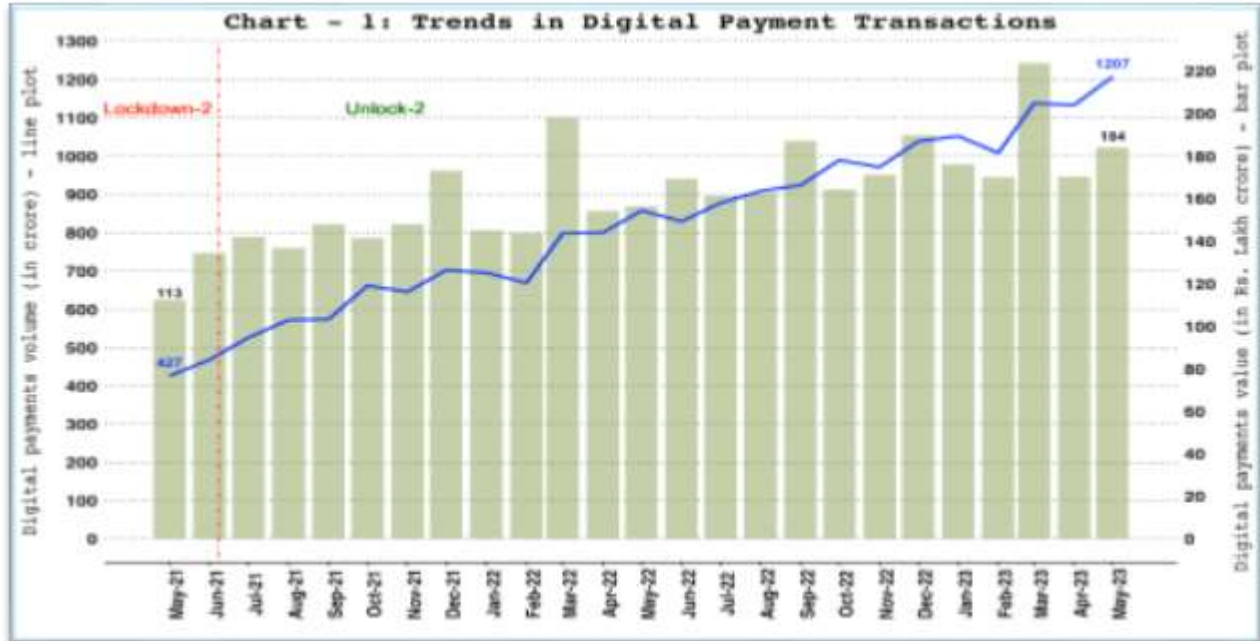


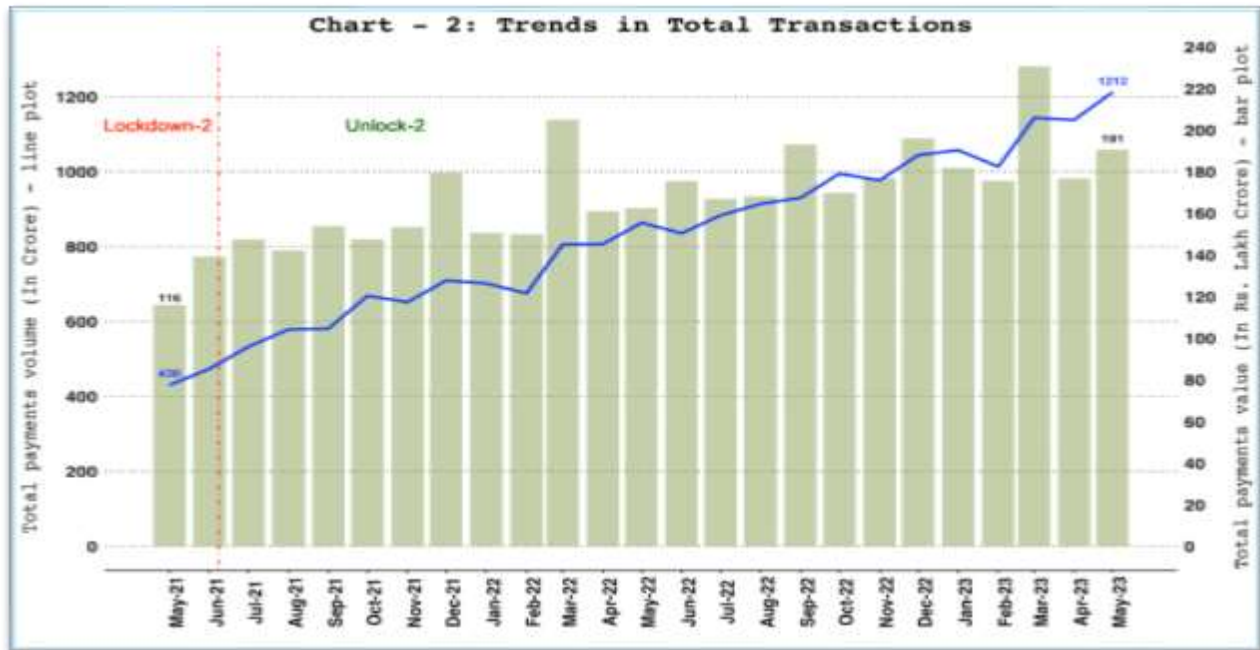
# Monthly Payment System Indicators - MAY 2023

## 1. Digital Payments – Volume and Value



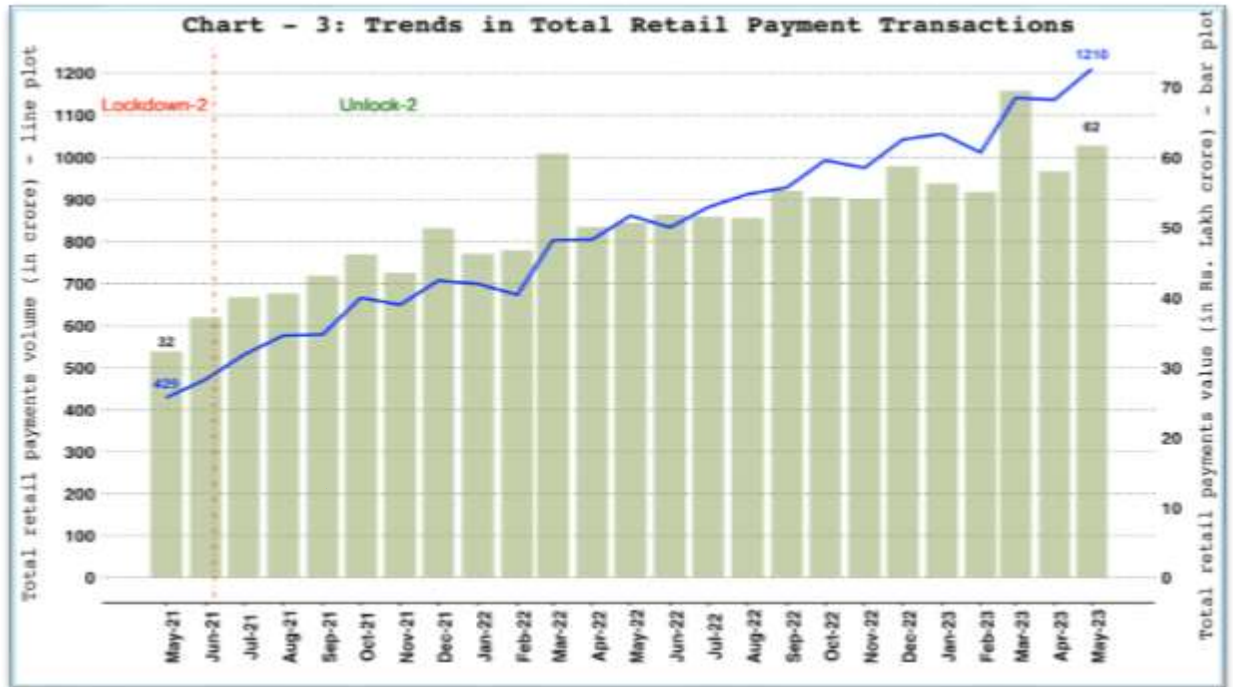
**Note:** Digital payments include RTGS (customer and inter-bank transactions), retail electronic clearing – NEFT, IMPS, NACH (credit, debit and APBS), card payment transactions (excl. cash withdrawal), PPI payment transactions (excl. cash withdrawal), UPI (including BHIM & USSD), BHIM Aadhaar Pay, AePS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

