

OVERVIEW - PAYMENT SYSTEMS STATISTICS FOR SECOND QUARTER OF FY2014-15

On the Large Value Payment Systems side, Real Time Gross Settlement System (RTGS) known in Pakistan as Pakistan Realtime Interbank Settlement Mechanism (PRISM) settled 188,424 transactions of value Rs.42.4 Trillion during the second quarter of FY2014-15. This showed an increase of almost 14% and over 38% in volume and value respectively, compared to that in first quarter of FY2014-15; whereas a growth of over 8% and around 15% in terms of volume and value respectively were recorded during the same period in the previous fiscal year. Transactions amounting to Rs.24.1 trillion were settled through Securities Settlement System during the quarter under review, which is Rs. 9.5 trillion more as compared to the first quarter of FY2014-15, which was the main reason for the considerable growth in RTGS transactions value.

On the Retail Payment Systems side, during the second quarter of FY2014-15, the volume and value of e-banking transactions have been reported as 112.3 million and Rs. 8.8 trillion respectively. This showed an increase of over 2% in terms of volume and almost 5% in terms of value, compared to that in first quarter of FY2014-15. The Internet Banking transactions volume during the second quarter of FY2014-15 has shown a slight increase of 0.5% with a nominal decline of 2.16 % in value, whereas, the Point of Sale (POS) transactions volume has declined slightly by 0.6% and the value decreased by 4.2% compared to that in first quarter of FY2014-15. Further, in the second quarter of FY2014-15, the volume and value of Mobile Banking transactions have declined by 20% and 2% respectively as compared to the previous quarter of FY2014-15.

In terms of e-banking transactions volume, ATMs transactions have the leading share of 64.3% showing a growth of over 3% in volume and a slight increase of 1.3% in value as compared to that in the first quarter of FY2014-15. On the other hand, in terms of value, Real-Time Online Branch (RTOB) transactions have the major share of 88.5% in e-banking showing a growth of over 4% and over 5% in volume and value respectively compared to that in second quarter of FY2014-15. Non financial transactions¹, during the second quarter of FY2014-15 have shown a growth of over 2%.

Payment Systems infrastructure continues to grow during the second quarter of FY2014-15. Automated Teller Machines (ATM) Network with a growth of almost 6.9% reached to 9,018 ATMs during the second quarter of FY2014-15. Thus, on average more than six ATMs were deployed daily by the banks during the quarter ended December, 2014, whereas, RTOB and

¹ Non-Financial transactions include Balance Enquiry, Credentials and Cheque Book Issuance requests etc through Alternative Delivery Channels.

Point of Sale (POS) Network with the growth of 3.4% and 1.4% have reached at 11,149 branches and 34,945 terminals respectively. Similarly, more than 319,000 plastic cards have been issued during the quarter which took plastic card inventory to around 26 million by the end of the quarter under review. Out of which, 23.7 million are debit cards, 1.3 millions are credit cards and 0.9 millions are ATM Only Cards. Registered users of Internet Banking, Mobile banking and Call Centre banking with the growth of over 4% have reached to 18.62 million by the end of second quarter of FY2014-15.

