



Jordan Payments & Clearing Company

# Payment Systems Monthly Reports

May 2024



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ECCU  
Electronic Cheque Clearing Unit

Monthly Report



# Systems Summary

## Monthly Report

May 2024

3

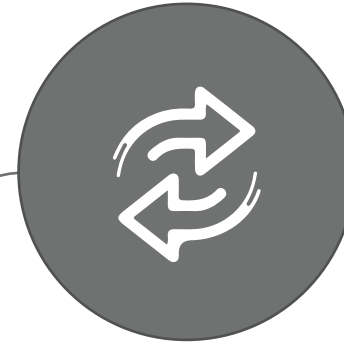


# CliQ Summary



Number of  
Users

**1.39M**



Number of  
Transactions

**6.32M**



Value of  
Transactions

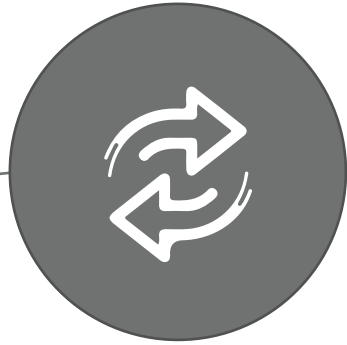
**923M<sub>JOD</sub>**

# JoMoPay Summary



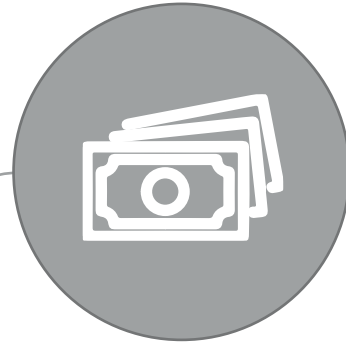
Number of  
Users

**2.28M**



Number of  
Transactions

**4.66M**



Value of  
Transactions

**455M<sub>JOD</sub>**



Number of  
Users

**4.28M**



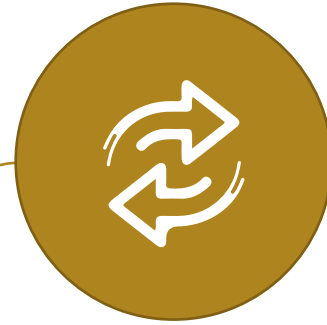
Number of  
Billers

**547**



Number of  
Services

**1,821**



Number of  
Transactions

**5.33M**



Value of  
Transactions

**1006M<sub>JOD</sub>**



# ACH Summary

Automated Clearing House



Total Number of Transactions

**975K**



Number of JOD Transactions

**969K**



Value of JOD Transactions

**752M<sub>JOD</sub>**



**ECCCU**  
Electronic Cheque Clearing Unit

# Summary



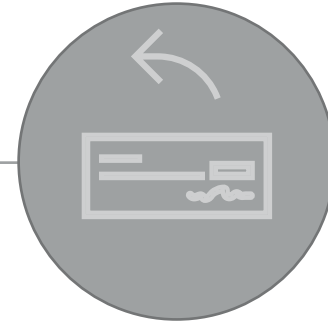
Number of  
Cheques

**522K**



Value of  
Cheques

**3.36B<sub>JOD</sub>**



Number of  
Returned Cheques

**17.1K**



Value of Returned  
Cheques

**116M<sub>JOD</sub>**





# Monthly Report

May 2024

Instant Payment System for  
Transfers Issued by Banks

9



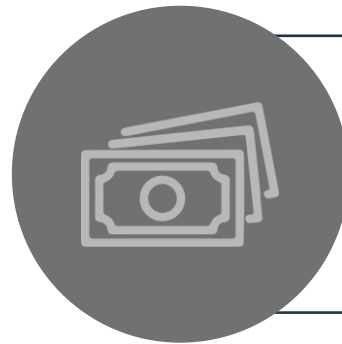
# Total Number and Value of Transactions Since the Beginning of 2024

Transfers Issued by Banks



Number of Transactions

**26.47M**

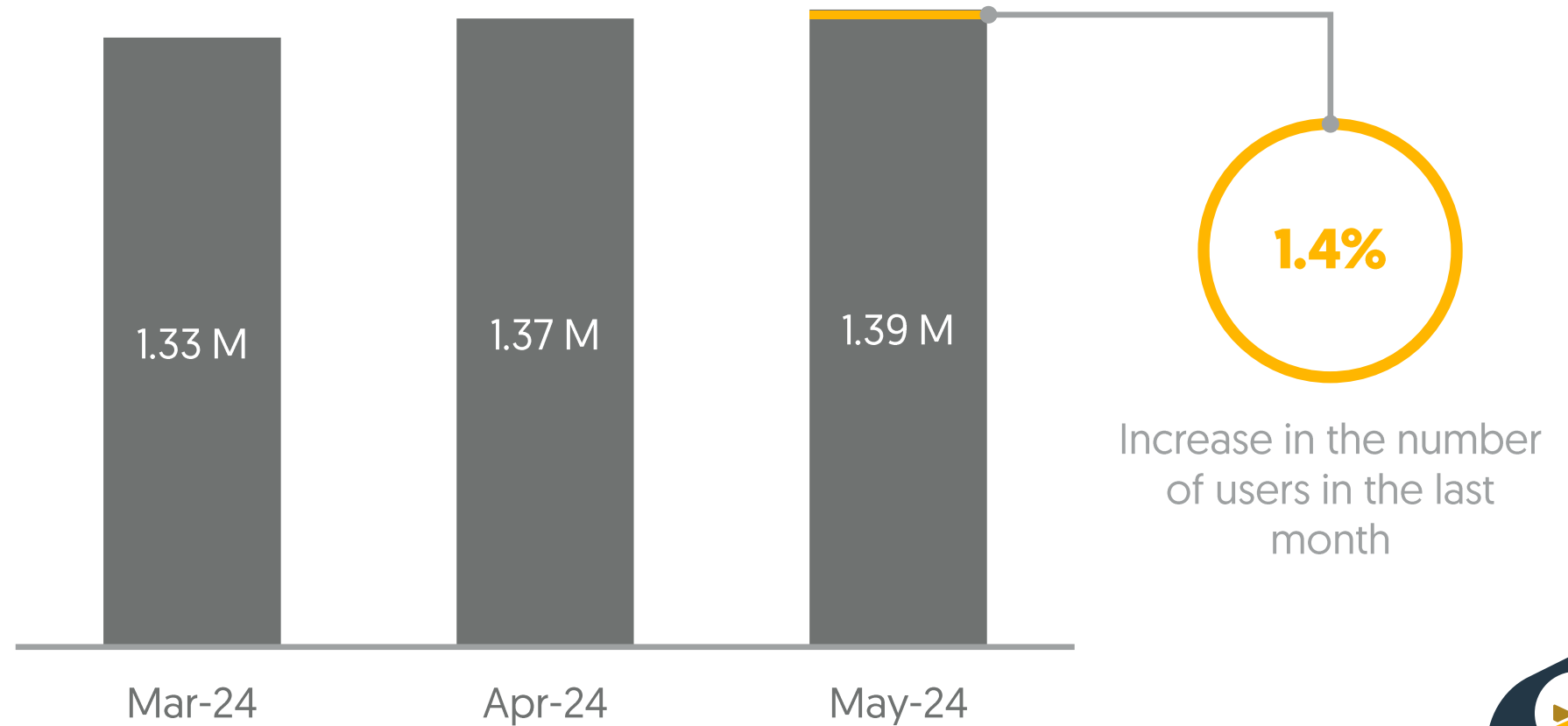


Value of Transactions

**3.99B<sub>JOD</sub>**

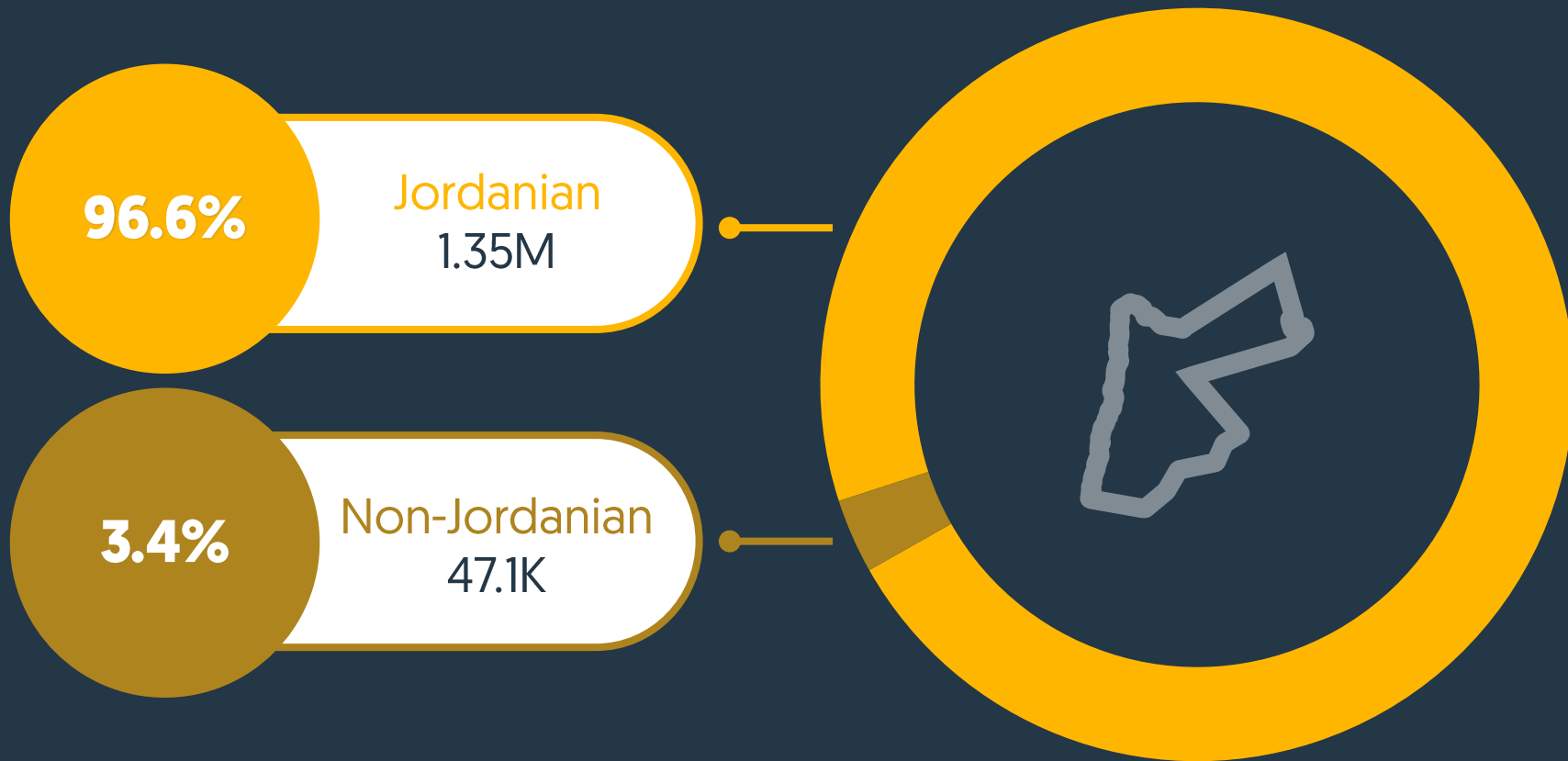
# CliQ Users

Total Number of Users Over the Past 3 Months



# CliQ Users

Percentage of Users Based on Nationality

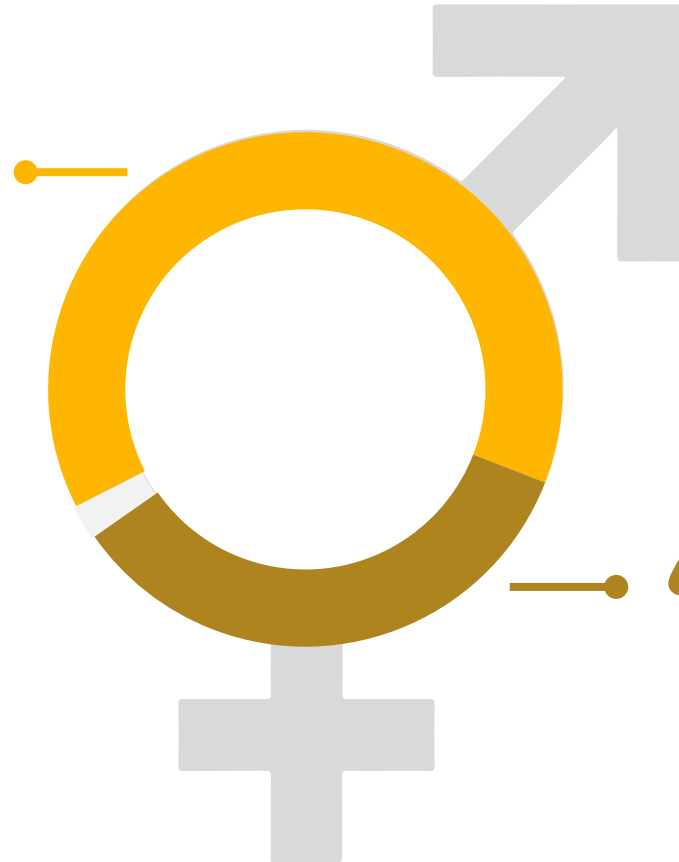


# CliQ Users

Percentage of Users Based on Gender

62.9%

876K  
Male Users



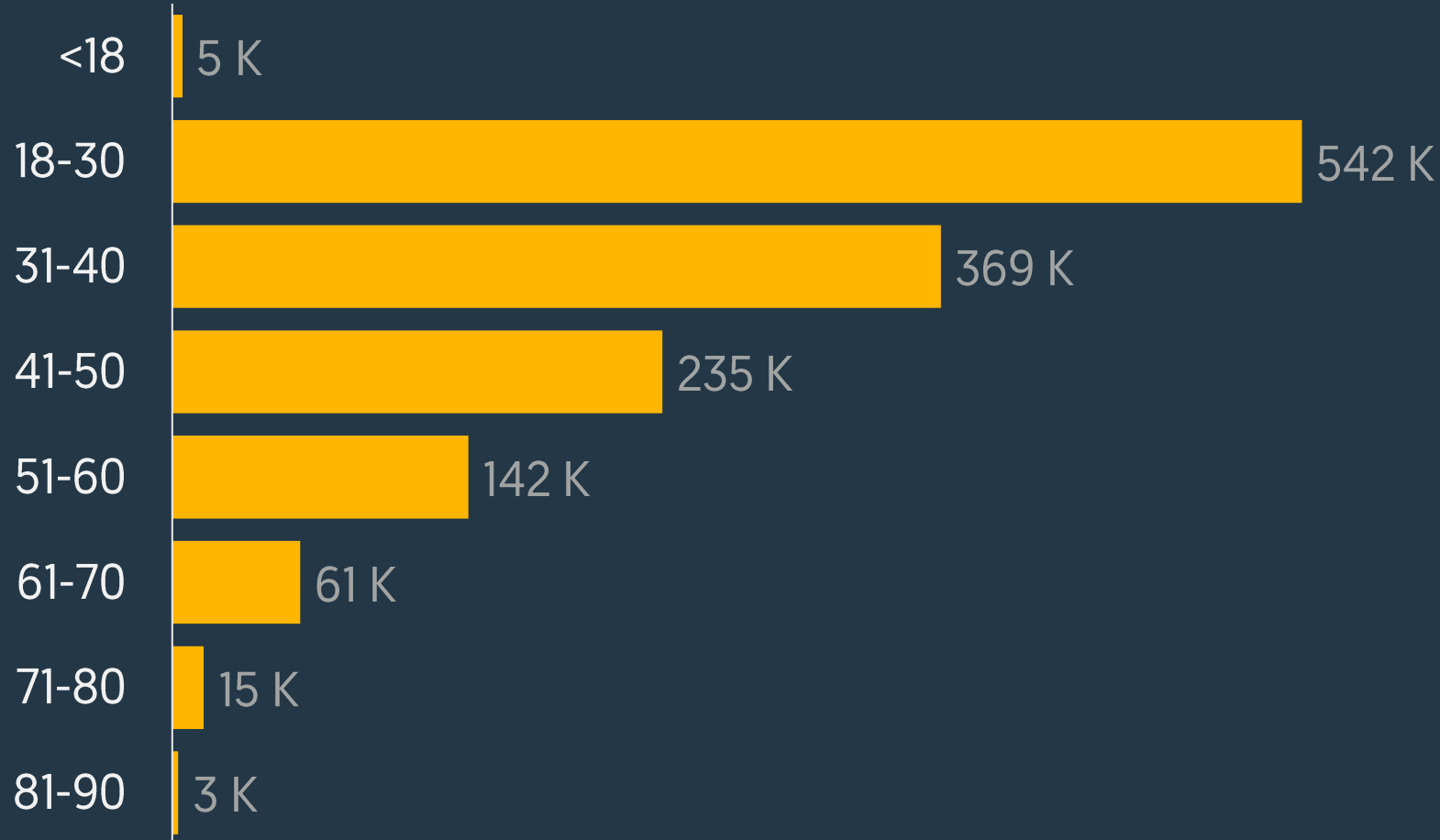
34.7%

483K  
Female Users



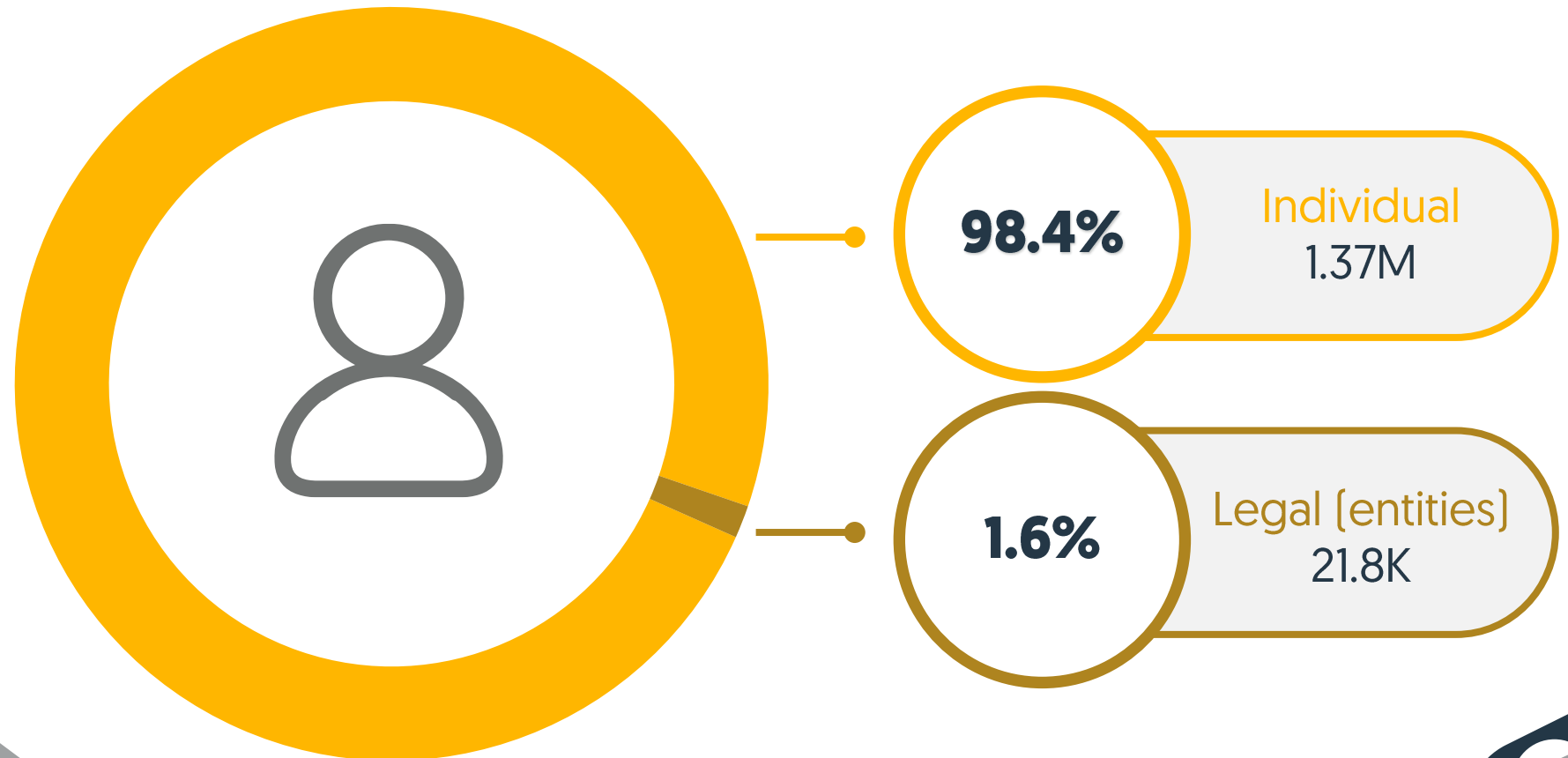
# CliQ Users

Number of Users Based on Age Group



# CliQ Users

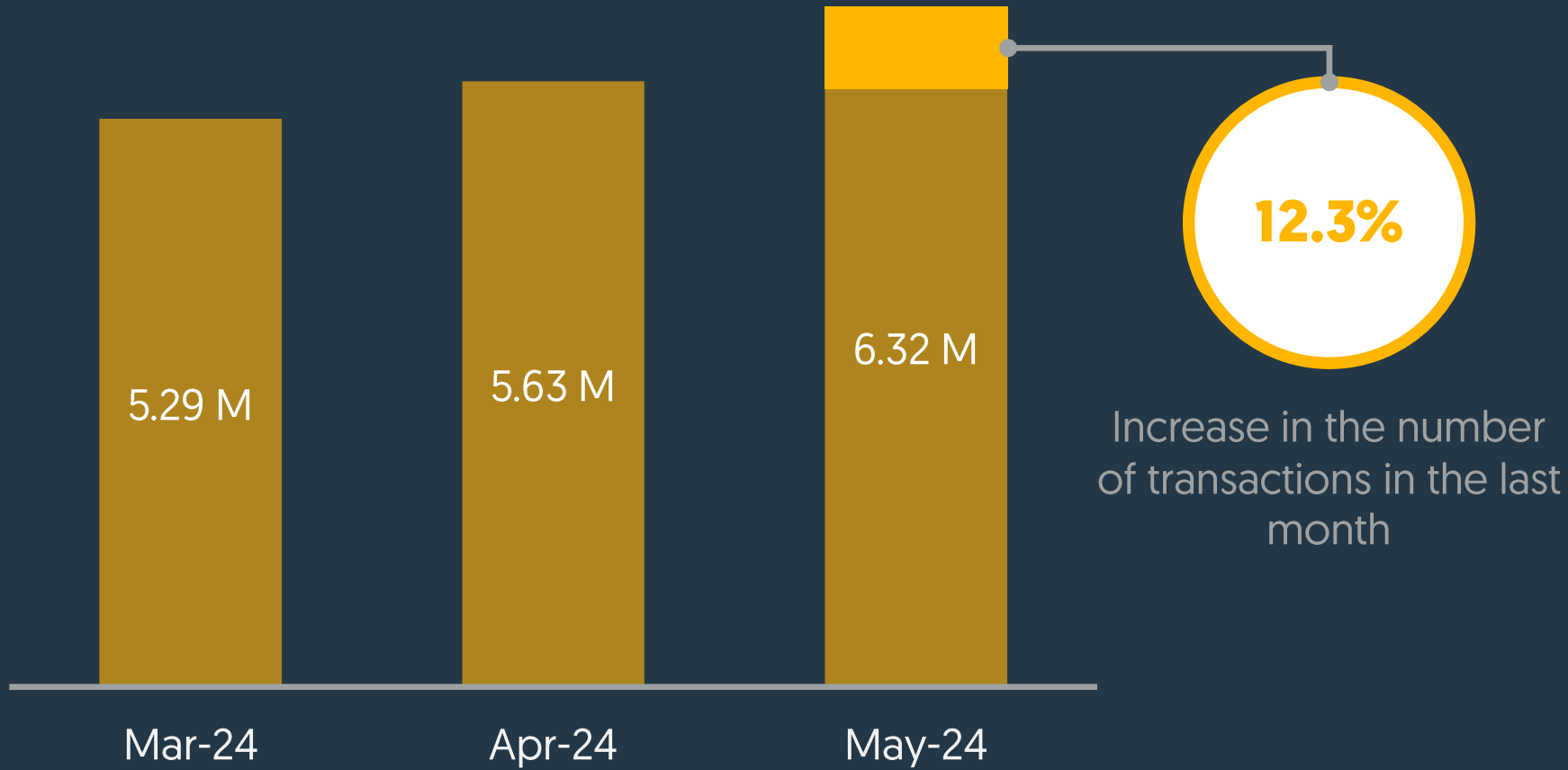
Percentage of Users Based on Customer Type



