

Methods of payment available to customers: national data

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For further information: statistiche@bancaditalia.it

<https://statistiche.bancaditalia.it>

1. Cashless payment instruments

The use of cashless payment instruments reflects a gradual shift that has been under way for some time, gaining momentum during the pandemic and consolidating in the years that followed.

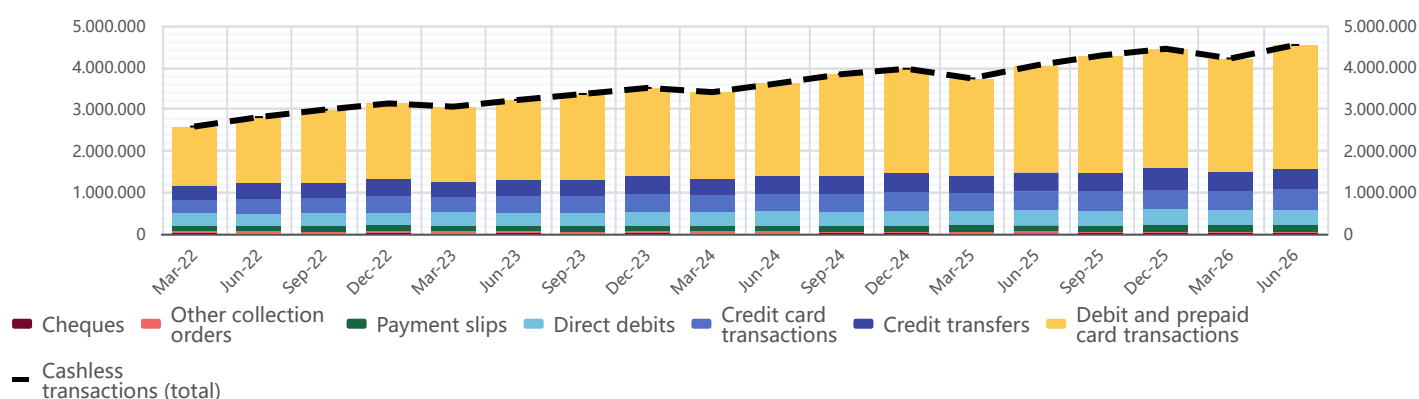
Between 2022 and the second quarter of 2026, the total number of transactions carried out using cashless payment instruments almost doubled.

During the pandemic, this trend intensified further. Restrictions on people's mobility and on economic and commercial activity, introduced to contain the spread of the virus, affected consumption and payment patterns, as well as interactions among economic agents. In the years that followed, indicators of digital payment use stabilised at higher levels, likely pointing to a structural change in payment habits.

The increase in these transactions largely reflects the growth in payment card transactions.

Cashless payment instruments

Number of transactions, thousands



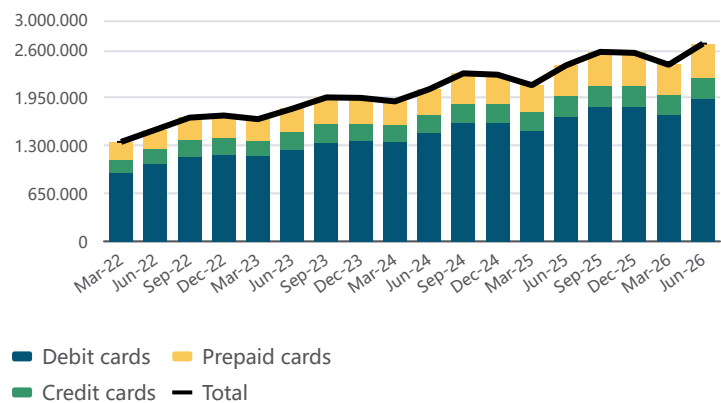
Source: Banca d'Italia

Based on [TSDPN020](#).

