PAYMENT SYSTEM OVERSIGHT

PAYMENT SYSTEM DATA BULLETIN SEPTEMBER 2021

PAYMENT SYSTEM DEPARTMENT

DAILY BULLETIN
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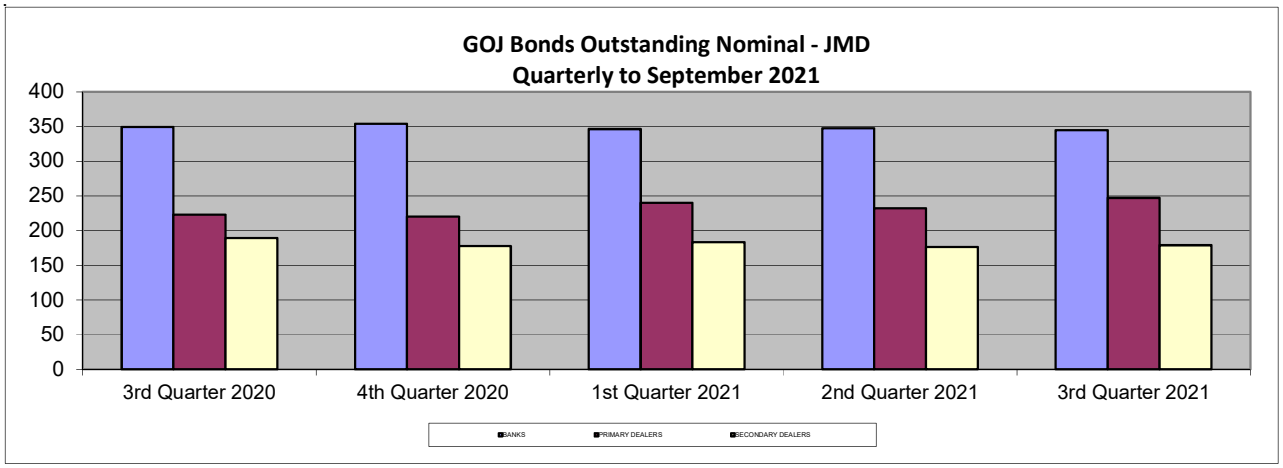
Payment System Oversight Report
Payment System Department
November 2021

JAMCLEAR®- CSD Government of Jamaica Bonds Statement of Outstanding Nominal - JMD (BN) Quarterly - 3rd Quarter 2020 to 3rd Quarter 2021					
PARTICIPANT	**3rd Quarter 2020**	**4th Quarter 2020**	**1st Quarter 2021**	**2nd Quarter 2021**	**3rd Quarter 2021**
BANKS	350	354	347	347	345
PRIMARY DEALERS	223	220	240	232	247
SECONDARY DEALERS	189	178	183	177	179
Total	**762**	**752**	**770**	**756**	**771**

Table CON091

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 SEPTEMBER 2021

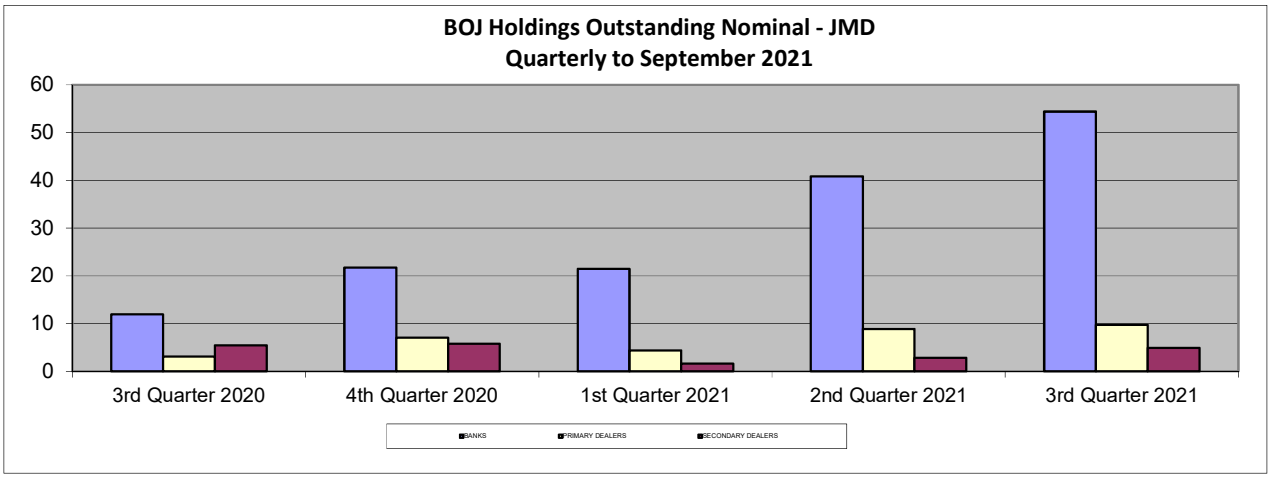


JAMCLEAR®- CSD Bank of Jamaica Open Market Instruments - JMD (BN) Statement of Outstanding Nominal Quarterly - 3rd Quarter 2020 to 3rd Quarter 2021					
PARTICIPANT	**3rd Quarter 2020**	**4th Quarter 2020**	**1st Quarter 2021**	**2nd Quarter 2021**	**3rd Quarter 2021**
BANKS	12	22	21	41	54
PRIMARY DEALERS	3	7	4	9	10
SECONDARY DEALERS	5	6	2	3	5
Total	**21**	**35**	**27**	**53**	**69**

Table CON092

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 SEPTEMBER 2021

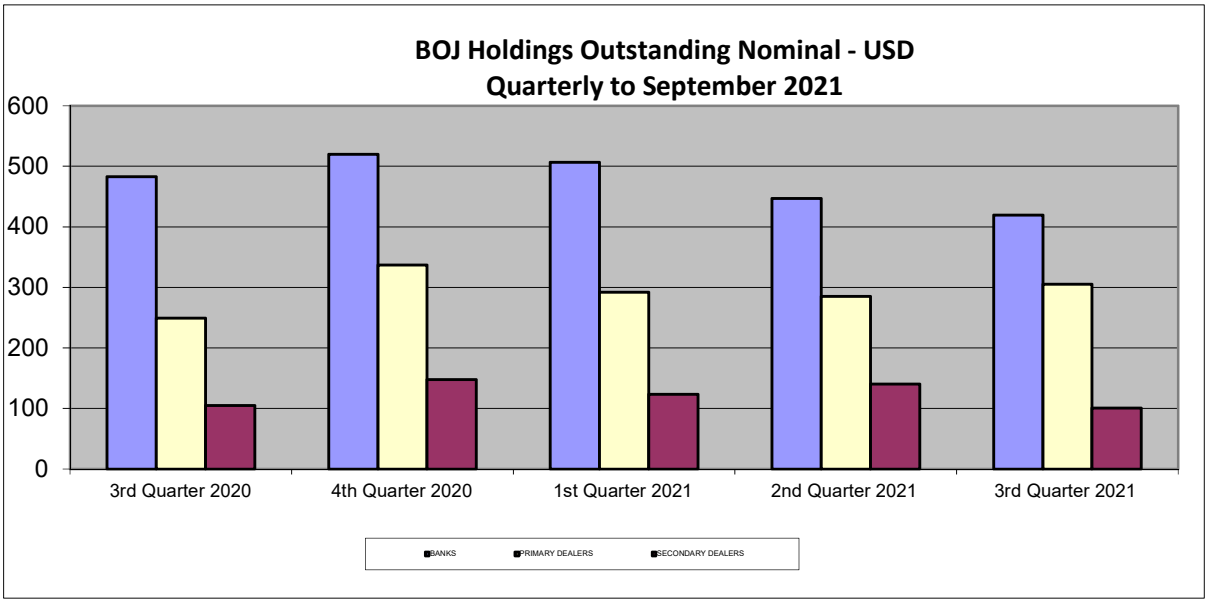


JAMCLEAR®- CSD Bank of Jamaica Open Market Instruments - USD (MN) Statement of Outstanding Nominal Quarterly - 3rd Quarter 2020 to 3rd Quarter 2021					
PARTICIPANT	**3rd Quarter 2020**	**4th Quarter 2020**	**1st Quarter 2021**	**2nd Quarter 2021**	**3rd Quarter 2021**
BANKS	483	520	507	447	419
PRIMARY DEALERS	249	337	292	285	305
SECONDARY DEALERS	105	148	123	140	100
Total	**837**	**1,005**	**922**	**872**	**825**

Table CON093

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 SEPTEMBER 2021

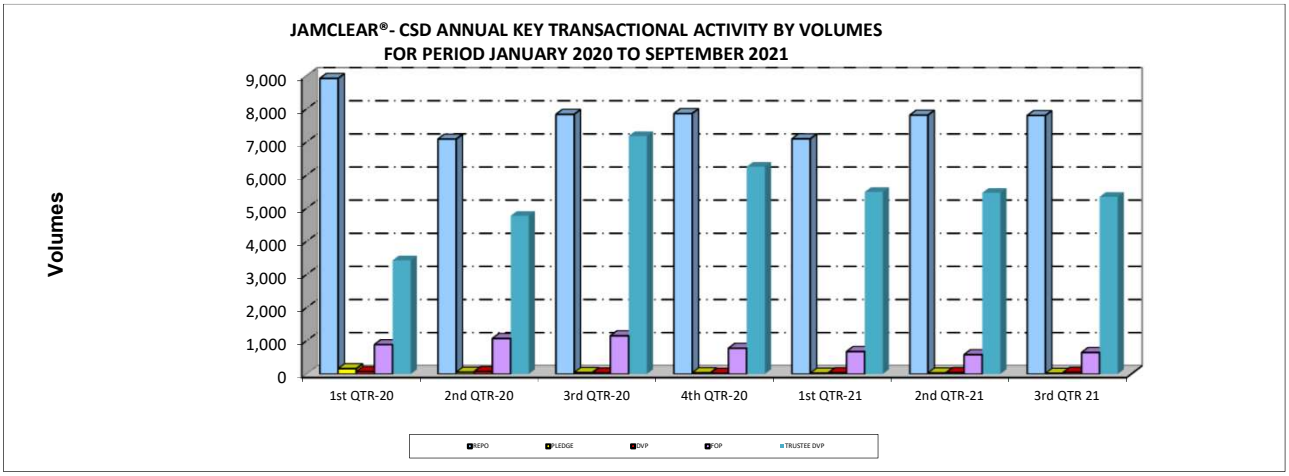


JAMCLEAR®- CSD ANNUAL KEY TRANSACTIONAL ACTIVITY BY VOLUMES FOR PERIOD JANUARY 2020 TO SEPTEMBER 2021														
	Repo's		Pledge		Trustee DVP		Purchase & Sale		Free of Payment		TOTALS		% OF TOTAL TRANSACTIONS	
TRANSACTION TYPE	**2020**	**2021**	**2020**	**2021**	**2020**	**2021**	**2020**	**2021**	**2020**	**2021**	**2020**	**2021**	**2020**	**2021**
Jan	3,077	2,266	41	5	1,165	1,600	15	18	233	239	**4,531**	**4,128**	7.84%	12.94%
Feb	2,736	2,235	46	10	1,077	1,803	7	15	206	242	**4,072**	**2,502**	7.05%	7.84%
Mar	3,110	2,599	76	10	1,189	2,092	50	4	449	197	**4,874**	**2,810**	8.44%	8.81%
1st QTR	**8,923**	**7,100**	**163**	**25**	**3,431**	**5,495**	**72**	**37**	**888**	**678**	**13,477**	**9,440**	**23.33%**	**29.58%**
Apr	2,325	2,560	17	8	1,316	1,856	28	13	247	163	**3,933**	**4,600**	6.81%	14.42%
May	2,225	2,655	32	22	1,632	1,746	7	6	367	207	**4,263**	**2,890**	7.38%	9.06%
Jun	2,541	2,601	7	4	1,827	1,867	40	23	459	215	**4,874**	**2,843**	8.44%	8.91%
2nd QTR	**7,091**	**7,816**	**56**	**34**	**4,775**	**5,469**	**75**	**42**	**1,073**	**585**	**13,070**	**10,333**	**22.63%**	**32.38%**
Jul	2,619	2,658	-	4	2,490	1,740	7	24	576	223	**5,692**	**2,909**	9.85%	9.12%
Aug	2,490	2,548	22	3	2,256	1,680	7	12	333	199	**5,108**	**4,442**	8.84%	13.92%
Sep	2,731	2,599	24	13	2,438	1,929	18	19	246	227	**5,457**	**4,787**	9.45%	15.00%
3rd QTR	**7,840**	**7,805**	**46**	**20**	**7,184**	**5,349**	**32**	**55**	**1,155**	**649**	**16,257**	**12,138**	**28.14%**	**38.04%**
Oct	2,613		19		2,338		9		357		**5,336**	-	9.24%	0.00%
Nov	2,602		8		1,890		11		215		**4,726**	-	8.18%	0.00%
Dec	2,650		11		2,029		4		207		**4,901**	-	8.48%	0.00%
4th QTR	**7,865**	-	**38**	-	**6,257**	-	**24**	-	**779**	-	**14,963**	-	**25.90%**	**0.00%**
GRAND TOTAL	**31,719**	**22,721**	**303**	**79**	**21,647**	**16,313**	**203**	**134**	**3,895**	**1,912**	**57,767.00**	**31,911**	**100.00%**	**100.00%**
% of GRAND TOTAL	55%	71%	1%	0%	37%	51%	0%	0%	7%	6%	63%	78%		

Table CYSU09

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

PAYMENT SYSTEM DATA REPORT SEPTEMBER 2021



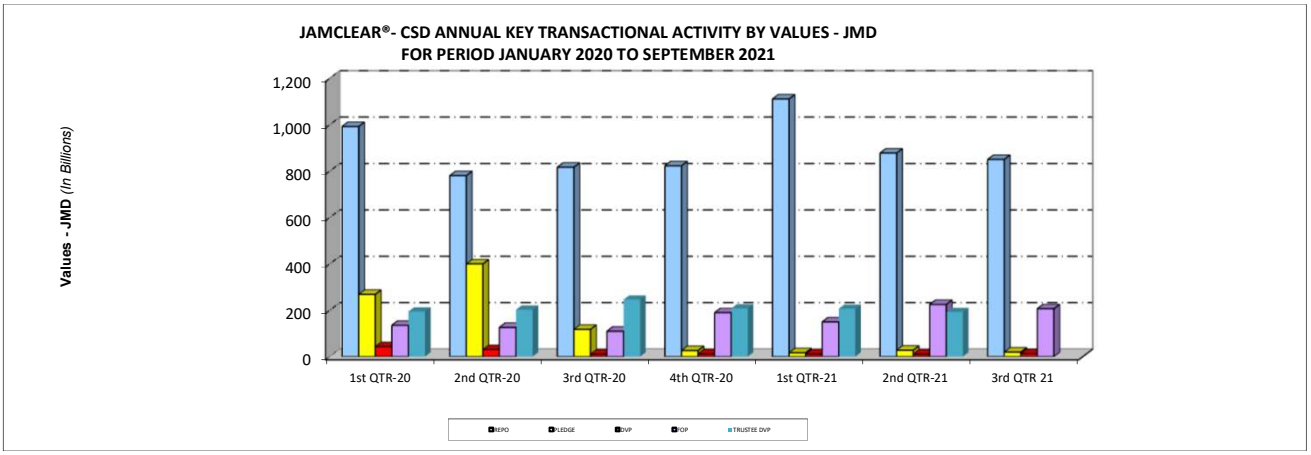
JAMCLEAR®- CSD
ANNUAL KEY TRANSACTIONAL ACTIVITY BY VALUES - JMD
FOR PERIOD JANUARY 2020 TO SEPTEMBER 2021
Transaction values are in Billions

