

# PAYMENT SYSTEM OVERSIGHT



## PAYMENT SYSTEM DATA BULLETIN JANUARY 2025

PAYMENT SYSTEM  
OVERSIGHT  
DEPARTMENT

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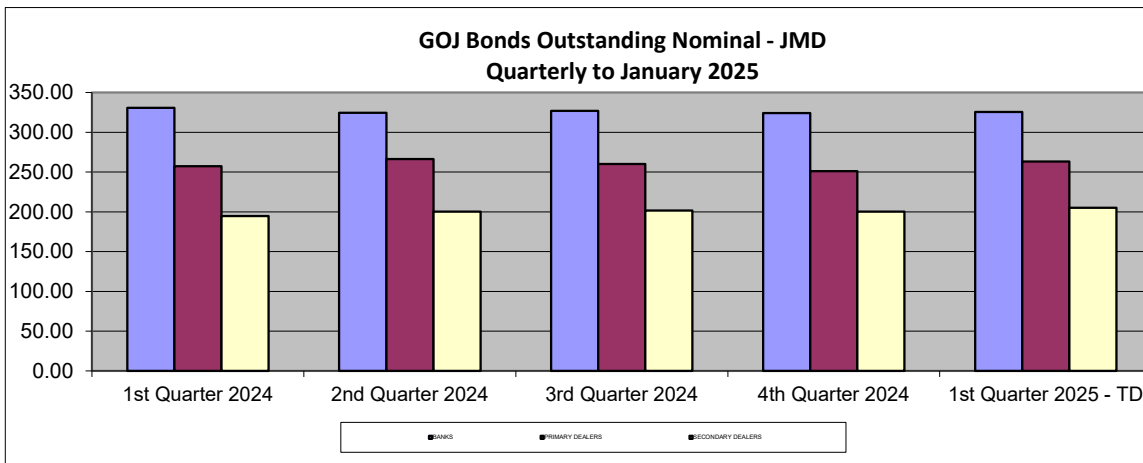
<b>JAMCLEAR®- CSD</b>					
Government of Jamaica Bonds					
Statement of Outstanding Nominal - JMD (BN)					
Quarterly - 1st Quarter 2024 to 1st Quarter 2025 - TD					
PARTICIPANT	1st Quarter 2024	2nd Quarter 2024	3rd Quarter 2024	4th Quarter 2024	1st Quarter 2025 - TD
<b>BANKS</b>	330.83	324.48	327.07	323.98	325.40
<b>PRIMARY DEALERS</b>	257.31	266.20	260.26	251.27	263.26
<b>SECONDARY DEALERS</b>	194.62	200.06	201.76	200.16	205.16
<b>Total</b>	<b>782.76</b>	<b>790.74</b>	<b>789.09</b>	<b>775.41</b>	<b>793.82</b>

Table CON011

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

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

PAYMENT SYSTEM DATA REPORT JANUARY 2025



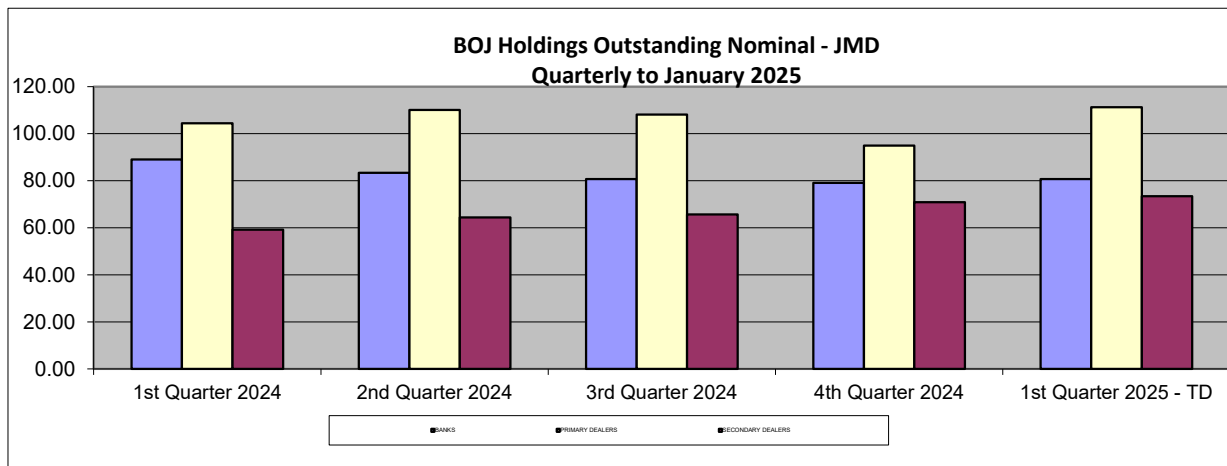
<b>JAMCLEAR®- CSD</b>					
Bank of Jamaica Open Market Instruments - JMD (BN)					
Statement of Outstanding Nominal					
Quarterly - 1st Quarter 2024 to 1st Quarter 2025 - TD					
PARTICIPANT	1st Quarter 2024	2nd Quarter 2024	3rd Quarter 2024	4th Quarter 2024	1st Quarter 2025 - TD
<b>BANKS</b>	89.08	83.41	80.72	79.13	80.73
<b>PRIMARY DEALERS</b>	104.37	110.14	108.12	94.91	111.28
<b>SECONDARY DEALERS</b>	59.13	64.41	65.62	70.90	73.43
<b>Total</b>	<b>252.58</b>	<b>257.96</b>	<b>254.46</b>	<b>244.94</b>	<b>265.44</b>

Table CON012

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

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

PAYMENT SYSTEM DATA REPORT JANUARY 2025



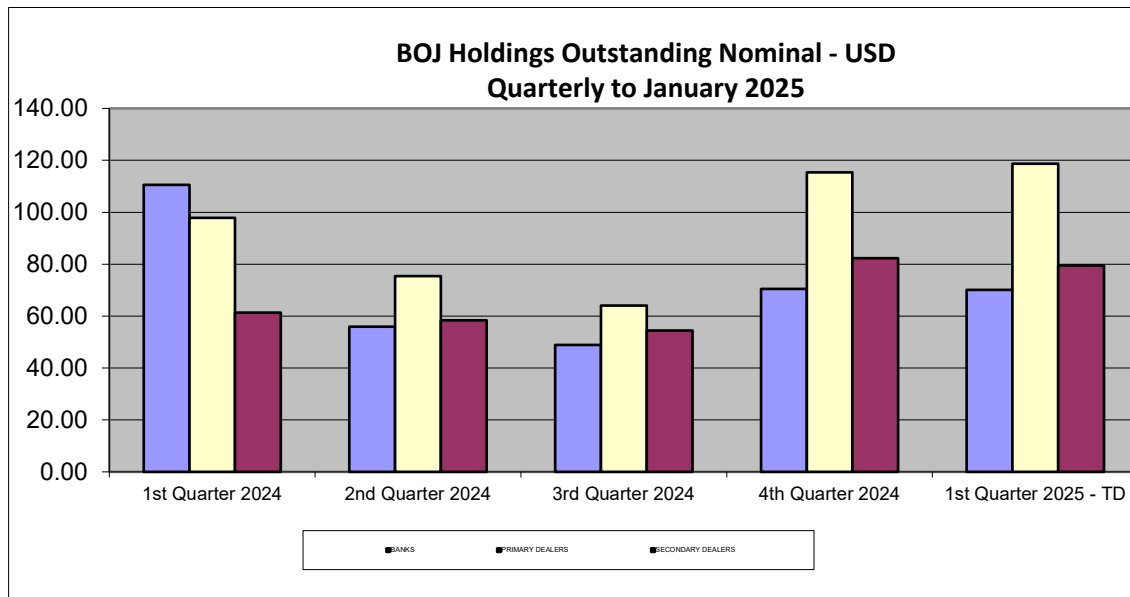
<b>JAMCLEAR® - CSD</b>					
Bank of Jamaica Open Market Instruments - USD (MN)					
Statement of Outstanding Nominal					
Quarterly - 1st Quarter 2024 to 1st Quarter 2025 - TD					
PARTICIPANT	1st Quarter 2024	2nd Quarter 2024	3rd Quarter 2024	4th Quarter 2024	1st Quarter 2025 - TD
<b>BANKS</b>	110.56	55.96	48.92	70.52	70.09
<b>PRIMARY DEALERS</b>	97.88	75.40	64.06	115.39	118.71
<b>SECONDARY DEALERS</b>	61.33	58.40	54.40	82.34	79.45
<b>Total</b>	<b>269.76</b>	<b>189.76</b>	<b>167.38</b>	<b>268.25</b>	<b>268.25</b>

Table CON013

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

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

PAYMENT SYSTEM DATA REPORT JANUARY 2025



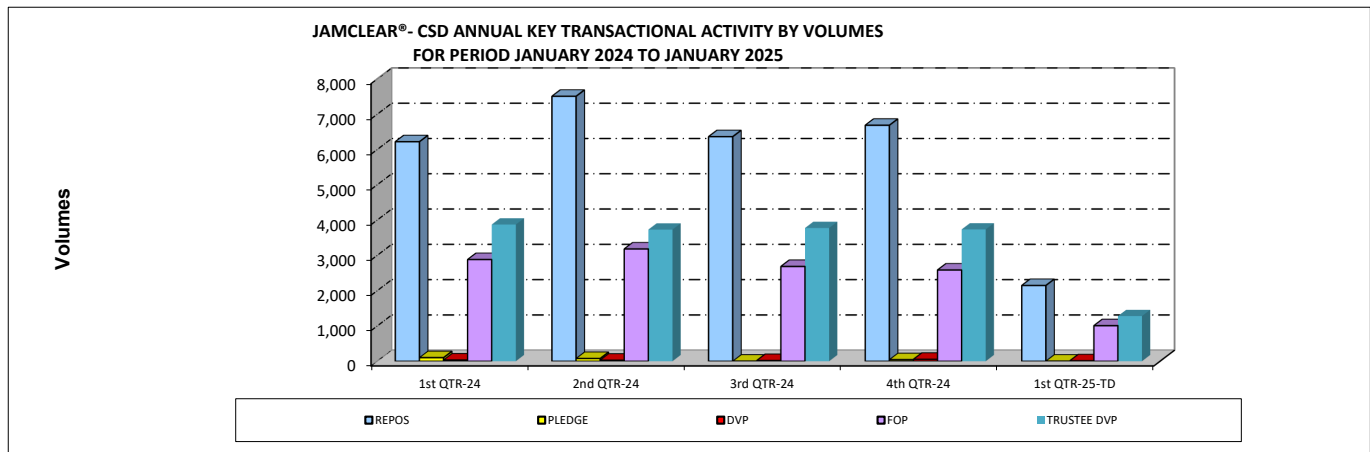
**JAMCLEAR®- CSD**  
**ANNUAL KEY TRANSACTIONAL ACTIVITY BY VOLUMES**  
**FOR PERIOD JANUARY 2024 TO JANUARY 2025**

TRANSACTION TYPE	Repos		Pledge		Trustee DVP		Purchase & Sale		Free of Payment		TOTALS		% OF TOTAL TRANSACTIONS	
	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025
Jan	2,398	2,144	6	2	1,363	1,278	7	11	841	1,006	4,615	4,441	8.62%	100.00%
Feb	1,935		22		1,211		11		939		4,118	-	7.69%	0.00%
Mar	1,885		73		1,296		15		1,098		4,367	-	8.16%	0.00%
1st QTR	6,218	2,144	101	2	3,870	1,278	33	11	2,878	1,006	13,100	4,441	24.46%	100.00%
Apr	2,587		46		1,273		7		978		4,891	-	9.13%	0.00%
May	2,471		11		1,346		9		1,178		5,015	-	9.37%	0.00%
Jun	2,449		20		1,108		12		1,022		4,611	-	8.61%	0.00%
2nd QTR	7,507	-	77	-	3,727	-	28	-	3,178	-	14,517	-	27.11%	0.00%
Jul	2,401				1,300		9		950		4,660	-	8.70%	0.00%
Aug	2,251				1,223		2		868		4,344	-	8.11%	0.00%
Sep	1,710		1		1,249		8		865		3,833	-	7.16%	0.00%
3rd QTR	6,362	-	1	-	3,772	-	19	-	2,683	-	12,837	-	23.97%	0.00%
Oct	2,236		23		1,301		20		918		4,498	-	8.40%	0.00%
Nov	2,347		6		1,159		13		944		4,469	-	8.35%	0.00%
Dec	2,102		14		1,271		20		720		4,127	-	7.71%	0.00%
4th QTR	6,685	-	43	-	3,731	-	53	-	2,582	-	13,094	-	24.45%	0.00%
GRAND TOTAL	26,772	2,144	222	2	15,100	1,278	133	11	11,321	1,006	53,548	4,441	100.00%	100.00%
% of GRAND TOTAL	50.00%	48.28%	0.41%	0.05%	28.20%	28.78%	0.25%	0.25%	21.14%	22.65%	100.00%	100.00%		

