

Retail payments in Spain

Distribution by instrument and payment system

Payment transactions involving non-Monetary Financial Institutions

Volume of transactions

Thousands of transactions

	2022		2023		S1 2022		S2 2022		S1 2023		S2 2023	
	Nº	%	Nº	%	Nº	%	Nº	%	Nº	%	Nº	%
CREDIT TRANSFERS	2.279.924	17%	2.516.355	16%	1.083.642	17%	1.196.282	16%	1.225.831	17%	1.290.525	18%
SNCE	1.183.358	52%	1.334.777	53%	560.995	52%	622.364	52%	638.946	52%	695.832	54%
Other payment systems and correspondent banking agreements <sup>(1)</sup>	72.922	3%	80.098	3%	35.800	3%	37.122	3%	39.399	3%	40.536	3%
Intra -clearing <sup>(2)</sup>	1.023.644	45%	1.101.481	44%	486.847	45%	536.796	45%	547.486	45%	554.157	43%
DIRECT DEBITS	2.192.817	16%	2.161.916	14%	1.089.920	17%	1.102.898	15%	1.093.746	15%	1.068.170	15%
SNCE	1.317.539	60%	1.362.943	63%	653.711	60%	663.828	60%	683.857	63%	679.086	64%
Other payment systems and correspondent banking agreements	112.365	5%	108.759	5%	56.315	5%	56.050	5%	52.934	5%	55.826	5%
Intra -clearing <sup>(2)</sup>	762.914	35%	690.214	32%	379.894	35%	383.020	35%	356.956	33%	333.259	31%
CHEQUES	24.493	0%	21.169	0%	12.524	0%	11.969	0%	11.274	0%	9.895	0%
SNCE	20.937	85%	18.421	87%	10.807	86%	10.131	85%	9.624	85%	8.798	89%
Other payment systems and correspondent banking agreements	350	1%	307	1%	175	1%	175	1%	428	4%	148	1%
Intra -clearing <sup>(2)</sup>	3.207	13%	2.440	12%	1.543	12%	1.664	14%	1.222	11%	949	10%
OTHER SERVICES not included in Directive (EU) 2015/2366 <sup>(3) (4)</sup>	134.473	1%	202.645	1%	65.869	1%	68.604	1%	60.370	1%	60.370	1%
SNCE (Bills of Exchange)	1.934	1%	1.700	1%	981	1%	953	1%	890	1%	810	1%
PAYMENT CARDS <sup>(4)</sup>	9.163.866	66%	10.359.114	68%	4.291.717	66%	4.872.149	67%	4.914.414	67%	4.914.414	67%
TOTAL	13.795.573	100,00%	15.261.199	100,00%	6.543.672	100,00%	7.251.901	100%	7.305.634	100,00%	7.343.373	100,00%
Memorandum item:												
	2022		2023		S1 2022		S2 2022		S1 2023		S2 2023	
Credits to the accounts by simple book entry <sup>(5)</sup> :	199.089		233.559		102.631		96.457		115.961		117.598	
Adeudos en cuenta mediante simple anotación contable <sup>(5)</sup> :	658.051		672.875		330.959		327.092		339.959		332.915	

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).