FINANCIAL MARKETS DIVISION
NATIONAL PAYMENT SYSTEMS DEPARTMENT

THE REPORT FOR THE SECOND QUARTER ENDING 30 JUNE 2026

July 2026

1. OVERVIEW

1.1 The value of electronic transactions processed through the National Payment Systems infrastructure during the second quarter ending 30 June 2026 increased by 23.7% from ZiG612.0 billion in the first quarter to ZiG757.1 billion. Similarly, transaction volumes increased by 13.2% from 234.7 million to 265.7 million, during the same period under review.

Table 1: Consolidated Transactional Activities for the Second Quarter Ending 30 June 2026 (Reporting in ZiG)

PAYMENT STREAM	FOURTH QUARTER ENDING 31 DECEMBER 2025	FIRST QUARTER ENDING 31 MARCH 2026	SECOND QUARTER ENDING 30 JUNE 2026	CHANGE FROM LAST QUARTER	PROPORTION
	VALUES IN RTGS				
RTGS	428,998,887,142.50	405,613,888,201.47	507,255,978,038.53	25.06%	67.00%
POS	24,374,119,128.21	21,549,401,047.62	27,699,342,737.84	28.54%	3.66%
ATMS	32,196,480,636.17	25,687,183,944.99	29,106,101,137.29	13.31%	3.84%
MOBILE MONEY	77,329,629,838.89	76,152,980,305.26	98,144,370,669.97	28.88%	12.96%
INTERNET	173,134,246,694.49	82,999,194,909.13	94,910,778,949.57	14.35%	12.54%
TOTAL	**736,033,363,440.26**	**612,002,648,408.47**	**757,116,571,533.20**	**23.71%**	100.00%
	VOLUMES				
RTGS	2,850,500	2,676,359	2,902,528	8.45%	1.09%
POS	21,317,097	18,497,572	21,056,106	13.83%	7.93%
ATMs	3,527,388	3,156,374	3,410,589	8.05%	1.28%
MOBILE MONEY	206,575,490	208,825,282	236,668,354	13.33%	89.09%
INTERNET	3,999,804	1,499,732	1,622,297	8.17%	0.61%
TOTAL	**238,270,279**	**234,655,319**	**265,659,874**	**13.21%**	100.00%

