

**H2 2015 Retail Payment Statistics  
for Selected Payment Systems in Singapore**

ACH <sup>1</sup> Payment Systems and Multi-Purpose Stored Value Facilities	2014			2015		
	H1	H2	Full Year	H1	H2	Full Year
<b>Singapore Dollar Cheque Clearing</b>						
Volume (mil)	34	34	68	33	32	65
Value (SGD mil)	\$ 312,253	\$ 321,866	\$ 634,119	\$ 313,964	\$ 309,258	\$ 623,222
Average Size	\$ 9,111	\$ 9,411	\$ 9,261	\$ 9,588	\$ 9,636	\$ 9,612
<b>US Dollar Cheque Clearing</b>						
Volume (mil)	0.46	0.47	0.94	0.45	0.45	0.90
Value (USD mil)	\$ 25,476	\$ 26,988	\$ 52,464	\$ 25,459	\$ 24,732	\$ 50,190
Average Size	\$ 55,253	\$ 56,943	\$ 56,109	\$ 56,400	\$ 54,739	\$ 55,569
<b>Inter-bank GIRO</b>						
Volume (mil)	49	49	98	49	50	99
Value (SGD mil)	\$ 166,894	\$ 168,032	\$ 334,926	\$ 176,882	\$ 178,759	\$ 355,641
Average Size	\$ 3,411	\$ 3,436	\$ 3,424	\$ 3,640	\$ 3,549	\$ 3,594
<b>FAST</b>						
Volume (mil)				9	10	19
Value (SGD mil)				\$ 16,324	\$ 20,863	\$ 37,187
Average Size				\$ 1,906	\$ 2,029	\$ 1,973
<b>Stored Value Facilities</b>						
Volume (mil)	1,551	1,587	3,138	1,597	1,636	3,233
Value (SGD mil)	\$ 1,259	\$ 1,329	\$ 2,588	\$ 1,333	\$ 1,389	\$ 2,722
Average Size	\$ 0.81	\$ 0.84	\$ 0.82	\$ 0.83	\$ 0.85	\$ 0.84

Selected Industry Statistics <sup>2</sup>	2014			2015		
	H1	H2	Full Year	H1	H2	Full Year
<b>POS<sup>3</sup> Card Payments (Credit and Charge)</b>						
Volume (mil)	109	116	225	114	122	236
Value (SGD mil)	\$ 17,270	\$ 18,537	\$ 35,807	\$ 18,061	\$ 19,022	\$ 37,082
Average Size	\$ 158	\$ 160	\$ 159	\$ 158	\$ 156	\$ 157
<b>CNP<sup>4</sup> Card Payments (Credit and Charge)</b>						
Volume (mil)	29	33	62	35	40	76
Value (SGD mil)	\$ 4,599	\$ 5,134	\$ 9,732	\$ 5,234	\$ 5,689	\$ 10,923
Average Size	\$ 158	\$ 155	\$ 157	\$ 149	\$ 141	\$ 145
<b>POS Card Payments (Debit)</b>						
Volume (mil)	120	142	262	126	131	257
Value (SGD mil)	\$ 13,136	\$ 14,688	\$ 27,825	\$ 13,245	\$ 13,286	\$ 26,530
Average Size	\$ 110	\$ 104	\$ 106	\$ 105	\$ 101	\$ 103
<b>CNP Card Payments (Debit)</b>						
Volume (mil)	15	17	32	19	23	42
Value (SGD mil)	\$ 2,030	\$ 2,361	\$ 4,392	\$ 2,698	\$ 3,086	\$ 5,784
Average Size	\$ 135	\$ 137	\$ 136	\$ 142	\$ 136	\$ 139
<b>Total Card Payments</b>						
Volume (mil)	273	308	581	294	316	610
Value (SGD mil)	\$ 37,035	\$ 40,721	\$ 77,756	\$ 39,238	\$ 41,083	\$ 80,320
Average Size	\$ 136	\$ 132	\$ 134	\$ 133	\$ 130	\$ 132
<b>ATM Withdrawals</b>						
Volume (mil)	114	116	229	113	117	230
Value (SGD mil)	\$ 32,686	\$ 32,532	\$ 65,218	\$ 32,661	\$ 33,122	\$ 65,783
Average Size	\$ 287	\$ 282	\$ 284	\$ 289	\$ 284	\$ 286

<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")