



# Instant Payments

Numbers and Developments for the  
German Cooperative Banking Sector

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# Instant Payments within the German Cooperative Banking Sector In a Nutshell

## Credit

August 15th 2019



**3.252.119**  
Number of  
Transactions,  
Total

**16.131**  
Ø Transactions  
per day  
(01.08. – 15.08.2019)

**34.899**  
Transactions  
  
**Peak**  
01.07.2019



**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

August 15th 2019



**1.457.898**  
Number of  
Transactions,  
Total

**20.428**  
Ø Transactions  
per day  
(01.08. – 15.08.2019)

**34.845**  
Transactions  
  
**Peak**  
31.07.2019

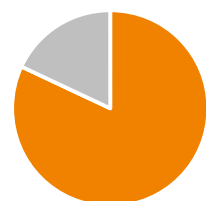


**1.067,5 Mio €**  
Total Volume


**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

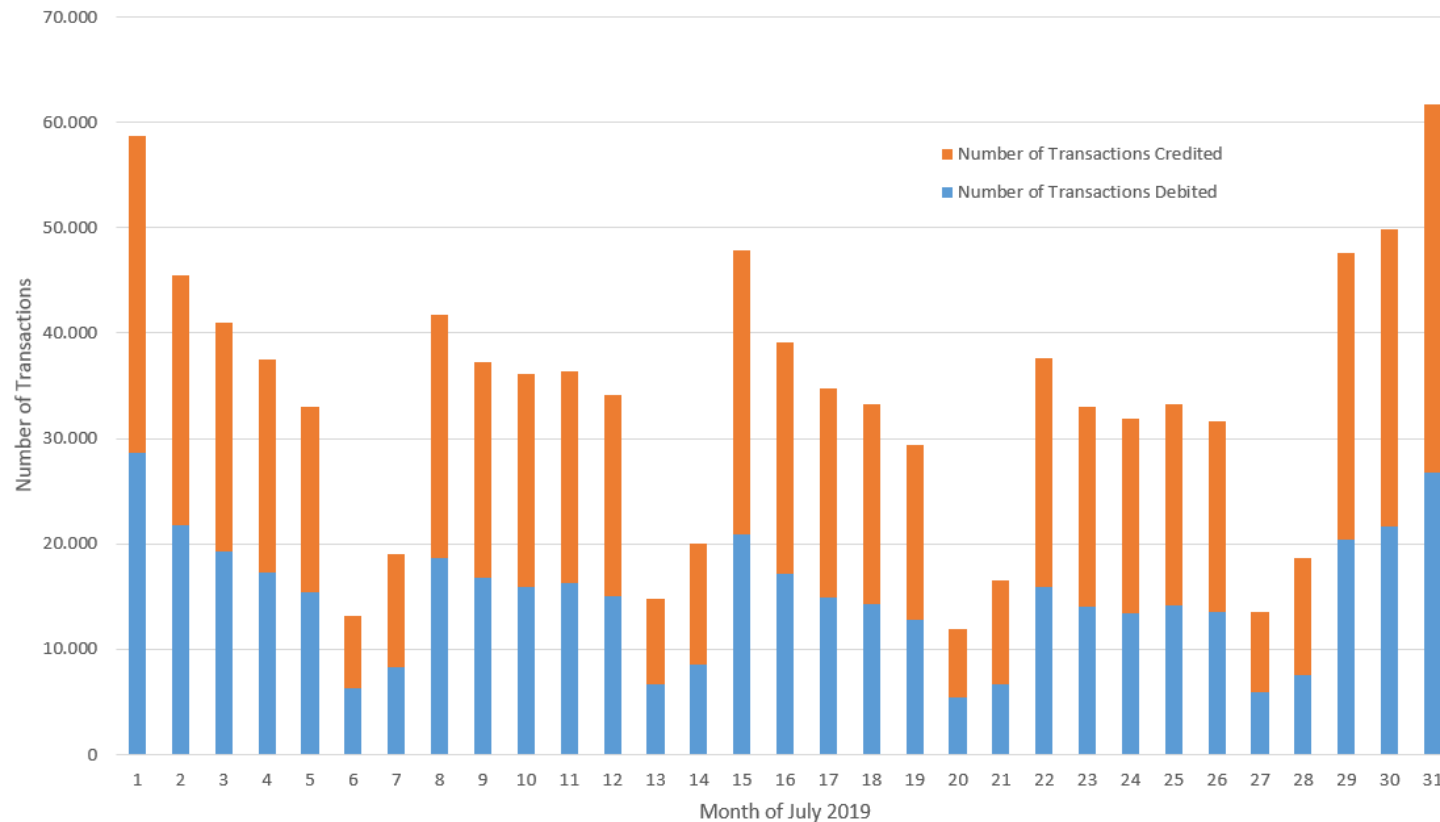
**2 to 3 times**   
higher transaction turnover on  
weekdays compared to weekends  
(either Saturday or Sunday)