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

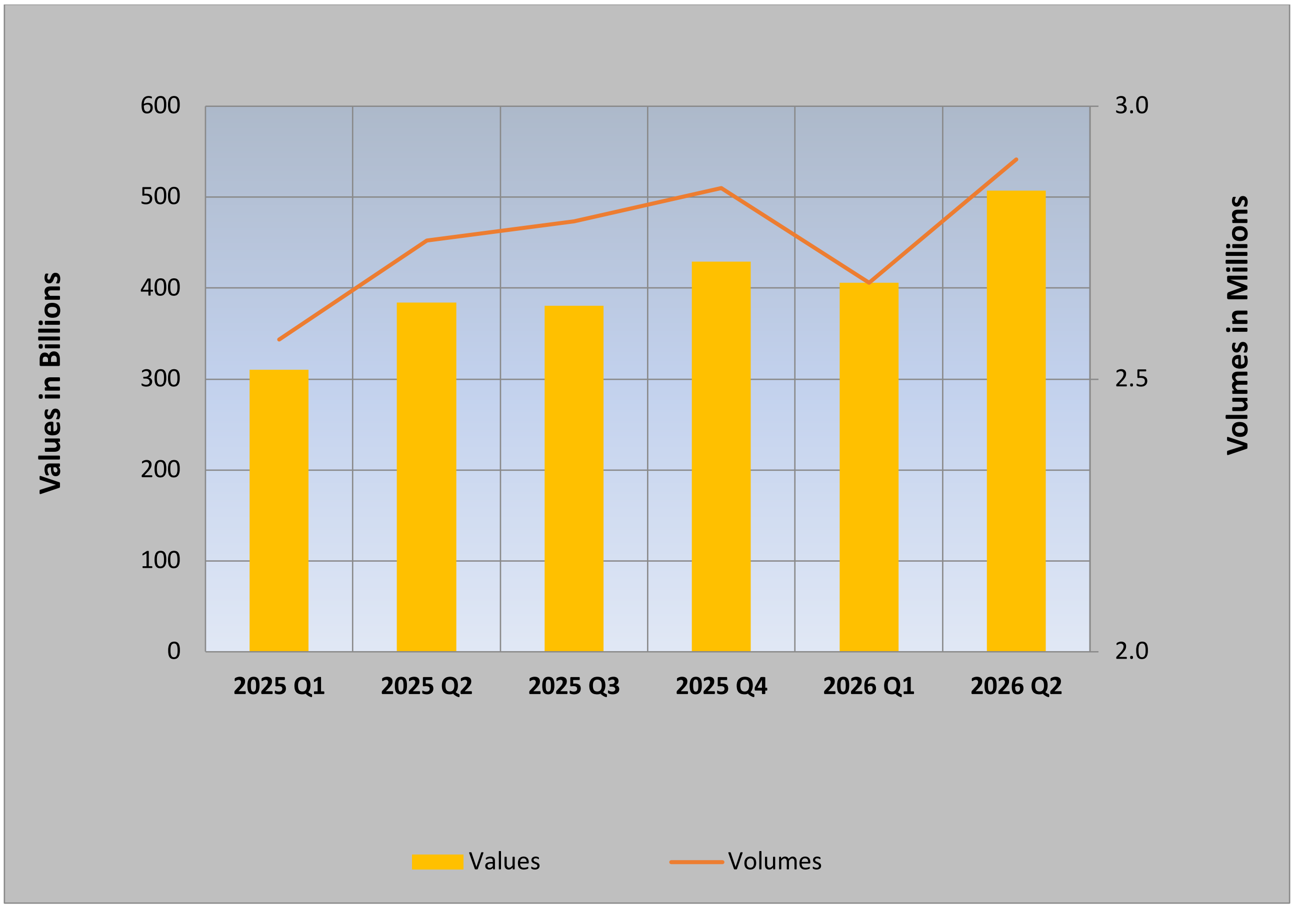
2 LARGE VALUE PAYMENTS (*Real Time Gross Settlement System (RTGS)*)

2.1 During the second quarter of 2026, the value of transactions processed through the RTGS system increased by 25.1% from ZiG405.6 billion reported in the first quarter to ZiG507.3 billion. The figures represent ZiG-consolidated values, incorporating both ZiG-denominated and USD-denominated transactions converted into ZiG equivalent.

2.2 The volume of transactions processed through the RTGS system increased by 8.5% from 2.7 million to 2.9 million during the same period under review.

2.3 The total value of USD transactions processed through the RTGS platform rose by 9.6%, from US$10.3 billion in the first quarter of 2026 to US$11.3 billion in the second quarter. Similarly, total volume processed increased by 8.1%, from 1.7 million to 1.9 million over the same period.

Figure 1: Values (ZiG) and Volumes of RTGS Transactions from the Quarter ending March 2025 to June 2026

