



Jordan Payments & Clearing Company

Payment Systems Monthly Reports

July 2024



Table of Content

3

Systems
Summary

Monthly Report

9

CliQ

Monthly Report

25

JoMoPay

Monthly Report

41

CliQ &
JoMoPay

Monthly Report

54

FAWATEER.com

Monthly Report

66

ACH
Automated Clearing House

Monthly Report

72

ECCU
Electronic Cheque Clearing Unit

Monthly Report



Systems Summary

Monthly Report

June 2024

3

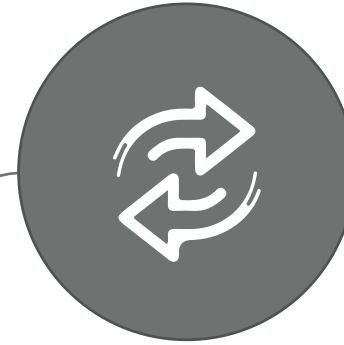


CliQ Summary



Number of
Users

1.47M



Number of
Transactions

7.42M



Value of
Transactions

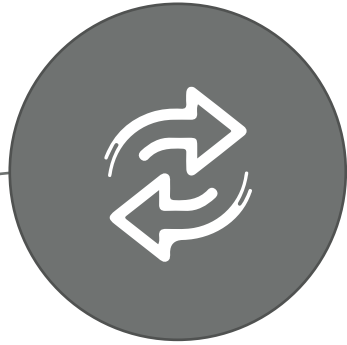
1120M_{JOD}

JoMoPay Summary



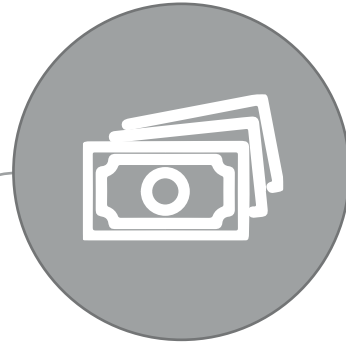
Number of
Users

2.3M



Number of
Transactions

5.13M



Value of
Transactions

476M_{JOD}



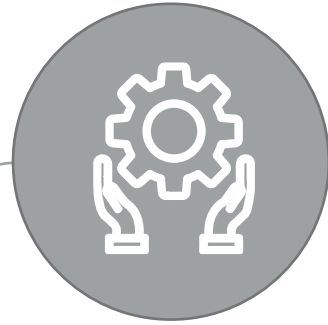
Number of
Users

4.35M



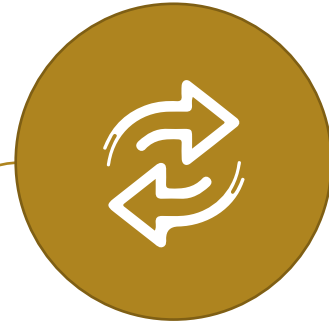
Number of
Billers

553



Number of
Services

1,870



Number of
Transactions

5.91M



Value of
Transactions

1241M_{JOD}



ACH Summary

Automated Clearing House



Total Number of
Transactions

1010K



Number of JOD
Transactions

1003K



Value of JOD
Transactions

842M_{JOD}



ECCCU
Electronic Cheque Clearing Unit

Summary



Number of
Cheques

522K



Value of
Cheques

3.65B_{JOD}



Number of
Returned Cheques

19.2K



Value of Returned
Cheques

142M_{JOD}



Monthly Report

July 2024

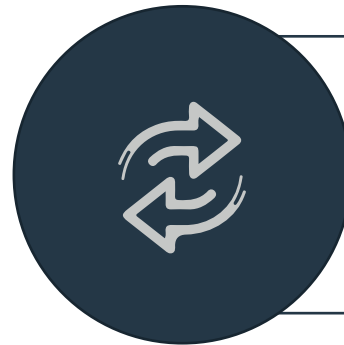
Instant Payment System for
Transfers Issued by Banks

