



Jordan Payments & Clearing Company

# Payment Systems Monthly Reports

December 2022



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Monthly Report



# Systems Summary

Monthly Report  
December 2022

3

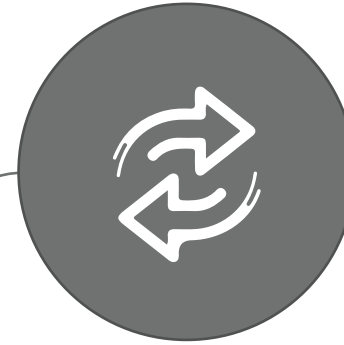


# CliQ Summary



Number of  
Customers

**561K**



Number of  
Transactions

**1.18M**



Value of  
Transactions

**209M**

# JoMoPay Summary



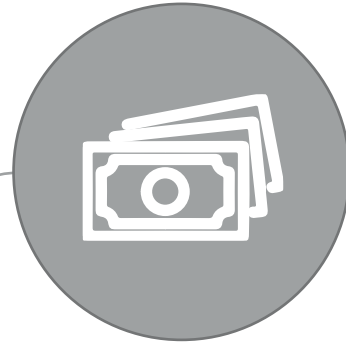
Number of  
Customers

**2.05M**



Number of  
Transactions

**1.51M**



Value of  
Transactions

**188M**



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# Summary



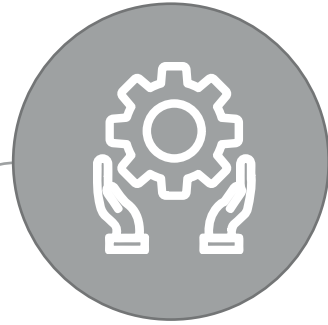
Number of  
Users

**3.62M**



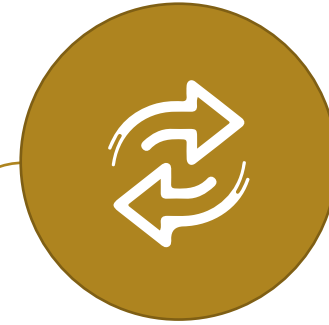
Number of  
Billers

**436**



Number of  
Services

**1317**



Number of  
Transactions

**3.72M**



Value of  
Transactions

**844M**



# Monthly Report

## December 2022

7

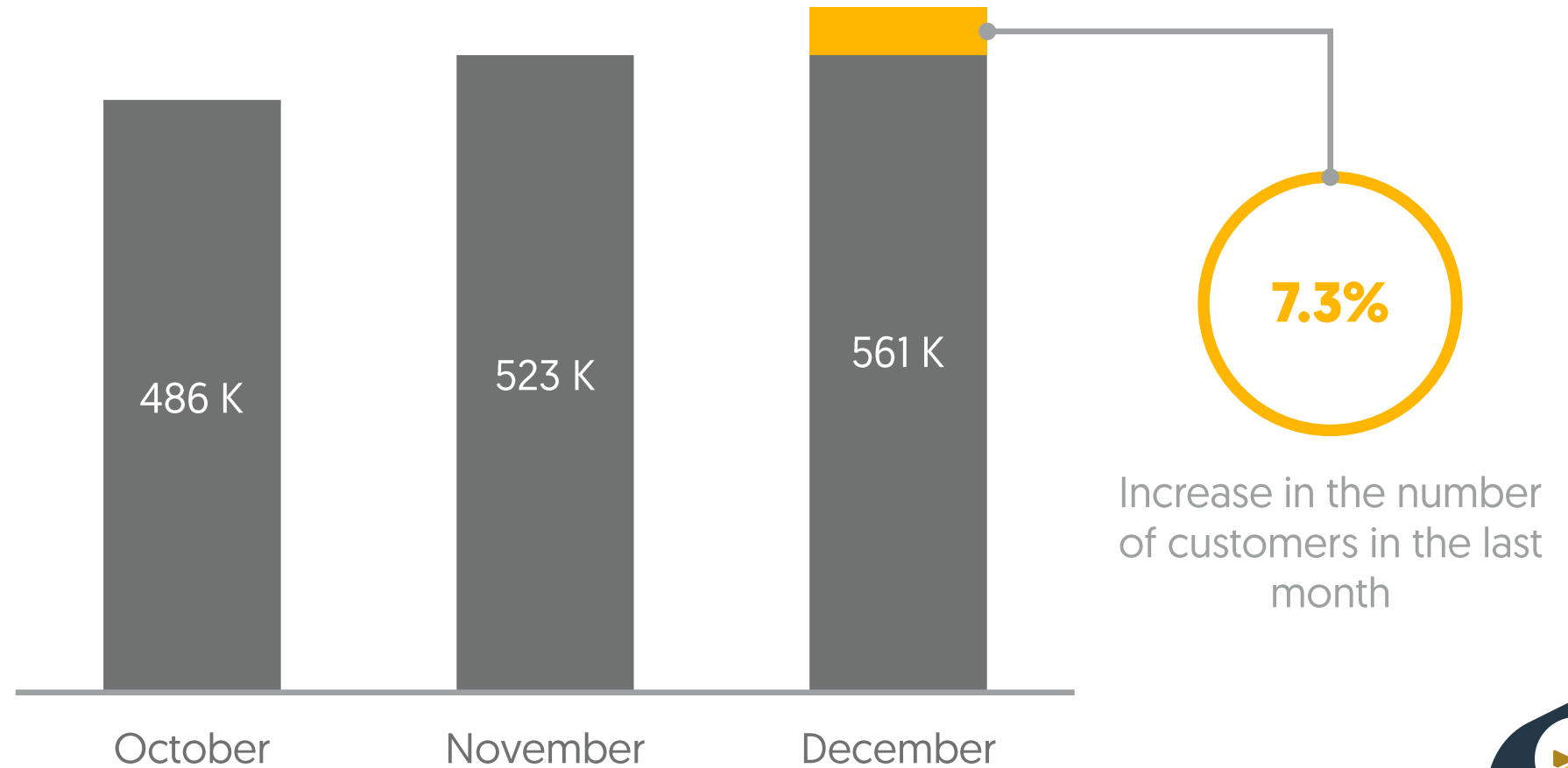
Instant Payment System



12.2022

# CliQ Customers

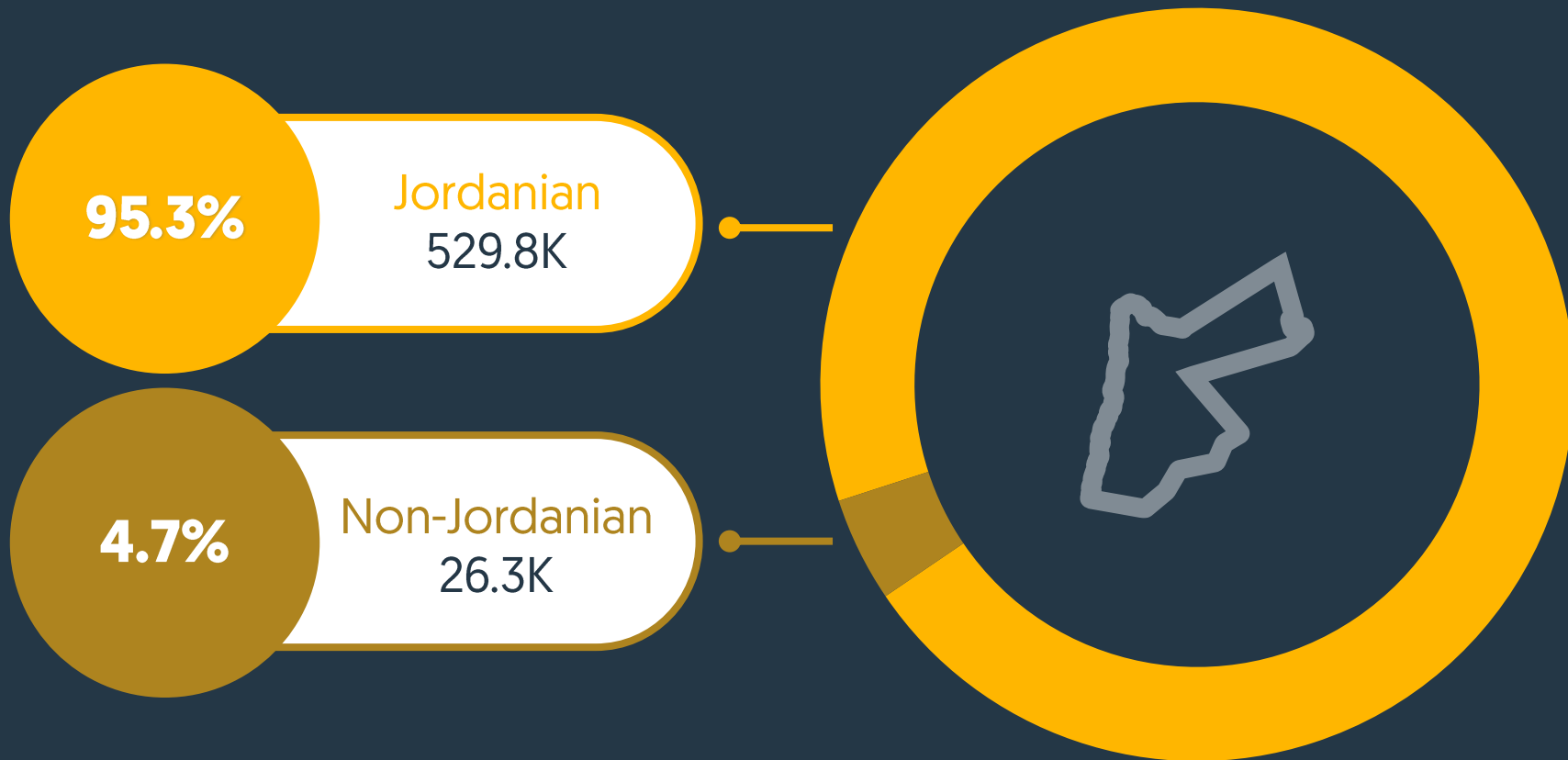
Total Number of Customers Over the Past 3 Months





