

Payment System

Methods of payment available to customers at national level

19 May 2026

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www.bancaditalia.it/statistiche/index.html

Figure 1

Cashless payment instruments: number of operations
(flows, percentage points, millions)

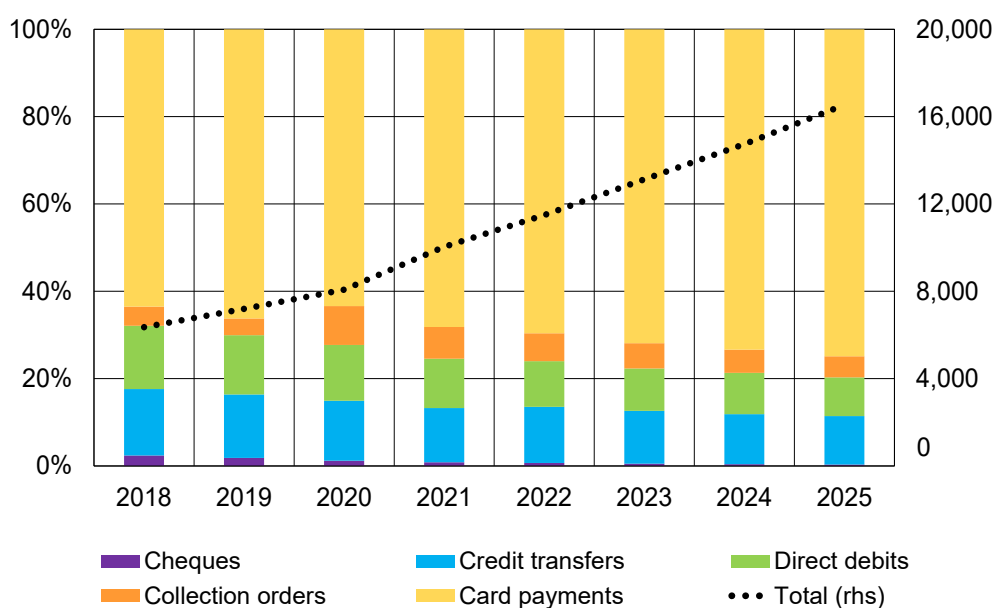
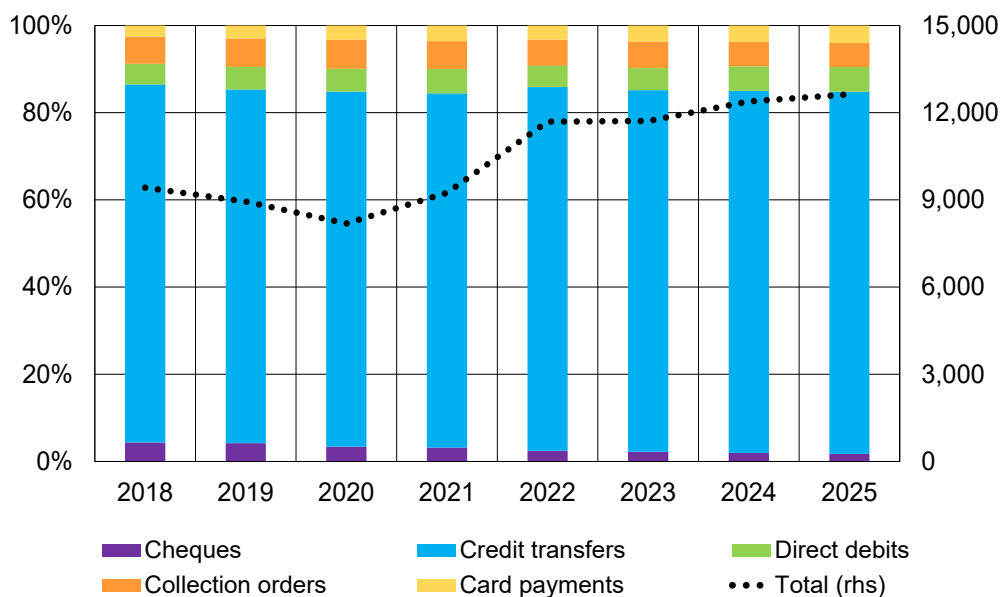


Figure 2

Cashless payment instruments: amount of operations
(flows, percentage points, billions of euros)



