

Table 1: Non-cash payment services in the euro area (first half and second half of 2022)  
(number of transactions in billions; value of transactions in EUR trillions)

	Number of transactions (billions)				Value of transactions (trillions)			
	2022-H1	2022-H2	Percentage change vs 2022-H1	Share of 2022-H2*	2022-H1	2022-H2	Percentage change vs 2022-H1	Share of 2022-H2*
<b>Total payment transactions involving non-MFIs, excluding cash withdrawals</b>	<b>60.63</b>	<b>65.94</b>	<b>+8.8%</b>	-	<b>115.52</b>	<b>118.78</b>	<b>+2.8%</b>	-
<b>Card payments</b>	<b>31.54</b>	<b>35.79</b>	<b>+13.5%</b>	<b>54.3%</b>	<b>1.28</b>	<b>1.46</b>	<b>+14.3%</b>	<b>1.2%</b>
Initiated via remote payment channel	5.53	6.14	+11.0%	17.2%	0.32	0.36	+13.4%	24.5%
Initiated via non-remote payment channel	26.01	29.65	+14.0%	82.8%	0.96	1.10	+14.5%	75.5%
Electronic contactless payments	16.36	19.25	+17.7%	64.9%	0.41	0.49	+20.0%	44.8%
<b>Credit transfers</b>	<b>12.80</b>	<b>13.44</b>	<b>+5.1%</b>	<b>20.4%</b>	<b>108.66</b>	<b>111.04</b>	<b>+2.2%</b>	<b>93.5%</b>
Initiated in paper-based form	0.61	0.60	-1.4%	4.5%	7.61	8.40	+10.3%	7.6%
Initiated electronically	11.94	12.56	+5.2%	93.4%	98.36	99.83	+1.5%	89.9%
<b>Direct debits</b>	<b>10.66</b>	<b>10.74</b>	<b>+0.8%</b>	<b>16.3%</b>	<b>3.83</b>	<b>4.38</b>	<b>+14.4%</b>	<b>3.7%</b>
Consent given via electronic mandate	1.33	1.40	+5.9%	13.1%	0.71	0.77	+8.4%	17.7%
Consent given in other forms	9.33	9.34	+0.0%	86.9%	3.11	3.60	+15.8%	82.3%
<b>E-money payments</b>	<b>4.15</b>	<b>4.49</b>	<b>+8.2%</b>	<b>6.8%</b>	<b>0.23</b>	<b>0.26</b>	<b>+12.2%</b>	<b>0.2%</b>
With cards on which e-money can be stored directly	0.85	1.01	+18.2%	22.5%	0.04	0.05	+28.7%	17.5%
With e-money accounts	3.29	3.48	+5.6%	77.5%	0.20	0.22	+9.2%	82.5%
<b>Remaining payment services**</b>	<b>1.49</b>	<b>1.47</b>	<b>-1.0%</b>	<b>2.2%</b>	<b>1.51</b>	<b>1.64</b>	<b>+8.1%</b>	<b>1.4%</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: Non-cash payment services in the euro area\* (2022)

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

	Number of transactions (billions)					Value of transactions (trillions)				
	2021	2022	Year-to-year change (growth rate)		2022 share of the total	2021	2022	Year-to-year change (growth rate)		2022 share of the total
			Percentage change vs 2021	Last five years (average)				Percentage change vs 2021	Last five years (average)	
<b>Total payment transactions involving non-MFIs, excluding cash withdrawals</b>	<b>114.17</b>	<b>126.57</b>	<b>+10.9%</b>	<b>+8.1%</b>	-	<b>199.45</b>	<b>234.30</b>	<b>+17.5%</b>	<b>+7.7%</b>	-
Card payments	56.26	67.34	+19.7%	+11.5%	53.2%	2.25	2.74	+21.8%	+8.0%	1.2%
Credit transfers	25.08	26.24	+4.6%	+5.8%	20.7%	186.74	219.70	+17.7%	+8.3%	93.8%
Direct debits	23.17	21.40	-7.6%	+3.8%	16.9%	7.31	8.21	+12.3%	+3.1%	3.5%
E-money payments	7.43	8.63	+16.1%	+21.6%	6.8%	0.35	0.50	+40.7%	+25.7%	0.2%

Source: ECB

\* Statistics are also collected for cheques, money remittances and other payment services which together accounted for 2% of the total number of non-cash euro area payment transactions in 2022.

Table 3: Relative importance of the main payment instruments in the euro area countries in the second half of 2022  
(percentages of total number of transactions\*)

	Card payments		Credit transfers		Direct debits		E-money payments	
	2022-H2	Change from 2022-H1 (pp)	2022-H2	Change from 2022-H1 (pp)	2022-H2	Change from 2022-H1 (pp)	2022-H2	Change from 2022-H1 (pp)
Belgium	59.6	1.5	28.6	-0.9	9.5	-0.2	1.0	-0.3
Germany	39.0	3.0	25.4	-1.1	35.5	-1.9	0.0	0.0
Estonia	66.7	1.4	32.8	-1.4	-	-	-	-
Ireland	66.8	0.9	13.1	-0.4	4.9	-0.2	13.5	-0.1
Greece	73.0	0.7	22.9	-0.3	1.3	-0.1	1.7	-0.2
Spain	66.9	1.4	15.9	0.0	14.5	-1.4	1.2	-0.1
France	62.3	2.4	17.7	-0.1	16.2	-1.5	0.2	-0.1
Italy	57.5	1.5	11.5	-0.7	4.1	-0.5	17.1	0.6
Cyprus	68.3	1.5	16.1	-0.7	6.4	.	3.3	-0.1
Latvia	61.2	1.7	36.6	-2.0	0.0	0.0	1.9	.
Lithuania	71.0	4.6	13.0	-0.9	0.1	0.0	14.4	-3.5
Luxembourg**	5.8	0.4	2.2	0.1	0.5	0.2	91.2	-0.7
Malta	64.1	4.6	11.6	-0.2	.	.	.	.
Netherlands	50.0	1.7	31.7	-1.3	17.9	-0.4	0.1	0.0
Austria	54.2	2.6	25.9	-1.4	17.9	-1.1	0.2	0.0
Portugal	75.2	1.4	11.2	-0.4	8.0	-0.8	2.8	0.0
Slovenia	56.5	3.7	31.3	-0.7	7.8	-2.9	0.8	0.0
Slovakia	65.1	2.6	32.1	-2.5	2.5	-0.1	0.1	.
Finland	64.8	1.3	34.3	-1.4	.	.	.	.

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.

\*\* 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 second semester of 2022 is as follows: credit transfers (25.6%), direct debits (5.9%), cards (66.6%).