

# PAYMENT SYSTEM OVERSIGHT



## PAYMENT SYSTEM DATA BULLETIN JULY 2025

PAYMENT SYSTEM  
OVERSIGHT  
DEPARTMENT

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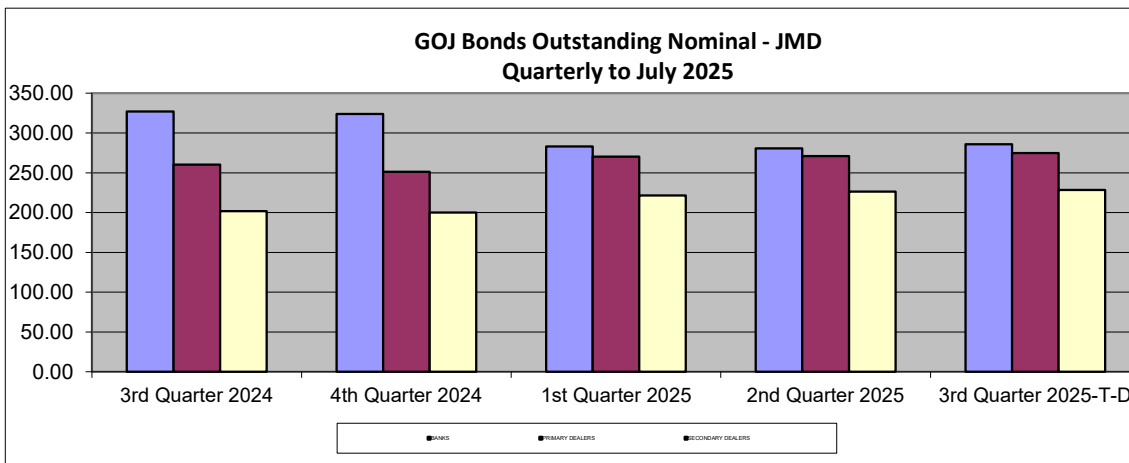
<b>JAMCLEAR®- CSD</b>					
Government of Jamaica Bonds					
Statement of Outstanding Nominal - JMD (BN)					
Quarterly - 3rd Quarter 2024 to 3rd Quarter 2025-T-D					
PARTICIPANT	3rd Quarter 2024	4th Quarter 2024	1st Quarter 2025	2nd Quarter 2025	3rd Quarter 2025-T-D
<b>BANKS</b>	327.07	323.98	283.01	280.66	285.92
<b>PRIMARY DEALERS</b>	260.26	251.27	270.42	271.01	274.60
<b>SECONDARY DEALERS</b>	201.76	200.16	221.48	226.20	228.26
<b>Total</b>	<b>789.09</b>	<b>775.41</b>	<b>774.91</b>	<b>777.86</b>	<b>788.78</b>

Table CON071

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 JULY 2025



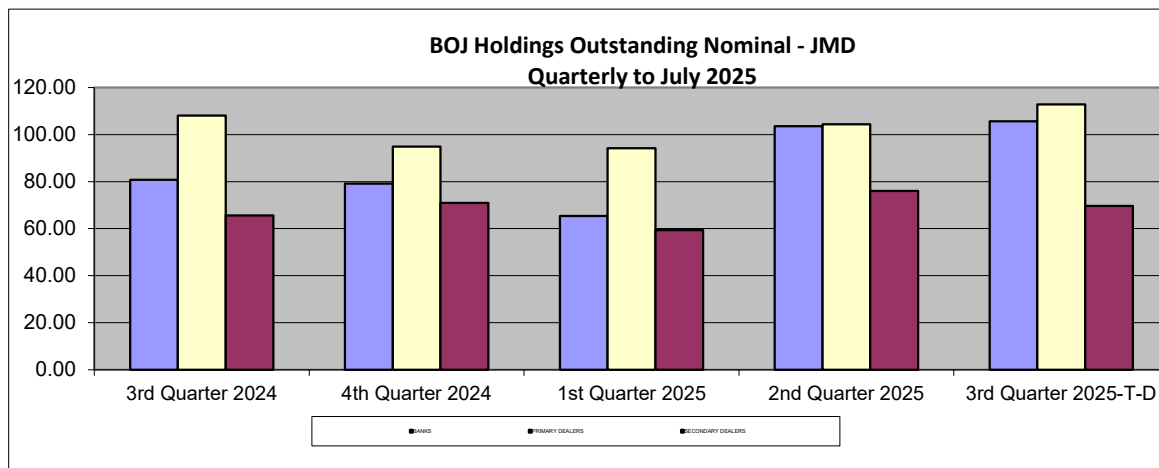
<b>JAMCLEAR®- CSD</b>					
Bank of Jamaica Open Market Instruments - JMD (BN)					
Statement of Outstanding Nominal					
Quarterly - 3rd Quarter 2024 to 3rd Quarter 2025-T-D					
PARTICIPANT	3rd Quarter 2024	4th Quarter 2024	1st Quarter 2025	2nd Quarter 2025	3rd Quarter 2025-T-D
<b>BANKS</b>	80.72	79.13	65.37	103.56	105.68
<b>PRIMARY DEALERS</b>	108.12	94.91	94.23	104.31	112.84
<b>SECONDARY DEALERS</b>	65.62	70.90	59.33	76.07	69.61
<b>Total</b>	<b>254.46</b>	<b>244.94</b>	<b>218.94</b>	<b>283.94</b>	<b>288.12</b>

Table CON072

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 JULY 2025



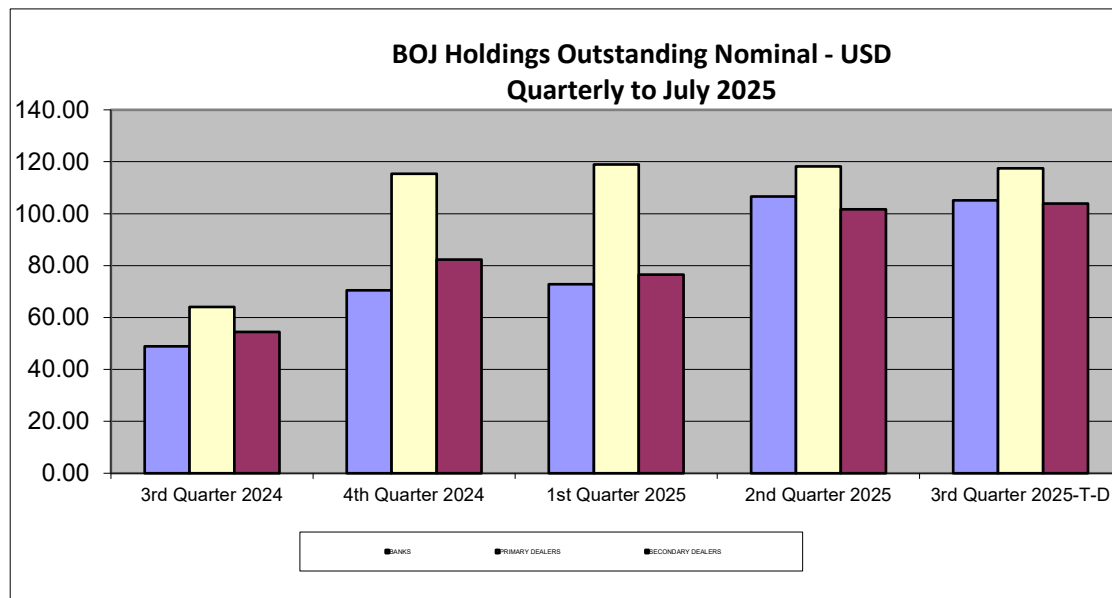
<b>JAMCLEAR® - CSD</b>					
Bank of Jamaica Open Market Instruments - USD (MN)					
Statement of Outstanding Nominal					
Quarterly - 3rd Quarter 2024 to 3rd Quarter 2025-T-D					
PARTICIPANT	3rd Quarter 2024	4th Quarter 2024	1st Quarter 2025	2nd Quarter 2025	3rd Quarter 2025-T-D
<b>BANKS</b>	48.92	70.52	72.79	106.57	105.08
<b>PRIMARY DEALERS</b>	64.06	115.39	118.93	118.24	117.52
<b>SECONDARY DEALERS</b>	54.40	82.34	76.53	101.66	103.87
<b>Total</b>	<b>167.38</b>	<b>268.25</b>	<b>268.25</b>	<b>326.47</b>	<b>326.47</b>

Table CON073

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 JULY 2025

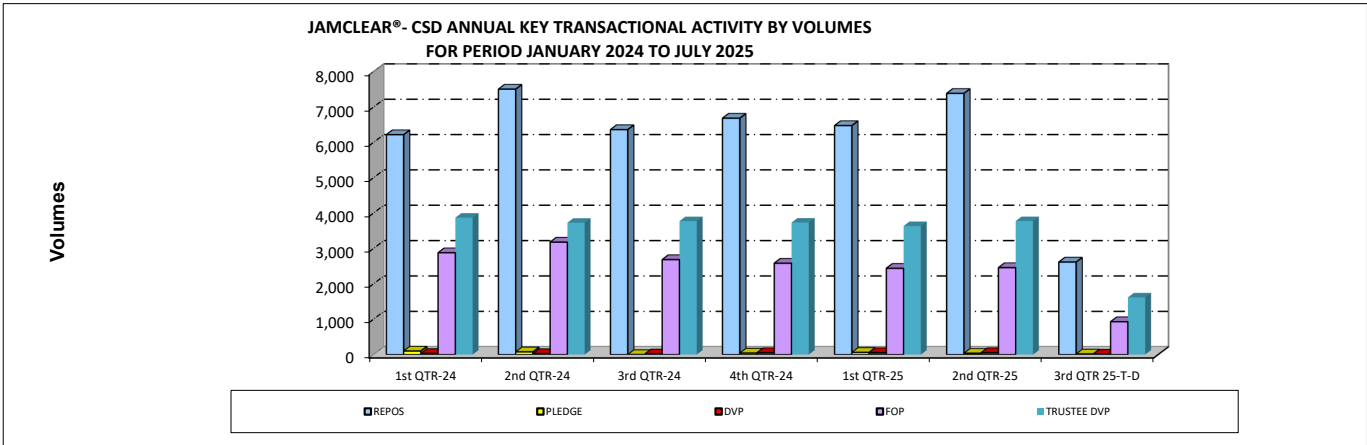


JAMCLEAR®- CSD														
ANNUAL KEY TRANSACTIONAL ACTIVITY BY VOLUMES														
FOR PERIOD JANUARY 2024 TO JULY 2025														
TRANSACTION TYPE	Repos		Pledge		Trustee DVP		Purchase & Sale		Free of Payment		TOTALS		% OF TOTAL TRANSACTIONS	
	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	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%	14.07%
Feb	1,935	1,950	22	9	1,211	1,177	11	14	939	599	4,118	3,749	7.69%	11.88%
Mar	1,885	2,382	73	52	1,296	1,178	15	30	1,098	833	4,367	4,475	8.16%	14.18%
1st QTR	6,218	6,476	101	63	3,870	3,633	33	55	2,878	2,438	13,100	12,665	24.46%	40.13%
Apr	2,587	2,329	46	26	1,273	1,125	7	20	978	820	4,891	4,320	9.13%	13.69%
May	2,471	2,601	11	4	1,346	1,295	9	15	1,178	865	5,015	4,780	9.37%	15.14%
Jun	2,449	2,457	20	7	1,108	1,354	12	19	1,022	772	4,611	4,609	8.61%	14.60%
2nd QTR	7,507	7,387	77	37	3,727	3,774	28	54	3,178	2,457	14,517	13,709	27.11%	43.43%
Jul	2,401	2,615		18	1,300	1,616	9	11	950	929	4,660	5,189	8.70%	16.44%
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	2,615	1	18	3,772	1,616	19	11	2,683	929	12,837	5,189	23.97%	16.44%
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	16,478	222	118	15,100	9,023	133	120	11,321	5,824	53,548	31,563	100.00%	100.00%
% of GRAND TOTAL	50.00%	52.21%	0.41%	0.37%	28.20%	28.59%	0.25%	0.38%	21.14%	18.45%	100.00%	100.00%		

