








Jordan Payments & Clearing Company

Payment Systems Monthly Reports

January 2023



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Systems Summary

Monthly Report
January 2023

3

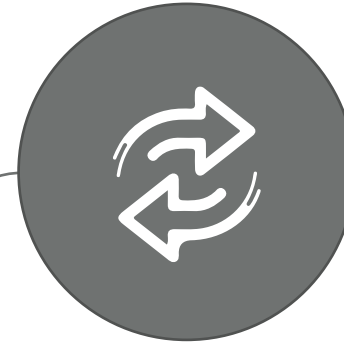


CliQ Summary



Number of
Customers

592K



Number of
Transactions

1.31M



Value of
Transactions

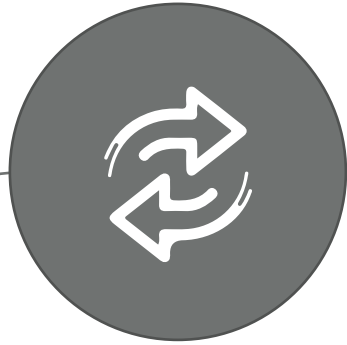
235M_{JOD}

JoMoPay Summary



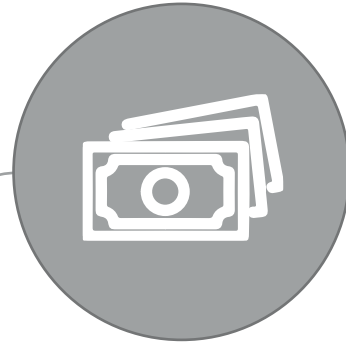
Number of
Customers

2.05M



Number of
Transactions

1.57M



Value of
Transactions

193M_{JOD}



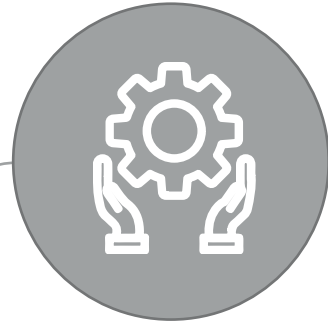
Number of
Users

3.66M



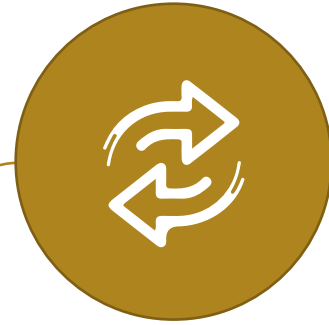
Number of
Billers

442



Number of
Services

1334



Number of
Transactions

4.32M



Value of
Transactions

1054M_{JOD}



ACH Summary

Automated Clearing House



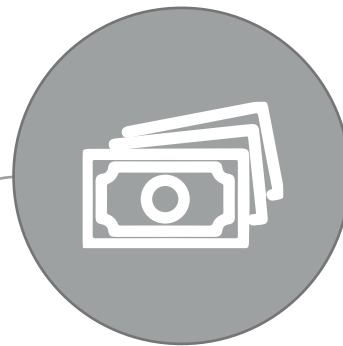
Total Number of Transactions

875K



Number of JOD Transactions

869K



Value of JOD Transactions

706M_{JOD}



Monthly Report

January 2023

8

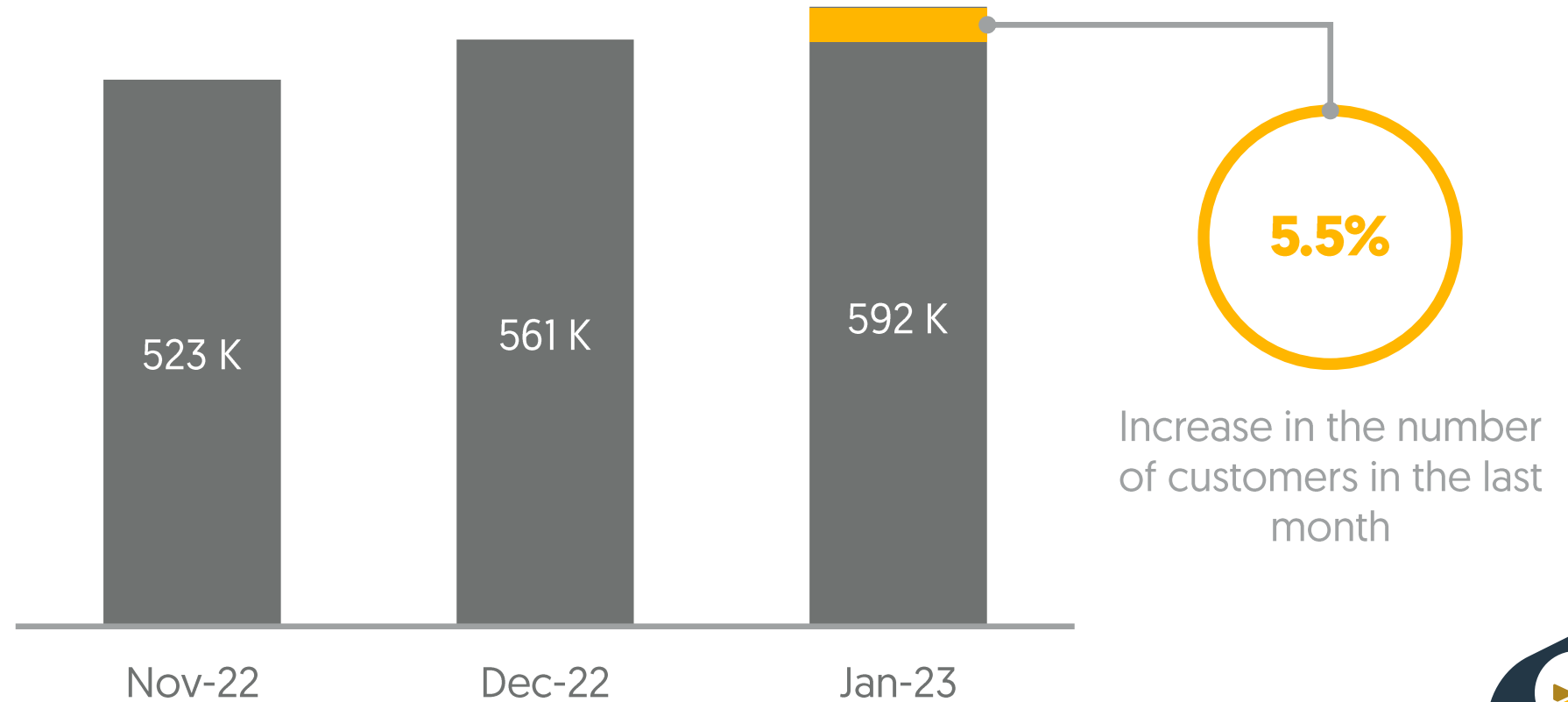
Instant Payment System



01.2023

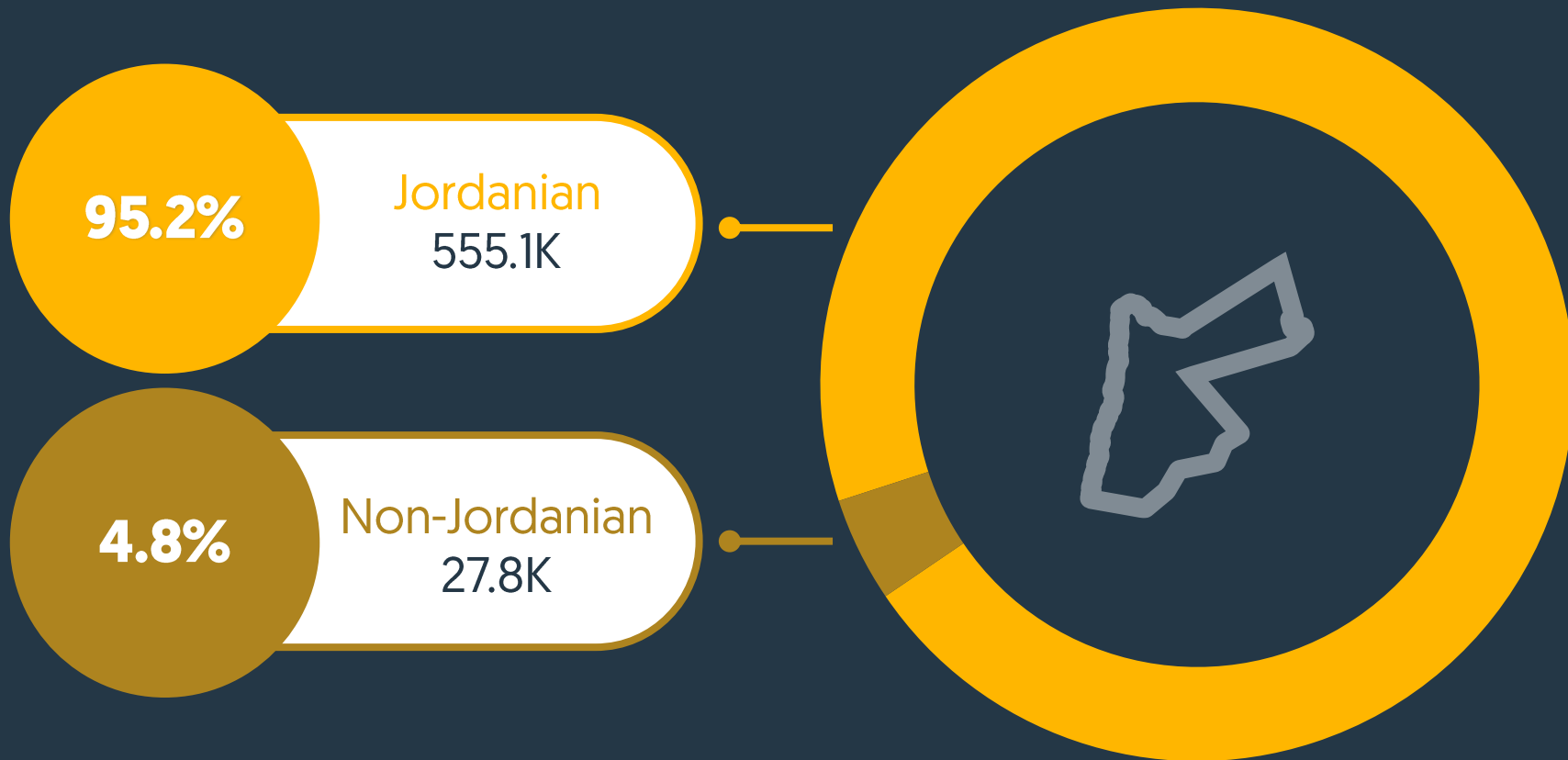
CliQ Customers

Total Number of Customers Over the Past 3 Months



CliQ Customers

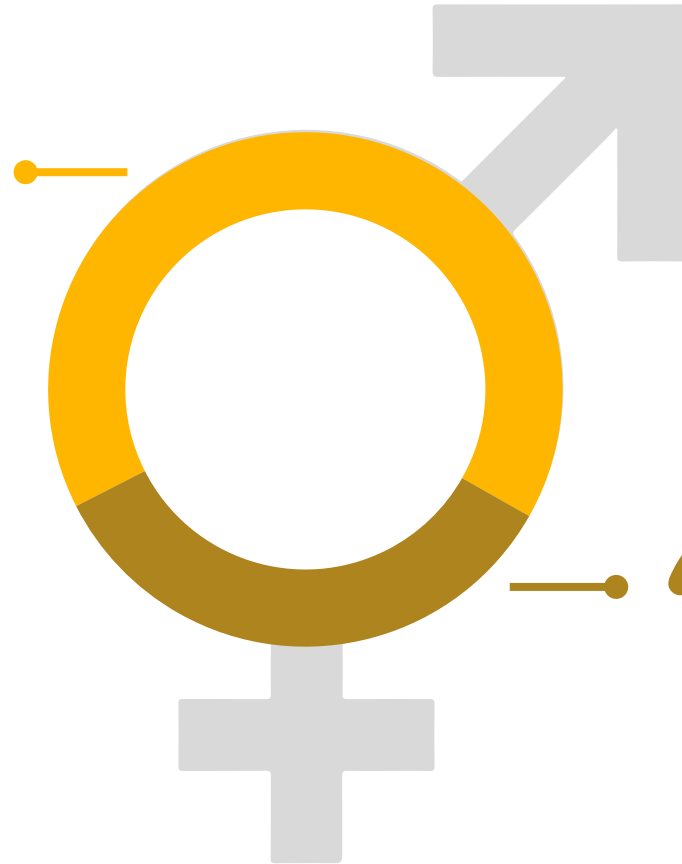
Percentage of Customers Based on Nationality



