



Jordan Payments & Clearing Company

Payment Systems Monthly Reports

March 2023



Table of Content

3

Systems
Summary

Monthly Report

9

CliQ

Monthly Report

24

JoMoPay

Monthly Report

39

CliQ &
JoMoPay

Monthly Report

51

FAWATEER.com

Monthly Report

62

ACH
Automated Clearing House

Monthly Report

67

ECC
Electronic Cheque Clearing

Monthly Report



Systems Summary

Monthly Report
March 2023

3

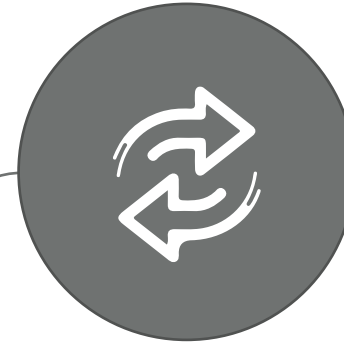


CliQ Summary



Number of
Customers

678K



Number of
Transactions

1.70M



Value of
Transactions

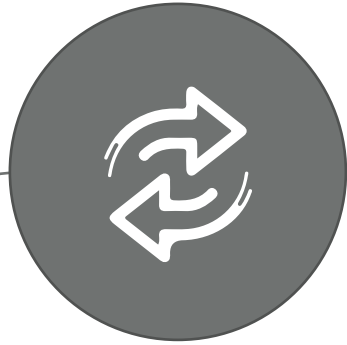
298M_{JOD}

JoMoPay Summary



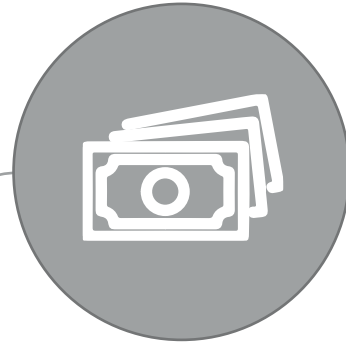
Number of
Customers

1.85M



Number of
Transactions

1.79M



Value of
Transactions

218M_{JOD}



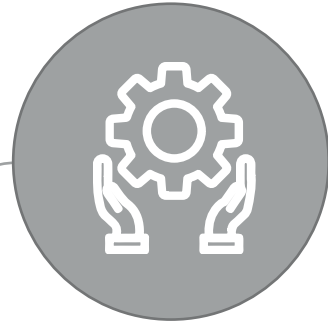
Number of
Users

3.73M



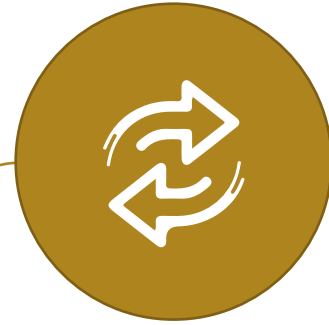
Number of
Billers

460



Number of
Services

1385



Number of
Transactions

4.06M



Value of
Transactions

959M_{JOD}



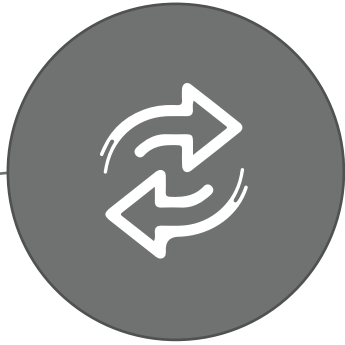
ACH Summary

Automated Clearing House



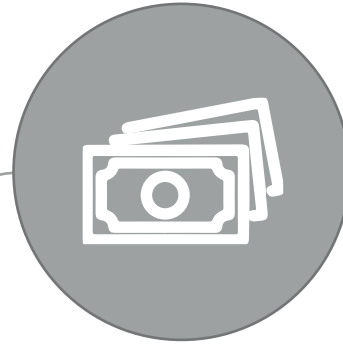
Total Number of Transactions

920K



Number of JOD Transactions

915K



Value of JOD Transactions

736M_{JOD}



ECC
Electronic Cheque Clearing

Summary



Number of
Cheques

389K



Value of
Cheques

2.46B_{JOD}



Number of
Returned Cheques

12.7K



Value of Returned
Cheques

78.6M_{JOD}



Monthly Report

March 2023

9

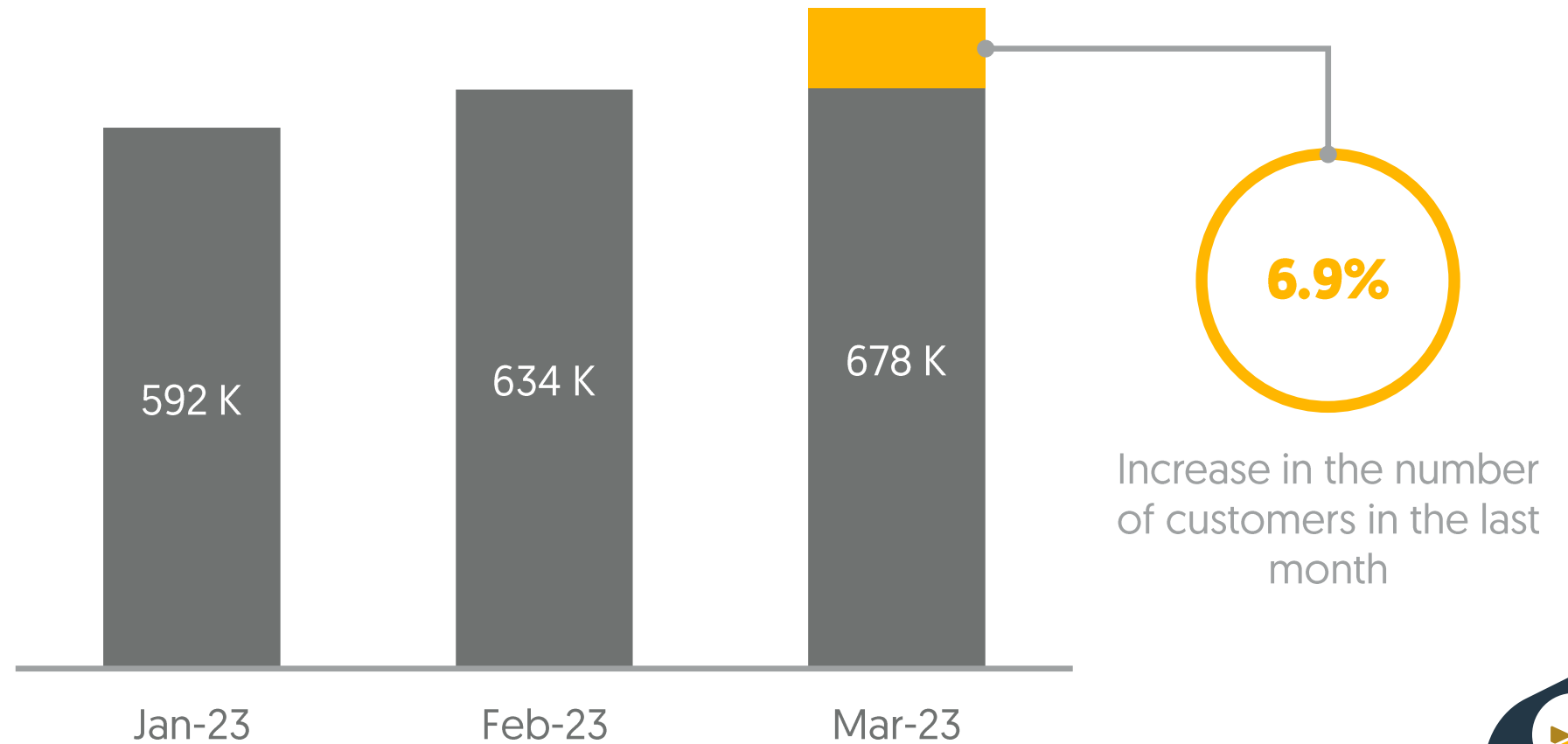
Instant Payment System



03.2023

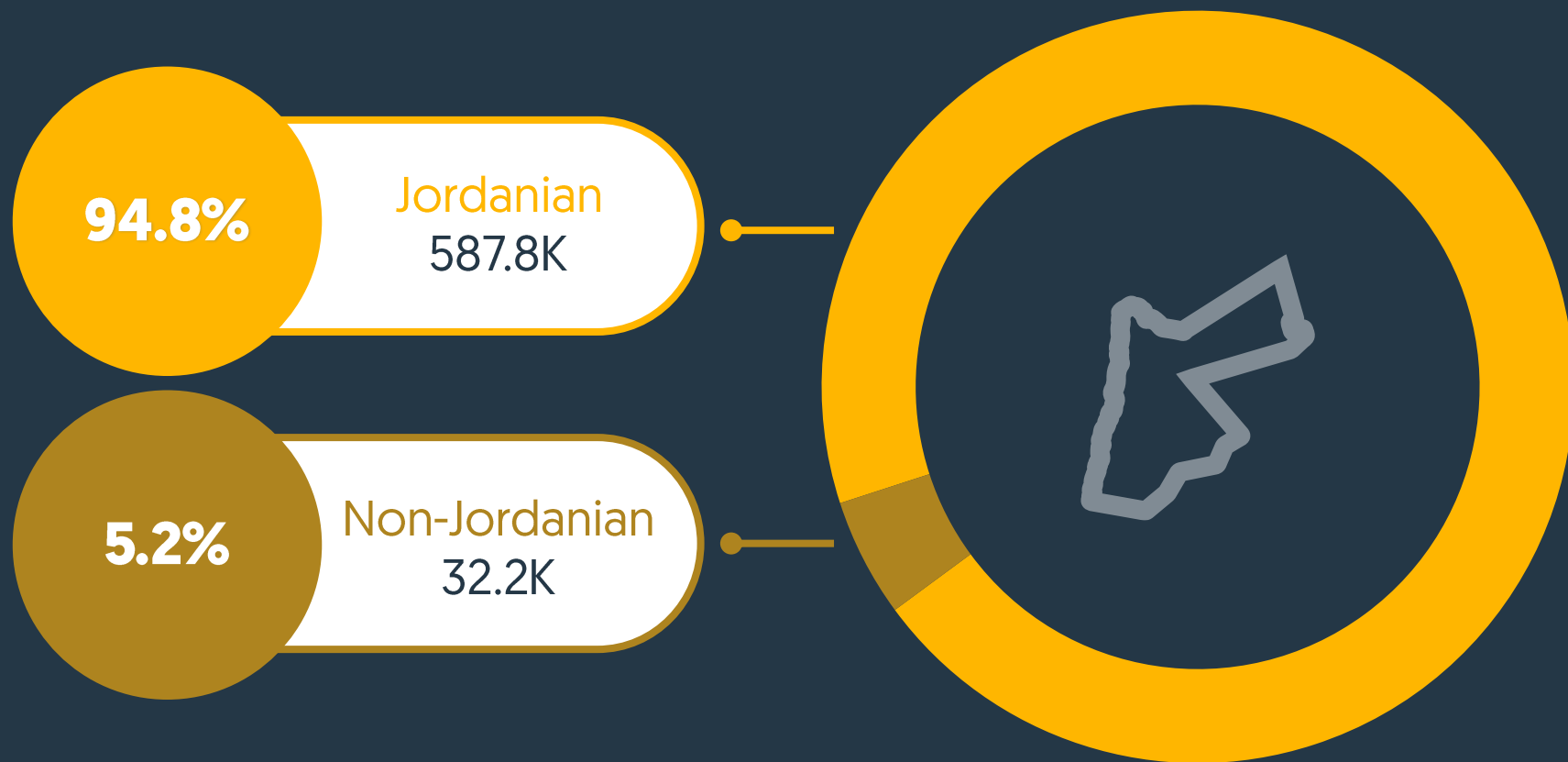
CliQ Customers

Total Number of Customers Over the Past 3 Months



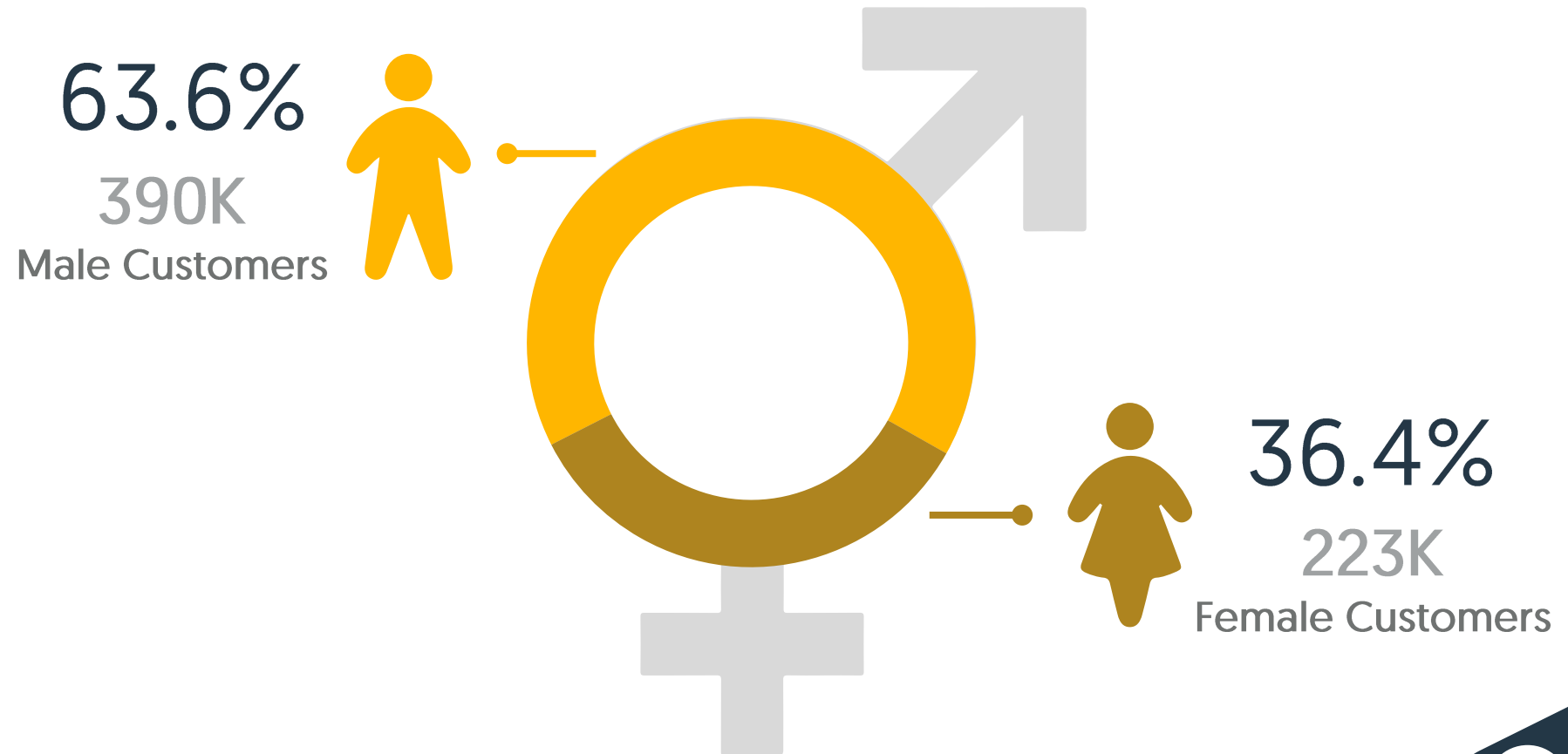
CliQ Customers

Percentage of Customers Based on Nationality



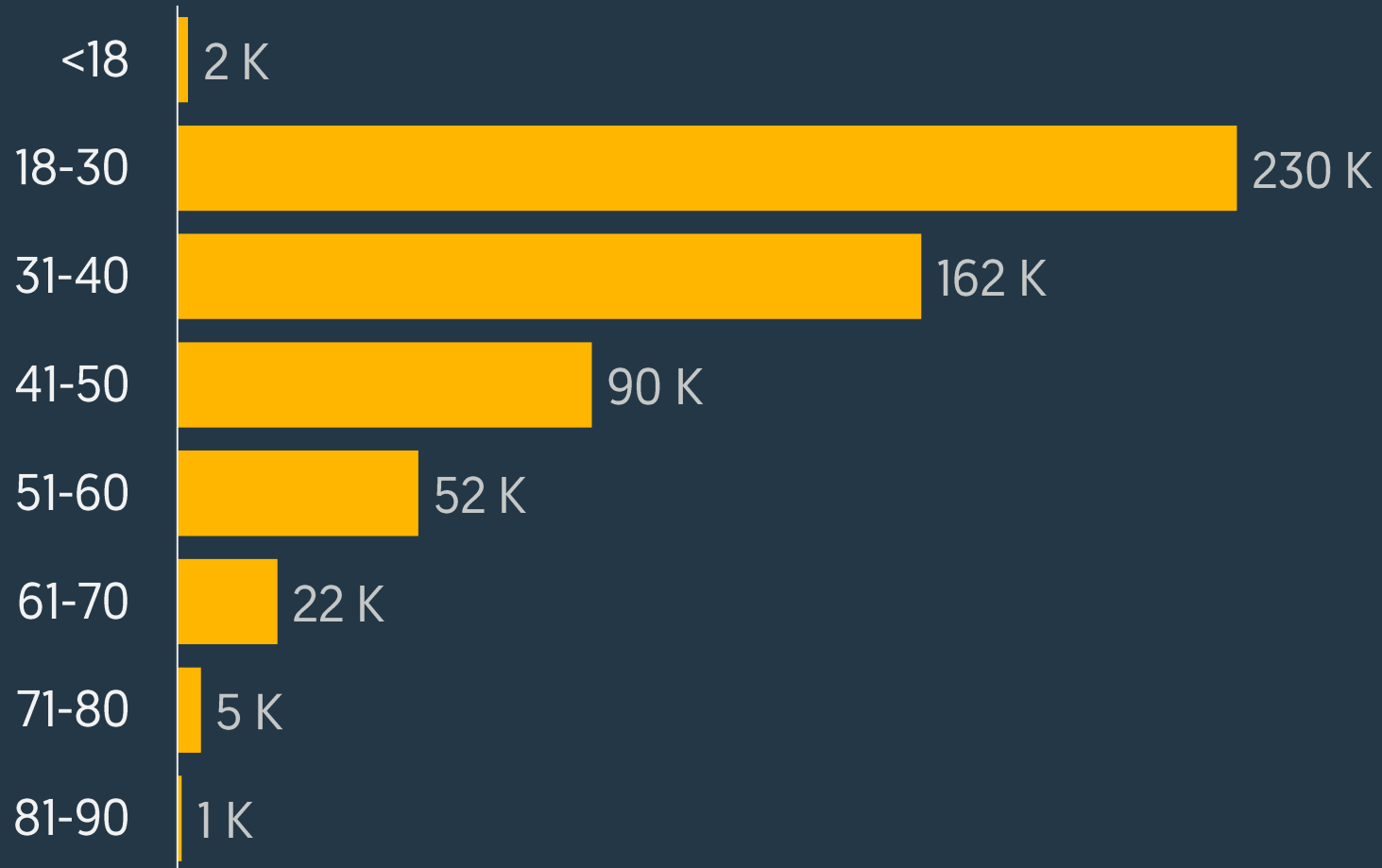
CliQ Customers

Percentage of Customers Based on Gender



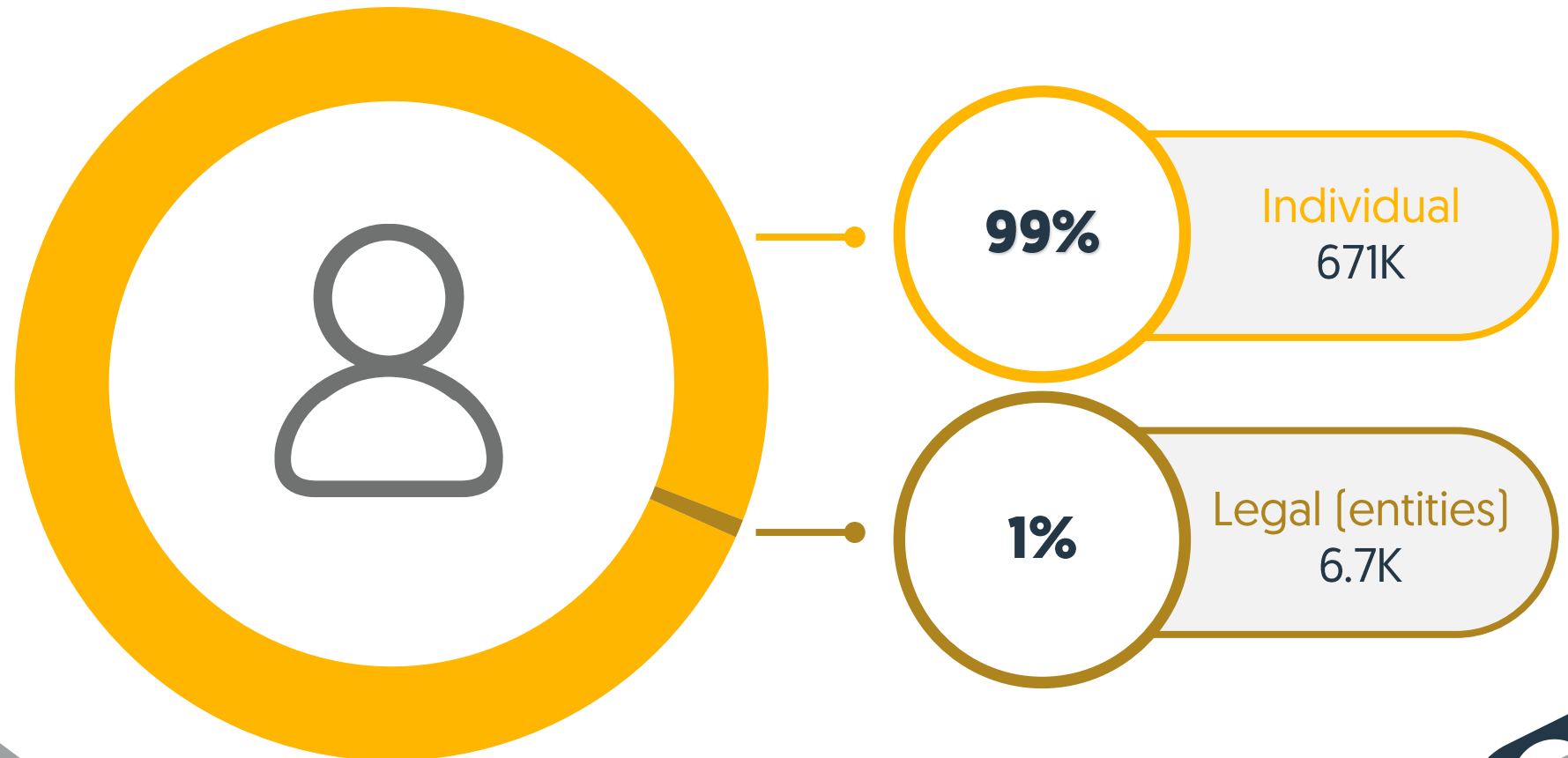
CliQ Customers

Number of Customers Based on Age Group



CliQ Customers

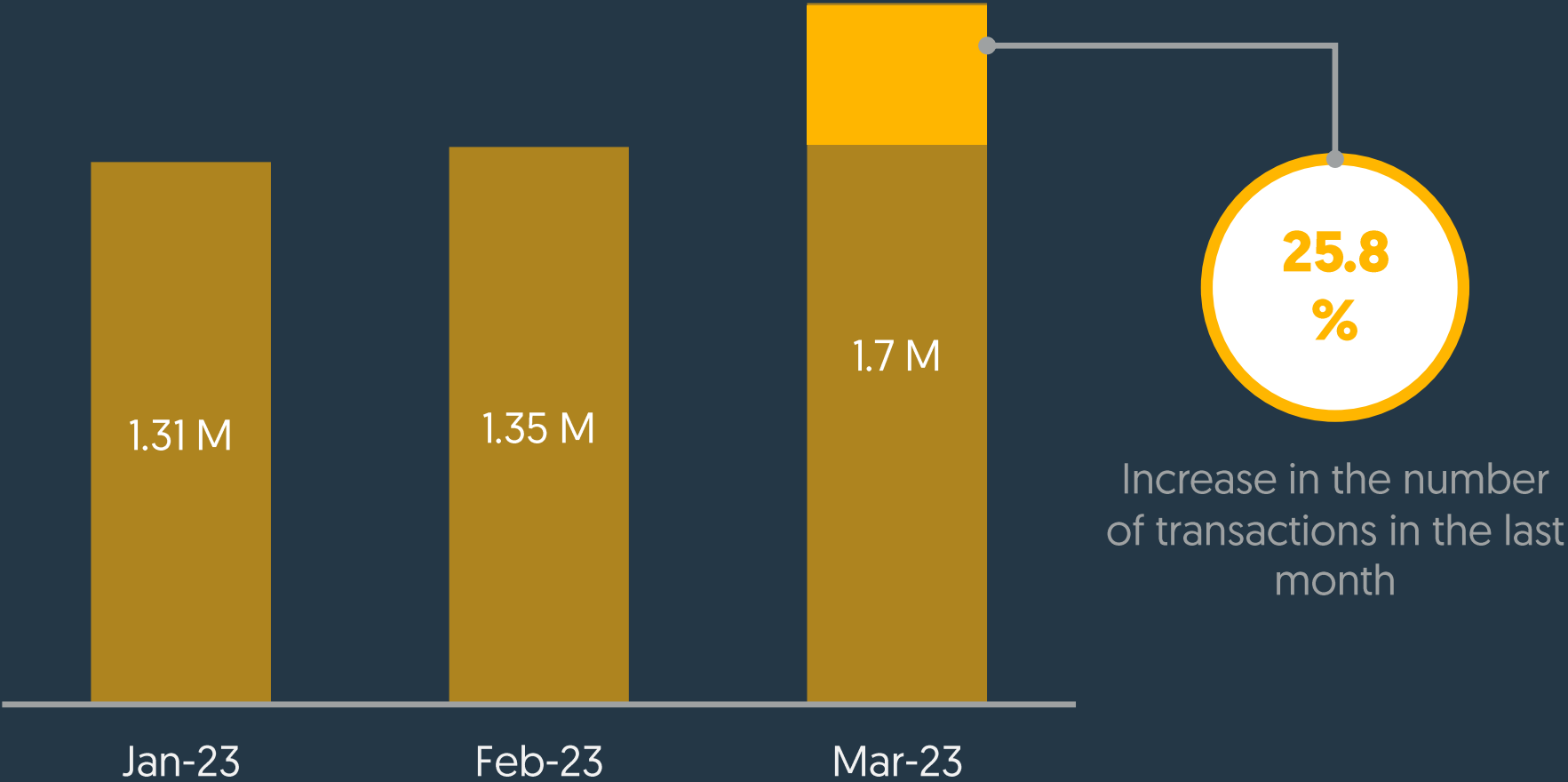
Percentage of Customers Based on Customer Type





Number of Transactions

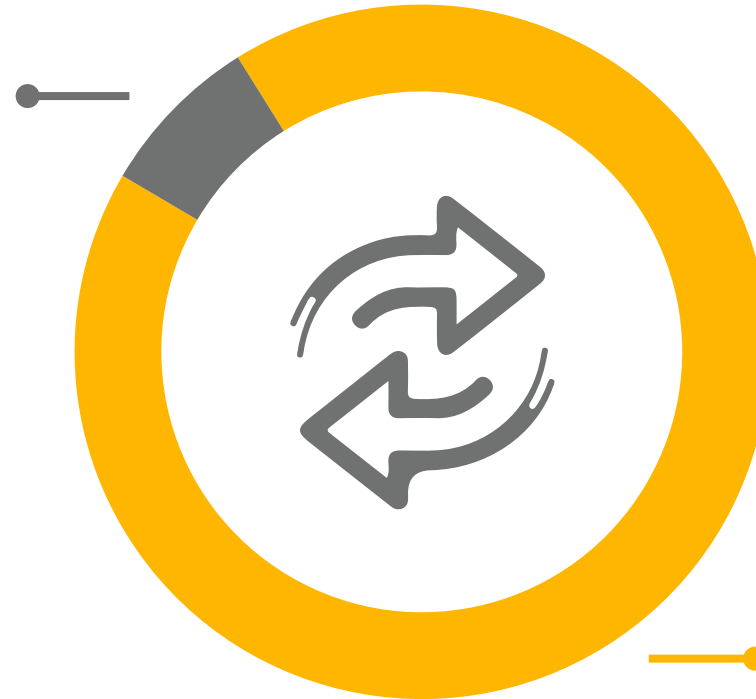
Total Number of Transactions Over the Past 3 Months



