

Credit Cards in Spain

November 2023

Table of Contents

KEY DATA FINDINGS

2023 DEVELOPMENTS

E-commerce and travel support growth in charge cards

Contactless payments on the rise

BNPL is changing the landscape

PROSPECTS AND OPPORTUNITIES

Uncertain economic situation set to restrict growth in card payments

Electronic payments, such as the Bizum platform, will directly compete with charge cards

New players in credit cards could drive a shift from charge cards to credit cards

CATEGORY DATA

Table 1 - Charge Cards: Number of Cards in Circulation 2018-2023

Table 2 - Charge Cards Transactions 2018-2023

Table 3 - Charge Cards in Circulation: % Growth 2018-2023

Table 4 - Charge Cards Transactions: % Growth 2018-2023

Table 5 - Commercial Charge Cards: Number of Cards in Circulation 2018-2023

Table 6 - Commercial Charge Cards Transactions 2018-2023

Table 7 - Commercial Charge Cards in Circulation: % Growth 2018-2023

Table 8 - Commercial Charge Cards Transactions: % Growth 2018-2023

Table 9 - Personal Charge Cards: Number of Cards in Circulation 2018-2023

Table 10 - Personal Charge Cards Transactions 2018-2023

Table 11 - Personal Charge Cards in Circulation: % Growth 2018-2023

Table 12 - Personal Charge Cards Transactions: % Growth 2018-2023

Table 13 - Charge Cards: Number of Cards by Issuer 2018-2022

Table 14 - Charge Cards: Number of Cards by Operator 2018-2022

Table 15 - Charge Cards Payment Transaction Value by Issuer 2018-2022

Table 16 - Charge Cards Payment Transaction Value by Operator 2018-2022

Table 17 - Commercial Charge Cards: Number of Cards by Issuer 2018-2022

Table 18 - Commercial Charge Cards: Number of Cards by Operator 2018-2022

Table 19 - Commercial Charge Cards Payment Transaction Value by Issuer 2018-2022

Table 20 - Commercial Charge Cards Payment Transaction Value by Operator 2018-2022

Table 21 - Personal Charge Cards: Number of Cards by Issuer 2018-2022

Table 22 - Personal Charge Cards: Number of Cards by Operator 2018-2022

Table 23 - Personal Charge Cards Transaction Value by Issuer 2018-2022

Table 24 - Personal Charge Cards Transaction Value by Operator 2018-2022

Table 25 - Forecast Charge Cards: Number of Cards in Circulation 2023-2028

Table 26 - Forecast Charge Cards Transactions 2023-2028

Table 27 - Forecast Charge Cards in Circulation: % Growth 2023-2028

Table 28 - Forecast Charge Cards Transactions: % Growth 2023-2028

Table 29 - Forecast Commercial Charge Cards: Number of Cards in Circulation 2023-2028

Table 30 - Forecast Commercial Charge Cards Transactions 2023-2028

Table 31 - Forecast Commercial Charge Cards in Circulation: % Growth 2023-2028

Table 32 - Forecast Commercial Charge Cards Transactions: % Growth 2023-2028

Table 33 - Forecast Personal Charge Cards: Number of Cards in Circulation 2023-2028

Table 34 - Forecast Personal Charge Cards Transactions 2023-2028

Table 35 - Forecast Personal Charge Cards in Circulation: % Growth 2023-2028

Table 36 - Forecast Personal Charge Cards Transactions: % Growth 2023-2028

KEY DATA FINDINGS

2023 DEVELOPMENTS

BNPL is changing the credit card landscape

Positive impact of joint partnerships between leading banks and retail/travel companies

Return to business activity supports growth of commercial credit cards

PROSPECTS AND OPPORTUNITIES

Mobile payments to continue to grow

Stricter rules for “revolving type” credit cards to restrict growth

New players such as El Corte Inglés to drive the competition

CATEGORY DATA

Table 37 - Credit Cards: Number of Cards in Circulation 2018-2023

Table 38 - Credit Cards Transactions 2018-2023

Table 39 - Credit Cards in Circulation: % Growth 2018-2023

Table 40 - Credit Cards Transactions: % Growth 2018-2023

Table 41 - Commercial Credit Cards: Number of Cards in Circulation 2018-2023

Table 42 - Commercial Credit Cards Transactions 2018-2023

Table 43 - Commercial Credit Cards in Circulation: % Growth 2018-2023

Table 44 - Commercial Credit Cards Transactions: % Growth 2018-2023

Table 45 - Personal Credit Cards: Number of Cards in Circulation 2018-2023

Table 46 - Personal Credit Cards Transactions 2018-2023

Table 47 - Personal Credit Cards in Circulation: % Growth 2018-2023

Table 48 - Personal Credit Cards Transactions: % Growth 2018-2023

Table 49 - Credit Cards: Number of Cards by Issuer 2018-2022

Table 50 - Credit Cards: Number of Cards by Operator 2018-2022

Table 51 - Credit Cards Payment Transaction Value by Issuer 2018-2022

Table 52 - Credit Cards Payment Transaction Value by Operator 2018-2022

Table 53 - Commercial Credit Cards: Number of Cards by Issuer 2018-2022

Table 54 - Commercial Credit Cards: Number of Cards by Operator 2018-2022

Table 55 - Commercial Credit Cards Payment Transaction Value by Issuer 2018-2022

Table 56 - Commercial Credit Cards Payment Transaction Value by Operator 2018-2022

