PAYMENT SYSTEM OVERSIGHT

PAYMENT SYSTEM DATA BULLETIN MAY 2019

PAYMENT SYSTEM DEPARTMENT

DAILY BULLETIN
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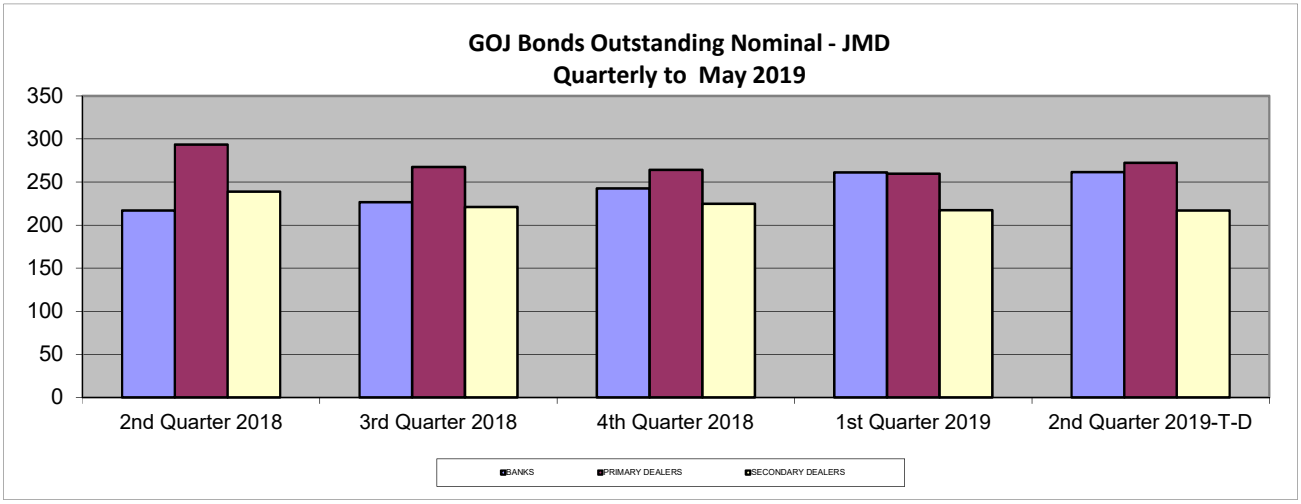
Payment System Oversight Report
Payment System Department
September 2019

JAMCLEAR-CSD Government of Jamaica Bonds Statement of Outstanding Nominal - JMD (BN) Quarterly - 2nd Quarter 2018 to 2nd Quarter 2019-T-D					
PARTICIPANT	**2nd Quarter 2018**	**3rd Quarter 2018**	**4th Quarter 2018**	**1st Quarter 2019**	**2nd Quarter 2019-T-D**
BANKS	217	227	243	261	261
PRIMARY DEALERS	294	267	264	260	272
SECONDARY DEALERS	239	221	225	217	217
Total	**749**	**715**	**731**	**738**	**751**

Table CON051

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 MAY 2019

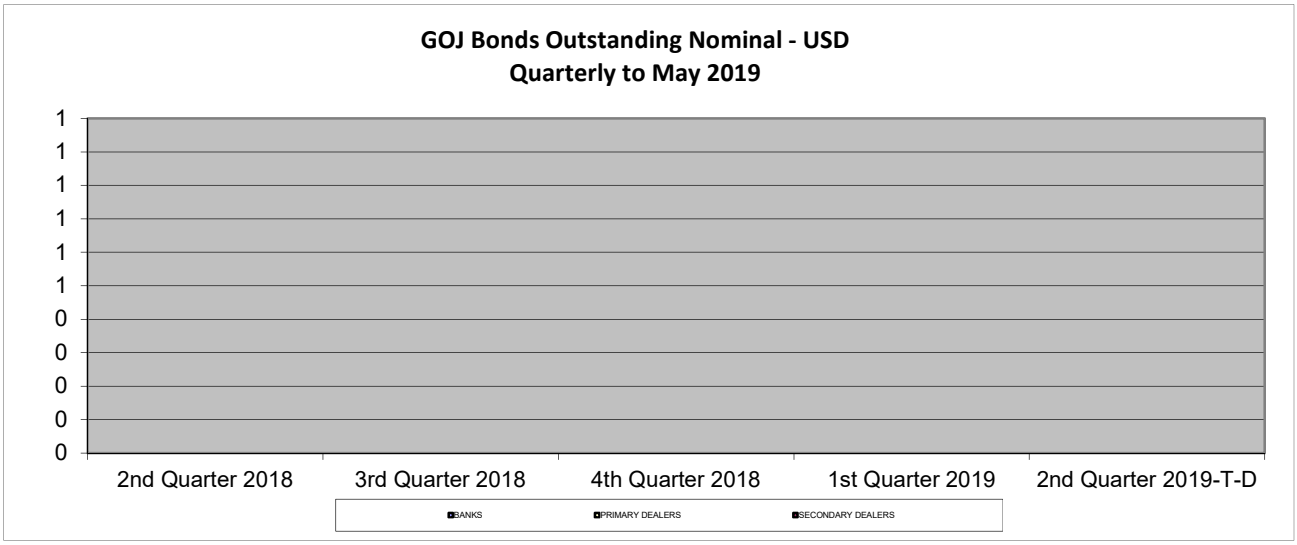


JAMCLEAR-CSD Government of Jamaica Bonds Statement of Outstanding Nominal - USD (MN) Quarterly - 2nd Quarter 2018 to 2nd Quarter 2019-T-D					
PARTICIPANT	**2nd Quarter 2018**	**3rd Quarter 2018**	**4th Quarter 2018**	**1st Quarter 2019**	**2nd Quarter 2019-T-D**
BANKS	0	0	0	0	0
PRIMARY DEALERS	0	0	0	0	0
SECONDARY DEALERS	0	0	0	0	0
Total	**0**	**0**	**0**	**0**	**0**

Table CON052

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 MAY 2019

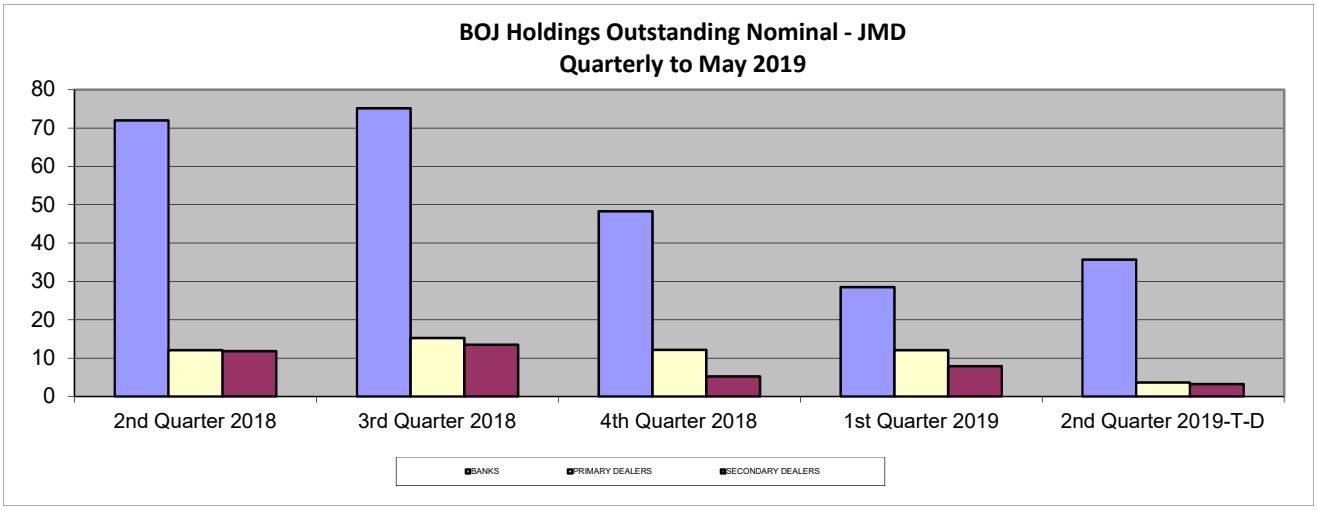


JAMCLEAR-CSD Bank of Jamaica Open Market Instruments - JMD (BN) Statement of Outstanding Nominal Quarterly - 2nd Quarter 2018 to 2nd Quarter 2019-T-D					
PARTICIPANT	**2nd Quarter 2018**	**3rd Quarter 2018**	**4th Quarter 2018**	**1st Quarter 2019**	**2nd Quarter 2019-T-D**
BANKS	72	75	48	29	36
PRIMARY DEALERS	12	15	12	12	4
SECONDARY DEALERS	12	13	5	8	3
Total	**96**	**104**	**66**	**49**	**43**

Table CON053

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 MAY 2019

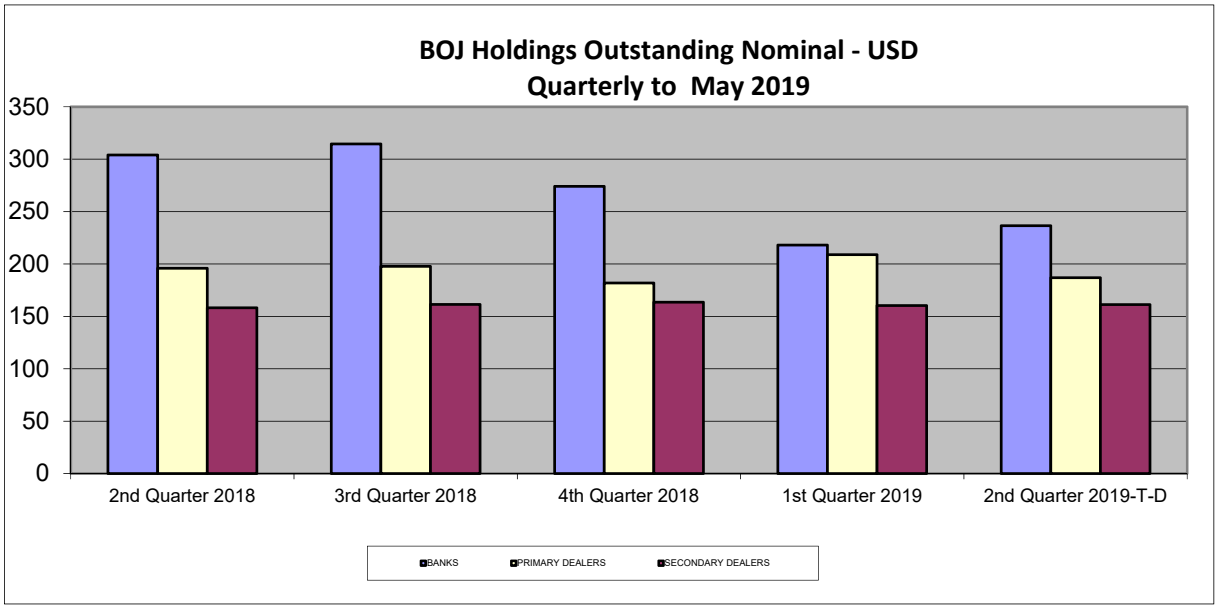


JAMCLEAR-CSD Bank of Jamaica Open Market Instruments - USD (MN) Statement of Outstanding Nominal Quarterly - 2nd Quarter 2018 to 2nd Quarter 2019-T-D					
PARTICIPANT	**2nd Quarter 2018**	**3rd Quarter 2018**	**4th Quarter 2018**	**1st Quarter 2019**	**2nd Quarter 2019-T-D**
BANKS	304	315	274	218	237
PRIMARY DEALERS	196	198	182	209	187
SECONDARY DEALERS	158	161	163	160	161
Total	**658**	**674**	**619**	**587**	**585**

Table CON054

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 MAY 2019



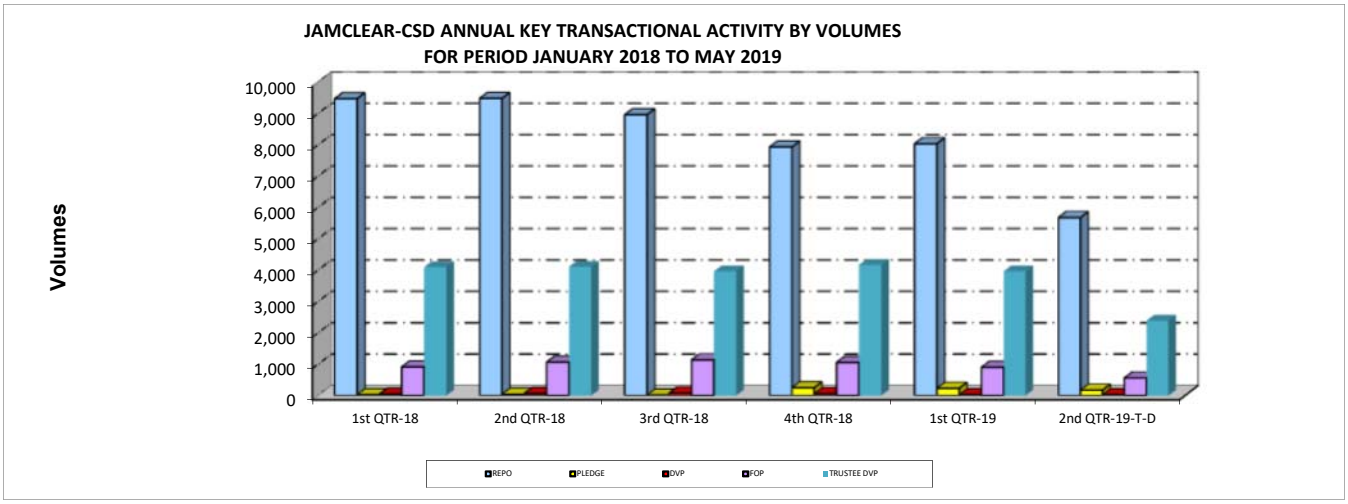
JAMCLEAR-CSD
ANNUAL KEY TRANSACTIONAL ACTIVITY BY VOLUMES
FOR PERIOD JANUARY 2018 TO MAY 2019

	Repo's		Pledge		Trustee DVP		Purchase & Sale		Free of Payment		TOTALS		% OF TOTAL TRANSACTIONS	
TRANSACTION TYPE	**2018**	**2019**	**2018**	**2019**	**2018**	**2019**	**2018**	**2019**	**2018**	**2019**	**2018**	**2019**	**2018**	**2019**
Jan	3,455	2,780	11	131	1,459	1,376	4	6	289	368	**5,218**	**4,661**	9.17%	25.73%
Feb	3,044	2,474	7	60	1,308	1,267	14	6	225	275	**4,598**	**2,815**	8.08%	15.54%
Mar	2,971	2,781	9	42	1,325	1,313	27	13	397	258	**4,729**	**3,094**	8.31%	17.08%
1st QTR	**9,470**	**8,035**	**27**	**233**	**4,092**	**3,956**	**45**	**25**	**911**	**901**	**14,545**	**10,570**	**25.55%**	**58.35%**
Apr	3,161	2,827	1	136	1,277	1,102	26	10	386	278	**4,851**	**4,353**	8.52%	24.03%
May	3,378	2,849	43	40	1,482	1,284	14	18	330	285	**5,247**	**3,192**	9.22%	17.62%
Jun	2,941		-	-	1,346		26		351		**4,664**	-	8.19%	0.00%
2nd QTR	**9,480**	**5,676**	**44**	**176**	**4,105**	**2,386**	**66**	**28**	**1,067**	**563**	**14,762**	**7,545**	**25.93%**	**41.65%**
Jul	3,282		3		1,373		28		348		**5,034**	-	8.84%	0.00%
Aug	3,100		2		1,336		20		372		**4,830**	-	8.49%	0.00%
Sep	2,577		10		1,247		34		421		**4,289**	-	7.53%	0.00%
3rd QTR	**8,959**	**-**	**15**	**-**	**3,956**	**-**	**82**	**-**	**1,141**	**-**	**14,153**	**-**	**24.86%**	**0.00%**
Oct	2,802		22		1,460		20		384		**4,688**	-	8.24%	0.00%
Nov	2,519		71		1,352		13		362		**4,317**	-	7.58%	0.00%
Dec	2,607		159		1,351		30		311		**4,458**	-	7.83%	0.00%
4th QTR	**7,928**	**-**	**252**	**-**	**4,163**	**-**	**63**	**-**	**1,057**	**-**	**13,463**	**-**	**23.65%**	**0.00%**
GRAND TOTAL	**35,837**	**13,711**	**338**	**409**	**16,316**	**6,342**	**256**	**53**	**4,176**	**1,464**	**56,923.00**	**18,115**	**100.00%**	**100.00%**
% of GRAND TOTAL	63%	76%	1%	2%	29%	35%	0%	0%	7%	8%	71%	86%		

