

**H1 2015 Retail Payment Statistics
for Selected Payment Systems in Singapore**

ACH ¹ Payment Systems and Multi-Purpose Stored Value Facilities	2013	2014			2015
	Full Year	H1	H2	Full Year	H1
Singapore Dollar Cheque Clearing					
Volume (mil)	71	34	34	68	33
Value (SGD mil)	\$ 659,168	\$ 312,253	\$ 321,866	\$ 634,119	\$ 313,964
Average Size	\$ 9,246	\$ 9,111	\$ 9,411	\$ 9,261	\$ 9,588
US Dollar Cheque Clearing					
Volume (mil)	0.93	0.46	0.47	0.94	0.45
Value (USD mil)	\$ 52,169	\$ 25,476	\$ 26,988	\$ 52,464	\$ 25,459
Average Size	\$ 55,899	\$ 55,253	\$ 56,943	\$ 56,109	\$ 56,400
Inter-bank GIRO					
Volume (mil)	100	49	49	98	49
Value (SGD mil)	\$ 317,091	\$ 166,894	\$ 168,032	\$ 334,926	\$ 176,882
Average Size	\$ 3,177	\$ 3,411	\$ 3,436	\$ 3,424	\$ 3,640
Stored Value Facilities					
Volume (mil)	3,085	1,551	1,587	3,138	1,597
Value (SGD mil)	\$ 2,445	\$ 1,259	\$ 1,329	\$ 2,588	\$ 1,333
Average Size	\$ 0.79	\$ 0.81	\$ 0.84	\$ 0.82	\$ 0.83

Selected Industry Statistics ²	2013	2014			2015
	Full Year	H1	H2	Full Year	H1
POS³ Card Payments (Credit and Charge)					
Volume (mil)	202	109	116	225	114
Value (SGD mil)	\$ 33,869	\$ 17,270	\$ 18,537	\$ 35,807	\$ 18,061
Average Size	\$ 167	\$ 158	\$ 160	\$ 159	\$ 158
CNP⁴ Card Payments (Credit and Charge)					
Volume (mil)	49	29	33	62	35
Value (SGD mil)	\$ 8,651	\$ 4,599	\$ 5,134	\$ 9,732	\$ 5,234
Average Size	\$ 177	\$ 158	\$ 155	\$ 157	\$ 149
POS Card Payments (Debit)					
Volume (mil)	232	120	142	262	126
Value (SGD mil)	\$ 26,935	\$ 13,136	\$ 14,688	\$ 27,825	\$ 13,245
Average Size	\$ 116	\$ 110	\$ 104	\$ 106	\$ 105
CNP Card Payments (Debit)					
Volume (mil)	26	15	17	32	19
Value (SGD mil)	\$ 3,845	\$ 2,030	\$ 2,361	\$ 4,392	\$ 2,698
Average Size	\$ 149	\$ 135	\$ 137	\$ 136	\$ 142
Total Card Payments					
Volume (mil)	509	273	308	581	294
Value (SGD mil)	\$ 73,300	\$ 37,035	\$ 40,721	\$ 77,756	\$ 39,238
Average Size	\$ 144	\$ 136	\$ 132	\$ 134	\$ 133
ATM Withdrawals					
Volume (mil)	230	114	116	229	113
Value (SGD mil)	\$ 64,326	\$ 32,686	\$ 32,532	\$ 65,218	\$ 32,661
Average Size	\$ 280	\$ 287	\$ 282	\$ 284	\$ 289

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")