



Jordan Payments & Clearing Company

Payment Systems Monthly Reports

March 2024



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ACH
Automated Clearing House

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72

ECCU
Electronic Cheque Clearing Unit

Monthly Report



Systems Summary

Monthly Report
March 2024

3

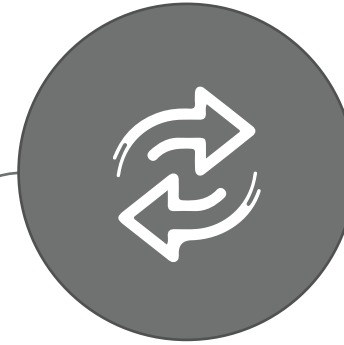


CliQ Summary



Number of
Users

1.33M



Number of
Transactions

5.29M



Value of
Transactions

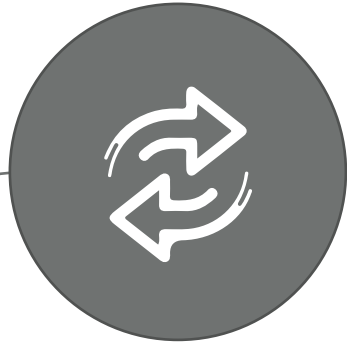
808M_{JOD}

JoMoPay Summary



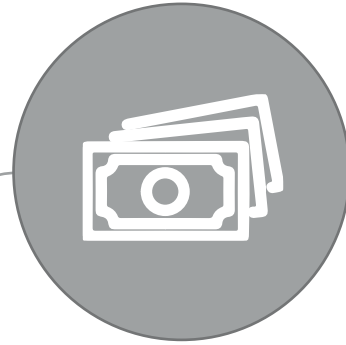
Number of
Users

2.25M



Number of
Transactions

3.9M



Value of
Transactions

400M_{JOD}



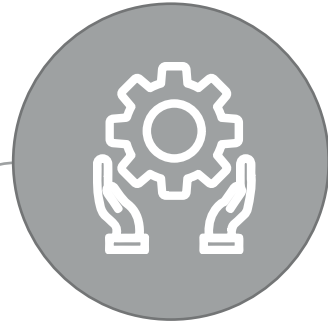
Number of
Users

4.22M



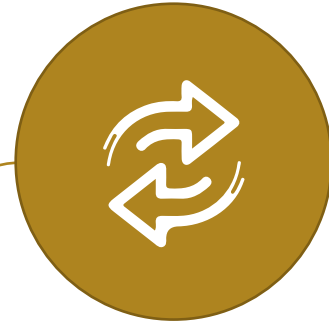
Number of
Billers

534



Number of
Services

1,780



Number of
Transactions

5.14M



Value of
Transactions

971M_{JOD}



ACH Summary

Automated Clearing House



Total Number of Transactions

908K



Number of JOD Transactions

902K



Value of JOD Transactions

737M_{JOD}



ECCCU
Electronic Cheque Clearing Unit

Summary



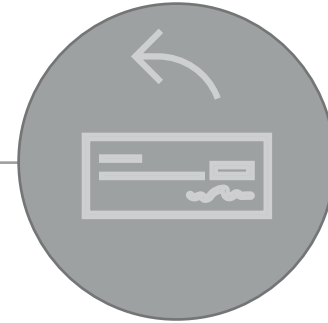
Number of
Cheques

514K



Value of
Cheques

3.06B_{JOD}



Number of
Returned Cheques

18.1K



Value of Returned
Cheques

131M_{JOD}



Monthly Report

March 2024

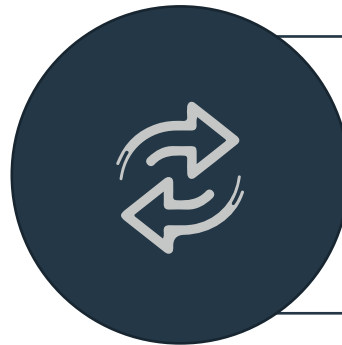
Instant Payment System for
Transfers Issued by Banks

9



Total Number and Value of Transactions Since the Beginning of 2024

Transfers Issued by Banks



Number of Transactions

14.5M

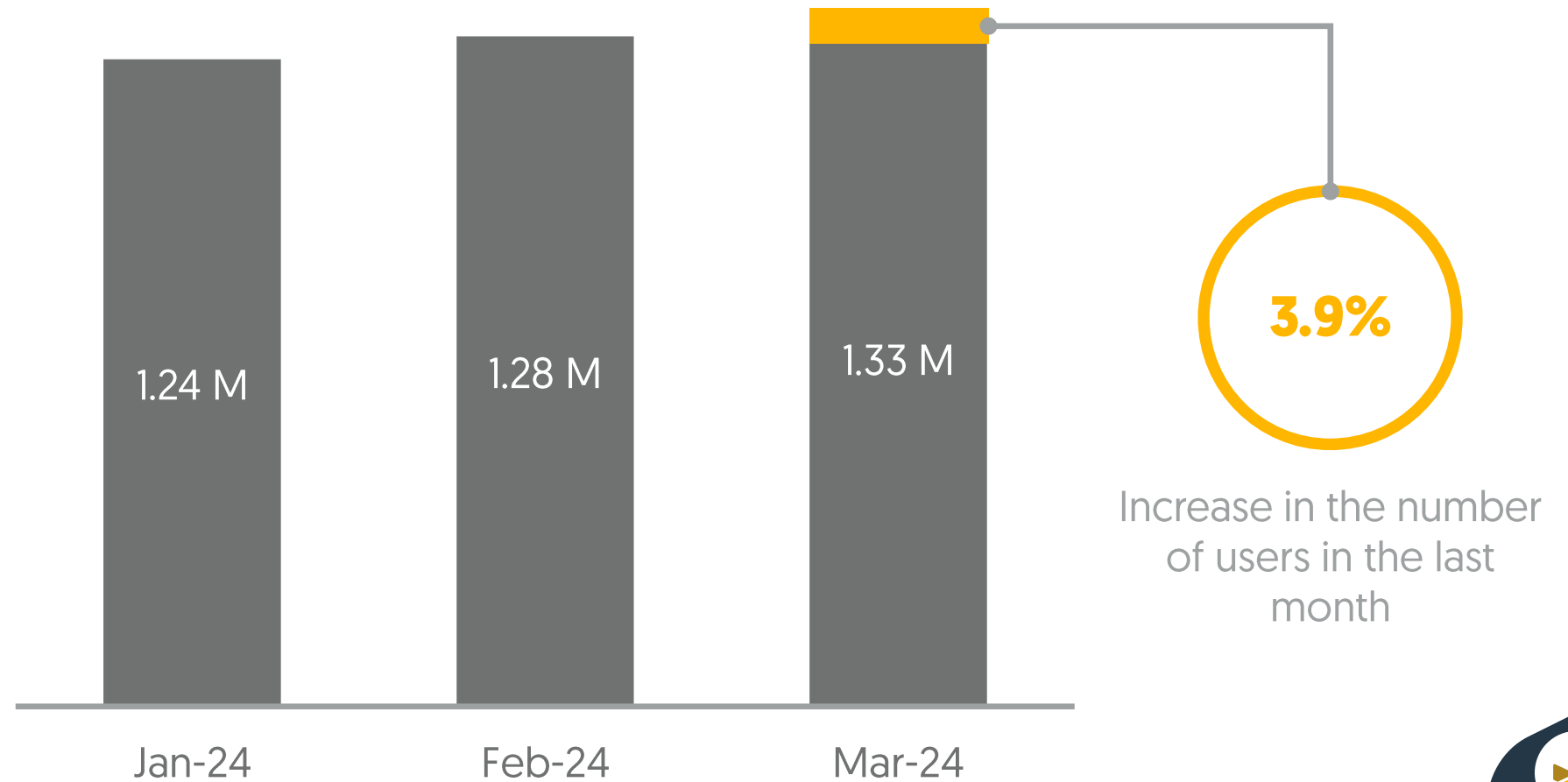


Value of Transactions

2.2B_{JOD}

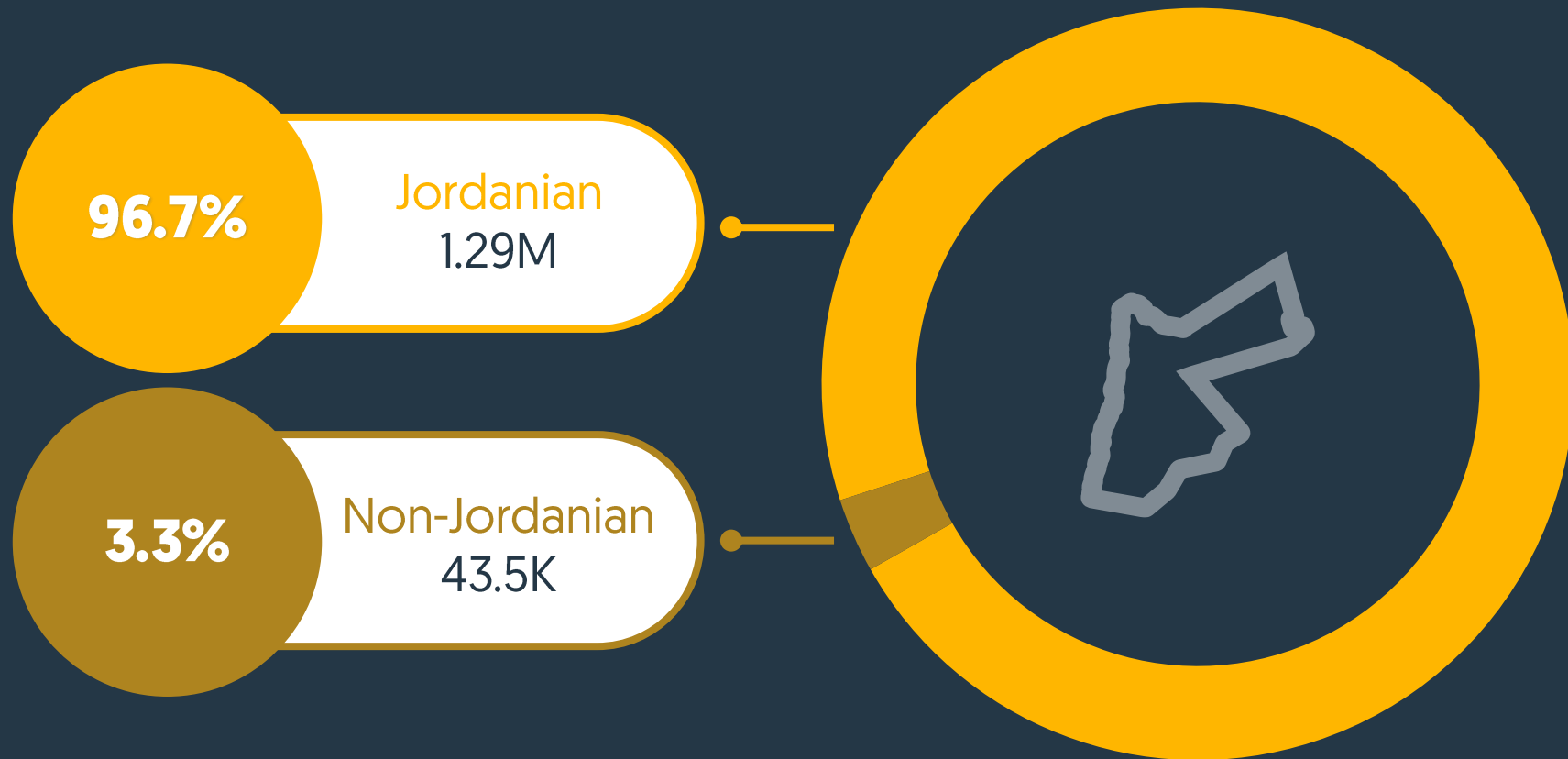
CliQ Users

Total Number of Users Over the Past 3 Months



CliQ Users

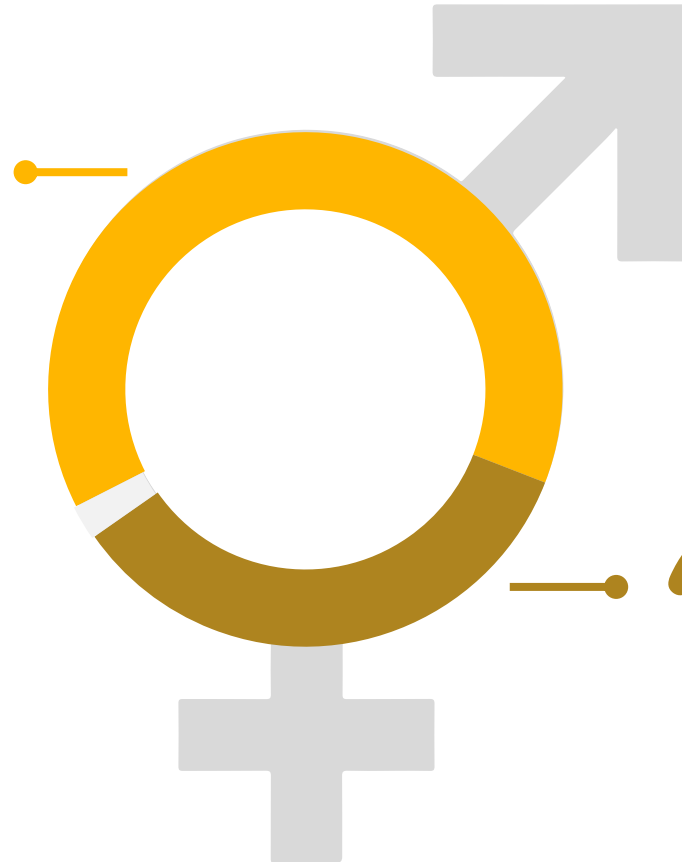
Percentage of Users Based on Nationality



CliQ Users

Percentage of Users Based on Gender

63.1%
841K
Male Users

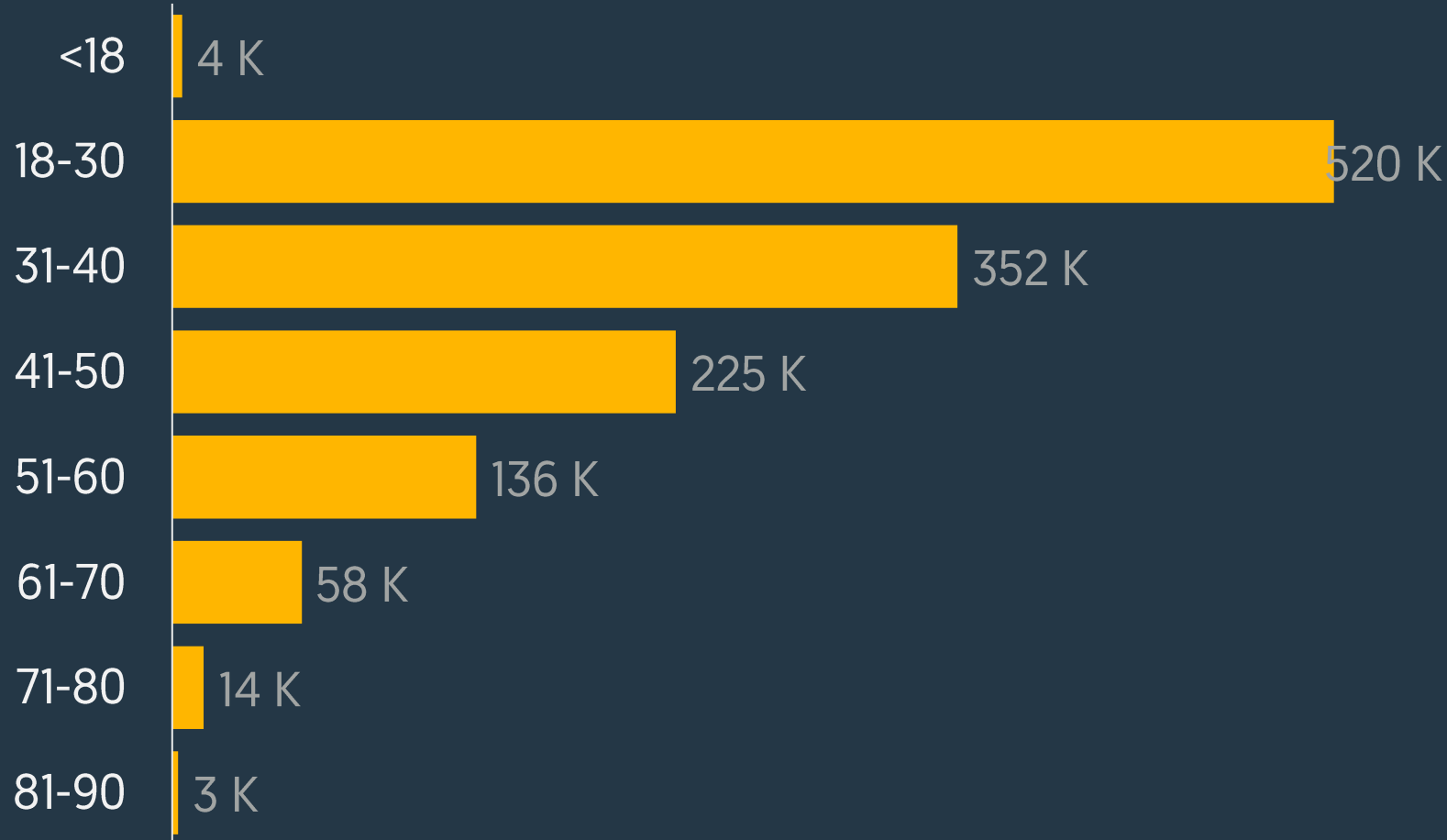


34.6%
461K
Female Users



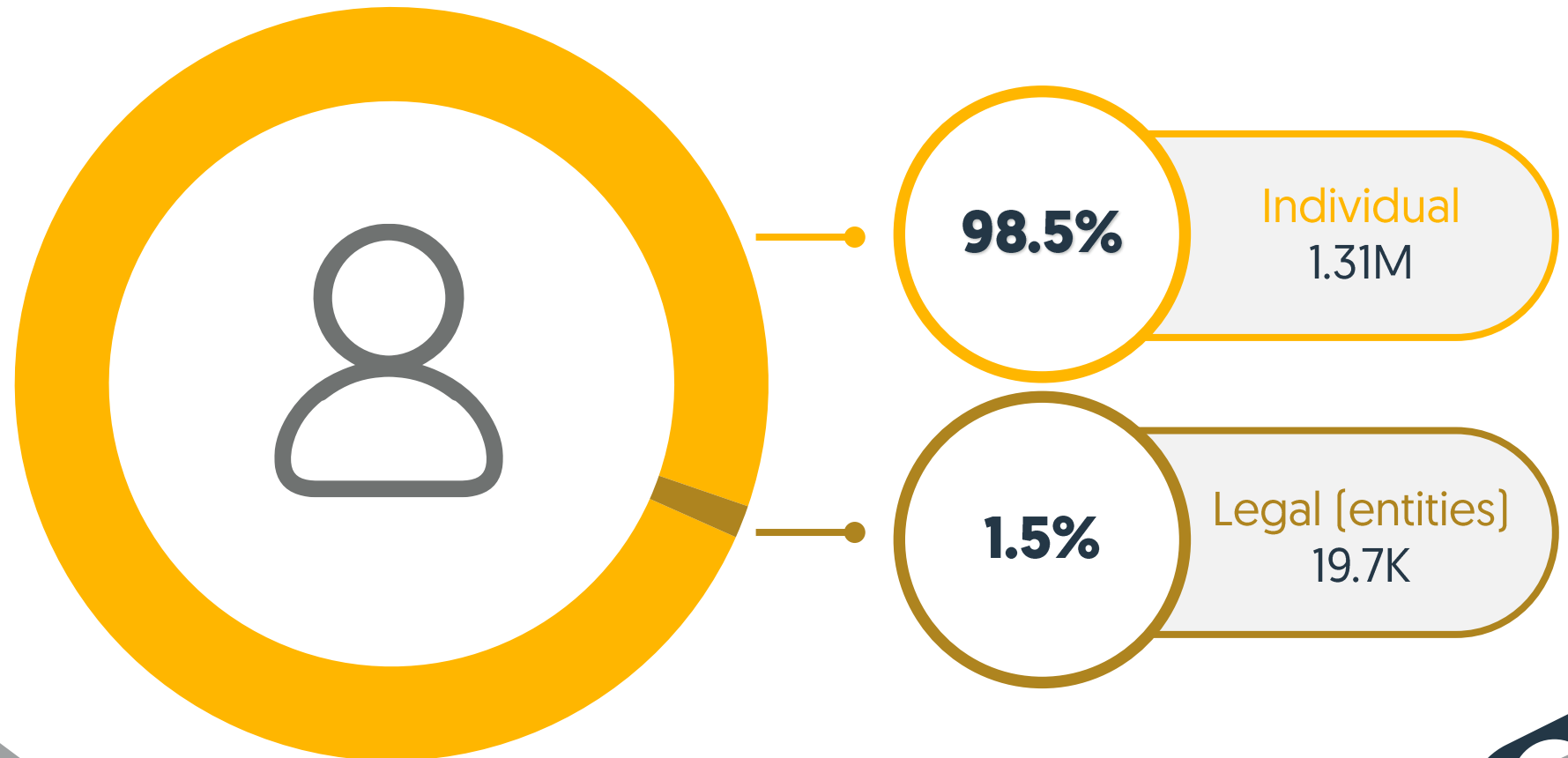
CliQ Users

Number of Users Based on Age Group



CliQ Users

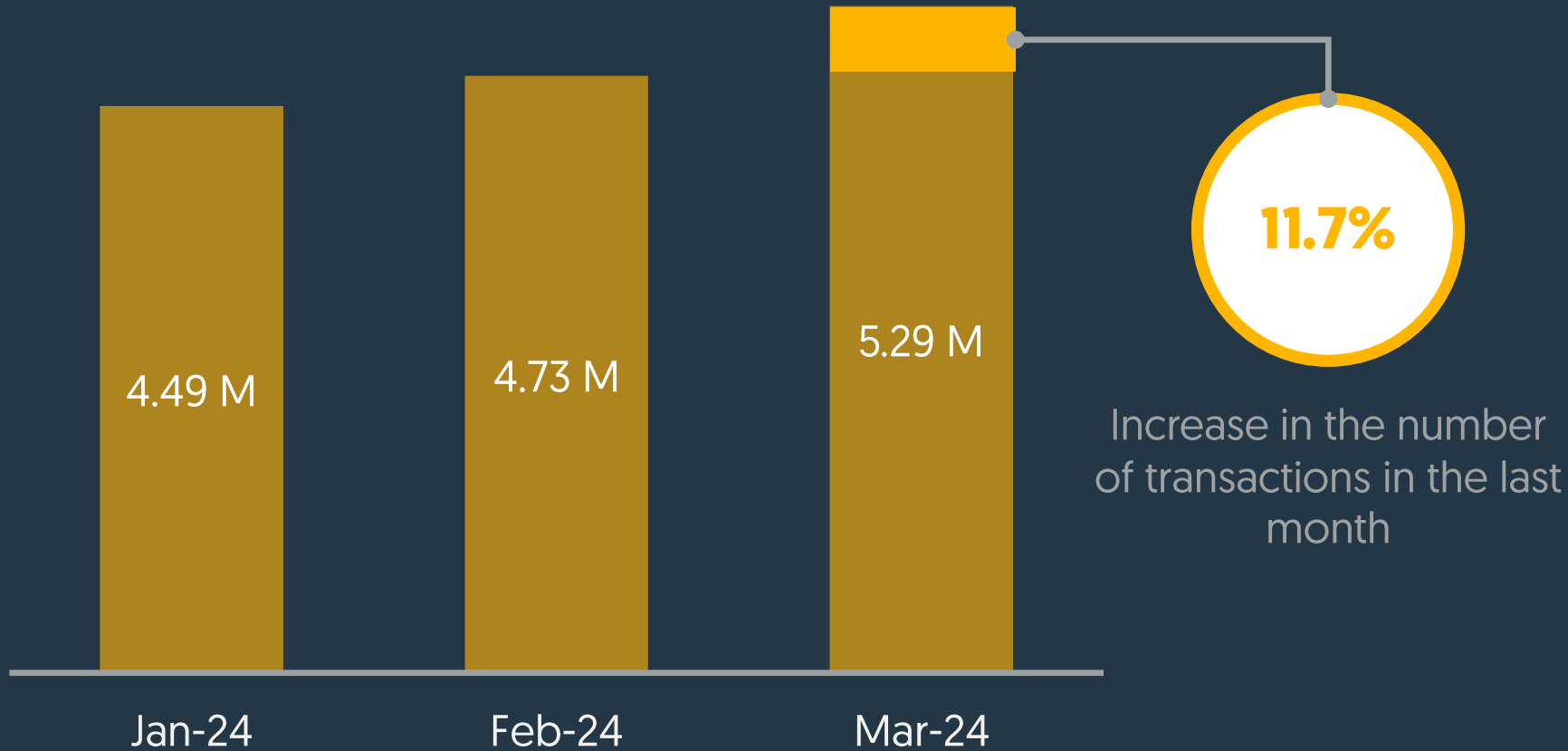
Percentage of Users Based on Customer Type



