

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.