



# Settlement Statistics and Indicators



September 2023



SOUTH AFRICAN RESERVE BANK

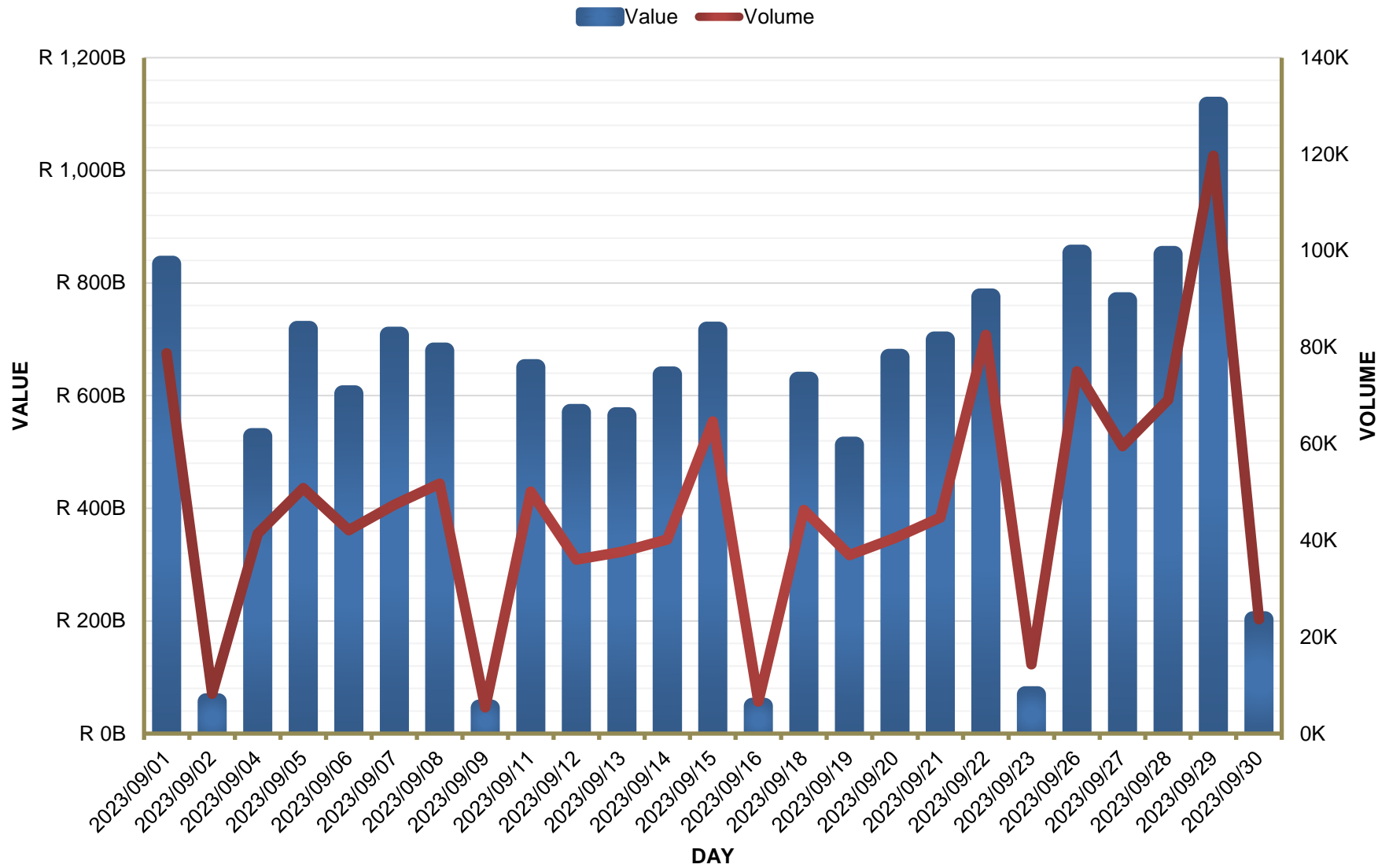
# Settlement Main Indicators for September 2023

- ✓ In September 2023, SAMOS processed **1,173,951** transactions to the value of **ZAR 14,503,715,310,740.60**
- ✓ Peak volume was **119,672** on the 29<sup>th</sup> of September 2023, and peak value was **ZAR 1,115,878,996,764.15** on the 29<sup>th</sup> of September 2023.
- ✓ The average number of transactions processed per day was **46,958** representing an average value of **ZAR 580,148,612,429.62**
- ✓ Monthly peak volume in 10 years was **1,233,867** in March 2023.
- ✓ Monthly peak value in 10 years was **ZAR 17,034,115,775,132.10** in March 2023.



# Daily Message Volumes and Values for September 2023

**SAMOS Message Values and Volumes**

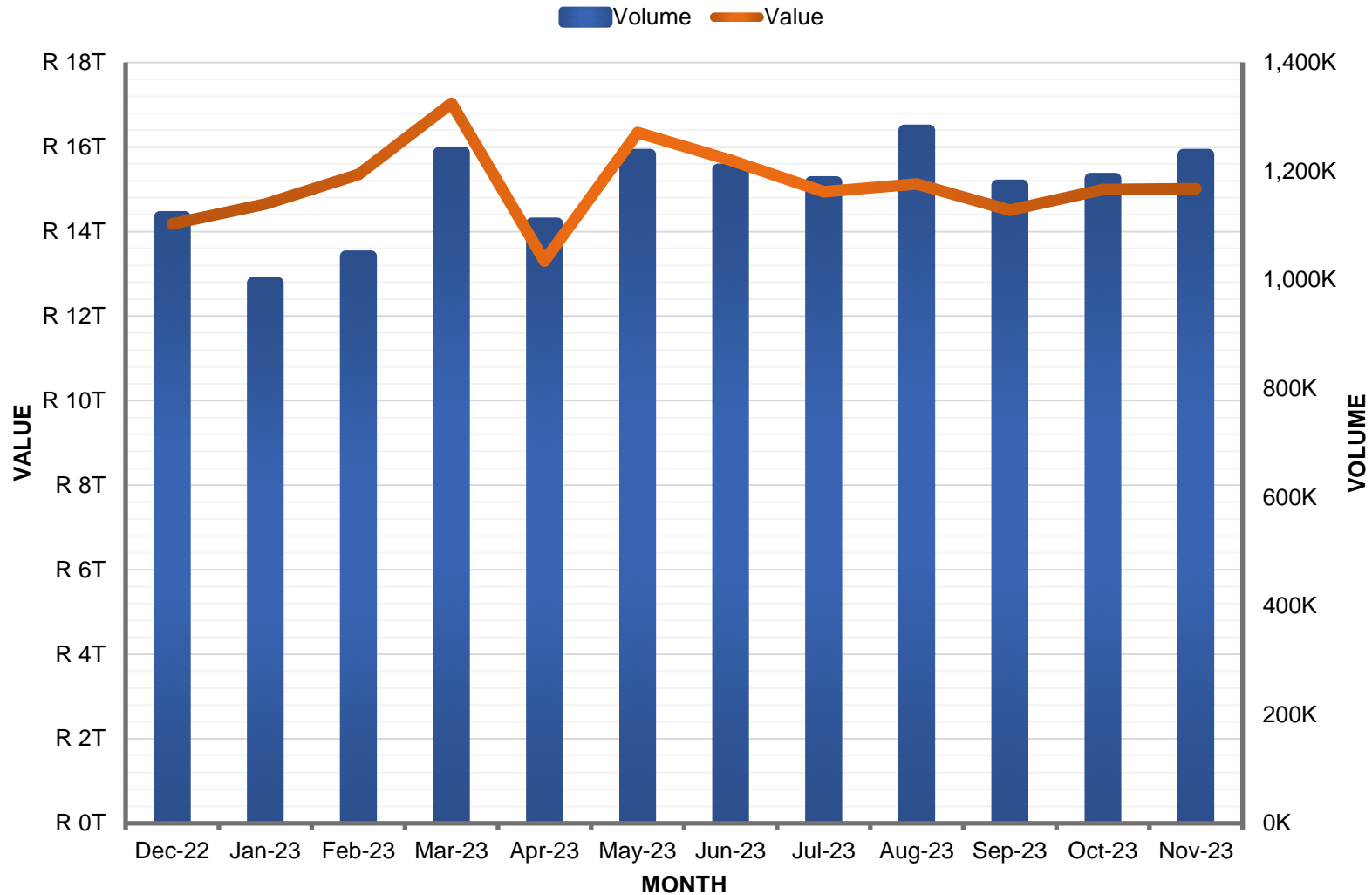


Daily Values and Volumes per month		
Date	Value	Volume
2023/09/01	R 833,377,202,233.37	78,766
2023/09/02	R 56,709,757,268.76	8,240
2023/09/04	R 527,467,720,156.94	41,392
2023/09/05	R 717,866,121,350.32	50,826
2023/09/06	R 603,414,214,976.98	42,116
2023/09/07	R 707,671,769,033.58	47,412
2023/09/08	R 679,445,784,929.74	51,758
2023/09/09	R 45,675,757,591.62	5,460
2023/09/11	R 650,047,162,616.39	50,124
2023/09/12	R 570,566,266,588.02	36,032
2023/09/13	R 564,643,477,311.59	37,650
2023/09/14	R 637,265,200,342.39	40,232
2023/09/15	R 716,529,001,836.97	64,680
2023/09/16	R 48,806,654,203.16	6,644
2023/09/18	R 627,676,644,426.32	46,286
2023/09/19	R 512,435,215,994.76	36,973
2023/09/20	R 668,329,221,920.90	40,539
2023/09/21	R 699,092,635,682.01	44,766
2023/09/22	R 775,691,283,713.44	82,605
2023/09/23	R 69,436,315,962.38	14,361
2023/09/26	R 853,182,318,323.01	75,046
2023/09/27	R 768,949,214,038.80	59,543
2023/09/28	R 851,011,378,634.10	69,161
2023/09/29	R 1,115,878,996,764.15	119,672
2023/09/30	R 202,545,994,840.89	23,667
<b>Total</b>	<b>R 14,503,715,310,740.60</b>	<b>1,173,951</b>
<b>Average</b>	<b>R 580,148,612,429.62</b>	<b>46,958</b>