Table CYSU07

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

PAYMENT SYSTEM DATA REPORT JULY 2025



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

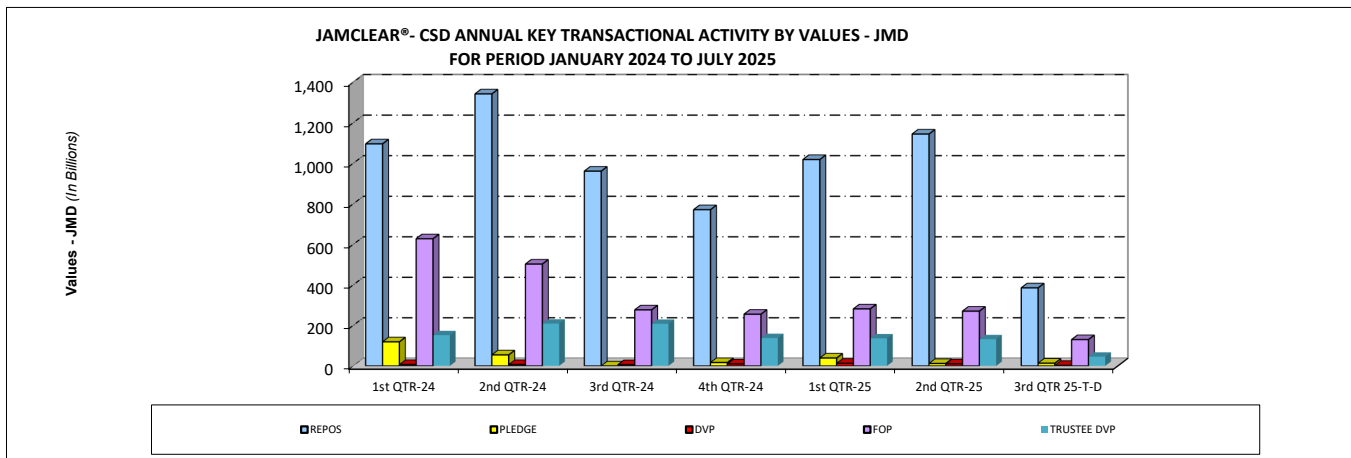
Transaction values are in Billions

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%	14.35%
Feb	356.24	282.96	18.47	1.29	57.92	34.41	1.06	3.65	168.04	76.52	601.72	398.82	8.90%	10.97%
Mar	374.47	374.12	98.37	37.74	39.43	51.95	3.72	7.63	253.16	96.60	769.15	568.03	11.38%	15.63%
1st QTR	1,096.08	1,018.90	118.85	39.05	151.79	135.98	6.53	12.77	628.03	281.63	2,001.29	1,488.33	29.61%	40.95%
Apr	539.40	344.60	52.35	7.94	61.27	40.25	2.65	3.88	163.74	90.15	819.42	486.82	12.12%	13.40%
May	459.34	387.60	0.51	0.70	91.50	44.62	1.32	4.01	208.63	88.51	761.29	525.44	11.26%	14.46%
Jun	343.69	412.22	1.63	3.10	56.11	47.20	2.57	2.31	130.68	91.70	534.67	556.53	7.91%	15.31%
2nd QTR	1,342.43	1,144.43	54.49	11.74	208.88	132.07	6.54	10.20	503.05	270.35	2,115.38	1,568.78	31.29%	43.17%
Jul	330.75	385.47		13.50	84.82	45.76	3.44	2.48	89.42	130.00	508.43	577.20	7.52%	15.88%
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	385.47	0.02	13.50	207.86	45.76	5.84	2.48	276.86	130.00	1,452.02	577.20	21.48%	15.88%
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%
<b>GRAND TOTAL</b>	<b>4,171.37</b>	<b>2,548.79</b>	<b>189.99</b>	<b>64.29</b>	<b>706.10</b>	<b>313.81</b>	<b>28.89</b>	<b>25.44</b>	<b>1,663.23</b>	<b>681.98</b>	<b>6,759.59</b>	<b>3,634.31</b>	<b>100.00%</b>	<b>100.00%</b>
<b>% of GRAND TOTAL</b>	<b>61.71%</b>	<b>70.13%</b>	<b>2.81%</b>	<b>1.77%</b>	<b>10.45%</b>	<b>8.63%</b>	<b>0.43%</b>	<b>0.70%</b>	<b>24.61%</b>	<b>18.77%</b>	<b>100.00%</b>	<b>100.00%</b>		

Table CYSU071

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

PAYMENT SYSTEM DATA REPORT JULY 2025



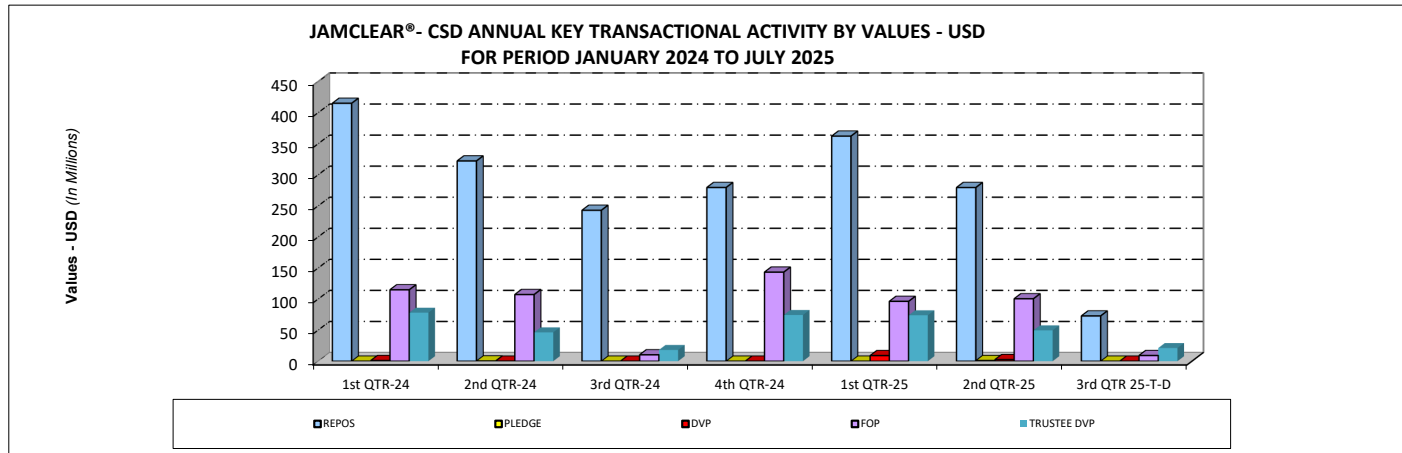
**JAMCLEAR®- CSD**  
**ANNUAL KEY TRANSACTIONAL ACTIVITY BY VALUES - USD**  
**FOR PERIOD JANUARY 2024 TO JULY 2025**  
**Transaction values are in Millions**

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%	28.38%
Feb	140.65	113.88	-	-	30.61	21.23	-	-	0.99	17.49	172.24	152.60	9.29%	14.16%
Mar	90.90	58.74	-	-	21.21	14.00	0.01	9.00	22.72	1.29	134.84	83.03	7.27%	7.70%
1st QTR	415.22	362.35	-	-	78.11	73.94	1.00	9.00	114.93	96.33	609.25	541.62	32.85%	50.24%
Apr	120.60	85.46	-	0.65	26.60	18.30	0.03	-	79.02	3.18	226.25	107.58	12.20%	9.98%
May	92.48	100.92	0.32	0.32	11.49	8.69	-	-	25.30	3.18	129.60	113.10	6.99%	10.49%
Jun	109.31	93.25	-	-	8.32	22.64	-	2.50	3.00	94.19	120.63	212.57	6.50%	19.72%
2nd QTR	322.39	279.63	0.32	0.96	46.41	49.62	0.03	2.50	107.33	100.54	476.48	433.26	25.69%	40.19%
Jul	109.40	72.86	-	-	11.63	21.18	-	-	9.66	9.11	130.69	103.15	7.05%	9.57%
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	72.86	-	-	18.09	21.18	-	-	10.29	9.11	271.34	103.15	14.63%	9.57%
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%
<b>GRAND TOTAL</b>	<b>1,260.20</b>	<b>714.83</b>	<b>0.32</b>	<b>0.96</b>	<b>217.02</b>	<b>144.75</b>	<b>1.02</b>	<b>11.50</b>	<b>375.91</b>	<b>205.98</b>	<b>1,854.48</b>	<b>1,078.02</b>	<b>100.00%</b>	<b>100.00%</b>
% of GRAND TOTAL	67.95%	66.31%	0.02%	0.09%	11.70%	13.43%	0.06%	1.07%	20.27%	19.11%	100.00%	100.00%		

Table CYSU072

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

PAYMENT SYSTEM DATA REPORT JULY 2025

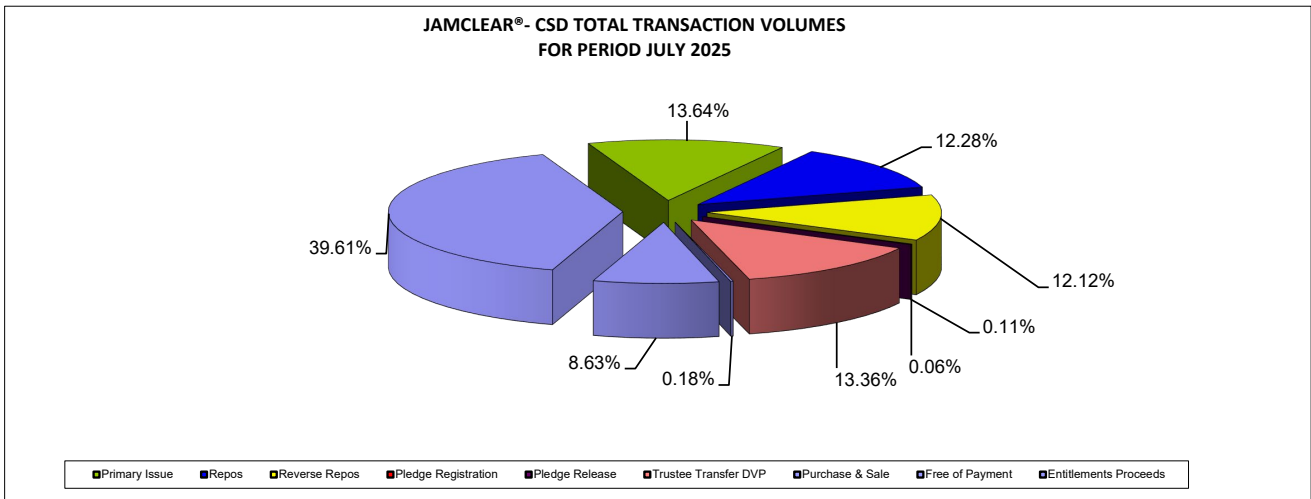


JAMCLEAR® - CSD										
TRANSACTION VOLUMES										
FOR PERIOD JULY 2025										
TRANSACTION TYPE	Primary Issue	Repos	Reverse Repos	Pledge Registration	Pledge Release	Trustee Transfer DVP	Purchase & Sale	Free of Payment	Entitlements Proceeds	TOTALS
	2025									2025
Jan	1,488	1,089	1,055	-	2	1,278	11	1,006	4,406	10,335
Feb	1,281	955	995	3	6	1,177	14	599	3,649	8,679
Mar	1,164	1,200	1,182	19	33	1,178	30	833	3,428	9,067
1st QTR	3,933	3,244	3,232	22	41	3,633	55	2,438	11,483	28,081
Apr	1,283	1,164	1,165	8	18	1,125	20	820	3,329	8,932
May	1,454	1,320	1,281	2	2	1,295	15	865	4,244	10,478
Jun	1,143	1,233	1,224	3	4	1,354	19	772	3,275	9,027
2nd QTR	3,880	3,717	3,670	13	24	3,774	54	2,457	10,848	28,437
Jul	1,396	1,331	1,284	6	12	1,616	11	929	4,412	10,997
Aug										-
Sep										-
3rd QTR	1,396	1,331	1,284	6	12	1,616	11	929	4,412	10,997
Oct										-
Nov										-
Dec										-
4th QTR	-	-	-	-	-	-	-	-	-	-
<b>GRAND TOTAL</b>	<b>9,209</b>	<b>8,292</b>	<b>8,186</b>	<b>41</b>	<b>77</b>	<b>9,023</b>	<b>120</b>	<b>5,824</b>	<b>26,743</b>	<b>67,515</b>
<b>% OF GRAND TOTAL</b>	13.64%	12.28%	12.12%	0.06%	0.11%	13.36%	0.18%	8.63%	39.61%	100.00%

Table CSU07

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

PAYMENT SYSTEM DATA REPORT JULY 2025



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

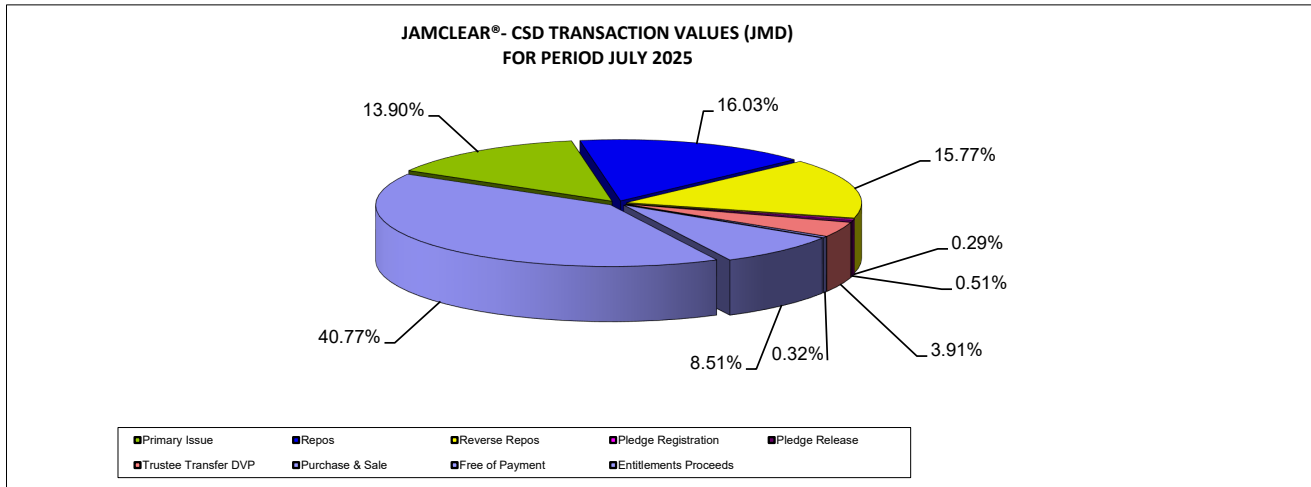
Transaction values are in Billions of Dollars

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	154.24	141.65	141.31	0.85	0.44	34.41	3.65	76.52	492.20	1,045.26
Mar	131.48	189.06	185.06	13.72	24.02	51.95	7.63	96.60	569.66	1,269.17
1st QTR	504.83	515.22	503.68	14.57	24.48	135.98	12.76	281.64	1,516.18	3,509.35
Apr	140.18	175.37	169.23	2.21	5.72	40.25	3.88	90.15	389.04	1,016.03
May	169.20	194.08	193.53	0.50	0.20	44.62	4.01	88.51	478.23	1,172.87
Jun	126.40	206.83	205.39	1.70	1.40	47.20	2.31	91.70	402.05	1,084.97
2nd QTR	435.78	576.28	568.14	4.41	7.32	132.07	10.20	270.35	1,269.32	3,273.88
Jul	173.38	193.40	192.07	4.08	9.42	45.76	2.48	130.00	482.47	1,233.05
Aug										-
Sep										-
3rd QTR	173.38	193.40	192.07	4.08	9.42	45.76	2.48	130.00	482.47	1,233.05
Oct										-
Nov										-
Dec										-
4th QTR	-	-	-	-	-	-	-	-	-	-
<b>GRAND TOTAL</b>	<b>1,113.99</b>	<b>1,284.90</b>	<b>1,263.89</b>	<b>23.06</b>	<b>41.22</b>	<b>313.81</b>	<b>25.44</b>	<b>681.99</b>	<b>3,267.97</b>	<b>8,016.28</b>
<b>% OF GRAND TOTAL</b>	13.90%	16.03%	15.77%	0.29%	0.51%	3.91%	0.32%	8.51%	40.77%	100.00%

