

PAYMENT SYSTEM OVERSIGHT



PAYMENT SYSTEM DATA BULLETIN JANUARY 2022

PAYMENT SYSTEM
DEPARTMENT

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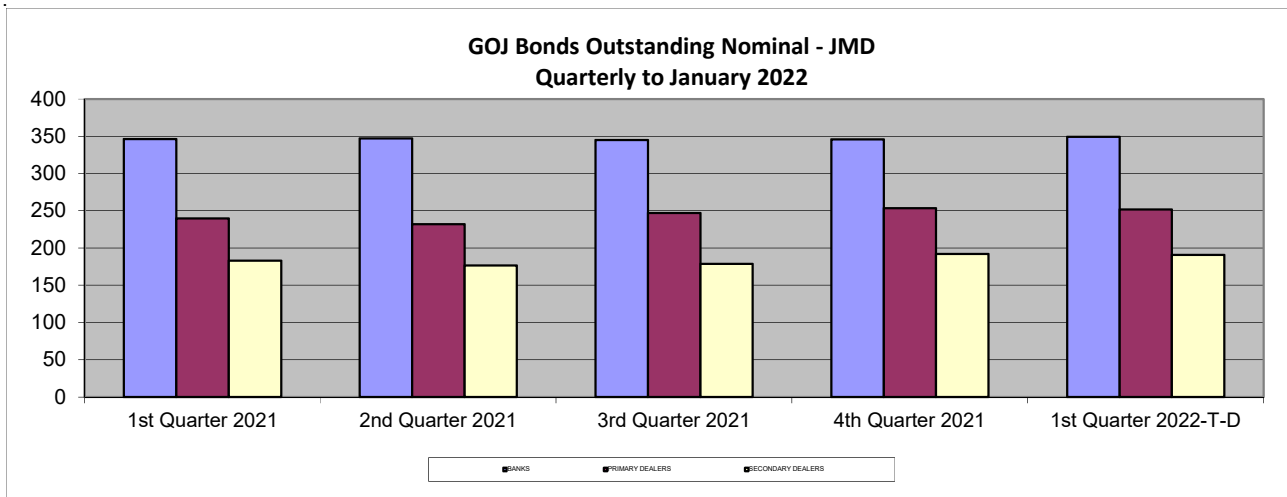
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JAMCLEAR®- CSD Government of Jamaica Bonds Statement of Outstanding Nominal - JMD (BN) Quarterly - 1st Quarter 2021 to 1st Quarter 2022-T-D					
PARTICIPANT	1st Quarter 2021	2nd Quarter 2021	3rd Quarter 2021	4th Quarter 2021	1st Quarter 2022-T-D
BANKS	347	347	345	346	349
PRIMARY DEALERS	240	232	247	254	252
SECONDARY DEALERS	183	177	179	192	191
Total	770	756	771	792	792

Table CON011

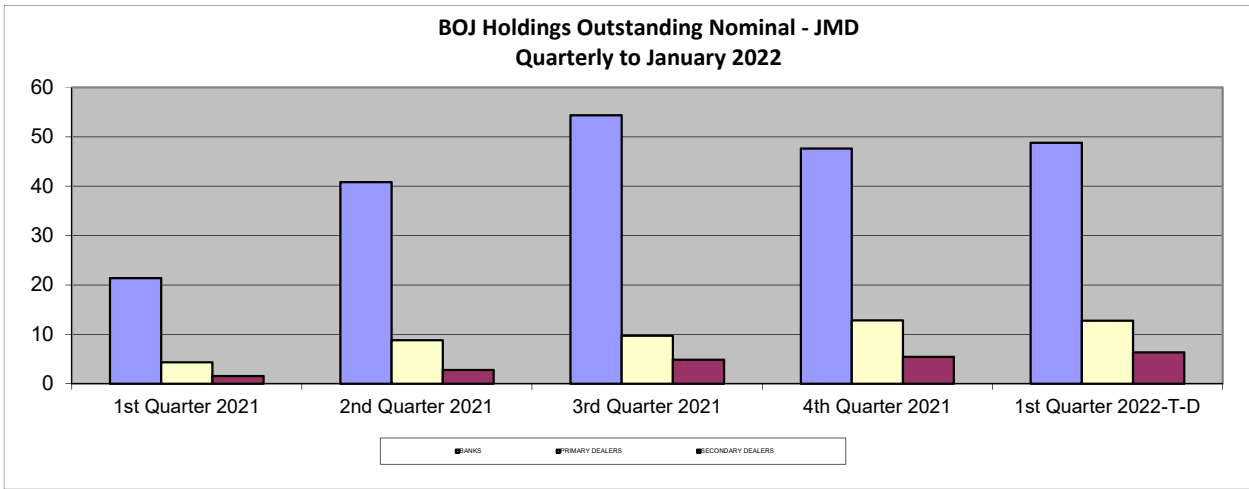
Comment: This table reflects total outstanding nominal for prior quarters and the reporting quarter. The total nominal value does not include CPI - Bond capitalization. Only securities dematerialized are recorded in JamClear®- CSD all other debt is recorded externally.
 PAYMENT SYSTEM DATA REPORT JANUARY 2022



JAMCLEAR®- CSD					
Bank of Jamaica Open Market Instruments - JMD (BN)					
Statement of Outstanding Nominal					
Quarterly - 1st Quarter 2021 to 1st Quarter 2022-T-D					
PARTICIPANT	1st Quarter 2021	2nd Quarter 2021	3rd Quarter 2021	4th Quarter 2021	1st Quarter 2022-T-D
BANKS	21	41	54	48	49
PRIMARY DEALERS	4	9	10	13	13
SECONDARY DEALERS	2	3	5	5	6
Total	27	53	69	66	68

Table CON012

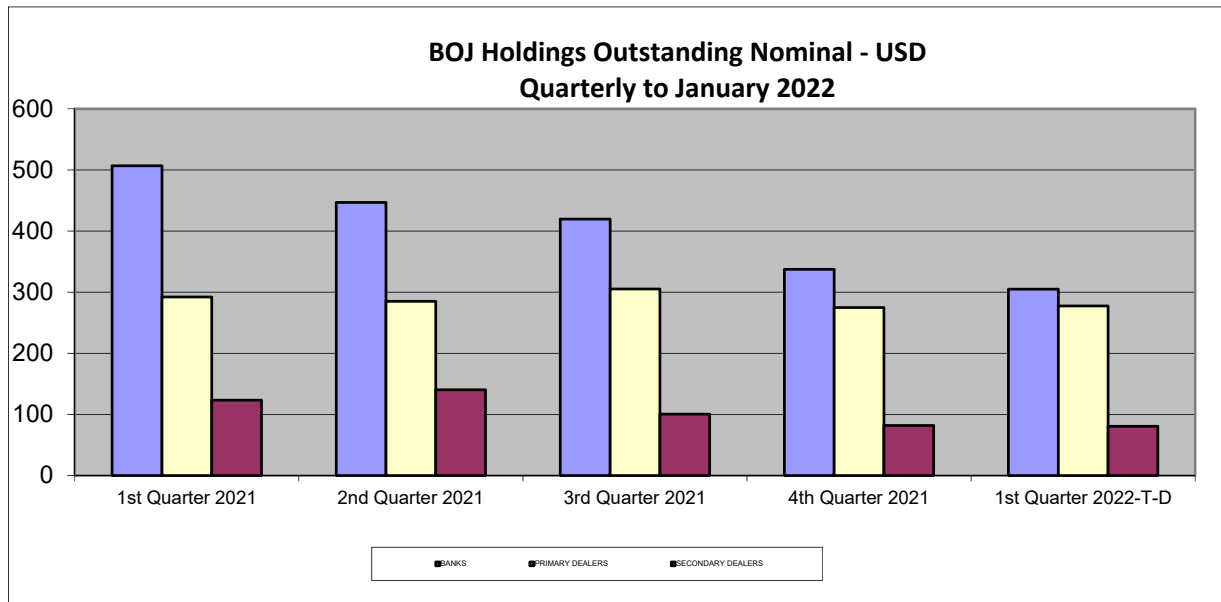
Comment: This table reflects total outstanding nominal for prior quarters and the current quarter. The outstanding nominal does not include cancelled initial placements. Only securities dematerialized are recorded in JamClear®- CSD.
 PAYMENT SYSTEM DATA REPORT JANUARY 2022



JAMCLEAR® - CSD					
Bank of Jamaica Open Market Instruments - USD (MN)					
Statement of Outstanding Nominal					
Quarterly - 1st Quarter 2021 to 1st Quarter 2022-T-D					
PARTICIPANT	1st Quarter 2021	2nd Quarter 2021	3rd Quarter 2021	4th Quarter 2021	1st Quarter 2022-T-D
BANKS	507	447	419	337	305
PRIMARY DEALERS	292	285	305	275	277
SECONDARY DEALERS	123	140	100	82	81
Total	922	872	825	694	663

Table CON013

Comment: This table reflects total outstanding nominal for prior quarters and the current quarter. The outstanding nominal does not include cancelled initial placements. Only securities dematerialized are recorded in JamClear® - CSD.
 PAYMENT SYSTEM DATA REPORT JANUARY 2022

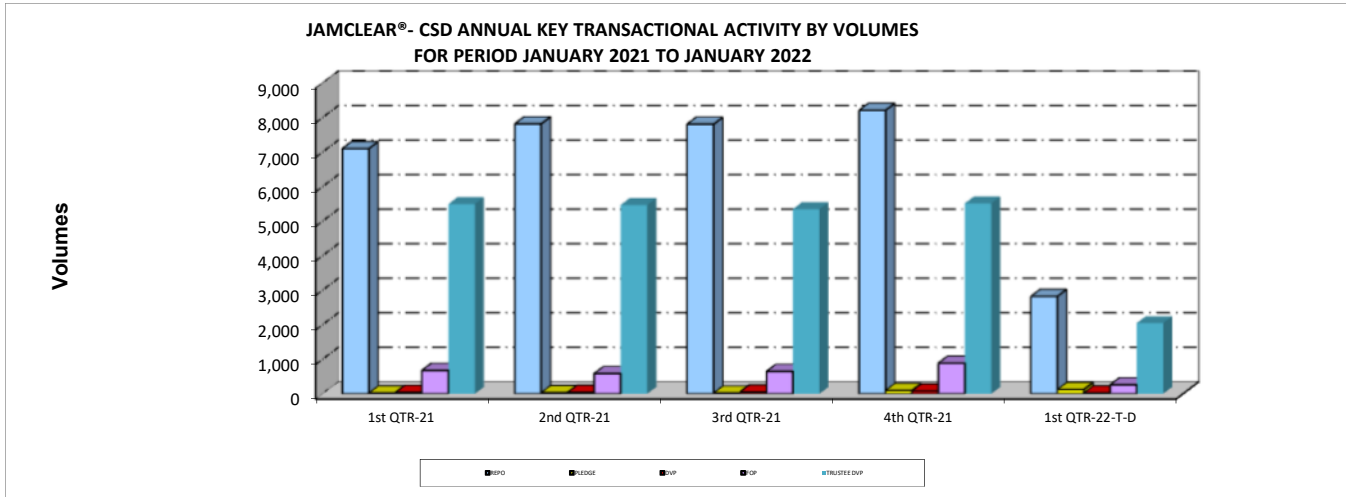


JAMCLEAR®- CSD														
ANNUAL KEY TRANSACTIONAL ACTIVITY BY VOLUMES														
FOR PERIOD JANUARY 2021 TO JANUARY 2022														
TRANSACTION TYPE	Repo's		Pledge		Trustee DVP		Purchase & Sale		Free of Payment		TOTALS		% OF TOTAL TRANSACTIONS	
	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022
Jan	2,266	2,820	5	126	1,600	2,046	18	23	239	261	4,128	5,276	7.38%	100.00%
Feb	2,235		10		1,803		15		242		4,305	-	7.69%	0.00%
Mar	2,599		10		2,092		4		197		4,902	-	8.76%	0.00%
1st QTR	7,100	2,820	25	126	5,495	2,046	37	23	678	261	13,335	5,276	23.84%	100.00%
Apr	2,560		8		1,856		13		163		4,600	-	8.22%	0.00%
May	2,655		22		1,746		6		207		4,636	-	8.29%	0.00%
Jun	2,601		4		1,867		23		215		4,710	-	8.42%	0.00%
2nd QTR	7,816	-	34	-	5,469	-	42	-	585	-	13,946	-	24.93%	0.00%
Jul	2,658		4		1,740		24		223		4,649	-	8.31%	0.00%
Aug	2,548		3		1,680		12		199		4,442	-	7.94%	0.00%
Sep	2,599		13		1,929		19		227		4,787	-	8.56%	0.00%
3rd QTR	7,805	-	20	-	5,349	-	55	-	649	-	13,878	-	24.81%	0.00%
Oct	2,930		32		1,714		34		238		4,948	-	8.84%	0.00%
Nov	2,571		-		1,893		16		279		4,759	-	8.51%	0.00%
Dec	2,707		66		1,907		30		371		5,081	-	9.08%	0.00%
4th QTR	8,208	-	98	-	5,514	-	80	-	888	-	14,788	-	26.43%	0.00%
GRAND TOTAL	30,929	2,820	177	126	21,827	2,046	214	23	2,800	261	55,947.00	5,276	100.00%	100.00%
% of GRAND TOTAL	55%	53%	0%	2%	39%	39%	0%	0%	5%	5%	61%	61%		