CliQ Number of Transactions

Total Number of Transactions Over the Past 3 Months

Transfers Issued by Banks



CliQ Number of Transactions

Percentage Based on Transaction Type

Transfers Issued by Banks

12%
638.1K
Purchases

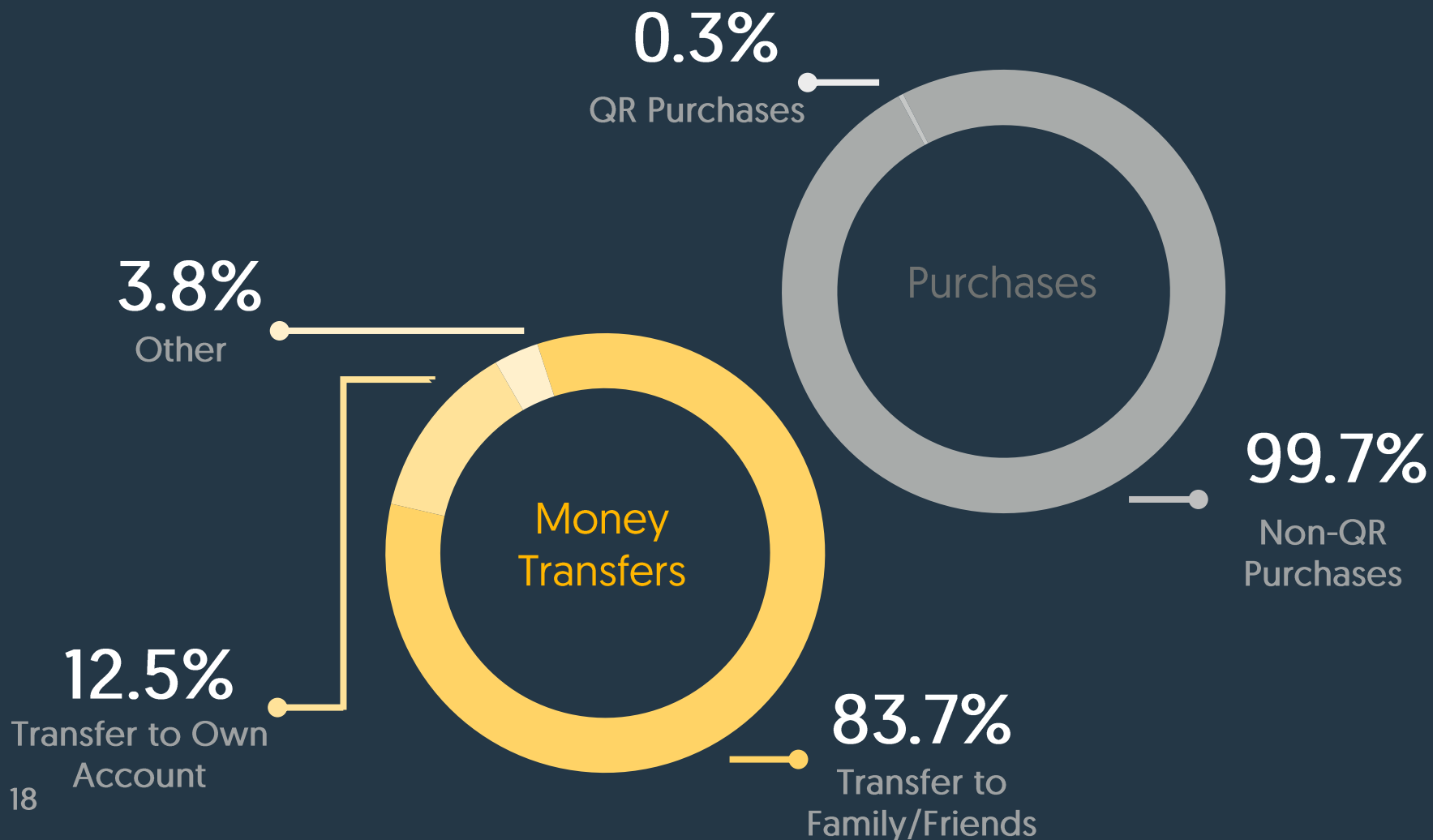


88%
4.6M
Money Transfers

CliQ Number of Transactions

Percentage Based on Transaction Type Sub-Category

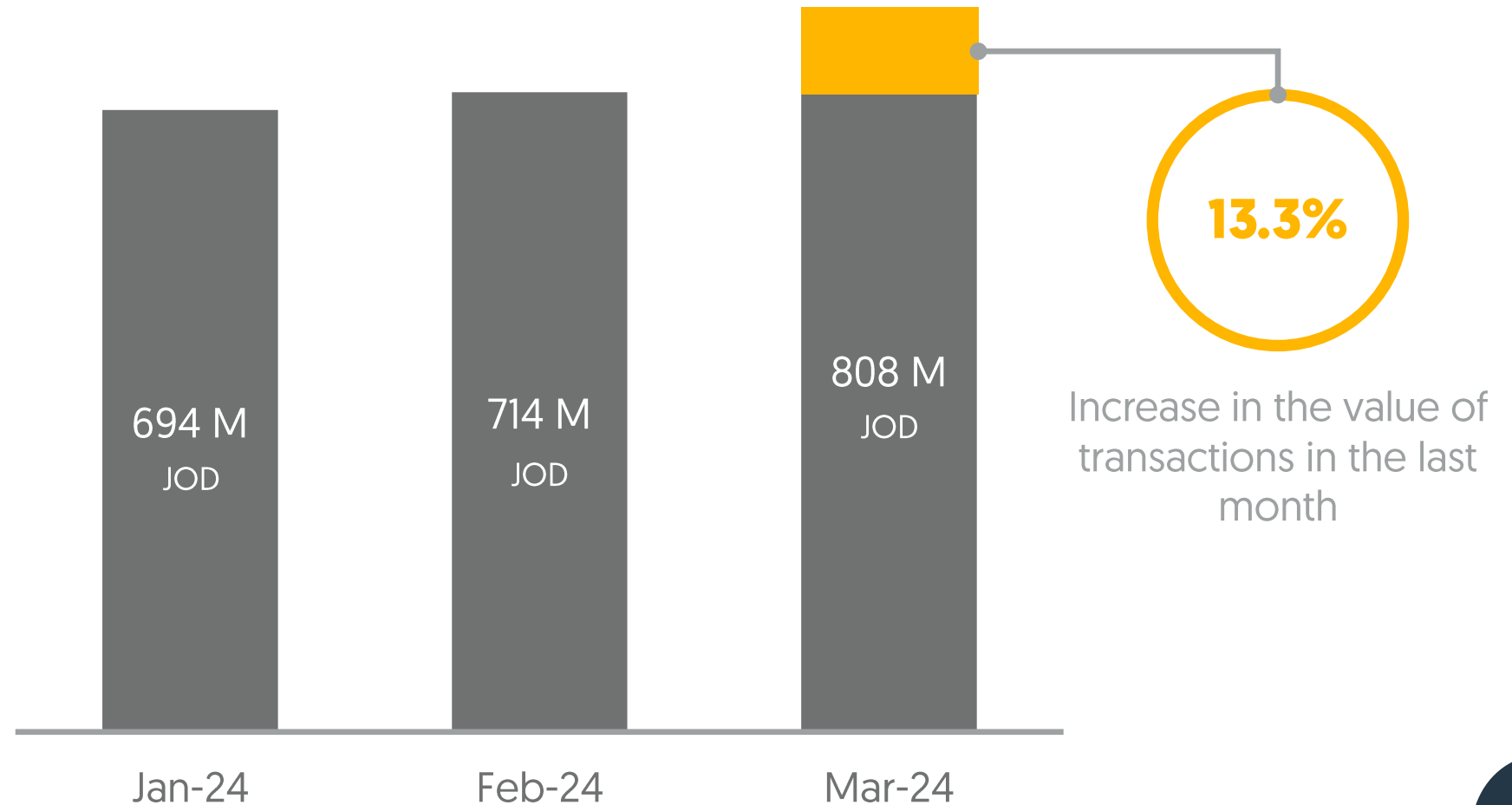
Transfers Issued by Banks



CliQ Value of Transactions

Total Value of Transactions Over the Past 3 Months

Transfers Issued by Banks



CliQ Value of Transactions

Percentage Based on Transaction Type

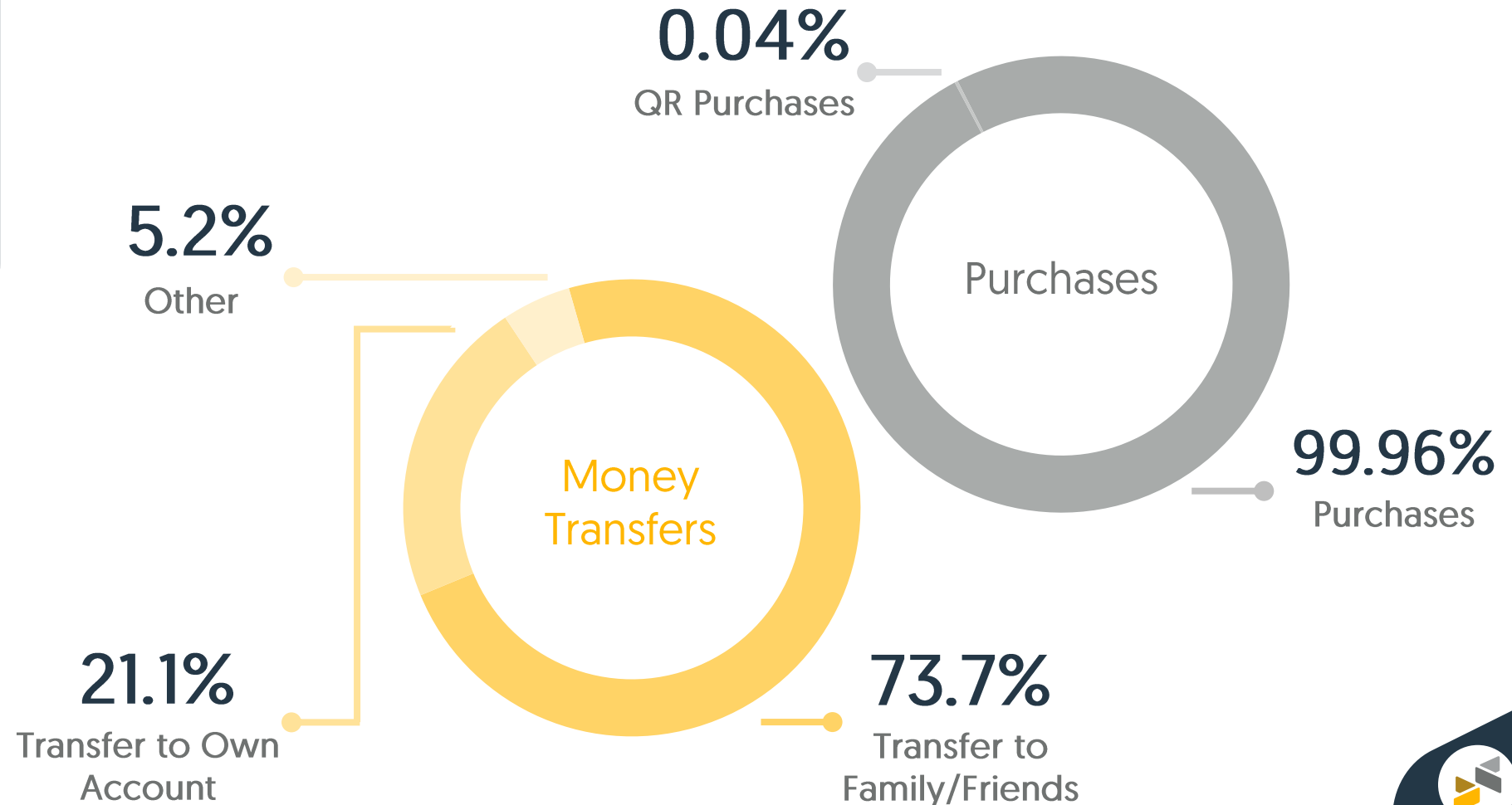
Transfers Issued by Banks



CliQ Value of Transactions

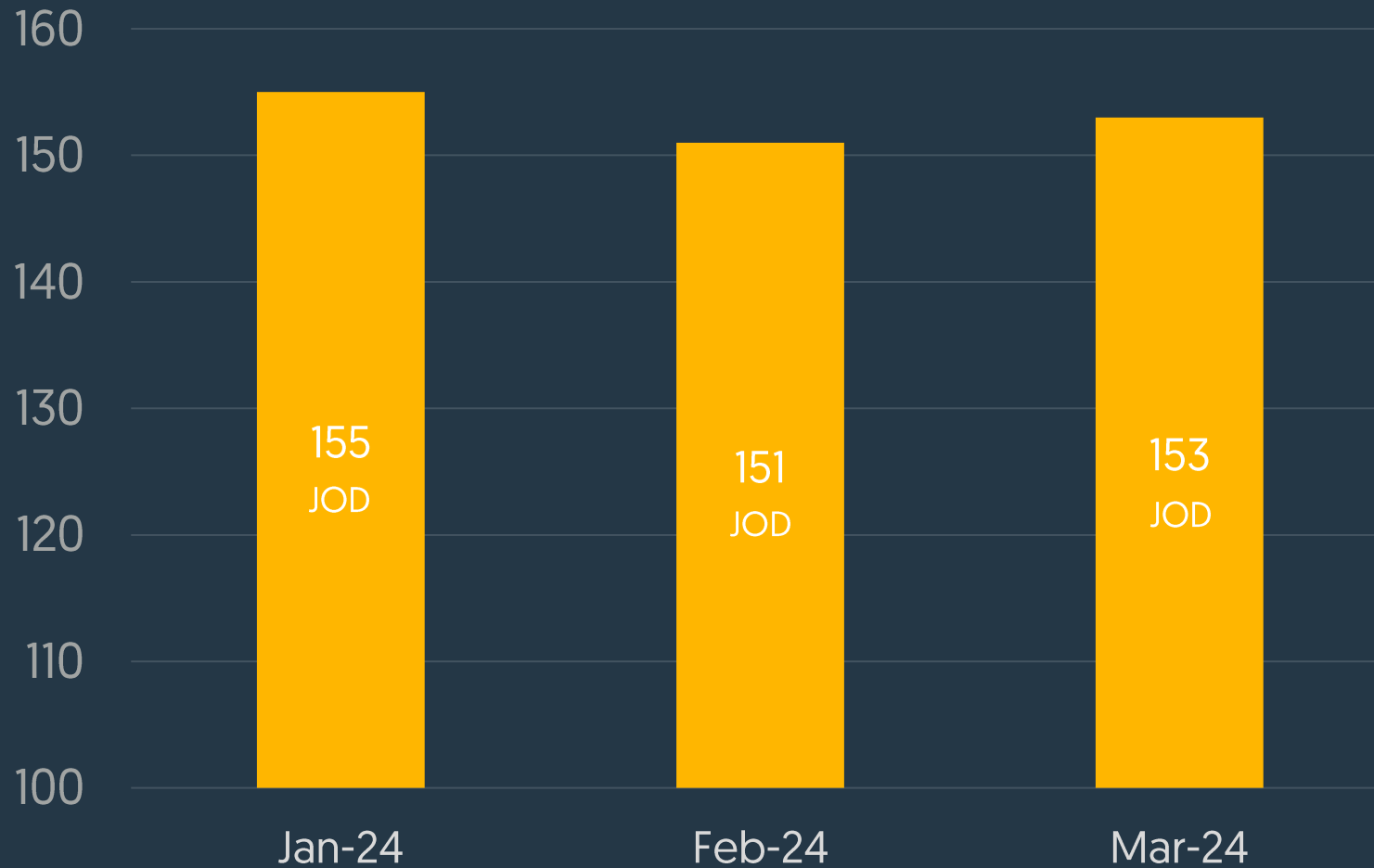
Percentage Based on Transaction Type Sub-Category

Transfers Issued by Banks



CliQ Transactions

Average Value of Transactions Over the Past 3 Months
Transfers Issued by Banks



CliQ Interoperability

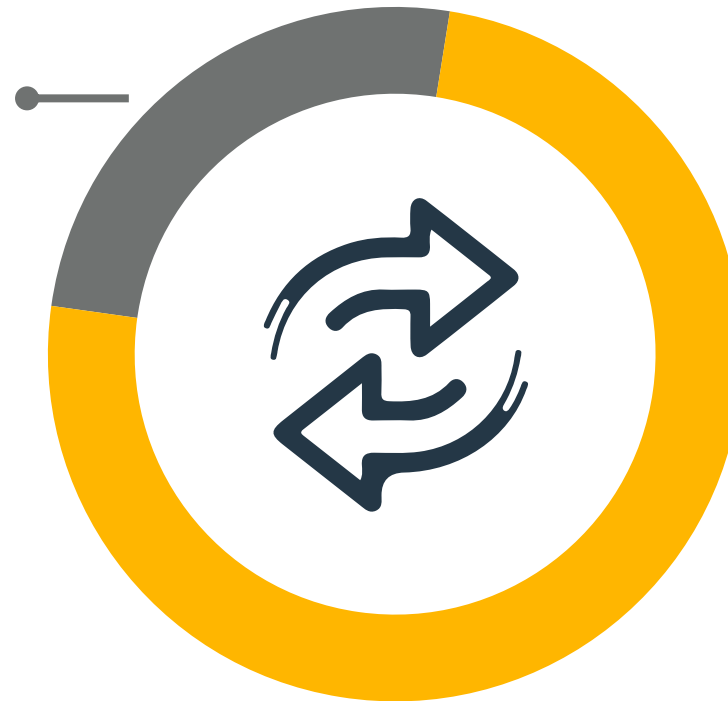
Number of Money Transfer Transactions Through Banks

