



Settlement Statistics and Indicators



September 2024



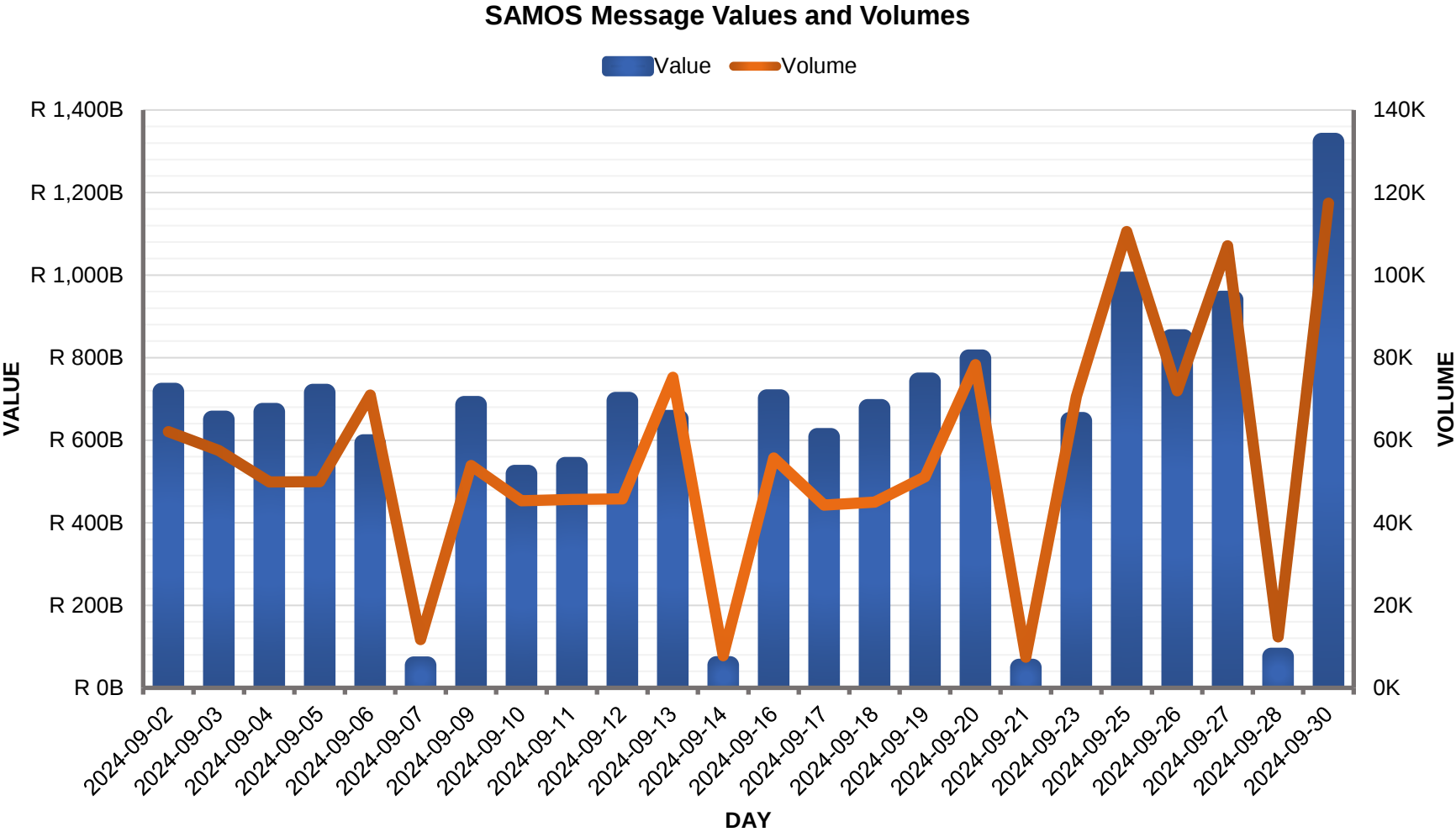
SOUTH AFRICAN RESERVE BANK

Settlement Main Indicators for September 2024

- ✓ In September 2024, SAMOS processed **1,347,291** transactions to the value of **ZAR 14,938,498,449,938.50**
- ✓ Peak volume was **117,416** and peak value was **ZAR 1,323,059,534,427.39** on the 30th of September 2024.
- ✓ An average number of transactions processed per day was **56,137** representing an average value of **ZAR 622,437,435,414.10**
- ✓ 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.



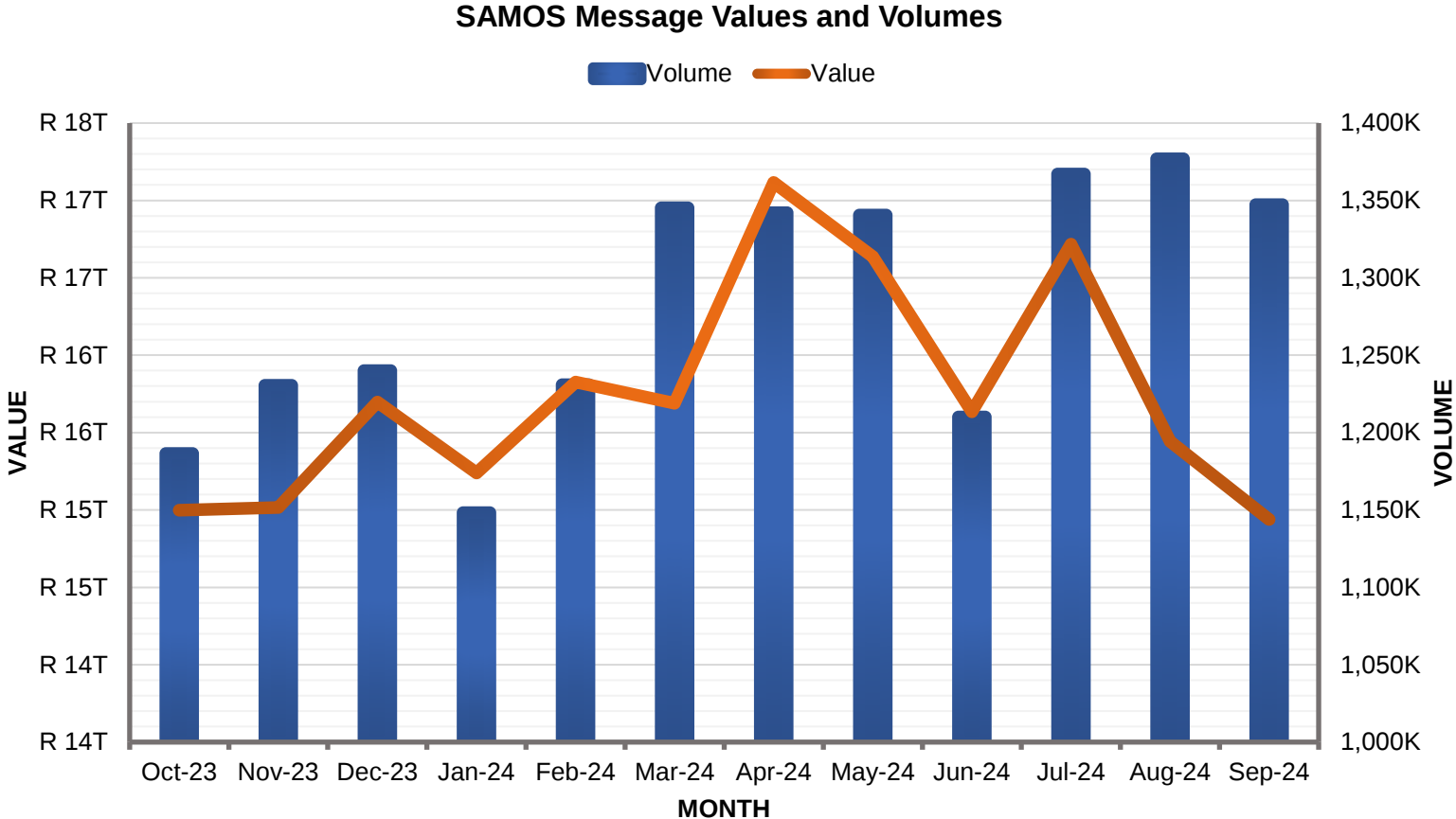
Daily Message Values and Volumes for September 2024



Daily Values and Volumes per month		
Date	Value	Volume
2024-09-02	R 717,436,473,739.59	62,037
2024-09-03	R 649,918,875,298.74	57,491
2024-09-04	R 668,689,321,315.19	49,864
2024-09-05	R 714,986,453,332.51	49,935
2024-09-06	R 592,710,027,398.45	70,917
2024-09-07	R 54,391,037,115.12	11,683
2024-09-09	R 685,500,272,518.29	53,832
2024-09-10	R 518,668,581,728.01	45,343
2024-09-11	R 537,711,680,479.81	45,666
2024-09-12	R 695,385,718,997.09	45,773
2024-09-13	R 651,770,005,330.06	75,211
2024-09-14	R 55,077,166,106.02	7,779
2024-09-16	R 701,564,366,465.02	55,675
2024-09-17	R 607,815,562,294.94	44,259
2024-09-18	R 678,026,512,689.47	45,006
2024-09-19	R 742,254,866,779.97	51,135
2024-09-20	R 798,159,264,411.68	78,260
2024-09-21	R 48,840,087,575.23	7,435
2024-09-23	R 646,653,174,388.80	70,624
2024-09-25	R 986,674,945,906.53	110,559
2024-09-26	R 847,174,500,899.27	71,990
2024-09-27	R 940,461,700,054.91	107,072
2024-09-28	R 75,568,320,686.41	12,329
2024-09-30	R 1,323,059,534,427.39	117,416
Total	R 14,938,498,449,938.50	1,347,291
Average	R 622,437,435,414.10	56,137

