

PAYMENT SYSTEM STATISTICS

1. Ghana Interbank Settlement (RTGS)

Indicators	2010	2011	2012	2013	2014	2015	2016	Jan -Sep 2016	Jan -Sep 2017
Volume	251,555	360,954	467,642	586,200	699,956	794,282	889,709	662,684	680,147
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	1,134,847.12	1,485,525.36

2. Cheques Cleared¹

Indicators	2010	2011	2012	2013	2014	2015	2016	Jan -Sep 2016	Jan -Sep 2017
Volume	6,068,212	6,509,594	6,710,475	6,796,712	6,962,297	7,146,259	7,309,406	5,436,952	5,467,753
Value (GH¢'million)	38,501.18	53,160.92	69,222.07	81,144.33	113,698.39	131,189.70	152,390.42	109,553.89	129,925.05

3. Automated Clearing House

a. Direct Credit

Indicators	2011	2012	2013	2014	2015	2016	Jan -Sep 2016	Jan -Sep 2017
Volume	420,478	1,325,533	2,378,997	3,963,802	4,668,636	5,242,610	3,763,707	4,382,900
Value (GH¢'million)	1,302.60	3,690.04	6,332.71	10,815.21	15,075.07	19,245.65	13,635.05	17,487.30

¹ Data excludes banks' in-house cheques

b. Direct Debit

Indicators	2013	2014	2015	2016	Jan -Sep 2016	Jan -Sep 2017
Volume	172,908	341,875	692,615	874,846	636,334	668,558
Value (GH¢'million)	22.81	31.48	70.91	127.01	95.65	90.14

4. E-zwich Transactions (Biometric Payment Card)

Indicators	2010	2011	2012	2013	2014	2015	2016	Jan -Sep 2016	Jan -Sep 2017
Total Number of Cards Issued	496,538	676,779	792,966	903,724	1,084,121	1,369,369	1,878,044	1,789,663	2,312,465
Cards with Value (% of total)	36.2	40.2	43.4	43.0	38.72	44.8	48.5	43.3	45.9
Value on Cards (GH¢'million)	5.16	6.17	8.12	8.14	8.76	29.02	53.57	23.25	45.77
Average Value Per Card (GH¢)	28.7	22.7	23.6	21.0	20.9	47.3	58.79	29.95	43.12
Volume of Transactions	460,746	995,140	1,147,418	814,441	625,167	2,251,101	5,365,085	2,937,263	6,482,870
Value of Transactions (GH¢'million)	84.5	176.2	217.8	217.2	272.7	922.9	2,362.96	1,260.25	2,068.51

5. National Switch (gh-link™)

Indicators	2012	2013	2014	2015	2016	Jan -Sep 2016	Jan -Sep 2017
Volume	10,295	549,456	1,346,963	1,899,645	2,067,498	1,497,474	1,764,455
Value (GH¢'million)	1.10	67.50	183.32	305.14	447.04	319.66	447.85

6. GhIPSS Instant Pay (GIP)

Indicators	Nov-Dec 2016	Jan -Sep 2017
Volume	184	18,418
Value (GH¢'million)	0.42	38.08

7. Mobile Money²

Indicators	2012	2013	2014	2015	2016	Jan -Sep 2016	Jan -Sep 2017	2017 % Growth
Total number of mobile voice subscription ³	25,618,427	28,026,482	30,360,771	35,008,387	38,305,078	37,239,720	37,136,600*	(0.28)
Registered mobile money accounts (Cumulative)	3,778,374	4,393,721	7,167,542	13,120,367	19,735,098	18,862,941	22,010,756	16.69
Active mobile money accounts ⁴	345,434	991,780	2,526,588	4,868,569	8,313,283	8,099,190	10,578,039	30.61
Registered Agents (Cumulative)	8,660	17,492	26,889	79,747	136,769	123,129	163,869	33.09
Active Agents ⁵	5,900	10,404	20,722	56,270	107,415	95,061	140,288	47.58
Total volume of transactions	18,042,241	40,853,559	113,179,738	266,246,537	550,218,427	368,304,806	685,674,266	86.17
Total value of transactions (GH¢'million)	594.12	2,652.47	12,123.89	35,444.38	78,508.90	51,430.32	109,133.60	112.20
Balance on Float (GH¢'million)	19.59	62.82	223.33	547.96	1,257.40	845.18	2,157.15	155.23

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

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