Table CYSU01

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

PAYMENT SYSTEM DATA REPORT JANUARY 2025



**JAMCLEAR®- CSD**  
**ANNUAL KEY TRANSACTIONAL ACTIVITY BY VALUES - JMD**  
**FOR PERIOD JANUARY 2024 TO JANUARY 2025**

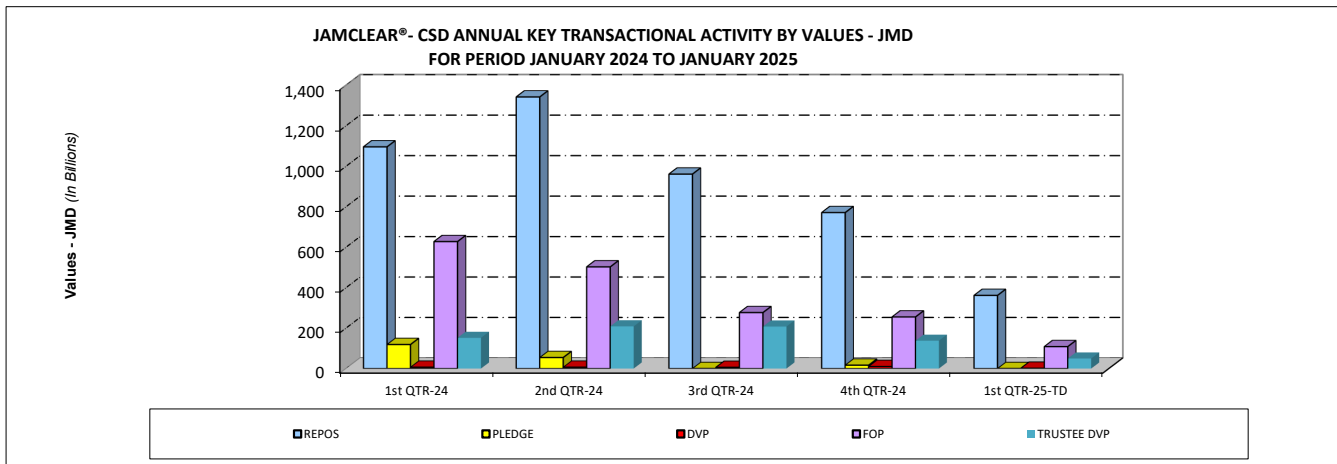
Transaction values are in Billions

TRANSACTION TYPE	Repos		Pledge		Trustee DVP		Purchase & Sale		Free of Payment		TOTALS		MONTHLY % OF TOTAL	
	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025
Jan	365.38	361.82	2.02	0.02	54.44	49.62	1.75	1.49	206.83	108.52	630.41	521.47	9.33%	100.00%
Feb	356.24		18.47		57.92		1.06		168.04		601.72	-	8.90%	0.00%
Mar	374.47		98.37		39.43		3.72		253.16		769.15	-	11.38%	0.00%
1st QTR	1,096.08	361.82	118.85	0.02	151.79	49.62	6.53	1.49	628.03	108.52	2,001.29	521.47	29.61%	100.00%
Apr	539.40		52.35		61.27		2.65		163.74		819.42	-	12.12%	0.00%
May	459.34		0.51		91.50		1.32		208.63		761.29	-	11.26%	0.00%
Jun	343.69		1.63		56.11		2.57		130.68		534.67	-	7.91%	0.00%
2nd QTR	1,342.43	-	54.49	-	208.88	-	6.54	-	503.05	-	2,115.38	-	31.29%	0.00%
Jul	330.75				84.82		3.44		89.42		508.43	-	7.52%	0.00%
Aug	368.02				69.08		0.05		91.81		528.95	-	7.83%	0.00%
Sep	262.68		0.02		53.96		2.35		95.63		414.64	-	6.13%	0.00%
3rd QTR	961.45	-	0.02	-	207.86	-	5.84	-	276.86	-	1,452.02	-	21.48%	0.00%
Oct	287.26		1.13		54.20		4.60		77.42		424.60	-	6.28%	0.00%
Nov	276.91		7.90		41.61		1.78		91.67		419.86	-	6.21%	0.00%
Dec	207.25		7.60		41.77		3.60		86.21		346.43	-	5.13%	0.00%
4th QTR	771.41	-	16.63	-	137.58	-	9.98	-	255.30	-	1,190.89	-	17.62%	0.00%
GRAND TOTAL	4,171.37	361.82	189.99	0.02	706.10	49.62	28.89	1.49	1,663.23	108.52	6,759.59	521.47	100.00%	100.00%
% of GRAND TOTAL	61.71%	69.38%	2.81%	0.00%	10.45%	9.52%	0.43%	0.29%	24.61%	20.81%	100.00%	100.00%		

Table CYSU011

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

PAYMENT SYSTEM DATA REPORT JANUARY 2025



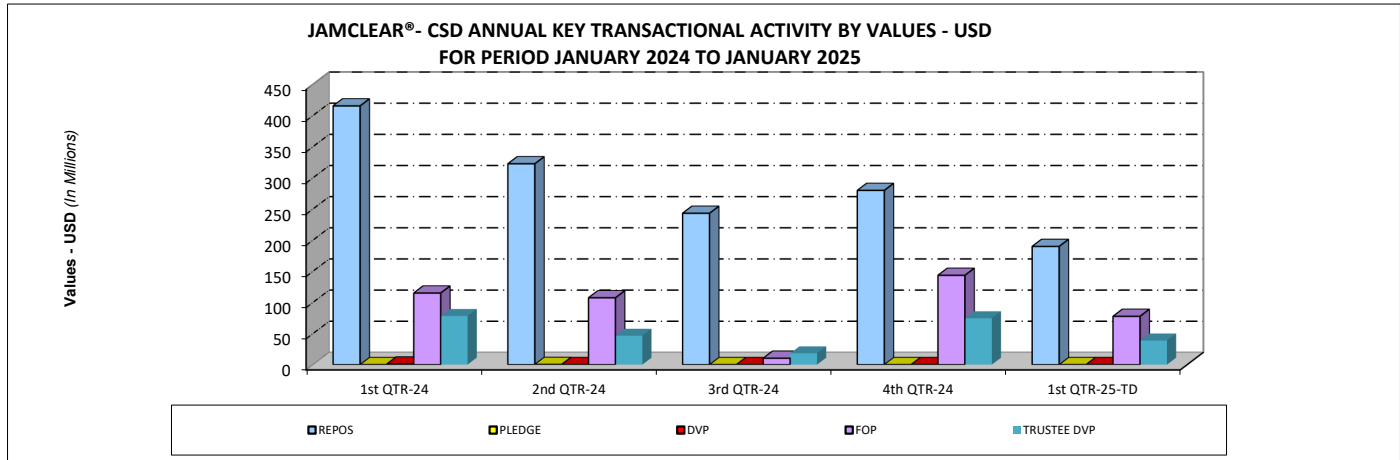
**JAMCLEAR®- CSD**  
**ANNUAL KEY TRANSACTIONAL ACTIVITY BY VALUES - USD**  
**FOR PERIOD JANUARY 2024 TO JANUARY 2025**  
**Transaction values are in Millions**

TRANSACTION TYPE	Repos		Pledge		Trustee DVP		Purchase & Sale		Free of Payment		TOTALS		MONTHLY % OF TOTAL	
	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025
Jan	183.67	189.73	-	-	26.29	38.71	0.99	-	91.21	77.54	302.17	305.99	16.29%	100.00%
Feb	140.65	-	-	-	30.61	-	-	-	0.99	-	172.24	-	9.29%	0.00%
Mar	90.90	-	-	-	21.21	-	0.01	-	22.72	-	134.84	-	7.27%	0.00%
1st QTR	415.22	189.73	-	-	78.11	38.71	1.00	-	114.93	77.54	609.25	305.99	32.85%	100.00%
Apr	120.60	-	-	-	26.60	-	0.03	-	79.02	-	226.25	-	12.20%	0.00%
May	92.48	-	0.32	-	11.49	-	-	-	25.30	-	129.60	-	6.99%	0.00%
Jun	109.31	-	-	-	8.32	-	-	-	3.00	-	120.63	-	6.50%	0.00%
2nd QTR	322.39	-	0.32	-	46.41	-	0.03	-	107.33	-	476.48	-	25.69%	0.00%
Jul	109.40	-	-	-	11.63	-	-	-	9.66	-	130.69	-	7.05%	0.00%
Aug	59.01	-	-	-	3.18	-	-	-	0.63	-	62.83	-	3.39%	0.00%
Sep	74.54	-	-	-	3.28	-	-	-	-	-	77.82	-	4.20%	0.00%
3rd QTR	242.95	-	-	-	18.09	-	-	-	10.29	-	271.34	-	14.63%	0.00%
Oct	116.99	-	-	-	39.58	-	-	-	76.18	-	232.74	-	12.55%	0.00%
Nov	114.93	-	-	-	14.34	-	-	-	20.63	-	149.90	-	8.08%	0.00%
Dec	47.73	-	-	-	20.49	-	-	-	46.56	-	114.78	-	6.19%	0.00%
4th QTR	279.64	-	-	-	74.41	-	-	-	143.37	-	497.42	-	26.82%	0.00%
GRAND TOTAL	1,260.20	189.73	0.32	-	217.02	38.71	1.02	-	375.91	77.54	1,854.48	305.99	100.00%	100.00%
% of GRAND TOTAL	67.95%	62.01%	0.02%	0.00%	11.70%	12.65%	0.06%	0.00%	20.27%	25.34%	100.00%	100.00%		

Table CYSU012

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

PAYMENT SYSTEM DATA REPORT JANUARY 2025

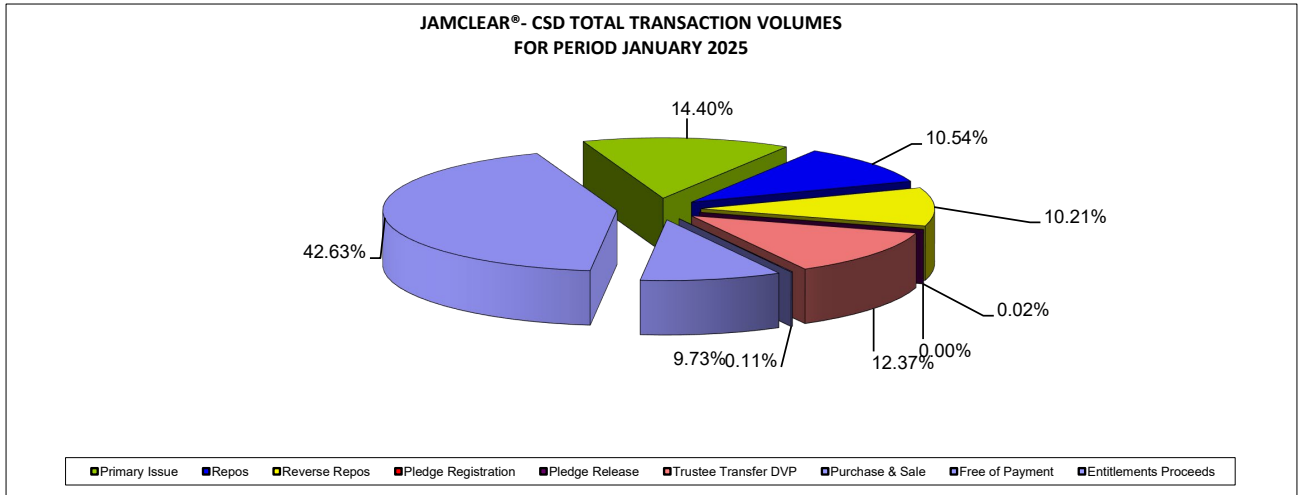


JAMCLEAR® - CSD										
TRANSACTION VOLUMES										
FOR PERIOD JANUARY 2025										
	Primary Issue	Repos	Reverse Repos	Pledge Registration	Pledge Release	Trustee Transfer DVP	Purchase & Sale	Free of Payment	Entitlements Proceeds	TOTALS
TRANSACTION TYPE	2025									2025
Jan	1,488	1,089	1,055	-	2	1,278	11	1,006	4,406	10,335
Feb										
Mar										
1st QTR	1,488	1,089	1,055	-	2	1,278	11	1,006	4,406	10,335
Apr										
May										
Jun										
2nd QTR										
Jul										
Aug										
Sep										
3rd QTR										
Oct										
Nov										
Dec										
4th QTR										
GRAND TOTAL	1,488	1,089	1,055	-	2	1,278	11	1,006	4,406	10,335
% OF GRAND TOTAL	14.40%	10.54%	10.21%	0.00%	0.02%	12.37%	0.11%	9.73%	42.63%	100.00%

Table CSU01

Comments: Repos and reverse repos do not include intraday repos with the Central Bank.

PAYMENT SYSTEM DATA REPORT JANUARY 2025



**JAMCLEAR®- CSD  
TRANSACTION VALUES - JMD  
FOR PERIOD JANUARY 2025**

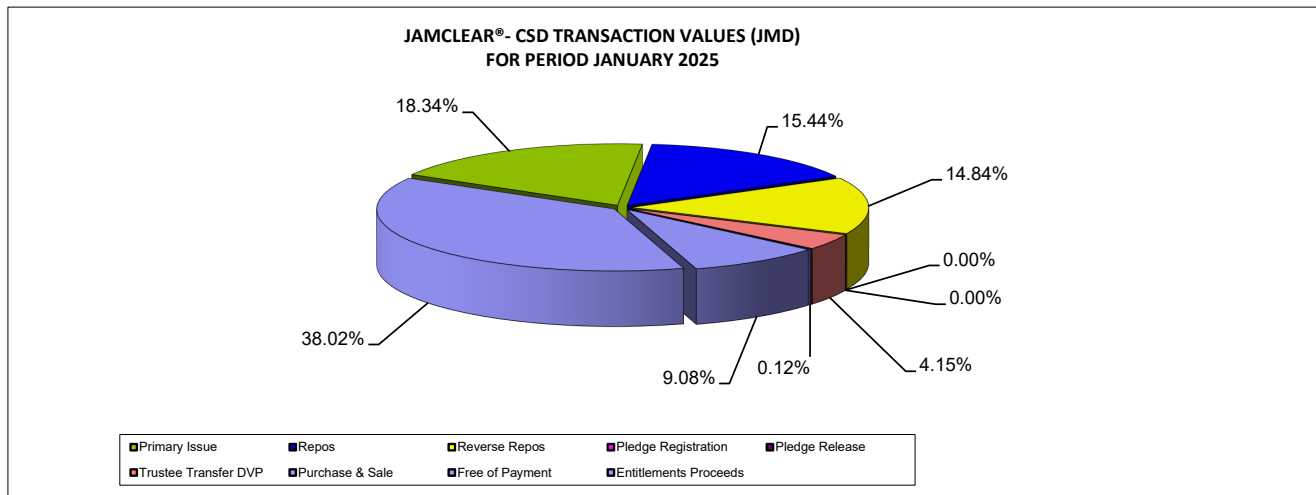
Transaction values are in Billions of Dollars

TRANSACTION TYPE	Primary Issue	Repos	Reverse Repos	Pledge Registration	Pledge Release	Trustee Transfer DVP	Purchase & Sale	Free of Payment	Entitlements Proceeds	TOTALS
	2025									
Jan	219.11	184.51	177.31	-	0.02	49.62	1.49	108.52	454.33	1,194.91
Feb										-
Mar										-
1st QTR	219.11	184.51	177.31	-	0.02	49.62	1.49	108.52	454.33	1,194.91
Apr										-
May										-
Jun										-
2nd QTR	-	-	-	-	-	-	-	-	-	-
Jul										-
Aug										-
Sep										-
3rd QTR	-	-	-	-	-	-	-	-	-	-
Oct										-
Nov										-
Dec										-
4th QTR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-
<b>GRAND TOTAL</b>	<b>219.11</b>	<b>184.51</b>	<b>177.31</b>	<b>0.00</b>	<b>0.02</b>	<b>49.62</b>	<b>1.49</b>	<b>108.52</b>	<b>454.33</b>	<b>1,194.91</b>
<b>% OF GRAND TOTAL</b>	<b>18.34%</b>	<b>15.44%</b>	<b>14.84%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>4.15%</b>	<b>0.12%</b>	<b>9.08%</b>	<b>38.02%</b>	<b>100.00%</b>

Table CSU011

Comments: Repos and reverse repos do not include intraday repos with the Central Bank.

