Special Press Release

ATM Transactions in Pakistan

During January and March 2020, 91% of all transactions processed across 15,559 ATMs in Pakistan were cash withdrawals amounting to Rs. 1.7 trillion. Meanwhile, utility bill payments and cash deposits were abysmally low. (SBP Payment Systems Review, Quarter-3, FY20)

Islamabad, June 16, 2020

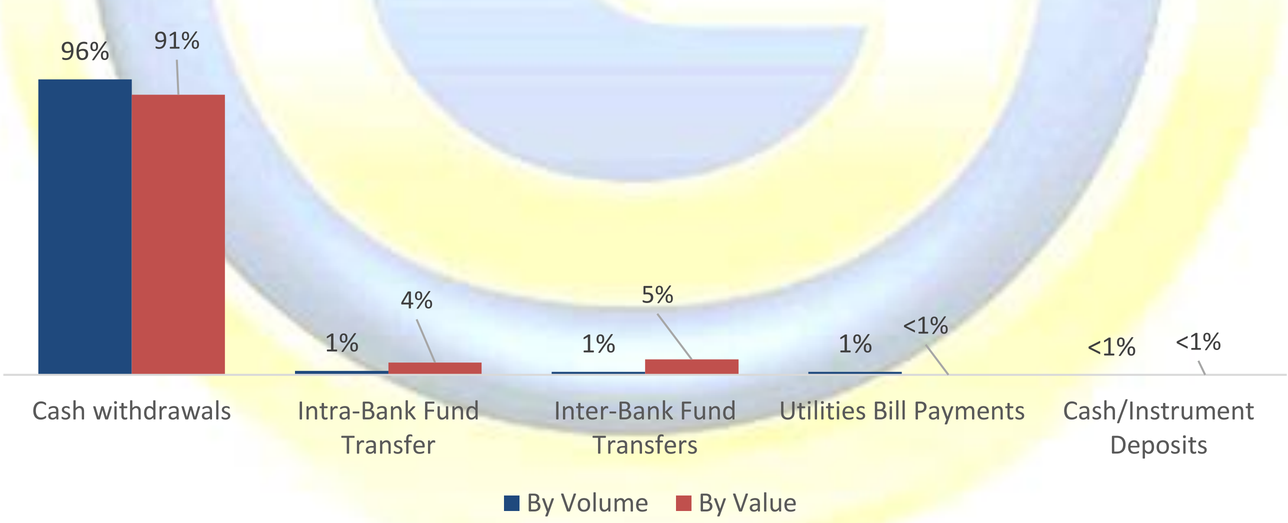
This press release aims to foster an empirical understanding of the e-banking behavior between January and March 2020 in Pakistan based on Quarterly Reports released by State Bank of Pakistan on payment systems. (http://www.sbp.org.pk/PS/PDF/PS-Review-Q3FY20.pdf)

According to the *Payment Systems Review Report by the State Bank of Pakistan for Quarter-3 of fiscal year 2020*, 131 million transactions approximately valuing to Rs.1.7 trillion were processed across ATMs in Pakistan between January and March 2020 (Q-3).

Total Value of Transactions in Q-3	Average Value of Transactions in a month	Average Value of Transactions per day	Average Value of Transaction per ATM
Rs. 1.7 trillion	Rs. 566 billion	Rs. 19 million	Rs. 109 million

