

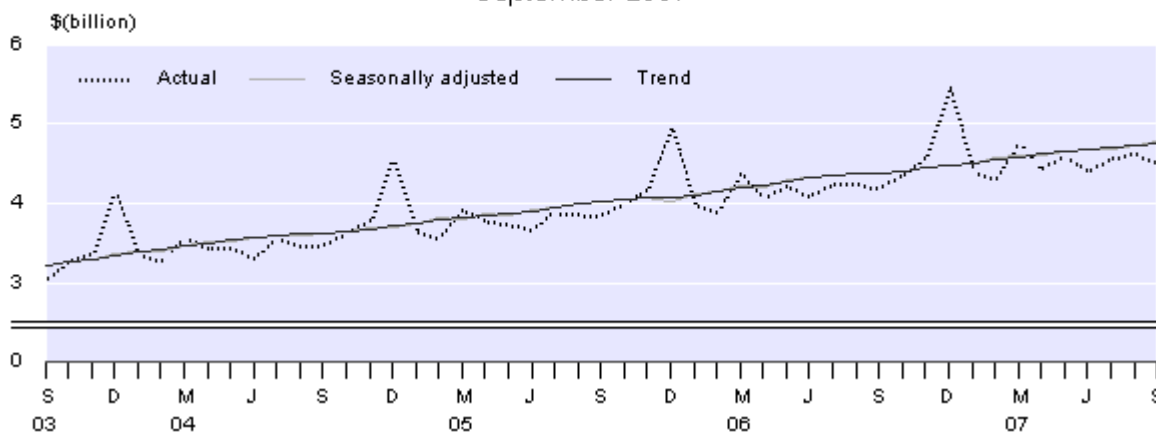
Embargoed until 10:45am – 18 October 2007

## Electronic Card Transactions: September 2007

### Highlights

- The seasonally adjusted value of the Electronic Card Transaction (ECT) series was 1.0 percent higher in September 2007 than in August 2007.
- The seasonally adjusted value of the retail ECT series was 1.2 percent higher in September 2007 than in August 2007.
- The seasonally adjusted value of the core retail ECT series was 0.8 percent higher in September 2007 than in August 2007.
- The trend for the value of the ECT series was 8.4 percent higher in September 2007 than in September 2006.
- The 79 million electronic card transactions with New Zealand-based merchants totalled \$4.5 billion in September 2007.

Value of Total Electronic Card Transactions  
September 2007



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Government Statistician

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There is a companion Media Release published – [Electronic Card Transactions: September 2007](#).

# Commentary

## Electronic card transactions at a glance

- There were 79 million electronic card transactions with New Zealand-based merchants in September 2007, with a value of \$4.5 billion. This compares with 73 million transactions in September 2006, with a value of \$4.2 billion.
- There were 944 million electronic transactions for the year ended September 2007, with a value of \$55.0 billion. This compares with 865 million transactions with a value of \$50.4 billion for the September 2006 year.
- The mean transaction value for September 2007 was \$57 (the same as for the previous four months) compared with \$62 for December 2006. This follows the broad annual pattern which peaks in December each year.
- For the year ended September 2007, debit transactions made up 56 percent of all electronic transactions by value (credit was 44 percent). This ratio of debit to credit transactions has remained stable since the beginning of the series in October 2002.

This summary information is based on the number and value of electronic transactions.

## Background

The Electronic Card Transaction (ECT) series are constructed from data that cover all debit and credit card spending with New Zealand-based merchants. These data include debit and credit transactions where the customer swipes their card at the point-of-sale terminal (card-present transactions) and credit card transactions with New Zealand merchants by mail order, telephone, email, Internet or direct debit from a credit card (card-not-present transactions). The data include purchases made in New Zealand by overseas card-holders but exclude purchases made overseas by New Zealand card-holders.

Statistics on electronic card transactions are produced from aggregated data generated in the process of administering New Zealand-based electronic transactions. 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.

Unless otherwise stated, all values include goods and services tax (GST). For further details about the coverage and characteristics of the ECT series see the technical notes of this release. These data have been released as experimental series and Statistics NZ welcomes feedback on them through email to: [info@stats.govt.nz](mailto:info@stats.govt.nz).

## Total electronic card transactions

### Value

The total value of electronic card transactions, including GST, with New Zealand-based merchants was \$4.5 billion in September 2007. This is 7.7 percent higher than the \$4.2 billion reported in September 2006.

