

Average delay rate per quarter  
(normalized by delay in 2010-Mar)

QuickPay  
implemented

Business Size

● Large  
▲ Small

200  
160  
120  
80

2010-Mar

2010-Jun

2010-Sep

2010-Dec

2011-Mar

2011-Jun

2011-Sep

2011-Dec

2012-Mar

2012-Jun

Year-Quarter