Table CYSU05

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

PAYMENT SYSTEM DATA REPORT MAY 2019



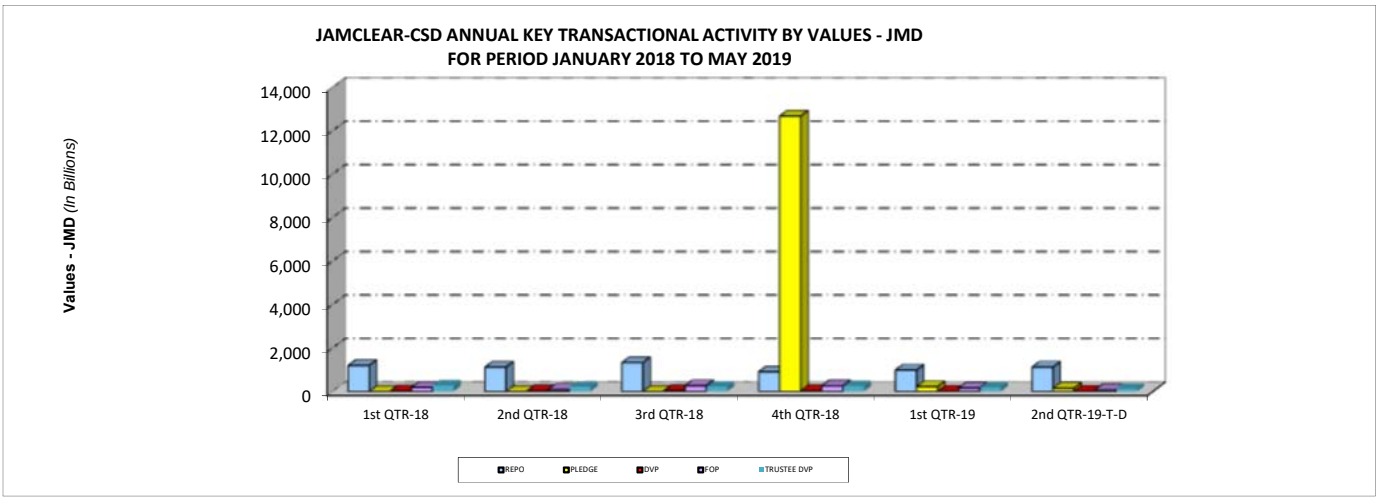
JAMCLEAR-CSD
ANNUAL KEY TRANSACTIONAL ACTIVITY BY VALUES - JMD
FOR PERIOD JANUARY 2018 TO MAY 2019
Transaction values are in Billions

	Repo's		Pledge		Trustee DVP		Purchase & Sale		Free of Payment		TOTALS		MONTHLY % OF TOTAL	
TRANSACTION TYPE	**2018**	**2019**	**2018**	**2019**	**2018**	**2019**	**2018**	**2019**	**2018**	**2019**	**2018**	**2019**	**2018**	**2019**
Jan	464.30	311.81	0.57	72.99	107.18	65.31	0.60	3.66	41.57	76.77	**614**	**531**	3.21%	17.35%
Feb	375.84	353.25	0.25	84.98	79.74	58.45	5.55	2.13	94.40	42.56	**556**	**483**	2.90%	15.79%
Mar	359.36	323.89	0.41	68.21	91.30	57.02	19.48	5.59	54.91	44.56	**525**	**442**	2.75%	14.46%
1st QTR	**1,199.49**	**988.95**	**1.23**	**226.18**	**278.21**	**180.78**	**25.63**	**11.38**	**190.88**	**163.90**	**1,695**	**1,571**	**8.86%**	**51.37%**
Apr	313.11	431.17	0.00	89.44	65.59	53.08	10.36	2.25	32.84	33.29	**422**	**556**	2.20%	18.18%
May	385.77	692.82	0.13	62.02	67.26	71.58	6.35	6.39	26.92	45.22	**486**	**806**	2.54%	26.37%
Jun	423.13		-		76.59		13.07		29.09		**542**	-	2.83%	0.00%
2nd QTR	**1,122.02**	**1,123.98**	**0.13**	**151.46**	**209.44**	**124.66**	**29.78**	**8.64**	**88.85**	**78.51**	**1,450**	**1,487**	**7.58%**	**48.63%**
Jul	475.08		0.03		71.24		8.69		67.69		**623**	-	3.25%	0.00%
Aug	493.01		0.03		75.30		10.30		44.36		**623**	-	3.26%	0.00%
Sep	359.23		0.01		70.73		20.78		160.62		**611**	-	3.20%	0.00%
3rd QTR	**1,327.31**	-	**0.06**	-	**217.28**	-	**39.77**	-	**272.68**	-	**1,857**	-	**9.71%**	**0.00%**
Oct	335.13		2.62		66.66		10.27		107.12		**522**	-	2.73%	0.00%
Nov	286.20		689.43		76.63		9.99		63.75		**1,126**	-	5.88%	0.00%
Dec	283.97		11,983.74		109.18		15.15		91.65		**12,484**	-	65.24%	0.00%
4th QTR	**905.30**	-	**12,675.79**	-	**252.47**	-	**35.41**	-	**262.52**	-	**14,131**	-	**73.85%**	**0.00%**
GRAND TOTAL	**4,554.12**	**2,112.93**	**12,677.22**	**377.64**	**957.39**	**305.44**	**130.59**	**20.01**	**814.92**	**242.41**	**19,134**	**3,058**	**100.00%**	**100.00%**
% of GRAND TOTAL	24%	69%	66%	12%	0%	10%	1%	1%	4%	8%	95%	90%		

Table CYSU051

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

PAYMENT SYSTEM DATA REPORT MAY 2019



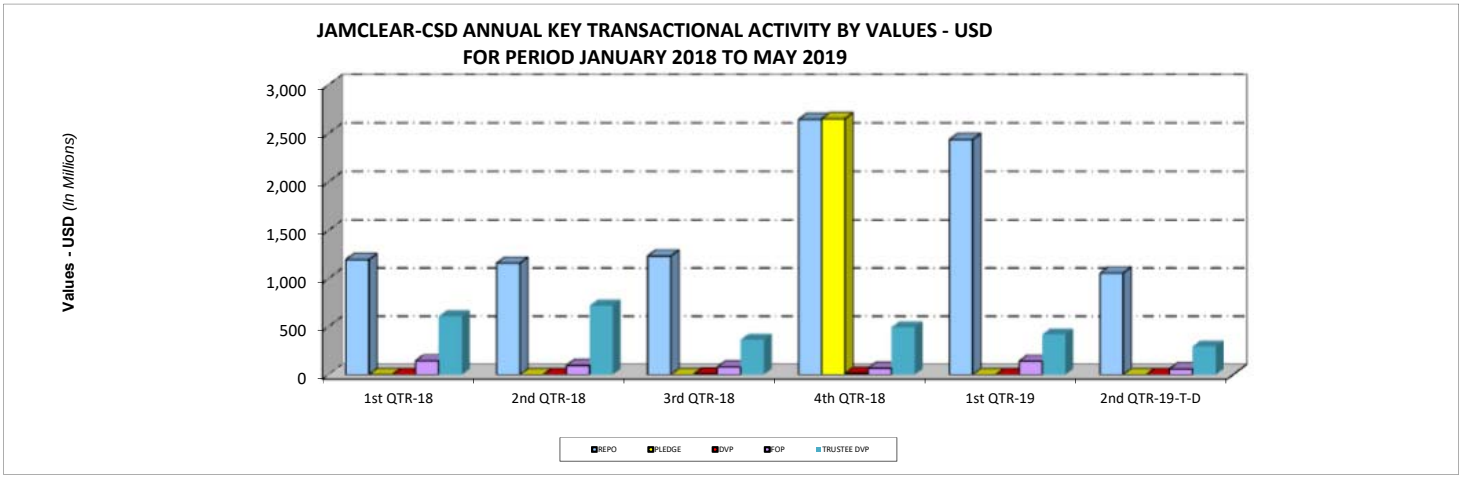
JAMCLEAR-CSD
ANNUAL KEY TRANSACTIONAL ACTIVITY BY VALUES - USD
FOR PERIOD JANUARY 2018 TO MAY 2019
Transaction values are in Millions

TRANSACTION TYPE	Repo's		Pledge		Trustee DVP		Purchase & Sale		Free of Payment		TOTALS		MONTHLY % OF TOTAL	
	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019
Jan	466.83	753.80	-	-	241.87	76.54	-	-	67.70	52.16	**776.39**	**882.51**	6.77%	20.04%
Feb	351.76	1,032.31	0.00	-	187.56	122.10	-	-	33.11	62.48	**572.43**	**1,094.80**	4.99%	24.86%
Mar	377.82	650.20	0.27	-	177.51	219.16	-	-	42.96	25.38	**598.56**	**675.58**	5.22%	15.34%
1st QTR	**1,196.41**	**2,436.32**	**0.27**	**-**	**606.94**	**417.79**	**-**	**-**	**143.77**	**140.02**	**1,947.38**	**2,994.14**	**16.97%**	**67.98%**
Apr	399.57	527.21	0.00	-	225.20	143.99	0.00	-	11.26	24.79	**636.03**	**552.00**	5.54%	12.53%
May	389.50	529.67	0.00	-	239.11	149.43	-	-	50.16	35.39	**678.77**	**565.07**	5.92%	12.83%
Jun	371.04		0.00		253.23		-		34.99		**659.26**	-	5.75%	0.00%
2nd QTR	**1,160.11**	**1,056.88**	**-**	**-**	**717.55**	**293.42**	**-**	**-**	**96.41**	**60.18**	**1,974.06**	**1,410.48**	**17.20%**	**32.02%**
Jul	309.30		0.00		72.19		3.00		10.64		**395.14**	-	3.44%	0.00%
Aug	462.38		0.00		171.62		-		50.72		**684.72**	-	5.97%	0.00%
Sep	462.38		0.00		118.88		5.00		18.67		**604.93**	-	5.27%	0.00%
3rd QTR	**1,234.07**	-	-	-	**362.70**	-	**8.00**	-	**80.03**	-	**1,684.79**	-	**14.68%**	**0.00%**
Oct	1,546.99		0.00		140.06		-		31.90		**1,718.95**	-	14.98%	0.00%
Nov	472.32		0.00		168.92		7.00		13.86		**662.10**	-	5.77%	0.00%
Dec	623.43		2,650.53		183.37		8.00		22.27		**3,487.59**	-	30.39%	0.00%
4th QTR	**2,642.73**	-	**2,650.53**	-	**492.35**	-	**15.00**	-	**68.03**	-	**5,868.64**	-	**51.14%**	**0.00%**
GRAND TOTAL	**6,233**	**3,493**	**2,651**	-	**2,180**	**711**	**23**	-	**388**	**200**	**11,474.88**	**4,404.62**	**100.00%**	**100.00%**
% of GRAND TOTAL	54%	79%	23%	0%	0%	16%	0%	0%	3%	5%	81%	84%		

Table CYSU052

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

PAYMENT SYSTEM DATA REPORT MAY 2019

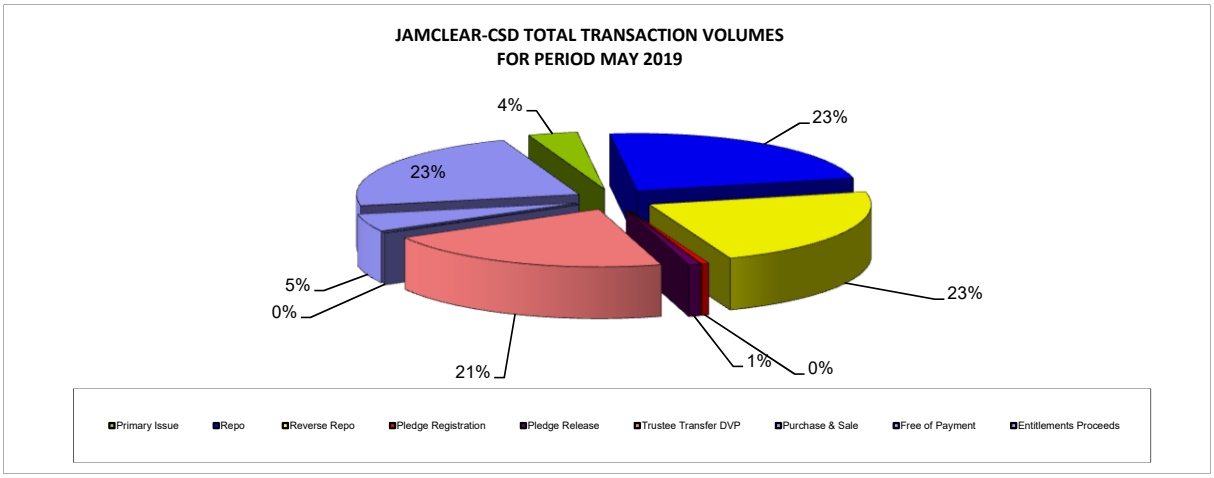


JAMCLEAR-CSD TRANSACTION VOLUMES FOR PERIOD MAY 2019										
	Primary Issue	Repo	Reverse Repo	Pledge Registration	Pledge Release	Trustee Transfer DVP	Purchase & Sale	Free of Payment	Entitlements Proceeds	TOTALS
TRANSACTION TYPE	**2019**									**2019**
Jan	314	1,412	1,368	60	71	1,376	6	368	1,746	**6,721**
Feb	272	1,206	1,268	16	44	1,267	6	275	1,802	**6,156**
Mar	148	1,416	1,365	12	30	1,313	13	258	1,225	**5,780**
1st QTR	**734**	**4,034**	**4,001**	**88**	**145**	**3,956**	**25**	**901**	**4,773**	**18,657**
Apr	160	1,374	1,453	47	89	1,102	10	278	1,128	**5,641**
May	176	1,560	1,289	17	23	1,284	18	285	810	**5,462**
Jun										-
2nd QTR	**336**	**2,934**	**2,742**	**64**	**112**	**2,386**	**28**	**563**	**1,938**	**11,103**
Jul										-
Aug										-
Sep										-
3rd QTR	-	-	-	-	-	-	-	-	-	-
Oct										-
Nov										-
Dec										-
4th QTR	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	**1,070**	**6,968**	**6,743**	**152**	**257**	**6,342**	**53**	**1,464**	**6,711**	**29,760**
% OF GRAND TOTAL	3.60%	23.41%	22.66%	0.51%	0.86%	21.31%	0.18%	4.92%	22.55%	100.00%

