



**Euromonitor
International**

Debit Cards in Spain

March 2026

Table of Contents

KEY DATA FINDINGS

2025 DEVELOPMENTS

Charge cards adapting to changing conditions but facing growing competition

INDUSTRY PERFORMANCE

Digital wallets and contactless payments on the rise

Traditional banks lead

WHAT'S NEXT?

Shift toward hybrid credit-charge card models

Digital payments on the rise, hence fewer plastic cards and an increase in digital first

Regulatory pressure and transparency mandates

CATEGORY DATA

Table 1 - Charge Cards: Number of Cards in Circulation 2020-2025

Table 2 - Charge Cards Transactions 2020-2025

Table 3 - Charge Cards in Circulation: % Growth 2020-2025

Table 4 - Charge Cards Transactions: % Growth 2020-2025

Table 5 - Commercial Charge Cards: Number of Cards in Circulation 2020-2025

Table 6 - Commercial Charge Cards Transactions 2020-2025

Table 7 - Commercial Charge Cards in Circulation: % Growth 2020-2025

Table 8 - Commercial Charge Cards Transactions: % Growth 2020-2025

Table 9 - Personal Charge Cards: Number of Cards in Circulation 2020-2025

Table 10 - Personal Charge Cards Transactions 2020-2025

Table 11 - Personal Charge Cards in Circulation: % Growth 2020-2025

Table 12 - Personal Charge Cards Transactions: % Growth 2020-2025

Table 13 - Charge Cards: Number of Cards by Issuer 2020-2024

Table 14 - Charge Cards: Number of Cards by Operator 2020-2024

Table 15 - Charge Cards Payment Transaction Value by Issuer 2020-2024

Table 16 - Charge Cards Payment Transaction Value by Operator 2020-2024

Table 17 - Commercial Charge Cards: Number of Cards by Issuer 2020-2024

Table 18 - Commercial Charge Cards: Number of Cards by Operator 2020-2024

Table 19 - Commercial Charge Cards Payment Transaction Value by Issuer 2020-2024

Table 20 - Commercial Charge Cards Payment Transaction Value by Operator 2020-2024

Table 21 - Personal Charge Cards: Number of Cards by Issuer 2020-2024

Table 22 - Personal Charge Cards: Number of Cards by Operator 2020-2024

Table 23 - Personal Charge Cards Transaction Value by Issuer 2020-2024

Table 24 - Personal Charge Cards Transaction Value by Operator 2020-2024

Table 25 - Forecast Charge Cards: Number of Cards in Circulation 2025-2030

Table 26 - Forecast Charge Cards Transactions 2025-2030

Table 27 - Forecast Charge Cards in Circulation: % Growth 2025-2030

Table 28 - Forecast Charge Cards Transactions: % Growth 2025-2030

Table 29 - Forecast Commercial Charge Cards: Number of Cards in Circulation 2025-2030

Table 30 - Forecast Commercial Charge Cards Transactions 2025-2030

Table 31 - Forecast Commercial Charge Cards in Circulation: % Growth 2025-2030

Table 32 - Forecast Commercial Charge Cards Transactions: % Growth 2025-2030

Table 33 - Forecast Personal Charge Cards: Number of Cards in Circulation 2025-2030

Table 34 - Forecast Personal Charge Cards Transactions 2025-2030

Table 35 - Forecast Personal Charge Cards in Circulation: % Growth 2025-2030

Table 36 - Forecast Personal Charge Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

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

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

KEY DATA FINDINGS

2025 DEVELOPMENTS

Credit cards integrating into evolving digital infrastructure

INDUSTRY PERFORMANCE

Consumer confidence supports growth in credit cards expenditure

El Corte Inglés increases its presence in credit card market in Spain

WHAT'S NEXT?

Rise of digital payment

Expansion of BNPL and embedded credit

Regulatory pressure and data transparency

CATEGORY DATA

Table 37 - Credit Cards: Number of Cards in Circulation 2020-2025

Table 38 - Credit Cards Transactions 2020-2025

Table 39 - Credit Cards in Circulation: % Growth 2020-2025

Table 40 - Credit Cards Transactions: % Growth 2020-2025

Table 41 - Commercial Credit Cards: Number of Cards in Circulation 2020-2025

Table 42 - Commercial Credit Cards Transactions 2020-2025

Table 43 - Commercial Credit Cards in Circulation: % Growth 2020-2025

Table 44 - Commercial Credit Cards Transactions: % Growth 2020-2025

Table 45 - Personal Credit Cards: Number of Cards in Circulation 2020-2025

Table 46 - Personal Credit Cards Transactions 2020-2025

Table 47 - Personal Credit Cards in Circulation: % Growth 2020-2025

Table 48 - Personal Credit Cards Transactions: % Growth 2020-2025

Table 49 - Credit Cards: Number of Cards by Issuer 2020-2024

Table 50 - Credit Cards: Number of Cards by Operator 2020-2024

Table 51 - Credit Cards Payment Transaction Value by Issuer 2020-2024

Table 52 - Credit Cards Payment Transaction Value by Operator 2020-2024

Table 53 - Commercial Credit Cards: Number of Cards by Issuer 2020-2024

Table 54 - Commercial Credit Cards: Number of Cards by Operator 2020-2024

Table 55 - Commercial Credit Cards Payment Transaction Value by Issuer 2020-2024

Table 56 - Commercial Credit Cards Payment Transaction Value by Operator 2020-2024