## 2. Total Payments – Volume and Value



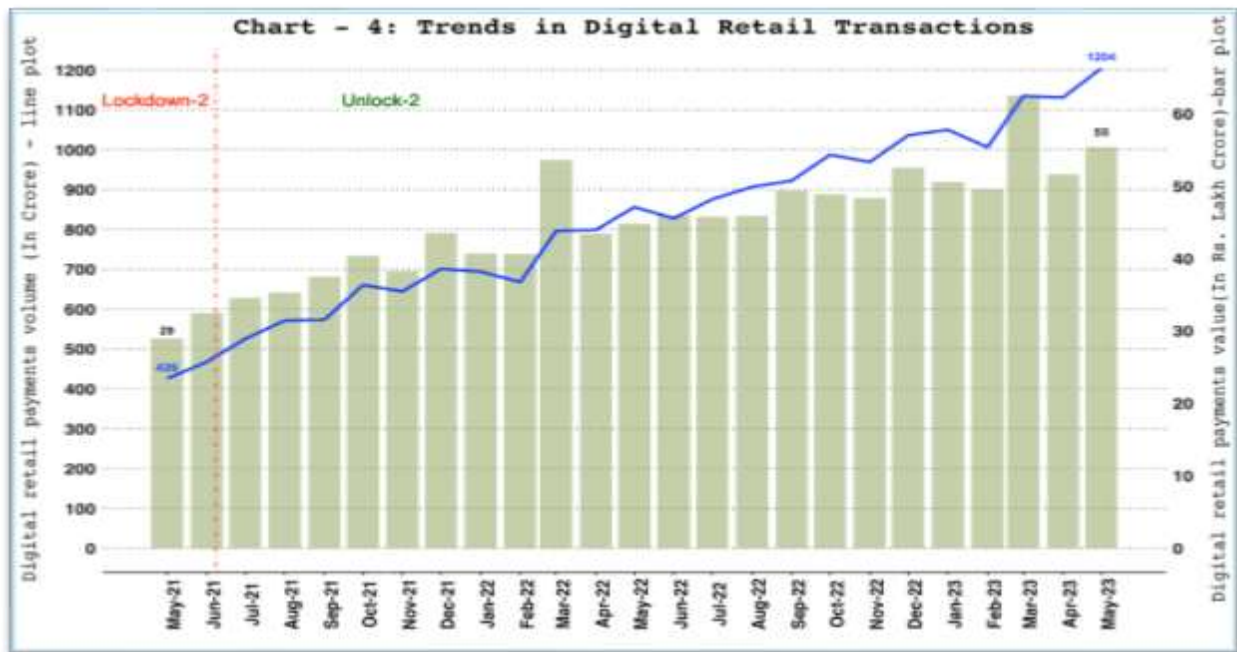
**Note:** Total payments include RTGS, NEFT, IMPS, NACH (credit, debit and APBS), card payment transactions (excl. cash withdrawal), PPI payment transactions (excl. cash withdrawal), UPI (including BHIM & USSD), BHIM Aadhaar Pay, AePS fund transfer, NETC (linked to bank accounts) and paper clearing.

### 3. Total Retail Payments – Volume and Value



**Note:** Total 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, NETC (linked to bank accounts) and paper clearing.

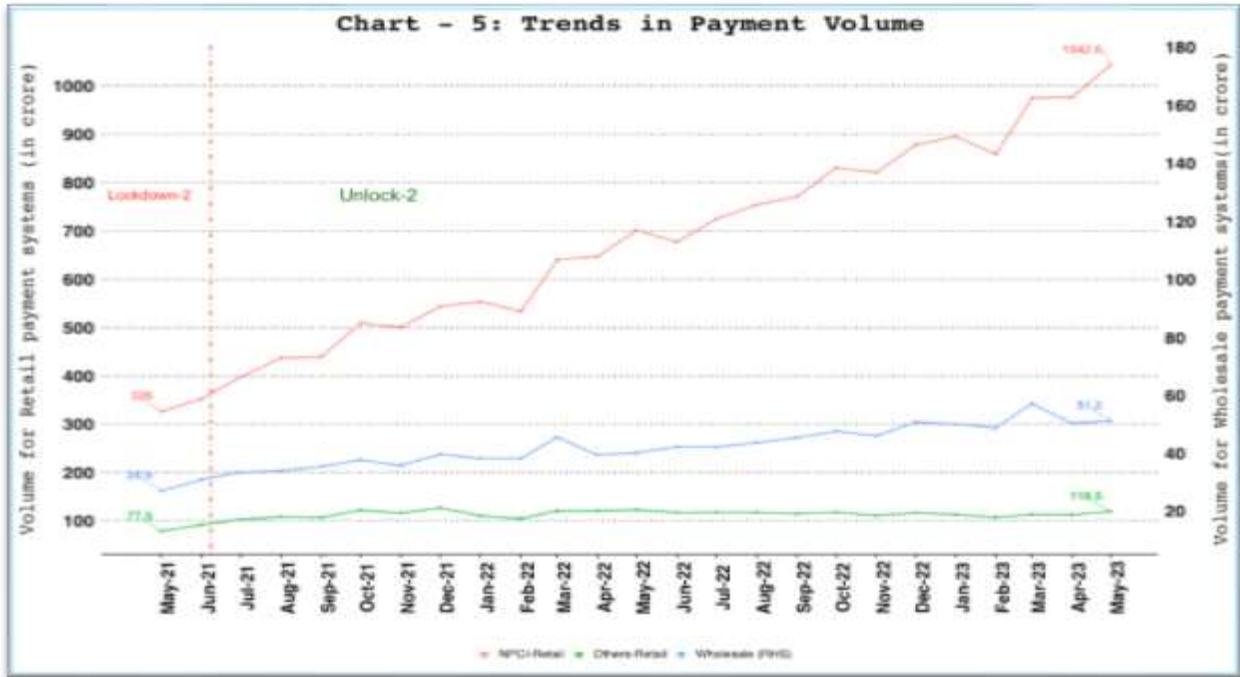
### 4. Digital Retail Payments – Volume and Value



