CaixaBank consolidates its leadership in mobile payments with more than 9.5 million users on Bizum and one million daily transactions

- ***CaixaBank has a 30% share in Bizum, which reinforces its position in the use of the main solution for sending immediate money between individuals in Spain***

- ***The bank's customers totalled 171.78 million shipments and 17.67 million e-commerce payments during the first half of the year***

- ***The bank reinforces the international expansion of this mobile payment solution, mainly with Portugal, with a 26% share in cross-border transactions***

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CaixaBank continues to expand its customer base with active Bizum. At the end of the first half of the year, the bank had reached 9.52 million customers registered in the mobile payment solution, almost 6% more than a year earlier. With these figures, the group achieves a market share of 30%, which consolidates it as a benchmark in the use of the main solution for immediate payments between individuals in Spain.

In this way, the bank continues to be at the forefront of the digital transformation of the Spanish financial sector and the development of new payment solutions, in line with its strategic plan and its commitment to offering simple, secure and accessible solutions for all customer profiles.

Specifically, between January and June 2026, CaixaBank customers have sent 171.78 million money between individuals through Bizum, which is equivalent to an average of around 950,000 daily transactions. If payments in online stores are added to these, the group's customers exceed one million transactions per day.

Bizum therefore strengthens a context in which mobile payments are increasingly recurrent in everyday life. CaixaBank, the largest bank in Spain, has more than 19 million customers in the country. Of the bank's 9.52 million customers registered on Bizum, 91.32% have operated at least once in the last three months, demonstrating its high penetration. If we look at the users of imagin, the group's digital banking for young people, 2.75 million customers (between adults and teens) have sent or received at least one bizum in the last quarter.

This level of recurrent use shows that it is not a one-off tool, but a solution integrated into the financial habits of Spaniards. The success is supported by financial digitalization in the country, as well as the commitment to simplicity, frictionless, and all accompanied by the highest security standards.

Boosting e-commerce and subscriptions

After consolidating itself as the reference solution for immediate money transfers between individuals, Bizum has evolved towards an increasingly complete payment ecosystem, promoting its use in e-commerce and, more recently, in recurring payments through subscriptions.

In operations with *e-commerce*, CaixaBank customers made 17.67 million online payments using this solution, 13% more than in the second half of 2025, despite coinciding at that time with Christmas shopping periods.

CaixaBank also continues to expand its functionalities with the incorporation of recurring payments for subscriptions. This initiative favours its use in new moments of consumption and consolidates Bizum as a common digital means of payment for customers. Among the first services that already support this modality is the Amazon subscription.

More international payments

International expansion is another of Bizum's strategic axes. A commitment with which it already operates with bank accounts in Andorra, where there are several entities attached to Bizum (Andbank, Morabank and Credit Andorrà). In addition, it is also possible to send and receive money to users in Italy and Portugal, with the Bancomat Pay and MBWay solutions.

During the first half of 2026, Bizum registered more than 106,000 international transactions. Of these, in 26% of the cases a CaixaBank user participated. By country, Portugal concentrates the greatest international activity for the bank's customers: around 87% of international transactions carried out by CaixaBank customers originated in or were destined for this country, which shows an increasing use when it comes to making immediate payments with users in both markets.

These figures, as well as the promotion of projects at the European level, reflect the success of Bizum and how it tries to export the development of immediate payments beyond Spanish borders. A functionality that adds convenience and efficiency to the business fabric and to people who live or work in different European countries.

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