



# Settlement Statistics and Indicators



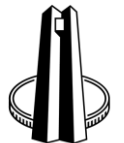
April 2024



SOUTH AFRICAN RESERVE BANK

# Settlement Main Indicators for April 2024

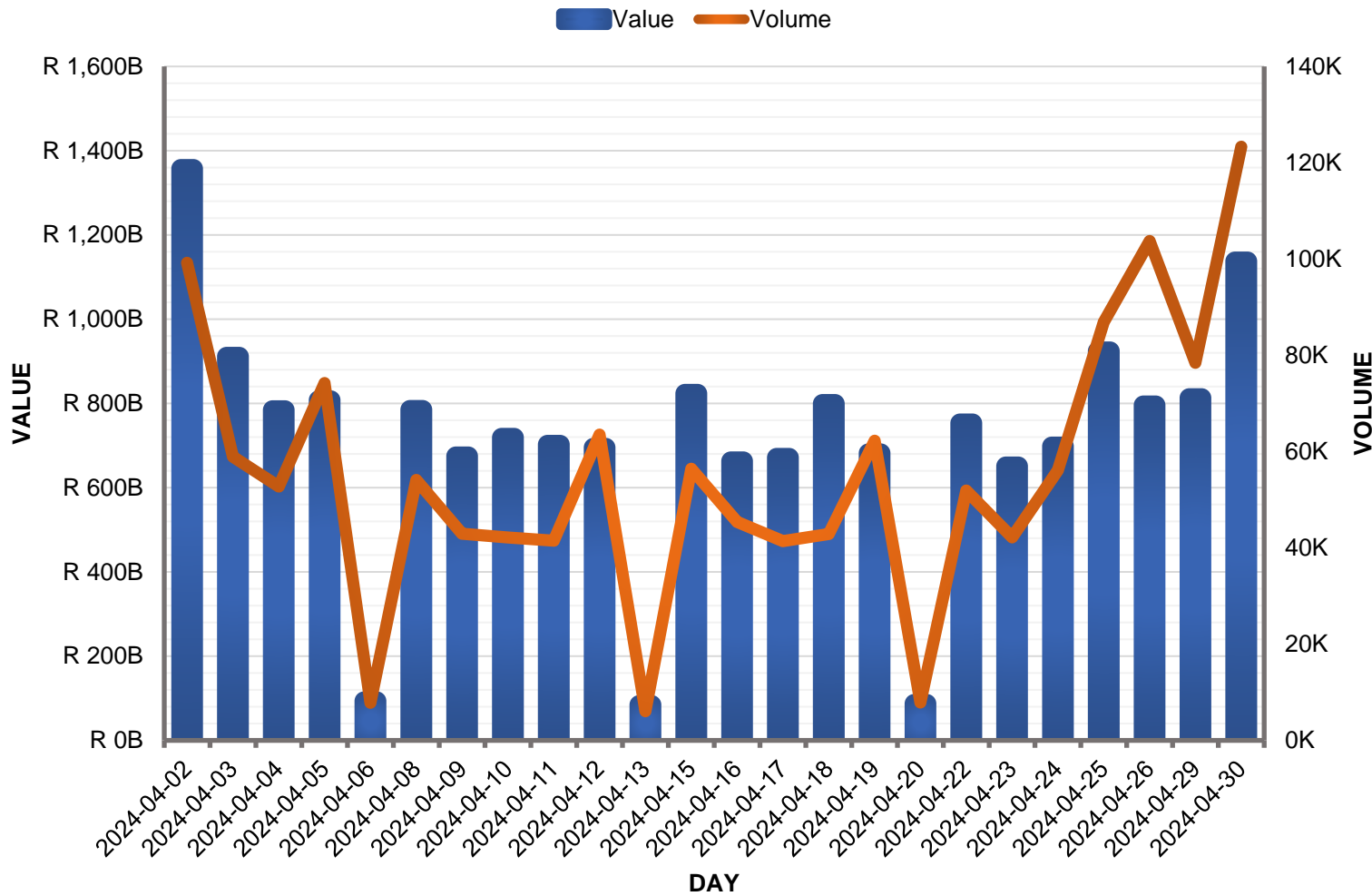
- ✓ In April 2024, SAMOS processed **1,342,104** transactions to the value of **ZAR 17,116,015,515,647.50**
- ✓ Peak volume was **123,310** and peak value was **ZAR R 1,137,769,015,792.2** on the 30<sup>th</sup> of April 2024.
- ✓ An average number of transactions processed per day was **55,921** representing an average value of **ZAR 713,167,313,151.98**
- ✓ Monthly peak volume in 10 years was **1,600,413** in August 2023.
- ✓ Monthly peak value in 10 years was **ZAR 18,748,367,133,666.60** in August 2023.





# Daily Message Volumes and Values for April 2024

**SAMOS Message Values and Volumes**

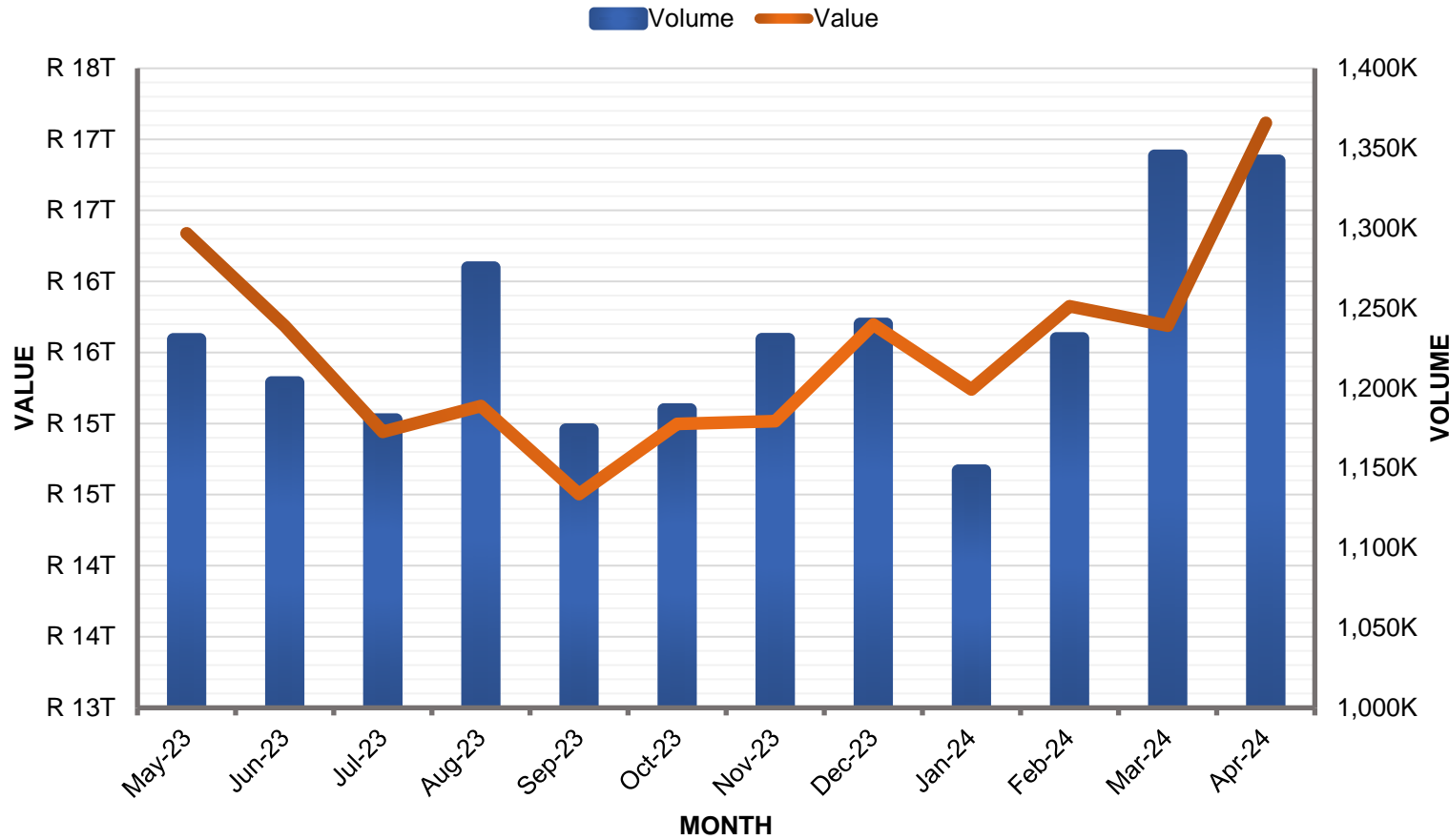


Daily Values and Volumes per month		
Date	Value	Volume
2024-04-02	R 1,357,349,376,223.73	99,197
2024-04-03	R 911,250,314,775.09	58,935
2024-04-04	R 784,564,013,709.80	52,758
2024-04-05	R 807,872,263,969.83	74,236
2024-04-06	R 93,453,483,113.01	7,832
2024-04-08	R 785,293,629,497.81	54,089
2024-04-09	R 674,889,705,129.24	42,955
2024-04-10	R 719,046,780,290.38	42,159
2024-04-11	R 702,506,461,817.91	41,490
2024-04-12	R 695,118,619,643.51	63,530
2024-04-13	R 84,400,033,680.82	6,061
2024-04-15	R 823,574,580,556.57	56,431
2024-04-16	R 663,172,858,659.36	45,391
2024-04-17	R 671,377,225,416.12	41,398
2024-04-18	R 799,241,440,511.99	42,892
2024-04-19	R 682,025,387,514.90	62,250
2024-04-20	R 87,221,103,252.46	7,892
2024-04-22	R 753,177,207,230.88	51,897
2024-04-23	R 651,017,263,135.21	42,196
2024-04-24	R 698,439,549,297.02	56,127
2024-04-25	R 924,250,956,115.26	86,900
2024-04-26	R 795,831,305,817.47	103,730
2024-04-29	R 813,172,940,496.96	78,448
2024-04-30	R 1,137,769,015,792.20	123,310
<b>Total</b>	<b>R 17,116,015,515,647.50</b>	<b>1,342,104</b>
<b>Average</b>	<b>R 713,167,313,151.98</b>	<b>55,921</b>