**Note:** Digital 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).

## 5. Comparison of WHOLESALE and RETAIL Payment Systems

### a. Comparison of Payments Volume



### b. Comparison of Payments Value



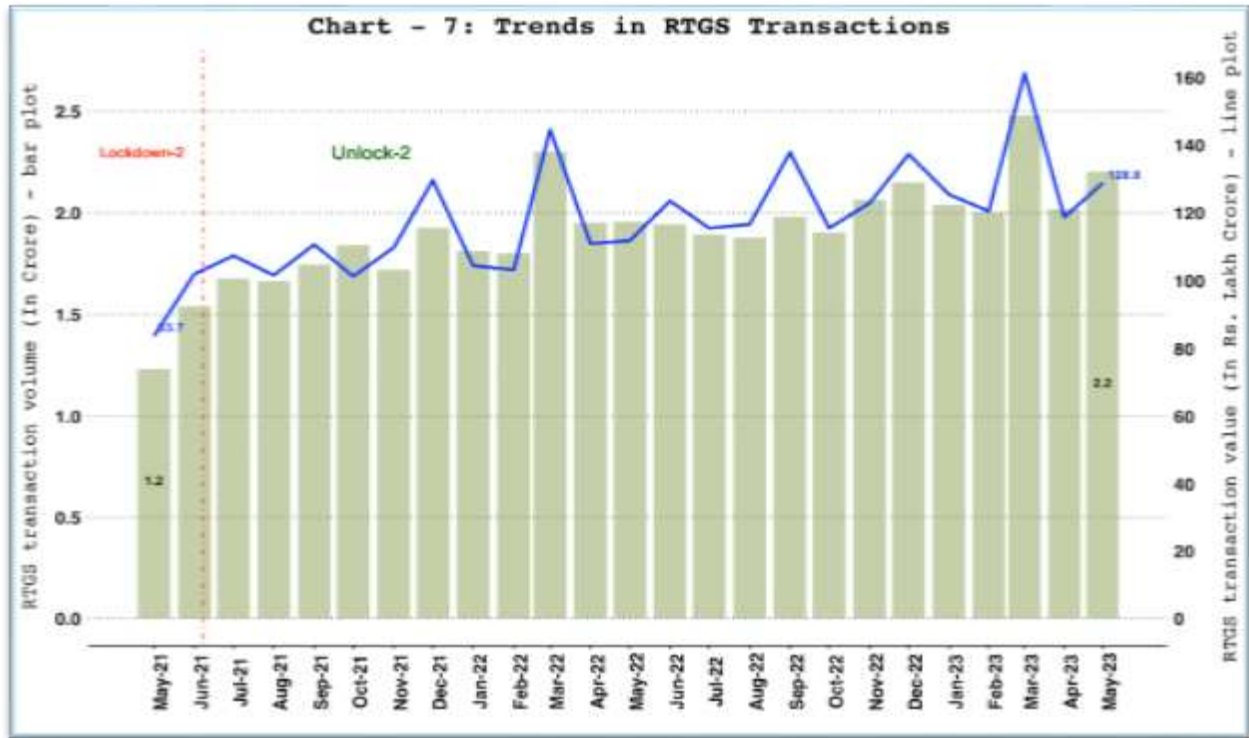
**Note: Wholesale payment systems** include RTGS (customer and inter-bank transactions) and NEFT.

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

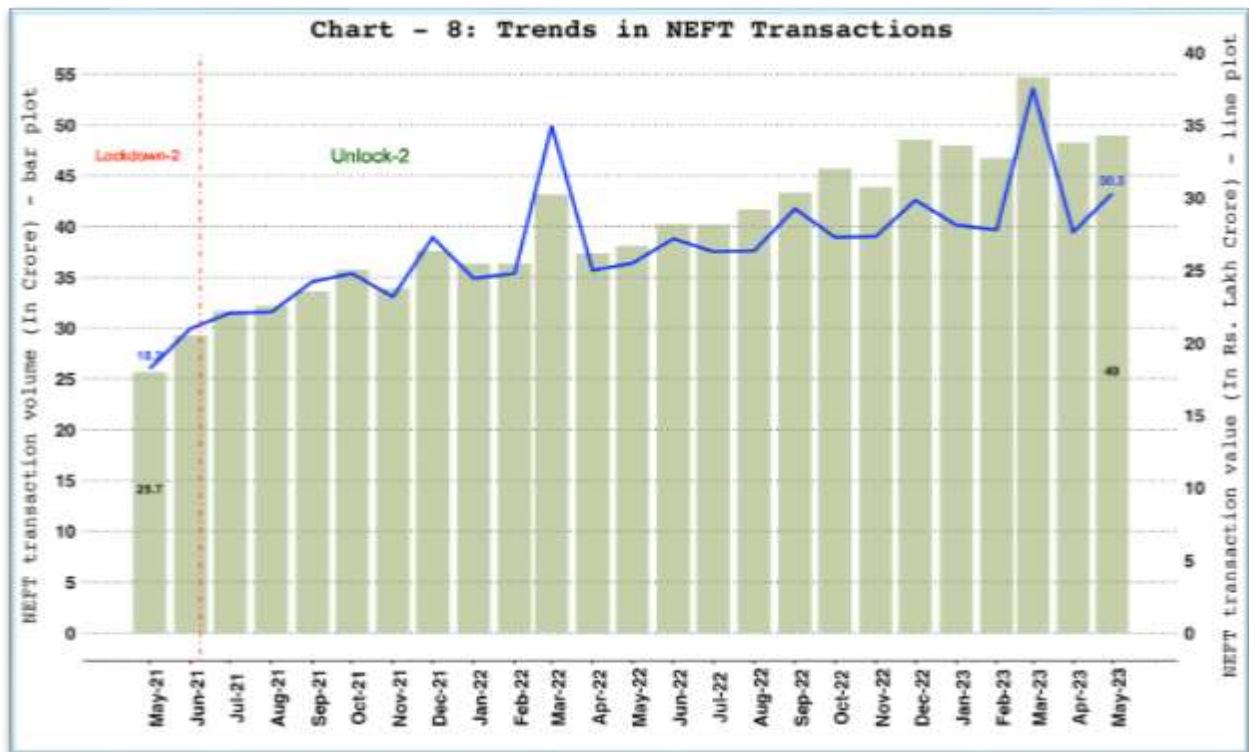
**Other-retail payment systems** include debit and credit card payment transactions (excl. cash withdrawal) and wallet and PPI card payment transactions (excl. cash withdrawal).

## 6. RBI Operated Payment Systems

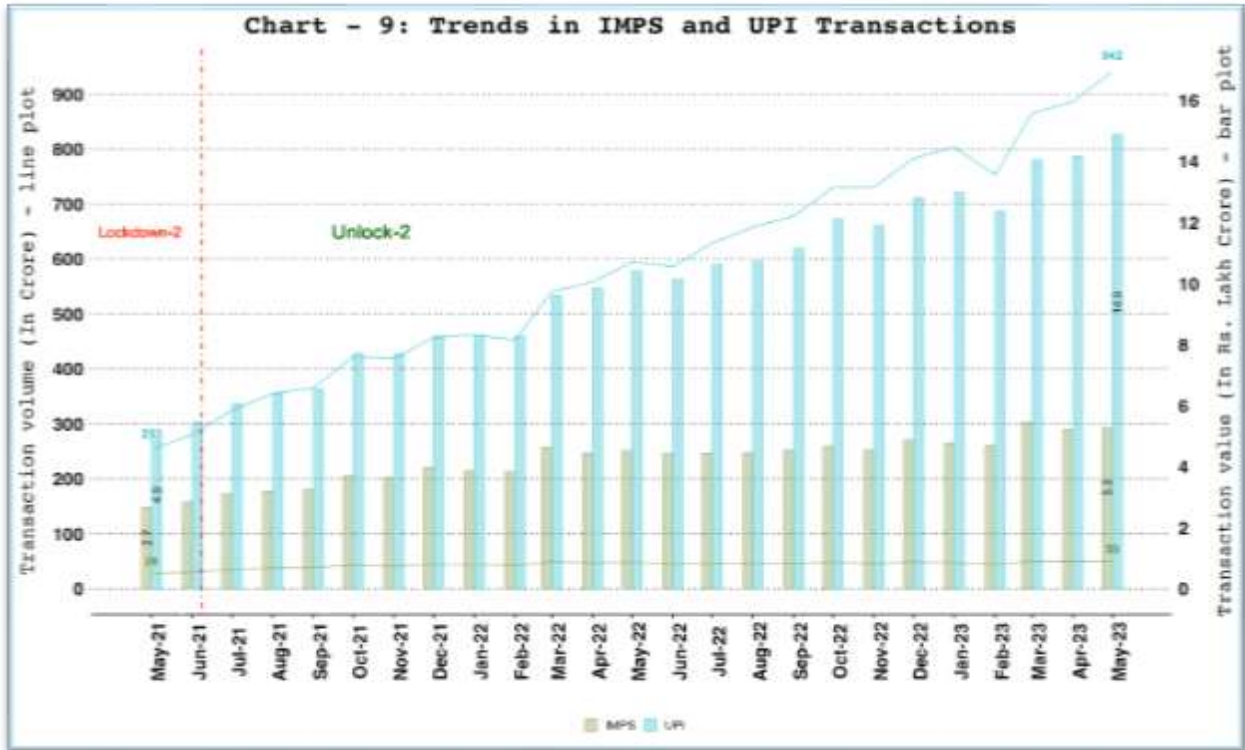
### a. Real Time Gross Settlement (RTGS)