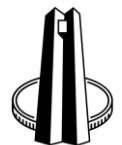


# Total Monthly Message Values and Volumes from October 2022 – September 2023

**SAMOS Message Values and Volumes**



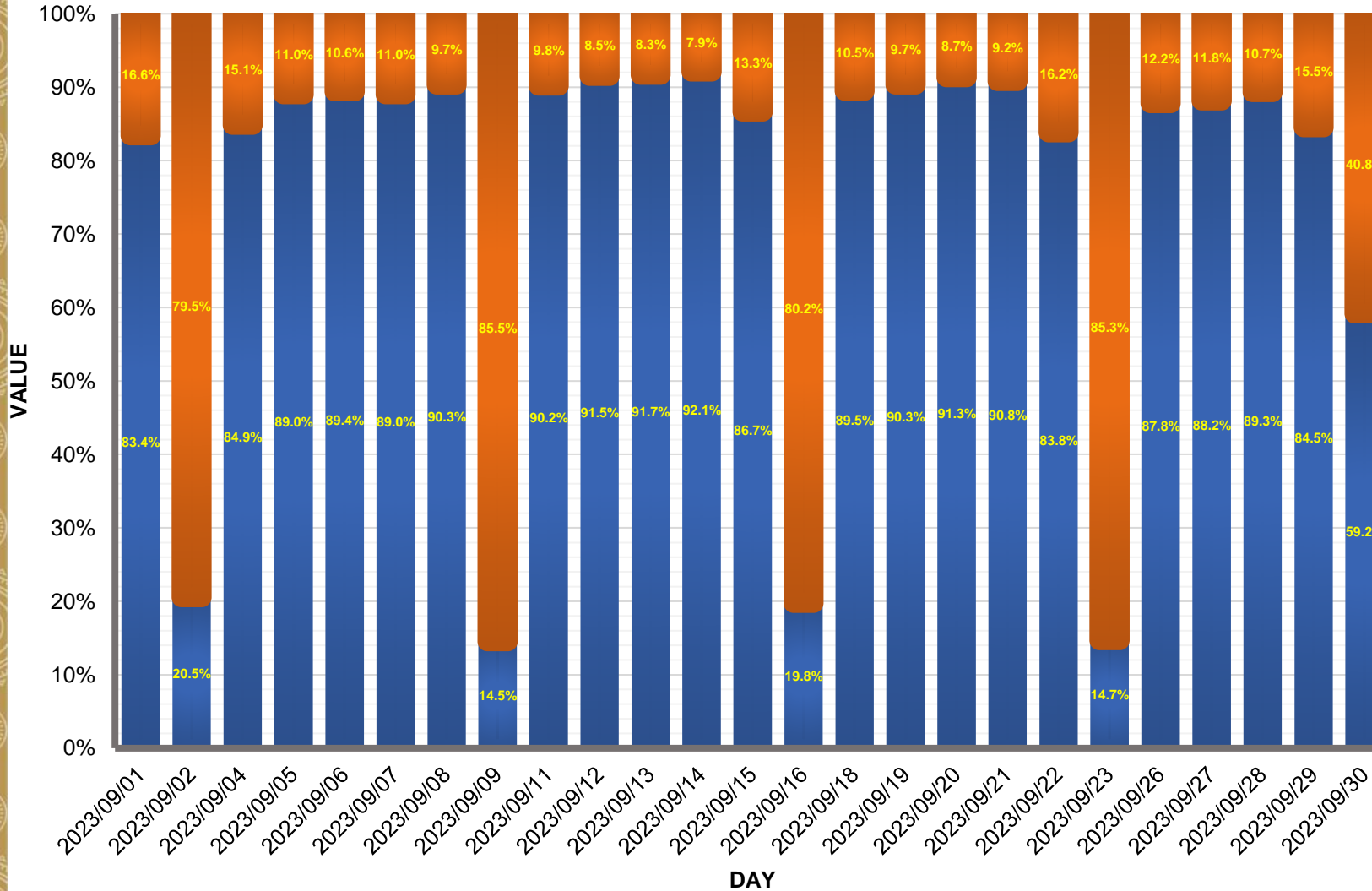
Message Values and Volumes - Monthly		
Month	Value	Volume
Oct-22	R 14,257,530,056,949.50	1,090,702
Nov-22	R 15,153,624,905,216.80	1,111,944
Dec-22	R 14,180,081,356,090.60	1,115,912
Jan-23	R 14,652,787,649,023.00	994,722
Feb-23	R 15,349,051,039,233.10	1,043,649
Mar-23	R 17,034,115,775,132.10	1,233,867
Apr-23	R 13,301,610,691,152.00	1,103,877
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
<b>Total</b>	<b>R 180,523,315,324,712.00</b>	<b>13,757,985</b>
<b>Average</b>	<b>R 15,043,609,610,392.70</b>	<b>1,146,499</b>



# RTL /Retail Batches Message Values for September 2023

RTL Value / Retail Batches Value

■ RTL% ■ Retail Batches%



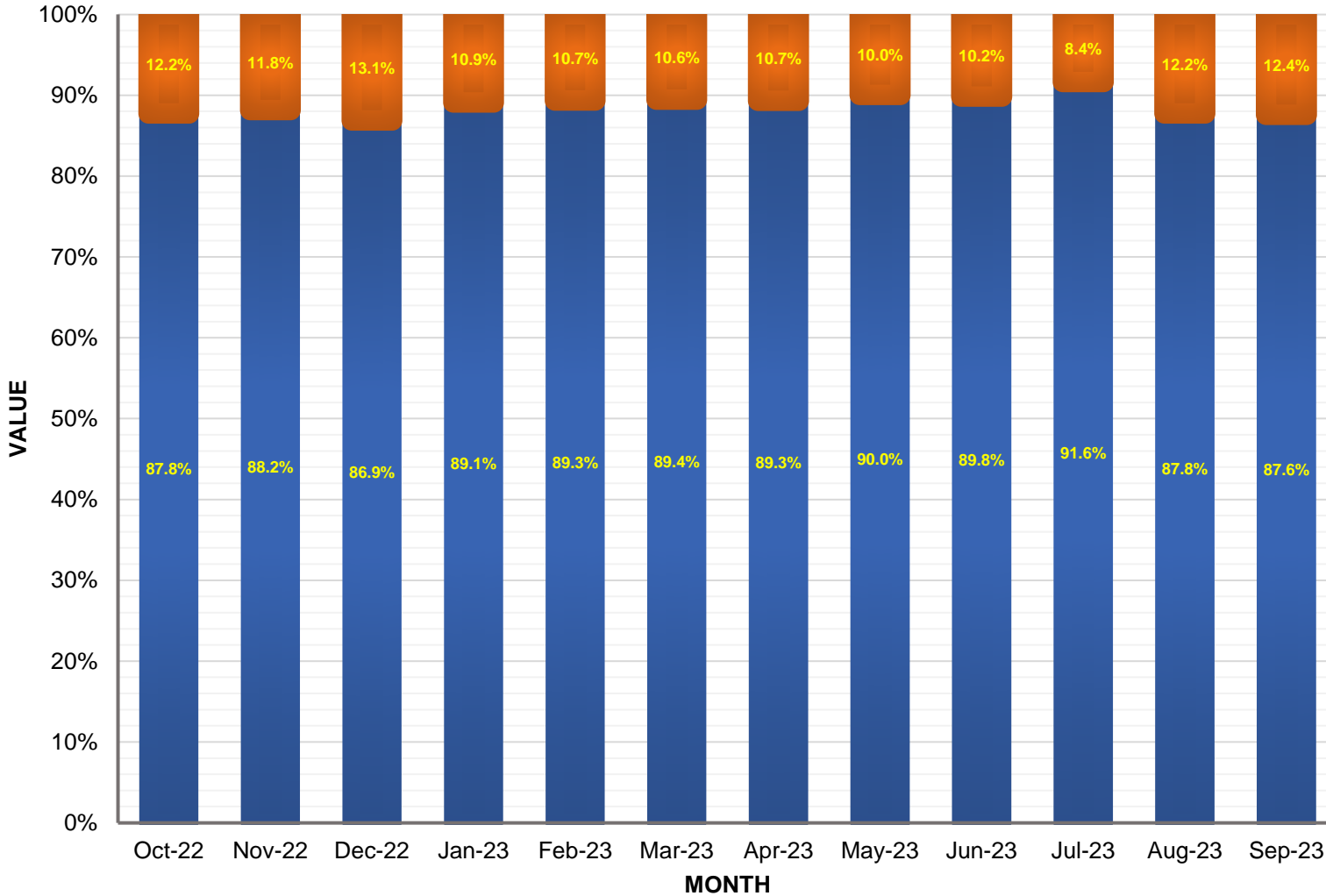
RTL /Retail Batches Message Values		
Date	RTL	Retail Batches
2023/09/01	R 569,603,708,452.14	R 113,066,956,953.84
2023/09/02	R 4,975,701,030.26	R 19,265,189,214.27
2023/09/04	R 372,081,658,816.56	R 66,373,207,315.52
2023/09/05	R 514,032,994,418.11	R 63,437,485,213.61
2023/09/06	R 443,092,771,865.91	R 52,478,865,583.07
2023/09/07	R 497,804,663,306.25	R 61,408,061,243.75
2023/09/08	R 493,534,088,820.82	R 52,854,788,334.66
2023/09/09	R 2,271,233,006.89	R 13,343,153,271.28
2023/09/11	R 453,410,502,552.05	R 49,271,622,155.78
2023/09/12	R 431,312,792,321.55	R 40,054,788,419.87
2023/09/13	R 422,112,455,288.84	R 38,343,313,352.22
2023/09/14	R 493,330,271,516.63	R 42,252,407,913.87
2023/09/15	R 512,274,133,329.08	R 78,820,271,475.44
2023/09/16	R 3,565,466,956.41	R 14,484,953,423.43
2023/09/18	R 413,039,114,750.27	R 48,511,009,925.80
2023/09/19	R 379,744,723,438.10	R 40,589,164,528.26
2023/09/20	R 495,821,192,564.49	R 47,107,074,263.33
2023/09/21	R 523,154,495,507.50	R 52,840,423,143.05
2023/09/22	R 515,522,653,959.44	R 99,510,166,317.43
2023/09/23	R 4,430,590,416.94	R 25,720,234,808.09
2023/09/26	R 578,743,836,506.39	R 80,492,159,622.04
2023/09/27	R 525,805,792,207.93	R 70,638,299,112.69
2023/09/28	R 628,422,280,138.69	R 75,221,195,328.47
2023/09/29	R 771,043,964,586.86	R 141,103,865,580.52
2023/09/30	R 70,012,256,775.78	R 48,279,176,240.42
<b>Total</b>	<b>R 10,119,143,342,533.90</b>	<b>R 1,435,467,832,740.71</b>
<b>Average</b>	<b>R 404,765,733,701.36</b>	<b>R 57,418,713,309.63</b>



