

PAYMENT SYSTEM OVERSIGHT



PAYMENT SYSTEM DATA BULLETIN JANUARY 2023

PAYMENT SYSTEM
DEPARTMENT

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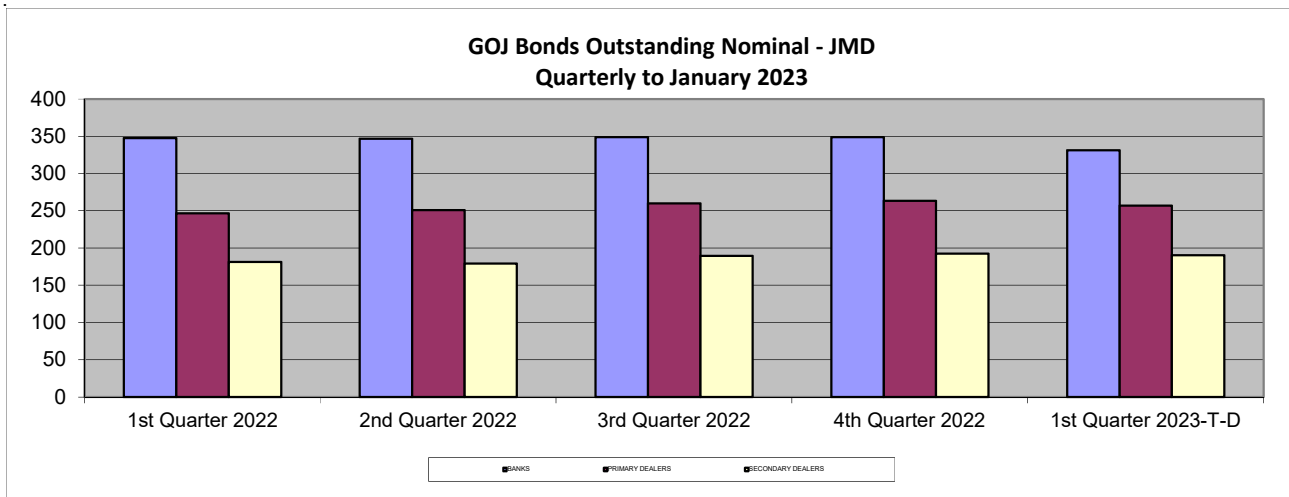
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JAMCLEAR®- CSD Government of Jamaica Bonds Statement of Outstanding Nominal - JMD (BN) Quarterly - 1st Quarter 2022 to 1st Quarter 2023-T-D					
PARTICIPANT	1st Quarter 2022	2nd Quarter 2022	3rd Quarter 2022	4th Quarter 2022	1st Quarter 2023-T-D
BANKS	348	347	349	349	331
PRIMARY DEALERS	247	251	260	264	257
SECONDARY DEALERS	182	179	190	193	191
Total	776	777	799	805	779

Table CON011

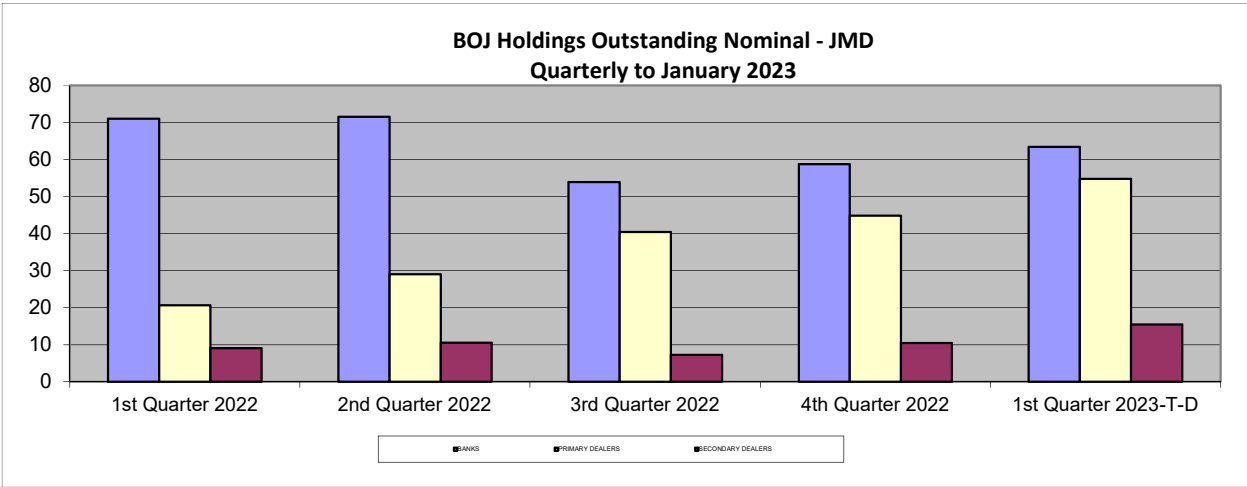
Comment: This table reflects total outstanding nominal for prior quarters and the reporting quarter. The total nominal value does not include CPI - Bond capitalization. Only securities dematerialized are recorded in JamClear®- CSD all other debt is recorded externally.
 PAYMENT SYSTEM DATA REPORT JANUARY 2023



JAMCLEAR®- CSD Bank of Jamaica Open Market Instruments - JMD (BN) Statement of Outstanding Nominal Quarterly - 1st Quarter 2022 to 1st Quarter 2023-T-D					
PARTICIPANT	1st Quarter 2022	2nd Quarter 2022	3rd Quarter 2022	4th Quarter 2022	1st Quarter 2023-T-D
BANKS	71	72	54	59	63
PRIMARY DEALERS	21	29	40	45	55
SECONDARY DEALERS	9	11	7	11	15
Total	101	111	102	114	134

Table CON012

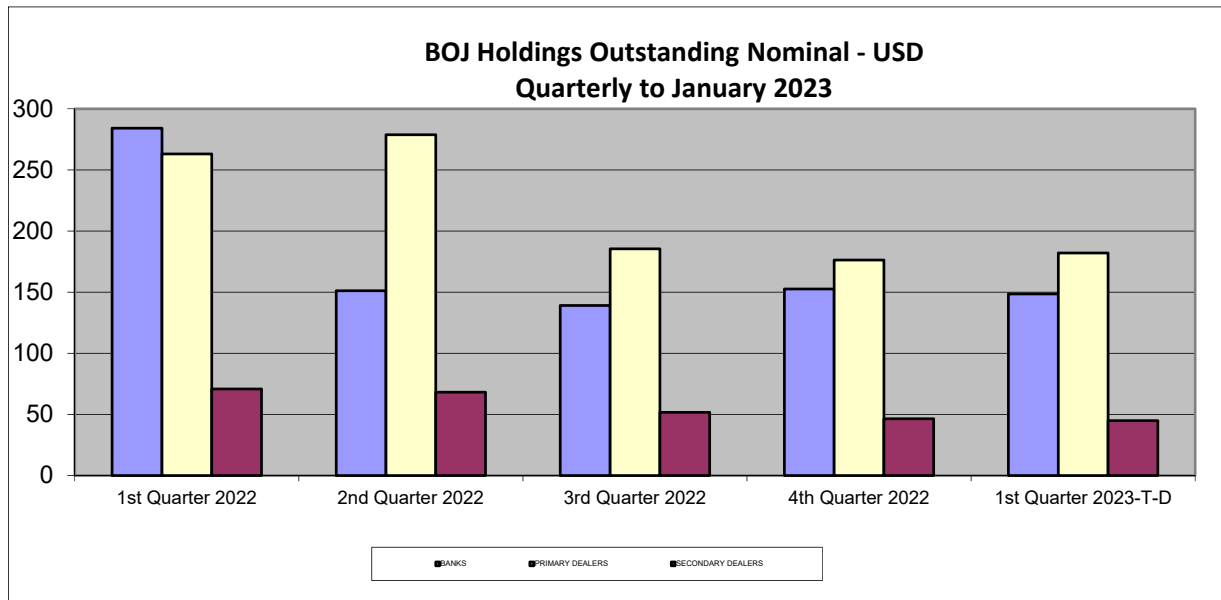
Comment: This table reflects total outstanding nominal for prior quarters and the current quarter. The outstanding nominal does not include cancelled initial placements. Only securities dematerialized are recorded in JamClear ®- CSD.
 PAYMENT SYSTEM DATA REPORT JANUARY 2023



JAMCLEAR® - CSD					
Bank of Jamaica Open Market Instruments - USD (MN)					
Statement of Outstanding Nominal					
Quarterly - 1st Quarter 2022 to 1st Quarter 2023-T-D					
PARTICIPANT	1st Quarter 2022	2nd Quarter 2022	3rd Quarter 2022	4th Quarter 2022	1st Quarter 2023-T-D
BANKS	284	151	139	153	149
PRIMARY DEALERS	263	279	185	176	182
SECONDARY DEALERS	71	68	52	47	45
Total	618	498	376	375	375

Table CON013

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 JANUARY 2023

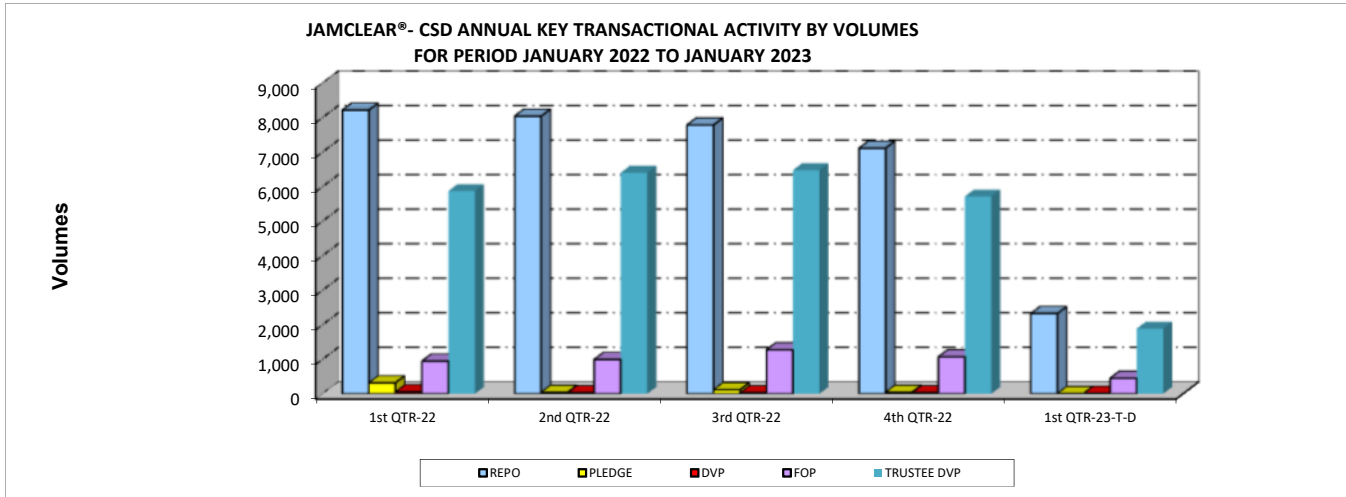


JAMCLEAR®- CSD														
ANNUAL KEY TRANSACTIONAL ACTIVITY BY VOLUMES														
FOR PERIOD JANUARY 2022 TO JANUARY 2023														
TRANSACTION TYPE	Repo's		Pledge		Trustee DVP		Purchase & Sale		Free of Payment		TOTALS		% OF TOTAL TRANSACTIONS	
	2022	2023	2022	2023	2022	2023	2022	2023	2022	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%	100.00%
Feb	2,394		33		1,839		9		324		4,599	-	7.59%	0.00%
Mar	3,001		160		1,985		24		361		5,531	-	9.13%	0.00%
1st QTR	8,215	2,324	319	9	5,870	1,886	56	13	946	453	15,406	4,685	25.43%	100.00%
Apr	2,784		35		1,900		5		368		5,092	-	8.41%	0.00%
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	-	45	-	6,402	-	32	-	993	-	15,512	-	25.61%	0.00%
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	2,324	527	9	24,461	1,886	146	13	4,284	453	60,571.00	4,685	100.00%	100.00%
% of GRAND TOTAL	51%	50%	1%	0%	40%	40%	0%	0%	7%	10%	60%	60%		

