

Financial Cards and Payments in Spain

Market Direction | 2022-12-07 | 66 pages | Euromonitor

AVAILABLE LICENSES:

- Single User Licence €1750.00
- Multiple User License (1 Site) €3500.00
- Multiple User License (Global) €5250.00

Report description:

Having rebounded strongly in 2021 as COVID-19 restrictions were gradually eased and daily life began to normalise, the rate of growth in retail constant value sales (2022 prices) of card transactions slowed significantly during 2022. A difficult economic environment was undoubtedly a factor in this, as it led a significant number of local consumers to reduce their discretionary spending. This offset to a large degree the positive effect on consumption of the excess savings accumulated by Spanish...

Euromonitor International's Financial Cards and Payments in Spain report establishes the size and structure of the market for ATMs cards, smart cards, credit cards, debit cards, charge cards, pre-paid cards and store cards. It looks at key players in the market (issuers and operators), number of cards in circulation, numbers transactions and value of transactions. It offers strategic analysis of sector forecasts and trends to watch.

Product coverage: Financial Cards in Circulation, M-Commerce, Transactions.

Data coverage: market sizes (historic and forecasts), company shares, brand shares and distribution data.

Why buy this report?

- * Get a detailed picture of the Financial Cards and Payments market;
- * Pinpoint growth sectors and identify factors driving change;
- * Understand the competitive environment, the market's major players and leading brands;
- * Use five-year forecasts to assess how the market is predicted to develop.

Euromonitor International has over 40 years' experience of publishing market research reports, business reference books and online information systems. With offices in London, Chicago, Singapore, Shanghai, Vilnius, Dubai, Cape Town, Santiago, Sydney, Tokyo and Bangalore and a network of over 800 analysts worldwide, Euromonitor International has a unique capability to develop reliable information resources to help drive informed strategic planning.

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

Table of Contents:

Financial Cards and Payments in Spain

Euromonitor International

December 2022

List Of Contents And Tables

FINANCIAL CARDS AND PAYMENTS IN SPAIN

EXECUTIVE SUMMARY

Financial cards and payments in 2022: The big picture
key trends

Competitive landscape

What next for financial cards and payments?

MARKET INDICATORS

Table 1 Number of POS Terminals: Units 2017-2022

Table 2 Number of ATMs: Units 2017-2022

Table 3 Value Lost to Fraud 2017-2022

Table 4 Card Expenditure by Location 2022

Table 5 Financial Cards in Circulation by Type: % Number of Cards 2017-2022

Table 6 Domestic versus Foreign Spend 2022

MARKET DATA

Table 7 Financial Cards by Category: Number of Cards in Circulation 2017-2022

Table 8 Financial Cards by Category: Number of Accounts 2017-2022

Table 9 Financial Cards Transactions by Category: Value 2017-2022

Table 10 □Financial Cards by Category: Number of Transactions 2017-2022

Table 11 □Consumer Payments by Category: Value 2017-2022

Table 12 □Consumer Payments by Category: Number of Transactions 2017-2022

Table 13 □M-Commerce by Category: Value 2017-2022

Table 14 □M-Commerce by Category: % Value Growth 2017-2022

Table 15 □Financial Cards: Number of Cards by Issuer 2017-2021

Table 16 □Financial Cards: Number of Cards by Operator 2017-2021

Table 17 □Financial Cards: Card Payment Transactions Value by Operator 2017-2021

Table 18 □Financial Cards: Card Payment Transactions Value by Issuer 2017-2021

Table 19 □Forecast Financial Cards by Category: Number of Cards in Circulation 2022-2027

Table 20 □Forecast Financial Cards by Category: Number of Accounts 2022-2027

Table 21 □Forecast Financial Cards Transactions by Category: Value 2022-2027

Table 22 □Forecast Financial Cards by Category: Number of Transactions 2022-2027

Table 23 □Forecast Consumer Payments by Category: Value 2022-2027

Table 24 □Forecast Consumer Payments by Category: Number of Transactions 2022-2027

Table 25 □Forecast M-Commerce by Category: Value 2022-2027

Table 26 □Forecast M-Commerce by Category: % Value Growth 2022-2027

DISCLAIMER

SOURCES

Summary 1 Research Sources

DEBIT CARDS IN SPAIN

KEY DATA FINDINGS

2022 DEVELOPMENTS

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

Debit cards remain the most favoured type of payment card
Commercial debit card transactions rebound to pre-pandemic level
Contactless payment now the norm

