

# PAYMENT SYSTEM OVERSIGHT



## PAYMENT SYSTEM DATA BULLETIN SEPTEMBER 2023

PAYMENT SYSTEM  
OVERSIGHT  
DEPARTMENT

# PAYMENT SYSTEM OVERSIGHT

## Advisory Notice

Please be advised that starting July 2023, Bank of Jamaica commenced the collection of retail payments data using Revised Retail Reporting Forms, submitted by Deposit-taking Institutions and Bill Payments Data Service Providers.

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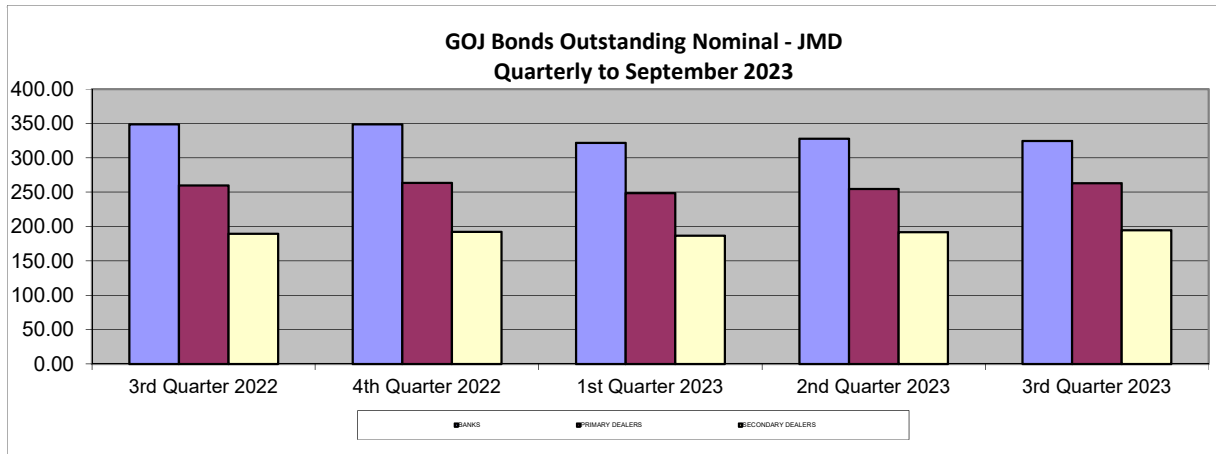
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<b>JAMCLEAR®- CSD</b>					
Government of Jamaica Bonds					
Statement of Outstanding Nominal - JMD (BN)					
Quarterly - 3rd Quarter 2022 to 3rd Quarter 2023					
PARTICIPANT	3rd Quarter 2022	4th Quarter 2022	1st Quarter 2023	2nd Quarter 2023	3rd Quarter 2023
<b>BANKS</b>	348.99	348.78	322.13	328.04	324.73
<b>PRIMARY DEALERS</b>	260.02	263.62	249.03	254.76	263.42
<b>SECONDARY DEALERS</b>	189.70	192.51	186.66	192.02	194.67
<b>Total</b>	<b>798.71</b>	<b>804.90</b>	<b>757.82</b>	<b>774.82</b>	<b>782.82</b>

Table CON091

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 SEPTEMBER 2023

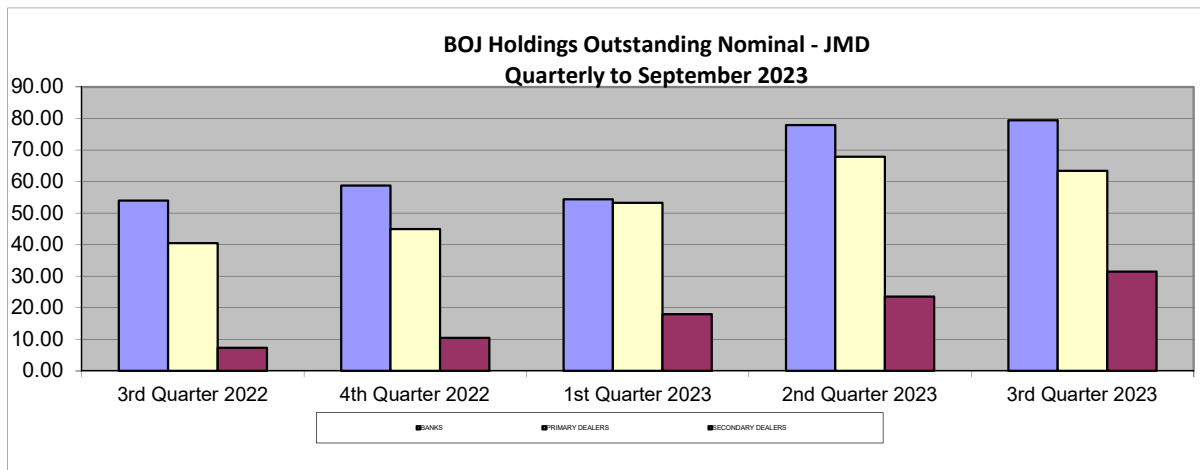


<b>JAMCLEAR®- CSD</b> Bank of Jamaica Open Market Instruments - JMD (BN) Statement of Outstanding Nominal Quarterly - 3rd Quarter 2022 to 3rd Quarter 2023					
PARTICIPANT	3rd Quarter 2022	4th Quarter 2022	1st Quarter 2023	2nd Quarter 2023	3rd Quarter 2023
<b>BANKS</b>	53.95	58.77	54.39	77.86	79.41
<b>PRIMARY DEALERS</b>	40.47	44.91	53.22	67.89	63.37
<b>SECONDARY DEALERS</b>	7.28	10.52	17.95	23.53	31.44
<b>Total</b>	<b>101.70</b>	<b>114.20</b>	<b>125.56</b>	<b>169.27</b>	<b>174.22</b>

Table CON092

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

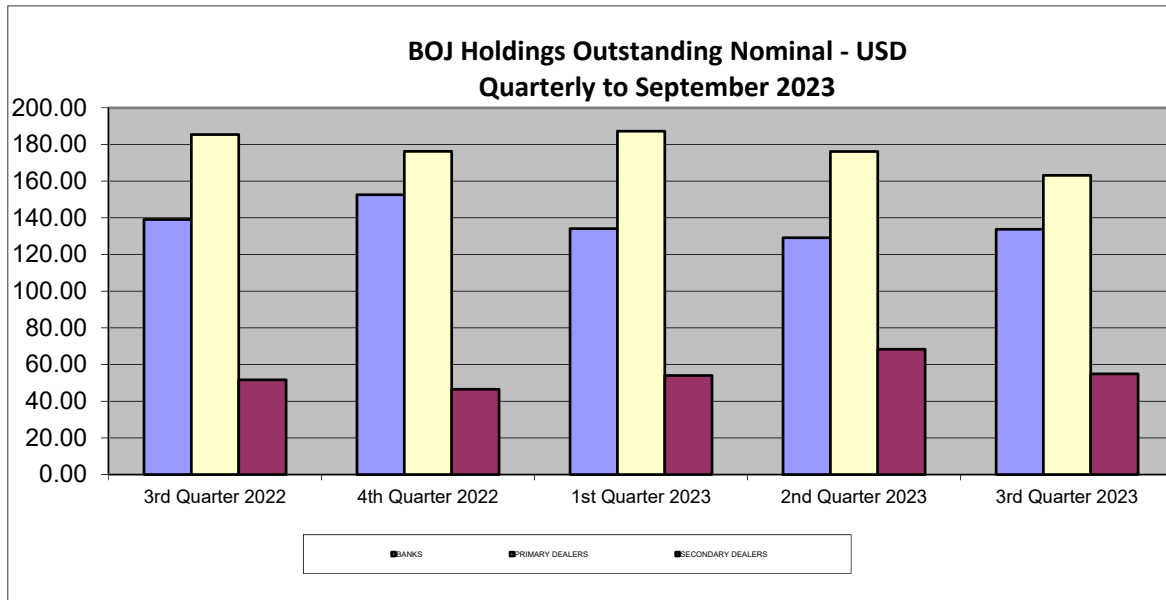
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<b>JAMCLEAR® - CSD</b>					
Bank of Jamaica Open Market Instruments - USD (MN)					
Statement of Outstanding Nominal					
Quarterly - 3rd Quarter 2022 to 3rd Quarter 2023					
PARTICIPANT	3rd Quarter 2022	4th Quarter 2022	1st Quarter 2023	2nd Quarter 2023	3rd Quarter 2023
<b>BANKS</b>	139.09	152.62	134.09	129.17	133.78
<b>PRIMARY DEALERS</b>	185.42	176.28	187.27	176.15	163.19
<b>SECONDARY DEALERS</b>	51.68	46.51	53.98	68.35	54.91
<b>Total</b>	<b>376.20</b>	<b>375.41</b>	<b>375.33</b>	<b>373.67</b>	<b>351.88</b>

Table CON093

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 SEPTEMBER 2023

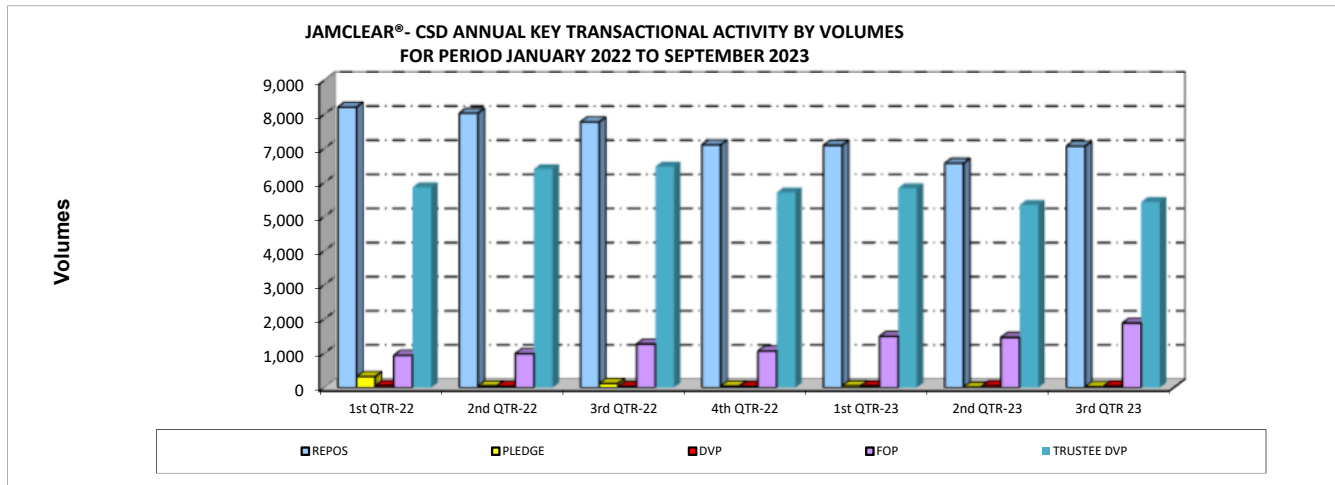


JAMCLEAR®- CSD															
ANNUAL KEY TRANSACTIONAL ACTIVITY BY VOLUMES															
FOR PERIOD JANUARY 2022 TO SEPTEMBER 2023															
TRANSACTION TYPE	Repos		Pledge		Trustee DVP		Purchase & Sale		Free of Payment		TOTALS		% OF TOTAL TRANSACTIONS		
	2022	2023	2022	2023	2022	2023	2022	2023	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%	11.04%	
Feb	2,394	2,155	33	5	1,839	1,765	9	13	324	472	4,599	4,410	7.59%	10.39%	
Mar	3,001	2,619	160	34	1,985	2,192	24	20	361	572	5,531	5,437	9.13%	12.81%	
1st QTR	8,215	7,098	319	48	5,870	5,843	56	46	946	1,497	15,406	14,532	25.43%	34.24%	
Apr	2,784	2,085	35	4	1,900	1,578	5	16	368	334	5,092	4,017	8.41%	9.46%	
May	2,780	2,225	5	2	2,137	1,848	6	9	322	469	5,250	4,553	8.67%	10.73%	
Jun	2,476	2,262	5	5	2,365	1,922	21	28	303	664	5,170	4,881	8.54%	11.50%	
2nd QTR	8,040	6,572	45	11	6,402	5,348	32	53	993	1,467	15,512	13,451	25.61%	31.69%	
Jul	2,522	2,321	48	9	2,528	1,724	6	18	425	560	5,529	4,632	9.13%	10.91%	
Aug	2,570	2,435	68	12	1,959	1,933	8	10	592	620	5,197	5,010	8.58%	11.80%	
Sep	2,692	2,317	3	3	1,988	1,779	14	15	257	707	4,954	4,821	8.18%	11.36%	
3rd QTR	7,784	7,073	119	24	6,475	5,436	28	43	1,274	1,887	15,680	14,463	25.89%	34.07%	
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	20,743	527	83	24,461	16,627	146	142	4,284	4,851	60,571	42,446	100.00%	100.00%	
% of GRAND TOTAL	51.43%	48.87%	0.87%	0.20%	40.38%	39.17%	0.24%	0.33%	7.07%	11.43%	100.00%	100.00%			

