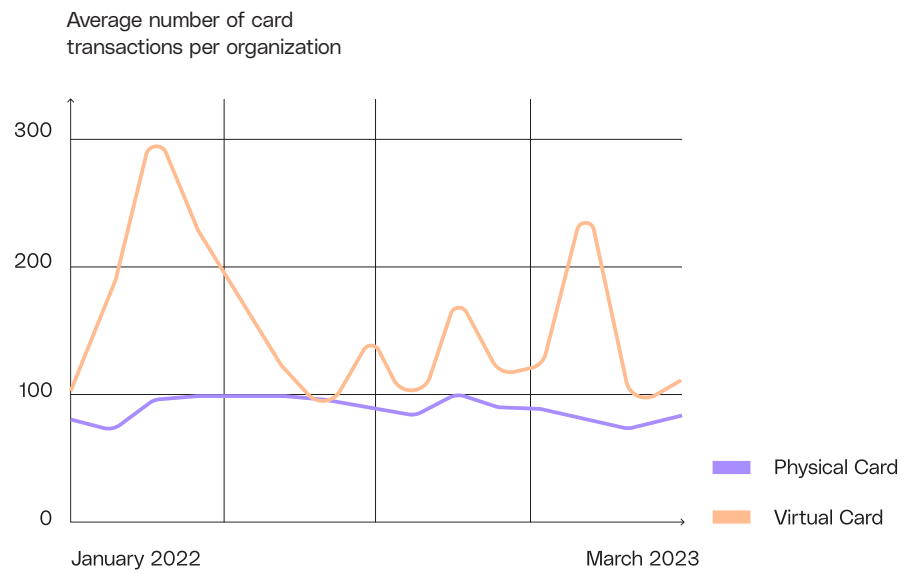


**Virtual & physical
card usage in Spain**

Jan 2022 – Mar 2023



Share of spend on primary needs & online services: Spain

Food, transport, fuel and online service purchases collectively represent 40% of transactions carried out by Spanish SMEs and freelancers. These items account for 18% of the average total amount spent by Spanish businesses.