CliQ Customers

Percentage of Customers Based on Gender

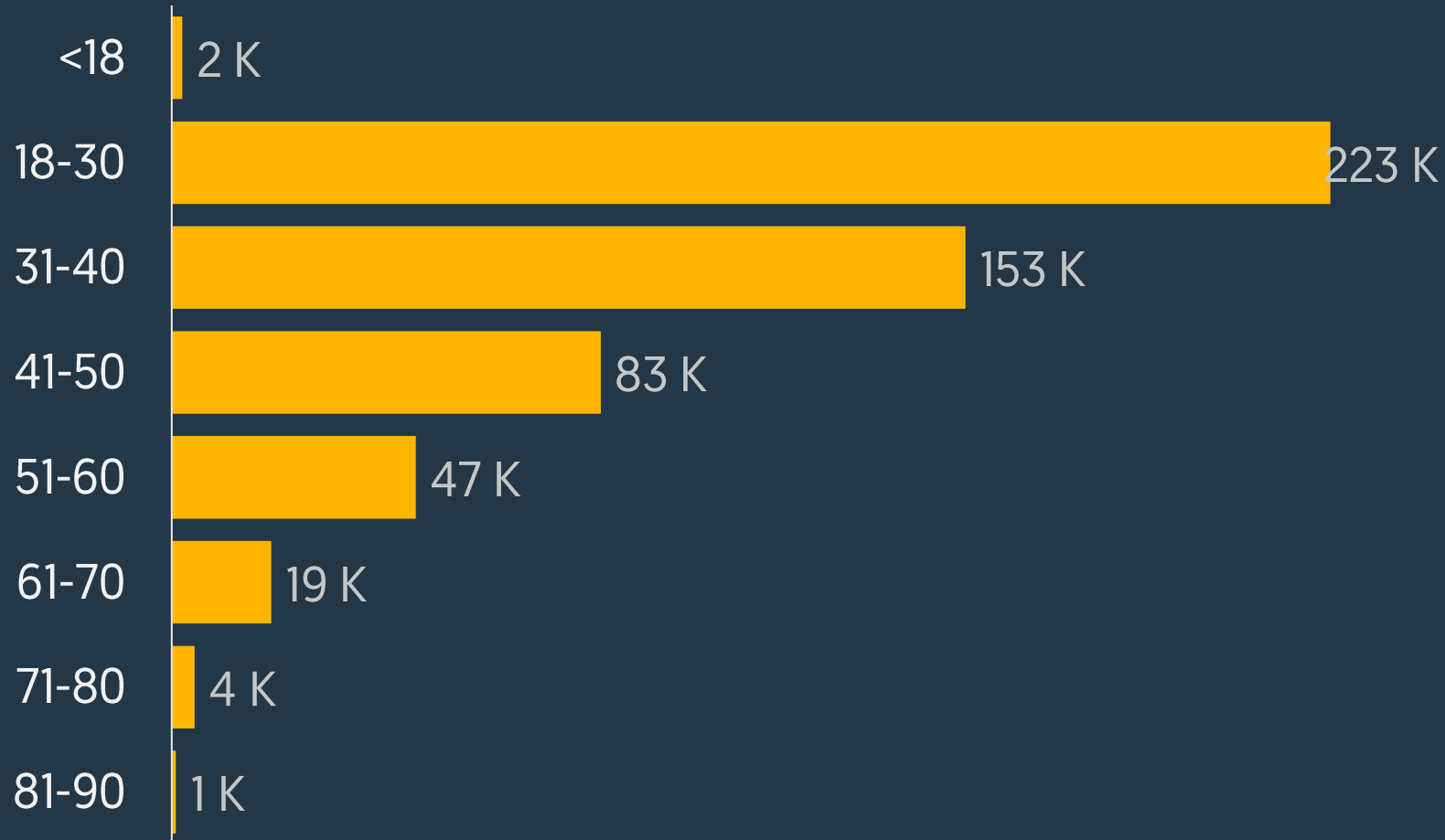
65.7%
379.6K
Male Customers



34.3%
198.1K
Female Customers

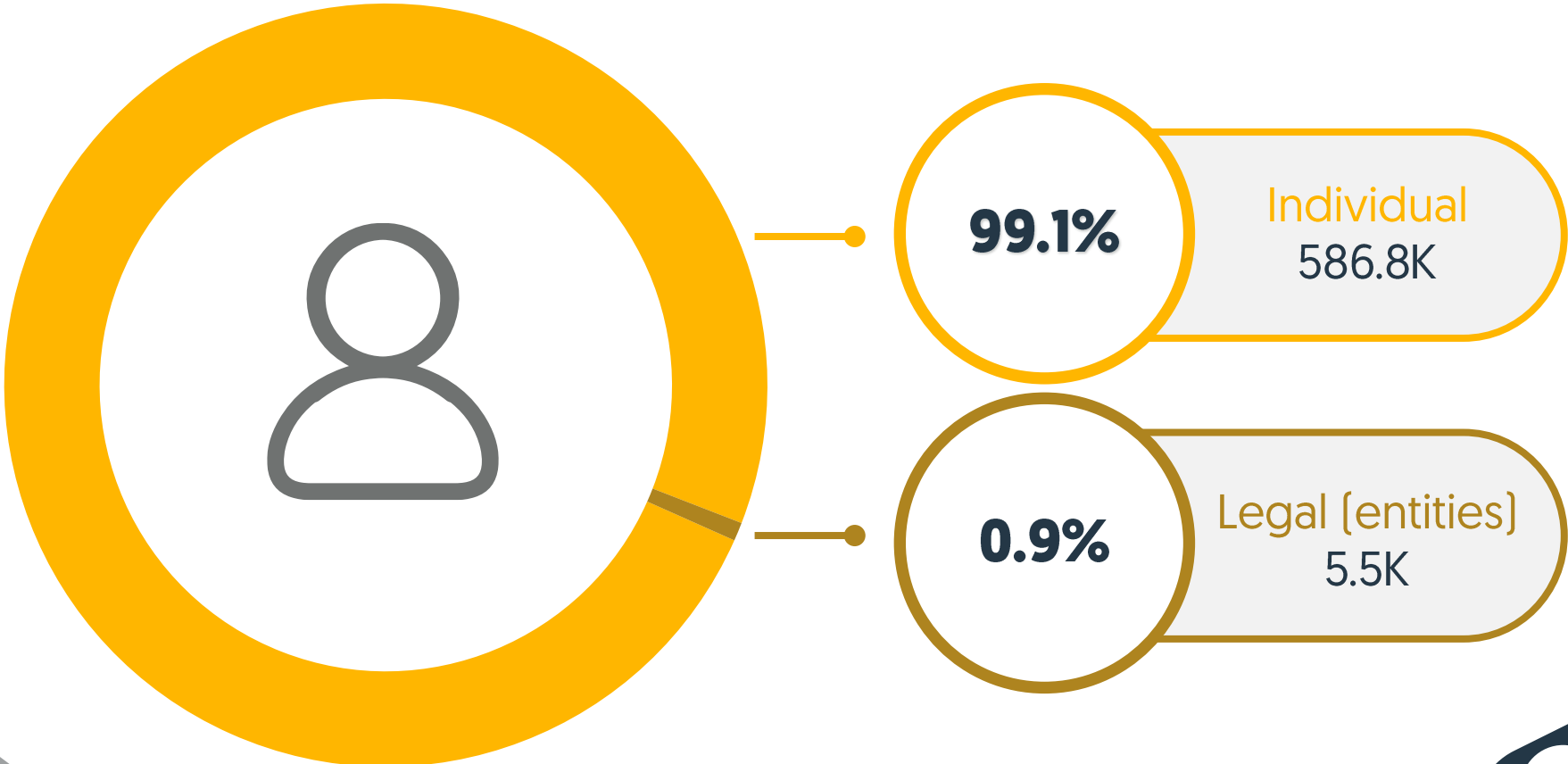
CliQ Customers

Number of Customers Based on Age Group



CliQ Customers

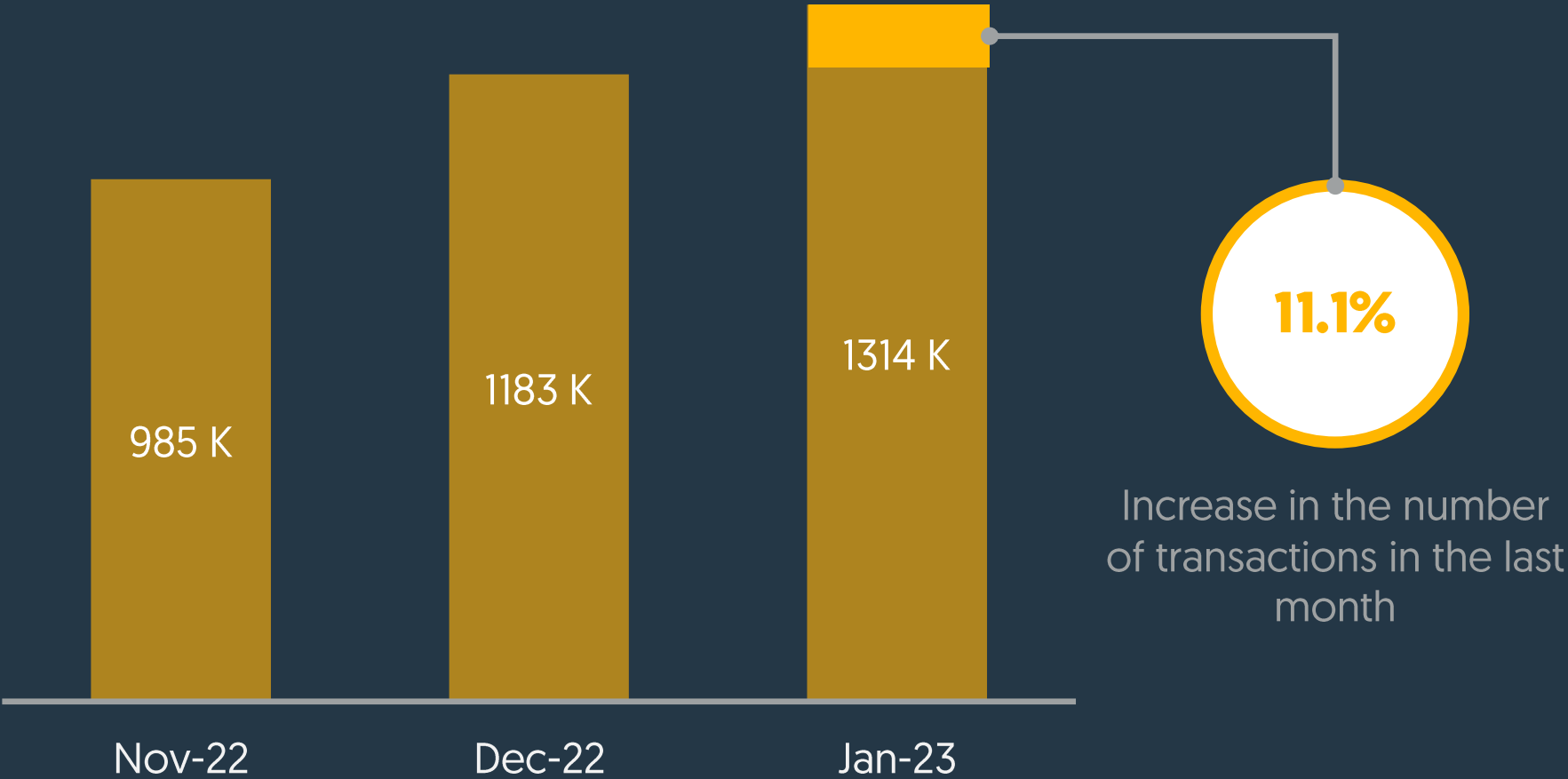
Percentage of Customers Based on Customer Type





Number of Transactions

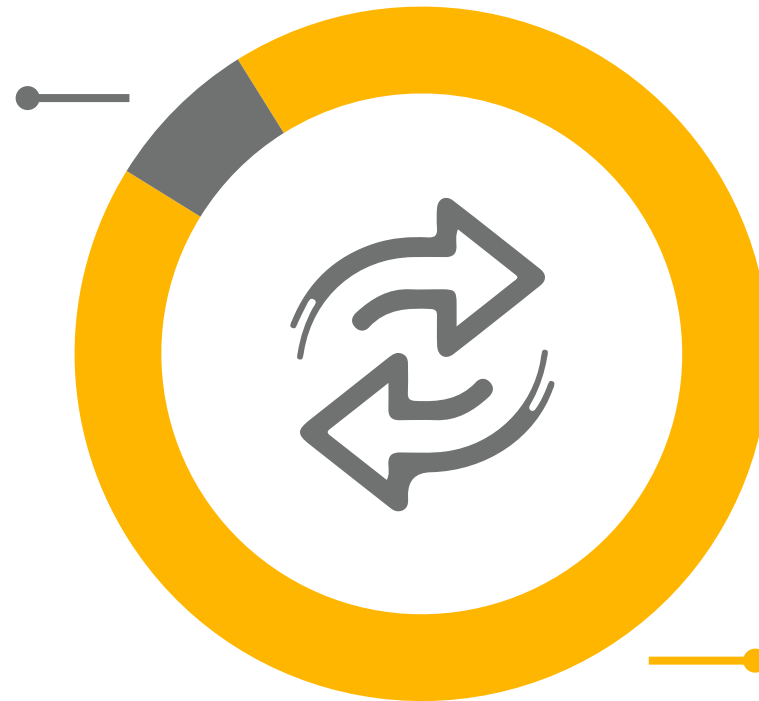
Total Number of Transactions Over the Past 3 Months



