PAYMENT SYSTEM OVERSIGHT

PAYMENT SYSTEM DATA BULLETIN DECEMBER 2018

PAYMENT SYSTEM
DEPARTMENT

DAILY BULLETIN
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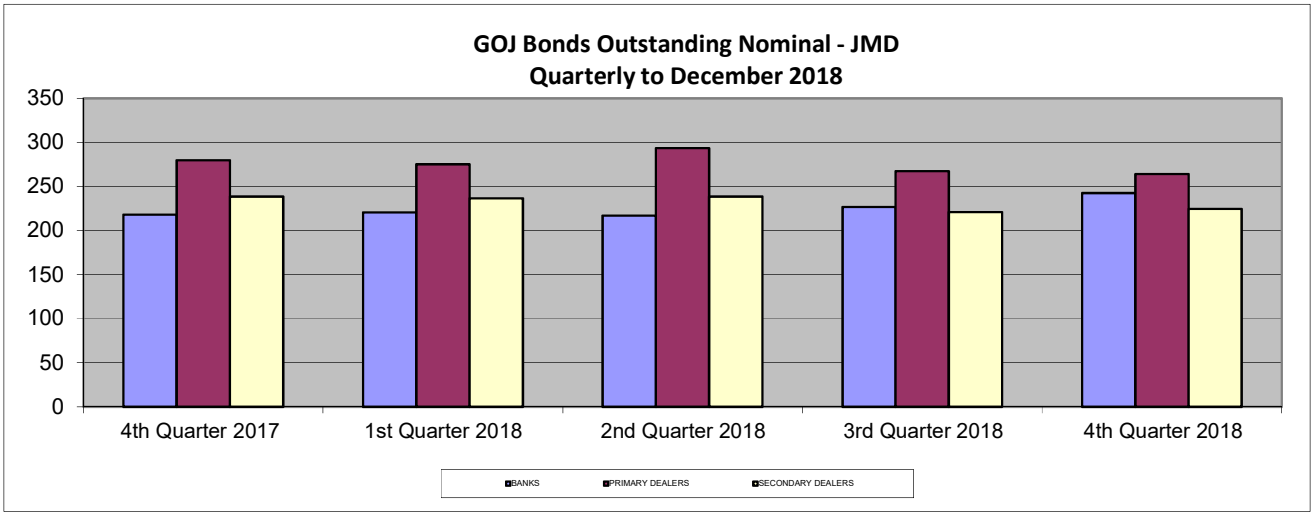
Payment System Oversight Report
Payment System Department
March 2018

JAMCLEAR-CSD Government of Jamaica Bonds Statement of Outstanding Nominal - JMD (BN) Quarterly - 4th Quarter 2017 to 4th Quarter 2018					
PARTICIPANT	**4th Quarter 2017**	**1st Quarter 2018**	**2nd Quarter 2018**	**3rd Quarter 2018**	**4th Quarter 2018**
BANKS	218	221	217	227	243
PRIMARY DEALERS	280	275	294	267	264
SECONDARY DEALERS	239	237	239	221	225
Total	**736**	**732**	**749**	**715**	**731**

Table CON12

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

PAYMENT SYSTEM DATA REPORT DECEMBER 2018

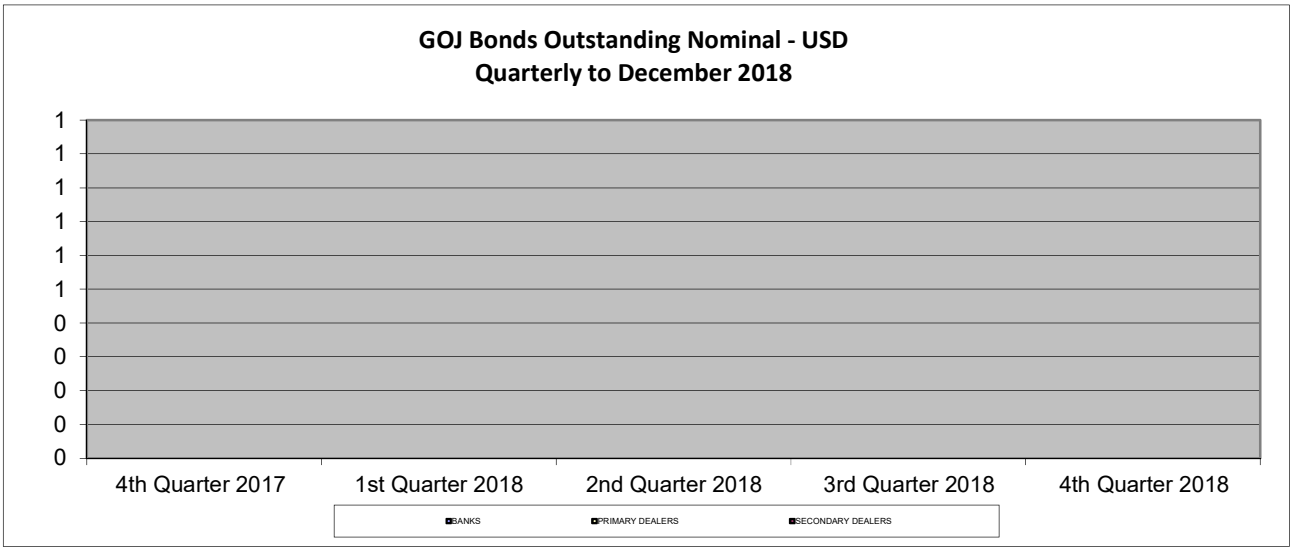


JAMCLEAR-CSD Government of Jamaica Bonds Statement of Outstanding Nominal - USD (MN) Quarterly - 4th Quarter 2017 to 4th Quarter 2018					
PARTICIPANT	**4th Quarter 2017**	**1st Quarter 2018**	**2nd Quarter 2018**	**3rd Quarter 2018**	**4th Quarter 2018**
BANKS	0	0	0	0	0
PRIMARY DEALERS	0	0	0	0	0
SECONDARY DEALERS	0	0	0	0	0
Total	**0**	**0**	**0**	**0**	**0**

Table CON122

Comment: This table reflects total outstanding nominal for prior quarters and the current quarter. Only securities dematerialized are recorded in JamClear-CSD all other debt is recorded externally.

PAYMENT SYSTEM DATA REPORT DECEMBER 2018

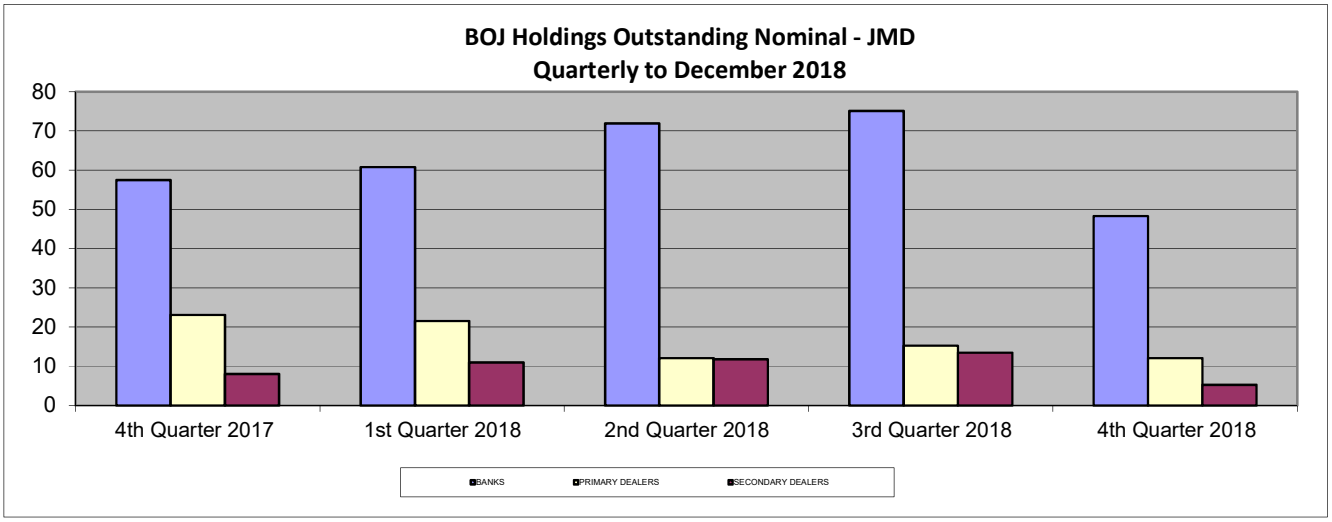


JAMCLEAR-CSD Bank of Jamaica Open Market Instruments - JMD (BN) Statement of Outstanding Nominal Quarterly - 4th Quarter 2017 to 4th Quarter 2018					
PARTICIPANT	**4th Quarter 2017**	**1st Quarter 2018**	**2nd Quarter 2018**	**3rd Quarter 2018**	**4th Quarter 2018**
BANKS	57	61	72	75	48
PRIMARY DEALERS	23	22	12	15	12
SECONDARY DEALERS	8	11	12	13	5
Total	**89**	**93**	**96**	**104**	**66**

Table CON123

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

PAYMENT SYSTEM DATA REPORT DECEMBER 2018

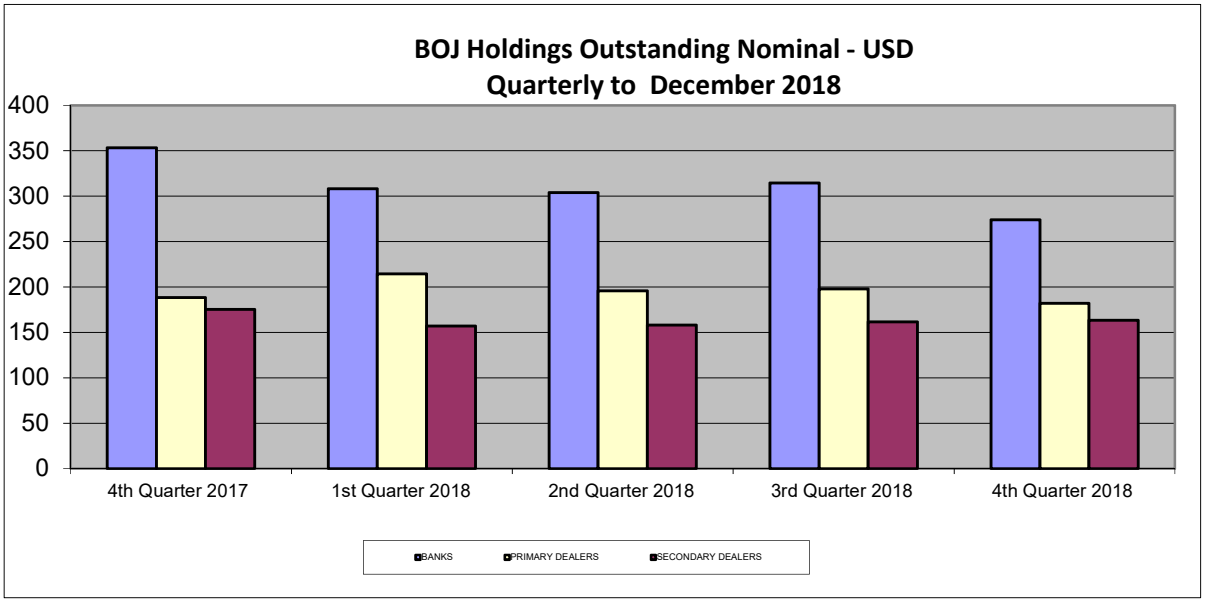


JAMCLEAR-CSD Bank of Jamaica Open Market Instruments - USD (MN) Statement of Outstanding Nominal Quarterly - 4th Quarter 2017 to 4th Quarter 2018					
PARTICIPANT	**4th Quarter 2017**	**1st Quarter 2018**	**2nd Quarter 2018**	**3rd Quarter 2018**	**4th Quarter 2018**
BANKS	353	308	304	315	274
PRIMARY DEALERS	188	214	196	198	182
SECONDARY DEALERS	175	157	158	161	163
Total	**717**	**680**	**658**	**674**	**619**

Table CON124

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-CS

PAYMENT SYSTEM DATA REPORT DECEMBER 2018



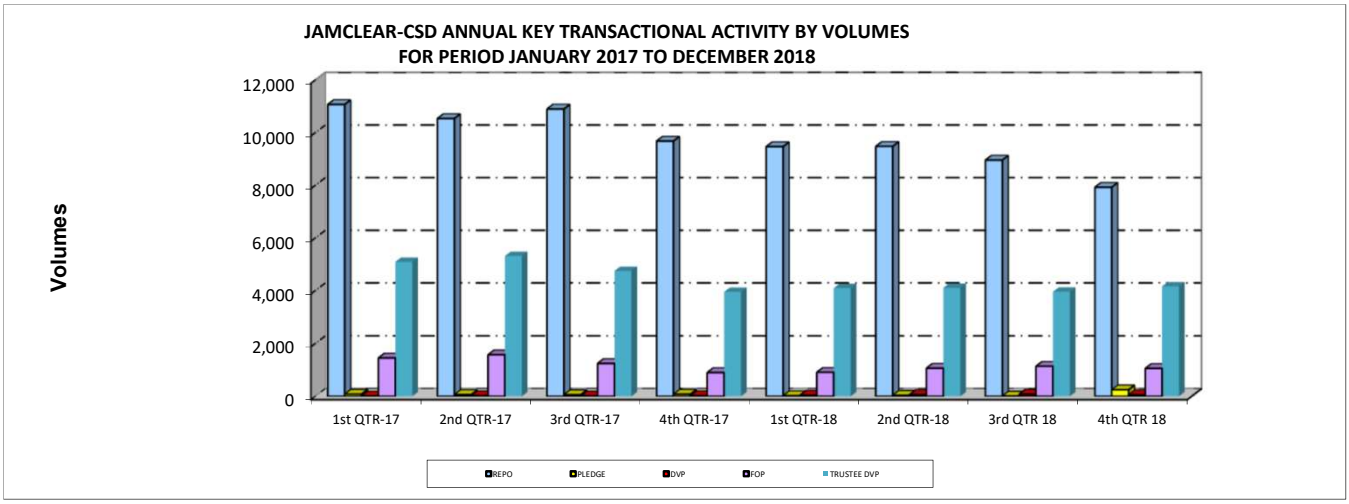
JAMCLEAR-CSD
ANNUAL KEY TRANSACTIONAL ACTIVITY BY VOLUMES
FOR PERIOD JANUARY 2017 TO DECEMBER 2018

	Repo's		Pledge		Trustee DVP		Purchase & Sale		Free of Payment		TOTALS		% OF TOTAL TRANSACTIONS	
TRANSACTION TYPE	**2017**	**2018**	**2017**	**2018**	**2017**	**2018**	**2017**	**2018**	**2017**	**2018**	**2017**	**2018**	**2017**	**2018**
Jan	3,762	3,455	34	11	1,726	1,459	-	4	484	289	**6,006**	**5,218**	8.98%	10.42%
Feb	3,566	3,044	25	7	1,594	1,308	1	14	439	225	**5,625**	**3,290**	8.41%	6.57%
Mar	3,745	2,971	28	9	1,772	1,325	11	27	532	397	**6,088**	**3,404**	9.11%	6.80%
1st QTR	**11,073**	**9,470**	**87**	**27**	**5,092**	**4,092**	**12**	**45**	**1,455**	**911**	**17,719**	**11,912**	**26.51%**	**23.78%**
Apr	3,607	3,161	15	1	1,569	1,277	-	26	554	386	**5,745**	**4,851**	8.59%	9.68%
May	3,629	3,378	43	43	1,917	1,482	17	14	510	330	**6,116**	**3,765**	9.15%	7.52%
Jun	3,301	2,941	9	-	1,827	1,346	6	26	509	351	**5,652**	**3,318**	8.46%	6.62%
2nd QTR	**10,537**	**9,480**	**67**	**44**	**5,313**	**4,105**	**23**	**66**	**1,573**	**1,067**	**17,513**	**11,934**	**26.20%**	**23.83%**
Jul	3,298	3,282	7	3	1,613	1,373	6	28	507	348	**5,431**	**3,661**	8.12%	7.31%
Aug	3,822	3,100	17	2	1,643	1,336	3	20	349	372	**5,834**	**4,830**	8.73%	9.64%
Sep	3,778	2,577	41	10	1,492	1,247	7	34	391	421	**5,709**	**4,289**	8.54%	8.56%
3rd QTR	**10,898**	**8,959**	**65**	**15**	**4,748**	**3,956**	**16**	**82**	**1,247**	**1,141**	**16,974**	**12,780**	**25.39%**	**25.51%**
Oct	3,738	2,802	30	22	1,310	1,460	6	20	315	384	**5,399**	**4,688**	8.08%	9.36%
Nov	3,117	2,519	30	71	1,446	1,352	12	13	257	362	**4,862**	**4,317**	7.27%	8.62%
Dec	2,826	2,607	23	159	1,192	1,351	9	30	328	311	**4,378**	**4,458**	6.55%	8.90%
4th QTR	**9,681**	**7,928**	**83**	**252**	**3,948**	**4,163**	**27**	**63**	**900**	**1,057**	**14,639**	**13,463**	**21.90%**	**26.88%**
GRAND TOTAL	**42,189**	**35,837**	**302**	**338**	**19,101**	**16,316**	**78**	**256**	**5,175**	**4,176**	**66,845.00**	**50,089**	**100.00%**	**100.00%**
% of GRAND TOTAL	63%	72%	0%	1%	29%	33%	0%	1%	8%	8%	71%	81%		