# 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

13.1%  
826.7K  
Purchases

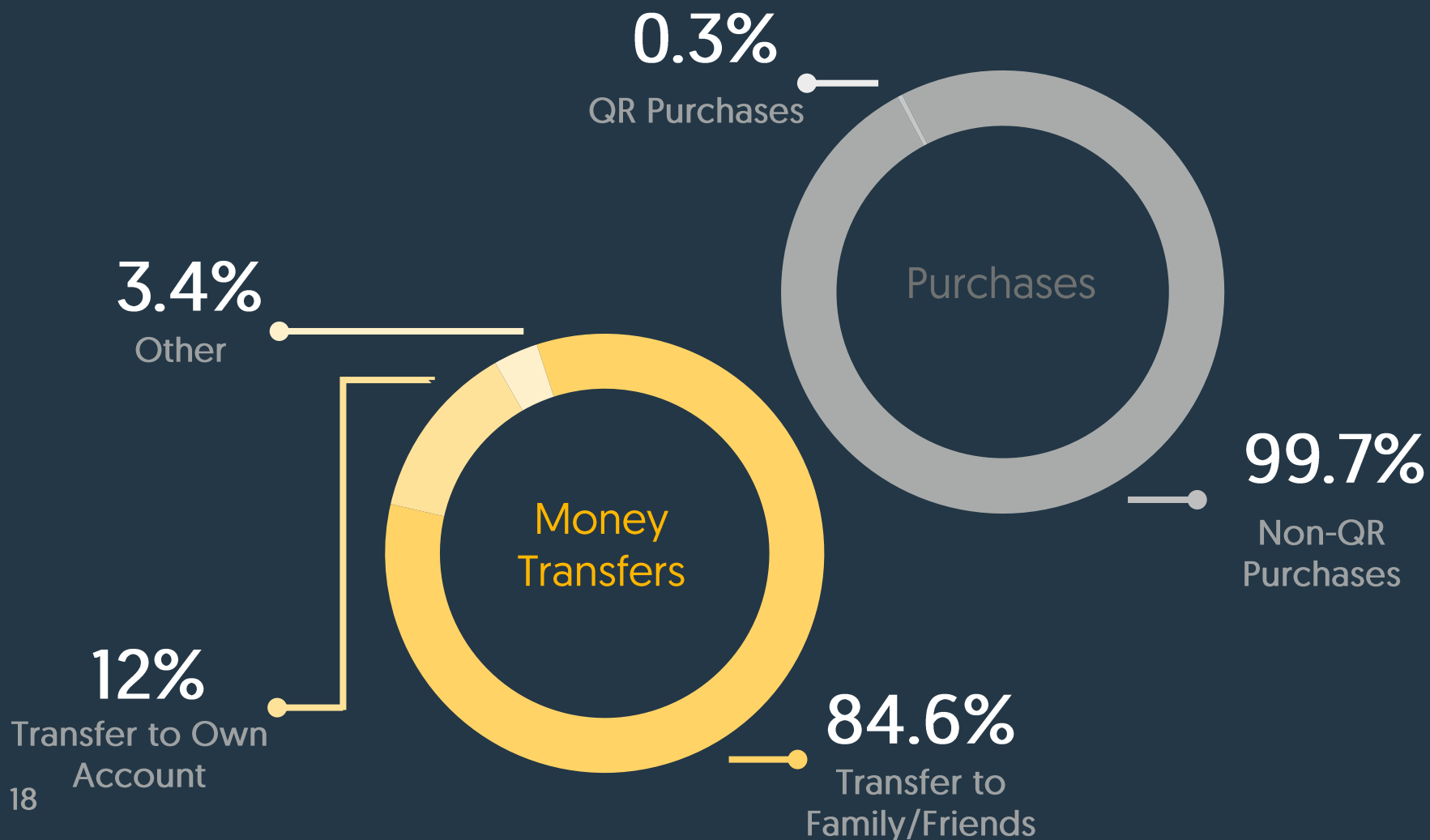


86.9%  
5.5M  
Money Transfers

# CliQ Number of Transactions

Percentage Based on Transaction Type Sub-Category

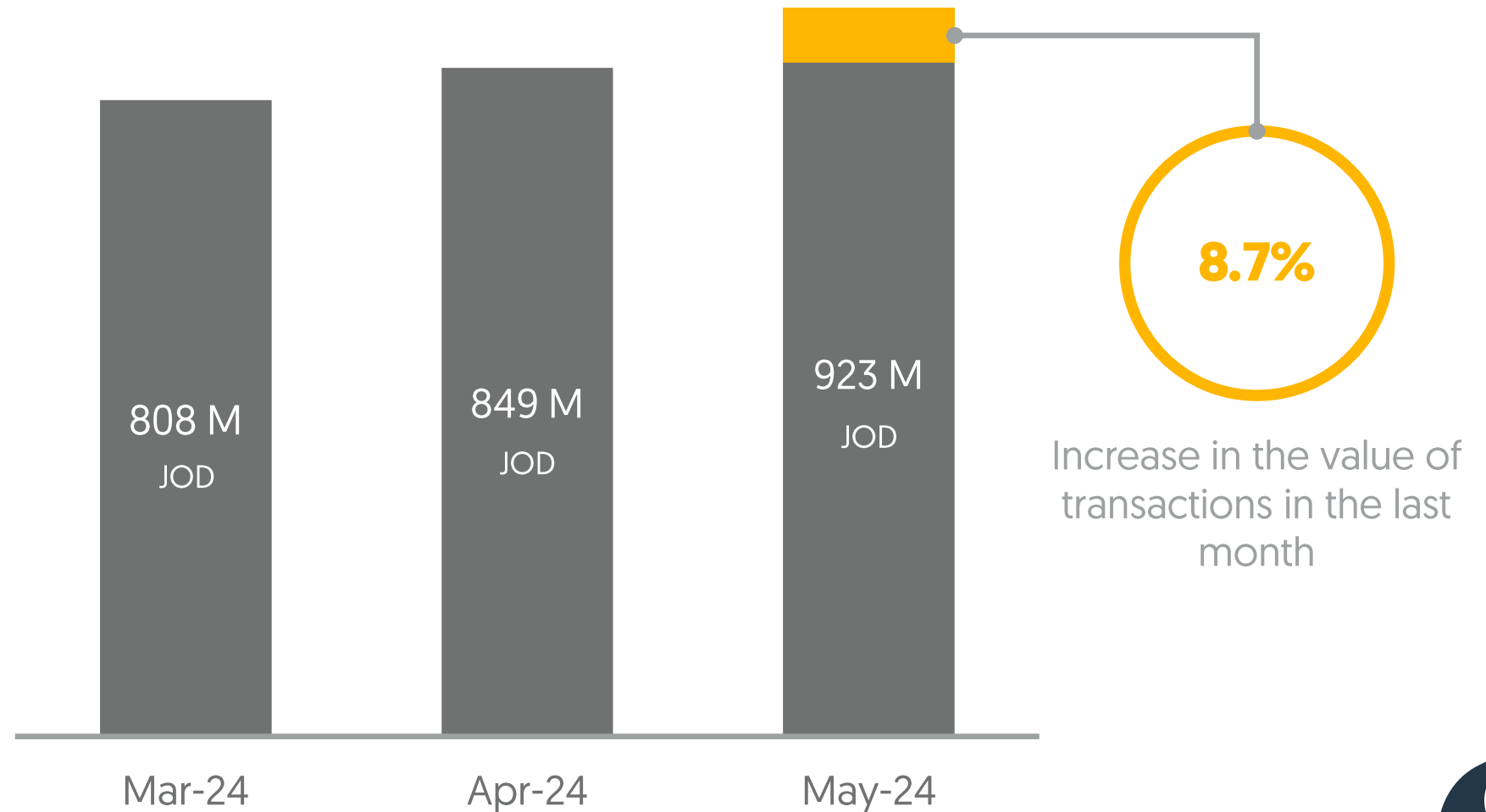
Transfers Issued by Banks



# 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

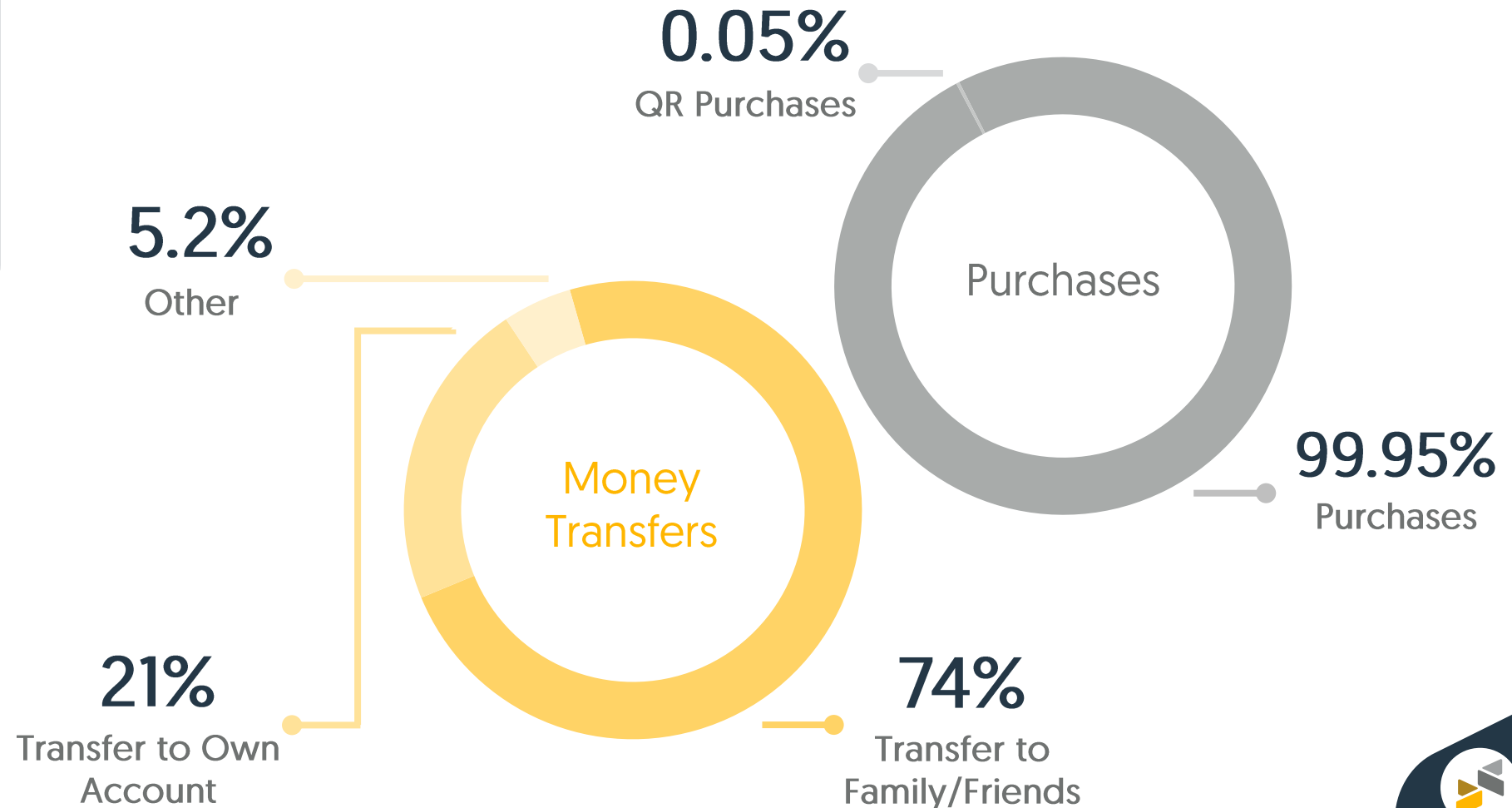
Transfers Issued by Banks



# CliQ Value of Transactions

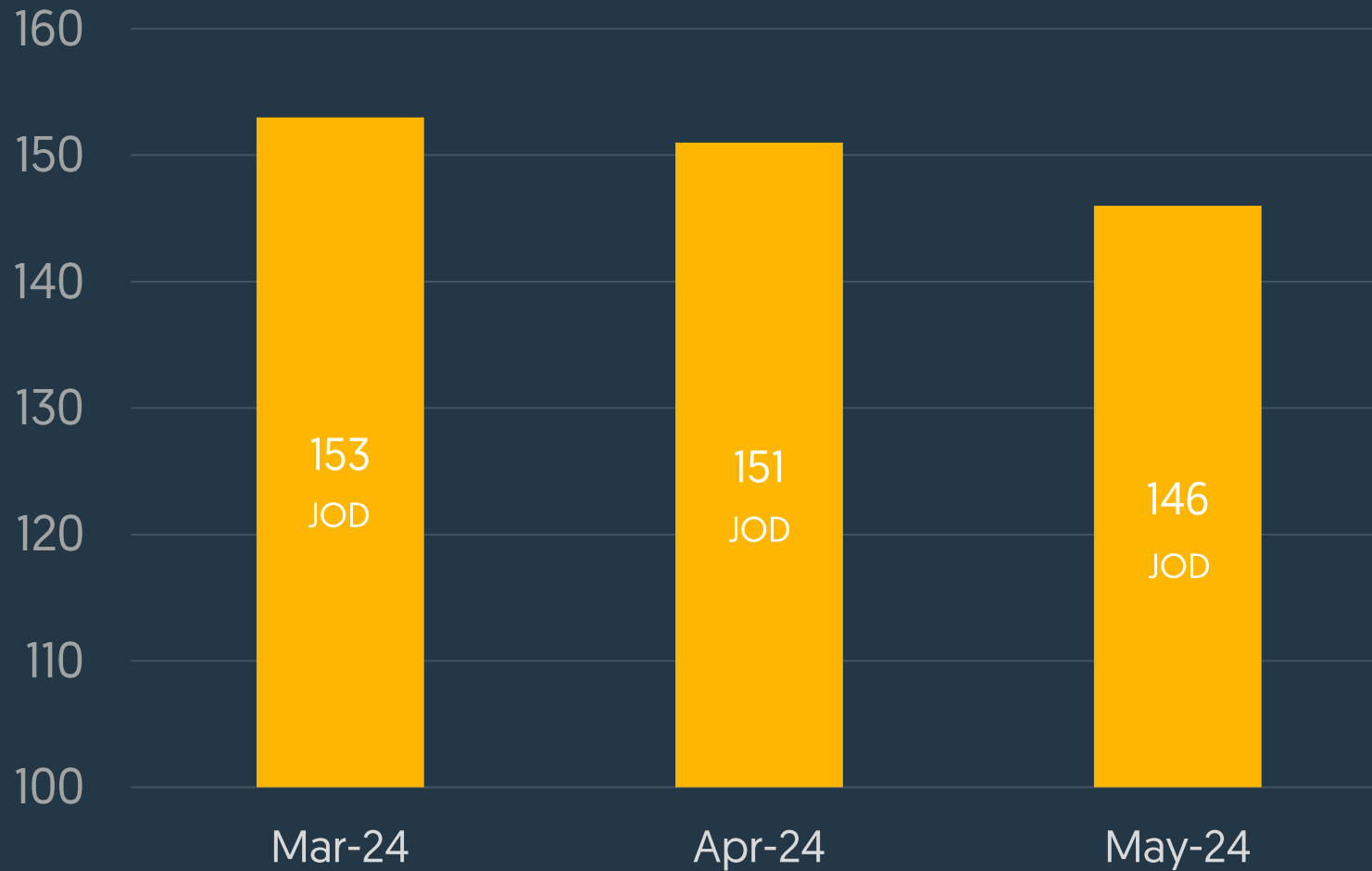
Percentage Based on Transaction Type Sub-Category

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

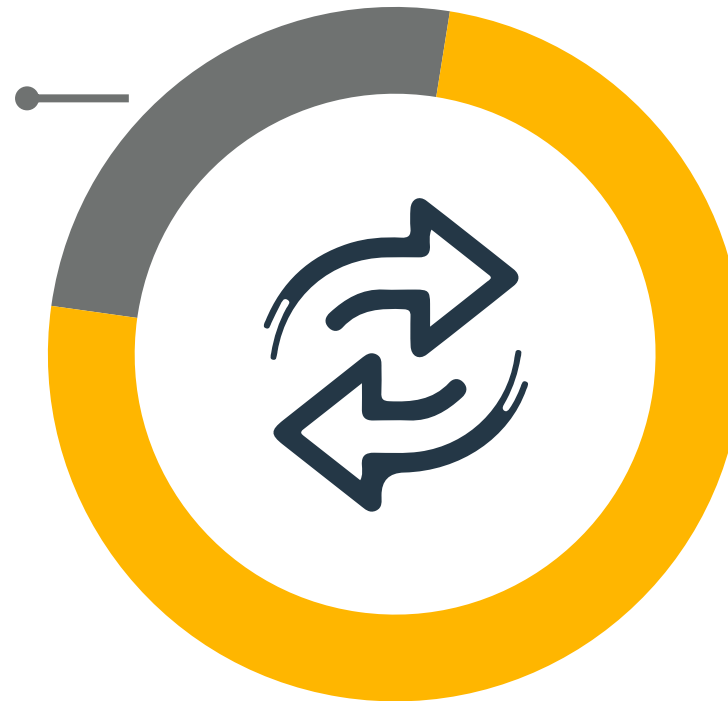
Transfers Issued by Banks



25.6%

1.04M

On Us



74.4%

3.04M

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



20%

129.7M JOD  
On Us



80%

518M JOD  
Off Us

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





# JoMoPay

Jordan Mobile Payment

## Monthly Report

### May 2024

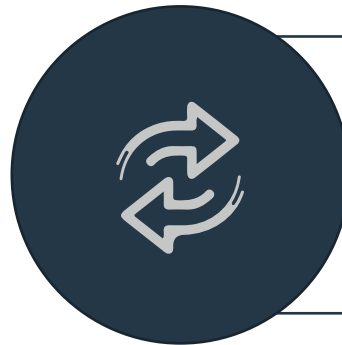
Jordan Mobile Payments Switch for  
Transfers Issued by Mobile Wallets

