OVERVIEW - PAYMENT SYSTEMS STATISTICS FOR SECOND QUARTER OF FY2014-15

On the Large Value Payment Systems side, Real Time Gross Settlement System (RTGS) known in Pakistan as Pakistan Realtime Interbank Settlement Mechanism (PRISM) settled 188,424 transactions 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; whereas a growth of over 8% and around 15% in terms of volume and value respectively were recorded during the same period in the previous fiscal year. Transactions amounting to Rs. 24.1 trillion were settled through Securities Settlement System during the quarter under review, which is Rs. 9.5 trillion more as compared to the first quarter of FY2014-15, which was the main reason for the considerable growth in RTGS transactions value.

On the Retail Payment Systems side, 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 slight increase of 0.5% with a nominal decline of 2.16% in value, whereas, the Point of Sale (POS) transactions volume has declined slightly 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\(^1\), 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

\(^1\) Non-Financial transactions include Balance Enquiry, Credentials and Cheque Book Issuance requests etc through Alternative Delivery Channels.
Payment Systems Statistics

Second Quarter of FY2014-15

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.
## Payment Systems Statistics
### Second Quarter of FY2014-15, (October-December, 2014)
(Number in Thousands & Amount in Million Rupees)

<table>
<thead>
<tr>
<th>Type of Transactions</th>
<th>1st Quarter FY2014-15</th>
<th>2nd Quarter FY14-15</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Amount</td>
</tr>
<tr>
<td>1. PRISM Transactions</td>
<td>165,237</td>
<td>30,604,998</td>
</tr>
<tr>
<td></td>
<td>1.1 Interbank Fund Transfer</td>
<td>140,608</td>
</tr>
<tr>
<td></td>
<td>1.2 Retail Cheque Clearing</td>
<td>10,913</td>
</tr>
<tr>
<td></td>
<td>1.3 Securities Settlement</td>
<td>13,716</td>
</tr>
<tr>
<td>2. E-banking Transactions</td>
<td>109,331</td>
<td>8,414,049</td>
</tr>
<tr>
<td></td>
<td>2.1 Internet Banking Transactions</td>
<td>3,678</td>
</tr>
<tr>
<td></td>
<td>2.1.1 Payment Through Internet</td>
<td>80</td>
</tr>
<tr>
<td></td>
<td>2.1.2 Utility Bills Payment</td>
<td>1,267</td>
</tr>
<tr>
<td></td>
<td>2.1.3 A/c to A/c Funds Transfer</td>
<td>1,175</td>
</tr>
<tr>
<td></td>
<td>2.1.4 3rd Party A/c to A/c Funds Transfer</td>
<td>2</td>
</tr>
<tr>
<td>2.2 POS Transactions</td>
<td>7,726</td>
<td>43,297</td>
</tr>
<tr>
<td>2.3 Mobile Banking Transactions</td>
<td>1,887</td>
<td>24,361</td>
</tr>
<tr>
<td></td>
<td>2.3.1 Payment Through Mobile</td>
<td>80</td>
</tr>
<tr>
<td></td>
<td>2.3.2 Utility Bills Payment</td>
<td>1,267</td>
</tr>
<tr>
<td></td>
<td>2.3.3 A/c to A/c Funds Transfer</td>
<td>1,175</td>
</tr>
<tr>
<td>2.5 Call Center / IVR Banking Transactions</td>
<td>203</td>
<td>2,581</td>
</tr>
<tr>
<td></td>
<td>2.5.1 Payment Through Call Center</td>
<td>87</td>
</tr>
<tr>
<td></td>
<td>2.5.2 Utility Bills Payment</td>
<td>88</td>
</tr>
<tr>
<td></td>
<td>2.5.3 A/c to A/c Funds Transfer</td>
<td>26</td>
</tr>
<tr>
<td></td>
<td>2.5.4 3rd Party A/c to A/c Funds Transfer</td>
<td>2</td>
</tr>
<tr>
<td>2.6 RTOB Transactions</td>
<td>25,951</td>
<td>7,404,257</td>
</tr>
<tr>
<td></td>
<td>2.6.1 Real Time Cash Withdrawals</td>
<td>5,486</td>
</tr>
<tr>
<td></td>
<td>2.6.2 Real Time Cash Deposits</td>
<td>8,689</td>
</tr>
<tr>
<td></td>
<td>2.6.3 Real Time A/c to A/c Funds Transfers</td>
<td>7,058</td>
</tr>
<tr>
<td></td>
<td>2.6.4 Real Time 3rd Party A/c to A/c Funds Transfers</td>
<td>4,717</td>
</tr>
<tr>
<td>2.7 Non-Financial Transactions through E-banking</td>
<td>54,438</td>
<td>55,844</td>
</tr>
<tr>
<td></td>
<td>2.7.1 Automated Teller Machines (ATMs)</td>
<td>26,491</td>
</tr>
<tr>
<td></td>
<td>2.7.2 Internet</td>
<td>13,702</td>
</tr>
<tr>
<td></td>
<td>2.7.3 Mobile</td>
<td>11,074</td>
</tr>
<tr>
<td></td>
<td>2.7.4 Call Centre</td>
<td>3,171</td>
</tr>
<tr>
<td>3. Paper Based Transactions</td>
<td>89,243</td>
<td>30,275,473</td>
</tr>
<tr>
<td></td>
<td>3.1 Cash withdrawals through Cheques</td>
<td>41,784</td>
</tr>
<tr>
<td></td>
<td>3.2 Transfer through Cheques</td>
<td>26,808</td>
</tr>
<tr>
<td></td>
<td>3.3 Clearing through Cheques</td>
<td>15,565</td>
</tr>
<tr>
<td></td>
<td>3.4 Pay Orders</td>
<td>34</td>
</tr>
<tr>
<td></td>
<td>3.5 Demand Drafts</td>
<td>2,110</td>
</tr>
<tr>
<td></td>
<td>3.6 Telegraphic Transfers</td>
<td>2,233</td>
</tr>
<tr>
<td></td>
<td>3.7 Mail Transfers</td>
<td>168</td>
</tr>
<tr>
<td></td>
<td>3.8 Dividend Warrants</td>
<td>569</td>
</tr>
<tr>
<td></td>
<td>3.9 Direct Debit</td>
<td>44</td>
</tr>
<tr>
<td></td>
<td>3.10 Others</td>
<td>2,291</td>
</tr>
</tbody>
</table>