Table CYSU12

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

PAYMENT SYSTEM DATA REPORT DECEMBER 2018



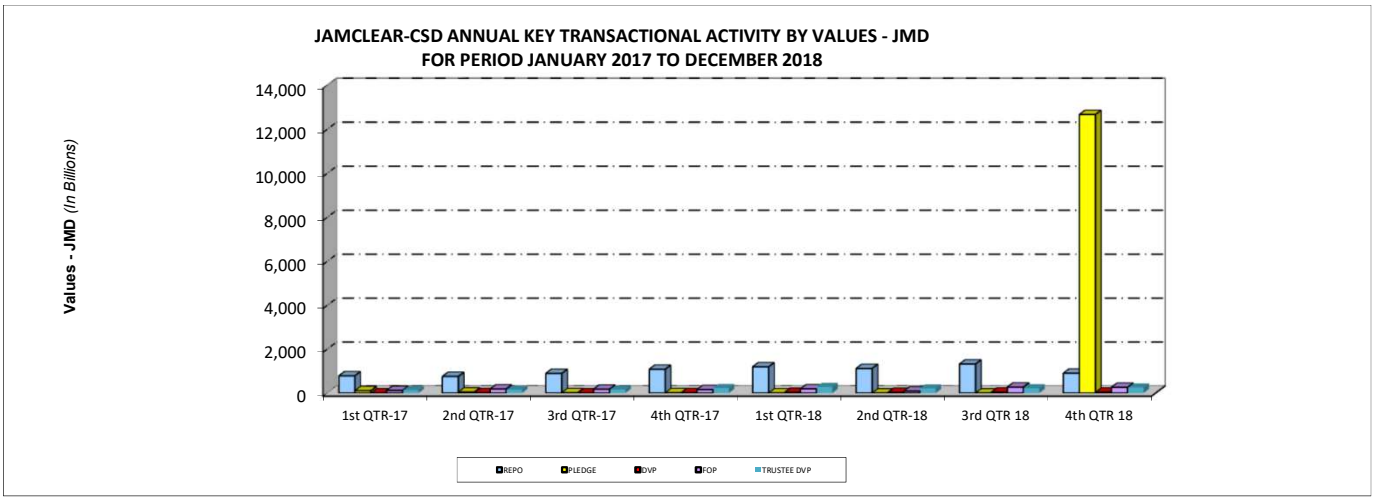
JAMCLEAR-CSD
ANNUAL KEY TRANSACTIONAL ACTIVITY BY VALUES - JMD
FOR PERIOD JANUARY 2017 TO DECEMBER 2018
Transaction values are in Billions

	Repo's		Pledge		Trustee DVP		Purchase & Sale		Free of Payment		TOTALS		MONTHLY % OF TOTAL	
TRANSACTION TYPE	**2017**	**2018**	**2017**	**2018**	**2017**	**2018**	**2017**	**2018**	**2017**	**2018**	**2017**	**2018**	**2017**	**2018**
Jan	273.45	464.30	54.15	0.57	33.27	107.18	-	0.60	37.67	41.57	**399**	**614**	7.90%	3.25%
Feb	257.74	375.84	27.66	0.25	38.35	79.74	0.10	5.55	37.77	94.40	**362**	**476**	7.17%	2.52%
Mar	257.53	359.36	25.08	0.41	58.77	91.30	1.20	19.48	44.86	54.91	**387**	**434**	7.68%	2.30%
1st QTR	**788.72**	**1,199.49**	**106.89**	**1.23**	**130.39**	**278.21**	**1.30**	**25.63**	**120.30**	**190.88**	**1,148**	**1,695**	**22.76%**	**8.98%**
Apr	275.64	313.11	9.81	0.00	49.82	65.59	-	10.36	84.52	32.84	**420**	**356**	8.33%	1.89%
May	283.28	385.77	28.30	0.13	56.90	67.26	8.89	6.35	69.55	26.92	**447**	**419**	8.86%	2.22%
Jun	197.51	423.13	4.75	-	47.66	76.59	1.10	13.07	30.01	29.09	**281**	**465**	5.57%	2.46%
2nd QTR	**756.44**	**1,122.02**	**42.86**	**0.13**	**154.38**	**209.44**	**9.99**	**29.78**	**184.08**	**88.85**	**1,148**	**1,450**	**22.76%**	**7.68%**
Jul	270.42	475.08	11.59	0.03	37.06	71.24	0.16	8.69	59.13	67.69	**378**	**551**	7.50%	2.92%
Aug	259.76	493.01	3.66	0.03	46.86	75.30	0.25	10.30	76.93	44.36	**387**	**623**	7.68%	3.30%
Sep	365.64	359.23	0.67	0.01	78.58	70.73	1.97	20.78	39.07	160.62	**486**	**611**	9.64%	3.24%
3rd QTR	**895.81**	**1,327.31**	**15.91**	**0.06**	**162.50**	**217.28**	**2.38**	**39.77**	**175.13**	**272.68**	**1,252**	**1,857**	**24.83%**	**9.84%**
Oct	429.43	335.13	1.76	2.62	66.02	66.66	1.15	10.27	38.42	107.12	**537**	**522**	10.65%	2.76%
Nov	328.20	286.20	6.82	689.43	67.97	76.63	4.00	9.99	69.93	63.75	**477**	**1,126**	9.46%	5.96%
Dec	329.60	283.97	1.07	11,983.74	92.03	109.18	8.37	15.15	50.07	91.65	**481**	**12,484**	9.54%	66.12%
4th QTR	**1,087.23**	**905.30**	**9.65**	**12,675.79**	**226.02**	**252.47**	**13.53**	**35.41**	**158.41**	**262.52**	**1,495**	**13,879**	**29.65%**	**73.50%**
GRAND TOTAL	**3,528.19**	**4,554.12**	**175.30**	**12,677.22**	**673.29**	**957.39**	**27.20**	**130.59**	**637.92**	**814.92**	**5,042**	**18,882**	**100.00%**	**100.00%**
% of GRAND TOTAL	70%	24%	3%	67%	0%	5%	1%	1%	13%	4%	87%	96%		

Table CYSU121

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

PAYMENT SYSTEM DATA REPORT DECEMBER 2018



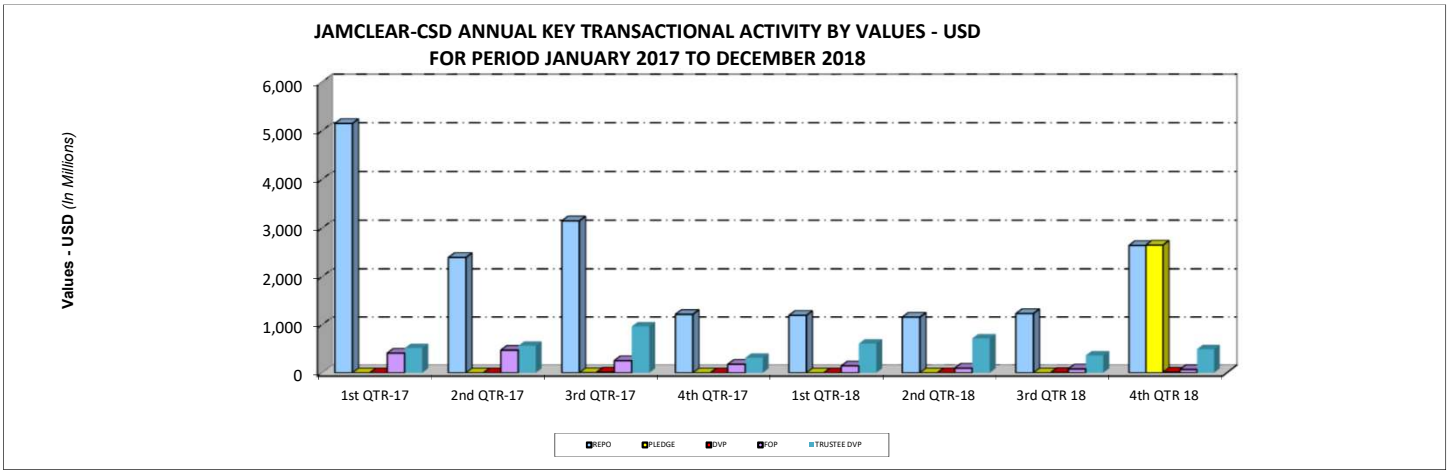
JAMCLEAR-CSD
ANNUAL KEY TRANSACTIONAL ACTIVITY BY VALUES - USD
FOR PERIOD JANUARY 2017 TO DECEMBER 2018
Transaction values are in Millions

TRANSACTION TYPE	Repo's		Pledge		Trustee DVP		Purchase & Sale		Free of Payment		TOTALS		MONTHLY % OF TOTAL	
	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018
Jan	1,595.89	466.83	0.54	-	149.22	241.87	-	-	208.21	67.70	**1,953.87**	**776.39**	0.00%	6.77%
Feb	1,087.75	351.76	0.00	-	158.54	187.56	-	-	64.25	33.11	**1,310.54**	**384.87**	0.00%	3.35%
Mar	2,465.00	377.82	0.00	0.27	208.01	177.51	-	-	138.21	42.96	**2,811.21**	**421.05**	0.00%	3.67%
1st QTR	**5,148.65**	**1,196.41**	**0.54**	**0.27**	**515.76**	**606.94**	**-**	**-**	**410.67**	**143.77**	**6,075.62**	**1,947.38**	**38.95%**	**16.97%**
Apr	957.27	399.57	0.00	-	246.46	225.20	0.00	-	291.68	11.26	**1,495.40**	**410.83**	0.00%	3.58%
May	853.52	389.50	0.00	-	204.33	239.11	-	-	52.93	50.16	**1,110.78**	**439.66**	0.00%	3.83%
Jun	585.38	371.04	0.00	-	112.45	253.23	0.10	-	126.87	34.99	**824.80**	**406.03**	0.00%	3.54%
2nd QTR	**2,396.18**	**1,160.11**	**-**	**-**	**563.23**	**717.55**	**0.10**	**-**	**471.48**	**96.41**	**3,430.99**	**1,974.06**	**21.99%**	**17.20%**
Jul	761.69	309.30	0.00	0.00	323.89	72.19	0.17	3.00	105.24	10.64	**1,190.99**	**322.94**	0.00%	2.81%
Aug	1,358.02	462.38	0.00	0.00	290.23	171.62	-	-	86.26	50.72	**1,734.51**	**684.72**	0.00%	5.97%
Sep	1,028.78	462.38	1.77	0.00	352.53	118.88	15.00	5.00	62.35	18.67	**1,460.43**	**604.93**	0.00%	5.27%
3rd QTR	**3,148.49**	**1,234.07**	**1.77**	**-**	**966.65**	**362.70**	**15.17**	**8.00**	**253.86**	**80.03**	**4,385.93**	**1,684.79**	**28.11%**	**14.68%**
Oct	589.42	1,546.99	0.00	0.00	131.46	140.06	-	-	31.59	31.90	**752.48**	**1,718.95**	0.00%	14.98%
Nov	380.76	472.32	0.00	0.00	110.25	168.92	-	7.00	114.55	13.86	**605.56**	**662.10**	0.00%	5.77%
Dec	247.73	623.43	0.23	2,650.53	70.54	183.37	-	8.00	31.32	22.27	**349.83**	**3,487.59**	0.00%	30.39%
4th QTR	**1,217.91**	**2,642.73**	**0.23**	**2,650.53**	**312.26**	**492.35**	**-**	**15.00**	**177.46**	**68.03**	**1,707.86**	**5,868.64**	**10.95%**	**51.14%**
GRAND TOTAL	**11,911**	**6,233**	**3**	**2,651**	**2,358**	**2,180**	**15**	**23**	**1,313**	**388**	**15,600.40**	**11,474.88**	**100.00%**	**100.00%**
% of GRAND TOTAL	76%	54%	0%	23%	0%	19%	0%	0%	8%	3%	85%	81%		

Table CYSU122

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

PAYMENT SYSTEM DATA REPORT DECEMBER 2018

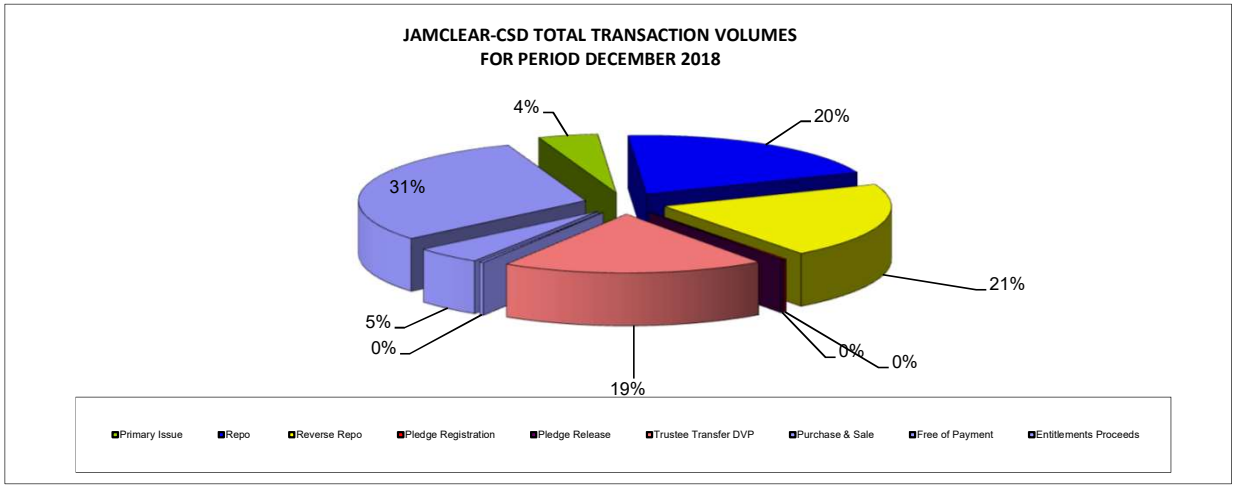


JAMCLEAR-CSD										
TRANSACTION VOLUMES										
FOR PERIOD DECEMBER 2018										
	Primary Issue	Repo	Reverse Repo	Pledge Registration	Pledge Release	Trustee Transfer DVP	Purchase & Sale	Free of Payment	Entitlements Proceeds	TOTALS
TRANSACTION TYPE	**2018**									**2018**
Jan	290	1,751	1,704	2	9	1,459	4	289	2,900	**8,408**
Feb	223	1,581	1,463	4	3	1,308	14	225	2,283	**7,104**
Mar	328	1,443	1,528	6	3	1,325	27	397	2,666	**7,723**
1st QTR	**841**	**4,775**	**4,695**	**12**	**15**	**4,092**	**45**	**911**	**7,849**	**23,235**
Apr	278	1,579	1,582	0	1	1,277	26	386	2,490	**7,619**
May	298	1,697	1,681	32	11	1,482	14	330	1,787	**7,332**
Jun	289	1,460	1,481	0	0	1,346	26	351	2,456	**7,409**
2nd QTR	**865**	**4,736**	**4,744**	**32**	**12**	**4,105**	**66**	**1,067**	**6,733**	**22,360**
Jul	309	1,603	1,679	2	1	1,373	28	348	2,963	**8,306**
Aug	365	1,527	1,573	1	1	1,336	20	372	2,168	**7,363**
Sep	254	1,236	1,341	5	5	1,247	34	421	1,824	**6,367**
3rd QTR	**928**	**4,366**	**4,593**	**8**	**7**	**3,956**	**82**	**1,141**	**6,955**	**22,036**
Oct	417	1,363	1,439	10	12	1,460	20	384	1,934	**7,039**
Nov	380	1,214	1,305	16	55	1,352	13	362	1,504	**6,201**
Dec	284	1,226	1,381	80	79	1,351	30	311	1,695	**6,437**
4th QTR	**1,081**	**3,803**	**4,125**	**106**	**146**	**4,163**	**63**	**1,057**	**5,133**	**19,677**
GRAND TOTAL	**3,715**	**17,680**	**18,157**	**158**	**180**	**16,316**	**256**	**4,176**	**26,670**	**87,308**
% OF GRAND TOTAL	4.26%	20.25%	20.80%	0.18%	0.21%	18.69%	0.29%	4.78%	30.55%	100.00%