Table CYSU01

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

PAYMENT SYSTEM DATA REPORT JANUARY 2023



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

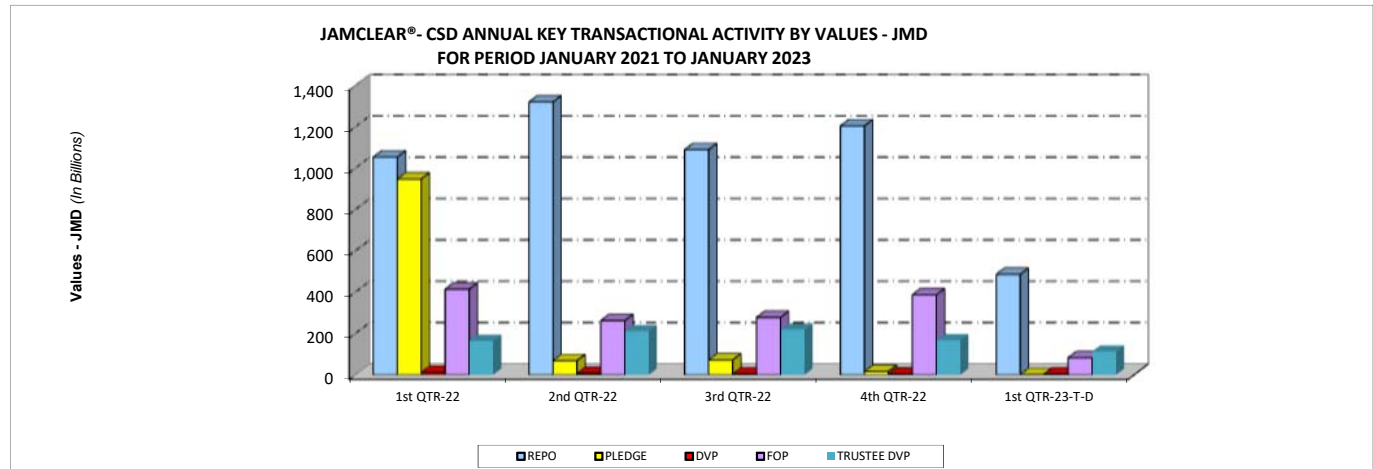
Transaction values are in Billions

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	2021	2022
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%	100.00%
Feb	338.50		38.50		57.13		2.57		144.44		581	-	7.36%	0.00%
Mar	413.30		408.93		53.90		3.55		158.71		1,038	-	13.15%	0.00%
1st QTR	1,053.31	486.07	947.36	1.04	163.66	112.68	11.93	3.95	414.35	82.81	2,591	687	32.80%	100.00%
Apr	453.02		67.14		60.96		1.25		108.80		691	-	8.75%	0.00%
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	-	68.29	-	210.88	-	6.56	-	262.22	-	1,868	-	23.65%	0.00%
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	486.07	1,103.49	1.04	760.86	112.68	26.28	3.95	1,341.25	82.81	7,899	687	100.00%	100.00%
% of GRAND TOTAL	59%	71%	14%	0%	0%	16%	0%	1%	17%	12%	90%	84%		

Table CYSU011

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

PAYMENT SYSTEM DATA REPORT JANUARY 2023



JAMCLEAR®- CSD

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

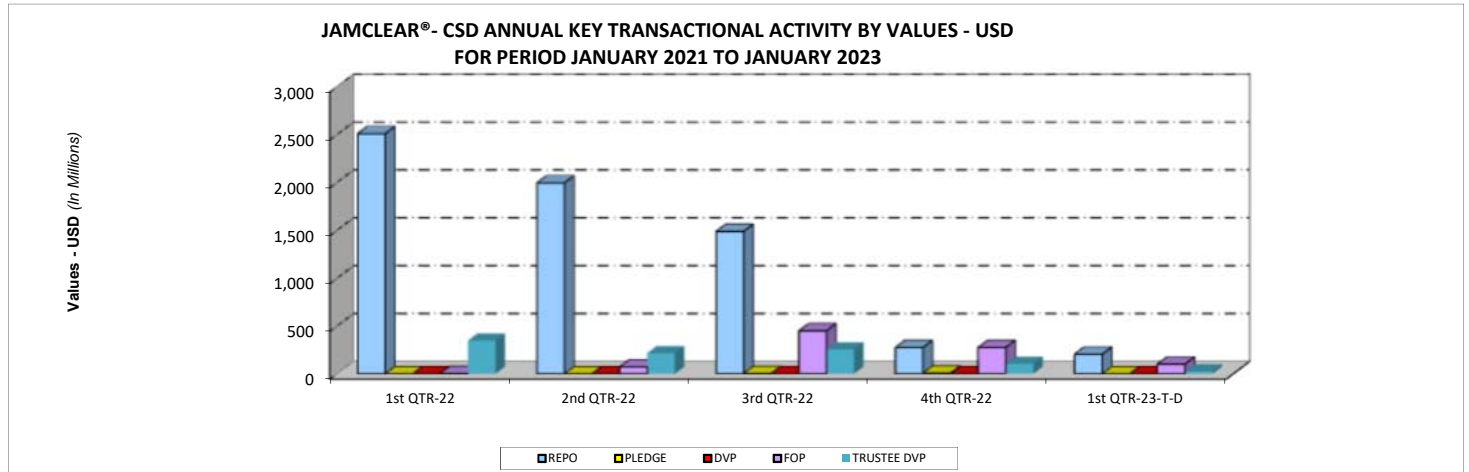
Transaction values are in Millions

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	2021	2022	2021	2022
Jan	917.87	205.29	-	-	146.20	24.70	-	-	3.21	102.01	1,067.28	332.01	13.34%	100.00%
Feb	776.91		-		118.84		-		0.96		896.71	-	11.21%	0.00%
Mar	814.51		-		82.80		-		0.29		897.60	-	11.22%	0.00%
1st QTR	2,509.29	205.29	-	-	347.84	24.70	-	-	4.46	102.01	2,861.59	332.01	35.76%	100.00%
Apr	591.06		-		68.20		-		0.09		659.35	-	8.24%	0.00%
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	-	-	-	215.51	-	-	-	71.96	-	2,282.05	-	28.52%	0.00%
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	205	10	-	924	25	-	-	801	102	8,002.23	332.01	100.00%	100.00%
% of GRAND TOTAL	78%	62%	0%	0%	0%	7%	0%	0%	10%	31%	88%	93%		

Table CYSU012

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

PAYMENT SYSTEM DATA REPORT JANUARY 2023

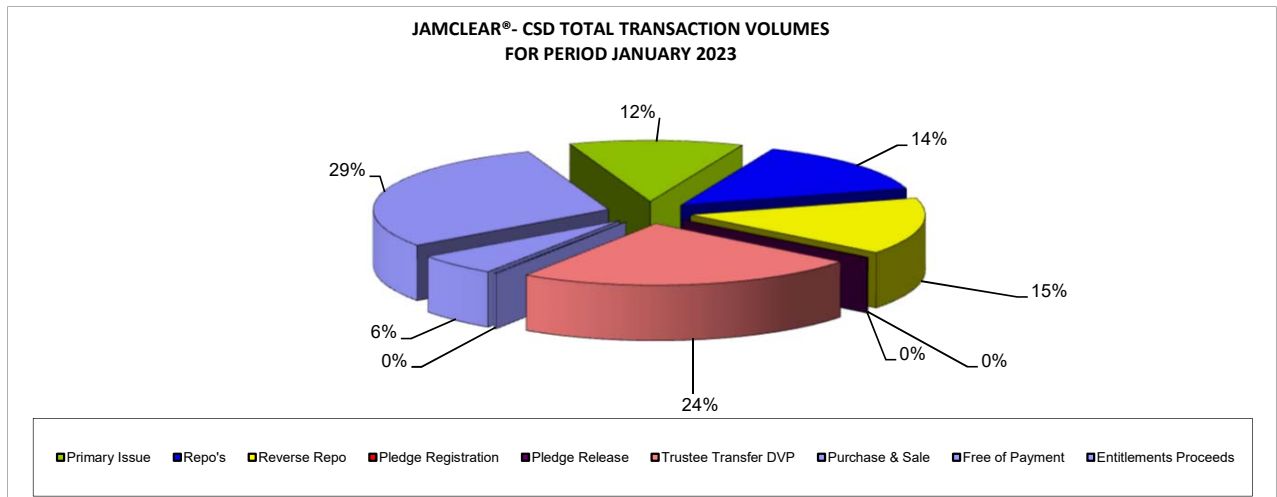


JAMCLEAR®- CSD											
TRANSACTION VOLUMES											
FOR PERIOD JANUARY 2023											
	Primary Issue	Repo's	Reverse Repo	Pledge Registration	Pledge Release	Trustee Transfer DVP	Purchase & Sale	Free of Payment	Entitlements Proceeds	TOTALS	
TRANSACTION TYPE	2023										2023
Jan	957	1,131	1,193	3	6	1,886	13	453	2,345	7,987	
Feb										-	
Mar										-	
1st QTR	957	1,131	1,193	3	6	1,886	13	453	2,345	7,987	
Apr										-	
May										-	
Jun										-	
2nd QTR	0	0	0	0	0	0	0	0	0	-	
Jul										-	
Aug										-	
Sep										-	
3rd QTR	-	-	-	-	-	-	-	-	-	-	
Oct										-	
Nov										-	
Dec										-	
4th QTR	-	-	-	-	-	-	-	-	-	-	
GRAND TOTAL	957	1,131	1,193	3	6	1,886	13	453	2,345	7,987	
% OF GRAND TOTAL	11.98%	14.16%	14.94%	0.04%	0.08%	23.61%	0.16%	5.67%	29.36%	100.00%	

Table CSU01

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

PAYMENT SYSTEM DATA REPORT JANUARY 2023



JAMCLEAR®- CSD
TRANSACTION VALUES - JMD
FOR PERIOD JANUARY 2023

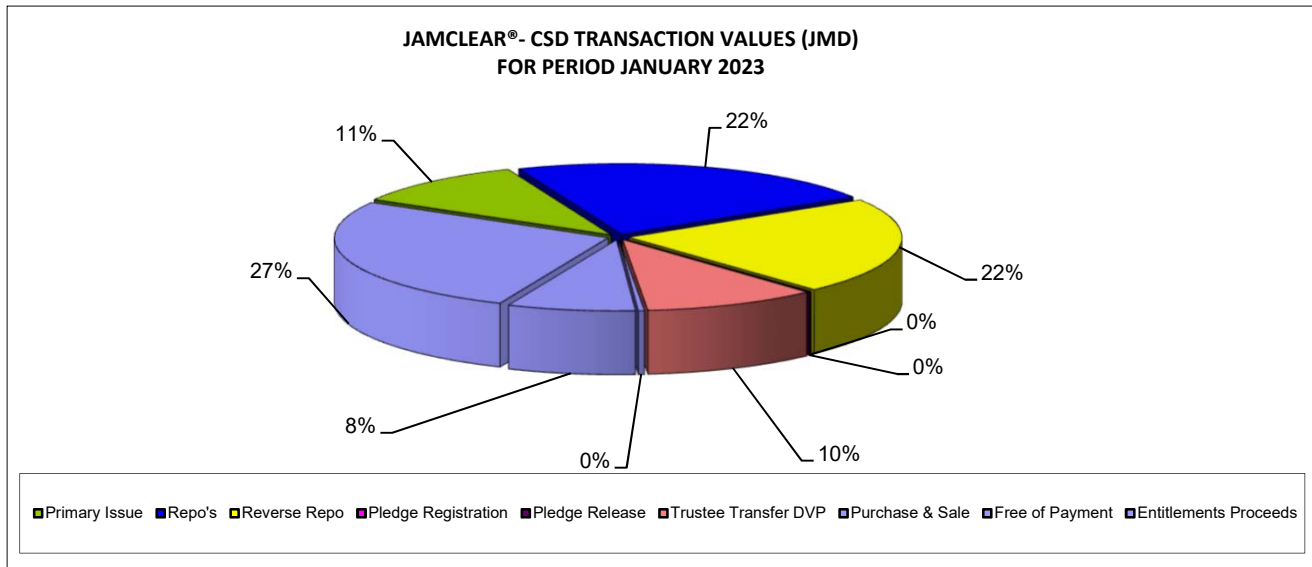
Transaction values are in Billions of Dollars