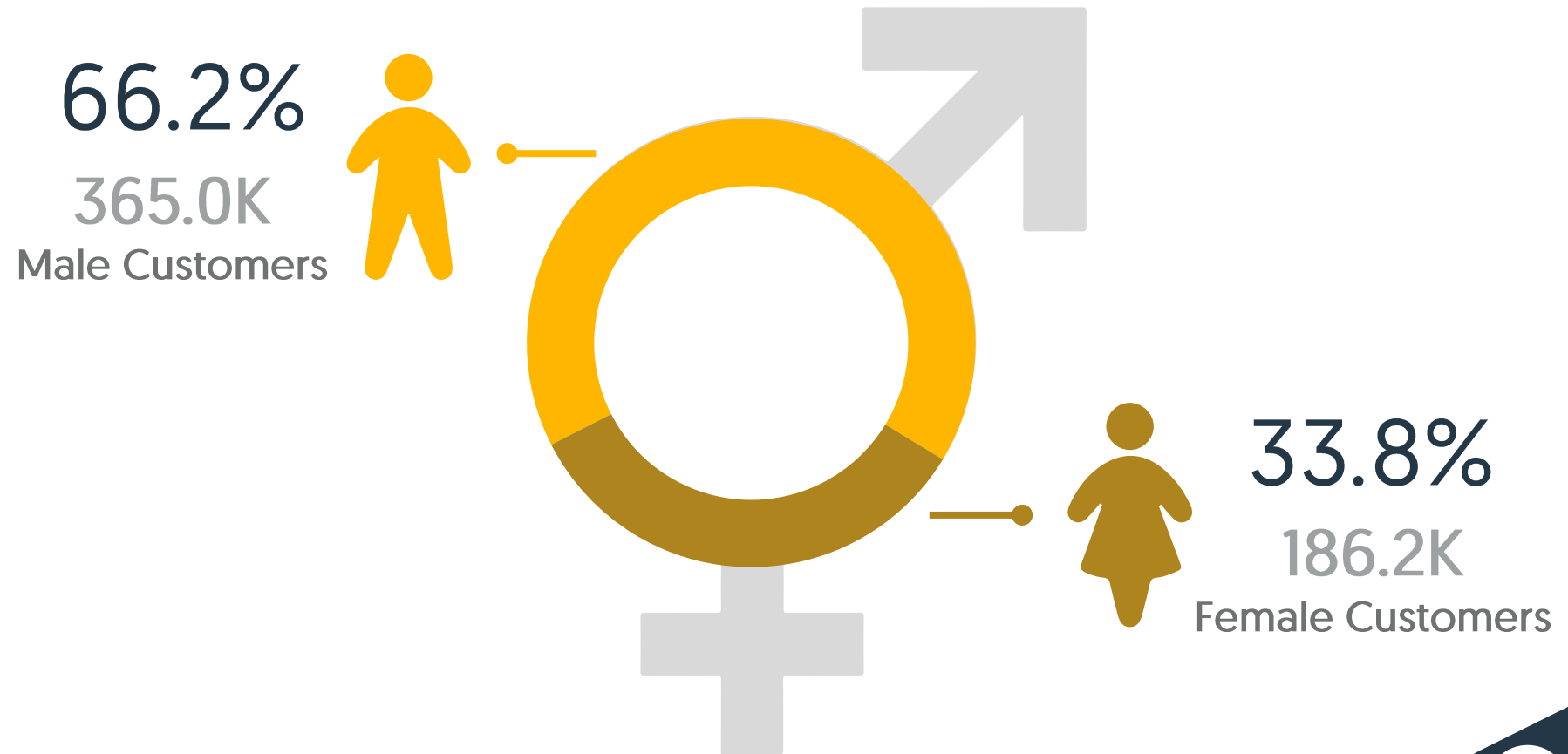
# CliQ Customers

Percentage of Customers Based on Nationality



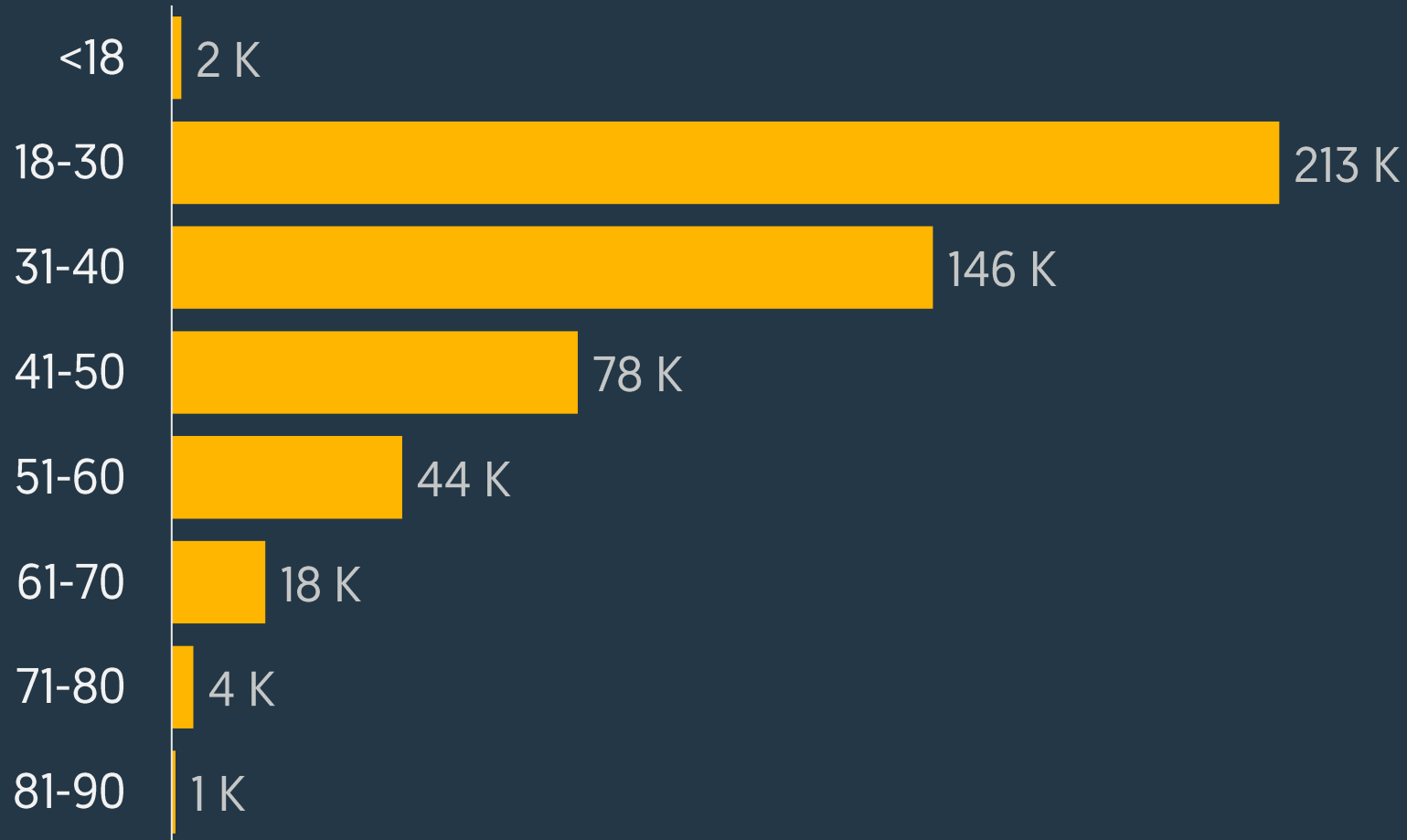
# CliQ Customers

Percentage of Customers Based on Gender



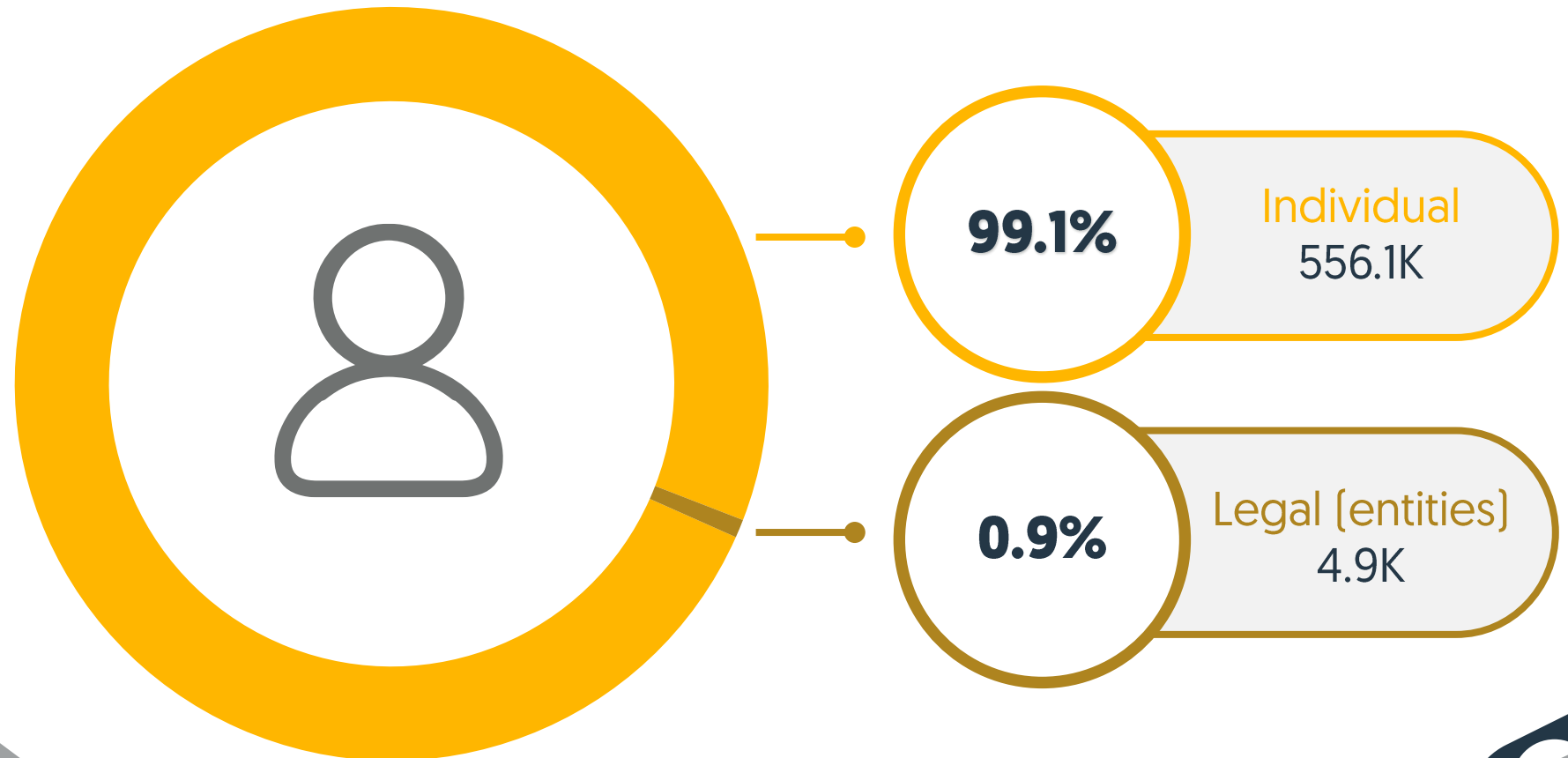
# CliQ Customers

Number of Customers Based on Age Group



# CliQ Customers

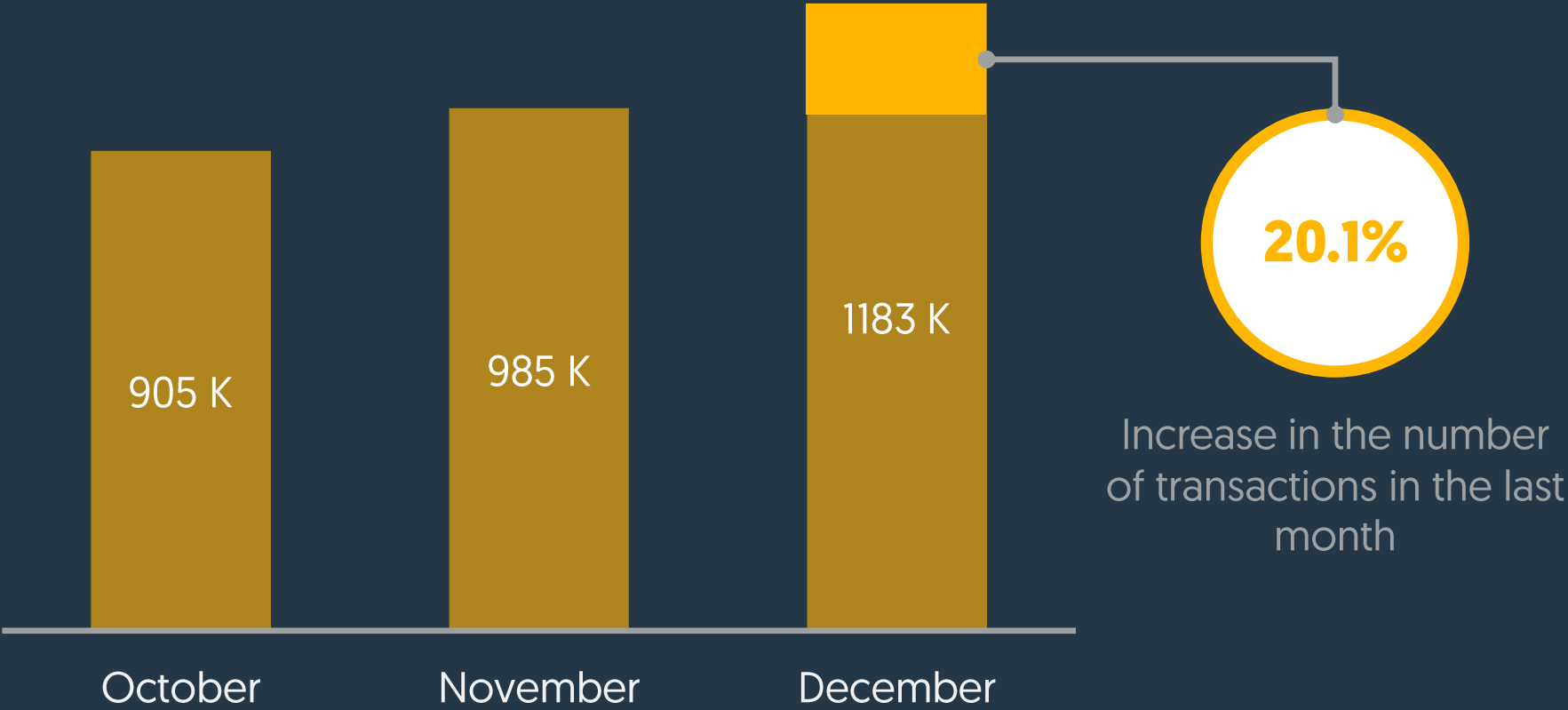
Percentage of Customers Based on Customer Type





# Number of Transactions

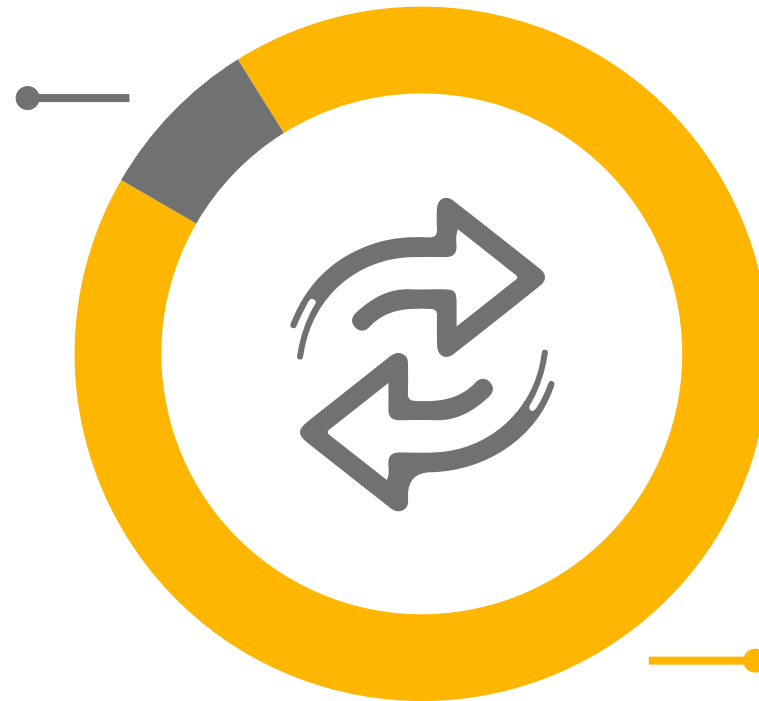
Total Number of Transactions Over the Past 3 Months