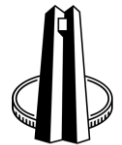
# RTL /Retail Batches Message Values for 12 Months (October 2022 – September 2023)

RTL Value / Batches Value

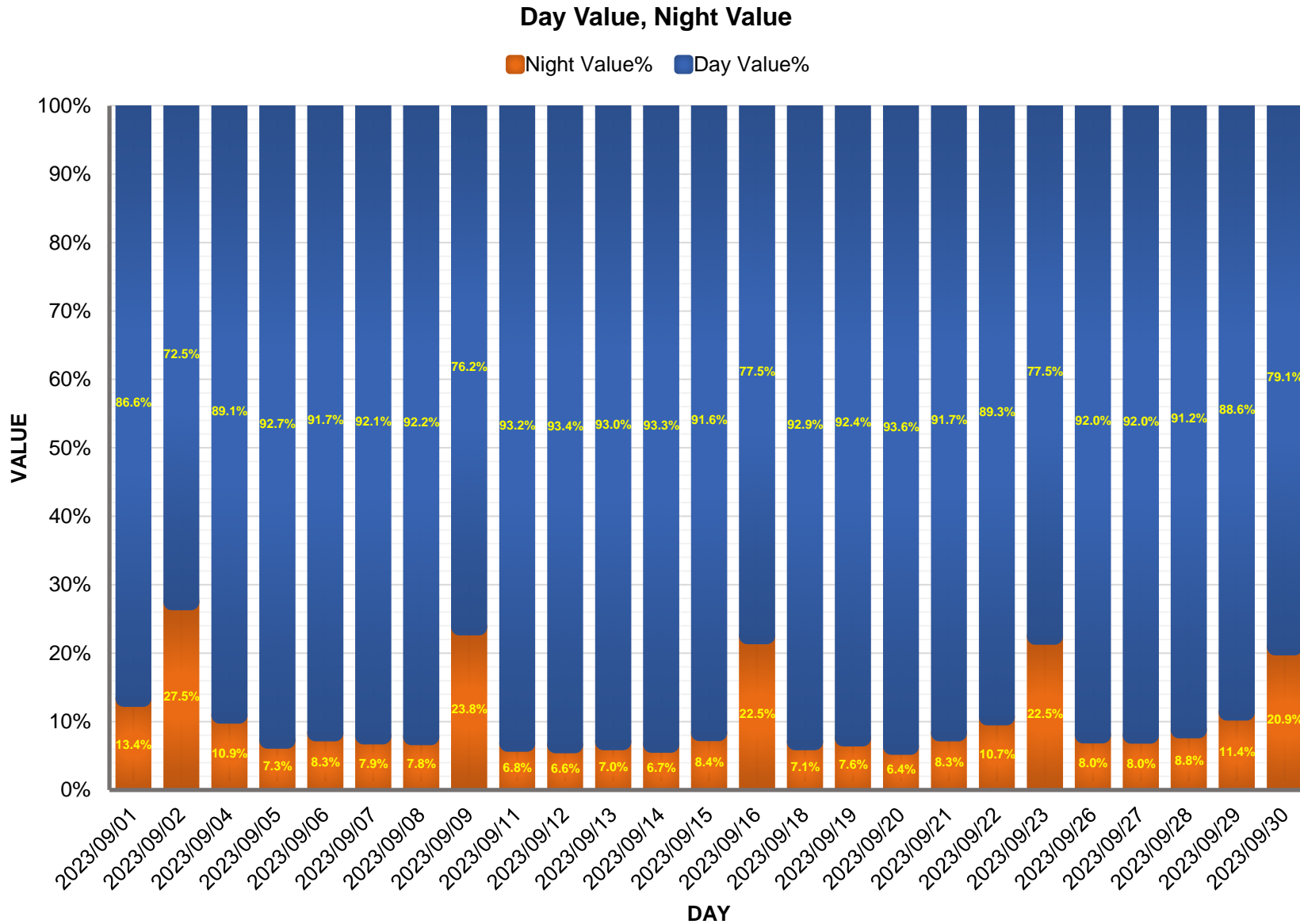
■ RTL% ■ Retail Batches%



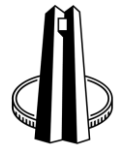
RTL /Batches Message Values		
Month	RTL	Retail Batches
Oct-22	R 10,004,707,477,913.00	R 1,394,099,407,335.48
Nov-22	R 10,853,544,344,958.90	R 1,455,870,889,307.96
Dec-22	R 9,947,267,474,426.85	R 1,499,627,619,992.08
Jan-23	R 10,343,955,109,977.20	R 1,262,300,148,743.54
Feb-23	R 10,995,370,021,207.20	R 1,312,248,344,193.20
Mar-23	R 12,515,492,053,533.60	R 1,477,588,134,380.61
Apr-23	R 10,828,698,705,059.00	R 1,293,348,642,385.71
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 15,818,302,063,197.60	R 1,442,339,343,859.72
Aug-23	R 10,588,197,365,495.90	R 1,476,185,237,182.94
Sep-23	R 10,119,143,342,533.90	R 1,435,467,832,740.71
<b>Total</b>	<b>R 138,109,945,029,309.00</b>	<b>R 16,970,020,070,628.30</b>
<b>Average</b>	<b>R 11,509,162,085,775.80</b>	<b>R 1,414,168,339,219.03</b>