	Repo's		Pledge		Trustee DVP		Purchase & Sale		Free of Payment		TOTALS		MONTHLY % OF TOTAL	
TRANSACTION TYPE	**2020**	**2021**	**2020**	**2021**	**2020**	**2021**	**2020**	**2021**	**2020**	**2021**	**2020**	**2021**	**2020**	**2021**
Jan	363.18	308.58	104.49	7.87	56.94	71.88	5.47	4.10	35.63	59.54	**566**	**452**	9.88%	11.08%
Feb	278.54	352.33	76.64	4.86	58.12	70.05	1.65	5.81	26.70	71.24	**442**	**434**	7.71%	10.65%
Mar	350.23	449.63	86.98	3.66	79.11	64.12	35.75	1.09	72.54	18.73	**625**	**473**	10.91%	11.60%
1st QTR	**991.95**	**1,110.54**	**268.11**	**16.39**	**194.18**	**206.06**	**42.87**	**11.00**	**134.88**	**149.51**	**1,632**	**1,493**	**28.51%**	**36.62%**
Apr	260.47	356.14	10.29	6.12	65.13	65.36	14.05	2.49	32.15	28.36	**382**	**393**	6.67%	9.64%
May	203.79	286.48	378.65	21.02	68.42	57.28	1.40	2.65	40.98	97.22	**693**	**407**	12.11%	9.99%
Jun	315.62	234.79	10.48	0.54	68.46	69.50	14.75	5.63	52.70	99.24	**462**	**340**	8.07%	8.34%
2nd QTR	**779.88**	**877.42**	**399.42**	**27.69**	**202.01**	**192.13**	**30.20**	**10.76**	**125.82**	**224.82**	**1,537**	**1,333**	**26.85%**	**32.68%**
Jul	278.33	275.07	-	0.94	73.88	43.16	1.66	7.01	50.18	34.44	**404**	**317**	7.06%	7.78%
Aug	257.10	244.60	56.38	0.11	76.39	49.21	1.74	1.77	29.82	79.60	**421**	**375**	7.36%	9.20%
Sep	280.86	330.26	60.89	18.28	95.32	72.12	7.14	3.58	29.51	92.34	**474**	**517**	8.27%	12.67%
3rd QTR	**816.28**	**849.93**	**117.27**	**19.33**	**245.60**	**164.49**	**10.54**	**12.37**	**109.51**	**206.38**	**1,299**	**1,252**	**22.69%**	**30.71%**
Oct	260.65		17.29		61.99		4.53		49.41		**394**	-	6.88%	0.00%
Nov	286.38		3.11		56.38		4.22		74.58		**425**	-	7.42%	0.00%
Dec	275.60		5.77		88.78		2.57		65.33		**438**	-	7.65%	0.00%
4th QTR	**822.63**	-	**26.17**	-	**207.16**	-	**11.31**	-	**189.32**	-	**1,257**	-	**21.95%**	**0.00%**
GRAND TOTAL	**3,410.74**	**2,837.88**	**810.96**	**63.40**	**848.95**	**562.68**	**94.92**	**34.13**	**559.53**	**580.70**	**5,725**	**4,079**	**100.00%**	**100.00%**
% of GRAND TOTAL	60%	70%	14%	2%	0%	14%	2%	1%	10%	14%	85%	86%		

Table CYSU091

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

PAYMENT SYSTEM DATA REPORT SEPTEMBER 2021



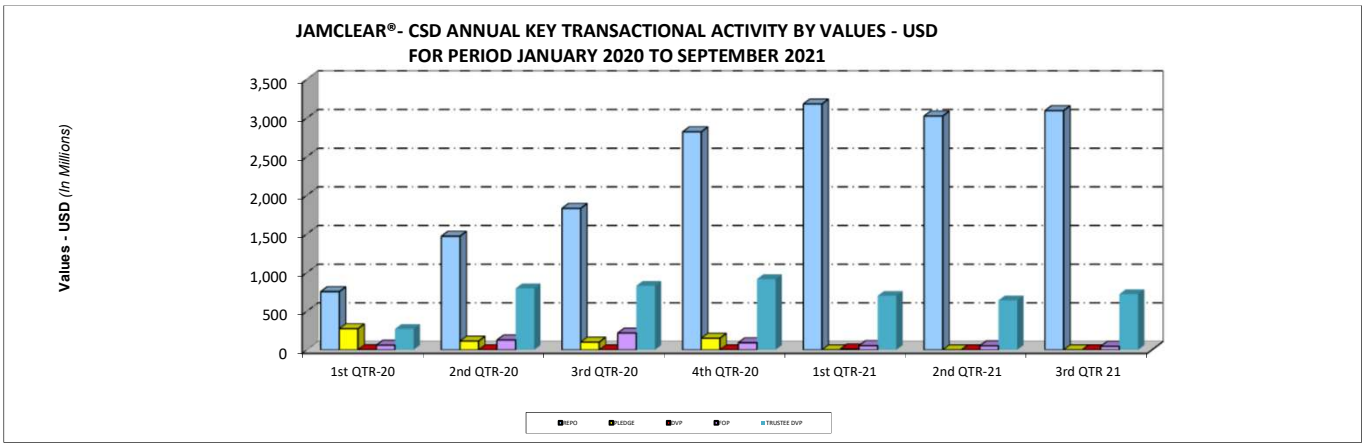
JAMCLEAR®- CSD
ANNUAL KEY TRANSACTIONAL ACTIVITY BY VALUES - USD
FOR PERIOD JANUARY 2020 TO SEPTEMBER 2021
Transaction values are in Millions

TRANSACTION	Repo's		Pledge		Trustee DVP		Purchase & Sale		Free of Payment		TOTALS		MONTHLY % OF TOTAL	
TYPE	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021
Jan	273.37	1,015.80	125.20	-	55.18	248.37	-	10.00	25.27	29.21	**479.02**	**1,303.38**	4.43%	11.31%
Feb	237.68	937.46	63.50	-	57.78	218.05	2.00	1.45	15.95	10.53	**376.91**	**949.44**	3.48%	8.24%
Mar	242.05	1,227.45	84.68	-	158.30	232.80	-	-	19.55	15.59	**504.57**	**1,243.04**	4.66%	10.78%
1st QTR	**753.09**	**3,180.71**	**273.38**	**-**	**271.27**	**699.22**	**2.00**	**11.45**	**60.78**	**55.33**	1,360.51	3,946.71	**12.57%**	**34.24%**
Apr	426.61	1,099.24	97.81	-	408.42	204.85	0.59	-	27.07	7.77	**960.50**	**1,107.01**	8.87%	9.60%
May	568.20	1,168.18	14.87	-	251.31	216.90	-	-	57.07	14.22	**891.44**	**1,182.39**	8.24%	10.26%
Jun	475.49	757.62	0.00	-	135.78	219.07	-	-	44.00	30.24	**655.26**	**787.86**	6.05%	6.84%
2nd QTR	**1,470.30**	**3,025.04**	**112.68**	**-**	**795.50**	**640.82**	**0.59**	**-**	**128.14**	**52.22**	2,507.20	3,718.08	**23.16%**	**32.26%**
Jul	452.45	1,047.51	0.00	-	267.87	200.29	-	-	105.93	14.30	**826.25**	**1,061.81**	7.63%	9.21%
Aug	577.85	898.63	0.00		289.83	261.07	-	-	68.21	12.08	**935.89**	**1,171.78**	8.65%	10.17%
Sep	799.99	1,148.42	100.00		271.20	259.60	-		42.95	19.12	**1,214.14**	**1,427.14**	11.22%	12.38%
3rd QTR	**1,830.29**	**3,094.57**	**100.00**	**-**	**828.89**	**720.96**	**-**	**-**	**217.10**	**45.49**	2,976.27	3,861.02	**27.50%**	**33.50%**
Oct	644.96		0.10		313.73		-		66.41		**1,025.21**	-	9.47%	0.00%
Nov	1,067.23		150.00		331.54		-		19.98		**1,568.75**	-	14.49%	0.00%
Dec	1,108.18		0.00		270.62		-		6.51		**1,385.31**	-	12.80%	0.00%
4th QTR	**2,820.37**	**-**	**150.10**	**-**	**915.89**	**-**	**-**	**-**	**92.91**	**-**	3,979.27	-	**36.77%**	**0.00%**
GRAND TOTAL	**6,874**	**9,300**	**636**	**-**	**2,812**	**2,061**	**3**	**11**	**499**	**153**	10,823.25	11,525.81	**100.00%**	**100.00%**
% of GRAND TOTAL	64%	81%	6%	0%	0%	18%	0%	0%	5%	1%	74%	82%		

Table CYSU092

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

PAYMENT SYSTEM DATA REPORT SEPTEMBER 2021

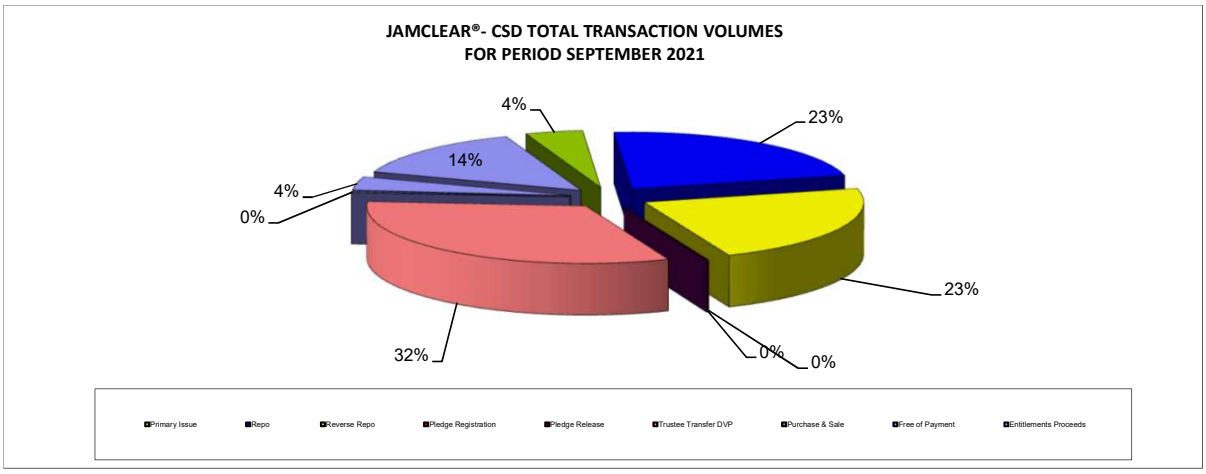


JAMCLEAR®- CSD TRANSACTION VOLUMES FOR PERIOD SEPTEMBER 2021										
	Primary Issue	Repo	Reverse Repo	Pledge Registration	Pledge Release	Trustee Transfer DVP	Purchase & Sale	Free of Payment	Entitlements Proceeds	TOTALS
TRANSACTION TYPE	**2021**									**2021**
Jan	243	1,088	1,178	2	3	1,600	18	239	662	**5,033**
Feb	330	1,090	1,145	3	7	1,803	15	242	1,034	**5,669**
Mar	169	1,369	1,230	5	5	2,092	4	197	879	**5,950**
1st QTR	**742**	**3,547**	**3,553**	**10**	**15**	**5,495**	**37**	**678**	**2,575**	**16,652**
Apr	215	1,270	1,290	8	0	1,856	13	163	824	**5,639**
May	286	1,339	1,316	3	19	1,746	6	207	657	**5,579**
Jun	170	1,292	1,309	3	1	1,867	23	215	708	**5,588**
2nd QTR	**671**	**3,901**	**3,915**	**14**	**20**	**5,469**	**42**	**585**	**2,189**	**16,806**
Jul	312	1,305	1,353	2	2	1,740	24	223	763	**5,724**
Aug	251	1,268	1,280	1	2	1,680	12	199	946	**5,639**
Sep	160	1,288	1,311	7	6	1,929	19	227	676	**5,623**
3rd QTR	**723**	**3,861**	**3,944**	**10**	**10**	**5,349**	**55**	**649**	**2,385**	**16,986**
Oct										-
Nov										-
Dec										-
4th QTR	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	**2,136**	**11,309**	**11,412**	**34**	**45**	**16,313**	**134**	**1,912**	**7,149**	**50,444**
% OF GRAND TOTAL	4.23%	22.42%	22.62%	0.07%	0.09%	32.34%	0.27%	3.79%	14.17%	100.00%

Table CSU09

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

PAYMENT SYSTEM DATA REPORT SEPTEMBER 2021

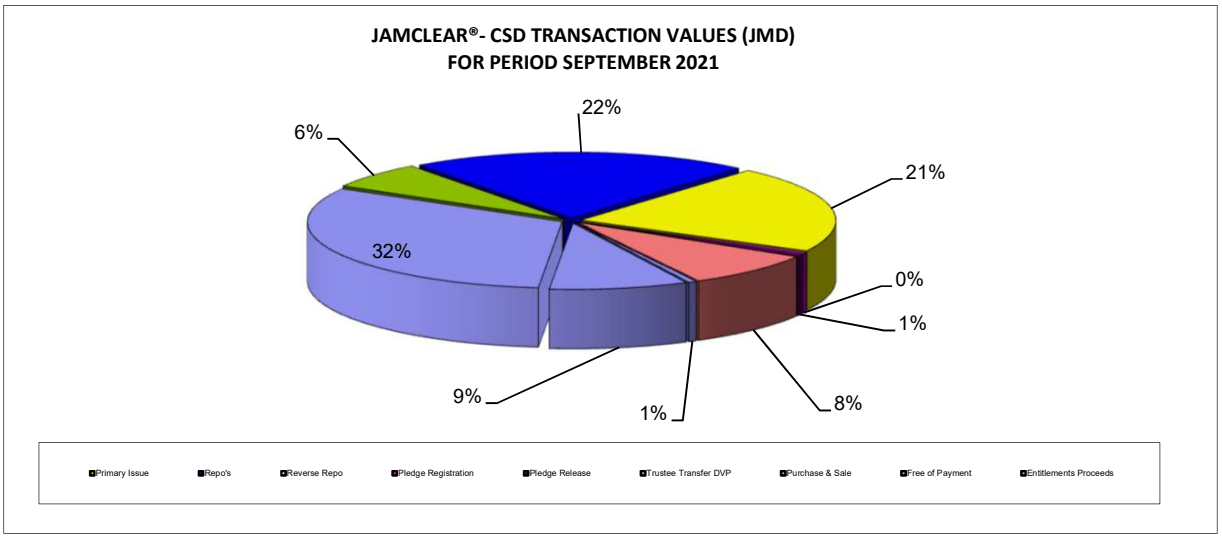


JAMCLEAR®- CSD TRANSACTION VALUES - JMD FOR PERIOD SEPTEMBER 2021										
Transaction values are in Billions of Dollars										
TRANSACTION TYPE	Primary Issue	Repo's	Reverse Repo	Pledge Registration	Pledge Release	Trustee Transfer DVP	Purchase & Sale	Free of Payment	Entitlements Proceeds	TOTALS
	2021									2021
Jan	60.70	160.45	148.13	2.63	5.25	71.88	4.10	59.54	135.05	**648**
Feb	55.20	175.12	177.20	1.61	3.25	70.05	5.81	71.24	345.74	**905**
Mar	22.35	227.80	221.83	1.33	2.33	64.12	1.09	18.73	279.65	**839**
1st QTR	**138.25**	**563.38**	**547.16**	**5.56**	**10.82**	**206.06**	**11.00**	**149.51**	**760.44**	**2,392**
Apr	24.60	175.68	180.46	6.12	-	65.36	2.49	28.36	169.31	**652**
May	33.60	142.85	143.63	3.26	17.76	57.28	2.65	97.22	166.76	**665**
Jun	87.10	118.30	116.49	0.45	0.09	69.50	5.63	99.24	258.69	**755**
2nd QTR	**145.30**	**436.83**	**440.59**	**9.84**	**17.85**	**192.13**	**10.76**	**224.82**	**594.76**	**2,073**
Jul	52.40	137.00	138.07	0.34	0.60	43.16	7.01	34.44	182.55	**596**
Aug	46.20	124.63	119.97	0.05	0.06	49.21	1.77	79.60	298.27	**720**
Sep	45.40	166.59	163.67	9.74	8.55	72.12	3.58	92.34	269.61	**832**
3rd QTR	**144.00**	**428.22**	**421.71**	**10.12**	**9.21**	**164.49**	**12.37**	**206.38**	**750.44**	**2,147**
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	**427.55**	**1,428.43**	**1,409.46**	**25.52**	**37.88**	**562.68**	**34.13**	**580.70**	**2,105.64**	**6,612**
% OF GRAND TOTAL	6.47%	21.60%	21.32%	0.39%	0.57%	8.51%	0.52%	8.78%	31.85%	100.00%

