



Jordan Payments & Clearing Company

# Payment Systems Monthly Reports

June 2023



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Monthly Report



# Systems Summary

## Monthly Report

June 2023

3

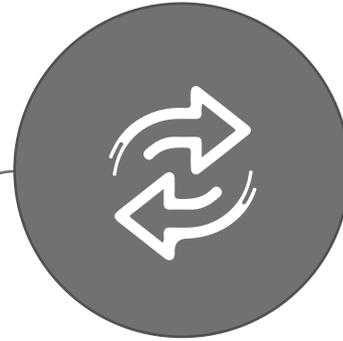


# CliQ Summary



Number of  
Users

**810K**



Number of  
Transactions

**2.3M**



Value of  
Transactions

**399M<sub>JOD</sub>**

# JoMoPay Summary



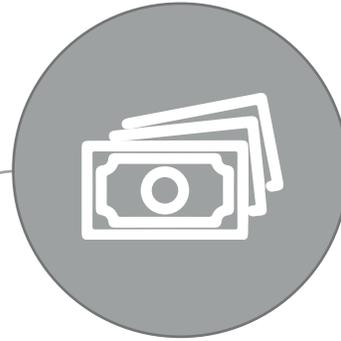
Number of  
Users

**1.96M**



Number of  
Transactions

**2.07M**



Value of  
Transactions

**249M<sub>JOD</sub>**



Number of  
Users

**3.8M**



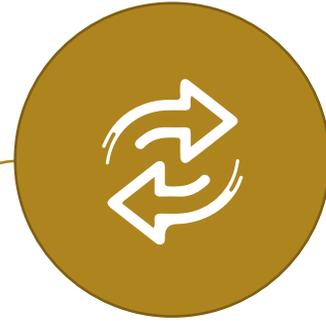
Number of  
Billers

**470**



Number of  
Services

**1,527**



Number of  
Transactions

**3.65M**



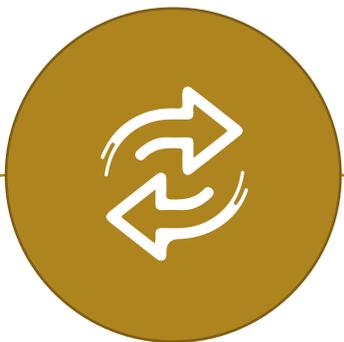
Value of  
Transactions

**750M<sub>JOD</sub>**



# ACH Summary

Automated Clearing House



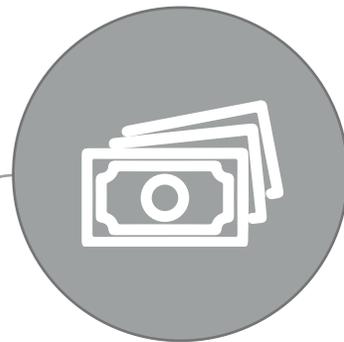
Total Number of Transactions

**890K**



Number of JOD Transactions

**886K**



Value of JOD Transactions

**702M<sub>JOD</sub>**



**ECCCU**  
Electronic Cheque Clearing Unit

# Summary



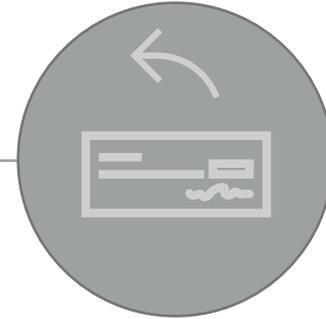
Number of  
Cheques

**458K**



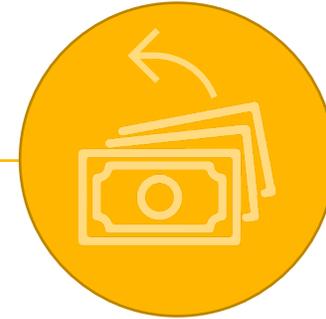
Value of  
Cheques

**2.96B<sub>JOD</sub>**



Number of  
Returned Cheques

**13.8K**



Value of Returned  
Cheques

**95M<sub>JOD</sub>**



# Monthly Report

June 2023

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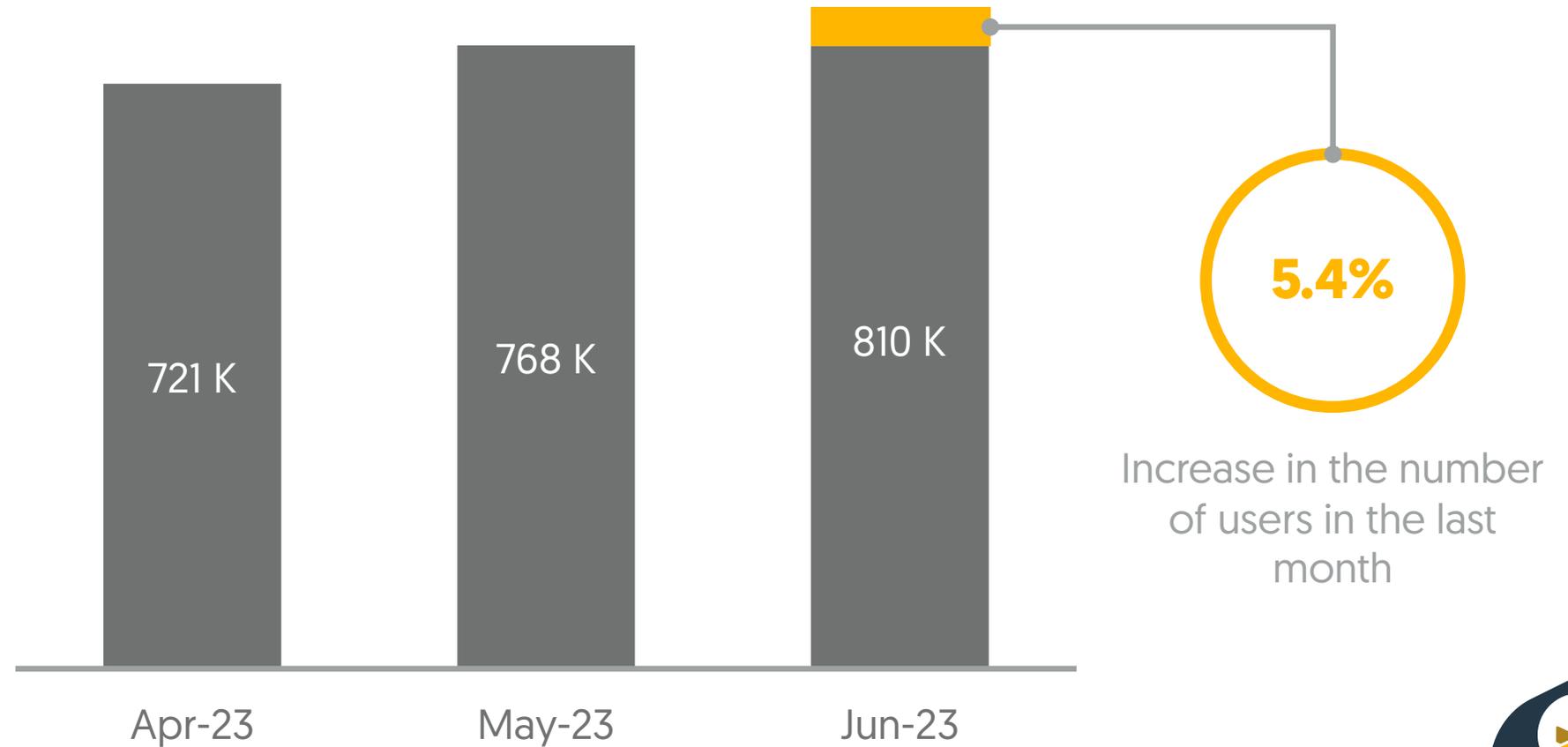
Instant Payment System