9



Total Number and Value of Transactions Since the Beginning of 2024

Transfers Issued by Banks



Number of Transactions

40.32M

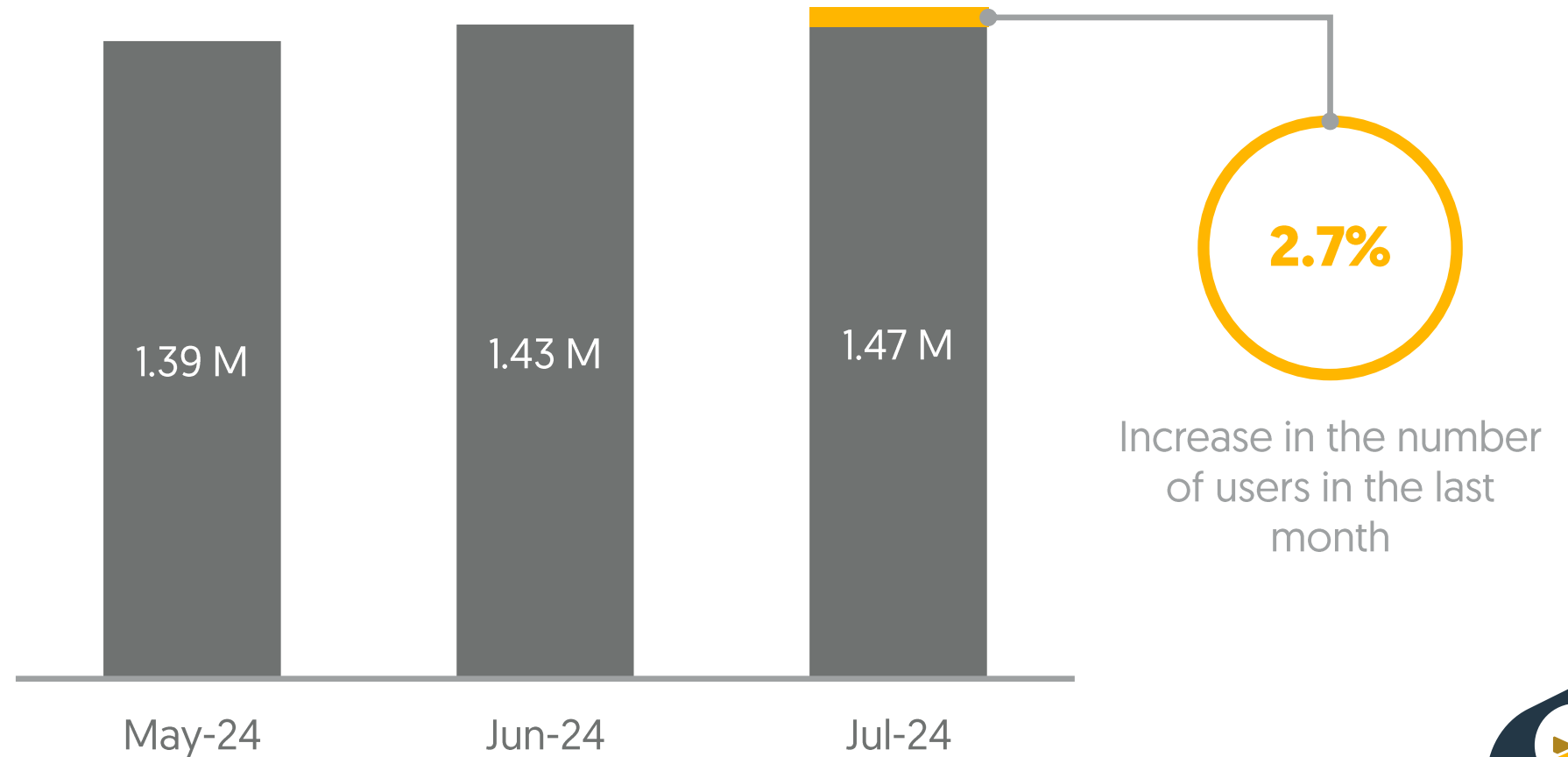


Value of Transactions