CliQ Number of Transactions

Percentage Based on Transaction Type

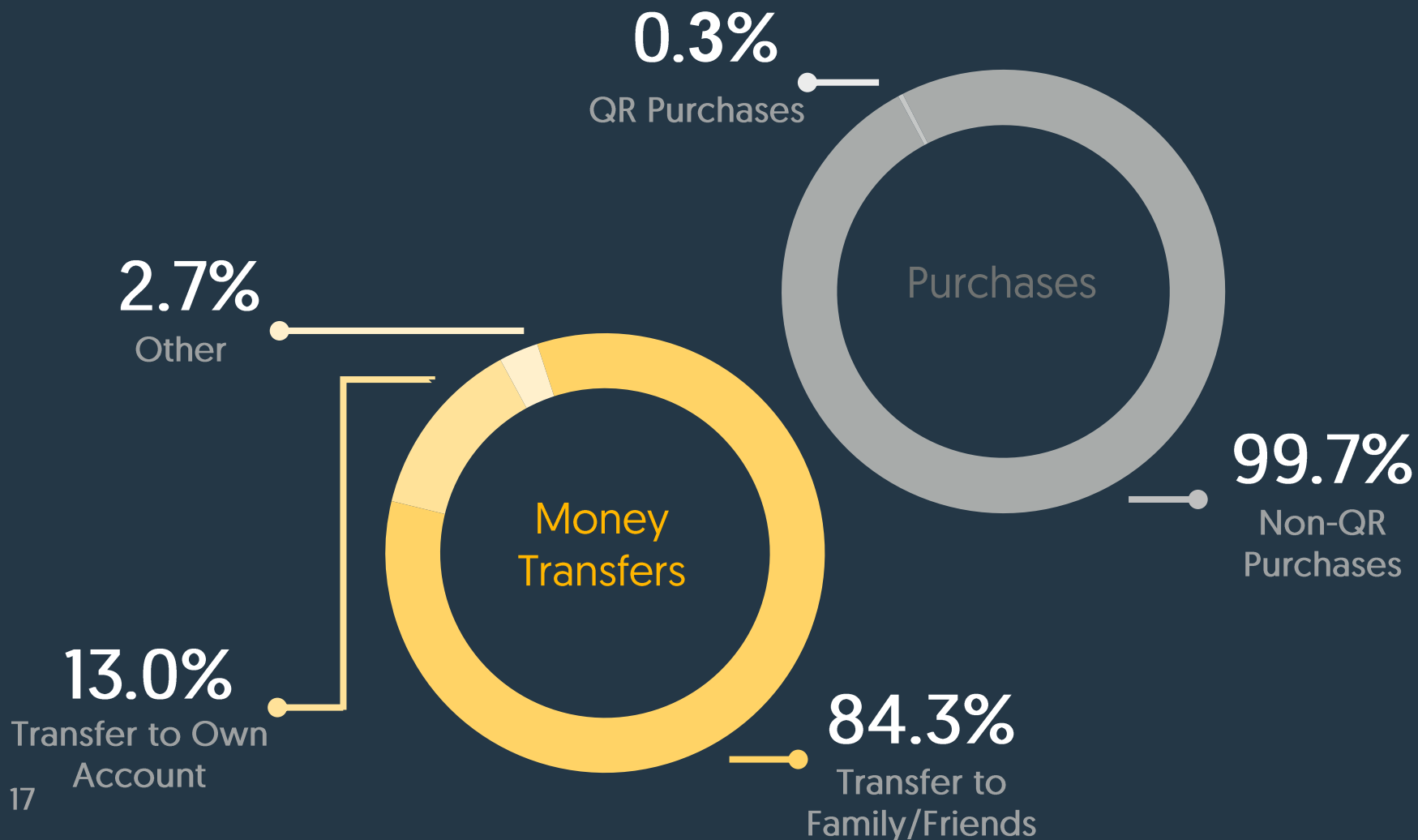
8%
133.8K
Purchases



92%
1.6M
Money Transfers

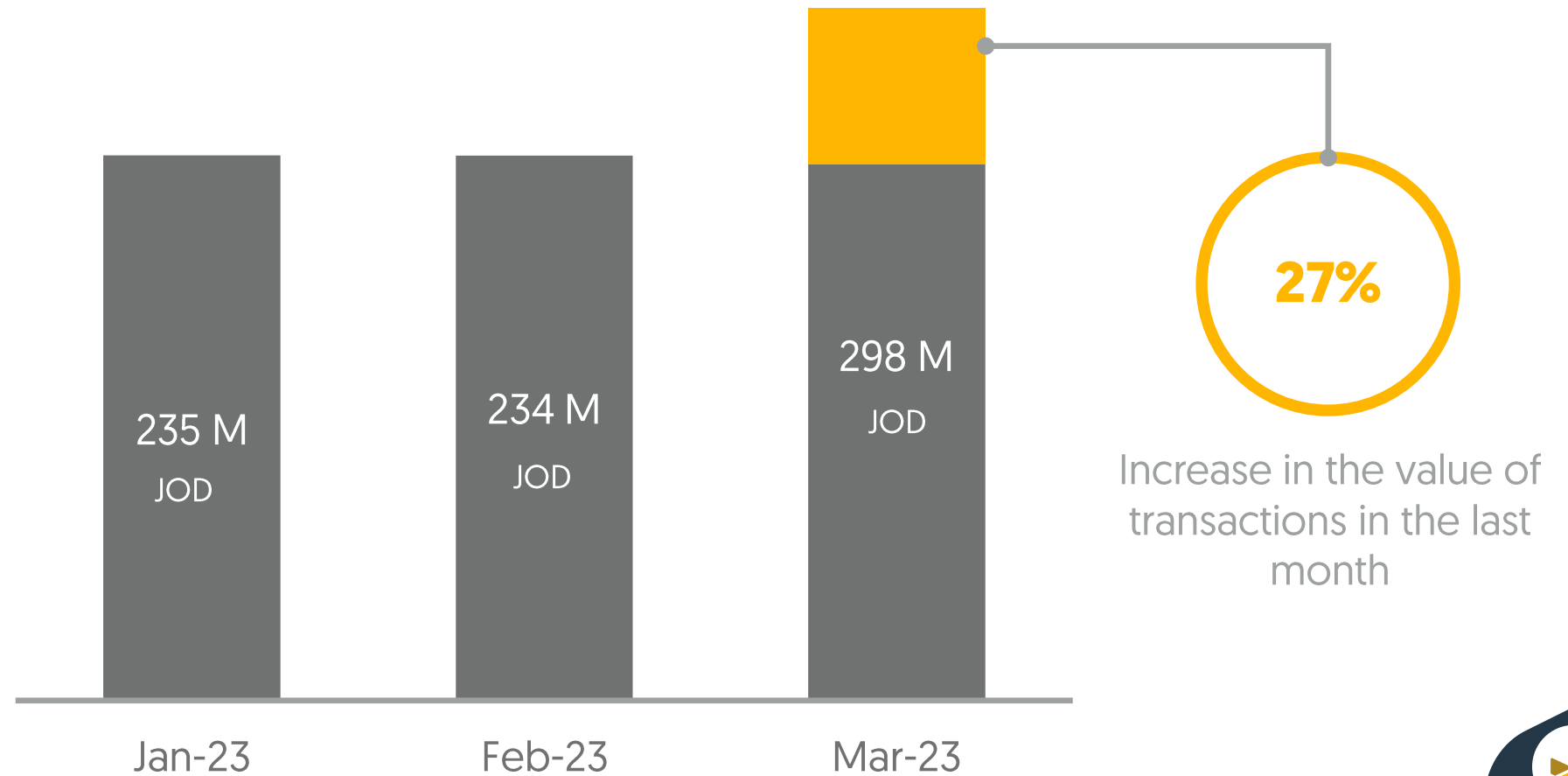
CliQ Number of Transactions

Percentage Based on Transaction Type Sub-Category



CliQ Value of Transactions

Total Value of Transactions Over the Past 3 Months



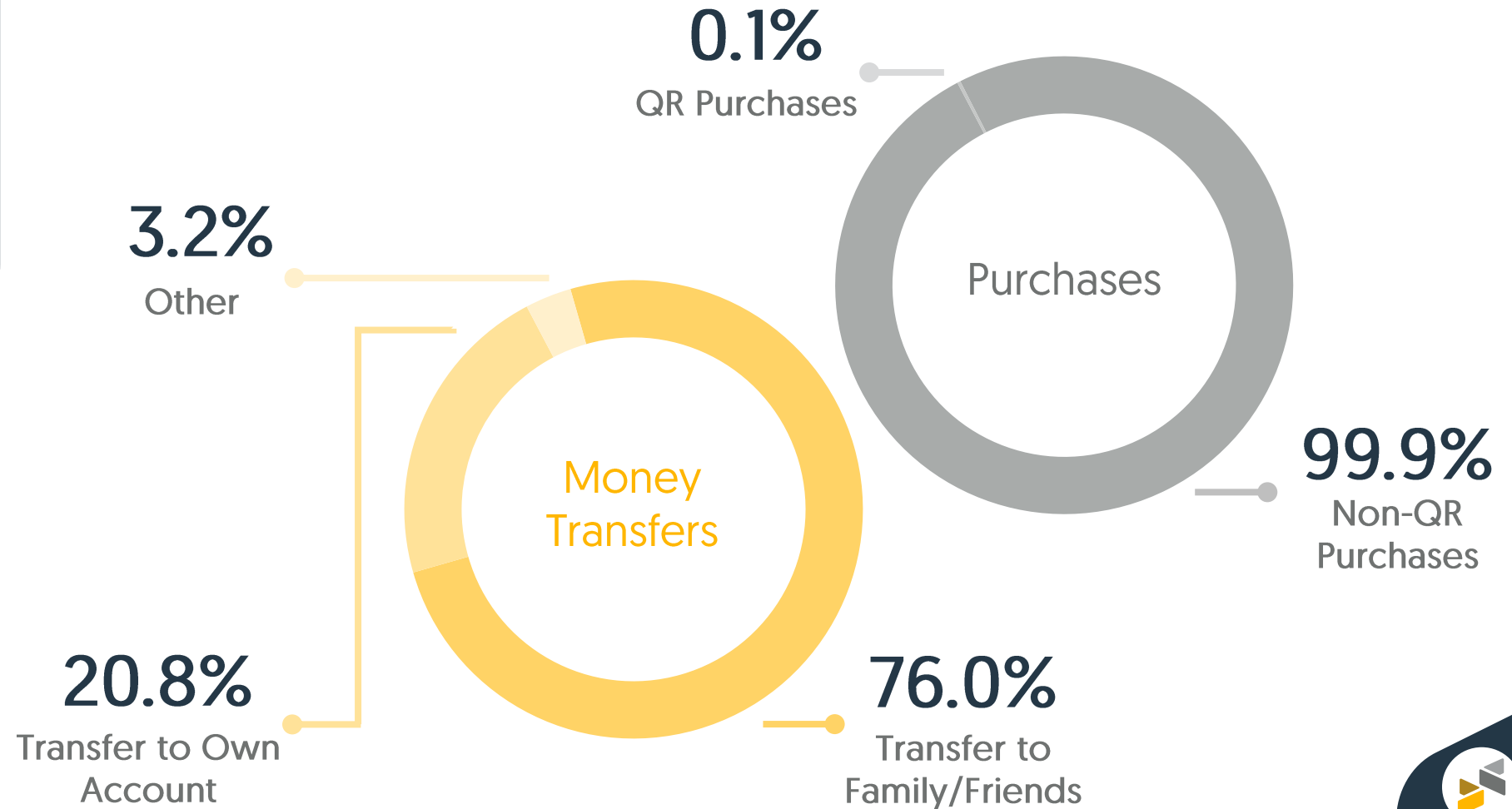
CliQ Value of Transactions

Percentage Based on Transaction Type



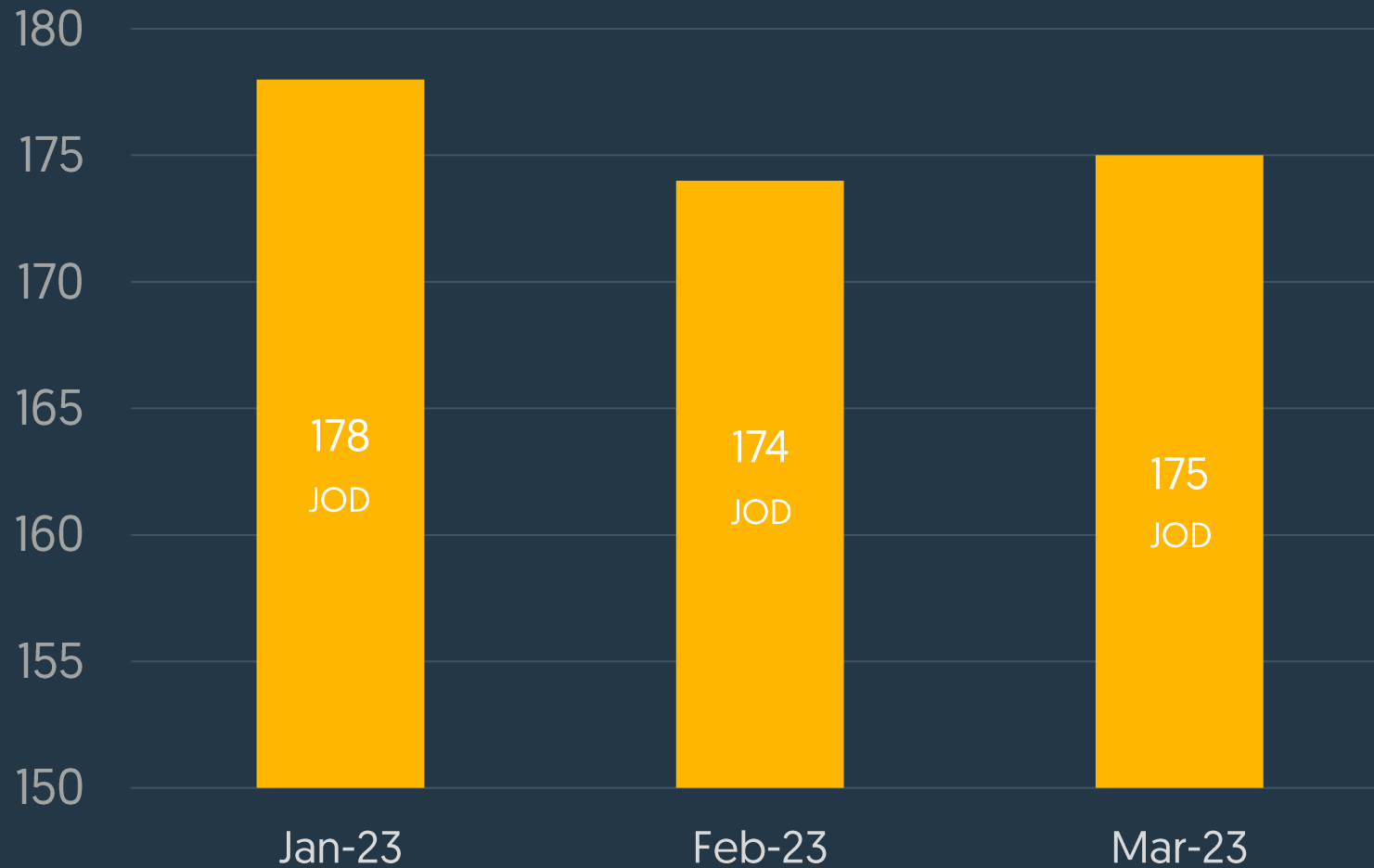
CliQ Value of Transactions

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



23.9%

0.30M

On Us



76.1%

0.96M

Off Us

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

CliQ Interoperability

Value of Money Transfer Transactions Through Banks



16.7%
39M JOD
On Us



83.3%
196M JOD
Off Us

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

24



JoMoPay
Jordan Mobile Payment

Monthly Report

March 2023

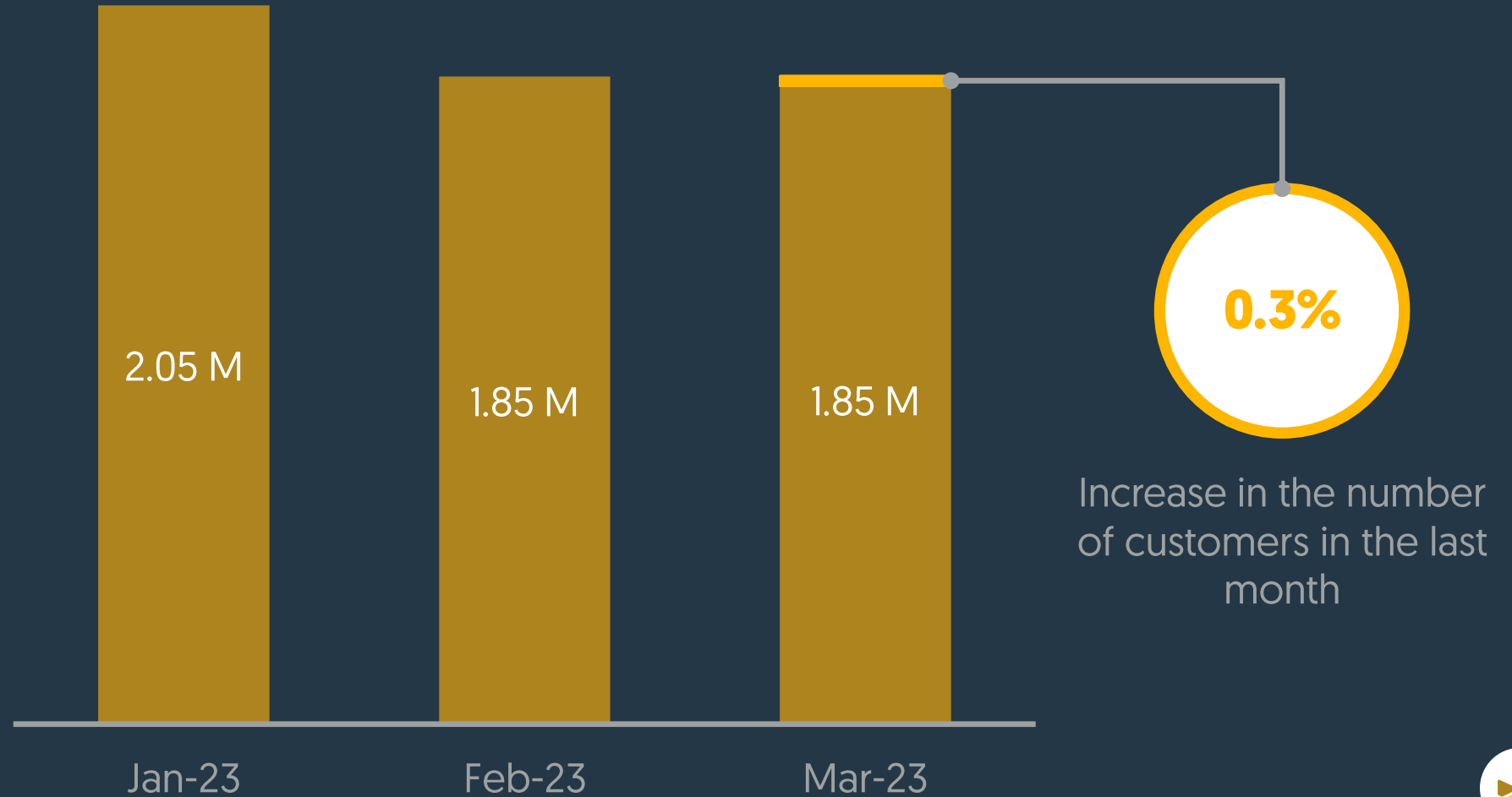
National Switch for Mobile Wallet Payments



