



**SECOND QUARTER ENDING 30 JUNE 2021  
HIGHLIGHTS REPORT**

**NATIONAL PAYMENT SYSTEMS**

**JULY 2021**

## 1. OVERVIEW

1.1 The value of transactions processed through the National Payment Systems in the last quarter ending 30 June 2021 increased by 31% to ZWL\$1.594 trillion from ZWL\$1.216 trillion recorded in the previous quarter ending 31 March 2021. Notably volumes increased by 5% to 354.7 million from 337.2 million during the same period.

1.2 The Table 1 below provides the statistical information on various payment streams for the last three quarters ending 30 June 2021:

**Table 1: Consolidated Transactional Activities**

<b>TRANSACTIONAL ACTIVITIES</b>					
<b>PAYMENT STREAM</b>	<b>FOURTH QUARTER ENDING 31 DECEMBER 2020</b>	<b>FIRST QUARTER ENDING 31 MARCH 2021</b>	<b>SECOND QUARTER ENDING 30 JUNE 2021</b>	<b>CHANGE FROM LAST QUARTER</b>	<b>PROPORTION</b>
	<b>VALUES IN RTGS</b>				
RTGS	737,756,238,447.43	802,309,280,737.61	1,039,143,377,139.98	30%	65.18%
POS	76,480,008,204.99	72,494,783,973.53	105,376,659,418.09	45%	6.61%
ATMS	6,250,170,014.45	7,905,793,616.29	9,200,732,431.52	16%	0.58%
MOBILE	124,649,687,467.06	116,307,559,976.46	145,314,771,179.66	25%	9.12%
INTERNET	168,106,459,285.55	216,686,488,086.72	295,197,447,157.20	36%	18.52%
<b>TOTAL</b>	<b>1,113,242,563,419.48</b>	<b>1,215,703,906,390.61</b>	<b>1,594,232,987,326.45</b>	<b>31%</b>	<b>100.00%</b>
	<b>VOLUMES</b>				
RTGS	3,061,455	2,638,824	3,058,383	16%	0.86%
POS	56,695,211	39,505,974	46,494,140	18%	13.11%
ATMs	1,281,889	1,630,621	1,851,814	14%	0.52%
MOBILE	408,981,167	290,806,964	300,311,618	3%	84.66%
INTERNET	2,311,470	2,616,689	3,016,955	15%	0.85%
<b>TOTAL</b>	<b>472,331,192</b>	<b>337,199,072</b>	<b>354,732,910</b>	<b>5%</b>	<b>100.00%</b>

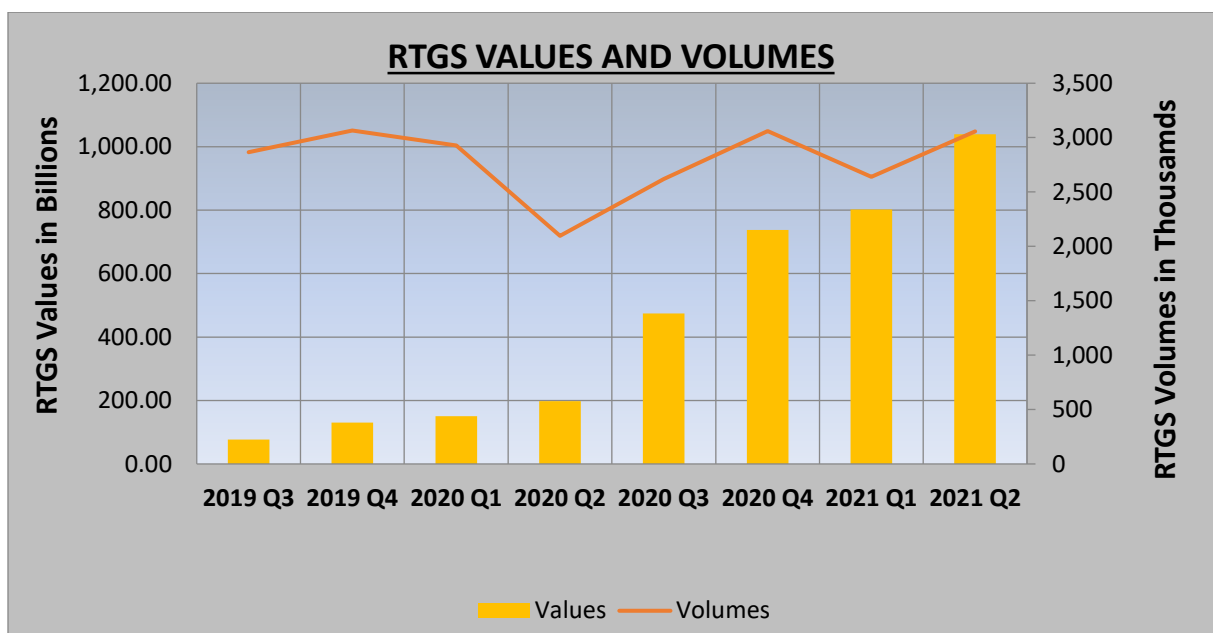
- In view of the need to comply with the COVID-19 pandemic measures, the Cheque instrument has not attracted users due to its high human contact coupled with manual processes. However, it remains available for use in the economy.

