

Table 1 - Institutions offering payment services to non-PSPs
 (end of half year)

	2022 S1	2022 S2	2023 S1	2023 S2	2024 S1
Deutsche Bundesbank					
Number of offices	31	31	31	31	31
Credit institutions (without Deutsche Bundesbank) irrespective of their legal incorporation					
Number of institutions	1,428	1,375	1,367	1,323	1,318
Number of offices ¹	–	20,430	–	19,480	–
Institutions legally incorporated in the reporting country					
Number of institutions	1,321	1,265	1,258	1,213	1,208
Number of offices ¹	–	20,178	–	19,226	–
Branches of foreign banks					
Number of institutions	107	110	109	110	110
Number of offices ¹	–	252	–	254	–
Electronic money institutions					
Number of institutions	11	10	11	13	15
Payment service providers					
Number of institutions ²	87	89	91	94	95
of which:					
Payment initiation service providers	30	28	30	30	30
Account information service providers	42	39	40	41	41
of which:					
Number of clients (thousands)	2,757	3,548	4,951	4,845	5,227
Institutions offering payment services to non-PSPs (total)					
Number of institutions	1,527	1,475	1,470	1,431	1,429
Number of offices ¹	–	20,651	–	19,733	–
Number accounts with of overnight deposits (thousands) ³	136,988	138,496	138,040	145,709	149,248
of which:					
Number of internet/PC-linked accounts with overnight deposits (thousands)	102,076	105,721	109,097	116,838	118,852
of which:					
Number of accounts with transferable overnight deposits (thousands)	106,640	102,158	103,240	106,847	110,576
of which:					
Number of internet/PC-linked accounts with transferable overnight deposits (thousands)	78,648	77,684	79,423	83,476	85,831
Number of payment accounts (thousands) ⁴	160,558	157,727	159,620	162,253	165,921
of which:					
Number of payment accounts accessed by account information service providers (thousands)	10,544	13,562	11,120	13,798	14,439
Number of e-money accounts (thousands)	849	1,066	1,089	1,350	1,487

¹ Data available on a yearly basis only.

² The recent list of payment institutions resident in the country is published on the website of the ECB in the list of financial institutions - PSRI (Payment statistics relevant institutions).

www.ecb.europa.eu/stats/financial_corporations/list_of_financial_institutions

³ Includes only accounts with a positive balance.

⁴ Includes current accounts as well as credit card accounts and e-money accounts.

**Table 2 - Payment card functions and accepting devices
 (end of half year)**

	2022 S1	2022 S2	2023 S1	2023 S2	2024 S1
Cards issued by resident PSPs (thousands)					
Cards with a cash function	163,513	160,806	160,456	155,668	156,159
Cards with a payment function (except cards with an e-money function only)	174,058	168,094	170,427	178,388	189,903
of which:					
Cards with a debit function	136,655	132,570	134,964	143,315	154,603
Cards with a delayed debit function	31,421	29,426	29,147	28,544	29,032
Cards with a credit function	5,983	6,098	6,316	6,529	6,268
Cards with an e-money function ¹	41,797	28,953	28,660	21,596	8,398
Total number of cards ²	180,472	178,214	180,707	188,551	199,841
of which:					
Cards with a contactless payment function	151,019	152,273	154,820	153,466	158,637
Terminals provided by resident PSPs					
ATMs ³	81,450	78,935	77,637	77,449	76,988
of which:					
Located in the reporting country	80,508	77,588	76,117	75,488	74,986
Located abroad	942	1,347	1,520	1,961	2,002
of which:					
ATMs with a cash withdrawal function	55,597	53,578	52,991	52,170	51,717
of which:					
Located in the reporting country	54,689	52,652	52,026	51,224	50,777
Located abroad	908	926	965	946	940
ATMs with a credit transfer function	24,507	24,266	22,764	23,244	23,150
EFTPOS terminals ⁴	1,290,888	1,361,294	1,392,842	1,404,971	1,456,854
of which:					
Located in the reporting country ⁵	1,022,550	1,045,259	1,096,427	1,124,000	1,172,929
Located abroad	268,338	316,035	296,415	280,971	283,925
E-money card terminals	1,524,295	1,534,004	1,541,468	1,562,086	1,617,736
of which:					
Located in the reporting country	1,341,147	1,318,868	1,359,536	1,386,355	1,435,284
Located abroad	183,148	215,136	181,932	175,731	182,452
of which:					
E-money card-loading terminals	56,098	52,610	52,610	51,856	51,856
E-money card-accepting terminals	1,468,197	1,481,394	1,488,858	1,510,230	1,565,880
of which:					
Located in the reporting country	1,285,050	1,266,259	1,306,927	1,334,500	1,383,429
Located abroad	183,147	215,135	181,931	175,730	182,451

¹ The "Geldkarte" function will be gradually discontinued by the end of 2024.

