



## External Relations Department

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### **PRISM shows significant growth in volume and value of electronic transactions**

For large value payments, Pakistan Realtime Interbank Settlement Mechanism (PRISM) settled 188,424 transactions, through the Real Time Gross Settlement System (RTGS), 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.

For retail payments, 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 marginal increase of 0.5% with a nominal decline of 2.16 % in value, whereas, the Point of Sale (POS) transactions volume has declined 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 transactions, 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 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.