

**2020**

**End of Year Report  
Top Insights**

# End of Year Report Top Insights

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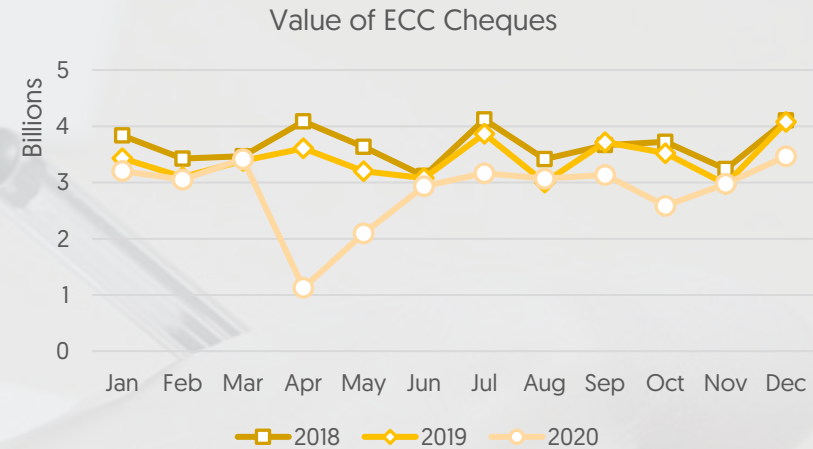
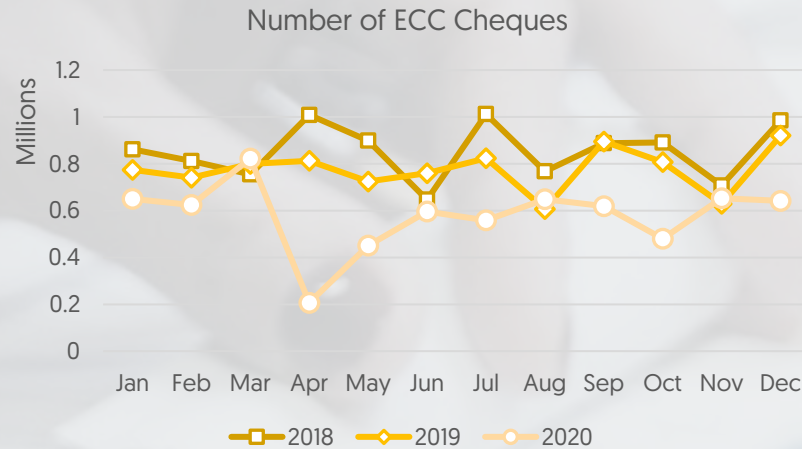
Instant Payment  
System  
CliQ

A close-up photograph of a person's hands writing in a notebook. The right hand holds a clear pen, and the left hand rests on the notebook. The notebook is open, showing a page with some text and a blue stamp. The background is a light-colored desk with other papers. A large white number '1' is overlaid in the top left corner. The image has a soft, slightly blurred background and a yellow decorative shape in the bottom left corner.

