PAYMENT SYSTEM OVERSIGHT

PAYMENT SYSTEM DATA BULLETIN JULY 2022

PAYMENT SYSTEM DEPARTMENT

DAILY BULLETIN
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Payment System Oversight Report
Payment System Department
October 2022

JamClear®- CSD Government of Jamaica Bonds Statement of Outstanding Nominal - JMD (BN) Quarterly - 3rd Quarter 2021 to 3rd Quarter 2022-T-D					
PARTICIPANT	**3rd Quarter 2021**	**4th Quarter 2021**	**1st Quarter 2022**	**2nd Quarter 2022**	**3rd Quarter 2022-T-D**
BANKS	345	346	348	347	349
PRIMARY DEALERS	247	254	247	251	252
SECONDARY DEALERS	179	192	182	179	187
Total	**771**	**792**	**776**	**777**	**788**

Table CON071

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 JULY 2022

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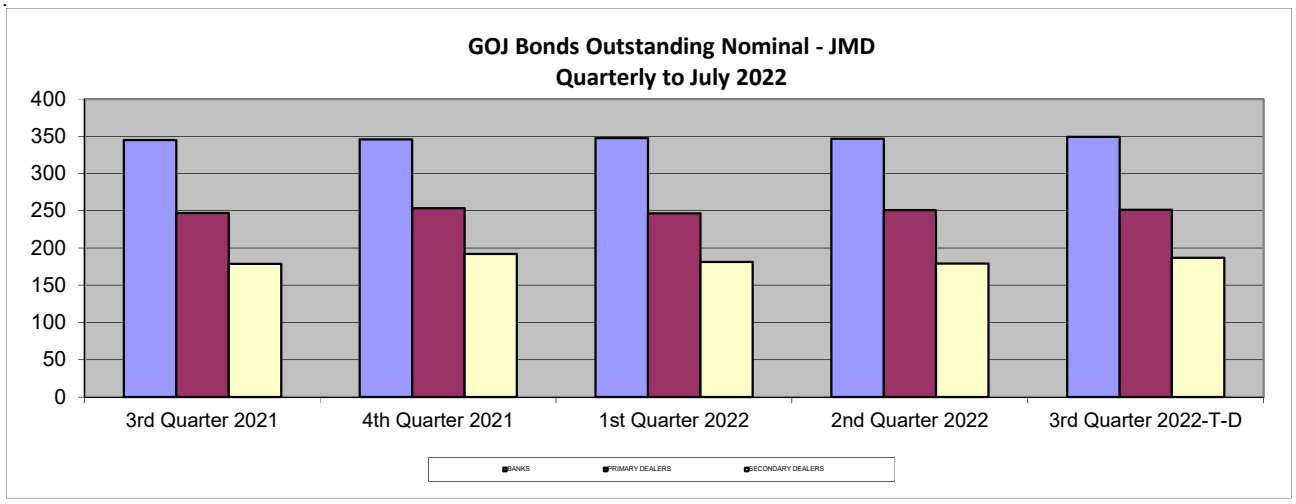
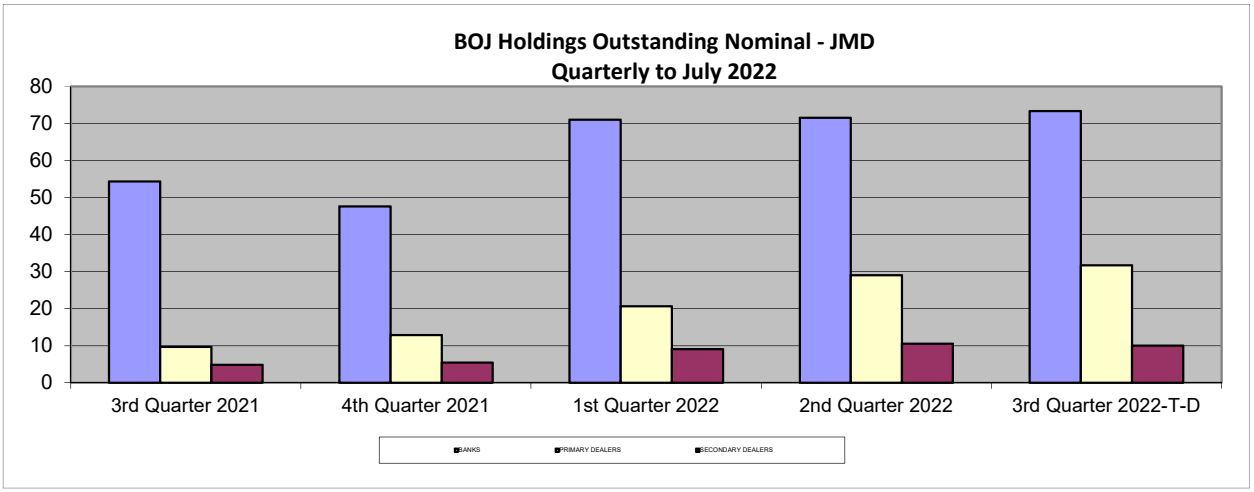


JAMCLEAR®- CSD Bank of Jamaica Open Market Instruments - JMD (BN) Statement of Outstanding Nominal Quarterly - 3rd Quarter 2021 to 3rd Quarter 2022-T-D					
PARTICIPANT	**3rd Quarter 2021**	**4th Quarter 2021**	**1st Quarter 2022**	**2nd Quarter 2022**	**3rd Quarter 2022-T-D**
BANKS	54	48	71	72	73
PRIMARY DEALERS	10	13	21	29	32
SECONDARY DEALERS	5	5	9	11	10
Total	**69**	**66**	**101**	**111**	**115**

Table CON072

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 JULY 2022

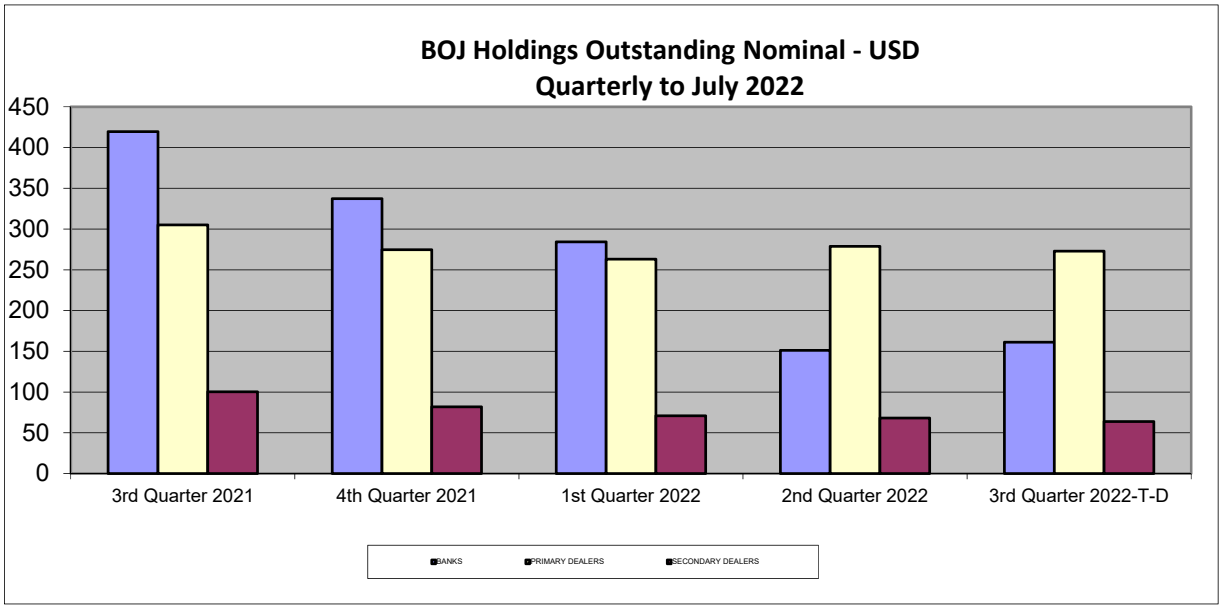


JAMCLEAR®- CSD Bank of Jamaica Open Market Instruments - USD (MN) Statement of Outstanding Nominal Quarterly - 3rd Quarter 2021 to 3rd Quarter 2022-T-D					
PARTICIPANT	**3rd Quarter 2021**	**4th Quarter 2021**	**1st Quarter 2022**	**2nd Quarter 2022**	**3rd Quarter 2022-T-D**
BANKS	419	337	284	151	161
PRIMARY DEALERS	305	275	263	279	273
SECONDARY DEALERS	100	82	71	68	64
Total	**825**	**694**	**618**	**498**	**498**

Table CON073

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 JULY 2022

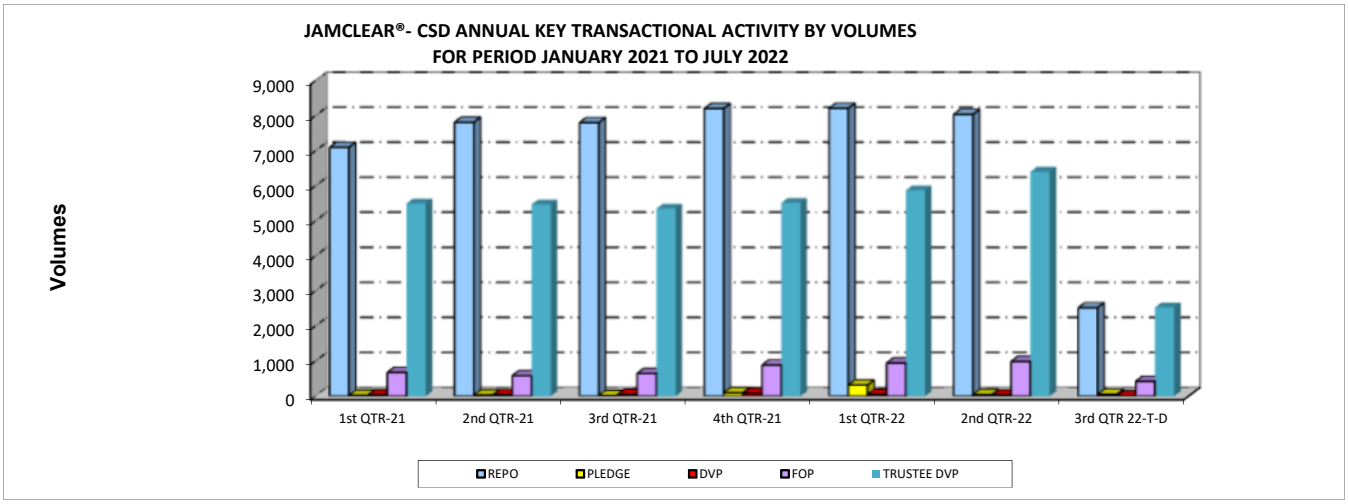


JAMCLEAR®- CSD ANNUAL KEY TRANSACTIONAL ACTIVITY BY VOLUMES FOR PERIOD JANUARY 2021 TO JULY 2022														
	Repo's		Pledge		Trustee DVP		Purchase & Sale		Free of Payment		TOTALS		% OF TOTAL TRANSACTIONS	
TRANSACTION TYPE	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022
Jan	2,266	2,820	5	126	1,600	2,046	18	23	239	261	**4,128**	**5,276**	7.38%	20.62%
Feb	2,235	2,394	10	33	1,803	1,839	15	9	242	324	**4,305**	**2,760**	7.69%	10.78%
Mar	2,599	3,001	10	160	2,092	1,985	4	24	197	361	**4,902**	**3,546**	8.76%	13.86%
1st QTR	**7,100**	**8,215**	**25**	**319**	**5,495**	**5,870**	**37**	**56**	**678**	**946**	**13,335**	**11,582**	**23.84%**	**45.25%**
Apr	2,560	2,784	8	35	1,856	1,900	13	5	163	368	**4,600**	**5,092**	8.22%	19.90%
May	2,655	2,780	22	5	1,746	2,137	6	6	207	322	**4,636**	**3,113**	8.29%	12.16%
Jun	2,601	2,476	4	5	1,867	2,365	23	21	215	303	**4,710**	**2,805**	8.42%	10.96%
2nd QTR	**7,816**	**8,040**	**34**	**45**	**5,469**	**6,402**	**42**	**32**	**585**	**993**	**13,946**	**11,010**	**24.93%**	**43.02%**
Jul	2,658	2,522	4	48	1,740	2,528	24	6	223	425	**4,649**	**3,001**	8.31%	11.73%
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**	**2,522**	**20**	**48**	**5,349**	**2,528**	**55**	**6**	**649**	**425**	**13,878**	**3,001**	**24.81%**	**11.73%**
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%**
GRAND TOTAL	**30,929**	**18,777**	**177**	**412**	**21,827**	**14,800**	**214**	**94**	**2,800**	**2,364**	**55,947.00**	**25,593**	**100.00%**	**100.00%**
% of GRAND TOTAL	55%	73%	0%	2%	39%	58%	0%	0%	5%	9%	61%	85%		

