



**FINANCIAL MARKETS DIVISION
NATIONAL PAYMENT SYSTEMS DEPARTMENT**

**THE REPORT FOR SECOND QUARTER ENDING
30 JUNE 2025**

JULY 2025

1. OVERVIEW

- 1.1 The value of electronic transactions processed through the national payment systems infrastructure during the second quarter ending 30 June 2025 increased by 23.09% from ZiG532.61 billion in the first quarter of 2025 to ZiG655.60 billion. Transactions volumes also increased by 15.19% from 174.41 million to 200.90 million, during the same period under review.

Table 1: Consolidated Transactional Activities for the Second Quarter Ending 30 June 2025

PAYMENT STREAM	FOURTH QUARTER ENDING 31 DECEMBER 2024	FIRST QUARTER ENDING 31 MARCH 2025	SECOND QUARTER ENDING 30 JUNE 2025	CHANGE FROM LAST QUARTER	PROPORTION
	VALUES IN RTGS				
RTGS	340,494,684,686.38	310,192,893,822.72	384,019,411,624.97	23.80%	58.58%
POS	21,929,922,152.27	19,999,002,837.75	24,872,736,495.71	24.37%	3.79%
ATMS	22,441,897,778.18	20,563,578,336.12	24,973,480,933.56	21.45%	3.81%
MOBILE MONEY	48,796,179,690.07	45,944,370,721.63	64,028,079,454.05	39.36%	9.77%
INTERNET	149,472,690,158.19	135,914,564,316.83	157,702,127,396.92	16.03%	24.05%
TOTAL	583,135,374,465.09	532,614,410,035.06	655,595,835,905.20	23.09%	100.00%
	VOLUMES				
RTGS	2,815,681	2,572,390	2,753,313.00	7.03%	1.37%
POS	23,374,422	20,388,205	20,899,207	2.51%	10.40%
ATMs	2,802,830	2,702,196	3,035,762	12.34%	1.51%
MOBILE MONEY	155,297,089	144,785,687	170,295,071	17.62%	84.76%
INTERNET	4,348,054	3,960,082	3,919,941	-1.01%	1.95%
TOTAL	188,638,076	174,408,560	200,903,294	15.19%	100.00%

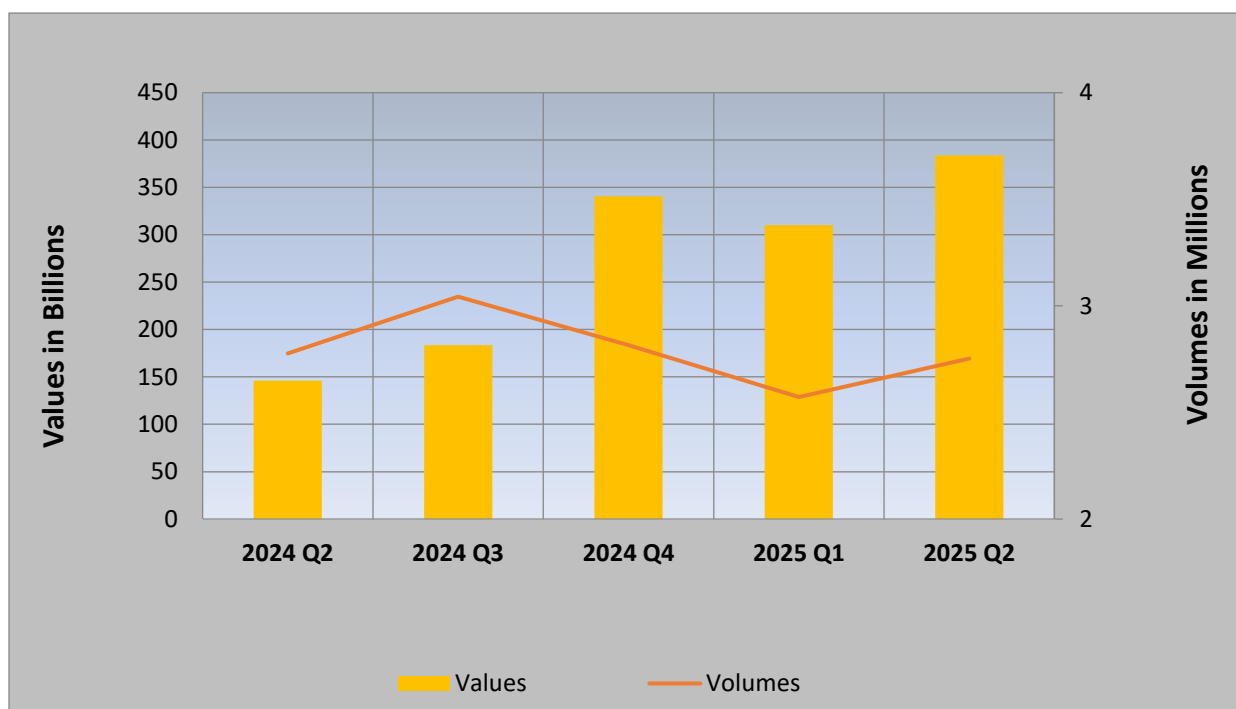
* Figures are inclusive of USD Transactions converted at prevailing interbank exchange rates to ZiG at the transaction date.

