

**H1 2019 Retail Payment Statistics  
for Selected Payment Systems in Singapore**

ACH <sup>1</sup> Payment Systems and Multi-Purpose Stored Value Facilities	2017	2018			2019
	Full Year	H1	H2	Full Year	H1
<b>Singapore Dollar Cheque Clearing</b>					
Volume (mil)	56	27	25	52	23
Value (SGD mil)	\$ 592,930	\$ 304,974	\$ 284,632	\$ 589,606	\$ 259,462
Average Size	\$ 10,556	\$ 11,495	\$ 11,289	\$ 11,395	\$ 11,170
<b>US Dollar Cheque Clearing</b>					
Volume (mil)	0.86	0.41	0.40	0.81	0.38
Value (USD mil)	\$ 47,953	\$ 24,120	\$ 23,941	\$ 48,062	\$ 23,422
Average Size	\$ 56,057	\$ 58,479	\$ 59,495	\$ 58,981	\$ 61,783
<b>Inter-bank GIRO</b>					
Volume (mil)	106	54	55	109	55
Value (SGD mil)	\$ 389,949	\$ 210,425	\$ 208,167	\$ 418,592	\$ 222,571
Average Size	\$ 3,666	\$ 3,880	\$ 3,786	\$ 3,833	\$ 4,020
<b>FAST</b>					
Volume (mil)	39	26	33	60	40
Value (SGD mil)	\$ 73,321	\$ 48,766	\$ 59,466	\$ 108,232	\$ 68,336
Average Size	\$ 1,901	\$ 1,865	\$ 1,776	\$ 1,815	\$ 1,690
<b>Stored Value Facilities<sup>2</sup></b>					
Volume (mil)	3,363	1,707	1,766	3,473	1,305
Value (SGD mil)	\$ 2,879	\$ 1,439	\$ 1,499	\$ 2,938	\$ 1,558
Average Size	\$ 0.86	\$ 0.84	\$ 0.85	\$ 0.85	\$ 1.19

Selected Industry Statistics <sup>2</sup>	2017	2018			2019
	Full Year	H1	H2	Full Year	H1
<b>POS<sup>3</sup> Card Payments (Credit and Charge)</b>					
Volume (mil)	298	162	178	340	185
Value (SGD mil)	\$ 37,575	\$ 20,003	\$ 21,666	\$ 41,669	\$ 20,840
Average Size	\$ 126	\$ 124	\$ 122	\$ 123	\$ 112
<b>CNP<sup>4</sup> Card Payments (Credit and Charge)</b>					
Volume (mil)	121	76	83	159	88
Value (SGD mil)	\$ 16,435	\$ 9,619	\$ 10,992	\$ 20,611	\$ 11,041
Average Size	\$ 136	\$ 127	\$ 133	\$ 130	\$ 125
<b>POS Card Payments (Debit)</b>					
Volume (mil)	300	169	188	357	194
Value (SGD mil)	\$ 24,307	\$ 13,690	\$ 14,096	\$ 27,787	\$ 13,905
Average Size	\$ 81	\$ 81	\$ 75	\$ 78	\$ 72
<b>CNP Card Payments (Debit)</b>					
Volume (mil)	108	67	71	138	131
Value (SGD mil)	\$ 7,466	\$ 3,720	\$ 4,150	\$ 7,870	\$ 6,856
Average Size	\$ 69	\$ 55	\$ 59	\$ 57	\$ 52
<b>Total Card Payments</b>					
Volume (mil)	826	473	520	993	599
Value (SGD mil)	\$ 85,782	\$ 47,031	\$ 50,905	\$ 97,936	\$ 52,642
Average Size	\$ 104	\$ 99	\$ 98	\$ 99	\$ 88
<b>ATM Withdrawals</b>					
Volume (mil)	218	106	107	213	102
Value (SGD mil)	\$ 64,075	\$ 31,871	\$ 31,965	\$ 63,836	\$ 30,810
Average Size	\$ 294	\$ 301	\$ 298	\$ 299	\$ 302

<sup>1</sup> Automated Clearing House ("ACH")

<sup>2</sup> 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.

<sup>3</sup> Point of Sale ("POS")

<sup>4</sup> Card Not Present ("CNP")