

Tabel 9. Nilai transaksi yang diproses oleh Sistem Pembayaran
Table 9. Value of transactions processed by selected payment systems

Komponen	Satuan/ Unit	2012	2013	2014	2015
1 Sistem pembayaran bernilai besar					
2 Bank Indonesia Real Time Gross Settlement (BI - RTGS)					
3 Nilai bruto	Juta Rp/ Millions Rp	95,417,030,629r	86,389,857,058r	106,343,332,503r	122,078,972,639r
4 Rincian nilai bruto menurut jenis instrumen					
5 Transfer kredit	Juta Rp/ Millions Rp	95,417,030,629r	86,389,857,058r	106,343,332,503r	122,078,972,639r
6 Rincian nilai bruto					
7 a.l. nilai penyelesaian di titik penjualan yang dimaksud untuk titik penjualan lai	Juta Rp/ Millions Rp	3,979,733,831	4,570,070,178	5,452,423,532	3,917,027,348
8 Rasio konsentrasi dalam hal nilai (%)	%	79	74	75	68
9 Sistem pembayaran ritel					
10 Sistem Kliring Nasional Bank Indonesia (SKNBI)					
11 Nilai bruto	Juta Rp/ Millions Rp	2,151,528,222	2,519,865,803	2,842,060,419	3,231,096,974r
12 Rincian nilai bruto menurut jenis instrumen					
13 Transfer kredit	Juta Rp/ Millions Rp	632,242,254	886,015,952	1,204,549,512	1,693,258,912r
14 Debit langsung	Juta Rp/ Millions Rp	nap	nap	nap	nap
15 Cek	Juta Rp/ Millions Rp	198,328,870	214,347,670	214,942,819	207,581,368
16 Instrumen pembayaran lain	Juta Rp/ Millions Rp	1,320,957,098	1,419,502,182	1,422,568,088	1,330,256,694

Sumber: Bank Indonesia

2016	2017	2018	2019	2020	Component
					Large-value payment systems
					Bank Indonesia Real Time Gross Settlement (BI - RTGS)
105,567,095,341r	112,950,475,480r	116,216,743,371r	122,021,758,285r	151,943,000,065	Total gross value
					Breakdown of 'total gross value' by instrument type
105,567,095,341r	112,950,475,480r	116,216,743,371r	122,021,758,285r	151,943,000,065	Credit transfers
					Partial breakdown of 'total gross value'
6,386,704,827	5,828,059,125	5,566,369,724	5,746,357,326	5,183,244,541	Of which: value of settlement in the PS in question for other
49	47	45	43	50	Concentration ratio in terms of value (%)
					Retail payment systems
					Bank Indonesia National Clearing System
4,165,148,321	3,456,286,371	3,590,660,643	3,978,690,801	4,259,855,732	Total gross value
					Breakdown of 'total gross value' by instrument type
2,721,741,495	2,419,421,448	2,741,333,582	3,217,908,469	3,685,228,180	Credit transfers
nap	222	144,391	245,668	306,243	Direct debits
203,434,708	151,430,017	145,005,235	134,303,824	108,971,906	Cheques
1,239,972,117	885,434,684	704,177,435	626,232,839	465,349,403	Other payment instruments

Source: Bank Indonesia