Table CYSU01

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

PAYMENT SYSTEM DATA REPORT JANUARY 2022



JAMCLEAR®- CSD
ANNUAL KEY TRANSACTIONAL ACTIVITY BY VALUES - JMD
FOR PERIOD JANUARY 2021 TO JANUARY 2022

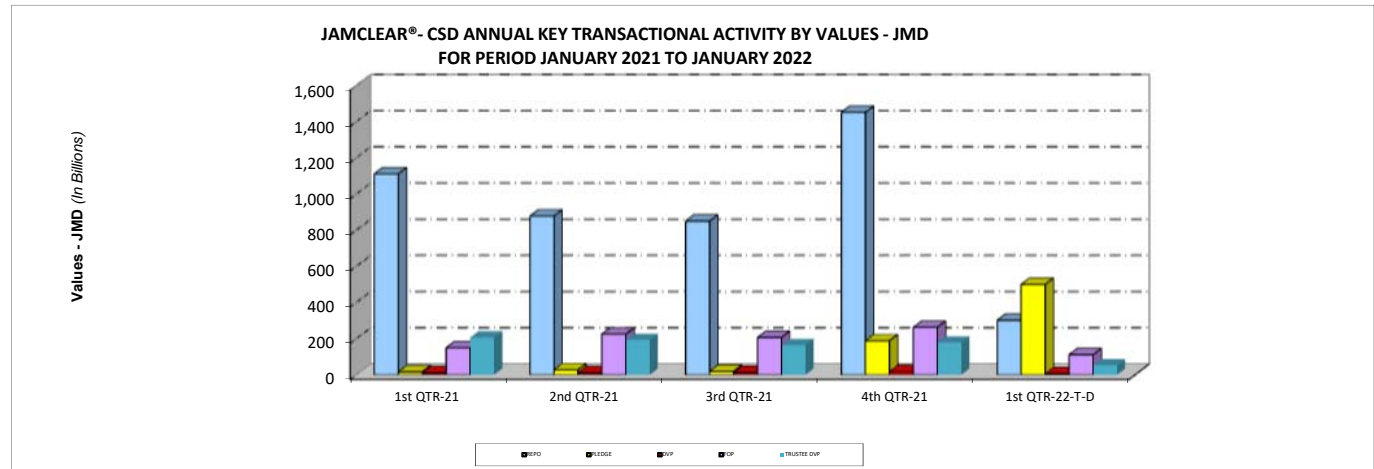
Transaction values are in Billions

TRANSACTION TYPE	Repo's		Pledge		Trustee DVP		Purchase & Sale		Free of Payment		TOTALS		MONTHLY % OF TOTAL	
	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022
Jan	308.58	301.51	7.87	499.92	71.88	52.63	4.10	5.81	59.54	111.20	452	971	7.32%	100.00%
Feb	352.33		4.86		70.05		5.81		71.24		504	-	8.17%	0.00%
Mar	449.63		3.66		64.12		1.09		18.73		537	-	8.70%	0.00%
1st QTR	1,110.54	301.51	16.39	499.92	206.06	52.63	11.00	5.81	149.51	111.20	1,493	971	24.18%	100.00%
Apr	356.14		6.12		65.36		2.49		28.36		458	-	7.42%	0.00%
May	286.48		21.02		57.28		2.65		97.22		465	-	7.52%	0.00%
Jun	234.79		0.54		69.50		5.63		99.24		410	-	6.63%	0.00%
2nd QTR	877.42	-	27.69	-	192.13	-	10.76	-	224.82	-	1,333	-	21.58%	0.00%
Jul	275.07		0.94		43.16		7.01		34.44		361	-	5.84%	0.00%
Aug	244.60		0.11		49.21		1.77		79.60		375	-	6.08%	0.00%
Sep	330.26		18.28		72.12		3.58		92.34		517	-	8.36%	0.00%
3rd QTR	849.93	-	19.33	-	164.49	-	12.37	-	206.38	-	1,252	-	20.28%	0.00%
Oct	356.99		28.49		55.10		7.44		62.55		511	-	8.27%	0.00%
Nov	616.91		-		66.70		2.85		76.30		763	-	12.35%	0.00%
Dec	477.02		159.17		56.98		7.40		123.47		824	-	13.34%	0.00%
4th QTR	1,450.92	-	187.66	-	178.79	-	17.69	-	262.32	-	2,097	-	33.96%	0.00%
GRAND TOTAL	4,288.80	301.51	251.07	499.92	741.47	52.63	51.82	5.81	843.02	111.20	6,176	971	100.00%	100.00%
% of GRAND TOTAL	69%	31%	4%	51%	0%	5%	1%	1%	14%	11%	88%	95%		

Table CYSU011

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

PAYMENT SYSTEM DATA REPORT JANUARY 2022



JAMCLEAR® - CSD
ANNUAL KEY TRANSACTIONAL ACTIVITY BY VALUES - USD
FOR PERIOD JANUARY 2021 TO JANUARY 2022

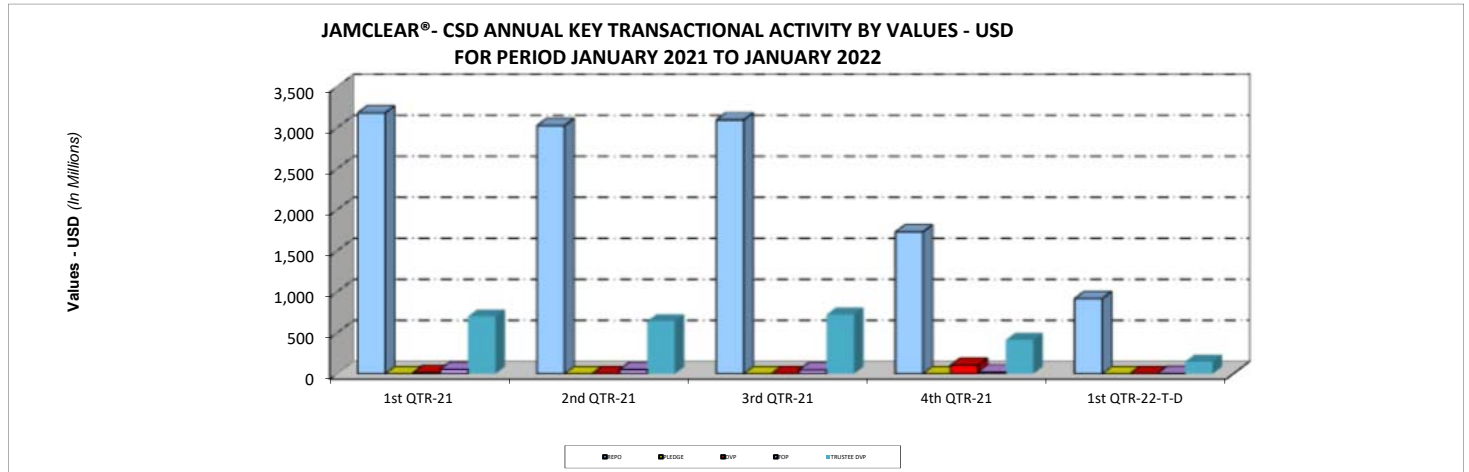
Transaction values are in Millions

TRANSACTION TYPE	Repo's		Pledge		Trustee DVP		Purchase & Sale		Free of Payment		TOTALS		MONTHLY % OF TOTAL	
	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022
Jan	1,015.80	917.87	-	-	248.37	146.20	10.00	-	29.21	3.21	1,303.38	1,067.28	9.45%	100.00%
Feb	937.46		0.00		218.05		1.45		10.53		1,167.49	-	8.46%	0.00%
Mar	1,227.45		0.00		232.80		-		15.59		1,475.84	-	10.70%	0.00%
1st QTR	3,180.71	917.87	-	-	699.22	146.20	11.45	-	55.33	3.21	3,946.71	1,067.28	28.61%	100.00%
Apr	1,099.24		0.00		204.85		-		7.77		1,311.86	-	9.51%	0.00%
May	1,168.18		0.00		216.90		-		14.22		1,399.29	-	10.14%	0.00%
Jun	757.62		0.00		219.07		-		30.24		1,006.93	-	7.30%	0.00%
2nd QTR	3,025.04	-	-	-	640.82	-	-	-	52.22	-	3,718.08	-	26.95%	0.00%
Jul	1,047.51		0.00		200.29		-		14.30		1,262.10	-	9.15%	0.00%
Aug	898.63				261.07		-		12.08		1,171.78	-	8.49%	0.00%
Sep	1,148.42				259.60		-		19.12		1,427.14	-	10.35%	0.00%
3rd QTR	3,094.57	-	-	-	720.96	-	-	-	45.49	-	3,861.02	-	27.99%	0.00%
Oct	928.21		0.20		226.30		100.00		13.47		1,268.18	-	9.19%	0.00%
Nov	425.89		0.00		122.17		4.00		3.45		555.51	-	4.03%	0.00%
Dec	374.86		0.00		64.65		-		5.84		445.34	-	3.23%	0.00%
4th QTR	1,728.95	-	0.20	-	413.11	-	104.00	-	22.76	-	2,269.03	-	16.45%	0.00%
GRAND TOTAL	11,029	918	0	-	2,474	146	115	-	176	3	13,794.83	1,067.28	100.00%	100.00%
% of GRAND TOTAL	80%	86%	0%	0%	0%	14%	1%	0%	1%	0%	82%	86%		

Table CYSU012

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

PAYMENT SYSTEM DATA REPORT JANUARY 2022

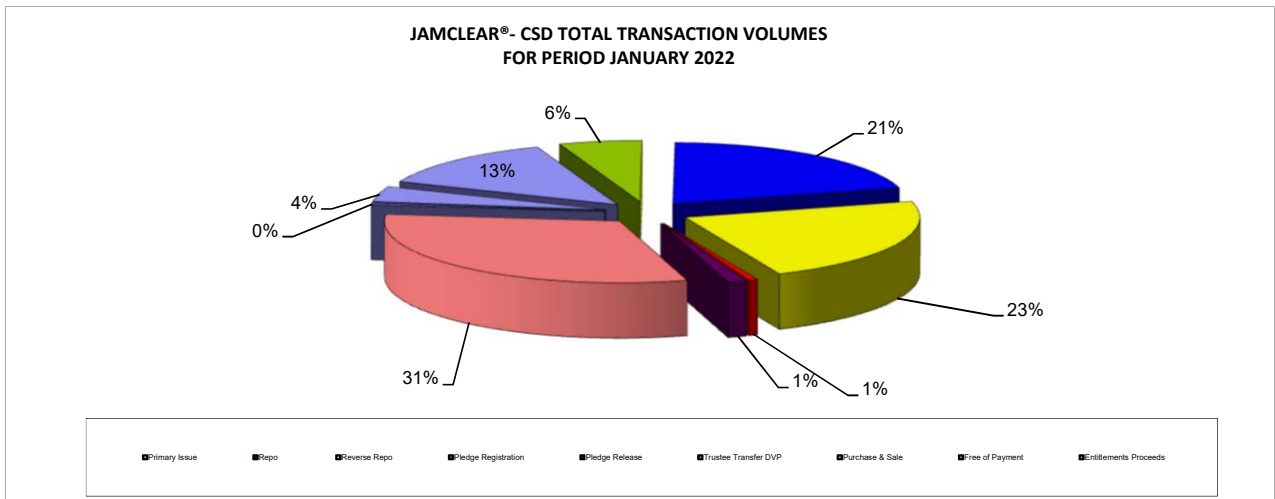


JAMCLEAR®- CSD											
TRANSACTION VOLUMES											
FOR PERIOD JANUARY 2022											
TRANSACTION TYPE	Primary Issue	Repo	Reverse Repo	Pledge Registration	Pledge Release	Trustee Transfer DVP	Purchase & Sale	Free of Payment	Entitlements Proceeds	TOTALS	
	2022										2022
Jan	372	1,343	1,477	40	86	2,046	23	261	866	6,514	
Feb										-	
Mar										-	
1st QTR	372	1,343	1,477	40	86	2,046	23	261	866	6,514	
Apr										-	
May										-	
Jun										-	
2nd QTR	0	0	0	0	0	0	0	0	0	-	
Jul										-	
Aug										-	
Sep										-	
3rd QTR	-	-	-	-	-	-	-	-	-	-	
Oct										-	
Nov										-	
Dec										-	
4th QTR	-	-	-	-	-	-	-	-	-	-	
GRAND TOTAL	372	1,343	1,477	40	86	2,046	23	261	866	6,514	
% OF GRAND TOTAL	5.71%	20.62%	22.67%	0.61%	1.32%	31.41%	0.35%	4.01%	13.29%	100.00%	

Table CSU01

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

PAYMENT SYSTEM DATA REPORT JANUARY 2022



JAMCLEAR®- CSD
TRANSACTION VALUES - JMD
FOR PERIOD JANUARY 2022

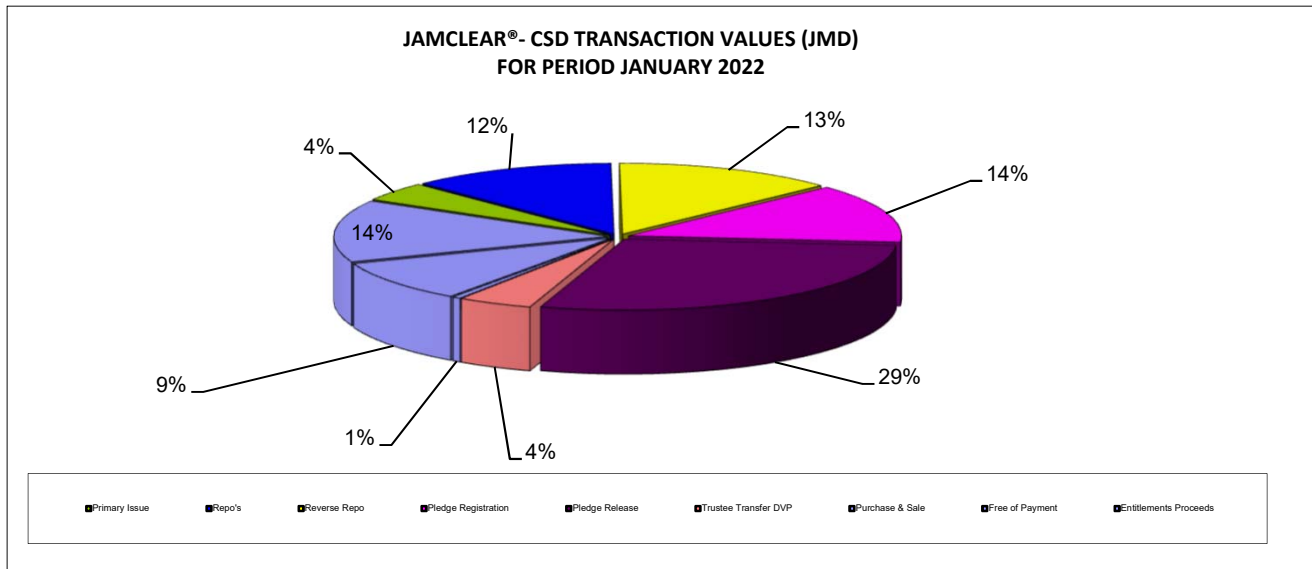
Transaction values are in Billions of Dollars