## 2 LARGE VALUE PAYMENTS

### *\*Real Time Gross Settlement System (RTGS)*

2.1 The value of transactions processed through the RTGS system increased by 30% from ZWL\$802 billion to ZWL\$1 039 billion for the quarter ending 30 June 2021 compared to previous quarter while the volume increased by 16% to 3.058 million in the same period as shown in Figure 1 below.

**Figure 1: Values and Volumes of RTGS Transactions**



*\* Real Time Gross Settlement System (RTGS) is the Zimbabwe Electronic Transfer and Settlement System(ZETSS)*

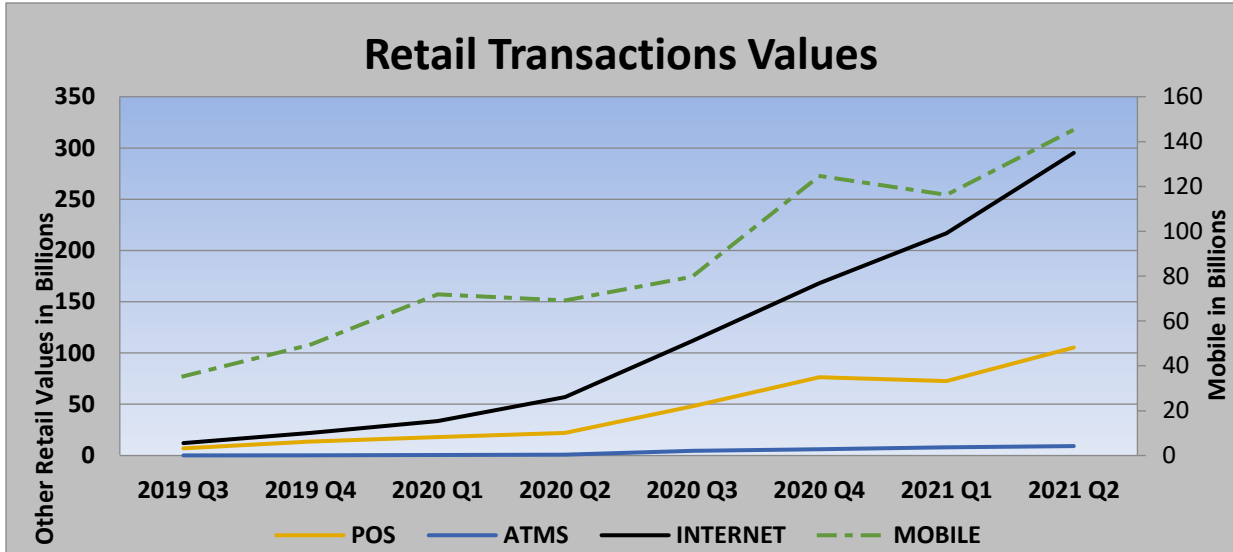
## 3 RETAIL PAYMENTS....

3.1 Figures 4 and 5 below show the trend in the aggregate values and volumes of retail transactions from quarter ending 31 March 2021 to quarter ending 30 June 2021.