PAYMENT SYSTEM DATA REPORT JANUARY 2025

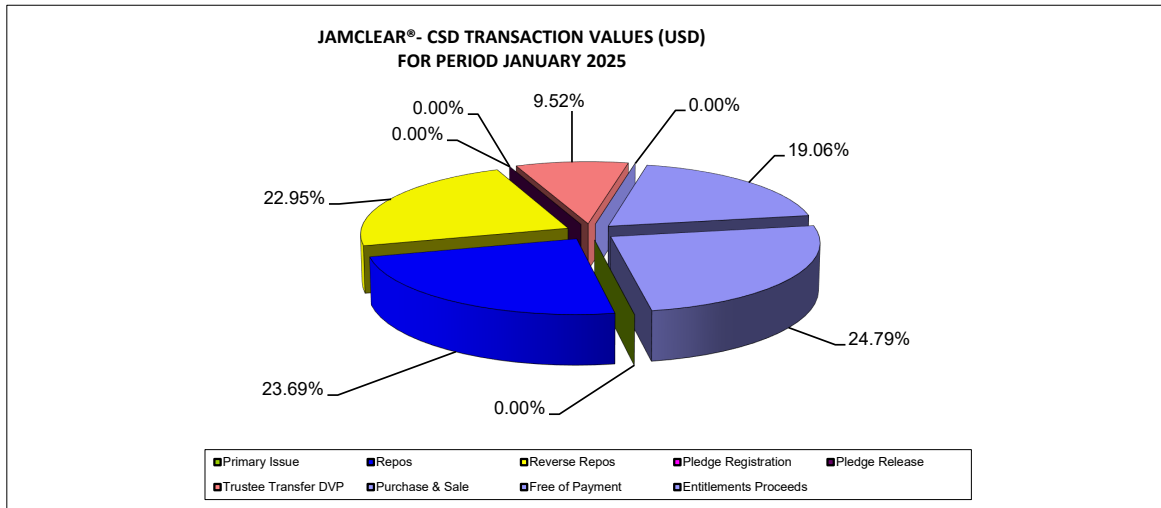


JAMCLEAR®- CSD										
TRANSACTION VALUES - USD										
FOR PERIOD JANUARY 2025										
Transaction values are in Millions of Dollars										
TRANSACTION TYPE	Primary Issue	Repos	Reverse Repos	Pledge Registration	Pledge Release	Trustee Transfer DVP	Purchase & Sale	Free of Payment	Entitlements Proceeds	TOTALS
	2024									
Jan	-	96.37	93.36	-	-	38.71	-	77.54	100.87	406.86
Feb										-
Mar										-
1st QTR	-	96.37	93.36	-	-	38.71	-	77.54	100.87	406.86
Apr										-
May										-
Jun										-
2nd QTR	-	-	-	-	-	-	-	-	-	-
Jul										-
Aug										-
Sep										-
3rd QTR	-	-	-	-	-	-	-	-	-	-
Oct										-
Nov										-
Dec										-
4th QTR	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	-	96.37	93.36	-	-	38.71	-	77.54	100.87	406.86
% OF GRAND TOTAL	0.00%	23.69%	22.95%	0.00%	0.00%	9.52%	0.00%	19.06%	24.79%	100.00%

Table CSU012

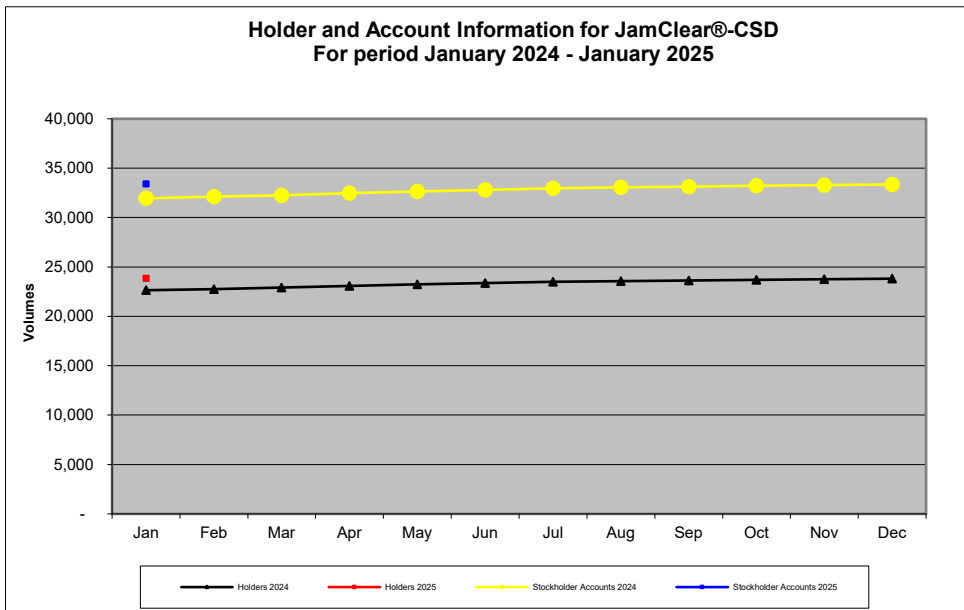
Comments: Repos and reverse repos do not include intraday repos with the Central Bank.

PAYMENT SYSTEM DATA REPORT JANUARY 2025



JAMCLEAR®-CSD				
STOCKHOLDER RECORD & STOCKHOLDER ACCOUNTS				
FOR PERIOD JANUARY 2024 TO JANUARY 2025				
Dates	Number of Stockholder Records		Number of Stockholder Accounts	
	2024	2025	2024	2025
Jan	22,644	23,869	31,947	33,418
Feb	22,766		32,111	
Mar	22,899		32,254	
Apr	23,073		32,464	
May	23,227		32,628	
Jun	23,383		32,816	
Jul	23,491		32,954	
Aug	23,568		33,048	
Sep	23,622		33,116	
Oct	23,698		33,211	
Nov	23,749		33,273	
Dec	23,811		33,349	

Table: CSRA01



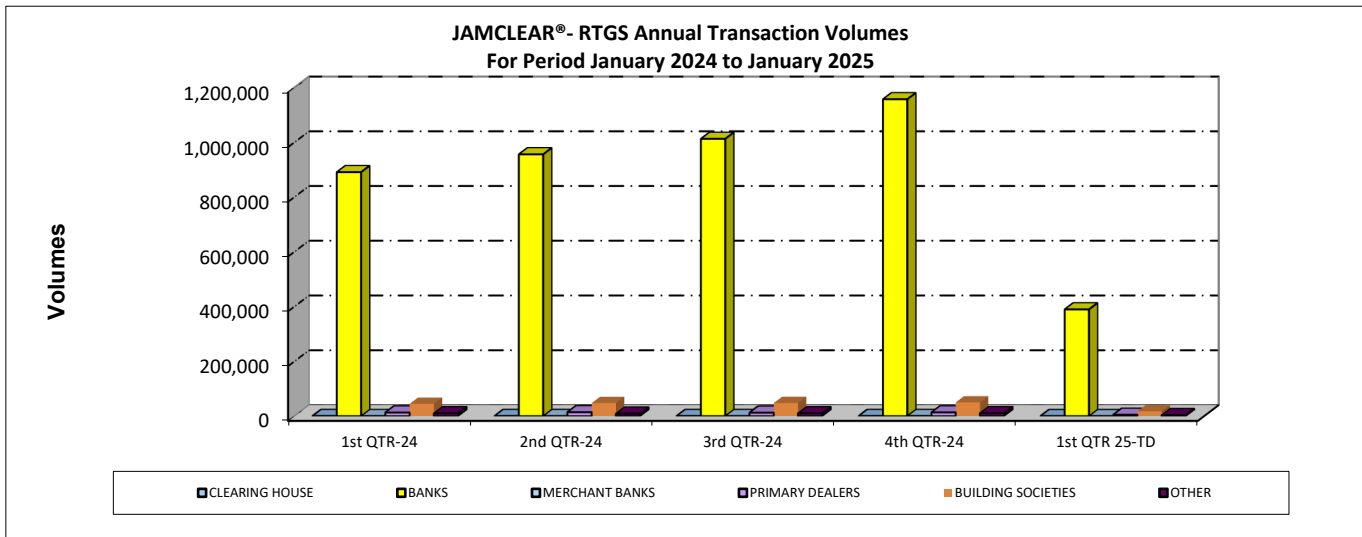
**JamClear® - RTGS**  
**ANNUAL TRANSACTION VOLUMES**  
**FOR PERIOD JANUARY 2024 TO JANUARY 2025**

Month/Year	Clearing House		Banks		Merchant Banks		Primary Dealers		Building Societies		Other		TOTAL	
	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025
Jan	154	154	304,741	389,605	83	203	4,388	4,801	15,752	17,415	3,442	3,788	328,560	415,966
Feb	140		284,653		83		4,133		14,277		2,759		306,045	0
Mar	140		301,544		100		4,538		14,753		4,231		325,306	0
1st QTR	434	154	890,938	389,605	266	203	13,059	4,801	44,782	17,415	10,432	3,788	959,911	415,966
Apr	147		317,471		113		4,471		16,319		3,189		341,710	0
May	154		350,626		115		5,200		16,773		2,950		375,818	0
Jun	140		288,049		97		4,460		14,643		3,128		310,517	0
2nd QTR	441	0	956,146	0	325	0	14,131	0	47,735	0	9,267	0	1,028,045	0
Jul	151		306,230		102		4,331		16,190		3,110		330,114	0
Aug	140		347,789		97		4,226		15,602		3,730		371,584	0
Sep	147		358,707		119		3,938		16,008		3,747		382,666	0
3rd QTR	438	0	1,012,726	0	318	0	12,495	0	47,800	0	10,587	0	1,084,364	0
Oct	154		385,959		143		4,636		15,658		3,698		410,248	0
Nov	145		369,871		162		4,526		16,791		3,194		394,689	0
Dec	142		401,666		155		4,405		17,534		3,793		427,695	0
4th QTR	441	0	1,157,496	0	460	0	13,567	0	49,983	0	10,685	0	1,232,632	0
<b>Total</b>	<b>1,754</b>	<b>154</b>	<b>4,017,306</b>	<b>389,605</b>	<b>1,369</b>	<b>203</b>	<b>53,252</b>	<b>4,801</b>	<b>190,300</b>	<b>17,415</b>	<b>40,971</b>	<b>3,788</b>	<b>4,304,952</b>	<b>415,966</b>
% of GRAND TOTAL	0.04%	0.04%	93.32%	93.66%	0.03%	0.05%	1.24%	1.15%	4.42%	4.19%	0.95%	0.91%	100.00%	100.00%

Table RPYSU01

Comments: The term 'Banks' includes data on Bank of Jamaica and Commercial Banks.

PAYMENT SYSTEM DATA REPORT JANUARY 2025



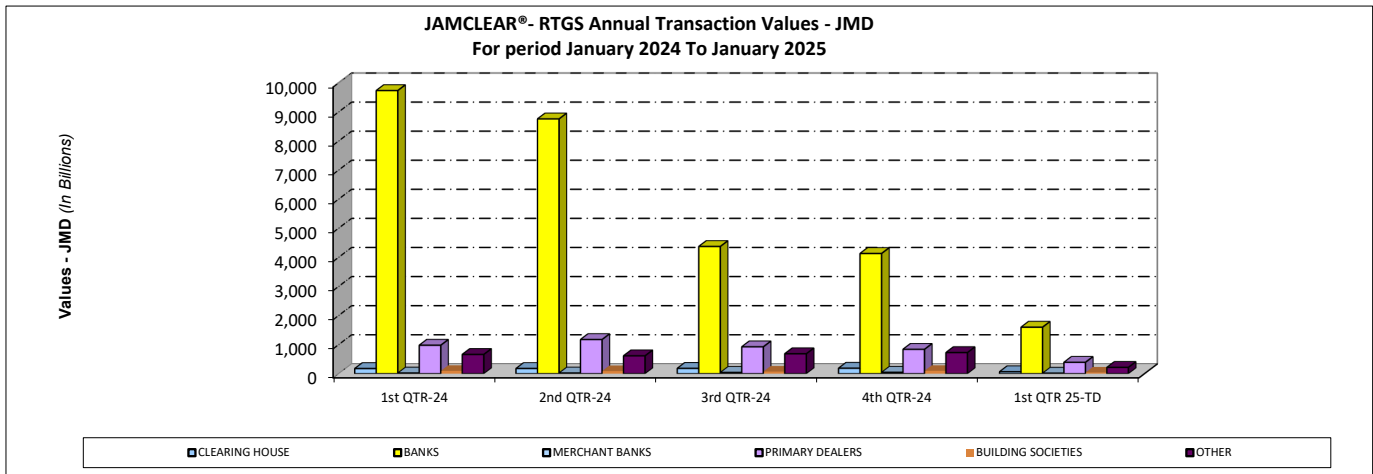
**JamClear® - RTGS**  
**ANNUAL TRANSACTION VALUES - JMD (in Billions)**  
**FOR PERIOD JANUARY 2024 TO JANUARY 2025**

Month/Year	Clearing House		Banks		Merchant Banks		Primary Dealers		Building Societies		Other		TOTAL	
	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025
Jan	62.93	66.06	2,870.46	1,595.66	5.36	16.98	322.74	389.68	32.77	39.65	204.74	215.67	3,498.99	2,323.70
Feb	54.51		3,081.43		7.48		283.62		29.82		197.17		3,654.03	0.00
Mar	57.22		3,782.17		8.39		370.47		33.14		258.53		4,509.92	0.00
1st QTR	174.65	66.06	9,734.06	1,595.66	21.23	16.98	976.82	389.68	95.74	39.65	660.44	215.67	11,662.93	2,323.70
Apr	59.71		4,000.30		6.33		435.49		32.07		195.46		4,729.36	0.00
May	60.93		2,845.93		7.79		380.96		31.32		201.96		3,528.90	0.00
Jun	56.02		1,911.24		8.68		355.41		24.41		215.83		2,571.59	0.00
2nd QTR	176.66	0.00	8,757.47	0.00	22.80	0.00	1,171.87	0.00	87.80	-	613.25	0.00	10,829.85	0.00
Jul	62.90		1,860.28		10.20		319.29		26.99		227.65		2,507.31	0.00
Aug	61.33		1,273.89		16.59		307.73		20.51		236.18		1,916.24	0.00
Sep	57.99		1,235.32		15.15		295.34		25.19		220.78		1,849.77	0.00
3rd QTR	182.22	0.00	4,369.49	0.00	41.94	0.00	922.36	0.00	72.69	0.00	684.61	0.00	6,273.31	0.00
Oct	60.05		1,402.39		14.02		319.67		26.77		241.98		2,064.88	0.00
Nov	61.65		1,385.74		17.06		280.29		40.30		241.44		2,026.48	0.00
Dec	65.36		1,340.19		15.73		236.48		30.13		240.82		1,928.71	0.00
4th QTR	187.06	0.00	4,128.32	0.00	46.81	0.00	836.44	0.00	97.20	0.00	724.24	0.00	6,020.07	0.00
<b>Total</b>	<b>720.59</b>	<b>66.06</b>	<b>26,989.33</b>	<b>1,595.66</b>	<b>132.78</b>	<b>16.98</b>	<b>3,907.49</b>	<b>389.68</b>	<b>353.43</b>	<b>39.65</b>	<b>2,682.53</b>	<b>215.67</b>	<b>34,786.16</b>	<b>2,323.70</b>
<b>% of GRAND TOTAL</b>	<b>2.07%</b>	<b>2.84%</b>	<b>77.59%</b>	<b>68.67%</b>	<b>0.38%</b>	<b>0.73%</b>	<b>11.23%</b>	<b>16.77%</b>	<b>1.02%</b>	<b>1.71%</b>	<b>7.71%</b>	<b>9.28%</b>	<b>100.00%</b>	<b>100.00%</b>

Table RPYSU011

Comments: The term 'Banks' includes data on Bank of Jamaica and Commercial Banks.

