# Instant Payments within the German Cooperative Banking Sector

## In a Nutshell

### August 15th 2019

**Credit**
- **3,252,119** Number of Transactions, Total
- **16,131** Ø Transactions per day (01.08. – 15.08.2019)
- **34,899** Transactions
- **2,902,7 Mio €** Total Volume
- **1,153,70 €** Ø Turnover per Transaction (01.08. – 15.08.2019)
- **32,7 Mio €** Turnover
- **Peak 01.07.2019**

**Debit**
- **1,457,898** Number of Transactions, Total
- **20,428** Ø Transactions per day (01.08. – 15.08.2019)
- **34,845** Transactions
- **1,067,5 Mio €** Total Volume
- **737,96 €** Ø Turnover per Transaction (01.08. – 15.08.2019)
- **25,8 Mio €** Turnover
- **Peak 31.07.2019**

### Processing

- **83%** of transactions processed between 08:00 am and 09:00 pm
- 2 to 3 times higher transaction turnover on weekdays compared to weekends (either Saturday or Sunday)

### Rush Hour Weekdays
- 09:00 am to Noon

### Rush Hour Weekends
- Saturday 10:00 am to Noon
- Sunday 7:00 pm to 9:00 pm
- (weaker) from 11:00 am to 1:00 pm
Total number of transactions of the German Cooperative Banking Sector

- The number of transactions a day surpassed 60,000 at the end of July 2019
- The number of transactions credited were consistently higher compared to the number of transactions debited
Monthly Overview of Instant Payments
Funds credited an debited from November 2018 to July 2019

- Transactions that allowed customers to be instantly credited started in November 2018
- Volume of transactions credited totalled €574 Million in the month of July 2019
- Transactions that allowed customers to be debited started on May 20th 2019
- Volume of transactions debited totalled €440 Million in July
Monthly Overview of Instant Payments
Daily Average Funds credited an debited from November 2018 to July 2019

- Average daily volumes for transactions credited totalled €7 Million in December 2018 and reached €18 Million in July 2019
- Average daily volumes for transactions debited started in May 2019. They quite quickly rose to a €14 Million daily average in July 2019
Instant Payments – Daily Volumes for Credits and Debits
April to July 2019

Daily volumes of transactions credited and transactions debited from April to July 2019

- Slight increase in volumes in each month
- So far, volume of funds credited was highest on July 1st
- The volume of funds debited was highest on July 31st
- Local troughs and local peaks seem to occur regularly
Zoom-in to daily volumes of transactions credited and transactions debited for July 2019

- In July, the volume of funds credited was higher than the amounts debited on any single day
- A pattern is visible:
  - Local troughs regularly occur on Saturdays and Sundays
  - Local Peaks usually occur Mondays
Daily volumes of transactions from April to July 2019 AND the amount of liquidity held at EBA RT1

- 867 German Cooperative Banks participate in EBA RT1
- Sum of liquidity held for this purpose currently at €217 Million
- Since May 20th, customers are able to send Instant Payments
- Liquidity held at RT1 jumped from roughly €40 Million to just under €260 Million on May 20th
- After that, liquidity holdings have been reduced to adjust towards actual volumes
- Sum of all liquidity held at RT1 still by far higher than actual daily volumes of Instant Payments credited and debited