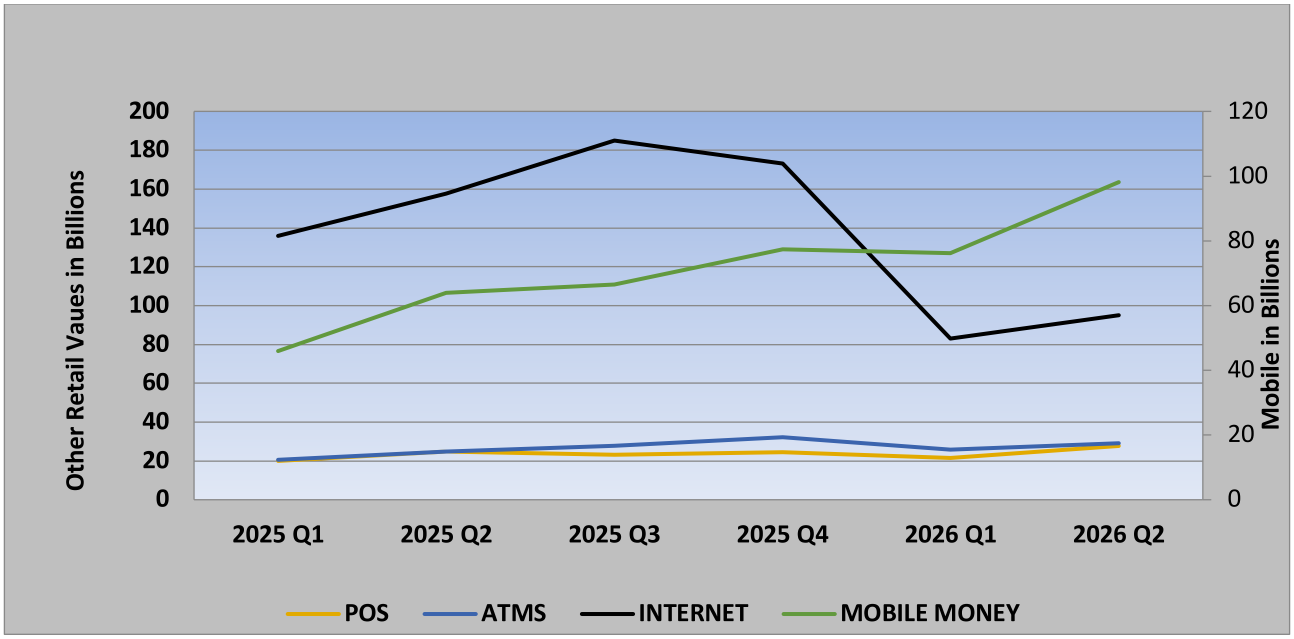


****Real Time Gross Settlement System (RTGS) is the Zimbabwe Electronic Transfer and Settlement System (ZETSS)***

3 RETAIL PAYMENTS….

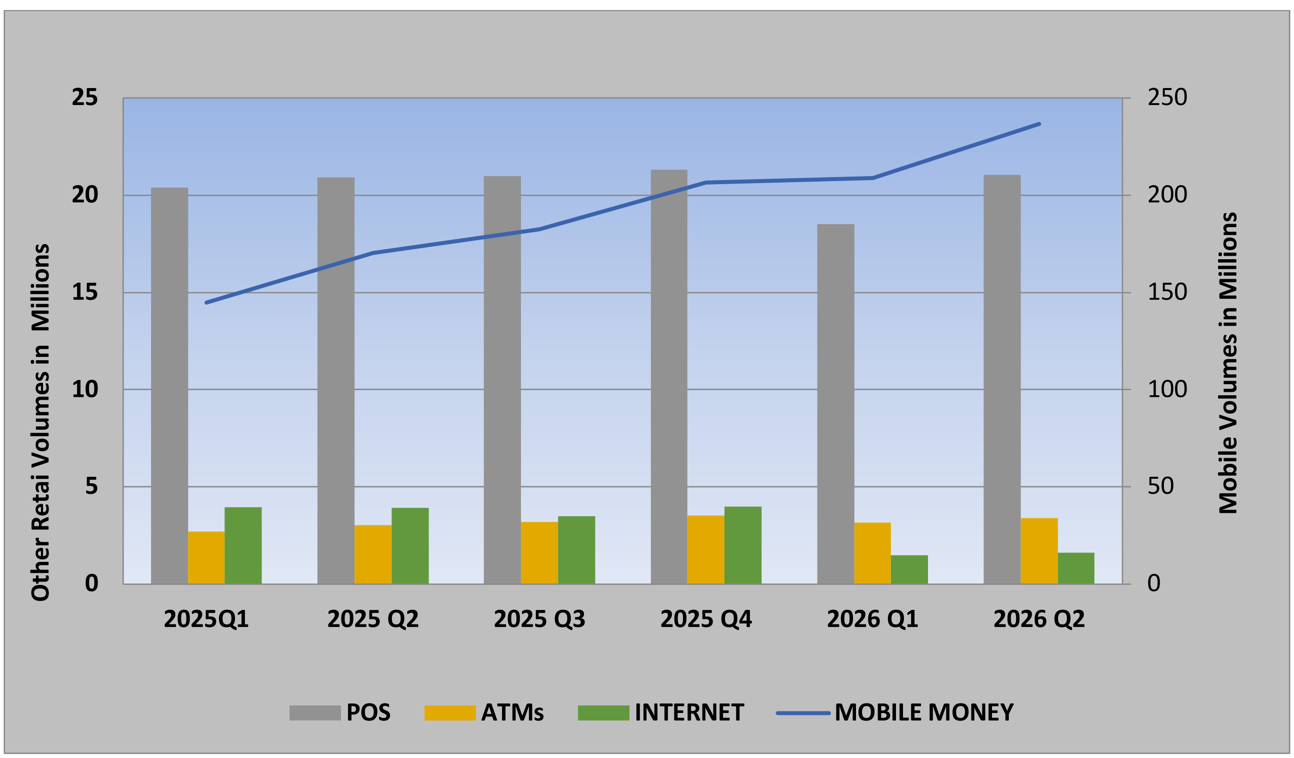
3.1 The aggregate values for retail transactions increased by 21.1% from ZiG206.4 billion recorded in the first quarter of 2026 to ZiG249.9 billion in the second quarter.