Transfers Issued by Banks



25.3%

0.9M
On Us



74.7%

2.6M
Off Us

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

CliQ Interoperability

Value of Money Transfer Transactions Through Banks

Transfers Issued by Banks



19.9%

116.1M JOD
On Us



80.1%

466.6M JOD
Off Us

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



JoMoPay
Jordan Mobile Payment

Monthly Report

March 2024

Jordan Mobile Payments Switch for
Transfers Issued by Mobile Wallets

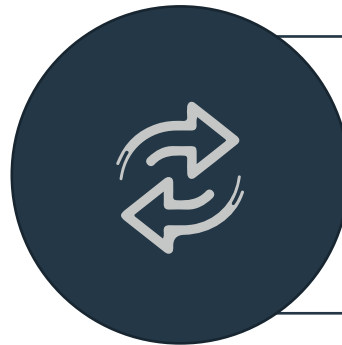
25



03.2024

Total Number and Value of Transactions Since the Beginning of 2024

Transfers Issued by Mobile Wallets



Number of Transactions

10.8M



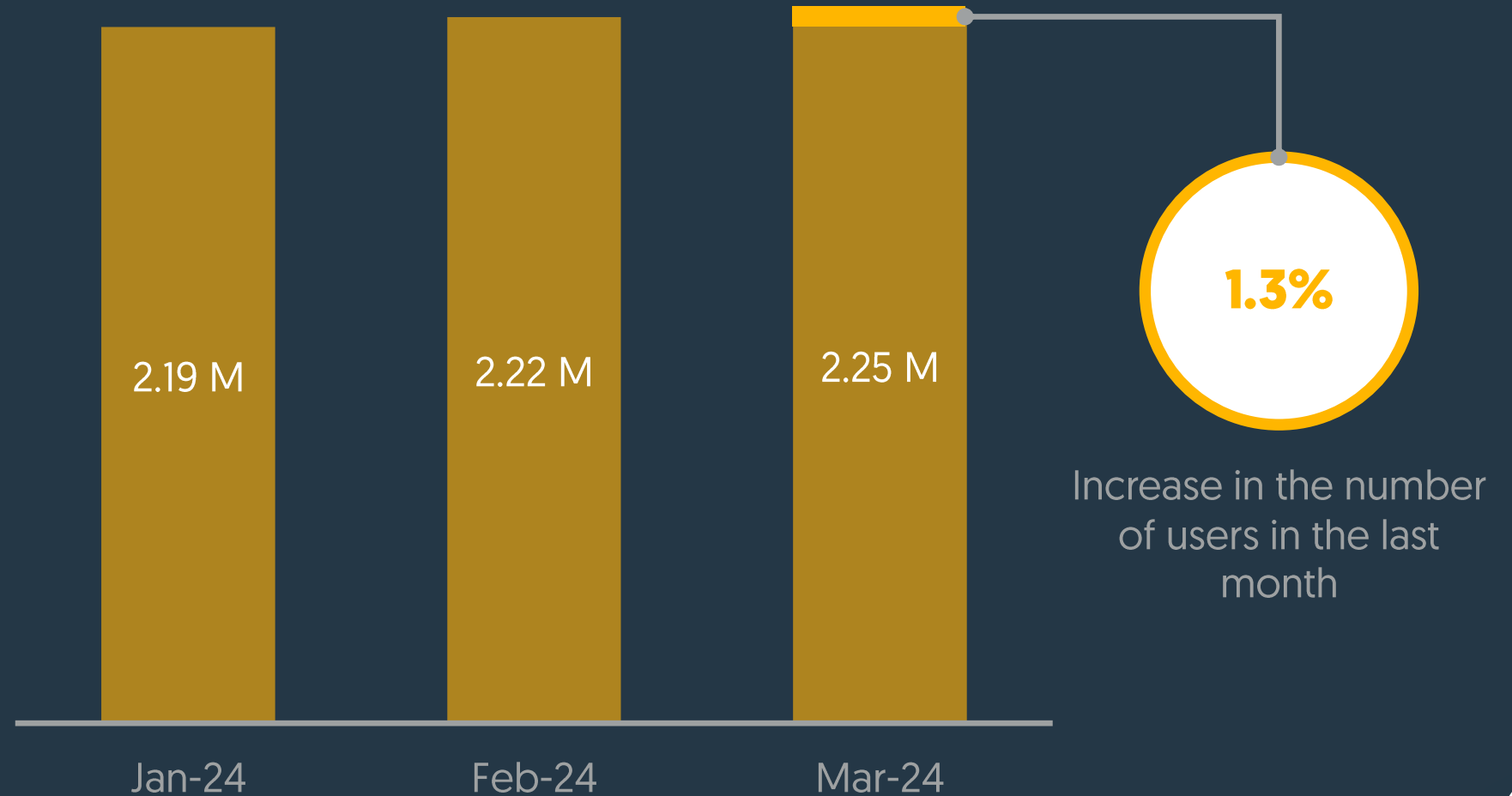
Value of Transactions

1.1B_{JOD}



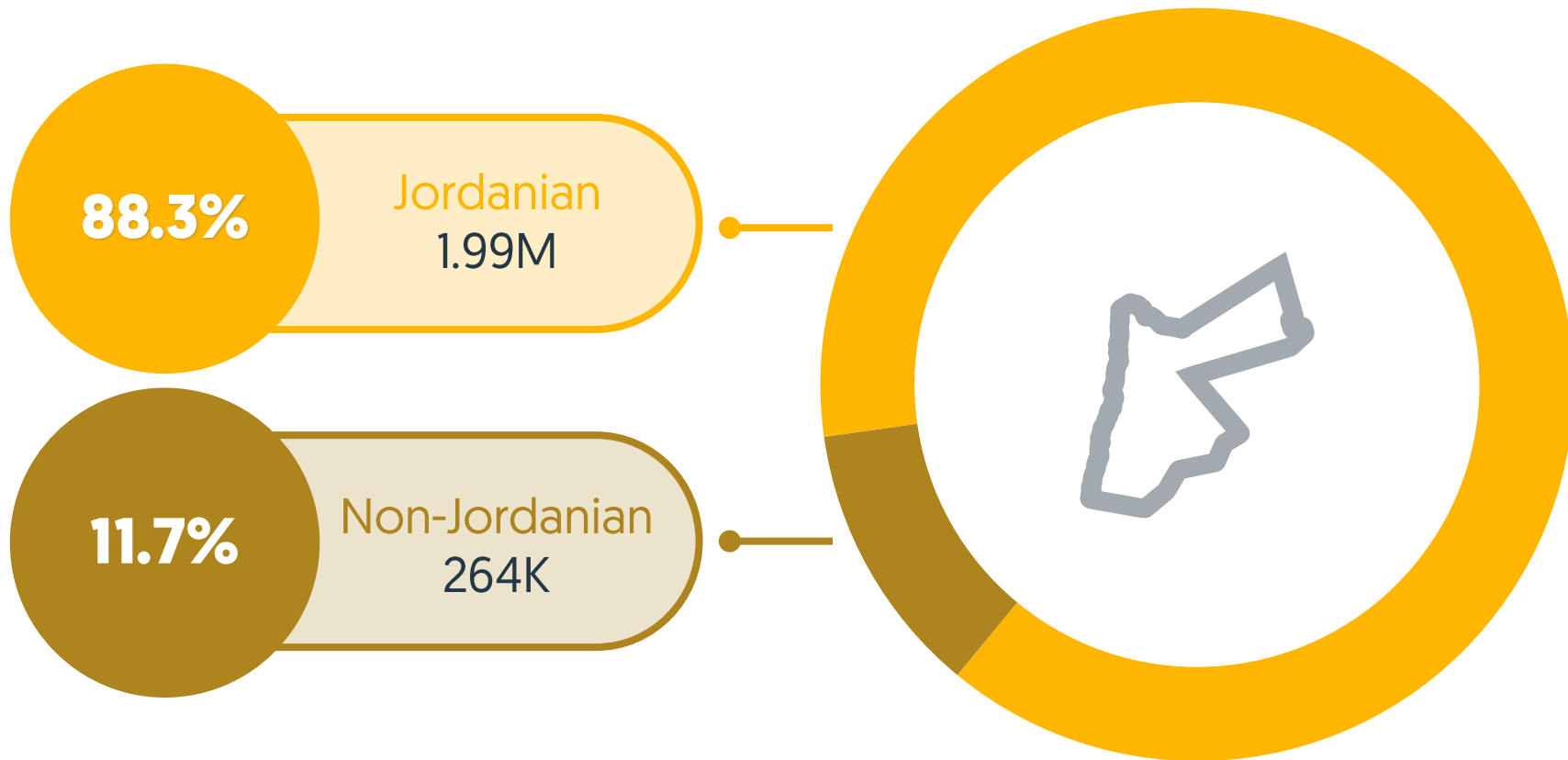
JoMoPay Users

Total Number of Users Over the Past 3 Months



JoMoPay Users

Percentage of Users Based on Nationality



JoMoPay Users

Percentage of Users Based on Gender

52.1%

1.17M
Male Users



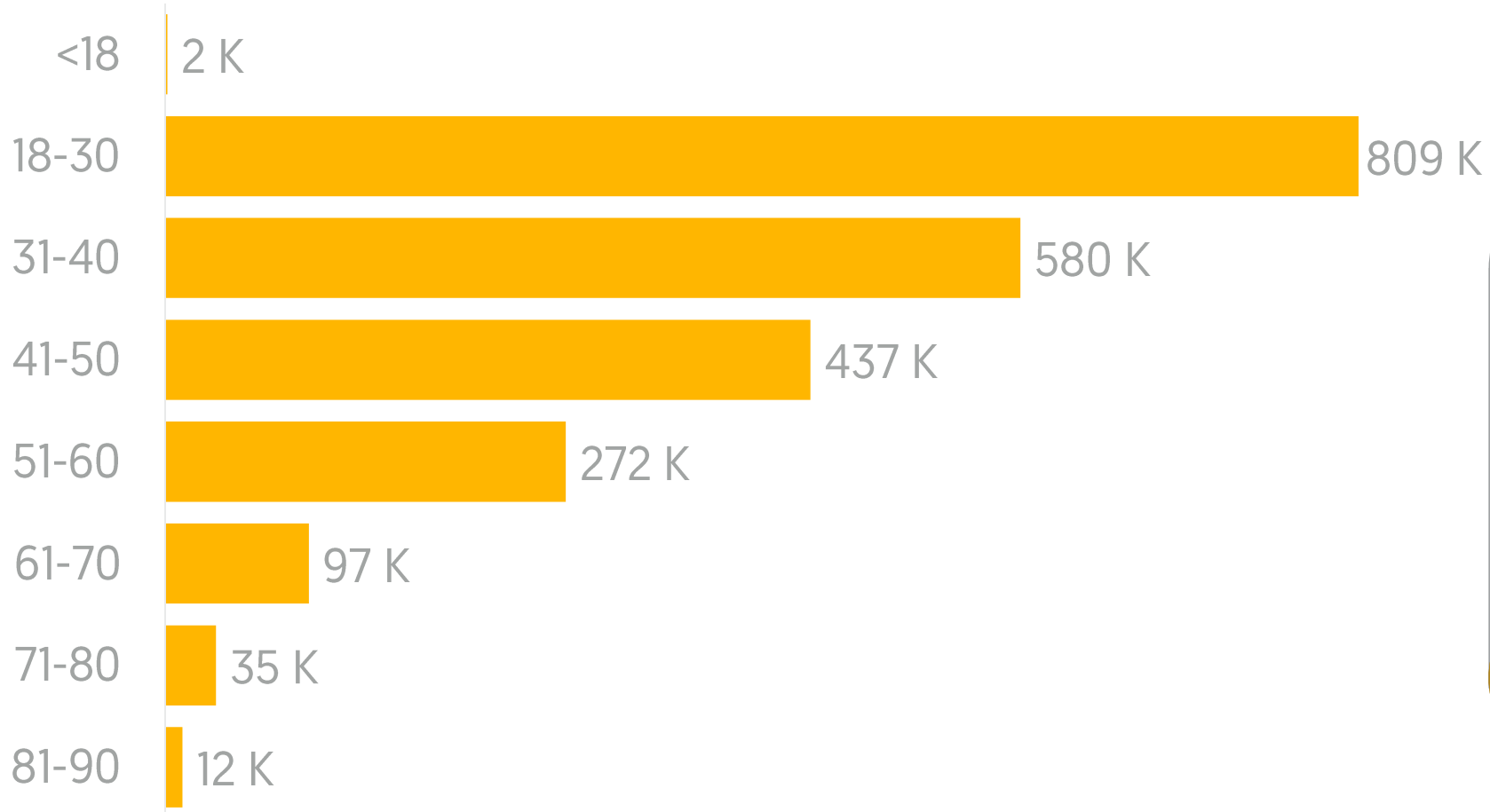
47.5%

1.07M
Female Users



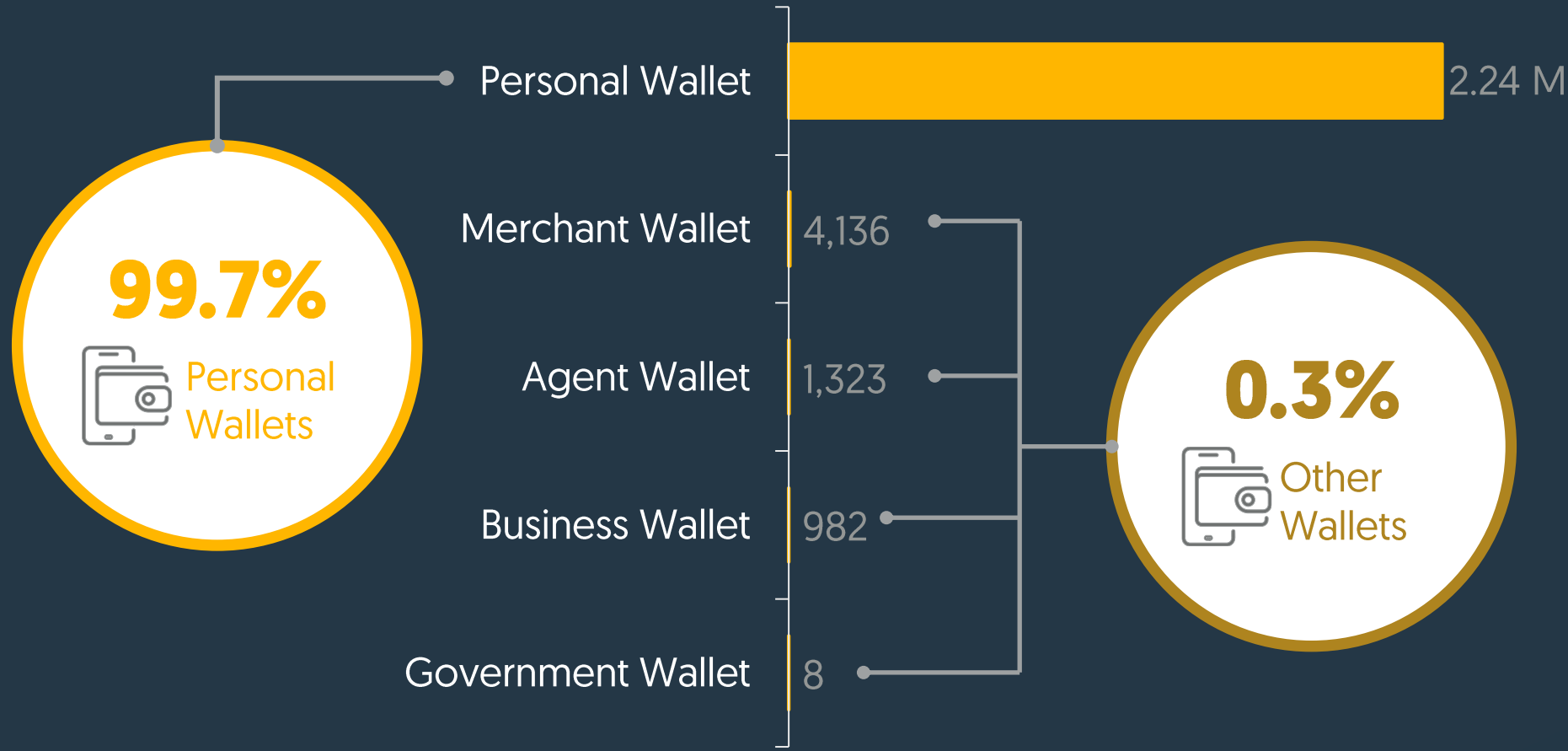
JoMoPay Users

Number of Users Based on Age Group



JoMoPay Users

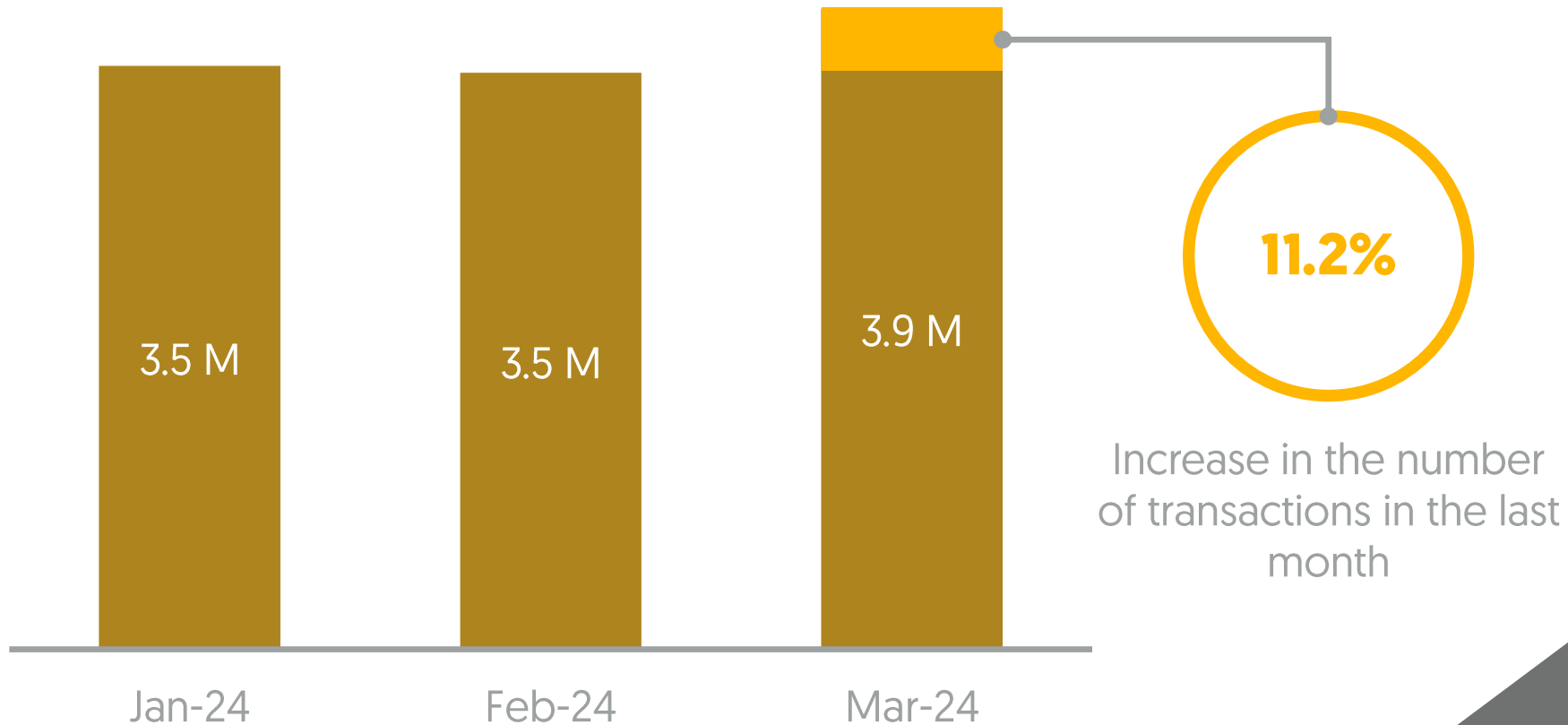
Number of Wallets Based on Wallet Type



JoMoPay Number of Transactions

Total Number of Transactions Over the Past 3 Months

Transfers Issued by Mobile Wallets



JoMoPay Number of Transactions

Percentage Based on Transaction Type

Transfers Issued by Mobile Wallets

4.6%

175.5K
Purchases

2.9%

113.9K
Cash In

4%

152.9K
Cash Out

88.5%

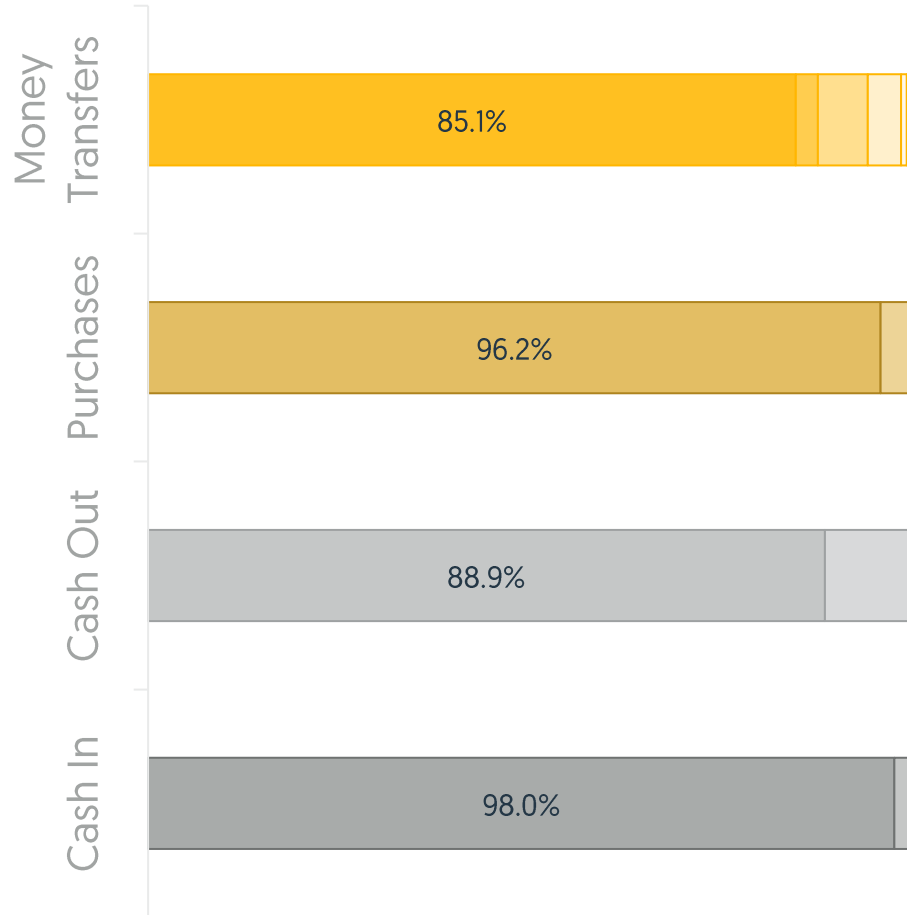
3.4M
Money Transfers



JoMoPay Number of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets

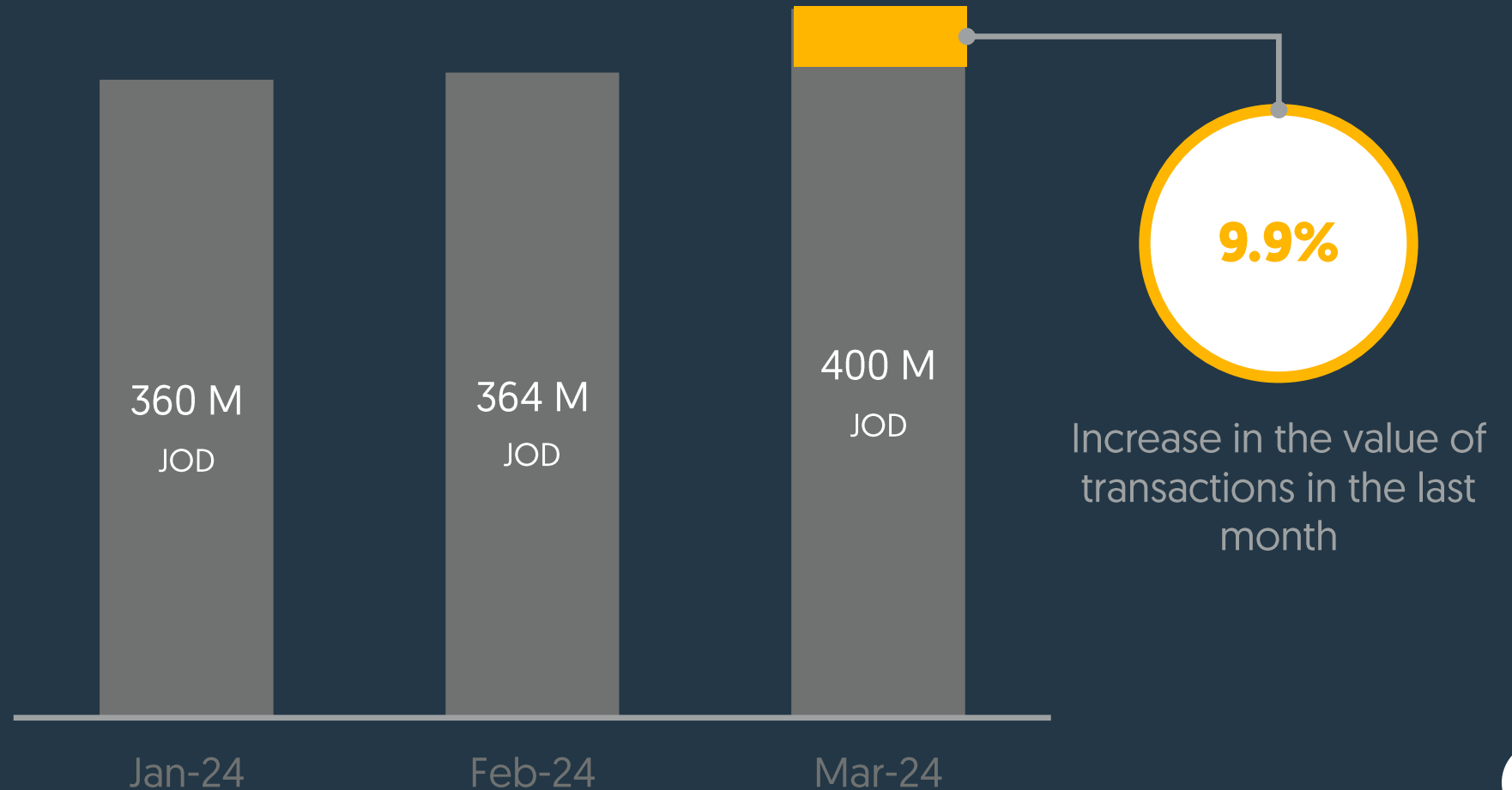


Transfer to Family/Friends	85.1%
Aid/Charity/Grant	2.9%
Transfer to Own Account	6.5%
Salary/Bonus/Dividends	4.4%
Loan/Loan Installment	0.8%
Cross Border Remittances	0.3%
Purchases	96.2%
QR Purchases	3.8%
Cash Out - Agent/Teller	88.9%
Cash Out - ATM/Kiosk	11.1%
Cash In - Agent/Teller	98%
Cash In - ATM/Kiosk	2%

