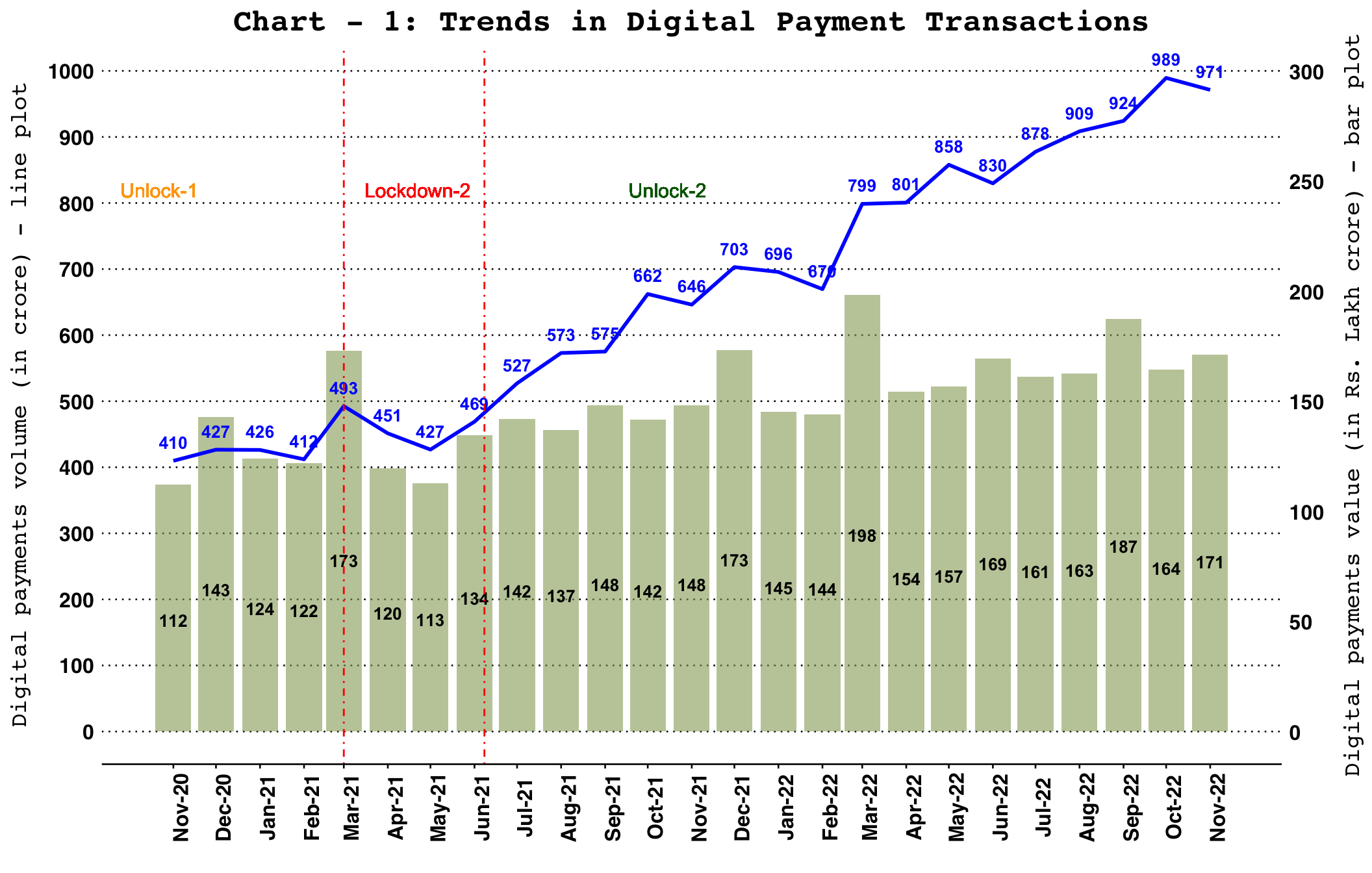
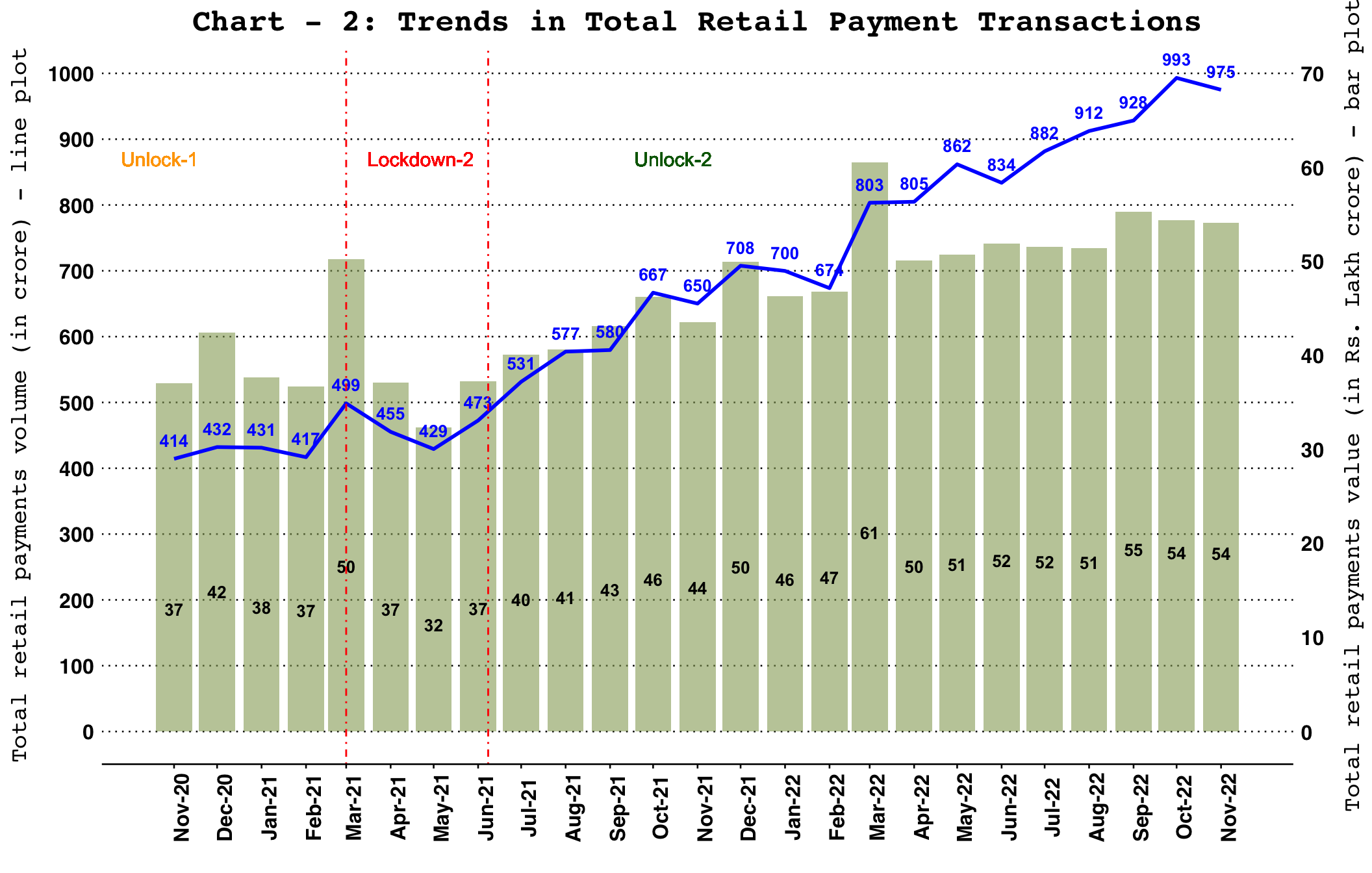
Monthly Payment System Indicators – November 2022

