

# PAYMENT SYSTEM OVERSIGHT



## PAYMENT SYSTEM DATA BULLETIN APRIL 2022

PAYMENT SYSTEM  
DEPARTMENT

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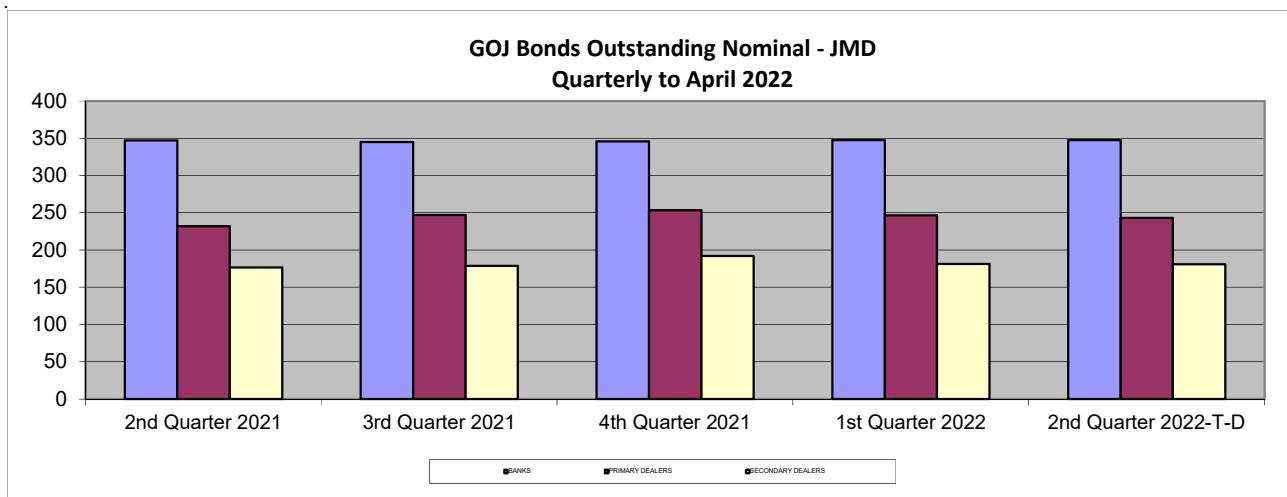
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<b>JAMCLEAR®- CSD</b>					
Government of Jamaica Bonds					
Statement of Outstanding Nominal - JMD (BN)					
Quarterly - 2nd Quarter 2021 to 2nd Quarter 2022-T-D					
PARTICIPANT	2nd Quarter 2021	3rd Quarter 2021	4th Quarter 2021	1st Quarter 2022	2nd Quarter 2022-T-D
<b>BANKS</b>	347	345	346	348	348
<b>PRIMARY DEALERS</b>	232	247	254	247	243
<b>SECONDARY DEALERS</b>	177	179	192	182	181
<b>Total</b>	<b>756</b>	<b>771</b>	<b>792</b>	<b>776</b>	<b>772</b>

Table CON041

Comment: This table reflects total outstanding nominal for prior quarters and the reporting quarter. The total nominal value does not include CPI - Bond capitalization. Only securities dematerialized are recorded in JamClear®- CSD all other debt is recorded externally.

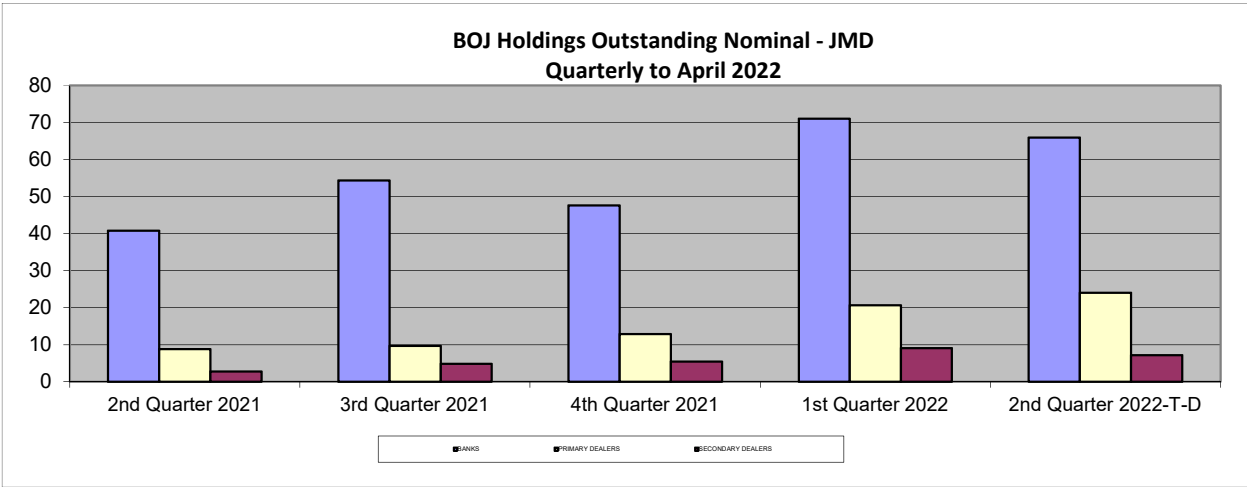
PAYMENT SYSTEM DATA REPORT APRIL 2022



<b>JAMCLEAR® - CSD</b> Bank of Jamaica Open Market Instruments - JMD (BN) Statement of Outstanding Nominal Quarterly - 2nd Quarter 2021 to 2nd Quarter 2022-T-D					
PARTICIPANT	2nd Quarter 2021	3rd Quarter 2021	4th Quarter 2021	1st Quarter 2022	2nd Quarter 2022-T-D
BANKS	41	54	48	71	66
PRIMARY DEALERS	9	10	13	21	24
SECONDARY DEALERS	3	5	5	9	7
<b>Total</b>	<b>53</b>	<b>69</b>	<b>66</b>	<b>101</b>	<b>97</b>

Table CON042

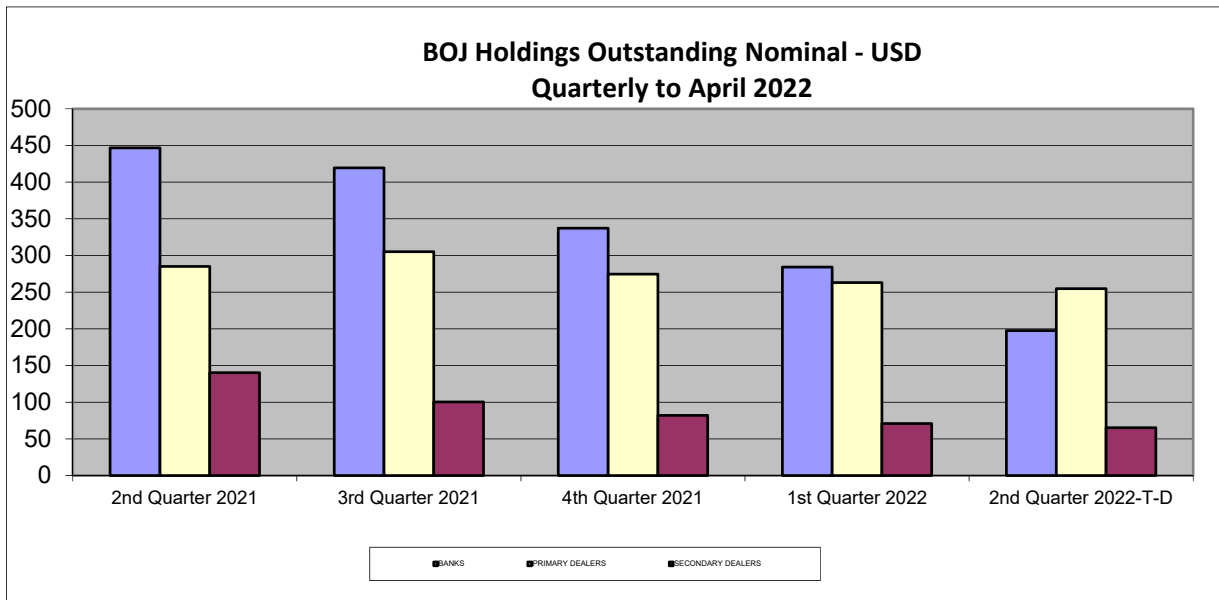
Comment: This table reflects total outstanding nominal for prior quarters and the current quarter. The outstanding nominal does not include cancelled initial placements. Only securities dematerialized are recorded in JamClear® - CSD.  
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<b>JAMCLEAR® - CSD</b>					
Bank of Jamaica Open Market Instruments - USD (MN)					
Statement of Outstanding Nominal					
Quarterly - 2nd Quarter 2021 to 2nd Quarter 2022-T-D					
PARTICIPANT	2nd Quarter 2021	3rd Quarter 2021	4th Quarter 2021	1st Quarter 2022	2nd Quarter 2022-T-D
<b>BANKS</b>	447	419	337	284	198
<b>PRIMARY DEALERS</b>	285	305	275	263	255
<b>SECONDARY DEALERS</b>	140	100	82	71	65
<b>Total</b>	<b>872</b>	<b>825</b>	<b>694</b>	<b>618</b>	<b>518</b>

Table CON043

Comment: This table reflects total outstanding nominal for prior quarters and the current quarter. The outstanding nominal does not include cancelled initial placements. Only securities dematerialized are recorded in JamClear® - CSD.  
 PAYMENT SYSTEM DATA REPORT APRIL 2022

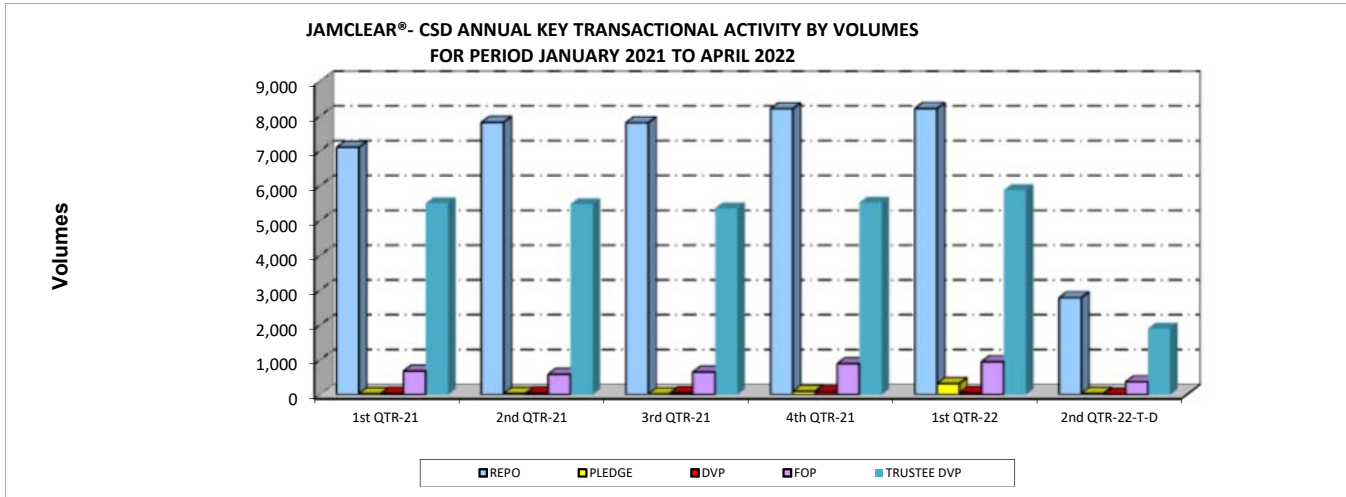


JAMCLEAR®- CSD														
ANNUAL KEY TRANSACTIONAL ACTIVITY BY VOLUMES														
FOR PERIOD JANUARY 2021 TO APRIL 2022														
TRANSACTION TYPE	Repo's		Pledge		Trustee DVP		Purchase & Sale		Free of Payment		TOTALS		% OF TOTAL TRANSACTIONS	
	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022
Jan	2,266	2,820	5	126	1,600	2,046	18	23	239	261	4,128	5,276	7.38%	31.64%
Feb	2,235	2,394	10	33	1,803	1,839	15	9	242	324	4,305	2,760	7.69%	16.55%
Mar	2,599	3,001	10	160	2,092	1,985	4	24	197	361	4,902	3,546	8.76%	21.27%
1st QTR	7,100	8,215	25	319	5,495	5,870	37	56	678	946	13,335	11,582	23.84%	69.46%
Apr	2,560	2,784	8	35	1,856	1,900	13	5	163	368	4,600	5,092	8.22%	30.54%
May	2,655		22		1,746		6		207		4,636	-	8.29%	0.00%
Jun	2,601		4		1,867		23		215		4,710	-	8.42%	0.00%
2nd QTR	7,816	2,784	34	35	5,469	1,900	42	5	585	368	13,946	5,092	24.93%	30.54%
Jul	2,658		4		1,740		24		223		4,649	-	8.31%	0.00%
Aug	2,548		3		1,680		12		199		4,442	-	7.94%	0.00%
Sep	2,599		13		1,929		19		227		4,787	-	8.56%	0.00%
3rd QTR	7,805	-	20	-	5,349	-	55	-	649	-	13,878	-	24.81%	0.00%
Oct	2,930		32		1,714		34		238		4,948	-	8.84%	0.00%
Nov	2,571		-		1,893		16		279		4,759	-	8.51%	0.00%
Dec	2,707		66		1,907		30		371		5,081	-	9.08%	0.00%
4th QTR	8,208	-	98	-	5,514	-	80	-	888	-	14,788	-	26.43%	0.00%
<b>GRAND TOTAL</b>	<b>30,929</b>	<b>10,999</b>	<b>177</b>	<b>354</b>	<b>21,827</b>	<b>7,770</b>	<b>214</b>	<b>61</b>	<b>2,800</b>	<b>1,314</b>	<b>55,947.00</b>	<b>16,674</b>	<b>100.00%</b>	<b>100.00%</b>
<b>% of GRAND TOTAL</b>	<b>55%</b>	<b>66%</b>	<b>0%</b>	<b>2%</b>	<b>39%</b>	<b>47%</b>	<b>0%</b>	<b>0%</b>	<b>5%</b>	<b>8%</b>	<b>61%</b>	<b>76%</b>		

Table CYSU04

Comments: Table records key transactional activities in JamClear®- CSD.

