

OVERVIEW - PAYMENT SYSTEMS STATISTICS FOR THIRD QUARTER OF FY15

During the third quarter of FY15, Pakistan Realtime Interbank Settlement Mechanism (PRISM) settled 198,250 transactions of value Rs.51.5 Trillion showing an increase of 5.0% and 21% in volume and value respectively compared to second quarter of FY15. The major share in increase of number of PRISM transactions was contributed by Interbank Funds Transfer which increased by almost 6% while increase in value of PRISM transactions was contributed by securities settlement which increased by almost 45%.

During the third quarter of FY15, the volume and value of Internet Banking transactions showed an increase of 10% and 6% respectively. The volume and value of Point of Sale (POS) transactions has declined slightly by 1.4% and 3.0% compared to last quarter. The volume of Mobile Banking transactions has decreased by 15% while its value increased by 14% as compared to the previous quarter of FY15. Similarly, Automated Teller Machine (ATM) transactions showed a growth of 2% in volume and 6% in value as compared to last quarter of FY15. The volume of Real Time Online Banking (RTOB) transactions showed a growth of over 6% while its value showed a slight decrease of 0.8% compared to second quarter of FY15. Non financial transactions¹, during the third quarter of FY15 showed a growth of over 4%.

During the third quarter of current fiscal year, the network of ATMs continued to show a growth of 3.3% reaching to 9,312. During this quarter, 2,341 Point of Sale (POS) machines were installed by banks showing a growth of 7% as compared to second quarter of FY15. The number of cards issued by banks has also increased by 2% reaching the total of 26.5 Million by the end of the quarter under review. During the current quarter, registered users of Internet, Mobile and Call Centre banking showed a growth of 5.9% reaching to 19.7 Million by the end of third quarter of FY15.

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

Table - 1: Payment Systems Statistics

(Number in Thousands & Amount in Million Rupees)

Type of Transactions	2nd Qtr FY15		3rd Qtr FY15	
	Number	Amount	Number	Amount
1. PRISM Transactions¹	188,424	42,420,415	198,250	51,495,918
1.1 Interbank Fund Transfer	159,427	15,051,314	168,321	13,813,939
1.2 Retail Cheque Clearing	10,926	3,232,958	11,038	2,626,423
1.3 Securities Settlement	18,071	24,136,142	18,891	35,055,557
2. E-banking Transactions	112,325	8,827,235	115,640	8,823,703
2.1 Internet Banking Transactions	3,698	187,463	4,085	199,095
2.1.1 Payment Through Internet	546	78,511	559	76,482
2.1.2 Utility Bills Payment	1,040	2,483	1,080	2,085
2.1.3 A/c to A/c Funds Transfer	1,037	52,717	1,180	62,012
2.1.4 3rd Party A/c to A/c Funds Transfer	1,076	53,751	1,266	58,516
2.2 POS Transactions	7,676	41,478	7,570	40,262
2.3 Mobile Banking Transactions	1,503	23,819	1,285	27,203
2.3.1 Payment Through Mobile	91	464	89	537
2.3.2 Utility Bills Payment	845	1,202	501	331
2.3.3 A/c to A/c Funds Transfer	248	9,388	308	12,151
2.3.4 3rd Party A/c to A/c Funds Transfer	318	12,766	387	14,185
2.4 ATM Transactions	72,201	757,760	73,932	804,015
2.4.1 Cash Withdrawal	69,612	637,843	71,156	672,561
2.4.2 Cash Deposit	1	8	1	10
2.4.3 Utility Bills Payment	201	624	210	523
2.4.4 A/c to A/c Funds Transfer	1,021	48,325	1,101	52,034
2.4.5 Third Party A/c to A/c Funds Transfer	1,367	70,960	1,465	78,887
2.5 Call Center / IVR Banking Transactions	185	2,324	187	2,231
2.5.1 Payment Through Call Center	84	691	83	706
2.5.2 Utility Bills Payment	73	380	75	283
2.5.3 A/c to A/c Funds Transfer	27	1,164	26	1,153
2.5.4 3rd Party A/c to A/c Funds Transfer	2	89	2	89
2.6 RTOB Transactions	27,062	7,814,391	28,581	7,750,897
2.6.1 Real Time Cash Withdrawals	5,880	518,170	6,338	519,766
2.6.2 Real Time Cash Deposits	9,195	751,336	10,183	775,323
2.6.3 Real Time A\C to A\C Funds Transfers	7,612	4,570,186	7,807	4,506,477
2.6.4 Real Time 3rd Party A\C to A\C Fund Transfers	4,374	1,974,700	4,252	1,949,332
2.7 Non Financial Transactions through E-banking	55,844		58,289	
2.7.1 Automated Teller Machines (ATMs)	25,704		25,938	
2.7.2 Internet	14,021		15,324	
2.7.3 Mobile	12,983		13,520	
2.7.4 Call Centre	3,136		3,507	
3. Paper Based Transactions	94,286	32,868,802	85,579	29,418,779
3.1 Cash withdrawals through Cheques	43,001	4,417,168	40,200	3,864,008
3.2 Transfer through Cheques	30,553	16,581,949	24,500	15,247,056
3.3 Clearing through Cheques	15,672	7,035,422	14,631	6,086,052
3.4 Cheque Refund	25	66,559	24	69,841
3.5 Pay Orders	2,130	1,728,380	2,141	1,533,752
3.6 Demand Drafts	1,396	694,204	1,380	588,711
3.7 Telegraphic Transfers	471	708,438	445	593,515
3.8 Mail Transfers	195	571,196	183	555,488
3.9 Dividend Warrants	234	39,038	848	29,418
3.10 Direct Debit	549	1,021,488	513	847,563
3.11 Others ²	59	4,961	715	3,376

Table - 2: Payment Systems Infrastructure (As on Position)

1.0 Infrastructure	2nd Qtr FY15	3rd Qtr FY15
1.1 Total Bank Branches	11,745	11,785
1.2 Online Branches Network	11,149	11,174
1.3 Automated Teller Machines (ATMs)	9,018	9,312
1.4 Point of Sale (POS) Machines	34,945	37,286
2.0 Card Numbers	25,994,230	26,551,060
2.1 ATM Only Cards	934,636	925,765
2.2 Credit Cards	1,332,000	1,346,000
2.3 Debit Cards	23,727,594	24,279,295
3.0 Registered Users	18,615,801	19,704,869
3.1 Internet	1,615,153	1,700,066
3.2 Mobile	1,884,475	2,121,354
3.3 Call Centre	15,116,173	15,883,449

1. PRISM transactions numbers are in actual and not converted in thousand ("000")
2. Coupons & Refund Vouchers
3. The data is compiled on the basis of Banks Reporting and it does not Include Microfinance Banks Data
4. Second Quarter of FY15 figures are provisional