Rush Hour Weekdays  
**09:00 am to Noon,**

Rush Hour Weekends  
**Saturday 10:00 am to Noon and  
Sunday 7:00 pm to 9:00 pm and  
(weaker) from 11:00 am to 1:00 pm**

# Instant Payments - Transactions per Day

## July 2019

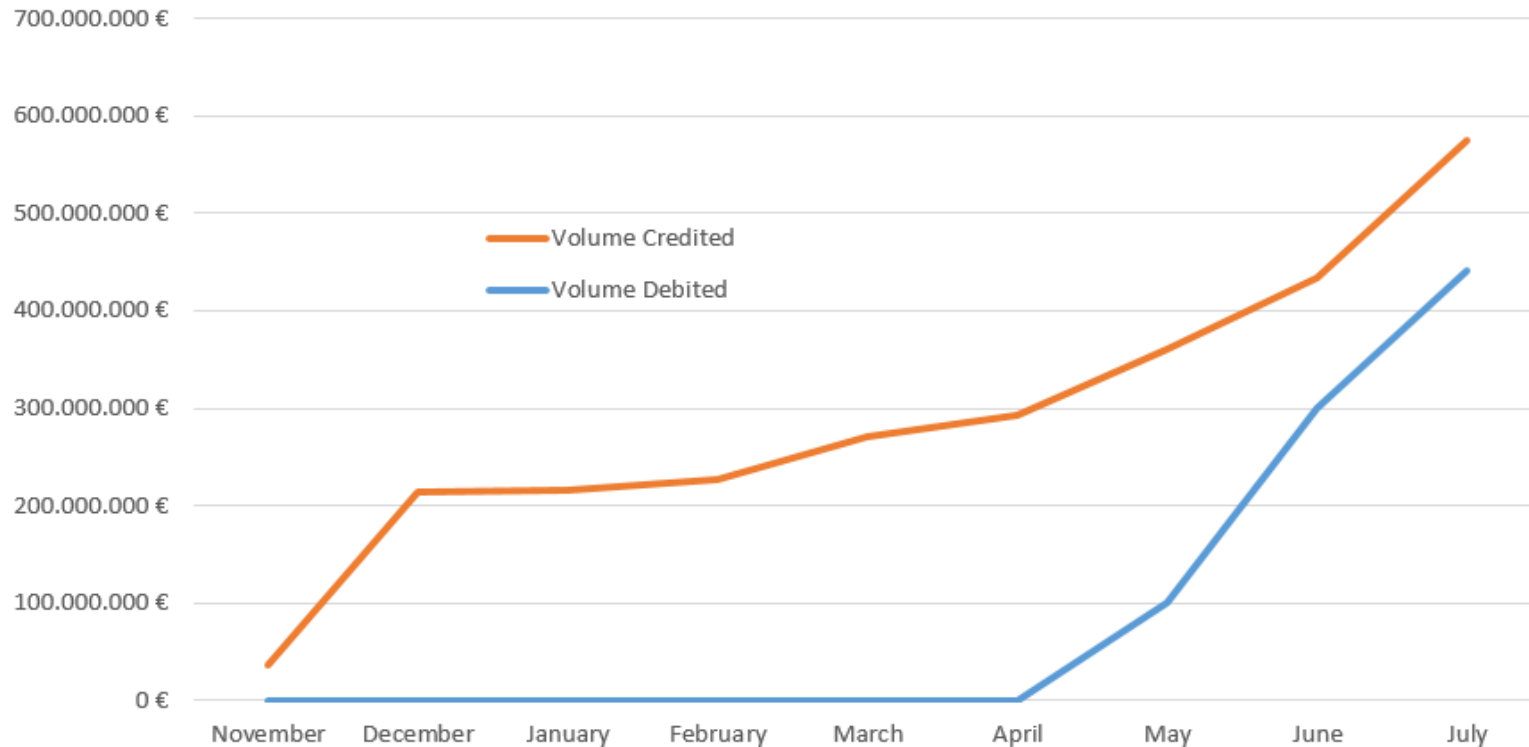


### Total number of transactions of the German Cooperative Banking