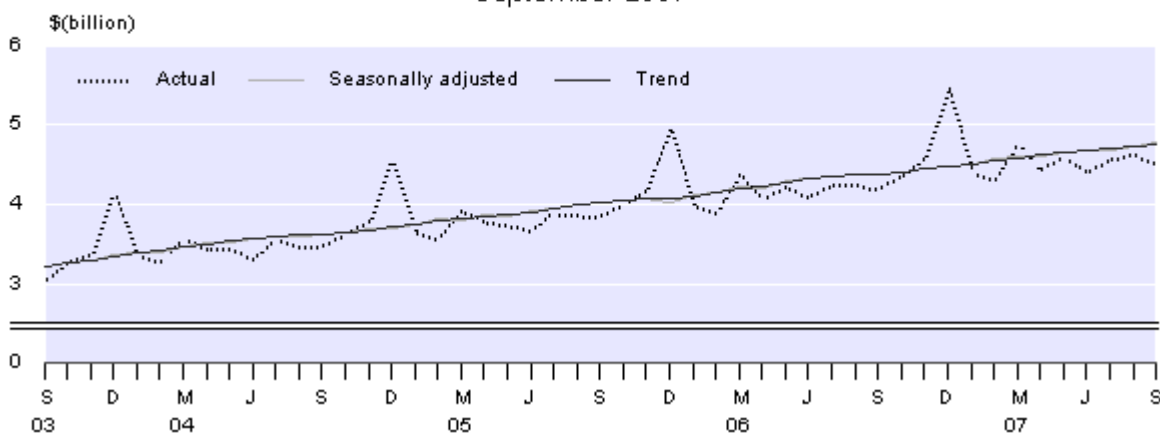
After adjusting for seasonal effects, the total ECT series increased 1.0 percent in September 2007 compared with August 2007. Fuel price rises appeared to be the main driver of this increase and also for much of the growth in seasonally adjusted sales for the motor vehicle-related industry. Non-retailing industries also increased in September compared with August, as did the consumables and durables industries, but at a lower rate.

The trend in the total ECT series was 8.4 percent higher in September 2007 than in September 2006. This annual increase is up slightly on the 8.3 percent recorded for August 2007, and the 8.1 percent for both June and July 2007, which was the smallest annual increase since the series began in October 2002. Between November 2004 and April 2007, the annual increase was generally between 9 and 11 percent, but since April 2007 the annual increase in the trend has slowed to less than 9 percent. The trend reflects not only changes in consumer spending and prices but also changes in merchants' and customers' use of payment methods.

In the graph below, the seasonally adjusted and trend series almost completely match, which indicates a very regular seasonal pattern.

### Value of Total Electronic Card Transactions

September 2007



### Number of transactions

There were 79 million electronic card transactions with New Zealand-based merchants in September 2007. This is 8.7 percent higher than in September 2006, when there were 73 million transactions.

### 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.

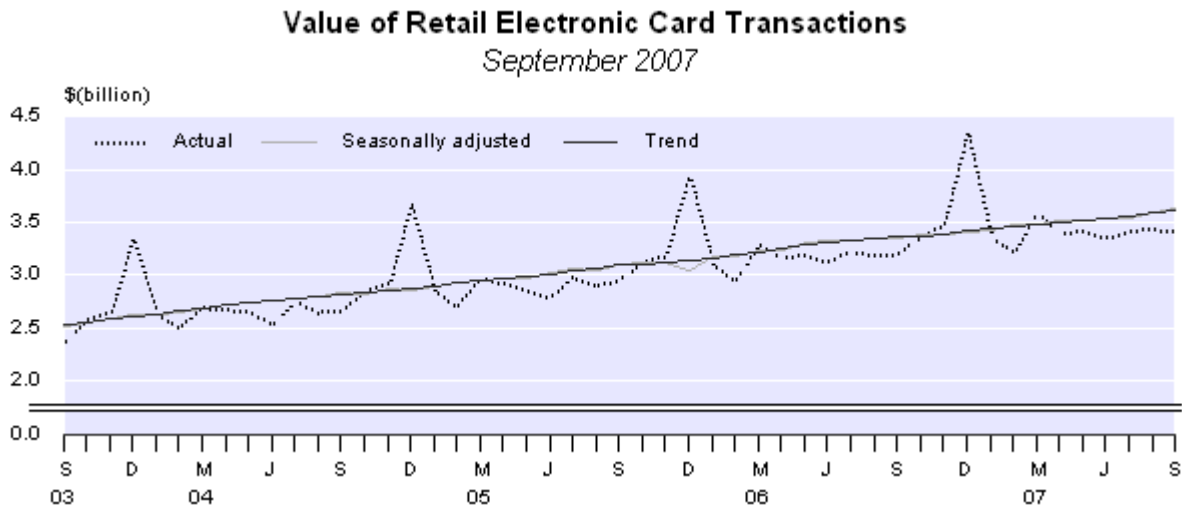
## Electronic card transactions – retail industries

The retail ECT series is a subset of the total ECT series, and measures transactions in the retail sector.

### Value

After adjusting for seasonal effects, the retail ECT series increased 1.2 percent in September 2007 compared with August 2007.

The trend in the retail ECT series was 7.8 percent higher in September 2007 than September 2006.



