

**Nepal Rastra Bank**  
**Payment Systems Department**  
Payment Systems Indicators  
For the month of Bhadra, 2077

**A. Access on Payment Systems**

S.N.	Particulars	Numbers	
		2077 Shrawan	2077 Bhadra
1	Payment System Operators (PSO) *	9	9
2	Payment Service Providers (PSP) *	14	14
3	PSP Agents	5139	8442
4	Wallet Users	6274129	6483964
5	ATM Machines (Terminals)	4150	4177
6	Debit Cards	7437602	7499502
7	Credit Cards	164386	165610
8	Prepaid Cards	58977	30279
9	Mobile Banking Customers	11464867	11663400
10	Internet Banking Customers	1045558	1061688
11	Branch Less Banking Centers	1575	1601
12	RTGS Participants	27	27
13	connectIPS Users	162117	189907
14	ECC Members	65	64
15	IPS Members	85	85

\* Other than BFIs

**B. Usage of Payment Systems**

S.N.	Particulars	No. of Transaction		Total Amount (NPR in Million)	
		2077 Shrawan	2077 Bhadra	2077 Shrawan	2077 Bhadra
1	RTGS	34616	28137	1,213,870 <sup>#</sup>	835,526
2	ATM-Cash Withdrawal	4769340	3797969	38,393	32,320
3	ECC	1039330	677845	657,113	402,477
4	IPS	347854	656142	156,360	153,073
5	connectIPS	633134	895586	47,367	61,958
6	Debit Cards	5426368	4118182	41,787	33,667
7	Credit Cards	154698	76317	708	407
8	Prepaid Cards	8986	4587	57	30
9	Internet Banking	205735	208934	3,082	4,741
10	Mobile Banking	5923411	5961339	18,393	20,340
11	Branchless Banking	53350	37344	1,042	815
12	Wallet	10177889	9415447	7,579	7,339
13	QR-Based Payments	195016	179150	589	648
14	Point of Sales (POS)	532911	314110	1,858	1,223
15	E-Commerce**	168627	87007	1,201	561

# Revised Data

\*\* Online payment using cards