TRANSACTION TYPE	Primary Issue	Repo's	Reverse Repo	Pledge Registration	Pledge Release	Trustee Transfer DVP	Purchase & Sale	Free of Payment	Entitlements Proceeds	TOTALS
	2022									
Jan	51.48	144.87	156.64	160.51	339.41	52.63	5.81	111.20	168.65	1,191
Feb										-
Mar										-
1st QTR	51.48	144.87	156.64	160.51	339.41	52.63	5.81	111.20	168.65	1,191
Apr										-
May										-
Jun										-
2nd QTR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-
Jul										-
Aug										-
Sep										-
3rd QTR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-
Oct										-
Nov										-
Dec										-
4th QTR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-
GRAND TOTAL	51.48	144.87	156.64	160.51	339.41	52.63	5.81	111.20	168.65	1,191
% OF GRAND TOTAL	4.32%	12.16%	13.15%	13.47%	28.49%	4.42%	0.49%	9.34%	14.16%	100.00%

Table CSU011

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

PAYMENT SYSTEM DATA REPORT JANUARY 2022

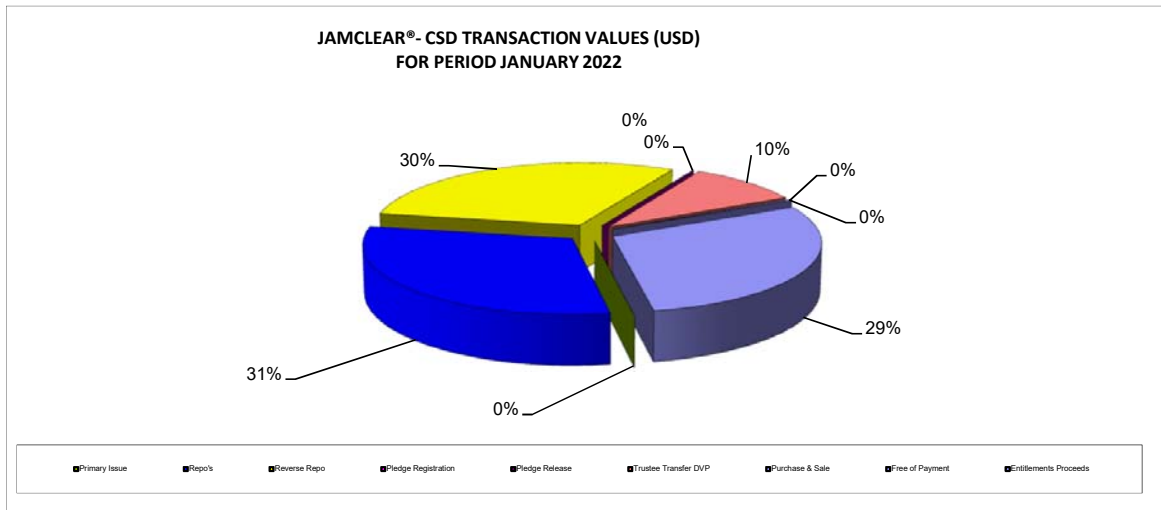


JAMCLEAR®- CSD										
TRANSACTION VALUES - USD										
FOR PERIOD JANUARY 2022										
Transaction values are in Millions of Dollars										
TRANSACTION TYPE	Primary Issue	Repo's	Reverse Repo	Pledge Registration	Pledge Release	Trustee Transfer DVP	Purchase & Sale	Free of Payment	Entitlements Proceeds	TOTALS
	2022									
Jan	-	462.68	455.19	-	-	146.20	-	3.21	444.26	1,511.54
Feb										-
Mar										-
1st QTR	-	462.68	455.19	-	-	146.20	-	3.21	444.26	1,511.54
Apr										-
May										-
Jun										-
2nd QTR	-	-	-	-	-	-	-	-	-	-
Jul										-
Aug										-
Sep										-
3rd QTR	-	-	-	-	-	-	-	-	-	-
Oct										-
Nov										-
Dec										-
4th QTR	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	-	462.68	455.19	-	-	146.20	-	3.21	444.26	1,512
% OF GRAND TOTAL	0.00%	30.61%	30.11%	0.00%	0.00%	9.67%	0.00%	0.21%	29.39%	100.00%

Table CSU012

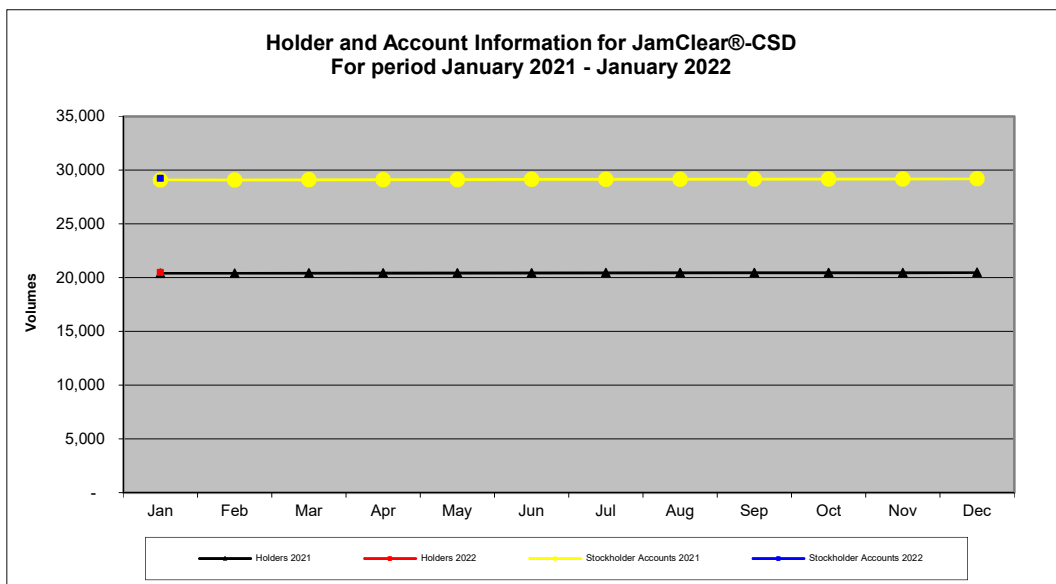
Comment: Repo and reverse repo does not include intraday repo with the central bank.

PAYMENT SYSTEM DATA REPORT JANUARY 2022



JAMCLEAR®-CSD				
STOCKHOLDER RECORD & STOCKHOLDER ACCOUNTS				
FOR PERIOD JANUARY 2021 TO JANUARY 2022				
Dates	Number of Stockholder Records		Number of Stockholder Accounts	
	2021	2022	2021	2022
Jan	20,400	20,489	29,097	29,219
Feb	20,400		29,099	
Mar	20,412		29,116	
Apr	20,419		29,125	
May	20,423		29,129	
Jun	20,429		29,137	
Jul	20,440		29,151	
Aug	20,444		29,155	
Sep	20,447		29,160	
Oct	20,454		29,170	
Nov	20,463		29,183	
Dec	20,471		29,194	

Table: CSRA01
Comments:



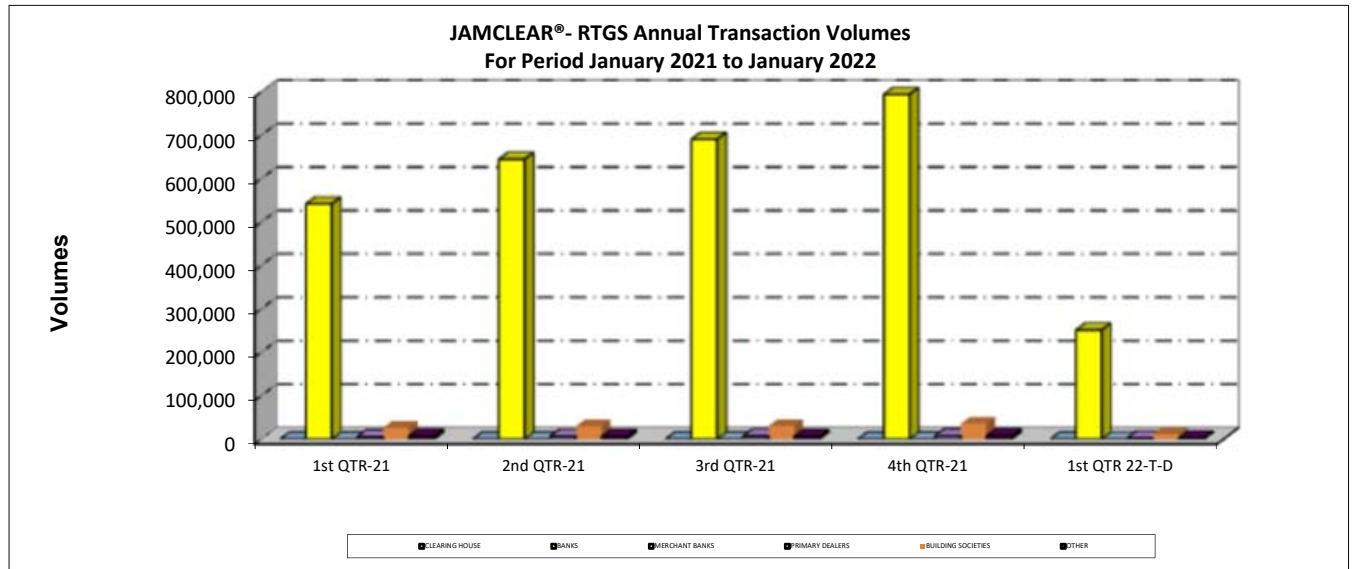
JamClear® - RTGS
ANNUAL TRANSACTION VOLUMES
FOR PERIOD JANUARY 2021 TO JANUARY 2022

Month/Year	Clearing House		Banks		Merchant Banks		Primary Dealers		Building Societies		Other		TOTAL	
	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022
Jan	141	147	160,956	251,480	77	53	1,790	2,430	8,267	11,541	2,177	2,481	173,408	268,132
Feb	133		162,835		62		1,852		7,927		1,995		174,804	0
Mar	161		218,346		75		2,359		10,074		3,123		234,138	0
1st QTR	435	147	542,137	251,480	214	53	6,001	2,430	26,268	11,541	7,295	2,481	582,350	268,132
Apr	140		206,405		57		2,114		9,733		1,901		220,350	0
May	141		212,696		59		2,208		9,935		2,449		227,488	0
Jun	154		225,584		78		2,299		10,413		2,237		240,765	0
2nd QTR	435	0	644,685	0	194	0	6,621	0	30,081	0	6,587	0	688,603	0
Jul	154		237,200		92		2,572		10,137		2,438		252,593	0
Aug	140		213,960		54		1,988		9,480		1,917		227,539	0
Sep	154		239,794		73		2,520		10,856		2,118		255,515	0
3rd QTR	448	0	690,954	0	219	0	7,080	0	30,473	0	6,473	0	735,647	0
Oct	140		239,175		54		2,535		10,714		2,409		255,027	0
Nov	154		264,688		60		2,548		12,397		2,517		282,364	0
Dec	154		290,064		67		2,670		12,646		3,076		308,677	0
4th QTR	448	0	793,927	0	181	0	7,753	0	35,757	0	8,002	0	846,068	0
Total	1,766	147	2,671,703	251,480	808	53	27,455	2,430	122,579	11,541	28,357	2,481	2,852,668	268,132
% of GRAND TOTAL	0%	0%	94%	94%	0%	0%	1%	1%	4%	4%	1%	1%	100%	100%

Table RPYSU12

Comments: Banks includes data on Bank of Jamaica.

PAYMENT SYSTEM DATA REPORT JANUARY 2022



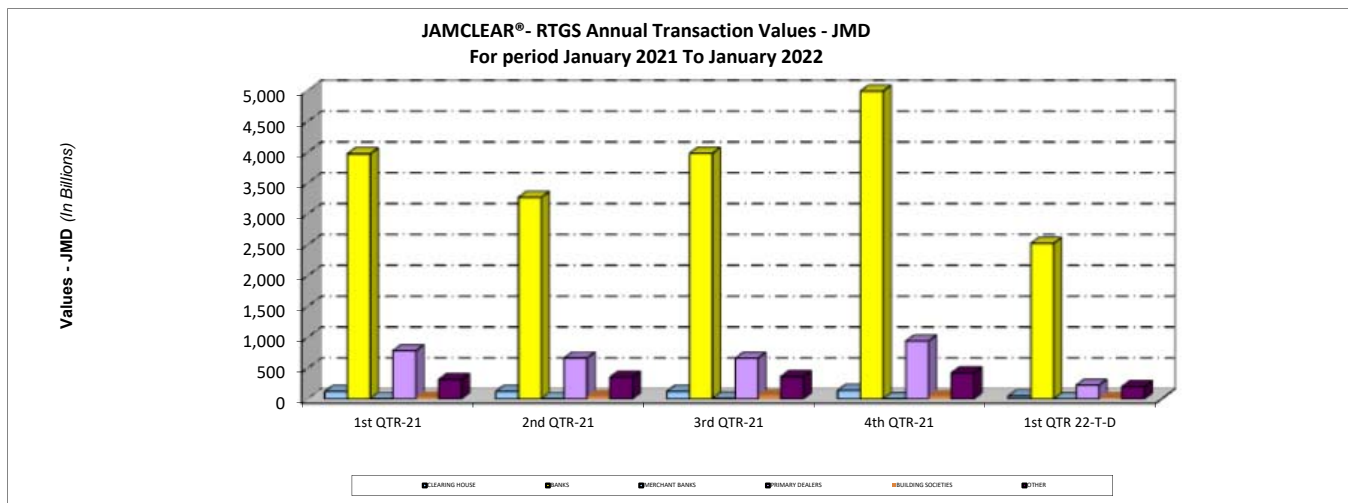
JamClear®- RTGS
ANNUAL TRANSACTION VALUES - JMD (in Billions)
FOR PERIOD JANUARY 2021 TO JANUARY 2022

Month/Year	Clearing House		Banks		Merchant Banks		Primary Dealers		Building Societies		Other		TOTAL	
	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022
Jan	38.54	45.41	1,248.87	2,520.57	2.32	1.34	206.10	223.61	7.67	20.73	106.21	198.84	1,609.71	3,010.51
Feb	36.13		1,393.56		3.10		253.79		7.41		96.65		1,790.63	0.00
Mar	45.45		1,332.17		3.17		322.22		12.94		112.30		1,828.23	0.00
1st QTR	120.12	45.41	3,974.59	2,520.57	8.59	1.34	782.11	223.61	28.01	20.73	315.16	198.84	5,228.57	3,010.51
Apr	39.59		1,245.01		3.98		241.42		13.61		114.78		1,658.39	0.00
May	40.32		1,172.34		2.57		205.50		18.30		124.41		1,563.44	0.00
Jun	41.60		850.20		2.06		216.83		17.28		112.38		1,240.35	0.00
2nd QTR	121.51	0.00	3,267.55	0.00	8.61	0.00	663.75	0.00	49.19	-	351.57	0.00	4,462.18	0.00
Jul	42.64		1,156.30		4.04		243.55		19.61		139.65		1,605.80	0.00
Aug	39.11		1,285.34		1.68		148.75		23.74		115.53		1,614.15	0.00
Sep	41.21		1,540.79		5.29		267.07		18.93		107.03		1,980.32	0.00
3rd QTR	122.95	0.00	3,982.43	0.00	11.01	0.00	659.37	0.00	62.28	0.00	362.22	0.00	5,200.27	0.00
Oct	40.84		1,255.26		1.57		308.38		17.55		130.93		1,754.52	0.00
Nov	45.62		1,614.09		1.58		353.89		14.80		128.26		2,158.24	0.00
Dec	52.77		2,120.12		1.75		275.78		18.14		163.31		2,631.87	0.00
4th QTR	139.23	0.00	4,989.47	0.00	4.91	0.00	938.05	0.00	50.49	0.00	422.49	0.00	6,544.63	0.00
Total	503.81	45.41	16,214.04	2,520.57	33.12	1.34	3,043.27	223.61	189.97	20.73	1,451.44	198.84	21,435.64	3,010.51
% of GRAND TOTAL	2%	2%	76%	84%	0%	0%	14%	7%	1%	1%	7%	7%	100%	100%

Table RPYSU011

Comments: Banks includes data on Bank of Jamaica.