Payment Systems Department				
Payment Systems Statistics				
Second Quarter of FY2014-15, (October-December , 2014)				
(Number in Thousands & Amount in Million Rupees)				
Type of Transactions	1st Quarter FY2014-15		2nd Quarter FY14-15	
	Number	Amount	Number	Amount
1. PRISM Transactions¹	165,237	30,604,998	188,424	42,420,415
1.1 Interbank Fund Transfer	140,608	13,103,685	159,427	15,051,314
1.2 Retail Cheque Clearing	10,913	2,945,748	10,926	3,232,958
1.3 Securities Settlement	13,716	14,555,565	18,071	24,136,142
2. E-banking Transactions	109,331	8,414,049	112,342	8,827,469
2.1 Internet Banking Transactions	3,678	191,606	3,698	187,463
2.1.1 Payment Through Internet	578	82,985	546	78,511
2.1.2 Utility Bills Payment	970	3,404	1,040	2,483
2.1.3 A/c to A/c Funds Transfer	985	54,235	1,037	52,717
2.1.4 3rd Party A/c to A/c Funds Transfer	1,143	50,982	1,076	53,751
2.2 POS Transactions	7,726	43,297	7,676	41,478
2.3 Mobile Banking Transactions	1,887	24,361	1,503	23,819
2.3.1 Payment Through Mobile	80	412	91	464
2.3.2 Utility Bills Payment	1,267	2,496	845	1,202
2.3.2 A/c to A/c Funds Transfer	220	7,965	248	9,388
2.3.3 3rd Party A/c to A/c Funds Transfer	320	13,488	318	12,766
2.4 ATM Transactions	69,885	747,947	72,219	757,994
2.4.1 Cash Withdrawal	66,993	606,572	69,612	637,843
2.4.2 Cash Deposit	1	13	18	242
2.4.3 Utility Bills Payment	208	757	201	624
2.4.4 A/c to A/c Funds Transfer	1,175	60,058	1,021	48,325
2.4.5 Third Party A/c to A/c Funds Transfer	1,508	80,547	1,367	70,960
2.5 Call Center / IVR Banking Transactions	203	2,581	185	2,324
2.5.1 Payment Through Call Center	87	743	84	691
2.5.2 Utility Bills Payment	88	623	73	380
2.5.3 A/c to A/c Funds Transfer	26	1,122	27	1,164
2.5.4 3rd Party A/c to A/c Funds Transfer	2	93	2	89
2.6 RTOB Transactions	25,951	7,404,257	27,062	7,814,391
2.6.1 Real Time Cash Withdrawals	5,486	495,991	5,880	518,170
2.6.2 Real Time Cash Deposits	8,689	734,792	9,195	751,336
2.6.3 Real Time A/C to A/C Funds Transfers	7,058	4,170,208	7,612	4,570,186
2.6.4 Real Time 3rd Party A/C to A/C Funds Transfers	4,717	2,003,266	4,374	1,974,700
2.7 Non Financial Transactions through E-banking	54,438		55,844	
2.7.1 Automated Teller Machines (ATMs)	26,491		25,704	
2.7.2 Internet	13,702		14,021	
2.7.3 Mobile	11,074		12,983	
2.7.4 Call Centre	3,171		3,136	
3. Paper Based Transactions	89,243	30,275,473	94,287	32,868,802
3.1 Cash withdrawals through Cheques	41,784	4,087,163	43,001	4,417,168
3.2 Transfer through Cheques	26,808	14,862,237	30,553	16,581,949
3.3 Clearing through Cheques	15,565	6,719,747	15,672	7,035,422
3.3 Cheque Refund	34	70,436	25	66,559
3.4 Pay Orders	2,110	1,620,502	2,130	1,728,380
3.5 Demand Drafts	1,442	615,496	1,396	694,204
3.6 Telegraphic Transfers	496	731,718	471	708,438
3.7 Mail Transfers	223	589,773	195	571,196
3.8 Dividend Warrants	168	43,255	234	39,038
3.9 Direct Debit	569	932,854	549	1,021,488
3.10 Others ²	44	2,291	59	4,961

1. PRISM transactions numbers are in actual and not converted in thousand ("000")

2. Coupons & Refund Vouchers

Infrastructure (As on Position)	1st Quarter FY2014-15	2nd Quarter FY2014-15
Total Bank Branches	11,353	11,745
Online Branches Network	10,785	11,149
Automated Teller Machines (ATMs)	8,438	9,018
Point of Sale (POS) Machines	34,471	34,945
Cards Numbers	25,675,026	25,994,230
ATM Only Cards	952,825	934,636
Credit Cards	1,319,406	1,332,000
Debit Cards	23,402,795	23,727,594
Registered Users	17,789,748	18,615,801
Internet	1,537,675	1,615,153
Mobile	1,780,481	1,884,475
Call Centre	14,471,592	15,116,173

1. The data is compiled on the basis of Banks Reporting and it does not Include Microfinance Banks Data.
2. Second Quarter of FY2014-15 figures are provisional