- 1.2 Similarly, the aggregate value of USD transactions processed through the RTGS system recorded a 15.68% growth from US\$7.74 billion to US\$8.95 billion, during the second quarter 2025. Volumes of USD transactions processed also increased by 10.20 % from 1.46 million during the first quarter of 2025 to 1.61 million during the second quarter.

2 LARGE VALUE PAYMENTS (*Real Time Gross Settlement System (RTGS)*)

- 2.1 During the second quarter of 2025, the value of transactions processed through the RTGS system increased by 23.80% from ZiG310.19 billion in the first quarter of 2025 to ZiG384.02 billion.
- 2.2 During the same period, the volume of transactions processed through the RTGS system also increased by 7.03% from 2.57million to 2.75 million.

Figure 1: Values (ZiG) and Volumes of RTGS Transactions from the Quarter ending June 2024 to June 2025

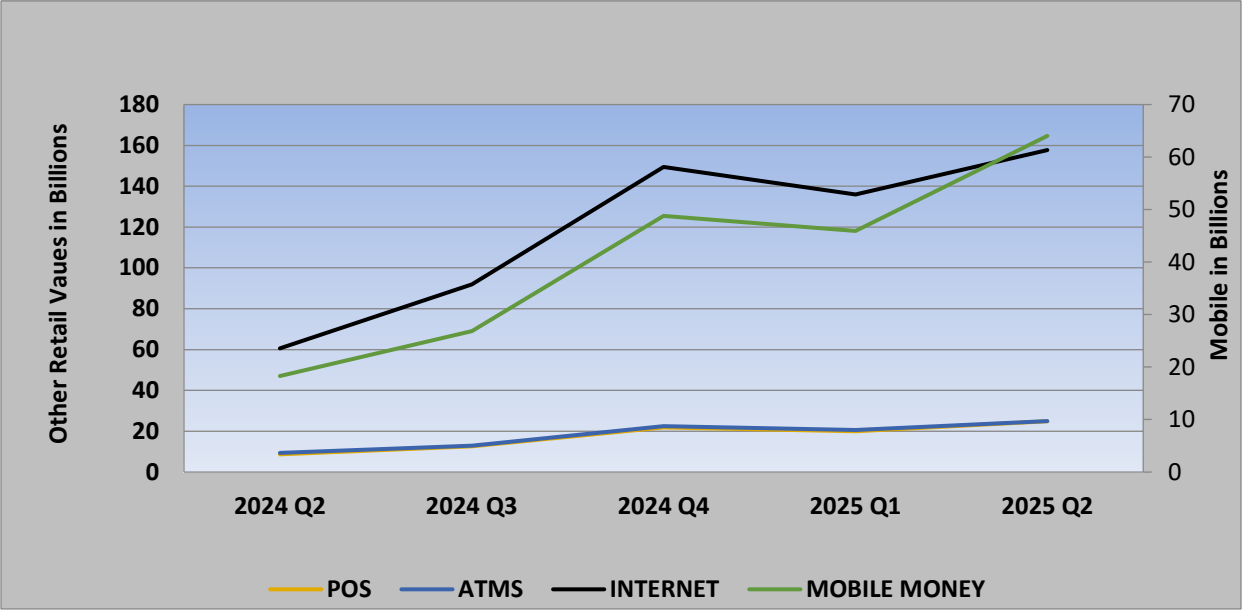


* *Real Time Gross Settlement System (RTGS) is the Zimbabwe Electronic Transfer and Settlement System (ZETSS)*

3 RETAIL PAYMENTS....

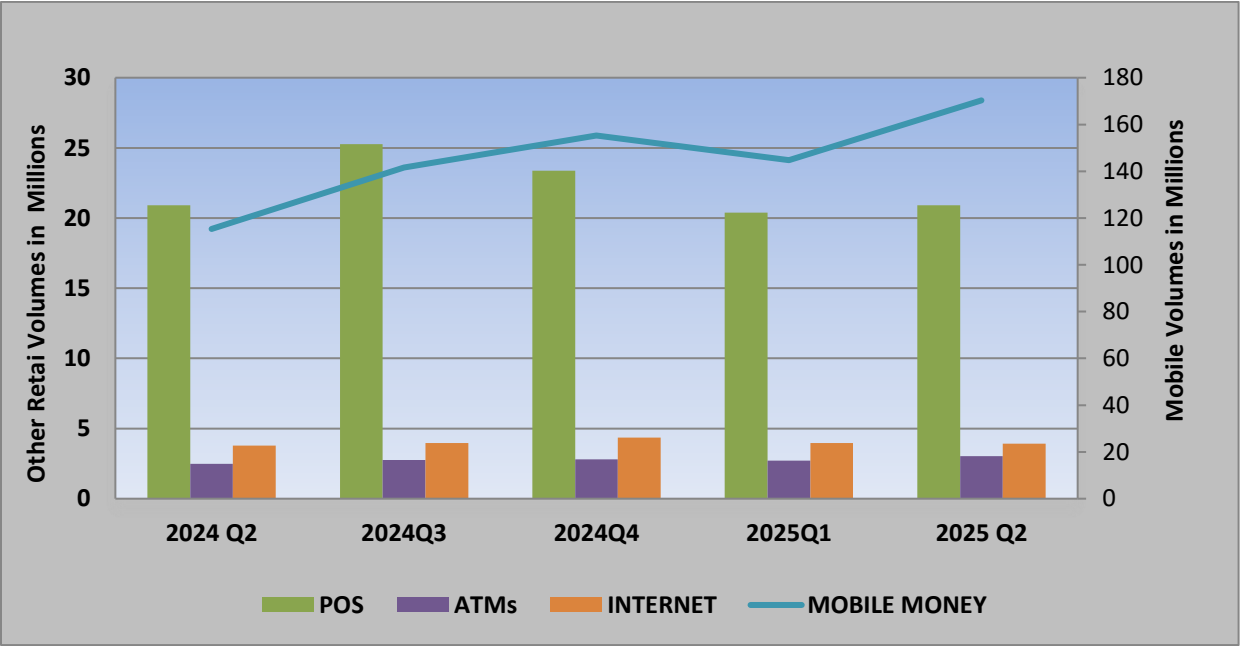
- 3.1 The aggregate values for retail transactions increased by 22.10% from ZiG222.42 billion recorded in the first quarter of 2025 to ZiG271.58 billion in the second quarter.

