

# Payment System Methods of payment available to customers at regional data

19 May 2026

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[www.bancaditalia.it/statistiche/index.html](http://www.bancaditalia.it/statistiche/index.html)

Figure 1

**Number of ATM for 100,000 inhabitants**  
(dati al 31 dicembre 2025)

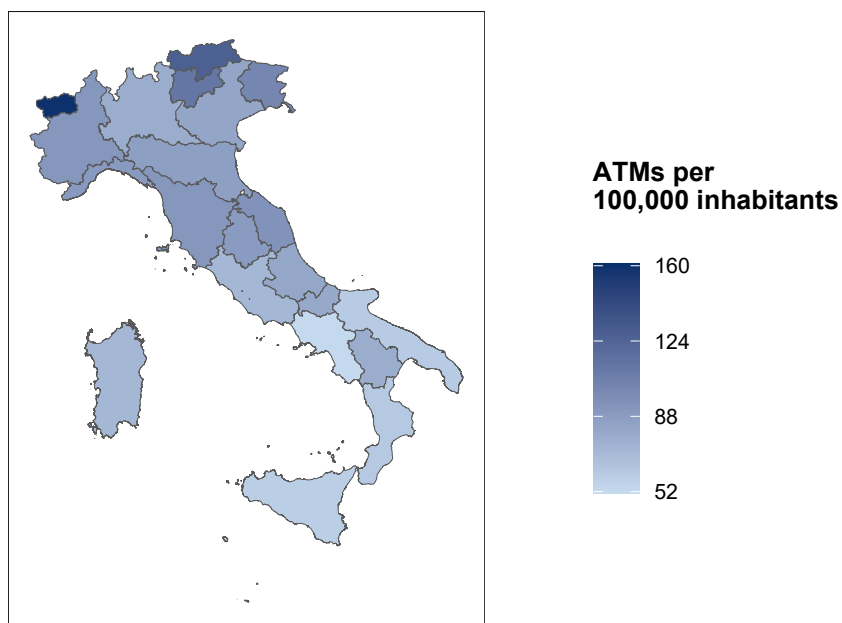
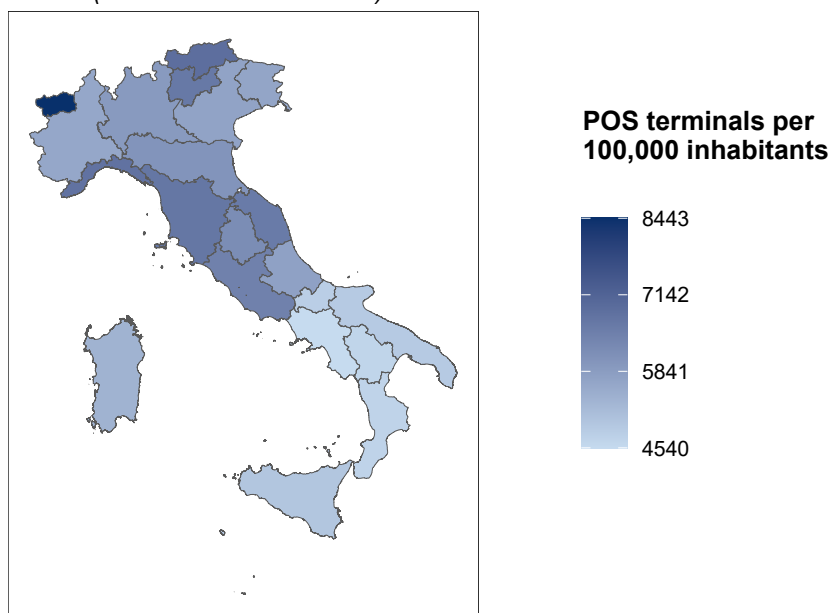


Figure 2

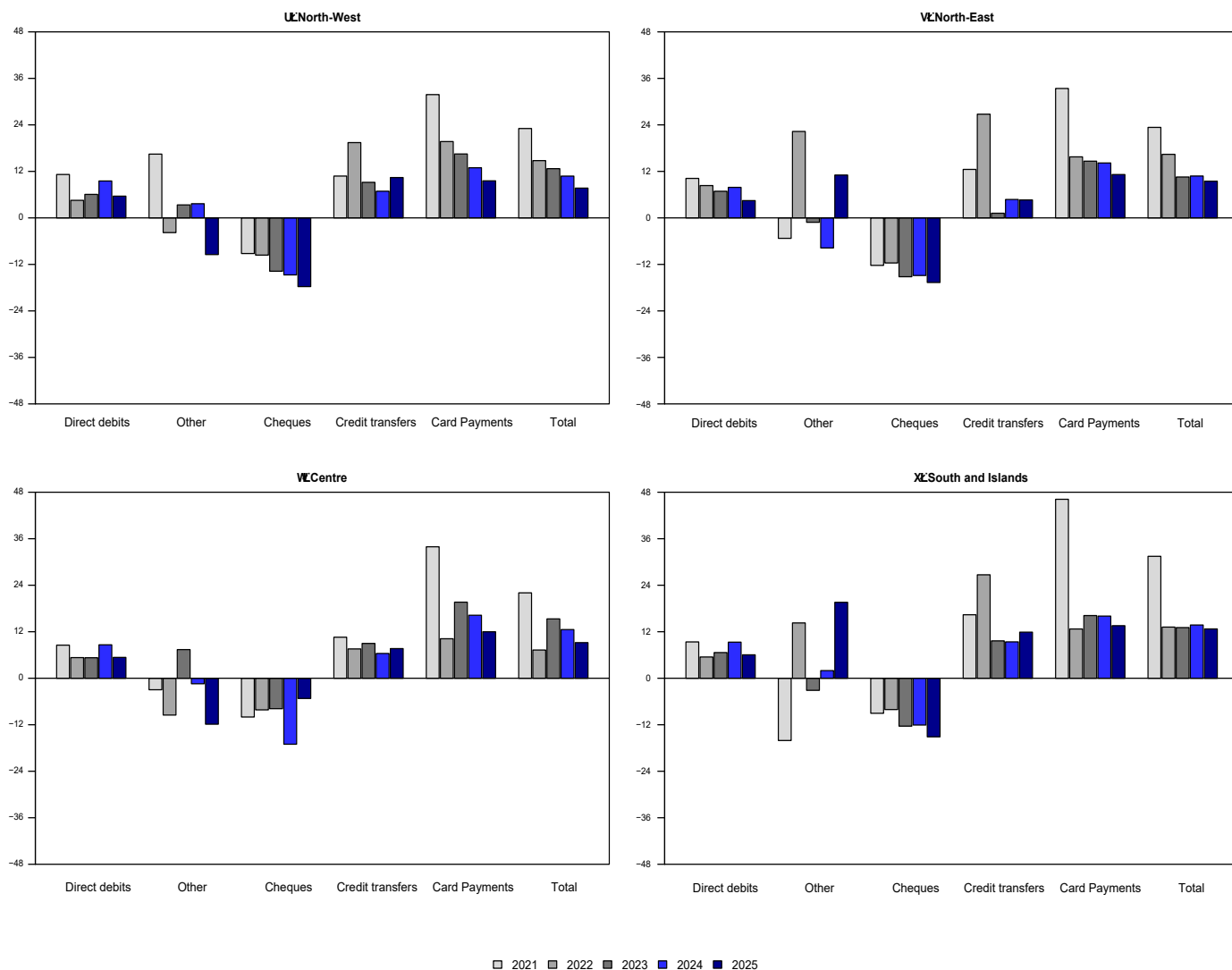
**Number of POS for 100,000 inhabitants**  
(dati al 31 dicembre 2025)



