

Appendix C - Statements of Retail Payments

MONTHLY STATEMENT OF RETAIL PAYMENTS (CONSULTATION)

M0. REPORTING INFORMATION

1. Please complete the tables in accordance with the notes for completion, and submit them to the Monetary Authority of Singapore within 21 calendar days after the end of each reporting month.
2. Number items are to be reported in full and value items in Singapore dollars rounded to the nearest dollar unless otherwise stated.
3. Numbers and values reported should cover the entire duration of the reporting period, unless otherwise stated.
4. If there are additional comments, remarks or explanations for the tables, please provide them in the 'Additional Information' section below.

DETAILS	
Reporting entity:	
Name of reporting officer:	
Designation:	
Telephone:	
Email:	
Submission date:	

ADDITIONAL INFORMATION	
Table Number	Remarks

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M1. Fraud

Reporting entity: Reporting month:

M1.1 FRAUD - CARDS	Paper-based instruments		Debit Card		Credit Card		Charge Card		Fund Transfer				SVF	
	System/Scheme:								Debit Transfer		Credit Transfer			
	Number	Value	Number	Value	Number	Value	Number	Value	Number	Value	Number	Value	Number	Value
Internal fraud														
Lost/Stolen														
Counterfeit														
Card Not Present														
Others														
Total Internal fraud														
External fraud														
Lost/Stolen														
Counterfeit														
Card Not Present														
Others														
Total External fraud														
Total fraud														

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M2. PAPER-BASED INSTRUMENTS

Reporting entity:

Reporting month:

Currency:

M2.1 PAPER-BASED INSTRUMENTS	Personal		Non-personal		Total	
	Number	Value	Number	Value	Number	Value
Number of Customer cheque accounts						
Transactions settled:						
Local issued						
Customer cheques						
On us						
Cleared inward						
Demand drafts/Cashier's orders						
On us						
Cleared inward						
Total Local issued						
Foreign issued						
Cleared outward						

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M2. PAPER-BASED INSTRUMENTS

Reporting entity:

Reporting month:

Currency:

M2.2 AUTOMATED CLEARING HOUSE - PAPER-BASED INSTRUMENTS	Outward Normal Submission		Outward Late Submission		Total	
	Number	Value	Number	Value	Number	Value
Total transactions						
Number of business days						

M2.2 AUTOMATED CLEARING HOUSE - PAPER-BASED INSTRUMENTS	Return Transactions	
	Number	Value
Reason Code:		
RC 03 - Effects Not Cleared		
RC 06 - Post-dated		
RC 07 - Refer to Drawer		
RC 29 - Payment Stopped		
RC 32 - Signature not according to mandate		
RC 99 - Others		
Other Reason Codes		
Total Returns		

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M3. CREDIT AND CHARGE CARDS

Reporting entity:

Reporting month:

M3.1 GENERAL DATA	Credit Card	Charge Card	Total
	Value		
Billings of issuer's cardholders in Singapore			
Billings of issuer's cardholders outside Singapore			
Billings of foreign cardholders in Singapore			
Profit/Loss account (Net)			
Interest earnings			
Membership fees			
Merchant fees			
Foreign exchange gains			

M3.1 GENERAL DATA	Credit Card		Charge Card	
	Personal			
	S'porean & PR	Others	S'porean & PR	Others
	Number			
Total Cards issued				
At end of period				
of which:				
Main				
Supplementary				
Individuals with Credit Cards/Other unsecured lines linked to Debit Cards OR Charge Cards				

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M3. CREDIT AND CHARGE CARDS

Reporting entity:

Reporting month:

M3.2 OTHER UNSECURED LINES LINKED TO DEBIT CARDS	Personal			
	S'porean & PR	Total	S'porean & PR	Total
	Number		Value	
Total outstanding balance of Other unsecured lines linked to Debit Cards				
New charges for the month				
Unsettled charges of previous months				
Interest and other charges				
Delinquent loans				
Number of individuals who do not meet minimum payment requirement				
Bad debts written off during the month				

Delinquent Loan Grading Policy:

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M3. CREDIT AND CHARGE CARDS

Reporting entity:

Reporting month:

M3.3 CREDIT CARDS - PRUDENTIAL	Personal			
	S'porean & PR	Others	S'porean & PR	Others
	Number		Value	
Total outstanding balance of Credit Cardholders				
New charges for the month				
Rolled over balance by Age				
Less than 1 month				
1 month				
2 months				
3 months				
More than 3 months				
Interest and other charges				
Total instalment charges not due				
Total rollover balance of Credit Cards held by Singaporeans and PRs				
At Median				
At 90th percentile				
At 95th percentile				
At 100th percentile				
Delinquent loans				
Bad debts written off during the month				
Credit Cardholders who do not meet minimum payment requirement				
Credit Cardholders who roll over their balance				

Delinquent Loan Grading Policy:

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M3. CREDIT AND CHARGE CARDS

Reporting entity:

Reporting month:

M3.4 CHARGE CARDS - PRUDENTIAL	Personal			
	S'porean & PR	Total	S'porean & & PR	Total
	Number		Value	
Total outstanding balance of Charge Cardholders				
New charges for the month				
Unsettled charges of previous months				
Interest and other charges				
Delinquent loans				
Bad debts written off during the month				

Delinquent Loan Grading Policy:

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M4. FUND TRANSFER

Reporting entity: Reporting month:

M4.1 DEBIT TRANSFERS	Local								Total Payer			
	Payer - Personal				Payer - Non-personal							
	On us		Cleared inwards		On us		Cleared inwards					
	Number	Value	Number	Value	Number	Value	Number	Value	Number	Value		
Debit transfers												

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M4. FUND TRANSFER

Reporting entity: Reporting month:

M4.2 CREDIT TRANSFERS	Local								Total Payer	
	Payer - Personal				Payer - Non-personal					
	On us		Cleared outwards		On us		Cleared outwards		Number	Value
	Number	Value	Number	Value	Number	Value	Number	Value		
Credit transfers										
Transfers initiated										
Paper based										
ATM										
Phone banking										
Internet										
Others										
Total transfers initiated										
Recurring Credit transfers										
Total Credit transfers										

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M4. FUND TRANSFER

Reporting entity:

Reporting month:

M4.3 DIRECT DEBIT AUTHORISATIONS (DDAs)	Payer - Personal	Payer - Non-personal	Total
	Number		
DDAs			
Initiated			
Paper based			
ATM			
Phone banking			
Internet			
Others			
Total DDAs initiated			
Terminated			
At end of period			

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M4. FUND TRANSFER

Reporting entity:

Reporting month:

M4.4 AUTOMATED CLEARING HOUSE - eGIRO	Debit Transfer		Credit Transfer	
	Number	Value	Number	Value
Total transfers				
Number of business days				

M4.4 AUTOMATED CLEARING HOUSE - eGIRO	Debit Transfer		Credit Transfer	
	Number	Value	Number	Value
Return Transactions: Reason codes				
RC 10 - INV RECV A/C NO.				
RC 21 - ERROR IN RECV BR CODE				
RC 30 - AMOUNT EXCEEDED				
RC 40 - NO DDA				
RC 41 - DDA TERMINATED				
RC 50 - REFER TO PAYING PARTY				
RC 60 - ACCOUNT CLOSED				
RC 61 - ACCOUNT DOES NOT EXIST				
Other Reason Codes				
Total Returns				

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M4. FUND TRANSFER

Reporting entity:

Reporting month:

System:

M4.5 FUND TRANSFER INTERCHANGE	Debit Transfer		Credit Transfer	
	Number	Value	Number	Value
Total Transfers				
Total Returns				
Number of business days				

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M5. STORED VALUE FACILITY (SVF)

Reporting entity: Reporting month: Scheme:

M5.1 STORED VALUE	Stored value - Locally held								Stored value - Internationally held				Total	
	Sold - Local				Sold - International				Sold - Local					
	Local use		International use		Local use		International use		Local use		International use			
	Number	Value	Number	Value	Number	Value	Number	Value	Number	Value	Number	Value	Number	Value
Stored value														
Refundable deposit														
SVF in circulation														
Sold during the period														
Returned during the period														
At end of period														
Active during the period														

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SEMI-ANNUAL STATEMENT OF RETAIL PAYMENTS (CONSULTATION)

SA0. REPORTING INFORMATION

1. Please complete the tables in accordance with the notes for completion, and submit them to the Monetary Authority of Singapore within 21 calendar days after the end of each reporting period. The reporting periods are 1st January to 30 June, and 1st July to 31st December.
2. Number items are to be reported in full and value items in Singapore dollars rounded to the nearest dollar unless otherwise stated.
3. Numbers and values reported should cover the entire duration of the reporting month, unless otherwise stated.
4. If there are additional comments, remarks or explanations for the tables, please provide them in the 'Additional Information' section below.

