Monthly Payment System Indicators – December 2021

# Digital Payments – Volume and Value

Chart

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***Note***: *Digital payments include RTGS (customer and inter-bank transactions), retail electronic clearing – NEFT, IMPS, NACH (credit, debit and APBS), card payment transactions (excl. cash withdrawal), PPI payment transactions (excl. cash withdrawal), UPI (including BHIM & USSD), BHIM Aadhaar Pay, AePS fund transfer and NETC (linked to bank accounts).*

# Retail Payments – Volume and Value

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***Note****: Retail payments include NEFT, IMPS, NACH (credit, debit and APBS), card payment transactions (excl. cash withdrawal), PPI payment transactions (excl. cash withdrawal), UPI (including BHIM & USSD), BHIM Aadhaar Pay, AePS fund transfer and NETC (linked to bank accounts) and paper clearing.*

# Cards and Prepaid Payment Instruments (PPIs) – Volume and Value

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***Note****: Cards include debit and credit card payment transactions (excl. cash withdrawal) and PPIs include wallet and PPI card payment transactions (excl. cash withdrawal).*

# Comparison of NPCI, RBI and Other Payment Systems

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***Note*** *:*

***RBI payment systems*** *include RTGS (customer and inter-bank transactions) and NEFT.*

***NPCI payment systems*** *include IMPS, NACH, UPI (including BHIM & USSD), BHIM Aadhaar Pay, AePS fund transfer and NETC (linked to bank account).*

***Other payment systems*** *include debit and credit card payment transactions (excl. cash withdrawal) and wallet and PPI card payment transactions (excl. cash withdrawal).*

# Payment Systems – Share of Volume and Value

## Digital Payments – Volume Share of Payment Systems

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## Digital Payments – Value Share of Payment Systems

Chart, line chart

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# Card Acceptance Infrastructure – ATMs and PoS Terminals

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