Table CSU091

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

PAYMENT SYSTEM DATA REPORT SEPTEMBER 2021

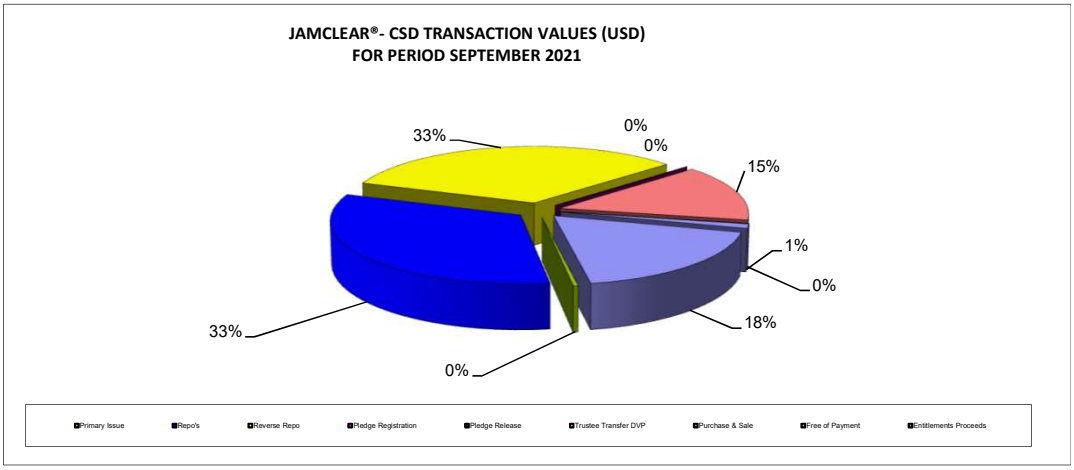


JAMCLEAR®- CSD										
TRANSACTION VALUES - USD										
FOR PERIOD SEPTEMBER 2021										
Transaction values are in Millions of Dollars										
	Primary Issue	Repo's	Reverse Repo	Pledge Registration	Pledge Release	Trustee Transfer DVP	Purchase & Sale	Free of Payment	Entitlements Proceeds	TOTALS
TRANSACTION TYPE	2021									2021
Jan	55.00	553.71	462.09	-	-	248.37	10.00	29.21	707.41	**2,065.79**
Feb	-	451.87	485.59	-	-	218.05	1.45	10.53	182.34	**1,349.84**
Mar	-	584.18	643.27	-	-	232.80	-	15.59	97.32	**1,573.16**
1st QTR	55.00	1,589.77	1,590.94	-	-	699.22	11.45	55.33	987.08	**4,988.79**
Apr	-	566.74	532.50	-	-	204.85	-	7.77	369.91	**1,681.77**
May	-	550.42	617.76	-	-	216.90	-	14.22	303.78	**1,703.07**
Jun	-	379.50	378.13	-	-	219.07	-	30.24	42.05	**1,048.98**
2nd QTR	-	1,496.65	1,528.39	-	-	640.82	-	52.22	715.73	**4,433.81**
Jul	-	545.30	502.21	-	-	200.29	-	14.30	521.64	**1,783.74**
Aug	-	439.26	459.38	-	-	261.07	-	12.08	230.54	**1,402.32**
Sep		569.68	578.74			259.60		19.12	100.21	**1,527.35**
3rd QTR	-	1,554.23	1,540.33	-	-	720.96	-	45.49	852.39	**4,713.41**
Oct										-
Nov										-
Dec										-
4th QTR	-	-	-	-	-	-	-	-	-	-
GRAND TOTAL	**55.00**	**4,640.65**	**4,659.66**	**-**	**-**	**2,061.00**	**11.45**	**153.04**	**2,555.20**	**14,136**
% OF GRAND TOTAL	0.39%	32.83%	32.96%	0.00%	0.00%	14.58%	0.08%	1.08%	18.08%	100.00%

Table CSU092

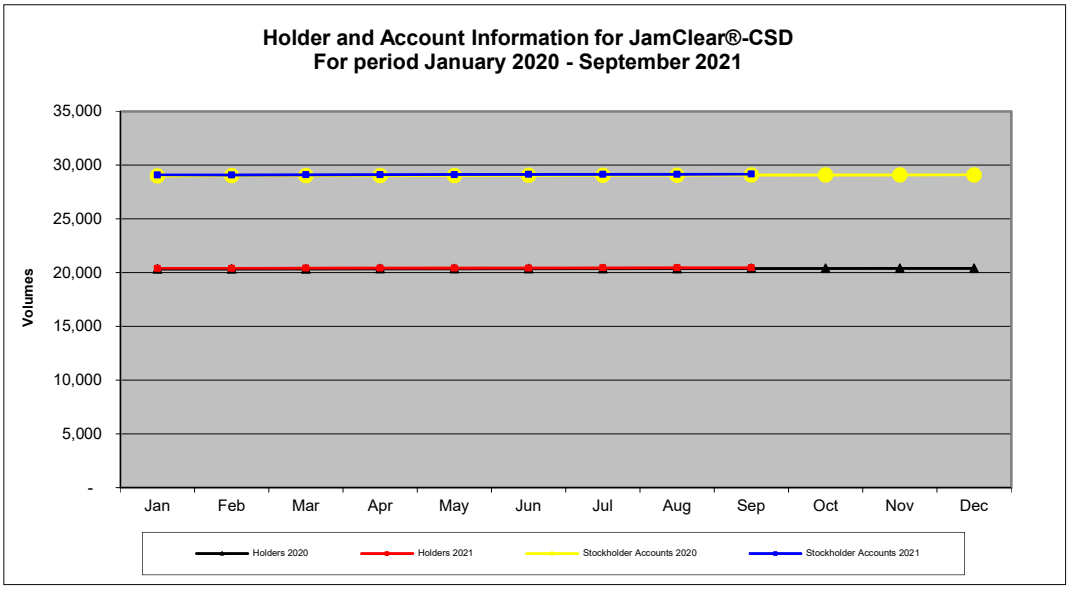
Comment: Repo and reverse repo does not include intraday repo with the central bank.

PAYMENT SYSTEM DATA REPORT SEPTEMBER 2021



JAMCLEAR®-CSD STOCKHOLDER RECORD & STOCKHOLDER ACCOUNTS FOR PERIOD JANUARY 2020 TO SEPTEMBER 2021				
Dates	**Number of Stockholder Records**		**Number of Stockholder Accounts**	
	2020	**2021**	**2020**	**2021**
Jan	20,318	20,400	28,989	29,097
Feb	20,343	20,400	29,012	29,099
Mar	20,344	20,412	29,016	29,116
Apr	20,353	20,419	29,028	29,125
May	20,361	20,423	29,036	29,129
Jun	20,370	20,429	29,054	29,137
Jul	20,375	20,440	29,061	29,151
Aug	20,377	20,444	29,065	29,155
Sep	20,381	20,447	29,072	29,160
Oct	20,385		29,077	
Nov	20,387		29,080	
Dec	20,396		29,090	

Table: CSRA091
Comments:



JamClear®- RTGS

ANNUAL TRANSACTION VOLUMES

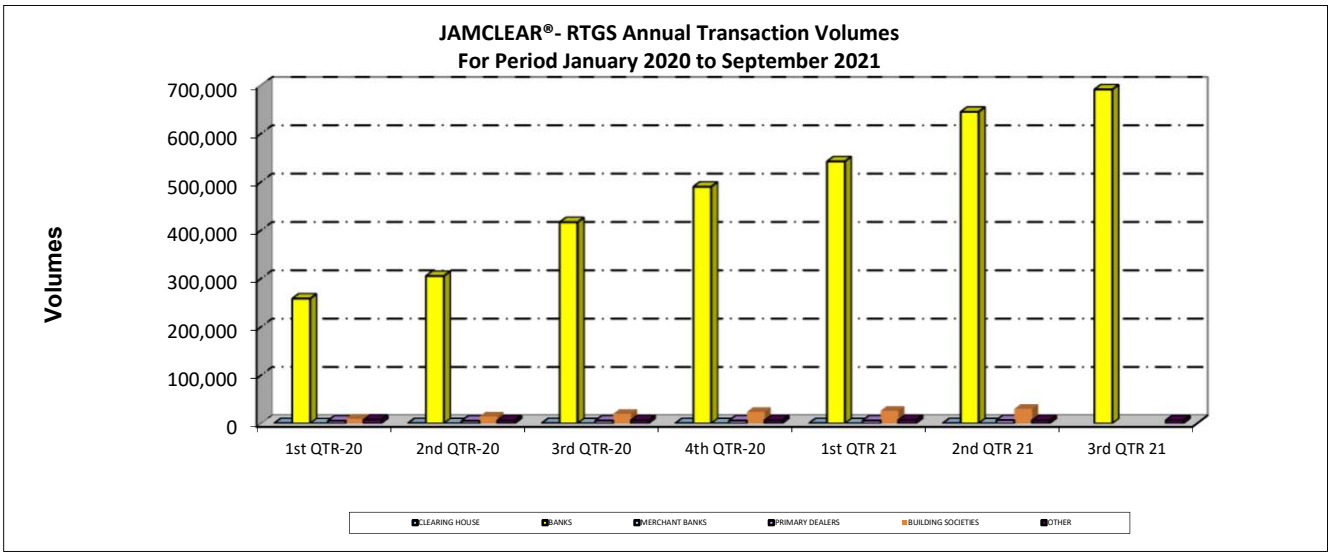
FOR PERIOD JANUARY 2020 TO SEPTEMBER 2021

Month/Year	Clearing House		Banks		Merchant Banks		Primary Dealers		Building Societies		Other		TOTAL	
	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021
Jan	154	141	85,929	160,956	41	77	1,876	1,790	2,935	8,267	2,276	2,177	**93,211**	**173,408**
Feb	133	133	80,303	162,835	31	62	1,648	1,852	3,038	7,927	2,221	1,995	**87,374**	**174,804**
Mar	154	161	92,005	218,346	63	75	2,007	2,359	3,703	10,074	3,113	3,123	**101,045**	**234,138**
1st QTR	**441**	**435**	**258,237**	**542,137**	**135**	**214**	**5,531**	**6,001**	**9,676**	**26,268**	**7,610**	**7,295**	**281,630**	**582,350**
Apr	141	140	87,338	206,405	56	57	1,609	2,114	4,045	9,733	2,085	1,901	**95,274**	**220,350**
May	141	141	101,198	212,696	58	59	1,776	2,208	4,776	9,935	1,839	2,449	**109,788**	**227,488**
Jun	155	154	116,455	225,584	45	78	1,894	2,299	5,491	10,413	2,296	2,237	**126,336**	**240,765**
2nd QTR	**437**	**435**	**304,991**	**644,685**	**159**	**194**	**5,279**	**6,621**	**14,312**	**30,081**	**6,220**	**6,587**	**331,398**	**688,603**
Jul	161	154	136,790	237,200	60	92	1,977	2,572	6,456	10,137	2,452	2,438	**147,896**	**252,593**
Aug	142	140	129,251	213,960	51	54	1,766	1,988	6,388	9,480	2,231	1,917	**139,829**	**227,539**
Sep	154	154	150,130	239,794	49	73	2,017	2,520	6,993	10,856	2,131	2,118	**161,474**	**255,515**
3rd QTR	**457**	**448**	**416,171**	**690,954**	**160**	**219**	**5,760**	**7,080**	**19,837**	**30,473**	**6,814**	**6,473**	**449,199**	**735,647**
Oct	147		153,424		56		1,990		7,093		2,231		**164,941**	**0**
Nov	147		151,561		46		1,767		8,000		2,148		**163,669**	**0**
Dec	154		184,760		61		1,976		8,685		2,407		**198,043**	**0**
4th QTR	**448**	**0**	**489,745**	**0**	**163**	**0**	**5,733**	**0**	**23,778**	**0**	**6,786**	**0**	**526,653**	**0**
Total	**1,783**	**1,318**	**1,469,144**	**1,877,776**	**617**	**627**	**22,303**	**19,702**	**67,603**	**86,822**	**27,430**	**20,355**	**1,588,880**	**2,006,600**
% of GRAND TOTAL	0%	0%	92%	94%	0%	0%	1%	1%	4%	4%	2%	1%	100%	100%

Table RPYSU09

Comments: Banks includes data on Bank of Jamaica.

PAYMENT SYSTEM DATA REPORT SEPTEMBER 2021



JamClear®- RTGS

ANNUAL TRANSACTION VALUES - JMD (in Billions)

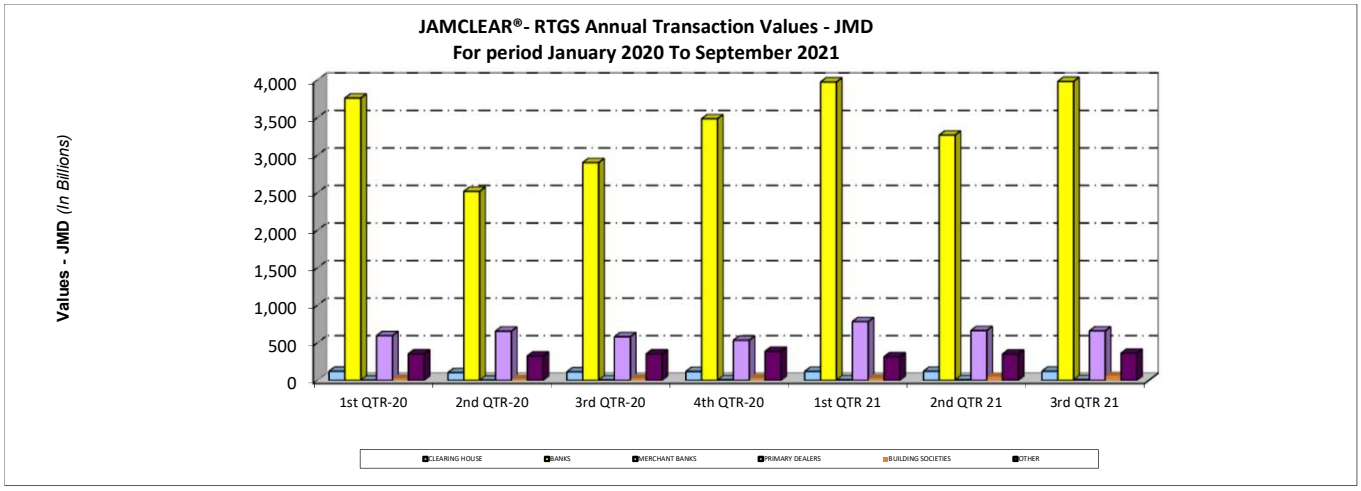
FOR PERIOD JANUARY 2020 TO SEPTEMBER 2021

Month/Year	Clearing House		Banks		Merchant Banks		Primary Dealers		Building Societies		Other		TOTAL	
	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021
Jan	41.77	38.54	1,441.44	1,248.87	1.32	2.32	184.51	206.10	9.94	7.67	110.47	106.21	**1,789.44**	**1,609.71**
Feb	36.89	36.13	1,149.35	1,393.56	1.15	3.10	198.44	253.79	7.73	7.41	101.11	96.65	**1,494.67**	**1,790.63**
Mar	43.43	45.45	1,169.71	1,332.17	2.10	3.17	213.39	322.22	9.80	12.94	142.24	112.30	**1,580.67**	**1,828.23**
1st QTR	**122.09**	**120.12**	**3,760.50**	**3,974.59**	**4.56**	**8.59**	**596.33**	**782.11**	**27.48**	**28.01**	**353.83**	**315.16**	**4,864.79**	**5,228.57**
Apr	32.96	39.59	885.40	1,245.01	1.38	3.98	243.85	241.42	6.56	13.61	126.39	114.78	**1,296.54**	**1,658.39**
May	34.50	40.32	809.62	1,172.34	1.86	2.57	144.75	205.50	6.16	18.30	95.61	124.41	**1,092.49**	**1,563.44**
Jun	36.67	41.60	822.94	850.20	1.55	2.06	267.40	216.83	7.37	17.28	103.19	112.38	**1,239.12**	**1,240.35**
2nd QTR	**104.13**	**121.51**	**2,517.96**	**3,267.55**	**4.79**	**8.61**	**656.00**	**663.75**	**20.08**	**49.19**	**325.18**	**351.57**	**3,628.15**	**4,462.18**
Jul	38.56	42.64	746.00	1,156.30	1.88	4.04	171.86	243.55	10.17	19.61	117.58	139.65	**1,086.06**	**1,605.80**
Aug	38.09	39.11	955.42	1,285.34	2.53	1.68	194.49	148.75	8.55	23.74	125.55	115.53	**1,324.63**	**1,614.15**
Sep	37.73	41.21	1,199.66	1,540.79	1.98	5.29	215.27	267.07	10.89	18.93	109.94	107.03	**1,575.46**	**1,980.32**
3rd QTR	**114.38**	**122.95**	**2,901.08**	**3,982.43**	**6.39**	**11.01**	**581.62**	**659.37**	**29.60**	**62.28**	**353.08**	**362.22**	**3,986.15**	**5,200.27**
Oct	36.64		1,241.84		2.49		204.60		9.87		190.46		**1,685.90**	**0.00**
Nov	35.25		1,121.78		2.36		147.64		12.96		91.54		**1,411.52**	**0.00**
Dec	46.58		1,121.71		2.94		182.70		9.73		106.30		**1,469.95**	**0.00**
4th QTR	**118.46**	**0.00**	**3,485.32**	**0.00**	**7.79**	**0.00**	**534.93**	**0.00**	**32.56**	**0.00**	**388.29**	**0.00**	**4,567.37**	**0.00**
Total	**459.06**	**364.58**	**12,664.87**	**11,224.58**	**23.54**	**28.21**	**2,368.88**	**2,105.23**	**109.73**	**139.48**	**1,420.38**	**1,028.95**	**17,046.45**	**14,891.02**
% of GRAND TOTAL	3%	2%	74%	75%	0%	0%	14%	14%	1%	1%	8%	7%	100%	100%

Table RPYSU091

Comments: Banks includes data on Bank of Jamaica.

