

Table 1 - Institutions offering payment services to non-PSPs
(end of half year)

	2022 S1	2022 S2	2023 S1	2023 S2	2024 S1	2024 S2
Deutsche Bundesbank						
Number of offices	31	31	31	31	31	31
Credit institutions (without Deutsche Bundesbank) irrespective of their legal incorporation						
Number of institutions	1,428	1,375	1,367	1,323	1,318	1,290
Number of offices ¹	–	20,430	–	19,480	–	17,844
Institutions legally incorporated in the reporting country						
Number of institutions	1,321	1,265	1,258	1,213	1,208	1,179
Number of offices ¹	–	20,178	–	19,226	–	17,590
Branches of foreign banks						
Number of institutions	107	110	109	110	110	111
Number of offices ¹	–	252	–	254	–	254
Electronic money institutions						
Number of institutions	11	10	11	13	15	15
Payment service providers						
Number of institutions ²	87	89	91	94	95	93
of which:						
Payment initiation service providers	30	28	30	30	30	31
Account information service providers	42	39	40	41	41	41
of which:						
Number of clients (thousands)	2,757	3,548	5,823	4,865	5,281	6,253
Institutions offering payment services to non-PSPs (total)						
Number of institutions	1,527	1,475	1,470	1,431	1,429	1,399
Number of offices ¹	–	20,651	–	19,733	–	18,087
Number accounts with of overnight deposits (thousands) ³	136,831	138,330	140,615	144,812	145,255	148,749
of which:						
Number of internet/PC-linked accounts with overnight deposits (thousands)	101,919	105,555	111,176	115,940	117,117	120,477
of which:						
Number of accounts with transferable overnight deposits (thousands)	106,482	101,992	104,886	105,950	106,583	108,227
of which:						
Number of internet/PC-linked accounts with transferable overnight deposits (thousands)	78,491	77,518	80,729	82,578	84,097	86,532
Number of payment accounts (thousands) ⁴	160,401	157,561	159,409	162,089	163,545	164,508
of which:						
Number of payment accounts accessed by account information service providers (thousands)	10,528	13,544	11,103	13,796	14,445	15,690
Number of e-money accounts (thousands)	849	1,066	1,131	1,384	1,478	1,712

¹ Data available on a yearly basis only.

² The recent list of payment institutions resident in the country is published on the website of the ECB in the list of financial institutions - PSRI (Payment statistics relevant institutions).

www.ecb.europa.eu/stats/financial_corporations/list_of_financial_institutions

³ Includes only accounts with a positive balance.

⁴ Includes current accounts as well as credit card accounts and e-money accounts.

**Table 2 - Payment card functions and accepting devices
(end of half year)**

	2022 S1	2022 S2	2023 S1	2023 S2	2024 S1	2024 S2
Cards issued by resident PSPs (thousands)						
Cards with a cash function	162,904	160,669	159,974	155,245	162,018	151,407
Cards with a payment function (except cards with an e-money function only)	173,450	167,956	169,690	177,675	188,391	196,113
of which:						
Cards with a debit function	136,046	132,432	134,482	142,916	153,724	161,945
Cards with a delayed debit function	31,421	29,426	28,893	28,232	28,415	27,704
Cards with a credit function	5,983	6,098	6,315	6,527	6,252	6,464
Cards with an e-money function ¹	41,797	28,953	27,435	13,761	8,459	6,297
Total number of cards ²	179,864	178,077	181,202	188,127	198,962	206,815
of which:						
Cards with a contactless payment function	150,410	152,135	154,338	153,043	157,862	156,328
Terminals provided by resident PSPs						
ATMs ³	81,416	78,925	77,637	77,504	76,960	75,243
of which:						
Located in the reporting country	80,508	77,588	76,117	75,543	74,958	73,370
Located abroad	908	1,337	1,520	1,961	2,002	1,873
of which:						
ATMs with a cash withdrawal function	55,597	53,569	52,991	52,224	51,707	50,563
of which:						
Located in the reporting country	54,689	52,652	52,026	51,278	50,767	49,752
Located abroad	908	917	965	946	940	811
ATMs with a credit transfer function	24,507	24,242	22,764	23,245	23,146	22,527
EFTPOS terminals ⁴	1,290,888	1,361,294	1,392,842	1,404,971	1,478,636	1,540,350
of which:						
Located in the reporting country ⁵	1,022,550	1,045,259	1,096,427	1,124,000	1,172,929	1,196,394
Located abroad	268,338	316,035	296,415	280,971	305,707	343,956
E-money card terminals	1,524,295	1,534,004	1,541,468	1,562,086	1,617,736	1,436,847
of which:						
Located in the reporting country	1,341,147	1,318,868	1,359,536	1,386,355	1,435,284	1,246,076
Located abroad	183,148	215,136	181,932	175,731	182,452	190,771
of which:						
E-money card-loading terminals	56,098	52,610	52,610	51,856	51,856	49,683
E-money card-accepting terminals	1,468,197	1,481,394	1,488,858	1,510,230	1,565,880	1,387,164
of which:						
Located in the reporting country	1,285,050	1,266,259	1,306,927	1,334,500	1,383,429	1,196,394
Located abroad	183,147	215,135	181,931	175,730	182,451	190,770

¹ The "Geldkarte" function will be gradually discontinued by the end of 2024.