Table 57 - Personal Credit Cards: Number of Cards by Issuer 2018-2022

Table 58 - Personal Credit Cards: Number of Cards by Operator 2018-2022

Table 59 - Personal Credit Cards Payment Transaction Value by Issuer 2018-2022

Table 60 - Personal Credit Cards Payment Transaction Value by Operator 2018-2022

Table 61 - Forecast Credit Cards: Number of Cards in Circulation 2023-2028

Table 62 - Forecast Credit Cards Transactions 2023-2028

Table 63 - Forecast Credit Cards in Circulation: % Growth 2023-2028

Table 64 - Forecast Credit Cards Transactions: % Growth 2023-2028

Table 65 - Forecast Commercial Credit Cards: Number of Cards in Circulation 2023-2028

Table 66 - Forecast Commercial Credit Cards Transactions 2023-2028

Table 67 - Forecast Commercial Credit Cards in Circulation: % Growth 2023-2028

Table 68 - Forecast Commercial Credit Cards Transactions: % Growth 2023-2028

Table 69 - Forecast Personal Credit Cards: Number of Cards in Circulation 2023-2028

Table 70 - Forecast Personal Credit Cards Transactions 2023-2028

Table 71 - Forecast Personal Credit Cards in Circulation: % Growth 2023-2028

Table 72 - Forecast Personal Credit Cards Transactions: % Growth 2023-2028

[Debit Cards in Spain - Category analysis](#)

[Debit Cards in Spain - Company Profile](#)

KEY DATA FINDINGS

2023 DEVELOPMENTS

Change of banks' business strategy leads to decline in debit cards issued; however, debit cards remain the preferred payment card

Debit cards continue to struggle to gain share in the business sector

Contactless payment now the norm

PROSPECTS AND OPPORTUNITIES

Debit cards will continue to be the preferred payment method

Growth in proximity mobile payments and more debit cards added to mobile wallets

Expected economic slowdown to support the growth of debit card usage

CATEGORY DATA

Table 73 - Debit Cards: Number of Cards in Circulation 2018-2023

Table 74 - Debit Cards Transactions 2018-2023

Table 75 - Debit Cards in Circulation: % Growth 2018-2023

Table 76 - Debit Cards Transactions: % Growth 2018-2023

Table 77 - Debit Cards: Number of Cards by Issuer 2018-2022

Table 78 - Debit Cards: Number of Cards by Operator 2018-2022

Table 79 - Debit Cards Payment Transaction Value by Issuer 2018-2022

Table 80 - Debit Cards Payment Transaction Value by Operator 2018-2022

Table 81 - Forecast Debit Cards: Number of Cards in Circulation 2023-2028

Table 82 - Forecast Debit Cards Transactions 2023-2028

Table 83 - Forecast Debit Cards in Circulation: % Growth 2023-2028

Table 84 - Forecast Debit Cards Transactions: % Growth 2023-2028

[Pre-Paid Cards in Spain - Category analysis](#)

[Pre-Paid Cards in Spain - Company Profile](#)

KEY DATA FINDINGS

2023 DEVELOPMENTS

Pre-paid cards record further growth, with closed loop remaining dominant

Correos launches its own version of Bizum

Public transportation cards continue to record the highest growth in closed loop cards