Reference period: December 2025

**Figure 3**

**Cashless payment instruments: number of operations (1)**  
(annual percentage changes)

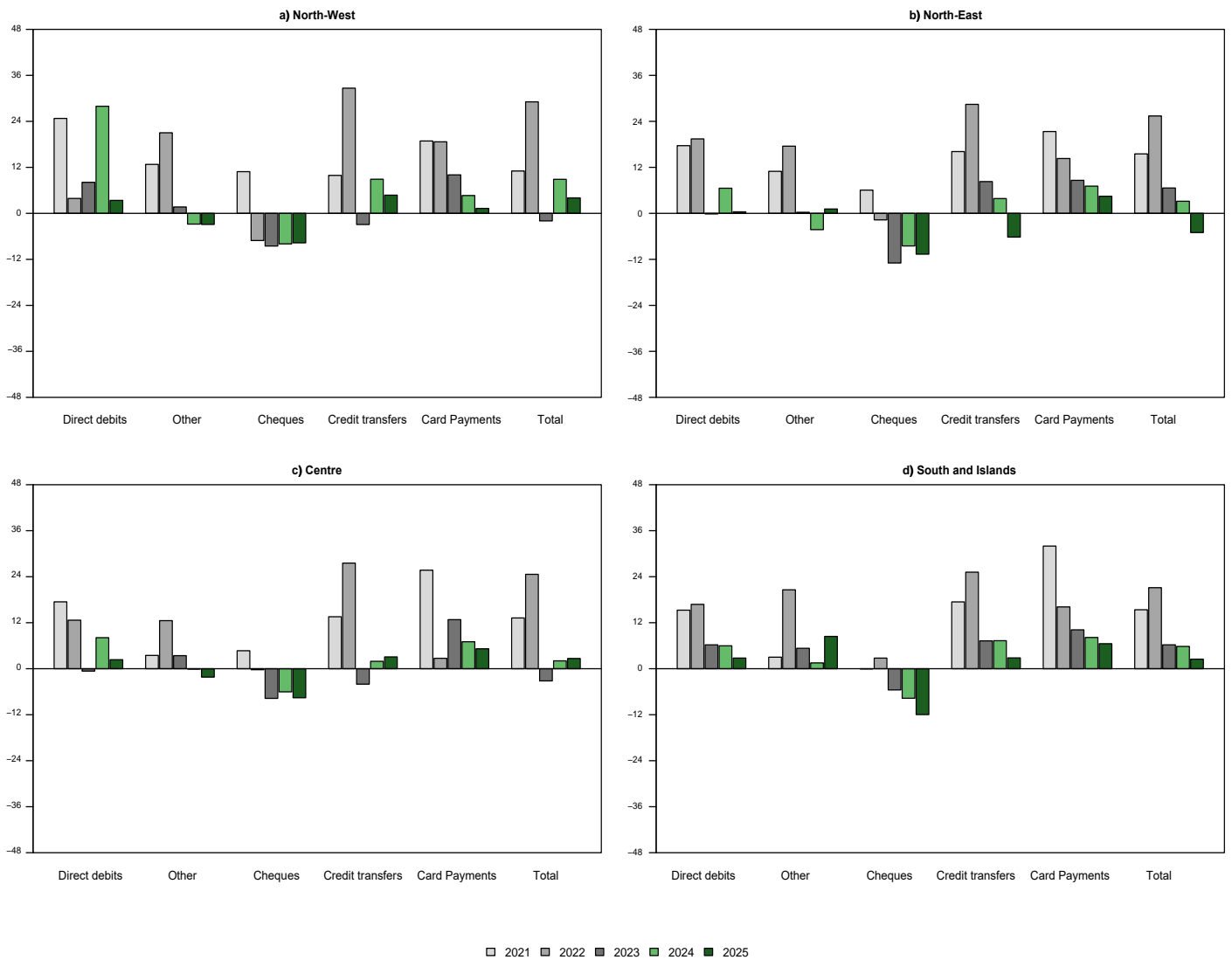


Source: Supervisory reporting data.

(1) The geographical breakdown of payments is based on the province where the transaction is executed. Payment card transactions refer to the activity performed by banks and financial institutions as acquirers. Since 2022, payment card transactions also include those executed remotely via the Internet or through remote communication devices (mobile devices, tablets, etc.).

**Figure 4**

**Cashless payment instruments: amount of operations (1)**  
*(annual percentage changes)*



Source: Supervisory reporting data.

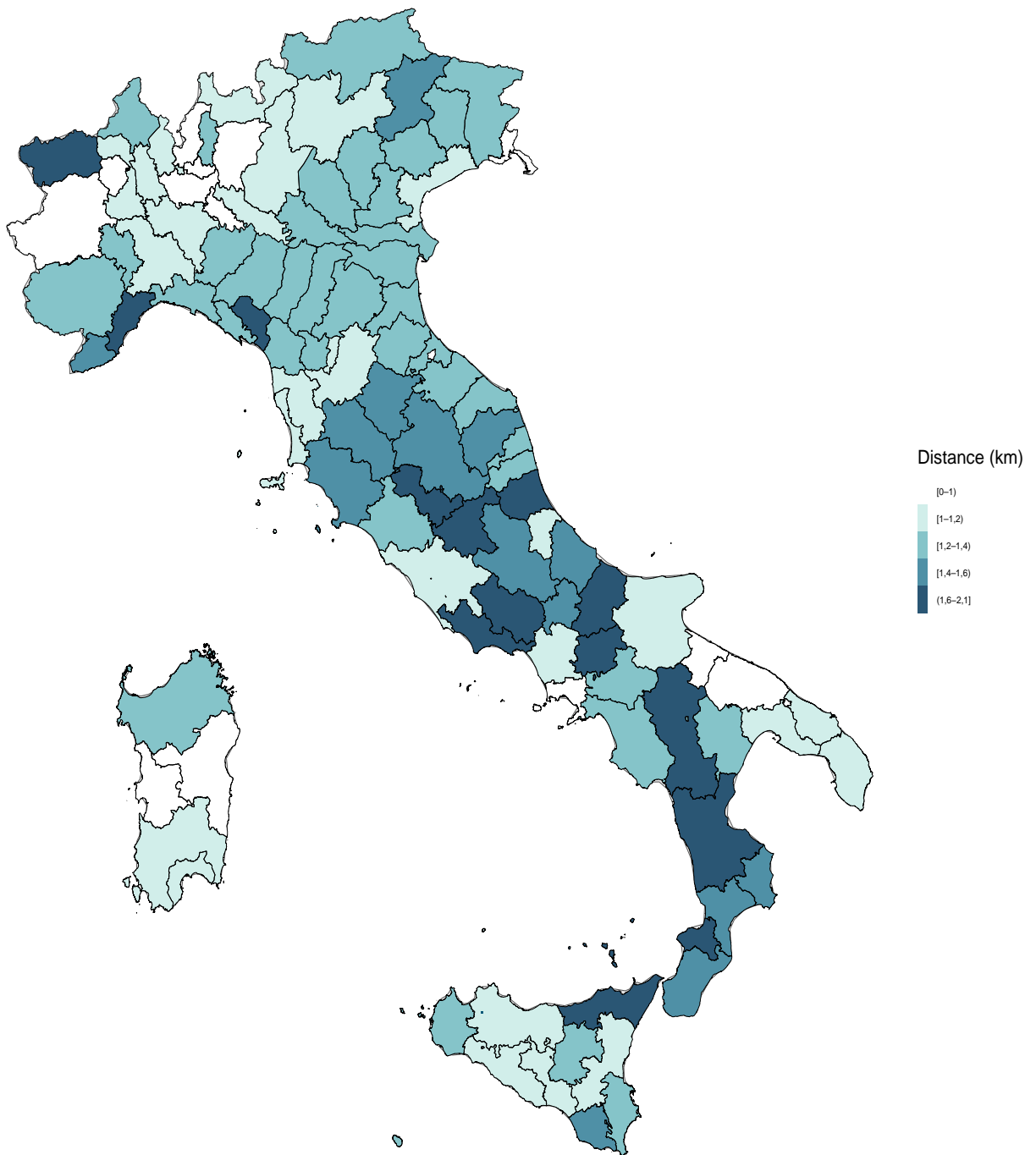
(1) The geographical breakdown of payments is based on the province where the transaction is executed. Payment card transactions refer to the activity performed by banks and financial institutions as acquirers. Since 2022, payment card transactions also include those executed remotely via the Internet or through remote communication devices (mobile devices, tablets, etc.).