DETAILS	
Reporting entity:	
Name of reporting officer:	
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Submission date:	

ADDITIONAL INFORMATION	
Table Number	Remarks

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SEMI-ANNUAL STATEMENT OF RETAIL PAYMENTS (CONSULTATION)

SA1. PAPER-BASED INSTRUMENTS

Reporting entity:

Reporting period:

Currency:

SA1.1 MONEY ORDERS (MO) AND POSTAL ORDERS (PO)	Number	Value
Transactions settled:		
Local issued		
On us		
Cleared inward		
Total Local issued		
Foreign issued		
Cleared outward		

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SA2. DEBIT CARDS

Reporting entity:

Reporting period:

SA2.1 GENERAL DATA	Personal	Non-personal
	Number	
Debit Cards		
New issues during the period		
Closed during the period		
At end of period		
Active during the period		
Debit Cards with a Stored Value Facility		

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SEMI-ANNUAL STATEMENT OF RETAIL PAYMENTS (CONSULTATION)

SA2. DEBIT CARDS

Reporting entity: Reporting period: System:

SA2.2 ISSUING	Personal						Non-personal						Total	
	Local		International		Local		International		Local		International			
	On us		Interchange		Local presented foreign		On us		Interchange		Local presented foreign			
	Number	Value	Number	Value	Number	Value	Number	Value	Number	Value	Number	Value	Number	Value
Debit Card issuing transactions														
Card Present														
OTC cash withdrawals														
ATM transactions														
Cash withdrawal														
Fund transfers														
Bill payments														
Others														
Total ATM transactions														
Cash deposit														
POS transactions														
Purchases only														
Cashback only														
Combined purchases and cashback														
Purchase component														
Cashback component														
Total POS transactions														
Total Card Present transactions														
Card Not Present transactions														
MOTO														
Internet														
Others														
Total Card Not Present transactions														
Total transactions														
Debit Cards														
New issues during the period														
Closed during the period														
At end of period														
Active during the period														

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SA3. CREDIT AND CHARGE CARDS

Reporting entity:

Reporting period:

SA3.1 GENERAL DATA	Credit Card		Charge Card	
	Personal	Non-personal	Personal	Non-personal
Number				
Cards				
New issues during the period				
Closed during the period				
At end of period				
Active during the period				

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SA3. CREDIT AND CHARGE CARDS

Reporting entity:

Reporting period:

System:

SA3.2 CREDIT CARD - ISSUING	Personal						Non-personal						Total	
	Local		International		Local		International							
	On us	Interchange	Local presented	Local presented	On us	Interchange	Local presented	Local presented						
	Number	Value	Number	Value	Number	Value	Number	Value	Number	Value	Number	Value	Number	Value
Credit Card issuing transactions														
Card Present transactions														
ATM cash advance														
OTC cash advance														
POS transactions														
Purchases only														
Cash advance only														
Combined purchases and cash advance														
Purchase component														
Cash advance component														
Total POS transactions														
Total Card Present transactions														
Card Not Present transactions														
MOTO														
Internet														
Others														
Total Card Not Present transactions														
Total Credit Card issuing transactions														
Credit Card														
New issues during the period														
Closed during the period														
At end of period														
Active during the period														

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SA3. CREDIT AND CHARGE CARDS

Reporting entity:

Reporting period:

System:

SA3.3 CHARGE CARD	Personal						Non-personal						Total		
	Local		International				Local		International						
			Number	Value	Number	Value			Number	Value	Number	Value	Number	Value	Number
Charge Card transactions															
Card Present transactions															
ATM cash advance															
OTC cash advance															
POS transactions															
Purchases only															
Cash advance only															
Combined purchases and cash advance															
Purchase component															
Cash advance component															
Total POS transactions															
Total Card Present transactions															
Card Not Present transactions															
MOTO															
Internet															
Others															
Total Card Not Present transactions															
Total Charge Card transactions															
Charge Cards															
New issues during the period															
Closed during the period															
At end of period															
Active during the period															

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SA4. STORED VALUE FACILITY (SVF)

Reporting entity: Reporting period: Scheme:

SA4.1 STORED VALUE FACILITY TRANSACTIONS	Value
Load limit on SVF	
Unregistered	
Registered	