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**JAMCLEAR®- CSD**  
**ANNUAL KEY TRANSACTIONAL ACTIVITY BY VALUES - JMD**  
**FOR PERIOD JANUARY 2021 TO APRIL 2022**

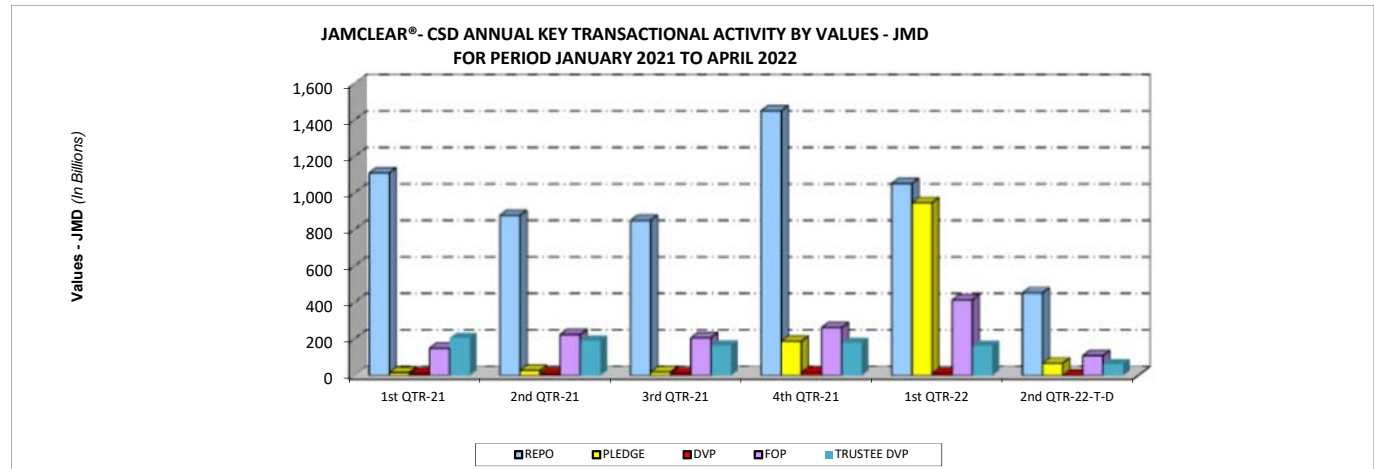
Transaction values are in Billions

TRANSACTION TYPE	Repo's		Pledge		Trustee DVP		Purchase & Sale		Free of Payment		TOTALS		MONTHLY % OF TOTAL	
	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022
Jan	308.58	301.51	7.87	499.92	71.88	52.63	4.10	5.81	59.54	111.20	452	971	7.32%	29.59%
Feb	352.33	338.50	4.86	38.50	70.05	57.13	5.81	2.57	71.24	144.44	504	524	8.17%	15.97%
Mar	449.63	413.30	3.66	408.93	64.12	53.90	1.09	3.55	18.73	158.71	537	984	8.70%	30.00%
1st QTR	1,110.54	1,053.31	16.39	947.36	206.06	163.66	11.00	11.93	149.51	414.35	1,493	2,591	24.18%	78.94%
Apr	356.14	453.02	6.12	67.14	65.36	60.96	2.49	1.25	28.36	108.80	458	630	7.42%	19.20%
May	286.48		21.02		57.28		2.65		97.22		465	-	7.52%	0.00%
Jun	234.79		0.54		69.50		5.63		99.24		410	-	6.63%	0.00%
2nd QTR	877.42	453.02	27.69	67.14	192.13	60.96	10.76	1.25	224.82	108.80	1,333	691	21.58%	21.06%
Jul	275.07		0.94		43.16		7.01		34.44		361	-	5.84%	0.00%
Aug	244.60		0.11		49.21		1.77		79.60		375	-	6.08%	0.00%
Sep	330.26		18.28		72.12		3.58		92.34		517	-	8.36%	0.00%
3rd QTR	849.93	-	19.33	-	164.49	-	12.37	-	206.38	-	1,252	-	20.28%	0.00%
Oct	356.99		28.49		55.10		7.44		62.55		511	-	8.27%	0.00%
Nov	616.91		-		66.70		2.85		76.30		763	-	12.35%	0.00%
Dec	477.02		159.17		56.98		7.40		123.47		824	-	13.34%	0.00%
4th QTR	1,450.92	-	187.66	-	178.79	-	17.69	-	262.32	-	2,097	-	33.96%	0.00%
<b>GRAND TOTAL</b>	<b>4,288.80</b>	<b>1,506.33</b>	<b>251.07</b>	<b>1,014.49</b>	<b>741.47</b>	<b>224.61</b>	<b>51.82</b>	<b>13.18</b>	<b>843.02</b>	<b>523.16</b>	<b>6,176</b>	<b>3,282</b>	<b>100.00%</b>	<b>100.00%</b>
<b>% of GRAND TOTAL</b>	69%	46%	4%	31%	0%	7%	1%	0%	14%	16%	88%	93%		

Table CYSU041

Comments: Table records key transactional activities in JamClear®- CSD.

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**JAMCLEAR® - CSD**

**ANNUAL KEY TRANSACTIONAL ACTIVITY BY VALUES - USD  
FOR PERIOD JANUARY 2021 TO APRIL 2022**

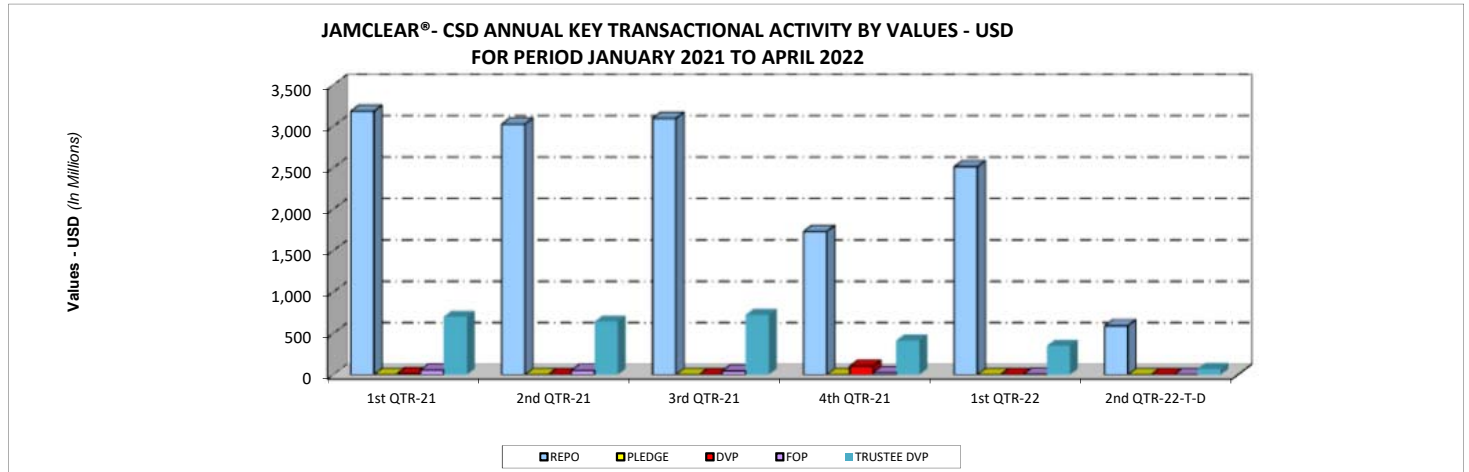
Transaction values are in Millions

TRANSACTION TYPE	Repo's		Pledge		Trustee DVP		Purchase & Sale		Free of Payment		TOTALS		MONTHLY % OF TOTAL	
	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022
Jan	1,015.80	917.87	-	-	248.37	146.20	10.00	-	29.21	3.21	<b>1,303.38</b>	<b>1,067.28</b>	9.45%	30.31%
Feb	937.46	776.91	-	-	218.05	118.84	1.45	-	10.53	0.96	<b>1,167.49</b>	<b>777.87</b>	8.46%	22.09%
Mar	1,227.45	814.51	-	-	232.80	82.80	-	-	15.59	0.29	<b>1,475.84</b>	<b>814.80</b>	10.70%	23.14%
1st QTR	<b>3,180.71</b>	<b>2,509.29</b>	-	-	<b>699.22</b>	<b>347.84</b>	<b>11.45</b>	-	<b>55.33</b>	<b>4.46</b>	<b>3,946.71</b>	<b>2,861.59</b>	<b>28.61%</b>	<b>81.27%</b>
Apr	1,099.24	591.06	-	-	204.85	68.20	-	-	7.77	0.09	<b>1,311.86</b>	<b>591.15</b>	9.51%	16.79%
May	1,168.18		-		216.90				14.22		<b>1,399.29</b>	-	10.14%	0.00%
Jun	757.62		-		219.07				30.24		<b>1,006.93</b>	-	7.30%	0.00%
2nd QTR	<b>3,025.04</b>	<b>591.06</b>	-	-	<b>640.82</b>	<b>68.20</b>	-	-	<b>52.22</b>	<b>0.09</b>	<b>3,718.08</b>	<b>659.35</b>	<b>26.95%</b>	<b>18.73%</b>
Jul	1,047.51		-		200.29				14.30		<b>1,262.10</b>	-	9.15%	0.00%
Aug	898.63		-		261.07				12.08		<b>1,171.78</b>	-	8.49%	0.00%
Sep	1,148.42		-		259.60				19.12		<b>1,427.14</b>	-	10.35%	0.00%
3rd QTR	<b>3,094.57</b>	-	-	-	<b>720.96</b>	-	-	-	<b>45.49</b>	-	<b>3,861.02</b>	-	<b>27.99%</b>	<b>0.00%</b>
Oct	928.21		0.20		226.30		100.00		13.47		<b>1,268.18</b>	-	9.19%	0.00%
Nov	425.89		-		122.17		4.00		3.45		<b>555.51</b>	-	4.03%	0.00%
Dec	374.86		-		64.65		-		5.84		<b>445.34</b>	-	3.23%	0.00%
4th QTR	<b>1,728.95</b>	-	<b>0.20</b>	-	<b>413.11</b>	-	<b>104.00</b>	-	<b>22.76</b>	-	<b>2,269.03</b>	-	<b>16.45%</b>	<b>0.00%</b>
<b>GRAND TOTAL</b>	<b>11,029</b>	<b>3,100</b>	<b>0</b>	<b>-</b>	<b>2,474</b>	<b>416</b>	<b>115</b>	<b>-</b>	<b>176</b>	<b>5</b>	<b>13,794.83</b>	<b>3,520.94</b>	<b>100.00%</b>	<b>100.00%</b>
<b>% of GRAND TOTAL</b>	<b>80%</b>	<b>88%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>12%</b>	<b>1%</b>	<b>0%</b>	<b>1%</b>	<b>0%</b>	<b>82%</b>	<b>88%</b>		

Table CYSU042

Comments: Table records key transactional activities in JamClear® - CSD.

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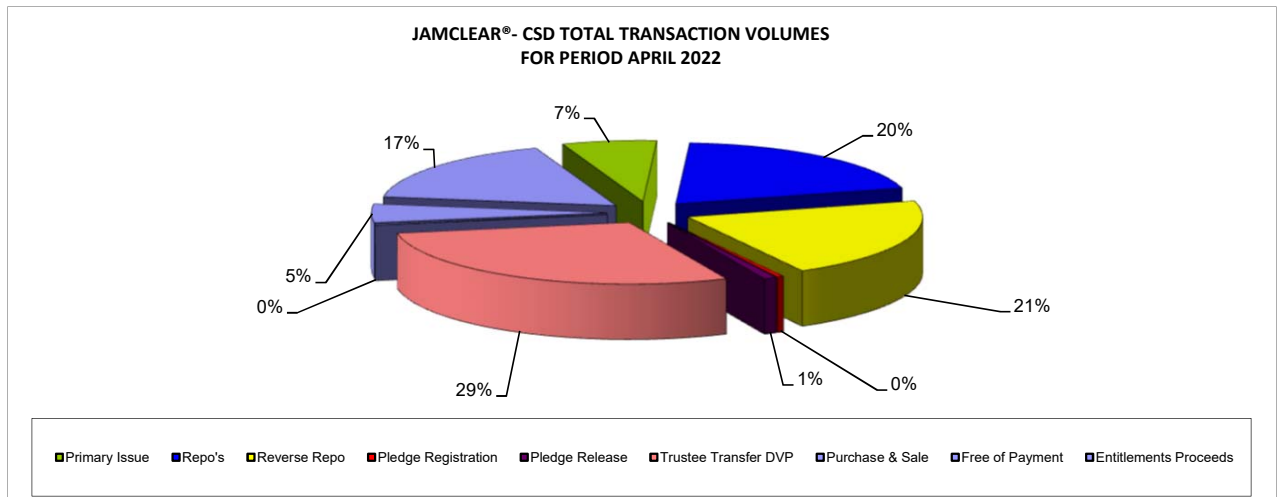


JAMCLEAR®- CSD										
TRANSACTION VOLUMES										
FOR PERIOD APRIL 2022										
	Primary Issue	Repo's	Reverse Repo	Pledge Registration	Pledge Release	Trustee Transfer DVP	Purchase & Sale	Free of Payment	Entitlements Proceeds	TOTALS
TRANSACTION TYPE	2022									
Jan	372	1,343	1,477	40	86	2,046	23	261	866	6,514
Feb	280	1,202	1,192	11	22	1,839	9	324	1,115	5,994
Mar	389	1,444	1,557	55	105	1,985	24	361	925	6,845
1st QTR	1,041	3,989	4,226	106	213	5,870	56	946	2,906	19,353
Apr	706	1,336	1,448	10	25	1,900	5	368	1,694	7,492
May										-
Jun										-
2nd QTR	706	1,336	1,448	10	25	1,900	5	368	1,694	7,492
Jul										-
Aug										-
Sep										-
3rd QTR	-	-	-	-	-	-	-	-	-	-
Oct										-
Nov										-
Dec										-
4th QTR	-	-	-	-	-	-	-	-	-	-
<b>GRAND TOTAL</b>	<b>1,747</b>	<b>5,325</b>	<b>5,674</b>	<b>116</b>	<b>238</b>	<b>7,770</b>	<b>61</b>	<b>1,314</b>	<b>4,600</b>	<b>26,845</b>
<b>% OF GRAND TOTAL</b>	<b>6.51%</b>	<b>19.84%</b>	<b>21.14%</b>	<b>0.43%</b>	<b>0.89%</b>	<b>28.94%</b>	<b>0.23%</b>	<b>4.89%</b>	<b>17.14%</b>	<b>100.00%</b>

Table CSU04

Comments: Repos and reverse repos does not include intraday repo with the central bank.

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**JAMCLEAR®- CSD**  
**TRANSACTION VALUES - JMD**  
**FOR PERIOD APRIL 2022**

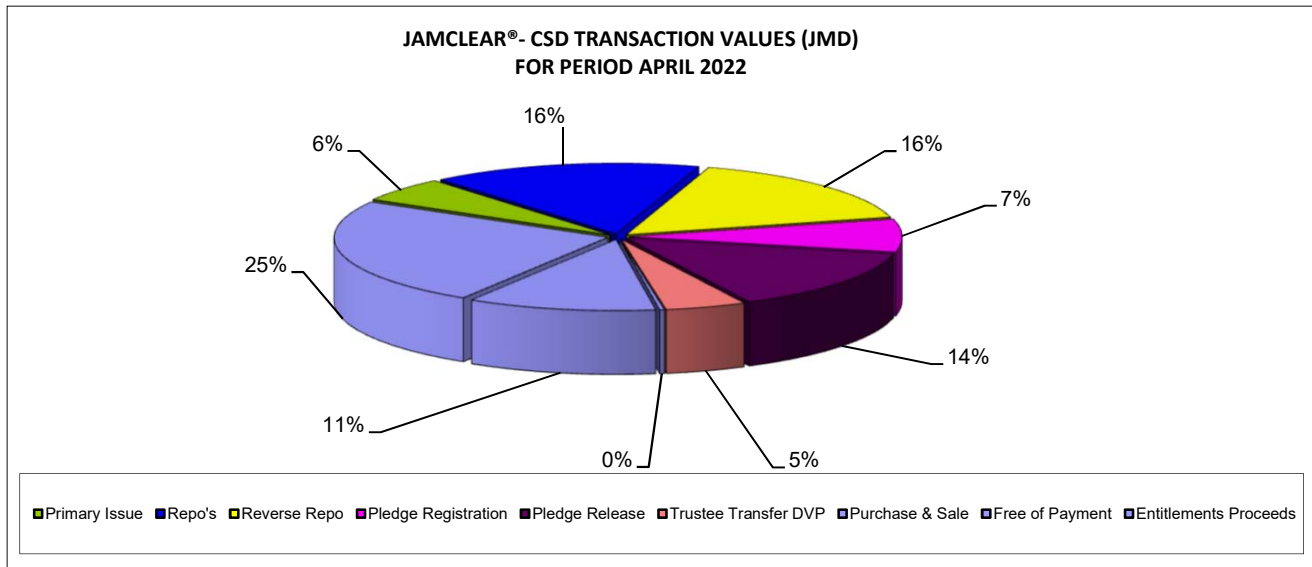
Transaction values are in Billions of Dollars

TRANSACTION TYPE	Primary Issue	Repo's	Reverse Repo	Pledge Registration	Pledge Release	Trustee Transfer DVP	Purchase & Sale	Free of Payment	Entitlements Proceeds	TOTALS
	2022									
Jan	51.48	144.87	156.64	160.51	339.41	52.63	5.81	111.20	168.65	1,191
Feb	53.70	172.29	166.21	13.45	25.06	57.13	2.57	144.44	324.99	960
Mar	64.90	209.62	203.68	147.88	261.05	53.90	3.55	158.71	294.64	1,398
1st QTR	170.08	526.78	526.53	321.84	625.52	163.66	11.93	414.35	788.28	3,549
Apr	91.45	224.30	228.72	29.94	37.20	60.96	1.25	108.80	362.27	1,145
May										-
Jun										-
2nd QTR	91.45	224.30	228.72	29.94	37.20	60.96	1.25	108.80	362.27	1,145
Jul										-
Aug										-
Sep										-
3rd QTR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-
Oct										-
Nov										-
Dec										-
4th QTR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-
<b>GRAND TOTAL</b>	<b>261.53</b>	<b>751.08</b>	<b>755.25</b>	<b>351.78</b>	<b>662.71</b>	<b>224.61</b>	<b>13.18</b>	<b>523.16</b>	<b>1,150.54</b>	<b>4,694</b>
<b>% OF GRAND TOTAL</b>	5.57%	16.00%	16.09%	7.49%	14.12%	4.79%	0.28%	11.15%	24.51%	100.00%

Table CSU041

Comments: Repos and reverse repos does not include intraday repo with the central bank.

