

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

	2022 S1	2022 S2	2023 S1	2023 S2
Deutsche Bundesbank				
Number of offices	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
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
Number of offices ¹	–	20,178	–	19,226
Branches of foreign banks				
Number of institutions	107	110	109	110
Number of offices ¹	–	252	–	254
Electronic money institutions				
Number of institutions	11	10	11	13
Payment service providers				
Number of institutions ²	87	89	91	94
of which:				
Payment initiation service providers	30	28	30	30
Account information service providers	42	39	40	41
of which:				
Number of clients (thousands)	2,757	3,548	4,951	4,767
Institutions offering payment services to non-PSPs (total)				
Number of institutions	1,527	1,475	1,470	1,431
Number of offices ¹	–	20,651	–	19,733
Number accounts with of overnight deposits (thousands) ³	137,011	138,518	138,060	145,364
of which:				
Number of internet/PC-linked accounts with overnight deposits (thousands)	102,099	105,743	109,117	116,487
of which:				
Number of accounts with transferable overnight deposits (thousands)	106,640	102,158	103,241	106,518
of which:				
Number of internet/PC-linked accounts with transferable overnight deposits (thousands)	78,648	77,684	79,423	83,142
Number of payment accounts (thousands) ⁴	160,555	157,722	159,609	161,922
of which:				
Number of payment accounts accessed by account information service providers (thousands)	10,544	13,562	11,120	12,785
Number of e-money accounts (thousands)	852	1,195	1,219	1,481

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
Cards issued by resident PSPs (thousands)				
Cards with a cash function	163,513	160,806	160,085	155,749
Cards with a payment function (except cards with an e-money function only)	174,106	168,136	170,104	178,406
of which:				
Cards with a debit function	136,655	132,570	134,592	143,283
Cards with a delayed debit function	31,423	29,428	29,149	28,546
Cards with a credit function	6,029	6,138	6,362	6,577
Cards with an e-money function	41,797	28,953	27,429	21,696
Total number of cards ¹	180,380	178,256	180,528	188,569
of which:				
Cards with a contactless payment function	151,019	152,273	154,449	153,547
Terminals provided by resident PSPs				
ATMs ²	81,416	78,925	77,637	77,445
of which:				
Located in the reporting country	80,508	77,588	76,117	75,484
Located abroad	908	1,337	1,520	1,961
of which:				
ATMs with a cash withdrawal function	55,597	53,569	52,991	52,166
of which:				
Located in the reporting country	54,689	52,652	52,026	51,220
Located abroad	908	917	965	946
ATMs with a credit transfer function	24,890	24,266	22,764	23,244
EFTPOS terminals ³	1,290,888	1,361,289	1,392,842	1,404,971
of which:				
Located in the reporting country ⁴	1,022,550	1,045,259	1,096,427	1,124,000
Located abroad	268,338	316,030	296,415	280,971
E-money card terminals	1,524,295	1,534,004	1,541,468	1,562,086
of which:				
Located in the reporting country	1,341,147	1,318,868	1,359,536	1,386,355
Located abroad	183,148	215,136	181,932	175,731
of which:				
E-money card-loading terminals	56,098	52,610	52,610	51,856
E-money card-accepting terminals	1,468,197	1,481,394	1,488,858	1,510,230
of which:				
Located in the reporting country	1,285,050	1,266,259	1,306,927	1,334,500
Located abroad	183,147	215,135	181,931	175,730

¹ Irrespective of the card's number of functions.

² 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.

³ Only active terminals (terminals with at least one transaction in the reference period).

Including e-money retail payment terminals.