Table CSU071

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

PAYMENT SYSTEM DATA REPORT JULY 2025

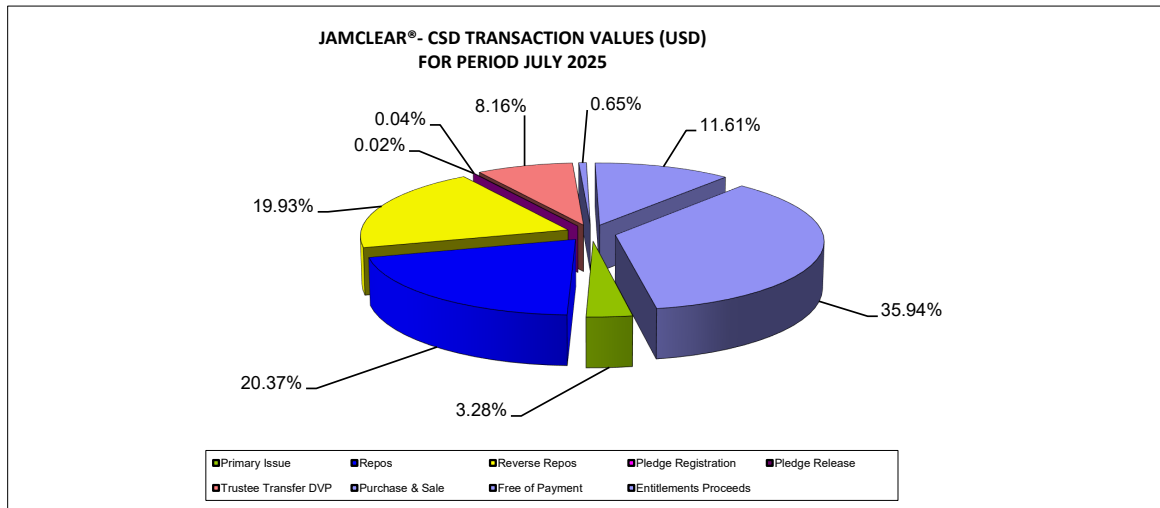


JAMCLEAR®- CSD										
TRANSACTION VALUES - USD										
FOR PERIOD JULY 2025										
Transaction values are in Millions of Dollars										
TRANSACTION TYPE	Primary Issue	Repos	Reverse Repos	Pledge Registration	Pledge Release	Trustee Transfer DVP	Purchase & Sale	Free of Payment	Entitlements Proceeds	TOTALS
	2025									
Jan	-	96.37	93.36	-	-	38.71	-	77.54	100.87	406.86
Feb		56.73	57.15			21.23		17.49	167.38	319.98
Mar		31.72	27.01			14	9.00	1.29		83.03
1st QTR	-	184.82	177.52	-	-	73.94	9.00	96.33	268.25	809.86
Apr	-	46.07	39.39	-	0.65	18.30	-	3.18	100.87	208.45
May		50.43	50.49	0.32		8.69	-	3.18	167.38	280.48
Jun	58.22	48.67	44.58			22.64	2.50	94.19		270.80
2nd QTR	58.22	145.16	134.46	0.32	0.65	49.62	2.50	100.54	268.25	759.73
Jul	-	31.35	41.51	-	-	21.18	-	9.11	100.87	204.02
Aug										-
Sep										-
3rd QTR	-	31.35	41.51	-	-	21.18	-	9.11	100.87	204.02
Oct										-
Nov										-
Dec										-
4th QTR	-	-	-	-	-	-	-	-	-	-
<b>GRAND TOTAL</b>	<b>58.22</b>	<b>361.34</b>	<b>353.50</b>	<b>0.32</b>	<b>0.65</b>	<b>144.75</b>	<b>11.50</b>	<b>205.98</b>	<b>637.37</b>	<b>1,773.61</b>
<b>% OF GRAND TOTAL</b>	<b>3.28%</b>	<b>20.37%</b>	<b>19.93%</b>	<b>0.02%</b>	<b>0.04%</b>	<b>8.16%</b>	<b>0.65%</b>	<b>11.61%</b>	<b>35.94%</b>	<b>100.00%</b>

Table CSU072

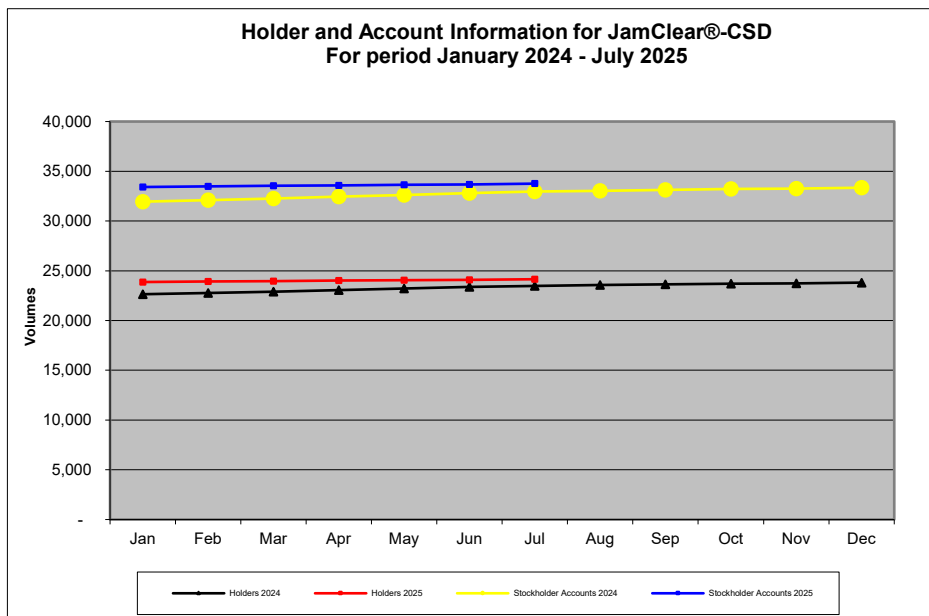
Comments: Repos and reverse repos do not include intraday repos with the Central Bank.

PAYMENT SYSTEM DATA REPORT JULY 2025



JAMCLEAR®-CSD				
STOCKHOLDER RECORD & STOCKHOLDER ACCOUNTS				
FOR PERIOD JANUARY 2024 TO JULY 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	23,928	32,111	33,493
Mar	22,899	23,964	32,254	33,537
Apr	23,073	24,009	32,464	33,588
May	23,227	24,061	32,628	33,648
Jun	23,383	24,084	32,816	33,680
Jul	23,491	24,151	32,954	33,758
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: CSRA071



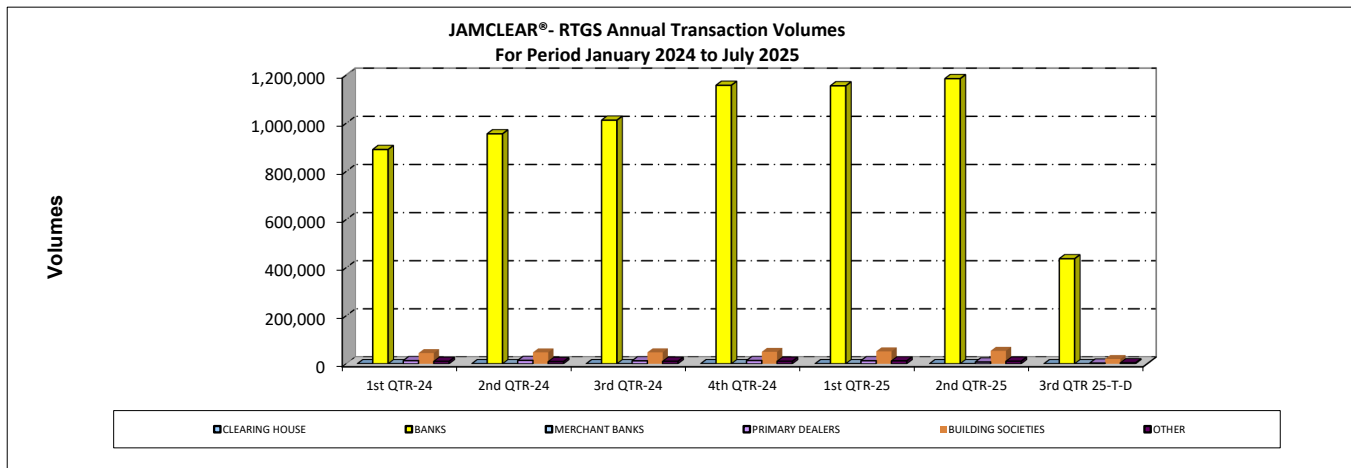
**JamClear® - RTGS**  
**ANNUAL TRANSACTION VOLUMES**  
**FOR PERIOD JANUARY 2024 TO JULY 2025**

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	141	284,653	364,546	83	201	4,133	4,476	14,277	16,645	2,759	3,707	306,045	389,716
Mar	140	140	301,544	401,336	100	199	4,538	3,552	14,753	17,769	4,231	4,919	325,306	427,915
1st QTR	434	435	890,938	1,155,487	266	603	13,059	12,829	44,782	51,829	10,432	12,414	959,911	1,233,597
Apr	147	140	317,471	386,063	113	183	4,471	2,482	16,319	17,648	3,189	3,423	341,710	409,939
May	154	147	350,626	406,037	115	238	5,200	2,636	16,773	18,215	2,950	3,605	375,818	430,878
Jun	140	147	288,049	393,126	97	248	4,460	2,439	14,643	18,245	3,128	3,886	310,517	418,091
2nd QTR	441	434	956,146	1,185,226	325	669	14,131	7,557	47,735	54,108	9,267	10,914	1,028,045	1,258,908
Jul	151	161	306,230	437,084	102	279	4,331	2,945	16,190	20,126	3,110	4,292	330,114	464,887
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	161	1,012,726	437,084	318	279	12,495	2,945	47,800	20,126	10,587	4,292	1,084,364	464,887
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>1,030</b>	<b>4,017,306</b>	<b>2,777,797</b>	<b>1,369</b>	<b>1,551</b>	<b>53,252</b>	<b>23,331</b>	<b>190,300</b>	<b>126,063</b>	<b>40,971</b>	<b>27,620</b>	<b>4,304,952</b>	<b>2,957,392</b>
% of GRAND TOTAL	0.04%	0.03%	93.32%	93.93%	0.03%	0.05%	1.24%	0.79%	4.42%	4.26%	0.95%	0.93%	100.00%	100.00%

Table RPYSU07

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

PAYMENT SYSTEM DATA REPORT JULY 2025



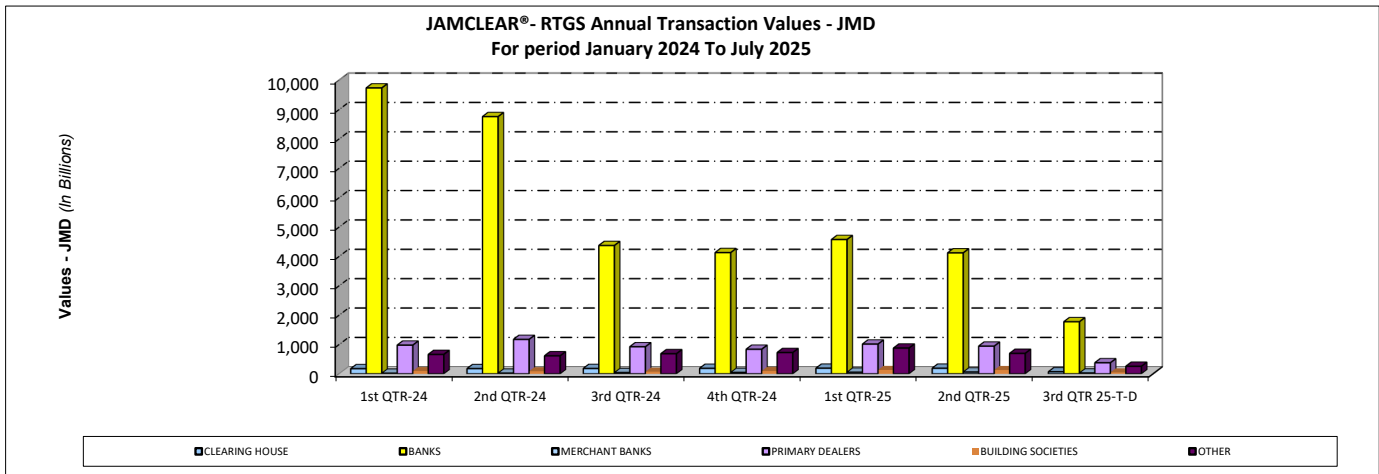
**JamClear® - RTGS**  
**ANNUAL TRANSACTION VALUES - JMD (in Billions)**  
**FOR PERIOD JANUARY 2024 TO JULY 2025**