1. PRISM transactions numbers are in actual and not converted in thousand ("000")
2. Coupons & Refund Vouchers
### Infrastructure (As on Position)

<table>
<thead>
<tr>
<th></th>
<th>1st Quarter FY2014-15</th>
<th>2nd Quarter FY2014-15</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Bank Branches</td>
<td>11,353</td>
<td>11,745</td>
</tr>
<tr>
<td>Online Branches Network</td>
<td>10,785</td>
<td>11,149</td>
</tr>
<tr>
<td>Automated Teller Machines (ATMs)</td>
<td>8,438</td>
<td>9,018</td>
</tr>
<tr>
<td>Point of Sale (POS) Machines</td>
<td>34,471</td>
<td>34,945</td>
</tr>
<tr>
<td><strong>Cards Numbers</strong></td>
<td><strong>25,675,026</strong></td>
<td><strong>25,994,230</strong></td>
</tr>
<tr>
<td>ATM Only Cards</td>
<td>952,825</td>
<td>934,636</td>
</tr>
<tr>
<td>Credit Cards</td>
<td>1,319,406</td>
<td>1,332,000</td>
</tr>
<tr>
<td>Debit Cards</td>
<td>23,402,795</td>
<td>23,727,594</td>
</tr>
<tr>
<td><strong>Registered Users</strong></td>
<td><strong>17,789,748</strong></td>
<td><strong>18,615,801</strong></td>
</tr>
<tr>
<td>Internet</td>
<td>1,537,675</td>
<td>1,615,153</td>
</tr>
<tr>
<td>Mobile</td>
<td>1,780,481</td>
<td>1,884,475</td>
</tr>
<tr>
<td>Call Centre</td>
<td>14,471,592</td>
<td>15,116,173</td>
</tr>
</tbody>
</table>

1. The data is compiled on the basis of Banks Reporting and it does not include Microfinance Banks Data.
2. Second Quarter of FY2014-15 figures are provisional.