⁴ 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
Credit transfers	3,565.4	3,631.9	3,621.3	3,661.0
of which:				
Domestic	3,347.2	3,410.1	3,408.2	3,419.1
Cross-border	218.3	221.8	213.1	241.8
of which:				
Initiated in paper-based form ²	339.7	326.0	317.5	308.8
Initiated electronically	3,188.5	3,269.1	3,267.8	3,315.8
of which:				
Initiated by domestic and foreign payment initiation service providers	63.3	65.0	67.1	80.8
Initiated via SEPA credit transfer instant scheme	83.4	97.1	116.2	131.4
Direct debits	5,058.8	5,102.8	4,711.1	4,728.3
of which:				
Domestic	4,848.8	4,884.8	4,535.1	4,575.2
Cross-border	210.0	218.0	175.9	153.1
Card payments	4,734.7	5,439.1	5,656.5	6,105.4
of which:				
Domestic	3,981.5	4,536.1	4,792.5	5,088.5
Cross-border	753.2	903.0	864.1	1,016.9
of which:				
initiated electronically	4,696.3	5,392.9	5,608.1	6,052.5
of which:				
initiated via remote payment channel	575.5	632.7	647.6	710.4
of which:				
Domestic	185.4	209.1	218.4	236.3
Cross-border	390.0	423.6	429.2	474.1
initiated via non-remote payment channel	4,120.9	4,760.2	4,960.5	5,342.1
of which:				
Domestic	3,781.0	4,309.0	4,553.9	4,830.2
Cross-border	339.8	451.2	406.7	511.9
of which:				
Contactless payments at a terminal	2,773.2	3,485.3	3,838.4	4,255.1
of which:				
with a debit card	3,824.8	4,446.5	4,661.4	5,008.6
of which:				
Domestic	3,496.7	4,012.3	4,251.2	4,501.5
Cross-border	328.2	434.2	410.2	507.2
with a delayed debit card	777.5	841.2	839.7	916.0
of which:				
Domestic	424.4	455.7	468.0	504.2
Cross-border	353.1	385.5	371.7	411.8
with a credit card	94.1	105.2	107.0	127.9
of which:				
Domestic	45.5	50.1	53.1	60.9
Cross-border	48.6	55.1	54.0	67.0
Cash withdrawals using card-based payment instruments	746.3	805.0	758.0	764.0
of which:				
Domestic	727.6	780.7	739.0	741.7
Cross-border	18.6	24.3	19.0	22.3
of which:				
with a debit card	721.7	784.1	738.7	743.9
with a delayed debit card	22.1	18.1	16.5	17.3
with a credit card	2.4	2.8	2.7	2.8
E-money payment transactions	7.8	8.5	8.7	9.6
Cheques	1.9	1.6	1.4	1.2
Money remittances	4.3	4.3	3.5	3.3
of which:				
Domestic	1.3	1.5	1.2	1.2
Cross-border	3.0	2.9	2.3	2.1
Other payment services ³	13.6	14.7	13.2	12.0
Total payment transactions sent involving non-MFIs	14,132.8	15,008.0	14,773.7	15,284.7
of which:				
Domestic	12,923.0	13,631.1	13,492.0	13,842.2
Cross-border	1,209.8	1,376.9	1,281.7	1,442.5
Payments initiated by domestic payment initiation service providers	106.3	108.3	100.8	110.5
of which:				
Domestic	88.1	90.5	85.2	94.1
Cross-border	18.2	17.8	15.6	16.4
Memorandum items:				
Credits to the accounts by simple book entry	310.6	354.2	263.1	267.1
Debits to the accounts by simple book entry	1,068.5	1,150.7	948.7	883.3

