

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
Time series	Accounts at payment service providers

1. General information on the time series

- Date of national metadata: 10 October 2024
- National data: <http://sdg-indicators.de/8-10-2/>
- Definition: The time series measures the number of overnight deposit accounts of all institutions offering payment services to non-payment service providers (non-PSPs) at the end of the year. It includes transferable and non-transferable deposits as well as deposits for card-based e-money. 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). 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). 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, i.e. 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.
- Disaggregation: type of account

2. Comparability with the UN metadata

- Date of UN metadata: July 2024
- UN metadata: <https://unstats.un.org/sdgs/metadata/files/Metadata-08-10-02.pdf>
- The time series is not compliant with the UN metadata, but provides additional information. It illustrates the total number of overnight deposits, while the metadata request the percentage of adults (age 15 years and older) having an account.

3. Data description

- The data is derived from the payments statistics of the Deutsche Bundesbank, the central bank of Germany. The collection of payments statistics data focuses on payments by the non-payment service providers as customers of domestic payment service providers (PSP). These reports inform the analysis of payment habits and of Germany's financial structure and, in addition, are an important data source for establishing, managing and monitoring payment and securities settlement systems.

The payment statistics were harmonised within the European Monetary Union beginning with the reporting year 2007 and are collected in Germany using a census survey of all monetary financial institutions (MFIs) with the exception of money market funds. Since reference period 2014 the reporting population has been extended by payment institutions and covers all domestic PSPs: MFIs and payments institutions. Money market funds are exempt from the requirement to report. In addition new reporting positions and a geographical break down were introduced. Owing to methodical differences with respect to the contents of reports, the results for 2014 are comparable only to a limited extent with those from previous years. From 2022, accounts with a zero balance or negative balance are no longer included. For this reason, the results from 2022 onwards are only comparable with previous years to a limited extent.

4. Access to data source

- Payments statistics – table 4 Institutions offering payment services to non-PSPs:
<https://www.bundesbank.de/en/statistics/banks-and-other-financial-corporations/payments-statistics/statistics-on-payments-and-securities-trading-810330>

5. Metadata on source data

- General guidelines on payment statistics:
<https://www.bundesbank.de/en/statistics/banks-and-other-financial-corporations/payments-statistics>

6. Timeliness and frequency

- Timeliness: $t + 9$ months
- Frequency: Annual

7. Calculation method

- Unit of measurement:
- Calculation:

Not applicable.