

Index

A

- Access points, 2.33, fn. 10, Appendix 1
- Accessibility of data
 - ITRS and, 4.30
 - overview of, 6.3–6.4
- Account-to-account transfers, 2.20, 2.25, 4.16, Appendix 1
- Accrual basis, 3.13, Appendix 2
- Accuracy of data
 - from demographic models, 4.131
 - direct reporting by MTOs and, 4.80
 - ITRS and, 4.29
- Agents. *See also* Transfer agents
 - courier companies, 2.51
 - ITRS, 4.27, 4.39
 - in money transfer operators, 2.34–2.36, 4.52, 4.60, 4.74, 4.84
 - in other, often unregulated, channels, 2.56, 2.62, 2.67
 - postal network, 2.39
 - telecommunications companies, 2.45
- Aggregation point sampling, 4.107–4.109, 4.118
- Albania
 - estimation of remittances as residual in, Box 4.8
 - National Survey of Family Remittances in, Box 4.5
- Anti-poverty tool, remittances as, 1.3
- Asset swaps, and assets exchange, 2.65, Table 2.1
- Assistance to data users, 6.5
- Automated clearing house, 2.43, Appendix 1
- Automated teller machine (ATM) cards, as transfer channel, 2.27, Appendix 1

B

- Background to *RCG*, 1.1–1.6
- Balance of payments, Appendix 1
- Balance of Payments and International Investment Position Manual (BPM6)*
 - components related to remittances in *BPM6* vs. *BPM5* framework, Box 3.1
 - description of, 1.6, 3.2
 - residence rules of, 4.111
- Balance of payments framework
 - comparison of measures of, Box 3.1
 - components of remittances, 3.14, Table 3.1
 - remittances concepts in, Table 3.2
 - remittance-related items in, 1.12, 3.3
 - residence of households, 3.5
 - timing in, 3.13
 - transactions in, 3.8–3.10
 - valuations in, 3.11–3.12
- Balance of Payments Manual (BPM5)*
 - components related to remittances, Box 3.1
- Balance of payments statistics. *See also* Balance of payments framework; Data Quality Assessment Framework
 - standard presentation of, 6.6
 - transactions in, 3.8–3.10
- Balance of Payments Statistics Yearbook (BOPSY)* (IMF)
 - data included in, 6.3, 6.8
 - workers' remittances and compensation of employees reported in, 1.1
- Banco de Portugal, user-friendly data dissemination by, Box 6.1
- Bank for International Settlements, 1.3
- Banking channels, 2.20, 2.24–2.29, 4.9
- Banks
 - central, and direct reporting by MTOs, 4.66–4.67
 - payment formats of, 2.25
- Bilateral data
 - dissemination of, 6.9–6.13, Box 6.2
 - direct reporting and, Box 5.1
 - indirect data sources and, 4.158, 4.165
 - lack of, 4.45–4.46
 - requests for, 3.32
- Black market exchange rates, 2.56
- BOPSY*. *See* *Balance of Payments Statistics Yearbook*
- Border workers, 3.21, Box 3.1, Appendix 1
- BPM5*. *See* *Balance of Payments Manual (BPM5)*
- BPM6*. *See* *Balance of Payments and International Investment Position Manual (BPM6)*

- Bulgaria, estimation of compensation of short-term workers abroad in, 4.108, Box 4.6
- Bus courier operators, 2.52–2.53
- C**
- Capacity to remit, 2.9–2.10, 2.12
- Capital account, Box 3.1, Table 3.1, Appendix 1
- Capital transfers
- coverage through ITRS, 4.15, Table 4.1
 - coverage through money transfer operators, 4.72, 4.74, Table 4.2
 - defined, 3.9, Appendix 1
 - remittances concepts and, 3.20, 3.23, Table 3.2
 - returning migrants and, 3.29
 - coverage through surveys of households, 4.110, Table 4.4
- Card-based products, 2.26, Appendix 1
- Cash cards, Appendix 1
- Cash dispensers, Appendix 1
- “Cash-in-hand” method of transfer, 2.66
- Cash remittances, Appendix 1
- Cash-to-cash transfers, 2.30–2.31, 2.45
- Cash transfers, 2.18
- Census survey of MTOs, 4.53
- Central banks
- direct reporting by MTOs and, 4.66–4.67
 - postal network and, 2.39
- Chain-referral sampling, 4.100, 4.105–4.106, 4.120
- Channels of remittances
- asset swaps, 2.65
 - attractiveness of, 2.20–2.22
 - banking type, 2.24–2.29
 - black market peso exchange, 2.65
 - “cash-in-hand” method, 2.66
 - cash intensive business as, 2.67
 - chit system, 2.63
 - choice of, 2.19–2.22
 - chop system, 2.64
 - courier companies as, 2.51, 4.13
 - credit unions as, 2.42–2.43, 4.11
 - defined, Appendix 1
 - hawala, 2.21, 2.58–2.60, Figure 2.2
 - hundi, 2.61–2.62
 - formal, 2.5, 2.19
 - identification of, 2.4
