

**Nepal Rastra Bank**  
**Payment Systems Department**  
**Payment Systems Indicators**

For the month of Magh, 2078 (Mid Feb, 2022)

**A. Access on Payment Systems**

S.N.	Particulars	Numbers	
		2078 Poush	2078 Magh
		(Mid-Jan, 2022)	(Mid-Feb, 2022)
1	Payment System Operators (PSO) *	10	10
2	Payment Service Providers (PSP) *	27	27
3	PSP Agents	11,039	11,237
4	Wallet Users	10,711,089	11,011,931
5	ATM Machines (Terminals)	4,417	4,431
6	Debit Cards	9,855,221	10,012,907
7	Credit Cards	215,199	216,273
8	Prepaid Cards**	89,456	92,341
9	Mobile Banking Customers	16,212,468	16,476,700
10	Internet Banking Customers	1,556,331	1,583,253
11	Branch Less Banking Centers	1,626	1,568
12	RTGS Participants	45	45
13	connectIPS Users	764,031	793,151
14	ECC Members	60	60
15	IPS Members	106	106

\* Other than BFIs

\*\* Also includes card issued by PSPs

**B. Usage of Payment Systems**

S.N.	Particulars	No. of Transaction		Total Amount (NPR in Million)	
		2078 Poush	2078 Magh	2078 Poush	2078 Magh
		(Mid Dec-Mid Jan)	(Mid Jan-Mid Feb)	(Mid Dec-Mid Jan)	(Mid Jan-Mid Feb)
1	RTGS	64,254	57,640	3,680,463	3,133,117
2	ATM-Cash Withdrawal	8,458,944	7,548,329	69,292	62,458
3	ECC	1,184,985	1,005,947	765,957	641,205
4	IPS	1,661,251	1,293,402	167,793	143,207
5	connectIPS	3,145,959	3,140,180	247,474	236,423
6	Debit Cards	9,298,079	8,224,577	72,619	64,970
7	Credit Cards	183,571	166,022	1,125	936
8	Prepaid Cards**	45,411	45,685	295	314
9	Internet Banking	256,228	267,358	13,496	12,899
10	Mobile Banking	13,518,936	13,844,710	94,407	92,768
11	Branchless Banking	53,029	60,891	1,200	1,287
12	Wallet	13,712,206	12,957,353	16,276	14,536
13	QR-Based Payments	1,918,526	1,782,363	6,525	6,892
14	Point of Sales (POS)	995,037	814,400	4,396	3,413
15	E-Commerce***	71,666	72,503	349	346

\*\*\* Online payment using cards