

Embargoed until 10:45am – 10 February 2010

Electronic Card Transactions: January 2010

Key facts

These statistics are based on electronic card transactions during January 2010. Figures are seasonally adjusted unless otherwise stated. See the 'Technical notes' section for industry descriptors.

Changes in the value of transactions (compared with December 2009) were as follows:

- Transactions in the core retail industries were **flat** (down 0.1 percent).
- Transactions in the retail industries were **up** (0.5 percent).
- Total electronic card transactions were **up** (1.1 percent).
- By industry group, the largest increases were in non-retail and automotive fuel retailing.

The actual (not seasonally adjusted) value of transactions in the core retail series was up 2.2 percent from January 2009.

The seasonally adjusted value of electronic card transactions in core retail (which excludes the motor vehicle-related industries) was flat (down just 0.1 percent) in January 2010 compared with December 2009. This result reflects flat or falling sales in all core retail industries.

While there was a flat result in core retail, a strong increase in the fuel retailing industry led to a 0.5 percent rise in overall retail. Fuel has been the main contributor to increases in this series since July 2009. Since September 2009, the retail (not seasonally adjusted) price of petrol has generally been increasing.

When the non-retail industries are included, the total value of transactions was up 1.1 percent, the largest monthly increase since July 2009. The non-retail industries (which include services such as travel and health, and wholesaling) were up 5.1 percent in January 2010.

Trends for the value of transactions in the core, retail, and total series have all been increasing since January 2009. Latest figures indicate that growth in the core retail series has flattened in recent months, up 1.3 percent since June 2009. The retail series increased by 0.6 percent in each of the last four months, which is the fastest rate of growth since December 2007. For the total series, the growth rate has been rising since November 2009.

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Government Statistician

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Related information

Latest seasonally adjusted movements in the Retail Trade Survey compared with ECT data, as first published:

- retail trade sales increased 0.8 percent in November 2009
- retail ECT series increased 0.7 percent in November 2009
- core retail trade sales increased 0.8 percent in November 2009
- core retail ECT series increased 0.3 percent in November 2009.

Latest movement in the food price index:

- the food price index fell 0.3 percent in December 2009.

Latest movement in the consumers price index:

- the consumers price index fell 0.2 percent in the December 2009 quarter.

Latest movement in credit card billings, as issued by the Reserve Bank of New Zealand:

- credit card billings decreased 0.4 percent in December 2009 compared with December 2008.

Previous releases of electronic card transactions data are available on the Statistics NZ website (www.stats.govt.nz).

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Next release ...

Electronic Card Transactions: February 2010 will be released on 9 March 2010.

Technical notes

Background

The Electronic Card Transaction (ECT) series is an experimental monthly series, which covers all debit and credit card spending with New Zealand-based merchants. This information can be used as an indicator of the change in the level of consumption expenditure and economic activity in general.

Statistics on electronic card transactions are produced from aggregated administrative data generated in the process of administering New Zealand-based electronic transactions. The data are supplied in a highly aggregated form and are inclusive of goods and services tax (GST).

Statistics New Zealand would like to acknowledge the cooperation of the private sector in providing the data for publication, supporting the delivery of new statistics without significant additional burden on businesses in New Zealand.

Coverage

Inclusions:

- all debit, credit, and charge card transactions with New Zealand-based merchants
- card-present transactions at the point of sale, whether authorised by PIN or signature
- card-not-present transactions (for example payments of invoices, mail order, telephone, and Internet sales via credit card or direct debit from credit cards) where the card is not presented directly at a point-of-sale terminal
- GST.

Exclusions:

- all credit card transactions with non-New Zealand-based merchants, for example via the Internet, telephone, mail order
- transactions by New Zealand card holders while overseas
- cash, cheque, or hire purchase transactions
- automatic payments or direct debits from bank accounts
- Internet bank account payments
- withdrawals from ATMs.

Notes:

- Cash out is included in the data from one of the respondent companies, but excluded by the other.
- Manual, voucher-based credit card transactions are included by one of the respondents, but excluded by the other.

Published levels

Data are published at three levels of aggregation. These are:

1. Electronic card transactions – total

- Includes data for all industry classes; a census of all electronic transactions.

2. Electronic card transactions – retail industries

- A subset of total electronic card transactions covering the following ANZSIC industries: retail trade (ANZSIC division G), accommodation, cafes and restaurants (ANZSIC division H), and personal services (ANZSIC subdivision 95 of division Q).

3. Electronic card transactions – core retail industries

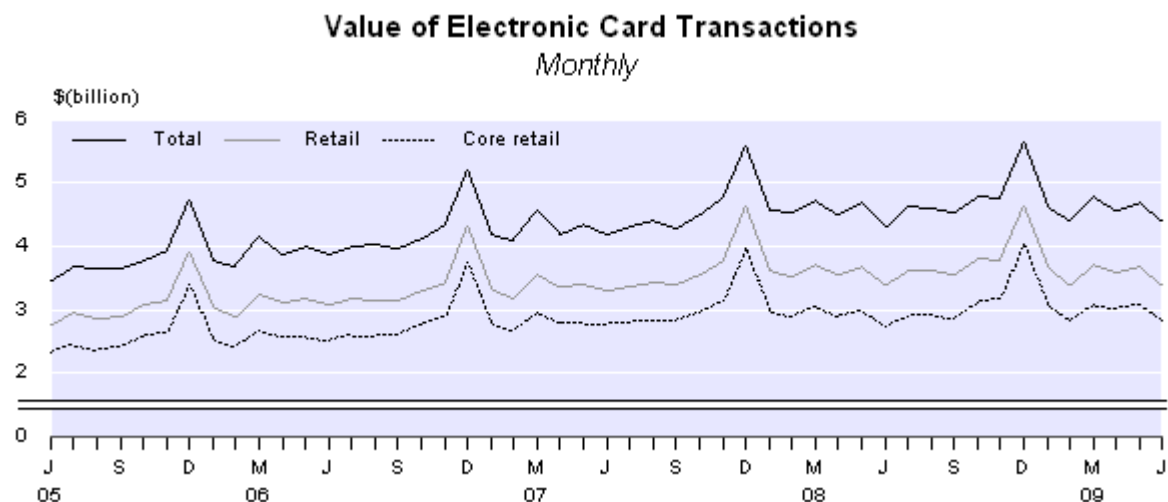
- A subset of retail electronic card transactions, excluding the motor vehicle-related industries (ANZSIC groups G531 motor vehicle retailing and G532 motor vehicle services), which, apart from automotive fuel retailing, generally have low rates of electronic transactions.