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										-
Mar										-
1st QTR	115.40	244.24	241.83	0.70	0.34	112.68	3.95	82.81	295.10	1,097
Apr										-
May										-
Jun										-
2nd QTR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-
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	115.40	244.24	241.83	0.70	0.34	112.68	3.95	82.81	295.10	1,097
% OF GRAND TOTAL	10.52%	22.26%	22.04%	0.06%	0.03%	10.27%	0.36%	7.55%	26.90%	100.00%

Table CSU011

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

PAYMENT SYSTEM DATA REPORT JANUARY 2023

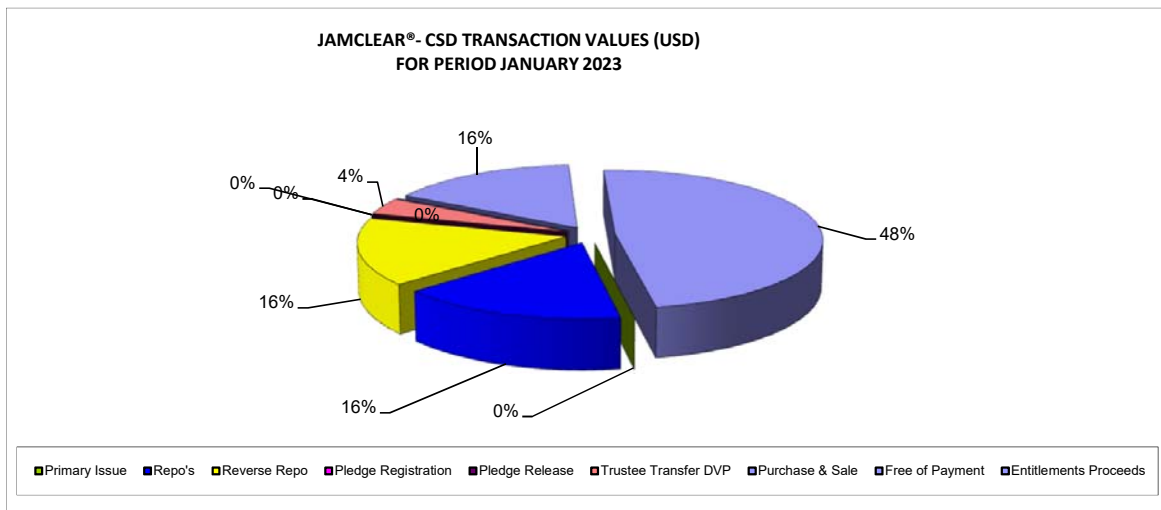


JAMCLEAR®- CSD										
TRANSACTION VALUES - USD										
FOR PERIOD JANUARY 2023										
Transaction values are in Millions of Dollars										
TRANSACTION TYPE	Primary Issue	Repo's	Reverse Repo	Pledge Registration	Pledge Release	Trustee Transfer DVP	Purchase & Sale	Free of Payment	Entitlements Proceeds	TOTALS
	2023									
Jan	-	104.53	100.76	-	-	24.70	-	102.01	306.87	638.88
Feb										-
Mar										-
1st QTR	-	104.53	100.76	-	-	24.70	-	102.01	306.87	638.88
Apr										-
May										-
Jun										-
2nd QTR	-	-	-	-	-	-	-	-	-	-
Jul										-
Aug										-
Sep										-
3rd QTR	-	-	-	-	-	-	-	-	-	-
Oct										-
Nov										-
Dec										-
4th QTR	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	-	104.53	100.76	-	-	24.70	-	102.01	306.87	639
% OF GRAND TOTAL	0.00%	16.36%	15.77%	0.00%	0.00%	3.87%	0.00%	15.97%	48.03%	100.00%

Table CSU012

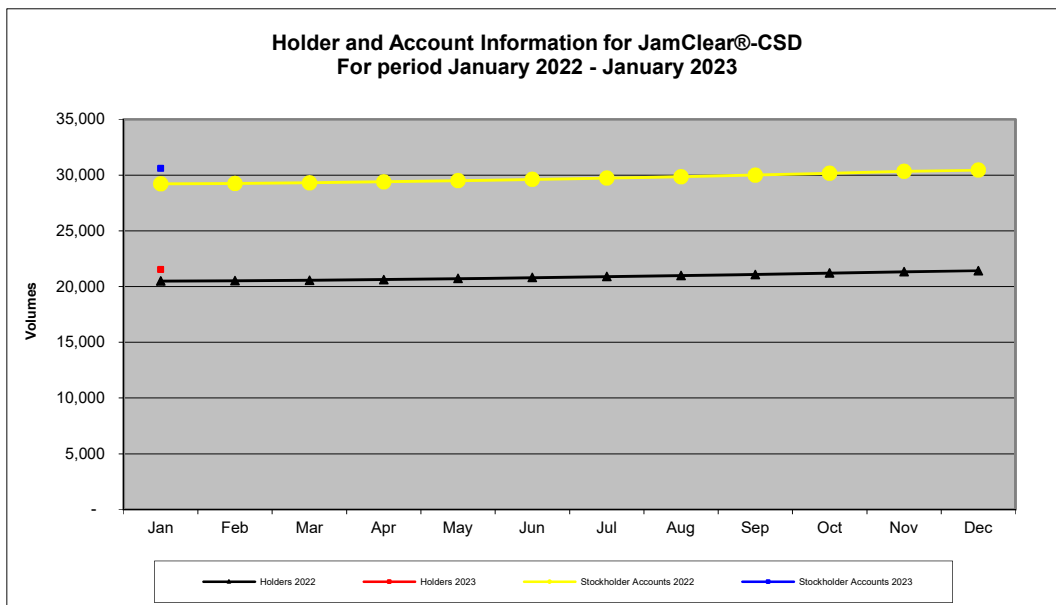
Comment: Repo and reverse repo does not include intraday repo with the central bank.

PAYMENT SYSTEM DATA REPORT JANUARY 2023



JAMCLEAR®-CSD				
STOCKHOLDER RECORD & STOCKHOLDER ACCOUNTS				
FOR PERIOD JANUARY 2022 TO JANUARY 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		29,257	
Mar	20,560		29,311	
Apr	20,617		29,381	
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: CSRA01



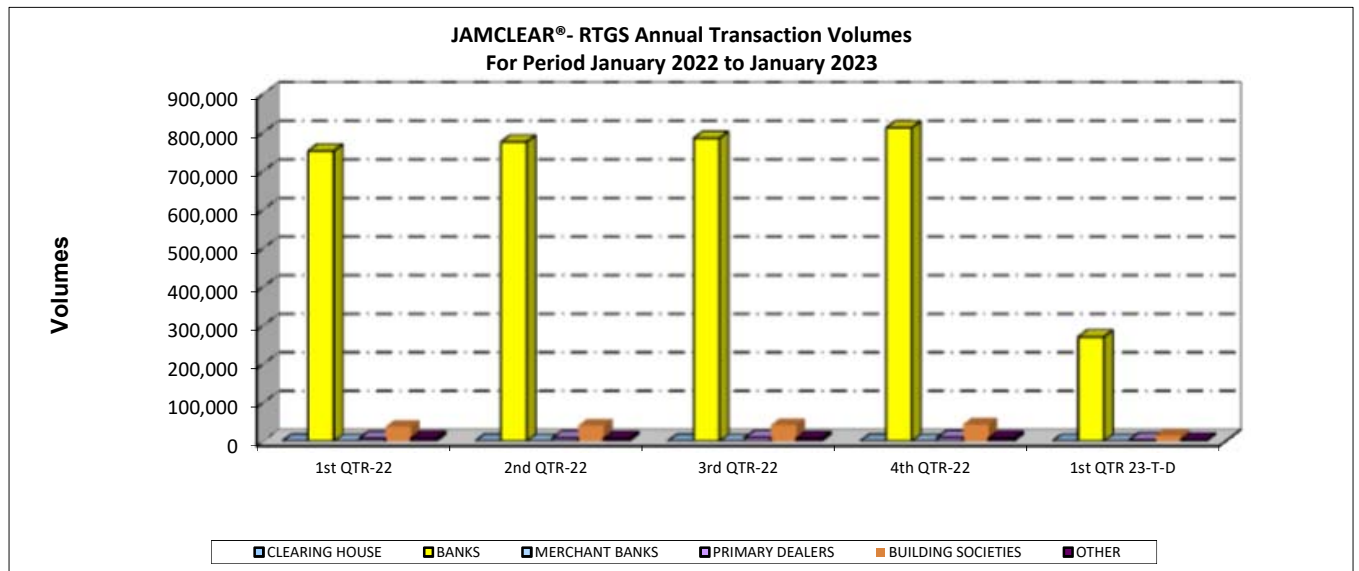
JamClear® - RTGS
ANNUAL TRANSACTION VOLUMES
FOR PERIOD JANUARY 2022 TO JANUARY 2023

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		234,258		56		2,445		11,986		2,279		251,164	0
Mar	154		266,290		66		2,977		13,942		3,599		287,028	0
1st QTR	441	147	752,028	270,179	175	48	7,852	3,358	37,469	14,458	8,359	3,065	806,324	291,255
Apr	133		253,212		54		2,820		12,876		1,996		271,091	0
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	0	775,069	0	163	0	8,768	0	40,270	0	7,535	0	832,238	0
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	147	3,124,034	270,179	638	48	35,894	3,358	162,836	14,458	31,484	3,065	3,356,652	291,255
% of GRAND TOTAL	0%	0%	93%	93%	0%	0%	1%	1%	5%	5%	1%	1%	100%	100%

Table RPYSU01

Comments: Banks includes data on Bank of Jamaica.

