

AMCM News:

Payment Card and Mobile Payment Statistics – 4th Quarter 2022

According to statistics released today by the Monetary Authority of Macao, the total numbers of personal credit cards and debit cards issued by banks in Macao increased in the fourth quarter of 2022. The credit card and debit card turnover both witnessed quarter-to-quarter growth. Meanwhile, the number and the value of transactions of local mobile payment tools rebounded on a quarterly basis.

Payment cards issued

The total number of personal credit cards issued by banks in Macao reached 1,702,444 at end-2022, up 2.0% when compared with end-September. The total number of debit cards issued by banks in Macao rose quarter-to-quarter by 0.7% to 2,109,930.

Credit limit granted and delinquency

At end-2022, credit card credit limit granted by banks in Macao reached MOP48.7 billion, up 2.9% from end-September. Credit card receivables amounted to MOP2.3 billion, of which the rollover amount totalled MOP744.9 million, representing 32.7% of credit card receivables. Concurrently, the delinquency ratio, i.e. the ratio of delinquent amount overdue for more than three months to credit card receivables, went up 0.3 percentage points to 3.1% when compared with end-September.

Turnover and repayment

For the fourth quarter of 2022, the credit card turnover totalled MOP5.0 billion, a growth of 11.7% from the previous quarter. The cash advance turnover was MOP141.8 million, occupying 2.8% of total credit card turnover. The number of credit card transactions reached 7.8 million, up 13.3% on a quarterly basis. Credit card repayments, in which payments for interest and fees are included, rose quarter-to-quarter by 18.4% to MOP5.3 billion. Meanwhile, the number of debit card transactions other than cash withdrawals grew 8.2% to 326.6 thousand. The debit card turnover increased 0.7% from the third quarter to MOP641.5 million.

Mobile payment

In the fourth quarter of 2022, the number of transactions carried out by local mobile payment tools rose 18.4% from the previous quarter to 72.7 million. The transaction value increased 15.9% to MOP7.3 billion. The average amount per transaction was MOP100.2. At end-2022, the number of mobile payment terminals and QR code signs totalled 95.2 thousand, an increase of 2.5% from end-September.

7 February 2023

Detailed figures on Payment Card and Mobile Payment Statistics are available on:

<https://www.amcm.gov.mo/en/research-statistics/statistics-page/official-statistics-summary-page>

