



Payment Systems Statistics

Payment Systems Department

Table-1: Comparative Position of Payment Systems

(Volume in Million and Value in Rs. Trillion)

Payment Systems	Quarter 1 - FY17		Quarter 4 - FY17		Quarter 1 – FY18 ^{P1} (Quarter under review)	
	Volume	Value	Volume	Value	Volume	Value
PRISM	0.2	66.2	0.4	85.4	0.4	88.1
e-Banking	135.5	8.1	177.4	10.4	171.8	9.1
Paper-based	111.2	31.4	119.2	40.5	118.8	37.4

Table-2: Payment Systems in Pakistan – Snapshot

Details as on 30 th September 2017	
Total Population ²	207.77 Million
Currency in Circulation ³	Rs. 3.8 Trillion
Number of Banks' Accounts ⁴	49,006,112

Payment Systems Infrastructure as on 30 th September 2017	
Number of Banks (Branches)	44 (14,422)
Commercial/ Specialized Banks (Branches)	33 (13,532)
Microfinance (Branches)	11 (890)
Number of Real Time Online Branches (RTOBs)	14,285
Number of banks having ATM machines	31
Number of banks having POS machines	9
Number of banks providing Internet Banking services	24
Number of Banks providing Mobile Phone Banking services	18
Number of Banks providing Call Center Banking services	24
Total Number of PRISM System Participants	41
Total Number of eCommerce Merchants registered with Banks	812
Total Number of ATMs	12,963
Total number of ATMs Interoperable Switches	2
Total number of Cash Deposits Machines (CDMs)	55
Total number of POS Machines	49,929

¹ P is used for provisional² <http://www.pbscensus.gov.pk/>³ As on end September, 2017 Monthly Statistical Bulletin, SBP⁴ As on December, 2016 is used

Table-3: Payment Systems Infrastructure - Comparison

(Actual Numbers)

Number of	Quarter-1 FY17	Quarter-2 FY17	Quarter-3 FY17	Quarter-4 FY17	Quarter-1 FY18 ^P
Commercial Banks	34	34	34	34	33
Microfinance Banks (MFBs)	11	11	11	11	11
Development Finance	8	8	8	8	8
PRISM Participants	41	41	42	42	41
Banks	32	32	32	32	31
MFBs	1	1	2	2	2
DFIs	7	7	7	7	7
Non-Bank	1	1	1	1	1
All Banks/ MFBs Branches	13,792	14,219	14,193	14,293	14,422
Real time Online Branches (RTOB)	13,499	13,926	13,899	14,150	14,285
ATMs	11,803	12,352	12,515	12,689	12,963
On-site	9,853	10,227	10,330	10,478	10,602
Off-Site	1,945	2,120	2,181	2,207	2,357
Mobile	5	5	4	4	4
POS Machines	51,009	52,062	52,854	54,490	49,929
Registered Internet Banking	2,056,990	2,179,256	2,336,757	2,347,026	2,781,004
Registered Mobile Phone	1,252,962	1,510,212	1,671,741	2,484,044	2,712,344
Registered Call Centers/ IVR	19,879,605	20,600,153	17,743,455	22,840,210	23,940,609
Registered E-Merchants	344	398	496	571	812

Table-4: Composition of Payment Cards

(Actual Numbers)

Number of	Quarter-1 FY17	Quarter-2 FY17	Quarter-3 FY17	Quarter-4 FY17	Quarter-1 FY18 ^P
Debit Cards	17,473,270	17,470,297	17,542,788	17,857,56	18,778,525
ATMs only Cards	7,325,910	6,806,138	7,727,967	8,043,044	8,224,719
Social Welfare Cards	10,047,458	10,357,706	10,239,238	9,124,363	9,201,476
Credit Cards	1,211,582	1,208,763	1,247,836	1,292,136	1,333,916
Pre-Paid Cards	333,299	359,064	341,075	315,865	248,689
Total	36,391,519	36,201,968	37,098,904	36,632,96	37,787,325

Table-5: Payment Systems Transactions - Summary

(Volume in Million & value in Billion-PKR)

