

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

	2022 S1	2022 S2	2023 S1	2023 S2	2024 S1
<b>Credit transfers</b>	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 <sup>2</sup>	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
<b>Direct debits</b>	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
<b>Card payments</b>	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
<b>Cash withdrawals using card-based payment instruments</b>	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
<b>E-money payment transactions</b>	7.8	8.5	9.1	9.6	10.4
<b>Cheques</b>	1.9	1.6	1.4	1.2	1.1
<b>Money remittances</b>	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
<b>Other payment services <sup>3</sup></b>	13.3	14.7	13.2	12.0	14.2
<b>Total payment transactions sent involving non-MFIs</b>	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
<b>Payments initiated by domestic payment initiation service providers</b>	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

<sup>1</sup> Includes transactions of non-PSP clients of national PSPs, irrespective of whether they are processed on an intra- or interbank basis.

<sup>2</sup> Includes standing orders that were initiated non-electronically.

<sup>3</sup> Includes OTC cashwithdrawals as well as credits to a credit card account by the acquirer when executed separately.