03.2023

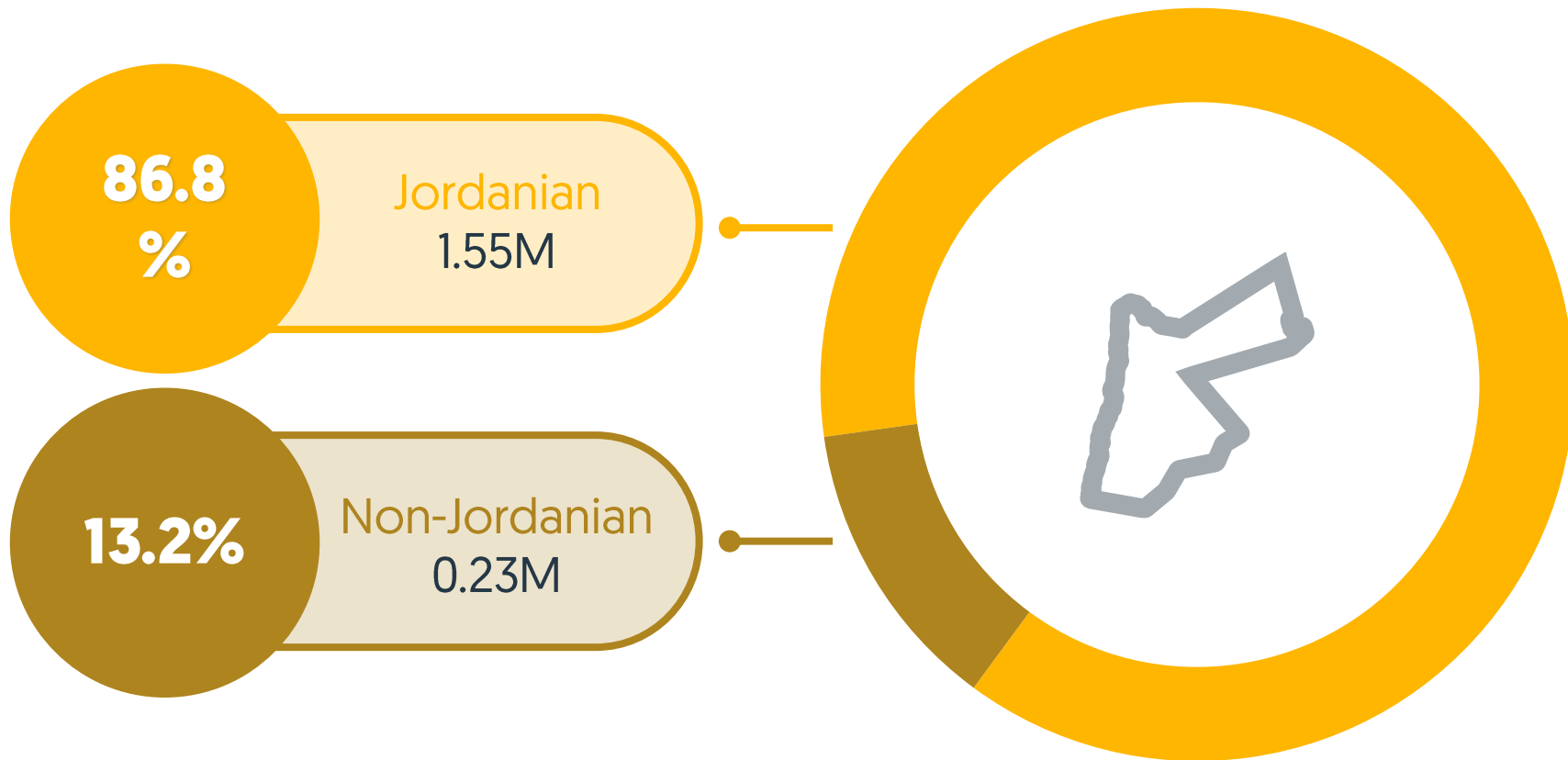
JoMoPay Customers

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

56.4%
1.01M
Male Customers

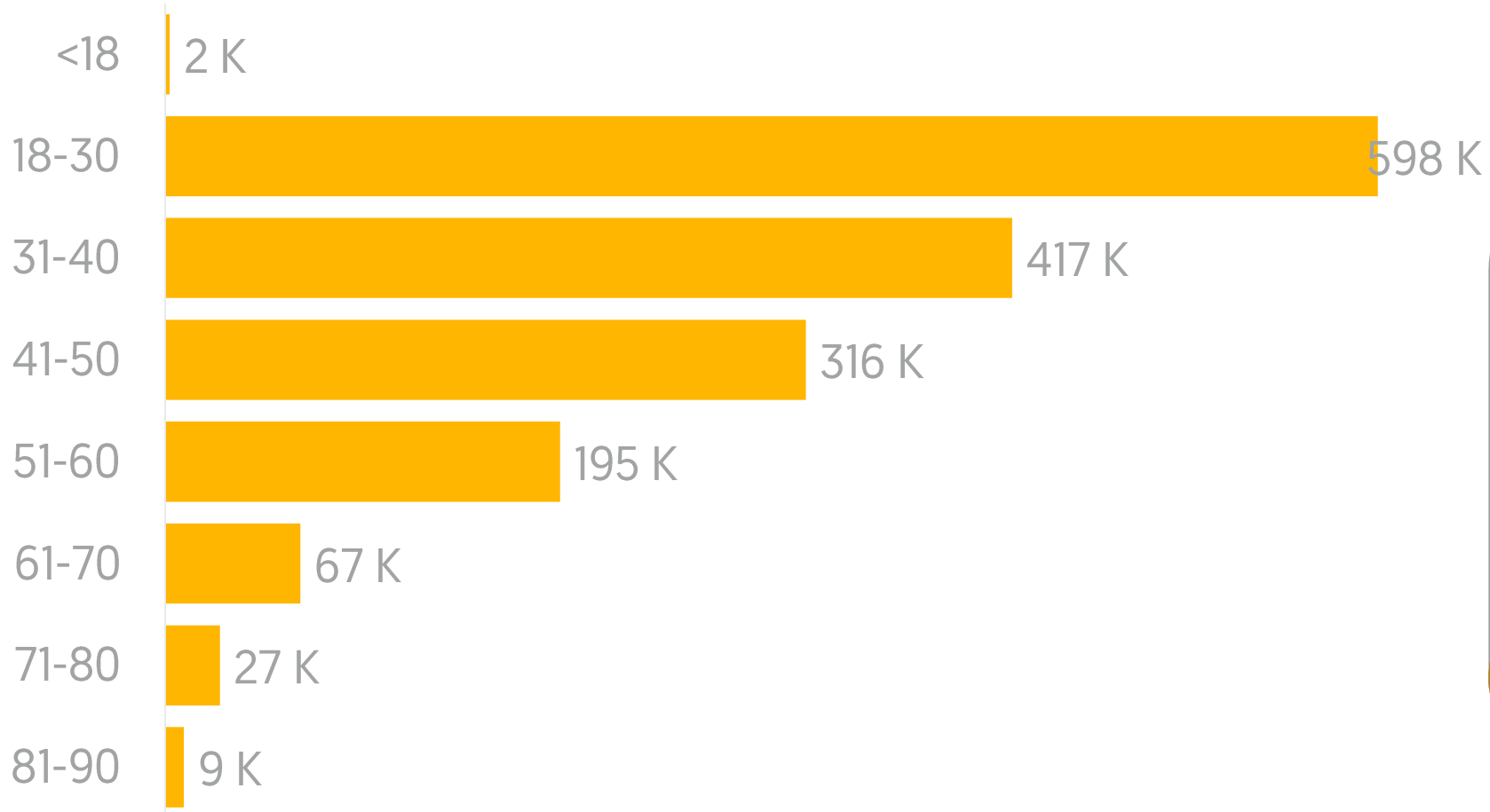


43.6%
0.77M
Female Customers



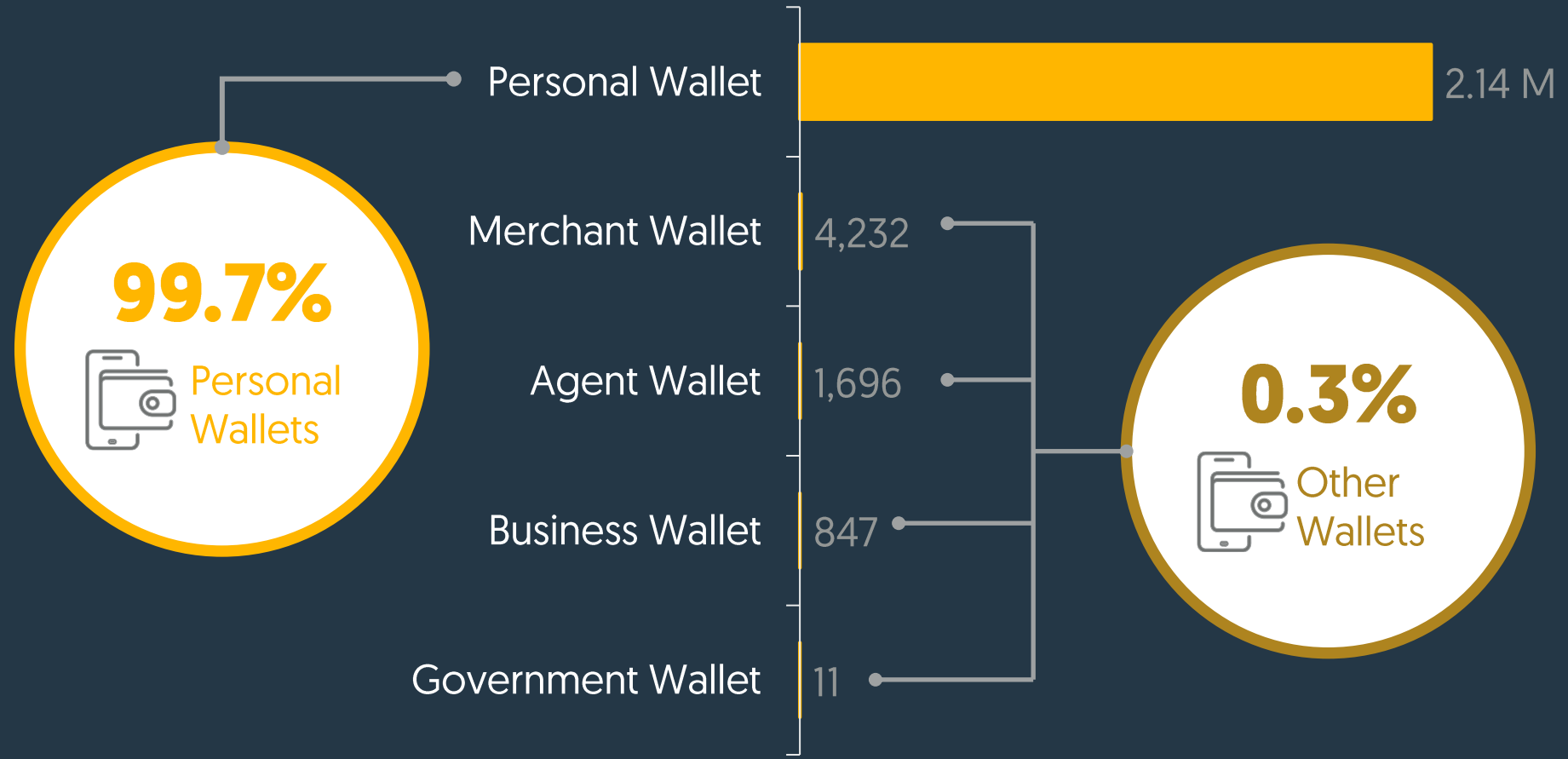
JoMoPay Customers

Number of Customers Based on Age Group



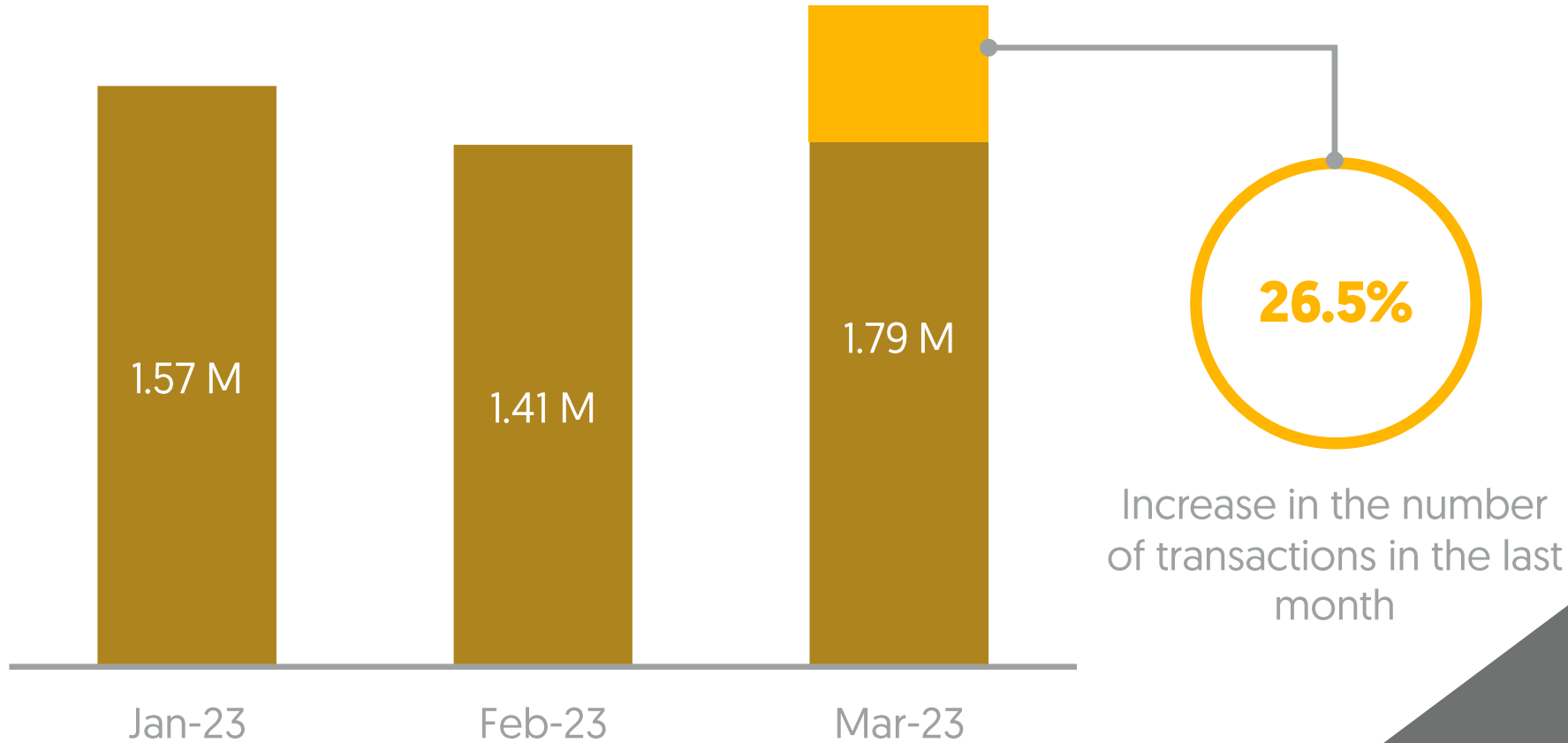
JoMoPay Customers

Number of Wallets Based on Wallet Type



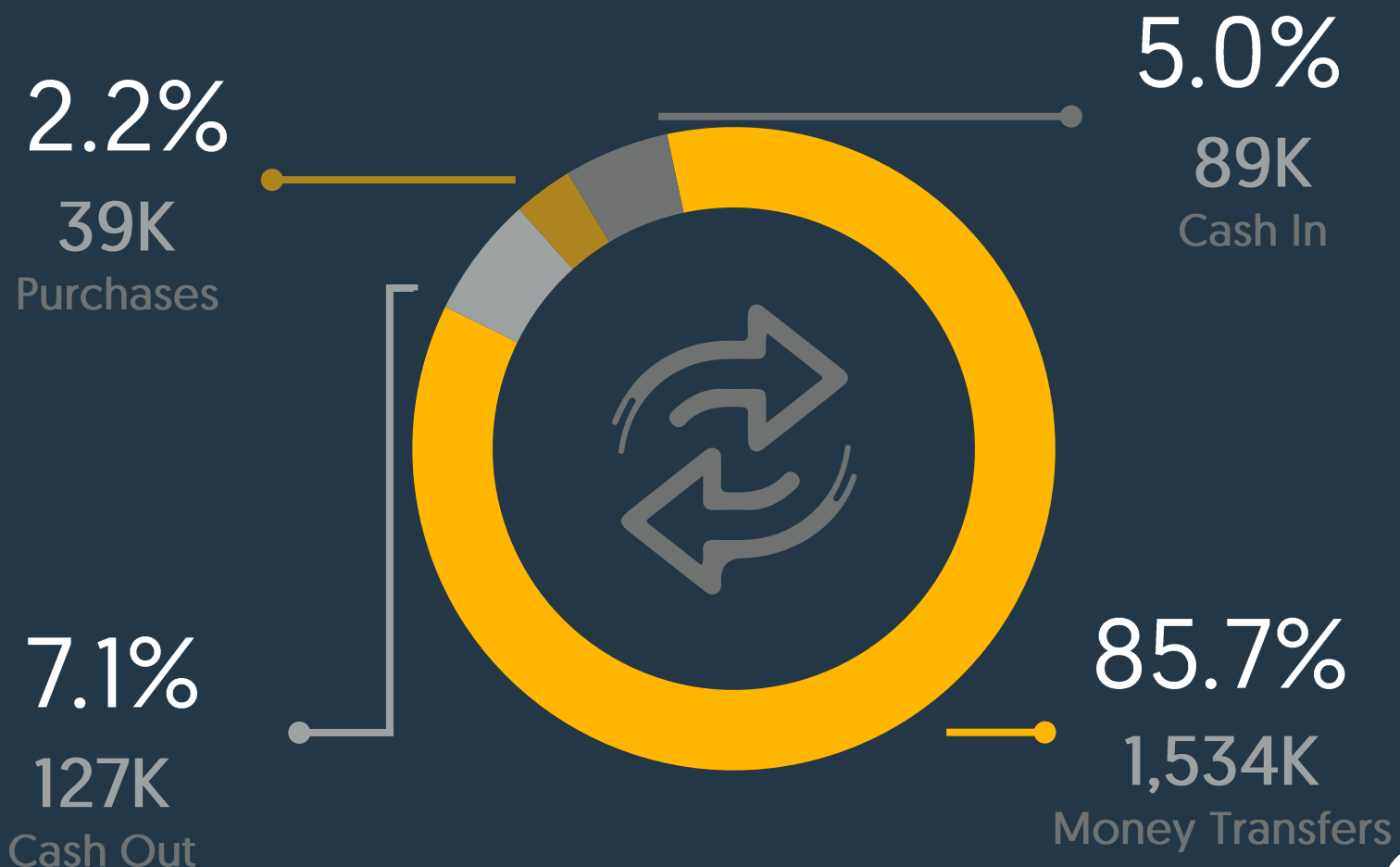
JoMoPay Number of Transactions

Total Number of Transactions Over the Past 3 Months



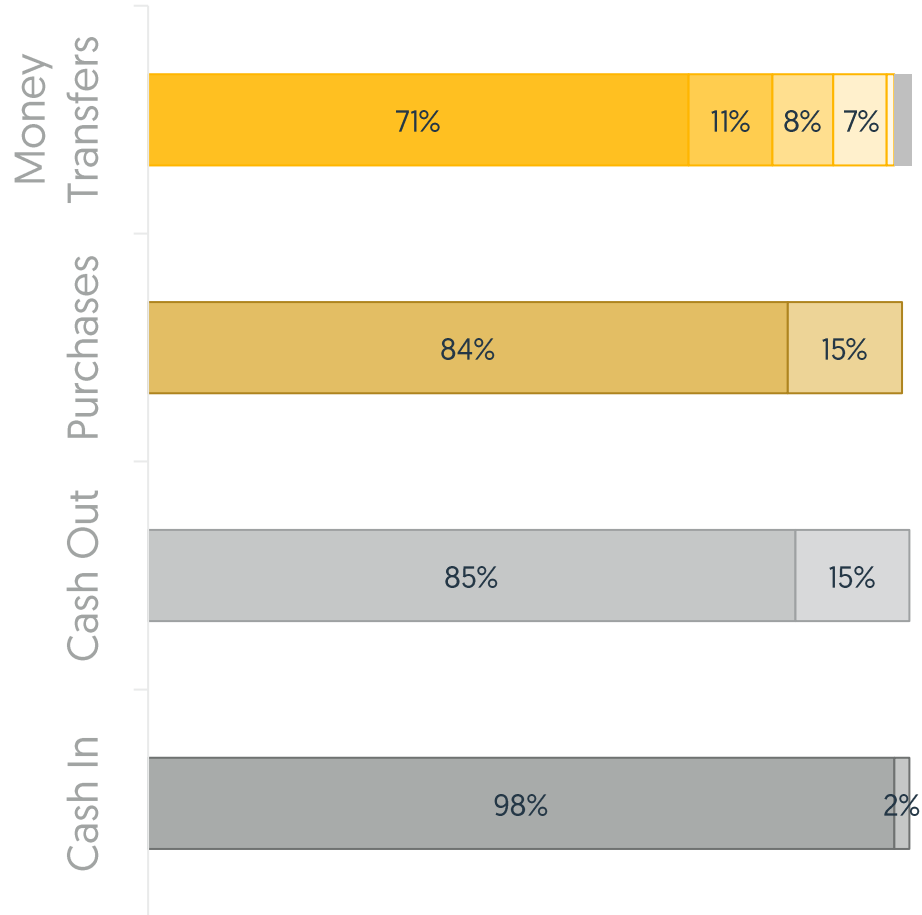
JoMoPay Number of Transactions

Percentage Based on Transaction Type



JoMoPay Number of Transactions

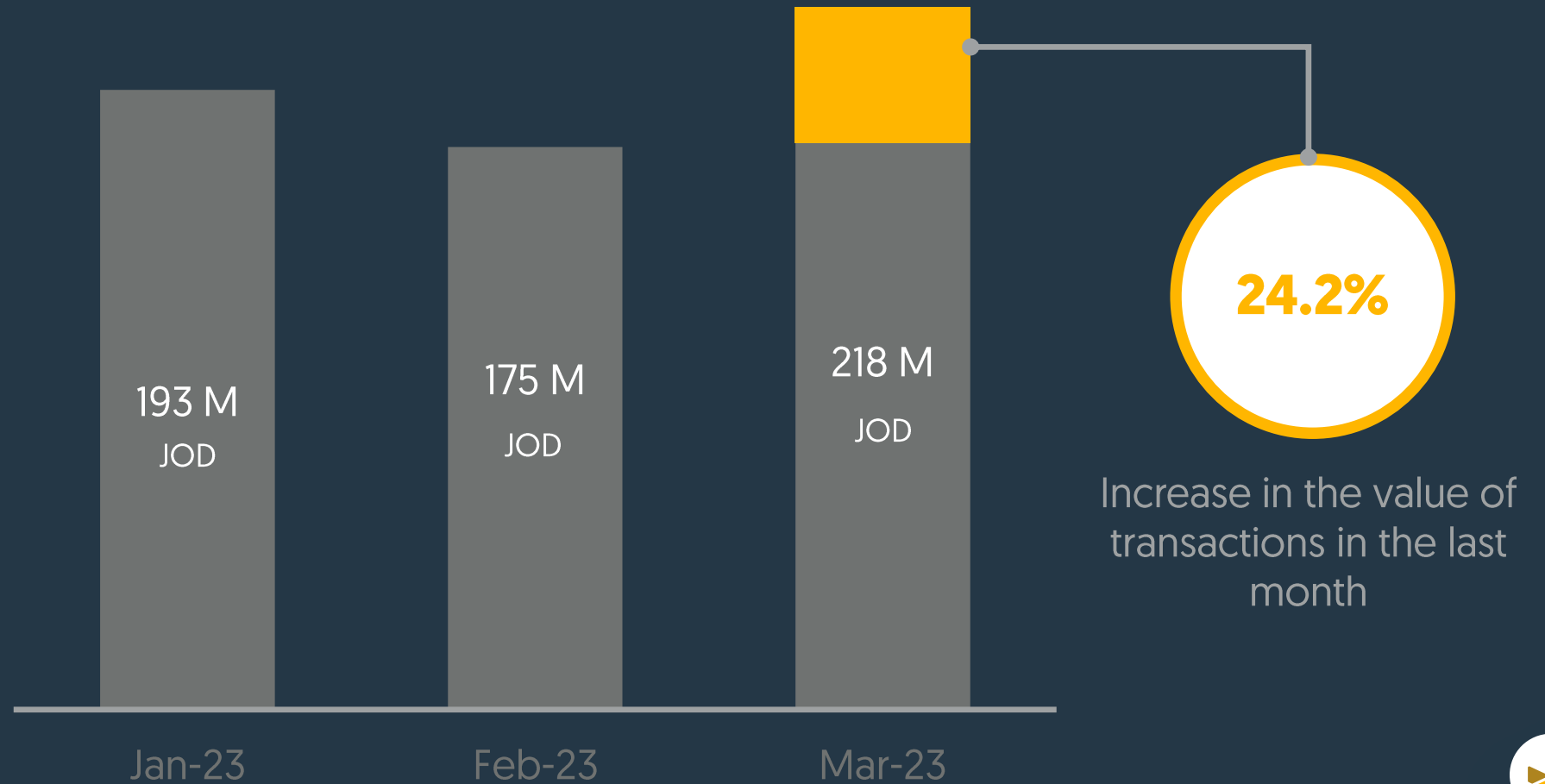
Percentage Based on Transaction Type Sub-Category



Transfer to Family/Friends	71%
Aid/Charity/Grant	11%
Transfer to Own Account	8%
Salary/Bonus/Dividends	7%
Loan/Loan Installment	1%
Purchases	84%
QR Purchases	15%
Cash Out - Agent/Teller	85%
Cash Out - ATM/Kiosk	15%