 - improving and expanding data by, 5.24–5.25
 - informal, 2.5, 2.19
 - Internet as, 2.49–2.50
 - inventory of, 2.16–2.23
 - legal and regulatory issues, 2.72–2.77
 - money transfer operators as, 2.30–2.38
 - other, often unregulated channels, 2.54–2.67, Table 2.1
- overview of, 2.1, Figure 2.1
- postal network as, 2.39–2.41, 4.12
- remittances captured through ITRS by, 4.9–4.13
- telecommunications companies as, 2.44–2.48, Box 2.2
- trade-based systems, 2.68–2.71
- transport operators as, 2.52–2.53
- types of, 2.16–2.17, 2.19
- use of, 2.1
- Chit system, 2.63
- Chop system, 2.64
- Clearing/clearance
- centralized, fn. 37
 - description of, Appendix 1
 - first level of, 2.33
 - second level of, 2.34
- Clearing centers
- international, 2.35
 - and money transfer operators, 2.32, 2.36
 - overseas, 4.45
- Commissions, reporting, 4.60
- Compatibility of data
- from MTOs with other data sources, 4.81
 - from surveys with other data sources, 4.119
- Compensation of employees
- accrual basis and, 3.13
 - as balance of payments item, 3.14
 - in *BPM6* vs. *BPM5* framework, Box 3.1
 - as component for compiling remittances items, Table 3.1
 - coverage through households surveys, 4.110, Table 4.4
 - coverage through indirect data, Table 4.5
 - coverage through ITRS, 4.14, Table 4.1
 - coverage through MTOs, 4.71, 4.73, fn. 40, Table 4.2
 - defined, 3.12, 3.15, Appendix 1
 - estimation of, 4.73, Box 4.6, Box 4.8
 - exclusions, 3.16
 - gross compensation, inclusions, 3.21
 - from ITRS with other data sources, Box 5.1
 - net compensation, calculation of, 3.21
 - personal remittances and, 3.20
 - residence and, 3.6–3.7
 - resident-to-resident transactions and, 3.31
 - statistics on, 1.1, Table 1.1
 - timing of recording, 3.13
 - transactions recorded as, 3.8
- Compensation of short-term workers abroad in Bulgaria, estimation of, Box 4.6
- Compilation of data, general issues with, 5.1–5.9
- Compilers
- “city group” of experienced, 1.5

- contact between data providers and, 4.24, 4.44, 4.63
 - tools for critical data use, Box 6.3
 - Computing requirements, 5.26–5.29
 - Consistency of data
 - checks for, 4.22
 - with standard presentation of balance of payments, 5.9
 - Correspondent banking, 2.24, 2.36, Appendix 1
 - Corridors, remittance
 - “cash-in-hand” method of transfer and, 2.66
 - defined, 4.96, 6.12, Appendix 1
 - households surveys and, 4.96, 4.121
 - Cost
 - of direct reporting by MTOs, 4.78
 - of improving data quality, 5.21, 5.23
 - of improving coverage, 5.22
 - of indirect data sources, 4.156
 - of ITRS, 4.25, 4.28
 - of sending money abroad, 2.20, 2.22
 - of surveys of households, 4.120
 - Counterpart data, Appendix 1
 - Courier companies
 - ITRS and, 4.13
 - as transaction channels, 2.51
 - Credit cards, Appendix 1
 - Credits
 - defined, 3.10, 4.125
 - estimation of, fn. 51
 - prepaid, 2.44
 - Credit system, from trade-based system, 2.69
 - Credit transfers, 2.18
 - Credit unions
 - ITRS and, 4.8, 4.11
 - as transaction channels, 2.42–2.43
 - Cross-border investment
 - migrants and, 3.26
 - recording of, 3.27
 - Cross-border labor migration, 2.7
 - Cross-border netting scheme, Appendix 1
 - Cross-border payments and ITRS, 4.8, 4.10
 - Cross-border remittances
 - channels of, *see* Channels of remittances
 - measure of, 2.1
 - source of, 2.3
 - through banking channel, 2.24–2.29
 - through courier companies, 2.51
 - through credit unions, 2.42–2.43
 - through Internet, 2.49–2.50
 - through MTOs, 2.30–2.38
 - through other, often unregulated, channels, 2.54–2.67
 - through postal network, 2.39–2.41
 - through telecommunications companies, 2.44–2.48
 - through trade-based systems, 2.68–2.71
 - through transport operators, 2.52–2.53
 - Cross-border settlement
 - central banks and, 4.66
 - defined, Appendix 1
 - monitoring of, fn. 37
 - MTOs and, fn. 32
 - Cross-border supply, Box 3.2
 - Cross-border transfer, 2.18
 - Currency issues, and direct reporting by MTOs, 4.59
 - Current account, Appendix 1
 - Current situation regarding remittances, understanding, 5.18–5.19
 - Current transfers
 - coverage through ITRS, 4.15, Table 4.1
