

Country	Comments
Afghanistan	Number of deposit transaction accounts as listed in official statistics of the central bank.
Benin	Number of deposit transaction accounts as listed in official statistics of the central bank.
Burkina Faso	Number of deposit transaction accounts as listed in official statistics of the central bank.
Burundi	Number of deposit transaction accounts as listed in official statistics of the central bank.
Armenia	The decrease in the number of credit card transactions in 2015 is due to methodological changes as a result of new legislation.
Bangladesh	Cheques are interbank only.
Brazil	Since January 2014 banks have not been required to report the number of accounts. Number of payment cards includes all cards issued. Card may be issued but not necessarily active. Number of card-based e-money accounts include vouchers.
Colombia	<p>Number of deposit transaction accounts: Source: Superintendencia Financiera de Colombia. Distribución de las captaciones por rango e instrumentos financieros. (Cuenta Corriente, Cta Ahorros) It does not include CDT, CDAT.</p> <p>Number of debit cards, credit cards in circulation. Source: Superintendencia Financiera de Colombia. Reporte mensual de tarjetas de crédito y débito. https://www.superfinanciera.gov.co/jsp/loader.jsf?!Servicio=Publicaciones&ITipo=publicaciones&IFuncion=loadContenidoPublicacion&id=60952.</p> <p>Number of e-money accounts represent Electronic Deposit. Source: Banca de las Oportunidades - Informe trimestral Inclusión Financiera (December 2015) http://www.bancadelasoportunidades.com/contenido/contenido.aspx?catID=343&conID=1373</p> <p>Number of ATMs, POS terminals. Source: Superintendencia Financiera de Colombia, Informe de Transacciones y Operaciones (June - December 2015). https://www.superfinanciera.gov.co/jsp/loader.jsf?!Servicio=Publicaciones&ITipo=publicaciones&IFuncion=loadContenidoPublicacion&id=61066</p> <p>Number of branches of commercial Banks, financial companies, financial cooperatives, and financial corporations. Source: Superintendencia Financiera de Colombia. Número de oficinas y empleados por departamento y municipio. https://www.superfinanciera.gov.co/jsp/loader.jsf?!Servicio=Publicaciones&ITipo=publicaciones&IFuncion=loadContenidoPublicacion&id=10085676</p> <p>Number of agents of commercial banks, financial companies, and financial cooperatives. Source: Banca de las Oportunidades. Número de Corresponsales Bancarios - Departamentos, Municipios y Entidad.</p>

	http://www.bancadelasoportunidades.gov.co/contenido/contenido.aspx?conID=690&catID=300&pagID=376
Egypt	Cheques and credit transfers are interbank only.
Ethiopia	Cheques are interbank only.
Guinea-Bissau	Number of deposit transaction accounts as listed in the official statistical bulletin of the central bank.
Haiti	Number of deposit transaction accounts as listed in official statistics of the central bank.
India	<p>In India the reporting is for financial year i.e. April-March and not calendar year. Accordingly, the data reported for 2015 is actually for the period April 2014-March 2015 and so on.</p> <p>Number of cards is limited to cards issued by Scheduled Commercial Banks (SCBs)</p> <p>Total number of e-money accounts: The data is only for authorized prepaid payment instrument (PPI) operators. The PPI are issued in the form of cards/wallets/paper.</p> <p>However, the PPI which are closed loop are not covered in this.</p> <p>The number of card-based e-money accounts is accordingly only for authorized entities and includes paper vouchers as well.</p> <p>The number of mobile money accounts The data includes e-wallets and m-wallets.</p> <p>Number of ATMs refers to ATMs installed by SCBs and authorized White Label ATM operators.</p> <p>The number of branches includes co-operative banks.</p> <p>Branches of other non-bank PSPs includes MTSS and PPI sub-agents.</p> <p>The non-bank outlets provide services to multiple operators. For e.g. an agent / subagent of one money transfer service provider can be an agent/subagent for multiple money transfer service provider. He can also be branch / agent for e-money provider. This leads to multiple times counting of the same outlet. Also, the same Business Correspondents (BCs) can now act as BC to multiple banks.</p>
Kenya	Number of deposit transaction accounts, branches of PSPs, agents of PSPs, ATMs as listed in official statistics of the central bank.
Mali	Number of deposit transaction accounts as listed in the official statistical bulletin of the central bank.
Mexico	<p>To foster financial inclusion, four account levels are defined by law. The first three levels are considered “low-risk accounts” which have a limit on the deposits that they can receive in a month. The limit varies from around USD 227 to USD 3,037, depending on the level of each customer’s identification (KYC information that bank has of the client). By law, all accounts can receive electronic transfers, and electronic transfers can be generated from all accounts except account level 1, which is also restricted to domestic use.</p> <p>In Mexico, e-money accounts do not exist.</p> <p>In Mexico, deposit accounts can be linked to a mobile phone number to initiate and receive transfers. The balance is always in the underlying deposit account; e-money schemes do not exist.</p> <p>2015 POS terminals are comprised of: (i) POS operated by banks (866,816); (ii) POS operated by third-party service providers (131,128).</p>