JoMoPay Value of Transactions

Total Value of Transactions Over the Past 3 Months

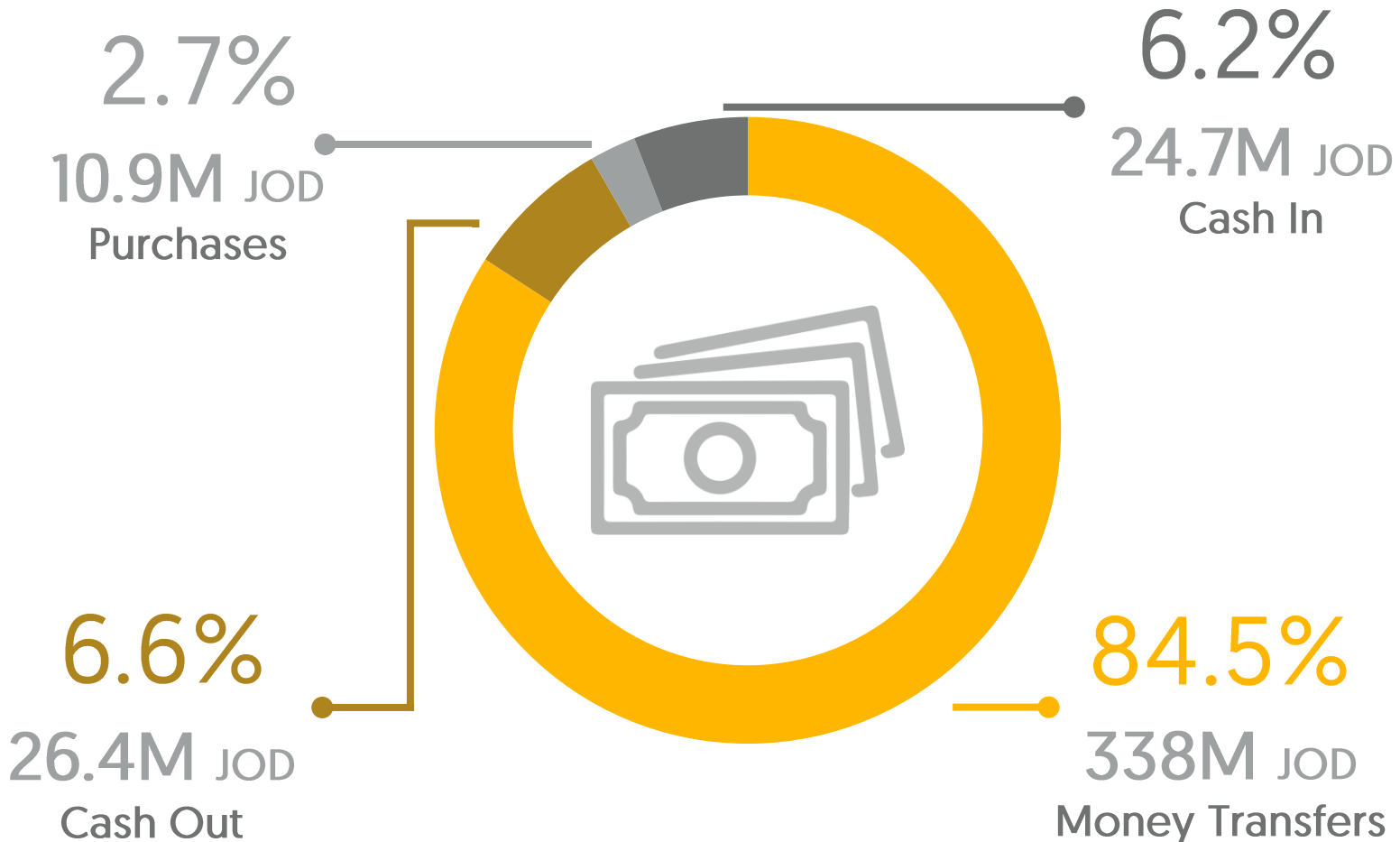
Transfers Issued by Mobile Wallets



JoMoPay Value of Transactions

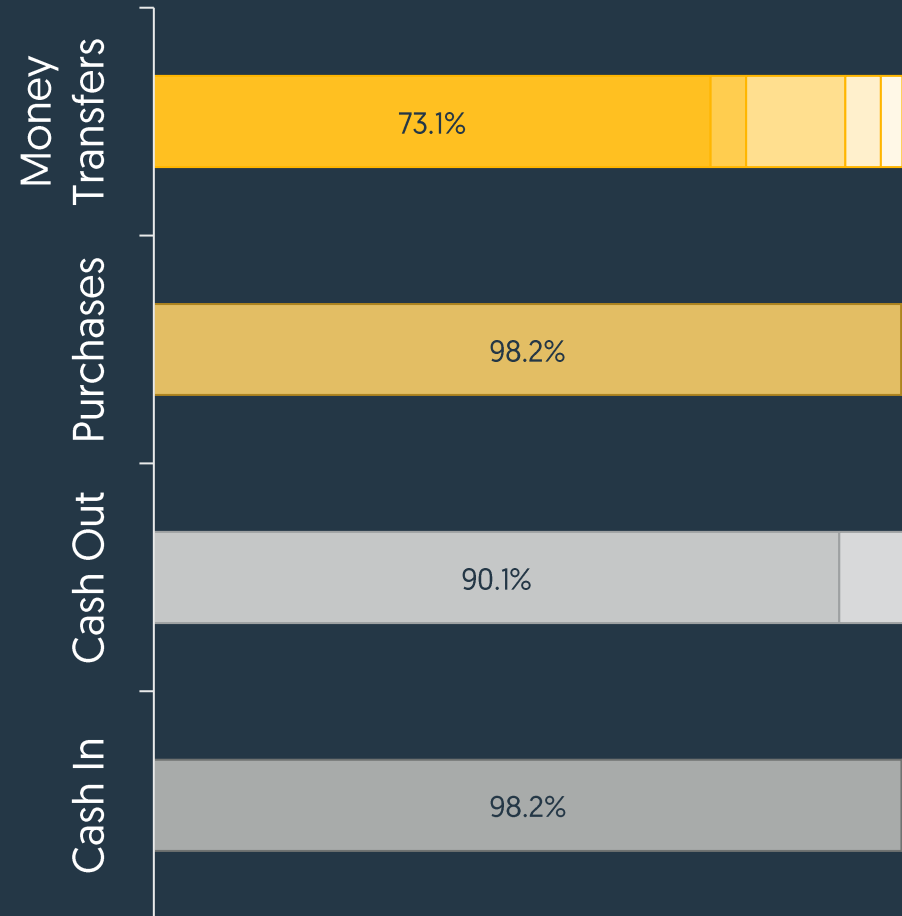
Percentage Based on Transaction Type

Transfers Issued by Mobile Wallets



JoMoPay Value of Transactions

Percentage Based on Transaction Type Sub-Category
Transfers Issued by Mobile Wallets



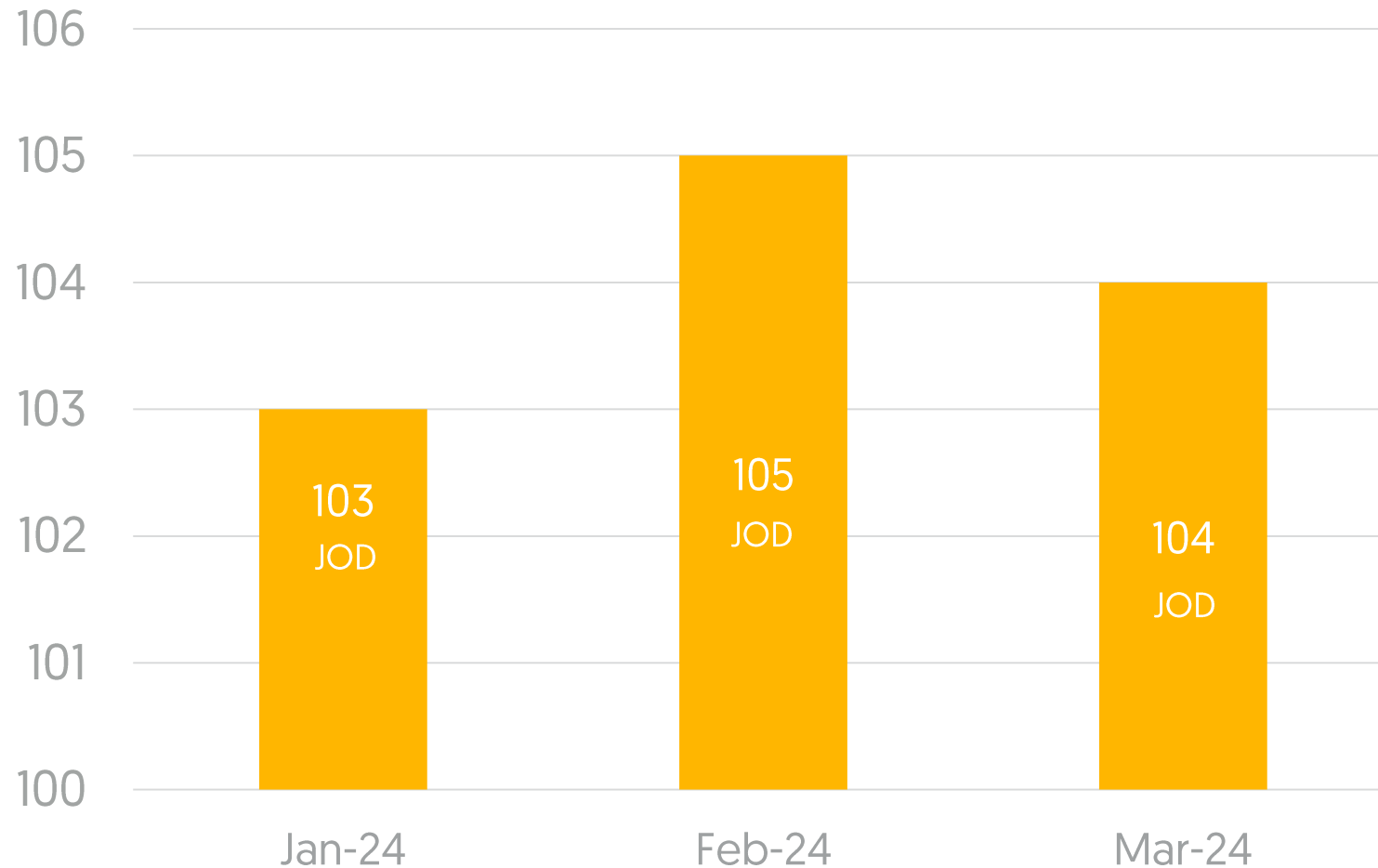
Transfer to Family/Friends	73.1%
Aid/Charity/Grant	4.7%
Transfer to Own Account	13%
Salary/Bonus/Dividends	4.7%
Loan/Loan Installment	2.9%
Cross Border Remittances	1.6%
Purchases	98.2%
QR Purchases	1.8%
Cash Out - Agent/Teller	90%
Cash Out - ATM/Kiosk	10%
Cash In - Agent/Teller	98.2%
Cash In - ATM/Kiosk	1.8%



JoMoPay Transactions

Average Value of Transactions Over the Past 3 Months

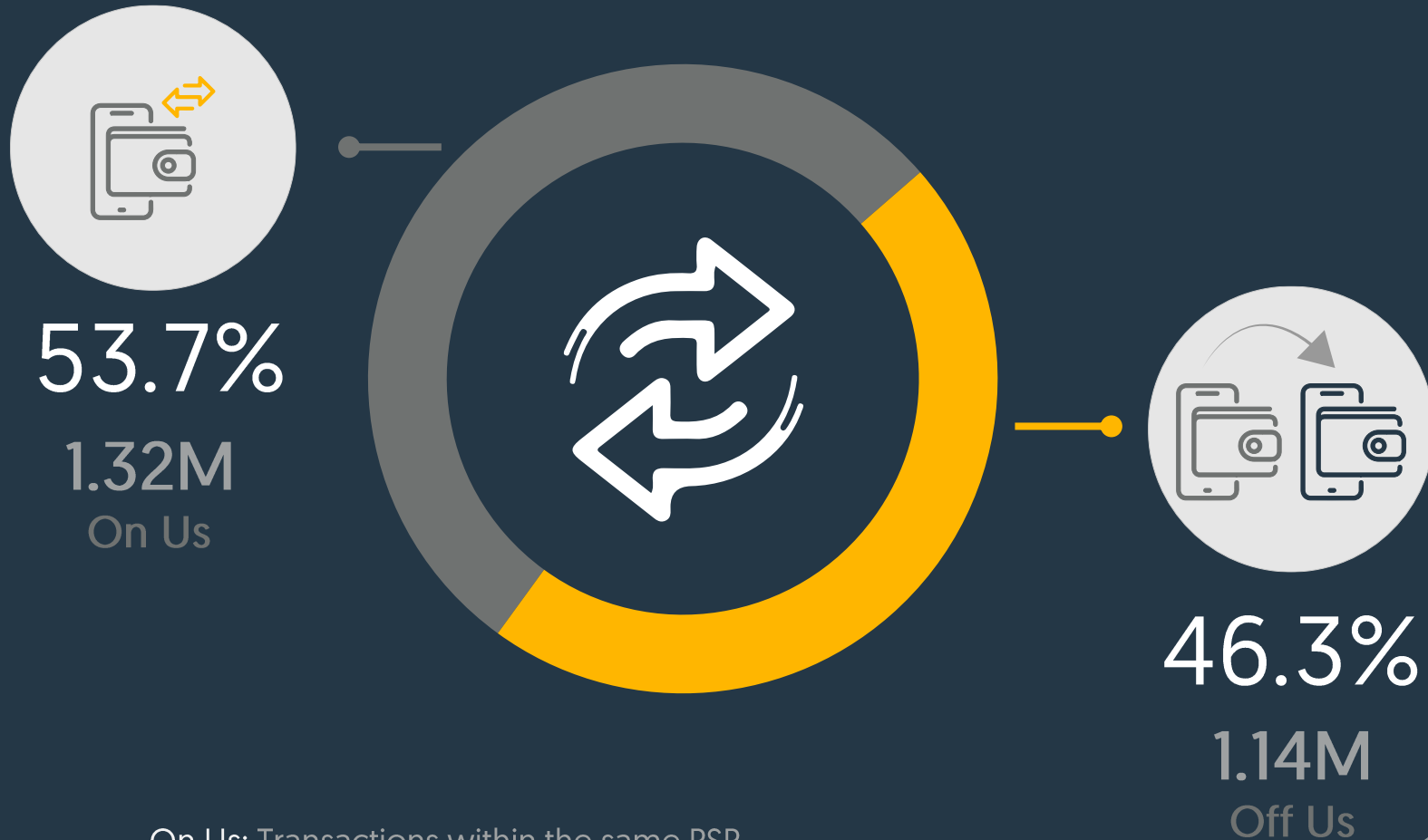
Transfers Issued by Mobile Wallets



JoMoPay Interoperability

Number of Money Transfer Transactions Through PSPs

Transfers Issued by Mobile Wallets



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

JoMoPay Interoperability

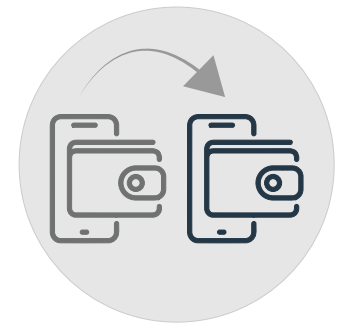
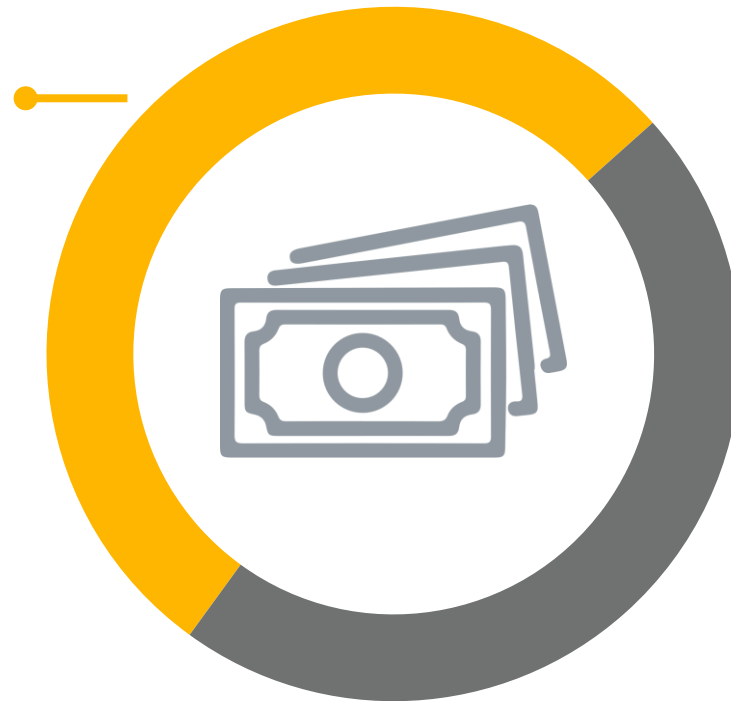
Value of Money Transfer Transactions Through PSPs

