

# PAYMENT SYSTEM OVERSIGHT



## PAYMENT SYSTEM DATA BULLETIN DECEMBER 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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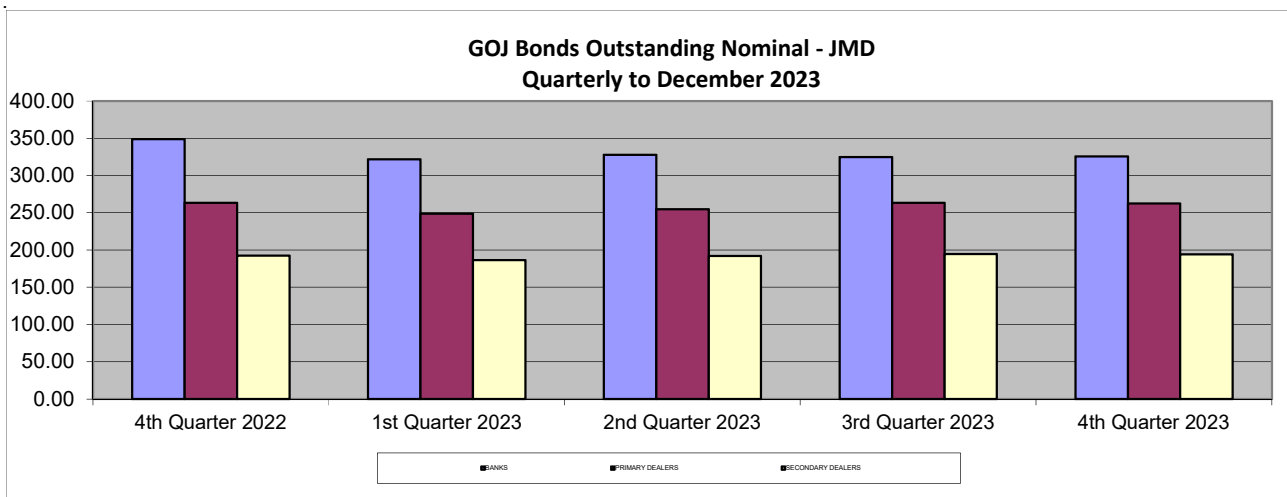
**JAMCLEAR®- CSD**  
 Government of Jamaica Bonds  
 Statement of Outstanding Nominal - JMD (BN)  
 Quarterly - 4th Quarter 2022 to 4th Quarter 2023

| PARTICIPANT              | 4th Quarter 2022 | 1st Quarter 2023 | 2nd Quarter 2023 | 3rd Quarter 2023 | 4th Quarter 2023 |
|--------------------------|------------------|------------------|------------------|------------------|------------------|
| <b>BANKS</b>             | 348.78           | 322.13           | 328.04           | 324.73           | 325.61           |
| <b>PRIMARY DEALERS</b>   | 263.62           | 249.03           | 254.76           | 263.42           | 262.67           |
| <b>SECONDARY DEALERS</b> | 192.51           | 186.66           | 192.02           | 194.67           | 194.55           |
| <b>Total</b>             | <b>804.90</b>    | <b>757.82</b>    | <b>774.82</b>    | <b>782.82</b>    | <b>782.82</b>    |

Table CON121

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.

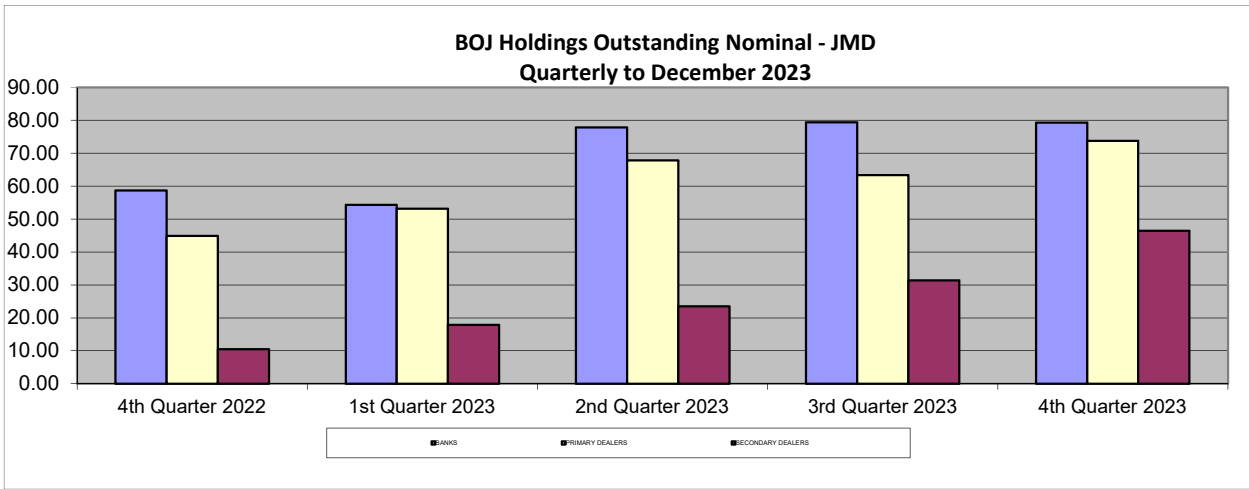
PAYMENT SYSTEM DATA REPORT DECEMBER 2023



| <b>JAMCLEAR®- CSD</b>                              |                  |                  |                  |                  |                  |
|--|------------------|------------------|------------------|------------------|------------------|
| Bank of Jamaica Open Market Instruments - JMD (BN) |                  |                  |                  |                  |                  |
| Statement of Outstanding Nominal                   |                  |                  |                  |                  |                  |
| Quarterly - 4th Quarter 2022 to 4th Quarter 2023   |                  |                  |                  |                  |                  |
| PARTICIPANT  | 4th Quarter 2022 | 1st Quarter 2023 | 2nd Quarter 2023 | 3rd Quarter 2023 | 4th Quarter 2023 |
| <b>BANKS</b>                                       | 58.77            | 54.39            | 77.86            | 79.41            | 79.35            |
| <b>PRIMARY DEALERS</b>                             | 44.91            | 53.22            | 67.89            | 63.37            | 73.80            |
| <b>SECONDARY DEALERS</b>                           | 10.52            | 17.95            | 23.53            | 31.44            | 46.47            |
| <b>Total</b>                                       | <b>114.20</b>    | <b>125.56</b>    | <b>169.27</b>    | <b>174.22</b>    | <b>199.62</b>    |

Table CON122

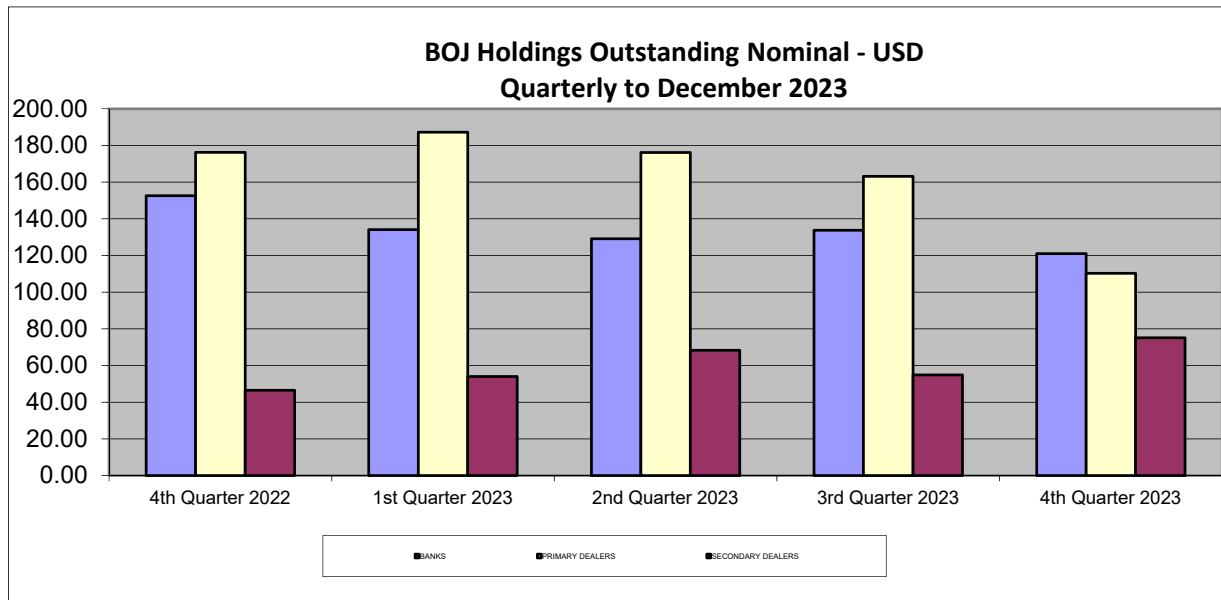
Comment: This table reflects total outstanding nominal for prior quarters and the current quarter. The outstanding nominal does not include cancelled initial placements. Only securities dematerialized are recorded in JamClear ®- CSD.  
 PAYMENT SYSTEM DATA REPORT DECEMBER 2023



| <b>JAMCLEAR® - CSD</b>                             |                  |                  |                  |                  |                  |
|--|------------------|------------------|------------------|------------------|------------------|
| Bank of Jamaica Open Market Instruments - USD (MN) |                  |                  |                  |                  |                  |
| Statement of Outstanding Nominal                   |                  |                  |                  |                  |                  |
| Quarterly - 4th Quarter 2022 to 4th Quarter 2023   |                  |                  |                  |                  |                  |
| PARTICIPANT  | 4th Quarter 2022 | 1st Quarter 2023 | 2nd Quarter 2023 | 3rd Quarter 2023 | 4th Quarter 2023 |
| <b>BANKS</b>                                       | 152.62           | 134.09           | 129.17           | 133.78           | 121.02           |
| <b>PRIMARY DEALERS</b>                             | 176.28           | 187.27           | 176.15           | 163.19           | 110.30           |
| <b>SECONDARY DEALERS</b>                           | 46.51            | 53.98            | 68.35            | 54.91            | 75.09            |
| <b>Total</b>                                       | <b>375.41</b>    | <b>375.33</b>    | <b>373.67</b>    | <b>351.88</b>    | <b>306.40</b>    |

Table CON123

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 DECEMBER 2023



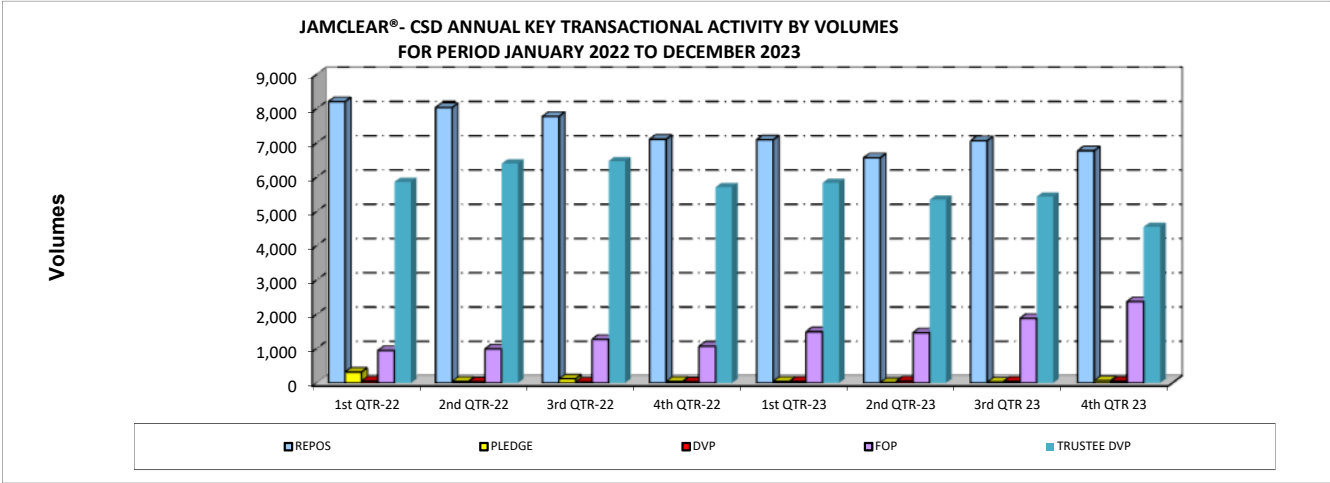
**JAMCLEAR®- CSD**  
**ANNUAL KEY TRANSACTIONAL ACTIVITY BY VOLUMES**  
**FOR PERIOD JANUARY 2022 TO DECEMBER 2023**