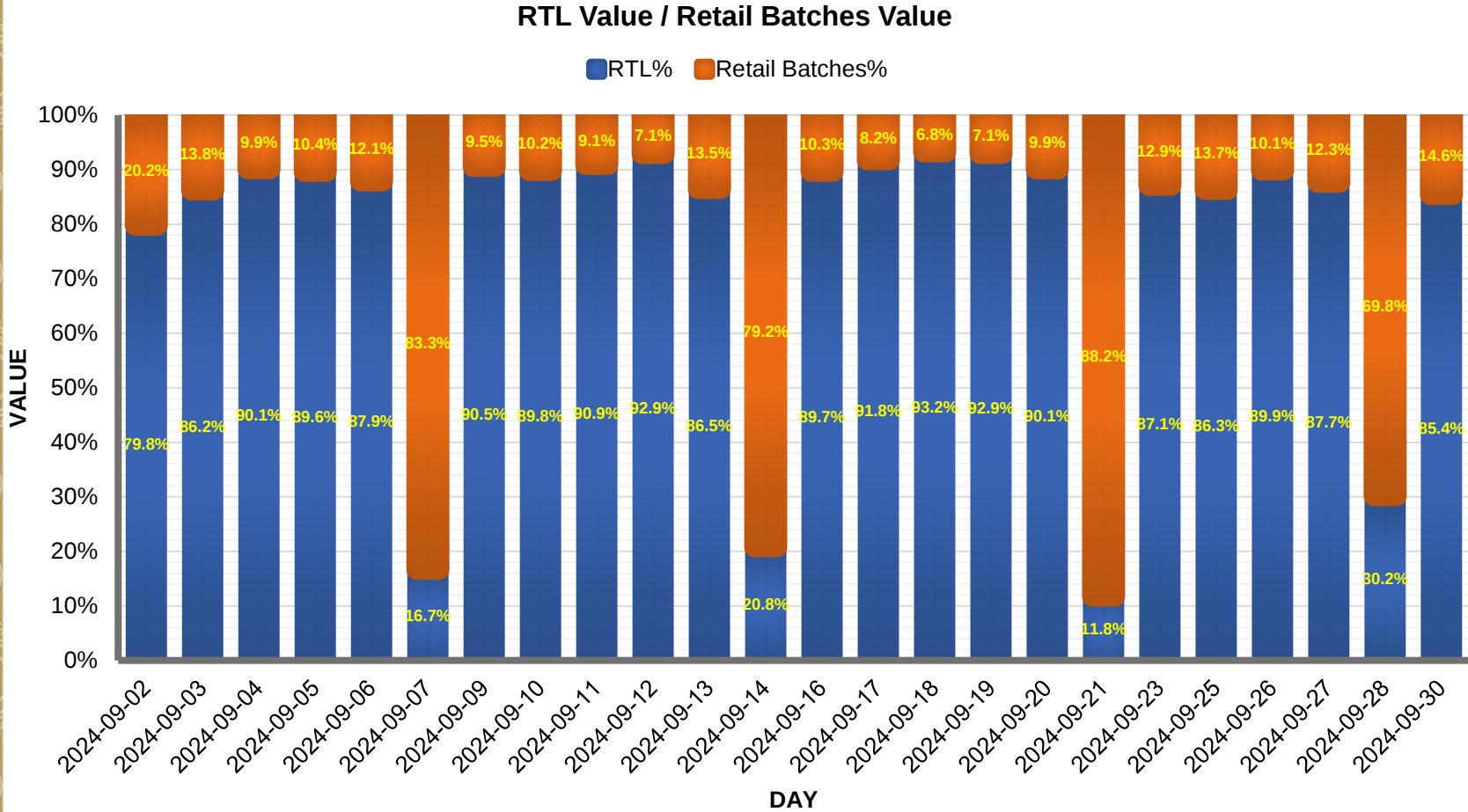


Total Monthly Message Values and Volumes from October 2023 - September 2024



Message Values and Volumes - Monthly		
Month	Value	Volume
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
May-24	R 16,636,457,507,124.50	1,340,556
Jun-24	R 15,633,879,083,599.90	1,210,081
Jul-24	R 16,718,117,106,498.50	1,367,066
Aug-24	R 15,442,595,338,070.40	1,376,917
Sep-24	R 14,938,498,449,938.50	1,347,291
Total	R 188,951,373,978,196.00	15,365,580
Average	R 15,745,947,831,516.40	1,280,465

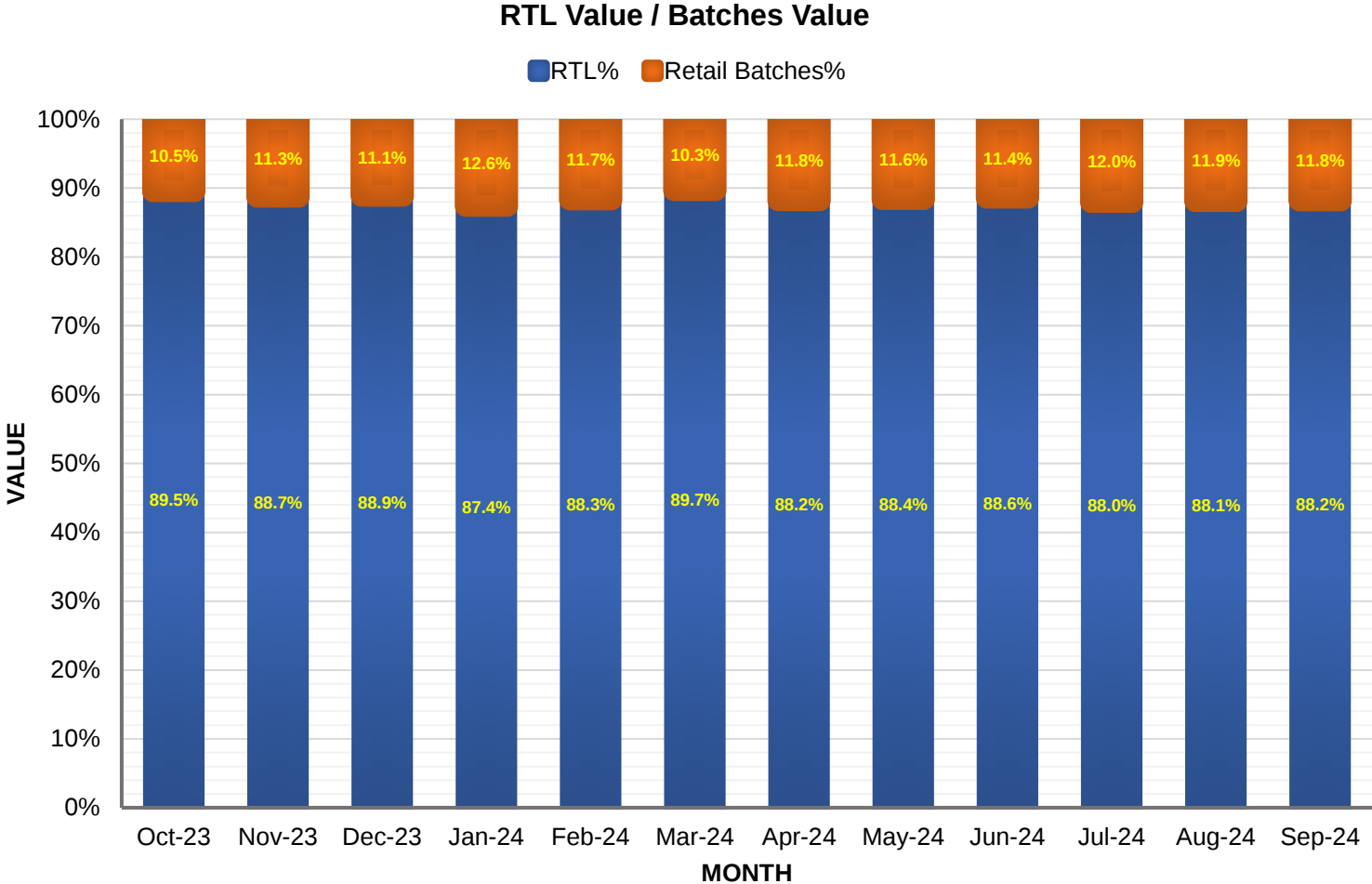
RTL/Retail Batches Message Values for September 2024



