

**H1 2017 Retail Payment Statistics  
for Selected Payment Systems in Singapore**

ACH <sup>1</sup> Payment Systems and Multi-Purpose Stored Value Facilities	2015	2016			2017
	Full Year	H1	H2	Full Year	H1
<b>Singapore Dollar Cheque Clearing</b>					
Volume (mil)	65	31	30	61	29
Value (SGD mil)	\$ 623,222	\$ 295,973	\$ 293,165	\$ 589,138	\$ 293,927
Average Size	\$ 9,612	\$ 9,536	\$ 9,763	\$ 9,648	\$ 10,244
<b>US Dollar Cheque Clearing</b>					
Volume (mil)	0.90	0.43	0.43	0.85	0.41
Value (USD mil)	\$ 50,190	\$ 23,510	\$ 23,549	\$ 47,059	\$ 23,424
Average Size	\$ 55,569	\$ 55,103	\$ 55,252	\$ 55,177	\$ 56,471
<b>Inter-bank GIRO</b>					
Volume (mil)	99	51	52	103	53
Value (SGD mil)	\$ 355,641	\$ 186,406	\$ 185,340	\$ 371,746	\$ 194,052
Average Size	\$ 3,594	\$ 3,691	\$ 3,542	\$ 3,615	\$ 3,653
<b>FAST</b>					
Volume (mil)	19	12	14	27	17
Value (SGD mil)	\$ 37,187	\$ 25,428	\$ 28,636	\$ 54,064	\$ 34,862
Average Size	\$ 1,973	\$ 2,057	\$ 1,975	\$ 2,013	\$ 2,016
<b>Stored Value Facilities<sup>2</sup></b>					
Volume (mil)	3,233	1,677	1,689	3,366	1,664
Value (SGD mil)	\$ 2,722	\$ 1,381	\$ 1,420	\$ 2,802	\$ 1,372
Average Size	\$ 0.84	\$ 0.82	\$ 0.84	\$ 0.83	\$ 0.82

Selected Industry Statistics <sup>2</sup>	2015	2016			2017
	Full Year	H1	H2	Full Year	H1
<b>POS<sup>3</sup> Card Payments (Credit and Charge)</b>					
Volume (mil)	236	119	146	264	148
Value (SGD mil)	\$ 37,082	\$ 17,799	\$ 19,898	\$ 37,697	\$ 18,889
Average Size	\$ 157	\$ 150	\$ 137	\$ 143	\$ 127
<b>CNP<sup>4</sup> Card Payments (Credit and Charge)</b>					
Volume (mil)	76	44	42	86	55
Value (SGD mil)	\$ 10,923	\$ 6,156	\$ 6,710	\$ 12,866	\$ 7,939
Average Size	\$ 145	\$ 141	\$ 159	\$ 150	\$ 144
<b>POS Card Payments (Debit)</b>					
Volume (mil)	257	136	146	282	148
Value (SGD mil)	\$ 26,530	\$ 13,525	\$ 13,566	\$ 27,091	\$ 13,389
Average Size	\$ 103	\$ 99	\$ 93	\$ 96	\$ 91
<b>CNP Card Payments (Debit)</b>					
Volume (mil)	42	28	37	66	48
Value (SGD mil)	\$ 5,784	\$ 3,592	\$ 4,016	\$ 7,608	\$ 3,980
Average Size	\$ 139	\$ 126	\$ 107	\$ 115	\$ 83
<b>Total Card Payments</b>					
Volume (mil)	610	327	371	698	399
Value (SGD mil)	\$ 80,320	\$ 41,071	\$ 44,190	\$ 85,262	\$ 44,196
Average Size	\$ 132	\$ 126	\$ 119	\$ 122	\$ 111
<b>ATM Withdrawals</b>					
Volume (mil)	230	111	115	226	108
Value (SGD mil)	\$ 65,783	\$ 32,338	\$ 32,608	\$ 64,947	\$ 31,832
Average Size	\$ 286	\$ 291	\$ 283	\$ 287	\$ 295

<sup>1</sup> Automated Clearing House ("ACH")

<sup>2</sup> Industry Statistics are compiled via regular surveys of selected Financial Institutions ("FI"s) (Issuing/Payer FI perspective), and may not be representative of the entire industry. Fluctuations across reported periods may be due to factors such as FIs entering or exiting the industry, changes in product offerings, and changes in aggregation methodology of reporting FIs. Statistics for different payment instruments may not be based on the same sample size or the same collation methodology. As such, cross-comparisons may not be conclusive.

<sup>3</sup> Point of Sale ("POS")

<sup>4</sup> Card Not Present ("CNP")