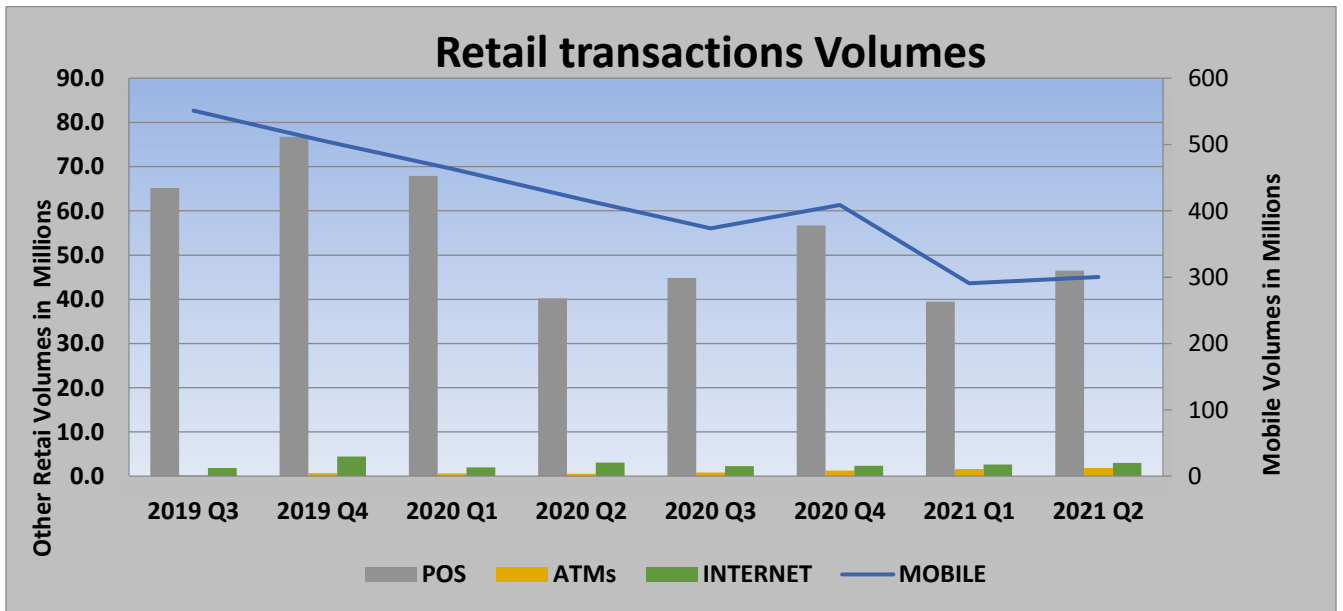
3.2 The aggregate values of retail transactions increased by 34.28% to ZW\$555.1 billion in the period under review from ZW\$413.4 billion recorded in the quarter ended March 2021. The retail volumes increased

by 5% to 351.68 million during the same period. The Figure 4 below shows the respective retail payment streams trend.

**Figure 4: Retail Transaction Values from December 2019 to June 2021**



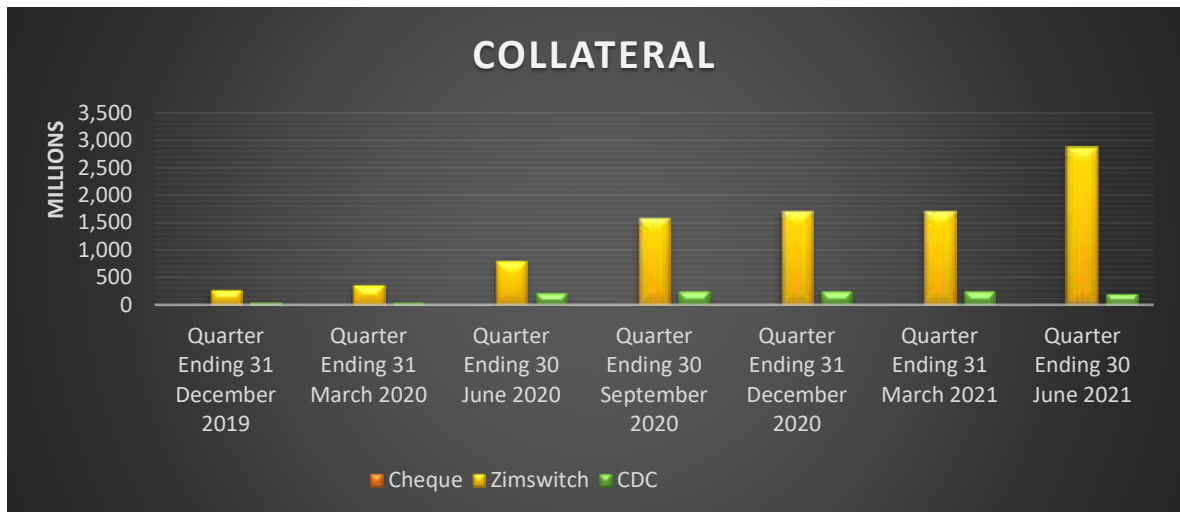
**Figure 5: Retail Transaction Volumes from December 2019 to June 2021:**