Table CYSU07

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

PAYMENT SYSTEM DATA REPORT JULY 2022



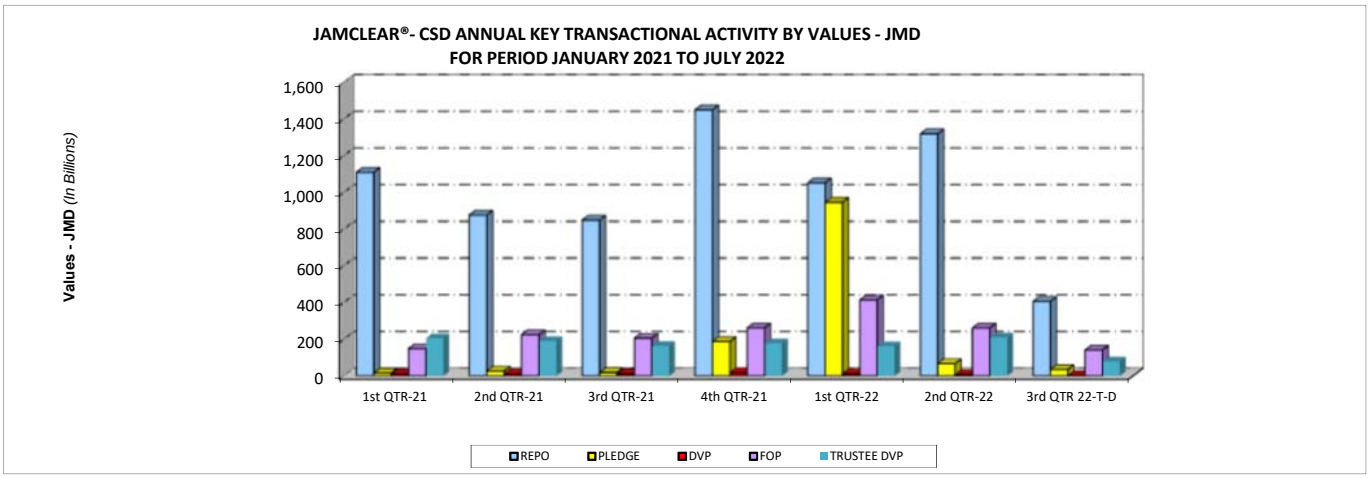
JAMCLEAR®- CSD
ANNUAL KEY TRANSACTIONAL ACTIVITY BY VALUES - JMD
FOR PERIOD JANUARY 2021 TO JULY 2022
Transaction values are in Billions

	Repo's		Pledge		Trustee DVP		Purchase & Sale		Free of Payment		TOTALS		MONTHLY % OF TOTAL	
TRANSACTION TYPE	**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%	18.95%
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%	10.23%
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%	19.21%
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%**	**50.56%**
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%	12.30%
May	286.48	450.79	21.02	0.42	57.28	79.61	2.65	1.50	97.22	67.48	**465**	**520**	7.52%	10.15%
Jun	234.79	416.06	0.54	0.73	69.50	70.31	5.63	3.81	99.24	85.94	**410**	**507**	6.63%	9.89%
2nd QTR	**877.42**	**1,319.87**	**27.69**	**68.29**	**192.13**	**210.88**	**10.76**	**6.56**	**224.82**	**262.22**	**1,333**	**1,868**	**21.58%**	**36.45%**
Jul	275.07	407.12	0.94	35.56	43.16	79.72	7.01	1.34	34.44	142.12	**361**	**586**	5.84%	11.44%
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**	**407.12**	**19.33**	**35.56**	**164.49**	**79.72**	**12.37**	**1.34**	**206.38**	**142.12**	**1,252**	**666**	**20.28%**	**12.99%**
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%**
GRAND TOTAL	**4,288.80**	**2,780.30**	**251.07**	**1,051.20**	**741.47**	**454.25**	**51.82**	**19.83**	**843.02**	**818.70**	**6,176**	**5,124**	**100.00%**	**100.00%**
% of GRAND TOTAL	69%	54%	4%	21%	0%	9%	1%	0%	14%	16%	88%	91%		

Table CYSU071

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

PAYMENT SYSTEM DATA REPORT JULY 2022



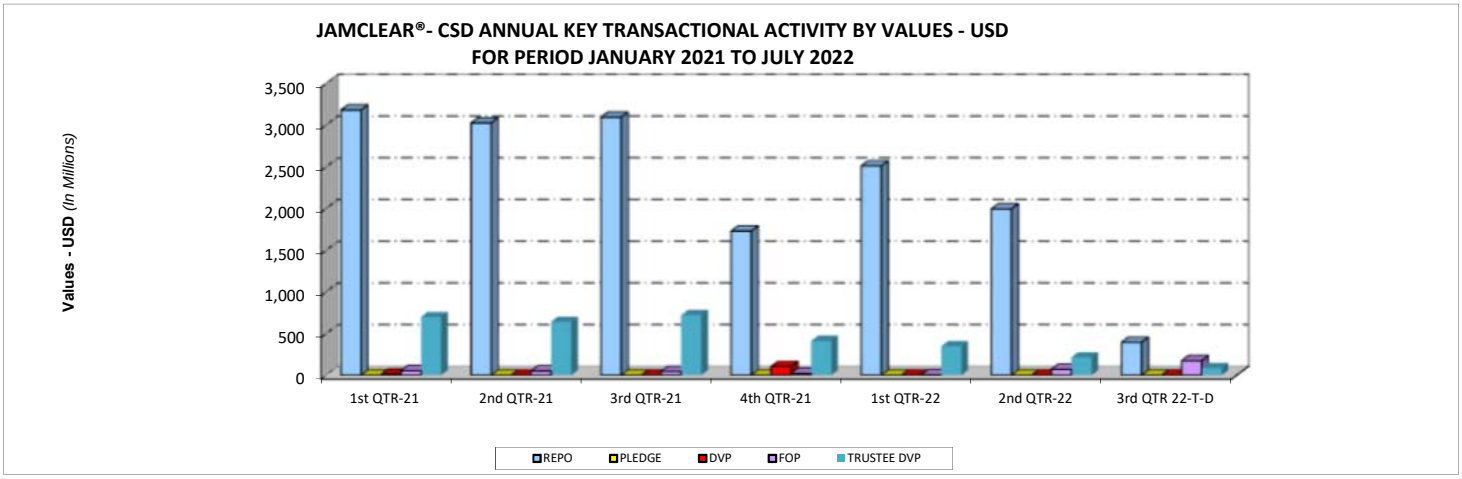
JAMCLEAR®- CSD
ANNUAL KEY TRANSACTIONAL ACTIVITY BY VALUES - USD
FOR PERIOD JANUARY 2021 TO JULY 2022
Transaction values are in Millions

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	**1,303.38**	**1,067.28**	9.45%	18.40%
Feb	937.46	776.91	-	-	218.05	118.84	1.45	-	10.53	0.96	**1,167.49**	**777.87**	8.46%	13.41%
Mar	1,227.45	814.51	-	-	232.80	82.80	-	-	15.59	0.29	**1,475.84**	**814.80**	10.70%	14.05%
1st QTR	**3,180.71**	**2,509.29**	**-**	**-**	**699.22**	**347.84**	**11.45**	**-**	**55.33**	**4.46**	**3,946.71**	**2,861.59**	**28.61%**	**49.34%**
Apr	1,099.24	591.06	-	-	204.85	68.20	-	-	7.77	0.09	**1,311.86**	**591.15**	9.51%	10.19%
May	1,168.18	915.95	-	-	216.90	71.67	-	-	14.22	7.85	**1,399.29**	**923.81**	10.14%	15.93%
Jun	757.62	487.56	-	-	219.07	75.64	-		30.24	64.02	**1,006.93**	**551.58**	7.30%	9.51%
2nd QTR	**3,025.04**	**1,994.58**	**-**	**-**	**640.82**	**215.51**	**-**	**-**	**52.22**	**71.96**	**3,718.08**	**2,282.05**	**26.95%**	**39.35%**
Jul	1,047.51	394.28	-	-	200.29	87.66	-	-	14.30	174.29	**1,262.10**	**568.57**	9.15%	9.80%
Aug	898.63		-		261.07		-		12.08		**1,171.78**	-	8.49%	0.00%
Sep	1,148.42		-		259.60		-		19.12		**1,427.14**	-	10.35%	0.00%
3rd QTR	**3,094.57**	**394.28**	**-**	**-**	**720.96**	**87.66**	**-**	**-**	**45.49**	**174.29**	**3,861.02**	**656.23**	**27.99%**	**11.31%**
Oct	928.21		0.20		226.30		100.00		13.47		**1,268.18**	-	9.19%	0.00%
Nov	425.89		-		122.17		4.00		3.45		**555.51**	-	4.03%	0.00%
Dec	374.86		-		64.65		-		5.84		**445.34**	-	3.23%	0.00%
4th QTR	**1,728.95**	**-**	**0.20**	**-**	**413.11**	**-**	**104.00**	**-**	**22.76**	**-**	**2,269.03**	**-**	**16.45%**	**0.00%**
GRAND TOTAL	**11,029**	**4,898**	**0**	**-**	**2,474**	**651**	**115**	**-**	**176**	**251**	**13,794.83**	**5,799.87**	**100.00%**	**100.00%**
% of GRAND TOTAL	80%	84%	0%	0%	0%	11%	1%	0%	1%	4%	82%	89%		

Table CYSU072

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

PAYMENT SYSTEM DATA REPORT JULY 2022

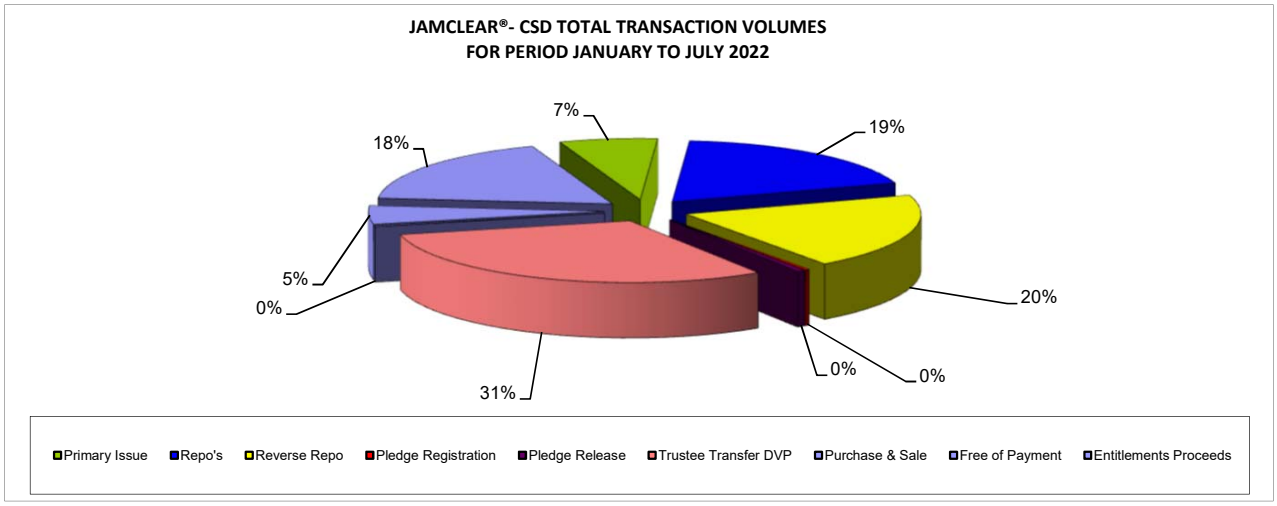


JAMCLEAR®- CSD										
TRANSACTION VOLUMES										
FOR PERIOD JANUARY TO JULY 2022										
	Primary Issue	Repo's	Reverse Repo	Pledge Registration	Pledge Release	Trustee Transfer DVP	Purchase & Sale	Free of Payment	Entitlements Proceeds	**TOTALS**
TRANSACTION TYPE	**2022**									**2022**
Jan	372	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	518	1,406	1,374	3	2	2,137	6	322	1,190	**6,958**
Jun	406	1,179	1,297	2	3	2,365	21	303	1,348	**6,924**
2nd QTR	**1,630**	**3,921**	**4,119**	**15**	**30**	**6,402**	**32**	**993**	**4,232**	**21,374**
Jul	593	1,192	1,330	19	29	2,528	6	425	1,546	**7,668**
Aug										**-**
Sep										**-**
3rd QTR	**593**	**1,192**	**1,330**	**19**	**29**	**2,528**	**6**	**425**	**1,546**	**7,668**
Oct										**-**
Nov										**-**
Dec										**-**
4th QTR	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
GRAND TOTAL	**3,264**	**9,102**	**9,675**	**140**	**272**	**14,800**	**94**	**2,364**	**8,684**	**48,395**
% OF GRAND TOTAL	6.74%	18.81%	19.99%	0.29%	0.56%	30.58%	0.19%	4.88%	17.94%	100.00%

