

# SPAIN

**Table 8a: Payments per type of payment service involving non-MFIs**

Value of payments sent (Total for the period; EUR millions)

Transactions per type of payment service	2014	2015	2016	2017	2018	2019	2020	2021	2022
<b>Credit transfers</b>	<b>16.248.061</b>	<b>15.540.914</b>	<b>14.964.976</b>	<b>10.197.538</b>	<b>9.798.153</b>	<b>9.659.233</b>	<b>9.511.922</b>	<b>10.385.622</b>	<b>9.707.668</b>
Domestic	13.023.161	12.708.702	12.380.006	7.978.037	8.026.995	8.089.985	8.256.568	8.888.687	7.663.120
Cross-border	3.224.900	2.832.212	2.584.970	2.219.501	1.771.158	1.569.249	1.255.354	1.496.935	2.044.548
Initiated in paper-based form	<b>10.585.352</b>	<b>10.532.062</b>	<b>9.708.835</b>	<b>4.539.766</b>	<b>3.998.940</b>	<b>3.808.889</b>	<b>3.767.492</b>	<b>3.521.807</b>	<b>3.777.422</b>
Initiated electronically	<b>5.662.739</b>	<b>5.014.185</b>	<b>5.256.141</b>	<b>5.657.772</b>	<b>5.799.213</b>	<b>5.850.345</b>	<b>5.744.429</b>	<b>6.863.815</b>	<b>5.895.444</b>
Initiated in a file/batch	2.544.618	2.291.429	1.806.939	2.385.951	2.563.459	2.649.714	2.873.109	3.148.549	2.139.939
Initiated on a single payment basis	3.118.121	2.722.756	3.449.201	3.271.821	3.235.754	3.200.631	2.871.321	3.715.266	3.755.504
of which: Instant Credit Transfers (a)									266.807
of which: Online banking based e-payments (b)									3.584.956
<b>Other Credit transfers (a)</b>									<b>34.802</b>
<b>Credit transfers, received (a)</b>									<b>9.682.934</b>
Domestic (a)									7.468.236
Cross-border	3.530.087	3.120.858	2.956.979	2.649.224	2.555.981	2.296.843	2.280.208	1.944.430	2.214.698
<b>Direct debits</b>	<b>529.365</b>	<b>483.039</b>	<b>498.272</b>	<b>580.695</b>	<b>531.836</b>	<b>532.861</b>	<b>480.284</b>	<b>552.918</b>	<b>638.499</b>
Domestic	518.465	474.836	489.513	575.067	529.076	529.976	477.705	549.223	632.252
Cross-border	10.900	8.203	8.759	5.628	2.760	2.885	2.579	3.695	6.247
Initiated in a file/batch	<b>507.648</b>	<b>463.206</b>	<b>472.344</b>	<b>552.798</b>	<b>506.549</b>	<b>517.767</b>	<b>466.654</b>	<b>538.416</b>	<b>599.742</b>
Initiated on a single payment basis	<b>21.698</b>	<b>19.833</b>	<b>25.928</b>	<b>27.897</b>	<b>25.287</b>	<b>15.094</b>	<b>13.631</b>	<b>14.501</b>	<b>38.757</b>
<b>Direct debits, received (a)</b>									<b>657.002</b>
Domestic (a)									630.052
Cross-border	52.430	56.989	44.577	69.541	85.318	91.415	82.855	50.953	26.950
<b>Card payments with cards issued by resident PSP (except cards with an e-money function only)</b>	<b>121.914</b>	<b>131.049</b>	<b>147.756</b>	<b>166.574</b>	<b>186.696</b>	<b>210.561</b>	<b>211.661</b>	<b>255.647</b>	<b>313.052</b>
Domestic	110.214	117.379	130.564	148.250	164.919	184.342	186.968	223.612	275.252
Cross-border	11.700	13.670	17.191	18.324	21.777	26.220	24.692	32.035	37.800
Payments with cards with a debit function	56.182	67.657	80.523	92.733	114.979	129.873	136.086	161.417	177.673
Payments with cards with a credit and delayed debit function	65.713	63.392	67.233	73.841	71.717	80.689	75.575	94.230	126.829
Initiated at a physical EFTPOS	107.324	113.245	126.329	139.391	151.684	165.259	161.098	192.830	224.633