CliQ Number of Transactions

Percentage Based on Transaction Type

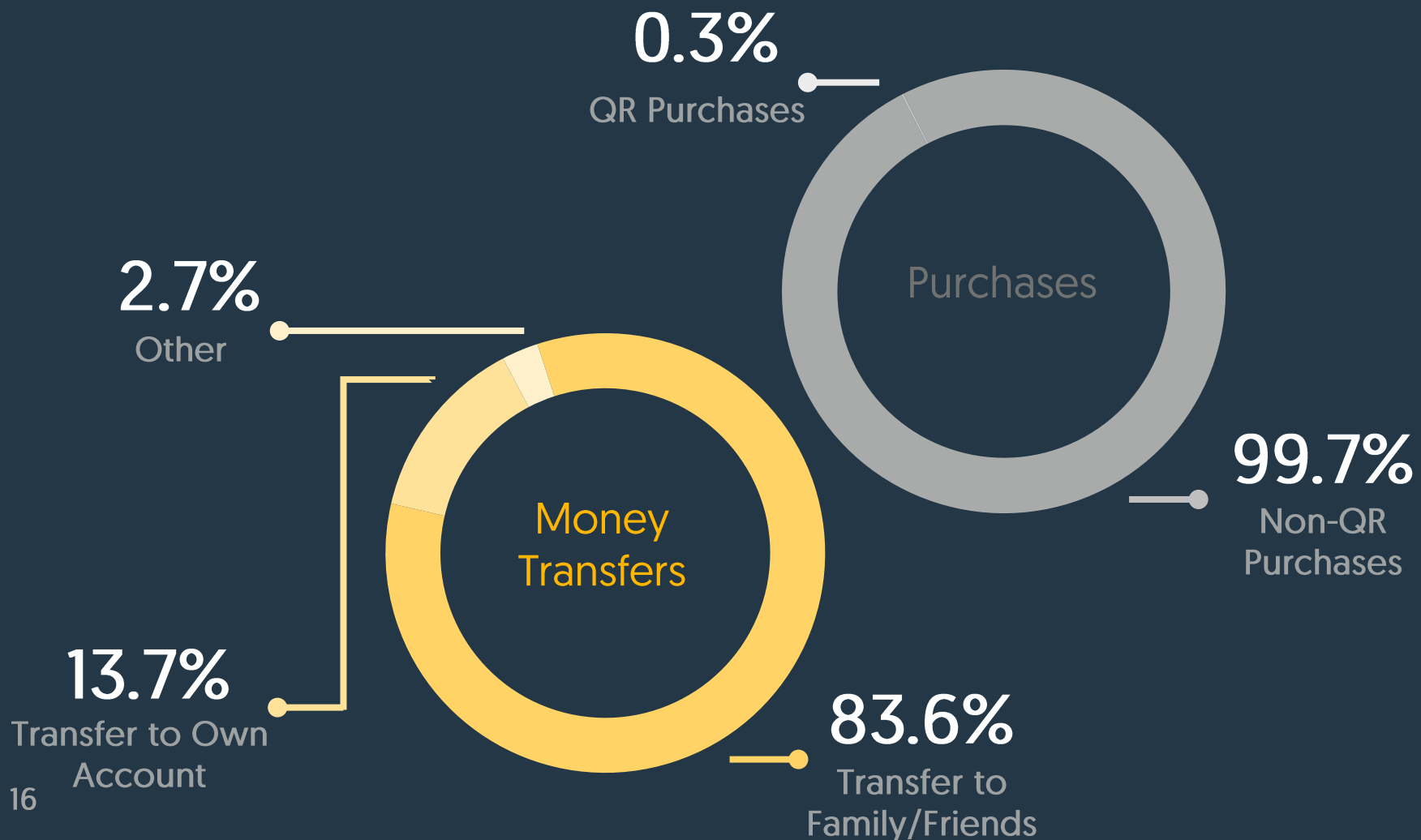
7.3%
95.7K
Purchases



92.7%
1,219K
Money Transfers

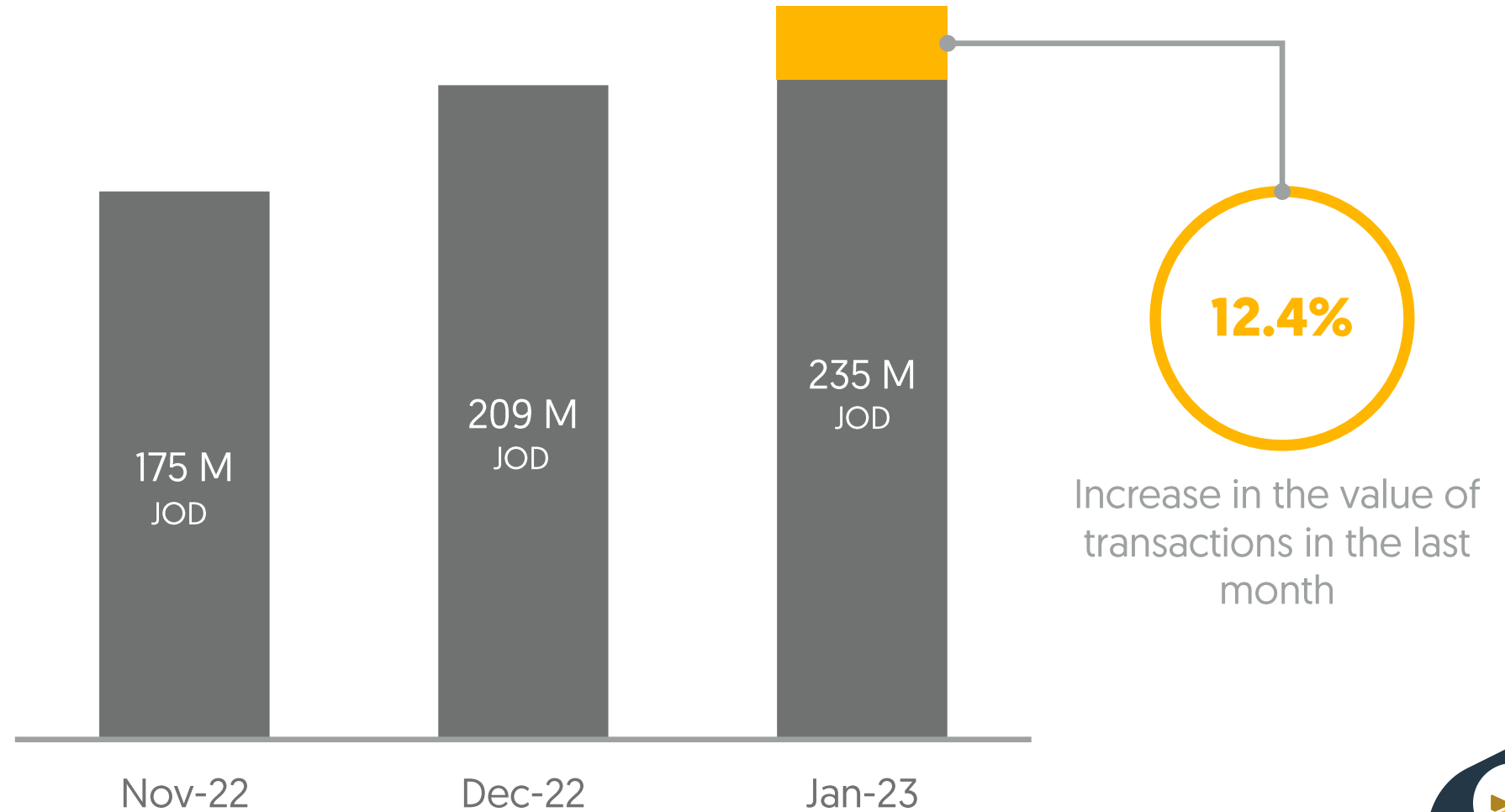
CliQ Number of Transactions

Percentage Based on Transaction Type Sub-Category



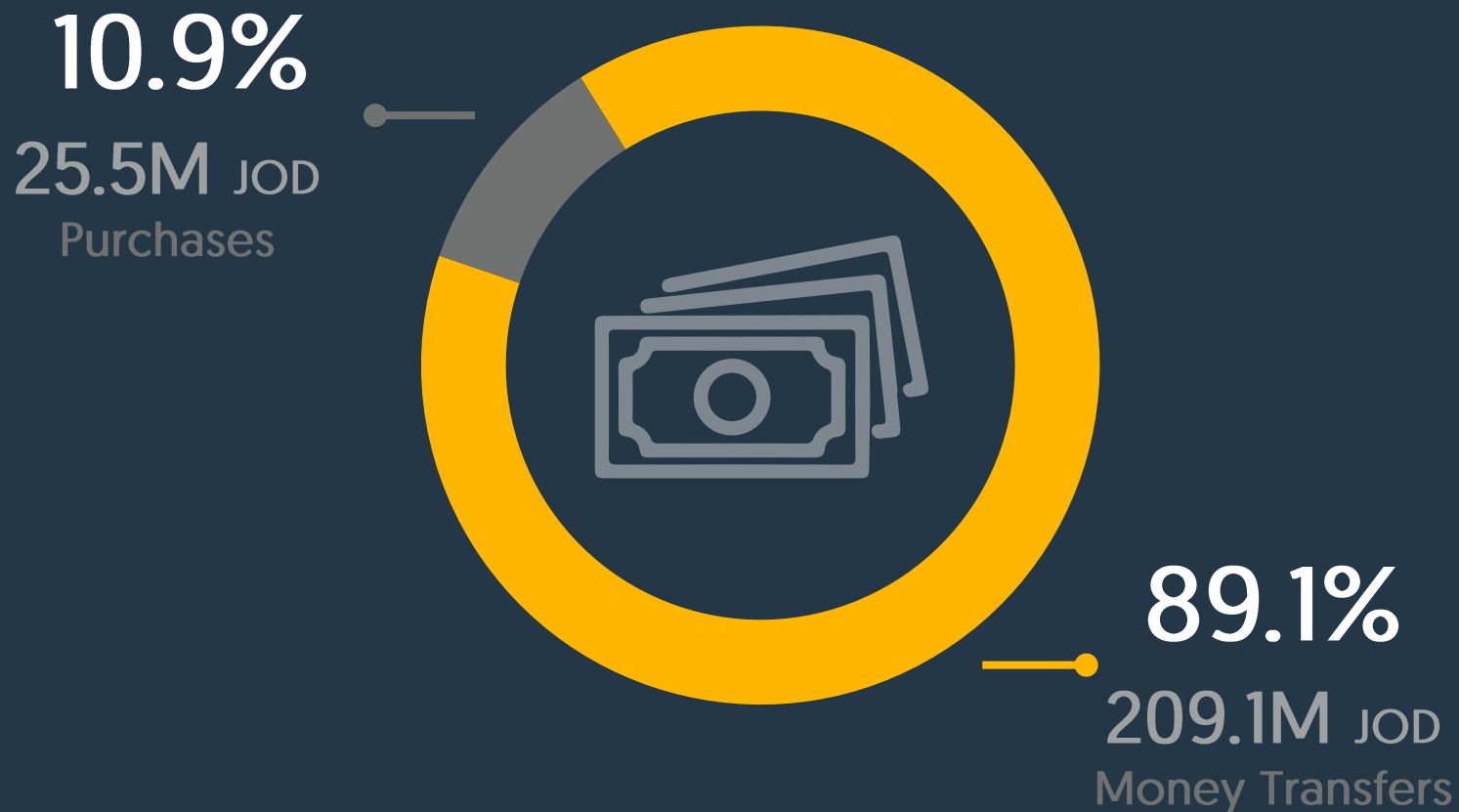
CliQ Value of Transactions

Total Value of Transactions Over the Past 3 Months



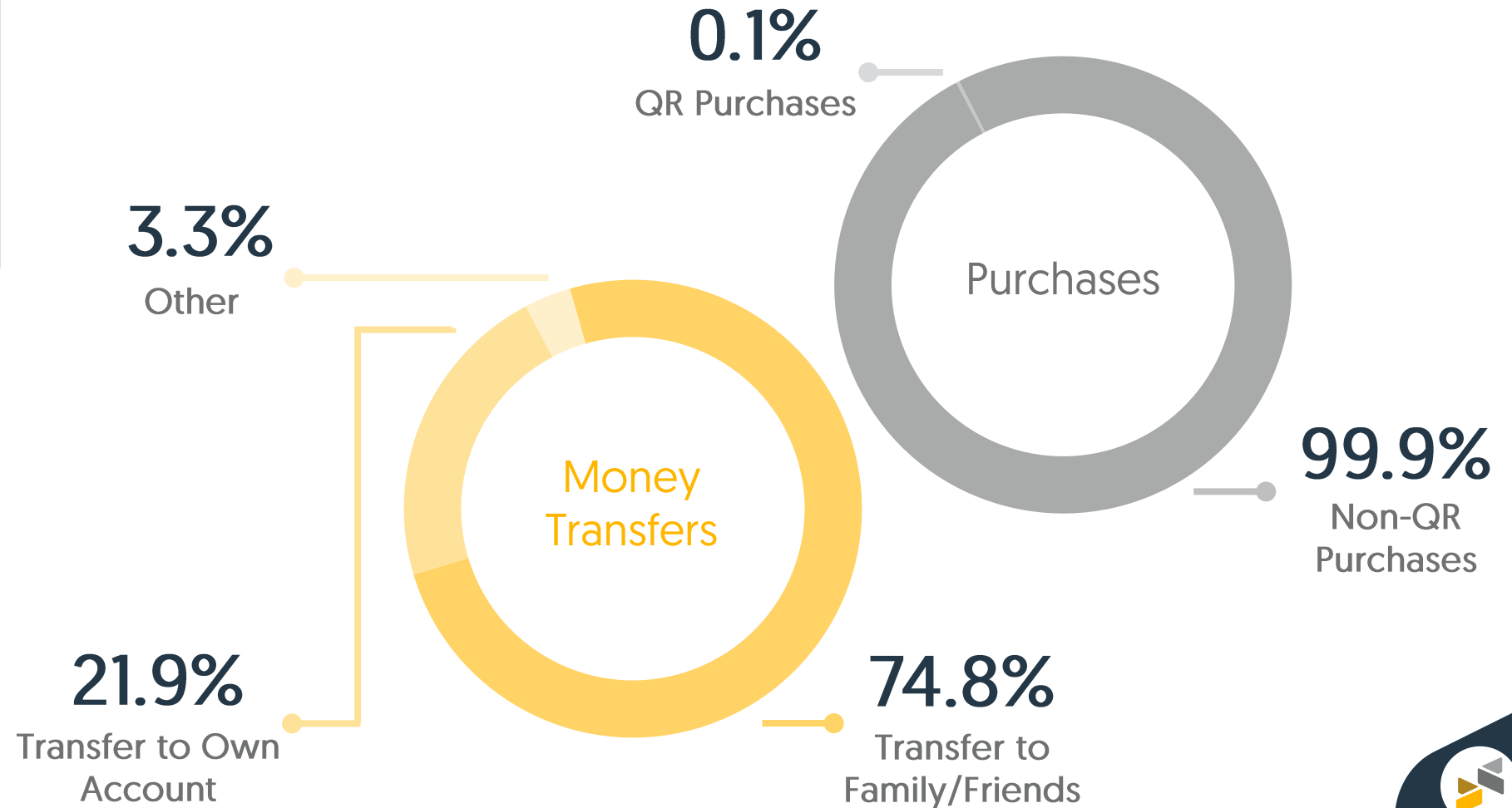
CliQ Value of Transactions

Percentage Based on Transaction Type



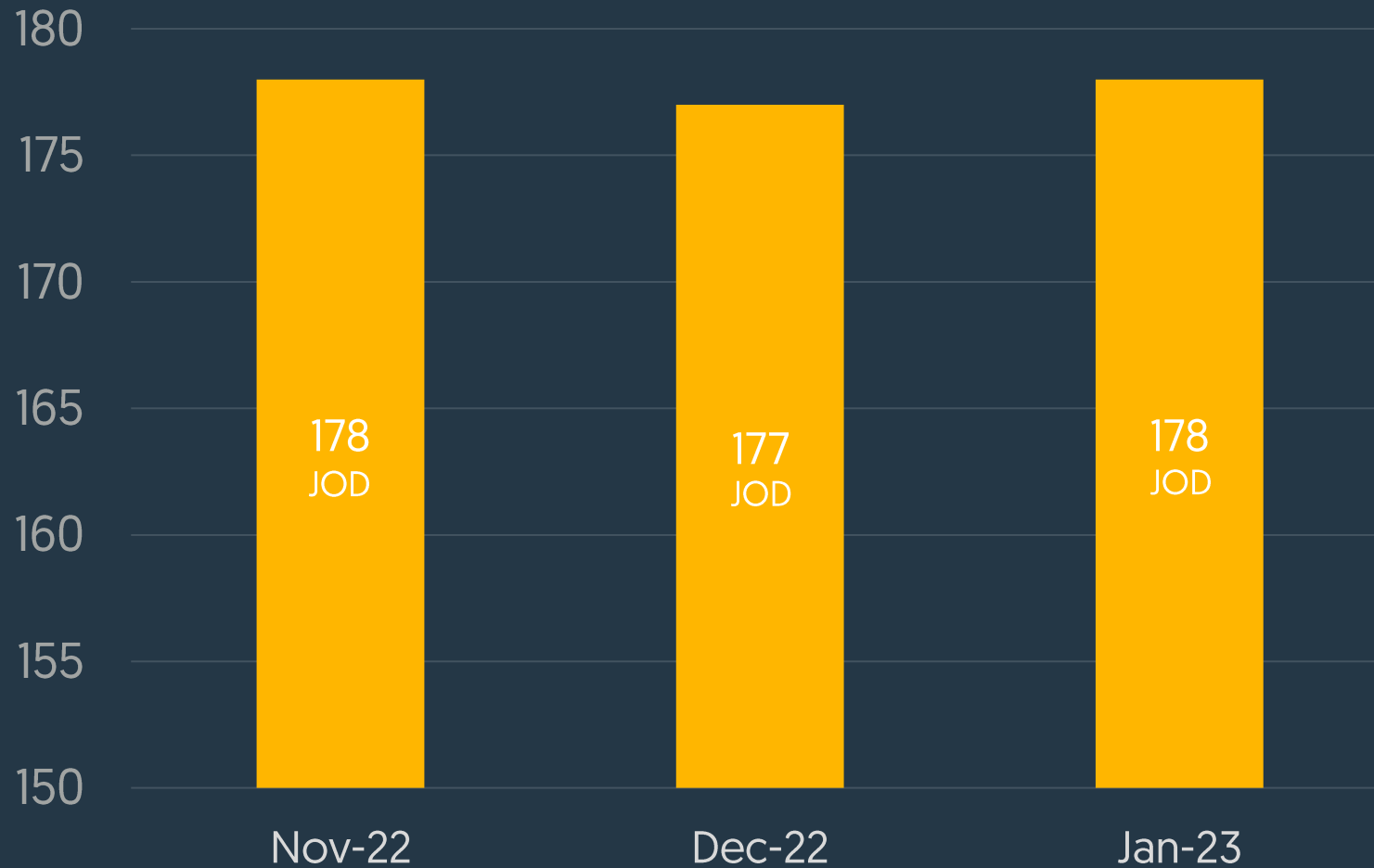
CliQ Value of Transactions

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



23.5%

0.23M

On Us



76.5%

0.75M

Off Us

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

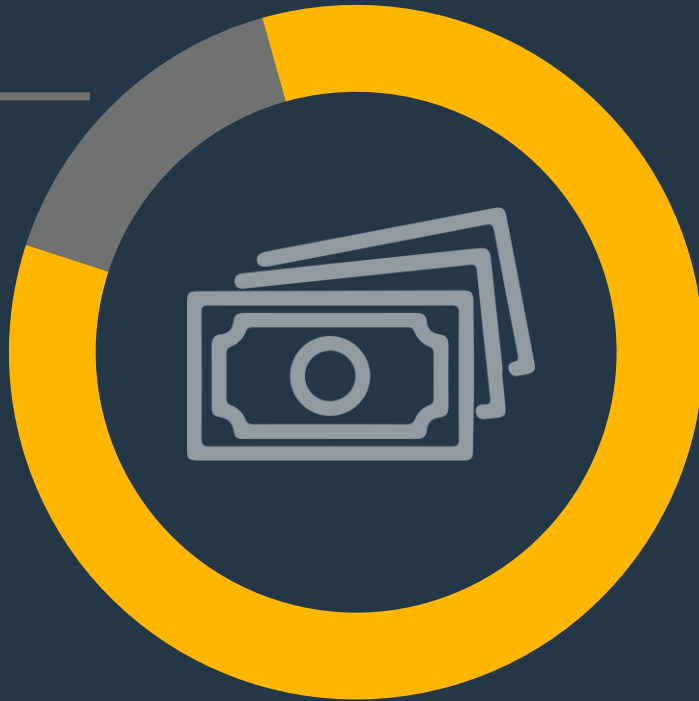
CliQ Interoperability

Value of Money Transfer Transactions Through Banks



15.6%

29M JOD
On Us



84.4%

157M JOD
Off Us

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

23



JoMoPay
Jordan Mobile Payment

Monthly Report

January 2023

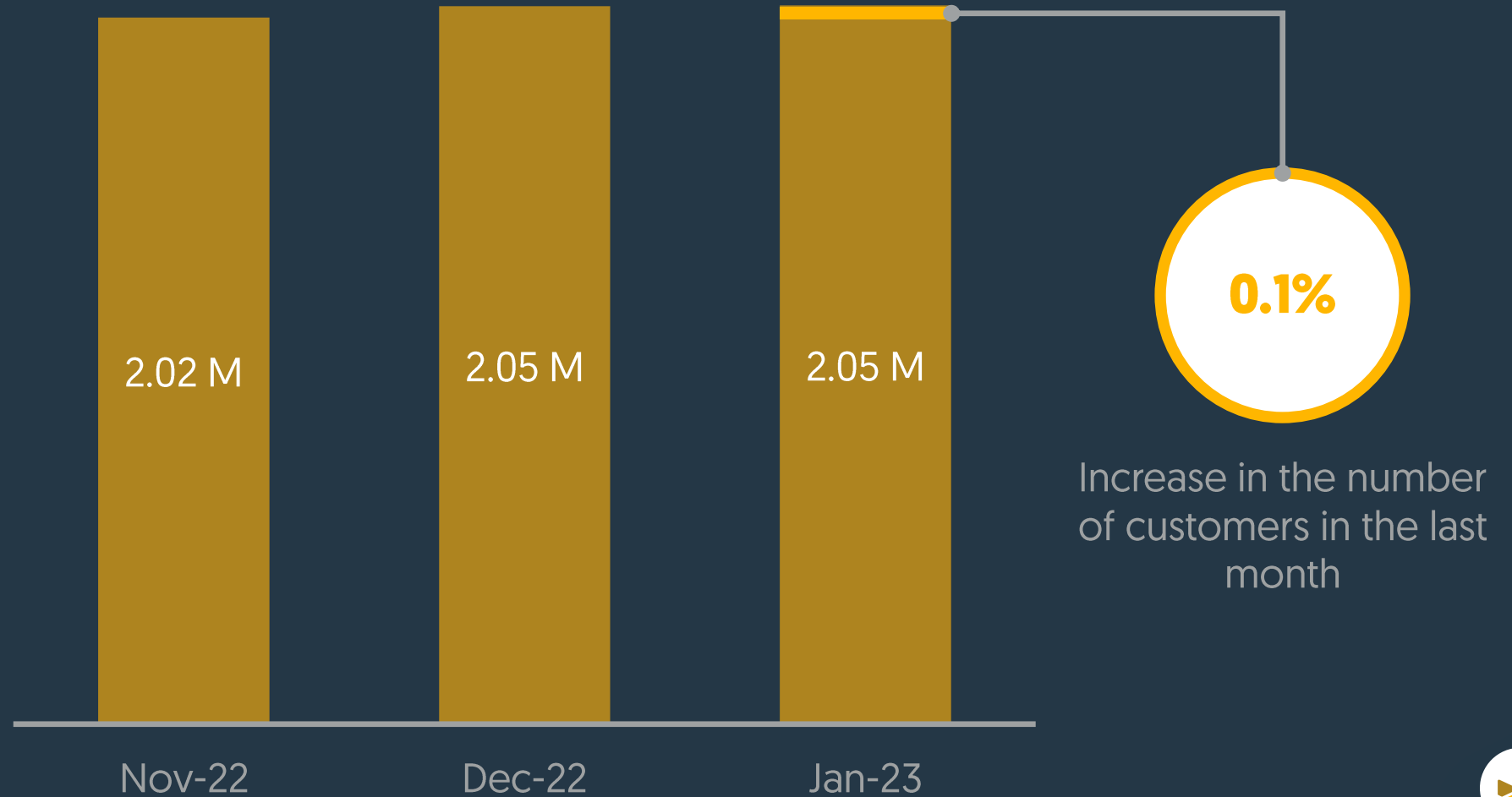
National Switch for Mobile Wallet Payments