6.07B_{JOD}

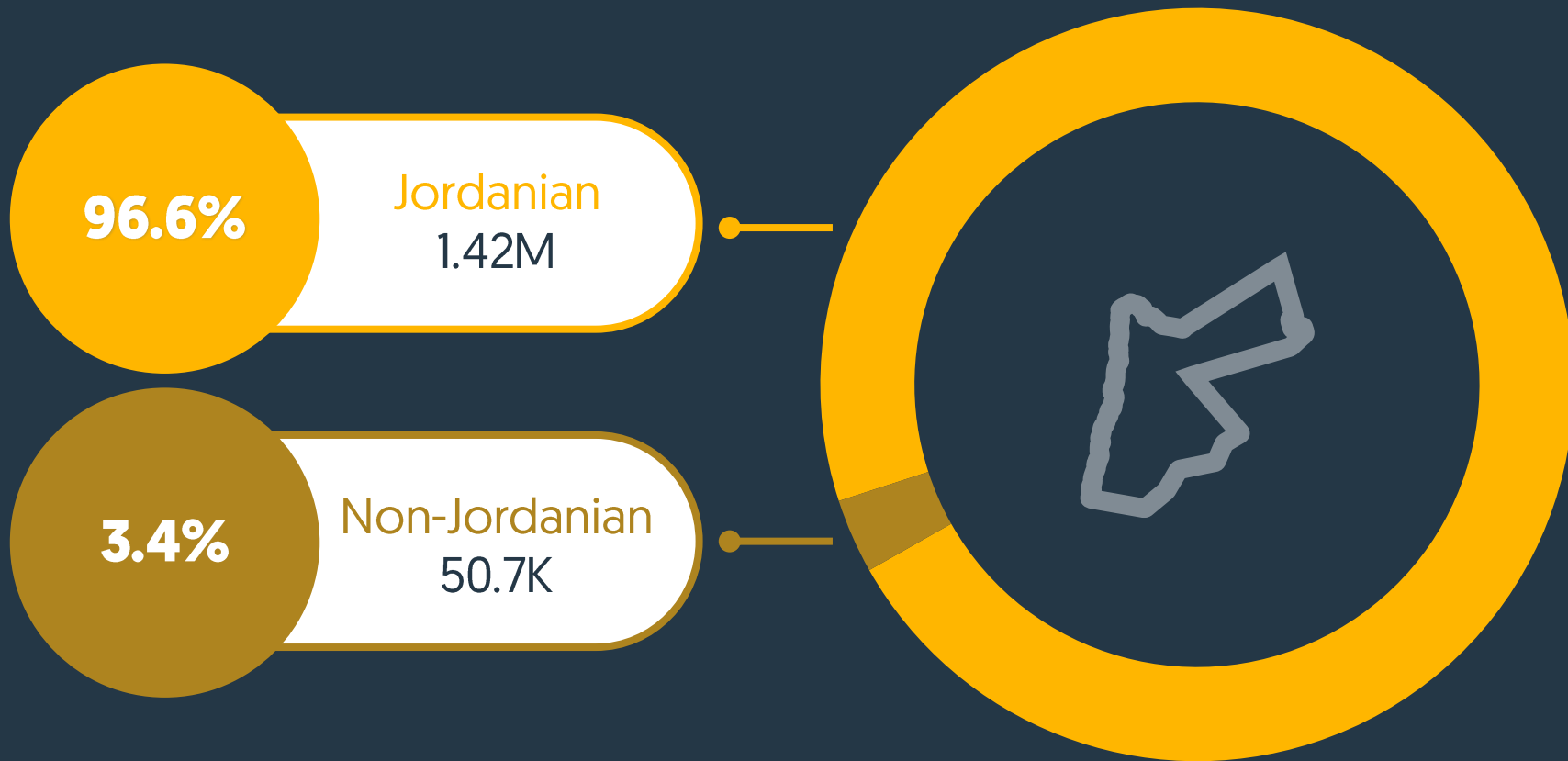
CliQ Users

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

62.7%
920.9K
Male Users

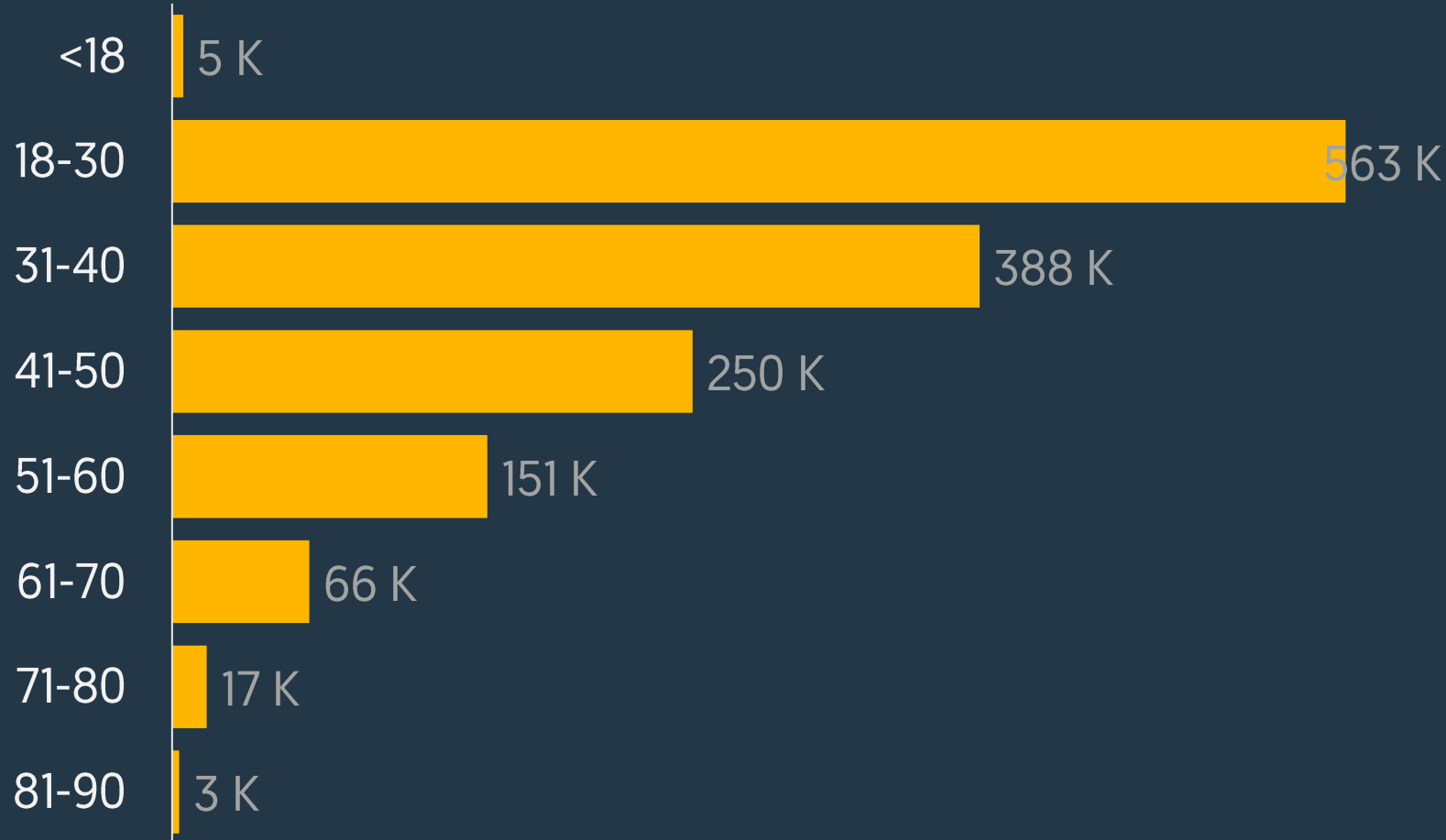


34.7%
509.8K