25



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

Transfers Issued by Mobile Wallets



Number of Transactions

**19.7M**



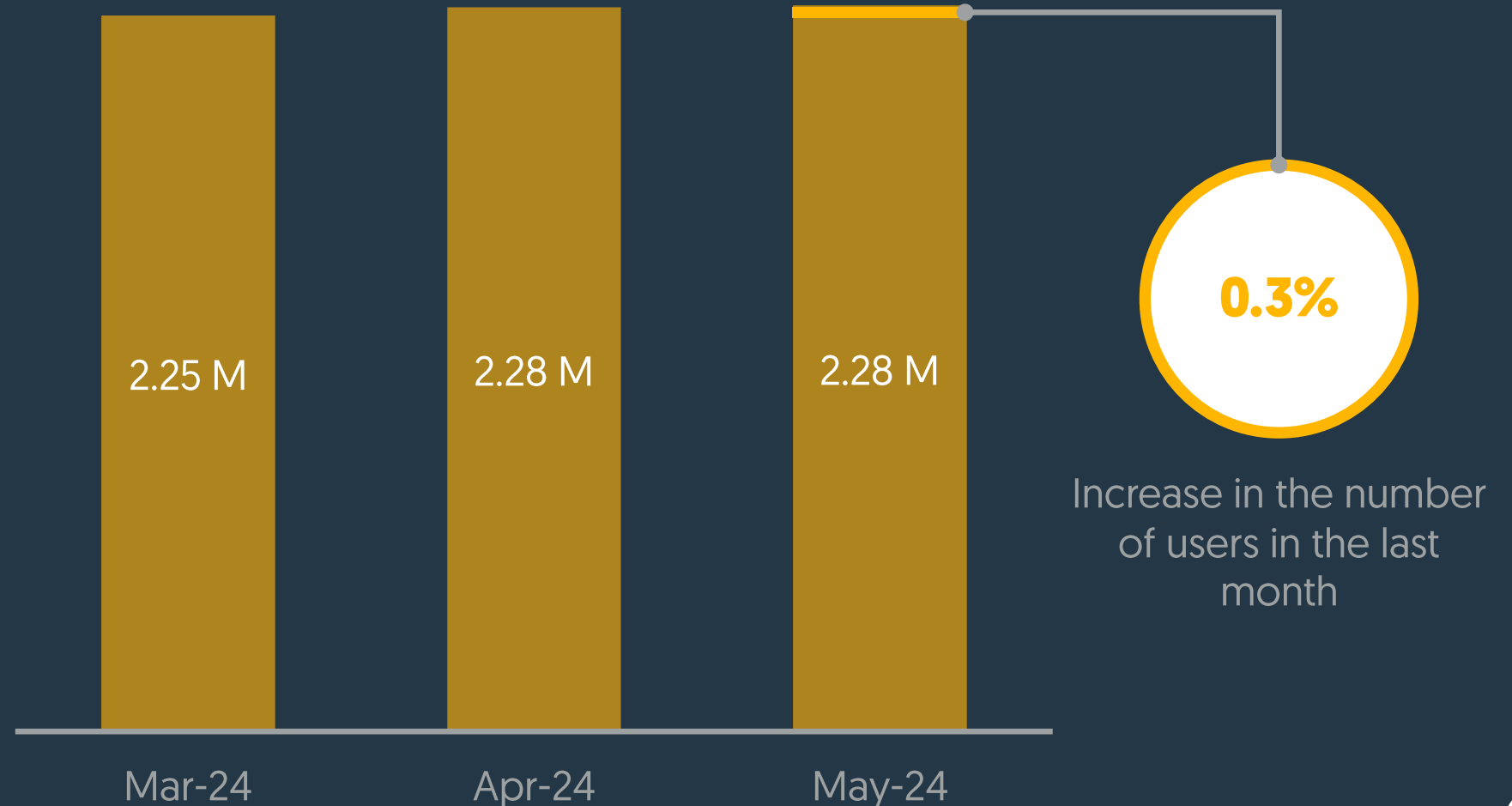
Value of Transactions

**2.01B<sub>JOD</sub>**



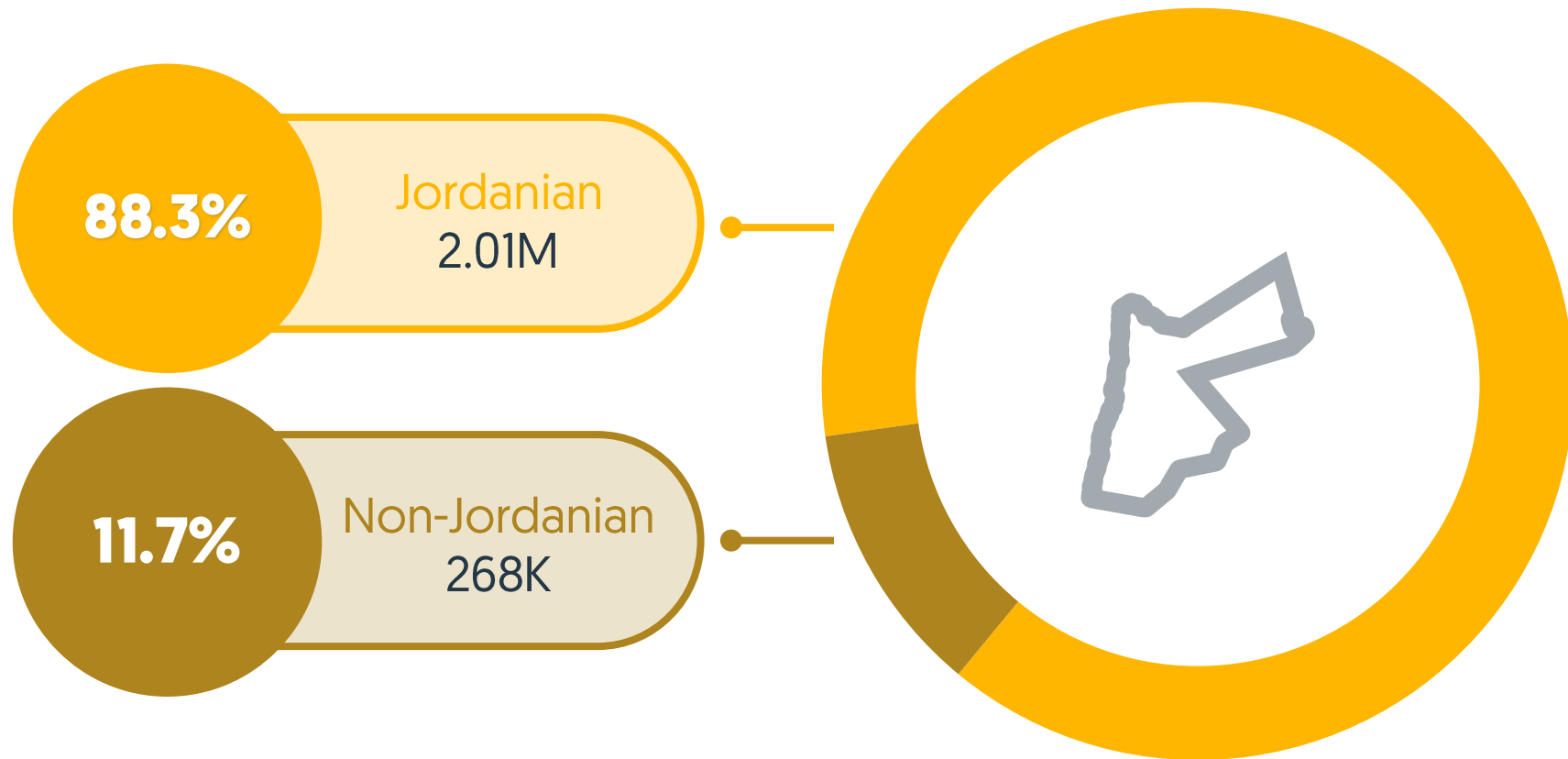
# JoMoPay Users

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

51.7%  
1.18M  
Male Users

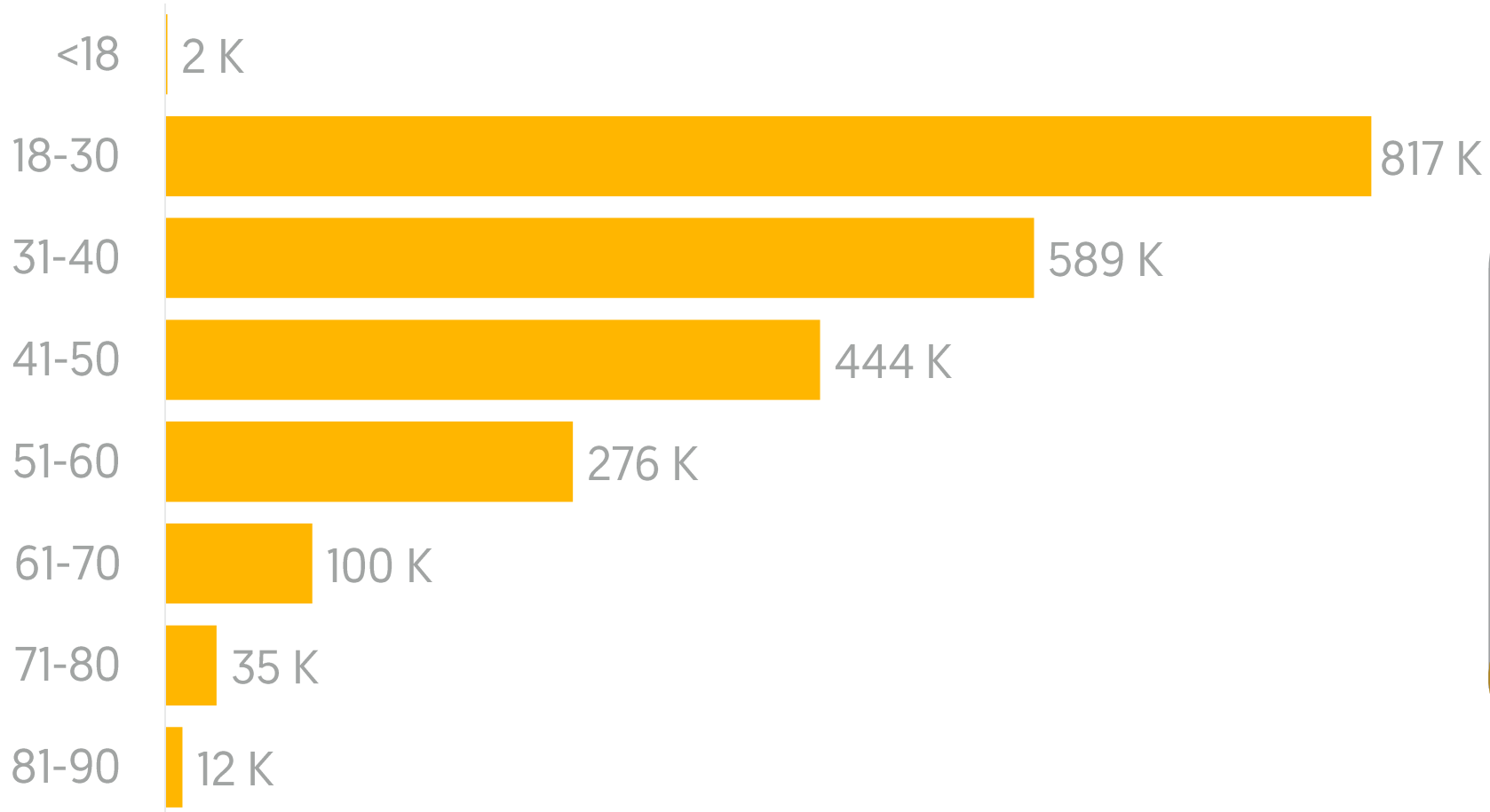


47.9%  
1.09M  
Female Users



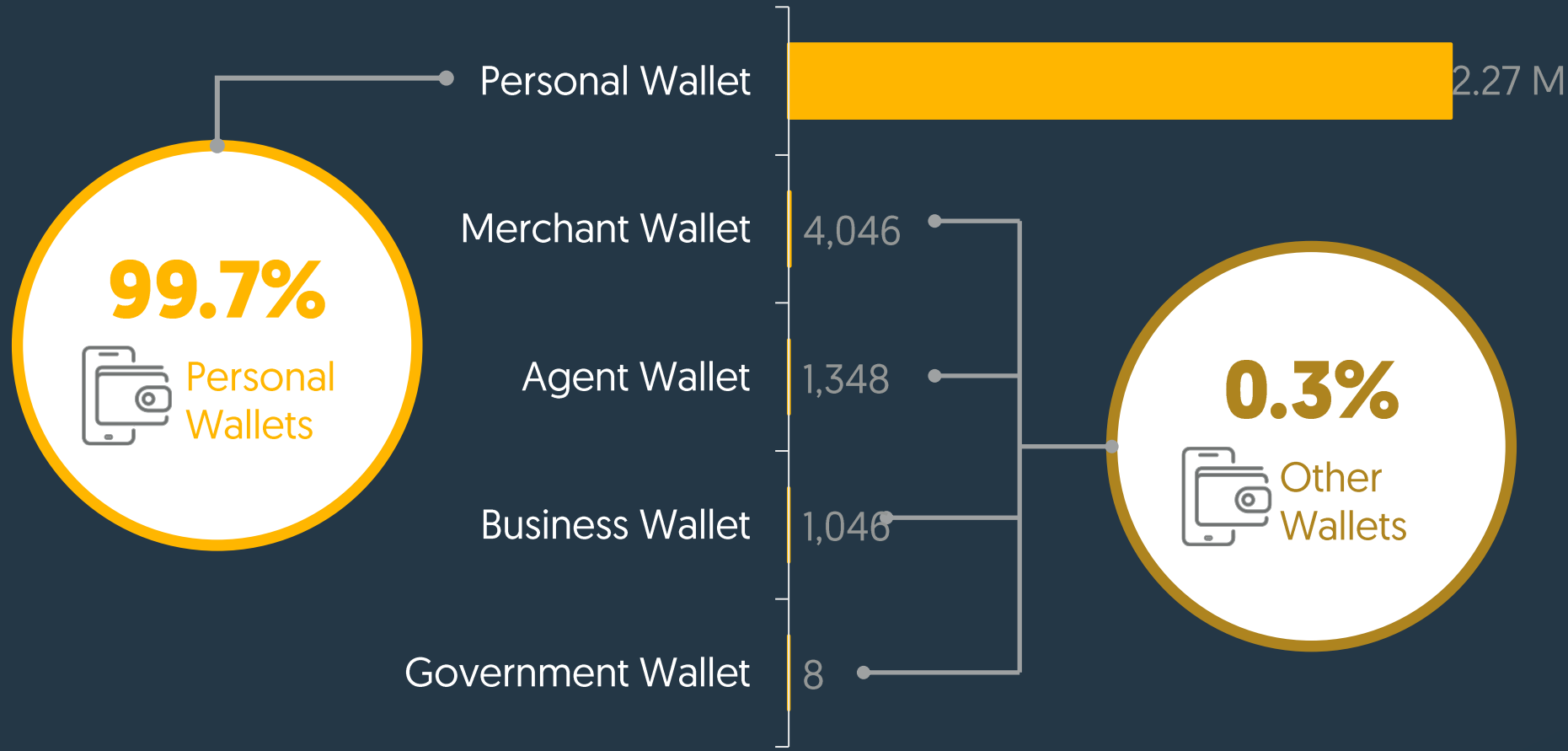
# JoMoPay Users

Number of Users Based on Age Group



# JoMoPay Users

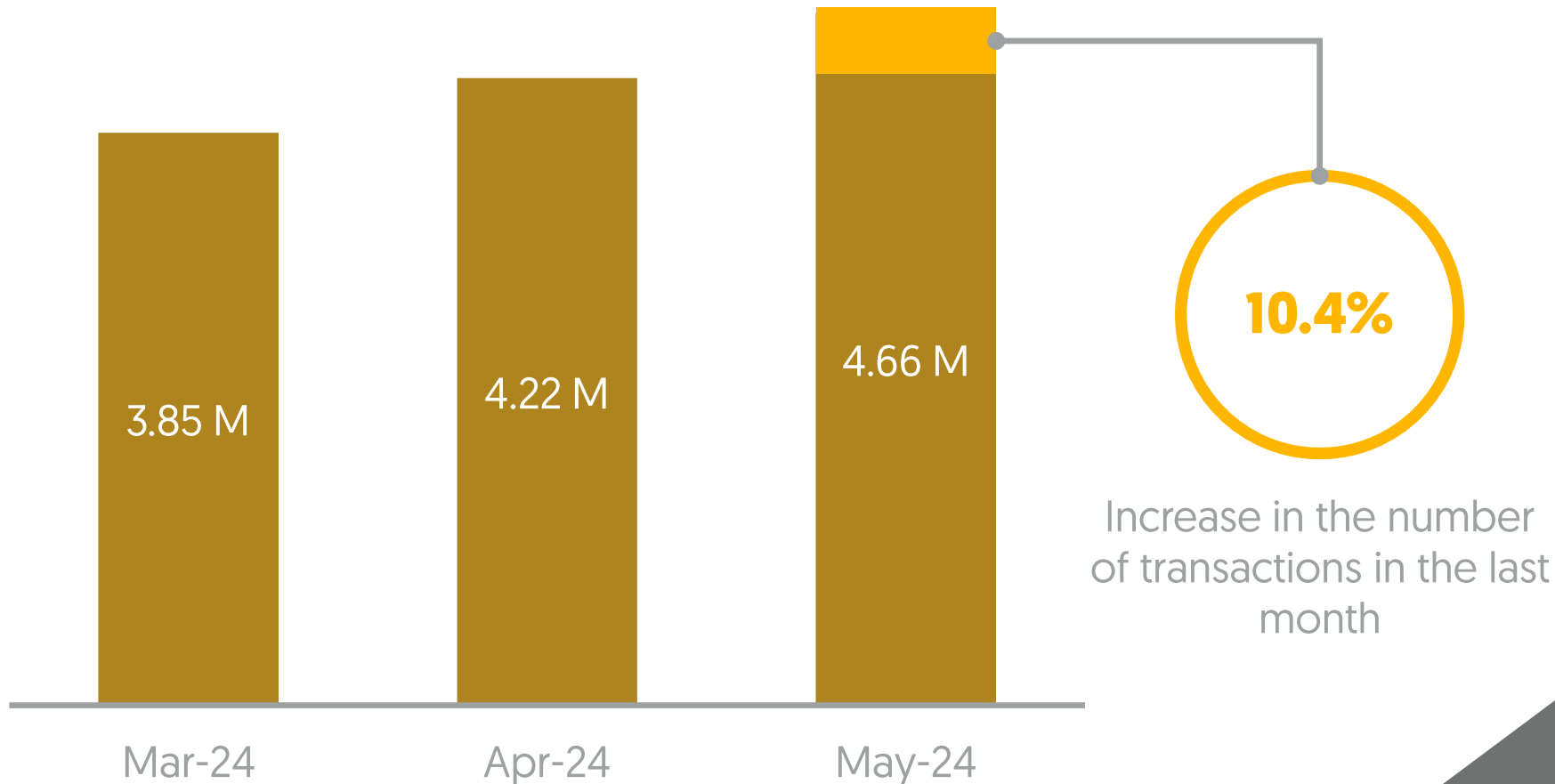
Number of Wallets Based on Wallet Type



# JoMoPay Number of Transactions

Total Number of Transactions Over the Past 3 Months

Transfers Issued by Mobile Wallets

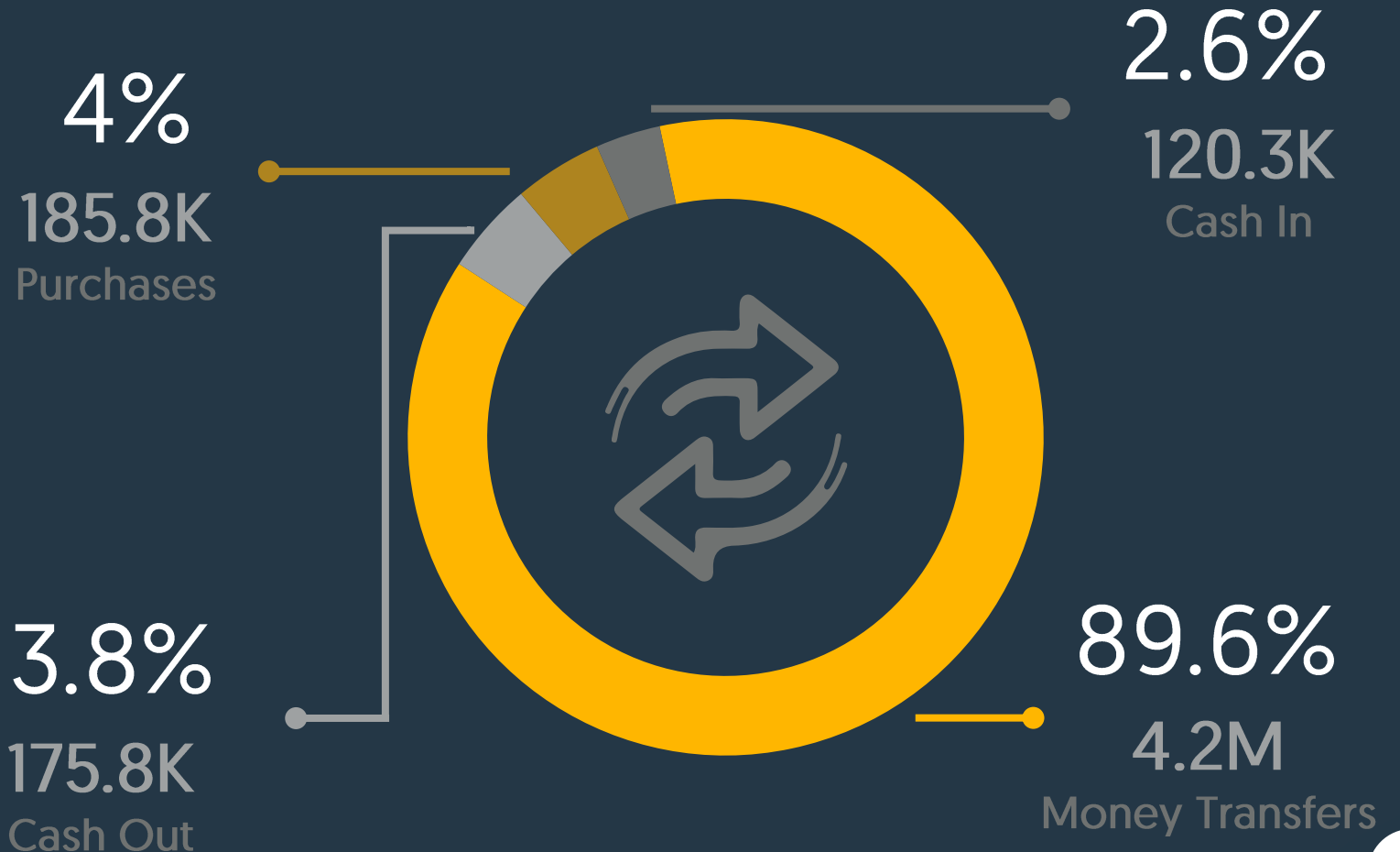




# JoMoPay Number of Transactions

Percentage Based on Transaction Type

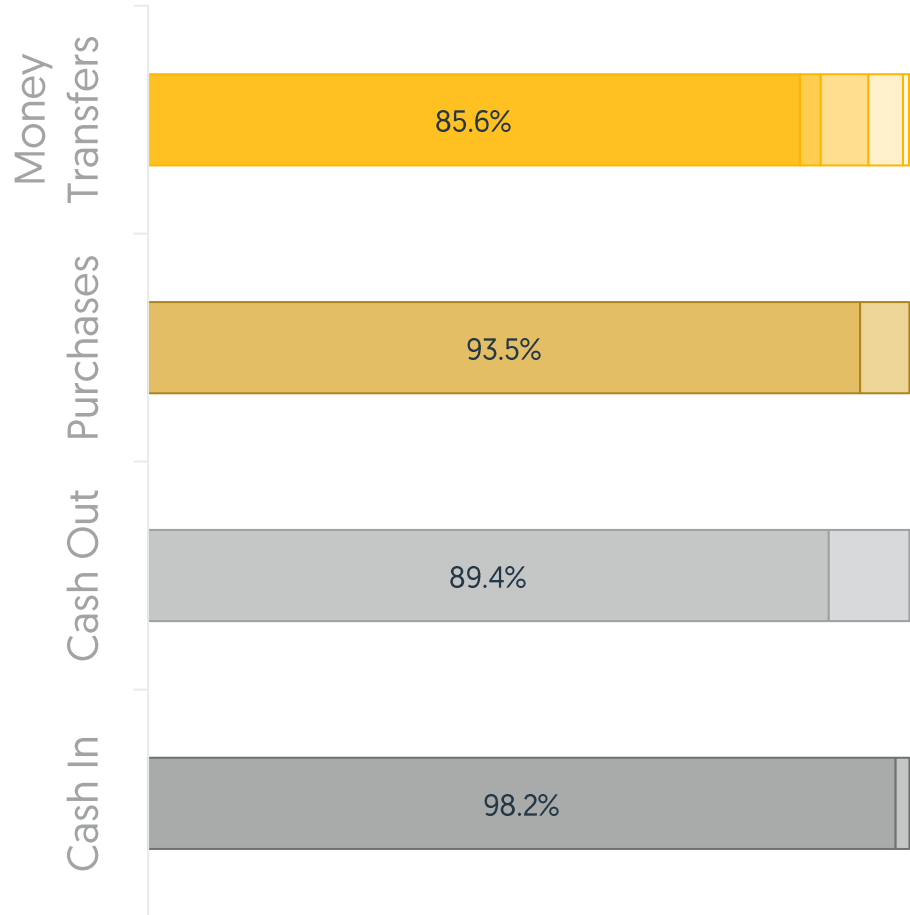
Transfers Issued by Mobile Wallets



# JoMoPay Number of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets

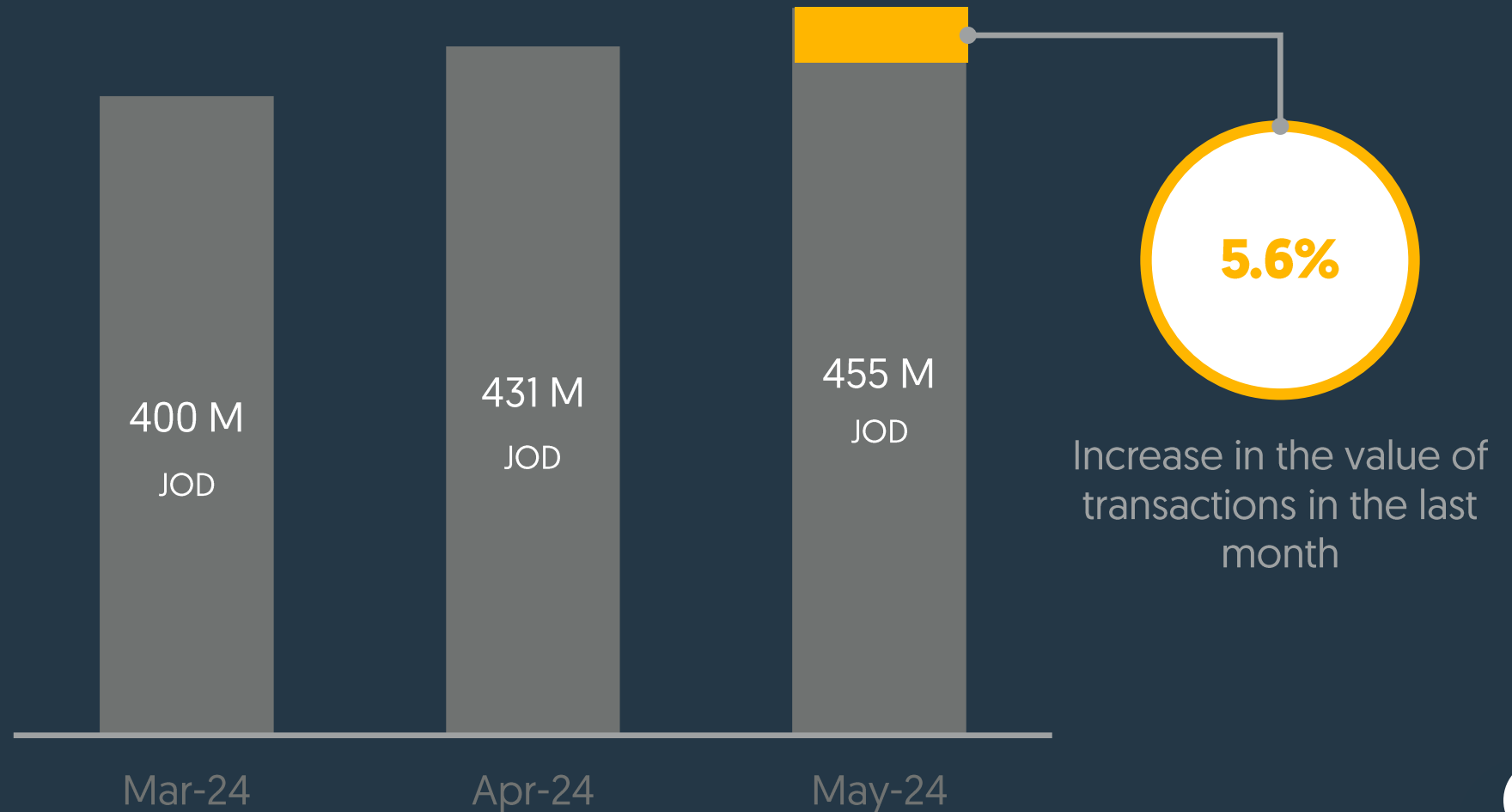


Transfer to Family/Friends	85.6%
Aid/Charity/Grant	2.8%
Transfer to Own Account	6.3%
Salary/Bonus/Dividends	4.6%
Loan/Loan Installment	0.8%
Cross Border Remittances	0.0%
Purchases	93.5%
QR Purchases	6.5%
Cash Out - Agent/Teller	89.4%