PAYMENT SYSTEM DATA REPORT APRIL 2022

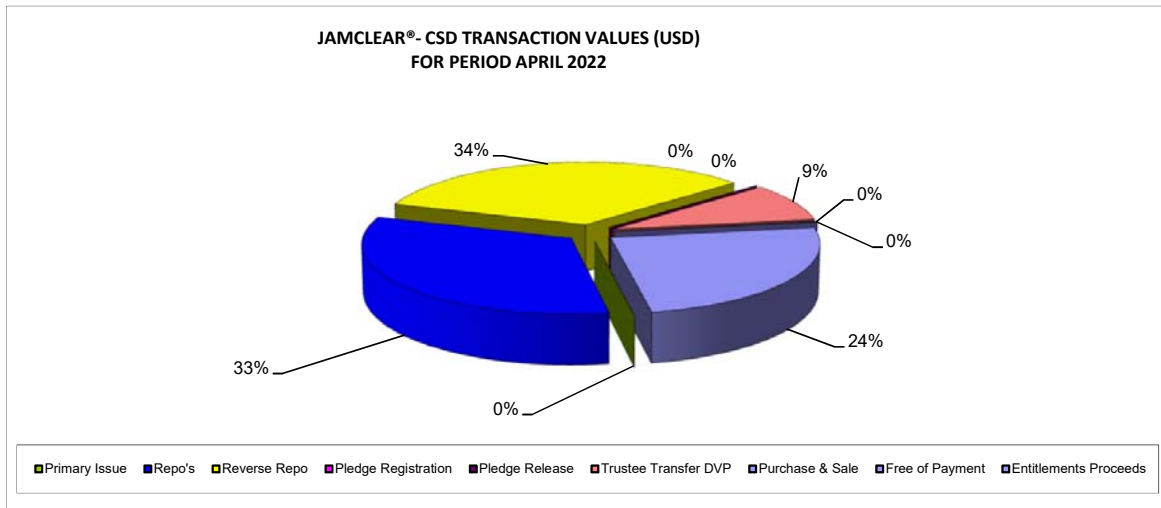


JAMCLEAR®- CSD										
TRANSACTION VALUES - USD										
FOR PERIOD APRIL 2022										
Transaction values are in Millions of Dollars										
TRANSACTION TYPE	Primary Issue	Repo's	Reverse Repo	Pledge Registration	Pledge Release	Trustee Transfer DVP	Purchase & Sale	Free of Payment	Entitlements Proceeds	TOTALS
	2022									
Jan	-	462.68	455.19	-	-	146.20	-	3.21	444.26	1,511.54
Feb	-	379.44	397.47	-	-	118.84	-	0.96	214.10	1,110.81
Mar	-	401.42	413.09	-	-	82.80	-	0.29	55.45	953.05
1st QTR	-	1,243.54	1,265.74	-	-	347.84	-	4.46	713.81	3,575.40
Apr	-	287.34	303.72	-	-	68.20	-	0.09	429.10	1,088.46
May										-
Jun										-
2nd QTR	-	287.34	303.72	-	-	68.20	-	0.09	429.10	1,088.46
Jul										-
Aug										-
Sep										-
3rd QTR	-	-	-	-	-	-	-	-	-	-
Oct										-
Nov										-
Dec										-
4th QTR	-	-	-	-	-	-	-	-	-	-
<b>GRAND TOTAL</b>	-	<b>1,530.88</b>	<b>1,569.47</b>	-	-	<b>416.04</b>	-	<b>4.55</b>	<b>1,142.91</b>	<b>4,664</b>
<b>% OF GRAND TOTAL</b>	0.00%	32.82%	33.65%	0.00%	0.00%	8.92%	0.00%	0.10%	24.51%	100.00%

Table CSU042

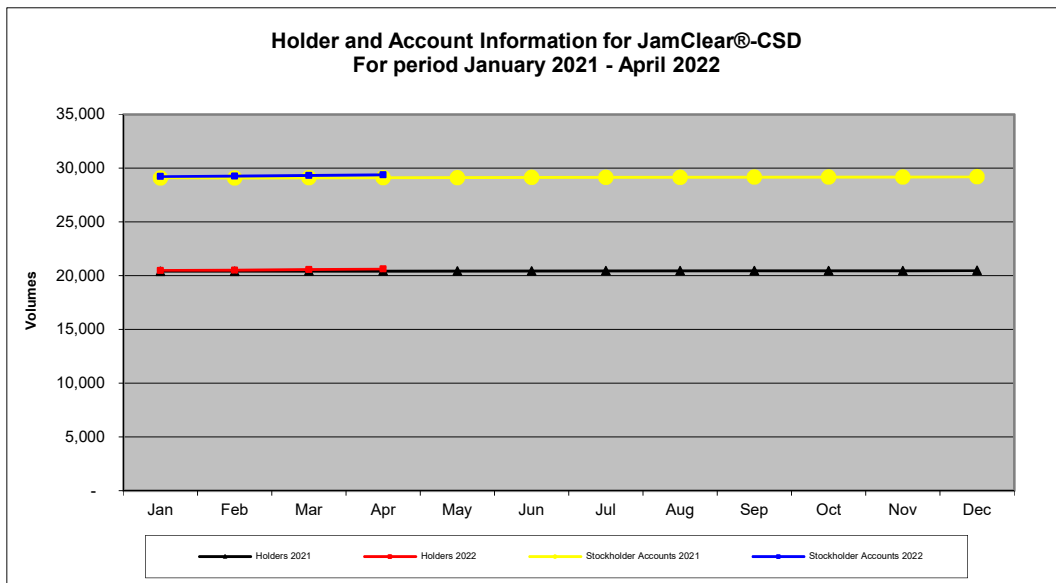
Comment: Repo and reverse repo does not include intraday repo with the central bank.

PAYMENT SYSTEM DATA REPORT APRIL 2022



JAMCLEAR®-CSD				
STOCKHOLDER RECORD & STOCKHOLDER ACCOUNTS				
FOR PERIOD JANUARY 2021 TO APRIL 2022				
Dates	Number of Stockholder Records		Number of Stockholder Accounts	
	2021	2022	2021	2022
Jan	20,400	20,489	29,097	29,219
Feb	20,400	20,518	29,099	29,257
Mar	20,412	20,560	29,116	29,311
Apr	20,419	20,617	29,125	29,381
May	20,423		29,129	
Jun	20,429		29,137	
Jul	20,440		29,151	
Aug	20,444		29,155	
Sep	20,447		29,160	
Oct	20,454		29,170	
Nov	20,463		29,183	
Dec	20,471		29,194	

Table: CSRA04



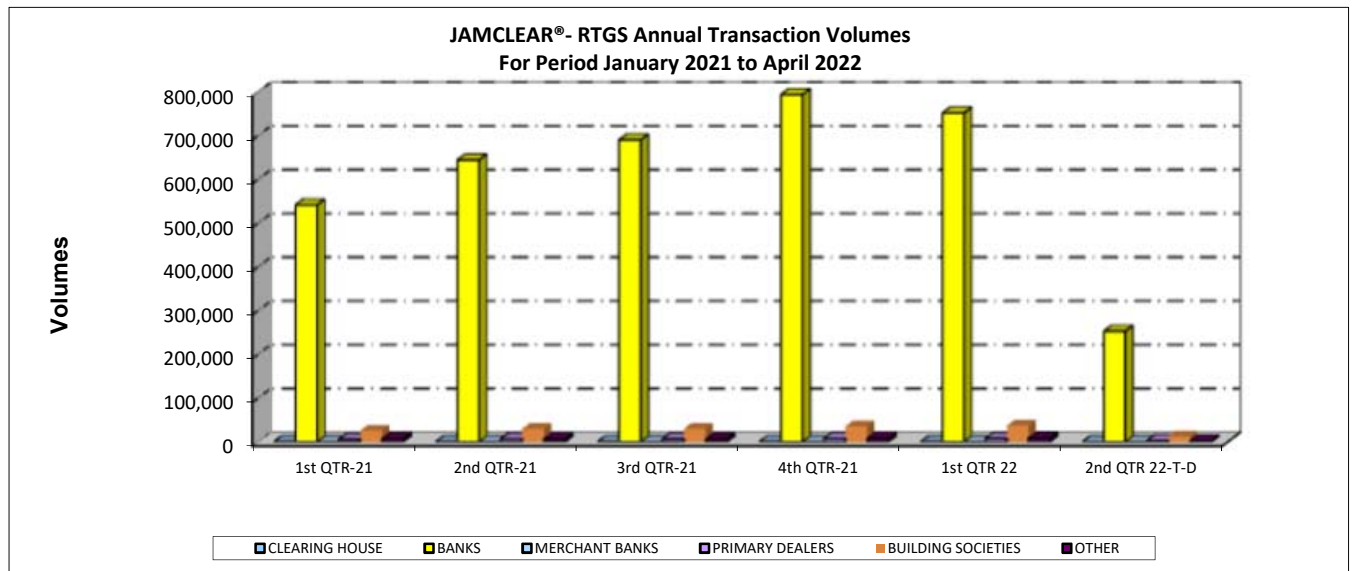
**JamClear® - RTGS**  
**ANNUAL TRANSACTION VOLUMES**  
**FOR PERIOD JANUARY 2021 TO APRIL 2022**

Month/Year	Clearing House		Banks		Merchant Banks		Primary Dealers		Building Societies		Other		TOTAL	
	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022
Jan	141	147	160,956	251,480	77	53	1,790	2,430	8,267	11,541	2,177	2,481	173,408	268,132
Feb	133	140	162,835	234,258	62	56	1,852	2,445	7,927	11,986	1,995	2,279	174,804	251,164
Mar	161	154	218,346	266,290	75	66	2,359	2,977	10,074	13,942	3,123	3,599	234,138	287,028
1st QTR	435	441	542,137	752,028	214	175	6,001	7,852	26,268	37,469	7,295	8,359	582,350	806,324
Apr	140	133	206,405	253,212	57	54	2,114	2,820	9,733	12,876	1,901	1,996	220,350	271,091
May	141		212,696		59		2,208		9,935		2,449		227,488	0
Jun	154		225,584		78		2,299		10,413		2,237		240,765	0
2nd QTR	435	133	644,685	253,212	194	54	6,621	2,820	30,081	12,876	6,587	1,996	688,603	271,091
Jul	154		237,200		92		2,572		10,137		2,438		252,593	0
Aug	140		213,960		54		1,988		9,480		1,917		227,539	0
Sep	154		239,794		73		2,520		10,856		2,118		255,515	0
3rd QTR	448	0	690,954	0	219	0	7,080	0	30,473	0	6,473	0	735,647	0
Oct	140		239,175		54		2,535		10,714		2,409		255,027	0
Nov	154		264,688		60		2,548		12,397		2,517		282,364	0
Dec	154		290,064		67		2,670		12,646		3,076		308,677	0
4th QTR	448	0	793,927	0	181	0	7,753	0	35,757	0	8,002	0	846,068	0
<b>Total</b>	<b>1,766</b>	<b>574</b>	<b>2,671,703</b>	<b>1,005,240</b>	<b>808</b>	<b>229</b>	<b>27,455</b>	<b>10,672</b>	<b>122,579</b>	<b>50,345</b>	<b>28,357</b>	<b>10,355</b>	<b>2,852,668</b>	<b>1,077,415</b>
% of GRAND TOTAL	0%	0%	94%	93%	0%	0%	1%	1%	4%	5%	1%	1%	100%	100%

Table RPYSU04

Comments: Banks includes data on Bank of Jamaica.

PAYMENT SYSTEM DATA REPORT APRIL 2022



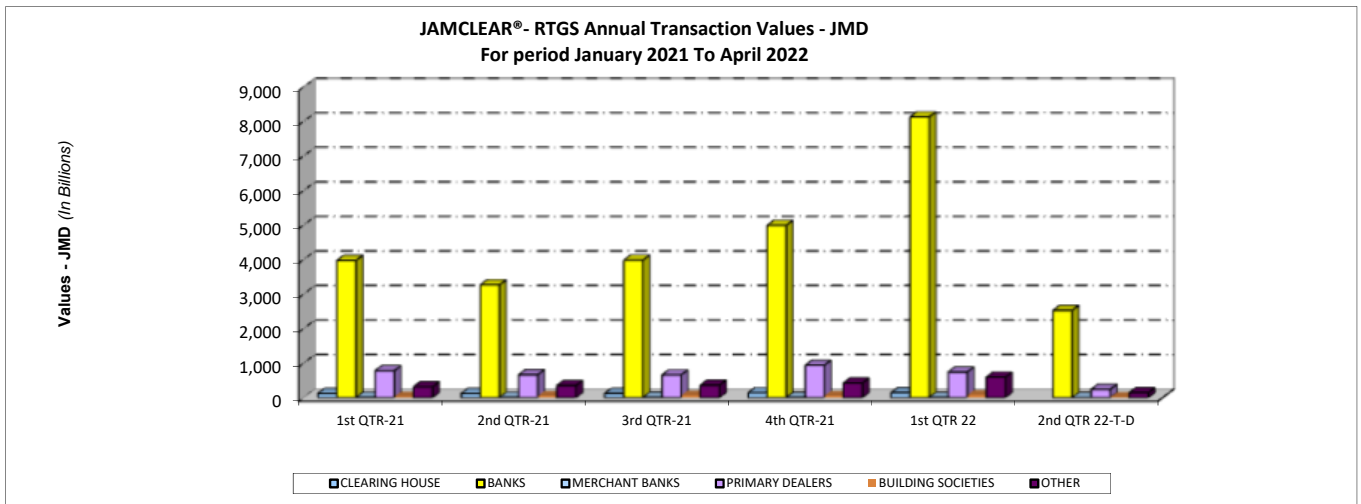
**JamClear®- RTGS**  
**ANNUAL TRANSACTION VALUES - JMD (in Billions)**  
**FOR PERIOD JANUARY 2021 TO APRIL 2022**

Month/Year	Clearing House		Banks		Merchant Banks		Primary Dealers		Building Societies		Other		TOTAL	
	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022
Jan	38.54	45.41	1,248.87	2,520.57	2.32	1.34	206.10	223.61	7.67	20.73	106.21	198.84	1,609.71	3,010.51
Feb	36.13	42.29	1,393.56	2,422.65	3.10	2.41	253.79	235.77	7.41	20.71	96.65	169.38	1,790.63	2,893.21
Mar	45.45	56.24	1,332.17	3,187.60	3.17	2.93	322.22	283.56	12.94	30.00	112.30	224.85	1,828.23	3,785.19
1st QTR	120.12	143.95	3,974.59	8,130.83	8.59	6.68	782.11	742.94	28.01	71.45	315.16	593.07	5,228.57	9,688.90
Apr	39.59	46.99	1,245.01	2,528.42	3.98	2.33	241.42	239.81	13.61	18.19	114.78	144.81	1,658.39	2,980.55
May	40.32		1,172.34		2.57		205.50		18.30		124.41		1,563.44	0.00
Jun	41.60		850.20		2.06		216.83		17.28		112.38		1,240.35	0.00
2nd QTR	121.51	46.99	3,267.55	2,528.42	8.61	2.33	663.75	239.81	49.19	18.19	351.57	144.81	4,462.18	2,980.55
Jul	42.64		1,156.30		4.04		243.55		19.61		139.65		1,605.80	0.00
Aug	39.11		1,285.34		1.68		148.75		23.74		115.53		1,614.15	0.00
Sep	41.21		1,540.79		5.29		267.07		18.93		107.03		1,980.32	0.00
3rd QTR	122.95	0.00	3,982.43	0.00	11.01	0.00	659.37	0.00	62.28	0.00	362.22	0.00	5,200.27	0.00
Oct	40.84		1,255.26		1.57		308.38		17.55		130.93		1,754.52	0.00
Nov	45.62		1,614.09		1.58		353.89		14.80		128.26		2,158.24	0.00
Dec	52.77		2,120.12		1.75		275.78		18.14		163.31		2,631.87	0.00
4th QTR	139.23	0.00	4,989.47	0.00	4.91	0.00	938.05	0.00	50.49	0.00	422.49	0.00	6,544.63	0.00
<b>Total</b>	<b>503.81</b>	<b>190.94</b>	<b>16,214.04</b>	<b>10,659.24</b>	<b>33.12</b>	<b>9.01</b>	<b>3,043.27</b>	<b>982.74</b>	<b>189.97</b>	<b>89.64</b>	<b>1,451.44</b>	<b>737.88</b>	<b>21,435.64</b>	<b>12,669.45</b>
% of GRAND TOTAL	2%	2%	76%	84%	0%	0%	14%	8%	1%	1%	7%	6%	100%	100%

Table RPYSU041

Comments: Banks includes data on Bank of Jamaica.

