

15. 主要支 PAYMENT

民 國 年 或 月	中央銀行同資系統 CBC Interbank Funds Transfer System		票據交換結算系統 Clearinghouse System					
	交易筆數 Number of transfers	交易金額 Value of transfers	合 計 Total		票據交換 Checks		ACH代收代付 ¹ ACH Debit and Credit Transfers	
			筆數 Volume	金額 Value	票據交換張數 Volume	票據交換金額 Value	筆數 Volume	金額 Value
103	745,133	4,926,870	199,358,325	205,810	109,330,613	184,684	90,027,712	21,126
104	729,219	5,237,496	198,938,162	204,052	104,755,617	180,440	94,182,545	23,612
105	723,955	4,770,355	205,648,563	188,150	97,952,127	161,377	107,696,436	26,773
106	734,895	5,174,477	210,571,495	188,451	94,763,551	160,893	115,807,944	27,558
107	766,419	5,263,105	211,654,469	189,856	88,483,188	159,169	123,171,281	30,687
108	732,046	4,824,815	207,878,417	180,372	83,584,142	149,356	124,294,275	31,016
109	724,189	5,047,611	210,665,348	171,509	75,207,958	139,706	135,457,390	31,803
110	704,219	5,325,068	224,274,898	176,560	68,917,998	140,111	155,356,900	36,449
111	741,636	5,348,576	259,413,364	183,735	64,803,199	140,533	194,610,165	43,202
112	753,017	5,469,912	275,576,741	173,048	59,369,031	129,126	216,207,710	43,922
111 6	63,349	470,712	18,834,185	14,352	5,266,093	11,976	13,568,092	2,376
7	63,492	474,794	30,768,511	21,147	4,160,038	11,289	26,608,473	9,858
8	66,129	487,677	36,792,642	22,367	6,757,174	14,206	30,035,468	8,161
9	65,948	457,180	26,869,827	15,570	5,455,004	11,622	21,414,823	3,948
10	62,879	437,203	21,071,288	13,970	5,212,729	10,835	15,858,559	3,135
11	62,652	449,245	19,813,673	13,667	5,371,666	11,312	14,442,007	2,355
12	63,131	475,680	19,594,714	13,169	4,364,731	10,717	15,229,983	2,452
112 1	49,174	393,336	18,998,885	13,736	6,049,360	11,308	12,949,525	2,428
2	58,970	441,732	15,862,942	11,001	3,506,846	8,869	12,356,096	2,132
3	71,157	546,419	24,093,310	15,311	6,530,708	13,080	17,562,602	2,231
4	54,131	386,628	17,568,034	11,213	3,444,713	8,417	14,123,321	2,796
5	64,997	450,506	20,818,155	14,681	6,196,381	12,167	14,621,774	2,514
6	65,727	489,264	21,051,814	14,274	4,805,909	10,685	16,245,905	3,589
7	63,397	476,418	31,766,198	20,985	4,701,904	11,170	27,064,294	9,815
8	69,591	494,437	37,422,295	18,409	5,407,702	11,428	32,014,593	6,981
9	63,621	432,688	23,666,913	12,827	3,839,635	9,446	19,827,278	3,381
10	61,700	441,761	23,604,481	14,757	6,040,575	11,590	17,563,906	3,167
11	65,062	449,246	21,135,706	13,259	5,040,834	10,935	16,094,872	2,324
12	65,490	467,477	19,588,008	12,595	3,804,464	10,031	15,783,544	2,564
113 1	71,347	523,650	23,668,632	16,134	6,218,844	12,904	17,449,788	3,230
2	52,332	376,451	20,196,041	11,542	4,286,649	9,086	15,909,392	2,456
3	70,180	494,968	19,626,522	12,004	3,796,874	9,872	15,829,648	2,132