The following series are published for each of the aggregations:

- values – actual (unadjusted), seasonally adjusted, and trend
- volumes – actual (unadjusted).

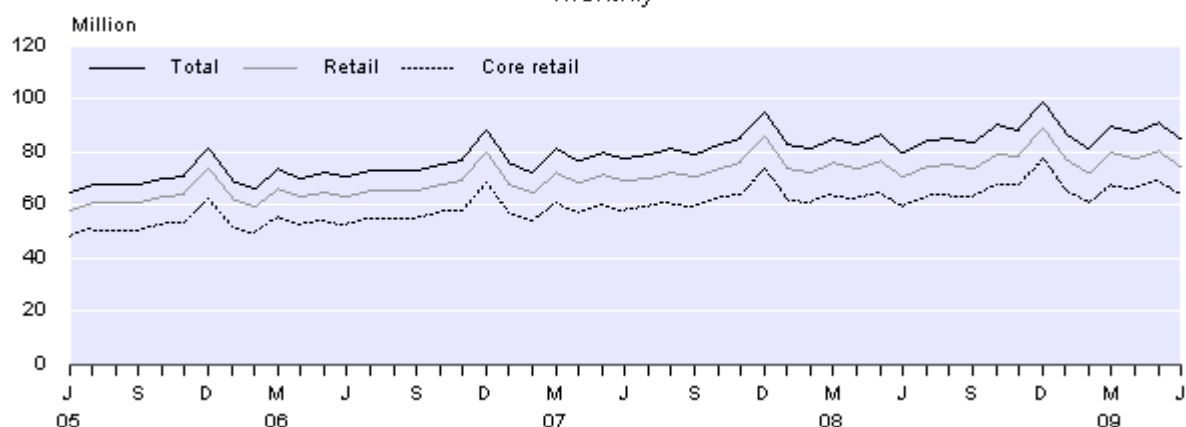
Seasonal patterns

The three unadjusted series (for total, retail, and core retail electronic card transactions) have similar seasonal patterns, peaking in December each year.



The three ECT series for the number of total, retail, and core retail electronic card transactions have similar patterns to those for the transaction values, peaking each December.

Number of Electronic Card Transactions *Monthly*



Impact of electronic card transaction processing outages

Occasionally, processing outages prevent customers from being able to make transactions at the point of sale. Where these are significant in extent and duration, they can affect the published results for the ECT series. The last significant outage occurred in December 2005. The impact of this is particularly visible in the seasonally adjusted decreases in the ECT series for December 2005.

Differences between the ECT series and the Retail Trade Survey

A significant proportion of spending using debit and credit cards takes place in the retail sector. The Retail Trade Survey (RTS) also collects sales information about the retail sector from a monthly sample of retail establishments. Given the similarities in coverage of the two series, it is expected that they may be compared with each other. However, users should be aware that there are a number of differences between the two series that affect comparison between them. These differences are described below.

Coverage

The RTS includes payments made by cash, cheque, and hire purchase, in addition to electronic card.

Coverage Differences between the Electronic Card Transactions Series and the Retail Trade Survey		
	Cash sale	Credit sale
Electronic Card Transactions	Debit card	Credit card Charge card
Retail Trade Survey	Debit card Cash Cheque	Credit card Charge card Hire purchase

GST

Electronic card transaction data collected include GST, whereas the RTS collects sales excluding GST. As GST is not separately identified in the data any attempts to adjust the ECT series for GST are approximations only.

Timing issues

- Electronic transactions occur instantly at the point of sale, whereas many retailers operate on an accrual accounting basis (recording a sale before any money has changed hands).
- Instalments on lay-bys may be paid electronically but are not recorded as a sale by the retailer until the goods are picked up.
- Gift vouchers may be purchased electronically but are not recorded as a sale until they are redeemed.

Classification issues

Statistics NZ has developed ECT series that relate to the industry coverage of the RTS. This has been done by matching the industry codes supplied by the respondents to classifications used by Statistics NZ. There are instances where the classification allocations used by the respondents differ from those used by Statistics NZ. This results in some coverage differences at the industry and overall retail level, and potentially some overstatement of the ECT retail industry levels. The impact of this on ECT retail data levels cannot be fully assessed, as source data are only supplied in aggregate form, but retail levels are estimated to be overstated by less than 5 percent.

Changes in share of spending by electronic card transactions

Over the past few years, the uptake of electronic transaction technology among retailers and increasing card usage by consumers have led to an increasing share of retail sales by electronic transactions, resulting in the ECT series having a much steeper trend than the RTS. This increase in share is slowing over time, particularly in industries where the availability of the technology is approaching full coverage. However, it is still impacting on the movements in electronic card transactions. Users should be aware that movements in electronic card transactions are overstated by this increasing share when comparing the ECT series with the RTS.

Differences observed in data series

Statistics NZ has performed an analysis of the ECT series compared with the RTS. The results indicate the following:

- Month-on-month movements in the actual (unadjusted) values of electronic card transactions provide a good indication of the direction of the RTS actuals, as the two series usually move in the same direction.
- Monthly movements in ECT actuals are frequently different in magnitude compared with movements in RTS actuals.
- The differences found in the actuals data flow through to comparisons of the ECT and RTS seasonally adjusted series, which can differ in the direction and size of monthly movement.
- These differences have generally been outside the acceptable tolerances indicated by users for the use of the ECT series as a predictor of movements in the RTS.

Given these differences, Statistics NZ does not recommend using the ECT series as an indicator or predictor of the RTS series.