PAYMENT SYSTEM DATA REPORT APRIL 2022



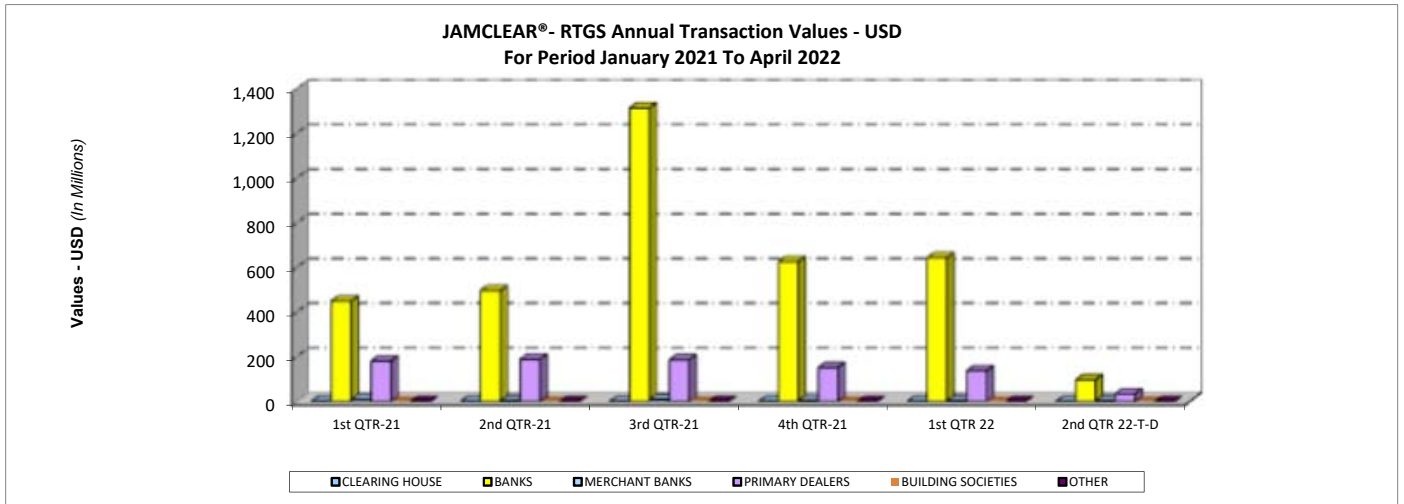
**JamClear® - RTGS**  
**ANNUAL TRANSACTION VALUES - USD (in Millions)**  
**FOR PERIOD JANUARY 2021 TO APRIL 2022**

Month/Year	Clearing House		Banks		Merchant Banks		Primary Dealers		Building Societies		Other		TOTAL	
	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022
Jan	-	-	124.99	185.62	1.90	1.69	50.69	46.65	0.50	-	0.12	0.12	177.70	234.08
Feb	-	-	118.22	265.58	3.60	0.40	45.17	38.80	-	-	-	-	166.98	304.78
Mar	-	-	206.27	192.09	3.77	2.15	85.43	52.18	-	0.70	0.04	0.00	295.50	246.42
1st QTR	-	-	449.47	643.28	9.27	4.24	181.29	137.63	0.50	0.70	0.16	0.12	640.19	785.28
Apr	-	-	179.76	97.45	2.50	4.10	52.83	34.63	-	-	0.10	-	235.19	136.18
May	-	-	171.59	-	1.01	-	78.70	-	-	-	0.00	-	251.30	0.00
Jun	-	-	144.89	-	0.95	-	57.69	-	-	-	-	-	203.52	0.00
2nd QTR	-	-	496.24	97.45	4.46	4.10	189.22	34.63	-	-	0.10	-	690.01	136.18
Jul	-	-	166.89	-	6.60	-	78.39	-	-	-	0.02	-	251.89	0.00
Aug	-	-	954.91	-	2.71	-	68.10	-	-	-	-	-	1,025.72	0.00
Sep	-	-	191.90	-	0.81	-	40.48	-	1.31	-	0.00	-	233.19	0.00
3rd QTR	-	-	1,313.71	-	10.12	-	186.96	-	1.31	-	0.02	-	1,510.81	0.00
Oct	-	-	120.54	-	4.50	-	37.98	-	-	-	0.01	-	163.03	0.00
Nov	-	-	205.58	-	0.00	-	61.49	-	0.00	-	-	-	267.08	0.00
Dec	-	-	299.65	-	1.00	-	52.34	-	-	-	-	-	352.98	0.00
4th QTR	-	-	625.77	-	5.50	-	151.81	-	0.00	-	0.01	-	783.09	0.00
<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>2,885.18</b>	<b>740.74</b>	<b>29.35</b>	<b>8.34</b>	<b>709.28</b>	<b>172.26</b>	<b>1.82</b>	<b>0.70</b>	<b>0.29</b>	<b>0.12</b>	<b>3,624.10</b>	<b>921.46</b>
<b>% of GRAND TOTAL</b>	<b>0%</b>	<b>0%</b>	<b>80%</b>	<b>80%</b>	<b>1%</b>	<b>1%</b>	<b>20%</b>	<b>19%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>100%</b>	<b>100%</b>

Table RPYSU042

Comments: Banks includes data on Bank of Jamaica.

PAYMENT SYSTEM DATA REPORT APRIL 2022

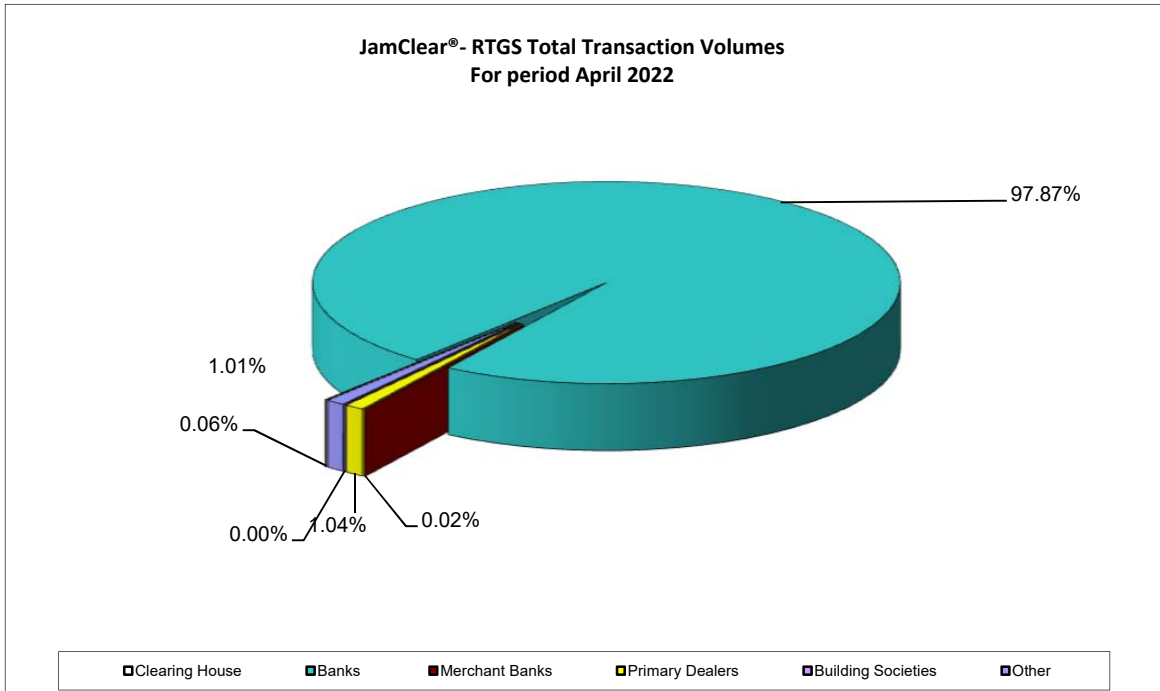


## JamClear® - RTGS

### TRANSACTION VOLUMES FOR PERIOD APRIL 2022

Month/Year	Clearing House	Banks	Merchant Banks	Primary Dealers	Building Societies	Other	TOTAL
	2022						
Jan	147	251,480	53	2,430	11,541	2,481	268,132
Feb	140	234,258	56	2,445	11,986	2,279	251,164
Mar	154	266,290	66	2,977	13,942	3,599	287,028
1st QTR	441	752,028	175	7,852	37,469	8,359	806,324
Apr	133	253,212	54	2,820	12,876	1,996	271,091
May							0
Jun							0
2nd QTR	133	253,212	54	2,820	12,876	1,996	271,091
Jul							0
Aug							0
Sep							0
3rd QTR	0	0	0	0	0	0	0
Oct							0
Nov							0
Dec							0
4th QTR	0	0	0	0	0	0	0
<b>Total</b>	<b>574</b>	<b>1,005,240</b>	<b>229</b>	<b>10,672</b>	<b>50,345</b>	<b>10,355</b>	<b>1,077,415</b>
<b>% of GRAND TOTAL</b>	<b>0%</b>	<b>93%</b>	<b>0%</b>	<b>1%</b>	<b>0%</b>	<b>1%</b>	<b>95%</b>

Table RPSU04  
PAYMENT SYSTEM DATA REPORT APRIL 2022



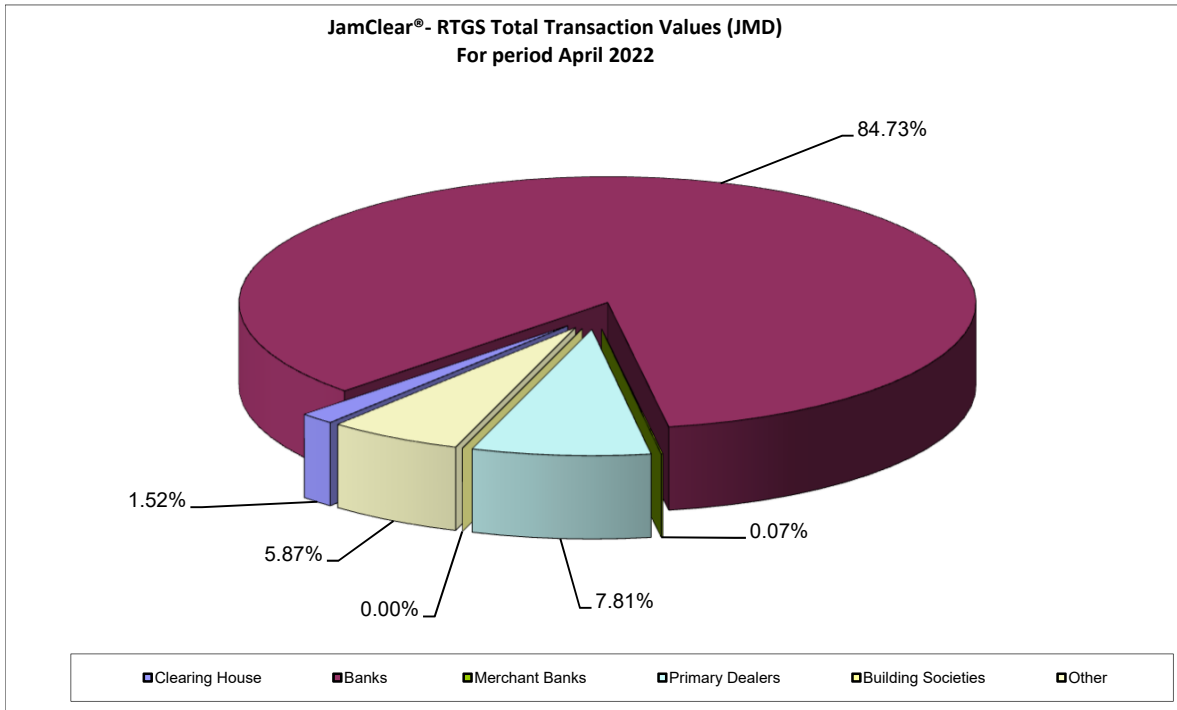


**JamClear® - RTGS**  
**TRANSACTION VALUES - JMD (in Billions)**  
**FOR PERIOD APRIL 2022**

Month/Year	Clearing House	Banks	Merchant Banks	Primary Dealers	Building Societies	Other	TOTAL
	2022						
Jan	45.41	2,520.57	1.34	223.61	20.73	198.84	3,010.51
Feb	42.29	2,422.65	2.41	235.77	20.71	169.38	2,893.21
Mar	56.24	3,187.60	2.93	283.56	30.00	224.85	3,785.19
1st QTR	143.95	8,130.83	6.68	742.94	71.45	593.07	9,688.90
Apr	46.99	2,528.42	2.33	239.81	18.19	144.81	2,980.55
May							0.00
Jun							0.00
2nd QTR	46.99	2,528.42	2.33	239.81	18.19	144.81	2,980.55
Jul							0.00
Aug							0.00
Sep							0.00
3rd QTR	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Oct							0.00
Nov							0.00
Dec							0.00
4th QTR	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total</b>	<b>190.94</b>	<b>10,659.24</b>	<b>9.01</b>	<b>982.74</b>	<b>89.64</b>	<b>737.88</b>	<b>12,669.45</b>
<b>% of GRAND TOTAL</b>	<b>2%</b>	<b>84%</b>	<b>0%</b>	<b>8%</b>	<b>0%</b>	<b>6%</b>	<b>99%</b>