Cash In - Agent/Teller	98%
Cash In - ATM/Kiosk	2%

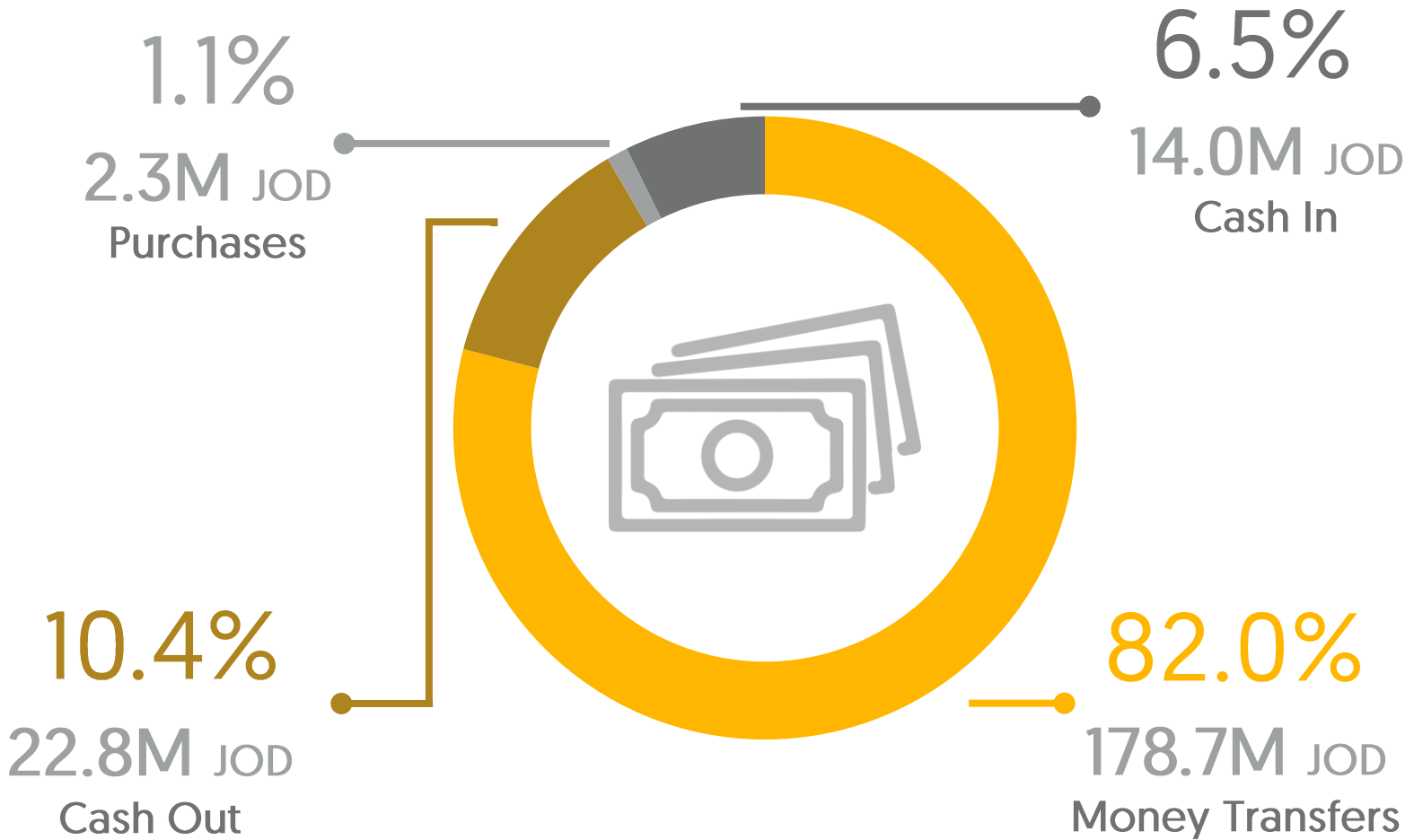
JoMoPay Value of Transactions

Total Value of Transactions Over the Past 3 Months



JoMoPay Value of Transactions

Percentage Based on Transaction Type

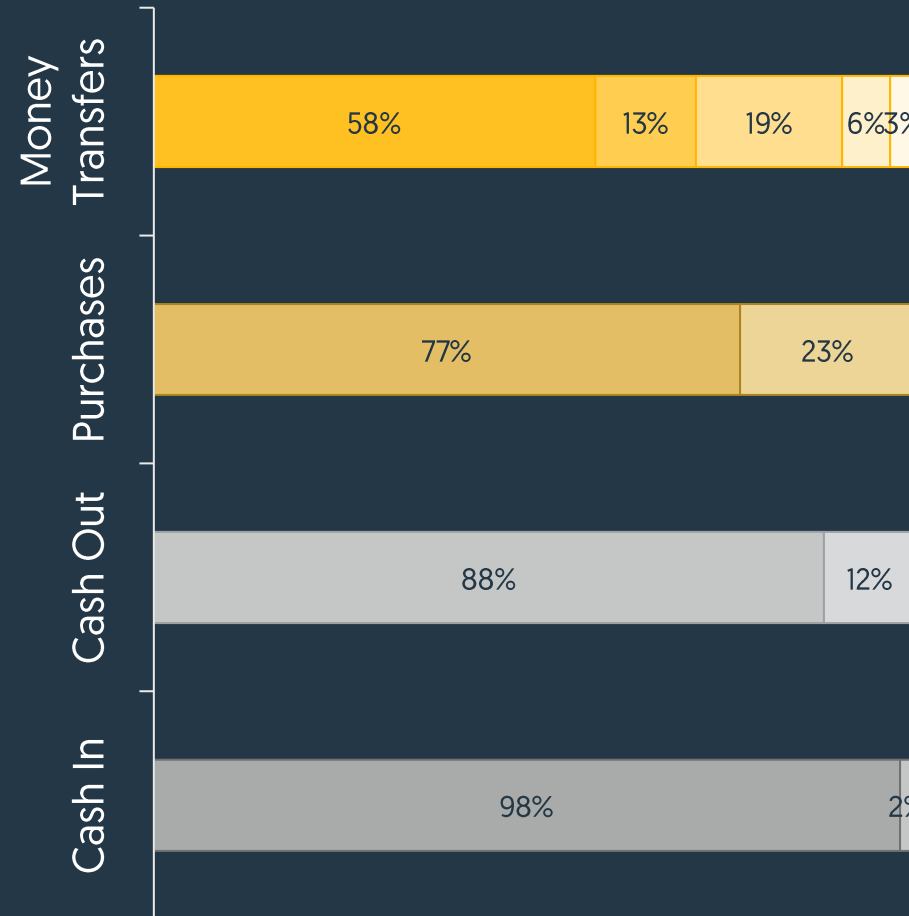


³⁴ * Some data displayed in this page is based on the data shared by the system participants.



JoMoPay Value of Transactions

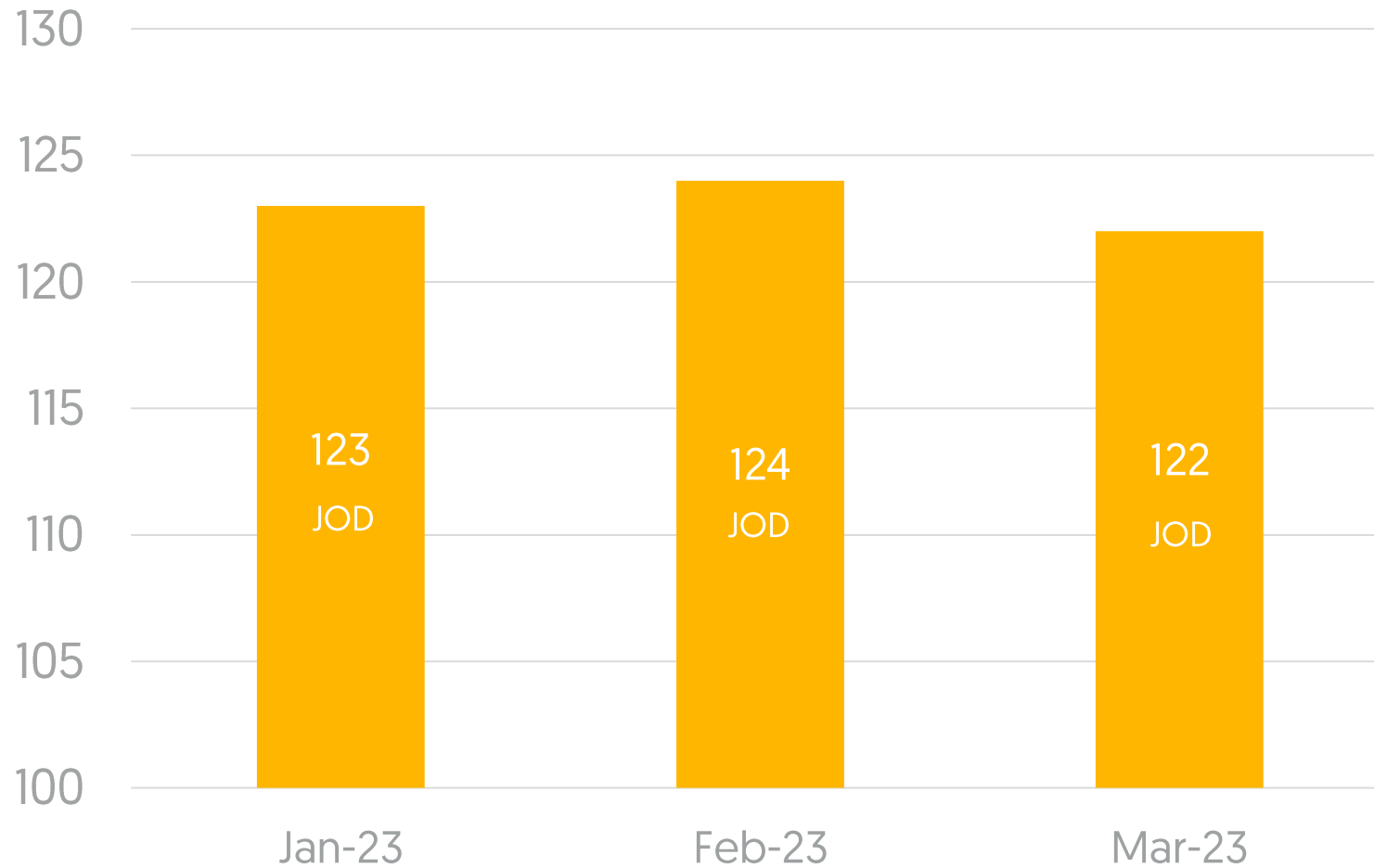
Percentage Based on Transaction Type Sub-Category



Transfer to Family/Friends	58%
Aid/Charity/Grant	14%
Transfer to Own Account	19%
Salary/Bonus/Dividends	6%
Loan/Loan Installment	3%
Purchases	77%
QR Purchases	23%
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

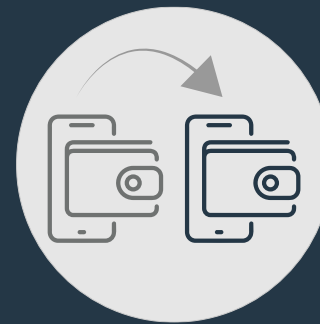
Number of Money Transfer Transactions Through PSPs



55.8%

0.66M

On Us



44.2%

0.53M

Off Us

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

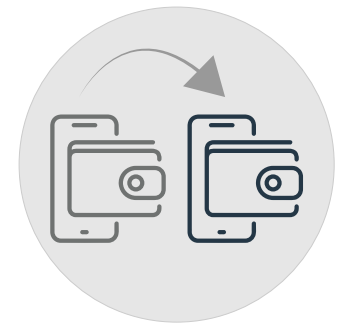
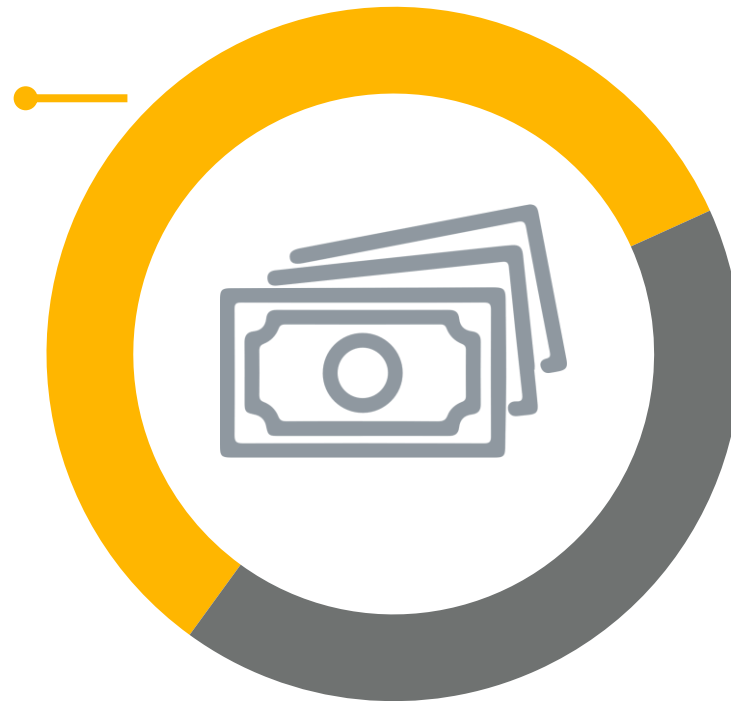
JoMoPay Interoperability