Table CSU12

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

PAYMENT SYSTEM DATA REPORT DECEMBER 2018



JAMCLEAR-CSD
TRANSACTION VALUES - JMD
FOR PERIOD DECEMBER 2018

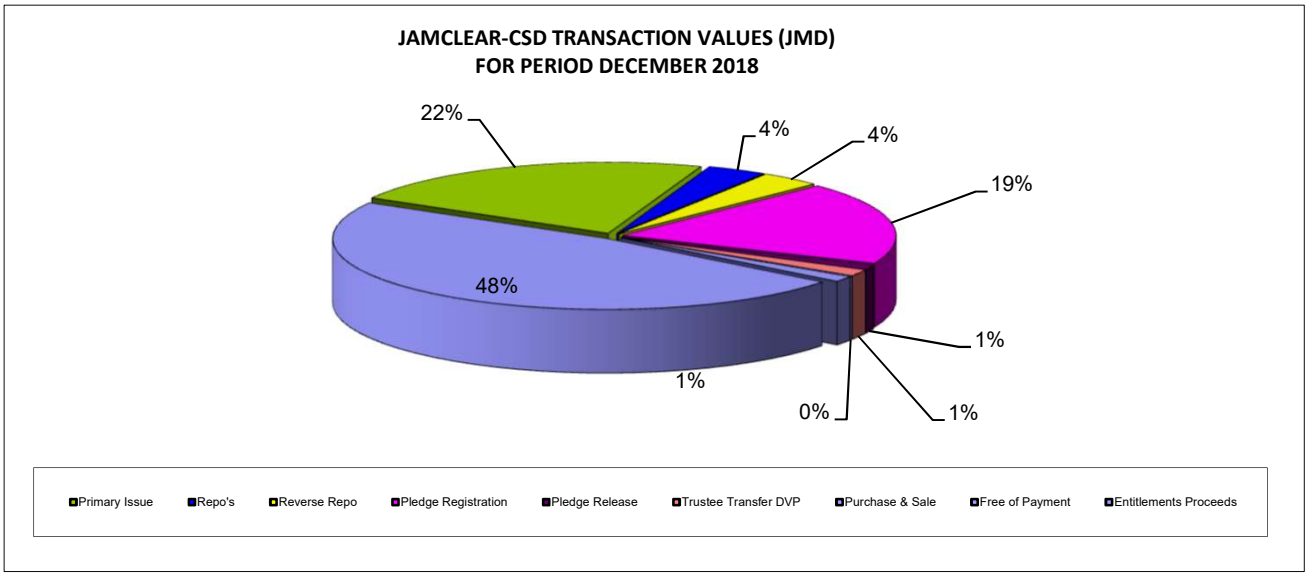
Transaction values are in Billions of Dollars

TRANSACTION TYPE	Primary Issue	Repo's	Reverse Repo	Pledge Registration	Pledge Release	Trustee Transfer DVP	Purchase & Sale	Free of Payment	Entitlements Proceeds	TOTALS
	2018									2018
Jan	913.60	237.20	227.10	0.29	0.28	107.18	0.60	41.57	2,023.36	**3,551**
Feb	1,073.45	186.98	188.86	0.10	0.15	79.74	5.55	94.40	2,384.21	**4,013**
Mar	1,068.09	179.64	179.72	0.27	0.14	91.30	19.48	54.91	2,344.53	**3,938**
1st QTR	**3,055.14**	**603.82**	**595.68**	**0.66**	**0.57**	**278.21**	**25.63**	**190.88**	**6,752.09**	**11,503**
Apr	833.56	157.70	155.41	-	0.00	65.59	10.36	32.84	1,868.06	**3,124**
May	1,047.48	195.41	190.37	0.03	0.11	67.26	6.35	26.92	2,097.11	**3,631**
Jun	1,122.01	217.20	205.93	-	-	76.59	13.07	29.09	2,450.99	**4,115**
2nd QTR	**3,003.05**	**570.31**	**551.71**	**0.03**	**0.11**	**209.44**	**29.78**	**88.85**	**6,416.16**	**10,869**
Jul	1,805.88	237.29	237.79	0.02	0.01	71.24	8.69	67.69	3,783.61	**6,212**
Aug	1,814.19	241.70	251.31	0.02	0.02	75.30	10.30	44.36	3,925.28	**6,362**
Sep	1,292.40	170.39	188.84	0.00	0.00	70.73	20.78	160.62	2,770.76	**4,675**
3rd QTR	**4,912.47**	**649.38**	**677.93**	**0.04**	**0.03**	**217.28**	**39.77**	**272.68**	**10,479.64**	**17,249**
Oct	1,217.39	165.35	169.78	1.31	1.31	66.66	10.27	107.12	2,607.83	**4,347**
Nov	1,166.35	141.85	144.35	377.20	312.23	76.63	9.99	63.75	2,370.42	**4,663**
Dec	796.09	140.26	143.71	11,595.45	388.29	109.18	15.15	91.65	1,874.62	**15,154**
4th QTR	**3,179.82**	**447.46**	**457.84**	**11,973.96**	**701.83**	**252.47**	**35.41**	**262.52**	**6,852.87**	**24,164**
GRAND TOTAL	**14,150.48**	**2,270.97**	**2,283.15**	**11,974.69**	**702.53**	**957.39**	**130.59**	**814.92**	**30,500.77**	**63,785**
% OF GRAND TOTAL	22.18%	3.56%	3.58%	18.77%	1.10%	1.50%	0.20%	1.28%	47.82%	100.00%

Table CSU121

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

PAYMENT SYSTEM DATA REPORT DECEMBER 2018

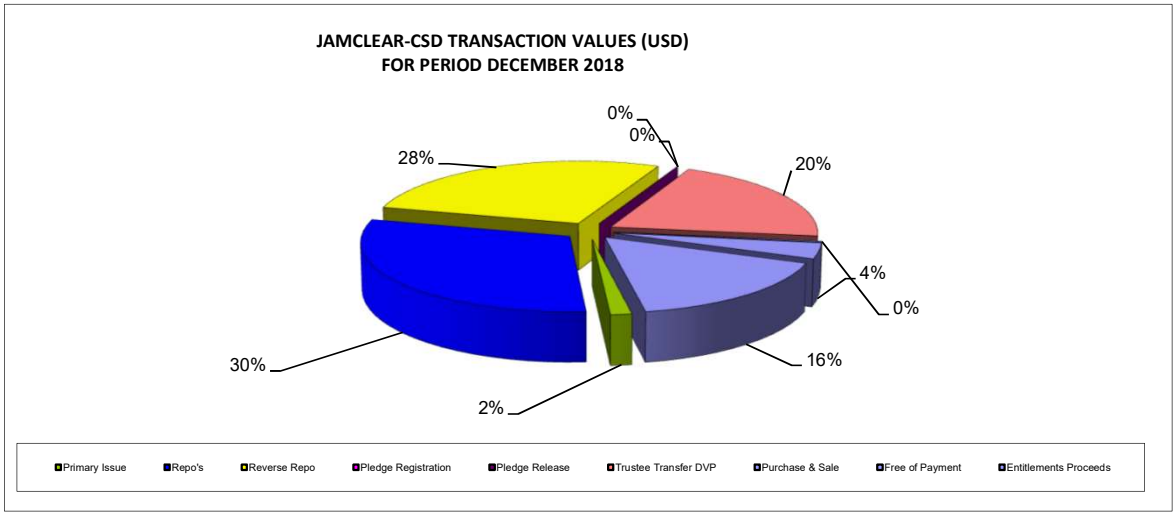


JAMCLEAR-CSD										
TRANSACTION VALUES - USD										
FOR PERIOD DECEMBER 2018										
Transaction values are in Millions of Dollars										
TRANSACTION TYPE	Primary Issue	Repo's	Reverse Repo	Pledge Registration	Pledge Release	Trustee Transfer DVP	Purchase & Sale	Free of Payment	Entitlements Proceeds	TOTALS
	2018									2018
Jan	-	246.29	220.54	-	-	241.87	-	67.70	298.44	**1,074.84**
Feb	-	192.31	159.45	-	-	187.56	-	33.11	79.44	**651.87**
Mar	-	187.95	189.88	0.27	-	177.51	-	42.96	157.82	**756.38**
1st QTR	-	626.54	569.87	0.27	-	606.94	-	143.77	535.71	**2,483.09**
Apr	-	197.72	201.85	-	-	225.20	-	11.26	111.60	**747.62**
May	-	200.00	189.50	-	-	239.11	-	50.16	79.27	**758.05**
Jun	-	162.19	208.84	-	-	253.23	-	34.99	82.72	**741.98**
2nd QTR	-	559.91	600.20	-	-	717.55	-	96.41	273.59	**2,247.65**
Jul	-	147.67	161.63	-	-	72.19	3.00	10.64	254.74	**649.88**
Aug	102.94	245.65	216.72	-	-	171.62	-	50.72	136.77	**924.43**
Sep	-	230.49	231.89	-	-	118.88	5.00	18.67	131.21	**736.14**
3rd QTR	102.94	623.82	610.25	-	-	362.70	8.00	80.03	522.72	**2,310.45**
Oct	-	892.54	654.45	-	-	140.06	-	31.90	92.63	**1,811.58**
Nov	-	228.98	243.34	-	-	168.92	7.00	13.86	203.40	**865.50**
Dec	60.00	311.80	311.63	-	2,650.53	183.37	8.00	22.27	124.16	**3,671.75**
4th QTR	**60.00**	**1,433.31**	**1,209.42**	**-**	**-**	**492.35**	**15.00**	**68.03**	**420.18**	**3,698.30**
GRAND TOTAL	**162.94**	**3,243.58**	**2,989.74**	**0.27**	**-**	**2,179.53**	**23.00**	**388.24**	**1,752.20**	**10,739**
% OF GRAND TOTAL	1.52%	30.20%	27.84%	0.00%	0.00%	20.29%	0.21%	3.62%	16.32%	100.00%

Table CSU122

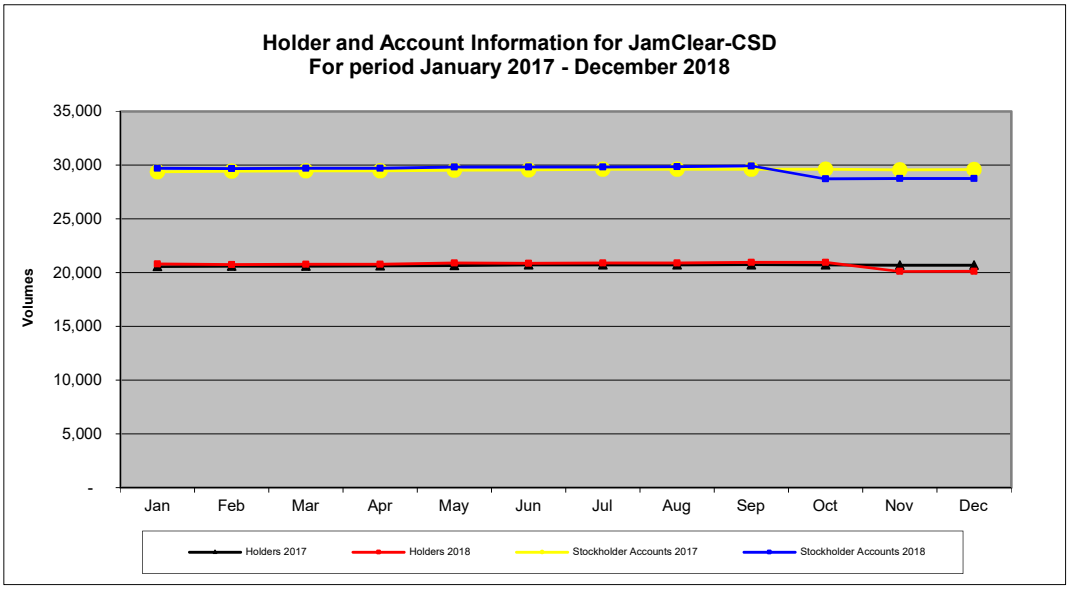
Comment: Repo and reverse repo does not include intraday repo with the central bank.

PAYMENT SYSTEM DATA REPORT DECEMBER 2018



JAMCLEAR-CSD STOCKHOLDER RECORD & STOCKHOLDER ACCOUNTS FOR PERIOD JANUARY 2017 TO DECEMBER 2018				
Dates	**Number of Stockholder Records**		**Number of Stockholder Accounts**	
	2017	**2018**	**2017**	**2018**
Jan	20,557	20,799	29,386	29,711
Feb	20,594	20,762	29,435	29,675
Mar	20,613	20,777	29,459	29,697
Apr	20,619	20,790	29,474	29,716
May	20,648	20,886	29,520	29,826
Jun	20,707	20,883	29,567	29,825
Jul	20,718	20,891	29,607	29,838
Aug	20,715	20,902	29,607	29,850
Sep	20,724	20,960	29,617	29,923
Oct	20,723	20,960	29,619	28,723
Nov	20,684	20,117	29,576	28,752
Dec	20,684	20,126	29,590	28,763

Table: CSRA121
Comments:



JamClear-RTGS

ANNUAL TRANSACTION VOLUMES

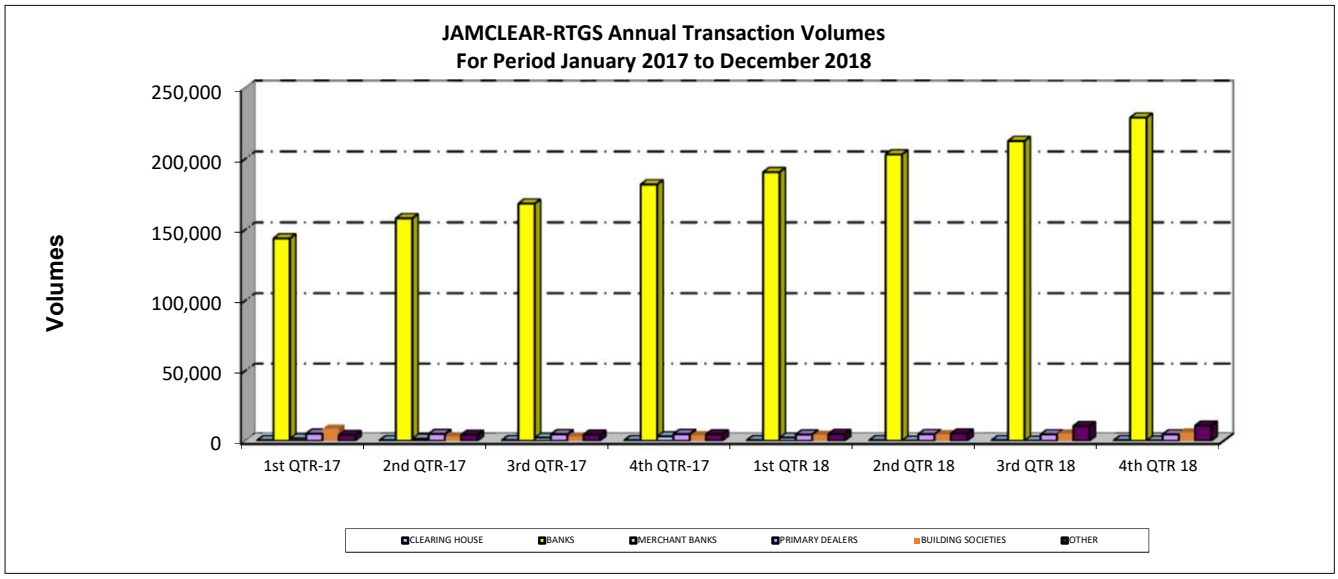
FOR PERIOD JANUARY 2017 TO DECEMBER 2018

Month/Year	Clearing House		Banks		Merchant Banks		Primary Dealers		Building Societies		Other		TOTAL	
	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018
Jan	125	154	46,964	63,995	531	1,164	1,755	1,625	2,611	1,480	1,213	1,606	**53,199**	**70,024**
Feb	120	133	44,089	58,637	517	1,078	1,604	1,332	2,747	1,292	1,268	1,465	**50,345**	**63,937**
Mar	133	148	52,921	68,103	601	19	1,798	1,587	3,307	1,515	1,717	1,857	**60,477**	**73,229**
1st QTR	**378**	**435**	**143,974**	**190,735**	**1,649**	**2,261**	**5,157**	**4,544**	**8,665**	**4,287**	**4,198**	**4,928**	**164,021**	**207,190**
Apr	109	140	46,426	65,305	486	34	1,544	1,496	1,388	1,511	1,165	1,515	**51,118**	**70,001**
May	132	155	57,000	70,264	569	38	1,617	1,654	955	1,647	1,628	2,077	**61,901**	**75,835**
Jun	134	147	54,718	67,623	529	48	1,722	1,607	877	1,545	1,534	1,656	**59,514**	**72,626**
2nd QTR	**375**	**442**	**158,144**	**203,192**	**1,584**	**120**	**4,883**	**4,757**	**3,220**	**4,703**	**4,327**	**5,248**	**172,533**	**218,462**
Jul	147	154	55,101	73,340	628	32	1,607	1,648	971	1,739	1,583	3,492	**60,037**	**80,405**
Aug	151	149	55,932	72,946	728	43	1,531	1,615	1,002	1,789	1,441	4,590	**60,785**	**81,132**
Sep	148	141	57,461	66,338	876	61	1,585	1,385	1,085	1,711	1,497	2,493	**62,652**	**72,129**
3rd QTR	**446**	**444**	**168,494**	**212,624**	**2,232**	**136**	**4,723**	**4,648**	**3,058**	**5,239**	**4,521**	**10,575**	**183,474**	**233,666**
Oct	158	154	58,808	76,789	1,004	75	1,632	1,554	1,235	1,980	1,599	3,444	**64,436**	**83,996**
Nov	154	154	60,094	75,878	1,097	66	1,520	1,493	1,322	2,093	1,678	3,676	**65,865**	**83,360**
Dec	134	133	63,092	76,484	1,099	68	1,716	1,576	1,360	2,002	1,390	3,786	**68,791**	**84,049**
4th QTR	**446**	**441**	**181,994**	**229,151**	**3,200**	**209**	**4,868**	**4,623**	**3,917**	**6,075**	**4,667**	**10,906**	**199,092**	**251,405**
Total	**1,645**	**1,762**	**652,606**	**835,702**	**8,665**	**2,726**	**19,631**	**18,572**	**18,860**	**20,304**	**17,713**	**31,657**	**719,120**	**910,723**
% of GRAND TOTAL	0%	0%	91%	92%	1%	0%	3%	2%	3%	2%	2%	3%	100%	100%

Table RPYSU12

Comments: Banks includes data on Bank of Jamaica.