Table CSU07

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

PAYMENT SYSTEM DATA REPORT JULY 2022



JAMCLEAR®- CSD
TRANSACTION VALUES - JMD
FOR PERIOD JANUARY TO JULY 2022

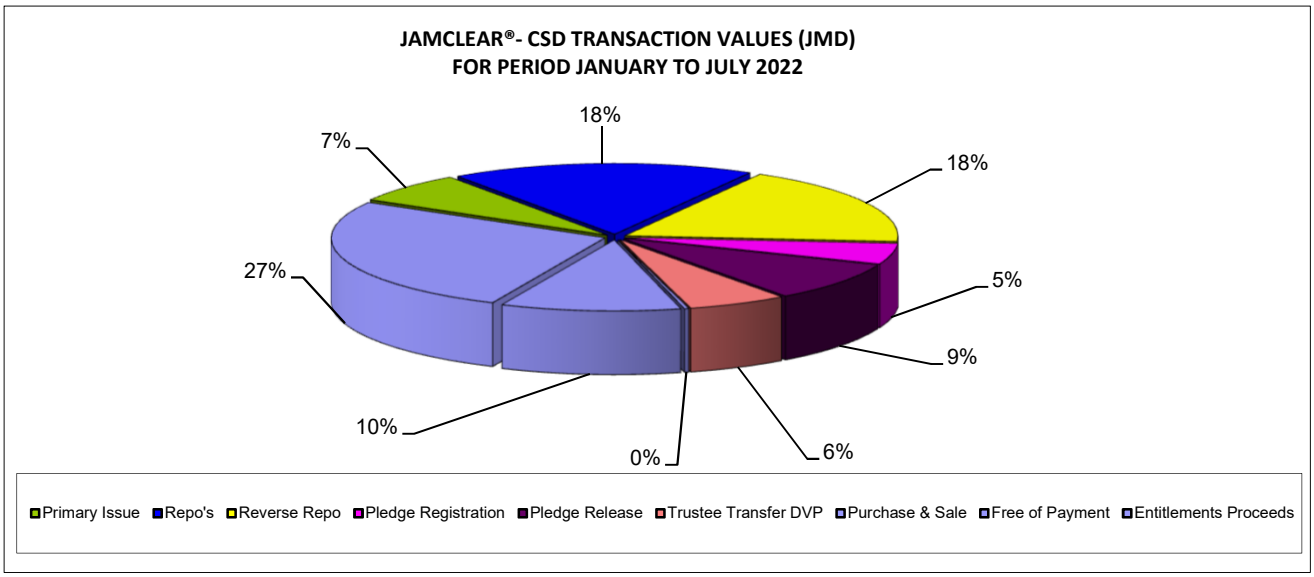
Transaction values are in Billions of Dollars

TRANSACTION TYPE	Primary Issue	Repo's	Reverse Repo	Pledge Registration	Pledge Release	Trustee Transfer DVP	Purchase & Sale	Free of Payment	Entitlements Proceeds	TOTALS
	2022									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	77.52	228.41	222.39	0.29	0.14	79.61	1.50	67.48	251.82	**929**
Jun	79.40	205.50	210.56	0.05	0.68	70.31	3.81	85.94	363.73	**1,020**
2nd QTR	**248.38**	**658.21**	**661.66**	**30.28**	**38.01**	**210.88**	**6.56**	**262.22**	**977.81**	**3,094**
Jul	114.62	203.74	203.38	13.05	22.51	79.72	1.34	142.12	286.59	**1,067**
Aug										-
Sep										-
3rd QTR	**114.62**	**203.74**	**203.38**	**13.05**	**22.51**	**79.72**	**1.34**	**142.12**	**286.59**	**1,067**
Oct										-
Nov										-
Dec										-
4th QTR	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**-**
GRAND TOTAL	**533.08**	**1,388.73**	**1,391.58**	**365.17**	**686.04**	**454.25**	**19.83**	**818.70**	**2,052.68**	**7,710**
% OF GRAND TOTAL	6.91%	18.01%	18.05%	4.74%	8.90%	5.89%	0.26%	10.62%	26.62%	100.00%

Table CSU071

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

PAYMENT SYSTEM DATA REPORT JULY 2022

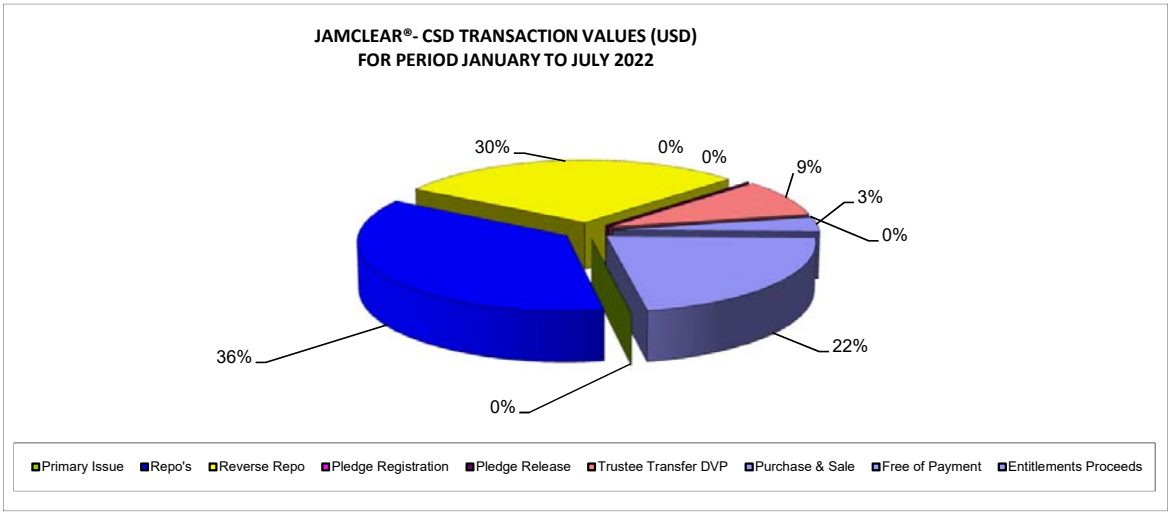


JAMCLEAR®- CSD										
TRANSACTION VALUES - USD										
FOR PERIOD JANUARY TO JULY 2022										
Transaction values are in Millions of Dollars										
	Primary Issue	Repo's	Reverse Repo	Pledge Registration	Pledge Release	Trustee Transfer DVP	Purchase & Sale	Free of Payment	Entitlements Proceeds	TOTALS
TRANSACTION TYPE	2022									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	-	744.73	171.23	-	-	71.67	-	7.85	137.77	**1,133.25**
Jun	-	239.44	248.13	-	-	75.64	-	64.02	37.06	**664.29**
2nd QTR	-	1,271.50	723.07	-	-	215.51	-	71.96	603.94	**2,885.99**
Jul	-	188.19	206.09	-	-	87.66	-	174.29	307.50	**963.73**
Aug										-
Sep										-
3rd QTR	-	188.19	206.09	-	-	87.66	-	174.29	307.50	**963.73**
Oct										-
Nov										-
Dec										-
4th QTR	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	-	**2,703.23**	**2,194.91**	-	-	**651.01**	-	**250.71**	**1,625.25**	**7,425**
% OF GRAND TOTAL	0.00%	36.41%	29.56%	0.00%	0.00%	8.77%	0.00%	3.38%	21.89%	100.00%

Table CSU072

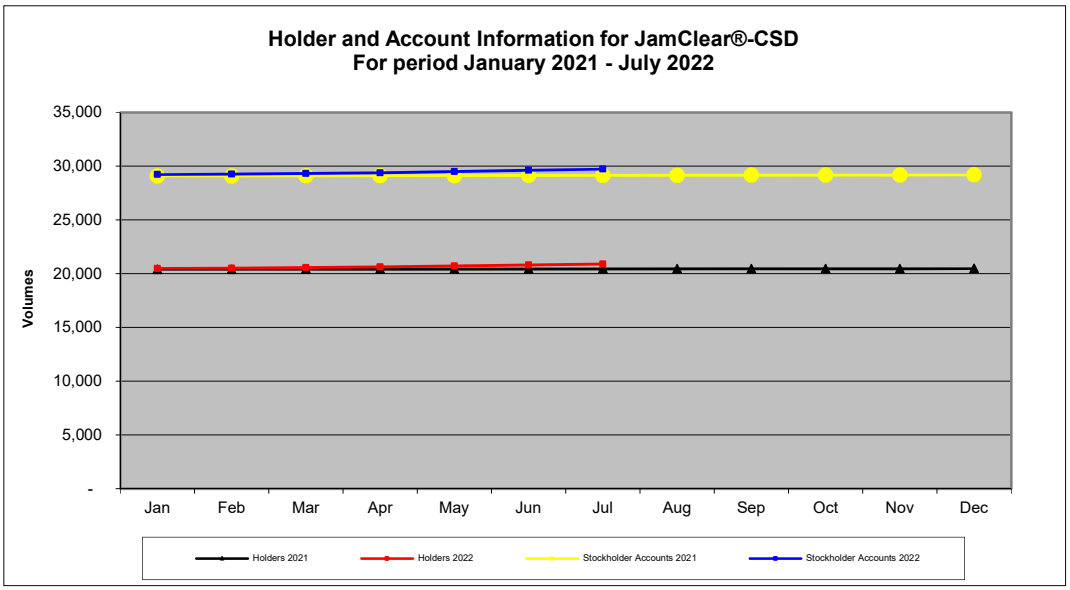
Comment: Repo and reverse repo does not include intraday repo with the central bank.

PAYMENT SYSTEM DATA REPORT JULY 2022



JamClear®-CSD STOCKHOLDER RECORD & STOCKHOLDER ACCOUNTS FOR PERIOD JANUARY 2021 TO JULY 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	20,724	29,129	29,514
Jun	20,429	20,796	29,137	29,610
Jul	20,440	20,893	29,151	29,734
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: CSRA07



JamClear®- RTGS

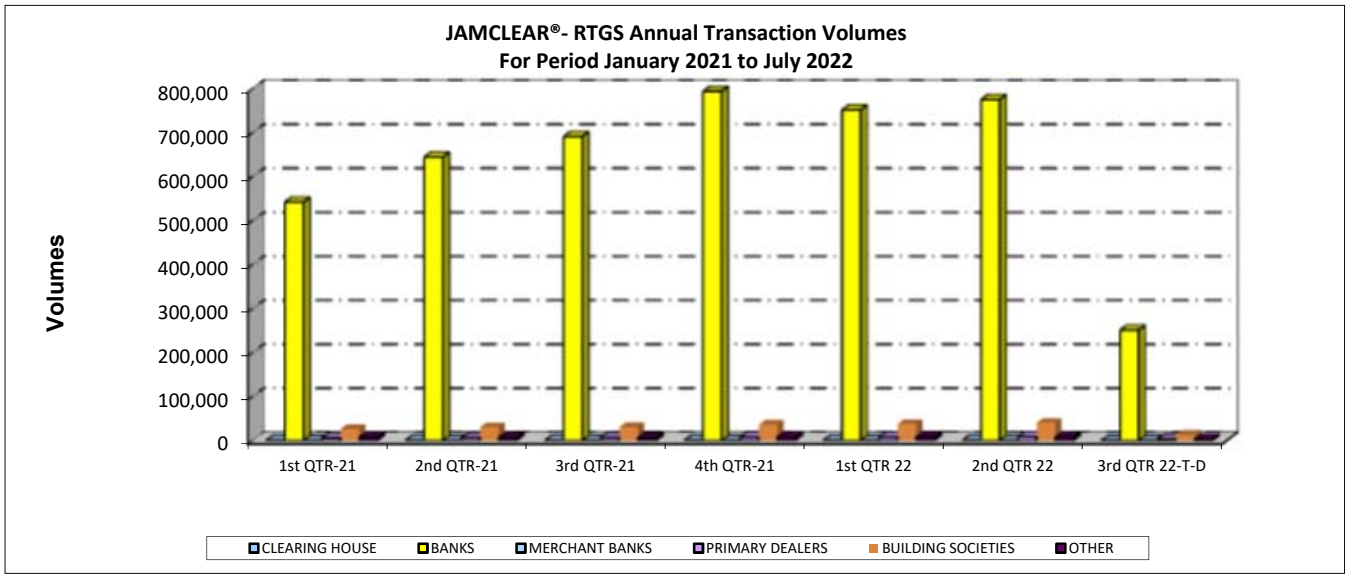
ANNUAL TRANSACTION VOLUMES
FOR PERIOD JANUARY 2021 TO JULY 2022

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	146	212,696	265,221	59	50	2,208	2,964	9,935	14,012	2,449	2,822	**227,488**	**285,215**
Jun	154	154	225,584	256,636	78	59	2,299	2,984	10,413	13,382	2,237	2,717	**240,765**	**275,932**
2nd QTR	**435**	**433**	**644,685**	**775,069**	**194**	**163**	**6,621**	**8,768**	**30,081**	**40,270**	**6,587**	**7,535**	**688,603**	**832,238**
Jul	154	148	237,200	251,087	92	56	2,572	2,955	10,137	13,333	2,438	2,288	**252,593**	**269,867**
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**	**148**	**690,954**	**251,087**	**219**	**56**	**7,080**	**2,955**	**30,473**	**13,333**	**6,473**	**2,288**	**735,647**	**269,867**
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**
Total	**1,766**	**1,022**	**2,671,703**	**1,778,184**	**808**	**394**	**27,455**	**19,575**	**122,579**	**91,072**	**28,357**	**18,182**	**2,852,668**	**1,908,429**
% of GRAND TOTAL	0%	0%	94%	93%	0%	0%	1%	1%	4%	5%	1%	1%	100%	100%

Table RPYSU07

Comments: Banks includes data on Bank of Jamaica.