Female Users



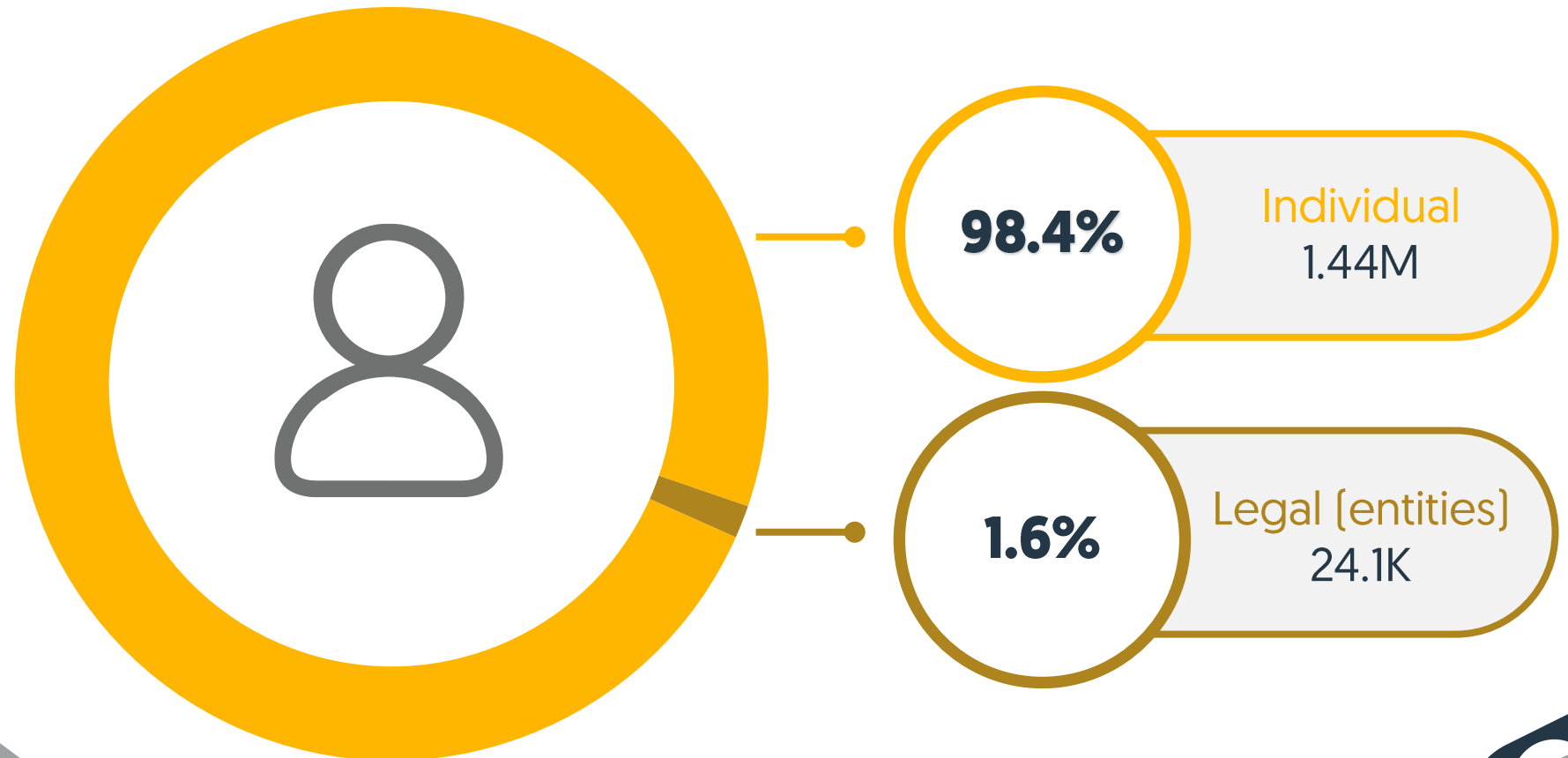
CliQ Users

Number of Users Based on Age Group



CliQ Users

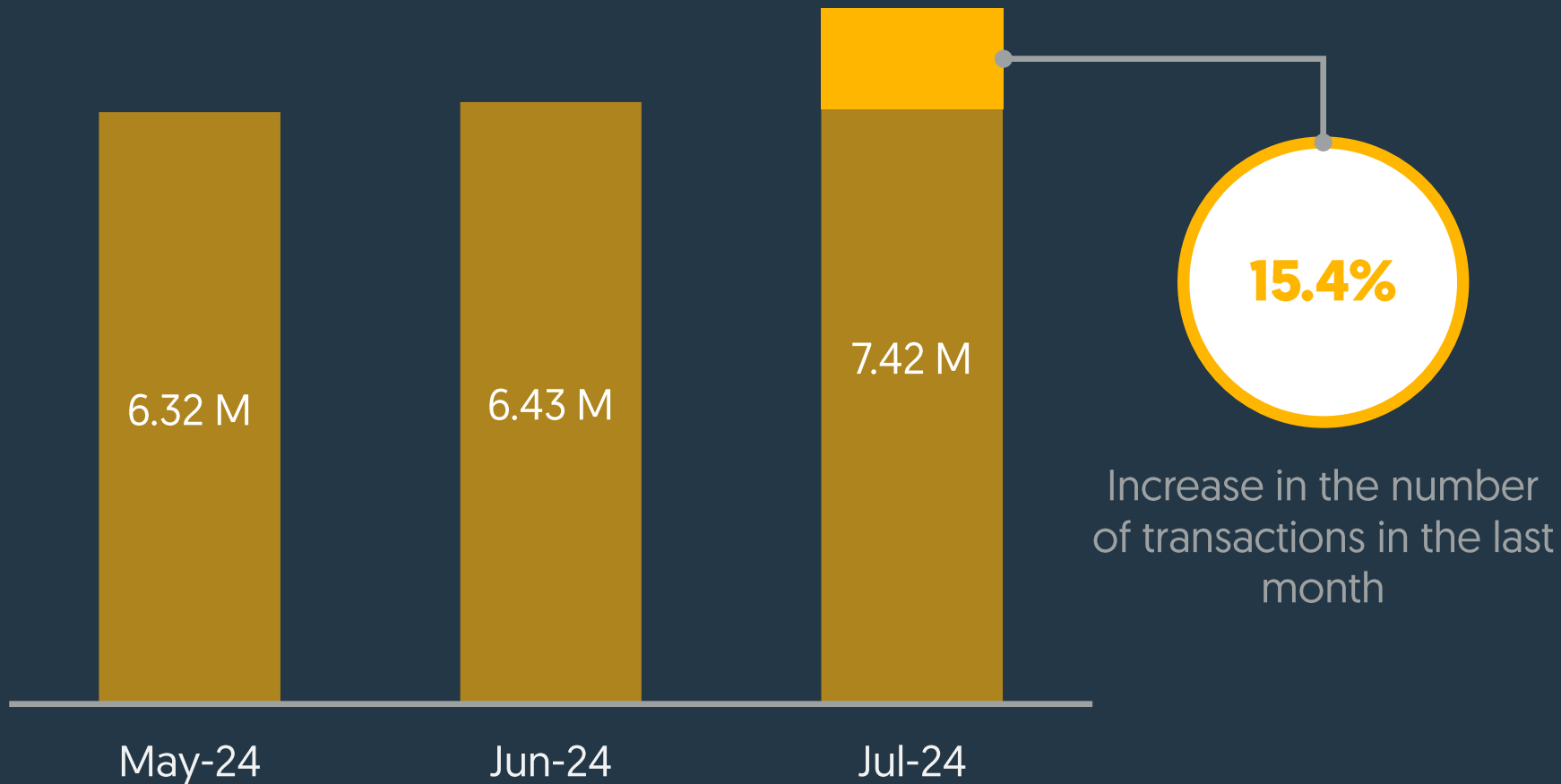
Percentage of Users Based on Customer Type