**Figure 5**

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**Average distance to the nearest point of access to cash (1)**  
*(Data as of 31 December 2025, km)*

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(1) The figure illustrates the provincial distribution of the minimum distance between the population and the PAC network, computed as a population-weighted mean.

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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:  
TSDPT010

Area	Banks		Post Office	Banks, Post Office and other PSPs				Number of physical POS terminals in operation
	Number of Institutions	Number of branches	Number of branches	Number of ATMs in operation				
				Branch ATMs		ATMs located at merchant premises or in public places		
				Cash dispenser	Multi-function	Cash dispenser	Multi-function	
<b>North-West</b>	<b>151</b>	<b>5,816</b>	<b>3,726</b>	<b>1,269</b>	<b>10,540</b>	<b>320</b>	<b>1,148</b>	<b>945,375</b>
Piedmont	28	1,526	1,378	290	3,151	53	408	238,914
Aosta Valley	1	61	71	3	144	-	49	10,345
Liguria	1	547	415	132	1,070	83	70	102,643
Lombardy	121	3,682	1,862	844	6,175	184	621	593,473
<b>North-East</b>	<b>113</b>	<b>5,216</b>	<b>2,548</b>	<b>951</b>	<b>8,286</b>	<b>276</b>	<b>884</b>	<b>687,676</b>
Autonomous Province of Trento	13	336	188	11	503	2	99	36,357
Autonomous Province of Bolzano	48	326	131	45	546	17	77	37,189
Veneto	17	1,945	1,020	215	3,347	76	368	276,844
Friuli Venezia Giulia	11	544	330	123	938	40	113	67,724
Emilia Romagna	24	2,065	879	557	2,952	141	227	269,562
<b>Centre</b>	<b>78</b>	<b>3,873</b>	<b>2,358</b>	<b>616</b>	<b>7,627</b>	<b>319</b>	<b>1,049</b>	<b>764,005</b>
Marche	15	585	404	169	1,063	30	131	97,757
Tuscany	20	1,418	902	268	2,502	137	434	244,863
Umbria	3	309	262	47	620	18	73	52,826
Lazio	40	1,561	790	132	3,442	134	411	368,559
<b>South and Islands</b>	<b>72</b>	<b>4,233</b>	<b>4,045</b>	<b>829</b>	<b>9,860</b>	<b>523</b>	<b>758</b>	<b>962,955</b>
Campania	15	974	941	134	2,450	121	205	253,440
Abruzzo	7	392	473	125	812	33	69	72,943
Molise	2	73	166	12	200	8	11	13,832
Puglia	24	896	465	103	2,050	43	140	189,433
Basilicata	2	157	180	41	320	31	23	24,743
Calabria	5	302	615	50	919	66	90	86,123
Sicily	13	997	764	254	2,280	102	152	238,408
Sardinia	4	442	441	110	829	119	68	84,033
<b>Italy</b>	<b>414</b>	<b>19,138</b>	<b>12,677</b>	<b>3,665</b>	<b>36,313</b>	<b>1,438</b>	<b>3,839</b>	<b>3,360,011</b>

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

Table 2a

Access to data:  
TSDPT020

Area	Cheques	Credit transfers	Direct debits	Other collection orders	Remittances	Card payments	Total
<b>North-West</b>	<b>14.2</b>	<b>634.8</b>	<b>555.8</b>	<b>271.1</b>	<b>9.4</b>	<b>3,073.9</b>	<b>4,559.1</b>
Piedmont	4.2	120.3	123.0	40.9	1.8	691.8	982.0
Aosta Valley	0.1	3.5	2.9	0.8	0.0	27.9	35.1
Liguria	1.7	37.3	38.1	11.9	1.2	307.8	398.0
Lombardy	8.2	473.8	391.7	217.5	6.3	2,046.5	3,144.0
<b>North-East</b>	<b>7.2</b>	<b>343.3</b>	<b>323.0</b>	<b>127.8</b>	<b>6.2</b>	<b>2,045.0</b>	<b>2,852.6</b>
Autonomous Province of Trento	0.1	18.8	16.8	4.0	0.2	113.2	153.1
Autonomous Province of Bolzano	0.1	22.5	14.4	3.7	0.3	100.8	141.8
Veneto	2.6	128.7	122.6	52.5	2.3	823.9	1,132.5
Friuli Venezia Giulia	0.5	33.1	37.0	9.7	0.6	196.9	277.7
Emilia Romagna	3.8	140.2	132.3	58.0	2.8	810.3	1,147.4
<b>Centre</b>	<b>14.3</b>	<b>499.7</b>	<b>295.3</b>	<b>173.4</b>	<b>7.5</b>	<b>2,520.2</b>	<b>3,510.4</b>
Marche	1.4	35.3	33.9	15.8	0.6	259.4	346.5
Tuscany	3.6	91.4	94.2	39.7	2.3	701.8	933.0
Umbria	0.8	20.4	18.1	8.2	0.3	148.5	196.4
Lazio	8.4	352.6	149.1	109.7	4.2	1,410.5	2,034.6
<b>South and Islands</b>	<b>15.8</b>	<b>362.7</b>	<b>292.0</b>	<b>136.1</b>	<b>6.0</b>	<b>2,471.7</b>	<b>3,284.4</b>
Campania	3.5	105.4	77.5	36.1	2.2	614.1	838.8
Abruzzo	1.1	26.4	22.9	11.4	0.4	200.6	262.8
Molise	0.2	5.0	4.3	2.4	0.0	30.5	42.4
Puglia	3.9	74.9	62.9	32.9	1.3	502.3	678.1
Basilicata	0.5	8.8	7.4	3.7	0.1	48.2	68.7
Calabria	1.3	27.5	22.8	11.5	0.5	197.2	260.8
Sicily	3.7	82.5	69.5	28.5	1.2	613.8	799.1
Sardinia	1.6	32.3	24.8	9.7	0.3	265.0	333.6
<b>Italy</b>	<b>51.5</b>	<b>1,840.6</b>	<b>1,466.1</b>	<b>708.5</b>	<b>29.0</b>	<b>10,110.8</b>	<b>14,206.4</b>

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

Table 2b

Access to data:  
TSDPT030

Area	Cheques	Credit transfers	Direct debits	Other collection orders	Remittances	Card payments	Total
<b>North-West</b>	<b>66,523</b>	<b>5,099,530</b>	<b>361,959</b>	<b>282,069</b>	<b>2,761</b>	<b>122,897</b>	<b>5,935,739</b>
Piedmont	16,779	471,492	31,872	40,978	492	28,069	589,683
Aosta Valley	488	11,317	917	518	11	1,513	14,764
Liguria	5,909	124,171	12,424	8,129	333	11,778	162,744
Lombardy	43,347	4,492,550	316,745	232,444	1,924	81,538	5,168,549
<b>North-East</b>	<b>41,584</b>	<b>1,924,275</b>	<b>122,273</b>	<b>195,976</b>	<b>1,878</b>	<b>93,188</b>	<b>2,379,174</b>
Autonomous Province of Trento	1,768	69,074	6,009	6,899	56	5,373	89,179
Autonomous Province of Bolzano	1,631	96,358	7,477	5,262	92	6,048	116,869
Veneto	16,601	591,667	45,427	85,468	722	38,825	778,711
Friuli Venezia Giulia	3,842	139,426	11,522	13,246	185	9,288	177,510
Emilia Romagna	17,742	1,027,749	51,837	85,101	822	33,654	1,216,905
<b>Centre</b>	<b>52,987</b>	<b>2,697,347</b>	<b>120,526</b>	<b>142,704</b>	<b>2,377</b>	<b>107,043</b>	<b>3,122,984</b>
Marche	4,310	93,401	12,892	19,296	191	9,807	139,898
Tuscany	13,854	353,025	35,864	39,550	678	30,739	473,710
Umbria	2,951	58,275	6,777	9,343	90	5,869	83,304
Lazio	31,872	2,192,646	64,994	74,515	1,418	60,627	2,426,072
<b>South and Islands</b>	<b>60,090</b>	<b>767,620</b>	<b>107,048</b>	<b>61,668</b>	<b>1,786</b>	<b>96,147</b>	<b>1,094,360</b>
Campania	17,608	257,801	33,364	21,616	722	24,689	355,800
Abruzzo	3,500	56,257	7,412	7,314	111	7,580	82,174
Molise	905	9,889	1,325	822	13	1,220	14,174
Puglia	14,510	161,031	20,446	14,698	340	18,687	229,713
Basilicata	1,807	17,169	2,738	2,057	38	2,037	25,845
Calabria	4,270	50,213	9,000	3,198	144	7,699	74,525
Sicily	13,379	155,116	24,216	9,166	323	23,189	225,389
Sardinia	4,111	60,145	8,546	2,796	96	11,047	86,741
<b>Italy</b>	<b>221,185</b>	<b>10,488,773</b>	<b>711,806</b>	<b>682,417</b>	<b>8,802</b>	<b>419,274</b>	<b>12,532,257</b>