2. Payment cards

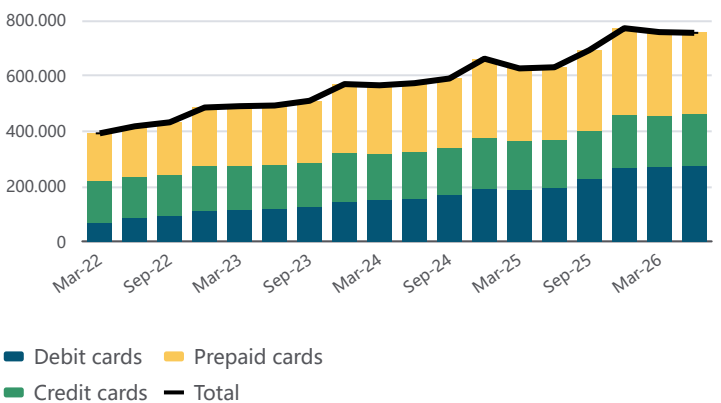
La crescita delle operazioni con carta ha interessato sia i pagamenti effettuati presso i punti vendita fisici (POS) sia quelli eseguiti da remoto [#]. I pagamenti con carta al POS sono aumentati. L'incremento è stato più sostenuto nel comparto delle carte di debito e delle carte prepagate, rispetto alle carte di credito. Nel secondo trimestre 2026, le operazioni al POS con carte di debito rappresentavano il 71,9 per cento del totale, seguite dalle carte prepagate (17,1 per cento) e da quelle di credito (11 per cento). I pagamenti con carta da remoto sono aumentati notevolmente tra il 2022 e il primo semestre del 2026. Dal 2022, si è osservata una crescita particolarmente sostenuta delle operazioni da remoto con carte di debito, rispetto all'uso consolidato delle carte prepagate e di credito.

POS Transactions by Card Type
Number of transactions, thousands



Source: Banca d'Italia
Based on [TSDPN080](#)

Remote payments
Number of transactions, thousands

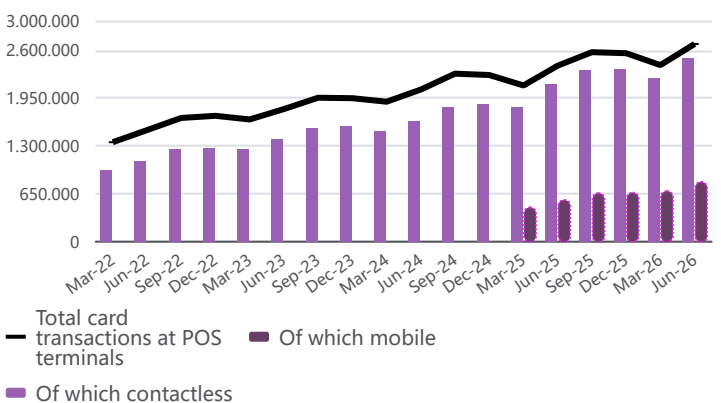


Source: Banca d'Italia
Based on [TSDPN080](#)

Inserting a card into a POS terminal when making a payment is becoming increasingly uncommon.

In the first half of 2026, contactless payments accounted for 93 per cent of all POS payments, while payments made using mobile devices represented 30 per cent of all transactions at physical points of sale.

