

Directorate General Strategy, People and Data

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## **Bizum transactions data (BZM)**

BELab User's Guide

Statistics Department

Available data: 2025 – 2026

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## 1 Introduction

Bizum is a payment method that offers immediate transactions without the need to enter card details to complete the payment.

The information provided in BELab includes quarterly data on amounts and transactions from e-commerce via Bizum, both within and outside Spain and Andorra, aggregated by Merchant Category Code (MCC), as well as monthly information on payments made with Bizum, aggregated by type of transaction (peer-to-peer, e-commerce, donations, etc.) and classified by amount range..

## 2 Description of the dataset

This section presents the characteristics of the available dataset.

<b><i>Time horizon</i></b>	From the first quarter of 2025 to the first quarter of 2026 (quarterly data) From January 2025 to April 2026 (monthly data)
<b><i>Frequency</i></b>	Monthly / Quarterly
<b><i>Frequency of data delivery to BELab and update procedure</i></b>	Annual
<b><i>Type of information</i></b>	Amounts and number of e-commerce transactions carried out in the quarter, aggregated by Merchant Category Code (MCC) Monthly amounts and number of transactions by transaction type, classified by amount range
<b><i>Geographical coverage</i></b>	Transactions carried out via Bizum, within or outside Spain and Andorra
<b><i>Information format</i></b>	CSV format
<b><i>Universe</i></b>	Transactions carried out through Bizum

## 3 Data citation

For any study or other document made available to the public that contains information derived from the data provided, the researcher is required to properly cite the data source as follow:

“BELab. Banco de España. Bizum (BZM). DOI: 10.48719/BELab.BZM2526\_01”

## 4 Description of variables: quarterly data

The variables used to break down the quarterly information are described below.

Nomenclature	Code	Description
<b>Quarter</b>	fec_periodo	Numeric (or other type) variable that identifies the quarter and year to which the data refer
<b>Transaction origin code</b>	des_origen_transaccion	Indicates the origin of the transaction. See Labels.xlsx file for possible values.
<b>Transaction country description</b>	des_pais_transaccion	Country associated with the e-commerce transaction
<b>MCC activity sector code</b>	cod_sector_mcc_bde	A four-digit code (registered in ISO 18245) for retail financial services. The MCC is used to classify businesses by the type of goods or services they provide.
<b>MCC activity sector description</b>	des_sector_mcc_bde	Description of the sector
<b>Number of refund transactions</b>	num_transacciones_devoluciones	Number of refunded transactions
<b>Net amount (euros)</b>	imp_neto_eur	Amount of transactions net of refunds, in euros
<b>Number of net transactions</b>	num_transacciones_netas	Number of transactions net of refunds
<b>Refund amount (euros)</b>	imp_devoluciones_eur	Amount of refunded transactions, in euros
<b>Company count</b>	num_empresas_distintas	Count of distinct companies grouped under the same cod_sector_mcc_bde

## 5 Description of variables: monthly data

The variables used to break down the monthly information are described below.

Nomenclature	Code	Description
<b>Amount range</b>	des_tramo_importe_transaccion	Amount range to which the transactions belong
<b>Peer-to-peer transactions (number)</b>	num_operaciones_entre_particulares	Number of peer-to-peer payment transactions
<b>Peer-to-peer transactions (percentage)</b>	pct_operaciones_entre_particulares	Percentage of peer-to-peer payment transactions over the corresponding total
<b>Peer-to-peer transactions (amount)</b>	imp_operaciones_entre_particulares	Total amount in euros of peer-to-peer payment transactions
<b>E-commerce transactions (number)</b>	num_operaciones_comercio_electronico	Number of e-commerce payment transactions
<b>E-commerce transactions (percentage)</b>	pct_operaciones_comercio_electronico	Percentage of e-commerce payment transactions over the corresponding total
<b>E-commerce transactions (amount)</b>	imp_operaciones_comercio_electronico	Total amount in euros of e-commerce payment transactions
<b>Donation transactions (number)</b>	num_operaciones_donaciones	Number of donation transactions to non-profit organizations
<b>Donation transactions (percentage)</b>	pct_operaciones_donaciones	Percentage of donation transactions to non-profit organizations
<b>Donation transactions (amount)</b>	imp_operaciones_donaciones	Total amount in euros of donation transactions to non-profit organizations
<b>Payments to professionals (number)</b>	num_operaciones_pago_profesionales	Number of payment transactions to professionals, self-employed individuals, or small businesses, based on the e-commerce solution
<b>Payments to professionals (percentage)</b>	pct_operaciones_pago_profesionales	Percentage of payment transactions to professionals, self-employed individuals, or small businesses, based on the e-commerce solution
<b>Payments to professionals (amount)</b>	imp_operaciones_pago_profesionales	Total amount in euros of payment transactions to professionals, self-employed individuals, or small businesses, based on the e-commerce solution

<b>Prize payments (number)</b>	num_operaciones_premios	Number of prize collection transactions from Loterías y Apuestas del Estado (payments from public institutions to citizens)
<b>Prize payments (percentage)</b>	pct_operaciones_premios	Percentage of prize collection transactions from Loterías y Apuestas del Estado over the corresponding total
<b>Prize payments (amount)</b>	imp_operaciones_premios	Total amount in euros of prize collection transactions from Loterías y Apuestas del Estado
<b>Betting payments (number)</b>	num_operaciones_pago_apuestas	Number of betting payment transactions in Loterías y Apuestas del Estado
<b>Betting payments (percentage)</b>	pct_operaciones_pago_apuestas	Percentage of betting payment transactions in Loterías y Apuestas del Estado
<b>Betting payments (amount)</b>	imp_operaciones_pago_apuestas	Total amount in euros of betting payment transactions in Loterías y Apuestas del Estad
<b>Month</b>	fec_periodo	Numeric variable that identifies the month and year to which the data refer
<b>Range order</b>	orden_tramo	Logical display order of the ranges