PROSPECTS AND OPPORTUNITIES

Strongly favoured by younger consumers, debit cards will continue to outperform charge, credit and store cards
Rising interest rates will make debit cards even more attractive vis-a-vis credit and charge cards
Bizum a growing competitive threat to debit cards

CATEGORY DATA

Table 27 Debit Cards: Number of Cards in Circulation 2017-2022
Table 28 Debit Cards Transactions 2017-2022
Table 29 Debit Cards in Circulation: % Growth 2017-2022
Table 30 Debit Cards Transactions: % Growth 2017-2022
Table 31 Debit Cards: Number of Cards by Issuer 2017-2021
Table 32 Debit Cards: Number of Cards by Operator 2017-2021
Table 33 Debit Cards Payment Transaction Value by Issuer 2017-2021
Table 34 Debit Cards Payment Transaction Value by Operator 2017-2021
Table 35 Forecast Debit Cards: Number of Cards in Circulation 2022-2027
Table 36 □Forecast Debit Cards Transactions 2022-2027
Table 37 □Forecast Debit Cards in Circulation: % Growth 2022-2027
Table 38 □Forecast Debit Cards Transactions: % Growth 2022-2027

CREDIT CARDS IN SPAIN

KEY DATA FINDINGS

2022 DEVELOPMENTS

Inflationary pressure and rising interest rates rein in growth
More frequent payments, but a decrease in spend per transaction
Regulatory crackdown on high interest rates

PROSPECTS AND OPPORTUNITIES

Amid higher interest rates, credit cards will continue to underperform debit cards
Neobanks will challenge incumbents
Credit cards will increasingly be used for mobile payments

CATEGORY DATA

Table 39 Credit Cards: Number of Cards in Circulation 2017-2022
Table 40 Credit Cards Transactions 2017-2022
Table 41 Credit Cards in Circulation: % Growth 2017-2022
Table 42 Credit Cards Transactions: % Growth 2017-2022
Table 43 Commercial Credit Cards: Number of Cards in Circulation 2017-2022
Table 44 Commercial Credit Cards Transactions 2017-2022
Table 45 Commercial Credit Cards in Circulation: % Growth 2017-2022
Table 46 Commercial Credit Cards Transactions: % Growth 2017-2022
Table 47 Personal Credit Cards: Number of Cards in Circulation 2017-2022
Table 48 □Personal Credit Cards Transactions 2017-2022
Table 49 □Personal Credit Cards in Circulation: % Growth 2017-2022
Table 50 □Personal Credit Cards Transactions: % Growth 2017-2022
Table 51 □Credit Cards: Number of Cards by Issuer 2017-2021
Table 52 □Credit Cards: Number of Cards by Operator 2017-2021
Table 53 □Credit Cards Payment Transaction Value by Issuer 2017-2021
Table 54 □Credit Cards Payment Transaction Value by Operator 2017-2021

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

Table 55 □Commercial Credit Cards: Number of Cards by Issuer 2017-2021
Table 56 □Commercial Credit Cards: Number of Cards by Operator 2017-2021
Table 57 □Commercial Credit Cards Payment Transaction Value by Issuer 2017-2021
Table 58 □Commercial Credit Cards Payment Transaction Value by Operator 2017-2021
Table 59 □Personal Credit Cards: Number of Cards by Issuer 2017-2021
Table 60 □Personal Credit Cards: Number of Cards by Operator 2017-2021
Table 61 □Personal Credit Cards Payment Transaction Value by Issuer 2017-2021
Table 62 □Personal Credit Cards Payment Transaction Value by Operator 2017-2021
Table 63 □Forecast Credit Cards: Number of Cards in Circulation 2022-2027
Table 64 □Forecast Credit Cards Transactions 2022-2027
Table 65 □Forecast Credit Cards in Circulation: % Growth 2022-2027
Table 66 □Forecast Credit Cards Transactions: % Growth 2022-2027
Table 67 □Forecast Commercial Credit Cards: Number of Cards in Circulation 2022-2027
Table 68 □Forecast Commercial Credit Cards Transactions 2022-2027
Table 69 □Forecast Commercial Credit Cards in Circulation: % Growth 2022-2027
Table 70 □Forecast Commercial Credit Cards Transactions: % Growth 2022-2027
Table 71 □Forecast Personal Credit Cards: Number of Cards in Circulation 2022-2027
Table 72 □Forecast Personal Credit Cards Transactions 2022-2027
Table 73 □Forecast Personal Credit Cards in Circulation: % Growth 2022-2027
Table 74 □Forecast Personal Credit Cards Transactions: % Growth 2022-2027

