



**THIRD QUARTER ENDING
30 SEPTEMBER 2021 HIGHLIGHTS REPORT**

NATIONAL PAYMENT SYSTEMS

SEPTEMBER 2021

1. OVERVIEW

1.1 The value of transactions processed through the National Payment Systems in the last quarter ending 30 September 2021 increased by 31% to ZWL\$2.085 trillion from ZWL\$1.594 trillion recorded in the previous quarter ending 30 June 2021. Notably volumes increased by 3% to 365.9 million from 354.7 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 September 2021:

Table 1: Consolidated Transactional Activities

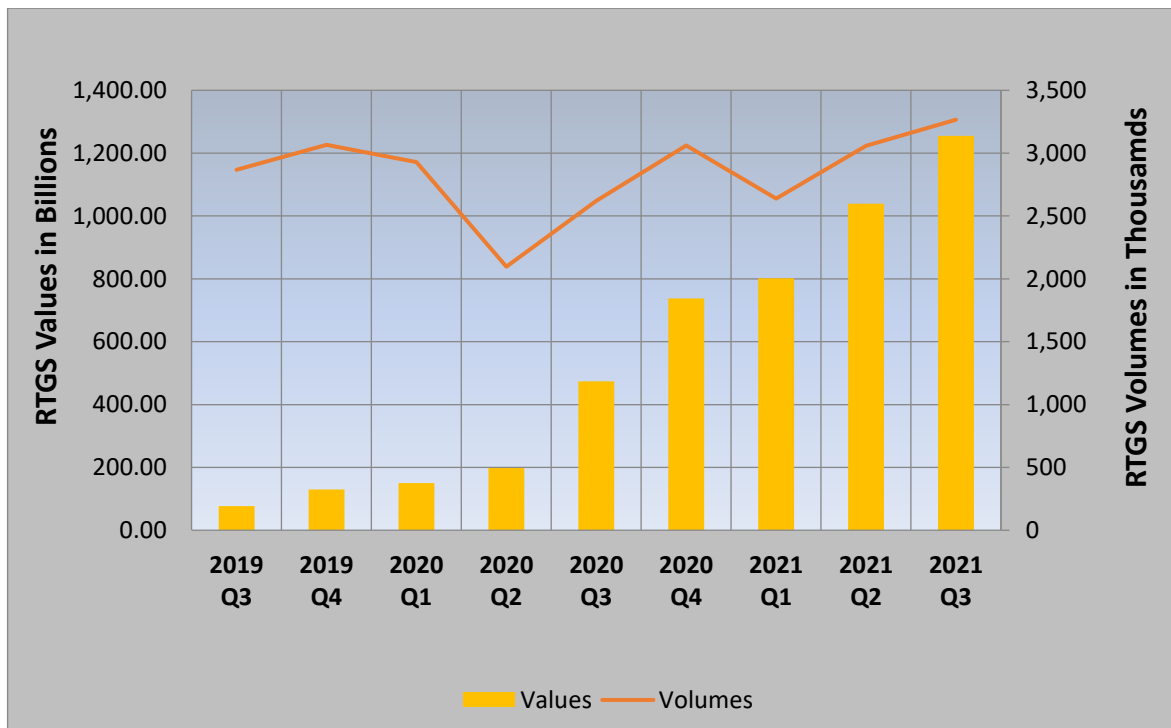
TRANSACTIONAL ACTIVITIES					
PAYMENT STREAM	FIRST QUARTER ENDING 31 MARCH 2021	SECOND QUARTER ENDING 30 JUNE 2021	THIRD QUARTER ENDING 30 SEPTEMBER 2021	CHANGE FROM LAST QUARTER	PROPORTION
	VALUES IN RTGS				
RTGS	802,309,280,737.61	1,039,143,377,139.98	1,255,132,509,990.84	21%	60.20%
POS	72,494,783,973.53	105,376,659,418.09	150,924,614,392.27	43%	7.24%
ATMS	7,905,793,616.29	9,200,732,431.52	10,754,643,240.09	17%	0.52%
MOBILE	116,307,559,976.46	145,314,771,179.66	182,613,481,618.51	26%	8.76%
INTERNET	216,686,488,086.72	295,197,447,157.20	485,428,373,042.74	64%	23.28%
TOTAL	1,215,703,906,390.61	1,594,232,987,326.45	2,084,853,622,284.44	31%	100.00%
	VOLUMES				
RTGS	2,638,824	3,058,383	3,266,318	7%	0.89%
POS	39,505,974	46,494,140	45,007,494	-3%	12.30%
ATMs	1,630,621	1,851,814	1,518,687	-18%	0.42%
MOBILE	290,806,964	300,311,618	312,037,143	4%	85.29%
INTERNET	2,616,689	3,016,955	4,029,367	34%	1.10%
TOTAL	337,199,072	354,732,910	365,859,009	3%	100.00%