Table CYSU09

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

PAYMENT SYSTEM DATA REPORT SEPTEMBER 2023



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

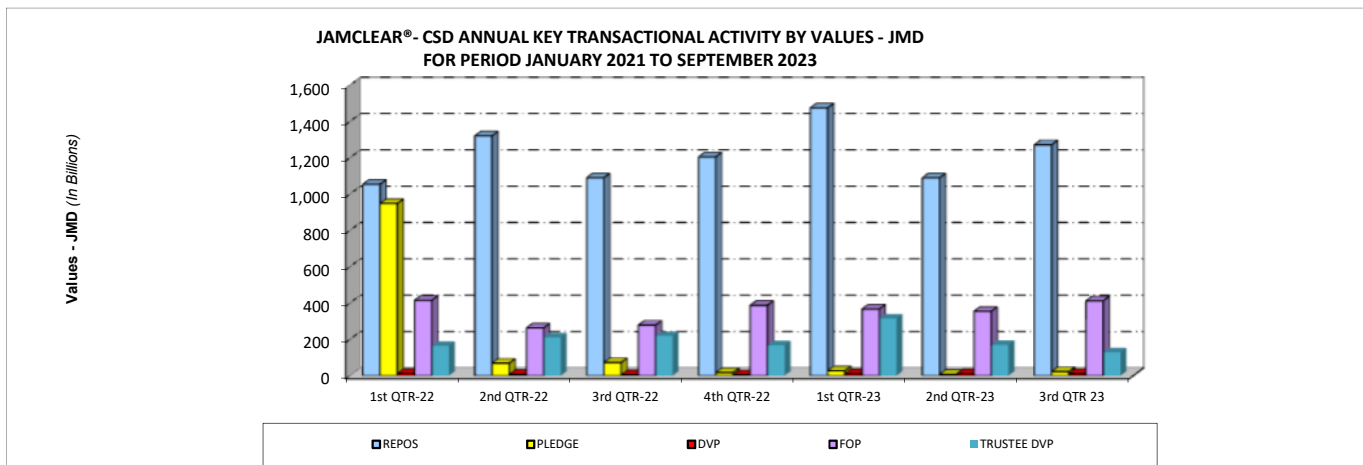
Transaction values are in Billions

TRANSACTION TYPE	Repos		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	971.08	686.56	12.29%	12.12%
Feb	338.50	473.02	38.50	0.63	57.13	105.57	2.57	1.58	144.44	145.87	581.15	726.68	7.36%	12.83%
Mar	413.30	515.34	408.93	24.91	53.90	96.17	3.55	4.59	158.71	137.69	1,038.37	778.70	13.15%	13.74%
1st QTR	1,053.31	1,474.44	947.36	26.58	163.66	314.42	11.93	10.12	414.35	366.38	2,590.60	2,191.93	32.80%	38.69%
Apr	453.02	310.98	67.14	0.19	60.96	58.12	1.25	3.69	108.80	25.01	691.17	397.99	8.75%	7.03%
May	450.79	447.34	0.42	0.18	79.61	68.39	1.50	2.01	67.48	128.51	599.80	646.43	7.59%	11.41%
Jun	416.06	330.46	0.73	6.58	70.31	42.77	3.81	4.64	85.94	200.38	576.86	584.83	7.30%	10.32%
2nd QTR	1,319.87	1,088.78	68.29	6.95	210.88	169.29	6.56	10.33	262.22	353.91	1,867.82	1,629.25	23.65%	28.76%
Jul	407.12	345.84	35.56	21.66	79.72	32.04	1.34	4.00	142.12	118.80	665.86	522.36	8.43%	9.22%
Aug	382.95	415.04	34.84	0.13	72.87	43.75	0.89	2.95	110.76	147.89	602.30	609.76	7.63%	10.76%
Sep	299.34	509.93	1.33	0.06	66.32	53.15	1.81	4.00	24.79	144.87	393.60	712.02	4.98%	12.57%
3rd QTR	1,089.41	1,270.82	71.72	21.86	218.91	128.95	4.05	10.95	277.67	411.56	1,661.77	1,844.14	21.04%	32.55%
Oct	358.75		0.25		55.45		2.35		107.36		524.17	-	6.64%	0.00%
Nov	491.48		-		56.05		1.00		139.44		687.96	-	8.71%	0.00%
Dec	353.82		15.86		55.92		0.40		140.21		566.20	-	7.17%	0.00%
4th QTR	1,204.05	-	16.11	-	167.42	-	3.75	-	387.01	-	1,778.34	-	22.51%	0.00%
GRAND TOTAL	4,666.65	3,834.03	1,103.49	55.38	760.86	612.66	26.28	31.39	1,341.25	1,131.85	7,898.53	5,665.32	100.00%	100.00%
% of GRAND TOTAL	59.08%	67.68%	13.97%	0.98%	9.63%	10.81%	0.33%	0.55%	16.98%	19.98%	100.00%	100.00%		

Table CYSU091

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

PAYMENT SYSTEM DATA REPORT SEPTEMBER 2023





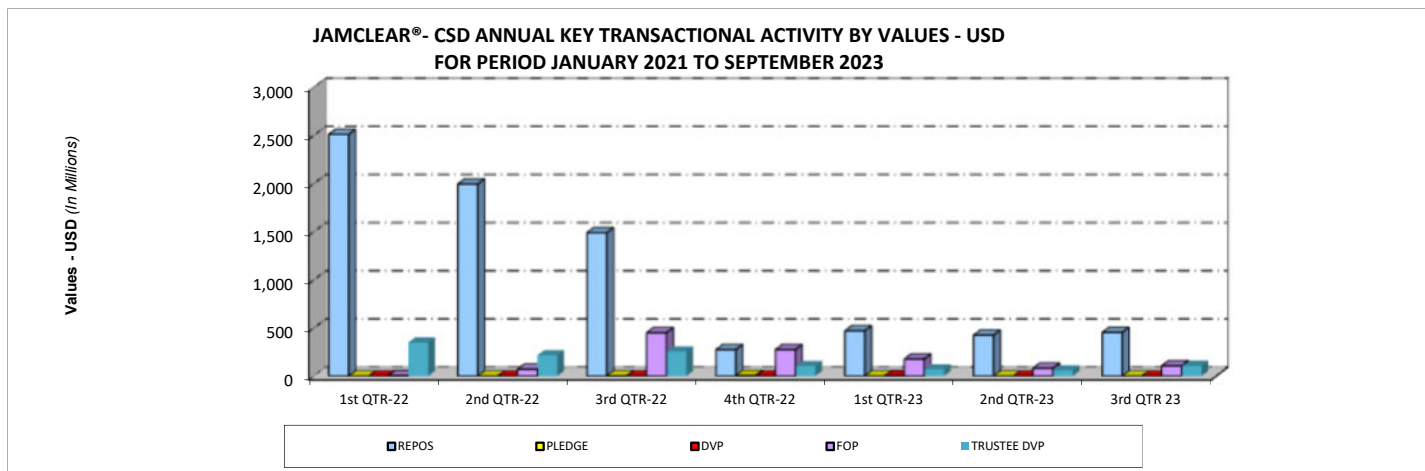
**JAMCLEAR®- CSD**  
**ANNUAL KEY TRANSACTIONAL ACTIVITY BY VALUES - USD**  
**FOR PERIOD JANUARY 2022 TO SEPTEMBER 2023**  
**Transaction values are in Millions**

TRANSACTION TYPE	Repos		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%	17.03%
Feb	776.91	100.92	-	-	118.84	21.02	-	-	0.96	4.04	896.71	125.97	11.21%	6.46%
Mar	814.51	163.99	-	-	82.80	23.98	-	1.00	0.29	70.13	897.60	259.10	11.22%	13.29%
1st QTR	2,509.29	470.20	-	-	347.84	69.70	-	1.00	4.46	176.18	2,861.59	717.09	35.76%	36.77%
Apr	591.06	181.82	-	-	68.20	24.18	-	-	0.09	25.77	659.35	231.77	8.24%	11.89%
May	915.95	97.82	-	-	71.67	19.43	-	-	7.85	8.93	995.47	126.18	12.44%	6.47%
Jun	487.56	145.01	-	-	75.64	15.12	-	-	64.02	46.97	627.22	207.09	7.84%	10.62%
2nd QTR	1,994.58	424.65	-	-	215.51	58.73	-	-	71.96	81.66	2,282.05	565.04	28.52%	28.98%
Jul	394.28	179.94	-	-	87.66	30.79	-	-	174.29	59.13	656.23	269.87	8.20%	13.84%
Aug	647.05	140.12	3.51	-	118.60	35.28	-	-	136.61	39.44	905.77	214.85	11.32%	11.02%
Sep	447.01	133.59	-	-	48.86	40.40	-	-	138.50	9.16	634.38	183.15	7.93%	9.39%
3rd QTR	1,488.34	453.66	3.51	-	255.12	106.48	-	-	449.40	107.73	2,196.37	667.87	27.45%	34.25%
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	6,267.13	1,348.51	10.45	-	923.59	234.91	-	1.00	801.06	365.57	8,002.23	1,949.99	100.00%	100.00%
% of GRAND TOTAL	78.32%	69.15%	0.13%	0.00%	11.54%	12.05%	0.00%	0.05%	10.01%	18.75%	100.00%	100.00%		

Table CYSU092

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

PAYMENT SYSTEM DATA REPORT SEPTEMBER 2023

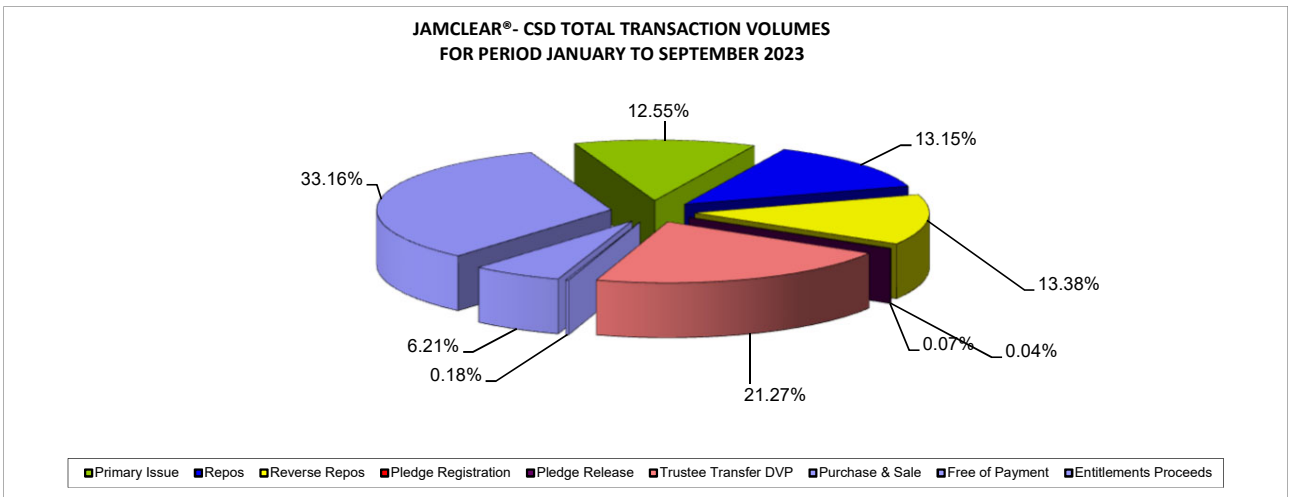


JAMCLEAR®- CSD										
TRANSACTION VOLUMES										
FOR PERIOD JANUARY TO SEPTEMBER 2023										
	Primary Issue	Repos	Reverse Repos	Pledge Registration	Pledge Release	Trustee Transfer DVP	Purchase & Sale	Free of Payment	Entitlements Proceeds	TOTALS
TRANSACTION TYPE	2023									2023
Jan	957	1,131	1,193	3	6	1,886	13	453	2,345	7,987
Feb	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	-	1,578	16	334	2,804	7,667
May	1,094	1,126	1,099	1	1	1,848	9	469	2,726	8,373
Jun	1,367	1,134	1,128	1	4	1,922	28	664	3,367	9,615
2nd QTR	3,307	3,293	3,279	6	5	5,348	53	1,467	8,897	25,655
Jul	961	1,126	1,195	3	6	1,724	18	560	2,721	8,314
Aug	1,052	1,220	1,215	4	8	1,933	10	620	2,743	8,805
Sep	1,211	1,139	1,178	2	1	1,779	15	707	3,225	9,257
3rd QTR	3,224	3,485	3,588	9	15	5,436	43	1,887	8,689	26,376
Oct										-
Nov										-
Dec										-
4th QTR	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	9,809	10,283	10,460	31	52	16,627	142	4,851	25,920	78,175
% OF GRAND TOTAL	12.55%	13.15%	13.38%	0.04%	0.07%	21.27%	0.18%	6.21%	33.16%	100.00%

Table CSU09

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

PAYMENT SYSTEM DATA REPORT SEPTEMBER 2023

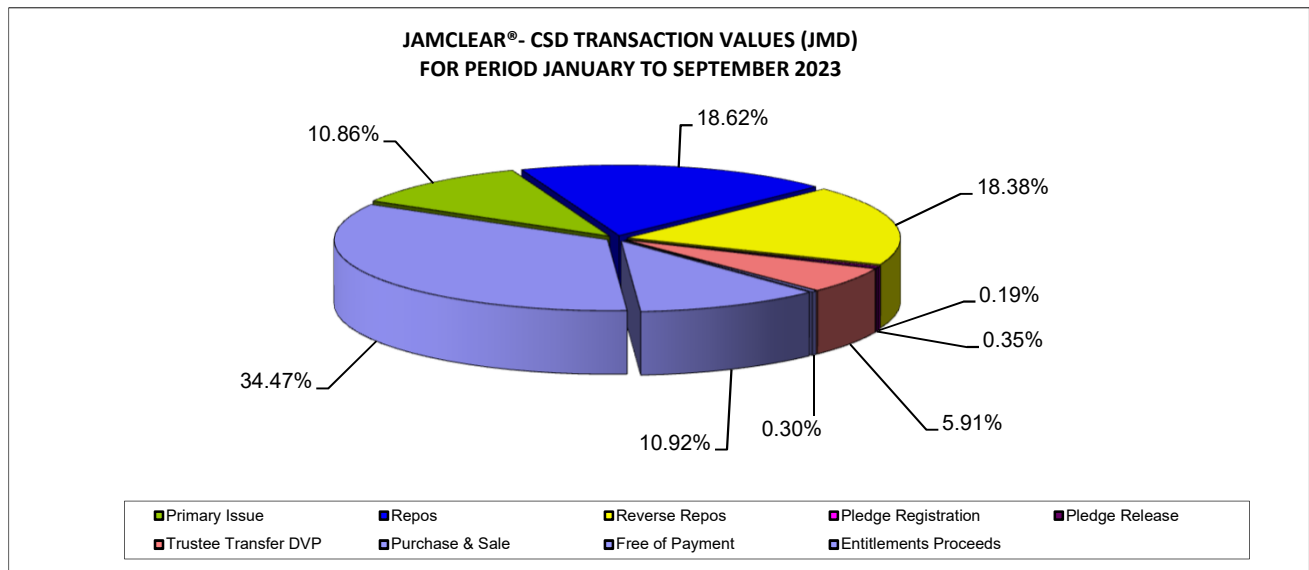


JAMCLEAR®- CSD										
TRANSACTION VALUES - JMD										
FOR PERIOD JANUARY TO SEPTEMBER 2023										
Transaction values are in Billions of Dollars										
TRANSACTION TYPE	Primary Issue	Repos	Reverse Repos	Pledge Registration	Pledge Release	Trustee Transfer DVP	Purchase & Sale	Free of Payment	Entitlements Proceeds	TOTALS
	2023									
Jan	115.40	244.24	241.83	0.70	0.34	112.68	3.95	82.81	295.10	1,097.07
Feb	106.70	238.58	234.44	0.17	0.47	105.57	1.58	145.87	427.94	1,261.32
Mar	144.63	255.48	259.86	9.00	15.91	96.17	4.59	137.69	504.34	1,427.67
1st QTR	366.73	738.30	736.14	9.86	16.72	314.42	10.12	366.38	1,227.39	3,786.05
Apr	114.20	156.16	154.82	0.19	-	58.12	3.69	25.01	265.44	777.63
May	143.65	225.06	222.28	0.09	0.09	68.39	2.01	128.51	414.65	1,204.73
Jun	145.97	166.87	163.59	2.18	4.40	42.77	4.64	200.38	516.07	1,246.87
2nd QTR	403.82	548.09	540.68	2.45	4.49	169.29	10.33	353.91	1,196.16	3,229.23
Jul	114.74	172.56	173.28	7.22	14.44	32.04	4.00	118.80	291.30	928.39
Aug	101.70	212.98	202.06	0.04	0.09	43.75	2.95	147.89	432.05	1,143.51
Sep	137.90	257.66	252.27	0.04	0.02	53.15	4.00	144.87	425.67	1,275.59
3rd QTR	354.34	643.20	627.62	7.31	14.55	128.95	10.95	411.56	1,149.02	3,347.49
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	1,124.89	1,929.59	1,904.44	19.62	35.76	612.66	31.39	1,131.85	3,572.57	10,362.78
% OF GRAND TOTAL	10.86%	18.62%	18.38%	0.19%	0.35%	5.91%	0.30%	10.92%	34.47%	100.00%