Transaction Type	Quarter-1 FY17		Quarter-2 FY17		Quarter-3 FY17		Quarter-4 FY17		Quarter-1 FY18 ^{5P}	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
PRISM System	0.2	66,207.4	0.3	58,097.8	0.3	69,780.4	0.4	85,378.8	0.4	88,080.2
E-Banking	135.5	8,055.3	151.0	9,244.3	162.0	9,343.5	177.4	10,418.8	171.8	9,107.0
RTOB	31.0	6,760.0	35.5	7,863.2	37.5	7,814.9	39.4	8,688.4	37.2	7,469.5
ATM	89.1	1,015.3	94.3	1,064.7	102.0	1,178.7	112.3	1,303.6	107.8	1,230.0
POS	8.3	51.9	13.4	62.2	13.9	64.1	14.9	67.9	15.2	66.0
Internet Banking	5.6	203.9	6.1	224.5	6.8	255.9	6.7	284.4	6.5	260.5
Mobile Phone Banking	1.2	21.0	1.3	26.0	1.4	25.4	3.5	69.0	4.1	73.9
Call Centers/IVR Banking	0.1	1.6	0.1	1.7	0.1	2.1	0.1	2.3	0.1	2.3
E-Commerce	0.2	1.8	0.3	2.0	0.3	2.4	0.4	3.2	0.8	4.8
Paper-Based	111.2	31,419.0	113.4	33,801.0	108.0	33,904.6	119.2	40,466.0	118.8	37,381.7
Total	246.9	105,681.7	264.7	101,143.1	270.3	113,028.5	297.0	136,263.6	291.0	134,568.9

⁵ P is used for provisional data

Table-6: PRISM Transactions

(Volume in thousand & value in Trillion-PKR)

Transaction Type	Quarter-1		Quarter-2		Quarter-3		Quarter-4		Quarter-1	
	FY17		FY17		FY17		FY17		FY18 ^P	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
Government Securities	16.0	45.2	14.5	36.8	16.5	46.7	16.9	60.9	15.6	62.9
Inter-Bank Fund Transfers	76.3	14.0	81.4	12.7	56.9	15.1	57.1	14.7	53.0	16.4
3 rd Party Customer Transfers	124.4	3.9	153.2	5.3	164.8	4.7	272.3	5.7	267.8	5.3
NIFT Clearing Settlement	14.0	3.1	15.4	3.3	15.6	3.2	15.4	4.1	14.7	3.5
Total	230.7	66.2	264.6	58.1	253.8	69.8	361.6	85.4	351.1	88.1

Table-7: Real-Time Online Branches (RTOBs) Transactions

(Volume in Million & Value in Billion-PKR)

Transaction Type	Quarter-1		Quarter-2		Quarter-3		Quarter-4		Quarter-1	
	FY17		FY17		FY17		FY17		FY18 ^P	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
Cash Deposits	14.6	1,395.9	16.1	1,625.3	18.0	1,749.5	17.1	1,882.2	17.4	1,735.3
Cash Withdrawals	6.9	537.1	7.9	618.5	8.4	653.0	8.7	693.4	8.0	666.2
Intra-Bank Funds Transfers	9.5	4,826.9	11.5	5,619.3	11.1	5,412.3	13.6	6,112.9	11.8	5,068.0
Total	31.0	6,760.0	35.5	7,863.2	37.5	7,814.9	39.4	8,688.4	37.2	7,469.5

Table-8: ATM Transactions

(Volume in Million & Value in Billion-PKR)

Transaction Type	Quarter-1 FY17		Quarter-2 FY17		Quarter-3 FY17		Quarter-4 FY17		Quarter-1 FY18 ^P	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
Cash withdrawals	83.1	842.6	89.0	899.8	96.4	1,004.1	106.8	1,133.7	102.6	1,069.7
Intra-Bank Fund Transfers	1.8	53.0	1.6	52.1	1.7	56.2	2.3	70.8	2.2	64.8
Inter-Bank Funds Transfers	2.6	114.7	2.4	109.2	2.6	115.0	1.9	94.2	1.8	88.9
Utilities Bill Payments	1.5	3.5	1.2	2.2	1.3	2.0	1.3	3.0	1.3	4.2
Cash/Instrument Deposits	0.1	1.4	0.1	1.3	0.1	1.3	0.1	1.9	0.1	2.2
Total	89.1	1,015.3	94.3	1,064.7	102.0	1,178.7	112.3	1,303.6	107.8	1,230.0

Table-9: Internet Banking Transactions

(Volume in Million & Value in Billion-PKR)

Transaction Type	Quarter-1 FY17		Quarter-2 FY17		Quarter-3 FY17		Quarter-4 FY17		Quarter-1 FY18 ^P	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
Intra-Bank Fund Transfers	1.5	51.4	1.6	60.9	1.8	72.3	1.7	73.7	1.6	59.2
Inter-Bank Funds Transfers	1.5	56.6	1.7	67.4	2.0	84.4	2.3	101.7	2.0	89.2
Utilities Bill Payments	2.2	4.5	2.2	3.7	2.5	3.6	2.1	6.8	2.3	6.8
Misc. Payment Through Internet Banking	0.5	91.4	0.5	92.5	0.5	95.6	0.6	102.2	0.6	105.4
Total	5.6	203.9	6.1	224.5	6.8	255.9	6.7	284.4	6.5	260.5