Sector

- 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 and debited from November 2018 to July 2019

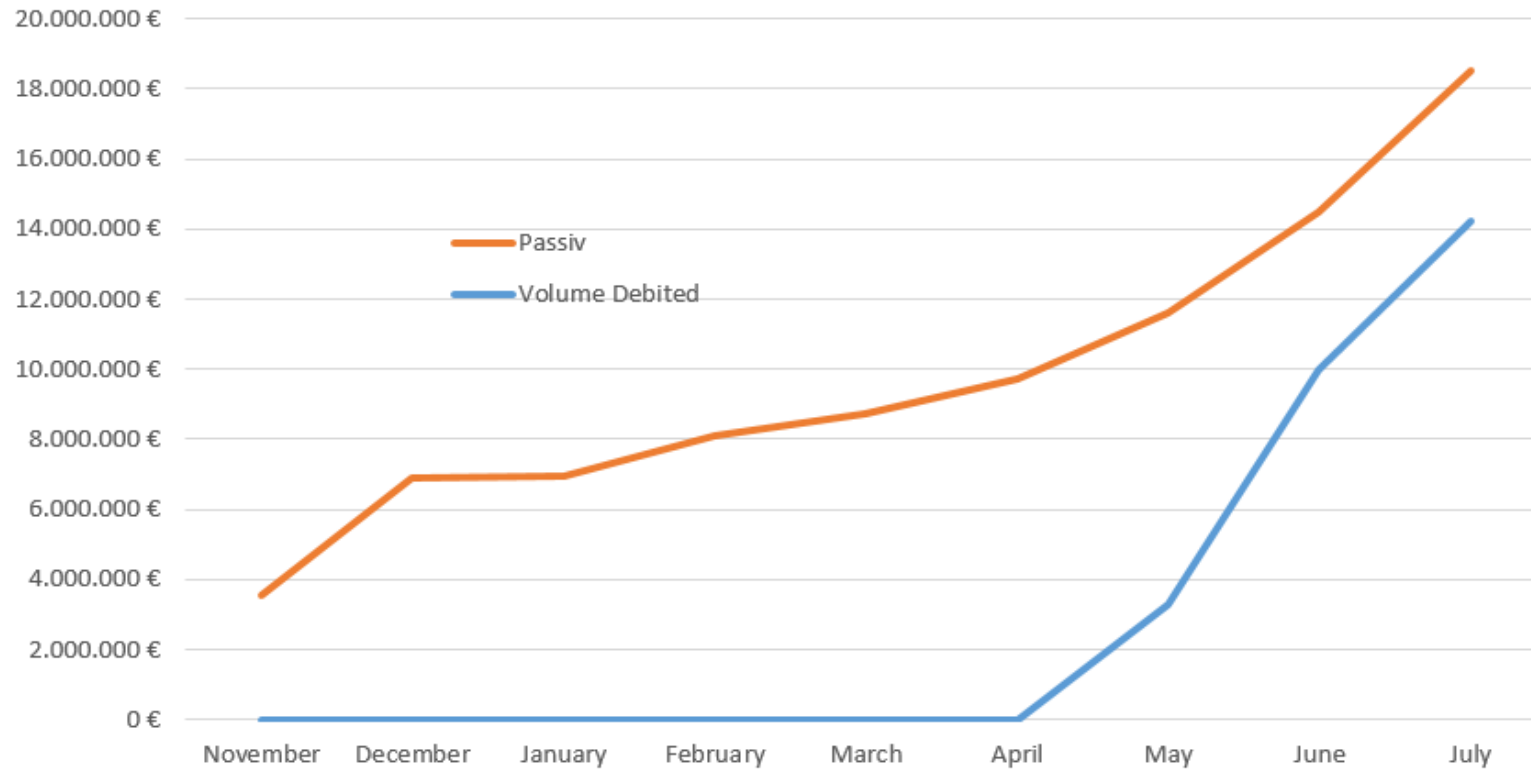


### Monthly gross volumes of transactions credited and transactions debited

- 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 and debited from November 2018 to July 2019