01.2023

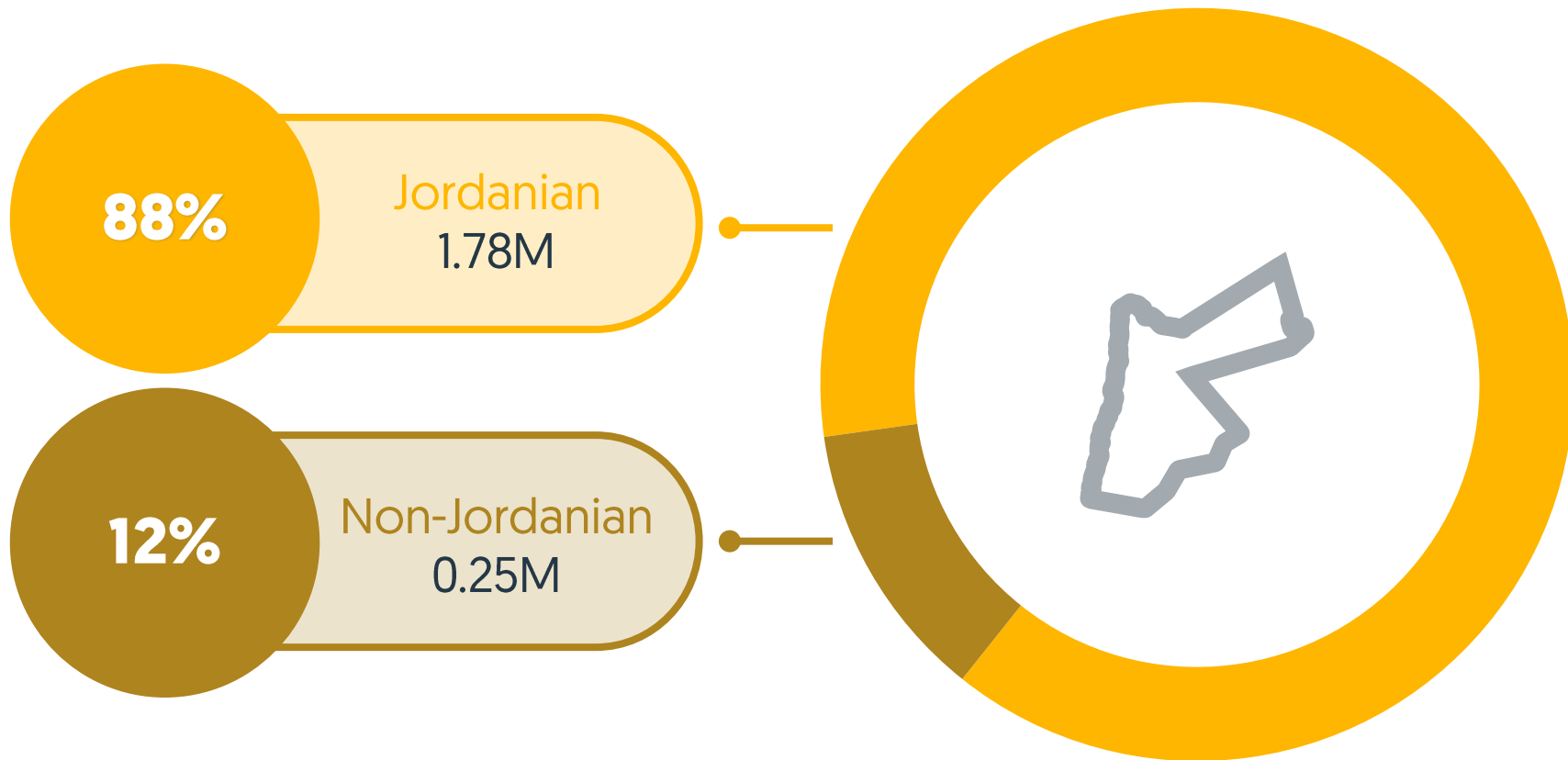
JoMoPay Customers

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

60.4%
1.22M
Male Customers

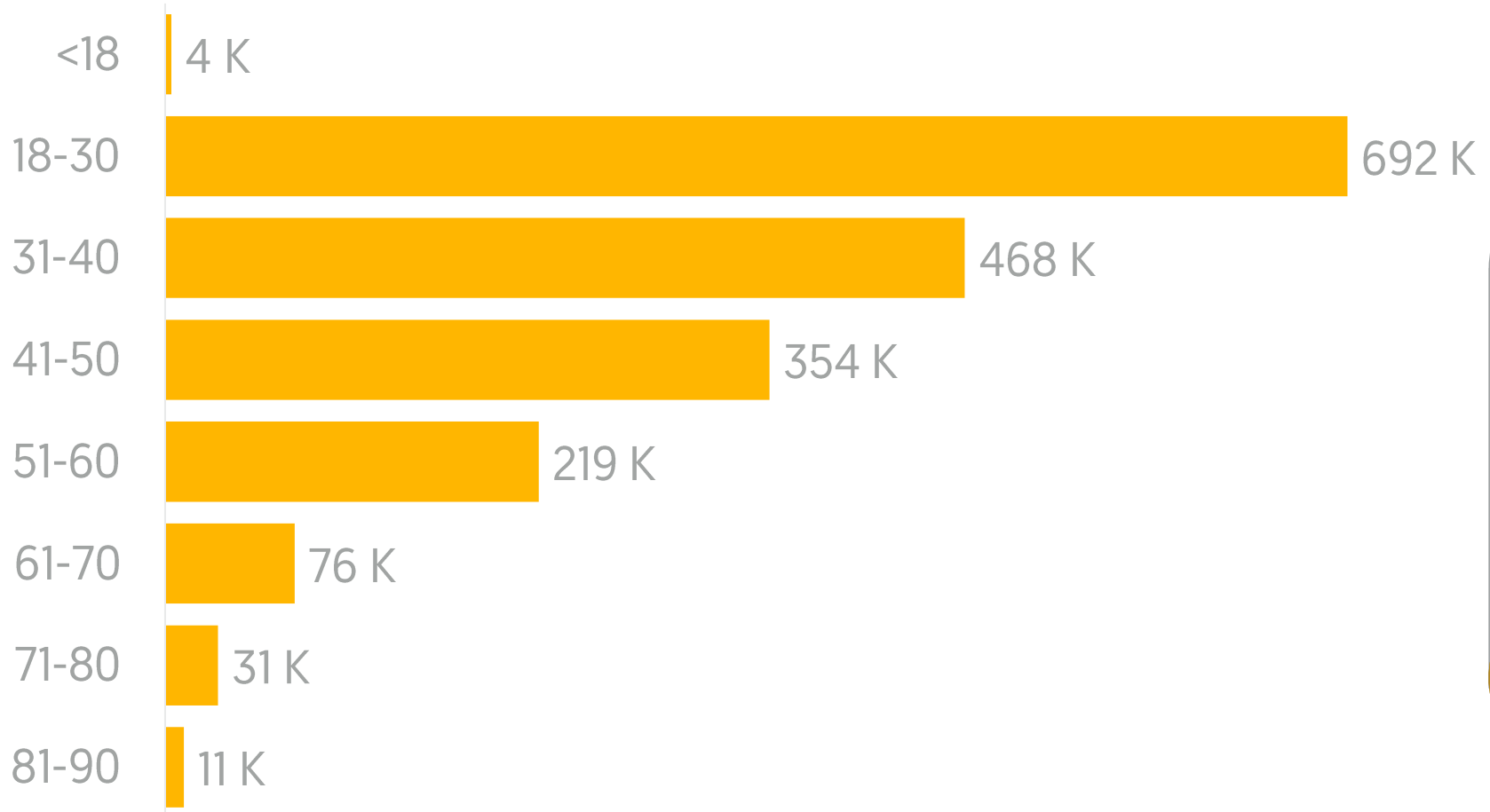


39.6%
0.80M
Female Customers



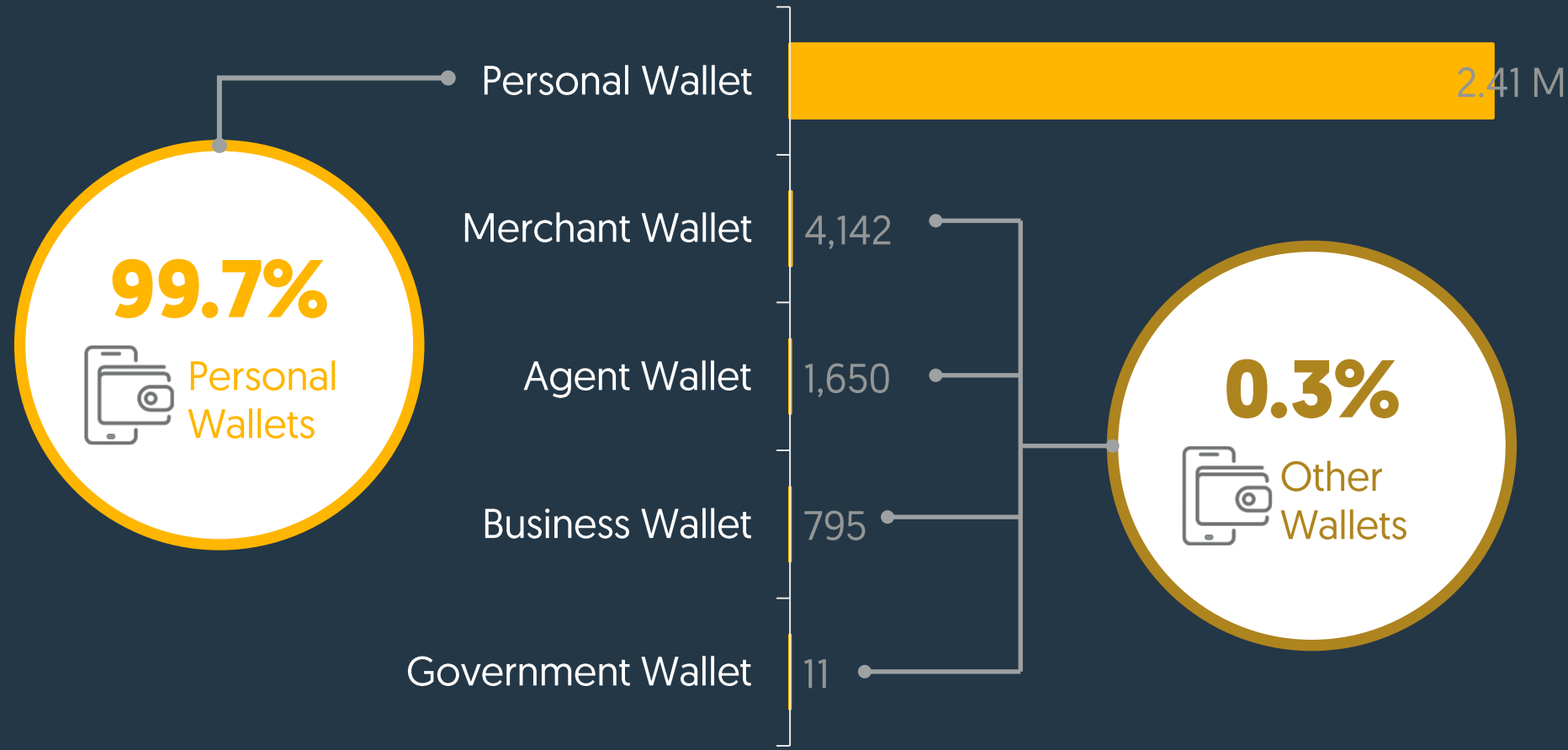
JoMoPay Customers

Number of Customers Based on Age Group



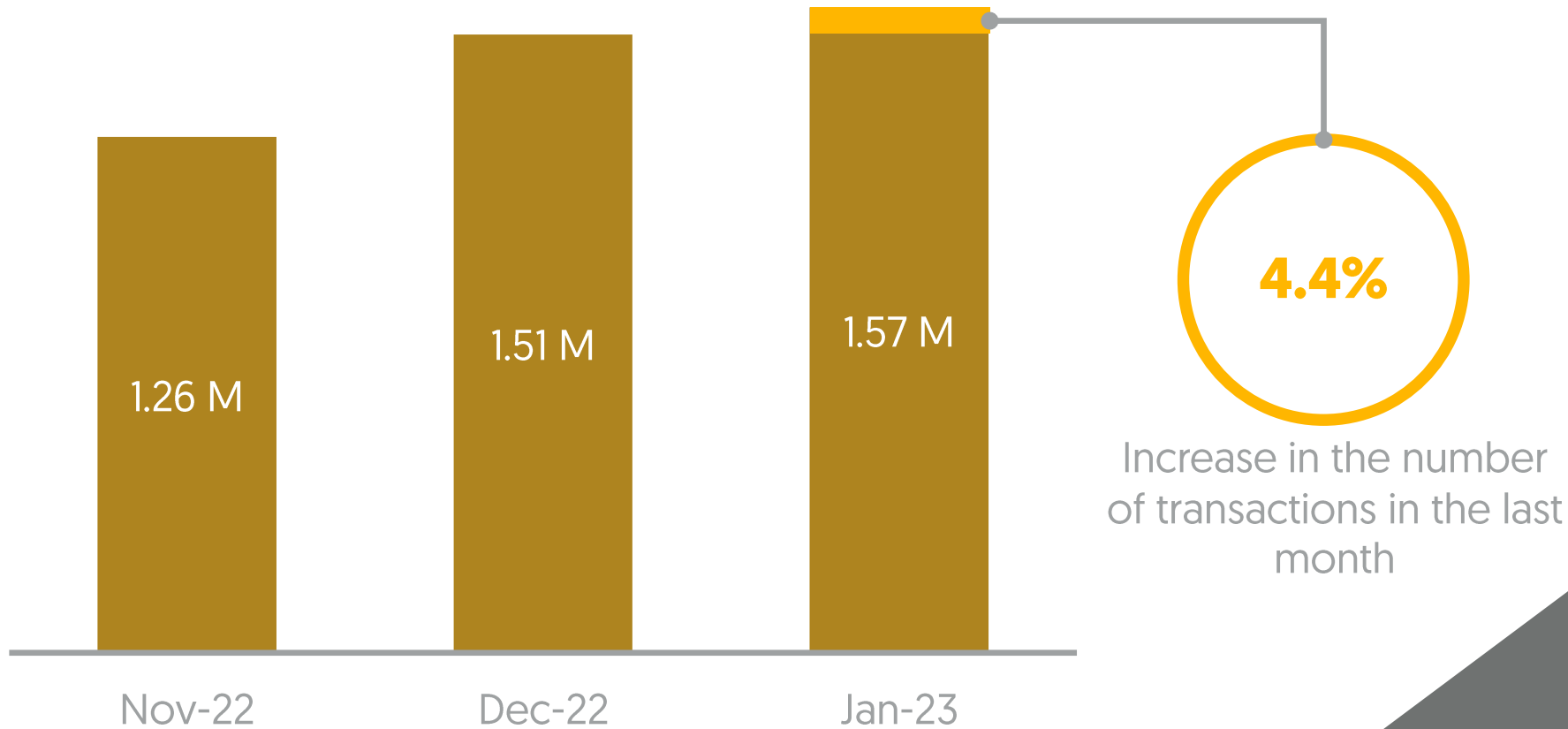
JoMoPay Customers

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

4.1%

65K
Purchases

6.1%

96K
Cash In

8.2%

129K
Cash Out

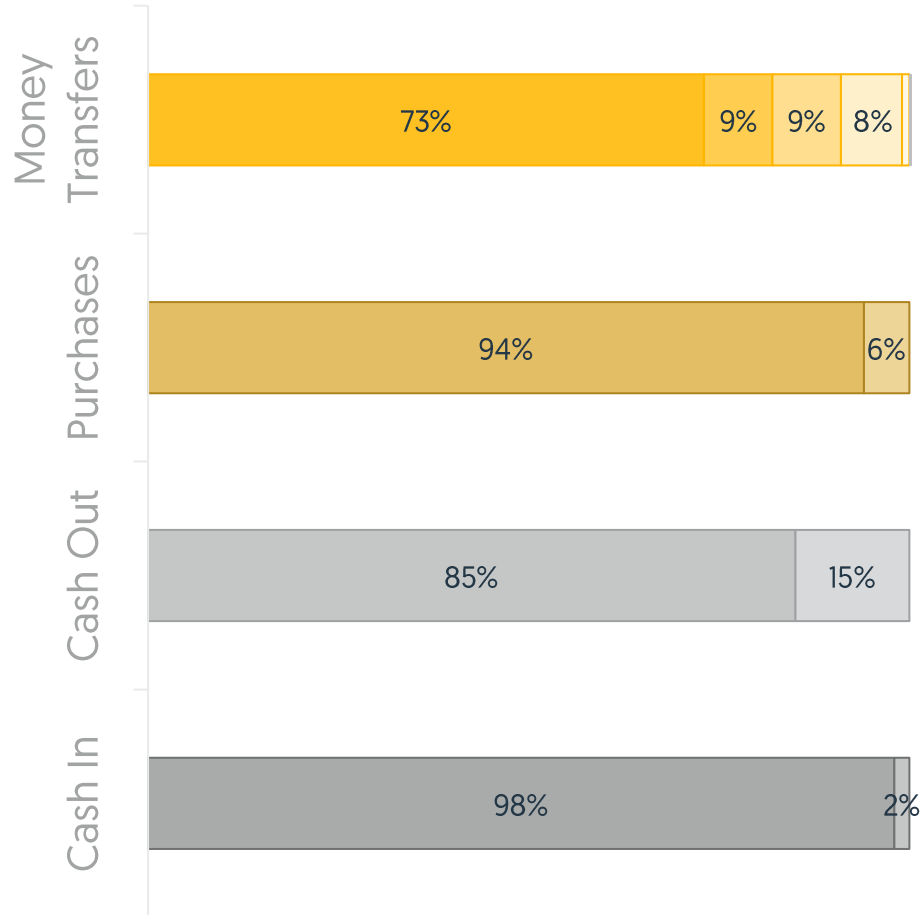
81.6%

1,283K
Money Transfers



JoMoPay Number of Transactions

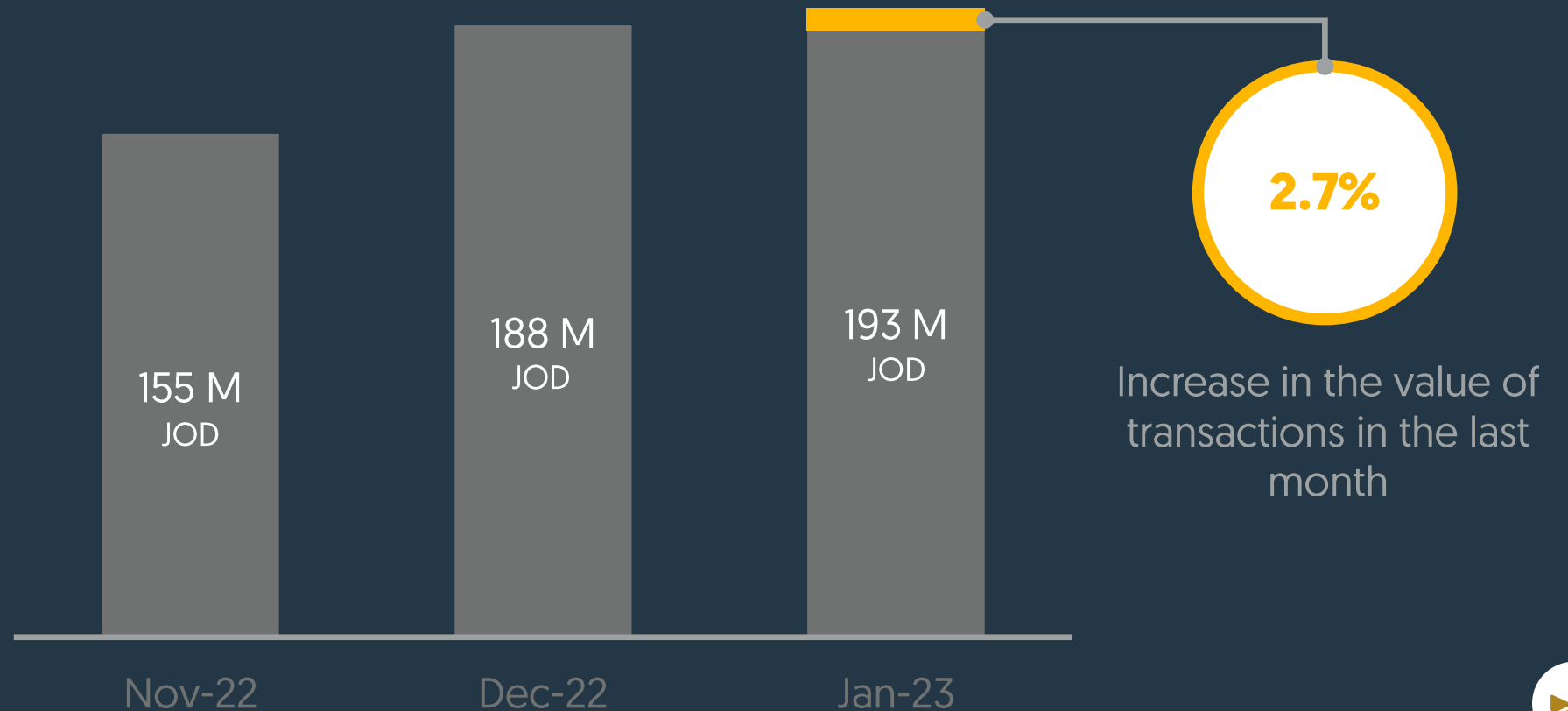
Percentage Based on Transaction Type Sub-Category



Transfer to Family/Friends	73%
Aid/Charity/Grant	9%
Transfer to Own Account	9%
Salary/Bonus/Dividends	8%
Loan/Loan Installment	1%
Purchases	94%
QR Purchases	6%
Cash Out - Agent/Teller	85%
Cash Out - ATM/Kiosk	15%
Cash In - Agent/Teller	98%
Cash In - ATM/Kiosk	2%

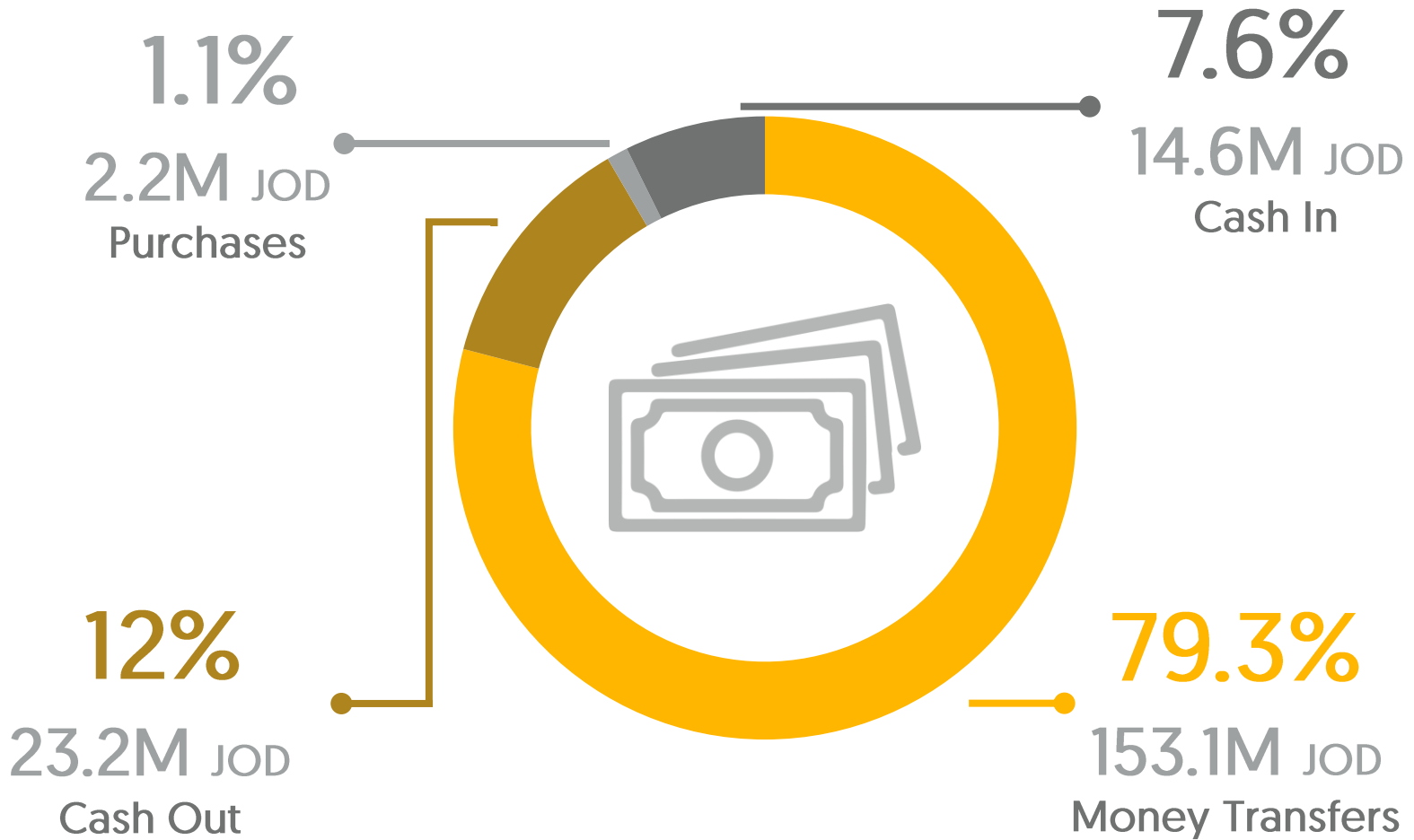
JoMoPay Value of Transactions

Total Value of Transactions Over the Past 3 Months



JoMoPay Value of Transactions

Percentage Based on Transaction Type

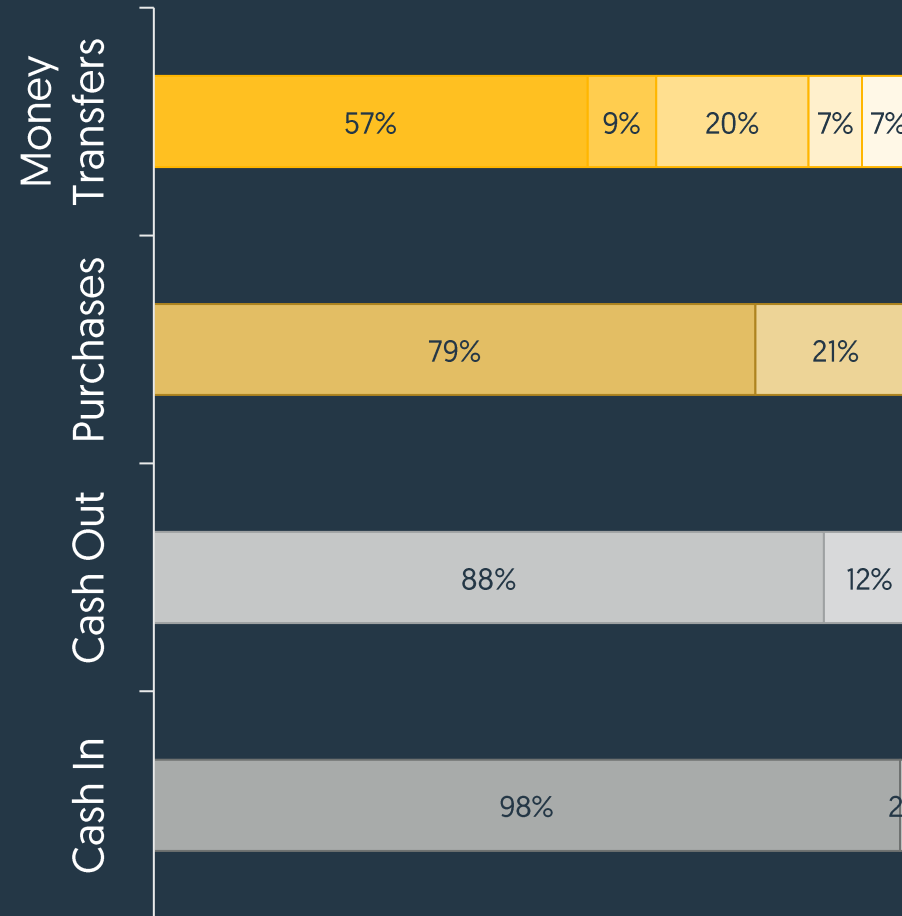


33 * Some data displayed in this page is based on the data shared by the system participants.