Transfers Issued by Mobile Wallets



53.7%

96.4M JOD
On Us



46.3%

83.2M JOD
Off Us

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

CliQ & JoMoPay Interoperability

Monthly Report
March 2024

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



Total Number and Value of Transactions Since the Beginning of 2024



Number of Transactions

25.3M



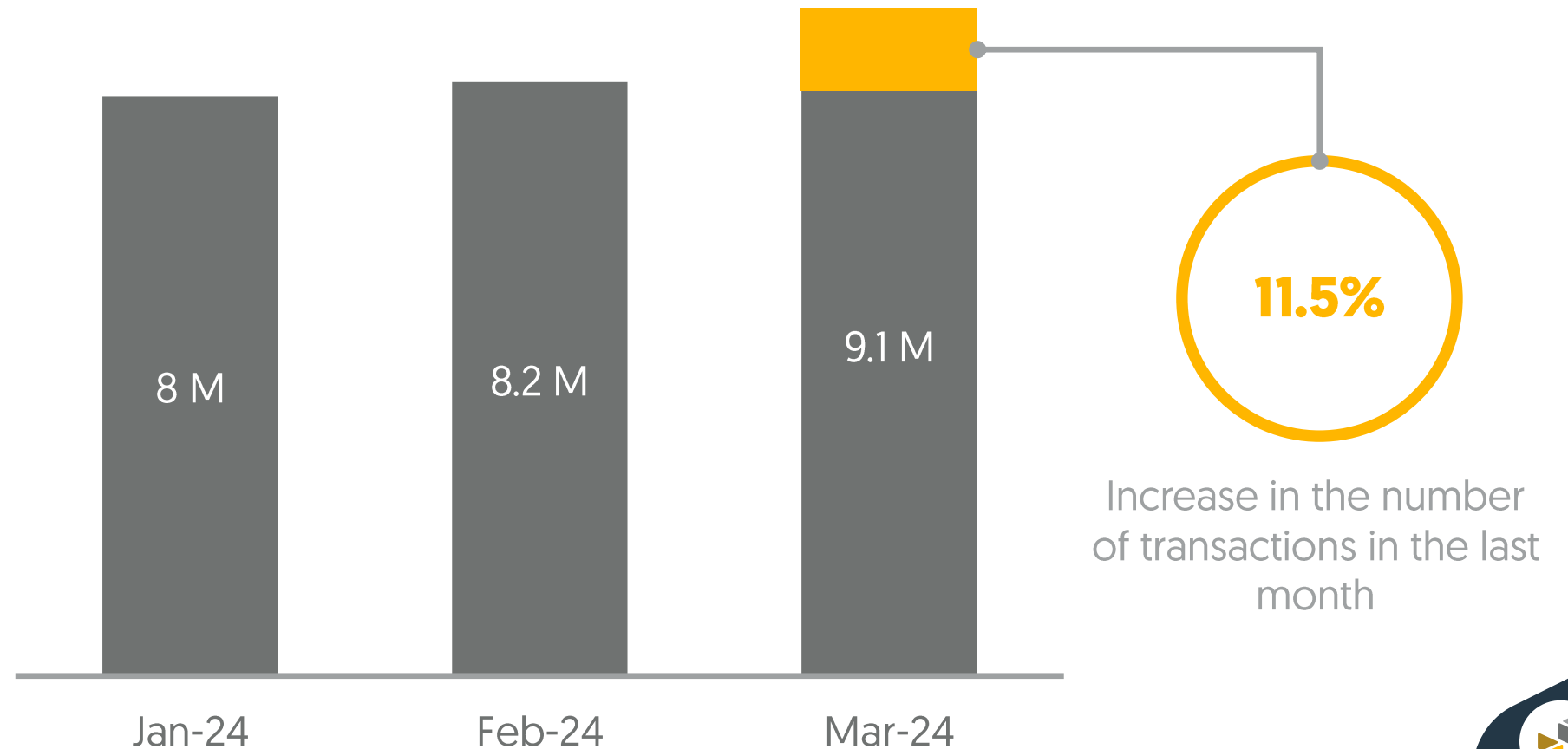
Value of Transactions

3.3B_{JOD}



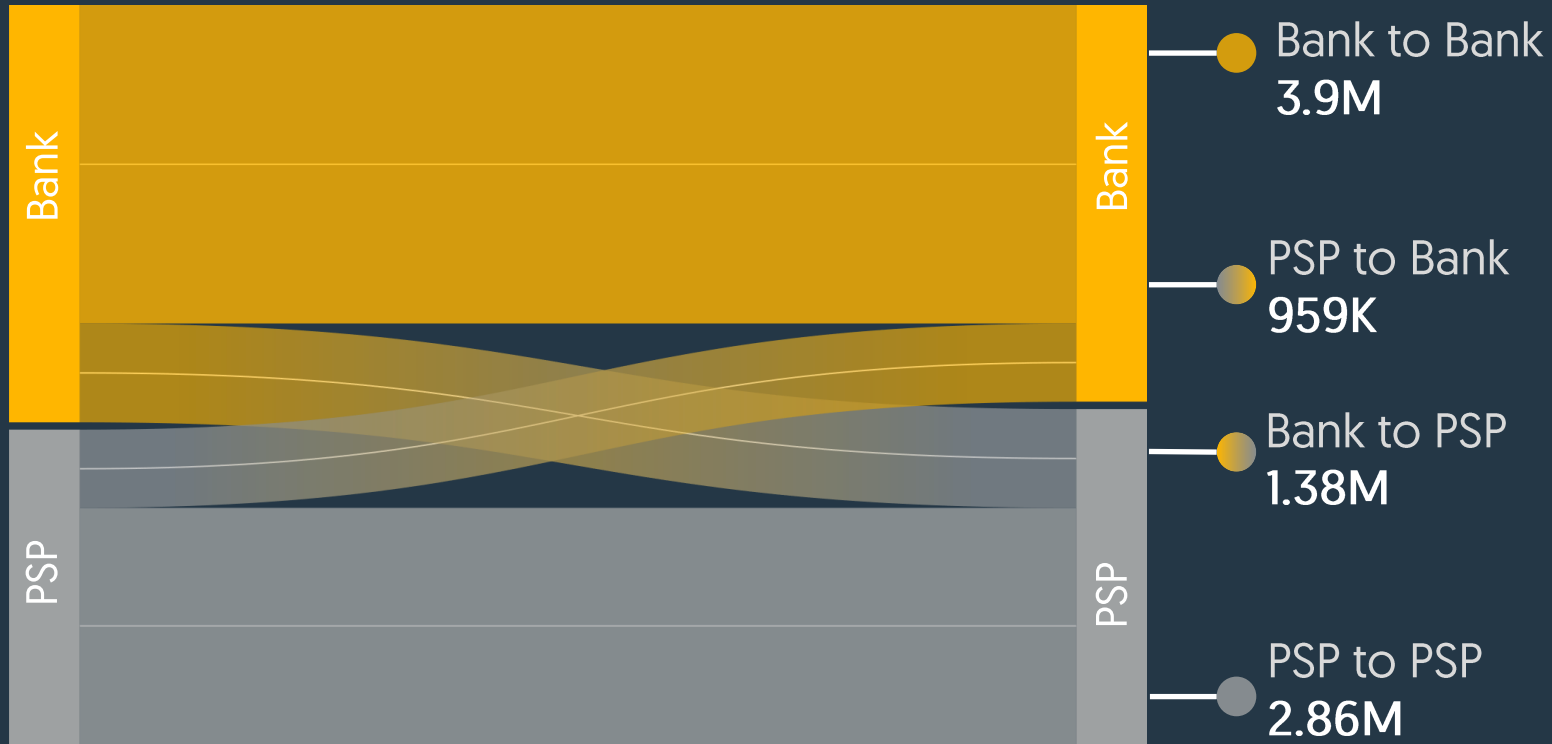
CliQ & JoMoPay Transactions

Total Number of Transactions Over the Past 3 Months



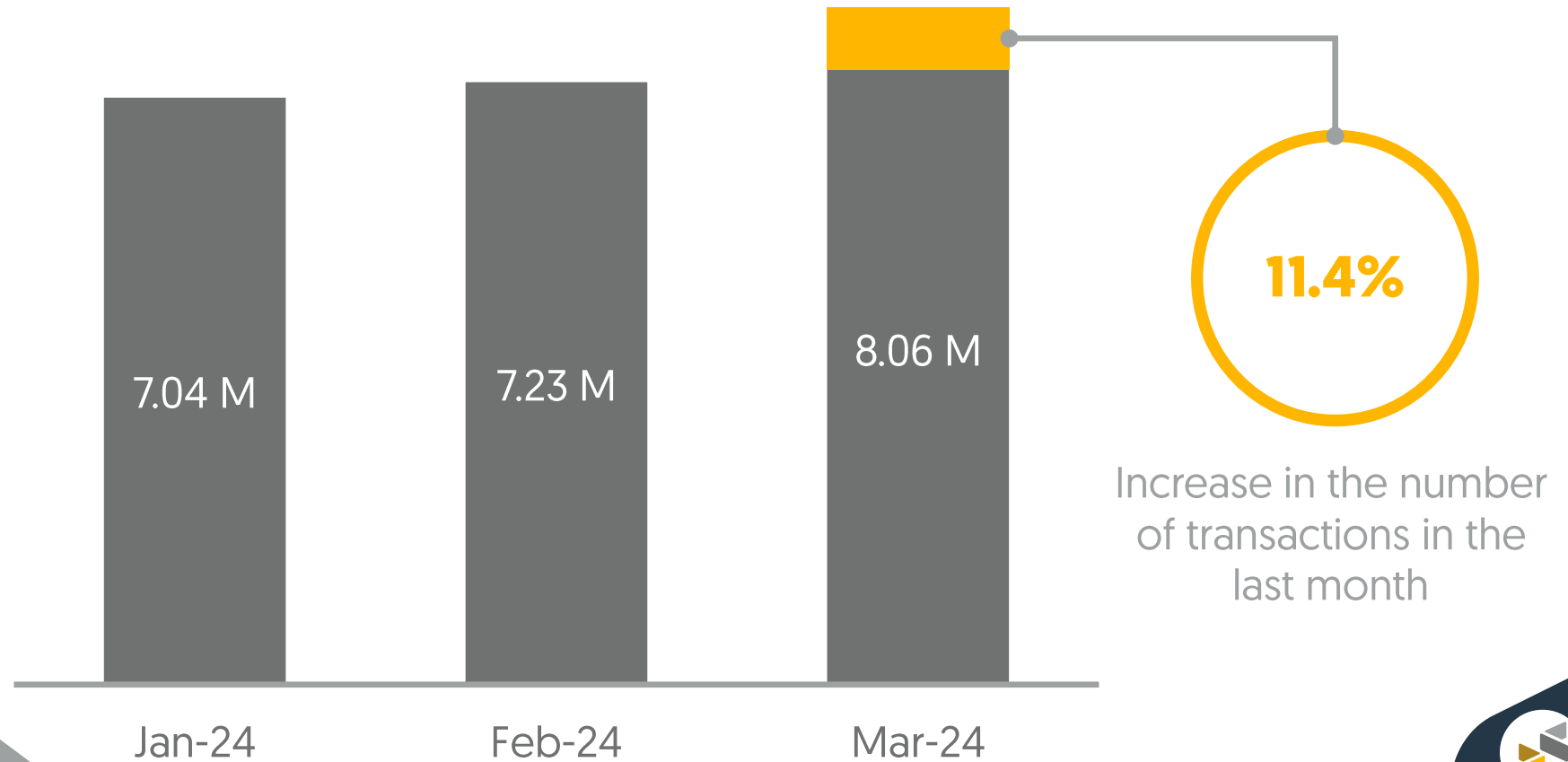
CliQ & JoMoPay Transactions

Total Number of Transactions between Banks and PSPs



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



72.6%

5.85M

Off Us



27.4%

2.21M

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



44.6%

936.3K
mPSP to Bank

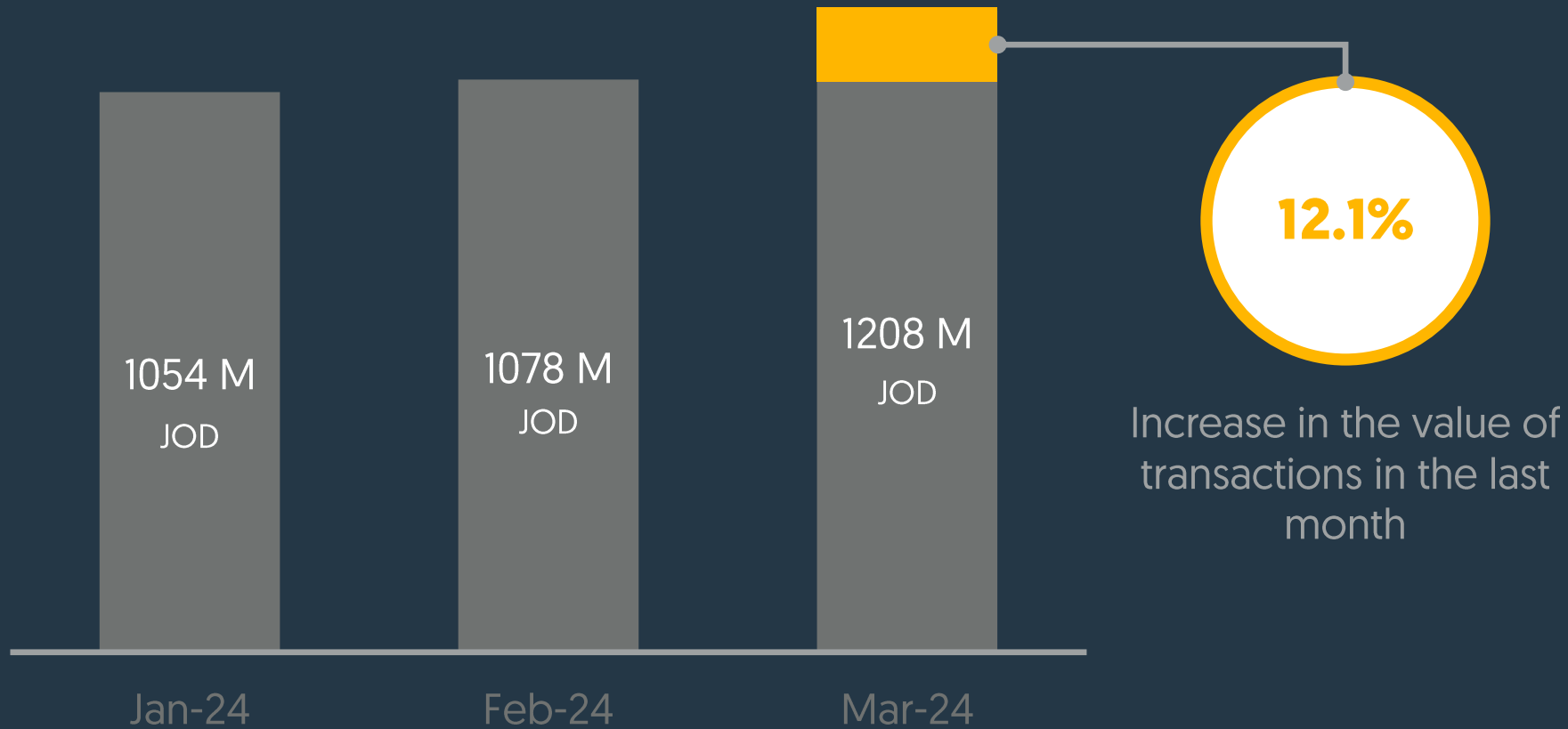


55.4%

1.16M
Bank to mPSP

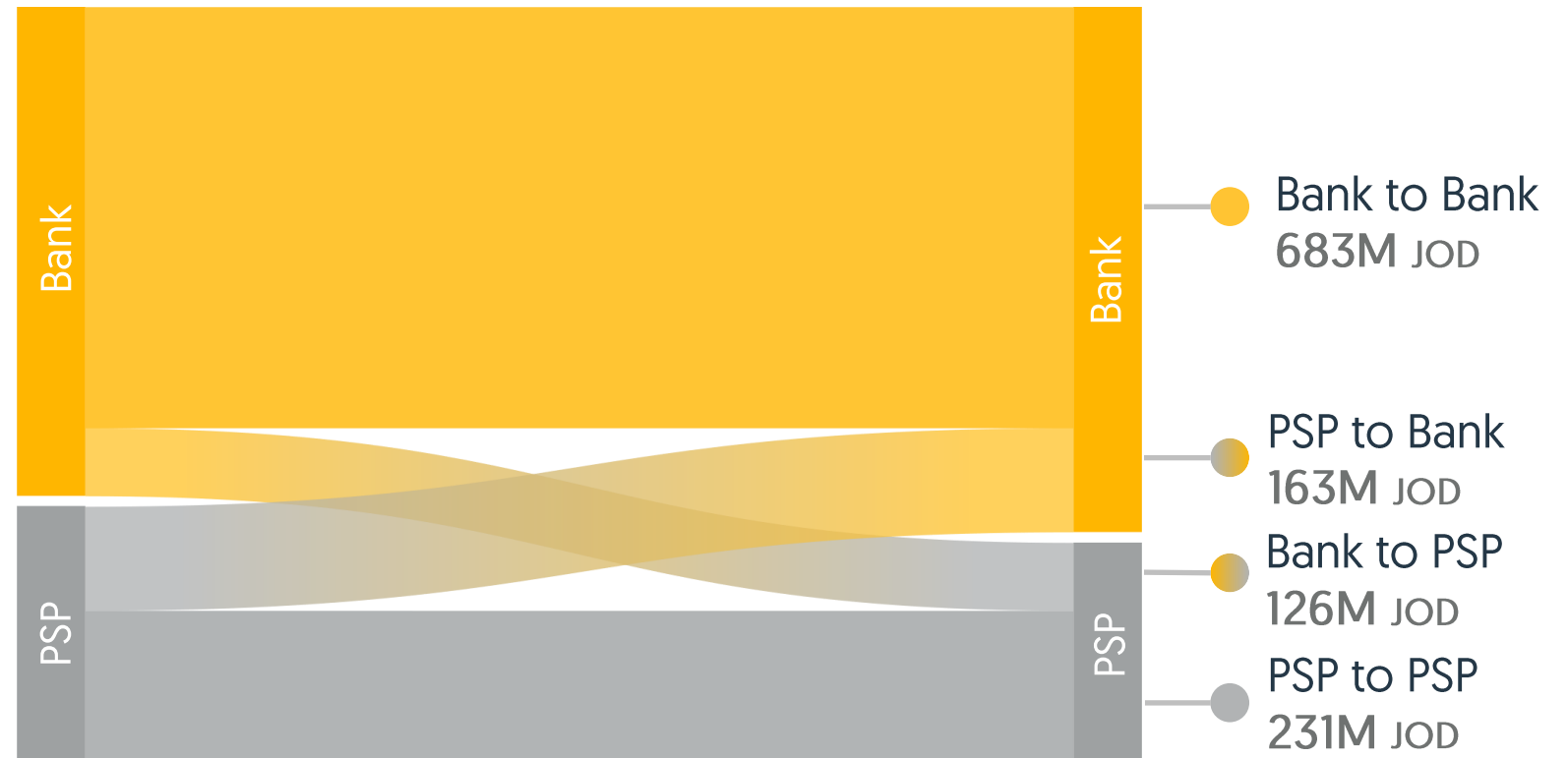
CliQ & JoMoPay Transactions

Total Value of Transactions Over the Past 3 Months



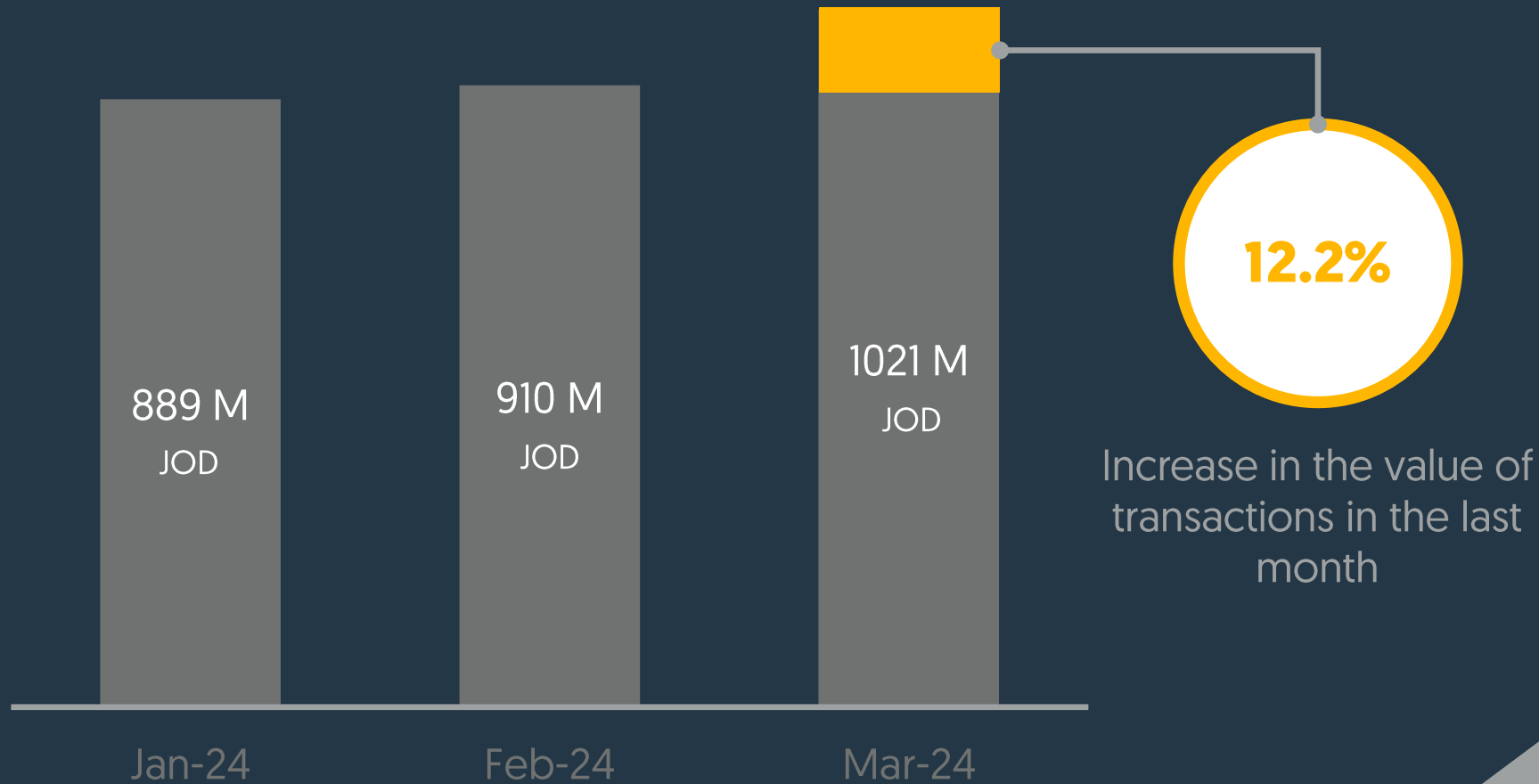
CliQ & JoMoPay Transactions

Total Value of Banks and PSPs Transactions



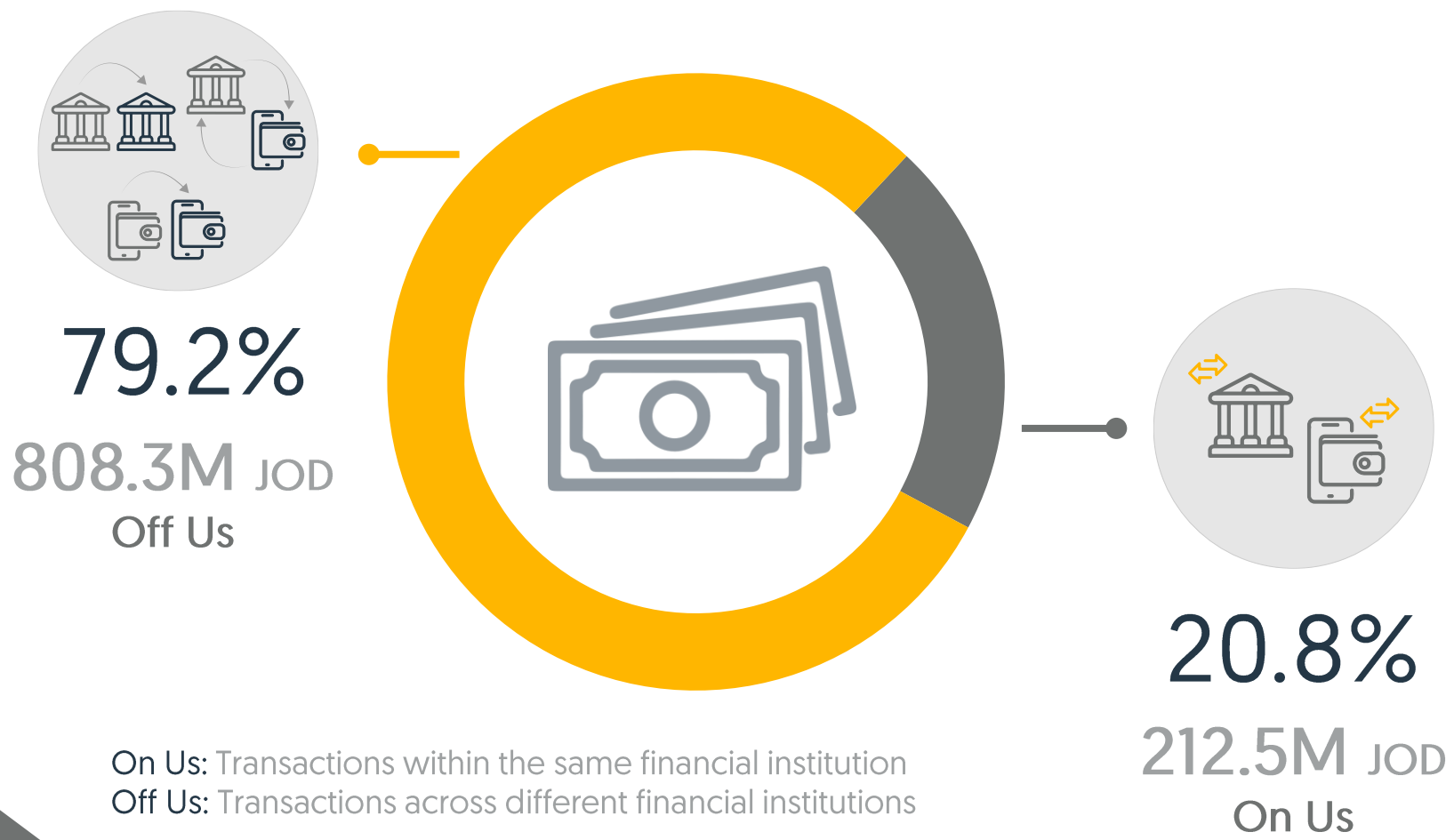
CliQ & JoMoPay Transactions

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



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



61.2%

158.2M JOD
mPSP to Bank



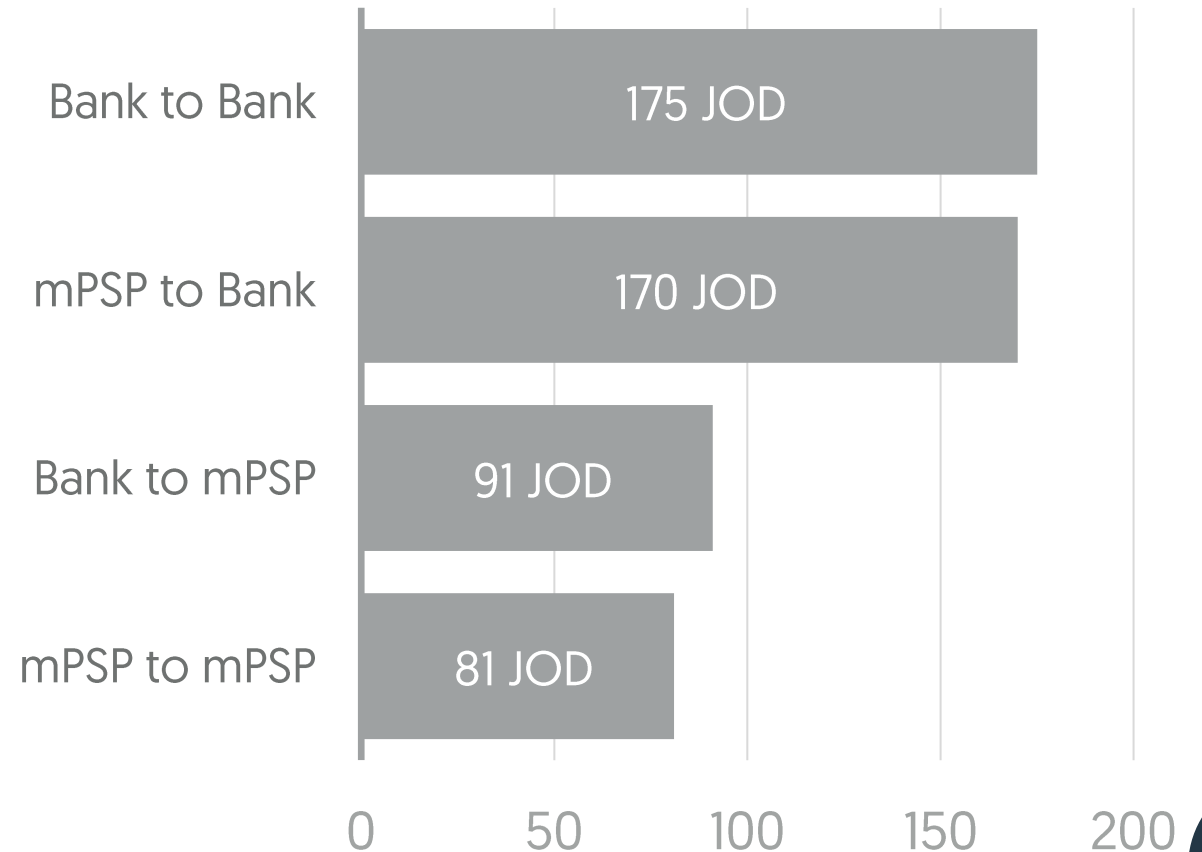
38.8%

100.2M JOD
Bank to mPSP

CliQ & JoMoPay Average Value of Transactions

Average Value of Transactions

129 JOD
Transaction
Average





Monthly Report

March 2024

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Electronic Bill Presentment & Payment (EBPP) System