06.2023

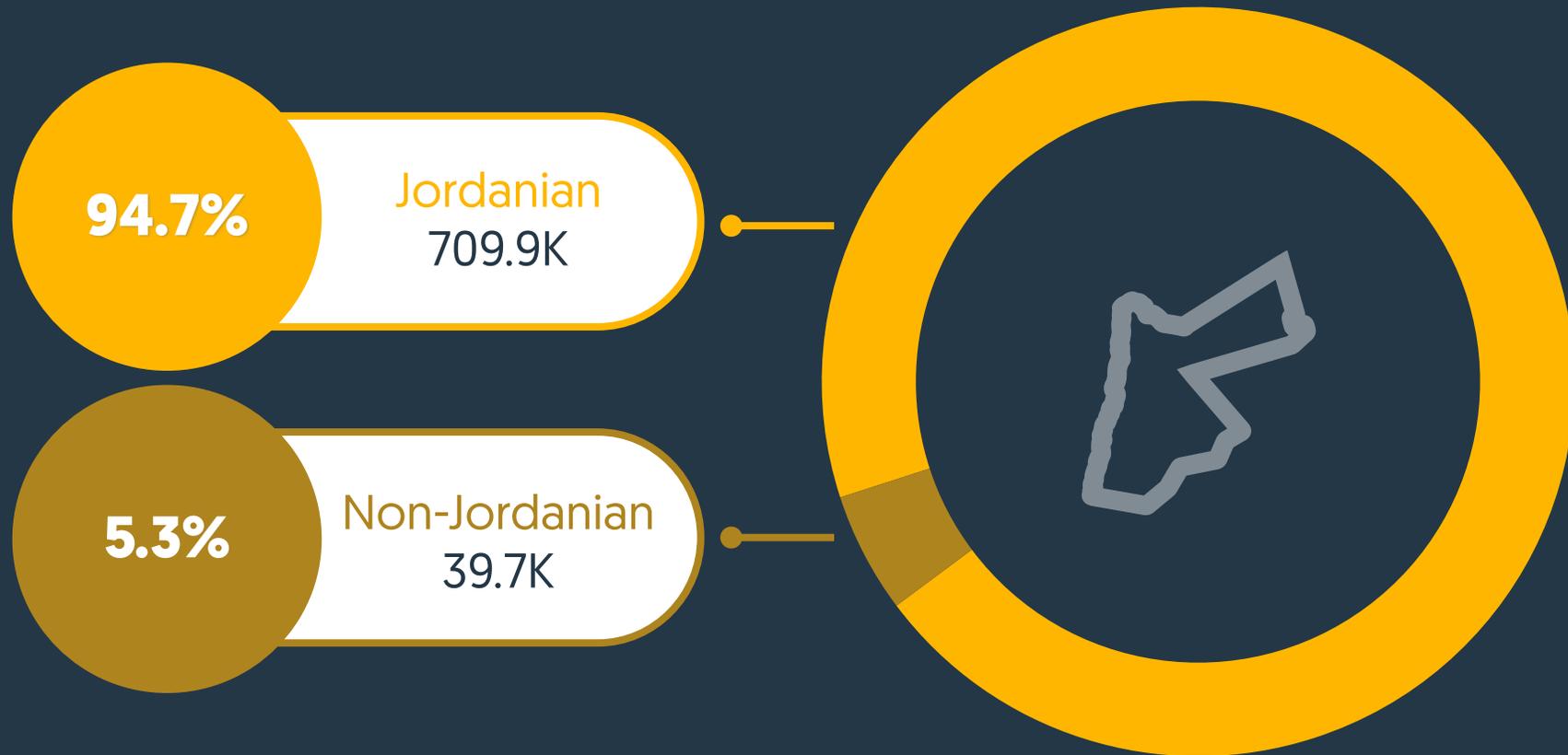
# CliQ Users

Total Number of Users Over the Past 3 Months



# CliQ Users

Percentage of Users Based on Nationality

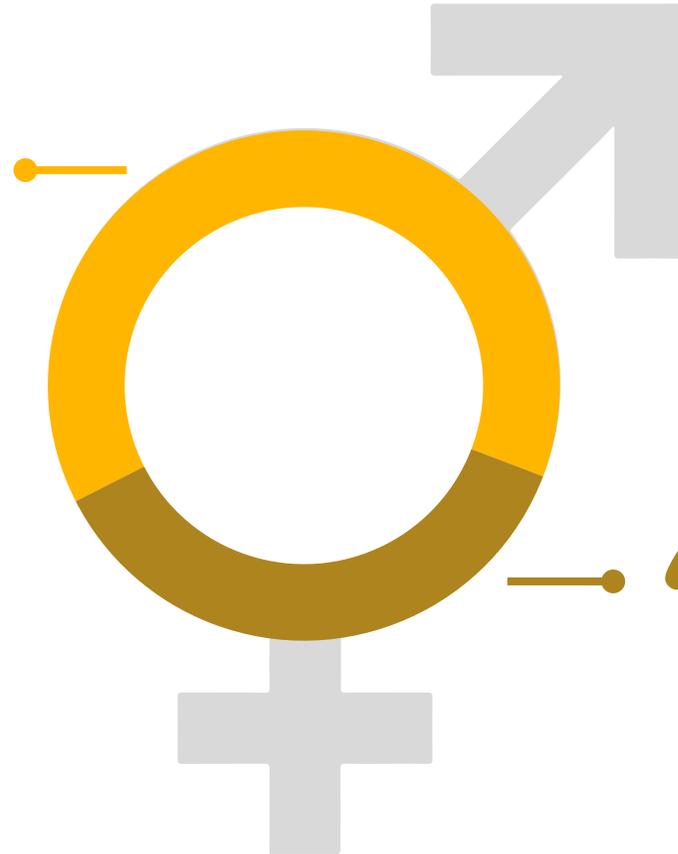


# CliQ Users

Percentage of Users Based on Gender

62.5%

461K  
Male Users



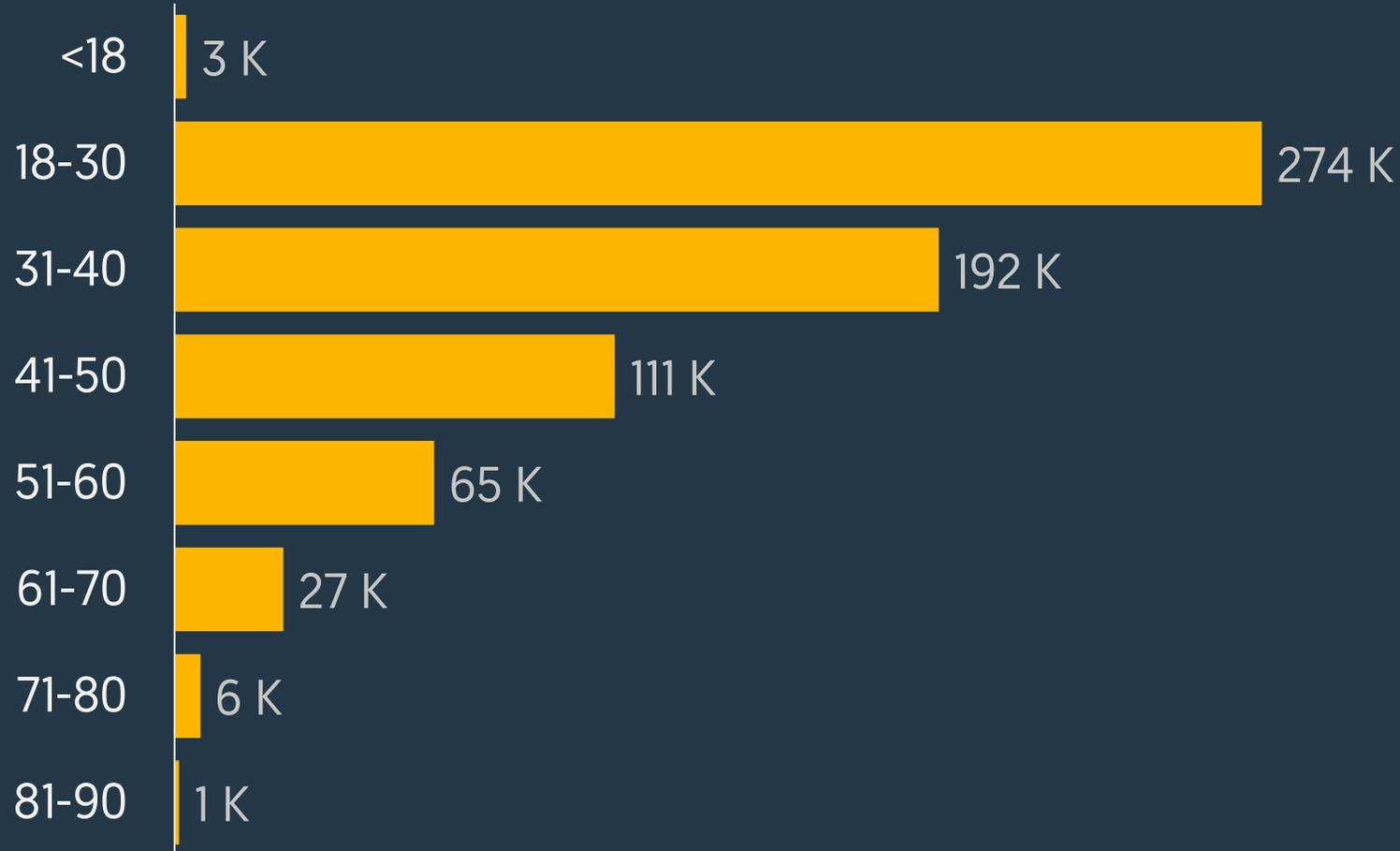
37.5%

276K  
Female Users



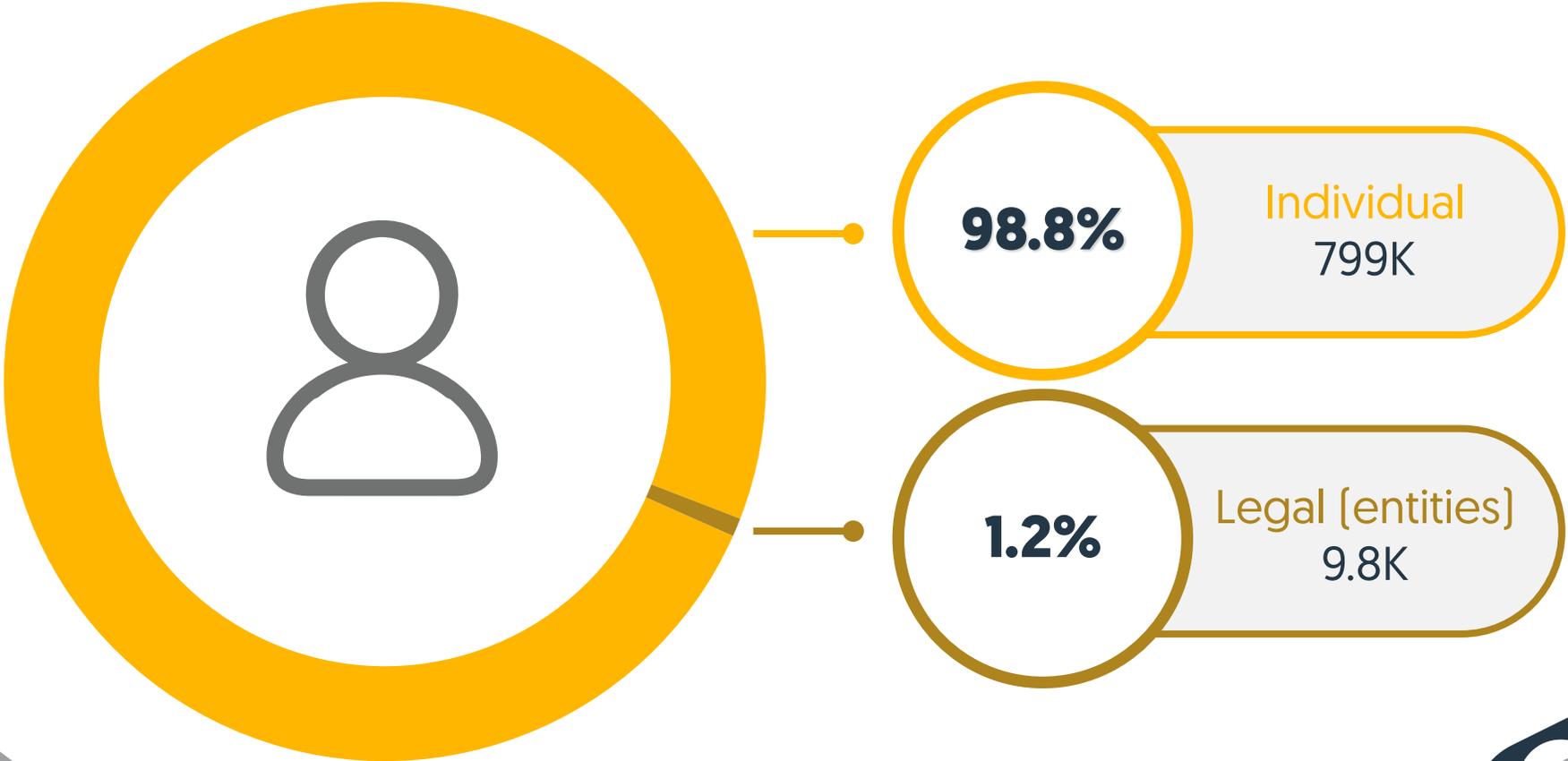
# CliQ Users

Number of Users Based on Age Group



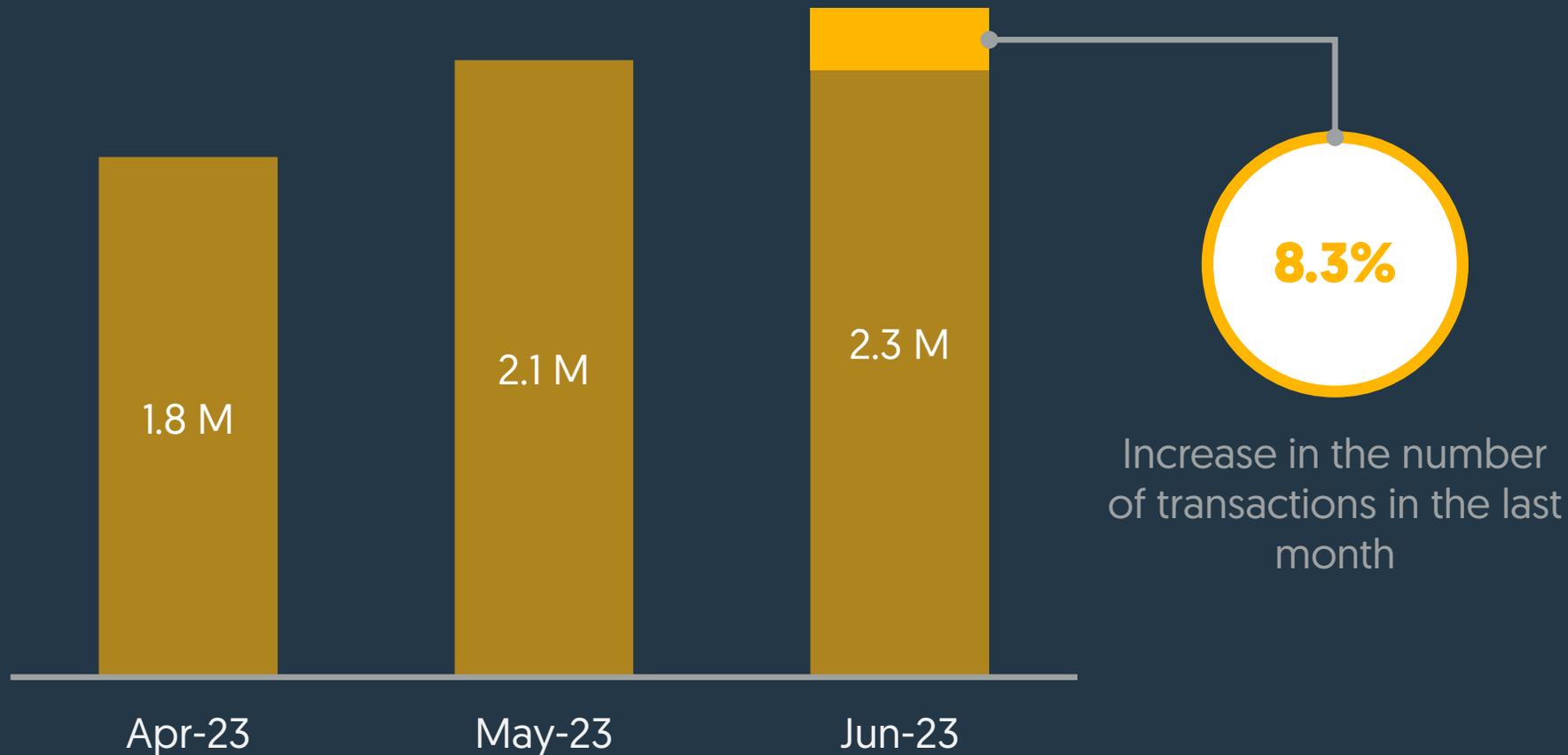
# CliQ Users

Percentage of Users Based on Customer Type



# CliQ Number of Transactions

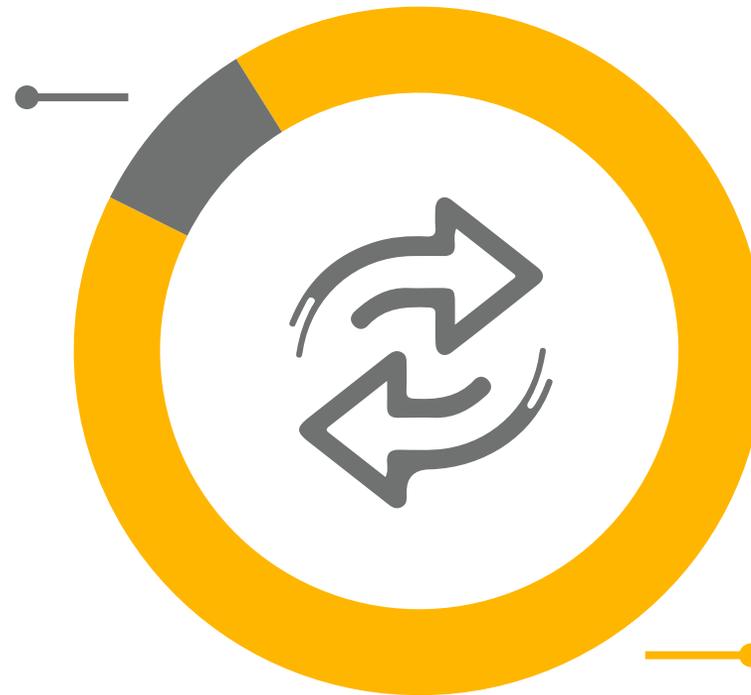
Total Number of Transactions Over the Past 3 Months



# CliQ Number of Transactions

Percentage Based on Transaction Type

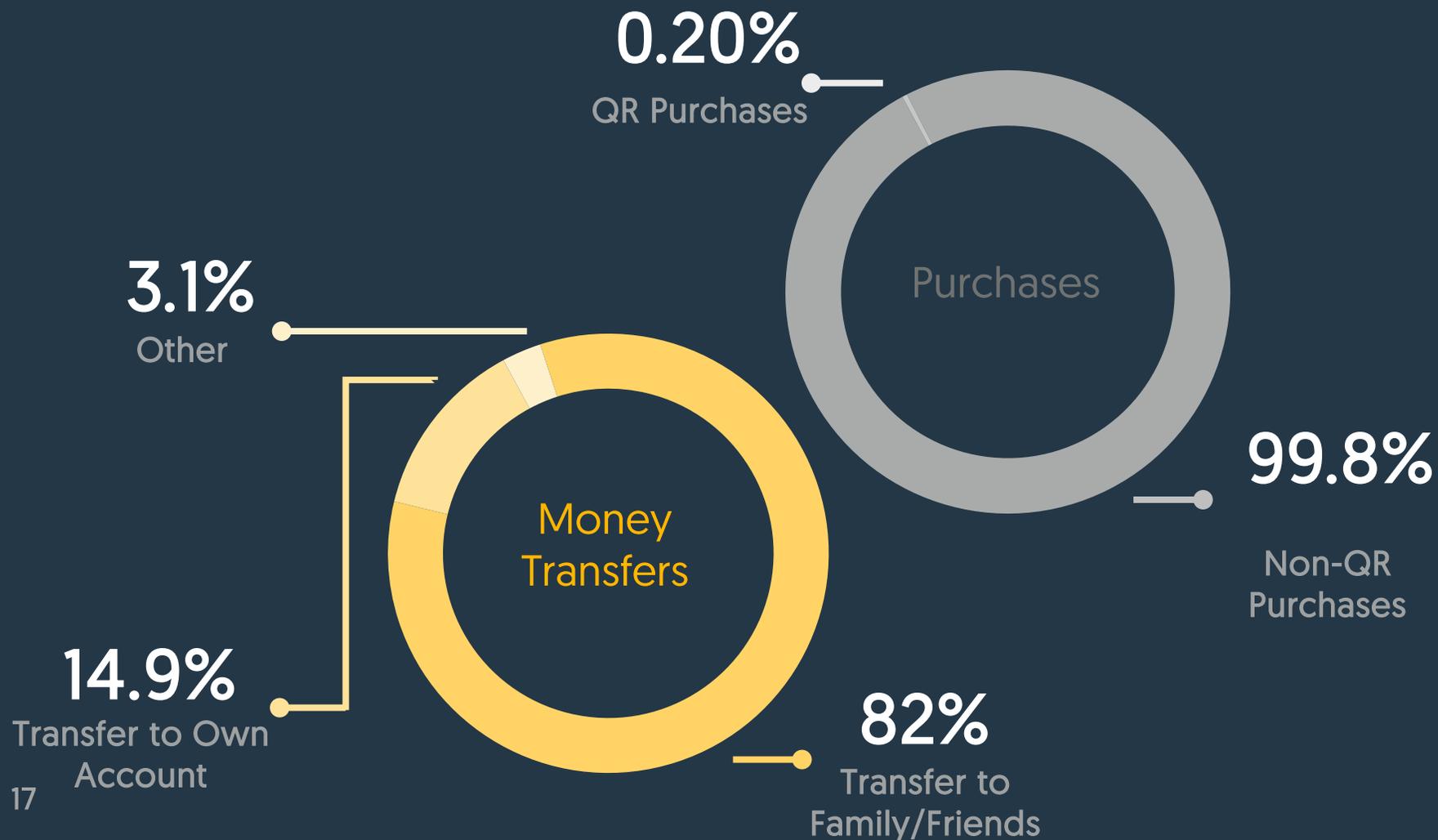
10%  
232.7K  
Purchases



90%  
2M  
Money Transfers

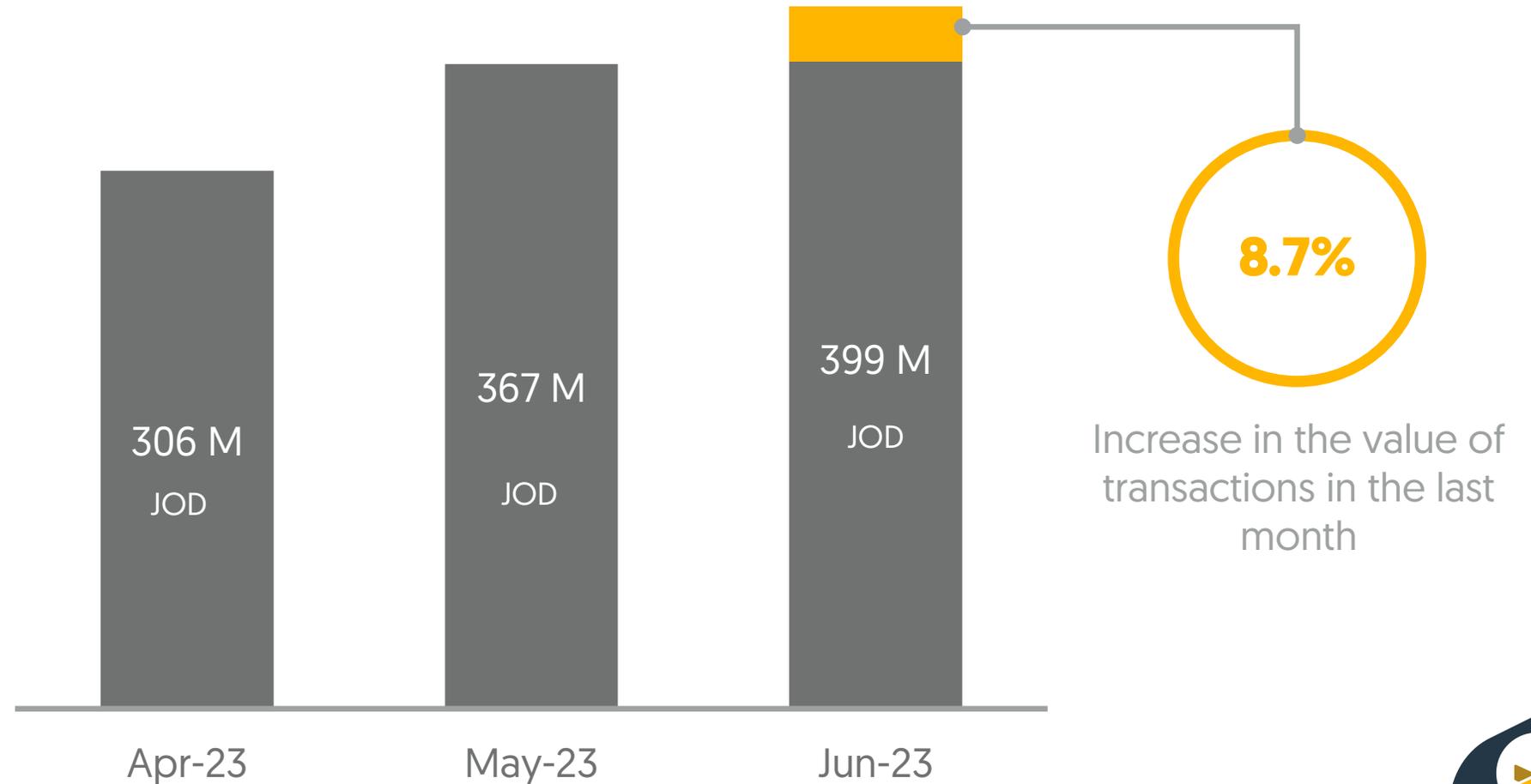
# CliQ Number of Transactions

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

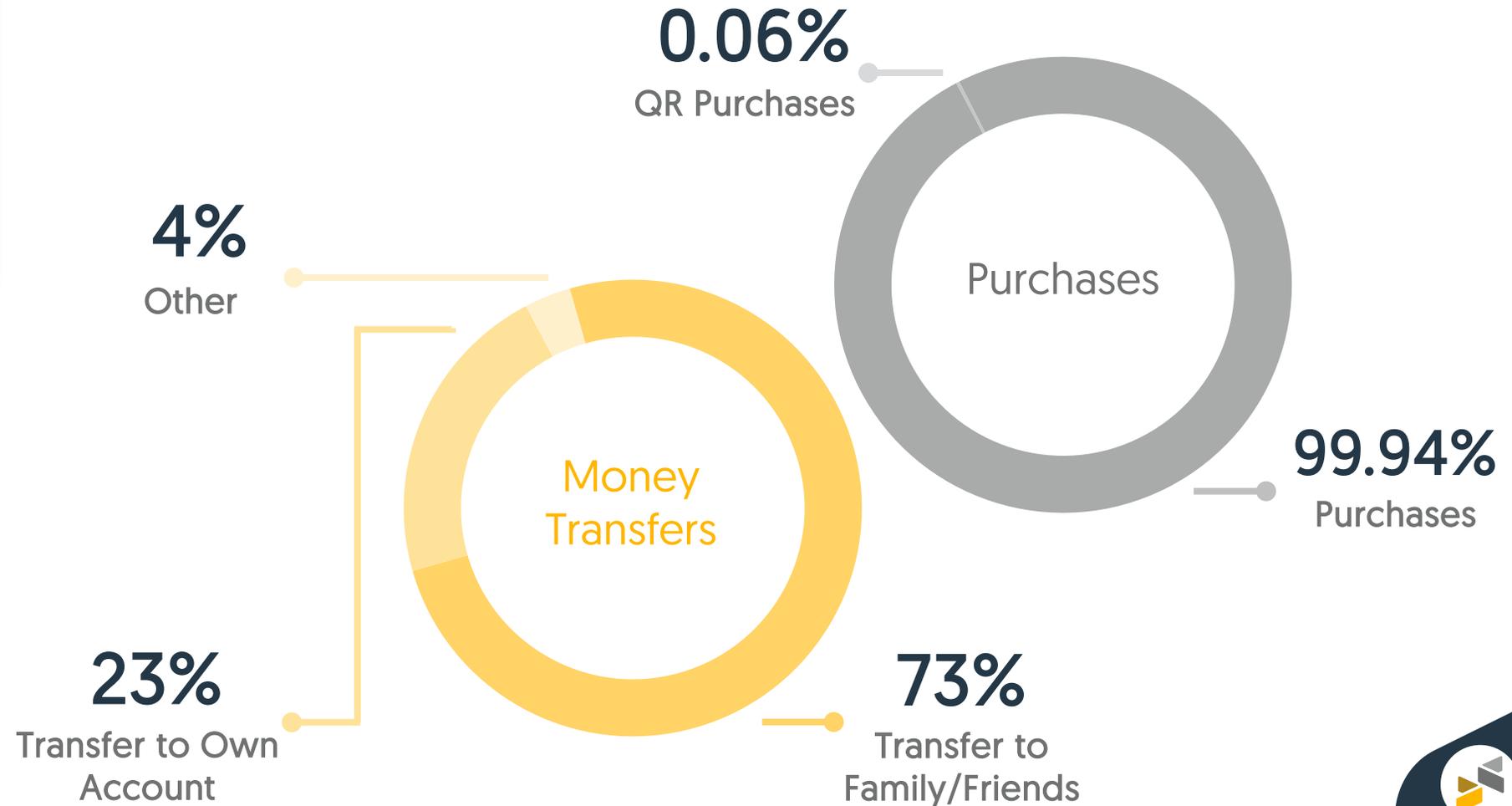
14.6%  
58.1M JOD  
Purchases



85.4%  
340.8M JOD  
Money Transfers

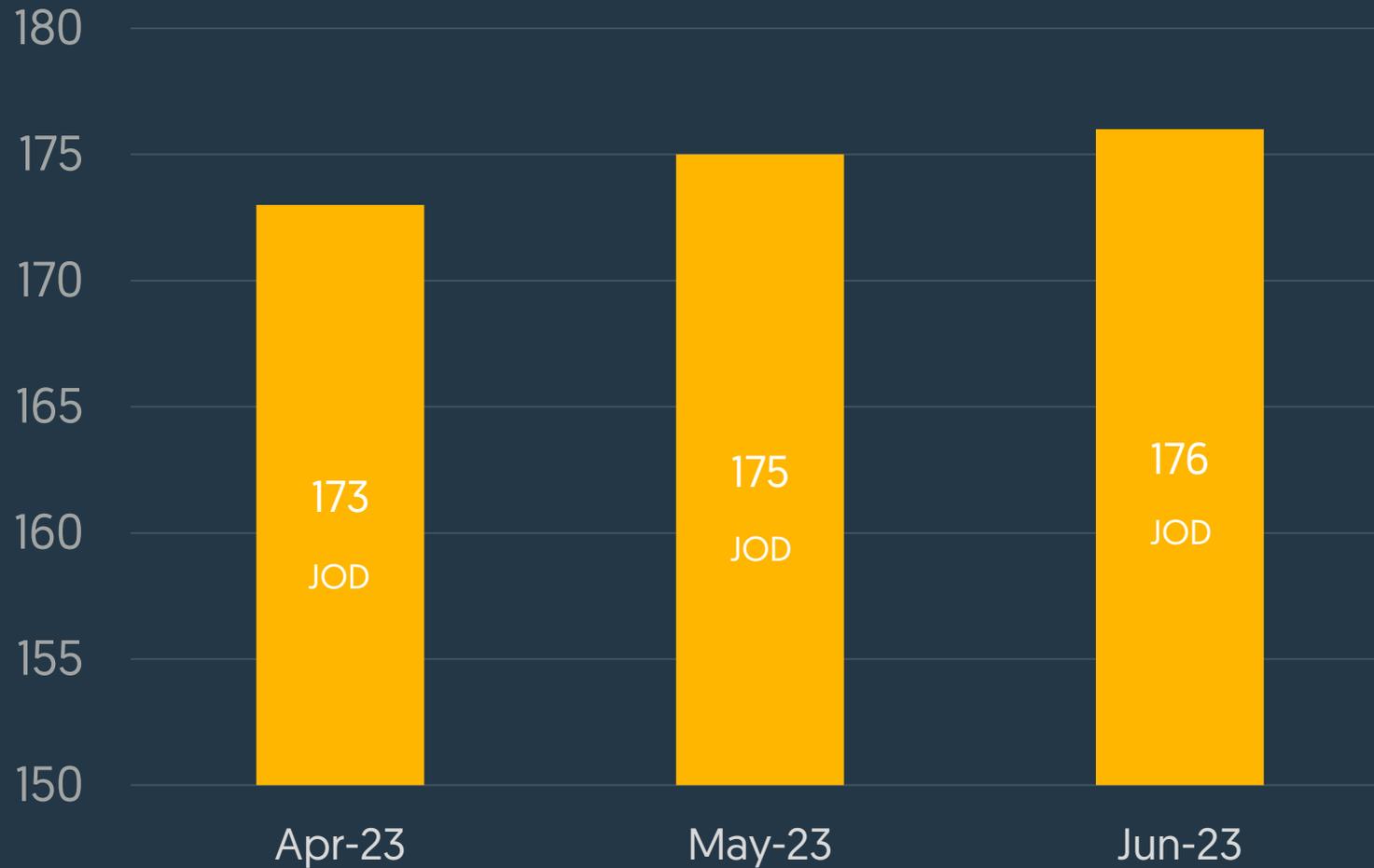
# CliQ Value of Transactions

Percentage Based on Transaction Type Sub-Category



# CliQ Transactions

Average Value of Transactions Over the Past 3 Months



# CliQ Interoperability

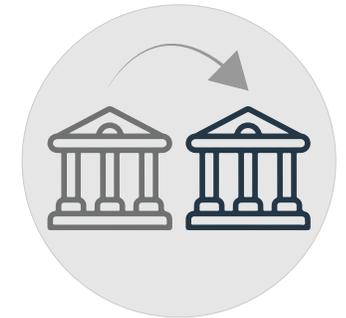
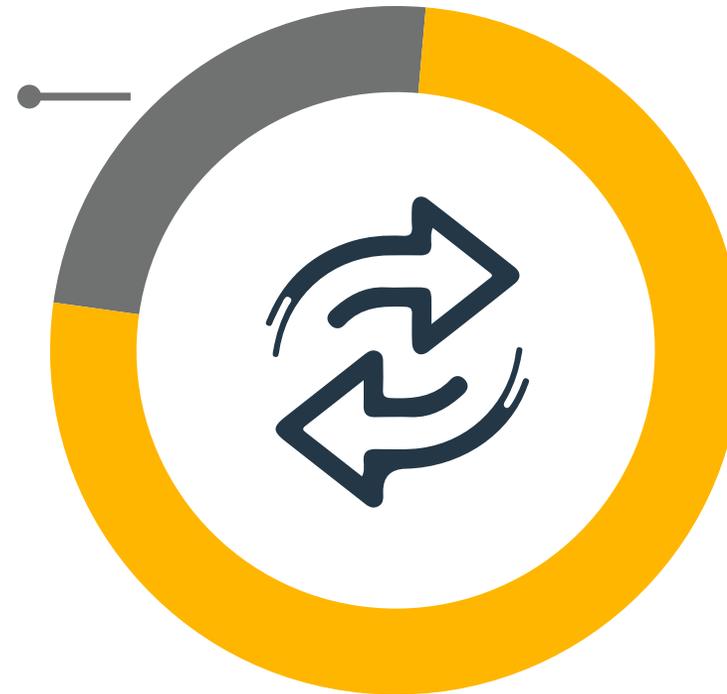
Number of Money Transfer Transactions Through Banks



