

# PAYMENT SYSTEM OVERSIGHT



## PAYMENT SYSTEM DATA BULLETIN MARCH 2023

PAYMENT  
SYSTEM  
OVERSIGHT  
DEPARTMENT

## DAILY BULLETIN TABLE OF CONTENTS

### GOJ BONDS: Quarterly 2022 to March 2023

TABLE CON031.....Statement of Outstanding Nominal – JMD	3
---	---

### BOJ OPEN MARKET INSTRUMENTS: Quarterly 2022 to March 2023

TABLE CON032...Statement of Outstanding Nominal – JMD	4
TABLE CON033.....Statement of Outstanding Nominal – USD	5

### JAMCLEAR®-CSD ANNUAL Key Activity: January 2022 to March 2023

TABLE CYSU03.....Annual System Utilisation by Transaction Volume	6
TABLE CYSU031.....Annual System Utilisation by Transaction Value – JMD	7
TABLE CYSU032.....Annual System Utilisation by Transaction Value – USD	8

### JAMCLEAR®-CSD Transaction: March 2023

TABLE CSU03.....System Utilisation by Transaction Volume	9
TABLE CSU031.....System Utilisation by Transaction Value – JMD	10
TABLE CSU032.....System Utilisation by Transaction Value – USD	11

### JAMCLEAR®-CSD STOCKHOLDER RECORD AND STOCKHOLDER ACCOUNTS: March 2023

TABLE CSRA031.....Stockholder Record and Stockholder Accounts Volumes	12
---	----

### JAMCLEAR®-RTGS ANNUAL Transaction: January 2022 to March 2023

TABLE RPYSU03.....Annual System Utilisation by Group Transaction Volumes	13
TABLE RPYSU031..... Annual System Utilisation by Group Transaction Values – JMD	14
TABLE RPYSU032..... Annual System Utilisation by Group Transaction Values – USD	15

### JAMCLEAR®-RTGS Transaction: March 2023

TABLE RPSU03.....System Utilisation by Participant Group Transaction Volumes	16
TABLE RPSU031..... System Utilisation by Participant Group Transaction Values – JMD	17
TABLE RPSU032..... System Utilisation by Participant Group Transaction Values – USD	18

### RETAIL PAYMENTS SYSTEM DATA: Year 2021 to March 2023

TABLE RDCBCP033.....Cheques Processed JMD - Volumes and Values	19
TABLE RDCPMC033.....Cheques Processed Manually CDN - Volumes and Values	20
TABLE RDCPME033...Cheques Processed Manually EURO - Volumes and Values	21
TABLE RDCPMG033.....Cheques Processed Manually GBP - Volumes and Values	22
TABLE RDCPMU033.....Cheques Processed Manually USD - Volumes and Values	23
TABLE RDA031.....JMD Transaction processed at ABM Terminals - Volumes and Values	24
TABLE RDA032.....USD Transaction processed at ABM Terminals - Volumes and Values	25
TABLE RDP031.....JMD Transaction processed POS Terminals - Volumes and Values	26
TABLE RDP032.....USD Transaction processed POS Terminals - Volumes and Values	27
TABLE RDCIC031.....Cards in Circulation - JMD reported by Commercial Banks Volume	28
TABLE RDCIC032.....Cards in Circulation - USD reported by Commercial Banks Volume	29
TABLE RDTI031.....ABM & POS Terminals Installed	30
TABLE RDET031.....Electronic Transactions Processed Volumes and Values – JMD	31
TABLE RDET032.....Electronic Transactions Processed Volumes and Values – USD	32

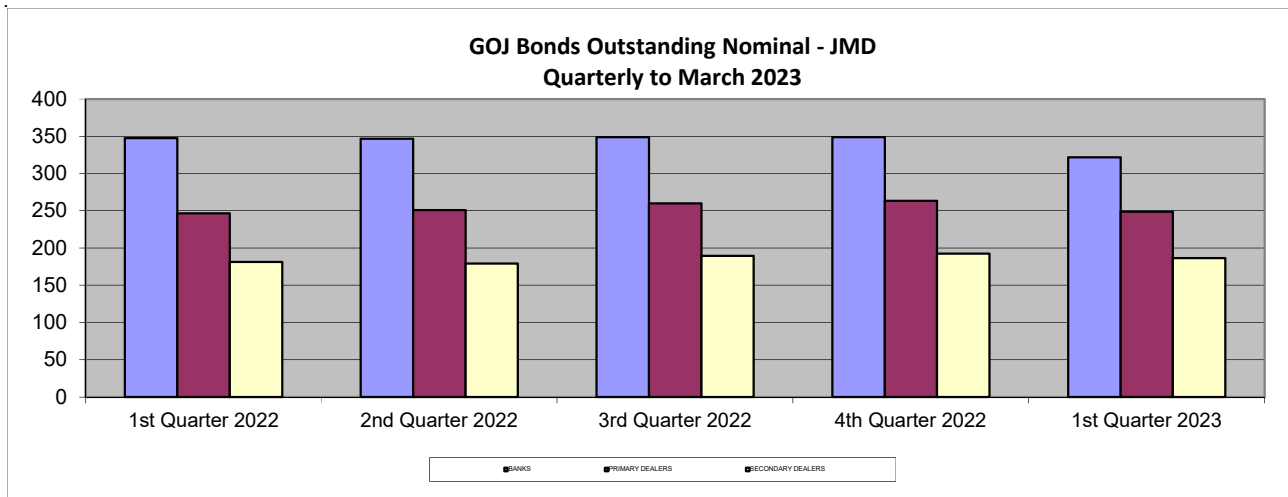
<b>GLOSSARY</b>	<b>33</b>
-----------------	-----------

Payment System Oversight  
Report Payment System Oversight  
Department May 2023

<b>JAMCLEAR®- CSD</b>					
Government of Jamaica Bonds					
Statement of Outstanding Nominal - JMD (BN)					
Quarterly - 1st Quarter 2022 to 1st Quarter 2023					
PARTICIPANT	1st Quarter 2022	2nd Quarter 2022	3rd Quarter 2022	4th Quarter 2022	1st Quarter 2023
<b>BANKS</b>	348	347	349	349	322
<b>PRIMARY DEALERS</b>	247	251	260	264	249
<b>SECONDARY DEALERS</b>	182	179	190	193	187
<b>Total</b>	<b>776</b>	<b>777</b>	<b>799</b>	<b>805</b>	<b>758</b>

Table CON031

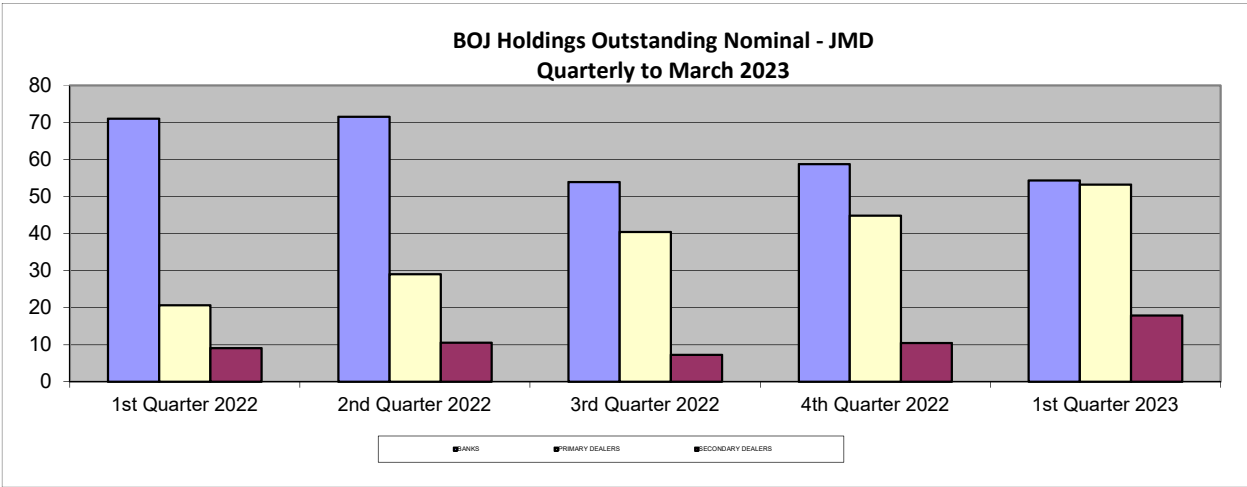
Comment: This table reflects total outstanding nominal for prior quarters and the reporting quarter. The total nominal value does not include CPI - Bond capitalization. Only securities dematerialized are recorded in JamClear®- CSD all other debt is recorded externally.  
 PAYMENT SYSTEM OVERSIGHT DATA REPORT MARCH 2023



<b>JAMCLEAR®- CSD</b> Bank of Jamaica Open Market Instruments - JMD (BN) Statement of Outstanding Nominal Quarterly - 1st Quarter 2022 to 1st Quarter 2023					
PARTICIPANT	1st Quarter 2022	2nd Quarter 2022	3rd Quarter 2022	4th Quarter 2022	1st Quarter 2023
BANKS	71	72	54	59	54
PRIMARY DEALERS	21	29	40	45	53
SECONDARY DEALERS	9	11	7	11	18
<b>Total</b>	<b>101</b>	<b>111</b>	<b>102</b>	<b>114</b>	<b>126</b>

Table CON032

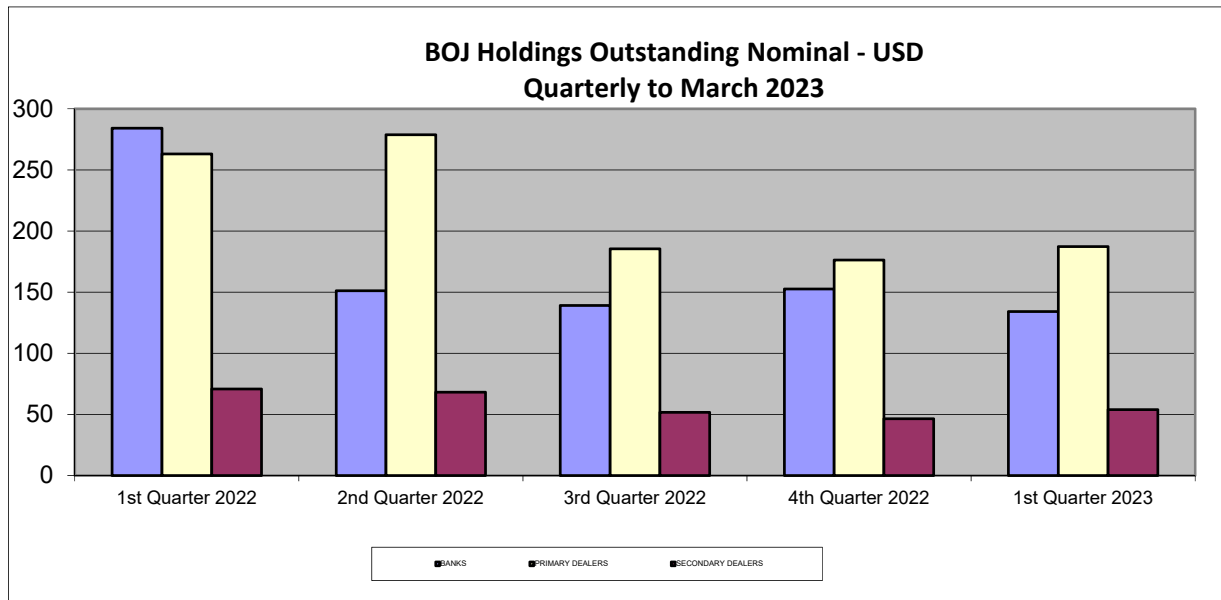
Comment: This table reflects total outstanding nominal for prior quarters and the current quarter. The outstanding nominal does not include cancelled initial placements. Only securities dematerialized are recorded in JamClear ®- CSD.  
 PAYMENT SYSTEM OVERSIGHT DATA REPORT MARCH 2023



<b>JAMCLEAR® - CSD</b>					
Bank of Jamaica Open Market Instruments - USD (MN)					
Statement of Outstanding Nominal					
Quarterly - 1st Quarter 2022 to 1st Quarter 2023					
PARTICIPANT	1st Quarter 2022	2nd Quarter 2022	3rd Quarter 2022	4th Quarter 2022	1st Quarter 2023
<b>BANKS</b>	284	151	139	153	134
<b>PRIMARY DEALERS</b>	263	279	185	176	187
<b>SECONDARY DEALERS</b>	71	68	52	47	54
<b>Total</b>	<b>618</b>	<b>498</b>	<b>376</b>	<b>375</b>	<b>375</b>

Table CON033

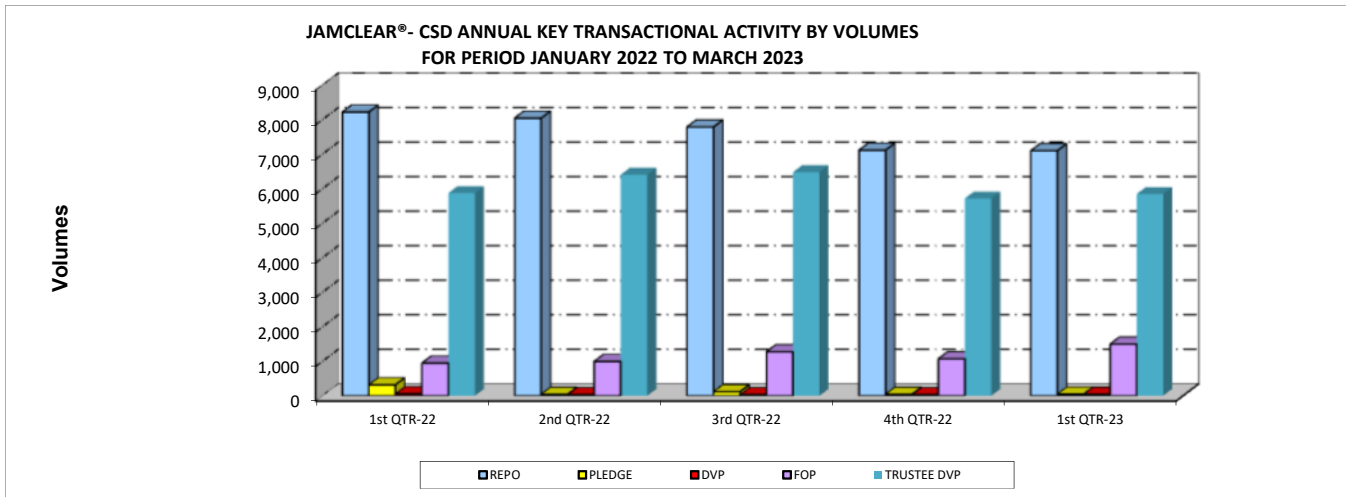
Comment: This table reflects total outstanding nominal for prior quarters and the current quarter. The outstanding nominal does not include cancelled initial placements. Only securities dematerialized are recorded in JamClear® - CSD.  
 PAYMENT SYSTEM OVERSIGHT DATA REPORT MARCH 2023