 - coverage through MTOs, 4.72, 4.74, Table 4.2
 - coverage through surveys of households, Table 4.4
 - description, 3.9, Appendix 1
 - remittances concepts and, 3.20, 3.23, Table 3.2
 - returning migrants and, 3.29
- D**
- Data. *See also* Bilateral data; Dissemination of data; Remittances data; Source data
 - accuracy of, 4.29, 4.80, 4.131, 4.151, Box 5.1
 - compatibility of, 4.81, 4.119
 - compilation of, general issues with, 5.1–5.9
 - consistency of, 4.22, 5.9
 - from diverse sources, combining, 5.10–5.16, Box 5.1, Box 5.2
 - electronic submission of, 4.22–4.23, 4.61
 - improving, 1.5, 1.8, 2.1, 5.15, 5.17–5.25
 - official, 6.20
 - on migration, problems obtaining, 2.10–2.11
 - from MTOs, 2.38
 - quality of, 1.3–1.5
 - revisions to, 5.7
 - timeliness and frequency of, 4.27, 4.79, 5.8, Table 4.6
 - unofficial, 6.20
 - validation of, 5.6
 - Database management requirements, 5.26–5.29
 - Data Quality Assessment Framework (DQAF)
 - compilation practices in, 5.3
 - data dissemination and, 6.2
 - description of, 1.8
 - generic framework, Appendix 2
 - source data requirements of, 5.4
 - Data sources. *See also* Direct reporting by money transfer operators; International transactions reporting system (ITRS); Indirect data sources; Surveys of households
 - characteristics of, Table 4.6

- combining data from diverse, 5.10–5.16
 - selecting, 4.166–4.168
 - Data users. *See also* Users
 - assistance to, 6.2–6.5, Box 6.1
 - guide/help for, 4.90, 4.168, Box 4.2
 - interest in bilateral data, 3.32, 6.11
 - interest in improving data, 1.3–1.4
 - interest in remittances data, 1.5, 3.30
 - special group of, dissemination to, 6.14–6.20
 - what they need, Box 6.3
 - Debits
 - compilation challenges, 3.24
 - defined, 3.10, 4.125
 - estimation of, fn. 51
 - Debit cards, Appendix 1
 - Demographic and Health Surveys (U.S.), 4.94
 - Demographic models
 - country of birth or ethnic background, 4.132
 - country of origin, 4.137–4.138
 - description of, 4.124, 4.126–4.131
 - duration of stay in host country, 4.136
 - gender, 4.134
 - income, 4.133
 - presence of children, 4.135
 - weaknesses of, 4.161
 - Demographic perspective on remittances
 - direct reporting by MTOs and, 4.58
 - overview of, 2.7–2.15
 - Demographic surveys, 4.94
 - Design of specialized surveys
 - aggregation point or intercept sampling, 4.107–4.109, 4.118
 - chain-referral or “snowball” sampling, 4.105–4.106
 - disproportionate stratification with two-phase sampling, 4.101–4.104, Table 4.3
 - overview of, 4.99–4.100
 - Deutsche Bundesbank, Box 6.2
 - Direction of Trade Statistics* (IMF), 6.11
 - Direct measurement
 - bilateral data and, 6.13
 - estimation of data and, 4.166
 - households surveys and, 4.86–4.88
 - weaknesses, 4.122
 - Direct participants, Appendix 1
 - Direct reporting
 - combining with ITRS, Box 5.1
 - as input to data model, Box 5.2
 - by remittance service providers other than MTOs, Box 4.1
 - Direct reporting by money transfer operators
 - collection approach design and implementation, 4.51–4.63
 - collection system description, 4.49–4.50
 - coverage by type of transaction, 4.70–4.75
 - coverage of remittance aggregates through, Table 4.2
 - description of, 4.47–4.48
 - institutional arrangements for, 4.64–4.69
 - strengths of, 4.76–4.81
 - weaknesses of, 4.82–4.85
 - Disproportionate stratification with two-phase sampling, 4.100–4.104, Table 4.3
 - Dissemination of data
 - by Banco de Portugal, Box 6.1
 - bilateral data, 6.9–6.13
 - by Deutsche Bundesbank, Box 6.2
 - from experimental compilation, 6.17–6.20
 - overview of, 6.1–6.5
 - to special user groups, 6.14–6.16
 - standard and supplementary components, 6.6–6.8
 - DQAF. *See* Data Quality Assessment Framework
 - Drafts, 2.25, 2.29, Appendix 1
- ## E
- Econometric models
 - building, 4.145–4.146
 - description of, 4.124, 4.139–4.143
 - explanatory variables, 4.144
 - strengths of, 4.157, 4.159–4.160
 - weaknesses of, 4.161
 - Economic development, impact of remittances on, 1.3
 - Electronic submission of data, 4.22–4.23, 4.61
 - Employees. *See* Compensation of employees; Short-term workers