			2022	2022	與上季比較	與上年同期比較
			第三季	第四季		
			3º Trimestre	4º Trimestre	Varição relativamente ao trimestre anterior	Varição homóloga
			Quarter 3	Quarter 4	Quarter-to-quarter change (%)	Year-on-year change (%)
			(千澳門元、期末數字，除特別指明外) (MOP mil. fim do período, salvo aviso contrário) (MOP thousand, end-of-period figures, unless stated otherwise)			
信用卡總數 ⁽¹⁾	Cartões de Crédito (Total) ⁽¹⁾	Total Number of Credit Cards ⁽¹⁾	1,668,934	1,702,444	2.0	10.6
扣帳卡總數 ⁽¹⁾	Cartões de Débito (Total) ⁽¹⁾	Total Number of Debit Cards ⁽¹⁾	2,095,845	2,109,930	0.7	8.1
信用卡信用總額	Limite de Crédito relativo aos Cartões de Créditos	Credit Limit Granted	47,299,741	48,676,976	2.9	8.2
應收帳款總額	Saldo das Dívidas	Credit Card Receivables	2,436,099	2,274,844	-6.6	-12.3
轉期帳款	Saldo de “Rollover”	Rollover Amount	715,412	744,928	4.1	-1.1
拖欠帳款 ⁽²⁾	Débito não Pago ⁽²⁾	Delinquent Amount ⁽²⁾	69,439	70,756	1.9	16.8
期內信用卡簽帳總額	Valor total de Crédito Utilizado no Período	Credit Card Turnover for the Period	4,466,118	4,990,074	11.7	-6.2
其中：透支現金總額	Incluindo: Adiantamento de Numerário	Of Which: Cash Advance Turnover	129,614	141,780	9.4	-10.5
期內扣帳卡簽帳總額 ⁽³⁾	Valor total de Compras efectuadas com Cartões de Débito no Período ⁽³⁾	Debit Card Turnover for the Period ⁽³⁾	637,034	641,526	0.7	-40.3
期內簽帳筆數：	Número de Transações no Período:	Number of Transactions for the Period:				
信用卡	Cartões de Crédito	Credit Cards	6,923,316	7,842,293	13.3	-2.4
扣帳卡 ⁽³⁾	Cartões de Débito ⁽³⁾	Debit Cards ⁽³⁾	301,792	326,569	8.2	-23.8
期內信用卡還款總額	Débito Pago através de Cartões de Crédito no Período	Credit Card Repayments for the Period	4,494,089	5,319,117	18.4	-0.6
移動支付： ⁽⁴⁾	Pagamento Móvel： ⁽⁴⁾	Mobile Payment： ⁽⁴⁾				
期內交易總額	Valor total de Transações no Período	Transaction Value for the Period	6,284,148	7,283,360	15.9	26.7
期內交易筆數	Número de Transações no Período	Number of Transactions for the Period	61,383,356	72,708,106	18.4	27.9
受理移動支付的機具及二維碼立牌數量（累計）	Número de máquinas que aceitam pagamentos móveis e suportes de Código QR (valores acumulados)	Number of mobile payment terminals and QR code signs (cumulative total)	92,921	95,241	2.5	4.8

附註/Notas/Notes:

(1) 由本地銀行發行的期末個人信用卡或扣帳卡總數。澳門元/人民幣雙幣卡同時被計入澳門元卡及人民幣卡；澳門元/港元/人民幣三幣卡同時被計入澳門元卡、港元卡及人民幣卡。

O número total de cartões pessoais de crédito e de débito, emitidos pelos bancos locais no fim do período. Os cartões de duas-moedas MOP/RMB são considerados, simultaneamente, como cartões em MOP e cartões em RMB.

Os cartões de 3-moedas MOP/HKD/RMB são considerados, simultaneamente, cartões em MOP, cartões em HKD e cartões em RMB.

Total number of personal credit cards or debit cards issued by Macao banks at period-end. MOP/RMB dual-currency cards are simultaneously counted as MOP cards and RMB cards.

MOP/HKD/RMB triple-currency cards are simultaneously counted as MOP cards, HKD cards and RMB cards.

(2) 拖欠帳款是指逾期超過3個月的所有拖欠款項。

A rubrica Débito não Pago reporta-se a todos os valores em mora por mais de 3 meses.

Delinquent amount refers to all receivables overdue for more than 3 months.

(3) 不包括以扣帳卡作現金提取的交易。

Não incluindo o levantamento de numerário por meio de cartões de débito.

Excluding cash withdrawals by means of debit cards.

(4) 移動支付主要涵蓋透過澳門金融機構專有的移動支付工具進行的本地及外地交易，包括透過本地二維碼支付或以本地銀行支付卡綁定的移動支付工具的數據。

O pagamento móvel refere-se principalmente às transações locais e externas, realizadas através dos meios de pagamentos móveis das instituições financeiras de Macau, nomeadamente aos dados relativos às transações efectuadas através dos meios de pagamentos existentes em Macau e apresentados em Códigos QR ou dos meios de pagamentos móveis ligados aos cartões de pagamento emitidos pelos bancos locais.

Mobile payment mainly includes local and external transactions conducted through the proprietary mobile payment tools of Macao's financial institutions. Data of Macao QR-code payment tools and mobile payment tools linked to local banks' payment cards are included.

(5) “粗斜體”為更新或修訂數字。

Os dados actualizados e revistos constarão em “bold italic”.

Data updates and revisions are in “bold italic”.