Reference period: December 2025

Figure 3

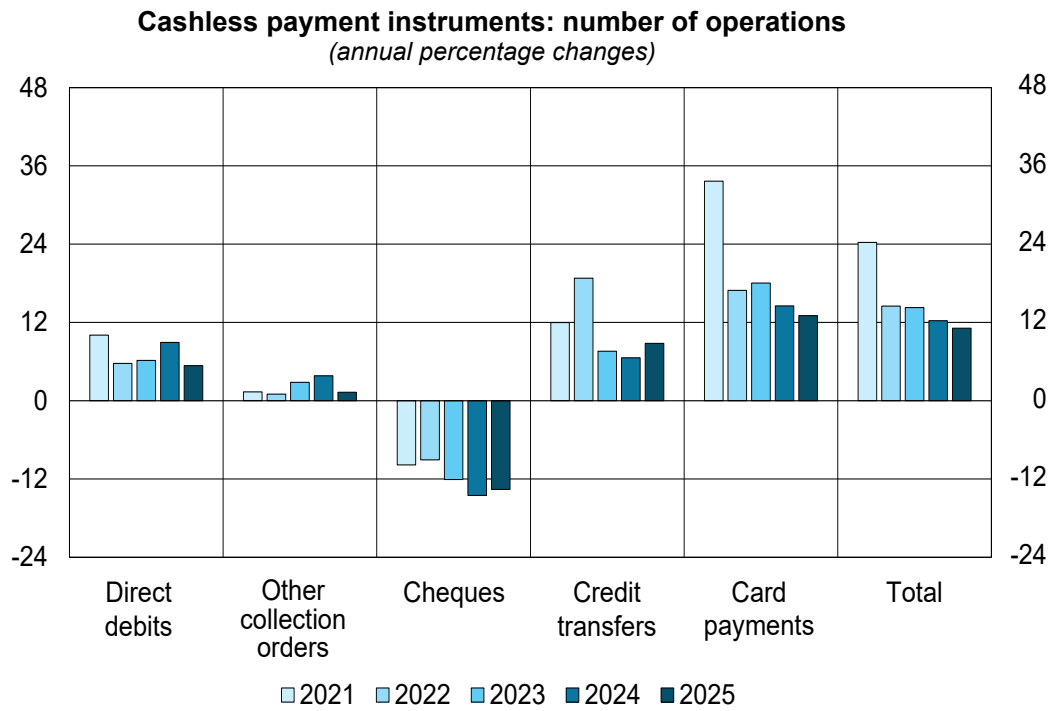
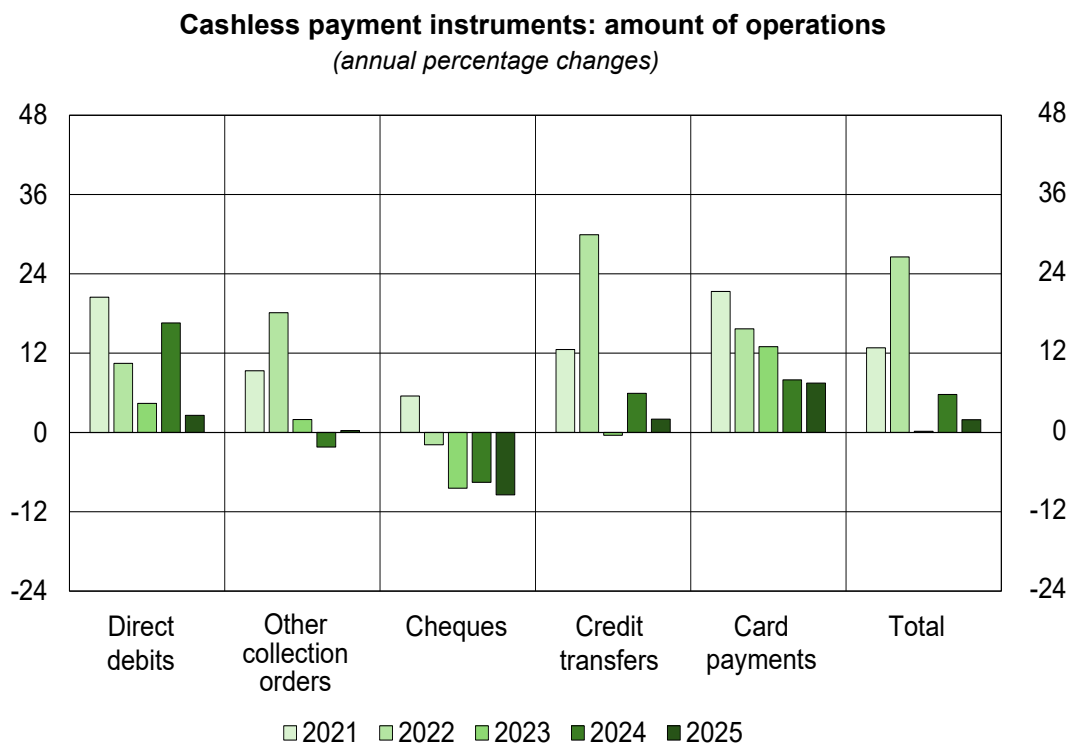


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General information

- I. Unless indicated otherwise, figures have been computed by the Bank of Italy.
- II. Symbols and Conventions:
 - the phenomenon does not occur;
 - the phenomenon occurs but its value is not known;
 - .. the value is known but is nil or less than half the final digit shown.Figures in parentheses in roman type () are provisional. Those in parentheses in italics () are estimated.
- III. The tables are identified both by a number and by an alphanumeric code that defines the content of the table in the electronic database holding the information to be released to the public. A similar code identifies the different aggregates shown in each table.

Points of access to the payment system in Italy

(numbers)

Table 1

Access to data:
TSDPN010

Time period	Number of Institutions	Number of branches	Number of ATMs in operation				Number of POS terminals in operation		
			Branch ATMs		ATMs located at merchant premises or in public places		Physical	Virtual	
			Cash dispenser	Multi-function	Cash dispenser	Multi-function			
Banks									
2019	488	24,312	2,887	31,759	519	4,304	2,114,807	-	
2020	474	23,480	2,694	31,504	496	4,111	1,393,136	-	
2021	456	21,650	2,358	30,392	487	4,490	1,316,042	-	
2022	438	20,985	4,129	29,372	904	4,264	943,772	29,308	
2023	428	20,160	4,840	27,878	1,225	3,937	970,650	28,342	
2024	420	19,655	4,019	27,502	1,111	3,707	752,465	26,967	
2025	414	19,138	3,665	27,495	1,140	3,839	725,968	28,326	
Post Office									
2019	2	12,562	-	7,704	-	-	136,219	-	
2020	2	12,521	-	7,961	-	-	195,496	-	
2021	2	12,514	-	8,124	-	-	239,198	-	
2022	2	12,519	-	8,130	-	-	276,954	1	
2023	2	12,535	-	7,978	-	-	266,039	21,698	
2024	2	12,553	-	8,225	-	-	299,499	21,535	
2025	2	12,677	-	8,818	-	-	336,895	21,273	
Other PSPs									
2019	47	-	-	-	1,789	-	1,135,106	-	
2020	54	-	1,616	-	6	-	1,883,301	-	
2021	58	-	4	-	143	-	2,327,989	-	
2022	60	-	2	-	184	-	1,732,143	582,529	
2023	56	-	2	-	139	-	1,886,257	636,182	
2024	56	-	-	-	187	-	2,275,808	690,233	
2025	54	-	-	-	298	-	2,302,103	537,141	