- 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 21% from ZWL\$1.039 trillion to ZWL\$1.255 trillion for the quarter ending 30 September 2021 compared to previous quarter while the volume increased by 7% to 3.266 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 30 September 2019 to quarter ending 30 September 2021.

3.2 The aggregate values of retail transactions increased by 49% to ZW\$829.7 billion in the period under review from ZW\$555.1 billion recorded in the quarter ended June 2021. The retail volumes increased by 3% to 362.6 million during the same period. The Figure 2 below shows the respective retail payment streams trend.

Figure 2: Retail Transaction Values from September 2019 to September 2021

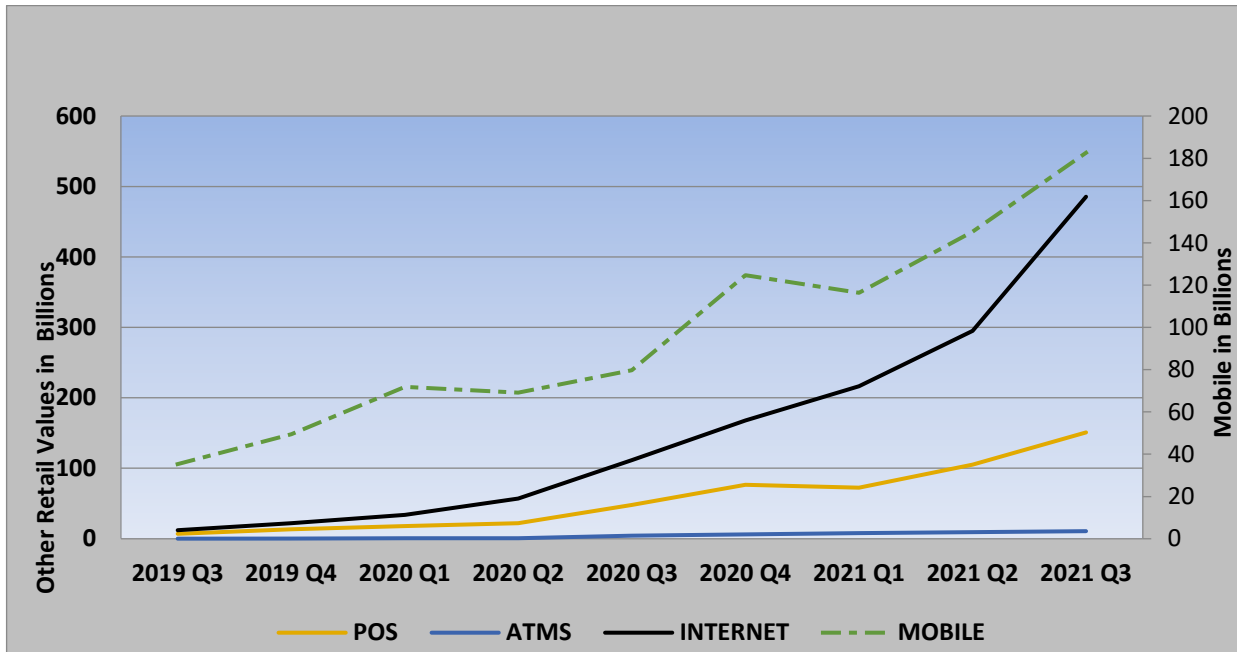
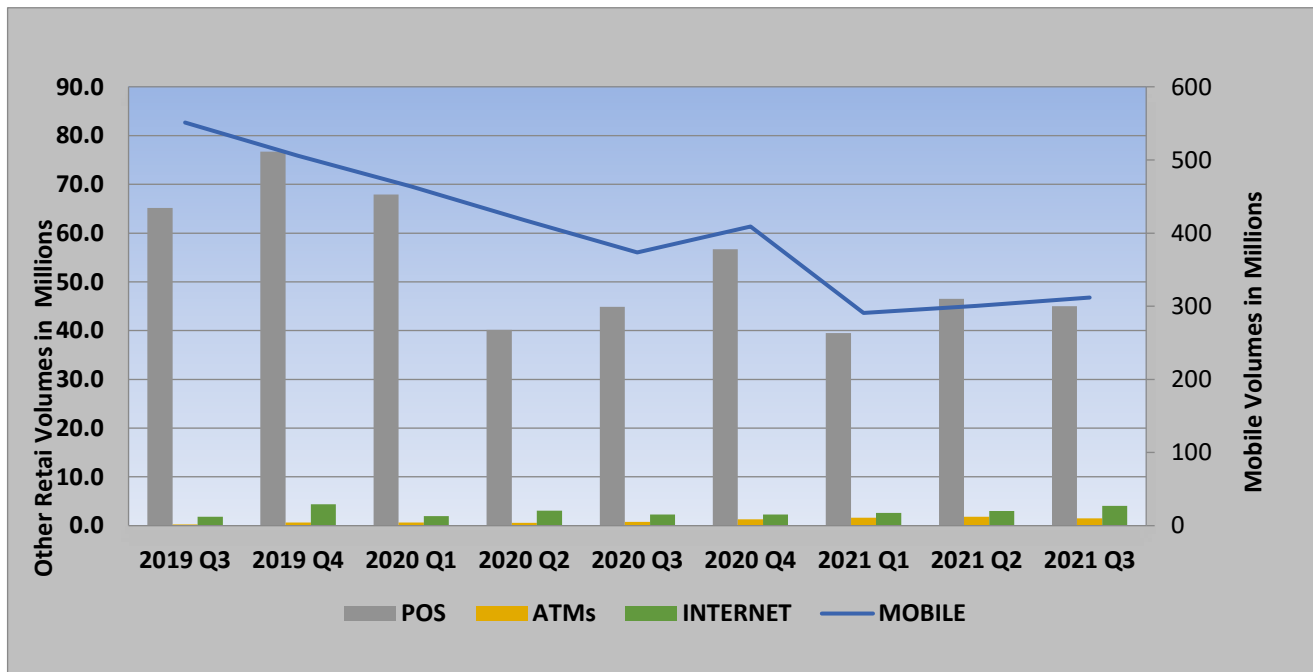