PAYMENT SYSTEM DATA REPORT JANUARY 2022



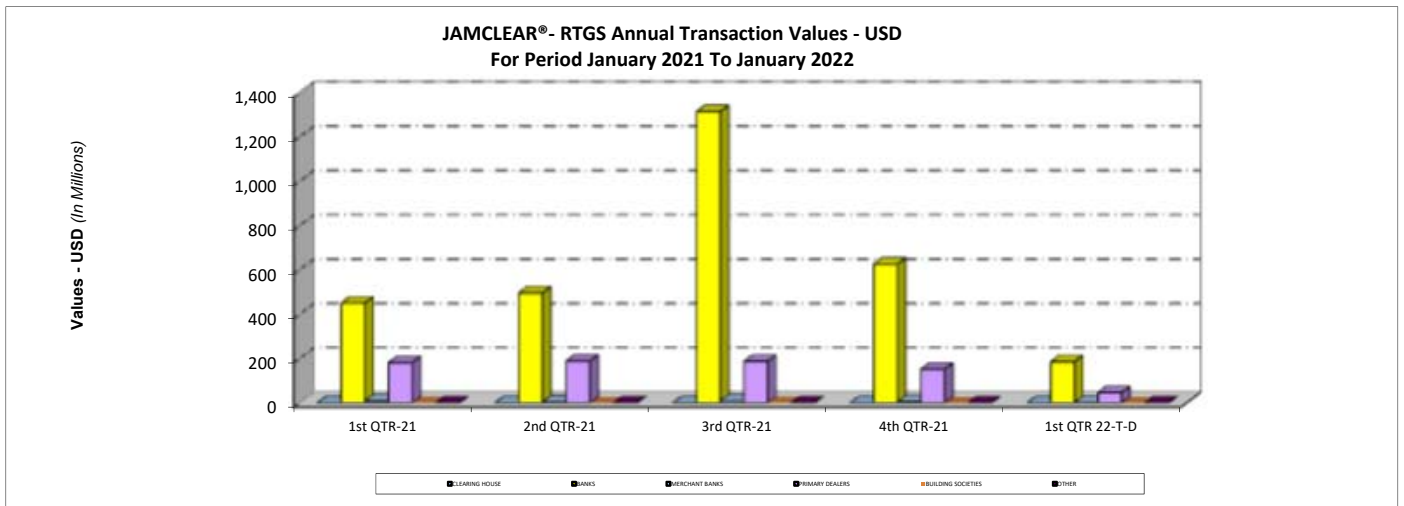
JamClear® - RTGS
ANNUAL TRANSACTION VALUES - USD (in Millions)
FOR PERIOD JANUARY 2021 TO JANUARY 2022

Month/Year	Clearing House		Banks		Merchant Banks		Primary Dealers		Building Societies		Other		TOTAL	
	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022
Jan	-	-	124.99	185.62	1.90	1.69	50.69	46.65	0.50	-	0.12	0.12	177.70	234.08
Feb	-	-	118.22		3.60		45.17		-		-		166.98	0.00
Mar	-	-	206.27		3.77		85.43		-		0.04		295.50	0.00
1st QTR	-	-	449.47	185.62	9.27	1.69	181.29	46.65	0.50	-	0.16	0.12	640.19	234.08
Apr	-	-	179.76		2.50		52.83		-		0.10		235.19	0.00
May	-	-	171.59		1.01		78.70		-		0.00		251.30	0.00
Jun	-	-	144.89		0.95		57.69		-		-		203.52	0.00
2nd QTR	-	-	496.24	-	4.46	-	189.22	-	-	-	0.10	-	690.01	0.00
Jul	-	-	166.89		6.60		78.39		-		0.02		251.89	0.00
Aug	-	-	954.91		2.71		68.10		-		-		1,025.72	0.00
Sep	-	-	191.90		0.81		40.48		1.31		0.00		233.19	0.00
3rd QTR	-	-	1,313.71	-	10.12	-	186.96	-	1.31	-	0.02	-	1,510.81	0.00
Oct	-	-	120.54		4.50		37.98		-		0.01		163.03	0.00
Nov	-	-	205.58		0.00		61.49		0.00				267.08	0.00
Dec	-	-	299.65		1.00		52.34						352.98	0.00
4th QTR	-	-	625.77	-	5.50	-	151.81	-	0.00	-	0.01	-	783.09	0.00
Total	0.00	0.00	2,885.18	185.62	29.35	1.69	709.28	46.65	1.82	0.00	0.29	0.12	3,624.10	234.08
% of GRAND TOTAL	0%	0%	80%	79%	1%	1%	20%	20%	0%	0%	0%	0%	100%	100%

Table RPYSU012

Comments: Banks includes data on Bank of Jamaica.

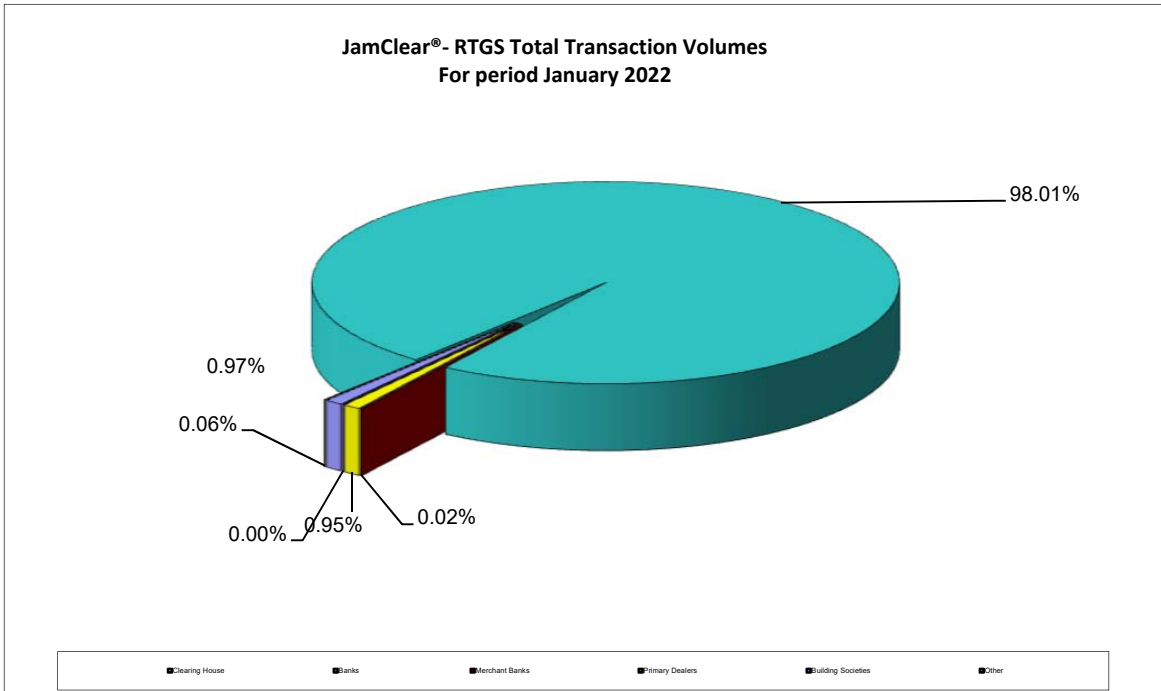
PAYMENT SYSTEM DATA REPORT JANUARY 2022



JamClear® - RTGS
TRANSACTION VOLUMES
FOR PERIOD JANUARY 2022

Month/Year	Clearing House	Banks	Merchant Banks	Primary Dealers	Building Societies	Other	TOTAL
	2022						
Jan	147	251,480	53	2,430	11,541	2,481	268,132
Feb							0
Mar							0
1st QTR	147	251,480	53	2,430	11,541	2,481	268,132
Apr							0
May							0
Jun							0
2nd QTR	0	0	0	0	0	0	0
Jul							0
Aug							0
Sep							0
3rd QTR	0	0	0	0	0	0	0
Oct							0
Nov							0
Dec							0
4th QTR	0	0	0	0	0	0	0
Total	147	251,480	53	2,430	11,541	2,481	268,132
% of GRAND TOTAL	0%	94%	0%	1%	0%	1%	96%

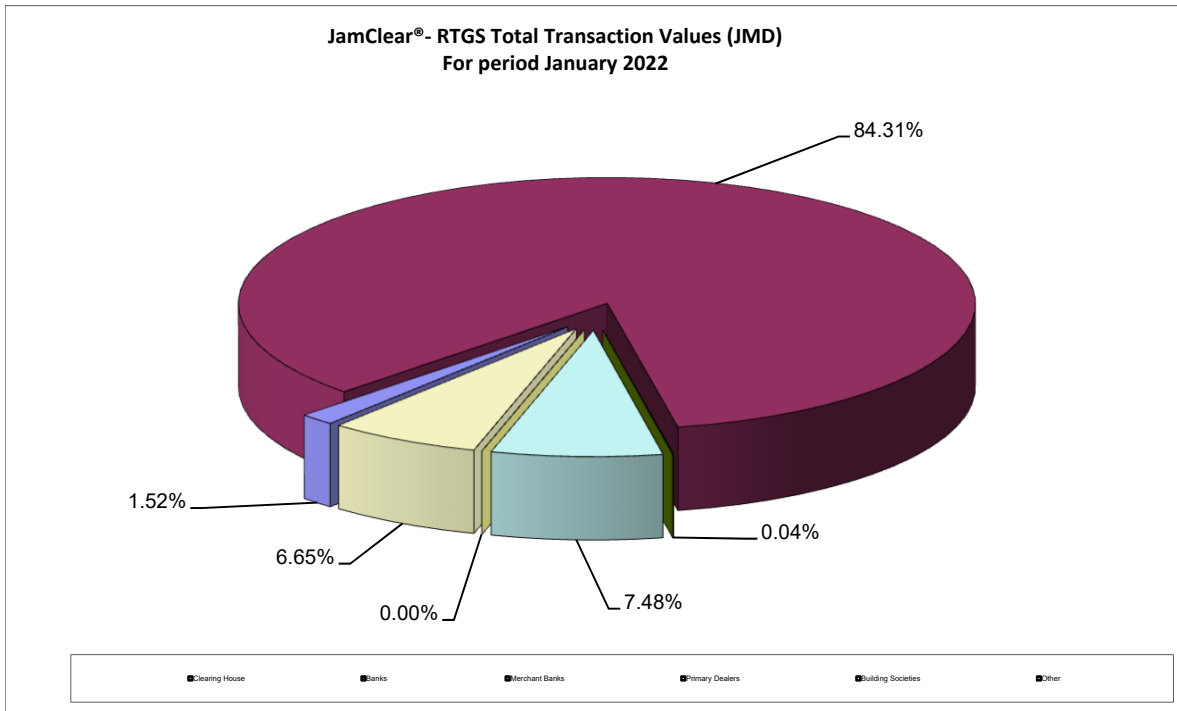
Table RPSU01
 PAYMENT SYSTEM DATA REPORT JANUARY 2022



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

Month/Year	Clearing House	Banks	Merchant Banks	Primary Dealers	Building Societies	Other	TOTAL
	2022						
Jan	45.41	2,520.57	1.34	223.61	20.73	198.84	3,010.51
Feb							0.00
Mar							0.00
1st QTR	45.41	2,520.57	1.34	223.61	20.73	198.84	3,010.51
Apr							0.00
May							0.00
Jun							0.00
2nd QTR	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Jul							0.00
Aug							0.00
Sep							0.00
3rd QTR	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Oct							0.00
Nov							0.00
Dec							0.00
4th QTR	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	45.41	2,520.57	1.34	223.61	20.73	198.84	3,010.51
% of GRAND TOTAL	2%	84%	0%	7%	0%	7%	99%