JAMCLEAR®- CSD														
ANNUAL KEY TRANSACTIONAL ACTIVITY BY VOLUMES														
FOR PERIOD JANUARY 2022 TO MARCH 2023														
TRANSACTION TYPE	Repo's		Pledge		Trustee DVP		Purchase & Sale		Free of Payment		TOTALS		% OF TOTAL TRANSACTIONS	
	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023
Jan	2,820	2,324	126	9	2,046	1,886	23	13	261	453	5,276	4,685	8.71%	44.30%
Feb	2,394	2,155	33	5	1,839	1,765	9	13	324	472	4,599	2,645	7.59%	25.01%
Mar	3,001	2,619	160	34	1,985	2,192	24	20	361	572	5,531	3,245	9.13%	30.69%
1st QTR	8,215	7,098	319	48	5,870	5,843	56	46	946	1,497	15,406	10,575	25.43%	100.00%
Apr	2,784		35		1,900		5		368		5,092	-	8.41%	0.00%
May	2,780		5		2,137		6		322		5,250	-	8.67%	0.00%
Jun	2,476		5		2,365		21		303		5,170	-	8.54%	0.00%
2nd QTR	8,040	-	45	-	6,402	-	32	-	993	-	15,512	-	25.61%	0.00%
Jul	2,522		48		2,528		6		425		5,529	-	9.13%	0.00%
Aug	2,570		68		1,959		8		592		5,197	-	8.58%	0.00%
Sep	2,692		3		1,988		14		257		4,954	-	8.18%	0.00%
3rd QTR	7,784	-	119	-	6,475	-	28	-	1,274	-	15,680	-	25.89%	0.00%
Oct	2,558		13		1,949		19		342		4,881	-	8.06%	0.00%
Nov	2,376		-		1,936		7		356		4,675	-	7.72%	0.00%
Dec	2,180		31		1,829		4		373		4,417	-	7.29%	0.00%
4th QTR	7,114	-	44	-	5,714	-	30	-	1,071	-	13,973	-	23.07%	0.00%
<b>GRAND TOTAL</b>	<b>31,153</b>	<b>7,098</b>	<b>527</b>	<b>48</b>	<b>24,461</b>	<b>5,843</b>	<b>146</b>	<b>46</b>	<b>4,284</b>	<b>1,497</b>	<b>60,571.00</b>	<b>10,575</b>	<b>100.00%</b>	<b>100.00%</b>
<b>% of GRAND TOTAL</b>	<b>51%</b>	<b>67%</b>	<b>1%</b>	<b>0%</b>	<b>40%</b>	<b>55%</b>	<b>0%</b>	<b>0%</b>	<b>7%</b>	<b>14%</b>	<b>60%</b>	<b>82%</b>		

Table CYSU03

Comments: Table records key transactional activities in JamClear®- CSD. PAYMENT SYSTEM OVERSIGHT DATA REPORT MARCH 2023



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

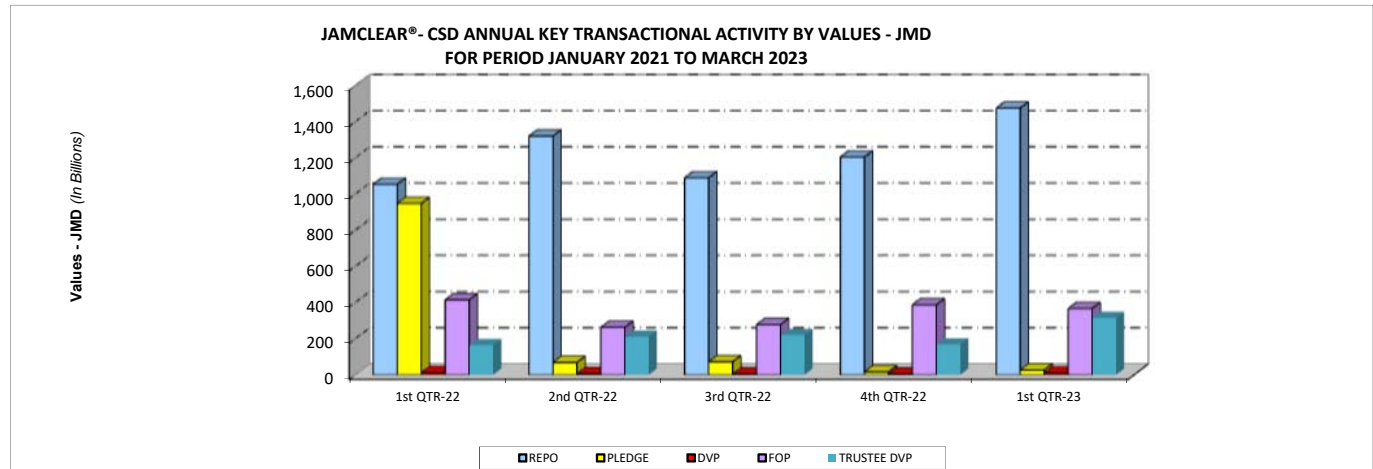
Transaction values are in Billions

TRANSACTION TYPE	Repo's		Pledge		Trustee DVP		Purchase & Sale		Free of Payment		TOTALS		MONTHLY % OF TOTAL	
	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023
Jan	301.51	486.07	499.92	1.04	52.63	112.68	5.81	3.95	111.20	82.81	971	687	12.29%	31.32%
Feb	338.50	473.02	38.50	0.63	57.13	105.57	2.57	1.58	144.44	145.87	581	621	7.36%	28.34%
Mar	413.30	515.34	408.93	24.91	53.90	96.17	3.55	4.59	158.71	137.69	1,038	683	13.15%	31.14%
1st QTR	1,053.31	1,474.44	947.36	26.58	163.66	314.42	11.93	10.12	414.35	366.38	2,591	2,192	32.80%	100.00%
Apr	453.02		67.14		60.96		1.25		108.80		691	-	8.75%	0.00%
May	450.79		0.42		79.61		1.50		67.48		600	-	7.59%	0.00%
Jun	416.06		0.73		70.31		3.81		85.94		577	-	7.30%	0.00%
2nd QTR	1,319.87	-	68.29	-	210.88	-	6.56	-	262.22	-	1,868	-	23.65%	0.00%
Jul	407.12		35.56		79.72		1.34		142.12		666	-	8.43%	0.00%
Aug	382.95		34.84		72.87		0.89		110.76		602	-	7.63%	0.00%
Sep	299.34		1.33		66.32		1.81		24.79		394	-	4.98%	0.00%
3rd QTR	1,089.41	-	71.72	-	218.91	-	4.05	-	277.67	-	1,662	-	21.04%	0.00%
Oct	358.75		0.25		55.45		2.35		107.36		524	-	6.64%	0.00%
Nov	491.48		-		56.05		1.00		139.44		688	-	8.71%	0.00%
Dec	353.82		15.86		55.92		0.40		140.21		566	-	7.17%	0.00%
4th QTR	1,204.05	-	16.11	-	167.42	-	3.75	-	387.01	-	1,778	-	22.51%	0.00%
<b>GRAND TOTAL</b>	<b>4,666.65</b>	<b>1,474.44</b>	<b>1,103.49</b>	<b>26.58</b>	<b>760.86</b>	<b>314.42</b>	<b>26.28</b>	<b>10.12</b>	<b>1,341.25</b>	<b>366.38</b>	<b>7,899</b>	<b>2,192</b>	<b>100.00%</b>	<b>100.00%</b>
<b>% of GRAND TOTAL</b>	59%	67%	14%	1%	0%	14%	0%	0%	17%	17%	90%	86%		

Table CYSU031

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

PAYMENT SYSTEM OVERSIGHT DATA REPORT MARCH 2023



**JAMCLEAR® - CSD**

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

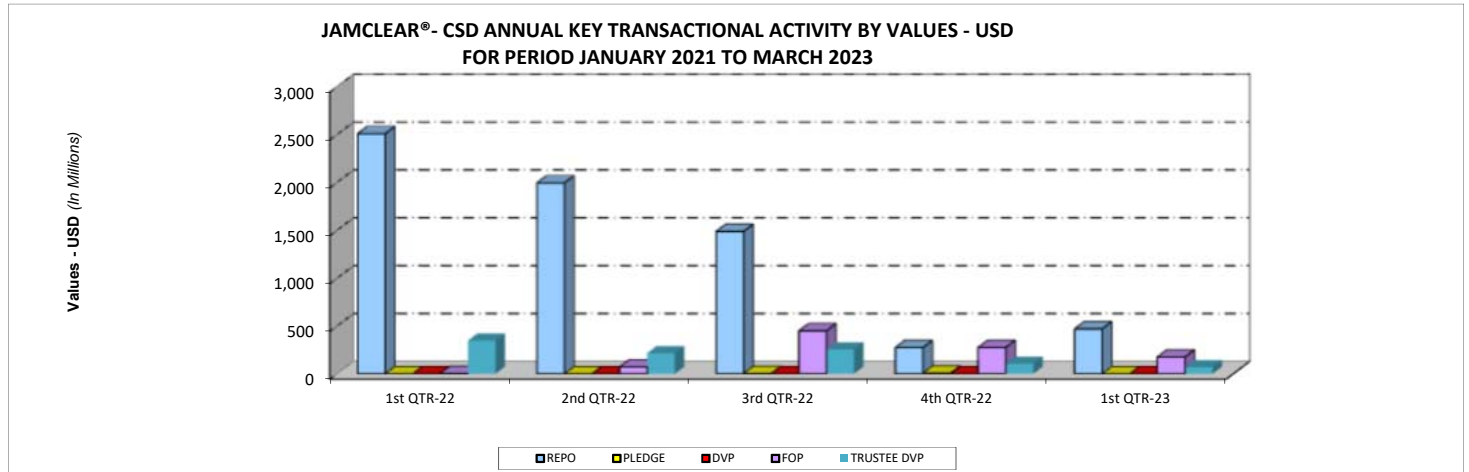
Transaction values are in Millions

TRANSACTION TYPE	Repo's		Pledge		Trustee DVP		Purchase & Sale		Free of Payment		TOTALS		MONTHLY % OF TOTAL	
	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023
Jan	917.87	205.29	-	-	146.20	24.70	-	-	3.21	102.01	1,067.28	332.01	13.34%	46.30%
Feb	776.91	100.92	-	-	118.84	21.02	-	-	0.96	4.04	896.71	104.96	11.21%	14.64%
Mar	814.51	163.99	-	-	82.80	23.98	-	1.00	0.29	70.13	897.60	235.12	11.22%	32.79%
1st QTR	2,509.29	470.20	-	-	347.84	69.70	-	1.00	4.46	176.18	2,861.59	717.09	35.76%	100.00%
Apr	591.06	-	-	-	68.20	-	-	-	0.09	-	659.35	-	8.24%	0.00%
May	915.95	-	-	-	71.67	-	-	-	7.85	-	995.47	-	12.44%	0.00%
Jun	487.56	-	-	-	75.64	-	-	-	64.02	-	627.22	-	7.84%	0.00%
2nd QTR	1,994.58	-	-	-	215.51	-	-	-	71.96	-	2,282.05	-	28.52%	0.00%
Jul	394.28	-	-	-	87.66	-	-	-	174.29	-	656.23	-	8.20%	0.00%
Aug	647.05	-	3.51	-	118.60	-	-	-	136.61	-	905.77	-	11.32%	0.00%
Sep	447.01	-	-	-	48.86	-	-	-	138.50	-	634.38	-	7.93%	0.00%
3rd QTR	1,488.34	-	3.51	-	255.12	-	-	-	449.40	-	2,196.37	-	27.45%	0.00%
Oct	135.87	-	0.00	-	42.86	-	-	-	134.52	-	313.25	-	3.91%	0.00%
Nov	72.47	-	-	-	32.78	-	-	-	77.96	-	183.21	-	2.29%	0.00%
Dec	66.59	-	6.94	-	29.48	-	-	-	62.76	-	165.77	-	2.07%	0.00%
4th QTR	274.93	-	6.94	-	105.12	-	-	-	275.24	-	662.23	-	8.28%	0.00%
GRAND TOTAL	6,267	470	10	-	924	70	-	1	801	176	8,002.23	717.09	100.00%	100.00%
% of GRAND TOTAL	78%	66%	0%	0%	0%	10%	0%	0%	10%	25%	88%	90%		

Table CYSU032

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

PAYMENT SYSTEM OVERSIGHT DATA REPORT MARCH 2023

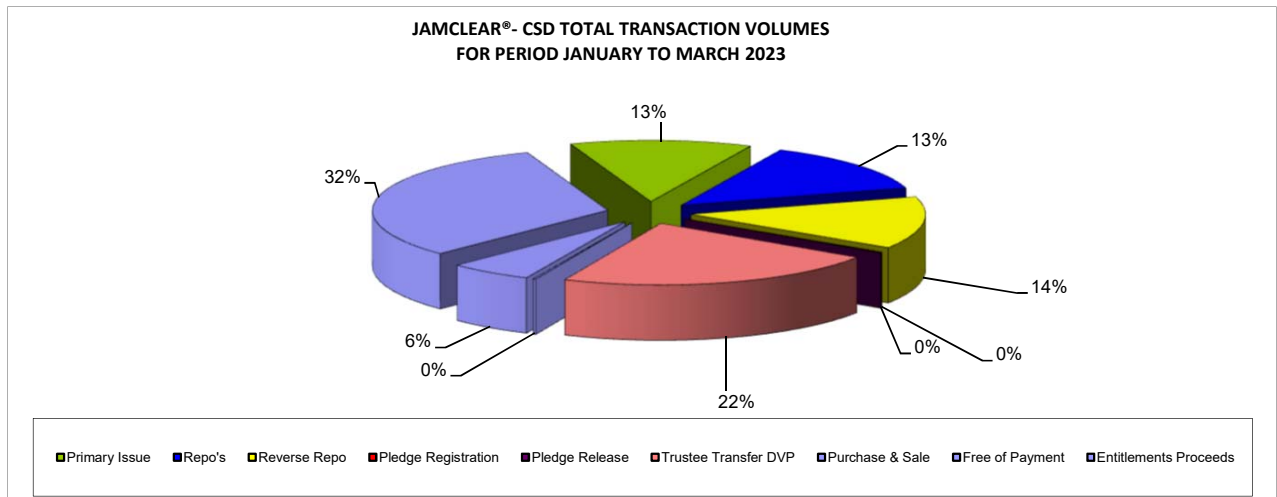




JAMCLEAR®- CSD											
TRANSACTION VOLUMES											
FOR PERIOD JANUARY TO MARCH 2023											
	Primary Issue	Repo's	Reverse Repo	Pledge Registration	Pledge Release	Trustee Transfer DVP	Purchase & Sale	Free of Payment	Entitlements Proceeds	TOTALS	
<b>TRANSACTION TYPE</b>	<b>2023</b>										<b>2023</b>
Jan	957	1,131	1,193	3	6	1,886	13	453	2,345	7,987	
Feb	1,038	1,091	1,064	1	4	1,765	13	472	2,529	7,977	
Mar	1,283	1,283	1,336	12	22	2,192	20	572	3,460	10,180	
1st QTR	3,278	3,505	3,593	16	32	5,843	46	1,497	8,334	26,144	
Apr										-	
May										-	
Jun										-	
2nd QTR	0	0	0	0	0	0	0	0	0	-	
Jul										-	
Aug										-	
Sep										-	
3rd QTR	-	-	-	-	-	-	-	-	-	-	
Oct										-	
Nov										-	
Dec										-	
4th QTR	-	-	-	-	-	-	-	-	-	-	
<b>GRAND TOTAL</b>	<b>3,278</b>	<b>3,505</b>	<b>3,593</b>	<b>16</b>	<b>32</b>	<b>5,843</b>	<b>46</b>	<b>1,497</b>	<b>8,334</b>	<b>26,144</b>	
<b>% OF GRAND TOTAL</b>	12.54%	13.41%	13.74%	0.06%	0.12%	22.35%	0.18%	5.73%	31.88%	100.00%	

Table CSU03

Comments: Repos and reverse repos does not include intraday repo with the central bank. PAYMENT SYSTEM OVERSIGHT DATA REPORT MARCH 2023