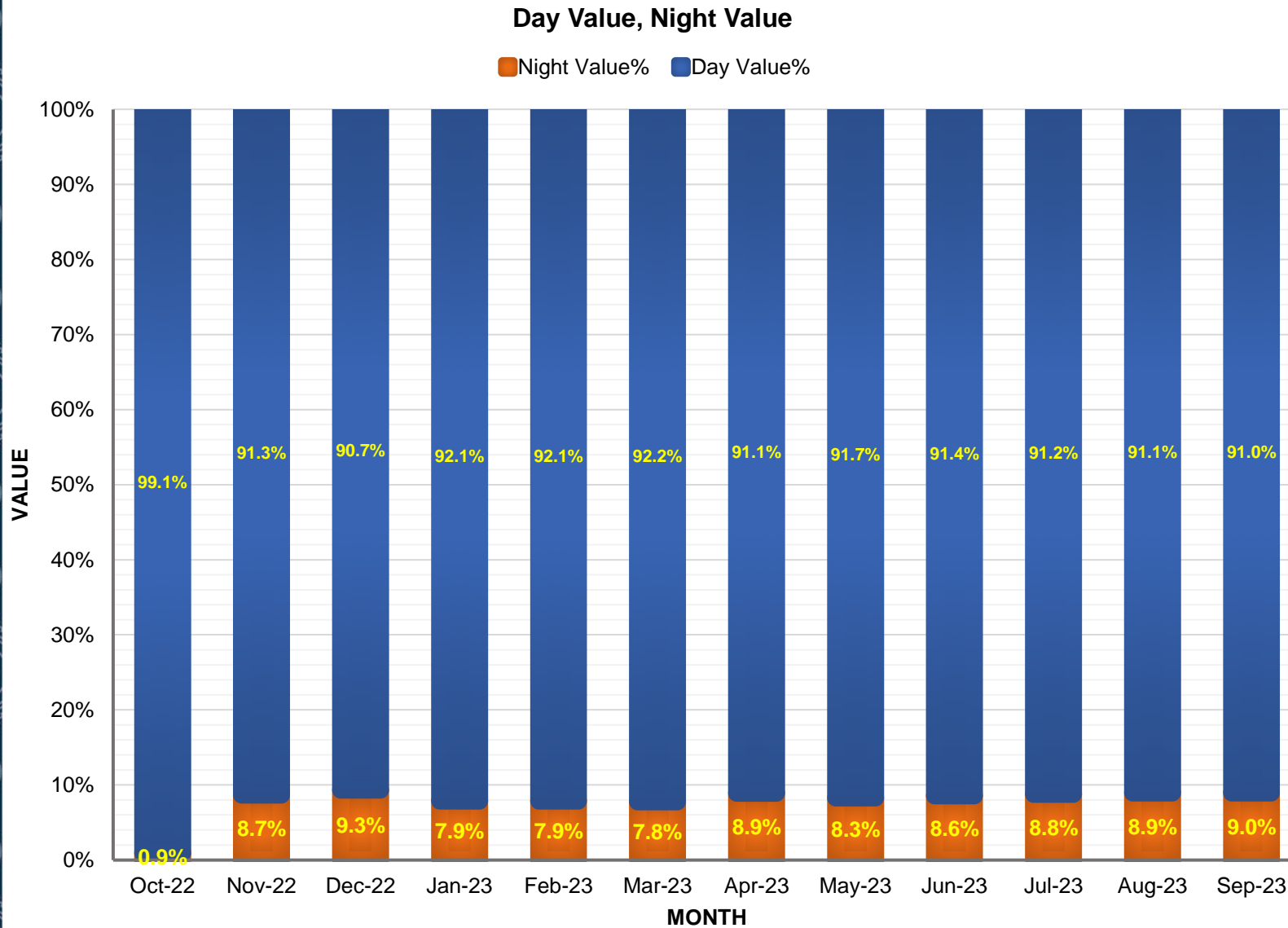
# Day and Night Settlement Values for September 2023



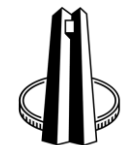
Day and Night Settlement Values		
Date	Night Value	Day Value
2023/09/01	R 111,381,552,311.37	R 721,995,649,922.00
2023/09/02	R 15,603,530,067.28	R 41,106,227,201.48
2023/09/04	R 57,666,114,972.75	R 469,801,605,184.19
2023/09/05	R 52,091,665,406.02	R 665,774,455,944.30
2023/09/06	R 50,373,652,535.45	R 553,040,562,441.53
2023/09/07	R 55,889,979,776.19	R 651,781,789,257.39
2023/09/08	R 52,817,168,636.73	R 626,628,616,293.01
2023/09/09	R 10,886,643,686.04	R 34,789,113,905.58
2023/09/11	R 44,273,438,587.84	R 605,773,724,028.55
2023/09/12	R 37,581,264,038.22	R 532,985,002,549.80
2023/09/13	R 39,680,170,221.91	R 524,963,307,089.68
2023/09/14	R 42,451,227,270.49	R 594,813,973,071.90
2023/09/15	R 60,129,515,076.33	R 656,399,486,760.64
2023/09/16	R 10,992,556,876.47	R 37,814,097,326.69
2023/09/18	R 44,256,370,831.21	R 583,420,273,595.11
2023/09/19	R 38,851,412,055.03	R 473,583,803,939.73
2023/09/20	R 42,546,615,028.99	R 625,782,606,891.91
2023/09/21	R 58,278,522,818.58	R 640,814,112,863.43
2023/09/22	R 82,643,014,770.27	R 693,048,268,943.17
2023/09/23	R 15,601,782,964.11	R 53,834,532,998.27
2023/09/26	R 68,597,686,162.75	R 784,584,632,160.26
2023/09/27	R 61,450,306,029.98	R 707,498,908,008.82
2023/09/28	R 74,871,561,516.52	R 776,139,817,117.58
2023/09/29	R 127,021,961,756.08	R 988,857,035,008.07
2023/09/30	R 42,300,581,983.85	R 160,245,412,857.04
<b>Total</b>	<b>R 1,298,238,295,380.46</b>	<b>R 13,205,477,015,360.10</b>
<b>Average</b>	<b>R 51,929,531,815.22</b>	<b>R 528,219,080,614.41</b>



# Day and Night Settlement Values for 12 Months (October 2022 – September 2023)

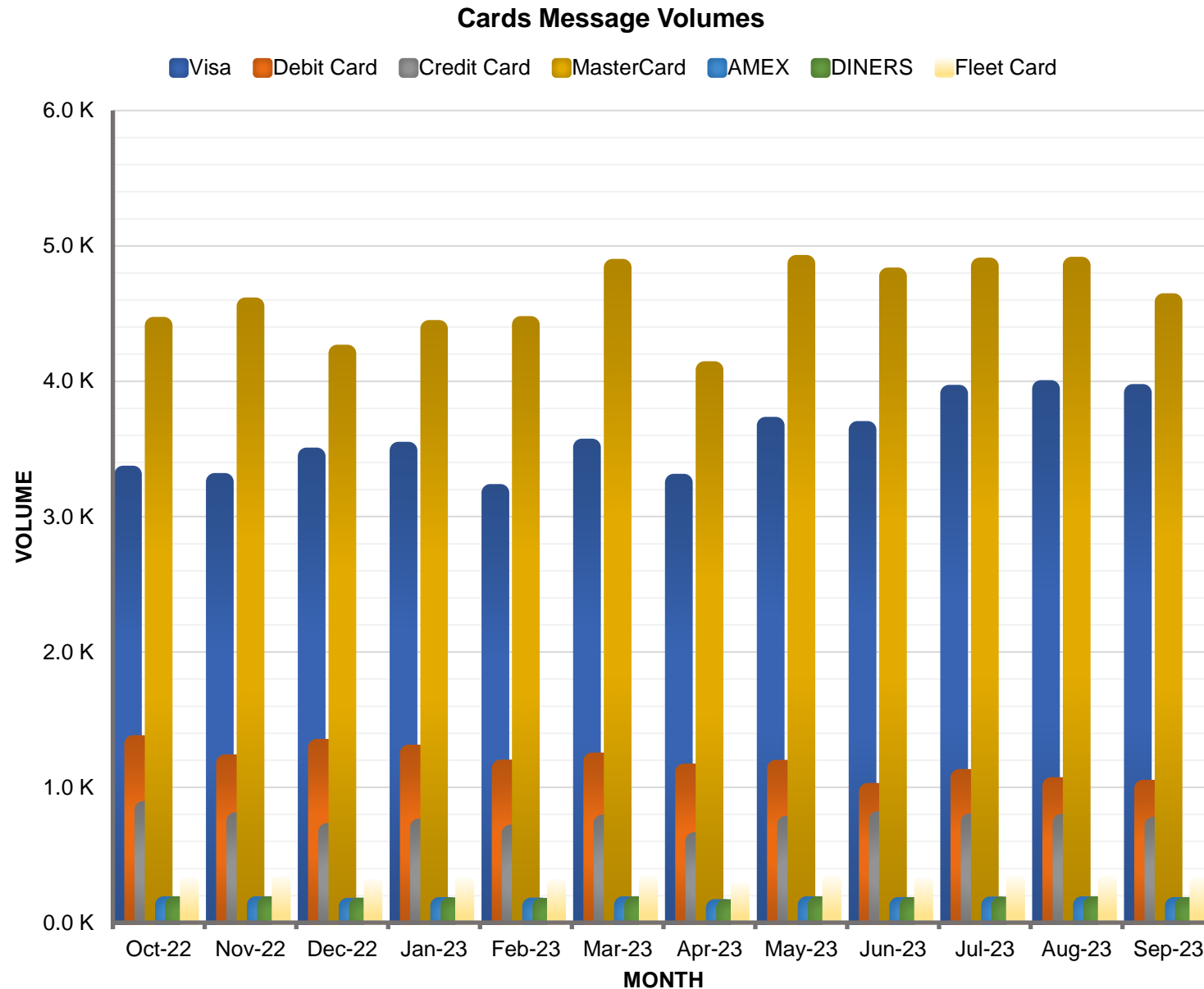


Day and Night Settlement Values		
Month	Night Value	Day Value
Oct-22	R 108,910,888,585.03	R 11,851,632,140,671.20
Nov-22	R 1,066,535,357,272.35	R 11,246,888,860,620.00
Dec-22	R 1,066,944,830,631.81	R 10,379,950,946,890.20
Jan-23	R 913,059,136,169.35	R 10,693,585,820,711.80
Feb-23	R 968,696,887,245.45	R 11,366,039,516,453.80
Mar-23	R 1,089,427,246,038.80	R 12,935,325,088,249.50
Apr-23	R 1,186,151,757,066.09	R 12,115,458,934,085.90
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 14,345,088,319,886.70
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
<b>Total</b>	<b>R 13,054,336,402,709.60</b>	<b>R 150,528,784,859,897.00</b>
<b>Average</b>	<b>R 1,087,861,366,892.47</b>	<b>R 12,544,065,404,991.40</b>