Value of Money Transfer Transactions Through PSPs



56.0%

57.8M JOD
On Us



44.0%

45.5M JOD
Off Us

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

CliQ & JoMoPay Interoperability

Monthly Report
March 2023

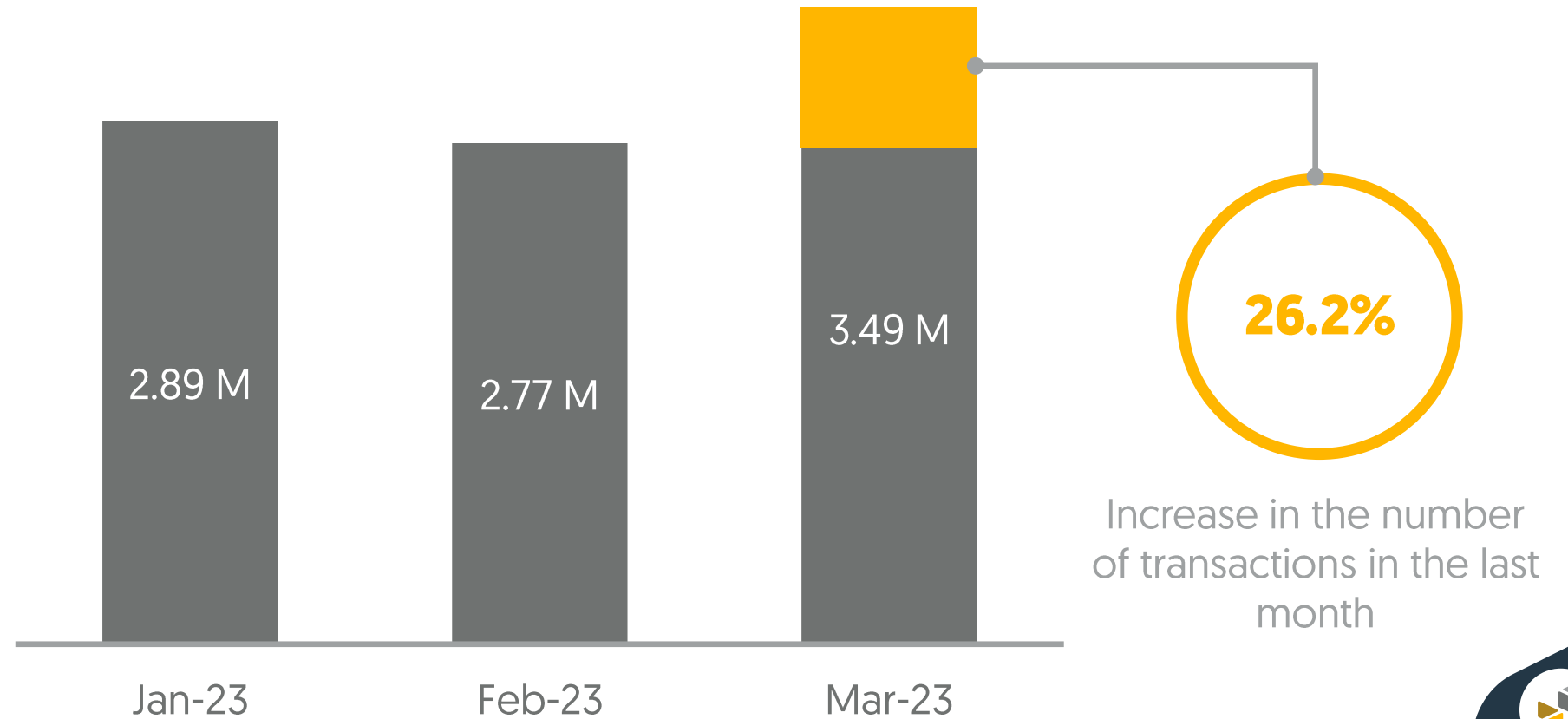
39

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



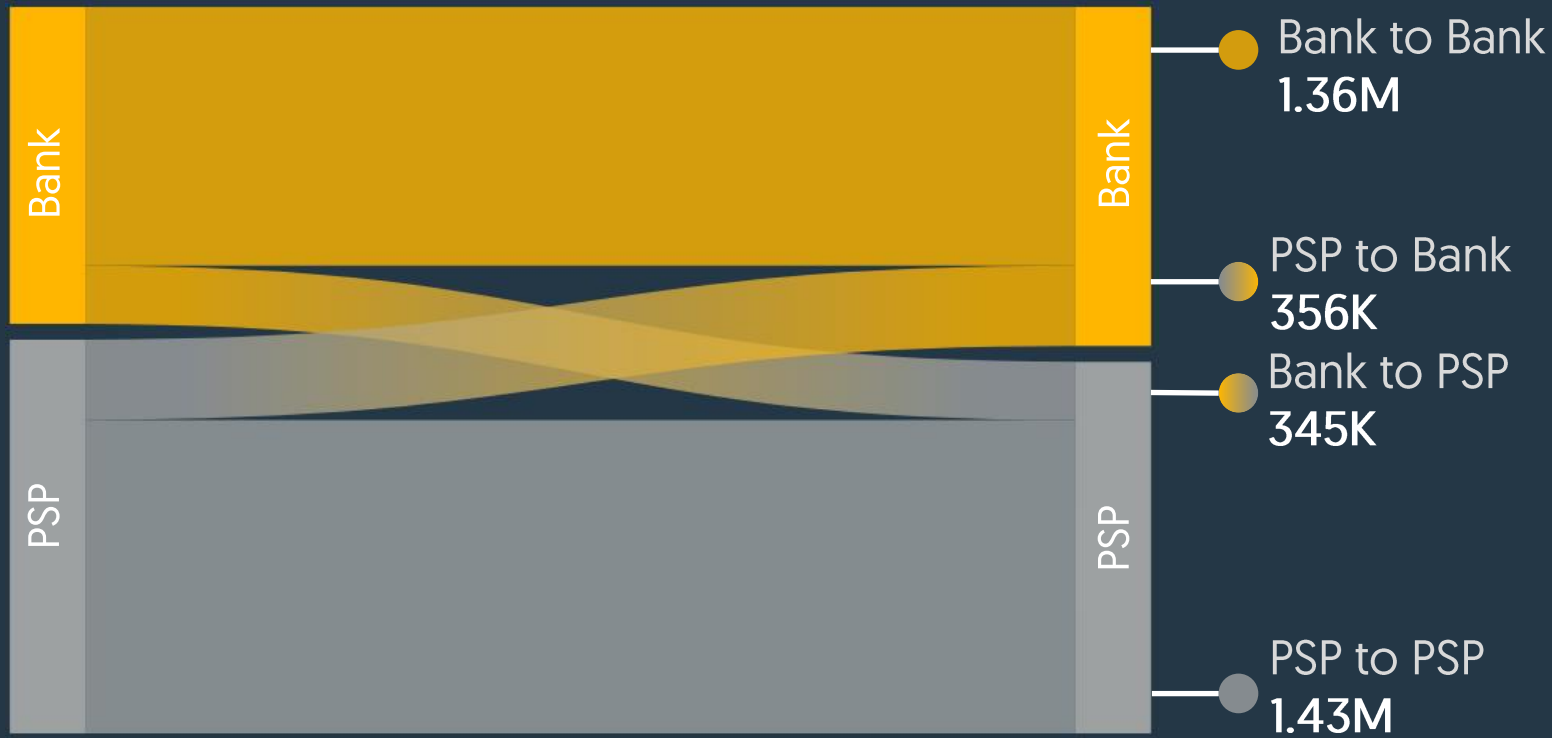
CliQ & JoMoPay Transactions

Total Number of Transactions Over the Past 3 Months



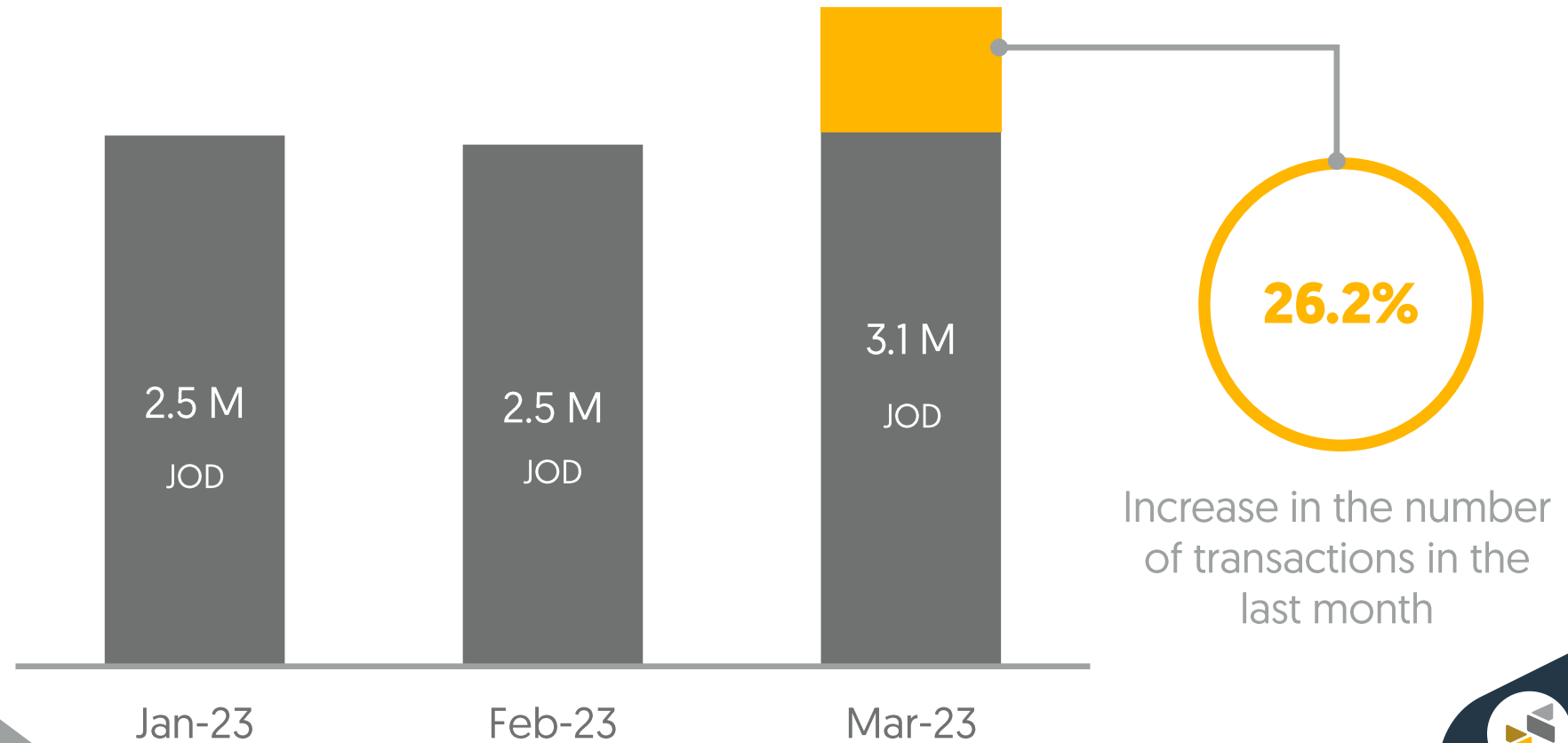
CliQ & JoMoPay Transactions

Total Number of Banks and PSPs Transactions



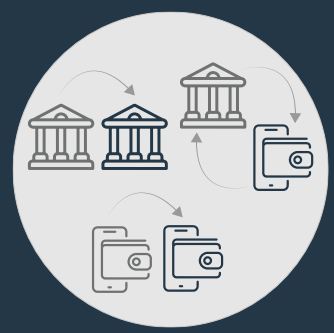
CliQ & JoMoPay Transactions

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



68.7%
2.12M
Off Us



31.3%
0.97M
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



52.4%

334K
mPSP to Bank

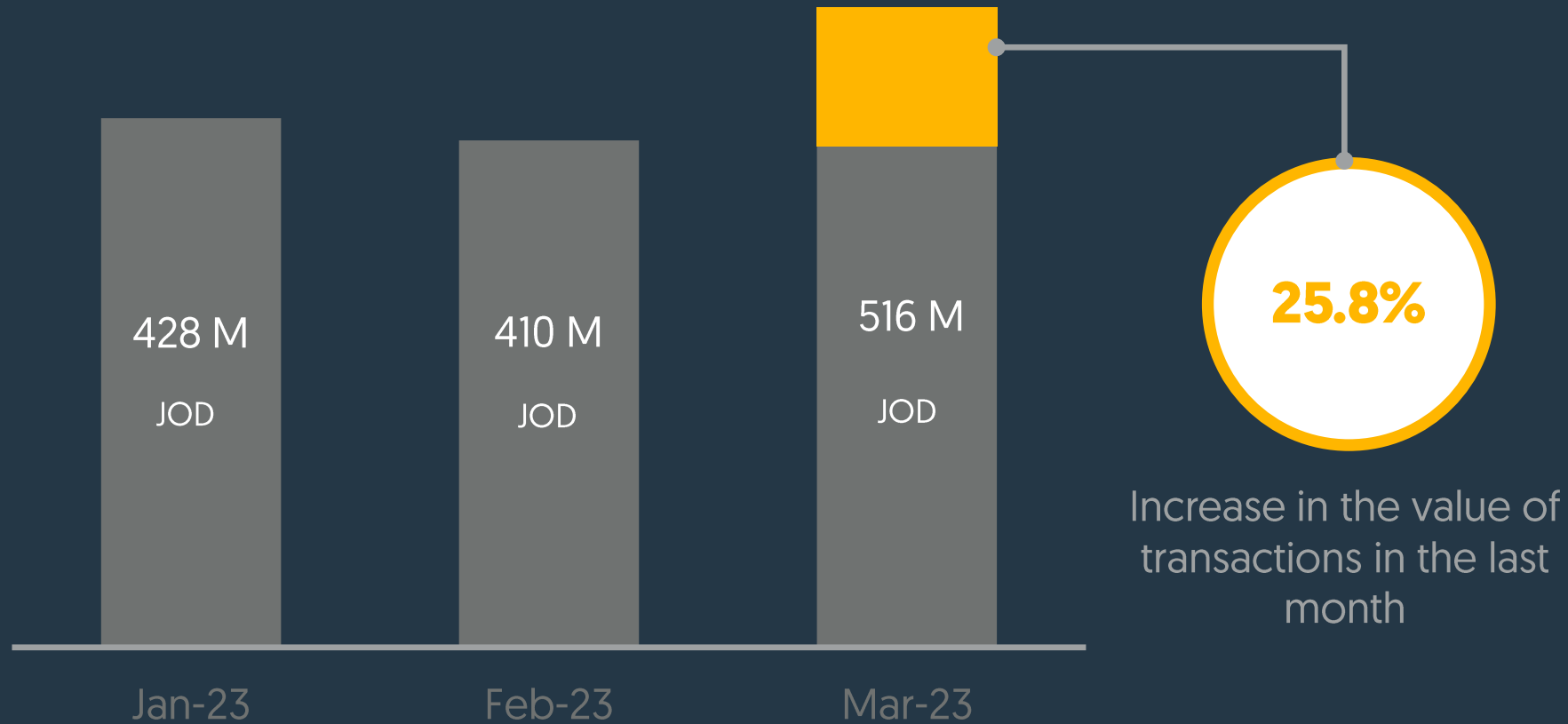


47.6%

304K
Bank to mPSP

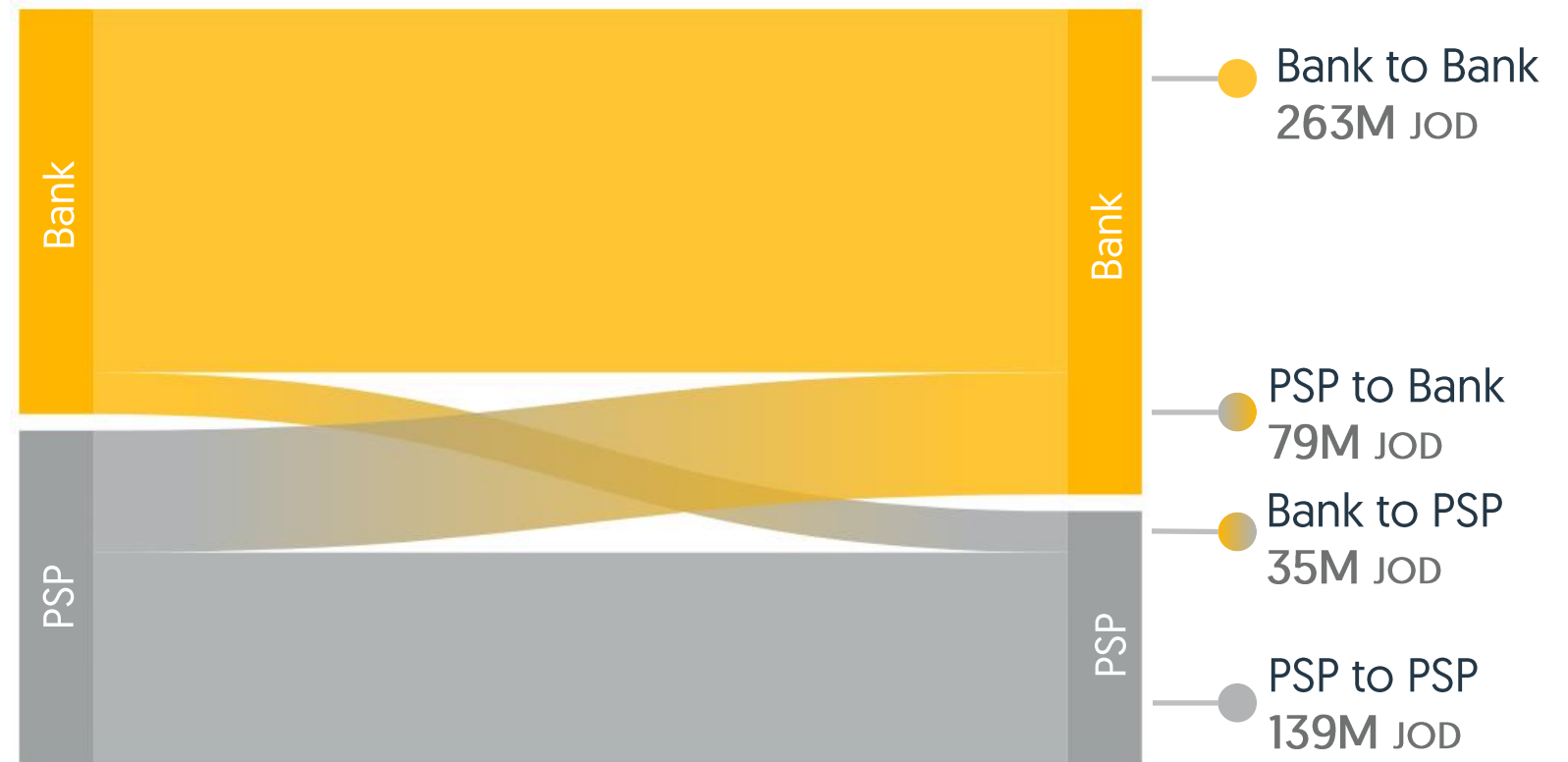
CliQ & JoMoPay Transactions

Total Value of Transactions Over the Past 3 Months



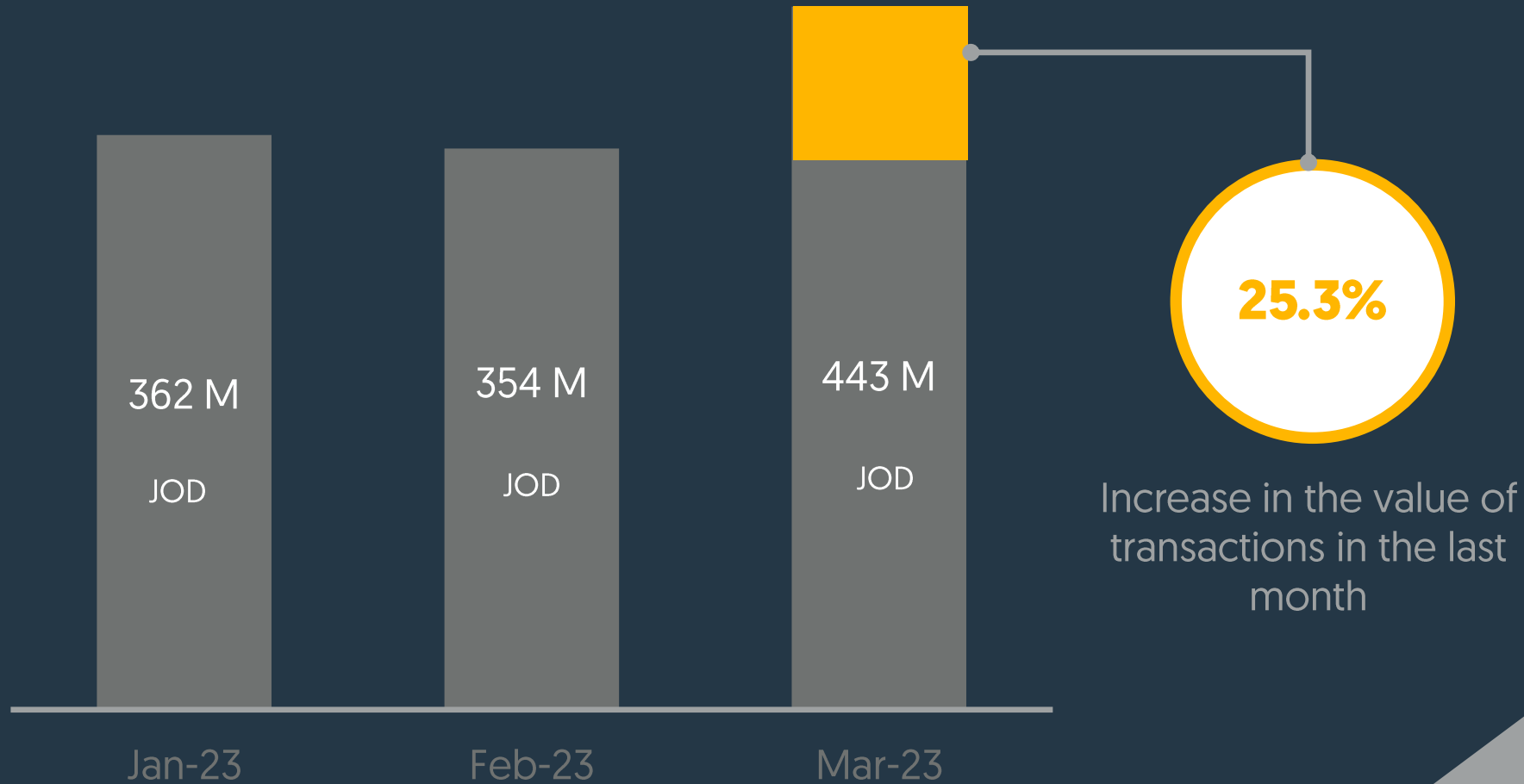
CliQ & JoMoPay Transactions

Total Value of Banks and PSPs Transactions



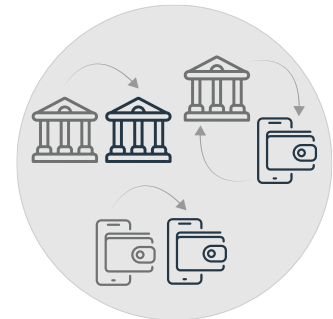
CliQ & JoMoPay Transactions

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%
346M JOD
Off Us



21.9%
97M 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



72.2%

75M JOD
mPSP to Bank



27.8%

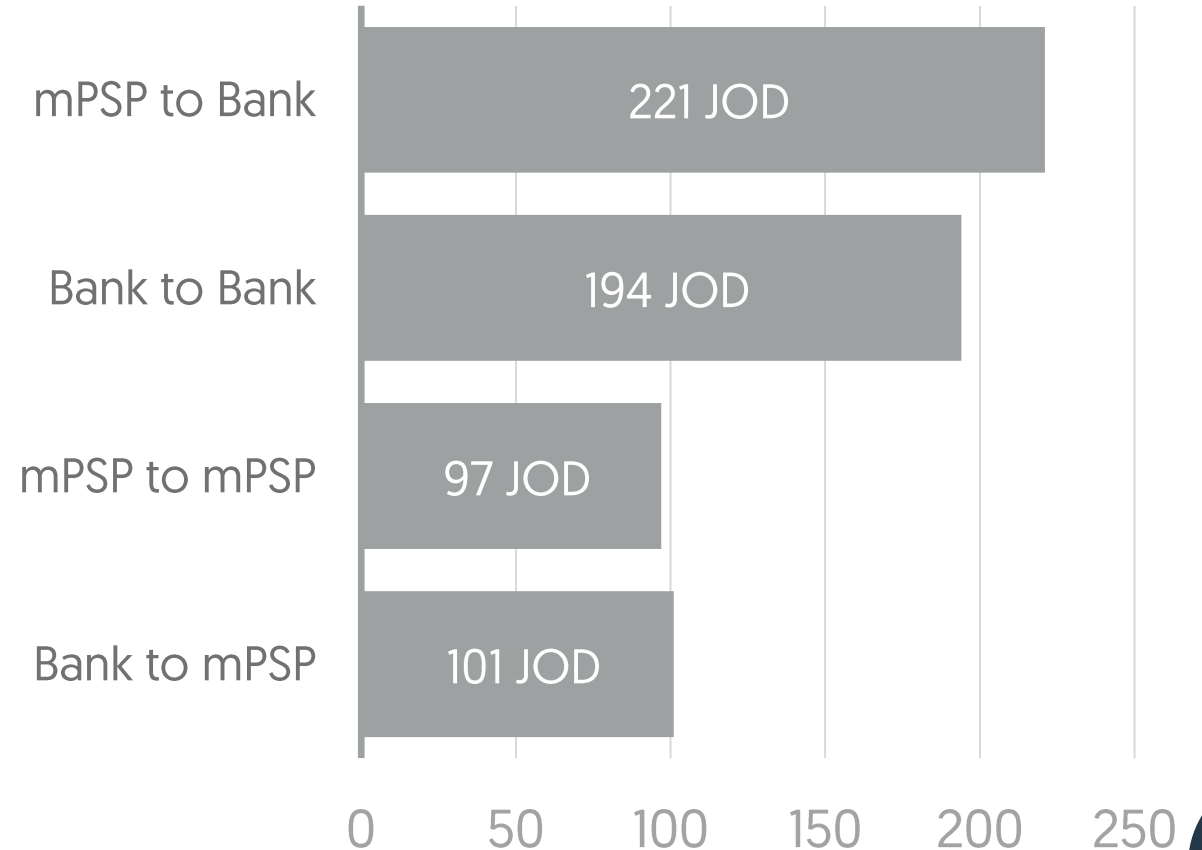
29M JOD
Bank to mPSP



Average Value of Transactions

Average Value of Transactions for Banks and mPSPs and in Between

147 JOD
Transaction
Average





Monthly Report

March 2023

51

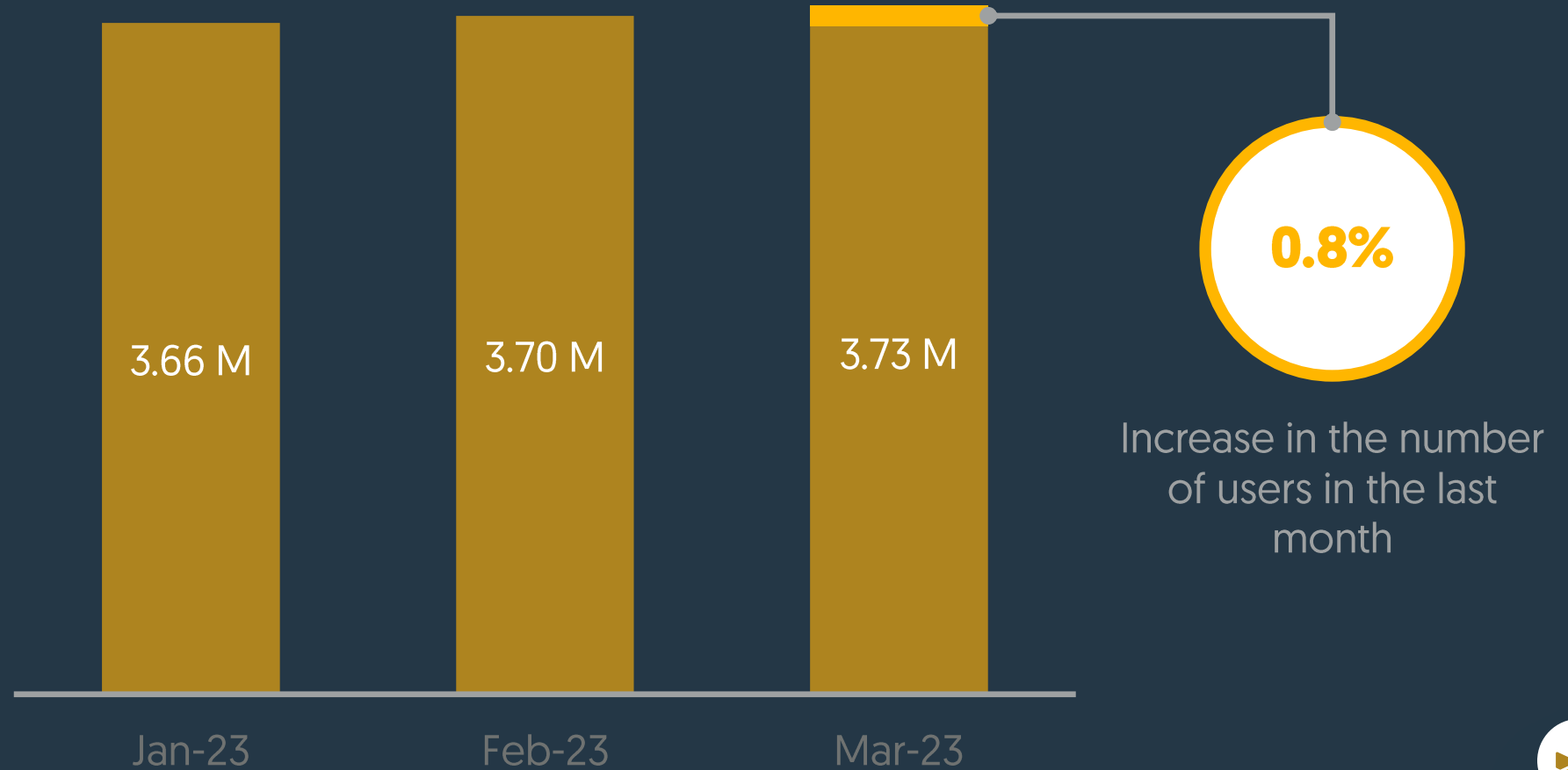
Electronic Bill Presentment & Payment (EBPP) System



