



BANK FOR INTERNATIONAL SETTLEMENTS

Recent developments in payment systems

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The views expressed in this presentation are those of the author and do not necessarily reflect those of the BIS

BIS key objective

- Promoting monetary and financial stability
- Standing committees located at the BIS support central banks and authorities in charge of financial stability
 - Committee on Payments and Market Infrastructures (CPMI)



The Committee on Payments and Market Infrastructures (CPMI)

- Promotes the safety and efficiency of payment, clearing, and settlement systems (PCSS) and related arrangements
 - Monitors and analyses PCSS developments both within and across jurisdictions
 - Forum for CB cooperation in PCSS matters
 - Global standard setter
 - strengthening PCSS regulation, policy and practices worldwide
 - Cooperation with other standard setters: IOSCO, BCBS, CGFS, IOSC and public sector bodies

The CPMI Red Book and other payment statistics publications

- The Red Book
 - Reference works on PCSS in the CPMI countries
 - Published (annually) since 1980
- Other publications on PCSS
 - The "Blue Book" by the ECB
 - The "EMEAP Red Book" by the Executives' Meeting of East Asia Pacific Central Banks
 - The "Green Book" by the SADC
 - The "Silver Book" by the Commonwealth of Independent States Payment and Securities Settlement Initiative
 - The "Yellow Book" by CEMLA and the World Bank

Statistics available in the CPMI Red Book

- Settlement media used by banks and non-banks
- Indicators of retail payment instruments
 - payment cards
 - terminals
- Wholesale systems used among banks
 - Interbank funds transfer systems (IFTS)
 - SWIFT
- Securities and derivatives trading platforms
- Central counterparties (CCPs), clearing houses and settlement systems
- Systems used to perform cross-border transactions

Characteristics of the Red Book statistics

- Long time series
 - Each Red Book covers the past five years
 - Annual data starting in 1987 are available :
 - Published in pdf format on the BIS website
 - Upon request, the BIS provides data starting from 2000 in electronically downloadable format
- Cross-country comparative tables
- Qualitative information available on a cross-country basis on interbank funds transfer systems, exchanges and trading systems, central counterparties, clearing houses and central securities depositories

Some examples of Red Book data uses

- Currency in circulation outside banks
- Cashless payment transactions by non-banks
- Cards issued per inhabitant
- Number of ATMs per million inhabitants