### b. National Electronic Funds Transfer (NEFT)

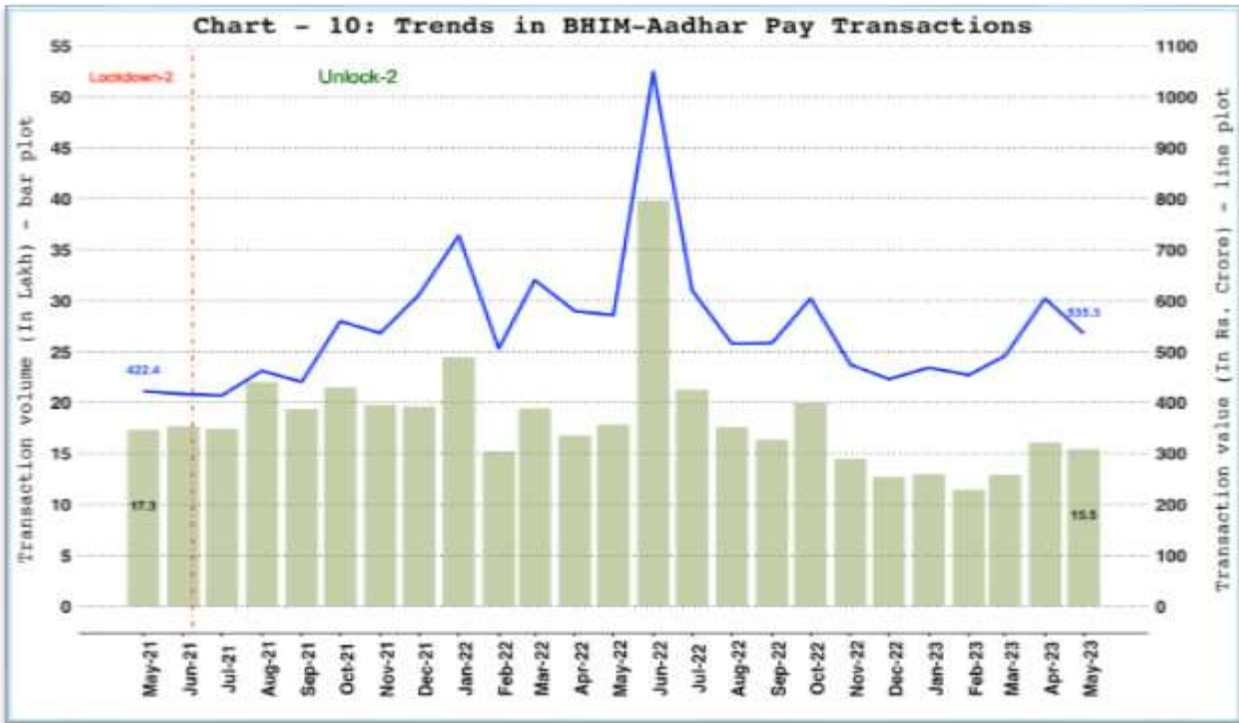


## 7. NPCI Operated Fast Payment Systems - Unified Payments Interface (UPI) and Immediate Payment System (IMPS)

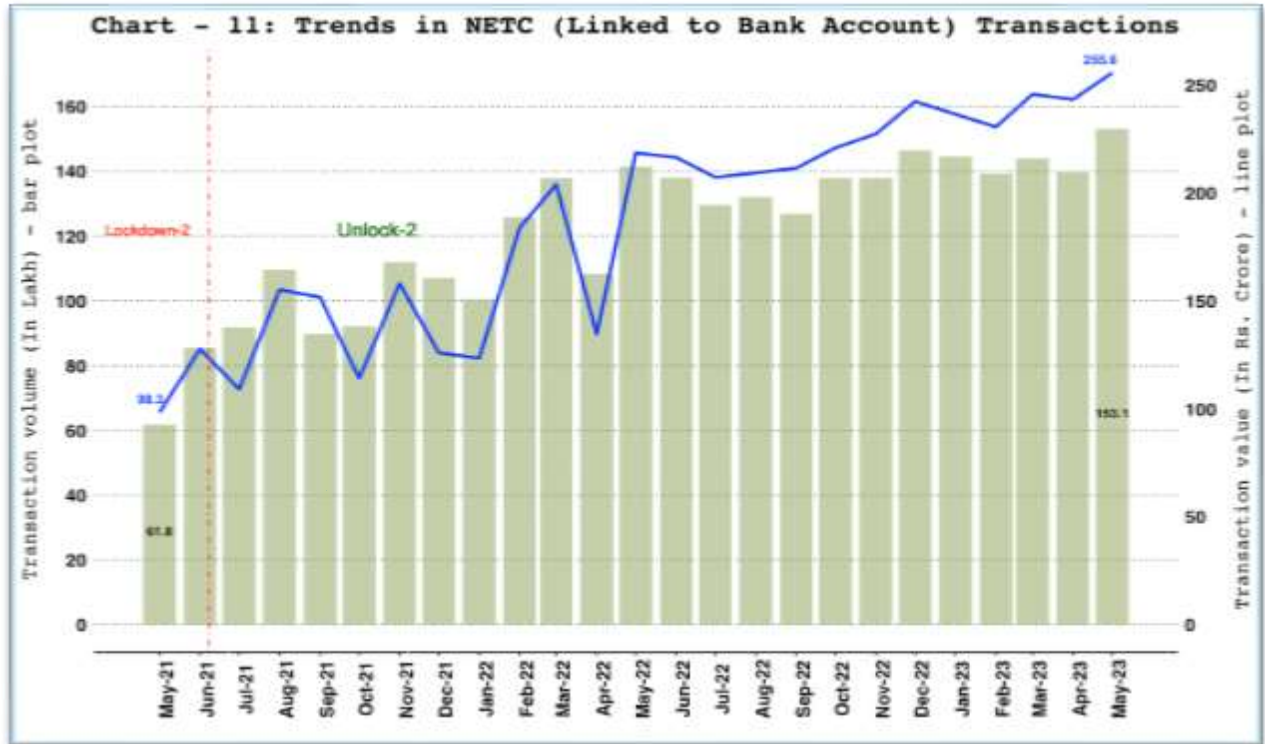


## 8. Other NPCI Operated Payment Systems

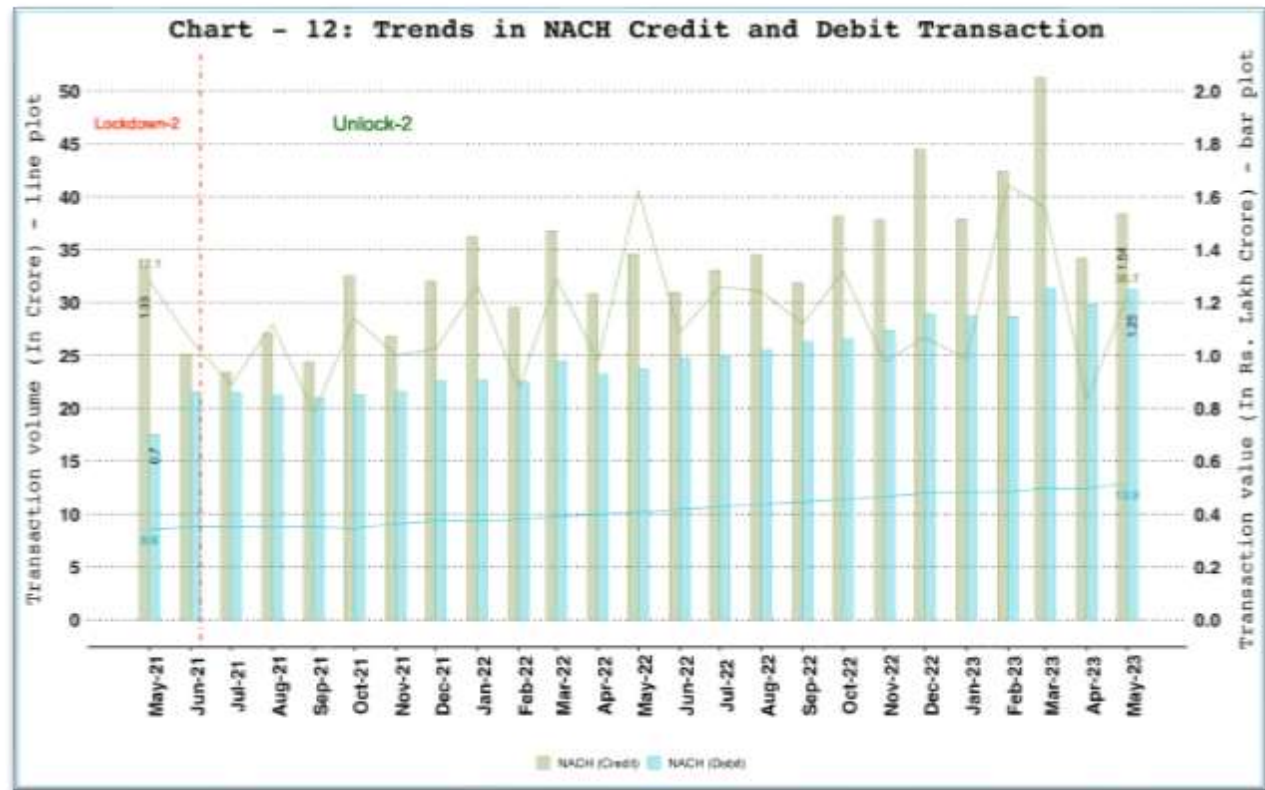
### a. Bharat Interface for Money (BHIM) Aadhar Pay