Contactless payments at POS terminals
Number of transactions, thousands

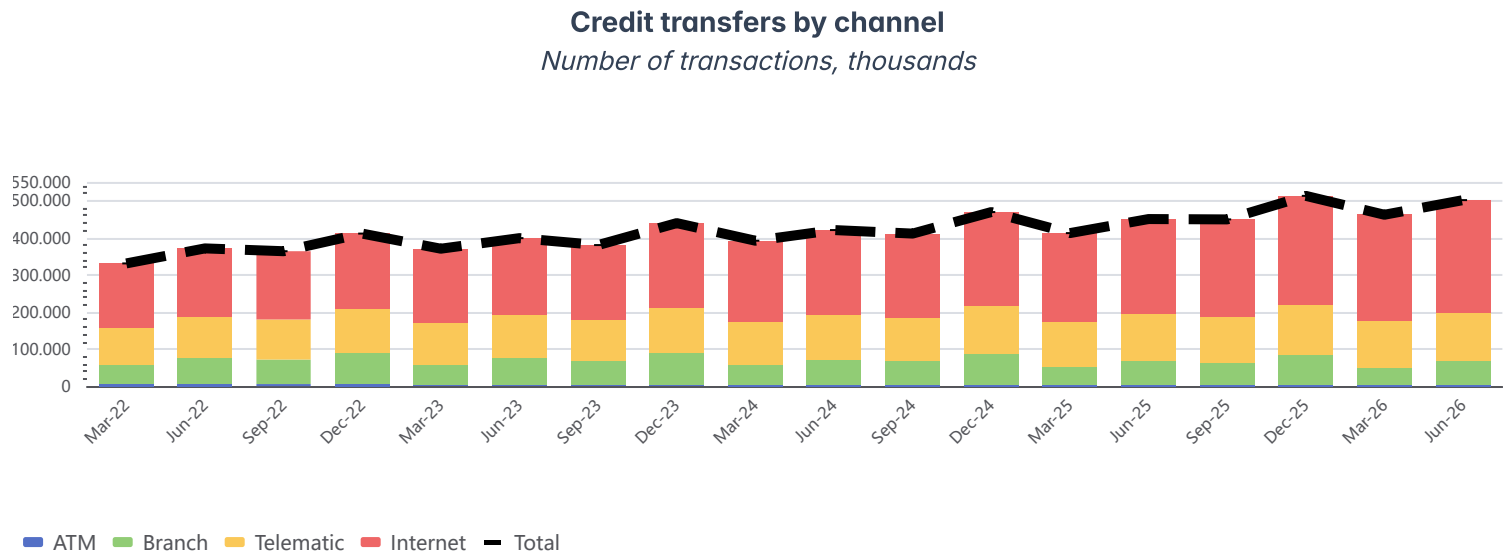


Source: Banca d'Italia
Based on [TSDPN080](#)

3. Credit transfers

Credit transfers are the second most widely used payment instrument in terms of the number of transactions. Unlike payment cards, which primarily reflect consumers' purchases of goods and services, credit transfers enable funds to be transferred between households, firms and other economic agents for a wide range of purposes, often involving higher average transaction values.

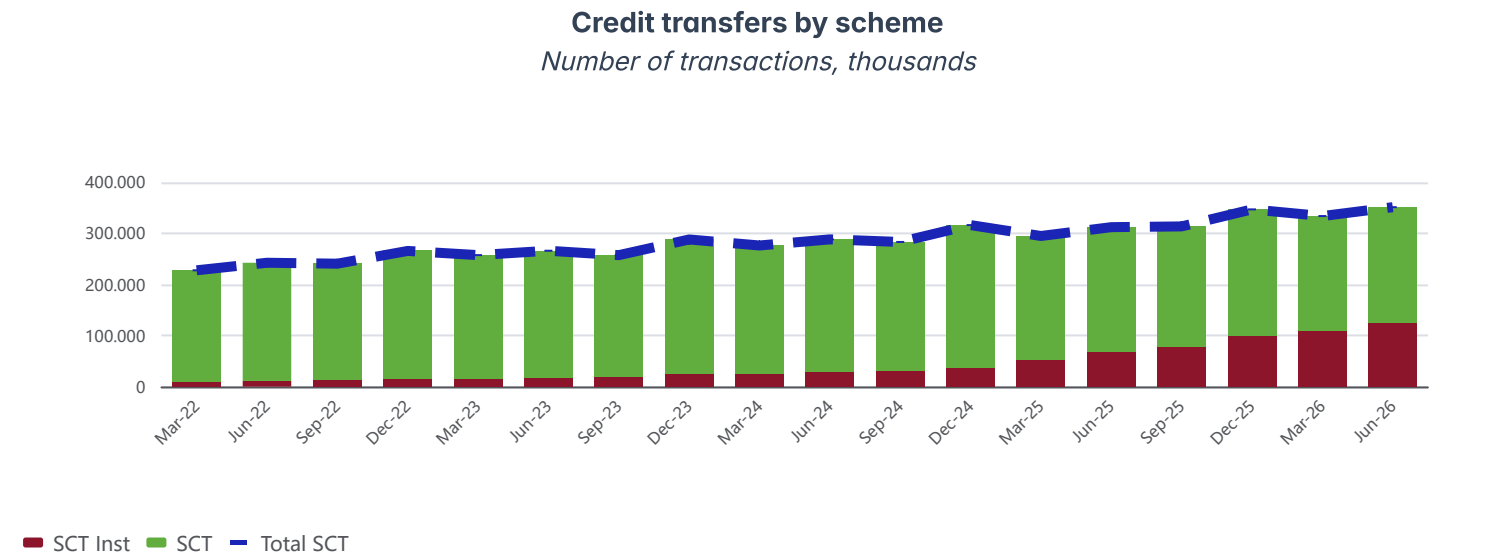
The quarterly trend points to strong growth in the use of this payment instrument over the period under review, alongside the progressive adoption of digital channels. In all the quarters considered, most credit transfers were initiated through internet banking, mobile banking and other online services, while the use of bank branches and ATMs remained marginal and gradually declined.



