



External Relations Department

December 11, 2014

Electronic transactions continue to show rising trend

During the 1st quarter of Fiscal Year 2014-15, electronic transactions have continued to show rising trend, accompanied by a decrease in Paper Based and ATM cash transactions as Internet, Point of Sale (POS), Mobile and Call Center transactions have increased substantially, compared to last quarter of FY2013-14. This is stated in the SBP's Payment systems Statistics for 1st quarter of the fiscal year 2014-15 uploaded on its website today.

According to the details, paper based Transactions have decreased by 6.5% in terms of volume and 7.1% in terms of value, whereas Internet, POS, Mobile and Call Center transactions have increased by 8.2%, 8.3%, 14.6% and 20.9% in terms of volume and 3.5%, 16.3%, 16.4% and 1.89% in terms of value respectively.

The data further reveals that ATM transactions have decreased by 3.1% in volume, while value has shown insignificant increase of 0.03%. Moreover, Non-Financial transactions have increased from 50 million to 54 million showing a growth rate of 7.8% as compared to previous quarter. Number of Automated Teller Machines (ATMs) has increased to 8,438 showing a growth rate of 2.4% as compared to previous quarter. Number of POS machines and Online Branches has increased to 34,471 and 10,785 respectively.

Marked increased in number of plastic cards holders and registered internet users has also been witnessed increasing they grew from 25.3 million to 25.6 million and from 17.06 million to 17.77 million respectively.

Real Time Gross Settlement System (RTGS) known in Pakistan as Pakistan Realtime Interbank Settlement Mechanism (PRISM) settled over 165,237 transactions of value 30.6 trillion during the 1st quarter of FY2014-15 showing a decrease of 3.7% in terms of volume and 31.6% in terms of value as compared to last quarter of FY2013-14.