Cash Out - ATM/Kiosk	10.6%
Cash In - Agent/Teller	98.2%
Cash In - ATM/Kiosk	1.8%

# JoMoPay Value of Transactions

Total Value of Transactions Over the Past 3 Months

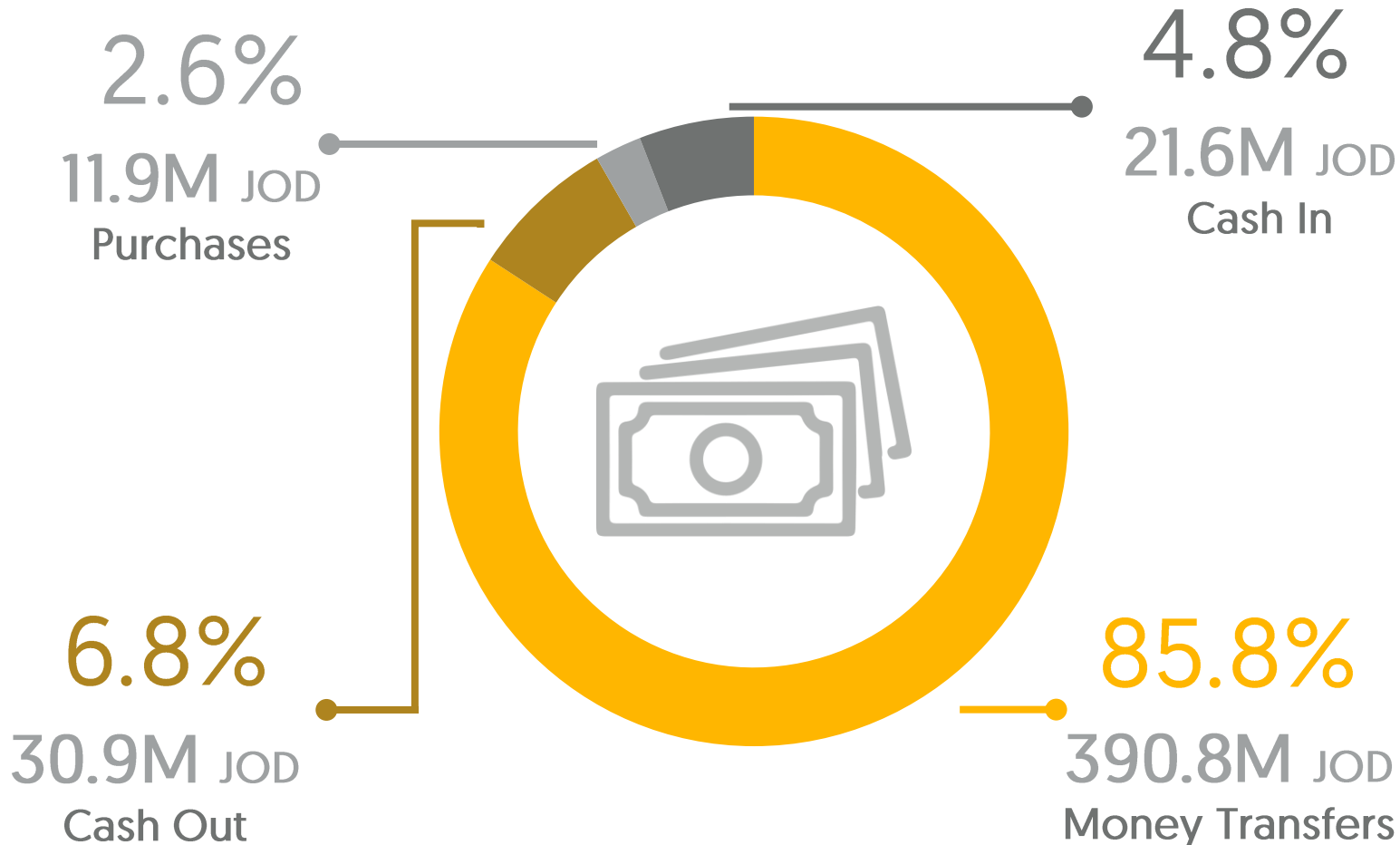
Transfers Issued by Mobile Wallets



# JoMoPay Value of Transactions

Percentage Based on Transaction Type

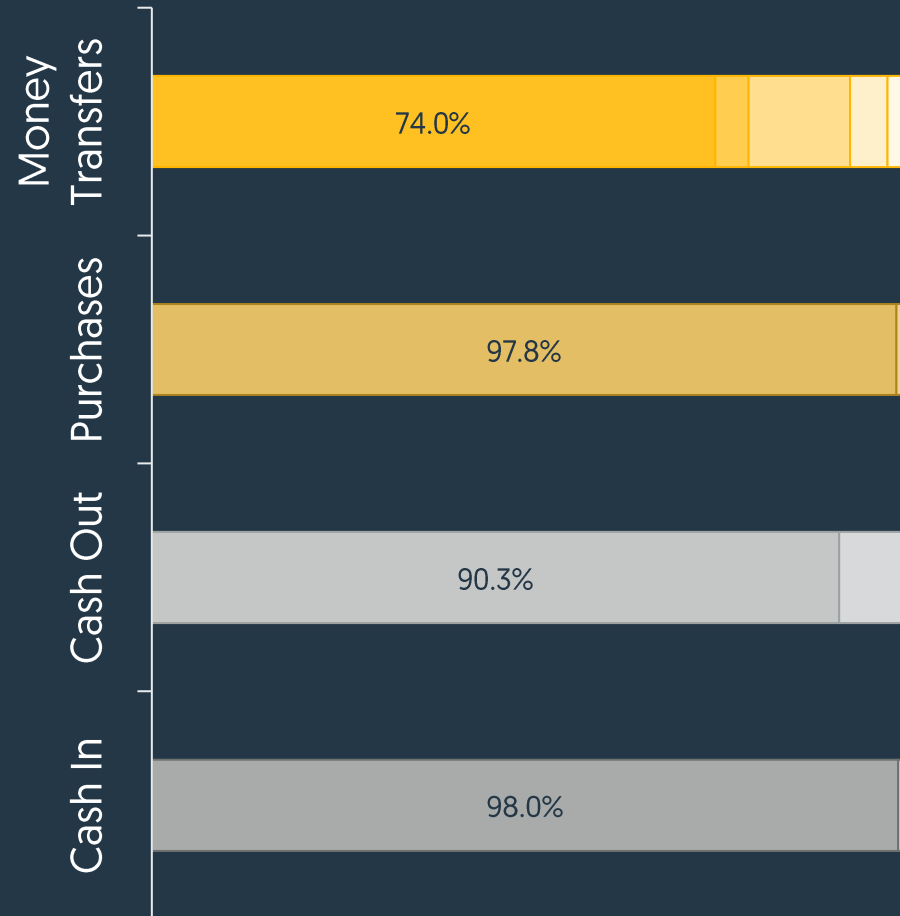
Transfers Issued by Mobile Wallets



# JoMoPay Value of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets

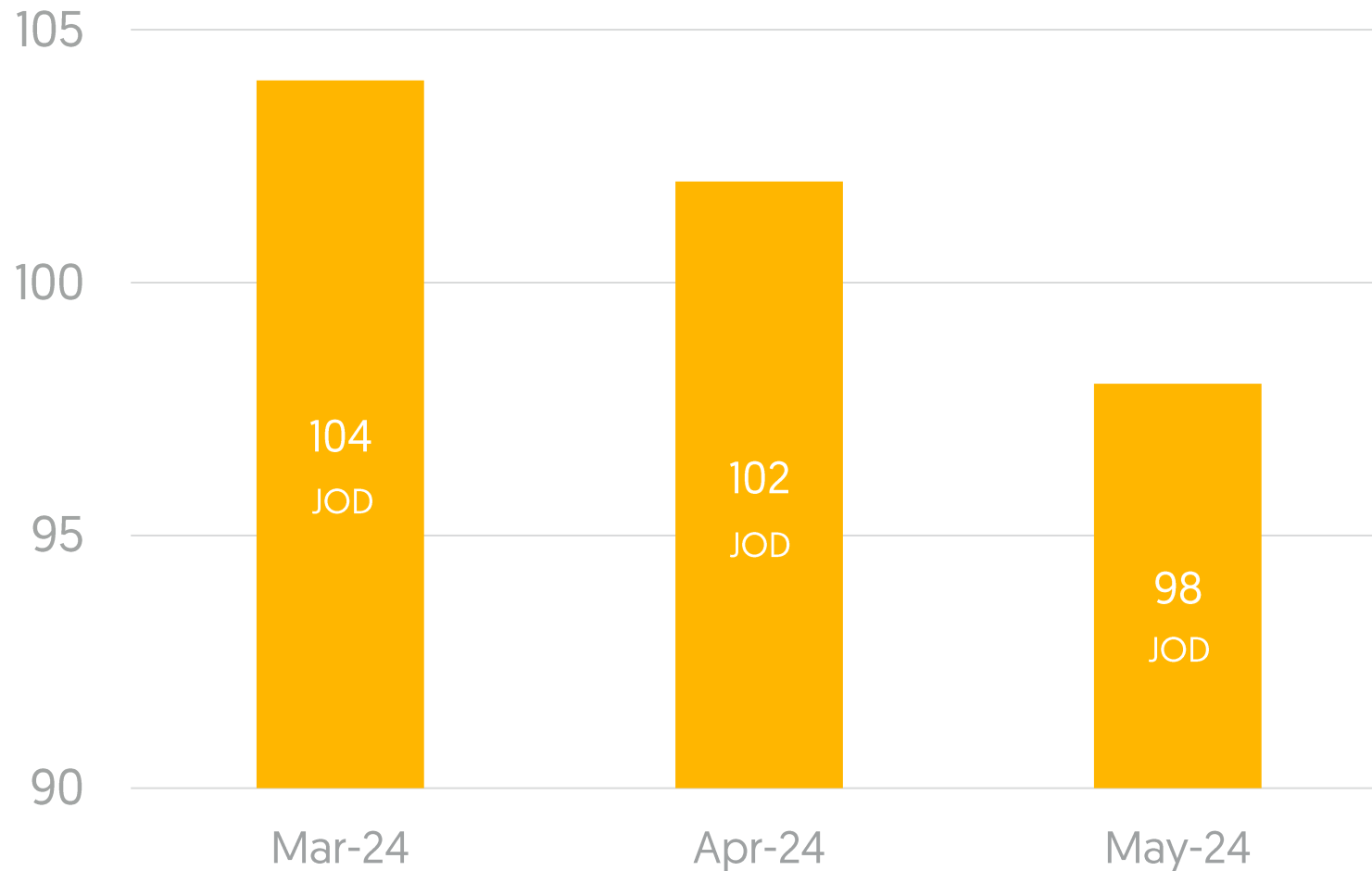


Transfer to Family/Friends	74%
Aid/Charity/Grant	4.4%
Transfer to Own Account	13.3%
Salary/Bonus/Dividends	4.9%
Loan/Loan Installment	3.4%
Cross Border Remittances	0.0%
Purchases	97.8%
QR Purchases	2.2%
Cash Out - Agent/Teller	90.3%
Cash Out - ATM/Kiosk	9.7%
Cash In - Agent/Teller	98%
Cash In - ATM/Kiosk	2%

# JoMoPay Transactions

Average Value of Transactions Over the Past 3 Months

Transfers Issued by Mobile Wallets



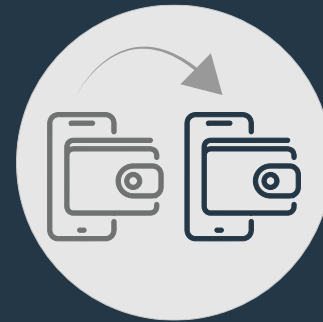
# JoMoPay Interoperability

Number of Money Transfer Transactions Through PSPs  
Transfers Issued by Mobile Wallets



53.5%

1.6M  
On Us



46.5%

1.4M  
Off Us

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

# JoMoPay Interoperability

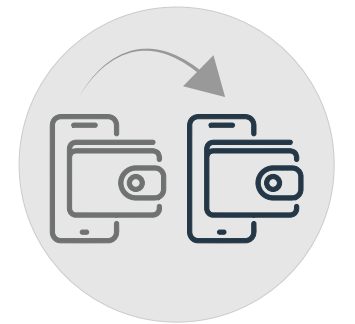
Value of Money Transfer Transactions Through PSPs

