



Payment Systems Review

**15th SPC Meeting, 9th May 2014,
Kathmandu, Nepal**





Current Initiatives

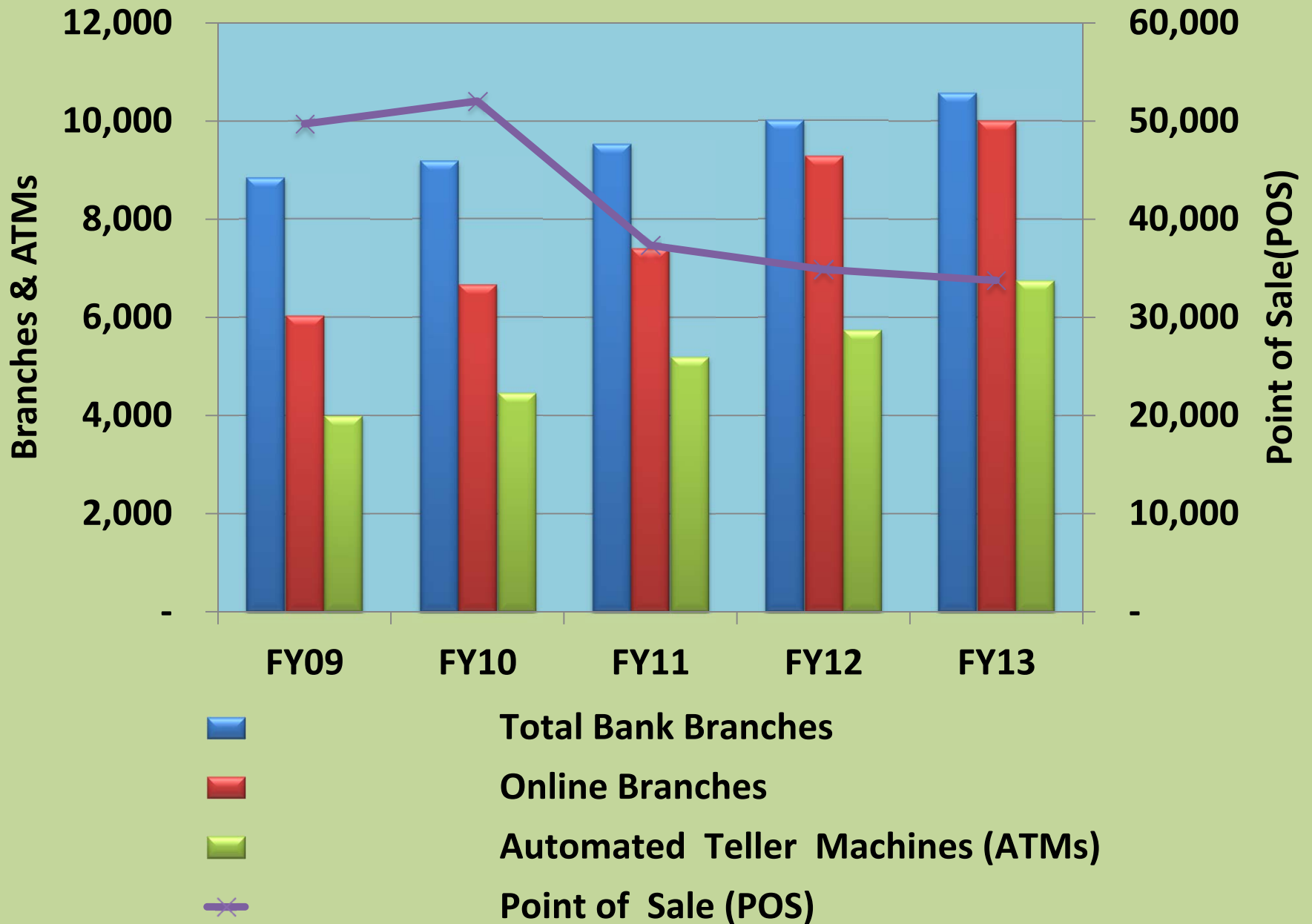
- Standardization of Customer Cheques
- IBAN Implementation
- Draft Regulations for E-Payment Gateway
- Straight Through Processing in RTGS
- Two Factor Authentication over Internet Banking
- Oversight Developments