Table RPSU041

PAYMENT SYSTEM DATA REPORT APRIL 2022

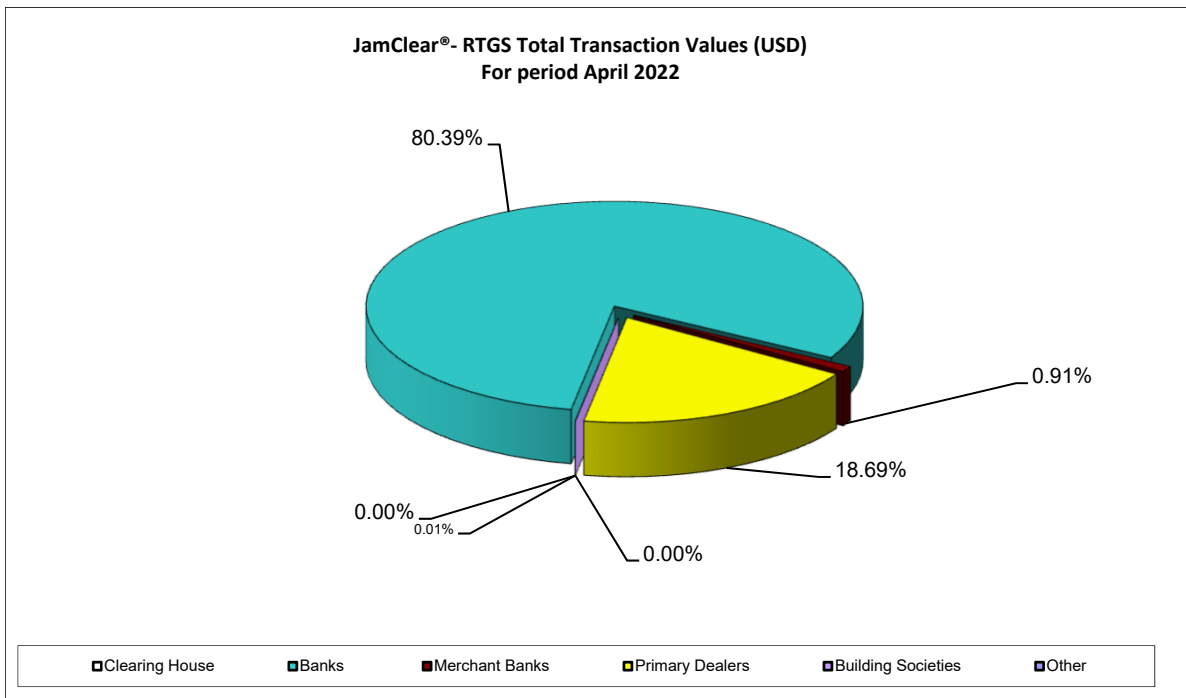


**JamClear®- RTGS**  
**TRANSACTION VALUES - USD (in Millions)**  
**FOR PERIOD APRIL 2022**

Month/Year	Clearing House	Banks	Merchant Banks	Primary Dealers	Building Societies	Other	TOTAL
	2022						
Jan	-	185.62	1.69	46.65	-	0.12	234.08
Feb	-	265.58	0.40	38.80	-	-	304.78
Mar	-	192.09	2.15	52.18	0.70	0.00	247.12
1st QTR	-	643.28	4.24	137.63	0.70	0.12	785.98
Apr	-	97.45	4.10	34.63	-	-	136.18
May							0.00
Jun							0.00
2nd QTR	-	97.45	4.10	34.63	-	-	136.18
Jul							0.00
Aug							0
Sep							0.00
3rd QTR	-	-	-	-	-	-	0.00
Oct							0.00
Nov							0.00
Dec							0.00
4th QTR	-	-	-	-	-	-	-
<b>Total</b>	<b>0.00</b>	<b>740.74</b>	<b>8.34</b>	<b>172.26</b>	<b>0.70</b>	<b>0.12</b>	<b>922.16</b>
<b>% of GRAND TOTAL</b>	<b>0%</b>	<b>80%</b>	<b>1%</b>	<b>19%</b>	<b>0%</b>	<b>0%</b>	<b>100%</b>

Table RPSU042

PAYMENT SYSTEM DATA REPORT APRIL 2022



## RETAIL PAYMENTS FOR JANUARY 2020 TO APRIL 2022

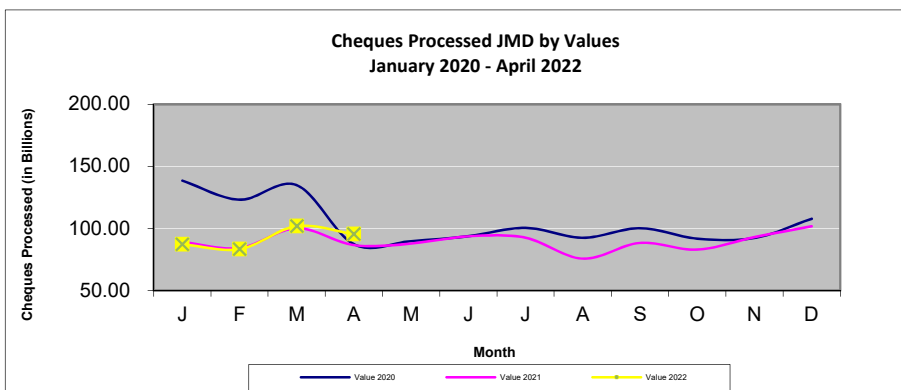
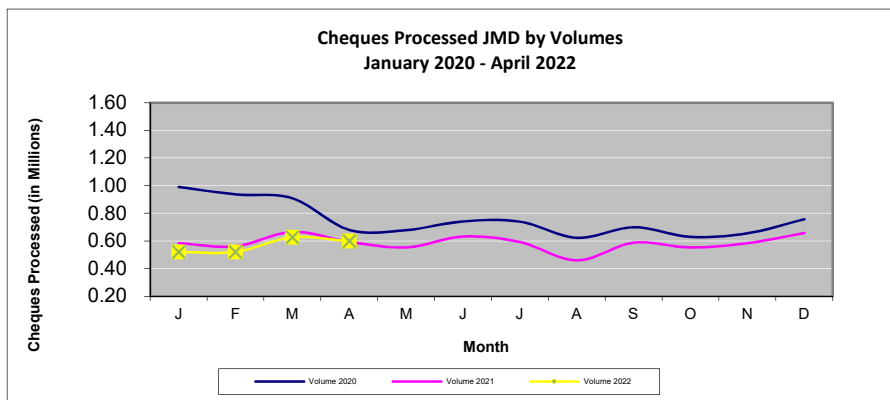
### Cheques Processed JMD - Volumes and Values

YEAR	2020		2021		2022	
	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)
Jan	0.99	138.45	0.58	89.06	0.52	87.35
Feb	0.94	123.16	0.56	84.25	0.52	83.42
Mar	0.91	134.83	0.67	100.19	0.63	101.85
1st QTR	2.83	396.43	1.81	273.49	1.67	272.62
Apr	0.68	87.33	0.59	86.56	0.60	95.43
May	0.68	89.84	0.55	87.94		
Jun	0.74	93.87	0.63	93.69		
2nd QTR	2.10	271.05	1.78	268.19	0.60	95.43
Jul	0.74	100.50	0.59	92.52		
Aug	0.62	92.53	0.46	75.67		
Sep	0.70	100.22	0.59	88.40		
3rd QTR	2.06	293.25	1.64	256.60	-	-
Oct	0.63	91.85	0.55	82.97		
Nov	0.65	92.36	0.58	93.06		
Dec	0.76	107.79	0.66	101.74		
4th QTR	2.04	292.00	1.79	277.77	-	-
<b>TOTAL</b>	<b>9.04</b>	<b>1,252.72</b>	<b>7.02</b>	<b>1,076.05</b>	<b>2.26</b>	<b>368.05</b>

Comment: Cheques processed by banks' proprietary system and the Automated Clearing House (ACH).

Table RDCBCP043

PAYMENT SYSTEM DATA REPORT APRIL 2022



# RETAIL PAYMENTS

## FOR JANUARY 2020 TO APRIL 2022

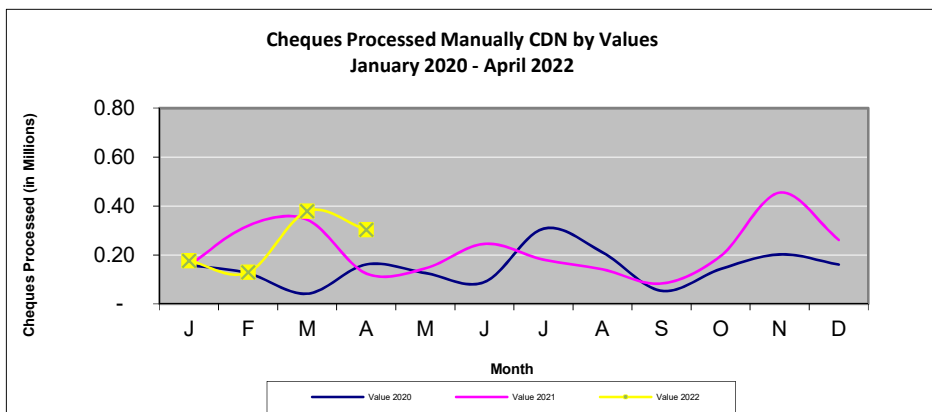
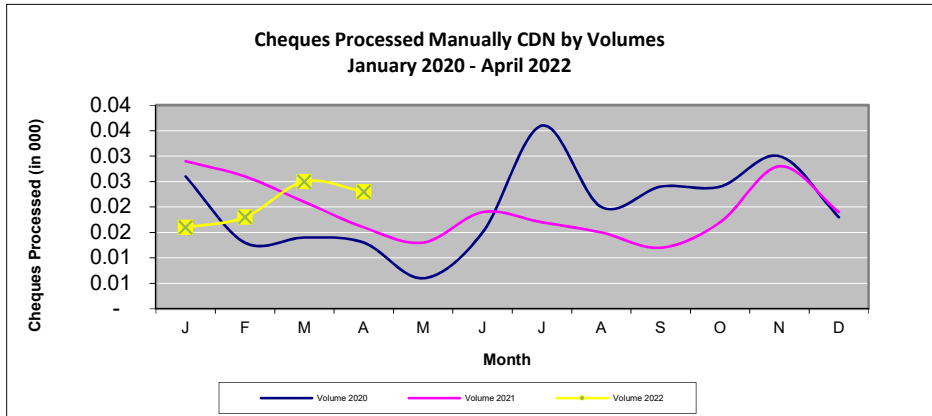
### Cheques Processed Manually CDN - Volumes and Values

YEAR	2020		2021		2022	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	0.03	0.16	0.03	0.16	0.02	0.18
Feb	0.01	0.13	0.03	0.32	0.02	0.13
Mar	0.01	0.04	0.02	0.34	0.03	0.38
1st QTR	0.05	0.33	0.08	0.82	0.06	0.68
Apr	0.01	0.16	0.02	0.12	0.02	0.30
May	0.01	0.13	0.01	0.15		
Jun	0.02	0.09	0.02	0.25		
2nd QTR	0.03	0.38	0.05	0.52	0.02	0.30
Jul	0.04	0.31	0.02	0.18		
Aug	0.02	0.21	0.02	0.14		
Sep	0.02	0.05	0.01	0.08		
3rd QTR	0.08	0.57	0.04	0.41	-	-
Oct	0.02	0.14	0.02	0.20		
Nov	0.03	0.20	0.03	0.45		
Dec	0.02	0.16	0.02	0.26		
4th QTR	0.07	0.51	0.06	0.91	-	-
<b>TOTAL</b>	<b>0.24</b>	<b>1.78</b>	<b>0.23</b>	<b>2.65</b>	<b>0.08</b>	<b>0.99</b>

Comment: Cheques processed manually CDN by BOJ.

Table RDCPMC043

PAYMENT SYSTEM DATA REPORT APRIL 2022



# RETAIL PAYMENTS FOR JANUARY 2020 TO APRIL 2022

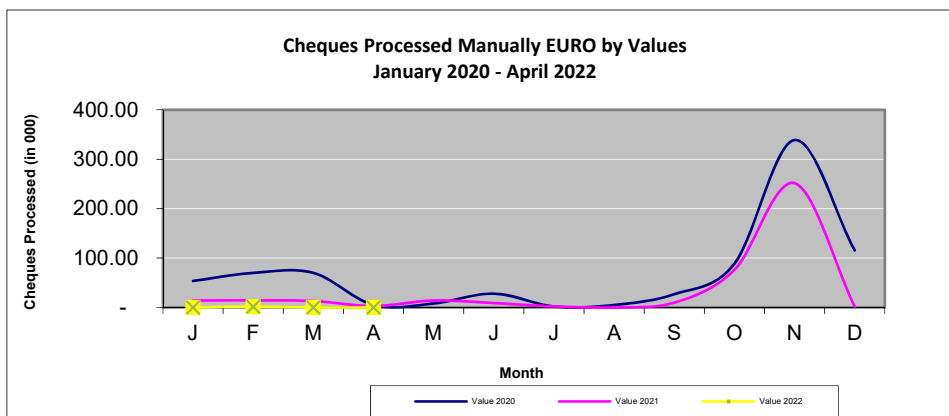
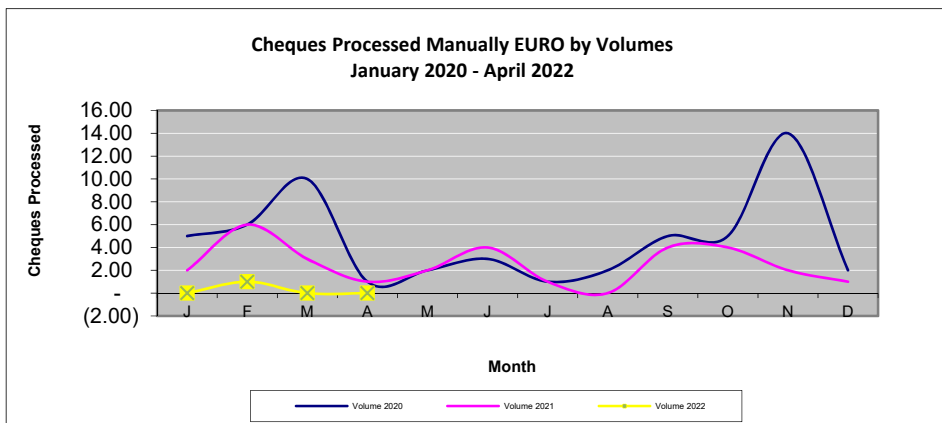
## Cheques Processed Manually EURO - Volumes and Values

YEAR	2020		2021		2022	
	Volume	Value (000)	Volume	Value (000)	Volume	Value (000)
Jan	5	54	2	14	-	-
Feb	6	70	6	14	1	2
Mar	10	70	3	13	-	-
1st QTR	21	194	11	41	1	2
Apr	1	5	1	3	-	-
May	2	8	2	14		
Jun	3	28	4	9		
2nd QTR	6	41	7	26	-	-
Jul	1	2	1	2		
Aug	2	5	-	-		
Sep	5	27	4	10		
3rd QTR	8	34	5	12	-	-
Oct	5	89	4	76		
Nov	14	339	2	252		
Dec	2	115	1	2		
4th QTR	21	543	7	330	-	-
<b>TOTAL</b>	<b>56</b>	<b>811</b>	<b>30</b>	<b>409</b>	<b>1</b>	<b>2</b>

Comment: Cheques processed manually EURO by BOJ.