PAYMENT SYSTEM DATA REPORT DECEMBER 2018



JamClear-RTGS

ANNUAL TRANSACTION VALUES - JMD (in Billions)

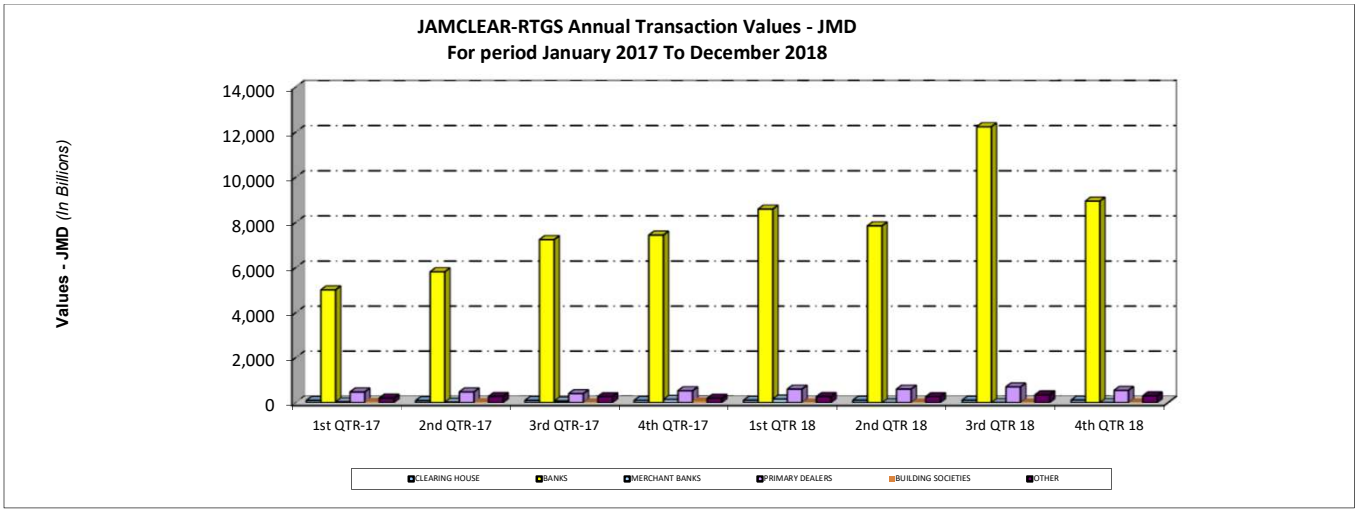
FOR PERIOD JANUARY 2017 TO DECEMBER 2018

Month/Year	Clearing House		Banks		Merchant Banks		Primary Dealers		Building Societies		Other		TOTAL	
	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018
Jan	32.78	36.19	1,629.18	2,695.57	20.06	72.49	159.66	222.86	12.22	9.15	66.48	76.69	**1,920.37**	**3,112.96**
Feb	30.19	31.62	1,445.65	2,860.56	7.55	91.42	142.87	177.29	20.18	7.30	66.53	82.61	**1,712.98**	**3,250.80**
Mar	39.01	39.78	1,942.43	3,035.82	10.19	0.11	176.07	203.91	15.05	8.83	71.38	112.90	**2,254.13**	**3,401.34**
1st QTR	**101.98**	**107.59**	**5,017.26**	**8,591.95**	**37.80**	**164.03**	**478.60**	**604.05**	**47.45**	**25.28**	**204.39**	**272.21**	**5,887.48**	**9,765.11**
Apr	28.86	34.72	1,579.71	2,218.64	5.79	0.16	160.92	151.49	11.85	8.74	59.62	86.87	**1,846.77**	**2,500.61**
May	32.07	37.98	2,372.46	2,711.42	10.51	0.22	178.10	202.42	12.04	7.82	125.77	78.78	**2,730.95**	**3,038.63**
Jun	32.92	37.82	1,867.99	2,922.68	10.44	0.69	141.89	251.37	15.09	8.38	91.77	101.28	**2,160.09**	**3,322.21**
2nd QTR	**93.85**	**110.51**	**5,820.16**	**7,852.74**	**26.74**	**1.06**	**480.91**	**605.27**	**38.98**	**24.94**	**277.17**	**266.93**	**6,737.81**	**8,861.45**
Jul	33.44	37.34	1,951.05	4,359.40	9.91	3.03	146.62	254.65	7.70	10.39	68.93	159.93	**2,217.65**	**4,824.74**
Aug	36.56	37.78	2,625.27	4,433.90	30.56	0.67	110.52	256.50	9.41	7.83	65.57	108.24	**2,877.89**	**4,844.91**
Sep	32.14	35.75	2,667.23	3,447.62	34.97	1.05	146.06	191.62	11.64	8.06	136.11	81.75	**3,028.15**	**3,765.86**
3rd QTR	**102.14**	**110.87**	**7,243.55**	**12,240.92**	**75.44**	**4.75**	**403.20**	**702.77**	**28.75**	**26.28**	**270.62**	**349.92**	**8,123.69**	**13,435.51**
Oct	34.22	37.43	2,633.27	3,371.77	51.01	2.27	193.99	168.08	13.61	10.76	65.42	124.85	**2,991.51**	**3,715.16**
Nov	34.21	36.65	2,686.12	3,038.37	58.34	1.09	175.51	185.23	11.28	8.22	64.52	86.86	**3,029.98**	**3,356.41**
Dec	36.27	41.38	2,124.83	2,537.93	38.07	1.20	163.75	196.48	48.79	8.60	65.66	95.01	**2,477.38**	**2,880.60**
4th QTR	**104.70**	**115.46**	**7,444.22**	**8,948.08**	**147.42**	**4.55**	**533.25**	**549.79**	**73.68**	**27.58**	**195.61**	**306.72**	**8,498.87**	**9,952.17**
Total	**402.67**	**444.43**	**25,525.19**	**37,633.68**	**287.39**	**174.40**	**1,895.95**	**2,461.88**	**188.86**	**104.08**	**947.79**	**1,195.77**	**29,247.86**	**42,014.24**
% of GRAND TOTAL	1%	1%	87%	90%	1%	0%	6%	6%	1%	0%	3%	3%	100%	100%

Table RPYSU121

Comments: Banks includes data on Bank of Jamaica.

PAYMENT SYSTEM DATA REPORT DECEMBER 2018



JamClear-RTGS

ANNUAL TRANSACTION VALUES - USD (in Millions)

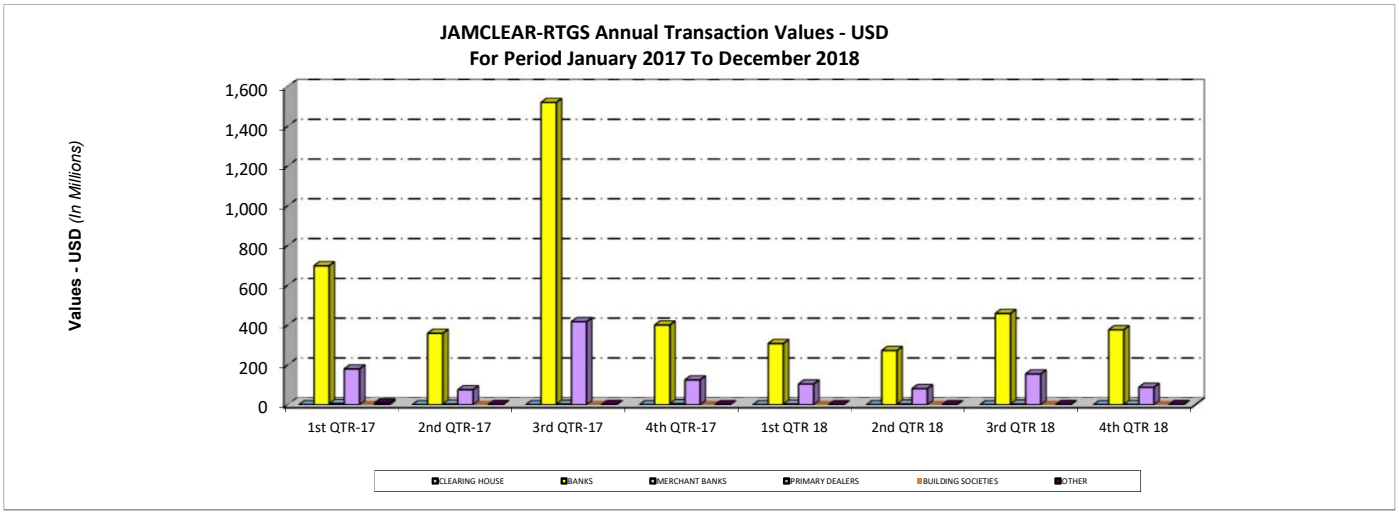
FOR PERIOD JANUARY 2017 TO DECEMBER 2018

Month/Year	Clearing House		Banks		Merchant Banks		Primary Dealers		Building Societies		Other		TOTAL	
	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018
Jan	-	-	430.65	101.57	3.37	0.83	120.97	36.93	0.02	-	8.46	0.10	**563.45**	**139.43**
Feb	-	-	113.52	101.82	0.97	1.04	35.17	36.17	-	-	0.15	0.15	**149.81**	**139.19**
Mar	-	-	153.68	103.75	1.57	0.92	23.81	30.94	-	-	0.07	0.01	**179.12**	**135.62**
1st QTR	-	-	**697.85**	**307.14**	**5.90**	**2.79**	**179.96**	**104.04**	0.02	-	**8.67**	**0.27**	**892.38**	**414.24**
Apr	-	-	90.92	153.98	1.33	1.20	22.84	27.18	-	-	0.20	0.11	**115.29**	**182.47**
May	-	-	110.52	56.89	1.13	1.02	29.83	24.92	-	-	0.24	0.00	**141.72**	**82.83**
Jun	-	-	156.81	60.96	0.78	1.23	22.62	28.65	-	-	0.27	0.30	**180.49**	**91.15**
2nd QTR	-	-	**358.25**	**271.84**	**3.24**	**3.45**	**75.29**	**80.75**	-	-	**0.71**	**0.41**	**437.49**	**356.45**
Jul	-	-	329.79	256.51	0.89	1.32	88.81	83.14	-	-	0.25	0.31	**419.75**	**341.28**
Aug	-	-	169.30	96.06	0.66	1.00	58.43	42.39	-	-	0.15	0.15	**228.55**	**139.60**
Sep	-	-	1,019.91	105.54	1.22	1.28	269.51	29.32	-	-	0.27	0.00	**1,290.91**	**136.14**
3rd QTR	-	-	**1,519.01**	**458.12**	**2.77**	**3.60**	**416.75**	**154.85**	-	-	**0.67**	**0.47**	**1,939.20**	**617.03**
Oct	-	-	148.91	154.78	3.62	0.51	29.46	23.31	-	-	0.07	0.19	**182.07**	**178.79**
Nov	-	-	171.11	118.02	1.16	0.51	57.17	21.68	-	-	0.00	-	**229.44**	**140.21**
Dec	-	-	79.95	103.39	0.82	0.00	38.22	42.46	-	-	0.29	0.25	**119.29**	**146.11**
4th QTR	-	-	**399.98**	**376.19**	**5.60**	**1.02**	**124.85**	**87.45**	-	-	**0.37**	**0.44**	**530.80**	**465.11**
Total	**0.00**	**0.00**	**2,975.09**	**1,413.29**	**17.51**	**10.86**	**796.85**	**427.09**	**0.02**	**0.00**	**10.42**	**1.59**	**3,799.87**	**1,852.83**
% of GRAND TOTAL	0%	0%	78%	76%	0%	1%	21%	23%	0%	0%	0%	0%	100%	100%

Table RPYSU122

Comments: Banks includes data on Bank of Jamaica.

PAYMENT SYSTEM DATA REPORT DECEMBER 2018



JamClear-RTGS

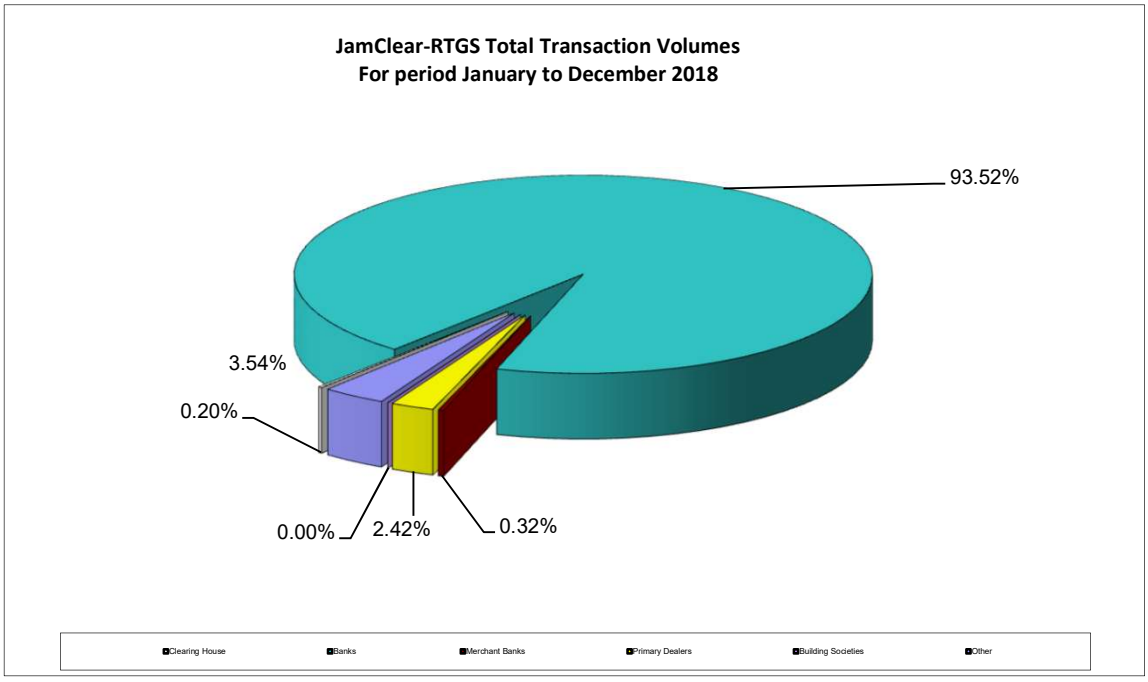
TRANSACTION VOLUMES

FOR PERIOD JANUARY TO DECEMBER 2018

Month/Year	Clearing House	Banks	Merchant Banks	Primary Dealers	Building Societies	Other	TOTAL
	2018						
Jan	154	63,995	1,164	1,625	1,480	1,606	**70,024**
Feb	133	58,637	1,078	1,332	1,292	1,465	**63,937**
Mar	148	68,103	19	1,587	1,515	1,857	**73,229**
1st QTR	**435**	**190,735**	**2,261**	**4,544**	**4,287**	**4,928**	**207,190**
Apr	140	65,305	34	1,496	1,511	1,515	**70,001**
May	155	70,264	38	1,654	1,647	2,077	**75,835**
Jun	147	67,623	48	1,607	1,545	1,656	**72,626**
2nd QTR	**442**	**203,192**	**120**	**4,757**	**4,703**	**5,248**	**218,462**
Jul	154	73,340	32	1,648	1,739	3,492	**80,405**
Aug	149	72,946	43	1,615	1,789	4,590	**81,132**
Sep	141	66,338	61	1,385	1,711	2,493	**72,129**
3rd QTR	**444**	**212,624**	**136**	**4,648**	**5,239**	**10,575**	**233,666**
Oct	154	76,789	75	1,554	1,980	3,444	**83,996**
Nov	154	75,878	66	1,493	2,093	3,676	**83,360**
Dec	133	76,484	209	4,623	2,002	3,786	**87,237**
4th QTR	**441**	**229,151**	**350**	**7,670**	**6,075**	**10,906**	**254,593**
Total	**1,762**	**835,702**	**2,867**	**21,619**	**20,304**	**31,657**	**913,911**
% of GRAND TOTAL	0%	91%	0%	2%	0%	3%	98%

