

Table 1: Non-cash payment services in the euro area (first half of 2023)

(number of transactions in billions; value of transactions in EUR trillions)

	Number of transactions (billions)					Value of transactions (EUR trillions)				
	2022-H1	2022-H2	2023-H1	Percentage change vs 2022-H1	Share of 2023-H1*	2022-H1	2022-H2	2023-H1	Percentage change vs 2022-H1	Share of 2023-H1*
<b>Total payment transactions involving non-MFIs, excluding cash withdrawals</b>	<b>60.83</b>	<b>65.80</b>	<b>66.98</b>	<b>+10.1%</b>	<b>-</b>	<b>116.57</b>	<b>119.32</b>	<b>111.37</b>	<b>-4.5%</b>	<b>-</b>
<b>Card payments</b>	<b>31.57</b>	<b>35.65</b>	<b>36.50</b>	<b>+15.6%</b>	<b>54.5%</b>	<b>1.28</b>	<b>1.45</b>	<b>1.46</b>	<b>+14.1%</b>	<b>1.3%</b>
Initiated via remote payment channel	5.53	6.10	6.18	+11.8%	16.9%	0.32	0.36	0.38	+17.8%	25.8%
Initiated via non-remote payment channel	26.04	29.54	30.32	+16.4%	83.1%	0.96	1.09	1.08	+12.9%	74.2%
Electronic contactless payments	16.81	19.95	20.90	+24.3%	69.0%	0.43	0.52	0.54	+25.9%	49.5%
<b>Credit transfers</b>	<b>13.31</b>	<b>13.96</b>	<b>14.64</b>	<b>+10.0%</b>	<b>21.9%</b>	<b>110.03</b>	<b>111.94</b>	<b>103.61</b>	<b>-5.8%</b>	<b>93.0%</b>
Initiated in paper-based form	0.96	0.97	0.94	-1.5%	6.4%	7.83	8.28	7.75	-1.0%	7.5%
Initiated electronically	12.10	12.69	13.36	+10.5%	91.3%	99.29	100.55	92.80	-6.5%	89.6%
<b>Direct debits</b>	<b>10.69</b>	<b>10.76</b>	<b>10.36</b>	<b>-3.1%</b>	<b>15.5%</b>	<b>3.78</b>	<b>4.38</b>	<b>4.81</b>	<b>+27.1%</b>	<b>4.3%</b>
Consent given via electronic mandate	1.19	1.25	1.18	-0.7%	11.4%	0.68	0.74	0.68	+0.0%	14.2%
Consent given in other forms	9.50	9.51	9.18	-3.4%	88.6%	3.10	3.64	4.13	+33.1%	85.8%
<b>E-money payments</b>	<b>4.11</b>	<b>4.34</b>	<b>4.40</b>	<b>+6.9%</b>	<b>6.6%</b>	<b>0.22</b>	<b>0.24</b>	<b>0.24</b>	<b>+7.0%</b>	<b>0.2%</b>
With cards on which e-money can be stored directly	0.85	0.70	0.42	-50.9%	9.5%	0.04	0.04	0.03	-26.1%	11.0%
With e-money accounts	3.27	3.78	3.98	+21.9%	90.5%	0.19	0.22	0.21	+13.3%	89.0%
<b>Remaining payment services**</b>	<b>1.14</b>	<b>1.10</b>	<b>1.08</b>	<b>-5.3%</b>	<b>1.6%</b>	<b>1.25</b>	<b>1.30</b>	<b>1.25</b>	<b>-0.2%</b>	<b>1.1%</b>

Source: ECB

\* For card payments, credit transfers, direct debits, e-money and remaining payments services, shares are calculated over the total payment transactions. For their subcomponents, shares are calculated over the corresponding direct aggregate, as displayed in the table.

\*\* Remaining payment services include: cheques, money remittances and other payment services as defined in Regulation ECB/2020/59 amending Regulation ECB/2013/43 on payments statistics.

Table 2: Relative importance of the main payment instruments in the euro area countries in the first half of 2023  
(percentages of total number of transactions\*)

		Card payments		Credit transfers		Direct debits		E-money payments	
		2023-H1	Change from 2022-H1 (pp)	2023-H1	Change from 2022-H1 (pp)	2023-H1	Change from 2022-H1 (pp)	2023-H1	Change from 2022-H1 (pp)
Belgium	BE	57.0	1.6	31.8	-0.7	8.9	-0.7	1.0	-0.4
Germany	DE	40.5	4.5	25.8	-0.6	33.5	-3.9	0.1	0.0
Estonia	EE	65.0	-0.3	33.9	-0.2	-	-	-	-
Ireland	IE	60.8	-6.1	23.0	8.9	4.2	-1.1	9.6	-2.3
Greece	GR	73.0	0.7	22.8	-0.4	1.2	-0.1	1.8	0.0
Spain	ES	66.6	1.4	16.2	0.2	14.5	-1.6	1.3	0.0
France	FR	62.8	2.9	18.3	0.5	15.4	-2.3	0.3	0.0
Croatia**	HR	57.3	-	34.9	-	1.5	-	3.4	-
Italy	IT	56.6	0.6	17.3	-1.6	5.6	1.0	17.1	0.5
Cyprus	CY	70.1	2.4	16.5	0.1	5.6	-0.6	3.2	-0.1
Latvia	LV	61.1	1.6	36.2	-2.4	0.0	0.0	2.4	0.9
Lithuania	LT	78.1	11.7	15.4	1.5	0.0	0.0	4.9	-13.0
Luxembourg***	LU	6.0	0.6	2.0	-0.2	0.6	0.3	91.2	-0.7
Malta	MT	55.5	-2.2	10.1	-3.4	1.7	-0.7	26.6	6.9
Netherlands	NL	49.1	0.8	32.3	-0.7	18.2	-0.1	0.1	0.0
Austria	AT	54.2	2.5	25.9	-1.5	18.2	-0.9	0.2	0.0
Portugal	PT	75.5	1.7	11.4	-0.3	7.6	-1.2	2.9	0.1
Slovenia	SI	57.8	5.0	31.0	-1.0	7.5	-3.2	0.8	0.0
Slovakia	SK	63.5	1.0	34.0	-0.6	2.3	-0.3	0.1	0.0
Finland	FI	64.2	0.8	34.7	-1.0	.	.	.	.

Source: ECB.

\* Percentages may not add up to 100% as remaining payment services, being cheques, money remittances and other payment services, are not shown. A dash (-) indicates data are not available or not applicable, a dot (.) indicates that data are confidential.

\*\* The changes in percentage points between 2023-H1 and 2022-H1 are not available, as at the time of publishing data for the first half of 2023, Croatia has not yet reported back data for 2022 under the requirements of the Regulation ECB/2020/59.

\*\*\* In the special case of Luxembourg, a very high number of e-money payments are executed on accounts held in their vast majority by non-residents but recorded in the Luxembourg data due to the methodology applied.

Therefore, the relative importance of all the other payment instruments in Luxembourg, as presented in the table, appears to be lower than their actual domestic importance.

When disregarding e-money, the relative importance of the main payment instruments in the first half of 2023 is as follows: card payments (68.4%), credit transfers (22.3%), direct debits (7%).