**24.5%**

0.39M

On Us



**75.5%**

1.23M

Off Us

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

# CliQ Interoperability

Value of Money Transfer Transactions Through Banks



18%

54M JOD  
On Us



82%

246M JOD  
Off Us

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

24



**JoMoPay**  
Jordan Mobile Payment

# Monthly Report

## June 2023

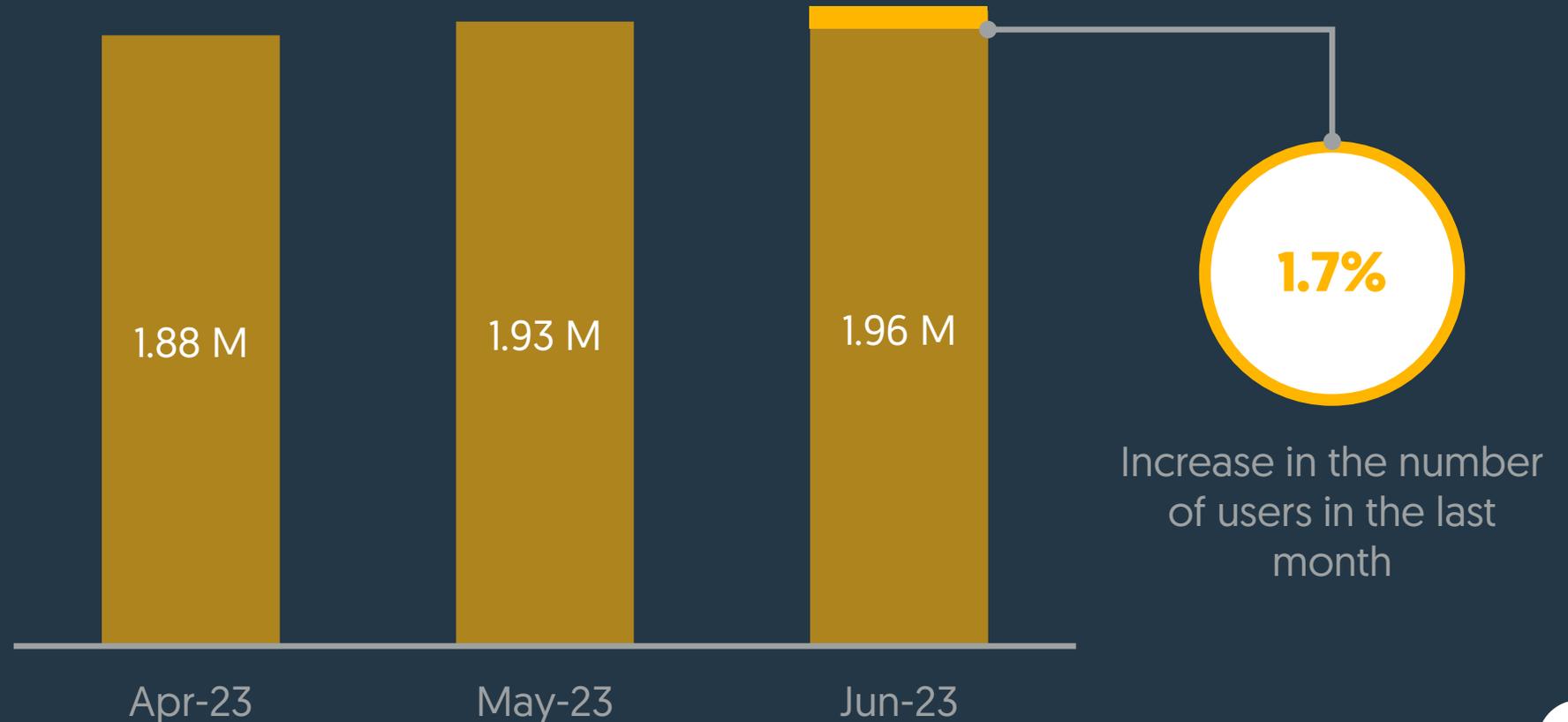
National Switch for Mobile Wallet Payments