Table CSU091

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

PAYMENT SYSTEM DATA REPORT SEPTEMBER 2023

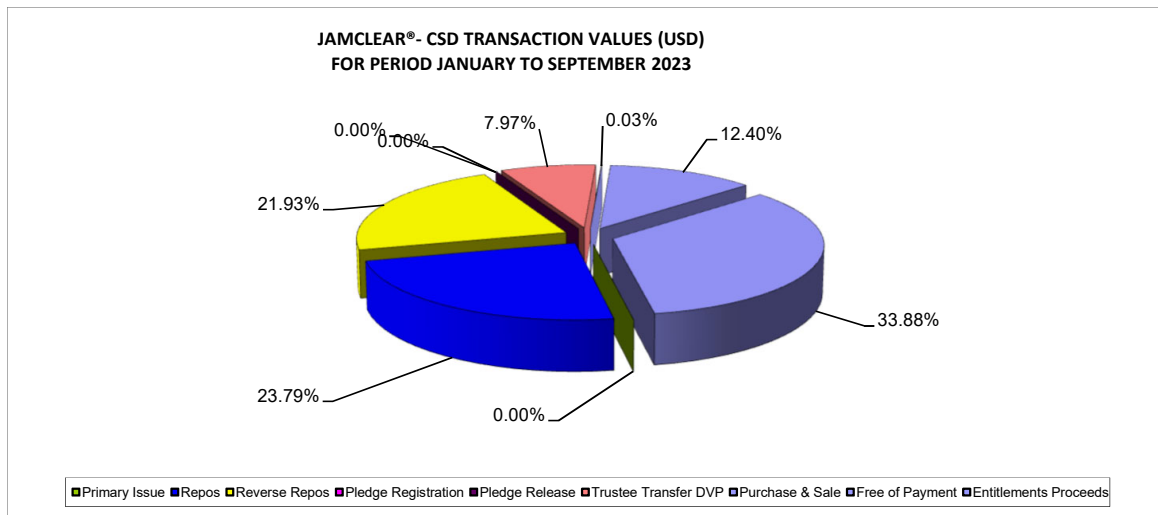


JAMCLEAR®- CSD										
TRANSACTION VALUES - USD										
FOR PERIOD JANUARY TO SEPTEMBER 2023										
Transaction values are in Millions of Dollars										
TRANSACTION TYPE	Primary Issue	Repos	Reverse Repos	Pledge Registration	Pledge Release	Trustee Transfer DVP	Purchase & Sale	Free of Payment	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	-	40.42	57.40	-	-	19.43	-	8.93	13.46	139.63
Jun	-	86.99	58.02	-	-	15.12	-	46.97	1.54	208.64
2nd QTR	-	221.52	203.12	-	-	58.73	-	81.66	268.85	833.88
Jul	-	85.27	94.68	-	-	30.79	-	59.13	307.87	577.74
Aug	-	70.69	69.43	-	-	35.28	-	39.44	25.33	240.18
Sep	-	71.50	62.09	-	-	40.40	-	9.16	43.26	226.41
3rd QTR	-	227.46	226.20	-	-	106.48	-	107.73	376.45	1,044.32
Oct	-	-	-	-	-	-	-	-	-	-
Nov	-	-	-	-	-	-	-	-	-	-
Dec	-	-	-	-	-	-	-	-	-	-
4th QTR	-	-	-	-	-	-	-	-	-	-
<b>GRAND TOTAL</b>	-	<b>701.63</b>	<b>646.88</b>	-	-	<b>234.91</b>	<b>1.00</b>	<b>365.57</b>	<b>999.13</b>	<b>2,949.12</b>
<b>% OF GRAND TOTAL</b>	0.00%	23.79%	21.93%	0.00%	0.00%	7.97%	0.03%	12.40%	33.88%	100.00%

Table CSU092

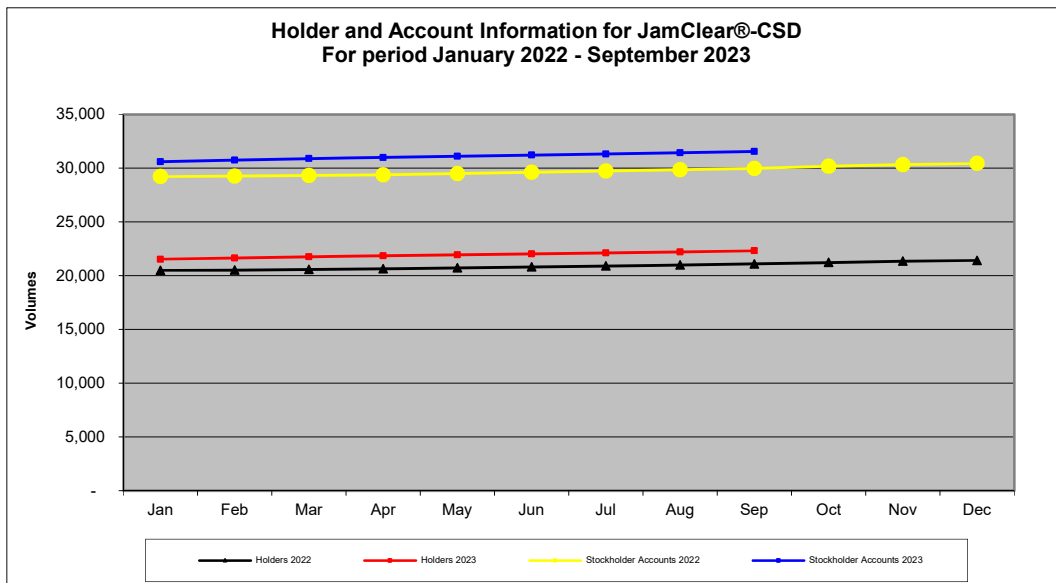
Comment: Repos and reverse repos do not include intraday repos with the central bank.

PAYMENT SYSTEM DATA REPORT SEPTEMBER 2023



JAMCLEAR®-CSD				
STOCKHOLDER RECORD & STOCKHOLDER ACCOUNTS				
FOR PERIOD JANUARY 2022 TO SEPTEMBER 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	21,942	29,514	31,111
Jun	20,796	22,043	29,610	31,226
Jul	20,893	22,133	29,734	31,329
Aug	20,978	22,206	29,846	31,424
Sep	21,078	22,318	29,985	31,557
Oct	21,222		30,175	
Nov	21,331		30,335	
Dec	21,416		30,446	

Table: CSRA09



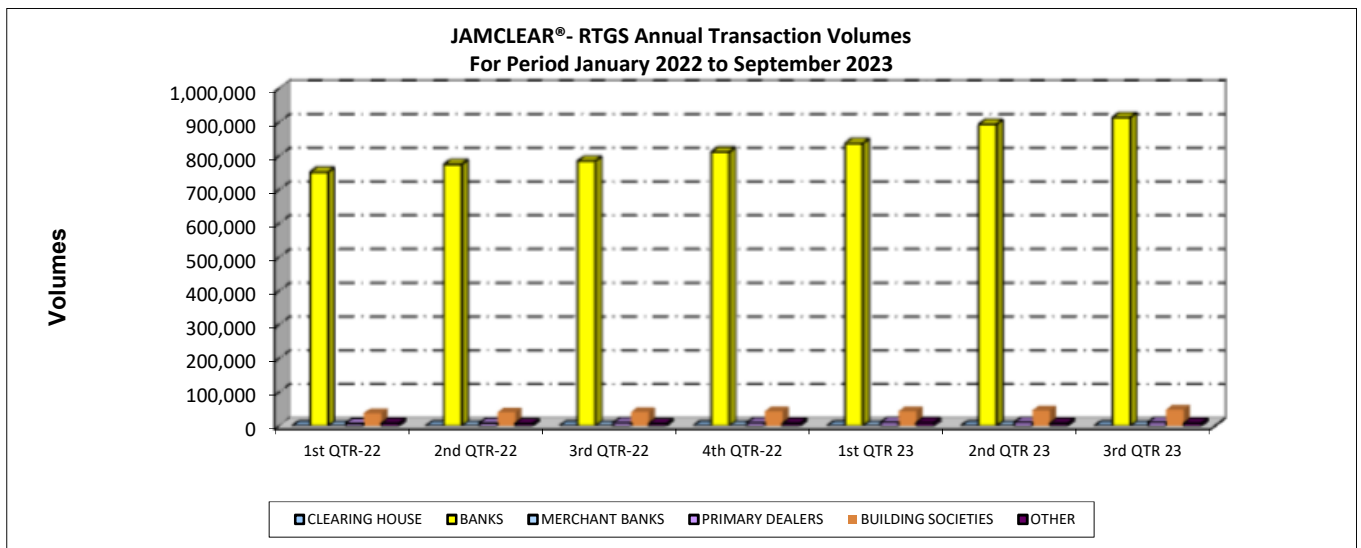
**JamClear® - RTGS**  
**ANNUAL TRANSACTION VOLUMES**  
**FOR PERIOD JANUARY 2022 TO SEPTEMBER 2023**

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	155	265,221	311,277	50	33	2,964	3,768	14,012	16,145	2,822	3,418	285,215	334,796
Jun	154	154	256,636	314,406	59	47	2,984	3,878	13,382	15,692	2,717	2,661	275,932	336,838
2nd QTR	433	435	775,069	893,860	163	125	8,768	10,771	40,270	45,760	7,535	8,205	832,238	959,156
Jul	148	147	251,087	302,150	56	48	2,955	3,542	13,333	15,820	2,288	2,778	269,867	324,485
Aug	154	147	266,273	304,848	62	34	3,356	3,779	14,352	16,450	2,487	2,808	286,684	328,066
Sep	155	147	267,679	306,924	52	35	3,159	3,823	14,019	16,024	2,732	2,991	287,796	329,944
3rd QTR	457	441	785,039	913,922	170	117	9,470	11,144	41,704	48,294	7,507	8,577	844,347	982,495
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
<b>Total</b>	<b>1,766</b>	<b>1,317</b>	<b>3,124,034</b>	<b>2,645,235</b>	<b>638</b>	<b>392</b>	<b>35,894</b>	<b>32,616</b>	<b>162,836</b>	<b>137,568</b>	<b>31,484</b>	<b>26,785</b>	<b>3,356,652</b>	<b>2,843,913</b>
% of GRAND TOTAL	0.05%	0.05%	93.07%	93.01%	0.02%	0.01%	1.07%	1.15%	4.85%	4.84%	0.94%	0.94%	100.00%	100.00%

Table RPYSU09

Comments: Banks includes data on Bank of Jamaica.

PAYMENT SYSTEM DATA REPORT SEPTEMBER 2023



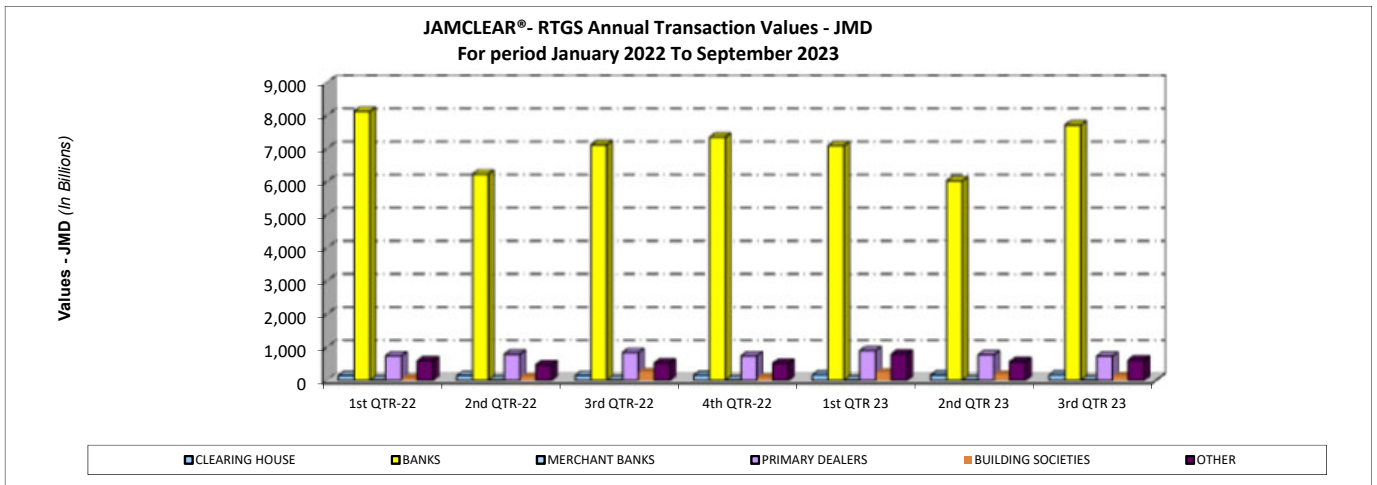
**JamClear®- RTGS**  
**ANNUAL TRANSACTION VALUES - JMD (in Billions)**  
**FOR PERIOD JANUARY 2022 TO SEPTEMBER 2023**

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	56.16	1,664.49	1,862.47	2.35	1.28	232.01	285.30	27.51	48.88	143.35	197.72	2,119.66	2,451.80
Jun	45.57	54.57	2,040.15	2,891.64	3.55	3.59	320.38	277.93	62.57	45.19	186.21	203.12	2,658.43	3,476.04
2nd QTR	142.50	163.82	6,233.05	6,028.81	8.24	7.10	792.19	772.72	108.27	185.15	474.37	567.48	7,758.63	7,725.08
Jul	48.28	56.20	2,371.60	2,796.65	1.95	2.57	307.77	251.26	86.64	61.97	172.53	228.70	2,988.77	3,397.35
Aug	50.85	57.20	2,749.93	2,675.57	4.69	2.24	315.79	240.51	95.48	36.68	180.36	203.60	3,397.11	3,215.78
Sep	51.18	53.93	1,999.99	2,244.66	3.59	2.19	223.47	239.26	79.20	36.88	172.81	187.54	2,530.24	2,764.45
3rd QTR	150.31	167.33	7,121.53	7,716.87	10.24	7.00	847.03	731.03	261.32	135.52	525.70	619.84	8,916.13	9,377.58
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
<b>Total</b>	<b>594.77</b>	<b>496.27</b>	<b>28,832.75</b>	<b>20,839.21</b>	<b>33.27</b>	<b>22.14</b>	<b>3,124.79</b>	<b>2,398.80</b>	<b>535.24</b>	<b>565.37</b>	<b>2,109.03</b>	<b>1,982.32</b>	<b>35,229.85</b>	<b>26,304.11</b>
<b>% of GRAND TOTAL</b>	<b>1.69%</b>	<b>1.89%</b>	<b>81.84%</b>	<b>79.22%</b>	<b>0.09%</b>	<b>0.08%</b>	<b>8.87%</b>	<b>9.12%</b>	<b>1.52%</b>	<b>2.15%</b>	<b>5.99%</b>	<b>7.54%</b>	<b>100.00%</b>	<b>100.00%</b>

Table RPYSU092

Comments: Banks includes data on Bank of Jamaica.