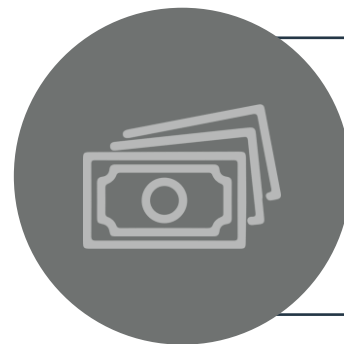
03.2024

Total Number and Value of Transactions Since the Beginning of 2024



Number of Transactions

15.6M



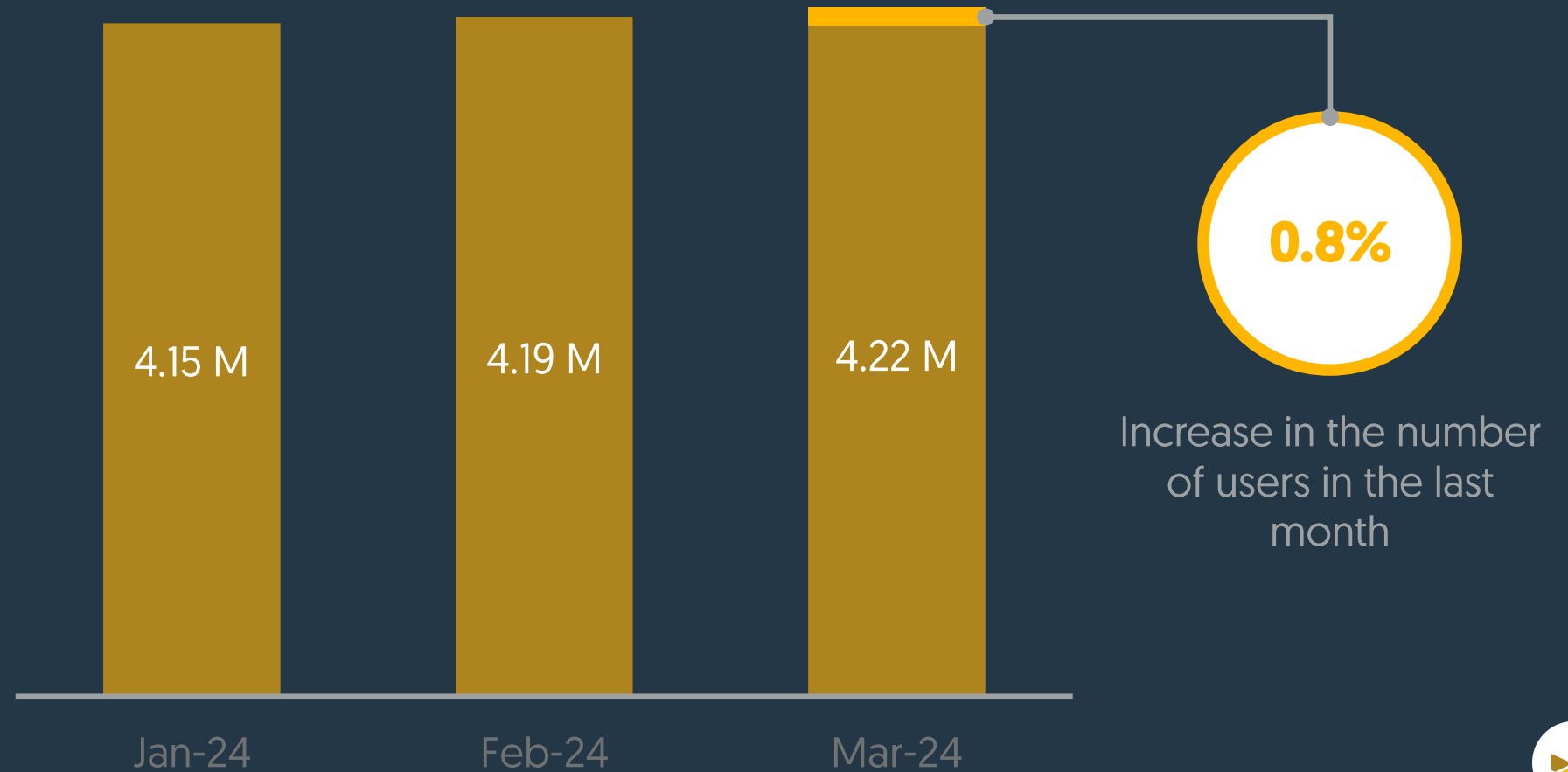
Value of Transactions

3.1B_{JOD}



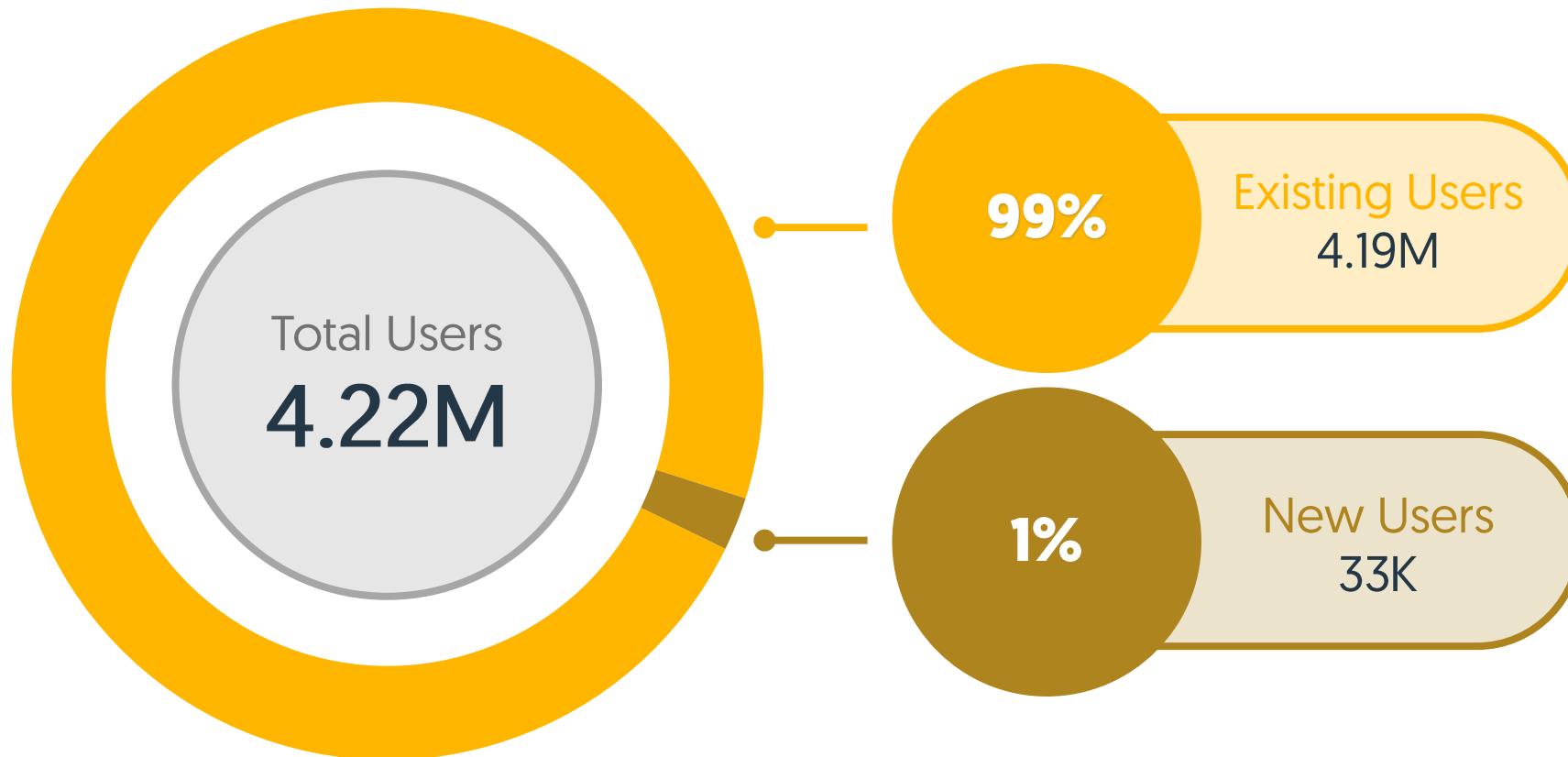
eFAWATEERcom Users

Total Number of Users Over the Past 3 Months



eFAWATEERcom Users

Number of eFAWATEERcom Users



eFAWATEERcom Billers & Services

Number of eFAWATEERcom Billers & Services



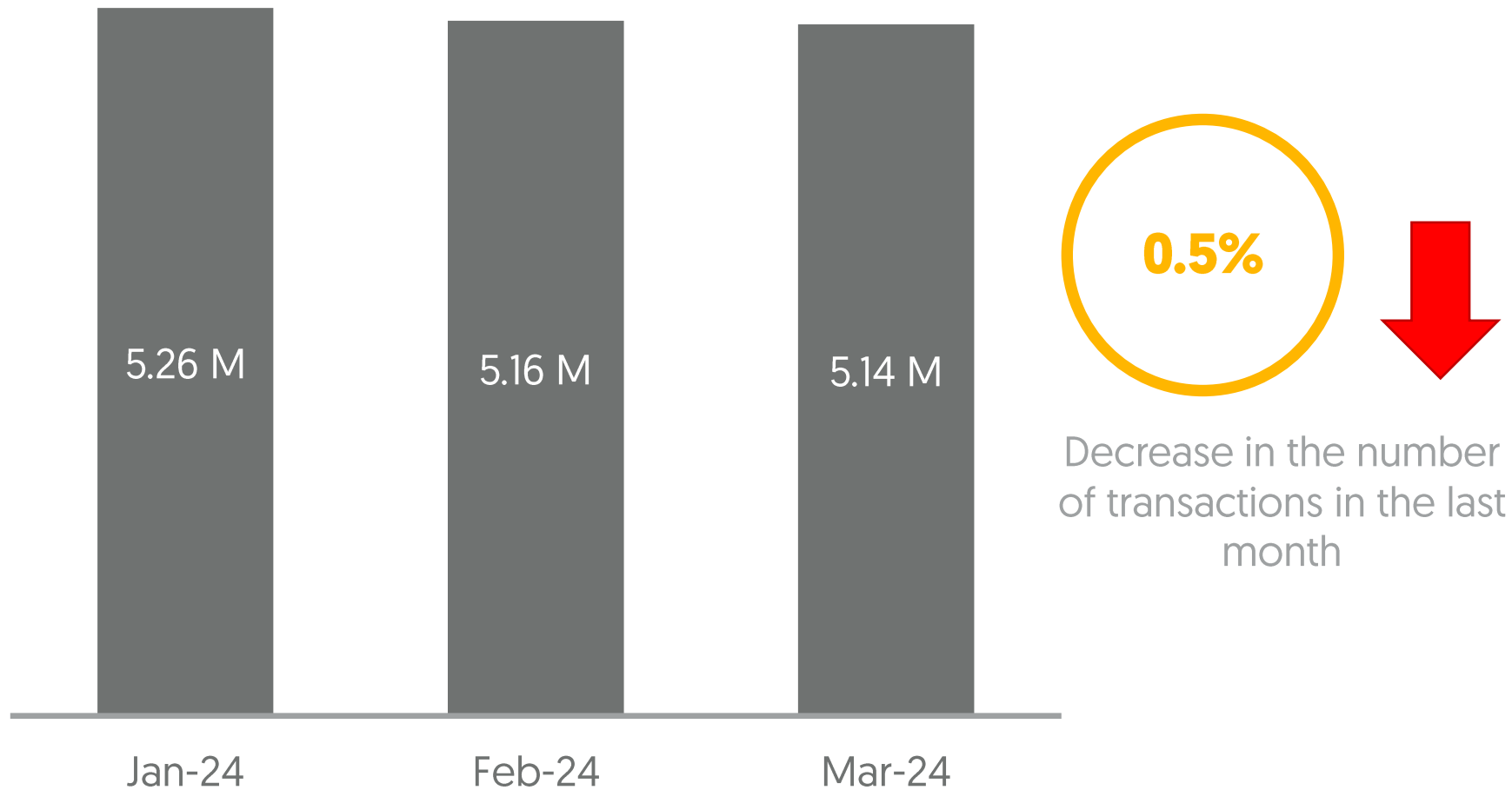
Billers
534



Services
1,780

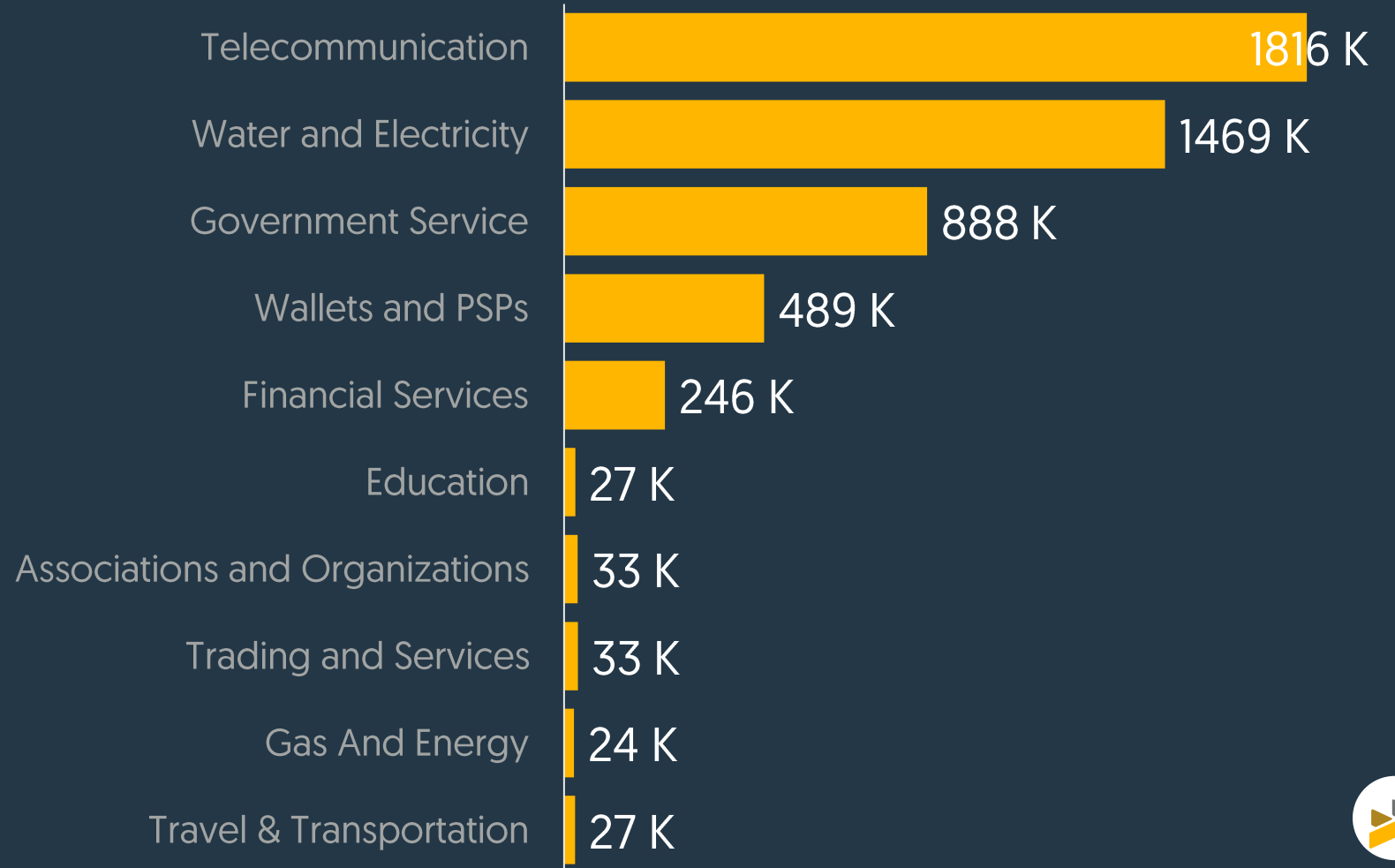
eFAWATEERcom Number of Transactions

Total Number of Transactions Over the Past 3 Months



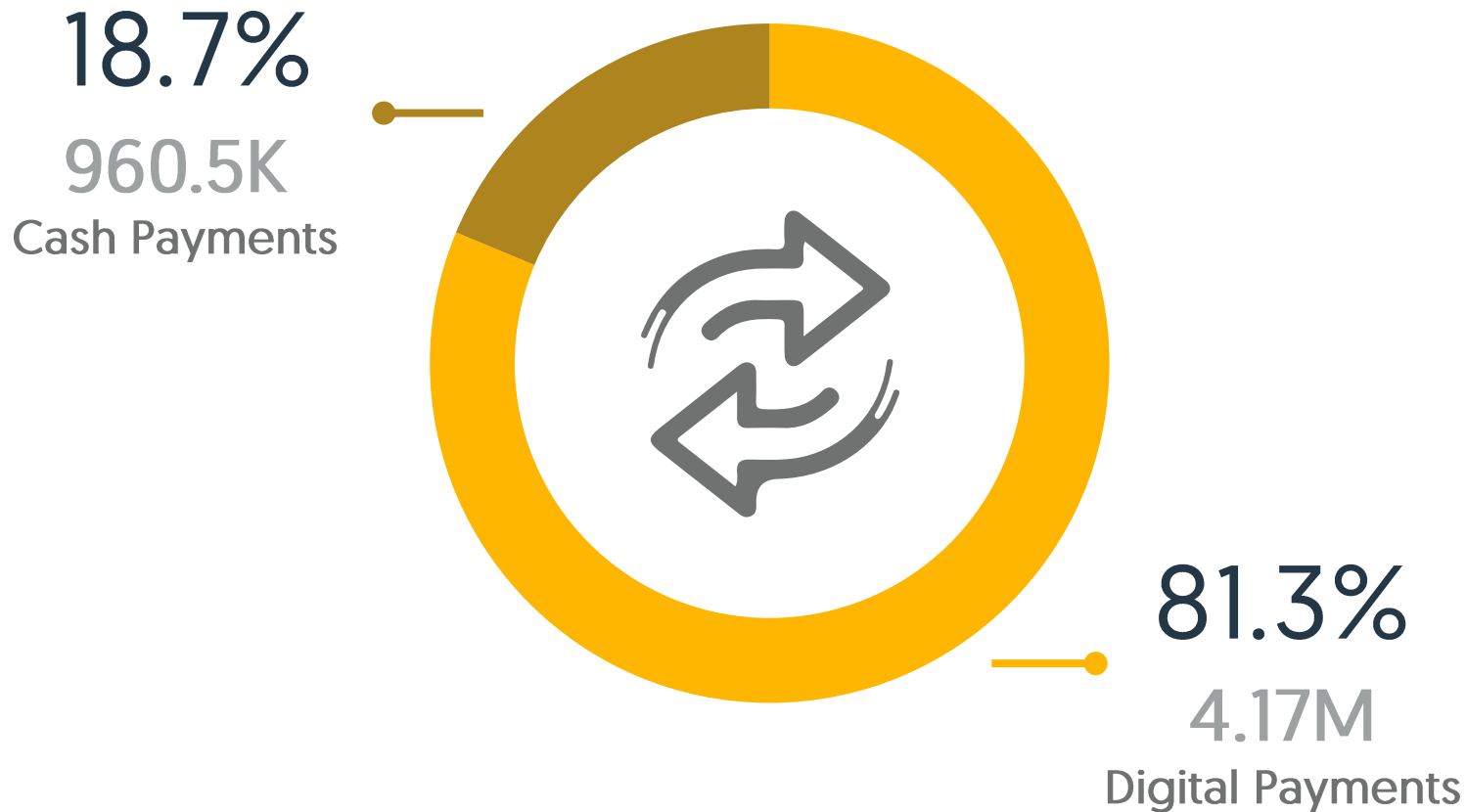
eFAWATEERcom Number of Transactions

Number of Transactions by Category



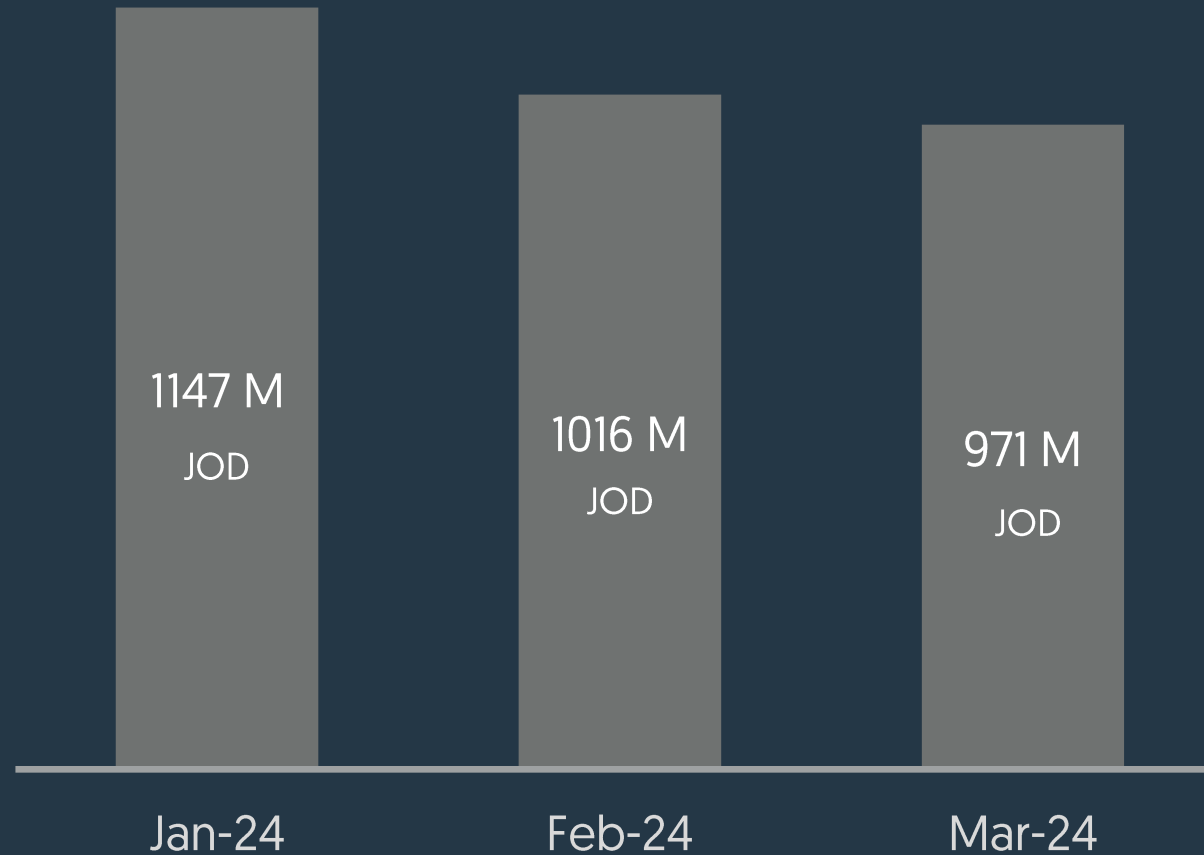
eFAWATEERcom Number of Transactions

Percentage Based on Payment Method



eFAWATEERcom Value of Transactions

Total Value of Transactions Over the Past 3 Months



