

**H2 2014 Retail Payment Statistics
for Selected Payment Systems in Singapore**

ACH ¹ Payment Systems and Multi-Purpose Stored Value Facilities	2013			2014		
	H1	H2	Full Year	H1	H2	Full Year
Singapore Dollar Cheque Clearing						
Volume (mil)	36	36	71	34	34	68
Value (SGD mil)	\$ 333,873	\$ 325,295	\$ 659,168	\$ 312,253	\$ 321,866	\$ 634,119
Average Size	\$ 9,346	\$ 9,145	\$ 9,246	\$ 9,111	\$ 9,411	\$ 9,261
US Dollar Cheque Clearing						
Volume (mil)	0.46	0.47	0.93	0.46	0.47	0.94
Value (USD mil)	\$ 26,099	\$ 26,071	\$ 52,169	\$ 25,476	\$ 26,988	\$ 52,464
Average Size	\$ 56,726	\$ 55,095	\$ 55,899	\$ 55,253	\$ 56,943	\$ 56,109
Inter-bank GIRO						
Volume (mil)	49	51	100	49	49	98
Value (SGD mil)	\$ 156,023	\$ 161,069	\$ 317,091	\$ 166,894	\$ 168,032	\$ 334,926
Average Size	\$ 3,182	\$ 3,172	\$ 3,177	\$ 3,411	\$ 3,436	\$ 3,424
Stored Value Facilities						
Volume (mil)	1,527	1,558	3,085	1,551	1,587	3,138
Value (SGD mil)	\$ 1,198	\$ 1,247	\$ 2,445	\$ 1,259	\$ 1,329	\$ 2,588
Average Size	\$ 0.78	\$ 0.80	\$ 0.79	\$ 0.81	\$ 0.84	\$ 0.82

Selected Industry Statistics ²	2013			2014		
	H1	H2	Full Year	H1	H2	Full Year
POS³ Card Payments (Credit and Charge)						
Volume (mil)	105	97	202	109	116	225
Value (SGD mil)	\$ 16,425	\$ 17,444	\$ 33,869	\$ 17,270	\$ 18,537	\$ 35,807
Average Size	\$ 157	\$ 179	\$ 167	\$ 158	\$ 160	\$ 159
CNP⁴ Card Payments (Credit and Charge)						
Volume (mil)	22	27	49	29	33	62
Value (SGD mil)	\$ 4,074	\$ 4,577	\$ 8,651	\$ 4,599	\$ 5,134	\$ 9,732
Average Size	\$ 187	\$ 169	\$ 177	\$ 158	\$ 155	\$ 157
POS Card Payments (Debit)						
Volume (mil)	114	119	232	120	142	262
Value (SGD mil)	\$ 13,482	\$ 13,453	\$ 26,935	\$ 13,136	\$ 14,688	\$ 27,825
Average Size	\$ 118	\$ 114	\$ 116	\$ 110	\$ 104	\$ 106
CNP Card Payments (Debit)						
Volume (mil)	12	14	26	15	17	32
Value (SGD mil)	\$ 1,784	\$ 2,061	\$ 3,845	\$ 2,030	\$ 2,361	\$ 4,392
Average Size	\$ 151	\$ 147	\$ 149	\$ 135	\$ 137	\$ 136
Total Card Payments						
Volume (mil)	252	257	509	273	308	581
Value (SGD mil)	\$ 35,764	\$ 37,536	\$ 73,300	\$ 37,035	\$ 40,721	\$ 77,756
Average Size	\$ 142	\$ 146	\$ 144	\$ 136	\$ 132	\$ 134
ATM Withdrawals						
Volume (mil)	112	117	230	114	116	229
Value (SGD mil)	\$ 31,511	\$ 32,816	\$ 64,326	\$ 32,686	\$ 32,532	\$ 65,218
Average Size	\$ 281	\$ 280	\$ 280	\$ 287	\$ 282	\$ 284

¹ Automated Clearing House ("ACH")

² Industry Statistics are compiled via regular surveys of selected Financial Institutions ("FIs") (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")