

SPAIN

Table 7a: Payments per type of payment service involving non-MFIs

Number of transactions sent (Millions, total for the period)

Transactions per type of payment service	2014	2015	2016	2017	2018	2019	2020	2021	2022
Credit transfers	917,78	881,75	1.032,95	1.149,66	1.141,44	1.265,28	1.328,98	1.587,57	2.220,49
Domestic	903,28	861,62	1.012,82	1.127,06	1.114,90	1.235,25	1.304,92	1.543,76	2.181,03
Cross-border	14,50	20,14	20,13	22,61	26,54	30,02	24,06	43,81	39,46
Initiated in paper-based form	108,85	107,64	110,54	106,02	105,99	96,87	78,93	89,76	66,90
Initiated electronically	808,97	774,12	922,42	1.043,64	1.035,45	1.168,41	1.250,07	1.498,75	2.140,80
Initiated in a file/batch	360,28	384,44	469,21	563,79	487,37	495,51	494,22	451,06	472,12
Initiated on a single payment basis	448,69	389,68	453,20	479,85	548,08	672,90	755,85	1.047,69	1.668,68
of which: Instant Credit Transfers (a)									518,00
of which: Online banking based e-payments (b)									816,77
Other Credit transfers (a)									12,79
Credit transfers, received (a)									2.088,02
Domestic (a)									1.988,51
Cross-border	261,31	137,25	153,10	163,13	185,19	201,94	205,69	189,37	99,51
Direct debits	2.090,10	1.831,31	1.920,09	2.241,08	2.000,12	1.960,90	1.911,09	2.066,84	2.120,02
Domestic	2.036,10	1.789,07	1.877,34	2.214,85	1.996,30	1.956,01	1.903,54	2.055,85	2.103,83
Cross-border	54,00	42,24	42,74	26,23	3,81	4,89	7,55	10,99	16,20
Initiated in a file/batch	2.062,47	1.806,90	1.891,91	2.211,29	1.970,35	1.941,56	1.892,43	2.046,20	2.015,03
Initiated on a single payment basis	27,65	24,41	28,18	29,79	29,77	19,35	18,66	20,64	104,99
Direct debits, received (a)									2.071,13
Domestic (a)									2.003,72
Cross-border	216,15	290,15	215,26	346,24	409,74	432,75	437,01	245,03	67,41
Card payments with cards issued by resident PSP (except cards with an e-money function only)	2.760,17	2.987,24	3.463,73	4.038,56	4.703,29	5.577,56	5.993,10	7.639,50	9.133,29
Domestic	2.540,07	2.734,12	3.112,89	3.625,19	4.182,85	4.954,85	5.306,40	6.780,78	8.218,34
Cross-border	220,10	253,12	350,84	413,37	520,44	622,71	686,70	858,72	914,95
Payments with cards with a debit function	1.387,40	1.712,14	2.100,36	2.519,56	3.221,22	3.856,62	4.177,74	5.275,17	5.906,03
Payments with cards with a credit and delayed debit function	1.372,80	1.275,10	1.363,38	1.519,00	1.482,07	1.720,94	1.815,36	2.364,33	3.097,63
Initiated at a physical EFTPOS	2.515,76	2.693,89	3.088,87	3.530,37	4.010,94	4.675,59	4.869,22	6.238,02	7.300,39
Initiated remotely	244,44	293,36	374,87	508,19	692,35	901,97	1.123,88	1.401,48	1.747,29
Card-based payment transactions acquired by resident PSPs (except cards with an e-money function only) [received] (a)									9.096,70
Domestic									8.001,25
Cross-border									1.095,45
E-money payment transactions with e-money issued by resident PSPs	0,00	0,00	0,00	0,00	0,00	0,00	34,76	46,08	170,84
Domestic	0,00	0,00	0,00	0,00	0,00	0,00	31,78	.	111,39
Cross-border	0,00	0,00	0,00	0,00	0,00	0,00	2,98	.	59,45
With cards on which e-money can be stored directly	0,00	0,00	0,00	0,00	0,00	0,00	8,25	17,12	165,22
With e-money accounts	0,00	0,00	0,00	0,00	0,00	0,00	26,51	28,95	5,62
Accessed through a card	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	1,71
E-money payment transactions, received (a)									67,03
Domestic (a)									51,47
Cross-border	0,00	0,00	0,00	0,00	0,00	0,00	3,42	2,55	15,57
Cheques	69,15	69,25	64,28	60,77	48,00	43,40	30,49	29,96	23,56
Domestic	69,15	68,35	63,39	60,02	47,17	42,91	30,18	.	23,18
Cross-border	0,00	0,89	0,89	0,76	0,83	0,48	0,32	.	0,38
Cheques, received (a)									18,92
Domestic (a)									18,84
Cross-border	14,18	10,40	11,69	11,44	10,31	9,64	6,64	4,24	0,07
Other payment services	460,00	435,03	396,35	347,78	291,80	256,94	175,26	162,92	119,93
Domestic	447,48	422,24	382,69	332,99	275,40	235,78	137,72	114,22	114,72
Cross-border	12,52	12,79	13,65	14,79	16,40	21,16	37,53	48,70	5,22
Other payment services, received (a)									47,81
Domestic (a)									47,16
Cross-border	0,27	0,33	0,33	0,34	0,33	1,27	2,62	6,08	0,65
Total payment transactions involving non-MFIs sent	6.297,19	6.204,58	6.877,39	7.837,86	8.184,65	9.103,92	9.473,67	11.532,88	13.788,14
Domestic	5.996,08	5.875,41	6.449,13	7.360,10	7.616,63	8.424,66	8.714,54	10.565,41	12.752,48
Cross-border	301,12	329,17	428,25	477,75	568,02	679,26	759,13	967,47	1.035,66
Total payment transactions involving non-MFIs, received (a)									13.389,61
Domestic									12.110,95
Cross-border									1.278,66
Additional information: (c)									
Credits to the accounts by simple book entry	465,77	359,79	420,78	436,73	535,71	441,68	416,54	412,50	197,24
Debits from the accounts by simple book entry	1.472,58	1.626,56	1.702,24	1.781,06	1.874,63	2.311,98	2.427,21	2.821,81	636,24
Money remittances	12,71	13,03	13,91	15,11	16,75	21,48	38,17	49,45	62,61
Domestic	0,24	0,24	0,26	0,32	0,35	0,32	0,63	0,75	8,40
Cross-border	12,47	12,79	13,65	14,79	16,40	21,16	37,53	48,70	54,22
Money remittances, received	0,27	0,33	0,33	0,34	0,33	1,27	2,62	6,08	9,37
Other services (not included in the Payment Services Directive)	16,29	13,36	8,26	7,68	7,14	7,25	6,53	3,73	145,86

(a) New item reported from 2022 after the modification of Regulation (EU) 1409/2013 on Payment Statistics by Regulation (EU) 2020/2011

(b) Memorandum item on Regulation (EU) 1409/2013. From 2022, with the amending of Regulation (EU) 2022/2011, this item has to be reported by PSPs

(c) Memorandum items on Regulation (EU) 1409/2013. Until 2021, these items were estimated based on data obtained from a survey of the most relevant entities. From 2022, with the amending of Regulation (EU) 2022/2011, these items have to be reported by PSPs