# Digital Payments – Volume and Value



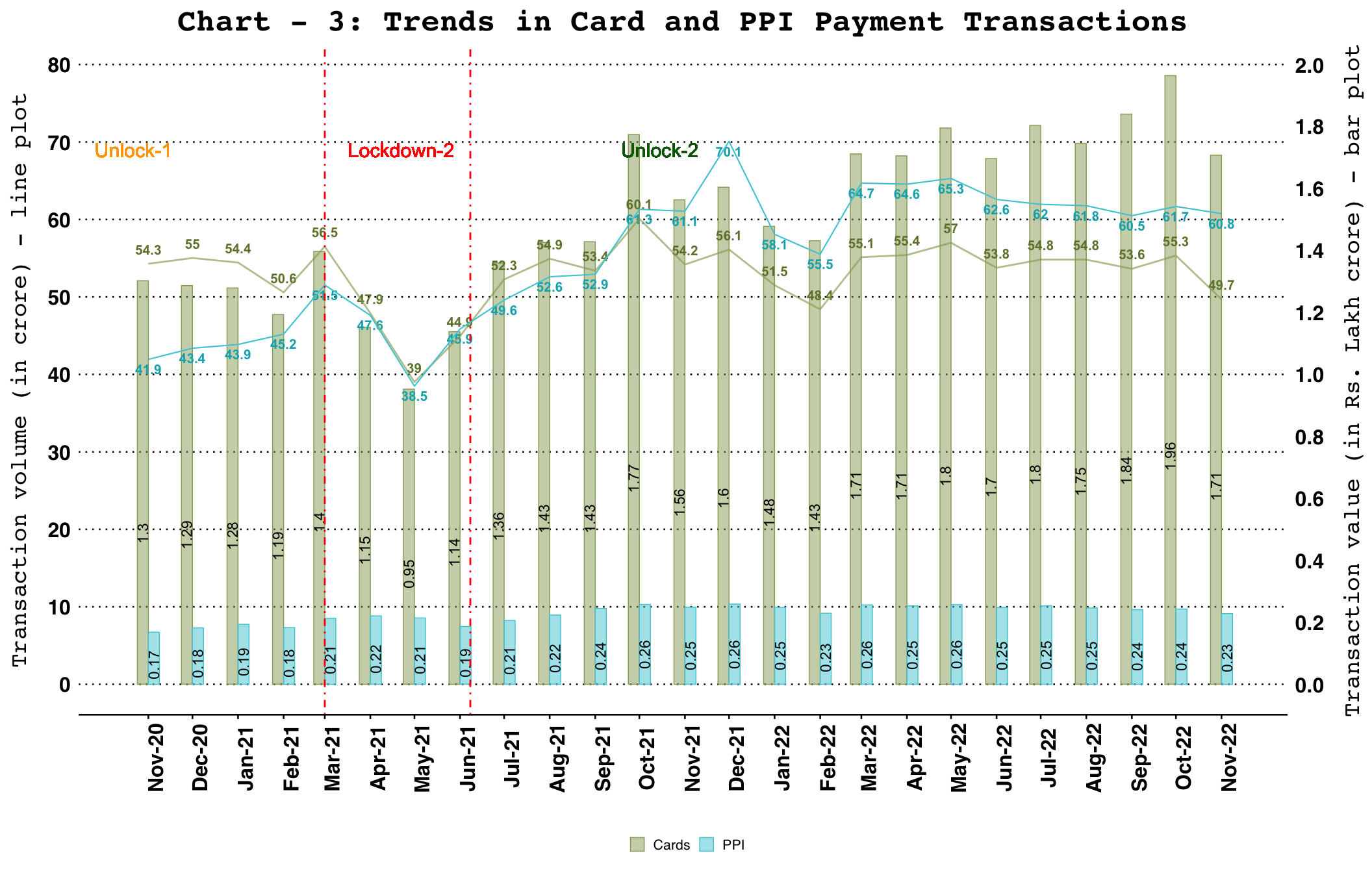
***Note***: *Digital payments include RTGS (customer and inter-bank transactions), retail electronic clearing – NEFT, IMPS, NACH (credit, debit and APBS), card payment transactions (excl. cash withdrawal), PPI payment transactions (excl. cash withdrawal), UPI (including BHIM & USSD), BHIM Aadhaar Pay,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

