

**Table 13: Activities of PSPs per type of payment service**

*Value of payments sent (Total for the period; EUR millions)*

<b>Payments per type of PSP and type of instrument</b>	<b>2022</b>	<b>S1 2022</b>	<b>S2 2022</b>	<b>S1 2023</b>
<b>Credit transfers</b>	<b>9707668</b>	<b>4499970</b>	<b>5207698</b>	<b>5050621</b>
Credit institutions	9694849	4495498	5199351	5041455
E-money institutions	1492	730	762	695
Payment institutions	11327	3742	7585	8472
<b>Direct debits</b>	<b>638499</b>	<b>307063</b>	<b>331436</b>	<b>325686</b>
Credit institutions	638454	307047	331407	325659
E-money institutions	0	0	0	0
Payment institutions	45	16	29	28
<b>Card payments</b>	<b>313052</b>	<b>145505</b>	<b>167547</b>	<b>162302</b>
Credit institutions	198151	91733	106417	103555
E-money institutions	886	443	443	472
Payment institutions	114015	53329	60686	58275
<b>E-money payment transactions with e-money issued by resident PSPs</b>	<b>7916</b>	<b>3798</b>	<b>4118</b>	<b>4116</b>
Credit institutions	3551	1755	1797	1751
E-money institutions	4365	2044	2321	2366
Payment institutions	0	0	0	0
<b>OTC cash deposits</b>	<b>45584</b>	<b>17994</b>	<b>27590</b>	<b>29478</b>
Credit institutions	45567	17988	27578	29441
E-money institutions	0	0	0	0
Payment institutions	17	5	12	38
<b>OTC cash withdrawals</b>	<b>37456</b>	<b>16476</b>	<b>20980</b>	<b>23377</b>
Credit institutions	37452	16474	20977	23366
E-money institutions	0	0	0	0
Payment institutions	4	1	3	11
<b>Money remittance</b>	<b>23498</b>	<b>11413</b>	<b>12085</b>	<b>12164</b>
Credit institutions	3144	1550	1595	1593
E-money institutions	0	0	0	0
Payment institutions	20354	9863	10490	10571