

**COMPARATIVE STATISTICS FOR CLEARING HOUSE, e-zwich, gh-link, GIP & Mobile Money  
Interoperability**

<b>CLEARING HOUSE (PRESENTMENTS)</b>	<b>2016</b>	<b>2017</b>	<b>Jan-Sep 2017</b>	<b>Jan-Sep 2018</b>	<b>Change - 2018 (%)</b>
Cheques Values	117,870,619,901	134,319,506,013	98,844,380,670	111,483,143,472	12.79
Cheques Volumes	6,937,652	6,880,257	5,143,335	5,031,485	(2.17)
Express Cheques Values	34,519,804,566	45,235,964,398	31,080,664,367	38,841,698,672	24.97
Express Cheques Volumes	371,754	454,203	324,418	390,905	20.49
ACH Direct Debit Values	127,010,042	126,278,952	90,141,948	103,512,340	14.83
ACH Direct Debit Volumes	874,846	940,649	668,558	636,494	(4.80)
ACH Direct Credit Values	16,551,840,566	19,804,264,074	14,659,102,265	16,714,080,906	14.02
ACH Direct Credit Volumes	4,962,651	5,578,611	4,083,888	4,332,113	6.08
Express ACH Direct Credit Values	2,693,808,330	4,522,996,961	2,828,197,608	5,380,065,565	90.23
Express ACH Direct Credit Volumes	279,959	482,482	299,012	486,071	62.56
TOTAL TRANSACTION VALUE	171,763,083,404	204,009,010,398	147,502,486,858	172,522,500,955	16.96
TOTAL TRANSACTION VOLUME	13,426,862	14,336,202	10,519,211	10,877,068	3.40
<b>e-zwich PLATFORM</b>	<b>2016</b>	<b>2017</b>	<b>Jan-Sep 2017</b>	<b>Jan-Sep 2018</b>	<b>Change - 2018 (%)</b>
Purchase Value	2,802,936	2,889,235	2,457,981	2,024,996	(17.62)
Purchase Volume	189,220	274,182	250,497	17,719	(92.93)
Cash Deposit Value	379,381,298	624,830,341	271,808,703	574,119,987	111.22
Cash Deposit Volume	346,307	409,707	329,178	78,912	(76.03)
Cash Withdrawals Value	1,070,971,963	1,473,447,693	840,421,024	1,521,103,715	80.99
Cash Withdrawals Volume	2,683,982	4,722,761	3,585,244	2,582,599	(27.97)
PDS Value	676,183,355	940,950,523	662,935,166	1,109,573,588	67.37

PDS Volume	2,116,999	2,899,907	2,246,758	2,674,102	19.02
Money Transfers Value	221,055,090	326,824,666	662,935,166	577,057,249	(12.95)
Money Transfers Volume	21,131	29,824	2,246,758	9,267	(99.59)
Remittance Value	12,570,037	62,550,101	237,237,079	4,677,523	(98.03)
Remittance Volume	7,446	30,636	45,119	2,316	(94.87)
Enrolments	501,672	496,307	53,646,458	405,437	(99.24)
Cumulative Enrollment	1,871,041	2,364,456	2,312,465	2,722,408	17.73
Number of Cards with value	911,182	1,199,075	1,061,464	1,338,971	26.14
Total Amount on Cards (FLOAT)	53,569,098	74,427,980	45,770,077	79,298,182	73.25
TOTAL TRANSACTION VALUE	2,362,964,679	3,431,492,559	2,068,506,411	3,788,557,059	83.15
TOTAL TRANSACTION VOLUME	5,365,085	8,367,017	6,482,870	5,364,915	(17.24)
<b>gh-link PLATFORM</b>	<b>2016</b>	<b>2017</b>	<b>Jan-Sep 2017</b>	<b>Jan-Sep 2018</b>	<b>Change - 2018 (%)</b>
Total Transaction Value (ATM)	446,872,733	603,153,183	447,642,791	428,037,915	(4.38)
Total Transaction Volume (ATM)	2,066,377	2,338,692	1,763,126	1,462,003	(17.08)
Total Transaction Value (POS)	168,610	281,331	207,221	227,647	9.86
Total Transaction Volume (POS)	1,121	1,717	1,329	1,133	(14.75)
TOTAL TRANSACTION VALUE	447,041,343	603,434,514	447,850,012	428,265,562	(4.37)
TOTAL TRANSACTION VOLUME	2,067,498	2,340,409	1,764,455	1,463,136	(17.08)
<b>gip PLATFORM</b>	<b>2016</b>	<b>2017</b>	<b>Jan-Sep 2017</b>	<b>Jan-Sep 2018</b>	<b>Change - 2018 (%)</b>
TOTAL TRANSACTION VALUE	419,462	83,228,789	38,076,083	335,703,573	781.67
TOTAL TRANSACTION VOLUME	184	41,795	18,418	97,699	430.45

<b>MOBILE MONEY INTEROPERABILITY</b>	<b>2016</b>	<b>2017</b>	<b>Jan-Sep 2017</b>	<b>Jan-Sep 2018</b>	<b>Change - 2018 (%)</b>
Total Wallet Received Value				99,276,758	
Total Wallet Received Volume				1,103,645	
Total Wallet Sending Value				96,483,423	
Total Wallet Sending Volume				1,099,679	
Total Bank Received Value				5,571,213	
Total Bank Received Volume				14,670	
Total Bank Sending Value				421,935	
Total Bank Sending Volume				1,097	
TOTAL TRANSACTION VALUE				104,847,971	
TOTAL TRANSACTION VOLUME				1,118,315	