1

# Electronic Cheque Clearing System - ECC

## Number and Value of Transactions on ECC



Total number of ECC cheques 2020

**6.95** million cheques

Total value of ECC cheques 2020

**34.23** billion JOD

Average value of ECC cheques 2020

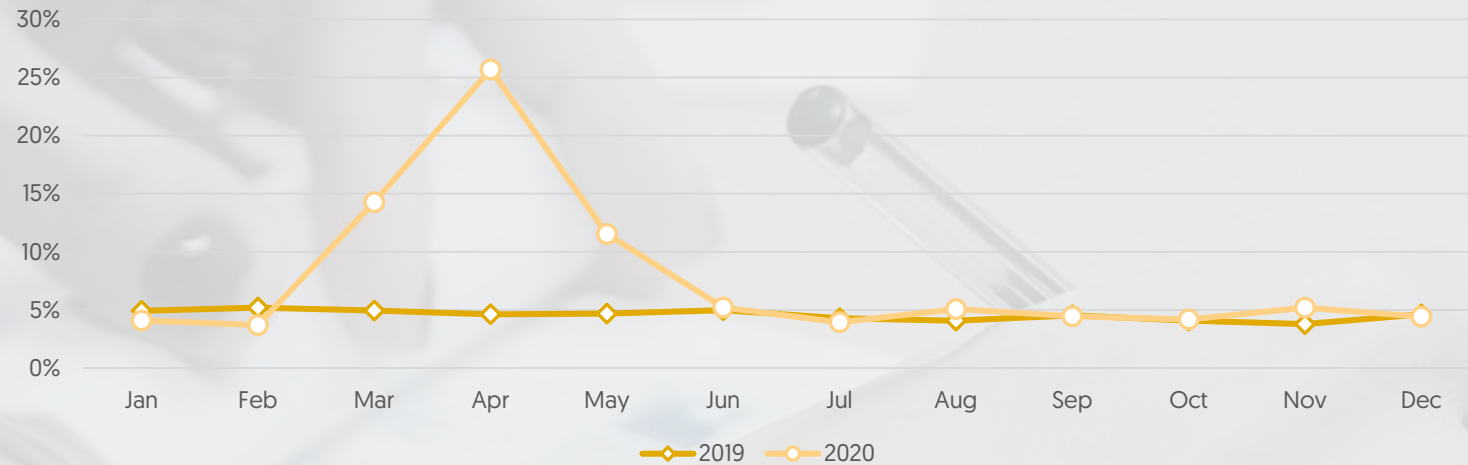
**4,923** JOD

The total number and value of ECC cheques both decreased in 2020 when compared to previous years, with April and May of 2020 exhibiting the largest decreases.

The average value of cheques has been increasing over the last three years; however, the value has remained in the 4,000-5,000 JOD range for all three years despite the 3% increase between 2018 and 2019 and the 12% increase between 2019 and 2020.

## Returned Cheques

Number of Returned Cheques as a Percentage of Total ECC Cheques



Total number of ECC returned cheques 2020

**468,000** Cheques

Total value of ECC returned cheques 2020

**1.73** billion JOD

The number and value of returned cheques increased in 2020 when compared to 2019; the increase can be attributed to the months of March, April and May where there was an increase in cheques returned due to insufficient credit.

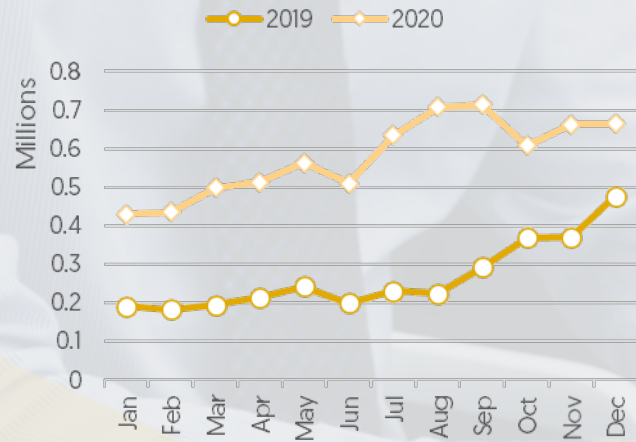


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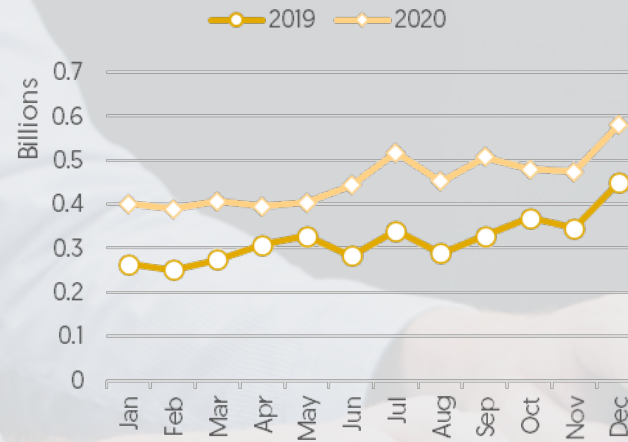
# Automated Clearing House - ACH