PAYMENT SYSTEM DATA REPORT JULY 2022



JamClear®- RTGS

ANNUAL TRANSACTION VALUES - JMD (in Billions)

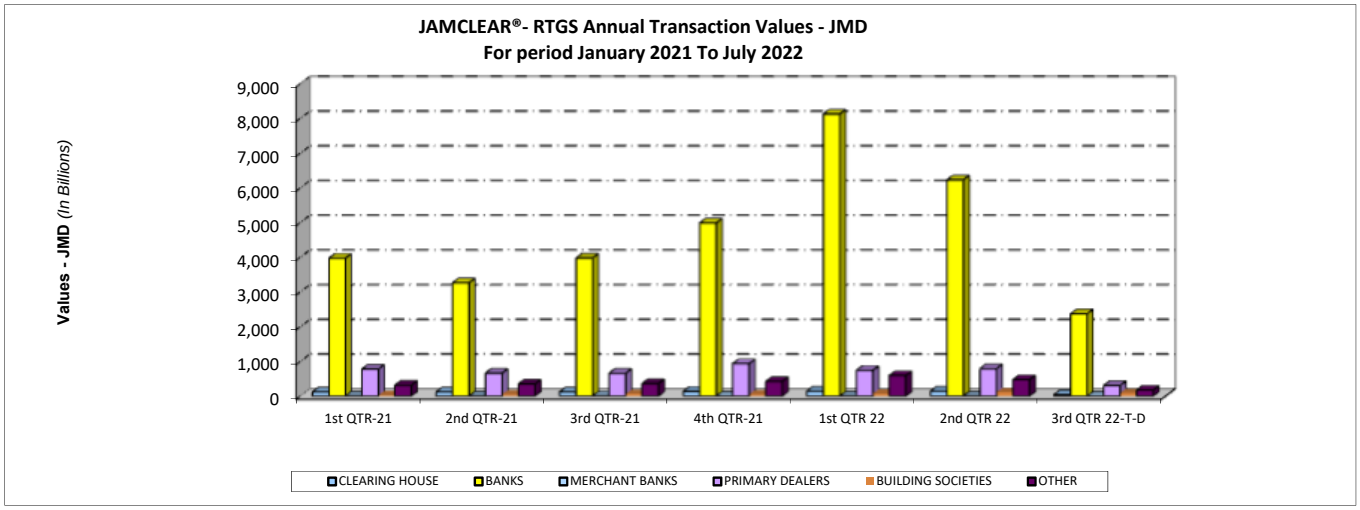
FOR PERIOD JANUARY 2021 TO JULY 2022

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	49.94	1,172.34	1,664.49	2.57	2.35	205.50	232.01	18.30	27.51	124.41	143.35	1,563.44	2,119.66
Jun	41.60	45.57	850.20	2,040.15	2.06	3.55	216.83	320.38	17.28	62.57	112.38	186.21	1,240.35	2,658.43
2nd QTR	**121.51**	**142.50**	**3,267.55**	**6,233.05**	**8.61**	**8.24**	**663.75**	**792.19**	**49.19**	**108.27**	**351.57**	**474.37**	**4,462.18**	**7,758.63**
Jul	42.64	48.28	1,156.30	2,371.60	4.04	1.95	243.55	307.77	19.61	86.64	139.65	172.53	1,605.80	2,988.77
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**	**48.28**	**3,982.43**	**2,371.60**	**11.01**	**1.95**	**659.37**	**307.77**	**62.28**	**86.64**	**362.22**	**172.53**	**5,200.27**	**2,988.77**
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**
Total	**503.81**	**334.73**	**16,214.04**	**16,735.48**	**33.12**	**16.87**	**3,043.27**	**1,842.90**	**189.97**	**266.36**	**1,451.44**	**1,239.97**	**21,435.64**	**20,436.31**
% of GRAND TOTAL	2%	2%	76%	82%	0%	0%	14%	9%	1%	1%	7%	6%	100%	100%

Table RPYSU071

Comments: Banks includes data on Bank of Jamaica.

PAYMENT SYSTEM DATA REPORT JULY 2022



JamClear®- RTGS

ANNUAL TRANSACTION VALUES - USD (in Millions)

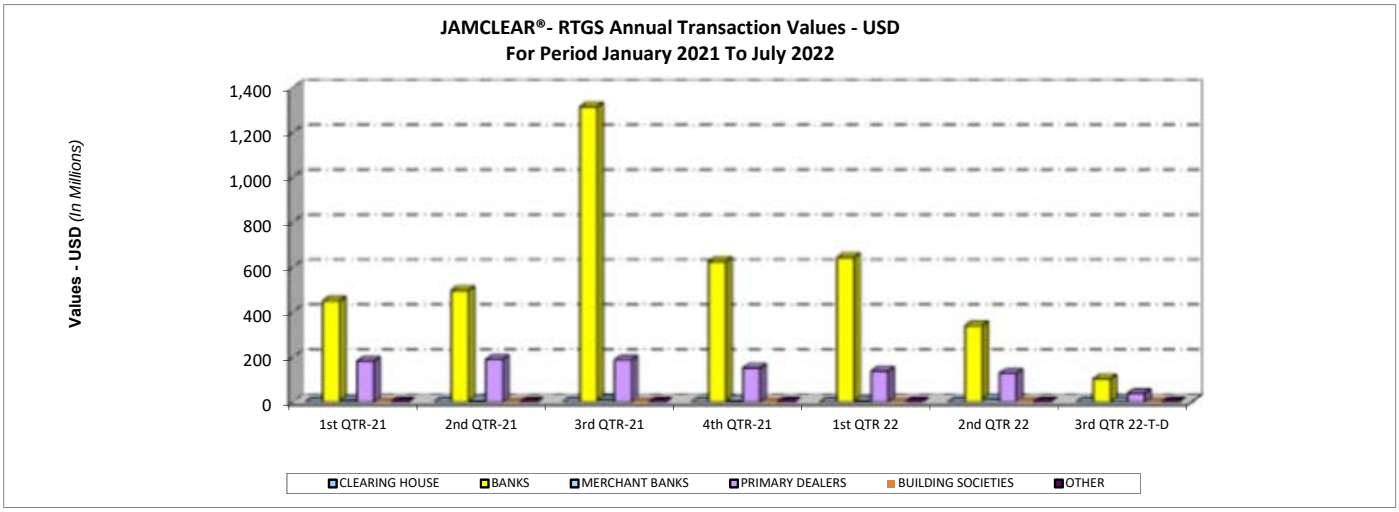
FOR PERIOD JANUARY 2021 TO JULY 2022

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	61.76	1.01	4.91	78.70	47.23	-	-	0.00	0.16	251.30	114.05
Jun	-	-	144.89	180.24	0.95	6.06	57.69	45.59	-	2.50	-		203.52	231.89
2nd QTR	-	-	496.24	339.45	4.46	15.07	189.22	127.44	-	2.50	0.10	0.16	690.01	482.13
Jul	-	-	166.89	103.28	6.60	2.13	78.39	38.90	-	-	0.02	0.08	251.89	144.38
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	103.28	10.12	2.13	186.96	38.90	1.31	-	0.02	0.08	1,510.81	144.38
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
Total	0.00	0.00	2,885.18	1,086.01	29.35	21.44	709.28	303.97	1.82	3.20	0.29	0.36	3,624.10	1,411.79
% of GRAND TOTAL	0%	0%	80%	77%	1%	2%	20%	22%	0%	0%	0%	0%	100%	100%

Table RPYSU072

Comments: Banks includes data on Bank of Jamaica.

PAYMENT SYSTEM DATA REPORT JULY 2022



JamClear®- RTGS

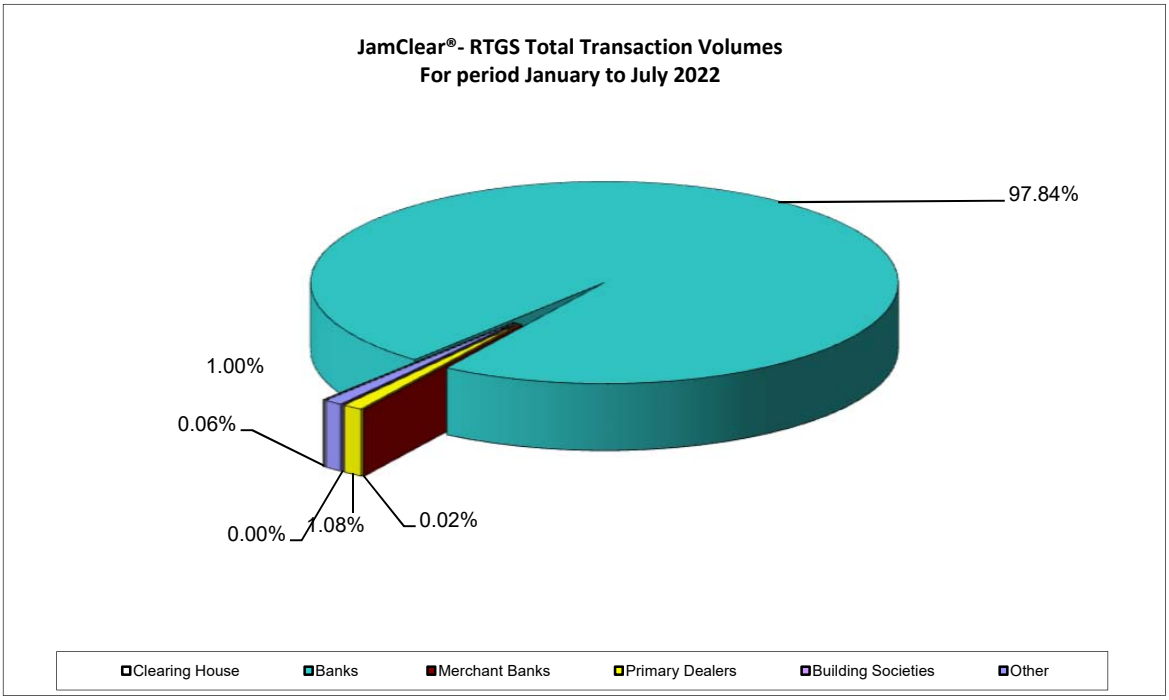
TRANSACTION VOLUMES

FOR PERIOD JANUARY TO JULY 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	146	265,221	50	2,964	14,012	2,822	**285,215**
Jun	154	256,636	59	2,984	13,382	2,717	**275,932**
2nd QTR	**433**	**775,069**	**163**	**8,768**	**40,270**	**7,535**	**832,238**
Jul	148	251,087	56	2,955	13,333	2,288	**269,867**
Aug							**0**
Sep							**0**
3rd QTR	**148**	**251,087**	**56**	**2,955**	**13,333**	**2,288**	**269,867**
Oct							**0**
Nov							**0**
Dec							**0**
4th QTR	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Total	**1,022**	**1,778,184**	**394**	**19,575**	**91,072**	**18,182**	**1,908,429**
% of GRAND TOTAL	0%	93%	0%	1%	0%	1%	95%

Table RPSU07

PAYMENT SYSTEM DATA REPORT JULY 2022



JamClear®- RTGS

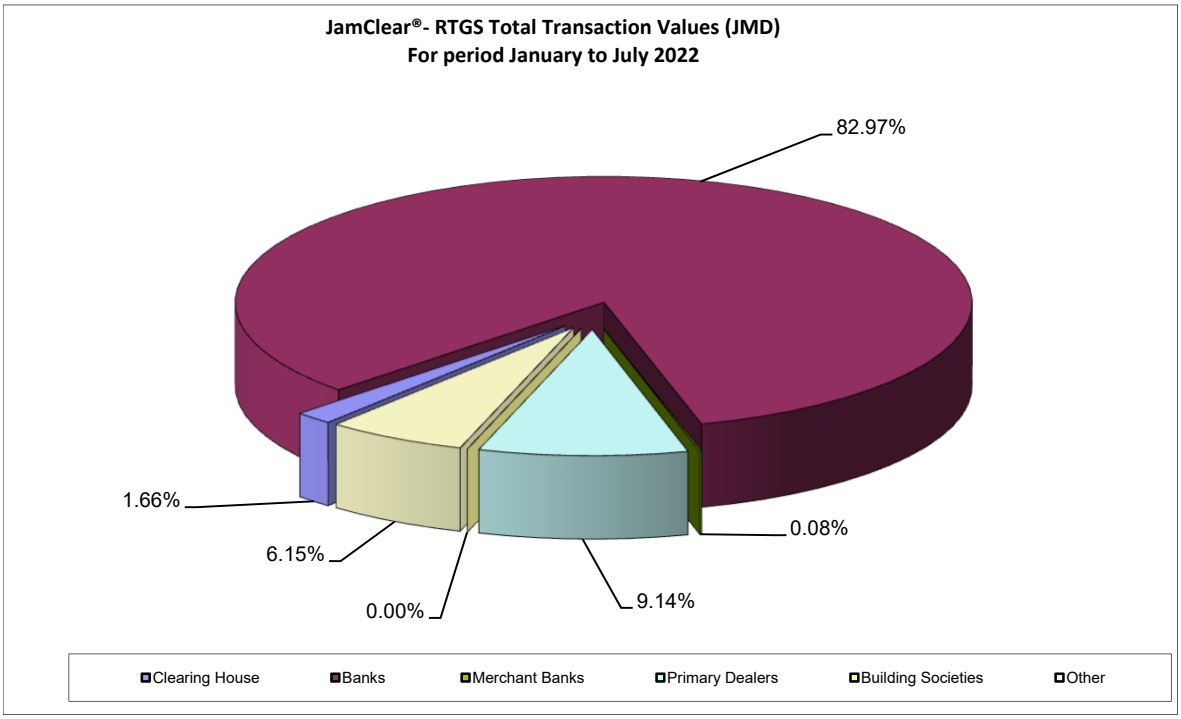
TRANSACTION VALUES - JMD (in Billions)