Table CSU05

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

PAYMENT SYSTEM DATA REPORT MAY 2019



JAMCLEAR-CSD
TRANSACTION VALUES - JMD
FOR PERIOD MAY 2019

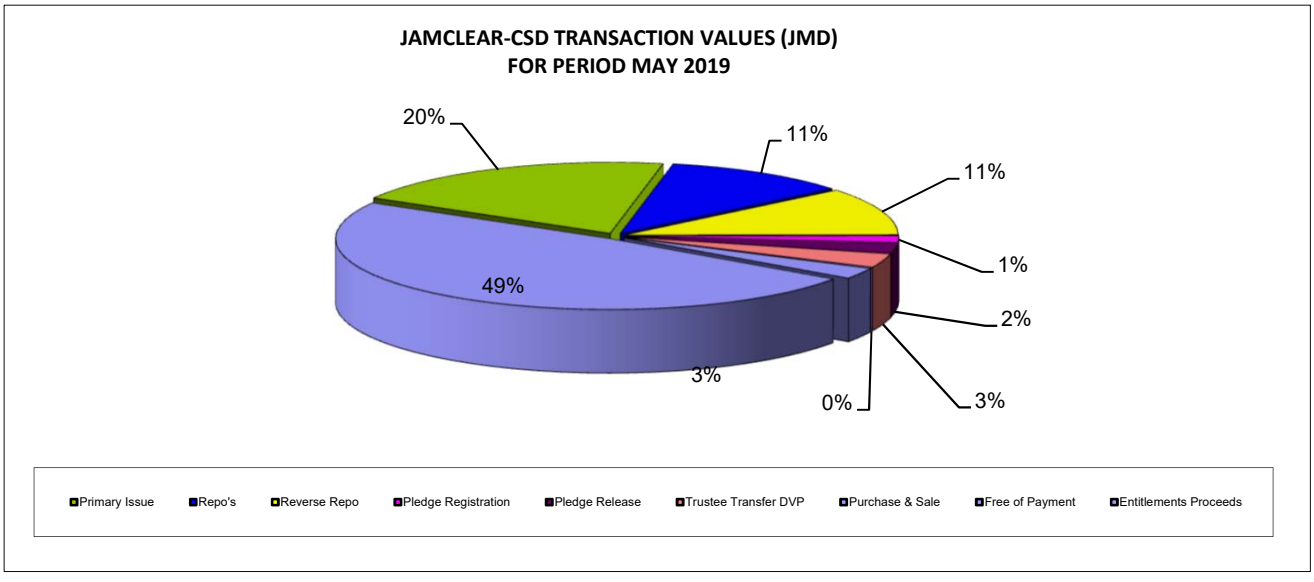
Transaction values are in Billions of Dollars

TRANSACTION TYPE	Primary Issue	Repo's	Reverse Repo	Pledge Registration	Pledge Release	Trustee Transfer DVP	Purchase & Sale	Free of Payment	Entitlements Proceeds	TOTALS
	2019									2019
Jan	970.92	159.81	152.00	38.47	34.52	65.31	3.66	76.77	2,096.19	**3,598**
Feb	802.94	176.14	177.11	31.04	53.93	58.45	2.13	42.56	1,871.23	**3,216**
Mar	48.38	160.18	163.71	18.99	49.22	57.02	5.59	44.56	351.76	**899**
1st QTR	**1,822.24**	**496.12**	**492.83**	**88.51**	**137.67**	**180.78**	**11.38**	**163.90**	**4,319.19**	**7,713**
Apr	36.98	219.74	211.43	32.17	57.26	53.08	2.25	33.29	253.94	**900**
May	56.78	350.50	342.32	24.70	37.33	71.58	6.39	45.22	138.10	**1,073**
Jun										-
2nd QTR	**93.76**	**570.24**	**553.75**	**56.87**	**94.59**	**124.66**	**8.64**	**78.51**	**392.04**	**1,973**
Jul										-
Aug										-
Sep										-
3rd QTR	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	-
Oct										-
Nov										-
Dec										-
4th QTR	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	-
GRAND TOTAL	**1,916.00**	**1,066.36**	**1,046.57**	**145.38**	**232.26**	**305.44**	**20.01**	**242.41**	**4,711.23**	**9,686**
% OF GRAND TOTAL	19.78%	11.01%	10.81%	1.50%	2.40%	3.15%	0.21%	2.50%	48.64%	100.00%

Table CSU051

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

PAYMENT SYSTEM DATA REPORT MAY 2019

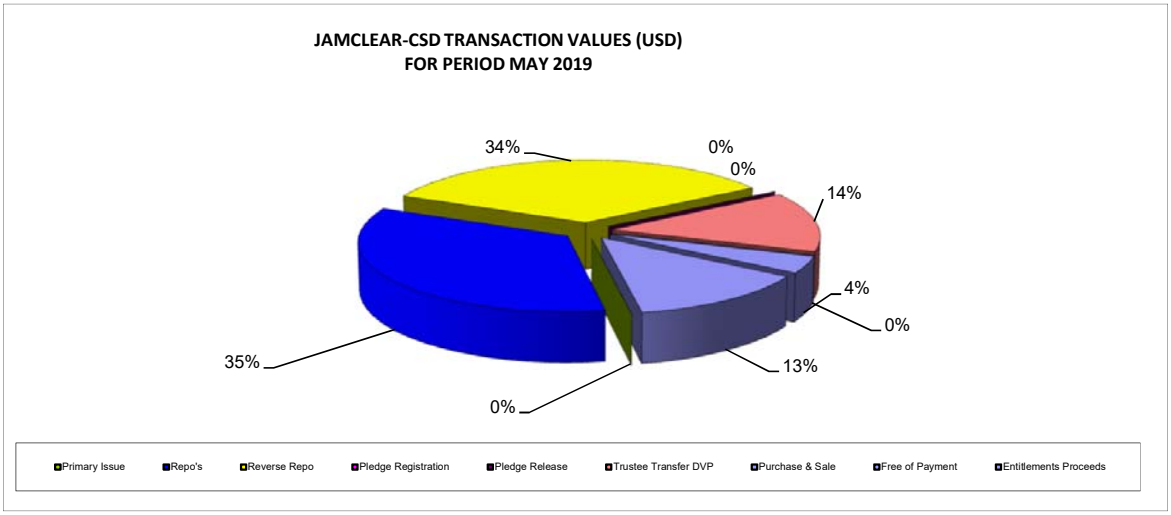


JAMCLEAR-CSD										
TRANSACTION VALUES - USD										
FOR PERIOD MAY 2019										
Transaction values are in Millions of Dollars										
TRANSACTION TYPE	Primary Issue	Repo's	Reverse Repo	Pledge Registration	Pledge Release	Trustee Transfer DVP	Purchase & Sale	Free of Payment	Entitlements Proceeds	TOTALS
	2019									2019
Jan	-	361.03	392.77	-	-	76.54	-	52.16	133.94	**1,016.45**
Feb	-	541.51	490.81	-	-	122.10	-	62.48	151.57	**1,368.46**
Mar	-	321.56	328.65	-	-	219.16	-	25.38	197.78	**1,092.52**
1st QTR	-	1,224.10	1,212.23	-	-	417.79	-	140.02	483.29	**3,477.43**
Apr	-	256.87	270.34	-	-	143.99	-	24.79	48.12	**744.12**
May	-	266.98	262.69	-	-	149.43	-	35.39	141.71	**856.20**
Jun										-
2nd QTR	-	523.85	533.04	-	-	293.42	-	60.18	189.83	**1,600.32**
Jul										-
Aug										-
Sep										-
3rd QTR	-	-	-	-	-	-	-	-	-	-
Oct										-
Nov										-
Dec										-
4th QTR	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	-	1,747.95	1,745.26	-	-	711.21	-	200.21	673.12	5,078
% OF GRAND TOTAL	0.00%	34.42%	34.37%	0.00%	0.00%	14.01%	0.00%	3.94%	13.26%	100.00%

Table CSU052

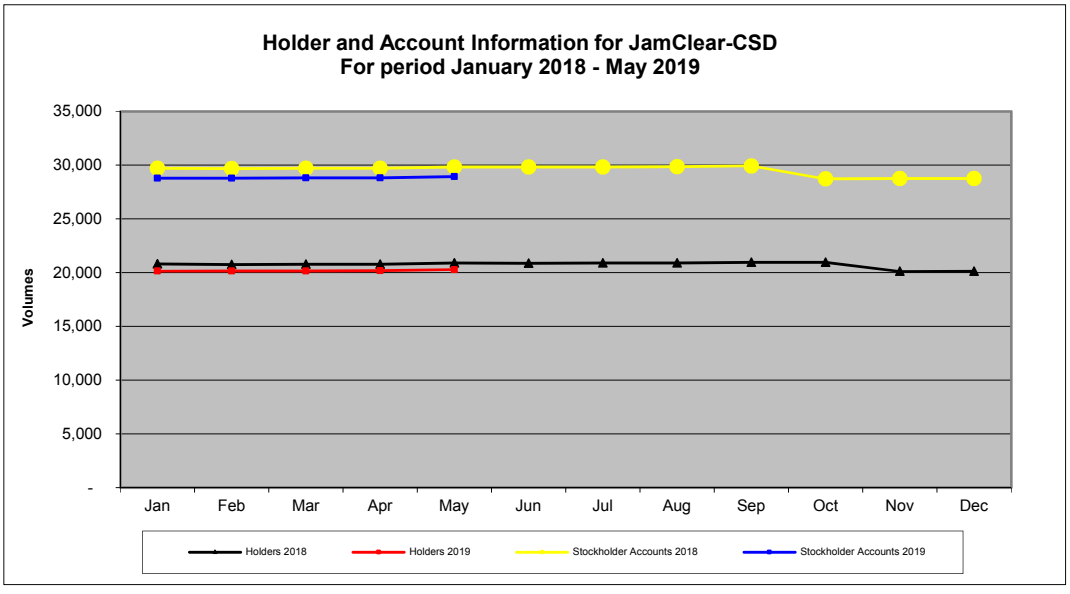
Comment: Repo and reverse repo does not include intraday repo with the central bank.

PAYMENT SYSTEM DATA REPORT MAY 2019



JAMCLEAR-CSD STOCKHOLDER RECORD & STOCKHOLDER ACCOUNTS FOR PERIOD JANUARY 2018 TO MAY 2019				
Dates	**Number of Stockholder Records**		**Number of Stockholder Accounts**	
	2018	**2019**	**2018**	**2019**
Jan	20,799	20,143	29,711	28,782
Feb	20,762	20,151	29,675	28,793
Mar	20,777	20,159	29,697	28,803
Apr	20,790	20,174	29,716	28,825
May	20,886	20,283	29,826	28,931
Jun	20,883		29,825	
Jul	20,891		29,838	
Aug	20,902		29,850	
Sep	20,960		29,923	
Oct	20,960		28,723	
Nov	20,117		28,752	
Dec	20,126		28,763	

Table: CSRA051
Comments:



JamClear-RTGS

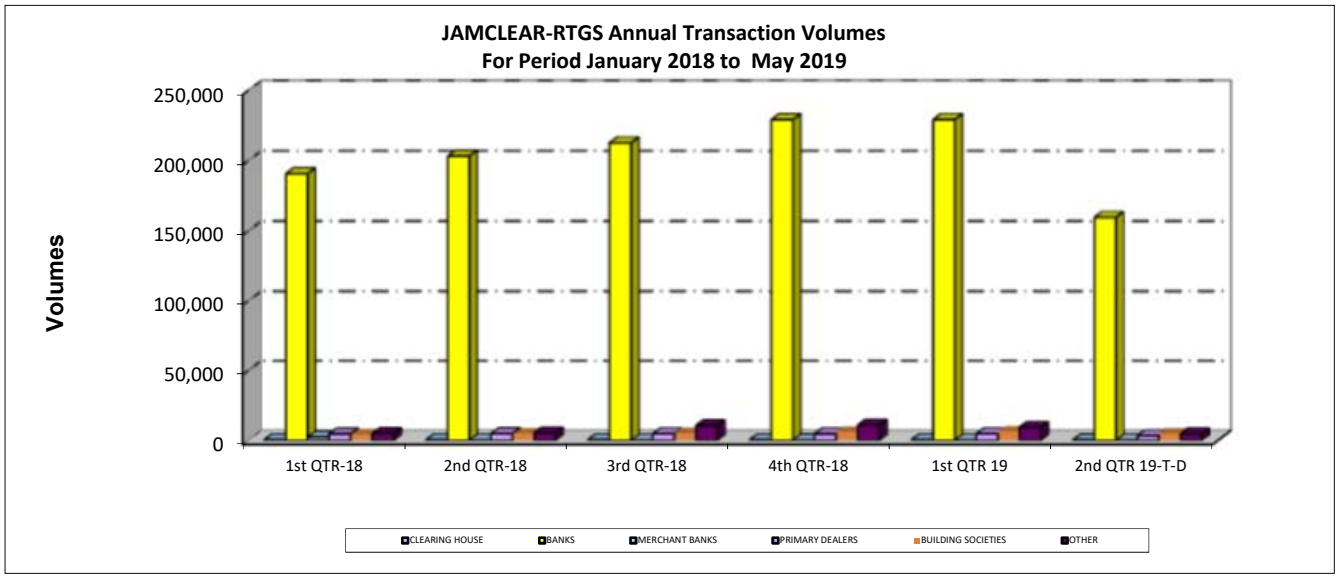
ANNUAL TRANSACTION VOLUMES
FOR PERIOD JANUARY 2018 TO MAY 2019

Month/Year	Clearing House		Banks		Merchant Banks		Primary Dealers		Building Societies		Other		TOTAL	
	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019
Jan	154	154	63,995	77,044	1,164	68	1,625	1,703	1,480	2,177	1,606	3,547	**70,024**	**84,693**
Feb	133	140	58,637	72,144	1,078	35	1,332	1,477	1,292	1,903	1,465	2,533	**63,937**	**78,232**
Mar	148	141	68,103	80,048	19	42	1,587	1,548	1,515	2,061	1,857	3,220	**73,229**	**87,060**
1st QTR	**435**	**435**	**190,735**	**229,236**	**2,261**	**145**	**4,544**	**4,728**	**4,287**	**6,141**	**4,928**	**9,300**	**207,190**	**249,985**
Apr	140	143	65,305	79,853	34	49	1,496	1,586	1,511	2,319	1,515	2,052	**70,001**	**86,002**
May	155	165	70,264	79,813	38	43	1,654	1,697	1,647	2,440	2,077	2,497	**75,835**	**86,655**
Jun	147		67,623		48		1,607		1,545		1,656		**72,626**	**0**
2nd QTR	**442**	**308**	**203,192**	**159,666**	**120**	**92**	**4,757**	**3,283**	**4,703**	**4,759**	**5,248**	**4,549**	**218,462**	**172,657**
Jul	154		73,340		32		1,648		1,739		3,492		**80,405**	**0**
Aug	149		72,946		43		1,615		1,789		4,590		**81,132**	**0**
Sep	141		66,338		61		1,385		1,711		2,493		**72,129**	**0**
3rd QTR	**444**	**0**	**212,624**	**0**	**136**	**0**	**4,648**	**0**	**5,239**	**0**	**10,575**	**0**	**233,666**	**0**
Oct	154		76,789		75		1,554		1,980		3,444		**83,996**	**0**
Nov	154		75,878		66		1,493		2,093		3,676		**83,360**	**0**
Dec	133		76,484		68		1,576		2,002		3,786		**84,049**	**0**
4th QTR	**441**	**0**	**229,151**	**0**	**209**	**0**	**4,623**	**0**	**6,075**	**0**	**10,906**	**0**	**251,405**	**0**
Total	**1,762**	**743**	**835,702**	**388,902**	**2,726**	**237**	**18,572**	**8,011**	**20,304**	**10,900**	**31,657**	**13,849**	**910,723**	**422,642**
% of GRAND TOTAL	0%	0%	92%	92%	0%	0%	2%	2%	2%	3%	3%	3%	100%	100%

Table RPYSU05

Comments: Banks includes data on Bank of Jamaica.