06.2023

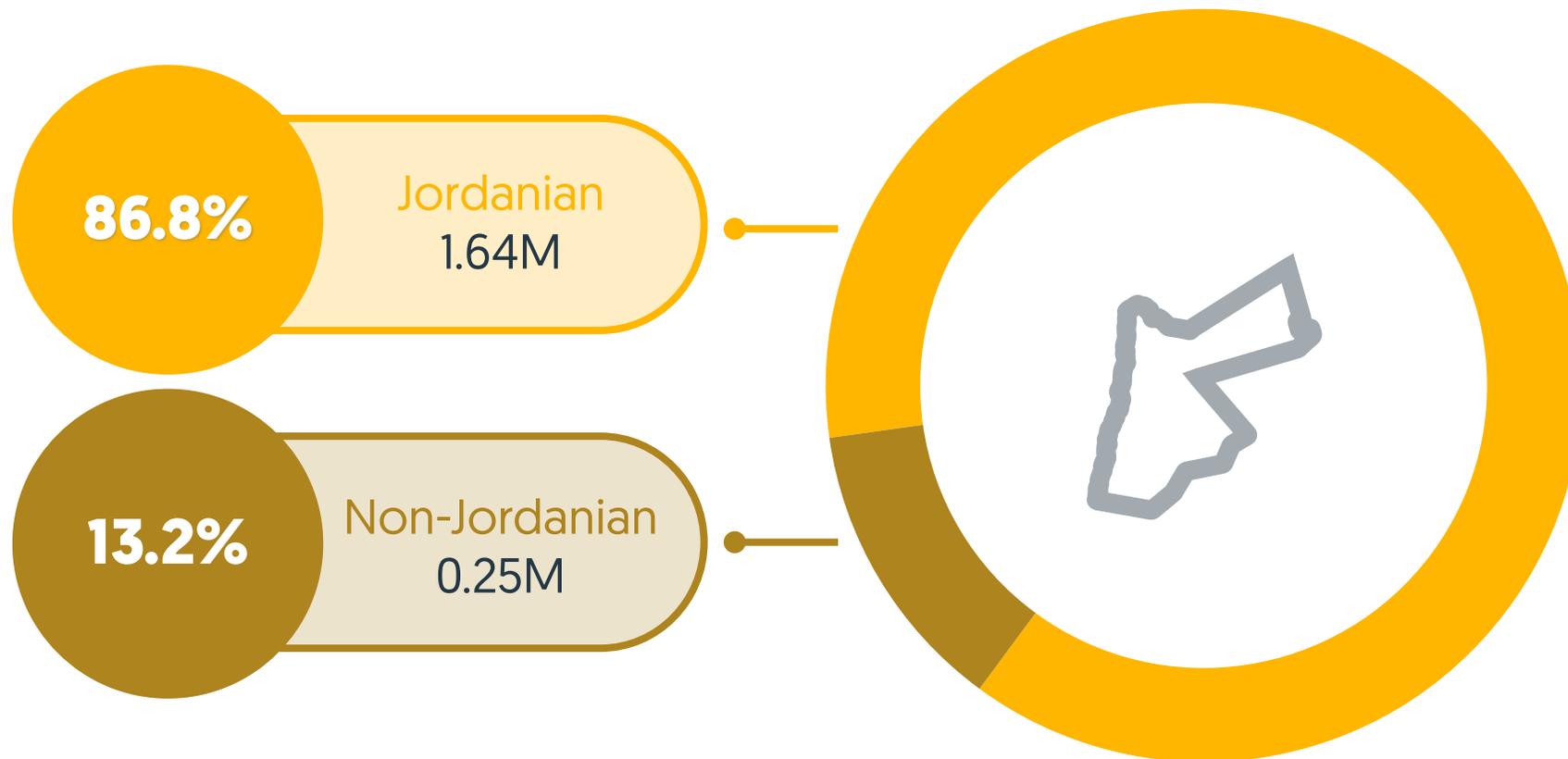
# JoMoPay Users

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

54.9%

1.03M  
Male Users



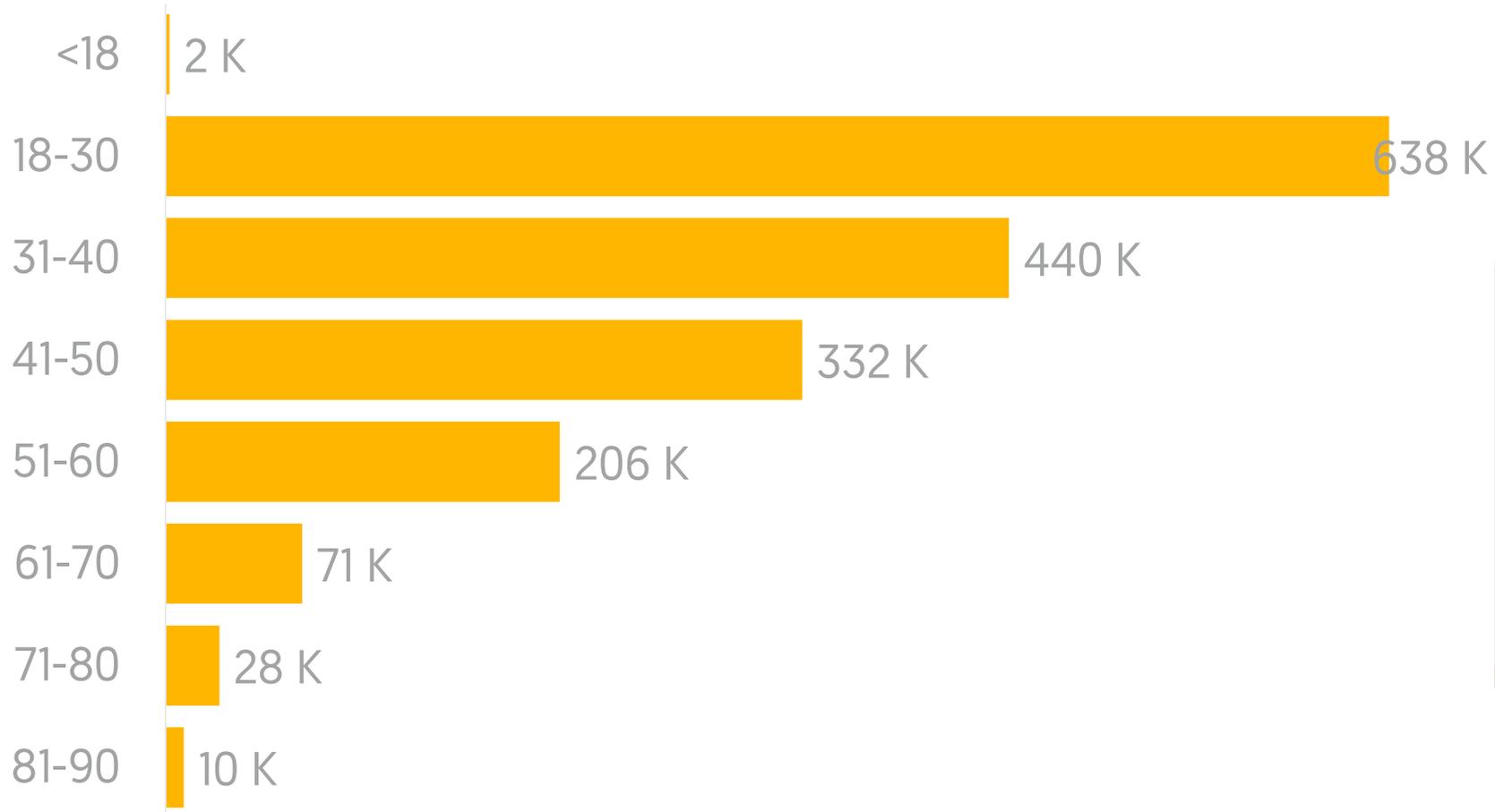
45.1%

0.85M  
Female Users



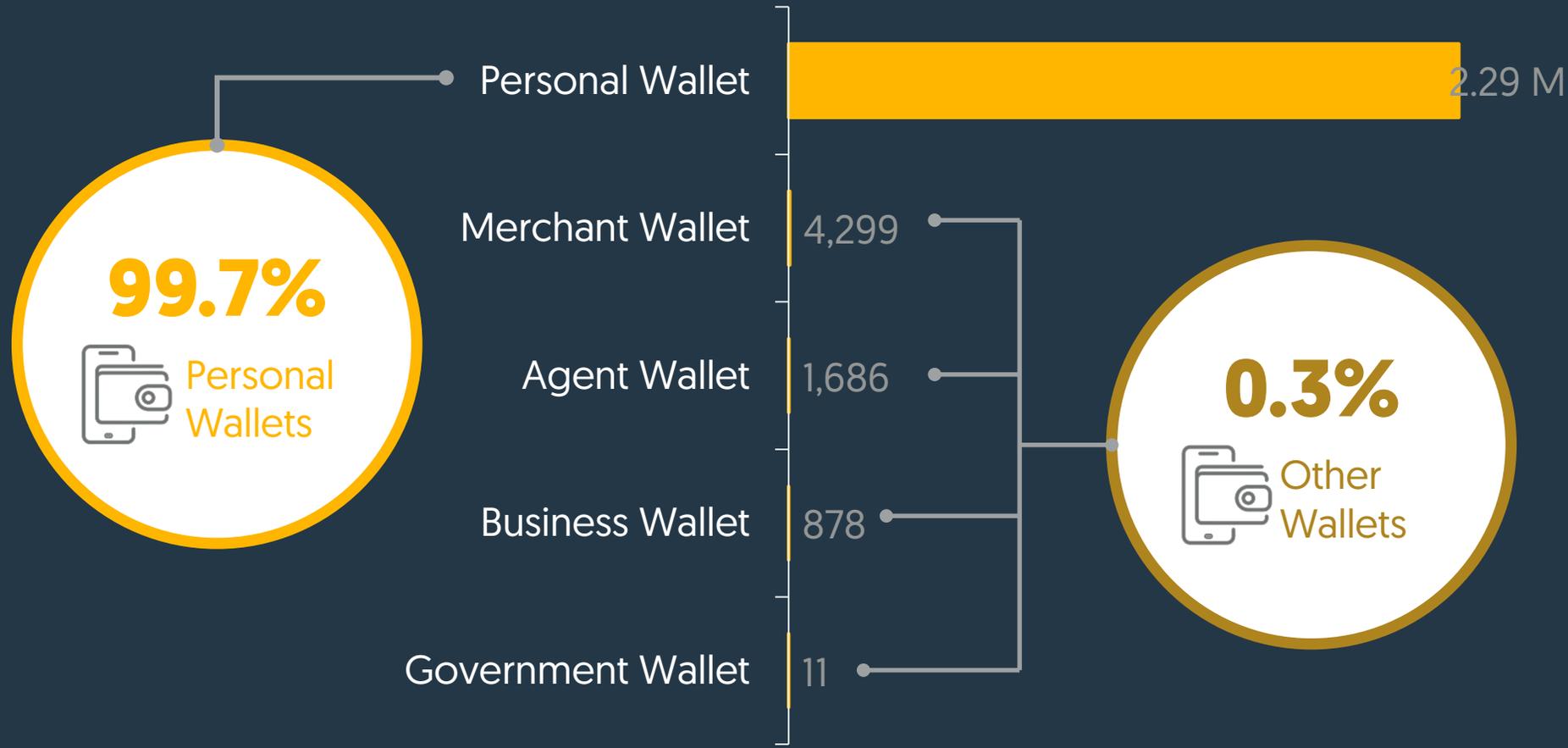
# JoMoPay Users

Number of Users Based on Age Group



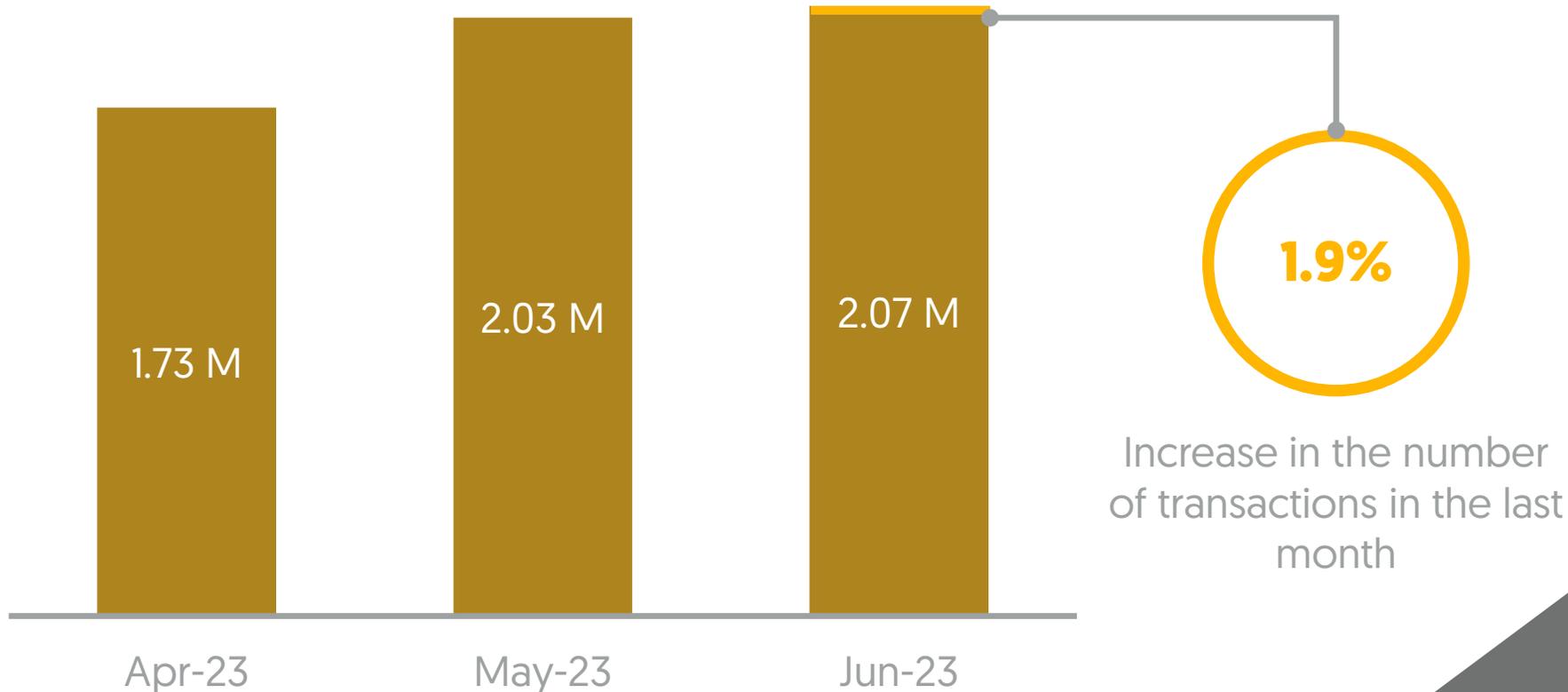
# JoMoPay Users

Number of Wallets Based on Wallet Type



# JoMoPay Number of Transactions

Total Number of Transactions Over the Past 3 Months



# JoMoPay Number of Transactions

Percentage Based on Transaction Type

2.8%

57K  
Purchases

3.9%

80K  
Cash In

6.3%

130K  
Cash Out

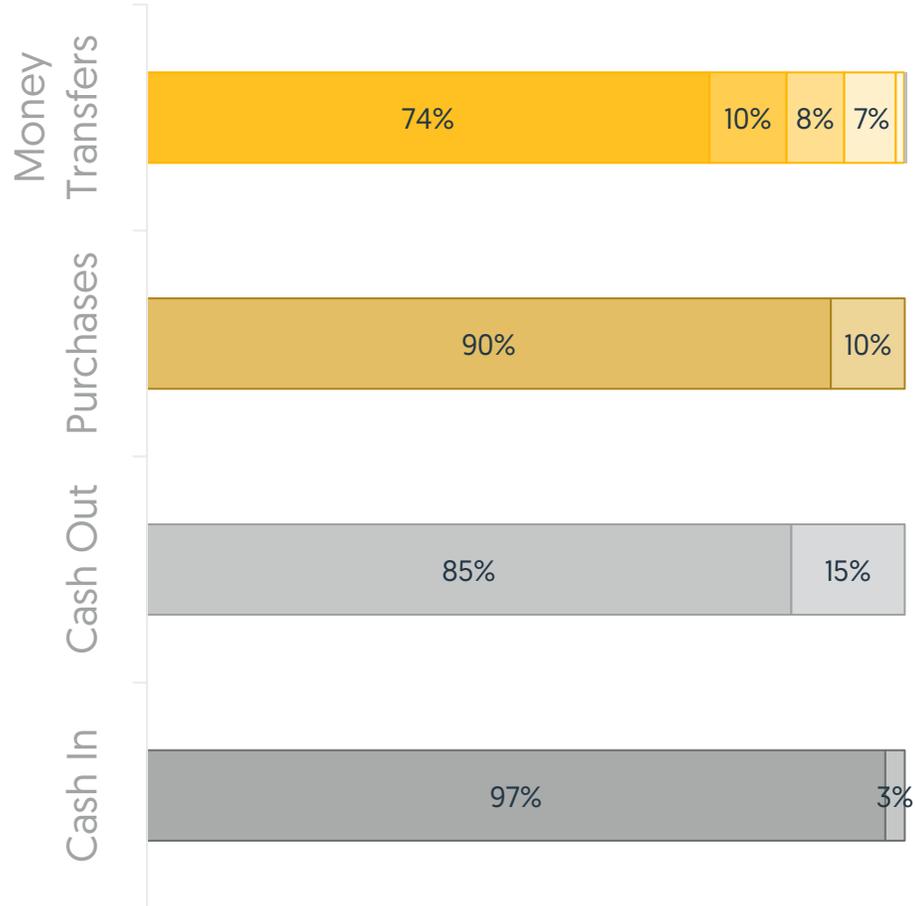
87.1%

1,804K  
Money Transfers



# JoMoPay Number of Transactions

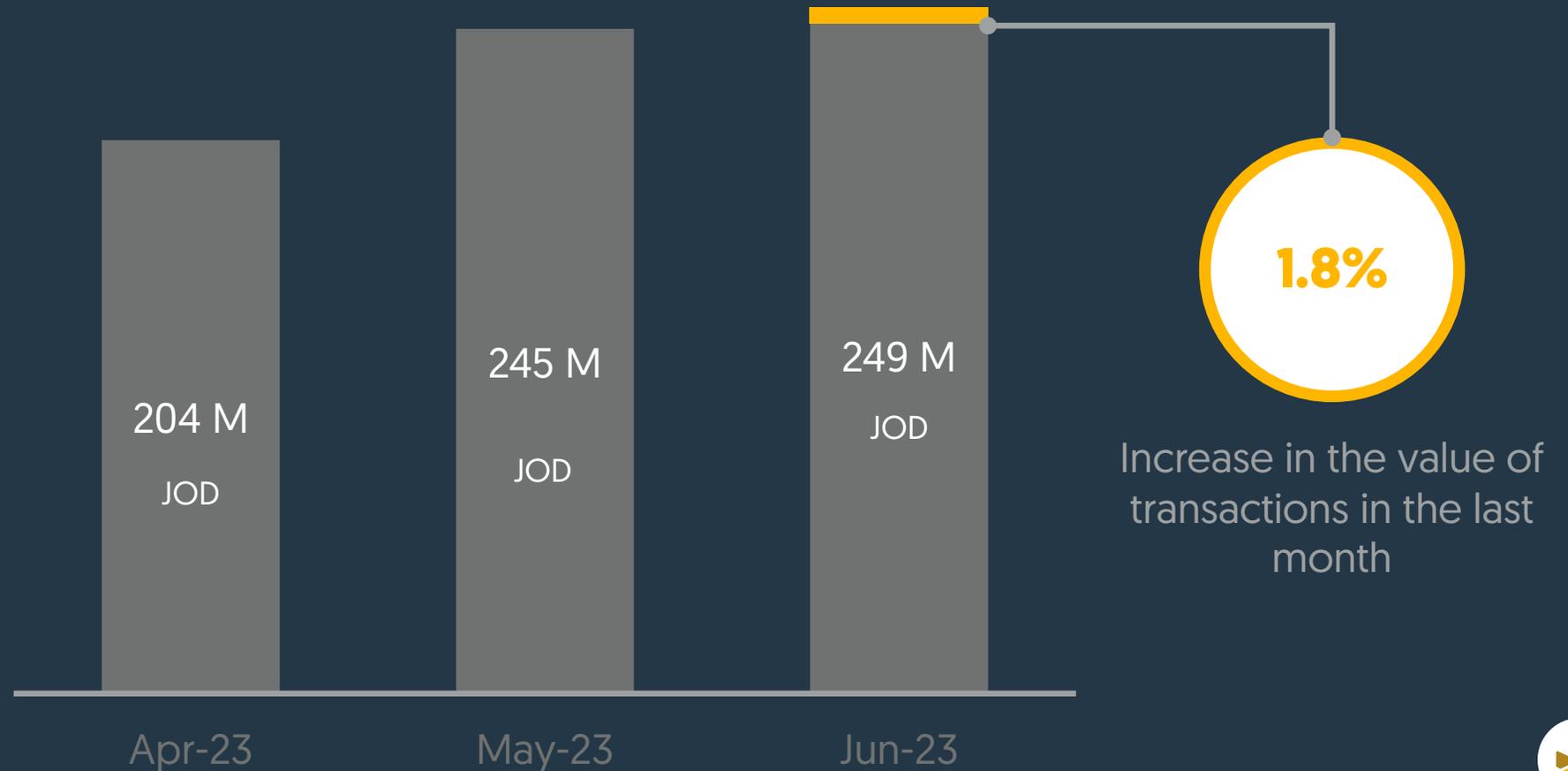
Percentage Based on Transaction Type Sub-Category



Transfer to Family/Friends	<b>74%</b>
Aid/Charity/Grant	<b>10%</b>
Transfer to Own Account	<b>8%</b>
Salary/Bonus/Dividends	<b>7%</b>
Loan/Loan Installment	<b>1%</b>
Purchases	<b>90%</b>
QR Purchases	<b>10%</b>