Figure 2: Retail Transaction Values (ZiG) from the Quarter ending June 2024 to June 2025



3.2 The volume of aggregate retail transactions also increased by 15.31% from 171.84 million to 198.15 million, during the same period.

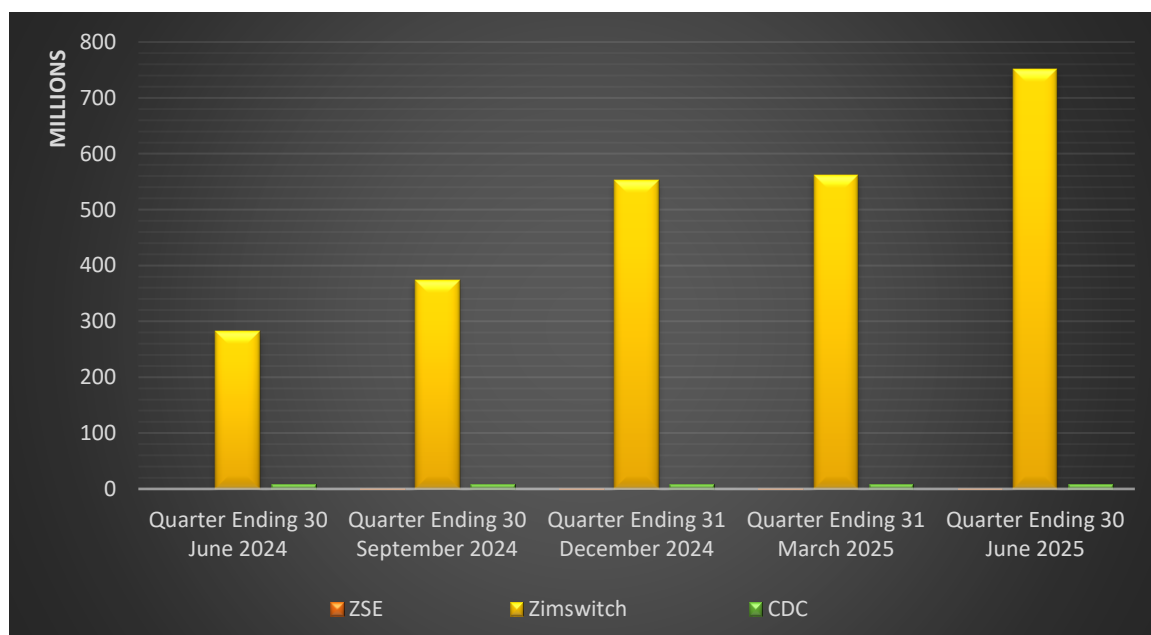
Figure 3: Retail Transaction Volumes from the Quarter ending June 2024 to June 2025



4 COLLATERAL....

- 4.1 The value of collateral for Zimswitch, Central Securities Depository (CSD) and Zimbabwe Stock Exchange (ZSE) rose from ZiG571.63 million in the first quarter of 2025 to ZiG761.90 million in the second quarter, largely reflecting an increase in the value of transactions processed through the systems.

Figure 4: Collateral Amounts (ZiG) from the Quarter ending June 2024 to June 2025



