

Nepal Rastra Bank
Payment Systems Department
Payment Systems Indicators
For the month of Ashadh, 2079 (Mid Jul, 2022)

A. Access on Payment Systems

S.N.	Particulars	Numbers	
		2079 Jestha	2079 Ashadh
		(Mid-Jun 2022)	(Mid-Jul 2022)
1	Payment System Operators (PSO) *	10	10
2	Payment Service Providers (PSP) *	27	27
3	PSP Agents	12,515	12,685
4	Wallet Users	12,826,745	13,675,993
5	ATM Machines (Terminals)	4,581	4,602
6	Debit Cards	10,852,736	10,856,357
7	Credit Cards	234,628	238,794
8	Prepaid Cards**	105,634	108,641
9	Mobile Banking Customers	17,961,063	18,307,255
10	Internet Banking Customers	1,632,611	1,684,310
11	Branch Less Banking Centers	1,530	1,548
12	RTGS Participants	49	49
13	connectIPS Users	873,996	896,341
14	ECC Members	60	59
15	IPS Members	110	111

* 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)	
		2079 Jestha	2079 Ashadh	2079 Jestha	2079 Ashadh
		(Mid May-Mid Jun)	(Mid Jun-Mid Jul)	(Mid May-Mid Jun)	(Mid Jun-Mid Jul)
1	RTGS	72,328	81,817	4,050,680	4,349,056
2	ATM-Cash Withdrawal	9,422,989	10,169,331	74,140	79,458
3	ECC	1,139,248	1,486,551	588,177	850,649
4	IPS	927,792	1,322,174	160,581	275,752
5	connectIPS	3,453,370	4,270,099	287,546	369,223
6	Debit Cards	10,332,633	11,127,683	77,607	83,200
7	Credit Cards	218,805	227,920	1,189	1,490
8	Prepaid Cards**	51,896	57,942	374	458
9	Internet Banking	255,814	318,598	12,156	15,638
10	Mobile Banking	18,020,460	20,564,308	121,962	163,255
11	Branchless Banking	66,784	69,465	1,447	1,503
12	Wallet	15,159,536	16,206,356	15,967	17,752
13	QR-Based Payments	3,440,573	4,281,994	11,015	14,526
14	Point of Sales (POS)	1,116,243	1,173,548	4,600	5,183
15	E-Commerce***	62,347	68,944	428	504

*** Online payment using cards