**Payment cards***(thousands)***Table 3****Access to data:  
TSDP040**

Area	Credit cards	Debit cards	Prepaid cards	Total	of which: digitized
<b>North-West</b>	<b>4,821.9</b>	<b>18,784.4</b>	<b>7,584.7</b>	<b>31,191.0</b>	<b>9,007.3</b>
Piedmont	1,172.7	4,973.4	2,026.2	8,172.3	2,387.8
Aosta Valley	32.9	151.6	60.2	244.7	76.3
Liguria	381.4	1,768.4	821.0	2,970.8	750.5
Lombardy	3,234.8	11,891.0	4,677.4	19,803.1	5,792.6
<b>North-East</b>	<b>3,147.2</b>	<b>14,209.2</b>	<b>5,067.5</b>	<b>22,424.0</b>	<b>6,663.9</b>
Autonomous Province of Trento	138.0	781.6	234.9	1,154.4	476.0
Autonomous Province of Bolzano	165.4	575.7	120.3	861.5	481.5
Veneto	1,202.6	5,736.0	2,050.8	8,989.4	2,657.6
Friuli Venezia Giulia	321.0	1,465.7	520.6	2,307.3	615.2
Emilia Romagna	1,320.3	5,650.2	2,140.9	9,111.4	2,433.5
<b>Centre</b>	<b>2,962.0</b>	<b>13,428.8</b>	<b>6,816.6</b>	<b>23,207.4</b>	<b>5,610.7</b>
Marche	326.6	1,763.4	788.1	2,878.1	571.6
Tuscany	958.6	4,205.0	1,922.9	7,086.6	1,622.4
Umbria	204.6	987.1	449.0	1,640.7	420.4
Lazio	1,472.2	6,473.2	3,656.5	11,601.9	2,996.3
<b>South and Islands</b>	<b>2,897.2</b>	<b>20,614.2</b>	<b>14,062.0</b>	<b>37,573.3</b>	<b>7,941.1</b>
Campania	753.2	5,538.8	4,372.9	10,664.9	2,083.8
Abruzzo	230.9	1,492.4	778.1	2,501.5	510.5
Molise	36.8	337.4	182.4	556.7	118.3
Puglia	525.4	4,114.8	2,414.3	7,054.5	1,673.4
Basilicata	67.3	611.8	332.7	1,011.8	184.2
Calabria	245.8	1,889.7	1,372.4	3,508.0	631.5
Sicily	762.5	4,837.6	3,602.0	9,202.0	2,134.7
Sardinia	275.3	1,791.6	1,007.1	3,073.9	604.7
<b>Italy</b>	<b>13,828.3</b>	<b>67,036.6</b>	<b>33,530.8</b>	<b>114,395.7</b>	<b>29,223.0</b>

**Credit transfers by channel***(payment number, millions)*

Table 4a

Access to data:  
TSDPT050

Area	Channel of use				
	Branch	ATM	Electronic channel (non-internet)	Online	Total
<b>North-West</b>	<b>80.7</b>	<b>5.9</b>	<b>158.1</b>	<b>390.1</b>	<b>634.8</b>
Piedmont	20.3	1.1	16.6	82.3	120.3
Aosta Valley	0.8	0.0	0.2	2.4	3.5
Liguria	7.3	0.2	6.0	23.8	37.3
Lombardy	52.4	4.6	135.3	281.5	473.8
<b>North-East</b>	<b>56.1</b>	<b>2.4</b>	<b>80.9</b>	<b>203.9</b>	<b>343.3</b>
Autonomous Province of Trento	5.5	0.1	1.1	12.1	18.8
Autonomous Province of Bolzano	3.4	0.4	4.6	14.2	22.5
Veneto	20.2	0.9	26.7	80.9	128.7
Friuli Venezia Giulia	6.0	0.4	3.9	22.9	33.1
Emilia Romagna	21.1	0.8	44.5	73.8	140.2
<b>Centre</b>	<b>52.1</b>	<b>3.7</b>	<b>235.0</b>	<b>208.9</b>	<b>499.7</b>
Marche	7.2	0.2	4.7	23.3	35.3
Tuscany	18.1	0.5	15.1	57.7	91.4
Umbria	3.6	0.1	2.6	14.0	20.4
Lazio	23.2	2.9	212.6	114.0	352.6
<b>South and Islands</b>	<b>65.1</b>	<b>1.7</b>	<b>36.9</b>	<b>259.0</b>	<b>362.7</b>
Campania	17.7	0.4	10.1	77.2	105.4
Abruzzo	5.3	0.1	3.4	17.6	26.4
Molise	1.1	0.0	0.5	3.4	5.0
Puglia	13.4	0.6	7.2	53.6	74.9
Basilicata	1.8	0.0	0.7	6.3	8.8
Calabria	5.2	0.1	2.8	19.4	27.5
Sicily	15.3	0.4	8.3	58.5	82.5
Sardinia	5.3	0.1	3.9	23.0	32.3
<b>Italy</b>	<b>254.0</b>	<b>13.7</b>	<b>510.9</b>	<b>1,061.9</b>	<b>1,840.6</b>

**Credit transfers by channel***(payment amount, millions of euros)***Table 4b****Access to data:  
TSDPT060**

Area	Channel of use				
	Branch	ATM	Electronic channel (non-internet)	Online	Total
<b>North-West</b>	<b>861,430</b>	<b>68,241</b>	<b>3,081,560</b>	<b>1,088,300</b>	<b>5,099,530</b>
Piedmont	102,375	2,694	205,366	161,056	471,492
Aosta Valley	3,212	15	3,805	4,284	11,317
Liguria	28,231	624	48,854	46,461	124,171
Lombardy	727,611	64,907	2,823,534	876,498	4,492,550
<b>North-East</b>	<b>368,305</b>	<b>8,371</b>	<b>986,720</b>	<b>560,879</b>	<b>1,924,275</b>
Autonomous Province of Trento	21,986	248	14,282	32,559	69,074
Autonomous Province of Bolzano	18,596	184	35,412	42,166	96,358
Veneto	145,125	3,808	267,879	174,855	591,667
Friuli Venezia Giulia	27,858	1,269	45,832	64,467	139,426
Emilia Romagna	154,740	2,862	623,316	246,832	1,027,749
<b>Centre</b>	<b>440,206</b>	<b>15,828</b>	<b>1,718,254</b>	<b>523,059</b>	<b>2,697,347</b>
Marche	25,461	216	30,159	37,564	93,401
Tuscany	122,777	1,253	130,410	98,585	353,025
Umbria	12,465	221	22,891	22,697	58,275
Lazio	279,502	14,138	1,534,794	364,212	2,192,646
<b>South and Islands</b>	<b>189,636</b>	<b>1,911</b>	<b>209,212</b>	<b>366,861</b>	<b>767,620</b>
Campania	63,343	360	64,877	129,220	257,801
Abruzzo	14,988	245	16,009	25,014	56,257
Molise	2,593	20	2,119	5,157	9,889
Puglia	38,863	791	45,804	75,572	161,031
Basilicata	4,436	25	3,319	9,389	17,169
Calabria	12,093	98	15,184	22,838	50,213
Sicily	39,451	292	41,169	74,203	155,116
Sardinia	13,868	79	20,730	25,468	60,145
<b>Italy</b>	<b>1,859,577</b>	<b>94,352</b>	<b>5,995,746</b>	<b>2,539,098</b>	<b>10,488,773</b>