### Number of transactions

There were 71 million electronic card transactions in the retail industries in September 2007. This is 7.7 percent higher than in September 2006, when there were 66 million transactions.

### Definition

The industries covered by the retail ECT series are defined by the following Australian and New Zealand Standard Industrial Classification (ANZSIC) categories:

- retail trade (ANZSIC division G)
- accommodation, cafes and restaurants (ANZSIC division H)
- personal services (ANZSIC subdivision 95 of division Q).

## Electronic card transactions – core retail industries

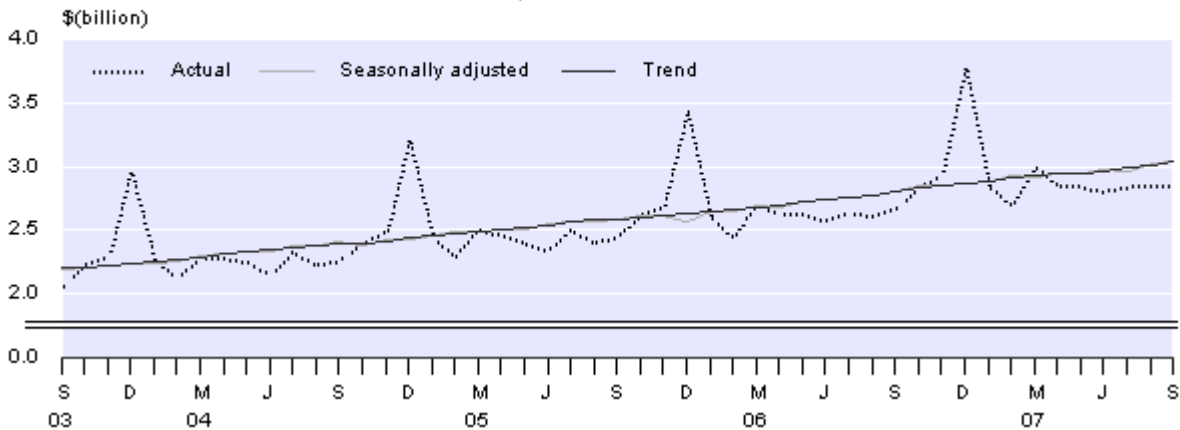
The core retail ECT series is a subset of the retail ECT series. The core retail industries exclude the motor vehicle-related industries which, apart from automotive fuel retailing, generally have low rates of electronic transactions.

### Value

After adjusting for seasonal effects, the core retail ECT series increased 0.8 percent in September 2007 compared with August 2007.

The trend in the core retail ECT series was 8.3 percent higher in September 2007 than September 2006. Since August 2003, the annual increase in the core retail ECT series trend has generally ranged between 8 and 10 percent, apart from a period from December 2005 to August 2006 when it dropped below 8 percent.

**Value of Core Retail Electronic Card Transactions**  
*September 2007*



### Number of transactions

There were 60 million electronic card transactions in the core retail industries in September 2007. This is 8.1 percent higher than in September 2006, when there were 55 million transactions.

### Definition

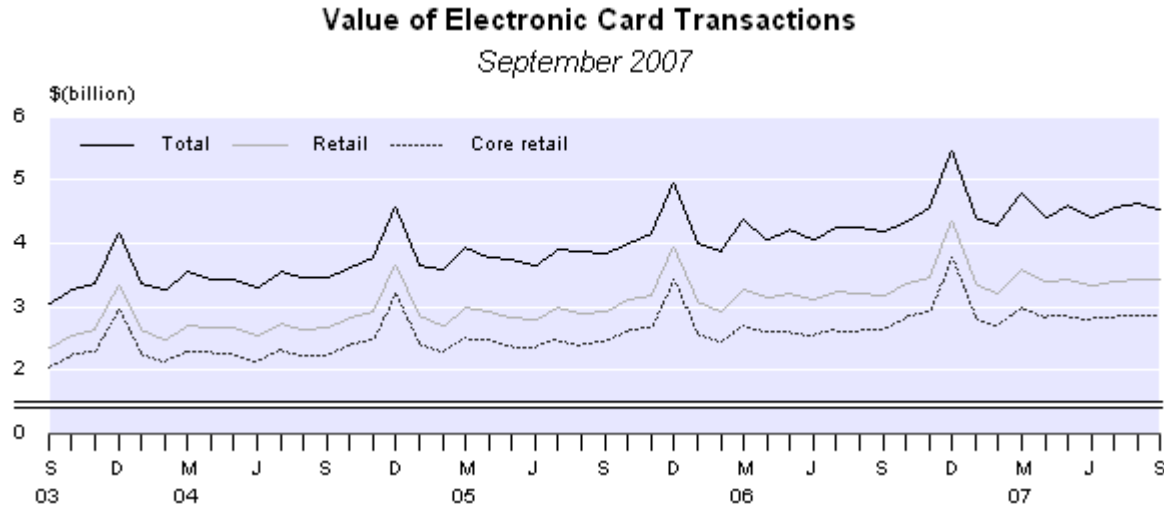
The industries covered by the core retail ECT series are a subset of those covered by the retail ECT series and exclude the motor vehicle-related industries ANZSIC groups:

- G531 motor vehicle retailing
- G532 motor vehicle services.