RTL /Retail Batches Message Values		
Date	RTL	Retail Batches
2024-09-02	R 481,117,418,347.58	R 121,910,952,931.59
2024-09-03	R 470,385,406,502.37	R 75,204,971,244.64
2024-09-04	R 511,818,921,310.87	R 56,056,421,016.40
2024-09-05	R 548,629,613,349.57	R 63,543,684,661.28
2024-09-06	R 456,290,550,367.77	R 62,924,665,909.06
2024-09-07	R 3,573,181,171.32	R 17,855,787,415.04
2024-09-09	R 522,367,960,598.90	R 54,588,993,018.68
2024-09-10	R 401,486,541,624.38	R 45,663,925,264.88
2024-09-11	R 416,472,244,388.09	R 41,751,558,744.97
2024-09-12	R 568,914,659,944.93	R 43,494,661,337.98
2024-09-13	R 479,109,719,364.61	R 74,892,182,697.52
2024-09-14	R 4,505,537,124.19	R 17,159,313,698.99
2024-09-16	R 506,110,662,825.93	R 58,291,984,541.34
2024-09-17	R 472,923,752,246.58	R 42,407,146,867.61
2024-09-18	R 564,385,545,433.63	R 41,144,457,179.09
2024-09-19	R 605,161,101,649.26	R 46,109,051,840.36
2024-09-20	R 591,044,670,327.73	R 65,005,707,250.43
2024-09-21	R 2,037,286,176.49	R 15,299,958,910.82
2024-09-23	R 475,655,207,247.36	R 70,563,648,101.78
2024-09-25	R 719,864,524,315.45	R 114,125,988,784.13
2024-09-26	R 663,231,168,049.28	R 74,539,624,465.21
2024-09-27	R 694,480,803,413.94	R 97,793,884,467.40
2024-09-28	R 11,404,993,703.68	R 26,388,404,603.47
2024-09-30	R 950,005,385,851.84	R 162,574,862,260.86
Total	R 11,120,976,855,335.70	R 1,489,291,837,213.53
Average	R 463,374,035,638.99	R 62,053,826,550.56

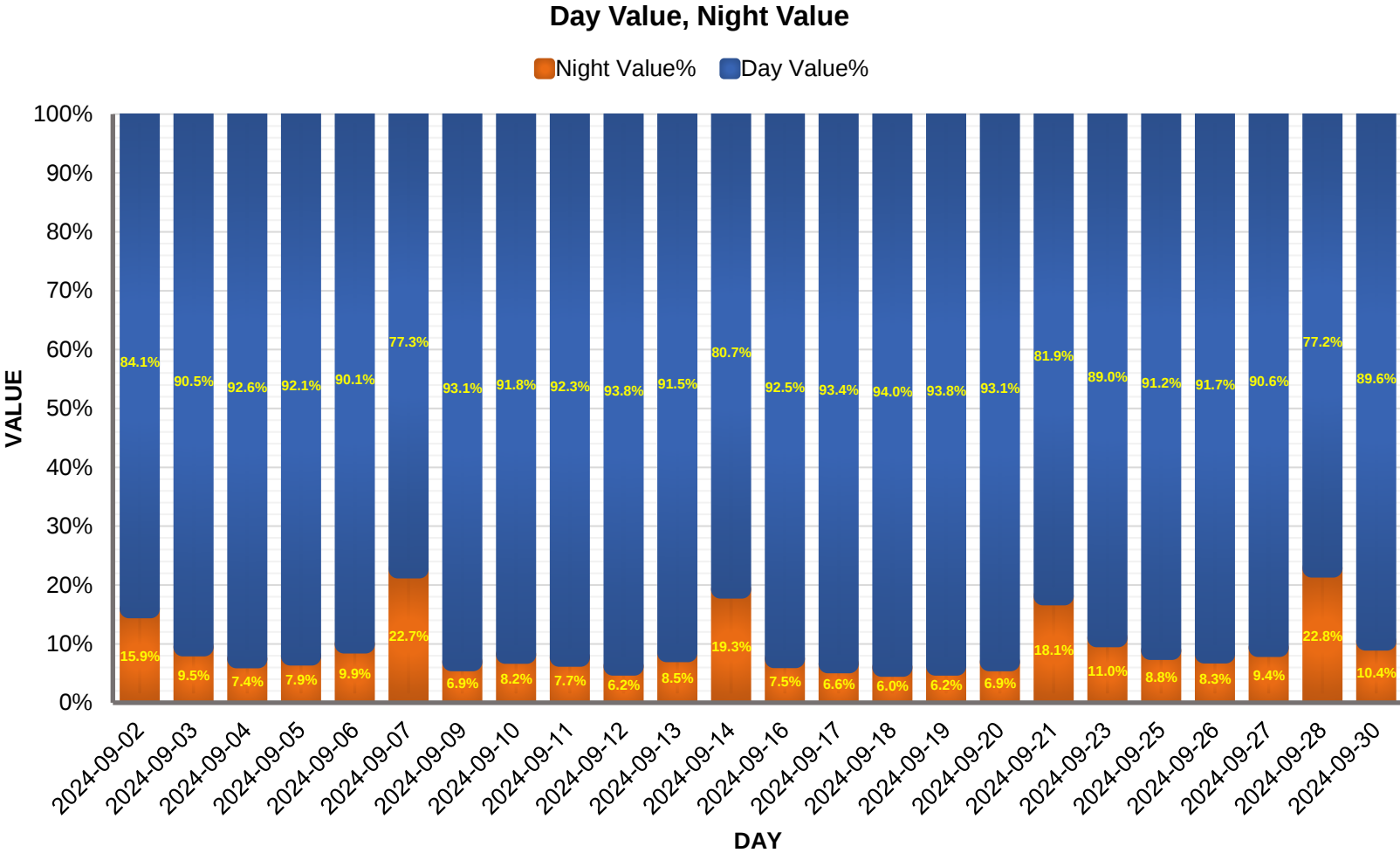


RTL /Retail Batches Message Values for 12 Months (October 2023 - September 2024)



RTL /Batches Message Values		
Month	RTL	Retail Batches
Oct-23	R 12,278,996,527,736.50	R 1,435,467,832,740.71
Nov-23	R 12,598,560,112,765.90	R 1,601,443,639,688.64
Dec-23	R 12,267,852,374,217.20	R 1,537,926,323,678.94
Jan-24	R 10,777,403,248,219.90	R 1,552,983,463,201.37
Feb-24	R 10,344,397,132,175.40	R 1,365,971,952,179.45
Mar-24	R 12,546,410,955,954.50	R 1,442,432,114,572.07
Apr-24	R 10,962,520,644,829.00	R 1,465,156,167,995.37
May-24	R 11,703,310,983,991.70	R 1,537,751,638,580.73
Jun-24	R 11,053,917,668,186.90	R 1,423,048,609,946.55
Jul-24	R 11,755,727,803,782.20	R 1,607,286,019,271.87
Aug-24	R 11,486,632,254,020.90	R 1,551,854,660,636.81
Sep-24	R 11,120,976,855,335.70	R 1,489,291,837,213.53
Total	R 138,896,706,561,216.00	R 18,010,614,259,706.00
Average	R 11,574,725,546,768.00	R 1,500,884,521,642.17

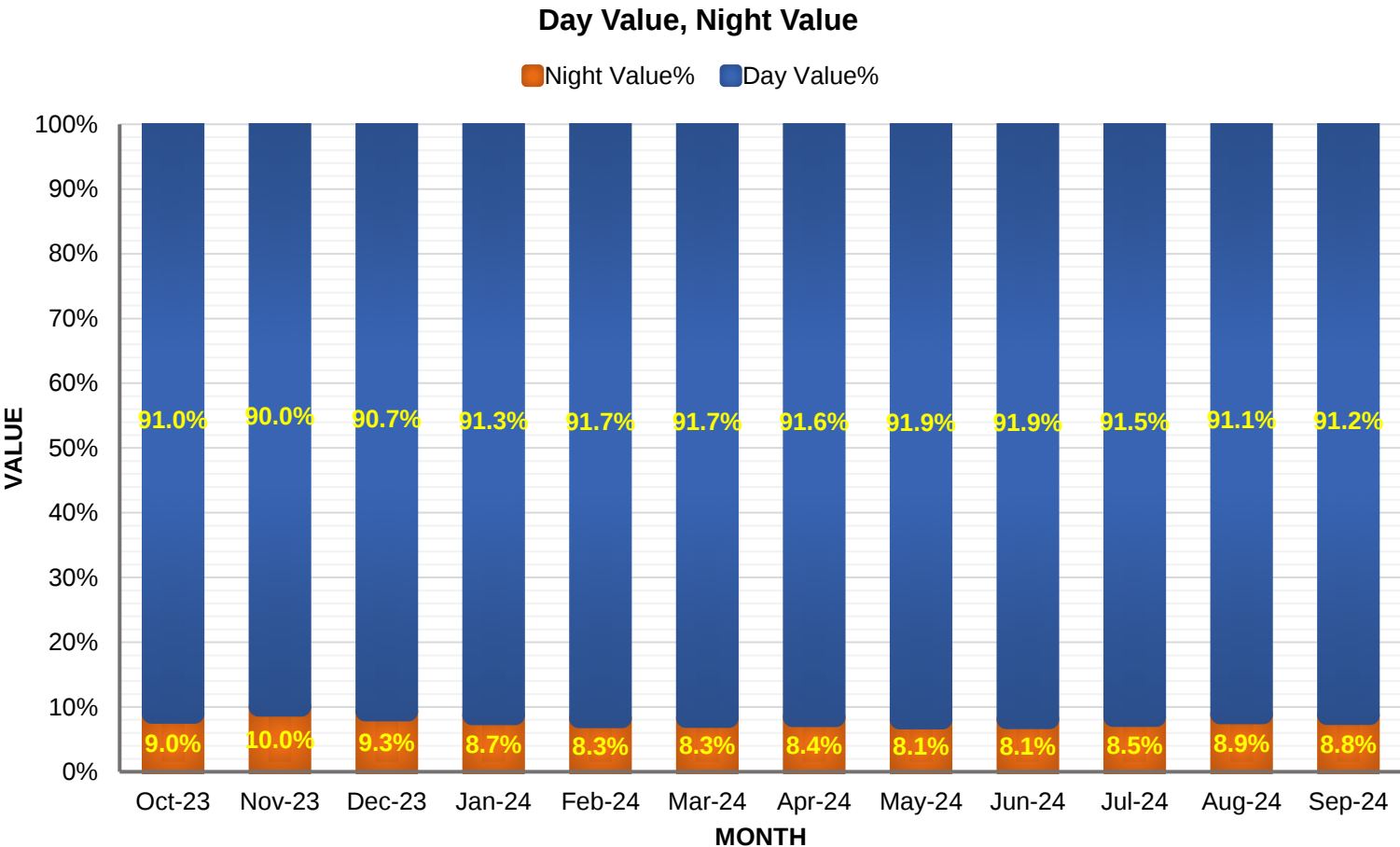
Day and Night Settlement Values for September 2024