| 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%                   | 8.33%          |
| Feb                     | 2,394         | 2,155         | 33           | 5            | 1,839         | 1,765         | 9               | 13           | 324             | 472           | 4,599          | 4,410          | 7.59%                   | 7.84%          |
| Mar                     | 3,001         | 2,619         | 160          | 34           | 1,985         | 2,192         | 24              | 20           | 361             | 572           | 5,531          | 5,437          | 9.13%                   | 9.66%          |
| 1st QTR                 | 8,215         | 7,098         | 319          | 48           | 5,870         | 5,843         | 56              | 46           | 946             | 1,497         | 15,406         | 14,532         | 25.43%                  | 25.83%         |
| Apr                     | 2,784         | 2,085         | 35           | 4            | 1,900         | 1,578         | 5               | 16           | 368             | 334           | 5,092          | 4,017          | 8.41%                   | 7.14%          |
| May                     | 2,780         | 2,225         | 5            | 2            | 2,137         | 1,848         | 6               | 9            | 322             | 469           | 5,250          | 4,553          | 8.67%                   | 8.09%          |
| Jun                     | 2,476         | 2,262         | 5            | 5            | 2,365         | 1,922         | 21              | 28           | 303             | 664           | 5,170          | 4,881          | 8.54%                   | 8.67%          |
| 2nd QTR                 | 8,040         | 6,572         | 45           | 11           | 6,402         | 5,348         | 32              | 53           | 993             | 1,467         | 15,512         | 13,451         | 25.61%                  | 23.90%         |
| Jul                     | 2,522         | 2,321         | 48           | 9            | 2,528         | 1,724         | 6               | 18           | 425             | 560           | 5,529          | 4,632          | 9.13%                   | 8.23%          |
| Aug                     | 2,570         | 2,435         | 68           | 12           | 1,959         | 1,933         | 8               | 10           | 592             | 620           | 5,197          | 5,010          | 8.58%                   | 8.90%          |
| Sep                     | 2,692         | 2,317         | 3            | 3            | 1,988         | 1,779         | 14              | 15           | 257             | 707           | 4,954          | 4,821          | 8.18%                   | 8.57%          |
| 3rd QTR                 | 7,784         | 7,073         | 119          | 24           | 6,475         | 5,436         | 28              | 43           | 1,274           | 1,887         | 15,680         | 14,463         | 25.89%                  | 25.70%         |
| Oct                     | 2,558         | 2,330         | 13           | 20           | 1,949         | 1,765         | 19              | 11           | 342             | 795           | 4,881          | 4,921          | 8.06%                   | 8.75%          |
| Nov                     | 2,376         | 2,295         | -            | 36           | 1,936         | 1,699         | 7               | 18           | 356             | 769           | 4,675          | 4,817          | 7.72%                   | 8.56%          |
| Dec                     | 2,180         | 2,154         | 31           | 7            | 1,829         | 1,092         | 4               | 20           | 373             | 812           | 4,417          | 4,085          | 7.29%                   | 7.26%          |
| 4th QTR                 | 7,114         | 6,779         | 44           | 63           | 5,714         | 4,556         | 30              | 49           | 1,071           | 2,376         | 13,973         | 13,823         | 23.07%                  | 24.57%         |
| <b>GRAND TOTAL</b>      | <b>31,153</b> | <b>27,522</b> | <b>527</b>   | <b>146</b>   | <b>24,461</b> | <b>21,183</b> | <b>146</b>      | <b>191</b>   | <b>4,284</b>    | <b>7,227</b>  | <b>60,571</b>  | <b>56,269</b>  | <b>100.00%</b>          | <b>100.00%</b> |
| <b>% of GRAND TOTAL</b> | <b>51.43%</b> | <b>48.91%</b> | <b>0.87%</b> | <b>0.26%</b> | <b>40.38%</b> | <b>37.65%</b> | <b>0.24%</b>    | <b>0.34%</b> | <b>7.07%</b>    | <b>12.84%</b> | <b>100.00%</b> | <b>100.00%</b> |                         |                |

Table CYSU12

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

PAYMENT SYSTEM DATA REPORT DECEMBER 2023



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

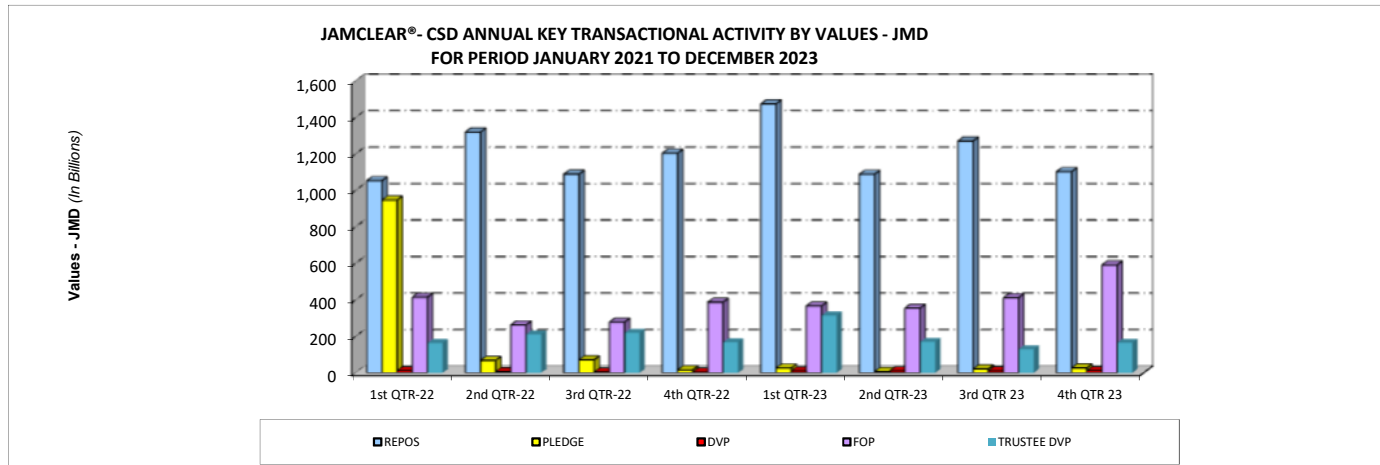
Transaction values are in Billions

| 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%             | 9.08%          |
| 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%              | 9.61%          |
| 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%             | 10.30%         |
| 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%             | 28.98%         |
| 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%              | 5.26%          |
| 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%              | 8.55%          |
| 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%              | 7.73%          |
| 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%             | 21.54%         |
| 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%              | 6.91%          |
| 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%              | 8.06%          |
| 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%              | 9.41%          |
| 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%             | 24.38%         |
| Oct                     | 358.75          | 414.40          | 0.25            | 13.82        | 55.45         | 70.45         | 2.35            | 2.48         | 107.36          | 172.04          | 524.17          | 673.19          | 6.64%              | 8.90%          |
| Nov                     | 491.48          | 371.48          | -               | 12.10        | 56.05         | 60.39         | 1.00            | 3.70         | 139.44          | 191.47          | 687.96          | 639.13          | 8.71%              | 8.45%          |
| Dec                     | 353.82          | 317.02          | 15.86           | 1.05         | 55.92         | 34.30         | 0.40            | 5.48         | 140.21          | 227.44          | 566.20          | 585.30          | 7.17%              | 7.74%          |
| 4th QTR                 | 1,204.05        | 1,102.90        | 16.11           | 26.97        | 167.42        | 165.14        | 3.75            | 11.66        | 387.01          | 590.95          | 1,778.34        | 1,897.62        | 22.51%             | 25.09%         |
| <b>GRAND TOTAL</b>      | <b>4,666.65</b> | <b>4,936.93</b> | <b>1,103.49</b> | <b>82.36</b> | <b>760.86</b> | <b>777.80</b> | <b>26.28</b>    | <b>43.05</b> | <b>1,341.25</b> | <b>1,722.80</b> | <b>7,898.53</b> | <b>7,562.94</b> | <b>100.00%</b>     | <b>100.00%</b> |
| <b>% of GRAND TOTAL</b> | 59.08%          | 65.28%          | 13.97%          | 1.09%        | 9.63%         | 10.28%        | 0.33%           | 0.57%        | 16.98%          | 22.78%          | 100.00%         | 100.00%         |                    |                |

Table CYSU121

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

PAYMENT SYSTEM DATA REPORT DECEMBER 2023





**JAMCLEAR® - CSD**

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

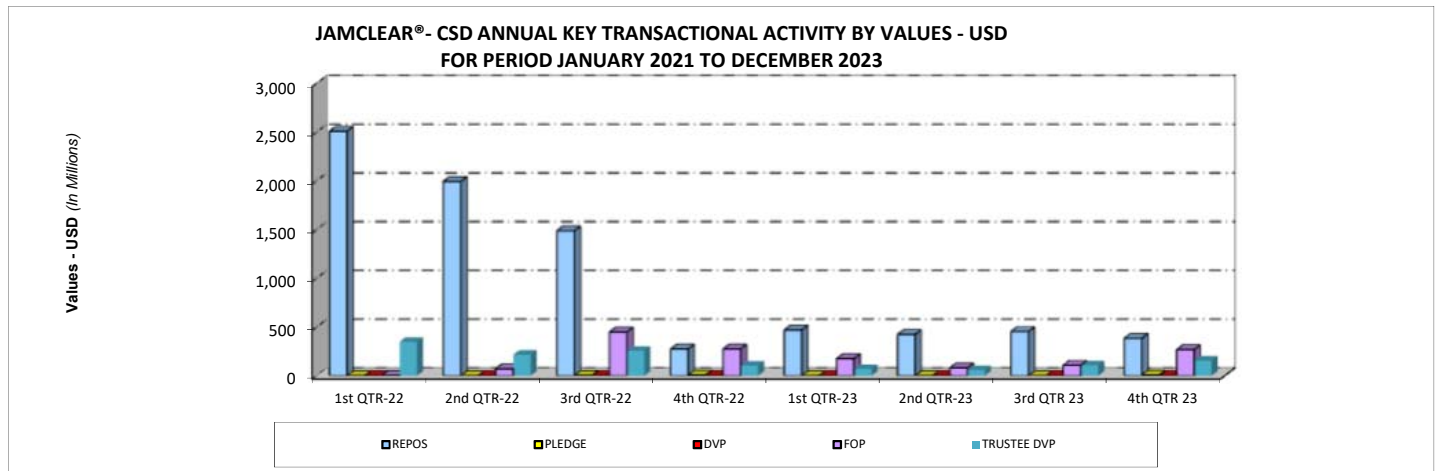
Transaction values are in Millions

| 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%             | 12.01%  |
| Feb              | 776.91   | 100.92   | -      | -     | 118.84      | 21.02  | -               | -     | 0.96            | 4.04   | 896.71   | 125.97   | 11.21%             | 4.56%   |
| Mar              | 814.51   | 163.99   | -      | -     | 82.80       | 23.98  | -               | 1.00  | 0.29            | 70.13  | 897.60   | 259.10   | 11.22%             | 9.37%   |
| 1st QTR          | 2,509.29 | 470.20   | -      | -     | 347.84      | 69.70  | -               | 1.00  | 4.46            | 176.18 | 2,861.59 | 717.09   | 35.76%             | 25.93%  |
| Apr              | 591.06   | 181.82   | -      | -     | 68.20       | 24.18  | -               | -     | 0.09            | 25.77  | 659.35   | 231.77   | 8.24%              | 8.38%   |
| May              | 915.95   | 97.82    | -      | -     | 71.67       | 19.43  | -               | -     | 7.85            | 8.93   | 995.47   | 126.18   | 12.44%             | 4.56%   |
| Jun              | 487.56   | 145.01   | -      | -     | 75.64       | 15.12  | -               | -     | 64.02           | 46.97  | 627.22   | 207.09   | 7.84%              | 7.49%   |
| 2nd QTR          | 1,994.58 | 424.65   | -      | -     | 215.51      | 58.73  | -               | -     | 71.96           | 81.66  | 2,282.05 | 565.04   | 28.52%             | 20.43%  |
| Jul              | 394.28   | 179.94   | -      | -     | 87.66       | 30.79  | -               | -     | 174.29          | 59.13  | 656.23   | 269.87   | 8.20%              | 9.76%   |
| Aug              | 647.05   | 140.12   | 3.51   | -     | 118.60      | 35.28  | -               | -     | 136.61          | 39.44  | 905.77   | 214.85   | 11.32%             | 7.77%   |
| Sep              | 447.01   | 133.59   | -      | -     | 48.86       | 40.40  | -               | -     | 138.50          | 9.16   | 634.38   | 183.15   | 7.93%              | 6.62%   |
| 3rd QTR          | 1,488.34 | 453.66   | 3.51   | -     | 255.12      | 106.48 | -               | -     | 449.40          | 107.73 | 2,196.37 | 667.87   | 27.45%             | 24.15%  |
| Oct              | 135.87   | 169.34   | 0.00   | 1.92  | 42.86       | 90.43  | -               | -     | 134.52          | 133.84 | 313.25   | 395.53   | 3.91%              | 14.30%  |
| Nov              | 72.47    | 96.46    | -      | 5.34  | 32.78       | 51.79  | -               | -     | 77.96           | 112.79 | 183.21   | 266.38   | 2.29%              | 9.63%   |
| Dec              | 66.59    | 118.34   | 6.94   | 0.00  | 29.48       | 13.40  | -               | -     | 62.76           | 21.88  | 165.77   | 153.62   | 2.07%              | 5.55%   |
| 4th QTR          | 274.93   | 384.14   | 6.94   | 7.26  | 105.12      | 155.62 | -               | -     | 275.24          | 268.50 | 662.23   | 815.52   | 8.28%              | 29.49%  |
| GRAND TOTAL      | 6,267.13 | 1,732.65 | 10.45  | 7.26  | 923.59      | 390.52 | -               | 1.00  | 801.06          | 634.08 | 8,002.23 | 2,765.51 | 100.00%            | 100.00% |
| % of GRAND TOTAL | 78.32%   | 62.65%   | 0.13%  | 0.26% | 11.54%      | 14.12% | 0.00%           | 0.04% | 10.01%          | 22.93% | 100.00%  | 100.00%  |                    |         |