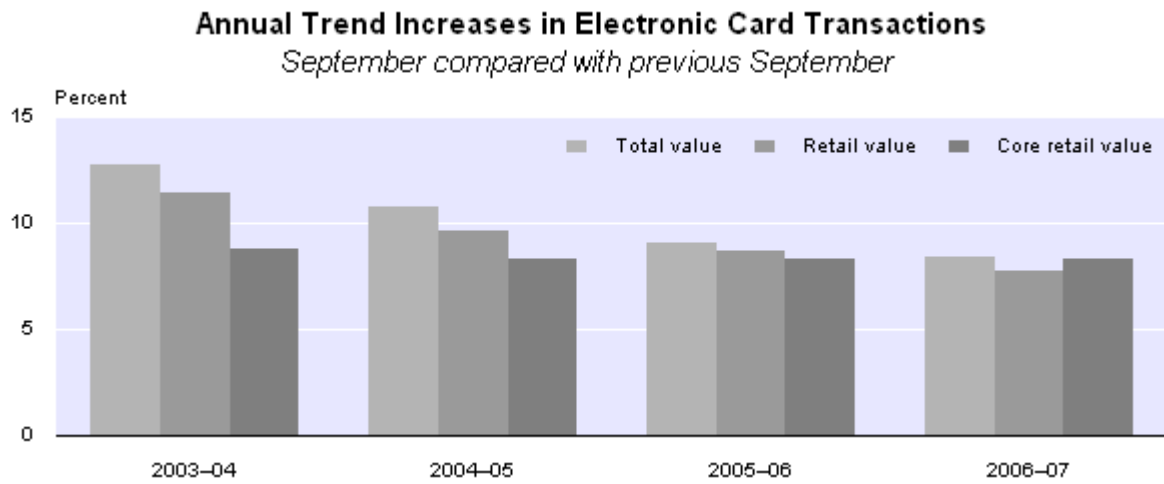
# Comparing the three series

## Values

The three unadjusted series (for total, retail and core retail electronic card transactions) have a similar seasonal pattern, peaking in December each year. For the year ended September 2007, 76 percent of electronic transaction spending took place in the retail industries.



The three series are increasing at different rates. In general, the total ECT series is increasing fastest, followed by the retail ECT series, then the core retail ECT series. This indicates that the fastest growing market sector for electronic card transactions has been the sector outside the retail industries, for example in payment for local authority charges, utility bills or medical services.

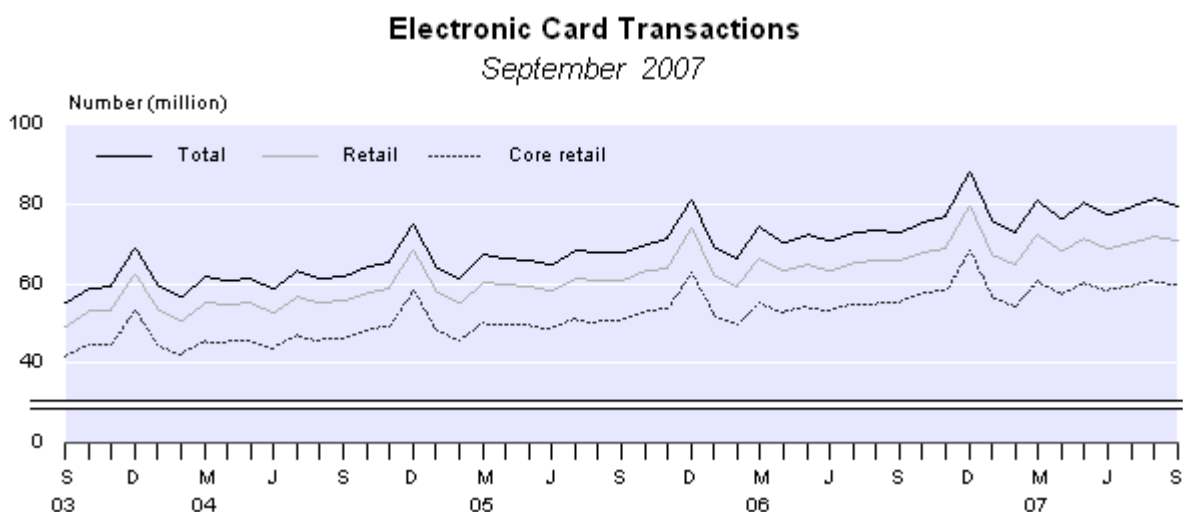


The graph above shows that the trend for the core retail ECT series increased at a faster rate than the trend for the retail series for September 2007 compared with September 2006, reversing the pattern of the September months in the three previous years. The first time such a reversal occurred in a comparison of annual movements was October 2006.