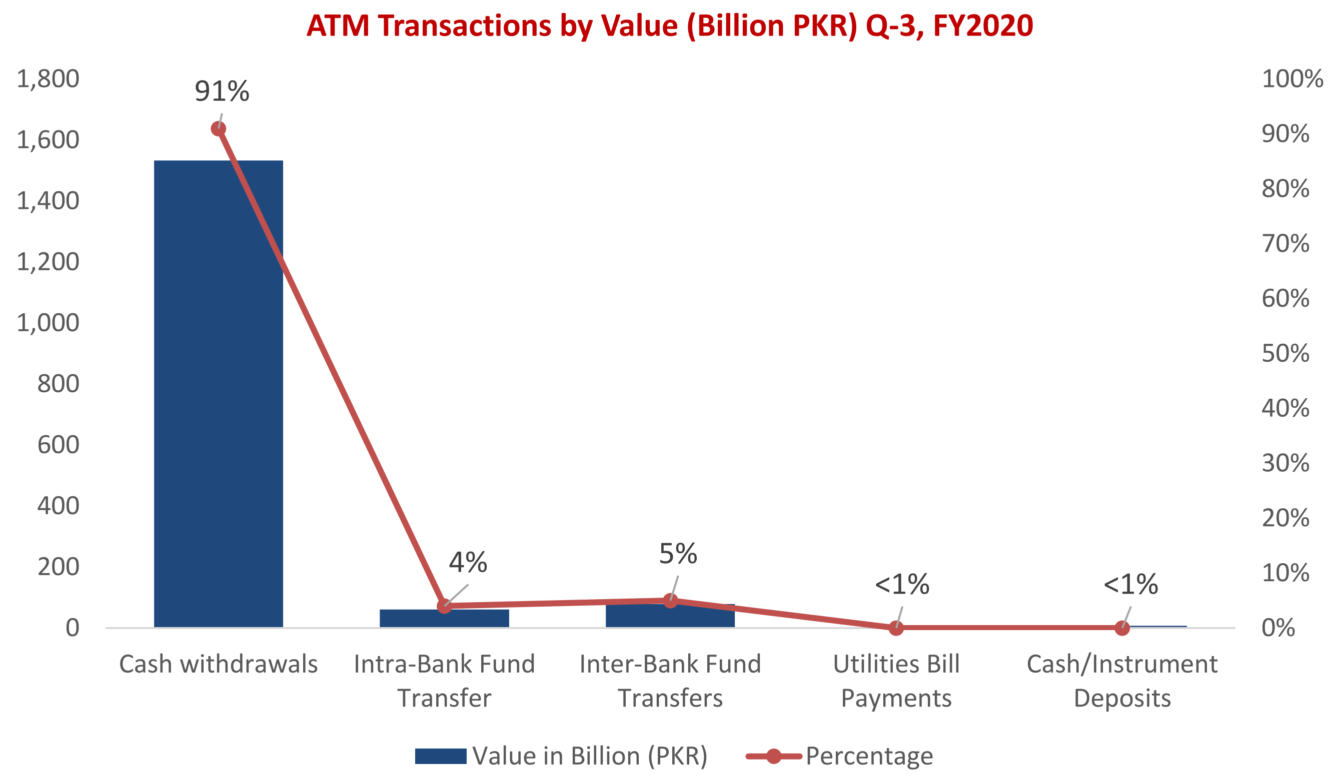
Total Volume of Transactions in Q-3	Average Volume of Transactions in a month	Average Volume of Transactions per day	Average Volume of Transaction per ATM
131 million	44 million	1.4 million	8,420

%age share of various ATM Transactions by Value and Volume (Q-3, FY2020)



96% of transactions by volume at ATMs were simple cash withdrawals. The remaining 4% were divided among inter and intra bank funds transfers, utility bill payments and cash/instruments deposit.

The highest proportion of transactions (by value) that were processed at ATMs during Q-3 were cash withdrawals (91%). This was followed by Inter-Bank Transfers (5%), Intra-Bank Fund Transfer (4%) as the most popular transactions. Meanwhile, utility bill payments and cash deposits were abysmally low in value (less than 1% each).



Cash Withdrawals: By value; Rs. 33.9 billion more cash withdrawals were processed than the previous quarter through relatively fewer number of transactions

Data shows that while 3.8 million less transactions were processed since the last quarter (130.6 million in Q-2; 126.8 million in Q-3), the value of these transactions rose by Rs. 33.9 billion during the same period, hinting towards a preference of having more cash in hands than in the bank by withdrawing greater sums of money due to the looming uncertainty of COVID-19 pandemic in Pakistan.

	Quarter-2	Quarter-3	Difference
Volume of Cash Withdrawal Transactions ***(In millions)***	130.6	126.8	3.8
Value of Cash Withdrawal Transactions ***(In billion PKR)***	1,499.2	1,533.10	33.9

Other transactions: Rs. 7 billion were deposited in cash at ATMs across Pakistan in the last quarter. On average, Rs. 70,000 deposited per transaction

While deposits were least significant transactions by volume, Rs. 7 billion were deposited at ATMs during Q-3 through 100,000 transactions at various ATMs. On average, about 30,000 cash deposits were carried out at ATMs in a month and Rs. 70,000 in value was deposited per transaction.

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Gilani Research Foundation is a not for profit public service project to provide social science research to students, academia, policy makers and concerned citizens in Pakistan and across the globe.

Gilani Research Foundation is headed by Dr. Ijaz Shafi Gilani who pioneered the field of opinion polling in Pakistan and established Gallup Pakistan in 1980. Currently Dr. Gilani, who holds a PhD from the Massachusetts Institute of Technology (MIT) and has taught at leading universities in Pakistan and abroad, is Chairman of Gallup Pakistan.

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