PAYMENT SYSTEM DATA REPORT SEPTEMBER 2021



JamClear®- RTGS

ANNUAL TRANSACTION VALUES - USD (in Millions)

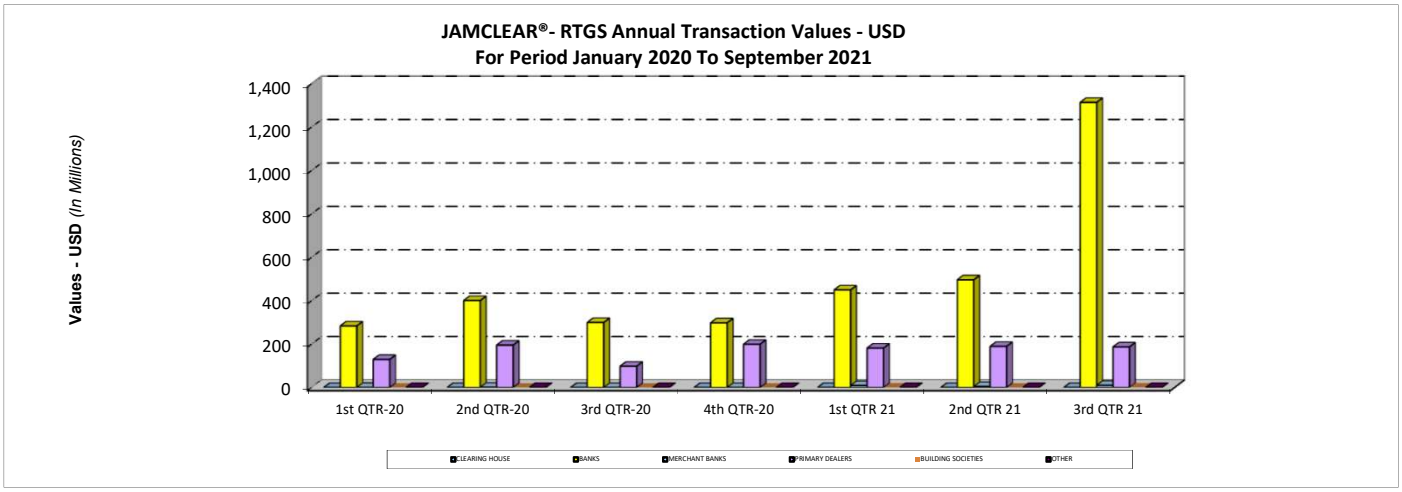
FOR PERIOD JANUARY 2020 TO SEPTEMBER 2021

Month/Year	Clearing House		Banks		Merchant Banks		Primary Dealers		Building Societies		Other		TOTAL	
	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021
Jan	-	-	74.45	124.99	0.01	1.90	31.40	50.69	-	0.50	0.08	0.12	**105.93**	**177.70**
Feb	-	-	58.65	118.22	0.01	3.60	23.74	45.17	-	-	0.06	-	**82.46**	**166.98**
Mar	-	-	150.52	206.27	0.48	3.77	74.12	85.43	-	-	0.10	0.04	**225.22**	**295.50**
1st QTR	**-**	**-**	**283.62**	**449.47**	**0.49**	**9.27**	**129.26**	**181.29**	-	**0.50**	**0.25**	**0.16**	**413.62**	**640.19**
Apr	-	-	104.83	179.76	0.47	2.50	33.08	52.83	-	-	0.10	0.10	**138.48**	**235.19**
May	-	-	181.48	171.59	0.47	1.01	108.52	78.70	-	-	0.00	0.004	**290.48**	**251.30**
Jun	-	-	114.36	144.89	0.00	0.95	53.65	57.69	-	-	0.25	-	**168.26**	**203.52**
2nd QTR	**-**	**-**	**400.67**	**496.24**	**0.94**	**4.46**	**195.26**	**189.22**	-	-	**0.36**	**0.10**	**597.23**	**690.01**
Jul	-	-	115.90	166.89	0.00	6.60	17.36	78.39	-	-	0.06	0.02	**133.32**	**251.89**
Aug	-		101.12	954.91	0.01	2.71	34.38	68.10	-	-	0.06	-	**135.57**	**1,025.72**
Sep	-		82.28	191.90	0.00	0.81	46.31	40.48	-	1.31	0.03	0.00	**128.61**	**233.19**
3rd QTR	**-**	**-**	**299.30**	**1,313.71**	**0.01**	**10.12**	**98.04**	**186.96**	-	1.31	**0.15**	**0.02**	**397.50**	**1,510.81**
Oct	-		59.13		0.00		40.55		-		0.10		**99.78**	**0.00**
Nov	-		177.66		0.01		118.87		-		0.00		**296.54**	**0.00**
Dec	-		61.34		0.00		39.96		-		0.01		**101.31**	**0.00**
4th QTR	**-**	**-**	**298.13**	**-**	**0.01**	**-**	**199.38**	**-**	-	-	**0.11**	**-**	**497.63**	**0.00**
Total	**0.00**	**0.00**	**1,281.72**	**2,259.41**	**1.45**	**23.85**	**621.95**	**557.47**	**0.00**	**1.81**	**0.86**	**0.27**	**1,905.98**	**2,841.00**
% of GRAND TOTAL	0%	0%	67%	80%	0%	1%	33%	20%	0%	0%	0%	0%	100%	100%

Table RPYSU092

Comments: Banks includes data on Bank of Jamaica.

PAYMENT SYSTEM DATA REPORT SEPTEMBER 2021



JamClear®- RTGS

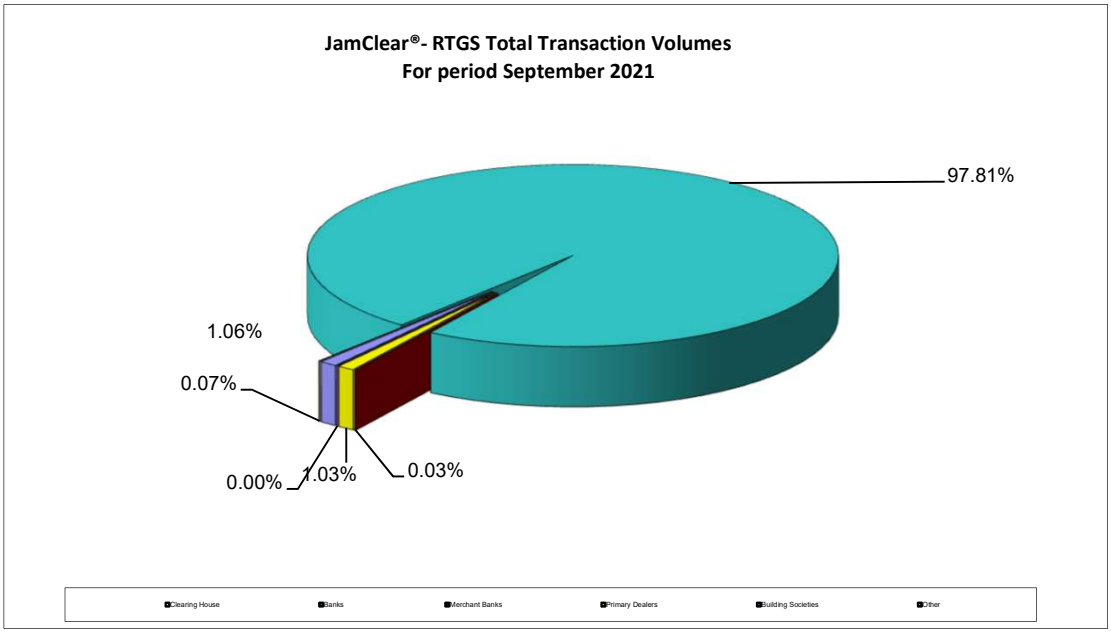
TRANSACTION VOLUMES

FOR PERIOD SEPTEMBER 2021

Month/Year	Clearing House	Banks	Merchant Banks	Primary Dealers	Building Societies	Other	TOTAL
	2021						
Jan	141	160,956	77	1,790	8,267	2,177	**173,408**
Feb	133	162,835	62	1,852	7,927	1,995	**174,804**
Mar	161	218,346	75	2,359	10,074	3,123	**234,138**
1st QTR	**435**	**542,137**	**214**	**6,001**	**26,268**	**7,295**	**582,350**
Apr	140	206,405	57	2,114	9,733	1,901	**220,350**
May	141	212,696	59	2,208	9,935	2,449	**227,488**
Jun	154	225,584	78	2,299	10,413	2,237	**240,765**
2nd QTR	**435**	**644,685**	**194**	**6,621**	**30,081**	**6,587**	**688,603**
Jul	154	237,200	92	2,572	10,137	2,438	**252,593**
Aug	140	213,960	54	1,988	9,480	1,917	**227,539**
Sep	154	239,794	73	2,520	10,856	2,118	**255,515**
3rd QTR	**448**	**690,954**	**219**	**7,080**	**30,473**	**6,473**	**735,647**
Oct							**0**
Nov							**0**
Dec							**0**
4th QTR	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Total	**1,318**	**1,877,776**	**627**	**19,702**	**86,822**	**20,355**	**2,006,600**
% of GRAND TOTAL	0%	94%	0%	1%	0%	1%	96%

Table RPSU09

PAYMENT SYSTEM DATA REPORT SEPTEMBER 2021



JamClear®- RTGS

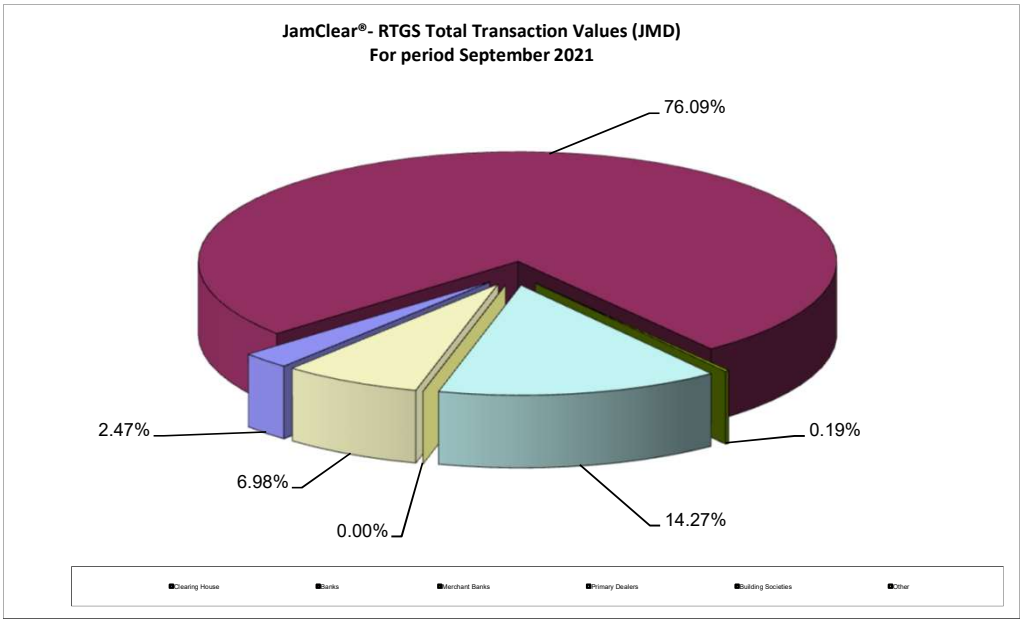
TRANSACTION VALUES - JMD (in Billions)

FOR PERIOD SEPTEMBER 2021

Month/Year	Clearing House	Banks	Merchant Banks	Primary Dealers	Building Societies	Other	TOTAL
	2021						
Jan	38.54	1,248.87	2.32	206.10	7.67	106.21	**1,609.71**
Feb	36.13	1,393.56	3.10	253.79	7.41	96.65	**1,790.63**
Mar	45.45	1,332.17	3.17	322.22	12.94	112.30	**1,828.23**
1st QTR	**120.12**	**3,974.59**	**8.59**	**782.11**	**28.01**	**315.16**	**5,228.57**
Apr	39.59	1,245.01	3.98	241.42	13.61	114.78	**1,658.39**
May	40.32	1,172.34	2.57	205.50	18.30	124.41	**1,563.44**
Jun	41.60	850.20	2.06	216.83	17.28	112.38	**1,240.35**
2nd QTR	**121.51**	**3,267.55**	**8.61**	**663.75**	**49.19**	**351.57**	**4,462.18**
Jul	42.64	1,156.30	4.04	243.55	19.61	139.65	**1,605.80**
Aug	39.11	1,285.34	1.68	148.75	23.74	115.53	**1,614.15**
Sep	41.21	1,540.79	5.29	267.07	18.93	107.03	**1,980.32**
3rd QTR	**122.95**	**3,982.43**	**11.01**	**659.37**	**62.28**	**362.22**	**5,200.27**
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	**364.58**	**11,224.58**	**28.21**	**2,105.23**	**139.48**	**1,028.95**	**14,891.02**
% of GRAND TOTAL	2%	75%	0%	14%	0%	7%	99%