Figure 2: Retail Transaction Values (ZiG) from the Quarter ending March 2025 to June 2026



3.2 The volume of aggregate retail transactions also increased by 13.3% from 232.0 million to 262.8 million, during the same period.

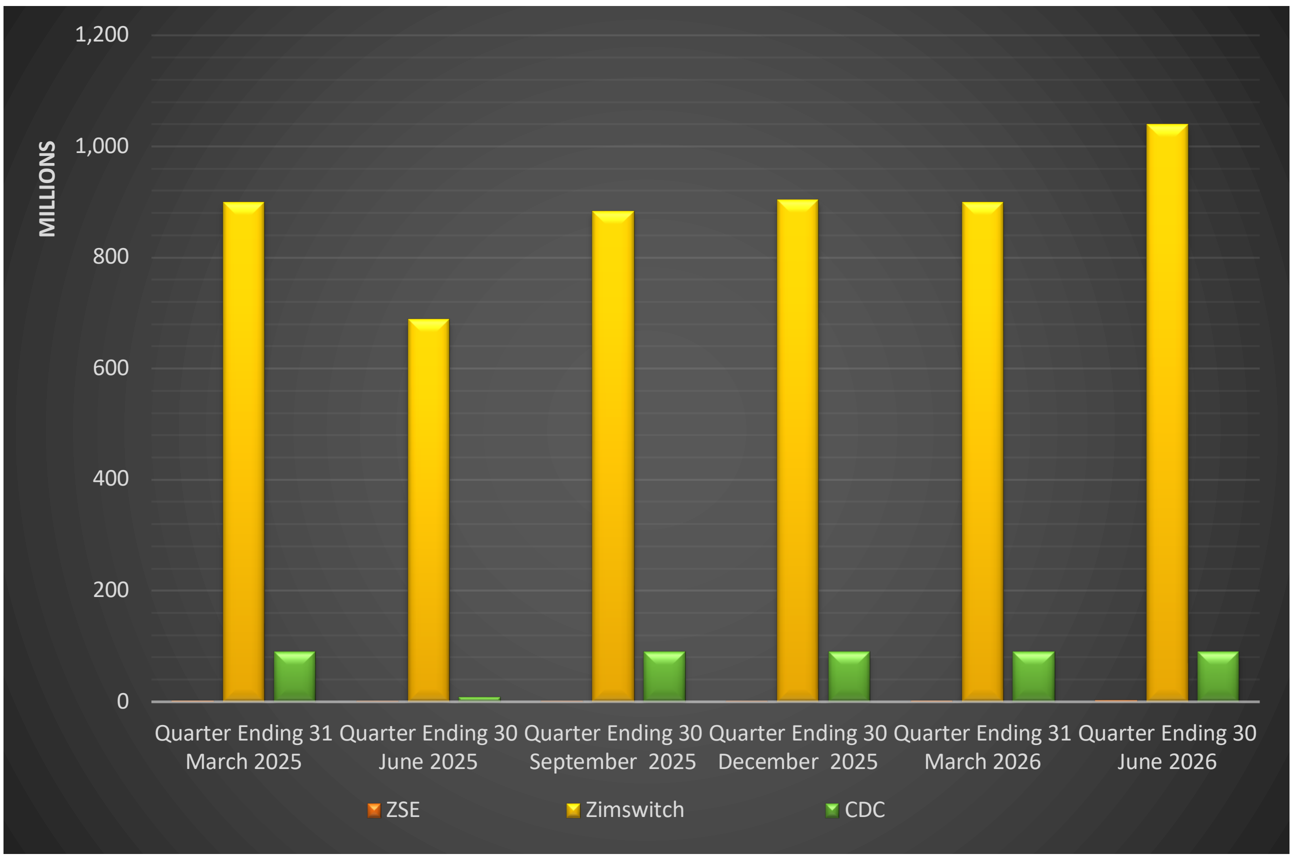
Figure 3: Retail Transaction Volumes from the Quarter ending March 2025 to June 2026