² Irrespective of the card's number of functions.

³ One physical device can have several of the functions listed below. ATMs are reported by the ATM provider. Therefore, no multiple counts of ATMs should occur.

⁴ Only active terminals (terminals with at least one transaction in the reference period).

Including e-money retail payment terminals.

⁵ To avoid double-counting, the number of terminals includes the most widespread scheme only, since terminals usually accept different card brands. Data source: Deutsche Kreditwirtschaft (DK).

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

	2022 S1	2022 S2	2023 S1	2023 S2	2024 S1
Credit transfers	3,524.3	3,632.1	3,618.4	3,661.1	3,735.9
of which:					
Domestic	3,347.2	3,410.1	3,405.3	3,419.8	3,482.0
Cross-border	177.1	221.9	213.0	241.3	253.9
of which:					
Initiated in paper-based form ²	333.2	326.0	317.5	308.7	292.7
Initiated electronically	3,154.7	3,269.3	3,264.8	3,316.0	3,411.5
of which:					
Initiated by domestic and foreign payment initiation service providers	62.3	65.0	67.1	80.8	83.2
Initiated via SEPA credit transfer instant scheme	82.3	97.1	116.1	131.1	151.1
Direct debits	5,046.2	5,102.8	4,710.0	4,885.3	4,773.4
of which:					
Domestic	4,848.8	4,884.8	4,534.3	4,732.2	4,630.5
Cross-border	197.4	218.0	175.7	153.1	142.8
Card payments	4,734.8	5,438.9	5,657.6	6,131.0	6,190.6
of which:					
Domestic	3,981.6	4,536.0	4,793.4	5,127.8	5,256.9
Cross-border	753.3	903.0	864.2	1,003.2	933.7
of which:					
initiated electronically	4,695.5	5,391.7	5,609.2	6,079.4	6,129.4
of which:					
initiated via remote payment channel	574.6	631.5	647.2	706.2	728.5
of which:					
Domestic	184.7	208.1	218.2	237.2	259.4
Cross-border	389.9	423.4	429.0	469.0	469.1
initiated via non-remote payment channel	4,120.9	4,760.2	4,962.0	5,373.2	5,400.9
of which:					
Domestic	3,781.0	4,309.0	4,555.0	4,868.5	4,965.4
Cross-border	339.8	451.2	407.0	504.7	435.5
of which:					
Contactless payments at a terminal	2,773.2	3,493.6	3,836.4	4,253.0	4,402.5
of which:					
with a debit card	3,824.8	4,446.5	4,662.4	5,000.9	5,119.1
of which:					
Domestic	3,496.7	4,012.3	4,252.1	4,503.4	4,653.6
Cross-border	328.2	434.2	410.4	497.5	465.4
with a delayed debit card	776.6	839.9	839.7	953.9	891.4
of which:					
Domestic	423.6	454.7	468.0	541.1	508.2
Cross-border	353.0	385.3	371.7	412.8	383.1
with a credit card	94.1	105.2	107.0	124.6	119.0
of which:					
Domestic	45.5	50.1	53.1	61.2	62.9
Cross-border	48.6	55.1	54.0	63.4	56.0
Cash withdrawals using card-based payment instruments	735.1	805.0	758.0	763.6	721.1
of which:					
Domestic	727.6	780.7	739.0	741.6	704.5
Cross-border	7.5	24.3	19.0	22.0	16.6
of which:					
with a debit card	710.6	784.2	738.8	743.6	702.8
with a delayed debit card	22.1	18.1	16.5	17.2	15.7
with a credit card	2.4	2.8	2.7	2.8	2.6
E-money payment transactions	7.8	8.5	9.1	9.6	10.4
Cheques	1.9	1.6	1.4	1.2	1.1
Money remittances	4.3	4.5	4.5	4.9	6.0
of which:					
Domestic	1.3	1.6	2.2	2.8	3.9
Cross-border	3.0	2.9	2.3	2.1	2.1
Other payment services ³	13.3	14.7	13.2	12.0	14.2
Total payment transactions sent involving non-MFIs	14,067.7	15,008.1	14,772.1	15,468.6	15,452.6
of which:					
Domestic	12,923.1	13,631.1	13,490.6	14,040.7	14,095.1
Cross-border	1,144.6	1,377.0	1,281.5	1,428.0	1,357.5
Payments initiated by domestic payment initiation service providers	106.3	108.3	100.6	110.6	97.0
of which:					
Domestic	88.1	90.5	85.1	94.2	82.5
Cross-border	18.2	17.8	15.5	16.4	14.5
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	310.6	354.2	263.1	268.4	206.1
Debits to the accounts by simple book entry	1,068.5	1,150.7	948.7	884.7	842.2