PAYMENT SYSTEM DATA REPORT JANUARY 2023



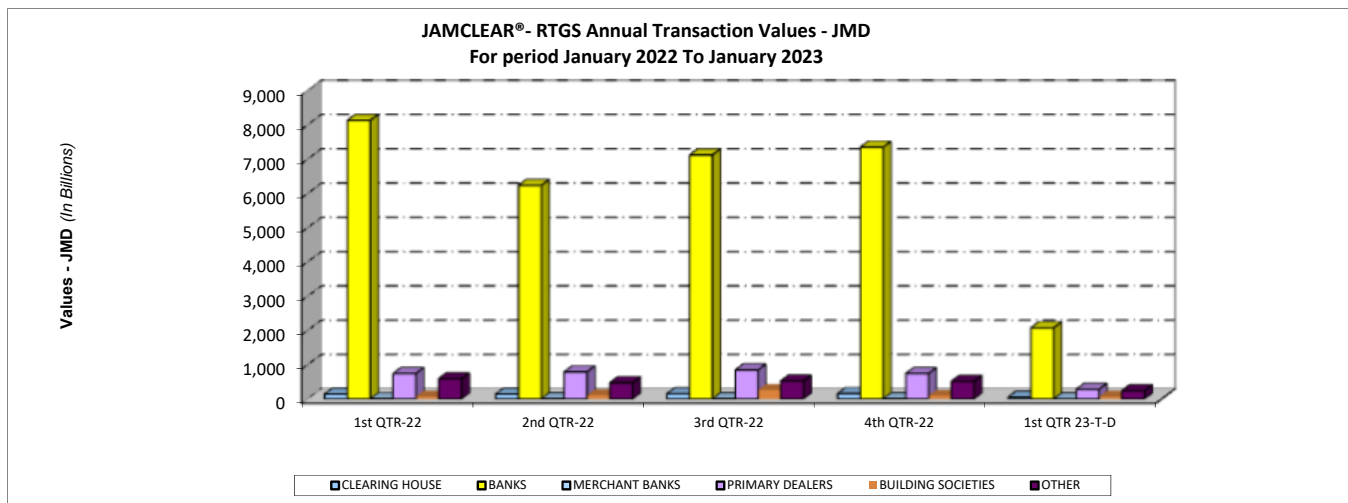
JamClear®- RTGS
ANNUAL TRANSACTION VALUES - JMD (in Billions)
FOR PERIOD JANUARY 2022 TO JANUARY 2023

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		2,422.65		2.41		235.77		20.71		169.38		2,893.21	0.00
Mar	56.24		3,187.60		2.93		283.56		30.00		224.85		3,785.19	0.00
1st QTR	143.95	56.04	8,130.83	2,077.23	6.68	2.59	742.94	282.89	71.45	64.36	593.07	242.06	9,688.90	2,725.18
Apr	46.99		2,528.42		2.33		239.81		18.19		144.81		2,980.55	0.00
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	0.00	6,233.05	0.00	8.24	0.00	792.19	0.00	108.27	-	474.37	0.00	7,758.63	0.00
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	56.04	28,832.75	2,077.23	33.27	2.59	3,124.79	282.89	535.24	64.36	2,109.03	242.06	35,229.85	2,725.18
% of GRAND TOTAL	2%	2%	82%	76%	0%	0%	9%	10%	2%	2%	6%	9%	100%	100%

Table RPYSU012

Comments: Banks includes data on Bank of Jamaica.

PAYMENT SYSTEM DATA REPORT JANUARY 2023



JamClear®- RTGS

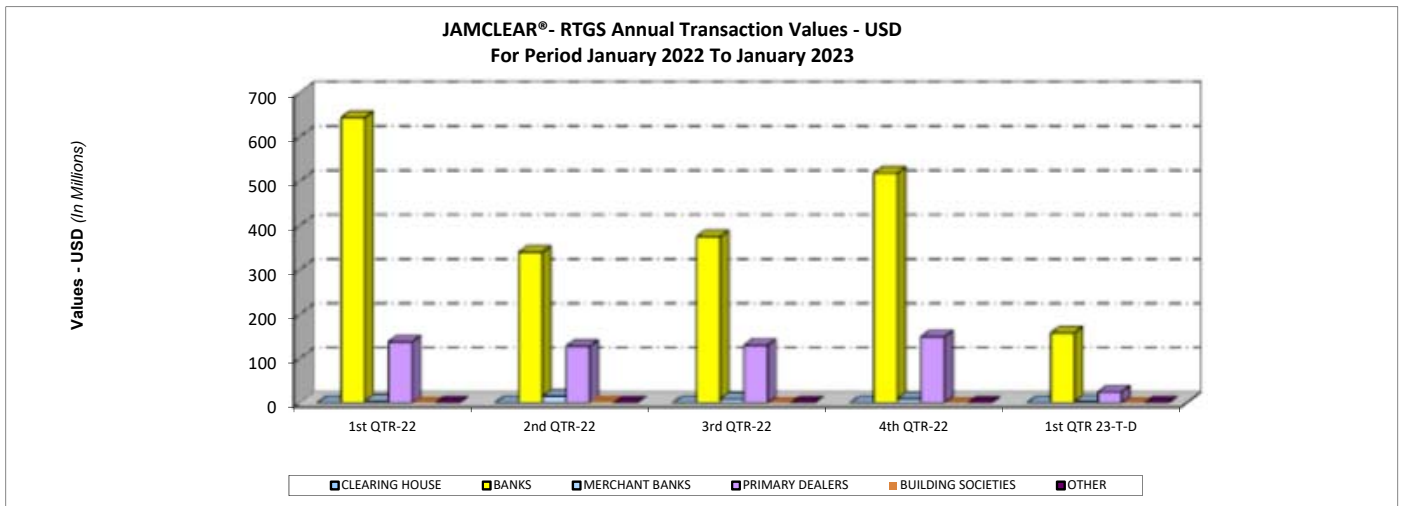
ANNUAL TRANSACTION VALUES - USD (in Millions) FOR PERIOD JANUARY 2022 TO JANUARY 2023

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		0.40		38.80		-	-	-		304.78	0.00
Mar	-	-	192.09		2.15		52.18		0.70		0.00		246.42	0.00
1st QTR	-	-	643.28	157.65	4.24	3.08	137.63	24.55	0.70	-	0.12	0.07	785.28	185.34
Apr	-	-	97.45		4.10		34.63		-	-	-		136.18	0.00
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	-	15.07	-	127.44	-	2.50	-	0.16	-	482.13	0.00
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	157.65	38.18	3.08	543.96	24.55	3.20	0.00	0.36	0.07	2,457.88	185.34
% of GRAND TOTAL	0%	0%	76%	85%	2%	2%	22%	13%	0%	0%	0%	0%	100%	100%

Table RPYSU012

Comments: Banks includes data on Bank of Jamaica.

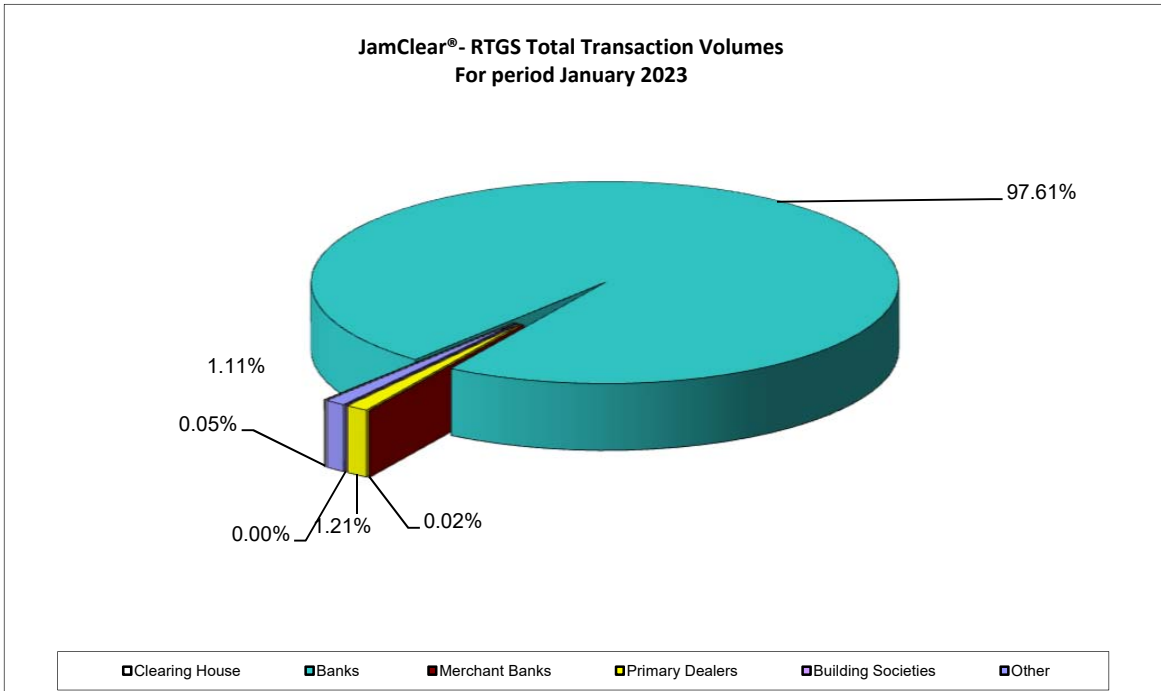
PAYMENT SYSTEM DATA REPORT JANUARY 2023



JamClear® - RTGS
TRANSACTION VOLUMES
FOR PERIOD JANUARY 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							0
Mar							0
1st QTR	147	270,179	48	3,358	14,458	3,065	291,255
Apr							0
May							0
Jun							0
2nd QTR	0	0	0	0	0	0	0
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	147	270,179	48	3,358	14,458	3,065	291,255
% of GRAND TOTAL	0%	93%	0%	1%	0%	1%	95%

Table RPSU01
 PAYMENT SYSTEM DATA REPORT JANUARY 2023

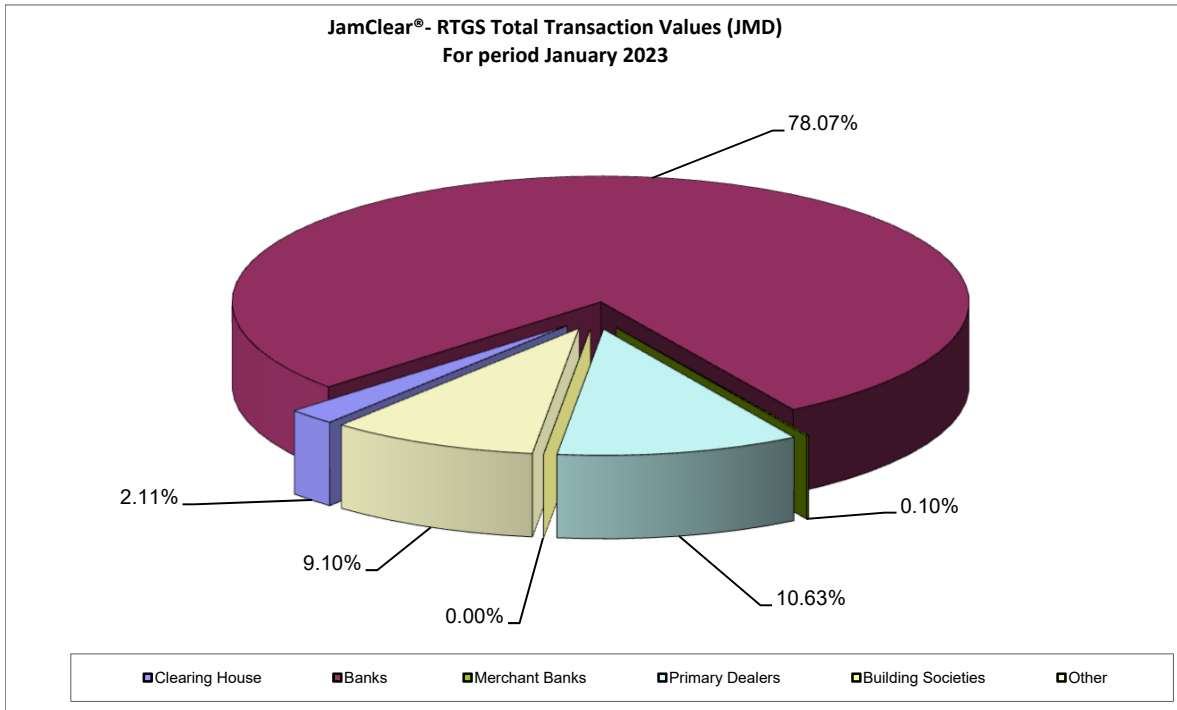


JamClear®- RTGS
TRANSACTION VALUES - JMD (in Billions)
FOR PERIOD JANUARY 2023

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							0.00
Mar							0.00
1st QTR	56.04	2,077.23	2.59	282.89	64.36	242.06	2,725.18
Apr							0.00
May							0.00
Jun							0.00
2nd QTR	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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	56.04	2,077.23	2.59	282.89	64.36	242.06	2,725.18
% of GRAND TOTAL	2%	76%	0%	10%	0%	9%	98%