PAYMENT SYSTEM DATA REPORT MAY 2019



JamClear-RTGS

ANNUAL TRANSACTION VALUES - JMD (in Billions)

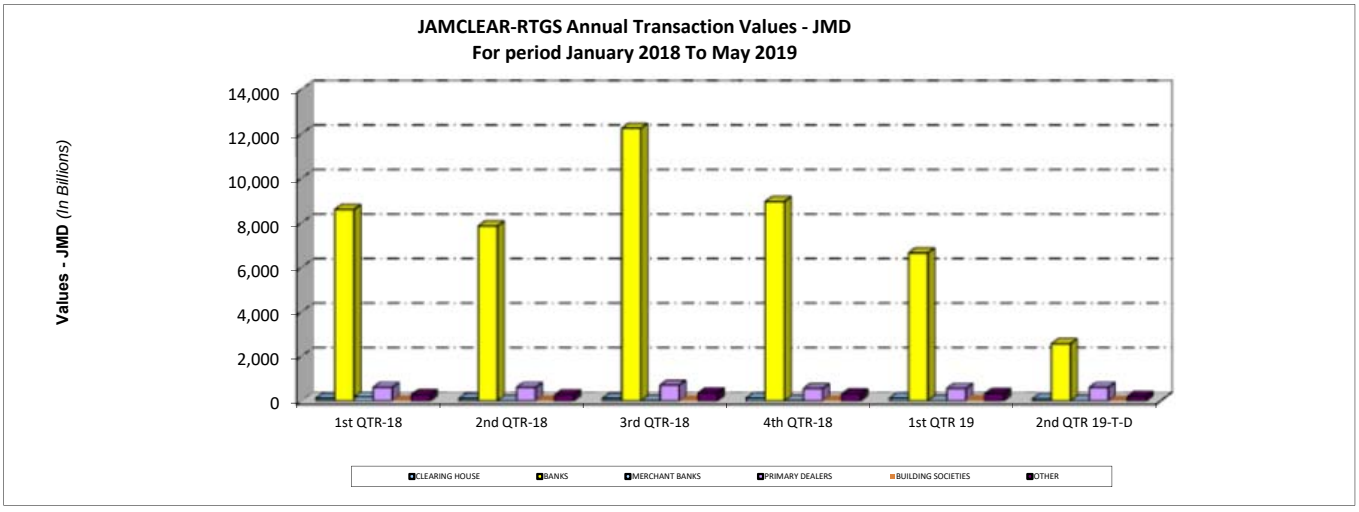
FOR PERIOD JANUARY 2018 TO MAY 2019

Month/Year	Clearing House		Banks		Merchant Banks		Primary Dealers		Building Societies		Other		TOTAL	
	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019
Jan	36.19	39.33	2,695.57	2,892.13	72.49	1.30	222.86	185.46	9.15	14.41	76.69	97.54	**3,112.96**	**3,230.17**
Feb	31.62	35.89	2,860.56	2,697.26	91.42	0.80	177.29	175.29	7.30	13.60	82.61	104.53	**3,250.80**	**3,027.37**
Mar	39.78	39.56	3,035.82	1,055.71	0.11	0.73	203.91	193.85	8.83	10.54	112.90	123.66	**3,401.34**	**1,424.06**
1st QTR	**107.59**	**114.79**	**8,591.95**	**6,645.10**	**164.03**	**2.82**	**604.05**	**554.60**	**25.28**	**38.55**	**272.21**	**325.73**	**9,765.11**	**7,681.60**
Apr	34.72	37.14	2,218.64	1,032.44	0.16	0.57	151.49	244.40	8.74	8.05	86.87	102.20	**2,500.61**	**1,424.81**
May	37.98	44.81	2,711.42	1,530.62	0.22	1.65	202.42	360.96	7.82	8.51	78.78	92.83	**3,038.63**	**2,039.38**
Jun	37.82		2,922.68		0.69		251.37		8.38		101.28		**3,322.21**	**0.00**
2nd QTR	**110.51**	**81.95**	**7,852.74**	**2,563.06**	**1.06**	**2.22**	**605.27**	**605.36**	**24.94**	**16.57**	**266.93**	**195.04**	**8,861.45**	**3,464.19**
Jul	37.34		4,359.40		3.03		254.65		10.39		159.93		**4,824.74**	**0.00**
Aug	37.78		4,433.90		0.67		256.50		7.83		108.24		**4,844.91**	**0.00**
Sep	35.75		3,447.62		1.05		191.62		8.06		81.75		**3,765.86**	**0.00**
3rd QTR	**110.87**	**0.00**	**12,240.92**	**0.00**	**4.75**	**0.00**	**702.77**	**0.00**	**26.28**	**0.00**	**349.92**	**0.00**	**13,435.51**	**0.00**
Oct	37.43		3,371.77		2.27		168.08		10.76		124.85		**3,715.16**	**0.00**
Nov	36.65		3,038.37		1.09		185.23		8.22		86.86		**3,356.41**	**0.00**
Dec	41.38		2,537.93		1.20		196.48		8.60		95.01		**2,880.60**	**0.00**
4th QTR	**115.46**	**0.00**	**8,948.08**	**0.00**	**4.55**	**0.00**	**549.79**	**0.00**	**27.58**	**0.00**	**306.72**	**0.00**	**9,952.17**	**0.00**
Total	**444.43**	**196.74**	**37,633.68**	**9,208.16**	**174.40**	**5.05**	**2,461.88**	**1,159.96**	**104.08**	**55.12**	**1,195.77**	**520.77**	**42,014.24**	**11,145.78**
% of GRAND TOTAL	1%	2%	90%	83%	0%	0%	6%	10%	0%	0%	3%	5%	100%	100%

Table RPYSU051

Comments: Banks includes data on Bank of Jamaica.

PAYMENT SYSTEM DATA REPORT MAY 2019



JamClear-RTGS

ANNUAL TRANSACTION VALUES - USD (in Millions)

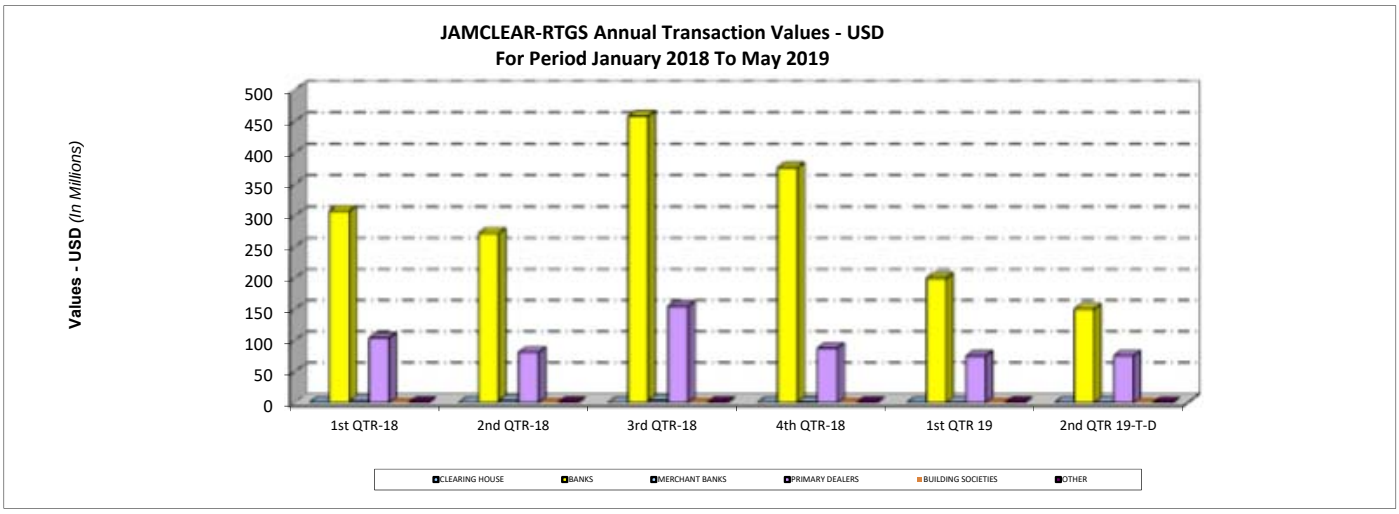
FOR PERIOD JANUARY 2018 TO MAY 2019

Month/Year	Clearing House		Banks		Merchant Banks		Primary Dealers		Building Societies		Other		TOTAL	
	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019
Jan	-	-	101.57	46.54	0.83	0.51	36.93	17.54	-	-	0.10	0.08	**139.43**	**64.67**
Feb	-	-	101.82	67.94	1.04	-	36.17	29.40	-	-	0.15	0.14	**139.19**	**97.47**
Mar	-	-	103.75	85.58	0.92	-	30.94	27.84	-	-	0.01	0.00	**135.62**	**113.42**
1st QTR	**-**	**-**	**307.14**	**200.05**	**2.79**	**0.51**	**104.04**	**74.78**	-	**-**	**0.27**	**0.22**	**414.24**	**275.55**
Apr	-	-	153.98	64.30	1.20	0.53	27.18	23.48	-	-	0.11	0.18	**182.47**	**88.50**
May	-	-	56.89	85.97	1.02	0.00	24.92	51.68	-	-	0.00	0.00	**82.83**	**137.65**
Jun	-	-	60.96		1.23		28.65		-	-	0.30		**91.15**	**0.00**
2nd QTR	**-**	**-**	**271.84**	**150.27**	**3.45**	**0.53**	**80.75**	**75.17**	-	-	**0.41**	**0.18**	**356.45**	**226.15**
Jul	-	-	256.51		1.32		83.14		-	-	0.31		**341.28**	**0.00**
Aug	-	-	96.06		1.00		42.39		-	-	0.15		**139.60**	**0.00**
Sep	-	-	105.54		1.28		29.32		-	-	0.00		**136.14**	**0.00**
3rd QTR	**-**	**-**	**458.12**	**-**	**3.60**	**-**	**154.85**	**-**	-	-	**0.47**	**-**	**617.03**	**0.00**
Oct	-	-	154.78		0.51		23.31		-	-	0.19		**178.79**	**0.00**
Nov	-	-	118.02		0.51		21.68		-	-	-		**140.21**	**0.00**
Dec	-	-	103.39		0.00		42.46		-	-	0.25		**146.11**	**0.00**
4th QTR	**-**	**-**	**376.19**	**-**	**1.02**	**-**	**87.45**	**-**	-	-	**0.44**		**465.11**	**0.00**
Total	**0.00**	**0.00**	**1,413.29**	**350.32**	**10.86**	**1.04**	**427.09**	**149.94**	**0.00**	**0.00**	**1.59**	**0.40**	**1,852.83**	**501.70**
% of GRAND TOTAL	0%	0%	76%	70%	1%	0%	23%	30%	0%	0%	0%	0%	100%	100%

Table RPYSU052

Comments: Banks includes data on Bank of Jamaica.

PAYMENT SYSTEM DATA REPORT MAY 2019



JamClear-RTGS

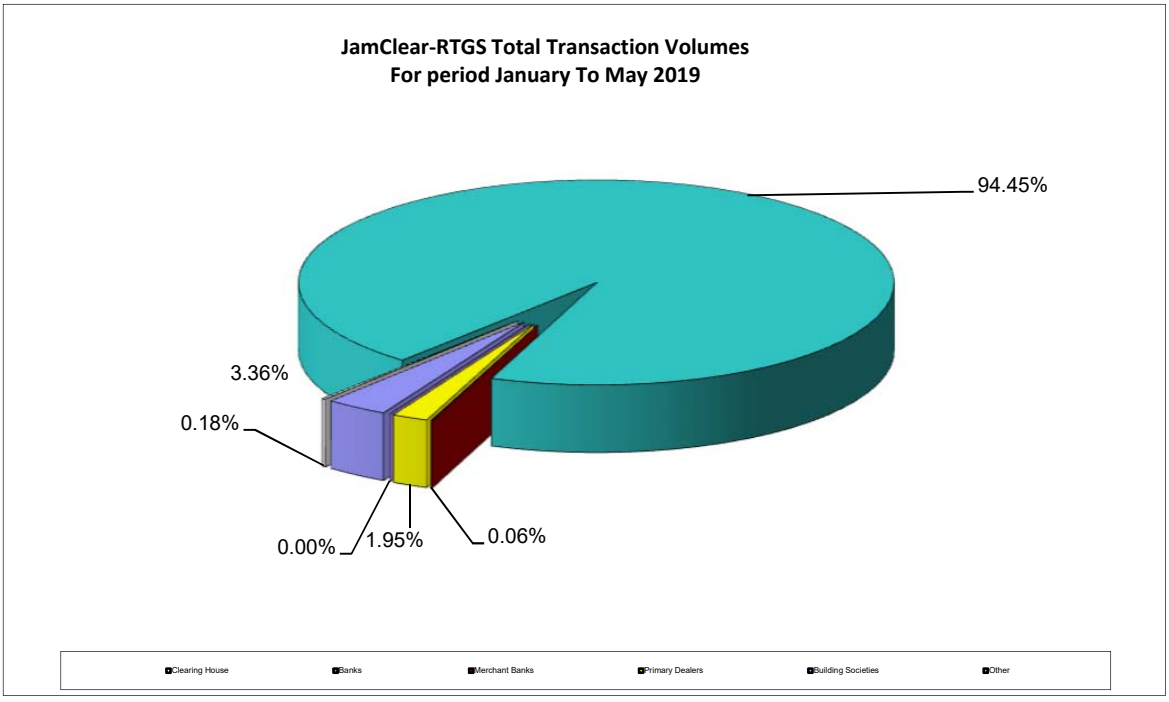
TRANSACTION VOLUMES

FOR PERIOD JANUARY TO MAY 2019

Month/Year	Clearing House	Banks	Merchant Banks	Primary Dealers	Building Societies	Other	TOTAL
	2019						
Jan	154	77,044	68	1,703	2,177	3,547	**84,693**
Feb	140	72,144	35	1,477	1,903	2,533	**78,232**
Mar	141	80,048	42	1,548	2,061	3,220	**87,060**
1st QTR	**435**	**229,236**	**145**	**4,728**	**6,141**	**9,300**	**249,985**
Apr	143	79,853	49	1,586	2,319	2,052	**86,002**
May	165	79,813	43	1,697	2,440	2,497	**86,655**
Jun							**0**
2nd QTR	**308**	**159,666**	**92**	**3,283**	**4,759**	**4,549**	**172,657**
Jul							**0**
Aug							**0**
Sep							**0**
3rd QTR	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Oct							**0**
Nov							**0**
Dec							**0**
4th QTR	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Total	**743**	**388,902**	**237**	**8,011**	**10,900**	**13,849**	**422,642**
% of GRAND TOTAL	0%	92%	0%	2%	0%	3%	97%

Table RPSU05

PAYMENT SYSTEM DATA REPORT MAY 2019



JamClear-RTGS

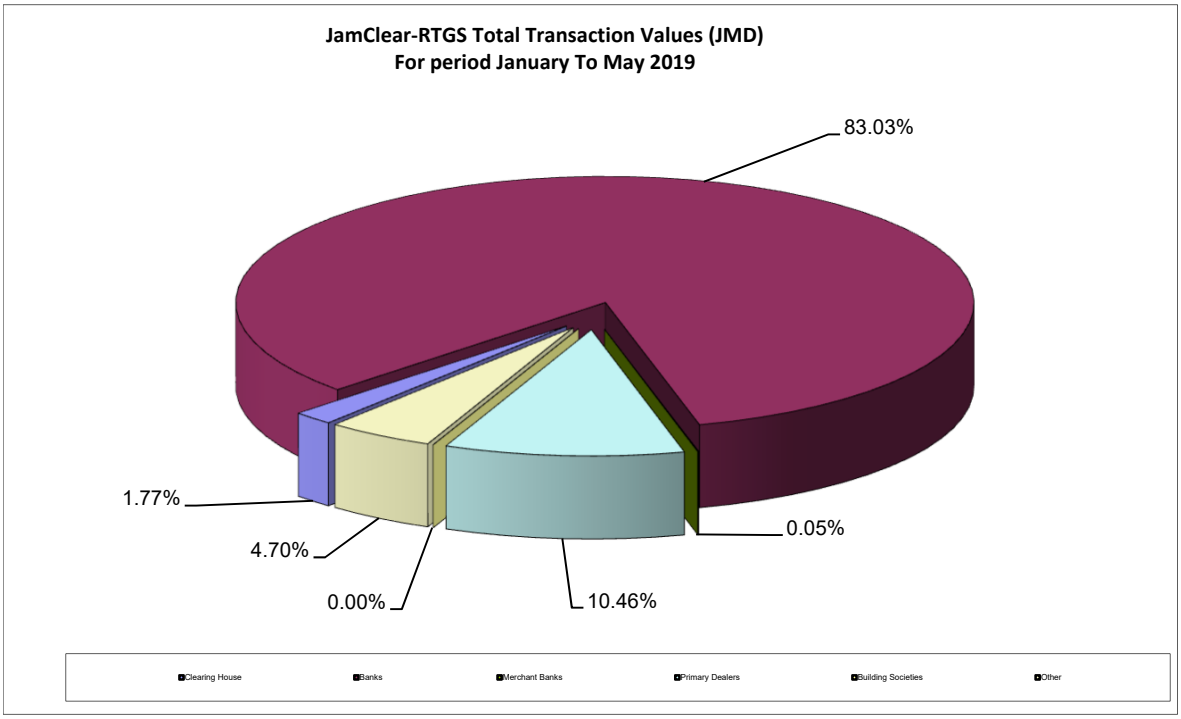
TRANSACTION VALUES - JMD (in Billions)