**Card payments by channel***(payment number, millions)*

Table 5a

Access to data:  
TSDPT070

Area	POS				Remote			
	Debit cards	Credit cards	Prepaid cards	Total	Debit cards	Credit cards	Prepaid cards	Total
<b>North-West</b>	<b>2,075.1</b>	<b>425.7</b>	<b>356.1</b>	<b>2,857.0</b>	<b>77.1</b>	<b>93.0</b>	<b>46.9</b>	<b>216.9</b>
Piedmont	487.8	70.0	79.1	636.9	17.8	27.2	9.9	54.9
Aosta Valley	20.2	5.0	2.2	27.4	0.1	0.3	0.0	0.5
Liguria	222.6	38.9	38.0	299.5	3.7	2.3	2.2	8.2
Lombardy	1,344.6	311.8	236.8	1,893.2	55.4	63.1	34.7	153.2
<b>North-East</b>	<b>1,541.8</b>	<b>250.3</b>	<b>207.0</b>	<b>1,999.0</b>	<b>18.4</b>	<b>17.5</b>	<b>10.1</b>	<b>46.0</b>
Autonomous Province of Trento	90.1	12.8	7.3	110.1	1.1	1.5	0.5	3.1
Autonomous Province of Bolzano	79.4	15.9	4.0	99.4	0.5	0.8	0.1	1.4
Veneto	628.0	99.4	80.9	808.3	6.4	6.1	3.1	15.5
Friuli Venezia Giulia	152.9	22.3	18.3	193.5	1.5	1.4	0.5	3.4
Emilia Romagna	591.4	99.8	96.4	787.6	9.0	7.7	6.0	22.7
<b>Centre</b>	<b>1,615.2</b>	<b>294.7</b>	<b>363.2</b>	<b>2,273.2</b>	<b>78.5</b>	<b>42.8</b>	<b>125.7</b>	<b>247.0</b>
Marche	185.2	23.9	33.8	242.9	7.1	3.2	6.2	16.5
Tuscany	500.3	94.1	89.5	683.9	5.8	7.6	4.6	17.9
Umbria	111.3	15.7	20.9	147.9	0.2	0.3	0.1	0.6
Lazio	818.4	161.1	219.1	1,198.6	65.5	31.7	114.8	211.9
<b>South and Islands</b>	<b>1,665.8</b>	<b>232.7</b>	<b>540.1</b>	<b>2,438.6</b>	<b>10.3</b>	<b>8.0</b>	<b>14.8</b>	<b>33.1</b>
Campania	377.1	63.9	161.8	602.9	3.3	2.8	5.1	11.2
Abruzzo	143.3	18.9	36.4	198.6	0.6	0.4	1.0	2.0
Molise	22.0	2.2	6.2	30.4	0.0	0.0	0.0	0.1
Puglia	355.4	40.5	99.7	495.7	2.0	1.2	3.5	6.6
Basilicata	33.1	4.4	9.7	47.3	0.1	0.1	0.8	1.0
Calabria	128.2	16.0	50.0	194.1	1.1	0.6	1.3	3.0
Sicily	411.1	60.9	136.0	608.1	1.8	1.8	2.1	5.7
Sardinia	195.6	25.9	40.1	261.6	1.3	1.0	1.1	3.4
<b>Italy</b>	<b>6,898.0</b>	<b>1,203.4</b>	<b>1,466.4</b>	<b>9,567.7</b>	<b>184.3</b>	<b>161.3</b>	<b>197.5</b>	<b>543.0</b>

**Card payments by channel***(payment amount, millions of euros)*

Table 5b

Access to data:  
TSDPT080

Area	POS				Remote			
	Debit cards	Credit cards	Prepaid cards	Total	Debit cards	Credit cards	Prepaid cards	Total
<b>North-West</b>	<b>76,438</b>	<b>24,327</b>	<b>9,454</b>	<b>110,219</b>	<b>3,567</b>	<b>7,397</b>	<b>1,714</b>	<b>12,678</b>
Piedmont	19,271	4,058	2,301	25,629	695	1,441	304	2,440
Aosta Valley	939	389	78	1,406	23	79	5	107
Liguria	7,984	2,160	975	11,120	188	362	108	658
Lombardy	48,244	17,720	6,100	72,064	2,662	5,514	1,298	9,474
<b>North-East</b>	<b>64,516</b>	<b>16,628</b>	<b>6,206</b>	<b>87,351</b>	<b>1,659</b>	<b>3,522</b>	<b>656</b>	<b>5,837</b>
Autonomous Province of Trento	3,716	931	206	4,853	136	351	32	519
Autonomous Province of Bolzano	3,834	1,573	135	5,541	115	372	20	507
Veneto	27,332	6,665	2,642	36,640	611	1,341	233	2,185
Friuli Venezia Giulia	6,710	1,483	601	8,794	143	299	52	494
Emilia Romagna	22,924	5,976	2,622	31,522	654	1,158	319	2,132
<b>Centre</b>	<b>58,795</b>	<b>18,078</b>	<b>9,592</b>	<b>86,466</b>	<b>4,263</b>	<b>5,715</b>	<b>10,599</b>	<b>20,577</b>
Marche	7,071	1,379	933	9,383	138	206	80	425
Tuscany	19,702	6,334	2,507	28,543	457	1,496	243	2,195
Umbria	4,261	928	557	5,747	22	89	11	122
Lazio	27,761	9,437	5,594	42,792	3,647	3,924	10,264	17,835
<b>South and Islands</b>	<b>62,983</b>	<b>14,362</b>	<b>14,977</b>	<b>92,322</b>	<b>856</b>	<b>2,245</b>	<b>724</b>	<b>3,825</b>
Campania	14,273	4,321	4,507	23,101	345	932	311	1,588
Abruzzo	5,374	1,076	966	7,417	42	82	39	163
Molise	911	121	181	1,212	2	4	1	8
Puglia	13,010	2,378	2,635	18,023	182	322	160	664
Basilicata	1,411	267	303	1,980	8	25	23	56
Calabria	5,111	933	1,441	7,485	65	89	59	213
Sicily	15,274	3,454	3,792	22,520	124	456	89	669
Sardinia	7,619	1,812	1,152	10,584	89	334	41	464
<b>Italy</b>	<b>262,732</b>	<b>73,396</b>	<b>40,230</b>	<b>376,357</b>	<b>10,345</b>	<b>18,879</b>	<b>13,692</b>	<b>42,917</b>