JoMoPay Value of Transactions

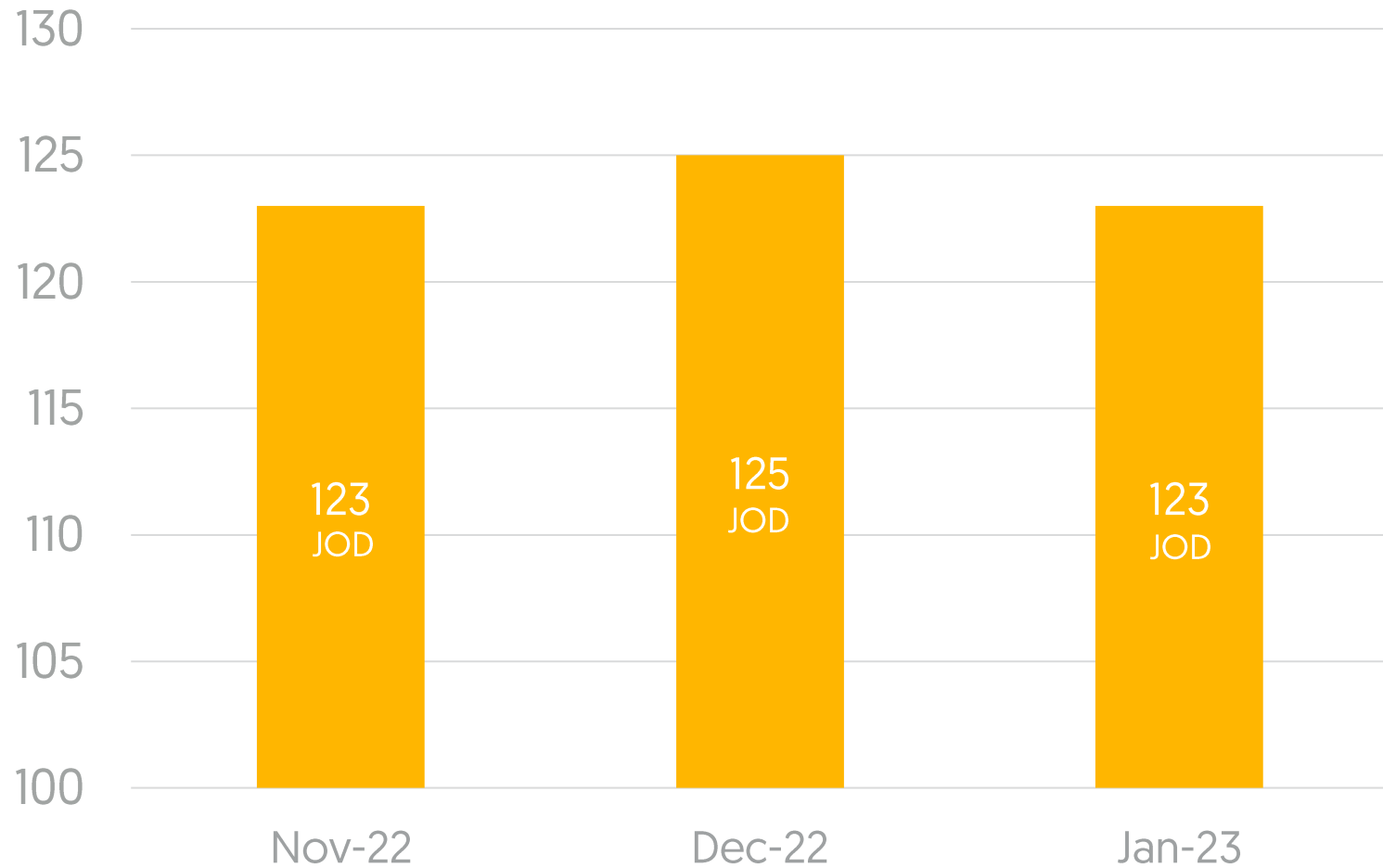
Percentage Based on Transaction Type Sub-Category



Transfer to Family/Friends	57%
Aid/Charity/Grant	9%
Transfer to Own Account	20%
Salary/Bonus/Dividends	7%
Loan/Loan Installment	7%
Purchases	79%
QR Purchases	21%
Cash Out - Agent/Teller	88%
Cash Out - ATM/Kiosk	12%
Cash In - Agent/Teller	98%
Cash In - ATM/Kiosk	2%

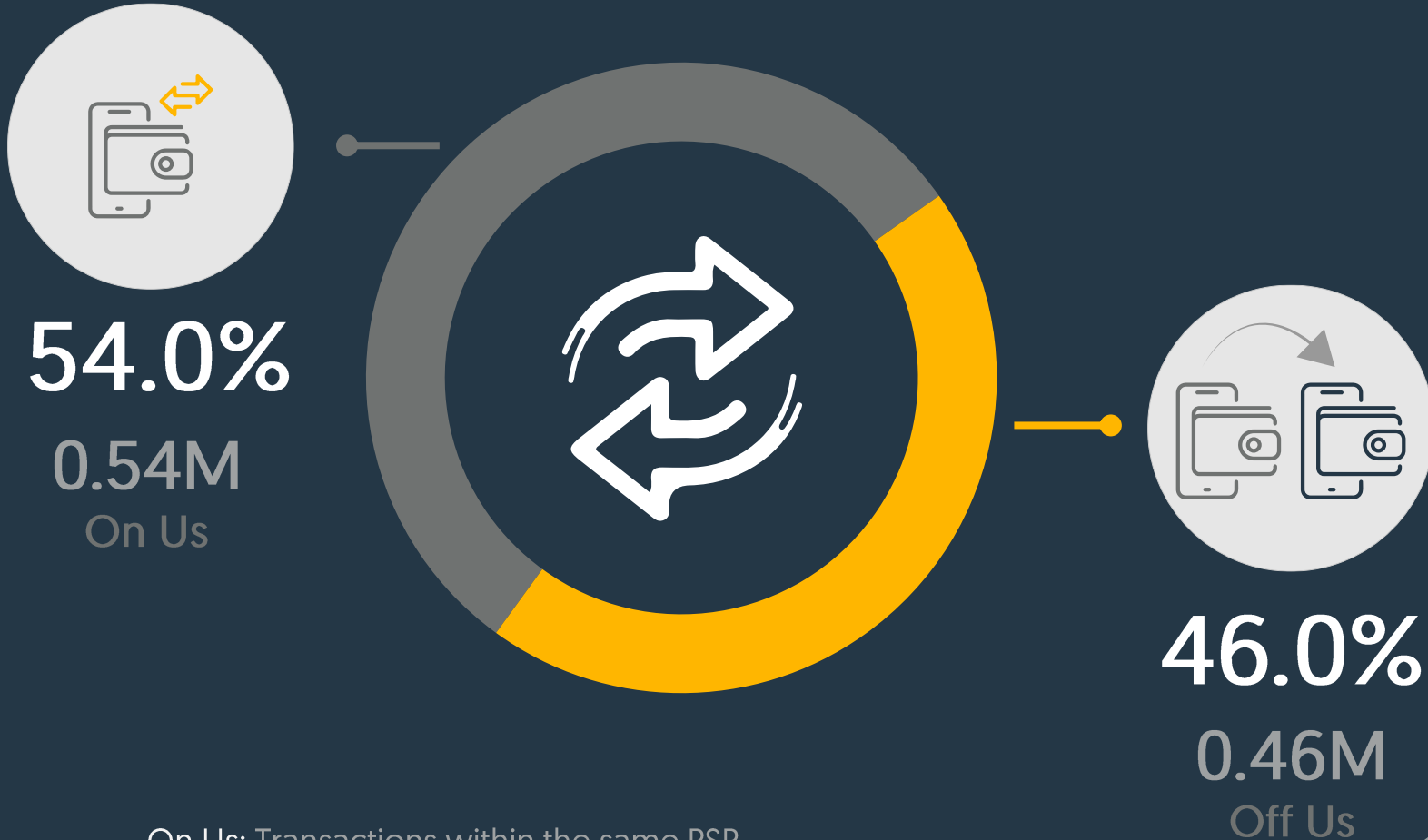
JoMoPay Transactions

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

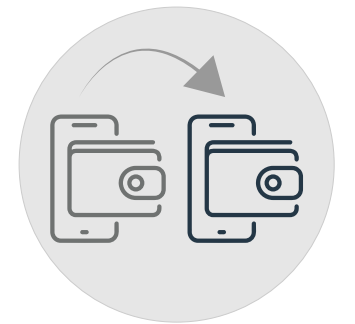
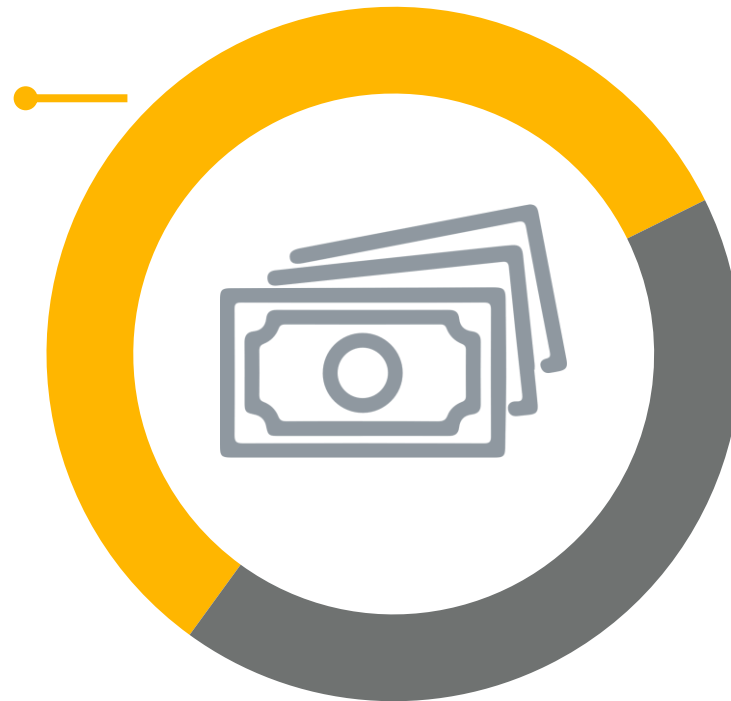
JoMoPay Interoperability

Value of Money Transfer Transactions Through PSPs



56.2%

50.3M JOD
On Us



43.8%

39.2M JOD
Off Us

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

CliQ & JoMoPay Interoperability

Monthly Report
January 2023

38

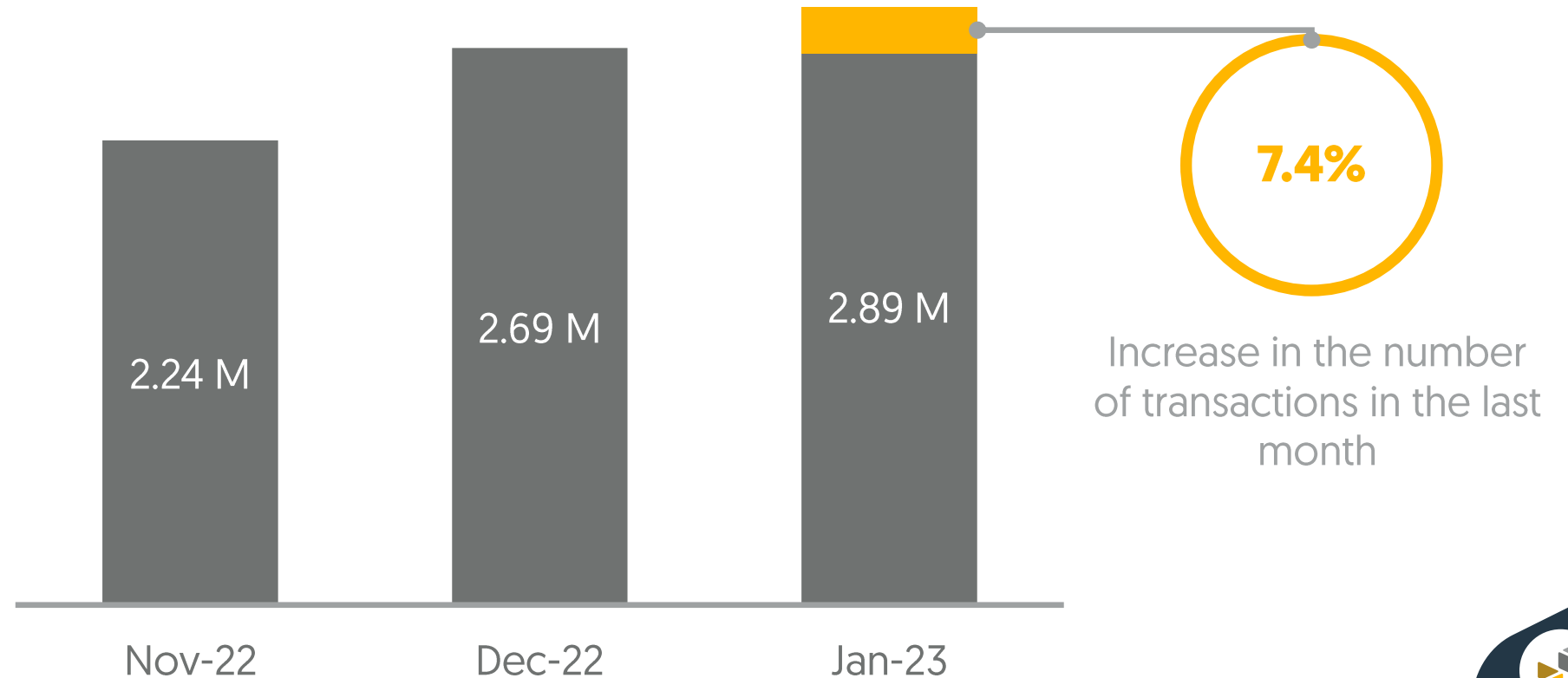
CliQ and JoMoPay are two national schemes operating on the same payment switch using the ISO20022 standard