FOR PERIOD JANUARY TO JULY 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	49.94	1,664.49	2.35	232.01	27.51	143.35	**2,119.66**
Jun	45.57	2,040.15	3.55	320.38	62.57	186.21	**2,658.43**
2nd QTR	**142.50**	**6,233.05**	**8.24**	**792.19**	**108.27**	**474.37**	**7,758.63**
Jul	48.28	2,371.60	1.95	307.77	86.64	172.53	**2,988.77**
Aug							**0.00**
Sep							**0.00**
3rd QTR	**48.28**	**2,371.60**	**1.95**	**307.77**	**86.64**	**172.53**	**2,988.77**
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**
Total	**334.73**	**16,735.48**	**16.87**	**1,842.90**	**266.36**	**1,239.97**	**20,436.31**
% of GRAND TOTAL	2%	82%	0%	9%	0%	6%	99%

Table RPSU071

PAYMENT SYSTEM DATA REPORT JULY 2022



JamClear®- RTGS

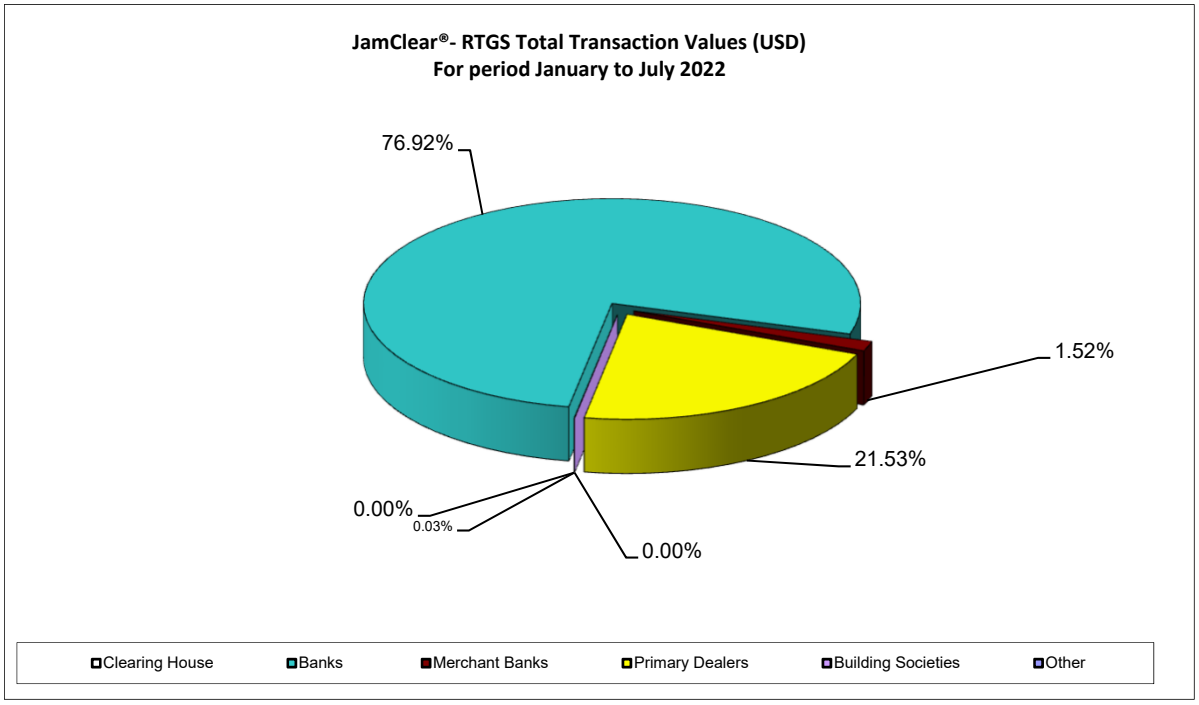
TRANSACTION VALUES - USD (in Millions)

FOR PERIOD JANUARY TO JULY 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	-	61.76	4.91	47.23	-	0.16	**114.05**
Jun	-	180.24	6.06	45.59	2.50	-	**234.39**
2nd QTR	**-**	**339.45**	**15.07**	**127.44**	**2.50**	**0.16**	**484.63**
Jul	-	103.28	2.13	38.90	-	0.08	**#VALUE!**
Aug							**0**
Sep							**0.00**
3rd QTR	**-**	**103.28**	**2.13**	**38.90**	**-**	**0.08**	**144.38**
Oct							**0.00**
Nov							**0.00**
Dec							**0.00**
4th QTR	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Total	**0.00**	**1,086.01**	**21.44**	**303.97**	**3.20**	**0.36**	**1,414.99**
% of GRAND TOTAL	0%	77%	2%	21%	0%	0%	100%

Table RPSU072

PAYMENT SYSTEM DATA REPORT JULY 2022



RETAIL PAYMENTS

FOR JANUARY 2020 TO JULY 2022

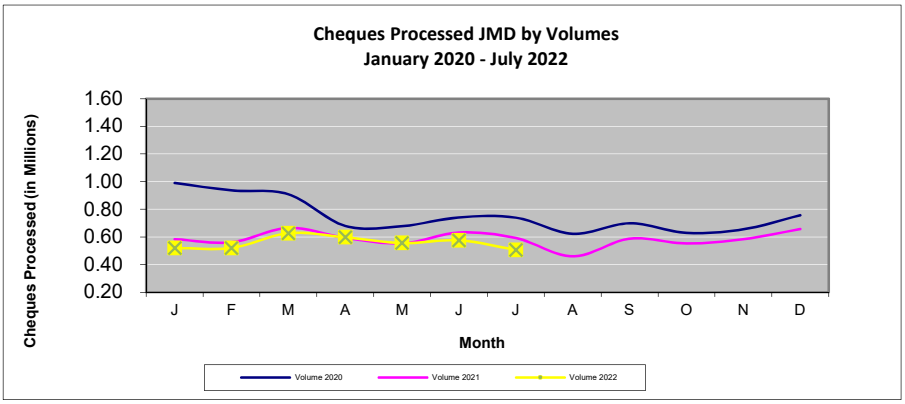
Cheques Processed JMD - Volumes and Values

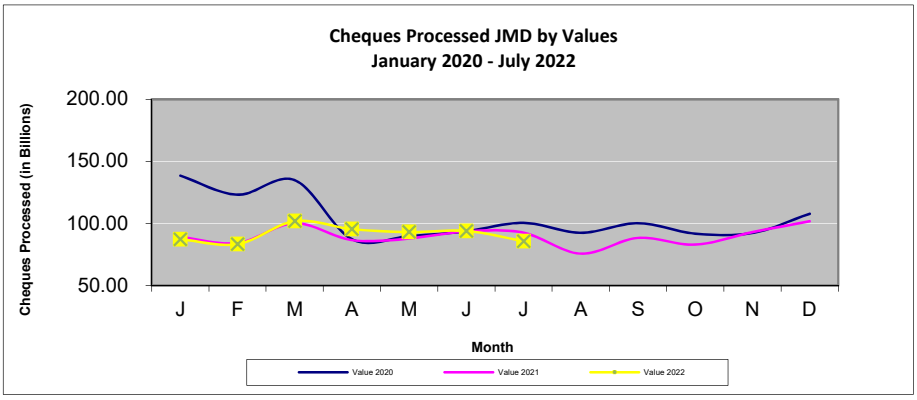
YEAR	2020		2021		2022	
	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)
Jan	0.99	138.45	0.58	89.06	0.52	87.35
Feb	0.94	123.16	0.56	84.25	0.52	83.42
Mar	0.91	134.83	0.67	100.19	0.63	101.85
1st QTR	2.83	396.43	1.81	273.49	1.67	272.62
Apr	0.68	87.33	0.59	86.56	0.60	95.43
May	0.68	89.84	0.55	87.94	0.56	93.10
Jun	0.74	93.87	0.63	93.69	0.58	93.95
2nd QTR	2.10	271.05	1.78	268.19	1.73	282.48
Jul	0.74	100.50	0.59	92.52	0.51	85.74
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	0.51	85.74
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	-	-
TOTAL	9.04	1,252.72	7.02	1,076.05	3.90	640.84

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

Table RDCBCP073

PAYMENT SYSTEM DATA REPORT JULY 2022





RETAIL PAYMENTS

FOR JANUARY 2020 TO JULY 2022

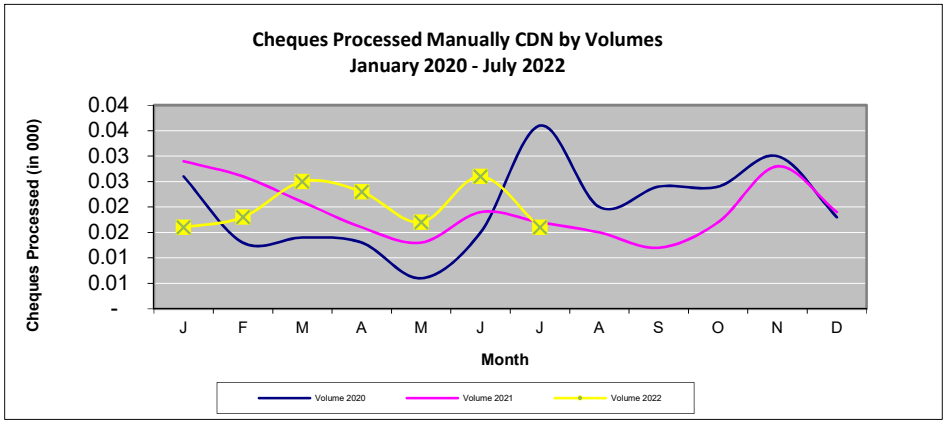
Cheques Processed Manually CDN - Volumes and Values

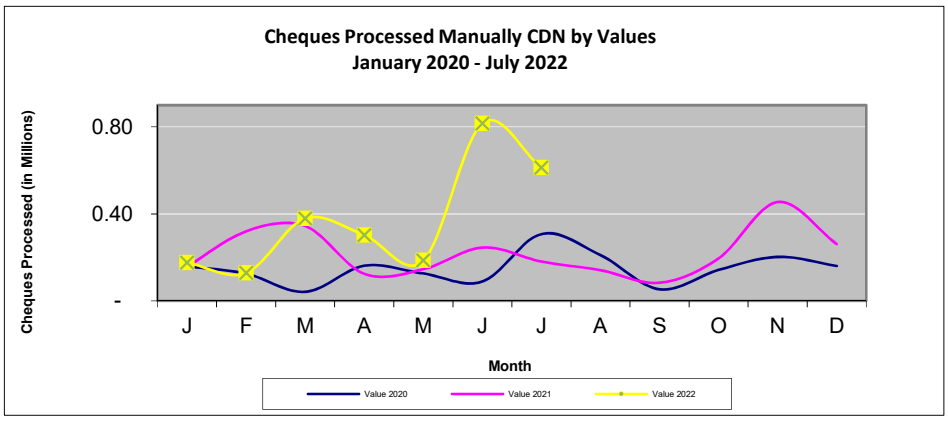
YEAR	2020		2021		2022	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	0.03	0.16	0.03	0.16	0.02	0.18
Feb	0.01	0.13	0.03	0.32	0.02	0.13
Mar	0.01	0.04	0.02	0.34	0.03	0.38
1st QTR	0.05	0.33	0.08	0.82	0.06	0.68
Apr	0.01	0.16	0.02	0.12	0.02	0.30
May	0.01	0.13	0.01	0.15	0.02	0.19
Jun	0.02	0.09	0.02	0.25	0.03	0.82
2nd QTR	0.03	0.38	0.05	0.52	0.07	1.30
Jul	0.04	0.31	0.02	0.18	0.02	0.61
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	0.02	0.61
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	-	-
TOTAL	0.24	1.78	0.23	2.65	0.14	2.60

Comment: Cheques processed manually CDN by BOJ.

Table RDCPMC073

PAYMENT SYSTEM DATA REPORT JULY 2022





RETAIL PAYMENTS

FOR JANUARY 2020 TO JULY 2022

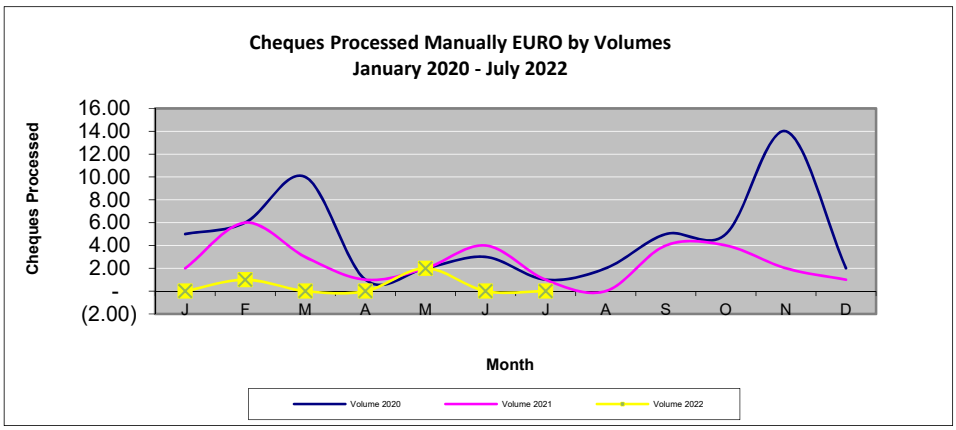
Cheques Processed Manually EURO - Volumes and Values

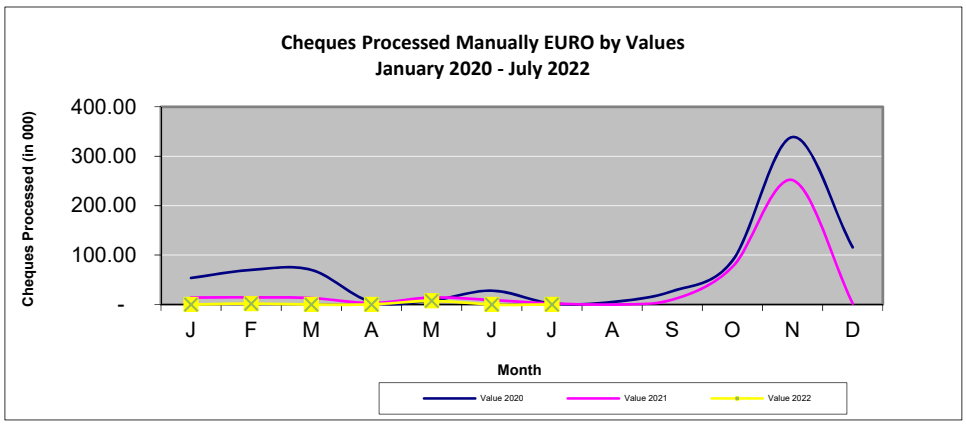
YEAR	2020		2021		2022	
	Volume	Value (000)	Volume	Value (000)	Volume	Value (000)
Jan	5	54	2	14	-	-
Feb	6	70	6	14	1	2
Mar	10	70	3	13	-	-
1st QTR	21	194	11	41	1	2
Apr	1	5	1	3	-	-
May	2	8	2	14	2	7
Jun	3	28	4	9	-	-
2nd QTR	6	41	7	26	2	7
Jul	1	2	1	2	-	-
Aug	2	5	-	-		
Sep	5	27	4	10		
3rd QTR	8	34	5	12	-	-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

Comment: Cheques processed manually EURO by BOJ.