Day and Night Settlement Values		
Date	Night Value	Day Value
2024-09-02	R 114,293,465,530.77	R 603,143,008,208.82
2024-09-03	R 61,472,504,495.21	R 588,446,370,803.53
2024-09-04	R 49,683,915,940.99	R 619,005,405,374.20
2024-09-05	R 56,486,637,926.61	R 658,499,815,405.90
2024-09-06	R 58,932,005,149.32	R 533,778,022,249.13
2024-09-07	R 12,346,196,600.13	R 42,044,840,514.99
2024-09-09	R 47,522,336,355.16	R 637,977,936,163.13
2024-09-10	R 42,502,409,519.09	R 476,166,172,208.92
2024-09-11	R 41,368,972,616.72	R 496,342,707,863.09
2024-09-12	R 43,031,748,012.32	R 652,353,970,984.77
2024-09-13	R 55,227,794,291.95	R 596,542,211,038.11
2024-09-14	R 10,617,176,663.93	R 44,459,989,442.09
2024-09-16	R 52,333,854,055.12	R 649,230,512,409.90
2024-09-17	R 40,005,925,382.84	R 567,809,636,912.10
2024-09-18	R 40,603,445,997.12	R 637,423,066,692.35
2024-09-19	R 45,901,972,941.43	R 696,352,893,838.54
2024-09-20	R 55,328,222,458.99	R 742,831,041,952.69
2024-09-21	R 8,851,524,408.53	R 39,988,563,166.70
2024-09-23	R 71,198,762,509.60	R 575,454,411,879.20
2024-09-25	R 87,298,502,426.51	R 899,376,443,480.02
2024-09-26	R 69,912,187,235.70	R 777,262,313,663.57
2024-09-27	R 87,990,781,297.66	R 852,470,918,757.25
2024-09-28	R 17,261,431,081.16	R 58,306,889,605.25
2024-09-30	R 138,162,035,409.44	R 1,184,897,499,017.95
Total	R 1,308,333,808,306.30	R 13,630,164,641,632.20
Average	R 54,513,908,679.43	R 567,923,526,734.68



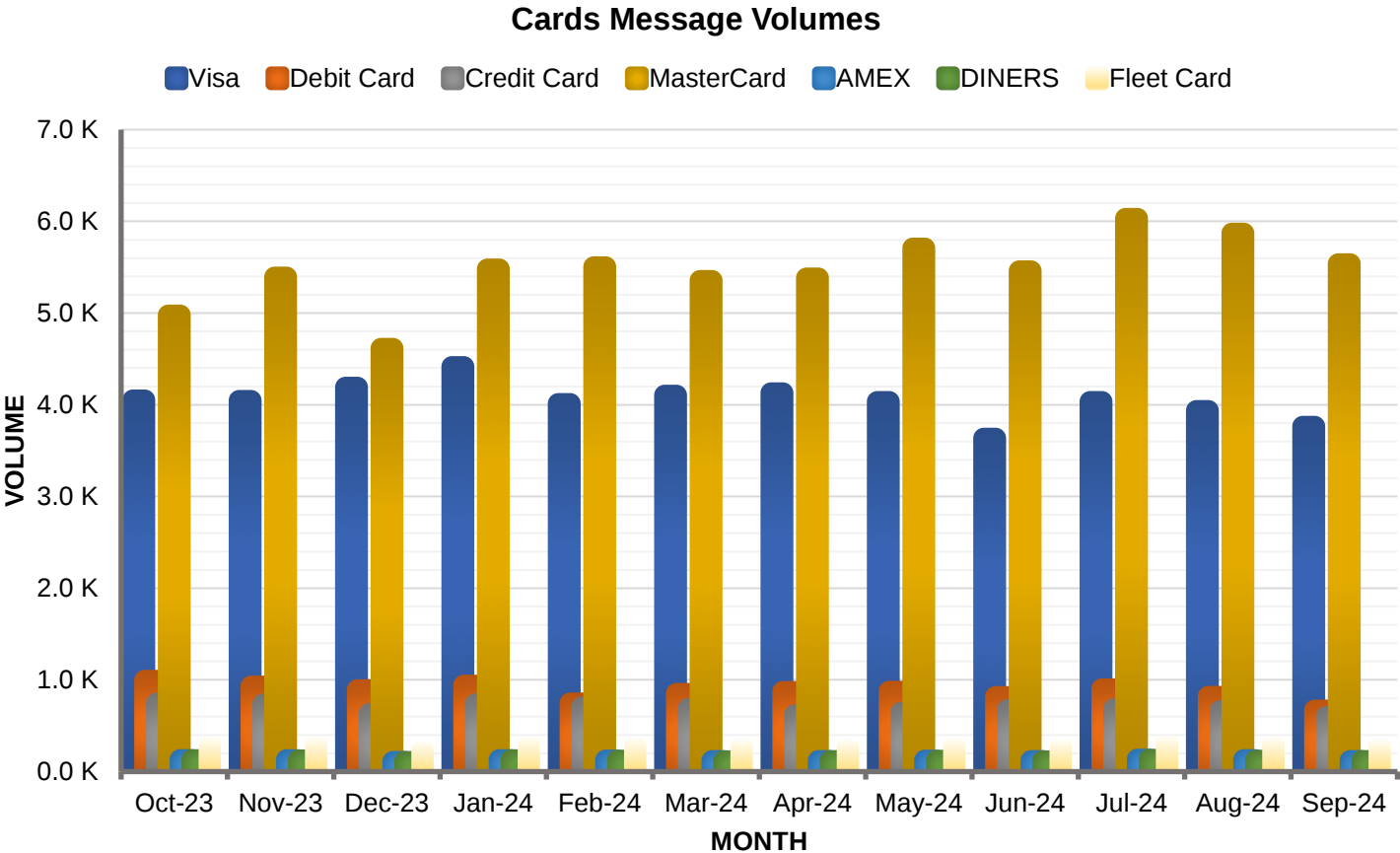
Day and Night Settlement Values for 12 Months (October 2023 - September 2024)



Day and Night Settlement Values		
Month	Night Value	Day Value
Oct-23	R 1,298,238,295,380.46	R 13,205,477,015,360.10
Nov-23	R 1,506,894,640,267.42	R 13,490,866,118,194.40
Dec-23	R 1,398,681,490,086.84	R 13,617,904,638,291.10
Jan-24	R 1,370,139,580,472.61	R 14,326,525,765,907.10
Feb-24	R 968,455,984,703.71	R 10,747,217,368,605.20
Mar-24	R 1,314,860,364,683.89	R 14,510,593,730,739.40
Apr-24	R 1,323,139,003,522.07	R 14,366,138,185,773.90
May-24	R 1,260,421,551,501.44	R 14,341,491,917,897.50
Jun-24	R 1,269,652,968,581.49	R 14,364,226,115,018.40
Jul-24	R 1,414,825,865,416.20	R 15,303,291,241,082.30
Aug-24	R 1,369,957,046,934.15	R 14,072,638,291,136.30
Sep-24	R 1,308,333,808,306.30	R 13,630,164,641,632.20
Total	R 15,803,600,599,856.60	R 165,976,535,029,638.00
Average	R 1,316,966,716,654.71	R 13,831,377,919,136.50