Table CYSU122

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

PAYMENT SYSTEM DATA REPORT DECEMBER 2023

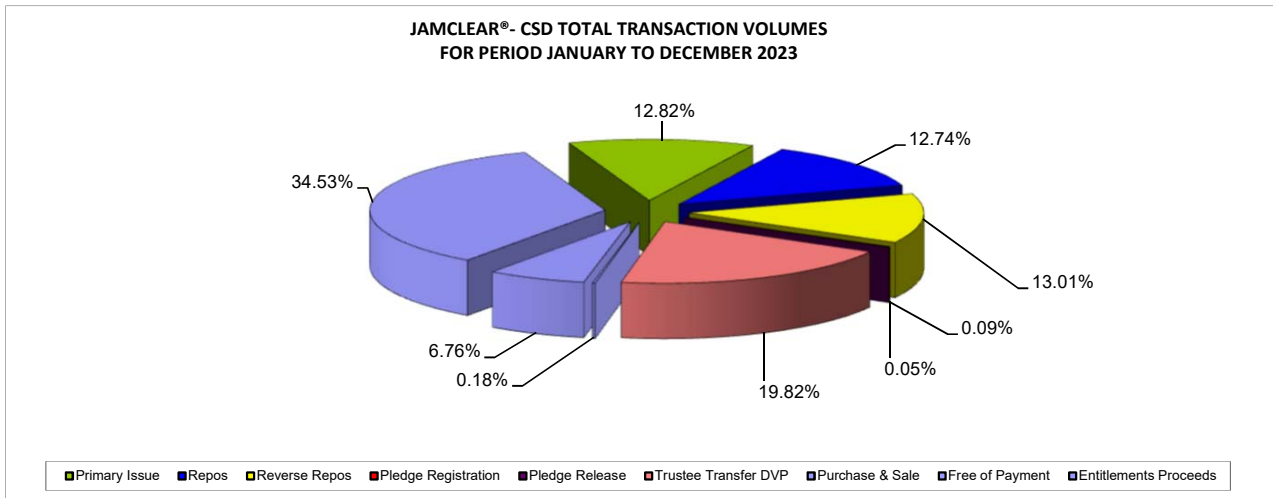


| JAMCLEAR®- CSD                      |               |               |               |                     |                |                      |                 |                 |                       |                |
|-------------------------------------|---------------|---------------|---------------|---------------------|----------------|----------------------|-----------------|-----------------|-----------------------|----------------|
| TRANSACTION VOLUMES                 |               |               |               |                     |                |                      |                 |                 |                       |                |
| FOR PERIOD JANUARY TO DECEMBER 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                                 | 1,207         | 1,175         | 1,155         | 7                   | 13             | 1,765                | 11              | 795             | 3,574                 | 9,702          |
| Nov                                 | 1,237         | 1,098         | 1,197         | 14                  | 22             | 1,699                | 18              | 769             | 3,427                 | 9,481          |
| Dec                                 | 1,448         | 1,060         | 1,094         | 2                   | 5              | 1,092                | 20              | 812             | 3,989                 | 9,522          |
| 4th QTR                             | 3,892         | 3,333         | 3,446         | 23                  | 40             | 4,556                | 49              | 2,376           | 10,990                | 28,705         |
| <b>GRAND TOTAL</b>                  | <b>13,701</b> | <b>13,616</b> | <b>13,906</b> | <b>54</b>           | <b>92</b>      | <b>21,183</b>        | <b>191</b>      | <b>7,227</b>    | <b>36,910</b>         | <b>106,880</b> |
| <b>% OF GRAND TOTAL</b>             | <b>12.82%</b> | <b>12.74%</b> | <b>13.01%</b> | <b>0.05%</b>        | <b>0.09%</b>   | <b>19.82%</b>        | <b>0.18%</b>    | <b>6.76%</b>    | <b>34.53%</b>         | <b>100.00%</b> |

Table CSU12

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

PAYMENT SYSTEM DATA REPORT DECEMBER 2023

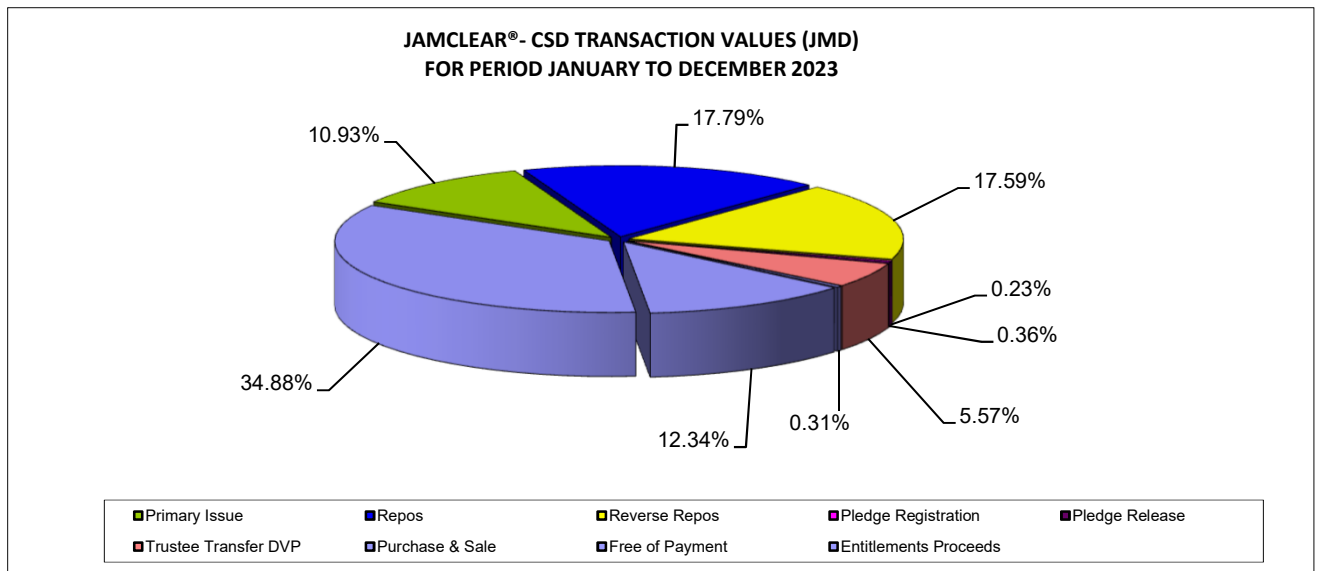


| JAMCLEAR®- CSD                                |               |          |               |                     |                |                      |                 |                 |                       |           |
|---|---------------|----------|---------------|---------------------|----------------|----------------------|-----------------|-----------------|-----------------------|-----------|
| TRANSACTION VALUES - JMD                      |               |          |               |                     |                |                      |                 |                 |                       |           |
| FOR PERIOD JANUARY TO DECEMBER 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   | 122.47        | 208.87   | 205.53        | 4.61                | 9.22           | 70.45                | 2.48            | 172.04          | 373.28                | 1,169     |
| Nov   | 120.20        | 183.62   | 187.86        | 6.63                | 5.47           | 60.39                | 3.70            | 191.47          | 393.87                | 1,153     |
| Dec   | 158.16        | 160.24   | 156.78        | 0.59                | 0.46           | 34.30                | 5.48            | 227.44          | 528.16                | 1,272     |
| 4th QTR                                       | 400.83        | 552.73   | 550.17        | 11.82               | 15.15          | 165.14               | 11.66           | 590.95          | 1,295.31              | 3,594     |
| GRAND TOTAL                                   | 1,525.72      | 2,482.33 | 2,454.60      | 31.44               | 50.91          | 777.80               | 43.05           | 1,722.80        | 4,867.88              | 13,956.54 |
| % OF GRAND TOTAL                              | 10.93%        | 17.79%   | 17.59%        | 0.23%               | 0.36%          | 5.57%                | 0.31%           | 12.34%          | 34.88%                | 100.00%   |

Table CSU121

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

PAYMENT SYSTEM DATA REPORT DECEMBER 2023

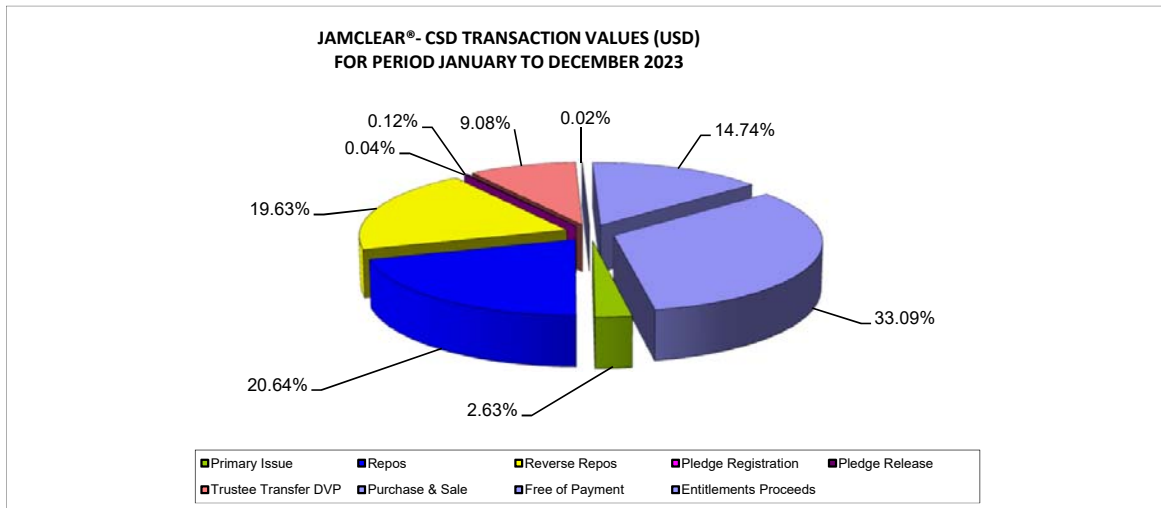


| JAMCLEAR®- CSD                                |               |               |               |                     |                |                      |                 |                 |                       |                 |
|---|---------------|---------------|---------------|---------------------|----------------|----------------------|-----------------|-----------------|-----------------------|-----------------|
| TRANSACTION VALUES - USD                      |               |               |               |                     |                |                      |                 |                 |                       |                 |
| FOR PERIOD JANUARY TO DECEMBER 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   | -             | 75.48         | 93.86         | 1.92                | -              | 90.43                | -               | 133.84          | 394.70                | 790.23          |
| Nov   | 113           | 48.99         | 47.47         | -                   | 5.34           | 51.79                | -               | 112.79          | 26.91                 | 406.38          |
| Dec   | -             | 61.85         | 56.49         | -                   | -              | 13.40                | -               | 21.88           | 3.09                  | 156.71          |
| 4th QTR                                       | 113.10        | 186.32        | 197.82        | 1.92                | 5.34           | 155.62               | -               | 268.50          | 424.70                | 1,353.32        |
| <b>GRAND TOTAL</b>                            | <b>113.10</b> | <b>887.95</b> | <b>844.70</b> | <b>1.92</b>         | <b>5.34</b>    | <b>390.52</b>        | <b>1.00</b>     | <b>634.08</b>   | <b>1,423.83</b>       | <b>4,302.43</b> |
| <b>% OF GRAND TOTAL</b>                       | 2.63%         | 20.64%        | 19.63%        | 0.04%               | 0.12%          | 9.08%                | 0.02%           | 14.74%          | 33.09%                | 100.00%         |

Table CSU122

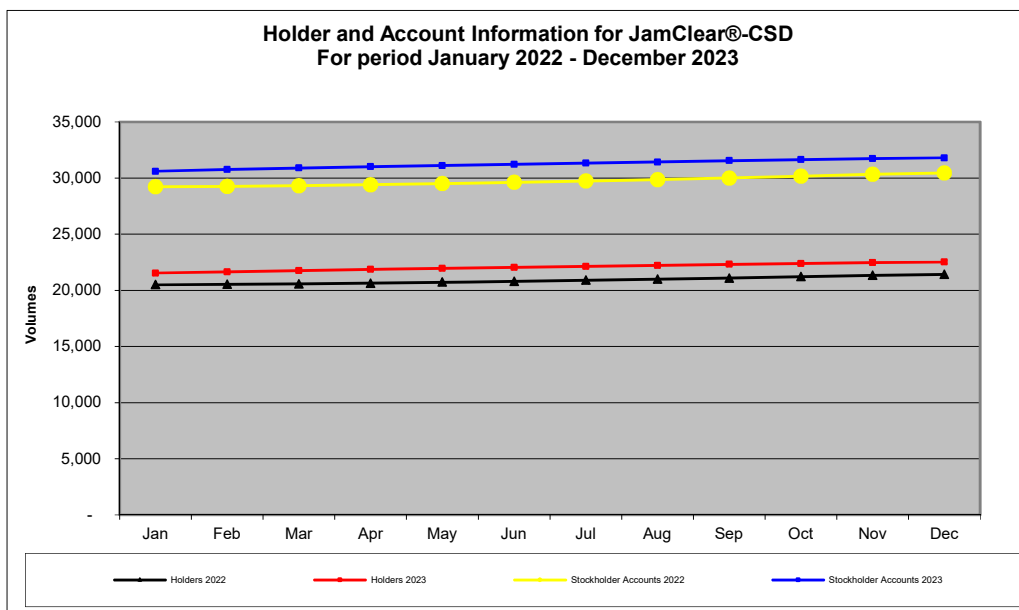
Comment: Repos and reverse repos do not include intraday repos with the central bank.

PAYMENT SYSTEM DATA REPORT DECEMBER 2023



| JAMCLEAR®-CSD                             |                               |        |                                |        |
|---|-------------------------------|--------|--------------------------------|--------|
| STOCKHOLDER RECORD & STOCKHOLDER ACCOUNTS |                               |        |                                |        |
| FOR PERIOD JANUARY 2022 TO DECEMBER 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                        | 22,389 | 30,175                         | 31,645 |
| Nov                                       | 21,331                        | 22,461 | 30,335                         | 31,729 |
| Dec                                       | 21,416                        | 22,515 | 30,446                         | 31,793 |

