

**H2 2017 Retail Payment Statistics
for Selected Payment Systems in Singapore**

ACH ¹ Payment Systems and Multi-Purpose Stored Value Facilities	2016			2017		
	H1	H2	Full Year	H1	H2	Full Year
Singapore Dollar Cheque Clearing						
Volume (mil)	31	30	61	29	27	56
Value (SGD mil)	\$ 295,973	\$ 293,165	\$ 589,138	\$ 293,927	\$ 299,003	\$ 592,930
Average Size	\$ 9,536	\$ 9,763	\$ 9,648	\$ 10,244	\$ 10,882	\$ 10,556
US Dollar Cheque Clearing						
Volume (mil)	0.43	0.43	0.85	0.41	0.44	0.86
Value (USD mil)	\$ 23,510	\$ 23,549	\$ 47,059	\$ 23,424	\$ 24,528	\$ 47,953
Average Size	\$ 55,103	\$ 55,252	\$ 55,177	\$ 56,471	\$ 55,667	\$ 56,057
Inter-bank GIRO						
Volume (mil)	51	52	103	53	53	106
Value (SGD mil)	\$ 186,406	\$ 185,340	\$ 371,746	\$ 194,052	\$ 195,897	\$ 389,949
Average Size	\$ 3,691	\$ 3,542	\$ 3,615	\$ 3,653	\$ 3,679	\$ 3,666
FAST						
Volume (mil)	12	14	27	17	21	39
Value (SGD mil)	\$ 25,428	\$ 28,636	\$ 54,064	\$ 34,862	\$ 38,459	\$ 73,321
Average Size	\$ 2,057	\$ 1,975	\$ 2,013	\$ 2,016	\$ 1,808	\$ 1,901
Stored Value Facilities²						
Volume (mil)	1,677	1,689	3,366	1,664	1,699	3,363
Value (SGD mil)	\$ 1,381	\$ 1,420	\$ 2,802	\$ 1,408	\$ 1,470	\$ 2,879
Average Size	\$ 0.82	\$ 0.84	\$ 0.83	\$ 0.85	\$ 0.87	\$ 0.86

Selected Industry Statistics ²	2016			2017		
	H1	H2	Full Year	H1	H2	Full Year
POS³ Card Payments (Credit and Charge)						
Volume (mil)	119	146	264	148	150	298
Value (SGD mil)	\$ 17,799	\$ 19,898	\$ 37,697	\$ 18,889	\$ 18,686	\$ 37,575
Average Size	\$ 150	\$ 137	\$ 143	\$ 127	\$ 125	\$ 126
CNP⁴ Card Payments (Credit and Charge)						
Volume (mil)	44	42	86	55	65	121
Value (SGD mil)	\$ 6,156	\$ 6,710	\$ 12,866	\$ 7,939	\$ 8,496	\$ 16,435
Average Size	\$ 141	\$ 159	\$ 150	\$ 144	\$ 130	\$ 136
POS Card Payments (Debit)						
Volume (mil)	136	146	282	148	152	300
Value (SGD mil)	\$ 13,525	\$ 13,566	\$ 27,091	\$ 13,389	\$ 10,919	\$ 24,307
Average Size	\$ 99	\$ 93	\$ 96	\$ 91	\$ 72	\$ 81
CNP Card Payments (Debit)						
Volume (mil)	28	37	66	48	60	108
Value (SGD mil)	\$ 3,592	\$ 4,016	\$ 7,608	\$ 3,980	\$ 3,486	\$ 7,466
Average Size	\$ 126	\$ 107	\$ 115	\$ 83	\$ 58	\$ 69
Total Card Payments						
Volume (mil)	327	371	698	399	427	826
Value (SGD mil)	\$ 41,071	\$ 44,190	\$ 85,262	\$ 44,196	\$ 41,586	\$ 85,782
Average Size	\$ 126	\$ 119	\$ 122	\$ 111	\$ 97	\$ 104
ATM Withdrawals						
Volume (mil)	111	115	226	108	110	218
Value (SGD mil)	\$ 32,338	\$ 32,608	\$ 64,947	\$ 31,832	\$ 32,243	\$ 64,075
Average Size	\$ 291	\$ 283	\$ 287	\$ 295	\$ 294	\$ 294

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")