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	58.80	3,081.43	1,252.08	7.48	21.25	283.62	272.87	29.82	44.97	197.17	231.58	3,654.03	1,881.54
Mar	57.22	66.14	3,782.17	1,724.79	8.39	16.12	370.47	349.65	33.14	47.62	258.53	429.77	4,509.92	2,634.10
1st QTR	174.65	191.00	9,734.06	4,572.53	21.23	54.35	976.82	1,012.21	95.74	132.24	660.44	877.02	11,662.93	6,839.34
Apr	59.71	61.43	4,000.30	1,285.73	6.33	18.12	435.49	313.21	32.07	33.98	195.46	231.73	4,729.36	1,944.19
May	60.93	64.84	2,845.93	1,429.20	7.79	19.97	380.96	339.03	31.32	52.02	201.96	220.21	3,528.90	2,125.28
Jun	56.02	63.72	1,911.24	1,404.06	8.68	22.64	355.41	290.26	24.41	44.65	215.83	244.99	2,571.59	2,070.33
2nd QTR	176.66	189.98	8,757.47	4,118.99	22.80	60.73	1,171.87	942.50	87.80	130.65	613.25	696.93	10,829.85	6,139.79
Jul	62.90	69.46	1,860.28	1,773.06	10.20	28.66	319.29	376.77	26.99	48.71	227.65	256.24	2,507.31	2,552.91
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	69.46	4,369.49	1,773.06	41.94	28.66	922.36	376.77	72.69	48.71	684.61	256.24	6,273.31	2,552.91
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>450.45</b>	<b>26,989.33</b>	<b>10,464.58</b>	<b>132.78</b>	<b>143.74</b>	<b>3,907.49</b>	<b>2,331.48</b>	<b>353.43</b>	<b>311.60</b>	<b>2,682.53</b>	<b>1,830.19</b>	<b>34,786.16</b>	<b>15,532.04</b>
<b>% of GRAND TOTAL</b>	<b>2.07%</b>	<b>2.90%</b>	<b>77.59%</b>	<b>67.37%</b>	<b>0.38%</b>	<b>0.93%</b>	<b>11.23%</b>	<b>15.01%</b>	<b>1.02%</b>	<b>2.01%</b>	<b>7.71%</b>	<b>11.78%</b>	<b>100.00%</b>	<b>100.00%</b>

Table RPYSU071

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

PAYMENT SYSTEM DATA REPORT JULY 2025



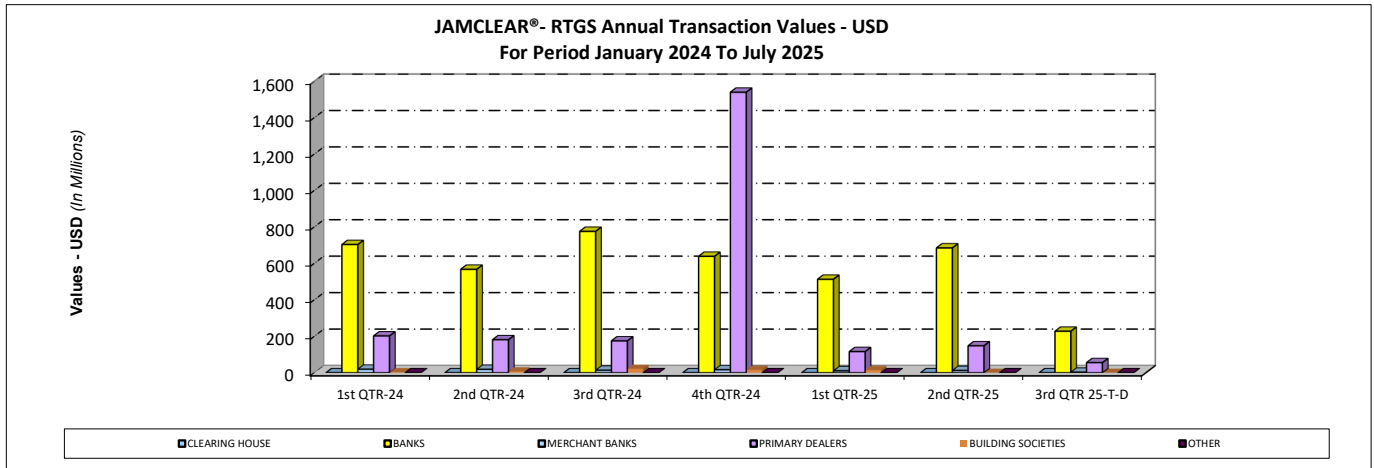
**JamClear® - RTGS**  
**ANNUAL TRANSACTION VALUES - USD (in Millions)**  
**FOR PERIOD JANUARY 2024 TO JULY 2025**

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	147.35	1.53	4.06	64.70	40.84	3.00	6.00	-	-	318.74	198.24
Mar	-	-	192.49	161.32	14.91	3.92	63.40	33.98	-	-	0.07	-	270.86	199.21
1st QTR	-	-	703.37	512.60	19.41	10.82	202.10	116.31	3.00	15.00	0.07	-	927.94	654.73
Apr	-	-	175.10	221.28	4.85	2.80	52.93	52.73	7.50	-	-	-	240.37	276.82
May	-	-	228.96	248.89	12.75	5.11	77.67	25.28	-	-	-	-	319.38	279.27
Jun	-	-	163.41	214.46	1.25	4.53	50.57	69.97	-	-	-	-	215.23	288.95
2nd QTR	-	-	567.46	684.63	18.85	12.44	181.17	147.97	7.50	-	-	-	774.98	845.04
Jul	-	-	293.61	227.63	0.85	3.03	86.45	55.67	-	-	-	-	380.91	286.33
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	227.63	13.89	3.03	174.75	55.67	22.20	-	-	-	986.27	286.33
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>1,424.86</b>	<b>68.82</b>	<b>26.29</b>	<b>2,097.73</b>	<b>319.95</b>	<b>48.40</b>	<b>15.00</b>	<b>0.07</b>	<b>0.00</b>	<b>4,899.84</b>	<b>1,786.10</b>
<b>% of GRAND TOTAL</b>	<b>0.00%</b>	<b>0.00%</b>	<b>54.79%</b>	<b>79.77%</b>	<b>1.40%</b>	<b>1.47%</b>	<b>42.81%</b>	<b>17.91%</b>	<b>0.99%</b>	<b>0.84%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>100.00%</b>	<b>100.00%</b>

Table RPYSU072

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

PAYMENT SYSTEM DATA REPORT JULY 2025



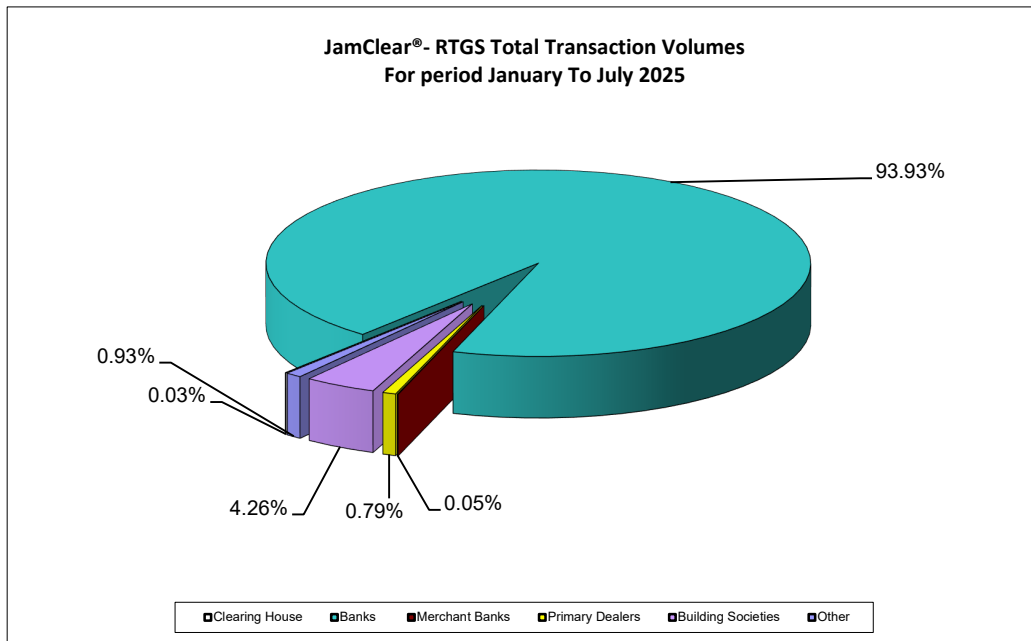
**JamClear®- RTGS**  
**TRANSACTION VOLUMES**  
**FOR PERIOD JANUARY TO JULY 2025**

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	141	364,546	201	4,476	16,645	3,707	389,716
Mar	140	401,336	199	3,552	17,769	4,919	427,915
1st QTR	435	1,155,487	603	12,829	51,829	12,414	1,233,597
Apr	140	386,063	183	2,482	17,648	3,423	409,939
May	147	406,037	238	2,636	18,215	3,605	430,878
Jun	147	393,126	248	2,439	18,245	3,886	418,091
2nd QTR	434	1,185,226	669	7,557	54,108	10,914	1,258,908
Jul	161	437,084	279	2,945	20,126	4,292	464,887
Aug							0
Sep							0
3rd QTR	161	437,084	279	2,945	20,126	4,292	464,887
Oct							0
Nov							0
Dec							0
4th QTR	0	0	0	0	0	0	0
<b>Total</b>	<b>1,030</b>	<b>2,777,797</b>	<b>1,551</b>	<b>23,331</b>	<b>126,063</b>	<b>27,620</b>	<b>2,957,392</b>
<b>% of GRAND TOTAL</b>	0.03%	93.93%	0.05%	0.79%	4.26%	0.93%	100.00%

Table RPSU07

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

PAYMENT SYSTEM DATA REPORT JULY 2025

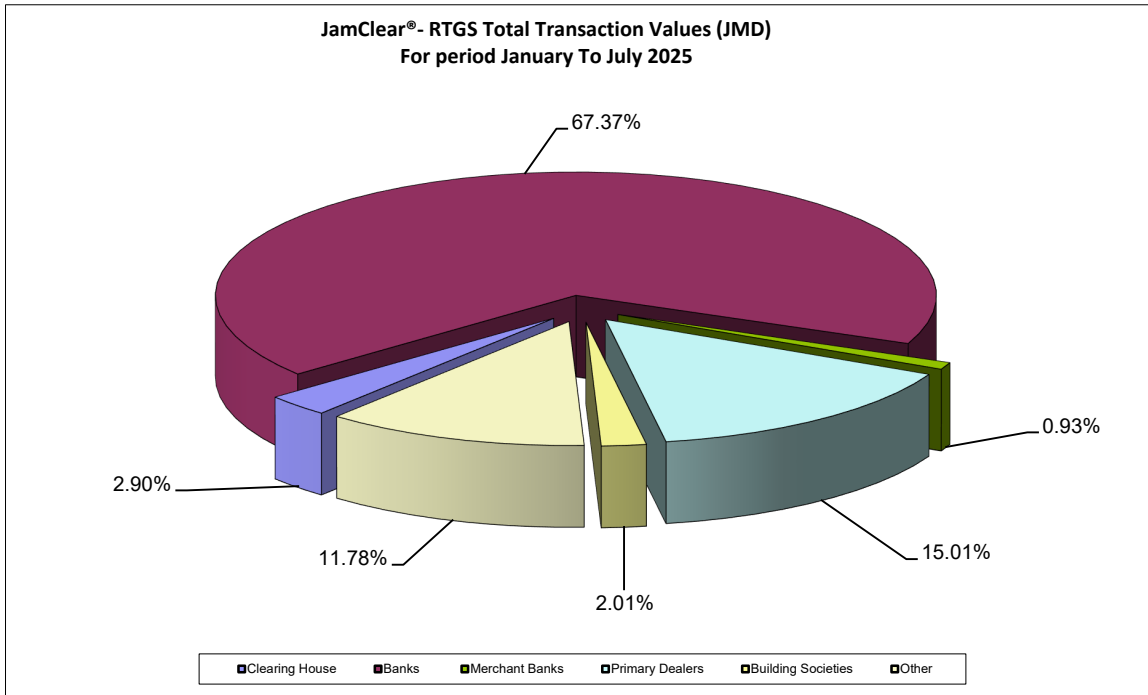


**JamClear® - RTGS**  
**TRANSACTION VALUES - JMD (in Billions)**  
**FOR PERIOD JANUARY TO JULY 2025**

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	58.80	1,252.08	21.25	272.87	44.97	231.58	1,881.54
Mar	66.14	1,724.79	16.12	349.65	47.62	429.77	2,634.10
1st QTR	191.00	4,572.53	54.35	1,012.21	132.24	877.02	6,839.34
Apr	61.43	1,285.73	18.12	313.21	33.98	231.73	1,944.19
May	64.84	1,429.20	19.97	339.03	52.02	220.21	2,125.28
Jun	63.72	1,404.06	22.64	290.26	44.65	244.99	2,070.33
2nd QTR	189.98	4,118.99	60.73	942.50	130.65	696.93	6,139.79
Jul	69.46	1,773.06	28.66	376.77	48.71	256.24	2,552.91
Aug							0.00
Sep							0.00
3rd QTR	69.46	1,773.06	28.66	376.77	48.71	256.24	2,552.91
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>450.45</b>	<b>10,464.58</b>	<b>143.74</b>	<b>2,331.48</b>	<b>311.60</b>	<b>1,830.19</b>	<b>15,532.04</b>
<b>% of GRAND TOTAL</b>	2.90%	67.37%	0.93%	15.01%	2.01%	11.78%	100.00%

