

METADATA

BASIC INFORMATION	
1	Data Name : ATM and ATM+Debet
2	Statistics Provider : Statistics Department – Financial System and Payment System Statistics Division
3	Address : Menara Sjafruddin Prawiranegara Lt.15 Jl. M.H. Thamrin No.2 Jakarta
4	Contact : BICARA
5	Tel. No. : 131 (Local), 1500131 (International)
6	Fax No. : -
7	Email : bicara@bi.go.id
DATA DEFINITION	
<p>ATM Card is a card-based payment instrument that can be used to withdrawal and/or transfer, which the obligations of the card holder must be immediately fulfilled by directly deducting the deposits of the deposits of the card holder with a Bank or Non-Bank Institution authorized to gather fund base on the applicable laws and regulations.</p> <p>Debit Card is a card-based payment instrument which may be used for payments of obligation arising from economic activity, including purchases, in which the obligation of a the cardholder must be immediately fulfilled by directly deducting the deposits of a cardholder with a Bank or Non-Bank Institution authorised to gather funds based on the applicable laws and regulations.</p> <p>Issuer is a Bank or Non-Bank Institution issuing the card-based payment instrument.</p> <p>Acquirer means a Bank or Non-Bank Institution which:</p> <ol style="list-style-type: none"> a. cooperates with a merchant so that the merchant allowed to process transaction using card-based payment instrument issued by party other than the Acquirer concerned; and b. is responsible for the settlement of payments to the merchants. <p>Principal means a Bank or Non-Bank Institution responsible for system management and/or network among its members, whether acting in the capacity of issuer and/or acquirer in card-based payment instrument transactions and the cooperation with its members is based on a written agreement.</p> <p>Clearing Provider means a Bank or Non-Bank Institution which calculates the financial rights and obligations of the respective Issuers and/or Acquirers in the framework of card-based payment instrument transactions.</p>	

Settlement Provider means a Bank or Non-Bank Institution which conducts and is responsible for the settlement of the financial rights and obligations of respective Issuer and/or Acquirer in the framework of card-based payment instrument transactions based on the calculation result of the Clearing Provider.

Number of ATM Cards is the amount of ATM cards circulating in the public at a certain period.

Number of ATM+Debit is the amount of ATM cards which have function as debit cards circulating in the public at a certain period.

Volume of ATM/Debit cash transaction is the number of cash withdrawal transactions using ATM cards and/or debit cards in a certain period.

Value of ATM/Debit Cash transaction is the value of cash withdrawal transactions using ATM cards and/or debit cards in a certain period.

Volume of ATM/Debit purchase transactions is the number of purchase transactions using debit cards in a certain period.

Value of ATM/Debit purchase transactions is the value of purchase transactions using debit cards in a certain period.

Volume of ATM/Debit Intrabank Transfer is the number of fund transfers between accounts in one bank using ATM cards and/or debit cards in a certain period.

Value of ATM/Debit Intrabank Transfer is the value of funds transfer between accounts in one bank using ATM cards and/or debit cards in a certain period.

Volume of ATM/Debit Interbank Transfer is the number of fund transfers between accounts of different banks using ATM cards and/or debit cards in a certain period.

Value of ATM/Debit Interbank Transfer is the value of funds transfer between accounts of different banks using ATM cards and/or debit cards in a certain period.

References:

- Bank Indonesia Regulation (PBI) No.11/11/PBI/2009, as amended by PBI No. 14/2/PBI/2012 concerning Management of Card-Based Payment Instrument Activities.

DATA COVERAGE

Number of Cards/Instruments:

- a. ATM Cards
- b. ATM+Debit

Volume of Transaction:

- a. Volume of Cash Transactions
- b. Volume of Purchase Transactions

- c. Volume of Intra-bank Transfer Transactions
- d. Volume of Inter-bank Transfer Transactions

Value of Transaction:

- a. Value of Cash Transactions
- b. Value of Purchase Transactions
- c. Value of Intra-bank Transfer Transactions
- d. Value of Inter-bank Transfer Transactions
- e. Operators of ATM/Debit Cards

Issuers:

- a. Commercial Banks
- b. Sharia Banks
- c. Rural Banks

Acquirers:

- a. Commercial Banks
- b. Nonbank Financial Institutions

Principals

Clearing Provider

Settlement Provider

Units:

Number of cards stated in millions of units

Volume of transaction stated in thousands of transactions

Value of transaction stated in billions

Operator stated as institutions

Currency:

Rupiah

PERIODICITY OF PUBLICATION

Monthly

TIMELINESS

1.5 months after end of reporting month

ADVANCE RELEASE CALENDAR (ARC)

[ARC](#) as attached

DATA SOURCES

Commercial Bank Head Office Reports (LKPBU) and Nonbank Reports (LSBU).

METHODOLOGY

Collection and Calculation Method:

- Data concerning number of ATM cards, number of ATM+Debit cards, volume of ATM/debit card cash transaction, value of ATM/debit card cash transaction, volume of ATM/debit card purchase transaction, value of ATM/debit card purchase transaction, volume of ATM/debit card intrabank transfer transaction, value of ATM/debit card intrabank transfer transaction, volume of ATM/debit card interbank transfer transaction and value of ATM/debit card interbank transfer transaction is collected from the reports submitted online by banks and nonbank financial institutions issuers of ATM cards and ATM+Debit cards via the Commercial Bank Head Office Report (LKPBU) and Nonbank Report (LSBU) applications.
- Data concerning number of Issuers, Acquirers, Principals, Clearing Providers and Settlement Providers is collected from the Payment Services Provider licensing and approval process.

Recording method:

- Data concerning number of ATM cards and total ATM+Debit cards represents the number of ATM cards and ATM+Debit cards circulating at the end of the reporting period.
- Data concerning volume of ATM/debit card cash transaction, value of ATM/debit card cash transaction, volume of ATM/debit card purchase transaction, value of ATM/debit card purchase transaction, volume of ATM/debit card intrabank transfer transaction, value of ATM/debit card intrabank transfer transaction, volume of ATM/debit card interbank transfer transaction and value of ATM/debit card interbank transfer transaction represents the accumulated transaction of volume and value during the reporting period.
- Data concerning number of Issuers, Acquirers, Principals, Clearing Providers and Settlement Providers represents the position of active licensed and/or designated and/or approved Issuers, Acquirers, Principals, Clearing Providers and Settlement Providers at the end of the reporting period.

DATA INTEGRITY

Data is final upon publication, unless stated otherwise. Data can be revised in the subsequent publication after the error has been identified.

Changes in the methodology will be announced when the data using the new methodology is issued for the first time.

DATA ACCESSIBILITY

Data is accessible via the official Bank Indonesia website (<https://www.bi.go.id>)