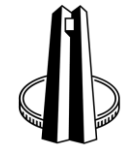


# Total Monthly Message Values and Volumes from May 2023 – April 2024

SAMOS Message Values and Volumes

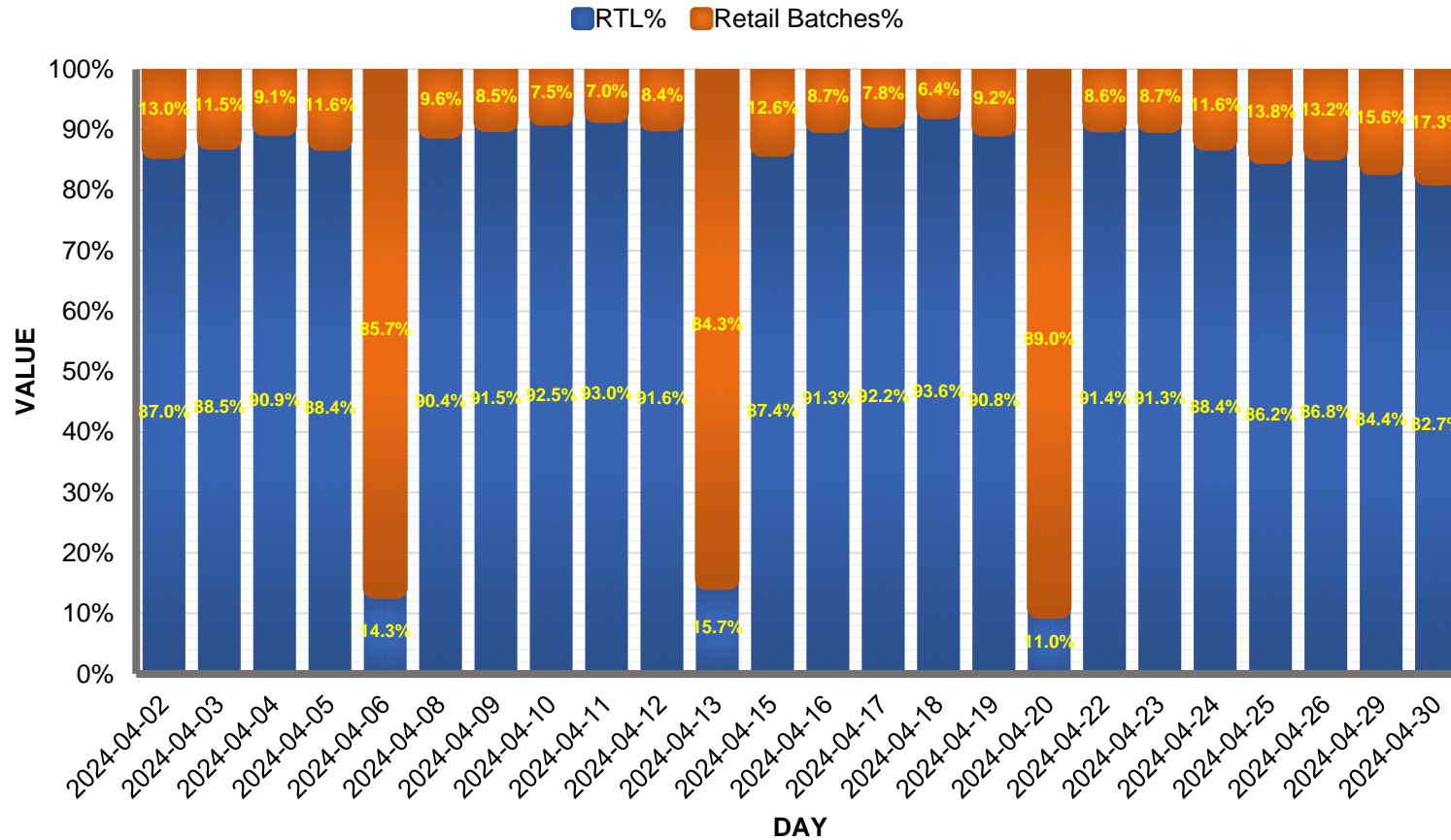


Message Values and Volumes - Monthly		
Month	Value	Volume
May-23	R 16,338,858,669,103.00	1,230,379
Jun-23	R 15,686,942,970,610.00	1,203,445
Jul-23	R 14,941,579,221,461.90	1,180,269
Aug-23	R 15,123,417,679,999.80	1,275,268
Sep-23	R 14,503,715,310,740.60	1,173,951
Oct-23	R 14,997,760,758,461.80	1,186,489
Nov-23	R 15,016,586,128,377.90	1,230,548
Dec-23	R 15,696,665,346,379.70	1,240,053
Jan-24	R 15,240,067,459,378.50	1,148,283
Feb-24	R 15,825,454,095,423.20	1,230,950
Mar-24	R 15,689,277,189,296.00	1,345,242
Apr-24	R 17,116,015,515,647.50	1,342,104
<b>Total</b>	<b>R 186,176,340,344,880.00</b>	<b>14,786,981</b>
<b>Average</b>	<b>R 15,514,695,028,740.00</b>	<b>1,232,248</b>

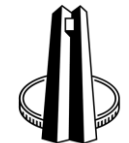


# RTL/Retail Batches Message Values for April 2024

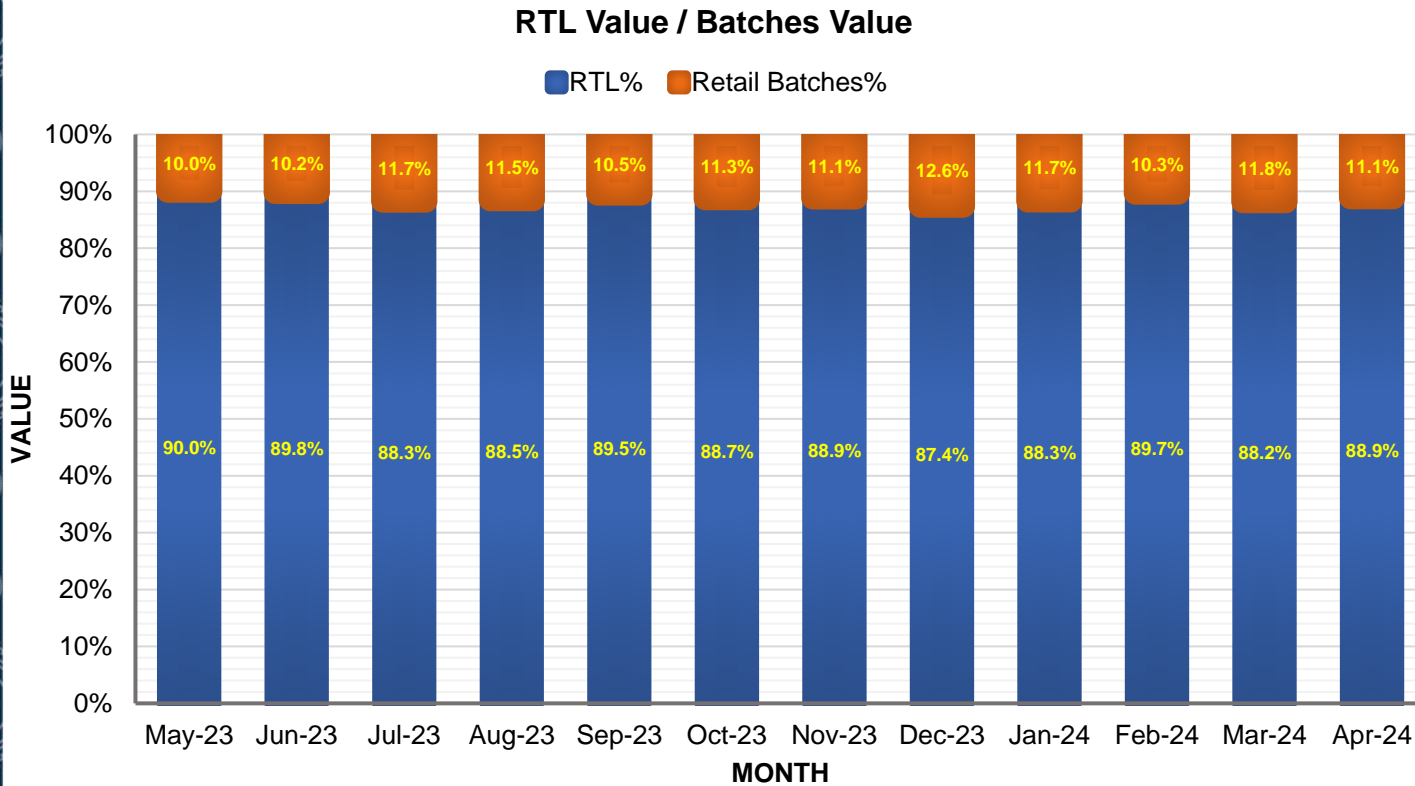
RTL Value / Retail Batches Value



RTL /Retail Batches Message Values		
Date	RTL	Retail Batches
2024-04-02	R 933,130,903,696.38	R 139,039,467,224.55
2024-04-03	R 624,207,648,597.78	R 80,726,057,825.98
2024-04-04	R 609,335,881,530.29	R 61,147,296,824.84
2024-04-05	R 557,804,302,670.13	R 73,391,520,904.14
2024-04-06	R 2,906,537,840.37	R 17,429,922,555.64
2024-04-08	R 541,668,213,238.84	R 57,513,279,602.28
2024-04-09	R 489,642,696,138.90	R 45,574,570,676.00
2024-04-10	R 553,982,530,243.14	R 44,619,436,510.88
2024-04-11	R 553,239,898,097.44	R 41,667,740,782.67
2024-04-12	R 531,388,380,420.02	R 48,791,266,693.54
2024-04-13	R 2,344,423,943.39	R 12,545,294,306.25
2024-04-15	R 549,882,973,438.02	R 79,474,912,496.08
2024-04-16	R 470,965,355,809.51	R 44,807,087,393.43
2024-04-17	R 497,617,673,330.78	R 42,088,298,646.04
2024-04-18	R 631,139,028,688.90	R 42,972,402,486.83
2024-04-19	R 521,767,856,627.29	R 53,055,818,031.52
2024-04-20	R 1,799,711,083.93	R 14,573,232,627.60
2024-04-22	R 529,132,269,938.26	R 49,647,206,582.01
2024-04-23	R 484,232,449,565.75	R 45,975,790,541.84
2024-04-24	R 497,827,861,572.50	R 65,154,002,229.52
2024-04-25	R 656,081,136,380.49	R 105,422,125,395.39
2024-04-26	R 559,774,123,005.93	R 85,126,622,616.70
2024-04-29	R 551,093,180,461.36	R 102,037,045,794.11
2024-04-30	R 775,516,089,768.97	R 162,739,822,138.20
<b>Total</b>	<b>R 12,126,481,126,088.40</b>	<b>R 1,515,520,220,886.04</b>
<b>Average</b>	<b>R 505,270,046,920.35</b>	<b>R 63,146,675,870.25</b>