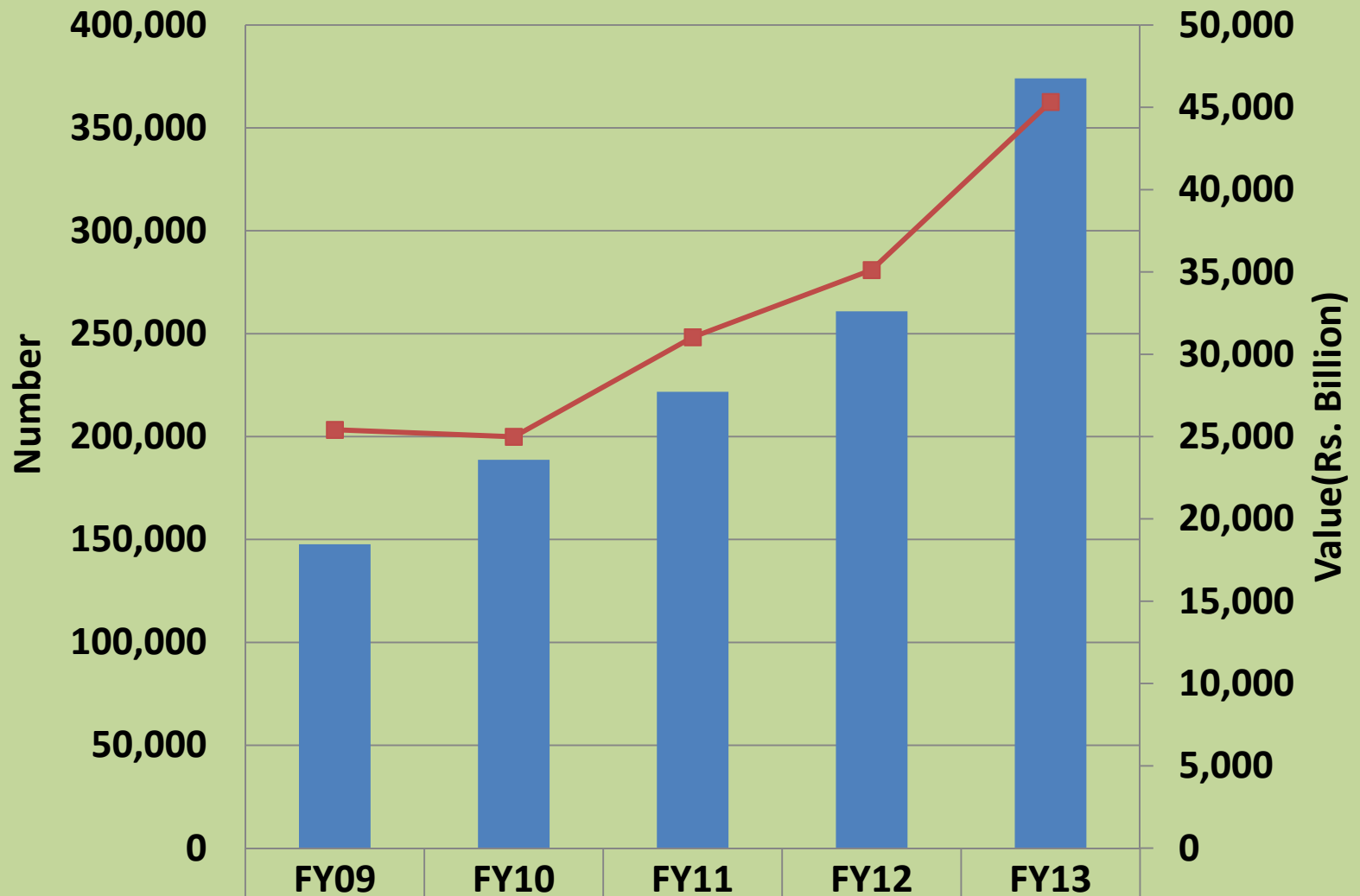
Current Developments

- Effective reporting and Online Data collection
- Guidelines for:
 - Payment Systems Operators
 - Designations
 - Pre-Paid Cards
- Credit & Debit Card Security enhancement
- Cheque Truncation
- Studies in Progress for Electronic Clearing House