Cash Out - Agent/Teller	<b>85%</b>
Cash Out - ATM/Kiosk	<b>15%</b>
Cash In - Agent/Teller	<b>97%</b>
Cash In - ATM/Kiosk	<b>3%</b>

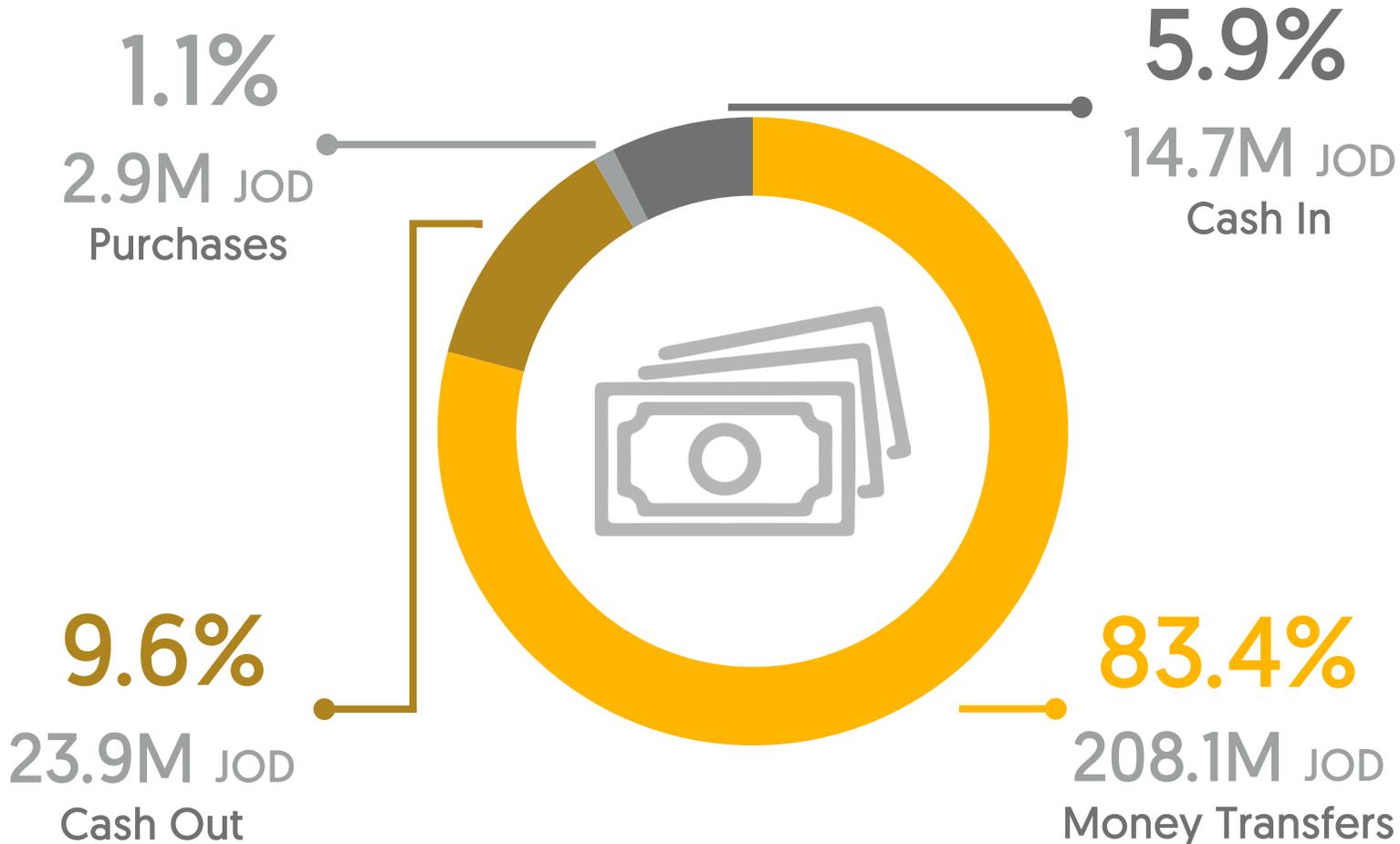
# JoMoPay Value of Transactions

Total Value of Transactions Over the Past 3 Months



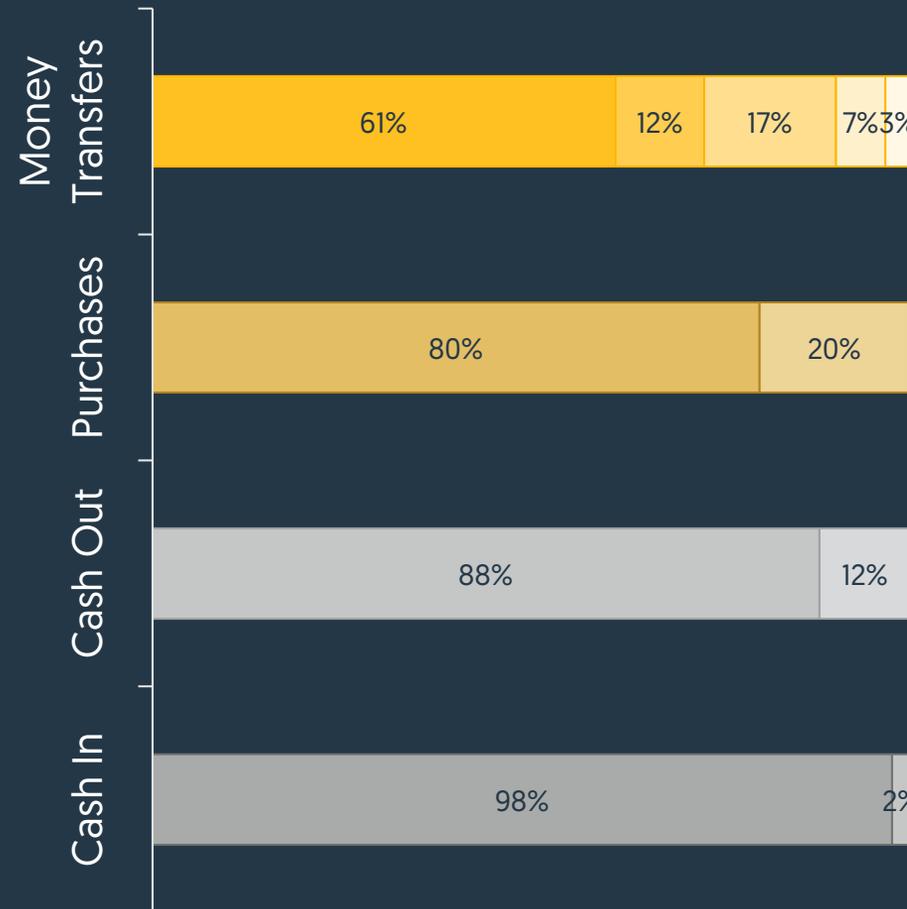
# JoMoPay Value of Transactions

Percentage Based on Transaction Type



# JoMoPay Value of Transactions

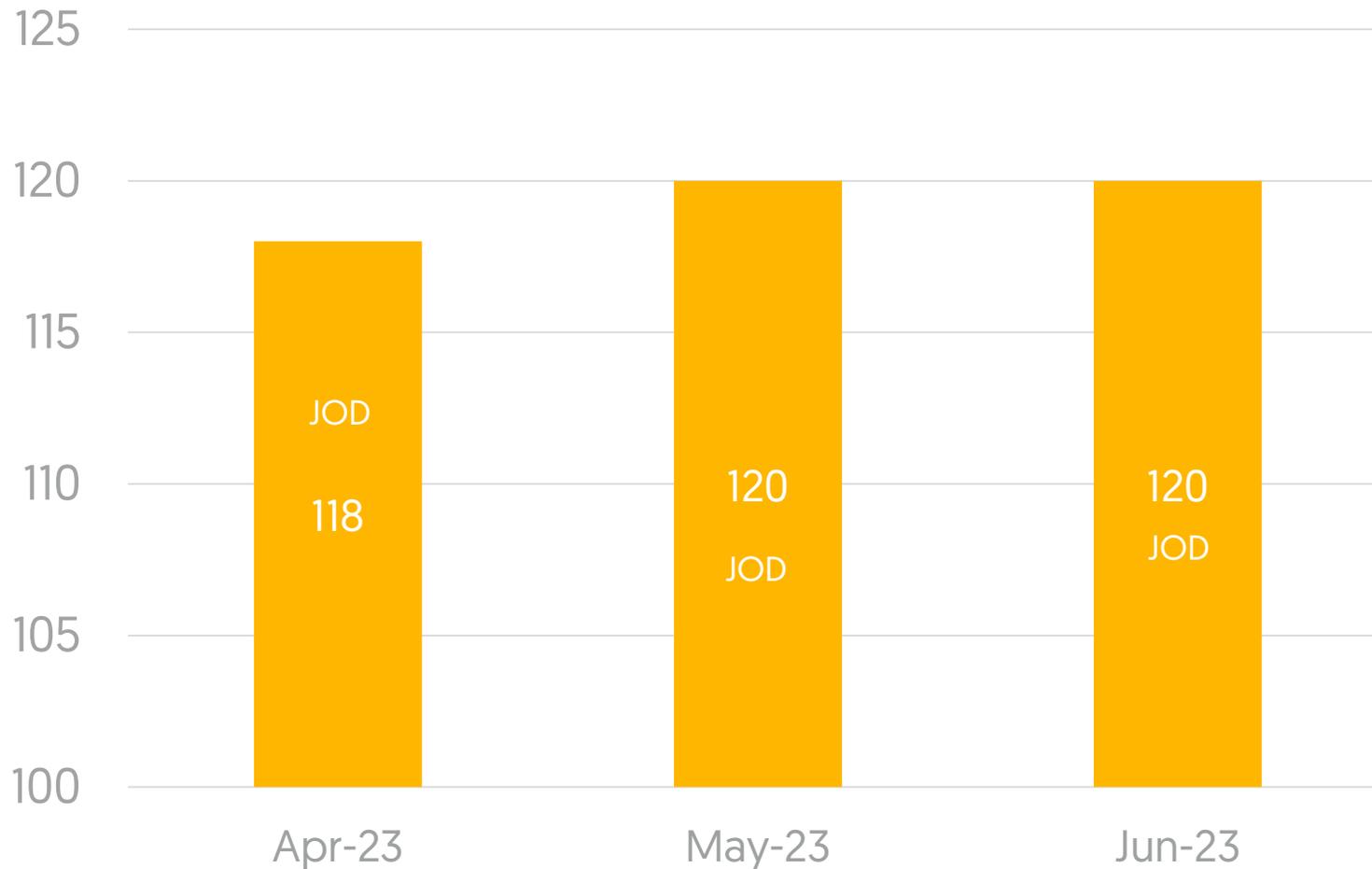
Percentage Based on Transaction Type Sub-Category



Transfer to Family/Friends	<b>61%</b>
Aid/Charity/Grant	<b>12%</b>
Transfer to Own Account	<b>17%</b>
Salary/Bonus/Dividends	<b>7%</b>
Loan/Loan Installment	<b>3%</b>
Purchases	<b>80%</b>
QR Purchases	<b>20%</b>
Cash Out - Agent/Teller	<b>88%</b>
Cash Out - ATM/Kiosk	<b>12%</b>
Cash In - Agent/Teller	<b>98%</b>
Cash In - ATM/Kiosk	<b>2%</b>

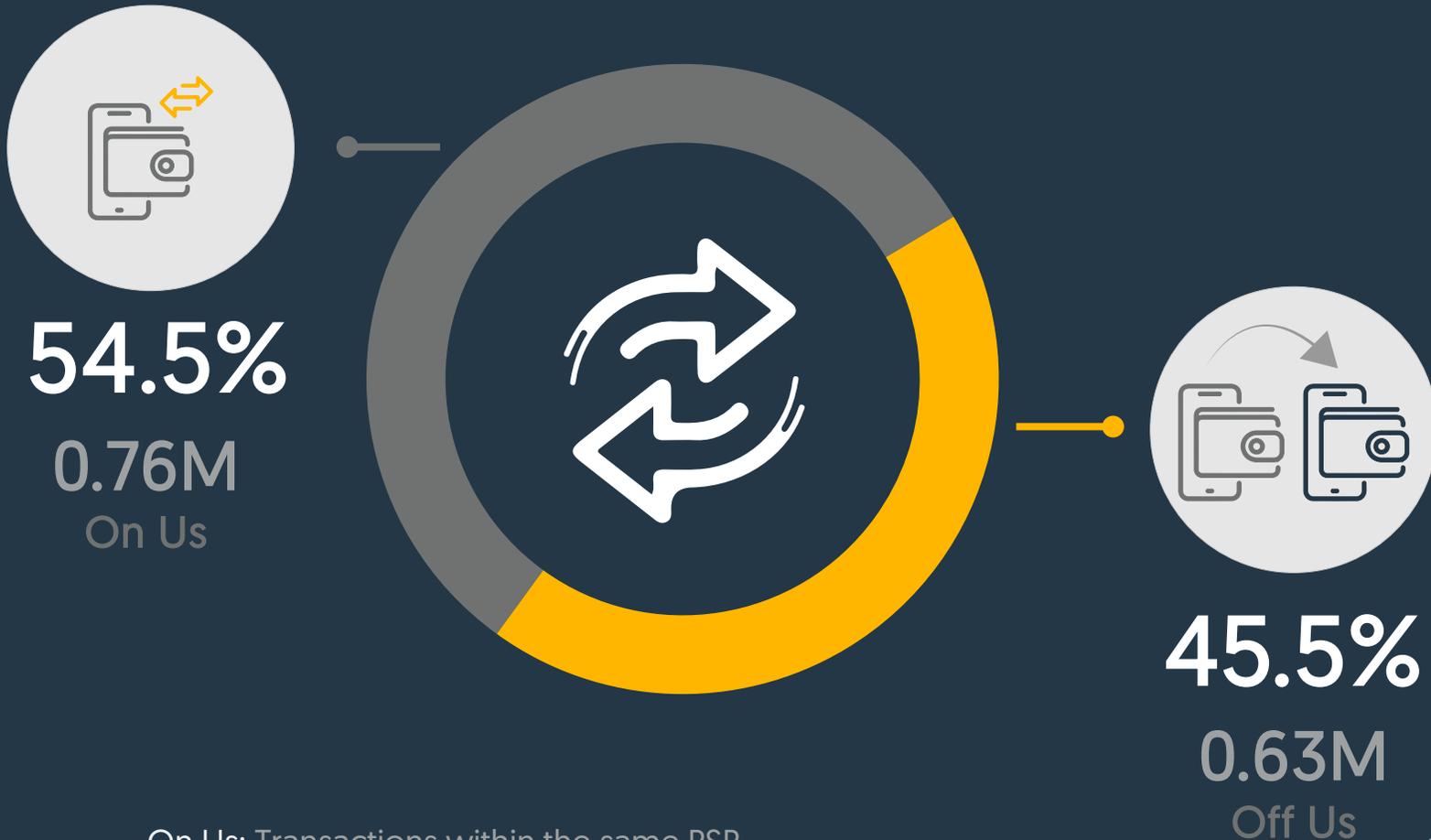
# JoMoPay Transactions

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

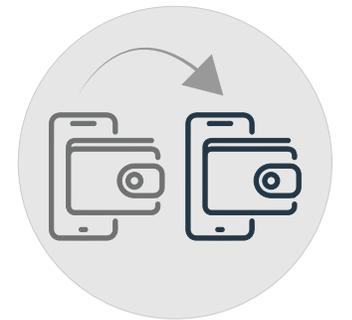
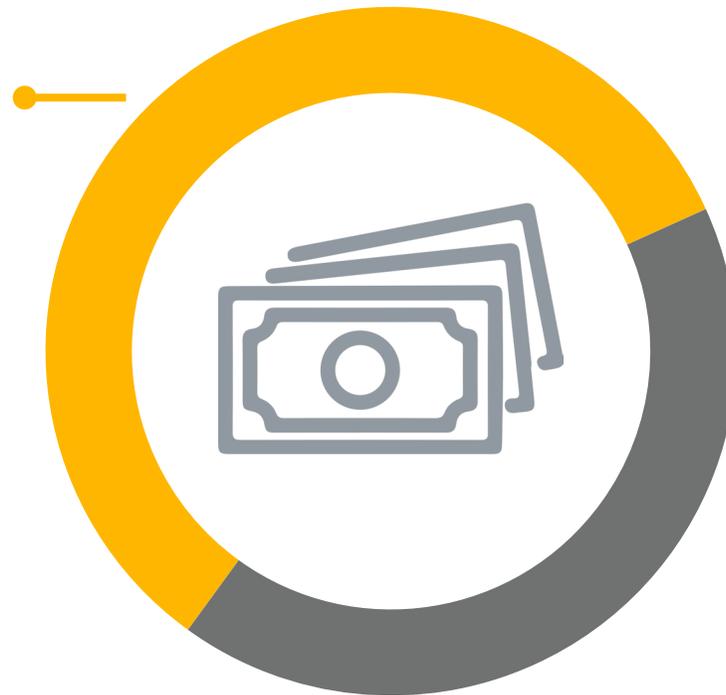
# JoMoPay Interoperability

