

# Spain

## 11. Payments processed by selected payment systems

(value of transactions sent; EUR billions; total for the period)

	2015	2016	2017	2018	2019
<b>TARGET COMPONENT: TARGET2-ES</b>					
Credit transfers and direct debits	57,391.7	46,605.5	26,998.2	16,088.3	16,438.1
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	48,783.5	38,765.1	20,415.4	11,021.0	10,172.6
Credit transfers and direct debits to another TARGET component	8,608.2	7,840.4	6,582.8	5,067.3	6,265.5
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	8,595.3	7,830.5	6,572.9	5,051.8	6,246.8
Credit transfers and direct debits to a non-euro area TARGET component	12.9	9.9	9.9	15.5	18.7
Concentration ratio in terms of value (percentages)	62.2	62.8	62.2	70.6	73.1
<b>RETAIL SYSTEM: SNCE</b>					
<b>Total transactions</b>	1,536.7	1,581.9	1,739.2	1,808.7	1,859.7
Domestic	1,527.4	1,572.3	1,727.5	1,782.9	1,832.0
Cross-border	9.3	9.6	11.7	25.8	27.8
Credit transfers	937.2	995.6	1,129.7	1,201.0	1,266.1
Domestic	928.0	986.2	1,118.2	1,177.1	1,240.4
Cross-border	9.2	9.4	11.4	23.9	25.6
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	937.2	995.6	1,129.7	1,201.0	1,266.1
Direct debits	305.9	299.3	309.4	315.6	318.8
Domestic	305.8	299.2	309.2	313.7	316.7
Cross-border	0.1	0.2	0.2	2.0	2.1
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	248.9	244.7	257.0	248.3	233.0
Domestic	248.9	244.7	257.0	248.3	233.0
Cross-border	-	-	-	-	-
Other payment services	44.7	42.3	43.2	43.7	41.8
Domestic	44.7	42.3	43.2	43.7	41.8
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	64.3	65.7	65.6	66.6	69.1