# CliQ Number of Transactions

Percentage Based on Transaction Type

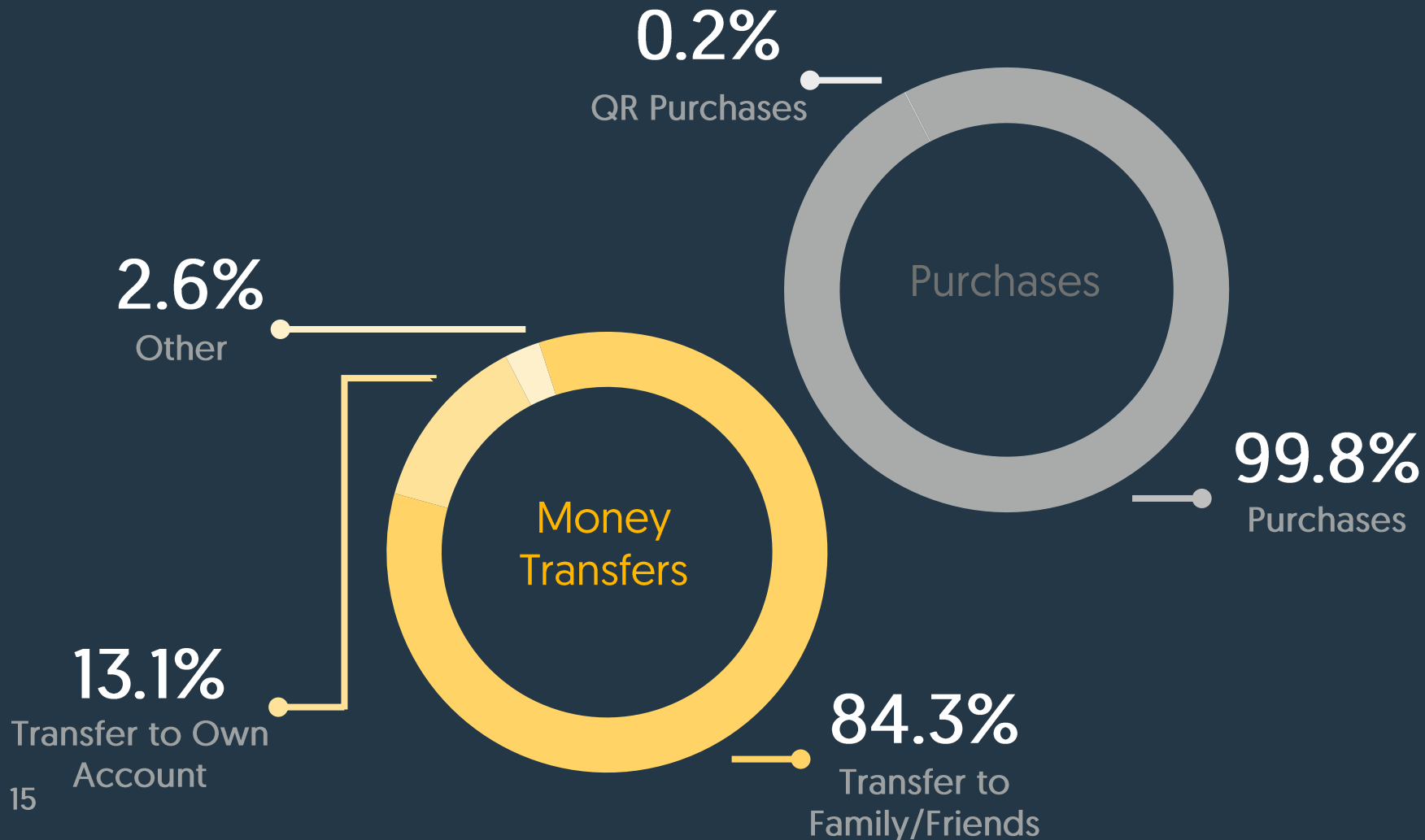
7.8%  
91.9K  
Purchases



92.2%  
1,091K  
Money Transfers

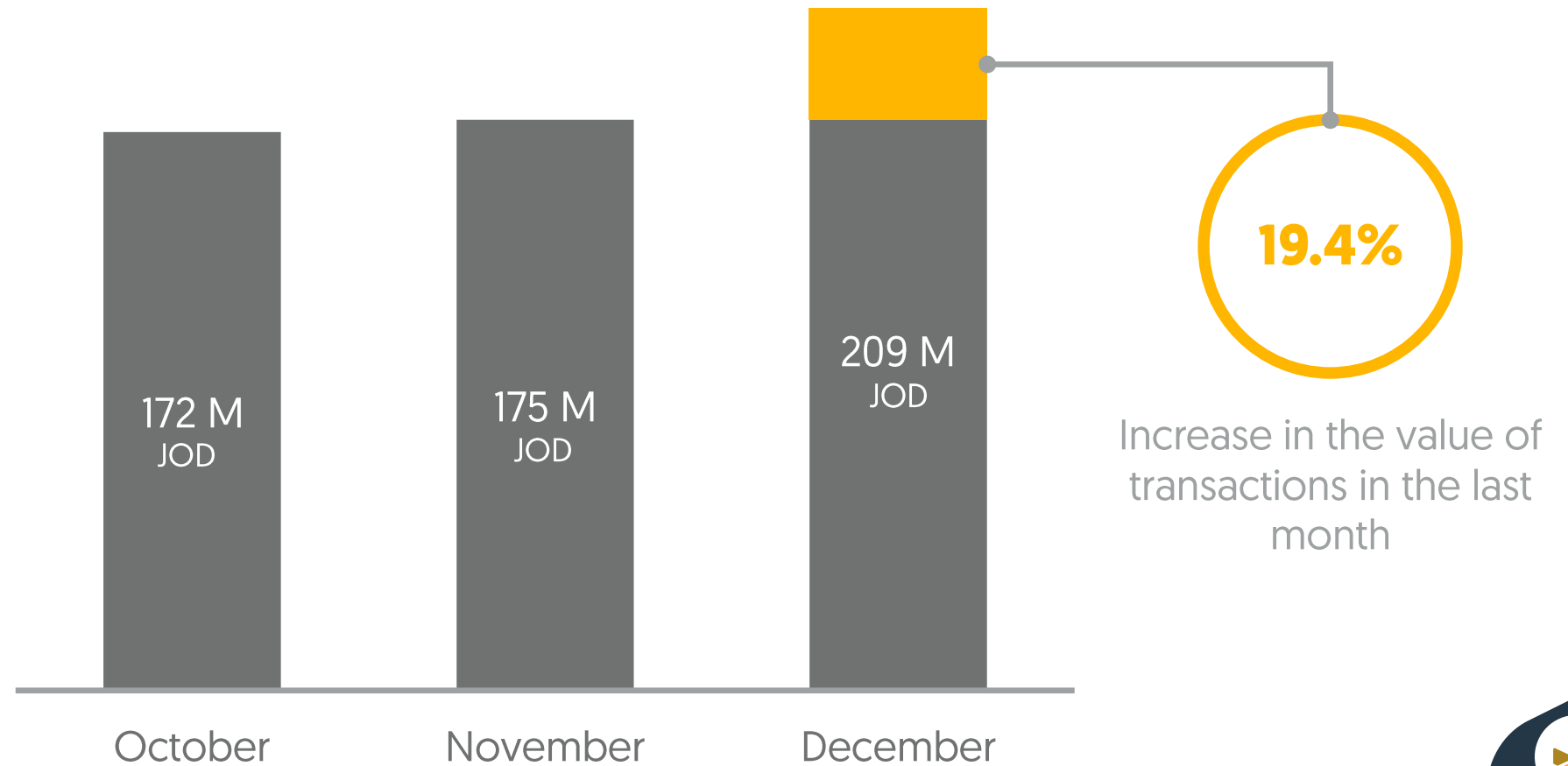
# CliQ Number of Transactions

Percentage Based on Transaction Type Sub-Category



# CliQ Value of Transactions

Total Value of Transactions Over the Past 3 Months





# CliQ Value of Transactions

Percentage Based on Transaction Type

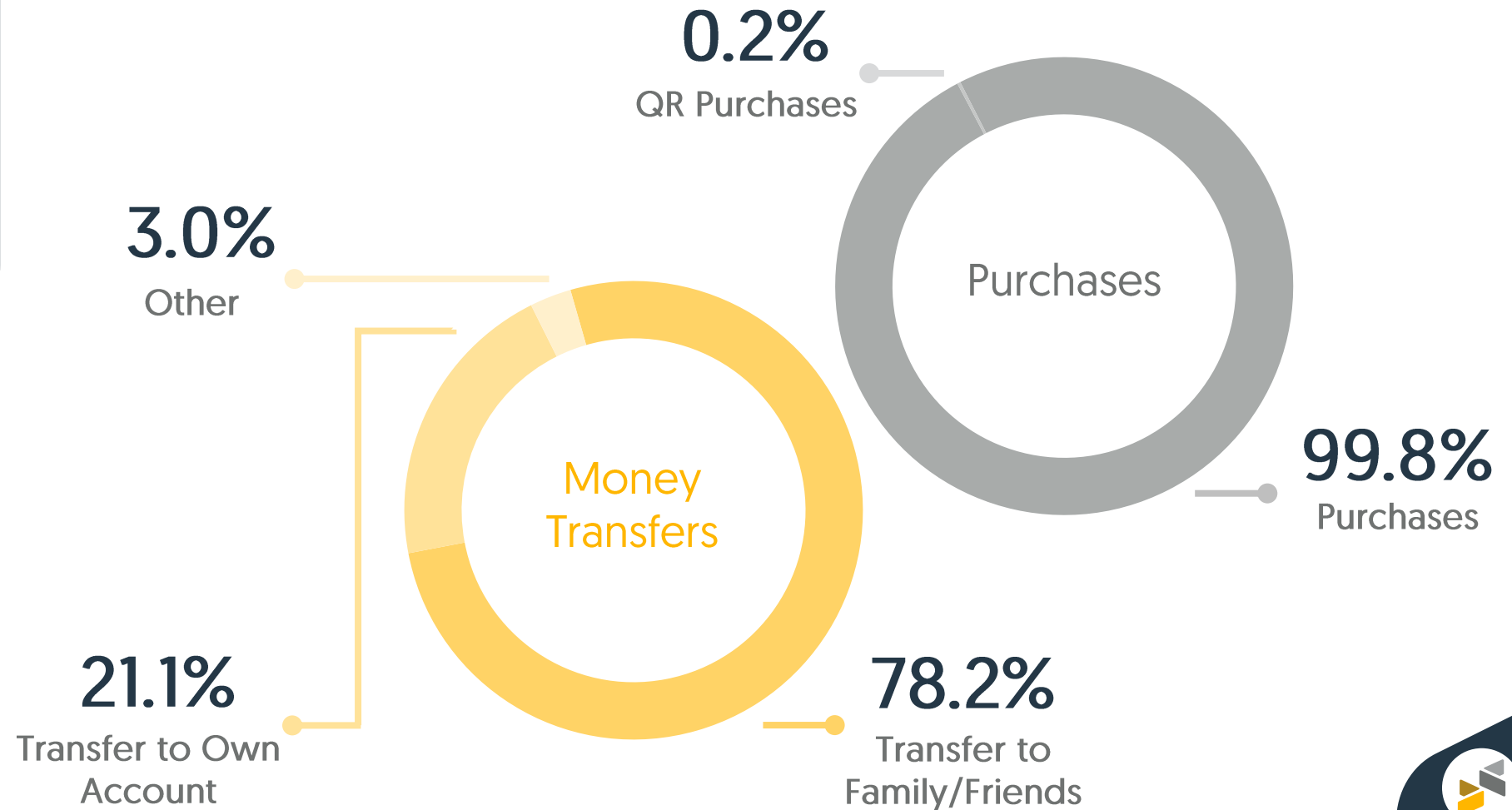
10.2%  
21.4M JOD  
Purchases



89.8%  
187.9M JOD  
Money Transfers

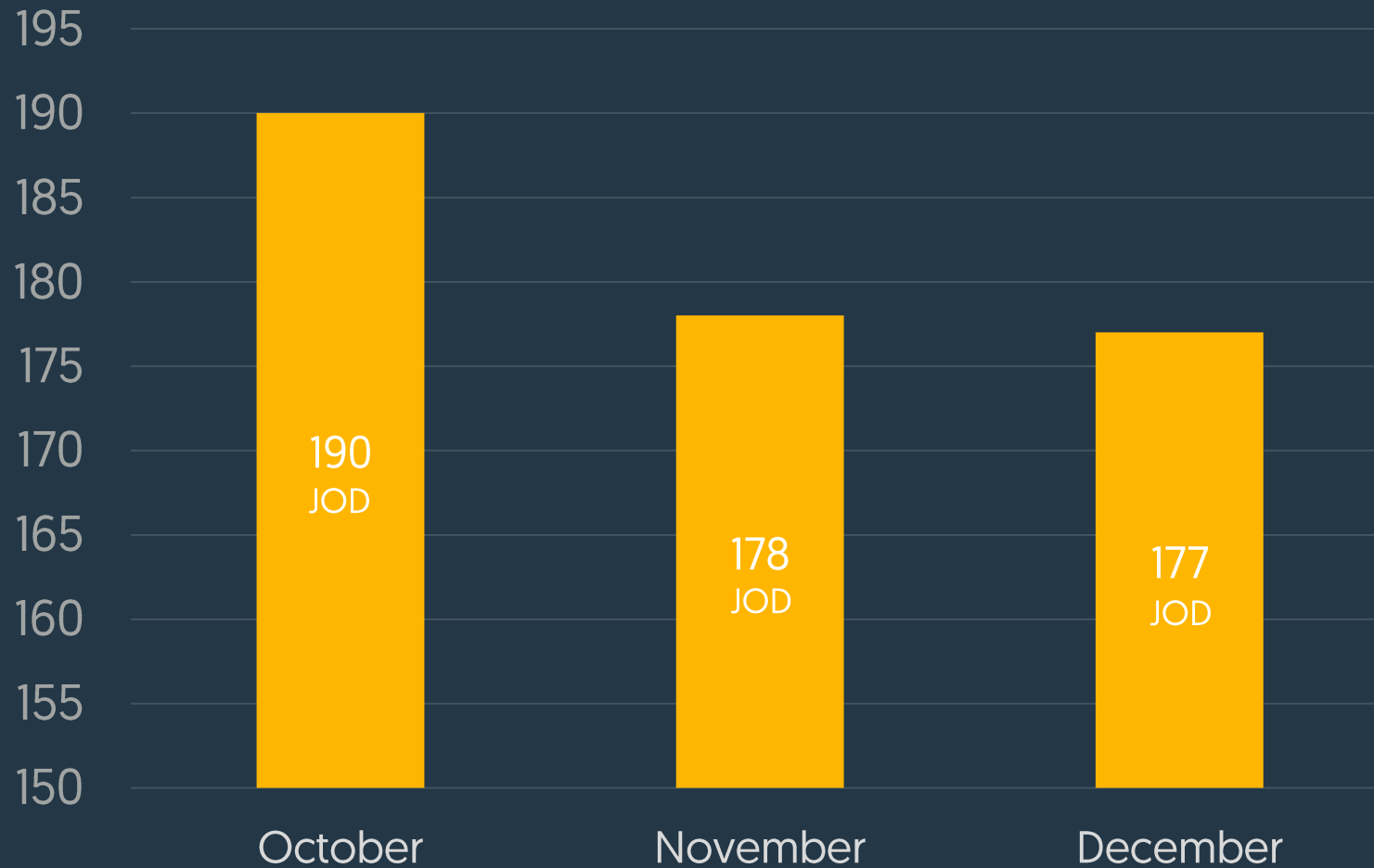
# CliQ Value of Transactions

Percentage Based on Transaction Type Sub-Category



# CliQ Transactions

Average Value of Transactions Over the Past 3 Months



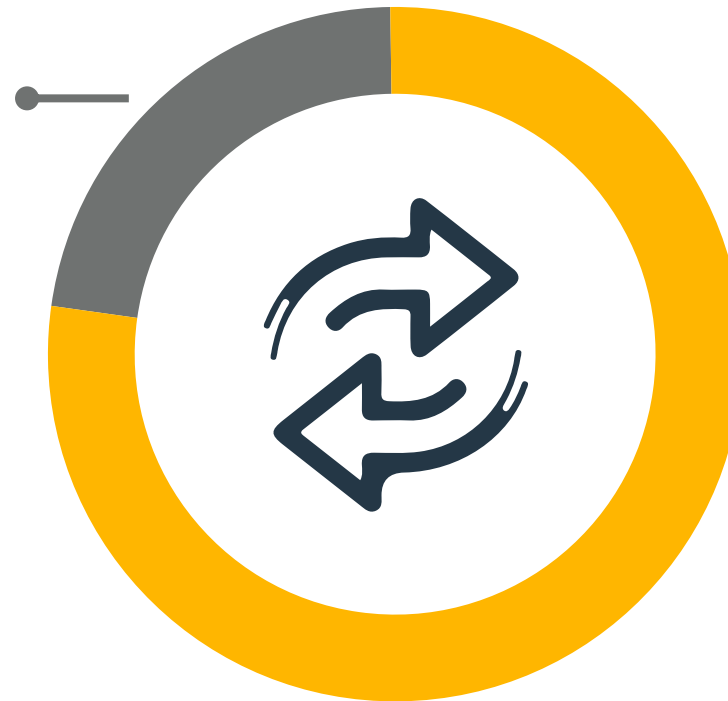
# CliQ Interoperability

Number of Money Transfer Transactions Through Banks



23.2%

0.21M  
On Us



76.8%

0.69M  
Off Us

On Us: Transactions within the same bank  
Off Us: Transactions across different banks

# CliQ Interoperability

Value of Money Transfer Transactions Through Banks



15.1%

26M JOD  
On Us



84.9%

144M JOD  
Off Us

On Us: Transactions within the same bank  
Off Us: Transactions across different banks

22



**JoMoPay**  
Jordan Mobile Payment

# Monthly Report

## December 2022

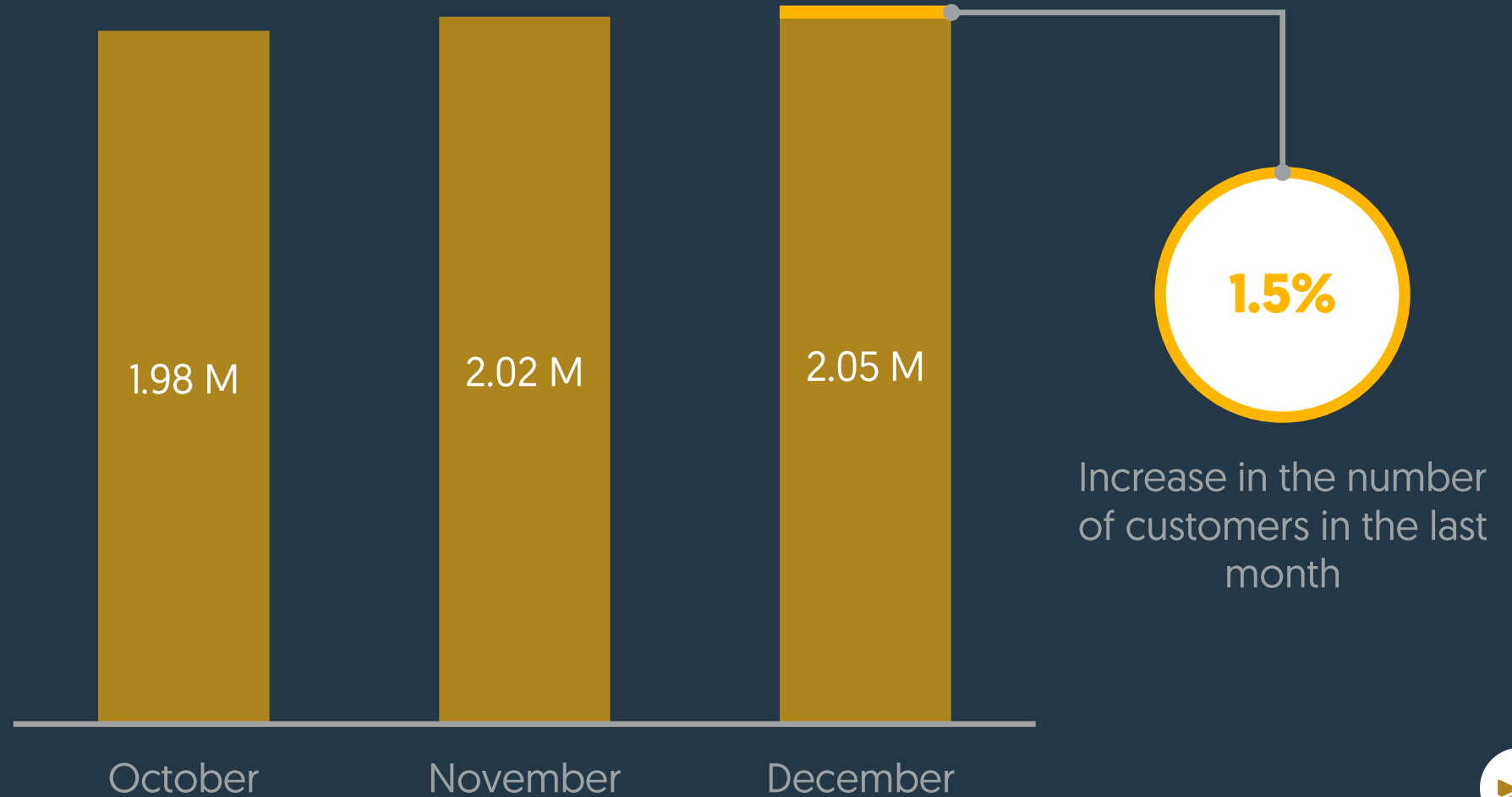
National Switch for Mobile Wallet Payments



