
OVERVIEW - PAYMENT SYSTEMS STATISTICS FOR 1ST QUARTER FISCAL YEAR 2014-15

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 compared to last quarter of FY2013-14, 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. 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 Point of Sale (POS) machines and Online Branches has increased to 34,471 and 10,785 respectively.

Number of plastic cards holders and registered internet users have also increased from 25.3 Million to 25.6 Million and from 17.06 Million to 17.77 million.

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 FY2013-14 as compared 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.

Payment Systems Department
Payment Systems Statistics
1st Quarter of FY2014-15, (July-September, 2014)

(Number in Thousands & Amount in Million Rupees)

Type of Transactions	4th Quarter FY 2013-14		1st Quarter FY 2014-15	
	Number	Amount	Number	Amount
Paper Based Transactions	95,249	32,561,872	89,091	30,246,451
Cash withdrawals through Cheques	43,903	4,105,099	41,707	4,082,767
Transfer through Cheques	29,925	17,101,099	26,789	14,858,042
Clearing through Cheques	16,111	6,543,341	15,515	6,703,960
Cheque Refund	13	29,923	34	70,436
Pay Orders	2,098	1,748,883	2,104	1,615,858
Demand Drafts	1,634	783,991	1,442	615,496
Telegraphic Transfers	448	676,240	496	731,718
Mail Transfers	187	608,310	223	589,773
Dividend Warrants	232	29,438	168	43,255
Direct Debit	663	932,385	569	932,854
Others ¹	35	3,163	44	2,291
PRISM Transactions²	171,545	44,785,087	165,237	30,604,998
Interbank Fund Transfer	143,917	16,962,338	140,608	13,103,685
Retail Cheque Clearing	12,048	3,645,596	10,913	2,945,748
Securities Settlement	15,580	24,177,153	13,716	14,555,565
ATM Transactions	72,095	747,409	69,869	747,631
Cash Withdrawal	69,175	605,385	66,977	606,256
Cash Deposit	3	27	1	13
Utility Bills Payment	183	472	208	757
A/c to A/c Funds Transfer	1,259	63,314	1,175	60,058
Third Party A/c to A/c Funds Transfer	1,475	78,211	1,508	80,547
POS Transactions	7,071	36,131	7,656	42,035
Internet Banking Transactions	3,370	184,614	3,645	191,157
Payment Through Internet	542	80,183	546	82,536
Utility Bills Payment	815	2,561	970	3,404
A/c to A/c Funds Transfer	917	49,466	985	54,235
3rd Party A/c to A/c Funds Transfer	1,096	52,404	1,143	50,982
Mobile Banking Transactions	1,647	20,927	1,887	24,361
Payment Through Mobile	82	311	80	412
Utility Bills Payment	1,087	1,303	1,267	2,496
A/c to A/c Funds Transfer	201	7,262	220	7,965
3rd Party A/c to A/c Funds Transfer	277	12,050	320	13,488

Call Center & IVR Banking Transactions	167	2,489	202	2,536
Payment Through Call Center	58	728	86	698
Utility Bills Payment	78	381	88	623
A/c to A/c Funds Transfer	29	1,282	26	1,122
3rd Party A/c to A/c Funds Transfer	2	99	2	93
RTOB Transactions	26,725	8,393,409	25,951	7,404,257
Real Time Cash Withdrawals	6,049	548,938	5,486	495,991
Real Time Cash Deposits	9,361	833,108	8,689	734,792
Real Time A\C to A\C Funds Transfers	6,514	4,763,550	7,058	4,170,208
Real Time 3rd Party A\C to A\C Funds Transfers	4,802	2,247,813	4,717	2,003,266
Non Financial Transactions through E-banking	50,502		54,438	
Automated Teller Machines (ATMs)	23,265		26,491	
Internet	12,903		13,702	
Mobile	11,592		11,074	
Call Centre	2,742		3,171	

1. coupons & refund vouchers

2. Only numbers are in actual

3. The data is compiled on the basis of Banks Reporting and it does not Include Microfinance Banks Data.

Infrastructure¹ (As on Position)	4th Quarter FY 2013-14	1st Quarter FY 2014-15
Total Bank Branches	11,199	11,352
Online Branches Network	10,640	10,785
Automated Teller Machines (ATMs)	8,240	8,438
Point of Sale (POS) Machines	34,428	34,471
Cards Numbers	25,352,805	25,675,026
ATM Only Cards	957,807	952,825
Credit Cards	1,333,827	1,319,406
Debit Cards	23,061,171	23,402,795
Registered Users	17,060,773	17,775,833
Internet	1,478,301	1,537,675
Mobile	1,671,693	1,780,481
Call Centre	13,910,779	14,457,677

1. Numbers are in actual