# ACH

Total Number of Transactions on the ACH



Total Value of ACH Transactions (JOD)



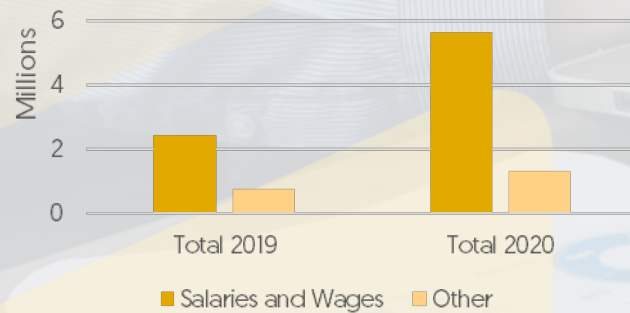
Total number of transactions in 2020

**6.94** million transactions

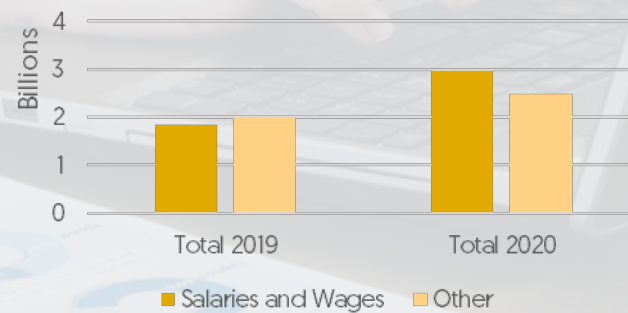
Total value of transactions in 2020

**5.44** billion JOD

Total Transaction Numbers in 2020 Compared to 2019



Total Transaction Values in 2020 Compared to 2019



The growth in transaction value happened at higher rate in 2019 as compared to 2020.

The growth in transaction volume happened at a higher rate in 2020 as compared to 2019.

The average transaction value on the ACH was 1,261 JOD in 2019 as compared to 794 JOD in 2020.

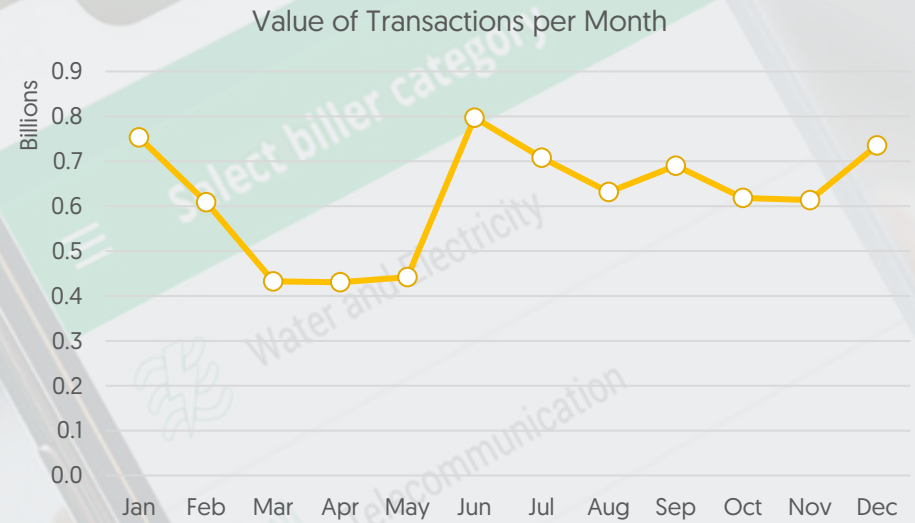
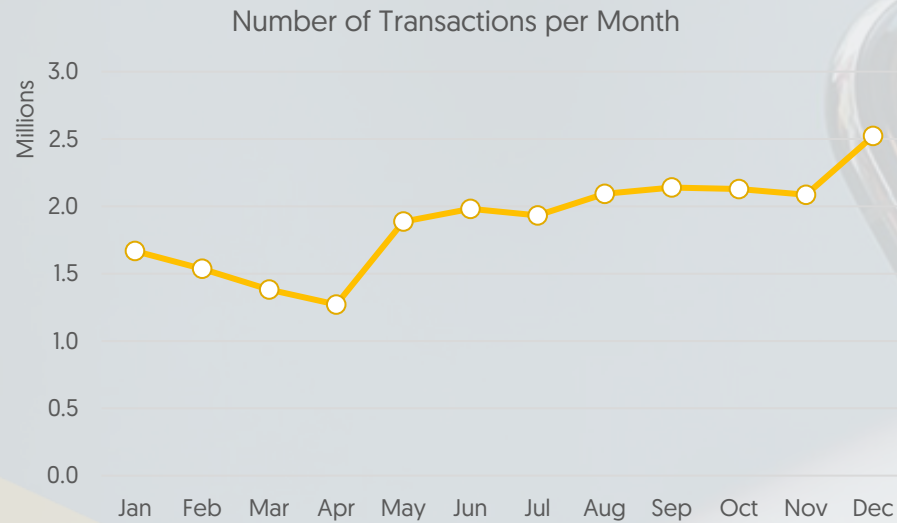
3