Transfers Issued by Mobile Wallets



53.2%

110.8M JOD  
On Us



46.8%

97.5M JOD  
Off Us

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



# CliQ & JoMoPay Interoperability

Monthly Report  
May 2024

41

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

**46.16M**



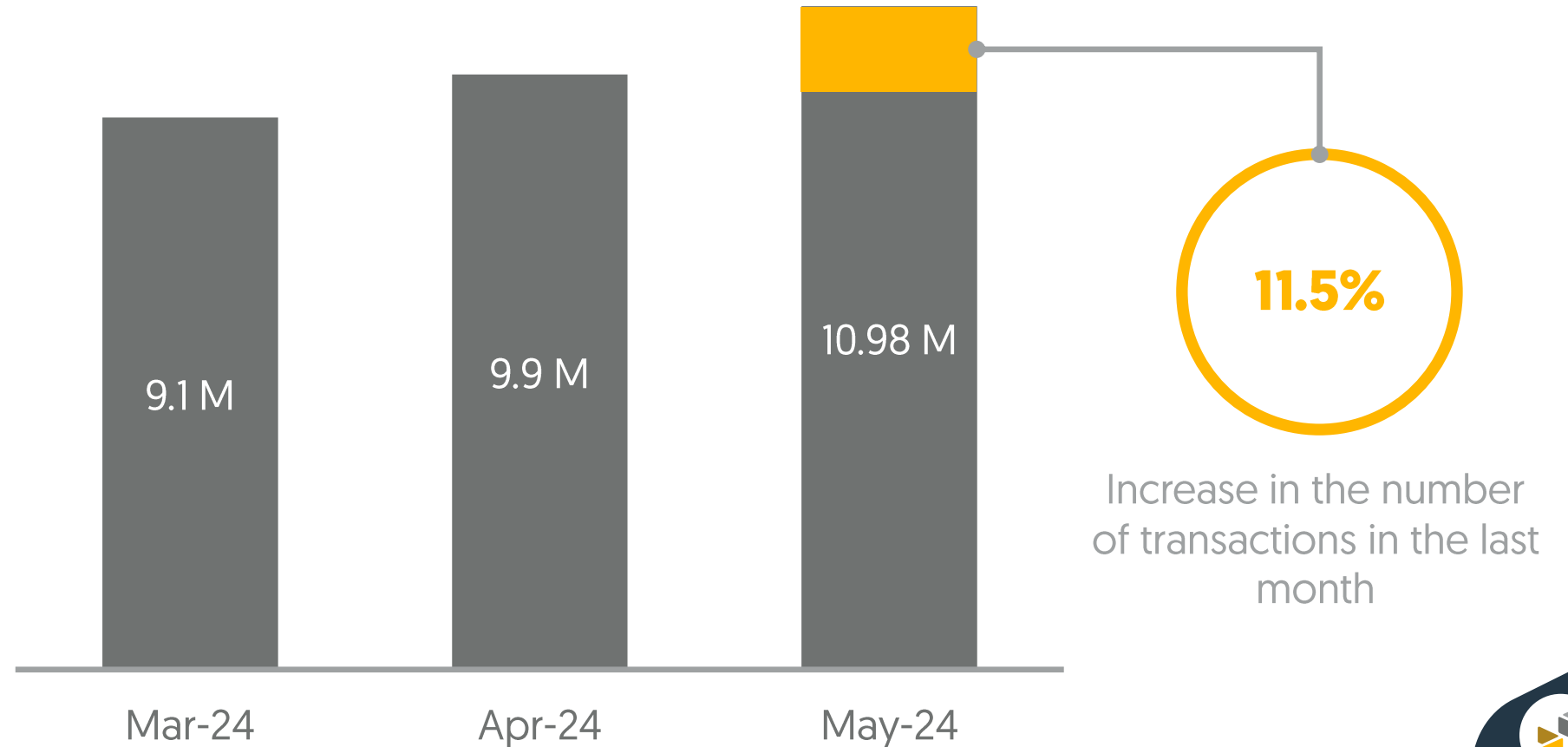
Value of Transactions

**6B<sub>JOD</sub>**



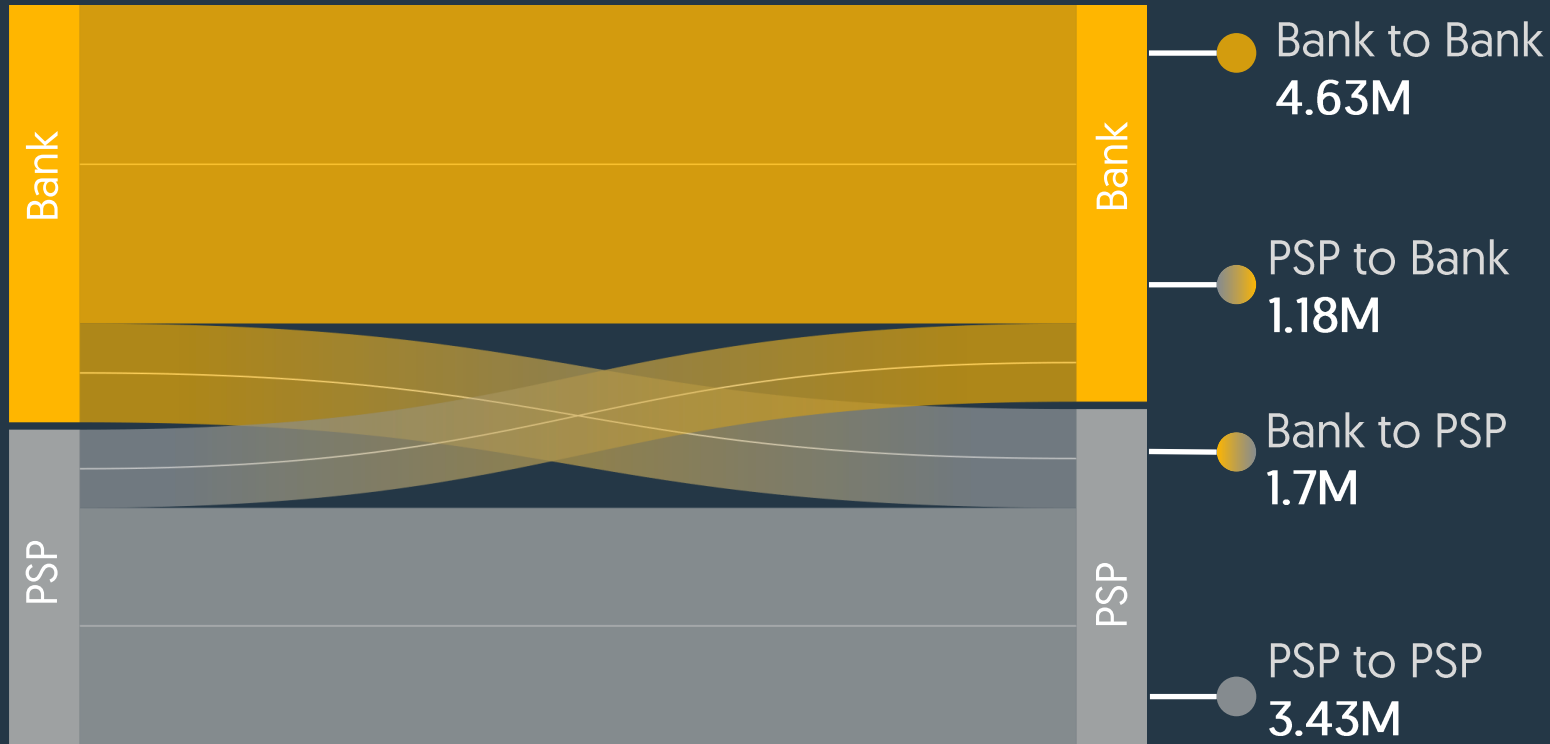
# CliQ & JoMoPay Transactions

Total Number of Transactions Over the Past 3 Months



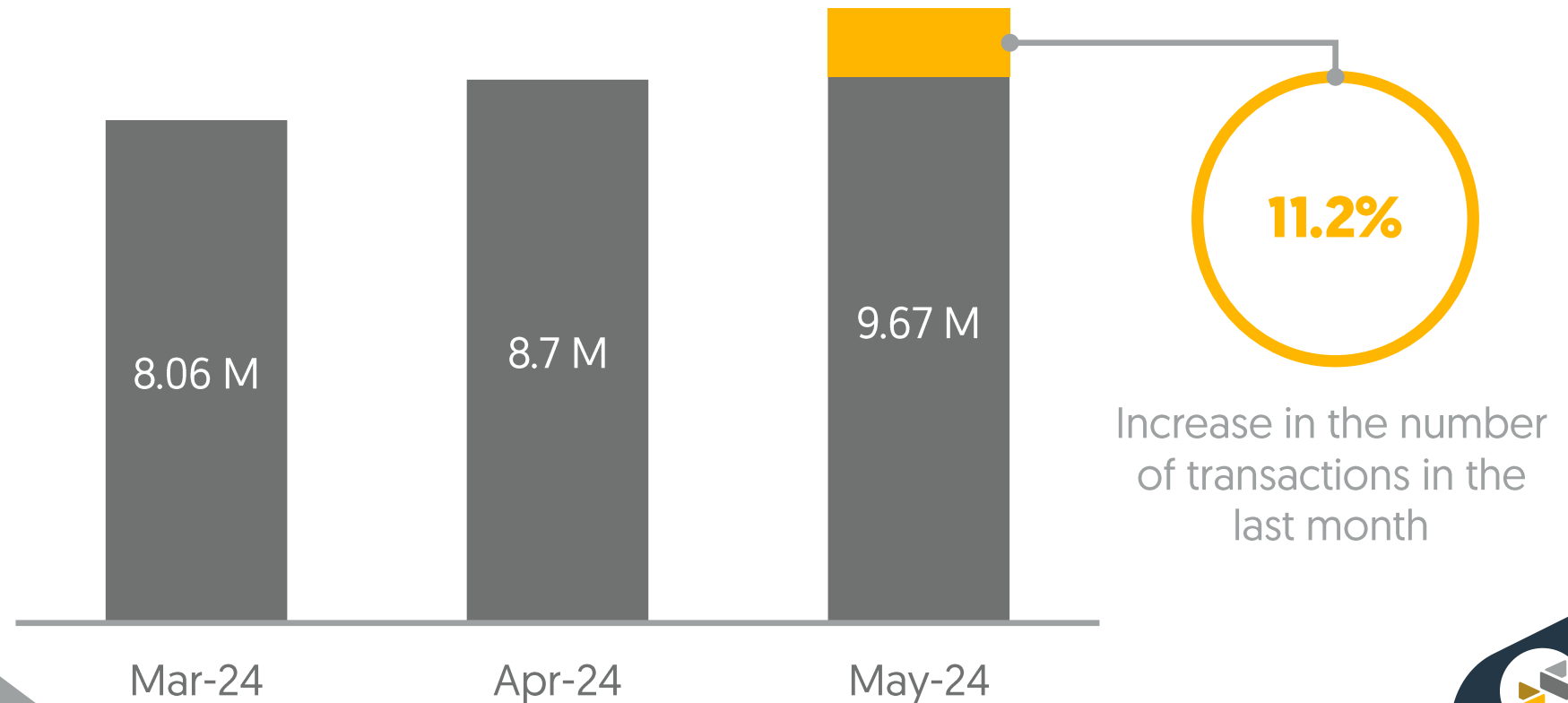
# CliQ & JoMoPay Transactions

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%  
7.02M  
Off Us



27.4%  
2.65M  
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



44.9%

1.16M  
mPSP to Bank

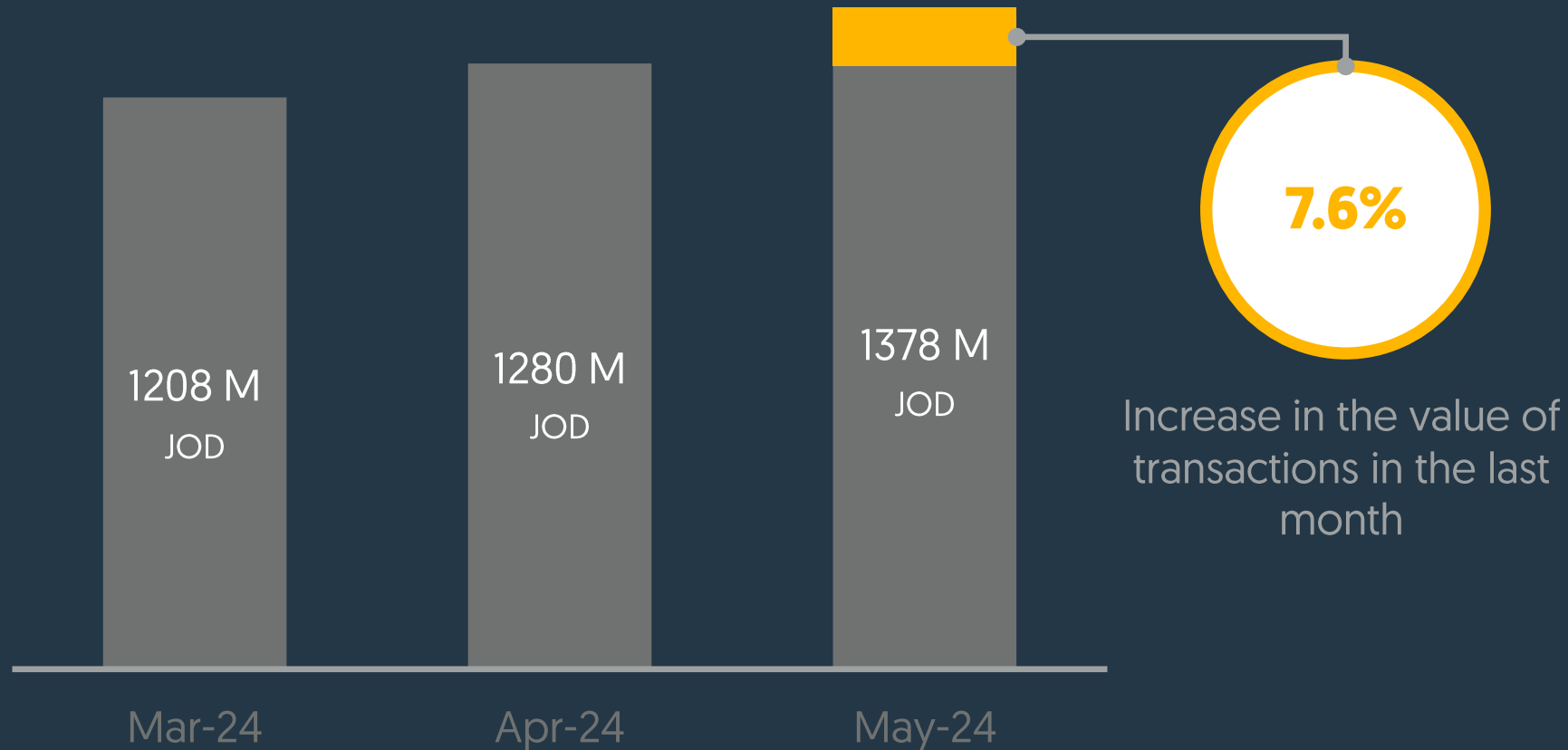


55.1%

1.42M  
Bank to mPSP

# CliQ & JoMoPay Transactions

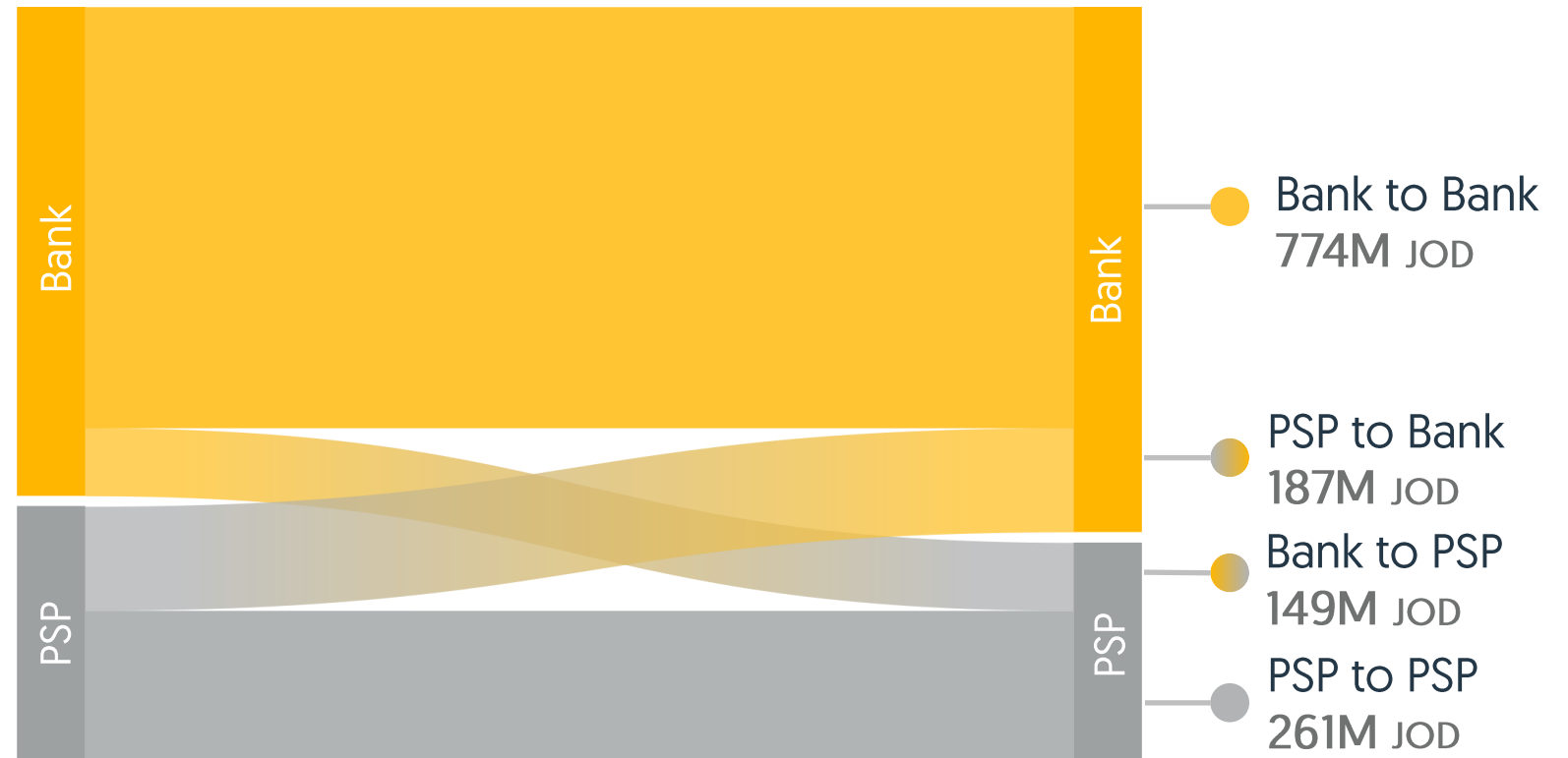
Total Value of Transactions Over the Past 3 Months





