

PAYMENT SYSTEM OVERSIGHT



PAYMENT SYSTEM DATA BULLETIN APRIL 2023

PAYMENT SYSTEM
OVERSIGHT
DEPARTMENT

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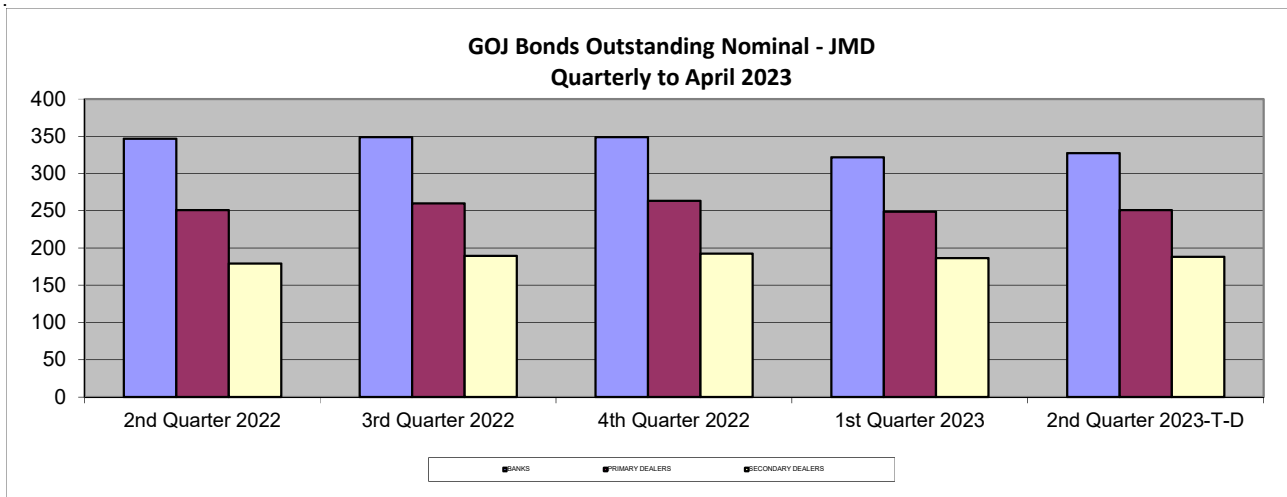
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JAMCLEAR®- CSD					
Government of Jamaica Bonds					
Statement of Outstanding Nominal - JMD (BN)					
Quarterly - 2nd Quarter 2022 to 2nd Quarter 2023-T-D					
PARTICIPANT	2nd Quarter 2022	3rd Quarter 2022	4th Quarter 2022	1st Quarter 2023	2nd Quarter 2023-T-D
BANKS	347	349	349	322	327
PRIMARY DEALERS	251	260	264	249	251
SECONDARY DEALERS	179	190	193	187	189
Total	777	799	805	758	767

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 2023

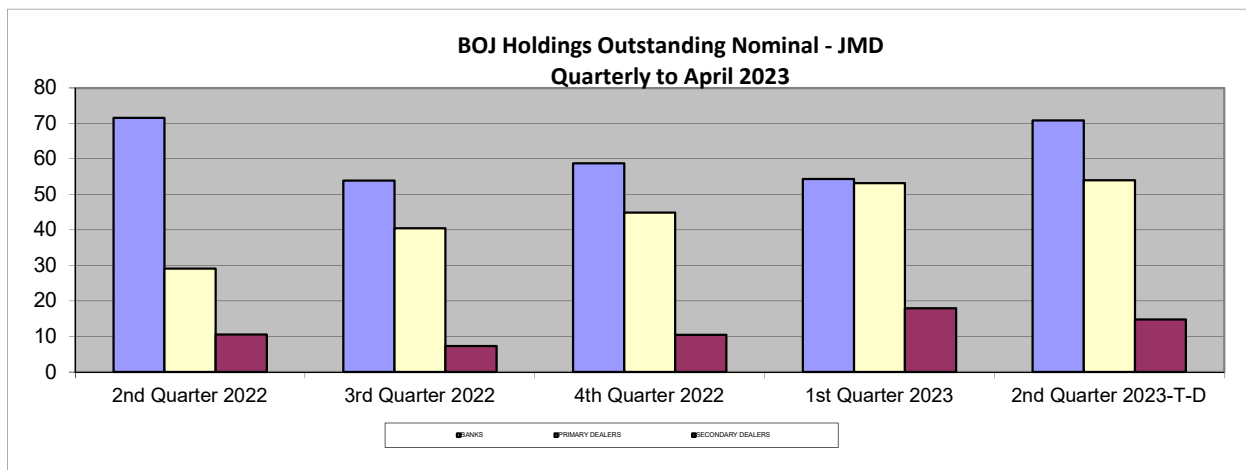


JAMCLEAR®- CSD Bank of Jamaica Open Market Instruments - JMD (BN) Statement of Outstanding Nominal Quarterly - 2nd Quarter 2022 to 2nd Quarter 2023-T-D					
PARTICIPANT	2nd Quarter 2022	3rd Quarter 2022	4th Quarter 2022	1st Quarter 2023	2nd Quarter 2023-T-D
BANKS	72	54	59	54	71
PRIMARY DEALERS	29	40	45	53	54
SECONDARY DEALERS	11	7	11	18	15
Total	111	102	114	126	140

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.

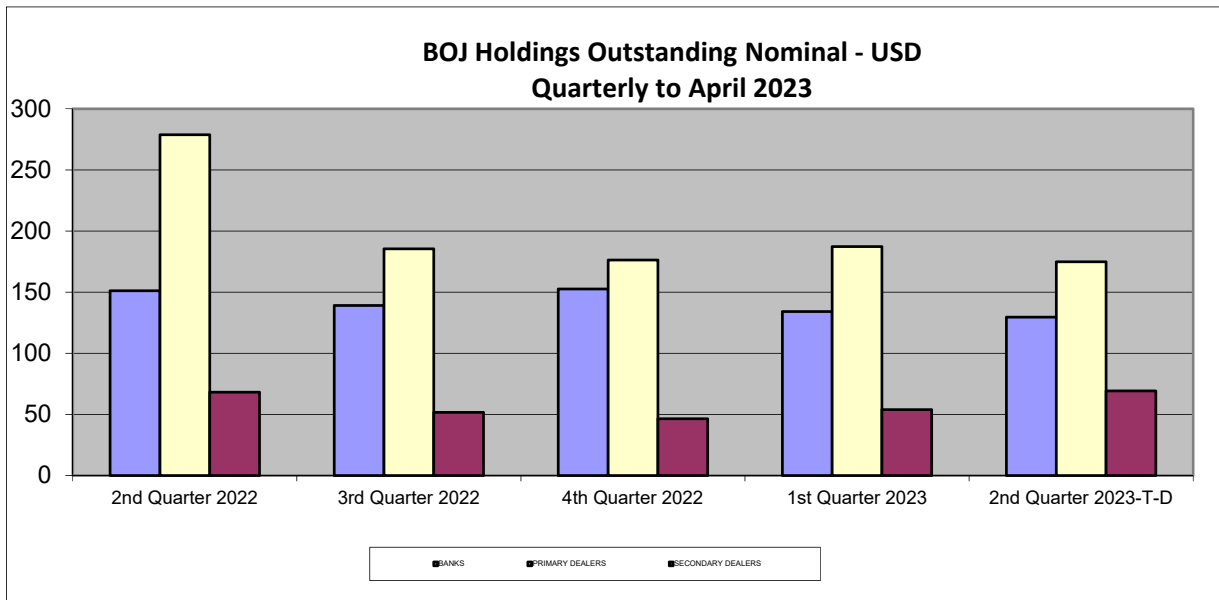
PAYMENT SYSTEM DATA REPORT APRIL 2023



JAMCLEAR® - CSD					
Bank of Jamaica Open Market Instruments - USD (MN)					
Statement of Outstanding Nominal					
Quarterly - 2nd Quarter 2022 to 2nd Quarter 2023-T-D					
PARTICIPANT	2nd Quarter 2022	3rd Quarter 2022	4th Quarter 2022	1st Quarter 2023	2nd Quarter 2023-T-D
BANKS	151	139	153	134	130
PRIMARY DEALERS	279	185	176	187	175
SECONDARY DEALERS	68	52	47	54	69
Total	498	376	375	375	374

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 2023

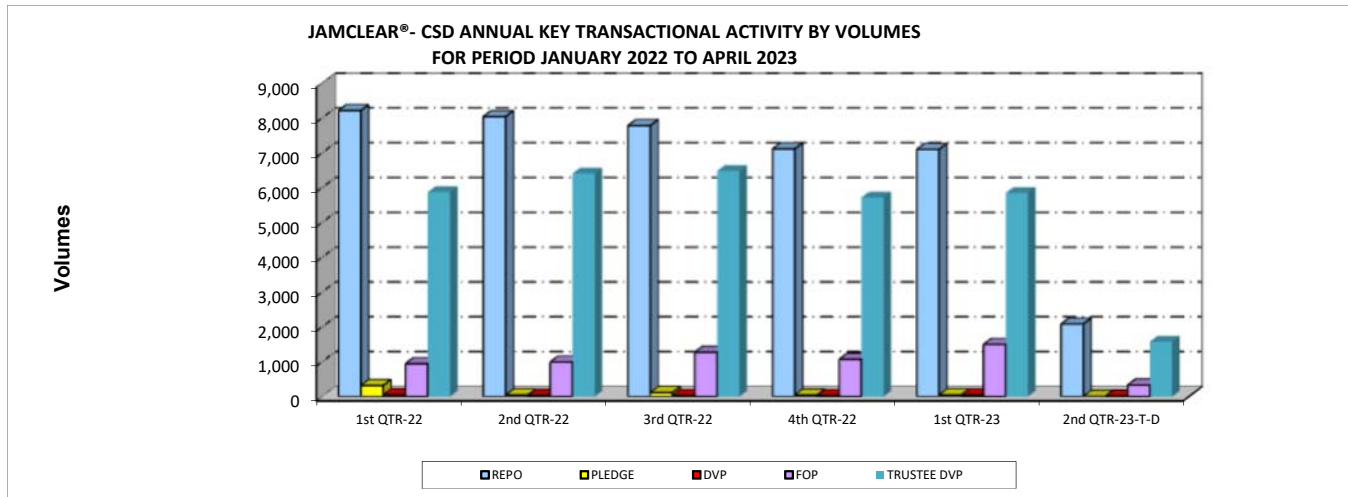


JAMCLEAR®- CSD														
ANNUAL KEY TRANSACTIONAL ACTIVITY BY VOLUMES														
FOR PERIOD JANUARY 2022 TO APRIL 2023														
TRANSACTION TYPE	Repo's		Pledge		Trustee DVP		Purchase & Sale		Free of Payment		TOTALS		% OF TOTAL TRANSACTIONS	
	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023
Jan	2,820	2,324	126	9	2,046	1,886	23	13	261	453	5,276	4,685	8.71%	32.11%
Feb	2,394	2,155	33	5	1,839	1,765	9	13	324	472	4,599	2,645	7.59%	18.13%
Mar	3,001	2,619	160	34	1,985	2,192	24	20	361	572	5,531	3,245	9.13%	22.24%
1st QTR	8,215	7,098	319	48	5,870	5,843	56	46	946	1,497	15,406	10,575	25.43%	72.47%
Apr	2,784	2,085	35	4	1,900	1,578	5	16	368	334	5,092	4,017	8.41%	27.53%
May	2,780		5		2,137		6		322		5,250	-	8.67%	0.00%
Jun	2,476		5		2,365		21		303		5,170	-	8.54%	0.00%
2nd QTR	8,040	2,085	45	4	6,402	1,578	32	16	993	334	15,512	4,017	25.61%	27.53%
Jul	2,522		48		2,528		6		425		5,529	-	9.13%	0.00%
Aug	2,570		68		1,959		8		592		5,197	-	8.58%	0.00%
Sep	2,692		3		1,988		14		257		4,954	-	8.18%	0.00%
3rd QTR	7,784	-	119	-	6,475	-	28	-	1,274	-	15,680	-	25.89%	0.00%
Oct	2,558		13		1,949		19		342		4,881	-	8.06%	0.00%
Nov	2,376		-		1,936		7		356		4,675	-	7.72%	0.00%
Dec	2,180		31		1,829		4		373		4,417	-	7.29%	0.00%
4th QTR	7,114	-	44	-	5,714	-	30	-	1,071	-	13,973	-	23.07%	0.00%
GRAND TOTAL	31,153	9,183	527	52	24,461	7,421	146	62	4,284	1,831	60,571.00	14,592	100.00%	100.00%
% of GRAND TOTAL	51%	63%	1%	0%	40%	51%	0%	0%	7%	13%	60%	76%		