01.2023

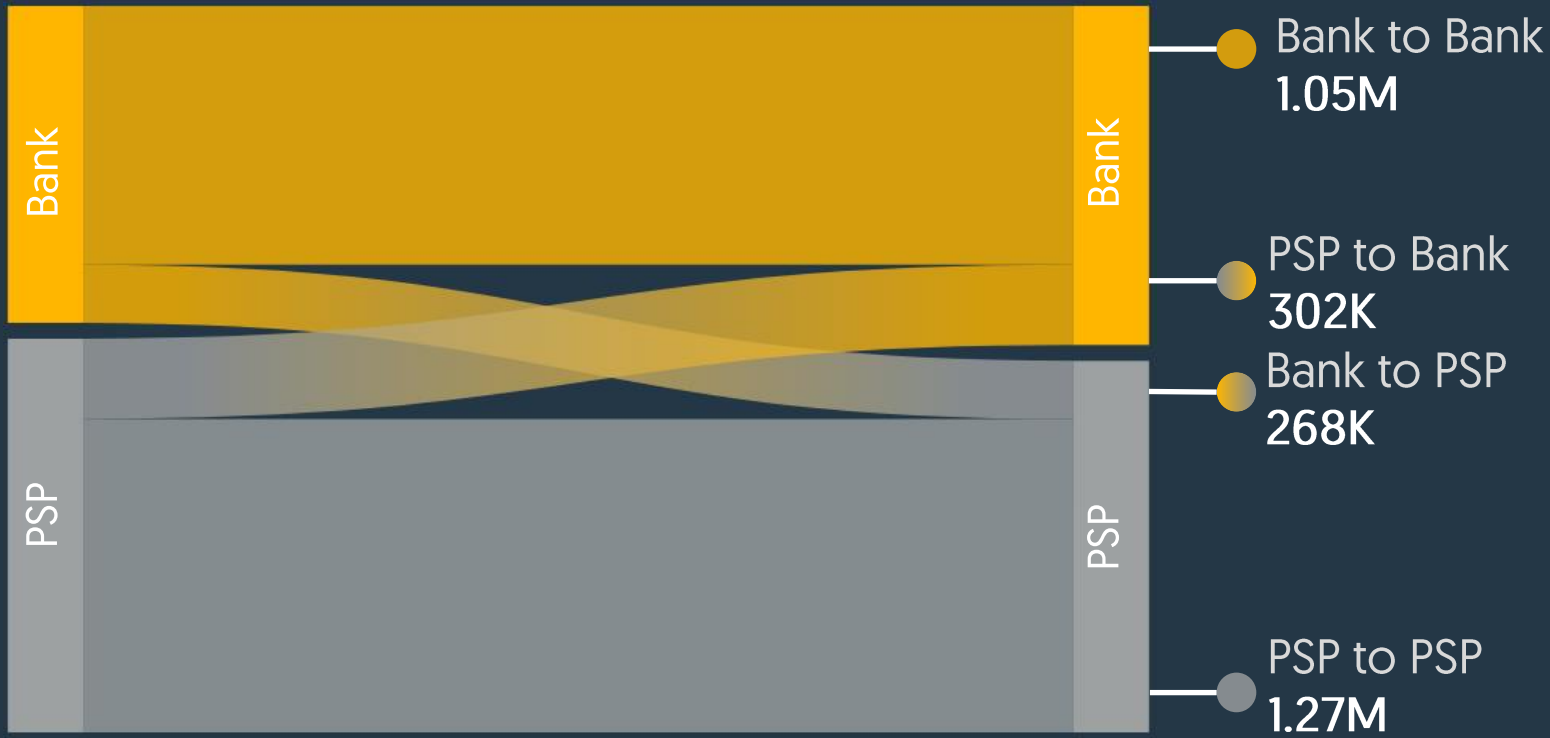
CliQ & JoMoPay Transactions

Total Number of Transactions Over the Past 3 Months



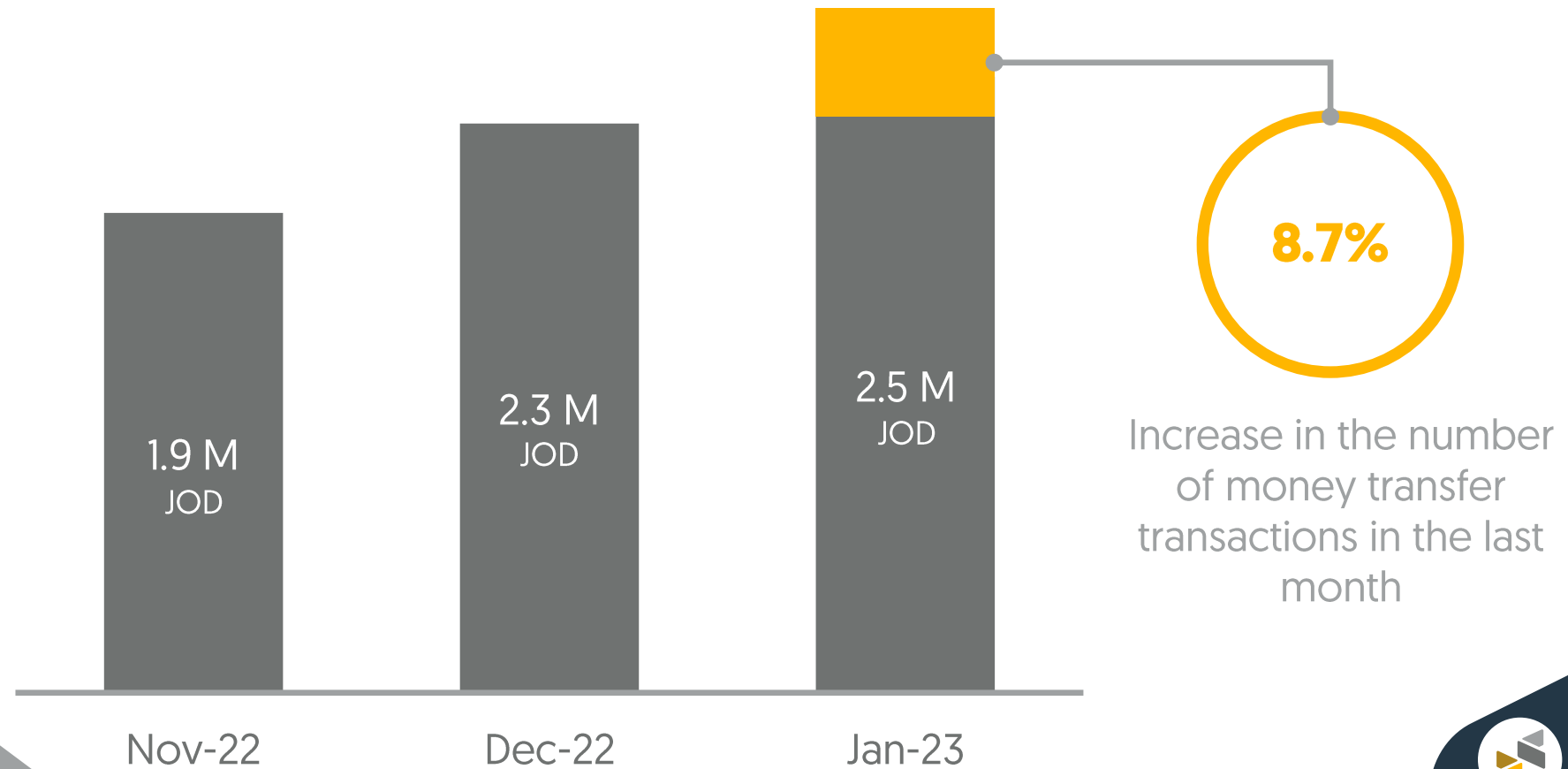
CliQ & JoMoPay Transactions

Total Number of Banks and PSPs Transactions



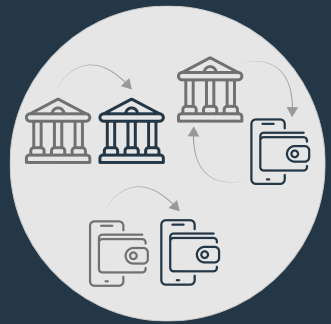
CliQ & JoMoPay Transactions

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



69.2%

1.73M
Off Us



30.8%

0.77M
On Us

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



54.2%

280K
mPSP to Bank

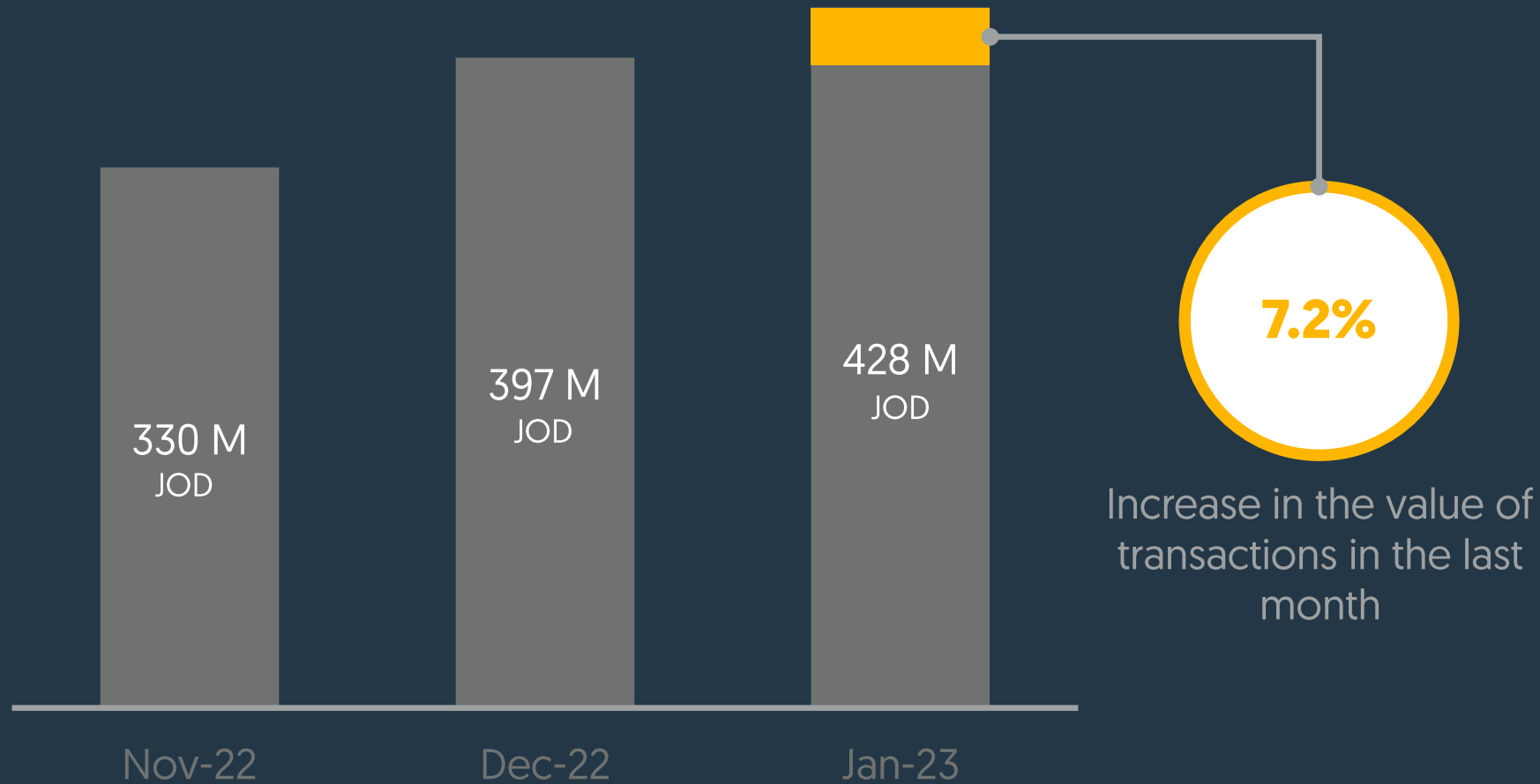


45.8%

237K
Bank to mPSP

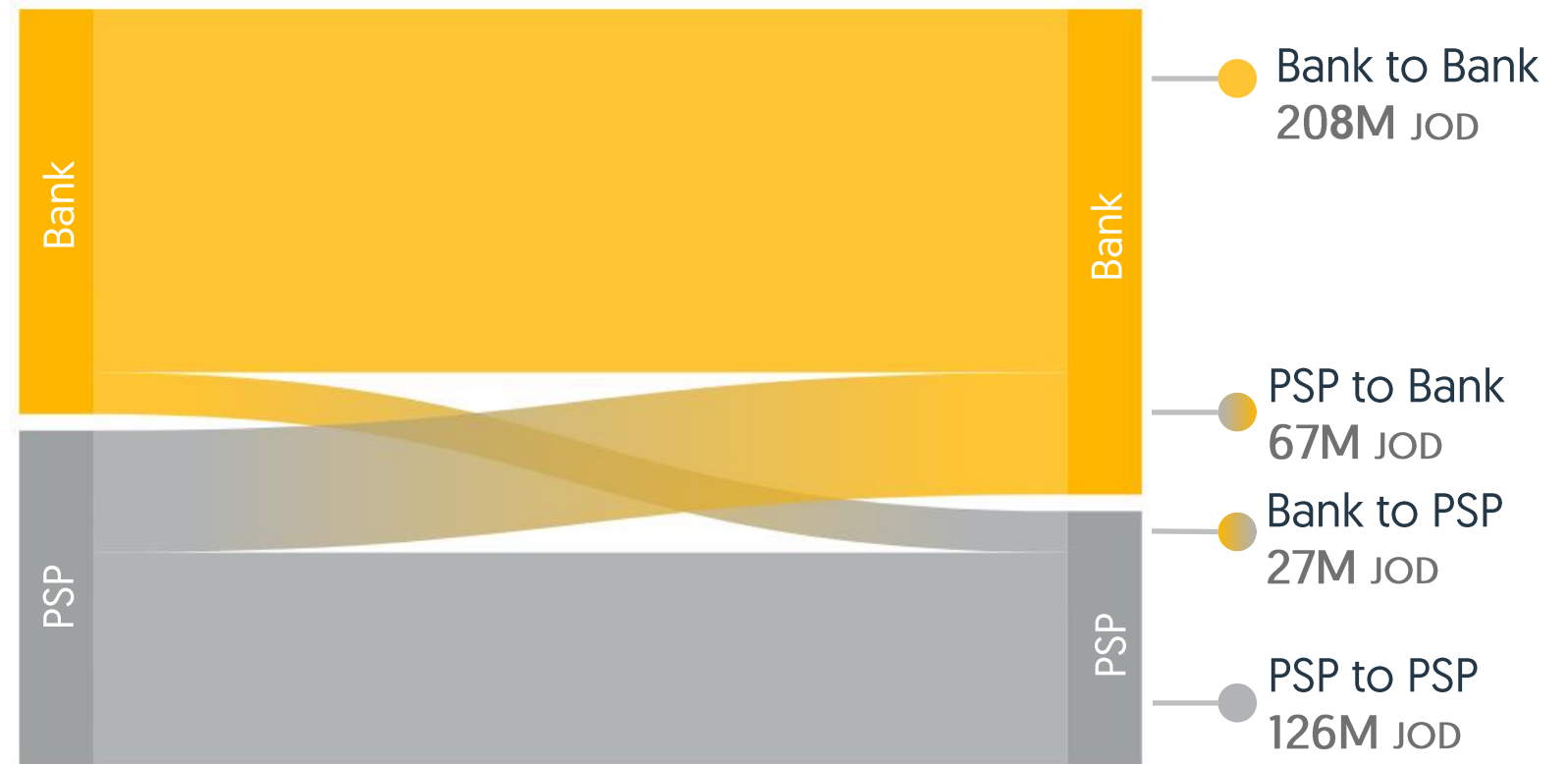
CliQ & JoMoPay Transactions

Total Value of Transactions Over the Past 3 Months



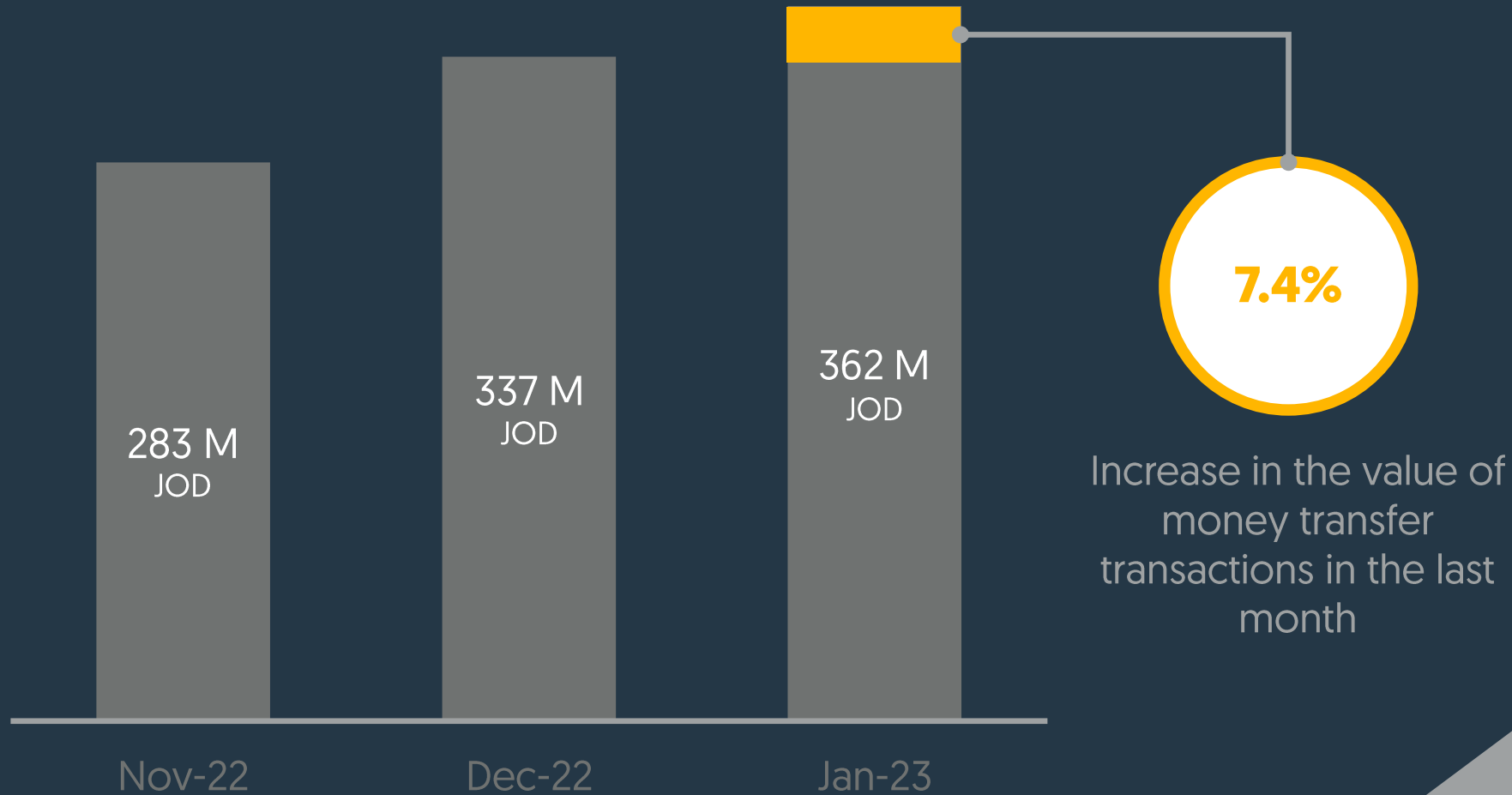
CliQ & JoMoPay Transactions

Total Value of Banks and PSPs Transactions



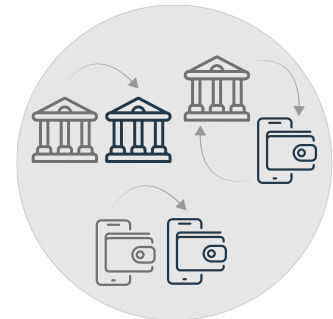
CliQ & JoMoPay Transactions

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



78.1%
283M JOD
Off Us



21.9%
80M 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



73.7%

64M JOD
mPSP to Bank



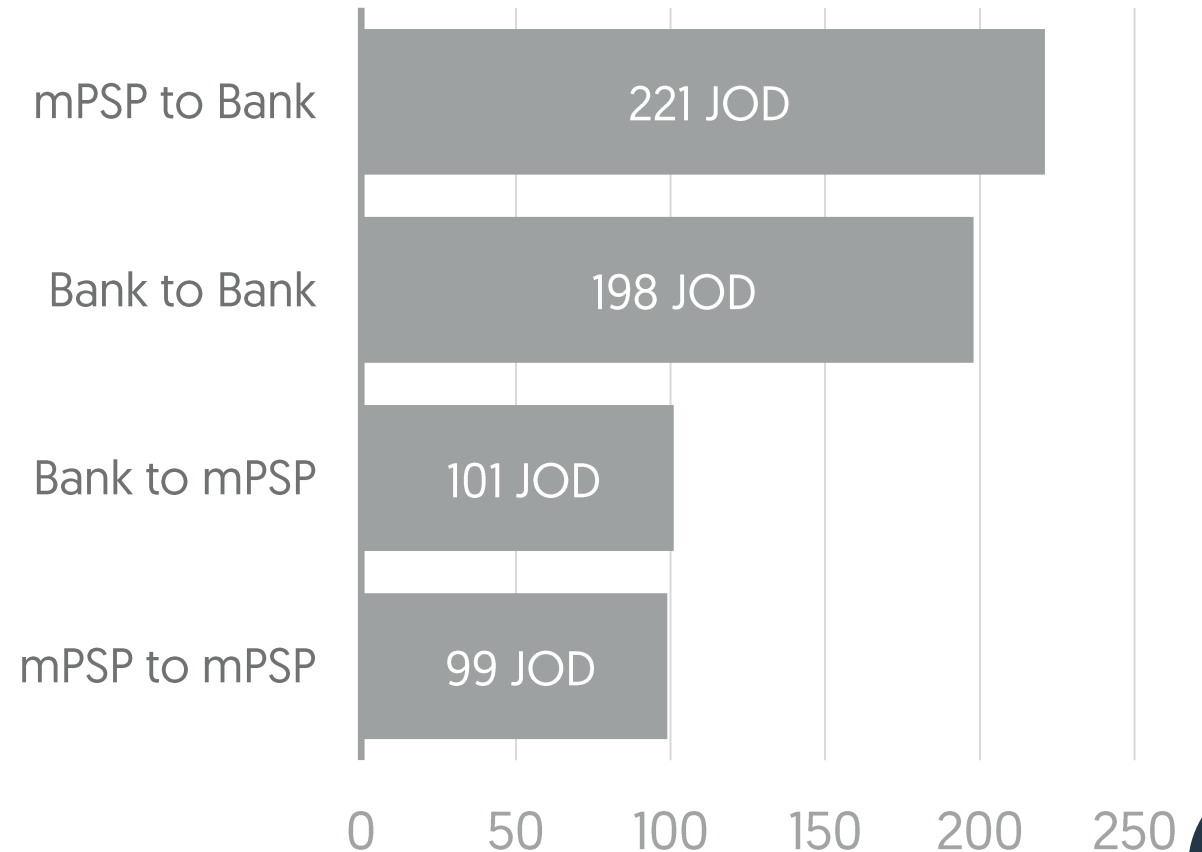
26.3%

23M JOD
Bank to mPSP

CliQ & JoMoPay Average Value of Transactions

Average Value of Transactions for Banks and mPSPs and in Between

148 JOD
Transaction
Average





Monthly Report

January 2023

50

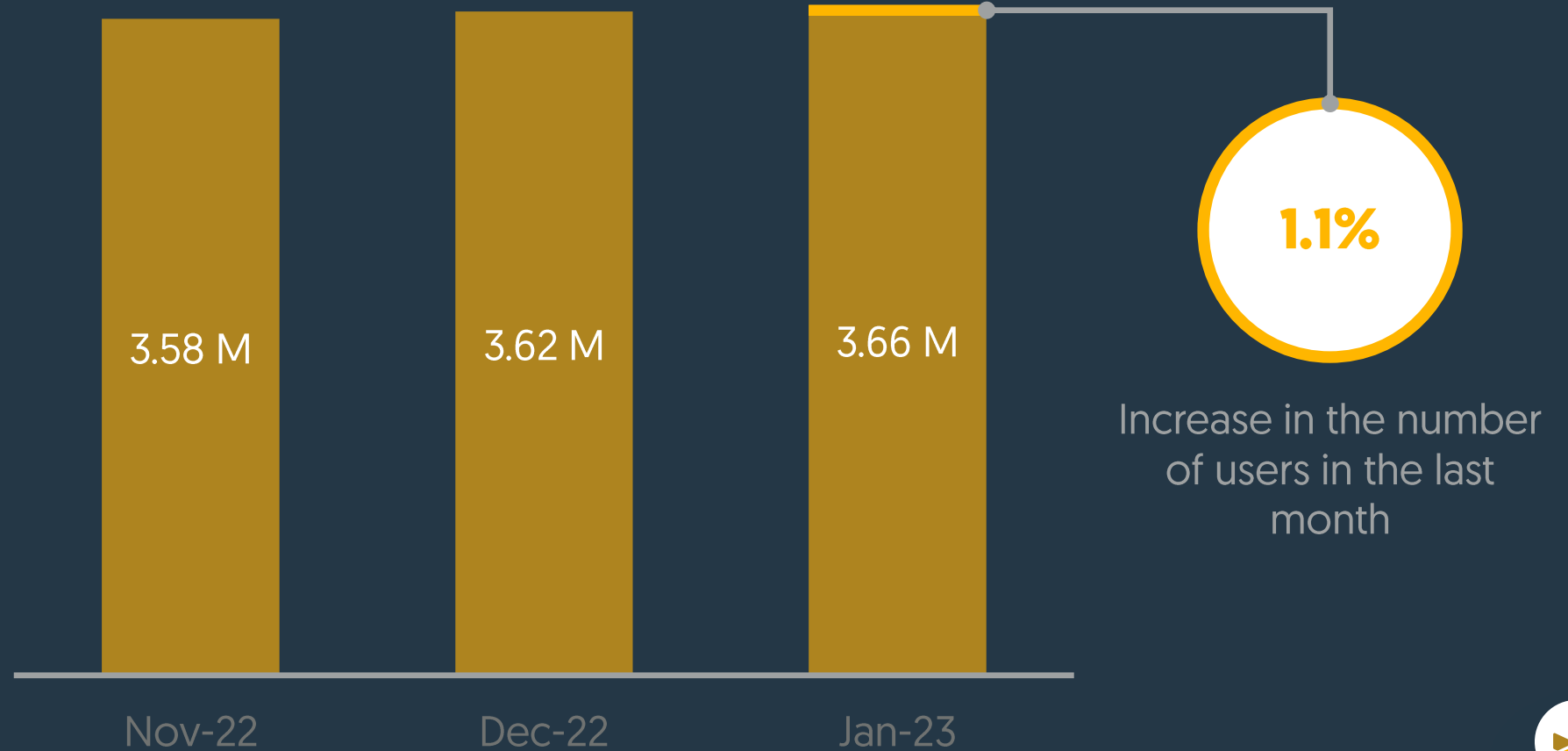
Electronic Bill Presentment & Payment (EBPP) System