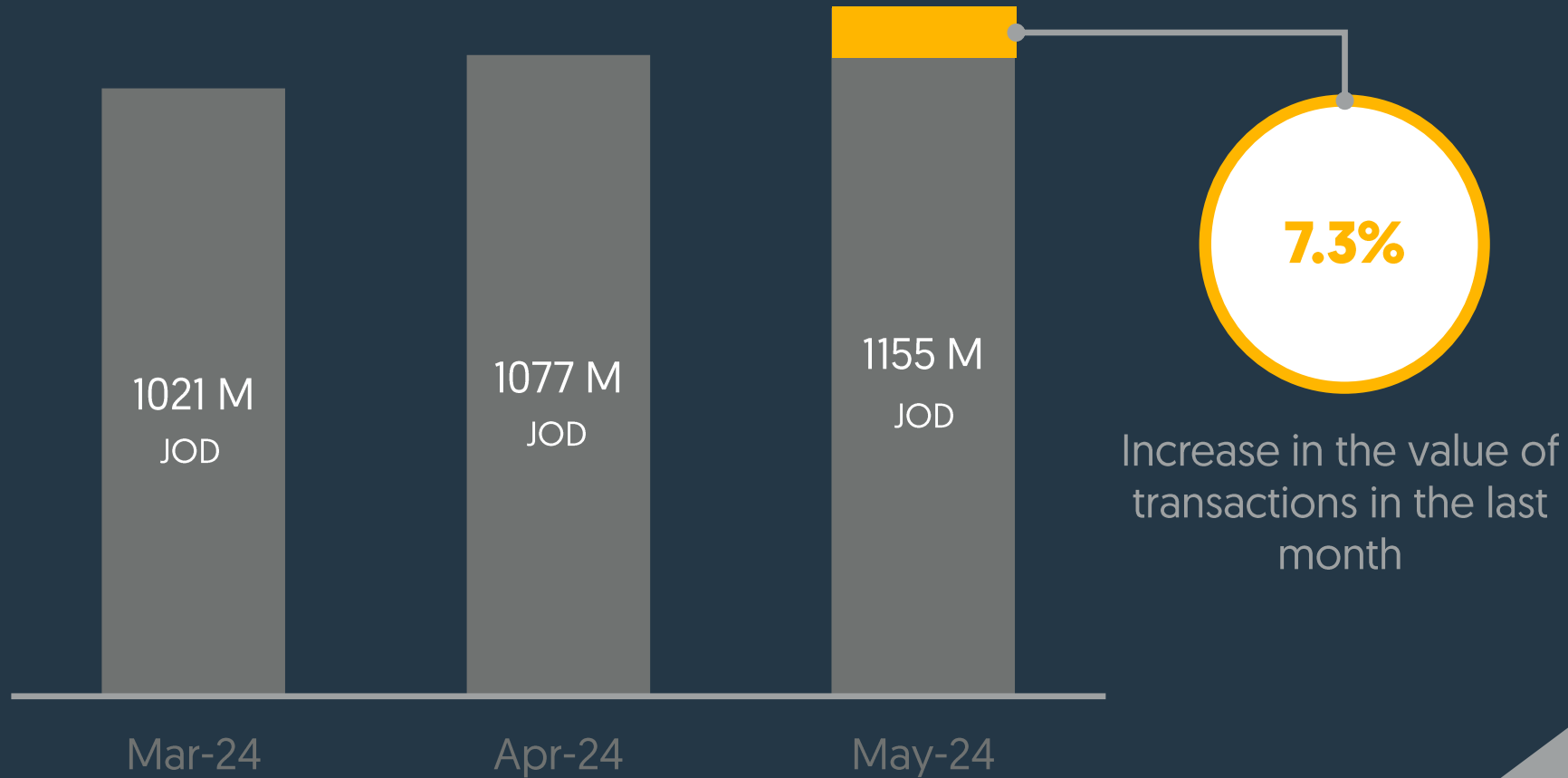
# CliQ & JoMoPay Transactions

Total Value of Banks and PSPs Transactions



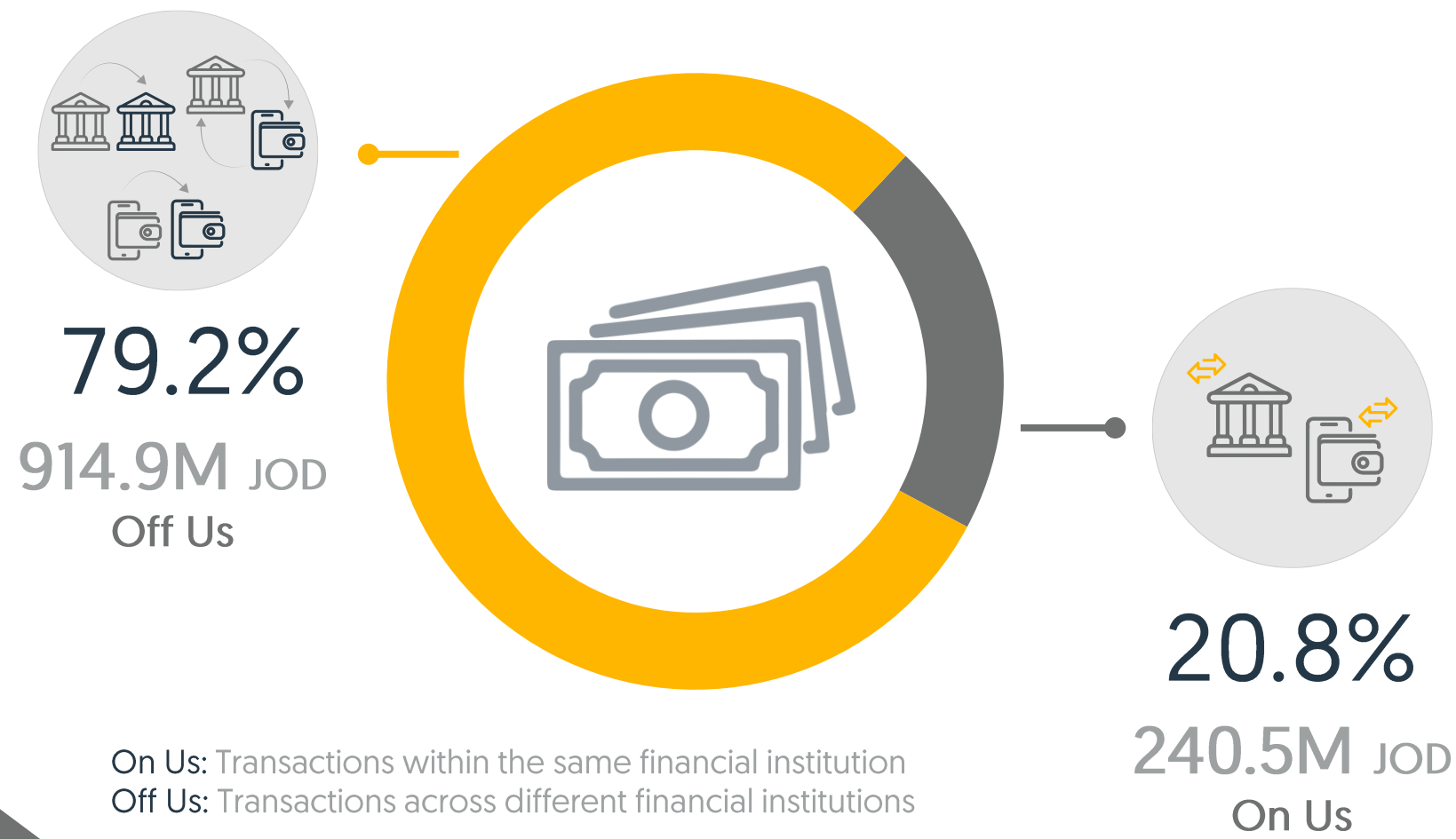
# CliQ & JoMoPay Transactions

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



60.9%

182.2M JOD  
mPSP to Bank



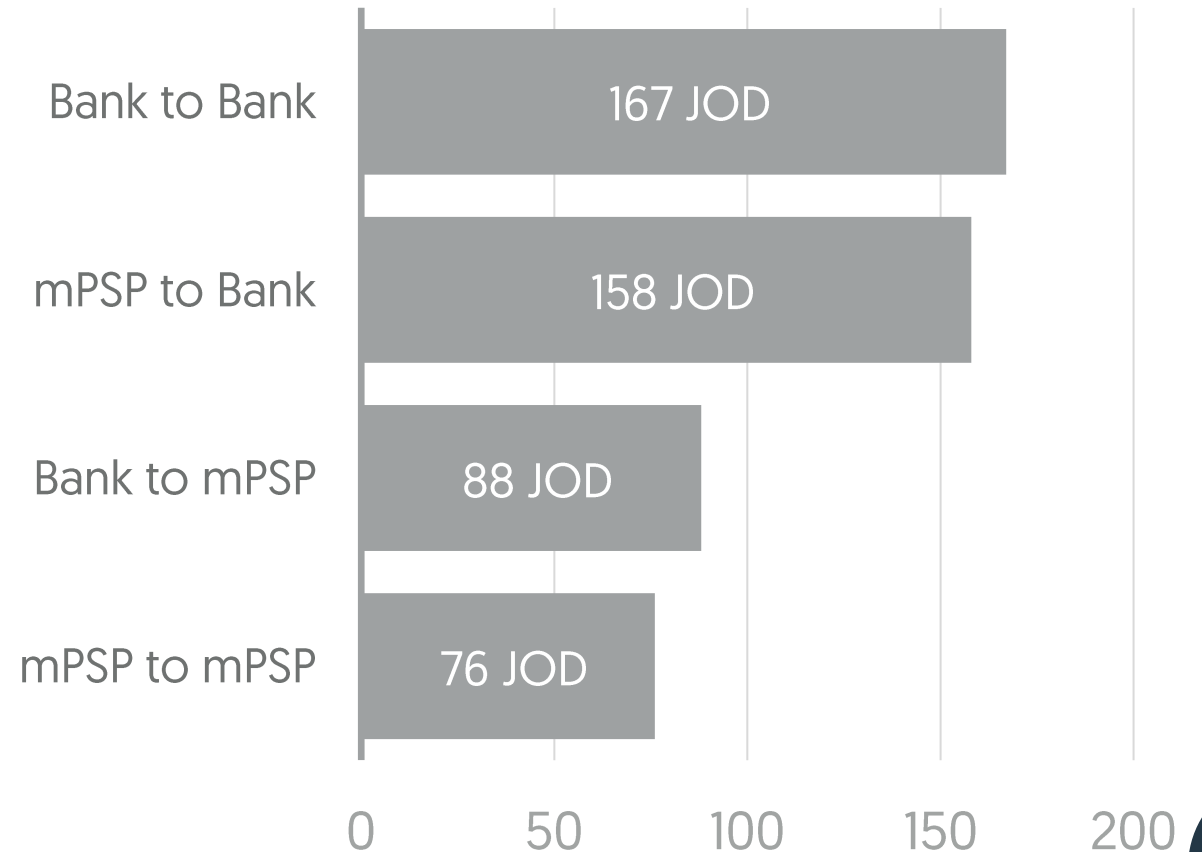
39.1%

117M JOD  
Bank to mPSP

# CliQ & JoMoPay Average Value of Transactions

Average Value of Transactions

**122 JOD**  
Transaction  
Average





# Monthly Report

## May 2024

54

Electronic Bill Presentment & Payment (EBPP) System



05.2024

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



Number of Transactions

**25.9M**



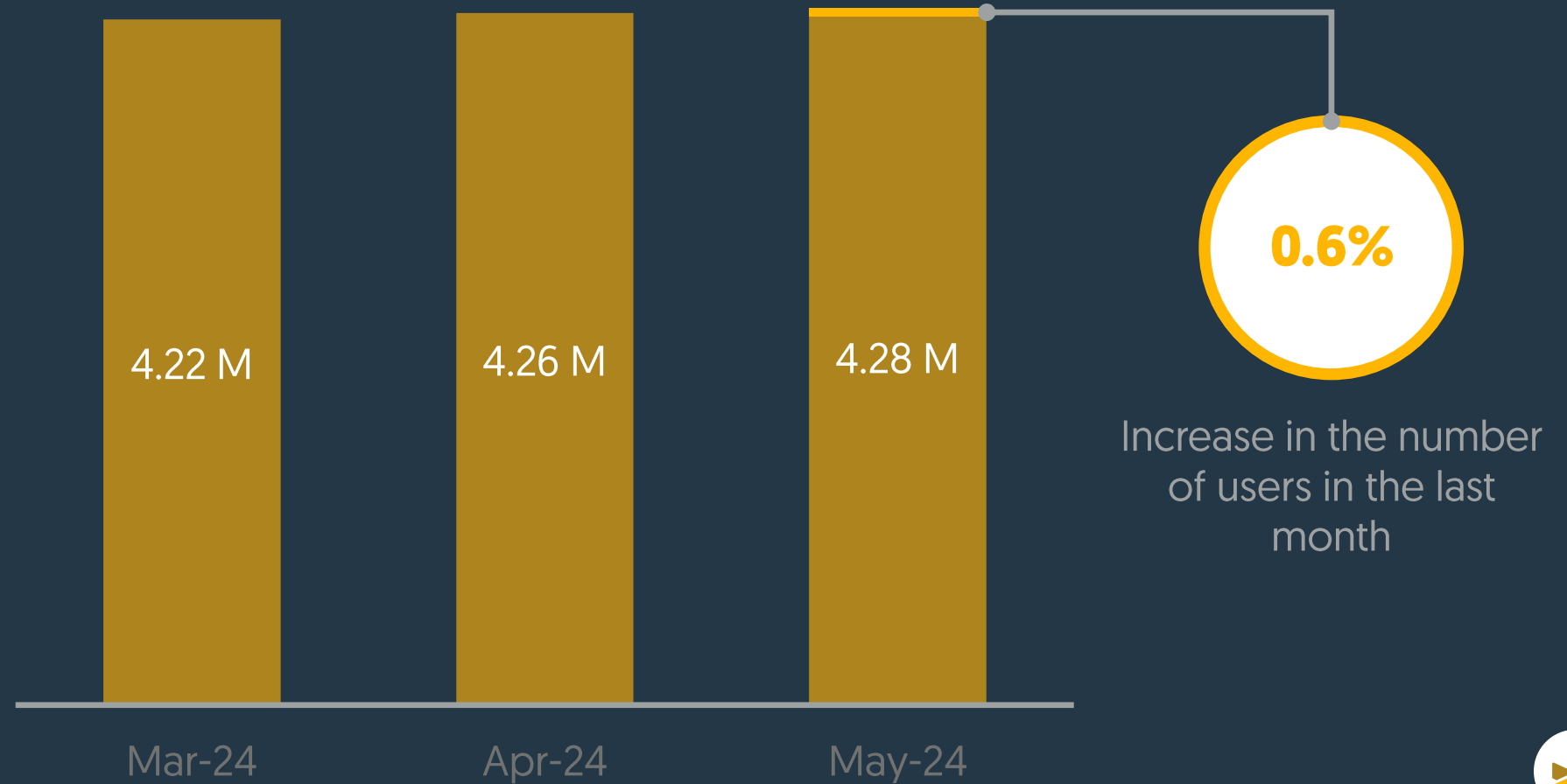
Value of Transactions

**5.34B<sub>JOD</sub>**



# eFAWATEERcom Users

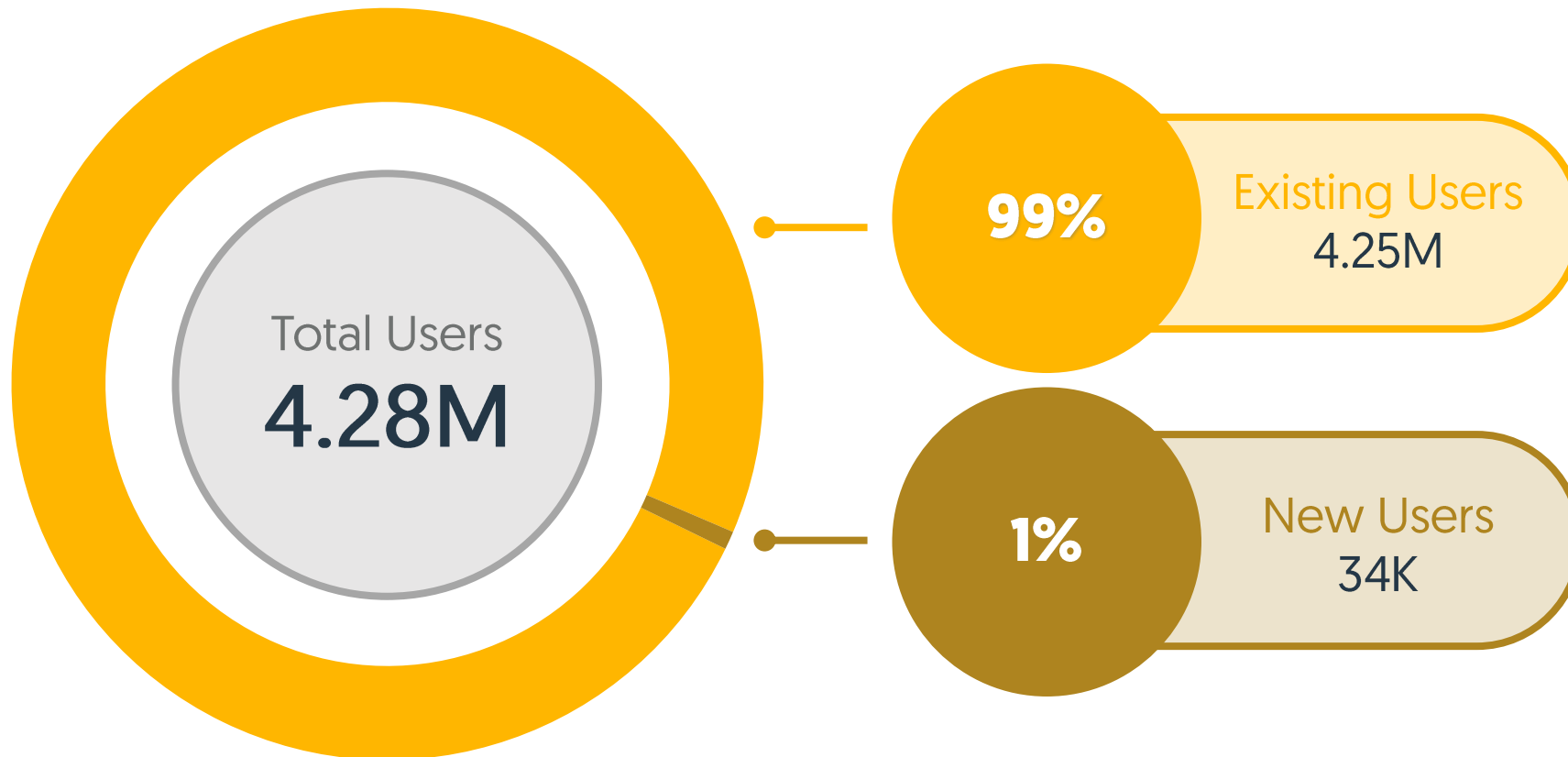
Total Number of Users Over the Past 3 Months





