

UPI'S AVERAGE TICKET SIZE DECLINES 7.8%

The average transaction size on the Unified Payments Interface (UPI) stood at ₹1,396 in the second half of 2024 (H2 2024), marking a 7.8 per cent decline from ₹1,515 in H2 2023. This indicates that the real-time payments system was predominantly used for smaller transactions.

The ticket size for peer-to-peer UPI payments was recorded at ₹2,666 in H2 2024, down marginally by 2.8 per cent from ₹2,744 in H2 2023, according to data from Worldline India. Similarly, average transaction size for peer-to-merchant (P2M) transactions declined to ₹627 from ₹657 during the same period.

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VALUE CHECK

Average ticket size

■ H2 2023 ■ H2 2024 (T)



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Debit cards

UPI P2P

Mobile app

UPI

UPI P2M

Prepaid cards



Source: Worldline India