Table RDCPME043

PAYMENT SYSTEM DATA REPORT APRIL 2022



# RETAIL PAYMENTS

## FOR JANUARY 2020 TO APRIL 2022

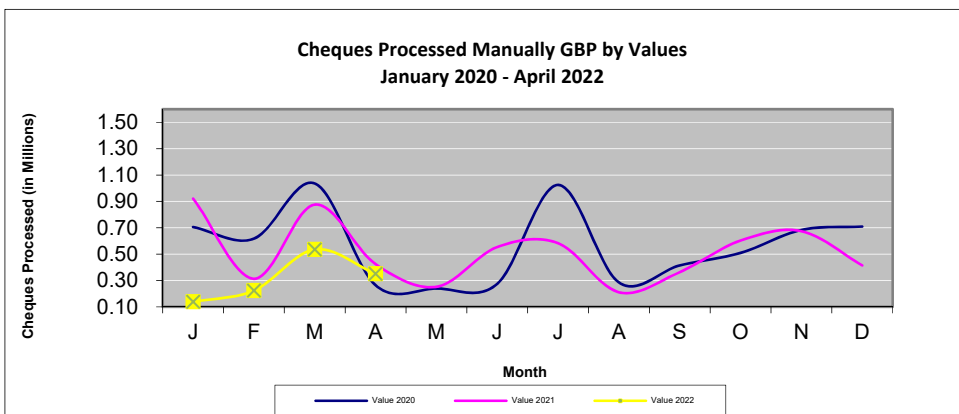
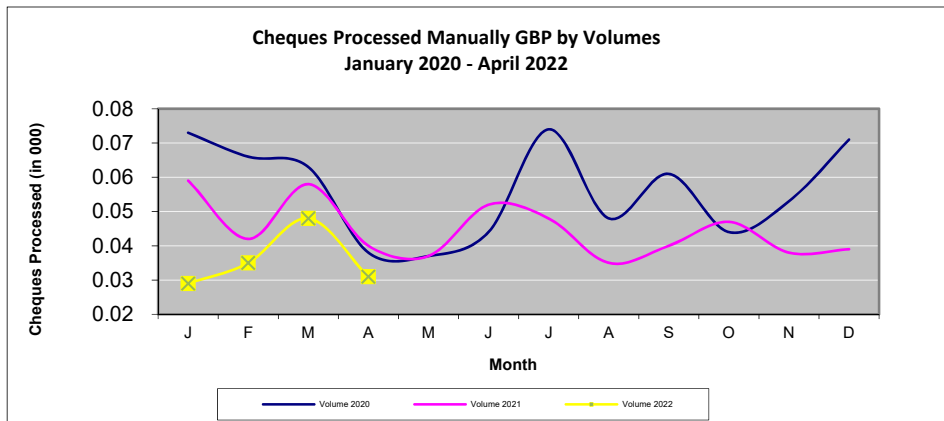
### Cheques Processed Manually GBP - Volumes and Values

YEAR	2020		2021		2022	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	0.07	0.71	0.06	0.92	0.03	0.14
Feb	0.07	0.62	0.04	0.31	0.04	0.22
Mar	0.06	1.04	0.06	0.88	0.05	0.54
1st QTR	0.20	2.36	0.16	2.11	0.11	0.90
Apr	0.04	0.26	0.04	0.42	0.03	0.35
May	0.04	0.24	0.04	0.25		
Jun	0.04	0.27	0.05	0.55		
2nd QTR	0.12	0.78	0.13	1.23	0.03	0.35
Jul	0.07	1.02	0.05	0.58		
Aug	0.05	0.28	0.04	0.21		
Sep	0.06	0.41	0.04	0.36		
3rd QTR	0.18	1.72	0.12	1.16	-	-
Oct	0.04	0.51	0.05	0.60		
Nov	0.05	0.68	0.04	0.67		
Dec	0.07	0.71	0.04	0.41		
4th QTR	0.17	1.90	0.12	1.69	-	-
<b>TOTAL</b>	<b>0.67</b>	<b>6.76</b>	<b>0.54</b>	<b>6.19</b>	<b>0.14</b>	<b>1.25</b>

Comment: Cheques processed manually GBP by BOJ.

Table RDCPMG043

PAYMENT SYSTEM DATA REPORT APRIL 2022



# RETAIL PAYMENTS

## FOR JANUARY 2020 TO APRIL 2022

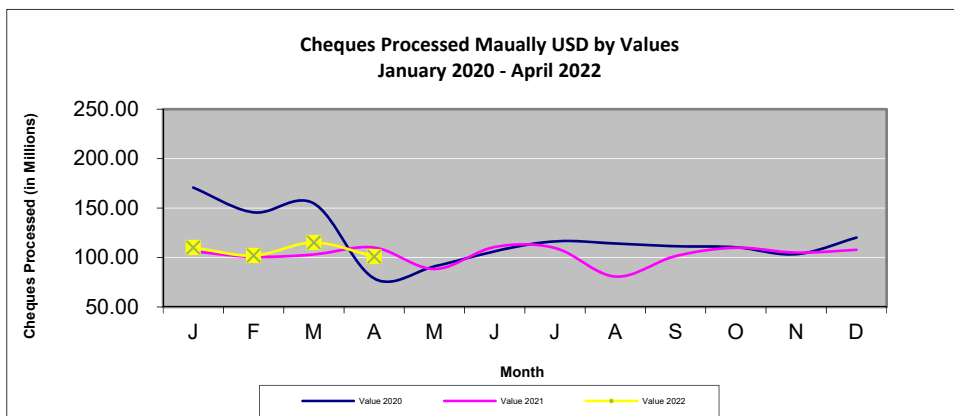
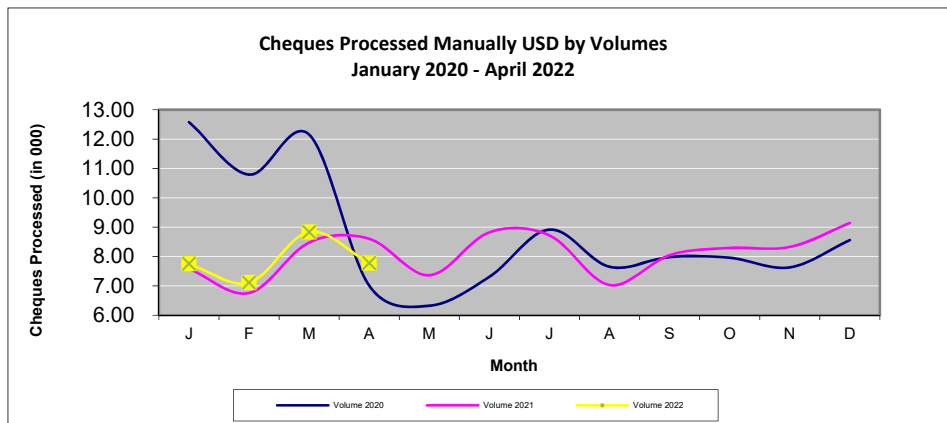
### Cheques Processed Manually USD - Volumes and Values

YEAR	2020		2021		2022	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	12.58	170.68	7.59	106.12	7.75	110.19
Feb	10.79	145.63	6.76	100.70	7.11	101.96
Mar	12.15	154.70	8.48	103.11	8.84	115.08
1st QTR	35.52	471.01	22.82	309.93	23.70	327.23
Apr	7.01	78.77	8.61	110.11	7.78	100.97
May	6.32	91.01	7.36	88.39		
Jun	7.31	106.32	8.83	110.61		
2nd QTR	20.64	276.09	24.79	309.12	7.78	100.97
Jul	8.92	116.45	8.72	109.65		
Aug	7.65	114.17	7.03	80.73		
Sep	7.98	111.41	8.05	101.47		
3rd QTR	24.55	342.04	23.80	291.85	-	-
Oct	7.96	110.37	8.29	109.89		
Nov	7.63	103.32	8.33	104.98		
Dec	8.56	120.09	9.14	107.75		
4th QTR	24.15	333.79	25.76	322.61	-	-
<b>TOTAL</b>	<b>104.86</b>	<b>1,422.93</b>	<b>97.17</b>	<b>1,233.51</b>	<b>31.48</b>	<b>428.20</b>

Comment: Cheques processed manually USD by BOJ.

Table RDCPMU043

#### PAYMENT SYSTEM DATA REPORT APRIL 2022



## RETAIL PAYMENTS FOR JANUARY 2020 TO APRIL 2022

### JMD Transactions processed at ABM Terminals

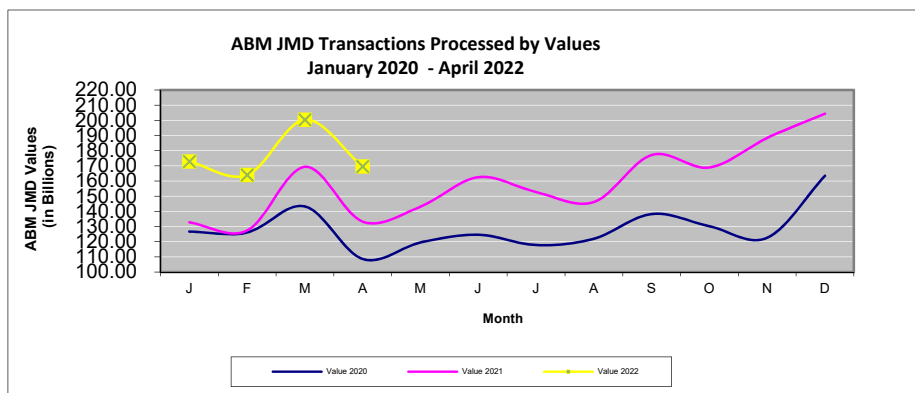
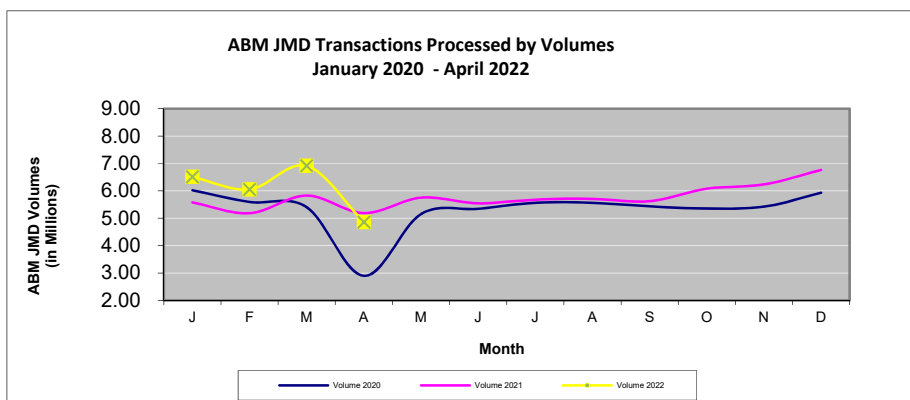
YEAR	2020		2021		2022	
	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)
Jan	6.02	126.68	5.58	132.76	6.51	172.80
Feb	5.60	126.05	5.18	127.41	6.05	163.97
Mar	5.40	143.27	5.83	169.39	6.91	200.39
1st QTR	17.02	396.00	16.59	429.56	19.48	537.15
Apr	2.90	108.55	5.19	133.20	4.86	169.50
May	5.16	119.48	5.75	143.16		
Jun	5.35	124.60	5.54	162.55		
2nd QTR	13.40	352.64	16.49	438.92	4.86	169.50
Jul	5.57	117.78	5.68	152.75		
Aug	5.57	121.93	5.71	146.15		
Sep	5.44	138.24	5.62	177.19		
3rd QTR	16.57	377.95	17.01	476.09	-	-
Oct	5.36	130.23	6.08	168.92		
Nov	5.42	122.60	6.23	188.40		
Dec	5.93	163.48	6.77	204.41		
4th QTR	16.71	416.32	19.08	561.73	-	-
<b>TOTAL</b>	<b>63.70</b>	<b>1,542.91</b>	<b>69.18</b>	<b>1,906.30</b>	<b>24.34</b>	<b>706.65</b>

**Purpose:** This table reflects the Automated Banking Machine JMD transactions processed by commercial banks.

**Comment:**

Table RDA041

PAYMENT SYSTEM DATA REPORT APRIL 2022





# RETAIL PAYMENTS SYSTEM

## FOR JANUARY 2020 TO APRIL 2022

### USD Transactions processed at ABM Terminals

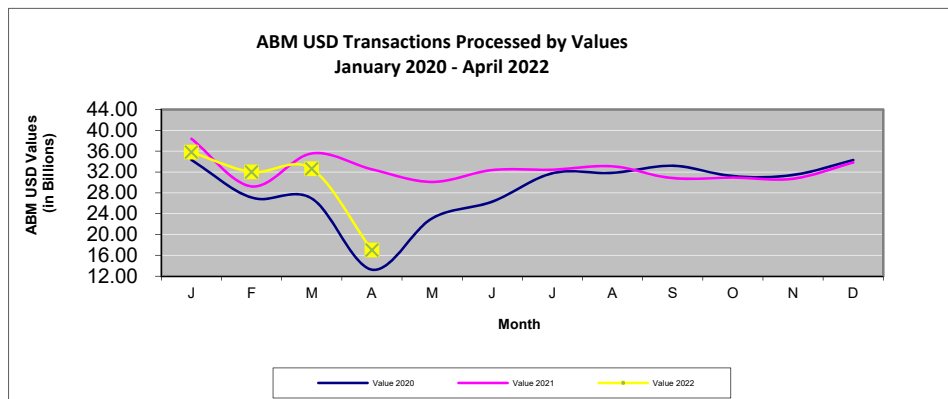
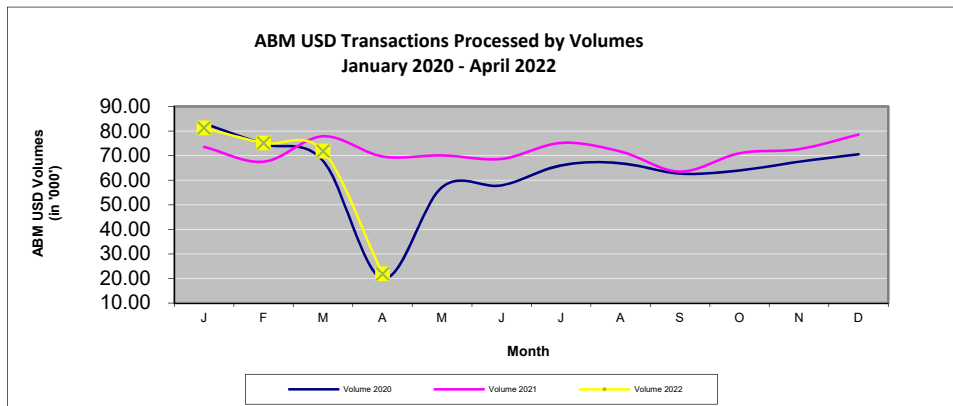
YEAR	2020		2021		2022	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	83.04	34.31	73.54	38.37	81.22	35.81
Feb	74.72	27.08	67.50	29.23	75.13	32.01
Mar	67.87	26.92	77.87	35.56	71.80	32.61
1st QTR	225.63	88.31	218.91	103.16	228.15	100.43
Apr	20.03	13.25	69.64	32.51	21.87	17.00
May	57.17	23.10	70.10	30.08		
Jun	57.88	26.30	68.64	32.38		
2nd QTR	135.08	62.65	208.38	94.97	21.87	17.00
Jul	66.06	31.76	75.17	32.44		
Aug	66.90	31.82	71.65	33.10		
Sep	62.67	33.20	63.50	30.81		
3rd QTR	195.63	96.79	210.32	96.35	-	-
Oct	63.98	31.21	70.97	30.92		
Nov	67.51	31.42	72.63	30.71		
Dec	70.56	34.28	78.55	33.82		
4th QTR	202.05	96.91	222.15	95.46	-	-
<b>TOTAL</b>	<b>758.39</b>	<b>344.66</b>	<b>859.76</b>	<b>389.94</b>	<b>250.02</b>	<b>117.43</b>

**Purpose:** This table reflects the Automated Banking Machine USD transactions processed by commercial banks.

**Comment:**

Table RDA042

PAYMENT SYSTEM DATA REPORT APRIL 2022



# RETAIL PAYMENTS

## FOR JANUARY 2020 TO APRIL 2022

### JMD Transactions processed at POS Terminals

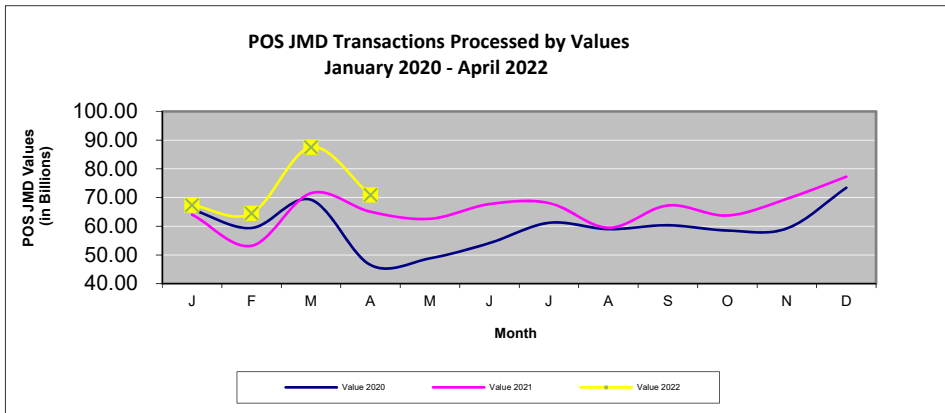
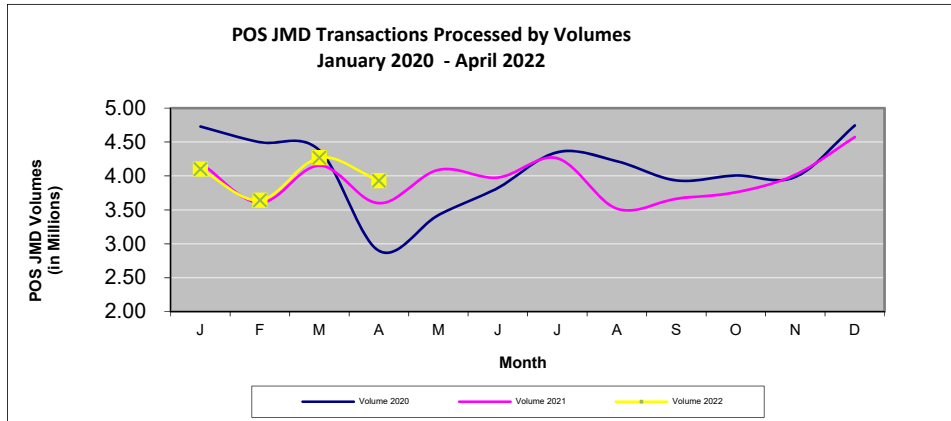
YEAR	2020		2021		2022	
	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)
Jan	4.73	65.86	4.19	64.05	4.10	67.35
Feb	4.50	59.40	3.60	53.19	3.64	64.48
Mar	4.38	69.24	4.15	71.55	4.27	87.54
1st QTR	13.60	194.50	11.95	188.78	12.01	219.38
Apr	2.90	46.50	3.60	65.04	3.93	70.93
May	3.42	48.84	4.09	62.60		
Jun	3.83	54.12	3.98	67.73		
2nd QTR	10.15	149.46	11.66	195.37	3.93	70.93
Jul	4.35	61.20	4.26	68.10		
Aug	4.22	58.99	3.52	59.48		
Sep	3.93	60.36	3.66	67.26		
3rd QTR	12.50	180.56	11.44	194.84	-	-
Oct	4.01	58.52	3.76	63.74		
Nov	3.98	59.23	4.02	69.54		
Dec	4.74	73.41	4.57	77.26		
4th QTR	12.73	191.16	12.35	210.54	-	-
<b>TOTAL</b>	<b>48.99</b>	<b>715.67</b>	<b>47.41</b>	<b>789.53</b>	<b>15.94</b>	<b>290.31</b>

Purpose: This table reflects the Point of Sale JMD transactions processed by commercial banks.