CHARGE CARDS IN SPAIN

KEY DATA FINDINGS

2022 DEVELOPMENTS

Post-pandemic boom runs out of steam

Revival in business travel boosts commercial charge card use

PROSPECTS AND OPPORTUNITIES

E-commerce will continue to drive growth

Virtual cards will increasingly replace physical ones

Bizum will continue to grow in popularity as an alternative to charge cards

CATEGORY DATA

Table 75 Charge Cards: Number of Cards in Circulation 2017-2022
Table 76 Charge Cards Transactions 2017-2022
Table 77 Charge Cards in Circulation: % Growth 2017-2022
Table 78 Charge Cards Transactions: % Growth 2017-2022
Table 79 Commercial Charge Cards: Number of Cards in Circulation 2017-2022
Table 80 Commercial Charge Cards Transactions 2017-2022
Table 81 Commercial Charge Cards in Circulation: % Growth 2017-2022
Table 82 Commercial Charge Cards Transactions: % Growth 2017-2022
Table 83 Personal Charge Cards: Number of Cards in Circulation 2017-2022
Table 84 □Personal Charge Cards Transactions 2017-2022
Table 85 □Personal Charge Cards in Circulation: % Growth 2017-2022
Table 86 □Personal Charge Cards Transactions: % Growth 2017-2022
Table 87 □Charge Cards: Number of Cards by Issuer 2017-2021
Table 88 □Charge Cards: Number of Cards by Operator 2017-2021
Table 89 □Charge Cards Payment Transaction Value by Issuer 2017-2021
Table 90 □Charge Cards Payment Transaction Value by Operator 2017-2021
Table 91 □Commercial Charge Cards: Number of Cards by Issuer 2017-2021

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

Table 92 □Commercial Charge Cards: Number of Cards by Operator 2017-2021

Table 93 □Commercial Charge Cards Payment Transaction Value by Issuer 2017-2021

Table 94 □Commercial Charge Cards Payment Transaction Value by Operator 2017-2021

Table 95 □Personal Charge Cards: Number of Cards by Issuer 2017-2021

Table 96 □Personal Charge Cards: Number of Cards by Operator 2017-2021

Table 97 □Personal Charge Cards Transaction Value by Issuer 2017-2021

Table 98 □Personal Charge Cards Transaction Value by Operator 2017-2021

Table 99 □Forecast Charge Cards: Number of Cards in Circulation 2022-2027

Table 100 □Forecast Charge Cards Transactions 2022-2027

Table 101 □Forecast Charge Cards in Circulation: % Growth 2022-2027

Table 102 □Forecast Charge Cards Transactions: % Growth 2022-2027

Table 103 □Forecast Commercial Charge Cards: Number of Cards in Circulation 2022-2027

Table 104 □Forecast Commercial Charge Cards Transactions 2022-2027

Table 105 □Forecast Commercial Charge Cards in Circulation: % Growth 2022-2027

Table 106 □Forecast Commercial Charge Cards Transactions: % Growth 2022-2027

Table 107 □Forecast Personal Charge Cards: Number of Cards in Circulation 2022-2027

Table 108 □Forecast Personal Charge Cards Transactions 2022-2027

Table 109 □Forecast Personal Charge Cards in Circulation: % Growth 2022-2027

Table 110 □Forecast Personal Charge Cards Transactions: % Growth 2022-2027

PRE-PAID CARDS IN SPAIN

KEY DATA FINDINGS

2022 DEVELOPMENTS

Open loop cards continue to grow

Tech companies like Google, Amazon and Netflix drive growth in demand for gift cards