4 COLLATERAL….

4.1 The value of collateral for Zimswitch, Central Securities Depository (CSD) and Zimbabwe Stock Exchange (ZSE) grew from ZiG990.7 million in the first quarter of 2026 to ZiG1.1 billion in the second quarter. This largely reflects an increase in the value of transactions processed through the systems.

Figure 4: Collateral Amounts (ZiG) from the Quarter ending March 2025 to June 2026



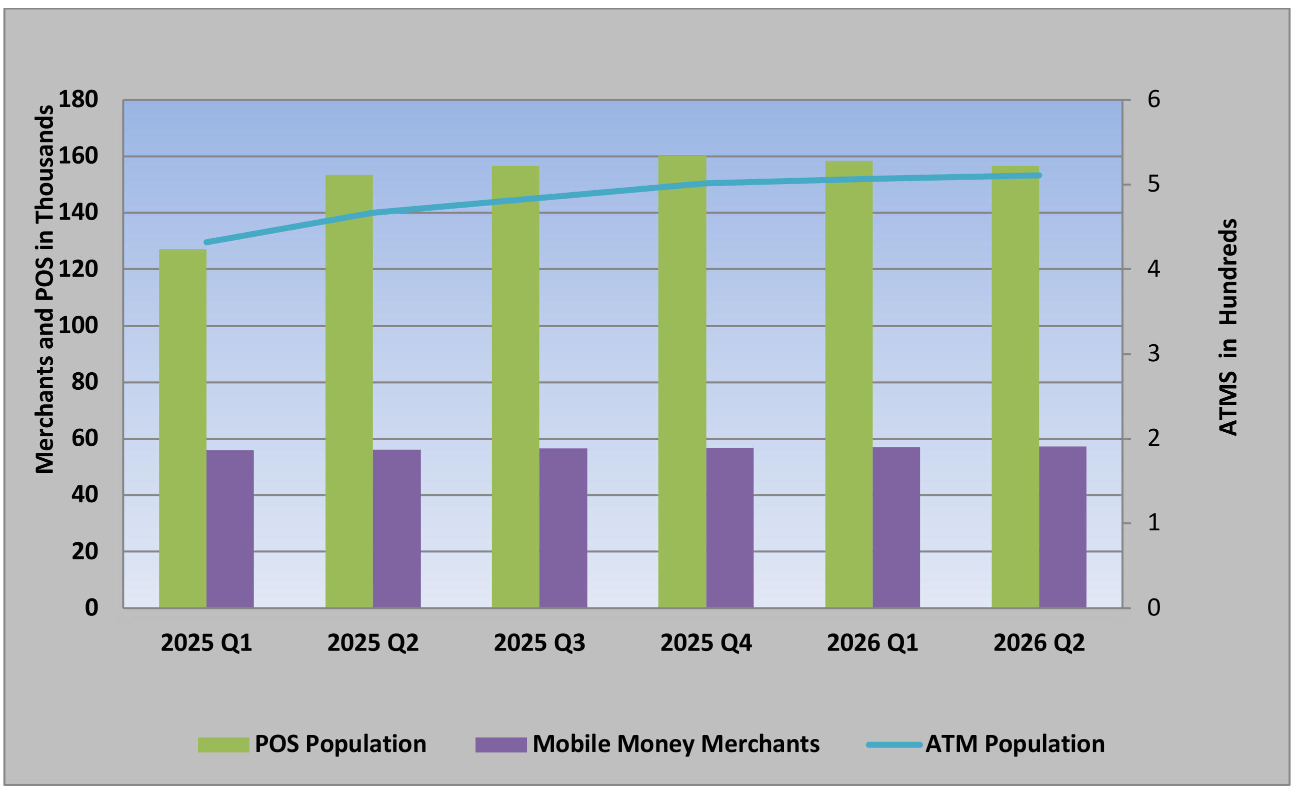
5 ACCESS POINTS AND DEVICES….