Table RPSU12

PAYMENT SYSTEM DATA REPORT DECEMBER 2018



JamClear-RTGS

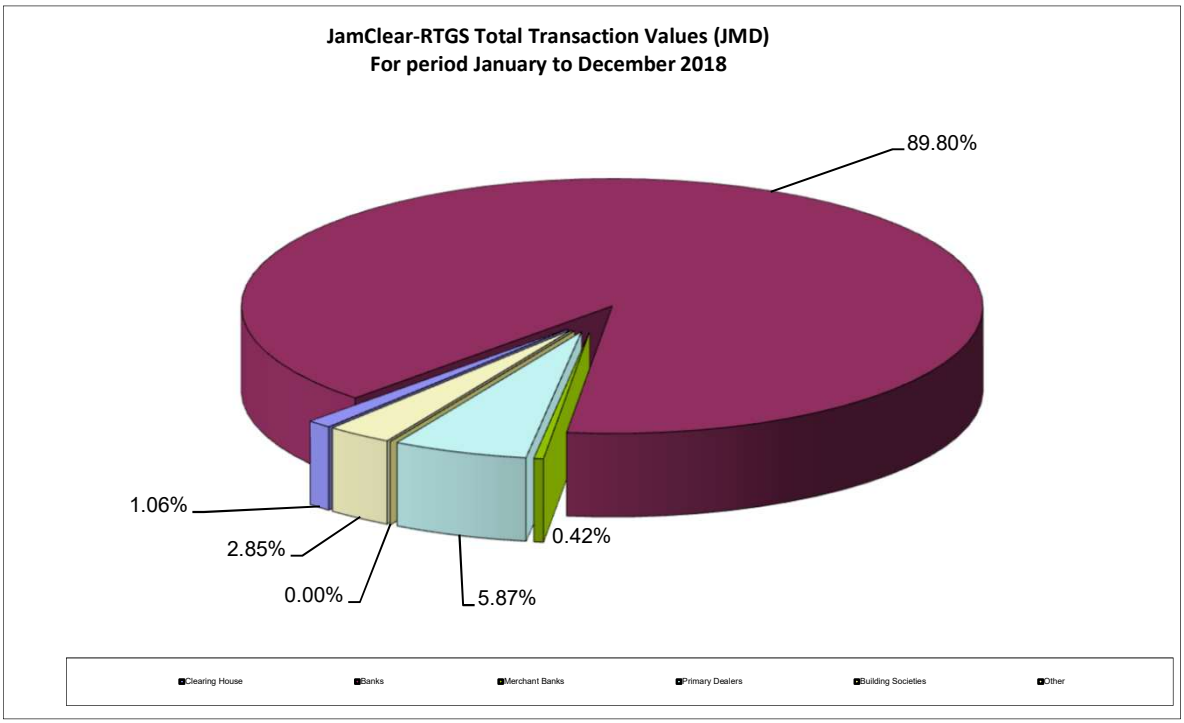
TRANSACTION VALUES - JMD (in Billions)

FOR PERIOD JANUARY TO DECEMBER 2018

Month/Year	Clearing House	Banks	Merchant Banks	Primary Dealers	Building Societies	Other	TOTAL
	2018						
Jan	36.19	2,695.57	72.49	222.86	9.15	76.69	**3,112.96**
Feb	31.62	2,860.56	91.42	177.29	7.30	82.61	**3,250.80**
Mar	39.78	3,035.82	0.11	203.91	8.83	112.90	**3,401.34**
1st QTR	**107.59**	**8,591.95**	**164.03**	**604.05**	**25.28**	**272.21**	**9,765.11**
Apr	34.72	2,218.64	0.16	151.49	8.74	86.87	**2,500.61**
May	37.98	2,711.42	0.22	202.42	7.82	78.78	**3,038.63**
Jun	37.82	2,922.68	0.69	251.37	8.38	101.28	**3,322.21**
2nd QTR	**110.51**	**7,852.74**	**1.06**	**605.27**	**24.94**	**266.93**	**8,861.45**
Jul	37.34	4,359.40	3.03	254.65	10.39	159.93	**4,824.74**
Aug	37.78	4,433.90	0.67	256.50	7.83	108.24	**4,844.91**
Sep	35.75	3,447.62	1.05	191.62	8.06	81.75	**3,765.86**
3rd QTR	**110.87**	**12,240.92**	**4.75**	**702.77**	**26.28**	**349.92**	**13,435.51**
Oct	37.43	3,371.77	2.27	168.08	10.76	124.85	**3,715.16**
Nov	36.65	3,038.37	1.09	185.23	8.22	86.86	**3,356.41**
Dec	41.38	2,537.93	1.20	196.48	8.60	95.01	**2,880.60**
4th QTR	**115.46**	**8,948.08**	**4.55**	**549.79**	**27.58**	**306.72**	**9,952.17**
Total	**444.43**	**37,633.68**	**174.40**	**2,461.88**	**104.08**	**1,195.77**	**42,014.24**
% of GRAND TOTAL	1%	90%	0%	6%	0%	3%	100%

Table RPSU121

PAYMENT SYSTEM DATA REPORT DECEMBER 2018



JamClear-RTGS

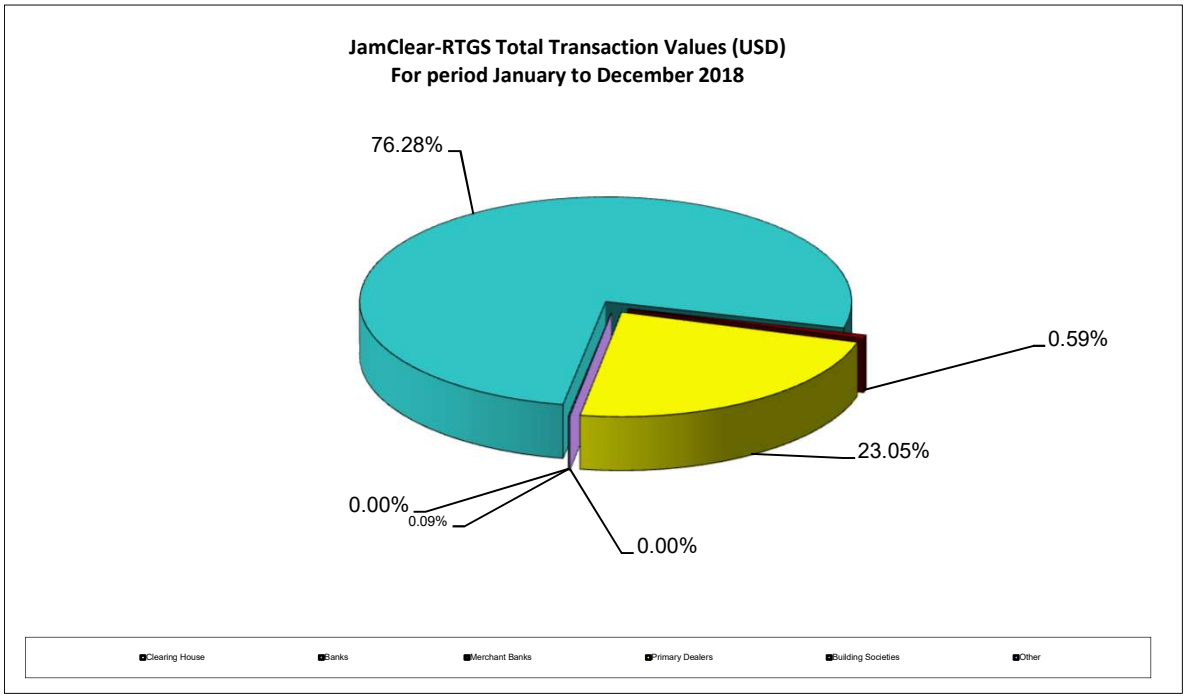
TRANSACTION VALUES - USD (in Millions)

FOR PERIOD JANUARY TO DECEMBER 2018

Month/Year	Clearing House	Banks	Merchant Banks	Primary Dealers	Building Societies	Other	TOTAL
	2018						
Jan	-	101.57	0.83	36.93	-	0.10	**139.43**
Feb	-	101.82	1.04	36.17	-	0.15	**139.19**
Mar	-	103.75	0.92	30.94	-	0.01	**135.62**
1st QTR	**-**	**307.14**	**2.79**	**104.04**	**-**	**0.27**	**414.24**
Apr	-	153.98	1.20	27.18	-	0.11	**182.47**
May	-	56.89	1.02	24.92	-	0.00	**82.83**
Jun	-	60.96	1.23	28.65	-	0.30	**91.15**
2nd QTR	**-**	**271.84**	**3.45**	**80.75**	**-**	**0.41**	**356.45**
Jul	-	256.51	1.32	83.14	-	0.31	**341.28**
Aug	-	96.06	1.00	42.39	-	0.15	**139.60**
Sep	-	105.54	1.28	29.32	-	0.00	**136.14**
3rd QTR	**-**	**458.12**	**3.60**	**154.85**	**-**	**0.47**	**617.03**
Oct	-	154.78	0.51	23.31	-	0.19	**178.79**
Nov	-	118.02	0.51	21.68	-	-	**140.21**
Dec	-	103.39	-	42.46	-	0.25	**146.11**
4th QTR	**-**	**376.19**	**1.02**	**87.45**	**-**	**0.44**	**465.11**
Total	**0.00**	**1,413.29**	**10.86**	**427.09**	**0.00**	**1.59**	**1,852.83**
% of GRAND TOTAL	0%	76%	1%	23%	0%	0%	100%

Table RPSU122

PAYMENT SYSTEM DATA REPORT DECEMBER 2018



RETAIL PAYMENTS

FOR JANUARY 2016 TO DECEMBER 2018

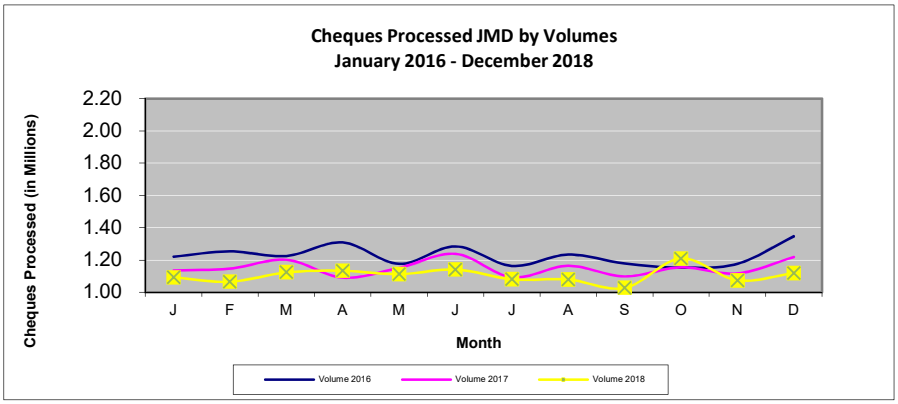
Cheques Processed JMD - Volumes and Values

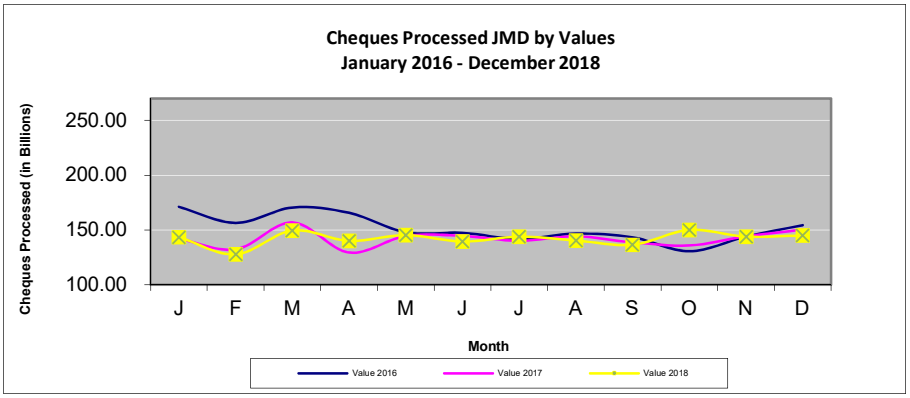
YEAR	2016		2017		2018	
	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)
Jan	1.22	171.12	1.14	141.99	1.09	143.41
Feb	1.25	156.45	1.15	132.32	1.07	127.72
Mar	1.23	170.46	1.20	156.88	1.12	149.53
1st QTR	3.70	498.03	3.48	431.20	3.28	420.65
Apr	1.31	165.62	1.09	129.39	1.13	140.05
May	1.18	147.92	1.15	144.46	1.11	145.34
Jun	1.28	147.29	1.24	144.56	1.14	139.46
2nd QTR	3.77	460.82	3.48	418.41	3.39	424.85
Jul	1.16	141.88	1.09	140.06	1.08	143.87
Aug	1.23	146.59	1.16	144.20	1.08	140.33
Sep	1.18	143.32	1.10	138.65	1.03	136.50
3rd QTR	3.58	431.79	3.36	422.92	3.19	420.70
Oct	1.15	130.57	1.15	135.85	1.21	150.03
Nov	1.18	143.91	1.12	144.12	1.07	143.90
Dec	1.35	154.41	1.22	150.39	1.12	144.98
4th QTR	3.68	428.89	3.49	430.36	3.40	438.90
TOTAL	14.72	1,819.53	13.81	1,702.88	13.26	1,705.10

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

Table RDCBCP123

PAYMENT SYSTEM DATA REPORT DECEMBER 2018





RETAIL PAYMENTS

FOR JANUARY 2016 TO DECEMBER 2018

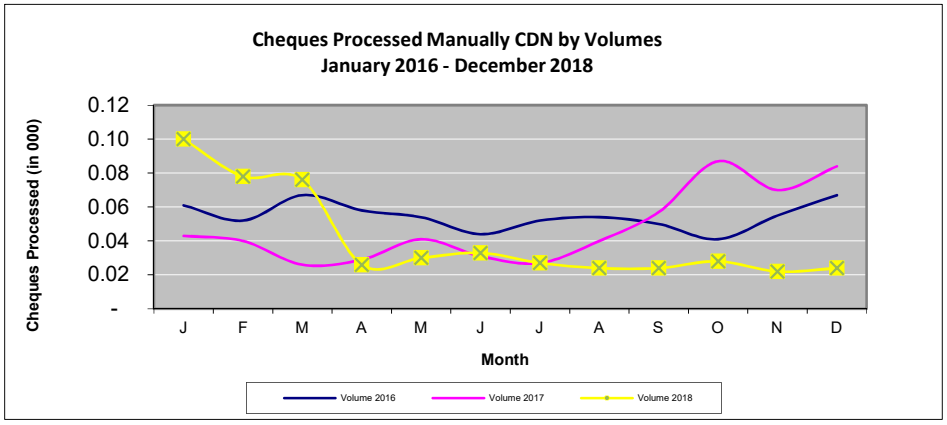
Cheques Processed Manually CDN - Volumes and Values

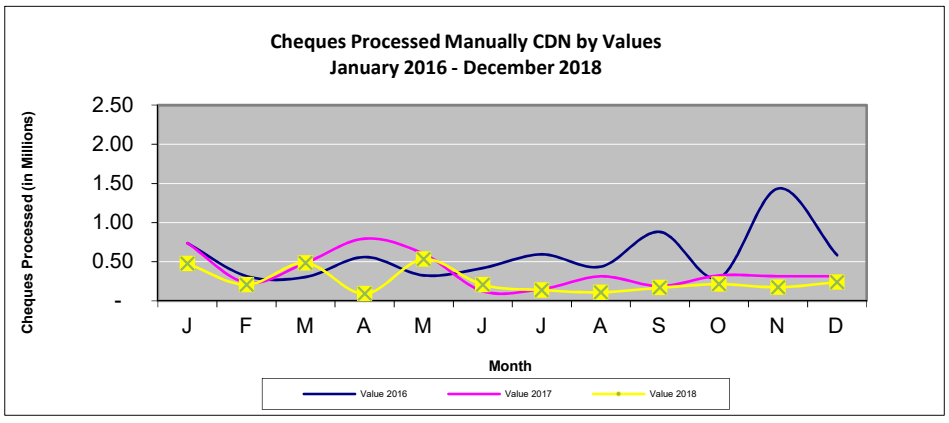
YEAR	2016		2017		2018	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	0.06	0.74	0.04	0.74	0.10	0.48
Feb	0.05	0.32	0.04	0.23	0.08	0.21
Mar	0.07	0.30	0.03	0.49	0.08	0.48
1st QTR	0.18	1.36	0.11	1.46	0.25	1.17
Apr	0.06	0.56	0.03	0.80	0.03	0.09
May	0.05	0.33	0.04	0.60	0.03	0.53
Jun	0.04	0.42	0.03	0.12	0.03	0.21
2nd QTR	0.16	1.31	0.10	1.52	0.09	0.83
Jul	0.05	0.59	0.03	0.15	0.03	0.14
Aug	0.05	0.44	0.04	0.31	0.02	0.11
Sep	0.05	0.88	0.06	0.19	0.02	0.17
3rd QTR	0.16	1.91	0.12	0.65	0.08	0.42
Oct	0.04	0.30	0.09	0.33	0.03	0.21
Nov	0.06	1.44	0.07	0.32	0.02	0.17
Dec	0.07	0.58	0.08	0.32	0.02	0.24
4th QTR	0.16	2.31	0.24	0.96	0.07	0.63
TOTAL	0.66	6.89	0.58	4.59	0.49	3.04

Comment: Cheques processed manually CDN by BOJ.