Table RPSU011

PAYMENT SYSTEM DATA REPORT JANUARY 2023

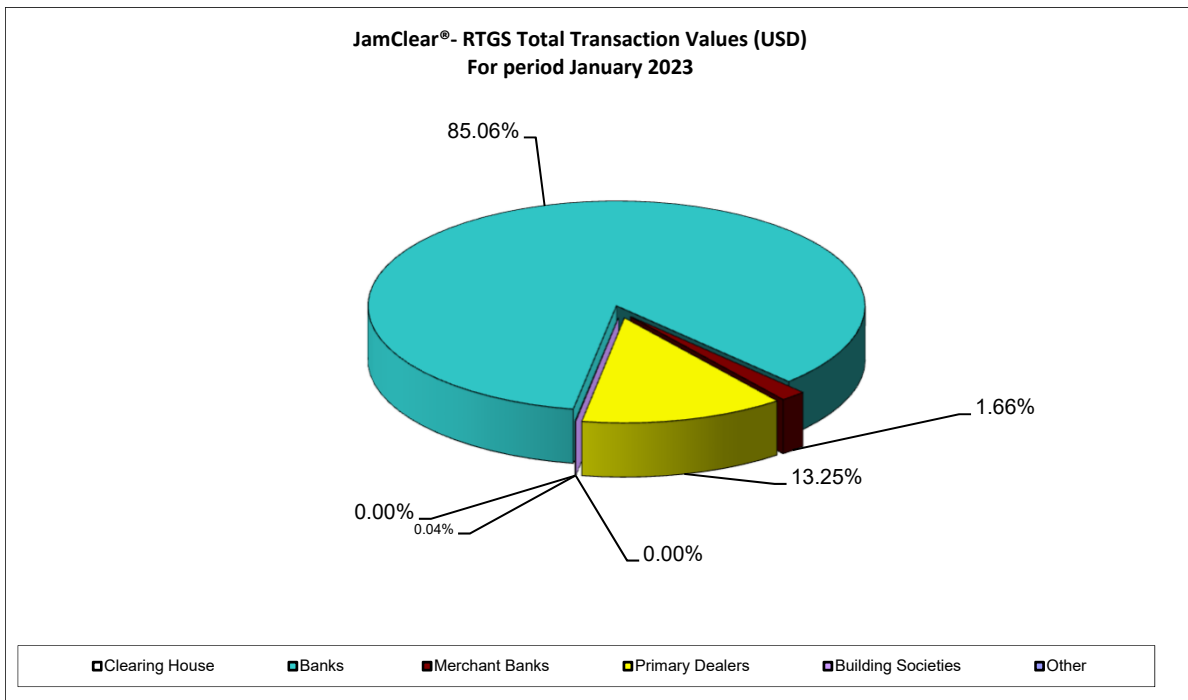


JamClear®- RTGS
TRANSACTION VALUES - USD (in Millions)
FOR PERIOD JANUARY 2023

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							0.00
Mar							0.00
1st QTR	-	157.65	3.08	24.55	-	0.07	185.34
Apr							0.00
May							0.00
Jun							0.00
2nd QTR	-	-	-	-	-	-	0.00
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	157.65	3.08	24.55	0.00	0.07	185.34
% of GRAND TOTAL	0%	85%	2%	13%	0%	0%	100%

Table RPSU012

PAYMENT SYSTEM DATA REPORT JANUARY 2023



RETAIL PAYMENTS FOR JANUARY 2021 TO JANUARY 2023

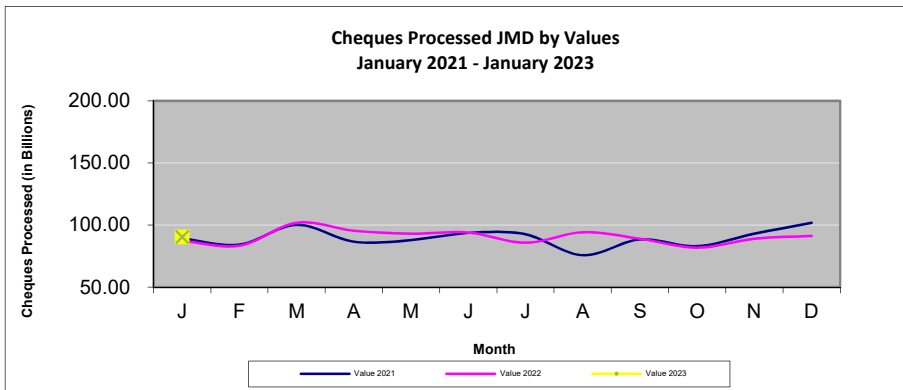
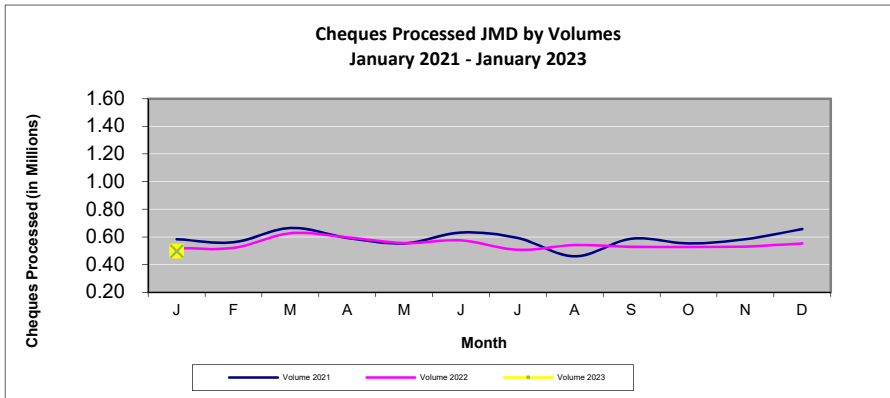
Cheques Processed JMD - Volumes and Values

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		
Mar	0.67	100.19	0.63	101.85		
1st QTR	1.81	273.49	1.67	272.62	0.50	90.36
Apr	0.59	86.56	0.60	95.43		
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	-	-
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	0.50	90.36

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

Table RDCBCP013

PAYMENT SYSTEM DATA REPORT JANUARY 2023



RETAIL PAYMENTS

FOR JANUARY 2021 TO JANUARY 2023

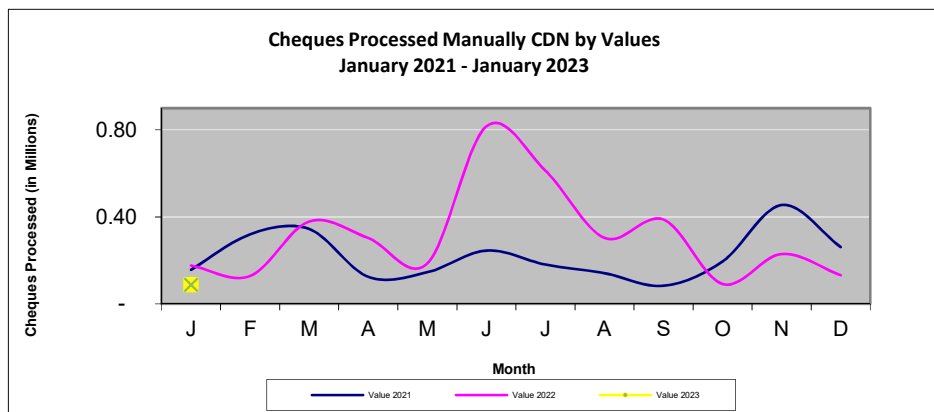
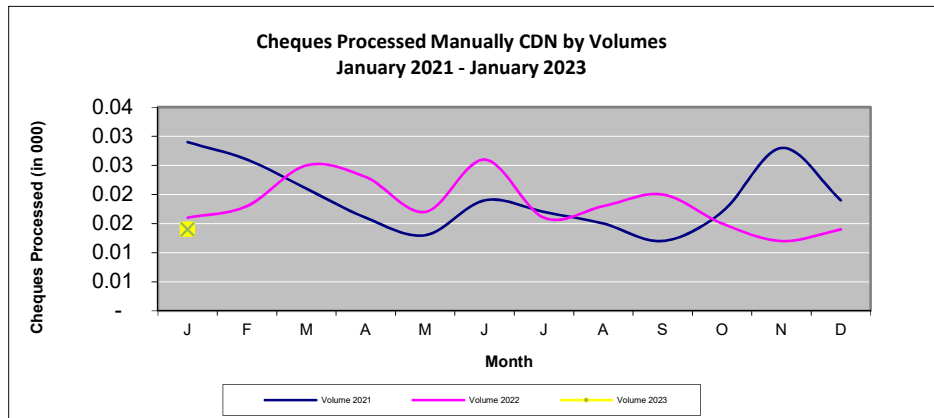
Cheques Processed Manually CDN - Volumes and Values

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		
Mar	0.02	0.34	0.03	0.38		
1st QTR	0.08	0.82	0.06	0.68	0.01	0.09
Apr	0.02	0.12	0.02	0.30		
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	-	-
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	0.01	0.09

Comment: Cheques processed manually CDN by BOJ.

Table RDCPMC013

PAYMENT SYSTEM DATA REPORT JANUARY 2023



RETAIL PAYMENTS FOR JANUARY 2021 TO JANUARY 2023

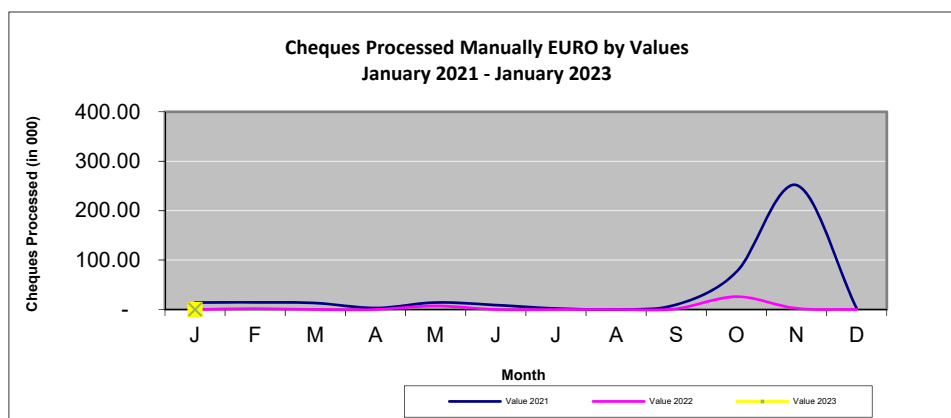
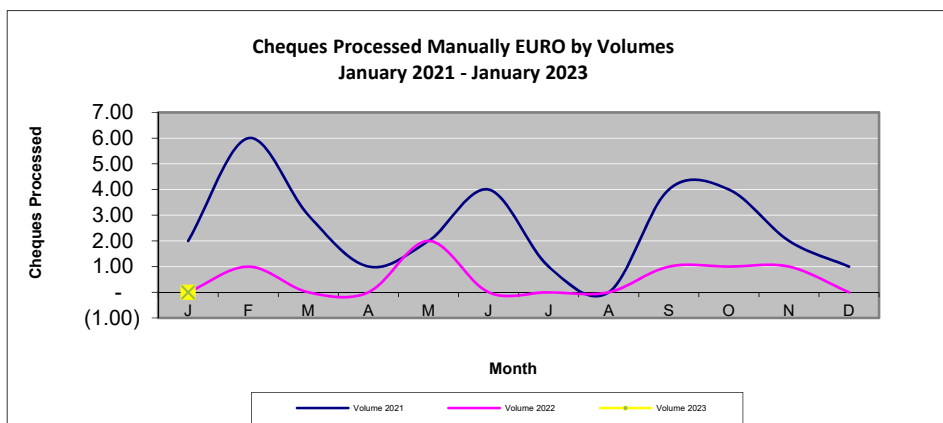
Cheques Processed Manually EURO - Volumes and Values

YEAR	2021		2022		2023	
	Volume	Value (000)	Volume	Value (000)	Volume	Value (000)
Jan	2	14	-	-	-	-
Feb	6	14	1	2		
Mar	3	13	-	-		
1st QTR	11	41	1	2	-	-
Apr	1	3	-	-		
May	2	14	2	7		
Jun	4	9	-	-		
2nd QTR	7	26	2	7	-	-
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	-	-

Comment: Cheques processed manually EURO by BOJ.