The main difference between the two ECT retail series is that the automotive fuel retailing industry is not included in the core retail ECT series. Automotive fuel retailing makes up approximately 80 percent of the value difference between the two series. Fluctuations in fuel prices are a key factor influencing the trend of the retail series.

## Number of transactions

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



## Comparison statistics

### Comparisons with the Retail Trade Survey (RTS)

For August 2007 compared with July 2007, the seasonally adjusted figures, as first published, were:

- total retail sales increased 0.2 percent
- core retail trade sales increased 0.8 percent
- retail ECT series increased 1.4 percent
- core retail ECT series increased 1.7 percent.

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 almost always 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 the 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.

There are several reasons why the RTS and ECT series differ. The series have significant differences in coverage, with the RTS including payments by cash, cheque and hire purchase in addition to payments made electronically. For the year to June 2007, the retail ECT series (excluding GST) represented 58 percent of retail spending. Some industries, such as motor vehicle retailing, have low or virtually no electronic card activity because of other payment methods. Motor vehicle retailing can have a significant impact on the overall movements in the RTS.

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 card transactions, resulting in the ECT series having a much steeper trend than the RTS. Although this increase in share is slowing over time, it is still impacting on the movements in electronic transactions.

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

### **Other statistics**

- For August 2007 compared with July 2007, actual credit card billings in New Zealand (including spending using New Zealand and overseas-issued cards), as issued by the Reserve Bank of New Zealand, decreased 0.8 percent.
- For September 2007 compared with August 2007, the Food Price Index rose 0.4 percent.

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# 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).

## 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, 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 industry

- 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 industry

- A subset of retail electronic card transactions, excluding the motor vehicle-related industries (ANZSIC groups G531 motor vehicle retailing and G532 motor vehicle services).

The following series are published for each of the aggregations:

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

## 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 are described below:

### Coverage

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

	<b>Cash Sale</b>	<b>Credit sale</b>
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 includes 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 five 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.

## **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.

### **Next release ...**

*Electronic Card Transactions: October 2007* will be released on 21 November 2007.

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## Tables

The following tables can be downloaded from the Statistics New Zealand website in Excel 97 format. If you do not have access to Excel 97 or higher, you may use the [Excel file viewer](#) to view, print and export the contents of the file.

### List of tables

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 – volumes

### Supplementary tables

Supplementary tables can also be downloaded from the Statistics New Zealand website in Excel 97 format. Series in the supplementary tables contain data from the beginning of the four ECT series. Note that these do not fit onto a single page for printing.