Payment Systems Infrastructure

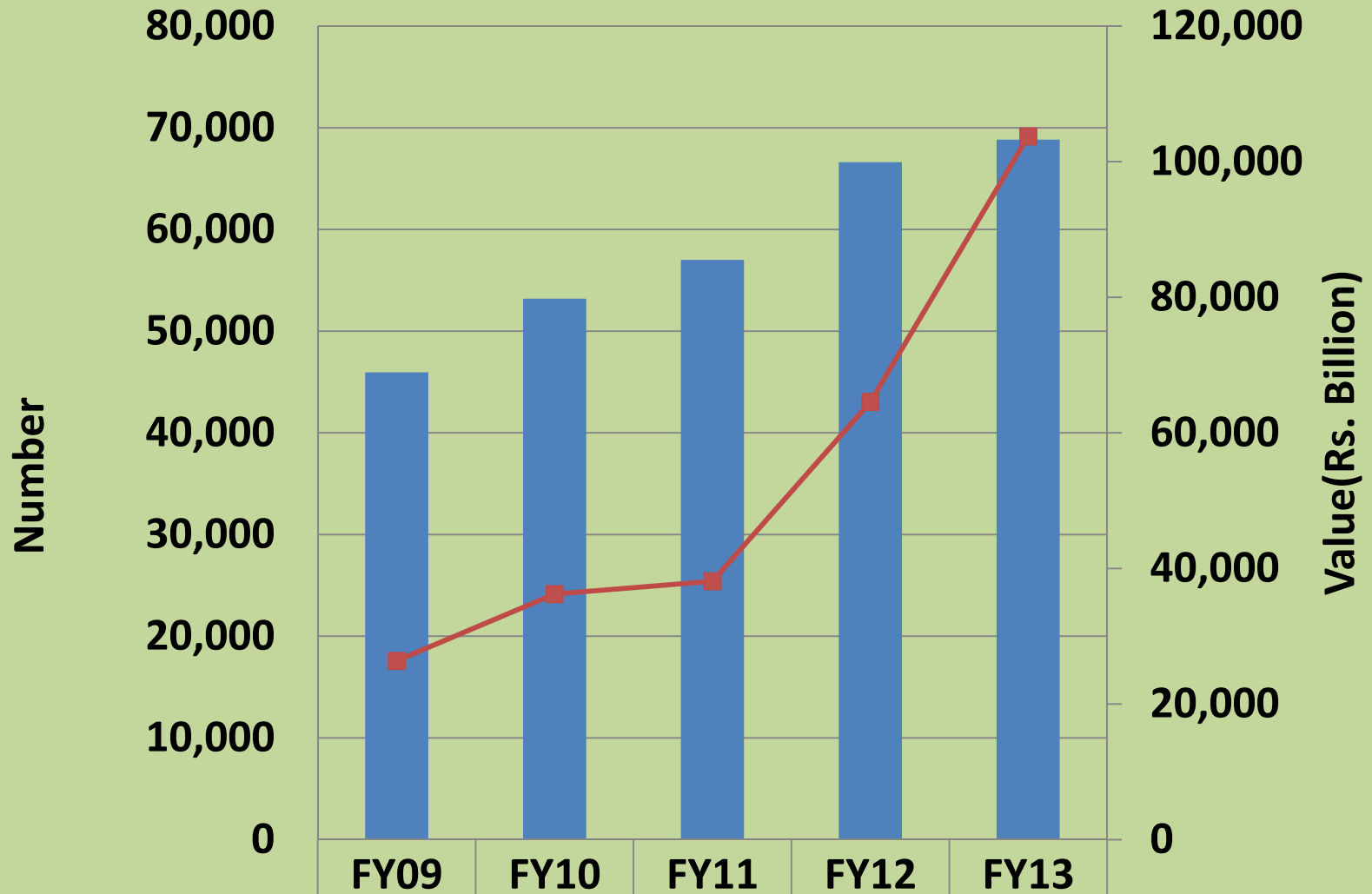


PRISM - Interbank Fund Settlement - Yearly Trend