12.2022

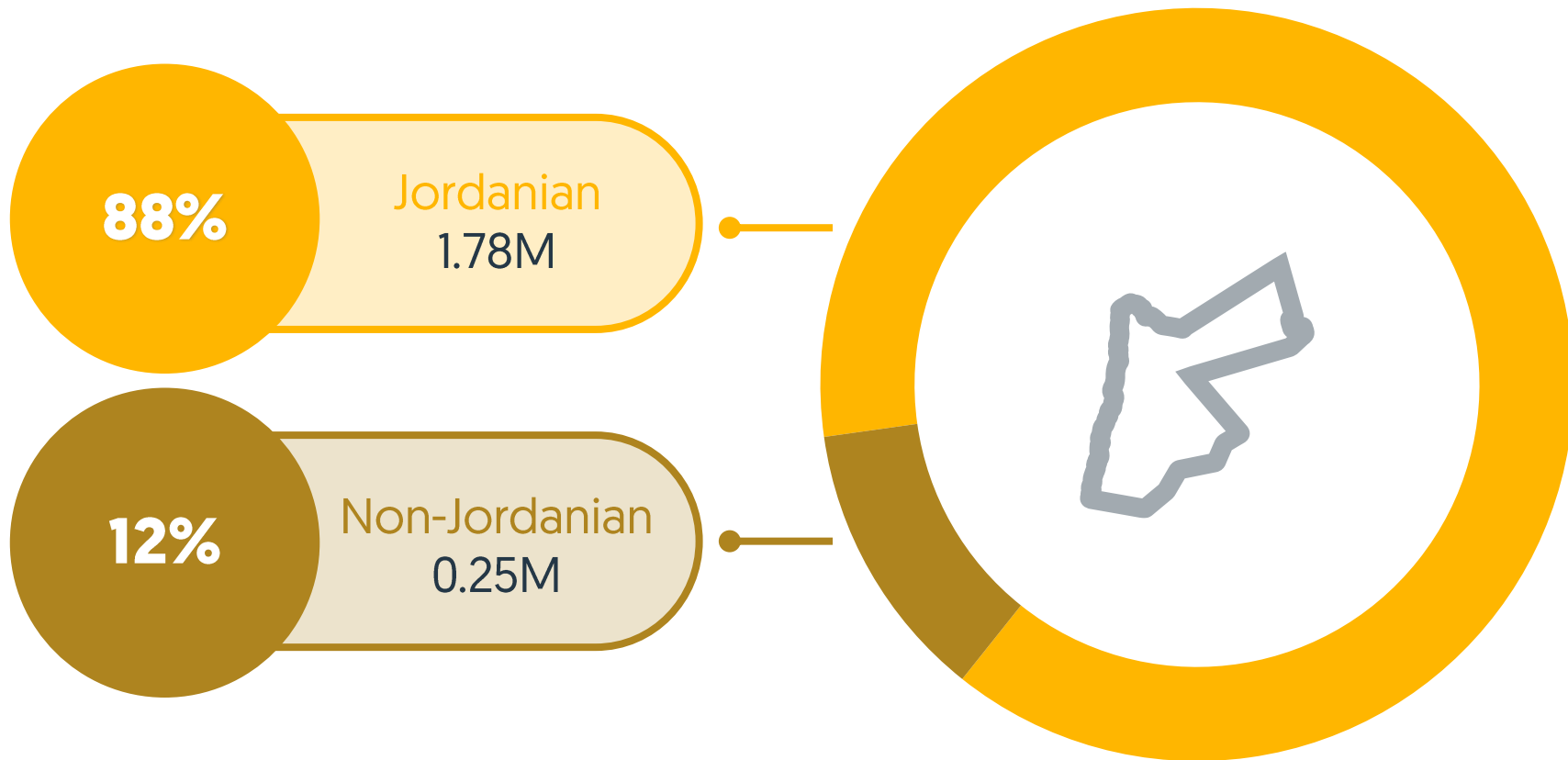
# JoMoPay Customers

Total Number of Customers Over the Past 3 Months



# JoMoPay Customers

Percentage of Customers Based on Nationality





# JoMoPay Customers

Percentage of Customers Based on Gender

60.8%  
1.23M  
Male Customers

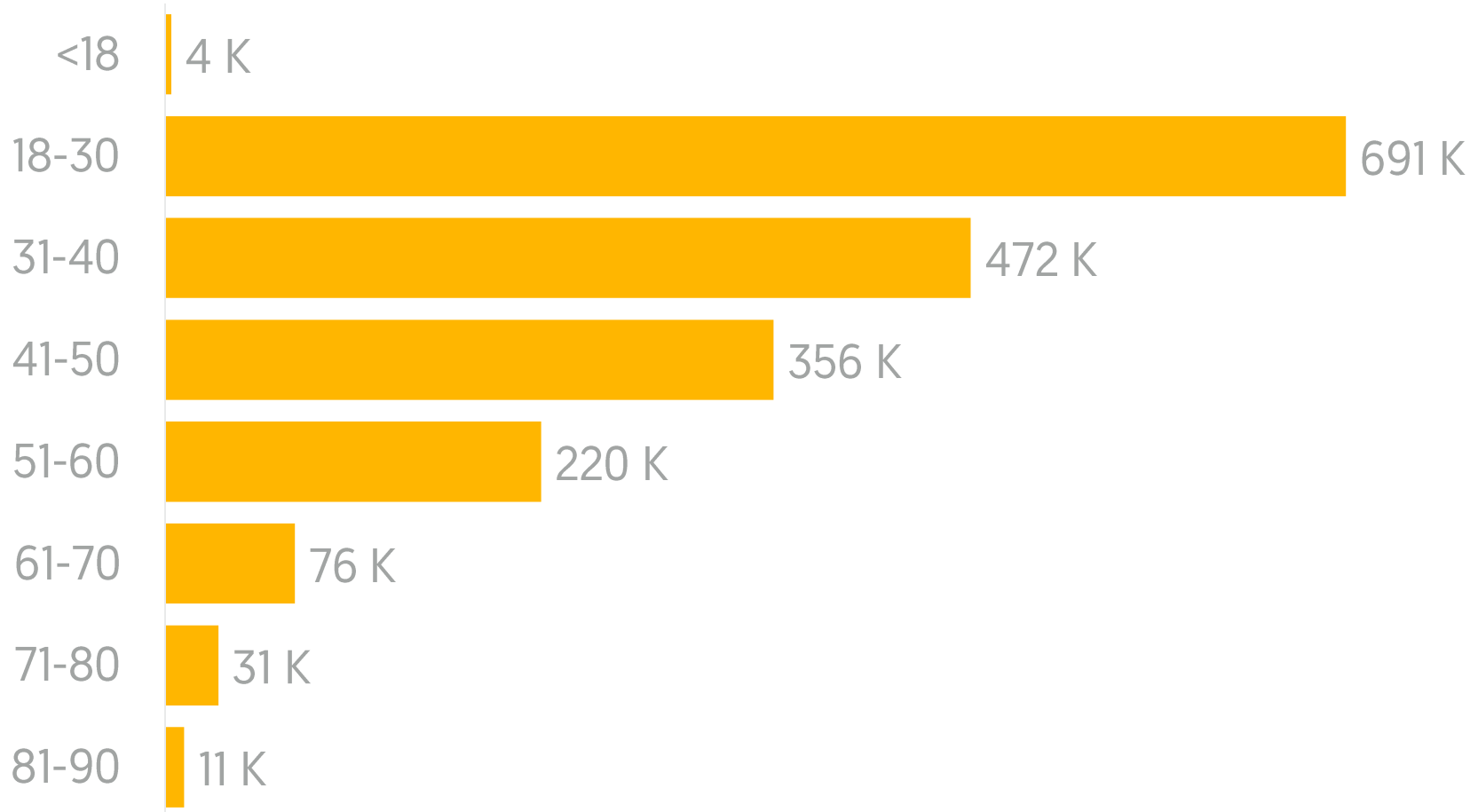


39.2%  
0.80M  
Female Customers



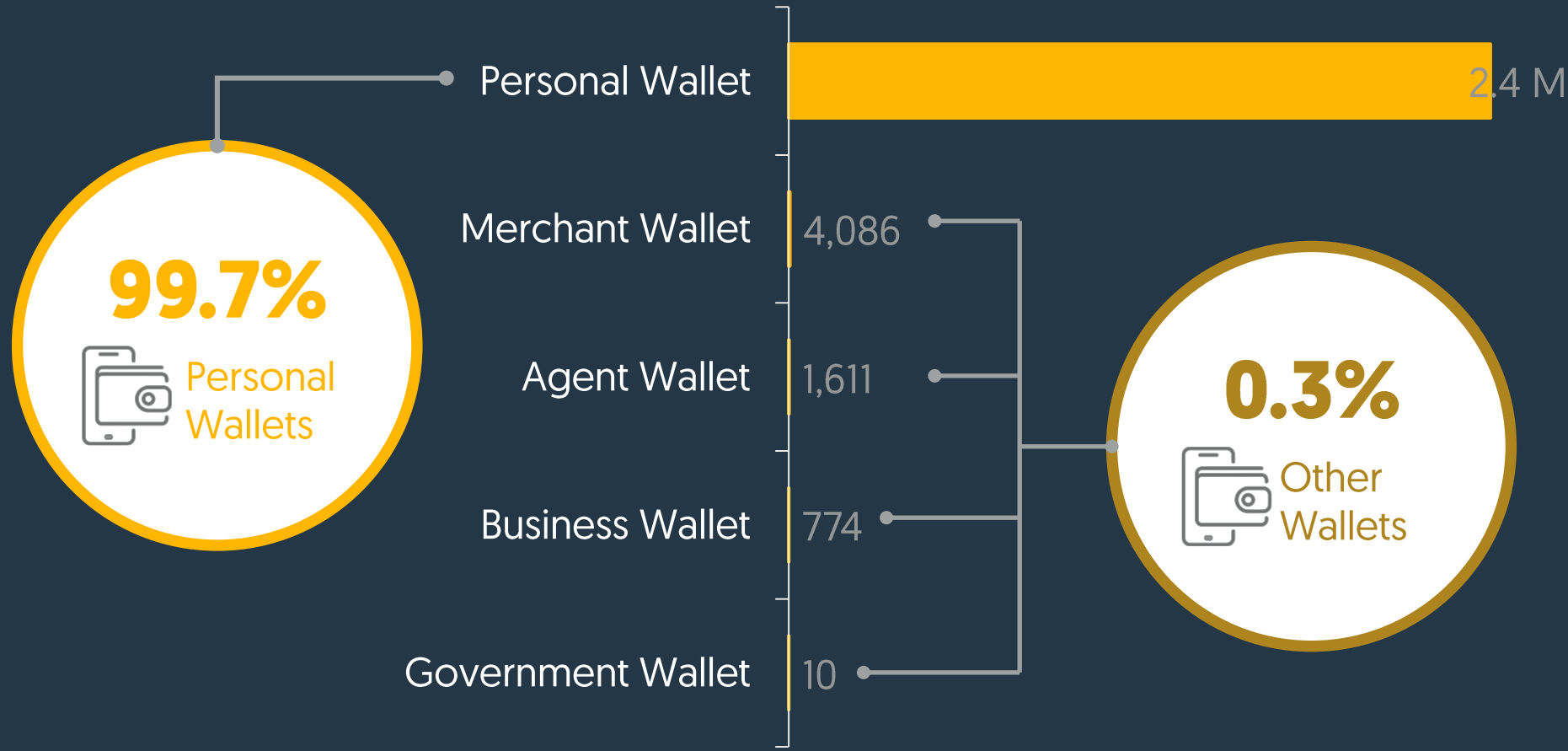
# JoMoPay Customers

Number of Customers Based on Age Group



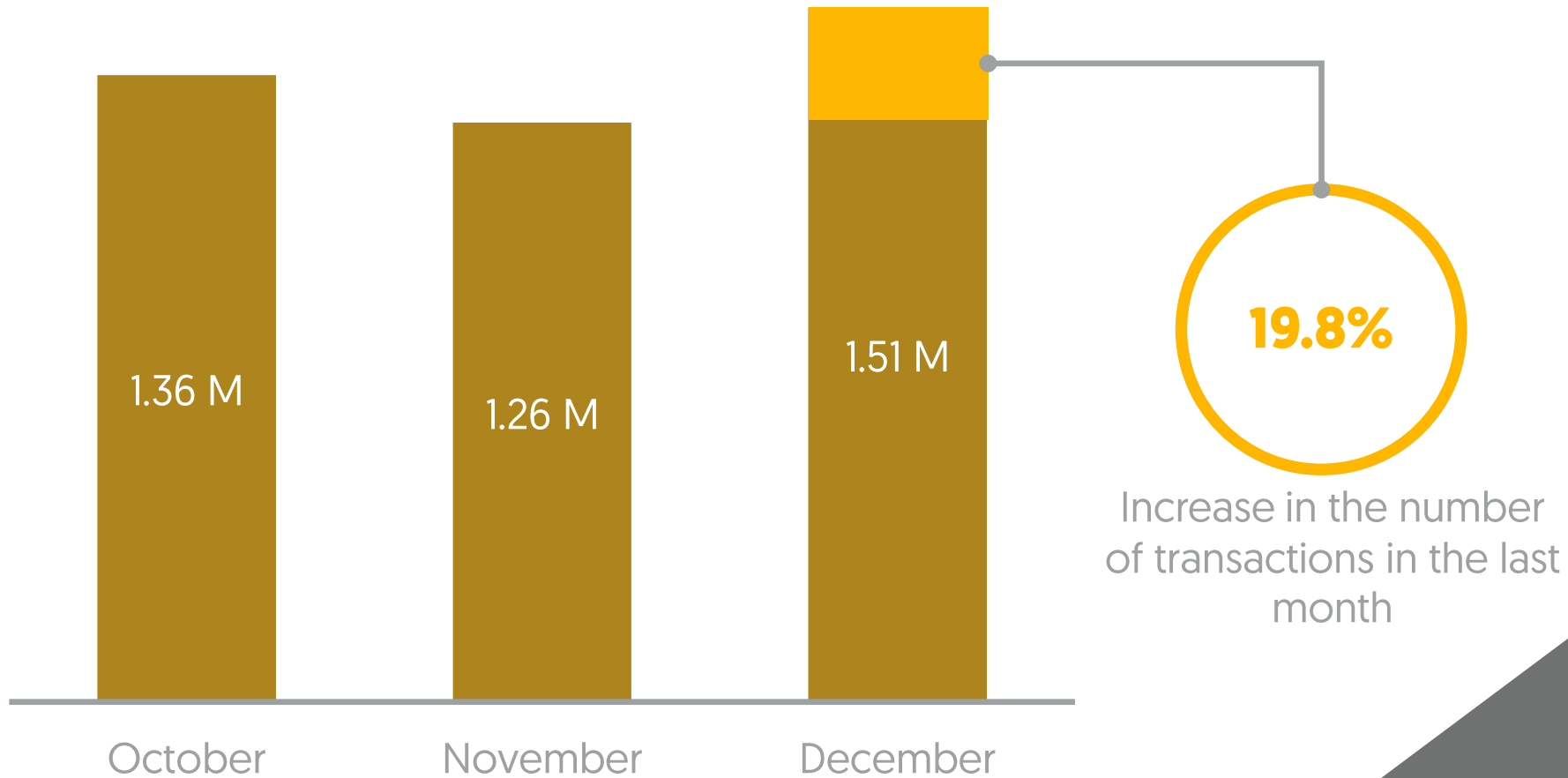
# JoMoPay Customers

Number of Wallets Based on Wallet Type



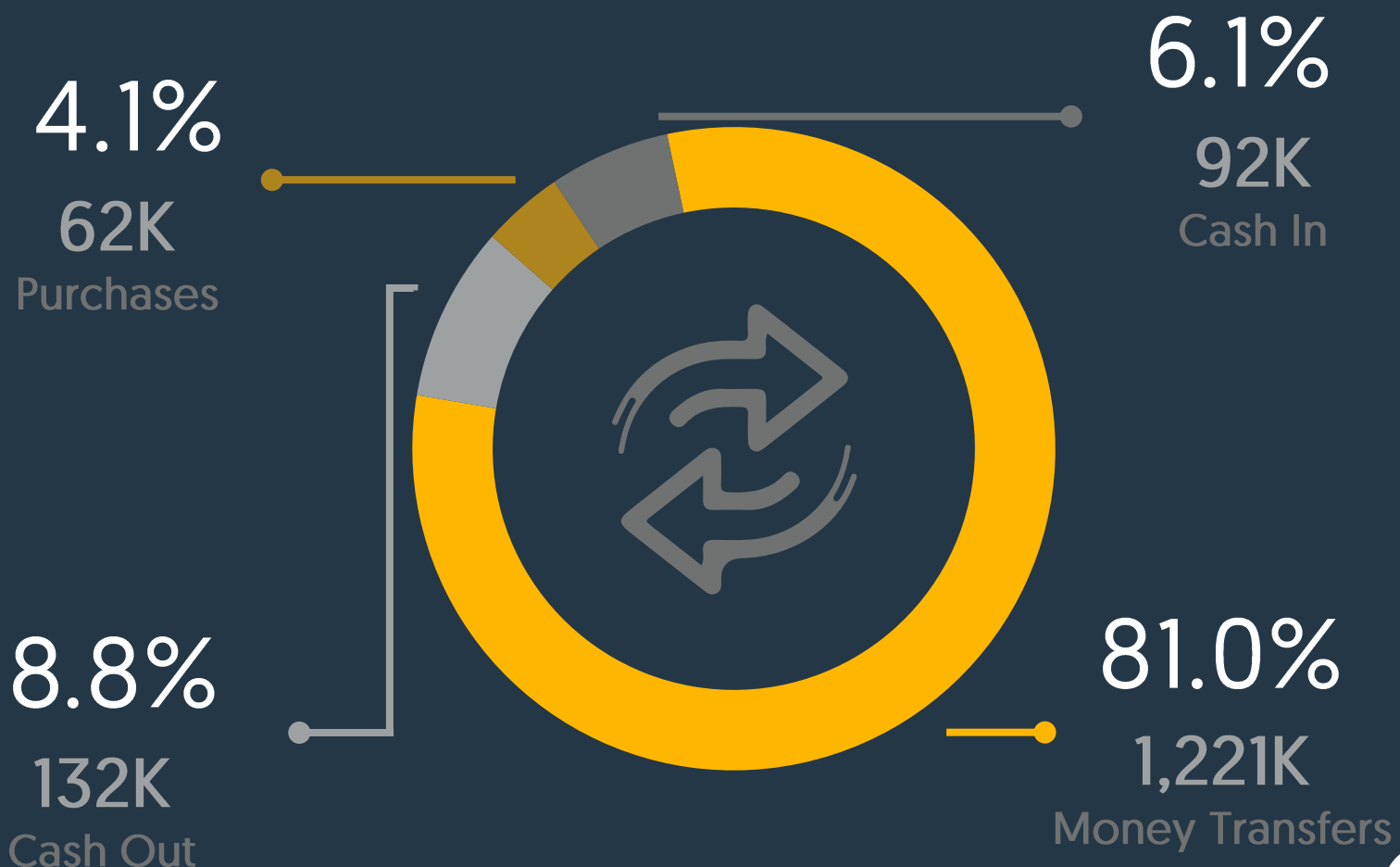
# JoMoPay Number of Transactions

Total Number of Transactions Over the Past 3 Months



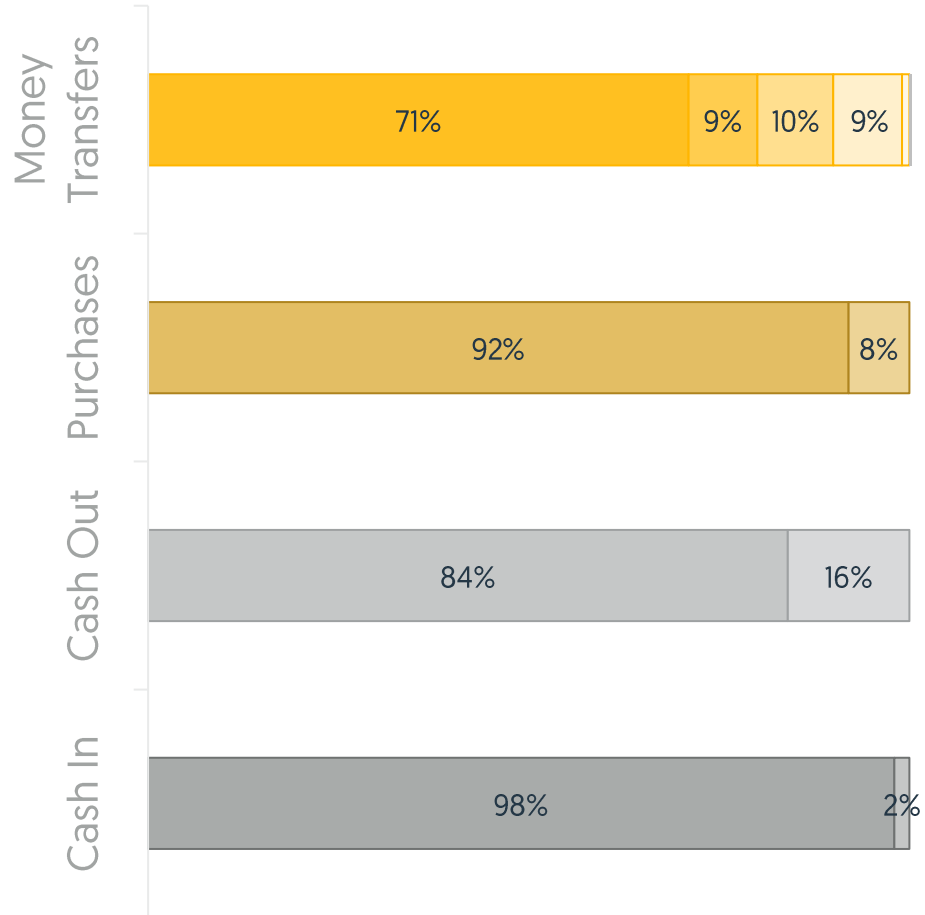
# JoMoPay Number of Transactions

Percentage Based on Transaction Type



# JoMoPay Number of Transactions

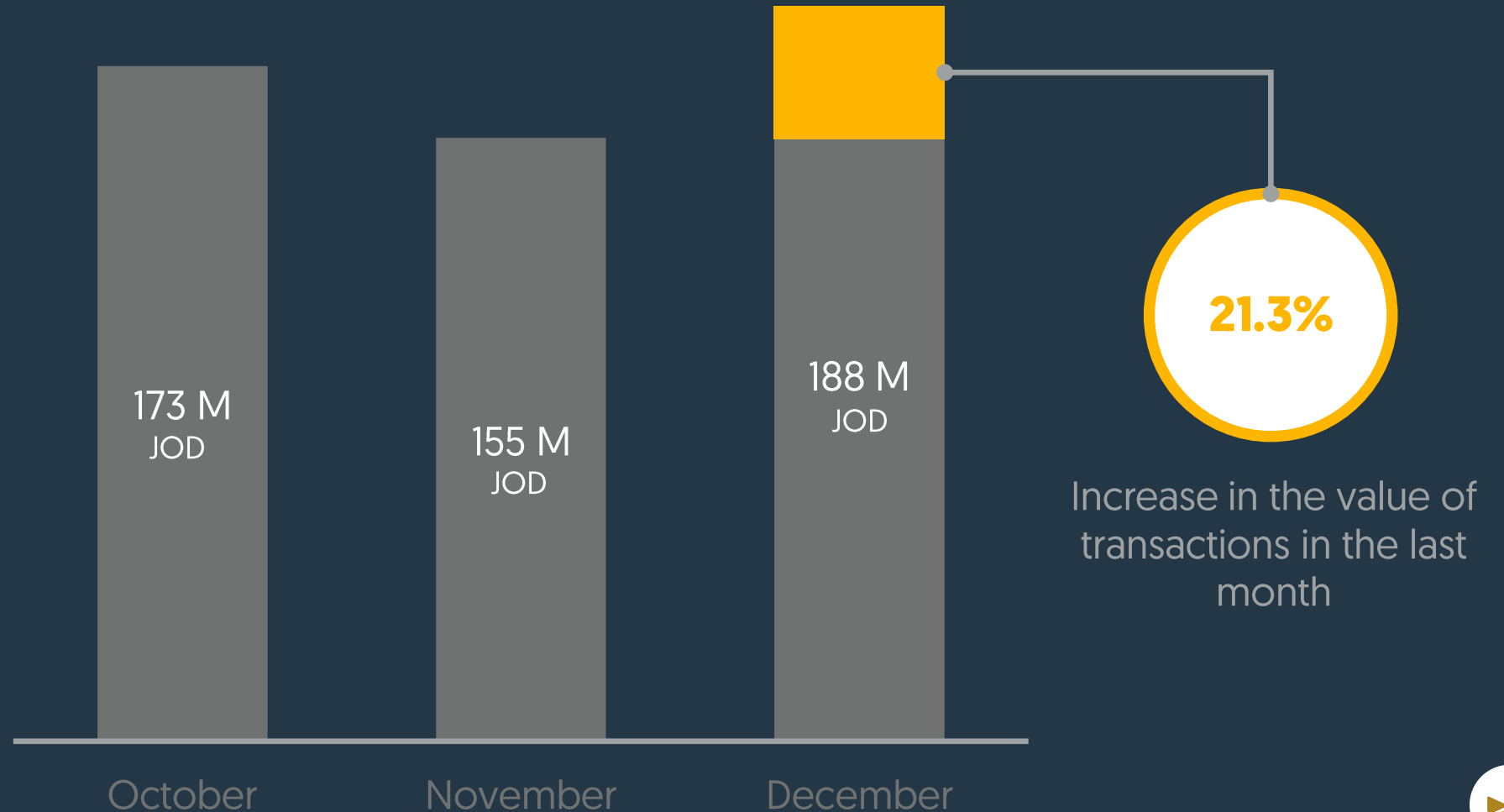
Percentage Based on Transaction Type Sub-Category