Table 1

Electronic Card Transactions – Total Value<sup>(1)</sup>

		Unadjusted values	Seasonally adjusted <sup>(2)</sup>	Change from previous month <sup>(3)</sup>	Trend <sup>(2)</sup>	Change from previous month <sup>(3)</sup>
Series ref: ETD		S19A9	S19S9		S19T9	
		\$(million)		Percent	\$(million)	Percent
<b>Month</b>						
2003	Jun	2,838.0	3,075.2	-1.5	3,131.9	1.3
	Jul	3,118.7	3,176.3	3.3	3,166.9	1.1
	Aug	3,094.8	3,194.8	0.6	3,193.3	0.8
	Sep	3,051.0	3,213.0	0.6	3,221.0	0.9
	Oct	3,271.1	3,256.9	1.4	3,259.3	1.2
	Nov	3,355.0	3,294.8	1.2	3,302.7	1.3
	Dec	4,147.4	3,363.7	2.1	3,348.0	1.4
2004	Jan	3,370.3	3,394.6	0.9	3,390.4	1.3
	Feb	3,261.6	3,380.7	-0.4	3,428.9	1.1
	Mar	3,557.3	3,471.9	2.7	3,464.0	1.0
	Apr	3,433.1	3,506.7	1.0	3,498.4	1.0
	May	3,432.7	3,523.1	0.5	3,531.9	1.0
	Jun	3,315.1	3,556.4	0.9	3,561.5	0.8
	Jul	3,567.3	3,600.4	1.2	3,585.3	0.7
	Aug	3,466.1	3,603.3	0.1	3,608.8	0.7
	Sep	3,468.8	3,630.7	0.8	3,631.1	0.6
	Oct	3,618.8	3,639.5	0.2	3,652.3	0.6
	Nov	3,791.1	3,706.6	1.8	3,679.5	0.7
	Dec	4,569.5	3,688.4	-0.5	3,711.7	0.9
2005	Jan	3,647.0	3,743.2	1.5	3,750.0	1.0
	Feb	3,580.0	3,811.3	1.8	3,788.8	1.0
	Mar	3,926.4	3,804.8	-0.2	3,821.4	0.9
	Apr	3,787.1	3,880.1	2.0	3,848.4	0.7
	May	3,739.6	3,839.7	-1.0	3,874.2	0.7
	Jun	3,664.0	3,909.3	1.8	3,907.8	0.9
	Jul	3,890.3	3,956.1	1.2	3,948.3	1.0
	Aug	3,872.1	3,993.4	0.9	3,988.9	1.0
	Sep	3,855.3	4,014.9	0.5	4,022.4	0.8
	Oct	4,000.8	4,055.2	1.0	4,044.1	0.5
	Nov	4,169.4	4,063.9	0.2	4,060.8	0.4
	Dec	4,951.9	4,012.6	-1.3	4,081.6	0.5
2006	Jan	3,991.7	4,111.6	2.5	4,108.5	0.7
	Feb	3,888.7	4,135.5	0.6	4,144.7	0.9
	Mar	4,378.5	4,212.8	1.9	4,189.3	1.1
	Apr	4,052.6	4,203.7	-0.2	4,236.1	1.1
	May	4,221.2	4,301.5	2.3	4,279.9	1.0
	Jun	4,072.4	4,317.6	0.4	4,316.6	0.9
	Jul	4,248.4	4,345.2	0.6	4,343.7	0.6
	Aug	4,255.6	4,363.4	0.4	4,365.7	0.5
	Sep	4,197.5	4,380.9	0.4	4,386.4	0.5
	Oct	4,343.6	4,412.5	0.7	4,411.4	0.6
	Nov	4,581.8	4,447.8	0.8	4,439.9	0.6
	Dec	5,445.8	4,466.1	0.4	4,475.2	0.8
2007	Jan	4,398.6	4,503.7	0.8	4,513.0	0.8
	Feb	4,294.6	4,565.4	1.4	4,550.2	0.8
	Mar	4,781.3	4,593.8	0.6	4,586.4	0.8
	Apr	4,418.8	4,594.6	0	4,617.1	0.7
	May	4,591.3	4,656.2	1.3	4,641.5	0.5
	Jun	4,405.6	4,677.4	0.5	4,666.6	0.5
	Jul	4,561.4	4,671.8	-0.1	4,695.5	0.6
	Aug	4,637.1	4,728.0	1.2	4,726.7	0.7
	Sep	4,519.8	4,773.4	1.0	4,756.8	0.6

(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.

Table 2

Electronic Card Transactions – Retail Industry Values <sup>(1)(2)</sup>

		Unadjusted values	Seasonally adjusted <sup>(3)</sup>	Change from previous month <sup>(4)</sup>	Trend <sup>(3)</sup>	Change from previous month <sup>(4)</sup>
Series ref: ETD		S19A1	S19S1		S19T1	
		\$(million)		Percent	\$(million)	Percent
<b>Month</b>						
2003	Jun	2,228.3	2,449.0	0	2,465.1	0.7
	Jul	2,428.0	2,499.8	2.1	2,486.6	0.9
	Aug	2,415.7	2,521.6	0.9	2,507.3	0.8
	Sep	2,358.5	2,510.6	-0.4	2,528.3	0.8
	Oct	2,560.6	2,547.2	1.5	2,552.9	1.0
	Nov	2,646.3	2,586.4	1.5	2,579.3	1.0
	Dec	3,350.8	2,615.8	1.1	2,605.9	1.0
2004	Jan	2,651.6	2,628.4	0.5	2,630.0	0.9
	Feb	2,498.6	2,639.7	0.4	2,655.0	1.0
	Mar	2,708.8	2,688.1	1.8	2,684.1	1.1
	Apr	2,685.9	2,720.5	1.2	2,714.5	1.1
	May	2,662.4	2,746.9	1.0	2,740.4	1.0
	Jun	2,538.2	2,751.5	0.2	2,761.3	0.8
	Jul	2,748.5	2,781.7	1.1	2,778.9	0.6
	Aug	2,640.4	2,794.9	0.5	2,798.5	0.7
	Sep	2,663.8	2,826.6	1.1	2,817.4	0.7
	Oct	2,834.4	2,822.6	-0.1	2,833.6	0.6
	Nov	2,930.4	2,866.6	1.6	2,849.9	0.6
	Dec	3,667.8	2,850.7	-0.6	2,870.3	0.7
2005	Jan	2,858.4	2,896.2	1.6	2,895.4	0.9
	Feb	2,708.7	2,930.5	1.2	2,919.6	0.8
	Mar	2,991.0	2,941.2	0.4	2,939.0	0.7
	Apr	2,933.4	2,961.2	0.7	2,958.6	0.7
	May	2,847.6	2,958.2	-0.1	2,980.1	0.7
	Jun	2,801.8	3,016.6	2.0	3,007.5	0.9
	Jul	2,978.2	3,053.0	1.2	3,038.7	1.0
	Aug	2,896.9	3,050.0	-0.1	3,067.5	0.9
	Sep	2,941.6	3,096.3	1.5	3,089.7	0.7
	Oct	3,112.2	3,116.8	0.7	3,106.7	0.5
	Nov	3,182.6	3,115.1	-0.1	3,122.5	0.5
	Dec	3,951.0	3,043.4	-2.3	3,140.5	0.6
2006	Jan	3,096.3	3,166.4	4.0	3,160.4	0.6
	Feb	2,943.4	3,181.7	0.5	3,186.5	0.8
	Mar	3,290.3	3,229.3	1.5	3,218.8	1.0
	Apr	3,155.9	3,228.8	0	3,254.4	1.1
	May	3,202.8	3,306.6	2.4	3,289.6	1.1
	Jun	3,120.0	3,326.3	0.6	3,316.6	0.8
	Jul	3,230.0	3,329.1	0.1	3,333.8	0.5
	Aug	3,200.1	3,345.2	0.5	3,345.8	0.4
	Sep	3,196.5	3,344.8	0	3,357.9	0.4
	Oct	3,357.1	3,388.5	1.3	3,373.8	0.5
	Nov	3,475.7	3,391.2	0.1	3,392.8	0.6
	Dec	4,354.4	3,408.8	0.5	3,414.1	0.6
2007	Jan	3,371.1	3,429.3	0.6	3,438.3	0.7
	Feb	3,221.2	3,481.0	1.5	3,462.9	0.7
	Mar	3,587.3	3,476.1	-0.1	3,487.1	0.7
	Apr	3,389.7	3,512.5	1.0	3,504.8	0.5
	May	3,430.2	3,513.6	0	3,517.7	0.4
	Jun	3,346.1	3,544.5	0.9	3,534.3	0.5
	Jul	3,403.5	3,534.9	-0.3	3,558.0	0.7
	Aug	3,437.0	3,589.9	1.6	3,586.5	0.8
	Sep	3,431.0	3,634.4	1.2	3,618.9	0.9