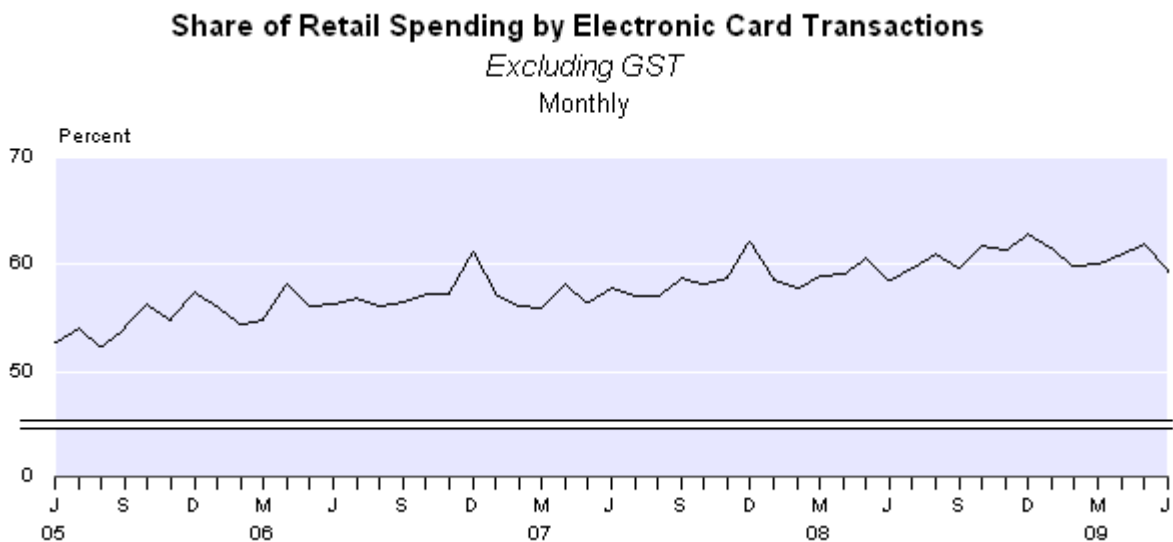
Industry group descriptions

The eight aggregated industry groups commonly referred to in the ECT release text are described in the table below.

Aggregated Industry Groups in ECT Releases	
Industry group	Descriptor
Consumables	Includes food, liquor, and chemist retailing
Durables	Includes furniture, hardware, and appliance retailing
Hospitality	Accommodation, bars, cafes, and restaurants
Apparel	Clothing, soft-goods, and footwear retailing
Services	Personal and household services, including hire and repair
Motor vehicles	Retail, repair, and other services
Fuel	Automotive fuel retailing
Non-retail	Includes services such as travel and health, and wholesaling

Electronic card transactions share of spending

The share of electronic card transactions in the retail industries has been slowly increasing over time. The mean share of the retail spending (excluding GST) for the year ended June 2009 was estimated as 60.8 percent compared with 58.8 percent for the year ended June 2008.

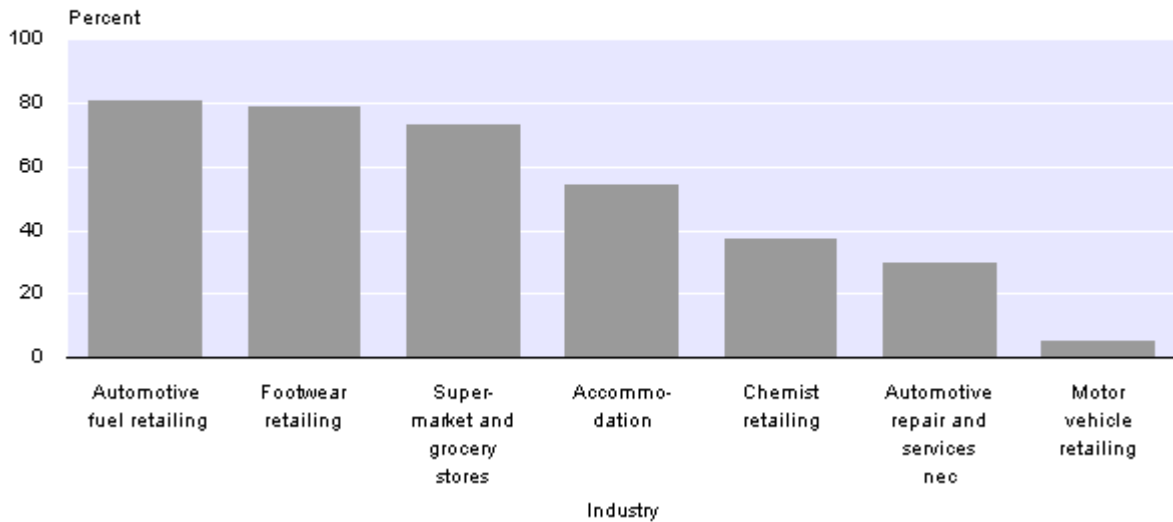


The electronic card transactions share of retail spending varies significantly between individual retail industries. For example, the share is higher than average in industries such as automotive fuel retailing, footwear retailing, supermarket and grocery stores, clothing and softgoods, and department stores. It is much lower than average in industries such as automotive repair and motor vehicle retailing.

Mean Share of Retail Spending by Electronic Card Transactions

For selected industries, excluding GST

Year ended June 2009



Privacy, security, and confidentiality

Privacy, security, and confidentiality are critical to people and businesses, and the Statistics Act 1975 protects the information provided. No information is released from these data that would allow the identification of any individual or merchant.

Definitions

ANZSIC

Australian and New Zealand Standard Industrial Classification.

Average transaction value

The total value of transactions divided by the total number of transactions.

Average value of transactions per person

The total value of transactions divided by the sum of the average resident population and the average number of overseas visitors to New Zealand for the reference year.

Average number of transactions per person

The total number of transactions divided by the sum of the average resident population and the average number of overseas visitors to New Zealand for the reference year.

Card-not-present transactions

Purchases made using a credit card, via telephone, mail order, Internet, or credit card direct debit where the card is not present for the transaction.

Cash out

Cash taken out at a point-of-sale terminal, with or without a purchase.

Debit card

Card used for debiting money directly from a bank account. Also commonly referred to as eftpos, cash, or ATM card.

Debit transactions

Where the purchaser uses the cheque or savings buttons on the point-of-sale terminal.

Eftpos

Electronic funds transfer at point of sale.

Share of spending by electronic card transactions

The share of spending by electronic card transactions is the proportion of total spending that debit and credit card spending makes up. This figure can be approximated by dividing the value of retail electronic card transactions excluding GST by total retail sales, as estimated from the RTS.

Seasonally adjusted series

The X-12-ARIMA package has been used to produce the seasonally adjusted estimates and trend estimates for the three series: total, retail, and core retail ECT. Seasonal adjustment aims to eliminate the impact of regular seasonal events (such as annual cycles in agricultural production, winter, or annual holidays) on time series. This makes the data for adjacent months more comparable.

All seasonally adjusted figures are subject to revision each month. This enables the seasonal component to be better estimated and removed from the series.