Table RDCPMC123

PAYMENT SYSTEM DATA REPORT DECEMBER 2018





RETAIL PAYMENTS

FOR JANUARY 2016 TO DECEMBER 2018

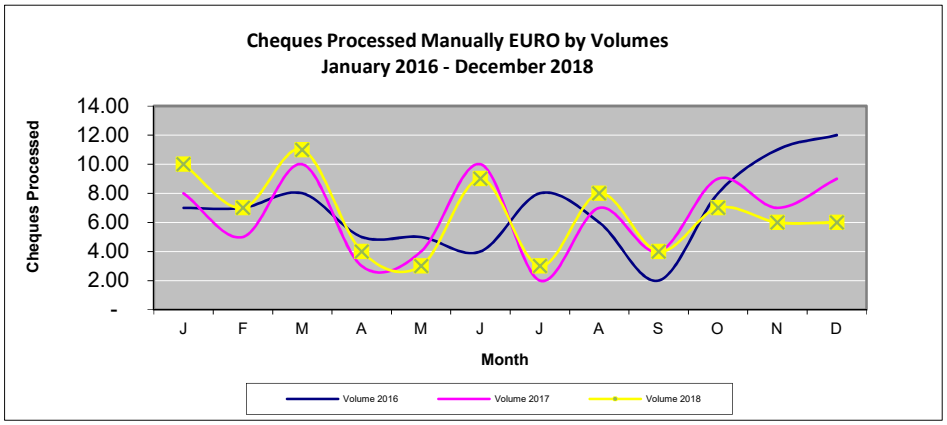
Cheques Processed Manually EURO - Volumes and Values

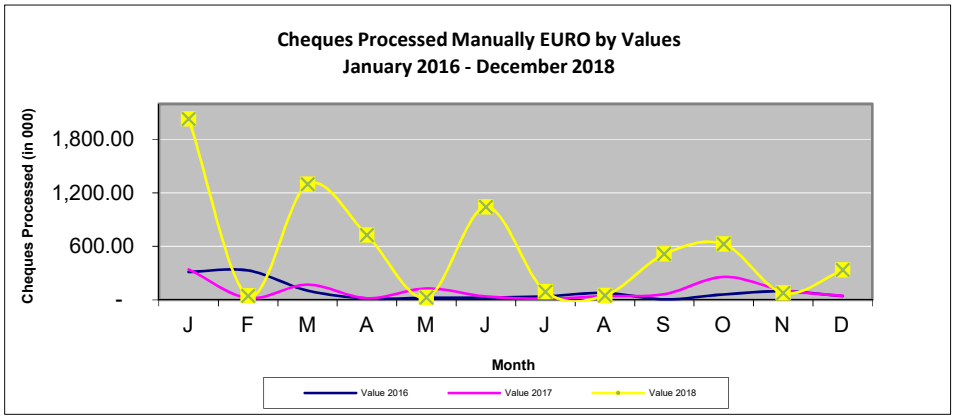
YEAR	2016		2017		2018	
	Volume	Value (000)	Volume	Value (000)	Volume	Value (000)
Jan	7	315	8	343	10	2,032
Feb	7	330	5	21	7	46
Mar	8	104	10	171	11	1,298
1st QTR	22	748	23	535	28	3,375
Apr	5	17	3	18	4	727
May	5	23	4	128	3	26
Jun	4	25	10	38	9	1,045
2nd QTR	14	66	17	184	16	1,798
Jul	8	39	2	14	3	92
Aug	6	78	7	41	8	48
Sep	2	6	4	64	4	513
3rd QTR	16	122	13	119	15	654
Oct	8	62	9	258	7	626
Nov	11	96	7	109	6	78
Dec	12	43	9	44	6	334
4th QTR	31	201	25	412	19	1,038
TOTAL	83	1,137	78	1,250	78	6,865

Comment: Cheques processed manually EURO by BOJ.

Table RDCPME12

PAYMENT SYSTEM DATA REPORT DECEMBER 2018





RETAIL PAYMENTS

FOR JANUARY 2016 TO DECEMBER 2018

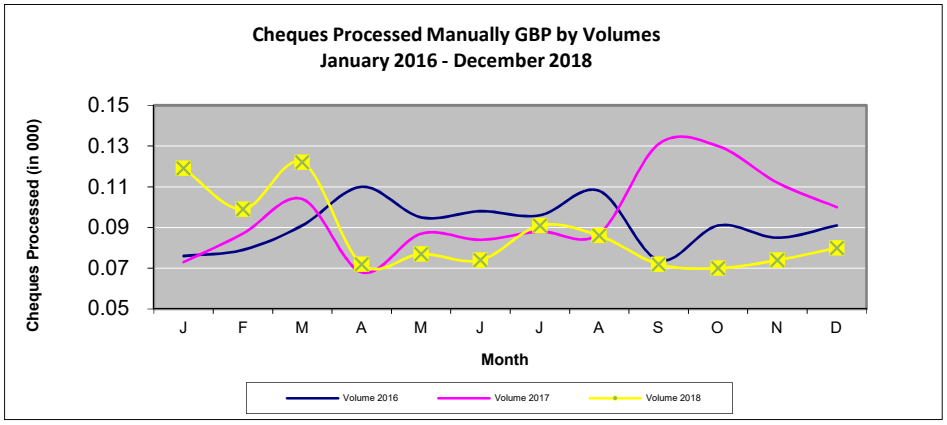
Cheques Processed Manually GBP - Volumes and Values

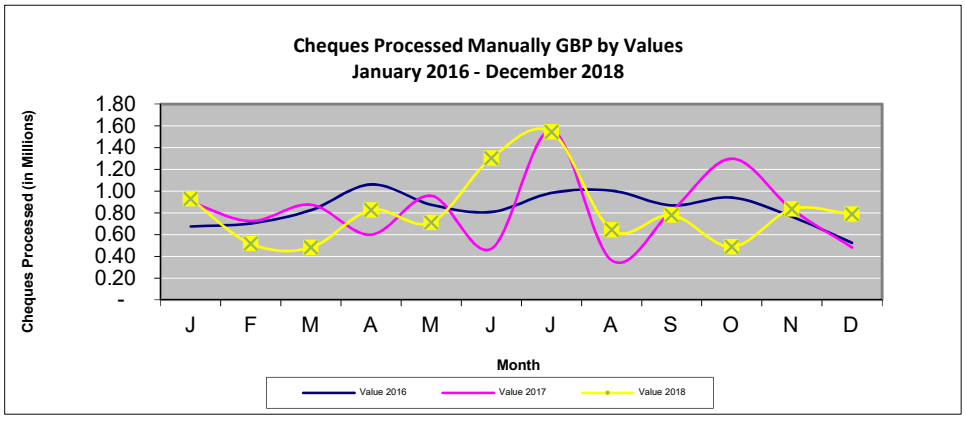
YEAR	2016		2017		2018	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	0.08	0.67	0.07	0.90	0.12	0.93
Feb	0.08	0.70	0.09	0.72	0.10	0.52
Mar	0.09	0.82	0.10	0.87	0.12	0.48
1st QTR	0.25	2.20	0.26	2.50	0.34	1.93
Apr	0.11	1.06	0.07	0.60	0.07	0.83
May	0.10	0.88	0.09	0.96	0.08	0.71
Jun	0.10	0.81	0.08	0.47	0.07	1.30
2nd QTR	0.30	2.74	0.24	2.03	0.22	2.84
Jul	0.10	0.98	0.09	1.56	0.09	1.54
Aug	0.11	1.00	0.09	0.36	0.09	0.64
Sep	0.07	0.87	0.13	0.82	0.07	0.78
3rd QTR	0.28	2.85	0.31	2.74	0.25	2.96
Oct	0.09	0.94	0.13	1.30	0.07	0.49
Nov	0.09	0.76	0.11	0.83	0.07	0.83
Dec	0.09	0.52	0.10	0.48	0.08	0.79
4th QTR	0.27	2.23	0.34	2.61	0.22	2.11
TOTAL	1.09	10.03	1.15	9.87	1.04	9.84

Comment: Cheques processed manually GBP by BOJ.

Table RDCPMG123

PAYMENT SYSTEM DATA REPORT DECEMBER 2018





RETAIL PAYMENTS

FOR JANUARY 2016 TO DECEMBER 2018

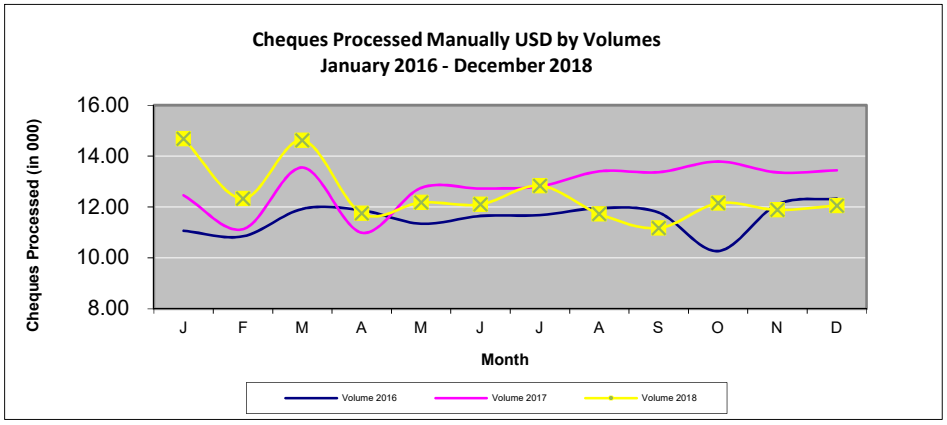
Cheques Processed Manually USD - Volumes and Values

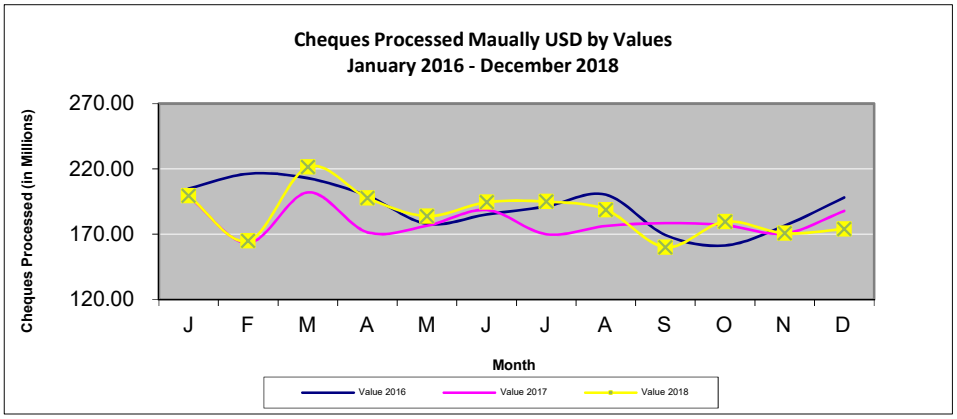
YEAR	2016		2017		2018	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	11.07	205.04	12.46	198.96	14.68	199.37
Feb	10.85	216.33	11.13	163.37	12.33	164.96
Mar	11.93	212.93	13.56	202.07	14.62	221.42
1st QTR	33.85	634.30	37.15	564.40	41.64	585.75
Apr	11.87	199.36	10.99	171.52	11.75	197.85
May	11.34	178.00	12.75	176.50	12.18	183.91
Jun	11.65	185.21	12.73	188.57	12.11	194.50
2nd QTR	34.87	562.57	36.47	536.60	36.03	576.26
Jul	11.68	191.32	12.82	170.04	12.84	194.97
Aug	11.96	200.30	13.40	176.32	11.73	188.76
Sep	11.78	169.38	13.37	178.47	11.18	160.12
3rd QTR	35.42	561.00	39.59	524.83	35.75	543.85
Oct	10.27	161.43	13.79	176.90	12.15	179.63
Nov	12.10	176.60	13.36	170.58	11.89	170.72
Dec	12.33	198.06	13.45	187.84	12.06	173.99
4th QTR	34.71	536.10	40.60	535.33	36.10	524.33
TOTAL	138.85	2,293.96	153.81	2,161.15	149.51	2,230.20

Comment: Cheques processed manually USD by BOJ.

Table RDCPMU123

PAYMENT SYSTEM DATA REPORT DECEMBER 2018





RETAIL PAYMENTS

FOR JANUARY 2016 TO DECEMBER 2018

JMD Transactions processed at ABM Terminals

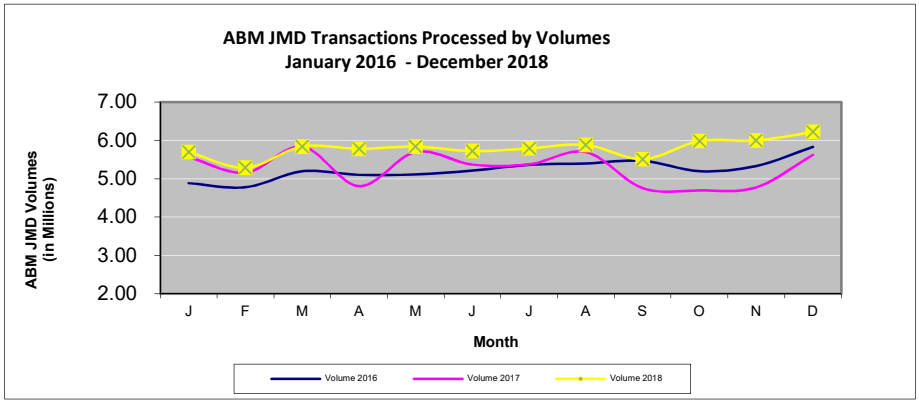
YEAR	2016		2017		2018	
	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)
Jan	4.88	57.06	5.56	74.93	5.70	92.54
Feb	4.78	52.56	5.16	68.74	5.29	78.64
Mar	5.19	59.36	5.84	80.39	5.84	94.66
1st QTR	14.86	168.98	16.56	224.06	16.83	265.84
Apr	5.10	58.91	4.81	62.14	5.78	91.02
May	5.11	62.45	5.70	76.54	5.84	91.40
Jun	5.21	67.26	5.37	78.15	5.72	92.07
2nd QTR	15.43	188.62	15.88	216.83	17.34	274.49
Jul	5.36	69.81	5.38	78.76	5.79	99.35
Aug	5.40	69.33	5.69	84.40	5.88	101.41
Sep	5.47	68.55	4.76	73.31	5.51	91.25
3rd QTR	16.23	207.69	15.82	236.47	17.18	292.02
Oct	5.20	64.04	4.70	72.73	5.98	103.97
Nov	5.33	67.55	4.78	81.35	6.00	99.13
Dec	5.83	78.92	5.62	92.91	6.22	108.64
4th QTR	16.36	210.51	15.10	246.99	18.20	311.74
TOTAL	62.88	775.80	63.36	924.35	69.55	1,144.09

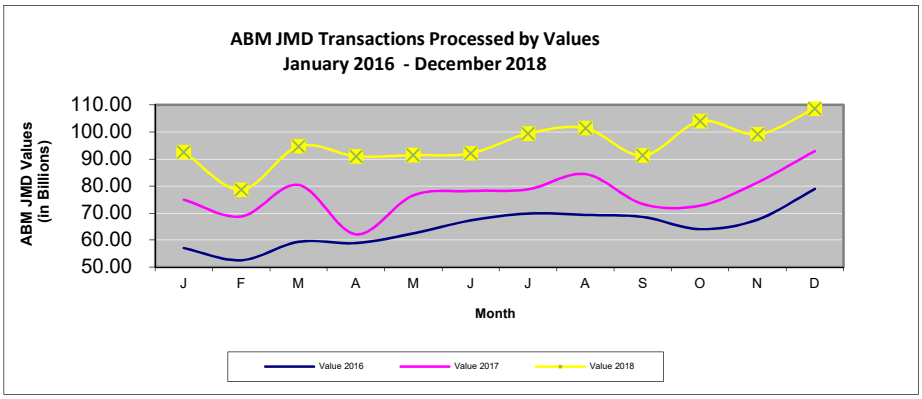
Purpose: This table reflects the Automated Banking Machine JMD transactions processed by commercial banks.

Comment:

Table RDA121

PAYMENT SYSTEM DATA REPORT DECEMBER 2018





RETAIL PAYMENTS SYSTEM

FOR JANUARY 2016 TO DECEMBER 2018

USD Transactions processed at ABM Terminals

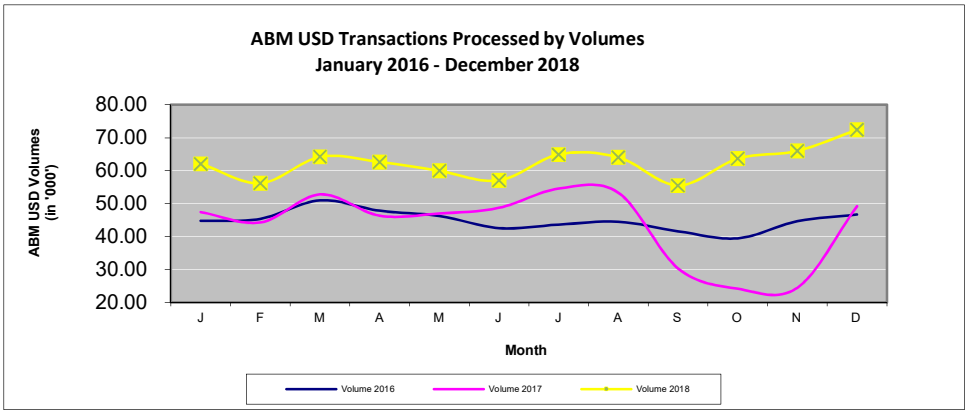
YEAR	2016		2017		2018	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	44.78	13.63	47.44	15.16	62.11	31.03
Feb	45.38	14.28	44.28	14.09	56.21	26.85
Mar	50.98	15.70	52.80	17.01	64.19	30.35
1st QTR	141.14	43.60	144.51	46.25	182.51	88.22
Apr	47.84	14.62	46.33	14.75	62.66	28.14
May	46.28	14.36	46.99	14.67	59.95	28.55
Jun	42.56	12.95	48.72	22.97	57.04	25.67
2nd QTR	136.67	41.93	142.05	52.39	179.64	82.36
Jul	43.63	13.59	54.55	23.95	64.93	29.93
Aug	44.52	13.98	53.32	23.37	64.06	29.93
Sep	41.61	13.53	30.34	17.79	55.51	26.64
3rd QTR	129.76	41.10	138.21	65.11	184.50	86.50
Oct	39.46	12.36	24.16	17.94	63.66	31.29
Nov	44.66	13.92	24.47	14.95	66.01	35.97
Dec	46.68	14.48	49.18	25.67	72.42	37.38
4th QTR	130.81	40.77	97.80	58.56	202.09	104.65
TOTAL	538.38	167.40	522.57	222.31	748.74	361.73

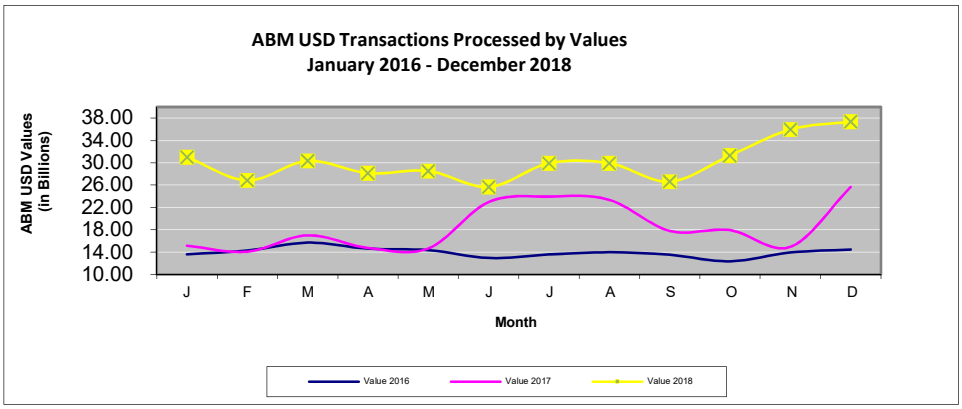
Purpose: This table reflects the Automated Banking Machine USD transactions processed by commercial banks.