03.2023

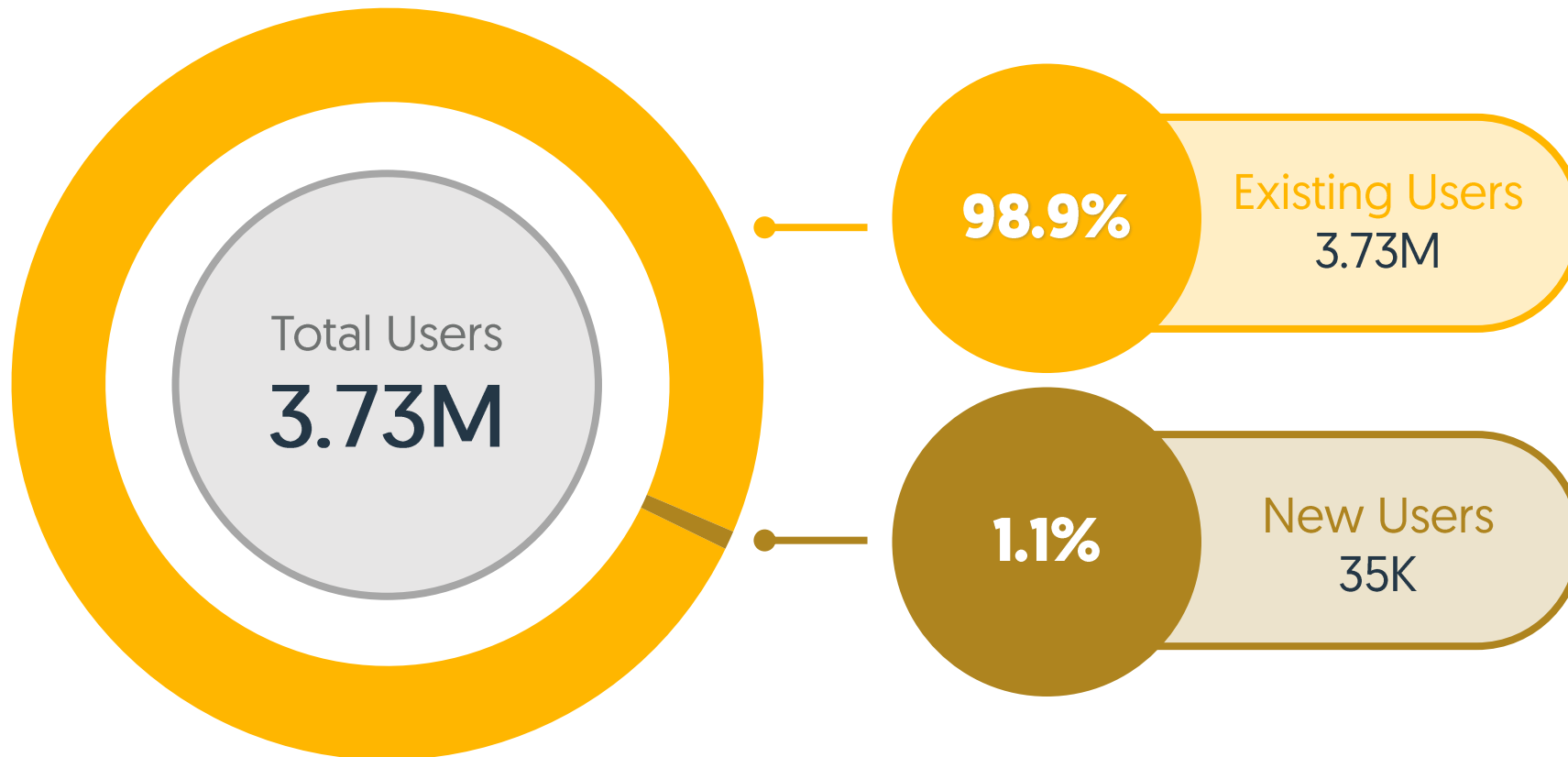
eFAWATEERcom Users

Total Number of Users Over the Past 3 Months



eFAWATEERcom Users

Number of eFAWATEERcom Users



eFAWATEERcom Billers & Services

Number of eFAWATEERcom Billers & Services



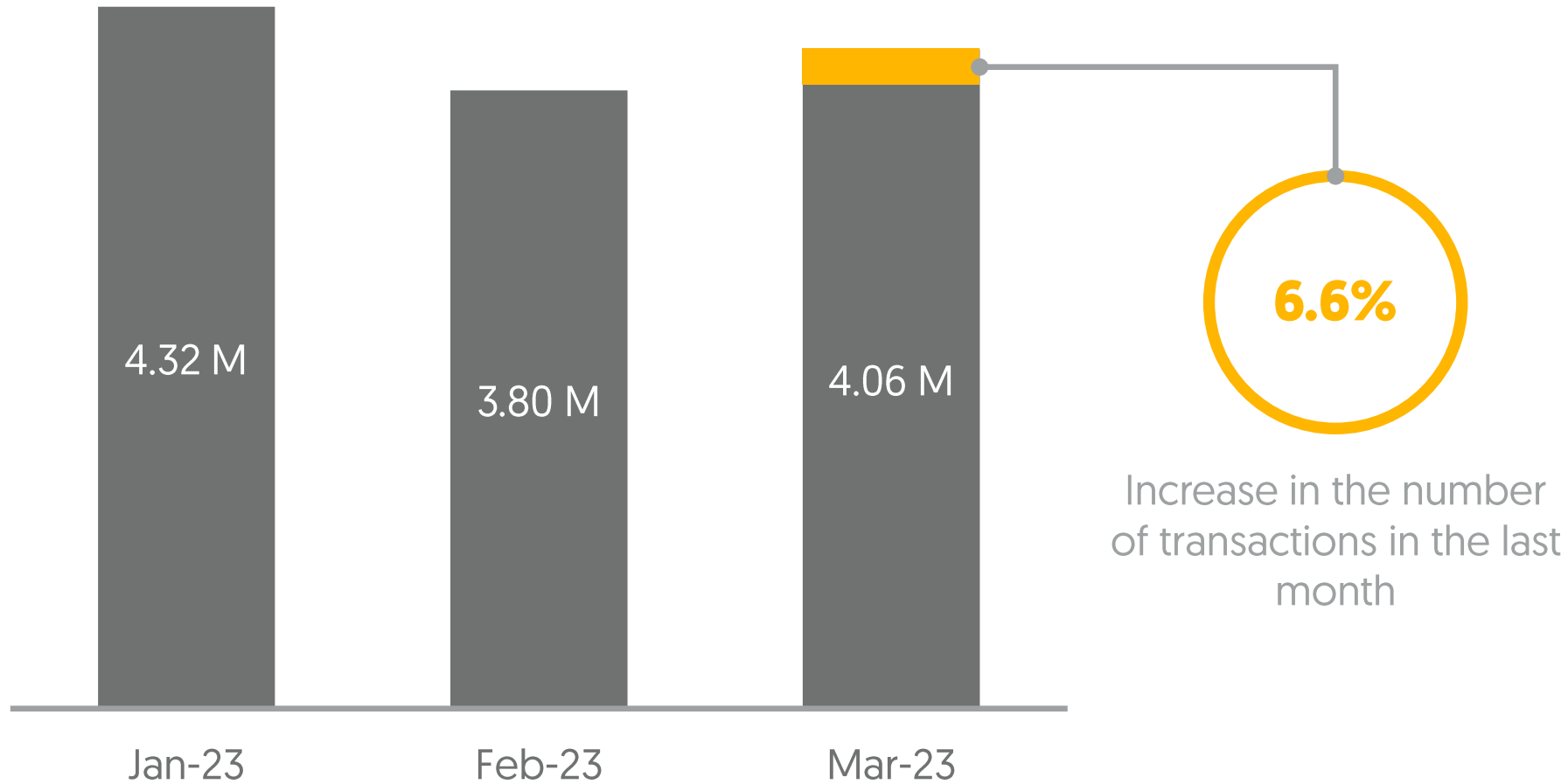
Billers
460



Services
1385

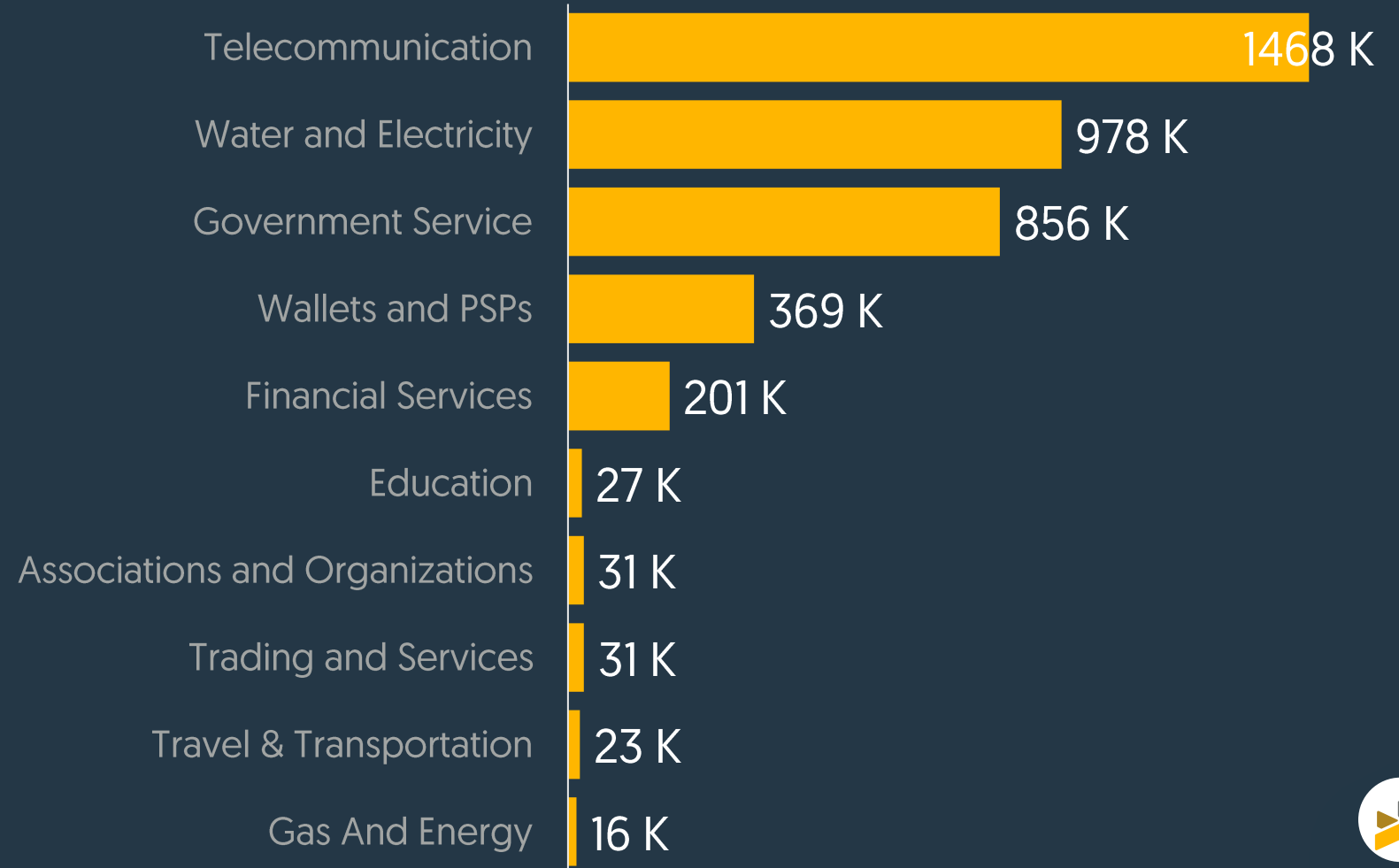
eFAWATEERcom Number of Transactions

Total Number of Transactions Over the Past 3 Months



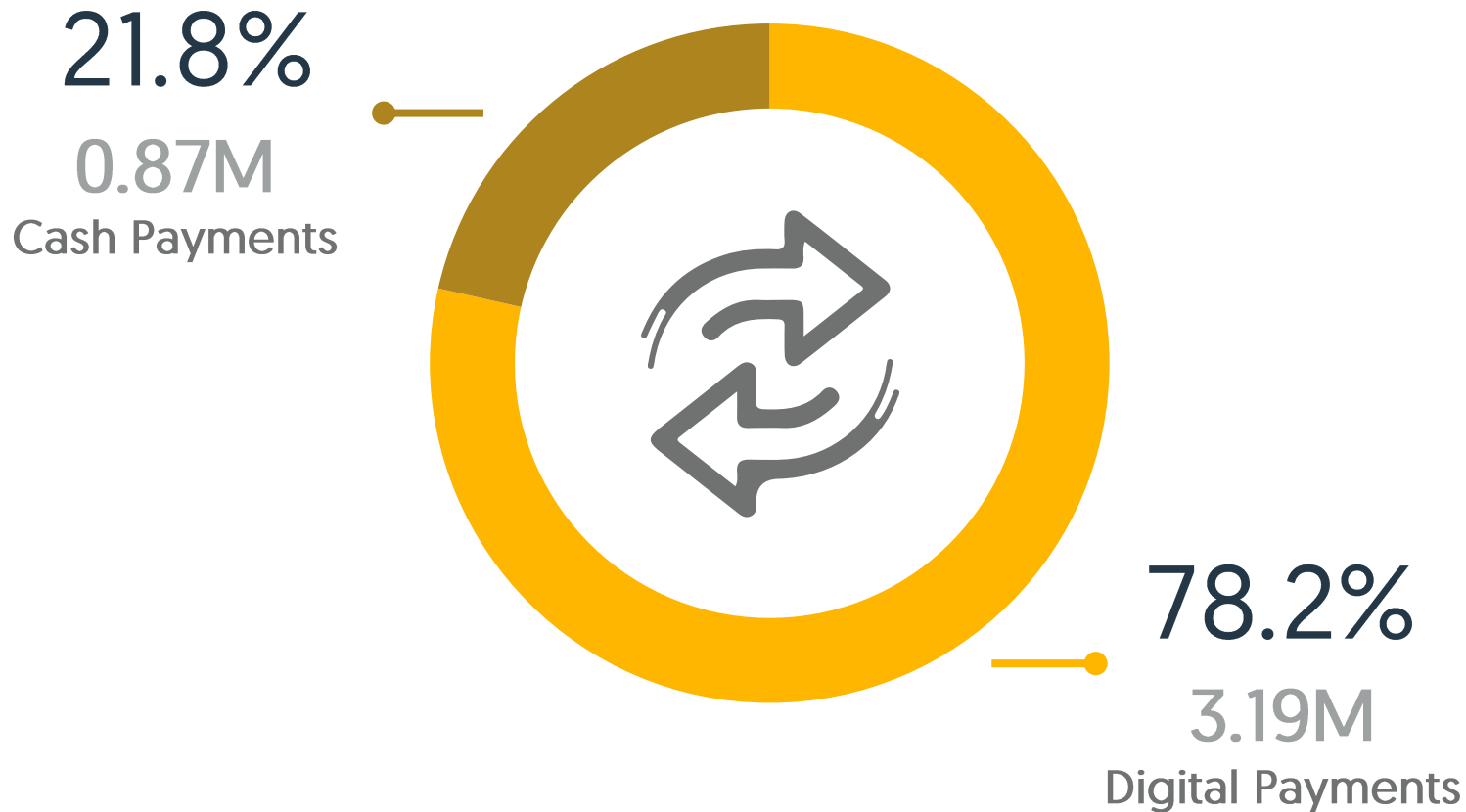
eFAWATEERcom Number of Transactions

Number of Transactions by Category



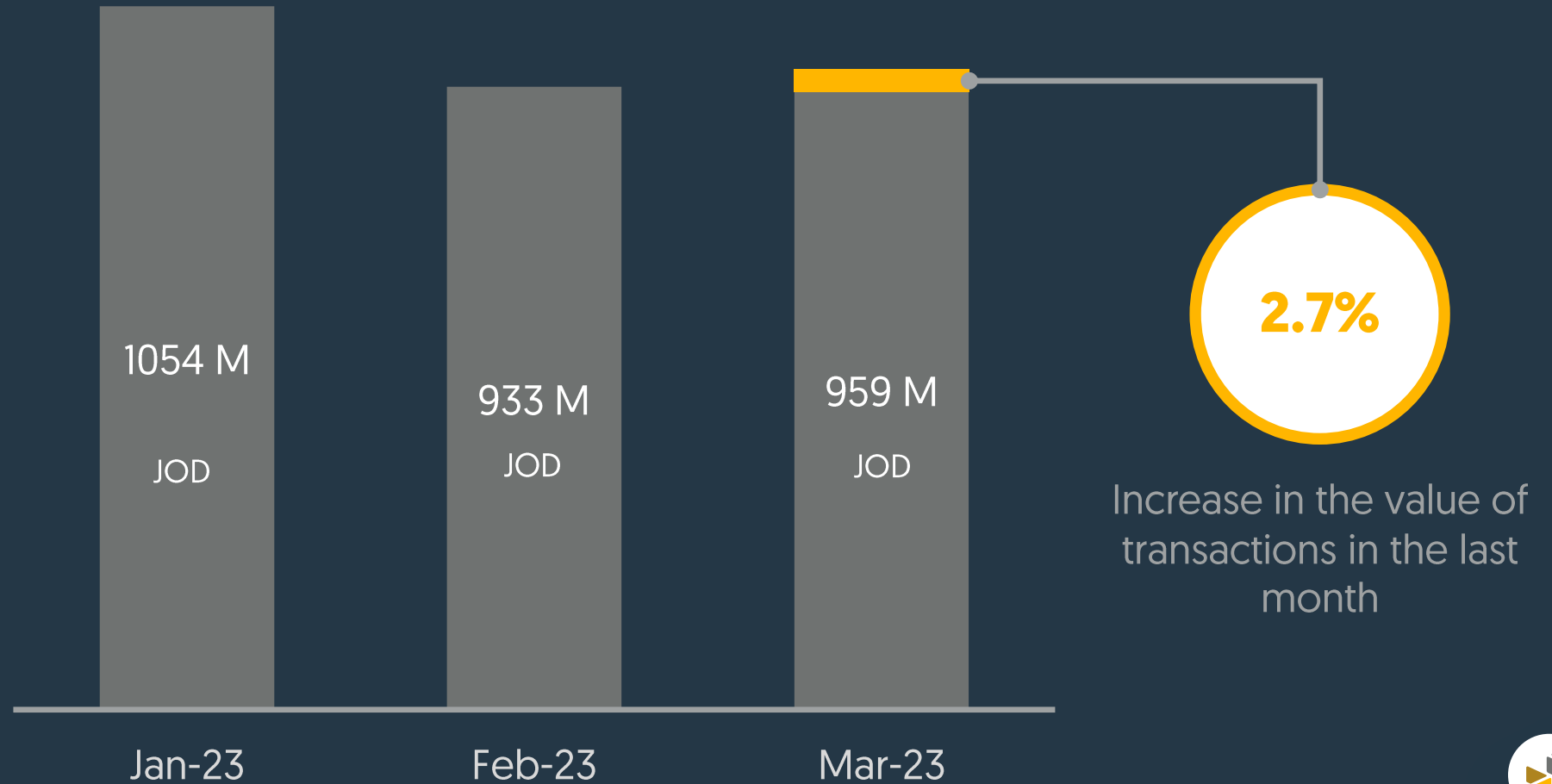
eFAWATEERcom Number of Transactions

Percentage Based on Payment Method



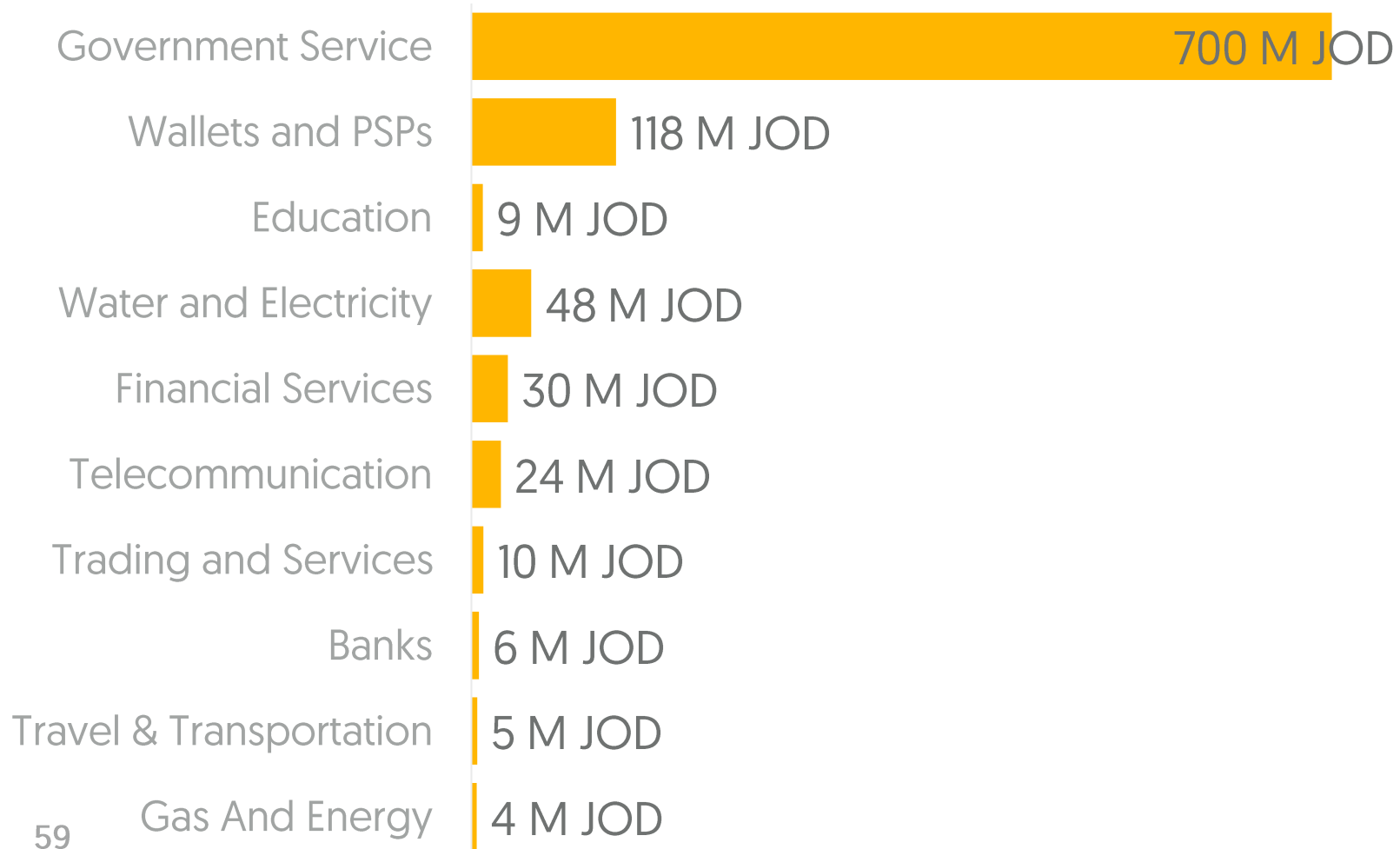
eFAWATEERcom Value of Transactions

Total Value of Transactions Over the Past 3 Months



eFAWATEERcom Value of Transactions

Value of Transactions by Category



eFAWATEER.com Value of Transactions

