

# Nepal Rastra Bank

## Payment Systems Department

Monthly Payment Systems Indicators: Baisakh, 2080 (Mid-May 2023)

### A. Access on Payment Systems

S.N	Particulars	Numbers		
		2079 Baisakh	2079 Chaitra	2080 Baisakh
		(Mid-May 2022)	(Mid- Apr 2023)	(Mid- May 2023)
1	Payment System Operators (PSO) *	10	10	10
2	Payment Service Providers (PSP) *	27	27	27
3	PSP Agents	12,334	13,706	13,744
4	Wallet Users	12,095,688	17,560,253	18,229,125
5	ATM Machines (Terminals)	4,512	4,729	4,716
6	Debit Cards	10,606,549	12,118,371	11,760,594
7	Credit Cards	230,522	285,127	274,690
8	Prepaid Cards**	102,584	127,770	133,060
9	Mobile Banking Customers	17,676,259	20,434,031	20,763,346
10	Internet Banking Customers	1,606,829	1,798,866	1,803,065
11	Branch Less Banking Centers	1,522	1,353	1,355
12	RTGS Participants	49	45	45
13	connectIPS Users	858,410	1,051,776	1,064,549
14	ECC Members	60	54	54
15	IPS Members	108	116	116

\* Other than BFls

\*\* Also includes card issued by PSPs

### B. Usage of Payment Systems

S.N	Particulars	No. of Transaction			Total Amount (NPR in Million)		
		2079 Baisakh	2079 Chaitra	2080 Baisakh	2079 Baisakh	2079 Chaitra	2080 Baisakh
		(Mid Apr 2022-Mid May 2022)	(Mid Mar 2023-Mid Apr 2023)	(Mid Apr 2023-Mid May 2023)	(Mid Apr 2022-Mid May 2022)	(Mid Mar 2023-Mid Apr 2023)	(Mid Apr 2023-Mid May 2023)
1	RTGS	60,603	71,770	64,973	3,997,680	2,437,404	2,429,910
2	ATM-Cash Withdrawal	9,538,362	10,410,421	10,615,164	76,634	83,036	83,873
3	ECC	1,065,594	1,108,293	1,001,761	598,535	558,863	469,870
4	IPS	877,000	1,100,968	1,088,846	147,166	195,627	173,748
5	connectIPS	3,115,088	4,357,242	4,210,480	259,390	380,936	359,528
6	Debit Cards	10,462,608	11,180,826	11,432,893	80,192	86,451	87,385
7	Credit Cards	215,018	240,575	262,877	1,245	1,584	1,591
8	Prepaid Cards**	52,273	57,020	60,746	361	347	391
9	Internet Banking	252,705	276,559	276,985	11,917	13,679	13,451
10	Mobile Banking	17,791,018	25,735,075	27,424,732	113,622	207,452	210,010
11	Branchless Banking	64,162	75,177	90,063	1,292	1,583	1,764
12	Wallet	14,884,701	18,667,139	19,264,085	14,660	19,922	19,255
13	QR-Based Payments	3,071,843	7,644,791	8,587,224	10,191	22,892	26,051
14	Point of Sales (POS)	1,121,020	983,109	1,057,927	4,726	4,840	4,968
15	E-Commerce***	68,939	82,759	81,286	435	502	521

\*\*\* Online payment using cards