Comment:

Table RDA122

PAYMENT SYSTEM DATA REPORT DECEMBER 2018





RETAIL PAYMENTS

FOR JANUARY 2016 TO DECEMBER 2018

JMD Transactions processed at POS Terminals

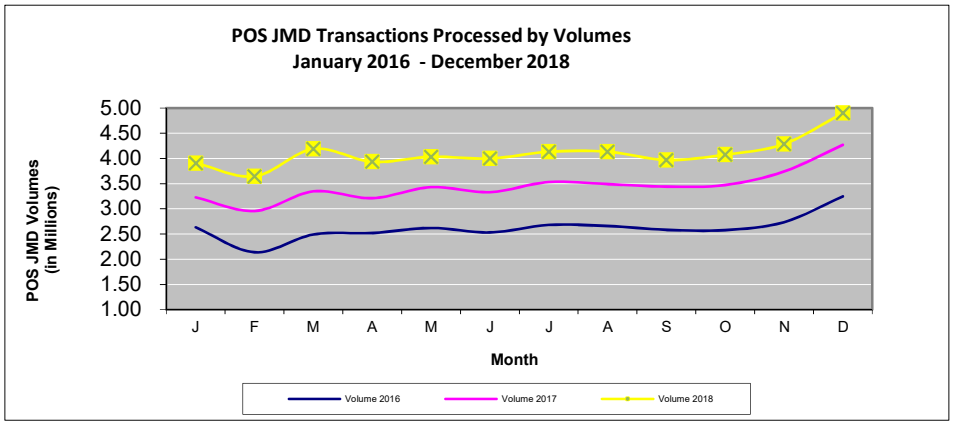
YEAR	2016		2017		2018	
	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)
Jan	2.63	21.68	3.23	35.24	3.91	50.35
Feb	2.14	18.62	2.96	30.63	3.64	42.88
Mar	2.49	22.36	3.35	40.31	4.19	55.36
1st QTR	7.26	62.66	9.53	106.18	11.74	148.59
Apr	2.52	23.27	3.21	33.36	3.93	48.26
May	2.62	22.75	3.43	36.76	4.03	49.16
Jun	2.53	23.72	3.33	40.64	4.00	52.18
2nd QTR	7.67	69.74	9.97	110.76	11.96	149.61
Jul	2.68	25.54	3.53	39.10	4.13	53.33
Aug	2.66	24.69	3.49	40.09	4.13	55.11
Sep	2.58	23.96	3.44	39.79	3.97	52.67
3rd QTR	7.93	74.18	10.46	118.99	12.23	161.11
Oct	2.58	24.08	3.47	38.83	4.07	52.97
Nov	2.74	26.45	3.74	47.35	4.29	57.13
Dec	3.25	31.11	4.27	51.45	4.90	61.81
4th QTR	8.56	81.64	11.48	137.64	13.26	171.91
TOTAL	31.42	288.22	41.45	473.57	49.19	631.22

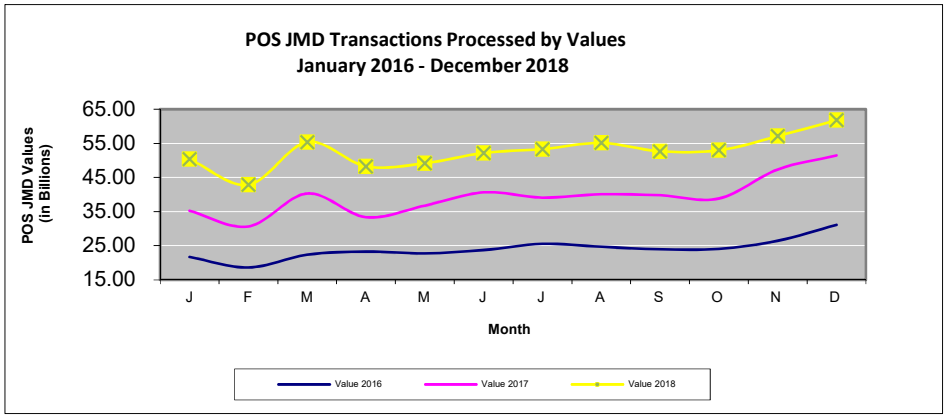
Purpose: This table reflects the Point of Sale JMD transactions processed by commercial banks.

Comment:

Table RDP121

PAYMENT SYSTEM DATA REPORT DECEMBER 2018





RETAIL PAYMENTS SYSTEM

FOR JANUARY 2016 TO DECEMBER 2018

USD Transactions processed at POS Terminals

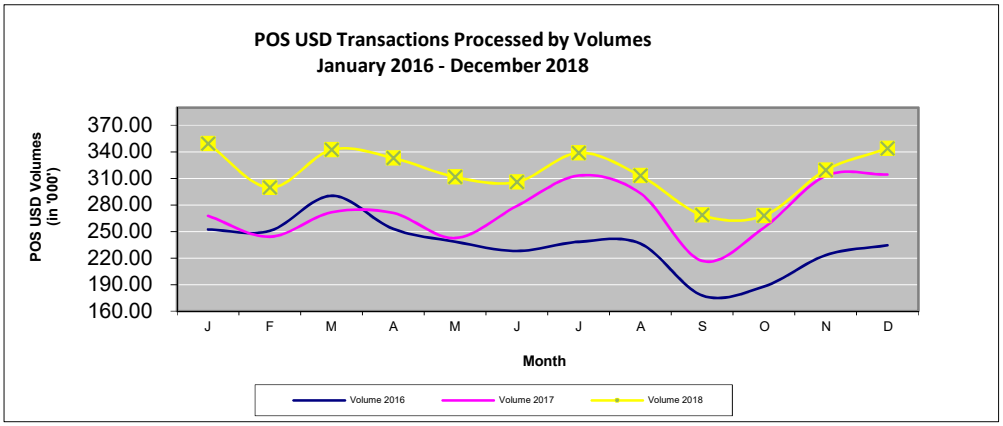
YEAR	2016		2017		2018	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	252.31	62.77	267.64	67.10	349.26	85.09
Feb	250.74	61.79	244.04	59.58	299.54	73.96
Mar	290.36	69.00	271.73	68.52	342.34	81.25
1st QTR	793.41	193.57	783.41	195.19	991.14	240.30
Apr	252.91	57.74	270.85	59.01	332.92	73.98
May	238.51	51.06	242.56	53.76	311.48	63.92
Jun	228.01	49.98	278.80	56.57	305.88	62.52
2nd QTR	719.43	158.78	792.22	169.34	950.27	200.42
Jul	238.32	53.30	313.15	65.86	338.88	71.19
Aug	236.31	51.90	293.19	60.09	313.00	63.58
Sep	177.76	38.32	216.79	44.24	268.54	69.06
3rd QTR	652.39	143.52	823.13	170.20	920.42	203.83
Oct	187.83	42.44	254.40	59.60	267.88	59.03
Nov	223.27	52.18	312.82	67.96	319.22	67.09
Dec	234.48	58.75	314.28	70.07	343.90	74.05
4th QTR	645.58	153.37	881.50	197.63	931.00	200.18
TOTAL	2,810.80	649.23	3,280.25	732.36	3,792.84	844.73

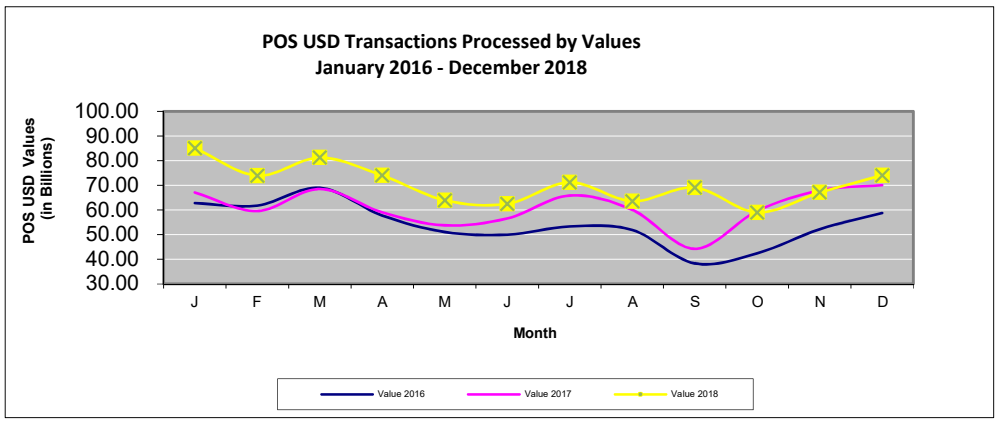
Purpose: This table reflects the Point of Sale USD transactions processed by commercial banks.

Comment:

Table RDP122

PAYMENT SYSTEM DATA REPORT DECEMBER 2018





RETAIL PAYMENTS

FOR JANUARY 2016 TO DECEMBER 2018

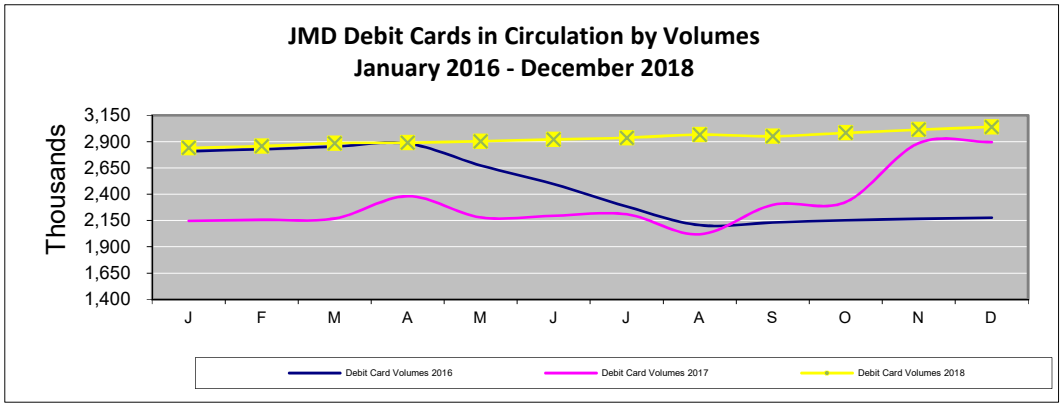
Number of JMD Cards in Circulation

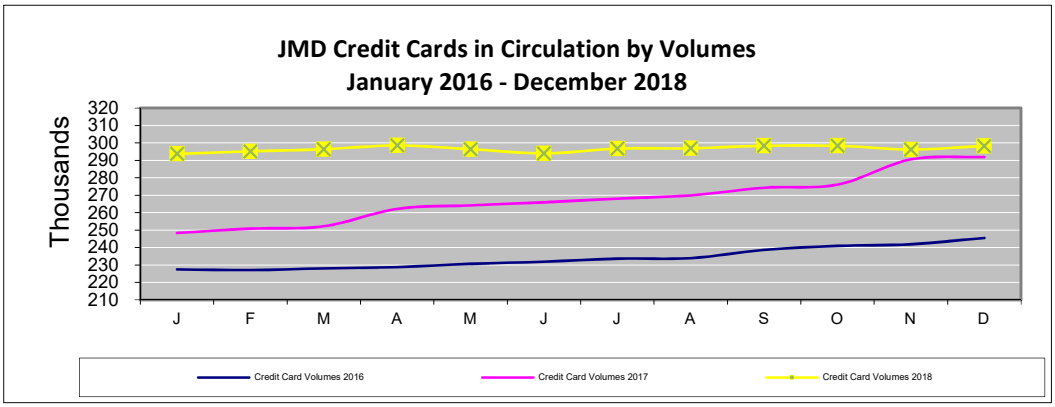
YEAR	2016		2017		2018	
	DEBIT	CREDIT	DEBIT	CREDIT	DEBIT	CREDIT
Jan	2,807,712	227,521	2,146,493	248,350	2,839,969	293,746
Feb	2,827,336	227,091	2,157,144	250,856	2,855,706	295,168
Mar	2,853,107	228,104	2,169,154	252,190	2,884,814	296,375
1st QTR	**2,853,107**	**228,104**	**2,169,154**	**252,190**	**2,884,814**	**296,375**
Apr	2,880,625	228,818	2,381,156	262,178	2,889,082	298,486
May	2,673,232	230,713	2,179,360	264,193	2,903,201	296,381
Jun	2,495,577	231,914	2,195,584	265,945	2,920,060	293,952
2nd QTR	**2,495,577**	**231,914**	**2,195,584**	**265,945**	**2,920,060**	**293,952**
Jul	2,282,436	233,646	2,209,010	268,056	2,936,282	296,668
Aug	2,105,908	233,970	2,018,740	269,919	2,966,073	296,936
Sep	2,130,700	238,642	2,298,775	274,278	2,950,431	298,313
3rd QTR	**2,130,700**	**238,642**	**2,298,775**	**274,278**	**2,950,431**	**298,313**
Oct	2,152,529	240,963	2,325,864	276,082	2,982,521	298,335
Nov	2,166,082	241,922	2,884,819	290,515	3,013,041	296,186
Dec	2,176,941	245,500	2,895,116	291,898	3,039,240	298,257
4th QTR	**2,176,941**	**245,500**	**2,884,819**	**290,515**	**3,039,240**	**298,257**

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

Table RDCIC121

PAYMENT SYSTEM DATA REPORT DECEMBER 2018





RETAIL PAYMENTS

FOR JANUARY 2016 TO DECEMBER 2018

Number of USD Cards in Circulation

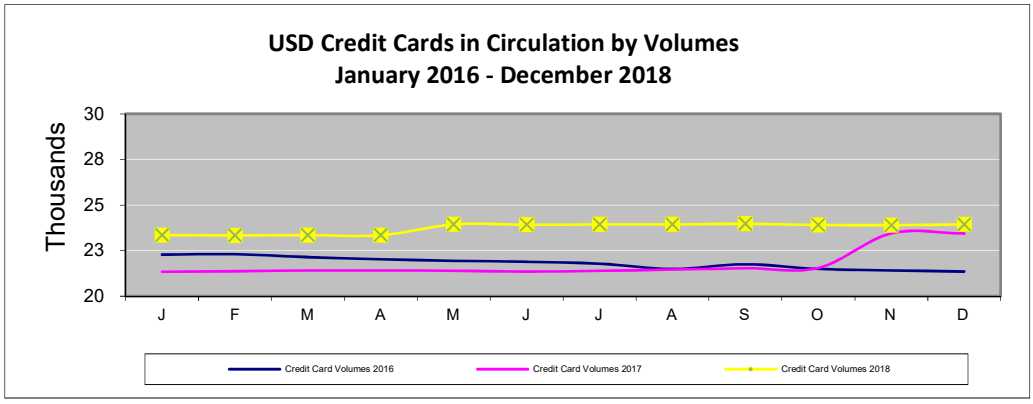
YEAR	2016		2017		2018	
	CREDIT	DUAL CURRENCY	CREDIT	DUAL CURRENCY	CREDIT	DUAL CURRENCY
Jan	22,283	19,169	21,341	17,871	23,353	19,380
Feb	22,307	19,228	21,370	17,969	23,333	19,557
Mar	22,143	19,059	21,409	18,098	23,351	19,801
1st QTR	**22,143**	**19,059**	**21,409**	**18,098**	**23,351**	**19,801**
Apr	22,028	18,904	21,411	18,110	23,345	19,918
May	21,945	18,634	21,397	18,320	23,941	20,051
Jun	21,888	18,506	21,352	18,515	23,920	20,152
2nd QTR	**21,888**	**18,506**	**21,352**	**18,515**	**23,920**	**20,152**
Jul	21,786	18,144	21,389	18,589	23,936	20,238
Aug	21,495	18,204	21,459	18,827	23,935	20,385
Sep	21,752	18,160	21,537	19,168	23,969	20,497
3rd QTR	**21,752**	**18,160**	**21,537**	**19,168**	**23,969**	**20,497**
Oct	21,494	18,274	21,551	19,087	23,905	20,872
Nov	21,418	17,948	23,447	19,074	23,896	21,055
Dec	21,354	17,799	23,438	19,176	23,940	21,156
4th QTR	**21,354**	**17,799**	**23,447**	**19,074**	**23,940**	**21,156**

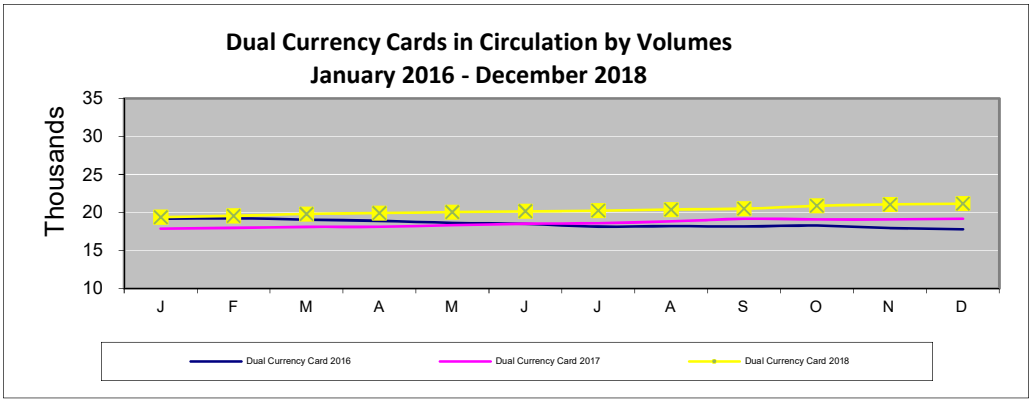
Purpose: This table reflects the USD cards in circulation reported by commercial banks.