b. National Electronic Toll Collection (NETC) (Linked to Bank Account)

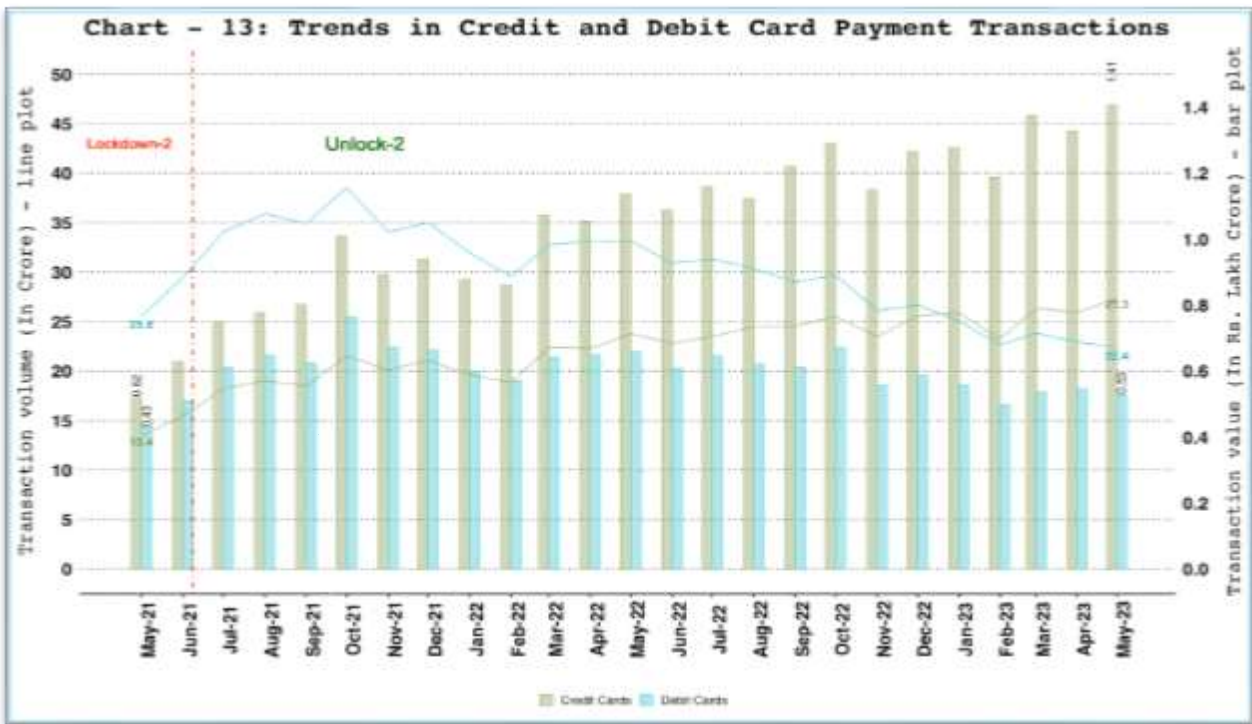


c. National Automated Clearing House (NACH) - Credit and Debit



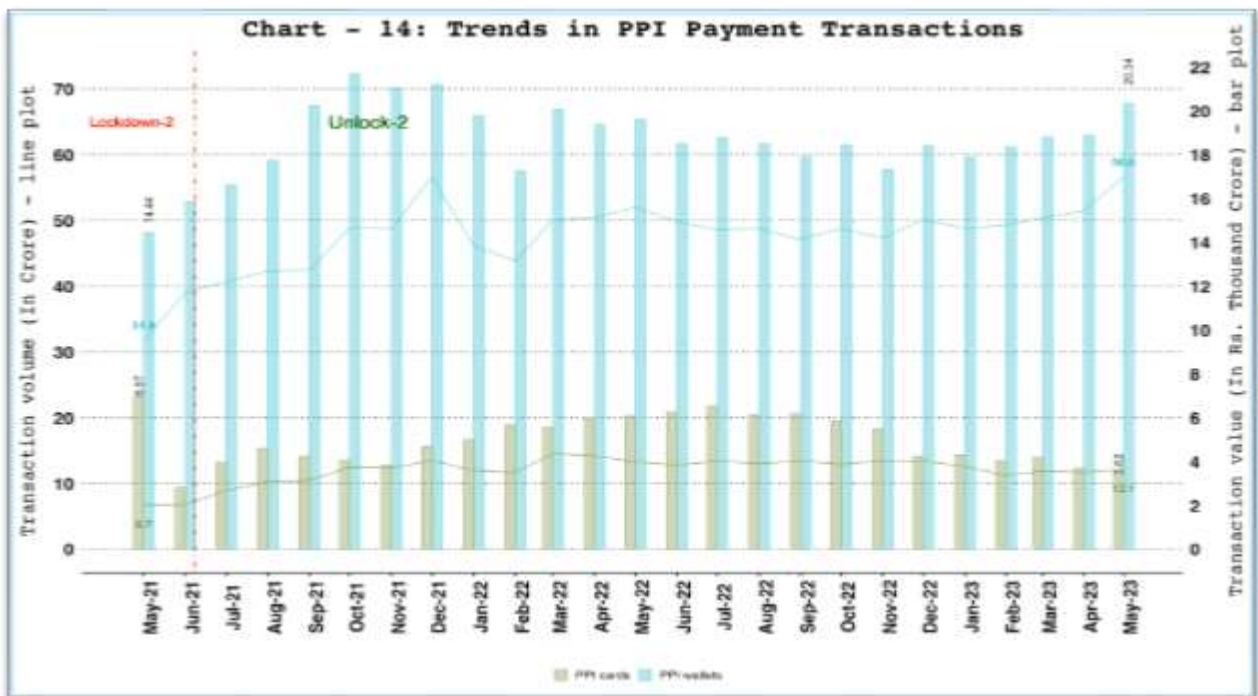
## 9. Cards and Prepaid Payment Instruments (PPIs)