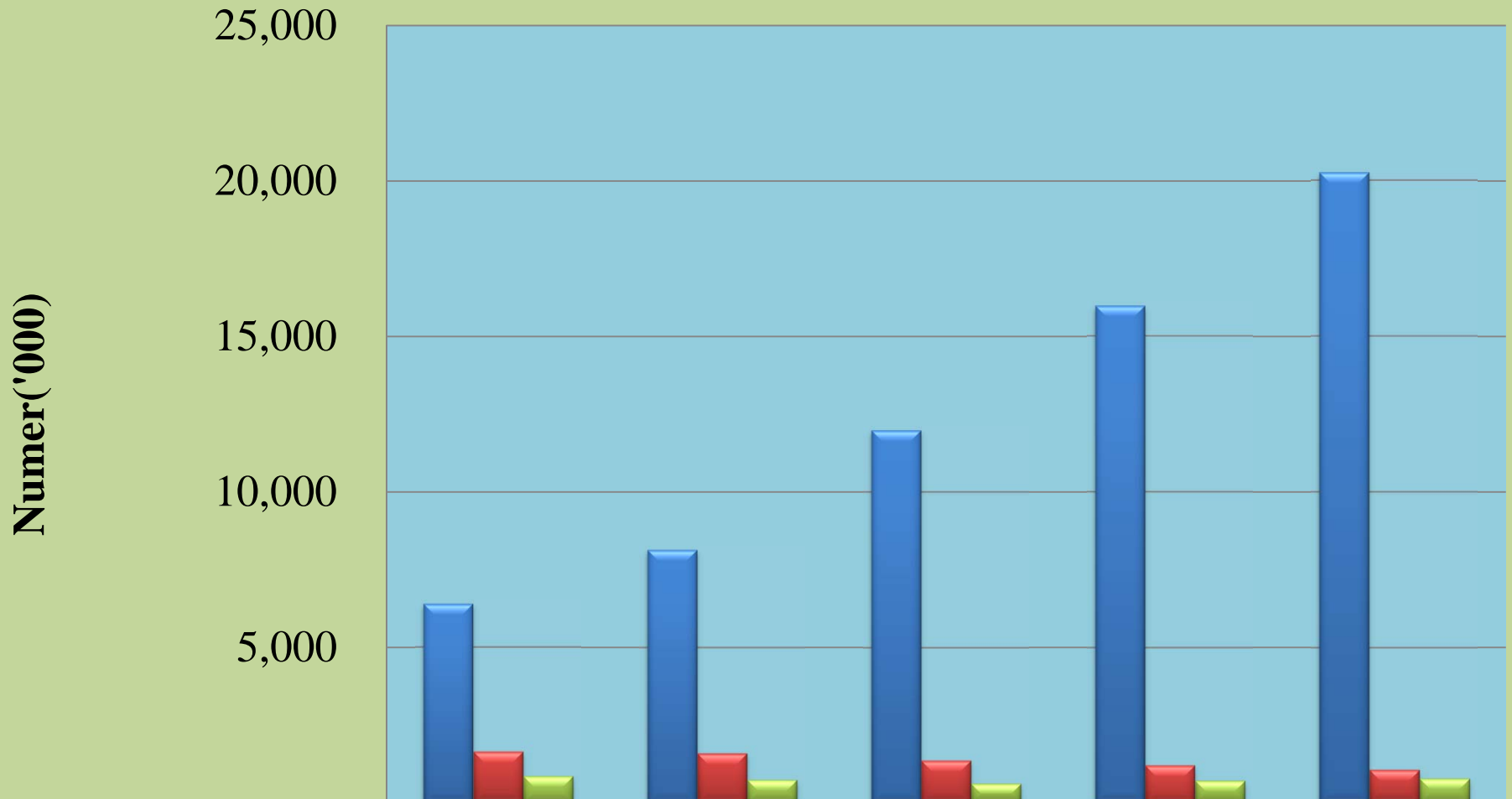
Number	147,646	188,706	221,780	260,898	374,043
Amount (Rs. Billion)	25,409	24,985	31,035	35,118	45,329