PAYMENT SYSTEM DATA REPORT JANUARY 2025



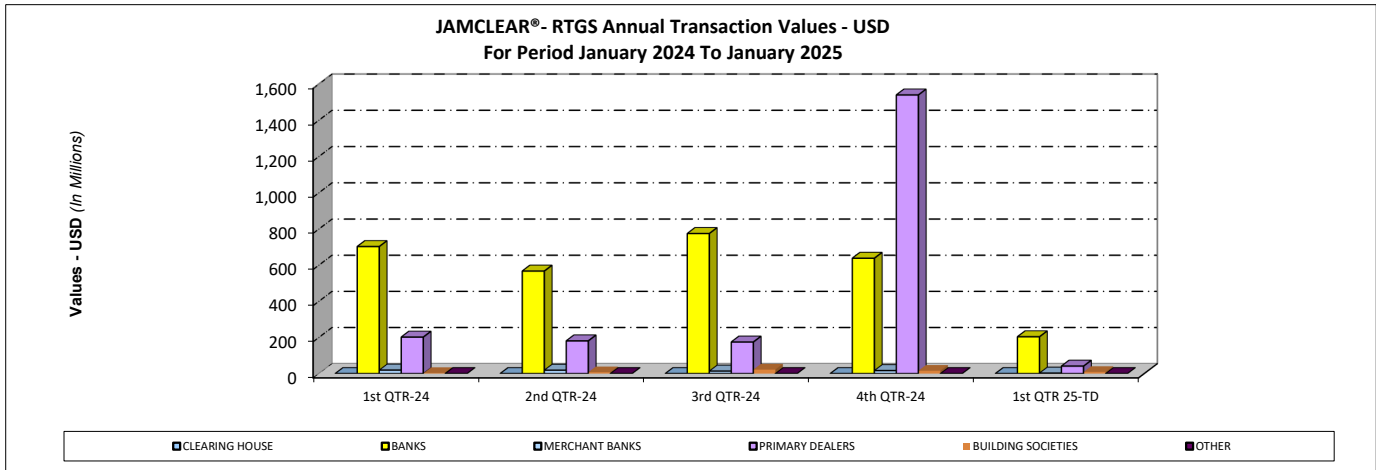
**JamClear® - RTGS**  
**ANNUAL TRANSACTION VALUES - USD (in Millions)**  
**FOR PERIOD JANUARY 2024 TO JANUARY 2025**

Month/Year	Clearing House		Banks		Merchant Banks		Primary Dealers		Building Societies		Other		TOTAL	
	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025
Jan	-	-	261.36	203.93	2.97	2.85	74.00	41.49	-	9.00	-	-	338.33	257.27
Feb	-	-	249.52		1.53		64.70		3.00		-	-	318.74	0.00
Mar	-	-	192.49		14.91		63.40		-	-	0.07		270.86	0.00
1st QTR	-	-	703.37	203.93	19.41	2.85	202.10	41.49	3.00	9.00	0.07	-	927.94	257.27
Apr	-	-	175.10		4.85		52.93		7.50		-	-	240.37	0.00
May			228.96		12.75		77.67				-		319.38	0.00
Jun			163.41		1.25		50.57				-		215.23	0.00
2nd QTR	-	-	567.46	-	18.85	-	181.17	-	7.50	-	-	-	774.98	0.00
Jul			293.61		0.85		86.45						380.91	0.00
Aug			255.75		1.98		60.41		4.00				322.14	0.00
Sep			226.07		11.07		27.88		18.20		-		283.22	0.00
3rd QTR	-	-	775.42	-	13.89	-	174.75	-	22.20	-	-	-	986.27	0.00
Oct			243.82		5.58		54.34		8.70		-		312.44	0.00
Nov			209.82		9.79		1,445.32		6.00		-		1,670.93	0.00
Dec			184.92		1.30		40.06		1.00		-		227.28	0.00
4th QTR	-	-	638.56	-	16.67	-	1,539.72	-	15.70	-	-	-	2,210.65	0.00
<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>2,684.82</b>	<b>203.93</b>	<b>68.82</b>	<b>2.85</b>	<b>2,097.73</b>	<b>41.49</b>	<b>48.40</b>	<b>9.00</b>	<b>0.07</b>	<b>0.00</b>	<b>4,899.84</b>	<b>257.27</b>
<b>% of GRAND TOTAL</b>	<b>0.00%</b>	<b>0.00%</b>	<b>54.79%</b>	<b>79.27%</b>	<b>1.40%</b>	<b>1.11%</b>	<b>42.81%</b>	<b>16.13%</b>	<b>0.99%</b>	<b>3.50%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>100.00%</b>	<b>100.00%</b>

Table RPYSU012

Comments: The term 'Banks' includes data on Bank of Jamaica and Commercial Banks.

PAYMENT SYSTEM DATA REPORT JANUARY 2025



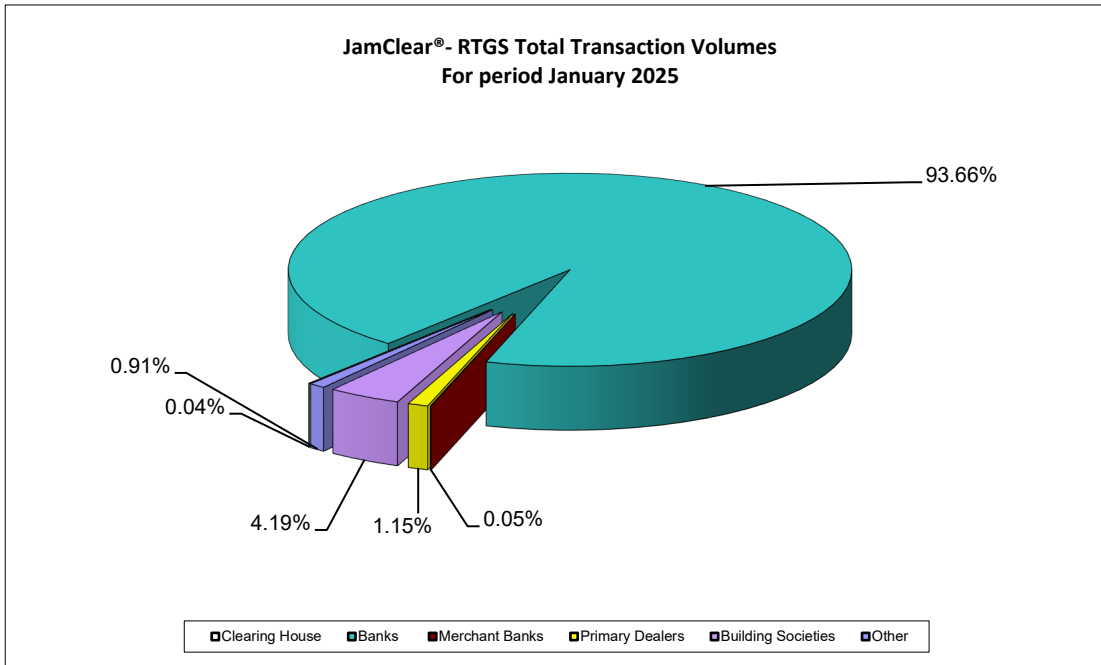
**JamClear®- RTGS**  
**TRANSACTION VOLUMES**  
**FOR PERIOD JANUARY 2025**

Month/Year	Clearing House	Banks	Merchant Banks	Primary Dealers	Building Societies	Other	TOTAL
	2025						
Jan	154	389,605	203	4,801	17,415	3,788	415,966
Feb							0
Mar							0
1st QTR	154	389,605	203	4,801	17,415	3,788	415,966
Apr							0
May							0
Jun							0
2nd QTR	0	0	0	0	0	0	0
Jul							0
Aug							0
Sep							0
3rd QTR	0	0	0	0	0	0	0
Oct							0
Nov							0
Dec							0
4th QTR	0	0	0	0	0	0	0
<b>Total</b>	<b>154</b>	<b>389,605</b>	<b>203</b>	<b>4,801</b>	<b>17,415</b>	<b>3,788</b>	<b>415,966</b>
<b>% of GRAND TOTAL</b>	<b>0.04%</b>	<b>93.66%</b>	<b>0.05%</b>	<b>1.15%</b>	<b>4.19%</b>	<b>0.91%</b>	<b>100.00%</b>

Table RPSU01

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

PAYMENT SYSTEM DATA REPORT JANUARY 2025

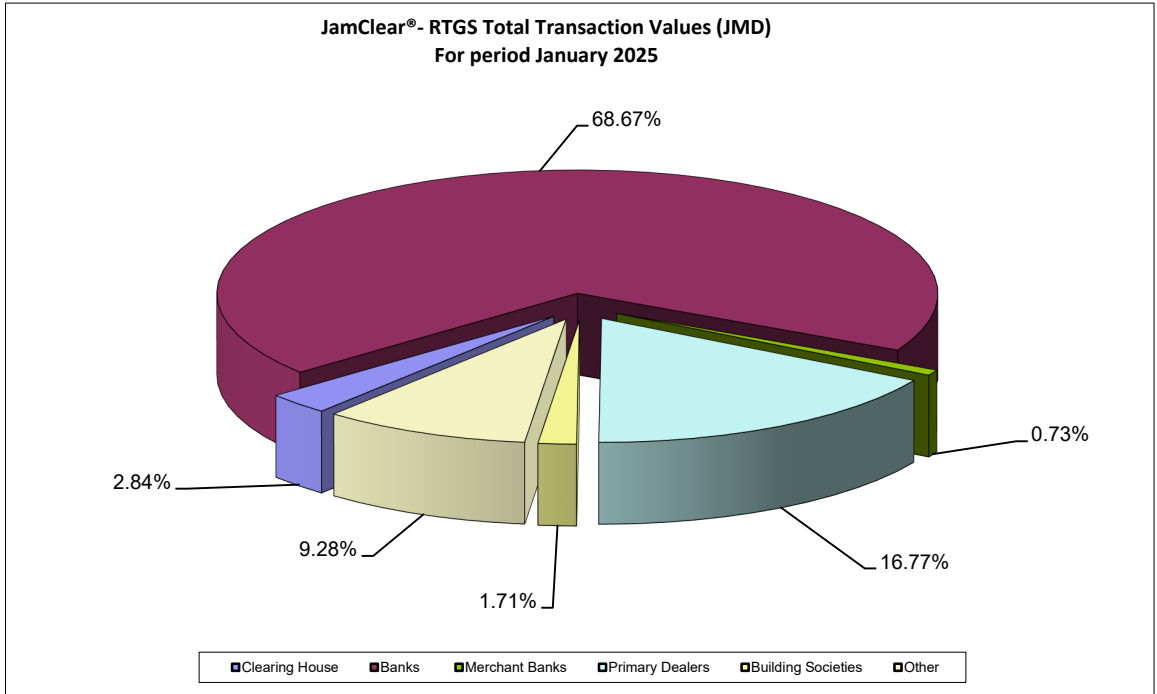


**JamClear® - RTGS**  
**TRANSACTION VALUES - JMD (in Billions)**  
**FOR PERIOD JANUARY 2025**

Month/Year	Clearing House	Banks	Merchant Banks	Primary Dealers	Building Societies	Other	TOTAL
	2025						
Jan	66.06	1,595.66	16.98	389.68	39.65	215.67	2,323.70
Feb							0.00
Mar							0.00
1st QTR	66.06	1,595.66	16.98	389.68	39.65	215.67	2,323.70
Apr							0.00
May							0.00
Jun							0.00
2nd QTR	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Jul							0.00
Aug							0.00
Sep							0.00
3rd QTR	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Oct							0.00
Nov							0.00
Dec							0.00
4th QTR	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total</b>	<b>66.06</b>	<b>1,595.66</b>	<b>16.98</b>	<b>389.68</b>	<b>39.65</b>	<b>215.67</b>	<b>2,323.70</b>
<b>% of GRAND TOTAL</b>	<b>2.84%</b>	<b>68.67%</b>	<b>0.73%</b>	<b>16.77%</b>	<b>1.71%</b>	<b>9.28%</b>	<b>100.00%</b>

Table RPSU011

Comments: The term "Banks" includes data on Bank of Jamaica and Commercial Banks.  
 PAYMENT SYSTEM DATA REPORT JANUARY 2025



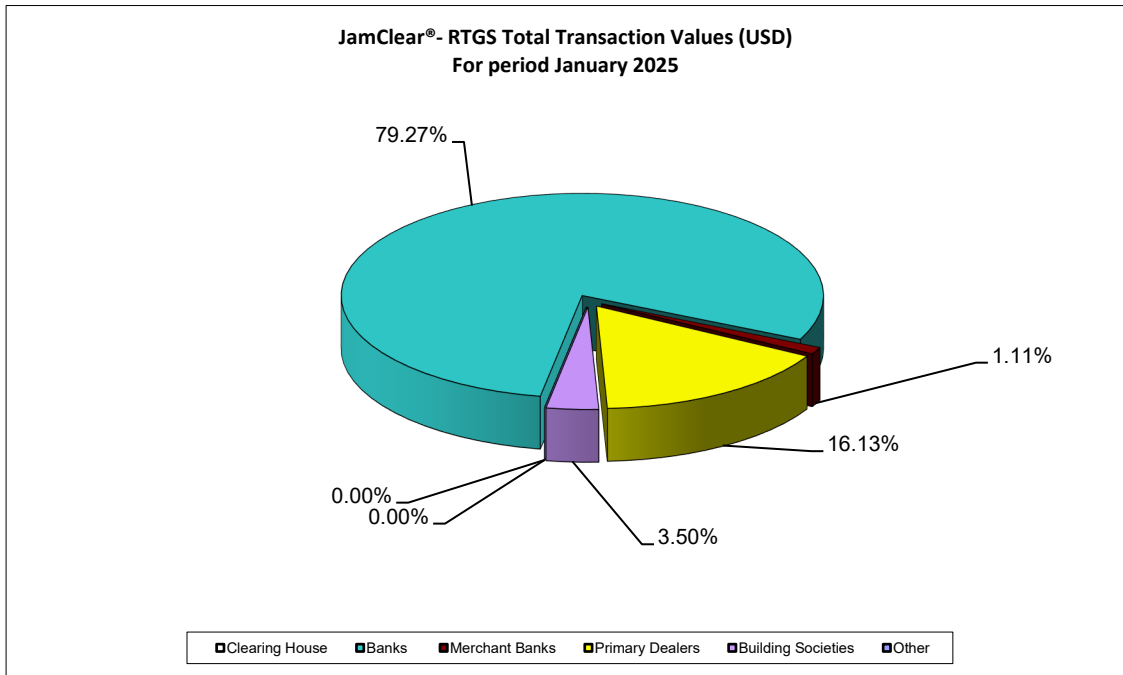
**JamClear® - RTGS**  
**TRANSACTION VALUES - USD (in Millions)**  
**FOR PERIOD JANUARY 2025**