**Card payments by merchant category group***(payment number, percentage breakdown)*

Table 6a

Access to data:  
TSDPT090

Area	Large-scale Retailers	Retail stores	Restaurants, fast food and bars	Fuel stations	Healthcare and pharmacies	Clothing	Transport	Tobacco shops	Utilities and telecommunications	Personal services	Entertainment	Hotels and travel agencies	Other
<b>North-West</b>	<b>26.9</b>	<b>14.9</b>	<b>20.1</b>	<b>6.2</b>	<b>6.0</b>	<b>4.4</b>	<b>7.9</b>	<b>4.7</b>	<b>1.6</b>	<b>1.7</b>	<b>1.5</b>	<b>1.0</b>	<b>3.1</b>
Piedmont	29.7	15.1	16.9	7.8	6.2	4.9	7.2	4.8	1.6	1.6	1.4	0.9	2.0
Aosta Valley	21.0	14.2	23.1	7.2	5.1	3.5	10.4	3.2	1.2	1.0	2.4	5.6	2.1
Liguria	27.6	17.7	18.7	5.5	6.3	3.9	7.5	4.8	1.6	1.2	1.3	1.5	2.6
Lombardy	25.9	14.4	21.3	5.8	5.9	4.3	8.2	4.6	1.6	1.8	1.5	0.9	3.6
<b>North-East</b>	<b>27.7</b>	<b>16.2</b>	<b>19.2</b>	<b>7.1</b>	<b>6.2</b>	<b>4.8</b>	<b>6.0</b>	<b>4.3</b>	<b>1.3</b>	<b>1.6</b>	<b>1.6</b>	<b>1.8</b>	<b>2.2</b>
Autonomous Province of Trento	28.9	15.7	19.0	7.0	5.3	4.2	4.9	3.6	0.7	1.4	1.6	4.7	3.0
Autonomous Province of Bolzano	27.8	18.4	16.2	5.8	4.3	5.5	8.7	2.5	0.8	1.2	1.6	5.5	1.6
Veneto	28.4	16.3	18.4	7.4	6.2	5.2	5.7	4.0	1.4	1.7	1.6	1.7	2.0
Friuli Venezia Giulia	30.7	17.1	17.3	6.2	6.1	4.9	5.9	3.3	1.4	1.6	1.2	1.3	3.2
Emilia Romagna	25.9	15.7	21.0	7.2	6.5	4.3	6.2	5.2	1.3	1.7	1.7	1.2	2.1
<b>Centre</b>	<b>25.8</b>	<b>16.3</b>	<b>20.8</b>	<b>6.8</b>	<b>6.2</b>	<b>4.3</b>	<b>6.5</b>	<b>5.1</b>	<b>1.9</b>	<b>1.5</b>	<b>1.5</b>	<b>1.2</b>	<b>2.1</b>
Marche	28.4	16.0	18.2	8.9	6.1	4.8	4.8	4.8	1.5	1.8	1.3	1.3	2.1
Tuscany	26.2	15.8	21.3	7.1	5.7	4.7	5.5	4.9	1.8	1.6	1.8	1.6	2.0
Umbria	31.1	15.5	17.4	9.2	6.0	4.4	2.4	5.1	1.6	1.7	1.4	1.2	2.9
Lazio	24.4	16.8	21.5	5.8	6.5	3.9	7.9	5.2	2.0	1.4	1.5	1.0	2.1
<b>South and Islands</b>	<b>28.6</b>	<b>18.5</b>	<b>16.1</b>	<b>8.7</b>	<b>6.2</b>	<b>5.3</b>	<b>3.5</b>	<b>5.8</b>	<b>2.0</b>	<b>1.1</b>	<b>1.2</b>	<b>1.1</b>	<b>1.9</b>
Campania	26.4	19.9	14.4	8.3	6.3	6.1	6.3	5.1	2.1	1.1	1.2	1.1	1.8
Abruzzo	28.1	16.2	18.4	8.6	5.7	5.0	3.8	6.0	1.9	1.5	1.5	1.0	2.3
Molise	31.3	17.4	13.6	10.8	6.0	4.9	2.9	5.4	2.6	1.4	1.0	0.8	1.8
Puglia	26.8	18.5	18.6	9.1	6.0	4.6	2.5	6.1	1.8	1.2	1.3	1.2	2.2
Basilicata	30.6	17.7	14.0	10.8	6.6	4.2	1.7	6.3	2.3	1.2	1.0	1.8	1.9
Calabria	31.7	16.9	13.2	9.6	6.9	6.0	1.7	6.4	2.4	1.1	0.8	1.0	2.2
Sicily	30.0	18.8	15.2	8.5	6.6	5.3	2.4	6.1	2.2	1.0	1.2	1.0	1.6
Sardinia	30.8	17.9	18.1	8.1	5.5	4.5	2.8	5.7	1.5	1.1	1.0	1.5	1.4
<b>Italy</b>	<b>27.2</b>	<b>16.4</b>	<b>19.1</b>	<b>7.2</b>	<b>6.1</b>	<b>4.7</b>	<b>6.0</b>	<b>5.0</b>	<b>1.7</b>	<b>1.5</b>	<b>1.4</b>	<b>1.3</b>	<b>2.4</b>

**Card payments by merchant category group***(payment amount, percentage breakdown)*

Tavola 6b

Access to data:  
TSDPT100

Area	Large-scale Retailers	Retail stores	Restaurants, fast food and bars	Fuel stations	Healthcare and pharmacies	Clothing	Transport	Tobacco shops	Utilities and telecommunications	Personal services	Entertainment	Hotels and travel agencies	Other
<b>North-West</b>	<b>25.5</b>	<b>15.2</b>	<b>12.5</b>	<b>6.3</b>	<b>8.4</b>	<b>7.9</b>	<b>4.5</b>	<b>1.9</b>	<b>5.3</b>	<b>2.1</b>	<b>2.0</b>	<b>3.2</b>	<b>5.2</b>
Piedmont	26.3	15.6	10.6	7.5	8.3	7.9	4.7	2.0	6.2	1.9	1.8	2.7	4.6
Aosta Valley	16.6	11.8	16.7	6.4	5.1	5.4	8.6	1.4	3.0	1.1	5.9	14.0	3.9
Liguria	24.3	15.3	14.2	5.2	8.1	6.8	4.3	2.2	6.0	1.6	2.1	5.2	4.7
Lombardy	25.6	15.2	12.8	6.1	8.6	8.1	4.4	1.7	4.9	2.3	1.9	2.9	5.5
<b>North-East</b>	<b>23.4</b>	<b>15.3</b>	<b>11.6</b>	<b>6.6</b>	<b>7.9</b>	<b>8.0</b>	<b>4.8</b>	<b>1.5</b>	<b>4.7</b>	<b>2.1</b>	<b>2.0</b>	<b>6.8</b>	<b>5.3</b>
Autonomous Province of Trento	20.8	13.9	11.9	7.2	6.2	6.6	5.6	1.3	1.8	1.8	2.4	14.9	5.6
Autonomous Province of Bolzano	17.7	14.9	9.0	4.9	4.3	9.1	7.0	0.9	1.1	1.3	2.1	25.3	2.5
Veneto	24.2	15.3	11.6	6.8	8.0	8.4	4.6	1.4	4.8	2.2	2.0	5.7	4.9
Friuli Venezia Giulia	25.3	15.0	10.6	5.8	7.9	7.4	4.3	1.1	5.0	1.9	1.4	3.8	10.4
Emilia Romagna	23.3	15.7	12.4	6.9	8.6	7.7	4.8	2.0	5.5	2.2	2.0	4.3	4.7
<b>Centre</b>	<b>22.5</b>	<b>15.6</b>	<b>13.4</b>	<b>6.2</b>	<b>8.3</b>	<b>7.9</b>	<b>4.3</b>	<b>1.8</b>	<b>7.8</b>	<b>1.9</b>	<b>1.7</b>	<b>4.5</b>	<b>4.1</b>
Marche	24.5	14.5	11.7	8.0	8.2	8.6	4.0	1.7	6.6	2.3	1.6	3.9	4.4
Tuscany	23.4	14.9	13.4	6.4	7.2	8.6	4.0	1.7	6.4	1.9	1.8	6.1	4.0
Umbria	26.6	14.7	10.2	8.3	7.3	7.4	3.9	1.8	6.9	2.1	1.5	3.9	5.4
Lazio	20.9	16.5	14.1	5.5	9.1	7.4	4.6	1.9	9.0	1.8	1.8	3.7	3.8
<b>South and Islands</b>	<b>22.5</b>	<b>17.2</b>	<b>11.1</b>	<b>7.4</b>	<b>7.3</b>	<b>8.7</b>	<b>3.6</b>	<b>2.1</b>	<b>9.6</b>	<b>1.3</b>	<b>1.3</b>	<b>4.1</b>	<b>3.8</b>
Campania	19.9	18.6	11.1	6.4	6.8	10.5	3.8	1.8	9.9	1.3	1.5	5.0	3.3
Abruzzo	22.8	15.6	11.8	8.0	7.2	8.1	3.2	2.2	9.8	1.8	1.8	3.4	4.4
Molise	24.0	15.8	8.5	9.2	7.6	7.3	3.1	1.7	13.4	1.4	1.2	2.5	4.3
Puglia	21.4	17.0	11.9	8.0	8.1	8.8	3.1	2.1	8.4	1.5	1.5	3.9	4.2
Basilicata	23.6	15.0	9.5	9.3	7.2	6.5	3.1	2.2	12.8	1.4	1.0	4.2	4.3
Calabria	24.6	15.8	8.5	8.4	7.5	8.4	3.3	2.3	12.1	1.2	0.8	3.0	4.1
Sicily	23.8	17.2	10.4	7.1	7.5	8.7	3.6	2.3	9.9	1.2	1.2	3.4	3.8
Sardinia	25.1	17.6	12.9	7.8	6.6	6.2	4.1	1.9	6.9	1.3	1.0	5.5	3.2
<b>Italy</b>	<b>23.6</b>	<b>15.8</b>	<b>12.1</b>	<b>6.7</b>	<b>8.0</b>	<b>8.1</b>	<b>4.3</b>	<b>1.8</b>	<b>6.8</b>	<b>1.9</b>	<b>1.8</b>	<b>4.6</b>	<b>4.6</b>