Cashless payment services and instruments*(payment number, thousands)*

Table 2a

Access to data:
TSDPN020

Time period	Cheques	Credit transfers	Bank and postal payment slips	Direct debits	Other collection orders	Remittances	Payments with debit and prepaid cards	Total
2022 - 3rd qtr	18,897	363,440	120,664	305,139	49,314	7,162	1,740,251	2,604,868
4th "	21,098	410,891	135,390	310,680	47,226	7,525	1,802,919	2,735,729
2023 - 1st qtr	17,702	370,209	137,078	315,695	52,548	6,874	1,779,909	2,680,014
2nd "	18,043	398,681	130,227	315,986	47,701	7,304	1,898,017	2,815,958
3rd "	16,408	379,975	126,809	311,791	48,343	7,220	2,055,386	2,945,931
4th "	17,579	439,118	138,535	333,572	46,298	7,512	2,103,056	3,085,671
2024 - 1st qtr	15,617	391,696	136,706	331,392	51,003	7,062	2,069,913	3,003,390
2nd "	15,018	420,394	136,086	342,444	48,785	7,315	2,217,332	3,187,376
3rd "	13,930	410,888	129,850	352,089	47,827	7,279	2,436,406	3,398,269
4th "	15,034	468,865	136,783	365,160	45,394	7,463	2,474,118	3,512,817
2025 - 1st qtr	13,519	412,187	147,070	355,260	49,505	7,143	2,325,354	3,310,037
2nd "	12,803	450,043	143,668	363,122	47,423	7,250	2,565,847	3,590,155
3rd "	12,030	455,357	135,333	365,733	46,425	7,225	2,804,982	3,827,085
4th "	13,143	523,355	152,867	382,004	44,397	7,412	2,859,652	3,982,830

Cashless payment services and instruments*(payment amount, millions of euros)*

Table 2b

Access to data:
TSDPN030

Time period	Cheques	Credit transfers	Bank and postal payment slips	Direct debits	Other collection orders	Remittances	Payments with debit and prepaid cards	Total
2022 - 3rd qtr	66,995	2,448,641	20,172	140,993	159,900	2,180	74,571	2,913,451
4th "	77,226	2,551,643	22,773	144,436	142,684	2,204	78,440	3,019,406
2023 - 1st qtr	67,382	2,390,845	23,380	148,911	161,667	2,001	74,975	2,869,159
2nd "	67,686	2,414,572	25,338	147,956	149,181	2,047	79,214	2,885,994
3rd "	59,268	2,290,674	22,373	141,404	154,626	2,160	83,654	2,754,159
4th "	70,269	2,615,799	29,037	156,913	138,589	2,155	87,324	3,100,086
2024 - 1st qtr	60,905	2,451,720	25,432	170,285	153,384	2,002	82,411	2,946,140
2nd "	62,294	2,567,555	27,286	177,974	147,122	2,088	86,888	3,071,206
3rd "	54,562	2,485,211	25,015	167,271	149,388	2,214	93,751	2,977,411
4th "	66,896	2,782,990	27,298	178,295	133,433	2,159	97,449	3,288,521
2025 - 1st qtr	56,011	2,540,785	29,836	181,800	147,162	2,120	87,726	3,045,441
2nd "	55,780	2,631,081	29,933	175,931	144,558	2,218	95,328	3,134,829
3rd "	50,372	2,498,816	25,982	170,376	148,330	2,244	102,552	2,998,672
4th "	59,408	2,821,846	28,837	183,699	135,533	2,227	107,561	3,339,111

Credit transfers by channel*(payment number, thousands)***Table 3a**[Access to data:
TSDPN040](#)

Time period	Channel of use				
	Branch	ATM	Electronic channel (non-internet)	Online	Total
2022 - 3rd qtr	65,941	5,838	107,980	183,681	363,440
4th "	84,386	6,080	117,503	202,922	410,891
2023 - 1st qtr	53,588	4,514	113,765	198,342	370,209
2nd "	72,114	4,365	116,393	205,808	398,680
3rd "	63,671	4,099	112,189	200,016	379,975
4th "	84,450	4,228	123,781	226,660	439,119
2024 - 1st qtr	52,909	3,618	117,560	217,609	391,696
2nd "	67,991	3,570	120,639	228,195	420,395
3rd "	64,951	3,436	116,773	225,728	410,888
4th "	84,181	3,830	129,241	251,613	468,865
2025 - 1st qtr	48,535	3,405	123,267	236,979	412,186
2nd "	65,614	3,427	127,806	253,195	450,042
3rd "	60,129	3,308	123,852	268,068	455,357
4th "	79,821	3,603	135,964	303,968	523,356

Credit transfers by channel*(payment amount, millions of euros)***Table 3b**[Access to data:
TSDPN050](#)

Time period	Channel of use				
	Branch	ATM	Electronic channel (non-internet)	Online	Total
2022 - 3rd qtr	532,449	24,886	1,126,266	765,039	2,448,640
4th "	597,890	23,450	1,159,631	770,672	2,551,643
2023 - 1st qtr	498,987	20,825	1,134,862	736,171	2,390,845
2nd "	532,744	21,384	1,118,493	741,952	2,414,573
3rd "	499,872	21,375	1,077,616	691,811	2,290,674
4th "	596,947	21,849	1,191,776	805,227	2,615,799
2024 - 1st qtr	470,550	21,653	1,319,835	639,683	2,451,721
2nd "	517,844	22,774	1,357,353	669,584	2,567,555
3rd "	517,869	22,705	1,293,076	651,562	2,485,212
4th "	603,066	24,604	1,440,723	714,597	2,782,990
2025 - 1st qtr	421,597	21,830	1,487,090	610,268	2,540,785
2nd "	465,314	22,075	1,518,037	625,654	2,631,080
3rd "	434,364	23,474	1,427,131	613,847	2,498,816
4th "	539,494	26,972	1,563,950	691,429	2,821,845