Estimated trend

For any series, the survey estimates can be broken down into three components: trend, seasonal, and irregular. While seasonally adjusted series have had the seasonal component removed, trend series have had both the seasonal and the irregular components removed. Trend estimates reveal the underlying direction of movement in a series, and are likely to indicate turning points more accurately than are seasonally adjusted estimates.

The trend series are calculated using the X-12-ARIMA seasonal adjustment package. They are based on an 11-, 13-, or 23-month moving average of the seasonally adjusted series, with an adjustment for outlying values.

Trend estimates towards the end of the series incorporate new data as they become available and can therefore change as more observations are added to the series. Revisions can be particularly large if an observation is treated as an outlier in one month, but is found to be part of the underlying trend as further observations are added to the series. Typically, only the estimates for the most recent month will be subject to substantial revisions.

More information

For more information, follow the [link](#) from the technical notes of this release on the Statistics NZ website.

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Timing

Timed statistical releases are delivered using postal and electronic services provided by third parties. Delivery of these releases may be delayed by circumstances outside the control of Statistics NZ. Statistics NZ accepts no responsibility for any such delays.

Tables

The following tables are printed with this Hot Off the Press release and can be downloaded from the Statistics New Zealand website in Excel format. If you do not have access to Excel, you may use the [Excel file viewer](#) to view, print, and export the contents of the file.

1. Electronic card transactions – total values
2. Electronic card transactions – retail industry values
3. Electronic card transactions – core retail industry values
4. Electronic card transactions – number of transactions
5. Electronic card transactions – means and proportions
6. Electronic card transactions by industry group – actual values
7. Electronic card transactions by industry group – seasonally adjusted values

Series available online

The full time series for Electronic Card Transactions can be accessed free of charge from the online [Infoshare](#) database, available from the Statistics NZ website.

To access, click on **Browse**, then choose:

Subject category: **Economic indicators**, then choose: **Electronic Card Transactions**.

The time series can be downloaded in Excel or comma delimited format.

More information about Infoshare can be found on our website.

Electronic Card Transactions: January 2010

Table 1

Electronic Card Transactions – Total Value⁽¹⁾

		Unadjusted values	Seasonally adjusted ⁽²⁾	Change from previous month ⁽³⁾	Trend ⁽²⁾	Change from previous month ⁽³⁾
Series ref: ETD		S19A9	S19S9		S19T9	
		\$(million)		Percent	\$(million)	Percent
Month						
2005	Oct	3,788	3,848	1.1	3,834	0.6
	Nov	3,942	3,851	0.1	3,852	0.5
	Dec	4,715	3,811	-1.1	3,871	0.5
2006	Jan	3,792	3,900	2.3	3,896	0.6
	Feb	3,699	3,920	0.5	3,932	0.9
	Mar	4,152	3,988	1.7	3,978	1.2
	Apr	3,861	4,012	0.6	4,024	1.2
	May	4,004	4,080	1.7	4,065	1.0
	Jun	3,861	4,097	0.4	4,094	0.7
	Jul	4,011	4,109	0.3	4,113	0.4
	Aug	4,036	4,136	0.7	4,128	0.4
	Sep	3,955	4,129	-0.2	4,150	0.5
	Oct	4,117	4,190	1.5	4,181	0.7
	Nov	4,337	4,215	0.6	4,217	0.9
	Dec	5,197	4,264	1.2	4,256	0.9
2007	Jan	4,191	4,283	0.4	4,293	0.9
	Feb	4,084	4,332	1.1	4,324	0.7
	Mar	4,552	4,356	0.5	4,352	0.7
	Apr	4,191	4,374	0.4	4,378	0.6
	May	4,339	4,390	0.4	4,402	0.5
	Jun	4,180	4,448	1.3	4,426	0.6
	Jul	4,322	4,441	-0.2	4,453	0.6
	Aug	4,399	4,478	0.8	4,482	0.7
	Sep	4,282	4,524	1.0	4,516	0.8
	Oct	4,494	4,539	0.3	4,556	0.9
	Nov	4,773	4,608	1.5	4,592	0.8
	Dec	5,586	4,623	0.3	4,618	0.6
2008	Jan	4,561	4,637	0.3	4,635	0.4
	Feb	4,547	4,631	-0.1	4,648	0.3
	Mar	4,720	4,604	-0.6	4,659	0.2
	Apr	4,505	4,666	1.4	4,669	0.2
	May	4,682	4,687	0.5	4,678	0.2
	Jun	4,310	4,672	-0.3	4,690	0.3
	Jul	4,635	4,704	0.7	4,707	0.4
	Aug	4,603	4,725	0.4	4,723	0.3
	Sep	4,522	4,746	0.4	4,725	0.0
	Oct	4,795	4,789	0.9	4,708	-0.4
	Nov	4,764	4,676	-2.4	4,682	-0.5
	Dec	5,642	4,651	-0.5	4,663	-0.4
2009	Jan	4,619	4,654	0.1	4,659	-0.1
	Feb	4,419	4,689	0.7	4,671	0.3
	Mar	4,780	4,673	-0.3	4,689	0.4
	Apr	4,571	4,713	0.9	4,708	0.4
	May	4,678	4,740	0.6	4,726	0.4
	Jun	4,395	4,727	-0.3	4,748	0.5
	Jul	4,734	4,779	1.1	4,773	0.5
	Aug	4,644	4,798	0.4	4,795	0.5
	Sep	4,595	4,818	0.4	4,811	0.3
	Oct	4,848	4,826	0.2	4,824	0.3
	Nov	4,899	4,826	0.0	4,839	0.3
	Dec	5,917	4,852	0.6	4,860	0.4
2010	Jan	4,806	4,904	1.1	4,884	0.5

(1) Figures are inclusive of GST.

(2) Figures are subject to revision when the seasonal adjustment program is run each period.

(3) Percentage changes are calculated on unrounded numbers.

