

# SPAIN

**Table 6: Payment card functions and accepting devices**

(End of period, original units)

Cards issued and accepting devices	2014	2015	2016	2017	2018	2019	2020	2021	2022 (a) (b)	H1 2022	H2 2022	H1 2023
<b>Cards issued by resident PSPs</b>												
Cards with a cash function	66.315.625	68.553.262	72.960.657	77.617.878	81.626.575	84.358.777	86.334.298	88.457.551	91.023.471	90.739.879	91.023.471	92.992.907
Cards with a payment function (except cards with an e-money function only)	67.993.667	70.252.169	74.853.147	79.641.048	84.093.837	86.385.576	89.844.957	90.997.270	88.555.747	85.877.345	88.555.747	90.812.784
Cards with a debit function	24.416.661	25.099.580	25.763.496	26.934.750	47.083.770	48.417.322	49.260.271	49.855.299	44.473.803	44.144.987	44.473.803	45.826.720
Cards with a credit and/or delayed debit function	43.577.006	45.152.589	49.089.651	52.706.298	37.010.067	37.968.254	40.584.686	41.141.971	44.435.669	42.140.510	44.435.669	45.343.094
Cards with an e-money function (a)	0	0	0	0	0	0	.	.	6.533.808	6.952.248	6.533.808	6.354.406
Cards on which e-money can be stored directly	0	0	0	0	0	0	0	.	5.829.955	6.066.601	5.829.955	5.546.069
Cards which give access to e-money stored on e-money accounts	0	0	0	0	0	0	0	.	703.853	885.647	703.853	808.337
Cards with an e-money function which have been loaded at least once	0	0	0	0	0	0	0	.	5.131.187	4.453.823	5.131.187	4.972.603
Total number of cards (irrespective of the number of functions on the card)	67.993.667	70.252.169	74.853.147	79.641.048	84.093.837	86.385.576	89.847.117	92.313.056	94.954.808	94.924.768	94.954.808	96.960.833
Cards with a contactless payment function									88.294.480	89.429.315	88.294.480	89.593.908
Cards with a combined debit, cash and e-money function (a)	0	0	0	0	0	0	.	.	920.531	691.686	920.531	1.031.762
<b>Terminals provided by resident PSPs</b>												
<b>ATMs</b>	<b>50.445</b>	<b>49.869</b>	<b>49.963</b>	<b>50.842</b>	<b>53.379</b>	<b>53.367</b>	<b>49.481</b>	<b>47.639</b>	<b>38.716</b>	<b>39.425</b>	<b>38.716</b>	<b>38.203</b>
Located in the reporting country	50.445	49.869	49.963	50.842	53.379	53.367	49.481	47.639	38.716	39.425	38.716	38.203
Located abroad	0	0	0	0	0	0	0	0	0	0	0	0
ATMs with a cash withdrawal function	50.445	49.869	49.963	50.842	53.379	53.367	49.481	47.639	38.716	39.384	38.716	38.203
Located in the reporting country	50.445	49.869	49.963	50.842	53.379	53.367	49.481	47.639	38.716	39.384	38.716	38.203
Located abroad	0	0	0	0	0	0	0	0	0	0	0	0
ATMs with a credit transfer function	43.532	42.107	41.816	42.337	40.848	40.209	40.849	38.348	36.947	37.470	36.947	36.592
Located in the reporting country	43.532	42.107	41.816	42.337	40.848	40.209	40.849	38.348	36.947	37.470	36.947	36.592
Located abroad	0	0	0	0	0	0	0	0	0	0	0	0
ATMs accepting contactless transactions									35.875	33.807	35.875	35.899
<b>POS terminals (a) (b)</b>	<b>1.224.112</b>	<b>1.380.704</b>	<b>1.496.565</b>	<b>1.570.982</b>	<b>1.642.795</b>	<b>2.800.213</b>	<b>3.000.428</b>	<b>3.262.974</b>	<b>3.911.670</b>	<b>3.800.834</b>	<b>3.911.670</b>	<b>4.168.902</b>
Located in the reporting country	1.223.625	1.380.386	1.496.018	1.570.021	1.641.178	2.190.982	2.325.674	2.505.036	3.101.393	2.952.499	3.101.393	3.264.659
Located abroad	487	318	547	961	1.617	609.231	674.754	757.938	810.277	848.335	810.277	904.243
EFTPOS terminals	1.224.112	1.380.704	1.496.565	1.570.982	1.642.795	2.800.213	3.000.428	3.262.561	3.844.981	3.734.209	3.844.981	4.099.788
Located in the reporting country	1.223.625	1.380.386	1.496.018	1.570.021	1.641.178	2.190.982	2.325.674	2.504.785	3.034.704	2.885.874	3.034.704	3.195.545
Located abroad		318	547	961	1.617	609.231	674.754	757.776	810.277	848.335	810.277	904.243
Terminals accepting contactless transactions									3.707.149	2.970.572	3.707.149	3.924.375
EFTPOS accepting E-money card terminals	0	0	0	0	0	0	.	.	2.014.597	1.959.409	2.014.597	2.180.613
Located in the reporting country	0	0	0	0	0	0	.	.	2.010.772	1.956.763	2.010.772	2.176.571
Located abroad	0	0	0	0	0	0	0	.	3.825	2.646	3.825	4.042
E-money card terminals	0	0	0	0	0	0	0	.	2.057.015	2.001.825	2.057.015	2.189.929
Located in the reporting country	0	0	0	0	0	0	0	.	2.053.190	1.999.179	2.053.190	2.185.887
Located abroad	0	0	0	0	0	0	0	.	3.825	2.646	3.825	4.042
E-money card loading and unloading terminals	0	0	0	0	0	0	0	0	662.078	10.528	662.078	658.431
Located in the reporting country	0	0	0	0	0	0	0	0	659.755	10.463	659.755	656.128
Located abroad	0	0	0	0	0	0	0	0	2.323	65	2.323	2.303
E-money card accepting terminals	0	0	0	0	0	0	.	.	2.052.510	1.997.320	2.052.510	2.186.303
Located in the reporting country	0	0	0	0	0	0	.	.	2.048.685	1.994.674	2.048.685	2.182.261
Located abroad	0	0	0	0	0	0	0	.	3.825	2.646	3.825	4.042

(a) Prior to 2022, data was primarily provided by the Spanish card payment schemes (except for PSPs that are not members of the schemes) without enough details on e-money cards. From 2022, data are provided directly by the PSPs and may include information on e-money cards

(b) Prior to 2022, data was primarily provided by the Spanish card payment schemes (except for PSPs that are not members of the schemes). From 2022, data are provided directly by the PSPs and may include terminals reported multiple times because of being acquired by multiple PSPs