# Cards Message Volumes from October 2022 – September 2023



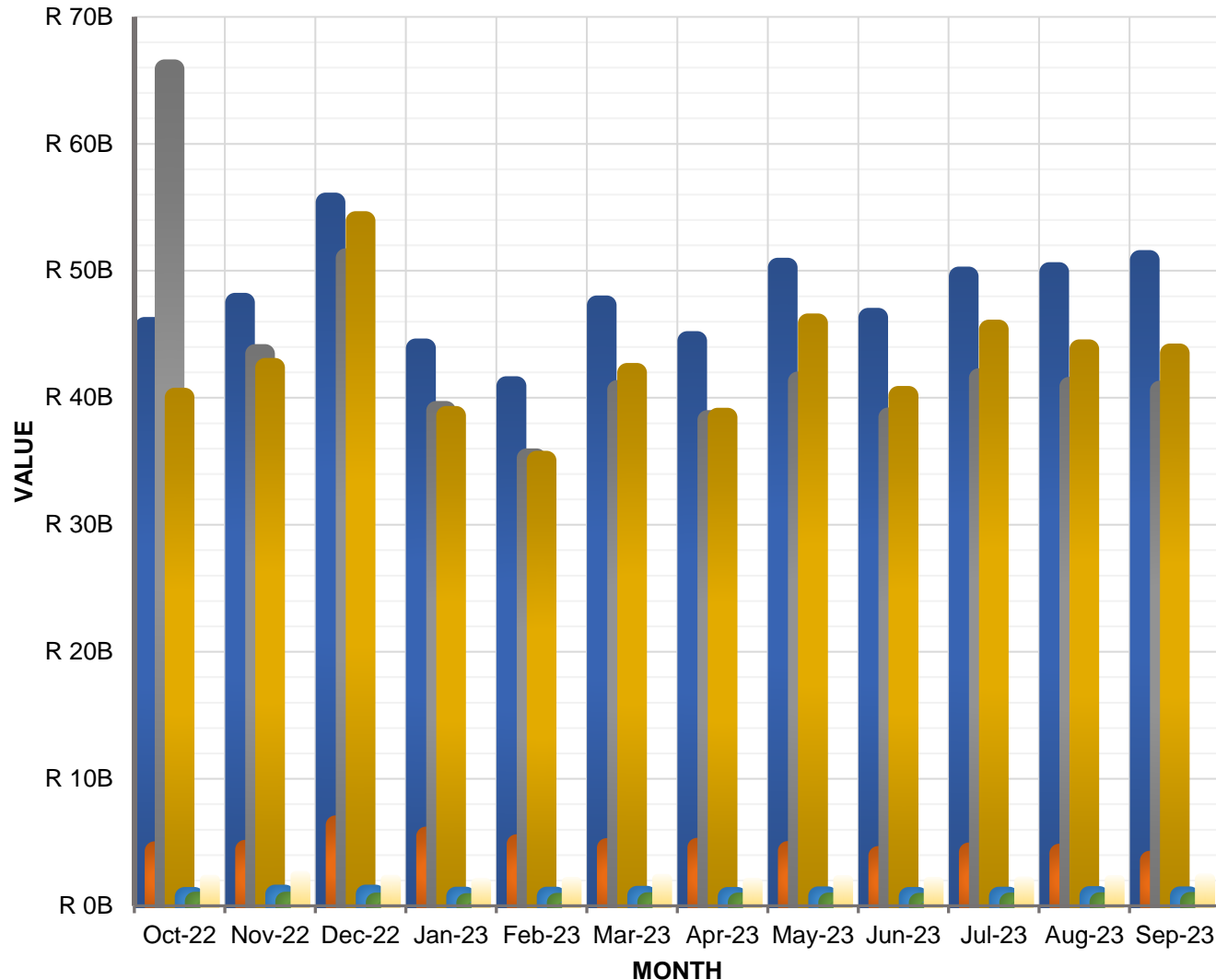
Cards Monthly Volume							
Month	Visa	Debit Card	Credit Card	MasterCard	AMEX	DINERS	Fleet Card
Oct-22	3,311	1,320	834	4,411	130	130	300
Nov-22	3,258	1,179	751	4,555	130	130	312
Dec-22	3,445	1,293	672	4,206	119	120	288
Jan-23	3,489	1,251	705	4,388	125	122	300
Feb-23	3,177	1,140	659	4,416	120	118	288
Mar-23	3,512	1,192	734	4,839	130	130	312
Apr-23	3,251	1,112	604	4,084	110	110	264
May-23	3,672	1,139	726	4,869	130	130	312
Jun-23	3,641	969	760	4,776	124	124	300
Jul-23	3,909	1,070	744	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
<b>Total</b>	<b>42,523</b>	<b>13,668</b>	<b>8,647</b>	<b>54,835</b>	<b>1,501</b>	<b>1,496</b>	<b>3,600</b>
<b>Average</b>	<b>3,544</b>	<b>1,139</b>	<b>721</b>	<b>4,570</b>	<b>125</b>	<b>125</b>	<b>300</b>



# Cards Message Values from October 2022 – September 2023

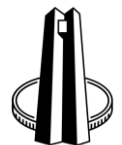
Cards Message Values

■ Visa 
 ■ Debit Card 
 ■ Credit Card 
 ■ MasterCard 
 ■ AMEX 
 ■ DINERS 
 ■ Fleet Card



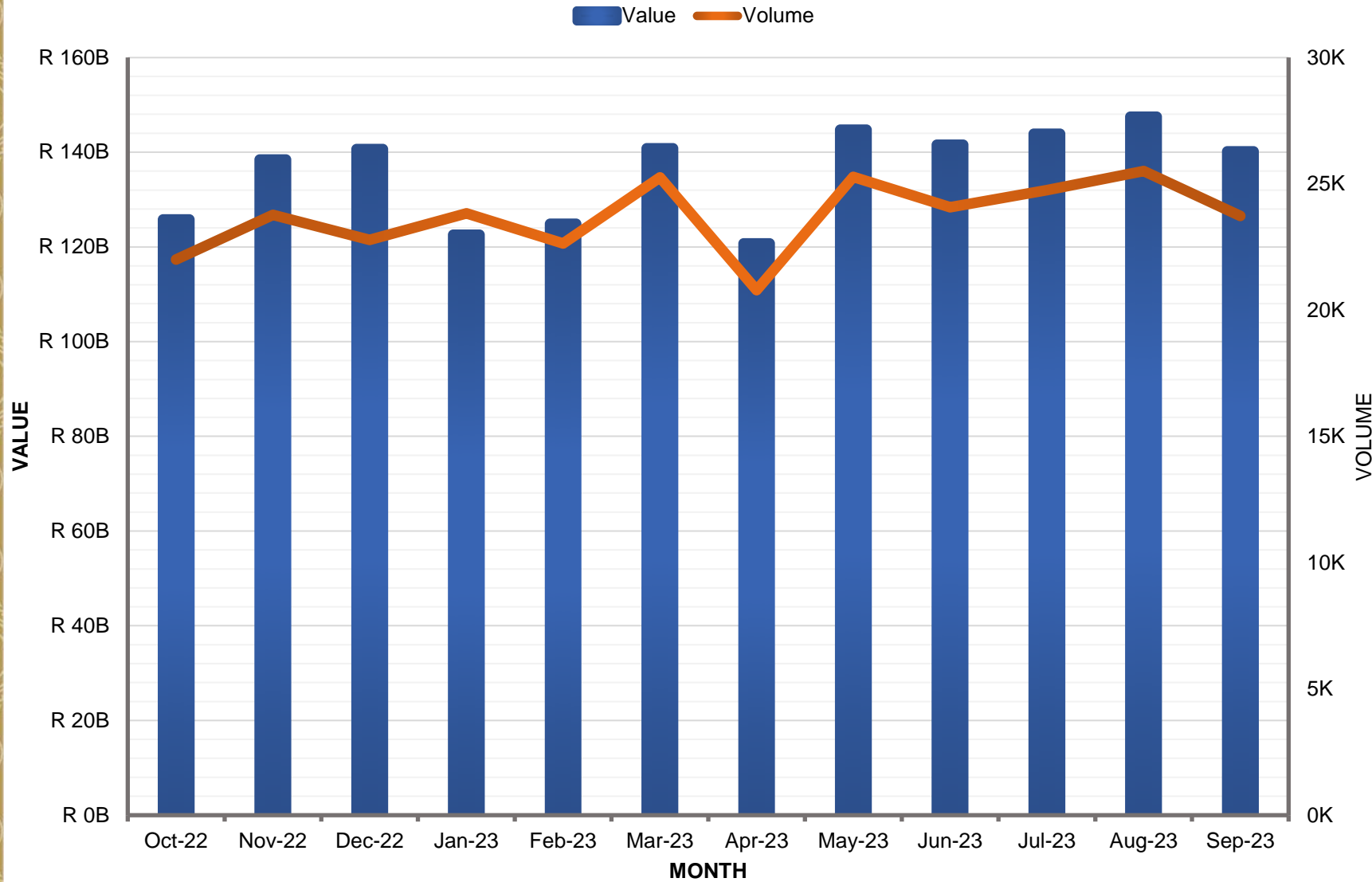
Cards Monthly Values			
Month	Visa	Debit Card	Credit Card
Oct-22	R 45,585,130,538.33	R 4,301,961,298.94	R 65,865,675,084.36
Nov-22	R 47,485,876,821.42	R 4,415,428,339.26	R 43,466,084,389.00
Dec-22	R 55,390,588,217.80	R 6,355,451,724.75	R 51,001,587,746.76
Jan-23	R 43,891,879,434.91	R 5,472,936,939.63	R 38,966,725,442.45
Feb-23	R 40,924,068,883.83	R 4,862,320,918.96	R 35,249,749,126.75
Mar-23	R 47,293,171,228.44	R 4,565,329,450.05	R 40,617,000,052.65
Apr-23	R 44,486,303,530.24	R 4,579,774,724.05	R 38,248,937,391.00
May-23	R 50,254,830,006.77	R 4,327,038,034.39	R 41,303,416,139.75
Jun-23	R 46,315,377,077.37	R 3,944,030,836.17	R 38,460,977,730.08
Jul-23	R 49,553,368,685.16	R 4,218,970,171.19	R 41,556,847,787.65
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
Total	R 571,949,509,810.11	R 54,726,772,369.94	R 516,193,429,995.07
Average	R 47,662,459,150.84	R 4,560,564,364.16	R 43,016,119,166.26