eFAWATEER.com



## eFAWATEERcom Transactions



Total number of transactions in 2020

**22.63** million transactions

Total value of transactions in 2020

**7.46** billion JOD

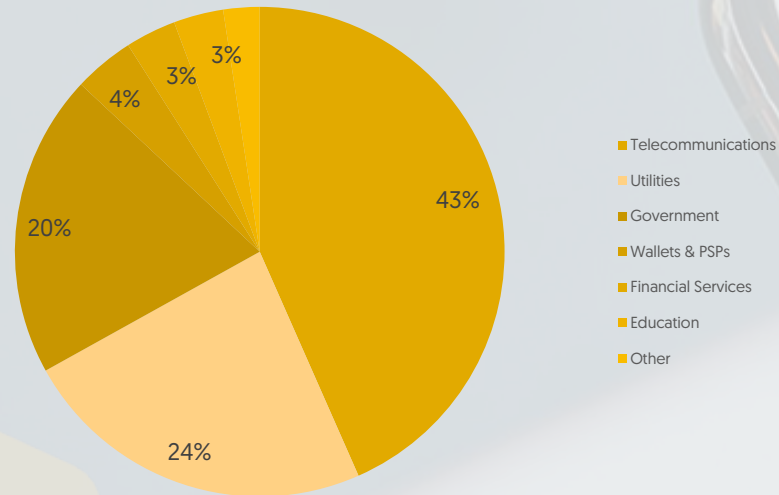
Total number of customers (paid through their mobile banking application) in 2020

**~725,470** customers

The number of transactions and the transaction amounts have dramatically decreased in March and April. This decrease was compensated in May and June where the transaction value has reached ~797 million, which is the highest value the system has ever reached since its launch in 2014.

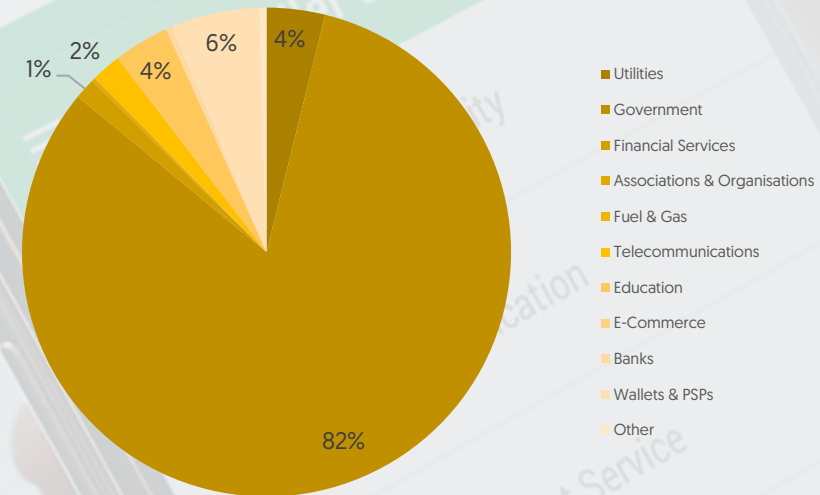
## eFAWATEERcom Billing Categories

Number of Transactions per Billing Category



Top categories in number of transactions are telecommunications [43%], utilities [24%], and government [20%].