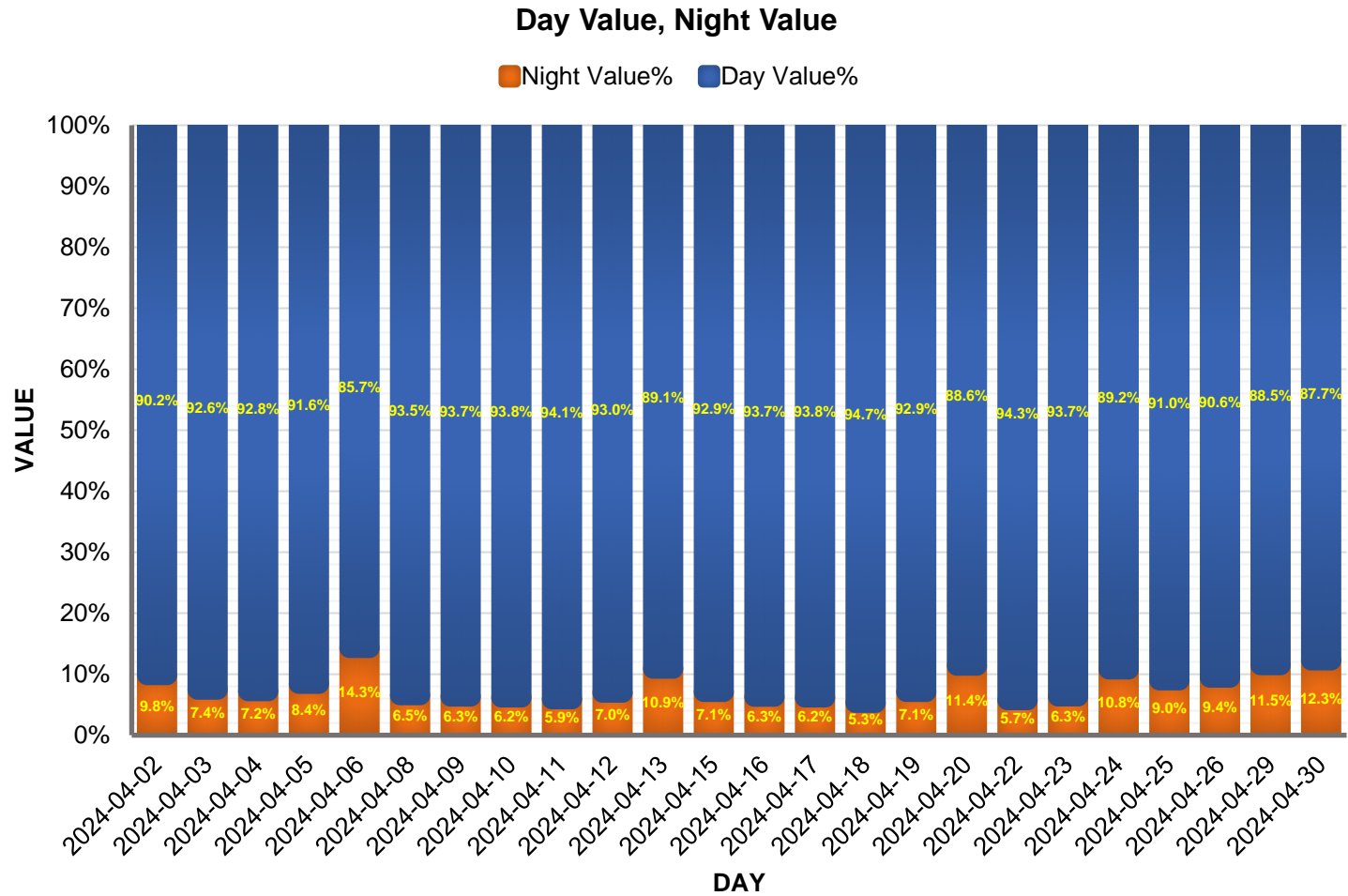
# RTL /Retail Batches Message Values for 12 Months (May 2023 - April 2024)



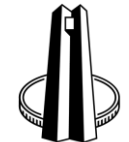
RTL /Batches Message Values		
Month	RTL	Retail Batches
May-23	R 13,349,053,362,802.30	R 1,476,523,669,855.21
Jun-23	R 12,746,213,708,203.80	R 1,444,420,800,651.18
Jul-23	R 10,871,752,729,628.50	R 1,442,339,343,859.72
Aug-23	R 11,402,820,060,267.80	R 1,476,185,237,182.94
Sep-23	R 12,278,996,527,736.50	R 1,435,467,832,740.71
Oct-23	R 12,598,560,112,765.90	R 1,601,443,639,688.64
Nov-23	R 12,267,852,374,217.20	R 1,537,926,323,678.94
Dec-23	R 10,777,403,248,219.90	R 1,552,983,463,201.37
Jan-24	R 10,344,397,132,175.40	R 1,365,971,952,179.45
Feb-24	R 12,546,410,955,954.50	R 1,442,432,114,572.07
Mar-24	R 10,962,520,644,829.00	R 1,465,156,167,995.37
Apr-24	R 12,126,481,126,088.40	R 1,515,520,220,886.04
<b>Total</b>	<b>R 142,272,461,982,889.00</b>	<b>R 17,756,370,766,491.60</b>
<b>Average</b>	<b>R 11,856,038,498,574.10</b>	<b>R 1,479,697,563,874.30</b>



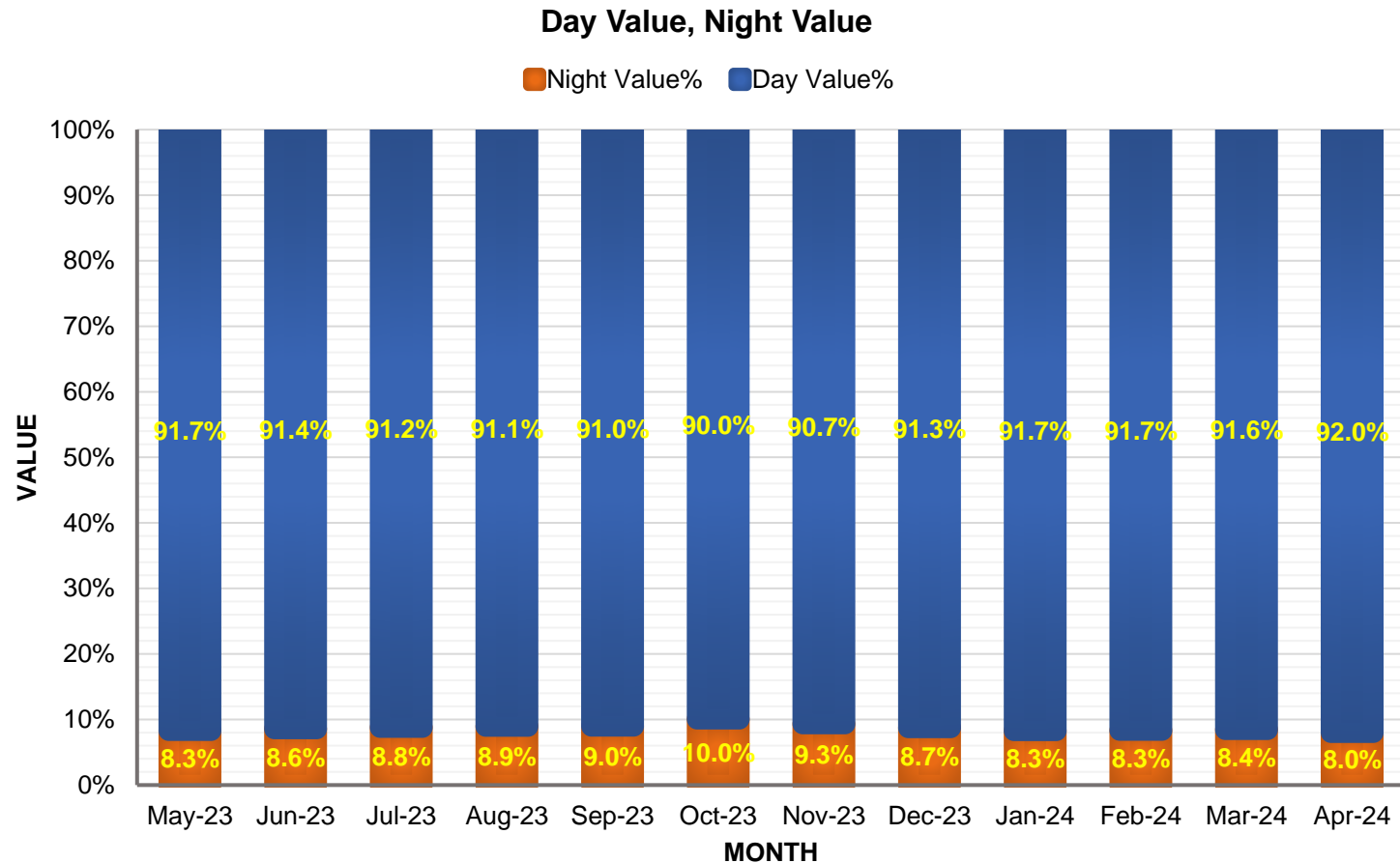
# Day and Night Settlement Values for April 2024



