

Table 1: Non-cash payment services in the euro area (first half of 2025)  
(number of transactions in billions; value of transactions in EUR trillions)

	Number of transactions (billions)					Value of transactions (EUR trillions)				
	2024-H1	2024-H2	2025-H1	Percentage change vs 2024-H1	Share of 2025-H1*	2024-H1	2024-H2	2025-H1	Percentage change vs 2024-H1	Share of 2025-H1*
<b>Total payment transactions involving non-MFIs, excluding cash withdrawals</b>	<b>72.15</b>	<b>77.72</b>	<b>77.71</b>	<b>+7.7%</b>	-	<b>112.82</b>	<b>116.58</b>	<b>116.04</b>	<b>+2.9%</b>	-
<b>Card payments</b>	<b>40.17</b>	<b>44.23</b>	<b>44.02</b>	<b>+9.6%</b>	<b>56.6%</b>	<b>1.56</b>	<b>1.72</b>	<b>1.69</b>	<b>+8.7%</b>	<b>1.5%</b>
Initiated via remote payment channel	7.19	8.05	8.17	+13.7%	18.6%	0.43	0.49	0.50	+16.4%	29.7%
Initiated via non-remote payment channel	32.98	36.18	35.85	+8.7%	81.4%	1.12	1.23	1.19	+5.7%	70.3%
Electronic contactless payments	26.25	29.40	29.60	+12.8%	82.6%	0.70	0.80	0.80	+13.9%	67.1%
<b>Credit transfers**</b>	<b>15.73</b>	<b>16.38</b>	<b>16.76</b>	<b>+6.5%</b>	<b>21.6%</b>	<b>104.56</b>	<b>108.00</b>	<b>107.33</b>	<b>+2.6%</b>	<b>92.5%</b>
Initiated in paper-based form	0.89	0.91	0.87	-2.4%	5.2%	7.26	7.42	7.15	-1.5%	6.7%
Initiated electronically	14.52	15.15	15.80	+8.8%	94.2%	93.92	97.05	99.25	+5.7%	92.5%
<b>Direct debits</b>	<b>11.00</b>	<b>11.44</b>	<b>11.26</b>	<b>+2.3%</b>	<b>14.5%</b>	<b>5.31</b>	<b>5.42</b>	<b>5.63</b>	<b>+6.2%</b>	<b>4.9%</b>
Consent given via electronic mandate	1.31	1.32	1.36	+3.7%	12.1%	0.70	0.76	0.73	+5.4%	13.0%
Consent given in other forms	9.69	10.11	9.89	+2.1%	87.9%	4.61	4.66	4.90	+6.3%	87.0%
<b>E-money payments</b>	<b>4.23</b>	<b>4.65</b>	<b>4.68</b>	<b>+10.7%</b>	<b>6.0%</b>	<b>0.25</b>	<b>0.29</b>	<b>0.28</b>	<b>+13.2%</b>	<b>0.2%</b>
With cards on which e-money can be stored directly	0.29	0.17	0.09	-68.4%	2.0%	0.02	0.01	0.01	-61.2%	3.2%
With e-money accounts	3.93	4.48	4.58	+16.5%	98.0%	0.23	0.28	0.27	+20.7%	96.8%
<b>Remaining payment services***</b>	<b>1.01</b>	<b>1.03</b>	<b>0.99</b>	<b>-1.7%</b>	<b>1.3%</b>	<b>1.15</b>	<b>1.14</b>	<b>1.11</b>	<b>-3.6%</b>	<b>1.0%</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. For credit transfers, there is an insignificant residual third subcomponent "Other" which is not displayed in the table and which covers all cases of credit transfers which are initiated non-electronically but not in paper-based form, e.g. mail order or telephone order (MOTO) transactions.

\*\* Credit transfers also include SEPA instant credit transfers.

\*\*\* 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 2025  
(percentages of total number of transactions\*)

		Card payments		Credit transfers		Direct debits		E-money payments	
		2025-H1	Change from 2024-H1 (pp)	2025-H1	Change from 2024-H1 (pp)	2025-H1	Change from 2024-H1 (pp)	2025-H1	Change from 2024-H1 (pp)
Belgium	BE	58.0	-0.4	31.9	0.6	7.7	-0.4	0.7	0.1
Germany	DE	45.3	3.5	23.9	-1.4	30.5	-2.1	0.1	0.0
Estonia	EE	64.2	0.1	35.8	-0.1	0.0	0.0	-	-
Ireland	IE	64.0	0.7	20.2	0.3	4.1	0.0	8.0	-1.5
Greece	GR	73.0	-1.1	22.4	0.3	1.2	-0.1	2.4	0.9
Spain	ES	67.3	0.6	17.3	0.4	12.5	-1.0	1.7	0.1
France	FR	63.9	0.4	18.6	-0.1	14.9	0.2	0.3	0.0
Croatia	HR	59.2	-0.3	31.4	-1.3	1.3	-0.1	6.8	2.0
Italy	IT	56.6	0.7	14.9	-0.7	9.3	-0.2	16.7	0.5
Cyprus	CY	74.5	1.4	16.1	0.3	4.0	-0.1	3.2	-0.6
Latvia	LV	60.0	-0.5	36.7	0.1	0.0	0.0	3.1	0.3
Lithuania	LT	72.8	1.0	22.9	-0.6	0.0	0.0	3.1	-0.3
Luxembourg**	LU	8.2	0.5	2.1	-0.1	0.4	-0.3	89.0	-0.3
Malta	MT	51.9	1.9	8.1	0.1	2.5	0.0	31.9	-5.1
Netherlands	NL	48.5	-0.2	34.4	1.7	16.9	-1.4	0.2	0.1
Austria	AT	57.7	1.9	25.3	-0.9	15.8	-0.9	0.1	0.0
Portugal	PT	75.7	-1.5	11.6	1.6	8.3	-0.1	2.7	0.3
Slovenia	SI	62.8	1.9	28.3	-0.9	5.8	-0.5	0.7	-0.1
Slovakia	SK	66.7	0.9	31.1	-0.7	1.9	-0.2	0.1	0.0
Finland	FI	66.1	0.7	33.7	-0.6	0.0	.	0.3	.

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 first half of 2025 is as follows: card payments (73.9%), credit transfers (19.3%), direct debits (3.3%).