## 4 COLLATERAL....

4.1 The value of collateral for Cheque, retail payments (Zimswitch) and central securities depository settlement systems increased to ZW\$3.083 billion in the Quarter ending 30 June 2021 from ZW\$1.986 billion recorded in the previous quarter as shown in Figure 6 below.

**Figure 6: Collateral Amounts from December 2019 to June 2021**



4.2 The Victoria Falls Exchange collateral for the quarter ending June 2021 was USD49,894.32.

## 5 Access Points and Devices....

5.1 Table 2 below shows the access points and devices from the quarter ending 31 March 2021 to the quarter ending 30 June 2021.

**Table 2: Payment Systems Access Points and Devices**

	Quarter ending March 2019	Quarter ending December 2019	Quarter ending March 2020	Quarter ending June 2020	Quarter ending September 2020	Quarter ending December 2020	Quarter ending March 2021	Quarter ending June 2021
Mobile Banking Agents		59,219	71,054	73,281	52,065	0	0	0
ATMs		542	537	537	527	532	520	456
POS		121,413	122,138	126,696	128,896	125,277	128,803	128,771
<b>PAYMENT SYSTEMS ACCESS DEVICES</b>								
Debit Cards		5,625,031	5,421,991	5,837,878	5,989,282	5,675,458	5,977,006	6,430,419
Credit Cards		18,089	18,060	17,431	16,595	17,093	15,217	15,217
Prepaid Cards		99,278	116,143	120,433	112,154	124,210	143,438	129,509
Mobile Banking Subscribers		6,543,758	5,394,816	5,307,515	4,261,048	5,201,677	6,488,359	3,949,341
Internet Banking Subscribers		415,901	360,850	410,724	427,993	447,033	490,679	499,789

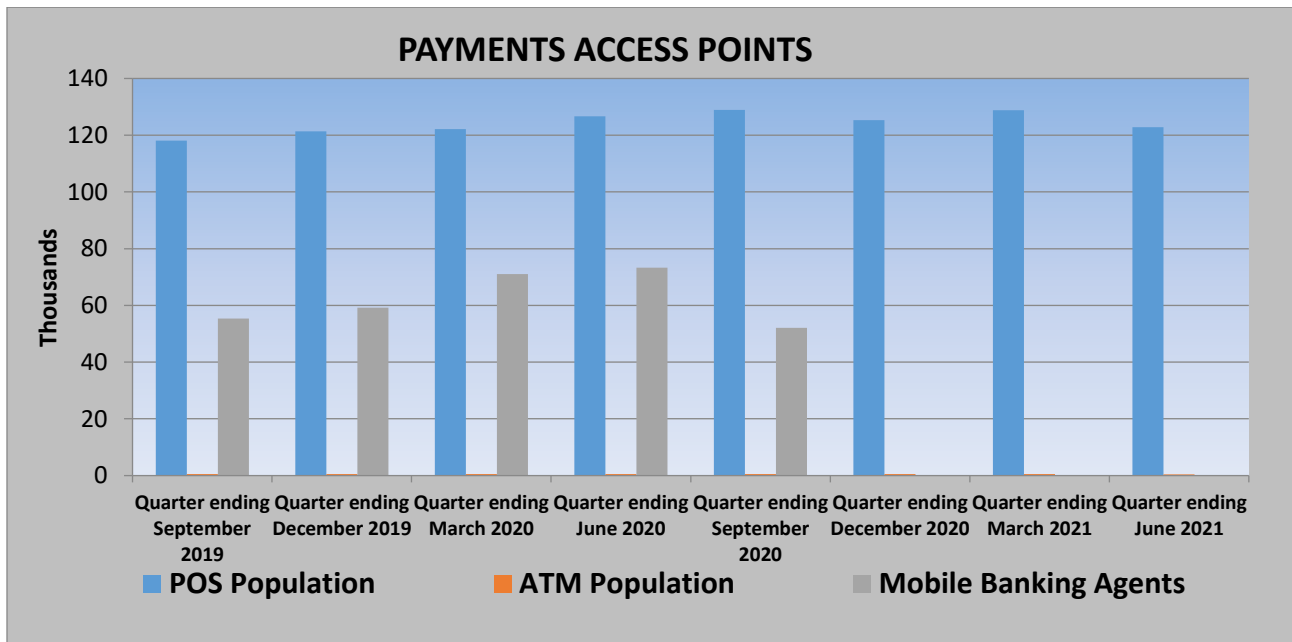
5.2 The mobile banking agents were directed to discontinue operations in the quarter ending 31 December 2020. However, approved merchants remained operational.