Table CYSU04

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

PAYMENT SYSTEM DATA REPORT APRIL 2023



JAMCLEAR®- CSD
ANNUAL KEY TRANSACTIONAL ACTIVITY BY VALUES - JMD
FOR PERIOD JANUARY 2022 TO APRIL 2023

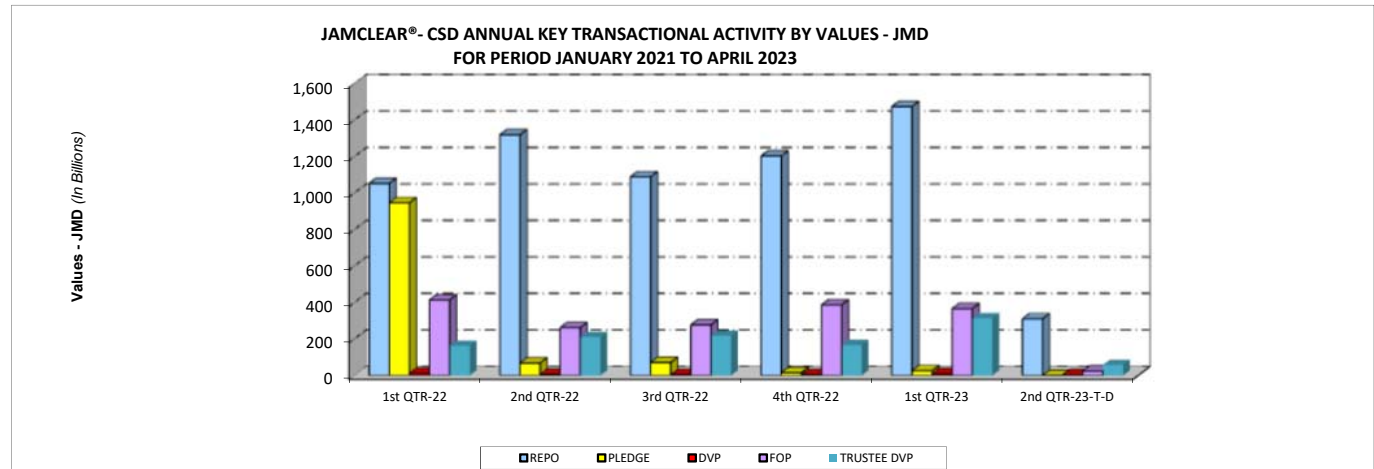
Transaction values are in Billions

TRANSACTION TYPE	Repo's		Pledge		Trustee DVP		Purchase & Sale		Free of Payment		TOTALS		MONTHLY % OF TOTAL	
	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023
Jan	301.51	486.07	499.92	1.04	52.63	112.68	5.81	3.95	111.20	82.81	971	687	12.29%	26.51%
Feb	338.50	473.02	38.50	0.63	57.13	105.57	2.57	1.58	144.44	145.87	581	621	7.36%	23.98%
Mar	413.30	515.34	408.93	24.91	53.90	96.17	3.55	4.59	158.71	137.69	1,038	683	13.15%	26.35%
1st QTR	1,053.31	1,474.44	947.36	26.58	163.66	314.42	11.93	10.12	414.35	366.38	2,591	2,192	32.80%	84.63%
Apr	453.02	310.98	67.14	0.19	60.96	58.12	1.25	3.69	108.80	25.01	691	340	8.75%	13.12%
May	450.79		0.42		79.61		1.50		67.48		600	-	7.59%	0.00%
Jun	416.06		0.73		70.31		3.81		85.94		577	-	7.30%	0.00%
2nd QTR	1,319.87	310.98	68.29	0.19	210.88	58.12	6.56	3.69	262.22	25.01	1,868	398	23.65%	15.37%
Jul	407.12		35.56		79.72		1.34		142.12		666	-	8.43%	0.00%
Aug	382.95		34.84		72.87		0.89		110.76		602	-	7.63%	0.00%
Sep	299.34		1.33		66.32		1.81		24.79		394	-	4.98%	0.00%
3rd QTR	1,089.41	-	71.72	-	218.91	-	4.05	-	277.67	-	1,662	-	21.04%	0.00%
Oct	358.75		0.25		55.45		2.35		107.36		524	-	6.64%	0.00%
Nov	491.48		-		56.05		1.00		139.44		688	-	8.71%	0.00%
Dec	353.82		15.86		55.92		0.40		140.21		566	-	7.17%	0.00%
4th QTR	1,204.05	-	16.11	-	167.42	-	3.75	-	387.01	-	1,778	-	22.51%	0.00%
GRAND TOTAL	4,666.65	1,785.42	1,103.49	26.77	760.86	372.54	26.28	13.81	1,341.25	391.39	7,899	2,590	100.00%	100.00%
% of GRAND TOTAL	59%	69%	14%	1%	0%	14%	0%	1%	17%	15%	90%	86%		

Table CYSU031

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

PAYMENT SYSTEM DATA REPORT APRIL 2023



JAMCLEAR®- CSD

**ANNUAL KEY TRANSACTIONAL ACTIVITY BY VALUES - USD
FOR PERIOD JANUARY 2022 TO APRIL 2023**

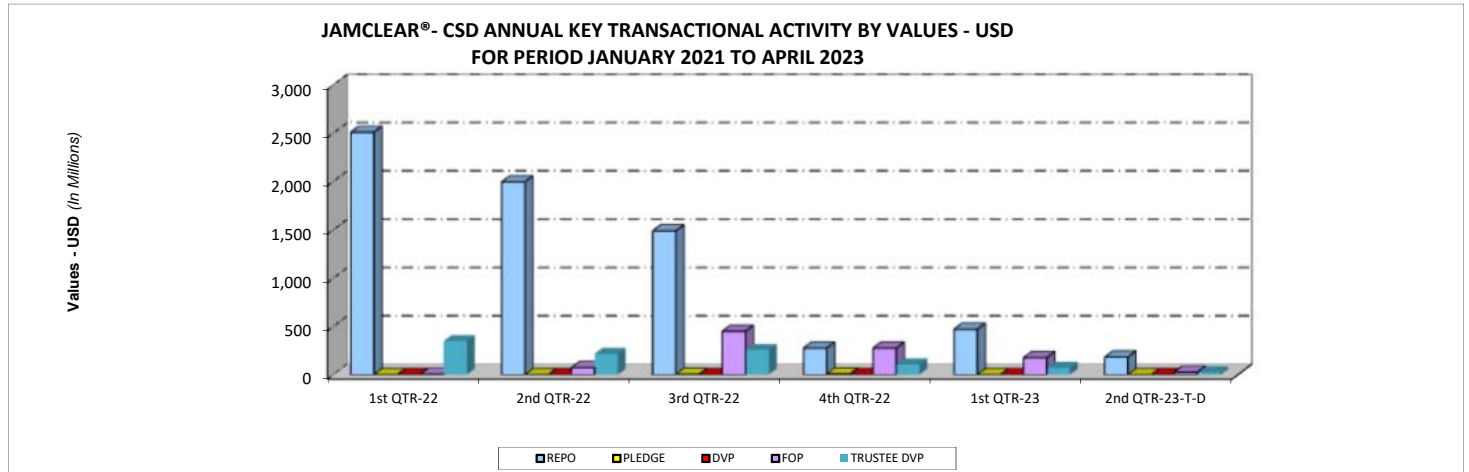
Transaction values are in Millions

TRANSACTION TYPE	Repo's		Pledge		Trustee DVP		Purchase & Sale		Free of Payment		TOTALS		MONTHLY % OF TOTAL	
	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023
Jan	917.87	205.29	-	-	146.20	24.70	-	-	3.21	102.01	1,067.28	332.01	13.34%	34.99%
Feb	776.91	100.92	-	-	118.84	21.02	-	-	0.96	4.04	896.71	104.96	11.21%	11.06%
Mar	814.51	163.99	-	-	82.80	23.98	-	1.00	0.29	70.13	897.60	235.12	11.22%	24.78%
1st QTR	2,509.29	470.20	-	-	347.84	69.70	-	1.00	4.46	176.18	2,861.59	717.09	35.76%	75.57%
Apr	591.06	181.82	-	-	68.20	24.18	-	-	0.09	25.77	659.35	207.59	8.24%	21.88%
May	915.95		-		71.67		-		7.85		995.47	-	12.44%	0.00%
Jun	487.56		-		75.64		-		64.02		627.22	-	7.84%	0.00%
2nd QTR	1,994.58	181.82	-	-	215.51	24.18	-	-	71.96	25.77	2,282.05	231.77	28.52%	24.43%
Jul	394.28		-		87.66		-		174.29		656.23	-	8.20%	0.00%
Aug	647.05		3.51		118.60		-		136.61		905.77	-	11.32%	0.00%
Sep	447.01		-		48.86		-		138.50		634.38	-	7.93%	0.00%
3rd QTR	1,488.34	-	3.51	-	255.12	-	-	-	449.40	-	2,196.37	-	27.45%	0.00%
Oct	135.87		0.00		42.86		-		134.52		313.25	-	3.91%	0.00%
Nov	72.47		-		32.78		-		77.96		183.21	-	2.29%	0.00%
Dec	66.59		6.94		29.48		-		62.76		165.77	-	2.07%	0.00%
4th QTR	274.93	-	6.94	-	105.12	-	-	-	275.24	-	662.23	-	8.28%	0.00%
GRAND TOTAL	6,267	652	10	-	924	94	-	1	801	202	8,002.23	948.86	100.00%	100.00%
% of GRAND TOTAL	78%	69%	0%	0%	0%	10%	0%	0%	10%	21%	88%	90%		

Table CYSU042

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

PAYMENT SYSTEM DATA REPORT APRIL 2023

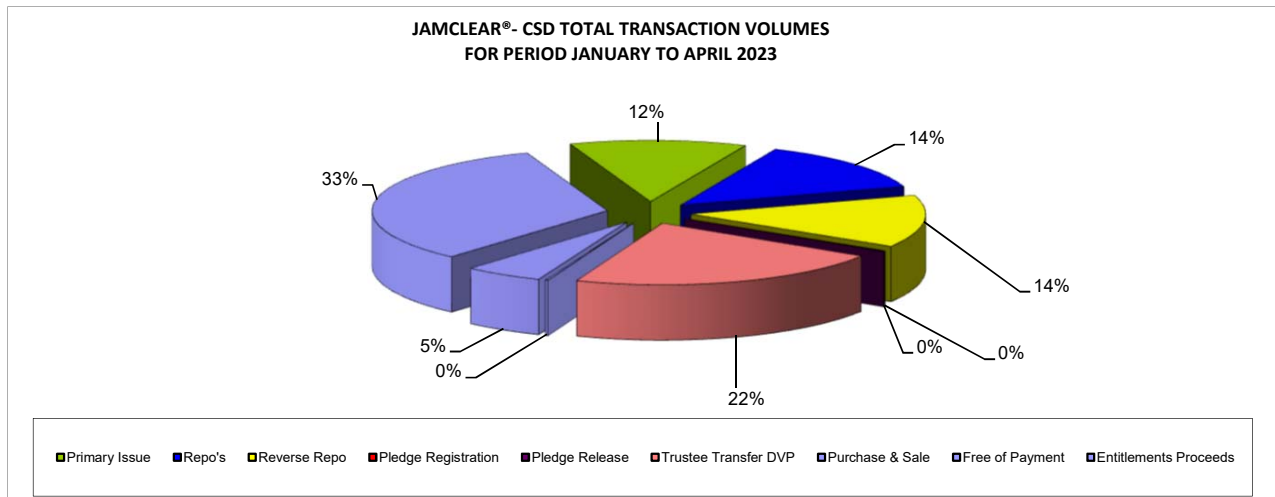


JAMCLEAR®- CSD										
TRANSACTION VOLUMES										
FOR PERIOD JANUARY TO APRIL 2023										
	Primary Issue	Repo's	Reverse Repo	Pledge Registration	Pledge Release	Trustee Transfer DVP	Purchase & Sale	Free of Payment	Entitlements Proceeds	TOTALS
TRANSACTION TYPE	2023									
Jan	957	1,131	1,193	3	6	1,886	13	453	2,345	7,987
Feb	1,038	1,091	1,064	1	4	1,765	13	472	2,529	7,977
Mar	1,283	1,283	1,336	12	22	2,192	20	572	3,460	10,180
1st QTR	3,278	3,505	3,593	16	32	5,843	46	1,497	8,334	26,144
Apr	846	1,033	1,052	4	0	1,578	16	334	2,804	7,667
May										-
Jun										-
2nd QTR	846	1,033	1,052	4	0	1,578	16	334	2,804	7,667
Jul										-
Aug										-
Sep										-
3rd QTR	-	-	-	-	-	-	-	-	-	-
Oct										-
Nov										-
Dec										-
4th QTR	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	4,124	4,538	4,645	20	32	7,421	62	1,831	11,138	33,811
% OF GRAND TOTAL	12.20%	13.42%	13.74%	0.06%	0.09%	21.95%	0.18%	5.42%	32.94%	100.00%

Table CSU04

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

PAYMENT SYSTEM DATA REPORT APRIL 2023

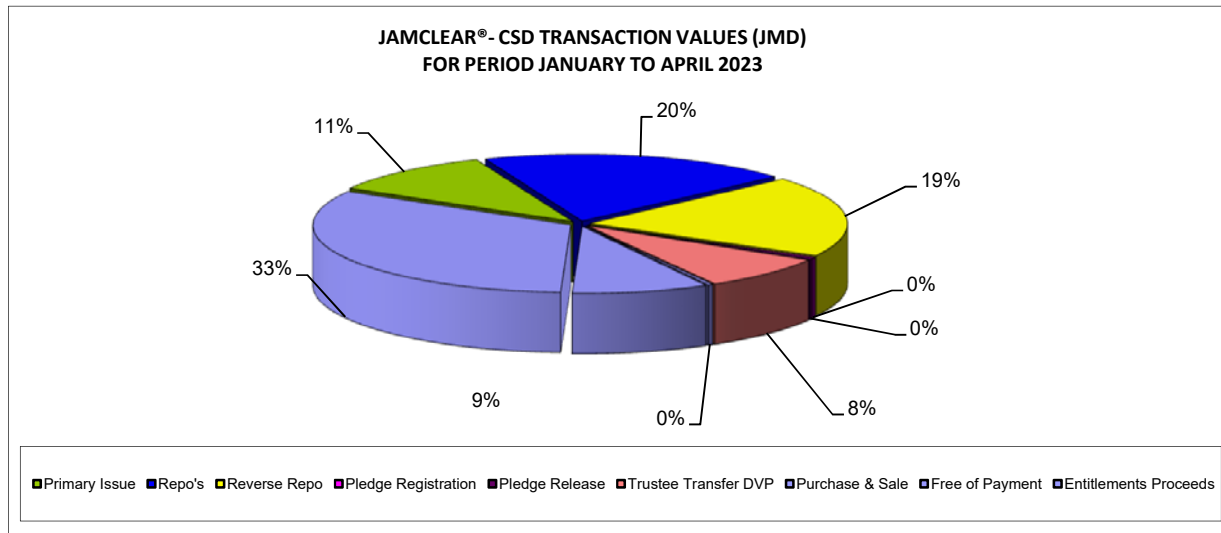


JAMCLEAR® - CSD										
TRANSACTION VALUES - JMD										
FOR PERIOD JANUARY TO APRIL 2023										
Transaction values are in Billions of Dollars										
TRANSACTION TYPE	Primary Issue	Repo's	Reverse Repo	Pledge Registration	Pledge Release	Trustee Transfer DVP	Purchase & Sale	Free of Payment	Entitlements Proceeds	TOTALS
	2023									
Jan	115.40	244.24	241.83	0.70	0.34	112.68	3.95	82.81	295.10	1,097
Feb	106.70	238.58	234.44	0.17	0.47	105.57	1.58	145.87	427.94	1,261
Mar	144.63	255.48	259.86	9.00	15.91	96.17	4.59	137.69	504.34	1,428
1st QTR	366.73	738.30	736.14	9.86	16.72	314.42	10.12	366.38	1,227.39	3,786
Apr	114.20	156.16	154.82	0.19	-	58.12	3.69	25.01	265.44	778
May										-
Jun										-
2nd QTR	114.20	156.16	154.82	0.19	0.00	58.12	3.69	25.01	265.44	778
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	-
GRAND TOTAL	480.93	894.46	890.95	10.05	16.72	372.54	13.81	391.39	1,492.83	4,564
% OF GRAND TOTAL	10.54%	19.60%	19.52%	0.22%	0.37%	8.16%	0.30%	8.58%	32.71%	100.00%