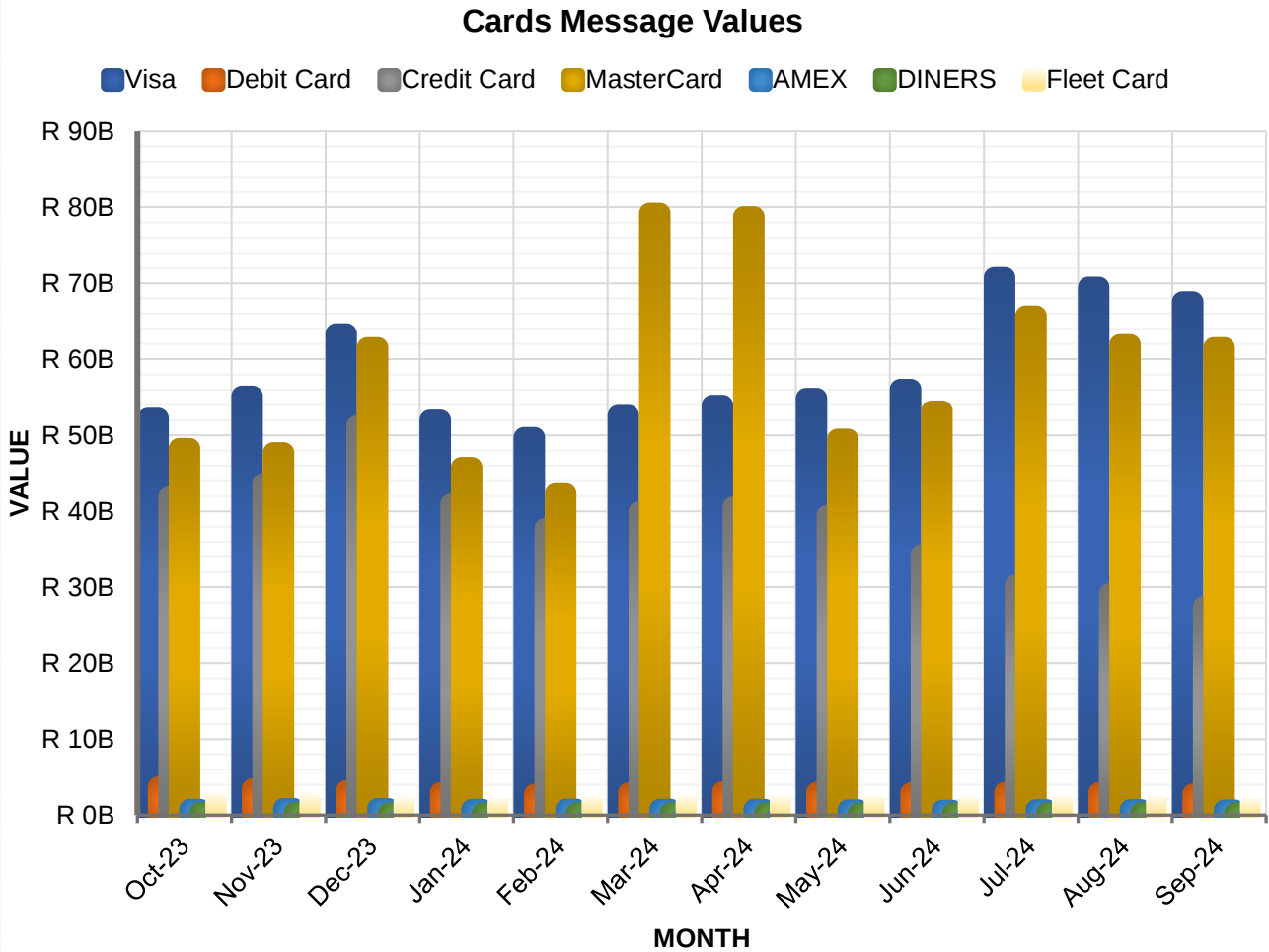


Cards Message Volumes from October 2023 - September 2024



Cards Monthly Volume							
Month	Visa	Debit Card	Credit Card	MasterCard	AMEX	DINERS	Fleet Card
Oct-23	4052	995	746	4978	130	130	312
Nov-23	4047	932	735	5392	129	127	312
Dec-23	4191	893	633	4615	110	110	264
Jan-24	4416	942	739	5480	130	129	312
Feb-24	4013	748	704	5504	125	124	300
Mar-24	4104	852	688	5355	120	117	288
Apr-24	4130	873	618	5382	120	120	288
May-24	4035	876	646	5708	124	123	300
Jun-24	3635	818	675	5460	120	117	283
Jul-24	4035	902	684	6032	135	134	324
Aug-24	3937	820	664	5871	130	123	312
Sep-24	3765	670	600	5537	120	120	288
Total	48360	10321	8132	65314	1493	1474	3583
Average	4030	860	678	5443	124	123	299

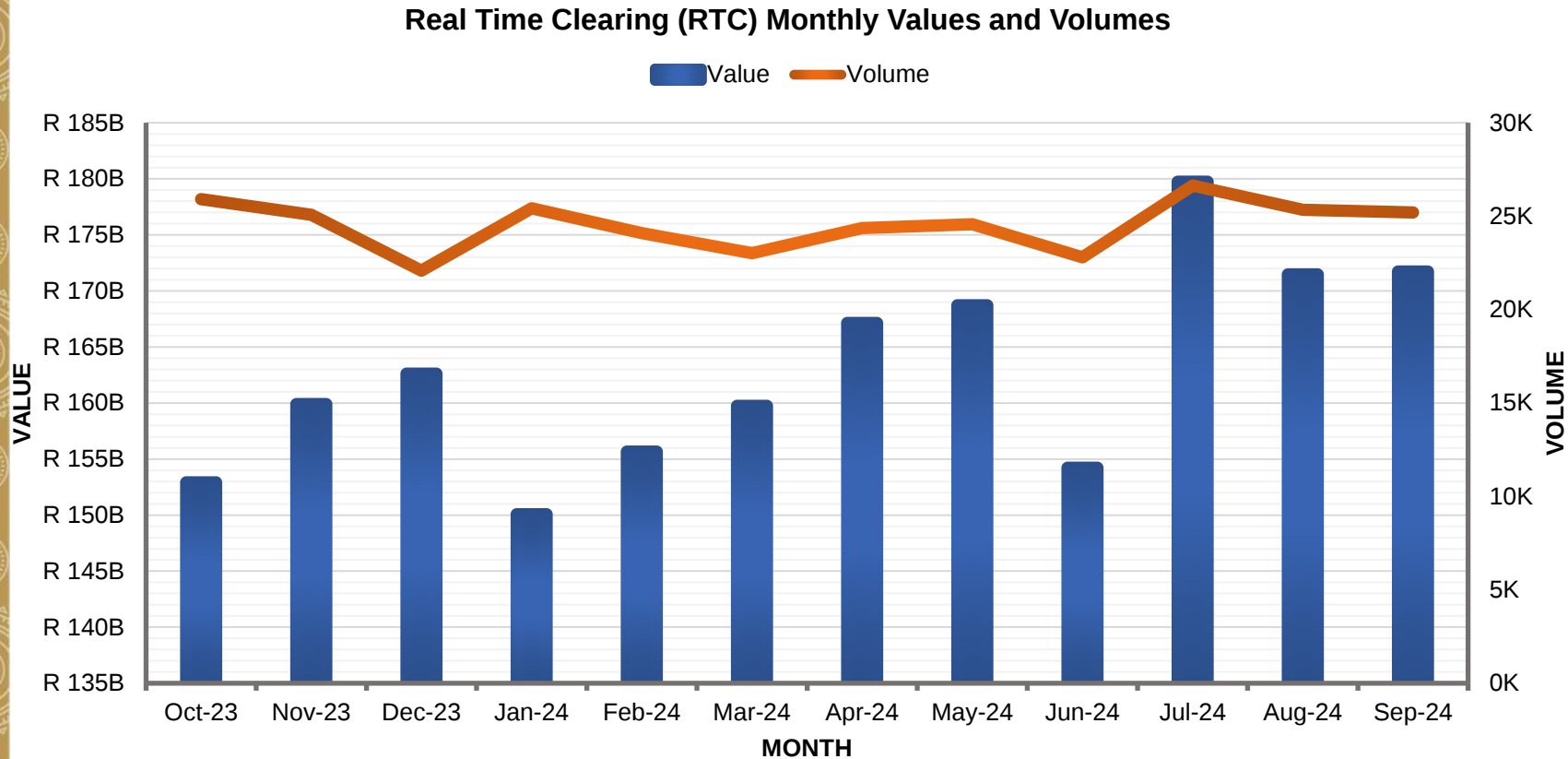
Cards Message Values from October 2023 - September 2024



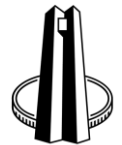
Cards Monthly Values			
Month	Visa	Debit Card	Credit Card
Oct-23	R 52,242,020,350.77	R 3,716,941,322.94	R 41,855,662,142.78
Nov-23	R 55,148,573,506.95	R 3,480,744,784.85	R 43,625,310,447.45
Dec-23	R 63,359,306,804.90	R 3,222,603,403.65	R 51,235,994,516.91
Jan-24	R 52,002,043,710.17	R 2,976,832,996.27	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
May-24	R 54,856,162,994.98	R 3,005,195,965.59	R 39,484,694,888.89
Jun-24	R 56,045,082,589.05	R 2,930,382,347.47	R 34,298,897,211.22
Jul-24	R 70,755,400,624.22	R 3,007,422,885.00	R 30,299,824,499.24
Aug-24	R 69,484,464,150.45	R 2,965,139,680.58	R 29,161,373,699.32
Sep-24	R 67,562,646,879.62	R 2,778,622,328.41	R 27,458,924,673.56
Total	R 697,730,536,159.77	R 36,838,692,017.75	R 456,664,221,899.18
Average	R 58,144,211,346.65	R 3,069,891,001.48	R 38,055,351,824.93