Table: CSRA12



# JamClear® - RTGS

## ANNUAL TRANSACTION VOLUMES

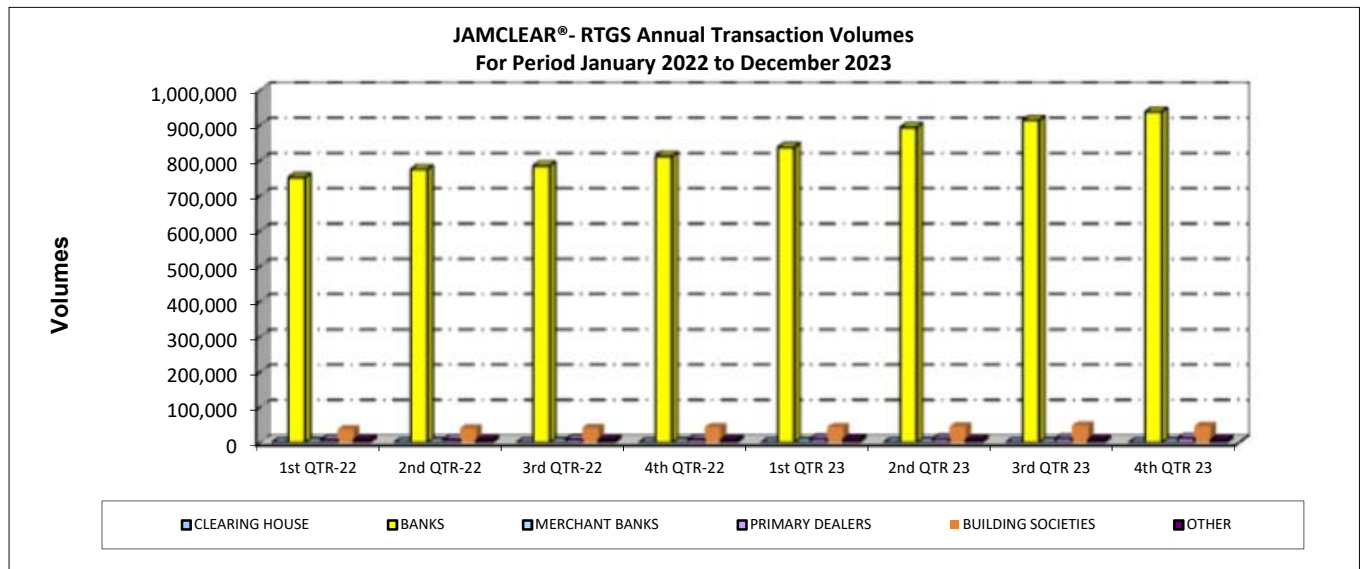
FOR PERIOD JANUARY 2022 TO DECEMBER 2023

| 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            | 147          | 253,909          | 317,055          | 54             | 55         | 2,973           | 3,855         | 13,810             | 16,831         | 2,620         | 2,770         | 273,506          | 340,713          |
| Nov              | 155            | 154          | 271,670          | 315,739          | 23             | 41         | 3,354           | 4,173         | 14,996             | 16,382         | 2,649         | 2,842         | 292,847          | 339,331          |
| Dec              | 140            | 135          | 286,319          | 305,050          | 53             | 40         | 3,477           | 4,417         | 14,587             | 13,310         | 2,814         | 2,795         | 307,390          | 325,747          |
| 4th QTR          | 435            | 436          | 811,898          | 937,844          | 130            | 136        | 9,804           | 12,445        | 43,393             | 46,523         | 8,083         | 8,407         | 873,743          | 1,005,791        |
| <b>Total</b>     | <b>1,766</b>   | <b>1,753</b> | <b>3,124,034</b> | <b>3,583,079</b> | <b>638</b>     | <b>528</b> | <b>35,894</b>   | <b>45,061</b> | <b>162,836</b>     | <b>184,091</b> | <b>31,484</b> | <b>35,192</b> | <b>3,356,652</b> | <b>3,849,704</b> |
| % of GRAND TOTAL | 0.05%          | 0.05%        | 93.07%           | 93.07%           | 0.02%          | 0.01%      | 1.07%           | 1.17%         | 4.85%              | 4.78%          | 0.94%         | 0.91%         | 100.00%          | 100.00%          |

Table RPYSU12

Comments: The term "Banks" includes data on Bank of Jamaica.

PAYMENT SYSTEM DATA REPORT DECEMBER 2023



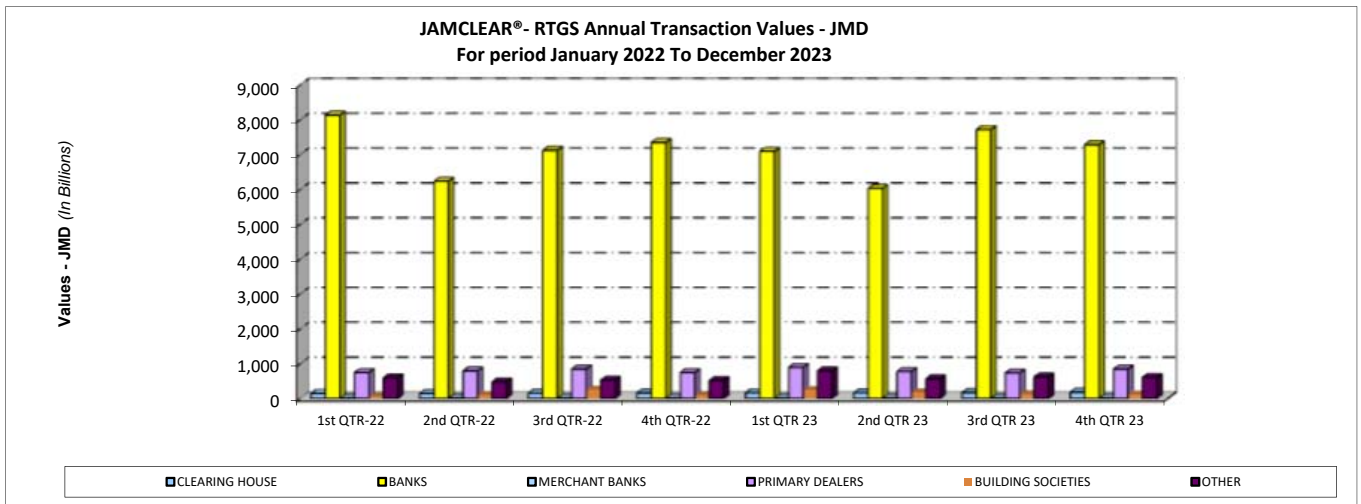
**JamClear®- RTGS**  
**ANNUAL TRANSACTION VALUES - JMD (in Billions)**  
**FOR PERIOD JANUARY 2022 TO DECEMBER 2023**

| 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          | 59.76         | 2,166.54         | 2,550.03         | 3.09           | 2.59         | 174.64          | 251.97          | 43.00              | 31.57         | 149.23          | 190.75          | 2,585.38         | 3,086.67         |
| Nov              | 52.27          | 59.98         | 2,660.40         | 2,341.05         | 2.07           | 2.92         | 278.54          | 275.27          | 16.10              | 36.45         | 151.37          | 209.38          | 3,160.75         | 2,925.04         |
| Dec              | 56.86          | 60.43         | 2,520.40         | 2,391.38         | 2.95           | 3.15         | 289.46          | 315.66          | 35.10              | 50.58         | 215.28          | 203.79          | 3,120.07         | 3,025.00         |
| 4th QTR          | 158.01         | 180.17        | 7,347.34         | 7,282.46         | 8.12           | 8.66         | 742.63          | 842.90          | 94.20              | 118.60        | 515.88          | 603.92          | 8,866.19         | 9,036.71         |
| <b>Total</b>     | <b>594.77</b>  | <b>676.44</b> | <b>28,832.75</b> | <b>28,121.67</b> | <b>33.27</b>   | <b>30.80</b> | <b>3,124.79</b> | <b>3,241.70</b> | <b>535.24</b>      | <b>683.97</b> | <b>2,109.03</b> | <b>2,586.23</b> | <b>35,229.85</b> | <b>35,340.82</b> |
| % of GRAND TOTAL | 1.69%          | 1.91%         | 81.84%           | 79.57%           | 0.09%          | 0.09%        | 8.87%           | 9.17%           | 1.52%              | 1.94%         | 5.99%           | 7.32%           | 100.00%          | 100.00%          |

Table RPYSU122

Comments: The term "Banks" includes data on Bank of Jamaica.

PAYMENT SYSTEM DATA REPORT DECEMBER 2023



## JamClear®- RTGS

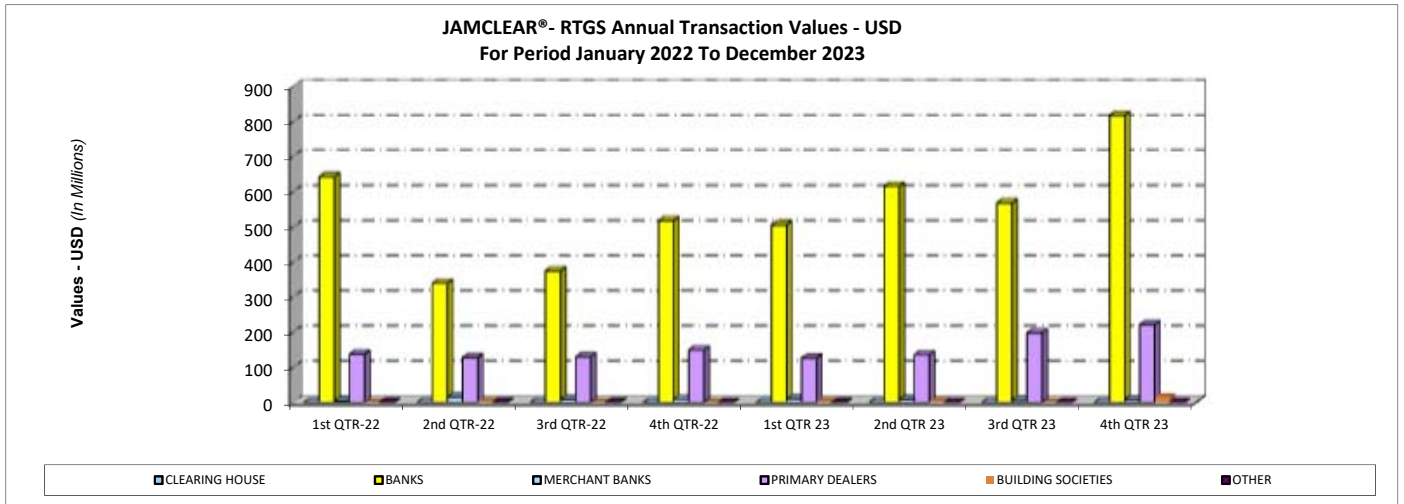
### ANNUAL TRANSACTION VALUES - USD (in Millions) FOR PERIOD JANUARY 2022 TO DECEMBER 2023

| 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          | 262.22          | 2.13           | 5.59         | 43.18           | 87.41         | -                  | 12.00        | -            | -            | 169.77          | 367.22          |
| Nov                     | -              | -            | 153.99          | 407.89          | -              | 1.72         | 58.11           | 73.27         | -                  | 2.50         | -            | -            | 212.10          | 485.38          |
| Dec                     | -              | -            | 239.58          | 147.80          | 7.61           | 0.98         | 47.89           | 60.74         | -                  | 1.25         | -            | -            | 295.08          | 210.78          |
| 4th QTR                 | -              | -            | 518.04          | 817.91          | 9.74           | 8.29         | 149.17          | 221.43        | -                  | 15.75        | -            | -            | 676.95          | 1,063.38        |
| <b>Total</b>            | <b>0.00</b>    | <b>0.00</b>  | <b>1,875.37</b> | <b>2,507.86</b> | <b>38.18</b>   | <b>34.07</b> | <b>543.96</b>   | <b>681.46</b> | <b>3.20</b>        | <b>22.75</b> | <b>0.36</b>  | <b>0.11</b>  | <b>2,461.08</b> | <b>3,246.25</b> |
| <b>% of GRAND TOTAL</b> | <b>0.00%</b>   | <b>0.00%</b> | <b>76.20%</b>   | <b>77.25%</b>   | <b>1.55%</b>   | <b>1.05%</b> | <b>22.10%</b>   | <b>20.99%</b> | <b>0.13%</b>       | <b>0.70%</b> | <b>0.01%</b> | <b>0.00%</b> | <b>100.00%</b>  | <b>100.00%</b>  |

Table RPYSU122

Comments: The term "Banks" includes data on Bank of Jamaica.

PAYMENT SYSTEM DATA REPORT DECEMBER 2023





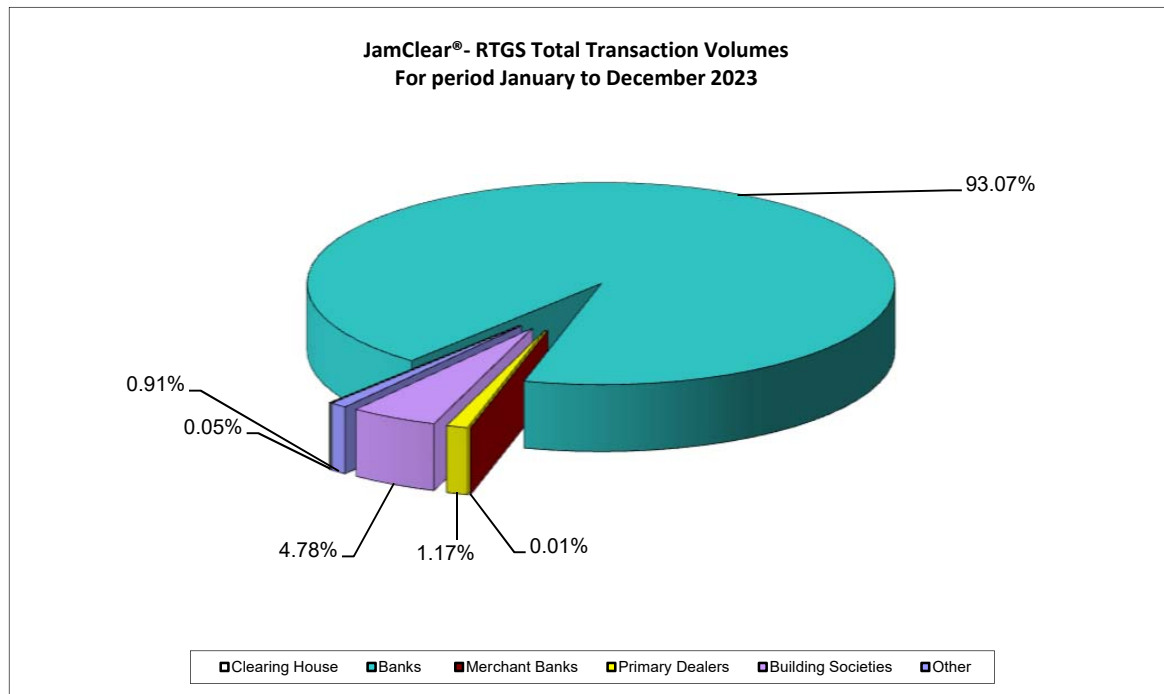
**JamClear® - RTGS**  
**TRANSACTION VOLUMES**  
**FOR PERIOD JANUARY TO DECEMBER 2023**

| 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                     | 147            | 317,055          | 55             | 3,855           | 16,831             | 2,770         | 340,713          |
| Nov                     | 154            | 315,739          | 41             | 4,173           | 16,382             | 2,842         | 339,331          |
| Dec                     | 135            | 305,050          | 40             | 4,417           | 13,310             | 2,795         | 325,747          |
| 4th QTR                 | 436            | 937,844          | 136            | 12,445          | 46,523             | 8,407         | 1,005,791        |
| <b>Total</b>            | <b>1,753</b>   | <b>3,583,079</b> | <b>528</b>     | <b>45,061</b>   | <b>184,091</b>     | <b>35,192</b> | <b>3,849,704</b> |
| <b>% of GRAND TOTAL</b> | 0.05%          | 93.07%           | 0.01%          | 1.17%           | 4.78%              | 0.91%         | 100.00%          |

Table RPSU12

Comments: The term "Banks" includes data on Bank of Jamaica.

