

# Spain

## 8a. Payments per type of payment service involving non-MFIs - page 1

(value of payments sent, unless otherwise stated; EUR billions; total for the period)

	2015	2016	2017	2018	2019
<b>Payments per type of payment service</b>					
<b>Credit transfers</b>	15,540.9	14,965.0	10,197.5	9,798.2	9,916.2
Domestic	12,708.7	12,380.0	7,978.0	8,027.0	8,345.7
Cross-border	2,832.2	2,585.0	2,219.5	1,771.2	1,570.5
Credit transfers					
Initiated in paper-based form	10,532.1	9,708.8	4,539.8	3,998.9	3,838.6
Initiated electronically	5,014.2	5,256.1	5,657.8	5,799.2	6,077.6
Initiated in a file/batch	2,291.4	1,806.9	2,386.0	2,563.5	2,710.5
Initiated on a single payment basis	2,722.8	3,449.2	3,271.8	3,235.8	3,367.1
of which (memorandum item):					
Online banking based e-payments	-	-	-	-	-
Credit transfers					
of which:					
Non-SEPA credit transfers	4,108.2	3,958.0	3,704.8	3,298.2	2,768.1
<b>Cross-border credit transfers received</b>	3,120.9	2,957.0	2,649.2	2,556.0	2,374.4
<b>Direct debits</b>	483.0	498.3	580.7	531.8	584.3
Domestic	474.8	489.5	575.1	529.1	579.3
Cross-border	8.2	8.8	5.6	2.8	5.1
Direct debits					
Initiated in a file/batch	463.2	472.3	552.8	506.5	553.5
Initiated on a single payment basis	19.8	25.9	27.9	25.3	30.8
Direct debits					
of which:					
Non-SEPA direct debits	126.9	56.4	46.4	23.2	4.8
<b>Cross-border direct debits received</b>	57.0	44.6	69.5	85.3	93.4
<b>Card payments with cards issued by resident PSPs*</b>	131.0	147.8	166.6	186.7	210.6
Domestic card payments	117.4	130.6	148.2	164.9	184.3
Cross-border card payments	13.7	17.2	18.3	21.8	26.2
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	67.7	80.5	92.7	115.0	129.9
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	-	-	-	-	-
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	63.4	67.2	73.8	71.7	80.7
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	113.2	126.3	139.4	151.7	165.3
Payments initiated remotely	17.8	21.4	27.2	35.0	45.3
<b>E-money payments with e-money issued by resident PSPs</b>	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.0	0.0	0.0	0.0	0.0
With e-money accounts	0.0	0.0	0.0	0.0	0.0
of which:					
Accessed through a card	0.0	0.0	0.0	0.0	0.0
<b>Cross-border e-money payments with e-money issued by resident PSPs received</b>	0.0	0.0	0.0	0.0	0.0

Explanatory information on certain data items is given in the notes accompanying these tables.

\*Except cards with an e-money function only.

## Spain

### 8a. Payments per type of payment service involving non-MFIs - page 2

(value of payments sent, unless otherwise stated; EUR billions; total for the period)

	2015	2016	2017	2018	2019
<b>Cheques</b>	349.6	338.5	351.5	269.6	277.8
Domestic	344.3	334.3	347.5	266.5	274.7
Cross-border	5.3	4.2	3.9	3.1	3.1
<b>Cross-border cheques received</b>	70.2	99.5	128.7	65.4	63.5
<b>Other payment services</b>	374.6	350.0	348.9	290.8	311.3
Domestic	371.0	346.1	344.4	286.2	306.1
Cross-border	3.7	3.9	4.4	4.6	5.2
<b>Other cross-border payment services received</b>	0.1	0.2	0.1	0.1	0.1
<b>Total payments involving non-MFIs</b>	16,879.2	16,299.5	11,645.2	11,077.0	11,300.2
Domestic	14,016.2	13,680.4	9,393.3	9,273.7	9,690.2
Cross-border	2,863.0	2,619.1	2,251.8	1,803.4	1,610.1
<b>Total cross-border payments received (excluding card payments)</b>	3,248.2	3,101.2	2,847.6	2,719.7	2,532.3
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	1,773.5	2,078.9	1,111.5	1,719.5	2,273.8
Debits from the accounts by simple book entry	1,544.4	1,711.0	1,145.7	1,189.0	1,357.6
Money remittances	3.7	4.1	4.5	5.0	5.7
Domestic	0.0	0.2	0.0	0.4	0.5
Cross-border	3.7	3.9	4.4	4.6	5.2
Cross-border money remittances received	0.1	0.2	0.1	0.1	0.1
Transactions via telecommunication, digital or IT device	0.0	0.0	0.0	0.0	0.0
Cross-border transactions via telecommunication, digital or IT device received	0.0	0.0	0.0	0.0	0.0
Other services (not included in the Payment Services Directive)	86.0	74.9	75.0	76.4	76.7
Domestic	79.5	68.0	69.2	70.6	70.9
Cross-border	6.5	6.9	5.8	5.8	5.8

Explanatory information on certain data items is given in the notes accompanying these tables.