Table RDCPME073

PAYMENT SYSTEM DATA REPORT JULY 2022





RETAIL PAYMENTS

FOR JANUARY 2020 TO JULY 2022

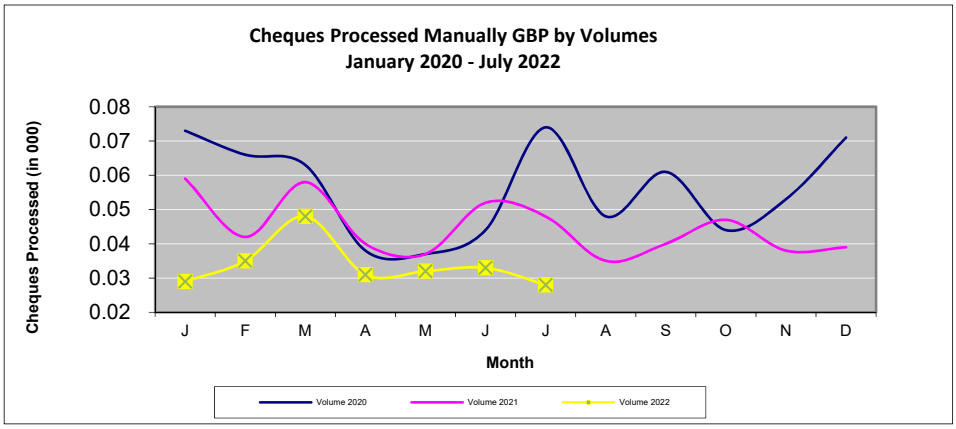
Cheques Processed Manually GBP - Volumes and Values

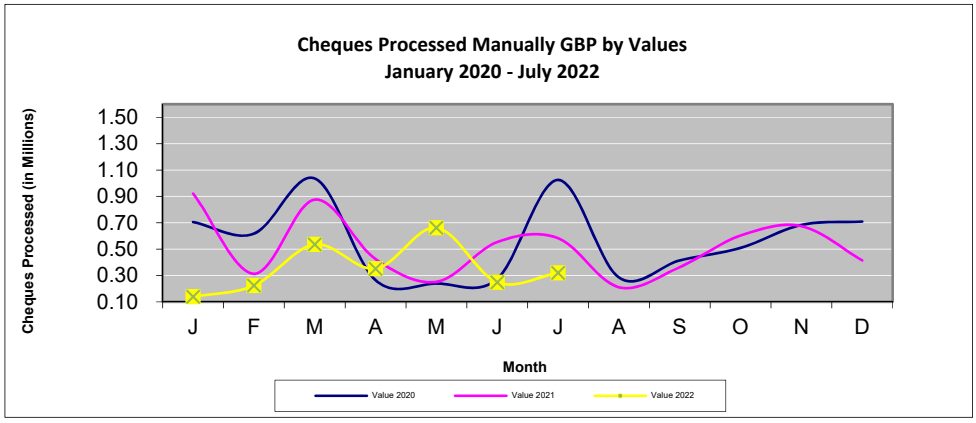
YEAR	2020		2021		2022	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	0.07	0.71	0.06	0.92	0.03	0.14
Feb	0.07	0.62	0.04	0.31	0.04	0.22
Mar	0.06	1.04	0.06	0.88	0.05	0.54
1st QTR	0.20	2.36	0.16	2.11	0.11	0.90
Apr	0.04	0.26	0.04	0.42	0.03	0.35
May	0.04	0.24	0.04	0.25	0.03	0.66
Jun	0.04	0.27	0.05	0.55	0.03	0.25
2nd QTR	0.12	0.78	0.13	1.23	0.10	1.26
Jul	0.07	1.02	0.05	0.58	0.03	0.32
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	0.03	0.32
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	-	-
TOTAL	0.67	6.76	0.54	6.19	0.24	2.48

Comment: Cheques processed manually GBP by BOJ.

Table RDCPMG073

PAYMENT SYSTEM DATA REPORT JULY 2022





RETAIL PAYMENTS

FOR JANUARY 2020 TO JULY 2022

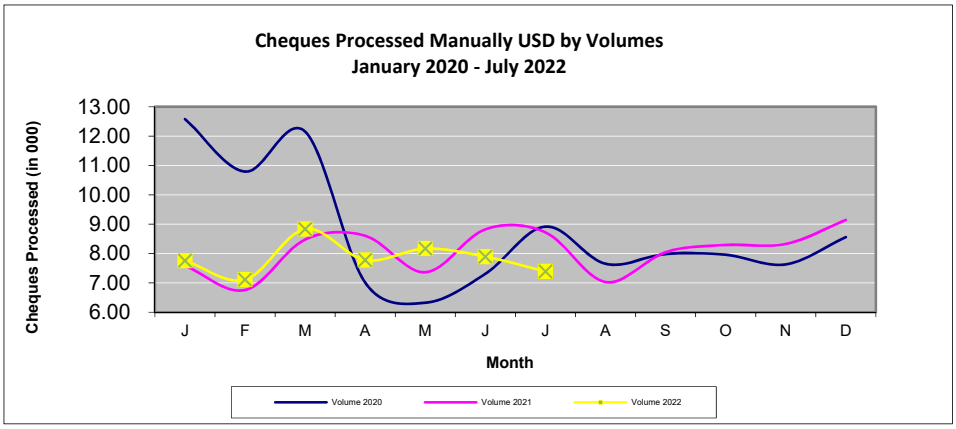
Cheques Processed Manually USD - Volumes and Values

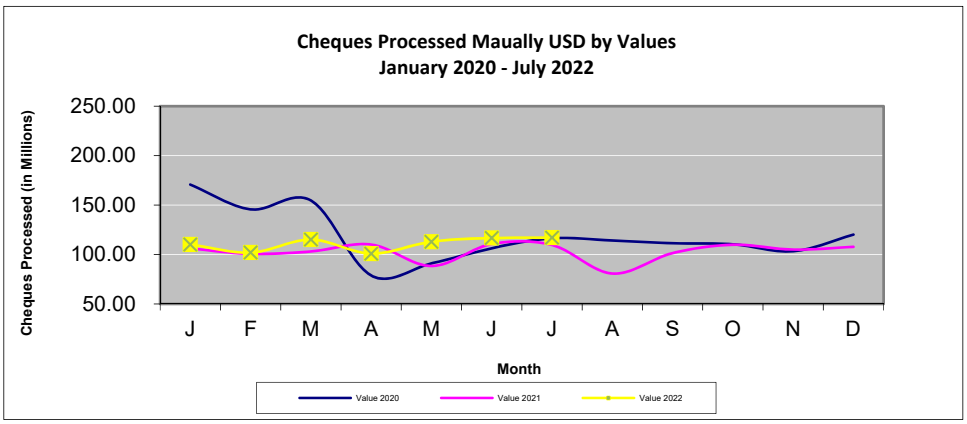
YEAR	2020		2021		2022	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	12.58	170.68	7.59	106.12	7.75	110.19
Feb	10.79	145.63	6.76	100.70	7.11	101.96
Mar	12.15	154.70	8.48	103.11	8.84	115.08
1st QTR	35.52	471.01	22.82	309.93	23.70	327.23
Apr	7.01	78.77	8.61	110.11	7.78	100.97
May	6.32	91.01	7.36	88.39	8.17	112.94
Jun	7.31	106.32	8.83	110.61	7.89	116.67
2nd QTR	20.64	276.09	24.79	309.12	23.84	330.59
Jul	8.92	116.45	8.72	109.65	7.39	117.01
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	7.39	117.01
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	-	-
TOTAL	104.86	1,422.93	97.17	1,233.51	54.93	774.82

Comment: Cheques processed manually USD by BOJ.

Table RDCPMU073

PAYMENT SYSTEM DATA REPORT JULY 2022





RETAIL PAYMENTS

FOR JANUARY 2020 TO JULY 2022

JMD Transactions processed at ABM Terminals

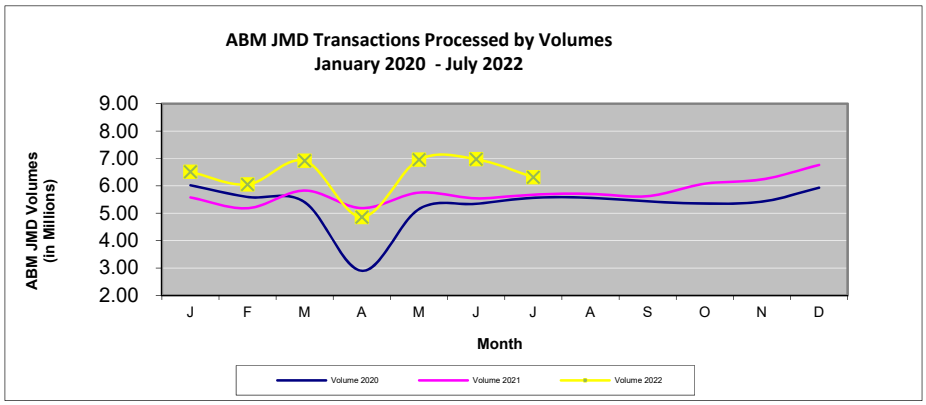
YEAR	2020		2021		2022	
	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)
Jan	6.02	126.68	5.58	132.76	6.51	172.80
Feb	5.60	126.05	5.18	127.41	6.05	163.97
Mar	5.40	143.27	5.83	169.39	6.91	200.39
1st QTR	17.02	396.00	16.59	429.56	19.48	537.15
Apr	2.90	108.55	5.19	133.20	4.86	169.50
May	5.16	119.48	5.75	143.16	6.96	189.19
Jun	5.35	124.60	5.54	162.55	6.97	217.98
2nd QTR	13.40	352.64	16.49	438.92	18.79	576.66
Jul	5.57	117.78	5.68	152.75	6.31	192.69
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	6.31	192.69
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	-	-
TOTAL	63.70	1,542.91	69.18	1,906.30	44.58	1,306.50

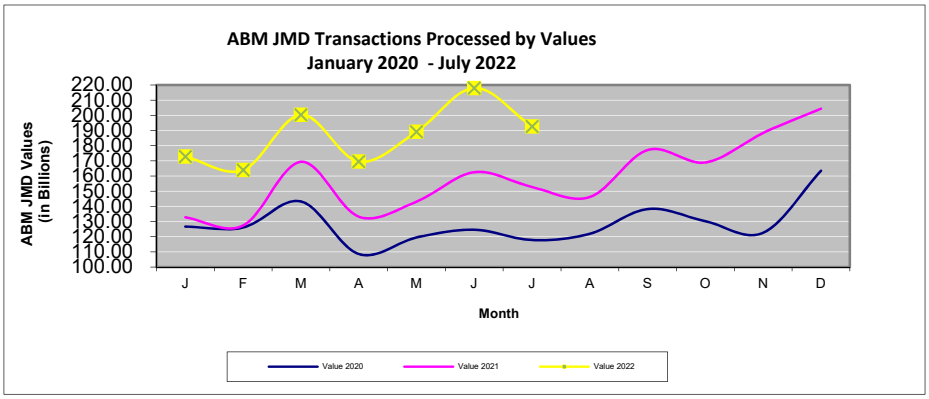
Purpose: This table reflects the Automated Banking Machine JMD transactions processed by commercial banks.