Month/Year	Clearing House	Banks	Merchant Banks	Primary Dealers	Building Societies	Other	TOTAL
	2025						
Jan	-	203.93	2.85	41.49	9.00	-	257.27
Feb	-						0.00
Mar	-						0.00
1st QTR	-	203.93	2.85	41.49	9.00	-	257.27
Apr	-						0.00
May							0.00
Jun							0.00
2nd QTR	-	-	-	-	-	-	0.00
Jul							0.00
Aug							0.00
Sep							0.00
3rd QTR	-	-	-	-	-	-	0.00
Oct							0.00
Nov							0.00
Dec							0.00
4th QTR	-	-	-	-	-	-	-
<b>Total</b>	<b>0.00</b>	<b>203.93</b>	<b>2.85</b>	<b>41.49</b>	<b>9.00</b>	<b>0.00</b>	<b>257.27</b>
<b>% of GRAND TOTAL</b>	<b>0.00%</b>	<b>79.27%</b>	<b>1.11%</b>	<b>16.13%</b>	<b>3.50%</b>	<b>0.00%</b>	<b>100%</b>

Table RPSU012

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

PAYMENT SYSTEM DATA REPORT JANUARY 2025



## RETAIL PAYMENTS FOR JANUARY 2023 TO JANUARY 2025

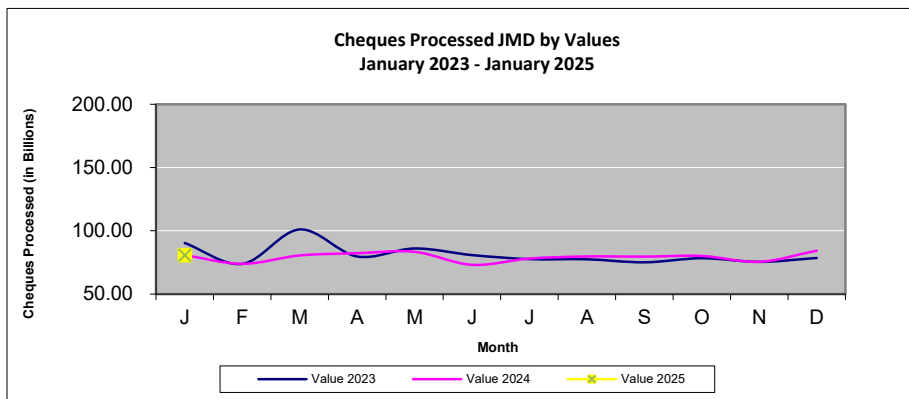
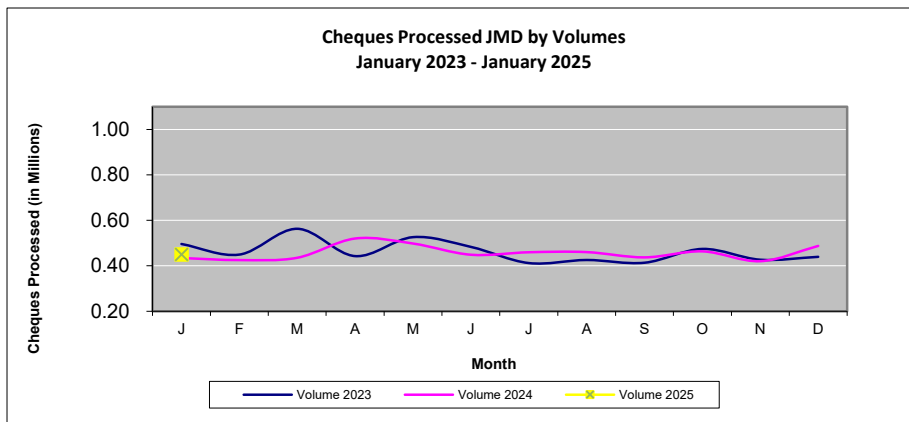
### Cheques Processed JMD - Volumes and Values

YEAR	2023		2024		2025	
	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)
Jan	0.50	90.36	0.43	80.75	0.45	80.77
Feb	0.45	73.88	0.43	73.93		
Mar	0.56	101.07	0.44	80.56		
1st QTR	1.51	265.31	1.30	235.25	0.45	80.77
Apr	0.44	79.73	0.52	82.30		
May	0.53	86.05	0.50	83.42		
Jun	0.48	80.83	0.45	73.14		
2nd QTR	1.45	246.61	1.47	238.86	-	-
Jul	0.41	77.65	0.46	78.10		
Aug	0.43	77.51	0.46	79.75		
Sep	0.41	75.12	0.44	79.63		
3rd QTR	1.25	230.28	1.36	237.47	-	-
Oct	0.47	78.35	0.46	80.15		
Nov	0.43	75.46	0.42	75.55		
Dec	0.44	78.53	0.49	84.31		
4th QTR	1.34	232.35	1.37	240.01	-	-
<b>TOTAL</b>	<b>5.55</b>	<b>974.54</b>	<b>5.49</b>	<b>951.59</b>	<b>0.45</b>	<b>80.77</b>

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

Table RDCBCP013

PAYMENT SYSTEM DATA REPORT JANUARY 2025



# RETAIL PAYMENTS

## FOR JANUARY 2023 TO JANUARY 2025

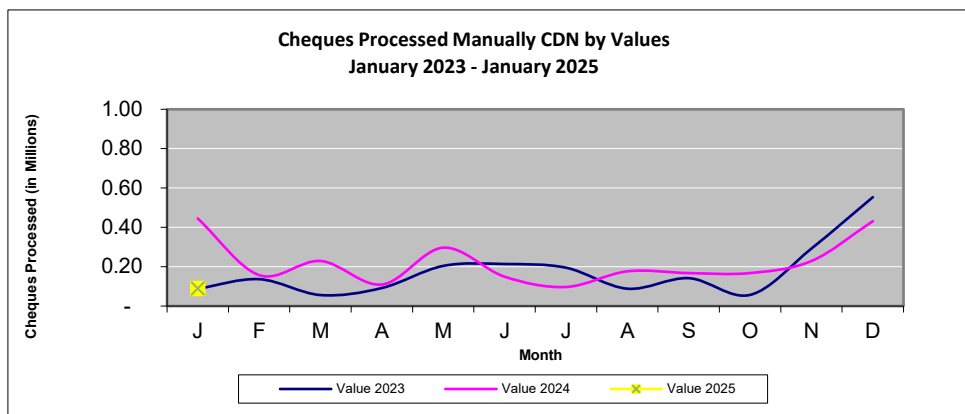
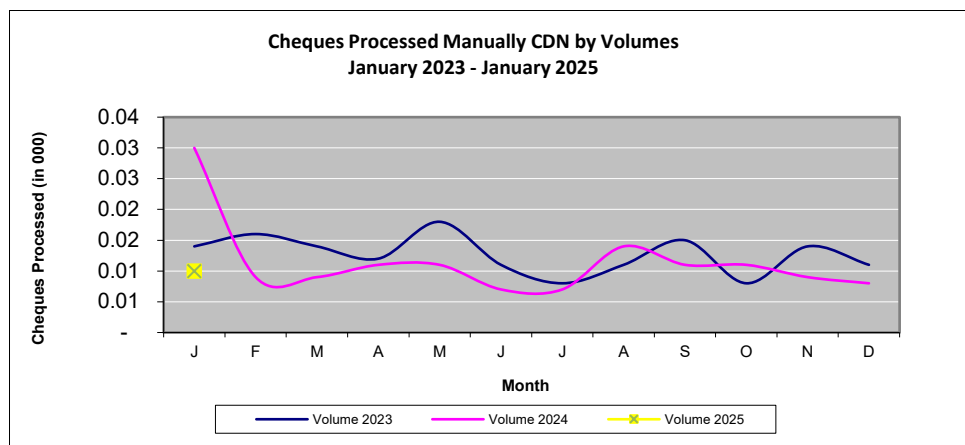
### Cheques Processed Manually CDN - Volumes and Values

YEAR	2023		2024		2025	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	0.01	0.09	0.03	0.45	0.01	0.09
Feb	0.02	0.14	0.01	0.16		
Mar	0.01	0.06	0.01	0.23		
1st QTR	0.04	0.28	0.05	0.83	0.01	0.09
Apr	0.01	0.09	0.01	0.11		
May	0.02	0.20	0.01	0.30		
Jun	0.01	0.21	0.01	0.15		
2nd QTR	0.04	0.51	0.03	0.56	-	-
Jul	0.01	0.19	0.01	0.10		
Aug	0.01	0.09	0.01	0.18		
Sep	0.02	0.14	0.01	0.17		
3rd QTR	0.03	0.42	0.03	0.44	-	-
Oct	0.01	0.06	0.01	0.17		
Nov	0.01	0.29	0.01	0.23		
Dec	0.01	0.55	0.01	0.43		
4th QTR	0.03	0.90	0.03	0.83	-	-
<b>TOTAL</b>	<b>0.15</b>	<b>2.12</b>	<b>0.14</b>	<b>2.66</b>	<b>0.01</b>	<b>0.09</b>

Comment: Cheques processed manually CDN by BOJ.

Table RDCPMC-013

PAYMENT SYSTEM DATA REPORT JANUARY 2025



# RETAIL PAYMENTS

## FOR JANUARY 2023 TO JANUARY 2025

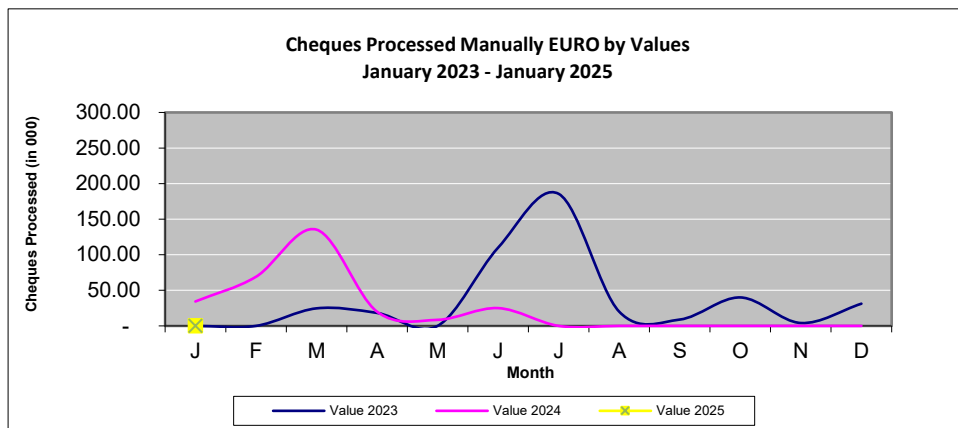
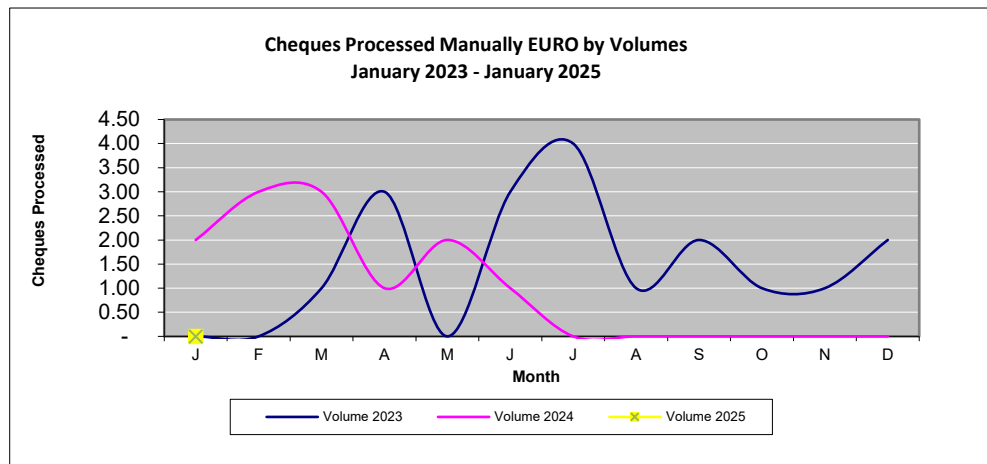
### Cheques Processed Manually EURO - Volumes and Values

YEAR	2023		2024		2025	
	Volume	Value (000)	Volume	Value (000)	Volume	Value (000)
Jan	-	-	2	34.33		
Feb	-	-	3	69.00		
Mar	1	24.66	3	135.29		
1st QTR	1	24.66	8	238.63	-	-
Apr	3	18.24	1	20.00		
May	-	-	2	8.51		
Jun	3	110.00	1	25.00		
2nd QTR	6	128.24	4	53.51	-	-
Jul	4	185.60				
Aug	1	20.00	-	-		
Sep	2	8.90				
3rd QTR	7	214.50	-	-	-	-
Oct	1	40.00				
Nov	1	4.06				
Dec	2	31.20				
4th QTR	4	75.26	-	-	-	-
<b>TOTAL</b>	<b>18</b>	<b>442.66</b>	<b>12</b>	<b>292.14</b>	<b>-</b>	<b>-</b>

Comment: Cheques processed manually EURO by BOJ.