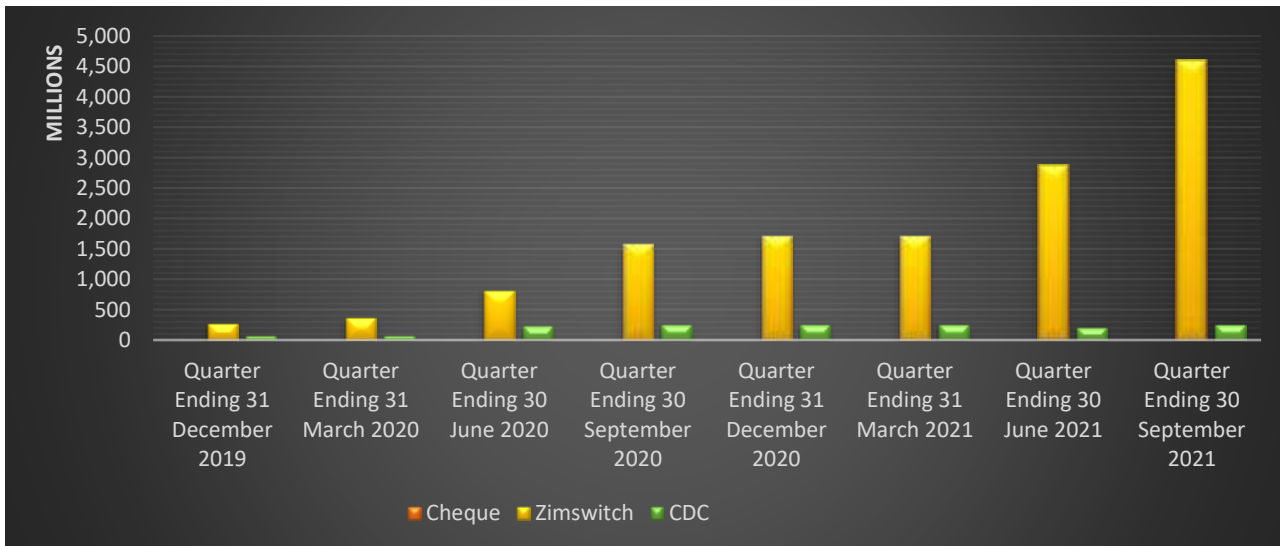
Figure 3: Retail Transaction Volumes from September 2019 to September 2021:



4 COLLATERAL....

4.1 The value of collateral for Cheque, retail payments (Zimswitch) and central securities depository settlement systems increased to ZW\$4.868 billion in the Quarter ending 30 September 2021 from ZW\$3.083 billion recorded in the previous quarter as shown in Figure 4 below.

Figure 4: Collateral Amounts from December 2019 to September 2021



4.2 The Victoria Falls Exchange collateral for the quarter ending 30 September 2021 was USD49,859.57.

5 Access Points and Devices....

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

Table 2: Payment Systems Access Points and Devices

	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	Quarter ending September 2021
Mobile Banking Agents	59,219	71,054	73,281	52,065	0	0	0	0
ATMs	542	537	537	527	532	520	456	410
POS	121,413	122,138	126,696	128,896	125,277	128,803	128,771	136,669
Debit Cards	5,625,031	5,421,991	5,837,878	5,989,282	5,675,458	5,977,006	6,430,419	6,323,462
Credit Cards	18,089	18,060	17,431	16,595	17,093	15,217	15,217	15,227
Prepaid Cards	99,278	116,143	120,433	112,154	124,210	143,438	129,509	142,157
Mobile Banking Subscribers	6,543,758	5,394,816	5,307,515	4,261,048	5,201,677	6,488,359	3,949,341	4,052,994
Internet Banking Subscribers	415,901	360,850	410,724	427,993	447,033	490,679	499,789	480,926

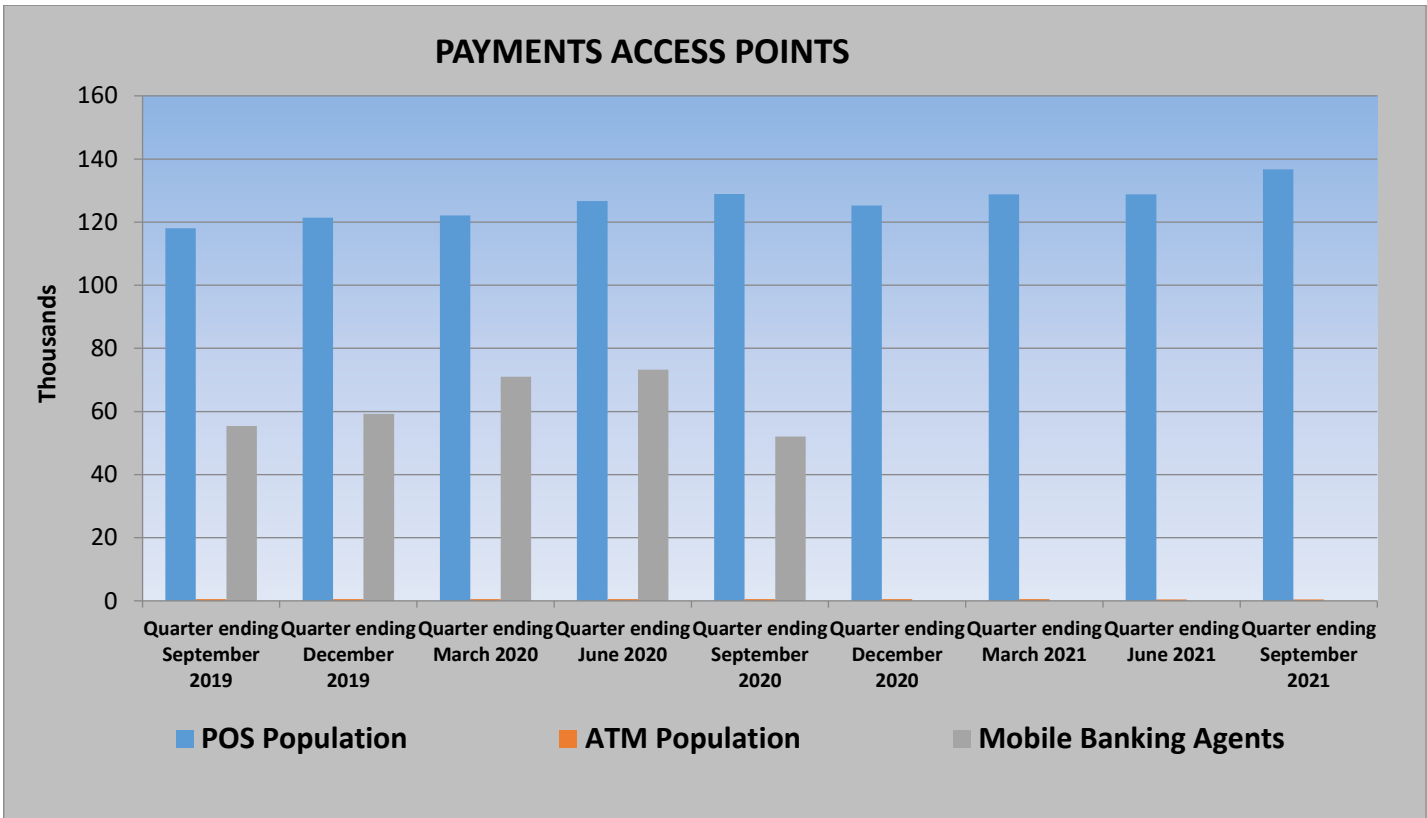
5.2 The mobile banking agents were directed to discontinue operations in the quarter ending 31 December 2020. However, approved merchants remained operational.