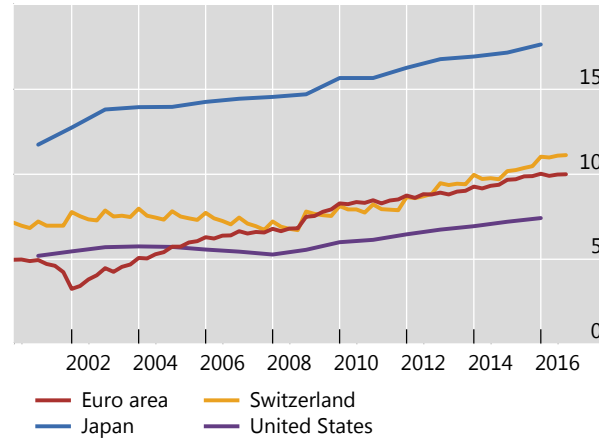
Currency in circulation outside banks

Currency in circulation outside banks

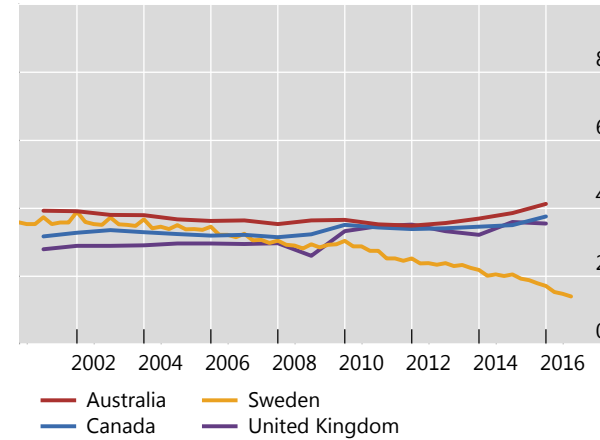
As a percentage of GDP

Graph 1

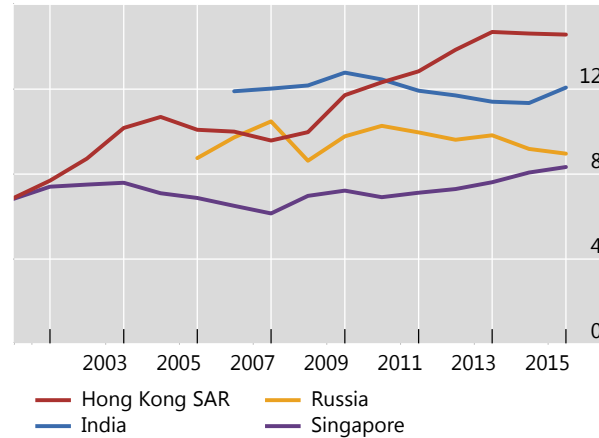
Advanced economies: high usage



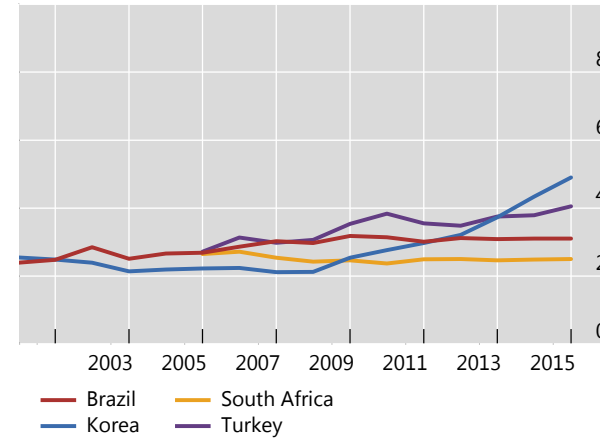
Advanced economies: low usage



Emerging markets: high usage



Emerging markets: low usage



Source: BIS statistics on payment, clearing and settlement systems in the CPMI countries.

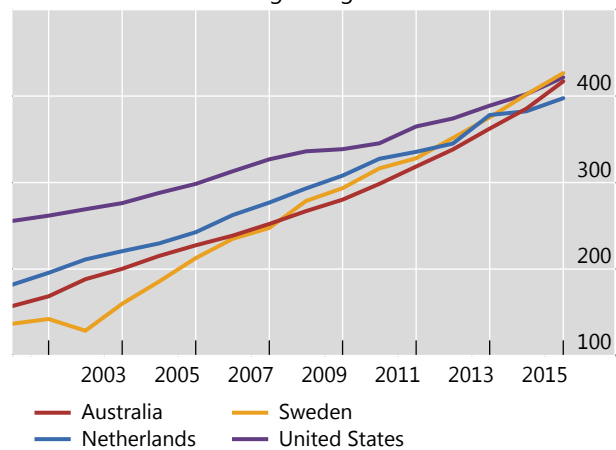
Cashless payment transactions by non-banks

