

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		2024		S1 2022		S2 2022		S1 2023		S2 2023		S1 2024		S2 2024					
	Nº	%	Nº	%	Nº	%	Nº	%	Nº	%	Nº	%	Nº	%	Nº	%	Nº	%				
CREDIT TRANSFERS	2.279.654	16%	2.549.834	17%	2.935.180	17%	1.083.642	17%	1.196.012	16%	1.225.974	17%	1.323.860	16%	1.404.829	17%	1.530.351	17%				
SNCE	1.183.358	52%	1.334.777	52%	1.490.052	51%	560.995	52%	622.364	52%	638.946	52%	695.832	53%	712.904	51%	777.148	51%				
Other payment systems and correspondent banking agreements ⁽¹⁾	72.922	3%	80.098	3%	90.965	3%	35.800	3%	37.122	3%	39.562	3%	40.536	3%	43.129	3%	47.836	3%				
Intra-clearing ⁽²⁾	1.023.374	45%	1.134.959	45%	1.354.163	46%	486.847	45%	536.526	45%	547.467	45%	587.492	44%	648.796	46%	705.367	46%				
DIRECT DEBITS	2.192.817	16%	2.193.079	14%	2.257.181	13%	1.089.920	17%	1.102.898	15%	1.093.746	15%	1.099.333	14%	1.122.199	14%	1.134.982	13%				
SNCE	1.317.539	60%	1.362.943	62%	1.319.351	58%	653.711	60%	663.828	60%	683.857	63%	679.086	62%	659.422	59%	659.929	58%				
Other payment systems and correspondent banking agreements	112.365	5%	108.759	5%	101.580	5%	56.315	5%	56.050	5%	52.934	5%	55.826	5%	57.198	5%	44.382	4%				
Intra-clearing ⁽²⁾	762.914	35%	721.377	33%	836.250	37%	379.894	35%	383.020	35%	356.956	33%	364.421	33%	405.579	36%	430.671	38%				
CHEQUES	24.493	0%	21.556	0%	18.920	0%	12.524	0%	11.969	0%	11.274	0%	10.282	0%	9.792	0%	9.127	0%				
SNCE	20.937	85%	18.421	85%	16.124	85%	10.807	86%	10.131	85%	9.624	85%	8.798	86%	8.303	85%	7.821	86%				
Other payment systems and correspondent banking agreements	350	1%	307	1%	291	2%	175	1%	175	1%	160	1%	148	1%	160	2%	132	1%				
Intra-clearing ⁽²⁾	3.207	13%	2.827	13%	2.504	13%	1.543	12%	1.664	14%	1.490	13%	1.336	13%	1.330	14%	1.174	13%				
OTHER SERVICES not included in Directive (EU) 2015/2366 ^{(3) (4)}	243.024	2%	296.360	2%	336.650	2%	65.869	1%	177.155	2%	154.085	2%	142.275	2%	164.309	2%	172.341	2%				
SNCE (Bills of Exchange)	1.934	1%	1.700	1%	1.411	0%	981	1%	953	1%	890	1%	810	1%	732	0%	679	0%				
PAYMENT CARDS ⁽⁴⁾	9.110.648	66%	10.388.359	67%	11.696.088	68%	4.266.449	65%	4.844.199	66%	4.913.652	66%	5.474.707	68%	5.562.593	67%	6.133.495	68%				
TOTAL	13.850.637	100%	15.449.187	100%	17.244.018	100%	6.518.404	100%	7.332.233	100%	7.398.731	100%	8.050.456	100%	8.263.723	100%	8.980.296	100%				
Memorandum item:	2022		2023		2024		S1 2022		S2 2022		S1 2023		S2 2023		S1 2024		S2 2024					
Credits to the accounts by simple book entry ⁽⁵⁾ :	199.089		236.226		292.322		102.631		96.457		115.961		120.265		144.945		147.377					
Adeudos en cuenta mediante simple anotación contable ⁽⁵⁾ :	658.051		673.262		682.439		330.959		327.092		339.959		333.303		330.036		352.403					

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).