

PAYMENT SYSTEM STATISTICS

1. Ghana Interbank Settlement (RTGS)

Indicators	2010	2011	2012	2013	2014	2015	2016	2017	Jan -Sep 2017	Jan -Sep 2018	2018 Growth (%)
Volume	251,555	360,954	467,642	586,200	699,956	794,282	889,709	934,234	680,147	881,526	29.61
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	1,485,525.36	1,370,629.49	(7.73)

2. Cheques Cleared¹

Indicators	2010	2011	2012	2013	2014	2015	2016	2017	Jan -Sep 2017	Jan -Sep 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	5,467,753	5,422,390	(0.83)
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	129,925.05	150,324.84	15.70

¹ Data excludes banks' in-house cheques

3. Automated Clearing House

a. Direct Credit

Indicators	2011	2012	2013	2014	2015	2016	2017	Jan -Sep 2017	Jan -Sep 2018	2018 Growth (%)
Volume	420,478	1,325,533	2,378,997	3,963,802	4,668,636	5,242,610	6,061,093	4,382,900	4,818,184	9.93
Value (GH¢'million)	1,302.60	3,690.04	6,332.71	10,815.21	15,075.07	19,245.65	24,327.26	17,487.30	22,094.15	26.34

b. Direct Debit

Indicators	2013	2014	2015	2016	2017	Jan -Sep 2017	Jan -Sep 2018	2018 Growth (%)
Volume	172,908	341,875	692,615	874,846	940,649	668,558	636,494	(4.80)
Value (GH¢'million)	22.81	31.48	70.91	127.01	126.28	90.14	103.51	14.83

4. E-zwich Transactions (Biometric Payment Card)

Indicators	2010	2011	2012	2013	2014	2015	2016	2017	Jan -Sep 2017	Jan -Sep 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	2,312,465	2,722,408	17.73
Cards with Value (% of total)	36.2	40.2	43.4	43	38.72	44.8	48.5	50.71	45.9	49.18	7.15
Value on Cards (GH¢'million)	5.16	6.17	8.12	8.14	8.76	29.02	53.57	74.43	45.77	79.30	73.26
Average Value Per Card (GH¢)	28.7	22.7	23.6	21	20.9	47.3	58.79	62.07	43.12	59.22	37.34
Volume of Transactions	460,746	995,140	1,147,418	814,441	625,167	2,251,101	5,365,085	8,367,017	6,482,870	5,364,915	(17.24)
Value of Transactions (GH¢million)	84.5	176.2	217.8	217.2	272.7	922.9	2,362.96	3,431.49	2,068.51	3,788.56	83.15

5. National Switch (gh-link™)

Indicators	2012	2013	2014	2015	2016	2017	Jan -Sep 2017	Jan -Sep 2018	2018 Growth (%)
Volume	10,295	549,456	1,346,963	1,899,645	2,067,498	2,340,409	1,764,455	1,463,136	(17.08)
Value (GH¢'million)	1.1	67.5	183.32	305.14	447.04	603.43	447.85	428.27	(4.37)

6. GhIPSS Instant Pay (GIP)

Indicators	2017	Jan -Sep 2017	Jan -Sep 2018	2018 Growth (%)
Volume	41,795	18,418	97,699	430.45
Value (GH¢'million)	83.23	38.08	335.70	781.57

7. Mobile Money Interoperability

Indicators	May -Sep 2018
Volume	1,118,315
Value (GH¢'million)	104.85

8. Mobile Money²

Indicators	2012	2013	2014	2015	2016	2017	Jan -Sep 2017	Jan -Sep 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	37,445,048	40,089,004*	7.06
Registered mobile money accounts (Cumulative)	3,778,374	4,393,721	7,167,542	13,120,367	19,735,098	23,947,437	22,010,756	31,431,518	42.80
Active mobile money accounts ⁴	345,434	991,780	2,526,588	4,868,569	8,313,283	11,119,376	10,578,039	12,594,427	19.06
Registered Agents (Cumulative)	8,660	17,492	26,889	79,747	136,769	194,688	163,869	353,105	115.48
Active Agents ⁵	5,900	10,404	20,722	56,270	107,415	151,745	140,288	190,265	35.62
Total volume of transactions	18,042,241	40,853,559	113,179,738	266,246,537	550,218,427	981,564,563	685,674,266	1,027,794,484	49.90
Total value of transactions (GH¢'million)	594.12	2,652.47	12,123.89	35,444.38	78,508.90	155,844.84	109,133.60	159,921.84	46.54
Balance on Float (GH¢'million)	19.59	62.82	223.33	547.96	1,257.40	2,321.07	2,157.15	2,240.28	3.85

*Total mobile voice subscription figure is as at July, 2018 (NCA)

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