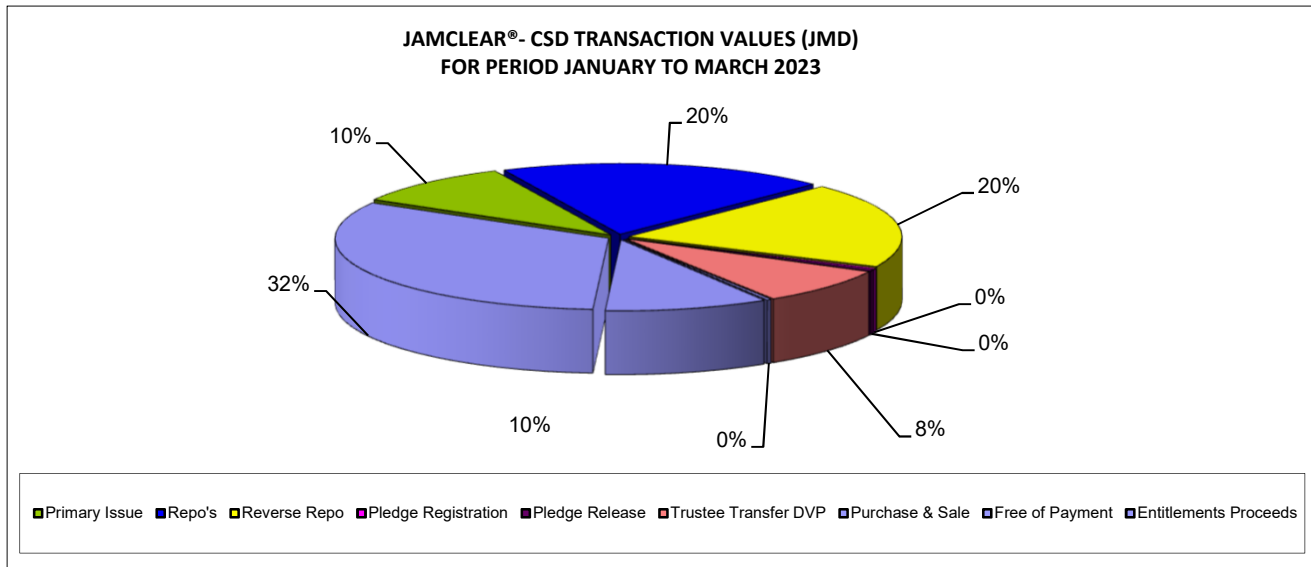
**JAMCLEAR®- CSD**  
**TRANSACTION VALUES - JMD**  
**FOR PERIOD JANUARY TO MARCH 2023**

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
	2023									
Jan	115.40	244.24	241.83	0.70	0.34	112.68	3.95	82.81	295.10	1,097
Feb	106.70	238.58	234.44	0.17	0.47	105.57	1.58	145.87	427.94	1,261
Mar	144.63	255.48	259.86	9.00	15.91	96.17	4.59	137.69	504.34	1,428
1st QTR	366.73	738.30	736.14	9.86	16.72	314.42	10.12	366.38	1,227.39	3,786
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	-
<b>GRAND TOTAL</b>	<b>366.73</b>	<b>738.30</b>	<b>736.14</b>	<b>9.86</b>	<b>16.72</b>	<b>314.42</b>	<b>10.12</b>	<b>366.38</b>	<b>1,227.39</b>	<b>3,786</b>
<b>% OF GRAND TOTAL</b>	9.69%	19.50%	19.44%	0.26%	0.44%	8.30%	0.27%	9.68%	32.42%	100.00%

Table CSU031

Comments: Repos and reverse repos does not include intraday repo with the central bank. PAYMENT SYSTEM OVERSIGHT DATA REPORT MARCH 2023

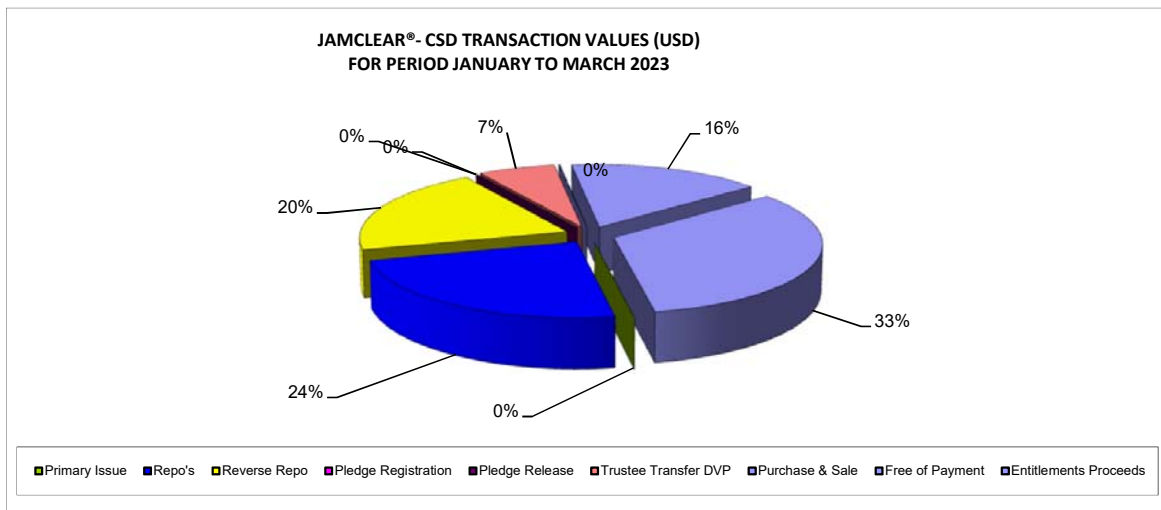


JAMCLEAR®- CSD										
TRANSACTION VALUES - USD										
FOR PERIOD JANUARY TO MARCH 2023										
Transaction values are in Millions of Dollars										
TRANSACTION TYPE	Primary Issue	Repo's	Reverse Repo	Pledge Registration	Pledge Release	Trustee Transfer DVP	Purchase & Sale	Free of Payment	Entitlements Proceeds	TOTALS
	2023									
Jan	-	104.53	100.76	-	-	24.70	-	102.01	306.87	638.88
Feb	-	54.90	46.02	-	-	21.02	-	4.04	4.75	130.72
Mar	-	93.22	70.77	-	-	23.98	1.00	70.13	42.21	301.31
1st QTR	-	252.65	217.55	-	-	69.70	1.00	176.18	353.82	1,070.91
Apr										-
May										-
Jun										-
2nd QTR	-	-	-	-	-	-	-	-	-	-
Jul										-
Aug										-
Sep										-
3rd QTR	-	-	-	-	-	-	-	-	-	-
Oct										-
Nov										-
Dec										-
4th QTR	-	-	-	-	-	-	-	-	-	-
<b>GRAND TOTAL</b>	-	<b>252.65</b>	<b>217.55</b>	-	-	<b>69.70</b>	<b>1.00</b>	<b>176.18</b>	<b>353.82</b>	<b>1,071</b>
<b>% OF GRAND TOTAL</b>	0.00%	23.59%	20.31%	0.00%	0.00%	6.51%	0.09%	16.45%	33.04%	100.00%

Table CSU032

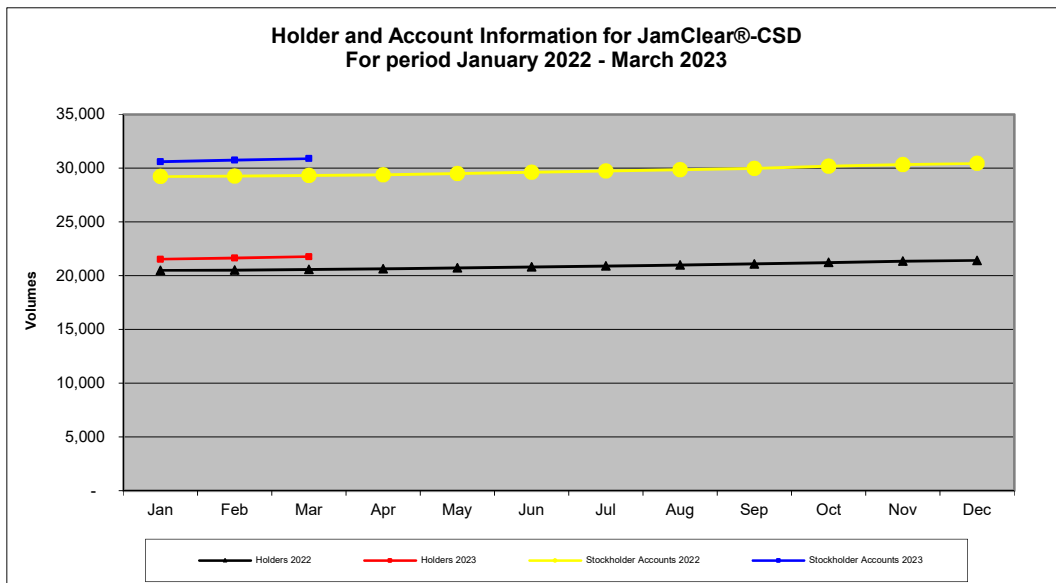
Comment: Repo and reverse repo does not include intraday repo with the central bank.

PAYMENT SYSTEM OVERSIGHT DATA REPORT MARCH 2023



JAMCLEAR®-CSD				
STOCKHOLDER RECORD & STOCKHOLDER ACCOUNTS				
FOR PERIOD JANUARY 2022 TO MARCH 2023				
Dates	Number of Stockholder Records		Number of Stockholder Accounts	
	2022	2023	2022	2023
Jan	20,489	21,532	29,219	30,601
Feb	20,518	21,648	29,257	30,746
Mar	20,560	21,766	29,311	30,890
Apr	20,617		29,381	
May	20,724		29,514	
Jun	20,796		29,610	
Jul	20,893		29,734	
Aug	20,978		29,846	
Sep	21,078		29,985	
Oct	21,222		30,175	
Nov	21,331		30,335	
Dec	21,416		30,446	

Table: CSRA03



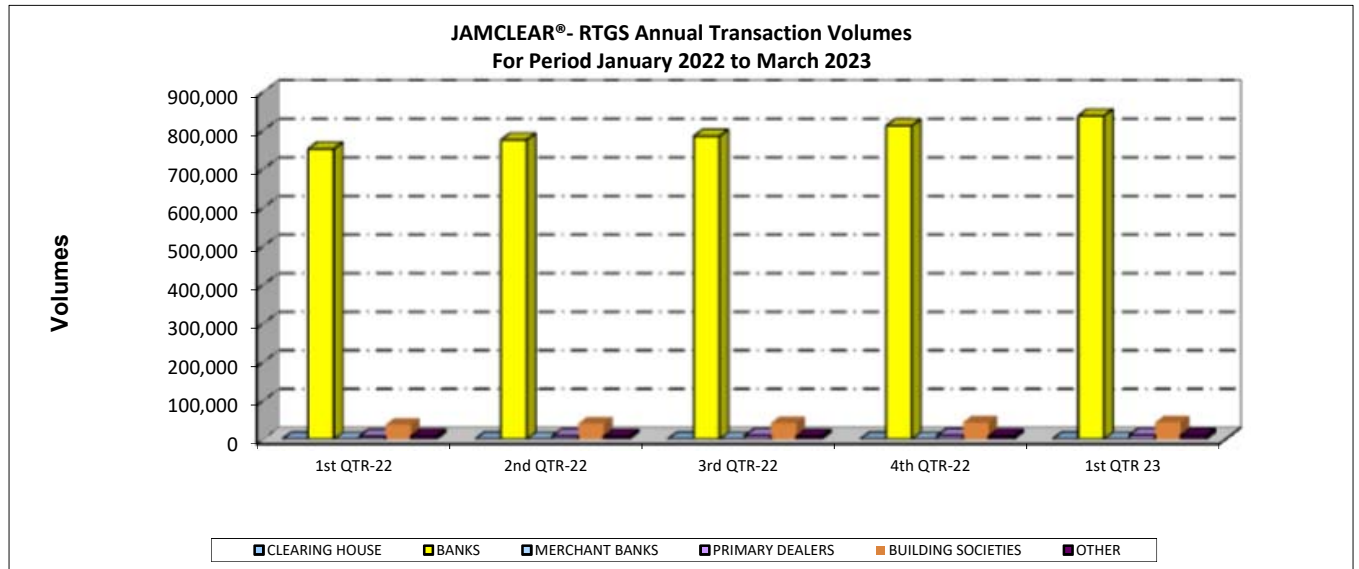
**JamClear® - RTGS**  
**ANNUAL TRANSACTION VOLUMES**  
**FOR PERIOD JANUARY 2022 TO MARCH 2023**

Month/Year	Clearing House		Banks		Merchant Banks		Primary Dealers		Building Societies		Other		TOTAL	
	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023
Jan	147	147	251,480	270,179	53	48	2,430	3,358	11,541	14,458	2,481	3,065	268,132	291,255
Feb	140	133	234,258	252,512	56	55	2,445	3,254	11,986	13,064	2,279	2,444	251,164	271,462
Mar	154	161	266,290	314,762	66	47	2,977	4,089	13,942	15,992	3,599	4,494	287,028	339,545
1st QTR	441	441	752,028	837,453	175	150	7,852	10,701	37,469	43,514	8,359	10,003	806,324	902,262
Apr	133		253,212		54		2,820		12,876		1,996		271,091	0
May	146		265,221		50		2,964		14,012		2,822		285,215	0
Jun	154		256,636		59		2,984		13,382		2,717		275,932	0
2nd QTR	433	0	775,069	0	163	0	8,768	0	40,270	0	7,535	0	832,238	0
Jul	148		251,087		56		2,955		13,333		2,288		269,867	0
Aug	154		266,273		62		3,356		14,352		2,487		286,684	0
Sep	155		267,679		52		3,159		14,019		2,732		287,796	0
3rd QTR	457	0	785,039	0	170	0	9,470	0	41,704	0	7,507	0	844,347	0
Oct	140		253,909		54		2,973		13,810		2,620		273,506	0
Nov	155		271,670		23		3,354		14,996		2,649		292,847	0
Dec	140		286,319		53		3,477		14,587		2,814		307,390	0
4th QTR	435	0	811,898	0	130	0	9,804	0	43,393	0	8,083	0	873,743	0
<b>Total</b>	<b>1,766</b>	<b>441</b>	<b>3,124,034</b>	<b>837,453</b>	<b>638</b>	<b>150</b>	<b>35,894</b>	<b>10,701</b>	<b>162,836</b>	<b>43,514</b>	<b>31,484</b>	<b>10,003</b>	<b>3,356,652</b>	<b>902,262</b>
% of GRAND TOTAL	0%	0%	93%	93%	0%	0%	1%	1%	5%	5%	1%	1%	100%	100%

Table RPYSU03

Comments: Banks includes data on Bank of Jamaica.