² Irrespective of the card's number of functions.

³ One physical device can have several of the functions listed below. ATMs are reported by the ATM provider. Therefore, no multiple counts of ATMs should occur.

⁴ Only active terminals (terminals with at least one transaction in the reference period).

Including e-money retail payment terminals.

⁵ To avoid double-counting, the number of terminals includes the most widespread scheme only, since terminals usually accept different card brands. Data source: Deutsche Kreditwirtschaft (DK).

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	2024 S1	2024 S2
Credit transfers	3,564.8	3,631.0	3,618.2	3,662.0	3,735.7	3,853.4
of which:						
Domestic	3,346.9	3,409.5	3,405.8	3,421.0	3,482.0	3,586.9
Cross-border	218.0	221.4	212.4	241.0	253.7	266.5
of which:						
Initiated in paper-based form ²	333.2	326.0	317.5	307.5	292.7	290.8
Initiated electronically	3,153.9	3,268.2	3,264.7	3,318.1	3,411.3	3,531.1
of which:						
Initiated by domestic and foreign payment initiation service providers	62.3	65.0	67.1	80.8	83.3	85.2
Initiated via SEPA credit transfer instant scheme	82.1	96.9	115.7	131.1	150.9	186.3
Direct debits	5,058.8	5,092.4	4,713.2	4,893.5	4,790.9	5,102.7
of which:						
Domestic	4,848.8	4,874.4	4,537.5	4,740.4	4,648.1	4,942.4
Cross-border	210.0	218.0	175.7	153.1	142.8	160.3
Card payments	4,723.5	5,425.7	5,643.7	6,166.7	6,180.7	6,933.4
of which:						
Domestic	3,981.4	4,535.8	4,793.2	5,164.9	5,252.5	5,760.8
Cross-border	742.1	889.9	850.5	1,001.8	928.2	1,172.6
of which:						
initiated electronically	4,684.2	5,378.5	5,595.3	6,115.1	6,136.5	6,888.0
of which:						
initiated via remote payment channel	581.3	638.6	645.8	705.3	685.5	796.0
of which:						
Domestic	188.4	212.2	219.0	237.1	223.5	249.5
Cross-border	392.9	426.4	426.9	468.2	462.0	546.5
initiated via non-remote payment channel	4,102.8	4,739.9	4,949.5	5,409.8	5,451.0	6,092.0
of which:						
Domestic	3,777.2	4,304.7	4,554.1	4,905.7	5,012.9	5,494.7
Cross-border	325.6	435.1	395.4	504.1	438.1	597.4
of which:						
Contactless payments at a terminal	2,766.7	3,485.7	3,828.9	4,274.7	4,444.2	5,051.4
of which:						
with a debit card	3,813.5	4,433.3	4,648.6	5,074.9	5,120.5	5,756.6
of which:						
Domestic	3,496.5	4,012.1	4,251.9	4,577.7	4,658.5	5,107.6
Cross-border	317.0	421.2	396.7	497.2	462.0	648.9
with a delayed debit card	776.6	839.9	839.8	915.7	891.4	981.1
of which:						
Domestic	423.6	454.7	468.1	504.0	509.4	556.7
Cross-border	353.0	385.3	371.7	411.7	382.0	424.4
with a credit card	94.1	105.2	106.9	124.5	124.6	150.3
of which:						
Domestic	45.5	50.1	53.0	61.2	68.5	79.8
Cross-border	48.6	55.1	53.9	63.4	56.2	70.6
Cash withdrawals using card-based payment instruments	745.8	804.5	787.9	768.0	721.0	741.6
of which:						
Domestic	727.6	780.7	768.7	746.0	704.5	721.9
Cross-border	18.2	23.9	19.2	22.0	16.5	19.7
of which:						
with a debit card	721.4	783.7	768.7	748.0	702.7	722.8
with a delayed debit card	22.1	18.1	16.5	17.2	15.7	16.3
with a credit card	2.4	2.8	2.7	2.8	2.6	2.6
E-money payment transactions	7.8	8.5	9.1	9.6	10.4	15.9
Cheques	1.9	1.6	1.4	1.2	1.1	0.9
Money remittances	4.3	4.4	3.6	3.4	3.4	3.6
of which:						
Domestic	1.3	1.5	1.3	1.3	1.3	1.5
Cross-border	3.0	2.9	2.3	2.1	2.1	2.0
Other payment services ³	13.6	14.7	13.2	12.0	14.2	12.4
Total payment transactions sent involving non-MFIs	14,120.7	14,982.9	14,790.4	15,516.4	15,457.3	16,663.9
of which:						
Domestic	12,922.7	13,619.9	13,523.0	14,090.2	14,105.7	15,036.7
Cross-border	1,198.0	1,363.0	1,267.4	1,426.2	1,351.7	1,627.2
Payments initiated by domestic payment initiation service providers	106.2	108.2	101.3	111.3	98.7	99.5
of which:						
Domestic	88.1	90.5	85.2	94.2	84.2	87.2
Cross-border	18.2	17.8	16.1	17.1	14.5	12.3
Memorandum items:						
Credits to the accounts by simple book entry	310.6	354.1	262.8	275.7	230.1	303.5
Debits to the accounts by simple book entry	1,068.5	1,150.7	947.8	892.0	901.4	931.2