Electronic Card Transactions: January 2010

Table 2

Electronic Card Transactions – Retail Industry Values⁽¹⁾⁽²⁾

		Unadjusted values	Seasonally adjusted ⁽³⁾	Change from previous month ⁽⁴⁾	Trend ⁽³⁾	Change from previous month ⁽⁴⁾
Series ref: ETD		S19A1	S19S1		S19T1	
		\$(million)		Percent	\$(million)	Percent
Month						
2005	Oct	3,082	3,092	1.3	3,078	0.6
	Nov	3,151	3,090	-0.1	3,092	0.5
	Dec	3,915	3,043	-1.5	3,106	0.4
2006	Jan	3,065	3,126	2.7	3,121	0.5
	Feb	2,911	3,140	0.5	3,143	0.7
	Mar	3,253	3,177	1.2	3,176	1.0
	Apr	3,126	3,198	0.7	3,213	1.2
	May	3,166	3,275	2.4	3,249	1.1
	Jun	3,083	3,284	0.3	3,276	0.8
	Jul	3,189	3,288	0.1	3,292	0.5
	Aug	3,162	3,303	0.4	3,302	0.3
	Sep	3,157	3,300	-0.1	3,313	0.3
	Oct	3,312	3,342	1.3	3,331	0.5
	Nov	3,437	3,347	0.2	3,355	0.7
	Dec	4,316	3,385	1.1	3,383	0.8
2007	Jan	3,343	3,408	0.7	3,413	0.9
	Feb	3,193	3,447	1.1	3,438	0.7
	Mar	3,568	3,460	0.4	3,459	0.6
	Apr	3,359	3,479	0.6	3,476	0.5
	May	3,394	3,473	-0.2	3,491	0.4
	Jun	3,317	3,530	1.7	3,509	0.5
	Jul	3,385	3,517	-0.4	3,529	0.6
	Aug	3,420	3,548	0.9	3,552	0.7
	Sep	3,413	3,591	1.2	3,579	0.8
	Oct	3,566	3,591	0.0	3,610	0.9
	Nov	3,780	3,654	1.8	3,641	0.8
	Dec	4,629	3,664	0.3	3,661	0.6
2008	Jan	3,633	3,677	0.3	3,672	0.3
	Feb	3,536	3,669	-0.2	3,676	0.1
	Mar	3,726	3,679	0.3	3,679	0.1
	Apr	3,562	3,679	0.0	3,689	0.3
	May	3,688	3,717	1.0	3,704	0.4
	Jun	3,402	3,692	-0.7	3,722	0.5
	Jul	3,631	3,739	1.3	3,740	0.5
	Aug	3,621	3,755	0.4	3,751	0.3
	Sep	3,548	3,752	-0.1	3,749	-0.1
	Oct	3,801	3,770	0.5	3,732	-0.4
	Nov	3,788	3,693	-2.0	3,708	-0.7
	Dec	4,635	3,687	-0.2	3,687	-0.6
2009	Jan	3,677	3,672	-0.4	3,678	-0.2
	Feb	3,413	3,686	0.4	3,683	0.1
	Mar	3,715	3,694	0.2	3,695	0.3
	Apr	3,605	3,705	0.3	3,704	0.3
	May	3,671	3,728	0.6	3,710	0.1
	Jun	3,414	3,695	-0.9	3,715	0.1
	Jul	3,637	3,724	0.8	3,723	0.2
	Aug	3,574	3,739	0.4	3,737	0.4
	Sep	3,570	3,764	0.7	3,755	0.5
	Oct	3,825	3,765	0.0	3,776	0.6
	Nov	3,858	3,798	0.9	3,798	0.6
	Dec	4,852	3,825	0.7	3,821	0.6
2010	Jan	3,817	3,846	0.5	3,843	0.6

(1) Figures are inclusive of GST.

(2) Represents all electronic transactions for ANZSIC industries G, H and Q (subdivision 95).

(3) Figures are subject to revision when the seasonal adjustment program is run each period.

(4) Percentage changes are calculated on unrounded numbers.

Electronic Card Transactions: January 2010

Table 3

Electronic Card Transactions – Core Retail Industry Values⁽¹⁾⁽²⁾

		Unadjusted values	Seasonally adjusted ⁽³⁾	Change from previous month ⁽⁴⁾	Trend ⁽³⁾	Change from previous month ⁽⁴⁾
Series ref: ETD		S19A2	S19S2		S19T2	
		\$(million)		Percent	\$(million)	Percent
Month						
2005	Oct	2,579	2,580	1.1	2,570	0.4
	Nov	2,649	2,585	0.2	2,579	0.4
	Dec	3,404	2,559	-1.0	2,588	0.3
2006	Jan	2,564	2,605	1.8	2,598	0.4
	Feb	2,410	2,613	0.3	2,613	0.6
	Mar	2,679	2,637	0.9	2,636	0.9
	Apr	2,591	2,651	0.5	2,662	1.0
	May	2,588	2,697	1.7	2,686	0.9
	Jun	2,524	2,714	0.6	2,705	0.7
	Jul	2,611	2,714	0.0	2,722	0.6
	Aug	2,577	2,736	0.8	2,740	0.7
	Sep	2,619	2,755	0.7	2,763	0.8
	Oct	2,784	2,806	1.8	2,789	0.9
	Nov	2,898	2,809	0.1	2,813	0.9
	Dec	3,750	2,830	0.7	2,835	0.8
2007	Jan	2,812	2,856	0.9	2,857	0.8
	Feb	2,673	2,899	1.5	2,878	0.7
	Mar	2,967	2,900	0.0	2,898	0.7
	Apr	2,817	2,917	0.6	2,915	0.6
	May	2,814	2,911	-0.2	2,932	0.6
	Jun	2,770	2,970	2.0	2,952	0.7
	Jul	2,817	2,962	-0.3	2,970	0.6
	Aug	2,839	2,984	0.8	2,983	0.4
	Sep	2,838	3,007	0.8	2,993	0.3
	Oct	2,962	2,980	-0.9	3,000	0.3
	Nov	3,134	3,013	1.1	3,009	0.3
	Dec	3,972	3,025	0.4	3,017	0.3
2008	Jan	2,990	3,017	-0.2	3,023	0.2
	Feb	2,908	3,027	0.3	3,024	0.0
	Mar	3,050	3,026	0.0	3,021	-0.1
	Apr	2,904	3,010	-0.5	3,020	-0.1
	May	2,981	3,030	0.7	3,022	0.1
	Jun	2,730	2,984	-1.5	3,029	0.2
	Jul	2,904	3,039	1.8	3,043	0.4
	Aug	2,927	3,067	0.9	3,058	0.5
	Sep	2,866	3,064	-0.1	3,070	0.4
	Oct	3,118	3,086	0.7	3,078	0.3
	Nov	3,177	3,074	-0.4	3,080	0.1
	Dec	4,022	3,082	0.2	3,078	0.0
2009	Jan	3,102	3,081	0.0	3,077	-0.1
	Feb	2,831	3,072	-0.3	3,081	0.1
	Mar	3,084	3,087	0.5	3,092	0.4
	Apr	3,015	3,109	0.7	3,105	0.4
	May	3,074	3,137	0.9	3,117	0.4
	Jun	2,828	3,098	-1.2	3,125	0.3
	Jul	3,022	3,135	1.2	3,132	0.2
	Aug	2,968	3,140	0.2	3,139	0.2
	Sep	2,959	3,154	0.4	3,147	0.2
	Oct	3,205	3,151	-0.1	3,153	0.2
	Nov	3,223	3,148	-0.1	3,156	0.1
	Dec	4,166	3,169	0.7	3,161	0.1
2010	Jan	3,171	3,164	-0.1	3,165	0.1

(1) Figures are inclusive of GST.