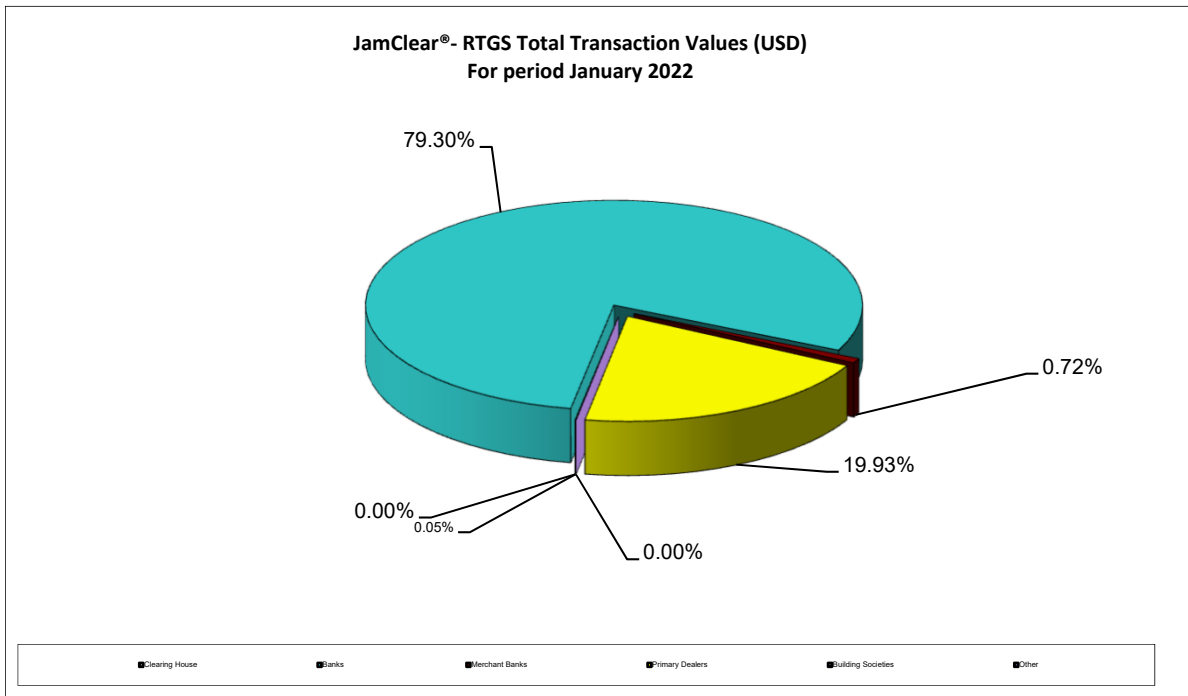
Table RPSU011
 PAYMENT SYSTEM DATA REPORT JANUARY 2022



JamClear®- RTGS
TRANSACTION VALUES - USD (in Millions)
FOR PERIOD JANUARY 2022

Month/Year	Clearing House	Banks	Merchant Banks	Primary Dealers	Building Societies	Other	TOTAL
	2022						
Jan	-	185.62	1.69	46.65	-	0.12	234.08
Feb							0.00
Mar							0.00
1st QTR	-	185.62	1.69	46.65	-	0.12	234.08
Apr							0.00
May							0.00
Jun							0.00
2nd QTR	-	-	-	-	-	-	0.00
Jul							0.00
Aug							0
Sep							0.00
3rd QTR	-	-	-	-	-	-	0.00
Oct							0.00
Nov							0.00
Dec							0.00
4th QTR	-	-	-	-	-	-	-
Total	0.00	185.62	1.69	46.65	0.00	0.12	234.08
% of GRAND TOTAL	0%	79%	1%	20%	0%	0%	100%

Table RPSU012
 PAYMENT SYSTEM DATA REPORT JANUARY 2022



RETAIL PAYMENTS FOR JANUARY 2020 TO JANUARY 2022

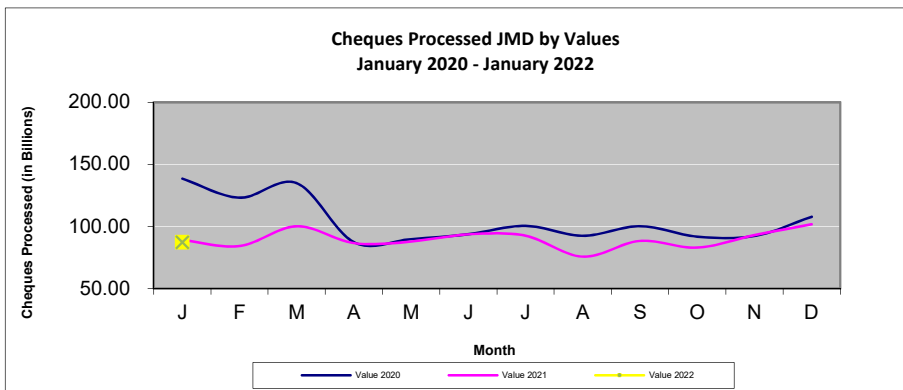
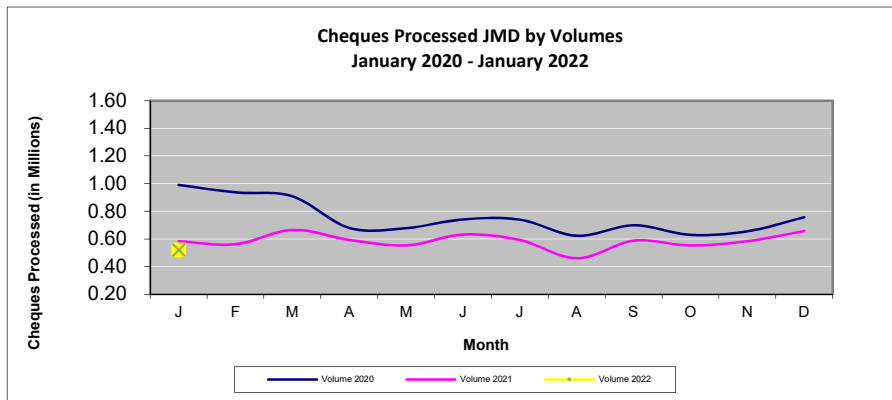
Cheques Processed JMD - Volumes and Values

YEAR	2020		2021		2022	
	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)
Jan	0.99	138.45	0.58	89.06	0.52	87.35
Feb	0.94	123.16	0.56	84.25		
Mar	0.91	134.83	0.67	100.19		
1st QTR	2.83	396.43	1.81	273.49	0.52	87.35
Apr	0.68	87.33	0.59	86.56		
May	0.68	89.84	0.55	87.94		
Jun	0.74	93.87	0.63	93.69		
2nd QTR	2.10	271.05	1.78	268.19	-	-
Jul	0.74	100.50	0.59	92.52		
Aug	0.62	92.53	0.46	75.67		
Sep	0.70	100.22	0.59	88.40		
3rd QTR	2.06	293.25	1.64	256.60	-	-
Oct	0.63	91.85	0.55	82.97		
Nov	0.65	92.36	0.58	93.06		
Dec	0.76	107.79	0.66	101.74		
4th QTR	2.04	292.00	1.79	277.77	-	-
TOTAL	9.04	1,252.72	7.02	1,076.05	0.52	87.35

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

Table RDCBCP013

PAYMENT SYSTEM DATA REPORT JANUARY 2022



RETAIL PAYMENTS

FOR JANUARY 2020 TO JANUARY 2022

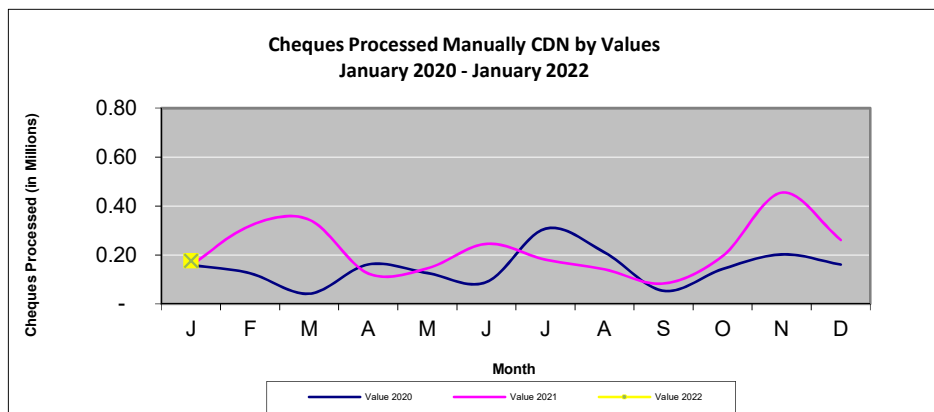
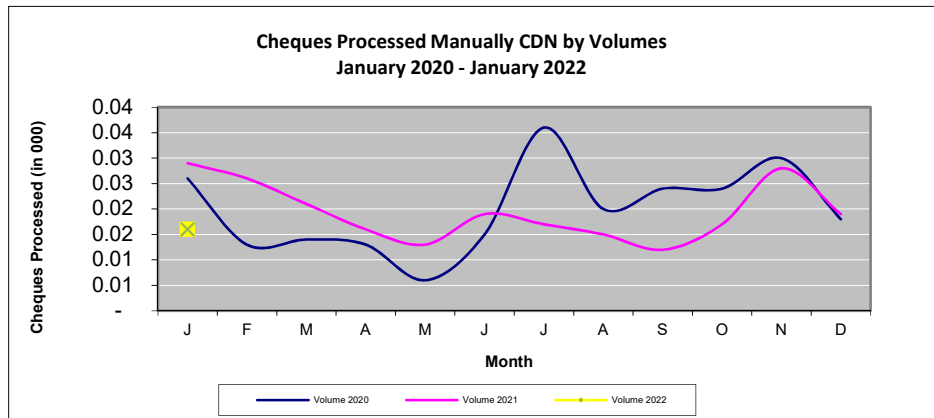
Cheques Processed Manually CDN - Volumes and Values

YEAR	2020		2021		2022	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	0.03	0.16	0.03	0.16	0.02	0.18
Feb	0.01	0.13	0.03	0.32		
Mar	0.01	0.04	0.02	0.34		
1st QTR	0.05	0.33	0.08	0.82	0.02	0.18
Apr	0.01	0.16	0.02	0.12		
May	0.01	0.13	0.01	0.15		
Jun	0.02	0.09	0.02	0.25		
2nd QTR	0.03	0.38	0.05	0.52	-	-
Jul	0.04	0.31	0.02	0.18		
Aug	0.02	0.21	0.02	0.14		
Sep	0.02	0.05	0.01	0.08		
3rd QTR	0.08	0.57	0.04	0.41	-	-
Oct	0.02	0.14	0.02	0.20		
Nov	0.03	0.20	0.03	0.45		
Dec	0.02	0.16	0.02	0.26		
4th QTR	0.07	0.51	0.06	0.91	-	-
TOTAL	0.24	1.78	0.23	2.65	0.02	0.18

Comment: Cheques processed manually CDN by BOJ.

Table RDCPMC013

PAYMENT SYSTEM DATA REPORT JANUARY 2022



RETAIL PAYMENTS

FOR JANUARY 2020 TO JANUARY 2022

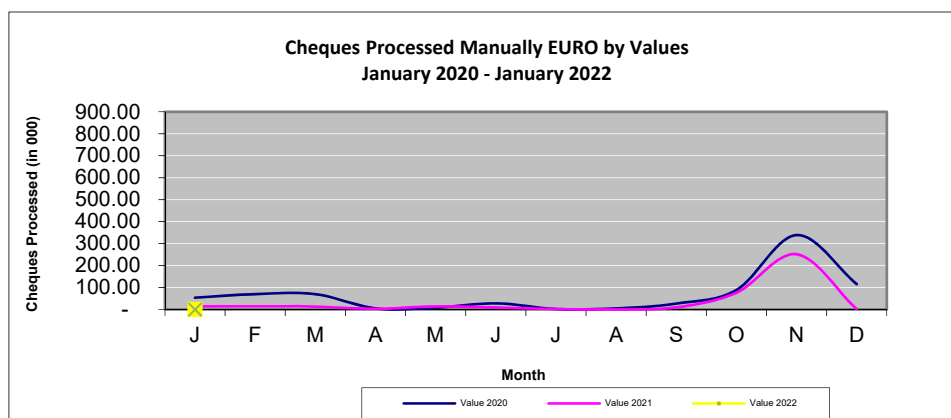
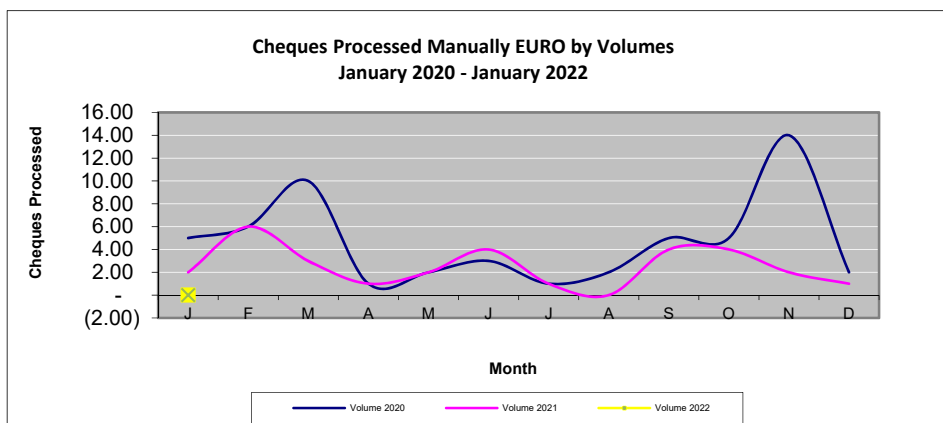
Cheques Processed Manually EURO - Volumes and Values

YEAR	2020		2021		2022	
	Volume	Value (000)	Volume	Value (000)	Volume	Value (000)
Jan	5	54	2	14	-	-
Feb	6	70	6	14		
Mar	10	70	3	13		
1st QTR	21	194	11	41	-	-
Apr	1	5	1	3		
May	2	8	2	14		
Jun	3	28	4	9		
2nd QTR	6	41	7	26	-	-
Jul	1	2	1	2		
Aug	2	5	-	-		
Sep	5	27	4	10		
3rd QTR	8	34	5	12	-	-
Oct	5	89	4	76		
Nov	14	339	2	252		
Dec	2	115	1	2		
4th QTR	21	543	7	330	-	-
TOTAL	56	811	30	409	-	-

Comment: Cheques processed manually EURO by BOJ.

