



Spain

10. Payments processed by selected payment systems

(number of transactions sent; millions; total for the period)

	2017	2018	2019	2020	2021
TARGET COMPONENT: TARGET2-Banco de España					
Credit transfers and direct debits	10.1	6.1	6.3	5.9	6.6
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	7.7	3.5	3.7	3.1	3.3
Credit transfers and direct debits to another TARGET component	2.4	2.5	2.6	2.8	3.3
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	2.3	2.5	2.6	2.7	3.3
Credit transfers and direct debits to a non-euro area TARGET component	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of volume (percentages)	59.5	73.7	76.0	79.9	79.8
RETAIL SYSTEM: SNCE					
Total transactions	1,801.6	1,888.6	1,969.9	2,020.9	2,329.4
Domestic	1,799.4	1,885.9	1,966.9	2,017.6	2,322.9
Cross-border	2.2	2.7	3.0	3.3	6.5
Credit transfers	537.2	588.8	665.4	782.1	1,039.4
Domestic	535.3	586.7	663.1	779.7	1,034.2
Cross-border	1.9	2.2	2.3	2.4	5.2
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	537.2	588.8	665.4	782.1	1,039.4
Direct debits	1,216.4	1,255.6	1,265.1	1,210.2	1,264.0
Domestic	1,216.2	1,255.1	1,264.4	1,209.3	1,262.7
Cross-border	0.3	0.5	0.7	0.9	1.3
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	43.1	39.5	35.2	25.9	23.9
Domestic	43.1	39.5	35.2	25.9	23.9
Cross-border	-	-	-	-	-
Other payment services	4.9	4.6	4.1	2.6	2.1
Domestic	4.9	4.6	4.1	2.6	2.1
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	70.7	70.3	72.1	72.5	71.5

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