PAYMENT SYSTEM DATA REPORT DECEMBER 2023



# JamClear®- RTGS

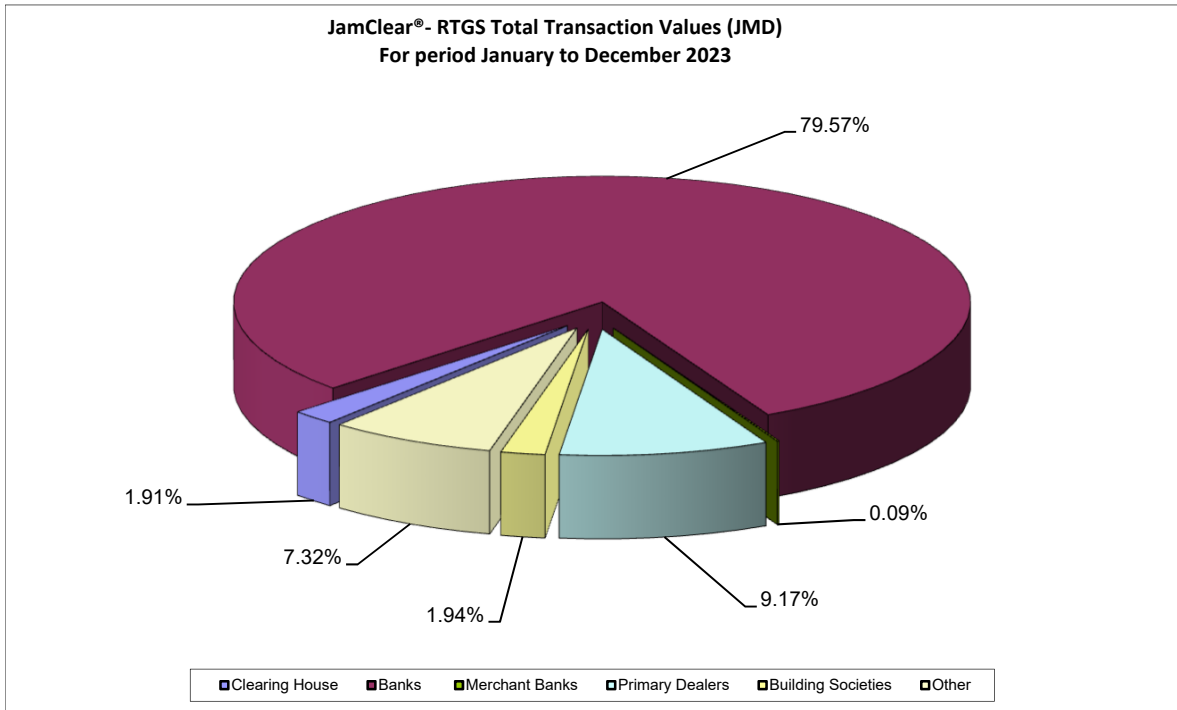
## TRANSACTION VALUES - JMD (in Billions) FOR PERIOD JANUARY TO DECEMBER 2023

| 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                     | 59.76          | 2,550.03         | 2.59           | 251.97          | 31.57              | 190.75          | 3,086.67         |
| Nov                     | 59.98          | 2,341.05         | 2.92           | 275.27          | 36.45              | 209.38          | 2,925.04         |
| Dec                     | 60.43          | 2,391.38         | 3.15           | 315.66          | 50.58              | 203.79          | 3,025.00         |
| 4th QTR                 | 180.17         | 7,282.46         | 8.66           | 842.90          | 118.60             | 603.92          | 9,036.71         |
| <b>Total</b>            | <b>676.44</b>  | <b>28,121.67</b> | <b>30.80</b>   | <b>3,241.70</b> | <b>683.97</b>      | <b>2,586.23</b> | <b>35,340.82</b> |
| <b>% of GRAND TOTAL</b> | 1.91%          | 79.57%           | 0.09%          | 9.17%           | 1.94%              | 7.32%           | 100.00%          |

Table RPSU121

Comments: The term "Banks" includes data on Bank of Jamaica.

PAYMENT SYSTEM DATA REPORT DECEMBER 2023



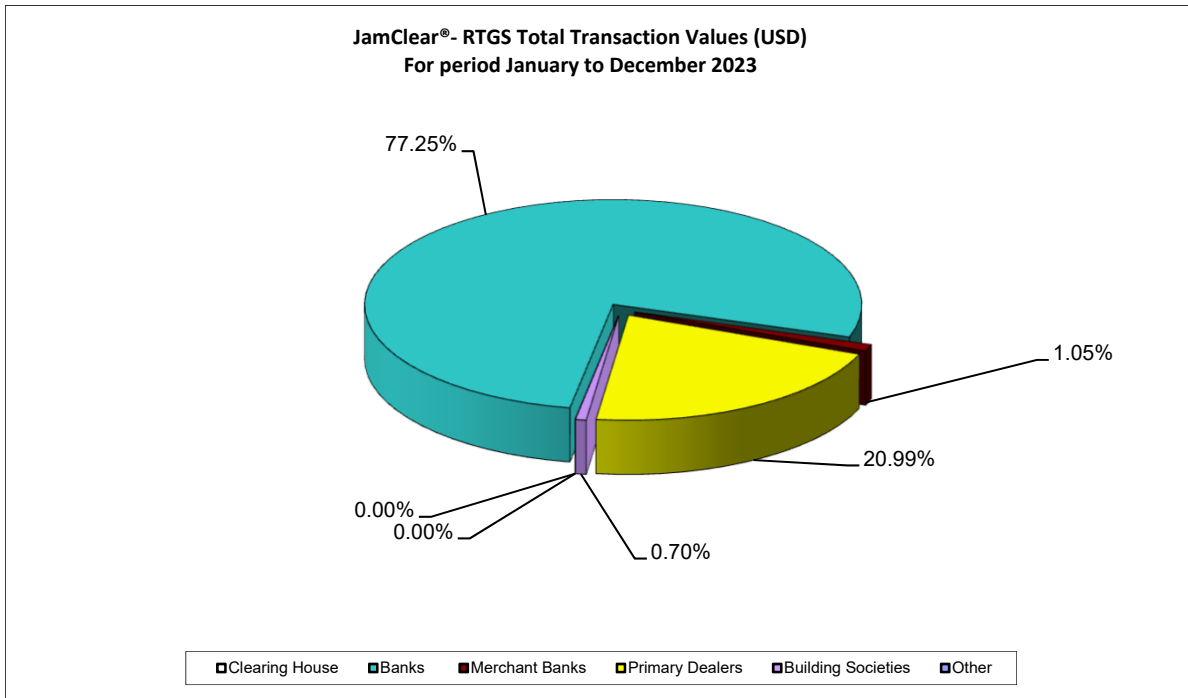
**JamClear®- RTGS**  
**TRANSACTION VALUES - USD (in Millions)**  
**FOR PERIOD JANUARY TO DECEMBER 2023**

| 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                     | -              | 262.22          | 5.59           | 87.41           | 12.00              | -            | 367.22          |
| Nov                     | -              | 407.89          | 1.72           | 73.27           | 2.50               | -            | 485.38          |
| Dec                     | -              | 147.80          | 0.98           | 60.74           | 1.25               | -            | 210.78          |
| 4th QTR                 | -              | 817.91          | 8.29           | 221.43          | 15.75              | -            | 1,063.38        |
| <b>Total</b>            | <b>0.00</b>    | <b>2,507.86</b> | <b>34.07</b>   | <b>681.46</b>   | <b>22.75</b>       | <b>0.11</b>  | <b>3,246.25</b> |
| <b>% of GRAND TOTAL</b> | <b>0.00%</b>   | <b>77.25%</b>   | <b>1.05%</b>   | <b>20.99%</b>   | <b>0.70%</b>       | <b>0.00%</b> | <b>100%</b>     |

Table RPSU122

Comments: The term "Banks" includes data on Bank of Jamaica

PAYMENT SYSTEM DATA REPORT DECEMBER 2023



## RETAIL PAYMENTS FOR JANUARY 2021 TO DECEMBER 2023

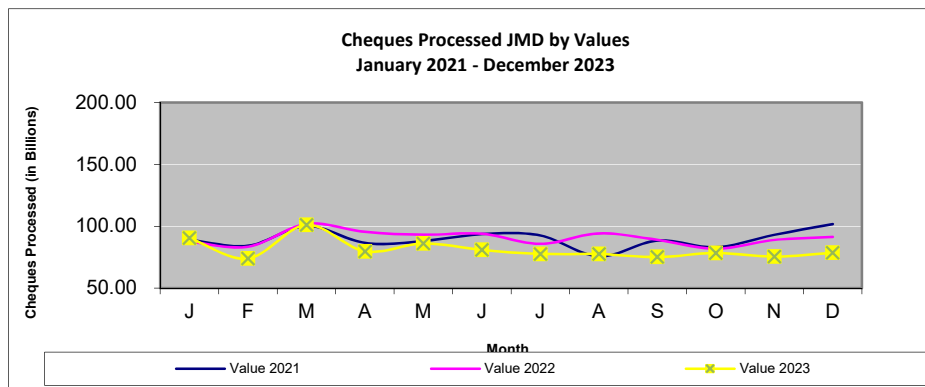
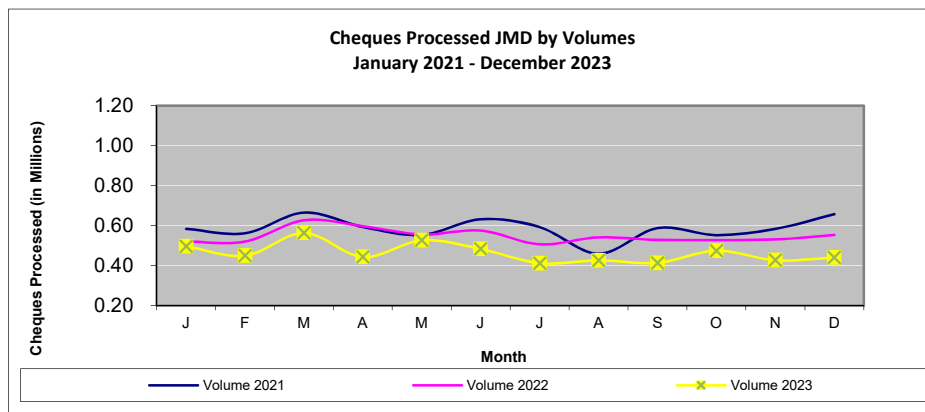
### Cheques Processed JMD - Volumes and Values

| 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           | 0.47        | 78.35         |
| Nov          | 0.58        | 93.06           | 0.53        | 88.92           | 0.43        | 75.46         |
| Dec          | 0.66        | 101.74          | 0.55        | 91.32           | 0.44        | 78.53         |
| 4th QTR      | 1.79        | 277.77          | 1.61        | 262.08          | 1.34        | 232.35        |
| <b>TOTAL</b> | <b>7.02</b> | <b>1,076.05</b> | <b>6.58</b> | <b>1,086.08</b> | <b>5.55</b> | <b>974.54</b> |

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

Table RDCBCP123

PAYMENT SYSTEM DATA REPORT DECEMBER 2023



# RETAIL PAYMENTS

## FOR JANUARY 2021 TO DECEMBER 2023

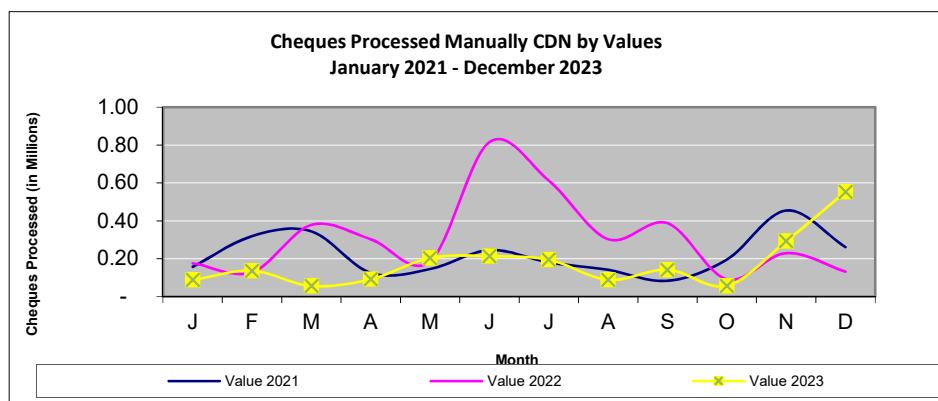
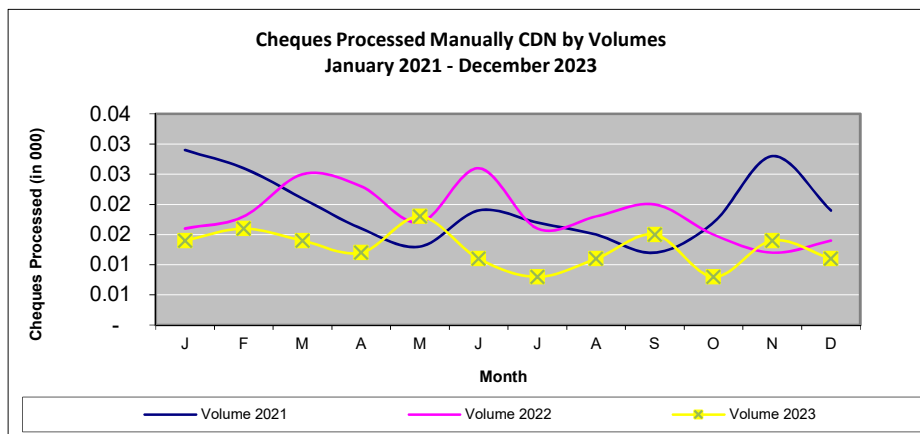
### Cheques Processed Manually CDN - Volumes and Values

| 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        | 0.01         | 0.06        |
| Nov          | 0.03         | 0.45        | 0.01         | 0.23        | 0.01         | 0.29        |
| Dec          | 0.02         | 0.26        | 0.01         | 0.13        | 0.01         | 0.55        |
| 4th QTR      | 0.06         | 0.91        | 0.04         | 0.45        | 0.03         | 0.90        |
| <b>TOTAL</b> | <b>0.23</b>  | <b>2.65</b> | <b>0.22</b>  | <b>3.75</b> | <b>0.15</b>  | <b>2.12</b> |

Comment: Cheques processed manually CDN by BOJ.