Value of Money Transfer Transactions Through PSPs



**54.8%**

64.7M JOD  
On Us



**45.2%**

53.4M JOD  
Off Us

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

# CliQ & JoMoPay Interoperability

## Monthly Report

June 2023

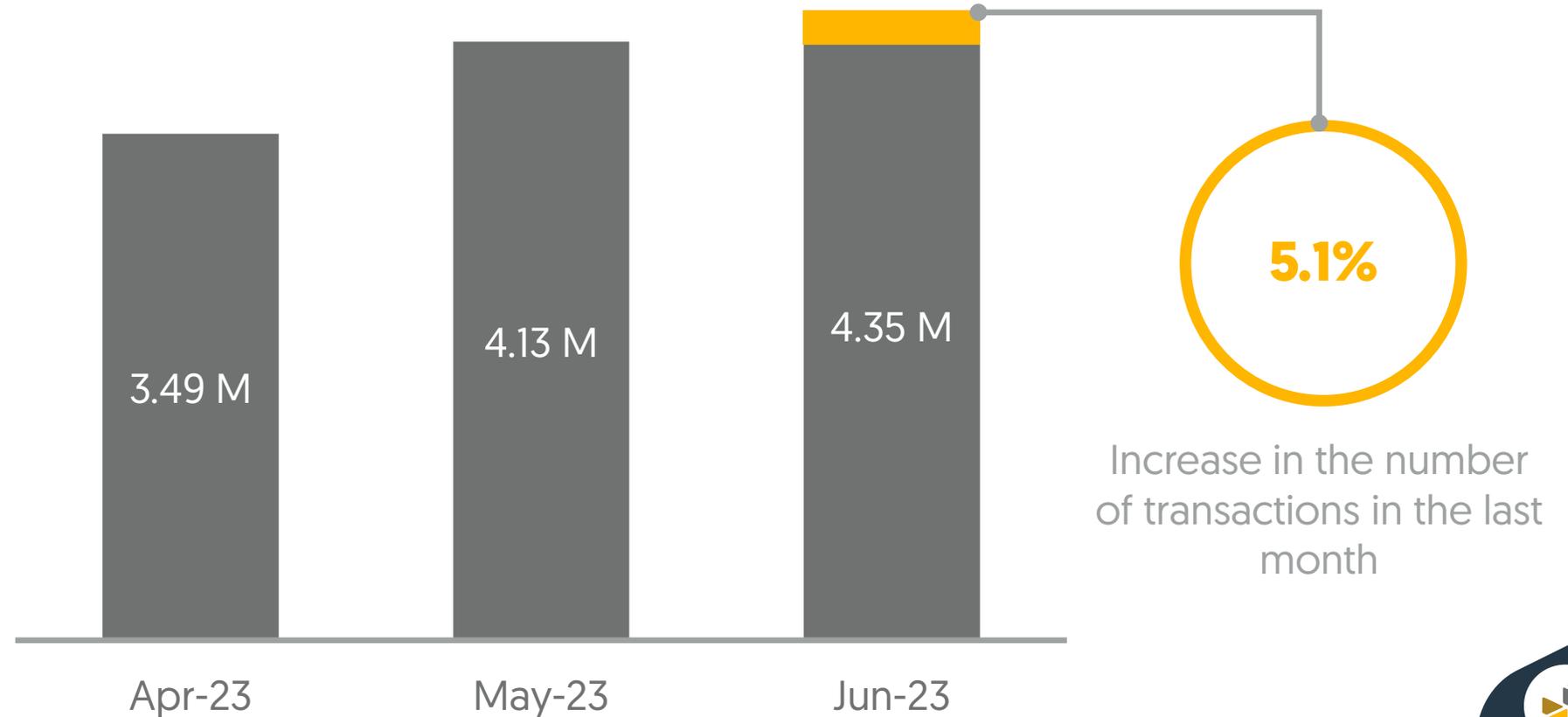
39

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



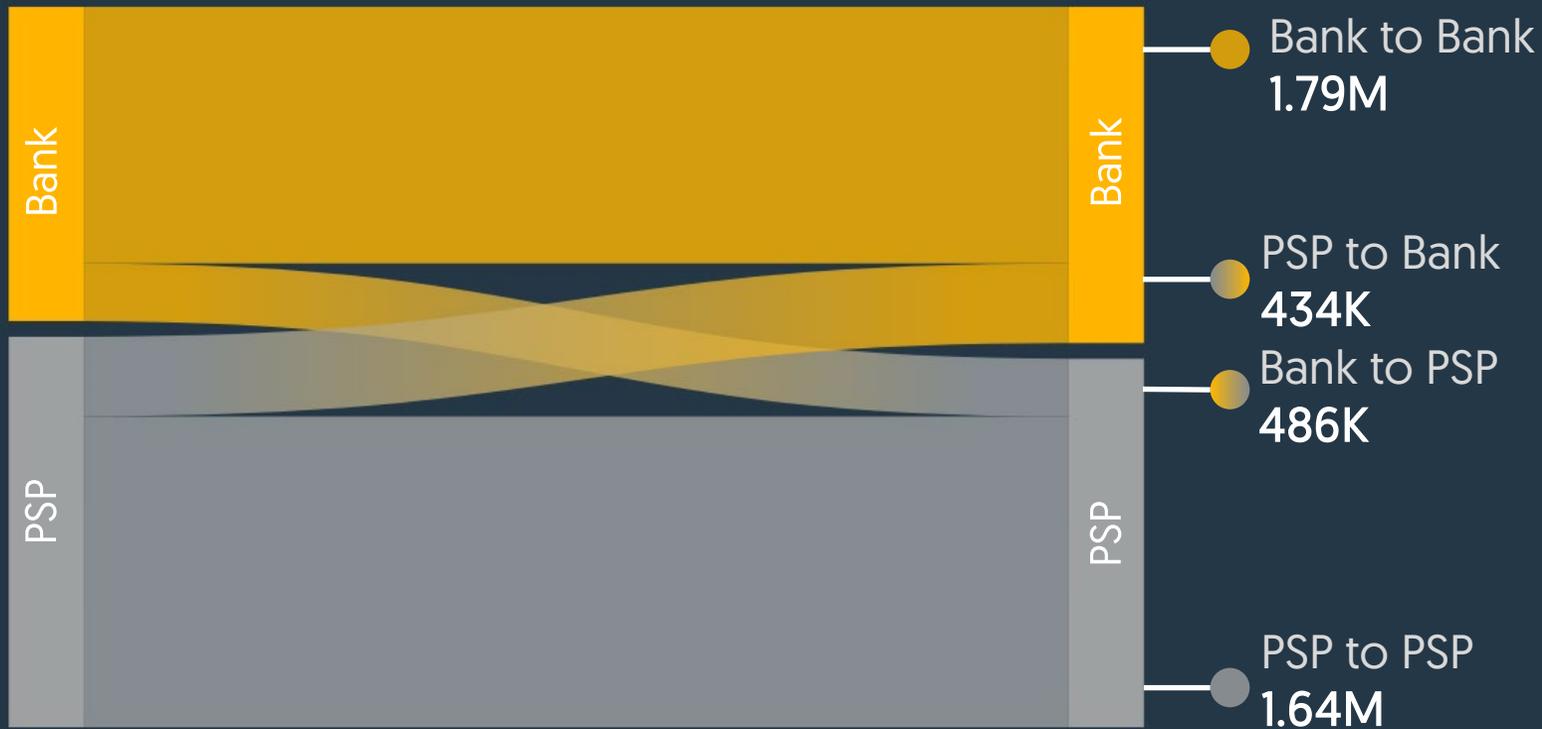
# CliQ & JoMoPay Transactions

Total Number of Transactions Over the Past 3 Months



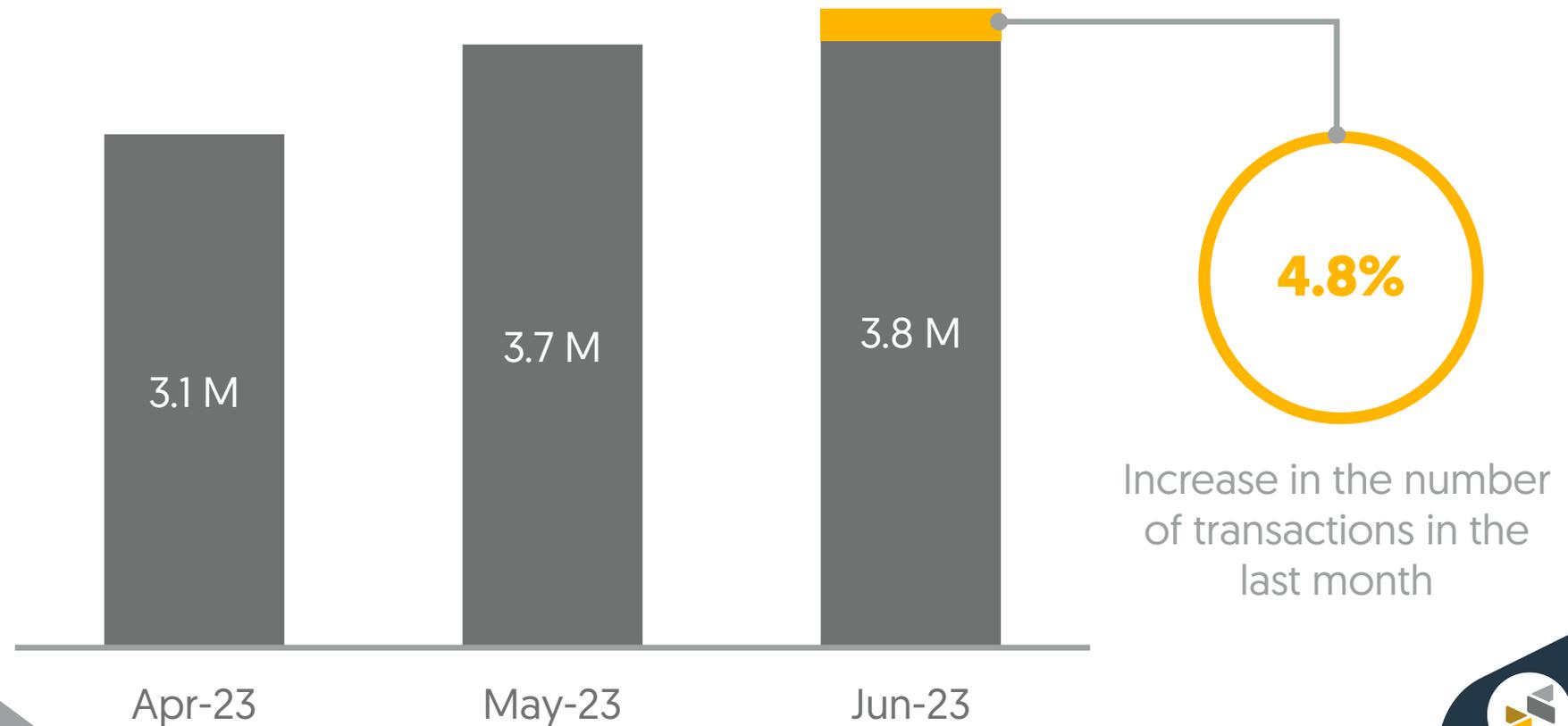
# CliQ & JoMoPay Transactions

Total Number of Transactions between Banks and PSPs



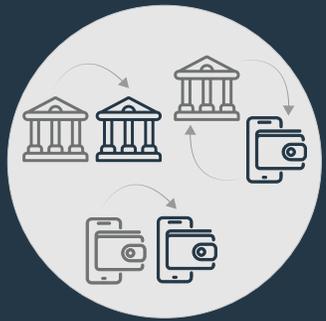
# CliQ & JoMoPay Transactions

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



69.9%

2.69M

Off Us



30.1%

1.15M

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



**49.9%**

412K  
mPSP to Bank

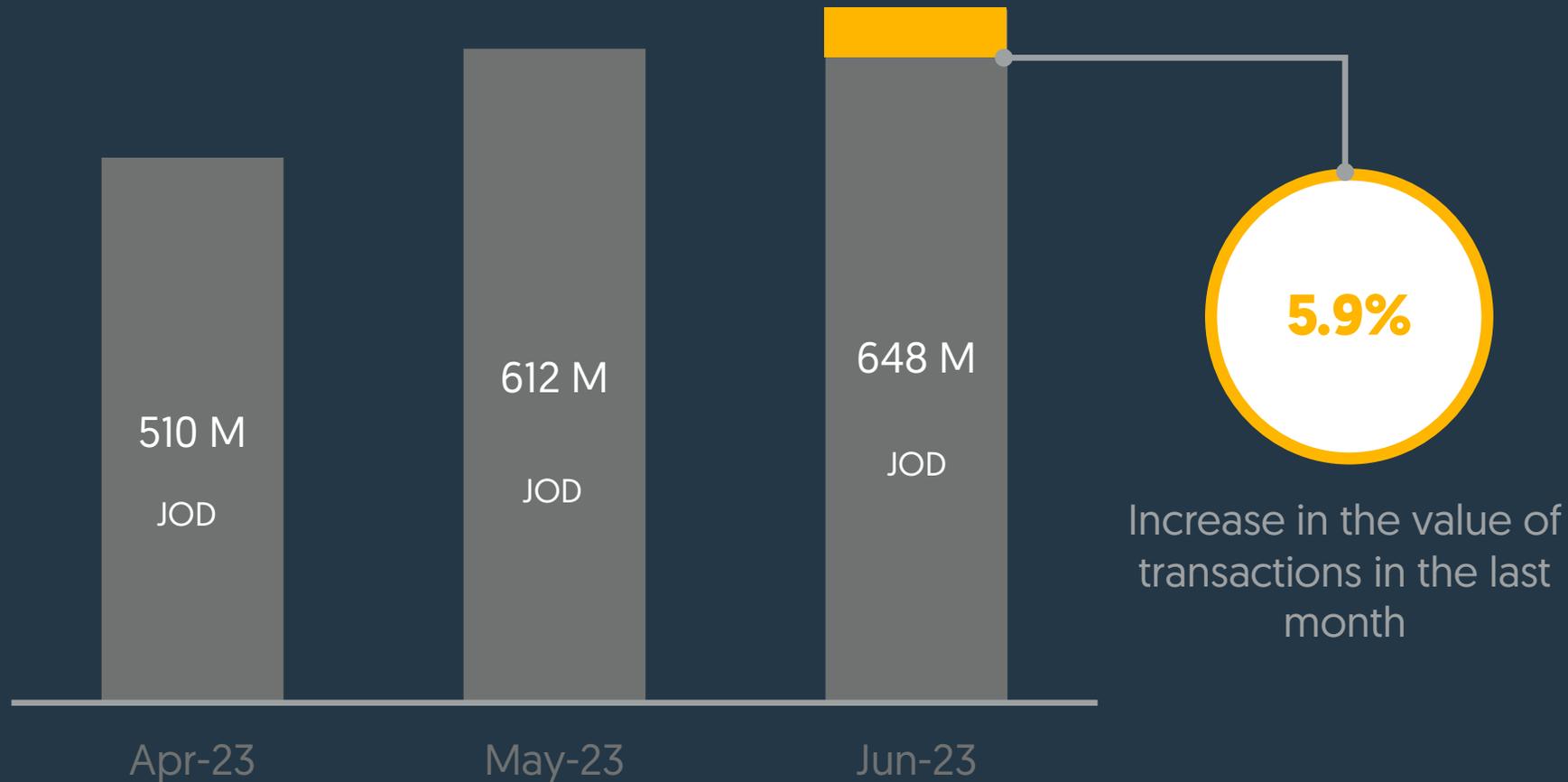


**50.1%**

414K  
Bank to mPSP

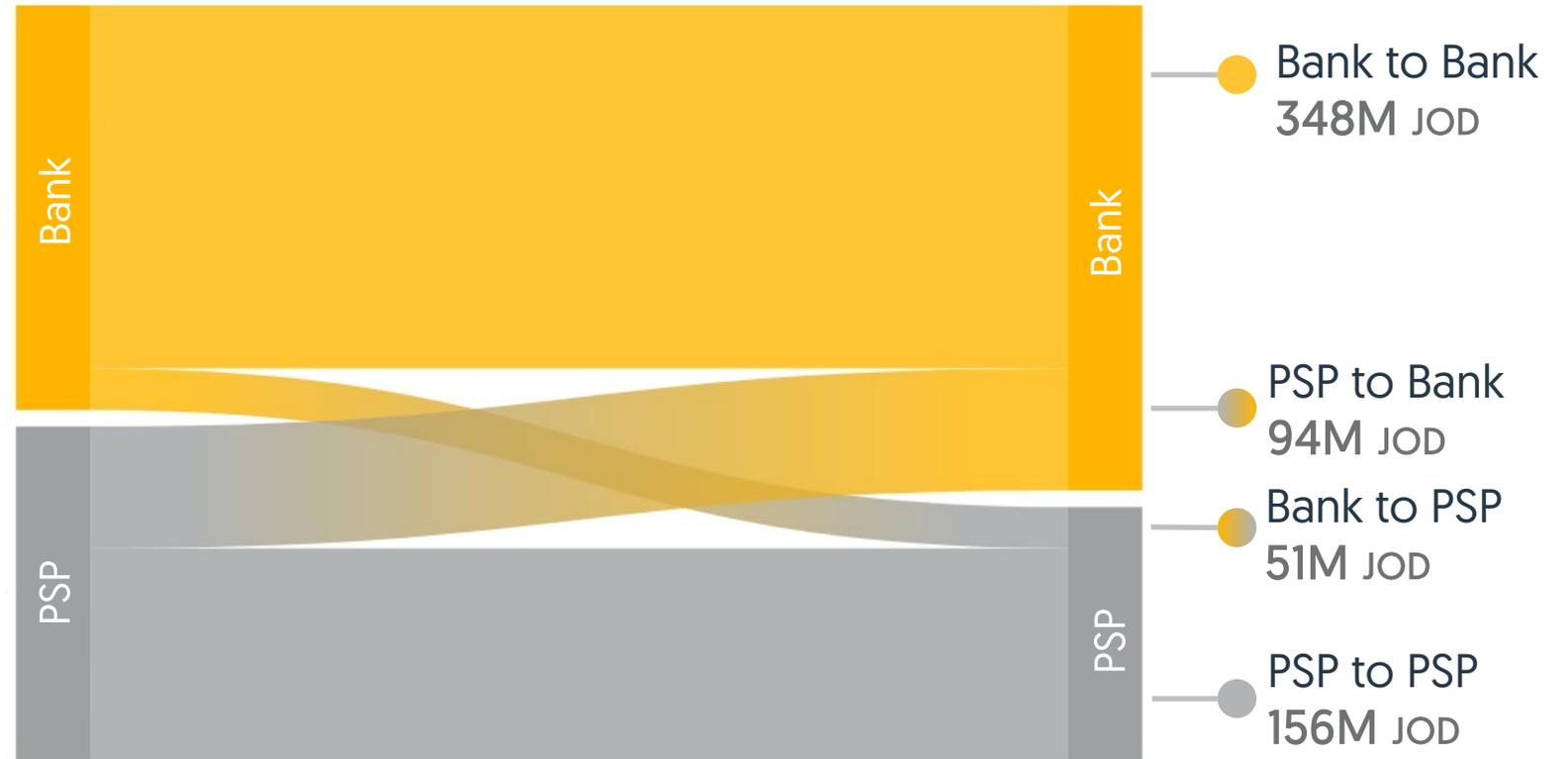
# CliQ & JoMoPay Transactions

Total Value of Transactions Over the Past 3 Months



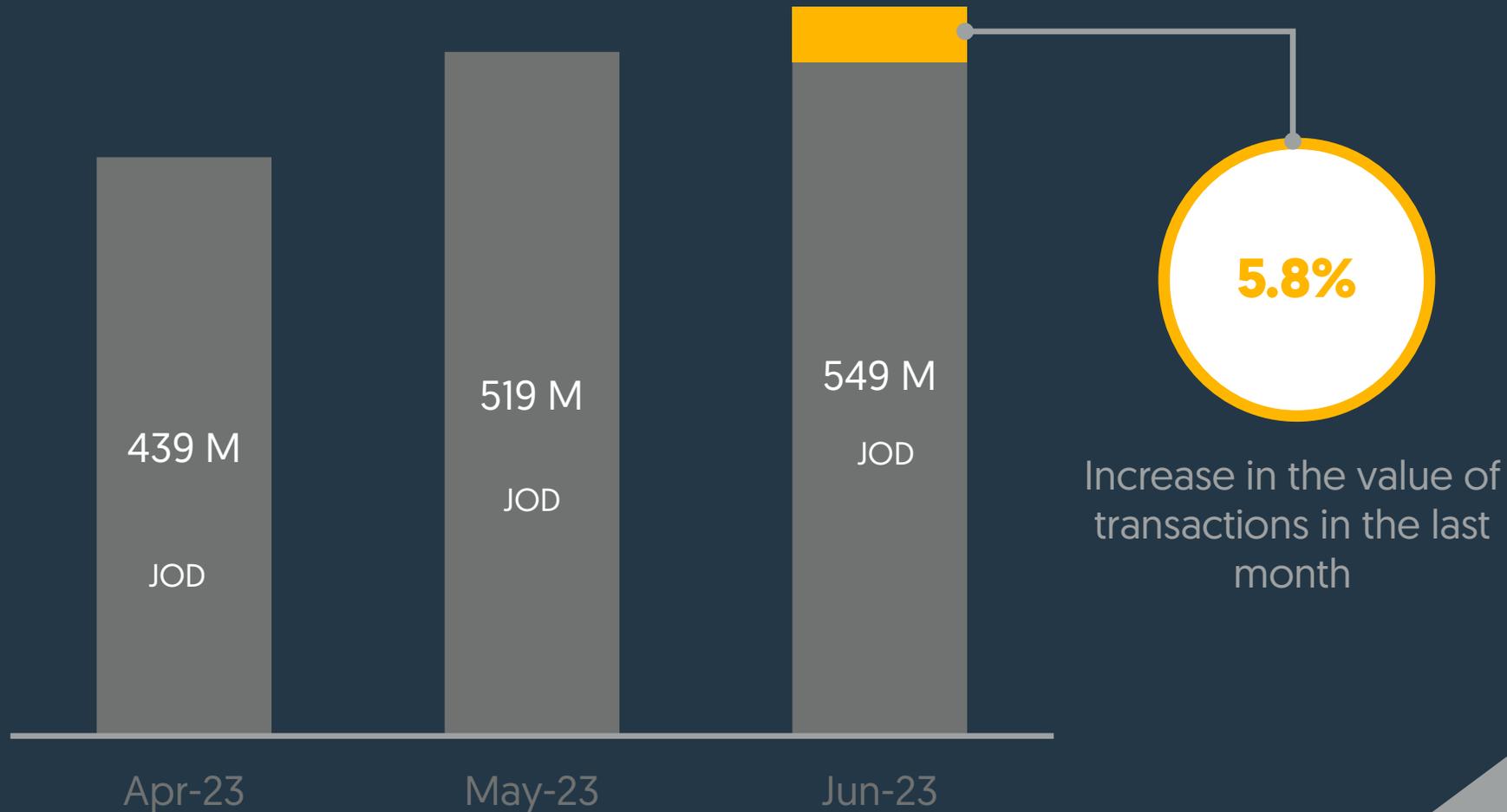
# CliQ & JoMoPay Transactions

Total Value of Banks and PSPs Transactions



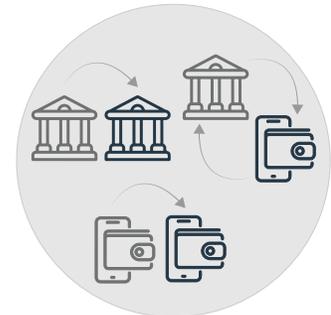
# CliQ & JoMoPay Transactions

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



**78.4%**  
430M JOD  
Off Us



**21.6%**  
119M 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



68.9%

89M JOD  
mPSP to Bank



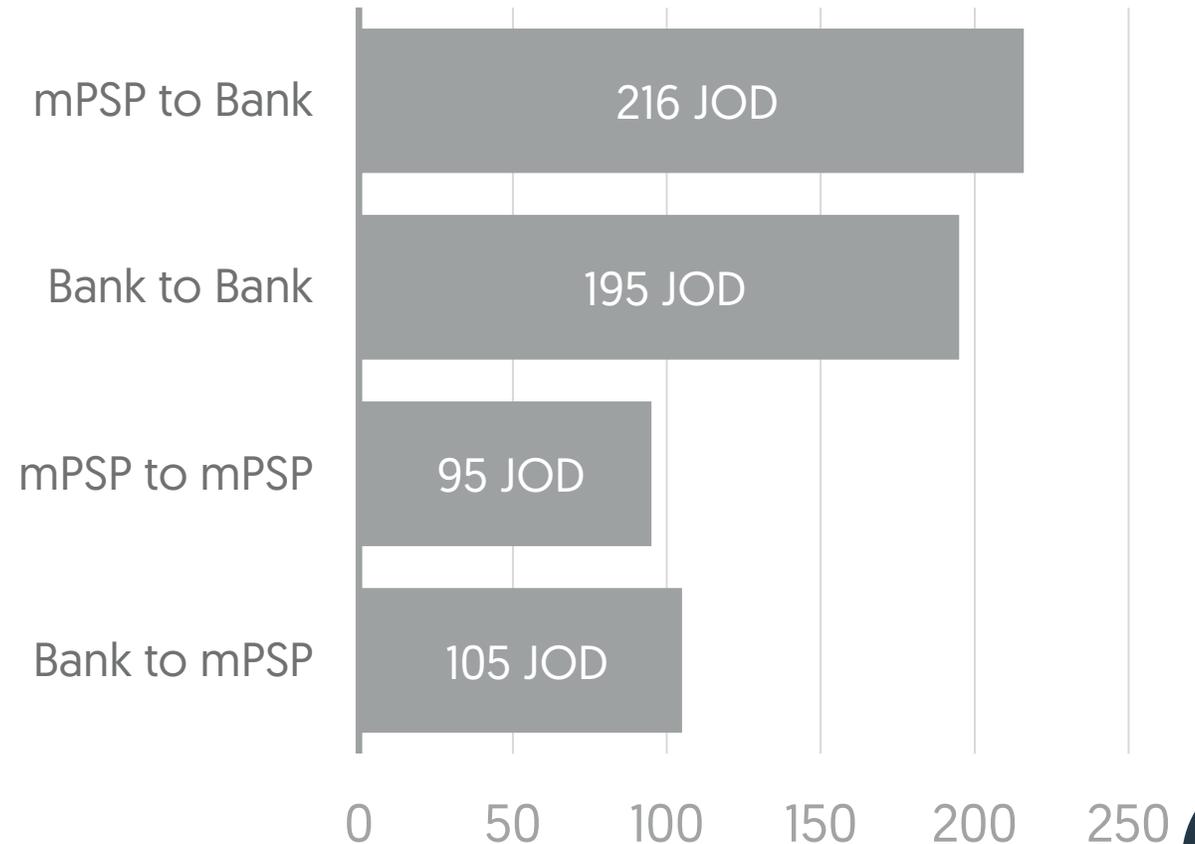
31.1%

41M JOD  
Bank to mPSP

# CliQ & JoMoPay Average Value of Transactions

Average Value of Transactions for Banks

**149 JOD**  
Transaction  
Average





# Monthly Report

## June 2023

51

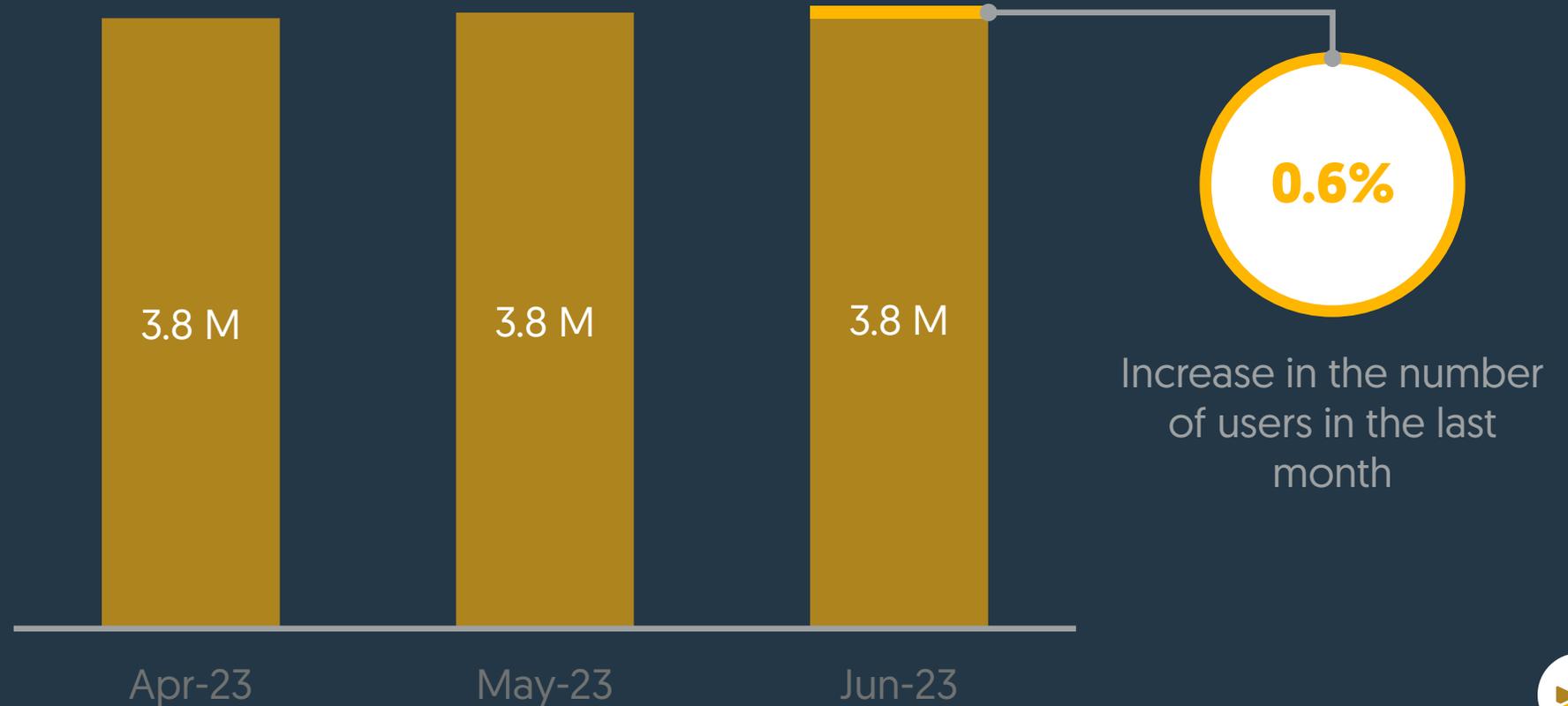
Electronic Bill Presentment & Payment (EBPP) System