Table RDCPME013

PAYMENT SYSTEM DATA REPORT JANUARY 2022



RETAIL PAYMENTS

FOR JANUARY 2020 TO JANUARY 2022

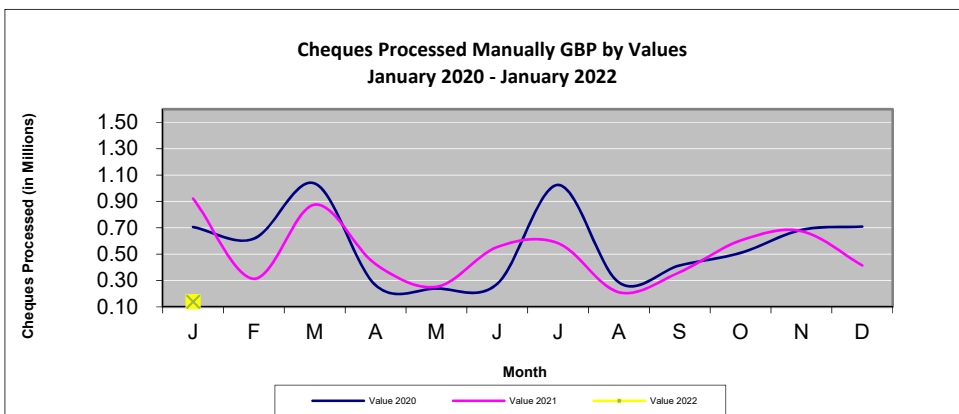
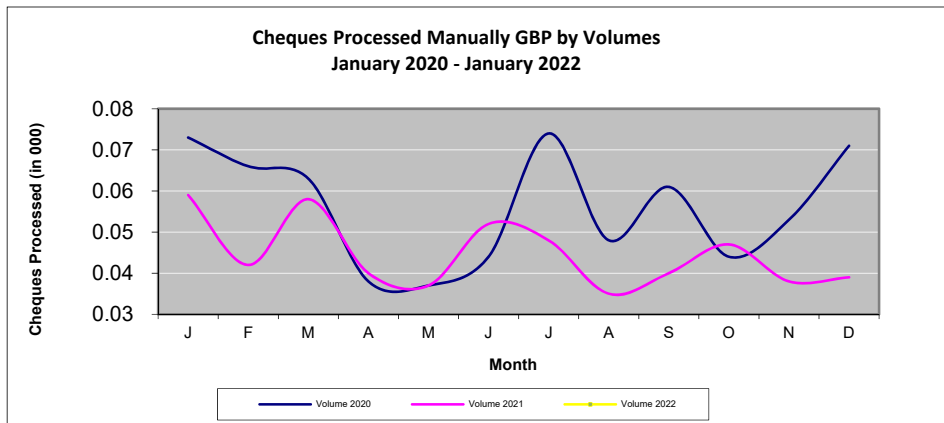
Cheques Processed Manually GBP - Volumes and Values

YEAR	2020		2021		2022	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	0.07	0.71	0.06	0.92	0.03	0.14
Feb	0.07	0.62	0.04	0.31		
Mar	0.06	1.04	0.06	0.88		
1st QTR	0.20	2.36	0.16	2.11	0.03	0.14
Apr	0.04	0.26	0.04	0.42		
May	0.04	0.24	0.04	0.25		
Jun	0.04	0.27	0.05	0.55		
2nd QTR	0.12	0.78	0.13	1.23	-	-
Jul	0.07	1.02	0.05	0.58		
Aug	0.05	0.28	0.04	0.21		
Sep	0.06	0.41	0.04	0.36		
3rd QTR	0.18	1.72	0.12	1.16	-	-
Oct	0.04	0.51	0.05	0.60		
Nov	0.05	0.68	0.04	0.67		
Dec	0.07	0.71	0.04	0.41		
4th QTR	0.17	1.90	0.12	1.69	-	-
TOTAL	0.67	6.76	0.54	6.19	0.03	0.14

Comment: Cheques processed manually GBP by BOJ.

Table RDCPMG013

PAYMENT SYSTEM DATA REPORT JANUARY 2022



RETAIL PAYMENTS

FOR JANUARY 2020 TO JANUARY 2022

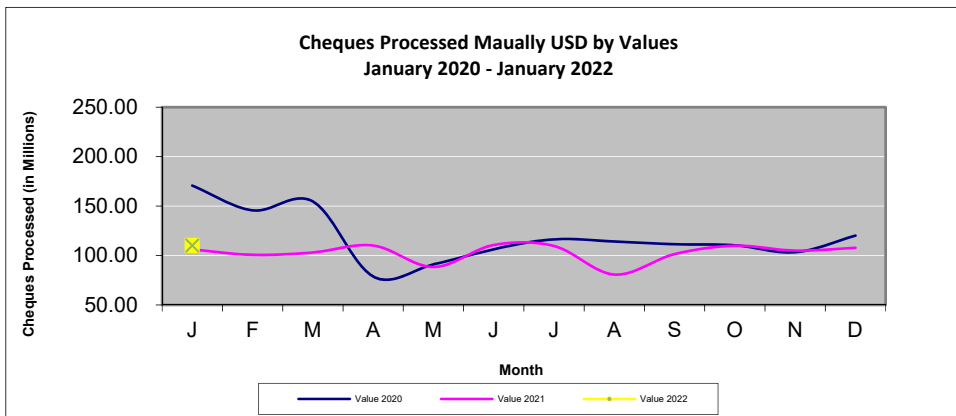
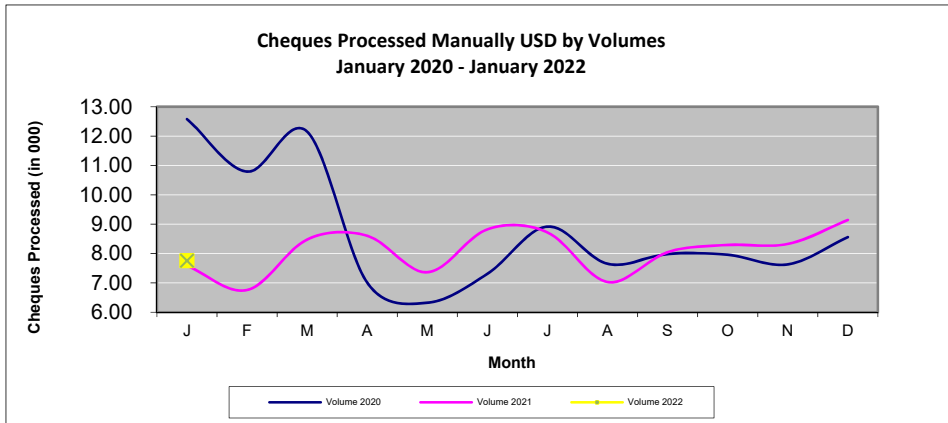
Cheques Processed Manually USD - Volumes and Values

YEAR	2020		2021		2022	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	12.58	170.68	7.59	106.12	7.75	110.19
Feb	10.79	145.63	6.76	100.70		
Mar	12.15	154.70	8.48	103.11		
1st QTR	35.52	471.01	22.82	309.93	7.75	110.19
Apr	7.01	78.77	8.61	110.11		
May	6.32	91.01	7.36	88.39		
Jun	7.31	106.32	8.83	110.61		
2nd QTR	20.64	276.09	24.79	309.12	-	-
Jul	8.92	116.45	8.72	109.65		
Aug	7.65	114.17	7.03	80.73		
Sep	7.98	111.41	8.05	101.47		
3rd QTR	24.55	342.04	23.80	291.85	-	-
Oct	7.96	110.37	8.29	109.89		
Nov	7.63	103.32	8.33	104.98		
Dec	8.56	120.09	9.14	107.75		
4th QTR	24.15	333.79	25.76	322.61	-	-
TOTAL	104.86	1,422.93	97.17	1,233.51	7.75	110.19

Comment: Cheques processed manually USD by BOJ.

Table RDCPMU013

PAYMENT SYSTEM DATA REPORT JANUARY 2022



RETAIL PAYMENTS FOR JANUARY 2020 TO JANUARY 2022

JMD Transactions processed at ABM Terminals

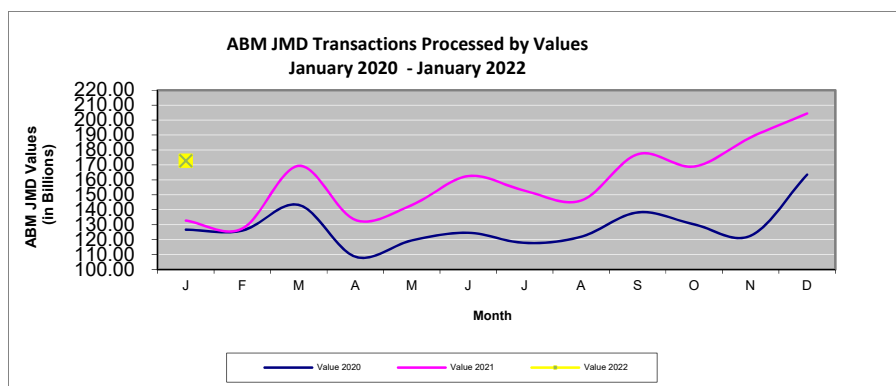
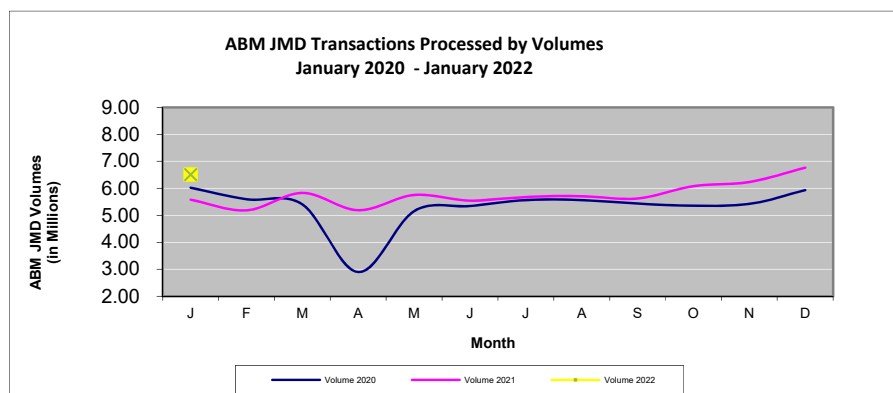
YEAR	2020		2021		2022	
	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)
Jan	6.02	126.68	5.58	132.76	6.51	172.80
Feb	5.60	126.05	5.18	127.41		
Mar	5.40	143.27	5.83	169.39		
1st QTR	17.02	396.00	16.59	429.56	6.51	172.80
Apr	2.90	108.55	5.19	133.20		
May	5.16	119.48	5.75	143.16		
Jun	5.35	124.60	5.54	162.55		
2nd QTR	13.40	352.64	16.49	438.92	-	-
Jul	5.57	117.78	5.68	152.75		
Aug	5.57	121.93	5.71	146.15		
Sep	5.44	138.24	5.62	177.19		
3rd QTR	16.57	377.95	17.01	476.09	-	-
Oct	5.36	130.23	6.08	168.92		
Nov	5.42	122.60	6.23	188.40		
Dec	5.93	163.48	6.77	204.41		
4th QTR	16.71	416.32	19.08	561.73	-	-
TOTAL	63.70	1,542.91	69.18	1,906.30	6.51	172.80

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

Comment:

Table RDA011

PAYMENT SYSTEM DATA REPORT JANUARY 2022



RETAIL PAYMENTS SYSTEM FOR JANUARY 2020 TO JANUARY 2022

USD Transactions processed at ABM Terminals

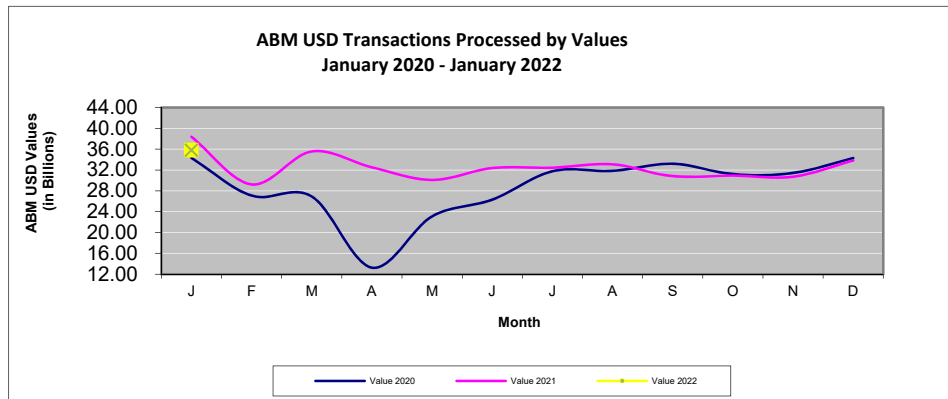
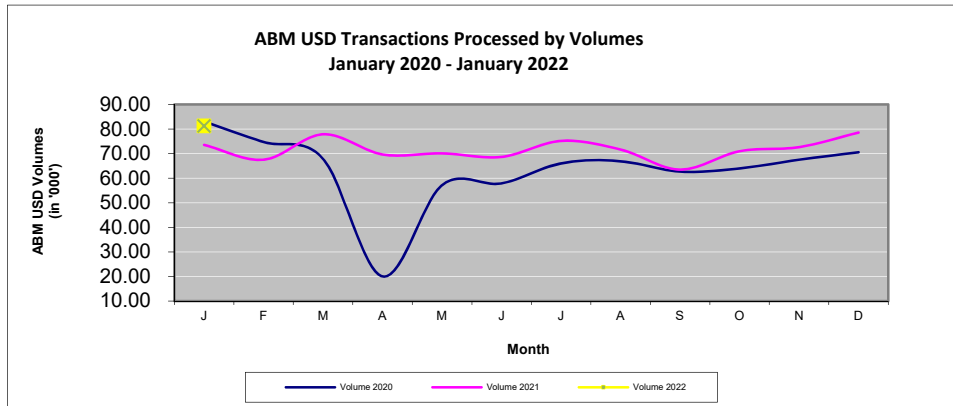
YEAR	2020		2021		2022	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	83.04	34.31	73.54	38.37	81.22	35.81
Feb	74.72	27.08	67.50	29.23		
Mar	67.87	26.92	77.87	35.56		
1st QTR	225.63	88.31	218.91	103.16	81.22	35.81
Apr	20.03	13.25	69.64	32.51		
May	57.17	23.10	70.10	30.08		
Jun	57.88	26.30	68.64	32.38		
2nd QTR	135.08	62.65	208.38	94.97	-	-
Jul	66.06	31.76	75.17	32.44		
Aug	66.90	31.82	71.65	33.10		
Sep	62.67	33.20	63.50	30.81		
3rd QTR	195.63	96.79	210.32	96.35	-	-
Oct	63.98	31.21	70.97	30.92		
Nov	67.51	31.42	72.63	30.71		
Dec	70.56	34.28	78.55	33.82		
4th QTR	202.05	96.91	222.15	95.46	-	-
TOTAL	758.39	344.66	859.76	389.94	81.22	35.81

