

METADATA

BASIC INFORMATION	
1	Data Name : Proprietary Channels
2	Statistics Provider : Statistics Department – Financial System and Payment System Statistics Division
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DATA DEFINITION	
<p>Proprietary Channel is a payment channel developed and owned by the Bank exclusively for the benefit of the customers themselves, which include using technology based on short message service, mobile, website, subscriber identity module tool kit, and/or Unstructured Supplementary Service Data (USSD).</p> <p>Phone banking is a payment transaction service and/or electronic funds transfer by telephone using a cellphone.</p> <p>SMS/mobile banking is a payment transaction service or electronic fund transfer using a mobile (mobile phone/mobile number) or using SMS.</p> <p>Internet banking is a banking service that includes payments and/or funds transfers using the internet (PC, Laptop, smartphone, and other electronic media).</p> <p>Volume of Transaction is the number of proprietary channel transactions (Phone Banking, SMS/Mobile Banking and Internet Banking) in a certain period.</p> <p>Value of Transaction is the value of proprietary channel transactions (Phone Banking, SMS/Mobile Banking and Internet Banking) in a certain period.</p> <p>Volume of Payment/Purchase Transaction is the number of retail/purchase transactions within and outside the territory of Indonesia in a certain period.</p> <p>Volume of Intrabank Transaction is the number of fund transfer transactions from one account to another in one bank, including payments to third parties such as payments for telephone, electricity in a certain period.</p>	

Volume of Interbank Transaction is the number of fund transfer transaction from one account to another between banks including payments to third parties such as payments for telephone, electricity in a certain period.

Value of Payment/Purchase Transaction is the nominal value of retail/purchase transactions within and outside the territory of Indonesia in a certain period.

Value of Intrabank Transaction is the nominal value of fund transfer transactions from one account to another in one bank, including payments to third parties such as payments for telephone, electricity in a certain period.

Value of Interbank Transaction is the nominal value of fund transfer transaction from one account to another between banks including payments to third parties such as payments for telephone, electricity in a certain period.

Reference:

- Bank Indonesia Regulation (PBI) No.18/40/PBI/2016 dated 8 November 2016 concerning the Implementation of Payment Transaction Processing
- Attachment II Members of the Board of Governors Regulation (PADG) No.21/23/PADG/2019 dated 6 December 2019 concerning Integrated Commercial Bank Reports.

DATA COVERAGE

Proprietary Channel Transactions include:

- a. Value and Volume of proprietary channel transactions
- b. Value and Volume of Phone Banking
 - Payment/purchase transactions
 - Intrabank transactions
 - Interbank transactions
- c. Value and Volume of SMS/Mobile Banking
 - Payment/purchase transactions
 - Intrabank transactions
 - Interbank transactions
- d. Value and Volume of Internet Banking
 - Payment/purchase transactions
 - Intrabank transactions
 - Interbank transactions
- e. Value and Volume of Phone Banking transactions
- f. Value and Volume of SMS/Mobile Banking transactions

<p>g. Value and Volume of Internet Banking transactions</p> <p>Units: Volume stated in thousands of transactions Value stated in billions</p> <p>Currency: Rupiah</p>
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)
METHODOLOGY
<p>Collection and Calculation Method:</p> <ul style="list-style-type: none"> ▪ Data concerning volume of Phone Banking transaction, value of Phone Banking transaction, volume of SMS/Mobile Banking transaction, value of SMS/Mobile Banking transaction, volume of Internet Banking transaction and value of Internet Banking transaction is collected from the proprietary channel (delivery channel) reports submitted online by providers via the Commercial Bank Head Office Report (LKPBU) and Nonbank Report (LSBU) applications. <p>Recording method:</p> <ul style="list-style-type: none"> ▪ Data concerning volume of Phone Banking transaction, value of Phone Banking transaction, volume of SMS/Mobile Banking transaction, value of SMS/Mobile Banking transaction, volume of Internet Banking transaction and value of Internet Banking transaction represents the accumulated volume and value transaction data during the reporting period. The value and volume of proprietary channel transactions is an aggregation of Phone Banking, SMS/Mobile Banking and Internet Banking value and volume transaction.
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>)