06.2023

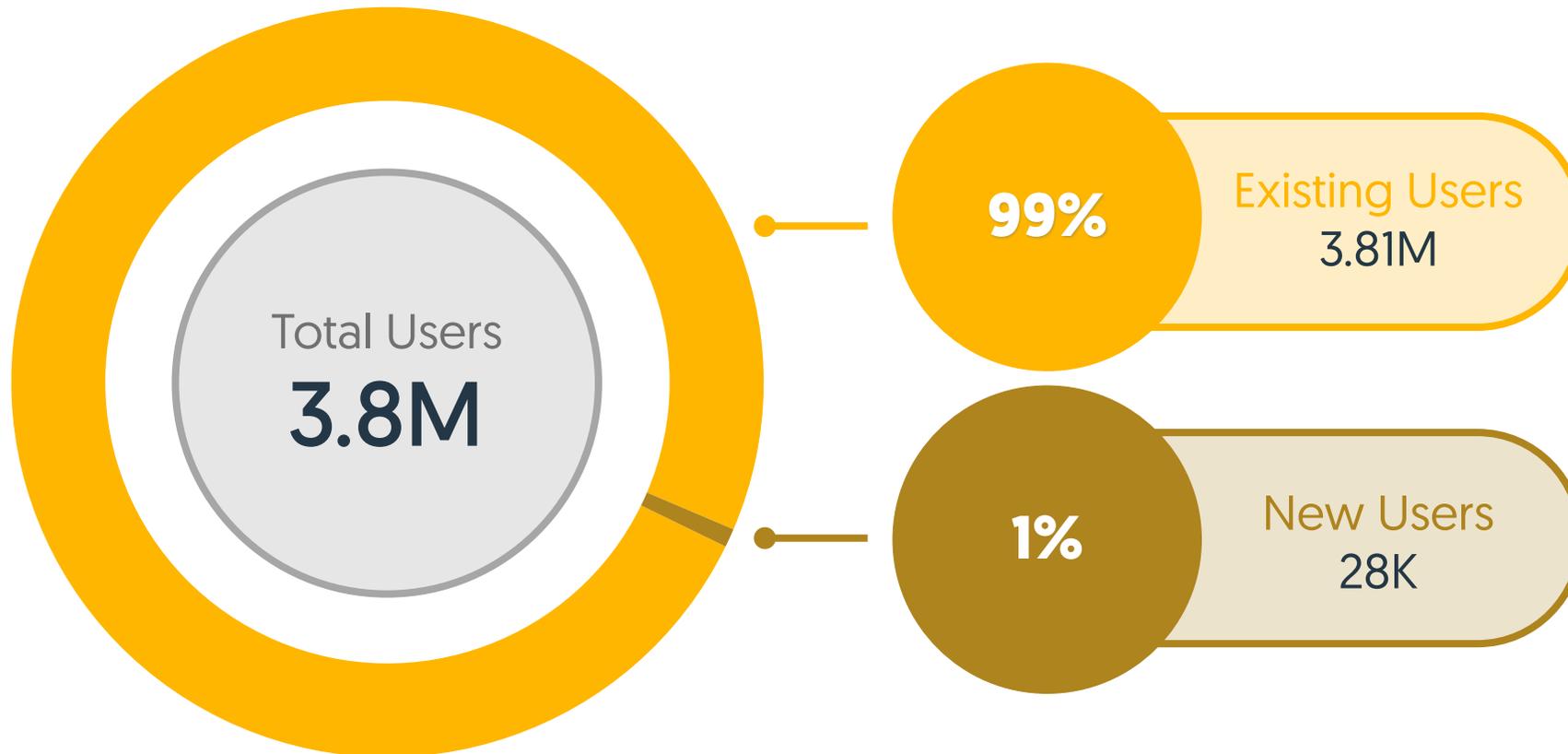
# eFAWATEERcom Users

Total Number of Users Over the Past 3 Months



# eFAWATEERcom Users

Number of eFAWATEERcom Users



# eFAWATEERcom Billers & Services

Number of eFAWATEERcom Billers & Services



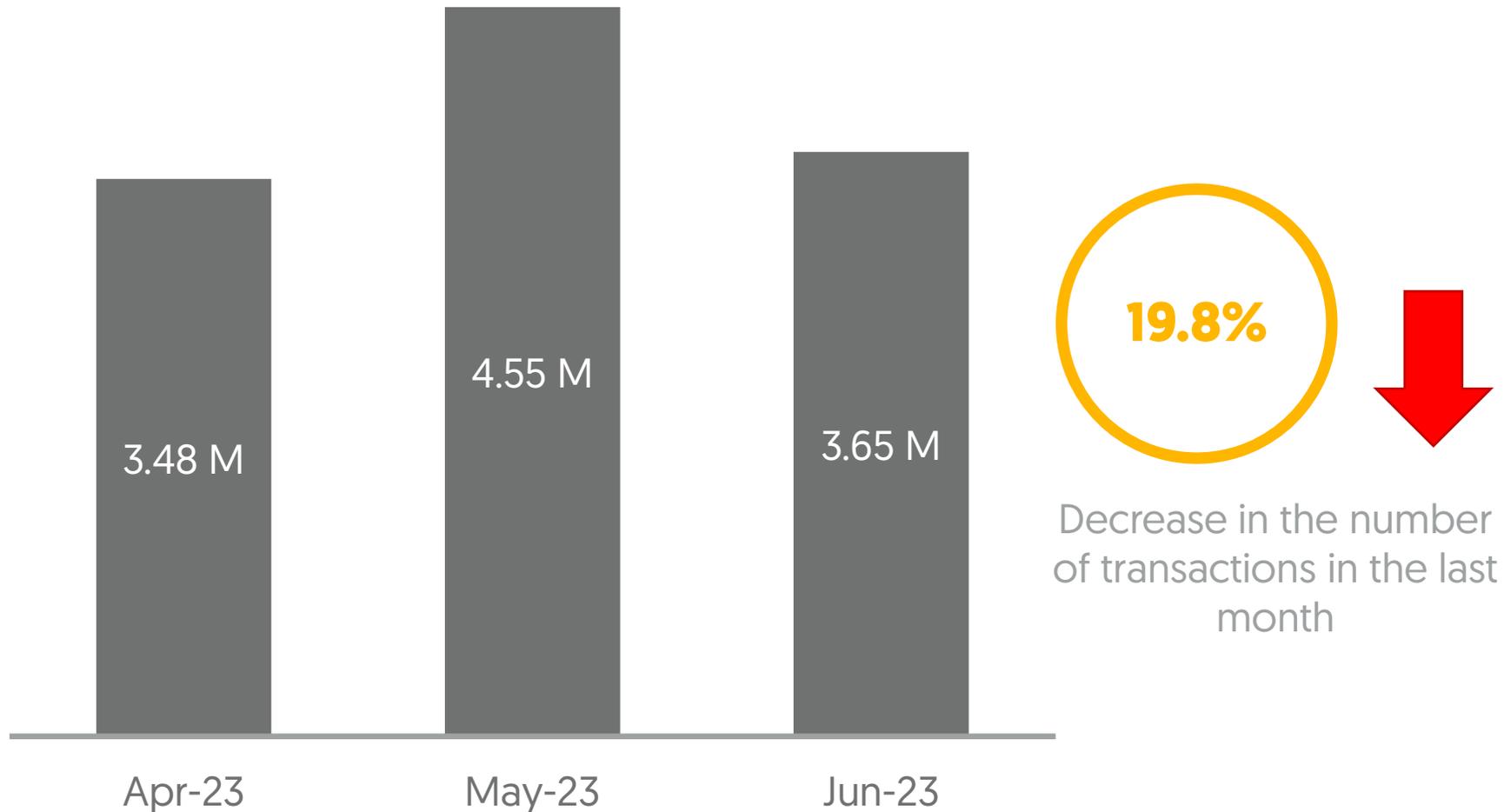
Billers  
470



Services  
1,527

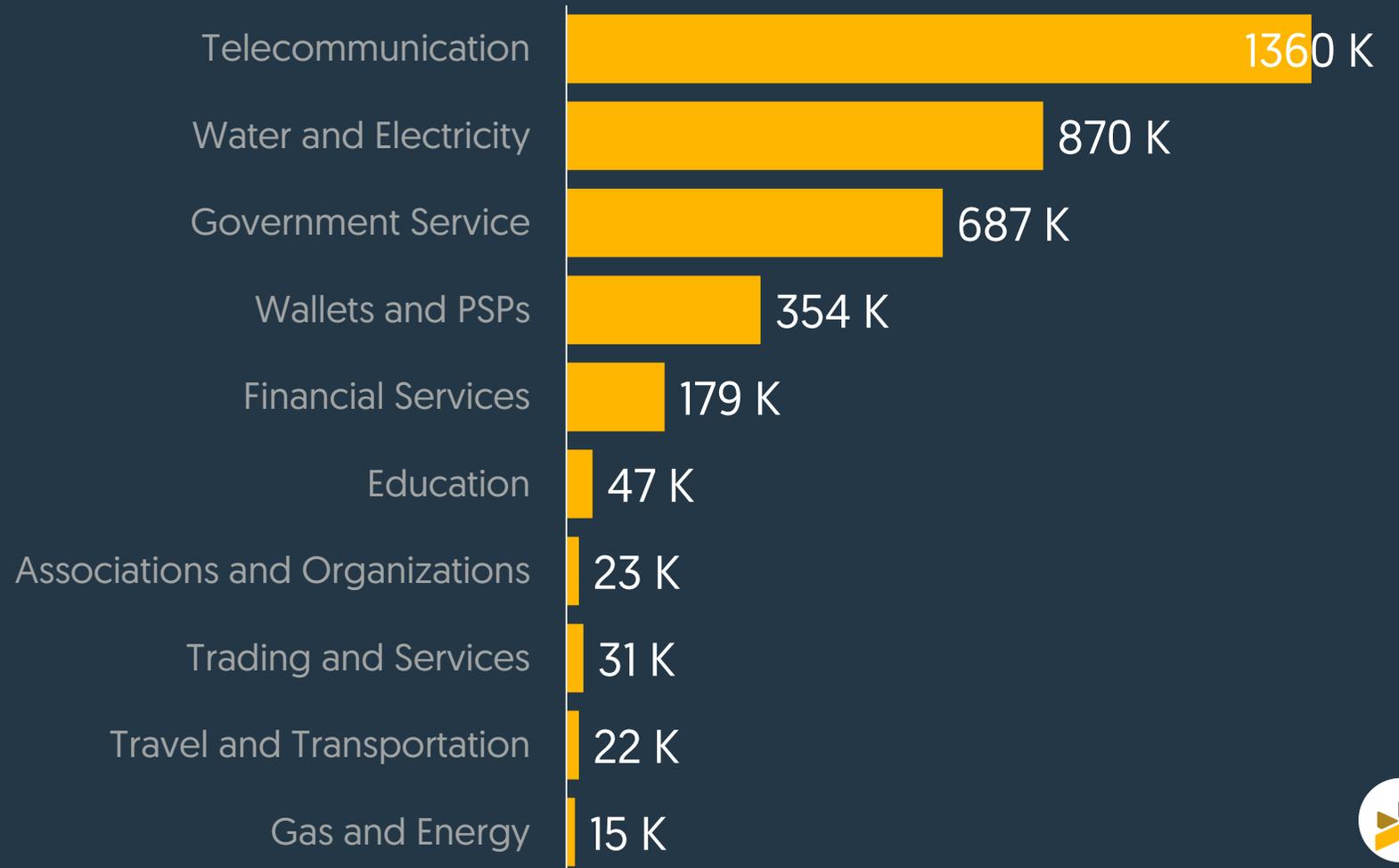
# eFAWATEERcom Number of Transactions

Total Number of Transactions Over the Past 3 Months



# eFAWATEERcom Number of Transactions

Number of Transactions by Category



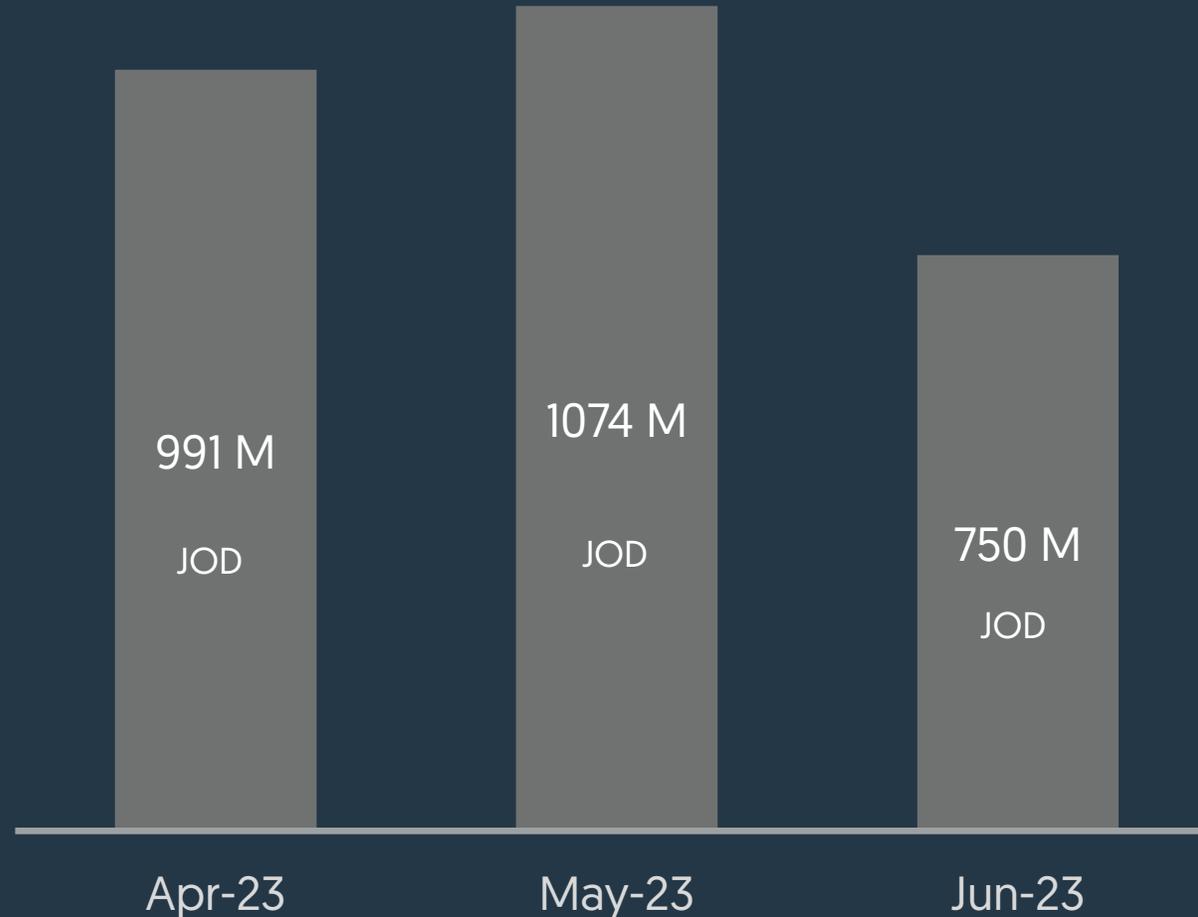
# eFAWATEERcom Number of Transactions

Percentage Based on Payment Method



# eFAWATEERcom Value of Transactions

Total Value of Transactions Over the Past 3 Months



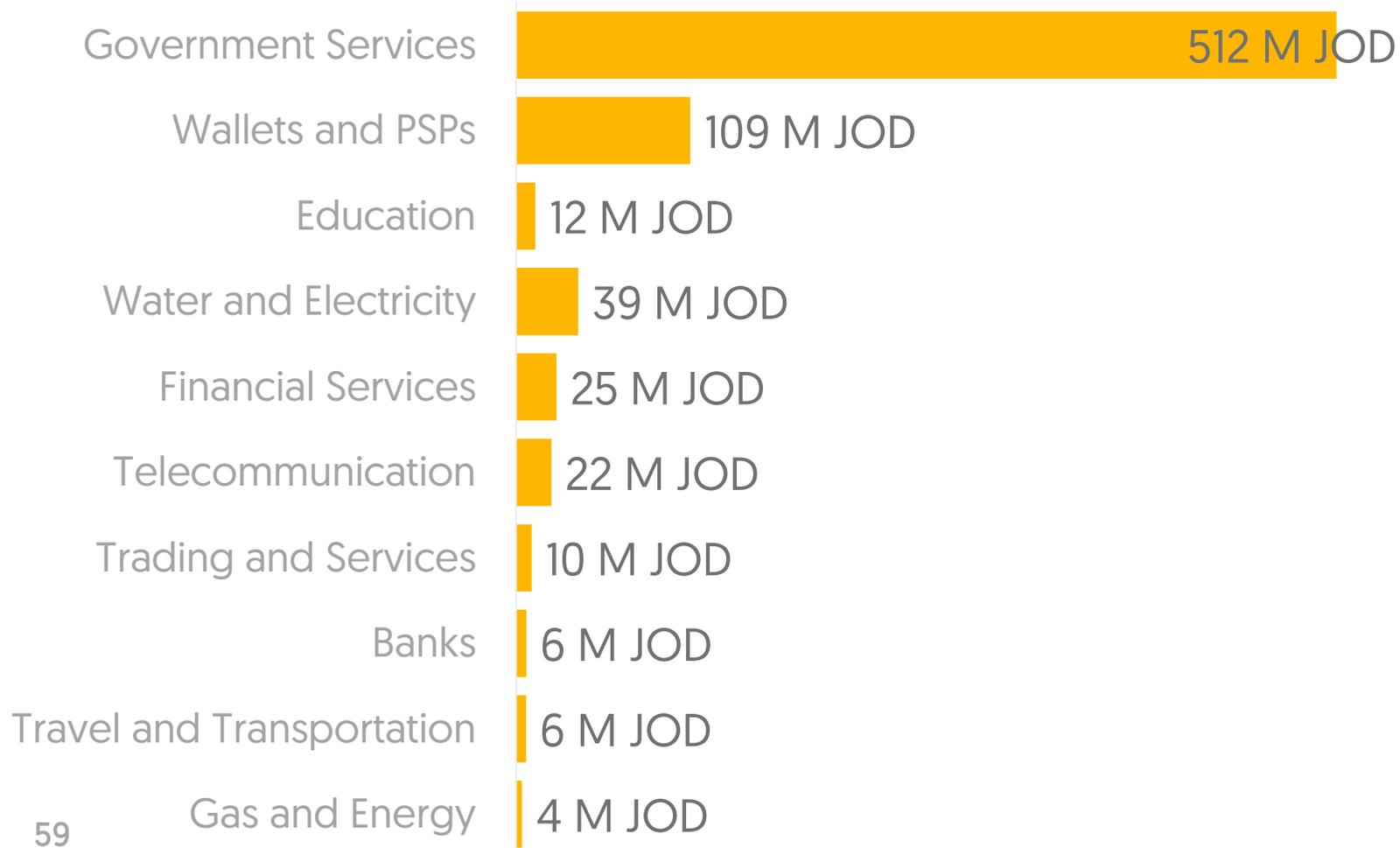
**30.1%**

A red arrow pointing downwards, indicating a decrease in the value of transactions.

Decrease in the value of transactions in the last month

# eFAWATEERcom Value of Transactions

Value of Transactions by Category



# eFAWATEER.com Value of Transactions

Percentage Based on Payment Method

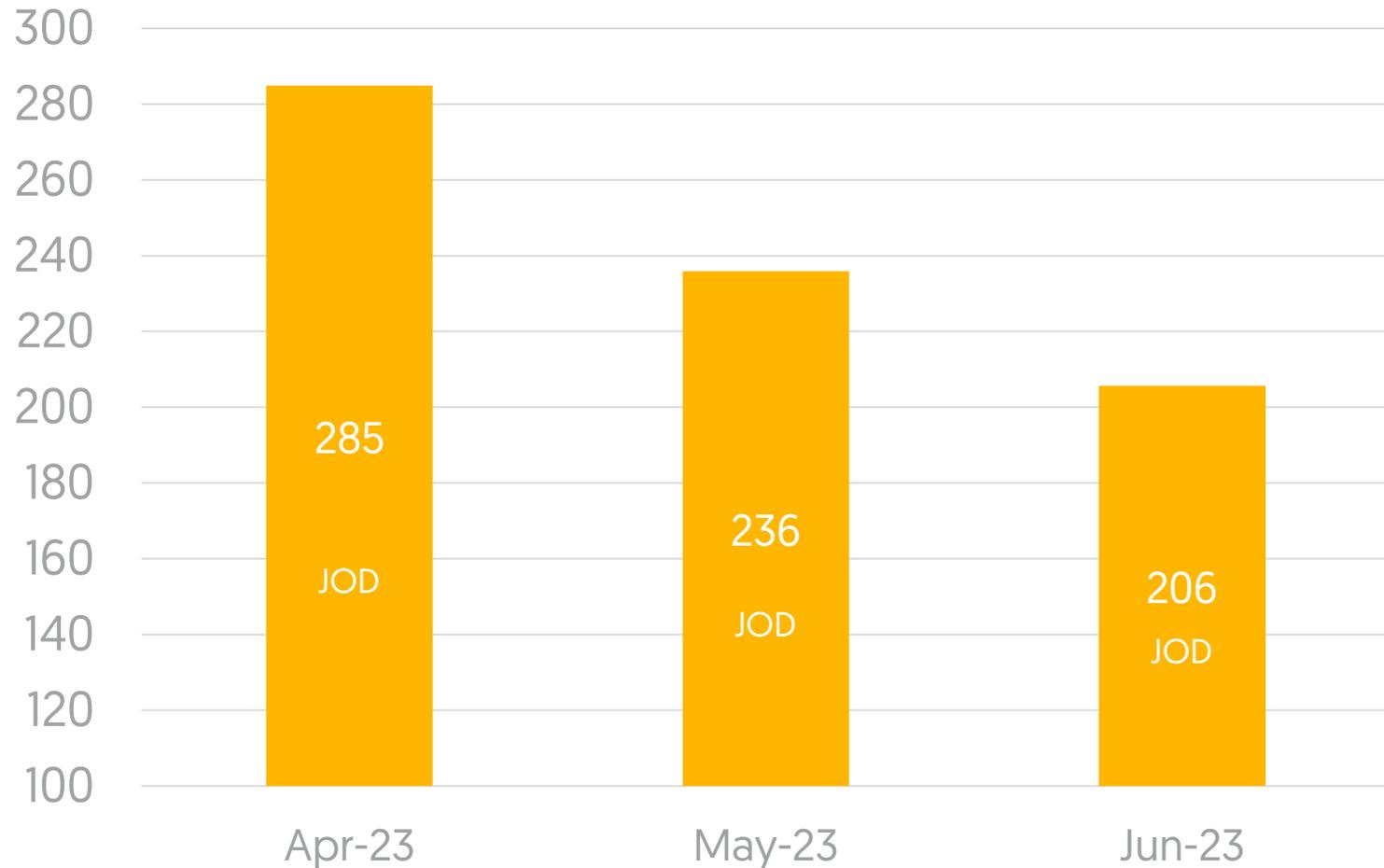
**17.8%**  
133.1M JOD  
Cash Payments



**82.2%**  
616.5M JOD  
Digital Payments

# eFAWATEERcom Transactions

Average Value of Transactions Over the Past 3 Months





**ACH**  
Automated Clearing House

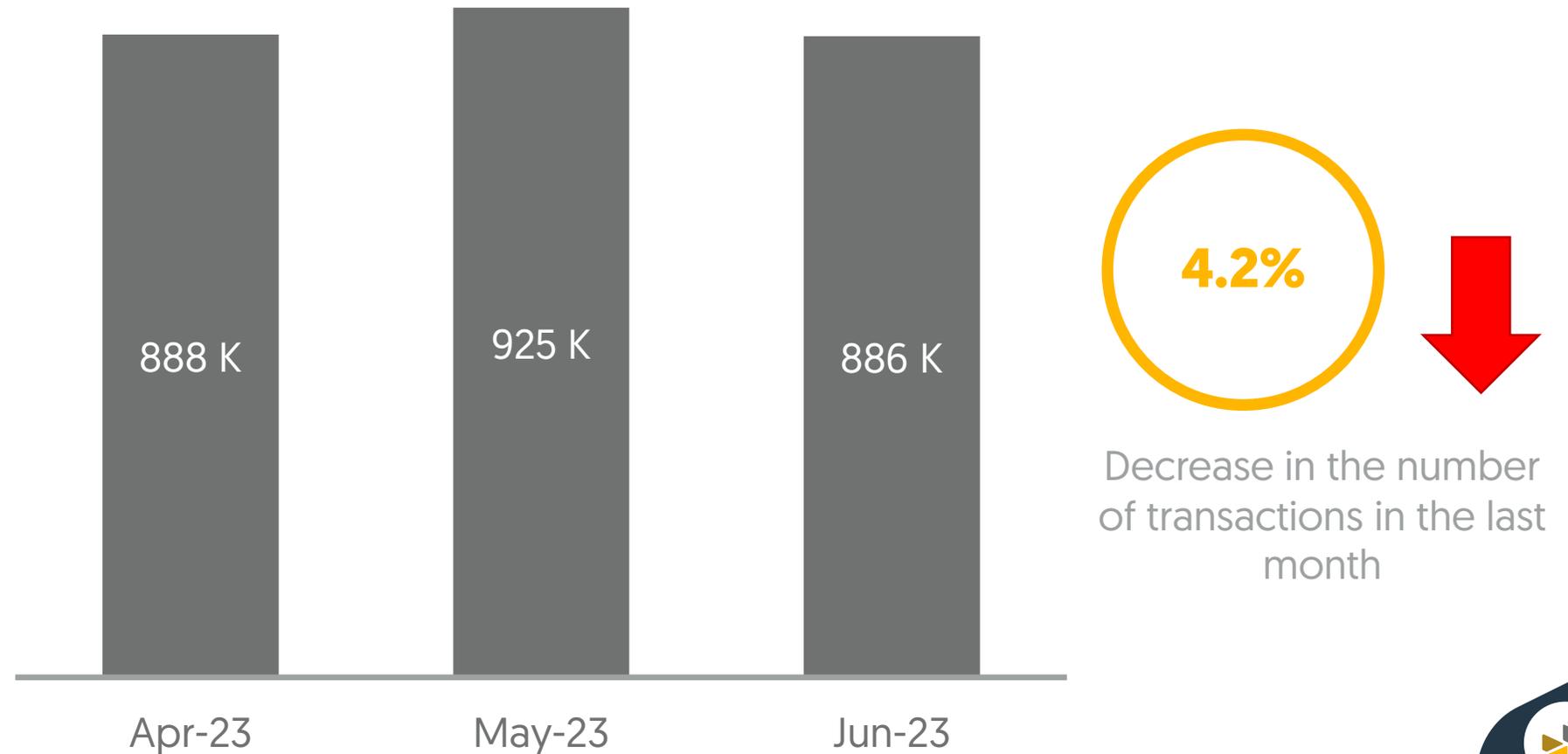
# Monthly Report

## June 2023

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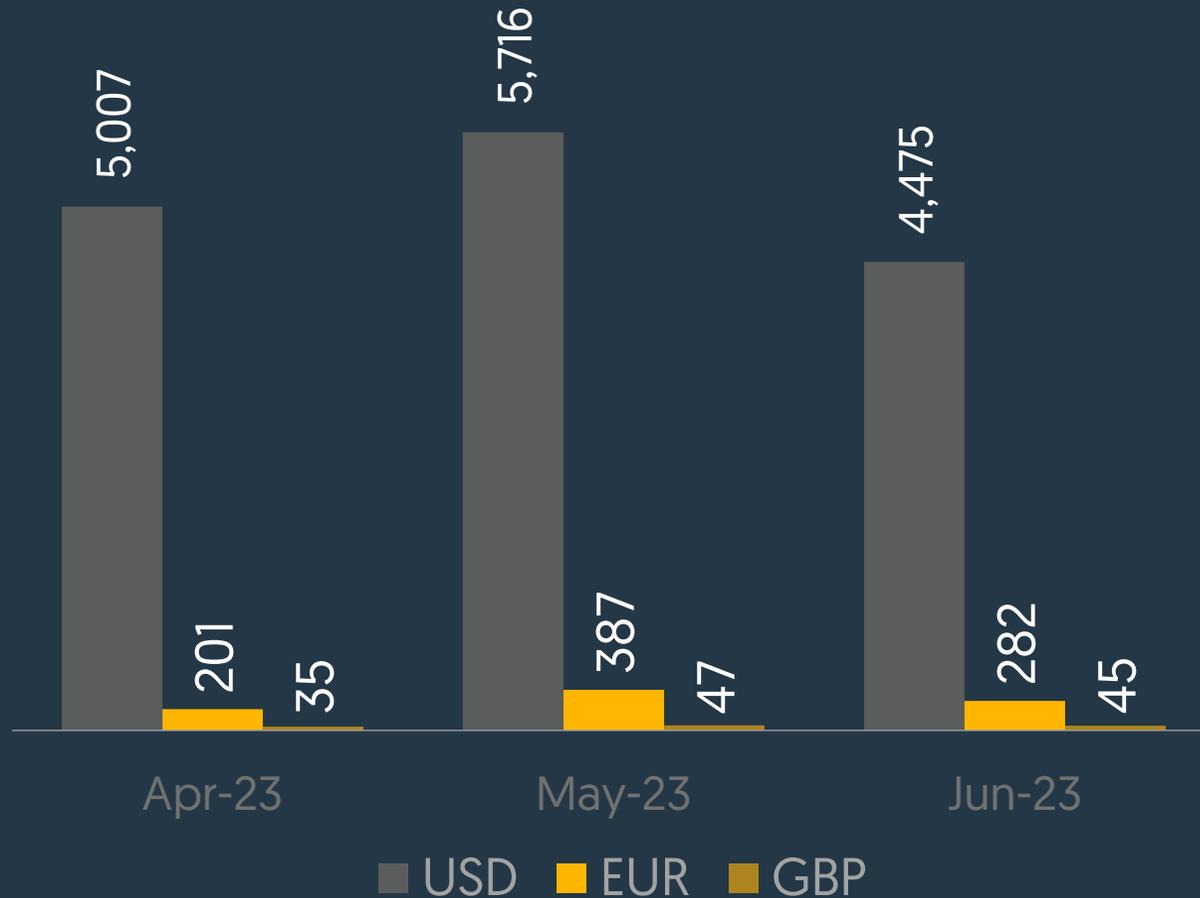
# ACH Transactions