Table 57 - Personal Credit Cards: Number of Cards by Issuer 2020-2024

Table 58 - Personal Credit Cards: Number of Cards by Operator 2020-2024

Table 59 - Personal Credit Cards Payment Transaction Value by Issuer 2020-2024

Table 60 - Personal Credit Cards Payment Transaction Value by Operator 2020-2024

Table 61 - Forecast Credit Cards: Number of Cards in Circulation 2025-2030

Table 62 - Forecast Credit Cards Transactions 2025-2030

Table 63 - Forecast Credit Cards in Circulation: % Growth 2025-2030

Table 64 - Forecast Credit Cards Transactions: % Growth 2025-2030

Table 65 - Forecast Commercial Credit Cards: Number of Cards in Circulation 2025-2030

Table 66 - Forecast Commercial Credit Cards Transactions 2025-2030

Table 67 - Forecast Commercial Credit Cards in Circulation: % Growth 2025-2030

Table 68 - Forecast Commercial Credit Cards Transactions: % Growth 2025-2030
Table 69 - Forecast Personal Credit Cards: Number of Cards in Circulation 2025-2030
Table 70 - Forecast Personal Credit Cards Transactions 2025-2030
Table 71 - Forecast Personal Credit Cards in Circulation: % Growth 2025-2030
Table 72 - Forecast Personal Credit Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

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

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

KEY DATA FINDINGS

2025 DEVELOPMENTS

Debit cards being used for everyday purchases

INDUSTRY PERFORMANCE

Debit cards still leads, but is evolving

Caixabank remains the leader in debit cards

WHAT'S NEXT?

Debit cards embraced by Gen Z

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

Government measures to reduce consumer credit to benefit debit card payments

CATEGORY DATA

Table 73 - Debit Cards: Number of Cards in Circulation 2020-2025
Table 74 - Debit Cards Transactions 2020-2025
Table 75 - Debit Cards in Circulation: % Growth 2020-2025
Table 76 - Debit Cards Transactions: % Growth 2020-2025
Table 77 - Debit Cards: Number of Cards by Issuer 2020-2024
Table 78 - Debit Cards: Number of Cards by Operator 2020-2024
Table 79 - Debit Cards Payment Transaction Value by Issuer 2020-2024
Table 80 - Debit Cards Payment Transaction Value by Operator 2020-2024
Table 81 - Forecast Debit Cards: Number of Cards in Circulation 2025-2030
Table 82 - Forecast Debit Cards Transactions 2025-2030
Table 83 - Forecast Debit Cards in Circulation: % Growth 2025-2030
Table 84 - Forecast Debit Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

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

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

KEY DATA FINDINGS

2025 DEVELOPMENTS

Digitalisation playing key role in development of pre-paid cards

INDUSTRY PERFORMANCE

Digitalisation and financial inclusion

Public transportation card ecosystem undergoing transformation

WHAT'S NEXT?

Smart pre-paid for corporate and government use
Digitalisation of pre-paid cards
Security and compliance innovation

CATEGORY DATA

Table 85 - Pre-paid Cards: Number of Cards in Circulation 2020-2025
Table 86 - Pre-paid Cards Transactions 2020-2025
Table 87 - Pre-paid Cards in Circulation: % Growth 2020-2025
Table 88 - Pre-paid Cards Transactions: % Growth 2020-2025
Table 89 - Closed Loop Pre-paid Cards Transactions 2020-2025
Table 90 - Closed Loop Pre-paid Cards Transactions: % Growth 2020-2025
Table 91 - Open Loop Pre-paid Cards Transactions 2020-2025
Table 92 - Open Loop Pre-paid Cards Transactions: % Growth 2020-2025
Table 93 - Pre-paid Cards: Number of Cards by Issuer 2020-2024
Table 94 - Pre-paid Cards: Number of Cards by Operator 2020-2024
Table 95 - Pre-paid Cards Transaction Value by Issuer 2020-2024
Table 96 - Pre-paid Cards Transaction Value by Operator 2020-2024
Table 97 - Closed Loop Pre-paid Cards: Number of Cards by Issuer 2020-2024
Table 98 - Closed Loop Pre-paid Cards: Number of Cards by Operator 2020-2024
Table 99 - Closed Loop Pre-paid Cards Transaction Value by Issuer 2020-2024
Table 100 - Closed Loop Pre-paid Cards Transaction Value by Operator 2020-2024
Table 101 - Open Loop Pre-paid Cards: Number of Cards by Issuer 2020-2024
Table 102 - Open Loop Pre-paid Cards: Number of Cards by Operator 2020-2024
Table 103 - Open Loop Pre-paid Cards Transaction Value by Issuer 2020-2024
Table 104 - Open Loop Pre-paid Cards Transaction Value by Operator 2020-2024
Table 105 - Forecast Pre-paid Cards: Number of Cards in Circulation 2025-2030
Table 106 - Forecast Pre-paid Cards Transactions 2025-2030
Table 107 - Forecast Pre-paid Cards in Circulation: % Growth 2025-2030
Table 108 - Forecast Pre-paid Cards Transactions: % Growth 2025-2030
Table 109 - Forecast Closed Loop Pre-paid Cards Transactions 2025-2030
Table 110 - Forecast Closed Loop Pre-paid Cards Transactions: % Growth 2025-2030
Table 111 - Forecast Open Loop Pre-paid Cards Transactions 2025-2030
Table 112 - Forecast Open Loop Pre-paid Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