01.2023

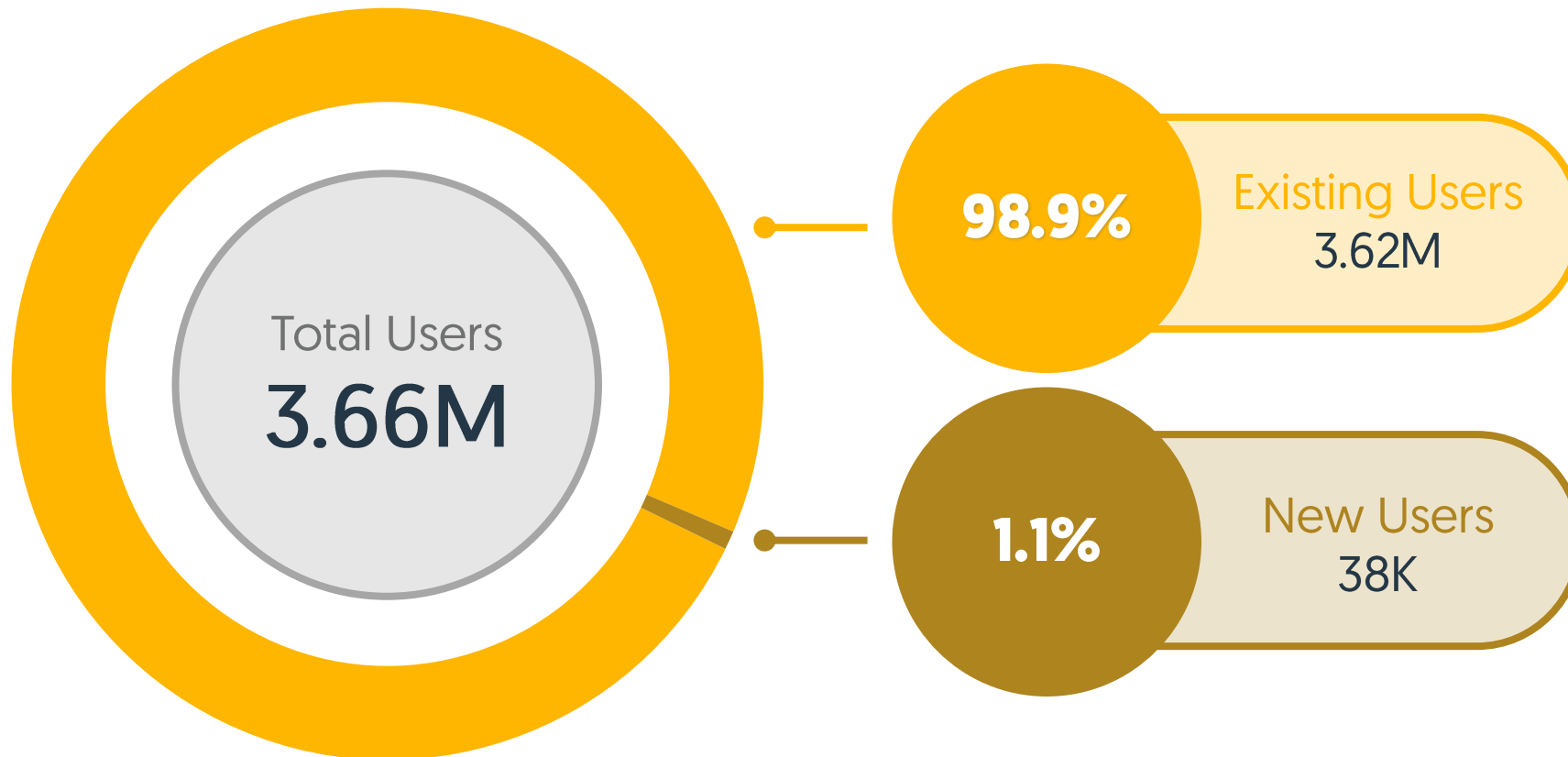
eFAWATEERcom Users

Total Number of Users Over the Past 3 Months



eFAWATEERcom Users

Number of eFAWATEERcom Users



eFAWATEERcom Billers & Services

Number of eFAWATEERcom Billers & Services



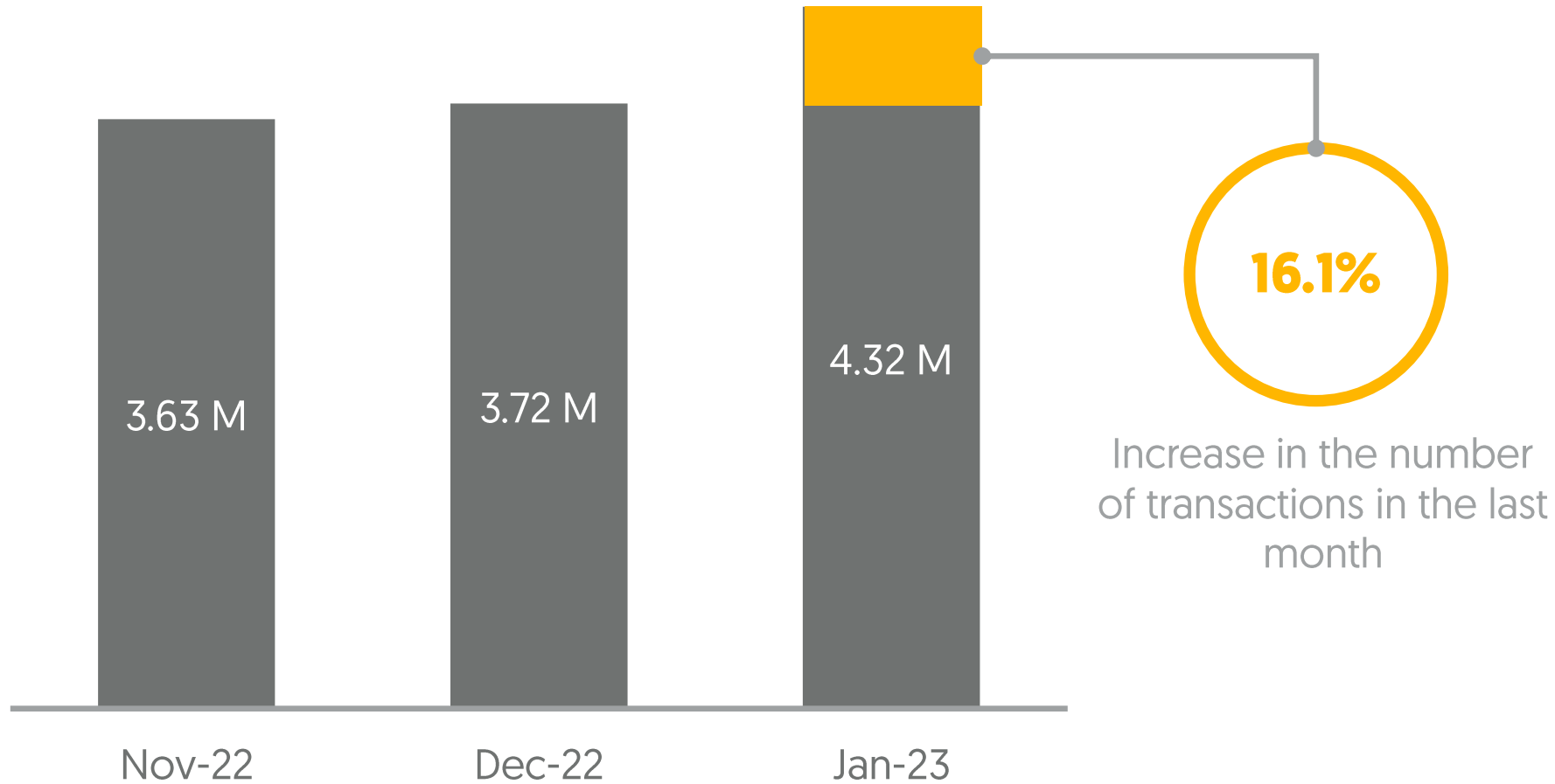
Billers
442



Services
1334

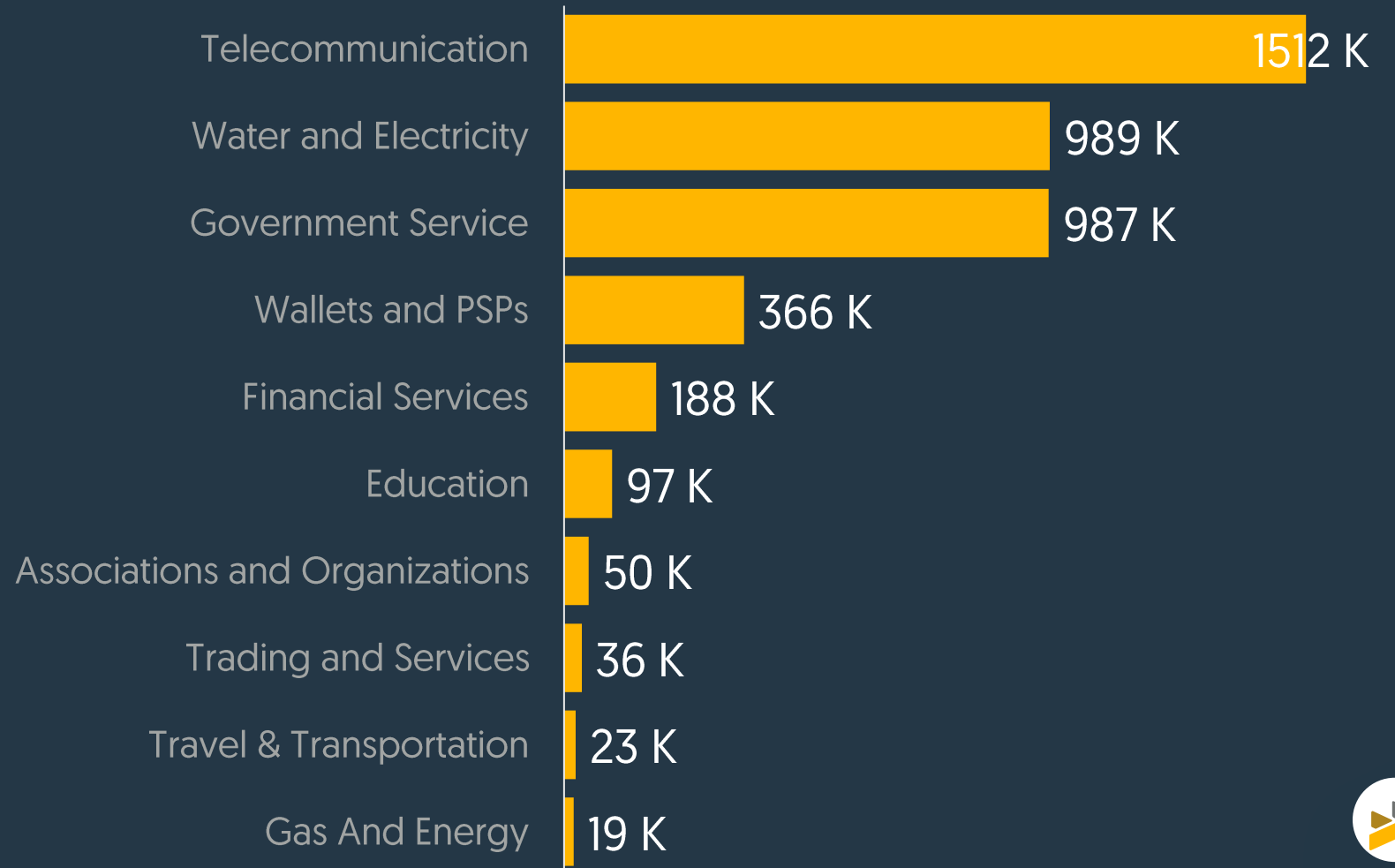
eFAWATEERcom Number of Transactions

Total Number of Transactions Over the Past 3 Months



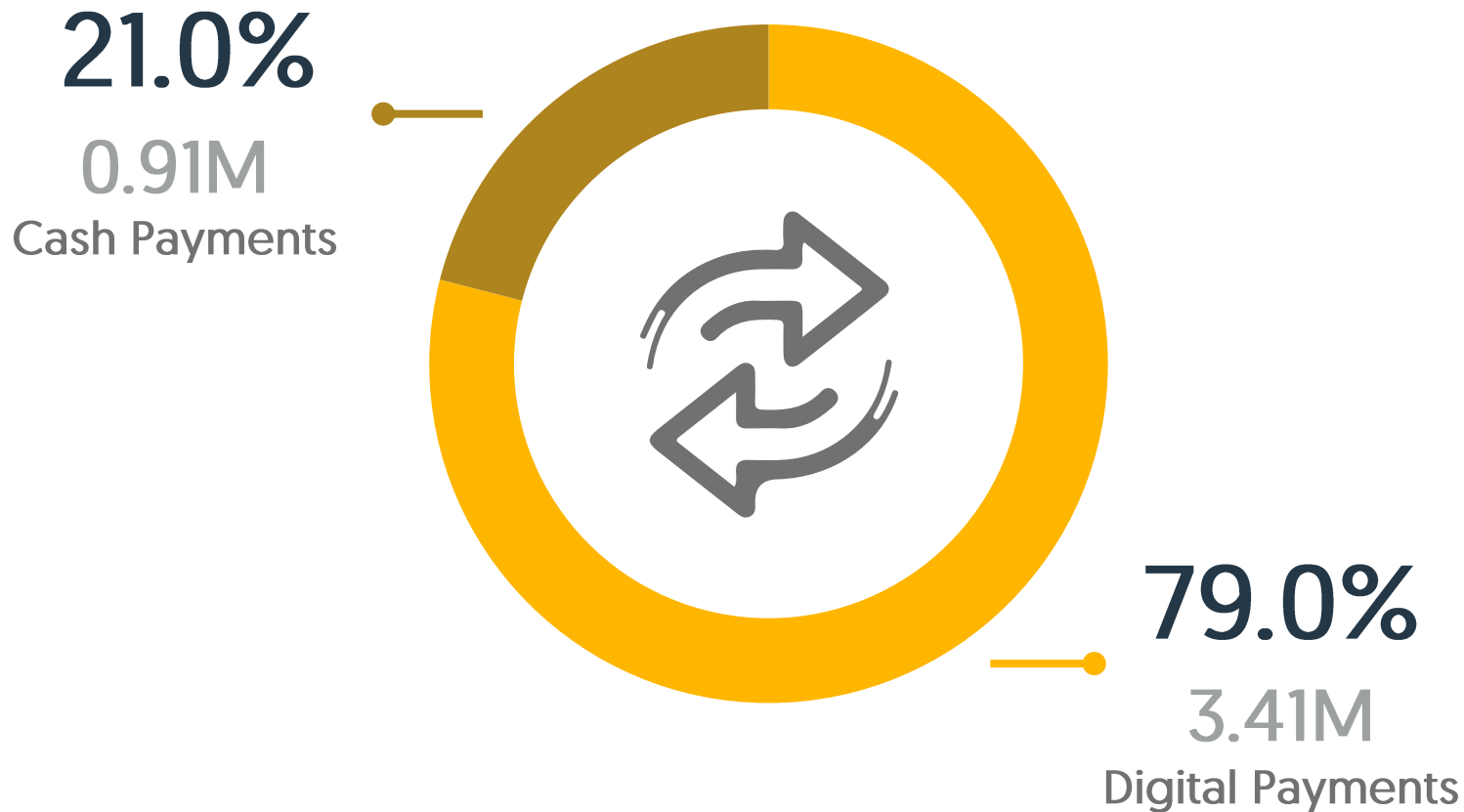
eFAWATEERcom Number of Transactions

Number of Transactions by Category



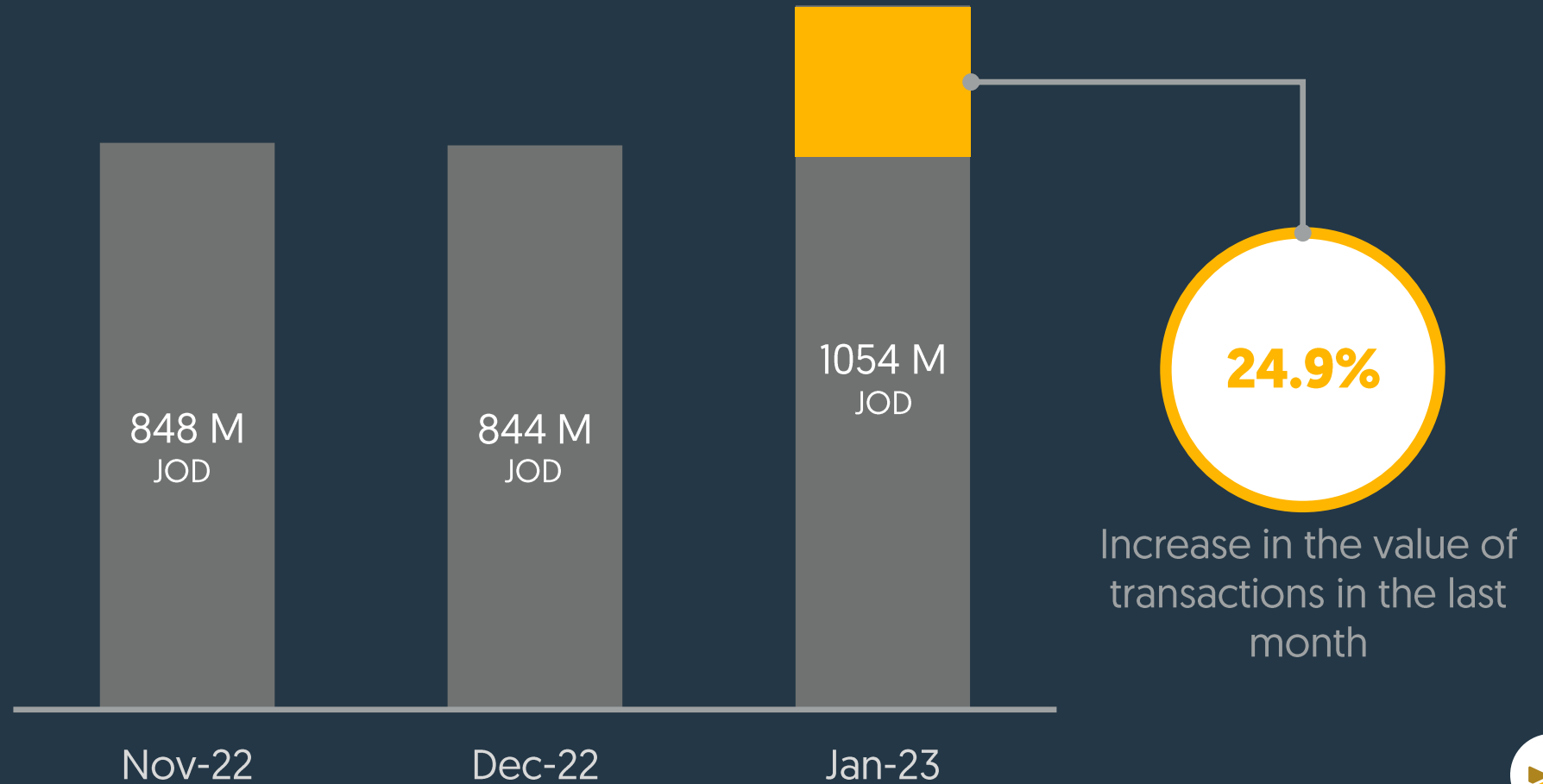
eFAWATEERcom Number of Transactions

Percentage Based on Payment Method



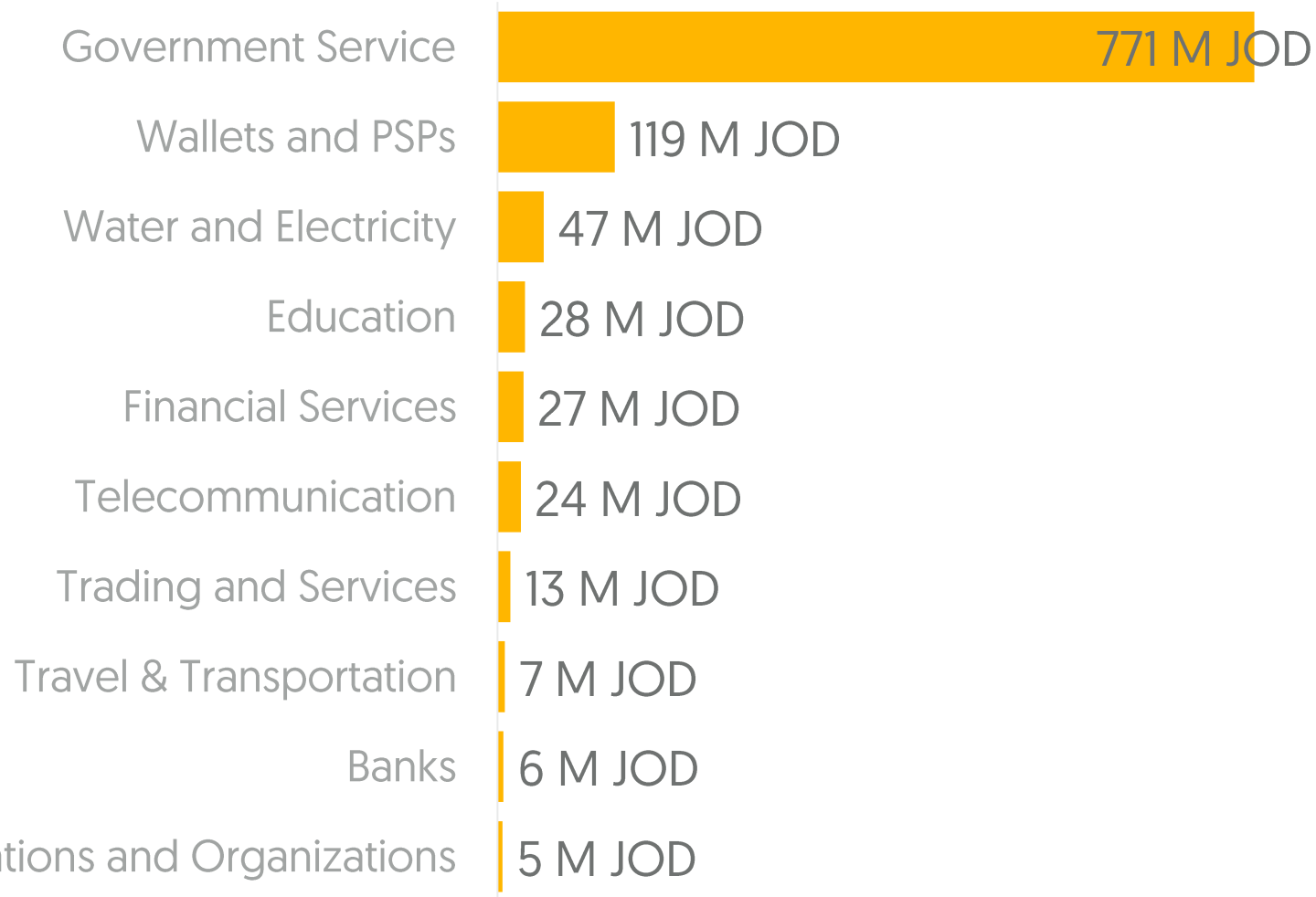
eFAWATEERcom Value of Transactions

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

