

Metadata	
Table code	PS_PT_003
Title	Value of Payment Transactions processed through Payment Systems and Channels
Frequency, Lag time and Release schedule	<p>Frequency Monthly, Quarterly, Annual</p> <p>Actual Data Release</p> <ul style="list-style-type: none"> • Monthly within the next two months • Quarterly within the second month of the following quarter • Annual in February of the following year
<p>Summary Methodology</p> <ul style="list-style-type: none"> 🕒 Analytical Framework, Concepts, Definitions, and Classifications 🕒 Scope of the data 🕒 Accounting Conventions 🕒 Nature of the Basic Data Sources 🕒 Compilation Practices 	<p>The payment transactions in terms of value processed through commercial banks registered in Thailand, foreign bank branches, specialized financial institutions, nonbanks and electronic payment service businesses. The data are classified by service types and channel types as follows:</p> <p>Paper-based</p> <ul style="list-style-type: none"> • In-house Cheque: Cheques are cleared via its own bank system. • Interbank Cheque: Cheques are cleared via the interbank cheque clearing system. <p>Electronic-based</p> <ul style="list-style-type: none"> • BAHTNET 3rd Party: BAHTNET 3rd Party refers to funds transfer transactions for customer, including an institution or individual which is resident or non-resident and transaction for interbank funds transfer of resident or non-resident. • Direct Credit: Preauthorized credit on the payer's bank account which transfers to payee's bank account initiated by the payer such as payroll. • Direct Debit: Preauthorized debit from the payer's bank account initiated by the payee such as electronic, water, and telephone bills. • ITMX Bulk Payment: an interbank credit transfer which proceeds through electronic systems operated by National ITMX. • Online Retail Funds Transfer (ORFT): The system in which interbank retail funds transfer can be performed through an interbank network. Customers can access this service using various channels such as ATMs, Internet, Mobile or bank counters. • In-house Funds Transfer: The system in which in-house retail funds transfer can be performed by using its own bank network via various online channels such as ATM, Internet, Mobile or Telephone. • Debit Card: Card enabling the holders to withdraw cash from their account at ATMs or to purchase directly at EFTPOS (Electronic Funds Transfer at point of sale) by charging to funds on their account at a deposit-taking institution. • Credit Card: Card indicating that the holder has been granted a line of credit by the issuing bank for the purpose of purchasing or withdrawal. The credit granted can be settled in full or partly by the end of a specific period. Interest is charged on the amount of any extended credit. • e-money: cash stored electronically in an instrument such as plastic card or other electronic instruments for the purpose of purchasing instead of cash. They may be called as Multipurpose Stored Value Card, e-Purse, e-wallet or Smart Card.
Source of Data	Bank of Thailand
Accessibility	BOT's website (https://www.bot.or.th/App/BTWS_STAT/statistics/BOTWEBSTAT.aspx?reportID=682&language=eng)
Revision Policy	Revision is made when updated data become available