Transfer to Family/Friends	<b>71%</b>
Aid/Charity/Grant	<b>9%</b>
Transfer to Own Account	<b>10%</b>
Salary/Bonus/Dividends	<b>9%</b>
Loan/Loan Installment	<b>1%</b>
Purchases	<b>92%</b>
QR Purchases	<b>8%</b>
Cash Out - Agent/Teller	<b>84%</b>
Cash Out - ATM/Kiosk	<b>16%</b>
Cash In - Agent/Teller	<b>98%</b>
Cash In - ATM/Kiosk	<b>2%</b>

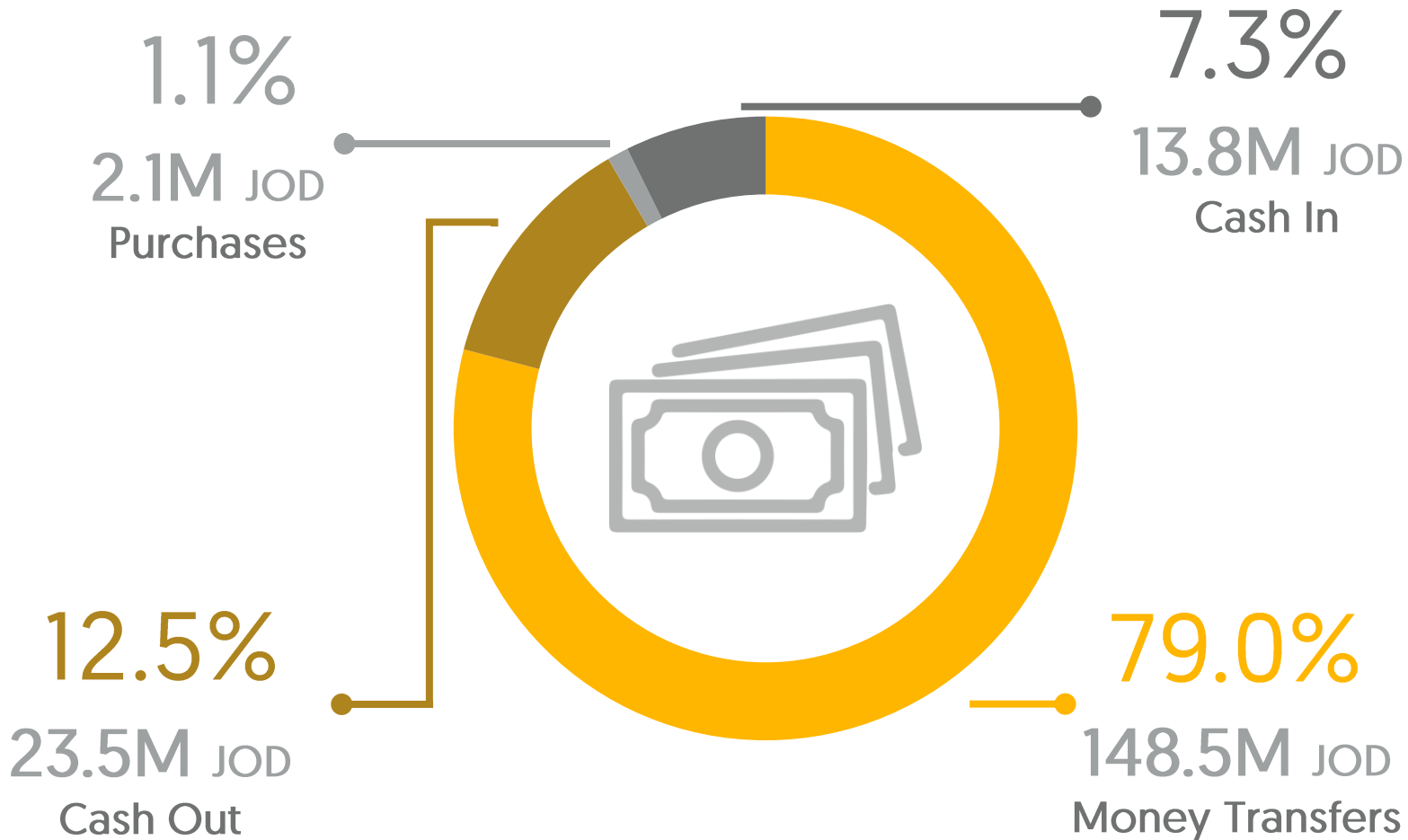
# JoMoPay Value of Transactions

Total Value of Transactions Over the Past 3 Months



# JoMoPay Value of Transactions

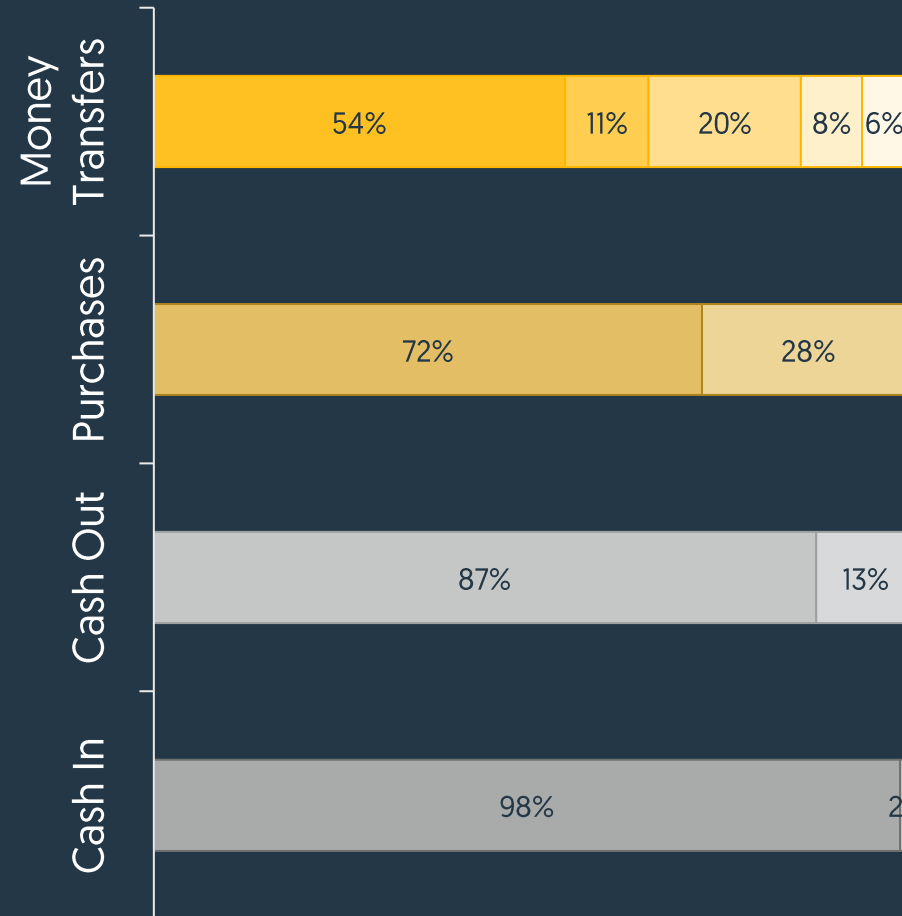
Percentage Based on Transaction Type





# JoMoPay Value of Transactions

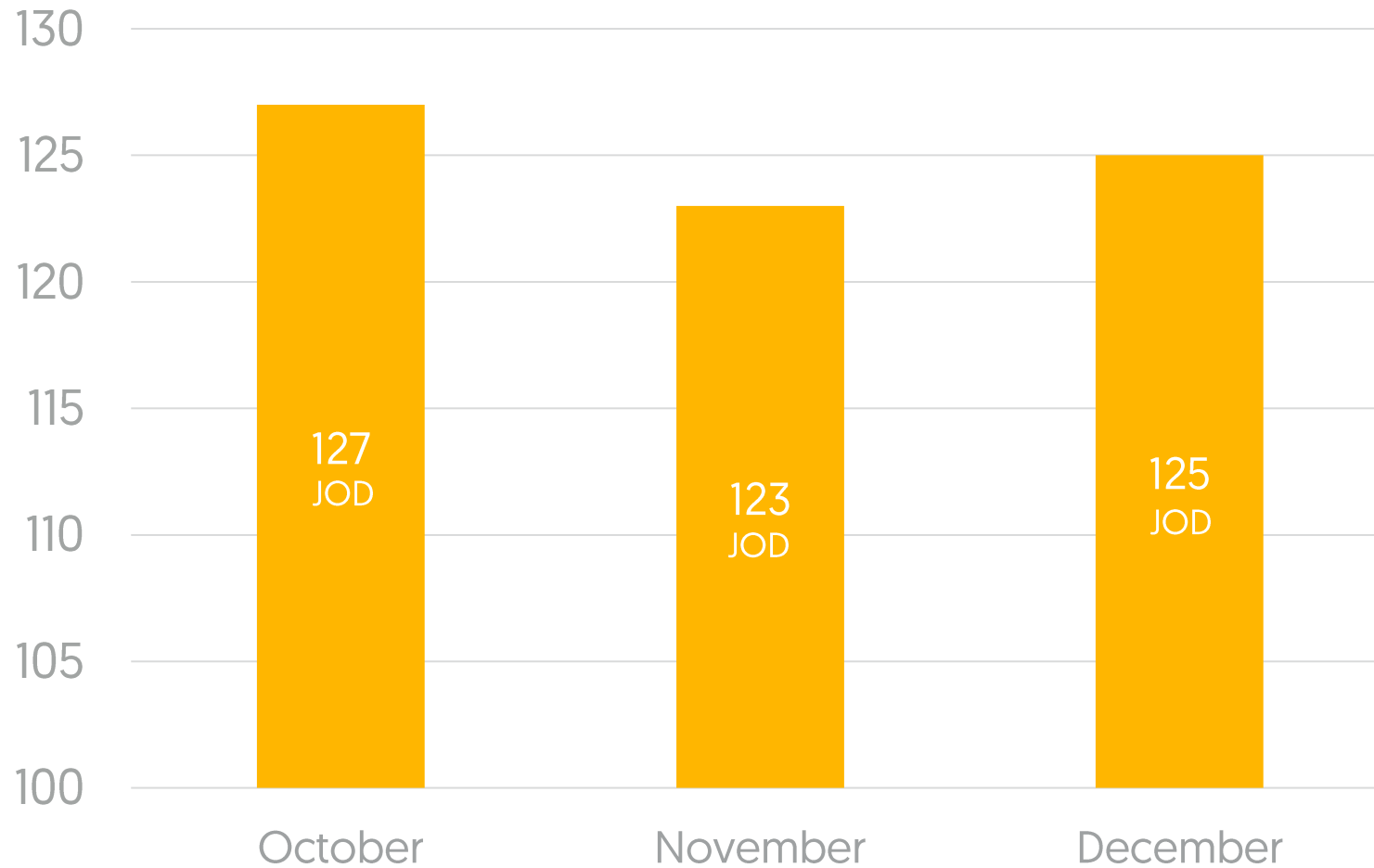
Percentage Based on Transaction Type Sub-Category



Transfer to Family/Friends	<b>54%</b>
Aid/Charity/Grant	<b>11%</b>
Transfer to Own Account	<b>20%</b>
Salary/Bonus/Dividends	<b>8%</b>
Loan/Loan Installment	<b>6%</b>
Purchases	<b>72%</b>
QR Purchases	<b>28%</b>
Cash Out - Agent/Teller	<b>87%</b>
Cash Out - ATM/Kiosk	<b>13%</b>
Cash In - Agent/Teller	<b>98%</b>
Cash In - ATM/Kiosk	<b>2%</b>

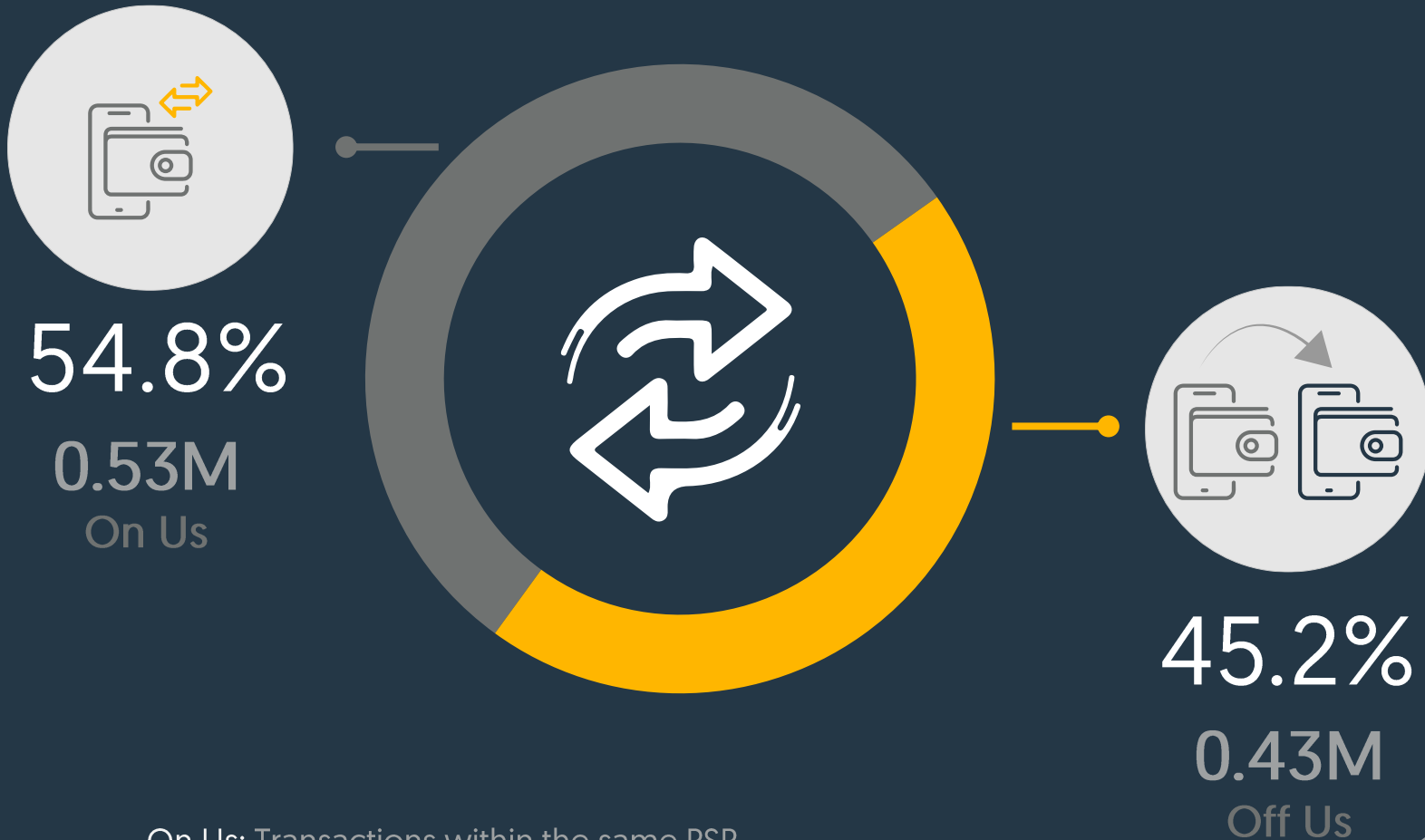
# JoMoPay Transactions

Average Value of Transactions Over the Past 3 Months



# JoMoPay Interoperability

Number of Money Transfer Transactions Through PSPs



On Us: Transactions within the same PSP  
Off Us: Transactions across different PSPs

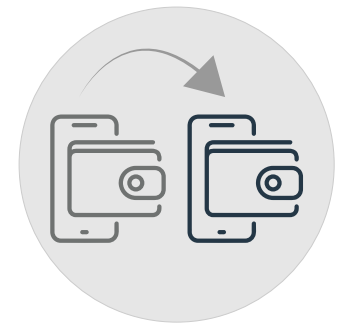
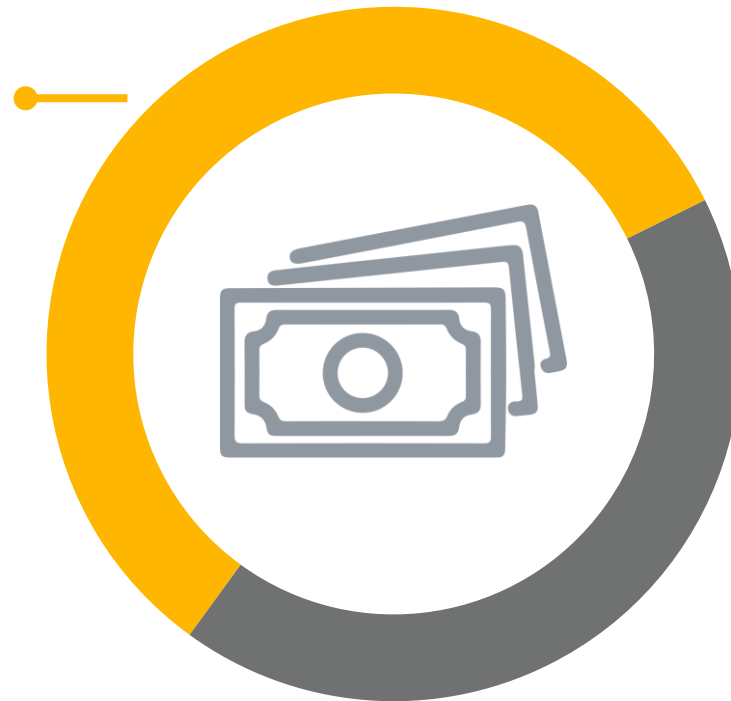
# JoMoPay Interoperability

Value of Money Transfer Transactions Through PSPs



57.7%

52.5M JOD  
On Us



42.3%

38.5M JOD  
Off Us

On Us: Transactions within the same PSP  
Off Us: Transactions across different PSPs

