

SPAIN

Table 6: Payment card functions and accepting devices

(End of period, original units)

Cards issued and accepting devices	2014	2015	2016	2017	2018	2019	2020	2021	2022 (a) (b)	2023	2024	H1 2022	H2 2022	H1 2023	H2 2023	H1 2024	H2 2024
Cards issued by resident PSPs																	
Cards with a cash function	66.315.625	68.553.262	72.960.657	77.617.878	81.626.575	84.358.777	86.334.298	88.457.551	91.271.309	96.584.231	105.228.212	90.953.846	91.271.309	94.462.209	96.584.231	99.301.286	105.228.212
Cards with a payment function (except cards with an e-money function only)	67.993.667	70.252.169	74.853.147	79.641.048	84.093.837	86.385.576	89.844.957	90.997.270	88.803.585	95.544.466	106.020.491	86.168.387	88.803.585	92.358.710	95.544.466	99.554.618	106.020.491
Cards with a debit function	24.416.661	25.099.580	25.763.496	26.934.750	47.083.770	48.417.322	49.260.271	49.855.299	44.721.641	49.298.811	57.646.469	44.368.782	44.721.641	46.743.894	49.298.811	51.234.570	57.646.469
Cards with a credit and/or delayed debit function	43.577.006	45.152.589	49.089.651	52.706.298	37.010.067	37.968.254	40.584.686	41.141.971	44.435.669	46.602.218	48.753.204	42.207.757	44.435.669	45.971.846	46.602.218	48.686.548	48.753.204
Cards with an e-money function (a)	0	0	0	0	0	0	0	.	6.533.808	6.981.016	7.651.101	6.952.248	6.533.808	6.965.699	6.981.016	6.579.738	7.651.101
Cards on which e-money can be stored directly	0	0	0	0	0	0	0	0	5.829.955	3.983.811	4.222.704	6.066.601	5.829.955	4.539.987	3.983.811	3.370.576	4.222.704
Cards which give access to e-money stored on e-money accounts	0	0	0	0	0	0	0	.	703.853	2.997.205	3.428.397	885.647	703.853	2.425.712	2.997.205	3.209.162	3.428.397
Cards with an e-money function which have been loaded at least once	0	0	0	0	0	0	0	.	5.131.187	3.678.660	3.902.121	4.453.841	5.131.187	4.059.881	3.678.660	3.089.808	3.902.121
Total number of cards (irrespective of the number of functions on the card)	67.993.667	70.252.169	74.853.147	79.641.048	84.093.837	86.385.576	89.847.117	92.313.056	95.202.646	101.515.578	114.084.633	95.215.810	95.202.646	98.671.790	101.515.578	106.572.222	114.084.633
Cards with a contactless payment function									88.542.318	94.251.254	104.919.499	89.334.445	88.542.318	90.249.270	94.251.254	99.638.145	104.919.499
Cards with a combined debit, cash and e-money function (a)	0	0	0	0	0	0	.	.	920.531	1.647.244	853.490	691.686	920.531	1.458.588	1.647.244	809.562	853.490
Terminals provided by resident PSPs																	
ATMs	50.445	49.869	49.963	50.842	53.379	53.367	49.481	47.639	38.707	37.996	37.393	39.420	38.707	38.203	37.996	37.454	37.393
Located in the reporting country	50.445	49.869	49.963	50.842	53.379	53.367	49.481	47.639	38.707	37.996	37.393	39.420	38.707	38.203	37.996	37.454	37.393
Located abroad	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ATMs with a cash withdrawal function	50.445	49.869	49.963	50.842	53.379	53.367	49.481	47.639	38.707	37.996	37.393	39.379	38.707	38.203	37.996	37.454	37.393
Located in the reporting country	50.445	49.869	49.963	50.842	53.379	53.367	49.481	47.639	38.707	37.996	37.393	39.379	38.707	38.203	37.996	37.454	37.393
Located abroad	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ATMs with a credit transfer function	43.532	42.107	41.816	42.337	40.848	40.209	40.849	38.348	36.938	36.358	35.851	37.465	36.938	36.592	36.358	36.019	35.851