5.3 Ordinary POS population decreased to 128,771 from 128,803 while Mpos increased from 32,033 to 33,503 under the quarter under review.

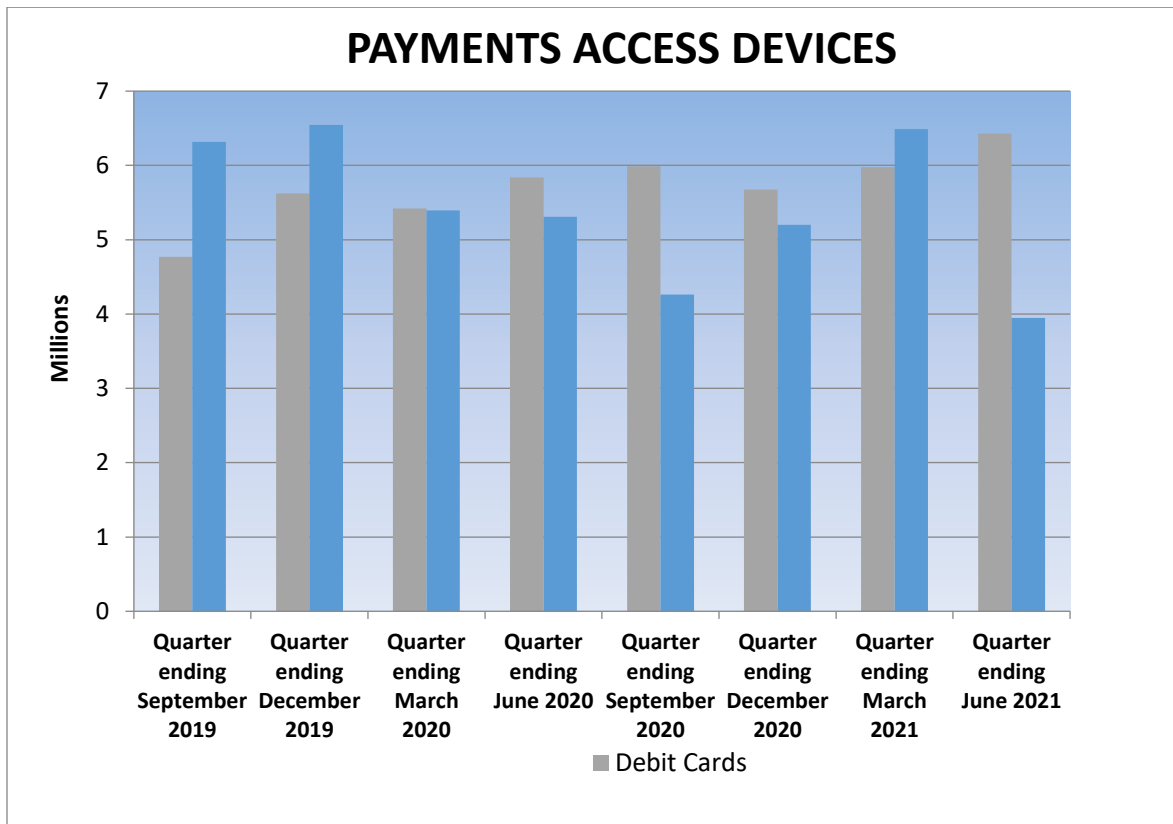
5.3.1 There were 3.9 million active mobile financial services subscribers registered in the period under review from 6.5 million registered subscribers recorded in the previous quarter ending March 2021.