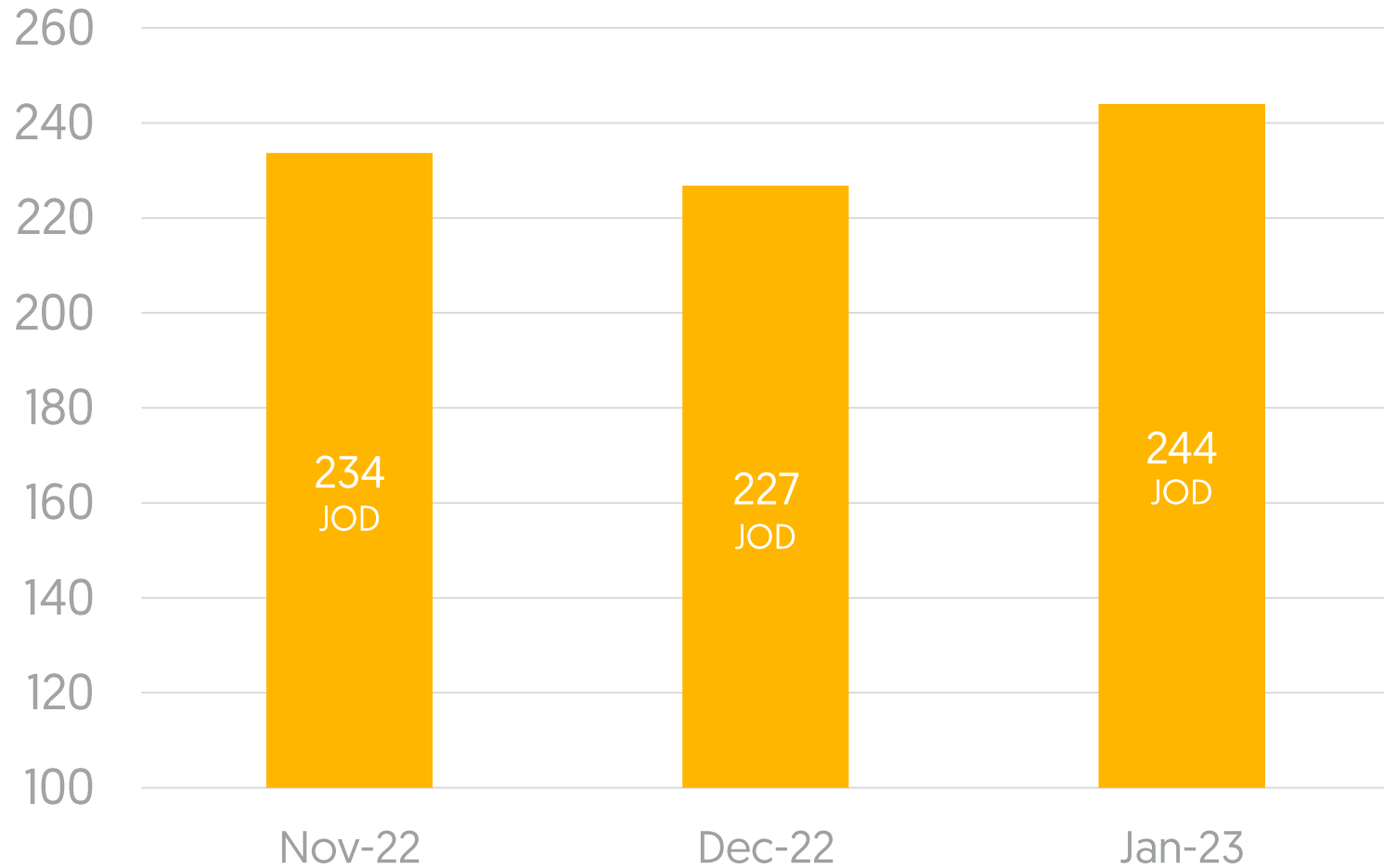
16.1%
169.6M JOD
Cash Payments



83.9%
884.1M JOD
Digital Payments

eFAWATEERcom Transactions

Average Value of Transactions Over the Past 3 Months





ACH
Automated Clearing House

Monthly Report

January 2023

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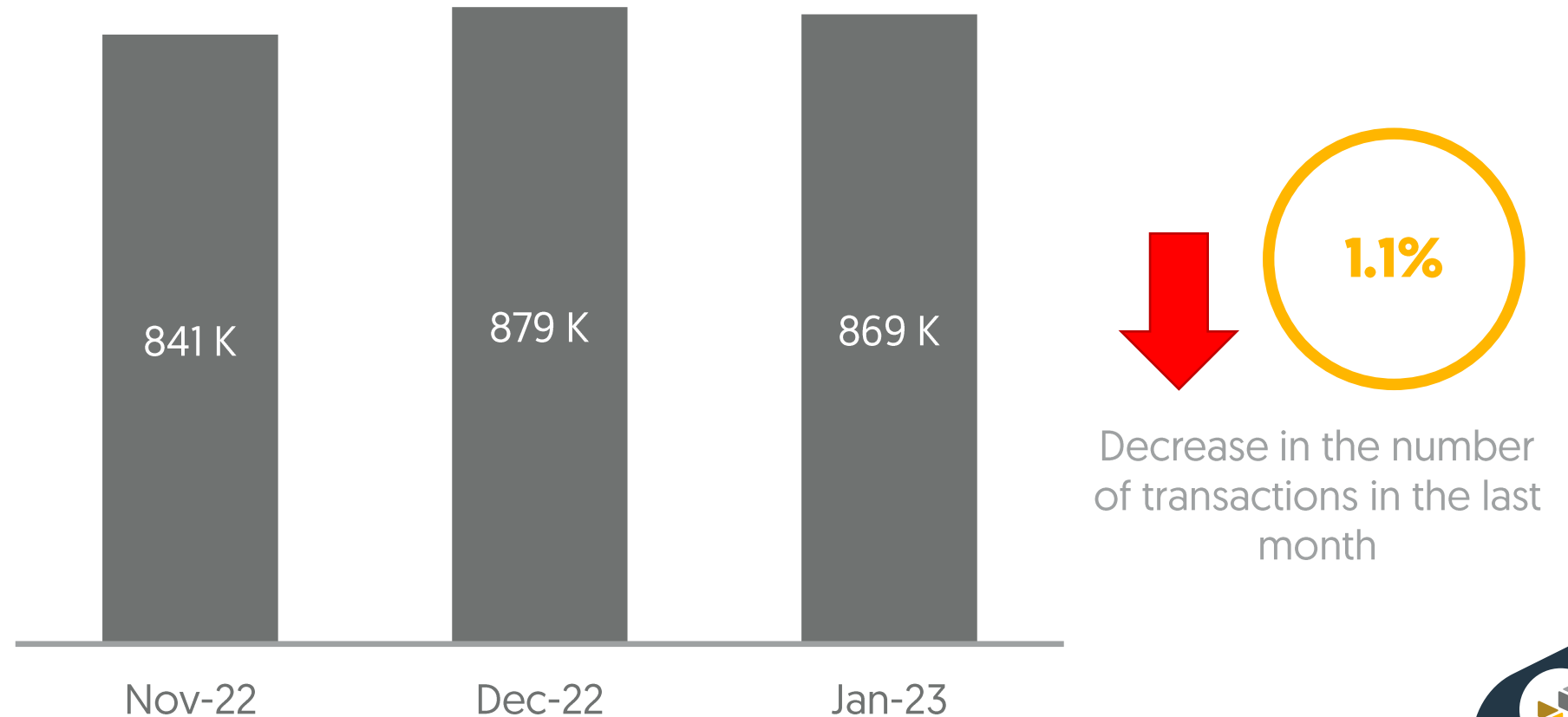
Automated Clearing House



01.2023

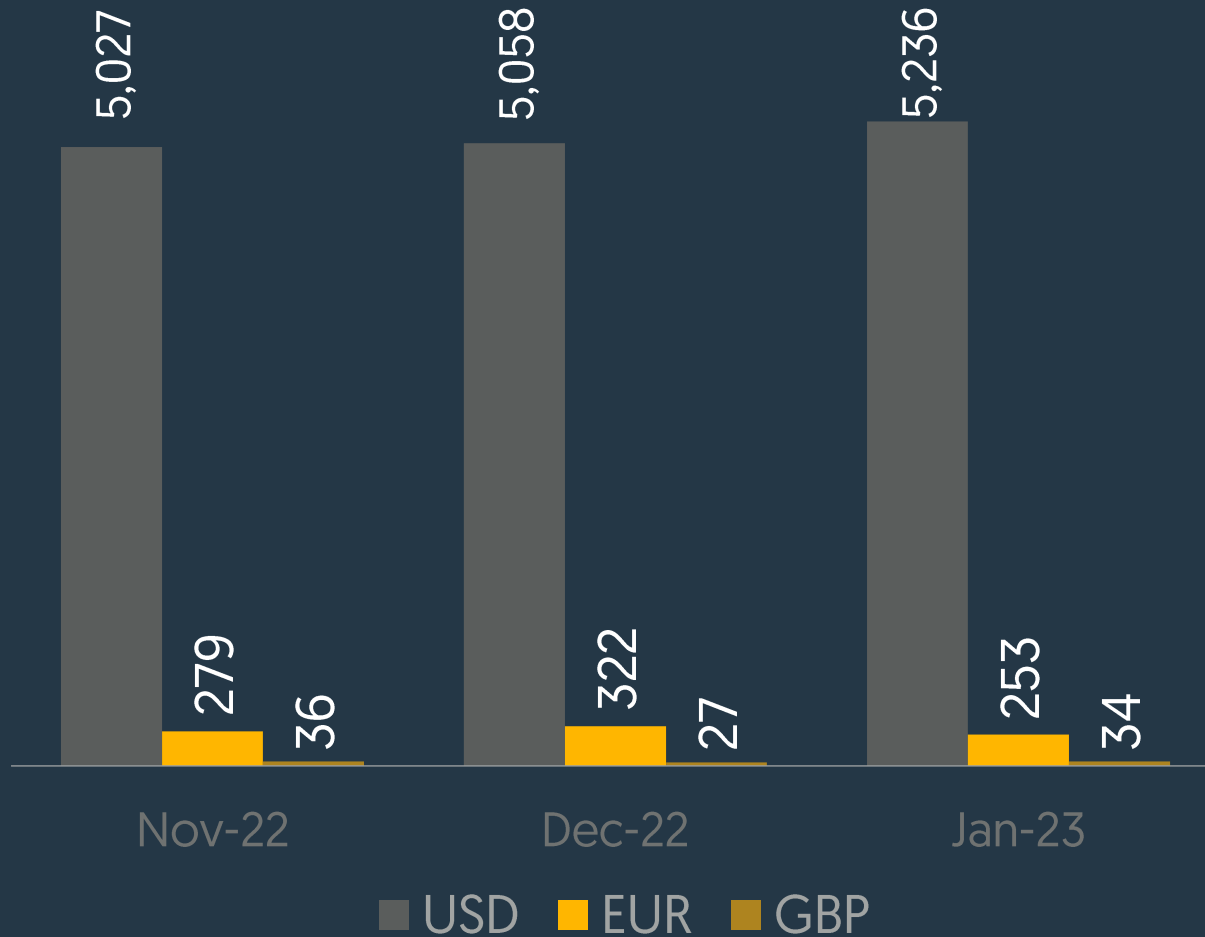
ACH Transactions

Total Number of Jordanian Dinar Transactions Over the Past 3 Months



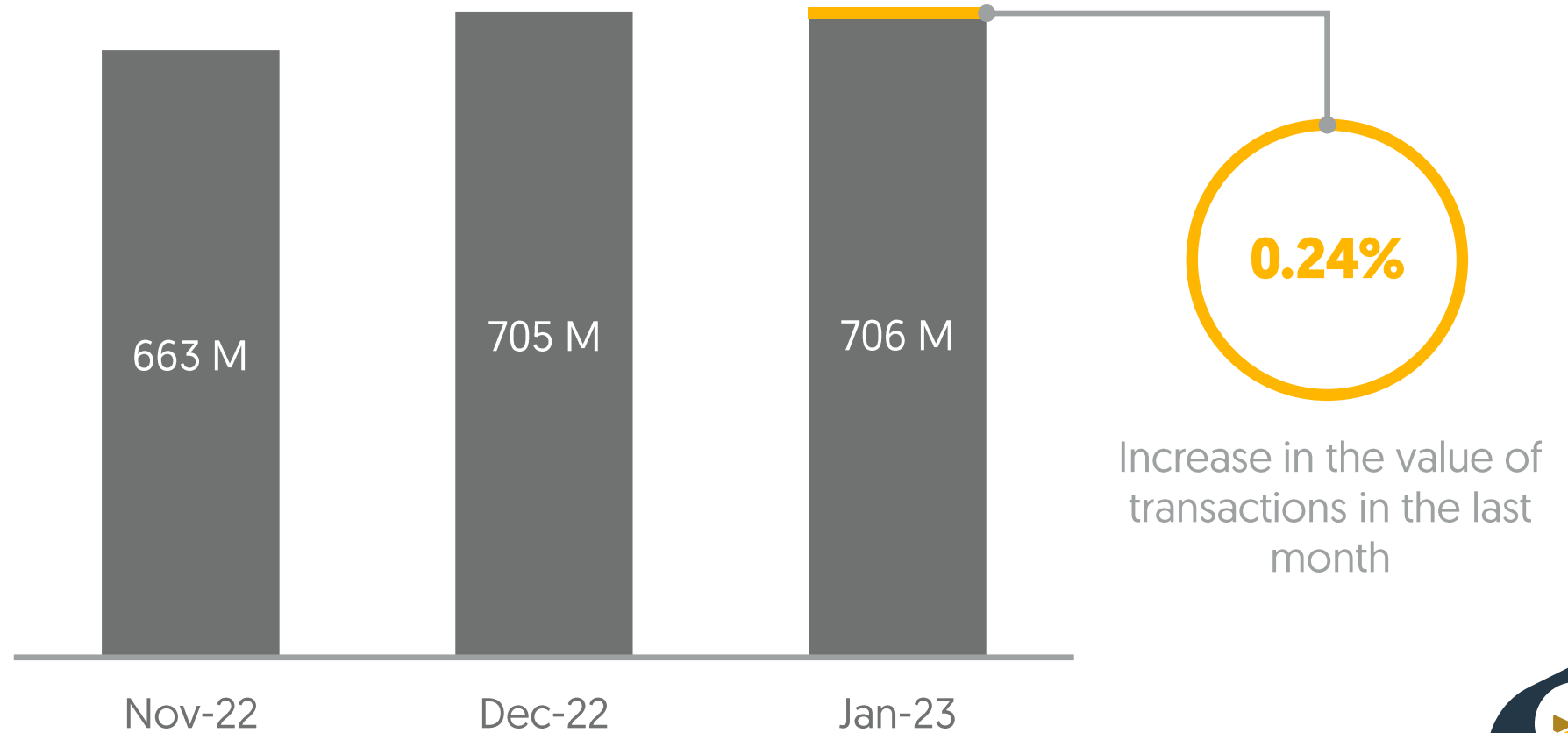
ACH Transactions

Total Number of Foreign Currencies' Transactions Over the Past 3 Months



ACH Transactions

Total Value of Jordanian Dinar Transactions Over the Past 3 Months



ACH Transactions

Total Value of Foreign Currencies' Transactions Over the Past 3 Months