# eFAWATEERcom Users

Number of eFAWATEERcom Users



# eFAWATEERcom Billers & Services

Number of eFAWATEERcom Billers & Services



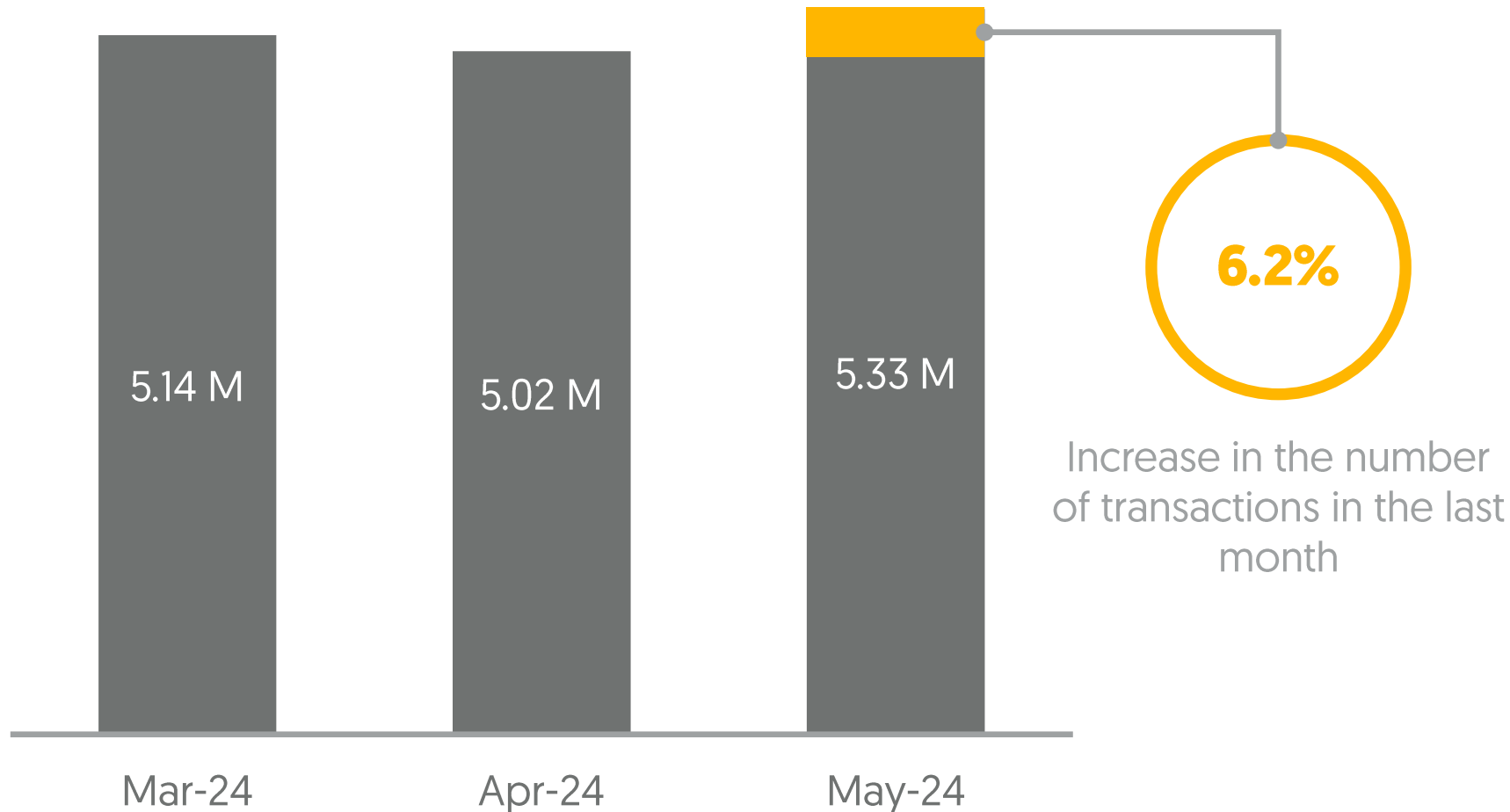
Billers  
547



Services  
1,821

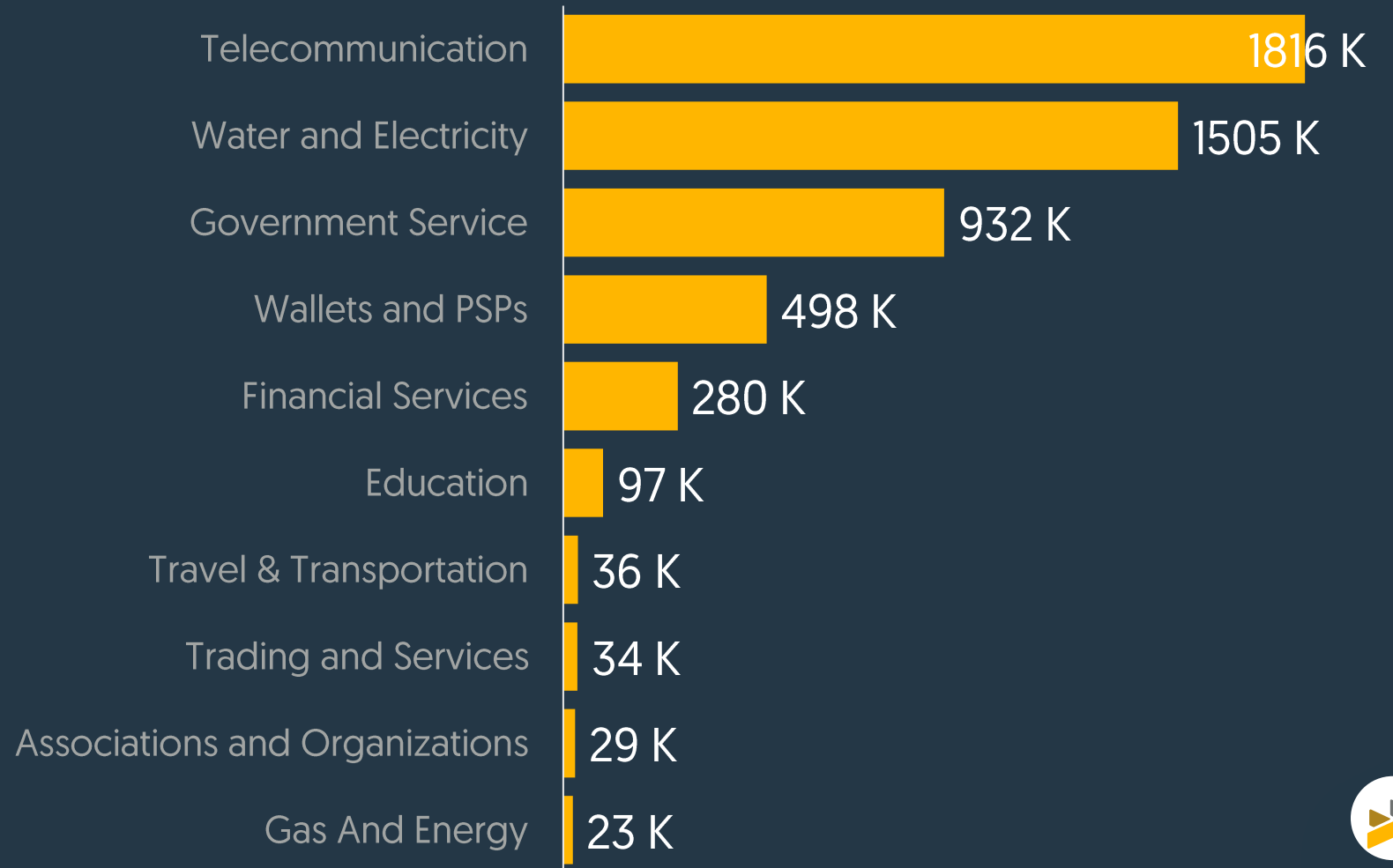
# eFAWATEERcom Number of Transactions

Total Number of Transactions Over the Past 3 Months



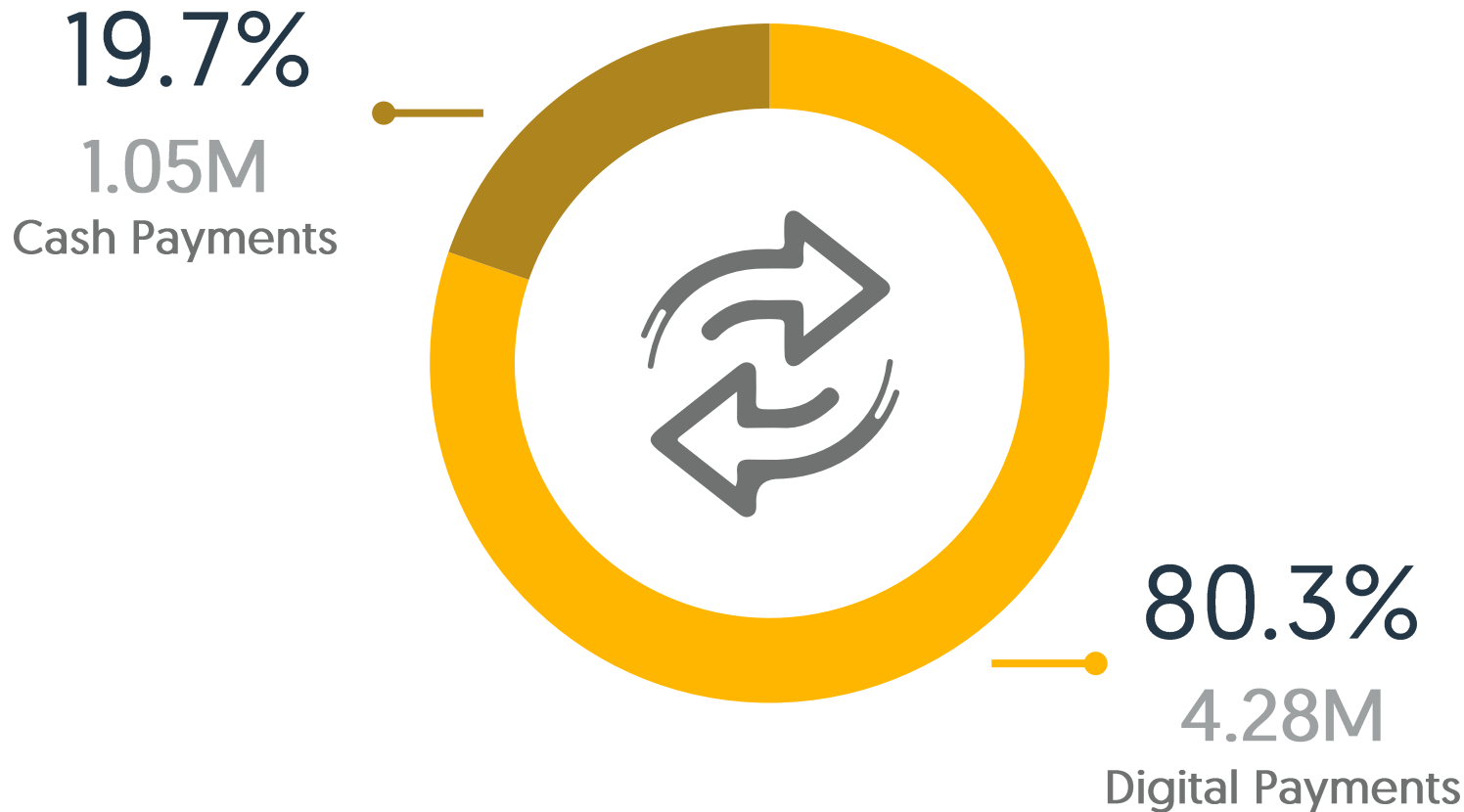
# eFAWATEERcom Number of Transactions

## Number of Transactions by Category



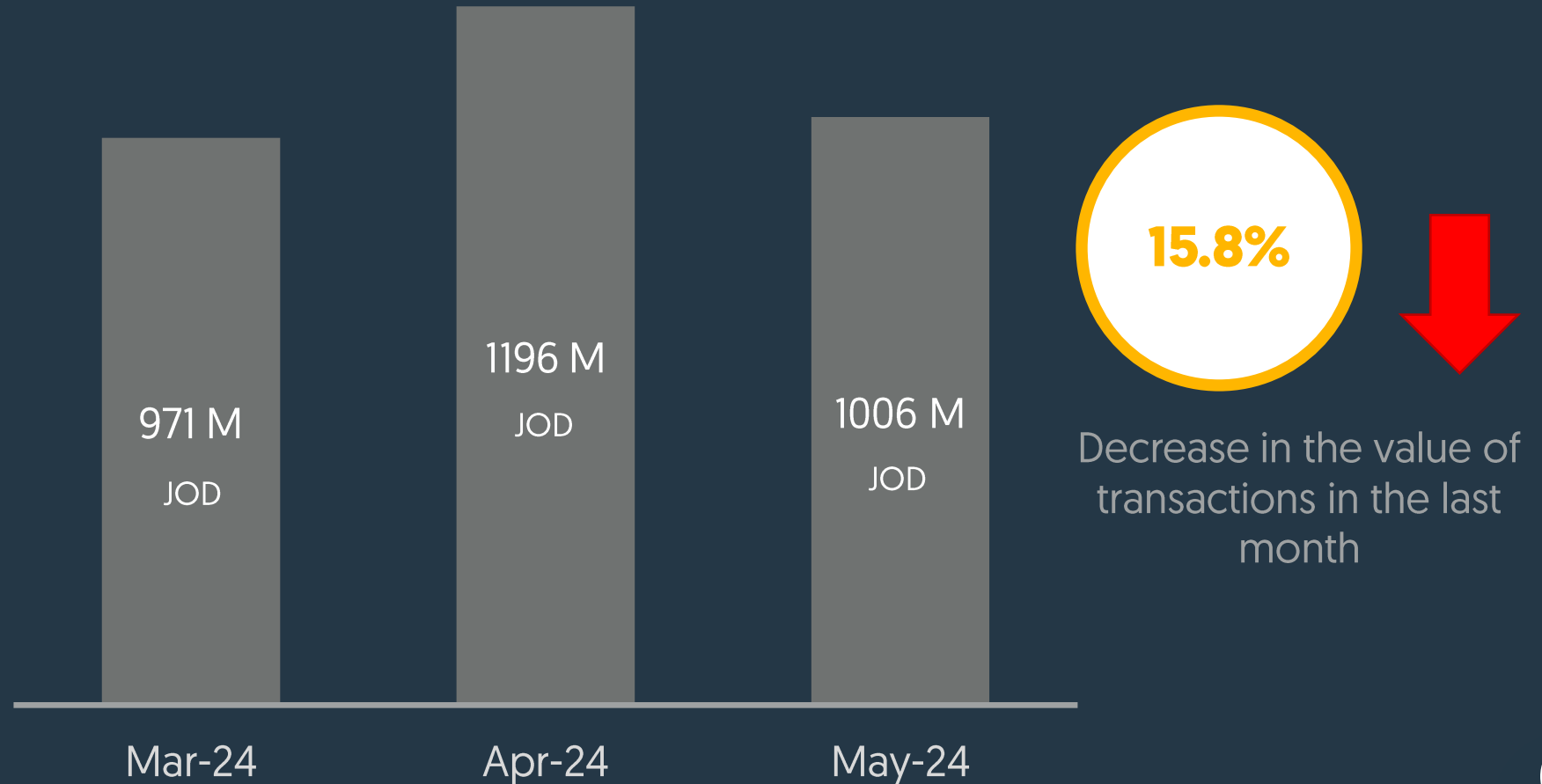
# eFAWATEERcom Number of Transactions

Percentage Based on Payment Method



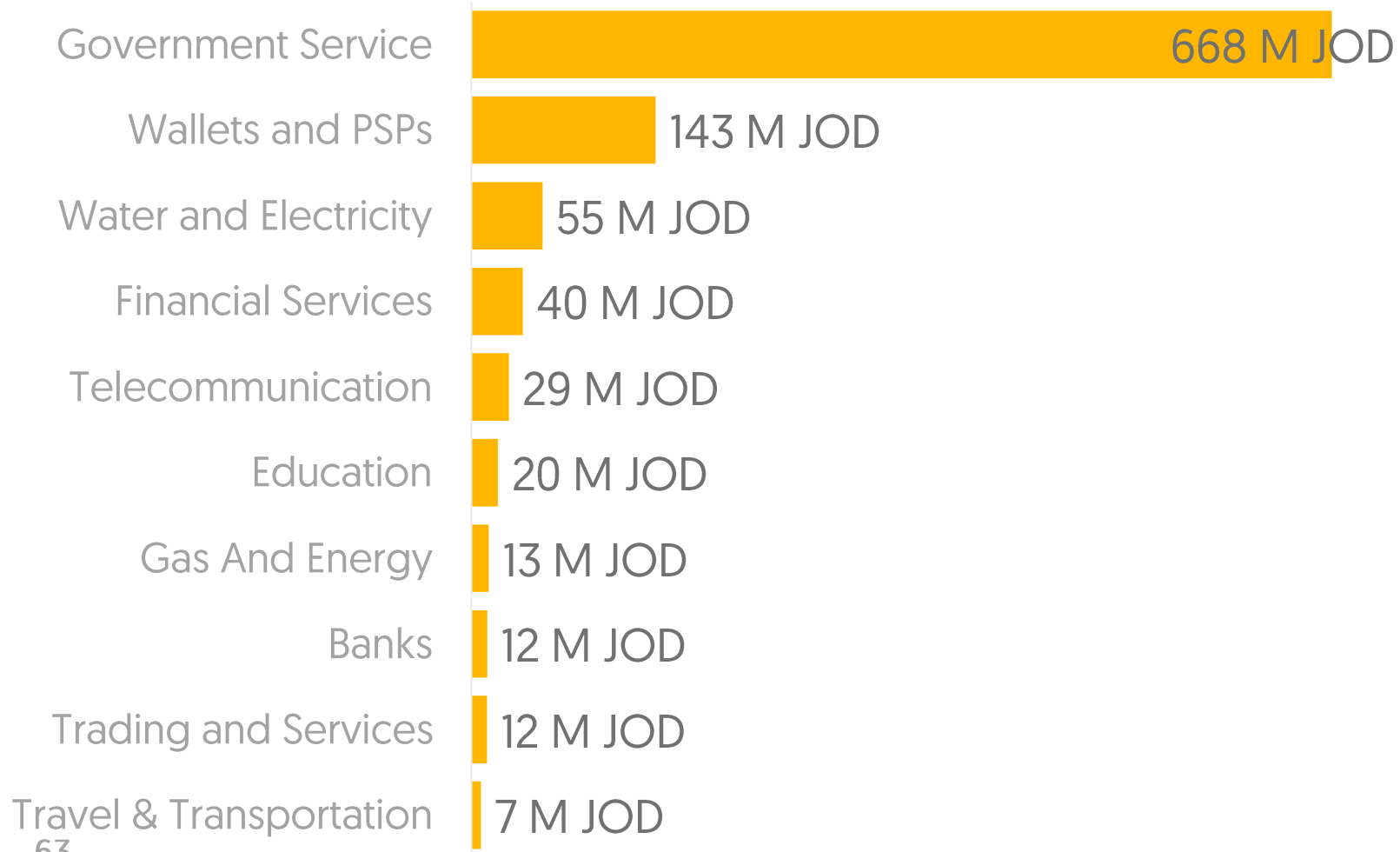
# eFAWATEERcom Value of Transactions

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

15.1%  
151.8M JOD  
Cash Payments

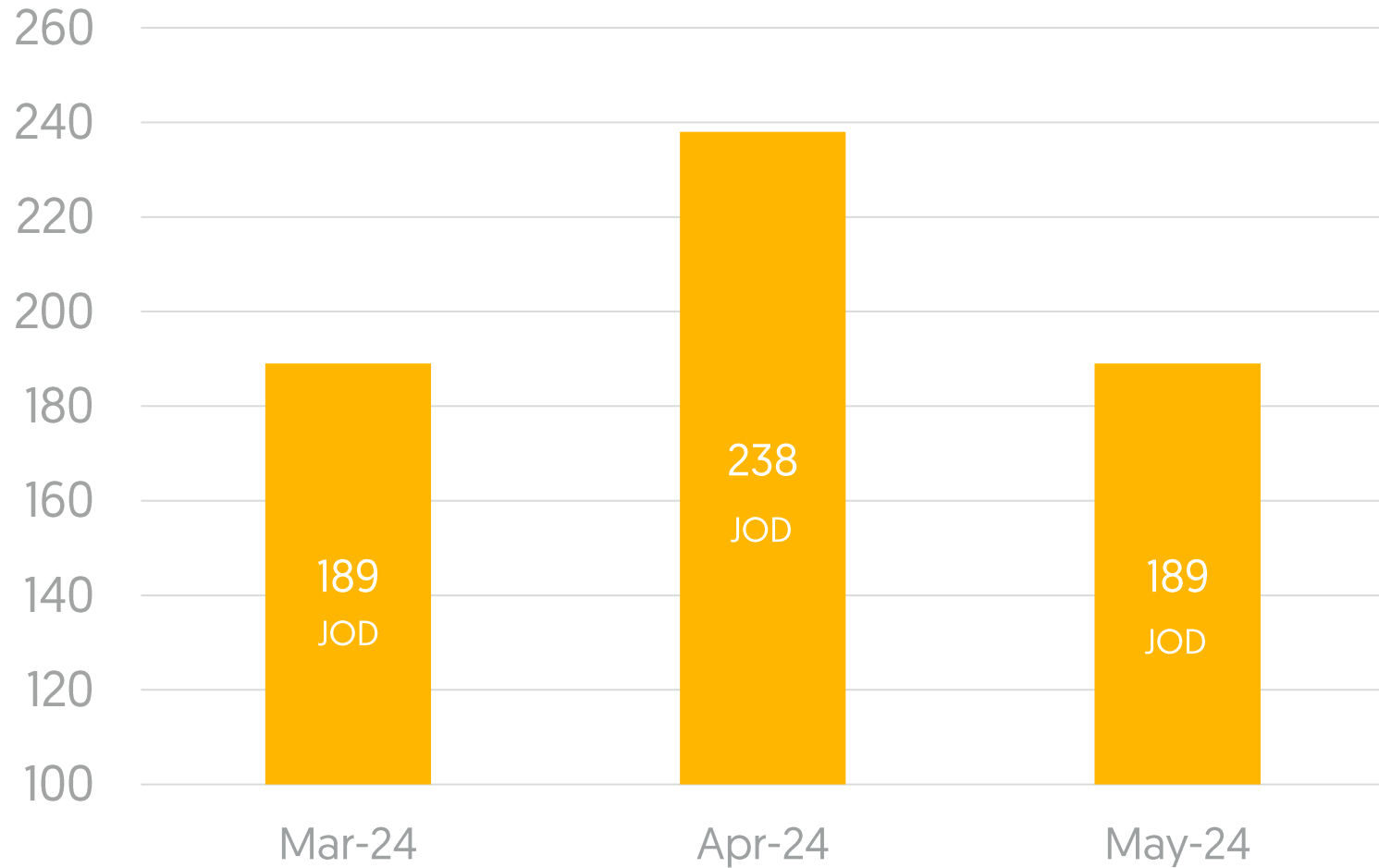


84.9%  
854.7M JOD  
Digital Payments



# eFAWATEERcom Transactions

Average Value of Transactions Over the Past 3 Months





**ACH**  
Automated Clearing House

# Monthly Report

## May 2024

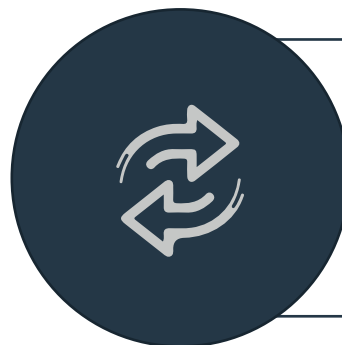
66

Automated Clearing House



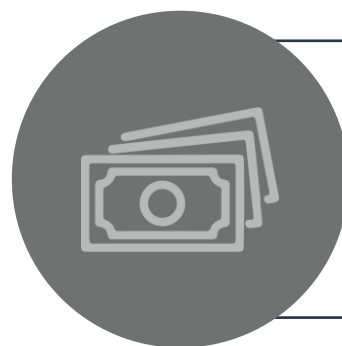
05.2024

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



Number of Transactions

**4.64M**



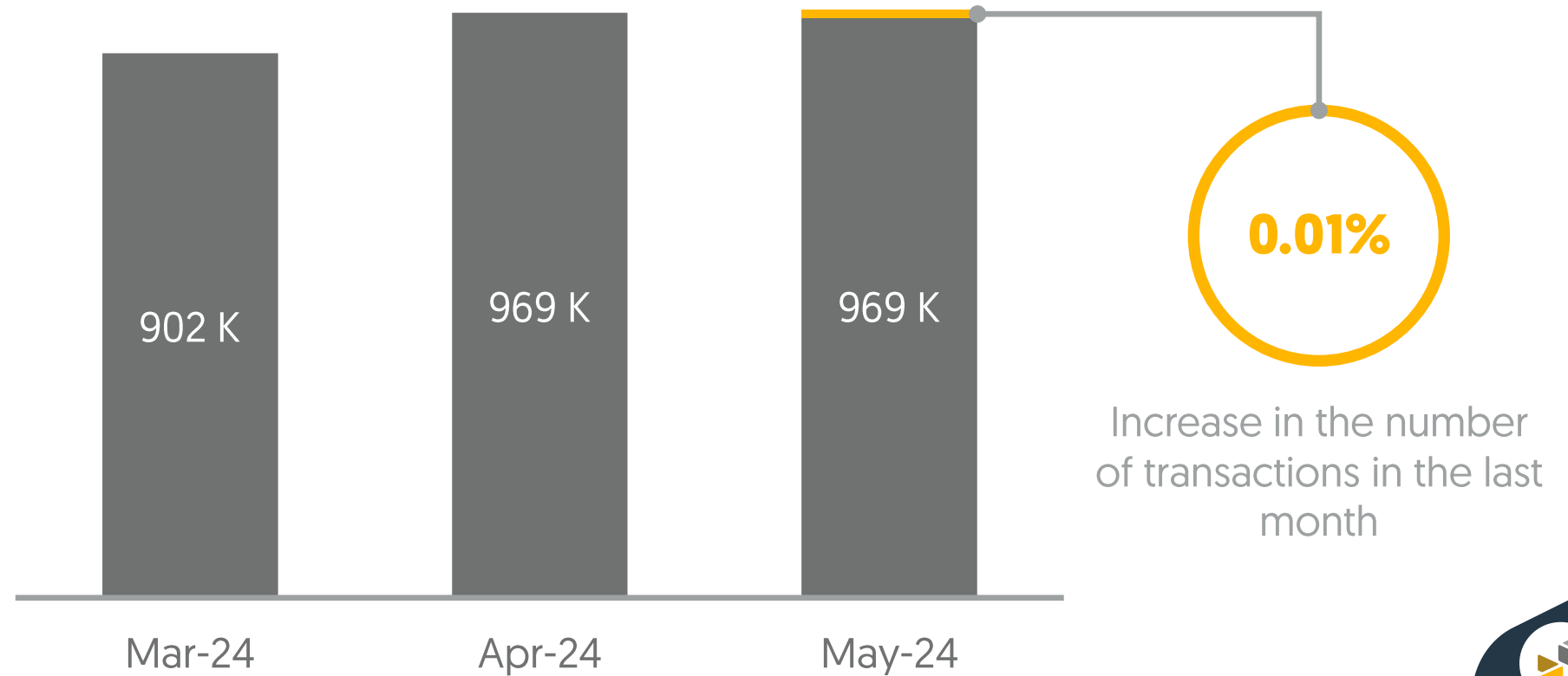
Value of Transactions