Table RDCPMC123

PAYMENT SYSTEM DATA REPORT DECEMBER 2023



# RETAIL PAYMENTS

## FOR JANUARY 2021 TO DECEMBER 2023

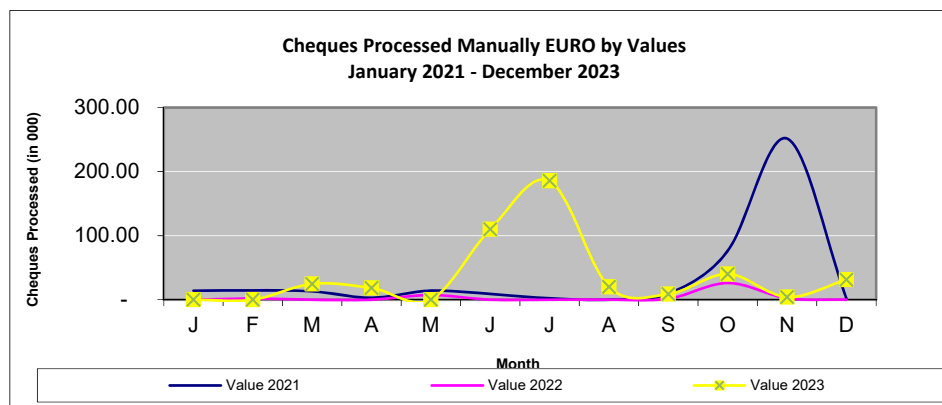
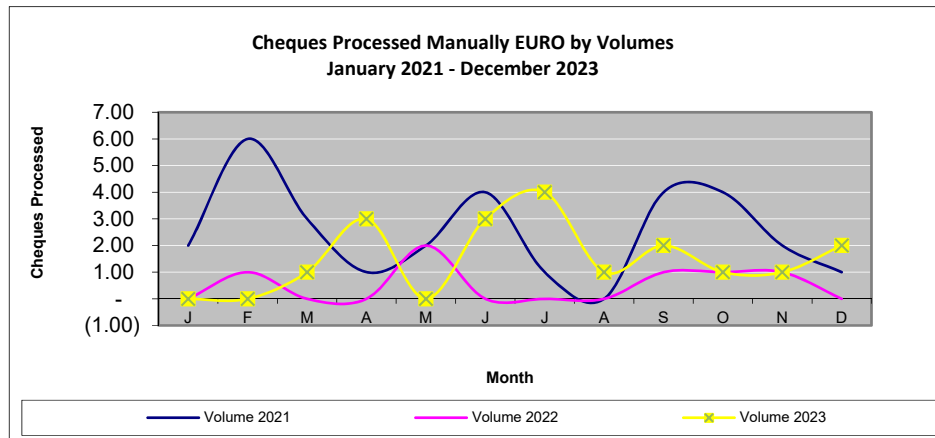
### Cheques Processed Manually EURO - Volumes and Values

| 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        | 1         | 40.00         |
| Nov          | 2         | 251.60        | 1        | 2.30         | 1         | 4.06          |
| Dec          | 1         | 1.70          | -        | -            | 2         | 31.20         |
| 4th QTR      | 7         | 329.50        | 2        | 28.30        | 4         | 75.26         |
| <b>TOTAL</b> | <b>30</b> | <b>408.81</b> | <b>6</b> | <b>38.70</b> | <b>18</b> | <b>442.66</b> |

Comment: Cheques processed manually EURO by BOJ.

Table RDCPME123

PAYMENT SYSTEM DATA REPORT DECEMBER 2023



# RETAIL PAYMENTS

## FOR JANUARY 2021 TO DECEMBER 2023

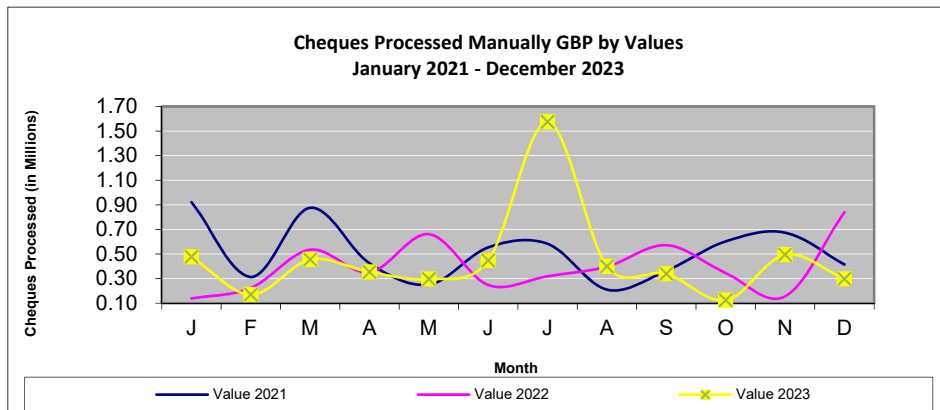
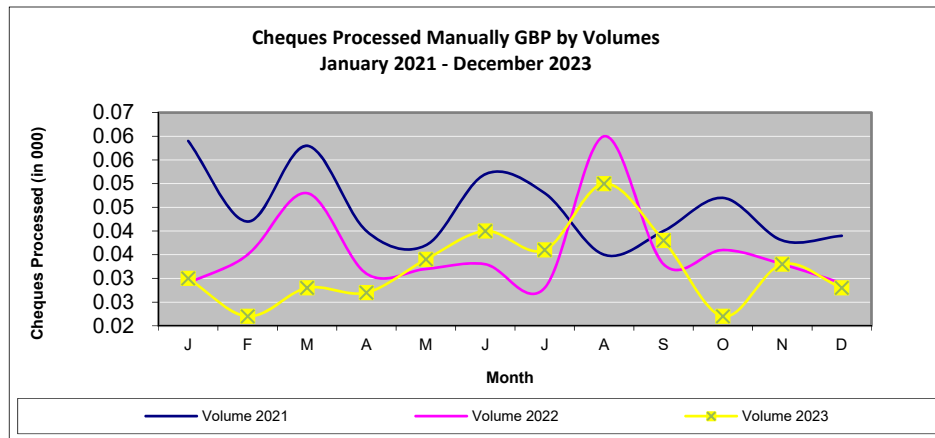
### Cheques Processed Manually GBP - Volumes and Values

| 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        | 0.02         | 0.13        |
| Nov          | 0.04         | 0.67        | 0.03         | 0.16        | 0.03         | 0.49        |
| Dec          | 0.04         | 0.41        | 0.03         | 0.84        | 0.03         | 0.30        |
| 4th QTR      | 0.12         | 1.69        | 0.10         | 1.34        | 0.08         | 0.92        |
| <b>TOTAL</b> | <b>0.54</b>  | <b>6.19</b> | <b>0.43</b>  | <b>4.79</b> | <b>0.39</b>  | <b>5.43</b> |

Comment: Cheques processed manually GBP by BOJ.

Table RDCPMG123

PAYMENT SYSTEM DATA REPORT DECEMBER 2023



# RETAIL PAYMENTS

## FOR JANUARY 2021 TO DECEMBER 2023

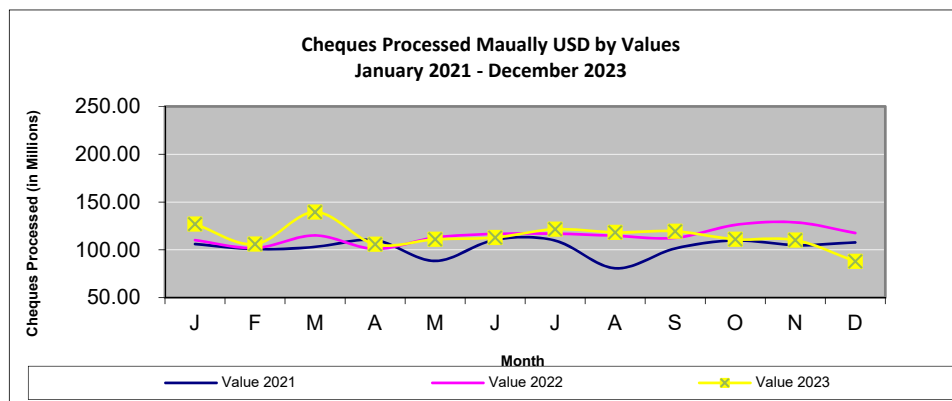
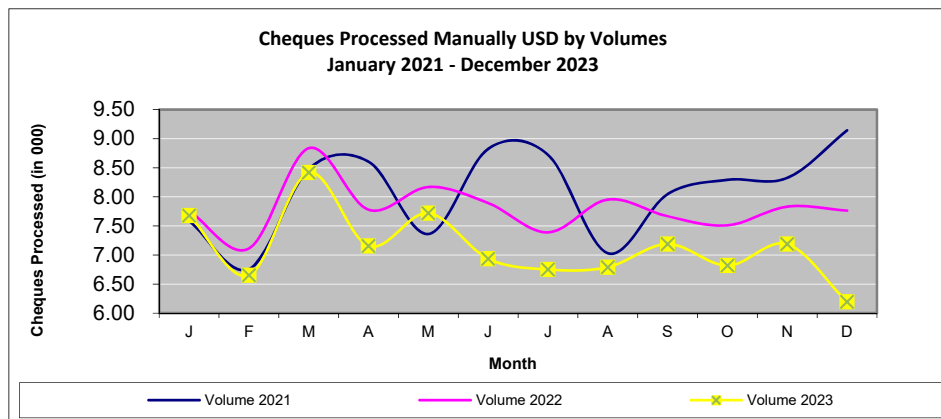
### Cheques Processed Manually USD - Volumes and Values

| 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          | 6.82         | 111.01          |
| Nov          | 8.33         | 104.98          | 7.83         | 128.82          | 7.19         | 110.17          |
| Dec          | 9.14         | 107.75          | 7.76         | 117.64          | 6.20         | 87.99           |
| 4th QTR      | 25.76        | 322.61          | 23.11        | 372.55          | 20.20        | 309.17          |
| <b>TOTAL</b> | <b>97.17</b> | <b>1,233.51</b> | <b>93.66</b> | <b>1,374.60</b> | <b>85.49</b> | <b>1,370.67</b> |

Comment: Cheques processed manually USD by BOJ.

Table RDCPMU123

PAYMENT SYSTEM DATA REPORT DECEMBER 2023





## RETAIL PAYMENTS FOR JANUARY 2021 TO DECEMBER 2023

### JMD Transactions processed at ABM Terminals

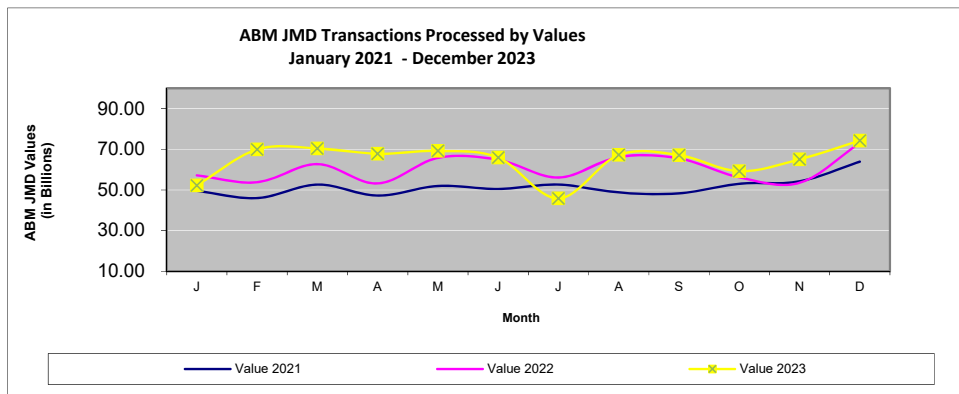
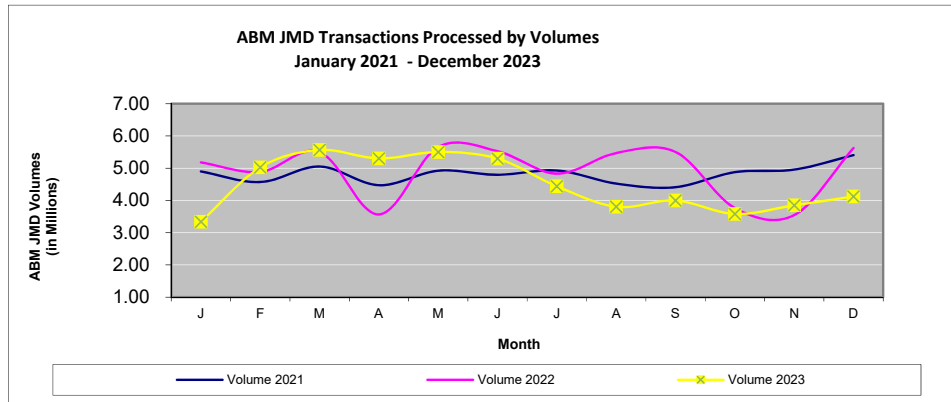
| YEAR         | 2021         |               | 2022         |               | 2023         |               |
|--------------|--------------|---------------|--------------|---------------|--------------|---------------|
|              | Volume (Mn)  | Value (Bn)    | Volume (Mn)  | Value (Bn)    | Volume (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         | 3.58         | 59.23         |
| Nov          | 4.96         | 54.24         | 3.54         | 53.50         | 3.85         | 65.07         |
| Dec          | 5.40         | 63.91         | 5.63         | 73.12         | 4.12         | 74.27         |
| 4th QTR      | 15.24        | 171.20        | 12.94        | 182.84        | 11.55        | 198.56        |
| <b>TOTAL</b> | <b>57.81</b> | <b>618.85</b> | <b>59.05</b> | <b>728.21</b> | <b>53.82</b> | <b>774.23</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 RDA121