PAYMENT SYSTEM OVERSIGHT DATA REPORT MARCH 2023



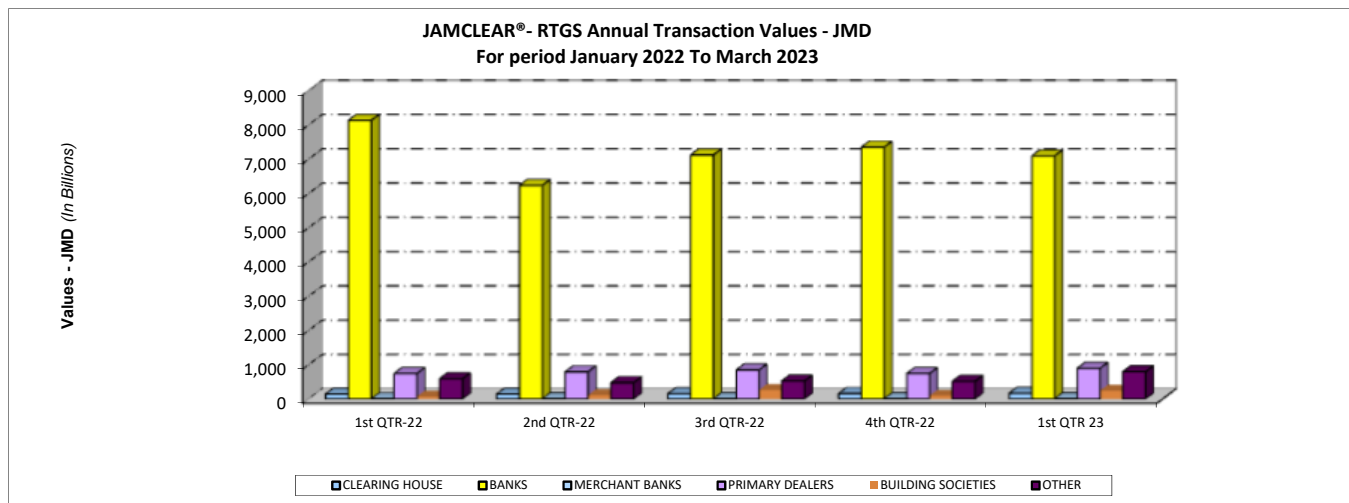
**JamClear® - RTGS**  
**ANNUAL TRANSACTION VALUES - JMD (in Billions)**  
**FOR PERIOD JANUARY 2022 TO MARCH 2023**

Month/Year	Clearing House		Banks		Merchant Banks		Primary Dealers		Building Societies		Other		TOTAL	
	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023
Jan	45.41	56.04	2,520.57	2,077.23	1.34	2.59	223.61	282.89	20.73	64.36	198.84	242.06	3,010.51	2,725.18
Feb	42.29	46.43	2,422.65	2,328.75	2.41	2.09	235.77	255.18	20.71	65.43	169.38	175.28	2,893.21	2,873.17
Mar	56.24	62.65	3,187.60	2,687.55	2.93	3.36	283.56	356.98	30.00	114.90	224.85	377.66	3,785.19	3,603.10
1st QTR	143.95	165.13	8,130.83	7,093.54	6.68	8.04	742.94	895.06	71.45	244.69	593.07	795.00	9,688.90	9,201.44
Apr	46.99		2,528.42		2.33		239.81		18.19		144.81		2,980.55	0.00
May	49.94		1,664.49		2.35		232.01		27.51		143.35		2,119.66	0.00
Jun	45.57		2,040.15		3.55		320.38		62.57		186.21		2,658.43	0.00
2nd QTR	142.50	0.00	6,233.05	0.00	8.24	0.00	792.19	0.00	108.27	-	474.37	0.00	7,758.63	0.00
Jul	48.28		2,371.60		1.95		307.77		86.64		172.53		2,988.77	0.00
Aug	50.85		2,749.93		4.69		315.79		95.48		180.36		3,397.11	0.00
Sep	51.18		1,999.99		3.59		223.47		79.20		172.81		2,530.24	0.00
3rd QTR	150.31	0.00	7,121.53	0.00	10.24	0.00	847.03	0.00	261.32	0.00	525.70	0.00	8,916.13	0.00
Oct	48.87		2,166.54		3.09		174.64		43.00		149.23		2,585.38	0.00
Nov	52.27		2,660.40		2.07		278.54		16.10		151.37		3,160.75	0.00
Dec	56.86		2,520.40		2.95		289.46		35.10		215.28		3,120.07	0.00
4th QTR	158.01	0.00	7,347.34	0.00	8.12	0.00	742.63	0.00	94.20	0.00	515.88	0.00	8,866.19	0.00
<b>Total</b>	<b>594.77</b>	<b>165.13</b>	<b>28,832.75</b>	<b>7,093.54</b>	<b>33.27</b>	<b>8.04</b>	<b>3,124.79</b>	<b>895.06</b>	<b>535.24</b>	<b>244.69</b>	<b>2,109.03</b>	<b>795.00</b>	<b>35,229.85</b>	<b>9,201.44</b>
% of GRAND TOTAL	2%	2%	82%	77%	0%	0%	9%	10%	2%	3%	6%	9%	100%	100%

Table RPYSU032

Comments: Banks includes data on Bank of Jamaica.

PAYMENT SYSTEM OVERSIGHT DATA REPORT MARCH 2023



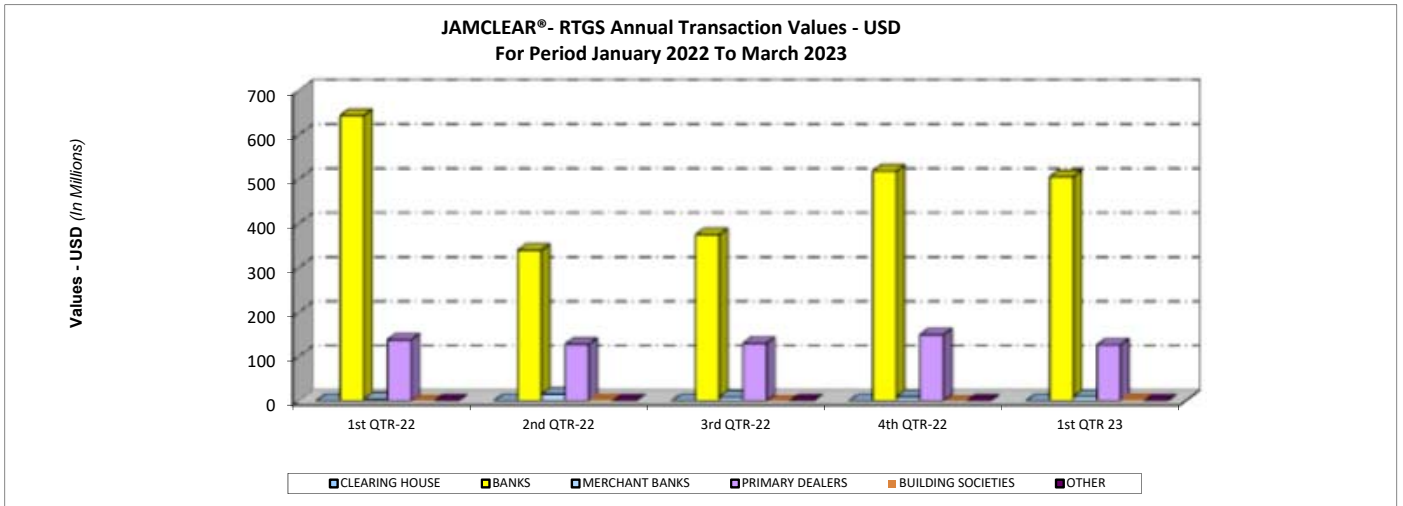
**JamClear® - RTGS**  
**ANNUAL TRANSACTION VALUES - USD (in Millions)**  
**FOR PERIOD JANUARY 2022 TO MARCH 2023**

Month/Year	Clearing House		Banks		Merchant Banks		Primary Dealers		Building Societies		Other		TOTAL	
	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023
Jan	-	-	185.62	157.65	1.69	3.08	46.65	24.55	-	-	0.12	0.07	234.08	185.34
Feb	-	-	265.58	166.04	0.40	2.70	38.80	45.23	-	2.00	-	-	304.78	213.97
Mar	-	-	192.09	181.86	2.15	4.27	52.18	56.44	0.70	1.00	0.00	0.02	246.42	242.59
1st QTR	-	-	643.28	505.55	4.24	10.05	137.63	126.22	0.70	3.00	0.12	0.09	785.28	641.91
Apr	-	-	97.45	-	4.10	-	34.63	-	-	-	-	-	136.18	0.00
May	-	-	61.76	-	4.91	-	47.23	-	-	-	0.16	-	114.05	0.00
Jun	-	-	180.24	-	6.06	-	45.59	-	2.50	-	-	-	231.89	0.00
2nd QTR	-	-	339.45	-	15.07	-	127.44	-	2.50	-	0.16	-	482.13	0.00
Jul	-	-	103.28	-	2.13	-	38.90	-	-	-	0.08	-	144.38	0.00
Aug	-	-	121.07	-	5.20	-	53.59	-	-	-	-	-	179.86	0.00
Sep	-	-	150.25	-	1.80	-	37.23	-	0.00	-	-	-	189.28	0.00
3rd QTR	-	-	374.60	-	9.13	-	129.71	-	0.00	-	0.08	-	513.52	0.00
Oct	-	-	124.47	-	2.13	-	43.18	-	-	-	-	-	169.77	0.00
Nov	-	-	153.99	-	-	-	58.11	-	-	-	-	-	212.10	0.00
Dec	-	-	239.58	-	7.61	-	47.89	-	-	-	-	-	295.08	0.00
4th QTR	-	-	518.04	-	9.74	-	149.17	-	-	-	-	-	676.95	0.00
<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>1,875.37</b>	<b>505.55</b>	<b>38.18</b>	<b>10.05</b>	<b>543.96</b>	<b>126.22</b>	<b>3.20</b>	<b>3.00</b>	<b>0.36</b>	<b>0.09</b>	<b>2,457.88</b>	<b>641.91</b>
<b>% of GRAND TOTAL</b>	<b>0%</b>	<b>0%</b>	<b>76%</b>	<b>79%</b>	<b>2%</b>	<b>2%</b>	<b>22%</b>	<b>20%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>100%</b>	<b>100%</b>

Table RPYSU032

Comments: Banks includes data on Bank of Jamaica.

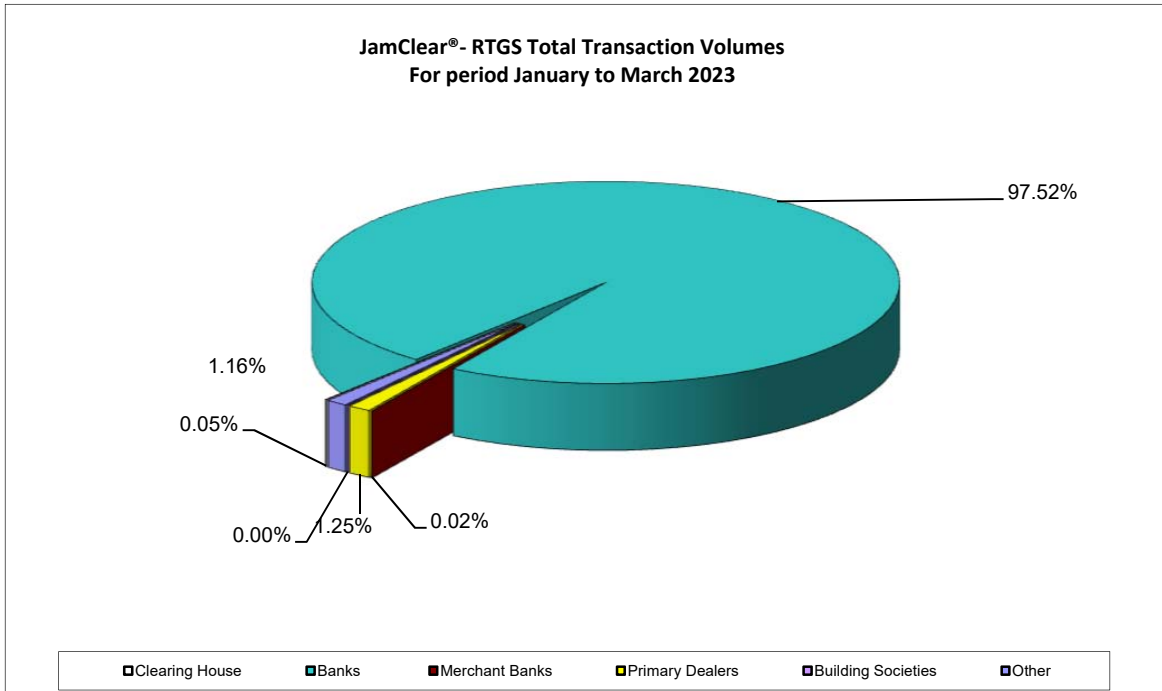
PAYMENT SYSTEM OVERSIGHT DATA REPORT MARCH 2023



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

Month/Year	Clearing House	Banks	Merchant Banks	Primary Dealers	Building Societies	Other	TOTAL
	2023						
Jan	147	270,179	48	3,358	14,458	3,065	291,255
Feb	133	252,512	55	3,254	13,064	2,444	271,462
Mar	161	314,762	47	4,089	15,992	4,494	339,545
1st QTR	441	837,453	150	10,701	43,514	10,003	902,262
Apr							0
May							0
Jun							0
2nd QTR	0	0	0	0	0	0	0
Jul							0
Aug							0
Sep							0
3rd QTR	0	0	0	0	0	0	0
Oct							0
Nov							0
Dec							0
4th QTR	0	0	0	0	0	0	0
<b>Total</b>	<b>441</b>	<b>837,453</b>	<b>150</b>	<b>10,701</b>	<b>43,514</b>	<b>10,003</b>	<b>902,262</b>
<b>% of GRAND TOTAL</b>	0%	93%	0%	1%	0%	1%	95%

Table RPSU03  
 PAYMENT SYSTEM OVERSIGHT DATA REPORT MARCH 2023





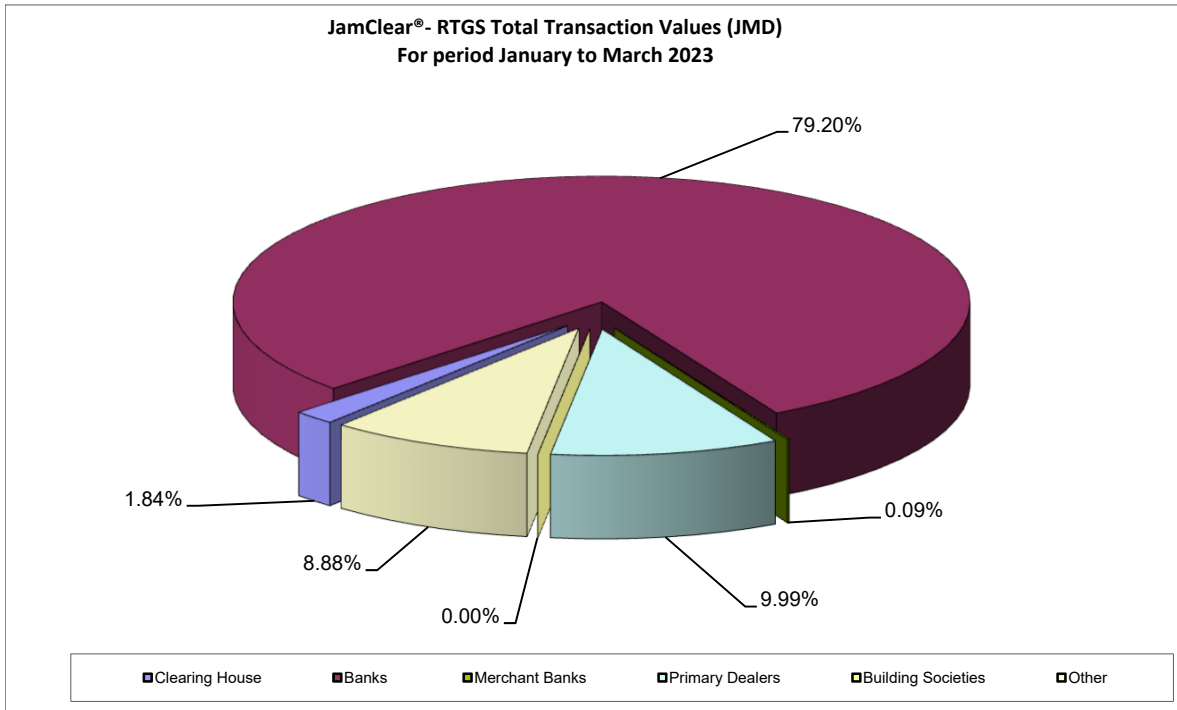
# JamClear® - RTGS

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

Month/Year	Clearing House	Banks	Merchant Banks	Primary Dealers	Building Societies	Other	TOTAL
	2023						
Jan	56.04	2,077.23	2.59	282.89	64.36	242.06	2,725.18
Feb	46.43	2,328.75	2.09	255.18	65.43	175.28	2,873.17
Mar	62.65	2,687.55	3.36	356.98	114.90	377.66	3,603.10
1st QTR	165.13	7,093.54	8.04	895.06	244.69	795.00	9,201.44
Apr							0.00
May							0.00
Jun							0.00
2nd QTR	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Jul							0.00
Aug							0.00
Sep							0.00
3rd QTR	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Oct							0.00
Nov							0.00
Dec							0.00
4th QTR	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total</b>	165.13	7,093.54	8.04	895.06	244.69	795.00	9,201.44
<b>% of GRAND TOTAL</b>	2%	77%	0%	10%	0%	9%	97%