Credit transfers by scheme*(payment number, thousands)***Table 4a****Access to data:
TSDPN060**

Time period	Scheme		
	SCT	SCT Inst	SCT Total
2022 - 3rd qtr	228,037	12,741	240,778
4th "	250,835	14,909	265,745
2023 - 1st qtr	242,431	15,124	257,555
2nd "	247,830	18,279	266,109
3rd "	237,464	19,999	257,463
4th "	263,925	24,248	288,173
2024 - 1st qtr	250,889	25,522	276,411
2nd "	260,158	28,215	288,372
3rd "	251,499	31,791	283,290
4th "	279,748	36,569	316,317
2025 - 1st qtr	241,596	53,397	294,994
2nd "	244,496	67,791	312,287
3rd "	235,663	78,089	313,752
4th "	247,576	99,507	347,083

Credit transfers by scheme*(payment amount, millions of euros)***Table 4b****Access to data:
TSDPN070**

Time period	Scheme		
	SCT	SCT Inst	SCT Total
2022 - 3rd qtr	1,097,704	10,327	1,108,032
4th "	1,173,406	12,488	1,185,894
2023 - 1st qtr	1,129,932	13,453	1,143,385
2nd "	1,148,179	14,892	1,163,070
3rd "	1,088,290	16,216	1,104,506
4th "	1,235,219	19,993	1,255,212
2024 - 1st qtr	1,123,447	20,195	1,143,642
2nd "	1,165,037	22,301	1,187,337
3rd "	1,119,389	25,034	1,144,423
4th "	1,218,472	29,391	1,247,863
2025 - 1st qtr	1,157,933	40,929	1,198,861
2nd "	1,182,865	50,569	1,233,434
3rd "	1,141,751	56,187	1,197,938
4th "	1,249,604	93,898	1,343,502

Payment cards by channel and technology*(payment number, thousands)*

Table 5a (continued)

[Access to data:](#)
[TSDPN080](#)

Time period	POS					
	Debit cards	Credit cards	Prepaid cards	Total	of which:	
					contactless	mobile
2022 - 3rd qtr	1,151,730	226,094	302,880	1,680,704	1,247,313	-
4th "	1,173,655	229,733	306,179	1,709,567	1,260,902	-
2023 - 1st qtr	1,156,810	212,009	291,430	1,660,249	1,254,303	-
2nd "	1,249,091	236,509	315,500	1,801,100	1,383,861	-
3rd "	1,346,758	250,753	357,147	1,954,659	1,537,496	-
4th "	1,361,041	243,311	344,070	1,948,422	1,567,068	-
2024 - 1st qtr	1,350,087	229,786	320,856	1,900,729	1,499,561	-
2nd "	1,469,270	252,597	343,458	2,065,326	1,638,058	-
3rd "	1,607,151	266,620	407,084	2,280,855	1,827,139	-
4th "	1,606,029	266,148	390,302	2,262,479	1,862,702	-
2025 - 1st qtr	1,506,485	248,199	365,830	2,120,514	1,822,468	468,165
2nd "	1,694,834	280,856	413,585	2,389,275	2,131,951	568,908
3rd "	1,846,577	289,693	459,066	2,595,336	2,302,101	640,912
4th "	1,855,286	285,790	448,518	2,589,594	2,302,232	635,508

Payment cards by channel and technology*(payment amount, millions of euros)*

Table 5b (continued)

[Access to data:](#)
[TSDPN080](#)

Time period	POS					
	Debit cards	Credit cards	Prepaid cards	Total	of which:	
					contactless	mobile
2022 - 3rd qtr	52,686	15,451	9,306	77,443	51,206	-
4th "	54,789	16,024	9,456	80,269	52,838	-
2023 - 1st qtr	51,614	13,975	8,658	74,247	50,112	-
2nd "	54,981	15,447	9,122	79,549	54,816	-
3rd "	57,527	16,234	10,219	83,980	59,695	-
4th "	59,706	16,186	10,034	85,926	62,667	-
2024 - 1st qtr	56,283	14,242	8,783	79,308	56,893	-
2nd "	60,082	15,431	9,113	84,625	60,990	-
3rd "	64,128	16,195	10,767	91,090	66,831	-
4th "	66,264	16,793	10,531	93,588	71,643	-
2025 - 1st qtr	58,923	14,491	9,335	82,749	66,643	14,717
2nd "	65,069	16,131	10,255	91,456	77,107	17,279
3rd "	69,368	16,652	11,313	97,333	81,961	19,111
4th "	72,367	17,158	11,490	101,015	85,211	19,810

Payment cards by channel and technology*(payment number, thousands)*

(continued) Table 5a

[Access to data:
TSDPN080](#)

Time period	Remote				of which: mobile
	Debit cards	Credit cards	Prepaid cards	Total	
2022 - 3rd qtr	92,783	148,971	189,528	431,282	-
4th "	109,765	165,032	209,974	484,771	-
2023 - 1st qtr	114,331	161,539	213,708	489,578	195,782
2nd "	116,679	162,065	213,212	491,956	195,484
3rd "	125,614	160,977	222,488	509,079	205,125
4th "	145,950	174,868	248,599	569,417	234,081
2024 - 1st qtr	150,018	169,026	245,974	565,018	232,904
2nd "	156,416	170,411	245,893	572,720	241,759
3rd "	168,762	169,280	251,558	589,601	253,296
4th "	191,223	185,153	284,902	661,278	292,688
2025 - 1st qtr	188,579	174,427	262,994	626,000	276,079
2nd "	194,672	174,141	261,351	630,164	283,116
3rd "	214,655	181,144	283,288	679,087	315,087
4th "	246,503	192,797	308,024	747,324	353,691