5.3.2 Figure 7 below shows the number of Access Points whilst Figures 8 and 9 show the number of access devices.

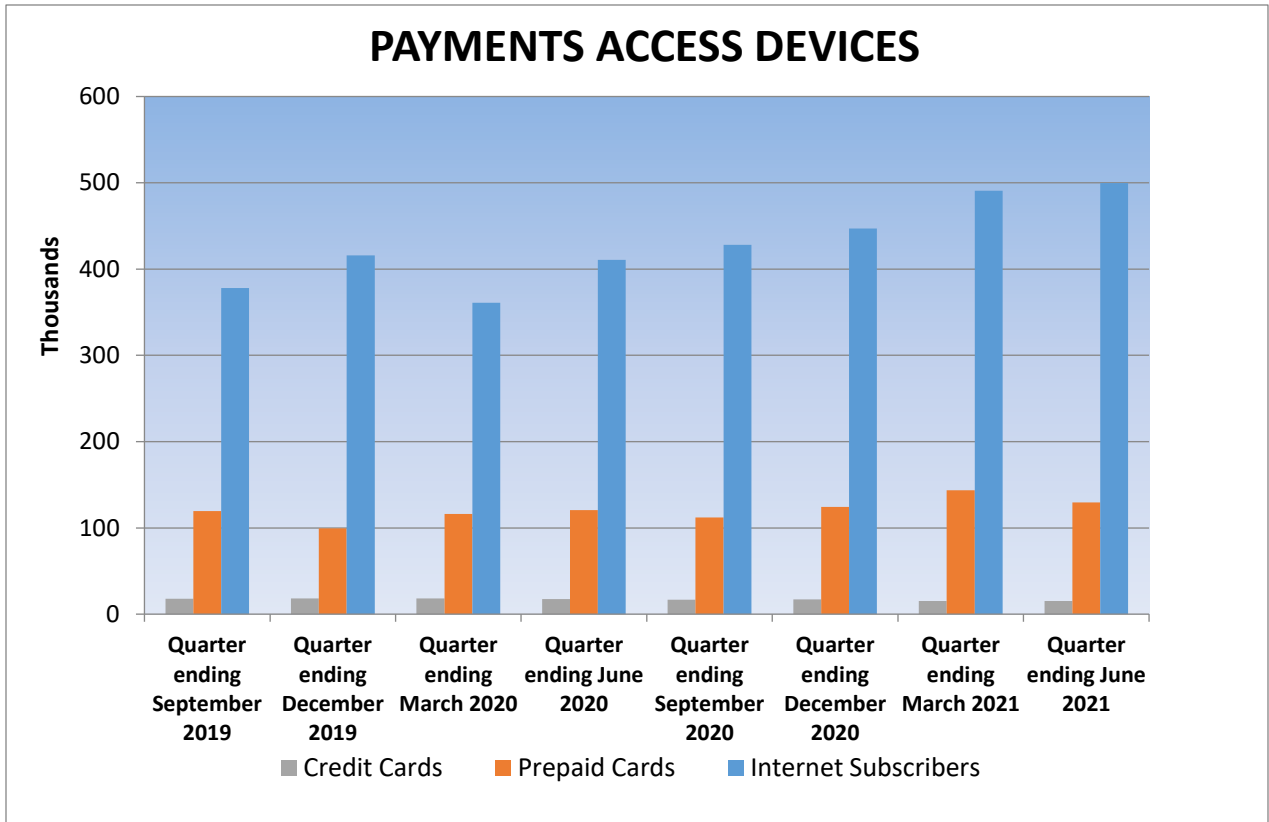
**Figure 7: Payment Access Points from Quarter Ending December 2019 to June 2021**



**Figures 8: Payment Access Devices from December 2019 to June 2021**



**Figure 9: Access Devices (Cont.) ....**



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**National Payment Systems Department  
 26 July 2021**