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

13.9%

1.03M
Purchases



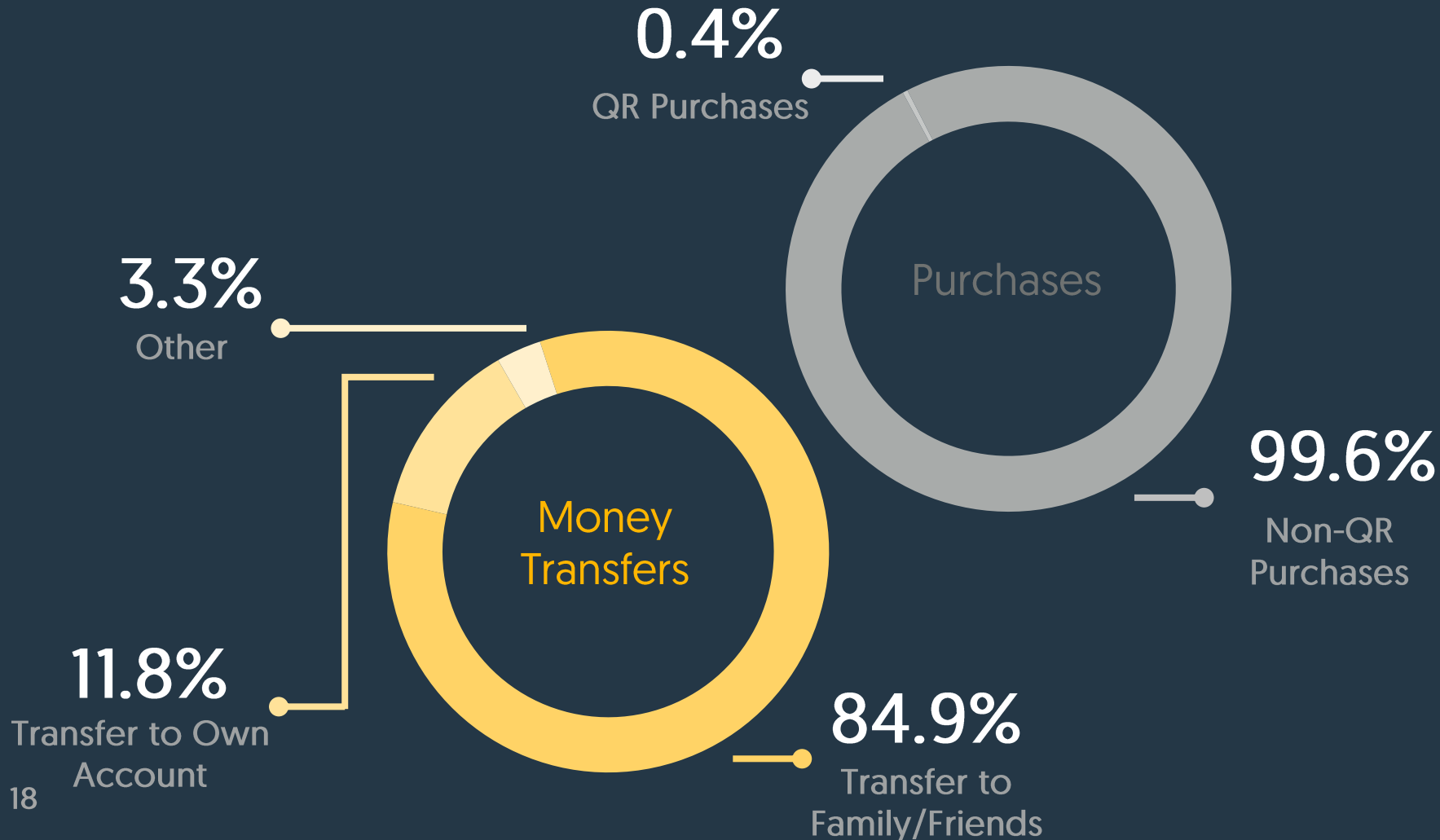
86.2%

6.39M
Money Transfers

CliQ Number of Transactions

Percentage Based on Transaction Type Sub-Category