(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.

Table 3

Electronic Card Transactions – Core Retail Industry Values <sup>(1)(2)</sup>

		Unadjusted values	Seasonally adjusted <sup>(3)</sup>	Change from previous month <sup>(4)</sup>	Trend <sup>(3)</sup>	Change from previous month <sup>(4)</sup>
Series ref: ETD		S19A2	S19S2		S19T2	
		\$(million)		Percent	\$(million)	Percent
<b>Month</b>						
2003	Jun	1,940.1	2,137.2	-0.3	2,154.2	0.7
	Jul	2,097.2	2,174.4	1.7	2,170.5	0.8
	Aug	2,087.0	2,196.3	1.0	2,186.0	0.7
	Sep	2,042.2	2,191.7	-0.2	2,200.7	0.7
	Oct	2,223.5	2,212.5	0.9	2,213.9	0.6
	Nov	2,295.4	2,228.6	0.7	2,224.9	0.5
	Dec	2,957.6	2,243.6	0.7	2,236.3	0.5
2004	Jan	2,268.4	2,241.3	-0.1	2,249.9	0.6
	Feb	2,133.5	2,262.0	0.9	2,268.7	0.8
	Mar	2,284.8	2,296.4	1.5	2,291.7	1.0
	Apr	2,287.8	2,318.9	1.0	2,315.0	1.0
	May	2,257.6	2,340.6	0.9	2,334.2	0.8
	Jun	2,143.3	2,337.1	-0.1	2,350.9	0.7
	Jul	2,331.2	2,373.0	1.5	2,366.2	0.7
	Aug	2,222.9	2,377.8	0.2	2,381.0	0.6
	Sep	2,249.9	2,406.9	1.2	2,393.3	0.5
	Oct	2,403.5	2,388.2	-0.8	2,404.1	0.4
	Nov	2,491.8	2,425.6	1.6	2,417.4	0.6
	Dec	3,220.9	2,426.1	0	2,436.5	0.8
2005	Jan	2,437.7	2,462.9	1.5	2,458.3	0.9
	Feb	2,285.9	2,483.6	0.8	2,476.8	0.8
	Mar	2,505.8	2,490.9	0.3	2,489.9	0.5
	Apr	2,476.1	2,502.0	0.4	2,504.8	0.6
	May	2,401.6	2,508.9	0.3	2,522.7	0.7
	Jun	2,355.0	2,551.9	1.7	2,543.5	0.8
	Jul	2,499.3	2,577.3	1.0	2,563.4	0.8
	Aug	2,402.4	2,565.3	-0.5	2,579.5	0.6
	Sep	2,446.9	2,591.4	1.0	2,591.5	0.5
	Oct	2,609.8	2,609.7	0.7	2,602.5	0.4
	Nov	2,681.0	2,613.3	0.1	2,613.9	0.4
	Dec	3,440.6	2,562.9	-1.9	2,627.0	0.5
2006	Jan	2,596.1	2,646.0	3.2	2,640.7	0.5
	Feb	2,442.7	2,650.5	0.2	2,658.1	0.7
	Mar	2,716.8	2,692.3	1.6	2,679.0	0.8
	Apr	2,621.5	2,682.9	-0.3	2,701.2	0.8
	May	2,625.5	2,734.2	1.9	2,722.1	0.8
	Jun	2,561.9	2,745.2	0.4	2,740.0	0.7
	Jul	2,652.2	2,754.3	0.3	2,758.2	0.7
	Aug	2,615.4	2,772.2	0.6	2,780.9	0.8
	Sep	2,659.2	2,802.0	1.1	2,806.6	0.9
	Oct	2,830.1	2,852.0	1.8	2,832.1	0.9
	Nov	2,937.0	2,851.3	0	2,854.4	0.8
	Dec	3,788.8	2,865.2	0.5	2,873.1	0.7
2007	Jan	2,840.9	2,885.5	0.7	2,892.1	0.7
	Feb	2,701.0	2,928.8	1.5	2,911.2	0.7
	Mar	2,986.9	2,917.6	-0.4	2,929.9	0.6
	Apr	2,847.5	2,953.3	1.2	2,943.1	0.5
	May	2,850.8	2,943.7	-0.3	2,954.2	0.4
	Jun	2,799.0	2,982.9	1.3	2,969.7	0.5
	Jul	2,836.2	2,969.1	-0.5	2,990.6	0.7
	Aug	2,855.8	3,023.2	1.8	3,014.1	0.8
	Sep	2,856.7	3,046.5	0.8	3,040.4	0.9