Table RPSU071

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



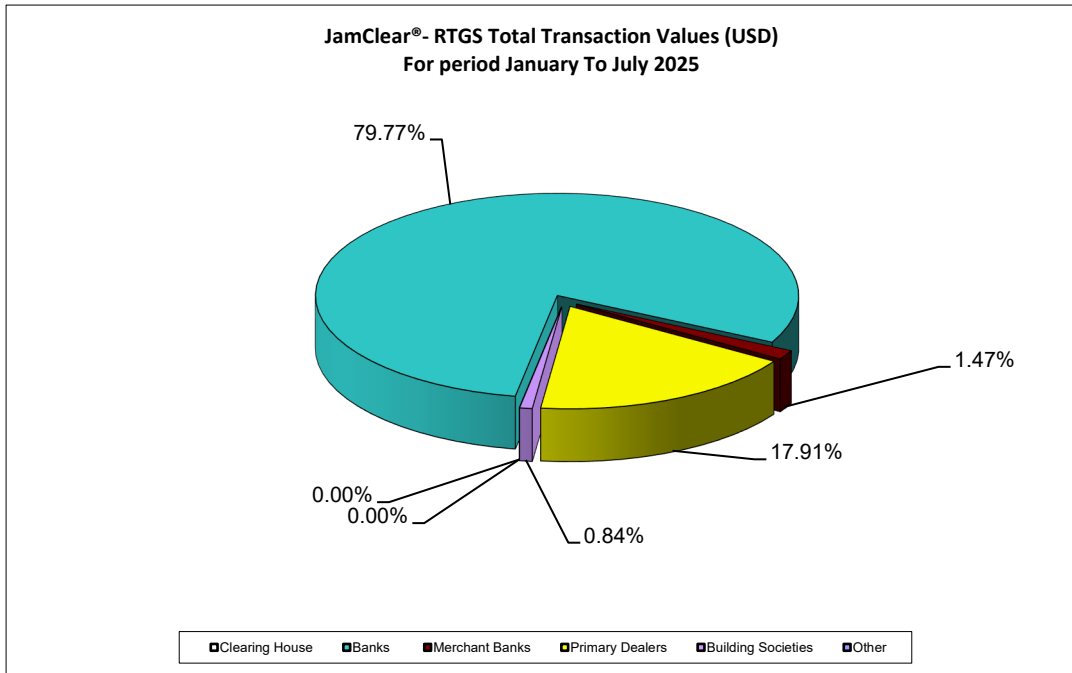
**JamClear® - RTGS**  
**TRANSACTION VALUES - USD (in Millions)**  
**FOR PERIOD JANUARY TO JULY 2025**

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	-	147.35	4.06	40.84	6.00	-	198.24
Mar	-	161.32	3.92	33.98	-	-	199.21
1st QTR	-	512.60	10.82	116.31	15.00	-	654.73
Apr	-	221.28	2.80	52.73	-	-	276.82
May	-	248.89	5.11	25.28	-	-	279.27
Jun	-	214.46	4.53	69.97	-	-	288.95
2nd QTR	-	684.63	12.44	147.97	-	-	845.04
Jul	-	227.63	3.03	55.67	-	-	286.33
Aug	-	-	-	-	-	-	0.00
Sep	-	-	-	-	-	-	0.00
3rd QTR	-	227.63	3.03	55.67	-	-	286.33
Oct	-	-	-	-	-	-	0.00
Nov	-	-	-	-	-	-	0.00
Dec	-	-	-	-	-	-	0.00
4th QTR	-	-	-	-	-	-	-
<b>Total</b>	<b>0.00</b>	<b>1,424.86</b>	<b>26.29</b>	<b>319.95</b>	<b>15.00</b>	<b>0.00</b>	<b>1,786.10</b>
<b>% of GRAND TOTAL</b>	<b>0.00%</b>	<b>79.77%</b>	<b>1.47%</b>	<b>17.91%</b>	<b>0.84%</b>	<b>0.00%</b>	<b>100%</b>

Table RPSU072

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

PAYMENT SYSTEM DATA REPORT JULY 2025



## RETAIL PAYMENTS FOR JANUARY 2023 TO JULY 2025

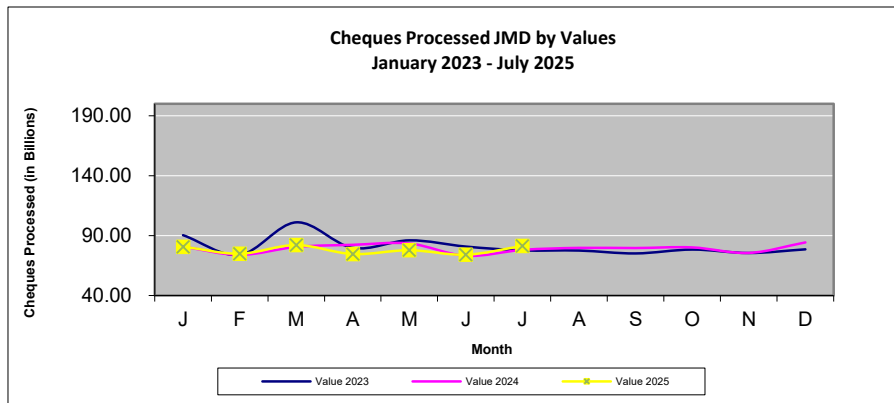
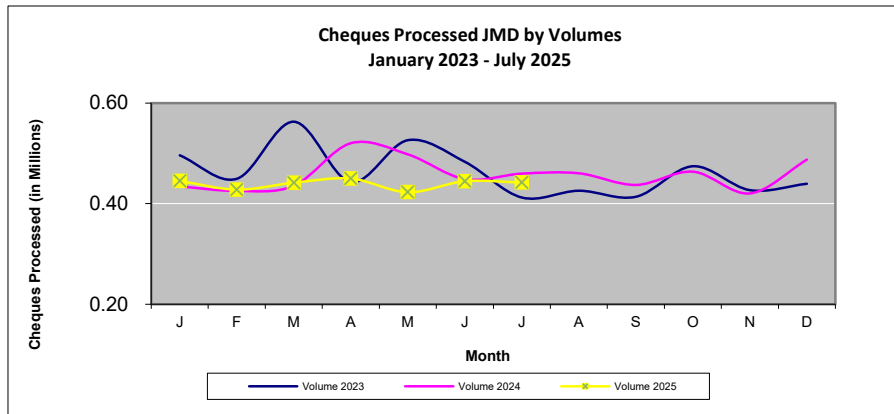
### Cheques Processed JMD - Volumes and Values

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	0.43	74.91
Mar	0.56	101.07	0.44	80.56	0.44	82.12
1st QTR	<b>1.51</b>	<b>265.31</b>	<b>1.30</b>	<b>235.25</b>	<b>1.31</b>	<b>237.80</b>
Apr	0.44	79.73	0.52	82.30	0.45	74.61
May	0.53	86.05	0.50	83.42	0.42	77.80
Jun	0.48	80.83	0.45	73.14	0.44	74.06
2nd QTR	<b>1.45</b>	<b>246.61</b>	<b>1.47</b>	<b>238.86</b>	<b>1.32</b>	<b>226.47</b>
Jul	0.41	77.65	0.46	78.10	0.44	81.37
Aug	0.43	77.51	0.46	79.75		
Sep	0.41	75.12	0.44	79.63		
3rd QTR	<b>1.25</b>	<b>230.28</b>	<b>1.36</b>	<b>237.47</b>	<b>0.44</b>	<b>81.37</b>
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	<b>1.34</b>	<b>232.35</b>	<b>1.37</b>	<b>240.01</b>	-	-
<b>TOTAL</b>	<b>5.55</b>	<b>974.54</b>	<b>5.49</b>	<b>951.59</b>	<b>3.07</b>	<b>545.64</b>

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

Table RDCBCP073

PAYMENT SYSTEM DATA REPORT JULY 2025



# RETAIL PAYMENTS FOR JANUARY 2023 TO JULY 2025

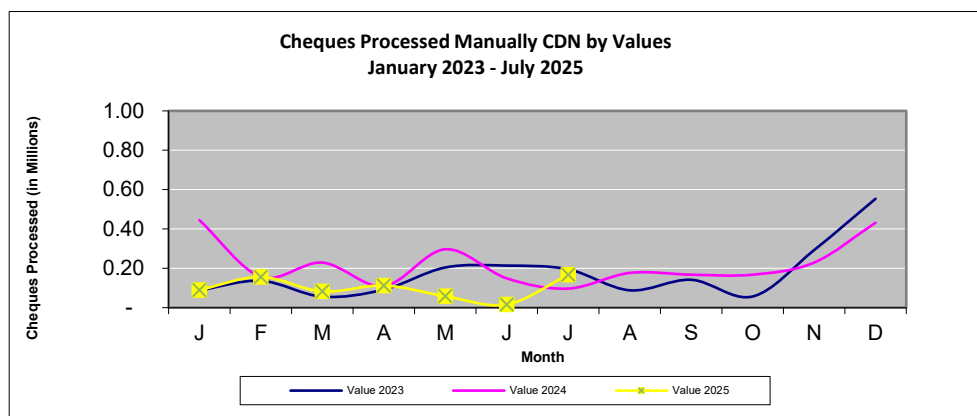
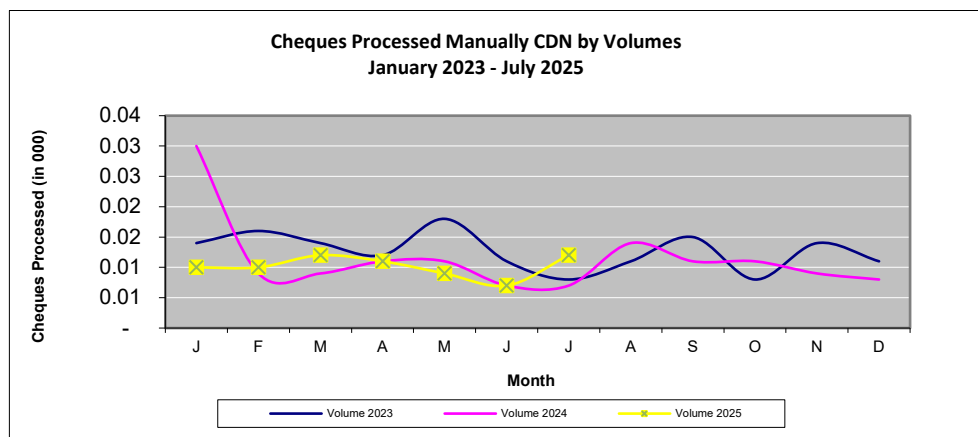
## Cheques Processed Manually CDN - Volumes and Values

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	0.01	0.16
Mar	0.01	0.06	0.01	0.23	0.01	0.08
1st QTR	<b>0.04</b>	<b>0.28</b>	<b>0.05</b>	<b>0.83</b>	<b>0.03</b>	<b>0.33</b>
Apr	0.01	0.09	0.01	0.11	0.01	0.11
May	0.02	0.20	0.01	0.30	0.01	0.06
Jun	0.01	0.21	0.01	0.15	0.01	0.02
2nd QTR	<b>0.04</b>	<b>0.51</b>	<b>0.03</b>	<b>0.56</b>	<b>0.03</b>	<b>0.19</b>
Jul	0.01	0.19	0.01	0.10	0.01	0.17
Aug	0.01	0.09	0.01	0.18		
Sep	0.02	0.14	0.01	0.17		
3rd QTR	<b>0.03</b>	<b>0.42</b>	<b>0.03</b>	<b>0.44</b>	<b>0.01</b>	<b>0.17</b>
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	<b>0.03</b>	<b>0.90</b>	<b>0.03</b>	<b>0.83</b>	-	-
<b>TOTAL</b>	<b>0.15</b>	<b>2.12</b>	<b>0.14</b>	<b>2.66</b>	<b>0.07</b>	<b>0.68</b>

Comment: Cheques processed manually CDN by BOJ.

Table RDCPMC073

PAYMENT SYSTEM DATA REPORT JULY 2025



# RETAIL PAYMENTS

## FOR JANUARY 2023 TO JULY 2025

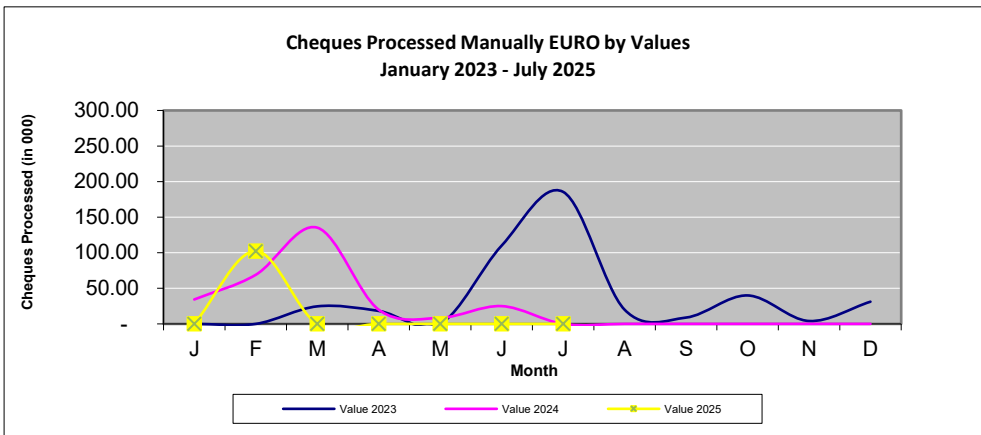
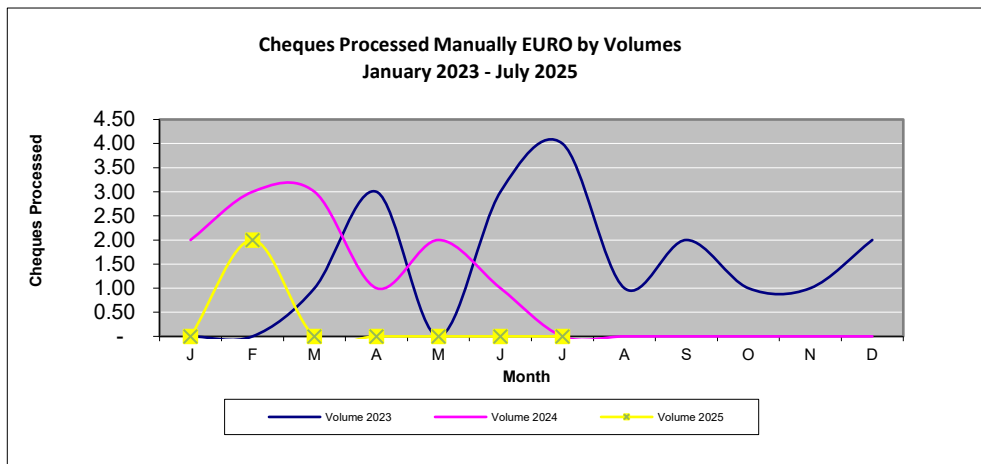
### Cheques Processed Manually EURO - Volumes and Values

YEAR	2023		2024		2025	
	Volume	Value (000)	Volume	Value (000)	Volume	Value (000)
Jan	-	-	2	34.33	-	-
Feb	-	-	3	69.00	2	102
Mar	1	24.66	3	135.29		
1st QTR	1	24.66	8	238.63	2	102
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>2</b>	<b>102.45</b>

Comment: Cheques processed manually EURO by BOJ.