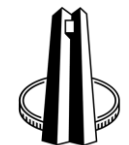
Day and Night Settlement Values		
Date	Night Value	Day Value
2024-04-02	R 133,476,266,498.54	R 1,223,873,109,725.19
2024-04-03	R 67,857,692,551.62	R 843,392,622,223.47
2024-04-04	R 56,538,744,229.39	R 728,025,269,480.41
2024-04-05	R 67,919,526,726.24	R 739,952,737,243.59
2024-04-06	R 13,357,079,008.66	R 80,096,404,104.35
2024-04-08	R 51,332,513,543.88	R 733,961,115,953.93
2024-04-09	R 42,647,769,665.08	R 632,241,935,464.16
2024-04-10	R 44,450,471,568.49	R 674,596,308,721.89
2024-04-11	R 41,251,478,507.91	R 661,254,983,310.00
2024-04-12	R 48,394,364,681.97	R 646,724,254,961.54
2024-04-13	R 9,189,970,160.00	R 75,210,063,520.82
2024-04-15	R 58,290,580,856.66	R 765,283,999,699.91
2024-04-16	R 41,760,384,420.72	R 621,412,474,238.64
2024-04-17	R 41,392,618,185.03	R 629,984,607,231.09
2024-04-18	R 42,297,647,275.86	R 756,943,793,236.13
2024-04-19	R 48,308,101,100.65	R 633,717,286,414.25
2024-04-20	R 9,933,028,827.75	R 77,288,074,424.71
2024-04-22	R 43,161,044,756.85	R 710,016,162,474.03
2024-04-23	R 41,239,339,641.79	R 609,777,923,493.42
2024-04-24	R 75,307,669,609.87	R 623,131,879,687.15
2024-04-25	R 82,918,028,130.06	R 841,332,927,985.20
2024-04-26	R 75,012,111,998.12	R 720,819,193,819.35
2024-04-29	R 93,273,664,820.24	R 719,899,275,676.72
2024-04-30	R 139,516,979,797.16	R 998,252,035,995.04
<b>Total</b>	<b>R 1,368,827,076,562.54</b>	<b>R 15,747,188,439,085.00</b>
<b>Average</b>	<b>R 57,034,461,523.44</b>	<b>R 656,132,851,628.54</b>



# Day and Night Settlement Values for 12 Months (May 2023 - April 2024)

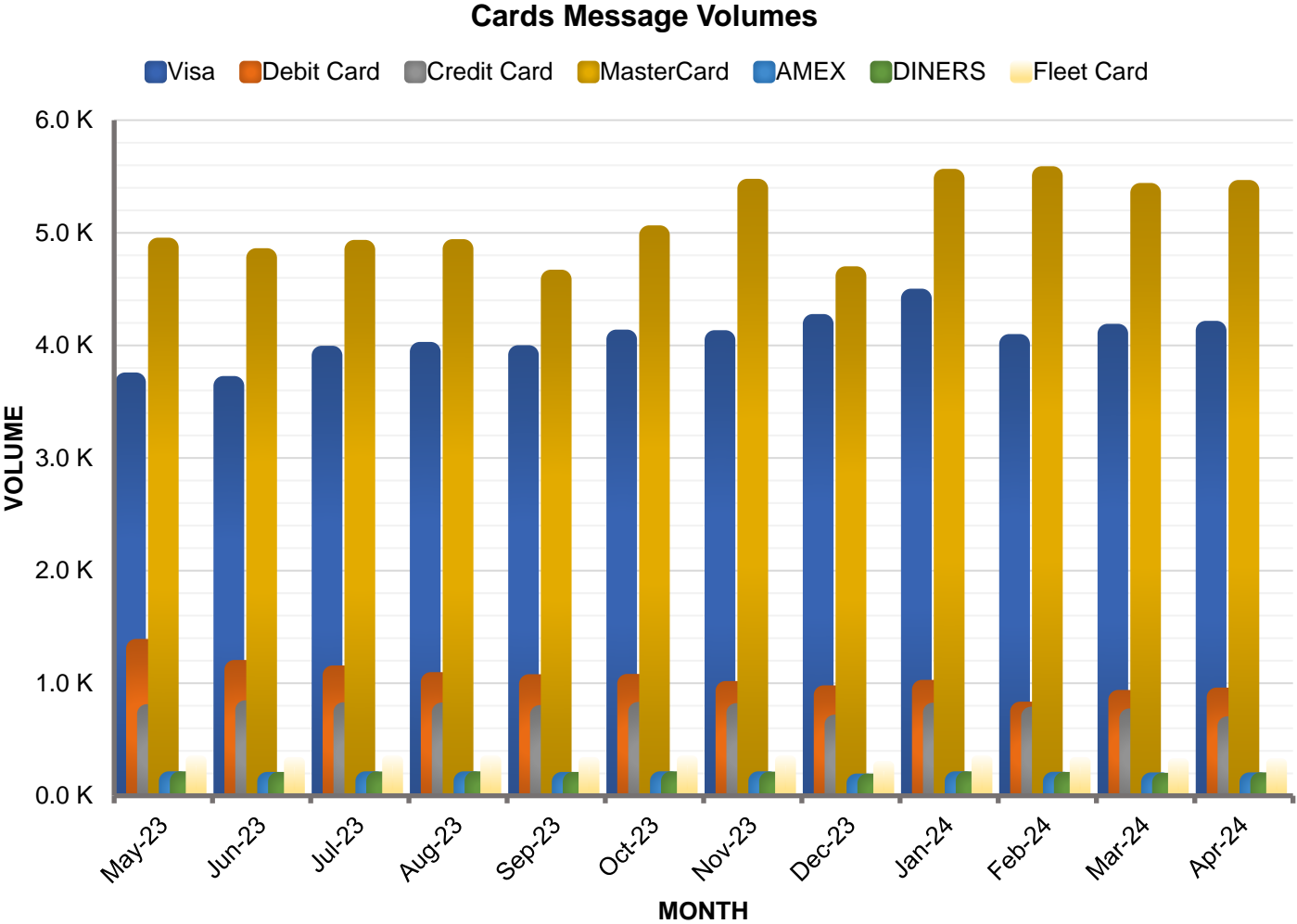


Day and Night Settlement Values		
Month	Night Value	Day Value
May-23	R 1,354,397,579,070.14	R 14,984,461,090,032.80
Jun-23	R 1,341,854,650,723.26	R 14,345,088,319,886.80
Jul-23	R 1,309,262,756,390.41	R 13,632,316,465,071.50
Aug-23	R 1,350,857,018,136.50	R 13,772,560,661,863.30
Sep-23	R 1,298,238,295,380.46	R 13,205,477,015,360.10
Oct-23	R 1,506,894,640,267.42	R 13,490,866,118,194.40
Nov-23	R 1,398,681,490,086.84	R 13,617,904,638,291.10
Dec-23	R 1,370,139,580,472.61	R 14,326,525,765,907.10
Jan-24	R 968,455,984,703.71	R 10,747,217,368,605.20
Feb-24	R 1,314,860,364,683.89	R 14,510,593,730,739.40
Mar-24	R 1,323,139,003,522.07	R 14,366,138,185,773.90
Apr-24	R 1,368,827,076,562.54	R 15,747,188,439,085.00
<b>Total</b>	<b>R 15,905,608,439,999.80</b>	<b>R 166,746,337,798,811.00</b>
<b>Average</b>	<b>R 1,325,467,369,999.99</b>	<b>R 13,895,528,149,900.90</b>





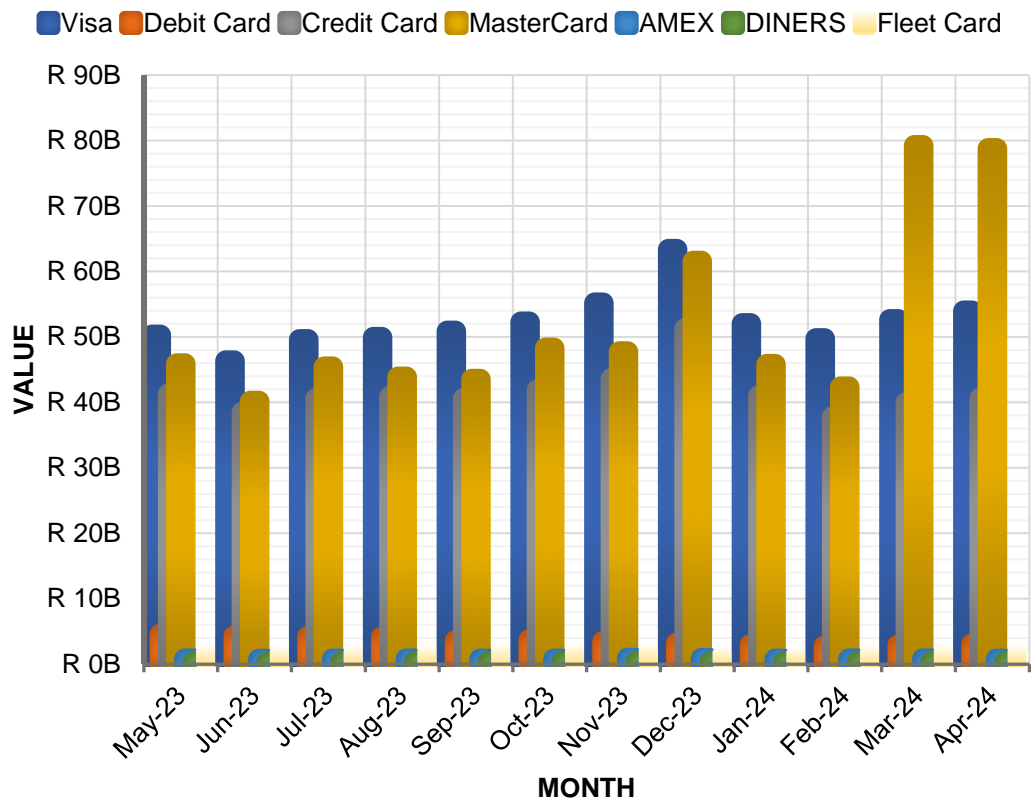
# Cards Message Volumes from May 2023 - April 2024



