

## PAYMENT SYSTEM STATISTICS

### 1. Ghana Interbank Settlement (RTGS)

Indicators	2012	2013	2014	2015	2016	2017	2018	Jan -Mar 2018	Jan -Mar 2019	2019 Growth (%)
Volume	467,642	586,200	699,956	794,282	889,709	934,234	1,221,650	268,788	327,077	21.69
Value (GH¢'million)	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	489,723.60	536,525.60	9.56

### 2. Cheques Cleared<sup>1</sup>

Indicators	2012	2013	2014	2015	2016	2017	2018	Jan -Mar 2018	Jan -Mar 2019	2019 Growth (%)
Volume	6,710,475	6,796,712	6,962,297	7,146,259	7,309,406	7,334,460	7,255,220	1,797,115	1,676,360	(6.72)
Value (GH¢'million)	69,222.07	81,144.33	113,698.39	131,189.70	152,390.42	179,555.47	203,465.32	48,860.70	43,918.14	(10.12)

<sup>1</sup> Data excludes banks' in-house cheques

### 3. Automated Clearing House

#### a. Direct Credit

Indicators	2012	2013	2014	2015	2016	2017	2018	Jan -Mar 2018	Jan -Mar 2019	2019 Growth (%)
Volume	1,325,533	2,378,997	3,963,802	4,668,636	5,242,610	6,061,093	6,645,126	1,572,515	1,657,962	5.43
Value (GH¢'million)	3,690.04	6,332.71	10,815.21	15,075.07	19,245.65	24,327.26	30,226.94	7,207.80	7,662.89	6.31

#### b. Direct Debit

Indicators	2013	2014	2015	2016	2017	2018	Jan -Mar 2018	Jan -Mar 2019	2019 Growth (%)
Volume	172,908	341,875	692,615	874,846	940,649	861,169	224,391	169,752	(24.35)
Value (GH¢'million)	22.81	31.48	70.91	127.01	126.28	139.15	37.90	30.71	(18.97)

#### 4. E-zwich Transactions (Biometric Payment Card)

Indicators	2012	2013	2014	2015	2016	2017	2018	Jan -Mar 2018	Jan -Mar 2019	2019 Growth (%)
Total Number of Cards Issued	792,966	903,724	1,084,121	1,369,369	1,878,044	2,364,456	2,774,799	2,411,746	2,836,565	17.61
Cards with Value (% of total)	43.4	43	38.72	44.8	48.5	50.71	53.24	52.27	55.61	6.39
Value on Cards (GH¢'million)	8.12	8.14	8.76	29.02	53.57	74.43	123.19	71.53	180.88	152.87
Average Value Per Card (GH¢)	23.60	21.00	20.90	47.30	58.79	62.07	83.38	56.74	114.67	102.09
Volume of Transactions	1,147,418	814,441	625,167	2,251,101	5,365,085	8,367,017	7,759,354	1,769,685	2,252,200	27.27
Value of Transactions (GH¢'million)	217.80	217.20	272.70	922.90	2,362.96	3,431.49	5,651.14	1,747.75	1,214.34	(30.52)

#### 5. National Switch (gh-link™)

Indicators	2012	2013	2014	2015	2016	2017	2018	Jan -Mar 2018	Jan -Mar 2019	2019 Growth (%)
Volume	10,295	549,456	1,346,963	1,899,645	2,067,498	2,340,409	1,830,182	521,695	242,541	(53.51)
Value (GH¢'million)	1.1	67.5	183.32	305.14	447.04	603.43	543.74	148.24	79.85	(46.13)

#### 6. GhIPSS Instant Pay (GIP)

Indicators	2017	2018	Jan -Mar 2018	Jan -Mar 2019	2019 Growth (%)
Volume	41,795	143,879	24,227	126,925	423.90
Value (GH¢'million)	83.23	534.04	52.89	248.48	369.80

#### 7. Mobile Money Interoperability

Indicators	May-Dec 2018	Jan -Mar 2019
Volume	2,266,631	1,118,210
Value (GH¢'million)	212.89	95.88

## 8. Mobile Money<sup>2</sup>

Indicators	2012	2013	2014	2015	2016	2017	2018	Jan-Mar 2018	Jan-Mar 2019	2019 % Growth
Total number of mobile voice subscription (Cumulative) <sup>3</sup>	25,618,427	28,026,482	30,360,771	35,008,387	38,305,078	37,445,048	40,046,590	38,858,542	*40,934,875	5.34
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	25,306,085	29,578,169	16.88
Active mobile money accounts <sup>4</sup>	345,434	991,780	2,526,588	4,868,569	8,313,283	11,119,376	13,056,978	11,248,758	12,725,649	13.13
Registered Agents (Cumulative)	8,660	17,492	26,889	79,747	136,769	194,688	396,599	217,974	355,912	63.28
Active Agents <sup>5</sup>	5,900	10,404	20,722	56,270	107,415	151,745	180,664	161,317	182,344	13.03
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	312,926,881	436,723,487	39.56
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	52,352.80	66,356.41	26.75
Balance on Float (GH¢'million)	19.59	62.82	223.33	547.96	1,257.40	2,321.07	2,633.93	2,221.91	2,729.71	22.85

\*Total mobile voice subscription figure is as at December 2018 (NCA)

<sup>2</sup> Currently three (3) Mobile Money Operators offer mobile money services (MTN, AirtelTigo and VODAFONE)

<sup>3</sup> Source: National Communications Authority (NCA)

<sup>4</sup> The number of accounts which transacted at least once in the 90 days prior to reporting

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