Comment:

Table RDP041

PAYMENT SYSTEM DATA REPORT APRIL 2022



# RETAIL PAYMENTS SYSTEM

## FOR JANUARY 2020 TO APRIL 2022

### USD Transactions processed at POS Terminals

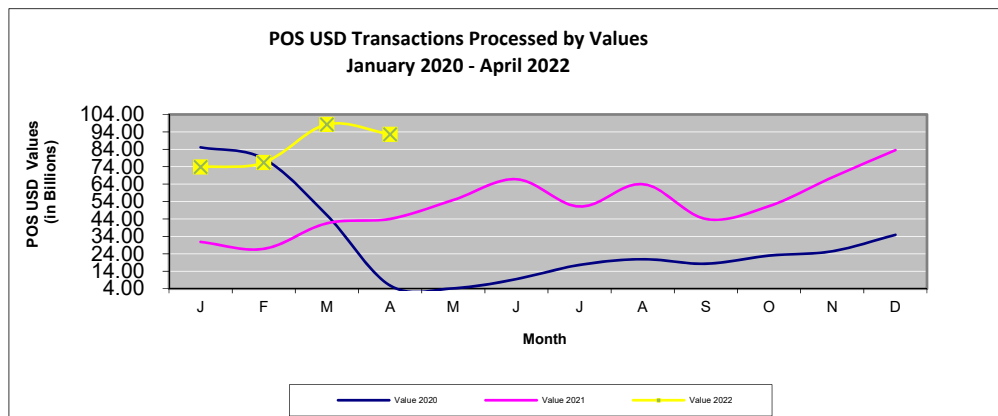
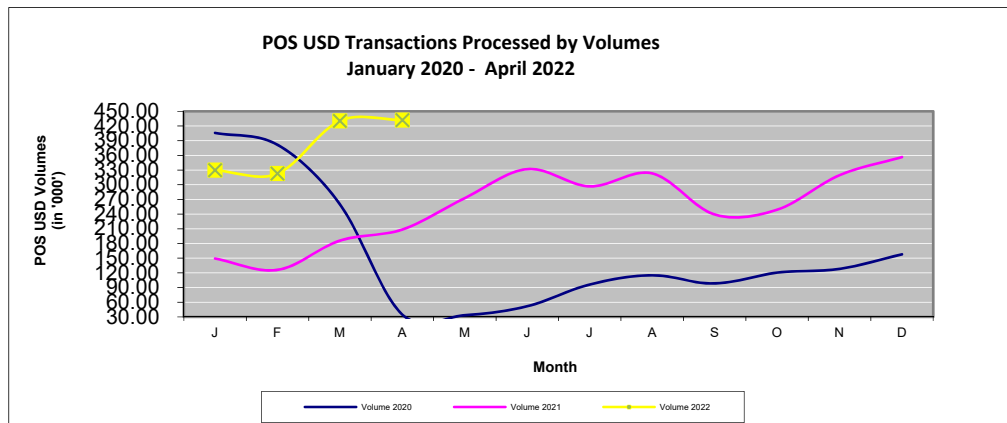
YEAR	2020		2021		2022	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	405.97	85.12	149.32	30.84	329.84	73.85
Feb	381.60	78.56	126.00	26.84	322.77	76.39
Mar	260.09	46.20	185.90	41.57	430.49	98.28
1st QTR	1,047.65	209.88	461.22	99.25	1,083.10	248.52
Apr	34.54	5.82	208.52	44.03	431.98	92.56
May	33.46	4.20	272.81	54.87		
Jun	51.77	9.51	332.00	66.83		
2nd QTR	119.77	19.52	813.32	165.72	431.98	92.56
Jul	96.27	17.66	296.64	51.09		
Aug	115.10	20.92	323.21	64.04		
Sep	98.22	18.31	239.15	43.98		
3rd QTR	309.59	56.89	859.00	159.12	-	-
Oct	120.48	22.98	248.97	51.37		
Nov	128.13	25.47	319.56	67.90		
Dec	157.94	34.92	356.63	83.51		
4th QTR	406.54	83.37	925.16	202.78	-	-
<b>TOTAL</b>	<b>1,883.56</b>	<b>369.65</b>	<b>3,058.70</b>	<b>626.86</b>	<b>1,515.08</b>	<b>341.08</b>

Purpose: This table reflects the Point of Sale USD transactions processed by commercial banks.

Comment:

Table RDP042

PAYMENT SYSTEM DATA REPORT APRIL 2022



# RETAIL PAYMENTS

## FOR JANUARY 2020 TO APRIL 2022

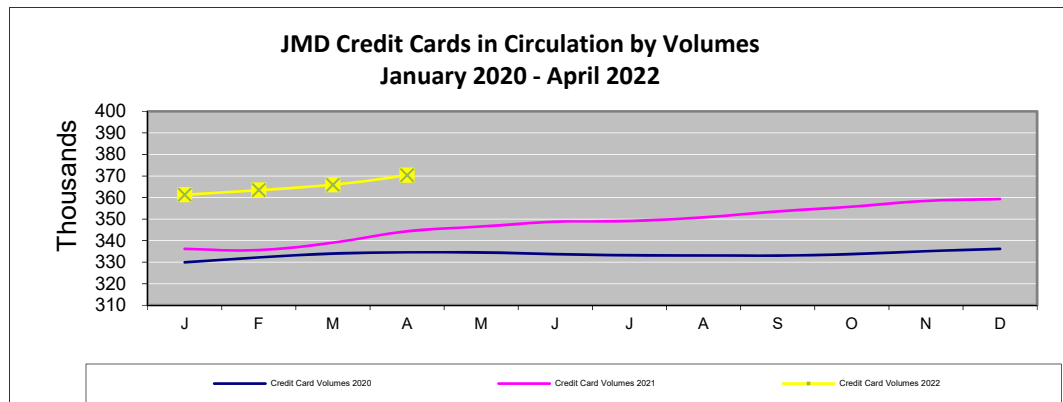
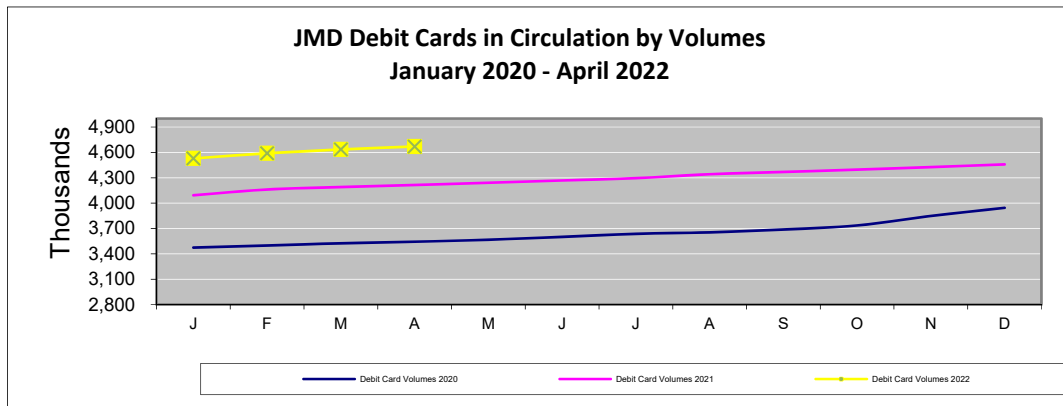
### Number of JMD Cards in Circulation

YEAR	2020		2021		2022	
	DEBIT	CREDIT	DEBIT	CREDIT	DEBIT	CREDIT
Jan	3,473,984	329,932	4,092,837	336,151	4,528,485	361,286
Feb	3,499,198	332,182	4,161,255	335,598	4,589,095	363,464
Mar	3,525,246	334,028	4,189,745	339,039	4,634,480	365,907
1st QTR	<b>3,525,246</b>	<b>334,028</b>	<b>4,189,745</b>	<b>339,039</b>	<b>4,634,480</b>	<b>365,907</b>
Apr	3,543,448	334,512	4,214,896	344,353	4,669,705	370,374
May	3,567,508	334,530	4,240,851	346,541		
Jun	3,601,065	333,739	4,267,787	348,794		
2nd QTR	<b>3,601,065</b>	<b>333,739</b>	<b>4,267,787</b>	<b>348,794</b>	<b>4,669,705</b>	<b>370,374</b>
Jul	3,637,431	333,193	4,295,094	349,078		
Aug	3,654,361	333,132	4,341,671	350,823		
Sep	3,687,981	333,052	4,368,976	353,573		
3rd QTR	<b>3,687,981</b>	<b>333,052</b>	<b>4,368,976</b>	<b>353,573</b>	-	-
Oct	3,736,088	333,717	4,395,533	355,757		
Nov	3,847,756	335,096	4,425,750	358,459		
Dec	3,944,088	336,152	4,458,205	359,295		
4th QTR	<b>3,944,088</b>	<b>336,152</b>	<b>4,458,205</b>	<b>359,295</b>	-	-

Purpose: This table reflects the JMD cards in circulation reported by commercial banks.

Table RDCIC041

PAYMENT SYSTEM DATA REPORT APRIL 2022



## RETAIL PAYMENTS FOR JANUARY 2020 TO APRIL 2022

### Number of USD Cards in Circulation

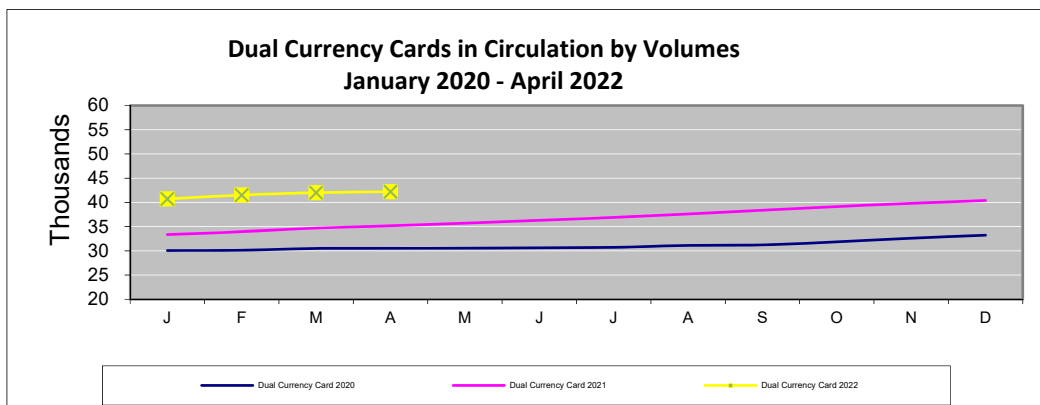
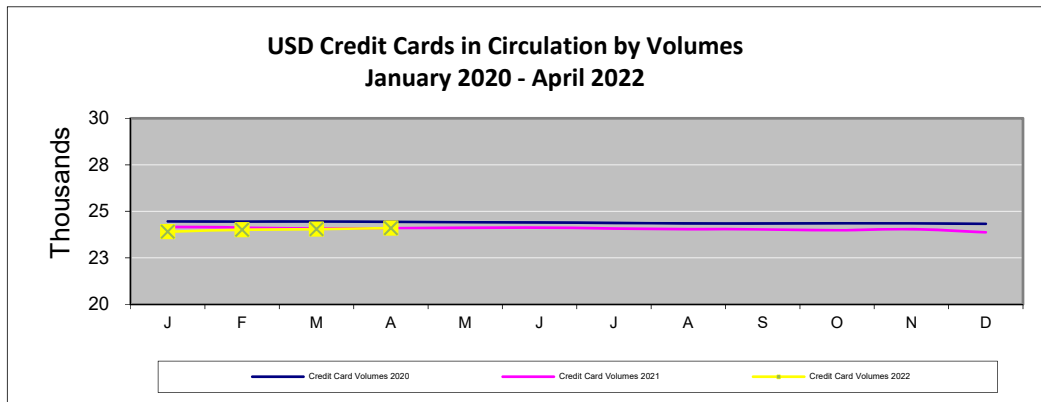
YEAR	2020		2021		2022	
	CREDIT	DUAL CURRENCY	CREDIT	DUAL CURRENCY	CREDIT	DUAL CURRENCY
Jan	24,459	30,067	24,163	33,359	23,903	40,722
Feb	24,449	30,130	24,137	33,939	24,010	41,518
Mar	24,457	30,494	24,069	34,713	24,042	42,008
1st QTR	<b>24,457</b>	<b>30,494</b>	<b>24,069</b>	<b>34,713</b>	<b>24,042</b>	<b>42,008</b>
Apr	24,432	30,525	24,104	35,167	24,100	42,214
May	24,414	30,543	24,112	35,704		
Jun	24,405	30,629	24,127	36,313		
2nd QTR	<b>24,405</b>	<b>30,629</b>	<b>24,127</b>	<b>36,313</b>	<b>24,100</b>	<b>42,214</b>
Jul	24,378	30,722	24,077	36,904		
Aug	24,360	31,119	24,043	37,587		
Sep	24,339	31,231	24,032	38,406		
3rd QTR	<b>24,339</b>	<b>31,231</b>	<b>24,032</b>	<b>38,406</b>	-	-
Oct	24,361	31,854	23,982	39,115		
Nov	24,356	32,606	24,043	39,799		
Dec	24,329	33,239	23,874	40,408		
4th QTR	<b>24,329</b>	<b>33,239</b>	<b>23,874</b>	<b>40,408</b>	-	-

Purpose: This table reflects the USD cards in circulation reported by commercial banks.

