

**H2 2016 Retail Payment Statistics
for Selected Payment Systems in Singapore**

ACH ¹ Payment Systems and Multi-Purpose Stored Value Facilities	2015			2016		
	H1	H2	Full Year	H1	H2	Full Year
Singapore Dollar Cheque Clearing						
Volume (mil)	33	32	65	31	30	61
Value (SGD mil)	\$ 313,964	\$ 309,258	\$ 623,222	\$ 295,973	\$ 293,165	\$ 589,138
Average Size	\$ 9,588	\$ 9,636	\$ 9,612	\$ 9,536	\$ 9,763	\$ 9,648
US Dollar Cheque Clearing						
Volume (mil)	0.45	0.45	0.90	0.43	0.43	0.85
Value (USD mil)	\$ 25,459	\$ 24,732	\$ 50,190	\$ 23,510	\$ 23,549	\$ 47,059
Average Size	\$ 56,400	\$ 54,739	\$ 55,569	\$ 55,103	\$ 55,252	\$ 55,177
Inter-bank GIRO						
Volume (mil)	49	50	99	51	52	103
Value (SGD mil)	\$ 176,882	\$ 178,759	\$ 355,641	\$ 186,406	\$ 185,340	\$ 371,746
Average Size	\$ 3,640	\$ 3,549	\$ 3,594	\$ 3,691	\$ 3,542	\$ 3,615
FAST						
Volume (mil)	9	10	19	12	14	27
Value (SGD mil)	\$ 16,324	\$ 20,863	\$ 37,187	\$ 25,428	\$ 28,636	\$ 54,064
Average Size	\$ 1,906	\$ 2,029	\$ 1,973	\$ 2,057	\$ 1,975	\$ 2,013
Stored Value Facilities						
Volume (mil)	1,597	1,636	3,233	1,677	1,689	3,366
Value (SGD mil)	\$ 1,333	\$ 1,389	\$ 2,722	\$ 1,381	\$ 1,420	\$ 2,802
Average Size	\$ 0.83	\$ 0.85	\$ 0.84	\$ 0.82	\$ 0.84	\$ 0.83

Selected Industry Statistics ²	2015			2016		
	H1	H2	Full Year	H1	H2	Full Year
POS³ Card Payments (Credit and Charge)						
Volume (mil)	114	122	236	119	146	264
Value (SGD mil)	\$ 18,061	\$ 19,022	\$ 37,082	\$ 17,799	\$ 19,898	\$ 37,697
Average Size	\$ 158	\$ 156	\$ 157	\$ 150	\$ 137	\$ 143
CNP⁴ Card Payments (Credit and Charge)						
Volume (mil)	35	40	76	44	42	86
Value (SGD mil)	\$ 5,234	\$ 5,689	\$ 10,923	\$ 6,156	\$ 6,710	\$ 12,866
Average Size	\$ 149	\$ 141	\$ 145	\$ 141	\$ 159	\$ 150
POS Card Payments (Debit)						
Volume (mil)	126	131	257	136	146	282
Value (SGD mil)	\$ 13,245	\$ 13,286	\$ 26,530	\$ 13,525	\$ 13,566	\$ 27,091
Average Size	\$ 105	\$ 101	\$ 103	\$ 99	\$ 93	\$ 96
CNP Card Payments (Debit)						
Volume (mil)	19	23	42	28	37	66
Value (SGD mil)	\$ 2,698	\$ 3,086	\$ 5,784	\$ 3,592	\$ 4,016	\$ 7,608
Average Size	\$ 142	\$ 136	\$ 139	\$ 126	\$ 107	\$ 115
Total Card Payments						
Volume (mil)	294	316	610	327	371	698
Value (SGD mil)	\$ 39,238	\$ 41,083	\$ 80,320	\$ 41,071	\$ 44,190	\$ 85,262
Average Size	\$ 133	\$ 130	\$ 132	\$ 126	\$ 119	\$ 122
ATM Withdrawals						
Volume (mil)	113	117	230	111	115	226
Value (SGD mil)	\$ 32,661	\$ 33,122	\$ 65,783	\$ 32,338	\$ 32,608	\$ 64,947
Average Size	\$ 289	\$ 284	\$ 286	\$ 291	\$ 283	\$ 287

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")