SA4.1 STORED VALUE FACILITY TRANSACTIONS	Stored value - Locally held								Stored value - Internationally held				Total	
	Sold - Local				Sold - International				Sold - Local					
	Local use		International use		Local use		International use		Local use		International use		Number	Value
	Number	Value	Number	Value	Number	Value	Number	Value	Number	Value	Number	Value		
Sales transactions														
Transit														
Non-transit														
Gaming														
Government services														
Others														
Total Non-transit														
Total Sales transactions														
Loading transactions														
Physical														
ATM														
Self-service kiosks														
OTC (Over the counter)														
Others														
Total Physical														
Non-physical														
GIRO														
Internet														
Mobile														
Others														
Total Non-physical														
Total Loading transactions														
Unloading transactions														

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SA5. PAYMENTS OVERVIEW

Reporting entity:

Reporting period:

SA5.1 CARD INTERCHANGE	Debit Card		Credit Card		Charge Card		Total	
System:								
	Number	Value	Number	Value	Number	Value	Number	Value
Interchange transactions								
Local Interchange								
International Interchange (Local presented foreign)								
International Interchange (Foreign presented local)								
Total Interchange transactions								

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SEMI-ANNUAL STATEMENT OF RETAIL PAYMENTS (CONSULTATION)

SA5. PAYMENTS OVERVIEW

Reporting entity: Reporting period: System:

SA5.2 SELF-SERVICE KIOSK INTERCHANGE - ACQUIRER	Debit Card		Credit Card		Charge Card		SVF	
	Number	Value	Number	Value	Number	Value	Number	Value
Interchange transactions								
Local Interchange								
International Interchange (Foreign presented local)								
Total Interchange transactions								

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SEMI-ANNUAL STATEMENT OF RETAIL PAYMENTS (CONSULTATION)

SA5. PAYMENTS OVERVIEW

Reporting entity: Reporting period:

For the section "Transaction distribution", only data for the months of June and December are to be reported.

SA5.3 TRANSACTION DISTRIBUTION	Debit Card		Credit Card		Charge Card		SVF		Funds Transfer				Total	
									Debit Transfer		Credit Transfer			
System/Scheme:	Number	Value	Number	Value	Number	Value	Number	Value	Number	Value	Number	Value	Number	Value
Top 5 payment participants														

SA5.3 TRANSACTION DISTRIBUTION	Debit Card	Credit Card	Charge Card	SVF	Funds Transfer		Total
					Debit Transfer	Credit Transfer	
System/Scheme:	Value						
Transaction distribution							
At median (Middle value)							
At 75th percentile							
At 90th percentile							
At 95th percentile							
At 100th percentile (Highest single value)							

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SA5. PAYMENTS OVERVIEW

Reporting entity: Reporting period:

For the section "Transaction distribution", only data for the months of June and December are to be reported.

SA5.4 AUTOMATED CLEARING HOUSE - TRANSACTION DISTRIBUTION	Paper-based instrument				eGIRO			
	SGD		USD		Debit Transfer		Credit Transfer	
	Number	Value	Number	Value	Number	Value	Number	Value
Top 5 payment participants								

SA5.4 AUTOMATED CLEARING HOUSE - TRANSACTION DISTRIBUTION	Paper-based instrument		eGIRO	
	SGD	USD	Debit Transfer	Credit Transfer
	Value			
Transaction distribution				
At median (Middle value)				
At 75th percentile				
At 90th percentile				
At 95th percentile				
At 100th percentile (Highest single value)				

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SEMI-ANNUAL STATEMENT OF RETAIL PAYMENTS (CONSULTATION)

SA5. PAYMENTS OVERVIEW

Reporting entity:

Reporting period:

SA5.5 PAYMENT INFRASTRUCTURE DATA	Payer - Personal	Payer - Non-personal	Total
	Number		
Dormant DDAs			
Dormant during the period			

SA5.5 PAYMENT INFRASTRUCTURE DATA	Number	Value
Payment accounts		
of which: Internet-linked accounts		

SA5.5 PAYMENT INFRASTRUCTURE DATA	Debit Card	Credit Card	Charge Card	SVF	Self-Service Kiosk	Total
System/Scheme:						
	Number					
Payment instrument type						
Magnetic strip						
Chip based - contact						
Chip based - contactless						
Chip based - combi						
Virtual						
Others (includes Paper, Token)						
Transaction points						
Merchants						
Terminals						
Loading terminals						
Unloading terminals						
Sales terminals						
ATM						
At branches						
At off-branch locations						
ATMs with cash withdrawal function						
ATMs with cash deposit function						
ATMs with credit transfer function						