Cards Monthly Volume							
Month	Visa	Debit Card	Credit Card	MasterCard	AMEX	DINERS	Fleet Card
May-23	3,672	1,305	726	4,869	130	130	312
Jun-23	3,641	1,119	760	4,776	124	124	300
Jul-23	3,909	1,070	743	4,850	129	128	312
Aug-23	3,943	1,011	740	4,856	130	130	312
Sep-23	3,915	992	718	4,585	124	124	300
Oct-23	4,052	995	746	4,978	130	130	312
Nov-23	4,047	932	735	5,392	129	127	312
Dec-23	4,191	893	633	4,615	110	110	264
Jan-24	4,416	942	739	5,480	130	129	312
Feb-24	4,013	748	704	5,504	125	124	300
Mar-24	4,104	852	688	5,355	120	117	288
Apr-24	4,130	873	618	5,382	120	120	288
<b>Total</b>	<b>48,033</b>	<b>11,732</b>	<b>8,550</b>	<b>60,642</b>	<b>1,501</b>	<b>1,493</b>	<b>3,612</b>
<b>Average</b>	<b>4,003</b>	<b>978</b>	<b>713</b>	<b>5,054</b>	<b>125</b>	<b>124</b>	<b>301</b>

# Cards Message Values from May 2023 - April 2024

Cards Message Values

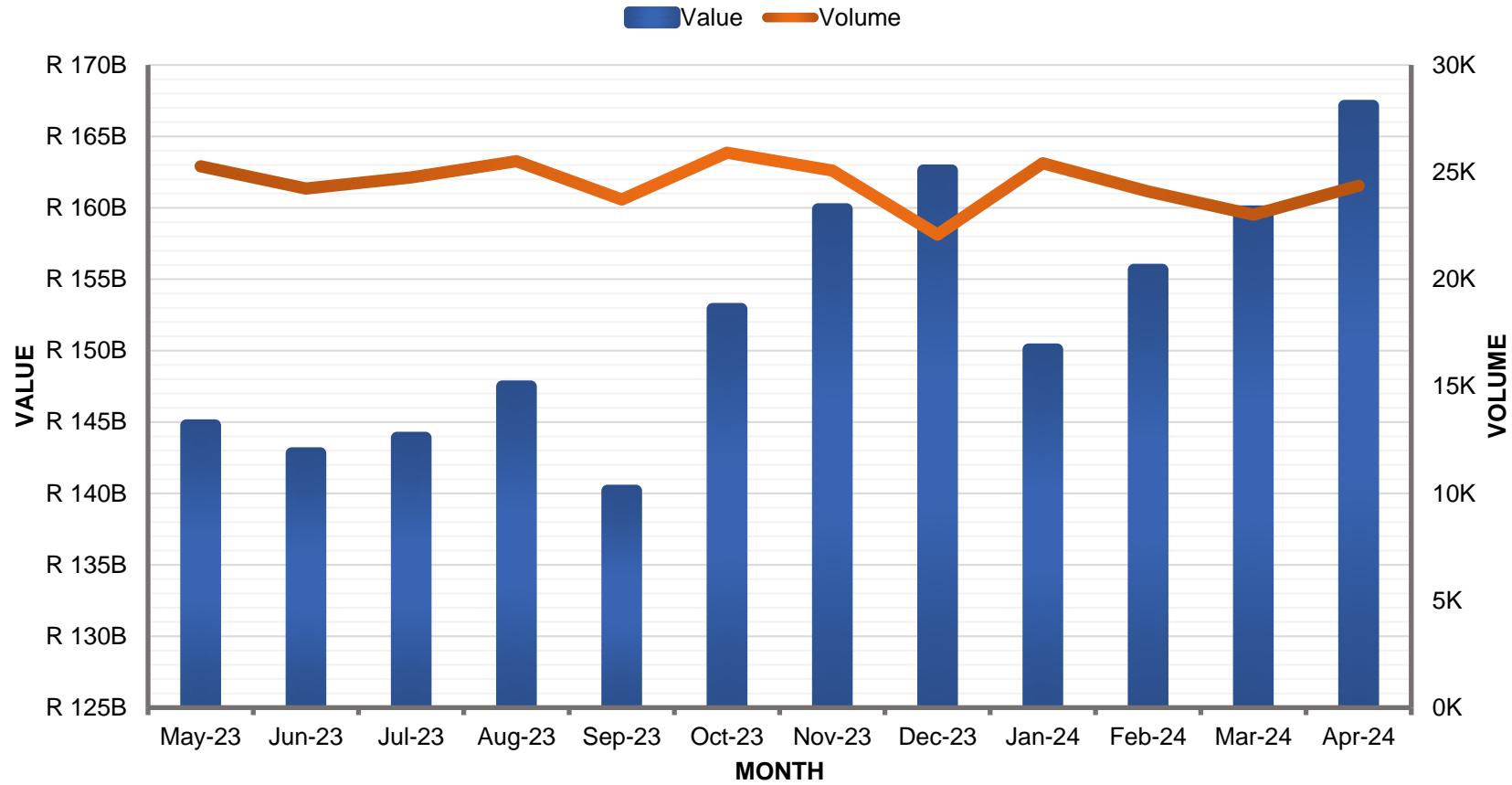


Cards Monthly Values			
Month	Visa	Debit Card	Credit Card
May-23	R 50,254,830,006.77	R 4,594,978,750.20	R 41,303,416,139.75
Jun-23	R 46,315,377,077.37	R 4,289,529,567.77	R 38,460,977,730.08
Jul-23	R 49,553,368,685.16	R 4,218,970,171.19	R 40,547,066,286.90
Aug-23	R 49,909,190,862.13	R 4,130,098,587.95	R 40,878,921,378.34
Sep-23	R 50,859,724,523.71	R 3,553,431,344.60	R 40,577,507,726.28
Oct-23	R 52,242,020,350.77	R 3,716,941,322.94	R 41,855,662,142.78
Nov-23	R 55,148,573,506.95	R 3,480,744,784.85	R 43,625,310,447.45
Dec-23	R 63,359,306,804.90	R 3,222,603,403.65	R 51,235,994,516.91
Jan-24	R 52,002,043,710.17	R 2,976,832,996.27	R 40,965,247,955.52
Feb-24	R 49,719,605,282.27	R 2,747,523,805.26	R 37,743,137,562.54
Mar-24	R 52,614,421,022.97	R 2,929,591,721.92	R 39,947,159,097.15
Apr-24	R 53,940,808,243.42	R 3,077,690,775.81	R 40,587,995,204.60
<b>Total</b>	<b>R 625,919,270,076.59</b>	<b>R 42,938,937,232.41</b>	<b>R 497,728,396,188.30</b>
<b>Average</b>	<b>R 52,159,939,173.05</b>	<b>R 3,578,244,769.37</b>	<b>R 41,477,366,349.03</b>

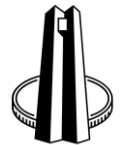
Cards Monthly Values				
Month	MasterCard	AMEX	DINERS	Fleet Card
May-23	R 45,875,031,784.70	R 760,152,408.56	R 267,355,077.55	R 2,042,896,760.84
Jun-23	R 40,149,440,853.23	R 719,988,757.26	R 254,381,729.70	R 1,899,341,606.82
Jul-23	R 45,385,958,944.38	R 741,209,927.59	R 265,664,446.53	R 1,914,285,888.64
Aug-23	R 43,836,784,463.20	R 771,332,576.29	R 286,188,783.91	R 2,036,283,634.42
Sep-23	R 43,497,382,414.85	R 750,554,707.46	R 310,272,641.17	R 2,137,198,193.48
Oct-23	R 48,272,887,965.99	R 745,696,354.50	R 316,488,429.85	R 2,268,912,590.34
Nov-23	R 47,715,656,572.41	R 857,138,304.35	R 297,747,826.33	R 2,274,911,094.44
Dec-23	R 61,529,222,339.48	R 854,840,191.01	R 248,129,996.97	R 1,777,913,371.50
Jan-24	R 45,775,539,538.43	R 750,673,408.21	R 236,115,622.52	R 1,713,740,313.28
Feb-24	R 42,315,816,383.94	R 771,112,485.53	R 285,302,862.12	R 1,964,046,323.08
Mar-24	R 79,207,383,589.69	R 761,444,333.19	R 281,681,340.88	R 2,000,515,598.66
Apr-24	R 78,747,501,528.99	R 751,817,288.86	R 260,784,058.50	R 1,988,211,524.88
<b>Total</b>	<b>R 622,308,606,379.29</b>	<b>R 9,235,960,742.81</b>	<b>R 3,310,112,816.03</b>	<b>R 24,018,321,900.38</b>
<b>Average</b>	<b>R 51,859,050,531.61</b>	<b>R 769,663,395.23</b>	<b>R 275,842,734.67</b>	<b>R 2,001,526,825.03</b>

