

# SPAIN

**Table 7a: Payments per type of payment service involving non-MFIs**

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

Transactions per type of payment service	2017	2018	2019	2020	2021	2022	H1 2022	H2 2022	H1 2023
<b>Credit transfers</b>	<b>1.149,66</b>	<b>1.141,44</b>	<b>1.265,28</b>	<b>1.328,98</b>	<b>1.587,57</b>	<b>2.220,49</b>	<b>1.055,56</b>	<b>1.164,93</b>	<b>1.195,32</b>
Domestic	1.127,06	1.114,90	1.235,25	1.304,92	1.543,76	2.181,03	1.037,07	1.143,96	1.174,59
Cross-border	22,61	26,54	30,02	24,06	43,81	39,46	18,49	20,97	20,73
Initiated in paper-based form	<b>106,02</b>	<b>105,99</b>	<b>96,87</b>	<b>78,93</b>	<b>89,76</b>	<b>66,90</b>	<b>32,39</b>	<b>34,51</b>	<b>33,09</b>
Initiated electronically	<b>1.043,64</b>	<b>1.035,45</b>	<b>1.168,41</b>	<b>1.250,07</b>	<b>1.498,75</b>	<b>2.140,80</b>	<b>1.022,74</b>	<b>1.118,06</b>	<b>1.141,50</b>
Initiated in a file/batch	563,79	487,37	495,51	494,22	451,06	472,12	239,20	232,92	207,16
Initiated on a single payment basis	479,85	548,08	672,90	755,85	1.047,69	1.668,68	783,54	885,14	934,34
of which: Instant Credit Transfers (a)						518,00	232,45	285,55	320,16
of which: Online banking based e-payments (b)						816,77	404,21	412,56	434,85
<b>Other Credit transfers (a)</b>						<b>12,79</b>	<b>0,43</b>	<b>12,36</b>	<b>20,73</b>
<b>Credit transfers, received (a)</b>						<b>2.088,02</b>	<b>998,20</b>	<b>1.089,82</b>	<b>1.131,73</b>
Domestic (a)						1.988,51	950,29	1.038,22	1.084,32
Cross-border	163,13	185,19	201,94	205,69	189,37	99,51	47,91	51,60	47,41
<b>Direct debits</b>	<b>2.241,08</b>	<b>2.000,12</b>	<b>1.960,90</b>	<b>1.911,09</b>	<b>2.066,84</b>	<b>2.120,02</b>	<b>1.056,47</b>	<b>1.063,55</b>	<b>1.064,24</b>
Domestic	2.214,85	1.996,30	1.956,01	1.903,54	2.055,85	2.103,83	1.048,89	1.054,93	1.055,86
Cross-border	26,23	3,81	4,89	7,55	10,99	16,20	7,58	8,62	8,38
Initiated in a file/batch	<b>2.211,29</b>	<b>1.970,35</b>	<b>1.941,56</b>	<b>1.892,43</b>	<b>2.046,20</b>	<b>2.015,03</b>	<b>1.005,19</b>	<b>1.009,84</b>	<b>1.011,42</b>
Initiated on a single payment basis	<b>29,79</b>	<b>29,77</b>	<b>19,35</b>	<b>18,66</b>	<b>20,64</b>	<b>104,99</b>	<b>51,28</b>	<b>53,71</b>	<b>52,82</b>
<b>Direct debits, received (a)</b>						<b>2.071,13</b>	<b>1.028,12</b>	<b>1.037,01</b>	<b>1.041,67</b>
Domestic (a)						2.003,72	994,02	1.009,70	1.008,01
Cross-border	346,24	409,74	432,75	437,01	245,03	67,41	34,10	33,31	33,66
<b>Card payments with cards issued by resident PSP (except cards with an e-money function only)</b>	<b>4.038,56</b>	<b>4.703,29</b>	<b>5.577,56</b>	<b>5.993,10</b>	<b>7.639,50</b>	<b>9.133,29</b>	<b>4.278,37</b>	<b>4.854,92</b>	<b>4.900,22</b>
Domestic	3.625,19	4.182,85	4.954,85	5.306,40	6.780,78	8.218,34	3.851,71	4.366,63	4.341,72
Cross-border	413,37	520,44	622,71	686,70	858,72	914,95	426,67	488,29	558,50
Payments with cards with a debit function	2.519,56	3.221,22	3.856,62	4.177,74	5.275,17	5.906,03	2.780,76	3.125,26	3.145,62
Payments with cards with a credit and delayed debit function	1.519,00	1.482,07	1.720,94	1.815,36	2.364,33	3.097,63	1.418,89	1.678,74	1.698,35
Initiated at a physical EFTPOS	3.530,37	4.010,94	4.675,59	4.869,22	6.238,02	7.300,39	3.400,61	3.899,78	3.911,62
Initiated remotely	508,19	692,35	901,97	1.123,88	1.401,48	1.747,29	833,66	913,63	937,64