FOR PERIOD JANUARY TO MAY 2019

Month/Year	Clearing House	Banks	Merchant Banks	Primary Dealers	Building Societies	Other	TOTAL
	2019						
Jan	39.33	2,892.13	1.30	185.46	14.41	97.54	**3,230.17**
Feb	35.89	2,697.26	0.80	175.29	13.60	104.53	**3,027.37**
Mar	39.56	1,055.71	0.73	193.85	10.54	123.66	**1,424.06**
1st QTR	**114.79**	**6,645.10**	**2.82**	**554.60**	**38.55**	**325.73**	**7,681.60**
Apr	37.14	1,032.44	0.57	244.40	8.05	102.20	**1,424.81**
May	44.81	1,530.62	1.65	360.96	8.51	92.83	**2,039.38**
Jun							**0.00**
2nd QTR	**81.95**	**2,563.06**	**2.22**	**605.36**	**16.57**	**195.04**	**3,464.19**
Jul							**0.00**
Aug							**0.00**
Sep							**0.00**
3rd QTR	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Oct							**0.00**
Nov							**0.00**
Dec							**0.00**
4th QTR	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Total	**196.74**	**9,208.16**	**5.05**	**1,159.96**	**55.12**	**520.77**	**11,145.78**
% of GRAND TOTAL	2%	83%	0%	10%	0%	5%	100%

Table RPSU051

PAYMENT SYSTEM DATA REPORT MAY 2019



JamClear-RTGS

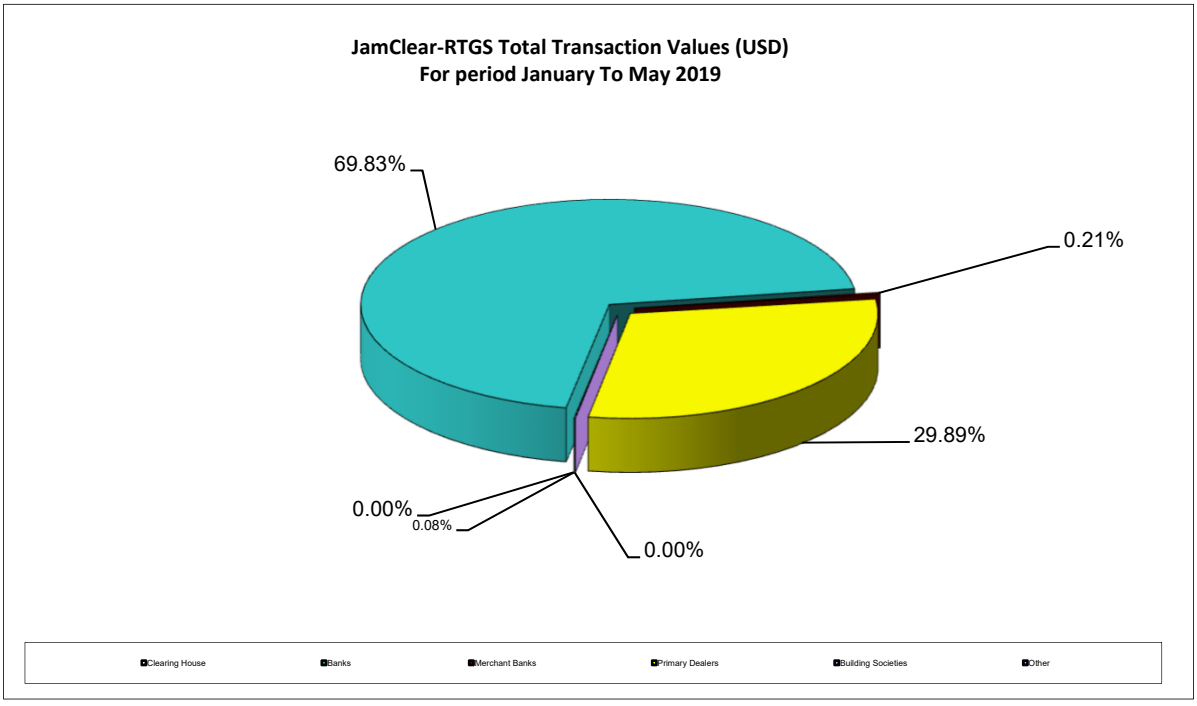
TRANSACTION VALUES - USD (in Millions)

FOR PERIOD JANUARY TO MAY 2019

Month/Year	Clearing House	Banks	Merchant Banks	Primary Dealers	Building Societies	Other	TOTAL
	2019						
Jan	-	46.54	0.51	17.54	-	0.08	**64.67**
Feb	-	67.94	-	29.40	-	0.14	**97.47**
Mar		85.58	-	27.84	-	0.00	**113.42**
1st QTR	**-**	**200.05**	**0.51**	**74.78**	**-**	**0.22**	**275.55**
Apr	-	64.30	0.53	23.48	-	0.18	**88.50**
May	-	85.97	-	51.68	-	0.00	**137.65**
Jun							**0.00**
2nd QTR	**-**	**150.27**	**0.53**	**75.17**	**-**	**0.18**	**226.15**
Jul							**0.00**
Aug							**0.00**
Sep							**0.00**
3rd QTR	**-**	**-**	**-**	**-**	**-**	**-**	**0.00**
Oct							**0.00**
Nov							**0.00**
Dec							**0.00**
4th QTR	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Total	**0.00**	**350.32**	**1.04**	**149.94**	**0.00**	**0.40**	**501.70**
% of GRAND TOTAL	0%	70%	0%	30%	0%	0%	100%

Table RPSU052

PAYMENT SYSTEM DATA REPORT MAY 2019



RETAIL PAYMENTS

FOR JANUARY 2017 TO MAY 2019

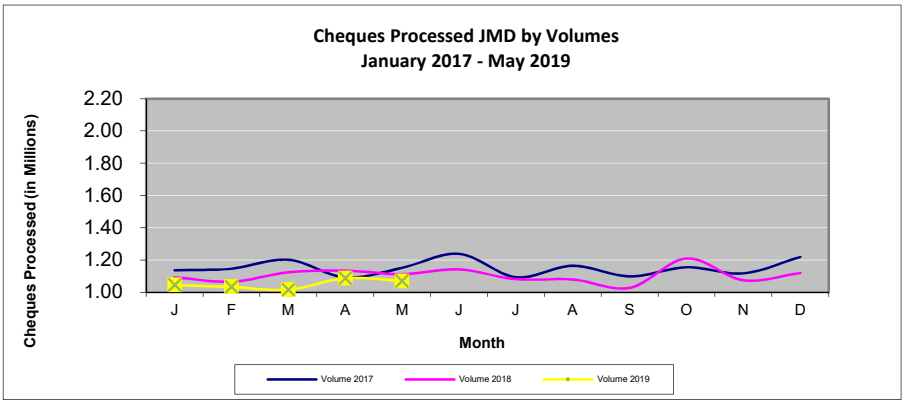
Cheques Processed JMD - Volumes and Values

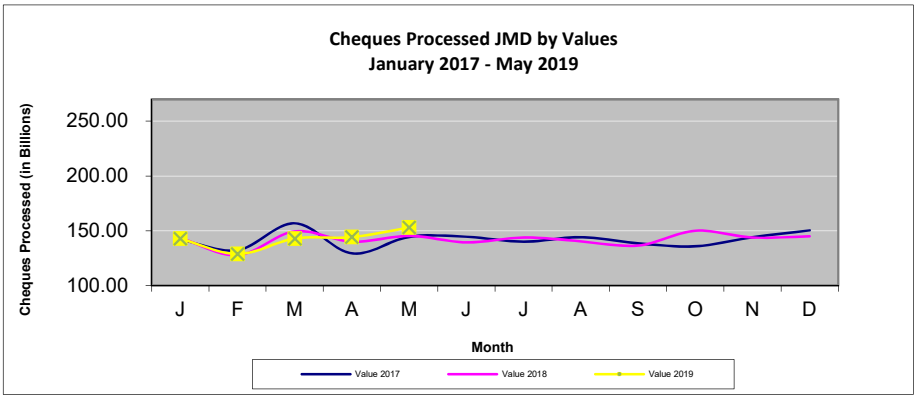
YEAR	2017		2018		2019	
	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)
Jan	1.14	141.99	1.09	143.41	1.05	142.85
Feb	1.15	132.32	1.07	127.72	1.03	128.82
Mar	1.20	156.88	1.12	149.53	1.02	142.95
1st QTR	3.48	431.20	3.28	420.65	3.09	414.61
Apr	1.09	129.39	1.13	140.05	1.09	144.20
May	1.15	144.46	1.11	145.34	1.07	153.00
Jun	1.24	144.56	1.14	139.46		
2nd QTR	3.48	418.41	3.39	424.85	2.16	297.19
Jul	1.09	140.06	1.08	143.87		
Aug	1.16	144.20	1.08	140.33		
Sep	1.10	138.65	1.03	136.50		
3rd QTR	3.36	422.92	3.19	420.70	-	-
Oct	1.15	135.85	1.21	150.03		
Nov	1.12	144.12	1.07	143.90		
Dec	1.22	150.39	1.12	144.98		
4th QTR	3.49	430.36	3.40	438.90	-	-
TOTAL	13.81	1,702.88	13.26	1,705.10	5.25	711.81

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

Table RDCBCP053

PAYMENT SYSTEM DATA REPORT MAY 2019





RETAIL PAYMENTS

FOR JANUARY 2017 TO MAY 2019

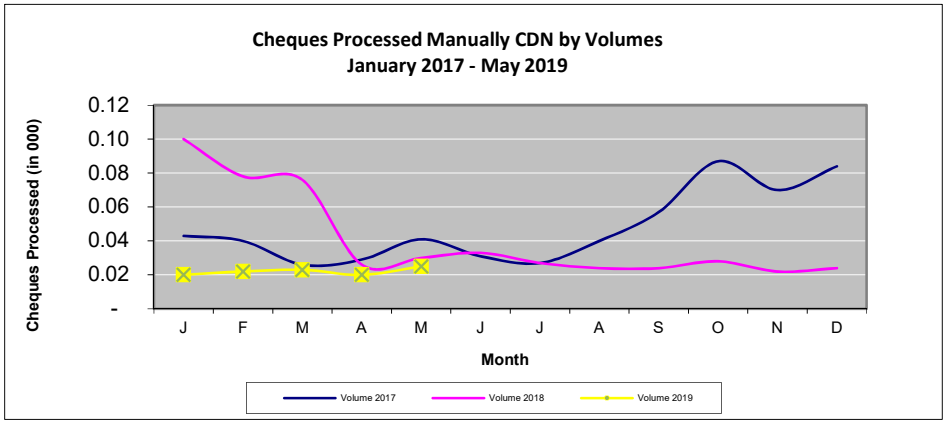
Cheques Processed Manually CDN - Volumes and Values

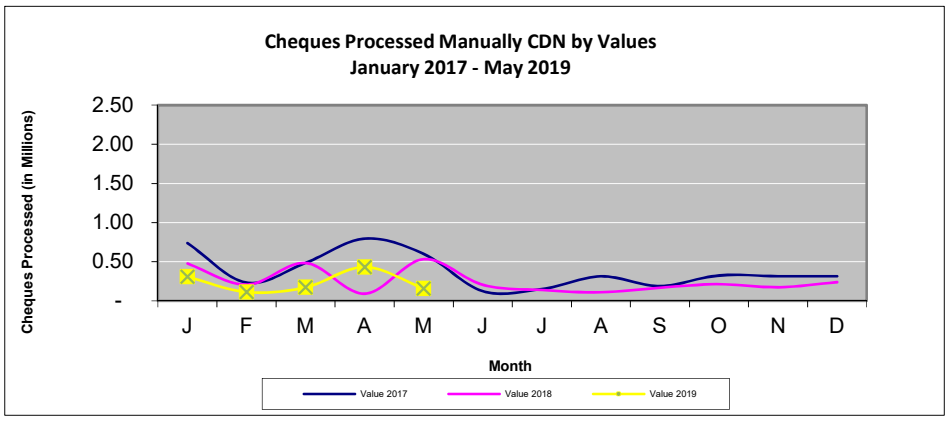
YEAR	2016		2017		2018	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	0.04	0.74	0.10	0.48	0.02	0.31
Feb	0.04	0.23	0.08	0.21	0.02	0.11
Mar	0.03	0.49	0.08	0.48	0.02	0.17
1st QTR	0.11	1.46	0.25	1.17	0.07	0.59
Apr	0.03	0.80	0.03	0.09	0.02	0.43
May	0.04	0.60	0.03	0.53	0.03	0.16
Jun	0.03	0.12	0.03	0.21		
2nd QTR	0.10	1.52	0.09	0.83	0.05	0.59
Jul	0.03	0.15	0.03	0.14		
Aug	0.04	0.31	0.02	0.11		
Sep	0.06	0.19	0.02	0.17		
3rd QTR	0.12	0.65	0.08	0.42	-	-
Oct	0.09	0.33	0.03	0.21		
Nov	0.07	0.32	0.02	0.17		
Dec	0.08	0.32	0.02	0.24		
4th QTR	0.24	0.96	0.07	0.63	-	-
TOTAL	0.58	4.59	0.49	3.04	0.11	1.19

Comment: Cheques processed manually CDN by BOJ.

Table RDCPMC053

PAYMENT SYSTEM DATA REPORT MAY 2019





RETAIL PAYMENTS

FOR JANUARY 2017 TO MAY 2019

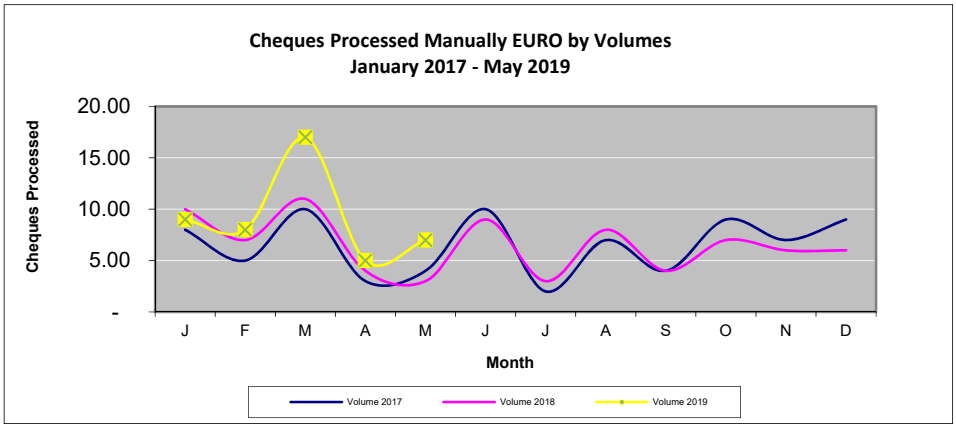
Cheques Processed Manually EURO - Volumes and Values

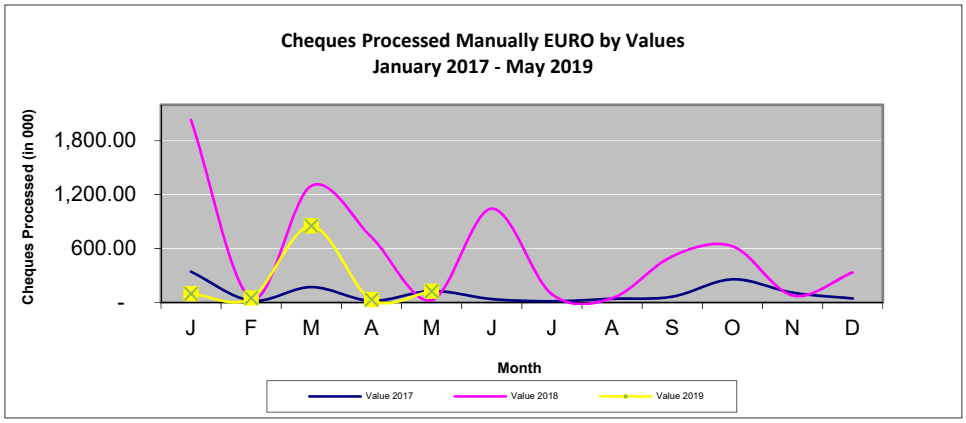
YEAR	2017		2018		2019	
	Volume	Value (000)	Volume	Value (000)	Volume	Value (000)
Jan	8	343	10	2,032	9	98
Feb	5	21	7	46	8	50
Mar	10	171	11	1,298	17	852
1st QTR	23	535	28	3,375	34	1,000
Apr	3	18	4	727	5	32
May	4	128	3	26	7	125
Jun	10	38	9	1,045		
2nd QTR	17	184	16	1,798	12	157
Jul	2	14	3	92		
Aug	7	41	8	48		
Sep	4	64	4	513		
3rd QTR	13	119	15	654	-	-
Oct	9	258	7	626		
Nov	7	109	6	78		
Dec	9	44	6	334		
4th QTR	25	412	19	1,038	-	-
TOTAL	78	1,250	78	6,865	46	1,157

Comment: Cheques processed manually EURO by BOJ.