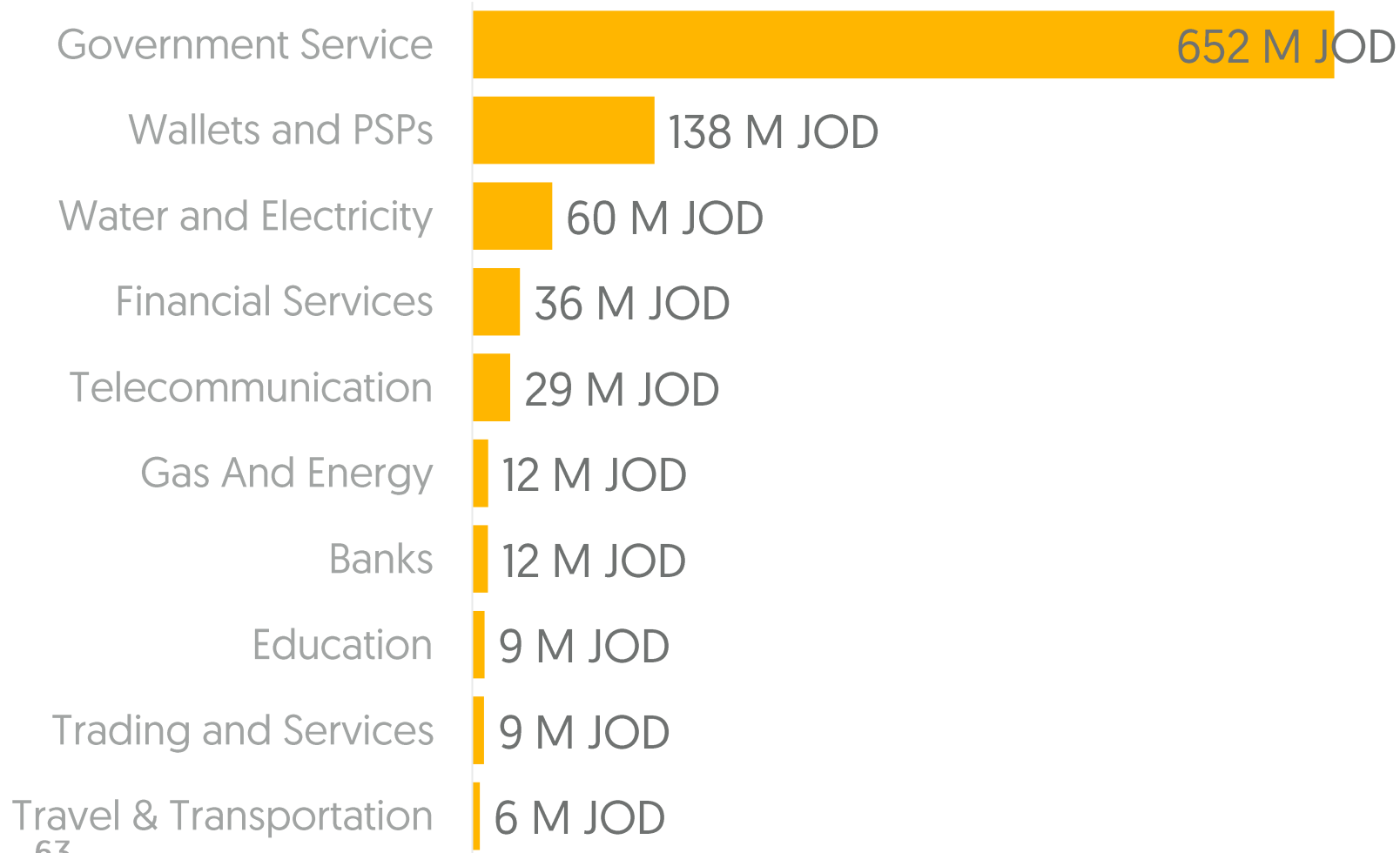
4.5%



Decrease in the value of transactions in the last month

eFAWATEERcom Value of Transactions

Value of Transactions by Category



eFAWATEERcom Value of Transactions

Percentage Based on Payment Method

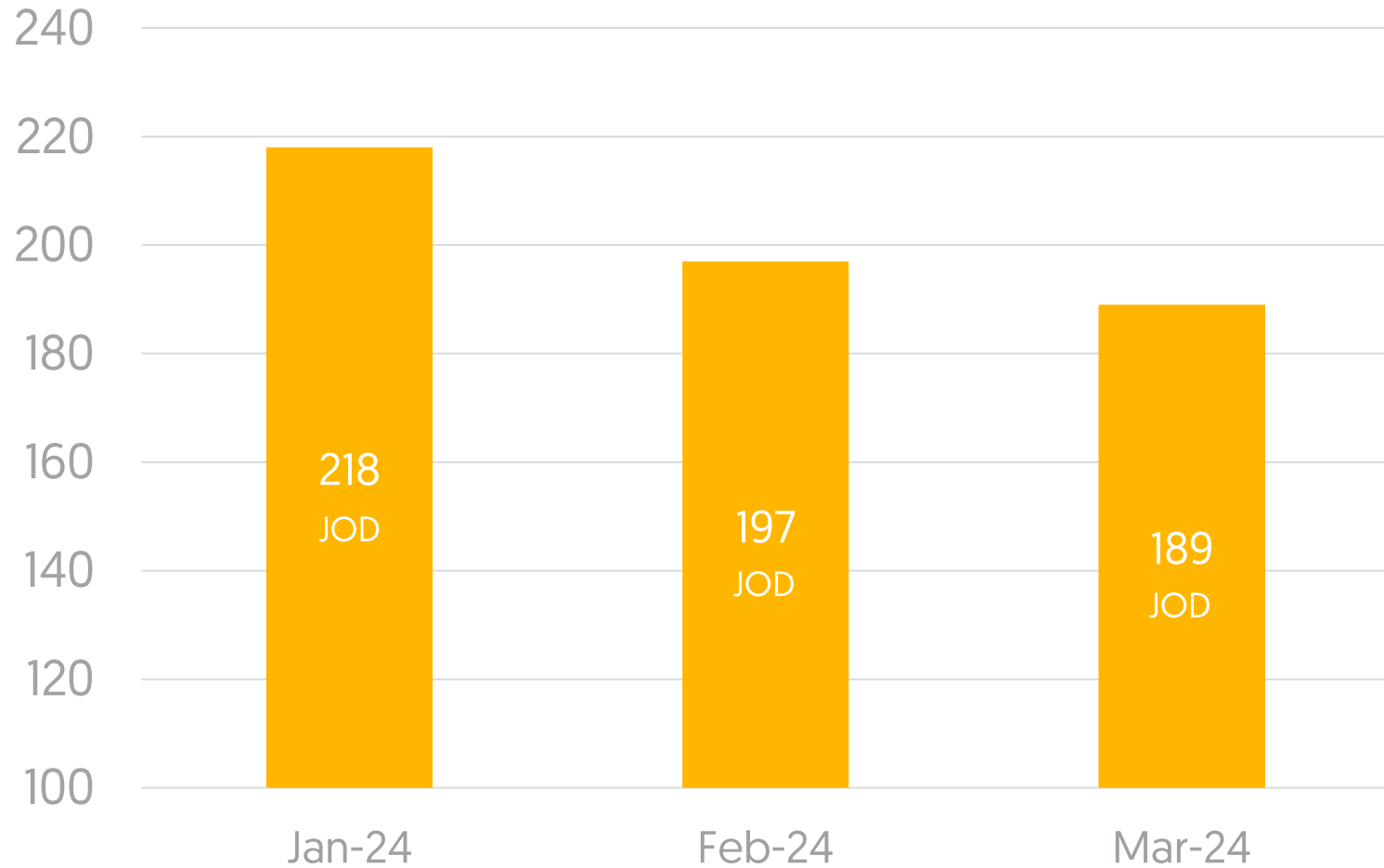
16%
155.7M JOD
Cash Payments



84%
815.2M JOD
Digital Payments

eFAWATEERcom Transactions

Average Value of Transactions Over the Past 3 Months





ACH
Automated Clearing House

Monthly Report
March 2024

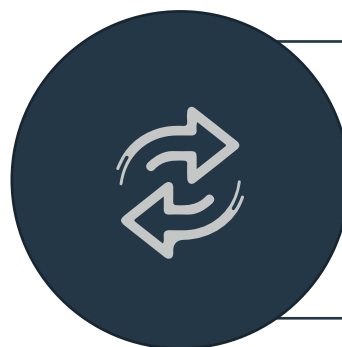
66

Automated Clearing House



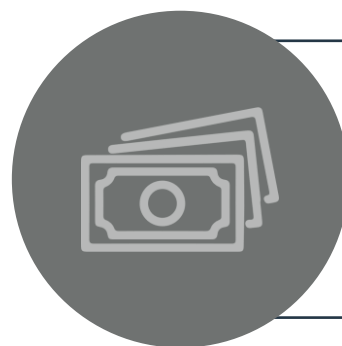
03.2024

Total Number and Value of JOD Transactions Since the Beginning of 2024



Number of Transactions

2.7M



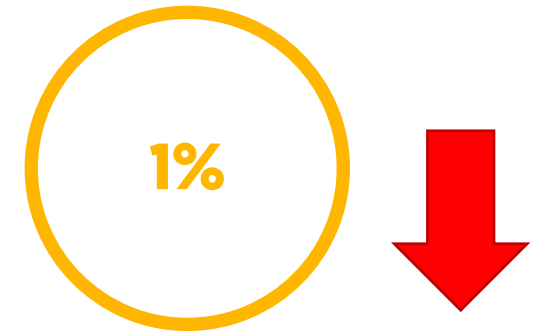
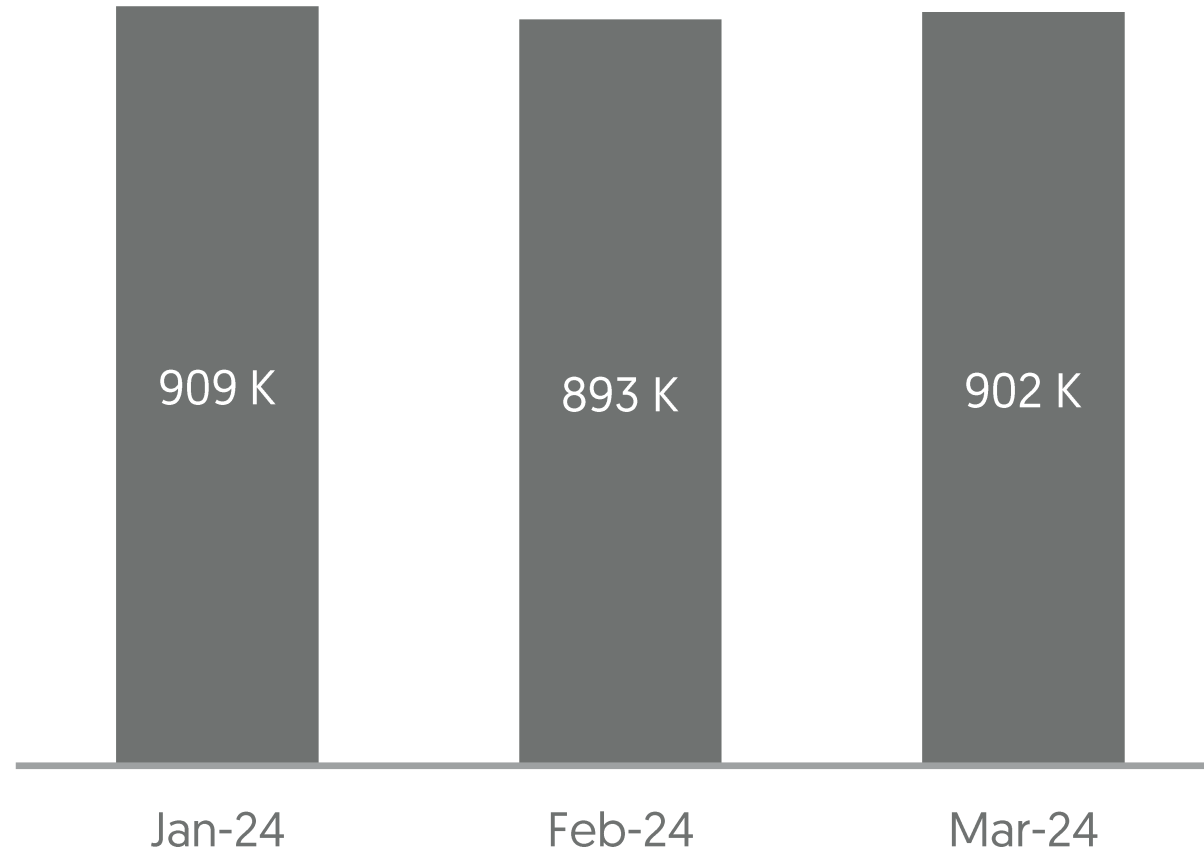
Value of Transactions

2.1B_{JOD}



ACH Transactions

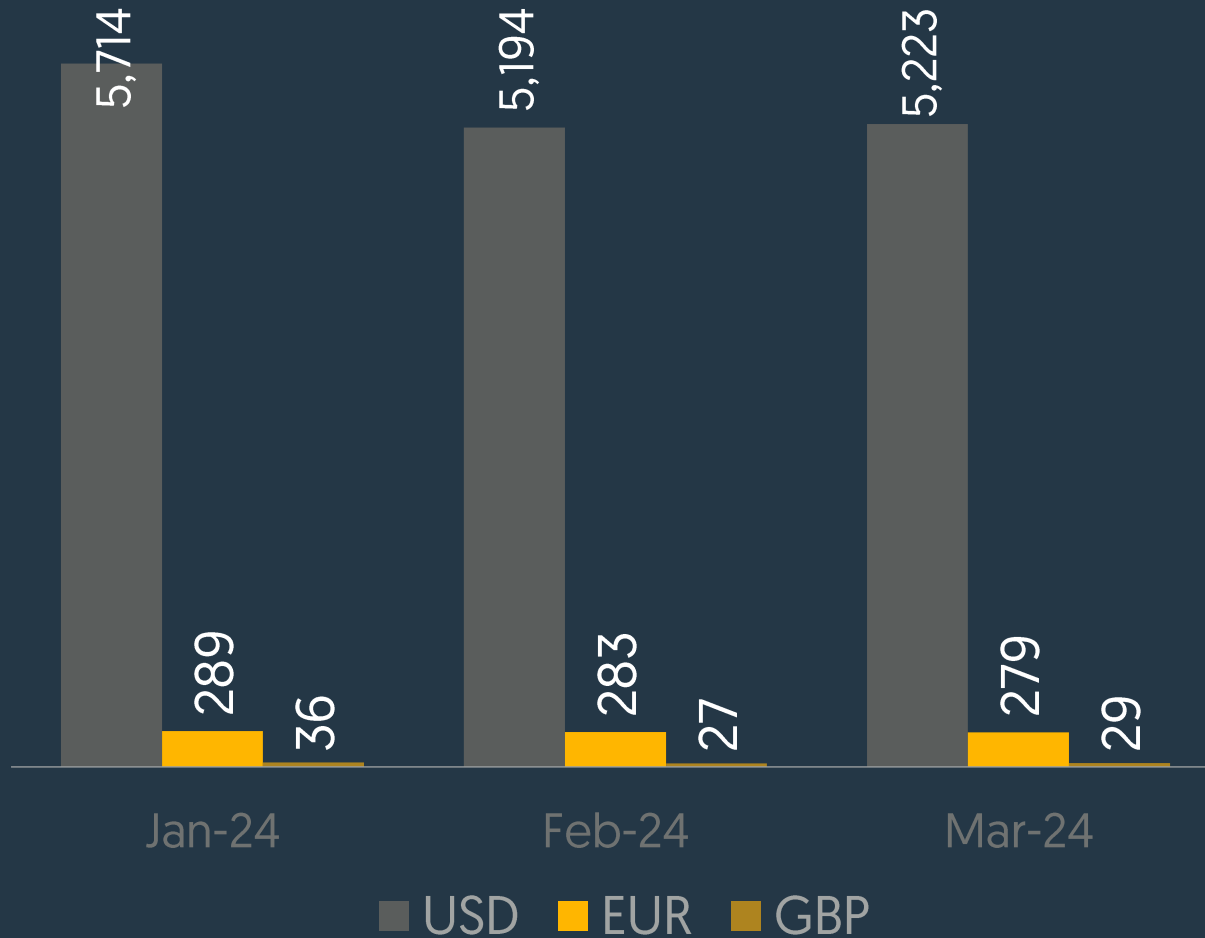
Total Number of Jordanian Dinar Transactions Over the Past 3 Months