<b>Card-based payment transactions acquired by resident PSPs (except cards with an e-money function only) [received] (a)</b>						<b>9.096,70</b>	<b>4.204,83</b>	<b>4.891,87</b>	<b>5.002,29</b>
Domestic						8.001,25	3.734,59	4.266,66	4.315,44
Cross-border						1.095,45	470,24	625,22	686,84
<b>E-money payment transactions with e-money issued by resident PSPs</b>	<b>0,00</b>	<b>0,00</b>	<b>0,00</b>	<b>34,76</b>	<b>46,08</b>	<b>170,84</b>	<b>83,18</b>	<b>87,66</b>	<b>94,43</b>
Domestic	0,00	0,00	0,00	31,78	.	111,39	52,47	58,91	62,36
Cross-border	0,00	0,00	0,00	2,98	.	59,45	30,71	28,75	32,07
With cards on which e-money can be stored directly	0,00	0,00	0,00	8,25	17,12	165,22	79,91	85,31	92,50
With e-money accounts	0,00	0,00	0,00	26,51	28,95	5,62	3,27	2,35	1,93
Accessed through a card	0,00	0,00	0,00	0,00	0,00	1,71	1,50	0,21	0,00
<b>E-money payment transactions, received (a)</b>						<b>67,03</b>	<b>30,74</b>	<b>36,30</b>	<b>38,89</b>
Domestic (a)						51,47	24,06	27,41	30,85
Cross-border	0,00	0,00	0,00	3,42	2,55	15,57	6,68	8,88	8,04
<b>Cheques</b>	<b>60,77</b>	<b>48,00</b>	<b>43,40</b>	<b>30,49</b>	<b>29,96</b>	<b>23,56</b>	<b>12,07</b>	<b>11,49</b>	<b>10,84</b>
Domestic	60,02	47,17	42,91	30,18	.	23,18	11,88	11,30	10,66
Cross-border	0,76	0,83	0,48	0,32	.	0,38	0,19	0,19	0,18
<b>Cheques, received (a)</b>						<b>18,92</b>	<b>9,67</b>	<b>9,25</b>	<b>8,78</b>
Domestic (a)						18,84	9,62	9,22	8,75
Cross-border	11,44	10,31	9,64	6,64	4,24	0,07	0,04	0,03	0,03
<b>Other payment services</b>	<b>347,78</b>	<b>291,80</b>	<b>256,94</b>	<b>175,26</b>	<b>162,92</b>	<b>119,93</b>	<b>54,23</b>	<b>65,70</b>	<b>65,21</b>
Domestic	332,99	275,40	235,78	137,72	114,22	114,72	52,38	62,34	62,86
Cross-border	14,79	16,40	21,16	37,53	48,70	5,22	1,85	3,37	2,35
<b>Other payment services, received (a)</b>						<b>47,81</b>	<b>21,47</b>	<b>26,33</b>	<b>25,98</b>
Domestic (a)						47,16	21,23	25,92	25,55
Cross-border	0,34	0,33	1,27	2,62	6,08	0,65	0,24	0,41	0,42
<b>Total payment transactions involving non-MFIs sent</b>	<b>7.837,86</b>	<b>8.184,65</b>	<b>9.103,92</b>	<b>9.473,67</b>	<b>11.532,88</b>	<b>13.788,14</b>	<b>6.539,89</b>	<b>7.248,25</b>	<b>7.330,26</b>
Domestic	7.360,10	7.616,63	8.424,66	8.714,54	10.565,41	12.752,48	6.054,40	6.698,08	6.708,05
Cross-border	477,75	568,02	679,26	759,13	967,47	1.035,66	485,49	550,17	622,21
<b>Total payment transactions involving non-MFIs, received (a)</b>						<b>13.389,61</b>	<b>6.293,03</b>	<b>7.096,58</b>	<b>7.249,34</b>
Domestic						12.110,95	5.733,82	6.377,13	6.472,93
Cross-border						1.278,66	559,22	719,45	776,41
<b>Additional information: (c)</b>									
Credits to the accounts by simple book entry	436,73	535,71	441,68	416,54	412,50	197,24	101,39	95,85	110,09
Debits from the accounts by simple book entry	1.781,06	1.874,63	2.311,98	2.427,21	2.821,81	636,24	317,84	318,41	324,81
Money remittances	15,11	16,75	21,48	38,17	49,45	62,61	29,97	32,64	32,49
Domestic	0,32	0,35	0,32	0,63	0,75	8,40	3,69	4,71	3,77
Cross-border	14,79	16,40	21,16	37,53	48,70	54,22	26,28	27,94	28,72
Money remittances, received	0,34	0,33	1,27	2,62	6,08	9,37	4,42	4,95	4,92
Other services (not included in the Payment Services Directive)	7,68	7,14	7,25	6,53	3,73	145,86	71,44	74,42	60,37

(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