# Retail Payments – Volume and Value



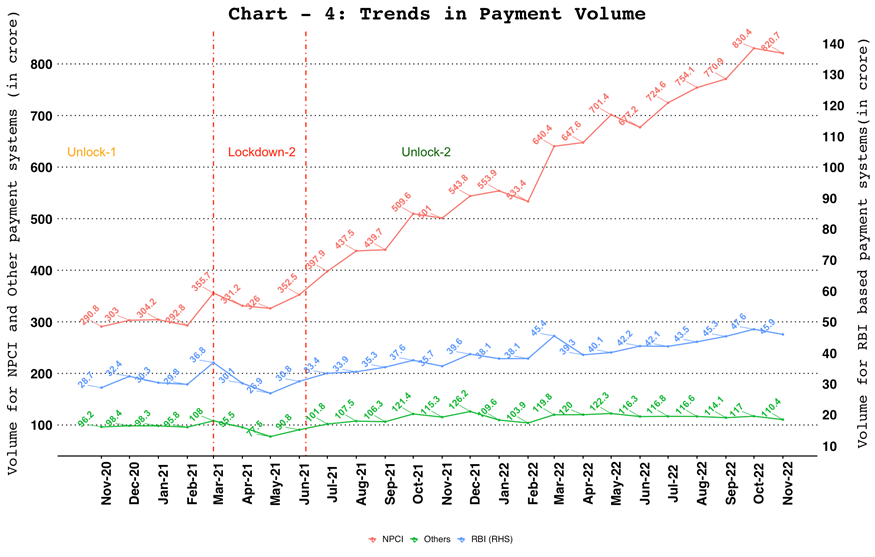
***Note****: Retail payments include NEFT, IMPS, NACH (credit, debit and APBS), card payment transactions (excl. cash withdrawal), PPI payment transactions (excl. cash withdrawal), UPI (including BHIM & USSD), BHIM Aadhaar Pay, AePS fund transfer and NETC (linked to bank accounts) and paper clearing.*

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



***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



***Note****:*

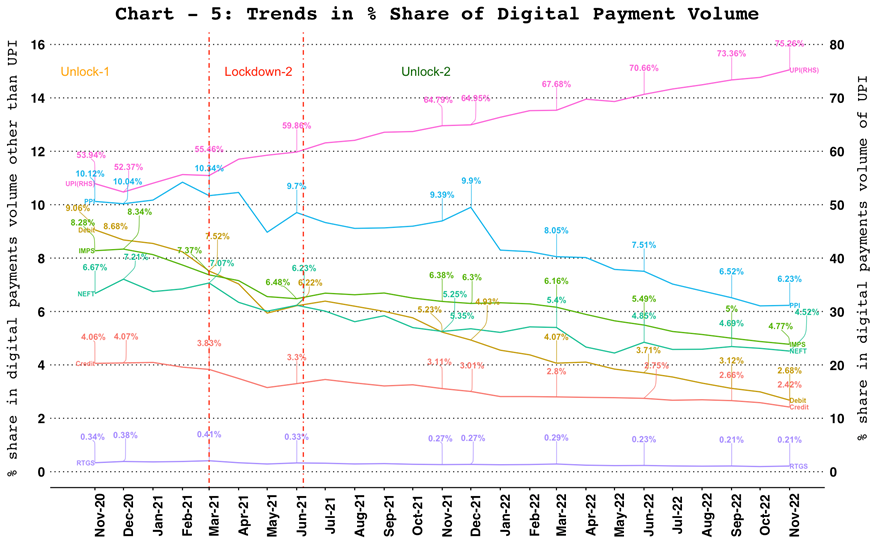
***RBI payment systems*** *include RTGS (customer and inter-bank transactions) and NEFT.*