# CliQ & JoMoPay Interoperability

Monthly Report  
December 2022

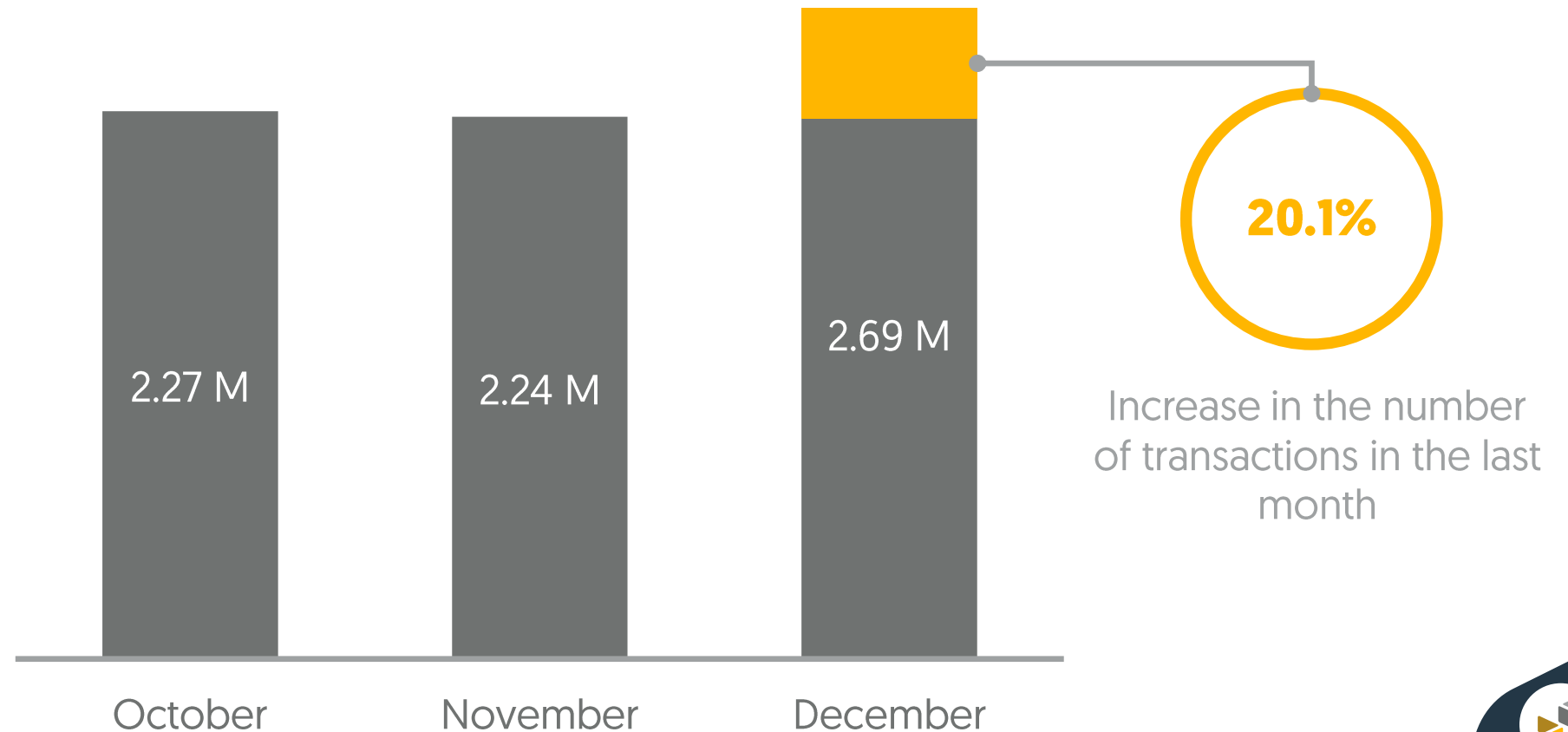
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CliQ and JoMoPay are two national schemes operating on the same payment switch using the ISO20022 standard



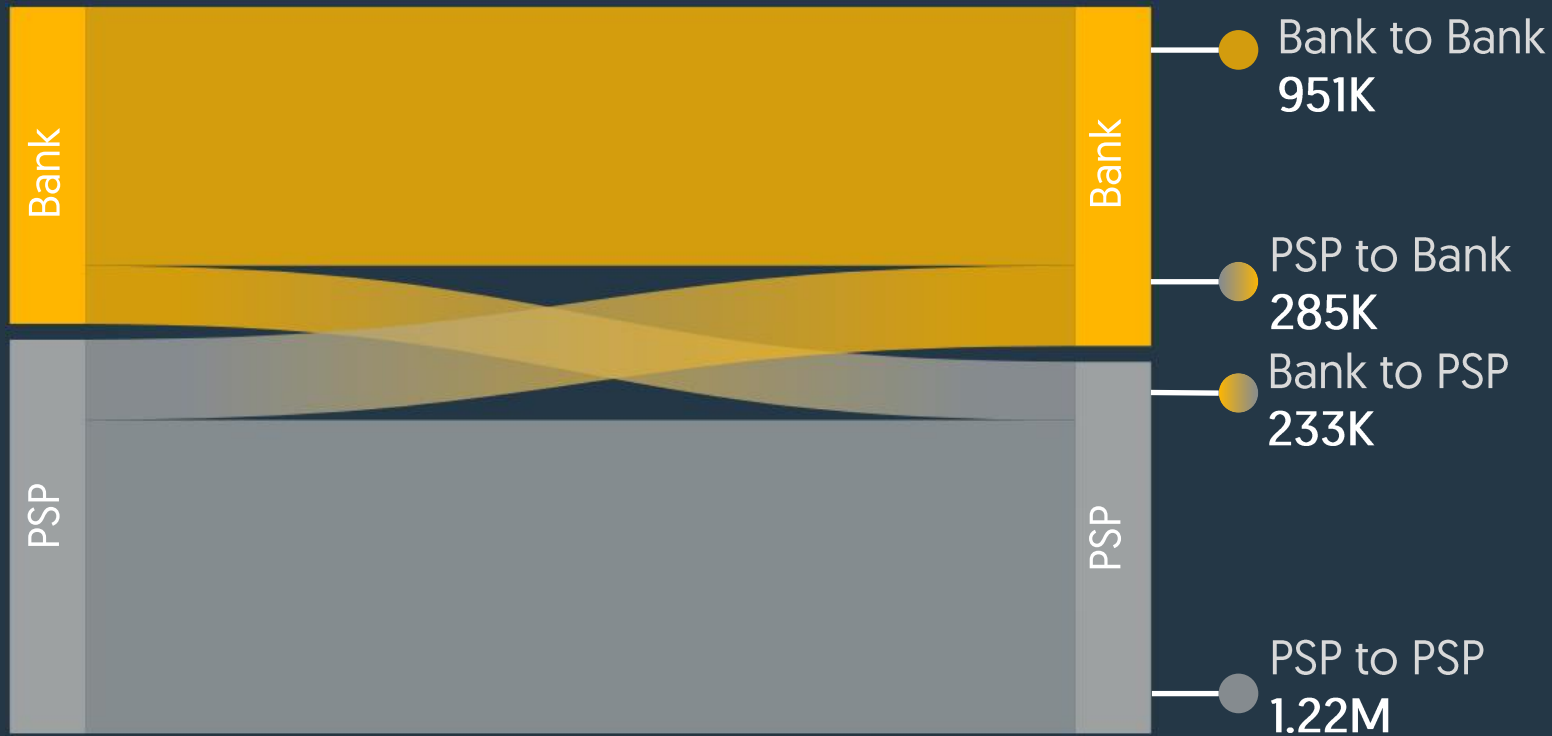
# CliQ & JoMoPay Transactions

Total Number of Transactions Over the Past 3 Months



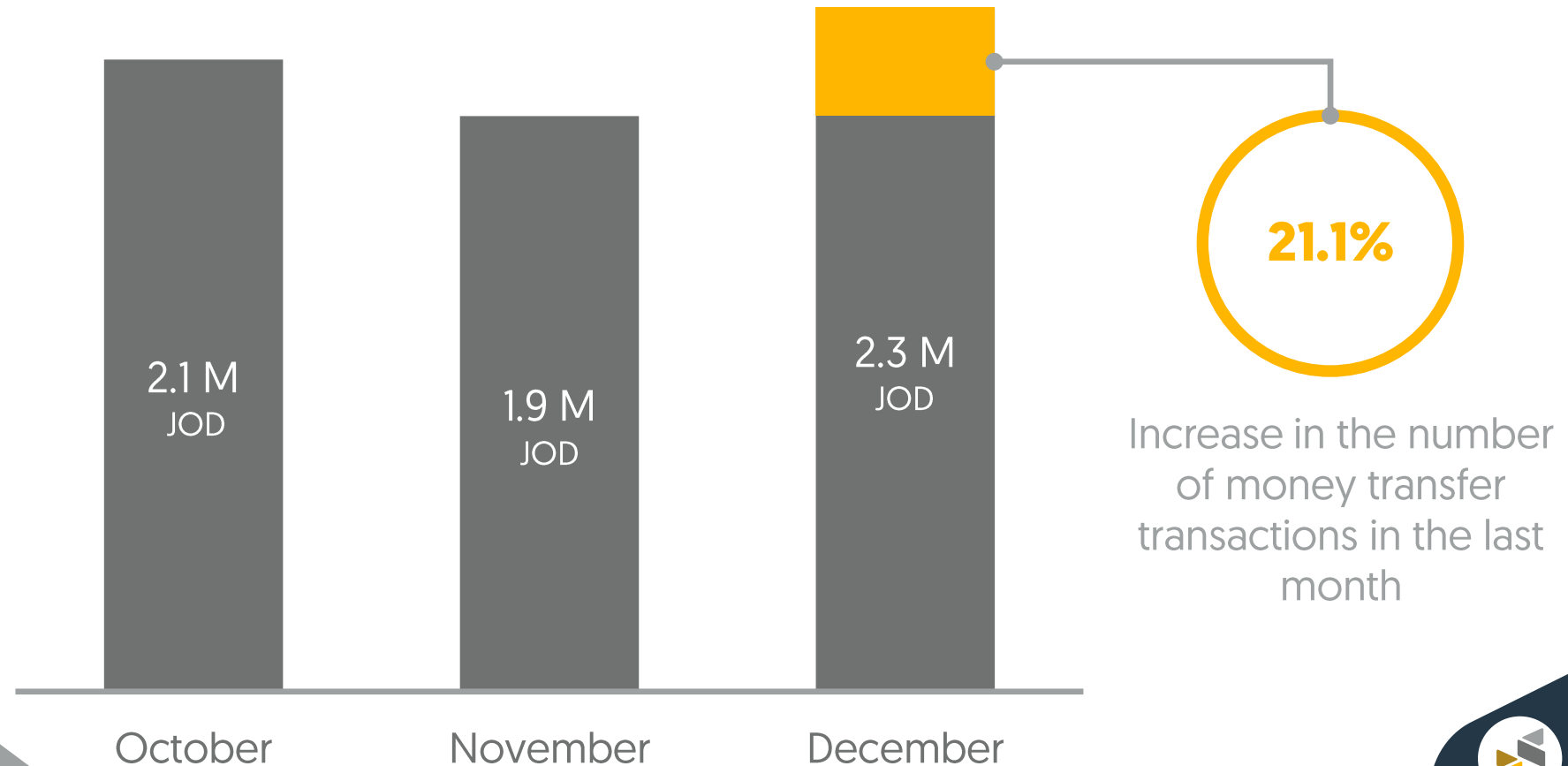
# CliQ & JoMoPay Transactions

Total Number of Banks and PSPs Transactions



# CliQ & JoMoPay Transactions

Total Number of Money Transfer Transactions Over the Past 3 Months





# CliQ & JoMoPay Interoperability

Switch Interoperability – Total Number of Money Transfer Transactions Between All Banks and PSPs



On Us: Transactions within the same financial institution  
Off Us: Transactions across different financial institutions

