

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

	2022 S1	2022 S2	2023 S1	2023 S2	2024 S1
<b>Credit transfers</b>	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 <sup>2</sup>	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
<b>Direct debits</b>	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
<b>Card payments</b>	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
<b>Cash withdrawals using card-based payment instruments</b>	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
<b>E-money payment transactions</b>	219	260	273	291	298
<b>Cheques</b>	16,380	13,992	11,054	9,561	7,376
<b>Money remittances</b>	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
<b>Other payment services <sup>3</sup></b>	20,461	19,504	16,110	16,693	14,672
<b>Total payment transactions sent involving non-MFIs</b>	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
<b>Payments initiated by domestic payment initiation service providers</b>	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

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