***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).*

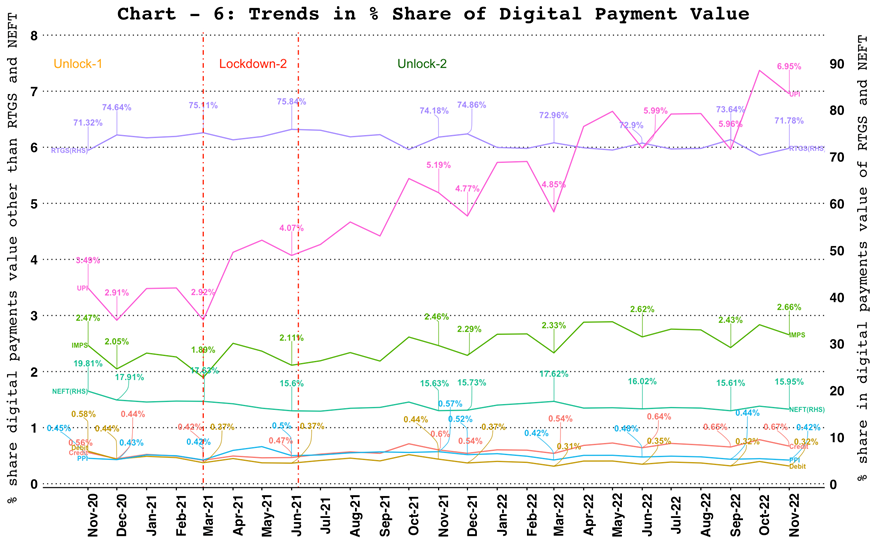
# Payment Systems – Share of Volume and Value