# CliQ & JoMoPay Interoperability

Number of Money Transfer Transactions Between Banks and PSPs



57.5%

263K  
mPSP to Bank

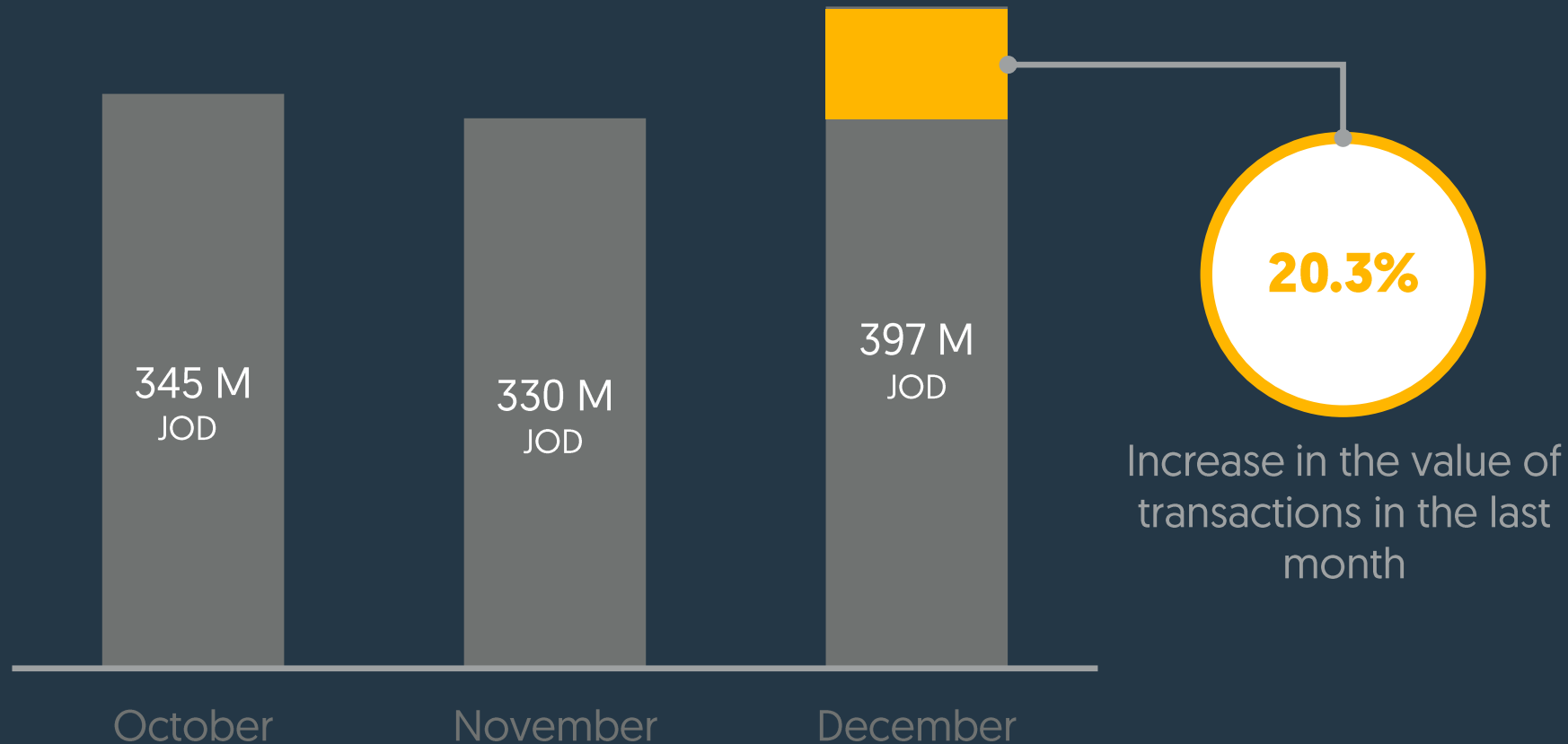


42.5%

194K  
Bank to mPSP

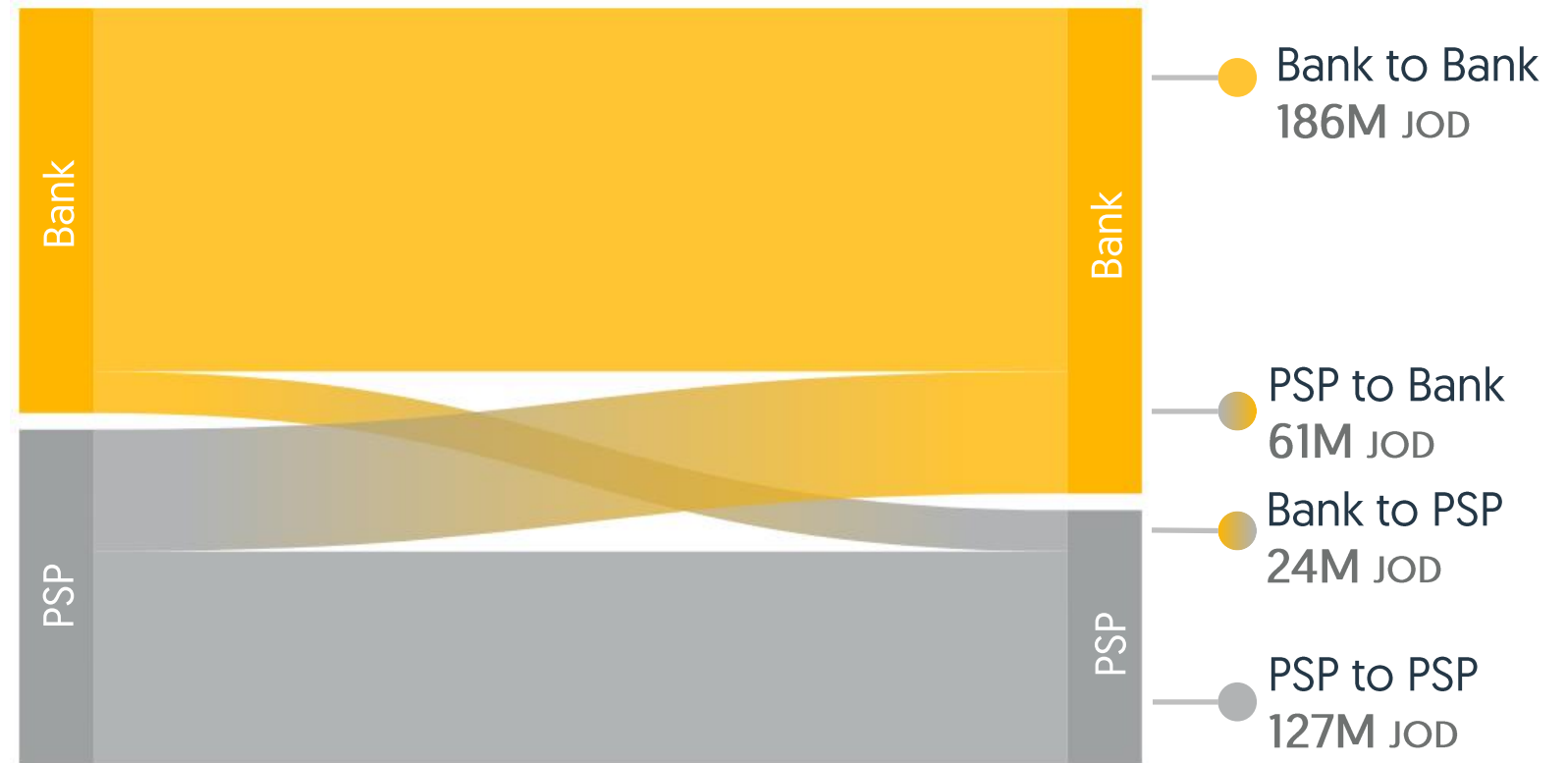
# CliQ & JoMoPay Transactions

Total Value of Transactions Over the Past 3 Months



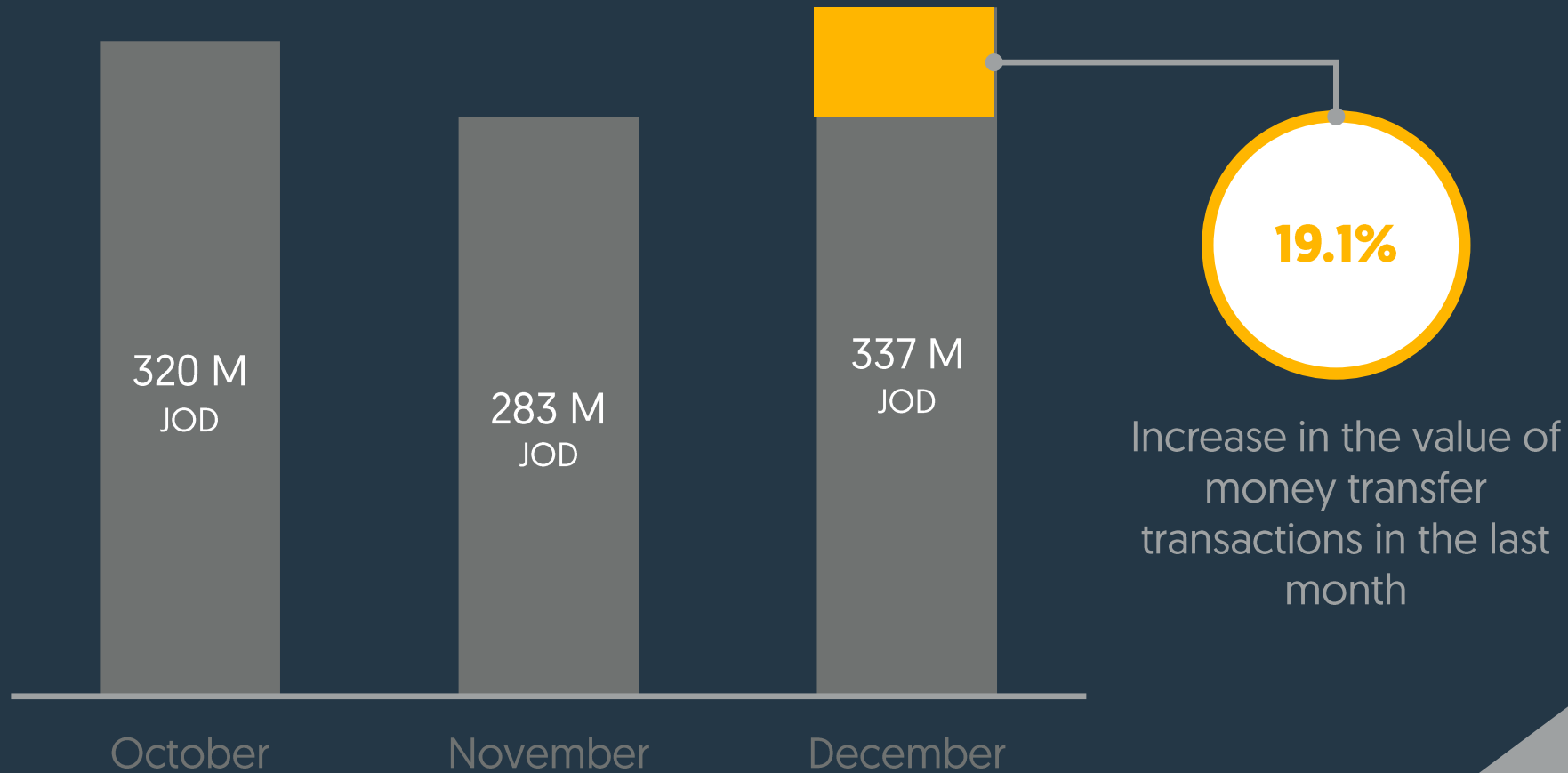
# CliQ & JoMoPay Transactions

Total Value of Banks and PSPs Transactions



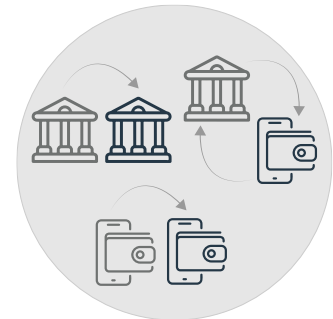
# CliQ & JoMoPay Transactions

Total Value of Money Transfer Transactions Over the Past 3 Months



# CliQ & JoMoPay Interoperability

Switch Interoperability – Total Value of Money Transfer Transactions Between All Banks and PSPs



**76.8%**  
258M JOD  
Off Us



**23.2%**  
78M JOD  
On Us

On Us: Transactions within the same financial institution  
Off Us: Transactions across different financial institutions

# CliQ & JoMoPay Interoperability

Value of Money Transfer Transactions Between Banks and PSPs



75.4%

57M JOD  
mPSP to Bank



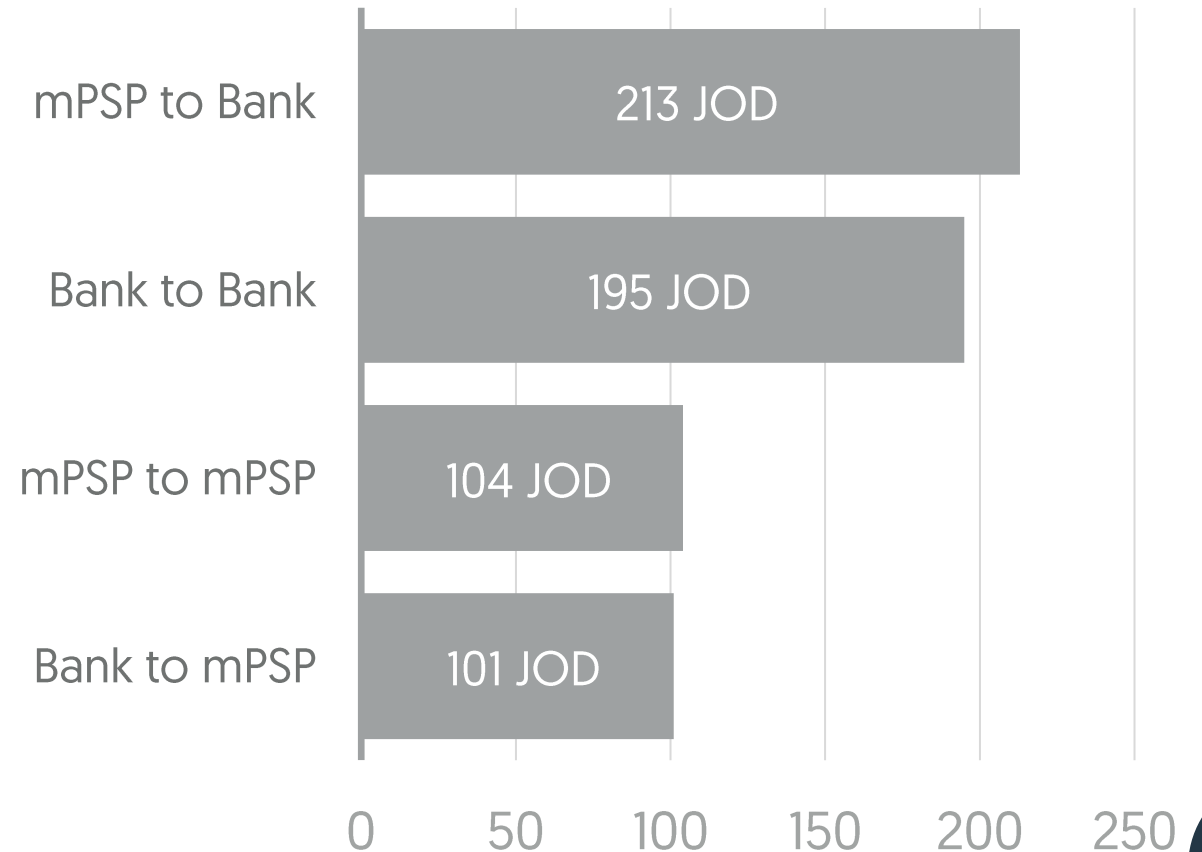
24.6%

19M JOD  
Bank to mPSP

# CliQ & JoMoPay Average Value of Transactions

Average Value of Transactions

**148 JOD**  
Total Transaction Average





49



# Monthly Report

## December 2022

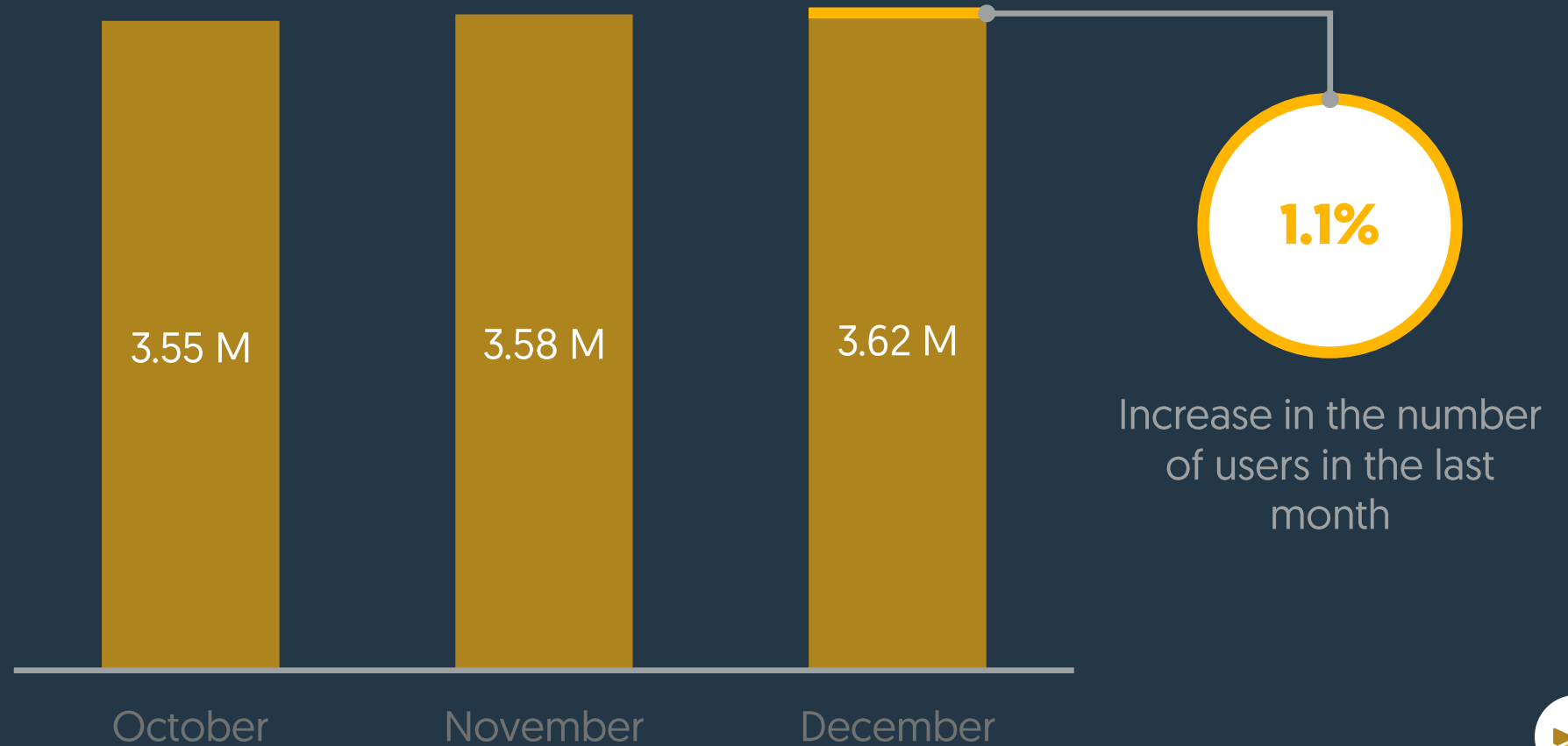
Electronic Bill Presentment & Payment (EBPP) System