Table RDCPME013

PAYMENT SYSTEM DATA REPORT JANUARY 2025



# RETAIL PAYMENTS

## FOR JANUARY 2023 TO JANUARY 2025

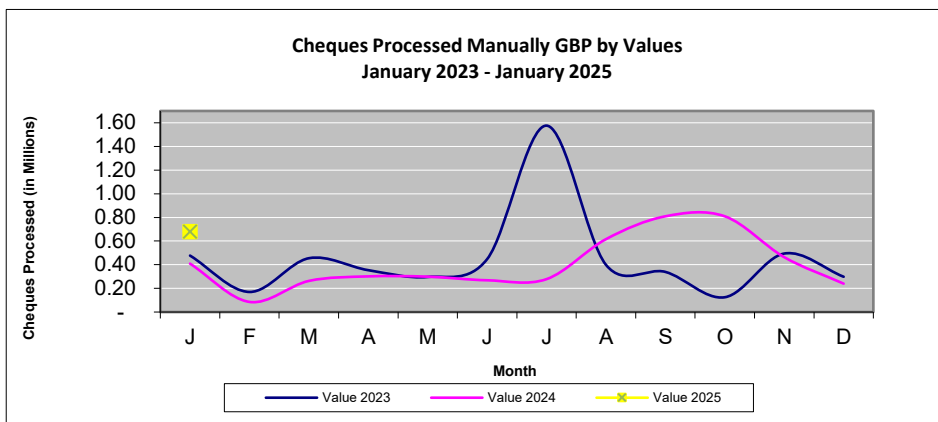
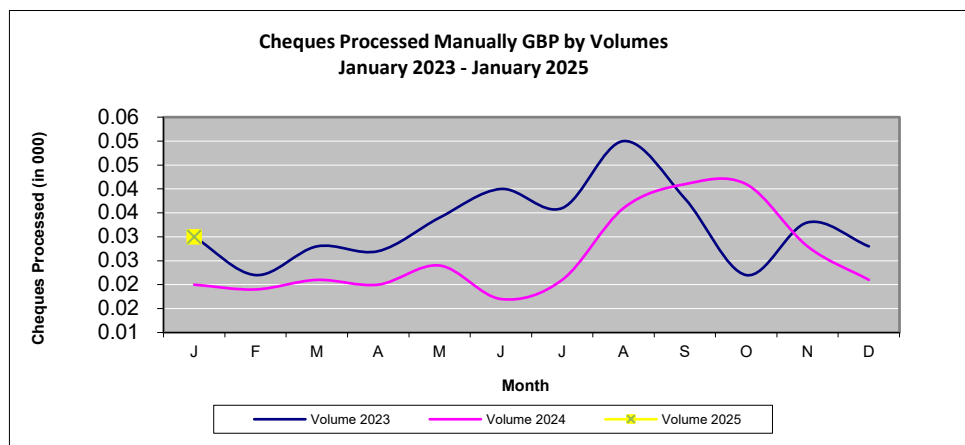
### Cheques Processed Manually GBP - Volumes and Values

YEAR	2023		2024		2025	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	0.03	0.48	0.02	0.41	0.03	0.68
Feb	0.02	0.17	0.02	0.09		
Mar	0.03	0.46	0.02	0.26		
1st QTR	0.08	1.10	0.06	0.76	0.03	0.68
Apr	0.03	0.35	0.02	0.30		
May	0.03	0.30	0.02	0.30		
Jun	0.04	0.45	0.02	0.27		
2nd QTR	0.10	1.10	0.06	0.87	-	-
Jul	0.04	1.58	0.02	0.28		
Aug	0.05	0.40	0.04	0.62		
Sep	0.04	0.34	0.04	0.81		
3rd QTR	0.12	2.31	0.10	1.70	-	-
Oct	0.02	0.13	0.04	0.81		
Nov	0.03	0.49	0.03	0.46		
Dec	0.03	0.30	0.02	0.24		
4th QTR	0.08	0.92	0.09	1.51	-	-
<b>TOTAL</b>	<b>0.39</b>	<b>5.43</b>	<b>0.31</b>	<b>4.84</b>	<b>0.03</b>	<b>0.68</b>

Comment: Cheques processed manually GBP by BOJ.

Table RDCPMG013

PAYMENT SYSTEM DATA REPORT JANUARY 2025



# RETAIL PAYMENTS

## FOR JANUARY 2023 TO JANUARY 2025

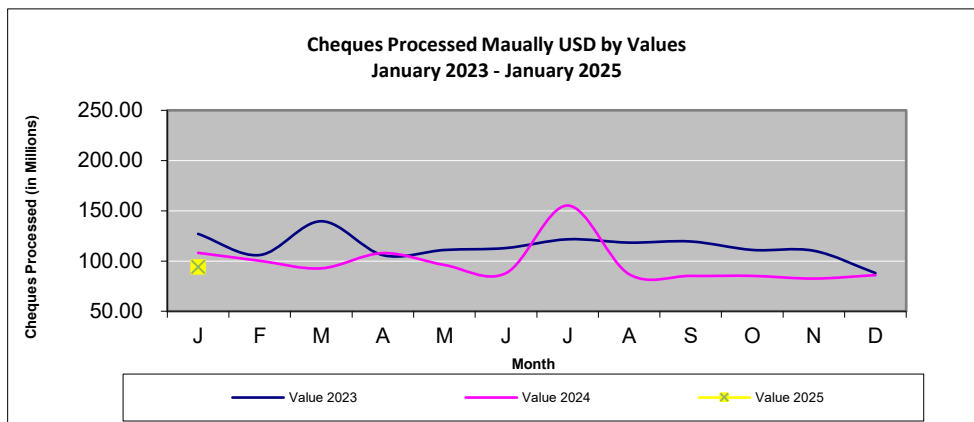
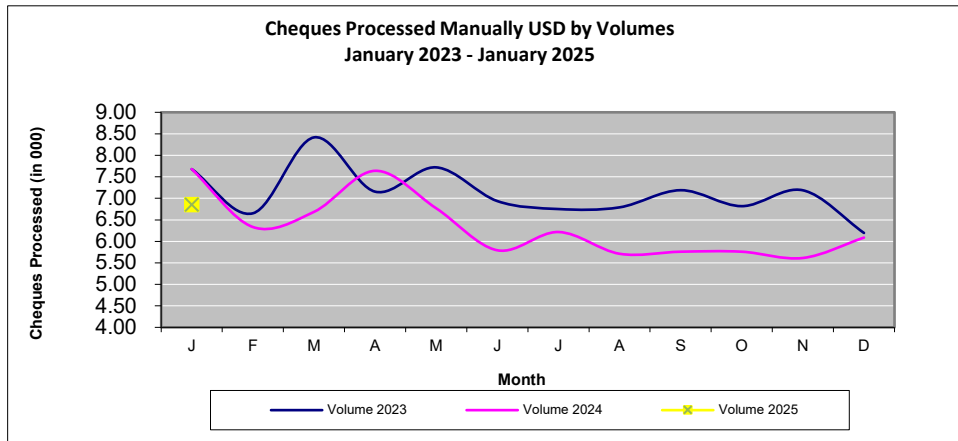
### Cheques Processed Manually USD - Volumes and Values

YEAR	2023		2024		2025	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	7.68	126.99	7.68	108.13	6.85	94.05
Feb	6.65	105.92	6.33	100.21		
Mar	8.42	139.57	6.69	92.68		
1st QTR	22.75	372.48	20.70	301.02	6.85	94.05
Apr	7.16	105.83	7.64	107.89		
May	7.72	110.97	6.77	96.03		
Jun	6.94	112.90	5.79	87.93		
2nd QTR	21.81	329.70	20.20	291.85	-	-
Jul	6.75	121.60	6.22	155.25		
Aug	6.79	118.29	5.71	86.84		
Sep	7.19	119.43	5.76	85.18		
3rd QTR	20.73	359.32	17.69	327.27	-	-
Oct	6.82	111.01	5.76	85.18		
Nov	7.19	110.17	5.61	82.51		
Dec	6.20	87.99	6.09	85.94		
4th QTR	20.20	309.17	17.46	253.63	-	-
<b>TOTAL</b>	<b>85.49</b>	<b>1,370.67</b>	<b>76.04</b>	<b>1,173.77</b>	<b>6.85</b>	<b>94.05</b>

Comment: Cheques processed manually USD by BOJ.

Table RDCPMU013

#### PAYMENT SYSTEM DATA REPORT JANUARY 2025



## RETAIL PAYMENTS FOR JANUARY 2023 TO JANUARY 2025

### JMD Transactions processed at ABM Terminals

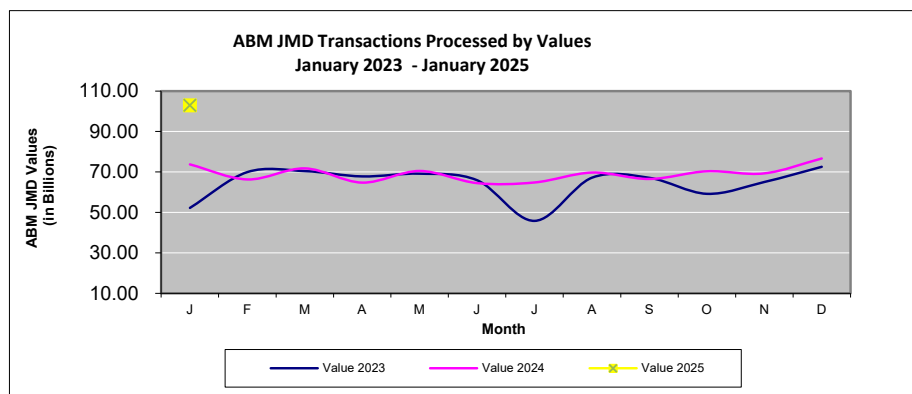
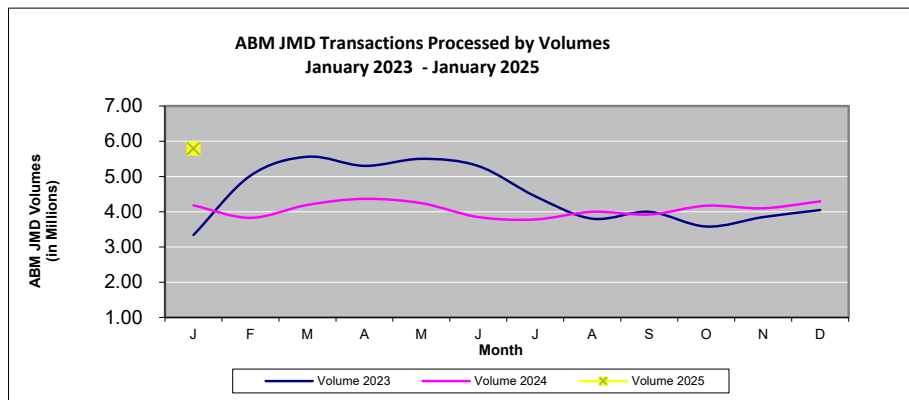
YEAR	2023		2024		2025	
	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)
Jan	3.34	52.24	4.18	73.78	5.79	102.94
Feb	5.02	69.93	3.83	66.33		
Mar	5.56	70.43	4.20	71.77		
1st QTR	13.93	192.60	12.21	211.87	5.79	102.94
Apr	5.30	67.78	4.37	64.77		
May	5.50	69.19	4.24	70.47		
Jun	5.30	65.92	3.85	64.53		
2nd QTR	16.10	202.90	12.46	199.78	-	-
Jul	4.44	45.83	3.78	64.79		
Aug	3.80	67.22	4.00	69.73		
Sep	4.00	67.13	3.92	66.52		
3rd QTR	12.24	180.17	11.71	201.03	-	-
Oct	3.58	59.23	4.17	70.38		
Nov	3.85	65.07	4.10	69.30		
Dec	4.05	72.54	4.29	76.71		
4th QTR	11.48	196.83	12.56	216.40	-	-
TOTAL	53.75	772.50	48.94	829.09	5.79	102.94

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

**Comment:** Figures for January 2022 through to April 2023 were revised.

Table RDA011

PAYMENT SYSTEM DATA REPORT JANUARY 2025



# RETAIL PAYMENTS SYSTEM FOR JANUARY 2023 TO JANUARY 2025

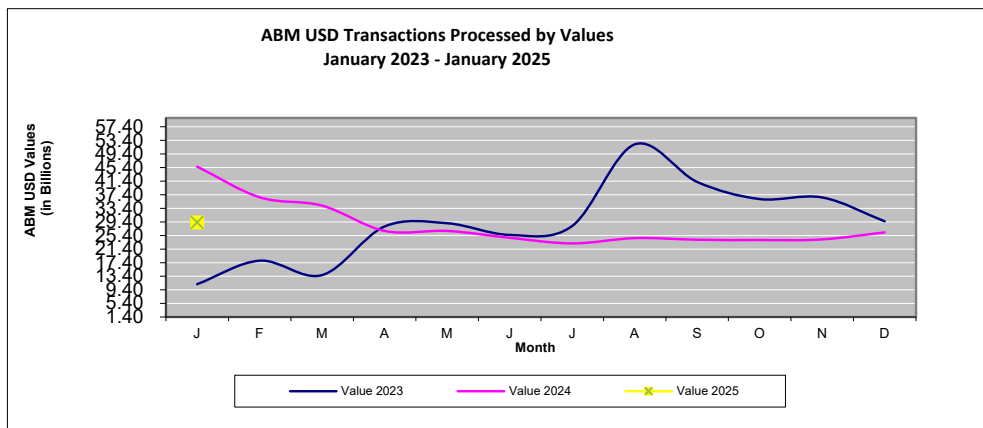
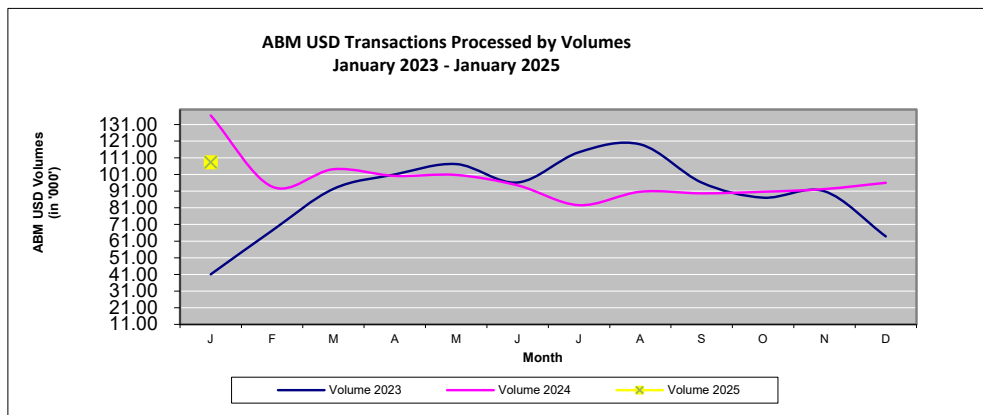
## USD Transactions processed at ABM Terminals

YEAR	2023		2024		2025	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	41.12	11.03	136.41	45.66	108.28	29.25
Feb	67.26	18.00	93.72	36.63		
Mar	92.36	13.74	104.19	34.19		
1st QTR	200.73	42.78	334.32	116.48	108.28	29.25
Apr	100.99	28.07	100.16	26.72		
May	107.24	29.01	100.67	26.75		
Jun	96.15	25.55	94.47	24.70		
2nd QTR	304.38	82.64	295.30	78.17	-	-
Jul	114.34	28.18	82.58	23.05		
Aug	119.01	52.23	90.66	24.62		
Sep	96.13	41.16	89.65	24.14		
3rd QTR	329.47	121.57	262.90	71.81	-	-
Oct	87.08	36.12	90.58	24.03		
Nov	90.87	36.60	92.21	24.22		
Dec	63.83	29.55	96.03	26.32		
4th QTR	241.79	102.26	278.82	74.57	-	-
<b>TOTAL</b>	<b>1,076.36</b>	<b>349.25</b>	<b>1,171.34</b>	<b>341.03</b>	<b>108.28</b>	<b>29.25</b>

