

**SPAIN**

**Table 8a: Payments per type of payment service involving non-MFIs**

Value of payments sent (Total for the period; EUR millions)

Transactions per type of payment service	2017	2018	2019	2020	2021	2022	H1 2022	H2 2022	H1 2023
<b>Credit transfers</b>	<b>10.197.538</b>	<b>9.798.153</b>	<b>9.659.233</b>	<b>9.511.922</b>	<b>10.385.622</b>	<b>9.707.668</b>	<b>4.499.970</b>	<b>5.207.698</b>	<b>5.050.621</b>
Domestic	7.978.037	8.026.995	8.089.985	8.256.568	8.888.687	7.663.120	3.642.721	4.020.400	3.867.429
Cross-border	2.219.501	1.771.158	1.569.249	1.255.354	1.496.935	2.044.548	857.249	1.187.299	1.183.192
Initiated in paper-based form	<b>4.539.766</b>	<b>3.998.940</b>	<b>3.808.889</b>	<b>3.767.492</b>	<b>3.521.807</b>	<b>3.777.422</b>	<b>1.777.078</b>	<b>2.000.344</b>	<b>1.881.028</b>
Initiated electronically	<b>5.657.772</b>	<b>5.799.213</b>	<b>5.850.345</b>	<b>5.744.429</b>	<b>6.863.815</b>	<b>5.895.444</b>	<b>2.706.639</b>	<b>3.188.805</b>	<b>3.151.926</b>
Initiated in a file/batch	2.385.951	2.563.459	2.649.714	2.873.109	3.148.549	2.139.939	1.031.998	1.107.942	1.064.611
Initiated on a single payment basis	3.271.821	3.235.754	3.200.631	2.871.321	3.715.266	3.755.504	1.674.641	2.080.863	2.087.316
of which: Instant Credit Transfers (a)						266.807	116.329	150.478	173.600
of which: Online banking based e-payments (b)						3.584.956	1.597.257	1.987.699	1.993.177
Other Credit transfers (a)						<b>34.802</b>	<b>16.253</b>	<b>18.549</b>	<b>17.667</b>
<b>Credit transfers, received (a)</b>						<b>9.682.934</b>	<b>4.522.802</b>	<b>5.160.133</b>	<b>5.048.788</b>
Domestic (a)						7.468.236	3.362.642	4.105.594	3.764.438
Cross-border	2.649.224	2.555.981	2.296.843	2.280.208	1.944.430	2.214.698	1.160.160	1.054.538	1.284.350
<b>Direct debits</b>	<b>580.695</b>	<b>531.836</b>	<b>532.861</b>	<b>480.284</b>	<b>552.918</b>	<b>638.499</b>	<b>307.063</b>	<b>331.436</b>	<b>325.686</b>
Domestic	575.067	529.076	529.976	477.705	549.223	632.252	304.337	327.914	322.535
Cross-border	5.628	2.760	2.885	2.579	3.695	6.247	2.726	3.522	3.152
Initiated in a file/batch	<b>552.798</b>	<b>506.549</b>	<b>517.767</b>	<b>466.654</b>	<b>538.416</b>	<b>599.742</b>	<b>288.670</b>	<b>311.072</b>	<b>304.804</b>
Initiated on a single payment basis	27.897	25.287	15.094	13.631	14.501	38.757	18.393	20.364	20.882
<b>Direct debits, received (a)</b>						<b>657.002</b>	<b>316.121</b>	<b>340.881</b>	<b>335.342</b>
Domestic (a)						630.052	303.225	326.828	320.024
Cross-border	69.541	85.318	91.415	82.855	50.953	26.950	12.896	14.054	15.318
<b>Card payments with cards issued by resident PSP (except cards with an e-money function only)</b>	<b>166.574</b>	<b>186.696</b>	<b>210.561</b>	<b>211.661</b>	<b>255.647</b>	<b>313.052</b>	<b>145.505</b>	<b>167.547</b>	<b>162.302</b>
Domestic	148.250	164.919	184.342	186.968	223.612	275.252	128.043	147.209	139.332
Cross-border	18.324	21.777	26.220	24.692	32.035	37.800	17.462	20.338	22.970
Payments with cards with a debit function	92.733	114.979	129.873	136.086	161.417	177.673	83.330	94.343	90.783
Payments with cards with a credit and delayed debit function	73.841	71.717	80.689	75.575	94.230	126.829	58.043	68.786	66.673
Initiated at a physical EFTPOS	139.391	151.684	165.259	161.098	192.830	224.633	103.960	120.673	114.822
Initiated remotely	27.183	35.012	45.302	50.563	62.816	85.330	40.185	45.144	45.872
<b>Card-based payment transactions acquired by resident PSPs (except cards with an e-money function only) [received] (a)</b>						<b>336.071</b>	<b>154.149</b>	<b>181.922</b>	<b>179.970</b>
Domestic						262.583	122.215	140.368	135.784