Cards Monthly Values				
Month	MasterCard	AMEX	DINERS	Fleet Card
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 1,988,276,524.88
May-24	R 49,499,589,953.65	R 684,874,949.51	R 270,249,601.39	R 2,032,164,853.74
Jun-24	R 53,198,345,465.71	R 619,511,530.02	R 254,400,829.33	R 1,839,921,183.85
Jul-24	R 65,697,973,762.64	R 702,255,998.97	R 260,295,820.30	R 1,959,426,013.26
Aug-24	R 61,926,711,261.62	R 717,640,236.25	R 303,712,698.70	R 1,933,155,241.05
Sep-24	R 61,531,593,139.49	R 665,802,670.41	R 291,025,778.20	R 1,668,271,190.11
Total	R 695,418,221,502.04	R 8,882,807,750.81	R 3,305,934,865.09	R 23,421,254,298.19
Average	R 57,951,518,458.50	R 740,233,979.23	R 275,494,572.09	R 1,951,771,191.52

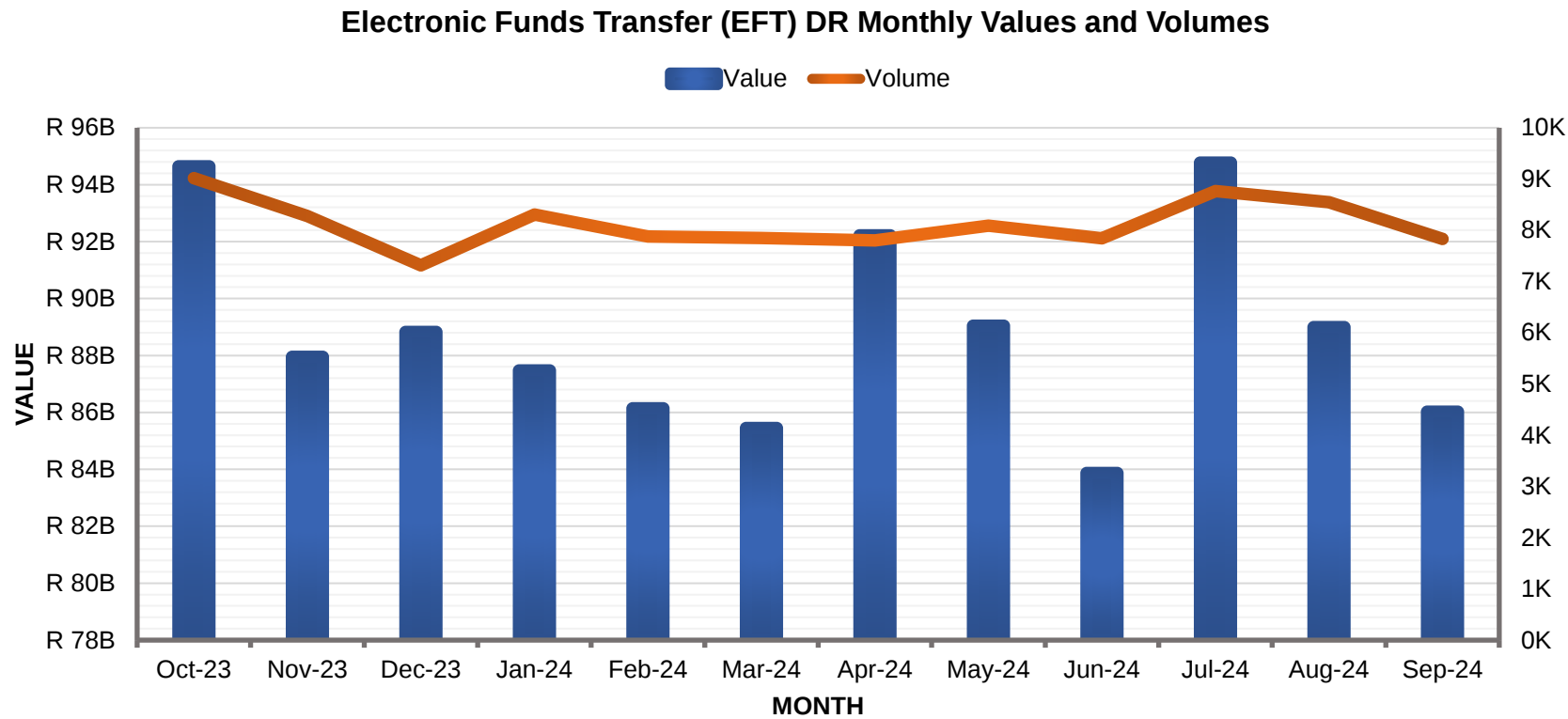
Real Time Clearing (RTC) Monthly Values and Volumes from October 2023 - September 2024



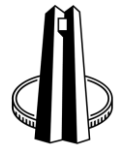
RTC Monthly Value and Volumes		
Month	Value	Volume
Oct-23	R 152,917,342,317.00	25,908
Nov-23	R 159,901,151,704.73	25,074
Dec-23	R 162,614,411,133.55	22,084
Jan-24	R 150,074,190,734.17	25,416
Feb-24	R 155,661,425,755.94	24,099
Mar-24	R 159,741,424,337.43	23,011
Apr-24	R 167,135,558,398.02	24,365
May-24	R 168,713,213,279.51	24,562
Jun-24	R 154,221,770,476.90	22,802
Jul-24	R 179,737,004,752.12	26,636
Aug-24	R 171,468,980,603.77	25,342
Sep-24	R 171,726,129,792.99	25,191
Total	R 1,953,912,603,286.13	294,490
Average	R 162,826,050,273.84	24,541



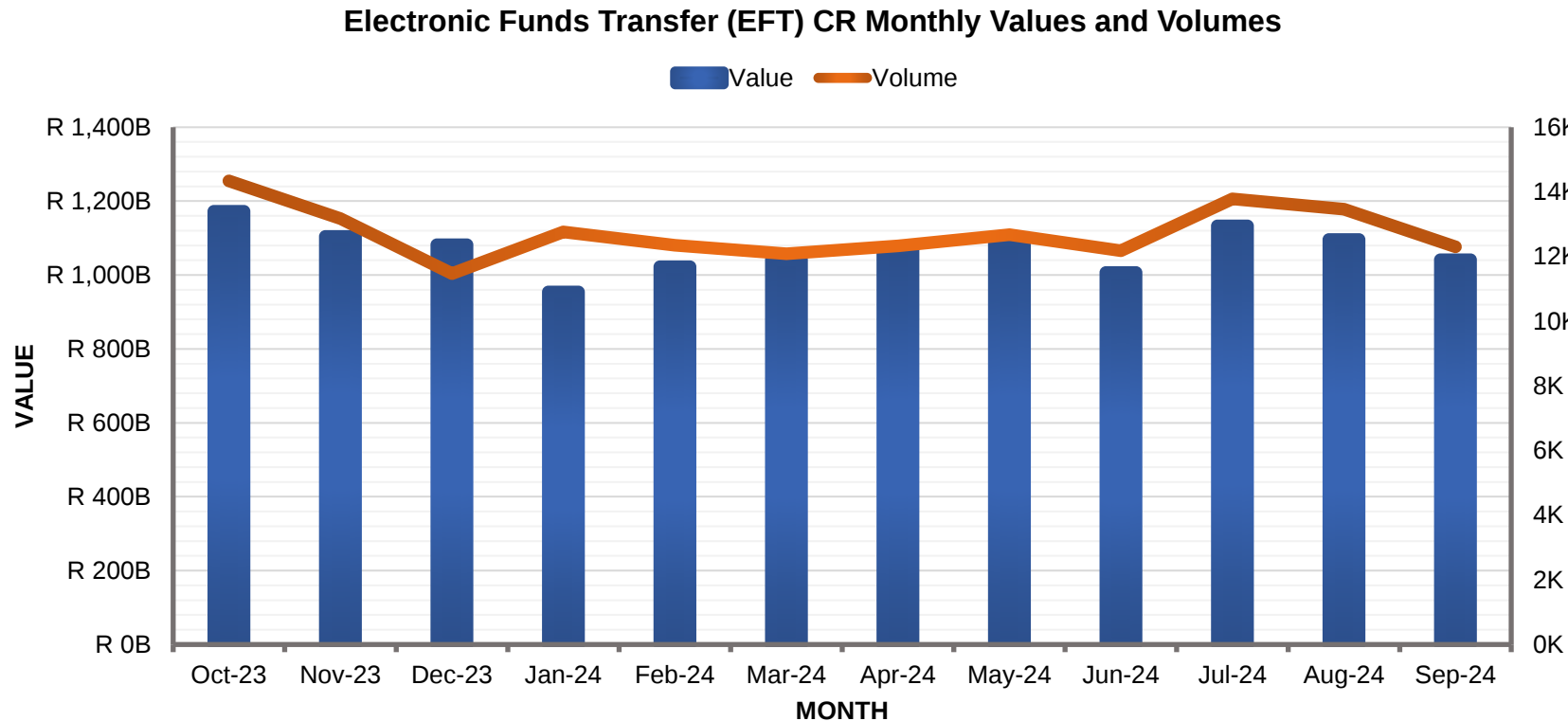
Electronic Funds Transfer (EFT) DR Monthly Values and Volumes from October 2023 - September 2024



EFT DR Monthly Value and Volumes		
Month	Value	Volume
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
May-24	R 89,043,670,421.70	8,089
Jun-24	R 83,869,918,679.94	7,844
Jul-24	R 94,773,554,957.91	8,762
Aug-24	R 88,993,627,727.57	8,544
Sep-24	R 86,022,998,586.78	7,829
Total	R 1,065,405,846,698.27	97,511
Average	R 88,783,820,558.19	8,126