Comment:

Table RDA071

PAYMENT SYSTEM DATA REPORT JULY 2022





RETAIL PAYMENTS SYSTEM

FOR JANUARY 2020 TO JULY 2022

USD Transactions processed at ABM Terminals

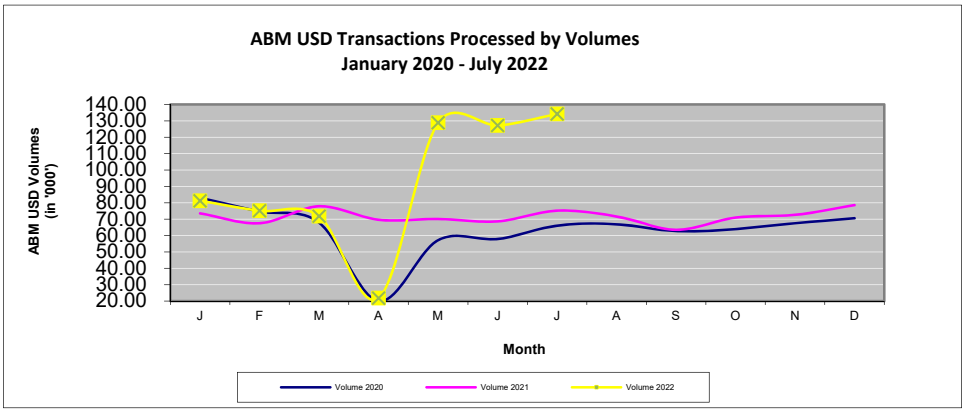
YEAR	2020		2021		2022	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	83.04	34.31	73.54	38.37	81.22	35.81
Feb	74.72	27.08	67.50	29.23	75.13	32.01
Mar	67.87	26.92	77.87	35.56	71.80	32.61
1st QTR	225.63	88.31	218.91	103.16	228.15	100.43
Apr	20.03	13.25	69.64	32.51	21.87	17.00
May	57.17	23.10	70.10	30.08	128.81	50.42
Jun	57.88	26.30	68.64	32.38	127.14	47.30
2nd QTR	135.08	62.65	208.38	94.97	277.81	114.72
Jul	66.06	31.76	75.17	32.44	134.16	51.82
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	134.16	51.82
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	-	-
TOTAL	758.39	344.66	859.76	389.94	640.12	266.97

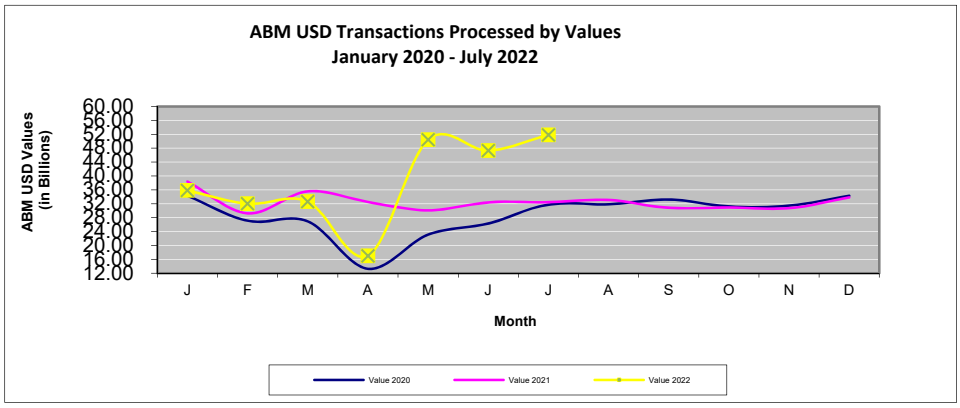
Purpose: This table reflects the Automated Banking Machine USD transactions processed by commercial banks.

Comment:

Table RDA072

PAYMENT SYSTEM DATA REPORT JULY 2022





RETAIL PAYMENTS

FOR JANUARY 2020 TO JULY 2022

JMD Transactions processed at POS Terminals

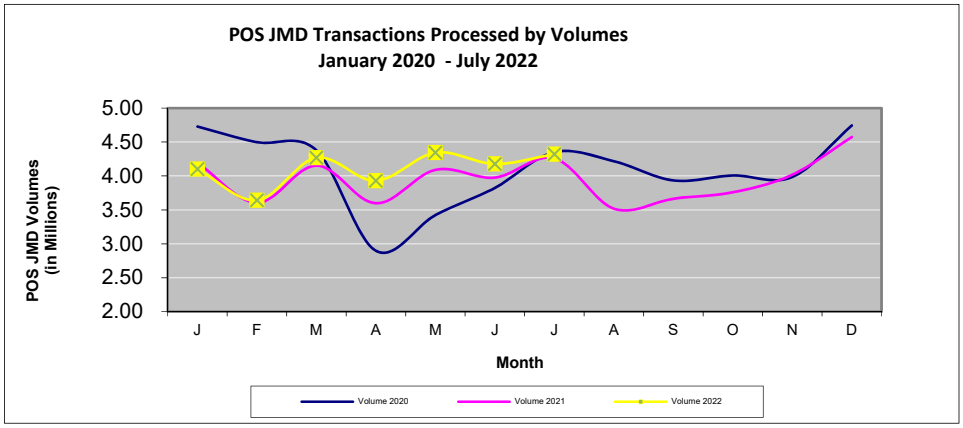
YEAR	2020		2021		2022	
	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)
Jan	4.73	65.86	4.19	64.05	4.10	67.35
Feb	4.50	59.40	3.60	53.19	3.64	64.48
Mar	4.38	69.24	4.15	71.55	4.27	87.54
1st QTR	13.60	194.50	11.95	188.78	12.01	219.38
Apr	2.90	46.50	3.60	65.04	3.93	70.93
May	3.42	48.84	4.09	62.60	4.34	72.15
Jun	3.83	54.12	3.98	67.73	4.18	77.32
2nd QTR	10.15	149.46	11.66	195.37	12.45	220.40
Jul	4.35	61.20	4.26	68.10	4.32	73.98
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	4.32	73.98
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	-	-
TOTAL	48.99	715.67	47.41	789.53	28.78	513.76

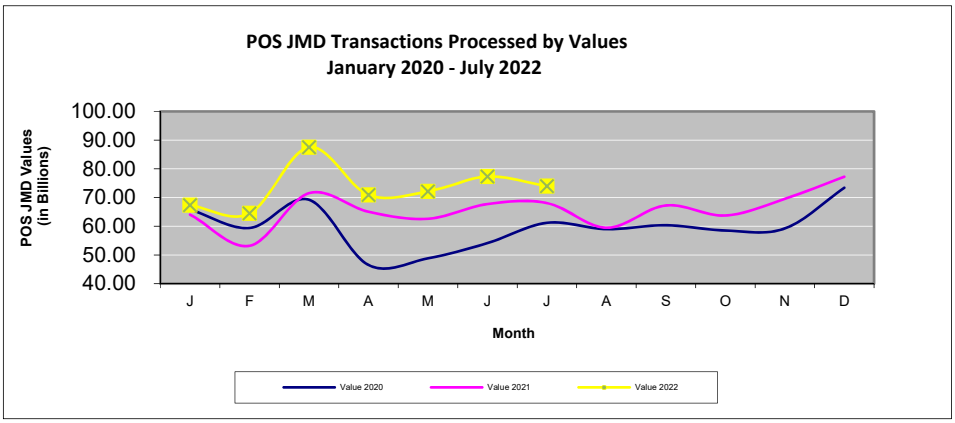
Purpose: This table reflects the Point of Sale JMD transactions processed by commercial banks.

Comment:

Table RDP071

PAYMENT SYSTEM DATA REPORT JULY 2022





RETAIL PAYMENTS SYSTEM

FOR JANUARY 2020 TO JULY 2022

USD Transactions processed at POS Terminals

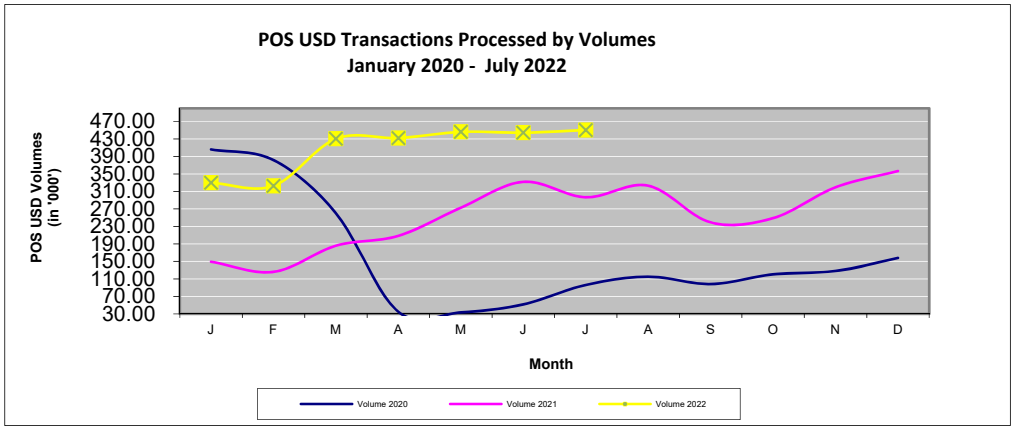
YEAR	2020		2021		2022	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	405.97	85.12	149.32	30.84	329.84	73.85
Feb	381.60	78.56	126.00	26.84	322.77	76.39
Mar	260.09	46.20	185.90	41.57	430.49	98.28
1st QTR	1,047.65	209.88	461.22	99.25	1,083.10	248.52
Apr	34.54	5.82	208.52	44.03	431.98	92.56
May	33.46	4.20	272.81	54.87	446.10	89.38
Jun	51.77	9.51	332.00	66.83	444.26	89.73
2nd QTR	119.77	19.52	813.32	165.72	1,322.34	271.67
Jul	96.27	17.66	296.64	51.09	450.33	93.44
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	450.33	93.44
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	-	-
TOTAL	1,883.56	369.65	3,058.70	626.86	2,855.77	613.62

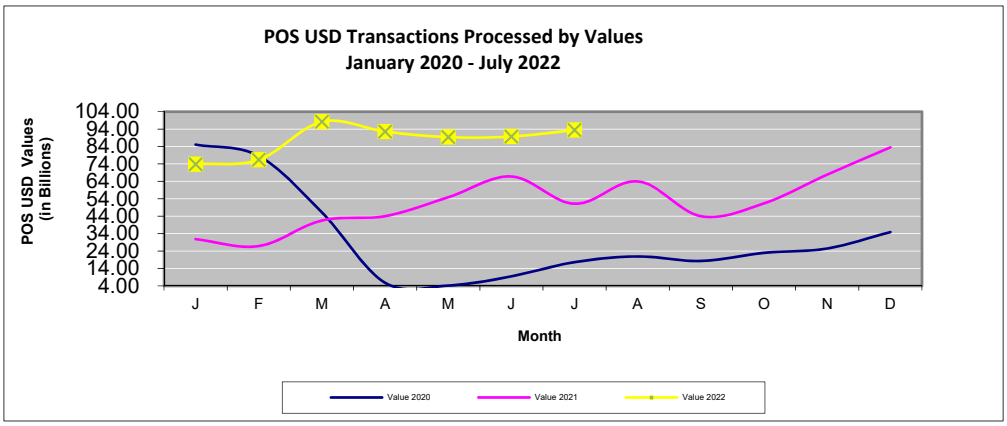
Purpose: This table reflects the Point of Sale USD transactions processed by commercial banks.

Comment:

Table RDP072

PAYMENT SYSTEM DATA REPORT JULY 2022





RETAIL PAYMENTS

FOR JANUARY 2020 TO JULY 2022

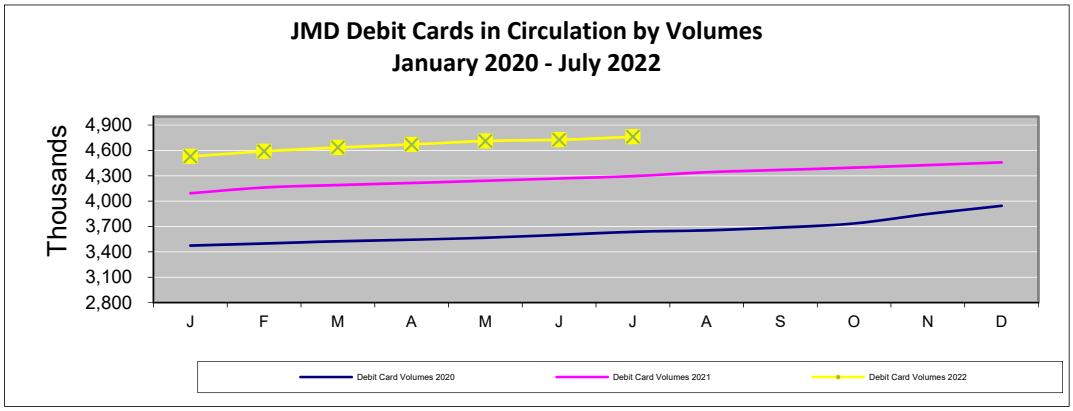
Number of JMD Cards in Circulation

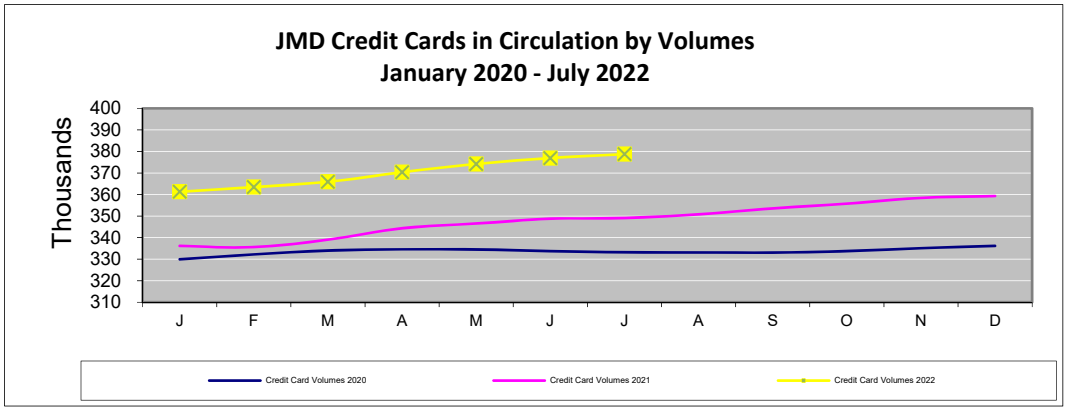
YEAR	2020		2021		2022	
	DEBIT	CREDIT	DEBIT	CREDIT	DEBIT	CREDIT
Jan	3,473,984	329,932	4,092,837	336,151	4,528,485	361,286
Feb	3,499,198	332,182	4,161,255	335,598	4,589,095	363,464
Mar	3,525,246	334,028	4,189,745	339,039	4,634,480	365,907
1st QTR	**3,525,246**	**334,028**	**4,189,745**	**339,039**	**4,634,480**	**365,907**
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	4,711,216	374,200
Jun	3,601,065	333,739	4,267,787	348,794	4,725,882	376,945
2nd QTR	**3,601,065**	**333,739**	**4,267,787**	**348,794**	**4,725,882**	**376,945**
Jul	3,637,431	333,193	4,295,094	349,078	4,761,122	378,738
Aug	3,654,361	333,132	4,341,671	350,823		
Sep	3,687,981	333,052	4,368,976	353,573		
3rd QTR	**3,687,981**	**333,052**	**4,368,976**	**353,573**	**4,761,122**	**378,738**
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	**3,944,088**	**336,152**	**4,458,205**	**359,295**	**-**	**-**