1 ACH代收代付係指台灣票據交換所營運之媒體交換自動轉帳業務，藉由該網路，金融機構可將代收代付交易，以電子化及批次方式傳送票據交換所辦理款項收付作業。ACH代收交易包括保險費、抵押貸款及其他帳單費用，ACH代付交易包括薪資、退稅及股息。

2 財金公司(由金資中心改制)跨行金融資訊系統82至91年年資料，原始筆數僅提供至萬筆。

3 交易筆數及金額包含實體ATM、網路ATM、網路銀行及行動銀行交易。

4 包含全國繳費稅、消費扣款、金融電子資料交換等跨行支付資料。

付 系 統 SYSTEMS

單位：新台幣億元
100 millions of N.T. dollars

財 金 公 司 跨 行 金 融 資 訊 系 統 FISC Financial Information System								Year or
合 計 Total		跨 行 匯 款 Interbank Remittance System		ATM跨行提款及轉帳 ³ Shared ATM System		其他 ⁴ Others		month
筆數 ² Volume	金額 Value	筆數 Volume	金額 Value	筆數 Volume	金額 Value	筆數 Volume	金額 Value	
591,339,761	1,312,304	97,946,257	1,166,438	410,269,863	73,224	83,123,641	72,642	Dec. 2014
629,116,221	1,346,939	99,744,556	1,189,988	439,053,647	76,880	90,318,018	80,071	Dec. 2015
668,965,851	1,353,090	103,355,467	1,186,054	470,975,821	76,927	94,634,563	90,109	Dec. 2016
713,984,418	1,408,519	105,693,966	1,230,941	507,298,588	85,999	100,991,864	91,579	Dec. 2017
771,932,617	1,523,592	109,167,720	1,328,261	552,021,582	92,467	110,743,315	102,864	Dec. 2018
856,468,537	1,607,592	112,918,806	1,392,454	618,038,047	101,561	125,511,684	113,577	Dec. 2019
957,011,290	1,747,699	116,092,661	1,500,955	696,922,799	117,893	143,995,830	128,851	Dec. 2020
1,067,144,315	1,883,805	117,790,106	1,579,670	771,379,827	140,572	177,974,382	163,562	Dec. 2021
1,194,828,748	1,965,274	120,892,713	1,618,678	870,666,848	153,206	203,269,187	193,390	Dec. 2022
1,284,218,039	2,016,961	118,517,893	1,647,496	950,505,839	169,384	215,194,307	200,081	Dec. 2023
96,834,157	170,997	9,793,839	140,494	70,097,720	12,354	16,942,598	18,149	June 2022
96,467,551	172,789	10,067,712	140,662	70,049,512	12,247	16,350,327	19,880	July
104,689,925	170,925	10,916,524	141,076	78,273,825	13,321	15,499,576	16,528	Aug.
99,448,103	166,638	10,324,804	136,154	73,864,257	12,834	15,259,042	17,650	Sep.
100,395,685	159,570	9,873,477	131,610	75,177,193	12,471	15,345,015	15,489	Oct.
107,574,336	162,833	10,584,108	134,596	76,053,525	12,815	20,936,703	15,422	Nov.
107,146,456	172,010	11,370,351	142,579	78,130,053	13,366	17,646,052	16,065	Dec.
107,873,444	143,955	9,281,622	114,997	84,277,794	14,832	14,314,028	14,126	Jan. 2023
84,246,432	143,482	8,662,348	119,225	62,053,925	11,347	13,530,159	12,910	Feb.
117,478,308	186,443	11,432,816	153,784	88,061,563	15,740	17,983,929	16,919	Mar.
97,309,622	138,215	8,408,073	113,448	70,894,246	12,085	18,007,303	12,682	Apr.
120,826,610	173,041	10,383,757	138,221	84,582,283	14,774	25,860,570	20,046	May
106,586,431	181,935	9,903,503	146,342	77,635,256	13,913	19,047,672	21,680	June
107,600,776	184,829	10,004,849	151,990	80,741,967	14,922	16,853,960	17,917	July
108,065,505	183,778	10,144,102	151,479	81,496,480	14,797	16,424,923	17,502	Aug.
100,511,253	166,390	9,403,698	135,877	75,439,468	13,383	15,668,087	17,130	Sep.
112,979,804	165,768	9,817,291	134,349	85,661,663	14,557	17,500,850	16,862	Oct.
113,042,941	168,194	10,361,209	137,638	80,679,685	14,479	22,002,047	16,077	Nov.
107,696,913	180,931	10,714,625	150,146	78,981,509	14,555	18,000,779	16,230	Dec.
118,665,093	206,443	10,824,296	170,142	89,941,188	16,884	17,899,609	19,417	Jan. 2024
105,784,106	145,467	8,383,797	115,734	81,576,092	15,417	15,824,217	14,316	Feb.
107,387,988	200,802	10,008,329	166,593	79,882,453	16,281	17,497,206	17,928	Mar.

1 The automated clearing house (ACH) system operated by the Taiwan Clearing House is an electronic network through which financial institutions send batches of electronic credit and debit transfers to the Taiwan Clearing House. ACH debit transfers include consumer payments on insurance premiums, mortgage loans, and other kinds of bills. ACH credit transfers include payroll, tax refunds and cash dividend payments.

2 Prior to Jan. 2002, the volume data are only available in 10-thousand basis.

3 Including data of physical ATM, eATM, Internet Banking, and Mobile Banking etc.

4 Including data of Nationwide Bill and Tax Payment Service, ATM card Payment at POS, and Financial Electronic Data Exchange etc.