Table CSU041

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

PAYMENT SYSTEM DATA REPORT APRIL 2023

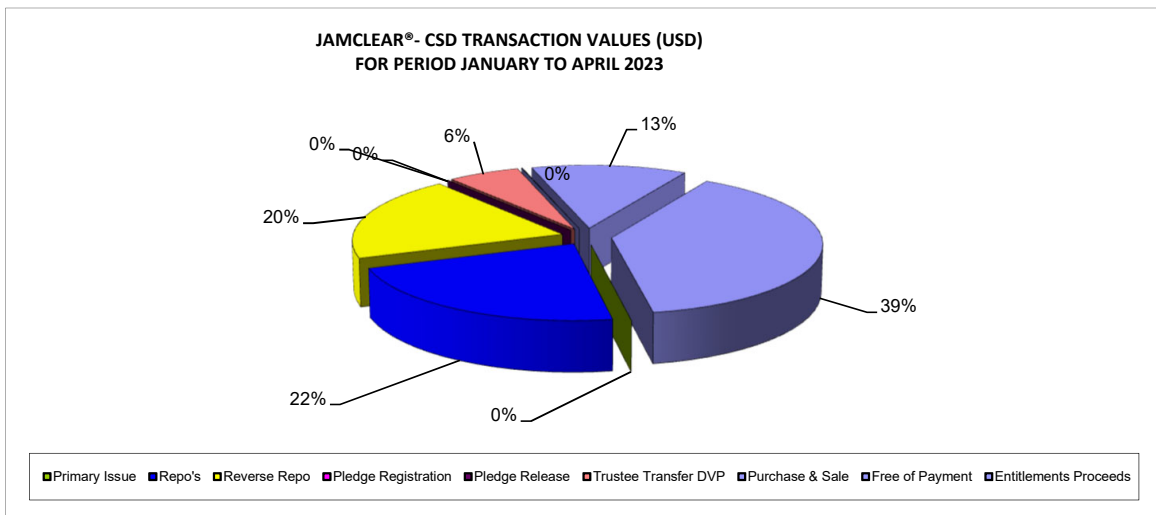


JAMCLEAR®- CSD										
TRANSACTION VALUES - USD										
FOR PERIOD JANUARY TO APRIL 2023										
Transaction values are in Millions of Dollars										
TRANSACTION TYPE	Primary Issue	Repo's	Reverse Repo	Pledge Registration	Pledge Release	Trustee Transfer DVP	Purchase & Sale	Free of Payment	Entitlements Proceeds	TOTALS
	2023									
Jan	-	104.53	100.76	-	-	24.70	-	102.01	306.87	638.88
Feb	-	54.90	46.02	-	-	21.02	-	4.04	4.75	130.72
Mar	-	93.22	70.77	-	-	23.98	1.00	70.13	42.21	301.31
1st QTR	-	252.65	217.55	-	-	69.70	1.00	176.18	353.82	1,070.91
Apr		94.12	87.70			24.18		25.77	253.85	485.62
May										-
Jun										-
2nd QTR	-	94.12	87.70	-	-	24.18	-	25.77	253.85	485.62
Jul										-
Aug										-
Sep										-
3rd QTR	-	-	-	-	-	-	-	-	-	-
Oct										-
Nov										-
Dec										-
4th QTR	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	-	346.77	305.25	-	-	93.88	1.00	201.95	607.67	1,557
% OF GRAND TOTAL	0.00%	22.28%	19.61%	0.00%	0.00%	6.03%	0.06%	12.97%	39.04%	100.00%

Table CSU042

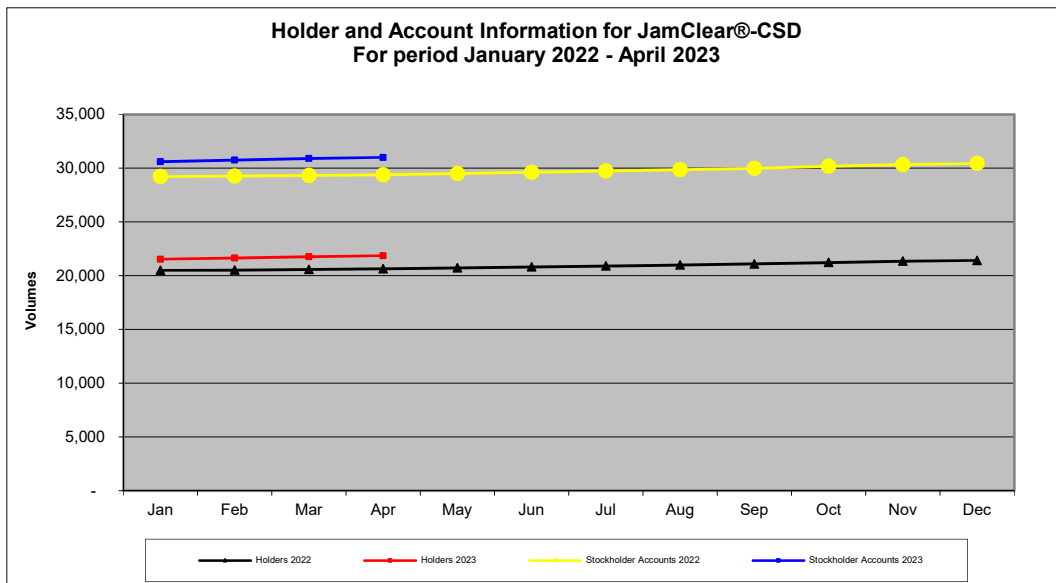
Comment: Repo and reverse repo does not include intraday repo with the central bank.

PAYMENT SYSTEM DATA REPORT APRIL 2023



JAMCLEAR®-CSD STOCKHOLDER RECORD & STOCKHOLDER ACCOUNTS FOR PERIOD JANUARY 2022 TO APRIL 2023				
Dates	Number of Stockholder Records		Number of Stockholder Accounts	
	2022	2023	2022	2023
Jan	20,489	21,532	29,219	30,601
Feb	20,518	21,648	29,257	30,746
Mar	20,560	21,766	29,311	30,890
Apr	20,617	21,860	29,381	31,003
May	20,724		29,514	
Jun	20,796		29,610	
Jul	20,893		29,734	
Aug	20,978		29,846	
Sep	21,078		29,985	
Oct	21,222		30,175	
Nov	21,331		30,335	
Dec	21,416		30,446	

Table: CSRA04



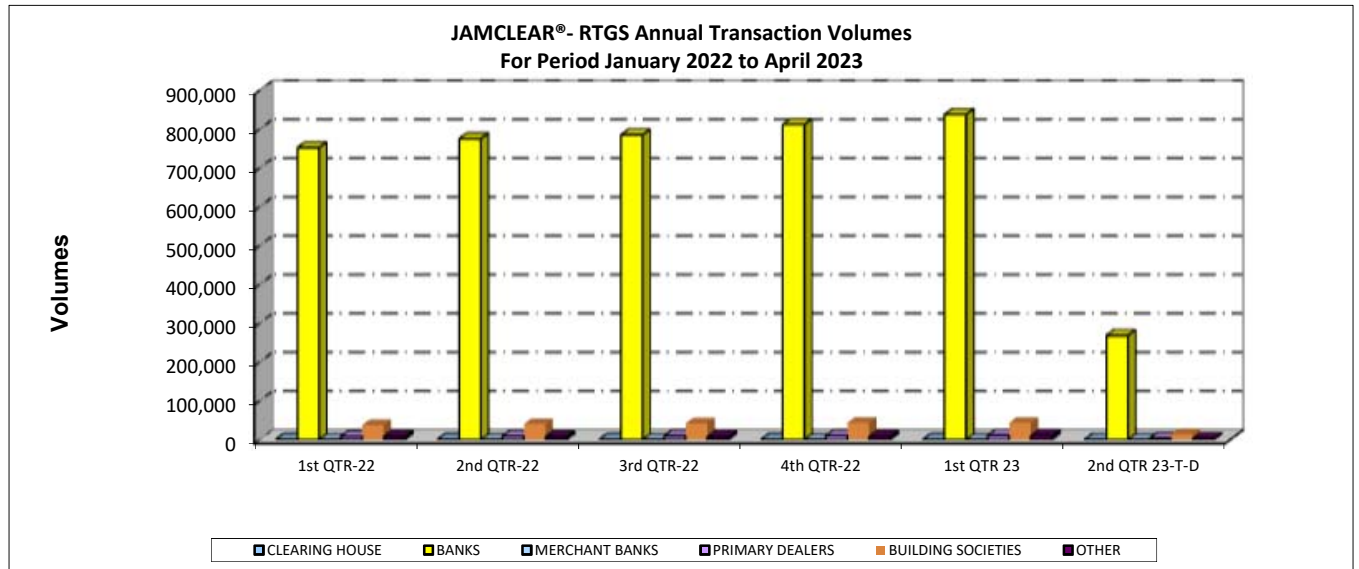
JamClear® - RTGS
ANNUAL TRANSACTION VOLUMES
FOR PERIOD JANUARY 2022 TO APRIL 2023

Month/Year	Clearing House		Banks		Merchant Banks		Primary Dealers		Building Societies		Other		TOTAL	
	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023
Jan	147	147	251,480	270,179	53	48	2,430	3,358	11,541	14,458	2,481	3,065	268,132	291,255
Feb	140	133	234,258	252,512	56	55	2,445	3,254	11,986	13,064	2,279	2,444	251,164	271,462
Mar	154	161	266,290	314,762	66	47	2,977	4,089	13,942	15,992	3,599	4,494	287,028	339,545
1st QTR	441	441	752,028	837,453	175	150	7,852	10,701	37,469	43,514	8,359	10,003	806,324	902,262
Apr	133	126	253,212	268,177	54	45	2,820	3,125	12,876	13,923	1,996	2,126	271,091	287,522
May	146		265,221		50		2,964		14,012		2,822		285,215	0
Jun	154		256,636		59		2,984		13,382		2,717		275,932	0
2nd QTR	433	126	775,069	268,177	163	45	8,768	3,125	40,270	13,923	7,535	2,126	832,238	287,522
Jul	148		251,087		56		2,955		13,333		2,288		269,867	0
Aug	154		266,273		62		3,356		14,352		2,487		286,684	0
Sep	155		267,679		52		3,159		14,019		2,732		287,796	0
3rd QTR	457	0	785,039	0	170	0	9,470	0	41,704	0	7,507	0	844,347	0
Oct	140		253,909		54		2,973		13,810		2,620		273,506	0
Nov	155		271,670		23		3,354		14,996		2,649		292,847	0
Dec	140		286,319		53		3,477		14,587		2,814		307,390	0
4th QTR	435	0	811,898	0	130	0	9,804	0	43,393	0	8,083	0	873,743	0
Total	1,766	567	3,124,034	1,105,630	638	195	35,894	13,826	162,836	57,437	31,484	12,129	3,356,652	1,189,784
% of GRAND TOTAL	0%	0%	93%	93%	0%	0%	1%	1%	5%	5%	1%	1%	100%	100%

Table RPYSU04

Comments: Banks includes data on Bank of Jamaica.

PAYMENT SYSTEM DATA REPORT APRIL 2023



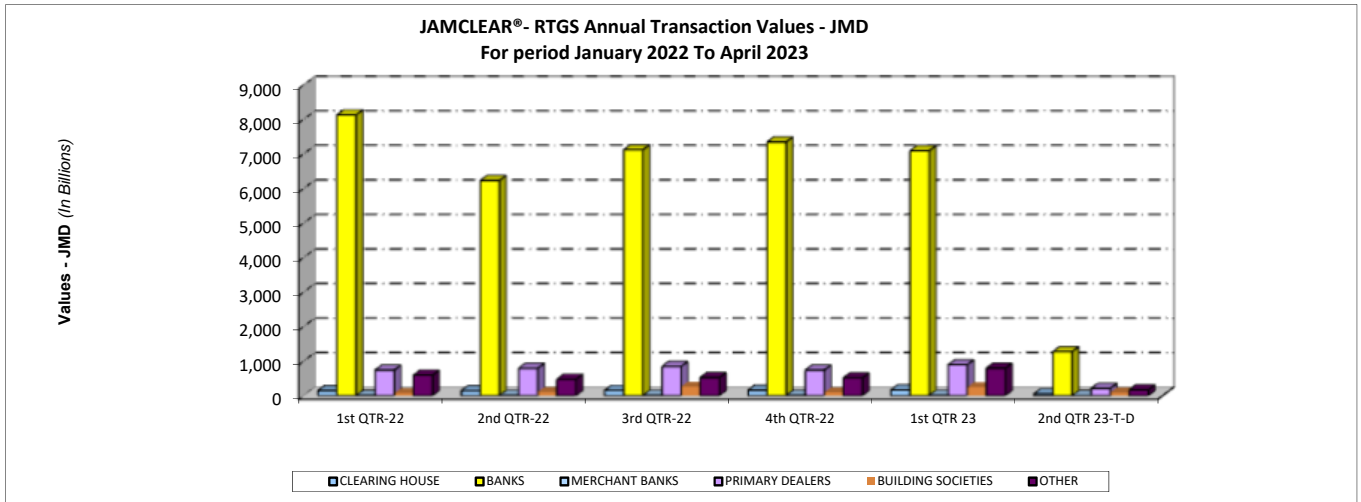
JamClear® - RTGS
ANNUAL TRANSACTION VALUES - JMD (in Billions)
FOR PERIOD JANUARY 2022 TO APRIL 2023

Month/Year	Clearing House		Banks		Merchant Banks		Primary Dealers		Building Societies		Other		TOTAL	
	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023
Jan	45.41	56.04	2,520.57	2,077.23	1.34	2.59	223.61	282.89	20.73	64.36	198.84	242.06	3,010.51	2,725.18
Feb	42.29	46.43	2,422.65	2,328.75	2.41	2.09	235.77	255.18	20.71	65.43	169.38	175.28	2,893.21	2,873.17
Mar	56.24	62.65	3,187.60	2,687.55	2.93	3.36	283.56	356.98	30.00	114.90	224.85	377.66	3,785.19	3,603.10
1st QTR	143.95	165.13	8,130.83	7,093.54	6.68	8.04	742.94	895.06	71.45	244.69	593.07	795.00	9,688.90	9,201.44
Apr	46.99	53.09	2,528.42	1,274.71	2.33	2.23	239.81	209.48	18.19	91.09	144.81	166.64	2,980.55	1,797.24
May	49.94		1,664.49		2.35		232.01		27.51		143.35		2,119.66	0.00
Jun	45.57		2,040.15		3.55		320.38		62.57		186.21		2,658.43	0.00
2nd QTR	142.50	53.09	6,233.05	1,274.71	8.24	2.23	792.19	209.48	108.27	91.09	474.37	166.64	7,758.63	1,797.24
Jul	48.28		2,371.60		1.95		307.77		86.64		172.53		2,988.77	0.00
Aug	50.85		2,749.93		4.69		315.79		95.48		180.36		3,397.11	0.00
Sep	51.18		1,999.99		3.59		223.47		79.20		172.81		2,530.24	0.00
3rd QTR	150.31	0.00	7,121.53	0.00	10.24	0.00	847.03	0.00	261.32	0.00	525.70	0.00	8,916.13	0.00
Oct	48.87		2,166.54		3.09		174.64		43.00		149.23		2,585.38	0.00
Nov	52.27		2,660.40		2.07		278.54		16.10		151.37		3,160.75	0.00
Dec	56.86		2,520.40		2.95		289.46		35.10		215.28		3,120.07	0.00
4th QTR	158.01	0.00	7,347.34	0.00	8.12	0.00	742.63	0.00	94.20	0.00	515.88	0.00	8,866.19	0.00
Total	594.77	218.22	28,832.75	8,368.24	33.27	10.27	3,124.79	1,104.54	535.24	335.78	2,109.03	961.64	35,229.85	10,998.68
% of GRAND TOTAL	2%	2%	82%	76%	0%	0%	9%	10%	2%	3%	6%	9%	100%	100%

Table RPYSU042

Comments: Banks includes data on Bank of Jamaica.