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 cash withdrawals as well as credits to a credit card account by the acquirer when executed separately.

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

	2022 S1	2022 S2	2023 S1	2023 S2	2024 S1
Credit transfers	31,780,381	33,355,099	31,974,347	31,641,409	31,833,897
of which:					
Domestic	23,934,196	24,900,957	24,549,981	24,703,906	24,606,848
Cross-border	7,846,185	8,454,142	7,424,366	6,937,503	7,227,049
of which:					
Initiated in paper-based form ²	2,965,325	2,345,176	2,218,260	3,891,015	2,758,711
Initiated electronically	28,400,885	30,598,042	29,334,935	27,351,476	28,689,930
of which:					
Initiated by domestic and foreign payment initiation service providers	21,854	27,132	28,785	33,772	34,742
Initiated via SEPA credit transfer instant scheme	57,178	69,277	83,100	97,329	113,982
Direct debits	1,769,589	2,267,012	2,758,287	2,695,501	2,948,735
of which:					
Domestic	1,664,694	1,760,930	1,724,516	1,785,829	1,774,871
Cross-border	104,895	506,082	1,033,772	909,673	1,173,864
Card payments	227,005	259,135	261,107	280,541	274,865
of which:					
Domestic	183,405	207,573	210,871	224,065	220,902
Cross-border	43,600	51,562	50,236	56,476	53,963
of which:					
initiated electronically	222,699	253,893	255,600	275,025	268,687
of which:					
initiated via remote payment channel	40,853	46,011	47,994	51,923	53,549
of which:					
Domestic	16,516	18,813	19,813	21,327	22,434
Cross-border	24,338	27,198	28,181	30,595	31,116
initiated via non-remote payment channel	181,846	207,882	207,606	223,102	215,137
of which:					
Domestic	164,179	185,659	187,766	199,413	194,508
Cross-border	17,668	22,223	19,840	23,689	20,629
of which:					
Contactless payments at a terminal	106,840	134,675	144,283	160,574	160,806
of which:					
with a debit card	162,644	186,930	188,540	200,671	197,641
of which:					
Domestic	147,218	167,472	170,343	179,041	177,287
Cross-border	15,426	19,457	18,197	21,630	20,354
with a delayed debit card	54,752	60,918	60,972	67,395	64,299
of which:					
Domestic	30,746	33,907	34,054	38,084	36,003
Cross-border	24,006	27,011	26,918	29,311	28,296
with a credit card	5,304	6,045	6,088	6,958	6,746
of which:					
Domestic	2,731	3,092	3,181	3,615	3,651
Cross-border	2,573	2,953	2,907	3,343	3,095
Cash withdrawals using card-based payment instruments	168,012	190,380	177,140	185,036	173,646
of which:					
Domestic	166,883	185,346	173,265	180,264	170,071
Cross-border	1,130	5,033	3,875	4,773	3,575
of which:					
with a debit card	162,739	185,740	172,812	180,460	169,410
with a delayed debit card	4,879	4,176	3,890	4,110	3,795
with a credit card	394	463	437	467	441
E-money payment transactions	219	260	273	291	298
Cheques	16,380	13,992	11,054	9,561	7,376
Money remittances	59,258	64,455	67,141	61,517	59,389
of which:					
Domestic	56,796	61,823	64,713	59,049	56,988
Cross-border	2,462	2,632	2,428	2,468	2,400
Other payment services ³	20,461	19,504	16,110	16,693	14,672
Total payment transactions sent involving non-MFIs	34,041,307	36,169,836	35,265,459	34,890,549	35,312,878
of which:					
Domestic	26,041,652	27,149,040	26,749,485	26,978,473	26,850,821
Cross-border	7,999,655	9,020,796	8,515,975	7,912,077	8,462,057
Payments initiated by domestic payment initiation service providers	38,222	42,256	44,668	55,730	50,559
of which:					
Domestic	35,611	39,760	42,312	53,149	48,283
Cross-border	2,611	2,497	2,356	2,580	2,277
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	2,807,655	3,660,295	5,791,652	4,862,881	3,996,464
Debits to the accounts by simple book entry	2,487,008	3,393,490	5,744,469	3,880,196	3,766,456

