

RETAIL PAYMENTS IN SPAIN

Distribution by instrument and process system. Year 2010 (a) (b)

thousands of transactions and EUR millions

	Volume of transactions		Value of transactions	
CHEQUES (c)	103,481	1%	543,374	4%
SNCE	73,353	71%	379,508	70%
of which settled in T2-BE (d)	518		153,684	
Intra-clearing	30,128	29%	163,866	30%
CREDIT TRANSFERS	1,293,424	18%	9,731,475	75%
SNCE	375,882	29%	887,033	9%
of which settled in T2-BE (d)	701		245,799	
Intra-clearing	917,542	71%	8,844,442	91%
of which book-entry transactions (e)	500,562		1,861,540	
DIRECT DEBITS	3,645,840	50%	2,467,033	19%
SNCE	1,119,611	31%	316,611	13%
Intra-clearing	2,526,229	69%	2,150,421	87%
of which book-entry transactions (e)	1,280,988		1,613,005	
BILLS OF EXCHANGE	38,359	1%	171,763	1%
SNCE	17,138	45%	83,783	49%
Intra-clearing	21,222	55%	87,980	51%
PAYMENT CARDS (f)	2,149,184	30%	95,184	1%
OTHERS (g)	605	0%	8,416	0%
SNCE	495	82%	2,770	33%
Intra-clearing	110	18%	5,645	67%
TOTAL	7,230,894		13,017,244	

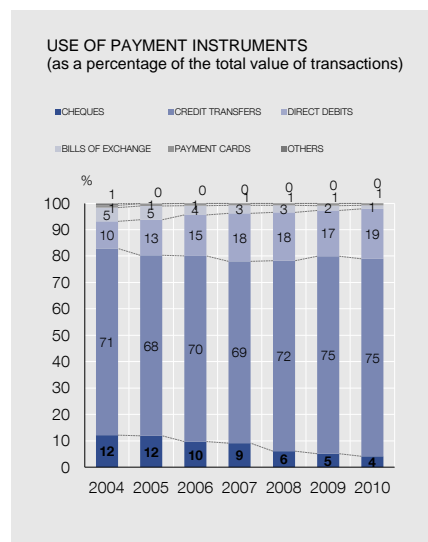
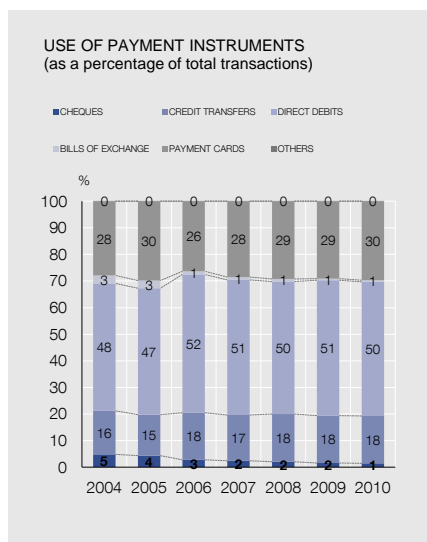
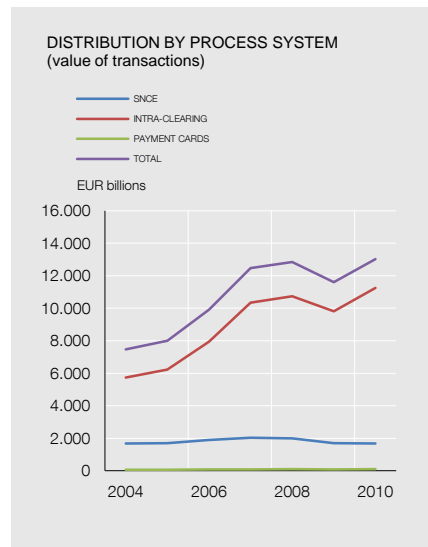
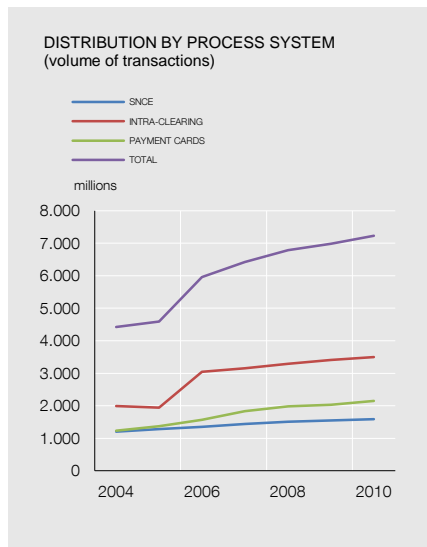
thousands of transactions and EUR millions

System	Volume of transactions		Value of transactions	
SNCE	1,586,479	22%	1,669,705	13%
Intra-clearing	3,495,231	48%	11,252,355	86%
Payment cards	2,149,184	30%	95,184	1%
Total	7,230,895		13,017,245	
Memorandum item: T2-BE	7,532		88,310,860	

SOURCES: Iberpay, the Spanish card schemes and a representative sample of credit institutions.