### a. Debit and Credit Cards



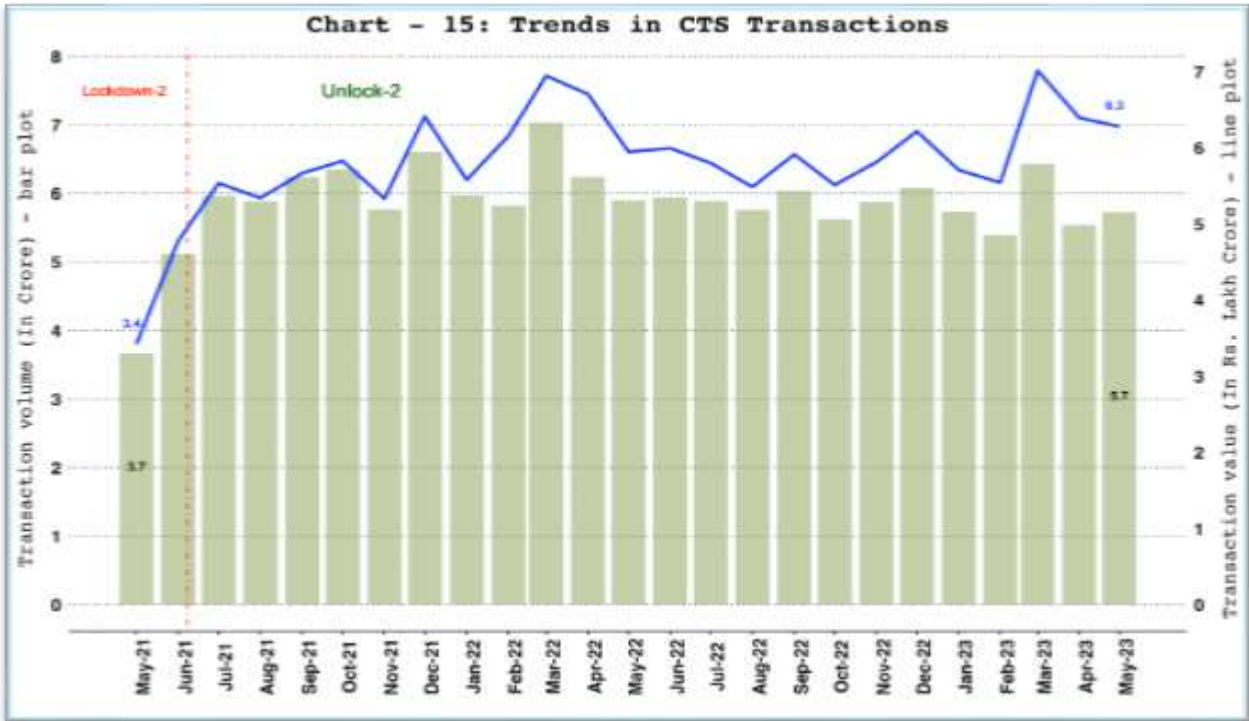
*Note: Cards include debit and credit card payment transactions (excl. cash withdrawal).*

### b. PPI Wallets and Cards Usage



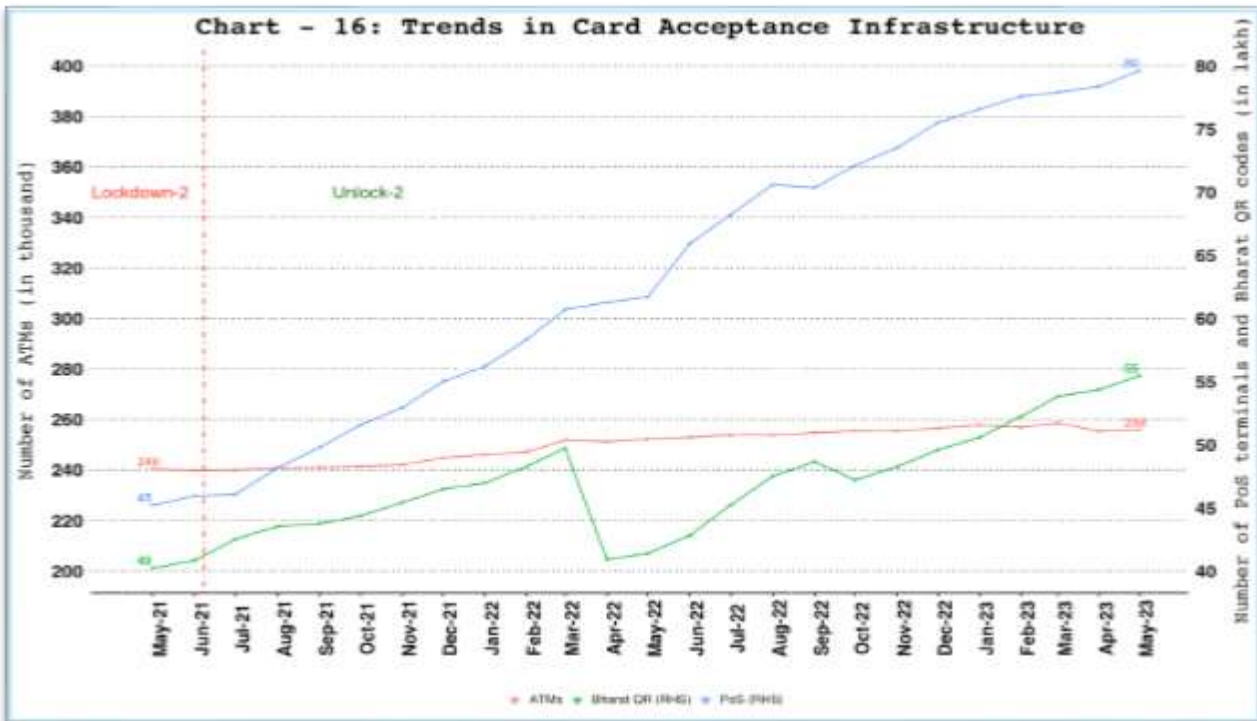
*Note: PPIs include wallet and PPI card payment transactions (excl. cash withdrawal).*

## 10. Paper Operated Payment System - Cheque Truncation System (CTS)



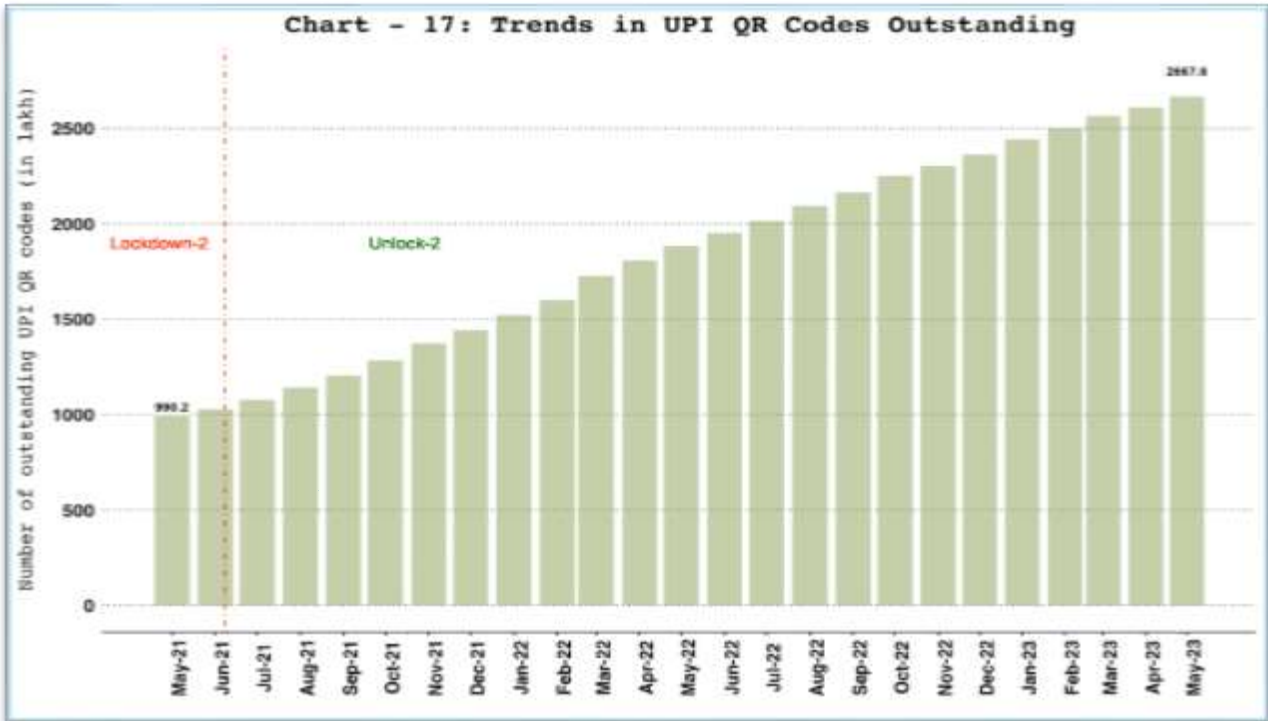
## 11. Card Acceptance Infrastructure and QR Codes