Cross-border						73.488	31.933	41.554	44.185
<b>E-money payment transactions with e-money issued by resident PSPs</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>748</b>	<b>2.586</b>	<b>7.916</b>	<b>3.798</b>	<b>4.118</b>	<b>4.116</b>
Domestic	0	0	0	661	.	4.249	1.990	2.260	2.259
Cross-border	0	0	0	87	.	3.667	1.809	1.858	1.858
With cards on which e-money can be stored directly	0	0	0	207	395	4.849	2.360	2.489	2.580
With e-money accounts	0	0	0	541	2.191	3.067	1.438	1.629	1.536
Accessed through a card	0	0	0	0	0	35	31	5	0
<b>E-money payment transactions, received (a)</b>						<b>2.331</b>	<b>1.104</b>	<b>1.227</b>	<b>1.177</b>
Domestic (a)						1.540	743	797	783
Cross-border	0	0	0	219	264	791	362	430	394
<b>Cheques</b>	<b>351.477</b>	<b>269.568</b>	<b>250.841</b>	<b>183.307</b>	<b>209.151</b>	<b>199.816</b>	<b>102.151</b>	<b>97.665</b>	<b>91.348</b>
Domestic	347.546	266.489	247.809	181.693	.	197.650	101.084	96.567	90.415
Cross-border	3.931	3.079	3.032	1.615	.	2.165	1.067	1.098	933
<b>Cheques, received (a)</b>						<b>161.841</b>	<b>82.243</b>	<b>79.598</b>	<b>75.791</b>
Domestic (a)						161.206	81.902	79.304	75.541
Cross-border	128.720	65.424	63.470	46.101	33.729	635	341	294	250
<b>Other payment services</b>	<b>348.874</b>	<b>290.752</b>	<b>262.991</b>	<b>185.951</b>	<b>176.924</b>	<b>56.109</b>	<b>24.283</b>	<b>31.826</b>	<b>26.740</b>
Domestic	344.446	286.173	257.086	174.862	161.638	55.887	24.184	31.703	26.634
Cross-border	4.428	4.579	5.904	11.089	15.286	221	98	123	107
<b>Other payment services, received (a)</b>						<b>85.314</b>	<b>34.071</b>	<b>51.243</b>	<b>45.246</b>
Domestic (a)						85.180	34.013	51.167	45.177
Cross-border	114	105	359	739	2.525	134	58	76	69
<b>Total payment transactions involving non-MFIs sent</b>	<b>11.645.157</b>	<b>11.077.005</b>	<b>10.916.488</b>	<b>10.573.873</b>	<b>11.582.851</b>	<b>11.062.592</b>	<b>5.148.883</b>	<b>5.913.709</b>	<b>5.733.040</b>
Domestic	9.393.345	9.273.652	9.309.198	9.278.457	10.027.675	8.946.648	4.258.597	4.688.051	4.510.232
Cross-border	2.251.812	1.803.353	1.607.290	1.295.416	1.555.176	2.115.944	890.286	1.225.658	1.222.808
<b>Total payment transactions involving non-MFIs, received (a)</b>						<b>11.075.354</b>	<b>5.114.989</b>	<b>5.960.365</b>	<b>5.691.057</b>
Domestic (a)						8.751.161	3.906.297	4.844.864	4.343.228
Cross-border (a)						2.324.194	1.208.693	1.115.501	1.347.829
<b>Additional information: (c)</b>									
Credits to the accounts by simple book entry	1.111.450	1.719.494	2.273.773	2.132.015	2.609.649	7.808.929	4.063.042	3.745.887	4.040.478
Debits from the accounts by simple book entry	1.145.734	1.189.042	1.357.604	1.299.234	1.386.190	8.043.593	4.102.158	3.941.435	4.379.872
Money remittances	4.471	5.014	5.961	11.233	15.478	23.498	11.413	12.085	12.164
Domestic	43	434	57	144	192	3.894	1.915	1.979	1.978
Cross-border	4.428	4.579	5.904	11.089	15.286	19.603	9.498	10.106	10.185
Money remittances, received	114	105	359	739	2.525	149.861	4.499	145.361	4.743
Other services (not included in the Payment Services Directive)	74.959	76.376	70.933	67.104	33.609	182.642	124.403	58.239	42.669

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

(b) Memorandum item on Regulation (EU) 1409/2013. From 2022, with the amending of Regulation (EU) 2022/2011, this item has to be reported by PSPs

(c) Memorandum items on Regulation (EU) 1409/2013. Until 2021, these items were estimated based on data obtained from a survey of the most relevant entities. From 2022, with the amending of Regulation (EU) 2022/2011, these items have to be reported by PSPs