

**H1 2014 Retail Payment Statistics
for Selected Payment Systems in Singapore**

ACH ¹ Payment Systems and Multi-Purpose Stored Value Facilities	2012	2013			2014
	Full Year	H1	H2	Full Year	H1
Singapore Dollar Cheque Clearing					
Volume (mil)	74	36	36	71	34
Value (SGD mil)	\$ 632,387	\$ 333,873	\$ 325,295	\$ 659,168	\$ 312,253
Average Size	\$ 8,588	\$ 9,346	\$ 9,145	\$ 9,246	\$ 9,111
US Dollar Cheque Clearing					
Volume (mil)	0.92	0.46	0.47	0.93	0.46
Value (USD mil)	\$ 49,057	\$ 26,099	\$ 26,071	\$ 52,169	\$ 25,476
Average Size	\$ 53,302	\$ 56,726	\$ 55,095	\$ 55,899	\$ 55,253
Inter-bank GIRO					
Volume (mil)	96	49	51	100	49
Value (SGD mil)	\$ 292,610	\$ 156,023	\$ 161,069	\$ 317,091	\$ 166,894
Average Size	\$ 3,037	\$ 3,182	\$ 3,172	\$ 3,177	\$ 3,411
Stored Value Facilities					
Volume (mil)	3,015	1,527	1,558	3,085	1,551
Value (SGD mil)	\$ 2,351	\$ 1,198	\$ 1,247	\$ 2,445	\$ 1,259
Average Size	\$ 0.78	\$ 0.78	\$ 0.80	\$ 0.79	\$ 0.81

Selected Industry Statistics ²	2012	2013			2014
	Full Year	H1	H2	Full Year	H1
POS³ Card Payments (Credit and Charge)					
Volume (mil)	199	105	97	202	109
Value (SGD mil)	\$ 31,197	\$ 16,425	\$ 17,444	\$ 33,869	\$ 17,270
Average Size	\$ 157	\$ 157	\$ 179	\$ 167	\$ 158
CNP⁴ Card Payments (Credit and Charge)					
Volume (mil)	36	22	27	49	29
Value (SGD mil)	\$ 6,768	\$ 4,074	\$ 4,577	\$ 8,651	\$ 4,599
Average Size	\$ 191	\$ 187	\$ 169	\$ 177	\$ 158
POS Card Payments (Debit)					
Volume (mil)	218	114	119	232	120
Value (SGD mil)	\$ 25,692	\$ 13,482	\$ 13,453	\$ 26,935	\$ 13,136
Average Size	\$ 118	\$ 118	\$ 114	\$ 116	\$ 110
CNP Card Payments (Debit)					
Volume (mil)	18	12	14	26	15
Value (SGD mil)	\$ 3,129	\$ 1,784	\$ 2,061	\$ 3,845	\$ 2,030
Average Size	\$ 178	\$ 151	\$ 147	\$ 149	\$ 135
Total Card Payments					
Volume (mil)	470	252	257	509	273
Value (SGD mil)	\$ 66,787	\$ 35,764	\$ 37,536	\$ 73,300	\$ 37,035
Average Size	\$ 142	\$ 142	\$ 146	\$ 144	\$ 136
ATM Withdrawals					
Volume (mil)	219	112	117	230	114
Value (SGD mil)	\$ 59,105	\$ 31,511	\$ 32,816	\$ 64,326	\$ 32,686
Average Size	\$ 270	\$ 281	\$ 280	\$ 280	\$ 287

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")