## Digital Payments – Volume Share of Payment Systems

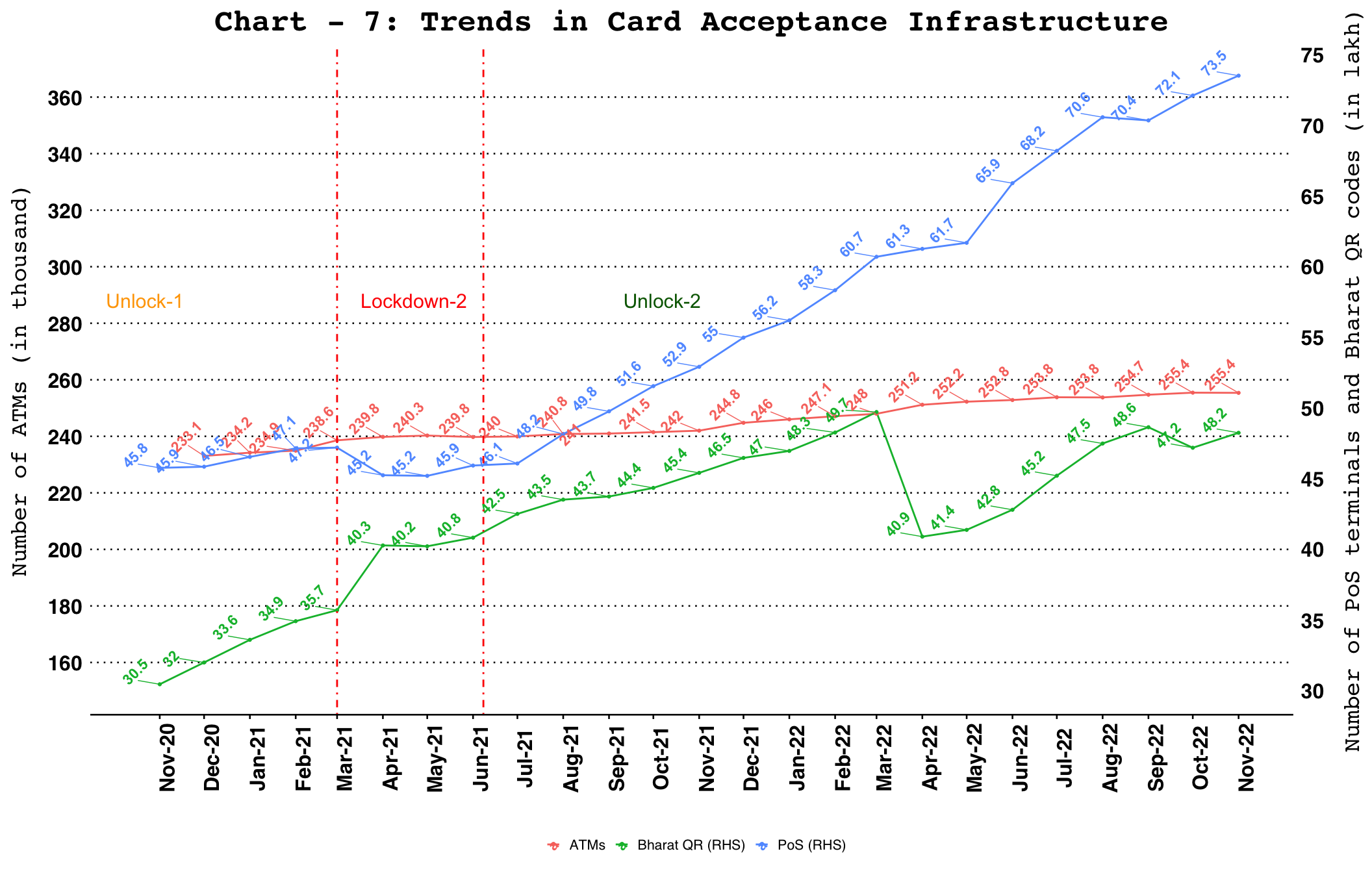


## 

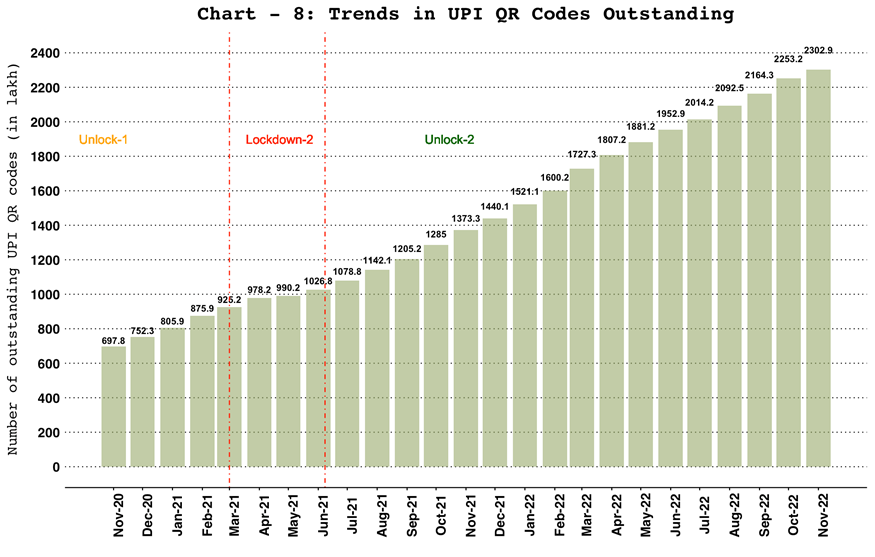
## Digital Payments – Value Share of Payment Systems



