

# Finland

## 11. Payments processed by selected payment systems - page 1

(value of transactions sent; EUR billions; total for the period)

	2013	2014	2015	2016	2017
<b>TARGET COMPONENT: BoF-RTGS &amp; TARGET2-FI</b>					
Credit transfers and direct debits	9,893.8	9,751.5	9,596.8	10,811.9	12,497.3
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	6,266.7	5,597.4	5,262.8	5,493.2	6,324.7
Credit transfers and direct debits to another TARGET component	3,627.0	4,154.2	4,334.1	5,318.6	6,172.6
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	3,179.8	3,779.0	3,870.1	4,833.8	5,831.6
Credit transfers and direct debits to a non-euro area TARGET component	447.2	375.2	464.0	484.8	341.0
Concentration ratio in terms of value (percentages)	-	76.3	80.1	84.2	83.9
<b>LVPS (NON-TARGET SYSTEM): POPS</b>					
<b>Total transactions</b>	283.0	299.5	260.0	217.0	208.1
Domestic	.	299.5	260.0	217.0	208.1
Cross-border	.	-	-	-	-
Credit transfers	275.6	293.7	257.5	215.6	207.5
Domestic	.	293.7	257.5	215.6	207.5
Cross-border	.	-	-	-	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	215.6	207.5
Direct debits	-	-	-	-	-
Domestic	.	-	-	-	-
Cross-border	.	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	.	-	-	-	-
Cross-border	.	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	.	-	-	-	-
Cross-border	.	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	.	-	-	-	-
Cross-border	.	-	-	-	-
Cheques	7.4	5.7	2.5	1.4	0.6
Domestic	.	5.7	2.5	1.4	0.6
Cross-border	.	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	.	-	-	-	-
Cross-border	.	-	-	-	-
Concentration ratio in terms of value (percentages)	92.0	93.2	94.2	94.1	93.8

Explanatory information on certain data items is given in the notes accompanying these tables.

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## 11. Payments processed by selected payment systems - page 2

(value of transactions sent; EUR billions; total for the period)

	2013	2014	2015	2016	2017
<b>RETAIL SYSTEM: PMJ (closed Feb. 2014)</b>					
<b>Total transactions</b>	<b>3.9</b>	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers	-	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers					
Initiated in a paper-based form	-	.	.	.	.
Initiated electronically	-	.	.	.	.
Direct debits	<b>3.9</b>	.	.	.	.
Domestic	-	.	.	.	.
Cross-border	.	.	.	.	.
Card payments (except e-money transactions)	-	.	.	.	.
Domestic	-	.	.	.	.
Cross-border	.	.	.	.	.
ATM transactions (except e-money transactions)	-	.	.	.	.
Domestic	-	.	.	.	.
Cross-border	.	.	.	.	.
E-money payment transactions	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cheques	-	.	.	.	.
Domestic	-	.	.	.	.
Cross-border	.	.	.	.	.
Other payment services	-	.	.	.	.
Domestic	-	.	.	.	.
Cross-border	.	.	.	.	.
Concentration ratio in terms of value (percentages)	-	.	.	.	.

Explanatory information on certain data items is given in the notes accompanying these tables.