### a. Card Acceptance Infrastructure



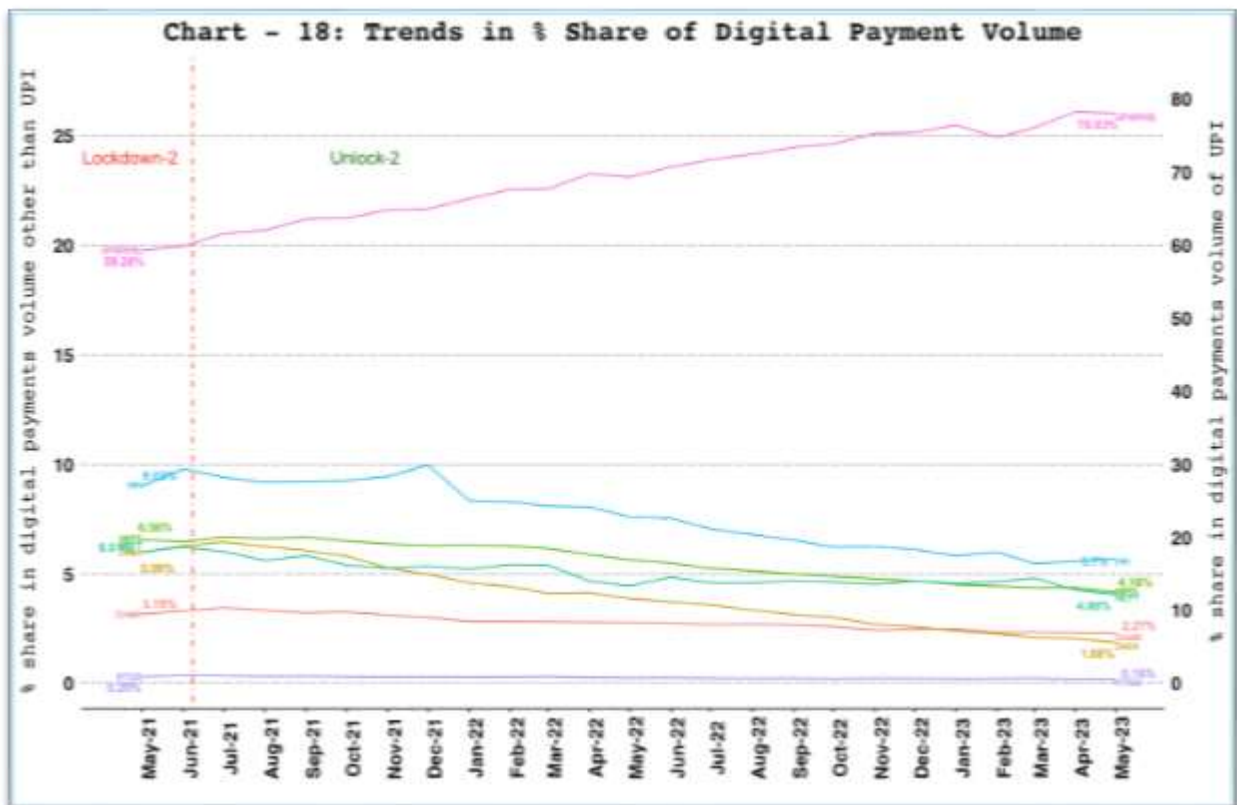


## b. UPI QR Codes

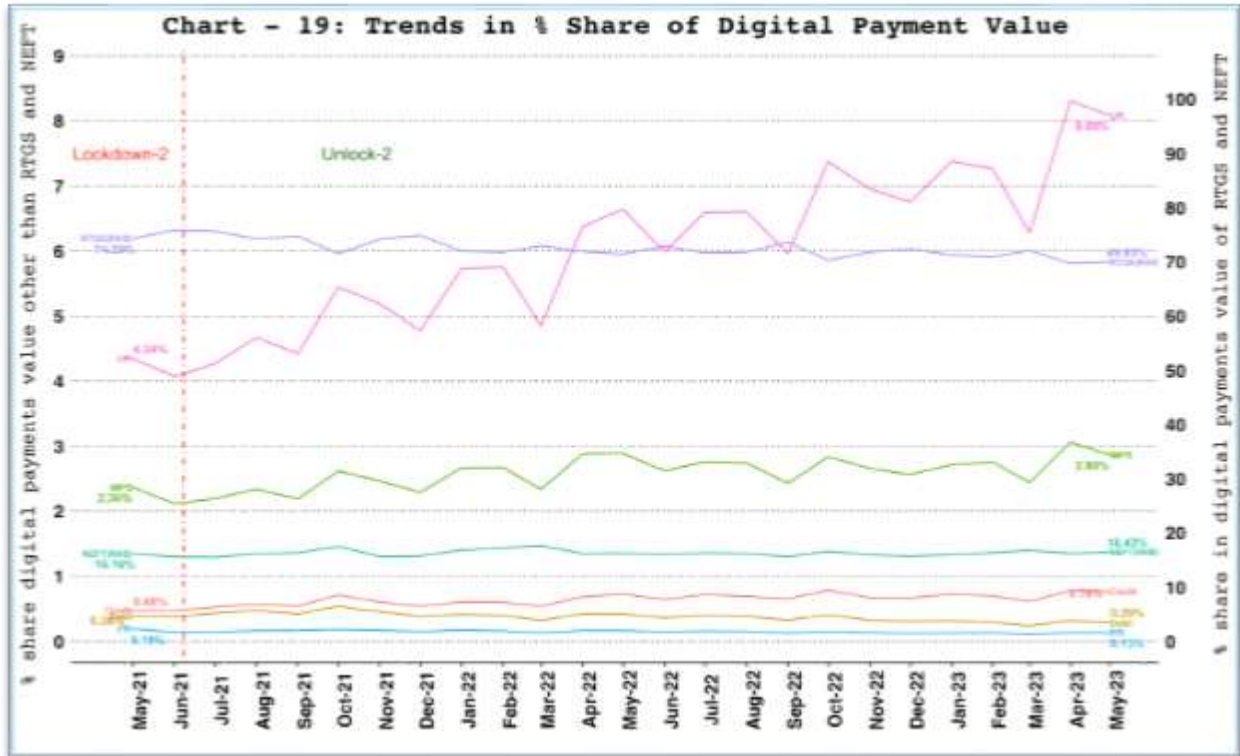


## 12. Payment System Wise Volume and Value Share

### a. Digital Payment Volume Share

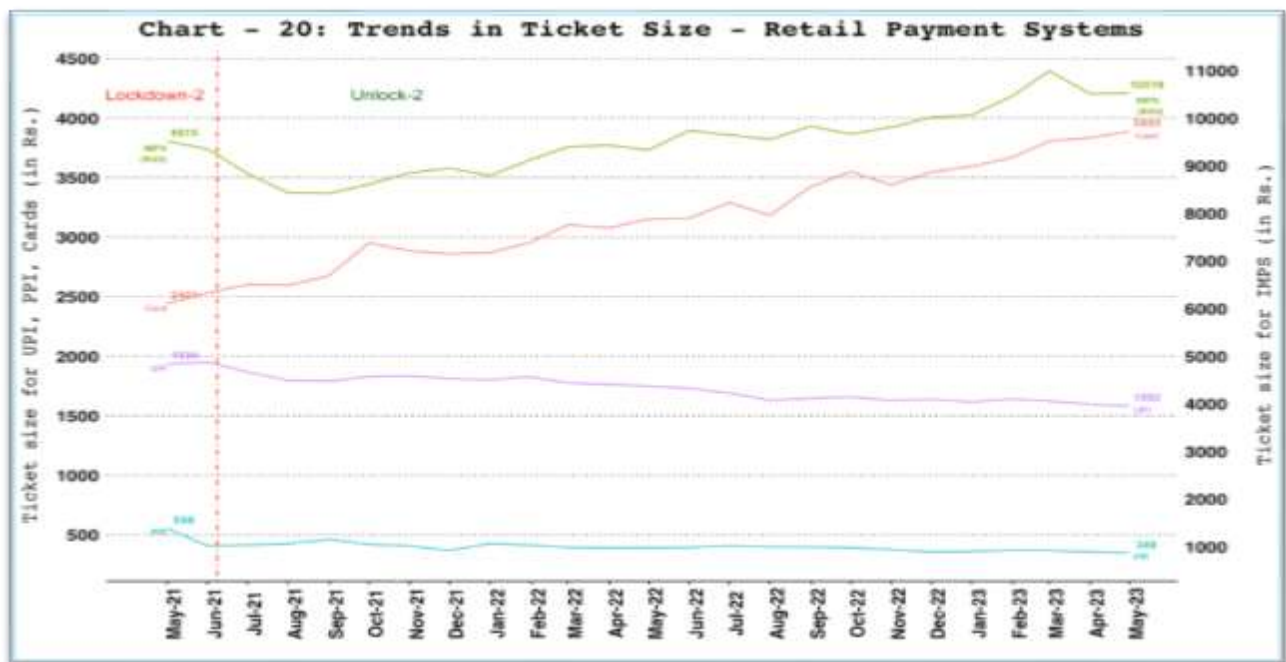


## b. Digital Payment Value Share



## 13. Ticket size

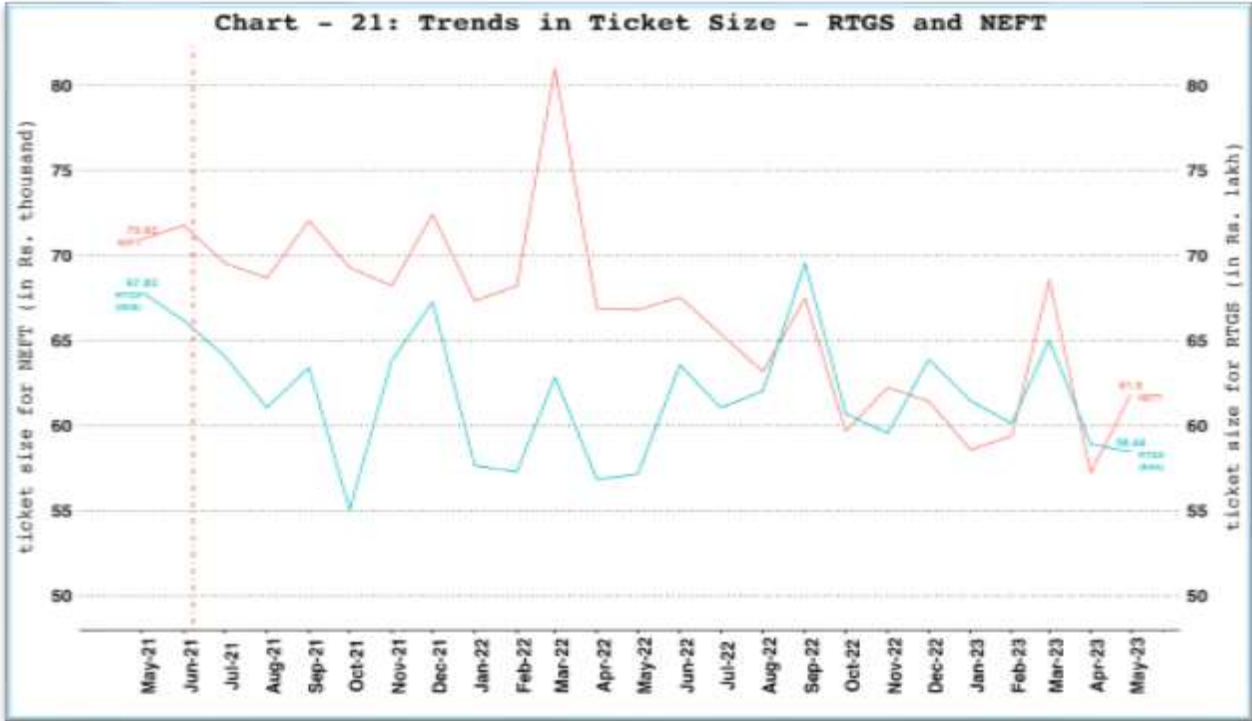