Table RDCPME05

PAYMENT SYSTEM DATA REPORT MAY 2019





RETAIL PAYMENTS

FOR JANUARY 2017 TO MAY 2019

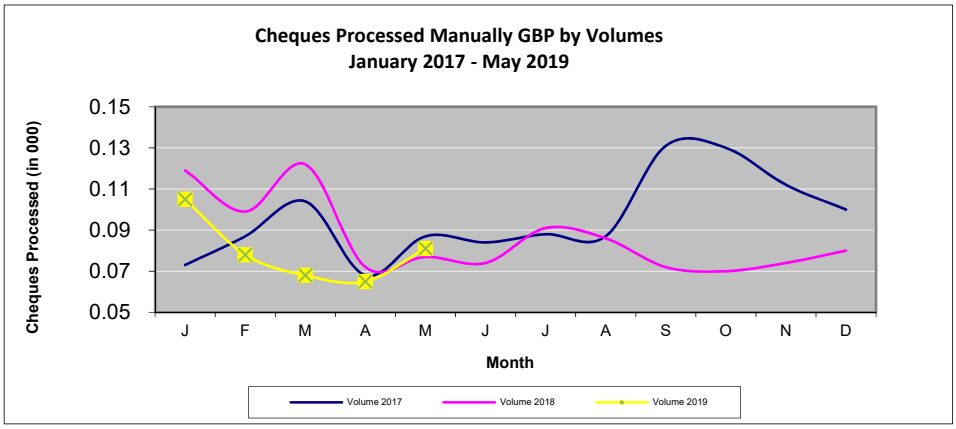
Cheques Processed Manually GBP - Volumes and Values

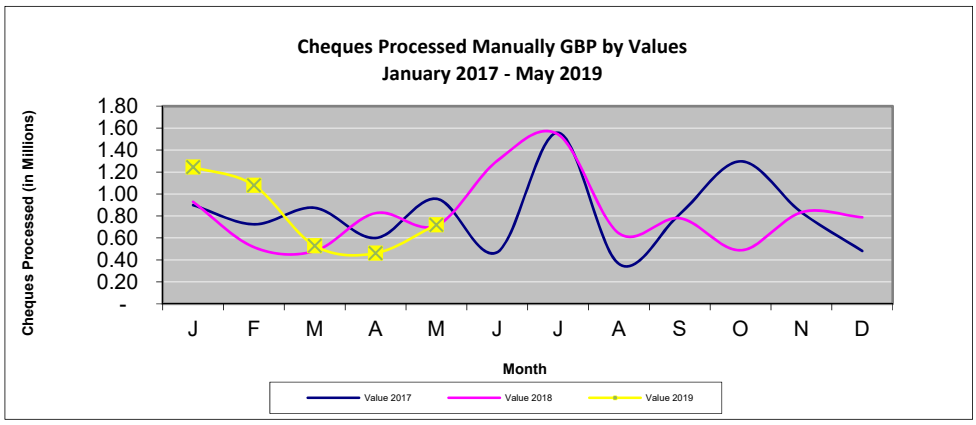
YEAR	2017		2018		2019	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	0.07	0.90	0.12	0.93	0.11	1.25
Feb	0.09	0.72	0.10	0.52	0.08	1.08
Mar	0.10	0.87	0.12	0.48	0.07	0.53
1st QTR	0.26	2.50	0.34	1.93	0.25	2.85
Apr	0.07	0.60	0.07	0.83	0.07	0.46
May	0.09	0.96	0.08	0.71	0.08	0.72
Jun	0.08	0.47	0.07	1.30		
2nd QTR	0.24	2.03	0.22	2.84	0.15	1.18
Jul	0.09	1.56	0.09	1.54		
Aug	0.09	0.36	0.09	0.64		
Sep	0.13	0.82	0.07	0.78		
3rd QTR	0.31	2.74	0.25	2.96	-	-
Oct	0.13	1.30	0.07	0.49		
Nov	0.11	0.83	0.07	0.83		
Dec	0.10	0.48	0.08	0.79		
4th QTR	0.34	2.61	0.22	2.11	-	-
TOTAL	1.15	9.87	1.04	9.84	0.40	4.04

Comment: Cheques processed manually GBP by BOJ.

Table RDCPMG053

PAYMENT SYSTEM DATA REPORT MAY 2019





RETAIL PAYMENTS

FOR JANUARY 2017 TO MAY 2019

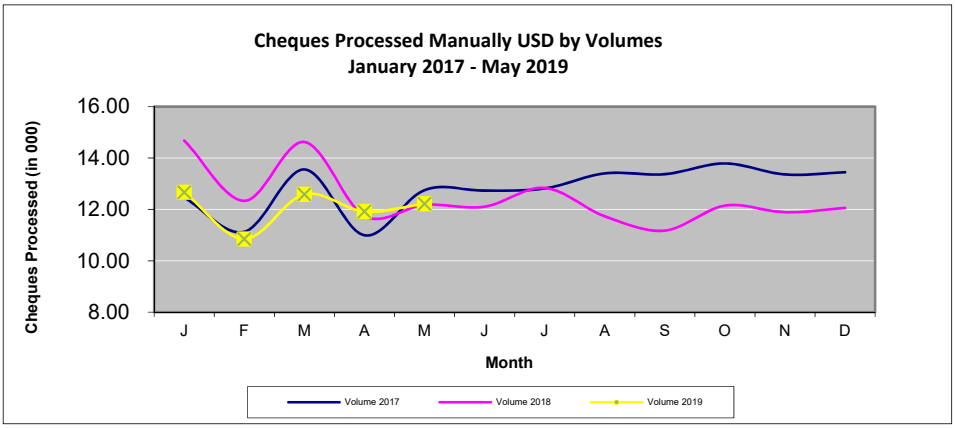
Cheques Processed Manually USD - Volumes and Values

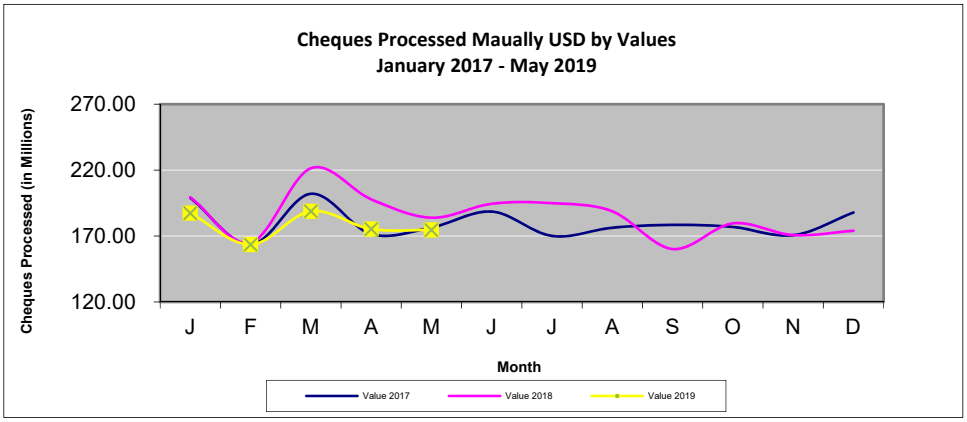
YEAR	2017		2018		2019	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	12.46	198.96	14.68	199.37	12.66	187.25
Feb	11.13	163.37	12.33	164.96	10.85	163.51
Mar	13.56	202.07	14.62	221.42	12.59	188.81
1st QTR	37.15	564.40	41.64	585.75	36.10	539.56
Apr	10.99	171.52	11.75	197.85	11.92	175.34
May	12.75	176.50	12.18	183.91	12.22	174.62
Jun	12.73	188.57	12.11	194.50		
2nd QTR	36.47	536.60	36.03	576.26	24.14	349.95
Jul	12.82	170.04	12.84	194.97		
Aug	13.40	176.32	11.73	188.76		
Sep	13.37	178.47	11.18	160.12		
3rd QTR	39.59	524.83	35.75	543.85	-	-
Oct	13.79	176.90	12.15	179.63		
Nov	13.36	170.58	11.89	170.72		
Dec	13.45	187.84	12.06	173.99		
4th QTR	40.60	535.33	36.10	524.33	-	-
TOTAL	153.81	2,161.15	149.51	2,230.20	60.24	889.52

Comment: Cheques processed manually USD by BOJ.

Table RDCPMU053

PAYMENT SYSTEM DATA REPORT MAY 2019





RETAIL PAYMENTS

FOR JANUARY 2017 TO MAY 2019

JMD Transactions processed at ABM Terminals

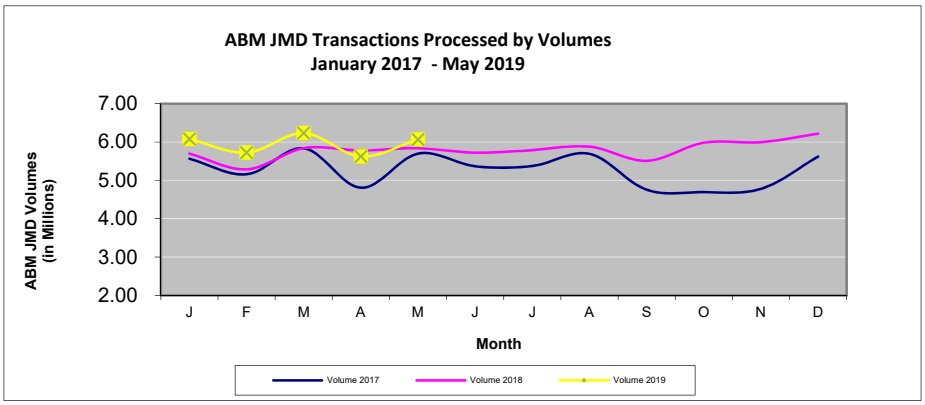
YEAR	2017		2018		2019	
	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)
Jan	5.56	74.93	5.70	92.54	6.08	103.23
Feb	5.16	68.74	5.29	78.64	5.72	103.24
Mar	5.84	80.39	5.84	94.66	6.23	115.44
1st QTR	16.56	224.06	16.83	265.84	18.03	321.91
Apr	4.81	62.14	5.78	91.02	5.62	109.42
May	5.70	76.54	5.84	91.40	6.07	112.38
Jun	5.37	78.15	5.72	92.07		
2nd QTR	15.88	216.83	17.34	274.49	11.69	221.80
Jul	5.38	78.76	5.79	99.35		
Aug	5.69	84.40	5.88	101.41		
Sep	4.76	73.31	5.51	91.25		
3rd QTR	15.82	236.47	17.18	292.02	-	-
Oct	4.70	72.73	5.98	103.97		
Nov	4.78	81.35	6.00	99.13		
Dec	5.62	92.91	6.22	108.64		
4th QTR	15.10	246.99	18.20	311.74	-	-
TOTAL	63.36	924.35	69.55	1,144.09	29.72	543.71

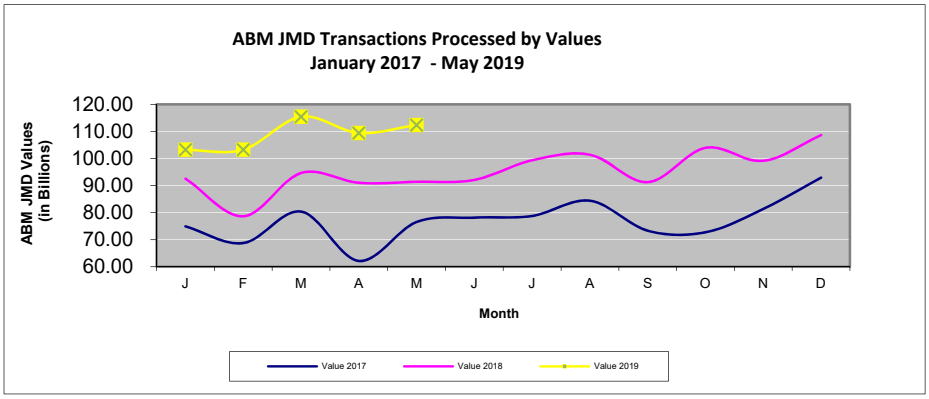
Purpose: This table reflects the Automated Banking Machine JMD transactions processed by commercial banks.

Comment:

Table RDA051

PAYMENT SYSTEM DATA REPORT MAY 2019





RETAIL PAYMENTS SYSTEM

FOR JANUARY 2017 TO MAY 2019

USD Transactions processed at ABM Terminals

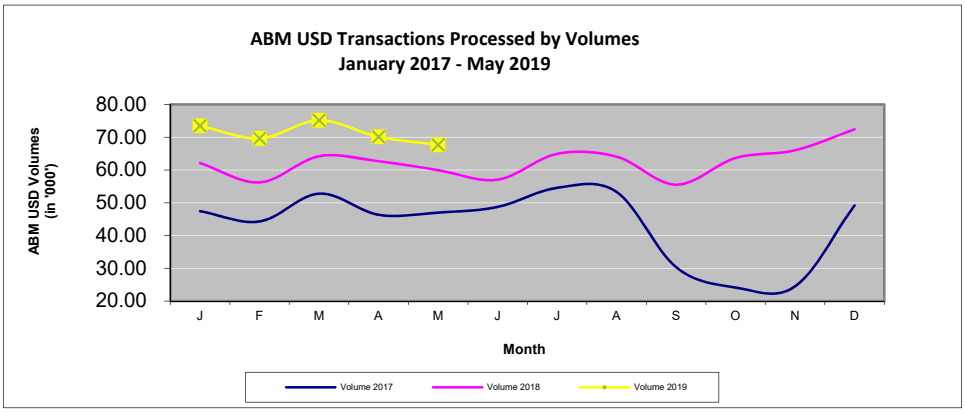
YEAR	2017		2018		2019	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	47.44	15.16	62.11	31.03	73.49	40.57
Feb	44.28	14.09	56.21	26.85	69.64	32.72
Mar	52.80	17.01	64.19	30.35	75.15	38.30
1st QTR	144.51	46.25	182.51	88.22	218.28	111.59
Apr	46.33	14.75	62.66	28.14	70.11	34.32
May	46.99	14.67	59.95	28.55	67.68	23.98
Jun	48.72	22.97	57.04	25.67		
2nd QTR	142.05	52.39	179.64	82.36	137.78	58.30
Jul	54.55	23.95	64.93	29.93		
Aug	53.32	23.37	64.06	29.93		
Sep	30.34	17.79	55.51	26.64		
3rd QTR	138.21	65.11	184.50	86.50	-	-
Oct	24.16	17.94	63.66	31.29		
Nov	24.47	14.95	66.01	35.97		
Dec	49.18	25.67	72.42	37.38		
4th QTR	97.80	58.56	202.09	104.65	-	-
TOTAL	522.57	222.31	748.74	361.73	356.06	169.89

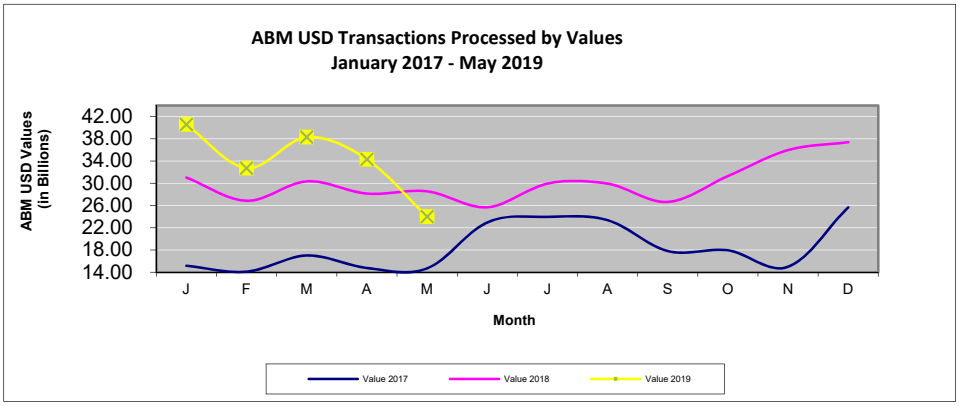
Purpose: This table reflects the Automated Banking Machine USD transactions processed by commercial banks.

