

**H2 2018 Retail Payment Statistics  
for Selected Payment Systems in Singapore**

ACH <sup>1</sup> Payment Systems and Multi-Purpose Stored Value Facilities	2017			2018		
	H1	H2	Full Year	H1	H2	Full Year
<b>Singapore Dollar Cheque Clearing</b>						
Volume (mil)	29	27	56	27	25	52
Value (SGD mil)	\$ 293,927	\$ 299,003	\$ 592,930	\$ 304,974	\$ 284,632	\$ 589,606
Average Size	\$ 10,244	\$ 10,882	\$ 10,556	\$ 11,495	\$ 11,289	\$ 11,395
<b>US Dollar Cheque Clearing</b>						
Volume (mil)	0.41	0.44	0.86	0.41	0.40	0.81
Value (USD mil)	\$ 23,424	\$ 24,528	\$ 47,953	\$ 24,120	\$ 23,941	\$ 48,062
Average Size	\$ 56,471	\$ 55,667	\$ 56,057	\$ 58,479	\$ 59,495	\$ 58,981
<b>Inter-bank GIRO</b>						
Volume (mil)	53	53	106	54	55	109
Value (SGD mil)	\$ 194,052	\$ 195,897	\$ 389,949	\$ 210,425	\$ 208,167	\$ 418,592
Average Size	\$ 3,653	\$ 3,679	\$ 3,666	\$ 3,880	\$ 3,786	\$ 3,833
<b>FAST</b>						
Volume (mil)	17	21	39	26	33	60
Value (SGD mil)	\$ 34,862	\$ 38,459	\$ 73,321	\$ 48,766	\$ 59,466	\$ 108,232
Average Size	\$ 2,016	\$ 1,808	\$ 1,901	\$ 1,865	\$ 1,776	\$ 1,815
<b>Stored Value Facilities<sup>2</sup></b>						
Volume (mil)	1,664	1,699	3,363	1,707	1,766	3,473
Value (SGD mil)	\$ 1,408	\$ 1,470	\$ 2,879	\$ 1,439	\$ 1,499	\$ 2,938
Average Size	\$ 0.85	\$ 0.87	\$ 0.86	\$ 0.84	\$ 0.85	\$ 0.85

Selected Industry Statistics <sup>2</sup>	2017			2018		
	H1	H2	Full Year	H1	H2	Full Year
<b>POS<sup>3</sup> Card Payments (Credit and Charge)</b>						
Volume (mil)	148	150	298	162	178	340
Value (SGD mil)	\$ 18,889	\$ 18,686	\$ 37,575	\$ 20,003	\$ 21,666	\$ 41,669
Average Size	\$ 127	\$ 125	\$ 126	\$ 124	\$ 122	\$ 123
<b>CNP<sup>4</sup> Card Payments (Credit and Charge)</b>						
Volume (mil)	55	65	121	76	83	159
Value (SGD mil)	\$ 7,939	\$ 8,496	\$ 16,435	\$ 9,619	\$ 10,992	\$ 20,611
Average Size	\$ 144	\$ 130	\$ 136	\$ 127	\$ 133	\$ 130
<b>POS Card Payments (Debit)</b>						
Volume (mil)	148	152	300	169	188	357
Value (SGD mil)	\$ 13,389	\$ 10,919	\$ 24,307	\$ 13,690	\$ 14,096	\$ 27,787
Average Size	\$ 91	\$ 72	\$ 81	\$ 81	\$ 75	\$ 78
<b>CNP Card Payments (Debit)</b>						
Volume (mil)	48	60	108	67	71	138
Value (SGD mil)	\$ 3,980	\$ 3,486	\$ 7,466	\$ 3,720	\$ 4,150	\$ 7,870
Average Size	\$ 83	\$ 58	\$ 69	\$ 55	\$ 59	\$ 57
<b>Total Card Payments</b>						
Volume (mil)	399	427	826	473	520	993
Value (SGD mil)	\$ 44,196	\$ 41,586	\$ 85,782	\$ 47,031	\$ 50,905	\$ 97,936
Average Size	\$ 111	\$ 97	\$ 104	\$ 99	\$ 98	\$ 99
<b>ATM Withdrawals</b>						
Volume (mil)	108	110	218	106	107	213
Value (SGD mil)	\$ 31,832	\$ 32,243	\$ 64,075	\$ 31,871	\$ 31,965	\$ 63,836
Average Size	\$ 295	\$ 294	\$ 294	\$ 301	\$ 298	\$ 299

<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")