PAYMENT SYSTEM DATA REPORT SEPTEMBER 2023



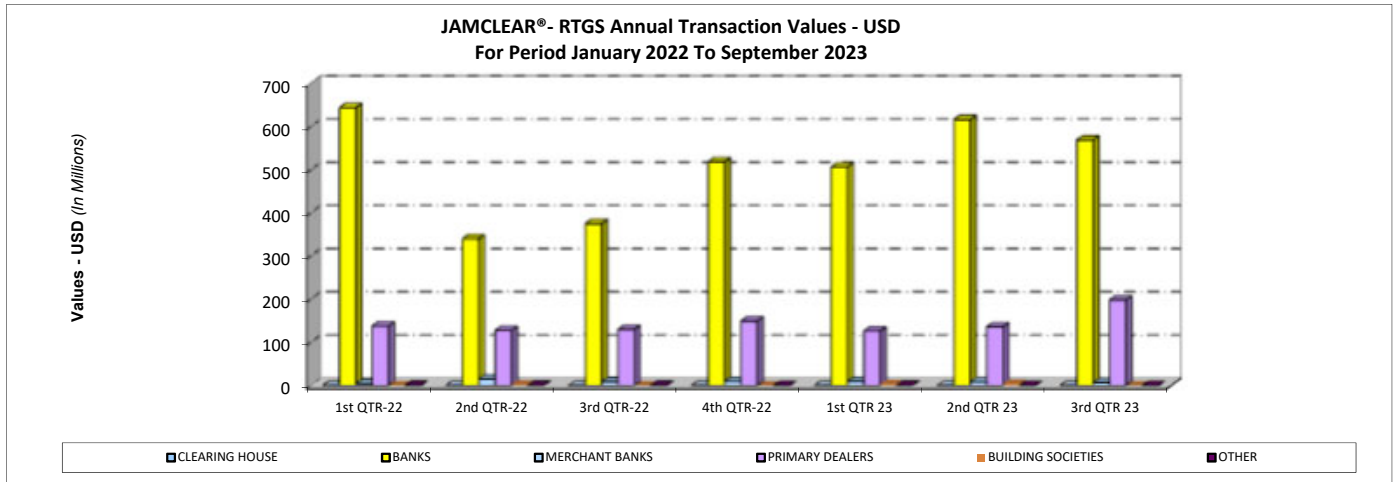
**JamClear® - RTGS**  
**ANNUAL TRANSACTION VALUES - USD (in Millions)**  
**FOR PERIOD JANUARY 2022 TO SEPTEMBER 2023**

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	215.97
Mar	-	-	192.09	181.86	2.15	4.27	52.18	56.44	0.70	1.00	0.00	0.02	247.12	243.59
1st QTR	-	-	643.28	505.55	4.24	10.05	137.63	126.22	0.70	3.00	0.12	0.09	785.98	644.91
Apr	-	-	97.45	103.95	4.10	0.50	34.63	33.18	-	-	-	-	136.18	137.63
May	-	-	61.76	232.28	4.91	2.52	47.23	53.47	-	4.00	0.16	-	114.05	292.27
Jun	-	-	180.24	279.63	6.06	5.75	45.59	49.03	2.50	-	-	-	234.39	334.41
2nd QTR	-	-	339.45	615.86	15.07	8.77	127.44	135.68	2.50	4.00	0.16	-	484.63	764.31
Jul	-	-	103.28	173.59	2.13	3.50	38.90	58.91	-	-	0.08	0.02	144.38	236.02
Aug	-	-	121.07	222.46	5.20	1.00	53.59	76.72	-	-	-	0.01	179.86	300.19
Sep	-	-	150.25	172.49	1.80	2.45	37.23	62.50	0.00	-	-	-	189.28	237.45
3rd QTR	-	-	374.60	568.54	9.13	6.96	129.71	198.13	0.00	-	0.08	0.02	513.52	773.65
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
<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>1,875.37</b>	<b>1,689.95</b>	<b>38.18</b>	<b>25.78</b>	<b>543.96</b>	<b>460.03</b>	<b>3.20</b>	<b>7.00</b>	<b>0.36</b>	<b>0.11</b>	<b>2,461.08</b>	<b>2,182.87</b>
<b>% of GRAND TOTAL</b>	<b>0.00%</b>	<b>0.00%</b>	<b>76.20%</b>	<b>77.42%</b>	<b>1.55%</b>	<b>1.18%</b>	<b>22.10%</b>	<b>21.07%</b>	<b>0.13%</b>	<b>0.32%</b>	<b>0.01%</b>	<b>0.01%</b>	<b>100.00%</b>	<b>100.00%</b>

Table RPYSU092

Comments: Banks includes data on Bank of Jamaica.

PAYMENT SYSTEM DATA REPORT SEPTEMBER 2023





# JamClear® - RTGS

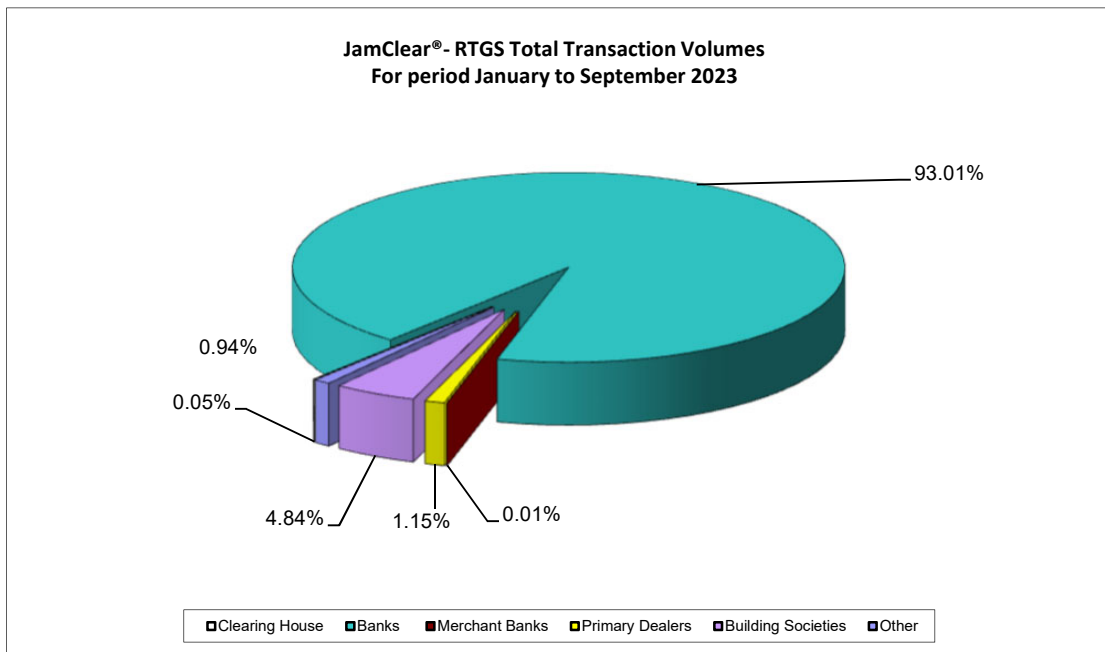
## TRANSACTION VOLUMES

### FOR PERIOD JANUARY TO SEPTEMBER 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	155	311,277	33	3,768	16,145	3,418	334,796
Jun	154	314,406	47	3,878	15,692	2,661	336,838
2nd QTR	435	893,860	125	10,771	45,760	8,205	959,156
Jul	147	302,150	48	3,542	15,820	2,778	324,485
Aug	147	304,848	34	3,779	16,450	2,808	328,066
Sep	147	306,924	35	3,823	16,024	2,991	329,944
3rd QTR	441	913,922	117	11,144	48,294	8,577	982,495
Oct							0
Nov							0
Dec							0
4th QTR	0	0	0	0	0	0	0
<b>Total</b>	<b>1,317</b>	<b>2,645,235</b>	<b>392</b>	<b>32,616</b>	<b>137,568</b>	<b>26,785</b>	<b>2,843,913</b>
<b>% of GRAND TOTAL</b>	0.05%	93.01%	0.01%	1.15%	4.84%	0.94%	100.00%

Table RPSU09

PAYMENT SYSTEM DATA REPORT SEPTEMBER 2023

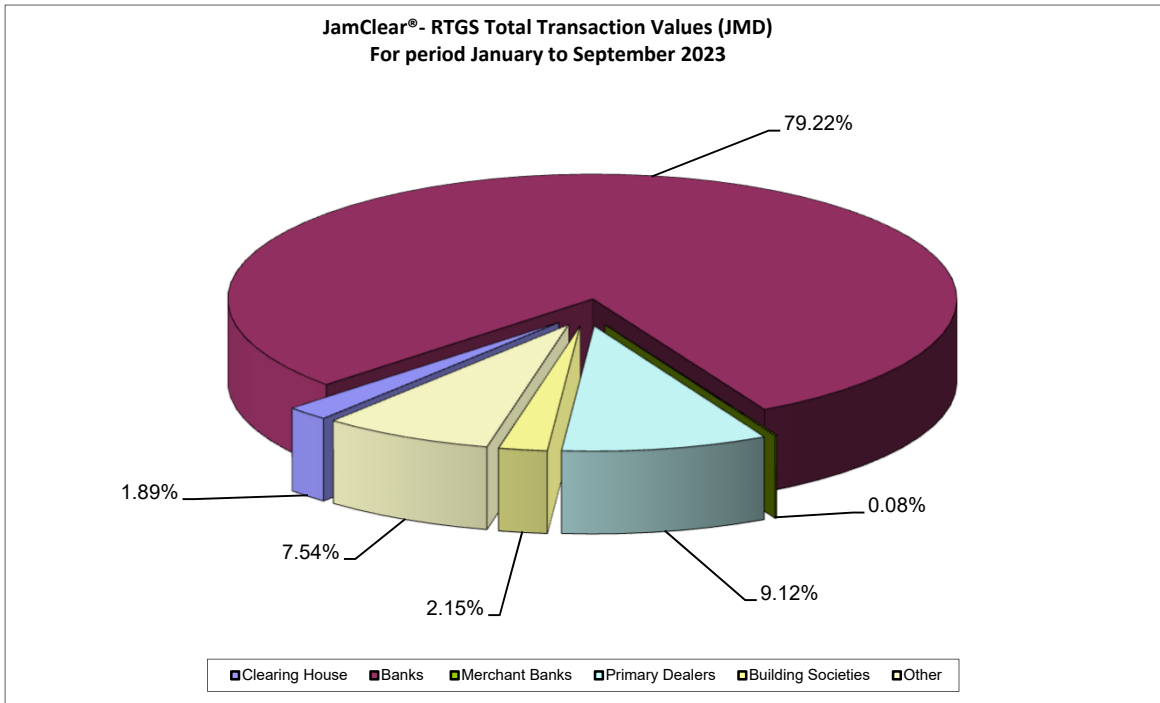


**JamClear® - RTGS**  
**TRANSACTION VALUES - JMD (in Billions)**  
**FOR PERIOD JANUARY TO SEPTEMBER 2023**

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	56.16	1,862.47	1.28	285.30	48.88	197.72	2,451.80
Jun	54.57	2,891.64	3.59	277.93	45.19	203.12	3,476.04
2nd QTR	163.82	6,028.81	7.10	772.72	185.15	567.48	7,725.08
Jul	56.20	2,796.65	2.57	251.26	61.97	228.70	3,397.35
Aug	57.20	2,675.57	2.24	240.51	36.68	203.60	3,215.78
Sep	53.93	2,244.66	2.19	239.26	36.88	187.54	2,764.45
3rd QTR	167.33	7,716.87	7.00	731.03	135.52	619.84	9,377.58
Oct							0.00
Nov							0.00
Dec							0.00
4th QTR	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total</b>	<b>496.27</b>	<b>20,839.21</b>	<b>22.14</b>	<b>2,398.80</b>	<b>565.37</b>	<b>1,982.32</b>	<b>26,304.11</b>
<b>% of GRAND TOTAL</b>	<b>1.89%</b>	<b>79.22%</b>	<b>0.08%</b>	<b>9.12%</b>	<b>2.15%</b>	<b>7.54%</b>	<b>100.00%</b>

Table RPSU091

PAYMENT SYSTEM DATA REPORT SEPTEMBER 2023

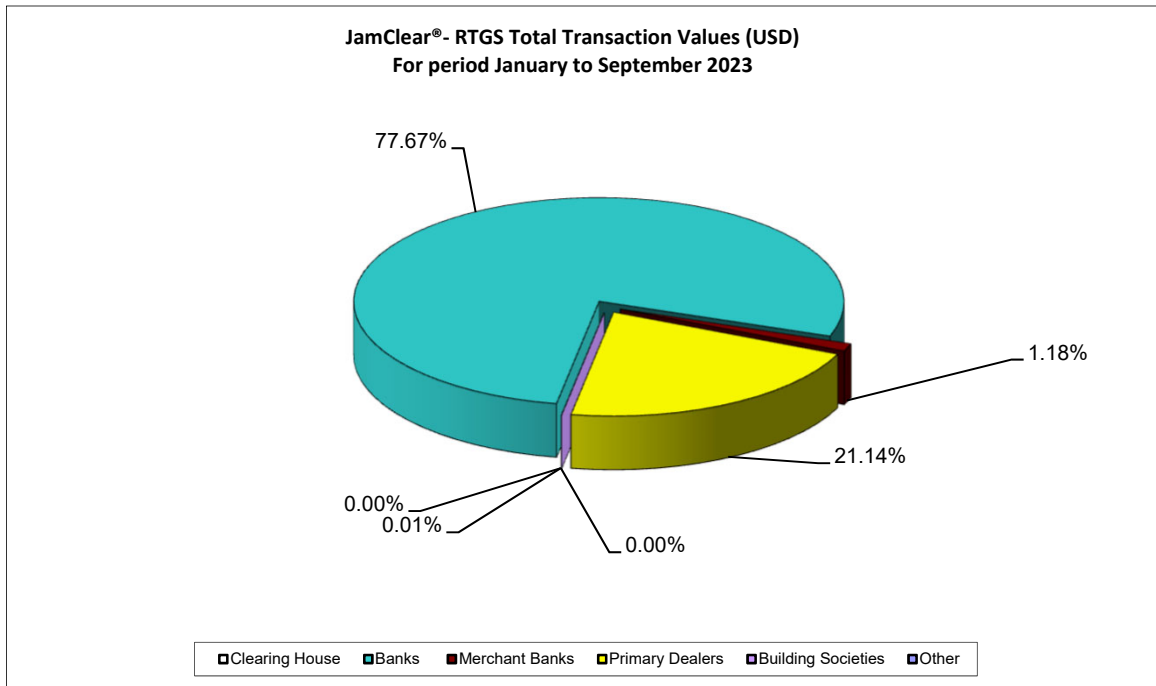


**JamClear® - RTGS**  
**TRANSACTION VALUES - USD (in Millions)**  
**FOR PERIOD JANUARY TO SEPTEMBER 2023**

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	-	232.28	2.52	53.47	4.00	-	292.27
Jun	-	279.63	5.75	49.03	-	-	334.41
2nd QTR	-	615.86	8.77	135.68	4.00	-	764.31
Jul	-	173.59	3.50	58.91	-	0.02	236.02
Aug	-	222.46	1.00	76.72	-	0.01	300.19
Sep	-	172.49	2.45	62.50	-	-	237.45
3rd QTR	-	568.54	6.96	198.13	-	0.02	773.65
Oct							0.00
Nov							0.00
Dec							0.00
4th QTR	-	-	-	-	-	-	-
<b>Total</b>	<b>0.00</b>	<b>1,689.95</b>	<b>25.78</b>	<b>460.03</b>	<b>7.00</b>	<b>0.11</b>	<b>2,182.87</b>
<b>% of GRAND TOTAL</b>	0.00%	77.42%	1.18%	21.07%	0.00%	0.01%	100%