Table RDCPME013

PAYMENT SYSTEM DATA REPORT JANUARY 2023



RETAIL PAYMENTS

FOR JANUARY 2021 TO JANUARY 2023

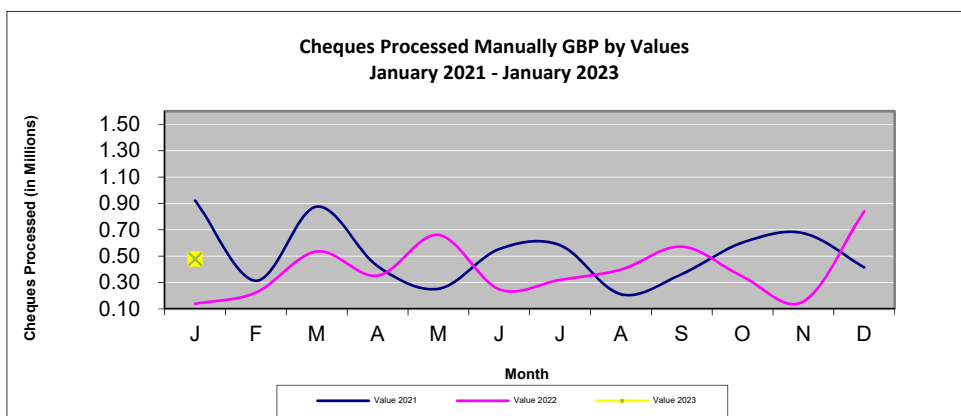
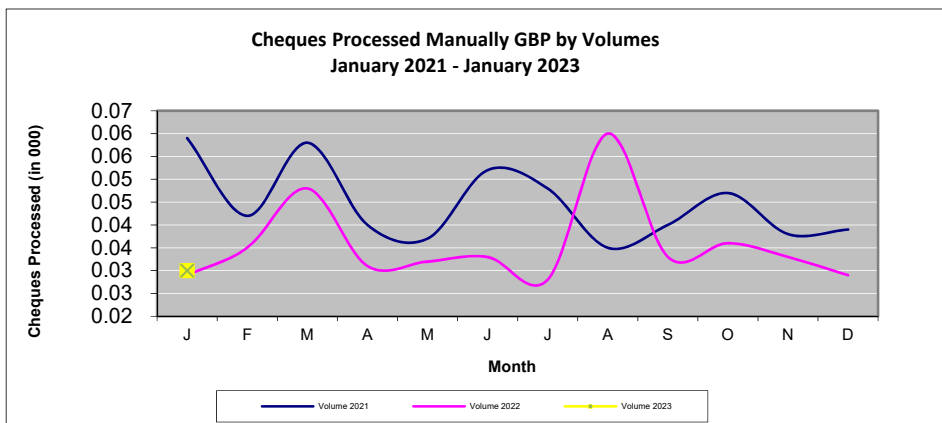
Cheques Processed Manually GBP - Volumes and Values

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		
Mar	0.06	0.88	0.05	0.54		
1st QTR	0.16	2.11	0.11	0.90	0.03	0.48
Apr	0.04	0.42	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	-	-
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	0.03	0.48

Comment: Cheques processed manually GBP by BOJ.

Table RDCPMG013

PAYMENT SYSTEM DATA REPORT JANUARY 2023



RETAIL PAYMENTS

FOR JANUARY 2021 TO JANUARY 2023

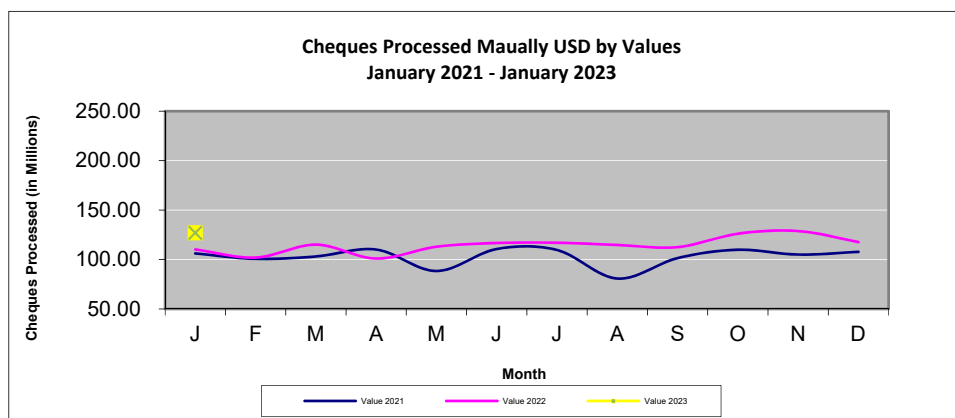
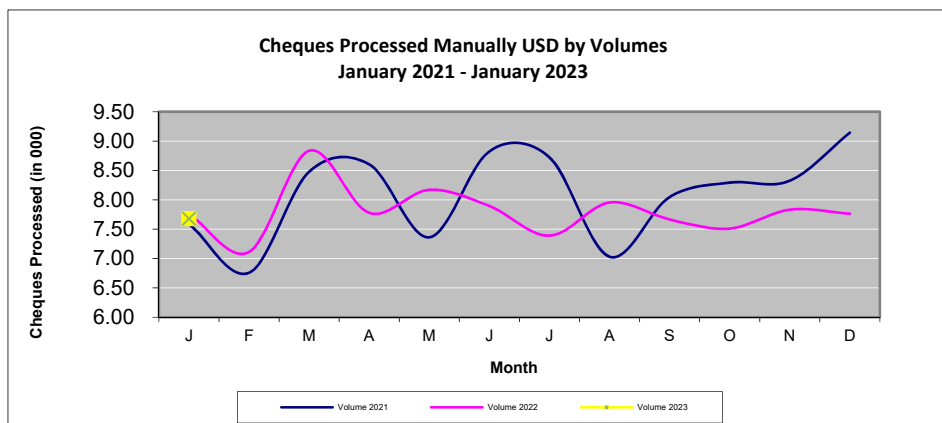
Cheques Processed Manually USD - Volumes and Values

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		
Mar	8.48	103.11	8.84	115.08		
1st QTR	22.82	309.93	23.70	327.23	7.68	126.99
Apr	8.61	110.11	7.78	100.97		
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	-	-
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	7.68	126.99

Comment: Cheques processed manually USD by BOJ.

Table RDCPMU013

PAYMENT SYSTEM DATA REPORT JANUARY 2023



RETAIL PAYMENTS FOR JANUARY 2021 TO JANUARY 2023

JMD Transactions processed at ABM Terminals

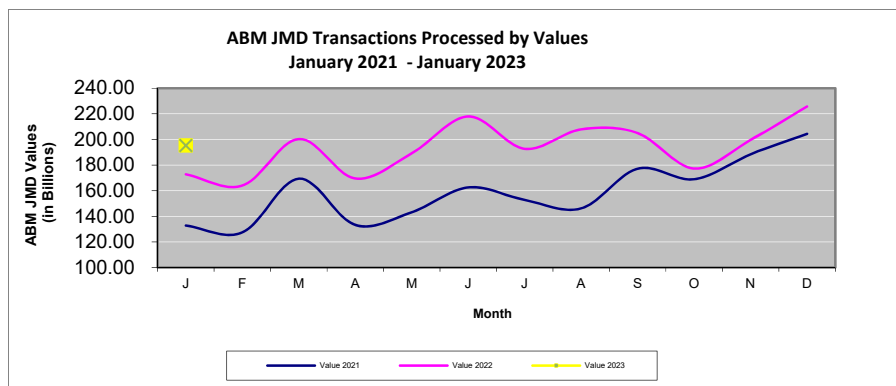
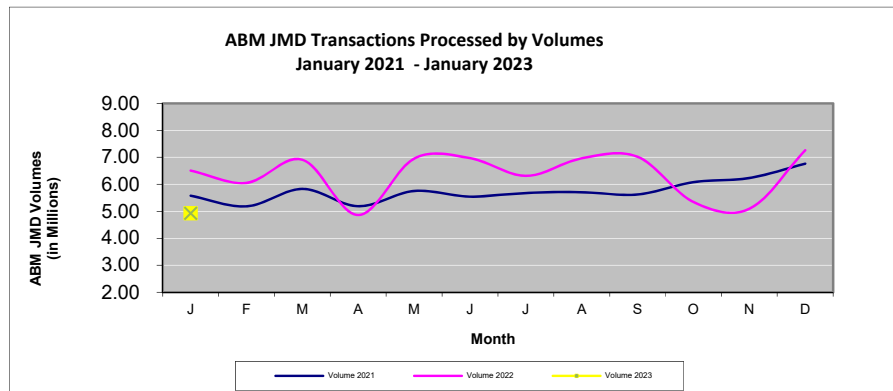
YEAR	2021		2022		2023	
	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)
Jan	5.58	132.76	6.51	172.80	4.93	195.30
Feb	5.18	127.41	6.05	163.97		
Mar	5.83	169.39	6.91	200.39		
1st QTR	16.59	429.56	19.48	537.15	4.93	195.30
Apr	5.19	133.20	4.86	169.50		
May	5.75	143.16	6.96	189.19		
Jun	5.54	162.55	6.97	217.98		
2nd QTR	16.49	438.92	18.79	576.66	-	-
Jul	5.68	152.75	6.31	192.69		
Aug	5.71	146.15	6.96	207.93		
Sep	5.62	177.19	7.02	204.95		
3rd QTR	17.01	476.09	20.30	605.57	-	-
Oct	6.08	168.92	5.35	177.26		
Nov	6.23	188.40	5.09	199.64		
Dec	6.77	204.41	7.26	225.76		
4th QTR	19.08	561.73	17.70	602.66	-	-
TOTAL	63.70	1,542.91	69.18	1,906.30	4.93	195.30

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

Comment:

Table RDA011

PAYMENT SYSTEM DATA REPORT JANUARY 2023



RETAIL PAYMENTS SYSTEM

FOR JANUARY 2021 TO JANUARY 2023

USD Transactions processed at ABM Terminals

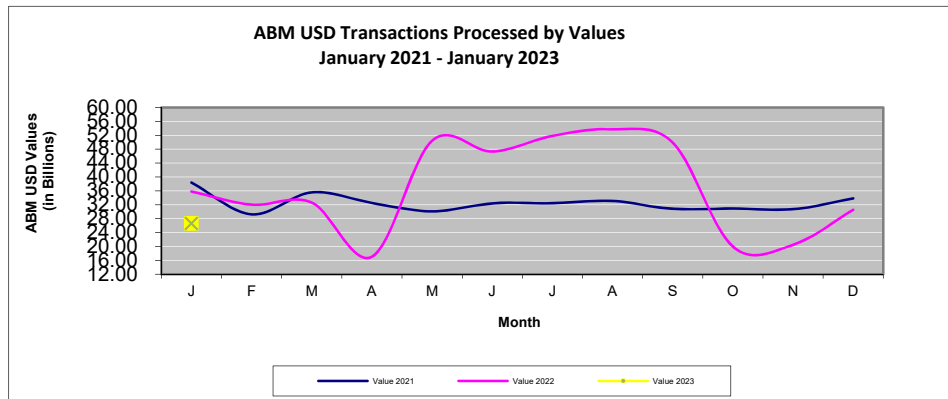
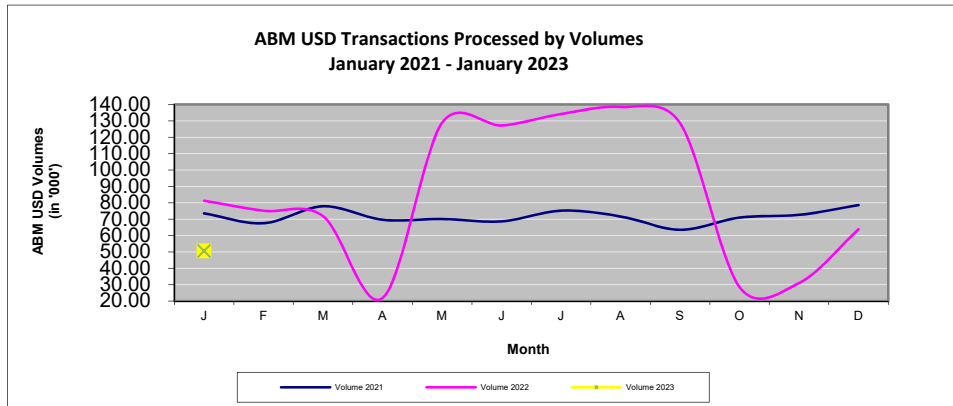
YEAR	2021		2022		2023	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	73.54	38.37	81.22	35.81	50.66	26.59
Feb	67.50	29.23	75.13	32.01		
Mar	77.87	35.56	71.80	32.61		
1st QTR	218.91	103.16	228.15	100.43	50.66	26.59
Apr	69.64	32.51	21.87	17.00		
May	70.10	30.08	128.81	50.42		
Jun	68.64	32.38	127.14	47.30		
2nd QTR	208.38	94.97	277.81	114.72	-	-
Jul	75.17	32.44	134.16	51.82		
Aug	71.65	33.10	138.44	53.73		
Sep	63.50	30.81	128.59	49.87		
3rd QTR	210.32	96.35	401.19	155.41	-	-
Oct	70.97	30.92	28.50	19.91		
Nov	72.63	30.71	31.03	20.47		
Dec	78.55	33.82	63.82	30.55		
4th QTR	222.15	95.46	123.36	70.93	-	-
TOTAL	859.76	389.94	1,030.51	441.50	50.66	26.59

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

Comment:

Table RDA012

PAYMENT SYSTEM DATA REPORT JANUARY 2023



RETAIL PAYMENTS

FOR JANUARY 2021 TO JANUARY 2023

JMD Transactions processed at POS Terminals

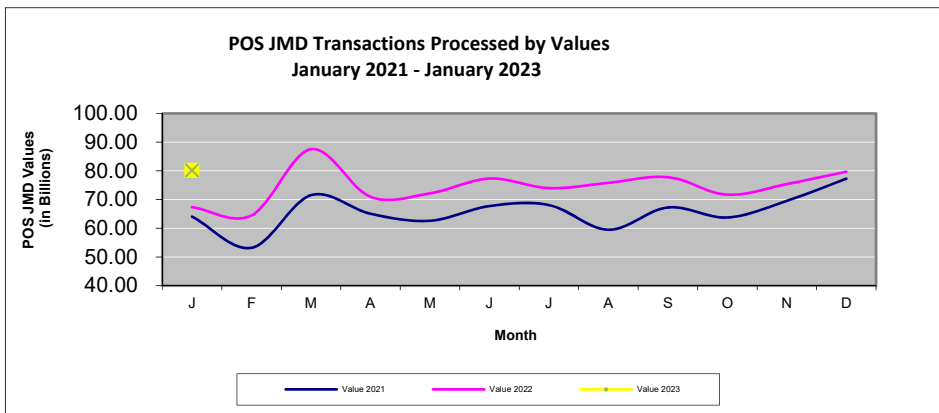
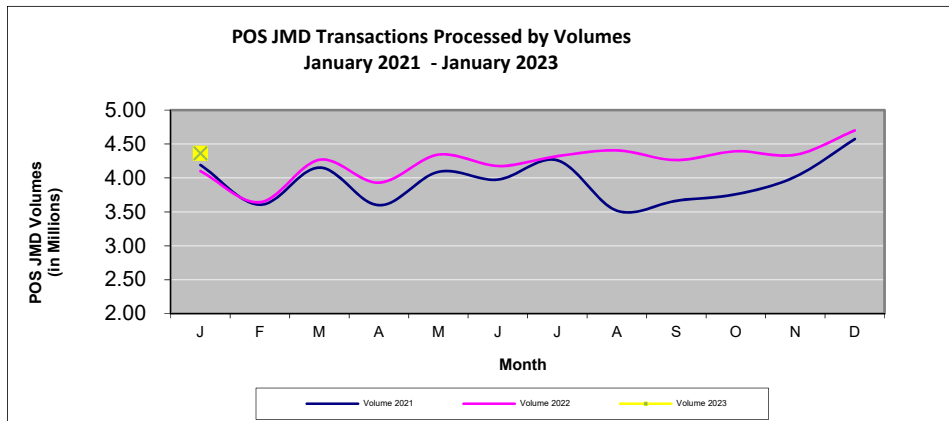
YEAR	2021		2022		2023	
	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)
Jan	4.19	64.05	4.10	67.35	4.36	80.18
Feb	3.60	53.19	3.64	64.48		
Mar	4.15	71.55	4.27	87.54		
1st QTR	11.95	188.78	12.01	219.38	4.36	80.18
Apr	3.60	65.04	3.93	70.93		
May	4.09	62.60	4.34	72.15		
Jun	3.98	67.73	4.18	77.32		
2nd QTR	11.66	195.37	12.45	220.40	-	-
Jul	4.26	68.10	4.32	73.98		
Aug	3.52	59.48	4.41	75.80		
Sep	3.66	67.26	4.26	77.80		
3rd QTR	11.44	194.84	12.99	227.58	-	-
Oct	3.76	63.74	4.39	71.69		
Nov	4.02	69.54	4.34	75.40		
Dec	4.57	77.26	4.70	79.71		
4th QTR	12.35	210.54	13.44	226.79	-	-
TOTAL	47.41	789.53	50.89	894.15	4.36	80.18

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

Comment:

Table RDP011

PAYMENT SYSTEM DATA REPORT JANUARY 2023



RETAIL PAYMENTS SYSTEM FOR JANUARY 2021 TO JANUARY 2023

USD Transactions processed at POS Terminals

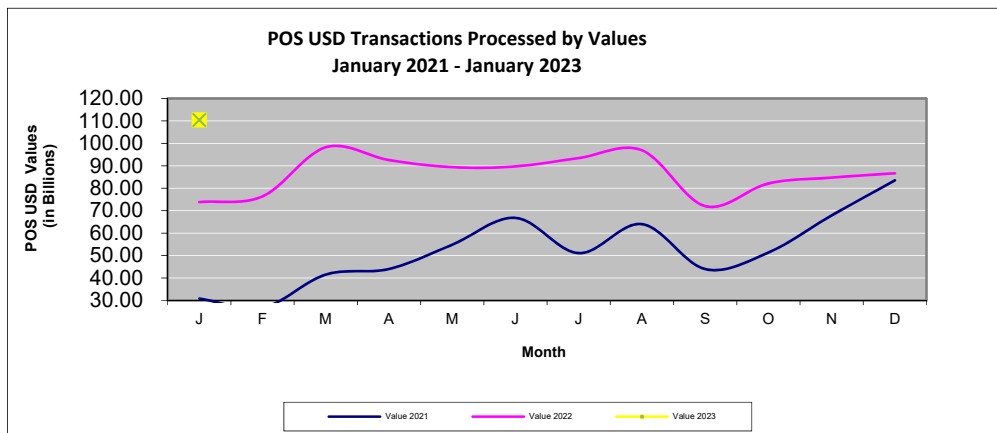
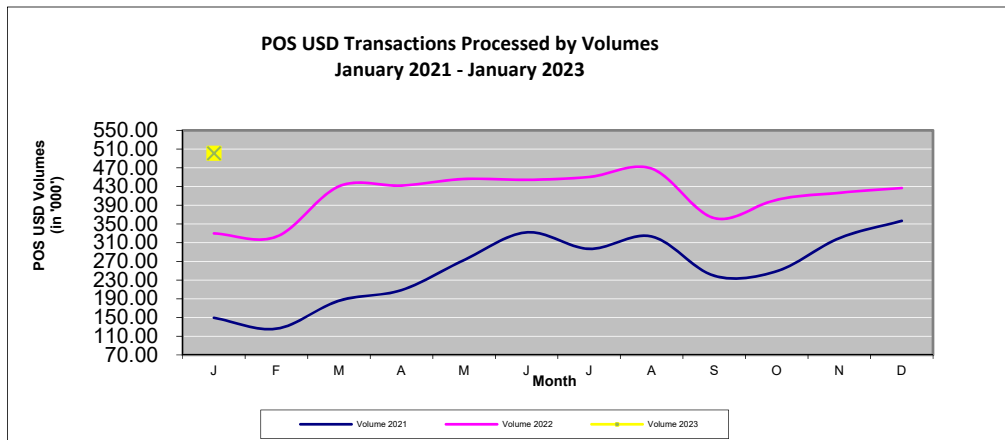
YEAR	2021		2022		2023	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	149.32	30.84	329.84	73.85	501.06	110.41
Feb	126.00	26.84	322.77	76.39		
Mar	185.90	41.57	430.49	98.28		
1st QTR	461.22	99.25	1,083.10	248.52	501.06	110.41
Apr	208.52	44.03	431.98	92.56		
May	272.81	54.87	446.10	89.38		
Jun	332.00	66.83	444.26	89.73		
2nd QTR	813.32	165.72	1,322.34	271.67	-	-
Jul	296.64	51.09	450.33	93.44		
Aug	323.21	64.04	468.28	96.93		
Sep	239.15	43.98	362.39	72.04		
3rd QTR	859.00	159.12	1,281.00	262.41	-	-
Oct	248.97	51.37	401.78	82.14		
Nov	319.56	67.90	416.66	84.75		
Dec	356.63	83.51	426.76	86.67		
4th QTR	925.16	202.78	1,245.20	253.56	-	-
TOTAL	3,058.70	626.86	4,931.64	1,036.15	501.06	110.41

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

Comment:

Table RDP012

PAYMENT SYSTEM DATA REPORT JANUARY 2023



RETAIL PAYMENTS FOR JANUARY 2021 TO JANUARY 2023

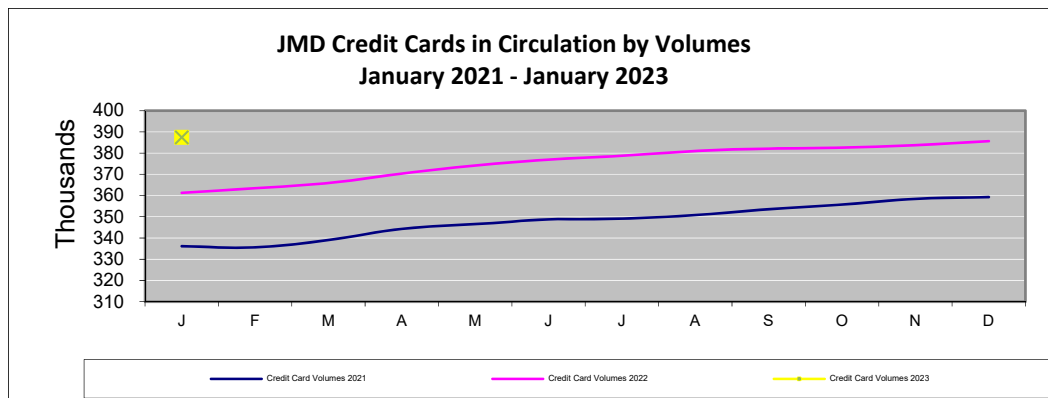
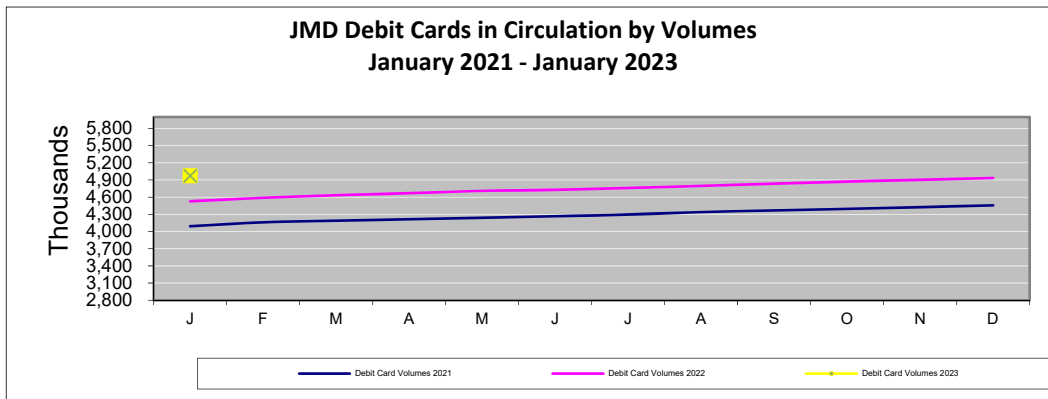
Number of JMD Cards in Circulation

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		
Mar	4,189,745	339,039	4,634,480	365,907		
1st QTR	4,189,745	339,039	4,634,480	365,907	4,971,704	387,438
Apr	4,214,896	344,353	4,669,705	370,374		
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	-	-
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 commercial banks.

Table RDCIC011

PAYMENT SYSTEM DATA REPORT JANUARY 2023



RETAIL PAYMENTS FOR JANUARY 2021 TO JANUARY 2023

Number of USD Cards in Circulation

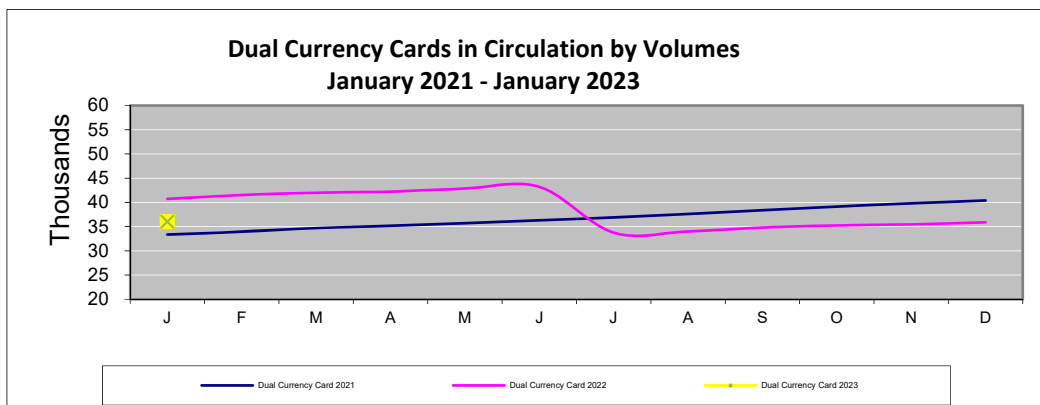
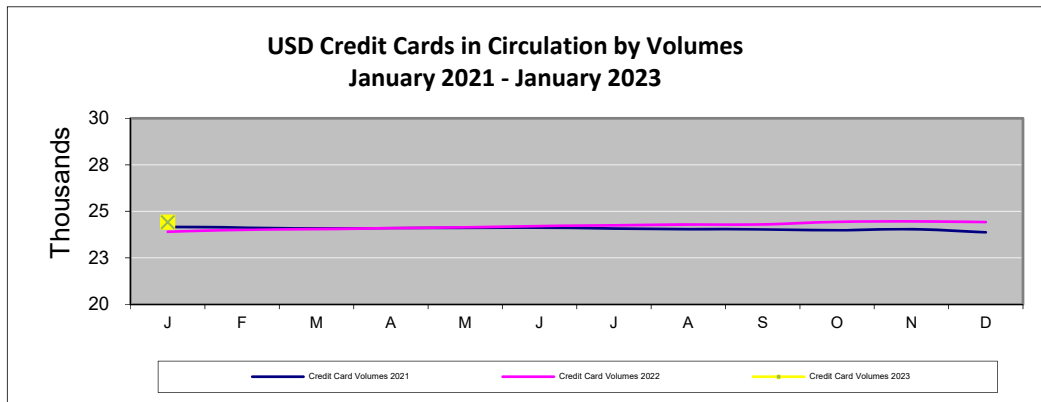
YEAR	2021		2022		2023	
	CREDIT	DUAL CURRENCY	CREDIT	DUAL CURRENCY	CREDIT	DUAL CURRENCY
Jan	24,163	33,359	23,903	40,722	24,413	36,011
Feb	24,137	33,939	24,010	41,518		
Mar	24,069	34,713	24,042	42,008		
1st QTR	24,069	34,713	24,042	42,008	24,413	36,011
Apr	24,104	35,167	24,100	42,214		
May	24,112	35,704	24,140	42,856		
Jun	24,127	36,313	24,213	43,211		
2nd QTR	24,127	36,313	24,213	43,211	-	-
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 commercial banks.

Comment:

Table RDCIC012

PAYMENT SYSTEM DATA REPORT JANUARY 2023



RETAIL PAYMENTS FOR JANUARY 2021 TO JANUARY 2023

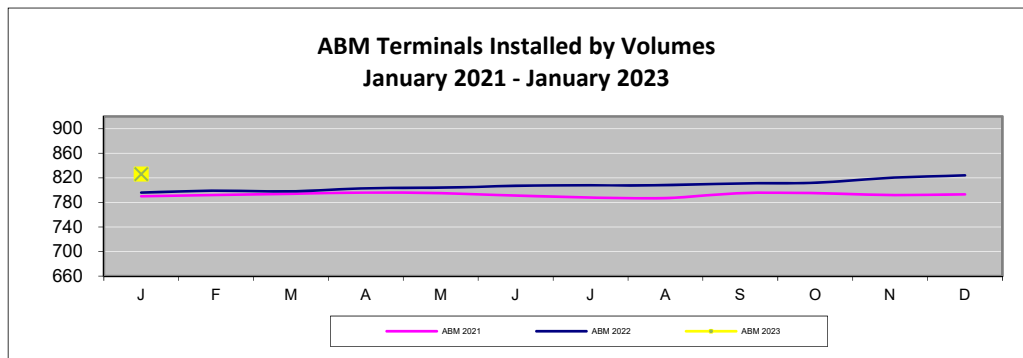
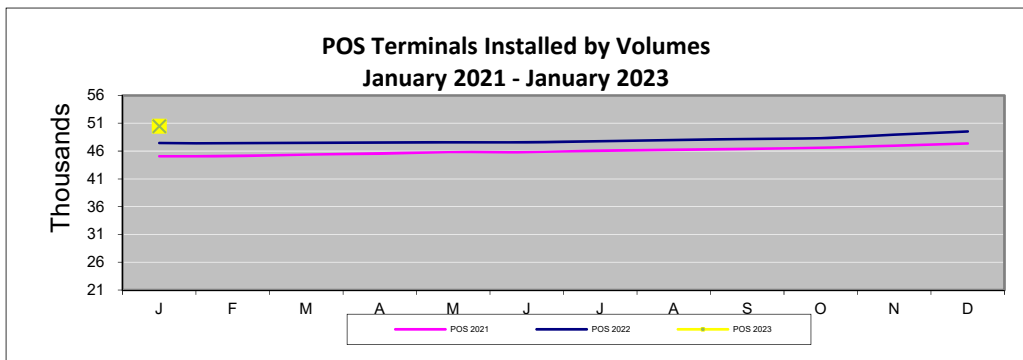
ABM & POS Terminals Installed - Commercial Banks

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		
Mar	45,378	794	47,515	798		
1st QTR	45,378	794	47,515	798	50,455	826
Apr	45,539	796	47,519	803		
May	45,834	795	47,581	804		
Jun	45,785	791	47,581	807		
2nd QTR	45,785	791	47,581	807	-	-
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 commercial banks.

Table RDTI011

PAYMENT SYSTEM DATA REPORT JANUARY 2023



RETAIL PAYMENTS
FOR JANUARY 2021 TO JANUARY 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					-
Mar	7,352	2,158	514	605	10,630	7,361	3,263	928	778	12,331					-
1st QTR	21,224	6,062	1,161	1,594	30,042	21,003	8,954	2,333	2,131	34,421	4,930	3,595	831	995	10,351
Apr	6,442	1,912	384	568	9,306	5,299	2,983	766	711	9,759					-
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	-	-	-	-	-
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	4,930	3,595	831	995	10,351

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					-
Mar	156.87	59.80	24.46	35.65	276.78	169.89	86.24	36.36	45.97	338.45					-
1st QTR	404.10	155.18	70.06	83.65	712.99	462.53	213.81	91.38	113.29	881.01	163.47	81.64	10.02	41.10	296.23
Apr	124.36	55.41	22.02	26.07	227.87	143.31	72.76	30.60	37.13	283.80					-
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	-	-	-	-	-
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	163.47	81.64	10.02	41.10	296.23

Purpose: This table reflects the electronic transactions processed in categories (JMD) reported by commercial banks for period 2021 to 2023.

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 RDET011

PAYMENT SYSTEM DATA REPORT JANUARY 2023

RETAIL PAYMENTS
FOR JANUARY 2021 TO JANUARY 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				-
Mar	62	193	17	273	57	436	27	520				-
1st QTR	174	482	44	701	184	1,100	60	1,344	37	505	11	553
Apr	55	215	17	287	9	435	26	470				-
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	-	-	-	-
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	37	505	11	553

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				-
Mar	19.93	43.63	14.73	78.29	18.01	99.14	18.63	135.77				-
1st QTR	56.40	105.49	43.14	205.03	55.46	251.92	49.34	356.72	10.57	110.87	20.15	141.59
Apr	17.64	45.69	14.32	77.65	2.94	93.06	19.31	115.31				-
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	-	-	-	-
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	10.57	110.87	20.15	141.59

Purpose: This table reflects the electronic transactions processed in categories (USD) by commercial banks for period 2021 to 2023.

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 RDET012

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

JAMCLEAR®-RTGS
DEFINITION OF MESSAGE TYPES

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