Table RPSU031

### PAYMENT SYSTEM OVERSIGHT DATA REPORT MARCH 2023

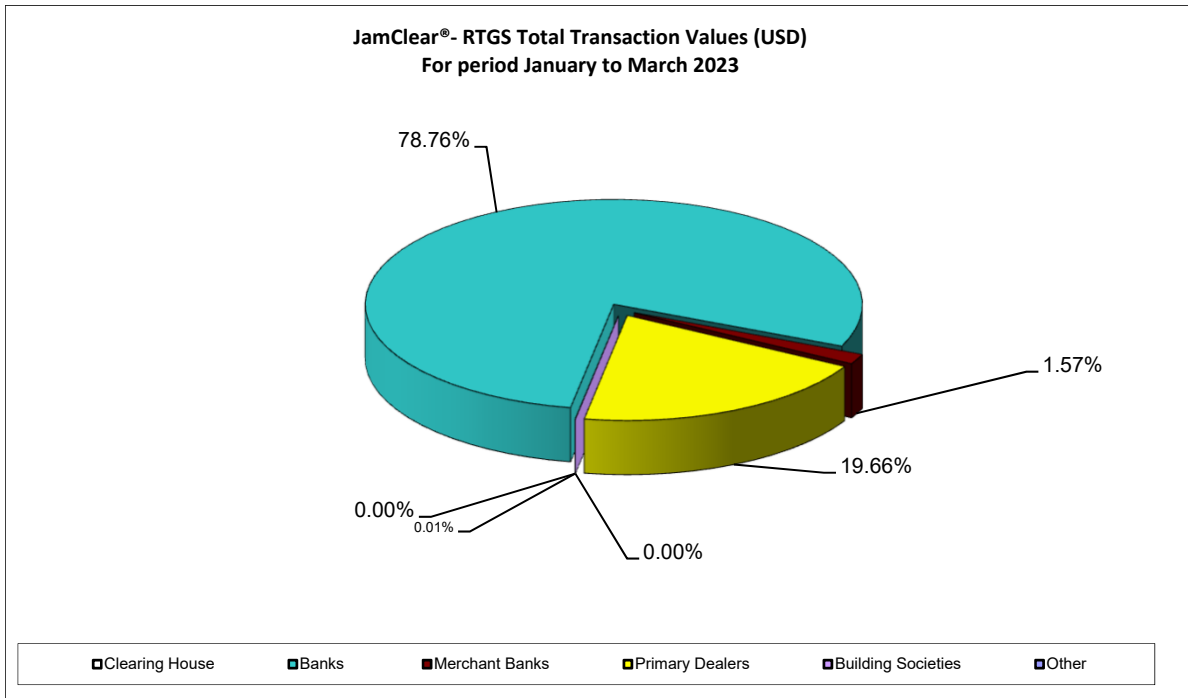


**JamClear®- RTGS**  
**TRANSACTION VALUES - USD (in Millions)**  
**FOR PERIOD JANUARY TO MARCH 2023**

Month/Year	Clearing House	Banks	Merchant Banks	Primary Dealers	Building Societies	Other	TOTAL
	2023						
Jan	-	157.65	3.08	24.55	-	0.07	185.34
Feb	-	166.04	2.70	45.23	2.00	-	215.97
Mar	-	181.86	4.27	56.44	1.00	0.02	243.59
1st QTR	-	505.55	10.05	126.22	3.00	0.09	644.91
Apr							0.00
May							0.00
Jun							0.00
2nd QTR	-	-	-	-	-	-	0.00
Jul							0.00
Aug							0.00
Sep							0.00
3rd QTR	-	-	-	-	-	-	0.00
Oct							0.00
Nov							0.00
Dec							0.00
4th QTR	-	-	-	-	-	-	-
<b>Total</b>	<b>0.00</b>	<b>505.55</b>	<b>10.05</b>	<b>126.22</b>	<b>3.00</b>	<b>0.09</b>	<b>644.91</b>
<b>% of GRAND TOTAL</b>	<b>0%</b>	<b>78%</b>	<b>2%</b>	<b>20%</b>	<b>0%</b>	<b>0%</b>	<b>100%</b>

Table RPSU032

PAYMENT SYSTEM OVERSIGHT DATA REPORT MARCH 2023



## RETAIL PAYMENTS FOR JANUARY 2021 TO MARCH 2023

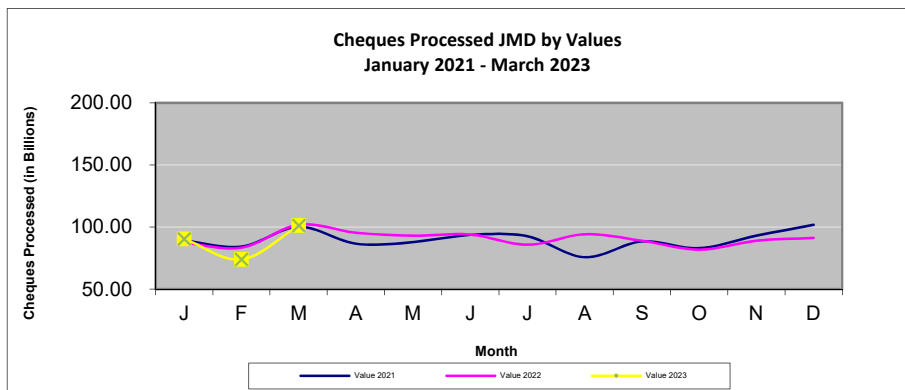
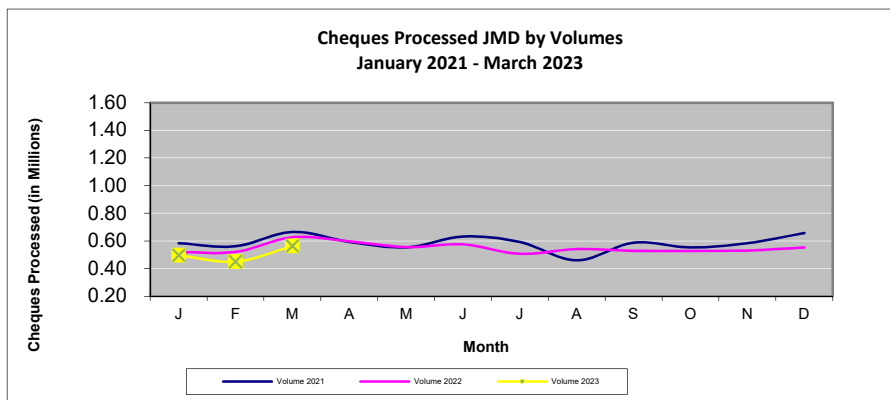
### Cheques Processed JMD - Volumes and Values

YEAR	2021		2022		2023	
	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)
Jan	0.58	89.06	0.52	87.35	0.50	90.36
Feb	0.56	84.25	0.52	83.42	0.45	73.88
Mar	0.67	100.19	0.63	101.85	0.56	101.07
1st QTR	1.81	273.49	1.67	272.62	1.51	265.31
Apr	0.59	86.56	0.60	95.43		
May	0.55	87.94	0.56	93.10		
Jun	0.63	93.69	0.58	93.95		
2nd QTR	1.78	268.19	1.73	282.48	-	-
Jul	0.59	92.52	0.51	85.74		
Aug	0.46	75.67	0.54	94.19		
Sep	0.59	88.40	0.53	88.96		
3rd QTR	1.64	256.60	1.58	268.89	-	-
Oct	0.55	82.97	0.53	81.84		
Nov	0.58	93.06	0.53	88.92		
Dec	0.66	101.74	0.55	91.32		
4th QTR	1.79	277.77	1.61	262.08	-	-
<b>TOTAL</b>	<b>7.02</b>	<b>1,076.05</b>	<b>6.58</b>	<b>1,086.08</b>	<b>1.51</b>	<b>265.31</b>

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

Table RDCBCP033

PAYMENT SYSTEM OVERSIGHT DATA REPORT MARCH 2023



# RETAIL PAYMENTS

## FOR JANUARY 2021 TO MARCH 2023

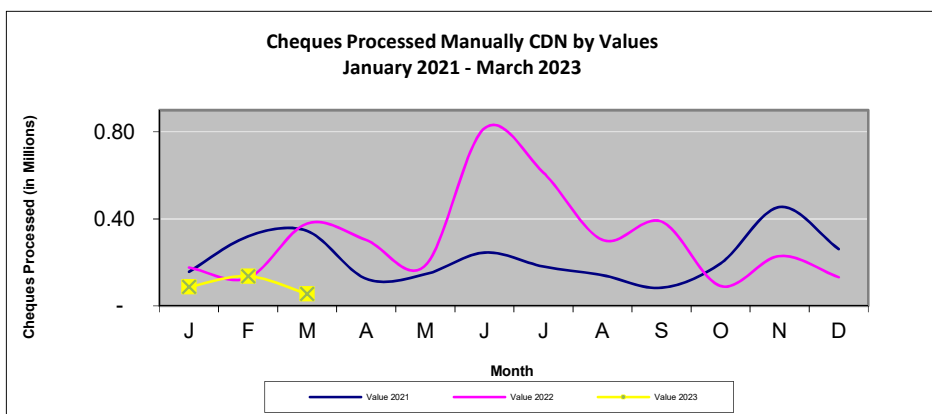
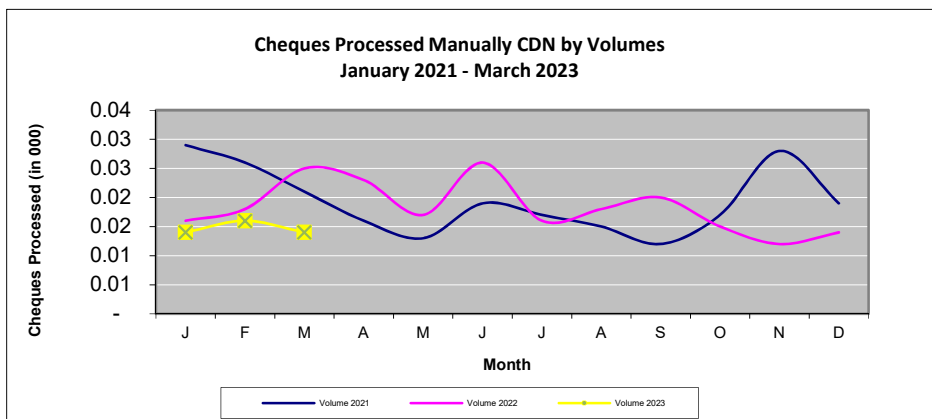
### Cheques Processed Manually CDN - Volumes and Values

YEAR	2021		2022		2023	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	0.03	0.16	0.02	0.18	0.01	0.09
Feb	0.03	0.32	0.02	0.13	0.02	0.14
Mar	0.02	0.34	0.03	0.38	0.01	0.06
1st QTR	0.08	0.82	0.06	0.68	0.04	0.28
Apr	0.02	0.12	0.02	0.30		
May	0.01	0.15	0.02	0.19		
Jun	0.02	0.25	0.03	0.82		
2nd QTR	0.05	0.52	0.07	1.30	-	-
Jul	0.02	0.18	0.02	0.61		
Aug	0.02	0.14	0.02	0.30		
Sep	0.01	0.08	0.02	0.39		
3rd QTR	0.04	0.41	0.05	1.30	-	-
Oct	0.02	0.20	0.02	0.09		
Nov	0.03	0.45	0.01	0.23		
Dec	0.02	0.26	0.01	0.13		
4th QTR	0.06	0.91	0.04	0.45	-	-
<b>TOTAL</b>	<b>0.23</b>	<b>2.65</b>	<b>0.22</b>	<b>3.75</b>	<b>0.04</b>	<b>0.28</b>

Comment: Cheques processed manually CDN by BOJ.

Table RDCPMC033

PAYMENT SYSTEM OVERSIGHT DATA REPORT MARCH 2023



# RETAIL PAYMENTS

## FOR JANUARY 2021 TO MARCH 2023

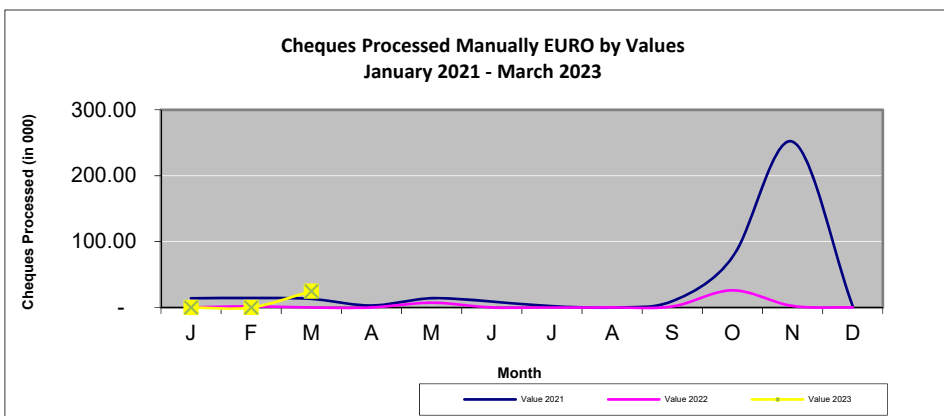
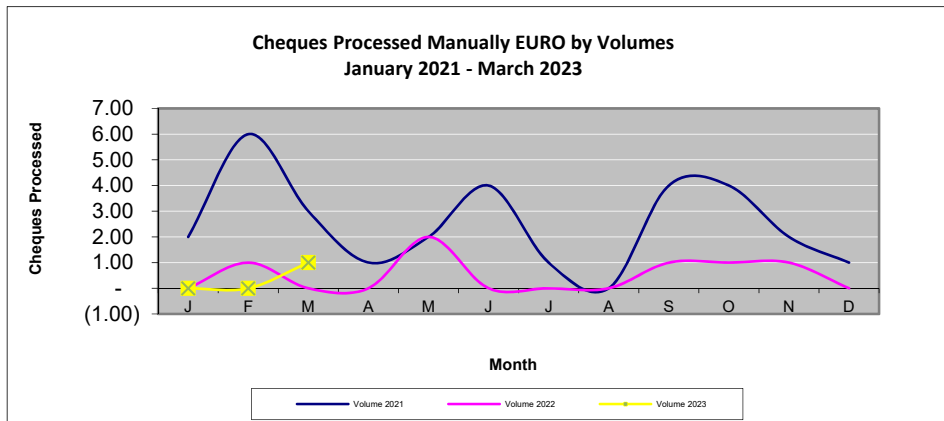
### Cheques Processed Manually EURO - Volumes and Values

YEAR	2021		2022		2023	
	Volume	Value (000)	Volume	Value (000)	Volume	Value (000)
Jan	2	14	-	-	-	-
Feb	6	14	1	2	-	-
Mar	3	13	-	-	1	25
1st QTR	11	41	1	2	1	25
Apr	1	3	-	-		
May	2	14	2	7		
Jun	4	9	-	-		
2nd QTR	7	26	2	7	-	-
Jul	1	2	-	-		
Aug	-	-	-	-		
Sep	4	10	1	2		
3rd QTR	5	12	1	2	-	-
Oct	4	76	1	26		
Nov	2	252	1	2		
Dec	1	2	-	-		
4th QTR	7	330	2	28	-	-
<b>TOTAL</b>	<b>30</b>	<b>409</b>	<b>6</b>	<b>39</b>	<b>1</b>	<b>25</b>

Comment: Cheques processed manually EURO by BOJ.

