

METADATA

BASIC INFORMATION	
1	Data Name : Credit Cards
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
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DATA DEFINITION	
<p>A Card-Based Payment Instrument is a payment instrument in the form of a credit card, Automated Teller Machine (ATM) card and/or debit card.</p> <p>A Credit Card is a card-based payment instrument which may used for payment of liabilities arising from economic activity, including purchases and/or cash advances, in which the payment obligation of a card holder must be first fulfilled by the acquirer or issuer, and the cardholder is required to subsequently make payment in the agreed time, whether in whole (charge card) or in instalments.</p> <p>A Cardholder is the lawful user of the card-based payment instrument.</p> <p>An Issuer is a Bank or Non-Bank Institution issuing the card-based payment instrument.</p> <p>An Acquirer is a Bank or Non-Bank Institution which:</p> <ul style="list-style-type: none"> ▪ Cooperates with a merchant so that the merchant is able to process transactions using card-based payment instruments issued by a party other than the Acquirer concerned: and ▪ Is responsible for the settlements of payments to the merchants. <p>Principal is a Bank or Non-Bank institution responsible for the system management and/or network among its members, whether acting in the capacity of issuer and/or acquirers for card-based payment instrument transactions in cooperation with its members based on a written agreement.</p> <p>A Clearing Provider is 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>	

A Settlement Provider is a Bank or Non-Bank Institution which conducts and is responsible for the settlement of the financial rights and obligations of the 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 Credit Cards is the amount of Credit cards circulating in the public at a certain period.

Volume of Credit Cards cash transaction is the number of cash withdrawal transactions using Credit cards in a certain period.

Value of Credit Cards cash transaction is the value of cash withdrawal transactions using credit cards in a certain period.

Volume of Credit cards purchase transactions is the number of purchase transactions using credit cards in a certain period.

Value of credit cards is the value of purchase transactions using credit cards in a certain period.

Volume of Domestic Cash Transaction is the number of cash transactions within the territory of Indonesia in a certain period.

Volume of International Cash Transaction is the number of cash transactions outside the territory of Indonesia in a certain period.

Volume of Domestic Purchase Transaction is the number of retail/purchase transactions within the territory of Indonesia, including online transactions at merchants domiciled in the territory of Indonesia in a certain period.

Volume of International Purchase Transaction is the number of retail/purchase transactions outside the territory of Indonesia, including online transactions at merchants domiciled outside the territory of Indonesia in certain period.

Value of Domestic Cash Transaction is the value of cash transactions within the territory of Indonesia in a certain period.

Value of International Cash Transaction is the value of cash transactions outside the territory of Indonesia in a certain period.

Value of Domestic Purchase Transaction is the value of retail/purchase transactions within the territory of Indonesia, including online transactions at merchants domiciled in the territory of Indonesia in a certain period.

Value of International Shopping Transaction is the value of retail/purchase transactions outside the territory of Indonesia, including online transactions at merchants domiciled outside the territory of Indonesia 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

Volume of Transaction:

- a. Volume of Cash transaction, including domestic and international transactions
- b. Volume of Purchase transaction, including domestic and international transactions

Value of Transaction:

- a. Value of Cash transaction, including domestic and international transactions
- b. Value of Purchase transaction, including domestic and international transactions

Operators of Credit Card

Issuers:

- a. Commercial Banks
- b. Sharia Banks
- c. Nonbank Financial Institutions

Acquirers:

- a. Commercial Banks
- b. Nonbank Financial Institutions

Principals

Clearing Providers

Settlement Providers

Units:

Number of cards stated in millions of units

Volume of transaction stated in thousands of transactions

Value of transaction stated in billions

Operators stated as institutions (Payment Services Providers/Payment System Infrastructure Provider)

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
<p>Collection and Calculation Method:</p> <ul style="list-style-type: none"> ▪ Data concerning number of credit cards, volume of credit card cash transaction, value of credit card cash transaction, volume of credit card purchase transaction, and value of credit card purchase transaction are collected from the reports submitted online by banks and non-bank financial institutions credit card issuers via the Commercial Bank Head Office Report (LKPBU) and Non-bank Report (LSBU) applications. ▪ Data concerning number of Issuers, Acquirers, Principals, Clearing Providers and Settlement Providers is collected from the Payment Services Provider/Payment System Infrastructure Provider licensing and approval process. <p>Recording method:</p> <ul style="list-style-type: none"> ▪ Data concerning number of credit cards represents the amount of credit cards circulating in public at the end of the reporting period. ▪ Data concerning volume of credit card cash transaction, value of credit card cash transaction, volume of credit card purchase transaction and value of credit card purchase transaction represents the accumulated transaction volume and value during the reporting period. ▪ Data concerning number of Issuers, Acquirers, Principals, Clearing Providers and Settlement Providers represents the number 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
<p>Data is final upon publication, unless stated otherwise. Data can be revised in the subsequent publication after the error has been identified.</p> <p>Changes in the methodology will be announced when the data using the new methodology is issued for the first time.</p>
DATA ACCESSIBILITY
Data is accessible via the official Bank Indonesia website (https://www.bi.go.id)