Payment cards by channel and technology*(payment amount, millions of euros)*

(continued) Table 5b

[Access to data:
TSDPN090](#)

Time period	Remote				of which: mobile
	Debit cards	Credit cards	Prepaid cards	Total	
2022 - 3rd qtr	4,400	9,495	7,725	21,621	-
4th "	5,167	10,520	8,555	24,242	-
2023 - 1st qtr	5,256	10,443	8,890	24,589	8,671
2nd "	5,489	10,900	9,073	25,463	8,902
3rd "	5,893	10,513	9,506	25,911	9,312
4th "	6,703	11,154	10,349	28,206	10,371
2024 - 1st qtr	6,819	11,026	10,063	27,908	10,171
2nd "	7,196	11,366	10,132	28,694	10,638
3rd "	7,904	11,182	10,656	29,741	11,414
4th "	8,763	11,919	11,622	32,304	12,762
2025 - 1st qtr	8,659	11,559	10,570	30,788	12,024
2nd "	9,087	11,705	10,686	31,477	12,493
3rd "	10,064	12,058	11,585	33,707	13,970
4th "	11,309	12,945	12,173	36,427	15,324

Withdrawals by channel and payment instrument*(transaction number, thousands)*

Table 6a

Access to data:
TSDPN100

Time period	ATM				Point of sale	Branch	Total
	With credit cards	With debit cards	With prepaid cards	Other			
2022 - 1st half	10,986	417,669	72,410	157	1,744	52,303	555,269
2nd "	11,848	442,545	80,809	4,702	1,344	56,533	597,781
2023 - 1st half	11,692	421,344	74,137	9,691	1,253	53,146	571,263
2nd "	11,926	432,189	75,785	10,865	1,237	53,901	585,903
2024 - 1st half	12,571	411,035	69,632	10,984	1,134	50,795	556,151
2nd "	12,600	417,653	71,004	12,429	1,292	51,547	566,525
2025 - 1st half	12,556	381,937	65,968	14,926	1,432	47,318	524,137
2nd "	11,860	390,812	67,761	16,693	1,556	47,642	536,324

Withdrawals by channel and payment instrument*(transaction amount, millions of euros)*

Table 6b

Access to data:
TSDPN100

Time period	ATM				Point of sale	Branch	Total
	With credit cards	With debit cards	With prepaid cards	Other			
2022 - 1st half	2,244	93,193	12,277	52	203	59,503	167,472
2nd "	2,456	100,861	13,808	1,860	160	66,356	185,501
2023 - 1st half	2,416	93,806	11,702	3,794	145	64,448	176,311
2nd "	2,486	99,797	12,529	4,396	141	66,246	185,595
2024 - 1st half	2,608	93,399	11,589	4,284	140	61,759	173,779
2nd "	2,638	98,543	12,143	4,828	168	60,130	178,450
2025 - 1st half	2,571	89,339	11,222	5,898	175	57,181	166,386
2nd "	2,549	95,142	11,925	6,965	188	56,835	173,604

Payment cards
(thousands)

Table 7

Access to data:
TSDPN140

Time period	Credit cards			Debit cards	Prepaid cards	Total	of which: digitized
	Total	of which: corporate	of which: personal				
2018	14,707	1,109	13,598	55,775	27,511	97,993	-
2019	15,424	1,172	14,252	57,211	28,937	101,572	-
2020	14,098	1,089	13,009	59,418	29,673	103,189	-
2021	13,714	1,080	12,634	60,968	30,068	104,751	-
2022	16,046	1,232	14,814	63,478	30,409	109,933	23,265
2023	14,635	1,244	13,392	64,740	33,210	112,586	23,983
2024	13,841	1,271	12,570	64,890	33,642	112,374	26,433
2025	13,861	1,260	12,600	67,309	33,691	114,860	29,351

Open Banking services*(stocks, number of users)*

Table 8

Access to data:
TSDPN170

Time period	Payment initiations (PISPs)		Number of information accesses (AISPs)	Number of API calls		Number of TPPs
	Number	Amount		from PISPs	from AISPs	
2021 - 1st half	165,664	53,539,402	27,735,923	9,849,575	42,650,329	67
2nd "	278,726	70,487,554	36,540,918	9,513,747	57,478,378	73
2022 - 1st half	465,061	183,723,566	68,850,302	10,397,137	104,768,637	85
2nd "	635,942	505,806,170	88,749,091	19,020,778	131,244,619	92
2023 - 1st half	584,440	821,598,130	97,604,422	25,863,948	155,996,818	100
2nd "	615,220	1,218,406,275	128,115,968	24,806,482	197,708,408	104
2024 - 1st half	597,755	1,325,684,604	168,349,402	39,796,706	237,192,637	106
2nd "	736,451	1,547,969,961	223,671,627	61,217,608	290,977,348	102
2025 - 1st half	798,105	1,640,334,577	237,986,013	90,539,219	311,628,184	99
2nd "	1,010,508	1,858,039,970	250,702,307	105,515,001	340,205,340	104

Table 9 (cont.)

