

SPAIN

Table 10: Payments processed by selected payment systems

Number of transactions sent (Millions, total for the period)

Payments processed	2014	2015	2016	2017	2018	2019	2020	2021	2022	H1 2022	H2 2022	H1 2023
TARGET/TARGET2 component												
Credit transfers and direct debits	7,24	7,40	9,95	10,10	6,07	6,28	5,87	6,59	6,88	3,32	3,55	3,49
within the same TARGET2 component system	5,48	5,44	7,97	7,73	3,53	3,68	3,12	3,26	3,20	1,55	1,65	1,50
to another TARGET2 component system	1,76	1,96	1,98	2,37	2,55	2,61	2,75	3,33	3,67	1,77	1,90	1,99
to a euro area TARGET2 component system	1,73	1,93	1,95	2,34	2,51	2,57	2,72	3,30	3,64	1,76	1,88	1,98
to a non-euro area TARGET component system	0,03	0,03	0,03	0,03	0,03	0,04	0,03	0,03	0,04	0,02	0,02	0,01
of which: TIPS (a)									0,73	0,28	0,45	0,53
Concentration ratio	0,606	0,637	0,593	0,595	0,737	0,760	0,799	0,798	0,743	0,734	0,743	0,817
Retail Systems: SNCE												
Total transactions	1670,69	1677,59	1718,25	1801,63	1888,61	1969,92	2020,90	2329,37	2509,74	1281,36	1228,37	1368,08
Credit transfers	421,10	456,52	492,94	537,25	588,83	665,43	782,12	1.039,43	1164,92	593,90	571,02	673,67
Initiated electronically	421,10	456,52	492,94	537,25	588,83	665,43	782,12	1.039,43	1164,92	593,90	571,02	673,67
of which: Instant Credit Transfers (a)									563,67	255,80	307,87	323,27
Direct debits	1.190,69	1.165,33	1.174,32	1.216,43	1.255,63	1.265,14	1.210,24	1.263,96	1323,01	675,26	647,75	683,86
Cheques	50,52	48,42	45,80	43,08	39,51	35,22	25,91	23,85	19,35	10,84	8,51	9,66
Other payment services	8,39	7,32	5,19	4,87	4,65	4,14	2,64	2,13	2,46	1,36	1,10	0,89
Concentration ratio	0,679	0,705	0,707	0,707	0,703	0,721	0,725	0,715	0,716	0,713	0,716	0,750

(a) New item reported from 2022 after the modification of Regulation (EU) 1409/2013 on Payment Statistics by Regulation (EU) 2020/2011