

Retail payments in Spain

Distribution by instrument and payment system

Payment transactions involving non-Monetary Financial Institutions

Volume of transactions

Thousands of transactions

	2022		S1 2022		S2 2022		S1 2023	
	N°	%	N°	%	N°	%	N°	%
CREDIT TRANSFERS	2.220.490	16%	1.055.563	16%	1.164.927	16%	1.195.320	17%
SNCE	1.183.358	53%	560.995	53%	622.364	53%	638.946	53%
Other payment systems and correspondent banking agreements ⁽¹⁾	72.922	3%	35.800	3%	37.122	3%	39.399	3%
Intra-clearing ⁽²⁾	964.209	43%	458.768	43%	505.442	43%	516.976	43%
DIRECT DEBITS	2.120.024	16%	1.056.471	16%	1.063.553	15%	1.064.241	15%
SNCE	1.317.539	62%	653.711	62%	663.828	62%	683.857	64%
Other payment systems and correspondent banking agreements	112.365	5%	56.315	5%	56.050	5%	52.934	5%
Intra-clearing ⁽²⁾	690.121	33%	346.446	33%	343.675	32%	327.451	31%
CHEQUES	23.557	0%	12.072	0%	11.485	0%	10.839	0%
SNCE	20.937	89%	10.807	90%	10.131	88%	9.624	89%
Other payment systems and correspondent banking agreements	350	1%	175	1%	175	2%	428	4%
Intra-clearing ⁽²⁾	2.270	10%	1.090	9%	1.180	10%	787	7%
OTHER SERVICES not included in Directive (EU) 2015/2366^{(3) (4)}	145.859	1%	71.441	1%	74.418	1%	60.370	1%
SNCE (Bills of Exchange)	1.934	1%	981	1%	953	1%	890	1%
PAYMENT CARDS⁽⁴⁾	9.133.293	67%	4.278.372	66%	4.854.921	68%	4.900.221	68%
TOTAL	13.643.223	100%	6.473.918	100%	7.169.305	100%	7.230.991	100%

Memorandum item:

	2022	S1 2022	S2 2022	S1 2023
Credits to the accounts by simple book entry ⁽⁵⁾ :	197.236	101.387	95.849	110.088
Adeudos en cuenta mediante simple anotación contable ⁽⁵⁾ :	636.245	317.837	318.408	324.809

SOURCE: updated information provided by Payment Service Providers (PSP) and Payment System Operators under Regulation (EU) 1409/2013, by Iberpay, that manages the National Electronic Clearing System (SNCE) and by a representative sample of credit institutions.

(1) It includes transactions with T2 clients. This information is available on Banco de España Website (T2 - Operations by involved party)

(2) Intra-clearing data are estimations based on the information provided by PSP and Payment System Operators under Regulation (EU) 1409/2013 as well as by a representative sample of credit institutions.

(3) Includes: Bills of Exchange, promissory notes, payment transactions by means of telecom or information technology devices and card-based payment transactions which qualify as limited networks (section 1313 of the Technical Implementation Manual -Other services not included in Directive (EU) 2015/2366 other than credits or debits to the accounts by simple book entry-).

(4) Includes Intra-clearing data.

(5) Data regarding accounts by simple book entry are provided by PSP under Regulation (EU) 1409/2013 (sections 1311 [credits] and 1312 [debits] of the Technical Implementation Manual).