

External Relations Department

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PRISM transactions show an increase of 5 percent in volume and 21 percent in value

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 transactions, 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.