Source: Banca d'Italia
Based on [TSDPN040](#)

Among credit transfers made under the SEPA schemes, the use of instant credit transfers has increased steadily over time. Quarterly data show particularly strong growth in SCT Inst (SEPA Instant Credit Transfer) transactions, supported by greater accessibility of the service and recent changes to the regulatory framework that have encouraged their use.

Despite expanding throughout the period under review, instant credit transfers still account for a relatively small share of total SEPA credit transfers. Their share has nevertheless risen significantly over the quarters, reflecting the growing adoption of this payment instrument among users.

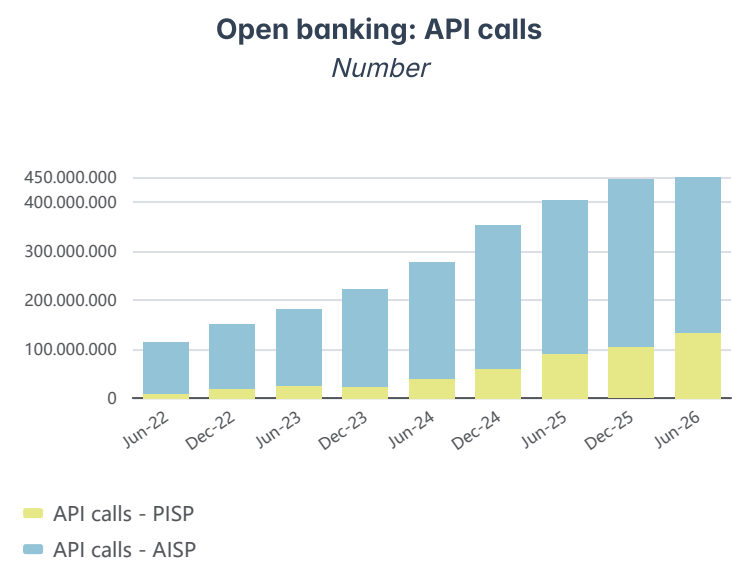


Source: Banca d'Italia
Based on [TSDPN060](#)

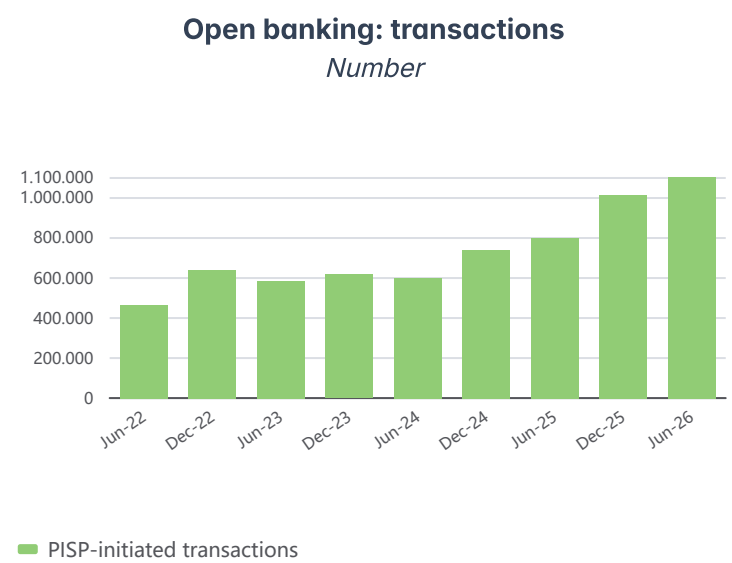
4. Open Banking

Open banking is emerging as an innovative component of the payment system, fostering the integration of digital services and new operating models. In the most recent period, the number of Application Programming Interface (API) calls has increased rapidly. APIs enable authorised third-party providers, such as Payment Initiation Service Providers (PISPs) and Account Information Service Providers (AISPs), to connect to users' payment accounts, with their consent, to access information on account balances and transactions, initiate payment orders, or check the availability of funds for transactions. At the same time, payment transactions initiated through PISPs have also increased.

