

## METADATA

BASIC INFORMATION	
1	Data Name : <b>Electronic Money by Region</b>
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 : <a href="mailto:bicara@bi.go.id">bicara@bi.go.id</a>
DATA DEFINITION	
<p>Electronic money is a payment instrument which meets the following requirements:</p> <ul style="list-style-type: none"> <li>• Issued based on the value of money of money paid-up in advance to an issuer;</li> <li>• The value of money is stored electronically in a server or chip;</li> <li>• It is used as a means of payment to merchants who are not the issuers of the electronic money; and</li> <li>• The value of electronic money managed by an issuer does not constitute as saving that specified in Laws banking.</li> </ul> <p>Holder / User means a party using electronic money.</p> <p>Value of electronic money is the value of money stored electronically in a server or chip which may be transferred for payment transactions and/or funds transfers.</p> <p>Issuer is an institution (banks or non-bank financial institutions) that issues electronic money.</p> <p>Number of Electronic Money is the number of Electronic Money circulating in public in a certain period.</p> <p>Registered Electronic Money is Electronic Money where the User identity data of the holder is registered and recorded with the Electronic Money issuer. The Issuer is required to apply Know Your Customer (KYC) principles when issuing Registered Electronic Money. The maximum limit for the value of registered electronic money that may be stored is IDR10,000,000.00 (ten million Rupiah).</p> <p>Unregistered Electronic Money is Electronic Money where the user identity data is unregistered dan unrecorded with the Electronic Money issuer. The maximum limit for the value of unregistered electronic money that may be stored is IDR2,000,000.00 (two million Rupiah).</p> <p>References:</p> <ul style="list-style-type: none"> <li>• Bank Indonesia Regulation (PBI) No.20/6/PBI/2018</li> </ul>	

- Attachment II to the Members of the Board of Governors Regulation (PADG) No.21/23/PADG/2019 dated 6 December 2019 concerning Integrated Commercial Bank Reports.

#### DATA COVERAGE

Number of Cards/Instruments by region (Province)

Number of Cards/Instruments are classified based on storage media (Chip Based and Server Based) by region (Province)

Number of Cards/Instruments are classified based on recorded data (Registered and Unregistered) by region (Province)

#### Units:

Number of cards stated in millions of units

#### Currency :

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#### 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

Regional Electronic Money is the amount of electronic money circulating in the public at a certain period and Province.

The number of registered Electronic Money is Electronic Money whose identity data of the holder is registered/registered at the Electronic Money issuer in a certain period and Province.

Unregistered Electronic Money, is Electronic Money whose holder identity data is not registered/registered at the Electronic Money issuer in a certain period and Province.

Collection and calculation process:

Represents the reporting data of banks and nonbank financial institutions

Recording method:

Data aggregation based on individual data.

<b>DATA INTEGRITY</b>
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.
<b>DATA ACCESSIBILITY</b>
Data is accessible via the official Bank Indonesia website ( <a href="https://www.bi.go.id">https://www.bi.go.id</a> )