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.

Table 4a - Number of transactions per type of terminal ¹
 (millions; total for the half year)

	2022 S1	2022 S2	2023 S1	2023 S2	2024 S1
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	3,381.7	4,055.9	4,146.6	4,582.6	4,800.8
of which:					
at terminals located in the reporting country	3,201.4	3,815.9	4,034.6	4,529.8	4,734.6
at terminals located abroad	180.3	240.1	112.0	52.8	66.2
of which:					
ATM cash withdrawals	732.9	793.5	756.0	773.5	727.0
ATM cash deposits	74.5	79.3	80.4	84.2	83.7
POS transactions	2,542.8	3,176.3	3,304.2	3,720.4	3,984.8
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	831.4	1,003.9	846.4	946.6	985.4
of which:					
at terminals located in the reporting country	180.2	264.6	248.4	306.9	293.1
at terminals located abroad	651.2	739.3	598.0	639.8	692.3
of which:					
ATM cash withdrawals	110.5	120.5	112.2	109.4	101.5
POS transactions	720.6	882.7	733.1	835.9	882.4
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	400.1	526.8	443.8	603.4	542.4
of which:					
at terminals located in the reporting country	66.7	77.1	32.5	98.2	97.9
at terminals located abroad	333.4	449.8	411.2	505.2	444.5
of which:					
ATM cash withdrawals	22.1	27.7	20.1	26.7	19.9
POS transactions	376.0	498.8	423.4	576.3	522.1
<i>Memorandum items:</i>					
OTC cash withdrawals	32.3	32.5	27.9	22.5	20.1
OTC cash deposits	20.7	21.6	17.9	14.2	11.7

¹ Regardless of the type of card used.

Table 4b - Value of transactions per type of terminal ¹
 (EUR millions; total for the half year)

	2022 S1	2022 S2	2023 S1	2023 S2	2024 S1
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	369,680	420,785	410,018	441,834	428,417
of which:					
at terminals located in the reporting country	365,413	415,535	406,765	439,673	426,458
at terminals located abroad	4,267	5,250	3,252	2,161	1,959
of which:					
ATM cash withdrawals	171,299	192,738	182,133	193,174	180,611
ATM cash deposits	81,099	90,698	90,627	95,279	91,504
POS transactions	110,838	136,481	136,406	152,918	155,396
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	50,436	57,456	56,254	60,640	53,584
of which:					
at terminals located in the reporting country	9,756	13,936	12,418	15,032	13,638
at terminals located abroad	40,680	43,520	43,836	45,608	39,946
of which:					
ATM cash withdrawals	23,204	22,856	25,993	27,072	20,000
POS transactions	27,225	34,580	30,237	33,539	33,555
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	23,014	29,188	24,835	31,265	27,111
of which:					
at terminals located in the reporting country	2,819	3,110	1,755	3,853	3,477
at terminals located abroad	20,194	26,079	23,080	27,412	23,634
of which:					
ATM cash withdrawals	4,321	5,444	4,053	5,411	3,830
POS transactions	18,550	23,729	20,769	25,839	23,270
<i>Memorandum items:</i>					
OTC cash withdrawals	64,653	60,002	51,809	47,309	40,979
OTC cash deposits	57,532	64,088	57,953	45,436	38,524

¹ Regardless of the type of card used.