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

Table RDA012

### PAYMENT SYSTEM DATA REPORT JANUARY 2025



# RETAIL PAYMENTS

## FOR JANUARY 2023 TO JANUARY 2025

### JMD Transactions processed at POS Terminals

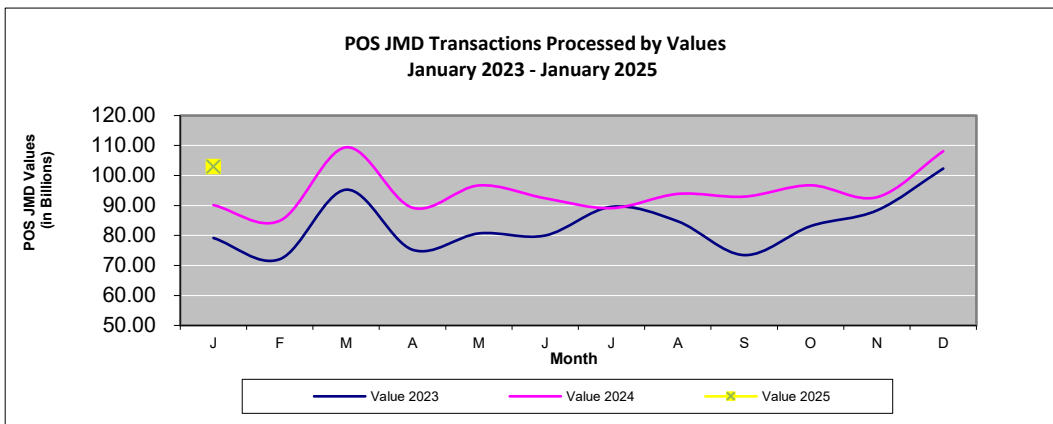
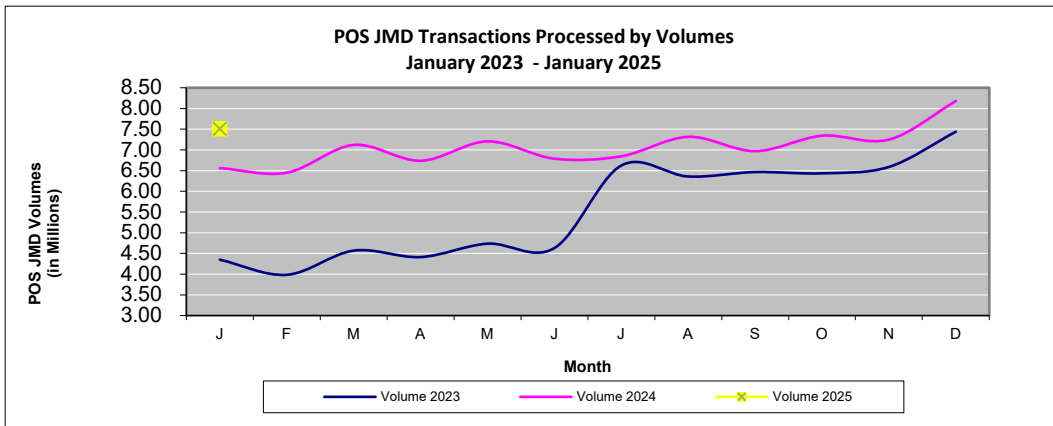
YEAR	2023		2024		2025	
	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)
Jan	4.35	79.16	6.56	90.14	7.51	103.01
Feb	3.98	72.09	6.45	84.92		
Mar	4.57	95.28	7.12	109.42		
1st QTR	12.90	246.54	20.13	284.48	7.51	103.01
Apr	4.41	75.24	6.74	89.26		
May	4.74	80.70	7.20	96.70		
Jun	4.63	79.99	6.79	92.41		
2nd QTR	13.77	235.93	20.73	278.36	-	-
Jul	6.62	89.57	6.85	89.11		
Aug	6.36	84.72	7.31	93.87		
Sep	6.46	73.45	6.97	92.95		
3rd QTR	19.44	247.74	21.13	275.94	-	-
Oct	6.43	83.12	7.34	96.74		
Nov	6.59	88.35	7.25	92.76		
Dec	7.44	102.33	8.18	108.12		
4th QTR	20.46	273.80	22.77	297.62	-	-
<b>TOTAL</b>	<b>66.58</b>	<b>1,004.01</b>	<b>84.75</b>	<b>1,136.40</b>	<b>7.51</b>	<b>103.01</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 RDP011

#### PAYMENT SYSTEM DATA REPORT JANUARY 2025



# RETAIL PAYMENTS SYSTEM FOR JANUARY 2023 TO JANUARY 2025

## USD Transactions processed at POS Terminals

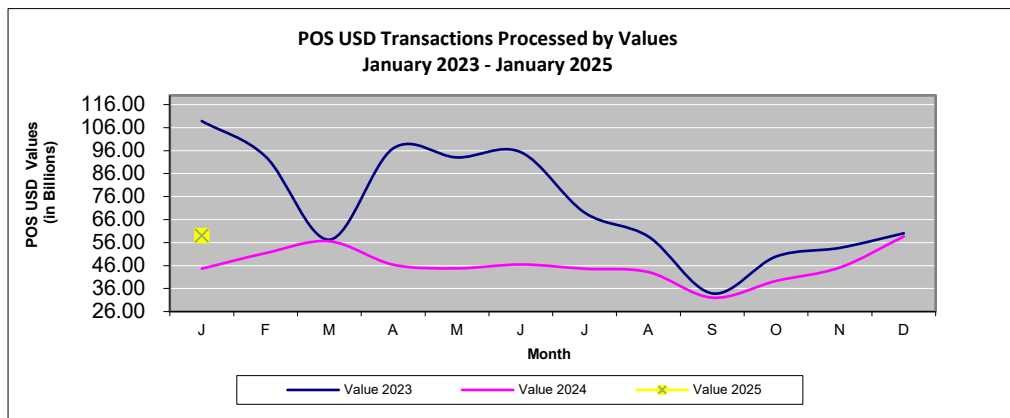
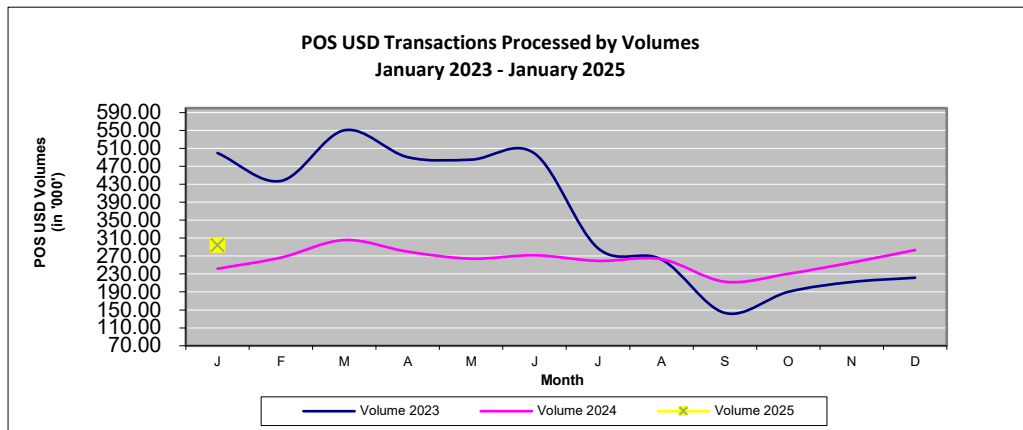
YEAR	2023		2024		2025	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	499.90	108.86	241.85	44.64	294.83	59.11
Feb	437.62	93.42	266.68	51.41		
Mar	550.67	57.25	305.80	56.54		
1st QTR	1,488.19	259.53	814.33	152.59	294.83	59.11
Apr	490.60	96.96	279.84	46.38		
May	485.10	93.02	264.18	44.79		
Jun	498.88	95.32	271.83	46.47		
2nd QTR	1,474.57	285.30	815.85	137.65	-	-
Jul	287.53	69.02	259.30	44.62		
Aug	262.60	58.61	263.12	43.17		
Sep	143.22	33.89	212.81	32.04		
3rd QTR	693.35	161.52	735.22	119.83	-	-
Oct	190.19	49.95	230.58	39.32		
Nov	212.18	53.71	255.62	45.17		
Dec	221.74	60.03	283.50	58.66		
4th QTR	624.10	163.69	769.69	143.15	-	-
<b>TOTAL</b>	<b>4,280.21</b>	<b>870.04</b>	<b>3,135.10</b>	<b>553.21</b>	<b>294.83</b>	<b>59.11</b>

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

Comment: Figures for January 2022 through to April 2023 were revised.

Table RDP012

### PAYMENT SYSTEM DATA REPORT JANUARY 2025



# RETAIL PAYMENTS

## FOR JANUARY 2023 TO JANUARY 2025

### Number of JMD Cards in Circulation

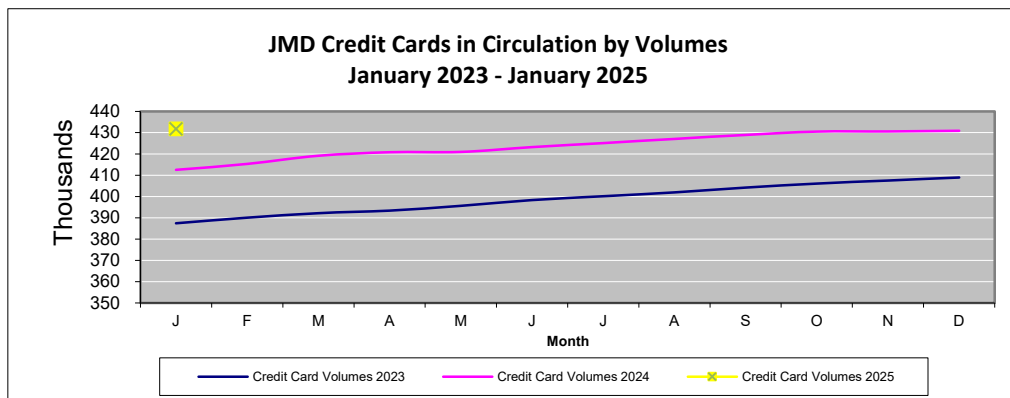
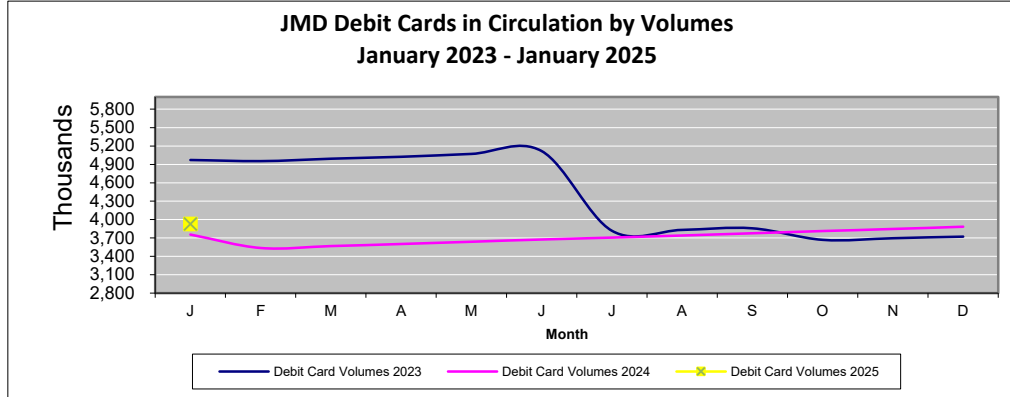
YEAR	2023		2024		2025	
	DEBIT	CREDIT	DEBIT	CREDIT	DEBIT	CREDIT
Jan	4,971,704	387,438	3,755,519	412,512	3,926,776	431,738
Feb	4,952,769	390,056	3,535,941	415,309		
Mar	4,992,271	392,201	3,566,527	419,153		
1st QTR	<b>4,992,271</b>	<b>392,201</b>	<b>3,566,527</b>	<b>419,153</b>	<b>3,926,776</b>	<b>431,738</b>
Apr	5,024,578	393,411	3,600,980	420,776		
May	5,071,333	395,649	3,638,425	420,958		
Jun	5,117,196	398,318	3,674,105	423,214		
2nd QTR	<b>5,117,196</b>	<b>398,318</b>	<b>3,674,105</b>	<b>423,214</b>	-	-
Jul	3,816,607	400,144	3,706,184	425,122		
Aug	3,831,665	401,962	3,739,862	427,062		
Sep	3,857,376	404,212	3,775,987	428,948		
3rd QTR	<b>3,857,376</b>	<b>404,212</b>	<b>3,775,987</b>	<b>428,948</b>	-	-
Oct	3,668,529	406,102	3,811,845	430,538		
Nov	3,696,246	407,534	3,846,163	430,569		
Dec	3,722,201	408,918	3,882,599	430,900		
4th QTR	<b>3,722,201</b>	<b>408,918</b>	<b>3,882,599</b>	<b>430,900</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 RDCIC011

#### PAYMENT SYSTEM DATA REPORT JANUARY 2025



## RETAIL PAYMENTS FOR JANUARY 2023 TO JANUARY 2025

### Number of USD Cards in Circulation

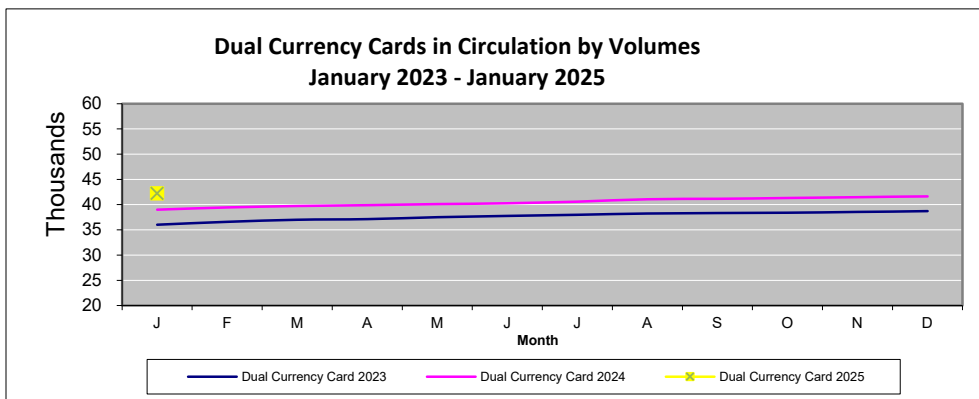
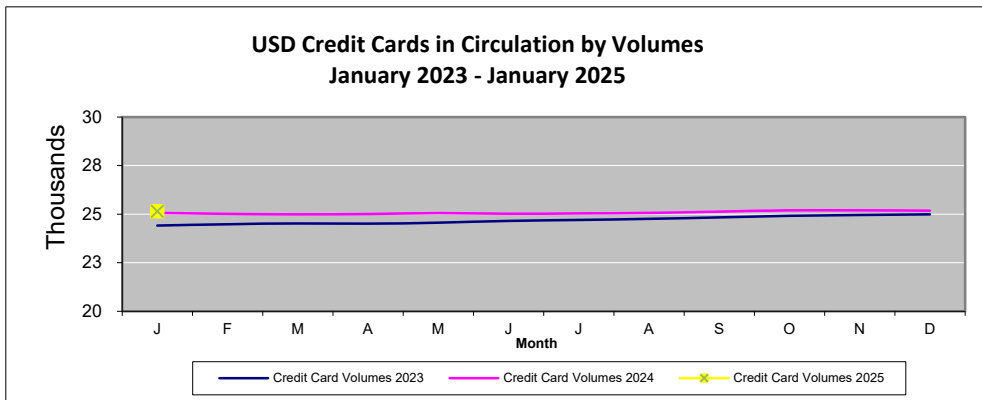
YEAR	2023		2024		2025	
	CREDIT	DUAL CURRENCY	CREDIT	DUAL CURRENCY	CREDIT	DUAL CURRENCY
Jan	24,413	36,011	25,064	39,001	25,144	42,229
Feb	24,485	36,586	25,018	39,447		
Mar	24,524	37,004	24,992	39,716		
1st QTR	<b>24,524</b>	<b>37,004</b>	<b>24,992</b>	<b>39,716</b>	<b>25,144</b>	<b>42,229</b>
Apr	24,512	37,129	25,010	39,898		
May	24,560	37,497	25,057	40,112		
Jun	24,658	37,750	25,021	40,269		
2nd QTR	<b>24,658</b>	<b>37,750</b>	<b>25,021</b>	<b>40,269</b>	-	-
Jul	24,704	37,997	25,042	40,602		
Aug	24,758	38,226	25,063	41,063		
Sep	24,834	38,341	25,134	41,152		
3rd QTR	<b>24,834</b>	<b>38,341</b>	<b>25,134</b>	<b>41,152</b>	-	-
Oct	24,917	38,410	25,197	41,310		
Nov	24,956	38,544	25,199	41,478		
Dec	24,992	38,712	25,182	41,641		
4th QTR	<b>24,992</b>	<b>38,712</b>	<b>25,182</b>	<b>41,641</b>	-	-

