

SDG Goal 8 Decent work and economic growth

SDG Target 8.10 Strengthen the capacity of domestic financial institutions to encourage and expand access to banking, insurance and financial services for all

SDG Indicator 8.10.2 Proportion of adults (15 years and older) with an account at a bank or other financial institution or with a mobile-money-service provider

1. Name of data series	
Accounts at payment service providers (a) online accounts	
Compliant with SDG metadata: yes, but different unit	SDG Metadata

2. Definition of indicator
The indicator measures the number of overnight deposits of institutions offering payment services to non-payment service providers of which: (a) Number of internet/PC-linked overnight deposits
3. Comparison with SDG metadata (as of 10/11/2016)
The time series provided illustrate the total number of (internet/PC-linked) transferable overnight deposits, while the metadata call for the percentage of adults owning accounts. Therefore the values differ.

4. Data description
<p>Overnight deposits relate to the number of accounts with deposits that can be converted immediately into cash and/or that can be transferred at any time by cheque, credit transfer, direct debit or other similar means, without significant delay, restriction or penalty; this also includes giro accounts, accounts for overnight money and those for money with an overnight notice period (including money invested on non-business days maturing or becoming callable on the next business day).</p> <p>Internet/PC-linked overnight deposits are held by non-payment service providers that can be accessed electronically via the internet, using online banking applications or telecommunication lines (eg mobile devices), or in a similar manner, for example using dedicated software programs. Online accounts are accounts that can be accessed directly through electronic channels, ie without manual intervention by the institution. These include accounts accessible through telephone banking if access is also possible via the channels indicated above. This often requires the contract between the account holder and its institution to be supplemented to include such services and the account holder may also be issued with electronic identifiers (PIN, TANs, devices for generating codes, etc) by the account-holding institution.</p>
5. Calculation method
$\text{Online accounts at PSPs} = \sum \text{Internet/PC-linked transferable overnight deposits (number)}$
6. Unit of measure
1,000

7. Timeliness	8. Frequency
Not available	Annual
9. Last regular revision	10. Revised period
09/2018	Not available

11. Accessibility of source data
<p>Statistics on payments and Securities Trading, Clearing and Settlement in Germany 2007 to 2013 – Institutions offering payment services to non-PSPs - internet/PC-linked overnight deposits:</p> <p>https://www.bundesbank.de/en/statistics/money-and-capital-markets/payments-statistics</p> <p>Table 4 – 2007 – 2013</p> <p>Statistics on payments and Securities Trading, Clearing and Settlement in Germany 2013 to 2017 – Institutions offering payment services to non-PSPs - internet/PC-linked overnight deposits:</p> <p>https://www.bundesbank.de/en/statistics/money-and-capital-markets/payments-statistics</p> <p>Table 4 – 2013 – 2017</p>
12. Metadata on source data
<p>Payment Statistics:</p> <p>https://www.bundesbank.de/en/statistics/money-and-capital-markets/payments-statistics</p>
13. Related SDG data series (duplicate indicators or sub-indicators to same indicator)
Not applicable

For more information please contact:

<https://www.destatis.de/EN/Service/Contact/Contact.html>

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SDG Indicator 8.10.2 Proportion of adults (15 years and older) with an account at a bank or other financial institution or with a mobile-money-service provider

1. Name of data series	
Accounts at payment service providers (b) current accounts	
Compliant with SDG metadata: yes, but different unit	SDG Metadata

2. Definition of indicator	
The indicator measures the number of overnight deposits of institutions offering payment services to non-payment service providers of which: (b) Number of transferable overnight deposits	
3. Comparison with SDG metadata (as of 10/11/2016)	
The time series provided illustrate the total number of (internet/PC-linked) transferable overnight deposits, while the metadata call for the percentage of adults owning accounts. Therefore the values differ.	

4. Data description	
Transferable overnight deposits only refer to accounts with overnight deposits which can be transferred at any time – in other words directly on request and without significant delay, restriction or penalty – by cheque, credit transfer, direct debit or similar means. They often also offer an overdraft facility (credit line).	
5. Calculation method	
Current accounts at PSPs = \sum Transferable overnight deposits (number)	
6. Unit of measure	1,000

7. Timeliness	8. Frequency
Not available	Annual
9. Last regular revision	10. Revised period
09/2018	Not available

11. Accessibility of source data
<p>Statistics on payments and Securities Trading, Clearing and Settlement in Germany 2007 to 2013 – Institutions offering payment services to non-PSPs - transferable overnight deposits: https://www.bundesbank.de/en/statistics/money-and-capital-markets/payments-statistics</p> <p>Table 4 – 2007 – 2013</p> <p>Statistics on payments and Securities Trading, Clearing and Settlement in Germany 2013 to 2017 – Institutions offering payment services to non-PSPs - transferable overnight deposits: https://www.bundesbank.de/en/statistics/money-and-capital-markets/payments-statistics</p> <p>Table 4 – 2013 – 2017</p>
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