Electronic Funds Transfer (EFT) CR Monthly Values and Volumes from October 2023 - September 2024

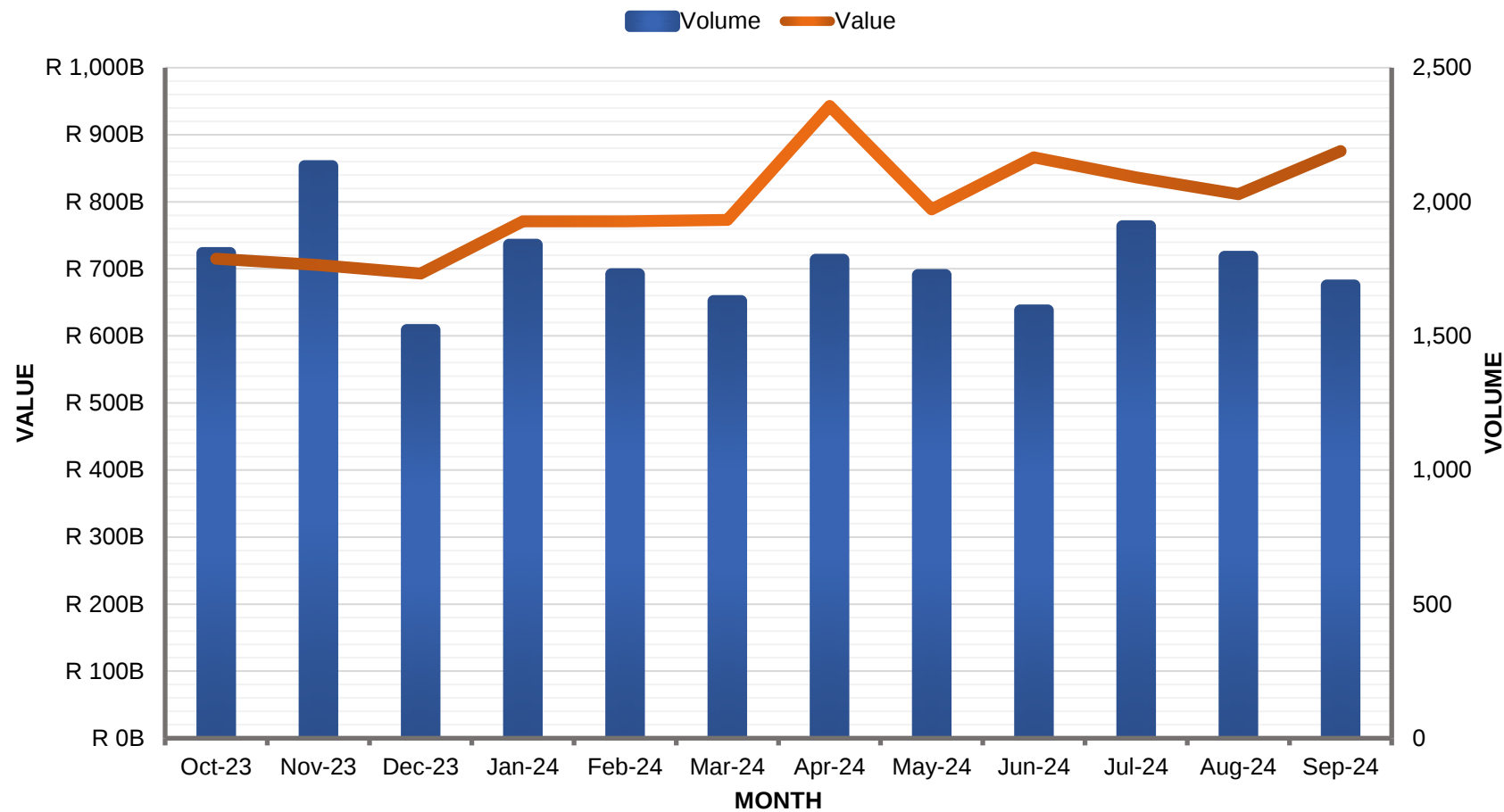


EFT CR Monthly Value and Volumes		
Month	Value	Volume
Oct-23	R 1,172,517,557,219.61	14,340
Nov-23	R 1,104,471,771,245.52	13,172
Dec-23	R 1,082,012,761,868.13	11,473
Jan-24	R 954,179,775,978.63	12,764
Feb-24	R 1,022,430,988,551.25	12,352
Mar-24	R 1,040,743,902,186.83	12,088
Apr-24	R 1,071,823,085,402.57	12,326
May-24	R 1,092,991,959,256.17	12,681
Jun-24	R 1,006,818,794,478.83	12,179
Jul-24	R 1,133,016,115,350.59	13,781
Aug-24	R 1,096,148,286,103.96	13,465
Sep-24	R 1,041,409,272,518.18	12,298
Total	R 12,818,564,270,160.30	152,919
Average	R 1,068,213,689,180.02	12,743

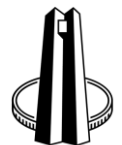


CLS Settlement Values and Volumes from October 2023 - September 2024

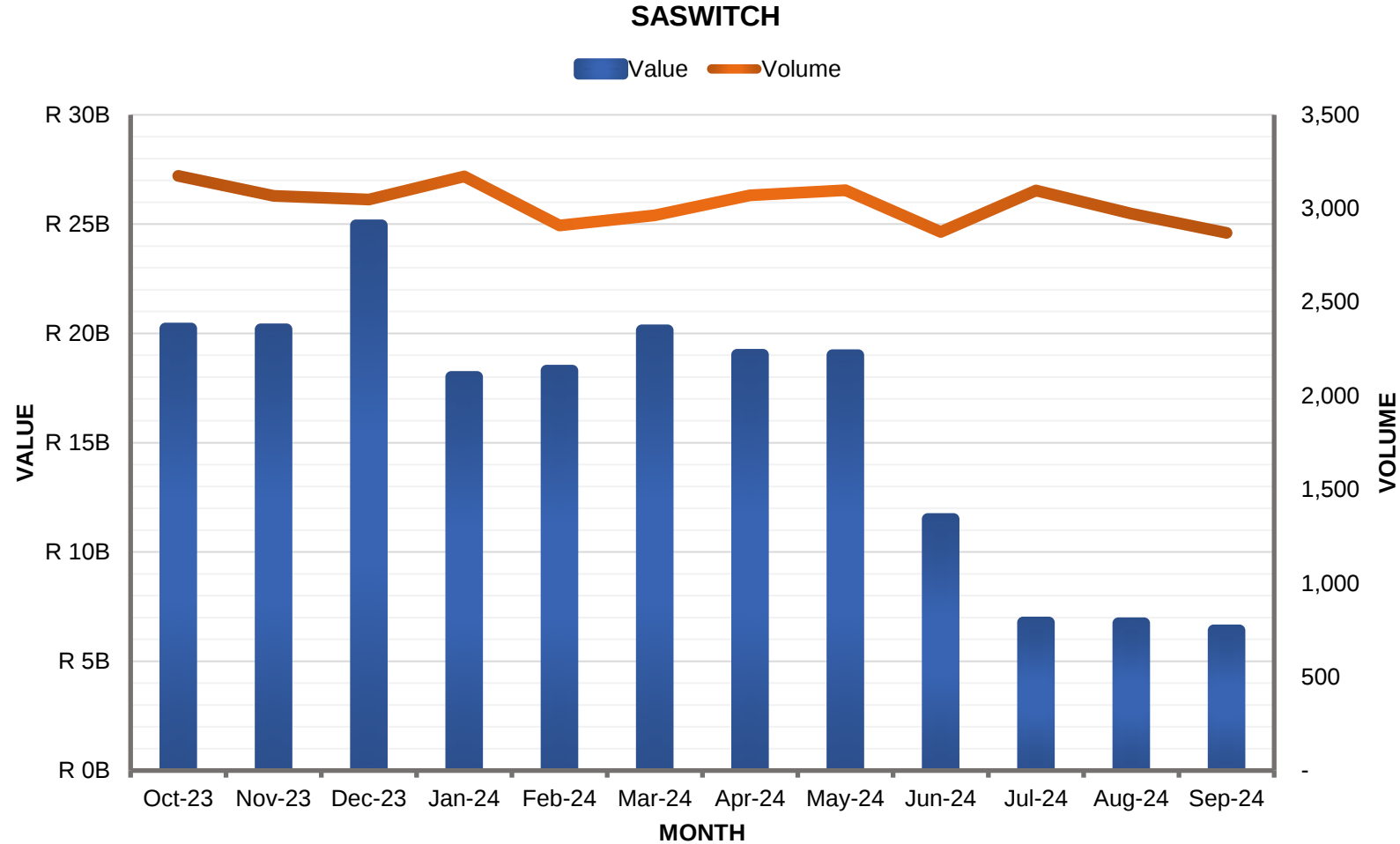
CLS Settlement - Monthly Values and Volumes



CLS Settlement - Monthly Values and Volumes		
Month	Value	Volume
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
May-24	R 788,929,315,503.46	1,727
Jun-24	R 866,340,327,500.86	1,595
Jul-24	R 836,552,280,075.58	1,909
Aug-24	R 811,409,444,731.16	1,795
Sep-24	R 875,630,234,190.62	1,688
Total	R 9,550,136,547,875.88	21,162
Average	R 795,844,712,322.99	1,764



