

**H2 2019 Retail Payment Statistics
for Selected Payment Systems in Singapore**

ACH ¹ Payment Systems and Multi-Purpose Stored Value Facilities	2018			2019		
	H1	H2	Full Year	H1	H2	Full Year
Singapore Dollar Cheque Clearing						
Volume (mil)	27	25	52	23	22	45
Value (SGD mil)	\$ 304,974	\$ 284,632	\$ 589,606	\$ 259,462	\$ 246,141	\$ 505,603
Average Size	\$ 11,495	\$ 11,289	\$ 11,395	\$ 11,170	\$ 11,149	\$ 11,160
US Dollar Cheque Clearing						
Volume (mil)	0.41	0.40	0.81	0.38	0.38	0.76
Value (USD mil)	\$ 24,120	\$ 23,941	\$ 48,062	\$ 23,422	\$ 24,139	\$ 47,561
Average Size	\$ 58,479	\$ 59,495	\$ 58,981	\$ 61,783	\$ 63,746	\$ 62,764
Inter-bank GIRO						
Volume (mil)	54	55	109	55	57	112
Value (SGD mil)	\$ 210,425	\$ 208,167	\$ 418,592	\$ 222,571	\$ 228,867	\$ 451,438
Average Size	\$ 3,880	\$ 3,786	\$ 3,833	\$ 4,020	\$ 4,038	\$ 4,029
FAST						
Volume (mil)	26	33	60	40	53	93
Value (SGD mil)	\$ 48,766	\$ 59,466	\$ 108,232	\$ 68,336	\$ 79,719	\$ 148,055
Average Size	\$ 1,865	\$ 1,776	\$ 1,815	\$ 1,690	\$ 1,510	\$ 1,588
Stored Value Facilities²						
Volume (mil)	1,707	1,766	3,473	1,725	1,691	3,416
Value (SGD mil)	\$ 1,439	\$ 1,499	\$ 2,938	\$ 1,499	\$ 1,496	\$ 2,995
Average Size	\$ 0.84	\$ 0.85	\$ 0.85	\$ 0.87	\$ 0.88	\$ 0.88

Selected Industry Statistics ²	2018			2019		
	H1	H2	Full Year	H1	H2	Full Year
POS³ Card Payments (Credit and Charge)						
Volume (mil)	162	178	340	185	214	399
Value (SGD mil)	\$ 20,003	\$ 21,666	\$ 41,669	\$ 20,840	\$ 22,197	\$ 43,037
Average Size	\$ 124	\$ 122	\$ 123	\$ 112	\$ 104	\$ 108
CNP⁴ Card Payments (Credit and Charge)						
Volume (mil)	76	83	159	88	106	194
Value (SGD mil)	\$ 9,619	\$ 10,992	\$ 20,611	\$ 11,041	\$ 12,938	\$ 23,979
Average Size	\$ 127	\$ 133	\$ 130	\$ 125	\$ 122	\$ 124
POS Card Payments (Debit)						
Volume (mil)	169	188	357	194	211	405
Value (SGD mil)	\$ 13,690	\$ 14,096	\$ 27,787	\$ 13,911	\$ 11,910	\$ 25,821
Average Size	\$ 81	\$ 75	\$ 78	\$ 72	\$ 57	\$ 64
CNP Card Payments (Debit)						
Volume (mil)	67	71	138	78	93	171
Value (SGD mil)	\$ 3,720	\$ 4,150	\$ 7,870	\$ 4,450	\$ 5,083	\$ 9,533
Average Size	\$ 55	\$ 59	\$ 57	\$ 57	\$ 54	\$ 56
Total Card Payments						
Volume (mil)	473	520	993	546	624	1,170
Value (SGD mil)	\$ 47,031	\$ 50,905	\$ 97,936	\$ 50,242	\$ 52,128	\$ 102,370
Average Size	\$ 99	\$ 98	\$ 99	\$ 92	\$ 84	\$ 87
ATM Withdrawals						
Volume (mil)	106	107	213	102	103	205
Value (SGD mil)	\$ 31,871	\$ 31,965	\$ 63,836	\$ 30,810	\$ 30,246	\$ 61,056
Average Size	\$ 301	\$ 298	\$ 299	\$ 302	\$ 293	\$ 298

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")