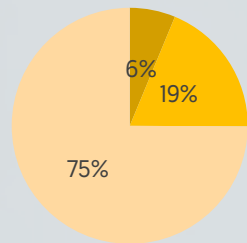
Value of Transactions per Billing Category



Top categories in transaction value are government [82%], wallets and PSPs [4%], followed by the utilities and education which have the same percentage [4%].

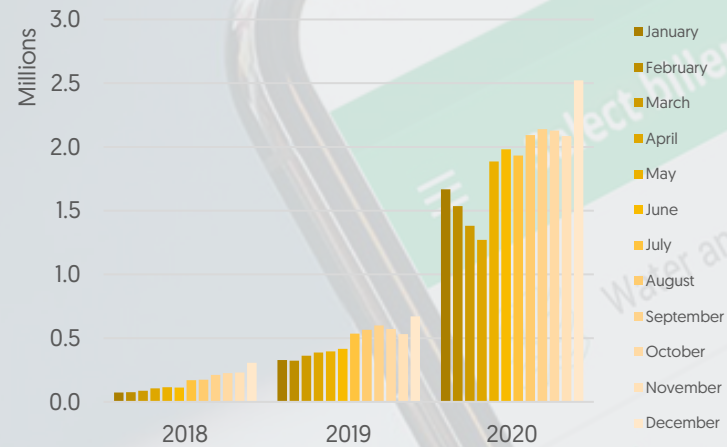
## eFAWATEERcom Transactions per Year

Number of Transactions per Year



■ 2018 ■ 2019 ■ 2020

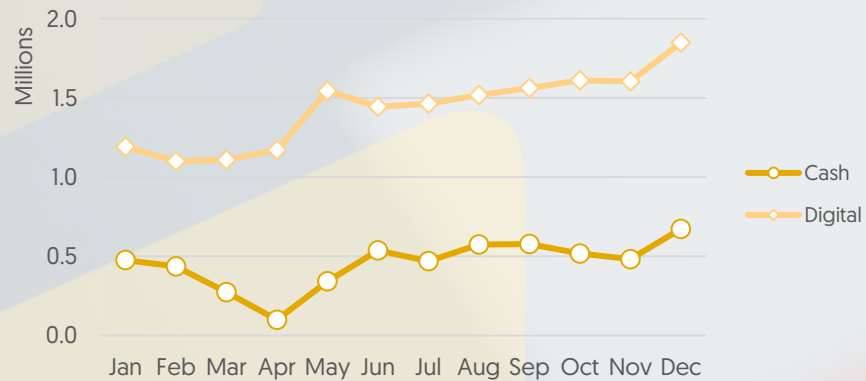
Number of Transactions per Month per Year



While the number of transactions each month has barely reached 0.5 million in 2018 and 2019, the number of transactions in 2020 per month has exceeded 1 million.

The total number of eFAWATEERcom transactions in the past three years is ~30 million, 75% of these transactions were in 2020.