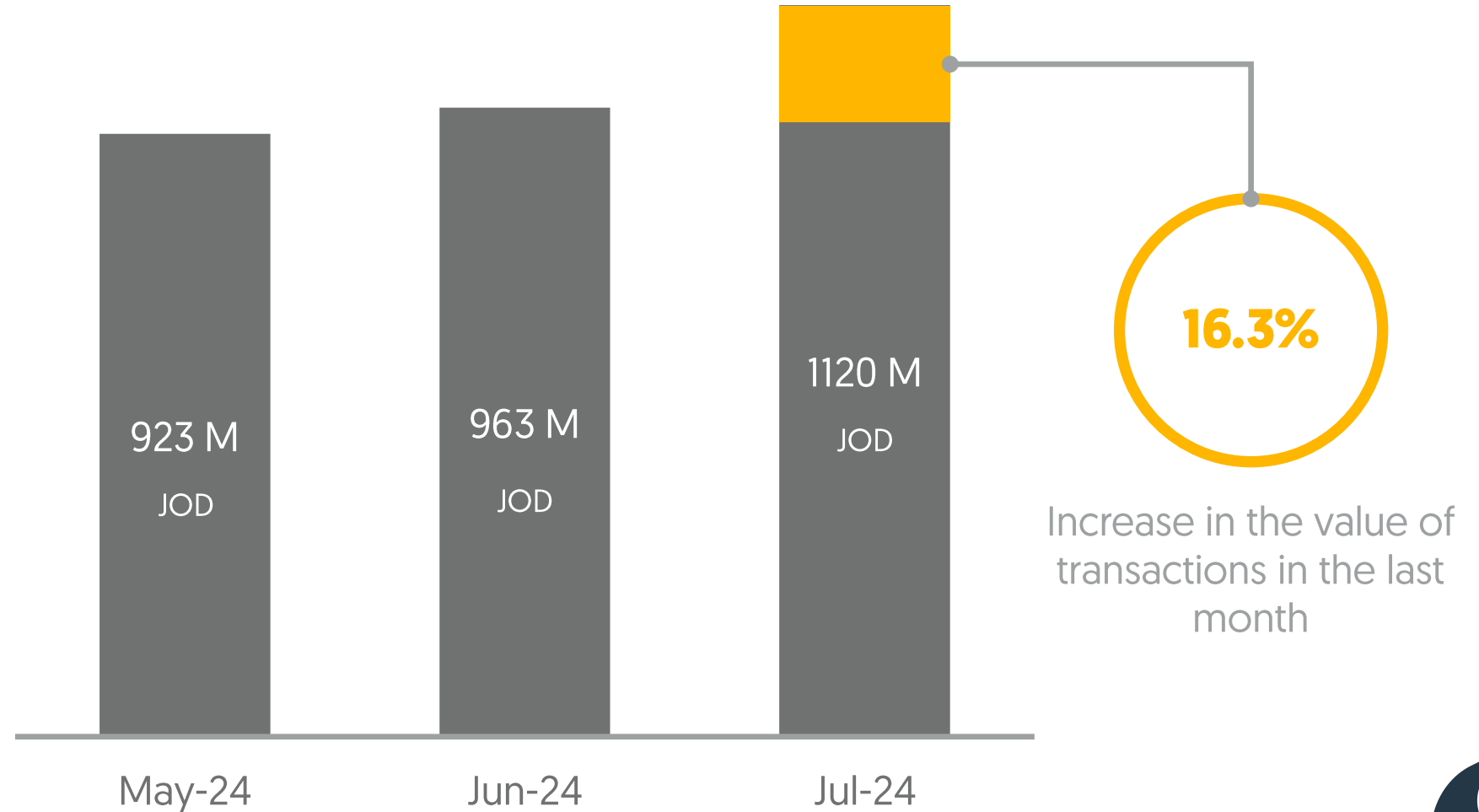
Transfers Issued by Banks



CliQ Value of Transactions

Total Value of Transactions Over the Past 3 Months

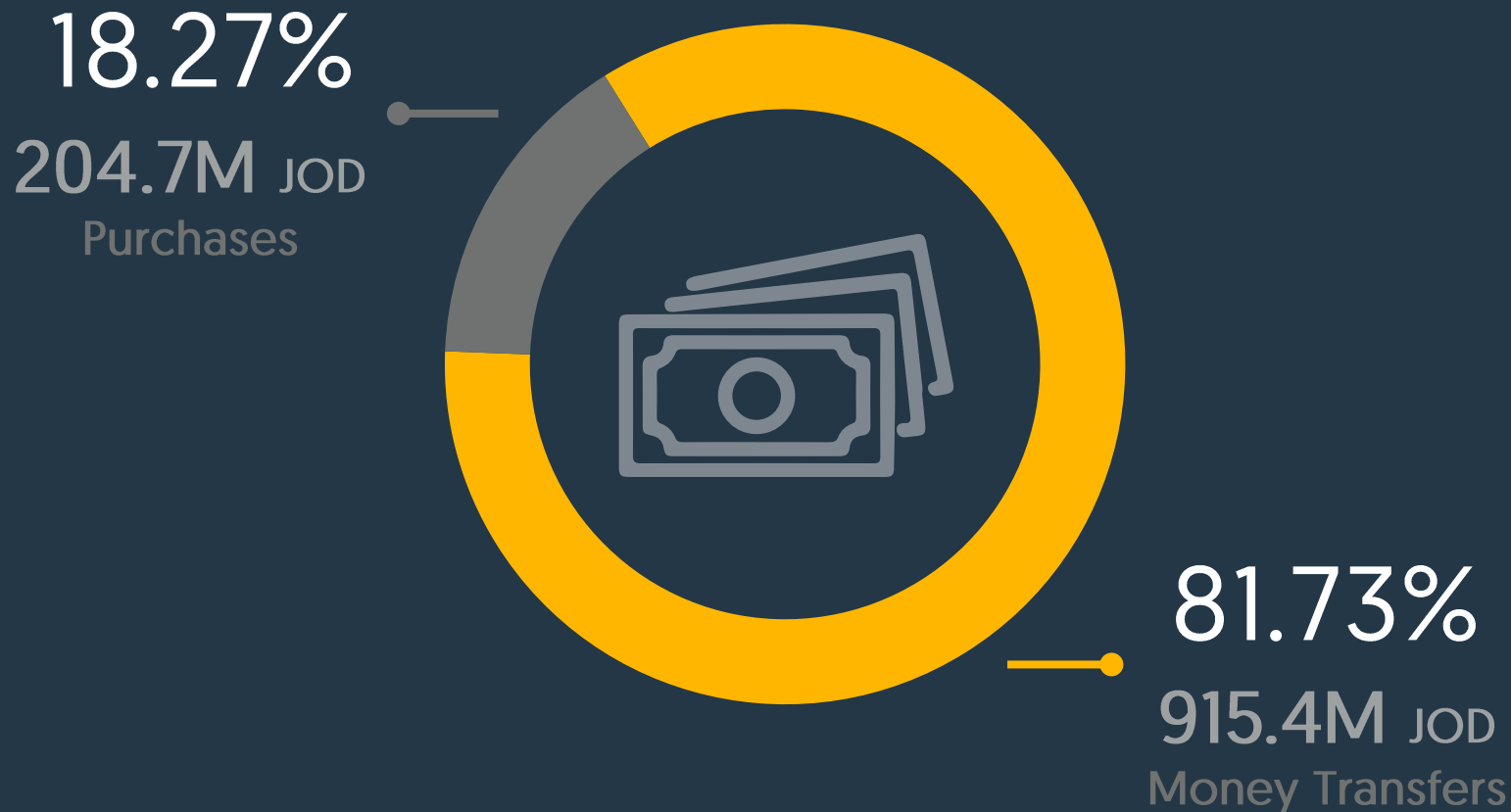
Transfers Issued by Banks



CliQ Value of Transactions