Comment:

Table RDCIC042

PAYMENT SYSTEM DATA REPORT APRIL 2022



## RETAIL PAYMENTS FOR JANUARY 2020 TO APRIL 2022

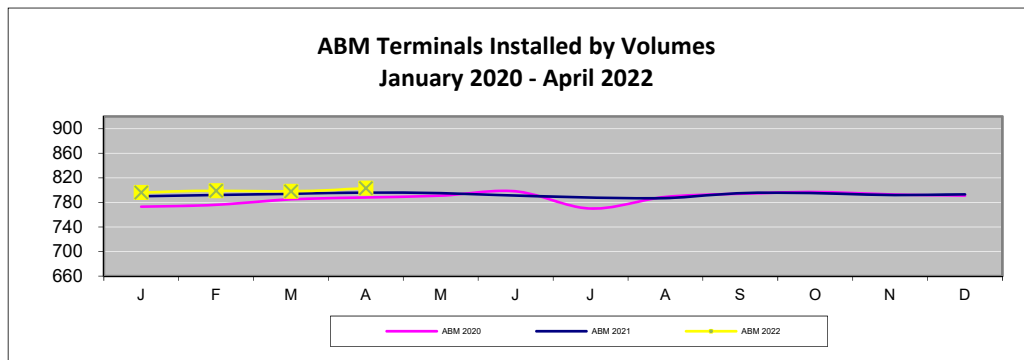
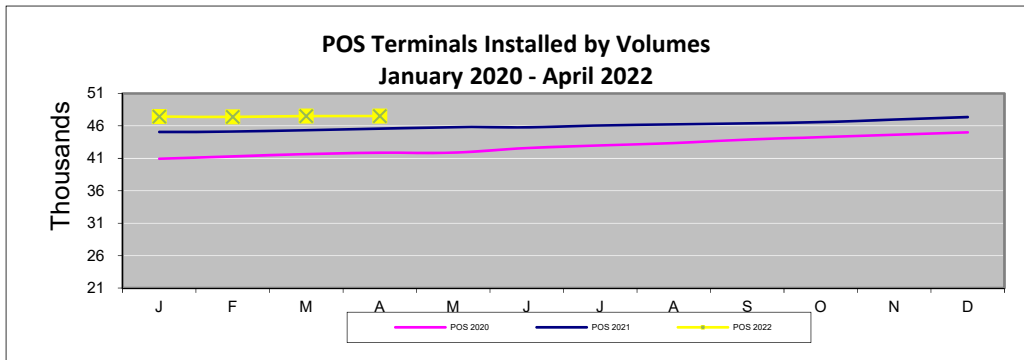
### ABM & POS Terminals Installed - Commercial Banks

YEAR	2020		2021		2022	
	POS	ABM	POS	ABM	POS	ABM
Jan	40,940	773	45,068	790	47,448	796
Feb	41,297	776	45,105	792	47,386	799
Mar	41,660	785	45,378	794	47,515	798
1st QTR	<b>41,660</b>	<b>785</b>	<b>45,378</b>	<b>794</b>	<b>47,515</b>	<b>798</b>
Apr	41,866	788	45,539	796	47,519	803
May	41,878	791	45,834	795		
Jun	42,589	798	45,785	791		
2nd QTR	<b>42,589</b>	<b>798</b>	<b>45,785</b>	<b>791</b>	<b>47,519</b>	<b>803</b>
Jul	42,989	770	46,072	788		
Aug	43,351	789	46,242	787		
Sep	43,897	794	46,395	795		
3rd QTR	<b>43,897</b>	<b>794</b>	<b>46,395</b>	<b>795</b>	-	-
Oct	44,262	797	46,585	795		
Nov	44,639	793	46,973	792		
Dec	45,002	791	47,366	793		
4th QTR	<b>45,002</b>	<b>791</b>	<b>47,366</b>	<b>793</b>	-	-

**Purpose:** This table reflects the terminals installed by commercial banks.

Table RDTI041

#### PAYMENT SYSTEM DATA REPORT APRIL 2022



**RETAIL PAYMENTS**  
**FOR JANUARY 2020 TO APRIL 2022**  
**Electronic Transactions Processed - Volumes & Values (JMD)**

YEAR	2020					2021					2022				
	Debit Card Transactions	Credit Card Transactions	Direct Debits and Return Items	Other Electronic Transactions	Total	Debit Card Transactions	Credit Card Transactions	Direct Debits and Return Items	Other Electronic Transactions	Total	Debit Card Transactions	Credit Card Transactions	Direct Debits and Return Items	Other Electronic Transactions	Total
Volumes in Thousands (000)															
Jan	8,521	1,955	158	340	10,975	7,330	2,027	224	520	10,101	7,173	2,935	682	703	11,493
Feb	8,000	1,844	176	307	10,328	6,542	1,878	423	468	9,311	6,470	2,755	723	650	10,598
Mar	7,740	1,761	222	337	10,060	7,352	2,158	514	605	10,630	7,361	3,263	928	778	12,331
1st QTR	24,261	5,561	556	985	31,363	21,224	6,062	1,161	1,594	30,042	21,003	8,954	2,333	2,131	34,421
Apr	4,346	1,156	211	341	6,055	6,442	1,912	384	568	9,306	5,299	2,983	766	711	9,759
May	6,930	1,326	154	383	8,794	7,150	2,234	442	604	10,429					-
Jun	7,318	1,522	223	397	9,461	6,729	2,338	420	600	10,088					-
2nd QTR	18,594	4,005	589	1,122	24,309	20,321	6,484	1,245	1,772	29,823	5,299	2,983	766	711	9,759
Jul	7,860	1,696	149	431	10,136	6,995	2,489	548	610	10,641					-
Aug	7,692	1,737	147	420	9,997	6,527	2,235	660	621	10,043					-
Sep	7,313	1,684	139	446	9,581	6,542	2,259	713	656	10,169					-
3rd QTR	22,866	5,117	435	1,297	29,714	20,064	6,983	1,920	1,887	30,854	-	-	-	-	-
Oct	7,462	1,769	174	209	9,615	6,867	2,487	573	641	10,567					-
Nov	7,199	1,828	182	467	9,676	7,004	2,754	598	661	11,016					-
Dec	8,051	2,181	228	535	10,994	7,692	3,119	624	718	12,154					-
4th QTR	22,712	5,778	583	1,211	30,285	21,562	8,360	1,795	2,020	33,737	-	-	-	-	-
<b>TOTAL</b>	<b>88,433</b>	<b>20,460</b>	<b>2,163</b>	<b>4,614</b>	<b>115,671</b>	<b>83,172</b>	<b>27,889</b>	<b>6,121</b>	<b>7,273</b>	<b>124,455</b>	<b>26,302</b>	<b>11,938</b>	<b>3,099</b>	<b>2,842</b>	<b>44,181</b>

YEAR	2020					2021					2022				
	Debit Card Transactions	Credit Card Transactions	Direct Debits and Return Items	Other Electronic Transactions	Total	Debit Card Transactions	Credit Card Transactions	Direct Debits and Return Items	Other Electronic Transactions	Total	Debit Card Transactions	Credit Card Transactions	Direct Debits and Return Items	Other Electronic Transactions	Total
Values in Billions (BN)															
Jan	131.64	50.29	23.85	17.80	223.57	127.25	51.67	23.13	24.40	226.45	151.39	64.34	27.91	33.74	277.39
Feb	130.94	45.10	21.75	15.51	213.30	119.98	43.71	22.46	23.60	209.76	141.25	63.23	27.11	33.58	265.16
Mar	146.92	54.01	24.34	19.49	244.76	156.87	59.80	24.46	35.65	276.78	169.89	86.24	36.36	45.97	338.45
1st QTR	409.50	149.39	69.94	52.79	681.62	404.10	155.18	70.06	83.65	712.99	462.53	213.81	91.38	113.29	881.01
Apr	108.94	35.89	19.88	15.12	179.84	124.36	55.41	22.02	26.07	227.87	143.31	72.76	30.60	37.13	283.80
May	121.32	36.13	20.25	16.07	193.78	133.30	52.10	22.09	28.78	236.28					-
Jun	125.52	40.23	23.52	18.64	207.91	150.02	59.09	24.55	30.03	263.69					-
2nd QTR	355.79	112.25	63.66	49.83	581.53	407.67	166.61	68.66	84.88	727.83	143.31	72.76	30.60	37.13	283.80
Jul	119.73	44.94	21.91	20.29	206.87	141.35	58.95	24.77	28.36	253.42					-
Aug	121.99	44.68	21.82	19.91	208.40	131.26	53.55	24.64	29.85	239.30					-
Sep	136.32	46.48	23.26	22.20	228.26	161.84	59.56	27.07	32.81	281.28					-
3rd QTR	378.04	136.09	66.99	62.41	643.53	434.45	172.06	76.47	91.01	774.00	-	-	-	-	-
Oct	132.44	45.36	22.66	17.11	217.57	150.91	58.37	24.65	32.46	266.39					-
Nov	119.53	46.12	21.71	22.70	210.06	167.49	64.30	27.30	36.15	295.25					-
Dec	160.44	57.08	26.90	26.52	270.95	182.39	72.01	29.96	37.42	321.78					-
4th QTR	412.41	148.57	71.27	66.33	698.58	500.79	194.69	81.91	106.03	883.42	-	-	-	-	-
<b>TOTAL</b>	<b>1,555.75</b>	<b>546.30</b>	<b>271.86</b>	<b>231.35</b>	<b>2,605.27</b>	<b>1,747.02</b>	<b>688.54</b>	<b>297.10</b>	<b>365.58</b>	<b>3,098.24</b>	<b>605.84</b>	<b>286.57</b>	<b>121.98</b>	<b>150.42</b>	<b>1,164.80</b>

Purpose: This table reflects the electronic transactions processed in categories (JMD) reported by commercial banks for period 2020 to 2022.

Comment: Volumes are in thousands ('000) and Values are in Billions (BN).

Other Electronic Transactions includes; e-commerce,internet,telephone and POS Mobile Top-up

Table RDET041

PAYMENT SYSTEM DATA REPORT APRIL 2022

**RETAIL PAYMENTS**  
**FOR JANUARY 2020 TO APRIL 2022**  
**Electronic Transactions Processed - Volumes & Values (USD)**

YEAR	2020				2021				2022			
	Debit Card Transactions	Credit Card Transactions	Other Electronic Transactions	Total	Debit Card Transactions	Credit Card Transactions	Other Electronic Transactions	Total	Debit Card Transactions	Credit Card Transactions	Other Electronic Transactions	Total
Volumes in Thousands (000)												
Jan	68	415	12	495	57	157	15	229	66	336	11	413
Feb	22	390	9	421	55	132	12	199	62	328	22	412
Mar	58	265	8	331	62	193	17	273	57	436	27	520
1st QTR	147	1,070	29	1,247	174	482	44	701	184	1,100	60	1,344
Apr	12	37	7	56	55	215	17	287	9	435	26	470
May	48	37	7	93	56	279	18	353				-
Jun	48	56	9	113	53	339	18	410				-
2nd QTR	109	130	23	262	164	833	53	1,050	9	435	26	470
Jul	53	103	11	167	59	305	18	382				-
Aug	53	122	12	187	57	330	19	406				-
Sep	49	104	12	165	50	244	18	312				-
3rd QTR	155	328	35	519	166	878	55	1,099	-	-	-	-
Oct	53	127	10	189	58	254	18	330				-
Nov	53	134	13	200	58	325	20	403				-
Dec	55	164	14	234	63	363	24	450				-
4th QTR	161	425	37	623	179	942	62	1,183	-	-	-	-
<b>TOTAL</b>	<b>573</b>	<b>1,953</b>	<b>124</b>	<b>2,650</b>	<b>683</b>	<b>3,135</b>	<b>214</b>	<b>4,033</b>	<b>193</b>	<b>1,535</b>	<b>86</b>	<b>1,815</b>

YEAR	2020				2021				2022			
	Debit Card Transactions	Credit Card Transactions	Other Electronic Transactions	Total	Debit Card Transactions	Credit Card Transactions	Other Electronic Transactions	Total	Debit Card Transactions	Credit Card Transactions	Other Electronic Transactions	Total
Values in Millions (MN)												
Jan	21.10	86.42	12.91	120.44	18.71	33.17	18.39	70.27	19.81	75.15	14.70	109.66
Feb	18.06	80.06	7.32	105.43	17.76	28.70	10.02	56.47	17.64	77.63	16.02	111.29
Mar	18.73	46.89	7.90	73.52	19.93	43.63	14.73	78.29	18.01	99.14	18.63	135.77
1st QTR	57.89	213.37	28.12	299.38	56.40	105.49	43.14	205.03	55.46	251.92	49.34	356.72
Apr	3.76	6.52	9.06	19.34	17.64	45.69	14.32	77.65	2.94	93.06	19.31	115.31
May	15.10	5.33	7.20	27.63	17.41	56.37	12.36	86.14				-
Jun	15.14	10.55	10.60	36.29	16.65	68.08	15.62	100.35				-
2nd QTR	34.00	22.41	26.85	83.25	51.70	170.13	42.30	264.13	2.94	93.06	19.31	115.31
Jul	16.29	19.43	14.27	49.99	18.95	52.83	13.22	84.99				-
Aug	16.62	22.88	14.09	53.59	18.09	65.41	15.26	98.77				-
Sep	15.87	20.01	16.60	52.48	15.57	45.20	15.77	76.54				-
3rd QTR	48.78	62.32	44.96	156.05	52.61	163.44	44.26	260.30	-	-	-	-
Oct	16.96	24.72	13.08	54.76	17.95	52.57	13.40	83.92				-
Nov	16.71	27.32	13.50	57.53	17.74	69.23	13.52	100.50				-
Dec	17.58	36.74	15.59	69.90	19.31	84.62	15.92	119.84				-
4th QTR	51.24	88.79	42.17	182.20	55.00	206.42	42.85	304.26	-	-	-	-
<b>TOTAL</b>	<b>191.91</b>	<b>386.88</b>	<b>142.10</b>	<b>720.89</b>	<b>215.70</b>	<b>645.48</b>	<b>172.54</b>	<b>1,033.73</b>	<b>58.40</b>	<b>344.98</b>	<b>68.65</b>	<b>472.03</b>

Purpose: This table reflects the electronic transactions processed in categories (USD) by commercial banks for period 2020 to 2022.

Comment: Volumes are in thousands ('000) and Values are in Millions (MN).

Other Electronic Transactions includes; e-commerce,internet,telephone and POS Mobile Top-up

Table RDET042

PAYMENT SYSTEM DATA REPORT APRIL 2022



JAMCLEAR-CSD®  
DEFINITION OF ACTIVITY CATEGORIES

CATEGORY	DEFINITION
PRIMARY ISSUE	Initial offer of securities issued to Banks and Primary dealers by BOJ and GOJ
OMOs	Open Market Operations instruments, issued by the Bank of Jamaica
REPOS	Repurchase/Reverse repurchase transactions with both cash and non-cash options cleared and settled in the JamClear-Systems. For all Repo transactions legal title of securities ownership is transferred until maturity date when ownership reverts to the borrower if funds and/or securities are available.
PLEDGE	Securities pledged remain in the books of the pledger but are unavailable for trade. Any interest proceeds for the securities are paid to the pledger. Only the pledgee or lender can release the pledge prior to the maturity date of the pledge.
FREE OF PAYMENT (FOP)	transactions where legal title is transferred without a cash settlement in JamClear®-RTGS
PURCHASE AND SALE	Outright purchase and sale of securities. Full delivery versus payment (DvP) where there is the simultaneous exchange of cash and securities.
ENTITLEMENTS	Payment of interest, maturity payments to which investors are entitled that are paid in JamClear®-RTGS on due date.

JAMCLEAR®-RTGS  
DEFINITION OF MESSAGE TYPES

CATEGORY	TRANSACTION TYPE	DEFINITION
MULTIPLE CUSTOMER CREDIT TRANSFER	MCCT	Multiple payments made to several beneficiaries in one message.
SINGLE CUSTOMER CREDIT TRANSFER	SCCT	Payment to a third party or beneficiary.
FINANCIAL INSTITUTION TRANSFER	FIT	Direct payment between JamClear®-RTGS participants.
FINANCIAL INSTITUTION DEBITS	FID	BOJ debit to participants.
FINANCIAL INSTITUTION CREDITS	FIC	BOJ credit to participants.
NET SETTLEMENT INSTRUCTION	NSI	ACH net settlement transactions.
CSD TRANSACTIONS	CST	Payments generated by JamClear®-CSD.
GENERAL LEDGER TRANSACTIONS	GL	BOJ initiated messages for Cambio, Issues/Redemption of currency, eGate transactions and Ministry of Finance Payments.