PAYMENT SYSTEM DATA REPORT APRIL 2023



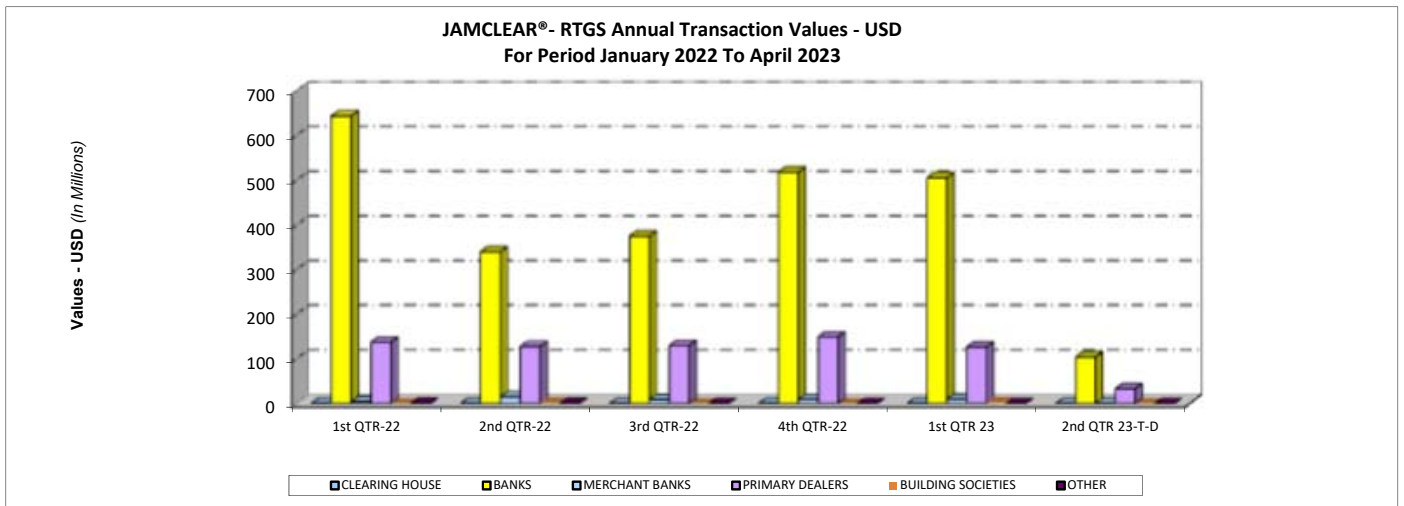
JamClear®- RTGS
ANNUAL TRANSACTION VALUES - USD (in Millions)
FOR PERIOD JANUARY 2022 TO APRIL 2023

Month/Year	Clearing House		Banks		Merchant Banks		Primary Dealers		Building Societies		Other		TOTAL	
	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023
Jan	-	-	185.62	157.65	1.69	3.08	46.65	24.55	-	-	0.12	0.07	234.08	185.34
Feb	-	-	265.58	166.04	0.40	2.70	38.80	45.23	-	2.00	-	-	304.78	213.97
Mar	-	-	192.09	181.86	2.15	4.27	52.18	56.44	0.70	1.00	0.00	0.02	246.42	242.59
1st QTR	-	-	643.28	505.55	4.24	10.05	137.63	126.22	0.70	3.00	0.12	0.09	785.28	641.91
Apr	-	-	97.45	103.95	4.10	0.50	34.63	33.18	-	-	-	-	136.18	137.63
May	-	-	61.76	-	4.91	-	47.23	-	-	-	0.16	-	114.05	0.00
Jun	-	-	180.24	-	6.06	-	45.59	-	2.50	-	-	-	231.89	0.00
2nd QTR	-	-	339.45	103.95	15.07	0.50	127.44	33.18	2.50	-	0.16	-	482.13	137.63
Jul	-	-	103.28	-	2.13	-	38.90	-	-	-	0.08	-	144.38	0.00
Aug	-	-	121.07	-	5.20	-	53.59	-	-	-	-	-	179.86	0.00
Sep	-	-	150.25	-	1.80	-	37.23	-	0.00	-	-	-	189.28	0.00
3rd QTR	-	-	374.60	-	9.13	-	129.71	-	0.00	-	0.08	-	513.52	0.00
Oct	-	-	124.47	-	2.13	-	43.18	-	-	-	-	-	169.77	0.00
Nov	-	-	153.99	-	-	-	58.11	-	-	-	-	-	212.10	0.00
Dec	-	-	239.58	-	7.61	-	47.89	-	-	-	-	-	295.08	0.00
4th QTR	-	-	518.04	-	9.74	-	149.17	-	-	-	-	-	676.95	0.00
Total	0.00	0.00	1,875.37	609.50	38.18	10.55	543.96	159.41	3.20	3.00	0.36	0.09	2,457.88	779.54
% of GRAND TOTAL	0%	0%	76%	78%	2%	1%	22%	20%	0%	0%	0%	0%	100%	100%

Table RPYSU042

Comments: Banks includes data on Bank of Jamaica.

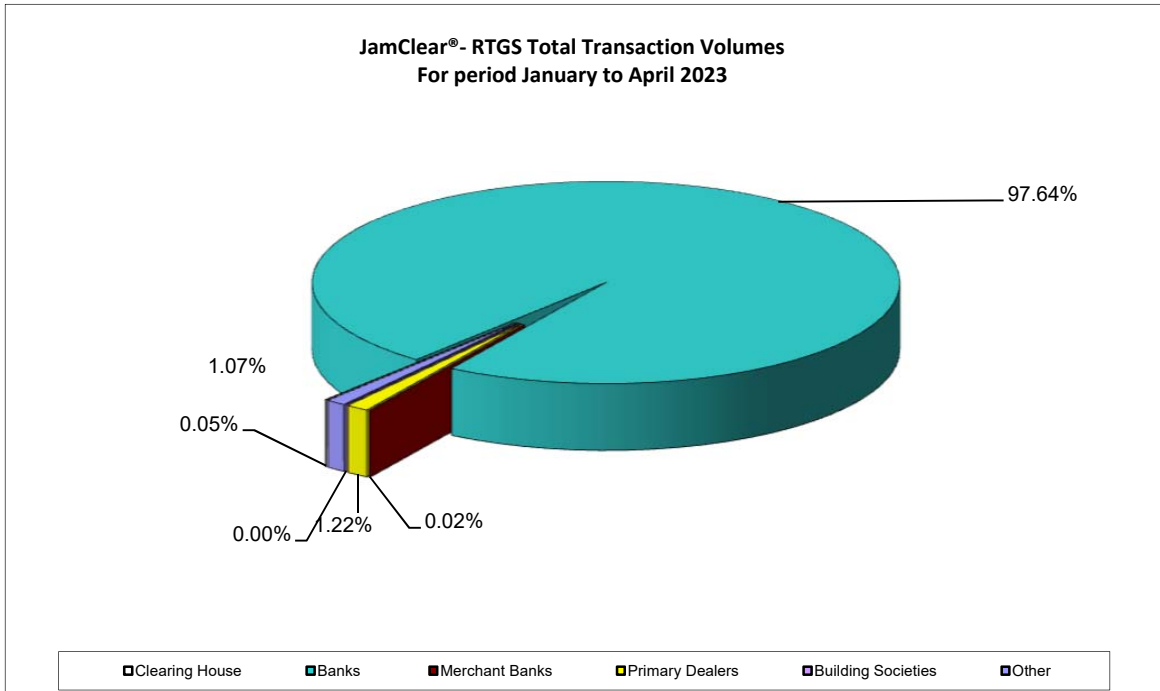
PAYMENT SYSTEM DATA REPORT APRIL 2023



JamClear® - RTGS
TRANSACTION VOLUMES
FOR PERIOD JANUARY TO APRIL 2023

Month/Year	Clearing House	Banks	Merchant Banks	Primary Dealers	Building Societies	Other	TOTAL
	2023						
Jan	147	270,179	48	3,358	14,458	3,065	291,255
Feb	133	252,512	55	3,254	13,064	2,444	271,462
Mar	161	314,762	47	4,089	15,992	4,494	339,545
1st QTR	441	837,453	150	10,701	43,514	10,003	902,262
Apr	126	268,177	45	3,125	13,923	2,126	287,522
May							0
Jun							0
2nd QTR	126	268,177	45	3,125	13,923	2,126	287,522
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
Total	567	1,105,630	195	13,826	57,437	12,129	1,189,784
% of GRAND TOTAL	0%	93%	0%	1%	0%	1%	95%

Table RPSU04
 PAYMENT SYSTEM DATA REPORT APRIL 2023



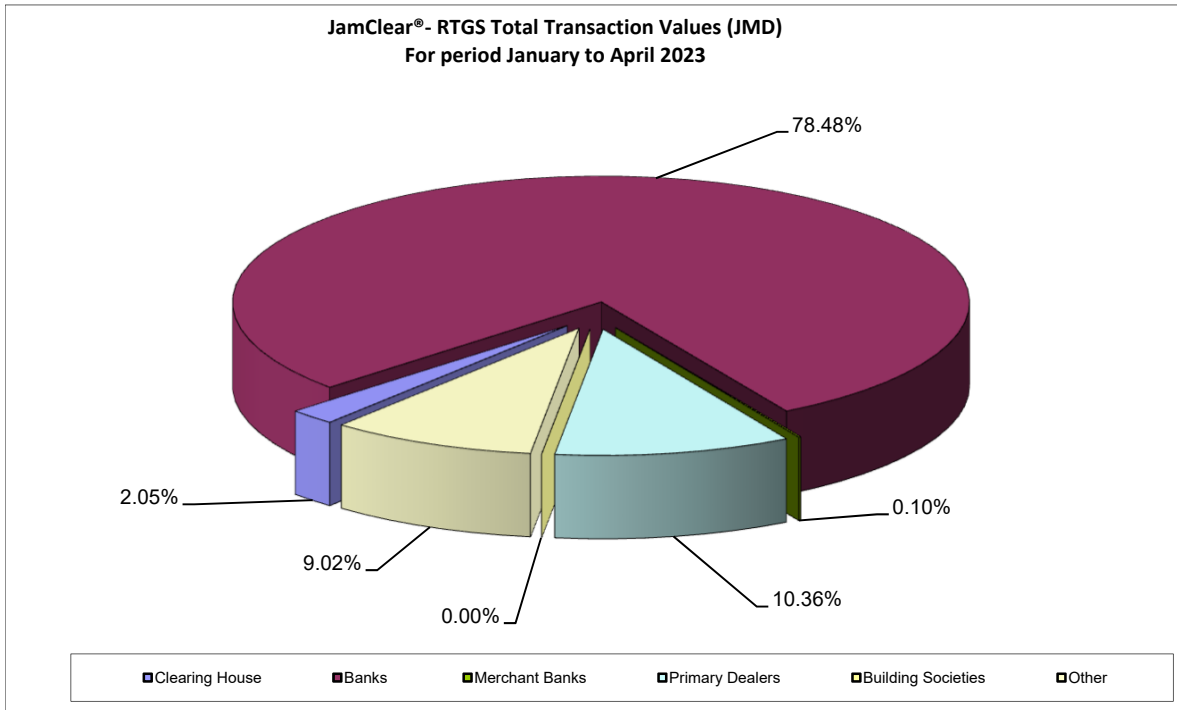
JamClear® - RTGS

TRANSACTION VALUES - JMD (in Billions) FOR PERIOD JANUARY TO APRIL 2023

Month/Year	Clearing House	Banks	Merchant Banks	Primary Dealers	Building Societies	Other	TOTAL
	2023						
Jan	56.04	2,077.23	2.59	282.89	64.36	242.06	2,725.18
Feb	46.43	2,328.75	2.09	255.18	65.43	175.28	2,873.17
Mar	62.65	2,687.55	3.36	356.98	114.90	377.66	3,603.10
1st QTR	165.13	7,093.54	8.04	895.06	244.69	795.00	9,201.44
Apr	53.09	1,274.71	2.23	209.48	91.09	166.64	1,797.24
May							0.00
Jun							0.00
2nd QTR	53.09	1,274.71	2.23	209.48	91.09	166.64	1,797.24
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
Total	218.22	8,368.24	10.27	1,104.54	335.78	961.64	10,998.68
% of GRAND TOTAL	2%	76%	0%	10%	0%	9%	97%

Table RPSU041

PAYMENT SYSTEM DATA REPORT APRIL 2023

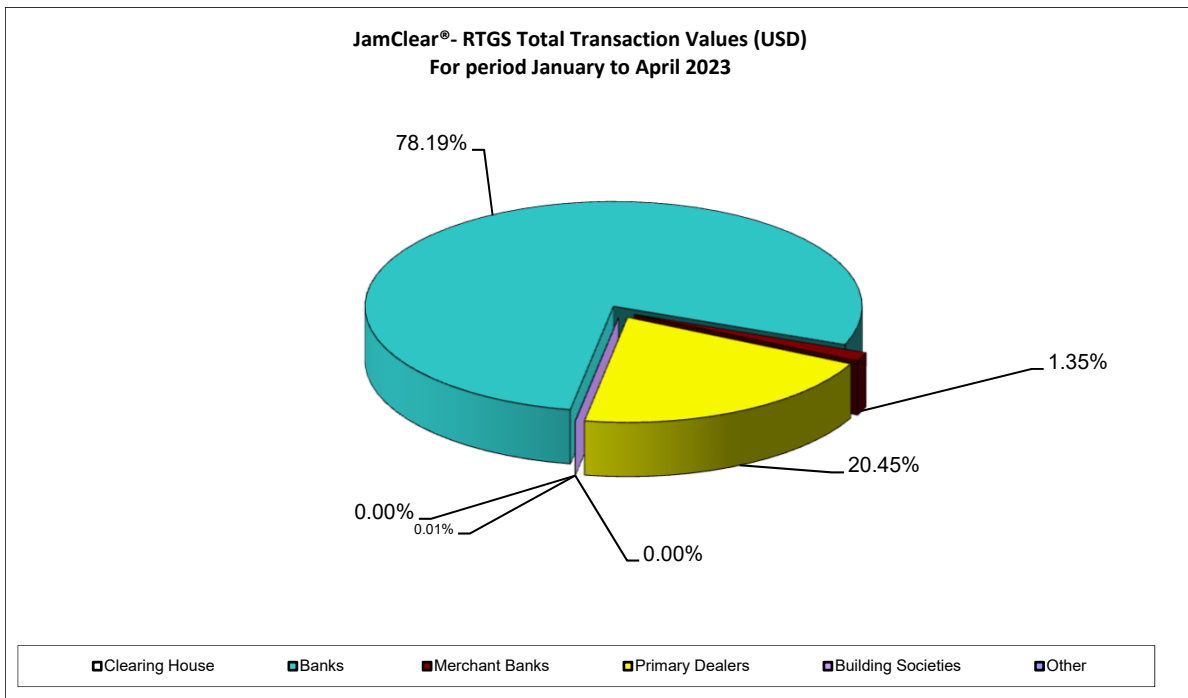


JamClear®- RTGS
TRANSACTION VALUES - USD (in Millions)
FOR PERIOD JANUARY TO APRIL 2023