Table RDCPME073

PAYMENT SYSTEM DATA REPORT JULY 2025



# RETAIL PAYMENTS

## FOR JANUARY 2023 TO JULY 2025

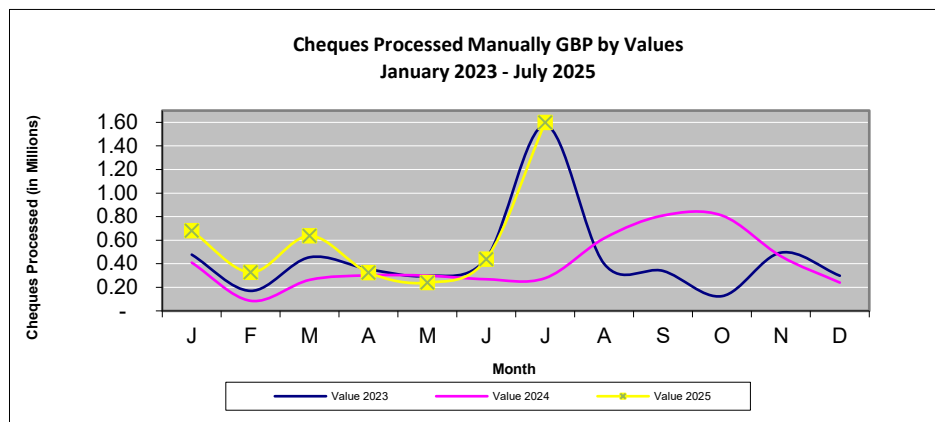
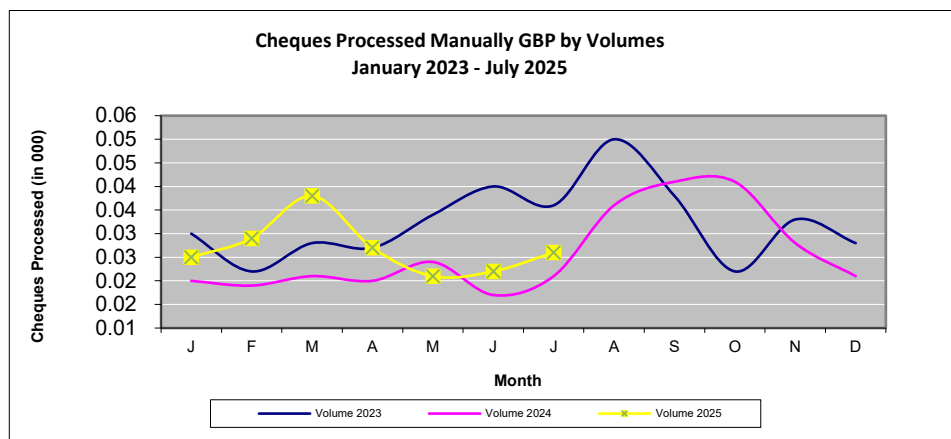
### Cheques Processed Manually GBP - Volumes and Values

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	0.03	0.33
Mar	0.03	0.46	0.02	0.26	0.04	0.64
1st QTR	<b>0.08</b>	<b>1.10</b>	<b>0.06</b>	<b>0.76</b>	<b>0.09</b>	<b>1.64</b>
Apr	0.03	0.35	0.02	0.30	0.03	0.33
May	0.03	0.30	0.02	0.30	0.02	0.24
Jun	0.04	0.45	0.02	0.27	0.02	0.44
2nd QTR	<b>0.10</b>	<b>1.10</b>	<b>0.06</b>	<b>0.87</b>	<b>0.07</b>	<b>1.01</b>
Jul	0.04	1.58	0.02	0.28	0.03	1.60
Aug	0.05	0.40	0.04	0.62		
Sep	0.04	0.34	0.04	0.81		
3rd QTR	<b>0.12</b>	<b>2.31</b>	<b>0.10</b>	<b>1.70</b>	<b>0.03</b>	<b>1.60</b>
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	<b>0.08</b>	<b>0.92</b>	<b>0.09</b>	<b>1.51</b>	-	-
<b>TOTAL</b>	<b>0.39</b>	<b>5.43</b>	<b>0.31</b>	<b>4.84</b>	<b>0.19</b>	<b>4.25</b>

Comment: Cheques processed manually GBP by BOJ.

Table RDCPMG073

PAYMENT SYSTEM DATA REPORT JULY 2025



# RETAIL PAYMENTS

## FOR JANUARY 2023 TO JULY 2025

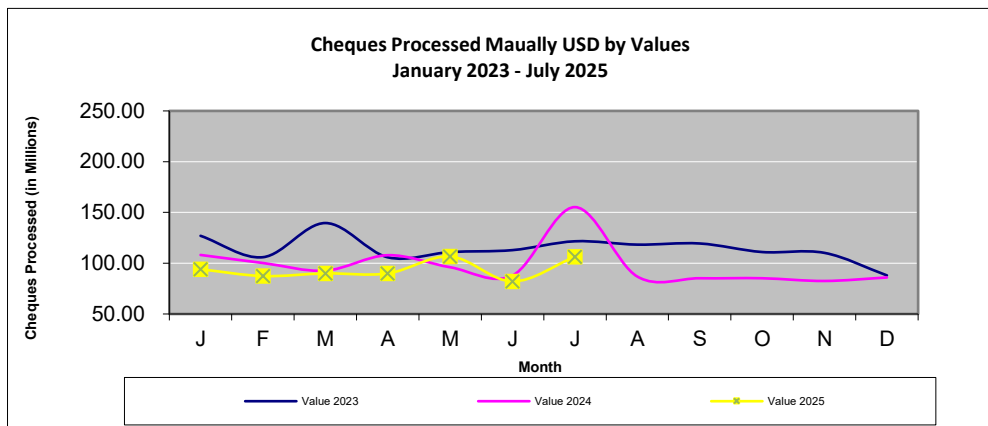
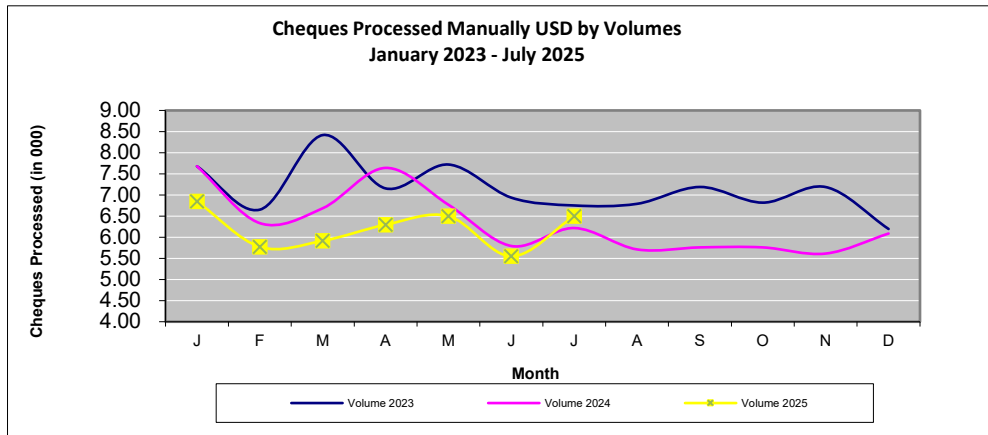
### Cheques Processed Manually USD - Volumes and Values

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	5.77	87.36
Mar	8.42	139.57	6.69	92.68	5.91	89.96
1st QTR	<b>22.75</b>	<b>372.48</b>	<b>20.70</b>	<b>301.02</b>	<b>18.54</b>	<b>271.37</b>
Apr	7.16	105.83	7.64	107.89	6.30	89.93
May	7.72	110.97	6.77	96.03	6.50	106.59
Jun	6.94	112.90	5.79	87.93	5.55	82.05
2nd QTR	<b>21.81</b>	<b>329.70</b>	<b>20.20</b>	<b>291.85</b>	<b>18.34</b>	<b>278.57</b>
Jul	6.75	121.60	6.22	155.25	6.50	106.35
Aug	6.79	118.29	5.71	86.84		
Sep	7.19	119.43	5.76	85.18		
3rd QTR	<b>20.73</b>	<b>359.32</b>	<b>17.69</b>	<b>327.27</b>	<b>6.50</b>	<b>106.35</b>
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	<b>20.20</b>	<b>309.17</b>	<b>17.46</b>	<b>253.63</b>	-	-
<b>TOTAL</b>	<b>85.49</b>	<b>1,370.67</b>	<b>76.04</b>	<b>1,173.77</b>	<b>43.38</b>	<b>656.30</b>

Comment: Cheques processed manually USD by BOJ.

Table RDCPMU073

#### PAYMENT SYSTEM DATA REPORT JULY 2025



## RETAIL PAYMENTS FOR JANUARY 2023 TO JULY 2025

### JMD Transactions processed at ABM Terminals

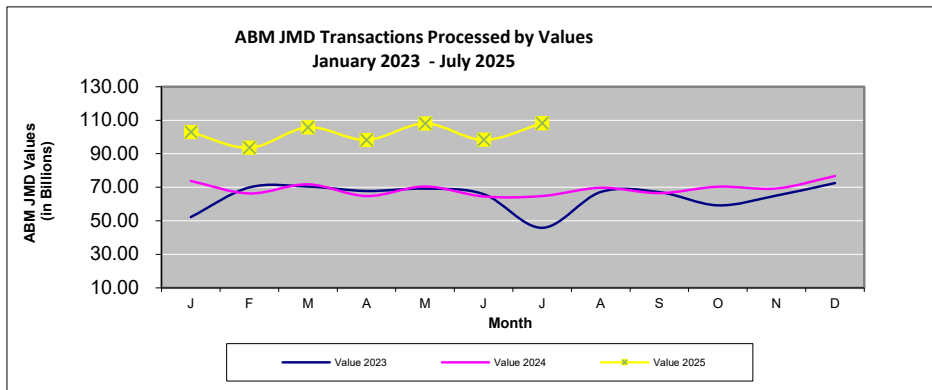
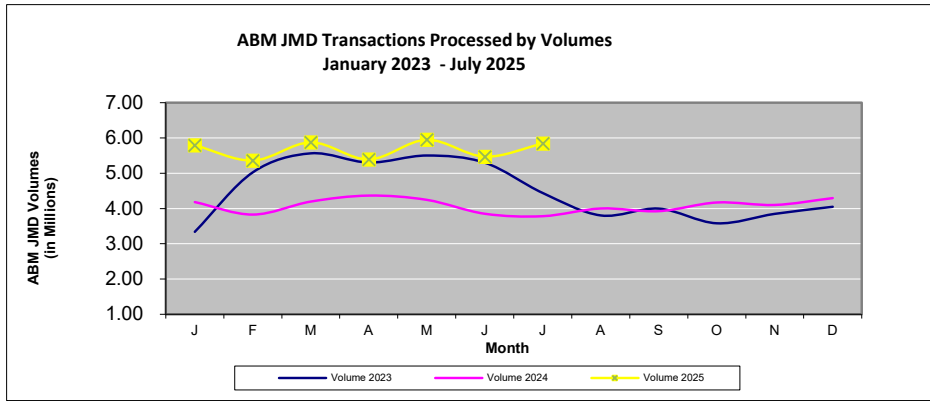
YEAR	2023		2024		2025	
	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)
Jan	3.34	52.24	4.18	73.78	5.79	102.94
Feb	5.02	69.93	3.83	66.33	5.36	93.55
Mar	5.56	70.43	4.20	71.77	5.87	105.76
1st QTR	<b>13.93</b>	<b>192.60</b>	<b>12.21</b>	<b>211.87</b>	<b>17.03</b>	<b>302.25</b>
Apr	5.30	67.78	4.37	64.77	5.39	98.23
May	5.50	69.19	4.24	70.47	5.95	108.07
Jun	5.30	65.92	3.85	64.53	5.47	98.27
2nd QTR	<b>16.10</b>	<b>202.90</b>	<b>12.46</b>	<b>199.78</b>	<b>16.81</b>	<b>304.57</b>
Jul	4.44	45.83	3.78	64.79	5.84	108.23
Aug	3.80	67.22	4.00	69.73		
Sep	4.00	67.13	3.92	66.52		
3rd QTR	<b>12.24</b>	<b>180.17</b>	<b>11.71</b>	<b>201.03</b>	<b>5.84</b>	<b>108.23</b>
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	<b>11.48</b>	<b>196.83</b>	<b>12.56</b>	<b>216.40</b>	-	-
<b>TOTAL</b>	<b>53.75</b>	<b>772.50</b>	<b>48.94</b>	<b>829.09</b>	<b>39.68</b>	<b>715.05</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 2022 through to April 2023 were revised.

