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

| | 2023 S1 | 2023 S2 | 2024 S1 | 2024 S2 | 2025 S1 | 2025 S2 |
|---|---|---|---|---|---|---|
| **Credit transfers** | 31,881,437 | 30,723,346 | 31,189,009 | 32,211,115 | 32,756,378 | 33,365,910 |
| of which: | | | | | | |
| Domestic | 24,470,706 | 24,540,072 | 24,291,858 | 24,988,552 | 25,292,079 | 25,543,499 |
| Cross-border | 7,410,731 | 6,183,274 | 6,897,151 | 7,222,563 | 7,464,299 | 7,822,410 |
| of which: | | | | | | |
| Initiated in paper-based form [2] | 2,161,676 | 2,277,467 | 2,141,719 | 2,339,043 | 2,521,268 | 1,951,796 |
| Initiated electronically | 29,332,186 | 28,046,685 | 28,661,991 | 29,467,522 | 29,828,026 | 30,991,868 |
| of which: | | | | | | |
| Initiated by domestic and foreign payment initiation service providers | 28,828 | 33,808 | 34,706 | 40,355 | 42,732 | 50,104 |
| Initiated via SEPA credit transfer instant scheme | 83,099 | 97,432 | 113,901 | 139,665 | 204,447 | 403,776 |
| **Direct debits** | 2,758,900 | 2,696,280 | 2,948,894 | 2,979,146 | 3,174,736 | 3,049,367 |
| of which: | | | | | | |
| Domestic | 1,725,110 | 1,786,602 | 1,775,029 | 1,865,671 | 1,847,826 | 1,894,777 |
| Cross-border | 1,033,791 | 909,678 | 1,173,864 | 1,113,475 | 1,326,909 | 1,154,591 |
| **Card payments** | 260,391 | 282,517 | 274,139 | 300,418 | 295,656 | 309,764 |
| of which: | | | | | | |
| Domestic | 210,584 | 225,829 | 220,248 | 236,631 | 233,628 | 242,447 |
| Cross-border | 49,806 | 56,688 | 53,890 | 63,787 | 62,027 | 67,317 |
| of which: | | | | | | |
| initiated electronically | 254,450 | 276,547 | 268,238 | 294,505 | 289,991 | 304,962 |
| of which: | | | | | | |
| initiated via remote payment channel | 47,566 | 51,792 | 52,008 | 58,573 | 61,691 | 65,151 |
| of which: | | | | | | |
| Domestic | 19,429 | 20,957 | 20,974 | 23,117 | 24,649 | 25,860 |
| Cross-border | 28,137 | 30,835 | 31,034 | 35,457 | 37,041 | 39,290 |
| initiated via non-remote payment channel | 206,885 | 224,755 | 216,230 | 235,931 | 228,301 | 239,812 |
| of which: | | | | | | |
| Domestic | 187,454 | 201,112 | 195,573 | 209,738 | 205,386 | 213,614 |
| Cross-border | 19,431 | 23,643 | 20,658 | 26,193 | 22,915 | 26,197 |
| of which: | | | | | | |
| Contactless payments at a terminal | 144,535 | 161,235 | 161,960 | 180,470 | 181,036 | 193,263 |
| of which: | | | | | | |
| with a debit card | 187,554 | 203,966 | 197,244 | 216,976 | 214,037 | 226,497 |
| of which: | | | | | | |
| Domestic | 169,965 | 182,314 | 177,040 | 190,004 | 187,919 | 196,308 |
| Cross-border | 17,589 | 21,652 | 20,204 | 26,972 | 26,118 | 30,189 |
| with a delayed debit card | 60,814 | 65,625 | 64,102 | 68,542 | 65,784 | 67,065 |
| of which: | | | | | | |
| Domestic | 33,739 | 36,141 | 35,692 | 37,920 | 36,543 | 37,130 |
| Cross-border | 27,075 | 29,484 | 28,410 | 30,622 | 29,242 | 29,935 |
| with a credit card | 6,083 | 6,956 | 6,892 | 8,986 | 10,170 | 11,401 |
| of which: | | | | | | |
| Domestic | 3,178 | 3,614 | 3,815 | 4,930 | 5,573 | 6,037 |
| Cross-border | 2,904 | 3,342 | 3,077 | 4,056 | 4,596 | 5,364 |
| **Cash withdrawals using card-based payment instruments** | 184,970 | 186,103 | 173,236 | 185,383 | 169,940 | 178,336 |
| of which: | | | | | | |
| Domestic | 181,009 | 181,537 | 169,817 | 181,241 | 166,732 | 174,797 |
| Cross-border | 3,961 | 4,566 | 3,419 | 4,142 | 3,208 | 3,539 |
| of which: | | | | | | |
| with a debit card | 180,642 | 181,524 | 169,005 | 180,953 | 165,826 | 174,390 |
| with a delayed debit card | 3,890 | 4,111 | 3,791 | 3,970 | 3,698 | 3,515 |
| with a credit card | 437 | 467 | 440 | 460 | 415 | 431 |
| **E-money payment transactions** | 273 | 291 | 298 | 392 | 404 | 511 |
| **Cheques** | 11,063 | 9,570 | 7,375 | 6,336 | 5,671 | 4,382 |
| **Money remittances** | 67,824 | 63,692 | 62,016 | 62,291 | 59,871 | 60,117 |
| of which: | | | | | | |
| Domestic | 65,395 | 61,224 | 59,616 | 59,802 | 57,432 | 57,704 |
| Cross-border | 2,428 | 2,468 | 2,400 | 2,488 | 2,440 | 2,414 |
| **Other payment services [3]** | 16,110 | 16,693 | 14,683 | 16,136 | 13,779 | 14,871 |
| **Total payment transactions sent involving non-MFIs** | 35,180,968 | 33,978,492 | 34,669,651 | 35,761,216 | 36,476,436 | 36,983,258 |
| of which: | | | | | | |
| Domestic | 26,678,951 | 26,820,633 | 26,537,724 | 27,353,700 | 27,616,443 | 27,931,772 |
| Cross-border | 8,502,016 | 7,157,859 | 8,131,927 | 8,407,516 | 8,859,993 | 9,051,486 |
| **Payments initiated by domestic payment initiation service providers** | 44,594 | 55,996 | 51,815 | 63,023 | 55,522 | 58,837 |
| of which: | | | | | | |
| Domestic | 42,154 | 53,347 | 49,392 | 60,657 | 54,068 | 57,672 |
| Cross-border | 2,441 | 2,649 | 2,423 | 2,366 | 1,455 | 1,166 |
| *Memorandum items:* | | | | | | |
| Credits to the accounts by simple book entry | 5,754,452 | 3,829,943 | 4,352,865 | 4,678,508 | 5,891,306 | 6,436,953 |
| Debits to the accounts by simple book entry | 5,721,330 | 3,863,753 | 4,187,499 | 4,491,258 | 5,610,166 | 6,189,130 |

**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.