

PAYMENT SYSTEM STATISTICS

1. Ghana Interbank Settlement (RTGS)

Indicators	2010	2011	2012	2013	2014	2015	2016
Volume	251,555	360,954	467,642	586,200	699,956	794,282	889,709
Value (GH¢'million)	285,447.40	289,818.20	331,320.90	470,375.10	758,312.16	1,032,544.00	1,670,369.46

2. Cheques Cleared¹

Indicators	2010	2011	2012	2013	2014	2015	2016
Volume	6,068,212	6,509,594	6,710,475	6,796,712	6,962,297	7,146,259	7,309,406
Value (GH¢'million)	38,501.18	53,160.92	69,222.07	81,144.33	113,698.39	131,189.70	152,390.42

3. Automated Clearing House

a. Direct Credit

Indicators	2011	2012	2013	2014	2015	2016
Volume	420,478	1,325,533	2,378,997	3,963,802	4,668,636	5,242,610
Value (GH¢'million)	1,302.60	3,690.04	6,332.71	10,815.21	15,075.07	19,245.65

¹ Data excludes banks' in-house cheques

b. Direct Debit

Indicators	2013	2014	2015	2016
Volume	172,908	341,875	692,615	874,846
Value (GH¢'million)	22.81	31.48	70.91	127.01

4. E-zwich Transactions (Biometric Payment Card)

Indicators	2010	2011	2012	2013	2014	2015	2016
Total Number of Cards Issued	496,538	676,779	792,966	903,724	1,084,121	1,369,369	1,878,044
Cards with Value (% of total)	36.2	40.2	43.4	43.0	38.72	44.8	48.5
Value on Cards (GH¢'million)	5.16	6.17	8.12	8.14	8.76	29.02	53.57
Average Value Per Card (GH¢)	28.7	22.7	23.6	21.0	20.9	47.3	58.79
Volume of Transactions	460,746	995,140	1,147,418	814,441	625,167	2,251,101	5,365,085
Value of Transactions (GH¢'million)	84.5	176.2	217.8	217.2	272.7	922.9	2,362.96

5. National Switch (gh-link™)

Indicators	2012	2013	2014	2015	2016
Volume	10,295	549,456	1,346,963	1,899,645	2,067,498
Value (GH¢'million)	1.10	67.50	183.32	305.14	447.04

6. Mobile Money²

Indicators	2012	2013	2014	2015	2016	2016 % Growth
Total number of mobile voice subscription (Cumulative) ³	25,618,427	28,026,482	30,360,771	35,008,387	37,369,666*	6.74
Registered mobile money customers (Cumulative)	3,778,374	4,393,721	7,167,542	13,120,367	19,735,098	50.42
Active mobile money customers ⁴	345,434	991,780	2,526,588	4,868,569	8,313,283	70.75
Registered Agents (Cumulative)	8,660	17,492	26,889	79,747	136,769	71.5
Active Agents ⁵	5,900	10,404	20,722	56,270	107,415	90.89
Total volume of transactions	18,042,241	40,853,559	113,179,738	266,246,537	550,218,427	106.66
Total value of transactions (GH¢'million)	594.12	2,652.47	12,123.89	35,444.38	78,508.90	121.5
Balance on Float (GH¢'million)	19.59	62.82	223.33	547.96	1,257.40	129.47

*Total Mobile Voice Subscription figure is as at October 2016 (NCA)

² Currently four (4) Mobile Network Operators offer mobile money services (MTN, TIGO, AIRTEL and VODAFON)

³ Source: National Communications Authority (NCA)

⁴ The number of customers who transacted at least once in the 90 days prior to reporting

⁵ The number of agents who transacted at least once in the 30 days prior to reporting