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 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
Credit transfers	31,242,364	32,819,858	31,979,838	31,638,695
of which:				
Domestic	23,934,195	24,900,956	24,555,337	24,701,131
Cross-border	7,308,169	7,918,902	7,424,501	6,937,564
of which:				
Initiated in paper-based form ²	2,719,364	2,345,157	2,218,260	3,891,036
Initiated electronically	28,107,720	30,062,820	29,340,426	27,349,531
of which:				
Initiated by domestic and foreign payment initiation service providers	22,335	27,132	28,785	33,759
Initiated via SEPA credit transfer instant scheme	58,515	69,277	89,751	97,351
Direct debits	1,776,283	2,267,012	2,758,431	2,671,577
of which:				
Domestic	1,664,694	1,760,930	1,724,644	1,761,909
Cross-border	111,589	506,082	1,033,786	909,668
Card payments	226,806	259,120	260,907	279,276
of which:				
Domestic	183,271	207,559	210,710	222,387
Cross-border	43,535	51,561	50,196	56,889
of which:				
initiated electronically	223,066	254,576	255,400	273,724
of which:				
initiated via remote payment channel	41,221	46,693	48,016	52,112
of which:				
Domestic	16,850	19,383	19,829	21,286
Cross-border	24,372	27,310	28,187	30,826
initiated via non-remote payment channel	181,845	207,883	207,384	221,612
of which:				
Domestic	164,177	185,658	187,589	197,776
Cross-border	17,668	22,225	19,795	23,836
of which:				
Contactless payments at a terminal	106,839	134,231	144,503	160,444
of which:				
with a debit card	162,644	186,930	188,340	200,850
of which:				
Domestic	147,218	167,472	170,182	178,967
Cross-border	15,426	19,457	18,158	21,883
with a delayed debit card	55,119	61,602	60,972	65,760
of which:				
Domestic	31,078	34,476	34,054	36,495
Cross-border	24,040	27,125	26,918	29,265
with a credit card	5,304	6,045	6,088	7,114
of which:				
Domestic	2,731	3,092	3,181	3,599
Cross-border	2,573	2,953	2,907	3,515
Cash withdrawals using card-based payment instruments	170,870	190,380	177,140	185,032
of which:				
Domestic	166,883	185,346	173,265	180,226
Cross-border	3,987	5,033	3,875	4,806
of which:				
with a debit card	165,581	185,725	172,801	180,445
with a delayed debit card	4,879	4,176	3,890	4,121
with a credit card	410	478	449	467
E-money payment transactions	219	260	261	291
Cheques	16,520	13,992	11,054	9,562
Money remittances	59,258	64,447	66,986	61,310
of which:				
Domestic	56,796	61,815	64,558	58,842
Cross-border	2,462	2,632	2,428	2,468
Other payment services ³	20,461	19,504	16,110	16,695
Total payment transactions sent involving non-MFIs	33,512,782	35,634,572	35,270,727	34,862,438
of which:				
Domestic	26,041,518	27,149,016	26,754,641	26,949,858
Cross-border	7,471,264	8,485,556	8,516,085	7,912,581
Payments initiated by domestic payment initiation service providers	38,222	42,256	44,694	55,647
of which:				
Domestic	35,611	39,760	42,330	53,081
Cross-border	2,611	2,497	2,364	2,566
<i>Memorandum items:</i>				
Credits to the accounts by simple book entry	2,807,655	3,660,295	5,791,652	4,862,831
Debits to the accounts by simple book entry	2,487,008	3,393,490	5,744,469	3,880,281

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
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	3,327.0	3,818.6	3,965.9	4,387.9
of which:				
at terminals located in the reporting country	3,146.9	3,578.9	3,854.2	4,334.7
at terminals located abroad	180.1	239.7	111.8	53.2
of which:				
ATM cash withdrawals	691.2	739.1	755.9	774.4
ATM cash deposits	72.9	76.4	80.4	84.2
POS transactions	2,555.1	2,996.3	3,123.6	3,524.0
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	814.8	952.3	802.1	895.1
of which:				
at terminals located in the reporting country	183.6	257.8	242.3	298.5
at terminals located abroad	631.2	694.5	559.8	596.6
of which:				
ATM cash withdrawals	110.5	120.5	112.2	109.4
POS transactions	704.1	831.1	688.8	784.4
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	400.1	526.9	443.8	548.1
of which:				
at terminals located in the reporting country	66.7	77.1	32.5	37.7
at terminals located abroad	333.4	449.8	411.2	510.4
of which:				
ATM cash withdrawals	22.2	27.7	20.1	23.8
POS transactions	377.4	498.8	423.4	523.9
<i>Memorandum items:</i>				
OTC cash withdrawals	32.3	32.5	27.9	22.5
OTC cash deposits	20.7	21.6	17.9	14.2

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
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	352,605	394,060	401,370	432,639
of which:				
at terminals located in the reporting country	348,350	388,826	398,133	430,303
at terminals located abroad	4,255	5,234	3,237	2,336
of which:				
ATM cash withdrawals	160,345	177,797	182,127	193,332
ATM cash deposits	80,121	87,869	90,627	95,276
POS transactions	111,124	127,526	127,764	143,541
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	49,985	56,074	54,984	59,119
of which:				
at terminals located in the reporting country	9,993	13,731	12,237	14,785
at terminals located abroad	39,993	42,343	42,747	44,334
of which:				
ATM cash withdrawals	23,208	22,862	26,001	27,074
POS transactions	26,770	33,192	28,960	32,016
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	23,014	29,190	24,832	29,144
of which:				
at terminals located in the reporting country	2,819	3,110	1,755	1,765
at terminals located abroad	20,194	26,081	23,077	27,379
of which:				
ATM cash withdrawals	4,349	5,444	4,049	4,521
POS transactions	18,643	23,731	20,769	24,608
<i>Memorandum items:</i>				
OTC cash withdrawals	64,653	60,002	51,809	47,305
OTC cash deposits	57,532	64,088	57,953	45,440

¹ Regardless of the type of card used.