Table RPSU092

PAYMENT SYSTEM DATA REPORT SEPTEMBER 2023



## RETAIL PAYMENTS FOR JANUARY 2021 TO SEPTEMBER 2023

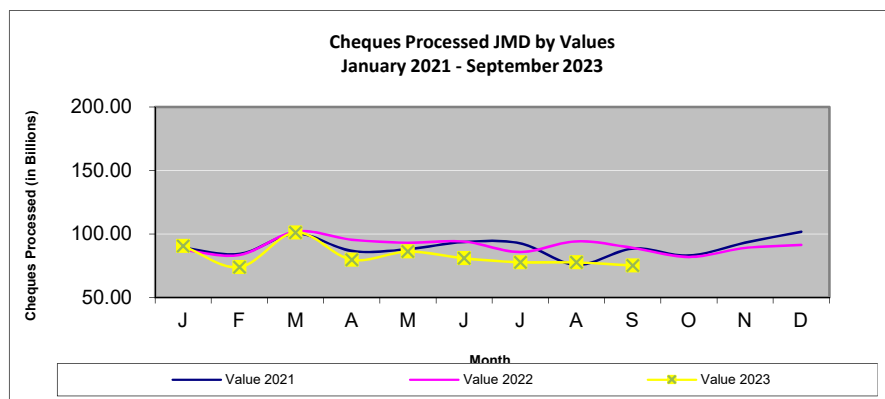
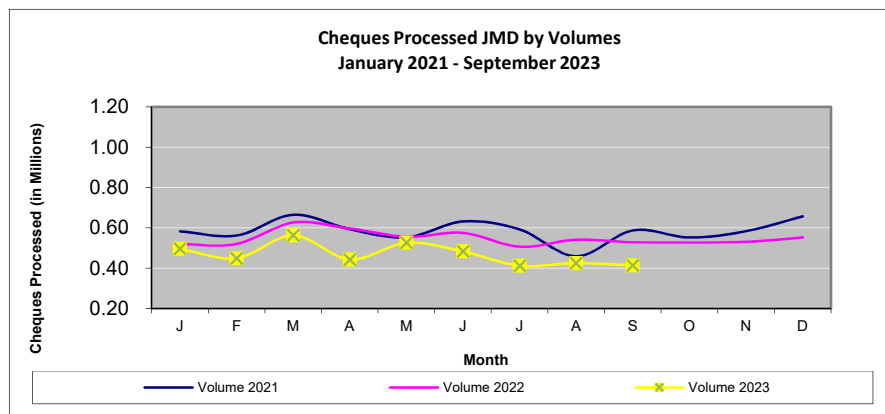
### Cheques Processed JMD - Volumes and Values

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	0.53	86.05
Jun	0.63	93.69	0.58	93.95	0.48	80.83
2nd QTR	1.78	268.19	1.73	282.48	1.45	246.61
Jul	0.59	92.52	0.51	85.74	0.41	77.65
Aug	0.46	75.67	0.54	94.19	0.43	77.51
Sep	0.59	88.40	0.53	88.96	0.41	75.12
3rd QTR	1.64	256.60	1.58	268.89	1.25	230.28
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	-	-
<b>TOTAL</b>	<b>7.02</b>	<b>1,076.05</b>	<b>6.58</b>	<b>1,086.08</b>	<b>4.21</b>	<b>742.19</b>

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

Table RDCBCP093

#### PAYMENT SYSTEM DATA REPORT SEPTEMBER 2023



# RETAIL PAYMENTS

## FOR JANUARY 2021 TO SEPTEMBER 2023

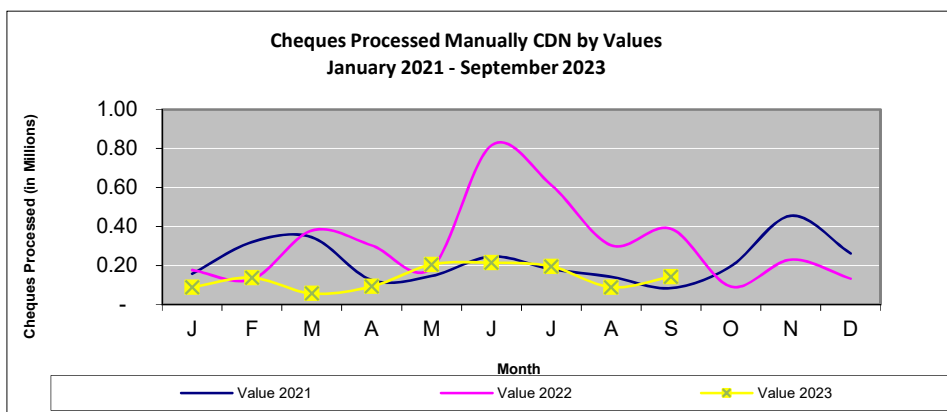
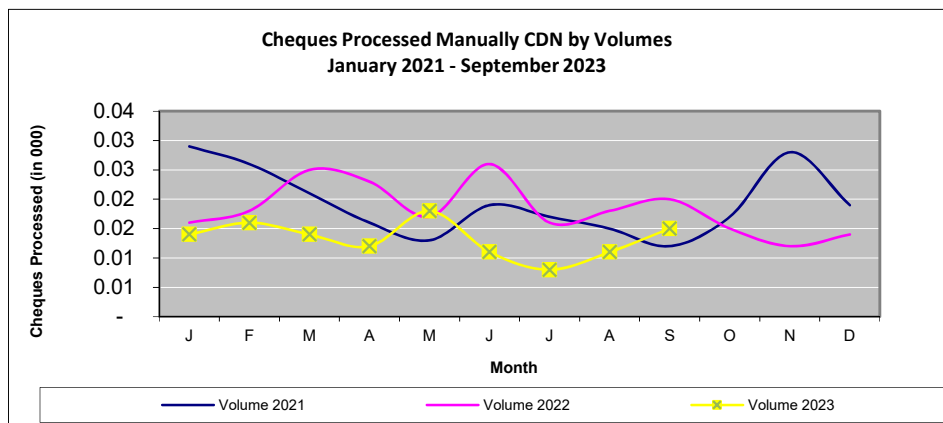
### Cheques Processed Manually CDN - Volumes and Values

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	0.02	0.20
Jun	0.02	0.25	0.03	0.82	0.01	0.21
2nd QTR	0.05	0.52	0.07	1.30	0.04	0.51
Jul	0.02	0.18	0.02	0.61	0.01	0.19
Aug	0.02	0.14	0.02	0.30	0.01	0.09
Sep	0.01	0.08	0.02	0.39	0.02	0.14
3rd QTR	0.04	0.41	0.05	1.30	0.03	0.42
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	-	-
<b>TOTAL</b>	<b>0.23</b>	<b>2.65</b>	<b>0.22</b>	<b>3.75</b>	<b>0.12</b>	<b>1.21</b>

Comment: Cheques processed manually CDN by BOJ.

Table RDCPMC093

PAYMENT SYSTEM DATA REPORT SEPTEMBER 2023



# RETAIL PAYMENTS

## FOR JANUARY 2021 TO SEPTEMBER 2023

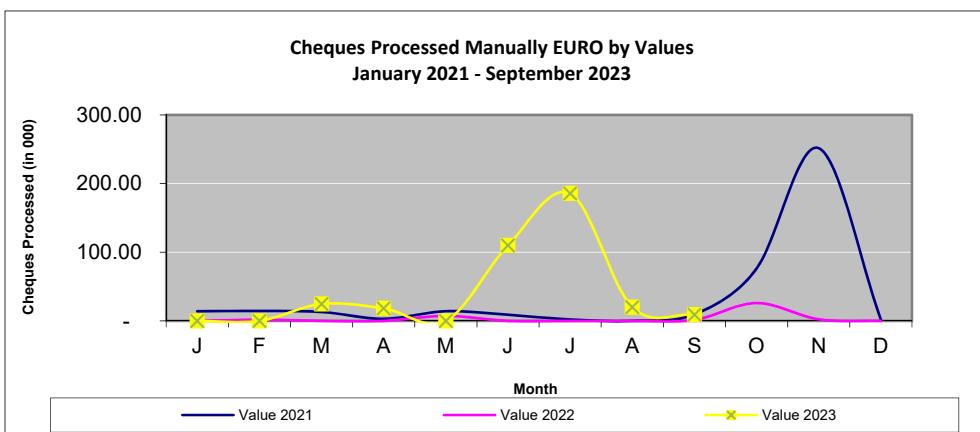
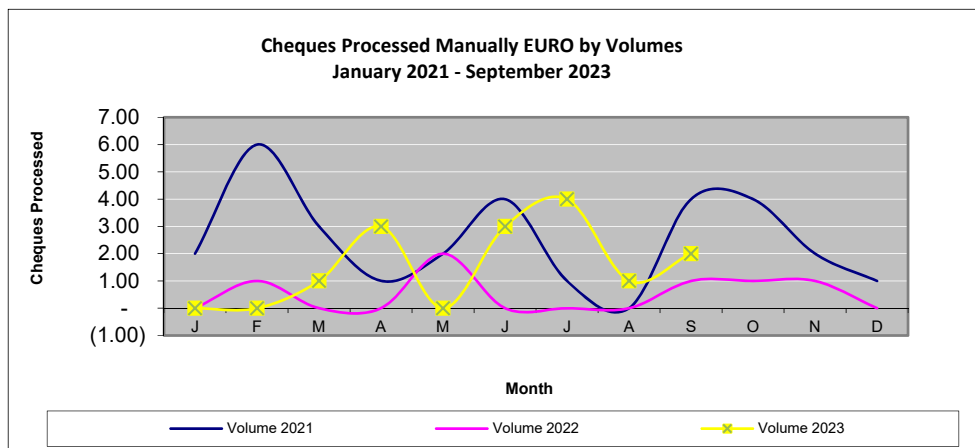
### Cheques Processed Manually EURO - Volumes and Values

YEAR	2021		2022		2023	
	Volume	Value (000)	Volume	Value (000)	Volume	Value (000)
Jan	2	14.05	-	-	-	-
Feb	6	14.44	1	1.65	-	-
Mar	3	13.00	-	-	1	24.66
1st QTR	11	41.49	1	1.65	1	24.66
Apr	1	3.00	-	-	3	18.24
May	2	14.11	2	7.25	-	-
Jun	4	8.90	-	-	3	110.00
2nd QTR	7	26.01	2	7.25	6	128.24
Jul	1	2.10	-	-	4	185.60
Aug	-	-	-	-	1	20.00
Sep	4	9.71	1	1.50	2	8.90
3rd QTR	5	11.81	1	1.50	7	214.50
Oct	4	76.20	1	26.00		
Nov	2	251.60	1	2.30		
Dec	1	1.70	-	-		
4th QTR	7	329.50	2	28.30	-	-
<b>TOTAL</b>	<b>30</b>	<b>408.81</b>	<b>6</b>	<b>38.70</b>	<b>14</b>	<b>367.40</b>

Comment: Cheques processed manually EURO by BOJ.

Table RDCPME093

PAYMENT SYSTEM DATA REPORT SEPTEMBER 2023



# RETAIL PAYMENTS

## FOR JANUARY 2021 TO SEPTEMBER 2023

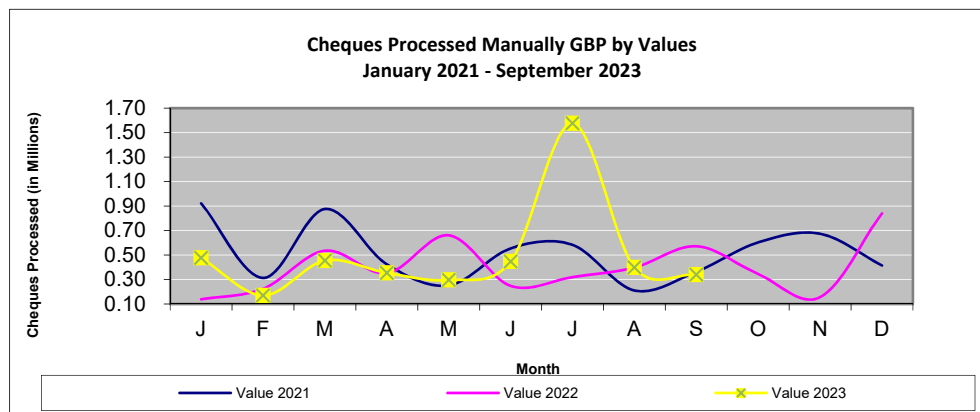
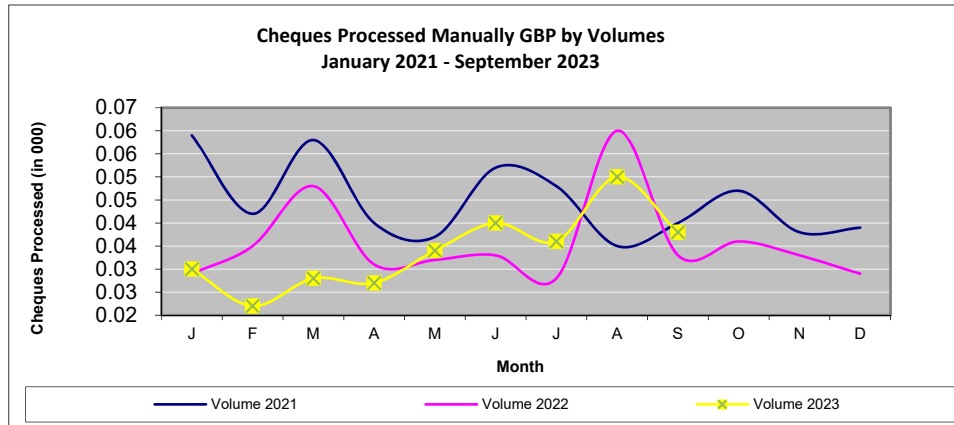
### Cheques Processed Manually GBP - Volumes and Values

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	0.03	0.30
Jun	0.05	0.55	0.03	0.25	0.04	0.45
2nd QTR	0.13	1.23	0.10	1.26	0.10	1.10
Jul	0.05	0.58	0.03	0.32	0.04	1.58
Aug	0.04	0.21	0.06	0.40	0.05	0.40
Sep	0.04	0.36	0.03	0.57	0.04	0.34
3rd QTR	0.12	1.16	0.12	1.29	0.12	2.31
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	-	-
<b>TOTAL</b>	<b>0.54</b>	<b>6.19</b>	<b>0.43</b>	<b>4.79</b>	<b>0.31</b>	<b>4.51</b>

Comment: Cheques processed manually GBP by BOJ.