 - Employer-employee relationship, 3.15
 - Employers, *see also* Employer-employee relationship
 - compensation of employees and, 3.6–3.7, 3.12, 3.15–3.16
 - nonresident, 3.7
 - resident, 3.6
 - social contributions paid by, 3.12
 - taxes paid by, 3.15
 - Entrepreneurial income, Appendix 1
 - Estimation approaches
 - complexity of, 5.29
 - demographic models, 4.126–4.138
 - description of, 4.124–4.125, 4.154
 - econometric models, 4.139–4.146, 4.159, 4.161
 - residual models, 4.147–4.153, 4.161, 4.164
 - strengths of, 4.155–4.160
 - tailoring, 4.123, 5.14
 - uses of, 5.14–5.16
 - weaknesses of, 4.161–4.165
 - “Ethnic proximity,” 2.38

- European Surveys of Income and Living Conditions (Eurostat), 4.93
- Evaluation of current data collection system, 5.20
- Exchange control
ITRS and, 4.7–4.9, 4.25, 4.28
recording under, 2.76, 4.6, 4.66
restrictions, 2.56, 2.65
- Exchange, defined, 3.8
- Exchange houses, private, 2.29
- Exchange rate differential, 4.144, Appendix 1
- Exchange rates,
dual, 4.144
mode of transfer and, 2.22
unregulated channels and, 2.57
- Exemption thresholds, 4.36, 4.81, fn. 37
- Experimental compilation, dissemination of data, 6.17–6.20
- F**
- Families
migration of, and labor participation, 2.15
of origin of senders, 4.82–4.83
supporting resident relatives, 3.31
- Family concept vs. household concept, 4.111
- Financial account, Appendix 1
- Financial Action Task Force (FATF), 2.73, 2.75
- Financial institutions
defined, Appendix 1
MTOs as, fn. 9
as reporters, 2.72, 4.30
as transaction channel, 4.9
- Forced remittances, Appendix 1
- Foreign direct investment, Appendix 1
- Foreign exchange control, *see* Exchange control
- Foreign exchange earnings, Appendix 1
- Foreign exchange transactions, 2.22
- Formal remittance channels
defined, 2.19
determinants of attractiveness of, 2.20–2.22, 2.56–2.57
identification of, 2.17
- Franchised services, and money transfer operators, 2.32
- Frequency of data
compilation and, 5.8
data sources and, 5.11, Table 4.6
direct reporting by MTOs and, 4.79
ITRS and, 4.27
surveys and, 4.95
- Frequency of data collection, and direct reporting by MTOs, 4.55
- Funds transfer system (FTS), Appendix 1
- G**
- General Agreement on Trade in Services (GATS)
mode 4 statistics, 3.33, Box 3.2
- General Data Dissemination System (GDDS), Appendix 1
- Ghana Living Standards Survey, adding questions to, Box 4.3
- Giro system, Appendix 1, fn. 13
- Gross settlement system, Appendix 1
- Group of Eight (G-8) Heads of State, 1.3
- H**
- Hawala
defined, Appendix 1
method of transfer, 2.58–2.60
speed of delivery through, 2.21
structure of, Figure 2.2
- Home banking, Appendix 1
- Home country, Appendix 1
- Hometown associations, Appendix 1
- Host country, Appendix 1
- Household, Appendix 1
- Households surveys, Appendix 1. *See also* Surveys of households
- Hundi, 2.61–2.62
- I**
- Illegal workers, migration of, 2.8, 2.11
- Income
capacity to remit and, 2.9–2.10, 2.12, 4.133–4.138
compensation of employees and, 3.15
country of origin and, 4.137–4.138
coverage through MTOs, 4.83, fn. 40
demographic models and, 4.129–4.131, 4.133
demographic survey and, 4.94
disposal, 3.9, fn. 24
as determinant of remittances flows, 4.144
duration of stay and, 4.136
in econometric models, 4.139
employment, 3.3, 3.6–3.7
gender and, 4.134
investment, Appendix 1
household, 3.1, 4.91, 4.111
in labor force survey, 4.94
personal remittances and, 3.21, Box 3.2
presence of children and, 4.135
remittances and, 2.1, 3.1, 3.3, 3.7
total remittances and, 3.22
use in United States estimation model, Box 4.7
- Income and expenditure surveys, 4.93
- Indirect data sources
coverage of remittance aggregates from, Table 4.5

- demographic models, 4.126–4.138, 4.161
 - description of, 4.122–4.125
 - econometric models, 4.139–4.146, 4.159, 4.161
 - remittances captured by type of transaction, 4.154
 - residual models, 4.147–4.153, 4.161, 4.164
 - strengths of estimates based on, 4.155–4.160
 - weaknesses of estimates based on, 4.161–4.165
 - Indirect participants/members, Appendix 1
 - Individual transactions
 - details for, 2.74