Table RPSU091

PAYMENT SYSTEM DATA REPORT SEPTEMBER 2021



JamClear®- RTGS

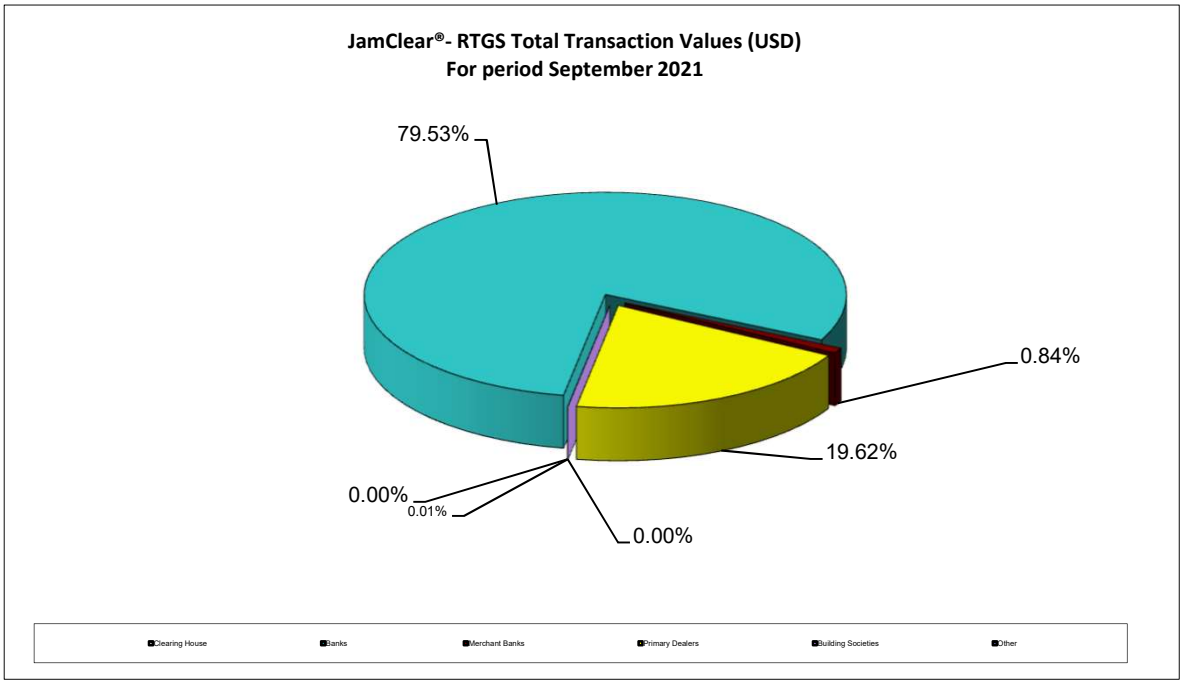
TRANSACTION VALUES - USD (in Millions)

FOR PERIOD SEPTEMBER 2021

Month/Year	Clearing House	Banks	Merchant Banks	Primary Dealers	Building Societies	Other	TOTAL
	2021						
Jan	-	124.99	1.90	50.69	0.50	0.12	**178.20**
Feb	-	118.22	3.60	45.17	-	-	**166.98**
Mar	-	206.27	3.77	85.43	-	0.04	**295.50**
1st QTR	**-**	**449.47**	**9.27**	**181.29**	**0.50**	**0.16**	**640.69**
Apr	-	179.76	2.50	52.83	-	0.10	**235.19**
May	-	171.59	1.01	78.70	-	0.004	**251.30**
Jun	-	144.89	0.95	57.69	-	-	**203.52**
2nd QTR	**-**	**496.24**	**4.46**	**189.22**	**-**	**0.10**	**690.01**
Jul	-	166.89	6.60	78.39	-	0.02	**251.89**
Aug	-	954.91	2.71	68.10	-	-	**1025.7198**
Sep		191.90	0.81	40.48		0.00	**233.19**
3rd QTR	**-**	**1,313.71**	**10.12**	**186.96**	**1.31**	**0.02**	**1,512.12**
Oct							**0.00**
Nov							**0.00**
Dec							**0.00**
4th QTR	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Total	**0.00**	**2,259.41**	**23.85**	**557.47**	**1.81**	**0.27**	**2,842.82**
% of GRAND TOTAL	0%	79%	1%	20%	0%	0%	100%

Table RPSU092

PAYMENT SYSTEM DATA REPORT SEPTEMBER 2021



RETAIL PAYMENTS

FOR JANUARY 2019 TO SEPTEMBER 2021

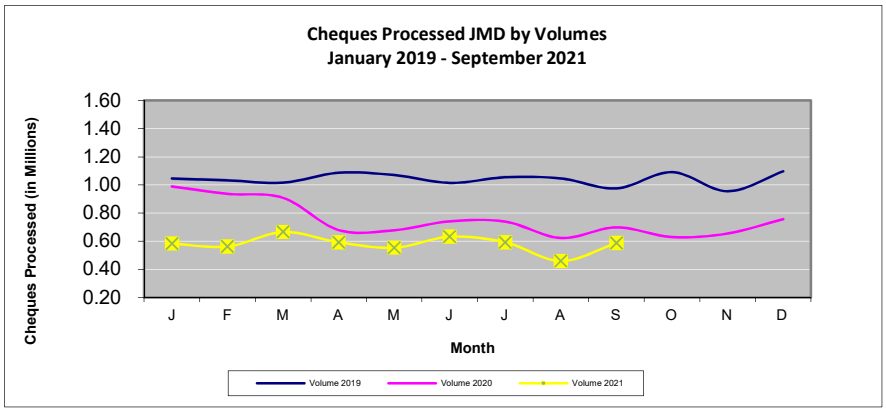
Cheques Processed JMD - Volumes and Values

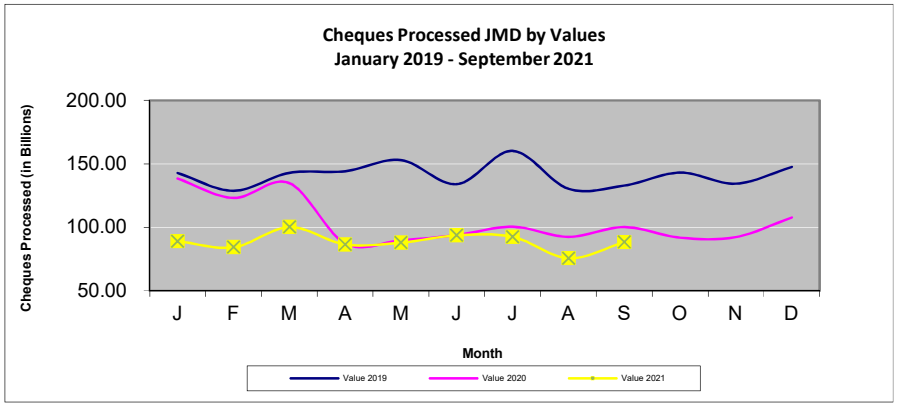
YEAR	2019		2020		2021	
	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)
Jan	1.05	142.85	0.99	138.45	0.58	89.06
Feb	1.03	128.82	0.94	123.16	0.56	84.25
Mar	1.02	142.95	0.91	134.83	0.67	100.19
1st QTR	3.09	414.61	2.83	396.43	1.81	273.49
Apr	1.09	144.20	0.68	87.33	0.59	86.56
May	1.07	153.00	0.68	89.84	0.55	87.94
Jun	1.01	134.04	0.74	93.87	0.63	93.69
2nd QTR	3.17	431.23	2.10	271.05	1.78	268.19
Jul	1.05	160.21	0.74	100.50	0.59	92.52
Aug	1.05	130.35	0.62	92.53	0.46	75.67
Sep	0.98	132.93	0.70	100.22	0.59	88.40
3rd QTR	3.08	423.49	2.06	293.25	1.64	256.60
Oct	1.09	143.13	0.63	91.85		
Nov	0.96	134.43	0.65	92.36		
Dec	1.10	147.62	0.76	107.79		
4th QTR	3.14	425.18	2.04	292.00	-	-
TOTAL	12.48	1,694.52	9.04	1,252.72	5.23	798.28

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

Table RDCBCP093

PAYMENT SYSTEM DATA REPORT SEPTEMBER 2021





RETAIL PAYMENTS

FOR JANUARY 2019 TO SEPTEMBER 2021

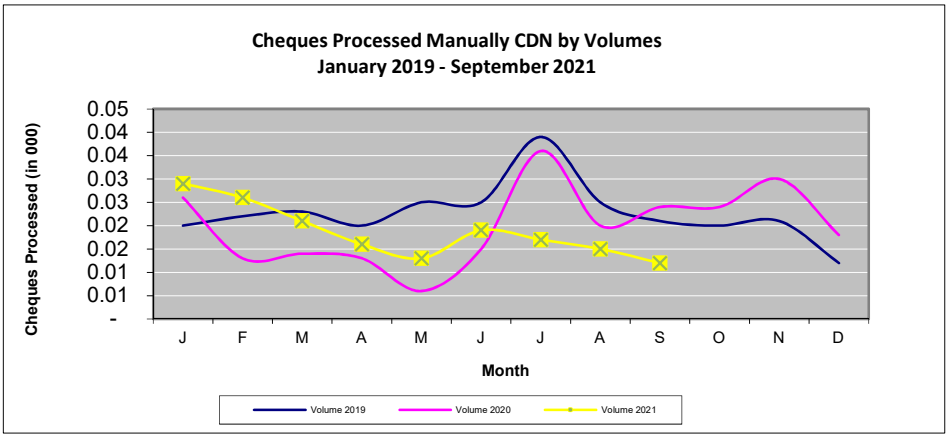
Cheques Processed Manually CDN - Volumes and Values

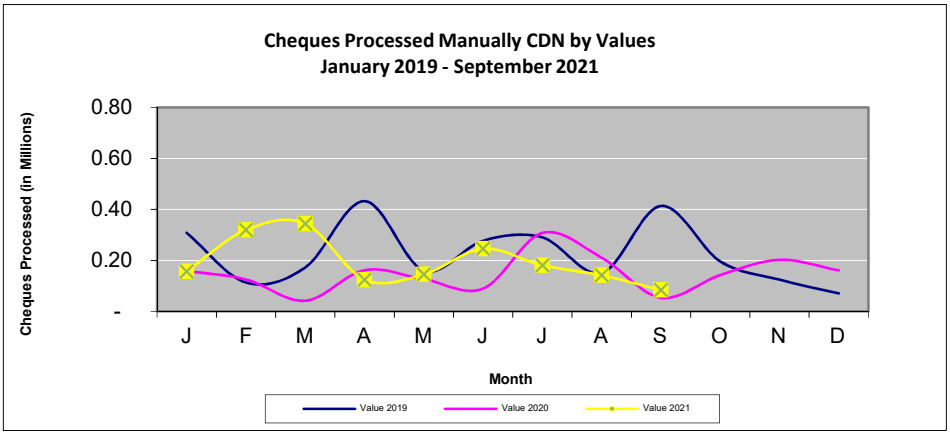
YEAR	2019		2020		2021	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	0.02	0.31	0.03	0.16	0.03	0.16
Feb	0.02	0.11	0.01	0.13	0.03	0.32
Mar	0.02	0.17	0.01	0.04	0.02	0.34
1st QTR	0.07	0.59	0.05	0.33	0.08	0.82
Apr	0.02	0.43	0.01	0.16	0.02	0.12
May	0.03	0.16	0.01	0.13	0.01	0.15
Jun	0.03	0.28	0.02	0.09	0.02	0.25
2nd QTR	0.07	0.87	0.03	0.38	0.05	0.52
Jul	0.04	0.29	0.04	0.31	0.02	0.18
Aug	0.03	0.15	0.02	0.21	0.02	0.14
Sep	0.02	0.41	0.02	0.05	0.01	0.08
3rd QTR	0.09	0.85	0.08	0.57	0.04	0.41
Oct	0.02	0.20	0.02	0.14		
Nov	0.02	0.12	0.03	0.20		
Dec	0.01	0.07	0.02	0.16		
4th QTR	0.05	0.39	0.07	0.51	-	-
TOTAL	0.27	2.71	0.24	1.78	0.17	1.74

Comment: Cheques processed manually CDN by BOJ.

Table RDCPMC093

PAYMENT SYSTEM DATA REPORT SEPTEMBER 2021





RETAIL PAYMENTS

FOR JANUARY 2019 TO SEPTEMBER 2021

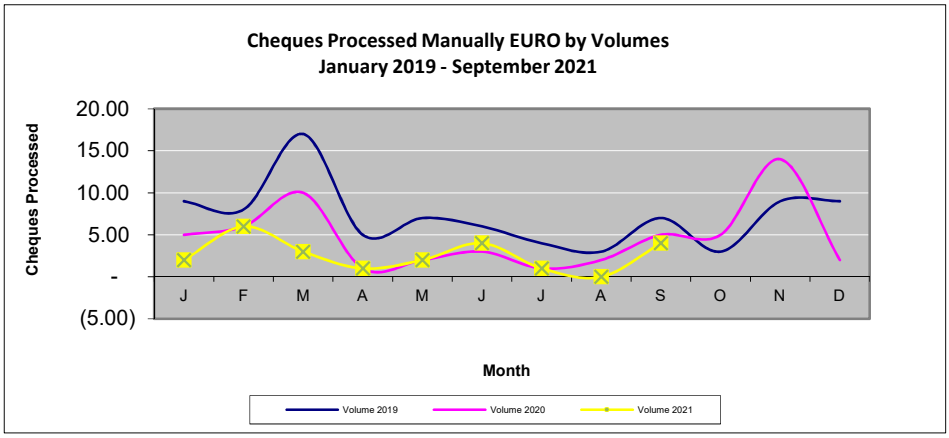
Cheques Processed Manually EURO - Volumes and Values

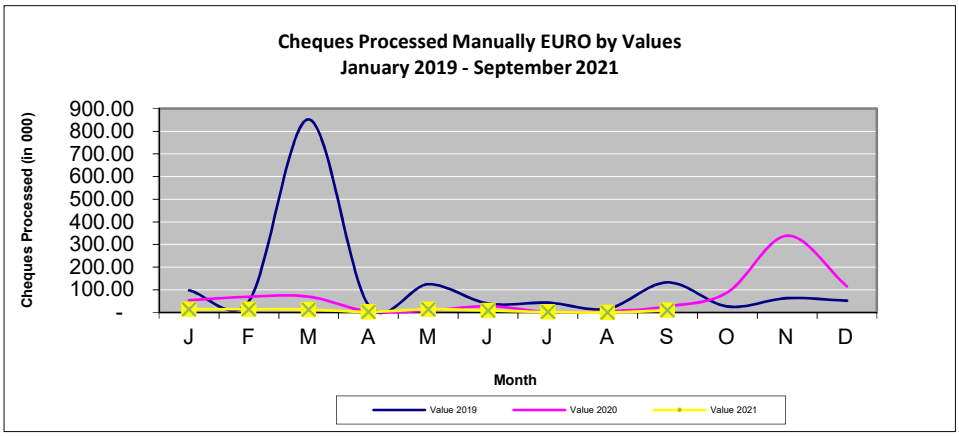
YEAR	2019		2020		2021	
	Volume	Value (000)	Volume	Value (000)	Volume	Value (000)
Jan	9	98	5	54	2	14
Feb	8	50	6	70	6	14
Mar	17	852	10	70	3	13
1st QTR	34	1,000	21	194	11	41
Apr	5	32	1	5	1	3
May	7	125	2	8	2	14
Jun	6	39	3	28	4	9
2nd QTR	18	196	6	41	7	26
Jul	4	43	1	2	1	2
Aug	3	17	2	5	-	-
Sep	7	133	5	27	4	10
3rd QTR	14	193	8	34	5	12
Oct	3	27	5	89		
Nov	9	63	14	339		
Dec	9	52	2	115		
4th QTR	21	142	21	543	-	-
TOTAL	87	1,531	56	811	23	79

Comment: Cheques processed manually EURO by BOJ.