Table RDCPMG093

PAYMENT SYSTEM DATA REPORT SEPTEMBER 2023



# RETAIL PAYMENTS

## FOR JANUARY 2021 TO SEPTEMBER 2023

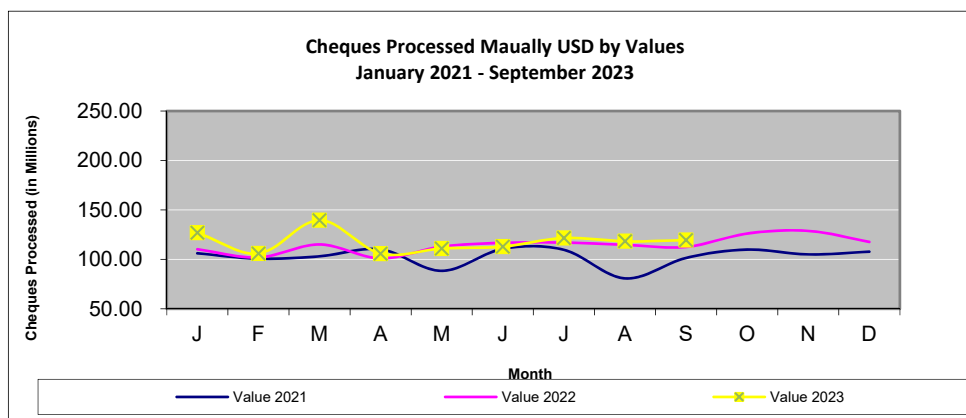
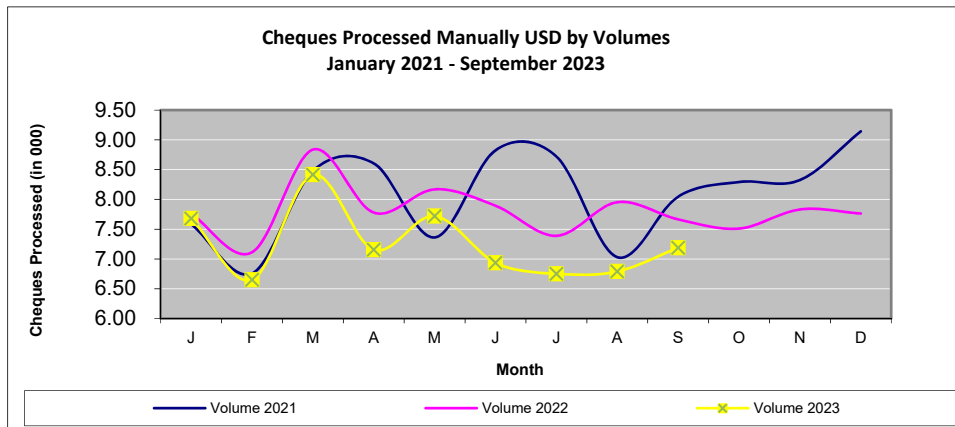
### Cheques Processed Manually USD - Volumes and Values

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	7.72	110.97
Jun	8.83	110.61	7.89	116.67	6.94	112.90
2nd QTR	24.79	309.12	23.84	330.59	21.81	329.70
Jul	8.72	109.65	7.39	117.01	6.75	121.60
Aug	7.03	80.73	7.95	114.69	6.79	118.29
Sep	8.05	101.47	7.67	112.54	7.19	119.43
3rd QTR	23.80	291.85	23.01	344.24	20.73	359.32
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	-	-
<b>TOTAL</b>	<b>97.17</b>	<b>1,233.51</b>	<b>93.66</b>	<b>1,374.60</b>	<b>65.29</b>	<b>1,061.51</b>

Comment: Cheques processed manually USD by BOJ.

Table RDCPMU093

#### PAYMENT SYSTEM DATA REPORT SEPTEMBER 2023





## RETAIL PAYMENTS FOR JANUARY 2021 TO SEPTEMBER 2023

### JMD Transactions processed at ABM Terminals

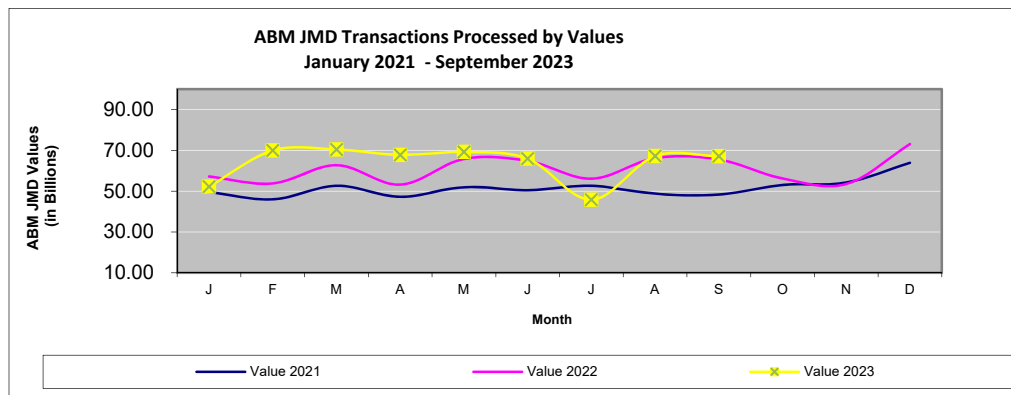
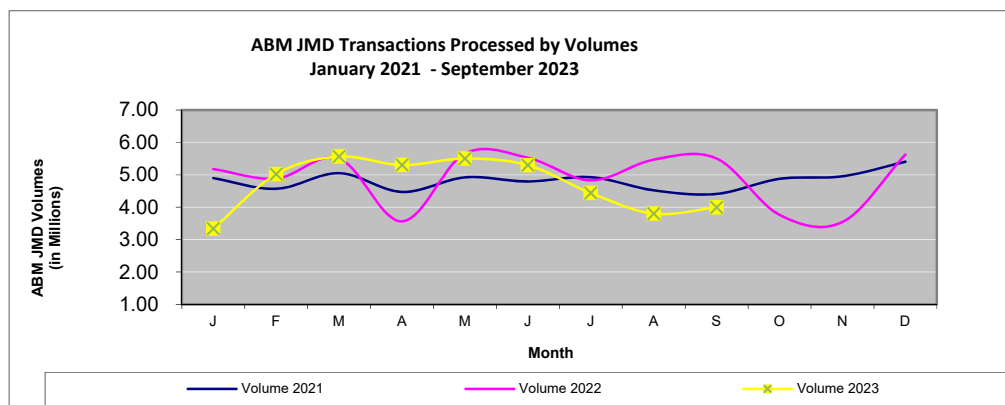
YEAR	2021		2022		2023	
	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)
Jan	4.90	49.57	5.18	57.19	3.34	52.24
Feb	4.57	46.00	4.88	53.79	5.02	69.93
Mar	5.05	52.65	5.50	62.74	5.56	70.43
1st QTR	14.52	148.21	15.57	173.72	13.93	192.60
Apr	4.47	47.23	3.56	53.18	5.30	67.78
May	4.92	51.96	5.65	65.80	5.50	69.19
Jun	4.80	50.49	5.53	64.86	5.30	65.92
2nd QTR	14.19	149.68	14.74	183.84	16.10	202.90
Jul	4.93	52.66	4.83	56.09	4.44	45.83
Aug	4.52	48.77	5.47	66.20	3.80	67.22
Sep	4.41	48.33	5.50	65.52	4.00	67.13
3rd QTR	13.86	149.76	15.80	187.81	12.24	180.17
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	-	-
<b>TOTAL</b>	<b>57.81</b>	<b>618.85</b>	<b>59.05</b>	<b>728.21</b>	<b>42.27</b>	<b>575.67</b>

**Purpose:** This table reflects the Automated Banking Machine JMD transactions (withdrawals and cash advances only) processed by Deposit-Taking Institutions.

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

Table RDA091

#### PAYMENT SYSTEM DATA REPORT SEPTEMBER 2023



# RETAIL PAYMENTS SYSTEM

## FOR JANUARY 2021 TO SEPTEMBER 2023

### USD Transactions processed at ABM Terminals

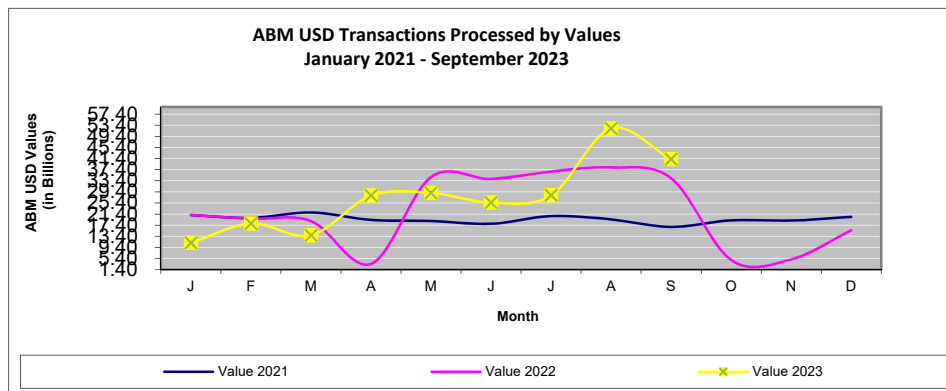
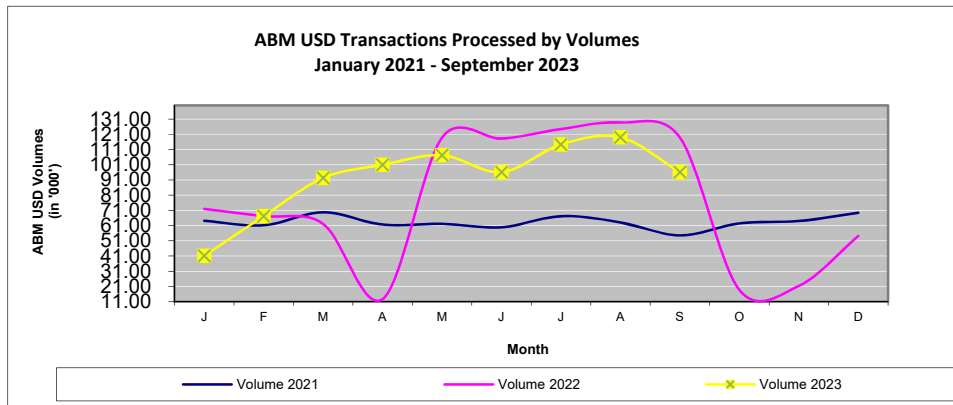
YEAR	2021		2022		2023	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	64.21	21.04	71.97	21.11	41.12	11.03
Feb	61.24	20.02	67.15	19.71	67.26	18.00
Mar	69.77	21.99	62.11	18.87	92.36	13.74
1st QTR	195.22	63.05	201.23	59.69	200.73	42.78
Apr	61.73	19.30	12.76	3.47	100.99	28.07
May	62.17	18.91	118.86	34.76	107.24	29.01
Jun	59.93	17.90	118.13	34.05	96.15	25.55
2nd QTR	183.82	56.11	249.75	72.27	304.38	82.64
Jul	67.20	20.68	124.43	36.73	114.34	28.18
Aug	63.08	19.46	128.73	38.22	119.01	52.23
Sep	54.59	16.79	118.91	34.33	96.13	41.16
3rd QTR	184.88	56.93	372.06	109.28	329.47	121.57
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	-	-
<b>TOTAL</b>	<b>759.87</b>	<b>234.73</b>	<b>917.35</b>	<b>266.73</b>	<b>834.57</b>	<b>246.99</b>

**Purpose:** This table reflects the Automated Banking Machine USD transactions (withdrawals and cash advances only) processed by Deposit-Taking Institutions.