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

Table RDCIC071

PAYMENT SYSTEM DATA REPORT JULY 2022





RETAIL PAYMENTS

FOR JANUARY 2020 TO JULY 2022

Number of USD Cards in Circulation

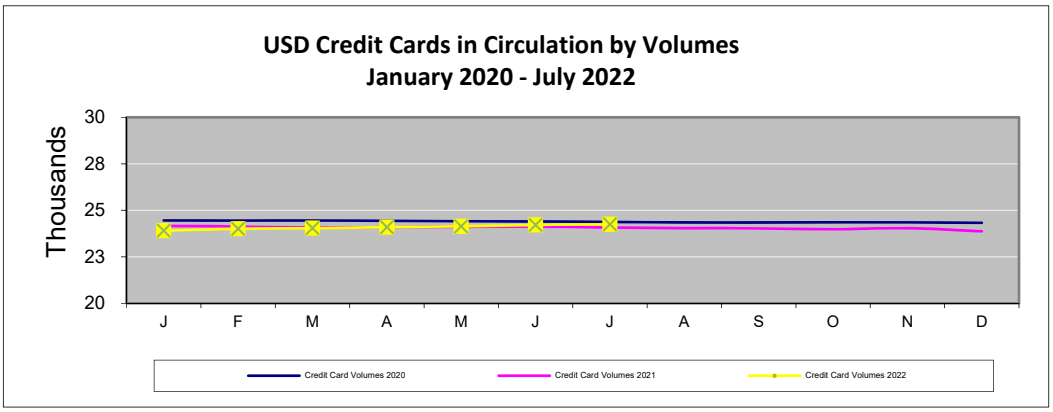
YEAR	2020		2021		2022	
	CREDIT	DUAL CURRENCY	CREDIT	DUAL CURRENCY	CREDIT	DUAL CURRENCY
Jan	24,459	30,067	24,163	33,359	23,903	40,722
Feb	24,449	30,130	24,137	33,939	24,010	41,518
Mar	24,457	30,494	24,069	34,713	24,042	42,008
1st QTR	**24,457**	**30,494**	**24,069**	**34,713**	**24,042**	**42,008**
Apr	24,432	30,525	24,104	35,167	24,100	42,214
May	24,414	30,543	24,112	35,704	24,140	42,856
Jun	24,405	30,629	24,127	36,313	24,213	43,211
2nd QTR	**24,405**	**30,629**	**24,127**	**36,313**	**24,213**	**43,211**
Jul	24,378	30,722	24,077	36,904	24,249	33,746
Aug	24,360	31,119	24,043	37,587		
Sep	24,339	31,231	24,032	38,406		
3rd QTR	**24,339**	**31,231**	**24,032**	**38,406**	**24,249**	**33,746**
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	**24,329**	**33,239**	**23,874**	**40,408**	**-**	**-**

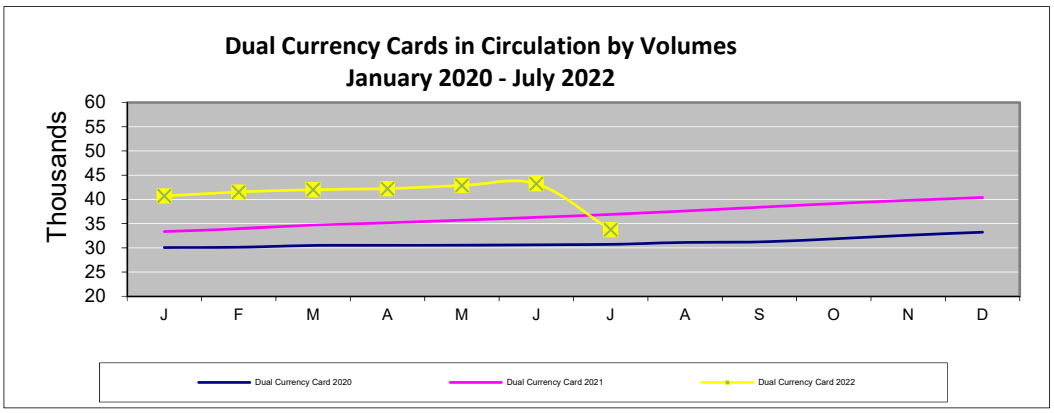
Purpose: This table reflects the USD cards in circulation reported by commercial banks.

Comment:

Table RDCIC072

PAYMENT SYSTEM DATA REPORT JULY 2022





RETAIL PAYMENTS

FOR JANUARY 2020 TO JULY 2022

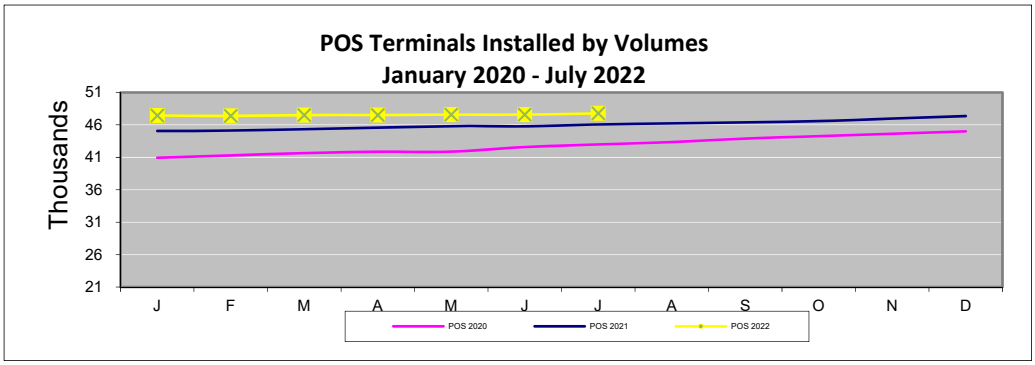
ABM & POS Terminals Installed - Commercial Banks

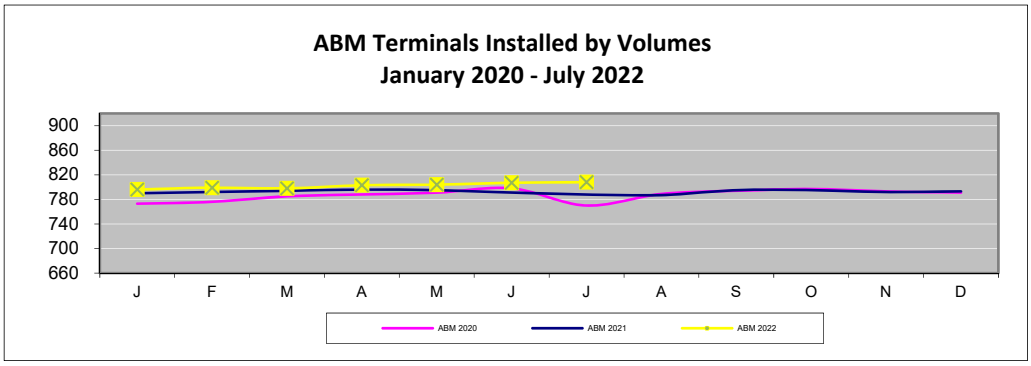
YEAR	2020		2021		2022	
	POS	ABM	POS	ABM	POS	ABM
Jan	40,940	773	45,068	790	47,448	796
Feb	41,297	776	45,105	792	47,386	799
Mar	41,660	785	45,378	794	47,515	798
1st QTR	**41,660**	**785**	**45,378**	**794**	**47,515**	**798**
Apr	41,866	788	45,539	796	47,519	803
May	41,878	791	45,834	795	47,581	804
Jun	42,589	798	45,785	791	47,581	807
2nd QTR	**42,589**	**798**	**45,785**	**791**	**47,581**	**807**
Jul	42,989	770	46,072	788	47,778	808
Aug	43,351	789	46,242	787		
Sep	43,897	794	46,395	795		
3rd QTR	**43,897**	**794**	**46,395**	**795**	**47,778**	**808**
Oct	44,262	797	46,585	795		
Nov	44,639	793	46,973	792		
Dec	45,002	791	47,366	793		
4th QTR	**45,002**	**791**	**47,366**	**793**	**-**	**-**

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

Table RDTI071

PAYMENT SYSTEM DATA REPORT JULY 2022





RETAIL PAYMENTS

FOR JANUARY 2020 TO JULY 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	7,414	3,335	918	955	12,622
Jun	7,318	1,522	223	397	9,461	6,729	2,338	420	600	10,088	7,240	3,265	1,058	838	12,402
2nd QTR	**18,594**	**4,005**	**589**	**1,122**	**24,309**	**20,321**	**6,484**	**1,245**	**1,772**	**29,823**	**19,953**	**9,584**	**2,742**	**2,504**	**34,783**
Jul	7,860	1,696	149	431	10,136	6,995	2,489	548	610	10,641	7,005	2,938	1,156	880	11,979
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**	**7,005**	**2,938**	**1,156**	**880**	**11,979**
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**	**-**	**-**	**-**	**-**	**-**
TOTAL	**88,433**	**20,460**	**2,163**	**4,614**	**115,671**	**83,172**	**27,889**	**6,121**	**7,273**	**124,455**	**47,961**	**21,477**	**6,231**	**5,515**	**81,183**

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	163.35	71.15	34.53	46.90	315.93
Jun	125.52	40.23	23.52	18.64	207.91	150.02	59.09	24.55	30.03	263.69	189.44	76.85	35.67	40.21	342.18
2nd QTR	**355.79**	**112.25**	**63.66**	**49.83**	**581.53**	**407.67**	**166.61**	**68.66**	**84.88**	**727.83**	**496.10**	**220.76**	**100.80**	**124.24**	**941.91**
Jul	119.73	44.94	21.91	20.29	206.87	141.35	58.95	24.77	28.36	253.42	170.42	67.67	34.10	38.97	311.17
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**	**170.42**	**67.67**	**34.10**	**38.97**	**311.17**
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**	**-**	**-**	**-**	**-**	**-**
TOTAL	**1,555.75**	**546.30**	**271.86**	**231.35**	**2,605.27**	**1,747.02**	**688.54**	**297.10**	**365.58**	**3,098.24**	**1,129.06**	**502.24**	**226.28**	**276.50**	**2,134.08**

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 RDET071

PAYMENT SYSTEM DATA REPORT JULY 2022

RETAIL PAYMENTS

FOR JANUARY 2020 TO JULY 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	114	451	40	605
Jun	48	56	9	113	53	339	18	410	113	450	21	583
2nd QTR	**109**	**130**	**23**	**262**	**164**	**833**	**53**	**1,050**	**235**	**1,336**	**87**	**1,659**
Jul	53	103	11	167	59	305	18	382	76	129	21	226
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**	**76**	**129**	**21**	**226**
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**	**-**	**-**	**-**	**-**
TOTAL	**573**	**1,953**	**124**	**2,650**	**683**	**3,135**	**214**	**4,033**	**496**	**2,565**	**168**	**3,229**

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	34.21	89.92	20.45	144.59
Jun	15.14	10.55	10.60	36.29	16.65	68.08	15.62	100.35	33.21	90.57	15.71	139.48
2nd QTR	**34.00**	**22.41**	**26.85**	**83.25**	**51.70**	**170.13**	**42.30**	**264.13**	**70.37**	**273.55**	**55.47**	**399.39**
Jul	16.29	19.43	14.27	49.99	18.95	52.83	13.22	84.99	22.68	46.00	18.81	87.49
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**	**22.68**	**46.00**	**18.81**	**87.49**
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**	**-**	**-**	**-**	**-**
TOTAL	**191.91**	**386.88**	**142.10**	**720.89**	**215.70**	**645.48**	**172.54**	**1,033.73**	**148.50**	**571.47**	**123.63**	**843.60**

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 RDET072

PAYMENT SYSTEM DATA REPORT JULY 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 iniitiated messages for Cambio, Issues/Redemption of currency, eGate transactions and Ministry of Finance Payments.