	<p>2014 2015 POS terminals are comprised of: (i) POS operated by banks (765,200); (ii) POS operated by third-party service providers (131,128)</p> <p>Branches of PSPs include branches of banks, Credit Unions, and Telegraph and Post Offices. Credit Unions include Popular Financial Societies (SOFIPOs, by their acronym in Spanish: <i>Sociedades Financieras Populares</i>) and Cooperative Savings and Loans Societies (SOCAPs, by their acronym in Spanish: <i>Sociedades Cooperativas de Ahorro y Préstamo</i>).</p> <p>Agents of non-bank PSPs include agents of money transfer operators.</p>
Morocco	<p>Number of deposit transaction accounts does not include debit and prepaid cards.</p> <p>BAM is working on circulars regarding E money as it has just been included in the 2015 banking law.</p> <p>Number of branches of payment service providers (PSPs) does not include ATMs.</p> <p>Number of branches of other deposit-taking institutions include Deposit Intermediaries.</p> <p>Number of branches of other non-bank PSPs include Money Transfer Operators.</p> <p>BAM is working on circulars defining “Agents”.</p>
Nepal	Number of deposit transaction accounts as listed in official statistics of the central bank.
Niger	Number of deposit transaction accounts as listed in official statistics of the central bank.
Nigeria	The number of cards in circulation represent cards issued in the respective years.
Peru	<p>Agents of other deposit-taking institutions include agents of Empresas Estatales (Banco de la Nación y Agrobanco)</p> <p>Agents of other non-bank PSPs include Financieras, CMAC, CRAC, Edpymes, Arrendamiento Financiero, Administradora Hipotecaria, Factoring</p>
Philippines	Transaction figures in 2015 are annualized figures, except payments by e-money instruments (Jan-Jun 15 only).
Rwanda	Deposit transaction accounts include deposits at banks and MFIs/SACCOs.
Senegal	Number of deposit transaction accounts as listed in official statistics of the central bank.
South Africa	<p>There are only two card associations in South Africa and due to competitive issues and sensitive information the Reserve Bank of South Africa can only provide total number of cards.</p> <p>As per the South African Reserve Bank Position Paper 01/2009 on Electronic Money, e-money is defined as monetary value represented by a claim on the issuer. This money is stored electronically and issued on receipt of funds, is generally accepted as a means of payment by persons other than the issuer and is redeemable for physical cash or a deposit into a bank account on demand. Only registered South African banks are allowed to issue e-money and there are currently no e-money products available in South Africa.</p> <p>Prepaid card figures are included in the Total number of cards.</p> <p>The total number of ATMs comprises of Bank-owned and Bank-supported ATMs, Mini-ATMs, Self-Service-Devices (SSDs) which can operate off-line and Self-Service Terminals (SSTs) which are non-cash dispensing.</p>

	<i>Note: The information provided above is based on returns submitted by the banks (NPS100 and BA920). The correctness of the information has not been verified and is not guaranteed. Figures provided are actual numbers.</i>
Tanzania	There is no separation of type of cards transacted at POS; hence the provided volume of payment card transactions is inclusive of all types of cards.
Togo	Number of deposit transaction accounts as listed in official statistics of the central bank.
Vietnam	<p>Number of deposit transaction accounts includes accounts individuals.</p> <p>2010-2014 number of debit cards represent the total accumulated number of debit cards. 2015 figures represent the number of debit cards in circulation (active).</p> <p>2010-2014 number of credit cards represent the total accumulated number of credit cards. 2015 figures represent the number of credit cards in circulation (active).</p> <p>The number of e-money accounts includes individuals' e-money accounts, enterprises' e-money accounts and anonymous prepaid card accounts and cannot be disaggregated.</p> <p>Agents are officially permitted to provide certain banking/retail payment services starting in 2015.</p>
Zambia	<p>Direct credit statistics represent aggregated electronic funds transfers initiated either via the bank/SP or Internet banking service platform.</p> <p>2010-2014 payments by debit cards represent aggregated figures for POS & Internet for debit, credit and prepaid cards. Starting in 2015, statistics for debit, credit and prepaid cards were segregated.</p>