 - reporting of, 4.23
 - size of, 1.8
 - Informal remittance channels
 - black market peso exchange, 2.65
 - “cash-in-hand” method, 2.66
 - chit system, 2.63
 - chop system, 2.64
 - defined, 2.19, Appendix 1
 - determinants of attractiveness of, 2.20–2.22, 2.56–2.57
 - hawala, 2.21, 2.58–2.60, Figure 2.2
 - households surveys and, fn. 48
 - hundi, 2.61–2.62
 - inclusiveness of data from, 4.112, 4.150, 4.155, 5.24
 - omissions of data from, 4.32
 - registration scheme and, 2.73
 - trade-based systems, 2.68–2.71
 - as unregulated, 2.54–2.57, Table 2.1
 - Informal remittances, 2.48, Appendix 1
 - Informal sector, Appendix 1
 - Informal transaction channels, 2.5. *See also* Informal remittance channels
 - In-kind transfers, 2.18, 2.53, fn. 20
 - Interbank funds transfer system, Appendix 1
 - Intercept sampling, 4.107–4.109, 4.118
 - International bank account numbers, Appendix 1
 - International Financial Statistics (IFS)* (IMF), 6.3, 6.8
 - International Household Survey Network, 4.87, Appendix 1
 - International Labour Organization, 4.92
 - International Passenger Survey (U.K.), 4.107
 - International Remittance Network (IRnet), 2.42–2.43
 - International remittance transfers, Appendix 1
 - International Transactions in Remittances: Guide for Compilers and Users (RCG)* (IMF)
 - background of, 1.1–1.6
 - organization of, 1.11
 - purpose of, 1.7–1.10
 - International transactions reporting systems (ITRS)
 - closed vs. open, 4.5–4.6
 - collection system description, 4.5–4.7
 - combining with other data sources, 5.11–5.13, Box 5.1
 - coverage of remittance aggregates through, Table 4.1
 - data on remittances and, 4.8
 - defined, Appendix 1
 - description of, 4.4–4.7
 - MTOs and, 4.48
 - preconditions for effective, 4.19–4.25
 - remittances captured by transaction channels, 4.9–4.13
 - remittances captured by type of transaction, 4.14–4.18
 - remittance transactions and, 4.8
 - strengths of, as data source, 4.26–4.30
 - weaknesses of, as data source, 4.31–4.46
 - Internet, as transaction channel, 2.49–2.50
 - Interviews, for understanding current situation, 5.18–5.19
 - Inventory of transaction channels, 2.16–2.23, Figure 2.1
 - Investment by migrants, 3.26–3.28
 - Investment income, Appendix 1
 - IRnet (International Remittance Network), 2.42–2.43
 - ITRS. *See* International transactions reporting system
- L**
- Labor force surveys, 4.91–4.92, Box 4.4
 - Labor migration
 - bilateral agreements for, 2.14
 - problems obtaining data on, 2.11
 - purposes of, 2.12
 - roots of cross-border, 2.7
 - skilled vs. unskilled, 2.8
 - Large-value payments, Appendix 1
 - Legal issues
 - direct measurement and, 4.166
 - direct reporting by MTOs and, 4.49, 4.69, 4.84
 - ITRS and, 4.19
 - transaction channels and, 2.72–2.77
 - Licensing for transfer providers, 2.73–2.74
 - Limited-purpose prepaid cards, Appendix 1
 - Living Standard Measurement Study, 4.93
- M**
- Market prices for transactions, 3.11
 - Market value, 4.13–4.14
 - Memorandum items, Appendix 1
 - Messaging services, 2.18, Appendix 1
 - Metadata
 - accessibility of, 6.4
 - defined, Appendix 1
 - dissemination of, 6.16
 - experimental compilation and, 6.18–6.20
 - tool for critical data use, Box 6.3
 - Migrants
 - choice of transaction channel by, 2.19–2.23
 - data on stock of, Box 2.1

- defined, 2.2
 - demographic perspective on remittances and, 2.7–2.15
 - investment by, 3.26–3.28
 - returning, 3.29–3.30
 - short-term workers compared to, 2.12–2.13
 - Migrants' transfers, 3.29, Appendix 1
 - Migration and remittances module, 4.92, Box 4.3
 - Migration. *See also* Labor migration
 - data on, problems obtaining, 2.10–2.11
 - defined, 2.2
 - as explanatory variable, 4.144
 - families and, 2.15
 - personal transfers and, 3.18
 - program, 2.14
 - sources for data on, Box 2.1
 - survey, 4.107
 - total remittances and transfers to NPISHs and, 3.23
 - Migration status
 - BPM6* and, 2.2
 - choice of transfer channel and, 2.22
 - Mobile phone-based money transfer services, 2.45–2.48
 - Models (estimation approaches)
 - demographic, 4.126–4.138, 4.161
 - description of, 4.124–4.125