Month/Year	Clearing House	Banks	Merchant Banks	Primary Dealers	Building Societies	Other	TOTAL
	2023						
Jan	-	157.65	3.08	24.55	-	0.07	185.34
Feb	-	166.04	2.70	45.23	2.00	-	215.97
Mar	-	181.86	4.27	56.44	1.00	0.02	243.59
1st QTR	-	505.55	10.05	126.22	3.00	0.09	644.91
Apr	-	103.95	0.50	33.18	-	-	137.63
May							0.00
Jun							0.00
2nd QTR	-	103.95	0.50	33.18	-	-	137.63
Jul							0.00
Aug							0.00
Sep							0.00
3rd QTR	-	-	-	-	-	-	0.00
Oct							0.00
Nov							0.00
Dec							0.00
4th QTR	-	-	-	-	-	-	-
Total	0.00	609.50	10.55	159.41	3.00	0.09	782.53
% of GRAND TOTAL	0%	78%	1%	20%	0%	0%	100%

Table RPSU042

PAYMENT SYSTEM DATA REPORT APRIL 2023



RETAIL PAYMENTS FOR JANUARY 2021 TO APRIL 2023

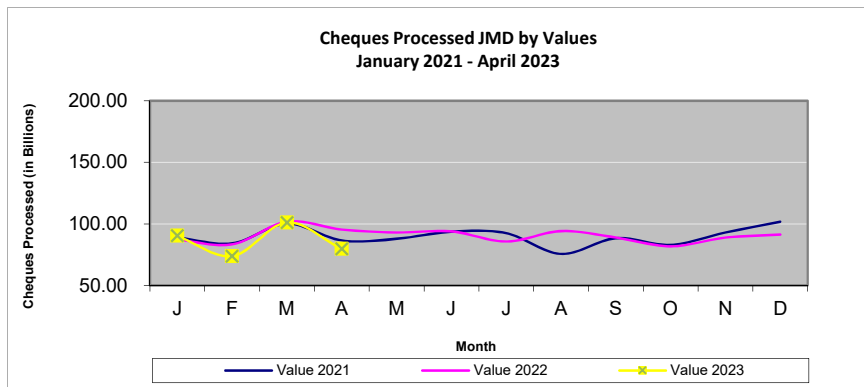
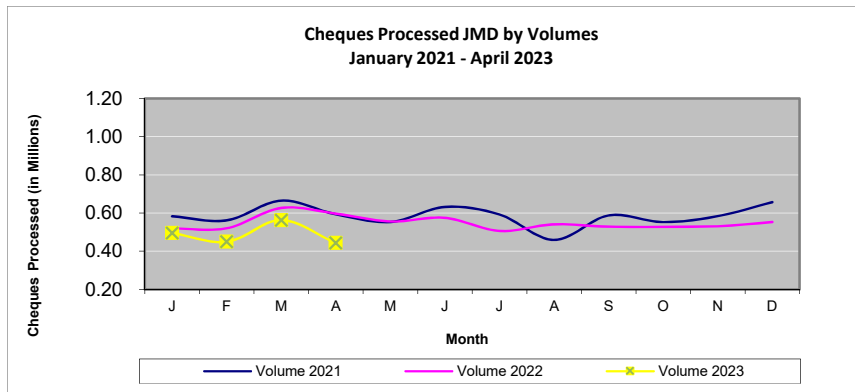
Cheques Processed JMD - Volumes and Values

YEAR	2021		2022		2023	
	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)
Jan	0.58	89.06	0.52	87.35	0.50	90.36
Feb	0.56	84.25	0.52	83.42	0.45	73.88
Mar	0.67	100.19	0.63	101.85	0.56	101.07
1st QTR	1.81	273.49	1.67	272.62	1.51	265.31
Apr	0.59	86.56	0.60	95.43	0.44	79.73
May	0.55	87.94	0.56	93.10		
Jun	0.63	93.69	0.58	93.95		
2nd QTR	1.78	268.19	1.73	282.48	0.44	79.73
Jul	0.59	92.52	0.51	85.74		
Aug	0.46	75.67	0.54	94.19		
Sep	0.59	88.40	0.53	88.96		
3rd QTR	1.64	256.60	1.58	268.89	-	-
Oct	0.55	82.97	0.53	81.84		
Nov	0.58	93.06	0.53	88.92		
Dec	0.66	101.74	0.55	91.32		
4th QTR	1.79	277.77	1.61	262.08	-	-
TOTAL	7.02	1,076.05	6.58	1,086.08	1.95	345.04

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

Table RDCBCP043

PAYMENT SYSTEM DATA REPORT APRIL 2023



RETAIL PAYMENTS FOR JANUARY 2021 TO APRIL 2023

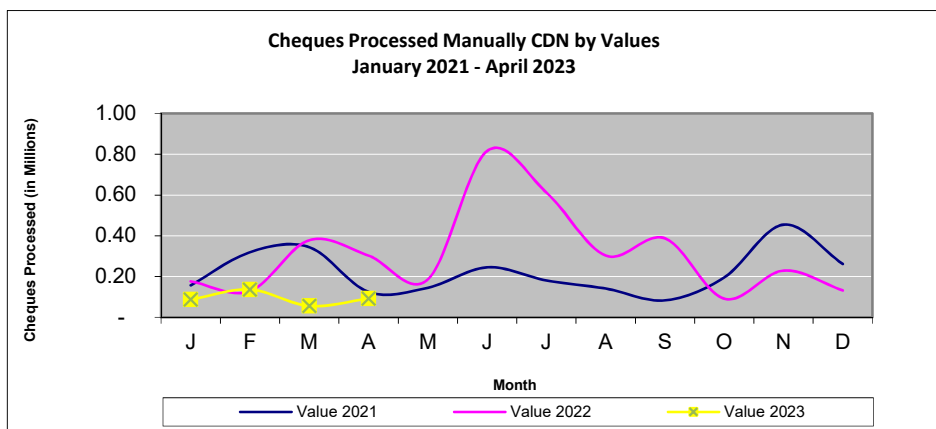
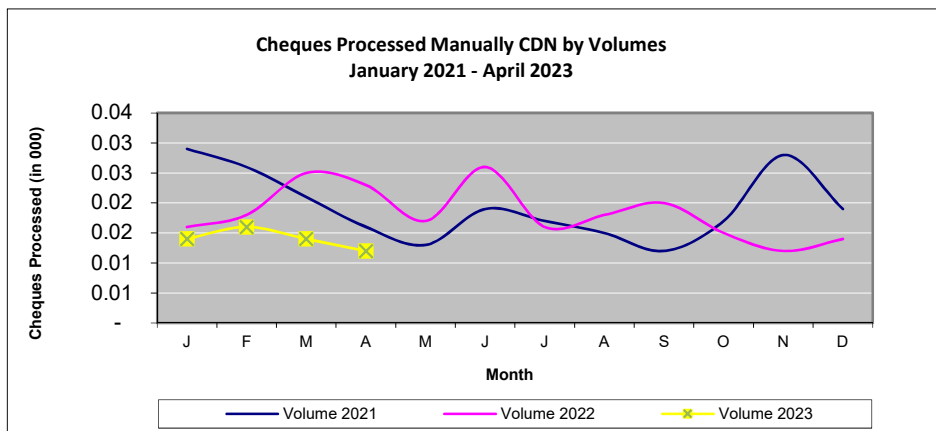
Cheques Processed Manually CDN - Volumes and Values

YEAR	2021		2022		2023	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	0.03	0.16	0.02	0.18	0.01	0.09
Feb	0.03	0.32	0.02	0.13	0.02	0.14
Mar	0.02	0.34	0.03	0.38	0.01	0.06
1st QTR	0.08	0.82	0.06	0.68	0.04	0.28
Apr	0.02	0.12	0.02	0.30	0.01	0.09
May	0.01	0.15	0.02	0.19		
Jun	0.02	0.25	0.03	0.82		
2nd QTR	0.05	0.52	0.07	1.30	0.01	0.09
Jul	0.02	0.18	0.02	0.61		
Aug	0.02	0.14	0.02	0.30		
Sep	0.01	0.08	0.02	0.39		
3rd QTR	0.04	0.41	0.05	1.30	-	-
Oct	0.02	0.20	0.02	0.09		
Nov	0.03	0.45	0.01	0.23		
Dec	0.02	0.26	0.01	0.13		
4th QTR	0.06	0.91	0.04	0.45	-	-
TOTAL	0.23	2.65	0.22	3.75	0.06	0.37

Comment: Cheques processed manually CDN by BOJ.

Table RDCPMC043

PAYMENT SYSTEM DATA REPORT APRIL 2023



RETAIL PAYMENTS

FOR JANUARY 2021 TO APRIL 2023

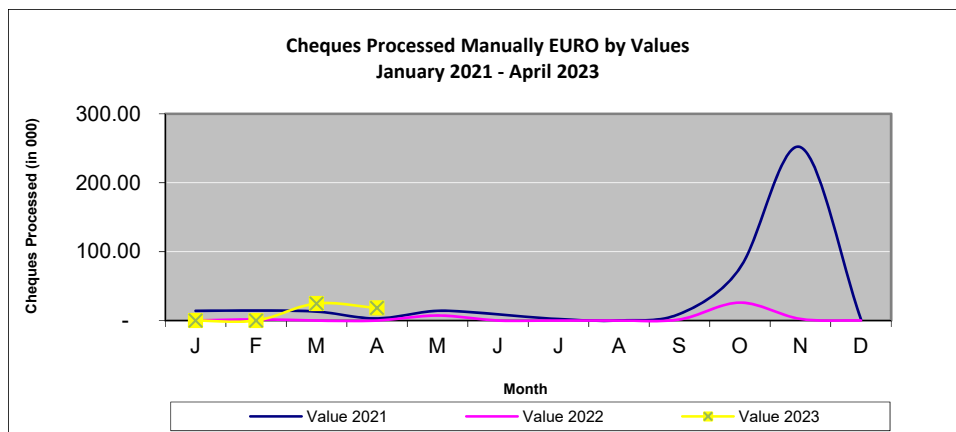
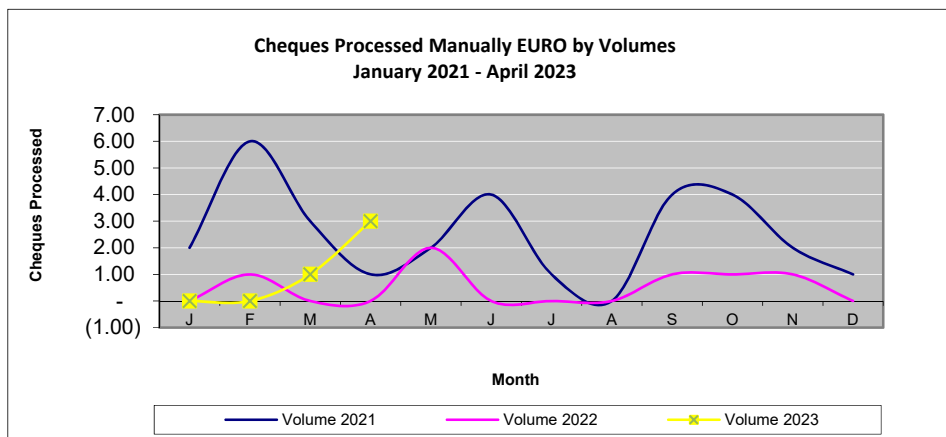
Cheques Processed Manually EURO - Volumes and Values

YEAR	2021		2022		2023	
	Volume	Value (000)	Volume	Value (000)	Volume	Value (000)
Jan	2	14	-	-	-	-
Feb	6	14	1	2	-	-
Mar	3	13	-	-	1	25
1st QTR	11	41	1	2	1	25
Apr	1	3	-	-	3	18
May	2	14	2	7		
Jun	4	9	-	-		
2nd QTR	7	26	2	7	3	18
Jul	1	2	-	-		
Aug	-	-	-	-		
Sep	4	10	1	2		
3rd QTR	5	12	1	2	-	-
Oct	4	76	1	26		
Nov	2	252	1	2		
Dec	1	2	-	-		
4th QTR	7	330	2	28	-	-
TOTAL	30	409	6	39	4	43

Comment: Cheques processed manually EURO by BOJ.

Table RDCPME043

PAYMENT SYSTEM DATA REPORT APRIL 2023



RETAIL PAYMENTS

FOR JANUARY 2021 TO APRIL 2023

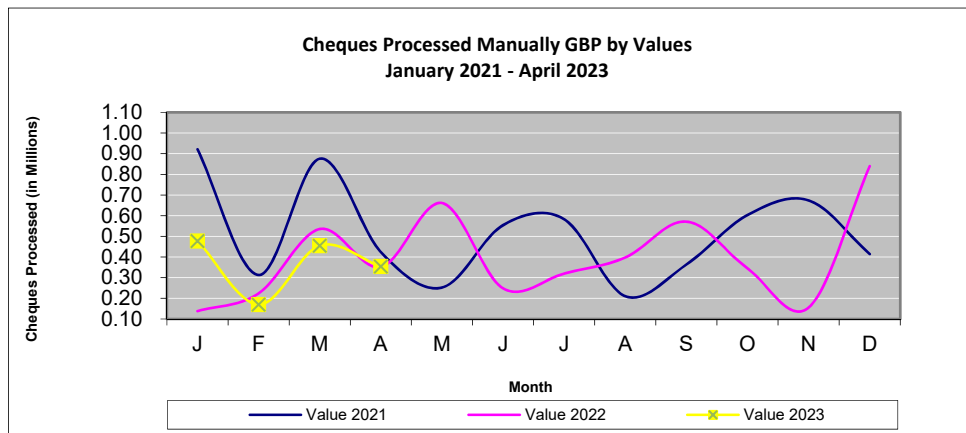
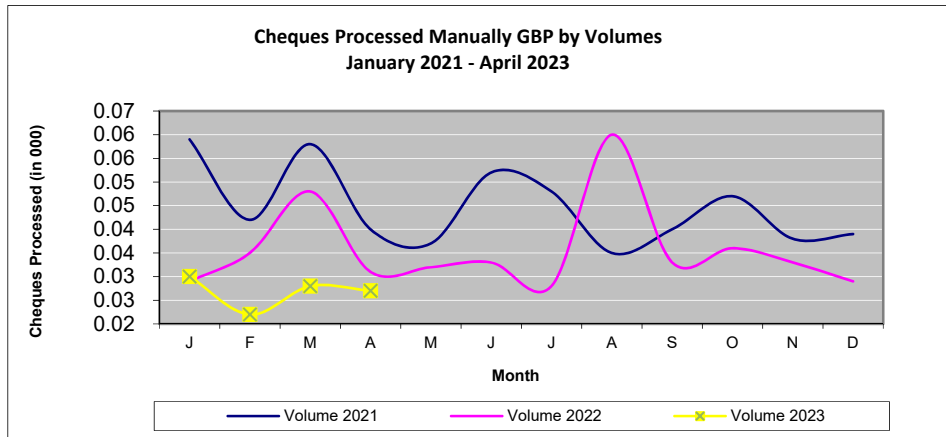
Cheques Processed Manually GBP - Volumes and Values

YEAR	2021		2022		2023	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	0.06	0.92	0.03	0.14	0.03	0.48
Feb	0.04	0.31	0.04	0.22	0.02	0.17
Mar	0.06	0.88	0.05	0.54	0.03	0.46
1st QTR	0.16	2.11	0.11	0.90	0.08	1.10
Apr	0.04	0.42	0.03	0.35	0.03	0.35
May	0.04	0.25	0.03	0.66		
Jun	0.05	0.55	0.03	0.25		
2nd QTR	0.13	1.23	0.10	1.26	0.03	0.35
Jul	0.05	0.58	0.03	0.32		
Aug	0.04	0.21	0.06	0.40		
Sep	0.04	0.36	0.03	0.57		
3rd QTR	0.12	1.16	0.12	1.29	-	-
Oct	0.05	0.60	0.04	0.35		
Nov	0.04	0.67	0.03	0.16		
Dec	0.04	0.41	0.03	0.84		
4th QTR	0.12	1.69	0.10	1.34	-	-
TOTAL	0.54	6.19	0.43	4.79	0.11	1.46

Comment: Cheques processed manually GBP by BOJ.