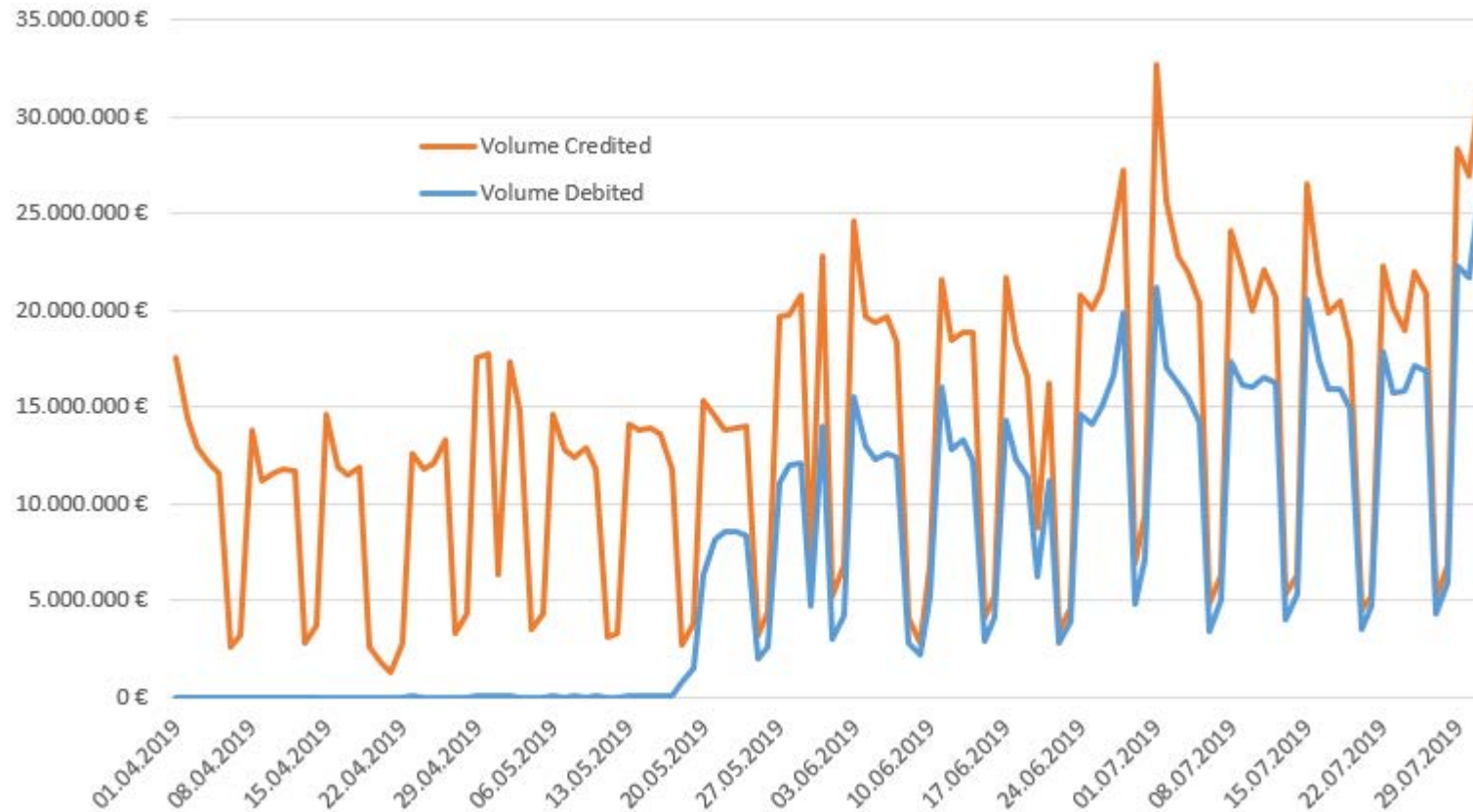
### Daily average volumes per month from November 2018 to July 2019