**Withdrawals by channel and payment instrument***(number of transactions, millions)*

Tavola 7a

Access to data:  
TSDPT110

Area	ATM				Point of sale	Branch	Total
	With credit cards	With debit cards	With prepaid cards	Other			
<b>North-West</b>	<b>29.0</b>	<b>162.0</b>	<b>20.9</b>	<b>9.9</b>	<b>0.6</b>	<b>21.4</b>	<b>243.9</b>
Piedmont	8.2	42.7	6.0	3.6	0.2	6.5	67.1
Aosta Valley	0.4	1.3	0.2	0.1	0.0	0.2	2.1
Liguria	2.0	16.1	2.6	0.8	0.1	2.1	23.7
Lombardy	18.4	101.9	12.2	5.4	0.4	12.6	151.0
<b>North-East</b>	<b>23.9</b>	<b>128.6</b>	<b>14.0</b>	<b>5.1</b>	<b>0.3</b>	<b>18.3</b>	<b>190.4</b>
Autonomous Province of Trento	1.3	4.0	0.5	0.1	0.0	1.0	6.9
Autonomous Province of Bolzano	1.4	5.2	0.3	0.2	0.0	1.2	8.3
Veneto	8.7	54.5	5.7	2.6	0.2	7.4	79.1
Friuli Venezia Giulia	2.1	12.6	1.4	0.9	0.0	2.0	19.0
Emilia Romagna	10.4	52.4	6.1	1.4	0.1	6.8	77.1
<b>Centre</b>	<b>21.5</b>	<b>134.7</b>	<b>23.8</b>	<b>5.1</b>	<b>0.6</b>	<b>19.9</b>	<b>205.5</b>
Marche	2.2	18.1	2.5	0.6	0.1	3.1	26.5
Tuscany	8.1	38.2	6.1	1.3	0.2	6.7	60.5
Umbria	1.6	10.7	1.6	0.8	0.1	1.5	16.2
Lazio	9.7	67.6	13.6	2.4	0.3	8.6	102.2
<b>South and Islands</b>	<b>25.5</b>	<b>208.5</b>	<b>58.8</b>	<b>7.0</b>	<b>1.5</b>	<b>35.6</b>	<b>336.9</b>
Campania	8.1	53.9	18.4	2.0	0.5	9.2	92.1
Abruzzo	2.0	15.0	3.3	0.4	0.1	3.3	24.0
Molise	0.3	3.3	0.8	0.1	0.0	0.8	5.3
Puglia	5.7	44.6	10.3	1.8	0.3	7.8	70.5
Basilicata	0.5	5.8	1.4	0.2	0.1	1.3	9.2
Calabria	2.1	18.5	6.5	0.4	0.1	3.7	31.3
Sicily	4.7	50.1	14.9	1.6	0.3	6.9	78.5
Sardinia	2.0	17.4	3.4	0.5	0.1	2.5	25.9
<b>Italy</b>	<b>99.9</b>	<b>633.8</b>	<b>117.6</b>	<b>27.2</b>	<b>3.0</b>	<b>95.2</b>	<b>976.5</b>

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

Tavola 7b

[Access to data:  
TSDPT120](#)

Area	ATM				Point of sale	Branch	Total
	With credit cards	With debit cards	With prepaid cards	Other			
<b>North-West</b>	<b>5,795</b>	<b>39,899</b>	<b>4,464</b>	<b>3,606</b>	<b>73</b>	<b>23,711</b>	<b>77,547</b>
Piedmont	1,625	10,228	1,188	1,302	19	7,065	21,428
Aosta Valley	71	322	36	30	0	205	663
Liguria	412	3,849	525	309	7	2,484	7,585
Lombardy	3,688	25,500	2,715	1,966	47	13,957	47,872
<b>North-East</b>	<b>4,778</b>	<b>30,038</b>	<b>3,023</b>	<b>1,870</b>	<b>39</b>	<b>21,392</b>	<b>61,140</b>
Autonomous Province of Trento	229	787	98	46	0	2,114	3,275
Autonomous Province of Bolzano	279	1,057	78	60	0	1,494	2,968
Veneto	1,756	13,087	1,261	924	26	8,515	25,569
Friuli Venezia Giulia	395	2,958	306	273	3	2,091	6,027
Emilia Romagna	2,119	12,149	1,279	567	8	7,178	23,300
<b>Centre</b>	<b>4,236</b>	<b>31,439</b>	<b>5,023</b>	<b>1,964</b>	<b>68</b>	<b>23,479</b>	<b>66,209</b>
Marche	436	3,972	514	200	8	3,813	8,944
Tuscany	1,557	8,766	1,316	423	19	6,865	18,947
Umbria	301	2,465	321	256	7	1,823	5,174
Lazio	1,943	16,236	2,871	1,085	33	10,977	33,145
<b>South and Islands</b>	<b>5,610</b>	<b>55,743</b>	<b>13,282</b>	<b>2,807</b>	<b>173</b>	<b>45,621</b>	<b>123,237</b>
Campania	1,947	15,992	4,604	843	63	12,103	35,552
Abruzzo	386	3,227	648	130	7	4,138	8,537
Molise	63	787	158	41	2	1,018	2,068
Puglia	1,165	11,689	2,263	625	32	10,069	25,844
Basilicata	102	1,435	289	60	7	1,801	3,694
Calabria	476	4,799	1,440	182	13	4,662	11,573
Sicily	1,054	13,562	3,175	764	41	8,836	27,431
Sardinia	415	4,252	706	163	8	2,993	8,538
<b>Italy</b>	<b>20,419</b>	<b>157,118</b>	<b>25,792</b>	<b>10,247</b>	<b>353</b>	<b>114,203</b>	<b>328,133</b>

## Points of access to cash in Italy in 2025: coverage index by macroarea and region

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

Table 8  
Access to data:  
TSDPT130

Areas	Coverage					Weighted average distance	Weighted average travel time	Population share
	1 km	2 km	5 km	10 km	15 km			
<b>North-West</b>	67.0	89.9	98.8	99.8	99.9	1.0	2.1	26.7
Piedmont	67.5	88.0	98.9	99.8	99.9	1.0	2.1	7.2
Aosta Valley	44.6	74.8	94.7	97.6	98.7	1.9	3.2	0.2
Liguria	56.1	81.4	96.3	99.3	99.4	1.4	2.7	2.6
Lombardy	68.7	92.2	99.3	99.8	99.9	1.0	2.0	16.7
<b>North-East</b>	58.3	83.1	98.0	99.6	99.8	1.3	2.4	19.5
Autonomous Province of Trento	64.8	86.6	98.7	99.9	100.0	1.1	2.1	0.9
Autonomous Province of Bolzano	61.9	81.6	95.1	99.3	99.8	1.4	2.6	0.9
Veneto	55.6	82.7	98.5	99.6	99.8	1.3	2.3	8.2
Friuli Venezia Giulia	60.0	84.8	99.0	99.8	99.9	1.2	2.2	1.9
Emilia Romagna	59.5	82.9	97.4	99.6	99.8	1.3	2.4	7.5
<b>Centre</b>	57.4	83.0	97.2	99.7	99.9	1.3	2.5	19.9
Marche	56.5	82.5	97.2	99.7	99.8	1.3	2.4	2.5
Tuscany	60.1	85.2	96.9	99.5	99.7	1.3	2.4	6.2
Umbria	48.8	76.7	95.4	99.3	99.8	1.6	2.9	1.5
Lazio	57.2	82.6	97.6	99.8	100.0	1.3	2.5	9.7
<b>South and Islands</b>	61.5	86.6	97.5	99.7	99.9	1.2	2.3	33.9
Campania	61.7	88.6	98.6	99.9	100.0	1.1	2.3	9.6
Abruzzo	52.0	79.4	96.8	99.7	99.8	1.5	2.7	2.2
Molise	51.9	75.4	94.1	99.8	99.9	1.6	3.1	0.5
Puglia	68.6	91.8	98.3	99.7	100.0	1.0	2.0	6.7
Basilicata	53.9	79.4	93.8	99.2	99.9	1.6	3.0	0.9
Calabria	51.3	76.6	95.4	99.5	99.9	1.5	2.9	3.2
Sicily	61.8	86.5	97.5	99.5	99.8	1.2	2.3	8.2
Sardinia	66.1	89.0	96.7	99.6	100.0	1.1	2.0	2.7
<b>Italy</b>	61.5	86.1	97.9	99.7	99.9	1.2	2.3	100.0