Initiated remotely	14.571	17.804	21.426	27.183	35.012	45.302	50.563	62.816	85.330
<b>Card-based payment transactions acquired by resident PSPs (except cards with an e-money function only) [received] (a)</b>									<b>336.071</b>
Domestic									262.583
Cross-border									73.488
<b>E-money payment transactions with e-money issued by resident PSPs</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>748</b>	<b>2.586</b>	<b>7.916</b>
Domestic	0	0	0	0	0	0	661	.	4.249
Cross-border	0	0	0	0	0	0	87	.	3.667
With cards on which e-money can be stored directly	0	0	0	0	0	0	207	395	4.849
With e-money accounts	0	0	0	0	0	0	541	2.191	3.067
Accessed through a card	0	0	0	0	0	0	0	0	35
<b>E-money payment transactions, received (a)</b>									<b>2.331</b>
Domestic (a)									1.540
Cross-border	0	0	0	0	0	0	219	264	791
<b>Cheques</b>	<b>323.834</b>	<b>349.573</b>	<b>338.515</b>	<b>351.477</b>	<b>269.568</b>	<b>250.841</b>	<b>183.307</b>	<b>209.151</b>	<b>199.816</b>
Domestic	316.683	344.304	334.288	347.546	266.489	247.809	181.693	.	197.650
Cross-border	7.151	5.269	4.227	3.931	3.079	3.032	1.615	.	2.165
<b>Cheques, received (a)</b>									<b>161.841</b>
Domestic (a)									161.206
Cross-border	73.358	70.246	99.459	128.720	65.424	63.470	46.101	33.729	635
<b>Other payment services</b>	<b>397.192</b>	<b>374.613</b>	<b>349.986</b>	<b>348.874</b>	<b>290.752</b>	<b>262.991</b>	<b>185.951</b>	<b>176.924</b>	<b>56.109</b>
Domestic	393.666	370.958	346.054	344.446	286.173	257.086	174.862	161.638	55.887
Cross-border	3.526	3.655	3.932	4.428	4.579	5.904	11.089	15.286	221
<b>Other payment services, received (a)</b>									<b>85.314</b>
Domestic (a)									85.180
Cross-border	73	108	215	114	105	359	739	2.525	134
<b>Total payment transactions involving non-MFIs sent</b>	<b>17.620.345</b>	<b>16.879.188</b>	<b>16.299.505</b>	<b>11.645.157</b>	<b>11.077.005</b>	<b>10.916.488</b>	<b>10.573.873</b>	<b>11.582.851</b>	<b>10.923.060</b>
Domestic	14.362.189	14.016.179	13.680.426	9.393.345	9.273.652	9.309.198	9.278.457	10.027.675	8.828.411
Cross-border	3.258.157	2.863.008	2.619.079	2.251.812	1.803.353	1.607.290	1.295.416	1.555.176	2.094.648
<b>Total payment transactions involving non-MFIs, received (a)</b>									<b>11.075.354</b>
Domestic (a)									8.751.161
Cross-border (a)									2.324.194
<b>Additional information: (c)</b>									
Credits to the accounts by simple book entry	2.251.409	1.773.472	2.078.915	1.111.450	1.719.494	2.273.773	2.132.015	2.609.649	7.808.929
Debits from the accounts by simple book entry	1.642.169	1.544.432	1.711.034	1.145.734	1.189.042	1.357.604	1.299.234	1.386.190	8.043.593
Money remittances	3.569	3.694	4.089	4.471	5.014	5.961	11.233	15.478	23.498
Domestic	42	40	157	43	434	57	144	192	3.894
Cross-border	3.526	3.655	3.932	4.428	4.579	5.904	11.089	15.286	19.603
Money remittances, received	73	108	215	114	105	359	739	2.525	149.861
Other services (not included in the Payment Services Directive)	91.923	86.027	74.946	74.959	76.376	70.933	67.104	33.609	182.642

(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