

PAYMENT SYSTEM STATISTICS

1. Ghana Interbank Settlement (RTGS)

Indicators	2010	2011	2012	2013	2014	2015	2016	2017	2018	2018 Growth (%)
Volume	251,555	360,954	467,642	586,200	699,956	794,282	889,709	934,234	1,221,650	30.76
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	2,083,846.27	1,963,465.27	(5.78)

2. Cheques Cleared¹

Indicators	2010	2011	2012	2013	2014	2015	2016	2017	2018	2018 Growth (%)
Volume	6,068,212	6,509,594	6,710,475	6,796,712	6,962,297	7,146,259	7,309,406	7,334,460	7,255,220	(1.08)
Value (GH¢'million)	38,501.18	53,160.92	69,222.07	81,144.33	113,698.39	131,189.70	152,390.42	179,555.47	203,465.32	13.32

¹ Data excludes banks' in-house cheques

3. Automated Clearing House

a. Direct Credit

Indicators	2011	2012	2013	2014	2015	2016	2017	2018	2018 Growth (%)
Volume	420,478	1,325,533	2,378,997	3,963,802	4,668,636	5,242,610	6,061,093	6,645,126	9.64
Value (GH¢'million)	1,302.60	3,690.04	6,332.71	10,815.21	15,075.07	19,245.65	24,327.26	30,226.94	24.25

b. Direct Debit

Indicators	2013	2014	2015	2016	2017	2018	2018 Growth (%)
Volume	172,908	341,875	692,615	874,846	940,649	861,169	(8.45)
Value (GH¢'million)	22.81	31.48	70.91	127.01	126.28	139.15	10.19

4. E-zwich Transactions (Biometric Payment Card)

Indicators	2010	2011	2012	2013	2014	2015	2016	2017	2018	2018 Growth (%)
Total Number of Cards Issued	496,538	676,779	792,966	903,724	1,084,121	1,369,369	1,878,044	2,364,456	2,774,799	17.35
Cards with Value (% of total)	36.2	40.2	43.4	43	38.72	44.8	48.5	50.71	53.24	4.99
Value on Cards (GH¢'million)	5.16	6.17	8.12	8.14	8.76	29.02	53.57	74.43	123.19	65.51
Average Value Per Card (GH¢)	28.7	22.7	23.6	21	20.9	47.3	58.79	62.07	83.38	34.33
Volume of Transactions	460,746	995,140	1,147,418	814,441	625,167	2,251,101	5,365,085	8,367,017	7,759,354	(7.26)
Value of Transactions (GH¢'million)	84.5	176.2	217.8	217.2	272.7	922.9	2,362.96	3,431.49	5,651.14	64.68

5. National Switch (gh-link™)

Indicators	2012	2013	2014	2015	2016	2017	2018	2018 Growth (%)
Volume	10,295	549,456	1,346,963	1,899,645	2,067,498	2,340,409	1,830,182	(21.80)
Value (GH¢'million)	1.1	67.5	183.32	305.14	447.04	603.43	543.74	(9.89)

6. GhIPSS Instant Pay (GIP)

Indicators	2017	2018	2018 Growth (%)
Volume	41,795	143,879	244.25
Value (GH¢'million)	83.23	534.04	541.64

7. Mobile Money Interoperability

Indicators	May -Dec 2018
Volume	2,266,631
Value (GH¢'million)	212.89

8. Mobile Money²

Indicators	2012	2013	2014	2015	2016	2017	2018	2018 % Growth
Total number of mobile voice subscription (Cumulative) ³	25,618,427	28,026,482	30,360,771	35,008,387	38,305,078	*37,445,048	**40,046,590	6.95
Registered mobile money accounts (Cumulative)	3,778,374	4,393,721	7,167,542	13,120,367	19,735,098	23,947,437	32,554,346	35.94
Active mobile money accounts ⁴	345,434	991,780	2,526,588	4,868,569	8,313,283	11,119,376	13,056,978	17.43
Registered Agents (Cumulative)	8,660	17,492	26,889	79,747	136,769	194,688	396,599	103.71
Active Agents ⁵	5,900	10,404	20,722	56,270	107,415	151,745	180,664	19.06
Total volume of transactions	18,042,241	40,853,559	113,179,738	266,246,537	550,218,427	981,564,563	1,454,470,801	48.18
Total value of transactions (GH¢'million)	594.12	2,652.47	12,123.89	35,444.38	78,508.90	155,844.84	223,207.23	43.22
Balance on Float (GH¢'million)	19.59	62.82	223.33	547.96	1,257.40	2,321.07	2,633.93	13.48

*Total mobile voice subscription figure is as at September, 2017 (NCA)

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² Currently Three (3) Mobile Money Operators offer mobile money services (MTN, AirtelTigo and VODAFONE)

³ Source: National Communications Authority (NCA)

⁴ The number of accounts which 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