(2) Represents all electronic transactions for ANZSIC industries G, H, and Q (subdivision 95), excluding the motor vehicle-related industries.

(3) Figures are subject to revision when the seasonal adjustment program is run each period.

(4) Percentage changes are calculated on unrounded numbers.

Table 4

Electronic Card Transactions – Number of Transactions

		Unadjusted total number of transactions	Change from same month previous year ⁽¹⁾	Unadjusted retail industry number of transactions	Change from same month previous year ⁽¹⁾	Unadjusted core retail industry number of transactions	Change from same month previous year ⁽¹⁾
<i>Series ref: ETD</i>		S29A9		S29A1		S29A2	
		Number (million)	Percent	Number (million)	Percent	Number (million)	Percent
Month							
2005	Oct	70	9.1	63	9.5	53	10.3
	Nov	71	9.1	64	9.4	54	10.2
	Dec	81	8.1	74	8.9	63	9.1
2006	Jan	69	7.6	62	7.4	52	7.6
	Feb	66	7.8	59	7.7	49	7.9
	Mar	74	10.2	66	9.8	55	10.7
	Apr	70	6.2	63	6.0	53	5.8
	May	73	9.9	65	9.5	54	9.5
	Jun	71	9.1	63	9.2	53	9.3
	Jul	73	7.3	65	7.0	55	7.0
	Aug	73	8.6	66	8.3	55	8.8
	Sep	73	8.1	66	8.0	55	8.8
	Oct	75	7.7	68	7.2	57	8.1
	Nov	77	8.3	69	7.8	58	8.5
	Dec	88	8.5	79	8.1	68	8.6
2007	Jan	76	9.2	67	8.1	57	9.1
	Feb	73	9.8	65	9.1	54	10.3
	Mar	81	9.9	73	9.5	61	10.4
	Apr	76	8.8	68	7.9	57	8.8
	May	80	10.5	71	9.7	60	10.7
	Jun	77	9.4	69	8.6	58	10.0
	Jul	79	8.6	70	7.5	59	8.6
	Aug	81	10.9	72	9.8	61	11.2
	Sep	79	8.7	71	7.8	60	8.3
	Oct	83	9.6	73	8.6	62	8.7
	Nov	85	10.6	76	10.1	64	10.3
	Dec	95	8.3	86	7.9	74	8.1
2008	Jan	83	9.7	74	9.3	62	9.4
	Feb	81	11.9	72	11.2	61	11.7
	Mar	85	4.9	76	4.3	64	4.4
	Apr	83	8.7	74	7.9	62	8.6
	May	86	7.9	77	7.6	65	8.3
	Jun	80	3.1	71	2.3	60	2.7
	Jul	84	6.5	75	6.1	63	6.7
	Aug	85	4.9	76	4.8	64	5.6
	Sep	84	5.8	74	4.9	63	5.5
	Oct	90	9.0	79	8.0	68	9.3
	Nov	88	3.6	79	3.6	68	5.2
	Dec	99	4.1	89	3.5	77	4.8
2009	Jan	87	5.4	78	5.3	66	7.0
	Feb	81	0.3	72	-0.1	61	0.7
	Mar	90	5.5	79	4.9	68	6.5
	Apr	88	5.4	77	4.9	66	5.9
	May	91	5.3	80	4.7	69	6.1
	Jun	85	7.2	75	5.9	64	6.9
	Jul	91	7.7	80	6.8	68	7.9
	Aug	90	6.0	79	5.2	68	5.8
	Sep	90	7.1	79	6.5	68	7.1
	Oct	95	5.0	83	5.0	72	5.6
	Nov	93	5.1	82	4.1	70	3.9
	Dec	106	6.6	94	6.1	82	5.7
2010	Jan	92	5.4	81	4.7	69	4.4

(1) Percentage changes are calculated on unrounded numbers.

Table 5

Electronic Card Transactions – Means and Proportions

	Mean transaction value	Mean value of transactions per person ⁽¹⁾⁽²⁾	Mean number of transactions per person ⁽¹⁾⁽²⁾	Debit proportion of total	Credit proportion of total	ECT retail proportion of RTS total ⁽²⁾⁽³⁾	ECT core proportion of RTS core ⁽²⁾⁽³⁾	
Series ref: ETD	S4A1V	S4A2V	S4A3N	S4AXP	S4AWP	S4ARP	S4ACP	
	\$ ⁽⁴⁾		Number	Percent				
Year ended March								
2005	55	9,936	181	53.6	46.4	59.8	70.9	
2006	55	10,685	194	53.3	46.7	61.5	72.1	
2007	56	11,584	208	53.1	46.9	64.3	74.1	
2008	55	12,418	225	53.4	46.6	65.7	76.0	
2009	54	12,740	235	54.2	45.8	68.1	76.4	
Quarter								
2006	Mar	56	2,681	48	51.9	48.1	62.0	71.9
	Jun	55	2,745	50	53.8	46.2	64.0	74.2
	Sep	55	2,797	51	53.9	46.1	63.5	73.3
	Dec	57	3,118	55	52.7	47.3	66.0	75.4
2007	Mar	56	2,918	52	52.2	47.8	63.5	73.4
	Jun	54	2,944	54	54.4	45.6	64.6	75.5
	Sep	54	2,998	55	54.3	45.7	64.8	75.7
	Dec	56	3,362	60	52.8	47.2	67.4	77.3
2008	Mar	55	3,108	56	52.3	47.7	65.8	75.2
	Jun	54	3,094	57	54.0	46.0	66.9	76.1
	Sep	54	3,143	58	54.2	45.8	67.6	76.2
	Dec	55	3,412	62	54.3	45.7	69.8	77.6
2009	Mar	53	3,088	58	54.2	45.8	68.0	75.4
	Jun	52	3,098	60	56.5	43.5	68.4	76.7
	Sep	52	3,156	61	56.5	43.5	68.1	76.4
	Dec	53	..	..	55.4	44.6	..	..
Month								
2008	Jan	55	..	..	52.8	47.2	65.9	75.2
	Feb	56	..	..	51.8	48.2	65.0	74.5
	Mar	55	..	..	52.4	47.6	66.4	75.9
	Apr	54	..	..	53.5	46.5	66.6	75.8
	May	54	..	..	54.4	45.6	68.3	77.6
	Jun	54	..	..	54.1	45.9	65.8	74.9
	Jul	55	..	..	53.9	46.1	67.1	75.4
	Aug	54	..	..	54.7	45.3	68.6	77.1
	Sep	54	..	..	54.1	45.9	67.1	76.1
	Oct	53	..	..	54.7	45.3	69.4	77.1
	Nov	54	..	..	54.1	45.9	69.0	77.4
	Dec	57	..	..	54.1	45.9	70.7	78.3
2009	Jan	53	..	..	55.1	44.9	69.2	76.7
	Feb	54	..	..	53.6	46.4	67.4	74.5
	Mar	53	..	..	54.0	46.0	67.5	75.0
	Apr	52	..	..	56.0	44.0	68.6	76.8
	May	51	..	..	56.9	43.1	69.7	78.0
	Jun	51	..	..	56.6	43.4	66.8	75.2
	Jul	52	..	..	56.3	43.7	68.1	76.7
	Aug	51	..	..	56.8	43.2	68.4	76.3
	Sep	51	..	..	56.4	43.6	67.8	76.1
	Oct	51	..	..	56.4	43.6	70.0	77.6
	Nov	53	..	..	54.9	45.1	68.7	75.7
	Dec	56	..	..	54.9	45.1	..	..
2010	Jan	52	..	..	55.8	44.2	..	..