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

Comment:

Table RDA012

PAYMENT SYSTEM DATA REPORT JANUARY 2022



RETAIL PAYMENTS

FOR JANUARY 2020 TO JANUARY 2022

JMD Transactions processed at POS Terminals

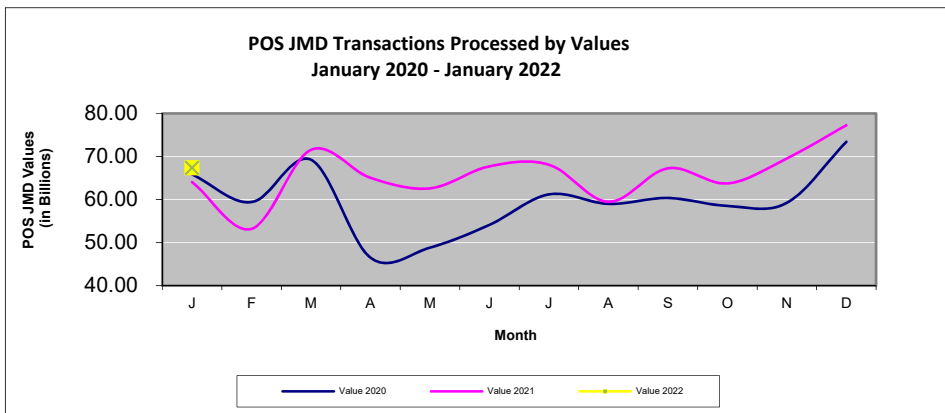
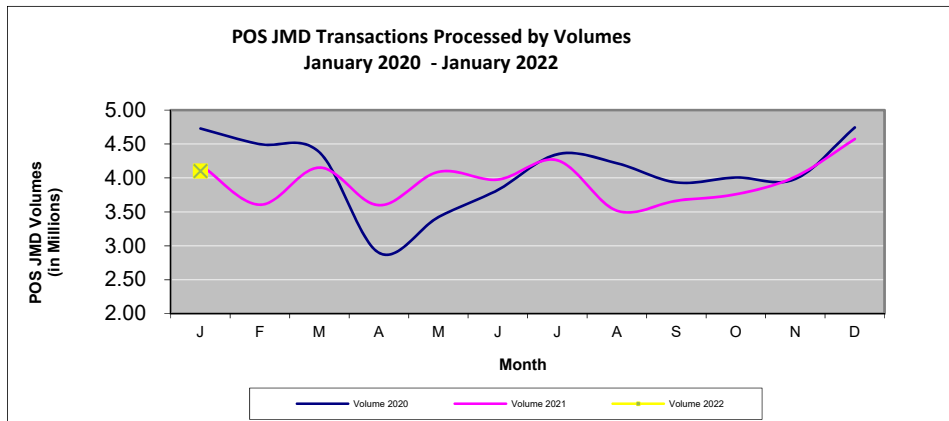
YEAR	2020		2021		2022	
	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)
Jan	4.73	65.86	4.19	64.05	4.10	67.35
Feb	4.50	59.40	3.60	53.19		
Mar	4.38	69.24	4.15	71.55		
1st QTR	13.60	194.50	11.95	188.78	4.10	67.35
Apr	2.90	46.50	3.60	65.04		
May	3.42	48.84	4.09	62.60		
Jun	3.83	54.12	3.98	67.73		
2nd QTR	10.15	149.46	11.66	195.37	-	-
Jul	4.35	61.20	4.26	68.10		
Aug	4.22	58.99	3.52	59.48		
Sep	3.93	60.36	3.66	67.26		
3rd QTR	12.50	180.56	11.44	194.84	-	-
Oct	4.01	58.52	3.76	63.74		
Nov	3.98	59.23	4.02	69.54		
Dec	4.74	73.41	4.57	77.26		
4th QTR	12.73	191.16	12.35	210.54	-	-
TOTAL	48.99	715.67	47.41	789.53	4.10	67.35

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

Comment:

Table RDP011

PAYMENT SYSTEM DATA REPORT JANUARY 2022



RETAIL PAYMENTS SYSTEM FOR JANUARY 2020 TO JANUARY 2022

USD Transactions processed at POS Terminals

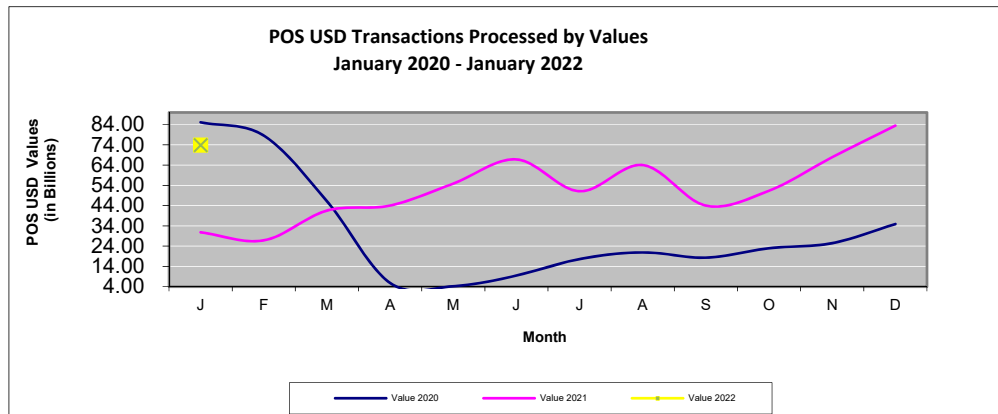
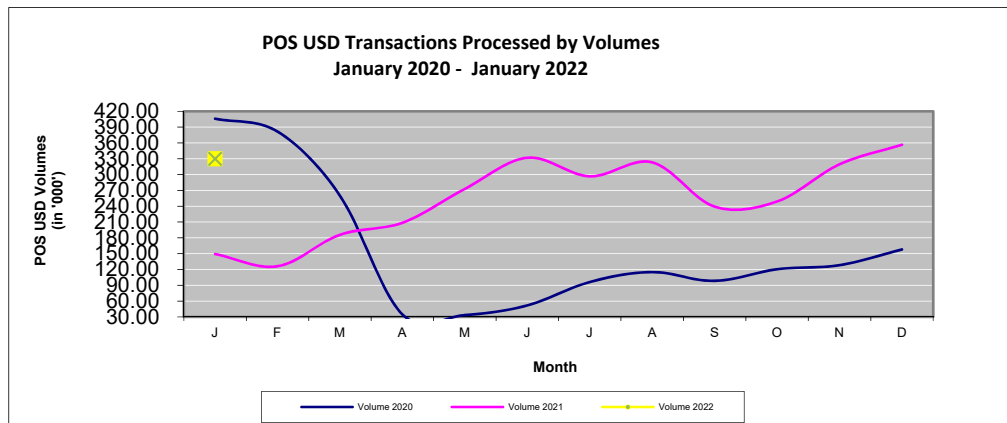
YEAR	2020		2021		2022	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	405.97	85.12	149.32	30.84	329.84	73.85
Feb	381.60	78.56	126.00	26.84		
Mar	260.09	46.20	185.90	41.57		
1st QTR	1,047.65	209.88	461.22	99.25	329.84	73.85
Apr	34.54	5.82	208.52	44.03		
May	33.46	4.20	272.81	54.87		
Jun	51.77	9.51	332.00	66.83		
2nd QTR	119.77	19.52	813.32	165.72	-	-
Jul	96.27	17.66	296.64	51.09		
Aug	115.10	20.92	323.21	64.04		
Sep	98.22	18.31	239.15	43.98		
3rd QTR	309.59	56.89	859.00	159.12	-	-
Oct	120.48	22.98	248.97	51.37		
Nov	128.13	25.47	319.56	67.90		
Dec	157.94	34.92	356.63	83.51		
4th QTR	406.54	83.37	925.16	202.78	-	-
TOTAL	1,883.56	369.65	3,058.70	626.86	329.84	73.85

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

Comment:

Table RDP012

PAYMENT SYSTEM DATA REPORT JANUARY 2022



RETAIL PAYMENTS

FOR JANUARY 2020 TO JANUARY 2022

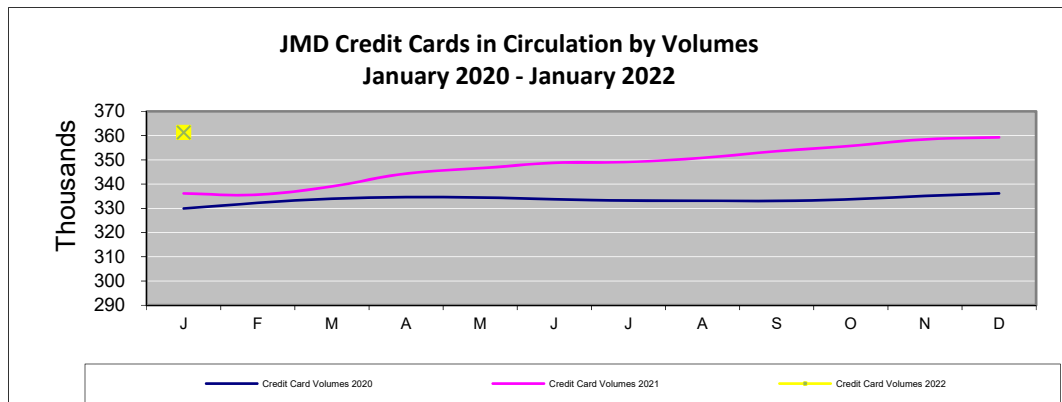
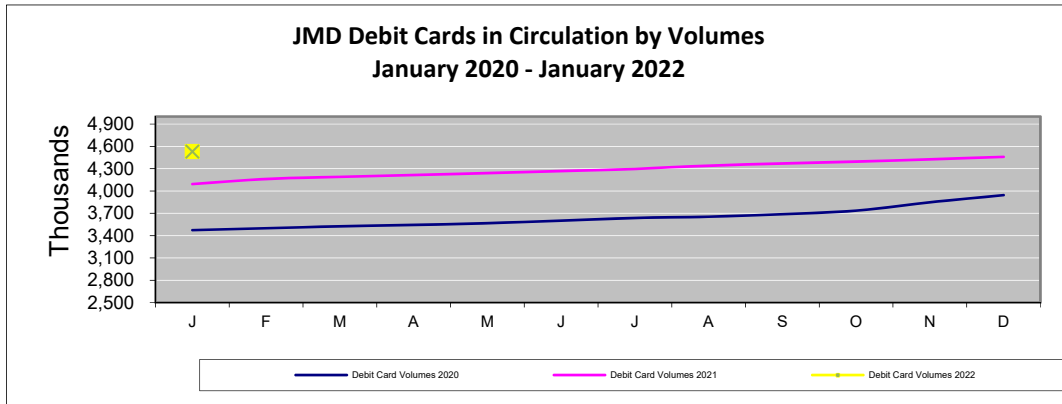
Number of JMD Cards in Circulation

YEAR	2020		2021		2022	
	DEBIT	CREDIT	DEBIT	CREDIT	DEBIT	CREDIT
Jan	3,473,984	329,932	4,092,837	336,151	4,528,485	361,286
Feb	3,499,198	332,182	4,161,255	335,598		
Mar	3,525,246	334,028	4,189,745	339,039		
1st QTR	3,525,246	334,028	4,189,745	339,039	4,528,485	361,286
Apr	3,543,448	334,512	4,214,896	344,353		
May	3,567,508	334,530	4,240,851	346,541		
Jun	3,601,065	333,739	4,267,787	348,794		
2nd QTR	3,601,065	333,739	4,267,787	348,794	-	-
Jul	3,637,431	333,193	4,295,094	349,078		
Aug	3,654,361	333,132	4,341,671	350,823		
Sep	3,687,981	333,052	4,368,976	353,573		
3rd QTR	3,687,981	333,052	4,368,976	353,573	-	-
Oct	3,736,088	333,717	4,395,533	355,757		
Nov	3,847,756	335,096	4,425,750	358,459		
Dec	3,944,088	336,152	4,458,205	359,295		
4th QTR	3,944,088	336,152	4,458,205	359,295	-	-

Purpose: This table reflects the JMD cards in circulation reported by commercial banks.