Table-10: Mobile Phone Banking Transactions

(Volume in Million & Value in Billion-PKR)

Transaction Type	Quarter-1 FY17		Quarter-2 FY17		Quarter-3 FY17		Quarter-4 FY17		Quarter-1 FY18 ^P	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
Intra-Bank Fund Transfers	0.3	8.9	0.4	10.0	0.4	10.8	1.0	30.3	1.1	33.9
Inter-Bank Funds Transfers	0.3	10.4	0.4	14.5	0.4	13.0	0.9	31.3	0.9	34.0
Utilities Bill Payments	0.5	0.5	0.5	0.4	0.6	0.4	1.5	4.6	2.0	2.6
Misc. Payment Through Mobile Phone Banking	0.0	1.1	0.0	1.1	0.0	1.2	0.1	2.8	0.2	3.4
Total	1.2	21.0	1.3	26.0	1.4	25.4	3.5	69.0	4.1	73.9

Table-11: Call Center/ IVR Banking Transactions

(Volume in Thousands & Value in Billion-PKR)

Transactions Type	Quarter-1 FY17		Quarter-2 FY17		Quarter-3 FY17		Quarter-4 FY17		Quarter-1 FY18 ^P	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
Intra-Bank Fund Transfers	1.4	0.0	1.4	0.0	1.4	0.0	6.3	0.2	6.0	0.2
Inter-Bank Funds Transfers	0.6	0.0	0.8	0.0	0.7	0.0	0.7	0.0	0.5	0.0
Utilities Bill Payments	14.8	0.1	27.2	0.2	15.3	0.1	27.2	0.2	27.9	0.3
Misc. Payment Through Call Centers/IVR Banking	36.5	1.4	33.6	1.4	49.5	1.9	44.5	1.8	45.1	1.8
Total	53.3	1.6	63.0	1.7	66.9	2.1	78.7	2.3	79.5	2.3

Table-12: ATM Transactions - By Payment Cards

(Volume in Million & Value in Billion-PKR)

Transaction Type	Quarter-1 FY17		Quarter-2 FY17		Quarter-3 FY17		Quarter-4 FY17		Quarter-1 FY18 ^P	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
ATMs only Cards	11.42	106.06	12.07	114.76	12.96	122.98	15.50	159.07	13.44	135.10
Debit Cards	76.24	901.20	79.36	940.66	86.14	1,041.44	93.61	1,134.47	91.59	1,073.29
Credit Cards	0.05	0.57	0.05	0.61	0.04	0.43	0.05	0.51	0.06	0.53
Pre-Paid Cards	0.13	0.90	0.17	1.15	0.16	1.12	0.16	1.06	0.15	1.04
Social Welfare Cards	1.03	4.03	3.00	11.97	2.20	9.25	3.05	13.28	2.27	9.13
Total	88.87	1,012.76	94.65	1,069.16	101.51	1,175.22	112.37	1,308.40	107.52	1,219.09

Table-13: POS Transactions - By Payment Cards

(Volume in Million & Value in Billion-PKR)

Transaction Type	Quarter-1 FY17		Quarter-2 FY17		Quarter-3 FY17		Quarter-4 FY17		Quarter-1 FY18 ^P	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
ATMs only Cards	0.1	2.2	0.6	4.3	0.1	2.5	0.2	2.8	0.2	2.7
Debit Cards	5.4	24.9	5.9	24.2	7.0	28.2	7.8	31.2	8.3	32.6
Credit Cards	5.4	32.0	5.8	33.2	6.0	33.9	6.6	37.4	7.1	39.7
Pre-Paid Cards	0.0	0.2	0.0	0.1	0.0	0.1	0.0	0.0	0.0	0.0
Social Welfare Cards	0.2	0.6	0.3	1.1	0.4	1.9	0.6	2.5	0.4	1.5
Total	11.1	59.8	12.6	62.9	13.6	66.5	15.2	74.1	15.9	76.5

Table-14: E-Commerce Transactions by Cards

(Volume in Million & Value in Billion-PKR)

Transaction Type	Quarter-1 FY17		Quarter-2 FY17		Quarter-3 FY17		Quarter-4 FY17		Quarter-1 FY18 ^P	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
Debit Cards	0.1	0.9	0.2	1.1	0.2	1.3	0.2	1.5	0.4	2.0
Credit Cards	0.3	3.6	0.3	2.6	0.5	4.3	0.5	4.5	0.8	5.6
Pre-Paid Cards	0.0	0.2	0.0	0.2	0.1	0.4	0.0	0.0	0.1	0.2
Total	0.5	4.7	0.5	3.9	0.8	6.1	0.8	6.0	1.3	7.9

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