Comment:

Table RDA062

PAYMENT SYSTEM DATA REPORT MAY 2019





RETAIL PAYMENTS

FOR JANUARY 2017 TO MAY 2019

JMD Transactions processed at POS Terminals

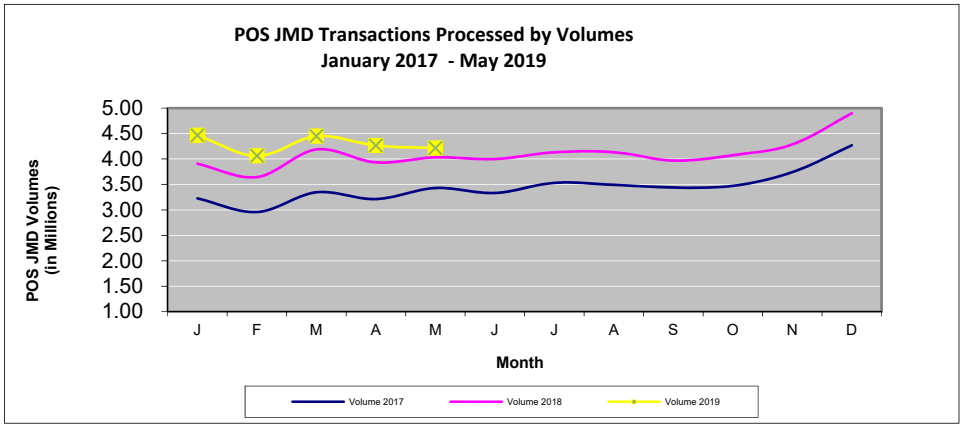
YEAR	2017		2018		2019	
	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)
Jan	3.23	35.24	3.91	50.35	4.47	58.54
Feb	2.96	30.63	3.64	42.88	4.06	51.93
Mar	3.35	40.31	4.19	55.36	4.45	62.93
1st QTR	9.53	106.18	11.74	148.59	12.98	173.39
Apr	3.21	33.36	3.93	48.26	4.27	57.61
May	3.43	36.76	4.03	49.16	4.21	57.15
Jun	3.33	40.64	4.00	52.18		
2nd QTR	9.97	110.76	11.96	149.61	8.48	114.76
Jul	3.53	39.10	4.13	53.33		
Aug	3.49	40.09	4.13	55.11		
Sep	3.44	39.79	3.97	52.67		
3rd QTR	10.46	118.99	12.23	161.11	-	-
Oct	3.47	38.83	4.07	52.97		
Nov	3.74	47.35	4.29	57.13		
Dec	4.27	51.45	4.90	61.81		
4th QTR	11.48	137.64	13.26	171.91	-	-
TOTAL	41.45	473.57	49.19	631.22	21.46	288.16

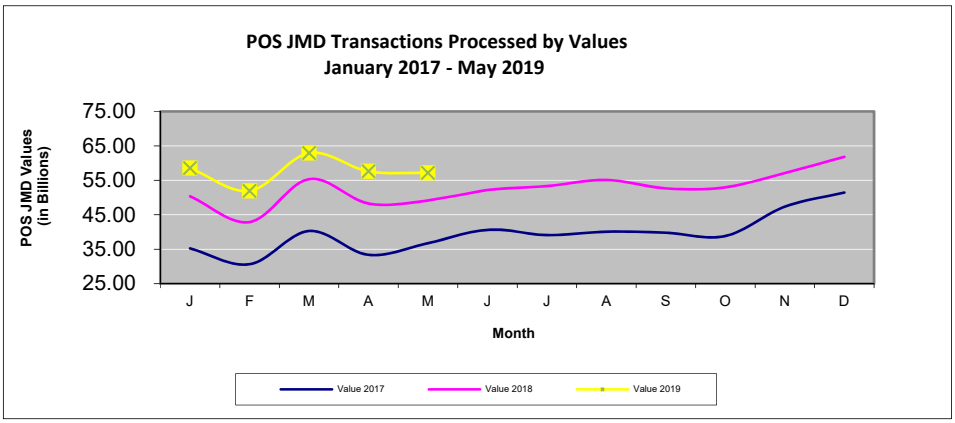
Purpose: This table reflects the Point of Sale JMD transactions processed by commercial banks.

Comment:

Table RDP051

PAYMENT SYSTEM DATA REPORT MAY 2019





RETAIL PAYMENTS SYSTEM

FOR JANUARY 2017 TO MAY 2019

USD Transactions processed at POS Terminals

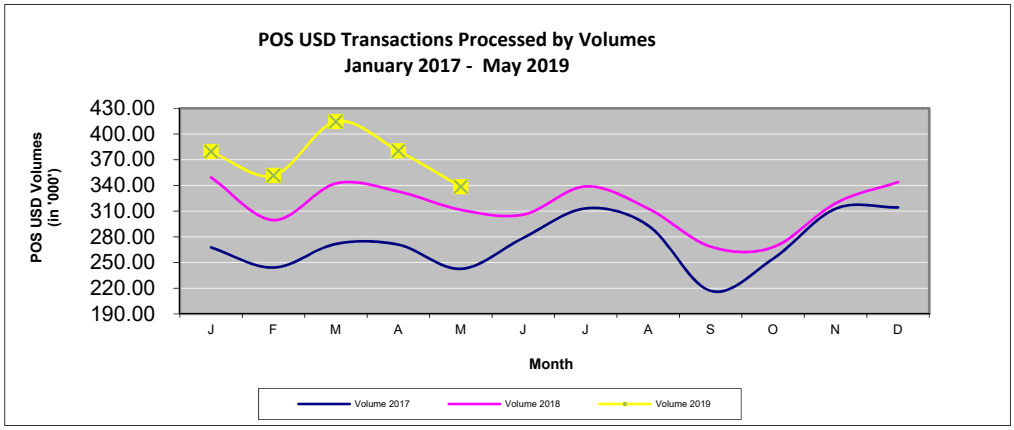
YEAR	2017		2018		2019	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	267.64	67.10	349.26	85.09	379.54	82.23
Feb	244.04	59.58	299.54	73.96	351.64	73.41
Mar	271.73	68.52	342.34	81.25	414.49	83.08
1st QTR	783.41	195.19	991.14	240.30	1,145.67	238.72
Apr	270.85	59.01	332.92	73.98	380.33	76.01
May	242.56	53.76	311.48	63.92	338.51	62.47
Jun	278.80	56.57	305.88	62.52		
2nd QTR	792.22	169.34	950.27	200.42	718.85	138.48
Jul	313.15	65.86	338.88	71.19		
Aug	293.19	60.09	313.00	63.58		
Sep	216.79	44.24	268.54	69.06		
3rd QTR	823.13	170.20	920.42	203.83	-	-
Oct	254.40	59.60	267.88	59.03		
Nov	312.82	67.96	319.22	67.09		
Dec	314.28	70.07	343.90	74.05		
4th QTR	881.50	197.63	931.00	200.18	-	-
TOTAL	3,280.25	732.36	3,792.84	844.73	1,864.51	377.20

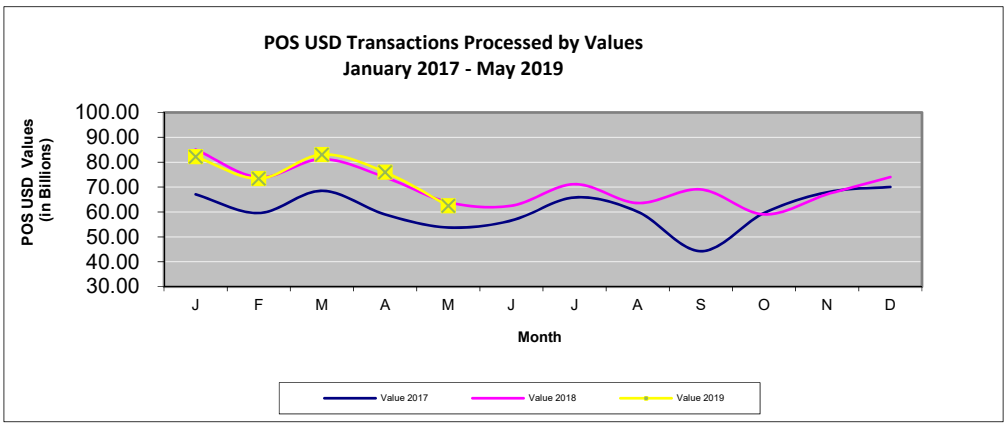
Purpose: This table reflects the Point of Sale USD transactions processed by commercial banks.

Comment:

Table RDP052

PAYMENT SYSTEM DATA REPORT MAY 2019





RETAIL PAYMENTS

FOR JANUARY 2017 TO MAY 2019

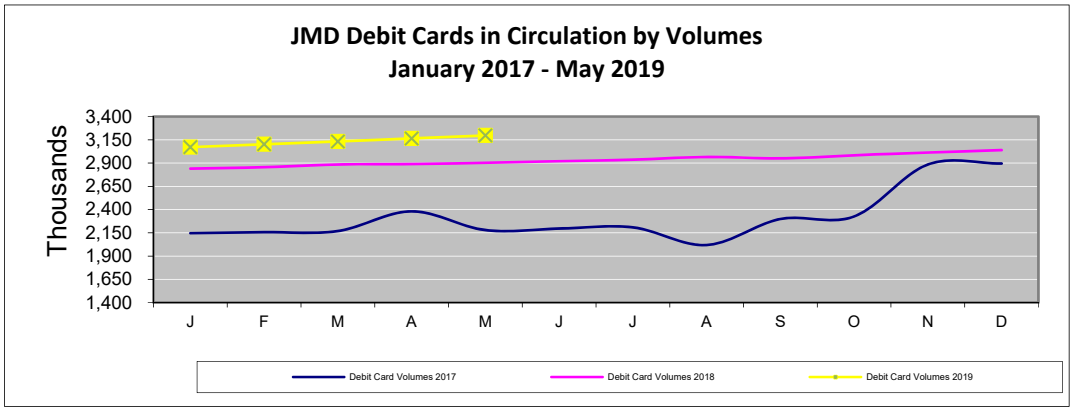
Number of JMD Cards in Circulation

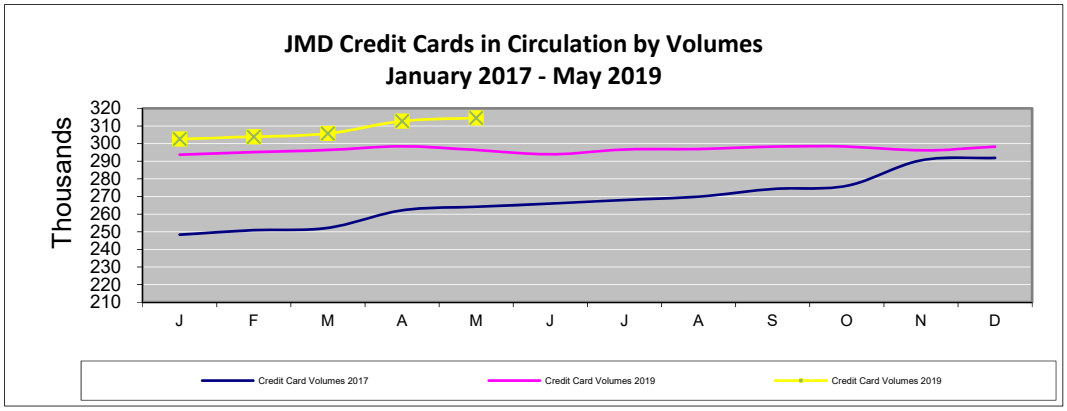
YEAR	2017		2018		2019	
	DEBIT	CREDIT	DEBIT	CREDIT	DEBIT	CREDIT
Jan	2,146,493	248,350	2,839,969	293,746	3,071,821	302,592
Feb	2,157,144	250,856	2,855,706	295,168	3,102,172	303,890
Mar	2,169,154	252,190	2,884,814	296,375	3,132,556	305,745
1st QTR	**2,169,154**	**252,190**	**2,884,814**	**296,375**	**3,132,556**	**305,745**
Apr	2,381,156	262,178	2,889,082	298,486	3,164,924	312,775
May	2,179,360	264,193	2,903,201	296,381	3,196,609	314,570
Jun	2,195,584	265,945	2,920,060	293,952		
2nd QTR	**2,195,584**	**265,945**	**2,920,060**	**293,952**	**3,196,609**	**314,570**
Jul	2,209,010	268,056	2,936,282	296,668		
Aug	2,018,740	269,919	2,966,073	296,936		
Sep	2,298,775	274,278	2,950,431	298,313		
3rd QTR	**2,298,775**	**274,278**	**2,950,431**	**298,313**	**-**	**-**
Oct	2,325,864	276,082	2,982,521	298,335		
Nov	2,884,819	290,515	3,013,041	296,186		
Dec	2,895,116	291,898	3,039,240	298,257		
4th QTR	**2,884,819**	**290,515**	**3,039,240**	**298,257**	**-**	**-**

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

Table RDCIC051

PAYMENT SYSTEM DATA REPORT MAY 2019





RETAIL PAYMENTS

FOR JANUARY 2017 TO MAY 2019

Number of USD Cards in Circulation

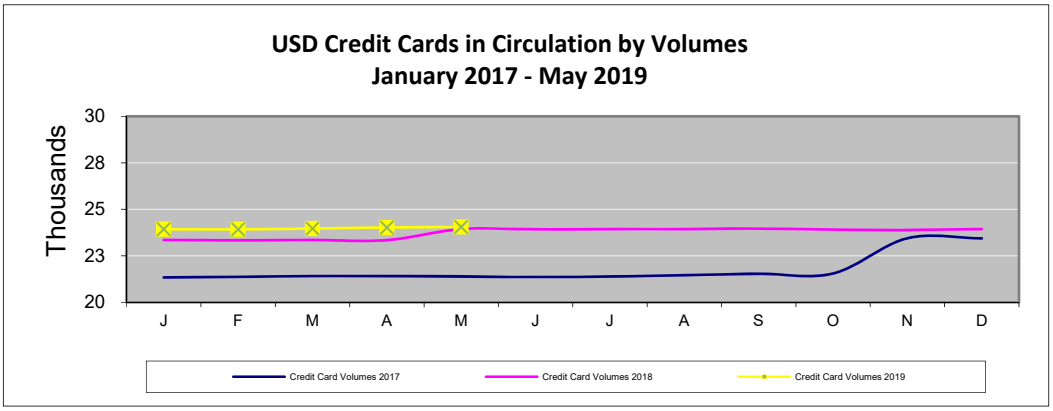
YEAR	2017		2018		2019	
	CREDIT	DUAL CURRENCY	CREDIT	DUAL CURRENCY	CREDIT	DUAL CURRENCY
Jan	21,341	17,871	23,353	19,380	23,930	21,378
Feb	21,370	17,969	23,333	19,557	23,923	21,629
Mar	21,409	18,098	23,351	19,801	23,967	21,854
1st QTR	**21,409**	**18,098**	**23,351**	**19,801**	**23,967**	**21,854**
Apr	21,411	18,110	23,345	19,918	24,021	22,006
May	21,397	18,320	23,941	20,051	24,053	22,216
Jun	21,352	18,515	23,920	20,152		
2nd QTR	**21,352**	**18,515**	**23,920**	**20,152**	**24,053**	**22,216**
Jul	21,389	18,589	23,936	20,238		
Aug	21,459	18,827	23,935	20,385		
Sep	21,537	19,168	23,969	20,497		
3rd QTR	**21,537**	**19,168**	**23,969**	**20,497**	**-**	**-**
Oct	21,551	19,087	23,905	20,872		
Nov	23,447	19,074	23,896	21,055		
Dec	23,438	19,176	23,940	21,156		
4th QTR	**23,447**	**19,074**	**23,940**	**21,156**	**-**	**-**