Decrease in the number of transactions in the last month

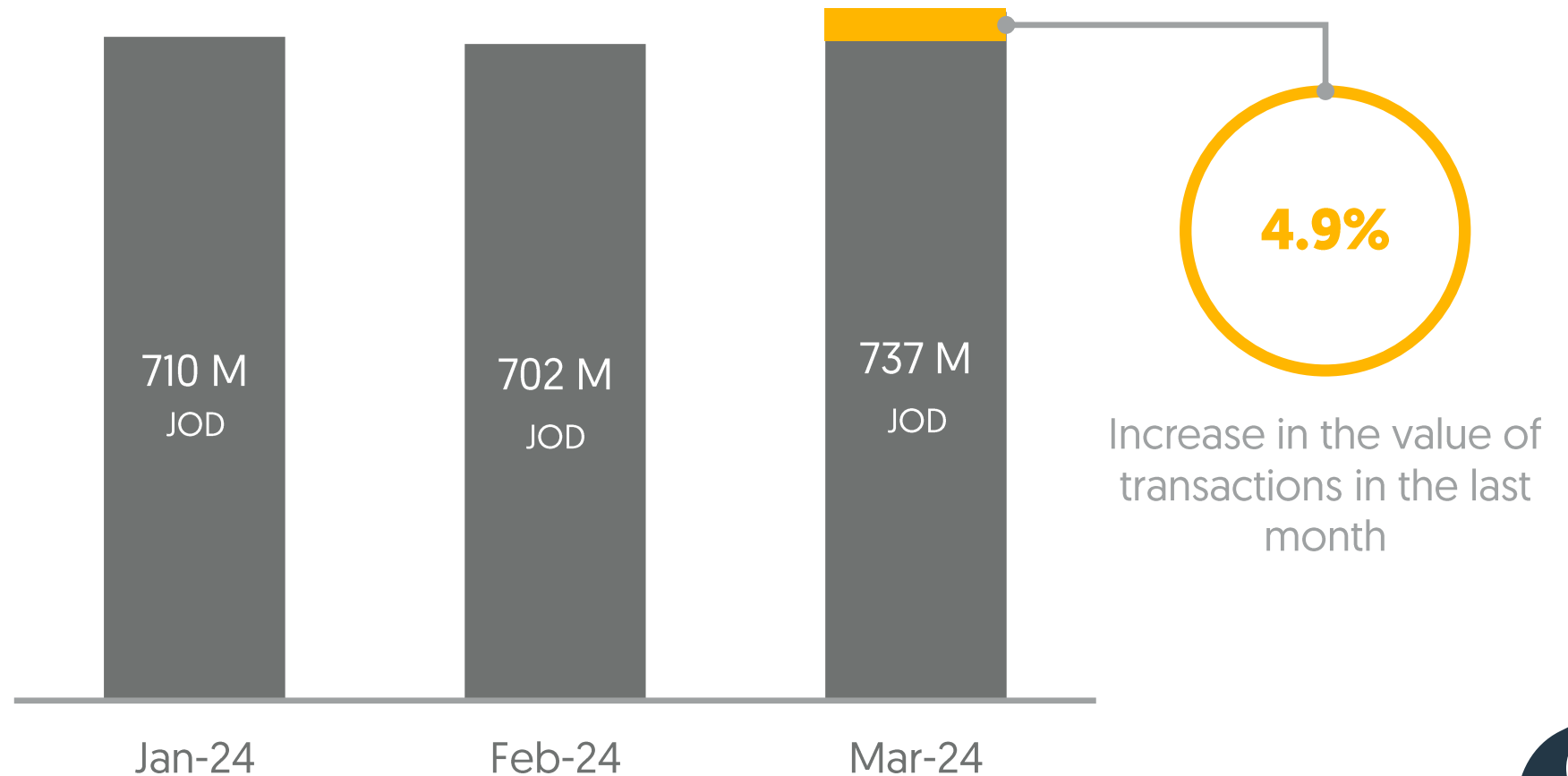
ACH Transactions

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



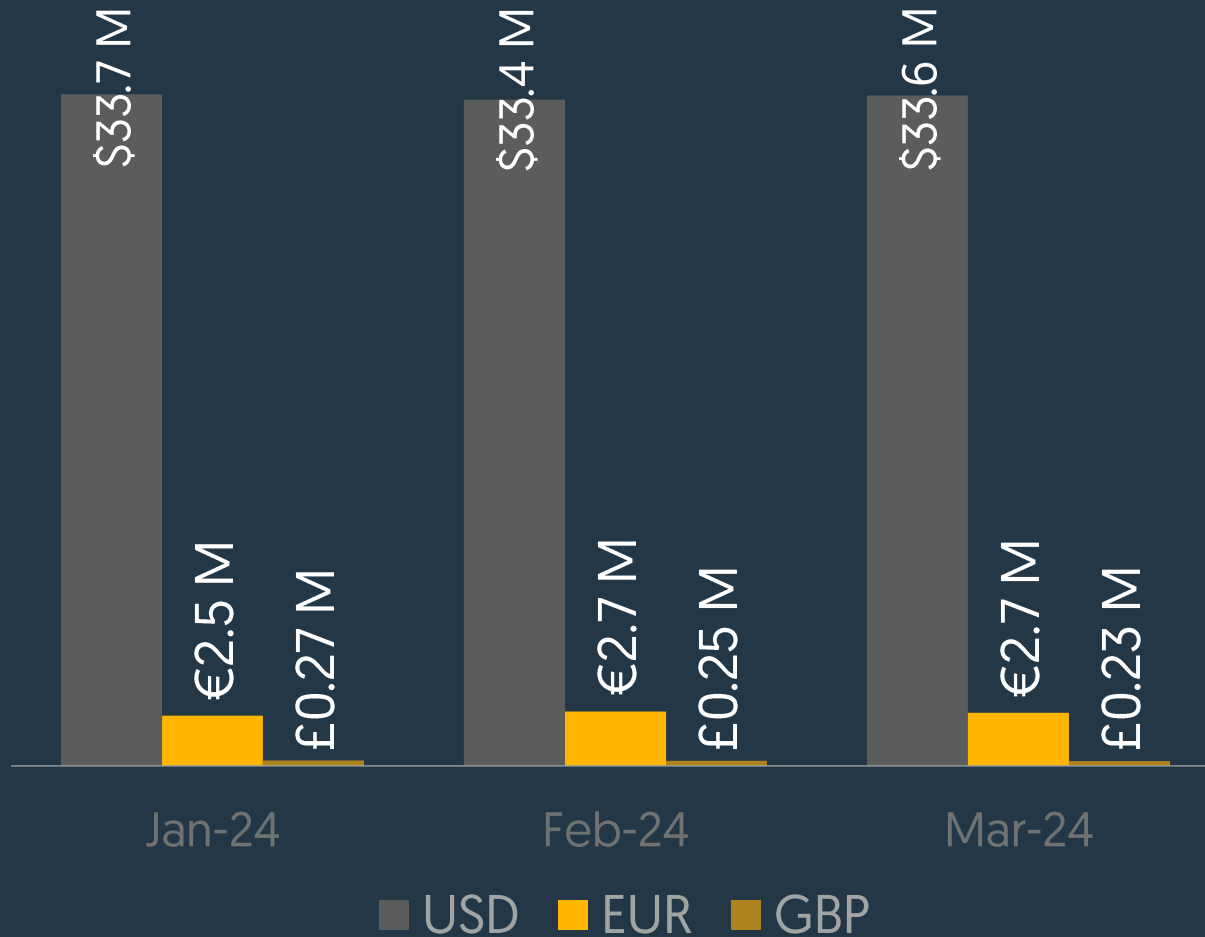
ACH Transactions

Total Value of Jordanian Dinar Transactions Over the Past 3 Months



ACH Transactions

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





ECCCU

Electronic Cheque Clearing Unit

Monthly Report

March 2024

72

Electronic Cheque Clearing Unit



03.2024

Total Number and Value of Transactions Since the Beginning of 2024



Number of Transactions

1.6M



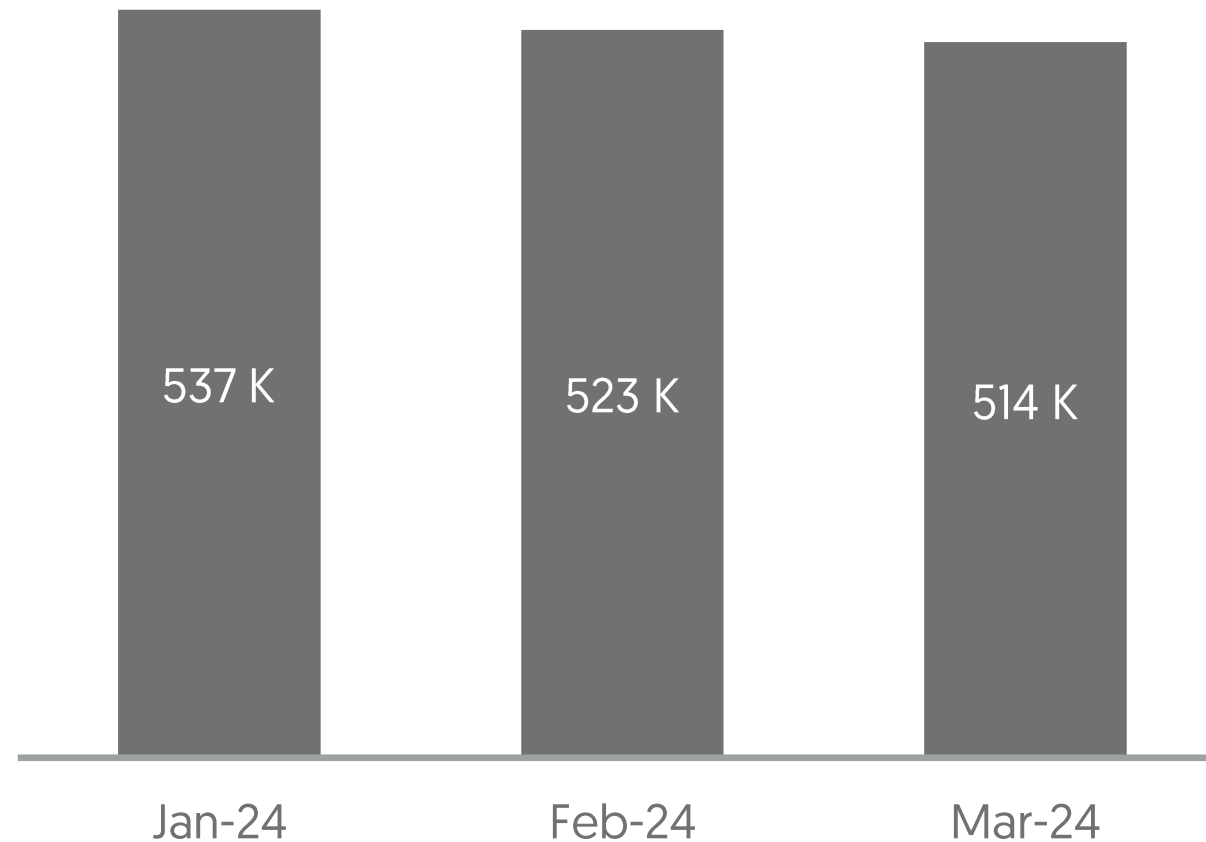
Value of Transactions

9.7B_{JOD}



ECCU Cheques

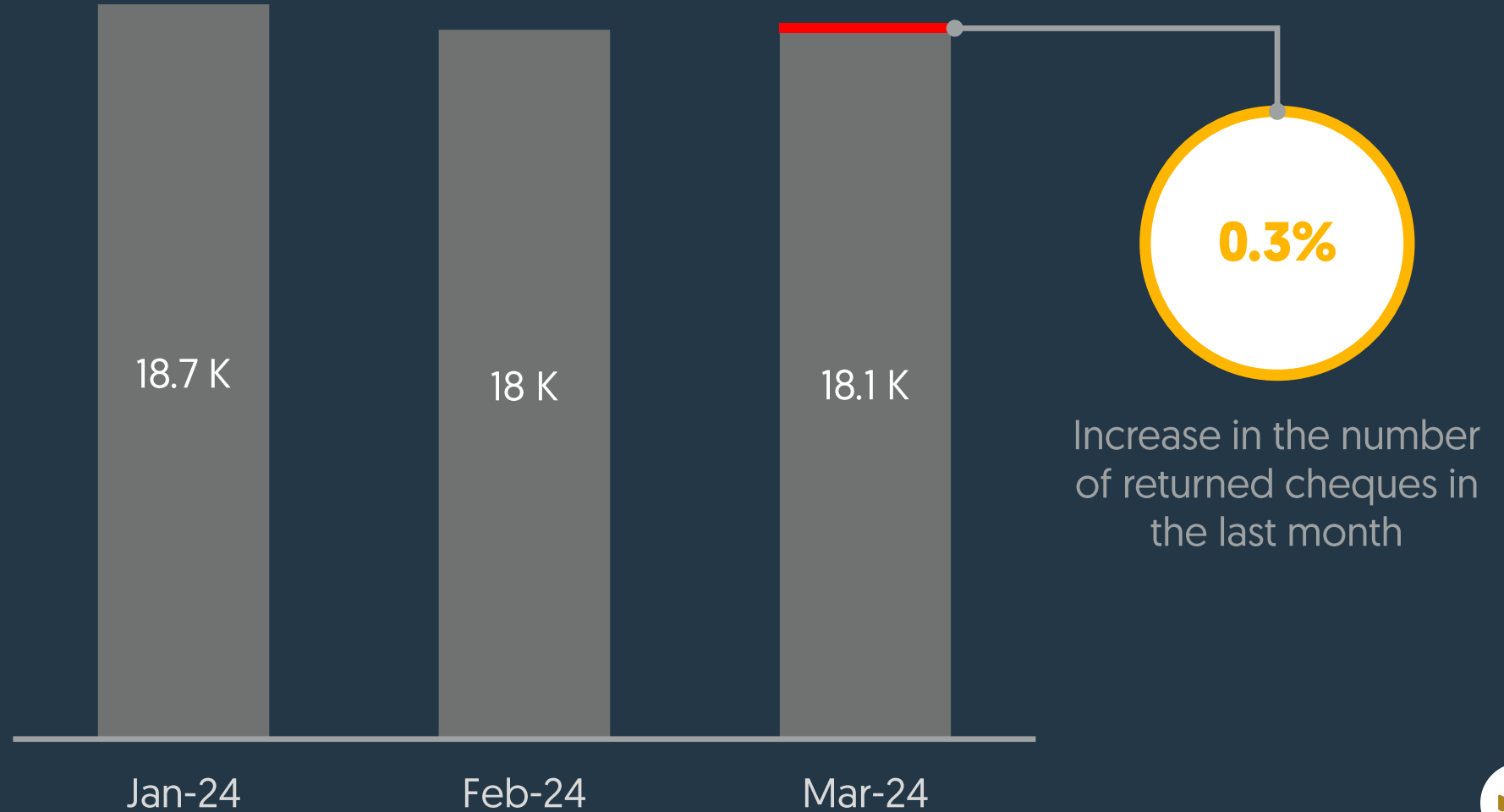
Total Number of Inward Cheques Over the Past 3 Months



Decrease in the number of cheques in the last month

ECCU Returned Cheques

Total Number of Returned Cheques Over the Past 3 Months



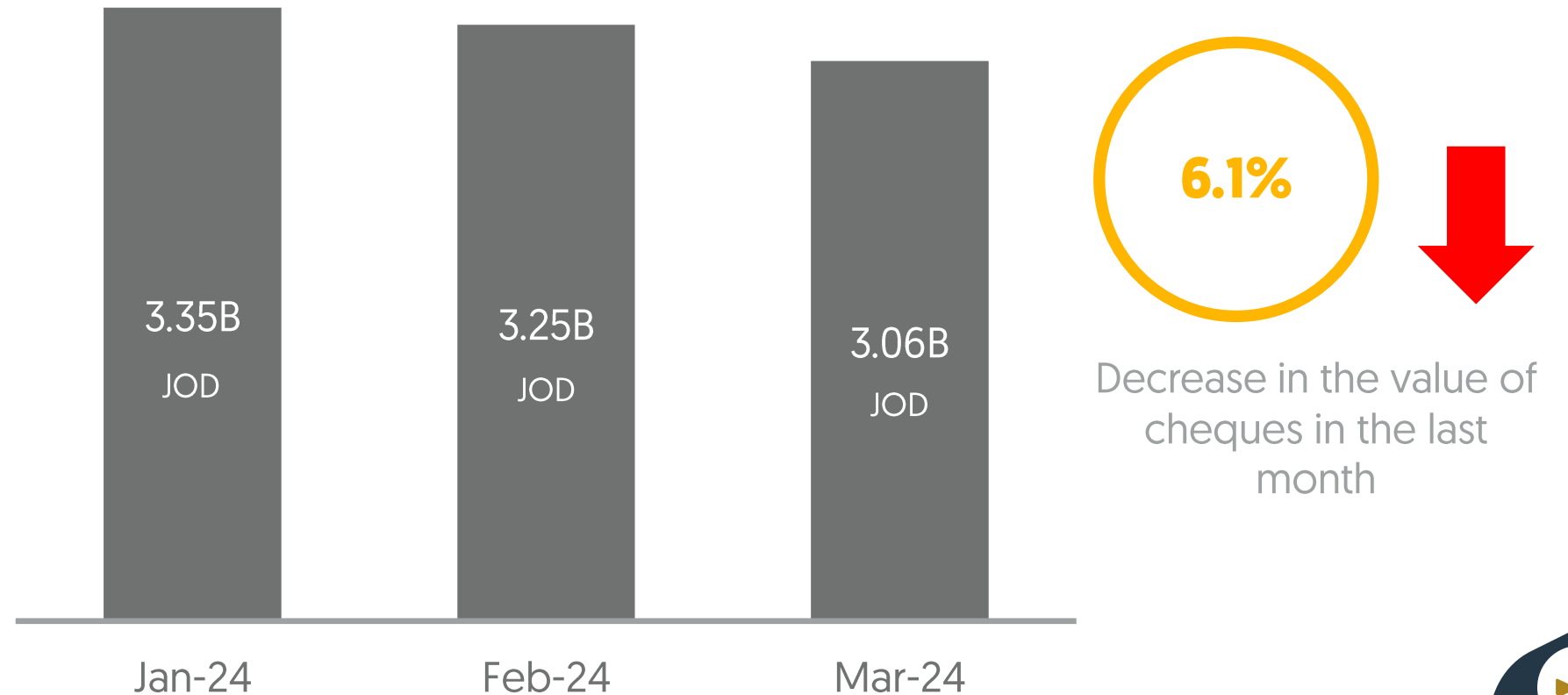
ECCU Cheques

Total Number of Returned Cheques due to Financial and Technical Reasons



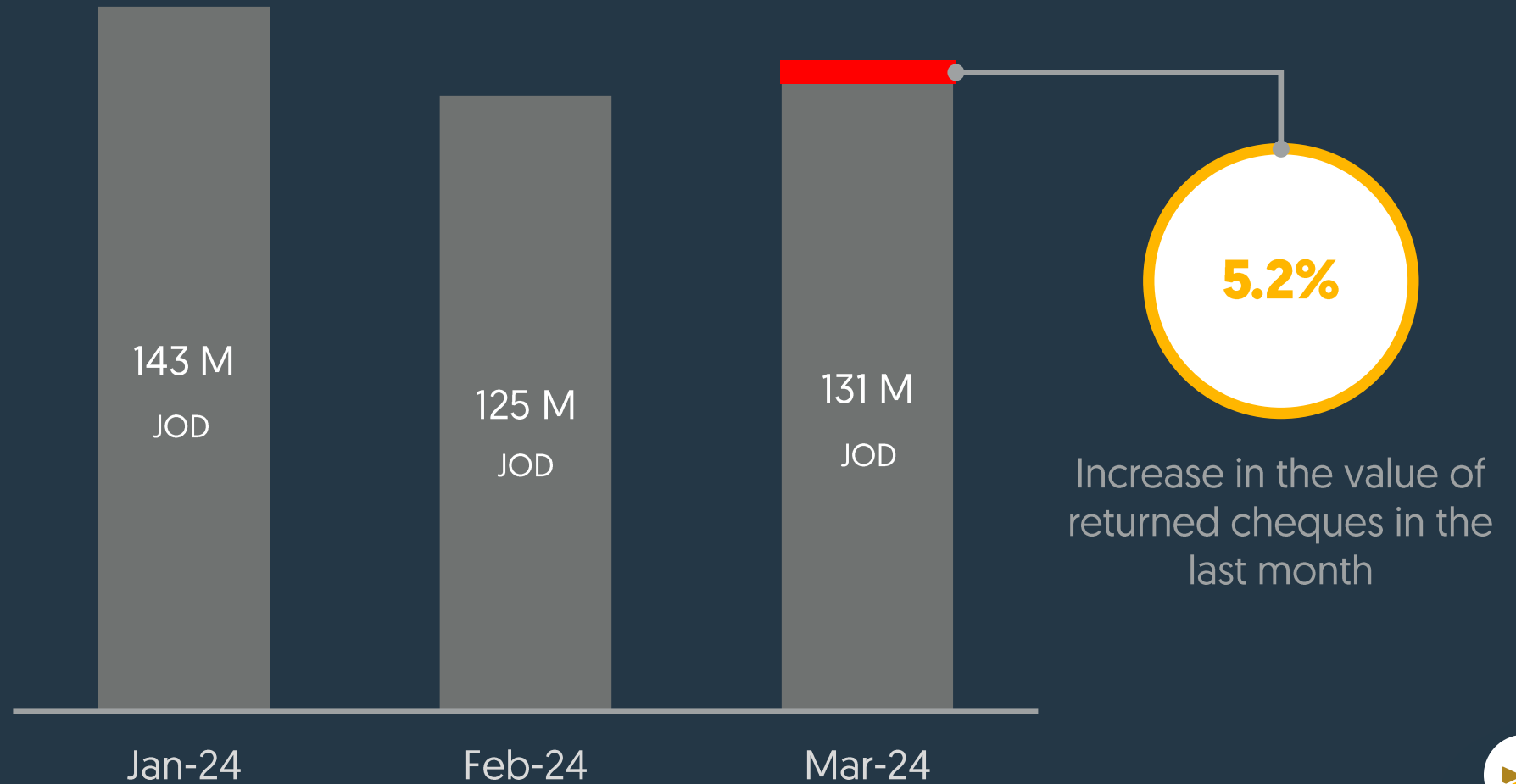
ECCU Cheques

Total Value of Inward Cheques Over the Past 3 Months



ECCU Returned Cheques

Total Value of Returned Cheques Over the Past 3 Months



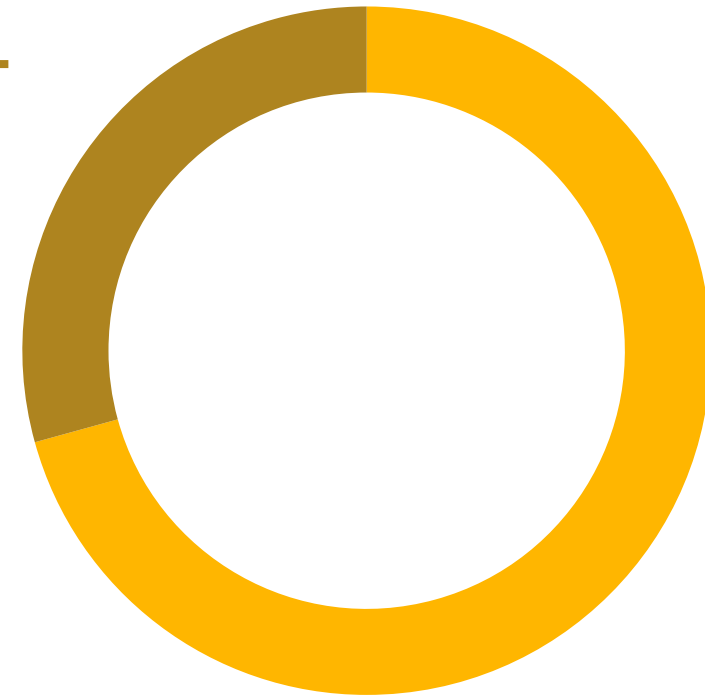
ECCU Cheques

Total Value of Returned Cheques due to Financial and Technical Reasons

29.3%

38.5M_{JOD}

Technical
Reasons



70.7%

93M_{JOD}

Financial
Reasons