PRISM Govt Securities Settlement - Yearly Trend



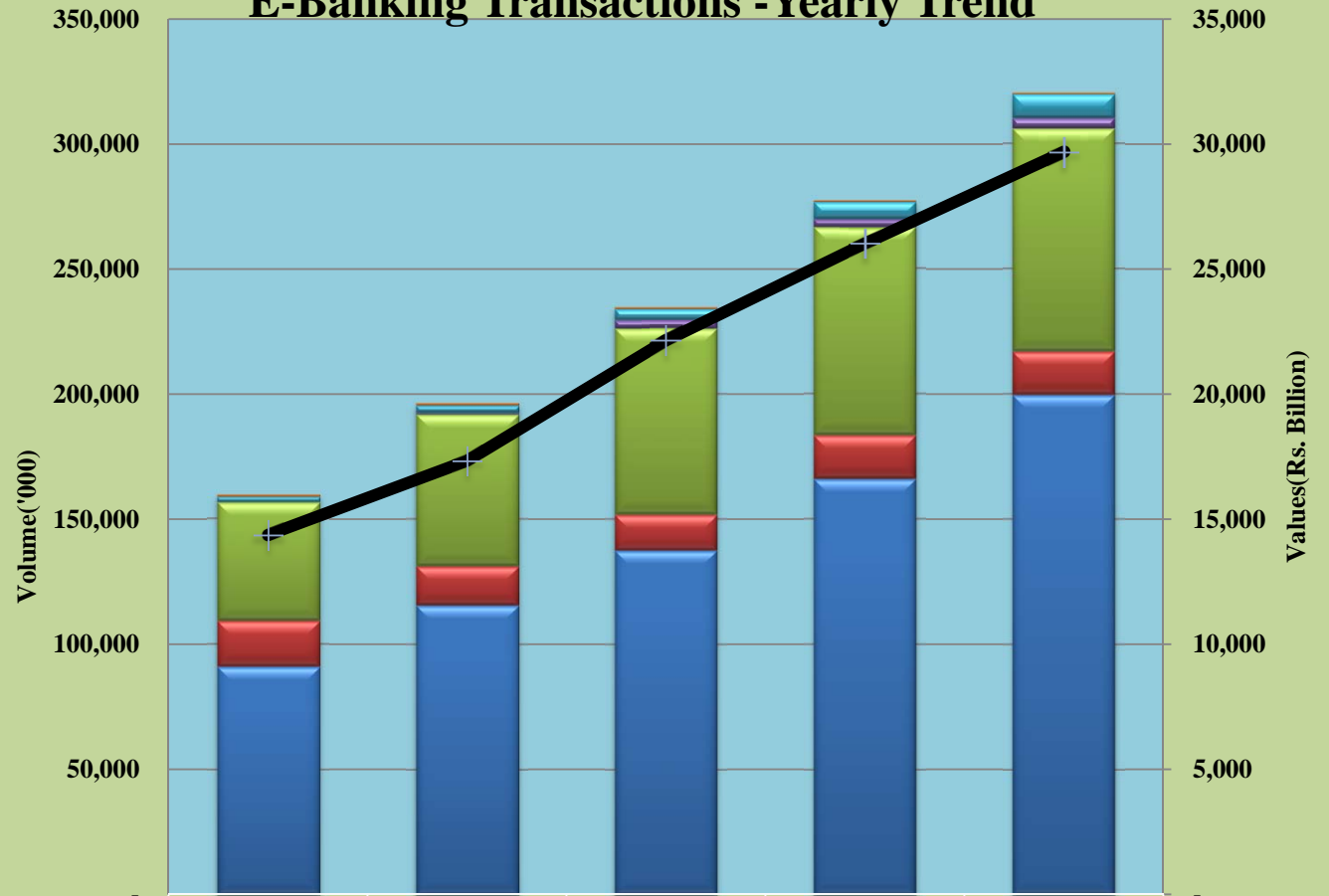
■ Number	45,951	53,202	57,007	66,622	68,833
■ Amount (Rs. Billion)	26,375	36,219	38,119	64,560	103,734

Plastic Cards Composition -Yearly Trend



	FY09	FY10	FY11	FY12	FY13
Debit Cards	6,395	8,140	11,990	15,984	20,267
Credit Cards	1,664	1,613	1,385	1,231	1,088
ATMs only Cards	881	764	642	738	806

E-Banking Transactions - Yearly Trend



	FY09	FY10	FY11	FY12	FY13
Call Centers	932	1,003	778	663	639
Internet Banking	2,095	2,962	4,436	6,925	9,589
Mobile	71	600	3,286	3,121	4,150
Real Time online Banking (RTOB)	47,279	60,615	74,407	83,070	89,058
Points of Sale (POS)	18,280	15,677	14,287	17,447	17,311
ATM	91,126	115,677	137,659	166,158	199,779
Values (Rs. Billion)	14,374	17,333	22,141	26,023	29,691

Branchless Banking Update

Number of BB transactions

2014 (Q3): 54.1 million in number with total value of Rs. 234 billion.

Year 2013: 192 million BB transactions worth Rs. 802 billion, reflecting 59% more volume and 63% higher value compared to the 2012.

OTC transactions

Increased to 43.4 million in volume, valuing Rs. 118.0 billion, showing marginal growth of 4% in volume and 1% in value.

M-wallet transactions

Rose to 7.5 million in number, valuing Rs. 14.1 billion, demonstrating 4% and 6% growth in volume and value respectively.