# Real Time Clearing (RTC) Monthly Values and Volumes from May 2023 - April 2024

Real Time Clearing (RTC) Monthly Values and Volumes



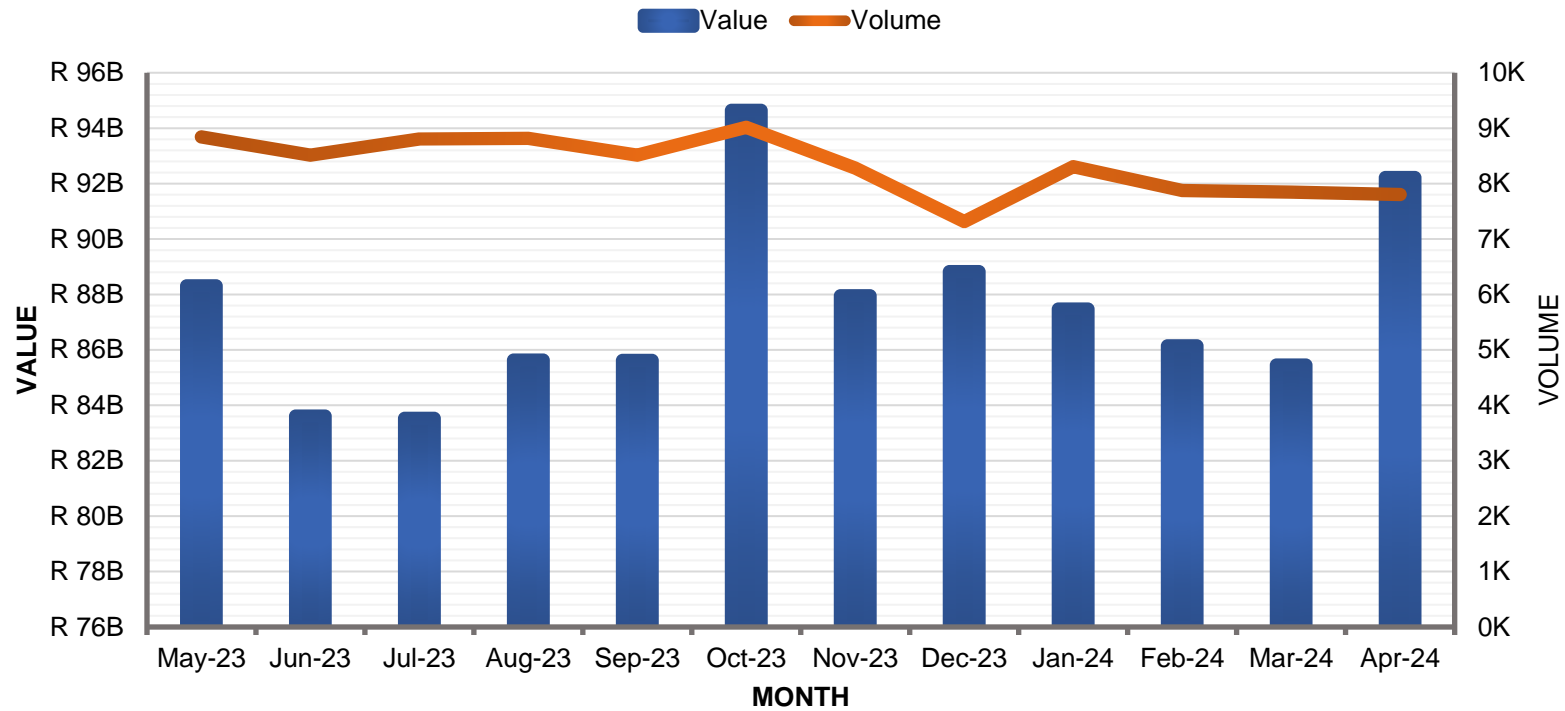
RTC Monthly Value and Volumes		
Month	Value	Volume
May-23	R 144,761,400,063.88	25,269
Jun-23	R 142,807,131,211.57	24,236
Jul-23	R 143,895,285,930.05	24,750
Aug-23	R 147,484,183,329.12	25,508
Sep-23	R 140,190,428,554.84	23,723
Oct-23	R 152,917,342,317.00	25,908
Nov-23	R 159,901,151,704.73	25,074
Dec-23	R 162,614,411,133.55	22,084
Jan-24	R 150,074,190,734.17	25,416
Feb-24	R 155,661,425,755.94	24,099
Mar-24	R 159,741,424,337.43	23,011
Apr-24	R 167,135,558,398.02	24,365
<b>Total</b>	<b>R 1,827,183,933,470.30</b>	<b>293,443</b>
<b>Average</b>	<b>R 152,265,327,789.19</b>	<b>24,454</b>





# Electronic Funds Transfer (EFT) DR Monthly Values and Volumes from May 2023 - April 2024

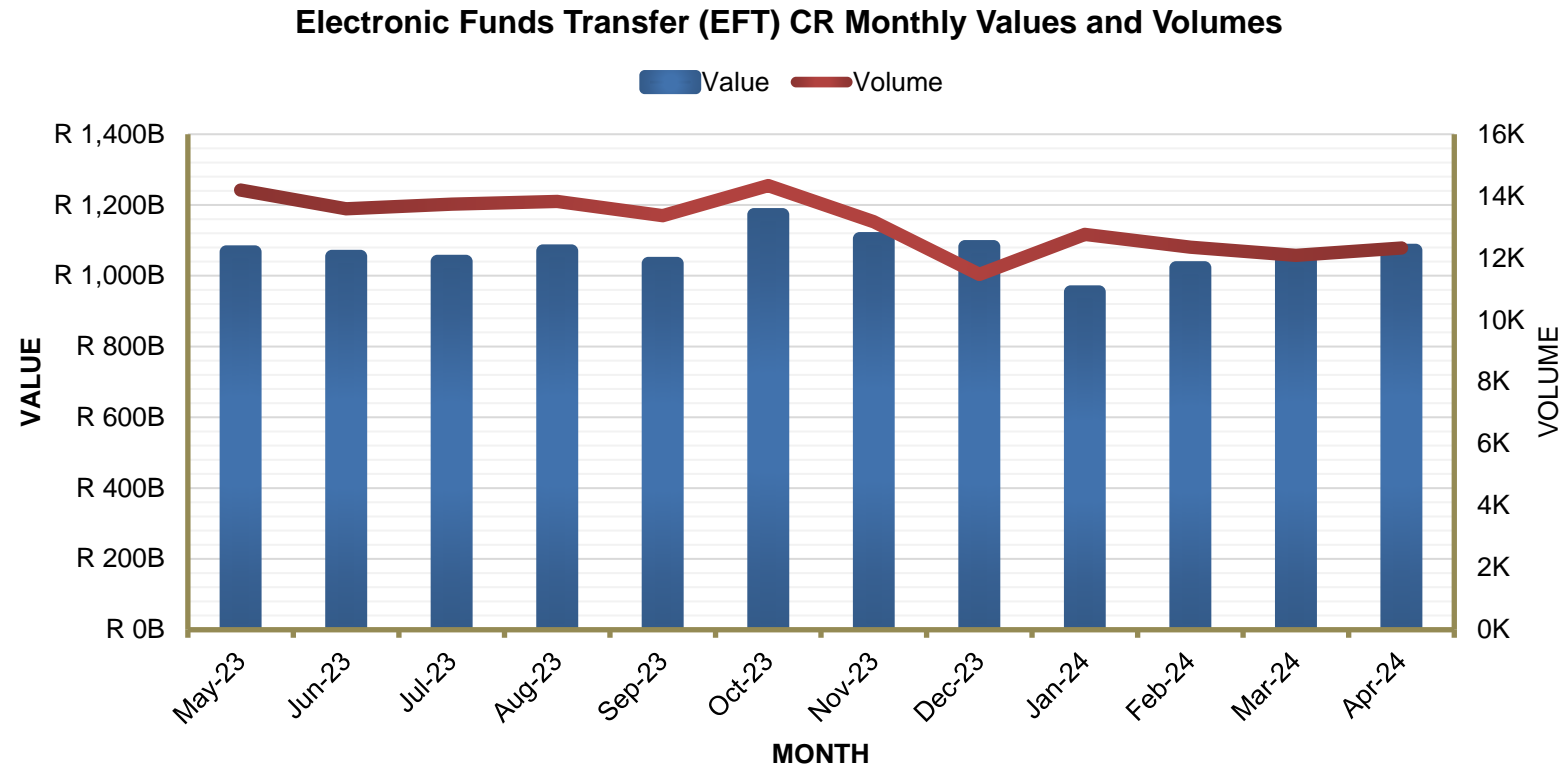
Electronic Funds Transfer (EFT) DR Monthly Values and Volumes



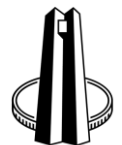
EFT DR Monthly Value and Volumes		
Month	Value	Volume
May-23	R 88,308,002,644.82	8,843
Jun-23	R 83,607,339,137.74	8,514
Jul-23	R 83,527,418,086.72	8,805
Aug-23	R 85,627,587,639.05	8,817
Sep-23	R 85,616,004,730.37	8,515
Oct-23	R 94,643,174,653.98	9,016
Nov-23	R 87,950,440,707.00	8,279
Dec-23	R 88,824,783,308.17	7,315
Jan-24	R 87,472,820,884.56	8,307
Feb-24	R 86,142,447,876.66	7,877
Mar-24	R 85,449,809,909.26	7,846
Apr-24	R 92,218,598,984.74	7,803
<b>Total</b>	<b>R 1,049,388,428,563.07</b>	<b>99,937</b>
<b>Average</b>	<b>R 87,449,035,713.59</b>	<b>8,328</b>