SASWITCH Values and Volumes from October 2023 - September 2024

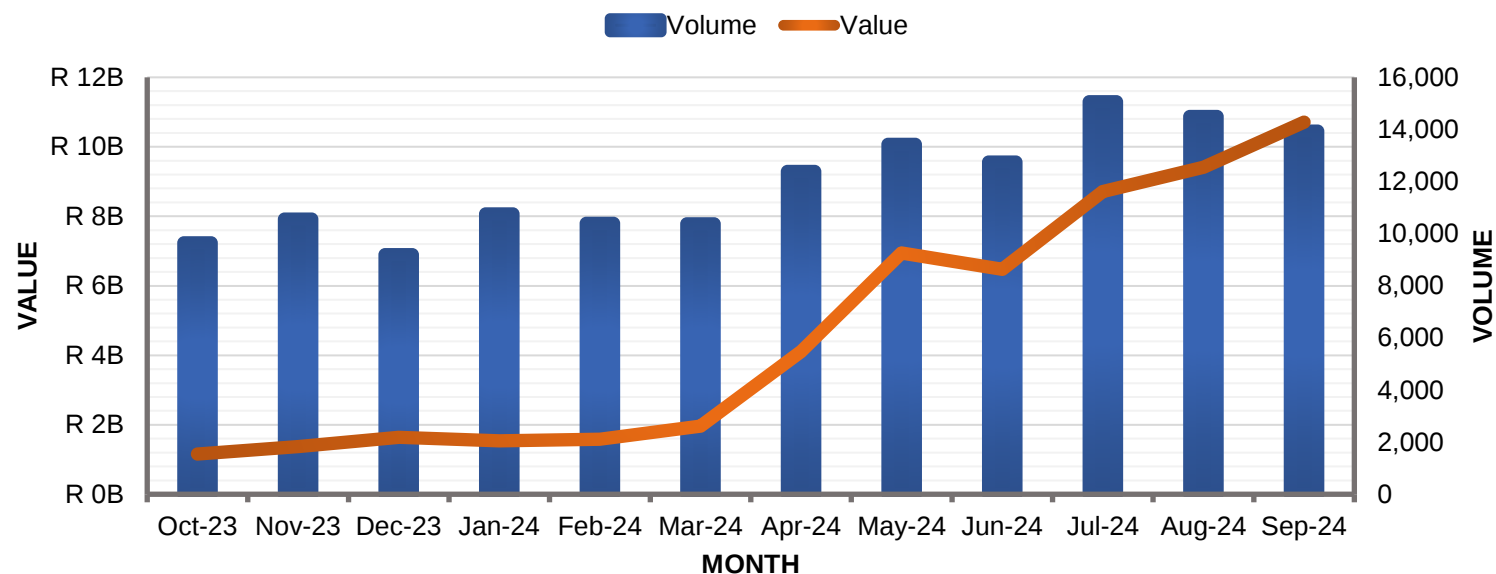


SASWITCH Monthly Values		
Month	Value	Volume
Oct-23	R 20,222,387,550.57	3,174
Nov-23	R 20,185,272,350.30	3,068
Dec-23	R 24,942,661,434.50	3,048
Jan-24	R 18,007,792,987.38	3,172
Feb-24	R 18,295,250,547.28	2,910
Mar-24	R 20,139,245,935.19	2,963
Apr-24	R 19,020,834,413.92	3,071
May-24	R 19,001,925,333.39	3,097
Jun-24	R 11,506,507,126.11	2,875
Jul-24	R 6,772,905,831.23	3,096
Aug-24	R 6,738,371,627.48	2,972
Sep-24	R 6,412,257,151.53	2,870
Total	R 191,245,412,288.88	36,316
Average	R 15,937,117,690.74	3,026



Pay-Shap (RAPI) Values and Volumes from October 2023 - September 2024

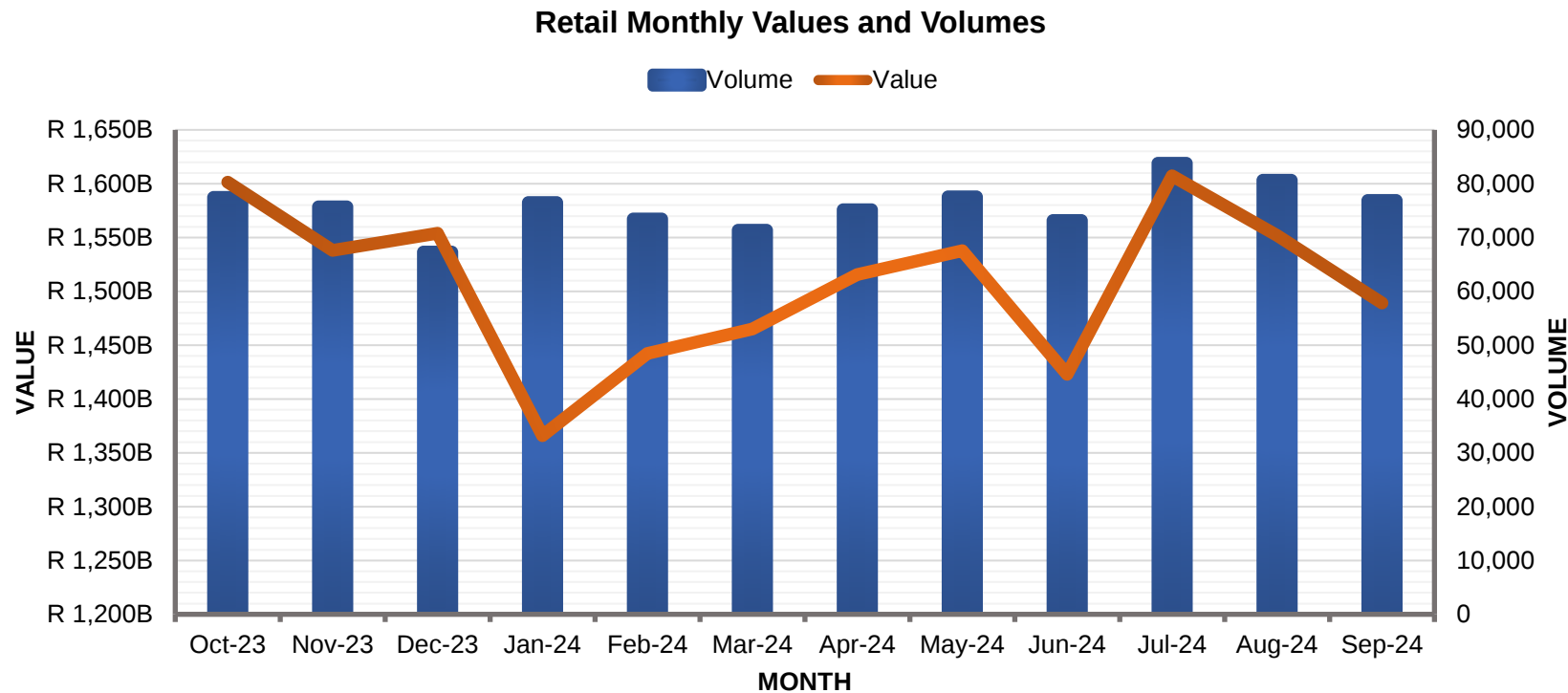
Pay-Shap (RAPI) Monthly Values and Volumes



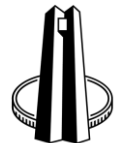
Pay-Shap (RAPI) Monthly Values and Volumes		
Month	Value	Volume
Oct-23	R 1,157,776,560.77	9,648
Nov-23	R 1,373,679,907.95	10,558
Dec-23	R 1,643,400,871.93	9,193
Jan-24	R 1,541,157,344.43	10,757
Feb-24	R 1,584,283,839.13	10,396
Mar-24	R 1,962,997,861.06	10,376
Apr-24	R 4,105,648,735.79	12,387
May-24	R 6,941,011,419.40	13,427
Jun-24	R 6,475,602,561.03	12,747
Jul-24	R 8,708,362,778.46	15,062
Aug-24	R 9,414,122,633.82	14,496
Sep-24	R 10,709,503,287.93	13,935
Total	R 55,617,547,801.70	142,982
Average	R 4,634,795,650.14	11,915



Retail Values and Volumes from October 2023 - September 2024



Retail Monthly Values and Volumes		
Month	Value	Volume
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
May-24	R 1,537,751,638,580.73	77,562
Jun-24	R 1,423,048,609,946.55	73,164
Jul-24	R 1,607,286,019,271.87	83,797
Aug-24	R 1,551,854,660,636.81	80,643
Sep-24	R 1,489,291,837,213.53	76,885
Total	R 18,091,521,488,042.40	908,984
Average	R 1,507,626,790,670.20	75,749



Summarised Volumes and Values Totals for September 2024

Summarised totals			
Receiver	Volume		Value
Payment Cash Withdrawal/Deposit (KPSBV)	8,317	R	310,988,731,590.95
Payment Dematerialised MM Instrument (MPDEM)	4,451	R	160,394,682,415.76
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,688	R	875,630,234,190.62
Payment any Money Market Product (MPMMI)	299	R	28,303,756,573.77
Settlement of Derivative Margin Calls (OSDMC)	72	R	14,338,591,496.11





THANK YOU



SOUTH AFRICAN RESERVE BANK