Cash vs. Digital in 2020



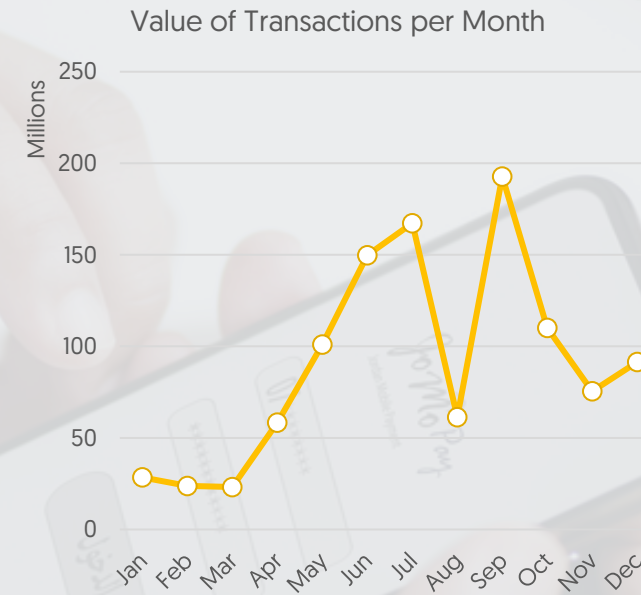
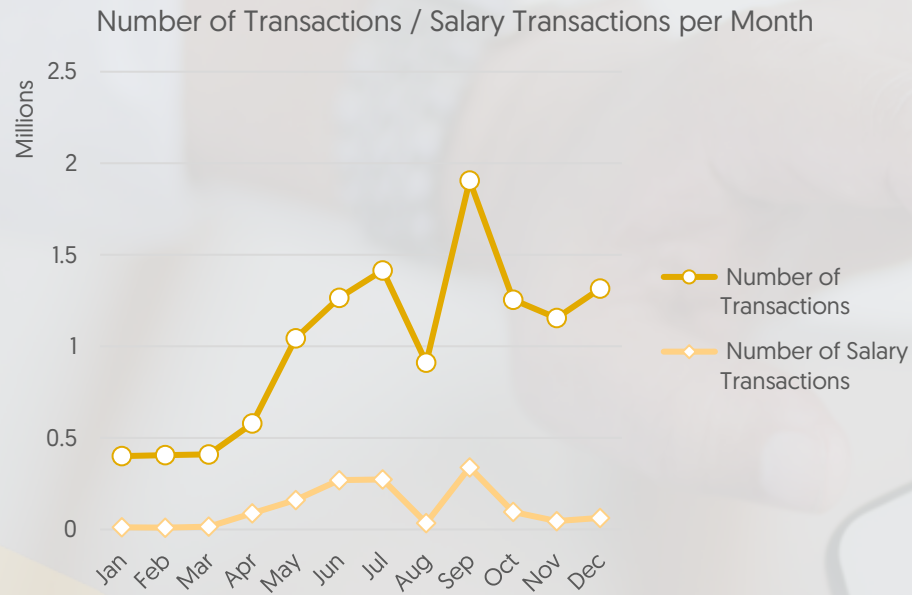
The number of Cash and Digital transactions showed similar trends; however, the number of monthly digital transactions on eFAWATEERcom is consistently higher than cash transactions.

# 4



## Jordan Mobile Payment Switch – JoMoPay

## JoMoPay Transactions



Total number of transactions in 2020

**12.06** million transactions

Total value of transactions in 2020

**1.08** billion JOD

Total number of wallets in 2020

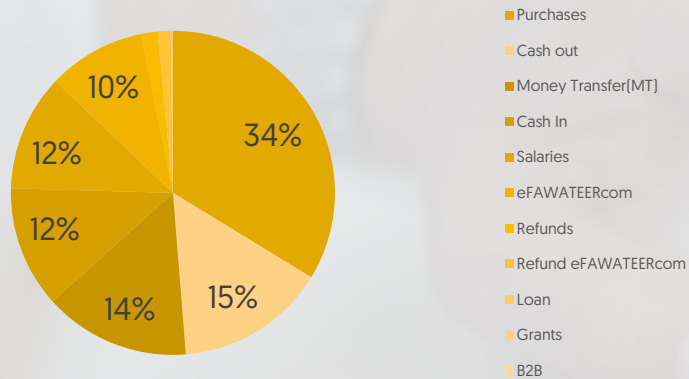
**1.2** million mobile wallets

The drops and increases in the number of transactions in certain months can be attributed to the number of salary transactions in those months, notably the National Aid disbursements.