Points of access to cash in Italy in 2025: coverage index by type and population density

(Annual data, coverage and population share in percentage, average distance in km, average travel time in minutes)

Access to data:
TSDPN220

Type of intermediary	Type of point of access to cash	Population density	Coverage				
			1 km	2 km	5 km	10 km	15 km
Banks and Post Offices	All		61.5	86.1	97.9	99.7	99.9
		<= 300	12.3	40.8	88.5	98.7	99.6
		301-1500	45.4	81.2	98.3	99.6	99.8
		1501-5000	69.8	95.4	99.3	99.8	99.9
		> 5000	87.9	99.3	99.9	100.0	100.0
	of which: branches	<= 300	10.5	37.2	86.7	98.4	99.6
		301-1500	40.7	77.3	97.8	99.6	99.8
		1501-5000	63.8	93.8	99.2	99.8	99.9
		> 5000	84.4	98.7	99.9	100.0	100.0
Banks	All	<= 300	5.5	25.4	73.8	95.0	98.7
		301-1500	30.8	64.4	91.6	98.3	99.4
		1501-5000	58.8	89.9	98.5	99.6	99.8
		> 5000	81.0	98.3	99.9	100.0	100.0
	of which: branches	<= 300	3.1	17.7	62.7	89.8	97.0
		301-1500	21.7	51.1	84.3	95.9	98.7
		1501-5000	47.6	81.6	96.3	99.0	99.7
		> 5000	71.6	94.7	99.4	100.0	100.0

Points of access to cash in Italy in 2025: coverage index by type and population density

(Annual data, coverage and population share in percentage, average distance in km, average travel time in minutes)

Access to data:
TSDPN220

Type of intermediary	Type of point of access to cash	Population density	Weighted average distance	Weighted average travel time	Population share
Banks and Post Offices	All		1.2	2.3	100.0
		<= 300	2.9	5.0	12.4
		301-1500	1.4	2.7	25.9
		1501-5000	0.9	1.9	33.2
		> 5000	0.6	1.3	28.5
	of which: branches	<= 300	3.0	5.2	12.4
		301-1500	1.5	2.9	25.9
		1501-5000	1.0	2.0	33.2
		> 5000	0.6	1.5	28.5
		Banks	All	<= 300	4.1
301-1500	2.2			3.8	25.9
1501-5000	1.2			2.2	33.2
> 5000	0.7			1.5	28.5
of which: branches	<= 300			5.1	8.0
	301-1500		3.0	4.9	25.9
	1501-5000		1.5	2.8	33.2
	> 5000		0.9	1.8	28.5

Methodological Appendix

General indications

This supplement contains 22 tables on how households and firms use the retail payment services and instruments provided or issued by banks and non-banks; 8 of these tables are available exclusively in the Banca d'Italia Statistical Database (BDS).

Table TSDPN010 contains time series on the physical points of access – banks and post offices – to the supply of payment services and instruments. Tables TSDPN020 to TSDPN170 present data on the use of retail payment services and instruments. Tables TSDPN010 to TSDPN160 are based on the data from the accounting supervisory reports. Table TSDPN170 provides information on Open Banking services, based on data collected from the system platforms identified pursuant to the Banca d'Italia Provision of 9 November 2021, supplemented with reports from supervised intermediaries not participating in those platforms.

Tables TSDPN180 and TSDPN190 include data on the CAI (Interbank Database on Irregular Cheques and Payment Cards). The information regards the flows and stock of rejected cheques for lack of funds or authorization, broken down by geographical area and sector of economic activity. Tables TSDPN190 and TSDPN200 contain data on the circulation of euro banknotes in Italy. Table TSDPN210 reports data on the distribution of points of access to cash across the national territory.

For a more detailed definition of the items involved, see the Glossary section on the Bank of Italy's website. Stocks are end-of-period data. Unless otherwise indicated, the series include transactions involving residents and non-residents in euro and foreign currency. Discrepancies in totals are caused by rounding; the most recent data in all tables (except Tables TSDPN190 and TSDPN200) may also reflect revisions in the reports sent by banks and by Ente Poste S.p.A.

Notes to the tables

This section describes the methods and sources of the statistics published in the report. The notes are ordered according to the code of the tables and are organized by content.

Table TSDPN010 - Points of access to the payment system

The table presents data on points of access to the payment system, broken down by type of intermediary: banks, Poste Italiane and other payment service providers. The Poste segment includes data for Poste Italiane S.p.A. and PostePay S.p.A. (established on 1 October 2018).

The points of access to the payment system are the places where it is possible to use payment services. The table refers to active ATMs (Automated Teller Machines) and POS terminals (Points of sale)¹.

ATMs permit a variety of banking transactions to be carried out: cash dispensers only allow cash withdrawals, whereas multi function ATMs also permit to deposit cash and cheques, obtain information on their accounts, make credit transfers and pay utility bills. Branch ATMs are located inside or outside bank branches or in adjacent areas. POS terminals, installed at retail and service outlets, allow authorized users to pay for goods and services electronically.

Starting from 2022, following a revision of the reporting instructions, data on the number of ATMs include machines that allow cash withdrawals without the presence of an operator (for example, so called 'Totems'); data on POS terminals include only those owned by reporting institutions or managed by them in

¹ ATMs and POS terminals are considered active if they are used at least once a year.

cases where ownership lies with non supervised entities². The number of POS (from 2018) and ATMs (from 2019) includes new payment services providers authorized in Italy and branches of European payment services providers in Italy; starting in 2021, the reporting perimeter takes Brexit into account. Starting from 2022, data are affected by the new legislation on payment statistics pursuant from ECB Regulation (ECB/2020/59) and may be subject to revisions due to the consolidation of the new reporting procedures.

Tables TSDPN020 and TSDPN030 - Cashless payment instruments

The tables present data on the use of non cash payment instruments from the perspective of the service provider (issuing side).

Cheques include bank and cashier's cheques used exclusively to make payments and thus do not include those used by account holders to withdraw cash. Detailed data on cashier's checks are available in the BDS.

Credit transfers include payments executed via unified tax payment forms (F23 and F24)³, post giro transfers and international postal money orders; deposits made by means of postal or bank pre printed bills are excluded⁴.

Bank and postal payment slips refers to current account deposits made by means of postal or bank payment slips. Pre-printed bills transactions executed through third parties are reported only through the post operator. From 2025 onwards, data on payment slips reflect a change in the reporting perimeter and may therefore be subject to revision.

