235.7	309.2	391.6
of which:					
Initiated in paper-based form	521.3	482.9	451.2	404.5	370.1
Initiated electronically	5,777.3	5,985.2	6,226.1	6,494.0	6,758.9
of which:					
Initiated in a file/batch	2,760.3	2,836.3	2,924.7	2,998.4	3,003.9
Initiated on a single payment basis	3,017.0	3,148.9	3,301.4	3,495.5	3,755.0
of which:					
Online banking based credit transfers ²	143.3	143.9	154.0	167.9	179.9
of which:					
Non-SEPA	53.0	54.1	52.0	55.4	56.4
Credit transfers received from cross-border	181.7	187.4	202.7	264.5	329.3
Direct debits	10,193.6	10,360.7	10,688.4	11,286.4	11,756.7
of which:					
Domestic	9,974.0	10,094.5	10,383.0	10,937.3	11,349.7
Cross-border	219.6	266.2	305.4	349.1	407.0
of which:					
Initiated in a file/batch	9,299.0	9,526.7	9,834.5	10,415.6	10,848.5
Initiated on a single payment basis	894.7	834.0	853.8	870.8	908.2
of which:					
Non-SEPA	62.9	58.1	52.3	92.2	158.8
Payment card initiated direct debits	1,426.8	1,315.8	1,097.0	711.7	594.4
Direct debits received from cross-border	89.9	120.1	196.4	363.3	481.2
Card payments with cards issued in the country (without transactions with cards with an e-money function)	4,486.2	5,300.2	6,295.9	7,529.9	8,259.2
of which:					
Domestic	3,704.4	4,400.5	5,247.6	6,542.2	7,071.8
Cross-border	781.8	899.7	1,048.3	987.7	1,187.3
of which:					
Payments with cards with a debit function	3,275.4	3,913.8	4,715.9	5,916.0	6,534.3
Payments with cards with a delayed debit function	1,100.8	1,260.3	1,434.8	1,470.5	1,562.6
Payments with cards with a credit function	110.0	126.3	145.3	143.4	162.3
of which:					
initiated at a physical EFTPOS	3,863.9	4,560.0	5,422.9	6,563.8	7,114.8
initiated remotely	617.5	735.1	867.2	952.7	1,116.9
E-money payment transactions	35.5	34.6	33.5	27.1	23.9
of which:					
Domestic	29.5	27.1	25.2	20.5	16.6
Cross-border	6.1	7.5	8.3	6.6	7.3
of which:					
With cards on which e-money can be stored directly	26.8	24.3	21.3	15.4	10.3
With e-money accounts	8.7	10.3	12.2	11.7	13.6
of which:					
Accessed through a card	7.7	9.0	11.1	10.4	12.1
Cheques	12.8	10.5	8.3	6.2	4.8
of which:					
domestic	12.2	10.0	7.9	5.9	4.5
cross-border	0.6	0.5	0.4	0.3	0.3
Cross-border cheques received	.	.	.	.	.
Total number of transactions (sent) with payment instruments ³	21,305.7	22,420.0	23,917.3	25,902.0	27,302.8
of which:					
domestic	20,126.9	21,038.6	22,311.6	24,244.2	25,305.3
cross-border	1,178.8	1,381.4	1,605.7	1,657.9	1,997.5
Cross-border transactions received	272.4	308.3	399.8	628.4	811.0
<i>Memorandum items:</i>					
Payments by retailer cards with a payment function ⁴	31.2	25.2	23.0	70.1	...
Credits to the accounts by simple book entry	742.8	736.5	719.8	723.9	783.6
Debits to the accounts by simple book entry	1,906.3	1,988.5	2,002.8	2,124.8	2,209.3
Money remittances	.	.	.	.	.
of which:					
domestic	.	.	.	.	.
cross-border	5.3	5.3	5.1	5.0	4.0
Cross-border remittances received	0.7	0.7	0.6	0.5	0.4
Transactions via telecommunication, digital or IT device	.	.	.	.	.

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

² 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).

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

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