Table RDCPMG043

PAYMENT SYSTEM DATA REPORT APRIL 2023



RETAIL PAYMENTS

FOR JANUARY 2021 TO APRIL 2023

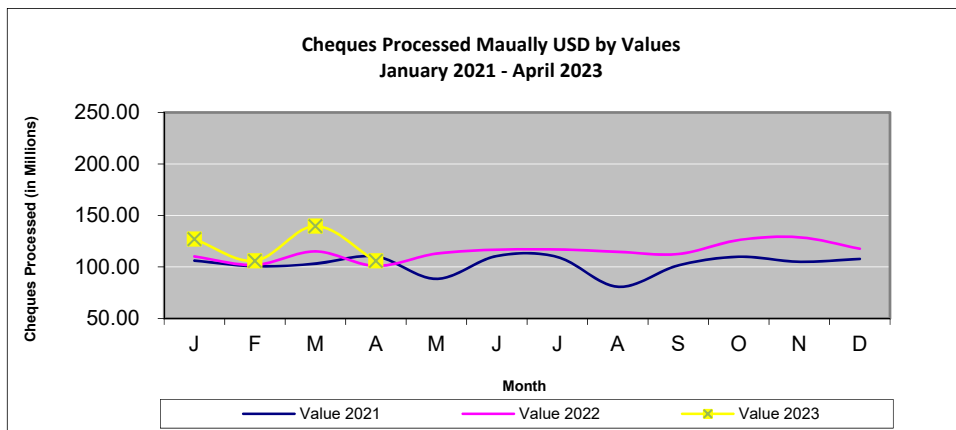
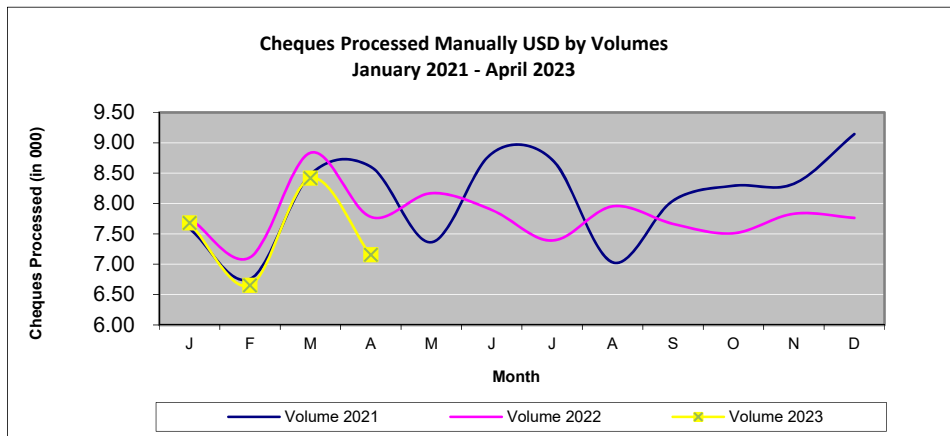
Cheques Processed Manually USD - Volumes and Values

YEAR	2021		2022		2023	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	7.59	106.12	7.75	110.19	7.68	126.99
Feb	6.76	100.70	7.11	101.96	6.65	105.92
Mar	8.48	103.11	8.84	115.08	8.42	139.57
1st QTR	22.82	309.93	23.70	327.23	22.75	372.48
Apr	8.61	110.11	7.78	100.97	7.16	105.83
May	7.36	88.39	8.17	112.94		
Jun	8.83	110.61	7.89	116.67		
2nd QTR	24.79	309.12	23.84	330.59	7.16	105.83
Jul	8.72	109.65	7.39	117.01		
Aug	7.03	80.73	7.95	114.69		
Sep	8.05	101.47	7.67	112.54		
3rd QTR	23.80	291.85	23.01	344.24	-	-
Oct	8.29	109.89	7.51	126.09		
Nov	8.33	104.98	7.83	128.82		
Dec	9.14	107.75	7.76	117.64		
4th QTR	25.76	322.61	23.11	372.55	-	-
TOTAL	97.17	1,233.51	93.66	1,374.60	29.90	478.31

Comment: Cheques processed manually USD by BOJ.

Table RDCPMU043

PAYMENT SYSTEM DATA REPORT APRIL 2023



RETAIL PAYMENTS FOR JANUARY 2021 TO APRIL 2023

JMD Transactions processed at ABM Terminals

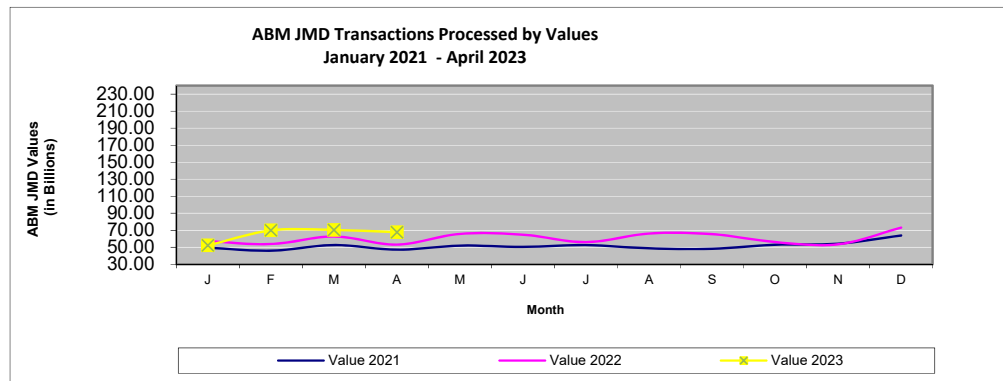
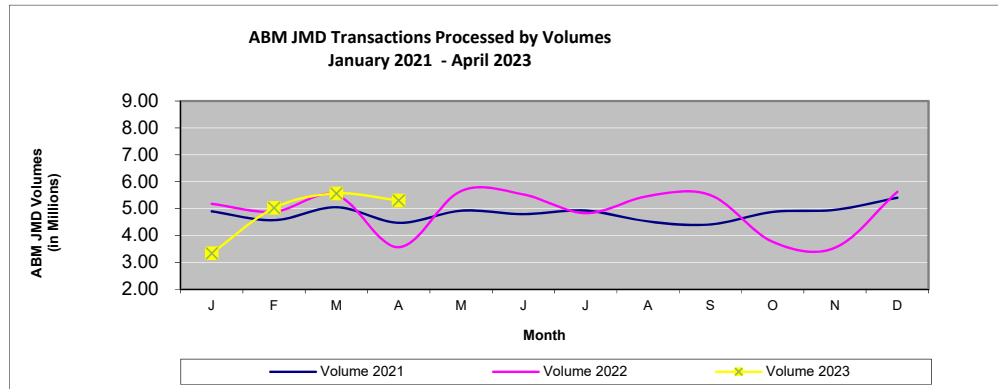
YEAR	2021		2022		2023	
	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)
Jan	4.90	49.57	5.18	57.19	3.34	52.24
Feb	4.57	46.00	4.88	53.79	5.02	69.93
Mar	5.05	52.65	5.50	62.74	5.56	70.43
1st QTR	14.52	148.21	15.57	173.72	13.93	192.60
Apr	4.47	47.23	3.56	53.18	5.30	67.78
May	4.92	51.96	5.65	65.80		
Jun	4.80	50.49	5.53	64.86		
2nd QTR	14.19	149.68	14.74	183.84	5.30	67.78
Jul	4.93	52.66	4.83	56.09		
Aug	4.52	48.77	5.47	66.20		
Sep	4.41	48.33	5.50	65.52		
3rd QTR	13.86	149.76	15.80	187.81	-	-
Oct	4.88	53.05	3.76	56.22		
Nov	4.96	54.24	3.54	53.50		
Dec	5.40	63.91	5.63	73.12		
4th QTR	15.24	171.20	12.94	182.84	-	-
TOTAL	57.81	618.85	59.05	728.21	19.23	260.38

Purpose: This table reflects the Automated Banking Machine JMD transactions processed by Deposit-Taking Institutions.

Comment: Figures for January 2021 through to April 2023 were revised.

Table RDA041

PAYMENT SYSTEM DATA REPORT APRIL 2023



RETAIL PAYMENTS SYSTEM

FOR JANUARY 2021 TO APRIL 2023

USD Transactions processed at ABM Terminals

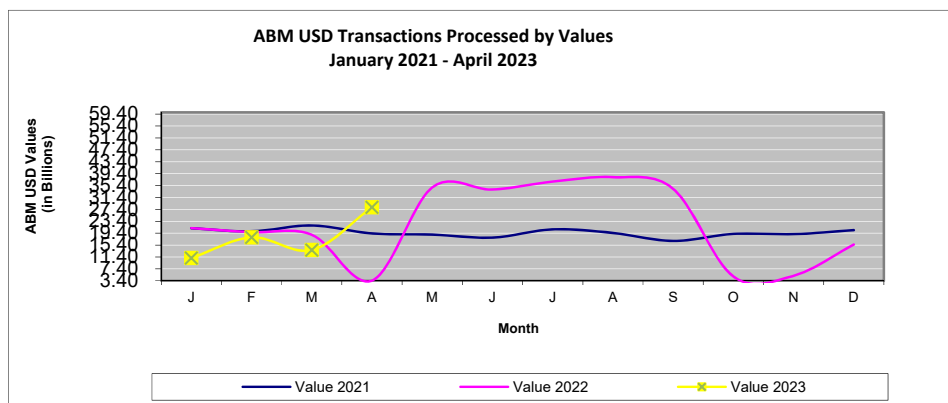
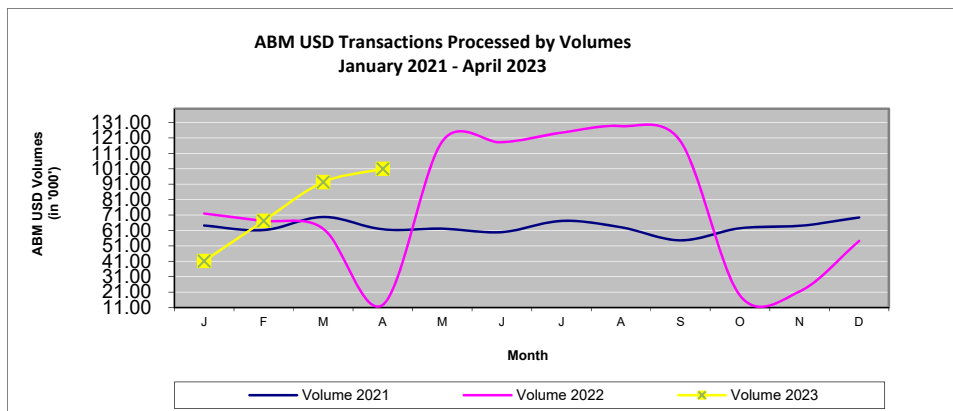
YEAR	2021		2022		2023	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	64.21	21.04	71.97	21.11	41.12	11.03
Feb	61.24	20.02	67.15	19.71	67.26	18.00
Mar	69.77	21.99	62.11	18.87	92.36	13.74
1st QTR	195.22	63.05	201.23	59.69	200.73	42.78
Apr	61.73	19.30	12.76	3.47	100.99	28.07
May	62.17	18.91	118.86	34.76		
Jun	59.93	17.90	118.13	34.05		
2nd QTR	183.82	56.11	249.75	72.27	100.99	28.07
Jul	67.20	20.68	124.43	36.73		
Aug	63.08	19.46	128.73	38.22		
Sep	54.59	16.79	118.91	34.33		
3rd QTR	184.88	56.93	372.06	109.28	-	-
Oct	62.48	19.15	18.73	4.84		
Nov	64.05	19.07	21.40	5.07		
Dec	69.43	20.42	54.18	15.57		
4th QTR	195.96	58.64	94.31	25.48	-	-
TOTAL	759.87	234.73	917.35	266.73	301.71	70.85

Purpose: This table reflects the Automated Banking Machine USD transactions processed by Deposit-Taking Institutions.

Comment: Figures for January 2021 through to April 2023 were revised.