Branchless Banking Update

The Government to Person (G2P)

Payments continue to catalyze BB for financial inclusion of the masses and during the quarter, Rs 7.9 billion were disbursed via BB channels to G2P beneficiaries which have reached 4.5 million in number.

Agent network

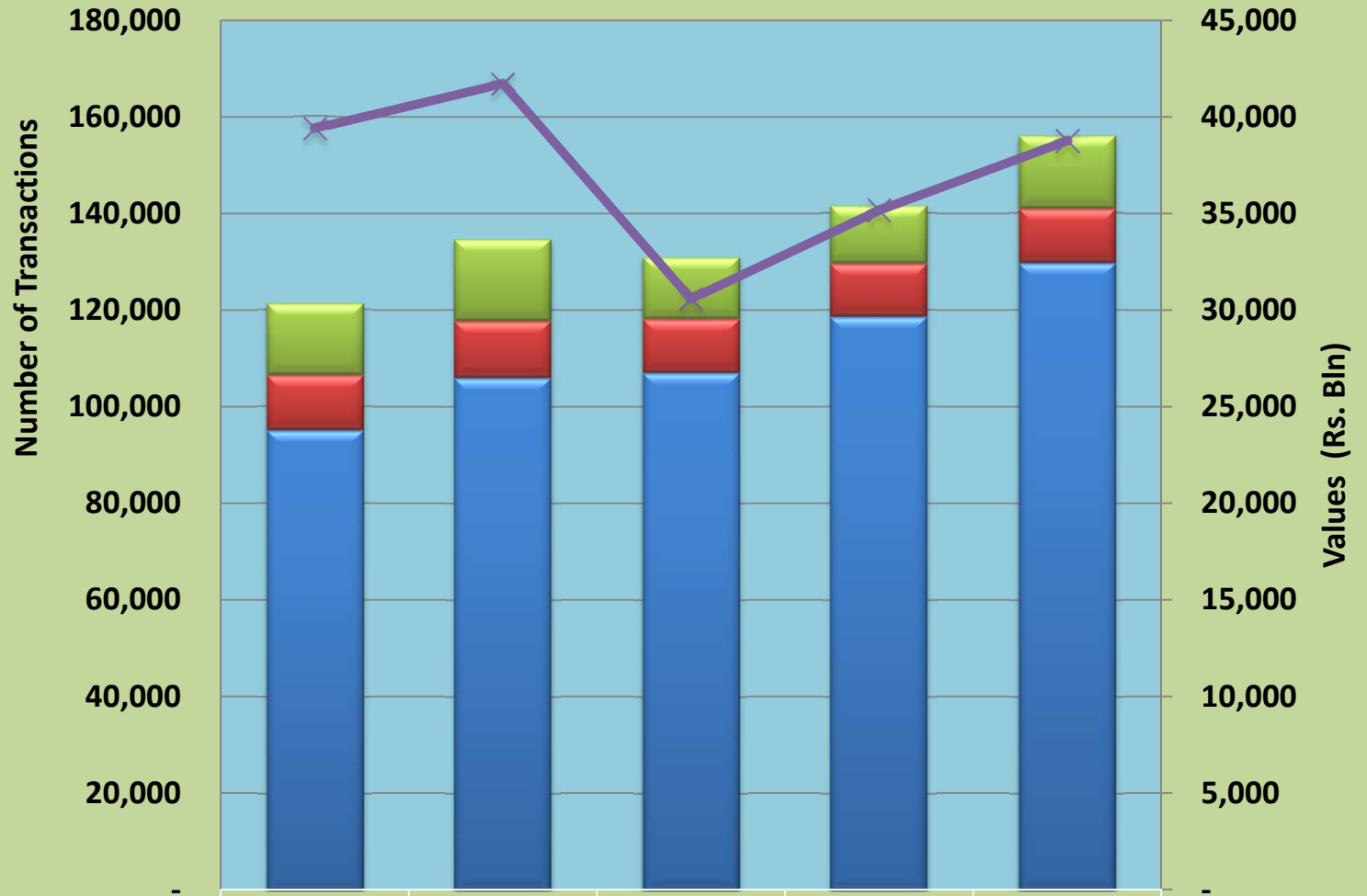
Registered agents increased up to 125,027 in number.

Market shares

(Mobicash, Timepey, HBL Express, U-Paisa) to the of volume of BB transactions grew by 14% in this quarter, higher than 11% recorded in the previous quarter.

