

**H1 2016 Retail Payment Statistics
for Selected Payment Systems in Singapore**

ACH ¹ Payment Systems and Multi-Purpose Stored Value Facilities	2014	2015			2016
	Full Year	H1	H2	Full Year	H1
Singapore Dollar Cheque Clearing					
Volume (mil)	68	33	32	65	31
Value (SGD mil)	\$ 634,119	\$ 313,964	\$ 309,258	\$ 623,222	\$ 295,973
Average Size	\$ 9,261	\$ 9,588	\$ 9,636	\$ 9,612	\$ 9,536
US Dollar Cheque Clearing					
Volume (mil)	0.94	0.45	0.45	0.90	0.43
Value (USD mil)	\$ 52,464	\$ 25,459	\$ 24,732	\$ 50,190	\$ 23,510
Average Size	\$ 56,109	\$ 56,400	\$ 54,739	\$ 55,569	\$ 55,103
Inter-bank GIRO					
Volume (mil)	98	49	50	99	51
Value (SGD mil)	\$ 334,926	\$ 176,882	\$ 178,759	\$ 355,641	\$ 186,406
Average Size	\$ 3,424	\$ 3,640	\$ 3,549	\$ 3,594	\$ 3,691
FAST					
Volume (mil)	-	9	10	19	12
Value (SGD mil)	\$ -	\$ 16,324	\$ 20,863	\$ 37,187	\$ 25,428
Average Size	-	\$ 1,906	\$ 2,029	\$ 1,973	\$ 2,057
Stored Value Facilities					
Volume (mil)	3,138	1,597	1,636	3,233	1,677
Value (SGD mil)	\$ 2,588	\$ 1,333	\$ 1,389	\$ 2,722	\$ 1,381
Average Size	\$ 0.82	\$ 0.83	\$ 0.85	\$ 0.84	\$ 0.82

Selected Industry Statistics ²	2014	2015			2016
	Full Year	H1	H2	Full Year	H1
POS³ Card Payments (Credit and Charge)					
Volume (mil)	225	114	122	236	119
Value (SGD mil)	\$ 35,807	\$ 18,061	\$ 19,022	\$ 37,082	\$ 17,799
Average Size	\$ 159	\$ 158	\$ 156	\$ 157	\$ 150
CNP⁴ Card Payments (Credit and Charge)					
Volume (mil)	62	35	40	76	44
Value (SGD mil)	\$ 9,732	\$ 5,234	\$ 5,689	\$ 10,923	\$ 6,156
Average Size	\$ 157	\$ 149	\$ 141	\$ 145	\$ 141
POS Card Payments (Debit)					
Volume (mil)	262	126	131	257	136
Value (SGD mil)	\$ 27,825	\$ 13,245	\$ 13,286	\$ 26,530	\$ 13,525
Average Size	\$ 106	\$ 105	\$ 101	\$ 103	\$ 99
CNP Card Payments (Debit)					
Volume (mil)	32	19	23	42	28
Value (SGD mil)	\$ 4,392	\$ 2,698	\$ 3,086	\$ 5,784	\$ 3,592
Average Size	\$ 136	\$ 142	\$ 136	\$ 139	\$ 126
Total Card Payments					
Volume (mil)	581	294	316	610	327
Value (SGD mil)	\$ 77,756	\$ 39,238	\$ 41,083	\$ 80,320	\$ 41,071
Average Size	\$ 134	\$ 133	\$ 130	\$ 132	\$ 126
ATM Withdrawals					
Volume (mil)	229	113	117	230	111
Value (SGD mil)	\$ 65,218	\$ 32,661	\$ 33,122	\$ 65,783	\$ 32,338
Average Size	\$ 284	\$ 289	\$ 284	\$ 286	\$ 291

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")