Table 3a - Number of transactions per type of payment instrument [1] (millions; total for the half year)

	2023 S1	2023 S2	2024 S1	2024 S2	2025 S1	2025 S2
Credit transfers	3,615.4	3,673.7	3,733.5	3,850.4	3,853.9	3,958.5
of which:						
Domestic	3,403.0	3,432.7	3,479.9	3,584.2	3,592.2	3,684.1
Cross-border	212.5	241.1	253.6	266.2	261.7	274.5
of which:						
Initiated in paper-based form [2]	317.6	307.7	292.4	290.3	276.3	261.8
Initiated electronically	3,261.7	3,329.4	3,409.4	3,528.5	3,547.7	3,669.1
of which:						
Initiated by domestic and foreign payment initiation service providers	67.1	80.9	83.1	85.0	81.6	86.8
Initiated via SEPA credit transfer instant scheme	115.8	131.2	150.8	186.0	281.3	394.2
Direct debits	4,714.3	4,893.9	4,789.7	5,101.3	4,880.2	5,072.0
of which:						
Domestic	4,538.4	4,740.8	4,646.9	4,941.0	4,734.2	4,916.9
Cross-border	175.9	153.1	142.8	160.3	146.0	155.1
Card payments	5,630.4	6,167.6	6,167.8	6,905.7	7,040.7	7,492.0
of which:						
Domestic	4,785.8	5,167.2	5,242.5	5,742.1	5,905.4	6,201.5
Cross-border	844.6	1,000.4	925.3	1,163.7	1,135.3	1,290.4
of which:						
initiated electronically	5,581.5	6,115.5	6,122.8	6,860.4	6,997.8	7,454.6
of which:						
initiated via remote payment channel	640.3	703.4	677.8	788.0	851.0	925.0
of which:						
Domestic	217.2	236.5	218.5	246.9	271.7	292.7
Cross-border	423.1	466.9	459.3	541.1	579.4	632.3
initiated via non-remote payment channel	4,941.1	5,412.0	5,445.0	6,072.5	6,146.8	6,529.6
of which:						
Domestic	4,547.9	4,908.1	5,007.0	5,478.6	5,619.3	5,896.4
Cross-border	393.3	503.9	438.0	593.8	527.5	633.2
of which:						
Contactless payments at a terminal	3,829.7	4,278.0	4,439.5	5,044.1	5,225.3	5,617.2
of which:						
with a debit card	4,637.3	5,077.5	5,110.0	5,715.4	5,856.0	6,255.1
of which:						
Domestic	4,244.6	4,580.1	4,648.6	5,079.3	5,231.7	5,509.3
Cross-border	392.6	497.4	461.3	636.0	624.3	745.8
with a delayed debit card	837.3	913.5	888.2	979.4	949.4	979.8
of which:						
Domestic	467.4	503.4	508.4	556.2	554.0	564.1
Cross-border	369.8	410.1	379.8	423.2	395.4	415.7
with a credit card	106.9	124.5	124.6	165.7	192.5	219.8
of which:						
Domestic	53.0	61.2	68.5	89.9	105.3	115.8
Cross-border	53.9	63.4	56.2	75.8	87.2	104.0
Cash withdrawals using card-based payment instruments	787.8	768.3	719.8	740.6	685.9	693.1
of which:						
Domestic	768.7	746.4	703.4	720.9	670.5	676.2
Cross-border	19.1	21.9	16.4	19.7	15.4	16.9
of which:						
with a debit card	768.6	748.3	701.5	721.8	668.8	676.6
with a delayed debit card	16.5	17.2	15.7	16.2	14.8	14.1
with a credit card	2.7	2.8	2.6	2.6	2.3	2.4
E-money payment transactions	9.1	9.6	10.4	15.9	15.5	15.1
Cheques	1.4	1.2	1.1	0.9	0.8	0.7
Money remittances	3.6	3.4	3.4	3.3	5.4	5.6
of which:						
Domestic	1.3	1.3	1.3	1.3	3.3	3.6
Cross-border	2.3	2.1	2.1	2.0	2.1	2.0
Other payment services [3]	13.2	12.0	14.2	12.4	11.7	13.2
Total payment transactions sent involving non-MFIs	14,775.3	15,529.7	15,439.8	16,630.5	16,494.1	17,250.1
of which:						
Domestic	13,513.6	14,104.9	14,091.2	15,012.5	14,927.9	15,504.3
Cross-border	1,261.7	1,424.8	1,348.6	1,618.0	1,566.2	1,745.8
Payments initiated by domestic payment initiation service providers	101.3	111.3	98.7	99.5	42.9	38.6
of which:						
Domestic	85.2	94.2	84.2	87.2	39.5	35.9
Cross-border	16.1	17.1	14.5	12.3	3.4	2.7
Memorandum items:						
Credits to the accounts by simple book entry	263.1	275.9	230.1	303.4	245.7	283.7
Debits to the accounts by simple book entry	948.9	892.6	902.6	932.3	889.8	924.7

1 Includes transactions of non-PSP clients of national PSPs, irrespective of whether they are processed on an intra- or interbank basis.
2 Includes standing orders that were initiated non-electronically.
3 Includes OTC cashwithdrawals as well as credits to a credit card account by the acquirer when executed separately.