

RETAIL PAYMENTS IN SPAIN  
Distribution by instrument and process system. Year 2020 (a) (b)

thousands of transactions and EUR millions

	Volume of transactions		Value of transactions	
CHEQUES (c)	26.200	0%	237.657	2%
SNCE	25.905	68%	171.202	72%
de los que liquidados en T2-BE (d)	99		29.808	
Intra-clearing	295	32%	66.455	28%
CREDIT TRANSFERS	2.046.227	18%	8.912.251	80%
SNCE	788.986	39%	1.358.268	15%
Intra-clearing	1.257.241	61%	7.553.983	85%
of which book-entry transactions (e)	514.024		2.329.108	
DIRECT DEBITS	4.389.149	39%	1.765.309	16%
SNCE	1.245.576	28%	297.489	17%
Intra-clearing	3.143.573	72%	1.467.821	83%
of which book-entry transactions (e)	2.220.252		1.227.676	
BILLS OF EXCHANGE	4.053	0%	37.143	0%
SNCE	2.512	62%	26.300	71%
Intra-clearing	1.540	38%	10.843	29%
PAYMENT CARDS (f)	4.735.994	42%	160.551	1%
OTHERS (g)	159	0%	4.351	0%
SNCE	127	80%	918	21%
Intra-clearing	32	20%	3.434	79%
<b>TOTAL</b>	<b>11.201.782</b>		<b>11.117.262</b>	

thousands of transactions and EUR millions

System	Volume of transactions		Value of transactions	
SNCE	2.063.108	18%	1.854.176	17%
Intra-clearing	4.402.681	39%	9.102.535	82%
Payment cards	4.735.994	42%	160.551	1%
<b>Total</b>	<b>11.201.782</b>		<b>11.117.262</b>	
Memorandum item: T2-BE (h)	5.868		13.978.944	

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 2020 is the same as that of 2019.

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.

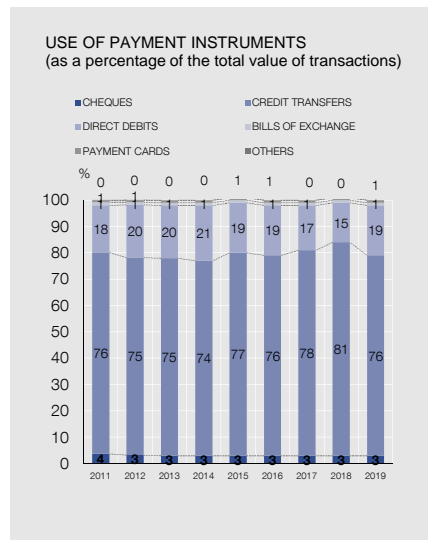
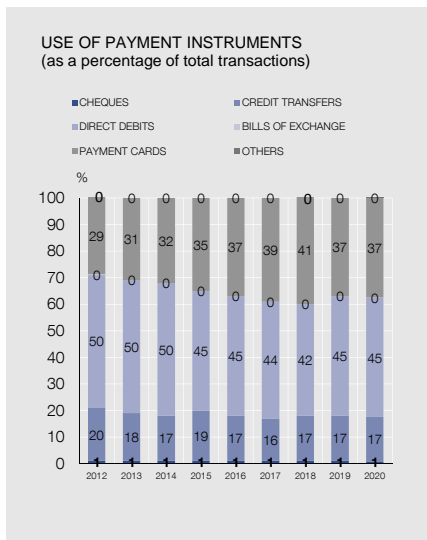
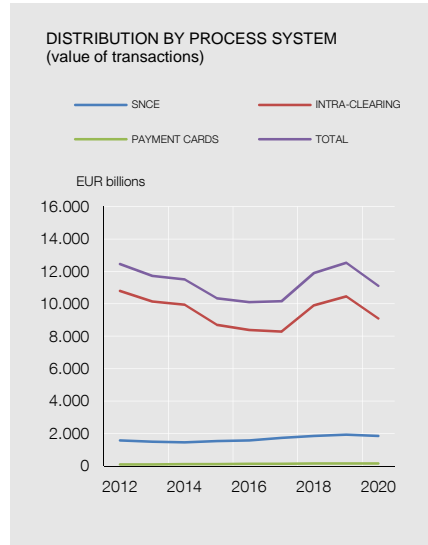
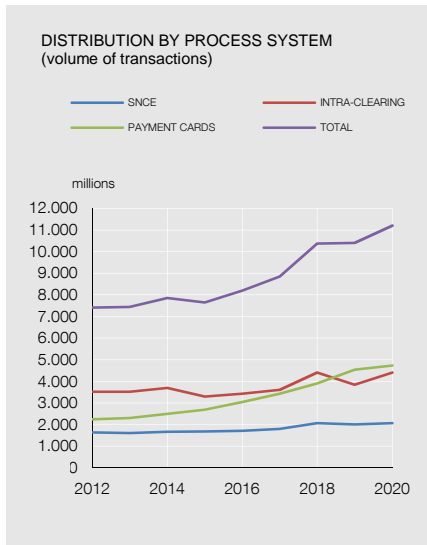
e. Customer-bank or bank-customer payments that are settled by means of a simple book-entry.