Table RDCPME033

PAYMENT SYSTEM OVERSIGHT DATA REPORT MARCH 2023



# RETAIL PAYMENTS

## FOR JANUARY 2021 TO MARCH 2023

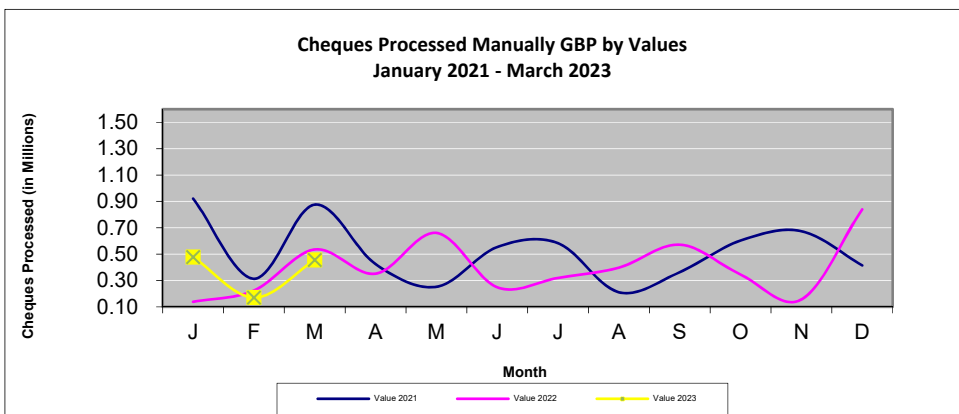
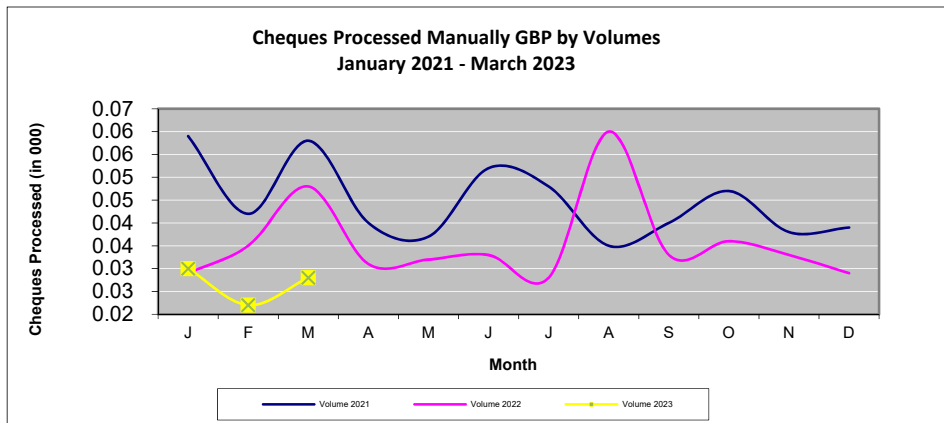
### Cheques Processed Manually GBP - Volumes and Values

YEAR	2021		2022		2023	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	0.06	0.92	0.03	0.14	0.03	0.48
Feb	0.04	0.31	0.04	0.22	0.02	0.17
Mar	0.06	0.88	0.05	0.54	0.03	0.46
1st QTR	0.16	2.11	0.11	0.90	0.08	1.10
Apr	0.04	0.42	0.03	0.35		
May	0.04	0.25	0.03	0.66		
Jun	0.05	0.55	0.03	0.25		
2nd QTR	0.13	1.23	0.10	1.26	-	-
Jul	0.05	0.58	0.03	0.32		
Aug	0.04	0.21	0.06	0.40		
Sep	0.04	0.36	0.03	0.57		
3rd QTR	0.12	1.16	0.12	1.29	-	-
Oct	0.05	0.60	0.04	0.35		
Nov	0.04	0.67	0.03	0.16		
Dec	0.04	0.41	0.03	0.84		
4th QTR	0.12	1.69	0.10	1.34	-	-
<b>TOTAL</b>	<b>0.54</b>	<b>6.19</b>	<b>0.43</b>	<b>4.79</b>	<b>0.08</b>	<b>1.10</b>

Comment: Cheques processed manually GBP by BOJ.

Table RDCPMG033

PAYMENT SYSTEM OVERSIGHT DATA REPORT MARCH 2023



# RETAIL PAYMENTS

## FOR JANUARY 2021 TO MARCH 2023

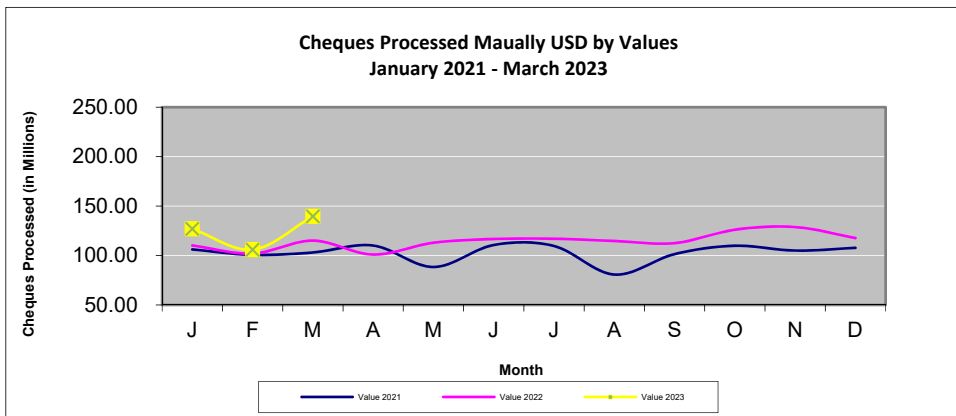
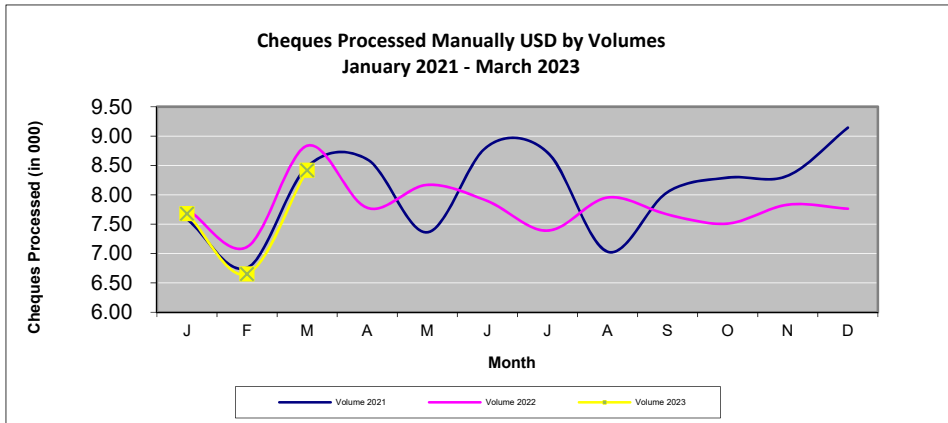
### Cheques Processed Manually USD - Volumes and Values

YEAR	2021		2022		2023	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	7.59	106.12	7.75	110.19	7.68	126.99
Feb	6.76	100.70	7.11	101.96	6.65	105.92
Mar	8.48	103.11	8.84	115.08	8.42	139.57
1st QTR	22.82	309.93	23.70	327.23	22.75	372.48
Apr	8.61	110.11	7.78	100.97		
May	7.36	88.39	8.17	112.94		
Jun	8.83	110.61	7.89	116.67		
2nd QTR	24.79	309.12	23.84	330.59	-	-
Jul	8.72	109.65	7.39	117.01		
Aug	7.03	80.73	7.95	114.69		
Sep	8.05	101.47	7.67	112.54		
3rd QTR	23.80	291.85	23.01	344.24	-	-
Oct	8.29	109.89	7.51	126.09		
Nov	8.33	104.98	7.83	128.82		
Dec	9.14	107.75	7.76	117.64		
4th QTR	25.76	322.61	23.11	372.55	-	-
<b>TOTAL</b>	<b>97.17</b>	<b>1,233.51</b>	<b>93.66</b>	<b>1,374.60</b>	<b>22.75</b>	<b>372.48</b>

Comment: Cheques processed manually USD by BOJ.

Table RDCPMU033

#### PAYMENT SYSTEM OVERSIGHT DATA REPORT MARCH 2023



## RETAIL PAYMENTS FOR JANUARY 2021 TO MARCH 2023

### JMD Transactions processed at ABM Terminals

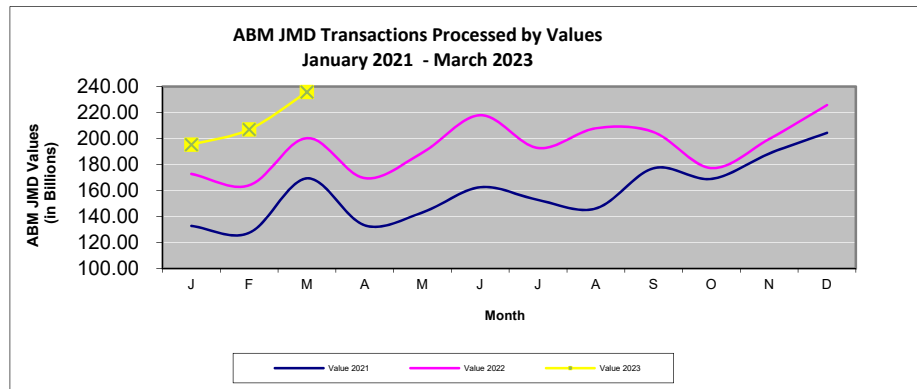
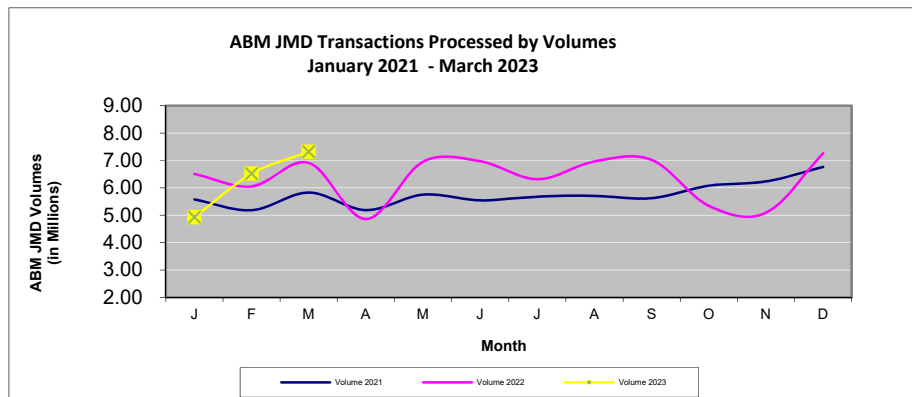
YEAR	2021		2022		2023	
	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)
Jan	5.58	132.76	6.51	172.80	4.93	195.30
Feb	5.18	127.41	6.05	163.97	6.52	206.97
Mar	5.83	169.39	6.91	200.39	7.32	235.71
1st QTR	16.59	429.56	19.48	537.15	18.76	637.97
Apr	5.19	133.20	4.86	169.50		
May	5.75	143.16	6.96	189.19		
Jun	5.54	162.55	6.97	217.98		
2nd QTR	16.49	438.92	18.79	576.66	-	-
Jul	5.68	152.75	6.31	192.69		
Aug	5.71	146.15	6.96	207.93		
Sep	5.62	177.19	7.02	204.95		
3rd QTR	17.01	476.09	20.30	605.57	-	-
Oct	6.08	168.92	5.35	177.26		
Nov	6.23	188.40	5.09	199.64		
Dec	6.77	204.41	7.26	225.76		
4th QTR	19.08	561.73	17.70	602.66	-	-
<b>TOTAL</b>	<b>63.70</b>	<b>1,542.91</b>	<b>69.18</b>	<b>1,906.30</b>	<b>18.76</b>	<b>637.97</b>

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

**Comment:**

Table RDA031

#### PAYMENT SYSTEM OVERSIGHT DATA REPORT MARCH 2023





# RETAIL PAYMENTS SYSTEM

## FOR JANUARY 2021 TO MARCH 2023

### USD Transactions processed at ABM Terminals

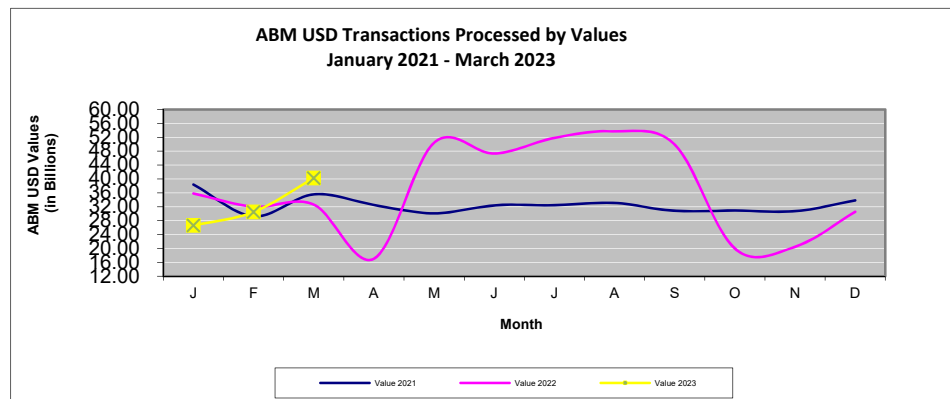
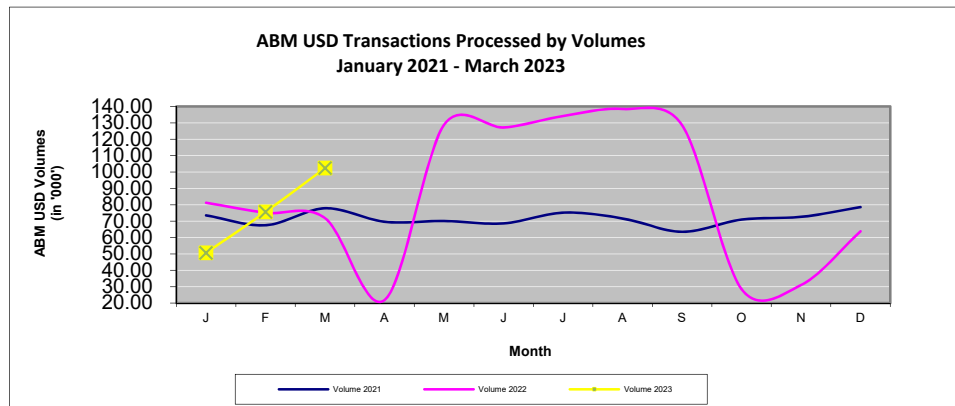
YEAR	2021		2022		2023	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	73.54	38.37	81.22	35.81	50.66	26.59
Feb	67.50	29.23	75.13	32.01	75.66	30.48
Mar	77.87	35.56	71.80	32.61	102.39	40.23
1st QTR	218.91	103.16	228.15	100.43	228.71	97.31
Apr	69.64	32.51	21.87	17.00		
May	70.10	30.08	128.81	50.42		
Jun	68.64	32.38	127.14	47.30		
2nd QTR	208.38	94.97	277.81	114.72	-	-
Jul	75.17	32.44	134.16	51.82		
Aug	71.65	33.10	138.44	53.73		
Sep	63.50	30.81	128.59	49.87		
3rd QTR	210.32	96.35	401.19	155.41	-	-
Oct	70.97	30.92	28.50	19.91		
Nov	72.63	30.71	31.03	20.47		
Dec	78.55	33.82	63.82	30.55		
4th QTR	222.15	95.46	123.36	70.93	-	-
<b>TOTAL</b>	<b>859.76</b>	<b>389.94</b>	<b>1,030.51</b>	<b>441.50</b>	<b>228.71</b>	<b>97.31</b>