Cashless payment transactions by non-banks: total number of transactions

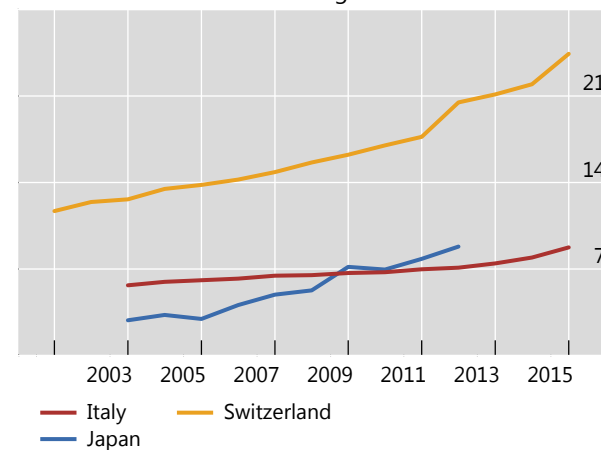
Number per inhabitant

Graph 2

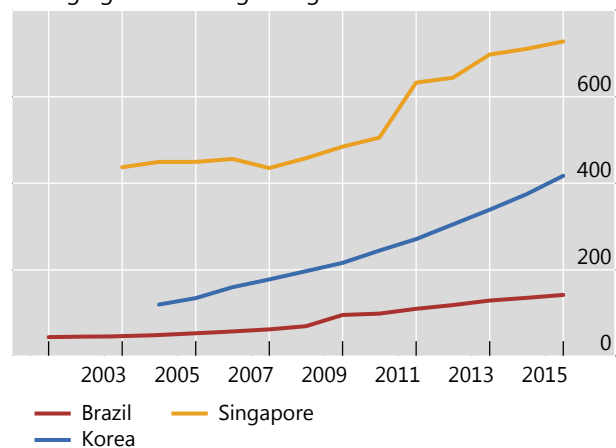
Advanced economies: high usage



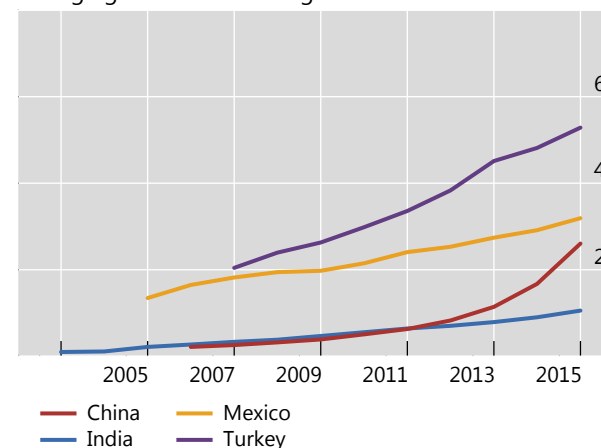
Advanced economies: low usage



Emerging markets: high usage



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Source: BIS statistics on payment, clearing and settlement systems in the CPMI countries.

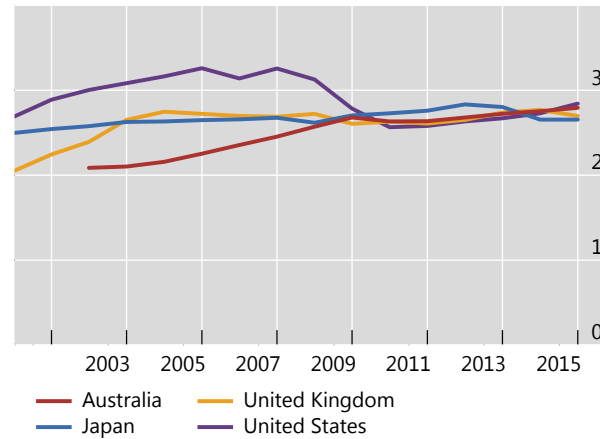
Cards issued per inhabitant

Cards issued in the country

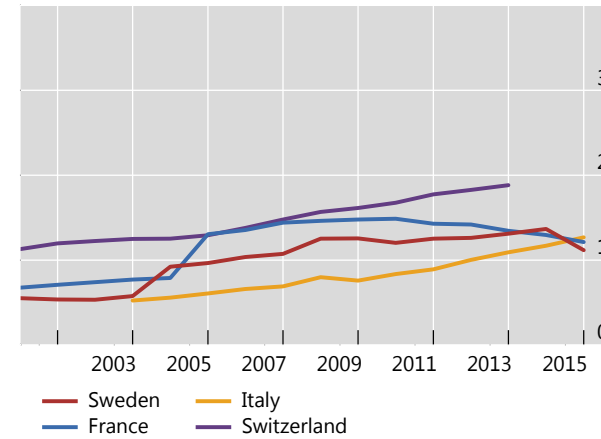
Number per inhabitant

Graph 3

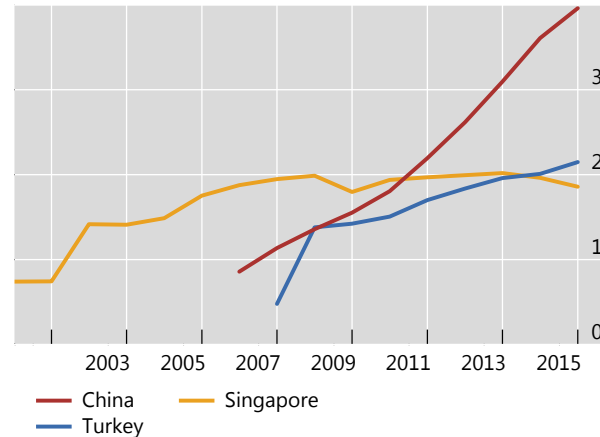
Advanced economies: high usage



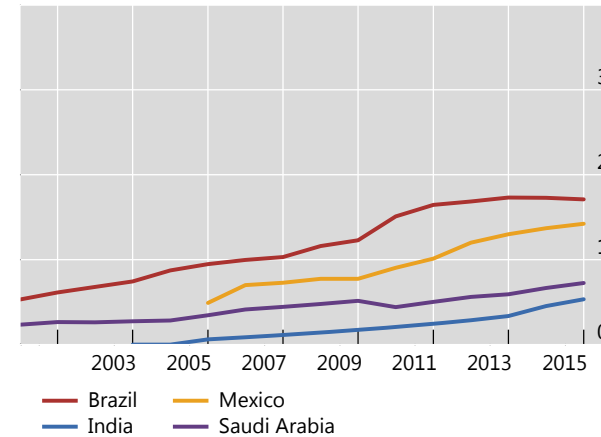
Advanced economies: low usage



Emerging markets: high usage



Emerging markets: low usage



Source: BIS statistics on payment, clearing and settlement systems in the CPMI countries.