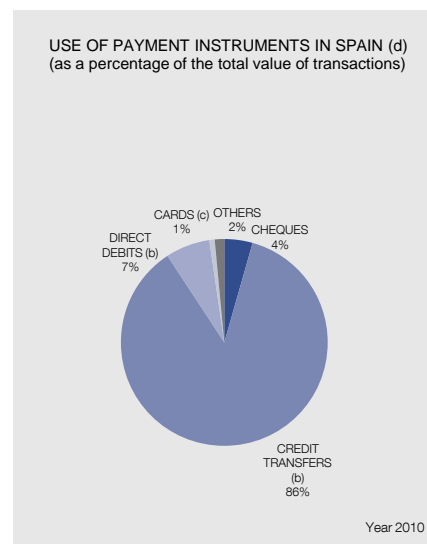
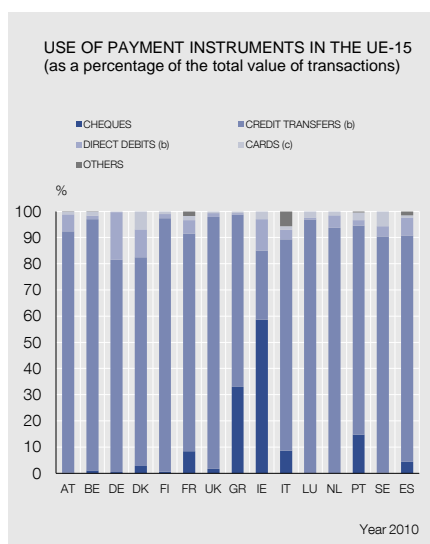
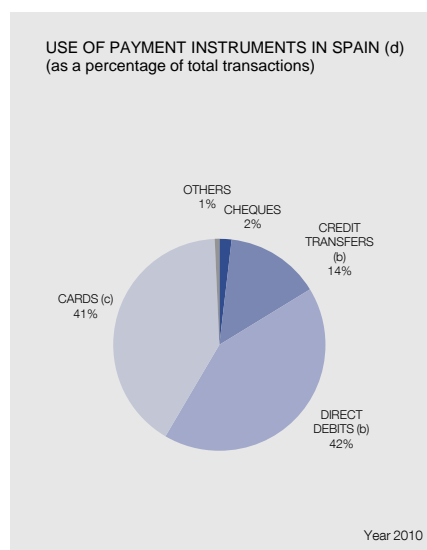
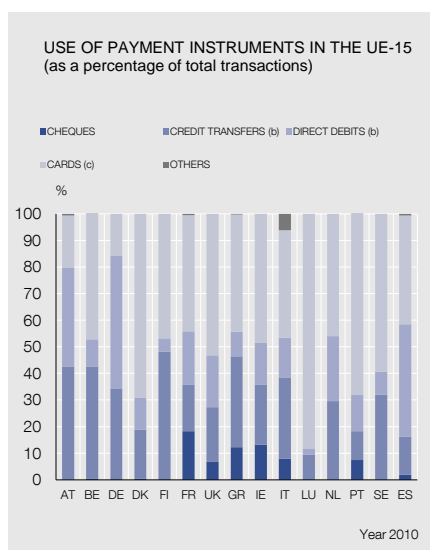
- a. Includes transactions sent through the National Electronic Clearing System (SNCE) and via intra-clearing. Intra-clearing refers to the settlement of transactions on the bank or the group own books or through corresponding agreements.
- b. Intra-clearing data are estimations based on the information provided by a representative sample of credit institutions.
- c. Includes petrol and traveller cheques.
- d. Credit transfers and cheques over 100,000 € (300,000 € in the case of SEPA credit transfers) that are exchanged through the SNCE are individually settled in TARGET2-Banco de España.
- e. Customer-bank or bank-customer payments that are settled by means of a simple book-entry.
- f. Transactions made in devices in Spain with cards issued in Spain.
- g. Transactions that cannot be included under any of the previous items and transactions processed through the Other Operations Sub-System of the SNCE (non-truncated documents, commissions and fees from credits and/or documentary remittances, foreign currency exchange...).

EVOLUTION OF RETAIL PAYMENTS IN SPAIN



SOURCES: Iberpay, the Spanish card schemes and a representative sample of credit institutions.

RETAIL PAYMENTS COMPARISON IN THE EU-15 (a)



SOURCES: Blue Book, Iberpay, the Spanish card schemes and a representative sample of credit institutions.

- a. Spanish data include transactions processed through the SNCE, intra-clearing and customer payments processed via other national and international payment systems.
- b. Book-entry transactions are not included.
- c. Purchase transactions made in national or foreign devices with cards issued in the relevant country. It includes e-money purchase transactions.