 - direct reporting as input to, Box 5.2
 - econometric models, 4.139–4.146, 4.159, 4.161
 - remittances by type of transactions from, 4.154
 - residual models, 4.147–4.153, 4.161, 4.164
 - strengths of, 4.155–4.160
 - weaknesses of, 4.161–4.165
 - Money orders
 - defined, Appendix 1
 - postal, 2.40
 - Money transfer operators (MTOs)
 - data from, as input to data model, Box 5.2
 - defined, Appendix 1
 - direct reporting by, 4.47–4.85
 - FATF recommendations and, 2.75
 - ITRS and, 4.10, 4.17, Box 5.1
 - as transaction channels, 2.30–2.38
 - Monitoring of remittance industry, 2.75, 2.77
 - Motivation to remit, 2.10
 - MTOs. *See* Money transfer operators (MTOs)
 - Multifunctional cards, Appendix 1
 - Multilateral netting, Appendix 1
 - Multiple Indicator Cluster Surveys (U.N. Children's Fund), 4.94
- N**
- National statistics agencies, 4.68
 - National Survey of Family Remittances in Albania, Box 4.5
 - Net amounts, settlements of, 4.41–4.44
 - Net compensation of employees
 - calculation of, Box 3.1, Table 3.1
 - defined, Appendix 1
 - estimation of, in Bulgaria, Box 4.6
 - Net settlement, Appendix 1
 - Netherlands Interdisciplinary Demographic Institute, 4.107
 - Nonbank financial institutions
 - defined, Appendix 1
 - MTOs as, fn. 9
 - Noncash transfers, 2.18, 3.1
 - Nonprofit institutions serving households (NPISHs), 3.23–3.24, Appendix 1
 - Nonresident workers. *See also* Short-term workers
 - defined, Appendix 1
 - estimates derived from, 5.16
 - improving remittance data and, 5.15
 - from ITRS, 4.14, Table 4.1
 - from MTOs, Table 4.2
 - personal remittances and, 3.20–3.21
 - resident-to-resident transactions of, 3.31
 - Non-sampling error, and surveys of households, 4.117
- O**
- Official development aid, Appendix 1
 - Omissions of informal channel data, 4.32
 - Online methods of transfer
 - banking, 2.26, 2.28
 - Internet, 2.50–2.51
 - speed of delivery and, 2.21
 - Organization of *RCG*, 1.11
 - Originator, Appendix 1
 - Outsourcing tasks, 5.28
- P**
- Participants/members, Appendix 1
 - Payers, Appendix 1
 - Payment card company, Appendix 1
 - Payment formats of banks, 2.25
 - Payment instruments, Appendix 1
 - Payment messages/orders/instructions, 2.18, Table 2.1, Appendix 1
 - Payment netting, Appendix 1
 - Payments, Appendix 1
 - Payment systems, Appendix 1
 - Periodicity. *See* Frequency of data
 - Personal remittances
 - compiling, Box 3.1, Table 3.1
 - coverage in model, 4.119, Table 4.5
 - coverage through ITRS, 4.18, Table 4.1
 - coverage through MTOs, Box 4.1, Table 4.2

- coverage through households surveys, 4.88, Table 4.4
defined, 3.20, Table 3.2, Appendix 1
- Personal transfers
compiling, Table 3.1
coverage in model, 4.128, Table 4.5
coverage through households surveys, 4.88, Table 4.4
coverage through ITRS, Table 4.1
coverage through MTOs, Box 4.1, Table 4.2
defined, 3.17, Appendix 1, Table 3.2
estimates of, 4.128, Box 4.7
investment by migrants and, 3.28
measurement of, 4.127
migration and, 3.18
- Philippines Labor Force Survey, Box 4.4
- Point of sale, Appendix 1
- Population register or census, 2.10–2.11, Box 2.1
- Postal network
ITRS and, 4.12
as transaction channel, 2.39–2.41
- Prepaid cards, Appendix 1
- Price (of remittance), Appendix 1
- Prioritization of tasks in data collection, 5.21–5.23
- Public disclosure, Appendix 1
- Purpose of *RCG*, 1.7–1.10
- R**
- RCG*. *See International Transactions in Remittances: Guide for Compilers and Users (RCG)*
- Real-time transmission processing/settlement, Appendix 1
- Registration for transfer providers, 2.73–2.74
- Regulatory issues
direct reporting by MTOs and, 4.64–4.69
transaction channels and, 2.72–2.77
- Reliability of data
and data models, 5.29
and direct reporting by MTOs, 4.80
- Remittance channels. *See* Transaction channels
- Remittance flows
channels of, 2.19
estimation of, in econometric models, 4.140–4.155
increase in, 1.1
- Remittances
defined, 1.1, 1.2, 1.12, 3.1, Appendix 1
quality of data on, 1.3–1.5
forms of, 2.4, 2.18
total, 3.22, 3.23–3.24
- Remittances data. *See also* Bilateral data; Data;
Dissemination of data.