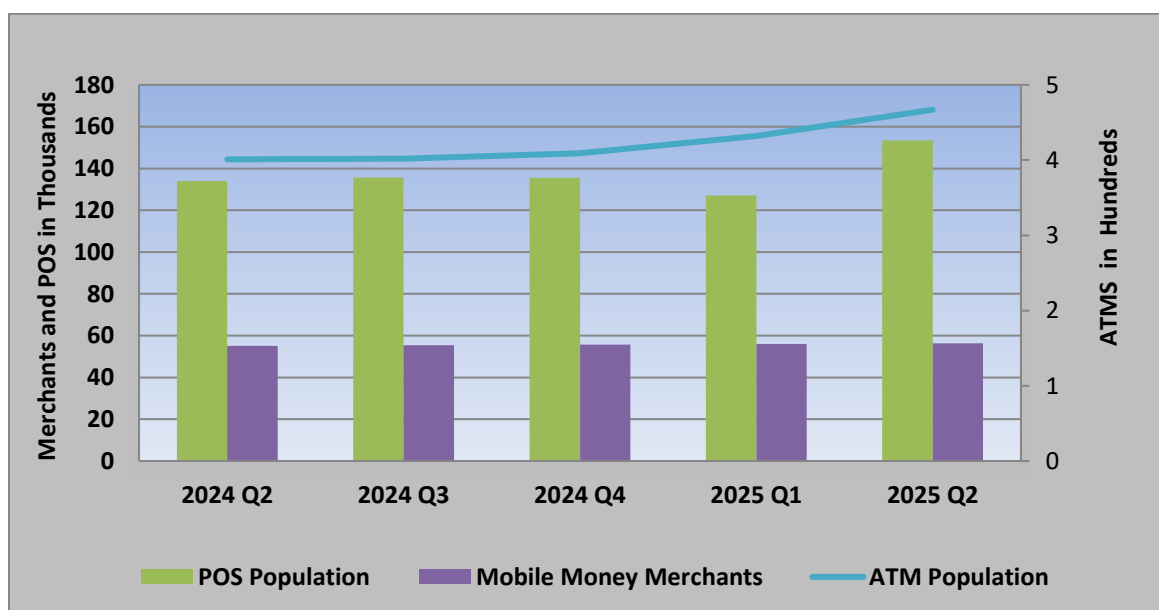
5 ACCESS POINTS AND DEVICES....

- 5.1 The POS population, which stood at 129,081 at the end of the first quarter of 2025, increased to 153,454 as at quarter ending 30 June 2025, whilst active mobile financial services subscribers remained stable at 10.04 million.

Table 2: Payment Systems Access Points and Devices for the Second Quarter Ending 30 June 2025

ACCESS POINTS					
	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025
Mobile Banking Merchants	55,139	55,415	55,692	55,971	56,250
ATMs	401	402	409	432	467
POS	133,961	135,614	135,520	129,081	153,454
ACCESS DEVICES					
Debit Cards	5,766,583	5,872,074	5,862,696	5,622,600	5,771,107
Credit Cards	18,927	19,540	20,054	19,925	630
Prepaid Cards	140,228	143,598	142,398	151,140	160,099
Mobile Banking Subscribers	9,530,064	9,955,399	10,004,588	10,099,040	10,036,287
Internet Banking Subscribers	538,113	554,563	549,802	551,716	569,581

