



Afghanistan's Payments and Settlement Systems

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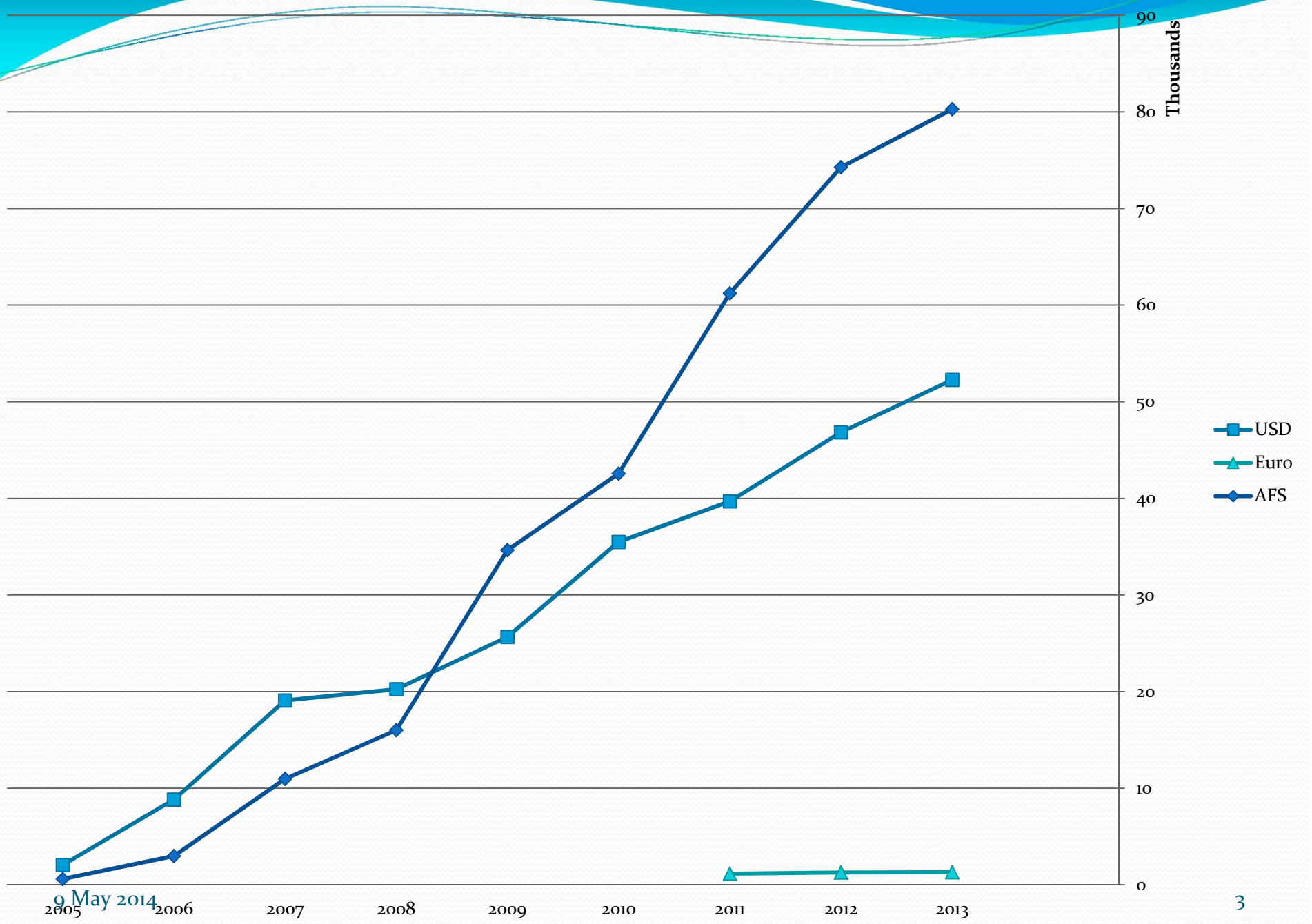
15th SAARC Payment Council Meeting

9-10th May 2014
Nepal

ATS Updates

- ATS (RTGS, CSD and ACH) 2nd stage bid evaluated
- Received World Bank no objection on 06th May, 2014
- ATS project implementation organizational structured has been developed. It is chaired by Governor .
- Cheque standards and specification documents developed.

Inter-bank Transaction Growth



9 May 2014

Retail Payment

- Systems
 - Cheque Clearing
 - ATM Networks
 - Interbank system
 - Money Transfer systems
- Instruments;
 - Cheque (MOF head office issued 81936 Cheques in 2013)
 - Credit Card
 - Debit Card
 - Prepaid/ Charge Card
- Channels;
 - ATM
 - POS
 - Internet Banking
 - Mobile Banking/ Payments

Mobile Banking

- Account Management
 - Balance inquiry
 - Recent Transactions
 - Mini Account Statement
- Funds Transfer
 - Intra Bank Funds Transfer
 - Airtime purchases
 - Bill payments

Mobile Payments

- Salary payments
- Micro Finance installments
- Utilities Bill payment
- Money Transfer
- E-top up

Mobile Payments

- Trusted Agents (649)
- Active Users (120,135)
- Maximum value per transaction AFS (15000)
- Transaction allowed per day (10)



Thanks