collection program for, 4.3
compilation of, 5.1–5.9
coverage through indirect data sources, 4.122–4.165
coverage through ITRS, 4.4–4.46
coverage through MTOs, 4.47–4.85
coverage through surveys of households, 4.86–4.121
estimation of, 5.10–5.16
improving, 4.1, 5.1, 5.17–5.25
residence and, 3.6–3.7
- Remittance service providers/payment service providers, Appendix 1
- Remittances in kind, Appendix 1
- Remittance transactions. *See* Transactions
- Reporting for ITRS, 4.20–4.21
- Reporting requirements, 2.73–2.74, 2.76
- Reporting thresholds, loss of information due to, 4.34–4.40, 5.27
- Residence
defined, 3.5, Appendix 1
of employers, 3.7
importance of, 3.6
misclassification of, 4.82
reclassification of, 3.30
remittances data and, 3.6–3.7
- Residents, Appendix 1
- Resident-to-resident transactions across borders, 3.31
- Residual, estimation of remittances as, in Albania, Box 4.8
- Residual models, 4.147–4.153, 4.161, 4.164
- Retail payments, Appendix 1
- Returning migrants, 3.29–3.30
- Revisions to data, 5.7
- S**
- Sample survey of MTOs, 4.53
- Sampling error, and surveys of households, 4.116
- Sampling methods for surveys, 4.101–4.109, Table 4.3
- Seasonal workers,
defined, Appendix 1
obtaining data on, 2.11
program for migration of, 2.14,
- Secondary data. *See* Indirect data sources
- Semiformal remittance channels, 2.19
- Service fees, reporting, 4.60
- Settlements
and bilateral data, 4.45, 4.165
in black market peso exchange, 2.65
in combining direct reporting with ITRS, Box 5.1
defined, Appendix 1
and information flow, in MTOs, 4.10, 4.50
in ITRS, 5.13
in hawala, 2.60, Figure 2.2
in MTOs, 2.36, 4.49
- Settlements of net amounts, 4.41–4.44

- Short-term workers
- capacity to remit of, 2.12
 - choice of transaction channel by, 2.19–2.23
 - data on stock of, Box 2.1
 - defined, 2.3
 - demographic perspective on remittances and, 2.7–2.15
 - estimating compensation of, in Bulgaria, Box 4.6
 - migrant compared to, 2.12–2.13
 - migration of, 2.8
 - obtaining data on, 2.11
- Simplification thresholds, 4.37
- SIM (Subscriber Identity Module) technology, 2.46
- Skilled workers, migration of, 2.8
- Smart cards, Appendix 1
- “Snowball” sampling, 4.100, 4.105–4.106
- Social benefits
- coverage through households surveys, Table 4.4
 - coverage through indirect data, Table 4.5
 - coverage through ITRS, 4.15, Table 4.1
 - coverage through MTOs, 4.71, 4.74, Table 4.2
 - defined, 3.22, Appendix 1
 - in remittances concepts, in *BPM6*, 3.22, Table 3.2
- Social contributions
- as components for remittance items, Table 3.1
 - coverage through ITRS, 4.15, Table 4.1
 - coverage through MTOs, 4.71, 4.74, Table 4.2
 - defined, 3.21, Appendix 1
 - estimation of, 5.15–5.16
 - in remittances concepts, in *BPM6*, 3.22, Table 3.2
- Society for Worldwide Interbank Financial
Telecommunication (SWIFT), Appendix 1
- Source data
- adjustments, 5.5
 - measurement of, 5.4
 - obstacles to improving, 1.8
 - quality of, 4.1–4.3
- Speed of delivery, 2.21, 2.48
- Standardization of data-processing applications, 4.62
- Standard presentation of balance of payments, 5.9, 6.6,
Box 3.1
- Stored value cards, 2.44, Appendix 1
- Subagents, *see also* Agents, 2.34–2.37, 4.52, 4.61
- Subscriber Identity Module (SIM) technology, 2.46
- Supervision
- in ITRS, 4.6–4.7, 4.30
 - of MTOs, 4.64–4.66, 4.68
 - of remittance industry, 2.75, 2.77
- Supplementary items related to remittances
- dissemination of data and, 6.6–6.8, 6.14, fn. 54
 - in ITRS, 4.18
 - overview of, 3.19, Table 3.1, Appendix 1
 - personal remittances, 3.20–3.21
 - total remittances, 3.22
 - total remittances and transfers to nonprofit
institutions serving households, 3.23–3.24
 - workers’ remittances, fn. 24
- Survey of Overseas Filipinos, Box 4.4
- Surveys of households
- checklist for, 4.121
 - coverage of remittance aggregates through, Table 4.4
 - demographic, 4.94
 - description of, 4.86–4.88
 - design of specialized, 4.99–4.109
 - estimating payments using existing, 4.97
 - estimating payments using specialized, 4.98
 - estimating receipts using existing, 4.90
 - estimating receipts using specialized, 4.96
 - Ghana Living Standards Survey, Box 4.3
 - income and expenditure, 4.93
 - including remittance variables in, Box 4.2
 - labor force, 4.91–4.92
 - National Survey of Family Remittances in Albania,
Box 4.5
 - options for using, 4.89
 - by private market research companies, 4.95
 - remittances captured by type of transaction,
4.110–4.111
 - strengths of data obtained from, 4.112–4.114,
weaknesses of data obtained from, 4.115–4.121
- SWIFT (Society for Worldwide Interbank Financial
Telecommunication), Appendix 1
- System of National Accounts, Appendix 1
- T**
- Taxes
- as components for remittance items, Table 3.1
 - coverage through households surveys, Table 4.4
 - coverage through indirect data, fn. 48
 - coverage through ITRS, 4.14, Table 4.1
 - coverage through MTOs, 4.73–4.74, Table 4.2
 - defined, 3.21
 - estimation of, 5.15–5.16
 - in remittances concepts, in *BPM6*, Table 3.2
 - timing, 3.13
- Telecommunications companies, 2.44–2.48, Box 2.2
- Terminology used in *RCG*, 1.12
- Threshold of reporting. *See also* Exemption
thresholds; Simplification thresholds.