Total Number of Jordanian Dinar Transactions Over the Past 3 Months



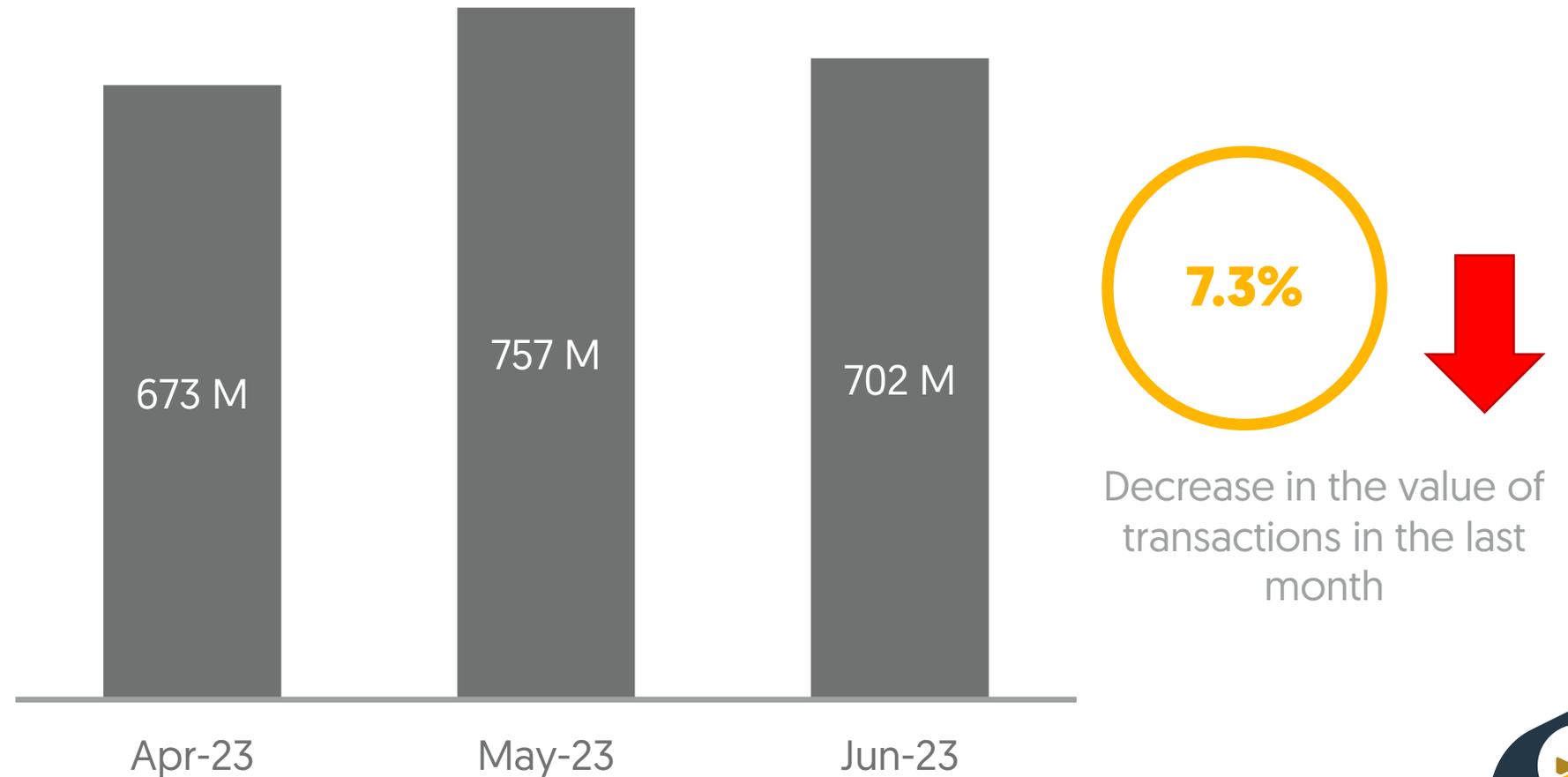
# ACH Transactions

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



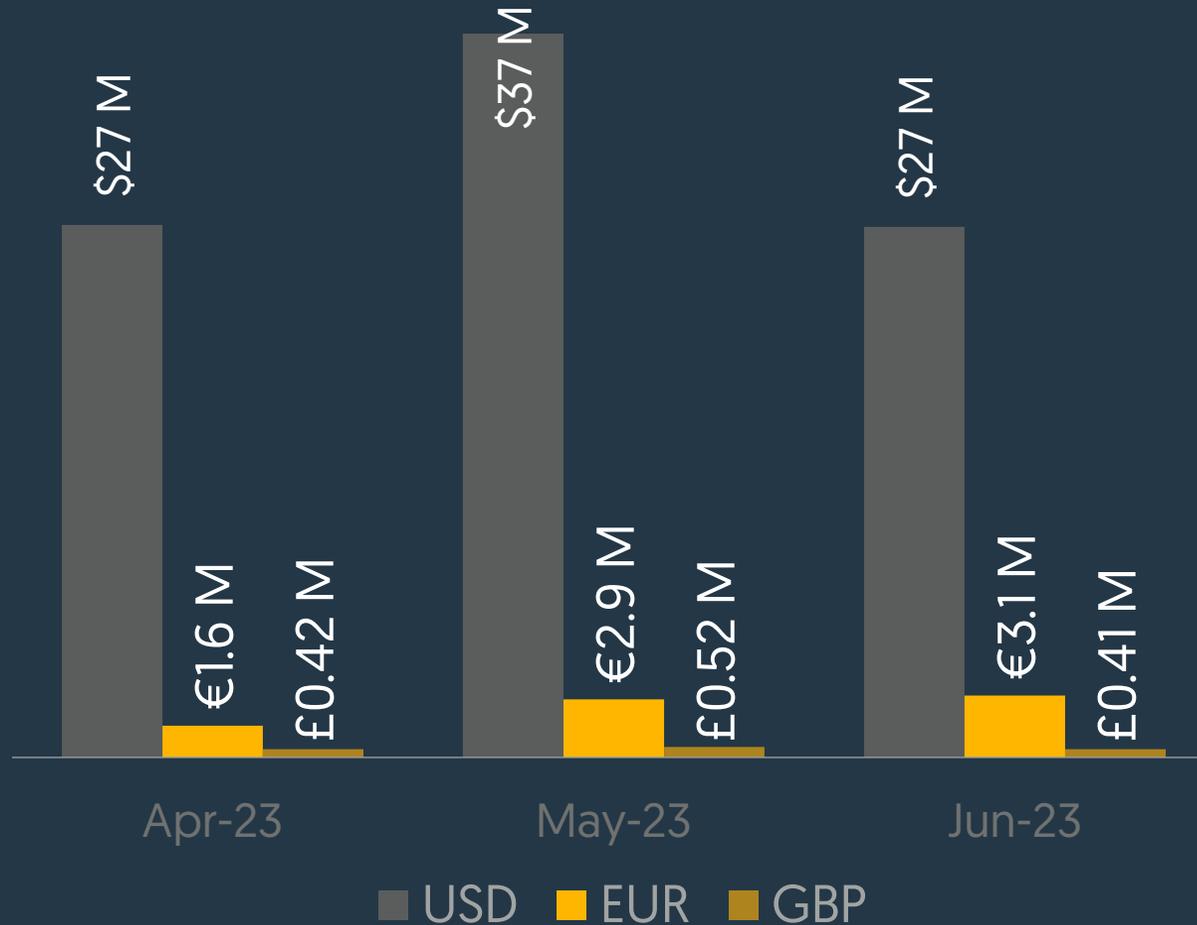
# ACH Transactions

Total Value of Jordanian Dinar Transactions Over the Past 3 Months



# ACH Transactions

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





# ECCCU

Electronic Cheque Clearing Unit

## Monthly Report

June 2023

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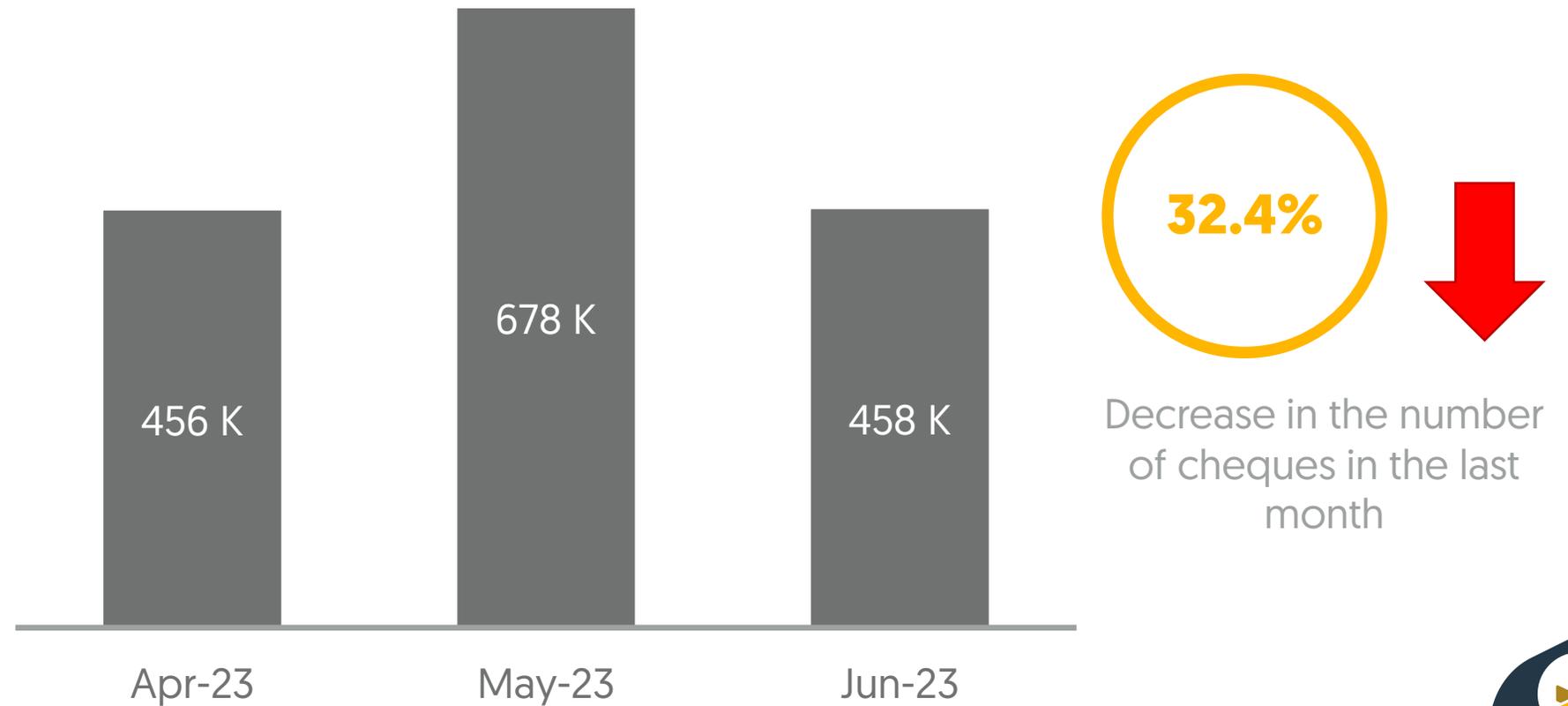
Electronic Cheque Clearing Unit



06.2023

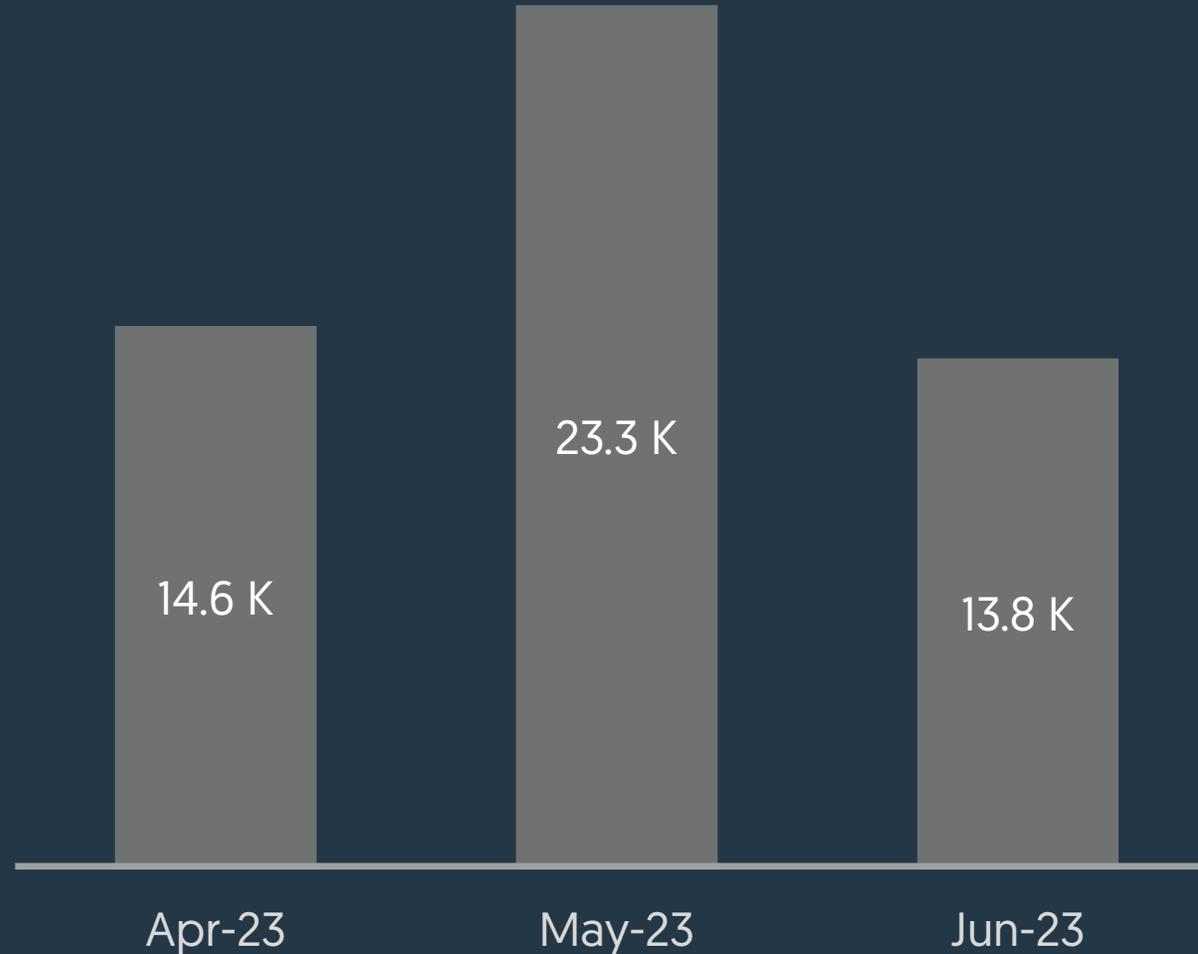
# ECCU Cheques

Total Number of Inward Cheques Over the Past 3 Months



# ECCU Returned Cheques

Total Number of Returned Cheques Over the Past 3 Months



**41%**

A red arrow pointing downwards, indicating a decrease in the number of returned cheques.

Decrease in the number of returned cheques in the last month

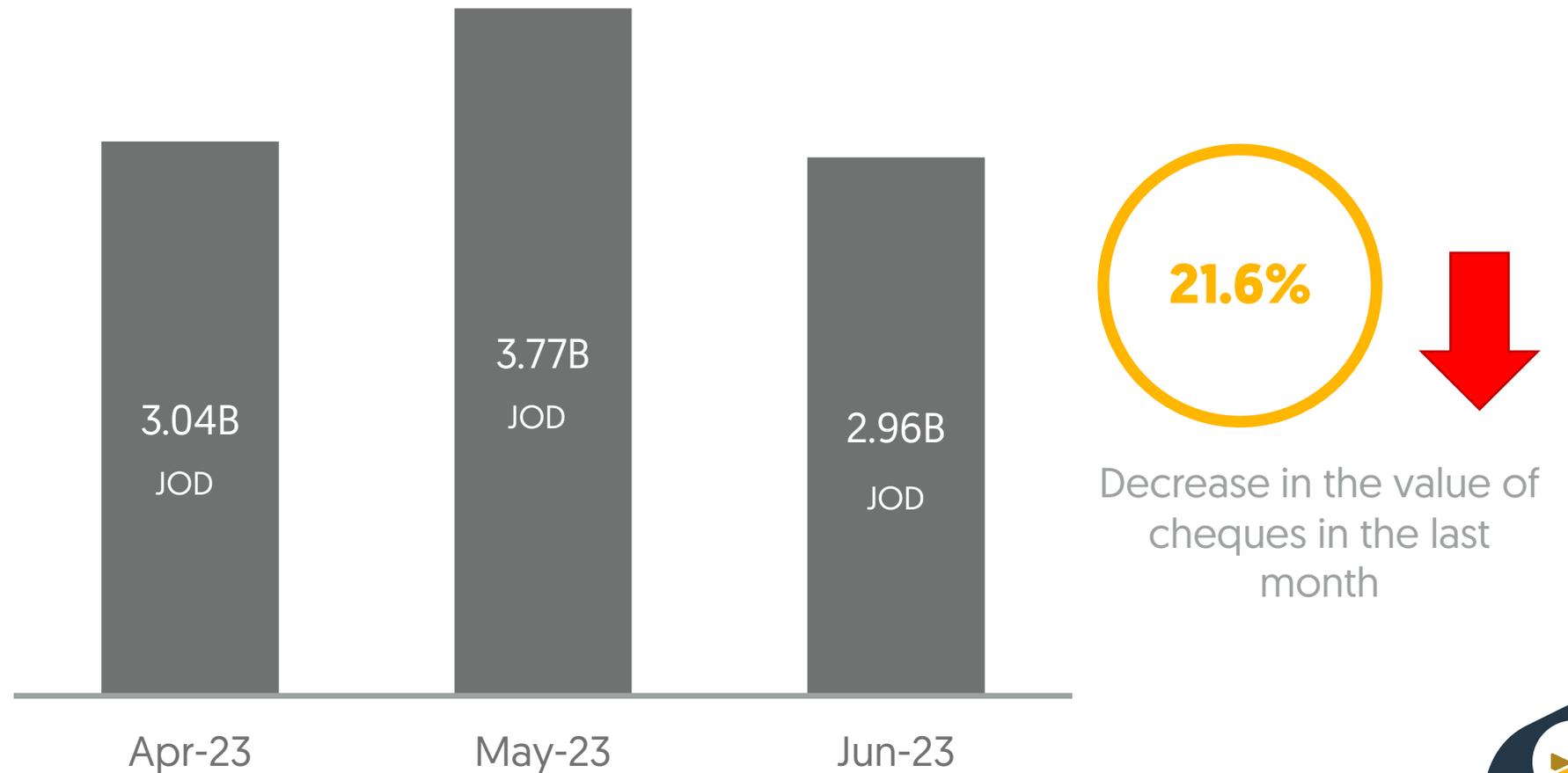
# ECCU Cheques

Total Number of Returned Cheques due to Financial and Technical Reasons



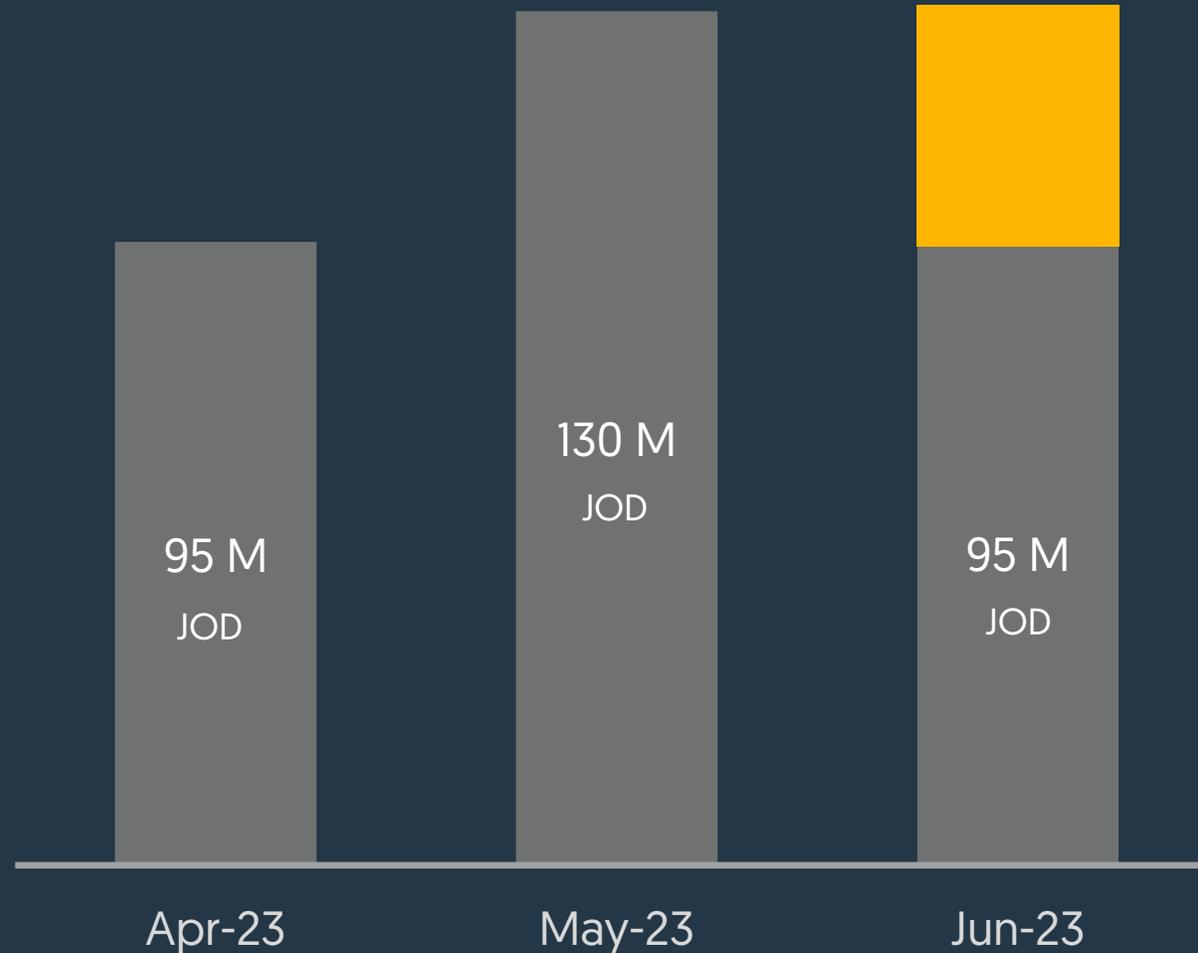
# ECCU Cheques

Total Value of Inward Cheques Over the Past 3 Months



# ECCU Returned Cheques

Total Value of Returned Cheques Over the Past 3 Months



**26.8%**

Decrease in the value of returned cheques in the last month

# ECCU Cheques

Total Value of Returned Cheques due to Financial and Technical Reasons

**35.2%**

**33.3M<sub>JOD</sub>**  
Technical  
Reasons



**64.8%**  
**61.47M<sub>JOD</sub>**  
Financial  
Reasons