- 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

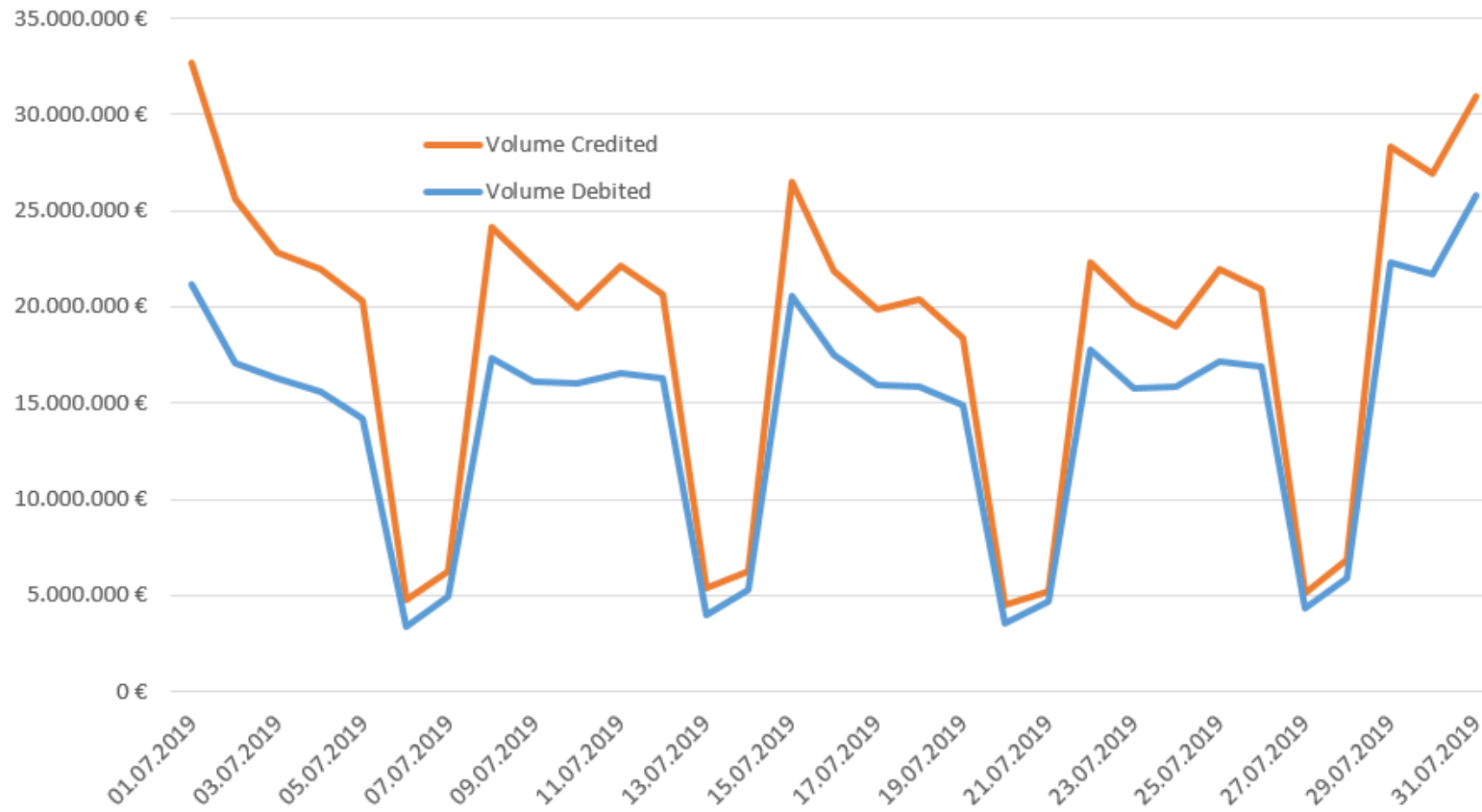


### Daily volumes of transactions credited and transactions debited from April to July 2019

- 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

# Instant Payments – Pattern of Daily Volumes for Credits and Debits

## Month of July 2019

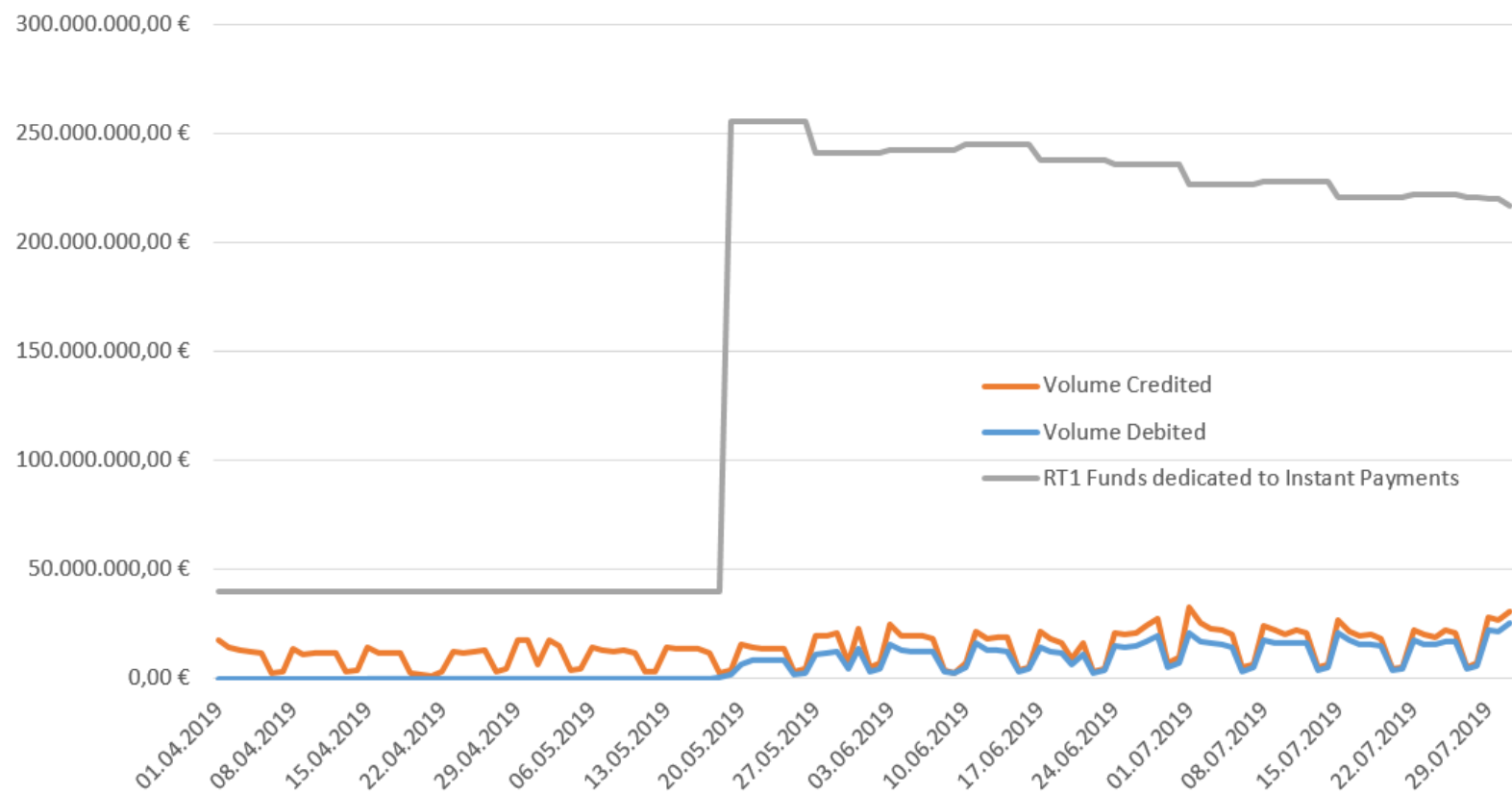


### Zoom-in to daily volumes of transactions credited and transactions debited for July 2019

- 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

# Instant Payments – Daily Volumes of Credits, Debits and Liquidity on RT1

## Liquidity holdings of the German Cooperative Banking Sector



### 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