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

Table RDA92

#### PAYMENT SYSTEM DATA REPORT SEPTEMBER 2023



## RETAIL PAYMENTS FOR JANUARY 2021 TO SEPTEMBER 2023

### JMD Transactions processed at POS Terminals

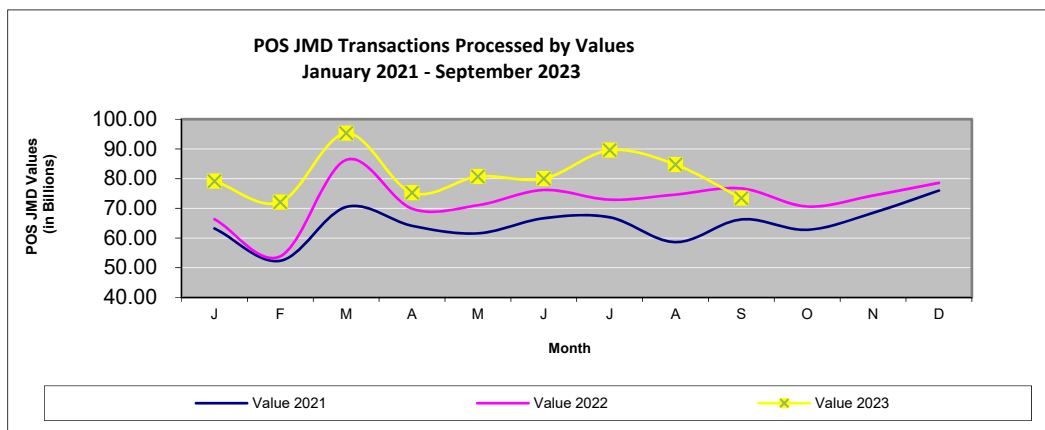
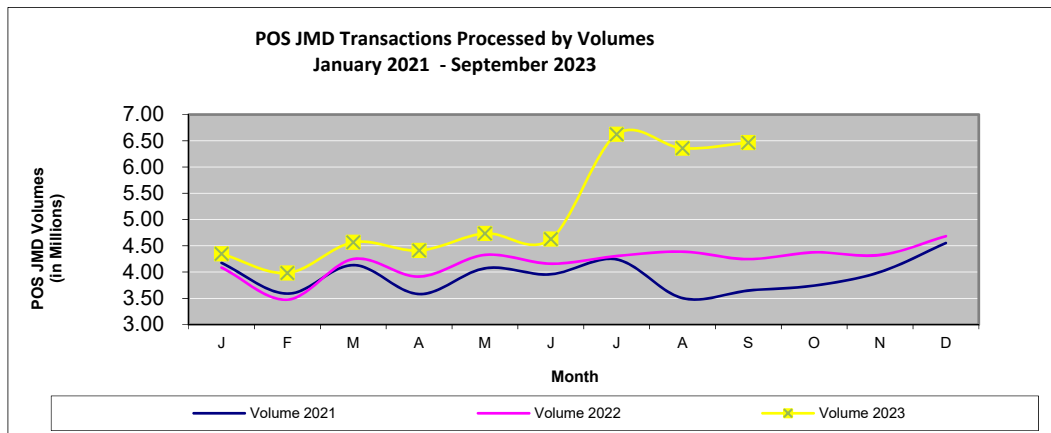
YEAR	2021		2022		2023	
	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)
Jan	4.17	63.22	4.08	66.34	4.35	79.16
Feb	3.59	52.34	3.47	53.85	3.98	72.09
Mar	4.13	70.47	4.25	86.32	4.57	95.28
1st QTR	11.90	186.03	11.81	206.51	12.90	246.54
Apr	3.58	64.12	3.91	69.88	4.41	75.24
May	4.07	61.57	4.33	71.04	4.74	80.70
Jun	3.96	66.67	4.16	76.18	4.63	79.99
2nd QTR	11.61	192.36	12.40	217.11	13.77	235.93
Jul	4.24	66.99	4.30	72.91	6.62	89.57
Aug	3.50	58.61	4.39	74.64	6.36	84.72
Sep	3.65	66.28	4.25	76.71	6.46	73.45
3rd QTR	11.39	191.88	12.94	224.26	19.44	247.74
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	-	-
<b>TOTAL</b>	<b>47.19</b>	<b>777.50</b>	<b>50.53</b>	<b>871.37</b>	<b>46.12</b>	<b>730.21</b>

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 RDP091

#### PAYMENT SYSTEM DATA REPORT SEPTEMBER 2023



# RETAIL PAYMENTS SYSTEM FOR JANUARY 2021 TO SEPTEMBER 2023

## USD Transactions processed at POS Terminals

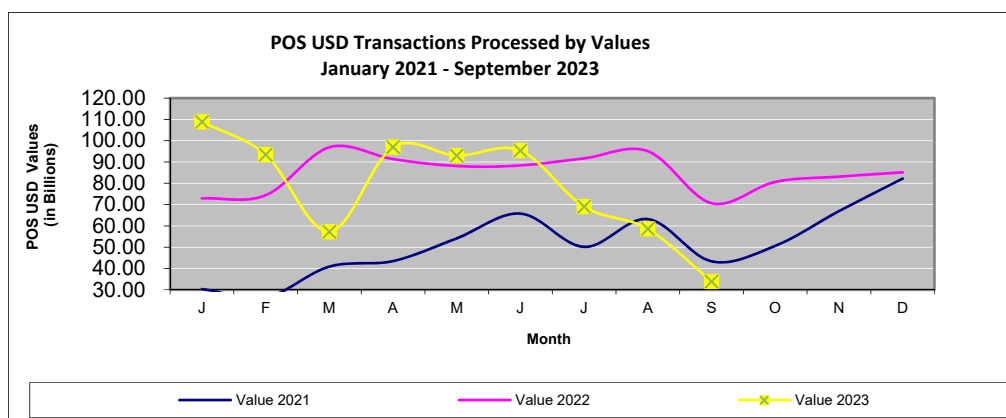
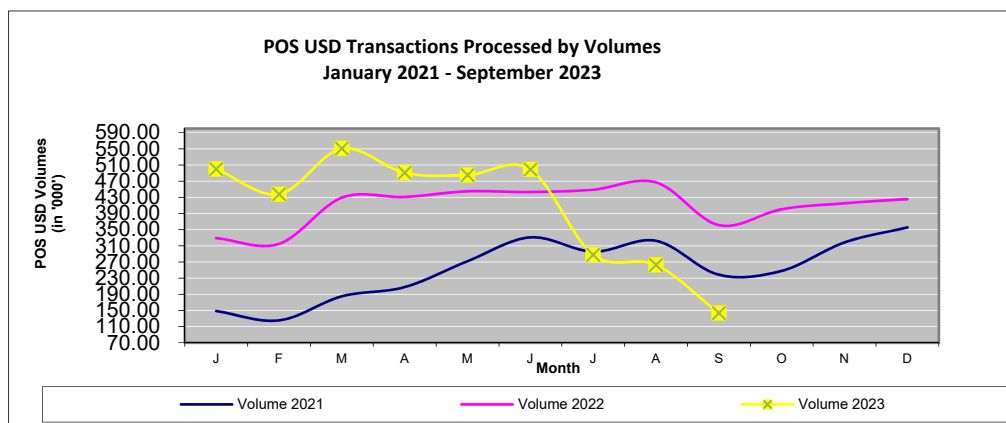
YEAR	2021		2022		2023	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	148.63	30.34	328.92	72.93	499.90	108.86
Feb	125.30	26.43	314.76	74.38	437.62	93.42
Mar	185.04	40.91	429.22	96.92	550.67	57.25
1st QTR	458.96	97.68	1,072.90	244.23	1,488.19	259.53
Apr	207.78	43.46	430.86	91.40	490.60	96.96
May	271.88	54.16	444.92	88.06	485.10	93.02
Jun	330.90	65.78	442.96	88.39	498.88	95.32
2nd QTR	810.56	163.40	1,318.75	267.84	1,474.57	285.30
Jul	295.48	50.12	448.87	91.70	287.53	69.02
Aug	322.38	63.19	466.86	95.09	262.60	58.61
Sep	238.23	43.33	361.06	70.65	143.22	33.89
3rd QTR	856.09	156.65	1,276.79	257.45	693.35	161.52
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	-	-
<b>TOTAL</b>	<b>3,047.36</b>	<b>617.47</b>	<b>4,909.64</b>	<b>1,018.46</b>	<b>3,656.11</b>	<b>706.35</b>

**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 RDP092

### PAYMENT SYSTEM DATA REPORT SEPTEMBER 2023



# RETAIL PAYMENTS

## FOR JANUARY 2021 TO SEPTEMBER 2023

### Number of JMD Cards in Circulation

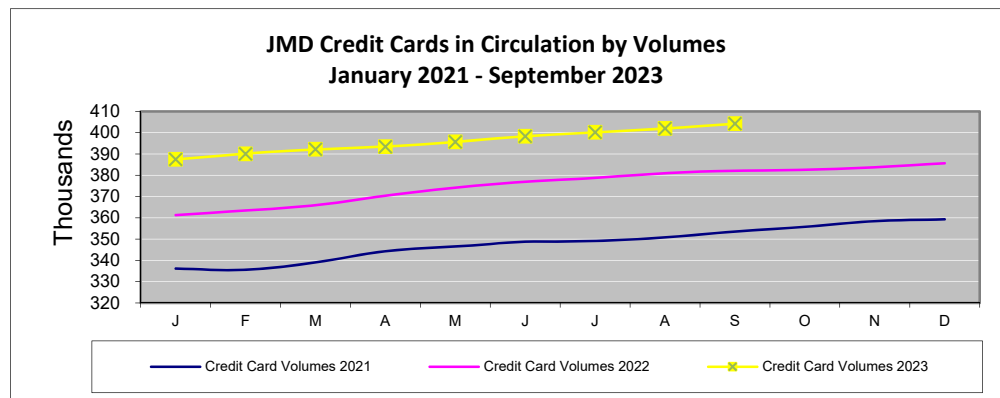
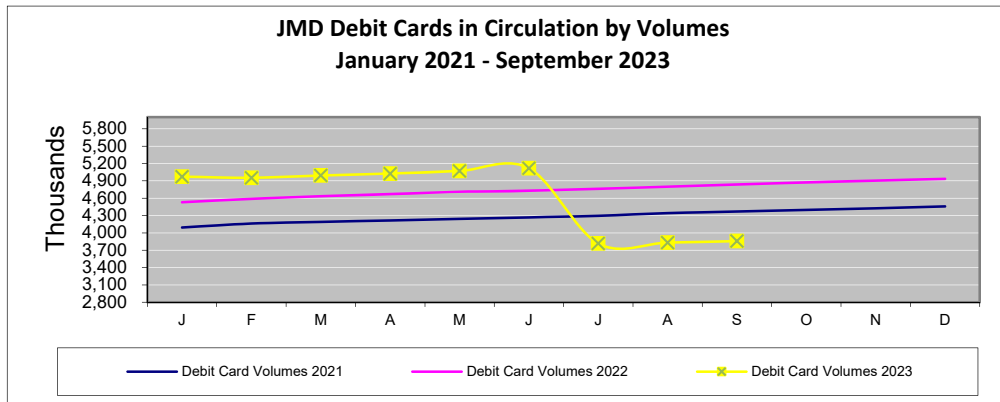
YEAR	2021		2022		2023	
	DEBIT	CREDIT	DEBIT	CREDIT	DEBIT	CREDIT
Jan	4,092,837	336,151	4,528,485	361,286	4,971,704	387,438
Feb	4,161,255	335,598	4,589,095	363,464	4,952,769	390,056
Mar	4,189,745	339,039	4,634,480	365,907	4,992,271	392,201
1st QTR	<b>4,189,745</b>	<b>339,039</b>	<b>4,634,480</b>	<b>365,907</b>	<b>4,992,271</b>	<b>392,201</b>
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	5,071,333	395,649
Jun	4,267,787	348,794	4,725,882	376,945	5,117,196	398,318
2nd QTR	<b>4,267,787</b>	<b>348,794</b>	<b>4,725,882</b>	<b>376,945</b>	<b>5,117,196</b>	<b>398,318</b>
Jul	4,295,094	349,078	4,761,122	378,738	3,816,607	400,144
Aug	4,341,671	350,823	4,799,426	381,000	3,831,665	401,962
Sep	4,368,976	353,573	4,837,367	382,118	3,857,376	404,212
3rd QTR	<b>4,368,976</b>	<b>353,573</b>	<b>4,837,367</b>	<b>382,118</b>	<b>3,857,376</b>	<b>404,212</b>
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	<b>4,458,205</b>	<b>359,295</b>	<b>4,934,592</b>	<b>385,655</b>	-	-

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

Note: The number of debit cards in circulation decreased during the July 2023 period due to the cancellation of outdated cards by DTIs.

Table RDCIC091

#### PAYMENT SYSTEM DATA REPORT SEPTEMBER 2023



## RETAIL PAYMENTS FOR JANUARY 2021 TO SEPTEMBER 2023

### Number of USD Cards in Circulation

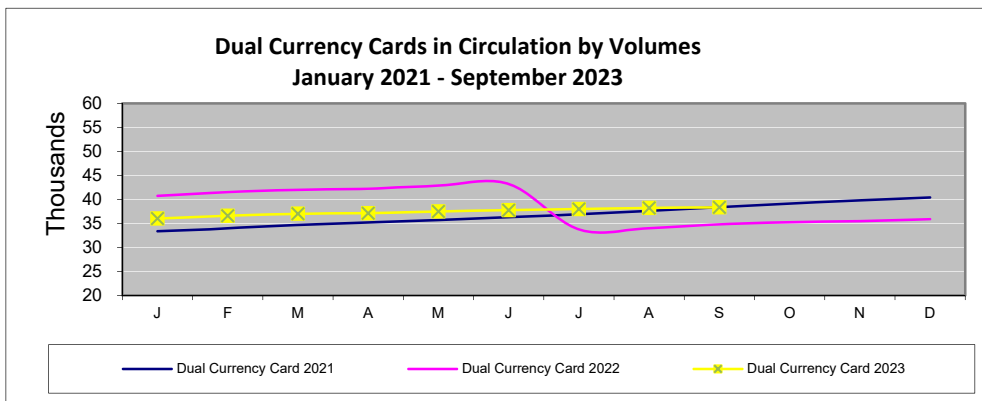
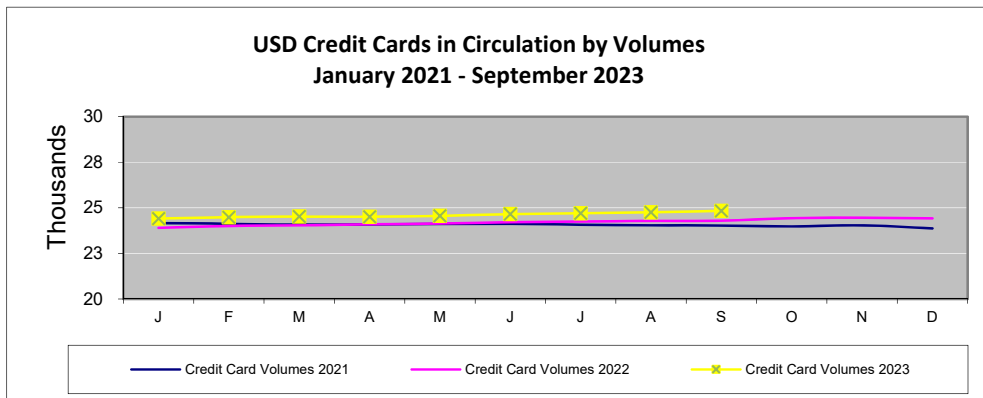
YEAR	2021		2022		2023	
	CREDIT	DUAL CURRENCY	CREDIT	DUAL CURRENCY	CREDIT	DUAL CURRENCY
Jan	24,163	33,359	23,903	40,722	24,413	36,011
Feb	24,137	33,939	24,010	41,518	24,485	36,586
Mar	24,069	34,713	24,042	42,008	24,524	37,004
1st QTR	<b>24,069</b>	<b>34,713</b>	<b>24,042</b>	<b>42,008</b>	<b>24,524</b>	<b>37,004</b>
Apr	24,104	35,167	24,100	42,214	24,512	37,129
May	24,112	35,704	24,140	42,856	24,560	37,497
Jun	24,127	36,313	24,213	43,211	24,658	37,750
2nd QTR	<b>24,127</b>	<b>36,313</b>	<b>24,213</b>	<b>43,211</b>	<b>24,560</b>	<b>37,497</b>
Jul	24,077	36,904	24,249	33,746	24,704	37,997
Aug	24,043	37,587	24,288	34,014	24,758	38,226
Sep	24,032	38,406	24,296	34,804	24,834	38,341
3rd QTR	<b>24,032</b>	<b>38,406</b>	<b>24,296</b>	<b>34,804</b>	<b>24,834</b>	<b>38,341</b>
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	<b>23,874</b>	<b>40,408</b>	<b>24,424</b>	<b>35,887</b>	-	-

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

Comment:

Table RDCIC092

PAYMENT SYSTEM DATA REPORT SEPTEMBER 2023



## RETAIL PAYMENTS FOR JANUARY 2021 TO SEPTEMBER 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	<b>45,378</b>	<b>794</b>	<b>47,515</b>	<b>798</b>	<b>54,628</b>	<b>804</b>
Apr	45,539	796	47,519	803	55,963	806
May	45,834	795	47,581	804	57,186	806
Jun	45,785	791	47,581	807	50,085	816
2nd QTR	<b>45,785</b>	<b>791</b>	<b>47,581</b>	<b>807</b>	<b>50,085</b>	<b>816</b>
Jul	46,072	788	47,778	808	27,144	781
Aug	46,242	787	47,990	808	27,257	784
Sep	46,395	795	48,180	811	27,668	784
3rd QTR	<b>46,395</b>	<b>795</b>	<b>48,180</b>	<b>811</b>	<b>27,668</b>	<b>784</b>
Oct	46,585	795	48,325	812		
Nov	46,973	792	48,951	820		
Dec	47,366	793	49,532	824		
4th QTR	<b>47,366</b>	<b>793</b>	<b>49,532</b>	<b>824</b>	-	-

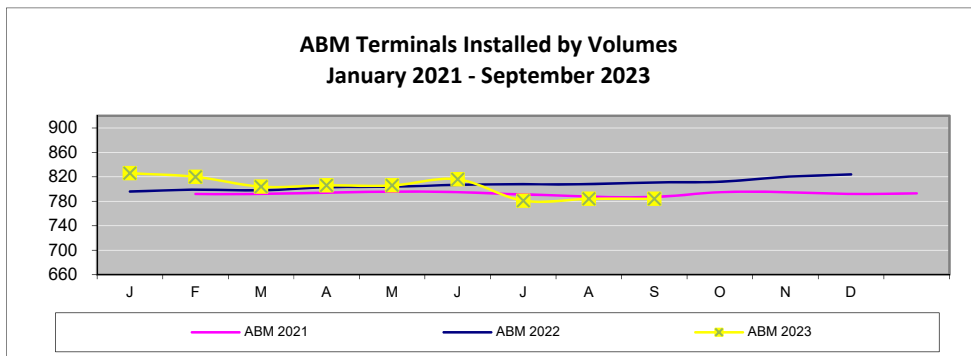
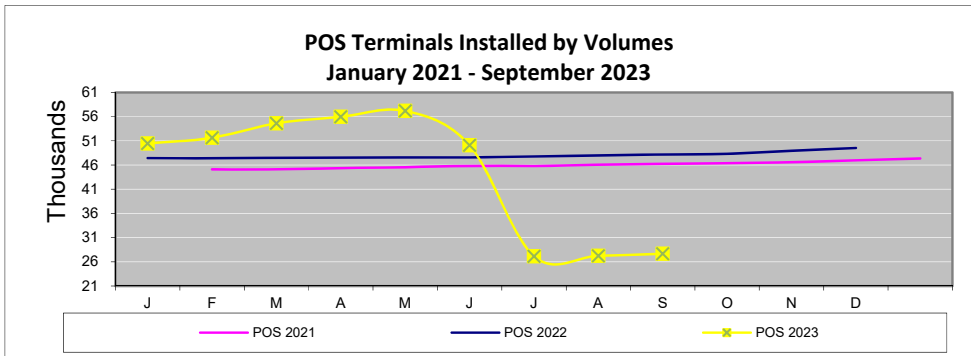
**Purpose:** This table reflects the terminals installed by Deposit-Taking Institutions.

**Comments:**

Table RDTI091

Total POS terminals declined in July 2023 as a result of revised data submitted by Deposit-Taking Institutions.

**PAYMENT SYSTEM DATA REPORT SEPTEMBER 2023**



**RETAIL PAYMENTS**  
FOR JANUARY 2021 TO SEPTEMBER 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	Other Electronic Transactions	Total
Volumes in Thousands (000)														
Jan	7,329.92	2,026.76	223.75	520.23	10,100.65	7,172.91	2,935.40	681.58	702.68	11,492.57	4,930.08	3,594.84	994.85	9,519.77
Feb	6,542.16	1,877.63	423.15	468.28	9,311.22	6,469.54	2,755.46	723.34	649.90	10,598.23	6,253.17	3,498.47	968.01	10,719.65
Mar	7,352.41	2,157.79	514.19	605.33	10,629.72	7,360.63	3,263.34	928.33	778.35	12,330.64	7,067.63	3,909.18	1,188.38	12,165.19
<b>1st QTR</b>	<b>21,224.49</b>	<b>6,062.18</b>	<b>1,161.09</b>	<b>1,593.84</b>	<b>30,041.59</b>	<b>21,003.07</b>	<b>8,954.19</b>	<b>2,333.25</b>	<b>2,130.92</b>	<b>34,421.44</b>	<b>18,250.88</b>	<b>11,002.49</b>	<b>3,151.23</b>	<b>32,404.60</b>
Apr	6,442.24	1,912.32	383.68	567.55	9,305.79	5,299.31	2,983.36	765.61	710.90	9,759.18	6,806.00	3,636.06	1,084.96	11,527.01
May	7,149.53	2,233.93	441.60	604.43	10,429.48	7,413.55	3,335.44	918.13	955.16	12,622.28	7,205.36	3,894.00	1,192.78	12,292.13
Jun	6,729.23	2,337.77	420.18	600.36	10,087.53	7,240.40	3,265.47	1,058.09	837.93	12,401.88	6,971.82	3,743.97	1,178.24	11,894.03
<b>2nd QTR</b>	<b>20,321.00</b>	<b>6,484.01</b>	<b>1,245.46</b>	<b>1,772.34</b>	<b>29,822.80</b>	<b>19,953.25</b>	<b>9,584.28</b>	<b>2,741.83</b>	<b>2,503.98</b>	<b>34,783.34</b>	<b>20,983.17</b>	<b>11,274.03</b>	<b>3,455.97</b>	<b>35,713.17</b>
Jul	6,994.67	2,489.08	547.53	610.11	10,641.37	7,004.53	2,938.23	1,156.09	879.65	11,978.51	10,680.42	2,466.28	1,405.49	14,552.19
Aug	6,527.47	2,235.10	659.56	621.15	10,043.28	7,175.69	3,502.70	1,137.66	915.14	12,731.19	9,951.74	2,393.54	2,259.93	14,605.21
Sep	6,541.73	2,258.53	712.67	656.15	10,169.08	7,146.91	3,392.29	1,175.11	966.77	12,681.08	10,296.20	2,219.92	1,407.13	13,923.24
<b>3rd QTR</b>	<b>20,063.88</b>	<b>6,982.70</b>	<b>1,919.75</b>	<b>1,887.41</b>	<b>30,853.74</b>	<b>21,327.14</b>	<b>9,833.23</b>	<b>3,468.87</b>	<b>2,761.55</b>	<b>37,390.78</b>	<b>30,928.36</b>	<b>7,079.73</b>	<b>5,072.54</b>	<b>43,080.64</b>
Oct	6,866.79	2,486.66	572.84	640.75	10,567.04	5,375.50	3,594.54	1,003.74	993.45	10,967.24				-
Nov	7,003.72	2,753.97	597.70	660.73	11,016.12	5,045.54	3,598.55	841.21	1,017.18	10,502.48				-
Dec	7,691.85	3,119.24	624.24	718.33	12,153.65	7,288.46	3,832.06	973.33	1,054.94	13,148.78				-
<b>4th QTR</b>	<b>21,562.36</b>	<b>8,359.87</b>	<b>1,794.77</b>	<b>2,019.81</b>	<b>33,736.81</b>	<b>17,709.50</b>	<b>11,025.15</b>	<b>2,818.27</b>	<b>3,065.57</b>	<b>34,618.50</b>	-	-	-	-
<b>TOTAL</b>	<b>83,171.72</b>	<b>27,888.77</b>	<b>6,121.07</b>	<b>7,273.39</b>	<b>124,454.94</b>	<b>79,992.96</b>	<b>39,396.85</b>	<b>11,362.22</b>	<b>10,462.02</b>	<b>141,214.05</b>	<b>70,162.42</b>	<b>29,356.25</b>	<b>11,679.74</b>	<b>111,198.40</b>

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	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	41.10	286.21
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	41.03	292.61
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	54.09	349.58
<b>1st QTR</b>	<b>404.10</b>	<b>155.18</b>	<b>70.06</b>	<b>83.65</b>	<b>712.99</b>	<b>462.53</b>	<b>213.81</b>	<b>91.38</b>	<b>113.29</b>	<b>881.01</b>	<b>532.43</b>	<b>259.76</b>	<b>136.21</b>	<b>928.40</b>
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	42.88	301.76
May	133.30	52.10	22.09	28.78	236.28	163.35	71.15	34.53	46.90	315.93	181.97	84.99	48.44	315.41
Jun	150.02	59.09	24.55	30.03	263.69	189.44	76.85	35.67	40.21	342.18	201.70	83.54	48.94	334.19
<b>2nd QTR</b>	<b>407.67</b>	<b>166.61</b>	<b>68.66</b>	<b>84.88</b>	<b>727.83</b>	<b>496.10</b>	<b>220.76</b>	<b>100.80</b>	<b>124.24</b>	<b>941.91</b>	<b>546.52</b>	<b>264.57</b>	<b>140.26</b>	<b>951.35</b>
Jul	141.35	58.95	24.77	28.36	253.42	170.42	67.67	34.10	38.97	311.17	91.26	75.40	214.56	381.22
Aug	131.26	53.55	24.64	29.85	239.30	178.98	76.19	11.54	41.15	307.86	113.71	72.14	218.27	404.12
Sep	161.84	59.56	27.07	32.81	281.28	174.93	78.54	12.82	41.88	308.17	111.54	72.14	222.54	406.22
<b>3rd QTR</b>	<b>434.45</b>	<b>172.06</b>	<b>76.47</b>	<b>91.01</b>	<b>774.00</b>	<b>524.33</b>	<b>222.40</b>	<b>58.46</b>	<b>122.01</b>	<b>927.19</b>	<b>316.51</b>	<b>219.68</b>	<b>655.38</b>	<b>1,191.56</b>
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				-
<b>4th QTR</b>	<b>500.79</b>	<b>194.69</b>	<b>81.91</b>	<b>106.03</b>	<b>883.42</b>	<b>506.51</b>	<b>232.19</b>	<b>31.54</b>	<b>124.30</b>	<b>894.54</b>	-	-	-	-
<b>TOTAL</b>	<b>1,747.02</b>	<b>688.54</b>	<b>297.10</b>	<b>365.58</b>	<b>3,098.24</b>	<b>1,989.47</b>	<b>889.16</b>	<b>282.17</b>	<b>483.84</b>	<b>3,644.64</b>	<b>1,395.45</b>	<b>744.01</b>	<b>931.85</b>	<b>3,071.31</b>

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

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

Given the Revised Retail Payments Forms, direct debits and return items will no longer be reported on.

Table RDET091

PAYMENT SYSTEM DATA REPORT SEPTEMBER 2023



**RETAIL PAYMENTS**  
**FOR JANUARY 2021 TO SEPTEMBER 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	56.53	156.99	15.29	228.81	66.23	335.59	10.82	412.63	36.79	505.38	10.80	552.98
Feb	55.06	132.18	12.08	199.32	61.54	328.38	22.14	412.06	62.58	443.44	29.89	535.91
Mar	62.43	193.25	16.97	272.65	56.58	436.01	27.03	519.62	88.31	556.27	36.64	681.21
1st QTR	174.02	482.43	44.34	700.78	184.35	1,099.98	59.98	1,344.31	187.69	1,505.08	77.33	1,770.10
Apr	55.20	215.05	16.93	287.18	8.63	435.37	26.48	470.47	96.18	496.62	32.99	625.80
May	55.78	279.19	17.72	352.69	114.08	450.88	39.92	604.87	103.92	489.82	35.25	628.99
Jun	53.13	338.79	18.14	410.07	112.73	449.67	21.02	583.41	93.99	502.41	33.84	630.24
2nd QTR	164.11	833.03	52.80	1,049.94	235.43	1,335.92	87.41	1,658.76	294.09	1,488.85	102.08	1,885.02
Jul	59.31	304.54	18.24	382.08	75.88	128.79	20.99	225.66	154.75	373.68	20.10	548.53
Aug	56.61	329.69	19.28	405.57	42.56	474.12	22.81	539.49	164.76	356.85	20.80	542.41
Sep	50.05	243.69	17.96	311.70	115.03	366.26	25.94	507.23	134.77	223.02	18.90	376.68
3rd QTR	165.97	877.91	55.47	1,099.34	233.48	969.17	69.74	1,272.38	454.28	953.54	59.80	1,467.62
Oct	57.87	253.58	18.21	329.66	15.53	404.98	28.52	449.03				-
Nov	58.40	325.20	19.88	403.48	17.48	420.59	31.43	469.50				-
Dec	63.11	362.95	23.53	449.60	50.03	430.90	29.55	510.48				-
4th QTR	179.38	941.74	61.62	1,182.73	83.04	1,256.47	89.50	1,429.01	-	-	-	-
<b>TOTAL</b>	<b>683.47</b>	<b>3,135.10</b>	<b>214.22</b>	<b>4,032.80</b>	<b>736.30</b>	<b>4,661.53</b>	<b>306.63</b>	<b>5,704.47</b>	<b>936.06</b>	<b>3,947.48</b>	<b>239.21</b>	<b>5,122.74</b>

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	18.91	94.85	20.31	134.07
Jun	16.65	68.08	15.62	100.35	33.21	90.57	15.71	139.48	26.05	96.78	20.27	143.10
2nd QTR	51.70	170.13	42.30	264.13	70.37	273.55	55.47	399.39	72.51	290.65	58.90	422.06
Jul	18.95	52.83	13.22	84.99	22.68	46.00	18.81	87.49	87.26	87.93	1,688.02	1,863.21
Aug	18.09	65.41	15.26	98.77	37.71	97.44	20.50	155.65	121.47	78.97	1,695.30	1,895.74
Sep	15.57	45.20	15.77	76.54	33.90	72.47	20.70	127.06	90.97	53.09	1,538.84	1,682.91
3rd QTR	52.61	163.44	44.26	260.30	94.28	215.92	60.01	370.20	299.70	219.99	4,922.16	5,441.85
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	-	-	-	-
<b>TOTAL</b>	<b>215.70</b>	<b>645.48</b>	<b>172.54</b>	<b>1,033.73</b>	<b>244.60</b>	<b>995.93</b>	<b>223.72</b>	<b>1,464.26</b>	<b>425.85</b>	<b>830.88</b>	<b>5,037.59</b>	<b>6,294.32</b>

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

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

Given the Revised Retail Payments Forms, direct debits and return items will no longer be reported on.

Table RDET092

PAYMENT SYSTEM DATA REPORT SEPTEMBER 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. (Check this definition against the Securities Act which may define repurchase agreements in regulations.)
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.