Table RDA071

PAYMENT SYSTEM DATA REPORT JULY 2025



# RETAIL PAYMENTS SYSTEM FOR JANUARY 2023 TO JULY 2025

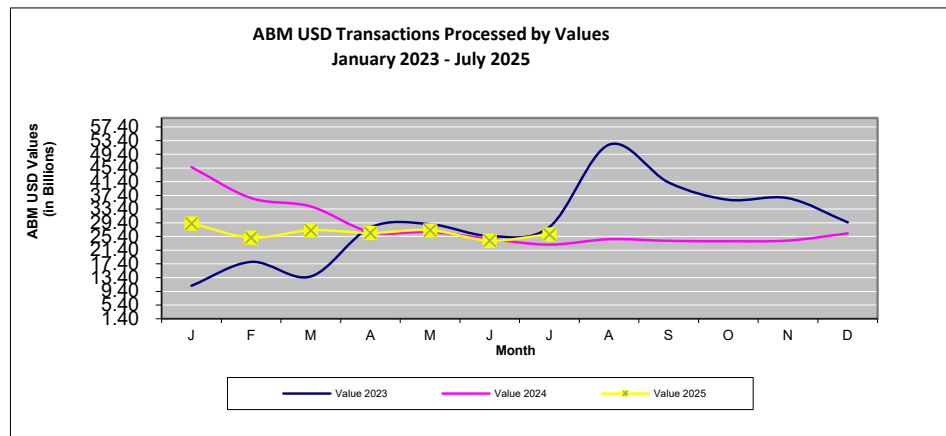
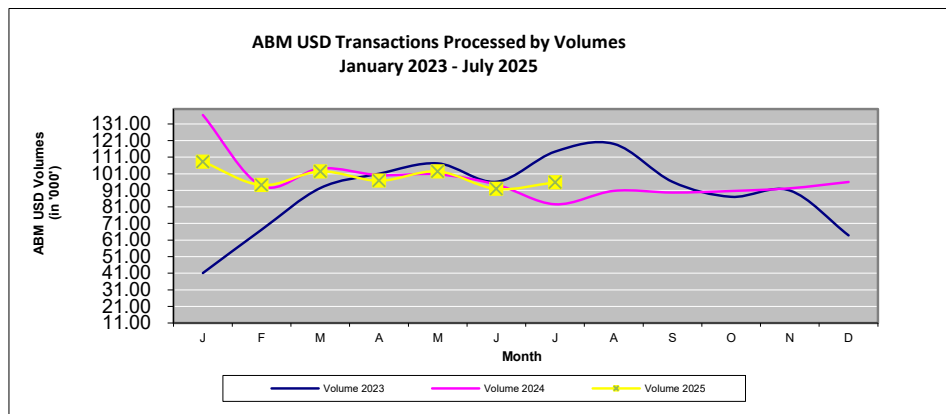
## USD Transactions processed at ABM Terminals

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	94.13	25.10
Mar	92.36	13.74	104.19	34.19	102.40	27.25
1st QTR	<b>200.73</b>	<b>42.78</b>	<b>334.32</b>	<b>116.48</b>	<b>304.81</b>	<b>81.59</b>
Apr	100.99	28.07	100.16	26.72	96.75	26.46
May	107.24	29.01	100.67	26.75	102.40	27.25
Jun	96.15	25.55	94.47	24.70	91.83	24.23
2nd QTR	<b>304.38</b>	<b>82.64</b>	<b>295.30</b>	<b>78.17</b>	<b>290.98</b>	<b>77.94</b>
Jul	114.34	28.18	82.58	23.05	95.77	26.06
Aug	119.01	52.23	90.66	24.62		
Sep	96.13	41.16	89.65	24.14		
3rd QTR	<b>329.47</b>	<b>121.57</b>	<b>262.90</b>	<b>71.81</b>	<b>95.77</b>	<b>26.06</b>
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	<b>241.79</b>	<b>102.26</b>	<b>278.82</b>	<b>74.57</b>	-	-
<b>TOTAL</b>	<b>1,076.36</b>	<b>349.25</b>	<b>1,171.34</b>	<b>341.03</b>	<b>691.56</b>	<b>185.59</b>

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

Table RDA072

**PAYMENT SYSTEM DATA REPORT JULY 2025**



# RETAIL PAYMENTS

## FOR JANUARY 2023 TO JULY 2025

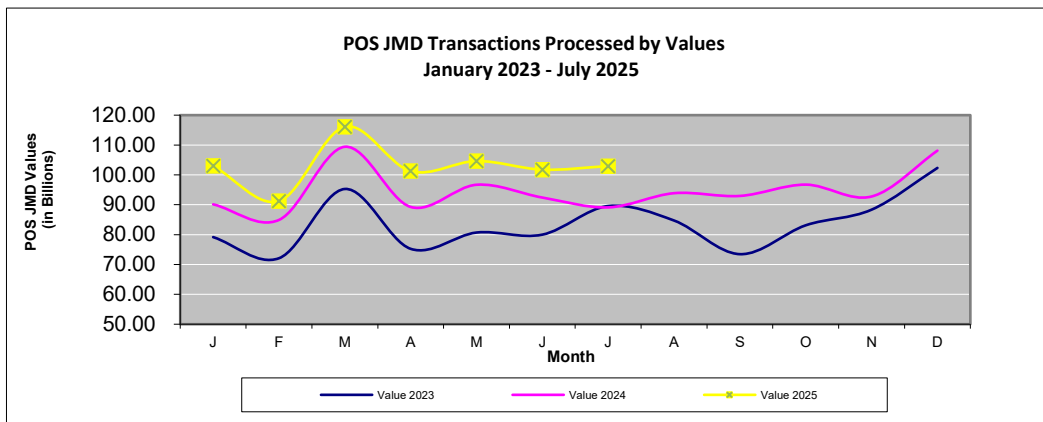
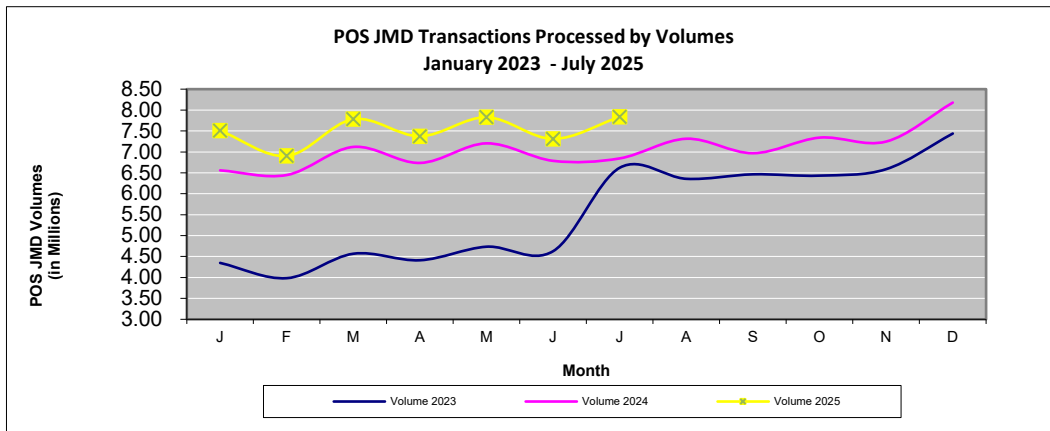
### JMD Transactions processed at POS Terminals

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	6.90	91.22
Mar	4.57	95.28	7.12	109.42	7.78	116.13
1st QTR	<b>12.90</b>	<b>246.54</b>	<b>20.13</b>	<b>284.48</b>	<b>22.19</b>	<b>310.36</b>
Apr	4.41	75.24	6.74	89.26	7.38	101.25
May	4.74	80.70	7.20	96.70	7.83	104.63
Jun	4.63	79.99	6.79	92.41	7.31	101.76
2nd QTR	<b>13.77</b>	<b>235.93</b>	<b>20.73</b>	<b>278.36</b>	<b>22.51</b>	<b>307.63</b>
Jul	6.62	89.57	6.85	89.11	7.84	102.94
Aug	6.36	84.72	7.31	93.87		
Sep	6.46	73.45	6.97	92.95		
3rd QTR	<b>19.44</b>	<b>247.74</b>	<b>21.13</b>	<b>275.94</b>	<b>7.84</b>	<b>102.94</b>
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	<b>20.46</b>	<b>273.80</b>	<b>22.77</b>	<b>297.62</b>	-	-
<b>TOTAL</b>	<b>66.58</b>	<b>1,004.01</b>	<b>84.75</b>	<b>1,136.40</b>	<b>52.55</b>	<b>720.94</b>

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

Table RDP071

PAYMENT SYSTEM DATA REPORT JULY 2025



# RETAIL PAYMENTS SYSTEM

## FOR JANUARY 2023 TO JULY 2025

### USD Transactions processed at POS Terminals

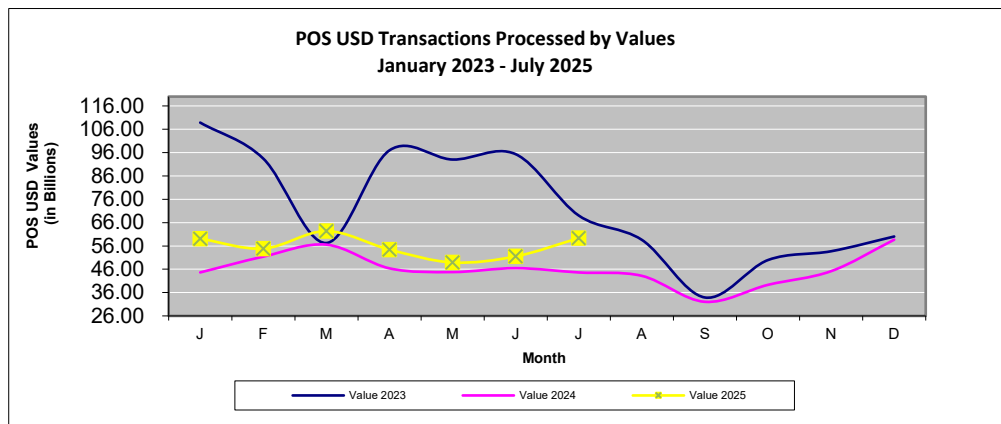
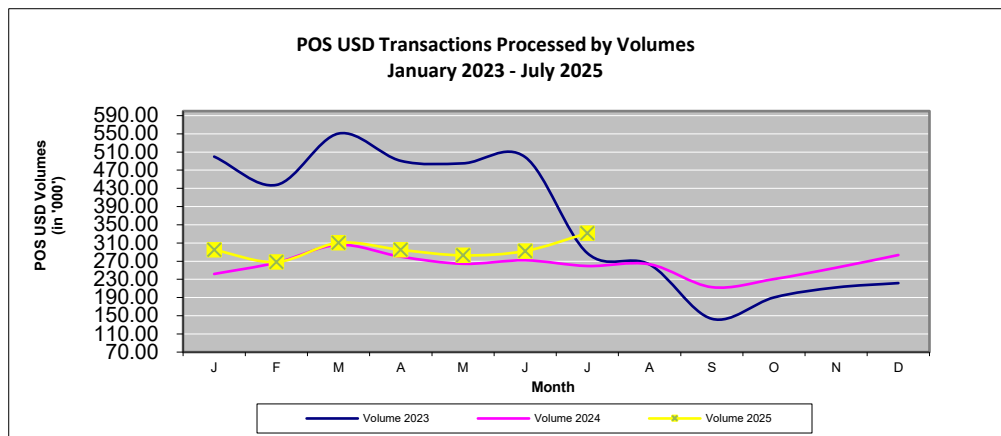
YEAR	2023		2024		2025	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	499.90	108.86	241.85	44.64	294.83	59.11
Feb	437.62	93.42	266.68	51.41	268.09	54.84
Mar	550.67	57.25	305.80	56.54	310.30	62.35
1st QTR	<b>1,488.19</b>	<b>259.53</b>	<b>814.33</b>	<b>152.59</b>	<b>873.21</b>	<b>176.29</b>
Apr	490.60	96.96	279.84	46.38	294.80	54.43
May	485.10	93.02	264.18	44.79	282.72	48.90
Jun	498.88	95.32	271.83	46.47	292.33	51.51
2nd QTR	<b>1,474.57</b>	<b>285.30</b>	<b>815.85</b>	<b>137.65</b>	<b>869.85</b>	<b>154.83</b>
Jul	287.53	69.02	259.30	44.62	331.54	59.32
Aug	262.60	58.61	263.12	43.17		
Sep	143.22	33.89	212.81	32.04		
3rd QTR	<b>693.35</b>	<b>161.52</b>	<b>735.22</b>	<b>119.83</b>	<b>331.54</b>	<b>59.32</b>
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	<b>624.10</b>	<b>163.69</b>	<b>769.69</b>	<b>143.15</b>	-	-
<b>TOTAL</b>	<b>4,280.21</b>	<b>870.04</b>	<b>3,135.10</b>	<b>553.21</b>	<b>2,074.60</b>	<b>390.45</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 RDP072

#### PAYMENT SYSTEM DATA REPORT JULY 2025



## RETAIL PAYMENTS FOR JANUARY 2023 TO JULY 2025

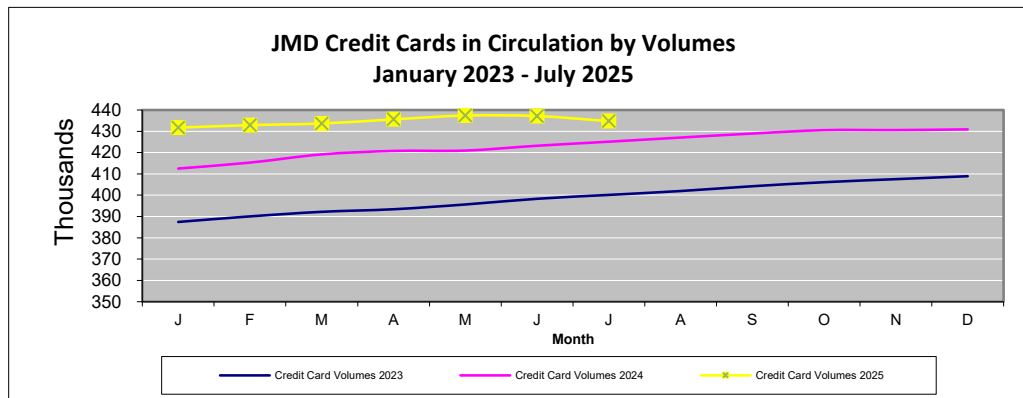
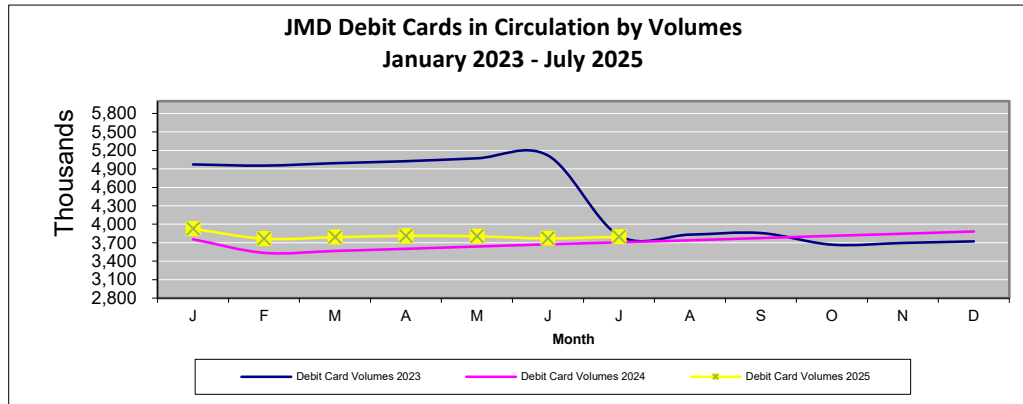
### Number of JMD Cards in Circulation