Table RDCPME093

PAYMENT SYSTEM DATA REPORT SEPTEMBER 2021





RETAIL PAYMENTS

FOR JANUARY 2019 TO SEPTEMBER 2021

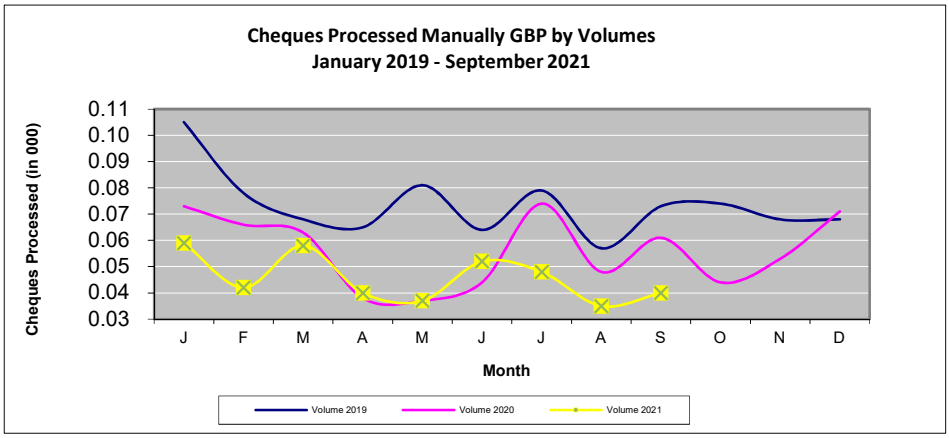
Cheques Processed Manually GBP - Volumes and Values

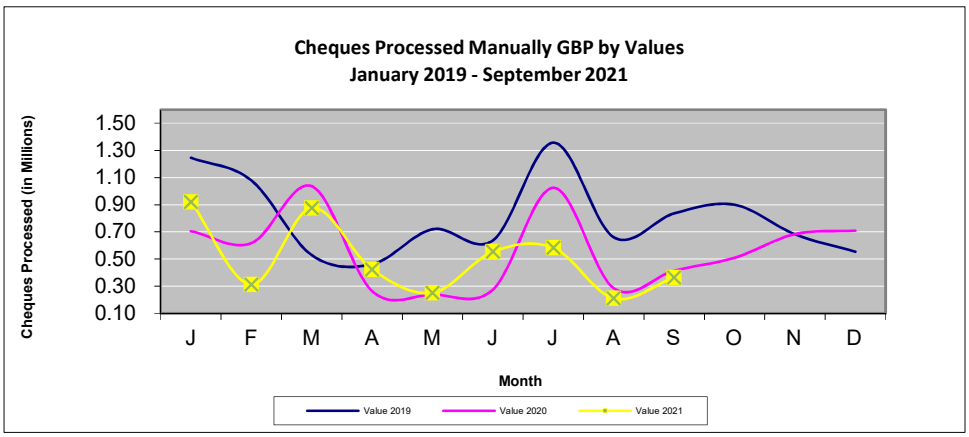
YEAR	2019		2020		2021	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	0.11	1.25	0.07	0.71	0.06	0.92
Feb	0.08	1.08	0.07	0.62	0.04	0.31
Mar	0.07	0.53	0.06	1.04	0.06	0.88
1st QTR	0.25	2.85	0.20	2.36	0.16	2.11
Apr	0.07	0.46	0.04	0.26	0.04	0.42
May	0.08	0.72	0.04	0.24	0.04	0.25
Jun	0.06	0.64	0.04	0.27	0.05	0.55
2nd QTR	0.21	1.82	0.12	0.78	0.13	1.23
Jul	0.08	1.36	0.07	1.02	0.05	0.58
Aug	0.06	0.66	0.05	0.28	0.04	0.21
Sep	0.07	0.84	0.06	0.41	0.04	0.36
3rd QTR	0.21	2.85	0.18	1.72	0.12	1.16
Oct	0.07	0.90	0.04	0.51		
Nov	0.07	0.68	0.05	0.68		
Dec	0.07	0.55	0.07	0.71		
4th QTR	0.21	2.14	0.17	1.90	-	-
TOTAL	0.88	9.66	0.67	6.76	0.41	4.50

Comment: Cheques processed manually GBP by BOJ.

Table RDCPMG093

PAYMENT SYSTEM DATA REPORT SEPTEMBER 2021





RETAIL PAYMENTS

FOR JANUARY 2019 TO SEPTEMBER 2021

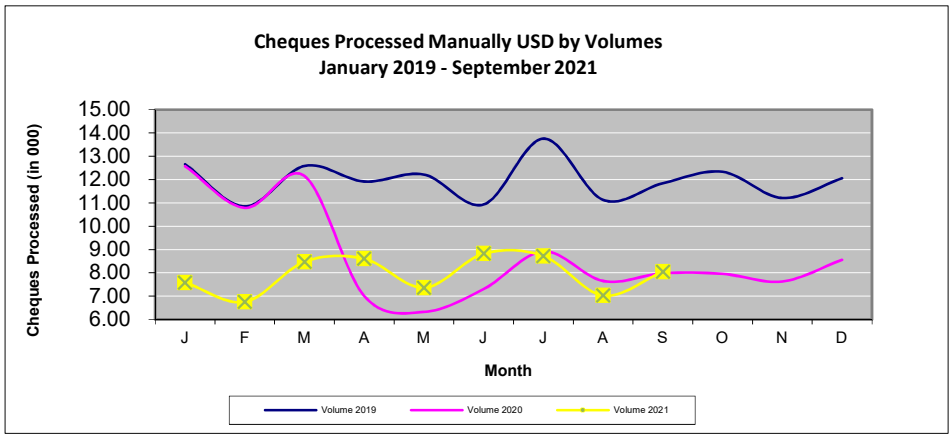
Cheques Processed Manually USD - Volumes and Values

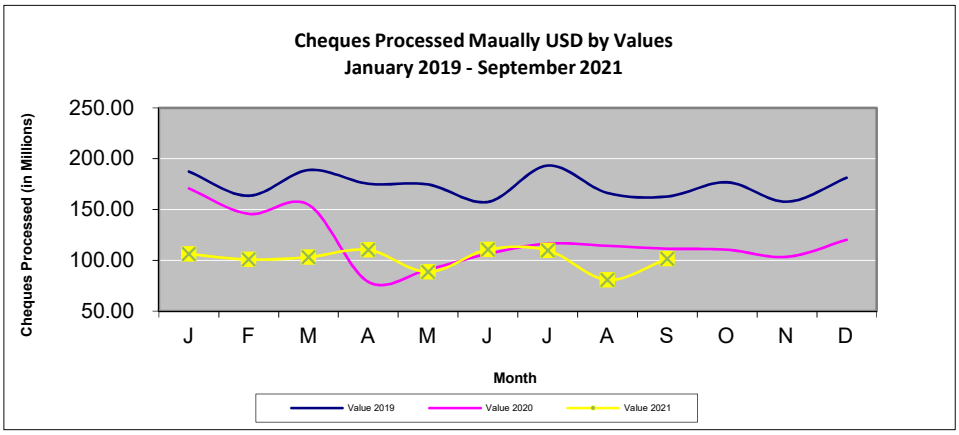
YEAR	2019		2020		2021	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	12.66	187.25	12.58	170.68	7.59	106.12
Feb	10.85	163.51	10.79	145.63	6.76	100.70
Mar	12.59	188.81	12.15	154.70	8.48	103.11
1st QTR	36.10	539.56	35.52	471.01	22.82	309.93
Apr	11.92	175.34	7.01	78.77	8.61	110.11
May	12.22	174.62	6.32	91.01	7.36	88.39
Jun	10.93	157.46	7.31	106.32	8.83	110.61
2nd QTR	35.07	507.41	20.64	276.09	24.79	309.12
Jul	13.76	193.24	8.92	116.45	8.72	109.65
Aug	11.13	166.15	7.65	114.17	7.03	80.73
Sep	11.85	162.77	7.98	111.41	8.05	101.47
3rd QTR	36.74	522.17	24.55	342.04	23.80	291.85
Oct	12.34	176.77	7.96	110.37		
Nov	11.21	157.62	7.63	103.32		
Dec	12.06	181.22	8.56	120.09		
4th QTR	35.61	515.60	24.15	333.79	-	-
TOTAL	143.52	2,084.74	104.86	1,422.93	71.41	910.90

Comment: Cheques processed manually USD by BOJ.

Table RDCPMU093

PAYMENT SYSTEM DATA REPORT SEPTEMBER 2021





RETAIL PAYMENTS

FOR JANUARY 2019 TO SEPTEMBER 2021

JMD Transactions processed at ABM Terminals

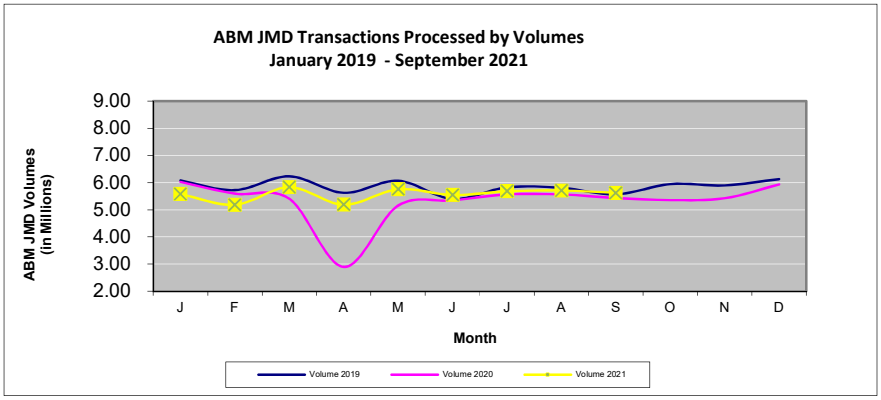
YEAR	2019		2020		2021	
	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)
Jan	6.08	103.23	6.02	126.68	5.58	132.76
Feb	5.72	103.24	5.60	126.05	5.18	127.41
Mar	6.23	115.44	5.40	143.27	5.83	169.39
1st QTR	18.03	321.91	17.02	396.00	16.59	429.56
Apr	5.62	109.42	2.90	108.55	5.19	133.20
May	6.07	112.38	5.16	119.48	5.75	143.16
Jun	5.40	105.02	5.35	124.60	5.54	162.55
2nd QTR	17.09	326.82	13.40	352.64	16.49	438.92
Jul	5.83	117.27	5.57	117.78	5.68	152.75
Aug	5.81	122.71	5.57	121.93	5.71	146.15
Sep	5.57	132.77	5.44	138.24	5.62	177.19
3rd QTR	17.20	372.74	16.57	377.95	17.01	476.09
Oct	5.95	132.40	5.36	130.23		
Nov	5.90	119.62	5.42	122.60		
Dec	6.13	132.15	5.93	163.48		
4th QTR	17.97	384.17	16.71	416.32	-	-
TOTAL	70.30	1,405.64	63.70	1,542.91	50.10	1,344.57

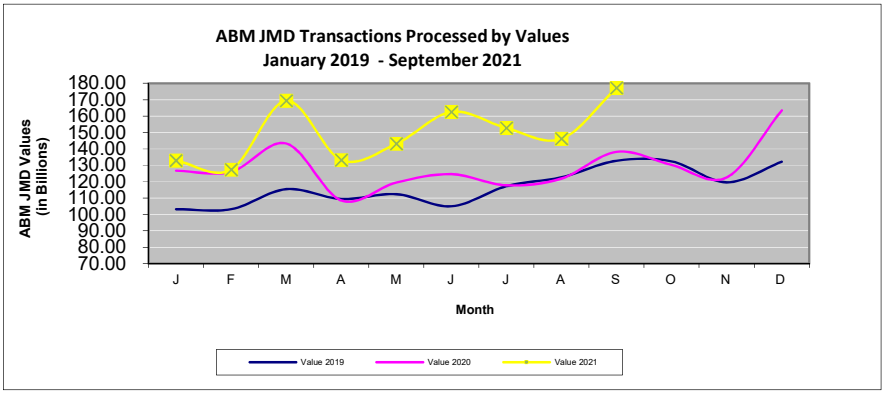
Purpose: This table reflects the Automated Banking Machine JMD transactions processed by commercial banks.

Comment:

Table RDA091

PAYMENT SYSTEM DATA REPORT SEPTEMBER 2021





RETAIL PAYMENTS SYSTEM

FOR JANUARY 2019 TO SEPTEMBER 2021

USD Transactions processed at ABM Terminals

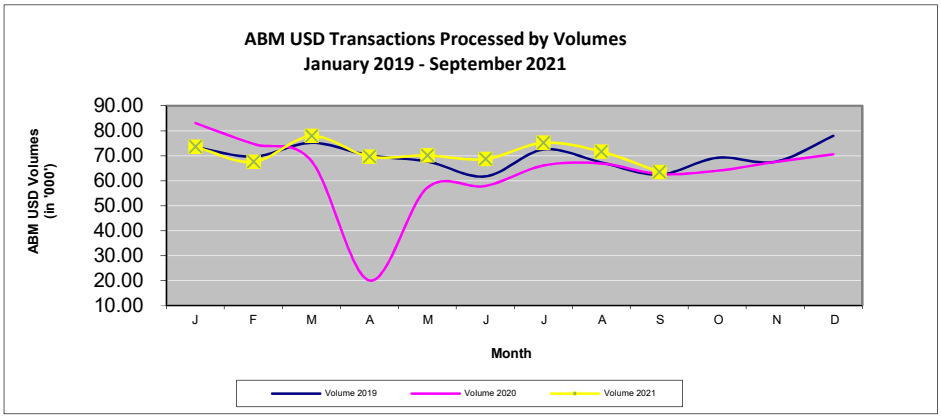
YEAR	2019		2020		2021	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	73.49	40.57	83.04	34.31	73.54	38.37
Feb	69.64	32.72	74.72	27.08	67.50	29.23
Mar	75.15	38.30	67.87	26.92	77.87	35.56
1st QTR	218.28	111.59	225.63	88.31	218.91	103.16
Apr	70.11	34.32	20.03	13.25	69.64	32.51
May	67.68	23.98	57.17	23.10	70.10	30.08
Jun	61.71	24.97	57.88	26.30	68.64	32.38
2nd QTR	199.49	83.27	135.08	62.65	208.38	94.97
Jul	72.47	28.06	66.06	31.76	75.17	32.44
Aug	67.31	27.12	66.90	31.82	71.65	33.10
Sep	62.43	25.49	62.67	33.20	63.50	30.81
3rd QTR	202.20	80.67	195.63	96.79	210.32	96.35
Oct	69.20	27.69	63.98	31.21		
Nov	67.57	25.46	67.51	31.42		
Dec	77.91	31.42	70.56	34.28		
4th QTR	214.68	84.57	202.05	96.91	-	-
TOTAL	834.66	360.10	758.39	344.66	637.61	294.48

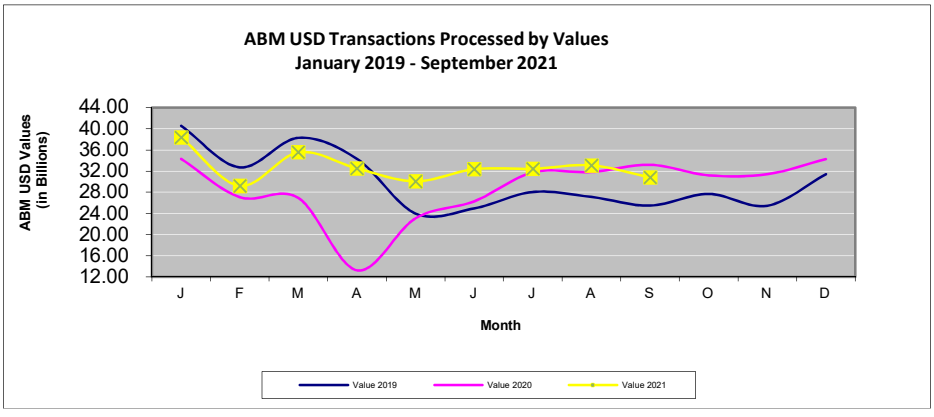
Purpose: This table reflects the Automated Banking Machine USD transactions processed by commercial banks.