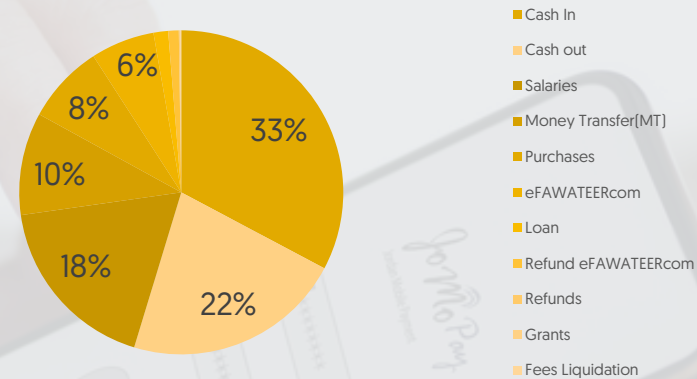
The number of wallets has doubled from January to December 2020. The total number of wallets was approximately 600 thousand beginning of 2020.

## JoMoPay Transactions per Payment Type

Number of Transactions per Payment Type



Value of Transactions per Payment Type



The top 3 payment types in the number of transactions are purchases (34%), cash out (15%) and money transfer (14%).

The top 3 payment types in terms of transaction value are cash in (33%), cash out (22%), and salaries (18%).

Total number of merchants who accept QR Payments in 2020

**1,073** merchants

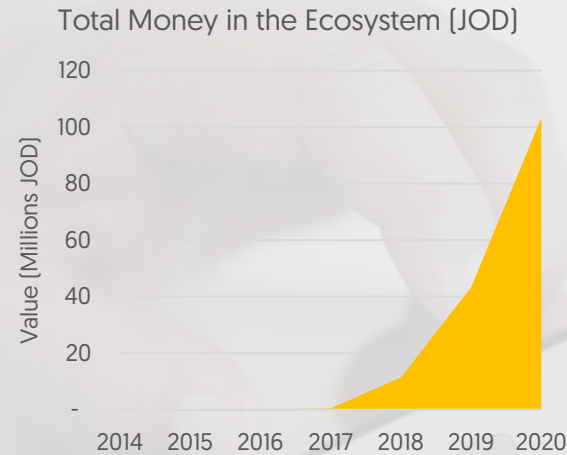
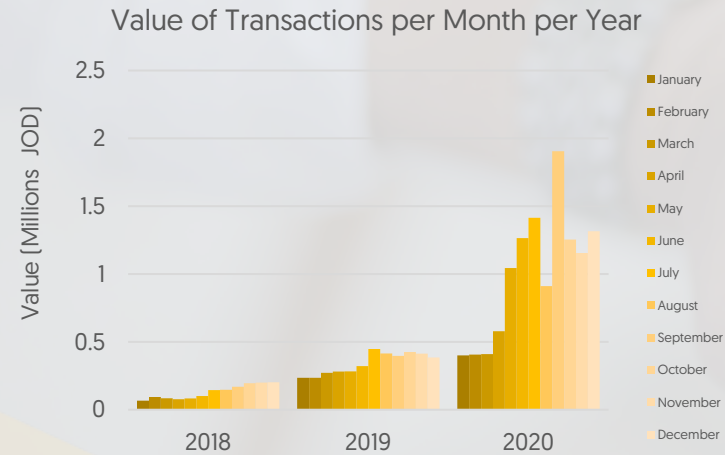
Total number of P2P QR transfers in 2020