(1) Population estimates are only published quarterly – monthly figures are not available.

(2) Latest period information has not yet been published.

(3) Figures are calculated from published figures – ECT includes GST, whereas RTS excludes GST.

(4) Figures are inclusive of GST

Note: RTS – Retail Trade Survey

Symbol:

.. figure not available

Electronic Card Transactions: January 2010

Table 6

Electronic Card Transactions by Industry Group – Actual Values⁽¹⁾

Industry	Consumables	Durables	Hospitality	Services	Apparel	Vehicles (excluding fuel)	Fuel	Non-retail	Total	
<i>Series ref: ETD</i>	<i>S1GA1</i>	<i>S1GA2</i>	<i>S1GA3</i>	<i>S1GA4</i>	<i>S1GA5</i>	<i>S1GA6</i>	<i>S1GA7</i>	<i>S1GA8</i>	<i>S1GA9</i>	
\$(million)										
Month										
2008	Jan	1,270	858	462	125	215	124	520	987	4,561
	Feb	1,233	828	457	122	201	124	505	1,078	4,547
	Mar	1,312	853	473	128	224	122	554	1,054	4,720
	Apr	1,235	816	418	131	252	124	534	997	4,505
	May	1,289	845	404	135	251	129	579	1,050	4,682
	Jun	1,205	770	367	122	215	114	558	959	4,310
	Jul	1,260	816	402	133	220	125	602	1,076	4,635
	Aug	1,310	806	414	125	206	121	574	1,049	4,603
	Sep	1,277	807	394	124	203	126	557	1,034	4,522
	Oct	1,375	898	430	135	224	129	555	1,051	4,795
	Nov	1,392	946	438	135	234	126	485	1,009	4,764
	Dec	1,616	1,420	475	188	321	140	474	1,008	5,642
2009	Jan	1,391	878	478	125	227	125	450	944	4,619
	Feb	1,278	795	441	118	198	120	462	1,007	4,419
	Mar	1,389	855	467	130	240	136	496	1,066	4,780
	Apr	1,368	832	426	131	256	127	464	968	4,571
	May	1,400	858	413	136	265	130	467	1,009	4,678
	Jun	1,330	779	365	125	228	125	461	984	4,395
	Jul	1,397	832	421	135	235	136	479	1,099	4,734
	Aug	1,407	809	421	120	209	127	479	1,073	4,644
	Sep	1,377	824	407	130	218	134	477	1,029	4,595
	Oct	1,463	912	449	140	236	135	485	1,029	4,848
	Nov	1,436	958	441	139	240	134	500	1,049	4,899
	Dec	1,717	1,421	489	199	331	148	539	1,072	5,917
2010	Jan	1,436	882	493	127	227	127	520	995	4,806

Percentage change from same month previous year⁽²⁾

Month										
2008	Jan	8.3	3.5	6.8	8.7	1.9	9.3	24.7	9.7	8.8
	Feb	10.2	6.9	10.3	6.5	6.7	13.3	22.7	13.1	11.3
	Mar	6.4	-1.2	5.9	-0.6	-5.3	-4.2	17.0	1.1	3.7
	Apr	5.7	-0.7	4.0	2.2	0.7	15.1	22.8	13.3	7.5
	May	7.1	2.9	7.8	4.3	6.7	0.9	28.1	5.4	7.9
	Jun	3.3	-6.2	1.4	-4.1	-11.7	-1.1	29.2	5.0	3.1
	Jul	6.4	-0.4	1.3	4.9	-1.7	3.8	34.9	7.4	7.3
	Aug	6.9	-1.6	4.1	-1.8	-0.9	-4.9	26.3	0.6	4.6
	Sep	6.7	-3.8	-1.8	-1.6	-7.0	6.5	22.0	11.6	5.6
	Oct	9.4	0.4	7.4	2.6	-0.9	2.3	16.0	7.1	6.7
	Nov	7.9	-2.2	1.4	-2.3	-2.4	-5.8	-5.4	-4.8	-0.2
	Dec	7.1	1.0	-1.6	0.6	2.4	10.1	-10.6	-2.2	1.0
2009	Jan	9.5	2.3	3.5	0.7	5.5	0.8	-13.4	-4.3	1.3
	Feb	3.6	-4.0	-3.6	-3.5	-1.4	-2.7	-8.5	-6.5	-2.8
	Mar	5.9	0.2	-1.2	2.2	7.3	11.1	-10.5	1.1	1.3
	Apr	10.8	2.0	1.9	0.4	1.6	2.2	-13.1	-2.9	1.5
	May	8.6	1.5	2.2	0.8	5.7	0.8	-19.4	-3.9	-0.1
	Jun	10.4	1.2	-0.7	2.3	6.2	9.7	-17.5	2.6	2.0
	Jul	10.8	1.9	4.8	1.7	7.0	8.7	-20.5	2.1	2.1
	Aug	7.4	0.4	1.7	-3.9	1.6	4.9	-16.4	2.2	0.9
	Sep	7.8	2.0	3.4	4.7	7.6	6.5	-14.3	-0.5	1.6
	Oct	6.4	1.6	4.4	4.0	5.3	4.8	-12.6	-2.1	1.1
	Nov	3.2	1.3	0.6	3.0	2.7	6.9	3.2	4.0	2.8
	Dec	6.2	0.1	3.1	5.8	3.2	5.6	13.9	6.3	4.9
2010	Jan	3.3	0.4	3.0	1.0	-0.1	1.3	15.4	5.4	4.0

(1) Figures are inclusive of GST.

