

RETAIL PAYMENTS IN SPAIN  
Distribution by instrument and process system. Year 2018 (a) (b)

thousands of transactions and EUR millions

	Volume of transactions		Value of transactions	
CHEQUES (c)	56.087	1%	338.669	3%
SNCE	39.505	70%	248.337	73%
de los que liquidados en T2-BE (d)	361		111.924	
Intra-clearing	16.582	30%	90.332	27%
CREDIT TRANSFERS	1.591.411	17%	8.507.128	79%
SNCE	589.228	37%	1.218.814	14%
Intra-clearing	1.002.183	63%	7.288.314	86%
of which book-entry transactions (e)	446.418		1.199.172	
DIRECT DEBITS	4.021.484	42%	1.757.953	16%
SNCE	1.255.625	31%	315.620	18%
Intra-clearing	2.765.859	69%	1.442.333	82%
of which book-entry transactions (e)	1.881.405		1.220.453	
BILLS OF EXCHANGE	6.802	0%	58.771	1%
SNCE	4.362	64%	42.084	72%
Intra-clearing	2.440	36%	16.687	28%
PAYMENT CARDS (f)	3.903.657	41%	147.431	1%
OTHERS (g)	359	0%	8.401	0%
SNCE	286	80%	1.646	20%
Intra-clearing	72	20%	6.755	80%
<b>TOTAL</b>	<b>9.579.799</b>		<b>10.818.354</b>	

thousands of transactions and EUR millions

System	Volume of transactions		Value of transactions	
SNCE	1.889.007	20%	1.826.501	17%
Intra-clearing	3.787.135	40%	8.844.422	82%
Payment cards	3.903.657	41%	147.431	1%
<b>Total</b>	<b>9.579.799</b>		<b>10.818.354</b>	
Memorandum item: T2-BE (h)	6.074		16.088.320	

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. Data are provisional, calculated under the assumption that the weight of intra-clearing in the total volume and value of retail payment transactions in 2017 is the same as that of 2016

c. Includes petrol and traveller cheques.

d. Cheques over 100,000 € that are exchanged through the SNCE are individually settled in TARGET2-Banco de España.

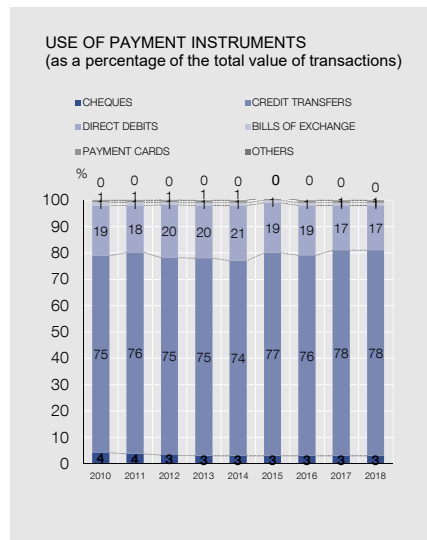
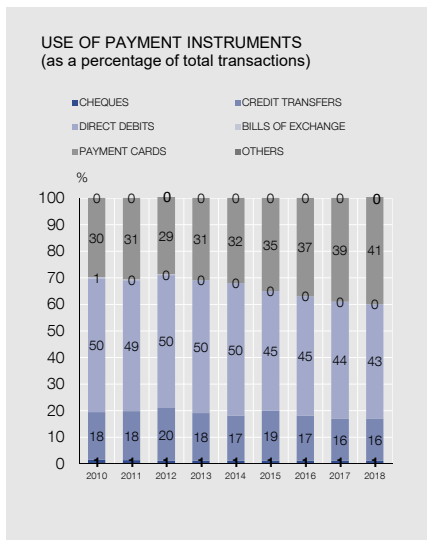
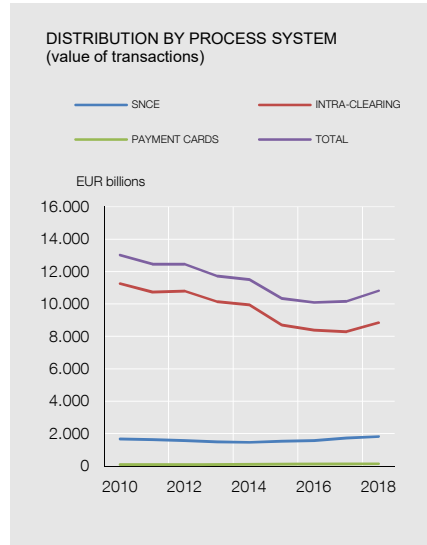
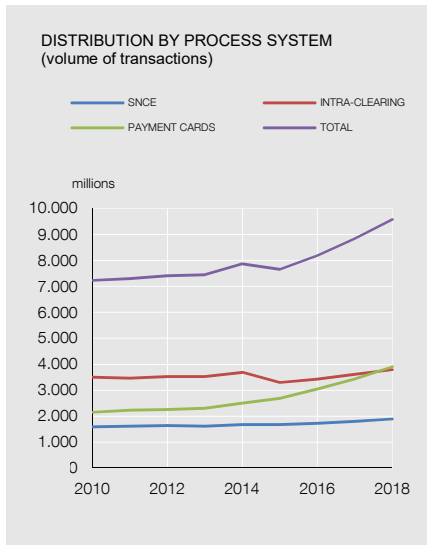
e. Customer-bank or bank-customer payments that are settled by means of a simple book-entry.