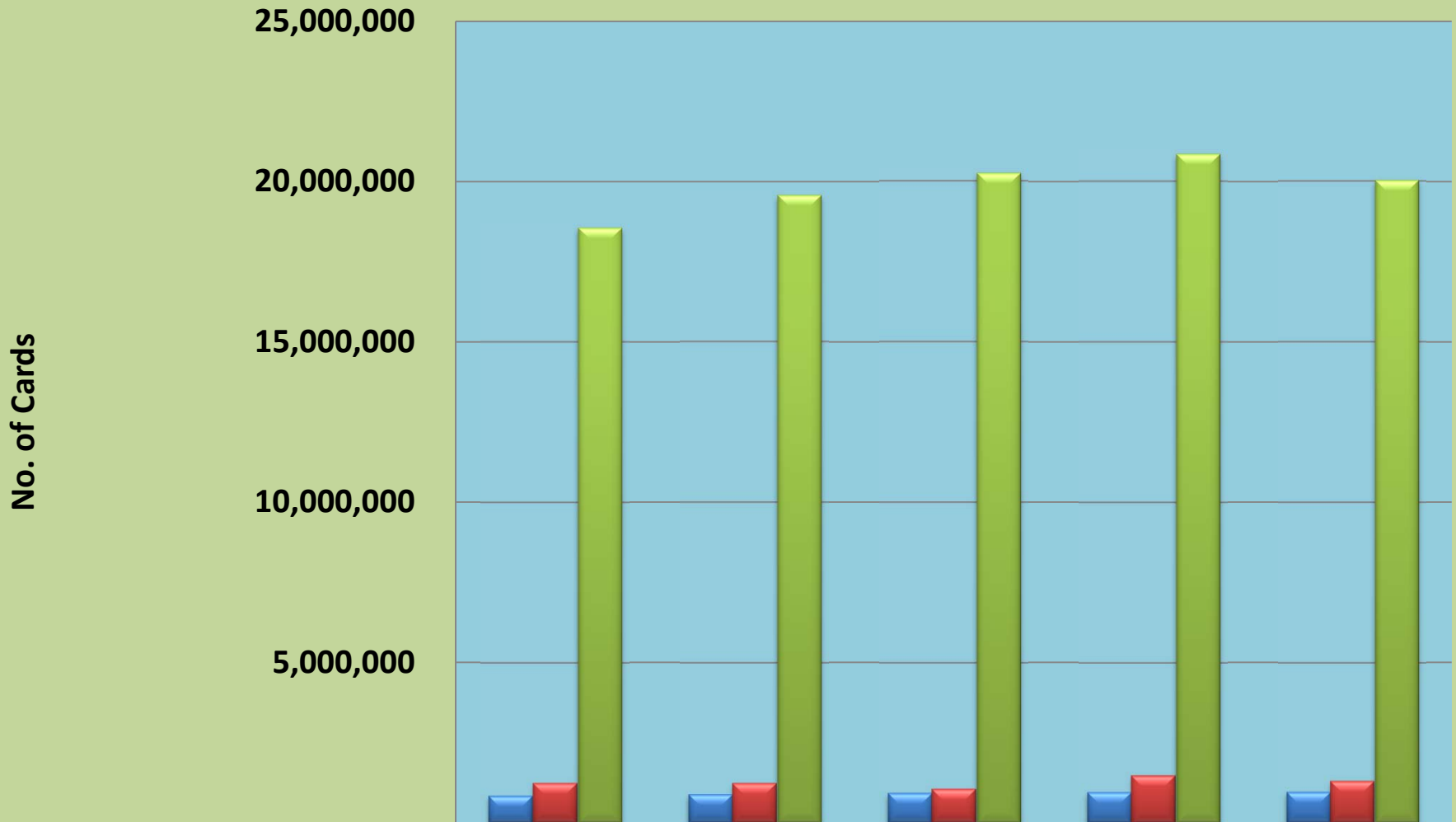
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PRISM Transactions Quarterly Trend