# Electronic Funds Transfer (EFT) CR Monthly Values and Volumes from May 2023 - April 2024

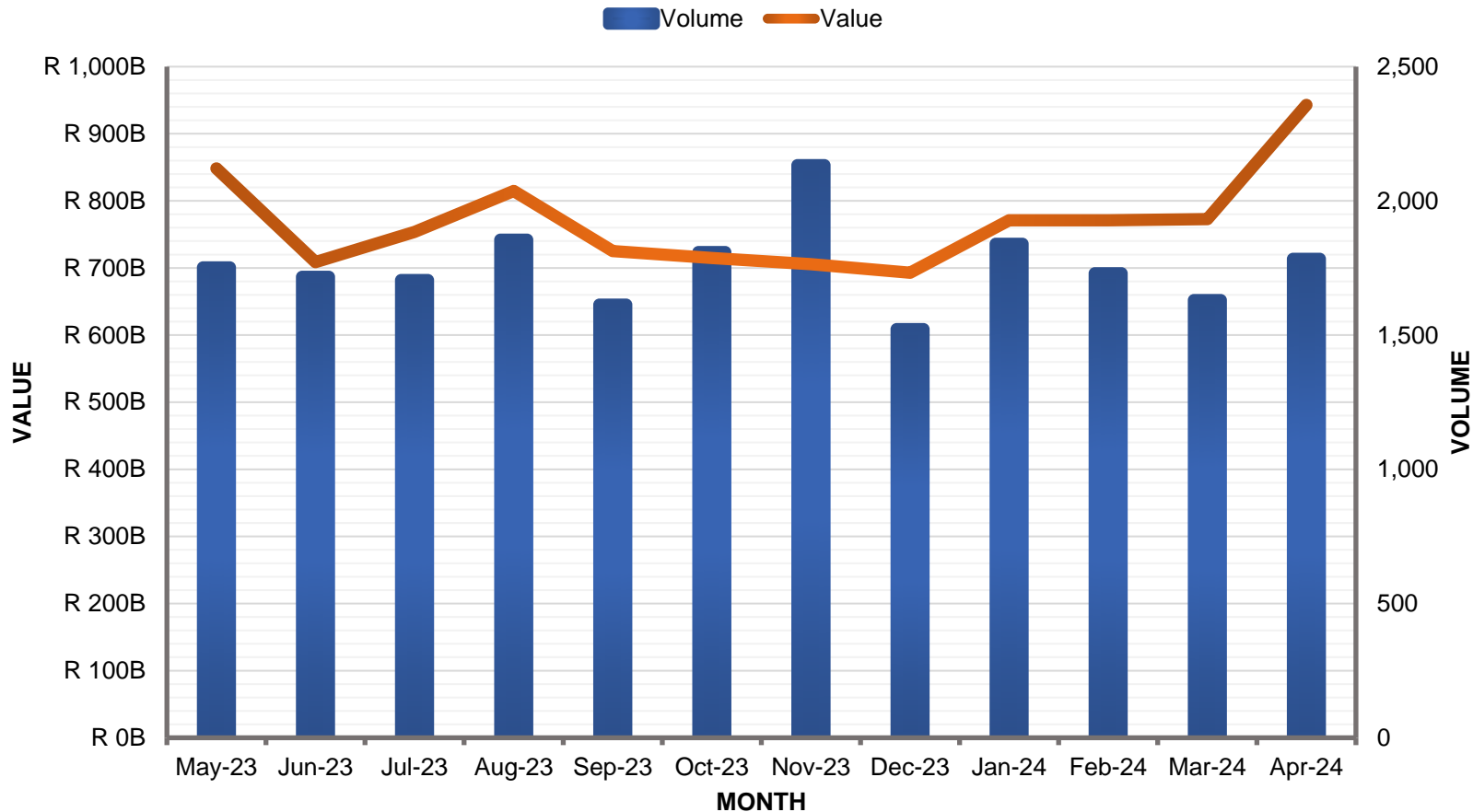


EFT CR Monthly Value and Volumes		
Month	Value	Volume
May-23	R 1,067,027,584,247.55	14,195
Jun-23	R 1,054,641,432,184.67	13,589
Jul-23	R 1,040,363,888,298.46	13,738
Aug-23	R 1,070,000,758,773.03	13,828
Sep-23	R 1,034,507,371,702.16	13,371
Oct-23	R 1,172,517,557,219.61	14,340
Nov-23	R 1,104,471,771,245.52	13,172
Dec-23	R 1,082,012,761,868.13	11,473
Jan-24	R 954,179,775,978.63	12,764
Feb-24	R 1,022,430,988,551.25	12,352
Mar-24	R 1,040,743,902,186.83	12,088
Apr-24	R 1,071,823,085,402.57	12,326
<b>Total</b>	<b>R 12,714,720,877,658.40</b>	<b>157,236</b>
<b>Average</b>	<b>R 1,059,560,073,138.20</b>	<b>13,103</b>



# CLS Settlement Values and Volumes from May 2023 - April 2024

CLS Settlement - Monthly Values and Volumes

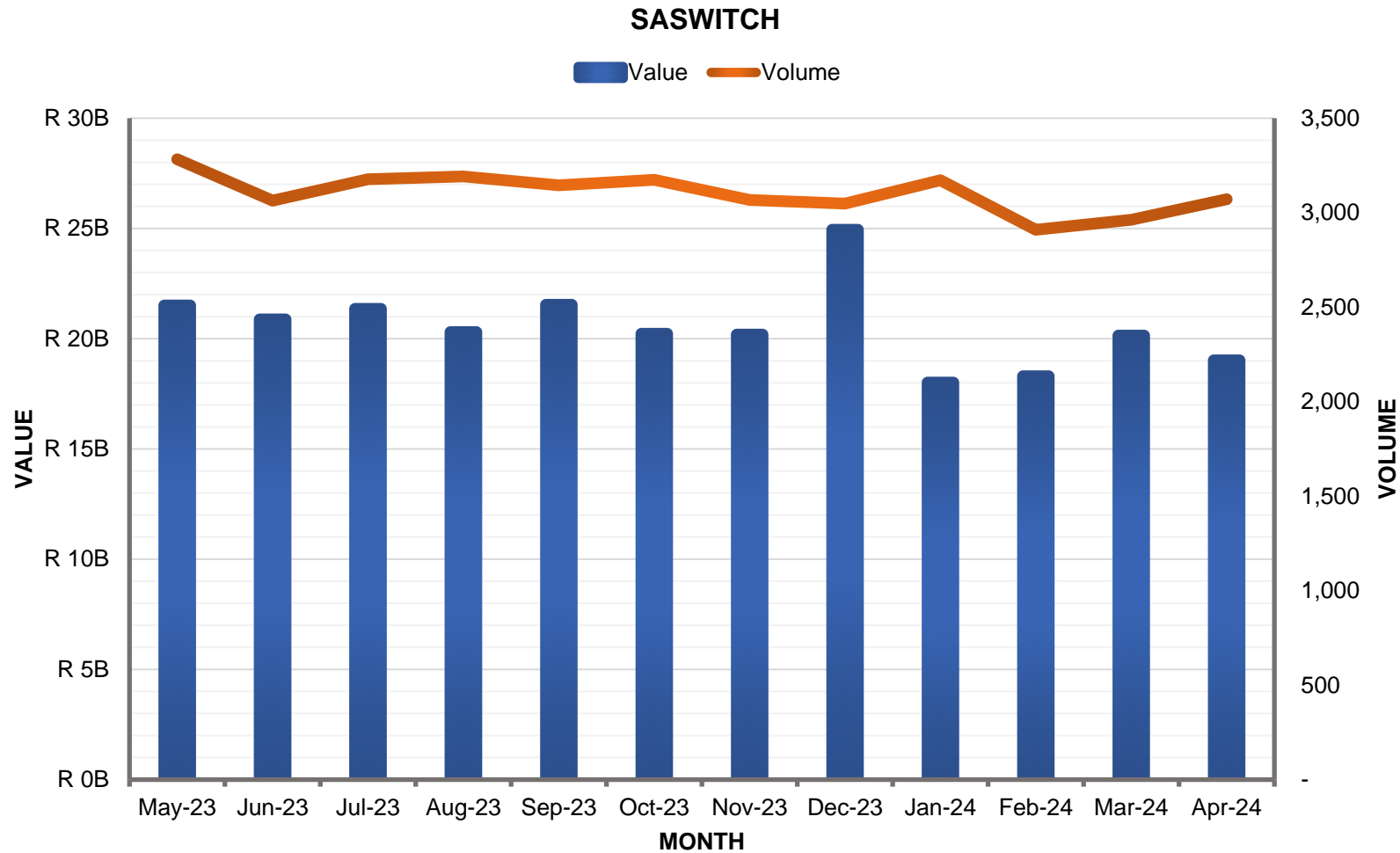


CLS Settlement - Monthly Values and Volumes		
Month	Value	Volume
May-23	R 848,236,725,900.98	1,752
Jun-23	R 708,610,109,332.68	1,717
Jul-23	R 753,780,201,402.90	1,705
Aug-23	R 814,624,731,061.36	1,855
Sep-23	R 725,136,743,330.76	1,613
Oct-23	R 714,916,466,119.00	1,809
Nov-23	R 705,702,115,215.42	2,133
Dec-23	R 692,976,360,059.12	1,522
Jan-24	R 770,969,518,127.86	1,840
Feb-24	R 770,969,518,127.86	1,730
Mar-24	R 772,862,719,784.94	1,630
Apr-24	R 942,878,248,440.00	1,784
<b>Total</b>	<b>R 9,221,663,456,902.88</b>	<b>21,090</b>
<b>Average</b>	<b>R 768,471,954,741.91</b>	<b>1,758</b>