Direct debits include debits arising from pre-authorized collection orders, whereby the debtor authorizes their bank in advance to accept debit orders from a designated party; they also include pre-authorized debits executed in connection with instalment-based or recurring payments.

Other collection orders include RIBA, MAV, and bills of exchange. The RIBA (Ricevuta bancaria elettronica) procedure serves for the collection of credits deriving from commercial transactions, managed through a dedicated electronic procedure; this procedure provides for the submission of the receipts by the creditor to its own bank (collecting bank), which automatically forwards the relevant information to the banks designated by the debtors (drawee banks). MAV (Pagamento mediante avviso) are collection transactions carried out through a dedicated electronic procedure. Unlike RIBA, MAV payments do not require prior domiciliation with a specific bank; therefore, the debtor may make the payment at any institution participating in the procedure or at post offices. Bills of exchange are negotiable instruments and documents taken up from customers (for discounting operations, salvo buon fine-SBF transactions and collection after maturity) which, during the reference period, either matured at the reporting institution or were forwarded to other credit institutions for collection. They exclude direct bills, collection orders executed through pre-authorized debits, and MAV, and include instruments payable at sight.

Remittances refer exclusively to outgoing transactions (within Italy or to other countries where the reporting entity operates).

Payments with debit and prepaid cards include payments for the purchase of goods or services at physical points of sale (POS), via ATMs (starting in 2022), and online (remotely, starting in 2022).

Tables TSDPN040 and TSDPN050 - Credit transfers by channel

The tables report the number and value of credit transfers executed, broken down by the **channel** through which the payment order was initiated.

Credit transfers executed at the **branch** include payment instructions submitted by the ordering customer using paper-based instruments (letters or branch forms) and also include payments made using unified tax payment forms F23 and F24.

The **ATM** channel includes credit transfers initiated through magnetic media or executed via automated

² In previous years, the criterion for reporting was 'pertinence' to the reporting entity, regardless of ownership.

³ F23 and F24 data are available from 2022 onwards.

⁴ In previous editions of this publication, payment slips were included under the item 'credit transfers'.

teller machines.

The **Electronic channel (non-internet)** includes credit transfers initiated through telematic connections other than the Internet or through telephone-based channels, including SMS messages.

The **Online channel** includes credit transfers initiated through Internet or open networks.

Tables TSDPN060 and TSDPN070 - Credit transfers by SEPA scheme

The tables present a subset of the credit transfers included in [TSDPN040-TSDPN050] Tables 3a and 3b and report the **number** and **value** of SEPA credit transfers, distinguishing between **standard** and **instant** credit transfers.

SEPA refer exclusively to credit transfers processed through **Clearing and Settlement Mechanism (CSM)**.

The **SCT (SEPA Credit Transfer)** payment scheme refers to standard SEPA credit transfers.

The **SCT Inst (SEPA Instant Credit Transfer)** payment scheme refers to credit transfers executed under the instant payment modality.

Tables TSDPN080 and TSDPN090 - Payment cards by channel and technology

The tables refer to payments made with credit⁵, debit and prepaid cards (issuing side) broken down by channel of use: physical point of sale (POS) and remote⁶; payments at ATMs are excluded.

For the POS channel, contactless transactions are reported as 'of which'; these include all transactions carried out – where the card is enabled for Near Field Communication (NFC) – by simply bringing the card close to the acceptance device at the merchant's premises. Within contactless transactions, a further 'of which' identifies mobile payments (available from 2025), referring to contactless payments initiated via short-range communication (NFC) using smartphones, other remote technologies (e.g. QR codes, Bluetooth) and other short-range technologies. Also for the remote channel, the 'mobile' category is included as 'of which' (from 2023), which encompasses transactions for which payment data and instructions are transmitted and/or confirmed via mobile communication and data transmission technologies using a mobile device. This category includes digital wallets and other mobile payment solutions used to conduct P2P (person-to-person, between individuals) and/or C2B (consumer-to-business, between consumers and businesses) transactions.

Tables TSDPN100 and TSDPN110 - Withdrawals by channel and payment instrument

The tables refer to cash withdrawals, broken down by channel of use, as reported by the card issuer (issuing side).

For the ATM channel, a breakdown by instrument is available: credit⁷, debit and prepaid cards, or other modalities (cardless withdrawals). The latter include transactions in which the card is used exclusively as a customer identification tool or transactions initiated via dedicated applications providing for direct debiting of the customer's account.

Withdrawals at points of sale include **cash back** and **cash in shop** operations. Cash back allows customers to withdraw cash at affiliated retail outlets when purchasing goods or services using digital payment instruments (e.g. cards or smartphone applications). Cash in shop schemes similarly allow withdrawals of euro banknotes at affiliated retail outlets using a card or a smartphone application, without purchasing goods or services. These transactions may be initiated using credit, debit or prepaid cards, as well as without the use of a card (see above, ATM withdrawals via other modalities).

Branch withdrawals include all cash provisioning operations carried out by customers over the counter at the reporting institution's branches.

⁵ Data on credit card transactions are included starting in 2022, as they were not previously available on a quarterly basis for payment institutions and electronic money institutions. A longer time series is available in [TSDPN150] Table 9, where the data are reported on a semi-annual basis.

⁶ Before 2022, the total number of remote card transactions included only prepaid card transactions.

⁷ In the case of credit cards, it is assumed that all withdrawal transactions are made at an ATM.

Tables TSDPN120 and TSDPN130 - Cross-border transactions

The tables report, on a semi annual basis, payments from abroad and payments to abroad for the main instruments: credit transfers, direct debits, payment cards, and remittances.

Payments from abroad are reported on the acquiring side, while payments to abroad are reported on the issuing side. Transactions are classified, respectively, according to the attribute 'card issuing country' or 'counterparty country'.