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...).

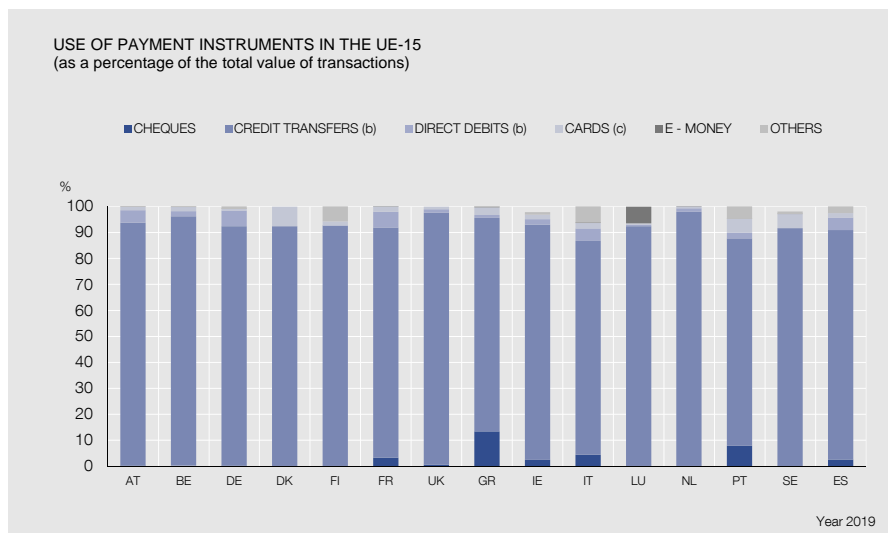
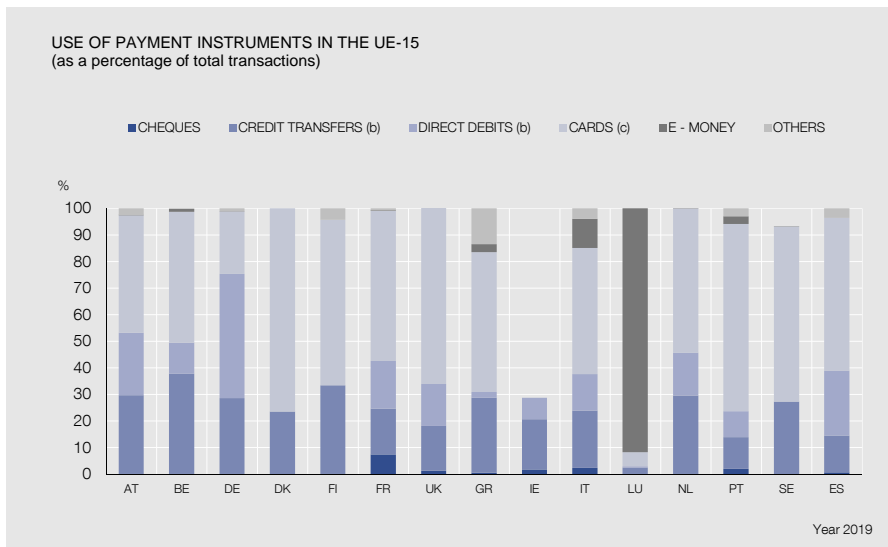
h. Includes data from sent domestic and cross-border transactions but excludes T2 Liquidity Transfers and transactions between RTGS and DCAs

**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.