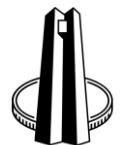




# SASWITCH Values and Volumes from May 2023 - April 2024

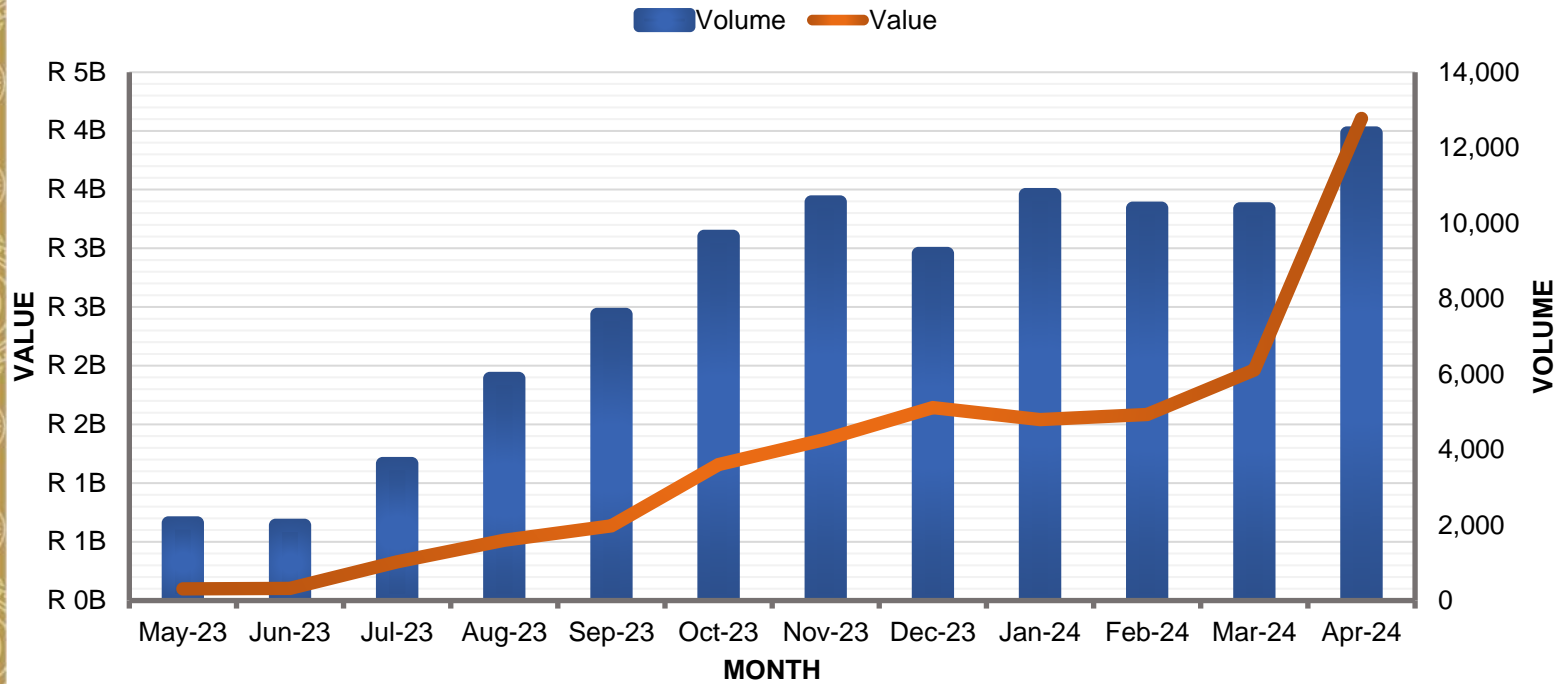


SASWITCH Monthly Values		
Month	Value	Volume
May-23	R 21,507,385,819.98	3,283
Jun-23	R 20,876,904,793.84	3,064
Jul-23	R 21,357,249,410.73	3,177
Aug-23	R 20,301,279,821.22	3,192
Sep-23	R 21,541,908,469.86	3,145
Oct-23	R 20,222,387,550.57	3,174
Nov-23	R 20,185,272,350.30	3,068
Dec-23	R 24,942,661,434.50	3,048
Jan-24	R 18,007,792,987.38	3,172
Feb-24	R 18,295,250,547.28	2,910
Mar-24	R 20,139,245,935.19	2,963
Apr-24	R 19,020,834,413.92	3,071
<b>Total</b>	<b>R 246,398,173,534.77</b>	<b>37,267</b>
<b>Average</b>	<b>R 20,533,181,127.90</b>	<b>3,106</b>

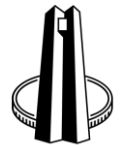


# Pay-Shap (RAPI) Values and Volumes from May 2023 - April 2024

Pay-Shap (RAPI) Monthly Values and Volumes

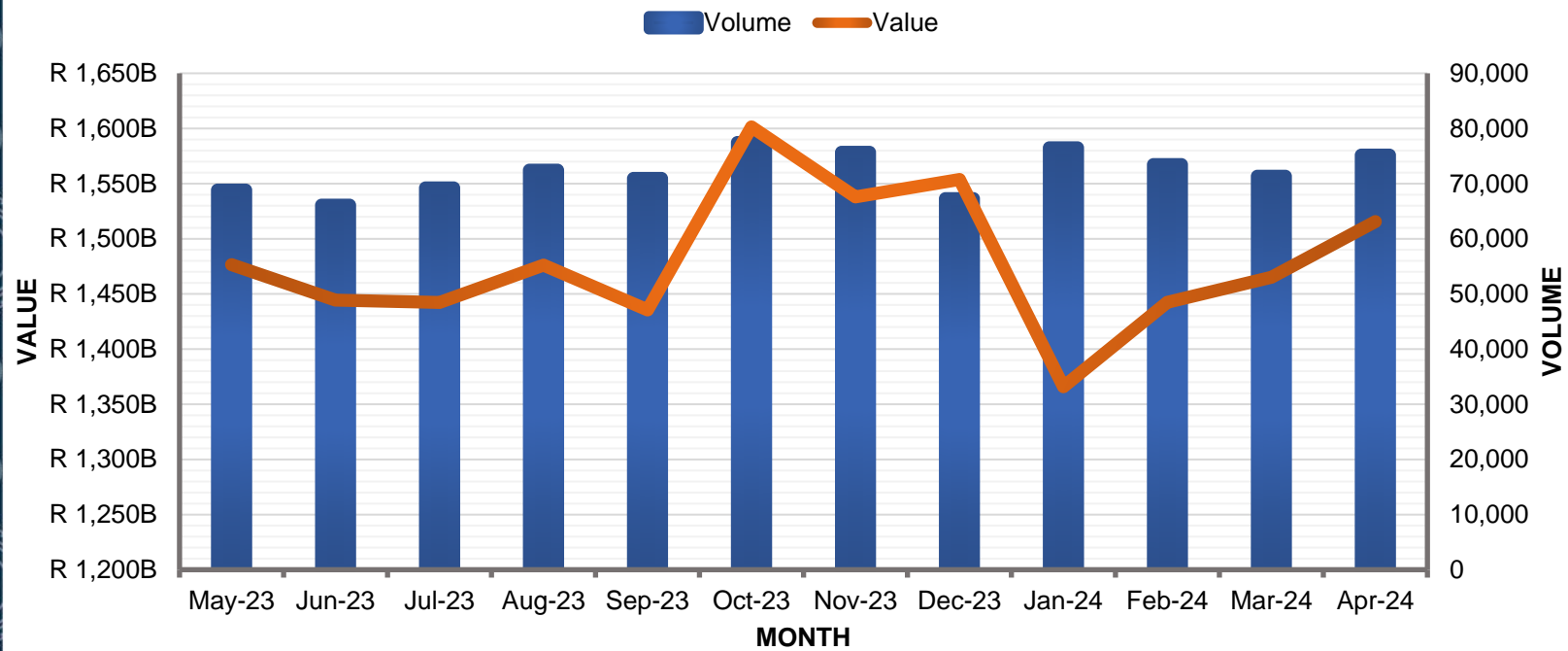


Pay-Shap (RAPI) Monthly Values and Volumes		
Month	Value	Volume
May-23	R 99,409,684.66	2,055
Jun-23	R 102,925,236.11	1,993
Jul-23	R 329,591,253.88	3,628
Aug-23	R 513,243,144.59	5,885
Sep-23	R 636,241,389.49	7,579
Oct-23	R 1,157,776,560.77	9,648
Nov-23	R 1,373,679,907.95	10,558
Dec-23	R 1,643,400,871.93	9,193
Jan-24	R 1,541,157,344.43	10,757
Feb-24	R 1,584,283,839.13	10,396
Mar-24	R 1,962,997,861.06	10,376
Apr-24	R 4,105,648,735.79	12,387
<b>Total</b>	<b>R 15,050,355,829.79</b>	<b>94,455</b>
<b>Average</b>	<b>R 1,254,196,319.15</b>	<b>7,871</b>

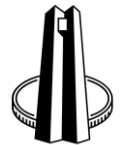


# Retail Values and Volumes from May 2023 - April 2024

Retail Monthly Values and Volumes



Retail Monthly Values and Volumes		
Month	Value	Volume
May-23	R 1,476,523,669,855.21	68,851
Jun-23	R 1,444,420,800,651.18	66,090
Jul-23	R 1,442,339,343,859.72	69,229
Aug-23	R 1,476,185,237,182.94	72,459
Sep-23	R 1,435,467,832,740.71	70,955
Oct-23	R 1,601,443,639,688.64	77,463
Nov-23	R 1,537,926,323,678.94	75,699
Dec-23	R 1,553,838,303,392.38	67,300
Jan-24	R 1,365,971,952,179.45	76,500
Feb-24	R 1,442,432,114,572.07	73,448
Mar-24	R 1,465,156,167,995.37	71,356
Apr-24	R 1,515,520,220,886.04	75,167
<b>Total</b>	<b>R 17,757,225,606,682.60</b>	<b>864,517</b>
<b>Average</b>	<b>R 1,479,768,800,556.89</b>	<b>72,043</b>





# Summarised Volumes and Values Totals for April 2024

Summarised totals		
Receiver	Volume	Value
Payment Cash Withdrawal/Deposit (KPSBV)	8,526	R 383,610,166,112.53
Payment Dematerialised MM Instrument (MPDEM)	4,694	R 172,403,363,830.09
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,784	R 942,878,248,440.00
Payment any Money Market Product (MPMMI)	198	R 38,519,618,964.71
Settlement of Derivative Margin Calls (OSDMC)	62	R 13,282,191,442.50





# THANK YOU



SOUTH AFRICAN RESERVE BANK