

**H1 2018 Retail Payment Statistics
for Selected Payment Systems in Singapore**

ACH ¹ Payment Systems and Multi-Purpose Stored Value Facilities	2016	2017			2018
	Full Year	H1	H2	Full Year	H1
Singapore Dollar Cheque Clearing					
Volume (mil)	61	29	27	56	27
Value (SGD mil)	\$ 589,138	\$ 293,927	\$ 299,003	\$ 592,930	\$ 304,974
Average Size	\$ 9,648	\$ 10,244	\$ 10,882	\$ 10,556	\$ 11,495
US Dollar Cheque Clearing					
Volume (mil)	0.85	0.41	0.44	0.86	0.41
Value (USD mil)	\$ 47,059	\$ 23,424	\$ 24,528	\$ 47,953	\$ 24,120
Average Size	\$ 55,177	\$ 56,471	\$ 55,667	\$ 56,057	\$ 58,479
Inter-bank GIRO					
Volume (mil)	103	53	53	106	54
Value (SGD mil)	\$ 371,746	\$ 194,052	\$ 195,897	\$ 389,949	\$ 210,425
Average Size	\$ 3,615	\$ 3,653	\$ 3,679	\$ 3,666	\$ 3,880
FAST					
Volume (mil)	27	17	21	39	26
Value (SGD mil)	\$ 54,064	\$ 34,862	\$ 38,459	\$ 73,321	\$ 48,766
Average Size	\$ 2,013	\$ 2,016	\$ 1,808	\$ 1,901	\$ 1,865
Stored Value Facilities²					
Volume (mil)	3,366	1,664	1,699	3,363	1,707
Value (SGD mil)	\$ 2,802	\$ 1,408	\$ 1,470	\$ 2,879	\$ 1,439
Average Size	\$ 0.83	\$ 0.85	\$ 0.87	\$ 0.86	\$ 0.84

Selected Industry Statistics ²	2016	2017			2018
	Full Year	H1	H2	Full Year	H1
POS³ Card Payments (Credit and Charge)					
Volume (mil)	264	148	150	298	162
Value (SGD mil)	\$ 37,697	\$ 18,889	\$ 18,686	\$ 37,575	\$ 20,003
Average Size	\$ 143	\$ 127	\$ 125	\$ 126	\$ 124
CNP⁴ Card Payments (Credit and Charge)					
Volume (mil)	86	55	65	121	76
Value (SGD mil)	\$ 12,866	\$ 7,939	\$ 8,496	\$ 16,435	\$ 9,619
Average Size	\$ 150	\$ 144	\$ 130	\$ 136	\$ 127
POS Card Payments (Debit)					
Volume (mil)	282	148	152	300	169
Value (SGD mil)	\$ 27,091	\$ 13,389	\$ 10,919	\$ 24,307	\$ 13,690
Average Size	\$ 96	\$ 91	\$ 72	\$ 81	\$ 81
CNP Card Payments (Debit)					
Volume (mil)	66	48	60	108	67
Value (SGD mil)	\$ 7,608	\$ 3,980	\$ 3,486	\$ 7,466	\$ 3,720
Average Size	\$ 115	\$ 83	\$ 58	\$ 69	\$ 55
Total Card Payments					
Volume (mil)	698	399	427	826	473
Value (SGD mil)	\$ 85,262	\$ 44,196	\$ 41,586	\$ 85,782	\$ 47,031
Average Size	\$ 122	\$ 111	\$ 97	\$ 104	\$ 99
ATM Withdrawals					
Volume (mil)	226	108	110	218	106
Value (SGD mil)	\$ 64,947	\$ 31,832	\$ 32,243	\$ 64,075	\$ 31,871
Average Size	\$ 287	\$ 295	\$ 294	\$ 294	\$ 301

¹ Automated Clearing House ("ACH")

² 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.

³ Point of Sale ("POS")

⁴ Card Not Present ("CNP")