Cards Monthly Values				
Month	MasterCard	AMEX	DINERS	Fleet Card
Oct-22	R 40,031,074,057.78	R 718,756,552.86	R 330,553,645.08	R 2,047,142,726.96
Nov-22	R 42,365,090,107.28	R 895,520,837.10	R 338,254,970.41	R 2,347,362,894.41
Dec-22	R 53,916,892,505.51	R 889,258,480.42	R 258,069,441.76	R 2,048,996,700.02
Jan-23	R 38,580,682,993.19	R 738,812,445.58	R 227,468,256.90	R 1,809,746,518.19
Feb-23	R 35,049,573,870.35	R 724,413,395.03	R 249,415,460.14	R 1,901,921,732.51
Mar-23	R 41,958,612,925.79	R 810,378,244.75	R 287,052,791.33	R 2,123,465,688.29
Apr-23	R 38,434,404,085.46	R 710,619,827.01	R 277,674,793.42	R 1,831,426,510.63
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
Total	R 509,080,929,005.72	R 9,230,998,159.91	R 3,352,352,037.90	R 24,140,068,855.21
Average	R 42,423,410,750.48	R 769,249,846.66	R 279,362,669.83	R 2,011,672,404.60



# Real Time Clearing (RTC) Monthly Values and Volumes from October 2022 – September 2023

Real Time Clearing (RTC) Monthly Values and Volumes

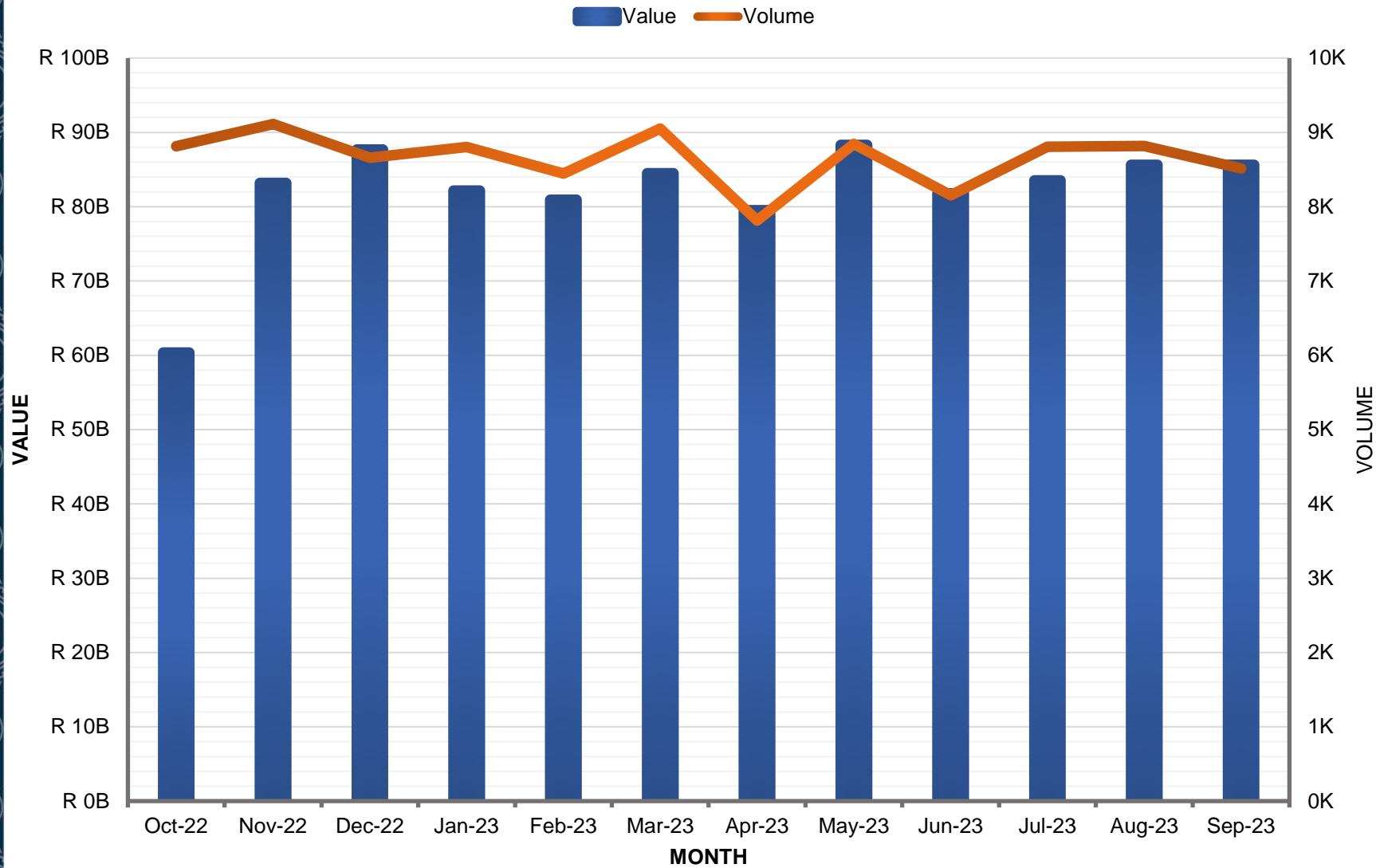


RTC Monthly Value and Volumes		
Month	Value	Volume
Oct-22	R 125,788,754,167.61	22,005
Nov-22	R 138,446,003,721.95	23,770
Dec-22	R 140,629,590,925.53	22,778
Jan-23	R 122,543,430,983.94	23,832
Feb-23	R 124,876,835,403.94	22,641
Mar-23	R 140,820,799,098.73	25,254
Apr-23	R 120,717,474,434.30	20,788
May-23	R 144,761,400,063.88	25,269
Jun-23	R 141,573,438,441.86	24,069
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
<b>Total</b>	<b>R 1,631,727,625,055.75</b>	<b>284,387</b>
<b>Average</b>	<b>R 135,977,302,087.98</b>	<b>23,699</b>