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

**Comment:**

Table RDA032

PAYMENT SYSTEM OVERSIGHT DATA REPORT MARCH 2023



# RETAIL PAYMENTS

## FOR JANUARY 2021 TO MARCH 2023

### JMD Transactions processed at POS Terminals

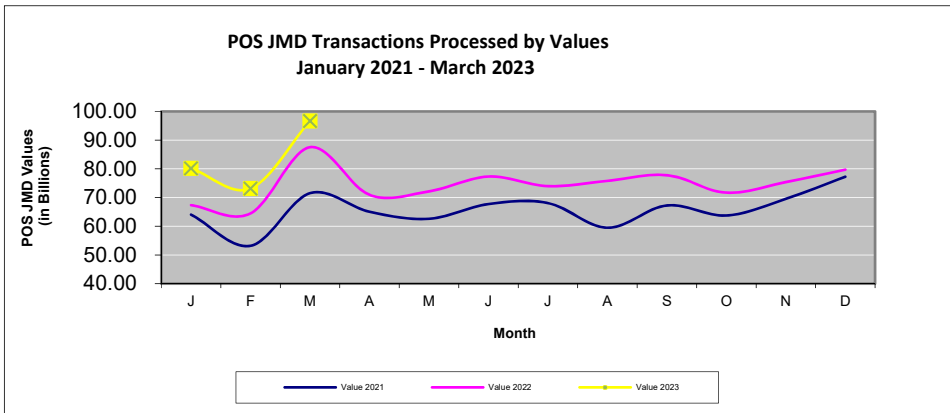
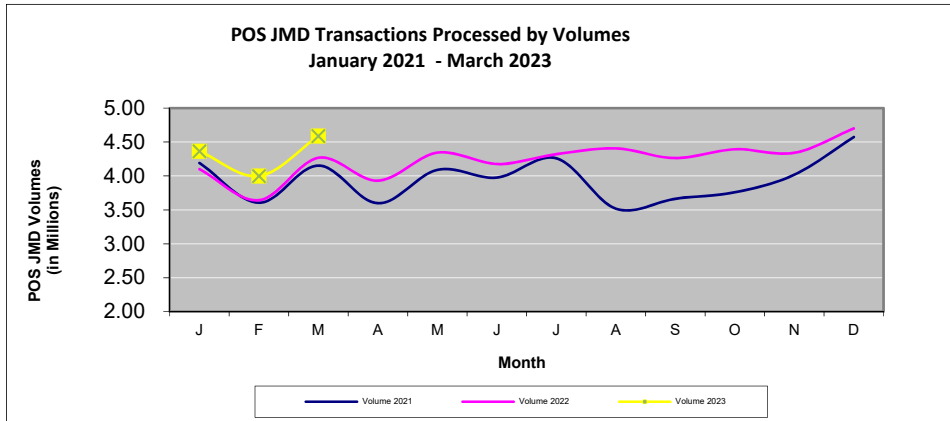
YEAR	2021		2022		2023	
	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)
Jan	4.19	64.05	4.10	67.35	4.36	80.18
Feb	3.60	53.19	3.64	64.48	4.00	73.14
Mar	4.15	71.55	4.27	87.54	4.59	96.67
1st QTR	11.95	188.78	12.01	219.38	12.95	249.99
Apr	3.60	65.04	3.93	70.93		
May	4.09	62.60	4.34	72.15		
Jun	3.98	67.73	4.18	77.32		
2nd QTR	11.66	195.37	12.45	220.40	-	-
Jul	4.26	68.10	4.32	73.98		
Aug	3.52	59.48	4.41	75.80		
Sep	3.66	67.26	4.26	77.80		
3rd QTR	11.44	194.84	12.99	227.58	-	-
Oct	3.76	63.74	4.39	71.69		
Nov	4.02	69.54	4.34	75.40		
Dec	4.57	77.26	4.70	79.71		
4th QTR	12.35	210.54	13.44	226.79	-	-
<b>TOTAL</b>	<b>47.41</b>	<b>789.53</b>	<b>50.89</b>	<b>894.15</b>	<b>12.95</b>	<b>249.99</b>

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

Comment:

Table RDP031

PAYMENT SYSTEM OVERSIGHT DATA REPORT MARCH 2023



# RETAIL PAYMENTS SYSTEM FOR JANUARY 2021 TO MARCH 2023

## USD Transactions processed at POS Terminals

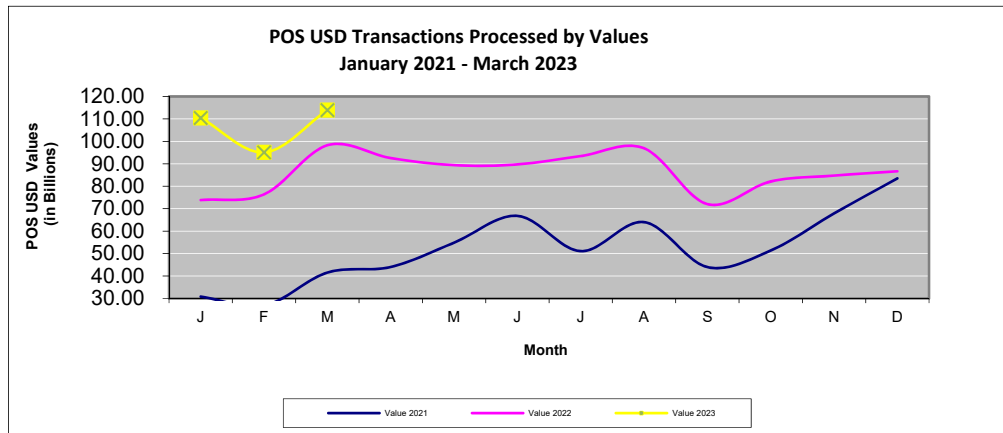
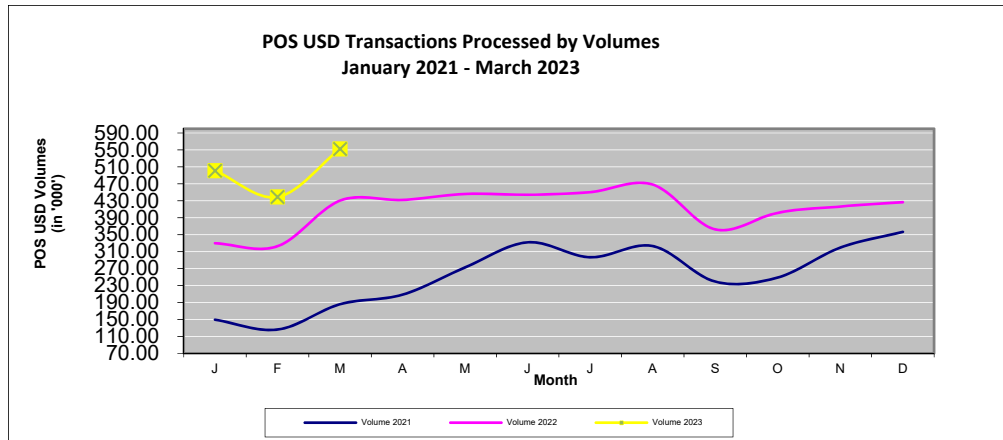
YEAR	2021		2022		2023	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	149.32	30.84	329.84	73.85	501.06	110.41
Feb	126.00	26.84	322.77	76.39	438.77	95.06
Mar	185.90	41.57	430.49	98.28	552.22	113.91
1st QTR	461.22	99.25	1,083.10	248.52	1,492.05	319.38
Apr	208.52	44.03	431.98	92.56		
May	272.81	54.87	446.10	89.38		
Jun	332.00	66.83	444.26	89.73		
2nd QTR	813.32	165.72	1,322.34	271.67	-	-
Jul	296.64	51.09	450.33	93.44		
Aug	323.21	64.04	468.28	96.93		
Sep	239.15	43.98	362.39	72.04		
3rd QTR	859.00	159.12	1,281.00	262.41	-	-
Oct	248.97	51.37	401.78	82.14		
Nov	319.56	67.90	416.66	84.75		
Dec	356.63	83.51	426.76	86.67		
4th QTR	925.16	202.78	1,245.20	253.56	-	-
<b>TOTAL</b>	<b>3,058.70</b>	<b>626.86</b>	<b>4,931.64</b>	<b>1,036.15</b>	<b>1,492.05</b>	<b>319.38</b>

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

Comment:

Table RDP032

### PAYMENT SYSTEM OVERSIGHT DATA REPORT MARCH 2023



# RETAIL PAYMENTS

## FOR JANUARY 2021 TO MARCH 2023

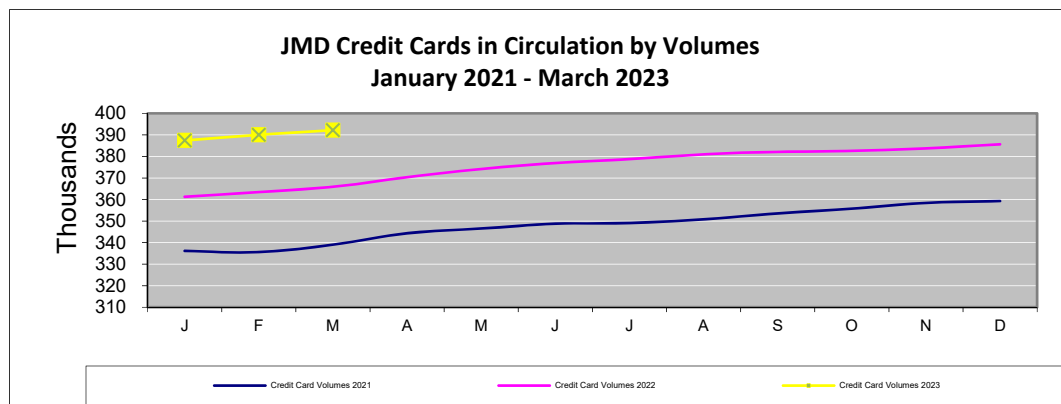
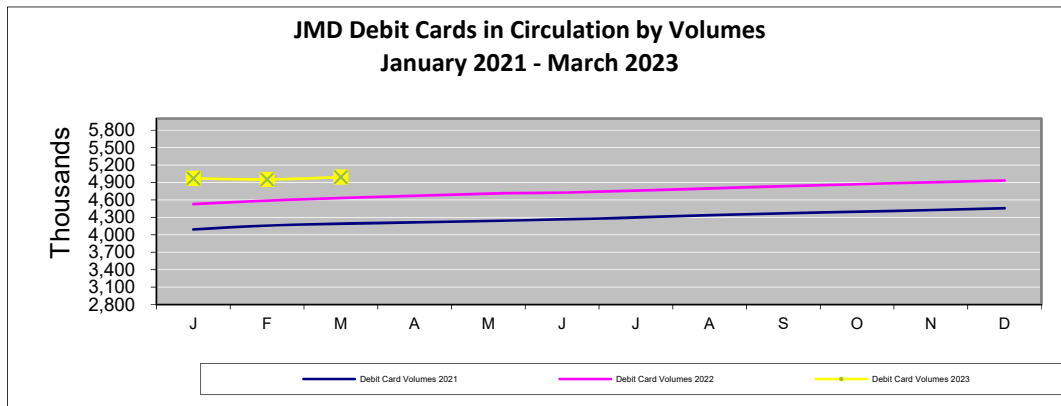
### Number of JMD Cards in Circulation

YEAR	2021		2022		2023	
	DEBIT	CREDIT	DEBIT	CREDIT	DEBIT	CREDIT
Jan	4,092,837	336,151	4,528,485	361,286	4,971,704	387,438
Feb	4,161,255	335,598	4,589,095	363,464	4,952,769	390,056
Mar	4,189,745	339,039	4,634,480	365,907	4,992,271	392,201
1st QTR	<b>4,189,745</b>	<b>339,039</b>	<b>4,634,480</b>	<b>365,907</b>	<b>4,992,271</b>	<b>392,201</b>
Apr	4,214,896	344,353	4,669,705	370,374		
May	4,240,851	346,541	4,711,216	374,200		
Jun	4,267,787	348,794	4,725,882	376,945		
2nd QTR	<b>4,267,787</b>	<b>348,794</b>	<b>4,725,882</b>	<b>376,945</b>	-	-
Jul	4,295,094	349,078	4,761,122	378,738		
Aug	4,341,671	350,823	4,799,426	381,000		
Sep	4,368,976	353,573	4,837,367	382,118		
3rd QTR	<b>4,368,976</b>	<b>353,573</b>	<b>4,837,367</b>	<b>382,118</b>	-	-
Oct	4,395,533	355,757	4,869,338	382,579		
Nov	4,425,750	358,459	4,903,663	383,748		
Dec	4,458,205	359,295	4,934,592	385,655		
4th QTR	<b>4,458,205</b>	<b>359,295</b>	<b>4,934,592</b>	<b>385,655</b>	-	-

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

Table RDCIC031

PAYMENT SYSTEM OVERSIGHT DATA REPORT MARCH 2023



## RETAIL PAYMENTS FOR JANUARY 2021 TO MARCH 2023

### Number of USD Cards in Circulation

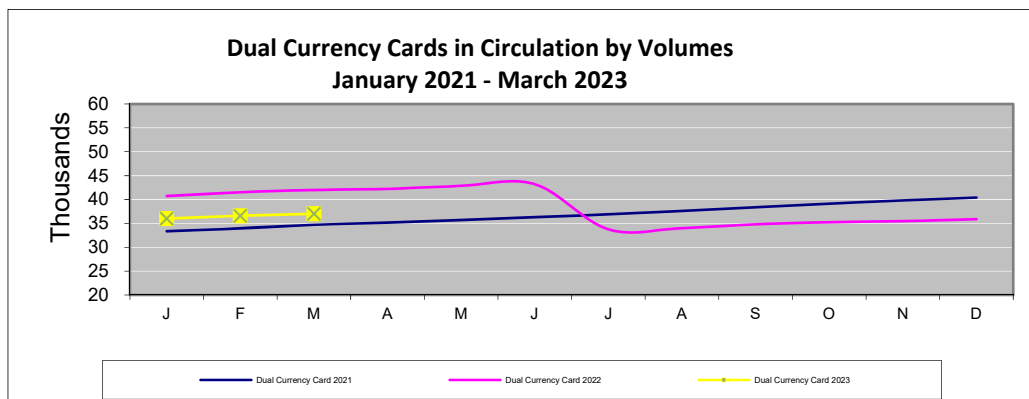
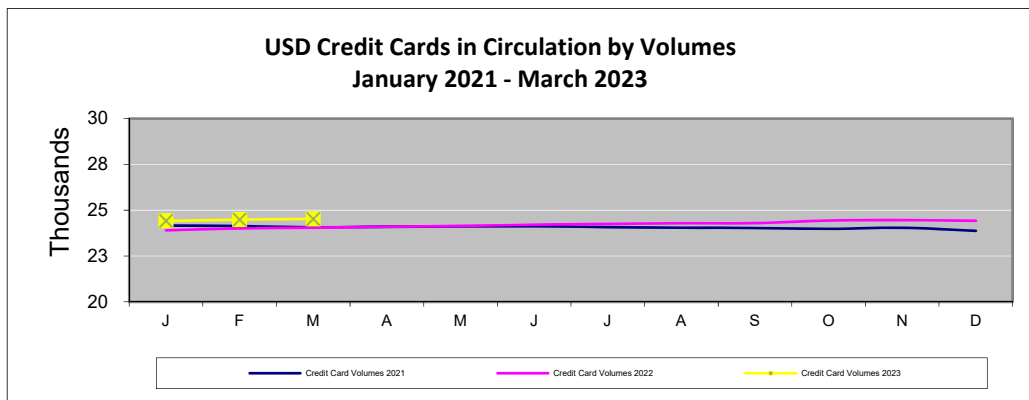
YEAR	2021		2022		2023	
	CREDIT	DUAL CURRENCY	CREDIT	DUAL CURRENCY	CREDIT	DUAL CURRENCY
Jan	24,163	33,359	23,903	40,722	24,413	36,011
Feb	24,137	33,939	24,010	41,518	24,485	36,586
Mar	24,069	34,713	24,042	42,008	24,524	37,004
1st QTR	<b>24,069</b>	<b>34,713</b>	<b>24,042</b>	<b>42,008</b>	<b>24,524</b>	<b>37,004</b>
Apr	24,104	35,167	24,100	42,214		
May	24,112	35,704	24,140	42,856		
Jun	24,127	36,313	24,213	43,211		
2nd QTR	<b>24,127</b>	<b>36,313</b>	<b>24,213</b>	<b>43,211</b>	-	-
Jul	24,077	36,904	24,249	33,746		
Aug	24,043	37,587	24,288	34,014		
Sep	24,032	38,406	24,296	34,804		
3rd QTR	<b>24,032</b>	<b>38,406</b>	<b>24,296</b>	<b>34,804</b>	-	-
Oct	23,982	39,115	24,437	35,263		
Nov	24,043	39,799	24,459	35,465		
Dec	23,874	40,408	24,424	35,887		
4th QTR	<b>23,874</b>	<b>40,408</b>	<b>24,424</b>	<b>35,887</b>	-	-