Comment:

Table RDA092

PAYMENT SYSTEM DATA REPORT SEPTEMBER 2021





RETAIL PAYMENTS

FOR JANUARY 2019 TO SEPTEMBER 2021

JMD Transactions processed at POS Terminals

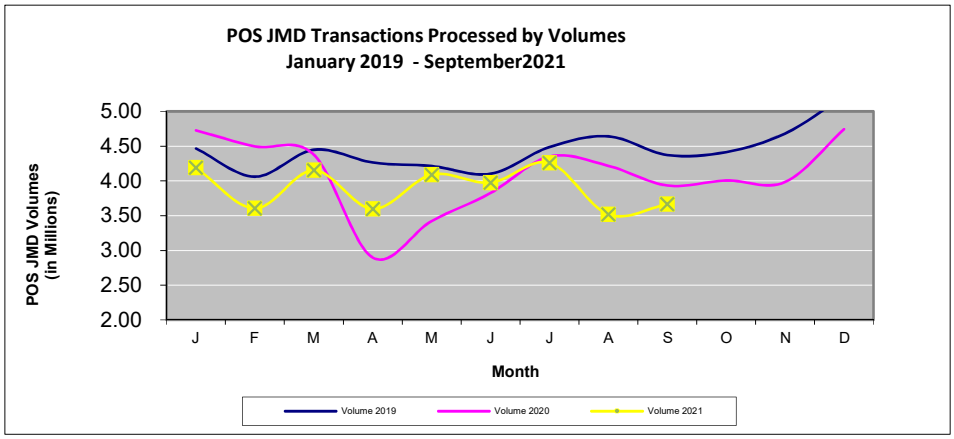
YEAR	2019		2020		2021	
	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)	Volume (Mn)	Value (Bn)
Jan	4.47	58.54	4.73	65.86	4.19	64.05
Feb	4.06	51.93	4.50	59.40	3.60	53.19
Mar	4.45	62.93	4.38	69.24	4.15	71.55
1st QTR	12.98	173.39	13.60	194.50	11.95	188.78
Apr	4.27	57.61	2.90	46.50	3.60	65.04
May	4.21	57.15	3.42	48.84	4.09	62.60
Jun	4.10	54.82	3.83	54.12	3.98	67.73
2nd QTR	12.58	169.59	10.15	149.46	11.66	195.37
Jul	4.49	60.72	4.35	61.20	4.26	68.10
Aug	4.64	61.43	4.22	58.99	3.52	59.48
Sep	4.37	59.88	3.93	60.36	3.66	67.26
3rd QTR	13.50	182.03	12.50	180.56	11.44	194.84
Oct	4.42	61.97	4.01	58.52		
Nov	4.68	61.64	3.98	59.23		
Dec	5.22	69.31	4.74	73.41		
4th QTR	14.31	192.91	12.73	191.16	-	-
TOTAL	53.37	717.92	48.99	715.67	35.05	578.99

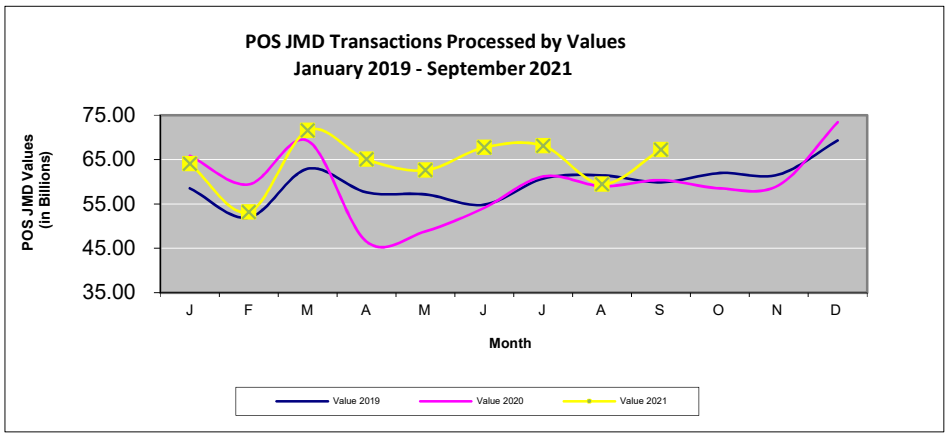
Purpose: This table reflects the Point of Sale JMD transactions processed by commercial banks.

Comment:

Table RDP091

PAYMENT SYSTEM DATA REPORT SEPTEMBER 2021





RETAIL PAYMENTS SYSTEM

FOR JANUARY 2019 TO SEPTEMBER 2021

USD Transactions processed at POS Terminals

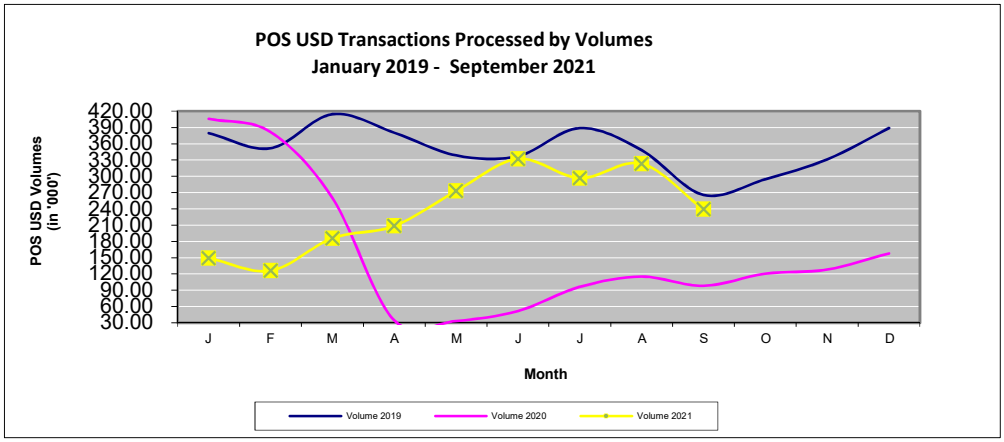
YEAR	2019		2020		2021	
	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)	Volume (000)	Value (Mn)
Jan	379.54	82.23	405.97	85.12	149.32	30.84
Feb	351.64	73.41	381.60	78.56	126.00	26.84
Mar	414.49	83.08	260.09	46.20	185.90	41.57
1st QTR	1,145.67	238.72	1,047.65	209.88	461.22	99.25
Apr	380.33	76.01	34.54	5.82	208.52	44.03
May	338.51	62.47	33.46	4.20	272.81	54.87
Jun	337.21	64.09	51.77	9.51	332.00	66.83
2nd QTR	1,056.05	202.57	119.77	19.52	813.32	165.72
Jul	388.81	78.13	96.27	17.66	296.64	51.09
Aug	348.23	66.53	115.10	20.92	323.21	64.04
Sep	265.68	49.90	98.22	18.31	239.15	43.98
3rd QTR	1,002.72	194.56	309.59	56.89	859.00	159.12
Oct	294.69	59.15	120.48	22.98		
Nov	331.20	65.20	128.13	25.47		
Dec	388.79	82.29	157.94	34.92		
4th QTR	1,014.68	206.64	406.54	83.37	-	-
TOTAL	4,219.12	842.49	1,883.56	369.65	2,133.54	424.08

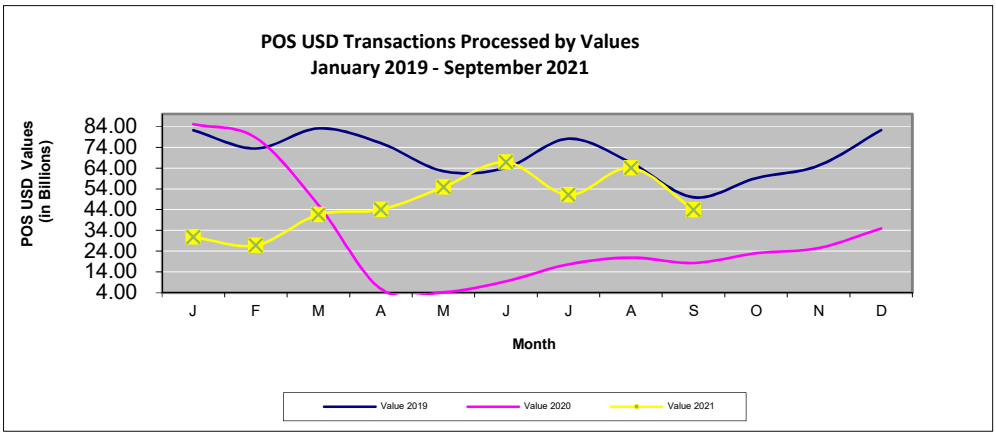
Purpose: This table reflects the Point of Sale USD transactions processed by commercial banks.

Comment:

Table RDP092

PAYMENT SYSTEM DATA REPORT SEPTEMBER 2021





RETAIL PAYMENTS

FOR JANUARY 2019 TO SEPTEMBER 2021

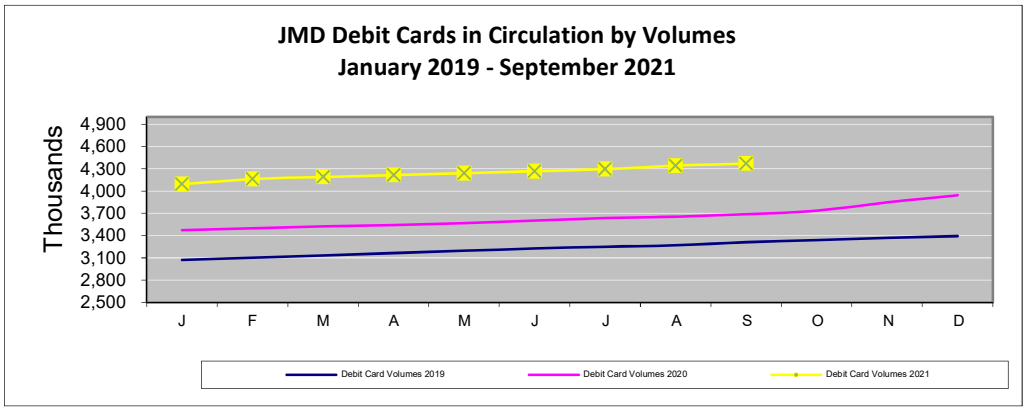
Number of JMD Cards in Circulation

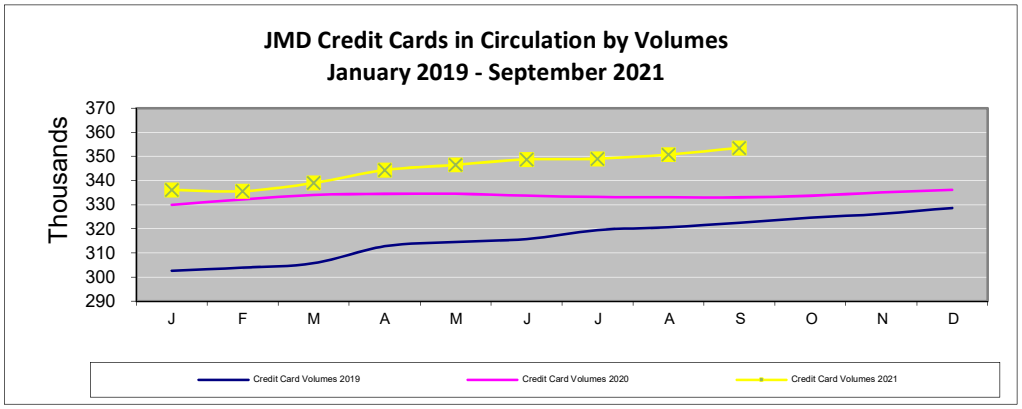
YEAR	2019		2020		2021	
	DEBIT	CREDIT	DEBIT	CREDIT	DEBIT	CREDIT
Jan	3,071,821	302,592	3,473,984	329,932	4,092,837	336,151
Feb	3,102,172	303,890	3,499,198	332,182	4,161,255	335,598
Mar	3,132,556	305,745	3,525,246	334,028	4,189,745	339,039
1st QTR	**3,132,556**	**305,745**	**3,525,246**	**334,028**	**4,189,745**	**339,039**
Apr	3,164,924	312,775	3,543,448	334,512	4,214,896	344,353
May	3,196,609	314,570	3,567,508	334,530	4,240,851	346,541
Jun	3,226,031	315,788	3,601,065	333,739	4,267,787	348,794
2nd QTR	**3,226,031**	**315,788**	**3,601,065**	**333,739**	**4,267,787**	**348,794**
Jul	3,250,520	319,471	3,637,431	333,193	4,295,094	349,078
Aug	3,269,233	320,645	3,654,361	333,132	4,341,671	350,823
Sep	3,311,360	322,546	3,687,981	333,052	4,368,976	353,573
3rd QTR	**3,311,360**	**322,546**	**3,687,981**	**333,052**	**4,368,976**	**353,573**
Oct	3,340,104	324,592	3,736,088	333,717		
Nov	3,367,698	326,196	3,847,756	335,096		
Dec	3,393,058	328,658	3,944,088	336,152		
4th QTR	**3,393,058**	**328,658**	**3,944,088**	**336,152**	**-**	**-**

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

Table RDCIC091

PAYMENT SYSTEM DATA REPORT SEPTEMBER 2021





RETAIL PAYMENTS

FOR JANUARY 2019 TO SEPTEMBER 2021

Number of USD Cards in Circulation

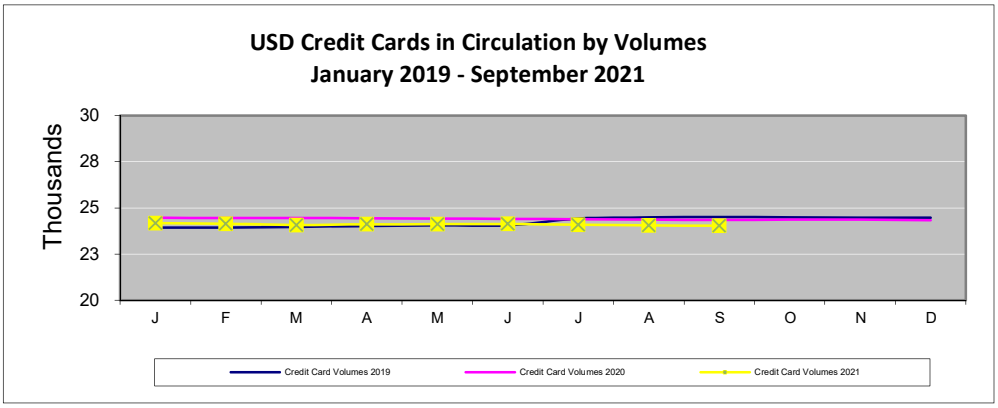
YEAR	2019		2020		2021	
	CREDIT	DUAL CURRENCY	CREDIT	DUAL CURRENCY	CREDIT	DUAL CURRENCY
Jan	23,930	21,378	24,459	30,067	24,163	33,359
Feb	23,923	21,629	24,449	30,130	24,137	33,939
Mar	23,967	21,854	24,457	30,494	24,069	34,713
1st QTR	**23,967**	**21,854**	**24,457**	**30,494**	**24,069**	**34,713**
Apr	24,021	22,006	24,432	30,525	24,104	35,167
May	24,053	22,216	24,414	30,543	24,112	35,704
Jun	24,050	22,390	24,405	30,629	24,127	36,313
2nd QTR	**24,050**	**22,390**	**24,405**	**30,629**	**24,127**	**36,313**
Jul	24,419	22,560	24,378	30,722	24,077	36,904
Aug	24,475	22,655	24,360	31,119	24,043	37,587
Sep	24,503	22,769	24,339	31,231	24,032	38,406
3rd QTR	**24,503**	**22,769**	**24,339**	**31,231**	**24,032**	**38,406**
Oct	24,488	22,997	24,361	31,854		
Nov	24,468	23,134	24,356	32,606		
Dec	24,459	23,242	24,329	33,239		
4th QTR	**24,459**	**23,242**	**24,329**	**33,239**	**-**	**-**

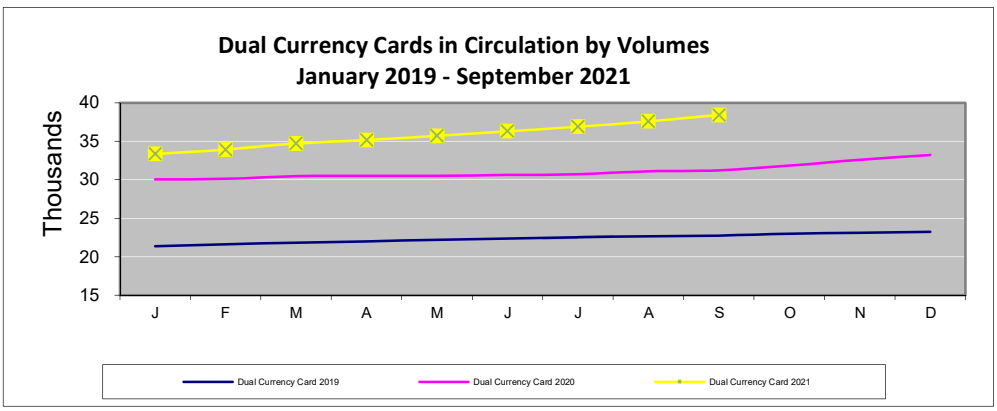
Purpose: This table reflects the USD cards in circulation reported by commercial banks.

