



External Relations Department

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PRISM transactions show an increase of 5 percent in volume and 19 percent in value

During the second quarter of FY16, Pakistan Realtime Interbank Settlement Mechanism (PRISM) settled 225,598 transactions of value Rs. 64.1 trillion showing an increase of 5% and 19% in volume and value respectively compared to first quarter of FY16. The major share in increase of number of PRISM transactions was contributed by Interbank Funds Transfer which increased by 5.29% while increase in value of PRISM transactions was contributed by securities settlement which increased by 18%.

In second quarter of FY16, the volume and value of internet banking transactions showed an increase of 12.29% and 2.17% respectively. The volume and value of Point of Sale (POS) transactions increased slightly by 1.92% and 1.54% compared to last quarter. Similarly, the volume of mobile banking transactions increased slightly by 2.95% while its value increased by 4.80% as compared to the previous quarter of FY16. Automated Teller Machine (ATM) transactions showed a decrease of 2.41% in volume and 3.51% in value as compared to last quarter of FY16. The volume of Real Time Online Banking (RTOB) transactions rose from 29.5 million to 32.7 million whereas the value increased by 13.5% i.e. Rs. 7.2 trillion to 8.2 trillion caused by increase in Real Time Cash Withdrawals and Deposits and inclusion of Microfinance Banks (MFBs) data in payment system statistics. Non financial transactions declined by 4.34%.

During the second quarter of current fiscal year, the network of ATMs continued to grow reaching from 10,099 to 10,736. Further, 5,689 POS machines were added to the network showing a growth of 12.82% as compared to first quarter of FY16. The number of cards issued by banks has also increased by 16.27% reaching the total of 33 million by the end of the quarter under review. This increase is mainly caused by addition of MFBs issued 3.7 million ATMs only cards in payment system Statistics in this quarter. During the current quarter, registered users of Internet, Mobile and Call Centre banking showed a growth of 3.94% reaching to 22 million at the end of second quarter of FY16.