## Methodological Appendix

### General indications

This supplement contains 15 tables on how households and firms use the retail payment services and instruments, provided or issued by banks and non-banks; 2 of these tables are available exclusively through the Bank of Italy's Statistical Database (BDS). Data are updated on an annual basis.

Table TSDPT010 contains historical series on the diffusion of physical access points to banking and postal payment services, by region and reference macro-area. Tables from TSDPT020 to TSDPT120 present data on the use of retail payment services and instruments, with a breakdown by region and macro-area. Table TSDPT130 reports data on the distribution of cash access points across the national territory. All tables are populated using data from the accounting supervisory reports, with the exception of TSDPT130, which uses data from reporting on points of access to cash. The data on bank and postal branches reported in TSDPT010 are provided by the Directorate General for Financial Supervision and Regulation.

For a more complete definition of the individual items, please refer to the Glossary section on the Bank of Italy's website. Data refer to end-of-period stocks. Unless otherwise specified, the historical series include transactions involving residents and non-residents, denominated in euros and foreign currency. Any discrepancies between data are due to rounding; the most recent information may also be affected by revisions to the reports submitted by reporting entities. Any discrepancies with national data (see Section 1 of this publication), unless otherwise specified, are due to transactions related to foreign counterparts or to cases for which information on the geographical area is not available.

### 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 table number and are organized by content.

#### **Table TSDPT010 - Points of access to the payment system in Italy**

The table presents data on the territorial distribution of access points to the payment system: bank and postal branches<sup>1</sup>, ATM<sup>2</sup> (Automated teller machine) and POS<sup>3</sup> (Point of sale).

The table refers to ATMs pertaining to reporting entities and to POS<sup>4</sup> owned by reporting entities or managed by them where ownership lies with non-supervised entities<sup>5</sup>.

Since 2022, following a revision of reporting criteria, the number of ATMs includes machines available to customers that allow cash withdrawals without the presence of an operator (for example, so-called 'Totems'). ATMs located at branches are installed at the intermediary's premises (both inside and outside) or in the immediate vicinity. Data on POS terminals (since 2018) and ATMs (since 2019) are affected by the reporting of new providers authorized to operate in Italy or EU providers with branches in Italy; since 2021, the reporting perimeter takes into account the effects of Brexit. Since 2022, data are also affected by the new regulation on payment statistics pursuant to ECB Regulation (EU) 2020/59 and may be subject to

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<sup>1</sup> Under the category "Poste", data include Poste Italiane S.p.A. and PostePay S.p.A. (established on 1 October 2018).

<sup>2</sup> ATMs are automated devices used to perform a range of banking transactions: cash dispensers allow only cash withdrawals, while multifunction ATMs also enable cash and cheque deposits, account information inquiries, credit transfers and the payment of utility bills.

<sup>3</sup> POS terminals, installed at retail outlets, allow authorized users to make automated payments for goods purchased or services received.

<sup>4</sup> Only active ATMs and POS terminals, i.e. those used at least once during the year, are considered.

<sup>5</sup> Up to 2021, POS terminals were recorded according to the criterion of "affiliation" with the reporting entity, regardless of ownership.

subsequent revisions as the new reporting procedures are consolidated.

### **Tables TSDPT020 and TSDPT030 - Cashless payment instruments**

These tables include the regional and macro-area distribution of transactions (by number and value) carried out using payment instruments other than cash. The territorial classification of payments is based on the province where the transaction is executed.

Data are collected based on reports submitted by the intermediary providing the payment service (issuing side), with the exception of card payment transactions, which are recorded on the basis of data transmitted by the intermediary acting as the 'acquirer' (acquiring 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.

**Credit transfers** include payments executed via unified tax payment forms (F23 and F24)<sup>6</sup>, post giro transfers and international postal money orders.

**Direct debits** include debits arising from pre-authorized collection instructions, whereby the debtor authorizes its bank in advance to accept debit orders issued by a designated entity; they also include pre-authorized debits executed in relation to instalment or recurring payments.

**Other collection instruments** include RIBA, MAV, bills of exchange and account payment slips<sup>7</sup>. RIBA (Ricevuta bancaria elettronica) are electronic credit collection transactions originating from commercial relationships and managed through a dedicated electronic procedure; this procedure provides for the submission of collection receipts by the creditor to its bank (collecting bank), which automatically forwards the information to the banks designated by the debtors (drawee banks). MAV (Pagamento mediante avviso) are collection transactions carried out through a specific electronic procedure. Unlike RIBA, MAV transactions do not require prior domiciliation at a specific bank; the debtor may therefore 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.

'Account payment slips' refer to deposits into current accounts made via postal or bank payment slips. Payment slips collected 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.

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

Card transactions include payments for the purchase of goods or services at physical points of sale, at ATMs and online<sup>8</sup>, carried out using credit, debit and prepaid cards.

### **Table TSDPT040 - Number of payment cards**

Data on payment cards number 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.

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<sup>6</sup> F23 and F24 data are available from 2022 onwards.

<sup>7</sup> In the national booklet of the publication, data on account payment slips are reported separately.

<sup>8</sup> Data relating to ATM and remote transactions are available starting from 2022.

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.

Since 2018, data include reports from major foreign operators authorised to operate in Italy. Since 2022, figures are affected by the new regulation on payment statistics pursuant to ECB Regulation (EU) 2020/59 and may be revised as new reporting procedures are consolidated.

#### **Tables TSDPT050 and TSDPT060 - Credit transfers by channel**

These tables report the number and value of credit transfers carried out, 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 using magnetic media or executed at automated 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 TSDPT070 and TSDPT080 - Card payments by channel**

These tables cover payments made with credit, debit and prepaid cards (acquiring side), broken down by channel of use: physical point of sale (POS) and remote; payments at ATMs are excluded.

#### **Tables TSDPT090 and TSDPT100 - Card payment transactions by merchant category**

These tables report the distribution of transactions by geographical area and by the merchant's category at which the purchase is made, indicating the corresponding percentage shares in terms of number and value. Data refer to POS transactions carried out using debit, prepaid and credit cards<sup>9</sup>. Merchant categories have been aggregated by assigning individual sectors to homogeneous groups.

#### **Tables TSDPT110 and TSDPT120 - Cash withdrawals by channel and instrument**

These tables focus on cash withdrawals broken down by channel. Information is reported from the acquiring perspective.

For the ATM channel, a breakdown by instrument is available: credit, 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).

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<sup>9</sup> Before 2025, data on credit cards are not included, as joint information on territorial and sectoral distribution was not available in the accounting supervisory reports

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

**Table TSDPT130 - Points of access to cash in Italy: coverage index by macroarea and region**

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 cash access points, 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 km<sup>2</sup> cells—resides at the centroid of each cell. The table reports the indicators of coverage, average distance, and average travel time, disaggregated by region.

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

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

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