PROSPECTS AND OPPORTUNITIES

Digitalisation of pre-paid cards set to continue

Commercial open loop cards provide opportunity for growth

Welfare payments could be made using open loop cards, driving future growth

CATEGORY DATA

Table 85 - Pre-paid Cards: Number of Cards in Circulation 2018-2023

Table 86 - Pre-paid Cards Transactions 2018-2023

Table 87 - Pre-paid Cards in Circulation: % Growth 2018-2023

Table 88 - Pre-paid Cards Transactions: % Growth 2018-2023

Table 89 - Closed Loop Pre-paid Cards Transactions 2018-2023

Table 90 - Closed Loop Pre-paid Cards Transactions: % Growth 2018-2023

Table 91 - Open Loop Pre-paid Cards Transactions 2018-2023

Table 92 - Open Loop Pre-paid Cards Transactions: % Growth 2018-2023

| |
|----------------------------------------------------------------------------------|
| Table 93 - Pre-paid Cards: Number of Cards by Issuer 2018-2022 |
| Table 94 - Pre-paid Cards: Number of Cards by Operator 2018-2022 |
| Table 95 - Pre-paid Cards Transaction Value by Issuer 2018-2022 |
| Table 96 - Pre-paid Cards Transaction Value by Operator 2018-2022 |
| Table 97 - Closed Loop Pre-paid Cards: Number of Cards by Issuer 2018-2022 |
| Table 98 - Closed Loop Pre-paid Cards: Number of Cards by Operator 2018-2022 |
| Table 99 - Closed Loop Pre-paid Cards Transaction Value by Issuer 2018-2022 |
| Table 100 - Closed Loop Pre-paid Cards Transaction Value by Operator 2018-2022 |
| Table 101 - Open Loop Pre-paid Cards: Number of Cards by Issuer 2018-2022 |
| Table 102 - Open Loop Pre-paid Cards: Number of Cards by Operator 2018-2022 |
| Table 103 - Open Loop Pre-paid Cards Transaction Value by Issuer 2018-2022 |
| Table 104 - Open Loop Pre-paid Cards Transaction Value by Operator 2018-2022 |
| Table 105 - Forecast Pre-paid Cards: Number of Cards in Circulation 2023-2028 |
| Table 106 - Forecast Pre-paid Cards Transactions 2023-2028 |
| Table 107 - Forecast Pre-paid Cards in Circulation: % Growth 2023-2028 |
| Table 108 - Forecast Pre-paid Cards Transactions: % Growth 2023-2028 |
| Table 109 - Forecast Closed Loop Pre-paid Cards Transactions 2023-2028 |
| Table 110 - Forecast Closed Loop Pre-paid Cards Transactions: % Growth 2023-2028 |
| Table 111 - Forecast Open Loop Pre-paid Cards Transactions 2023-2028 |
| Table 112 - Forecast Open Loop Pre-paid Cards Transactions: % Growth 2023-2028 |

[Store Cards in Spain - Category analysis](#)

[Store Cards in Spain - Company Profile](#)

KEY DATA FINDINGS

2023 DEVELOPMENTS

Store cards hold a relatively small and declining share of card payment transactions
 Consumers increasingly prefer debit and credit cards
 The leading player moves out of store cards in 2023

PROSPECTS AND OPPORTUNITIES

Store cards set to record further decline, with only one dominant player present
 Store cards will remain attractive to older, more conservative consumers
 Keeping store cards relevant will be a struggle

CATEGORY DATA

| |
|----------------------------------------------------------------------------|
| Table 113 - Store Cards: Number of Cards in Circulation 2018-2023 |
| Table 114 - Store Cards Transactions 2018-2023 |
| Table 115 - Store Cards in Circulation: % Growth 2018-2023 |
| Table 116 - Store Cards Transactions: % Growth 2018-2023 |
| Table 117 - Store Cards: Number of Cards by Issuer 2018-2022 |
| Table 118 - Store Cards: Payment Transaction Value by Issuer 2018-2022 |
| Table 119 - Forecast Store Cards: Number of Cards in Circulation 2023-2028 |
| Table 120 - Forecast Store Cards Transactions 2023-2028 |
| Table 121 - Forecast Store Cards in Circulation: % Growth 2023-2028 |
| Table 122 - Forecast Store Cards Transactions: % Growth 2023-2028 |

[Financial Cards and Payments in Spain - Industry Overview](#)

EXECUTIVE SUMMARY

Financial cards and payments in 2023: The big picture

2023 KEY TRENDS

Growth in mobile payments

Enhanced security of electronic and card payments

Competitive landscape

What next for financial cards and payments?

MARKET INDICATORS

Table 123 - Number of POS Terminals: Units 2018-2023

Table 124 - Number of ATMs: Units 2018-2023

Table 125 - Value Lost to Fraud 2018-2023

Table 126 - Card Expenditure by Location 2023

Table 127 - Financial Cards in Circulation by Type: % Number of Cards 2018-2023

Table 128 - Domestic versus Foreign Spend 2023

MARKET DATA

Table 129 - Financial Cards by Category: Number of Cards in Circulation 2018-2023

Table 130 - Financial Cards by Category: Number of Accounts 2018-2023

Table 131 - Financial Cards Transactions by Category: Value 2018-2023

Table 132 - Financial Cards by Category: Number of Transactions 2018-2023

Table 133 - Consumer Payments by Category: Value 2018-2023

Table 134 - Consumer Payments by Category: Number of Transactions 2018-2023

Table 135 - M-Commerce by Category: Value 2018-2023

Table 136 - M-Commerce by Category: % Value Growth 2018-2023

Table 137 - Financial Cards: Number of Cards by Issuer 2018-2022

Table 138 - Financial Cards: Number of Cards by Operator 2018-2022

Table 139 - Financial Cards: Card Payment Transactions Value by Operator 2018-2022

Table 140 - Financial Cards: Card Payment Transactions Value by Issuer 2018-2022

Table 141 - Forecast Financial Cards by Category: Number of Cards in Circulation 2023-2028

Table 142 - Forecast Financial Cards by Category: Number of Accounts 2023-2028

Table 143 - Forecast Financial Cards Transactions by Category: Value 2023-2028

Table 144 - Forecast Financial Cards by Category: Number of Transactions 2023-2028

Table 145 - Forecast Consumer Payments by Category: Value 2023-2028

Table 146 - Forecast Consumer Payments by Category: Number of Transactions 2023-2028

Table 147 - Forecast M-Commerce by Category: Value 2023-2028

Table 148 - Forecast M-Commerce by Category: % Value Growth 2023-2028

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SOURCES

Summary 1 - Research Sources

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