The development of open banking facilitates the integration of payment services with digital platforms and innovative operating models, giving customers greater scope to access and manage payments. This development contributes to the digitalisation of the payment system by promoting greater interoperability among market participants and the wider adoption of advanced technological solutions.



Source: Banca d'Italia
Based on [TSDPN170](#)



Source: Banca d'Italia
Based on [TSDPN170](#)

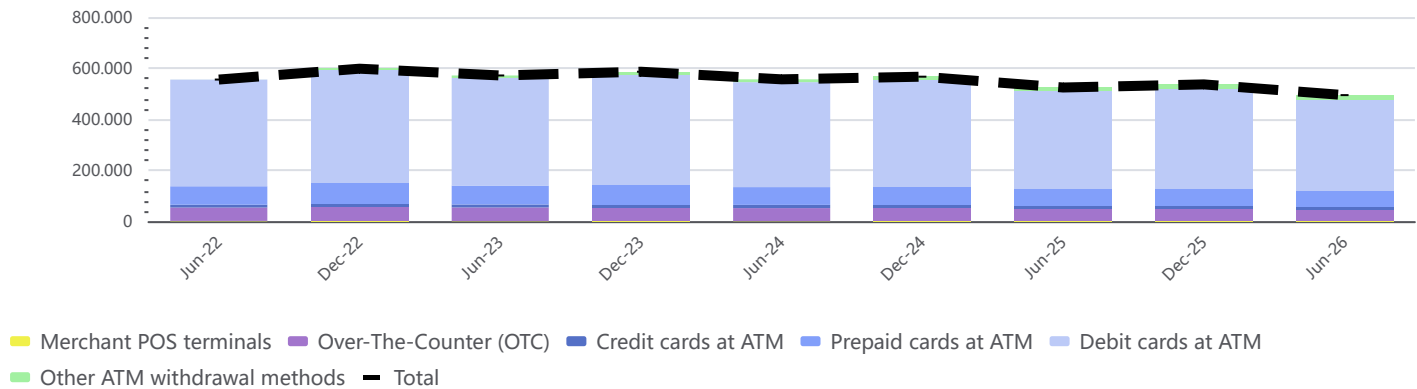
5. Cash withdrawals

Cash withdrawals declined sharply in 2020 and subsequently stabilised at levels below those observed before the pandemic. Prior to the pandemic, ATM cash withdrawals remained broadly stable, averaging around 1.4 billion transactions per year. In 2020, the number of withdrawals fell to approximately 1.1 billion. In the following years, withdrawals showed only limited fluctuations, remaining below pre-pandemic levels.

ATMs remained the main withdrawal channel throughout the period under review, while alternative channels accounted for a relatively small share of total withdrawals. Withdrawals made with debit cards consistently accounted for the largest share of ATM withdrawals, while those made with prepaid and credit cards represented a significantly smaller share. In the first half of 2026, more than 88 per cent of all cash withdrawals were made through ATMs. Cash withdrawals at physical points of sale, such as supermarket checkouts, tobacconists and local shops, increased over time but continued to account for only a small share of the total (0.3 per cent in 2025).

Withdrawals by channel and payment instrument

Number of transactions, thousands



Source: Banca d'Italia

Based on [TSDPN100](#)