Table RDCIC011

PAYMENT SYSTEM DATA REPORT JANUARY 2022



RETAIL PAYMENTS FOR JANUARY 2020 TO JANUARY 2022

Number of USD Cards in Circulation

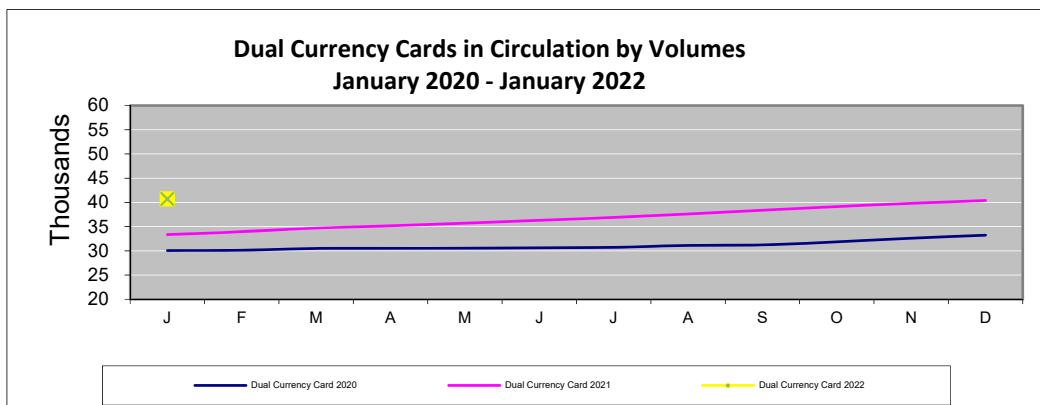
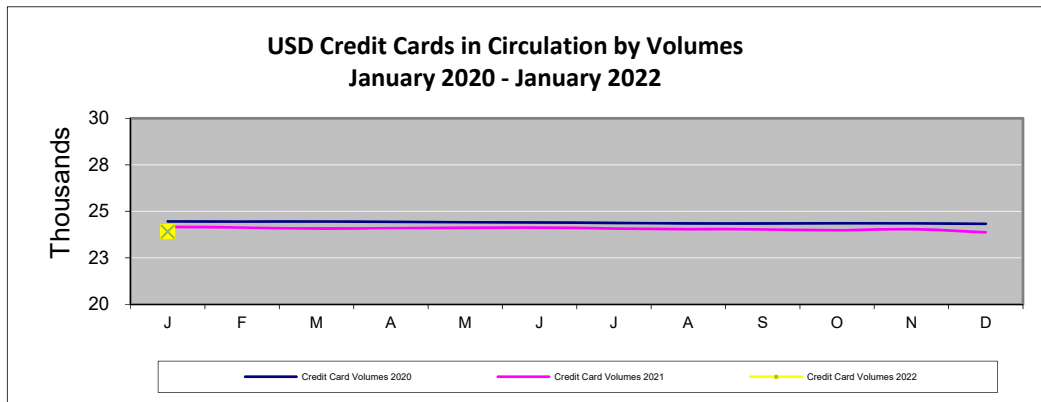
YEAR	2020		2021		2022	
	CREDIT	DUAL CURRENCY	CREDIT	DUAL CURRENCY	CREDIT	DUAL CURRENCY
Jan	24,459	30,067	24,163	33,359	23,903	40,722
Feb	24,449	30,130	24,137	33,939		
Mar	24,457	30,494	24,069	34,713		
1st QTR	24,457	30,494	24,069	34,713	23,903	40,722
Apr	24,432	30,525	24,104	35,167		
May	24,414	30,543	24,112	35,704		
Jun	24,405	30,629	24,127	36,313		
2nd QTR	24,405	30,629	24,127	36,313	-	-
Jul	24,378	30,722	24,077	36,904		
Aug	24,360	31,119	24,043	37,587		
Sep	24,339	31,231	24,032	38,406		
3rd QTR	24,339	31,231	24,032	38,406	-	-
Oct	24,361	31,854	23,982	39,115		
Nov	24,356	32,606	24,043	39,799		
Dec	24,329	33,239	23,874	40,408		
4th QTR	24,329	33,239	23,874	40,408	-	-

Purpose: This table reflects the USD cards in circulation reported by commercial banks.

Comment:

Table RDCIC012

PAYMENT SYSTEM DATA REPORT JANUARY 2022



RETAIL PAYMENTS FOR JANUARY 2020 TO JANUARY 2022

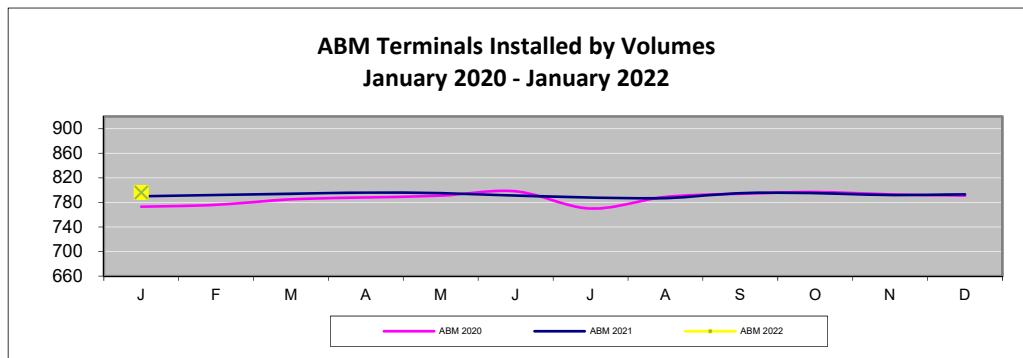
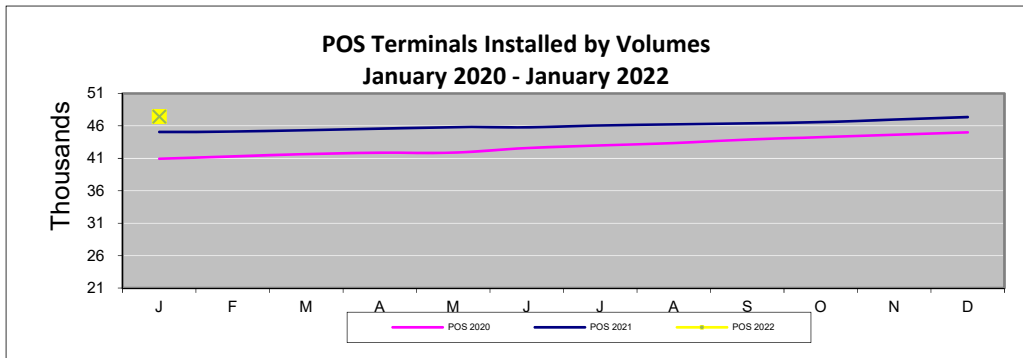
ABM & POS Terminals Installed - Commercial Banks

YEAR	2020		2021		2022	
	POS	ABM	POS	ABM	POS	ABM
Jan	40,940	773	45,068	790	47,448	796
Feb	41,297	776	45,105	792		
Mar	41,660	785	45,378	794		
1st QTR	41,660	785	45,378	794	47,448	796
Apr	41,866	788	45,539	796		
May	41,878	791	45,834	795		
Jun	42,589	798	45,785	791		
2nd QTR	42,589	798	45,785	791	-	-
Jul	42,989	770	46,072	788		
Aug	43,351	789	46,242	787		
Sep	43,897	794	46,395	795		
3rd QTR	43,897	794	46,395	795	-	-
Oct	44,262	797	46,585	795		
Nov	44,639	793	46,973	792		
Dec	45,002	791	47,366	793		
4th QTR	45,002	791	47,366	793	-	-

Purpose: This table reflects the terminals installed by commercial banks.

Table RDTI011

PAYMENT SYSTEM DATA REPORT JANUARY 2022



RETAIL PAYMENTS
FOR JANUARY 2020 TO JANUARY 2022
Electronic Transactions Processed - Volumes & Values (JMD)

YEAR	2020					2021					2022				
	Debit Card Transactions	Credit Card Transactions	Direct Debits and Return Items	Other Electronic Transactions	Total	Debit Card Transactions	Credit Card Transactions	Direct Debits and Return Items	Other Electronic Transactions	Total	Debit Card Transactions	Credit Card Transactions	Direct Debits and Return Items	Other Electronic Transactions	Total
Volumes in Thousands (000)															
Jan	8,521	1,955	158	340	10,975	7,330	2,027	224	520	10,101	7,173	2,935	682	703	11,493
Feb	8,000	1,844	176	307	10,328	6,542	1,878	423	468	9,311					-
Mar	7,740	1,761	222	337	10,060	7,352	2,158	514	605	10,630					-
1st QTR	24,261	5,561	556	985	31,363	21,224	6,062	1,161	1,594	30,042	7,173	2,935	682	703	11,493
Apr	4,346	1,156	211	341	6,055	6,442	1,912	384	568	9,306					-
May	6,930	1,326	154	383	8,794	7,150	2,234	442	604	10,429					-
Jun	7,318	1,522	223	397	9,461	6,729	2,338	420	600	10,088					-
2nd QTR	18,594	4,005	589	1,122	24,309	20,321	6,484	1,245	1,772	29,823	-	-	-	-	-
Jul	7,860	1,696	149	431	10,136	6,995	2,489	548	610	10,641					-
Aug	7,692	1,737	147	420	9,997	6,527	2,235	660	621	10,043					-
Sep	7,313	1,684	139	446	9,581	6,542	2,259	713	656	10,169					-
3rd QTR	22,866	5,117	435	1,297	29,714	20,064	6,983	1,920	1,887	30,854	-	-	-	-	-
Oct	7,462	1,769	174	209	9,615	6,867	2,487	573	641	10,567					-
Nov	7,199	1,828	182	467	9,676	7,004	2,754	598	661	11,016					-
Dec	8,051	2,181	228	535	10,994	7,692	3,119	624	718	12,154					-
4th QTR	22,712	5,778	583	1,211	30,285	21,562	8,360	1,795	2,020	33,737	-	-	-	-	-
TOTAL	88,433	20,460	2,163	4,614	115,671	83,172	27,889	6,121	7,273	124,455	7,173	2,935	682	703	11,493

YEAR	2020					2021					2022				
	Debit Card Transactions	Credit Card Transactions	Direct Debits and Return Items	Other Electronic Transactions	Total	Debit Card Transactions	Credit Card Transactions	Direct Debits and Return Items	Other Electronic Transactions	Total	Debit Card Transactions	Credit Card Transactions	Direct Debits and Return Items	Other Electronic Transactions	Total
Values in Billions (BN)															
Jan	131.64	50.29	23.85	17.80	223.57	127.25	51.67	23.13	24.40	226.45	151.39	64.34	27.91	33.74	277.39
Feb	130.94	45.10	21.75	15.51	213.30	119.98	43.71	22.46	23.60	209.76					-
Mar	146.92	54.01	24.34	19.49	244.76	156.87	59.80	24.46	35.65	276.78					-
1st QTR	409.50	149.39	69.94	52.79	681.62	404.10	155.18	70.06	83.65	712.99	151.39	64.34	27.91	33.74	277.39
Apr	108.94	35.89	19.88	15.12	179.84	124.36	55.41	22.02	26.07	227.87					-
May	121.32	36.13	20.25	16.07	193.78	133.30	52.10	22.09	28.78	236.28					-
Jun	125.52	40.23	23.52	18.64	207.91	150.02	59.09	24.55	30.03	263.69					-
2nd QTR	355.79	112.25	63.66	49.83	581.53	407.67	166.61	68.66	84.88	727.83	-	-	-	-	-
Jul	119.73	44.94	21.91	20.29	206.87	141.35	58.95	24.77	28.36	253.42					-
Aug	121.99	44.68	21.82	19.91	208.40	131.26	53.55	24.64	29.85	239.30					-
Sep	136.32	46.48	23.26	22.20	228.26	161.84	59.56	27.07	32.81	281.28					-
3rd QTR	378.04	136.09	66.99	62.41	643.53	434.45	172.06	76.47	91.01	774.00	-	-	-	-	-
Oct	132.44	45.36	22.66	17.11	217.57	150.91	58.37	24.65	32.46	266.39					-
Nov	119.53	46.12	21.71	22.70	210.06	167.49	64.30	27.30	36.15	295.25					-
Dec	160.44	57.08	26.90	26.52	270.95	182.39	72.01	29.96	37.42	321.78					-
4th QTR	412.41	148.57	71.27	66.33	698.58	500.79	194.69	81.91	106.03	883.42	-	-	-	-	-
TOTAL	1,555.75	546.30	271.86	231.35	2,605.27	1,747.02	688.54	297.10	365.58	3,098.24	151.39	64.34	27.91	33.74	277.39

Purpose: This table reflects the electronic transactions processed in categories (JMD) reported by commercial banks for period 2020 to 2022.

Comment: Volumes are in thousands (000) and Values are in Billions (BN).

Table RDET011

PAYMENT SYSTEM DATA REPORT JANUARY 2022

RETAIL PAYMENTS
FOR JANUARY 2020 TO JANUARY 2022
Electronic Transactions Processed - Volumes & Values (USD)

YEAR	2020				2021				2022			
	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	68	415	12	495	57	157	15	229	66	336	11	413
Feb	22	390	9	421	55	132	12	199				-
Mar	58	265	8	331	62	193	17	273				-
1st QTR	147	1,070	29	1,247	174	482	44	701	66	336	11	413
Apr	12	37	7	56	55	215	17	287				-
May	48	37	7	93	56	279	18	353				-
Jun	48	56	9	113	53	339	18	410				-
2nd QTR	109	130	23	262	164	833	53	1,050	-	-	-	-
Jul	53	103	11	167	59	305	18	382				-
Aug	53	122	12	187	57	330	19	406				-
Sep	49	104	12	165	50	244	18	312				-
3rd QTR	155	328	35	519	166	878	55	1,099	-	-	-	-
Oct	53	127	10	189	58	254	18	330				-
Nov	53	134	13	200	58	325	20	403				-
Dec	55	164	14	234	63	363	24	450				-
4th QTR	161	425	37	623	179	942	62	1,183	-	-	-	-
TOTAL	573	1,953	124	2,650	683	3,135	214	4,033	66	336	11	413

YEAR	2020				2021				2022			
	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	21.10	86.42	12.91	120.44	18.71	33.17	18.39	70.27	19.81	75.15	14.70	109.66
Feb	18.06	80.06	7.32	105.43	17.76	28.70	10.02	56.47				-
Mar	18.73	46.89	7.90	73.52	19.93	43.63	14.73	78.29				-
1st QTR	57.89	213.37	28.12	299.38	56.40	105.49	43.14	205.03	19.81	75.15	14.70	109.66
Apr	3.76	6.52	9.06	19.34	17.64	45.69	14.32	77.65				-
May	15.10	5.33	7.20	27.63	17.41	56.37	12.36	86.14				-
Jun	15.14	10.55	10.60	36.29	16.65	68.08	15.62	100.35				-
2nd QTR	34.00	22.41	26.85	83.25	51.70	170.13	42.30	264.13	-	-	-	-
Jul	16.29	19.43	14.27	49.99	18.95	52.83	13.22	84.99				-
Aug	16.62	22.88	14.09	53.59	18.09	65.41	15.26	98.77				-
Sep	15.87	20.01	16.60	52.48	15.57	45.20	15.77	76.54				-
3rd QTR	48.78	62.32	44.96	156.05	52.61	163.44	44.26	260.30	-	-	-	-
Oct	16.96	24.72	13.08	54.76	17.95	52.57	13.40	83.92				-
Nov	16.71	27.32	13.50	57.53	17.74	69.23	13.52	100.50				-
Dec	17.58	36.74	15.59	69.90	19.31	84.62	15.92	119.84				-
4th QTR	51.24	88.79	42.17	182.20	55.00	206.42	42.85	304.26	-	-	-	-
TOTAL	191.91	386.88	142.10	720.89	215.70	645.48	172.54	1,033.73	19.81	75.15	14.70	109.66

Purpose: This table reflects the electronic transactions processed in categories (USD) by commercial banks for period 2020 to 2022.

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

Table RDET122
 PAYMENT SYSTEM DATA REPORT JANUARY 2022

JAMCLEAR-CSD®
DEFINITION OF ACTIVITY CATEGORIES

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

JAMCLEAR®-RTGS
DEFINITION OF MESSAGE TYPES

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