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

Comment:

Table RDCIC012

PAYMENT SYSTEM DATA REPORT JANUARY 2025



## RETAIL PAYMENTS FOR JANUARY 2023 TO JANUARY 2025

### POS Terminals Installed - Commercial Banks

YEAR	2023	2024	2025
	POS	POS	POS
Jan	50,455	29,027	32,087
Feb	51,647	29,212	
Mar	54,628	29,439	
1st QTR	<b>54,628</b>	<b>29,439</b>	<b>32,087</b>
Apr	55,963	29,664	
May	57,186	30,042	
Jun	50,085	30,311	
2nd QTR	<b>50,085</b>	<b>29,664</b>	-
Jul	27,144	30,585	
Aug	27,257	31,029	
Sep	27,668	31,378	
3rd QTR	<b>27,668</b>	<b>31,378</b>	-
Oct	28,098	31,527	
Nov	28,446	31,455	
Dec	28,899	31,836	
4th QTR	<b>28,899</b>	<b>31,836</b>	-

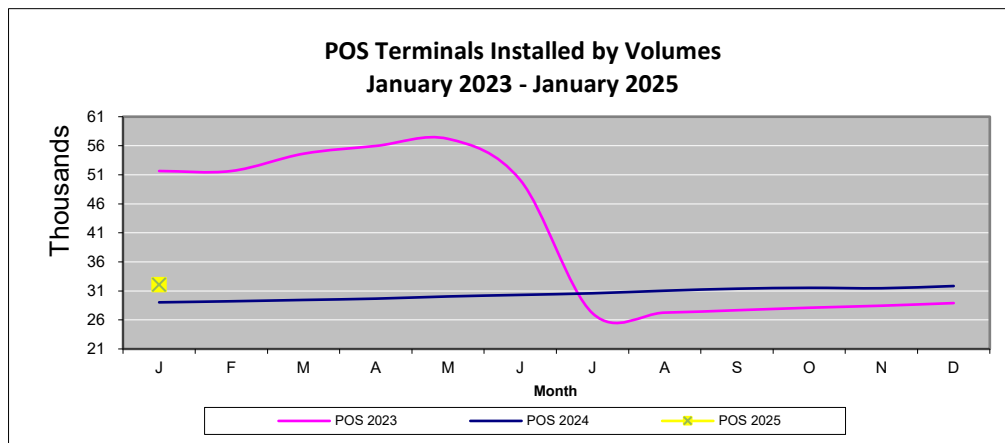
**Purpose:** This table reflects the terminals installed by Deposit-Taking Institutions.

**Comments:**

Table RDTI011

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

**PAYMENT SYSTEM DATA REPORT JANUARY 2025**



**RETAIL PAYMENTS**  
**FOR JANUARY 2023 TO JANUARY 2025**  
**Electronic Transactions Processed - Volumes & Values (JMD)**

YEAR	2023				2024				2025			
	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	4,930.08	3,594.84	994.85	9,519.77	10,784.39	2,448.24	1,608.72	14,841.35	13,269.21	2,867.11	1,862.20	17,998.52
Feb	6,253.17	3,498.47	968.01	10,719.65	10,192.22	2,330.40	1,510.99	14,033.61				-
Mar	7,067.63	3,909.18	1,188.38	12,165.19	11,151.67	2,613.63	1,600.59	15,365.89				-
1st QTR	18,250.88	11,002.49	3,151.23	32,404.60	32,128.29	7,392.27	4,720.30	44,240.85	13,269.21	2,867.11	1,862.20	17,998.52
Apr	6,806.00	3,636.06	1,084.96	11,527.01	10,686.64	2,967.64	1,634.99	15,289.27				-
May	7,205.36	3,894.00	1,192.78	12,292.13	11,423.51	2,669.23	1,692.43	15,785.16				-
Jun	6,971.82	3,743.97	1,178.24	11,894.03	10,630.54	2,512.95	1,582.54	14,726.04				-
2nd QTR	20,983.17	11,274.03	3,455.97	35,713.17	32,740.70	8,149.82	4,909.96	45,800.47	-	-	-	-
Jul	10,680.42	2,466.28	1,405.49	14,552.19	10,815.29	2,567.28	1,724.38	15,106.94				-
Aug	9,951.74	2,393.54	2,259.93	14,605.21	11,488.24	2,668.64	1,686.64	15,843.52				-
Sep	10,296.20	2,219.92	1,407.13	13,923.24	11,091.58	2,527.05	1,693.88	15,312.51				-
3rd QTR	30,928.36	7,079.73	5,072.54	43,080.64	33,395.11	7,762.97	5,104.90	46,262.97	-	-	-	-
Oct	9,798.53	2,385.86	1,469.68	13,654.08	11,719.96	2,651.29	1,766.03	16,137.28				-
Nov	10,384.83	2,401.71	1,432.93	14,219.47	11,618.92	2,612.44	1,760.39	15,991.74				-
Dec	11,247.85	2,552.90	1,512.25	15,312.99	12,570.57	2,857.64	1,869.17	17,297.37				-
4th QTR	31,431.21	7,340.47	4,414.86	43,186.54	35,909.44	8,121.37	5,395.58	49,426.39	-	-	-	-
<b>TOTAL</b>	<b>101,593.62</b>	<b>36,696.72</b>	<b>16,094.60</b>	<b>154,384.94</b>	<b>134,173.53</b>	<b>31,426.42</b>	<b>20,130.73</b>	<b>185,730.68</b>	<b>13,269.21</b>	<b>2,867.11</b>	<b>1,862.20</b>	<b>17,998.52</b>

YEAR	2023				2024				2025			
	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 Billions (BN)												
Jan	163.47	81.64	41.10	286.21	119.68	107.33	228.68	455.69	153.88	124.93	254.49	533.31
Feb	173.97	77.61	41.03	292.61	112.90	95.94	243.25	452.09				-
Mar	194.99	100.50	54.09	349.58	122.09	141.19	240.51	503.79				-
1st QTR	532.43	259.76	136.21	928.40	354.67	344.46	712.44	1,411.58	153.88	124.93	254.49	533.31
Apr	162.84	96.04	42.88	301.76	113.13	100.53	247.39	461.06				-
May	181.97	84.99	48.44	315.41	122.34	111.44	258.35	492.13				-
Jun	201.70	83.54	48.94	334.19	112.96	110.30	250.70	473.96				-
2nd QTR	546.52	264.57	140.26	951.35	348.44	322.27	756.44	1,427.14	-	-	-	-
Jul	91.26	75.40	214.56	381.22	113.52	99.42	227.39	440.33				-
Aug	113.71	72.14	218.27	404.12	123.54	103.57	227.68	454.78				-
Sep	111.54	72.14	222.54	406.22	116.70	107.06	233.43	457.19				-
3rd QTR	316.51	219.68	655.38	1,191.56	353.75	310.05	688.49	1,352.30	-	-	-	-
Oct	101.85	79.82	208.57	390.24	124.16	110.19	230.71	465.06				-
Nov	111.15	84.50	216.96	412.61	122.84	101.25	217.20	441.29				-
Dec	128.69	94.62	225.02	448.32	139.92	115.95	241.73	497.61				-
4th QTR	341.69	258.94	650.54	1,251.17	386.92	327.39	689.65	1,403.96	-	-	-	-
<b>TOTAL</b>	<b>1,737.14</b>	<b>1,002.95</b>	<b>1,582.39</b>	<b>4,322.48</b>	<b>1,443.78</b>	<b>1,304.18</b>	<b>2,847.02</b>	<b>5,594.98</b>	<b>153.88</b>	<b>124.93</b>	<b>254.49</b>	<b>533.31</b>

**Purpose:** This table reflects the electronic transactions processed in categories (JMD) reported by Deposit-Taking Institutions for period 2023 to 2025.

**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 RDET011

PAYMENT SYSTEM DATA REPORT JANUARY 2025

**RETAIL PAYMENTS**  
**FOR JANUARY 2023 TO JANUARY 2025**  
**Electronic Transactions Processed - Volumes & Values (USD)**

YEAR	2023				2024				2025			
	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	36.79	505.38	10.80	552.98	210.31	555.99	41.97	808.27	4,062.48	651.28	40.68	4,754.44
Feb	62.58	443.44	29.89	535.91	2,658.74	516.34	35.58	3,210.65				-
Mar	88.31	556.27	36.64	681.21	2,781.80	552.50	35.84	3,370.14				-
1st QTR	187.69	1,505.08	77.33	1,770.10	5,650.85	1,624.82	113.39	7,389.05	4,062.48	651.28	40.68	4,754.44
Apr	96.18	496.62	32.99	625.80	2,760.50	584.06	36.85	3,381.41				-
May	103.92	489.82	35.25	628.99	3,128.07	571.44	37.01	3,736.52				-
Jun	93.99	502.41	33.84	630.24	3,141.71	536.25	32.98	3,710.94				-
2nd QTR	294.09	1,488.85	102.08	1,885.02	9,030.29	1,691.74	106.84	10,828.87	-	-	-	-
Jul	154.75	373.68	20.10	548.53	3,141.81	593.10	35.73	3,770.63				-
Aug	164.76	356.85	20.80	542.41	3,403.52	620.09	35.31	4,058.91				-
Sep	134.77	223.02	18.90	376.68	2,808.54	532.95	32.95	3,374.44				-
3rd QTR	454.28	953.54	59.80	1,467.62	9,353.87	1,746.13	103.99	11,203.99	-	-	-	-
Oct	129.70	274.44	18.54	422.68	3,536.32	562.70	34.29	4,133.31				-
Nov	133.27	304.47	18.49	456.24	3,889.48	586.91	34.00	4,510.38				-
Dec	133.17	304.51	17.70	455.38	3,808.73	666.69	34.98	4,510.40				-
4th QTR	396.14	883.43	54.73	1,334.29	11,234.53	1,816.30	103.26	13,154.09	-	-	-	-
<b>TOTAL</b>	<b>1,332.19</b>	<b>4,830.90</b>	<b>293.94</b>	<b>6,457.03</b>	<b>35,269.54</b>	<b>6,878.99</b>	<b>427.48</b>	<b>42,576.00</b>	<b>4,062.48</b>	<b>651.28</b>	<b>40.68</b>	<b>4,754.44</b>

YEAR	2023				2024				2025			
	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	10.57	110.87	20.15	141.59	108.83	87.94	44.72	241.48	201.40	105.26	45.01	351.67
Feb	17.63	95.44	16.45	129.51	197.57	85.43	38.20	321.20				-
Mar	25.44	113.93	19.93	159.30	172.61	91.19	39.87	303.67				-
1st QTR	53.63	320.24	56.53	430.40	479.00	264.55	122.79	866.35	201.40	105.26	45.01	351.67
Apr	27.55	99.01	18.32	144.89	176.02	84.78	41.30	302.10				-
May	18.91	94.85	20.31	134.07	169.45	82.65	42.77	294.87				-
Jun	26.05	96.78	20.27	143.10	173.56	78.71	38.36	290.63				-
2nd QTR	72.51	290.65	58.90	422.06	519.03	246.14	122.43	887.60	-	-	-	-
Jul	87.26	87.93	1,688.02	1,863.21	171.57	82.73	42.18	296.47				-
Aug	121.47	78.97	1,695.30	1,895.74	188.76	83.31	40.40	312.47				-
Sep	90.97	53.09	1,538.84	1,682.91	155.59	70.27	40.24	266.09				-
3rd QTR	299.70	219.99	4,922.16	5,441.85	515.91	236.31	122.82	875.03	-	-	-	-
Oct	112.70	69.12	1,504.81	1,686.63	186.21	81.30	40.20	307.71				-
Nov	89.00	74.45	1,574.45	1,737.90	182.49	84.90	41.15	308.54				-
Dec	88.58	76.80	1,517.01	1,682.39	179.92	99.95	40.81	320.69				-
4th QTR	290.28	220.38	4,596.27	5,106.92	548.62	266.15	122.16	936.94	-	-	-	-
<b>TOTAL</b>	<b>716.13</b>	<b>1,051.26</b>	<b>9,633.86</b>	<b>11,401.24</b>	<b>2,062.55</b>	<b>1,013.16</b>	<b>490.21</b>	<b>3,565.92</b>	<b>201.40</b>	<b>105.26</b>	<b>45.01</b>	<b>351.67</b>

**Purpose:** This table reflects the electronic transactions processed in categories (USD) by Deposit-Taking Institutions for period 2023 to 2025.

**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 RDET012

PAYMENT SYSTEM DATA REPORT JANUARY 2025

JAMCLEAR-CSD®  
DEFINITION OF ACTIVITY CATEGORIES

CATEGORY	DEFINITION
PRIMARY ISSUE	Initial offer of securities issued to Banks and Primary dealers by BOJ and GOJ
REPOS	Repurchase/Reverse repurchase transactions with both cash and non-cash options cleared and settled in the JamClear®-Systems. For all Repo transactions, the legal title of securities ownership is transferred until the maturity date of the agreement, when the ownership of the securities reverts to the borrower if funds and/or securities are available. (Check this definition against the Securities Act which may define repurchase agreements in regulations.)
PLEDGE	Securities pledged remain in the books of the pledger but are unavailable for trade. Any interest proceeds for the securities are paid to the pledger. Only the pledgee or lender can release the pledge prior to the maturity date of the pledge.
FREE OF PAYMENT (FOP)	Transactions where legal title is transferred without a cash settlement in JamClear®-RTGS
PURCHASE AND SALE	Outright purchase and sale of securities. Full delivery versus payment (DvP) where there is the simultaneous exchange of cash and securities.
ENTITLEMENTS	Payment of interest and maturity payments to which investors are entitled, which are paid in JamClear®-RTGS on the due date.

## Retail Payment Activities

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