(2) Percentage changes are calculated on unrounded numbers.

Electronic Card Transactions: January 2010

Table 7

Electronic Card Transactions by Industry Group – Seasonally Adjusted Values⁽¹⁾

Industry	Consumables	Durables	Hospitality	Services	Apparel	Vehicles (excluding fuel)	Fuel	Non-retail	Total ⁽²⁾	
<i>Series ref: ETD</i>	<i>S1GS1</i>	<i>S1GS2</i>	<i>S1GS3</i>	<i>S1GS4</i>	<i>S1GS5</i>	<i>S1GS6</i>	<i>S1GS7</i>	<i>S1GS8</i>	<i>S19S9</i>	
	\$(million)									
Month										
2008	Jan	1,268	891	422	135	233	125	541	1,028	4,637
	Feb	1,279	894	426	132	230	125	531	1,025	4,631
	Mar	1,298	881	429	133	226	119	525	997	4,604
	Apr	1,277	877	426	132	230	126	540	1,049	4,666
	May	1,291	881	430	134	228	124	566	1,034	4,687
	Jun	1,289	857	428	132	227	124	564	1,037	4,672
	Jul	1,298	886	423	134	230	122	581	1,026	4,704
	Aug	1,328	886	429	133	233	125	560	1,034	4,725
	Sep	1,340	883	429	132	220	126	561	1,055	4,746
	Oct	1,347	891	429	133	231	126	566	1,065	4,789
	Nov	1,359	890	426	133	233	127	495	1,016	4,676
	Dec	1,362	910	428	134	237	128	464	961	4,651
2009	Jan	1,376	899	427	134	238	128	469	992	4,654
	Feb	1,373	895	427	134	240	128	486	1,002	4,689
	Mar	1,384	891	432	136	244	129	471	998	4,673
	Apr	1,403	894	431	133	237	129	470	1,014	4,713
	May	1,413	897	437	137	243	130	454	1,025	4,740
	Jun	1,423	868	431	134	236	131	464	1,035	4,727
	Jul	1,435	894	439	136	242	132	462	1,042	4,779
	Aug	1,433	898	440	130	241	133	468	1,055	4,798
	Sep	1,438	898	441	137	239	133	481	1,052	4,818
	Oct	1,425	902	442	138	240	135	496	1,057	4,826
	Nov	1,417	907	437	139	243	133	511	1,037	4,826
	Dec	1,431	908	438	139	245	135	527	1,028	4,852
2010	Jan	1,432	905	439	137	241	134	541	1,080	4,904

Percentage change from previous month⁽³⁾

Month										
2008	Jan	0.2	-1.1	-0.4	0.6	-0.8	1.4	3.7	0.8	0.3
	Feb	0.8	0.4	0.9	-2.2	-1.3	-0.2	-1.8	-0.3	-0.1
	Mar	1.5	-1.4	0.8	0.7	-1.8	-4.9	-1.1	-2.8	-0.6
	Apr	-1.6	-0.5	-0.8	-0.4	1.9	5.6	2.9	5.3	1.4
	May	1.1	0.5	1.1	1.3	-1.0	-1.3	4.8	-1.4	0.5
	Jun	-0.2	-2.7	-0.4	-1.2	-0.1	0.0	-0.4	0.2	-0.3
	Jul	0.7	3.3	-1.2	1.5	1.1	-1.6	3.2	-1.0	0.7
	Aug	2.3	0.0	1.4	-1.2	1.3	2.0	-3.7	0.8	0.4
	Sep	0.9	-0.3	0.0	-0.2	-5.3	1.0	0.3	2.0	0.4
	Oct	0.6	0.9	0.1	0.5	4.7	0.0	0.8	0.9	0.9
	Nov	0.9	-0.1	-0.7	-0.4	0.8	0.5	-12.5	-4.6	-2.4
	Dec	0.2	2.2	0.5	1.2	1.9	1.0	-6.2	-5.4	-0.5
2009	Jan	1.0	-1.2	-0.2	0.3	0.2	0.2	1.0	3.2	0.1
	Feb	-0.2	-0.4	-0.1	-0.6	1.0	0.1	3.7	1.0	0.7
	Mar	0.7	-0.4	1.2	1.6	1.6	0.7	-3.0	-0.4	-0.3
	Apr	1.4	0.3	-0.3	-2.2	-2.9	0.1	-0.2	1.6	0.9
	May	0.7	0.3	1.4	2.9	2.8	0.1	-3.4	1.1	0.6
	Jun	0.7	-3.2	-1.3	-1.7	-3.1	0.8	2.1	1.0	-0.3
	Jul	0.9	3.1	1.8	1.0	2.7	1.3	-0.5	0.7	1.1
	Aug	-0.1	0.4	0.3	-3.8	-0.5	0.3	1.5	1.2	0.4
	Sep	0.3	0.0	0.1	4.9	-0.9	0.0	2.7	-0.3	0.4
	Oct	-0.9	0.4	0.4	0.7	0.4	1.4	3.1	0.5	0.2
	Nov	-0.6	0.6	-1.1	0.8	1.3	-0.9	3.0	-1.9	0.0
	Dec	1.0	0.0	0.2	0.0	1.2	0.8	3.3	-0.9	0.6
2010	Jan	0.1	-0.3	0.1	-1.1	-1.9	-0.2	2.6	5.1	1.1

(1) Figures are inclusive of GST.

(2) This total series is seasonally adjusted directly and may not equal the sum of its seasonally adjusted parts.

(3) Percentage changes are calculated on unrounded numbers.