

**Table 12: Activities of PSPs per type of payment service**

*Number of transactions sent (Millions, total for the period)*

<b>Payments per type of PSP and type of instrument</b>	<b>2022</b>	<b>H1 2022</b>	<b>H2 2022</b>	<b>H1 2023</b>
<b>Credit transfers</b>	<b>2220,49</b>	<b>1055,56</b>	<b>1164,93</b>	<b>1195,32</b>
Credit institutions	2205,54	1048,86	1156,68	1182,80
E-money institutions	1,86	1,12	0,74	0,83
Payment institutions	13,09	5,58	7,51	11,68
<b>Direct debits</b>	<b>2120,02</b>	<b>1056,47</b>	<b>1063,55</b>	<b>1064,24</b>
Credit institutions	2119,96	1056,44	1063,52	1064,20
E-money institutions	0,00	0,00	0,00	0,00
Payment institutions	0,06	0,03	0,04	0,04
<b>Card payments</b>	<b>9133,29</b>	<b>4278,37</b>	<b>4854,92</b>	<b>4900,22</b>
Credit institutions	5781,77	2695,52	3086,25	3148,54
E-money institutions	36,48	17,90	18,57	18,99
Payment institutions	3315,04	1564,94	1750,10	1732,68
<b>E-money payment transactions with e-money issued by resident PSPs</b>	<b>170,84</b>	<b>83,18</b>	<b>87,66</b>	<b>94,43</b>
Credit institutions	118,99	58,50	60,49	62,64
E-money institutions	51,85	24,69	27,17	31,79
Payment institutions	0,00	0,00	0,00	0,00
<b>OTC cash deposits</b>	<b>40,97</b>	<b>16,72</b>	<b>24,25</b>	<b>27,31</b>
Credit institutions	40,84	16,68	24,16	27,00
E-money institutions	0,00	0,00	0,00	0,00
Payment institutions	0,13	0,04	0,09	0,31
<b>OTC cash withdrawals</b>	<b>110,22</b>	<b>51,13</b>	<b>59,10</b>	<b>60,68</b>
Credit institutions	110,20	51,12	59,08	60,62
E-money institutions	0,00	0,00	0,00	0,00
Payment institutions	0,03	0,01	0,02	0,06
<b>Money remittance</b>	<b>62,61</b>	<b>29,97</b>	<b>32,64</b>	<b>32,49</b>
Credit institutions	6,58	2,81	3,78	2,86
E-money institutions	0,00	0,00	0,00	0,00
Payment institutions	56,03	27,17	28,87	29,63