Table RDA042

PAYMENT SYSTEM DATA REPORT APRIL 2023



RETAIL PAYMENTS

FOR JANUARY 2021 TO APRIL 2023

JMD Transactions processed at POS Terminals

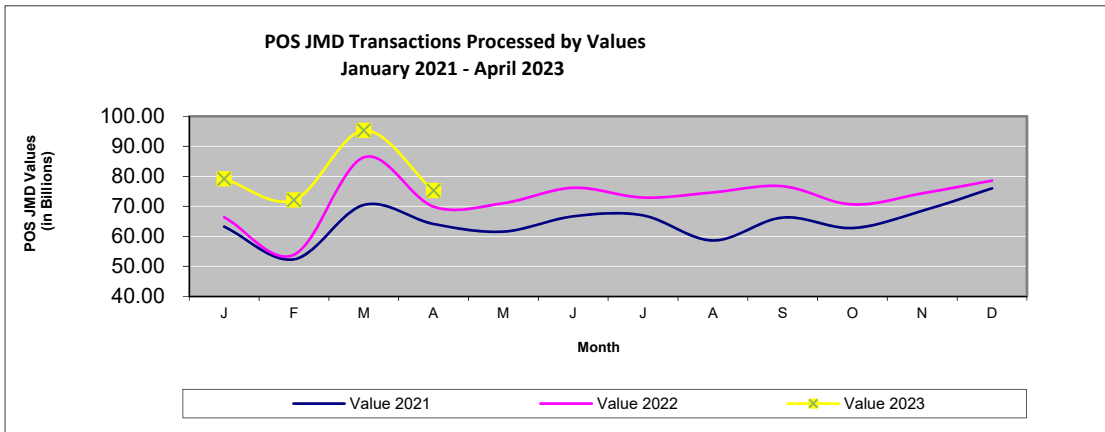
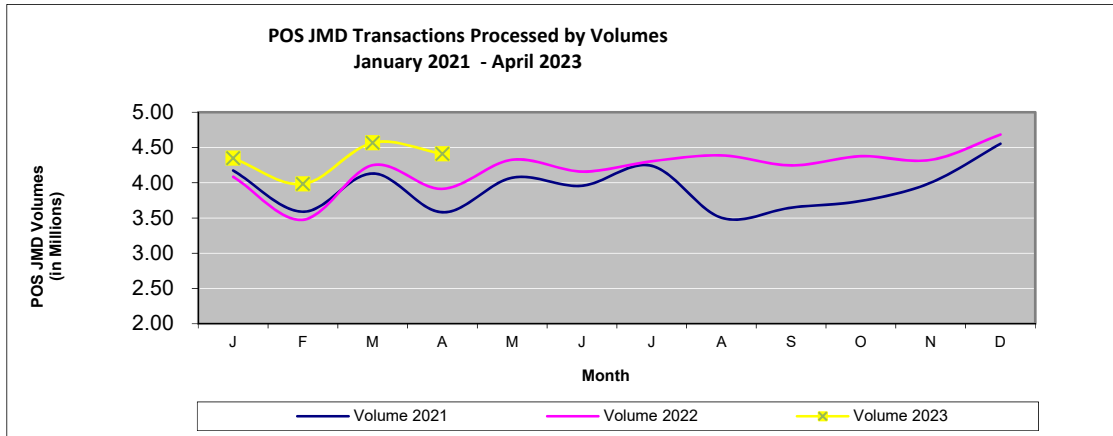
YEAR	2021		2022		2023	
	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)
Jan	4.17	63.22	4.08	66.34	4.35	79.16
Feb	3.59	52.34	3.47	53.85	3.98	72.09
Mar	4.13	70.47	4.25	86.32	4.57	95.28
1st QTR	11.90	186.03	11.81	206.51	12.90	246.54
Apr	3.58	64.12	3.91	69.88	4.41	75.24
May	4.07	61.57	4.33	71.04		
Jun	3.96	66.67	4.16	76.18		
2nd QTR	11.61	192.36	12.40	217.11	4.41	75.24
Jul	4.24	66.99	4.30	72.91		
Aug	3.50	58.61	4.39	74.64		
Sep	3.65	66.28	4.25	76.71		
3rd QTR	11.39	191.88	12.94	224.26	-	-
Oct	3.74	62.76	4.38	70.61		
Nov	4.00	68.49	4.32	74.32		
Dec	4.55	75.98	4.68	78.57		
4th QTR	12.30	207.23	13.38	223.49	-	-
TOTAL	47.19	777.50	50.53	871.37	17.31	321.78

Purpose: This table reflects the Point of Sale JMD transactions processed by Deposit-Taking Institutions.

Comment: Figures for January 2021 through to April 2023 were revised.

Table RDP041

PAYMENT SYSTEM DATA REPORT APRIL 2023



RETAIL PAYMENTS SYSTEM FOR JANUARY 2021 TO APRIL 2023

USD Transactions processed at POS Terminals

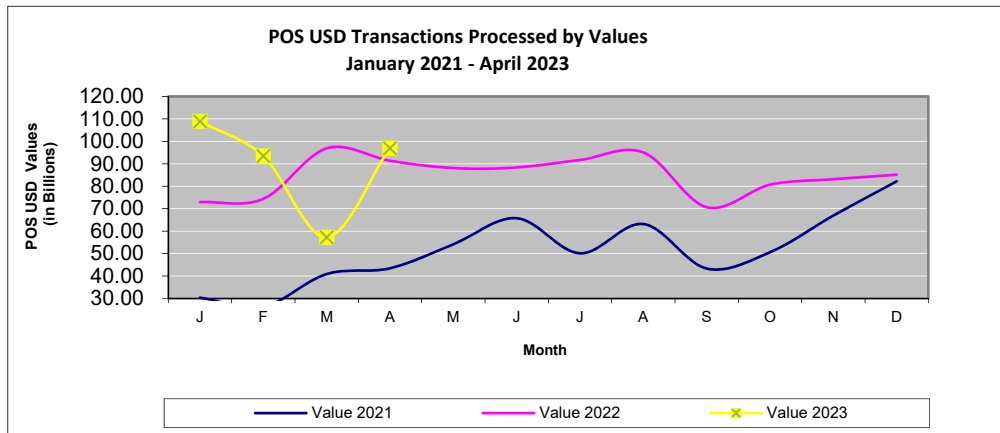
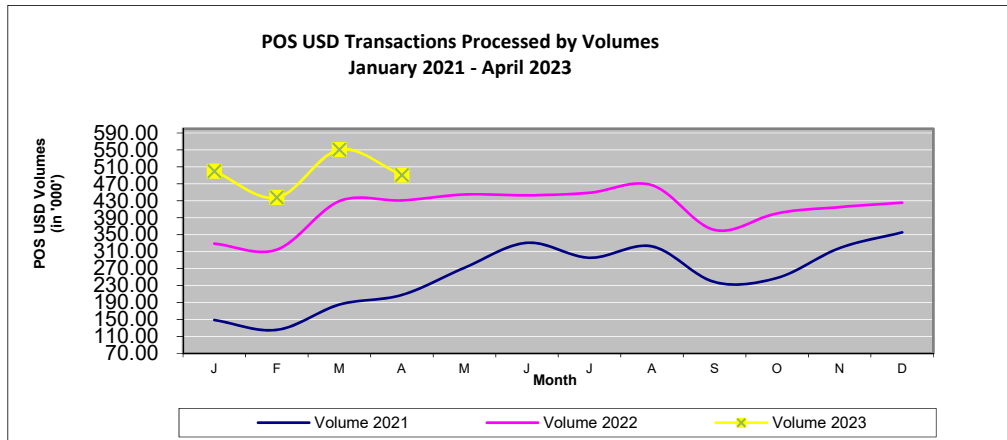
YEAR	2021		2022		2023	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	148.63	30.34	328.92	72.93	499.90	108.86
Feb	125.30	26.43	314.76	74.38	437.62	93.42
Mar	185.04	40.91	429.22	96.92	550.67	57.25
1st QTR	458.96	97.68	1,072.90	244.23	1,488.19	259.53
Apr	207.78	43.46	430.86	91.40	490.60	96.96
May	271.88	54.16	444.92	88.06		
Jun	330.90	65.78	442.96	88.39		
2nd QTR	810.56	163.40	1,318.75	267.84	490.60	96.96
Jul	295.48	50.12	448.87	91.70		
Aug	322.38	63.19	466.86	95.09		
Sep	238.23	43.33	361.06	70.65		
3rd QTR	856.09	156.65	1,276.79	257.45	-	-
Oct	247.91	50.62	400.47	80.67		
Nov	318.45	66.92	415.29	83.13		
Dec	355.40	82.21	425.45	85.14		
4th QTR	921.76	199.74	1,241.20	248.94	-	-
TOTAL	3,047.36	617.47	4,909.64	1,018.46	1,978.79	356.49

Purpose: This table reflects the Point of Sale USD transactions processed by Deposit-Taking Institutions.

Comment: Figures for January 2021 through to April 2023 were revised.

Table RDP042

PAYMENT SYSTEM DATA REPORT APRIL 2023



RETAIL PAYMENTS FOR JANUARY 2021 TO APRIL 2023

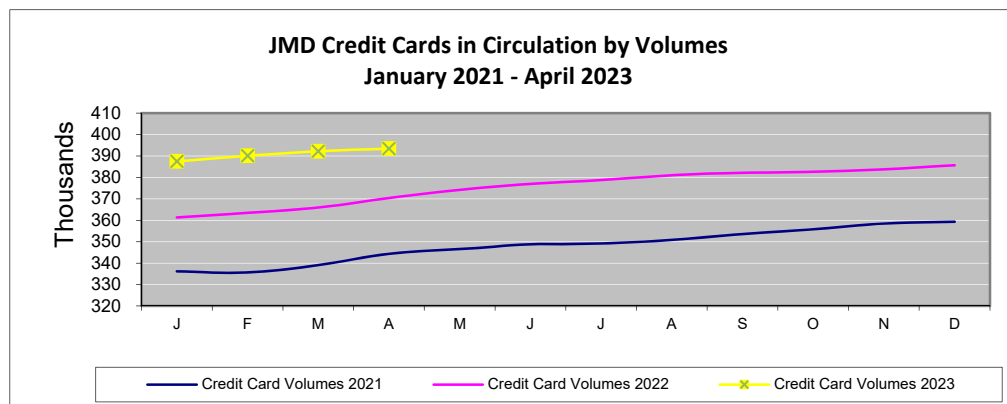
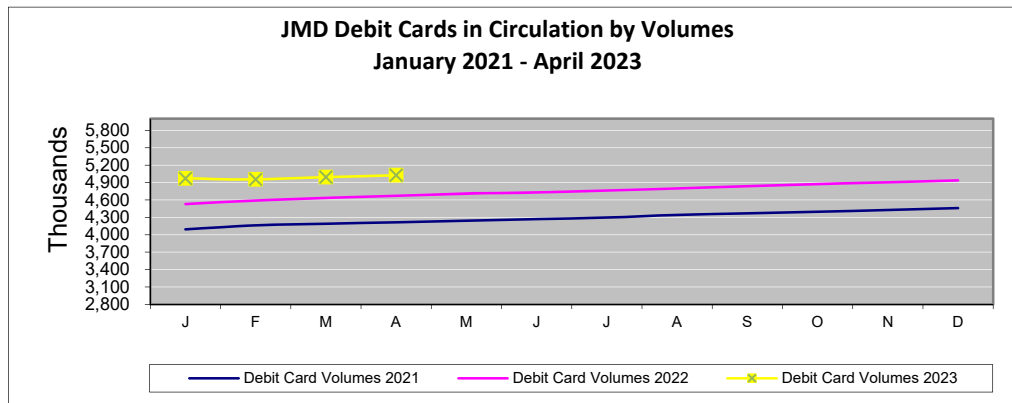
Number of JMD Cards in Circulation

YEAR	2021		2022		2023	
	DEBIT	CREDIT	DEBIT	CREDIT	DEBIT	CREDIT
Jan	4,092,837	336,151	4,528,485	361,286	4,971,704	387,438
Feb	4,161,255	335,598	4,589,095	363,464	4,952,769	390,056
Mar	4,189,745	339,039	4,634,480	365,907	4,992,271	392,201
1st QTR	4,189,745	339,039	4,634,480	365,907	4,992,271	392,201
Apr	4,214,896	344,353	4,669,705	370,374	5,024,578	393,411
May	4,240,851	346,541	4,711,216	374,200		
Jun	4,267,787	348,794	4,725,882	376,945		
2nd QTR	4,267,787	348,794	4,725,882	376,945	5,024,578	393,411
Jul	4,295,094	349,078	4,761,122	378,738		
Aug	4,341,671	350,823	4,799,426	381,000		
Sep	4,368,976	353,573	4,837,367	382,118		
3rd QTR	4,368,976	353,573	4,837,367	382,118	-	-
Oct	4,395,533	355,757	4,869,338	382,579		
Nov	4,425,750	358,459	4,903,663	383,748		
Dec	4,458,205	359,295	4,934,592	385,655		
4th QTR	4,458,205	359,295	4,934,592	385,655	-	-

Purpose: This table reflects the JMD cards in circulation reported by Deposit-Taking Institutions.

Table RDCIC041

PAYMENT SYSTEM DATA REPORT APRIL 2023



RETAIL PAYMENTS FOR JANUARY 2021 TO APRIL 2023

Number of USD Cards in Circulation

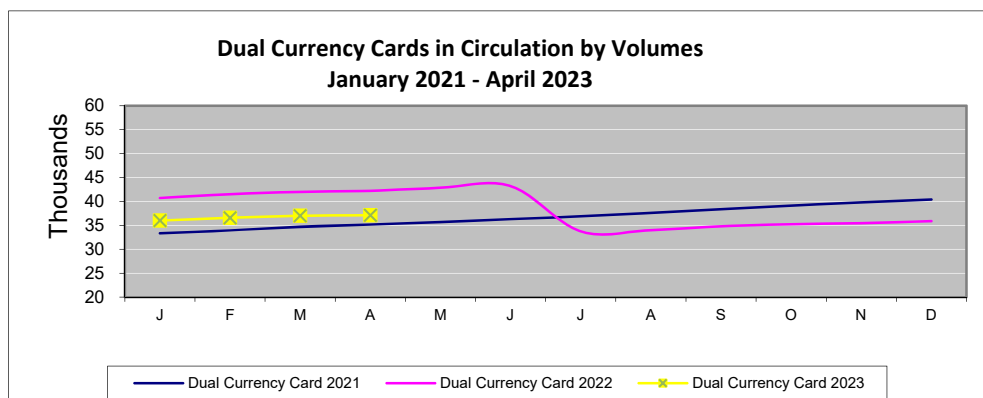
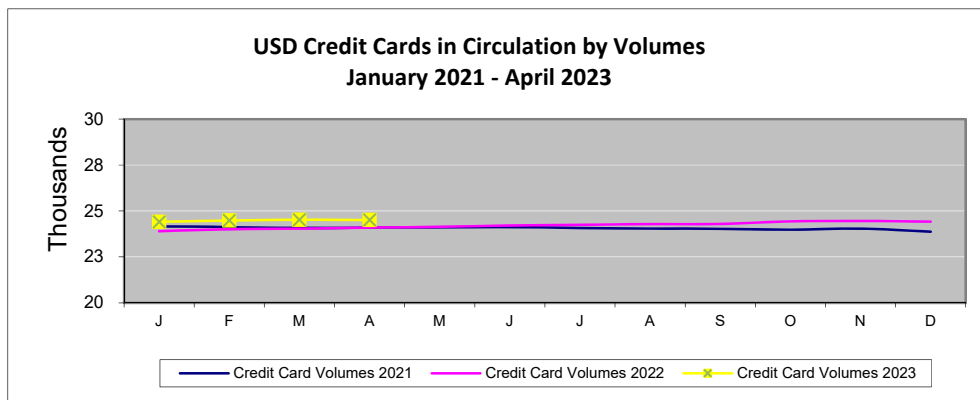
YEAR	2021		2022		2023	
	CREDIT	DUAL CURRENCY	CREDIT	DUAL CURRENCY	CREDIT	DUAL CURRENCY
Jan	24,163	33,359	23,903	40,722	24,413	36,011
Feb	24,137	33,939	24,010	41,518	24,485	36,586
Mar	24,069	34,713	24,042	42,008	24,524	37,004
1st QTR	24,069	34,713	24,042	42,008	24,524	37,004
Apr	24,104	35,167	24,100	42,214	24,512	37,129
May	24,112	35,704	24,140	42,856		
Jun	24,127	36,313	24,213	43,211		
2nd QTR	24,127	36,313	24,213	43,211	24,512	37,129
Jul	24,077	36,904	24,249	33,746		
Aug	24,043	37,587	24,288	34,014		
Sep	24,032	38,406	24,296	34,804		
3rd QTR	24,032	38,406	24,296	34,804	-	-
Oct	23,982	39,115	24,437	35,263		
Nov	24,043	39,799	24,459	35,465		
Dec	23,874	40,408	24,424	35,887		
4th QTR	23,874	40,408	24,424	35,887	-	-

Purpose: This table reflects the USD cards in circulation reported by Deposit-Taking Institutions.