**297** transfers

Total number of QR transactions in 2020

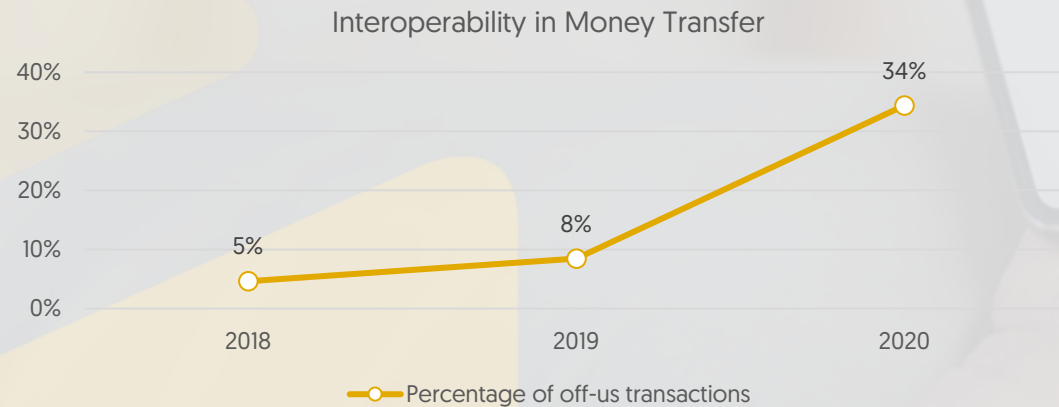
**1,714** transactions

## JoMoPay Transactions per Year



The number of transactions per month has significantly grown in 2020 compared to the other years. This increase started in April which is due to the distribution of NAF aid through JoMoPay that started in that month.

The total e-money in the JoMoPay ecosystem peaked in 2020 reaching 100 million JOD.



The mobile money interoperability index has been increasing over the years. The percentage of the off-us money transfers has slightly increased from 5% in 2018 to 8% in 2019, however, it has dramatically risen in 2020 where it reached 34% and that is due to the increase in the adoption rate of mobile money in Jordan and the introduction of P2P QR Code in Q4 of 2020.

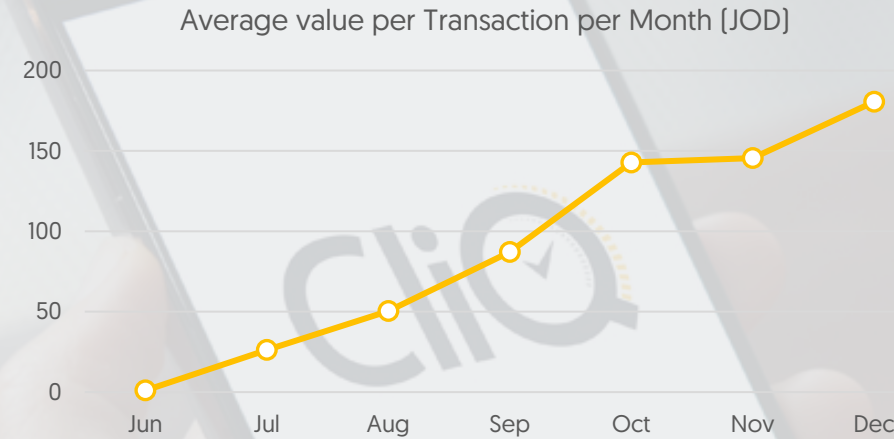
5



**Instant Payment System  
– CliQ**



## CliQ Transactions



Total number of transactions in 2020

**7,826** transactions

Total value of transactions in 2020

**1,036,216** JOD

Average value of transactions in 2020

**132** JOD

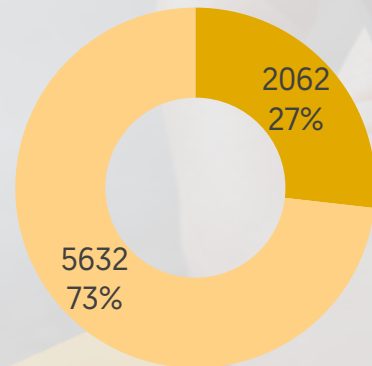
The number and value of transactions per month increased between July and December 2020 and the average value of transactions per month also increased. The average value per transaction in July was approximately 26 JOD and increased to approximately 180 JOD in December.

## CliQ Customers

Total number of customers in 2020

**7,694** customers

Percentage of Customers by Gender



■ Female ■ Male

Number of Customers by Age Range (Years)