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	3,765,227	432,887
Mar	4,992,271	392,201	3,566,527	419,153	3,789,574	433,668
1st QTR	<b>4,992,271</b>	<b>392,201</b>	<b>3,566,527</b>	<b>419,153</b>	<b>3,789,574</b>	<b>433,668</b>
Apr	5,024,578	393,411	3,600,980	420,776	3,812,364	435,606
May	5,071,333	395,649	3,638,425	420,958	3,804,069	437,382
Jun	5,117,196	398,318	3,674,105	423,214	3,769,261	437,158
2nd QTR	<b>5,117,196</b>	<b>398,318</b>	<b>3,674,105</b>	<b>423,214</b>	<b>3,769,261</b>	<b>437,158</b>
Jul	3,816,607	400,144	3,706,184	425,122	3,797,047	434,768
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 DTI  
Table RDCIC071

#### PAYMENT SYSTEM DATA REPORT JULY 2025



## RETAIL PAYMENTS FOR JANUARY 2023 TO JULY 2025

### Number of USD Cards in Circulation

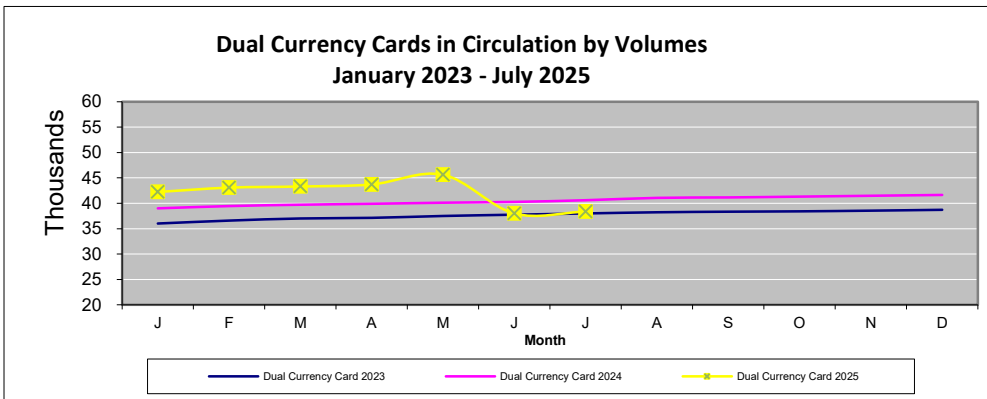
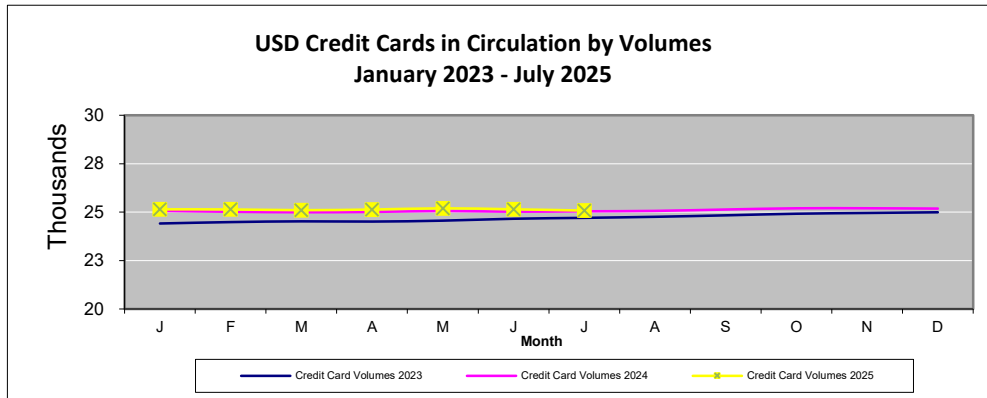
YEAR	2023		2024		2025	
	CREDIT	DUAL CURRENCY	CREDIT	DUAL CURRENCY	CREDIT	DUAL CURRENCY
Jan	24,413	36,011	25,064	39,001	25,144	42,229
Feb	24,485	36,586	25,018	39,447	25,139	43,083
Mar	24,524	37,004	24,992	39,716	25,102	43,303
1st QTR	<b>24,524</b>	<b>37,004</b>	<b>24,992</b>	<b>39,716</b>	<b>25,102</b>	<b>43,303</b>
Apr	24,512	37,129	25,010	39,898	25,134	43,710
May	24,560	37,497	25,057	40,112	25,196	45,630
Jun	24,658	37,750	25,021	40,269	25,146	37,987
2nd QTR	<b>24,560</b>	<b>37,497</b>	<b>25,021</b>	<b>40,269</b>	<b>25,146</b>	<b>37,987</b>
Jul	24,704	37,997	25,042	40,602	25,081	38,360
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 RDCIC072

PAYMENT SYSTEM DATA REPORT JULY 2025



## RETAIL PAYMENTS FOR JANUARY 2023 TO July 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	32,353
Mar	54,628	29,439	32,676
1st QTR	<b>54,628</b>	<b>29,439</b>	<b>32,676</b>
Apr	55,963	29,664	32,930
May	57,186	30,042	33,311
Jun	50,085	30,311	33,595
2nd QTR	<b>50,085</b>	<b>30,311</b>	<b>33,595</b>
Jul	27,144	30,585	33,787
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>	-

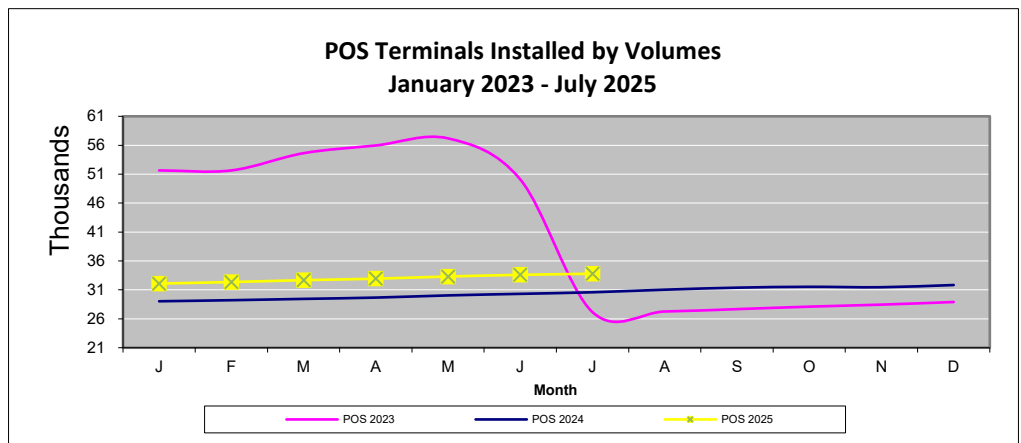
**Purpose:** This table reflects the terminals installed by Deposit-Taking Institutions.

**Comments:**

Table RDTI071

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

**PAYMENT SYSTEM DATA REPORT JULY 2025**



**RETAIL PAYMENTS**  
**FOR JANUARY 2023 TO JULY 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	11,972.53	2,648.38	1,671.75	16,292.67
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	13,606.52	2,998.93	1,903.35	18,508.80
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	38,848.27	8,514.42	5,437.30	52,799.99
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	12,754.96	2,882.91	1,827.62	17,465.48
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	13,696.43	3,024.94	1,903.10	18,624.48
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	12,779.40	2,850.28	1,924.97	17,554.65
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	39,230.79	8,758.13	5,655.69	53,644.61
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	13,818.23	2,941.07	2,070.06	18,829.36
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	13,818.23	2,941.07	2,070.06	18,829.36
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	-	-	-	-
TOTAL	101,593.62	36,696.72	16,094.60	154,384.94	134,173.53	31,426.42	20,130.73	185,730.68	91,897.29	20,213.62	13,163.05	125,273.96

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	138.39	109.22	219.62	467.22
Mar	194.99	100.50	54.09	349.58	122.09	141.19	240.51	503.79	159.24	151.18	242.27	552.69
1st QTR	532.43	259.76	136.21	928.40	354.67	344.46	712.44	1,411.58	451.51	385.32	716.38	1,553.22
Apr	162.84	96.04	42.88	301.76	113.13	100.53	247.39	461.06	148.47	121.41	233.73	503.62
May	181.97	84.99	48.44	315.41	122.34	111.44	258.35	492.13	160.52	123.81	258.56	542.89
Jun	201.70	83.54	48.94	334.19	112.96	110.30	250.70	473.96	148.58	126.07	264.12	538.77
2nd QTR	546.52	264.57	140.26	951.35	348.44	322.27	756.44	1,427.14	457.57	371.29	756.41	1,585.27
Jul	91.26	75.40	214.56	381.22	113.52	99.42	227.39	440.33	165.57	120.48	281.80	567.86
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	165.57	120.48	281.80	567.86
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	-	-	-	-
TOTAL	1,737.14	1,002.95	1,582.39	4,322.48	1,443.78	1,304.18	2,847.02	5,594.98	1,074.66	877.10	1,754.59	3,706.35

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 RDET071

PAYMENT SYSTEM DATA REPORT JULY 2025

**RETAIL PAYMENTS**  
**FOR JANUARY 2023 TO JULY 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	4,061.09	616.37	37.72	4,715.19
Feb	62.58	443.44	29.89	535.91	2,658.74	516.34	35.58	3,210.65	4,190.68	556.08	32.08	4,778.83
Mar	88.31	556.27	36.64	681.21	2,781.80	552.50	35.84	3,370.14	4,374.50	685.21	35.12	5,094.82
1st QTR	<b>187.69</b>	<b>1,505.08</b>	<b>77.33</b>	<b>1,770.10</b>	<b>5,650.85</b>	<b>1,624.82</b>	<b>113.39</b>	<b>7,389.05</b>	<b>12,626.27</b>	<b>1,857.65</b>	<b>104.92</b>	<b>14,588.84</b>
Apr	96.18	496.62	32.99	625.80	2,760.50	584.06	36.85	3,381.41	4,047.65	657.27	34.43	4,739.35
May	103.92	489.82	35.25	628.99	3,128.07	571.44	37.01	3,736.52	4,287.94	656.20	34.80	4,978.94
Jun	93.99	502.41	33.84	630.24	3,141.71	536.25	32.98	3,710.94	3,978.92	668.92	34.52	4,682.36
2nd QTR	<b>294.09</b>	<b>1,488.85</b>	<b>102.08</b>	<b>1,885.02</b>	<b>9,030.29</b>	<b>1,691.74</b>	<b>106.84</b>	<b>10,828.87</b>	<b>12,314.51</b>	<b>1,982.39</b>	<b>103.75</b>	<b>14,400.64</b>
Jul	154.75	373.68	20.10	548.53	3,141.81	593.10	35.73	3,770.63	3,984.57	756.16	39.20	4,779.93
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	<b>454.28</b>	<b>953.54</b>	<b>59.80</b>	<b>1,467.62</b>	<b>9,353.87</b>	<b>1,746.13</b>	<b>103.99</b>	<b>11,203.99</b>	<b>3,984.57</b>	<b>756.16</b>	<b>39.20</b>	<b>4,779.93</b>
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	<b>396.14</b>	<b>883.43</b>	<b>54.73</b>	<b>1,334.29</b>	<b>11,234.53</b>	<b>1,816.30</b>	<b>103.26</b>	<b>13,154.09</b>	-	-	-	-
<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>28,925.35</b>	<b>4,596.20</b>	<b>247.87</b>	<b>33,769.41</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	190.13	96.65	38.19	324.98
Mar	25.44	113.93	19.93	159.30	172.61	91.19	39.87	303.67	200.87	109.54	39.51	349.93
1st QTR	<b>53.63</b>	<b>320.24</b>	<b>56.53</b>	<b>430.40</b>	<b>479.00</b>	<b>264.55</b>	<b>122.79</b>	<b>866.35</b>	<b>592.40</b>	<b>311.46</b>	<b>122.71</b>	<b>1,026.57</b>
Apr	27.55	99.01	18.32	144.89	176.02	84.78	41.30	302.10	186.51	99.58	39.43	325.52
May	18.91	94.85	20.31	134.07	169.45	82.65	42.77	294.87	188.38	95.44	39.66	323.48
Jun	26.05	96.78	20.27	143.10	173.56	78.71	38.36	290.63	181.64	95.04	39.84	316.52
2nd QTR	<b>72.51</b>	<b>290.65</b>	<b>58.90</b>	<b>422.06</b>	<b>519.03</b>	<b>246.14</b>	<b>122.43</b>	<b>887.60</b>	<b>556.53</b>	<b>290.06</b>	<b>118.93</b>	<b>965.52</b>
Jul	87.26	87.93	1,688.02	1,863.21	171.57	82.73	42.18	296.47	199.44	108.95	46.20	354.59
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	<b>299.70</b>	<b>219.99</b>	<b>4,922.16</b>	<b>5,441.85</b>	<b>515.91</b>	<b>236.31</b>	<b>122.82</b>	<b>875.03</b>	<b>199.44</b>	<b>108.95</b>	<b>46.20</b>	<b>354.59</b>
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	<b>290.28</b>	<b>220.38</b>	<b>4,596.27</b>	<b>5,106.92</b>	<b>548.62</b>	<b>266.15</b>	<b>122.16</b>	<b>936.94</b>	-	-	-	-
<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>1,348.38</b>	<b>710.46</b>	<b>287.84</b>	<b>2,346.68</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 RDET072

PAYMENT SYSTEM DATA REPORT JULY 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.