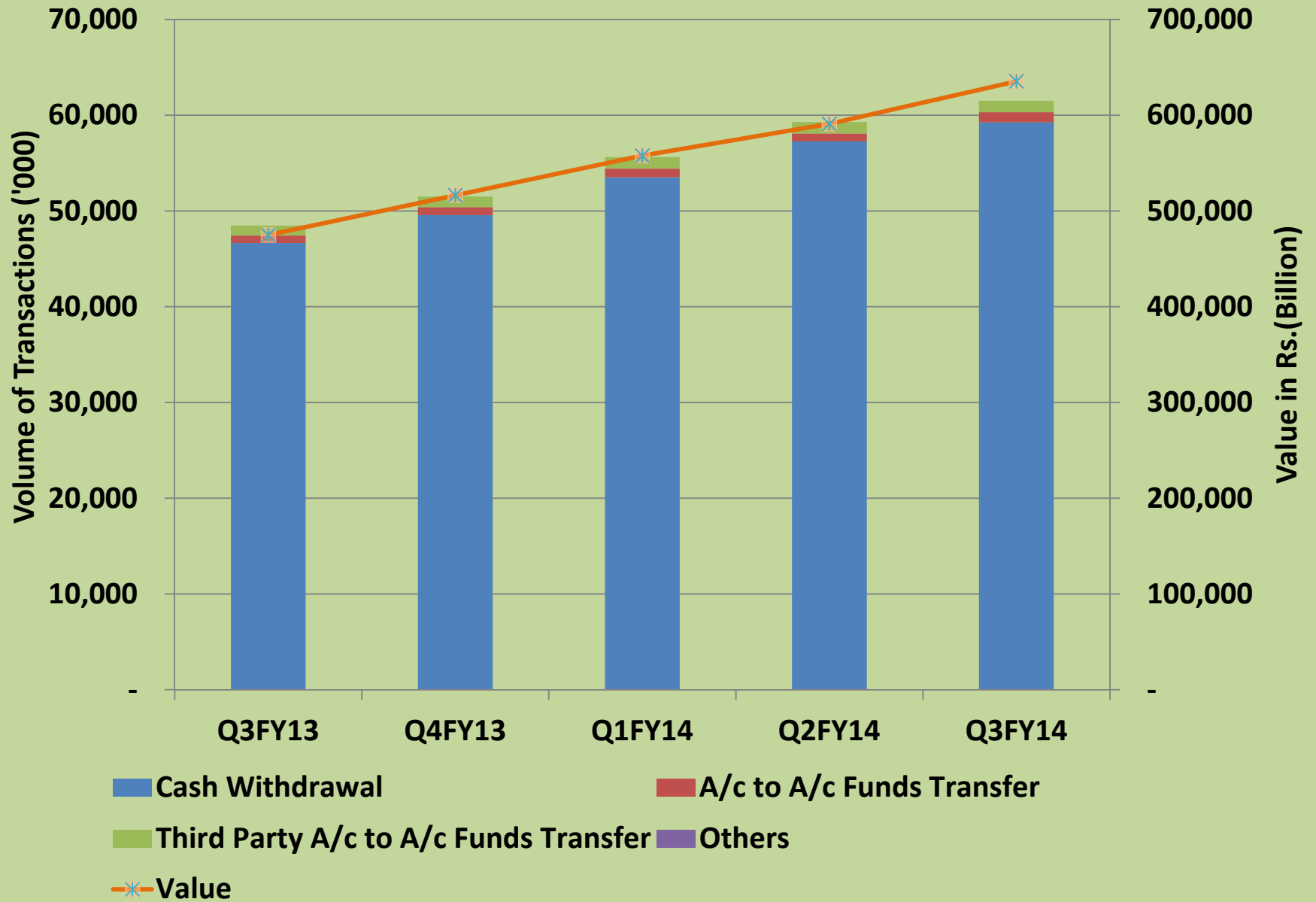
	Q3FY13	Q4FY13	Q1FY14	Q2FY14	Q3FY14
Securities Settlement	14,829	16,921	12,759	11,989	15,114
Retail Cheque Clearing	11,422	11,773	11,135	11,018	11,249
Interbank Fund Transfer (IBFT)	95,111	106,044	107,078	118,660	129,796
Value (Rs. Billion)	39,402	41,721	30,576	35,172	38,770

Plastic Cards Composition-Quarterly Trend



	Q3FY13	Q4FY13	Q1FY14	Q2FY14	Q3FY14
ATMs Cards	873,833	919,626	961,603	987,311	996,161
Credit Cards	1,271,174	1,270,775	1,087,772	1,508,340	1,335,976
Debit Cards	18,571,520	19,575,418	20,267,433	20,871,586	20,048,084

ATMs Transactions Trend



E-Banking Trend in Pakistan (January,2013-March,2014)