5.3 Ordinary POS population increased to 136,669 from 128,771 while Mpos decreased from 33,503 to 32,382 under the quarter under review.

5.3.1 There were 4.1 million active mobile financial services subscribers registered in the period under review from 3.9 million registered subscribers recorded in the previous quarter ending June 2021.

5.3.2 Figure 5 below shows the number of Access Points whilst Figures 6 and 7 show the number of access devices.

Figure 5: Payment Access Points from Quarter Ending September 2019 to September 2021



Figures 6: Payment Access Devices from December 2019 to September 2021

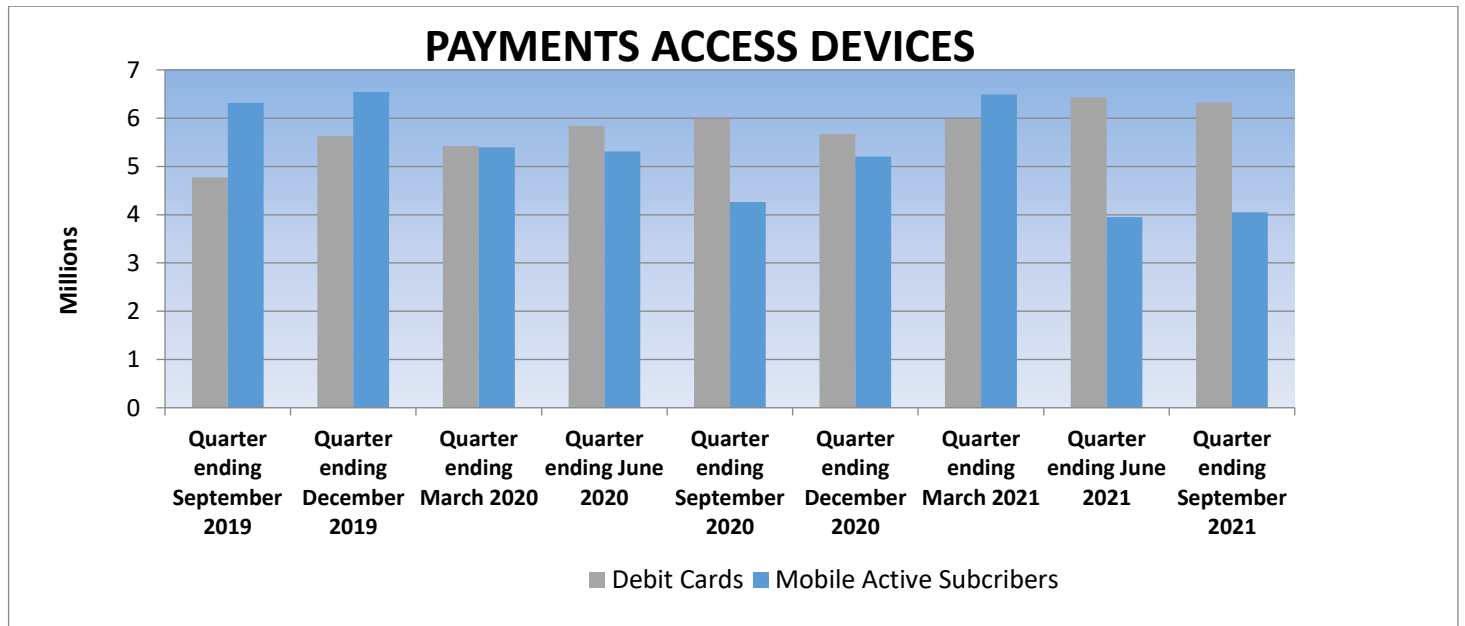
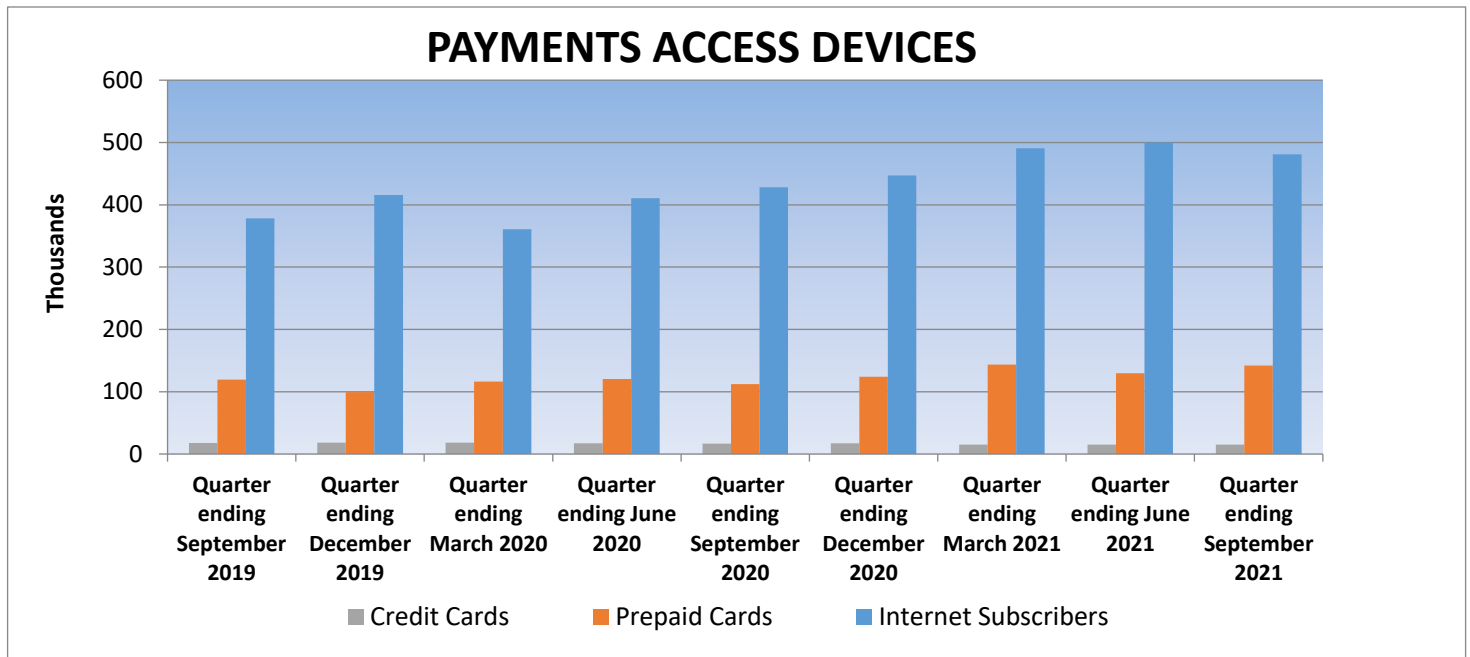


Figure 7: Access Devices (Cont.)



000000

**National Payment Systems Department
12 November 2021**