Payment card transactions refer to credit, debit and prepaid cards, both at physical points of sale and remote.

Tables TSDPN140 - Payment cards: number

Data on payment cards number, reported on an annual basis, refer to the universe of bank and non-bank issuers. The number of cards refers to the cards issued by the issuers that are outstanding at the end of the year by the reporting institution.

Credit cards include those that can be used for other purposes (like debit and cheque guarantee cards).

Debit cards for cash withdrawals can only be used at ATMs.

Prepaid cards are those that can be used at different commercial outlets, so that single-purpose cards (such as prepaid telephone cards) are excluded, as are 'limited-purpose' cards that can only be used at a limited range of commercial outlets. It includes those that can be used for other purposes (like debit, credit and cheque guarantee cards).

Digitized cards consist of cards that exist in both physical and digital form, or that exist only in digital form.

Data include relevant foreign payment providers authorized in Italy since 2018. Starting from 2022, data are affected by the new legislation on payment statistics pursuant from ECB Regulation (ECB/2020/59) and may be subject to revisions due to the consolidation of the new reporting procedures.

Table TSDPN150 - Credit card transactions

The table reports, on a semi annual basis, payments made with credit cards (issuing side data) at physical points of sale, remotely and at ATMs (available from 2022), broken down by type of card (personal or corporate).

Table TSDPN160 - Home and corporate banking services

Services provided electronically using direct links and bank and non-bank networks.

Information services are those that only allow customers to receive information on their positions vis-à-vis the bank (account statements, the outcome of bill collections, etc.). phone banking services are included.

Information and transaction services are those that allow customers both to receive information and to make payments.

Corporate banking services allow firms not only to send payment and collection orders but also to receive information on their accounts with a number of banks.

Starting from 2022, following the review of the reporting instructions, data on Businesses using corporate banking services refer only to customers who have used the service at least once a year.

Table TSDPN170 - Open Banking services

The table provides semi-annual information on the use of Open Banking services regulated by the PSD2 Directive. The data is provided by intermediaries who, as Account Servicing Payment Service Providers (ASPSPs), make dedicated interfaces available for access by authorized Third-Party Providers (TPPs).

Reporting includes transaction services provided by Payment Initiation Service Providers (PISPs) and

information services provided by Account Information Service Providers (AISPs).

API calls refer to the set of technical interactions required to perform transaction operations and information access, respectively. Their number may exceed that of the transactions or access requests, depending on the application protocols and the authentication steps required.

The number of active TPPs corresponds to the number of operators (PISPs, AISPs, or entities performing both functions) that carried out at least one transaction or access during the reporting period.

Data trends may be influenced by changes in application architectures, authentication policies, and the ways in which intermediaries implement APIs.

Table TSDPN180 - Rejected cheques by location of issuer - flows

The data are taken from the Interbank Database on Irregular Cheques and Payment Cards. The amounts refer to the unpaid portion of the face value of cheques. Reporting of cheques rejected for lack of authorization began on June 2002 and of those rejected for lack of funds in August of that year. To ensure comparability of the two series, the published data for both begin in August 2002. Geographical area is defined as the province in which the revoked issuer is located. The sums of the figures relating to the geographical areas do not generally match the totals reported in the table, because the latter ones also include the data concerning the revoked issuers located abroad.

Table TSDPN190 - Rejected cheques and revoked authorizations by location and economic sector of issuer

The data are taken from the Interbank Database on Irregular Cheques and Payment Cards. The amounts refer to the unpaid portion of the face value of cheques. Geographical area is defined as the province in which the revoked issuer is located. The sums of the figures relating to the geographical areas do not generally match the totals reported in the table, because the latter ones also include the data concerning the revoked issuers located abroad.

Table TSDPN200 - Banknotes issued by Bank of Italy

Number of euro banknotes withdrawn at Bank of Italy's branches by banks, Postal system or other subjects, broken down by denomination. For total withdrawals also the value in euro is provided.

Table TSDPN210 - Banknotes returned to Bank of Italy

Number of euro banknotes lodged at Bank of Italy's branches by banks, Postal system or other subjects, broken down by denomination. For total lodgments also the value in euro is provided.

Table TSDPN220 - Points of access to cash in Italy: coverage index by type and population density

The adequacy of the cash distribution infrastructure, assessed in terms of capacity and territorial coverage, is monitored through the analysis of the network of points of access to cash (PAC). For this purpose, in March 2024 the Bank of Italy introduced a new statistical reporting requirement ([Circolare n. 320](#)) addressed to banks, Poste Italiane, and other payment service providers (PSPs) that distribute cash to the public through branches, automated devices (ATMs, CRMs, etc.), or merchant networks (cash-in-shop and cash-back services).

Through this survey, the Bank of Italy collects detailed information on points of access to cash, in particular with regard to their location, the opening hours to the public, the type of branch operations (with or without over-the-counter cash services), and the acceptance of cash deposits at ATMs. These data are used, together with demographic data (source: Istat), to compute several indicators, including territorial coverage, the average distance of the population from the nearest PAC, and the corresponding average travel time required to reach it.

The coverage indicator measures the share of the population living within a road distance of 1, 2, 5, 10, and 15 kilometres from the nearest PAC. The average distance and the average travel time quantify, respectively, the kilometres and minutes required to reach the nearest access point by car. The indicators presented in the publication refer to the network of "traditional" PACs, consisting of bank and Poste Italiane branches and ATMs. Distances to PACs are calculated assuming that the population - broken down into the Istat territorial grid of 1 km² cells - resides at the centroid of each cell. The table reports indicators of coverage, average distance, and average travel time, disaggregated by type of intermediary and PAC, as well as by resident population density.

'Statistics' series publications are available on the Bank of Italy's site:

<http://www.bancaditalia.it/statistiche/>

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