Pre-paid cards are going virtual

PROSPECTS AND OPPORTUNITIES

Closed loop pre-paid cards for transport will remain dominant

Commercial open loop cards provide an opportunity for growth

Welfare payments could be made using open loop cards

CATEGORY DATA

Table 111 Pre-paid Cards: Number of Cards in Circulation 2017-2022

Table 112 Pre-paid Cards Transactions 2017-2022

Table 113 Pre-paid Cards in Circulation: % Growth 2017-2022

Table 114 Pre-paid Cards Transactions: % Growth 2017-2022

Table 115 Closed Loop Pre-paid Cards Transactions 2017-2022

Table 116 Closed Loop Pre-paid Cards Transactions: % Growth 2017-2022

Table 117 Open Loop Pre-paid Cards Transactions 2017-2022

Table 118 Open Loop Pre-paid Cards Transactions: % Growth 2017-2022

Table 119 Pre-paid Cards: Number of Cards by Issuer 2017-2021

Table 120 □Pre-paid Cards: Number of Cards by Operator 2017-2021

Table 121 □Pre-paid Cards Transaction Value by Issuer 2017-2021

Table 122 □Pre-paid Cards Transaction Value by Operator 2017-2021

Table 123 □Closed Loop Pre-paid Cards: Number of Cards by Issuer 2017-2021

Table 124 □Closed Loop Pre-paid Cards: Number of Cards by Operator 2017-2021

Table 125 □Closed Loop Pre-paid Cards Transaction Value by Issuer 2017-2021

Table 126 □Closed Loop Pre-paid Cards Transaction Value by Operator 2017-2021

Table 127 □Open Loop Pre-paid Cards: Number of Cards by Issuer 2017-2021

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

Table 128 □Open Loop Pre-paid Cards: Number of Cards by Operator 2017-2021
Table 129 □Open Loop Pre-paid Cards Transaction Value by Issuer 2017-2021
Table 130 □Open Loop Pre-paid Cards Transaction Value by Operator 2017-2021
Table 131 □Forecast Pre-paid Cards: Number of Cards in Circulation 2022-2027
Table 132 □Forecast Pre-paid Cards Transactions 2022-2027
Table 133 □Forecast Pre-paid Cards in Circulation: % Growth 2022-2027
Table 134 □Forecast Pre-paid Cards Transactions: % Growth 2022-2027
Table 135 □Forecast Closed Loop Pre-paid Cards Transactions 2022-2027
Table 136 □Forecast Closed Loop Pre-paid Cards Transactions: % Growth 2022-2027
Table 137 □Forecast Open Loop Pre-paid Cards Transactions 2022-2027
Table 138 □Forecast Open Loop Pre-paid Cards Transactions: % Growth 2022-2027

STORE CARDS IN SPAIN

KEY DATA FINDINGS

2022 DEVELOPMENTS

Store cards are a small, and declining, presence in payment cards

Leading player El Corte Ingles to replace its store card with a credit card

Store cards benefit from consumption rebound, but to a lesser extent than other types of payment card

PROSPECTS AND OPPORTUNITIES

As retailers lose interest, store cards will continue to decline

Store cards will remain attractive to older, more conservative consumers

Keeping store cards relevant will be a struggle

CATEGORY DATA

Table 139 Store Cards: Number of Cards in Circulation 2017-2022

Table 140 Store Cards Transactions 2017-2022

Table 141 Store Cards in Circulation: % Growth 2017-2022

Table 142 Store Cards Transactions: % Growth 2017-2022

Table 143 Store Cards: Number of Cards by Issuer 2017-2021

Table 144 Store Cards: Payment Transaction Value by Issuer 2017-2021

Table 145 Forecast Store Cards: Number of Cards in Circulation 2022-2027

Table 146 Forecast Store Cards Transactions 2022-2027

Table 147 Forecast Store Cards in Circulation: % Growth 2022-2027

Table 148 □Forecast Store Cards Transactions: % Growth 2022-2027

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

Financial Cards and Payments in Spain

Market Direction | 2022-12-07 | 66 pages | Euromonitor

To place an Order with Scotts International:

- Print this form
- Complete the relevant blank fields and sign
- Send as a scanned email to support@scotts-international.com

ORDER FORM:

Select license	License	Price
	Single User Licence	€1750.00
	Multiple User License (1 Site)	€3500.00
	Multiple User License (Global)	€5250.00
		VAT
		Total

*Please circle the relevant license option. For any questions please contact support@scotts-international.com or 0048 603 394 346.

** VAT will be added at 23% for Polish based companies, individuals and EU based companies who are unable to provide a valid EU Vat Numbers.

Email*	<input type="text"/>	Phone*	<input type="text"/>
First Name*	<input type="text"/>	Last Name*	<input type="text"/>
Job title*	<input type="text"/>		
Company Name*	<input type="text"/>	EU Vat / Tax ID / NIP number*	<input type="text"/>
Address*	<input type="text"/>	City*	<input type="text"/>
Zip Code*	<input type="text"/>	Country*	<input type="text"/>
		Date	<input type="text" value="2026-03-02"/>
		Signature	<input type="text"/>

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com