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

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

KEY DATA FINDINGS

2025 DEVELOPMENTS

Old-fashioned image and rising competition

INDUSTRY PERFORMANCE

Major player's withdrawal hits store cards
Spend per card boosted by increase in consumption
Digitalisation of store cards

WHAT'S NEXT?

Unpromising future for store cards over forecast period
Store cards remain a preferred option for older generation
Data-driven personalisation

CATEGORY DATA

Table 113 - Store Cards: Number of Cards in Circulation 2020-2025

Table 114 - Store Cards Transactions 2020-2025

Table 115 - Store Cards in Circulation: % Growth 2020-2025

Table 116 - Store Cards Transactions: % Growth 2020-2025

Table 117 - Store Cards: Number of Cards by Issuer 2020-2024

Table 118 - Store Cards: Payment Transaction Value by Issuer 2020-2024

Table 119 - Forecast Store Cards: Number of Cards in Circulation 2025-2030

Table 120 - Forecast Store Cards Transactions 2025-2030

Table 121 - Forecast Store Cards in Circulation: % Growth 2025-2030

Table 122 - Forecast Store Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

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

EXECUTIVE SUMMARY

Ongoing shift to card payments

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Growth in contactless payments

Decline in cash and rise of financial inclusion through open loop pre-paid cards

Regulatory pressure and data transparency

WHAT'S NEXT?

Continued decline of cash

Rise of BNPL

COMPETITIVE LANDSCAPE

Major banks lead financial cards

BBVA fails to acquire Sabadell

MARKET INDICATORS

Table 123 - Number of POS Terminals: Units 2020-2025

Table 124 - Number of ATMs: Units 2020-2025

Table 125 - Value Lost to Fraud 2020-2025

Table 126 - Card Expenditure by Location 2025

Table 127 - Financial Cards in Circulation by Type: % Number of Cards 2020-2025

Table 128 - Domestic versus Foreign Spend 2025

MARKET DATA

Table 129 - Financial Cards by Category: Number of Cards in Circulation 2020-2025

Table 130 - Financial Cards by Category: Number of Accounts 2020-2025

Table 131 - Financial Cards Transactions by Category: Value 2020-2025

Table 132 - Financial Cards by Category: Number of Transactions 2020-2025

Table 133 - Consumer Payments by Category: Value 2020-2025

Table 134 - Consumer Payments by Category: Number of Transactions 2020-2025

Table 135 - M-Commerce by Category: Value 2020-2025

Table 136 - M-Commerce by Category: % Value Growth 2020-2025

Table 137 - Financial Cards: Number of Cards by Issuer 2020-2024

Table 138 - Financial Cards: Number of Cards by Operator 2020-2024

Table 139 - Financial Cards: Card Payment Transactions Value by Operator 2020-2024

Table 140 - Financial Cards: Card Payment Transactions Value by Issuer 2020-2024

Table 141 - Forecast Financial Cards by Category: Number of Cards in Circulation 2025-2030

Table 142 - Forecast Financial Cards by Category: Number of Accounts 2025-2030

Table 143 - Forecast Financial Cards Transactions by Category: Value 2025-2030

Table 144 - Forecast Financial Cards by Category: Number of Transactions 2025-2030

Table 145 - Forecast Consumer Payments by Category: Value 2025-2030

Table 146 - Forecast Consumer Payments by Category: Number of Transactions 2025-2030

Table 147 - Forecast M-Commerce by Category: Value 2025-2030

Table 148 - Forecast M-Commerce by Category: % Value Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

SOURCES

Summary 1 - Research Sources

About Euromonitor International

Euromonitor International is an independent market intelligence provider. Data, insight and analysis stem from in-the-field research spanning 210 national markets.

Content ranges from the in-depth and country-specific, to key strategic themes with a global range and significance. Products cover a comprehensive range of insights and market data, but can be broadly categorised as:

- **Strategy Briefings:** Global or regional in scope, and focussing on the most important themes shaping consumer demand, the key markets, competitive environment and future outlook across a range of industries.
- **Company Profiles:** Analysis dedicated to the world's most significant companies, with detailed insight into their activities, focus of operations, their competitors, their geographic presence and performance.
- **Country Reports:** For an in-depth understanding of specific countries, whether by industry, economic metrics or consumer trends and lifestyles. These reports cover current trends, consumer demand, market potential and future prospects, with country-specific local insight and comprehensive data, unavailable elsewhere.

For more information on this report, further enquiries can be directed via this link www.euromonitor.com/debit-cards-in-spain/report.