Percentage Based on Transaction Type

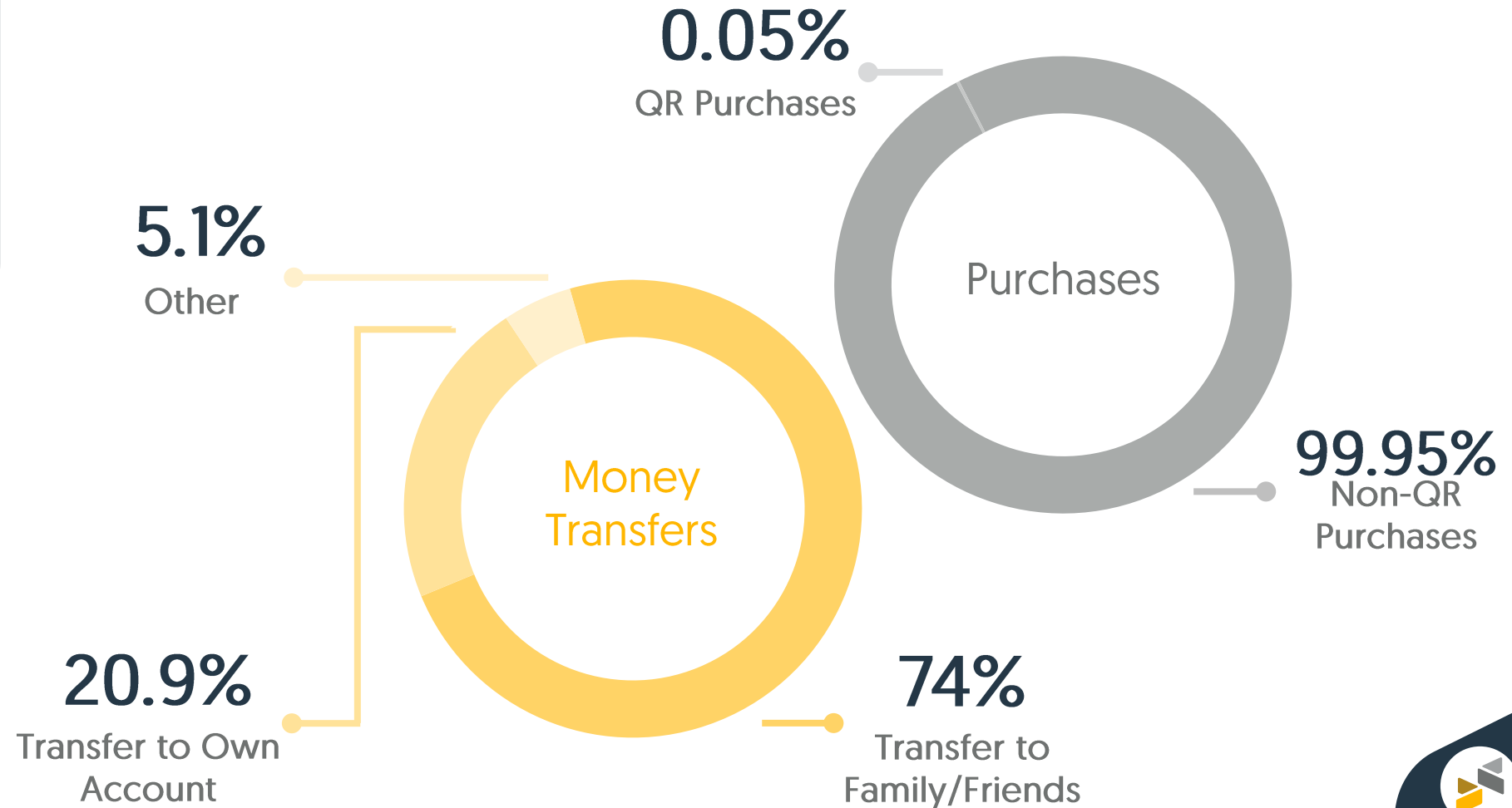
Transfers Issued by Banks



CliQ Value of Transactions

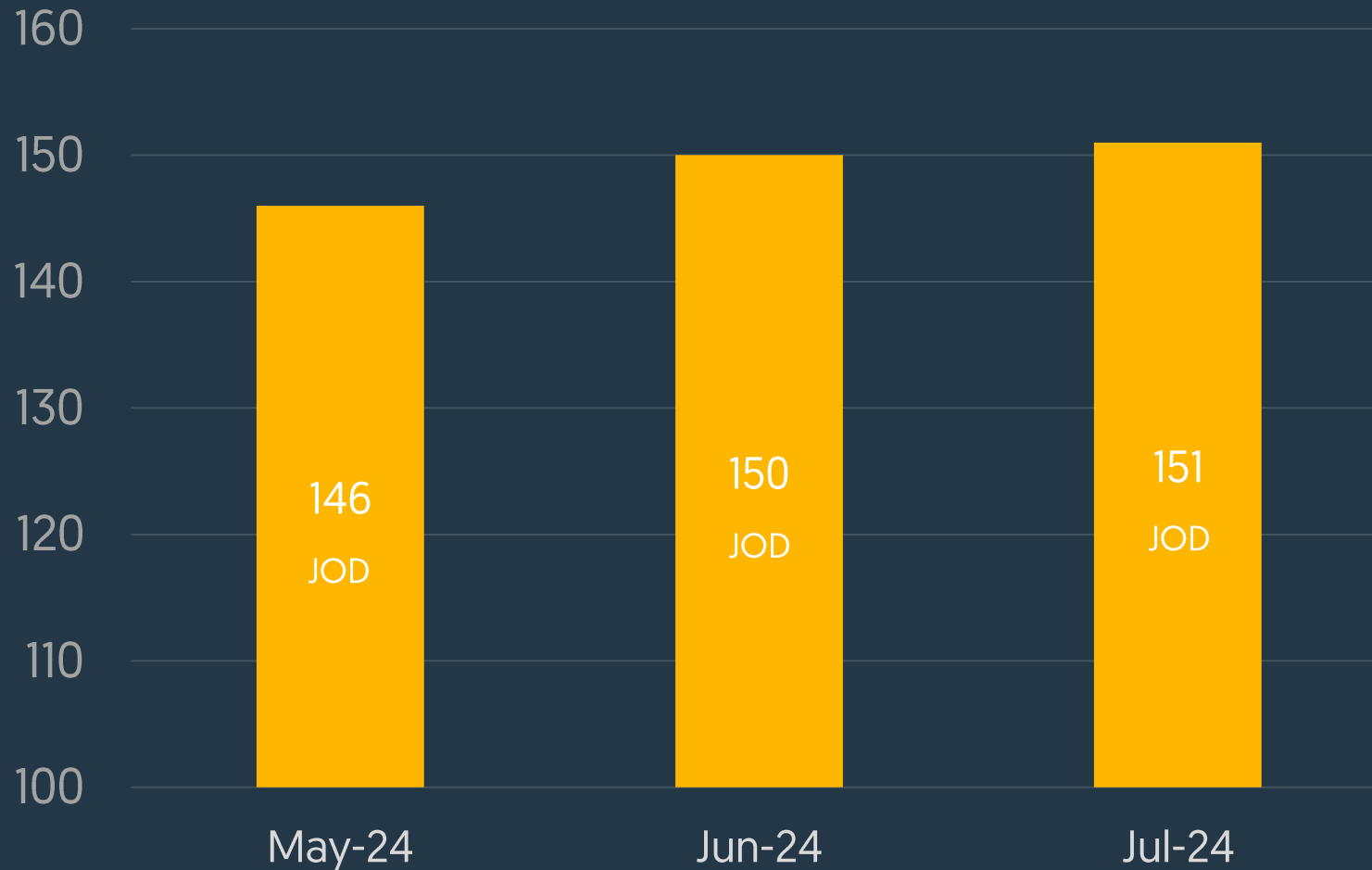
Percentage Based on Transaction Type Sub-Category