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

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	2024 S1	2024 S2
Credit transfers	31,864,561	33,354,599	31,940,291	30,928,123	31,796,135	32,411,076
of which:						
Domestic	23,934,146	24,900,638	24,516,199	24,703,764	24,576,397	25,073,955
Cross-border	7,930,415	8,453,961	7,424,091	6,224,360	7,219,738	7,337,122
of which:						
Initiated in paper-based form ²	2,965,325	2,345,176	2,218,260	2,424,488	2,754,230	2,542,509
Initiated electronically	28,400,585	30,597,461	29,334,651	28,104,682	28,656,597	29,463,989
of which:						
Initiated by domestic and foreign payment initiation service providers	21,854	27,132	28,785	33,757	34,719	40,390
Initiated via SEPA credit transfer instant scheme	57,122	69,204	83,012	97,307	113,944	139,743
Direct debits	1,776,283	2,265,886	2,758,358	2,695,692	2,949,088	2,979,381
of which:						
Domestic	1,664,694	1,759,791	1,724,586	1,786,019	1,775,224	1,865,912
Cross-border	111,589	506,094	1,033,772	909,673	1,173,864	1,113,468
Card payments	226,660	258,732	260,703	282,112	274,692	302,121
of which:						
Domestic	183,400	207,566	210,865	225,661	220,951	237,883
Cross-border	43,261	51,166	49,839	56,451	53,741	64,237
of which:						
initiated electronically	222,354	253,490	255,196	276,596	269,290	296,202
of which:						
initiated via remote payment channel	41,023	46,199	47,872	51,867	52,787	59,168
of which:						
Domestic	16,660	18,976	19,826	21,316	21,940	23,530
Cross-border	24,363	27,224	28,047	30,551	30,847	35,638
initiated via non-remote payment channel	181,331	207,291	207,324	224,729	216,503	237,034
of which:						
Domestic	164,028	185,489	187,747	201,021	195,789	210,573
Cross-border	17,303	21,802	19,577	23,708	20,714	26,461
of which:						
Contactless payments at a terminal	106,742	134,549	144,199	161,029	162,113	180,749
of which:						
with a debit card	162,298	186,527	188,135	203,891	198,098	219,764
of which:						
Domestic	147,212	167,465	170,336	182,235	177,835	191,932
Cross-border	15,086	19,062	17,799	21,656	20,264	27,833
with a delayed debit card	54,752	60,918	60,978	65,749	64,300	68,444
of which:						
Domestic	30,746	33,907	34,058	36,488	36,080	37,917
Cross-border	24,006	27,011	26,921	29,261	28,220	30,527
with a credit card	5,304	6,045	6,083	6,956	6,892	7,993
of which:						
Domestic	2,731	3,092	3,178	3,614	3,815	4,254
Cross-border	2,573	2,953	2,904	3,342	3,077	3,739
Cash withdrawals using card-based payment instruments	170,818	190,323	184,974	186,230	173,499	185,662
of which:						
Domestic	166,883	185,346	180,998	181,449	170,070	181,519
Cross-border	3,935	4,977	3,976	4,781	3,429	4,143
of which:						
with a debit card	165,544	185,684	180,646	181,653	169,264	181,227
with a delayed debit card	4,879	4,176	3,890	4,110	3,795	3,974
with a credit card	394	463	437	467	440	460
E-money payment transactions	219	260	273	291	298	392
Cheques	16,520	13,992	11,054	9,561	7,376	6,337
Money remittances	59,258	64,774	67,824	63,692	62,046	62,350
of which:						
Domestic	56,796	62,142	65,395	61,224	59,646	59,861
Cross-border	2,462	2,632	2,428	2,468	2,400	2,488
Other payment services ³	20,461	19,504	16,110	16,693	14,671	16,136
Total payment transactions sent involving non-MFIs	34,134,781	36,168,069	35,239,586	34,182,394	35,277,804	35,963,454
of which:						
Domestic	26,041,597	27,147,894	26,724,182	26,983,477	26,823,430	27,440,935
Cross-border	8,093,183	9,020,175	8,515,404	7,198,917	8,454,374	8,522,519
Payments initiated by domestic payment initiation service providers	38,154	42,177	44,594	56,185	52,332	63,515
of which:						
Domestic	35,545	39,681	42,154	53,536	49,910	61,150
Cross-border	2,609	2,496	2,441	2,649	2,423	2,366
Memorandum items:						
Credits to the accounts by simple book entry	2,807,652	3,660,293	5,791,614	3,863,078	4,381,555	4,691,337
Debits to the accounts by simple book entry	2,487,008	3,393,490	5,744,465	3,880,211	4,205,630	4,495,203

