

PAYMENT SYSTEM STATISTICS

1. Ghana Interbank Settlement (RTGS)

Indicators	2010	2011	2012	2013	2014	2015	2016	Jan -Mar 2016	Jan -Mar 2017
Volume	251,555	360,954	467,642	586,200	699,956	794,282	889,709	208,524	214,799
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	340,414.49	465,348.46

2. Cheques Cleared¹

Indicators	2010	2011	2012	2013	2014	2015	2016	Jan -Mar 2016	Jan -Mar 2017
Volume	6,068,212	6,509,594	6,710,475	6,796,712	6,962,297	7,146,259	7,309,406	1,777,668	1,830,257
Value (GH¢'million)	38,501.18	53,160.92	69,222.07	81,144.33	113,698.39	131,189.70	152,390.42	34,512.09	41,158.93

3. Automated Clearing House

a. Direct Credit

Indicators	2011	2012	2013	2014	2015	2016	Jan -Mar 2016	Jan -Mar 2017
Volume	420,478	1,325,533	2,378,997	3,963,802	4,668,636	5,242,610	1,181,565	1,399,628
Value (GH¢'million)	1,302.60	3,690.04	6,332.71	10,815.21	15,075.07	19,245.65	4,106.80	5,323.52

¹ Data excludes banks' in-house cheques

b. Direct Debit

Indicators	2013	2014	2015	2016	Jan -Mar 2016	Jan -Mar 2017
Volume	172,908	341,875	692,615	874,846	200,988	230,419
Value (GH¢'million)	22.81	31.48	70.91	127.01	21.64	30.01

4. E-zwich Transactions (Biometric Payment Card)

Indicators	2010	2011	2012	2013	2014	2015	2016	Jan -Mar 2016	Jan -Mar 2017
Total Number of Cards Issued	496,538	676,779	792,966	903,724	1,084,121	1,369,369	1,878,044	1,507,564	1,960,909
Cards with Value (% of total)	36.2	40.2	43.4	43.0	38.72	44.8	48.5	43.2	48.7
Value on Cards (GH¢'million)	5.16	6.17	8.12	8.14	8.76	29.02	53.57	38.18	77.55
Average Value Per Card (GH¢)	28.7	22.7	23.6	21.0	20.9	47.3	58.79	58.67	81.22
Volume of Transactions	460,746	995,140	1,147,418	814,441	625,167	2,251,101	5,365,085	748,176	2,022,651
Value of Transactions (GH¢million)	84.5	176.2	217.8	217.2	272.7	922.9	2,362.96	428.71	655.62

5. National Switch (gh-link™)

Indicators	2012	2013	2014	2015	2016	Jan -Mar 2016	Jan -Mar 2017
Volume	10,295	549,456	1,346,963	1,899,645	2,067,498	466,093	580,641
Value (GH¢'million)	1.10	67.50	183.32	305.14	447.04	87.78	142.69

6. Mobile Money²

Indicators	2012	2013	2014	2015	2016	Jan -Mar 2016	Jan -Mar 2017	2017 % Growth
Total number of mobile voice subscription (Cumulative) ³	25,618,427	28,026,482	30,360,771	35,008,387	38,305,078	36,138,706	39,234,216*	8.57
Registered mobile money customers (Cumulative)	3,778,374	4,393,721	7,167,542	13,120,367	19,735,098	14,697,570	20,500,470	39.48
Active mobile money customers ⁴	345,434	991,780	2,526,588	4,868,569	8,313,283	5,336,142	9,262,376	73.58
Registered Agents (Cumulative)	8,660	17,492	26,889	79,747	136,769	93,376	143,418	53.59
Active Agents ⁵	5,900	10,404	20,722	56,270	107,415	68,582	116,633	70.06
Total volume of transactions	18,042,241	40,853,559	113,179,738	266,246,537	550,218,427	100,435,042	198,236,640	97.38
Total value of transactions (GH¢'million)	594.12	2,652.47	12,123.89	35,444.38	78,508.90	13,769.83	31,036.50	125.39
Balance on Float (GH¢'million)	19.59	62.82	223.33	547.96	1,257.40	581.34	1,487.31	155.84

*Total Mobile Voice Subscription figure is as at February 2017 (NCA)

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

³ Source: National Communications Authority (NCA)

⁴ The number of customers who 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