Figure 5: Payment Access Points from Quarter ending June 2024 to June 2025



Figures 6: Payment Access Devices from Quarter ending June 2024 to June 2025

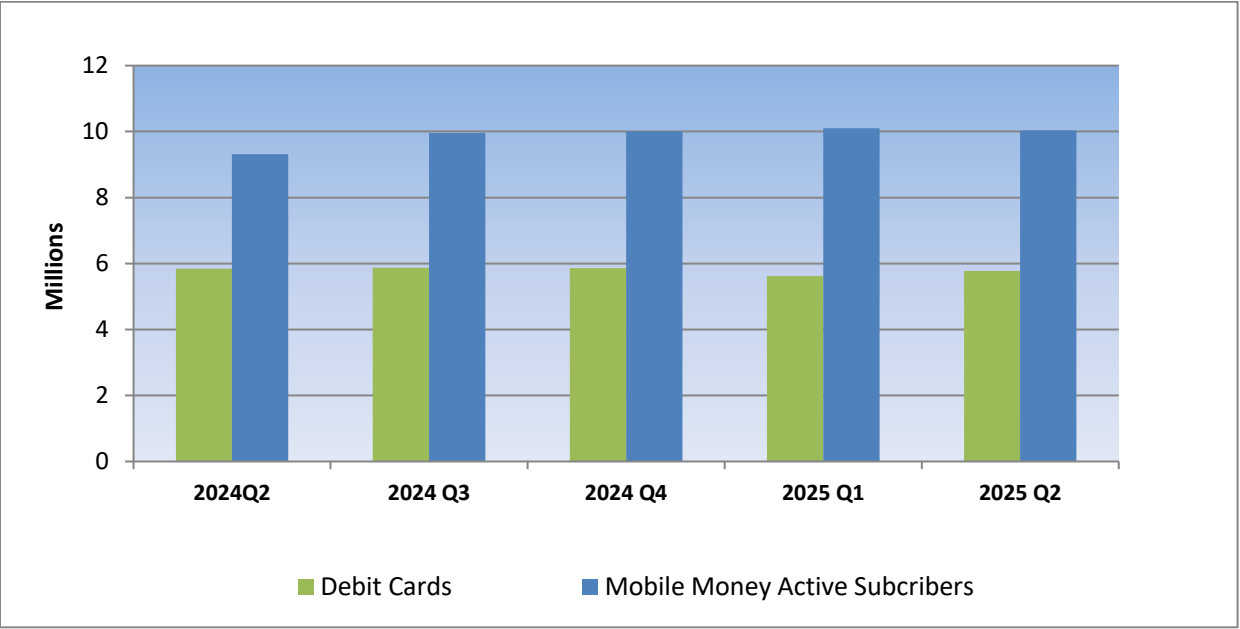
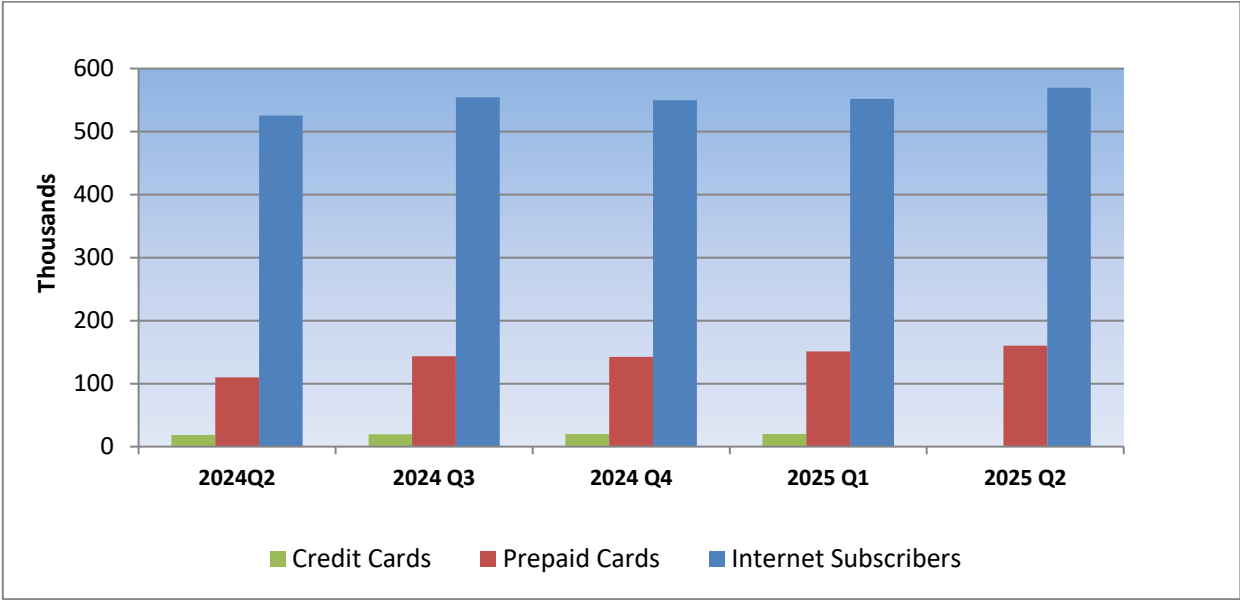


Figure 7: Access Devices (Cont.)



Financial Markets Division

National Payment Systems Department

July 2025