Comment:

Table RDCIC092

PAYMENT SYSTEM DATA REPORT SEPTEMBER 2021





RETAIL PAYMENTS

FOR JANUARY 2019 TO SEPTEMBER 2021

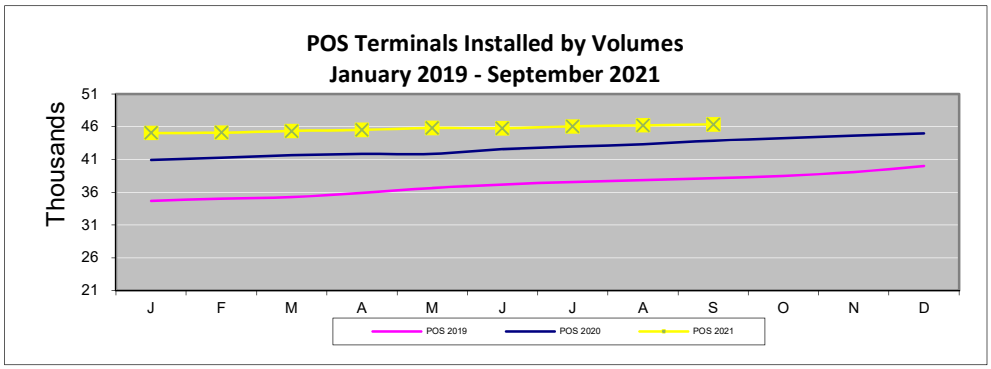
ABM & POS Terminals Installed - Commercial Banks

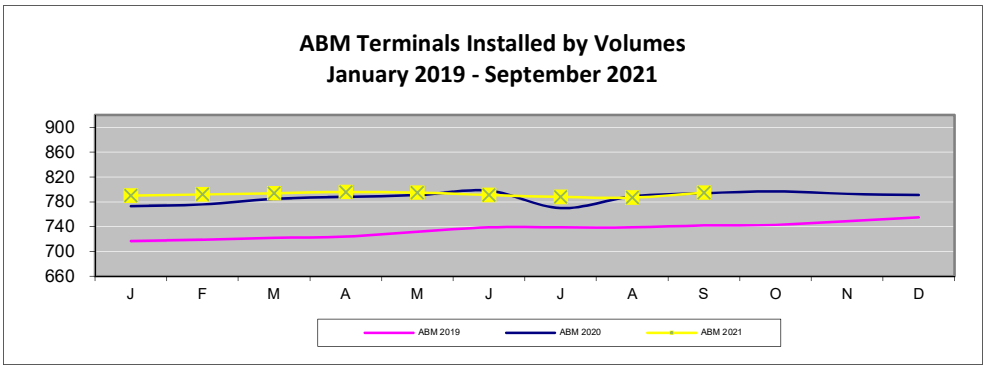
YEAR	2019		2020		2021	
	POS	ABM	POS	ABM	POS	ABM
Jan	34,697	717	40,940	773	45,068	790
Feb	35,032	719	41,297	776	45,105	792
Mar	35,274	722	41,660	785	45,378	794
1st QTR	**35,274**	**722**	**41,660**	**785**	**45,378**	**794**
Apr	35,903	724	41,866	788	45,539	796
May	36,666	732	41,878	791	45,834	795
Jun	37,197	739	42,589	798	45,785	791
2nd QTR	**37,197**	**739**	**42,589**	**798**	**45,785**	**791**
Jul	37,586	739	42,989	770	46,072	788
Aug	37,865	739	43,351	789	46,242	787
Sep	38,150	742	43,897	794	46,395	795
3rd QTR	**38,150**	**742**	**43,897**	**794**	**46,395**	**795**
Oct	38,520	743	44,262	797		
Nov	39,099	749	44,639	793		
Dec	40,030	755	45,002	791		
4th QTR	**40,030**	**755**	**45,002**	**791**	**-**	**-**

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

Table RDTI091

PAYMENT SYSTEM DATA REPORT SEPTEMBER 2021





RETAIL PAYMENTS

FOR JANUARY 2019 TO SEPTEMBER 2021

Electronic Transactions Processed - Volumes & Values (JMD)

YEAR	2019					2020					2021				
	Debit Card Transactions	Credit Card Transactions	Direct Debits and Return Items	Other Electronic Transactions	Total	Debit Card Transactions	Credit Card Transactions	Direct Debits and Return Items	Other Electronic Transactions	Total	Debit Card Transactions	Credit Card Transactions	Direct Debits and Return Items	Other Electronic Transactions	Total
Volumes in Thousands (000)															
Jan	8,462	1,805	26	335	10,628	8,521	1,955	158	340	10,975	7,330	2,027	224	520	10,101
Feb	7,860	1,677	21	297	9,856	8,000	1,844	176	307	10,328	6,542	1,878	423	468	9,311
Mar	8,672	1,731	42	336	10,781	7,740	1,761	222	337	10,060	7,352	2,158	514	605	10,630
1st QTR	**24,994**	**5,214**	**89**	**968**	**31,265**	**24,261**	**5,561**	**556**	**985**	**31,363**	**21,224**	**6,062**	**1,161**	**1,594**	**30,042**
Apr	7,894	1,729	23	325	9,971	4,346	1,156	211	341	6,055	6,442	1,912	384	568	9,306
May	8,515	1,601	69	227	10,412	6,930	1,326	154	383	8,794	7,150	2,234	442	604	10,429
Jun	7,619	1,662	49	281	9,612	7,318	1,522	223	397	9,461	6,729	2,338	420	600	10,088
2nd QTR	**24,029**	**4,992**	**142**	**833**	**29,995**	**18,594**	**4,005**	**589**	**1,122**	**24,309**	**20,321**	**6,484**	**1,245**	**1,772**	**29,823**
Jul	8,240	1,819	102	316	10,477	7,860	1,696	149	431	10,136	6,995	2,489	548	610	10,641
Aug	8,291	1,910	80	309	10,590	7,692	1,737	147	420	9,997	6,527	2,235	660	621	10,043
Sep	7,898	1,799	28	306	10,031	7,313	1,684	139	446	9,581	6,542	2,259	713	656	10,169
3rd QTR	**24,429**	**5,528**	**210**	**932**	**31,099**	**22,866**	**5,117**	**435**	**1,297**	**29,714**	**20,064**	**6,983**	**1,920**	**1,887**	**30,854**
Oct	8,262	1,837	72	326	10,497	7,462	1,769	174	209	9,615					-
Nov	8,441	1,879	58	308	10,686	7,199	1,828	182	467	9,676					-
Dec	9,016	2,054	92	337	11,500	8,051	2,181	228	535	10,994					-
4th QTR	**25,719**	**5,770**	**223**	**970**	**32,683**	**22,712**	**5,778**	**583**	**1,211**	**30,285**	**-**	**-**	**-**	**-**	**-**
TOTAL	**99,171**	**21,504**	**664**	**3,703**	**125,042**	**88,433**	**20,460**	**2,163**	**4,614**	**115,671**	**61,609**	**19,529**	**4,326**	**5,254**	**90,718**

YEAR	2019					2020					2021				
	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	107.76	43.64	22.18	19.25	192.83	131.64	50.29	23.85	17.80	223.57	127.25	51.67	23.13	24.40	226.45
Feb	107.48	38.94	19.50	16.48	182.40	130.94	45.10	21.75	15.51	213.30	119.98	43.71	22.46	23.60	209.76
Mar	119.22	48.25	21.15	21.47	210.09	146.92	54.01	24.34	19.49	244.76	156.87	59.80	24.46	35.65	276.78
1st QTR	**334.46**	**130.83**	**62.83**	**57.20**	**585.32**	**409.50**	**149.39**	**69.94**	**52.79**	**681.62**	**404.10**	**155.18**	**70.06**	**83.65**	**712.99**
Apr	113.28	43.49	21.35	19.28	197.41	108.94	35.89	19.88	15.12	179.84	124.36	55.41	22.02	26.07	227.87
May	120.61	42.64	21.42	15.35	200.02	121.32	36.13	20.25	16.07	193.78	133.30	52.10	22.09	28.78	236.28
Jun	111.28	41.71	18.76	16.43	188.17	125.52	40.23	23.52	18.64	207.91	150.02	59.09	24.55	30.03	263.69
2nd QTR	**345.17**	**127.84**	**61.53**	**51.06**	**585.60**	**355.79**	**112.25**	**63.66**	**49.83**	**581.53**	**407.67**	**166.61**	**68.66**	**84.88**	**727.83**
Jul	122.99	45.96	22.42	17.88	209.26	119.73	44.94	21.91	20.29	206.87	141.35	58.95	24.77	28.36	253.42
Aug	128.05	46.28	20.65	18.96	213.94	121.99	44.68	21.82	19.91	208.40	131.26	53.55	24.64	29.85	239.30
Sep	137.26	45.55	19.40	19.36	221.57	136.32	46.48	23.26	22.20	228.26	161.84	59.56	27.07	32.81	281.28
3rd QTR	**388.29**	**137.79**	**62.48**	**56.20**	**644.76**	**378.04**	**136.09**	**66.99**	**62.41**	**643.53**	**434.45**	**172.06**	**76.47**	**91.01**	**774.00**
Oct	136.85	47.65	21.07	19.11	224.68	132.44	45.36	22.66	17.11	217.57					-
Nov	126.91	44.25	20.36	17.48	208.99	119.53	46.12	21.71	22.70	210.06					-
Dec	139.90	50.86	22.75	17.52	231.04	160.44	57.08	26.90	26.52	270.95					-
4th QTR	**403.66**	**142.76**	**64.17**	**54.12**	**664.71**	**412.41**	**148.57**	**71.27**	**66.33**	**698.58**	**-**	**-**	**-**	**-**	**-**
TOTAL	**1,471.58**	**539.22**	**251.01**	**218.58**	**2,480.39**	**1,555.75**	**546.30**	**271.86**	**231.35**	**2,605.27**	**1,246.22**	**493.85**	**215.20**	**259.55**	**2,214.82**

Purpose: This table reflects the electronic transactions processed in categories (JMD) reported by commercial banks for period 2019 to 2021.

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

Table RDET091

PAYMENT SYSTEM DATA REPORT SEPTEMBER 2021

RETAIL PAYMENTS

FOR JANUARY 2019 TO SEPTEMBER 2021

Electronic Transactions Processed - Volumes & Values (USD)

YEAR	2019				2020				2021			
	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	60	388	10	458	68	415	12	495	57	157	15	229
Feb	58	359	8	425	22	390	9	421	55	132	12	199
Mar	61	424	9	494	58	265	8	331	62	193	17	273
1st QTR	**179**	**1,171**	**27**	**1,376**	**147**	**1,070**	**29**	**1,247**	**174**	**482**	**44**	**701**
Apr	17	391	9	417	12	37	7	56	55	215	17	287
May	56	347	7	410	48	37	7	93	56	279	18	353
Jun	49	345	9	403	48	56	9	113	53	339	18	410
2nd QTR	**122**	**1,082**	**25**	**1,229**	**109**	**130**	**23**	**262**	**164**	**833**	**53**	**1,050**
Jul	58	398	10	466	53	103	11	167	59	305	18	382
Aug	54	356	10	420	53	122	12	187	57	330	19	406
Sep	49	274	9	332	49	104	12	165	50	244	18	312
3rd QTR	**162**	**1,028**	**29**	**1,219**	**155**	**328**	**35**	**519**	**166**	**878**	**55**	**1,099**
Oct	56	300	10	365	53	127	10	189				-
Nov	57	337	9	402	53	134	13	200				-
Dec	63	397	10	471	55	164	14	234				-
4th QTR	**176**	**1,034**	**29**	**1,239**	**161**	**425**	**37**	**623**	**-**	**-**	**-**	**-**
TOTAL	**638**	**4,315**	**110**	**5,063**	**573**	**1,953**	**124**	**2,650**	**504**	**2,193**	**153**	**2,850**

YEAR	2019				2020				2021			
	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	20.40	93.11	10.15	123.67	21.10	86.42	12.91	120.44	18.71	33.17	18.39	70.27
Feb	18.71	81.45	5.69	105.85	18.06	80.06	7.32	105.43	17.76	28.70	10.02	56.47
Mar	20.02	93.42	8.56	122.00	18.73	46.89	7.90	73.52	19.93	43.63	14.73	78.29
1st QTR	**59.13**	**267.99**	**24.40**	**351.52**	**57.89**	**213.37**	**28.12**	**299.38**	**56.40**	**105.49**	**43.14**	**205.03**
Apr	5.49	85.20	7.60	98.29	3.76	6.52	9.06	19.34	17.64	45.69	14.32	77.65
May	18.04	63.51	5.48	87.02	15.10	5.33	7.20	27.63	17.41	56.37	12.36	86.14
Jun	15.85	65.09	8.70	89.64	15.14	10.55	10.60	36.29	16.65	68.08	15.62	100.35
2nd QTR	**39.38**	**213.79**	**21.77**	**274.95**	**34.00**	**22.41**	**26.85**	**83.25**	**51.70**	**170.13**	**42.30**	**264.13**
Jul	19.08	79.39	8.73	107.21	16.29	19.43	14.27	49.99	18.95	52.83	13.22	84.99
Aug	17.81	67.57	9.47	94.86	16.62	22.88	14.09	53.59	18.09	65.41	15.26	98.77
Sep	15.83	51.30	9.19	76.32	15.87	20.01	16.60	52.48	15.57	45.20	15.77	76.54
3rd QTR	**52.73**	**198.26**	**27.40**	**278.39**	**48.78**	**62.32**	**44.96**	**156.05**	**52.61**	**163.44**	**44.26**	**260.30**
Oct	18.09	59.96	9.14	87.19	16.96	24.72	13.08	54.76				-
Nov	11.81	64.64	7.71	84.16	16.71	27.32	13.50	57.53				-
Dec	20.19	83.14	10.95	114.28	17.58	36.74	15.59	69.90				-
4th QTR	**50.08**	**207.74**	**27.80**	**285.63**	**51.24**	**88.79**	**42.17**	**182.20**	**-**	**-**	**-**	**-**
TOTAL	**201.33**	**887.79**	**101.38**	**1,190.49**	**191.91**	**386.88**	**142.10**	**720.89**	**160.70**	**439.06**	**129.70**	**729.47**

Purpose: This table reflects the electronic transactions processed in categories (USD) by commercial banks for period 2019 to 2021.

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

Table RDET092

PAYMENT SYSTEM DATA REPORT SEPTEMBER 2021

JAMCLEAR-CSD®

DEFINITION OF ACTIVITY CATEGORIES

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

JAMCLEAR®-RTGS

DEFINITION OF MESSAGE TYPES

CATEGORY	TRANSACTION TYPE	DEFINITION
MULTIPLE CUSTOMER CREDIT TRANSFER	MCCT	Multiple payments made to several beneficiaries in one message.
SINGLE CUSTOMER CREDIT TRANSFER	SCCT	Payment to a third party or beneficiary.
FINANCIAL INSTITUTION TRANSFER	FIT	Direct payment between JamClear®-RTGS participants.
FINANCIAL INSTITUTION DEBITS	FID	BOJ debit to participants.
FINANCIAL INSTITUTION CREDITS	FIC	BOJ credit to participants.
NET SETTLEMENT INSTRUCTION	NSI	ACH net settlement transactions.
CSD TRANSACTIONS	CST	Payments generated by JamClear®-CSD.
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.