



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Spain

### 10. Payments processed by selected payment systems

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

|  | 2016    | 2017    | 2018    | 2019    | 2020    |
|--|---------|---------|---------|---------|---------|
| <b>TARGET COMPONENT: TARGET2-ES</b>                                    |         |         |         |         |         |
| Credit transfers and direct debits                                     | 9.9     | 10.1    | 6.1     | 6.3     | 5.9     |
| <i>of which:</i>   |         |         |         |         |         |
| Credit transfers and direct debits within the same TARGET component    | 8.0     | 7.7     | 3.5     | 3.7     | 3.1     |
| Credit transfers and direct debits to another TARGET component         | 2.0     | 2.4     | 2.5     | 2.6     | 2.8     |
| <i>of which:</i>   |         |         |         |         |         |
| Credit transfers and direct debits to a euro area TARGET component     | 1.9     | 2.3     | 2.5     | 2.6     | 2.7     |
| 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)                   | 59.3    | 59.5    | 73.7    | 76.0    | 79.9    |
| <b>RETAIL SYSTEM: SNCE</b>   |         |         |         |         |         |
| <b>Total transactions</b>  | 1,718.2 | 1,801.6 | 1,888.6 | 1,969.9 | 2,020.9 |
| Domestic   | 1,716.5 | 1,799.4 | 1,885.9 | 1,966.9 | 2,017.6 |
| Cross-border   | 1.8     | 2.2     | 2.7     | 3.0     | 3.3     |
| Credit transfers   | 492.9   | 537.2   | 588.8   | 665.4   | 782.1   |
| Domestic   | 491.3   | 535.3   | 586.7   | 663.1   | 779.7   |
| Cross-border   | 1.6     | 1.9     | 2.2     | 2.3     | 2.4     |
| Credit transfers   |         |         |         |         |         |
| Initiated in a paper-based form  | -       | -       | -       | -       | -       |
| Initiated electronically   | 492.9   | 537.2   | 588.8   | 665.4   | 782.1   |
| Direct debits  | 1,174.3 | 1,216.4 | 1,255.6 | 1,265.1 | 1,210.2 |
| Domestic   | 1,174.2 | 1,216.2 | 1,255.1 | 1,264.4 | 1,209.3 |
| Cross-border   | 0.1     | 0.3     | 0.5     | 0.7     | 0.9     |
| 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  | 45.8    | 43.1    | 39.5    | 35.2    | 25.9    |
| Domestic   | 45.8    | 43.1    | 39.5    | 35.2    | 25.9    |
| Cross-border   | -       | -       | -       | -       | -       |
| Other payment services   | 5.2     | 4.9     | 4.6     | 4.1     | 2.6     |
| Domestic   | 5.2     | 4.9     | 4.6     | 4.1     | 2.6     |
| Cross-border   | -       | -       | -       | -       | -       |
| Concentration ratio in terms of volume (percentages)                   | 70.7    | 70.7    | 70.3    | 72.1    | 72.5    |

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