Located in the reporting country	43.532	42.107	41.816	42.337	40.848	40.209	40.849	38.348	36.938	36.358	35.851	37.465	36.938	36.592	36.358	36.019	35.851
Located abroad	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ATMs accepting contactless transactions									35.824	36.299	36.263	33.802	35.824	35.899	36.299	36.252	36.263
POS terminals (a) (b)	1.224.112	1.380.704	1.496.565	1.570.982	1.642.795	2.800.213	3.000.428	3.262.974	3.886.869	4.115.721	4.260.051	3.800.331	3.886.869	4.139.886	4.115.721	4.270.856	4.260.051
Located in the reporting country	1.223.625	1.380.386	1.496.018	1.570.021	1.641.178	2.190.982	2.325.674	2.505.036	3.076.592	3.282.547	3.409.866	2.951.996	3.076.592	3.235.640	3.282.547	3.434.152	3.409.866
Located abroad	487	318	547	961	1.617	609.231	674.754	757.938	810.277	833.174	850.185	848.335	810.277	904.246	833.174	836.704	850.185
EFTPOS terminals	1.224.112	1.380.704	1.496.565	1.570.982	1.642.795	2.800.213	3.000.428	3.262.561	3.820.505	4.047.889	4.194.853	3.733.706	3.820.505	4.070.772	4.047.889	4.205.841	4.194.853
Located in the reporting country	1.223.625	1.380.386	1.496.018	1.570.021	1.641.178	2.190.982	2.325.674	2.504.785	3.010.228	3.214.715	3.344.682	2.885.371	3.010.228	3.166.526	3.214.715	3.369.145	3.344.682
Located abroad		318	547	961	1.617	609.231	674.754	757.776	810.277	833.174	850.171	848.335	810.277	904.246	833.174	836.696	850.171
Terminals accepting contactless transactions									3.681.879	3.887.149	4.045.899	2.967.508	3.681.879	3.895.742	3.887.149	4.086.175	4.045.899
EFTPOS accepting E-money card terminals	0	0	0	0	0	0	.	.	2.020.266	2.162.641	2.289.020	1.992.127	2.020.266	2.151.597	2.162.641	2.276.908	2.289.020
Located in the reporting country	0	0	0	0	0	0	.	.	2.016.441	2.158.360	2.284.231	1.989.481	2.016.441	2.147.552	2.158.360	2.272.061	2.284.231
Located abroad	0	0	0	0	0	0	0	0	3.825	4.281	4.795	2.646	3.825	4.045	4.281	4.847	4.789
E-money card terminals	0	0	0	0	0	0	0	.	2.029.667	2.168.387	2.294.859	2.004.398	2.029.667	2.160.913	2.168.387	2.282.765	2.294.859
Located in the reporting country	0	0	0	0	0	0	.	.	2.025.842	2.164.106	2.290.064	2.001.752	2.025.842	2.156.868	2.164.106	2.277.897	2.290.064
Located abroad	0	0	0	0	0	0	0	0	3.825	4.281	4.795	2.646	3.825	4.045	4.281	4.868	4.795
E-money card loading and unloading terminals	0	0	0	0	0	0	0	0	659.697	684.690	717.062	10.528	659.697	658.431	684.690	714.039	717.062
Located in the reporting country	0	0	0	0	0	0	0	0	657.374	681.789	712.845	10.463	657.374	656.128	681.789	709.726	712.845
Located abroad	0	0	0	0	0	0	0	0	2.323	2.901	4.217	65	2.323	2.303	2.901	4.313	4.217
E-money card accepting terminals	0	0	0	0	0	0	0	.	2.025.652	2.168.317	2.294.833	1.999.893	2.025.652	2.157.287	2.168.317	2.282.739	2.294.833
Located in the reporting country	0	0	0	0	0	0	0	.	2.021.827	2.164.036	2.290.038	1.997.247	2.021.827	2.153.242	2.164.036	2.277.871	2.290.038
Located abroad	0	0	0	0	0	0	0	.	3.825	4.281	4.795	2.646	3.825	4.045	4.281	4.868	4.795

(a) Prior to 2022, data was primarily provided by the Spanish card payment schemes (except for PSPs that are not members of the schemes) without enough details on e-money cards. From 2022, data are provided directly by the PSPs and may include information on e-money cards

(b) Prior to 2022, data was primarily provided by the Spanish card payment schemes (except for PSPs that are not members of the schemes). From 2022, data are provided directly by the PSPs and may include terminals reported multiple times because of being acquired by multiple PSPs