### a. Ticket Size of Retail Payment Systems



**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).

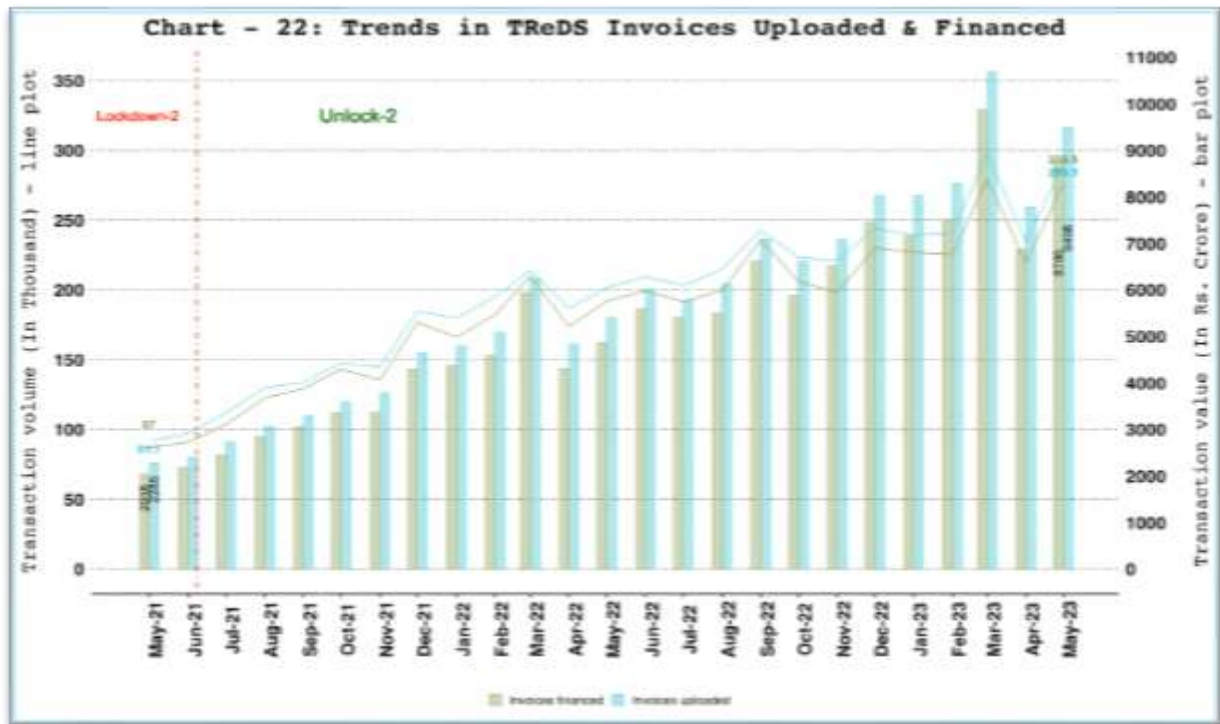
## b. Ticket Size of NEFT and RTGS Payment Systems



*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*

## 14. Trade Receivables Discounting System (TReDS)

### a. TReDS - Invoices Uploaded and Financed



b. TReDS - Buyers and Sellers Onboarded