11.2022

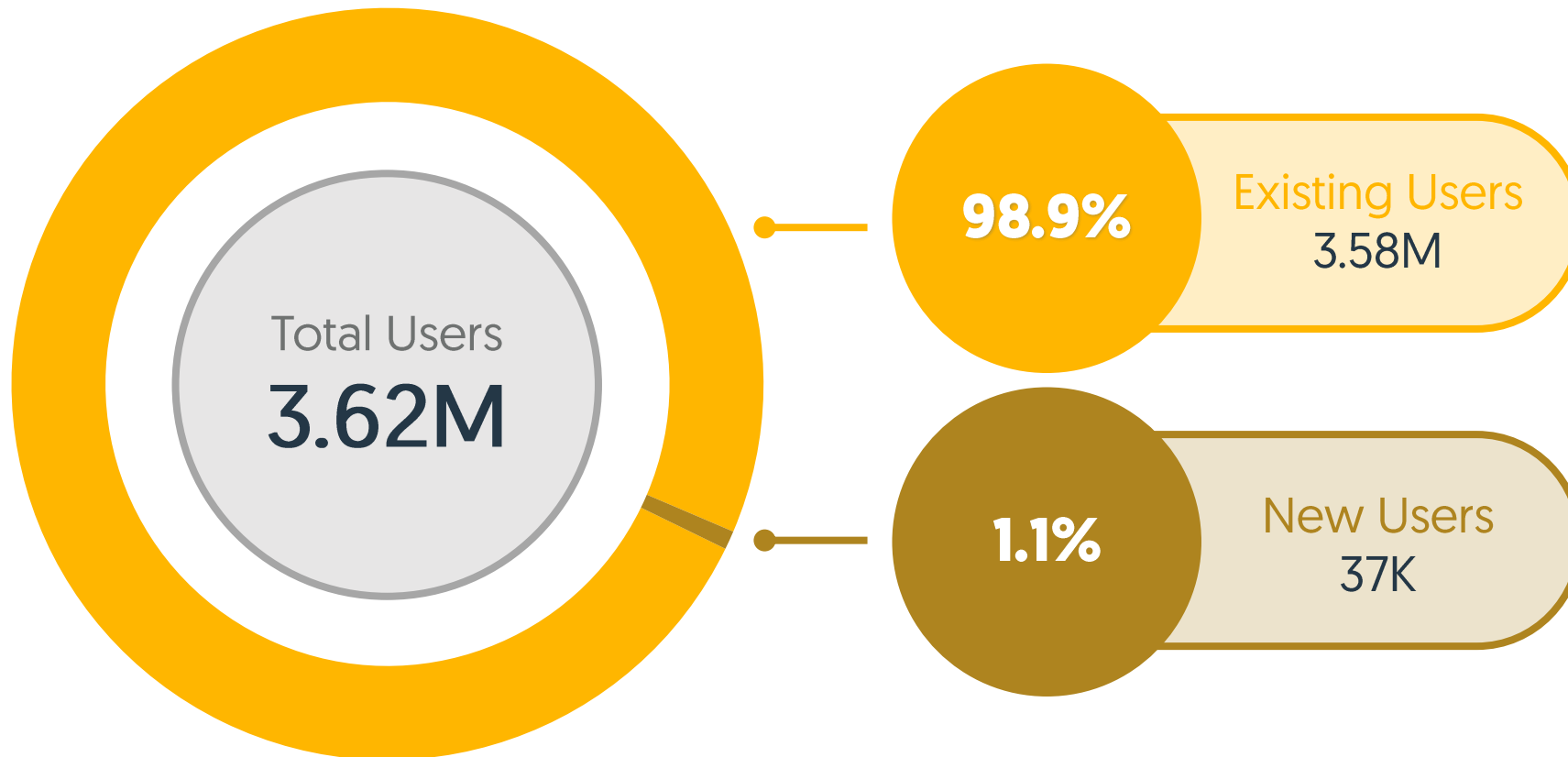
# eFAWATEERcom Users

Total Number of Users Over the Past 3 Months



# eFAWATEERcom Users

Number of eFAWATEERcom Users



# eFAWATEERcom Billers & Services

Number of eFAWATEERcom Billers & Services



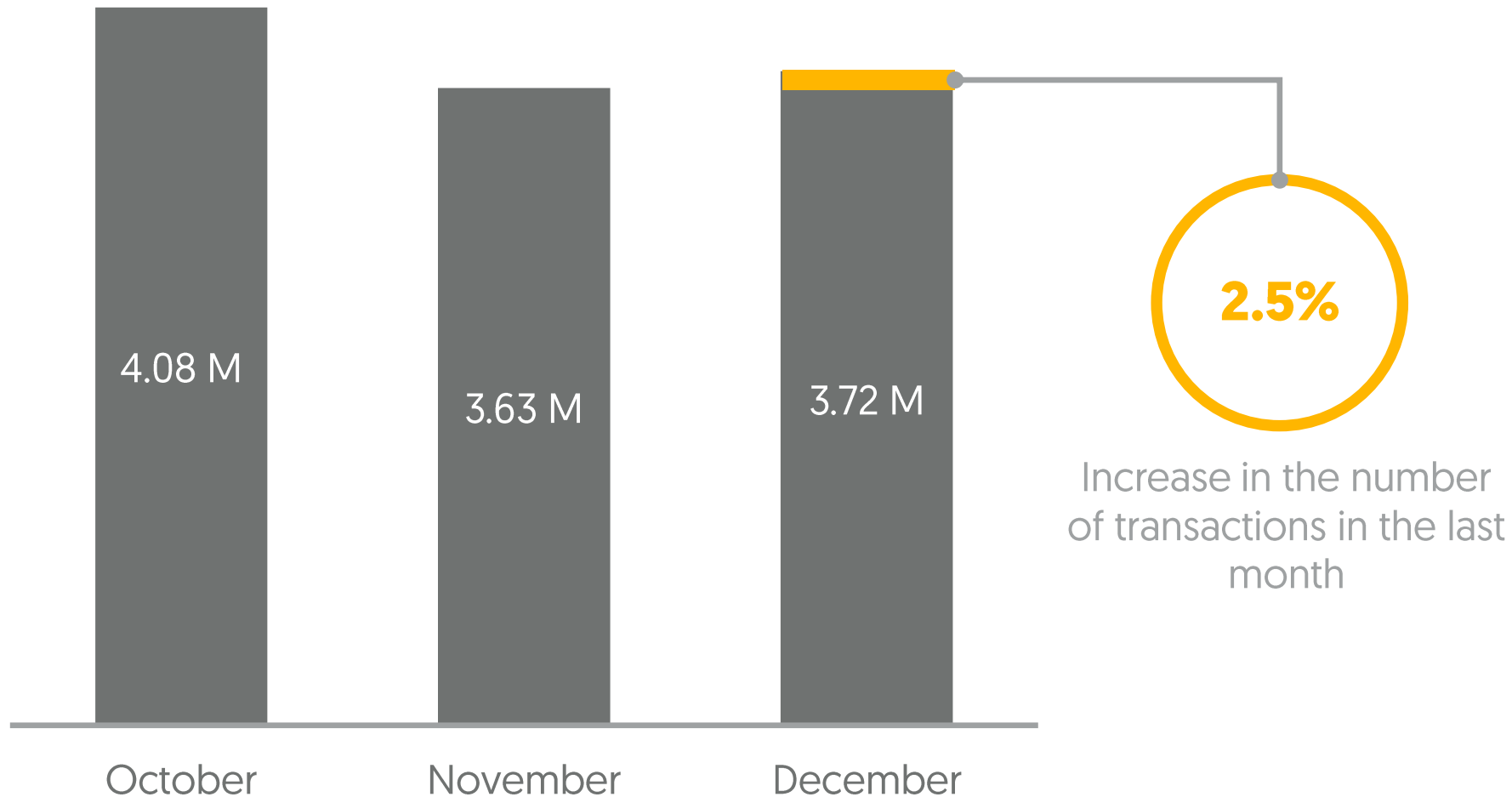
Billers  
436



Services  
1317

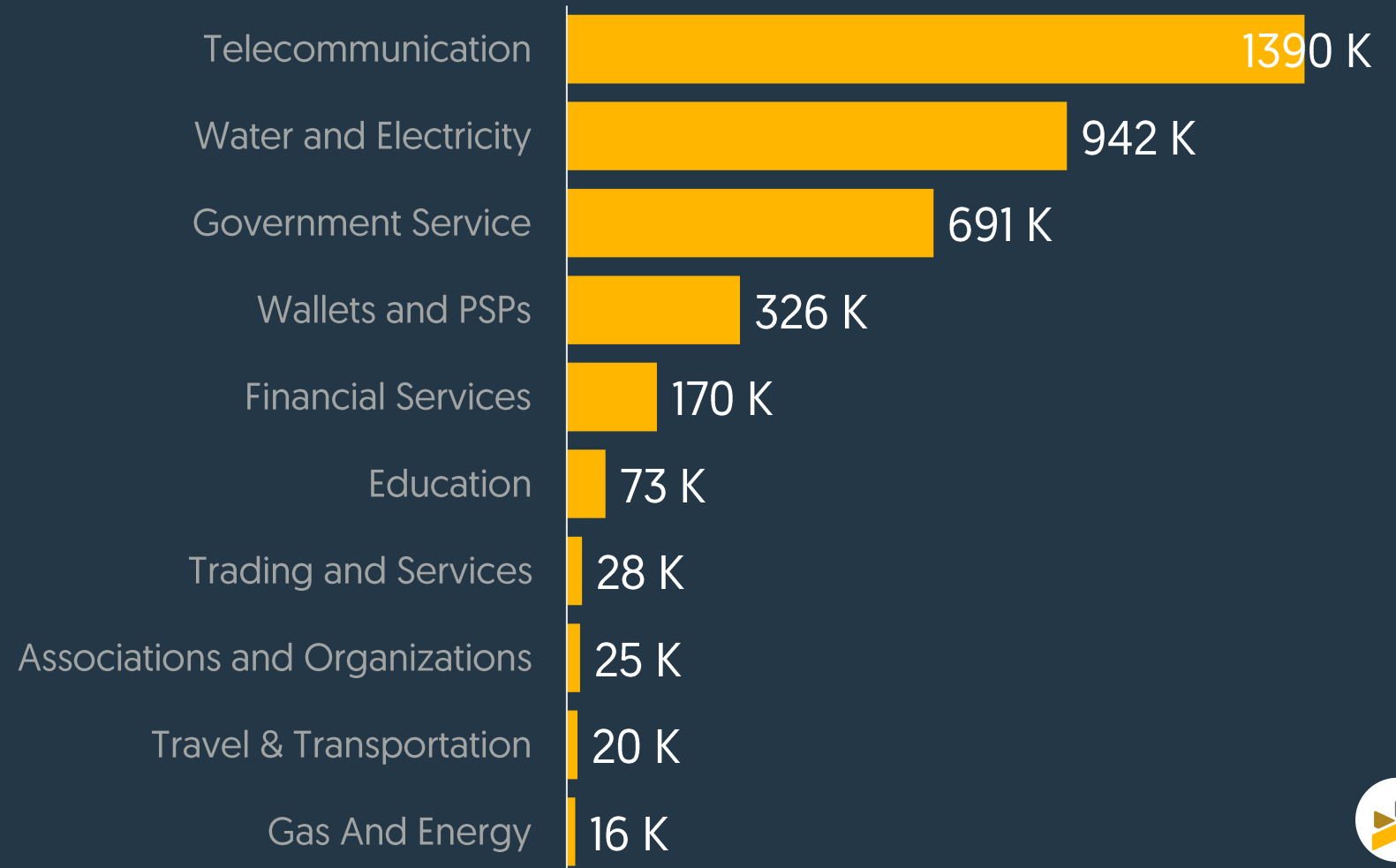
# eFAWATEERcom Number of Transactions

Total Number of Transactions Over the Past 3 Months



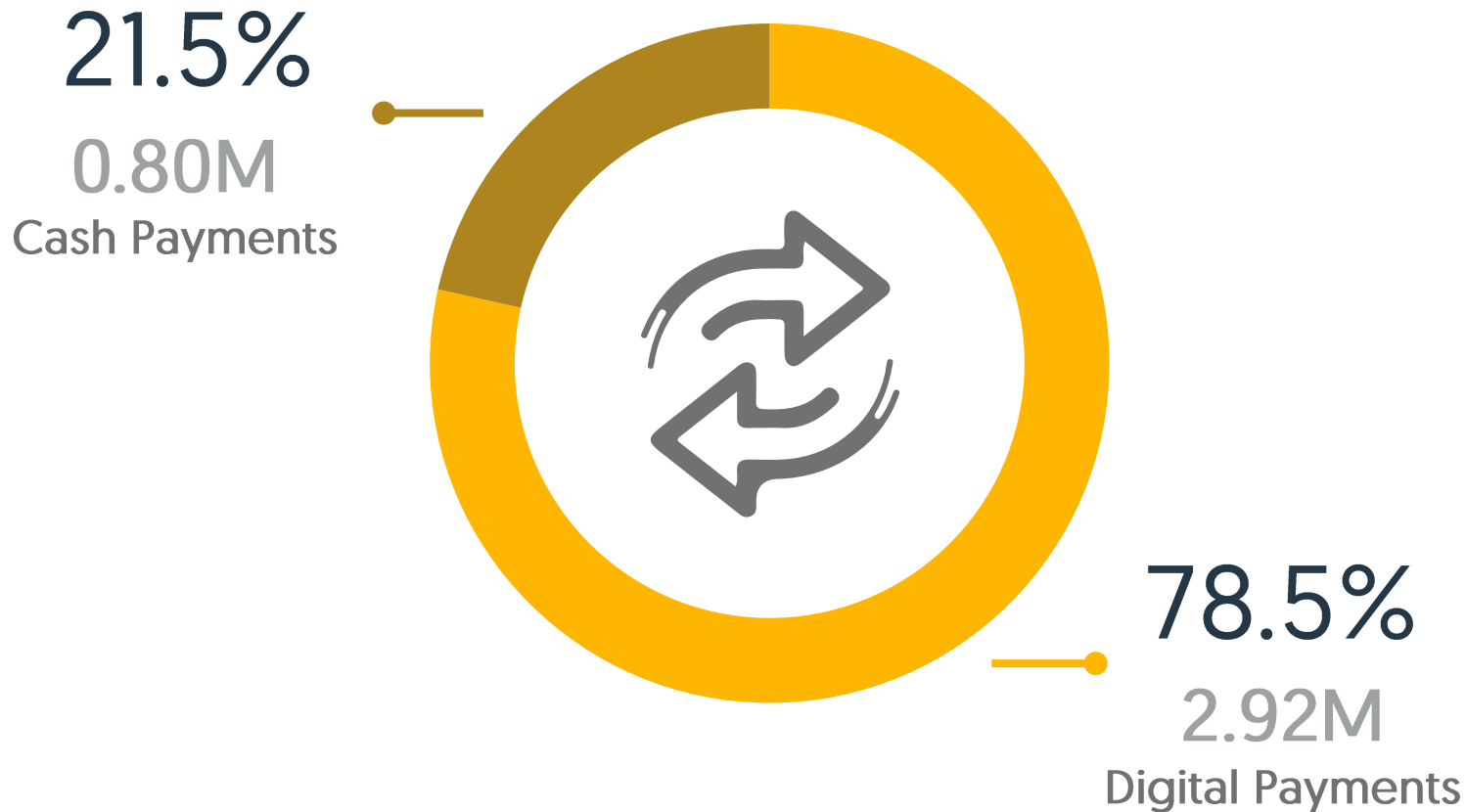
# eFAWATEERcom Number of Transactions

## Number of Transactions by Category



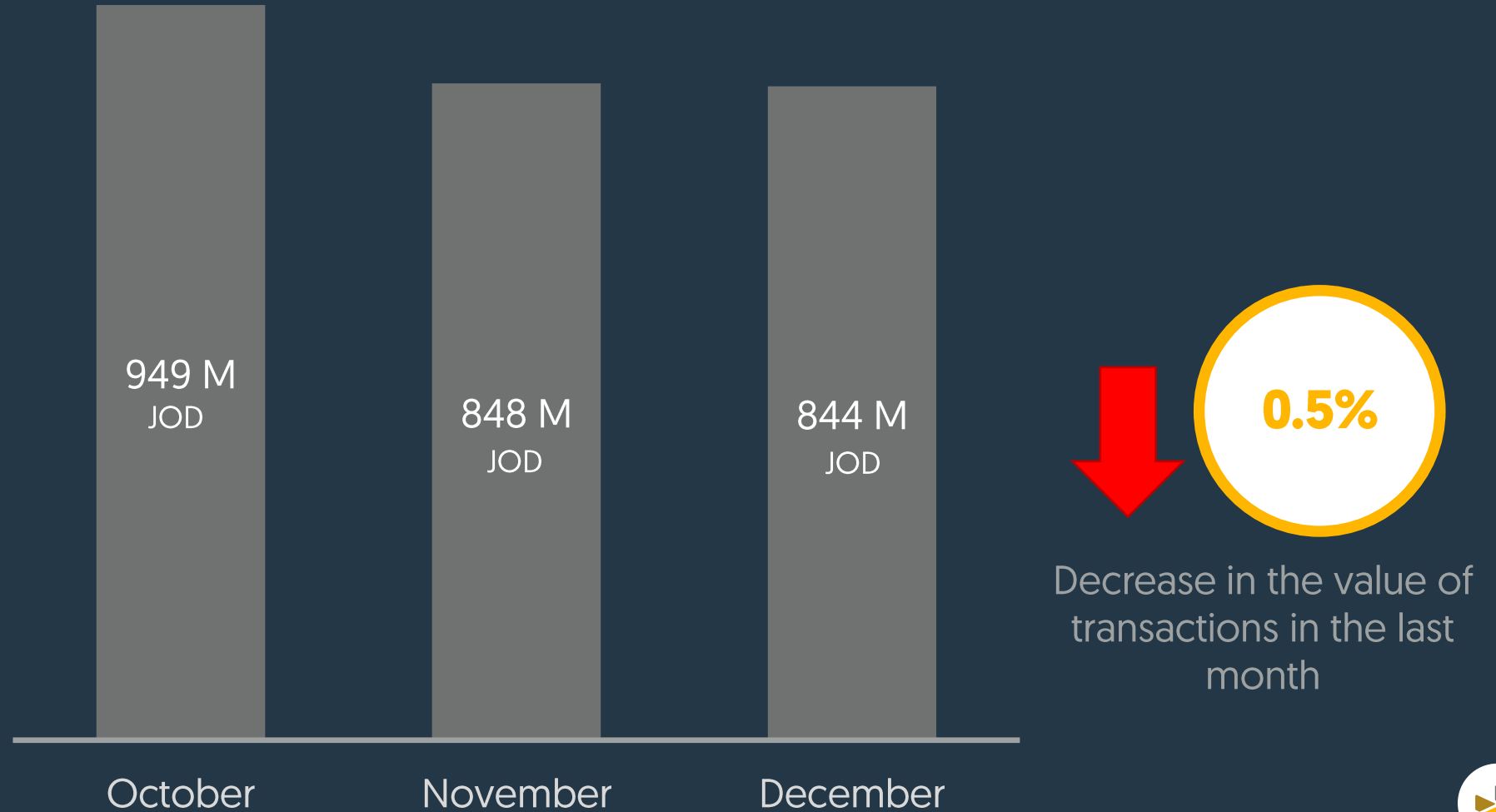
# eFAWATEERcom Number of Transactions

Percentage Based on Payment Method



# eFAWATEERcom Value of Transactions

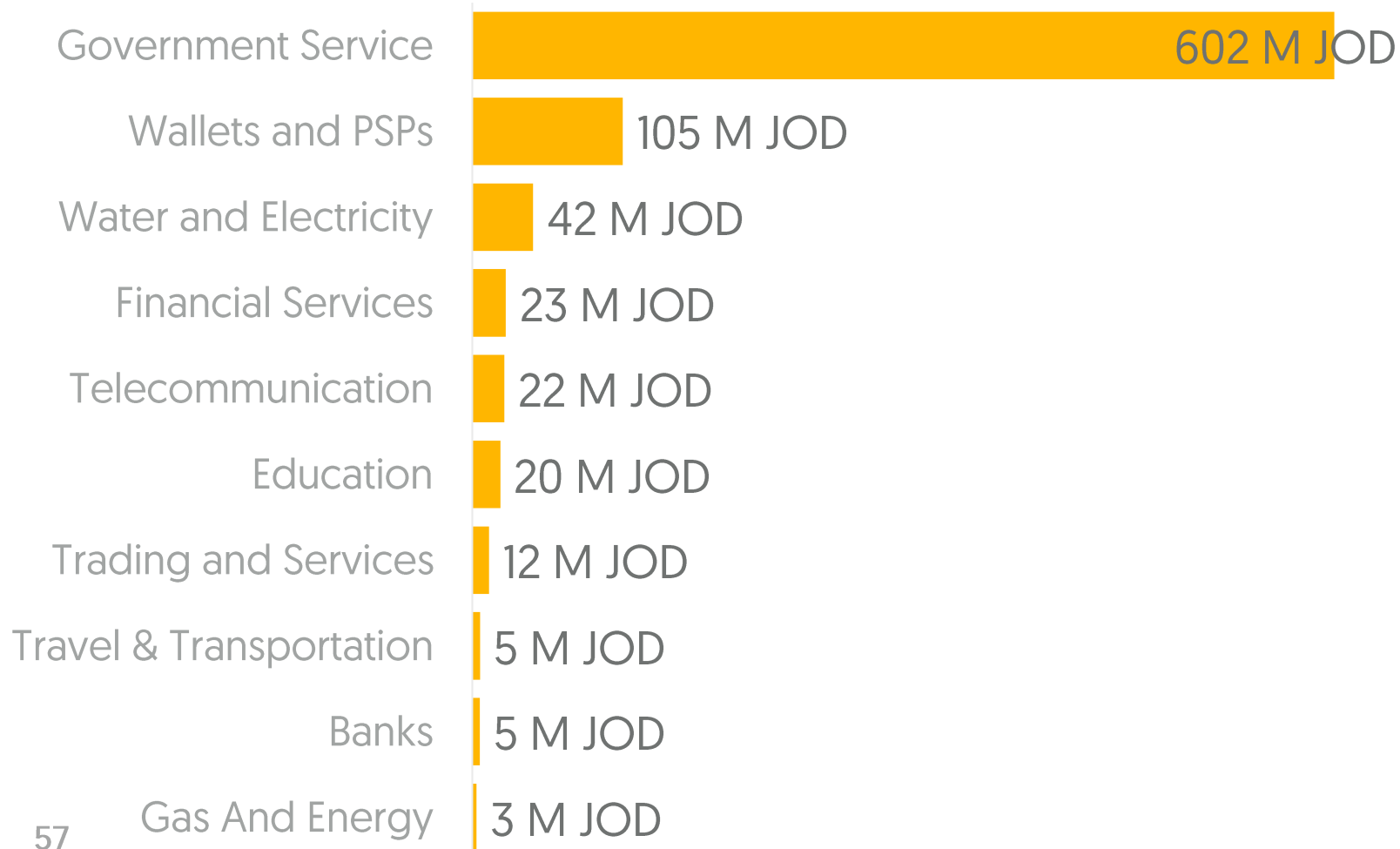
Total Value of Transactions Over the Past 3 Months





# eFAWATEERcom Value of Transactions

Value of Transactions by Category



# eFAWATEERcom Value of Transactions

Percentage Based on Payment Method

16.3%  
137.4M JOD  
Cash Payments



83.7%  
706.9M JOD  
Digital Payments

# eFAWATEERcom Transactions

Average Value of Transactions Over the Past 3 Months