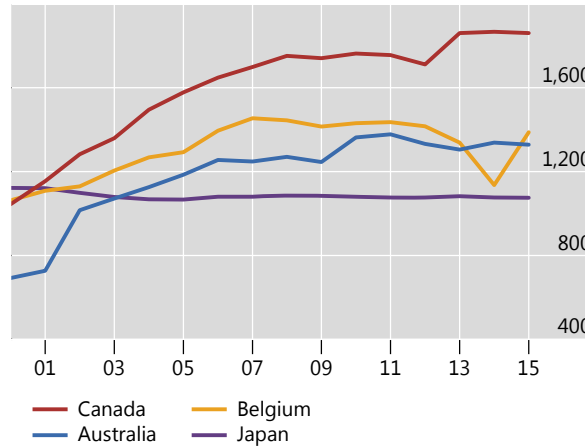
Number of ATMs per million inhabitants

Terminals located in the country: total number of ATMs

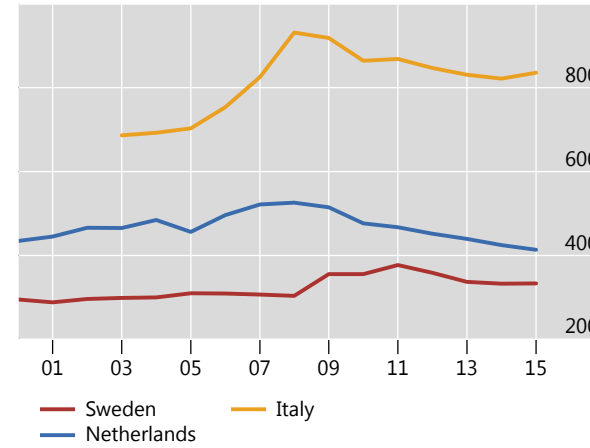
Number of terminals per million inhabitants

Graph 4

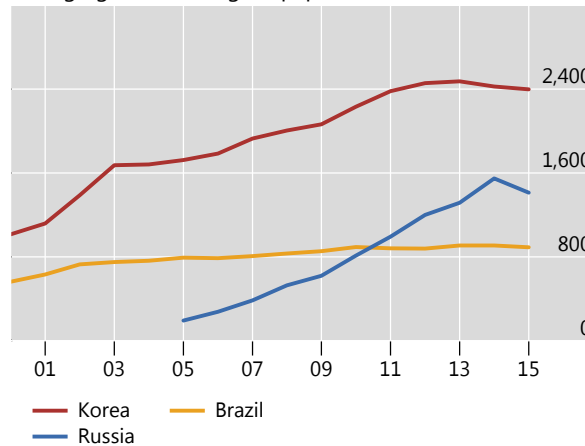
Advanced economies: high equipment



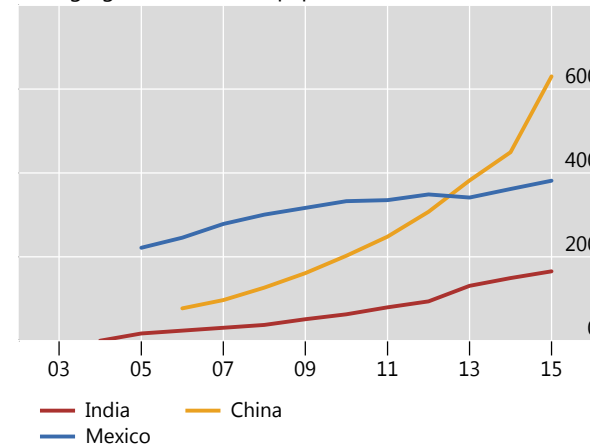
Advanced economies: low equipment



Emerging markets: high equipment



Emerging markets: low equipment



Source: BIS statistics on payment, clearing and settlement systems in the CPMI countries.

Latest Red Book is available under:

<http://www.bis.org/cpmi/publ/d155.pdf>