Comment:

Table RDCIC042

PAYMENT SYSTEM DATA REPORT APRIL 2023



RETAIL PAYMENTS FOR JANUARY 2021 TO APRIL 2023

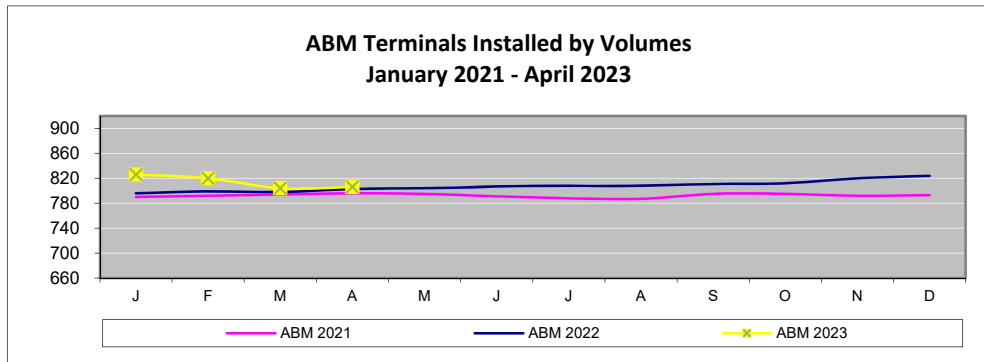
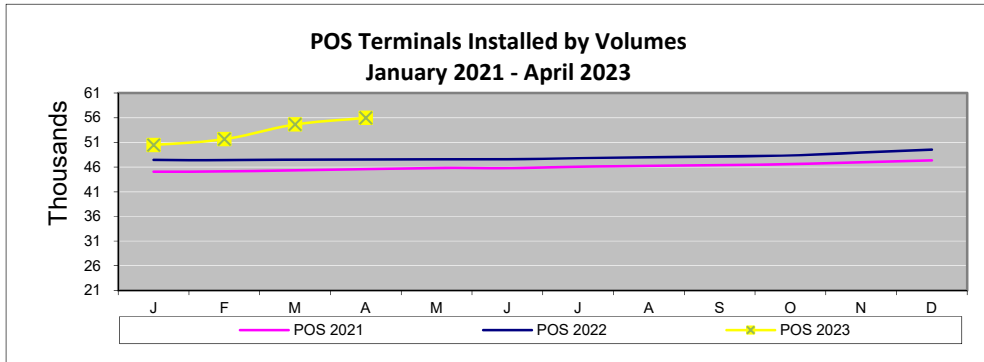
ABM & POS Terminals Installed - Commercial Banks

YEAR	2021		2022		2023	
	POS	ABM	POS	ABM	POS	ABM
Jan	45,068	790	47,448	796	50,455	826
Feb	45,105	792	47,386	799	51,647	820
Mar	45,378	794	47,515	798	54,628	804
1st QTR	45,378	794	47,515	798	54,628	804
Apr	45,539	796	47,519	803	55,963	806
May	45,834	795	47,581	804		
Jun	45,785	791	47,581	807		
2nd QTR	45,785	791	47,581	807	55,963	806
Jul	46,072	788	47,778	808		
Aug	46,242	787	47,990	808		
Sep	46,395	795	48,180	811		
3rd QTR	46,395	795	48,180	811	-	-
Oct	46,585	795	48,325	812		
Nov	46,973	792	48,951	820		
Dec	47,366	793	49,532	824		
4th QTR	47,366	793	49,532	824	-	-

Purpose: This table reflects the terminals installed by Deposit-Taking Institutions.

Table RDTI041

PAYMENT SYSTEM DATA REPORT APRIL 2023



RETAIL PAYMENTS
FOR JANUARY 2021 TO APRIL 2023
Electronic Transactions Processed - Volumes & Values (JMD)

YEAR	2021					2022					2023				
	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	7,330	2,027	224	520	10,101	7,173	2,935	682	703	11,493	4,930	3,595	831	995	10,351
Feb	6,542	1,878	423	468	9,311	6,470	2,755	723	650	10,598	6,253	3,498	438	968	11,157
Mar	7,352	2,158	514	605	10,630	7,361	3,263	928	778	12,331	7,068	3,909	357	1,188	12,522
1st QTR	21,224	6,062	1,161	1,594	30,042	21,003	8,954	2,333	2,131	34,421	18,251	11,002	1,626	3,151	34,030
Apr	6,442	1,912	384	568	9,306	5,299	2,983	766	711	9,759	6,806	3,636	310	1,085	11,837
May	7,150	2,234	442	604	10,429	7,414	3,335	918	955	12,622					-
Jun	6,729	2,338	420	600	10,088	7,240	3,265	1,058	838	12,402					-
2nd QTR	20,321	6,484	1,245	1,772	29,823	19,953	9,584	2,742	2,504	34,783	6,806	3,636	310	1,085	11,837
Jul	6,995	2,489	548	610	10,641	7,005	2,938	1,156	880	11,979					-
Aug	6,527	2,235	660	621	10,043	7,176	3,503	1,138	915	12,731					-
Sep	6,542	2,259	713	656	10,169	7,147	3,392	1,175	967	12,681					-
3rd QTR	20,064	6,983	1,920	1,887	30,854	21,327	9,833	3,469	2,762	37,391	-	-	-	-	-
Oct	6,867	2,487	573	641	10,567	5,376	3,595	1,004	993	10,967					-
Nov	7,004	2,754	598	661	11,016	5,046	3,599	841	1,017	10,502					-
Dec	7,692	3,119	624	718	12,154	7,288	3,832	973	1,055	13,149					-
4th QTR	21,562	8,360	1,795	2,020	33,737	17,710	11,025	2,818	3,066	34,618	-	-	-	-	-
TOTAL	83,172	27,889	6,121	7,273	124,455	79,993	39,397	11,362	10,462	141,214	25,057	14,639	1,936	4,236	45,867

YEAR	2021					2022					2023				
	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	127.25	51.67	23.13	24.40	226.45	151.39	64.34	27.91	33.74	277.39	163.47	81.64	10.02	41.10	296.23
Feb	119.98	43.71	22.46	23.60	209.76	141.25	63.23	27.11	33.58	265.16	173.97	77.61	6.36	41.03	298.96
Mar	156.87	59.80	24.46	35.65	276.78	169.89	86.24	36.36	45.97	338.45	194.99	100.50	6.46	54.09	356.04
1st QTR	404.10	155.18	70.06	83.65	712.99	462.53	213.81	91.38	113.29	881.01	532.43	259.76	22.84	136.21	951.23
Apr	124.36	55.41	22.02	26.07	227.87	143.31	72.76	30.60	37.13	283.80	162.84	96.04	6.18	42.88	307.94
May	133.30	52.10	22.09	28.78	236.28	163.35	71.15	34.53	46.90	315.93					-
Jun	150.02	59.09	24.55	30.03	263.69	189.44	76.85	35.67	40.21	342.18					-
2nd QTR	407.67	166.61	68.66	84.88	727.83	496.10	220.76	100.80	124.24	941.91	162.84	96.04	6.18	42.88	307.94
Jul	141.35	58.95	24.77	28.36	253.42	170.42	67.67	34.10	38.97	311.17					-
Aug	131.26	53.55	24.64	29.85	239.30	178.98	76.19	11.54	41.15	307.86					-
Sep	161.84	59.56	27.07	32.81	281.28	174.93	78.54	12.82	41.88	308.17					-
3rd QTR	434.45	172.06	76.47	91.01	774.00	524.33	222.40	58.46	122.01	927.19	-	-	-	-	-
Oct	150.91	58.37	24.65	32.46	266.39	146.67	73.36	11.02	39.95	271.01					-
Nov	167.49	64.30	27.30	36.15	295.25	168.56	77.00	9.43	41.13	296.12					-
Dec	182.39	72.01	29.96	37.42	321.78	191.27	81.84	11.08	43.22	327.41					-
4th QTR	500.79	194.69	81.91	106.03	883.42	506.51	232.19	31.54	124.30	894.54	-	-	-	-	-
TOTAL	1,747.02	688.54	297.10	365.58	3,098.24	1,989.47	889.16	282.17	483.84	3,644.64	695.27	355.80	29.02	179.09	1,259.17

Purpose: This table reflects the electronic transactions processed in categories (JMD) reported by Deposit-Taking Institutions for period 2021 to 2023.

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

Table RDET041

PAYMENT SYSTEM DATA REPORT APRIL 2023

RETAIL PAYMENTS
FOR JANUARY 2021 TO APRIL 2023
Electronic Transactions Processed - Volumes & Values (USD)

YEAR	2021				2022				2023			
	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	57	157	15	229	66	336	11	413	37	505	11	553
Feb	55	132	12	199	62	328	22	412	63	443	30	536
Mar	62	193	17	273	57	436	27	520	88	556	37	681
1st QTR	174	482	44	701	184	1,100	60	1,344	188	1,505	77	1,770
Apr	55	215	17	287	9	435	26	470	96	497	33	626
May	56	279	18	353	114	451	40	605				-
Jun	53	339	18	410	113	450	21	583				-
2nd QTR	164	833	53	1,050	235	1,336	87	1,659	96	497	33	626
Jul	59	305	18	382	76	129	21	226				-
Aug	57	330	19	406	43	474	23	539				-
Sep	50	244	18	312	115	366	26	507				-
3rd QTR	166	878	55	1,099	233	969	70	1,272	-	-	-	-
Oct	58	254	18	330	16	405	29	449				-
Nov	58	325	20	403	17	421	31	470				-
Dec	63	363	24	450	50	431	30	510				-
4th QTR	179	942	62	1,183	83	1,256	90	1,429	-	-	-	-
TOTAL	683	3,135	214	4,033	736	4,662	307	5,704	284	2,002	110	2,396

YEAR	2021				2022				2023			
	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	18.71	33.17	18.39	70.27	19.81	75.15	14.70	109.66	10.57	110.87	20.15	141.59
Feb	17.76	28.70	10.02	56.47	17.64	77.63	16.02	111.29	17.63	95.44	16.45	129.51
Mar	19.93	43.63	14.73	78.29	18.01	99.14	18.63	135.77	25.44	113.93	19.93	159.30
1st QTR	56.40	105.49	43.14	205.03	55.46	251.92	49.34	356.72	53.63	320.24	56.53	430.40
Apr	17.64	45.69	14.32	77.65	2.94	93.06	19.31	115.31	27.55	99.01	18.32	144.89
May	17.41	56.37	12.36	86.14	34.21	89.92	20.45	144.59				-
Jun	16.65	68.08	15.62	100.35	33.21	90.57	15.71	139.48				-
2nd QTR	51.70	170.13	42.30	264.13	70.37	273.55	55.47	399.39	27.55	99.01	18.32	144.89
Jul	18.95	52.83	13.22	84.99	22.68	46.00	18.81	87.49				-
Aug	18.09	65.41	15.26	98.77	37.71	97.44	20.50	155.65				-
Sep	15.57	45.20	15.77	76.54	33.90	72.47	20.70	127.06				-
3rd QTR	52.61	163.44	44.26	260.30	94.28	215.92	60.01	370.20	-	-	-	-
Oct	17.95	52.57	13.40	83.92	4.55	82.44	19.22	106.21				-
Nov	17.74	69.23	13.52	100.50	4.76	85.07	20.44	110.27				-
Dec	19.31	84.62	15.92	119.84	15.19	87.04	19.23	121.47				-
4th QTR	55.00	206.42	42.85	304.26	24.49	254.55	58.90	337.94	-	-	-	-
TOTAL	215.70	645.48	172.54	1,033.73	244.60	995.93	223.72	1,464.26	81.19	419.25	74.85	575.29

Purpose: This table reflects the electronic transactions processed in categories (USD) by Deposit-Taking Institutions for period 2021 to 2023.

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

Table RDET042

PAYMENT SYSTEM DATA REPORT APRIL 2023

JAMCLEAR-CSD®
DEFINITION OF ACTIVITY CATEGORIES

CATEGORY	DEFINITION
PRIMARY ISSUE	Initial offer of securities issued to Banks and Primary dealers by BOJ and GOJ
REPOS	Repurchase/Reverse repurchase transactions with both cash and non-cash options cleared and settled in the JamClear®-Systems. For all Repo transactions, the legal title of securities ownership is transferred until the maturity date of the agreement, when the ownership of the securities 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 and maturity payments to which investors are entitled, which are paid in JamClear®-RTGS on the due date.

Retail Payment Activities

CATEGORY	DEFINITION
ABM Transactions	The term Automated Banking Machine ("ABM") means an electromechanical device that permits authorised users, typically using machine-readable plastic cards, to withdraw cash from their accounts and/or access other services, such as balance enquiries, transfer of funds or acceptance of deposits. In this bulletin, the transactional data reported is the summation of the volume and value of all cash withdrawals at ABMs, in which debit and credit cards were used.
POS Transactions	A point-of-sale ("POS") terminal is a hardware system for processing card payments at merchant locations. For the purposes of this bulletin, the transactional data reported is the sum of all POS payment transactions using debit and credit cards.
Debit Card Transactions	A debit card enables its holder to make digital payments and/or withdraw cash and have these transactions directly and immediately charged to their accounts at a deposit-taking institution (DTI). For the purposes of this bulletin, debit card transactions reflect digital payments done where the debit card is present, digital payments where the debit card is not present; over the counter transactions in bank branches where the debit card is used, and cash withdrawals at the ABMs via debit cards.
Credit Card Transactions	A credit card is a payment instrument that provides a revolving line of credit to cardholders, which enables cardholders to make digital payments and pay these balances over time. For the purposes of this bulletin, the credit card transactional data reported covers payments made by credit cards to transact business online, at point of sale machines, and at ABMs.
Automated Clearing House (ACH)	The ACH is a systemically important retail payment system that facilitates the clearing and settlement of cheques, direct debits and credits on a deferred net settlement basis. The ACH infrastructure is owned and operated by Automated Payments Limited (APL), with the operations being executed by J.E.T.S. Limited.
Automated Clearing House (ACH) Direct Debits	A Direct Debit is an electronic withdrawal, processed through the ACH. This bulletin reports on direct debits from the payer's bank account that are cleared through the ACH.
Automated Clearing House (ACH) Direct Credit	Direct Credit is an electronic deposit, processed through the ACH. For the purpose of this bulletin, a direct credit is initiated when the funds are electronically deposited into the receiving party's bank account. Example: direct deposit of payroll.
Automated Clearing House (ACH) Return Item	A credit or debit entry initiated by a Receiving Depository Financial Institution (RDFI) or the ACH Operator that returns a previously originated credit or debit entry to the Originating Depository Financial Institution (ODFI) within the time frames established by the Automated Clearing House Rules.
Dual Currency Card	A card linked to JMD and another currency that enables cardholders to make purchases and/or withdraw cash and have these transactions directly and immediately charged to their account at a licensed deposit-taking institution. For the purpose of this bulletin, dual currency card is the summation of total dual currency debit cards and total dual currency credit cards in circulation.
Other Electronic Transactions	Refer to any other retail payment transaction completed using a digital payment instrument other than a debit or credit card via the internet or over-the-counter. This is the summation of internet, e-commerce and Point of Sale Mobile Top-Up transactions.