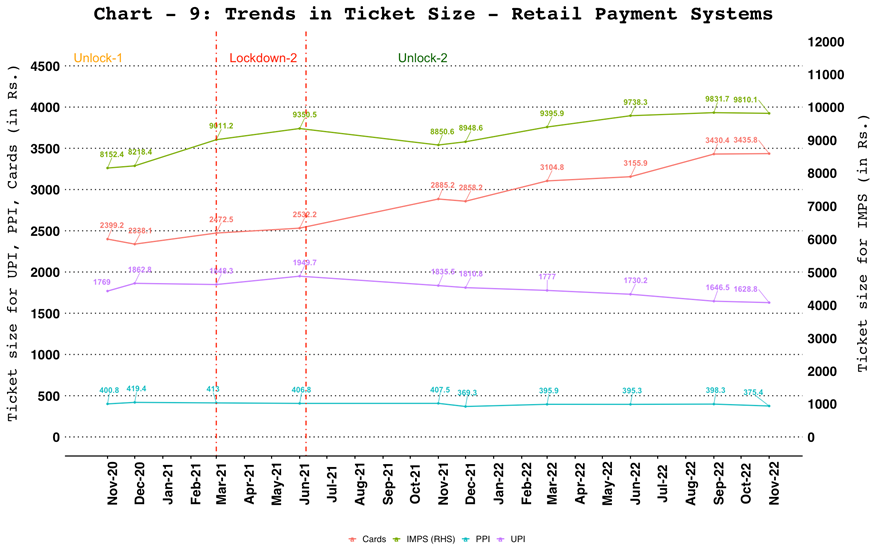
# Card Acceptance Infrastructure – ATMs, PoS Terminals and Bharat QR codes



# UPI QR codes



## Ticket Size of Retail Payment Systems

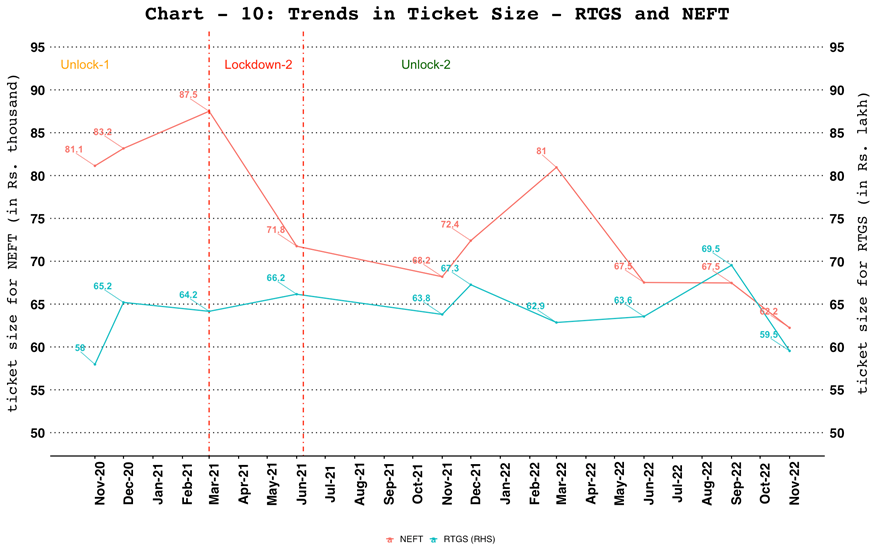


***Note****:*

***Ticket size (Average Value Per Transaction)*** *is calculated by dividing the transaction value of a payment system for a given period by its transaction volume during the same period.*

***Cards*** *include debit and credit card payment transactions (excl. cash withdrawal).*

## Ticket Size of RTGS and NEFT Systems



***Note****:*

***Ticket size (Average Value Per Transaction)*** *is calculated by dividing the transaction value of a payment system for a given period by its transaction volume during the same period*