

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 |
|--|----------|----------|----------|---------|---------|
| Payments per type of payment service | | | | | |
| Credit transfers | 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 |
| Cross-border credit transfers received | 3,120.9 | 2,957.0 | 2,649.2 | 2,556.0 | 2,374.4 |
| Direct debits | 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 |
| Cross-border direct debits received | 57.0 | 44.6 | 69.5 | 85.3 | 93.4 |
| Card payments with cards issued by resident PSPs* | 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 |
| E-money payments with e-money issued by resident PSPs | 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 |
| Cross-border e-money payments with e-money issued by resident PSPs received | 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 |
|--|----------|----------|----------|----------|----------|
| Cheques | 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 |
| Cross-border cheques received | 70.2 | 99.5 | 128.7 | 65.4 | 63.5 |
| Other payment services | 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 |
| Other cross-border payment services received | 0.1 | 0.2 | 0.1 | 0.1 | 0.1 |
| Total payments involving non-MFIs | 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 |
| Total cross-border payments received (excluding card payments) | 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.