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...).

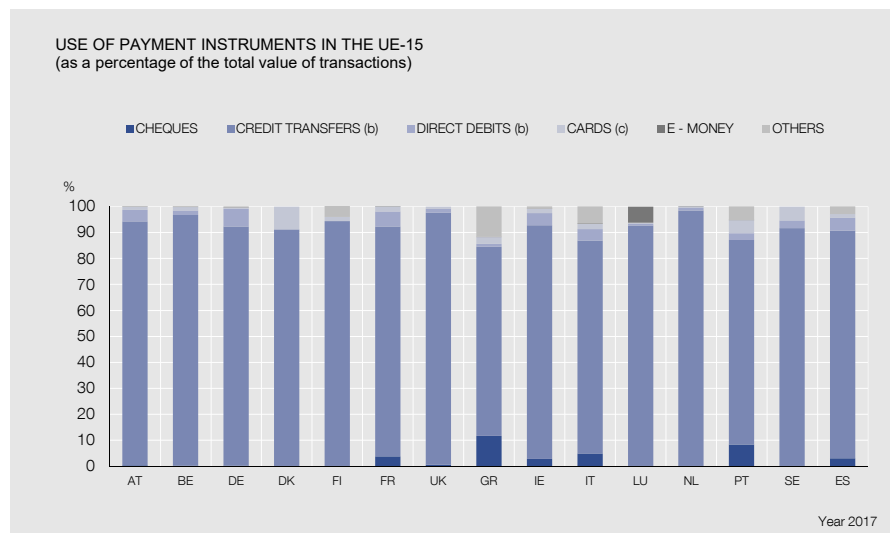
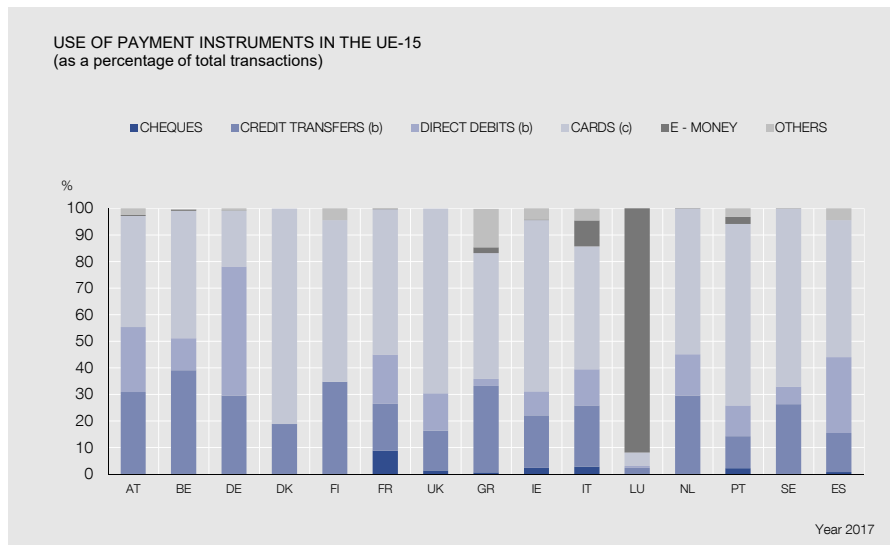
h. Includes data from sent domestic and cross-border transactions but excludes T2 Liquidity Transfers and transactions between RTGS and DCAs

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: European Central Bank.

- 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.