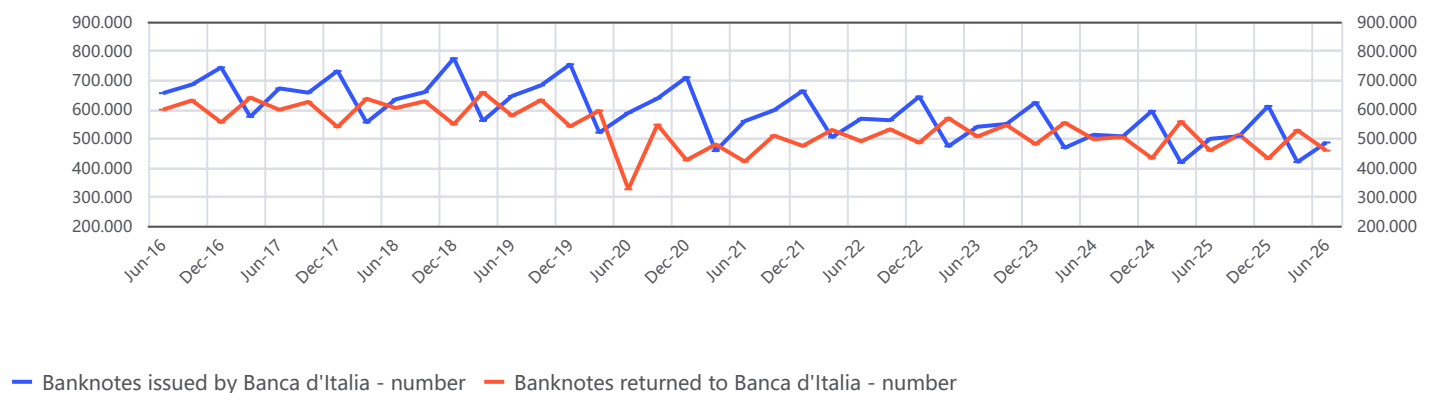
6. Banknotes issued and returned to Bank of Italy

Banknotes issued by the branches of the Bank of Italy to banks, Poste Italiane and other subjects, display a seasonal pattern, peaking in the last quarter of the year as a result of higher spending during the Christmas holiday season. Conversely, banknotes returned to the branches of the Bank of Italy, reach their highest level in the first quarter of the year, reflecting the return of excess banknote volumes accumulated by operators during the preceding period.

The figure below, which illustrates the trend of these variables over the last ten years, highlights a downward trend for both of them. This decline can be attributed to the increasing use of alternative payment instruments, as well as to the growing diffusion of cash centres, which enable institutional operators to exchange banknotes directly. The exceptionally low level of returned banknotes recorded in the second quarter of 2020 is associated with the onset of the COVID-19 pandemic, which led to a reduction in cash circulation and to changes in payment habits.

Banknotes issued and returned to Bank of Italy

(quarterly flows; thousands of pieces)



Source: Bank of Italy

7. Access to tables

The list of tables available in the Statistical DataBase (BDS), present on the Bank of Italy's website, concerning the topics discussed here, is provided below.

Method of payment available to customers: national data

- Points of access to the payment system in Italy (numbers): [TSDPN010](#)
- Cashless payment services and instruments (payment number, thousands): [TSDPN020](#)
- Cashless payment services and instruments (payment amount, millions of euros): [TSDPN030](#)
- Credit transfers by channel (payment number, thousands): [TSDPN040](#)
- Credit transfers by channel (payment amount, millions of euros): [TSDPN050](#)
- Credit transfers by scheme (payment number, thousands): [TSDPN060](#)
- Credit transfers by scheme (payment amount, millions of euros): [TSDPN070](#)
- Payment cards by channel and technology (payment number, thousands): [TSDPN080](#)
- Payment cards by channel and technology (payment amount, millions of euros): [TSDPN090](#)
- Withdrawals by channel and payment instrument (transaction number, thousands): [TSDPN100](#)
- Withdrawals by channel and payment instrument (transaction amount, millions of euros): [TSDPN110](#)
- Payment cards (numbers, thousands): [TSDPN140](#)
- Open Banking services (stocks, number of users): [TSDPN170](#)
- Points of access to cash in Italy: coverage index by type and population density: [TSDPN220](#)

Tables available for consultation exclusively in BDS:

- Cross-border transactions (payment number, thousands): [TSDPN120](#)
 - Cross-border transactions (payment amount, millions of euros): [TSDPN130](#)
 - Credit card payments (payment number in thousands, payment amount in millions of euros): [TSDPN150](#)
 - Home and corporate banking services (number of users): [TSDPN160](#)
 - Rejected cheques by location of issuer ȳ flows (millions of euros, numbers): [TSDPN180](#)
 - Rejected cheques by location and economy sector of issuer (amount in millions of euros, average amount in euros, number): [TSDPN190](#)
 - Banknotes issued by Bank of Italy (billions of euros, thousands): [TSDPN200](#)
 - Banknotes returned to Bank of Italy (billions of euros, thousands): [TSDPN210](#)
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