5.1 The population of Point of Sale (POS) machines, which stood at 155,518 at the end of the first quarter of 2026, increased to 156,664 as at 30 June 2026. Similarly, active mobile financial services subscribers increased by 5.2% from 10.7 million to 11.2 million during the same period under review.

Table 2: Payment Systems Access Points and Devices for the Second Quarter Ending 30 June 2026

PAYMENT SYSTEMS ACCESS POINTS						
	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026
Mobile Money Merchants	55,971	56,250	56,532	56,814	57,098	57,384
ATMs	432	467	484	502	507	511
POS	127,042	153,454	156,669	160,212	155,518	156,664
PAYMENT SYSTEMS ACCESS DEVICES						
Debit Cards	5,622,600	5,771,107	5,864,975	6,162,440	6,449,887	6,790,330
Credit Cards	19,925	630	664	694	705	711
Prepaid Cards	151,140	160,099	173,706	183,035	190,709	188,797
Mobile Money Subscribers	10,099,040	10,036,287	10,369,828	10,955,086	10,693,847	11,246,479
Internet Banking Subscribers	551,716	569,581	579,983	600,082	560,292	586,010

Figure 5: Payment Access Points from Quarter ending March 2025 to June 2026



Figures 6: Payment Access Devices from Quarter ending March 2025 to June 2026

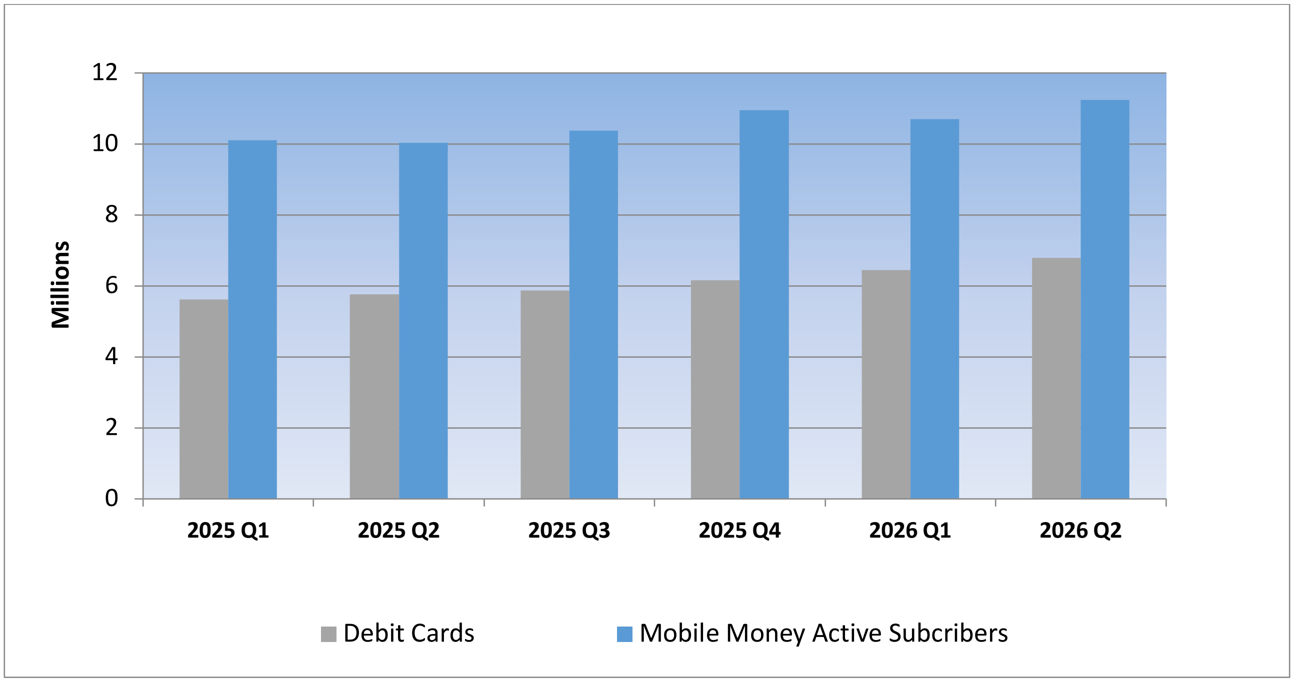
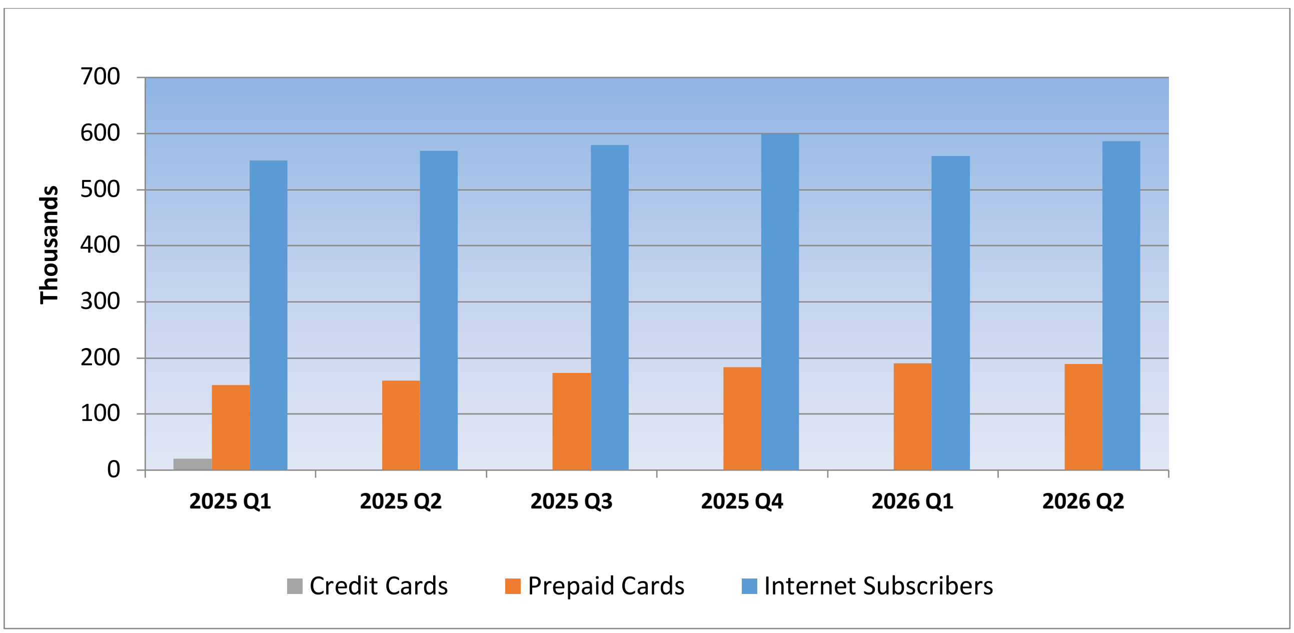


Figure 7: Access Devices (Cont.) ….



Financial Markets Division

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