PAYMENT SYSTEM DATA REPORT DECEMBER 2023



## RETAIL PAYMENTS SYSTEM FOR JANUARY 2021 TO DECEMBER 2023

### USD Transactions processed at ABM Terminals

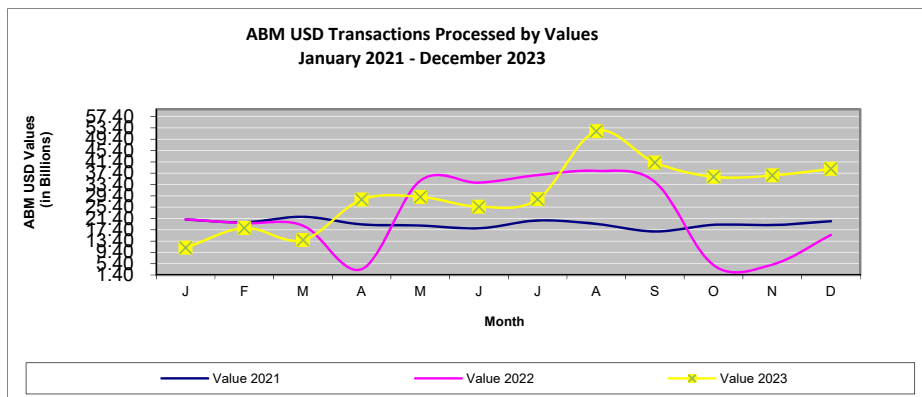
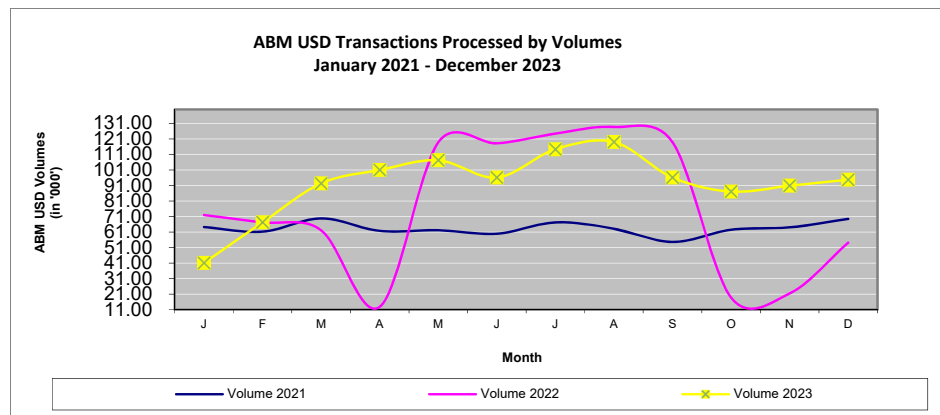
| YEAR         | 2021          |               | 2022          |               | 2023            |               |
|--------------|---------------|---------------|---------------|---------------|-----------------|---------------|
|              | Volume (000)  | Value (Mn)    | Volume (000)  | Value (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          | 87.08           | 36.12         |
| Nov          | 64.05         | 19.07         | 21.40         | 5.07          | 90.87           | 36.60         |
| Dec          | 69.43         | 20.42         | 54.18         | 15.57         | 94.72           | 38.94         |
| 4th QTR      | 195.96        | 58.64         | 94.31         | 25.48         | 272.67          | 111.66        |
| <b>TOTAL</b> | <b>759.87</b> | <b>234.73</b> | <b>917.35</b> | <b>266.73</b> | <b>1,107.25</b> | <b>358.65</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 RDA122

PAYMENT SYSTEM DATA REPORT DECEMBER 2023



# RETAIL PAYMENTS

FOR JANUARY 2021 TO DECEMBER 2023

## JMD Transactions processed at POS Terminals

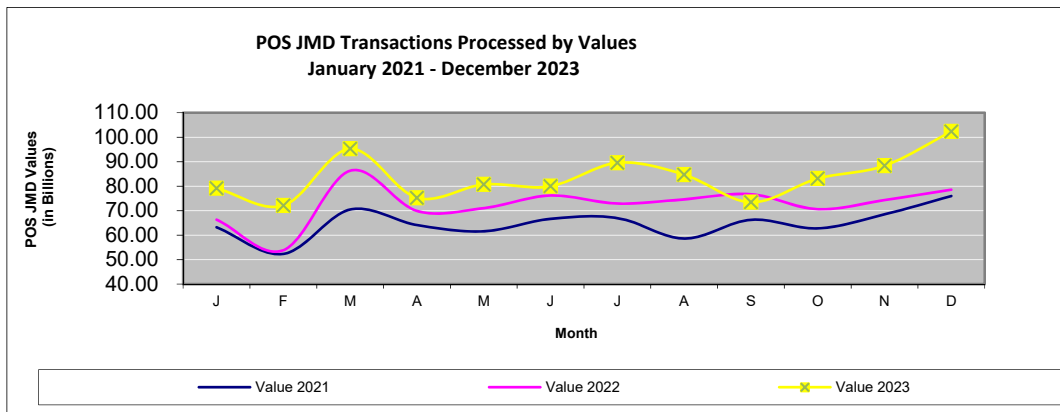
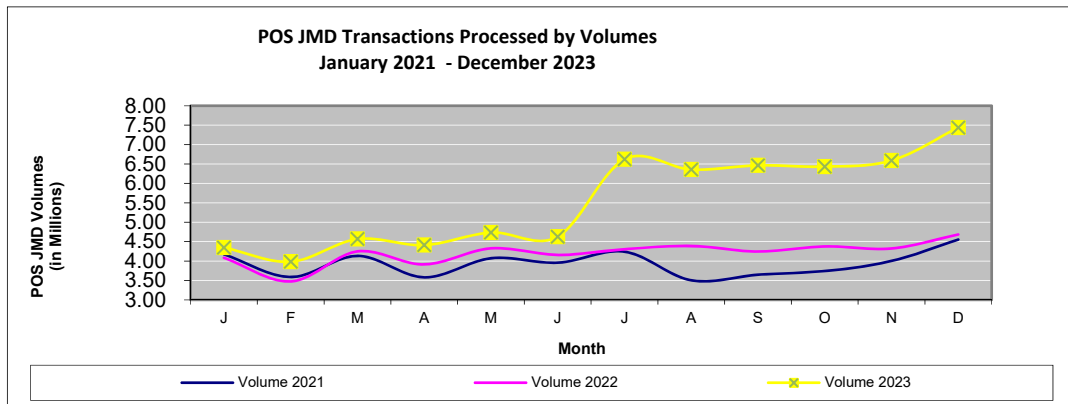
| YEAR         | 2021         |               | 2022         |               | 2023         |                 |
|--------------|--------------|---------------|--------------|---------------|--------------|-----------------|
|              | Volume (Mn)  | Value (Bn)    | Volume (Mn)  | Value (Bn)    | 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         | 6.43         | 83.12           |
| Nov          | 4.00         | 68.49         | 4.32         | 74.32         | 6.59         | 88.35           |
| Dec          | 4.55         | 75.98         | 4.68         | 78.57         | 7.44         | 102.33          |
| 4th QTR      | 12.30        | 207.23        | 13.38        | 223.49        | 20.46        | 273.80          |
| <b>TOTAL</b> | <b>47.19</b> | <b>777.50</b> | <b>50.53</b> | <b>871.37</b> | <b>66.58</b> | <b>1,004.01</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 RDP121

PAYMENT SYSTEM DATA REPORT DECEMBER 2023



# RETAIL PAYMENTS SYSTEM

## FOR JANUARY 2021 TO DECEMBER 2023

### USD Transactions processed at POS Terminals

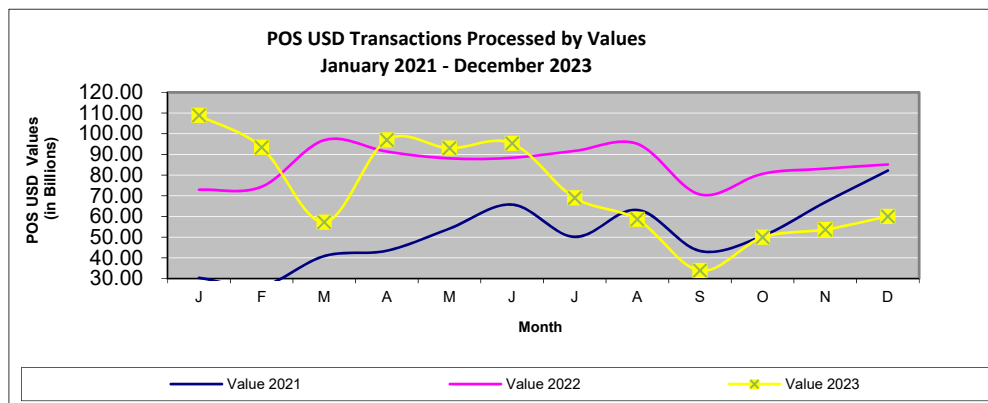
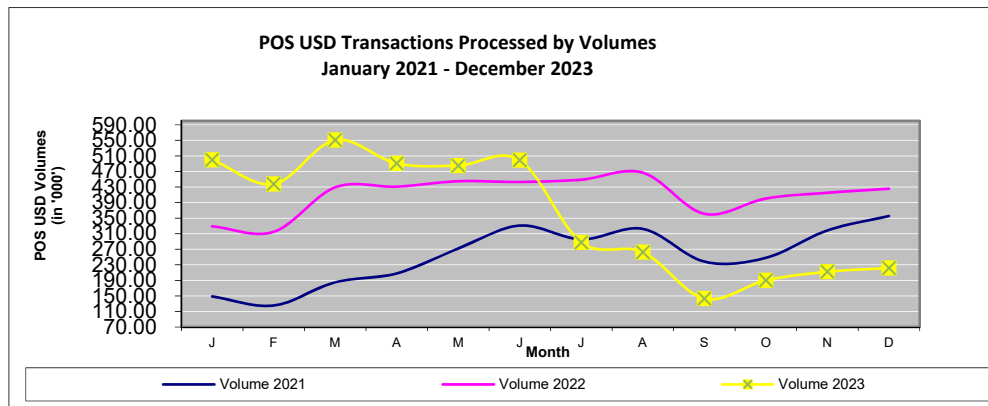
| YEAR         | 2021            |               | 2022            |                 | 2023            |               |
|--------------|-----------------|---------------|-----------------|-----------------|-----------------|---------------|
|              | Volume (000)    | Value (Mn)    | Volume (000)    | 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           | 190.19          | 49.95         |
| Nov          | 318.45          | 66.92         | 415.29          | 83.13           | 212.18          | 53.71         |
| Dec          | 355.40          | 82.21         | 425.45          | 85.14           | 221.74          | 60.03         |
| 4th QTR      | 921.76          | 199.74        | 1,241.20        | 248.94          | 624.10          | 163.69        |
| <b>TOTAL</b> | <b>3,047.36</b> | <b>617.47</b> | <b>4,909.64</b> | <b>1,018.46</b> | <b>4,280.21</b> | <b>870.04</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 RDP122

PAYMENT SYSTEM DATA REPORT DECEMBER 2023



# RETAIL PAYMENTS

## FOR JANUARY 2021 TO DECEMBER 2023

### Number of JMD Cards in Circulation

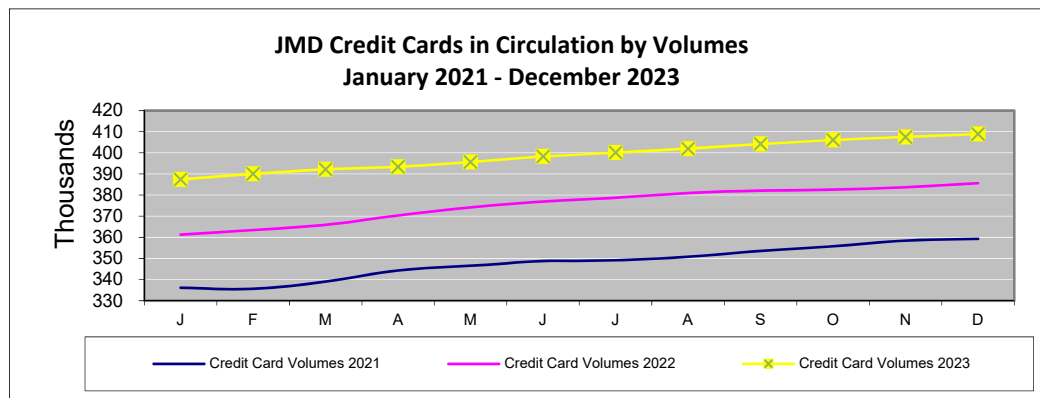
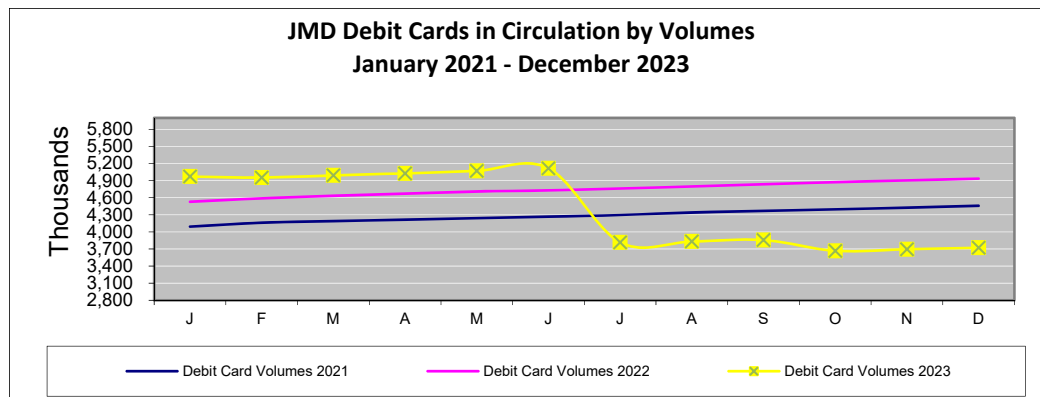
| YEAR           | 2021             |                | 2022             |                | 2023             |                |
|----------------|------------------|----------------|------------------|----------------|------------------|----------------|
|                | DEBIT            | CREDIT         | 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        |
| <b>1st QTR</b> | <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        |
| <b>2nd QTR</b> | <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        |
| <b>3rd QTR</b> | <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        | 3,668,529        | 406,102        |
| Nov            | 4,425,750        | 358,459        | 4,903,663        | 383,748        | 3,696,246        | 407,534        |
| Dec            | 4,458,205        | 359,295        | 4,934,592        | 385,655        | 3,722,201        | 408,918        |
| <b>4th QTR</b> | <b>4,458,205</b> | <b>359,295</b> | <b>4,934,592</b> | <b>385,655</b> | <b>3,722,201</b> | <b>408,918</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 RDCIC121