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

Comment:

Table RDCIC032

PAYMENT SYSTEM OVERSIGHT DATA REPORT MARCH 2023



## RETAIL PAYMENTS FOR JANUARY 2021 TO MARCH 2023

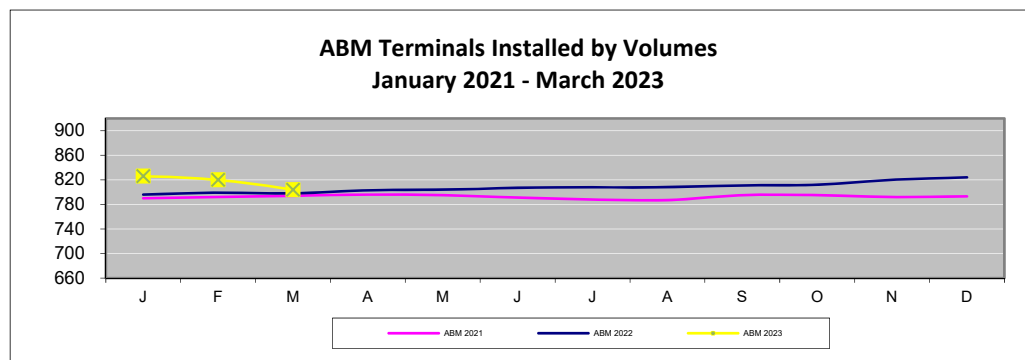
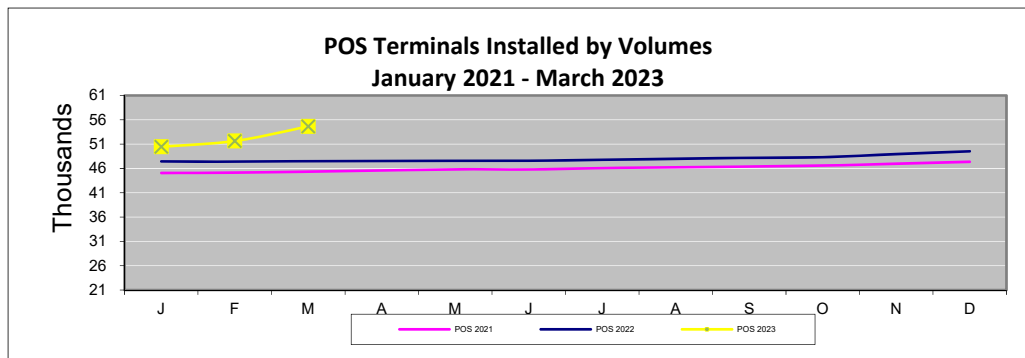
### ABM & POS Terminals Installed - Commercial Banks

YEAR	2021		2022		2023	
	POS	ABM	POS	ABM	POS	ABM
Jan	45,068	790	47,448	796	50,455	826
Feb	45,105	792	47,386	799	51,647	820
Mar	45,378	794	47,515	798	54,628	804
<b>1st QTR</b>	<b>45,378</b>	<b>794</b>	<b>47,515</b>	<b>798</b>	<b>54,628</b>	<b>804</b>
Apr	45,539	796	47,519	803		
May	45,834	795	47,581	804		
Jun	45,785	791	47,581	807		
<b>2nd QTR</b>	<b>45,785</b>	<b>791</b>	<b>47,581</b>	<b>807</b>	-	-
Jul	46,072	788	47,778	808		
Aug	46,242	787	47,990	808		
Sep	46,395	795	48,180	811		
<b>3rd QTR</b>	<b>46,395</b>	<b>795</b>	<b>48,180</b>	<b>811</b>	-	-
Oct	46,585	795	48,325	812		
Nov	46,973	792	48,951	820		
Dec	47,366	793	49,532	824		
<b>4th QTR</b>	<b>47,366</b>	<b>793</b>	<b>49,532</b>	<b>824</b>	-	-

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

Table RDTI031

PAYMENT SYSTEM OVERSIGHT DATA REPORT MARCH 2023



**RETAIL PAYMENTS**  
FOR JANUARY 2021 TO MARCH 2023  
Electronic Transactions Processed - Volumes & Values (JMD)

YEAR	2021					2022					2023				
	Debit Card Transactions	Credit Card Transactions	Direct Debits and Return Items	Other Electronic Transactions	Total	Debit Card Transactions	Credit Card Transactions	Direct Debits and Return Items	Other Electronic Transactions	Total	Debit Card Transactions	Credit Card Transactions	Direct Debits and Return Items	Other Electronic Transactions	Total
Volumes in Thousands (000)															
Jan	7,330	2,027	224	520	10,101	7,173	2,935	682	703	11,493	4,930	3,595	831	995	10,351
Feb	6,542	1,878	423	468	9,311	6,470	2,755	723	650	10,598	6,253	3,498	438	968	11,157
Mar	7,352	2,158	514	605	10,630	7,361	3,263	928	778	12,331	7,068	3,909	357	1,188	12,522
1st QTR	<b>21,224</b>	<b>6,062</b>	<b>1,161</b>	<b>1,594</b>	<b>30,042</b>	<b>21,003</b>	<b>8,954</b>	<b>2,333</b>	<b>2,131</b>	<b>34,421</b>	<b>18,251</b>	<b>11,002</b>	<b>1,626</b>	<b>3,151</b>	<b>34,030</b>
Apr	6,442	1,912	384	568	9,306	5,299	2,983	766	711	9,759					-
May	7,150	2,234	442	604	10,429	7,414	3,335	918	955	12,622					-
Jun	6,729	2,338	420	600	10,088	7,240	3,265	1,058	838	12,402					-
2nd QTR	<b>20,321</b>	<b>6,484</b>	<b>1,245</b>	<b>1,772</b>	<b>29,823</b>	<b>19,953</b>	<b>9,584</b>	<b>2,742</b>	<b>2,504</b>	<b>34,783</b>	-	-	-	-	-
Jul	6,995	2,489	548	610	10,641	7,005	2,938	1,156	880	11,979					-
Aug	6,527	2,235	660	621	10,043	7,176	3,503	1,138	915	12,731					-
Sep	6,542	2,259	713	656	10,169	7,147	3,392	1,175	967	12,681					-
3rd QTR	<b>20,064</b>	<b>6,983</b>	<b>1,920</b>	<b>1,887</b>	<b>30,854</b>	<b>21,327</b>	<b>9,833</b>	<b>3,469</b>	<b>2,762</b>	<b>37,391</b>	-	-	-	-	-
Oct	6,867	2,487	573	641	10,567	5,376	3,595	1,004	993	10,967					-
Nov	7,004	2,754	598	661	11,016	5,046	3,599	841	1,017	10,502					-
Dec	7,692	3,119	624	718	12,154	7,288	3,832	973	1,055	13,149					-
4th QTR	<b>21,562</b>	<b>8,360</b>	<b>1,795</b>	<b>2,020</b>	<b>33,737</b>	<b>17,710</b>	<b>11,025</b>	<b>2,818</b>	<b>3,066</b>	<b>34,618</b>	-	-	-	-	-
<b>TOTAL</b>	<b>83,172</b>	<b>27,889</b>	<b>6,121</b>	<b>7,273</b>	<b>124,455</b>	<b>79,993</b>	<b>39,397</b>	<b>11,362</b>	<b>10,462</b>	<b>141,214</b>	<b>18,251</b>	<b>11,002</b>	<b>1,626</b>	<b>3,151</b>	<b>34,030</b>

YEAR	2021					2022					2023				
	Debit Card Transactions	Credit Card Transactions	Direct Debits and Return Items	Other Electronic Transactions	Total	Debit Card Transactions	Credit Card Transactions	Direct Debits and Return Items	Other Electronic Transactions	Total	Debit Card Transactions	Credit Card Transactions	Direct Debits and Return Items	Other Electronic Transactions	Total
Values in Billions (BN)															
Jan	127.25	51.67	23.13	24.40	226.45	151.39	64.34	27.91	33.74	277.39	163.47	81.64	10.02	41.10	296.23
Feb	119.98	43.71	22.46	23.60	209.76	141.25	63.23	27.11	33.58	265.16	173.97	77.61	6.36	41.03	298.96
Mar	156.87	59.80	24.46	35.65	276.78	169.89	86.24	36.36	45.97	338.45	194.99	100.50	6.46	54.09	356.04
1st QTR	<b>404.10</b>	<b>155.18</b>	<b>70.06</b>	<b>83.65</b>	<b>712.99</b>	<b>462.53</b>	<b>213.81</b>	<b>91.38</b>	<b>113.29</b>	<b>881.01</b>	<b>532.43</b>	<b>259.76</b>	<b>22.84</b>	<b>136.21</b>	<b>951.23</b>
Apr	124.36	55.41	22.02	26.07	227.87	143.31	72.76	30.60	37.13	283.80					-
May	133.30	52.10	22.09	28.78	236.28	163.35	71.15	34.53	46.90	315.93					-
Jun	150.02	59.09	24.55	30.03	263.69	189.44	76.85	35.67	40.21	342.18					-
2nd QTR	<b>407.67</b>	<b>166.61</b>	<b>68.66</b>	<b>84.88</b>	<b>727.83</b>	<b>496.10</b>	<b>220.76</b>	<b>100.80</b>	<b>124.24</b>	<b>941.91</b>	-	-	-	-	-
Jul	141.35	58.95	24.77	28.36	253.42	170.42	67.67	34.10	38.97	311.17					-
Aug	131.26	53.55	24.64	29.85	239.30	178.98	76.19	11.54	41.15	307.86					-
Sep	161.84	59.56	27.07	32.81	281.28	174.93	78.54	12.82	41.88	308.17					-
3rd QTR	<b>434.45</b>	<b>172.06</b>	<b>76.47</b>	<b>91.01</b>	<b>774.00</b>	<b>524.33</b>	<b>222.40</b>	<b>58.46</b>	<b>122.01</b>	<b>927.19</b>	-	-	-	-	-
Oct	150.91	58.37	24.65	32.46	266.39	146.67	73.36	11.02	39.95	271.01					-
Nov	167.49	64.30	27.30	36.15	295.25	168.56	77.00	9.43	41.13	296.12					-
Dec	182.39	72.01	29.96	37.42	321.78	191.27	81.84	11.08	43.22	327.41					-
4th QTR	<b>500.79</b>	<b>194.69</b>	<b>81.91</b>	<b>106.03</b>	<b>883.42</b>	<b>506.51</b>	<b>232.19</b>	<b>31.54</b>	<b>124.30</b>	<b>894.54</b>	-	-	-	-	-
<b>TOTAL</b>	<b>1,747.02</b>	<b>688.54</b>	<b>297.10</b>	<b>365.58</b>	<b>3,098.24</b>	<b>1,989.47</b>	<b>889.16</b>	<b>282.17</b>	<b>483.84</b>	<b>3,644.64</b>	<b>532.43</b>	<b>259.76</b>	<b>22.84</b>	<b>136.21</b>	<b>951.23</b>

Purpose: This table reflects the electronic transactions processed in categories (JMD) reported by commercial banks for period 2021 to 2023.

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

Table RDET031

PAYMENT SYSTEM OVERSIGHT DATA REPORT MARCH 2023

**RETAIL PAYMENTS**  
FOR JANUARY 2021 TO MARCH 2023  
Electronic Transactions Processed - Volumes & Values (USD)

YEAR	2021				2022				2023			
	Debit Card Transactions	Credit Card Transactions	Other Electronic Transactions	Total	Debit Card Transactions	Credit Card Transactions	Other Electronic Transactions	Total	Debit Card Transactions	Credit Card Transactions	Other Electronic Transactions	Total
Volumes in Thousands (000)												
Jan	57	157	15	229	66	336	11	413	37	505	11	553
Feb	55	132	12	199	62	328	22	412	63	443	30	536
Mar	62	193	17	273	57	436	27	520	88	556	37	681
1st QTR	174	482	44	701	184	1,100	60	1,344	188	1,505	77	1,770
Apr	55	215	17	287	9	435	26	470				-
May	56	279	18	353	114	451	40	605				-
Jun	53	339	18	410	113	450	21	583				-
2nd QTR	164	833	53	1,050	235	1,336	87	1,659	-	-	-	-
Jul	59	305	18	382	76	129	21	226				-
Aug	57	330	19	406	43	474	23	539				-
Sep	50	244	18	312	115	366	26	507				-
3rd QTR	166	878	55	1,099	233	969	70	1,272	-	-	-	-
Oct	58	254	18	330	16	405	29	449				-
Nov	58	325	20	403	17	421	31	470				-
Dec	63	363	24	450	50	431	30	510				-
4th QTR	179	942	62	1,183	83	1,256	90	1,429	-	-	-	-
<b>TOTAL</b>	<b>683</b>	<b>3,135</b>	<b>214</b>	<b>4,033</b>	<b>736</b>	<b>4,662</b>	<b>307</b>	<b>5,704</b>	<b>188</b>	<b>1,505</b>	<b>77</b>	<b>1,770</b>

YEAR	2021				2022				2023			
	Debit Card Transactions	Credit Card Transactions	Other Electronic Transactions	Total	Debit Card Transactions	Credit Card Transactions	Other Electronic Transactions	Total	Debit Card Transactions	Credit Card Transactions	Other Electronic Transactions	Total
Values in Millions (MN)												
Jan	18.71	33.17	18.39	70.27	19.81	75.15	14.70	109.66	10.57	110.87	20.15	141.59
Feb	17.76	28.70	10.02	56.47	17.64	77.63	16.02	111.29	17.63	95.44	16.45	129.51
Mar	19.93	43.63	14.73	78.29	18.01	99.14	18.63	135.77	25.44	113.93	19.93	159.30
1st QTR	56.40	105.49	43.14	205.03	55.46	251.92	49.34	356.72	53.63	320.24	56.53	430.40
Apr	17.64	45.69	14.32	77.65	2.94	93.06	19.31	115.31				-
May	17.41	56.37	12.36	86.14	34.21	89.92	20.45	144.59				-
Jun	16.65	68.08	15.62	100.35	33.21	90.57	15.71	139.48				-
2nd QTR	51.70	170.13	42.30	264.13	70.37	273.55	55.47	399.39	-	-	-	-
Jul	18.95	52.83	13.22	84.99	22.68	46.00	18.81	87.49				-
Aug	18.09	65.41	15.26	98.77	37.71	97.44	20.50	155.65				-
Sep	15.57	45.20	15.77	76.54	33.90	72.47	20.70	127.06				-
3rd QTR	52.61	163.44	44.26	260.30	94.28	215.92	60.01	370.20	-	-	-	-
Oct	17.95	52.57	13.40	83.92	4.55	82.44	19.22	106.21				-
Nov	17.74	69.23	13.52	100.50	4.76	85.07	20.44	110.27				-
Dec	19.31	84.62	15.92	119.84	15.19	87.04	19.23	121.47				-
4th QTR	55.00	206.42	42.85	304.26	24.49	254.55	58.90	337.94	-	-	-	-
<b>TOTAL</b>	<b>215.70</b>	<b>645.48</b>	<b>172.54</b>	<b>1,033.73</b>	<b>244.60</b>	<b>995.93</b>	<b>223.72</b>	<b>1,464.26</b>	<b>53.63</b>	<b>320.24</b>	<b>56.53</b>	<b>430.40</b>

Purpose: This table reflects the electronic transactions processed in categories (USD) by commercial banks for period 2021 to 2023.

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

Table RDET032

PAYMENT SYSTEM OVERSIGHT DATA REPORT MARCH 2023



JAMCLEAR-CSD®  
DEFINITION OF ACTIVITY CATEGORIES

CATEGORY	DEFINITION
PRIMARY ISSUE	Initial offer of securities issued to Banks and Primary dealers by BOJ and GOJ
OMOs	Open Market Operations instruments, issued by the Bank of Jamaica
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.