Percentage Based on Payment Method

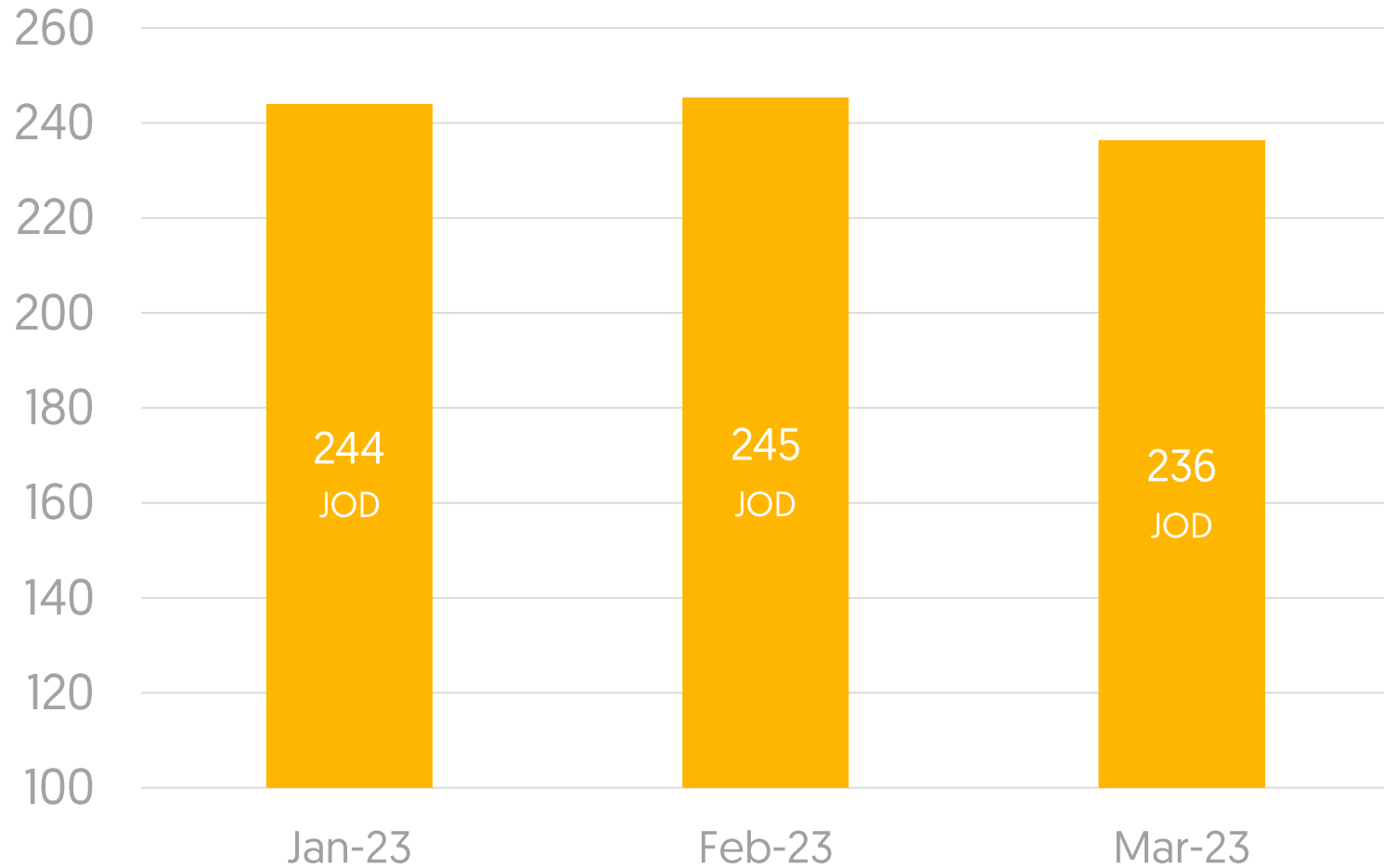
17.5%
152.2M JOD
Cash Payments



82.5%
806.8M JOD
Digital Payments

eFAWATEERcom Transactions

Average Value of Transactions Over the Past 3 Months





ACH
Automated Clearing House

Monthly Report

March 2023

62

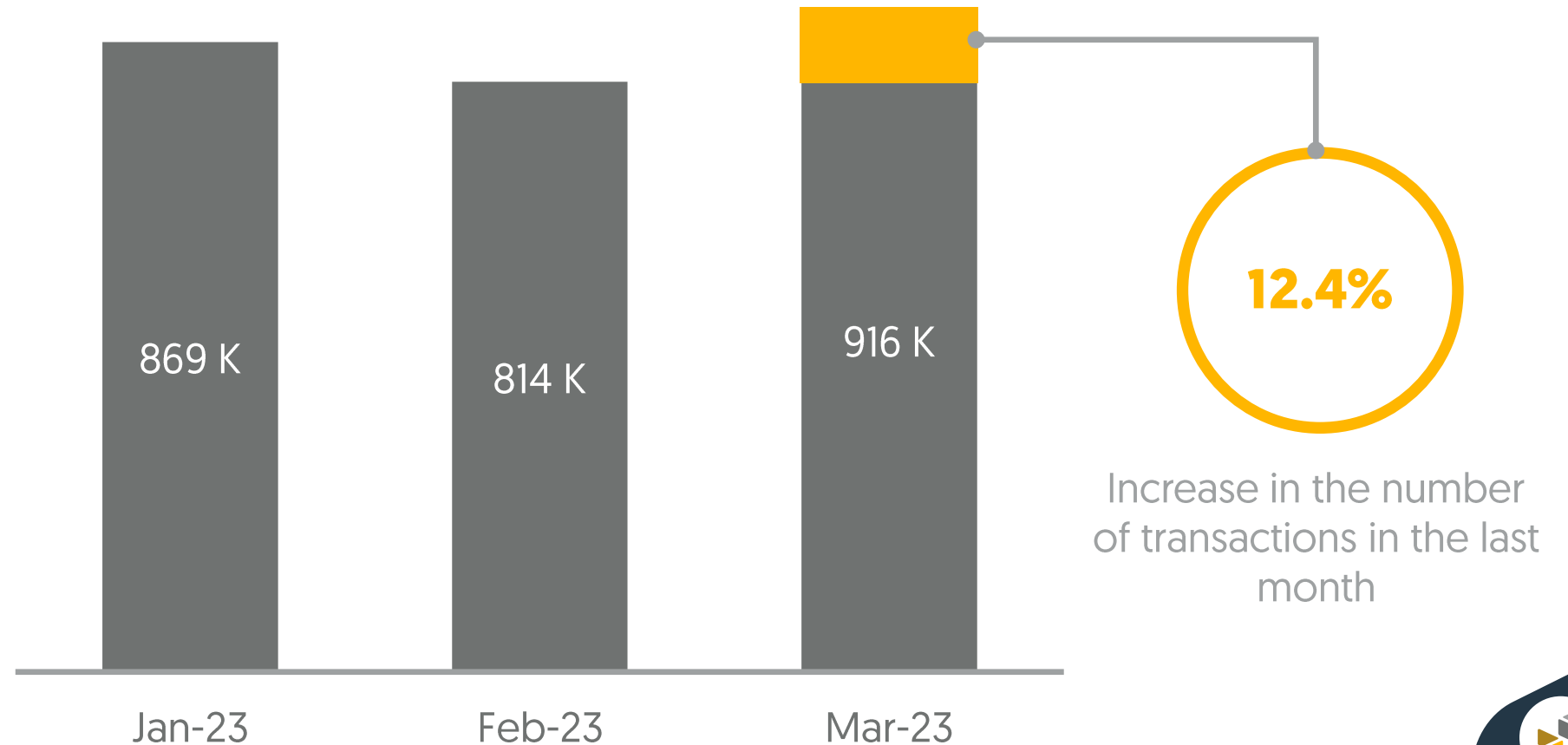
Automated Clearing House



03.2023

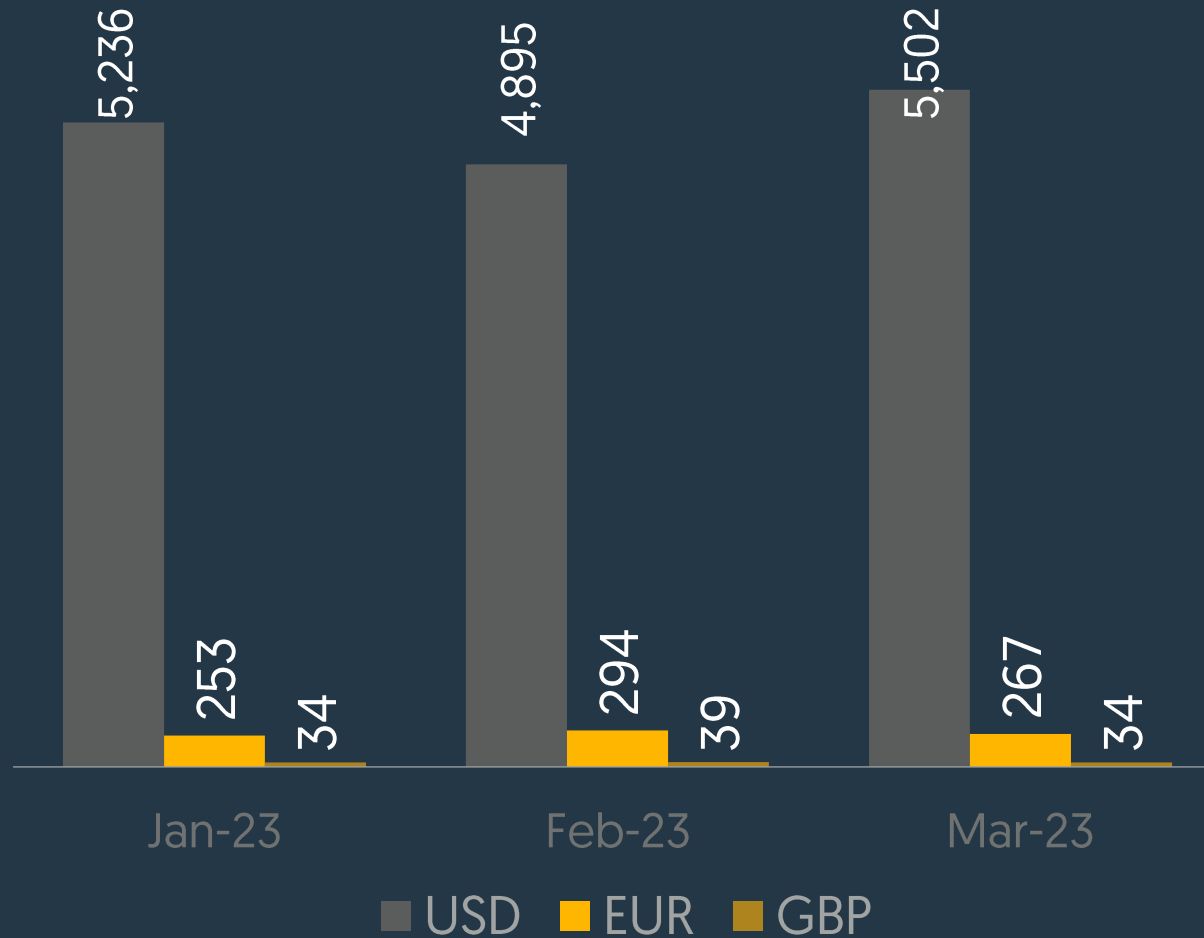
ACH Transactions

Total Number of Jordanian Dinar Transactions Over the Past 3 Months



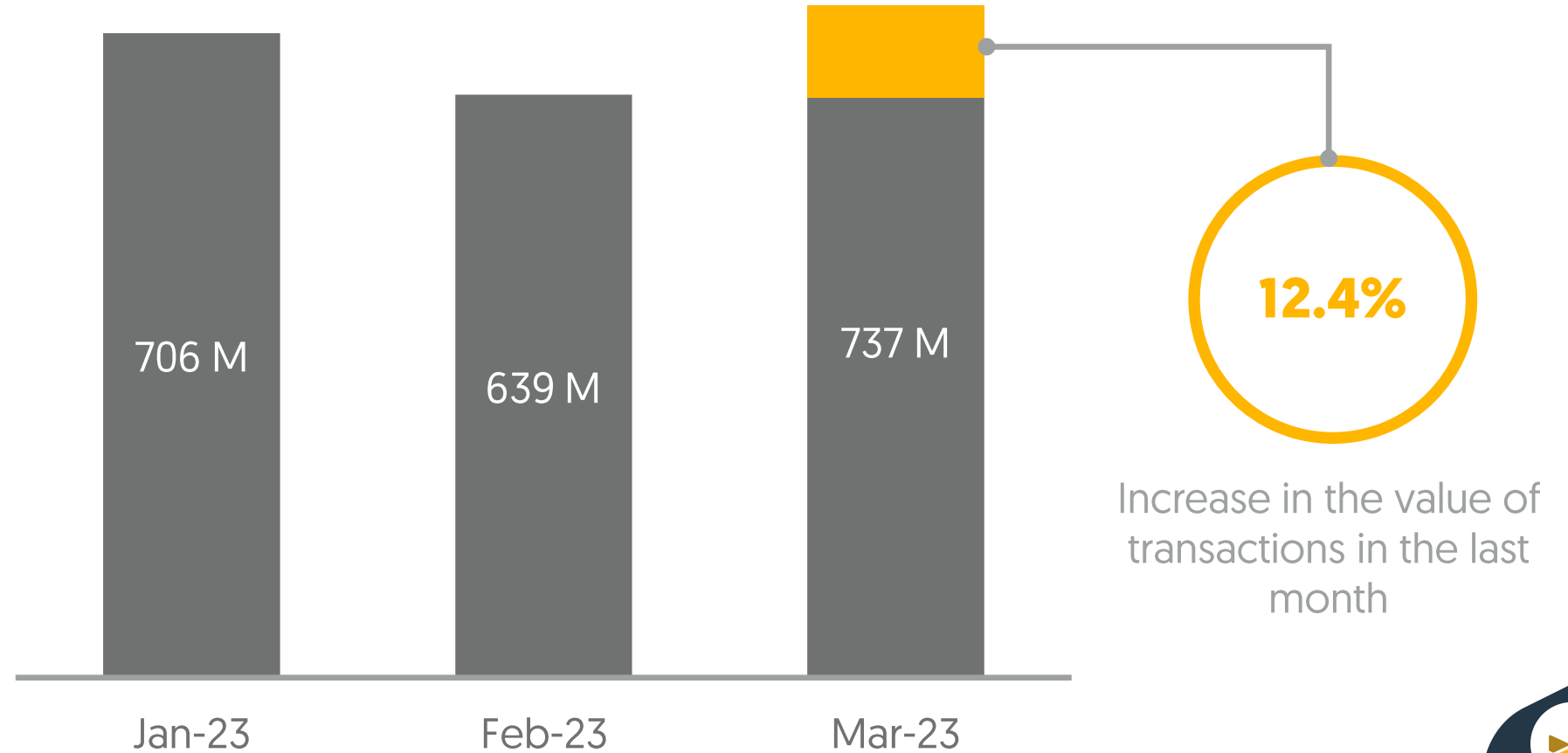
ACH Transactions

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



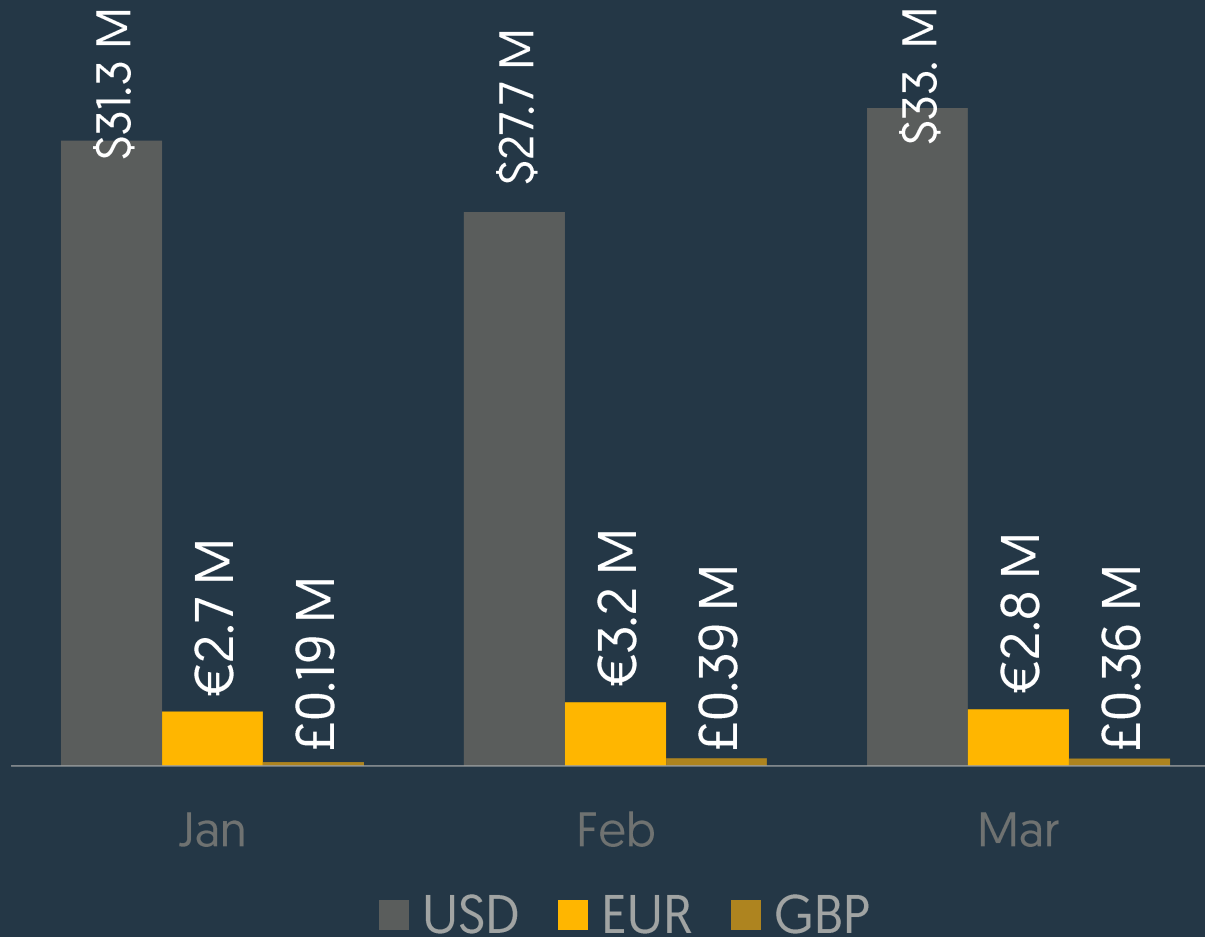
ACH Transactions

Total Value of Jordanian Dinar Transactions Over the Past 3 Months



ACH Transactions

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



67



ECC
Electronic Cheque Clearing

Monthly Report

March 2023

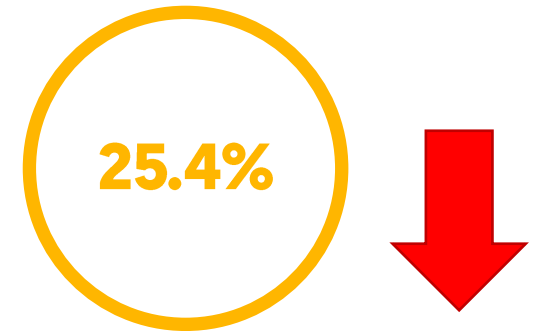