#### PAYMENT SYSTEM DATA REPORT DECEMBER 2023



## RETAIL PAYMENTS

### FOR JANUARY 2021 TO DECEMBER 2023

#### Number of USD Cards in Circulation

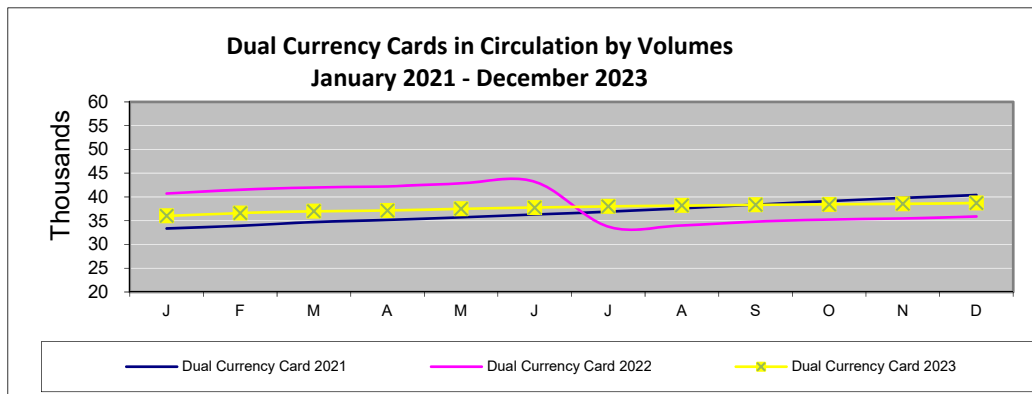
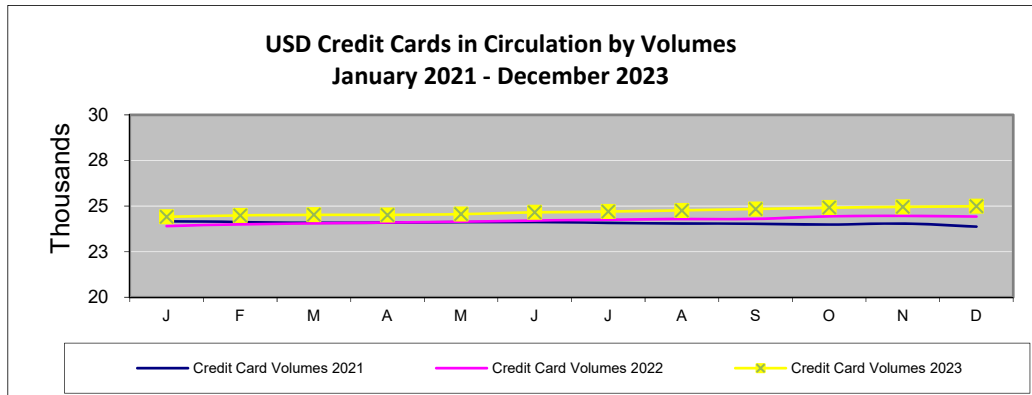
| YEAR    | 2021          |               | 2022          |               | 2023          |               |
|---------|---------------|---------------|---------------|---------------|---------------|---------------|
|         | CREDIT        | DUAL CURRENCY | CREDIT        | DUAL CURRENCY | CREDIT        | 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        | 24,917        | 38,410        |
| Nov     | 24,043        | 39,799        | 24,459        | 35,465        | 24,956        | 38,544        |
| Dec     | 23,874        | 40,408        | 24,424        | 35,887        | 24,992        | 38,712        |
| 4th QTR | <b>23,874</b> | <b>40,408</b> | <b>24,424</b> | <b>35,887</b> | <b>24,992</b> | <b>38,712</b> |

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

Comment:

Table RDCIC122

PAYMENT SYSTEM DATA REPORT DECEMBER 2023



## RETAIL PAYMENTS FOR JANUARY 2021 TO DECEMBER 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        | 28,098        | 785        |
| Nov     | 46,973        | 792        | 48,951        | 820        | 28,446        | 785        |
| Dec     | 47,366        | 793        | 49,532        | 824        | 28,899        | 786        |
| 4th QTR | <b>47,366</b> | <b>793</b> | <b>49,532</b> | <b>824</b> | <b>28,899</b> | <b>786</b> |

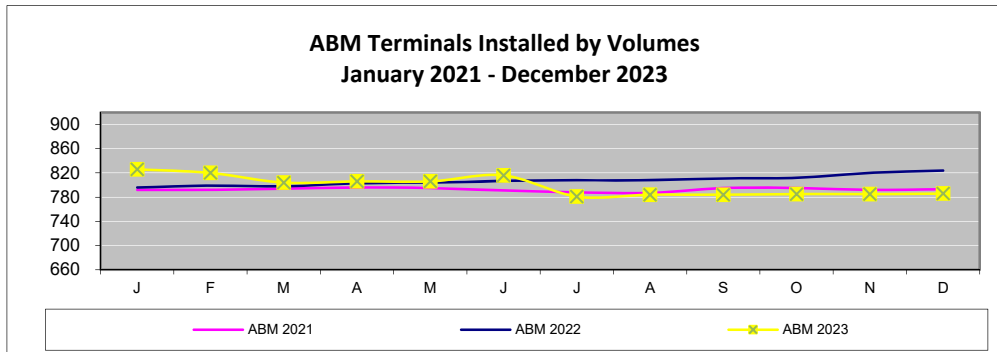
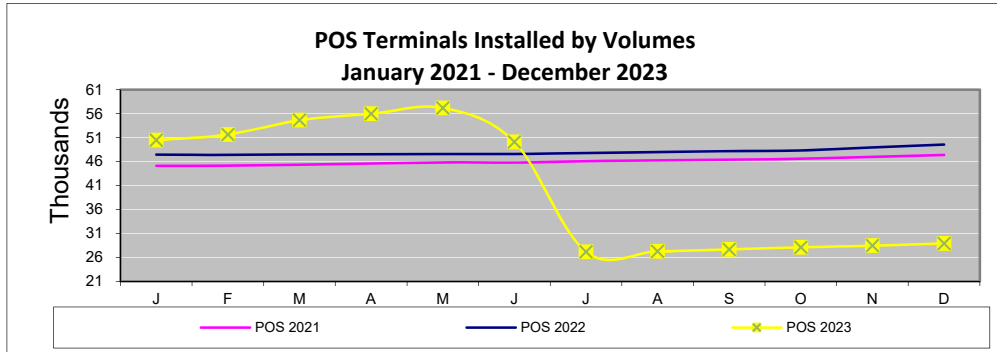
**Purpose:** This table reflects the terminals installed by Deposit-Taking Institutions.

**Comments:**

Table RDTI121

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

**PAYMENT SYSTEM DATA REPORT DECEMBER 2023**



**RETAIL PAYMENTS**  
**FOR JANUARY 2021 TO DECEMBER 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         | 9,798.53                | 2,385.86                 | 1,469.68                      | 13,654.08         |
| 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         | 10,384.83               | 2,401.71                 | 1,432.93                      | 14,219.47         |
| 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         | 11,247.85               | 2,552.90                 | 1,512.25                      | 15,312.99         |
| <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>31,431.21</b>        | <b>7,340.47</b>          | <b>4,414.86</b>               | <b>43,186.54</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>101,593.62</b>       | <b>36,696.72</b>         | <b>16,094.60</b>              | <b>154,384.94</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          | 101.85                  | 79.82                    | 208.57                        | 390.24          |
| Nov                     | 167.49                  | 64.30                    | 27.30                          | 36.15                         | 295.25          | 168.56                  | 77.00                    | 9.43                           | 41.13                         | 296.12          | 111.15                  | 84.50                    | 216.96                        | 412.61          |
| Dec                     | 182.39                  | 72.01                    | 29.96                          | 37.42                         | 321.78          | 191.27                  | 81.84                    | 11.08                          | 43.22                         | 327.41          | 128.69                  | 94.62                    | 225.02                        | 448.32          |
| <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>341.69</b>           | <b>258.94</b>            | <b>650.54</b>                 | <b>1,251.17</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>1,737.14</b>         | <b>1,002.95</b>          | <b>1,582.39</b>               | <b>4,322.48</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 RDET121

PAYMENT SYSTEM DATA REPORT DECEMBER 2023



**RETAIL PAYMENTS**  
FOR JANUARY 2021 TO DECEMBER 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                    | <b>174.02</b>           | <b>482.43</b>            | <b>44.34</b>                  | <b>700.78</b>   | <b>184.35</b>           | <b>1,099.98</b>          | <b>59.98</b>                  | <b>1,344.31</b> | <b>187.69</b>           | <b>1,505.08</b>          | <b>77.33</b>                  | <b>1,770.10</b> |
| 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                    | <b>164.11</b>           | <b>833.03</b>            | <b>52.80</b>                  | <b>1,049.94</b> | <b>235.43</b>           | <b>1,335.92</b>          | <b>87.41</b>                  | <b>1,658.76</b> | <b>294.09</b>           | <b>1,488.85</b>          | <b>102.08</b>                 | <b>1,885.02</b> |
| 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                    | <b>165.97</b>           | <b>877.91</b>            | <b>55.47</b>                  | <b>1,099.34</b> | <b>233.48</b>           | <b>969.17</b>            | <b>69.74</b>                  | <b>1,272.38</b> | <b>454.28</b>           | <b>953.54</b>            | <b>59.80</b>                  | <b>1,467.62</b> |
| Oct                        | 57.87                   | 253.58                   | 18.21                         | 329.66          | 15.53                   | 404.98                   | 28.52                         | 449.03          | 129.70                  | 274.44                   | 18.54                         | 422.68          |
| Nov                        | 58.40                   | 325.20                   | 19.88                         | 403.48          | 17.48                   | 420.59                   | 31.43                         | 469.50          | 133.27                  | 304.47                   | 18.49                         | 456.24          |
| Dec                        | 63.11                   | 362.95                   | 23.53                         | 449.60          | 50.03                   | 430.90                   | 29.55                         | 510.48          | 133.17                  | 304.51                   | 17.70                         | 455.38          |
| 4th QTR                    | <b>179.38</b>           | <b>941.74</b>            | <b>61.62</b>                  | <b>1,182.73</b> | <b>83.04</b>            | <b>1,256.47</b>          | <b>89.50</b>                  | <b>1,429.01</b> | <b>396.14</b>           | <b>883.43</b>            | <b>54.73</b>                  | <b>1,334.29</b> |
| <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>1,332.19</b>         | <b>4,830.90</b>          | <b>293.94</b>                 | <b>6,457.03</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                 | <b>56.40</b>            | <b>105.49</b>            | <b>43.14</b>                  | <b>205.03</b>   | <b>55.46</b>            | <b>251.92</b>            | <b>49.34</b>                  | <b>356.72</b>   | <b>53.63</b>            | <b>320.24</b>            | <b>56.53</b>                  | <b>430.40</b>    |
| 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                 | <b>51.70</b>            | <b>170.13</b>            | <b>42.30</b>                  | <b>264.13</b>   | <b>70.37</b>            | <b>273.55</b>            | <b>55.47</b>                  | <b>399.39</b>   | <b>72.51</b>            | <b>290.65</b>            | <b>58.90</b>                  | <b>422.06</b>    |
| 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                 | <b>52.61</b>            | <b>163.44</b>            | <b>44.26</b>                  | <b>260.30</b>   | <b>94.28</b>            | <b>215.92</b>            | <b>60.01</b>                  | <b>370.20</b>   | <b>299.70</b>           | <b>219.99</b>            | <b>4,922.16</b>               | <b>5,441.85</b>  |
| Oct                     | 17.95                   | 52.57                    | 13.40                         | 83.92           | 4.55                    | 82.44                    | 19.22                         | 106.21          | 112.70                  | 69.12                    | 1,504.81                      | 1,686.63         |
| Nov                     | 17.74                   | 69.23                    | 13.52                         | 100.50          | 4.76                    | 85.07                    | 20.44                         | 110.27          | 89.00                   | 74.45                    | 1,574.45                      | 1,737.90         |
| Dec                     | 19.31                   | 84.62                    | 15.92                         | 119.84          | 15.19                   | 87.04                    | 19.23                         | 121.47          | 88.58                   | 76.80                    | 1,517.01                      | 1,682.39         |
| 4th QTR                 | <b>55.00</b>            | <b>206.42</b>            | <b>42.85</b>                  | <b>304.26</b>   | <b>24.49</b>            | <b>254.55</b>            | <b>58.90</b>                  | <b>337.94</b>   | <b>290.28</b>           | <b>220.38</b>            | <b>4,596.27</b>               | <b>5,106.92</b>  |
| <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>716.13</b>           | <b>1,051.26</b>          | <b>9,633.86</b>               | <b>11,401.24</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 RDET112

PAYMENT SYSTEM DATA REPORT DECEMBER 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.<br>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.<br>Any interest proceeds for the securities are paid to the pledger.<br>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.<br>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.<br>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.   |