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

Table 4a - Number of transactions per type of terminal ¹
(millions; total for the half year)

	2022 S1	2022 S2	2023 S1	2023 S2	2024 S1	2024 S2
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	3,381.7	4,055.9	4,193.1	4,605.1	4,767.5	4,945.8
of which:						
at terminals located in the reporting country	3,201.4	3,815.9	4,080.3	4,551.4	4,750.4	4,931.1
at terminals located abroad	180.3	240.1	112.7	53.7	17.1	14.7
of which:						
ATM cash withdrawals	744.1	793.5	786.5	779.9	728.6	736.8
ATM cash deposits	75.8	79.3	80.4	84.2	83.7	84.6
POS transactions	2,553.9	3,176.3	3,320.1	3,736.5	3,949.8	4,118.7
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	831.4	1,003.9	846.4	946.7	1,035.1	1,026.9
of which:						
at terminals located in the reporting country	180.3	264.6	248.4	307.0	293.1	342.0
at terminals located abroad	651.1	739.3	598.0	639.8	742.0	684.9
of which:						
ATM cash withdrawals	110.5	120.5	112.2	109.5	101.5	104.5
POS transactions	720.6	882.7	733.1	835.9	932.1	920.7
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	381.6	506.0	430.4	540.0	472.6	622.9
of which:						
at terminals located in the reporting country	62.8	72.8	31.3	35.7	32.7	51.4
at terminals located abroad	318.8	433.2	399.1	504.3	439.9	571.6
of which:						
ATM cash withdrawals	21.8	27.2	18.3	21.3	15.9	19.0
POS transactions	359.4	478.4	411.8	518.3	456.4	603.5
<i>Memorandum items:</i>						
OTC cash withdrawals	32.3	32.5	29.6	23.4	20.7	20.9
OTC cash deposits	20.7	21.6	18.3	14.5	12.0	12.5

¹ Regardless of the type of card used.

Table 4b - Value of transactions per type of terminal ¹
(EUR millions; total for the half year)

	2022 S1	2022 S2	2023 S1	2023 S2	2024 S1	2024 S2
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	369,680	420,785	418,434	443,796	428,357	447,556
of which:						
at terminals located in the reporting country	365,413	415,535	415,021	441,422	427,008	446,362
at terminals located abroad	4,267	5,250	3,412	2,374	1,349	1,194
of which:						
ATM cash withdrawals	174,272	192,738	189,987	194,716	180,919	191,464
ATM cash deposits	82,849	90,698	90,627	95,279	91,504	93,791
POS transactions	111,543	136,481	136,967	153,338	155,028	161,286
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	50,436	57,456	56,254	60,656	54,305	57,233
of which:						
at terminals located in the reporting country	9,774	13,936	12,418	15,048	13,638	15,630
at terminals located abroad	40,662	43,520	43,836	45,608	40,667	41,602
of which:						
ATM cash withdrawals	23,204	22,856	25,993	27,088	20,000	22,241
POS transactions	27,225	34,580	30,237	33,539	34,276	34,953
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	22,446	28,541	24,318	29,115	24,865	30,916
of which:						
at terminals located in the reporting country	2,669	2,940	1,551	1,736	1,507	1,967
at terminals located abroad	19,777	25,601	22,767	27,379	23,358	28,950
of which:						
ATM cash withdrawals	4,297	5,388	3,786	4,627	3,269	4,023
POS transactions	18,128	23,138	20,518	24,474	21,585	26,884
<i>Memorandum items:</i>						
OTC cash withdrawals	64,653	60,002	53,811	49,278	42,404	45,373
OTC cash deposits	57,532	64,088	58,519	45,918	38,926	38,380

¹ Regardless of the type of card used.