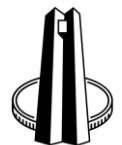


# Electronic Funds Transfer (EFT) DR Monthly Values and Volumes from October 2022 – September 2023

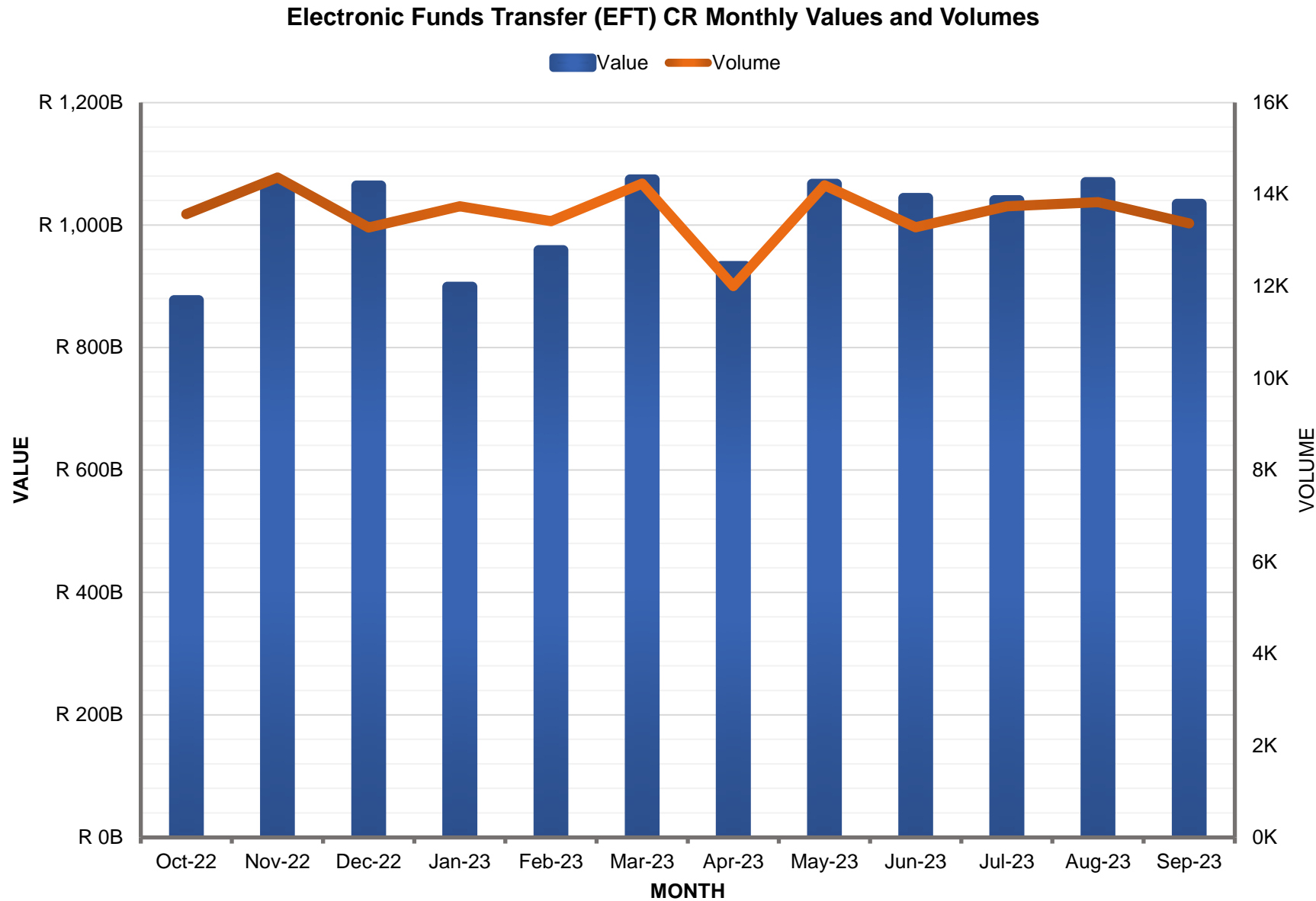
Electronic Funds Transfer (EFT) DR Monthly Values and Volumes



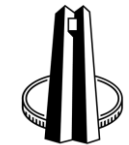
EFT DR Monthly Value and Volumes		
Month	Value	Volume
Oct-22	R 60,377,983,180.28	8,812
Nov-22	R 83,190,306,298.10	9,113
Dec-22	R 87,698,913,657.21	8,660
Jan-23	R 82,167,047,669.90	8,802
Feb-23	R 80,933,620,096.86	8,445
Mar-23	R 84,505,391,290.37	9,051
Apr-23	R 79,514,951,790.58	7,815
May-23	R 88,308,002,644.82	8,843
Jun-23	R 81,788,102,900.03	8,155
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
Total	R 983,255,329,984.29	103,833
Average	R 81,937,944,165.36	8,653



# Electronic Funds Transfer (EFT) CR Monthly Values and Volumes from October 2022 – September 2023

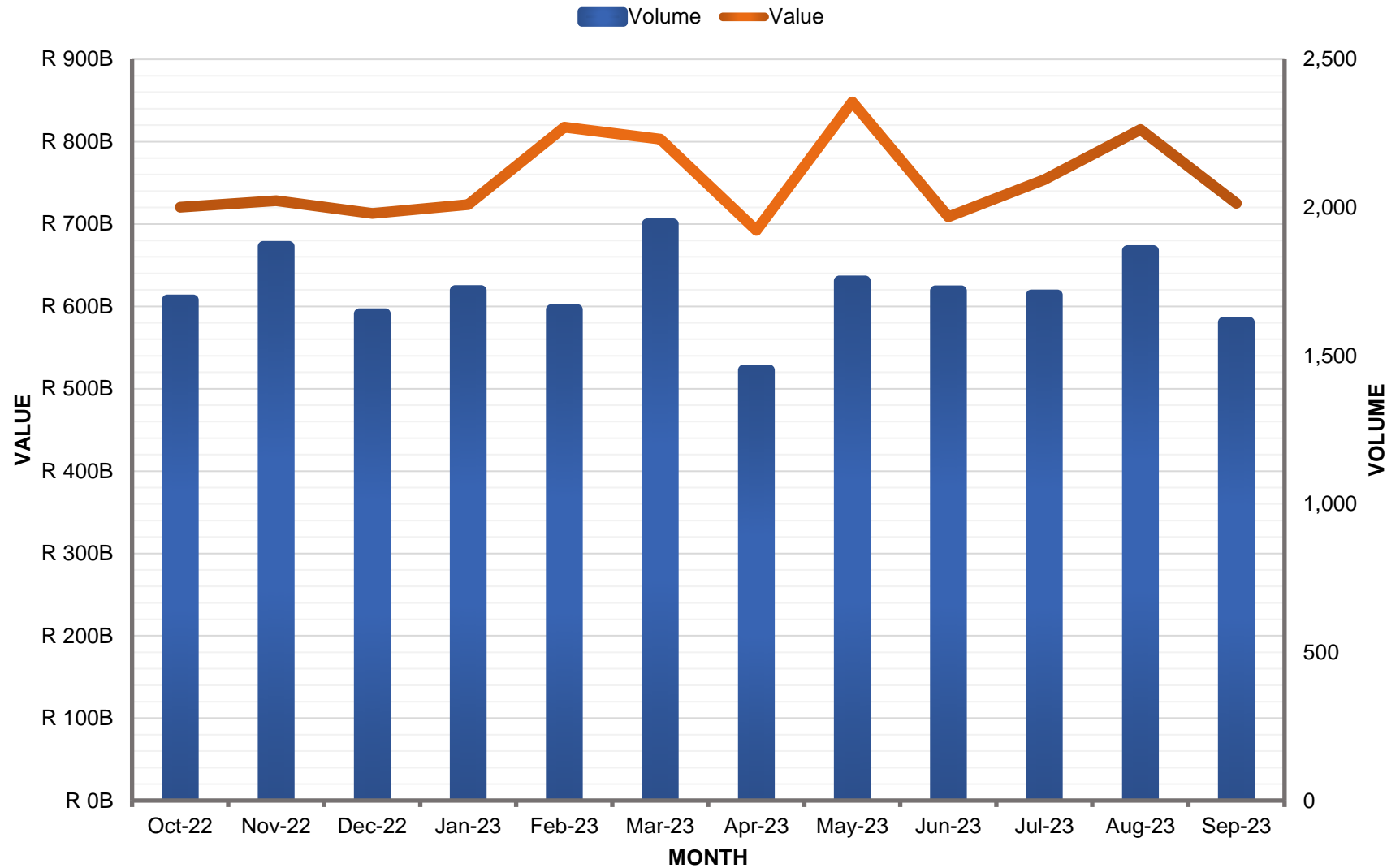


EFT CR Monthly Value and Volumes		
Month	Value	Volume
Oct-22	R 877,311,978,753.65	13,568
Nov-22	R 1,064,982,352,505.87	14,365
Dec-22	R 1,064,471,525,862.57	13,278
Jan-23	R 899,200,592,486.70	13,742
Feb-23	R 958,893,613,390.06	13,417
Mar-23	R 1,074,407,540,847.17	14,234
Apr-23	R 933,117,042,340.13	12,004
May-23	R 1,067,027,584,247.55	14,195
Jun-23	R 1,043,950,655,679.26	13,282
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
<b>Total</b>	<b>R 12,128,234,904,886.60</b>	<b>163,022</b>
<b>Average</b>	<b>R 1,010,686,242,073.88</b>	<b>13,585</b>

