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PRISM transactions show an increase of 4 percent in volume and a decrease of 12 percent in value

During the third quarter of FY16, Pakistan Realtime Interbank Settlement Mechanism (PRISM) settled 235,274 transactions of value Rs. 56.4 Trillion showing an increase of 4% and a decrease of 12% in volume and value respectively compared to second quarter of FY16. The major share in increase of number of PRISM transactions was contributed by Interbank Funds Transfer which increased by 3% while decrease in value of PRISM transactions was contributed by securities settlement which decreased by 18%.

In third quarter of FY16, the volume and value of Internet Banking transactions showed an increase of 7% and 9% respectively. The volume and value of Point of Sale (POS) transactions increased by 5% and 6% compared to previous quarter. Similarly, the volume of Mobile Banking transactions increased by 12% while its value increased by 11% as compared to the previous quarter of FY16. Automated Teller Machine (ATM) transactions showed an increase of 2% in volume and 7% in value as compared to last quarter of FY16. The volume of Real Time Online Banking (RTOB) transactions rose from 32.8 million to 35 million whereas the value decreased by 5% i.e. Rs. 8.2 Trillion to 7.8 Trillion caused by decrease in Real Time A/c to A/c Funds Transfer. Non financial transactions increased by 8%.

During the third quarter of current fiscal year, the network of ATMs continued to grow reaching from 10,736 to 11,100. Further, 2,429 POS machines were added to the network showing a growth of 5% as compared to second quarter of FY16. The number of cards issued by banks has also increased by 3% reaching the total of 33.7 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 4% reaching to 22.9 Million at the end of third quarter of FY16.