

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
Memorandum items:				
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.