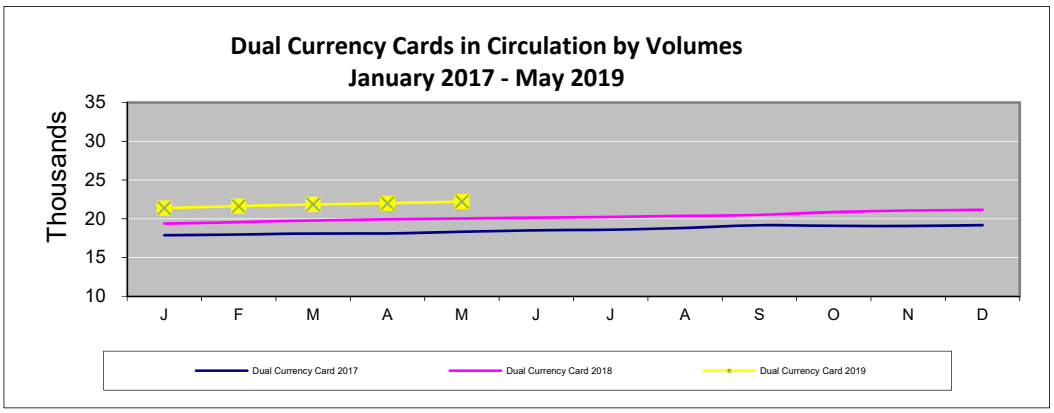
Purpose: This table reflects the USD cards in circulation reported by commercial banks.

Comment:

Table RDCIC052

PAYMENT SYSTEM DATA REPORT MAY 2019





RETAIL PAYMENTS

FOR JANUARY 2017 TO May 2019

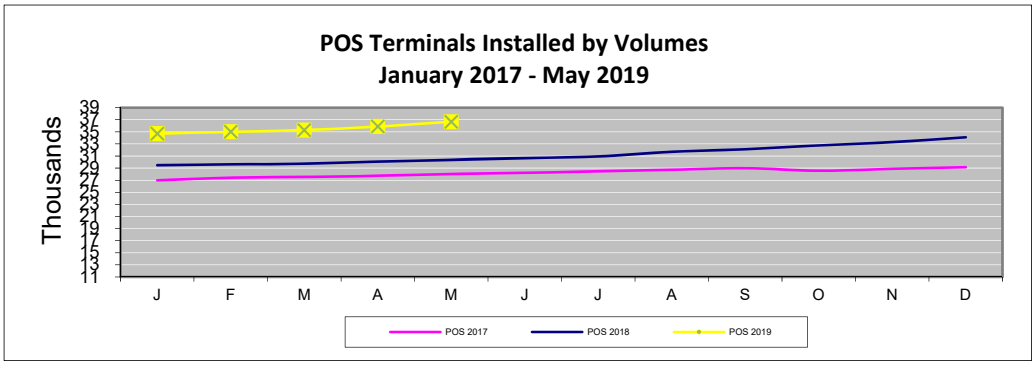
ABM & POS Terminals Installed - Commercial Banks

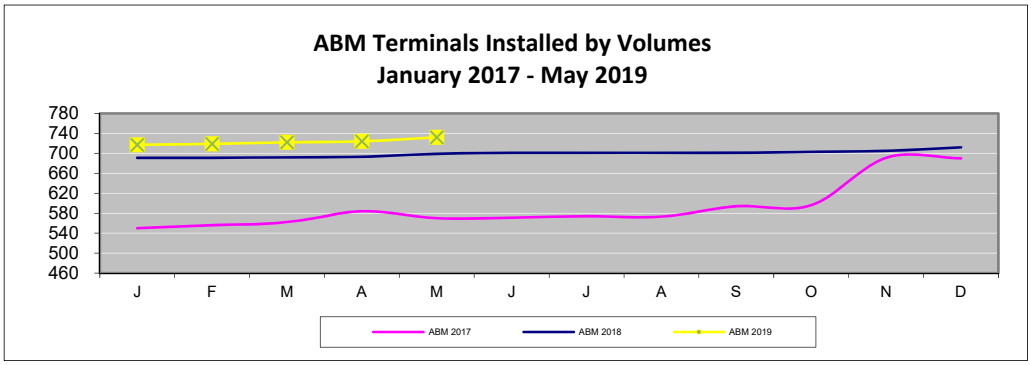
YEAR	2017		2018		2019	
	POS	ABM	POS	ABM	POS	ABM
Jan	26,982	550	29,489	691	34,697	717
Feb	27,423	556	29,627	691	35,032	719
Mar	27,546	562	29,729	692	35,274	722
1st QTR	**27,546**	**562**	**29,729**	**692**	**35,274**	**722**
Apr	27,746	584	30,073	693	35,903	724
May	28,030	570	30,356	699	36,666	732
Jun	28,221	571	30,651	701		
2nd QTR	**28,221**	**571**	**30,651**	**701**	**36,666**	**732**
Jul	28,477	574	30,937	701		
Aug	28,723	573	31,705	701		
Sep	28,987	594	32,126	701		
3rd QTR	**28,987**	**594**	**32,126**	**701**	-	-
Oct	28,565	596	32,754	703		
Nov	28,882	691	33,301	705		
Dec	29,147	690	34,098	712		
4th QTR	**28,882**	**691**	**34,098**	**712**	-	-

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

Table RDTI051

PAYMENT SYSTEM DATA REPORT MAY 2019





RETAIL PAYMENTS

FOR JANUARY 2017 TO MAY 2019

Electronic Transactions Processed - Volumes & Values (JMD)

YEAR	2017					2018					2019				
	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	7,196	1,419	24	215	8,855	7,717	1,652	23	286	9,677	8,462	1,805	26	335	10,628
Feb	6,628	1,338	23	186	8,174	7,183	1,539	22	255	9,000	7,860	1,677	21	297	9,856
Mar	7,556	1,447	28	227	9,258	8,042	1,738	42	303	10,125	8,672	1,731	42	336	10,781
1st QTR	**21,380**	**4,204**	**75**	**629**	**26,287**	**22,943**	**4,929**	**87**	**843**	**28,802**	**24,994**	**5,214**	**89**	**968**	**31,265**
Apr	6,428	1,412	20	221	8,081	7,815	1,670	22	659	10,166	7,894	1,729	23	325	9,971
May	7,512	1,437	27	222	9,198	8,045	1,581	29	300	9,955	8,515	1,601	69	227	10,412
Jun	7,128	1,406	26	208	8,768	7,821	1,663	28	283	9,794					-
2nd QTR	**21,068**	**4,255**	**73**	**652**	**26,047**	**23,680**	**4,914**	**78**	**1,243**	**29,915**	**16,409**	**3,329**	**93**	**552**	**20,384**
Jul	7,254	1,481	21	218	8,974	7,930	1,747	36	296	10,009					-
Aug	7,635	1,452	86	218	9,391	8,007	1,759	31	299	10,096					-
Sep	6,666	1,362	22	214	8,264	7,660	1,569	20	301	9,550					-
3rd QTR	**21,554**	**4,295**	**129**	**650**	**26,629**	**23,597**	**5,075**	**88**	**895**	**29,655**	-	-	-	-	**-**
Oct	6,549	1,446	33	220	8,247	8,153	1,635	26	322	10,137					-
Nov	6,707	1,584	24	271	8,586	8,275	1,747	28	313	10,363					-
Dec	7,268	1,685	29	224	9,207	8,910	1,934	27	323	11,194					-
4th QTR	**20,524**	**4,715**	**85**	**715**	**26,040**	**25,338**	**5,317**	**81**	**958**	**31,694**	-	-	-	-	**-**
TOTAL	**84,526**	**17,470**	**361**	**2,646**	**105,003**	**95,558**	**20,235**	**334**	**3,939**	**120,066**	**41,403**	**8,543**	**182**	**1,520**	**51,649**

YEAR	2017					2018					2019				
	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	78.52	25.60	9.42	11.91	125.45	96.23	37.87	10.39	16.74	161.23	107.76	43.64	22.18	19.25	192.83
Feb	71.87	22.73	8.53	9.35	112.48	82.62	31.54	8.69	13.42	136.28	107.48	38.94	19.50	16.48	182.40
Mar	83.49	30.81	9.46	13.45	137.20	98.65	41.98	15.53	17.89	174.06	119.22	48.25	21.15	21.47	210.09
1st QTR	**233.87**	**79.14**	**27.41**	**34.70**	**375.13**	**277.51**	**111.39**	**34.62**	**48.06**	**471.57**	**334.46**	**130.83**	**62.83**	**57.20**	**585.32**
Apr	65.91	24.34	8.18	12.21	110.64	95.83	35.65	20.26	14.75	166.50	113.28	43.49	21.35	19.28	197.41
May	80.69	26.25	8.85	12.09	127.87	96.17	35.66	20.16	16.24	168.23	120.61	42.64	21.42	15.35	200.02
Jun	84.10	28.64	9.51	13.38	135.63	96.32	39.15	18.95	16.87	171.30					-
2nd QTR	**230.70**	**79.24**	**26.53**	**37.68**	**374.15**	**288.33**	**110.46**	**59.37**	**47.86**	**506.03**	**233.89**	**86.14**	**42.77**	**34.63**	**397.43**
Jul	82.97	28.03	9.23	13.75	133.99	103.75	40.00	21.55	16.91	182.21					-
Aug	89.53	28.75	14.18	13.81	146.27	105.65	41.81	22.56	17.83	187.85					-
Sep	78.51	28.12	9.04	13.68	129.35	95.38	39.17	20.15	18.03	172.73					-
3rd QTR	**251.02**	**84.90**	**32.45**	**41.24**	**409.60**	**304.78**	**120.98**	**64.26**	**52.77**	**542.79**	-	-	-	-	**-**
Oct	77.55	27.48	9.05	13.09	127.16	107.67	39.26	21.86	18.05	186.83					-
Nov	85.48	35.23	9.34	15.35	145.40	103.73	42.63	21.26	18.92	186.54					-
Dec	94.13	36.59	9.72	14.62	155.07	115.66	44.58	22.96	19.12	202.32					-
4th QTR	**257.17**	**99.29**	**28.12**	**43.06**	**427.64**	**327.06**	**126.47**	**66.08**	**56.08**	**575.69**	-	-	-	-	**-**
TOTAL	**972.75**	**342.57**	**114.51**	**156.68**	**1,586.51**	**1,197.68**	**469.30**	**224.32**	**204.78**	**2,096.08**	**568.35**	**216.96**	**105.60**	**91.84**	**982.75**

Purpose: This table reflects the electronic transactions processed in categories (JMD) reported by commercial banks for period 2017 to 2019.

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

Table RDET051

PAYMENT SYSTEM DATA REPORT MAY 2019

RETAIL PAYMENTS

FOR JANUARY 2017 TO MAY 2019

Electronic Transactions Processed - Volumes & Values (USD)

YEAR	2017				2018				2019			
	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	41	271	6	319	51	358	7	416	60	388	10	458
Feb	38	248	5	291	47	307	6	359	58	359	8	425
Mar	46	276	6	328	53	350	7	409	61	424	9	494
1st QTR	**125**	**795**	**18**	**938**	**150**	**1,014**	**20**	**1,184**	**179**	**1,171**	**27**	**1,376**
Apr	40	275	6	321	53	340	6	399	17	391	9	417
May	42	245	6	292	51	318	18	386	56	347	7	410
Jun	40	284	6	330	48	312	19	379				-
2nd QTR	**122**	**804**	**17**	**943**	**151**	**970**	**43**	**1,164**	**73**	**738**	**16**	**827**
Jul	45	320	6	370	54	347	8	408				-
Aug	44	300	6	349	54	320	9	383				-
Sep	23	221	3	247	47	274	8	329				-
3rd QTR	**112**	**841**	**14**	**967**	**155**	**940**	**25**	**1,121**	**-**	**-**	**-**	**-**
Oct	16	259	3	279	54	274	9	337				-
Nov	17	318	6	340	54	327	9	390				-
Dec	39	321	6	366	60	352	8	420				-
4th QTR	**72**	**898**	**15**	**985**	**168**	**953**	**27**	**1,147**	**-**	**-**	**-**	**-**
TOTAL	**431**	**3,338**	**65**	**3,833**	**624**	**3,877**	**115**	**4,615**	**251**	**1,908**	**43**	**2,203**

YEAR	2017				2018				2019			
	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	12.13	67.93	3.13	83.18	16.42	97.25	3.37	117.04	20.40	93.11	10.15	123.67
Feb	11.39	60.46	2.36	74.21	14.26	83.82	2.77	100.85	18.71	81.45	5.69	105.85
Mar	13.72	69.51	3.10	86.33	17.48	91.29	3.45	112.22	20.02	93.42	8.56	122.00
1st QTR	**37.23**	**197.90**	**8.59**	**243.72**	**48.16**	**272.36**	**9.59**	**330.11**	**59.13**	**267.99**	**24.40**	**351.52**
Apr	11.83	59.92	2.56	74.30	16.96	82.73	2.98	102.68	5.49	85.20	7.60	98.29
May	11.85	54.33	2.68	68.86	16.37	73.44	3.20	93.00	18.04	63.51	5.48	87.02
Jun	11.97	65.30	2.70	79.97	15.68	70.06	3.04	88.78				-
2nd QTR	**35.65**	**179.55**	**7.94**	**223.14**	**49.01**	**226.22**	**9.23**	**284.46**	**23.53**	**148.70**	**13.07**	**185.31**
Jul	13.42	74.07	2.78	90.27	17.11	81.30	3.79	102.21				-
Aug	13.14	68.11	3.07	84.32	17.44	73.42	5.04	95.91				-
Sep	7.19	52.51	3.14	62.83	15.40	77.87	4.44	97.71				-
3rd QTR	**33.74**	**194.69**	**9.00**	**237.43**	**49.96**	**232.60**	**13.27**	**295.82**	**-**	**-**	**-**	**-**
Oct	4.67	70.60	2.81	78.08	17.95	69.52	4.82	92.28				-
Nov	4.87	75.68	2.83	83.38	17.73	79.03	7.31	104.07				-
Dec	12.59	80.51	3.04	96.13	19.31	84.48	8.11	111.91				-
4th QTR	**22.13**	**226.78**	**8.68**	**257.59**	**55.00**	**233.03**	**20.24**	**308.27**	**-**	**-**	**-**	**-**
TOTAL	**128.75**	**798.92**	**34.20**	**961.88**	**202.13**	**964.20**	**52.33**	**1,218.66**	**82.66**	**416.69**	**37.48**	**536.83**

Purpose: This table reflects the electronic transactions processed in categories (USD) by commercial banks for period 2017 to 2019.

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

Table RDET052

PAYMENT SYSTEM DATA REPORT MAY 2019

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.