- defined, Appendix 1
 - in ITRS, 4.21, 4.34–4.40, fn. 37
 - loss of information owing to, 4.21, 4.34–4.38, 5.27
 - overcoming problems from, 4.38–4.40, 4.81, 5.27
 - types of, 4.35–4.37
- Timeliness of data

- compilation and, 5.8, 5.11
 - direct reporting by MTOs and, 4.79
 - ITRS and, 4.27
 - Total remittances
 - compiling, Table 3.1
 - coverage through households surveys, 4.88, Table 4.4
 - coverage through ITRS, 4.18, Table 4.1
 - coverage through model, 4.119, Table 4.5
 - coverage through MTOs, Box 4.1, Table 4.2
 - defined, 3.19, 3.22, 4.2, Table 3.2, Appendix 1
 - to nonprofit institutions serving households, 3.23–3.24
 - Total remittances and transfers to NPISHs
 - compiling, 3.24, Table 3.1
 - coverage through households surveys, Table 4.4
 - coverage through ITRS, 4.18, Table 4.1
 - coverage through model, 4.119, Table 4.5
 - coverage through MTOs, Box 4.1, Table 4.2
 - defined, 3.19, 3.23, Table 3.2, Appendix 1
 - Trade-based remittance systems, 2.68–2.71
 - Transaction channels, *see* Channels of remittances
 - Transactions
 - in balance of payments statistics, 3.8–3.10
 - classification of, 4.18, 4.24, 4.33, 4.82–4.83, 4.164, 5.10
 - individual, 1.8, 4.23
 - reclassification of residence compared to, 3.30
 - resident-to-resident, across borders, 3.31
 - Transaction type
 - direct reporting by MTOs and, 4.70–4.75
 - indirect data sources and, 4.154
 - remittances captured by ITRS by, 4.14–4.18
 - surveys of households and, 4.110–4.111
 - Transfer
 - accrual basis and, 3.13
 - capital, 3.9, Appendix 1
 - cash, 2.18
 - credit, 2.18
 - current, 3.9, Appendix 1
 - defined, 3.8, Appendix 1
 - in-kind or noncash, 2.18
 - to nonprofit institutions serving households, 3.23–3.24
 - Transfer agents, 2.30, 2.52
 - Transfer of funds
 - online method of, 2.21, 2.26, 2.28, 2.50–2.51
 - channels of, 2.19–2.20, Figure 2.1
 - through banking channel, 2.24–2.29
 - through courier companies, 2.51, 4.13
 - through credit unions, 2.42–2.43
 - through Internet, 2.49–2.50
 - through money transfer operators, 2.30–2.38
 - through other, often unregulated channels, *see*
 - Value transfer systems
 - through postal network, 2.39–2.41
 - through telecommunications companies, 2.44–2.48,
 - Box 2.2
 - through transport operators, 2.52–2.53
 - wire method of, 2.25
 - Transport, defined, 3.21
 - Transportation, estimation of, 5.15–5.16
 - Transport operators, 2.52–2.53
 - Travel
 - defined, 3.21
 - estimation of, 5.15–5.16
 - Two-ATM model, 2.27
- U**
- Unbanked, Appendix 1
 - United Kingdom, International Passenger Survey, 4.107
 - United States, estimation of personal transfer (payments) by, Box 4.7
 - Unregulated transaction channels, 2.54–2.67, Table 2.1
 - Unskilled workers, migration of, 2.8
 - User groups, special, dissemination of data to, 6.14–6.16
 - Users
 - defined, Appendix 1
 - tools for, Box 6.3
- V**
- Validation of data, 5.6
 - Valuations, 3.11–3.12
 - Value transfer systems
 - black market peso exchange, 2.65
 - “cash-in-hand” method, 2.66
 - cash intensive business, 2.67
 - chit system, 2.63
 - chop system, 2.64
 - description of, 2.54–2.57, Table 2.1
 - hawala, 2.58–2.60, Figure 2.2
 - hundi, 2.61–2.62
 - Virtual accounts, transfers between, 2.50
- W**
- Wire transfers, 2.25
 - Workers’ remittances
 - in *BPM6* vs. *BPM5* framework, Box 3.1
 - defined, Appendix 1
 - dissemination of data on, from Deutsche Bundesbank, Box 6.2
 - in econometric models, fn. 51
 - in households surveys, 4.110
 - and personal transfers, fn. 24
 - statistics on, Table 1.1
 - supplementary item in *BPM6*, fn. 24
 - Work plans for improving data, 5.15
 - World Bank, 1.3, 1.5