**3.66B<sub>JOD</sub>**



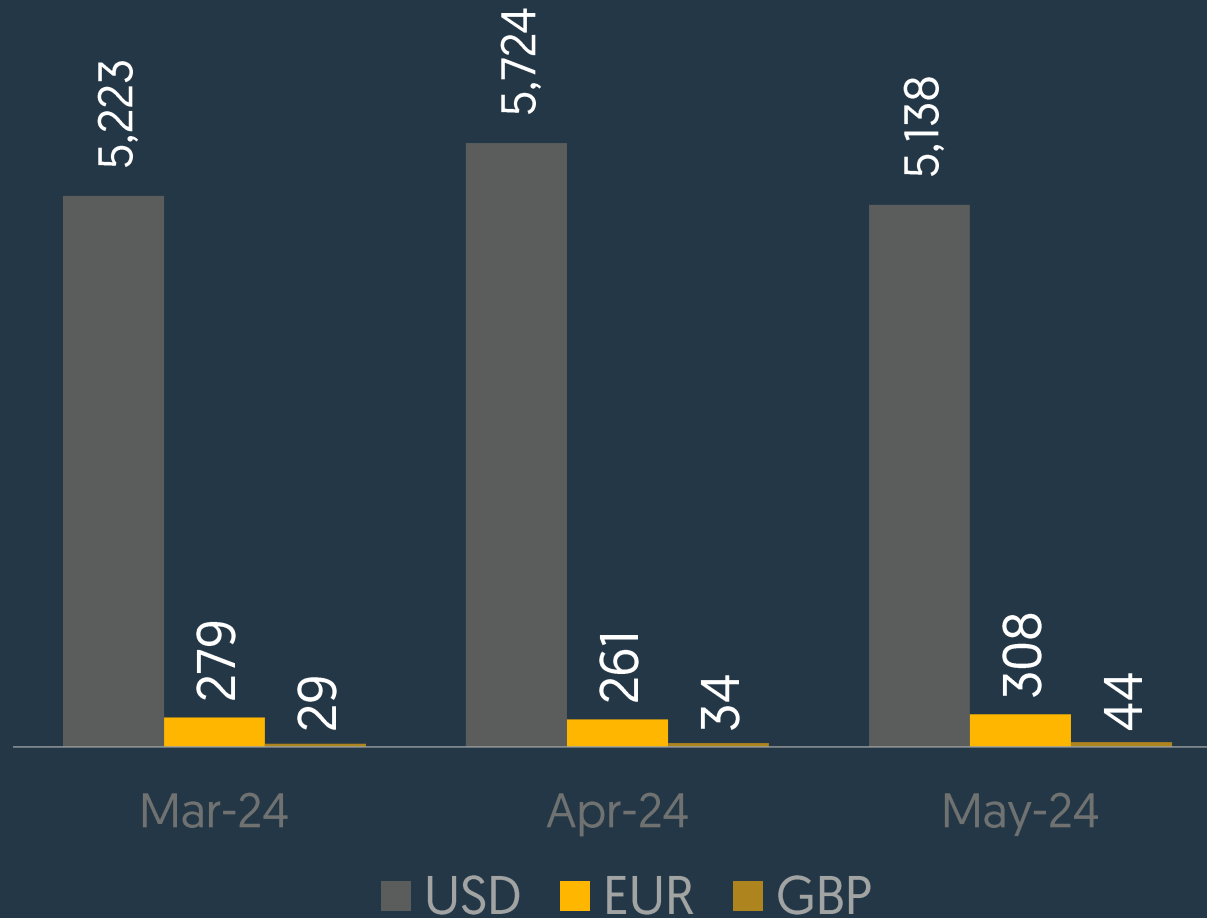
# ACH Transactions

Total Number of Jordanian Dinar Transactions Over the Past 3 Months



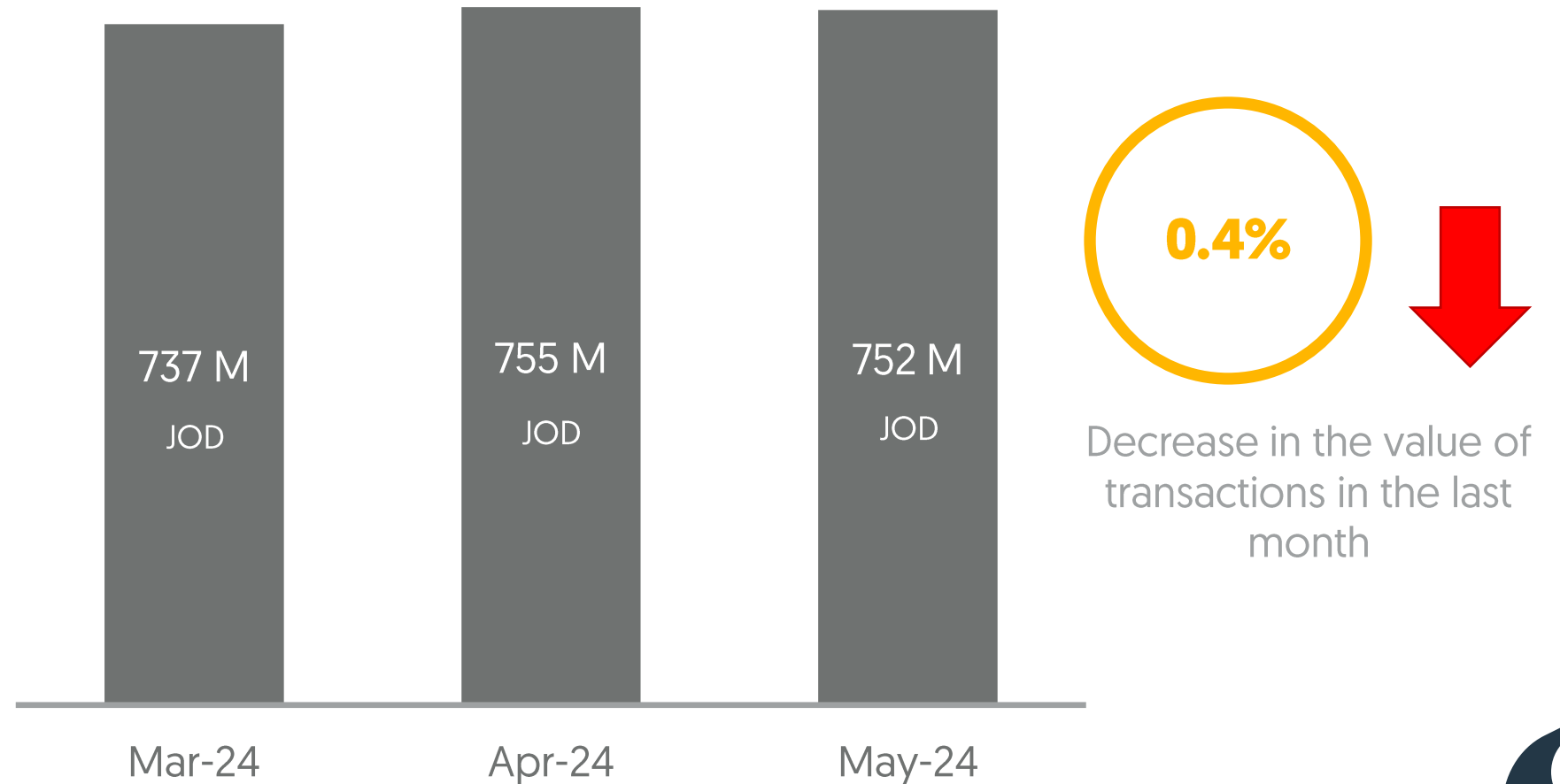
# ACH Transactions

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



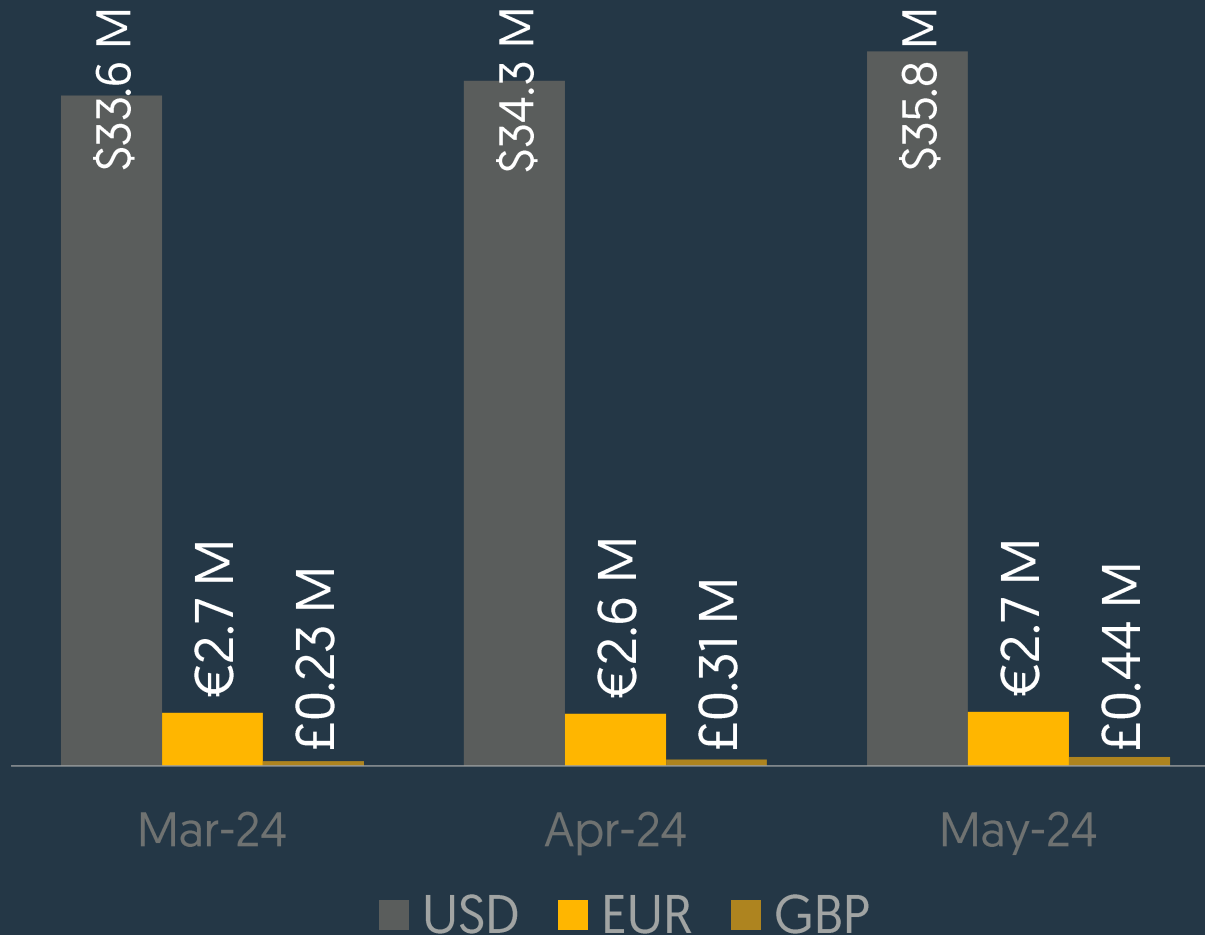
# ACH Transactions

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

May 2024

72

Electronic Cheque Clearing Unit



05.2024

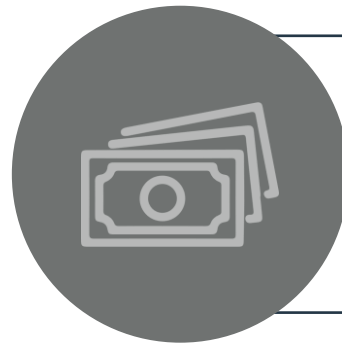


# Total Number and Value of Transactions Since the Beginning of 2024



Number of Transactions

**2.62M**



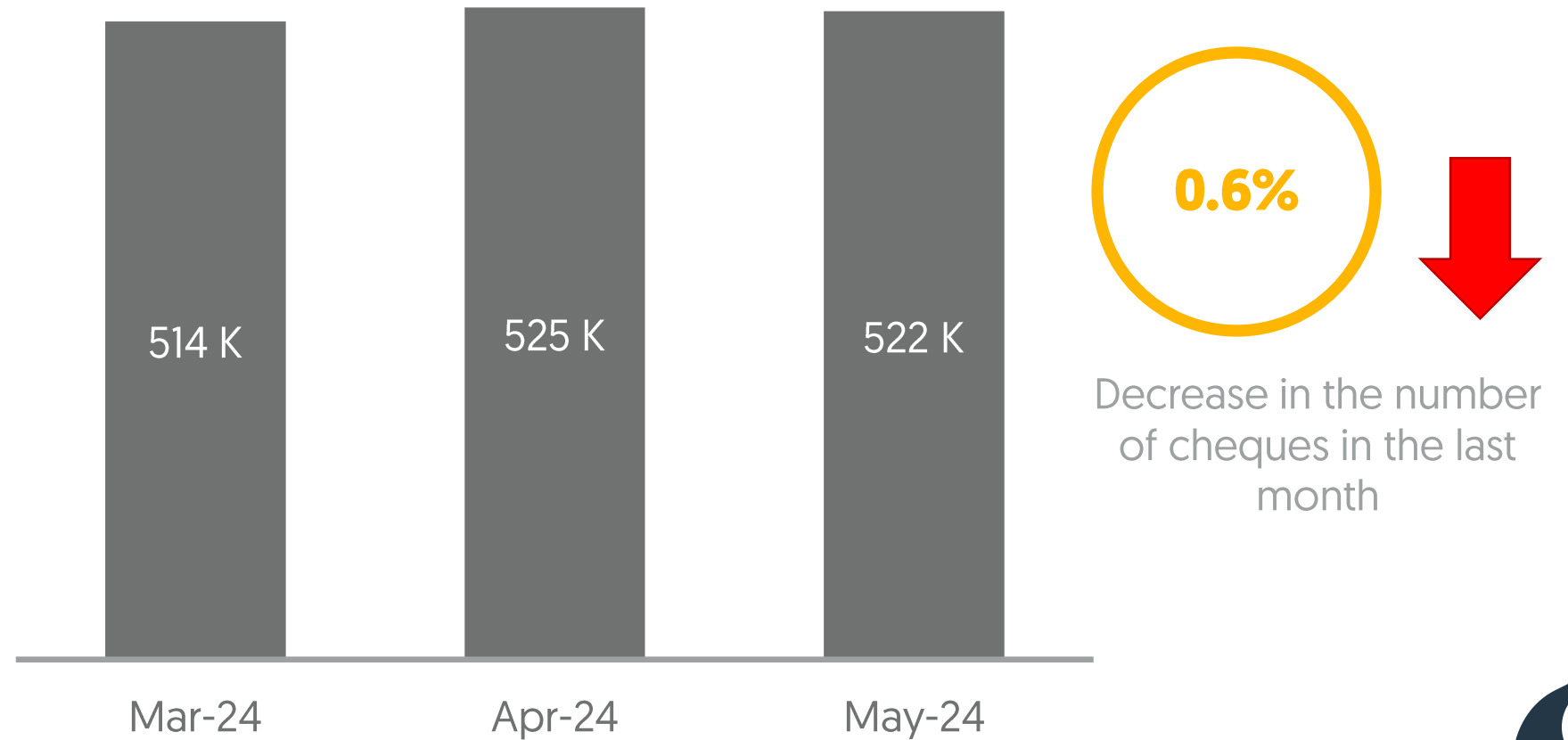
Value of Transactions

**16.37B<sub>JOD</sub>**



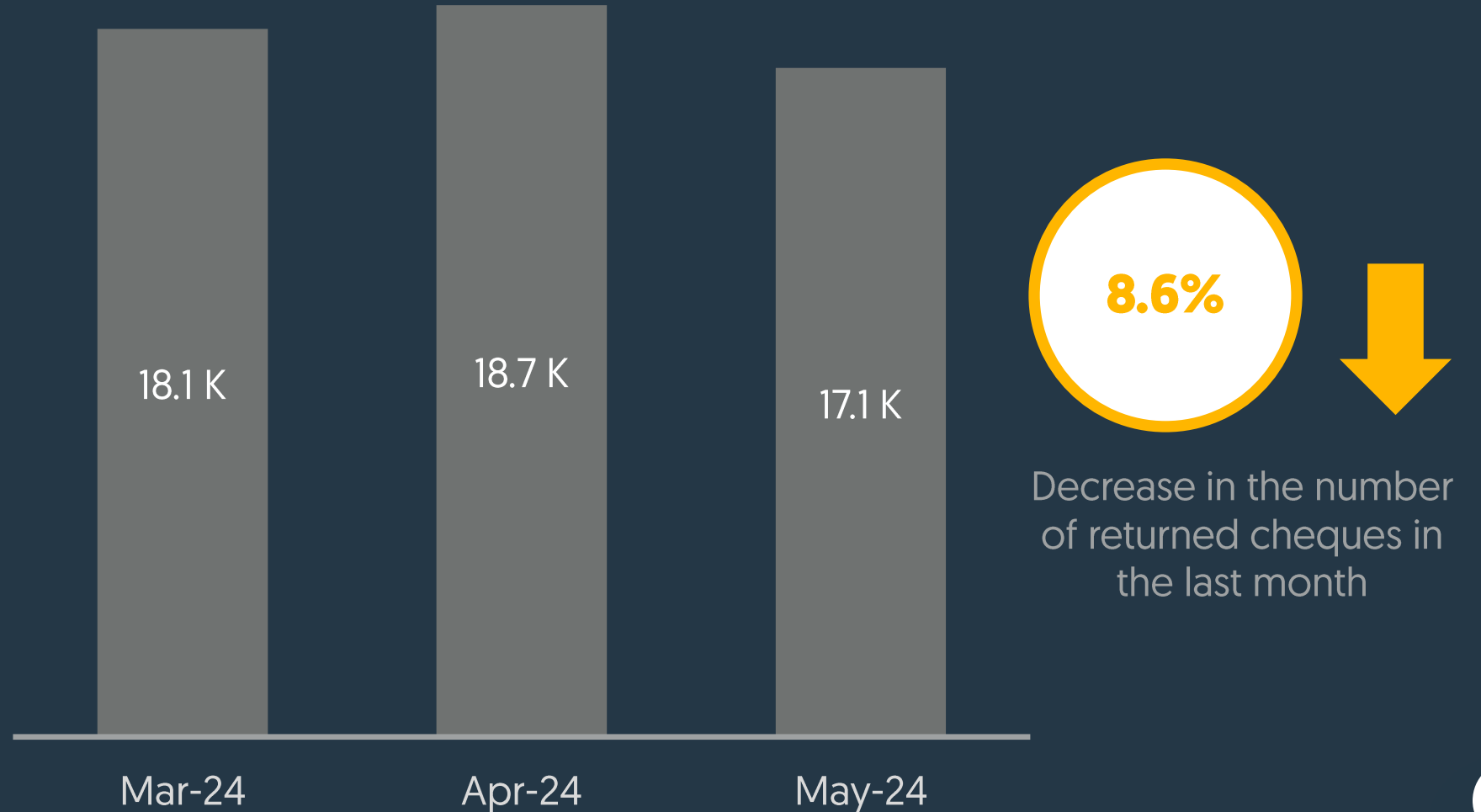
# ECCU Cheques

Total Number of Inward Cheques Over the Past 3 Months



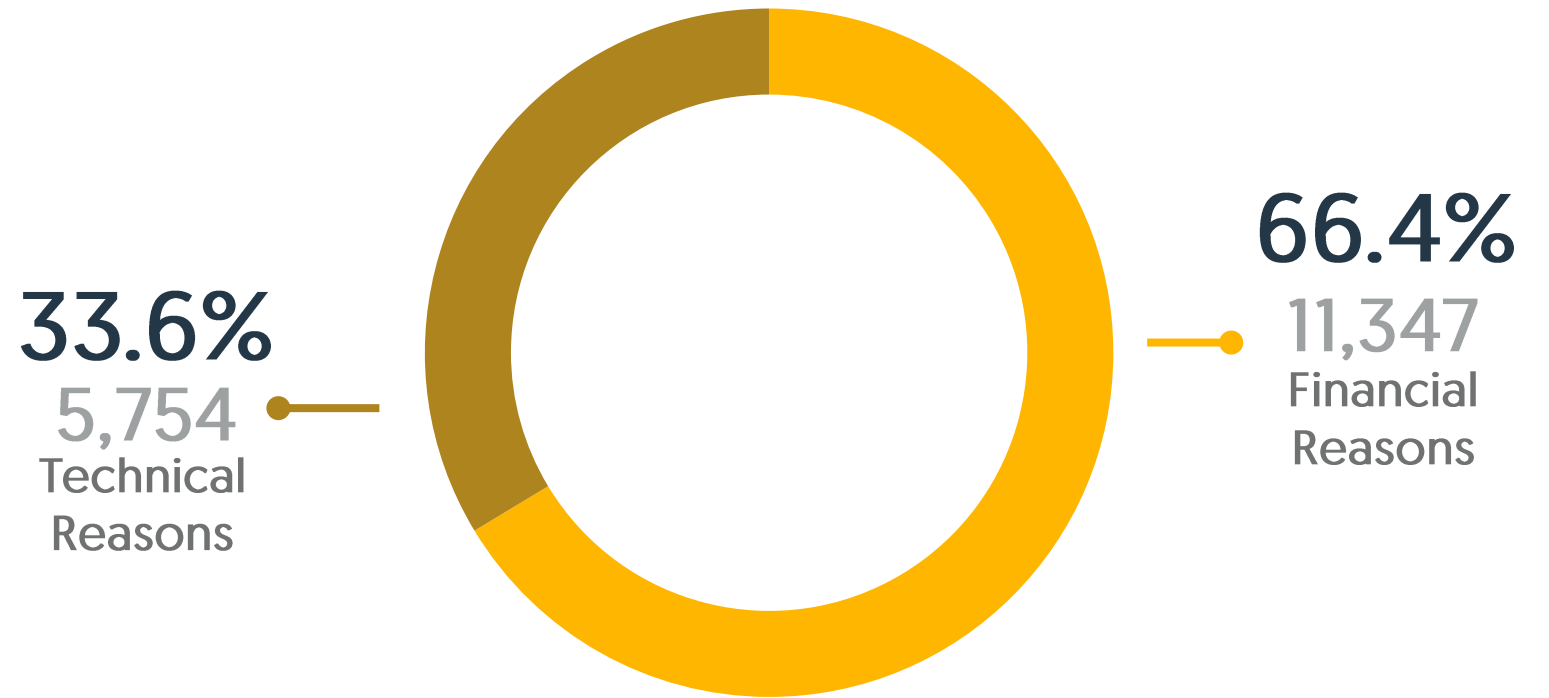
# ECCU Returned Cheques

Total Number of Returned Cheques Over the Past 3 Months



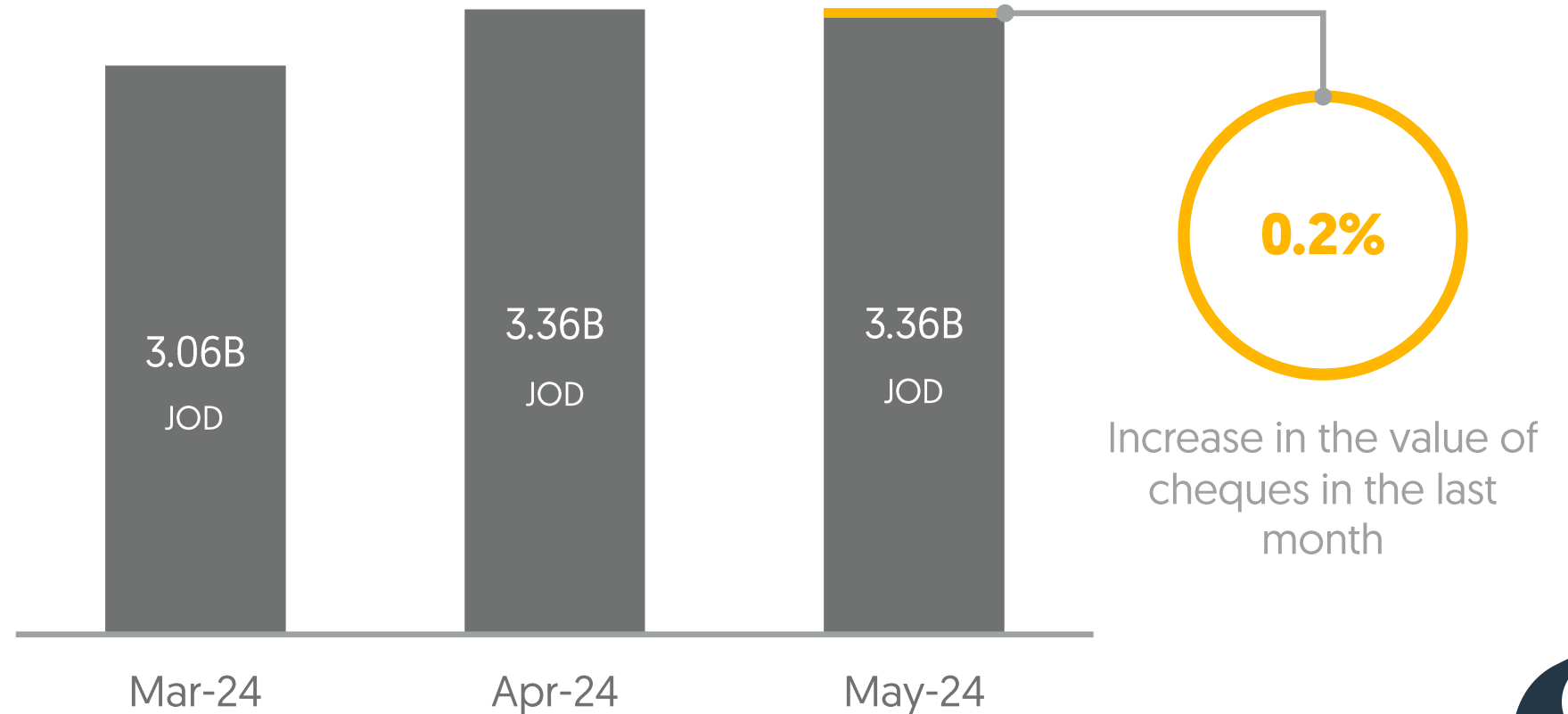
# ECCU Cheques

Total Number of Returned Cheques due to Financial and Technical Reasons



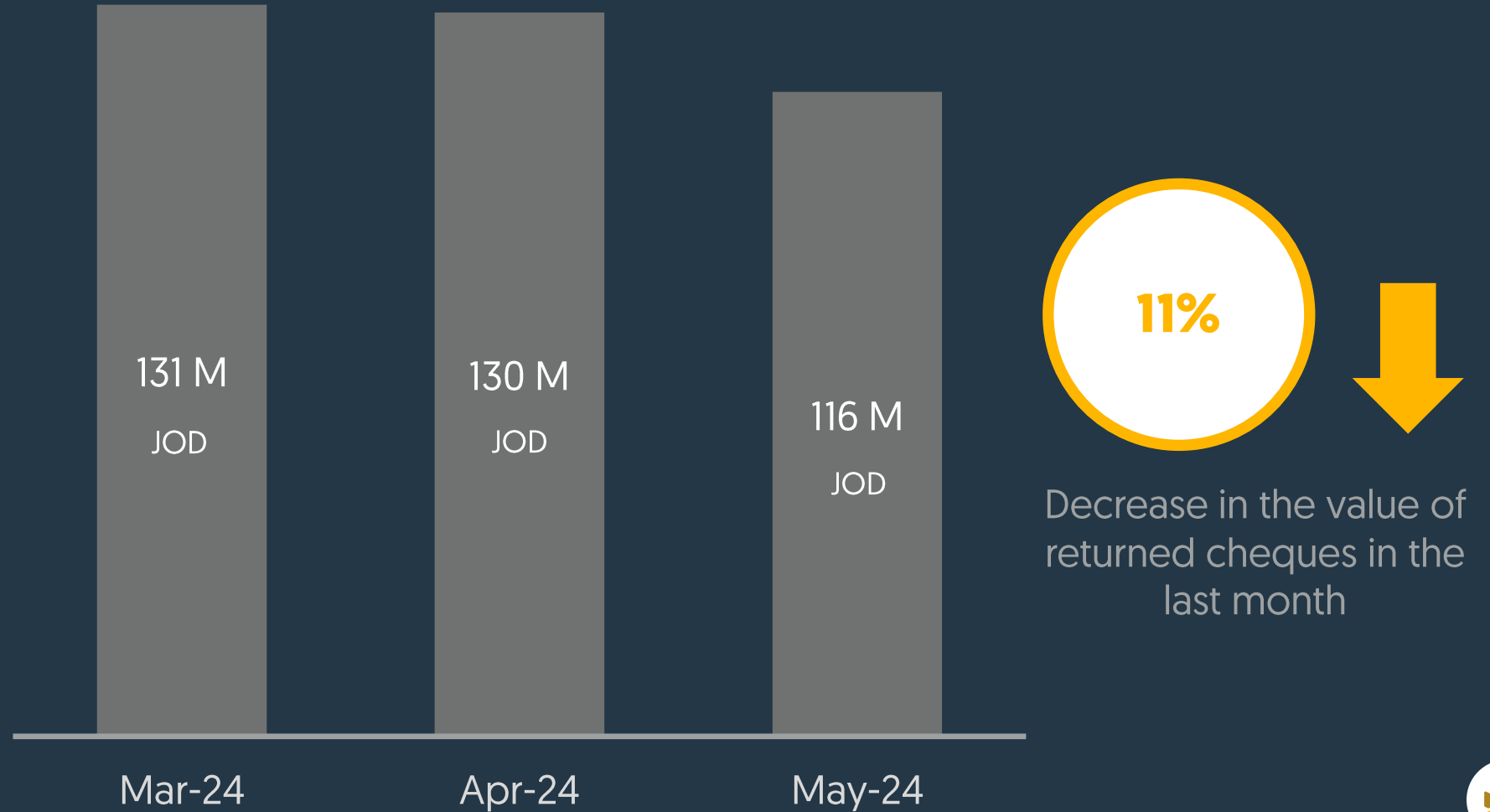
# ECCU Cheques

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

**27.7%**

32.1M<sub>JOD</sub>  
Technical  
Reasons



**72.3%**

83.7M<sub>JOD</sub>  
Financial  
Reasons