(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 Transaction – Volumes

		Unadjusted total volumes	Change from same month previous year <sup>(1)</sup>	Unadjusted retail industry volumes	Change from same month previous year <sup>(1)</sup>	Unadjusted core retail industry volumes	Change from same month previous year <sup>(1)</sup>
Series ref: ETD		S29A9		S29A1		S29A2	
		Number (million)	Percent	Number (million)	Percent	Number (million)	Percent
<b>Month</b>							
2003	Jun	52	..	47	..	39	..
	Jul	56	..	50	..	42	..
	Aug	56	..	51	..	43	..
	Sep	55	..	49	..	42	..
	Oct	59	11.8	53	11.3	45	12.0
	Nov	59	10.8	53	10.5	45	9.8
	Dec	69	11.6	62	10.9	53	9.8
2004	Jan	60	12.3	54	11.9	45	10.9
	Feb	57	14.2	51	13.6	42	13.2
	Mar	62	12.4	55	11.3	46	10.2
	Apr	61	13.3	54	12.7	45	11.4
	May	61	9.7	55	9.7	46	8.0
	Jun	59	13.1	53	12.8	44	10.9
	Jul	63	12.6	57	12.8	47	11.9
	Aug	61	8.8	55	8.7	46	7.1
	Sep	62	12.5	56	12.7	46	11.4
	Oct	64	9.2	58	9.5	48	8.3
	Nov	65	10.4	59	10.2	49	9.8
	Dec	75	8.9	68	9.1	58	9.6
2005	Jan	65	8.1	58	8.3	48	8.8
	Feb	61	8.4	55	8.5	46	8.6
	Mar	67	9.1	61	9.5	50	9.5
	Apr	66	9.4	60	9.6	50	10.6
	May	66	8.0	59	7.8	50	8.4
	Jun	65	10.1	58	10.2	48	10.7
	Jul	68	7.8	61	7.9	51	8.3
	Aug	68	10.2	61	10.0	50	10.3
	Sep	68	9.2	61	9.4	51	9.8
	Oct	70	9.1	63	9.0	53	9.7
	Nov	71	9.1	64	8.8	54	9.5
	Dec	81	8.1	74	8.0	63	8.1
2006	Jan	69	7.6	63	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	64	9.2	53	9.3
	Jul	73	7.3	65	7.0	55	7.1
	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	8.2
	Nov	77	8.3	69	7.8	58	8.4
	Dec	88	8.5	80	8.0	68	8.5
2007	Jan	76	9.2	68	8.1	57	9.0
	Feb	73	9.8	65	9.1	54	10.2
	Mar	81	9.5	72	8.9	61	9.8
	Apr	77	8.8	68	7.9	57	8.7
	May	80	10.5	71	9.7	60	10.6
	Jun	77	9.4	69	8.6	58	9.9
	Jul	79	8.6	70	7.3	59	8.4
	Aug	81	10.9	72	9.6	61	11.0
	Sep	79	8.7	71	7.7	60	8.1

(1) Percentage changes are calculated on unrounded numbers.

Symbol:

.. figures not available