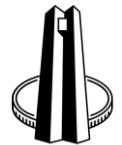


# CLS Settlement Values and Volumes from October 2022 – September 2023

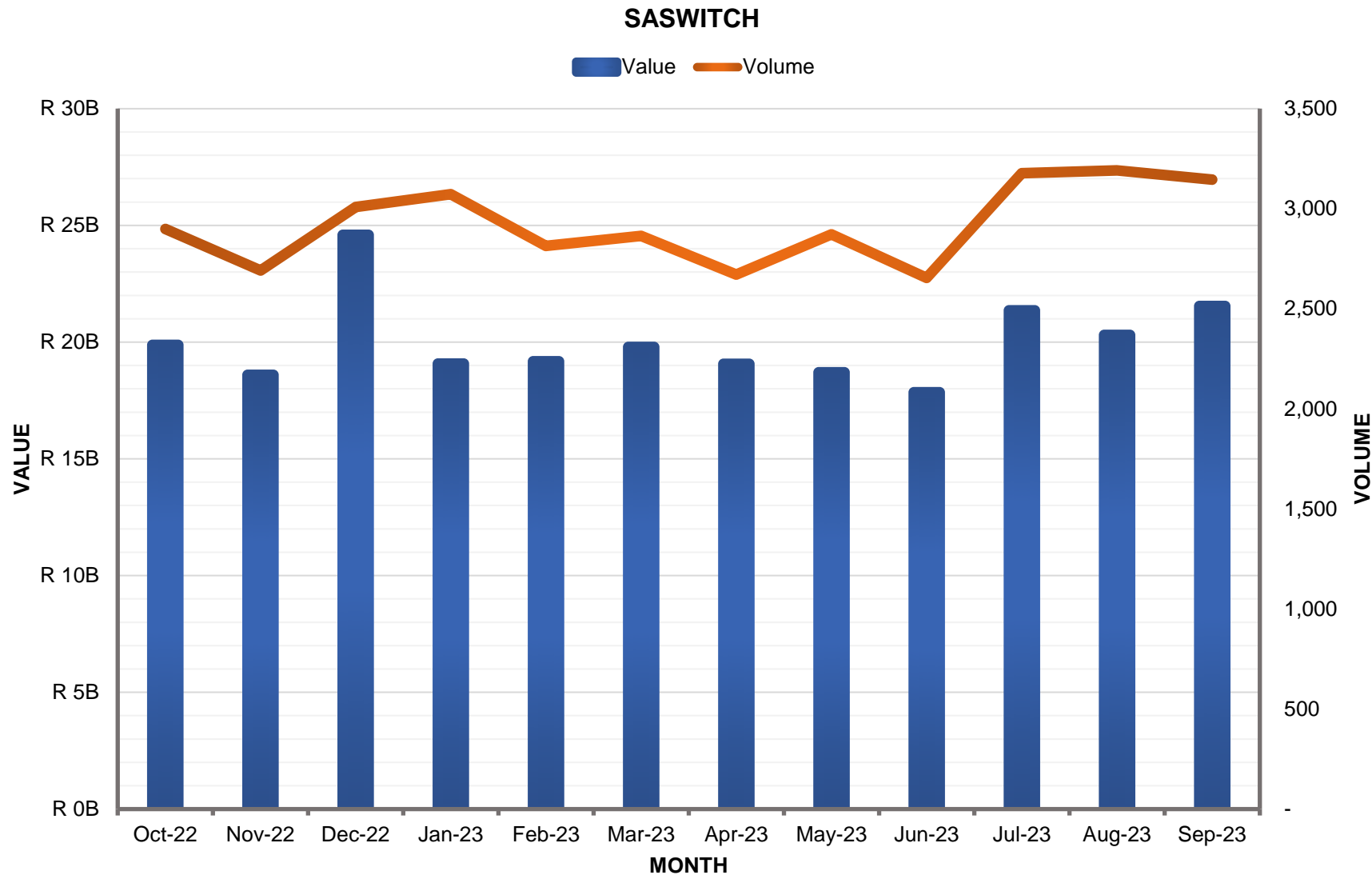
CLS Settlement - Monthly Values and Volumes



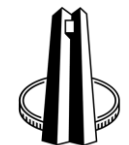
CLS Settlement - Monthly Values and Volumes		
Month	Value	Volume
Oct-22	R 720,384,277,402.62	1,688
Nov-22	R 728,325,869,921.14	1,869
Dec-22	R 712,655,557,930.90	1,642
Jan-23	R 723,613,294,665.68	1,720
Feb-23	R 817,570,709,746.12	1,656
Mar-23	R 802,976,956,480.78	1,945
Apr-23	R 692,315,807,375.06	1,452
May-23	R 848,236,725,900.98	1,752
Jun-23	R 708,610,112,332.68	1,719
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
<b>Total</b>	<b>R 9,048,230,987,550.98</b>	<b>20,616</b>
<b>Average</b>	<b>R 754,019,248,962.58</b>	<b>1,718</b>



# SASWITCH Values and Volumes from October 2022 – September 2023

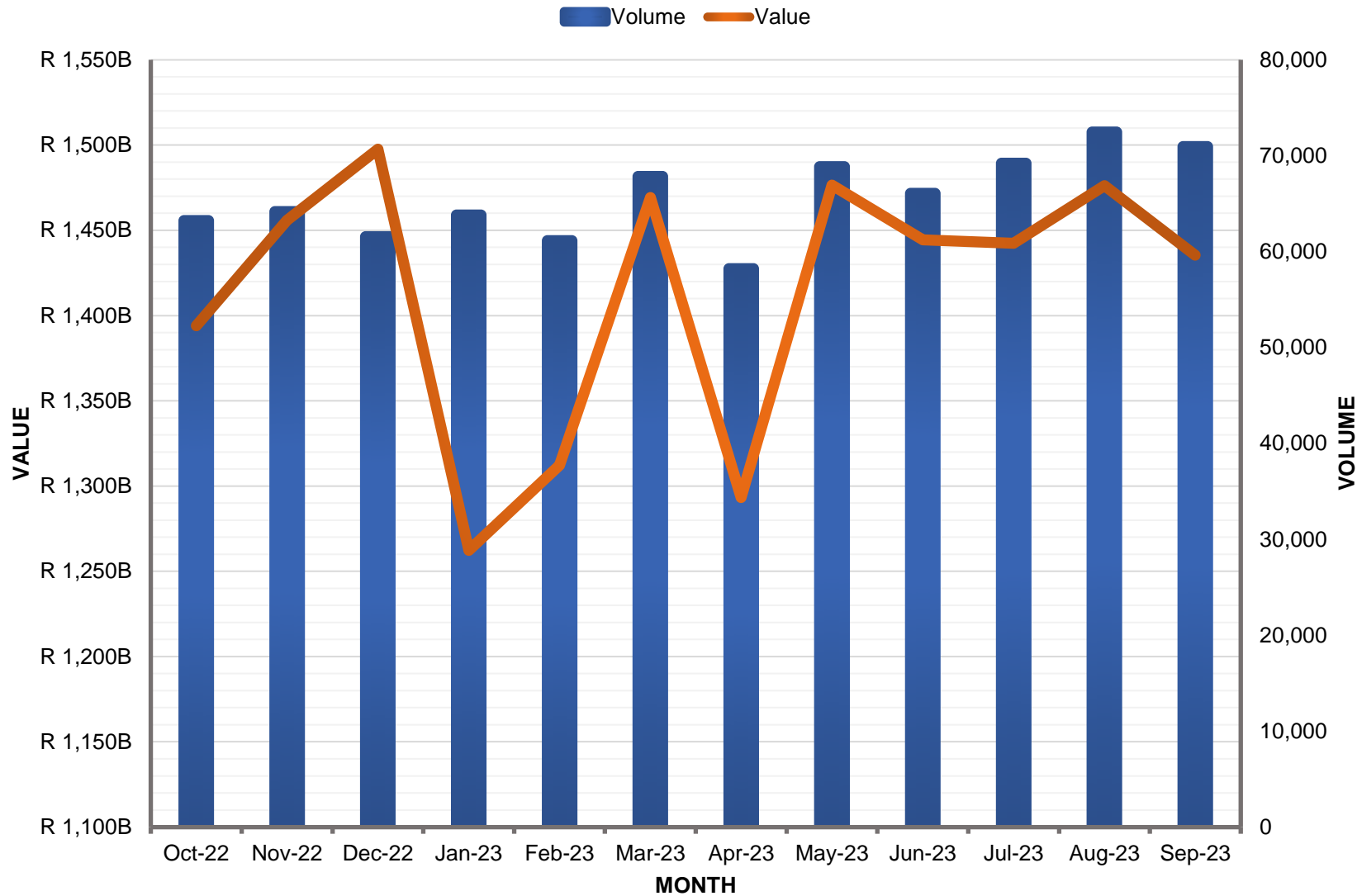


SASWITCH Monthly Values		
Month	Value	Volume
Oct-22	R 19,878,823,901.91	2,898
Nov-22	R 18,590,777,039.53	2,691
Dec-22	R 24,587,703,245.40	3,009
Jan-23	R 19,081,195,832.52	3,072
Feb-23	R 19,180,734,186.23	2,814
Mar-23	R 19,791,490,390.13	2,864
Apr-23	R 19,064,806,787.57	2,671
May-23	R 18,702,930,782.66	2,872
Jun-23	R 17,846,949,988.33	2,654
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
<b>Total</b>	<b>R 239,925,849,856.09</b>	<b>35,059</b>
<b>Average</b>	<b>R 19,993,820,821.34</b>	<b>2,922</b>

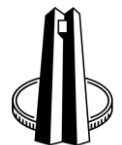


# Retail Values and Volumes from October 2022 – September 2023

Retail Monthly Values and Volumes



Retail Monthly Values and Volumes		
Month	Value	Volume
Oct-22	R 1,394,099,407,335.48	63,231
Nov-22	R 1,455,870,889,307.96	64,190
Dec-22	R 1,497,514,938,944.87	61,571
Jan-23	R 1,262,300,148,743.54	63,806
Feb-23	R 1,312,248,344,193.20	61,142
Mar-23	R 1,469,159,711,537.24	67,851
Apr-23	R 1,293,348,642,385.71	58,228
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
<b>Total</b>	<b>R 16,959,478,966,737.80</b>	<b>787,603</b>
<b>Average</b>	<b>R 1,413,289,913,894.81</b>	<b>65,634</b>





# Summarised Volumes and Values Totals for September 2023

Summarised totals		
Receiver	Volume	Value
Payment Cash Withdrawal/Deposit (KPSBV)	8,462 R	307,017,694,652.44
Payment Dematerialised MM Instrument (MPDEM)	4,174 R	140,831,442,199.06
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,629 R	725,137,730,668.14
Payment any Money Market Product (MPMMI)	191 R	23,185,746,547.18
Settlement of Derivative Margin Calls (OSDMC)	61 R	14,755,558,964.86





# THANK YOU



SOUTH AFRICAN RESERVE BANK