Comment:

Table RDCIC122

PAYMENT SYSTEM DATA REPORT DECEMBER 2018





RETAIL PAYMENTS

FOR JANUARY 2016 TO DECEMBER 2018

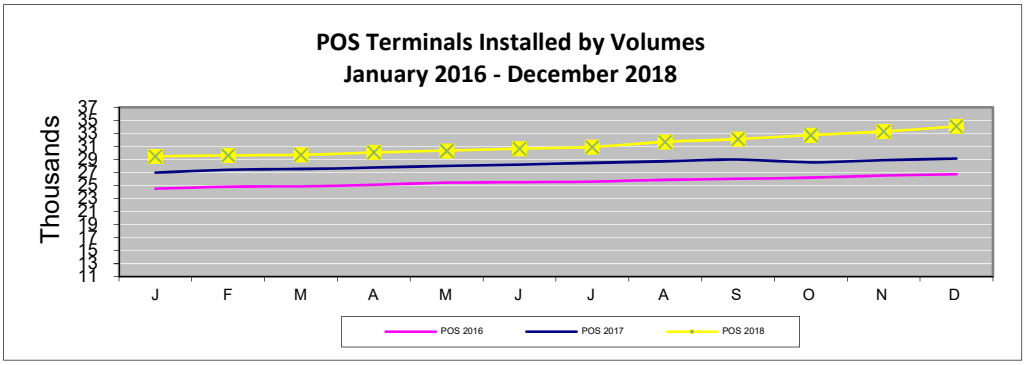
ABM & POS Terminals Installed - Commercial Banks

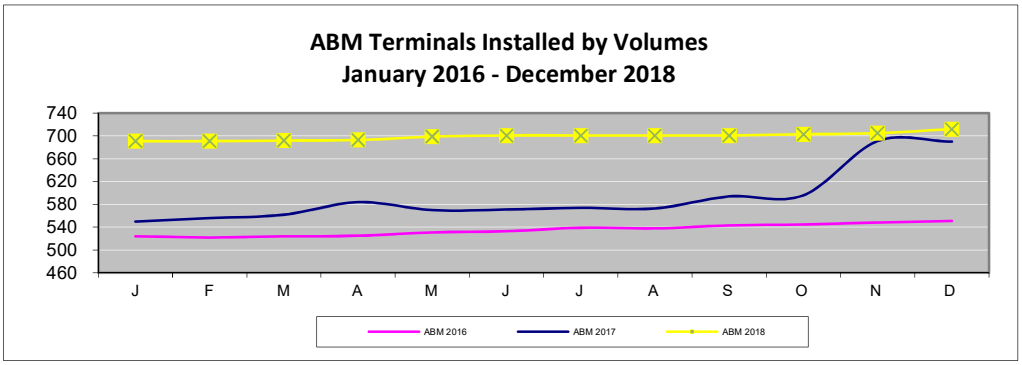
YEAR	2016		2017		2018	
	POS	ABM	POS	ABM	POS	ABM
Jan	24,513	524	26,982	550	29,489	691
Feb	24,814	522	27,423	556	29,627	691
Mar	24,879	524	27,546	562	29,729	692
1st QTR	**24,879**	**524**	**27,546**	**562**	**29,729**	**692**
Apr	25,110	525	27,746	584	30,073	693
May	25,435	531	28,030	570	30,356	699
Jun	25,504	533	28,221	571	30,651	701
2nd QTR	**25,504**	**533**	**28,221**	**571**	**30,651**	**701**
Jul	25,600	539	28,477	574	30,937	701
Aug	25,876	538	28,723	573	31,705	701
Sep	26,026	543	28,987	594	32,126	701
3rd QTR	**26,026**	**543**	**28,987**	**594**	**32,126**	**701**
Oct	26,215	545	28,565	596	32,754	703
Nov	26,522	548	28,882	691	33,301	705
Dec	26,750	551	29,147	690	34,098	712
4th QTR	**26,750**	**551**	**28,882**	**691**	**34,098**	**712**

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

Table RDTI121

PAYMENT SYSTEM DATA REPORT DECEMBER 2018





RETAIL PAYMENTS

FOR JANUARY 2016 TO DECEMBER 2018

Electronic Transactions Processed - Volumes & Values (JMD)

YEAR	2016					2017					2018				
	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	6,295	1,234	22	203	7,754	7,196	1,419	24	215	8,855	7,717	1,652	23	286	9,677
Feb	6,046	1,217	21	186	7,470	6,628	1,338	23	186	8,174	7,183	1,539	22	255	9,000
Mar	6,519	1,322	24	211	8,076	7,556	1,447	28	227	9,258	8,042	1,738	42	303	10,125
1st QTR	**18,859**	**3,774**	**67**	**600**	**23,300**	**21,380**	**4,204**	**75**	**629**	**26,287**	**22,943**	**4,929**	**87**	**843**	**28,802**
Apr	6,515	1,313	19	205	8,051	6,428	1,412	20	221	8,081	7,815	1,670	22	659	10,166
May	6,601	1,320	21	208	8,150	7,512	1,437	27	222	9,198	8,045	1,581	29	300	9,955
Jun	6,692	1,298	25	198	8,213	7,128	1,406	26	208	8,768	7,821	1,663	28	283	9,794
2nd QTR	**19,807**	**3,932**	**65**	**611**	**24,414**	**21,068**	**4,255**	**73**	**652**	**26,047**	**23,680**	**4,914**	**78**	**1,243**	**29,915**
Jul	6,980	1,332	23	209	8,544	7,254	1,481	21	218	8,974	7,930	1,747	36	296	10,009
Aug	7,000	1,335	24	208	8,568	7,635	1,452	86	218	9,391	8,007	1,759	31	299	10,096
Sep	7,124	1,283	21	205	8,634	6,666	1,362	22	214	8,264	7,660	1,569	20	301	9,550
3rd QTR	**21,104**	**3,951**	**69**	**622**	**25,745**	**21,554**	**4,295**	**129**	**650**	**26,629**	**23,597**	**5,075**	**88**	**895**	**29,655**
Oct	6,737	1,305	21	203	8,266	6,549	1,446	33	220	8,247	8,153	1,635	26	322	10,137
Nov	6,922	1,322	24	208	8,476	6,707	1,584	24	271	8,586	8,275	1,747	28	313	10,363
Dec	7,742	1,541	24	220	9,527	7,268	1,685	29	224	9,207	8,910	1,934	27	323	11,194
4th QTR	**21,401**	**4,168**	**69**	**630**	**26,269**	**20,524**	**4,715**	**85**	**715**	**26,040**	**25,338**	**5,317**	**81**	**958**	**31,694**
TOTAL	**81,171**	**15,824**	**270**	**2,463**	**99,728**	**84,526**	**17,470**	**361**	**2,646**	**105,003**	**95,558**	**20,235**	**334**	**3,939**	**120,066**

YEAR	2016					2017					2018				
	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	59.91	18.77	8.29	8.61	95.57	78.52	25.60	9.42	11.91	125.45	96.23	37.87	10.39	16.74	161.23
Feb	55.24	17.57	8.80	7.15	88.77	71.87	22.73	8.53	9.35	112.48	82.62	31.54	8.69	13.42	136.28
Mar	61.83	22.26	9.69	9.82	103.60	83.49	30.81	9.46	13.45	137.20	98.65	41.98	15.53	17.89	174.06
1st QTR	**176.97**	**58.60**	**26.79**	**25.58**	**287.94**	**233.87**	**79.14**	**27.41**	**34.70**	**375.13**	**277.51**	**111.39**	**34.62**	**48.06**	**471.57**
Apr	61.88	20.68	8.54	8.84	99.95	65.91	24.34	8.18	12.21	110.64	95.83	35.65	20.26	14.75	166.50
May	65.77	20.94	7.88	9.25	103.83	80.69	26.25	8.85	12.09	127.87	96.17	35.66	20.16	16.24	168.23
Jun	70.32	22.12	7.96	10.08	110.49	84.10	28.64	9.51	13.38	135.63	96.32	39.15	18.95	16.87	171.30
2nd QTR	**197.97**	**63.74**	**24.38**	**28.17**	**314.26**	**230.70**	**79.24**	**26.53**	**37.68**	**374.15**	**288.33**	**110.46**	**59.37**	**47.86**	**506.03**
Jul	73.61	21.94	8.10	9.89	113.54	82.97	28.03	9.23	13.75	133.99	103.75	40.00	21.55	16.91	182.21
Aug	73.35	22.51	8.92	9.98	114.77	89.53	28.75	14.18	13.81	146.27	105.65	41.81	22.56	17.83	187.85
Sep	73.01	22.03	8.18	10.09	113.32	78.51	28.12	9.04	13.68	129.35	95.38	39.17	20.15	18.03	172.73
3rd QTR	**219.98**	**66.49**	**25.20**	**29.96**	**341.63**	**251.02**	**84.90**	**32.45**	**41.24**	**409.60**	**304.78**	**120.98**	**64.26**	**52.77**	**542.79**
Oct	67.71	21.22	7.65	9.23	105.80	77.55	27.48	9.05	13.09	127.16	107.67	39.26	21.86	18.05	186.83
Nov	71.68	23.75	7.86	10.70	113.99	85.48	35.23	9.34	15.35	145.40	103.73	42.63	21.26	18.92	186.54
Dec	84.26	27.29	8.21	12.30	132.05	94.13	36.59	9.72	14.62	155.07	115.66	44.58	22.96	19.12	202.32
4th QTR	**223.65**	**72.25**	**23.71**	**32.23**	**351.85**	**257.17**	**99.29**	**28.12**	**43.06**	**427.64**	**327.06**	**126.47**	**66.08**	**56.08**	**575.69**
TOTAL	**818.57**	**261.09**	**100.08**	**115.94**	**1,295.68**	**972.75**	**342.57**	**114.51**	**156.68**	**1,586.51**	**1,197.68**	**469.30**	**224.32**	**204.78**	**2,096.08**

Purpose: This table reflects the electronic transactions processed in categories (JMD) reported by commercial banks for period 2016 to 2018.

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

Table RDET121

PAYMENT SYSTEM DATA REPORT DECEMBER 2018

RETAIL PAYMENTS

FOR JANUARY 2016 TO DECEMBER 2018

Electronic Transactions Processed - Volumes & Values (USD)

YEAR	2016				2017				2018			
	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	38	256	6	300	41	271	6	319	51	358	7	416
Feb	39	255	5	298	38	248	5	291	47	307	6	359
Mar	44	294	6	344	46	276	6	328	53	350	7	409
1st QTR	**122**	**805**	**16**	**943**	**125**	**795**	**18**	**938**	**150**	**1,014**	**20**	**1,184**
Apr	41	257	6	304	40	275	6	321	53	340	6	399
May	40	242	6	288	42	245	6	292	51	318	18	386
Jun	37	231	6	274	40	284	6	330	48	312	19	379
2nd QTR	**118**	**729**	**18**	**866**	**122**	**804**	**17**	**943**	**151**	**970**	**43**	**1,164**
Jul	37	242	6	285	45	320	6	370	54	347	8	408
Aug	38	239	6	284	44	300	6	349	54	320	9	383
Sep	37	180	6	223	23	221	3	247	47	274	8	329
3rd QTR	**113**	**661**	**19**	**792**	**112**	**841**	**14**	**967**	**155**	**940**	**25**	**1,121**
Oct	35	190	5	230	16	259	3	279	54	274	9	337
Nov	39	226	5	270	17	318	6	340	54	327	9	390
Dec	41	237	6	284	39	321	6	366	60	352	8	420
4th QTR	**115**	**653**	**16**	**784**	**72**	**898**	**15**	**985**	**168**	**953**	**27**	**1,147**
TOTAL	**468**	**2,849**	**69**	**3,385**	**431**	**3,338**	**65**	**3,833**	**624**	**3,877**	**115**	**4,615**

YEAR	2016				2017				2018			
	Debit Card Transactions	Credit Card Transactions	Other Electronic Transactions	Total	Debit Card Transactions	Credit Card Transactions	Other Electronic Transactions	Total	Debit Card Transactions	Credit Card Transactions	Other Electronic Transactions	Total
Values in Millions (MN)												
Jan	10.85	63.68	2.72	77.25	12.13	67.93	3.13	83.18	16.42	97.25	3.37	117.04
Feb	11.54	62.72	2.38	76.65	11.39	60.46	2.36	74.21	14.26	83.82	2.77	100.85
Mar	12.91	69.90	2.54	85.35	13.72	69.51	3.10	86.33	17.48	91.29	3.45	112.22
1st QTR	**35.30**	**196.31**	**7.65**	**239.25**	**37.23**	**197.90**	**8.59**	**243.72**	**48.16**	**272.36**	**9.59**	**330.11**
Apr	11.79	58.61	2.57	72.98	11.83	59.92	2.56	74.30	16.96	82.73	2.98	102.68
May	11.44	51.76	2.85	66.04	11.85	54.33	2.68	68.86	16.37	73.44	3.20	93.00
Jun	10.37	50.61	2.53	63.51	11.97	65.30	2.70	79.97	15.68	70.06	3.04	88.78
2nd QTR	**33.60**	**160.97**	**7.96**	**202.53**	**35.65**	**179.55**	**7.94**	**223.14**	**49.01**	**226.22**	**9.23**	**284.46**
Jul	10.79	53.98	2.78	67.55	13.42	74.07	2.78	90.27	17.11	81.30	3.79	102.21
Aug	11.10	52.56	3.44	67.09	13.14	68.11	3.07	84.32	17.44	73.42	5.04	95.91
Sep	10.86	38.79	3.19	52.85	7.19	52.51	3.14	62.83	15.40	77.87	4.44	97.71
3rd QTR	**32.75**	**145.33**	**9.41**	**187.49**	**33.74**	**194.69**	**9.00**	**237.43**	**49.96**	**232.60**	**13.27**	**295.82**
Oct	9.99	42.91	2.43	55.33	4.67	70.60	2.81	78.08	17.95	69.52	4.82	92.28
Nov	11.41	52.81	2.47	66.69	4.87	75.68	2.83	83.38	17.73	79.03	7.31	104.07
Dec	11.54	59.42	2.80	73.76	12.59	80.51	3.04	96.13	19.31	84.48	8.11	111.91
4th QTR	**32.94**	**155.14**	**7.70**	**195.78**	**22.13**	**226.78**	**8.68**	**257.59**	**55.00**	**233.03**	**20.24**	**308.27**
TOTAL	**134.59**	**657.75**	**32.71**	**825.05**	**128.75**	**798.92**	**34.20**	**961.88**	**202.13**	**964.20**	**52.33**	**1,218.66**

Purpose: This table reflects the electronic transactions processed in categories (USD) by commercial banks for period 2016 to 2018.

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

Table RDET122

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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 JamClear-CSD.
	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 PAYMENTS	102	Multiple payments made to several beneficiaries in one message.
BENEFICIARY PAYMENTS	103	Payment to a third party or beneficiary.
PARTICIPANT TO PARTICIPANT	202	Direct payment between JamClear-RTGS participants.
PARTICIPANT DEBITS	204	BOJ debit to participants.
PARTICIPANT CREDITS	205	BOJ credit to participants.
ACH TRANSACTIONS	298smt201	ACH net settlement transactions.
CSD TRANSACTIONS	298smt212	Payments generated by JamClear-CSD.
INTRADAY LOAN FACILITY	ILF	Intraday loan facility in JamClear-RTGS using paper certificates.
GENERAL LEDGER TRANSACTIONS	GL	BOJ iniitiated messages for Cambio, Issues/Redemption of currency, eGate transactions and Ministry of Finance Payments.