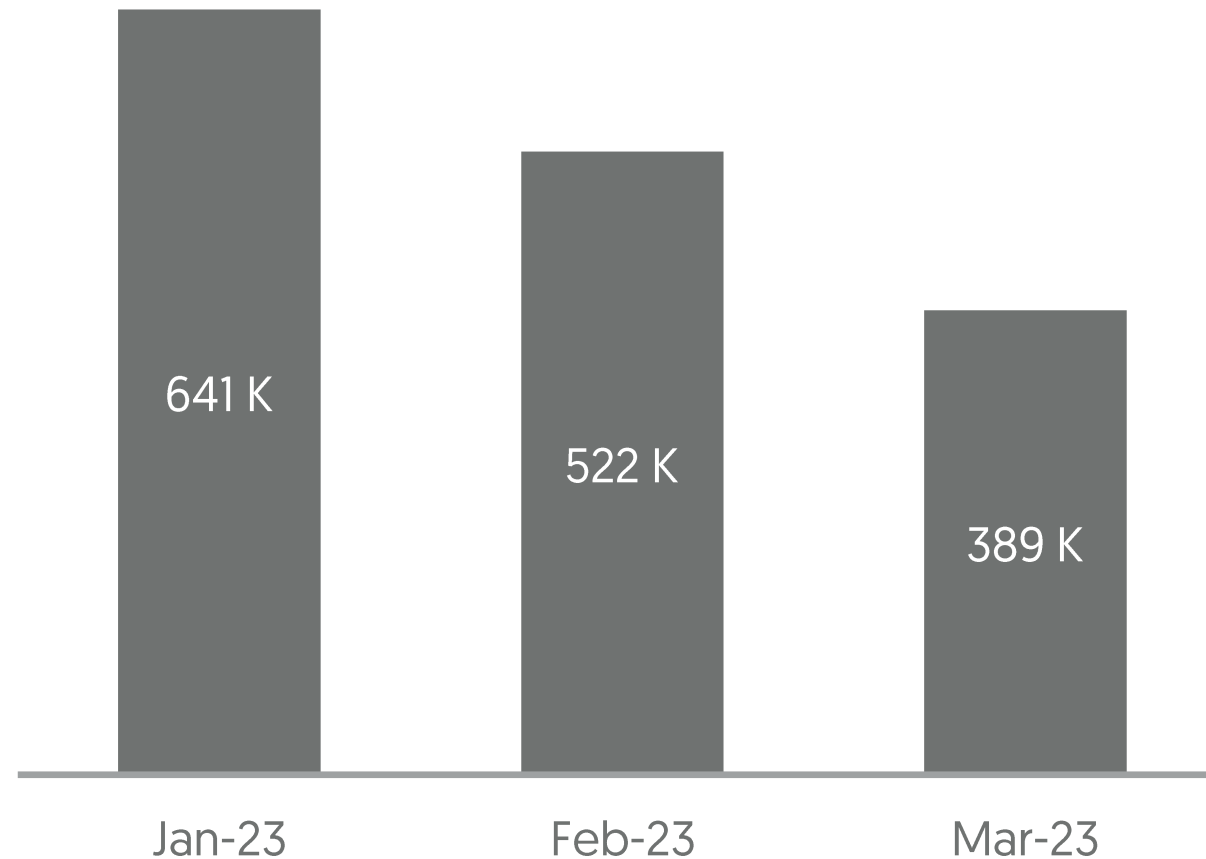
Electronic Cheques Clearing Unit



03.2023

ECCU Cheques

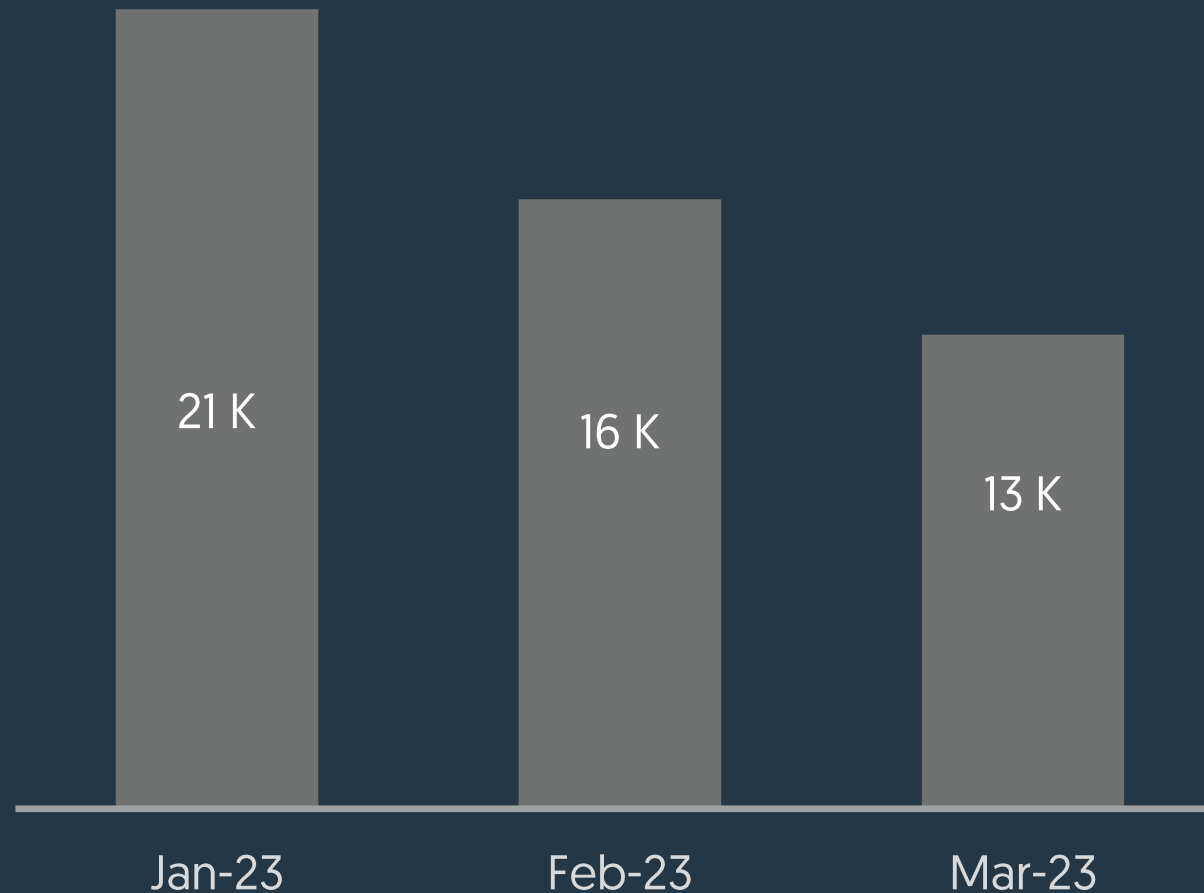
Total Number of Inward Cheques Over the Past 3 Months



Decrease in the number of cheques in the last month

ECCU Returned Cheques

Total Number of Returned Cheques Over the Past 3 Months



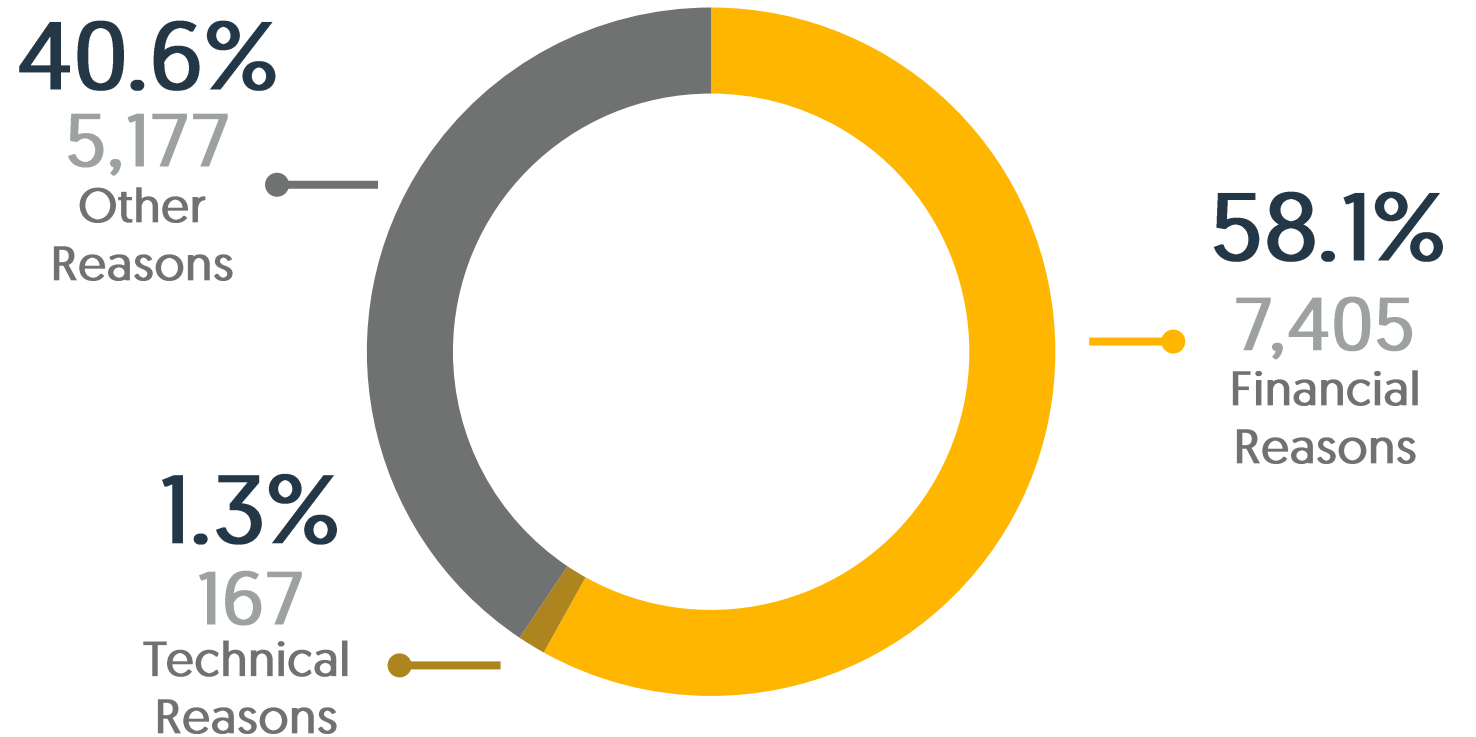
22.2%



Decrease in the number of returned cheques in the last month

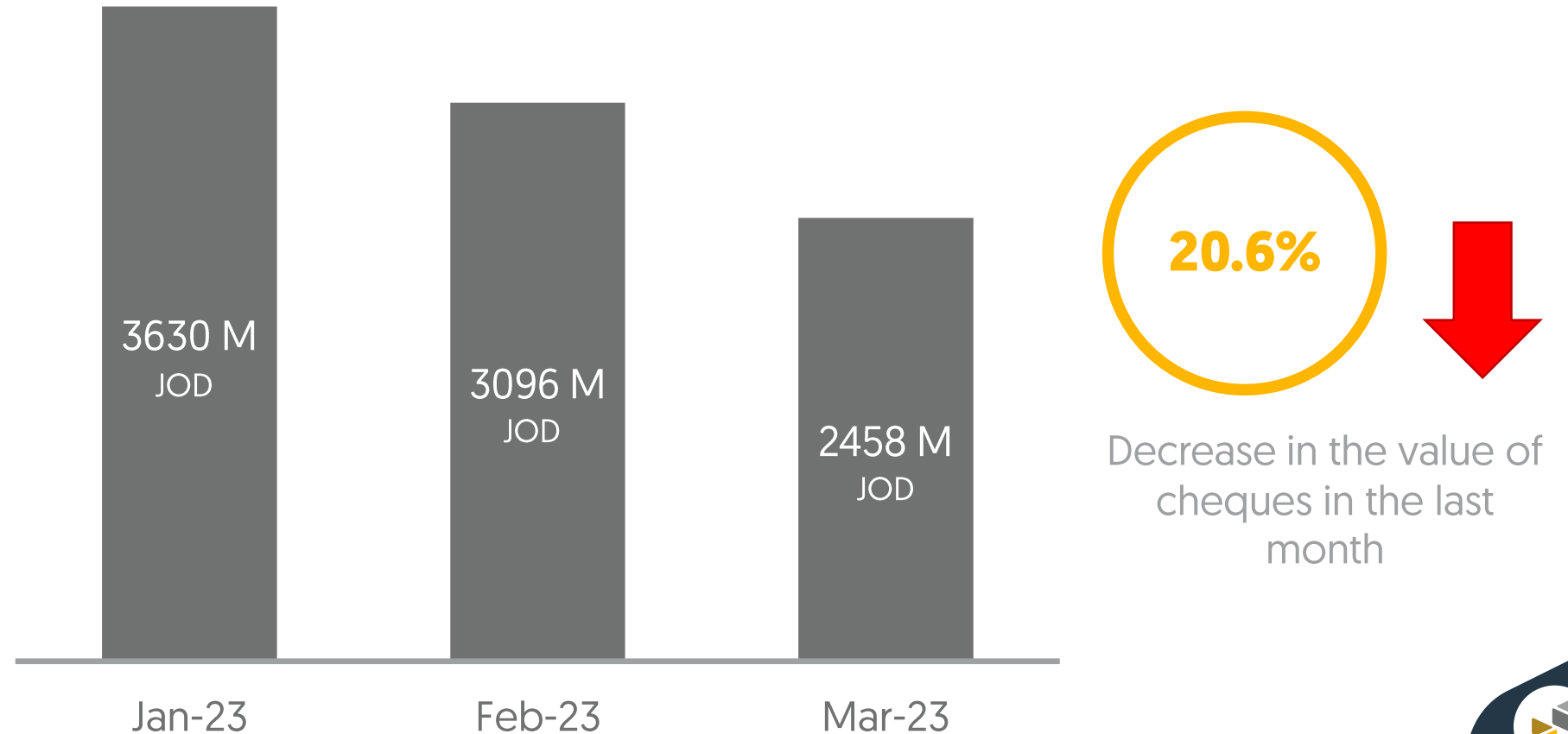
ECCU Cheques

Total Number of Returned Cheques due to Financial and Technical Reasons



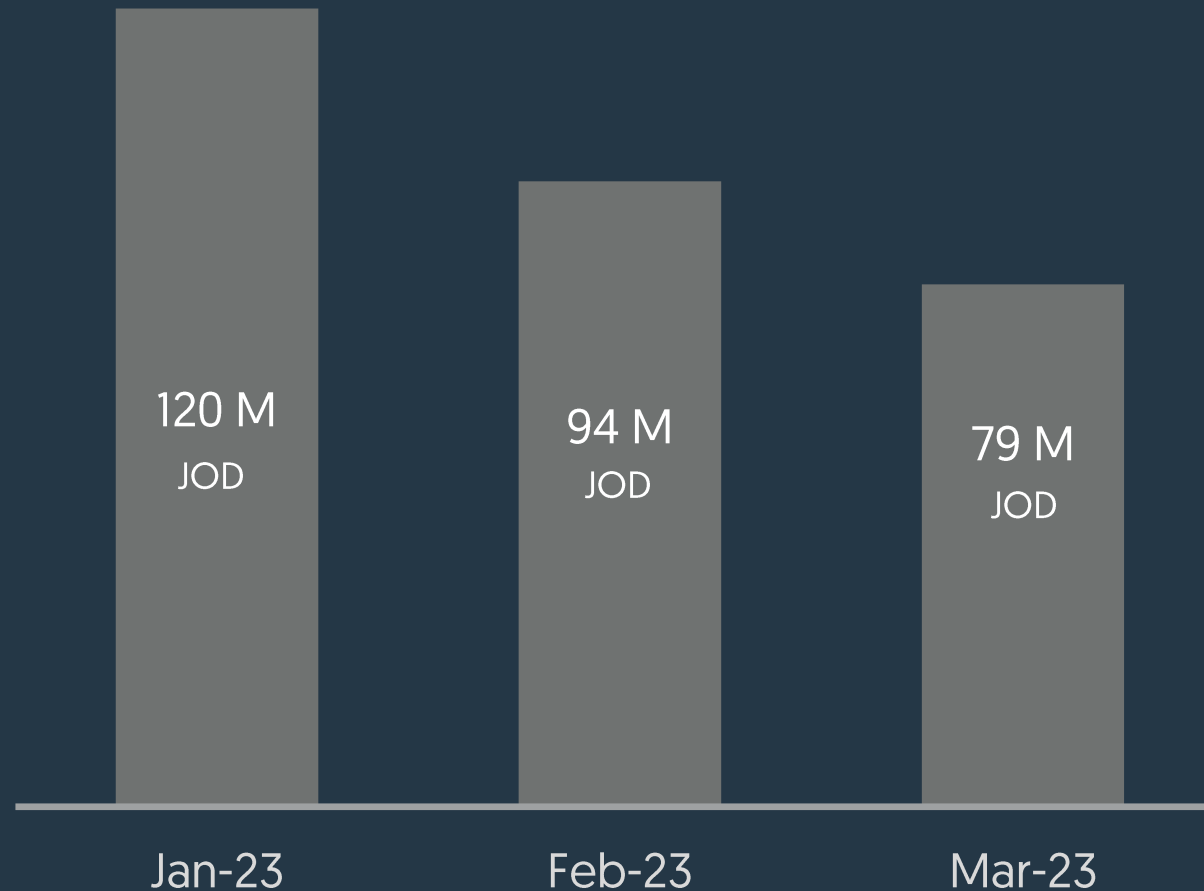
ECCU Cheques

Total Value of Inward Cheques Over the Past 3 Months



ECCU Returned Cheques

Total Value of Returned Cheques Over the Past 3 Months



16.4%



Decrease in the value of returned cheques in the last month

ECCU Cheques

Total Value of Returned Cheques due to Financial and Technical Reasons

