

## PAYMENT SYSTEM STATISTICS

### Tables

#### 1. Ghana Interbank Settlement (GIS) System - (RTGS)

Indicators	2012	2013	2014	2015	2016	2017	2018	Jan -Jun 2018	Jan -Jun 2019	2019 Growth (%)
Volume	467,642	586,200	699,956	794,282	889,709	934,234	1,221,650	566,875	669,153	18.04
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	878,597.07	1,017,651.94	15.83

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

Indicators	2012	2013	2014	2015	2016	2017	2018	Jan -Jun 2018	Jan -Jun 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	3,638,930	3,354,751	(7.81)
Value (GH¢'million)	69,222.07	81,144.33	113,698.39	131,189.70	152,390.42	179,555.47	203,465.32	99,374.53	84,504.57	(14.96)

<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 -Jun 2018	Jan -Jun 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	3,183,991	3,456,141	8.55
Value (GH¢'million)	3,690.04	6,332.71	10,815.21	15,075.07	19,245.65	24,327.26	30,226.94	14,720.27	15,783.13	7.22

##### b. Direct Debit

Indicators	2013	2014	2015	2016	2017	2018	Jan -Jun 2018	Jan -Jun 2019	2019 Growth (%)
Volume	172,908	341,875	692,615	874,846	940,649	861,169	443,995	345,093	(22.28)
Value (GH¢'million)	22.81	31.48	70.91	127.01	126.28	139.15	72.2	63.83	(11.60)

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

Indicators	2012	2013	2014	2015	2016	2017	2018	Jan -Jun 2018	Jan -Jun 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	2,581,397	2,875,262	11.38
Cards with Value (% of total)	43.4	43	38.72	44.8	48.5	50.71	53.24	49.60	56.49	13.89
Value on Cards (GH¢'million)	8.12	8.14	8.76	29.02	53.57	74.43	123.19	61.04	135.85	122.56
Average Value Per Card (GH¢)	23.60	21.00	20.90	47.30	58.79	62.07	83.38	47.67	83.64	75.46
Volume of Transactions	1,147,418	814,441	625,167	2,251,101	5,365,085	8,367,017	7,759,354	3,636,730	5,504,608	51.36
Value of Transactions (GH¢'million)	217.80	217.20	272.70	922.90	2,362.96	3,431.49	5,651.14	2,744.86	2,553.76	(6.96)

#### 5. Gh-link™ (National Switch)

Indicators	2012	2013	2014	2015	2016	2017	2018	Jan -Jun 2018	Jan -Jun 2019	2019 Growth (%)
Volume	10,295	549,456	1,346,963	1,899,645	2,067,498	2,340,409	1,830,182	1,020,519	528,007	(48.26)
Value (GH¢'million)	1.1	67.5	183.32	305.14	447.04	603.43	543.74	291.49	176.67	(39.39)

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

Indicators	2017	2018	Jan -Jun 2018	Jan -Jun 2019	2019 Growth (%)
Volume	41,795	143,879	57,301	350,666	511.97
Value (GH¢'million)	83.23	534.04	150.19	591.77	294.01

#### 7. Mobile Money Interoperability

Indicators	May-Dec 2018	Jan -Jun 2019
Volume	2,266,631	2,544,165
Value (GH¢'million)	212.89	217.57

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

Indicators	2012	2013	2014	2015	2016	2017	2018	Jan -Jun 2018	Jan -Jun 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	39,367,236	*40,934,875	3.98
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	29,988,590	31,536,680	5.16
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	11,797,476	12,918,730	9.50
Registered Agents (Cumulative)	8,660	17,492	26,889	79,747	136,769	194,688	396,599	316,919	375,205	18.39
Active Agents <sup>5</sup>	5,900	10,404	20,722	56,270	107,415	151,745	180,664	173,229	180,448	4.17
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	655,002,089	915,795,074	39.81
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	104,602.36	140,180.65	34.01
Balance on Float (GH¢'million)	19.59	62.82	223.33	547.96	1,257.40	2,321.07	2,633.93	2,182.57	3,032.37	38.94

\*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