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

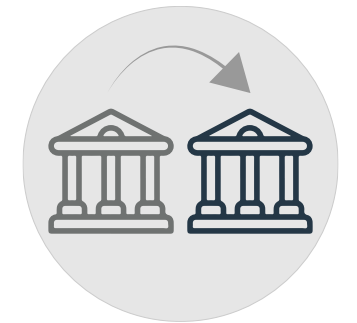
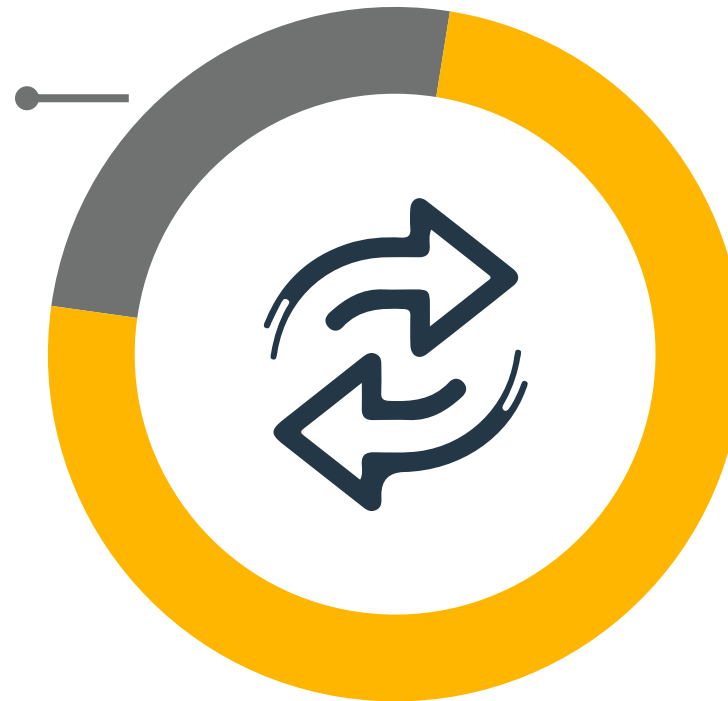
Transfers Issued by Banks



25.6%

1.21M

On Us



74.4%

3.52M

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



20.2%

157.7M JOD
On Us



79.8%

624.7M JOD
Off Us

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



JoMoPay
Jordan Mobile Payment

Monthly Report

July 2024

Jordan Mobile Payments Switch for
Transfers Issued by Mobile Wallets

25



07.2024

Total Number and Value of Transactions Since the Beginning of 2024

Transfers Issued by Mobile Wallets



Number of Transactions

29.32M



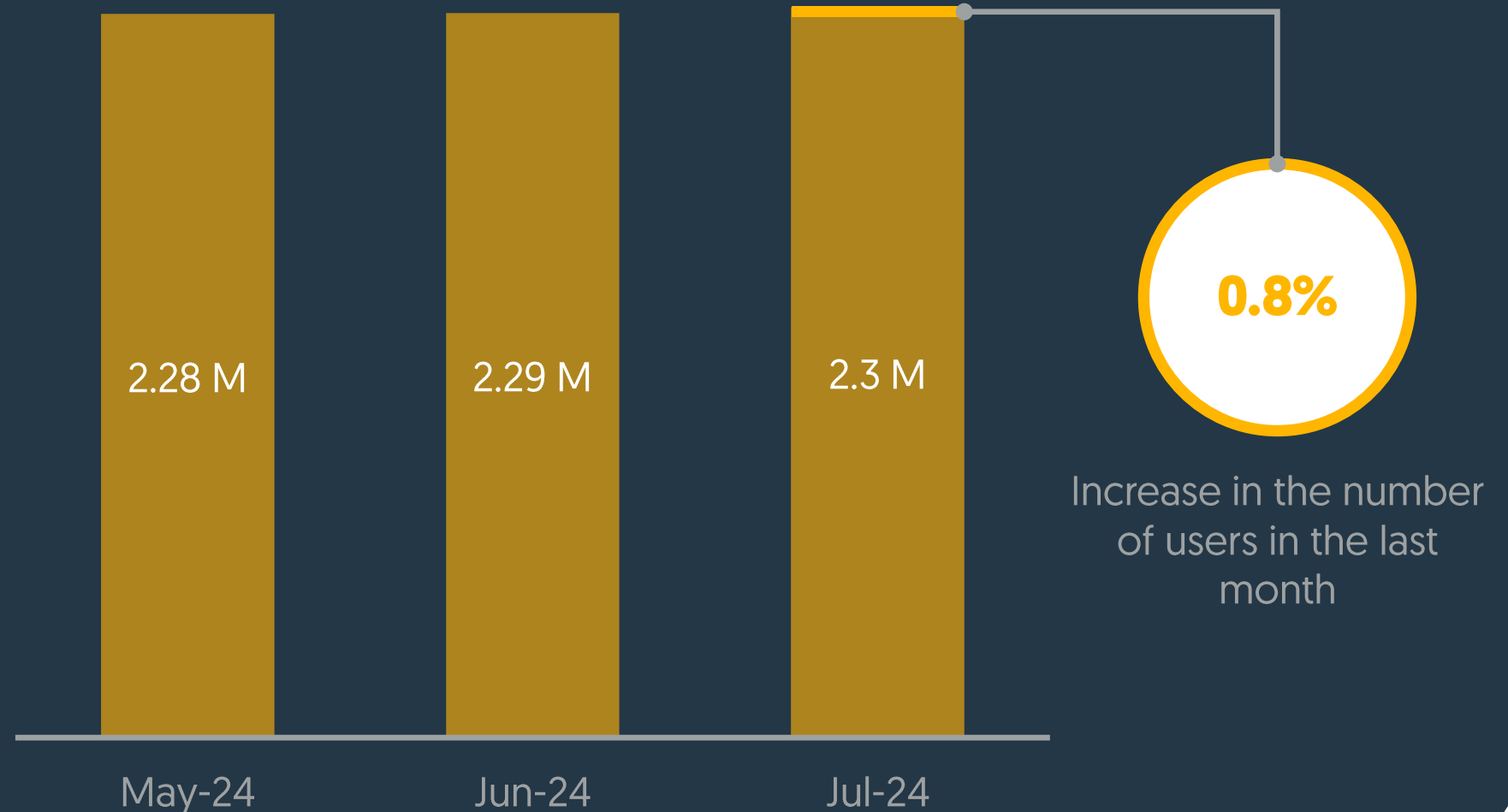
Value of Transactions

2.91B_{JOD}



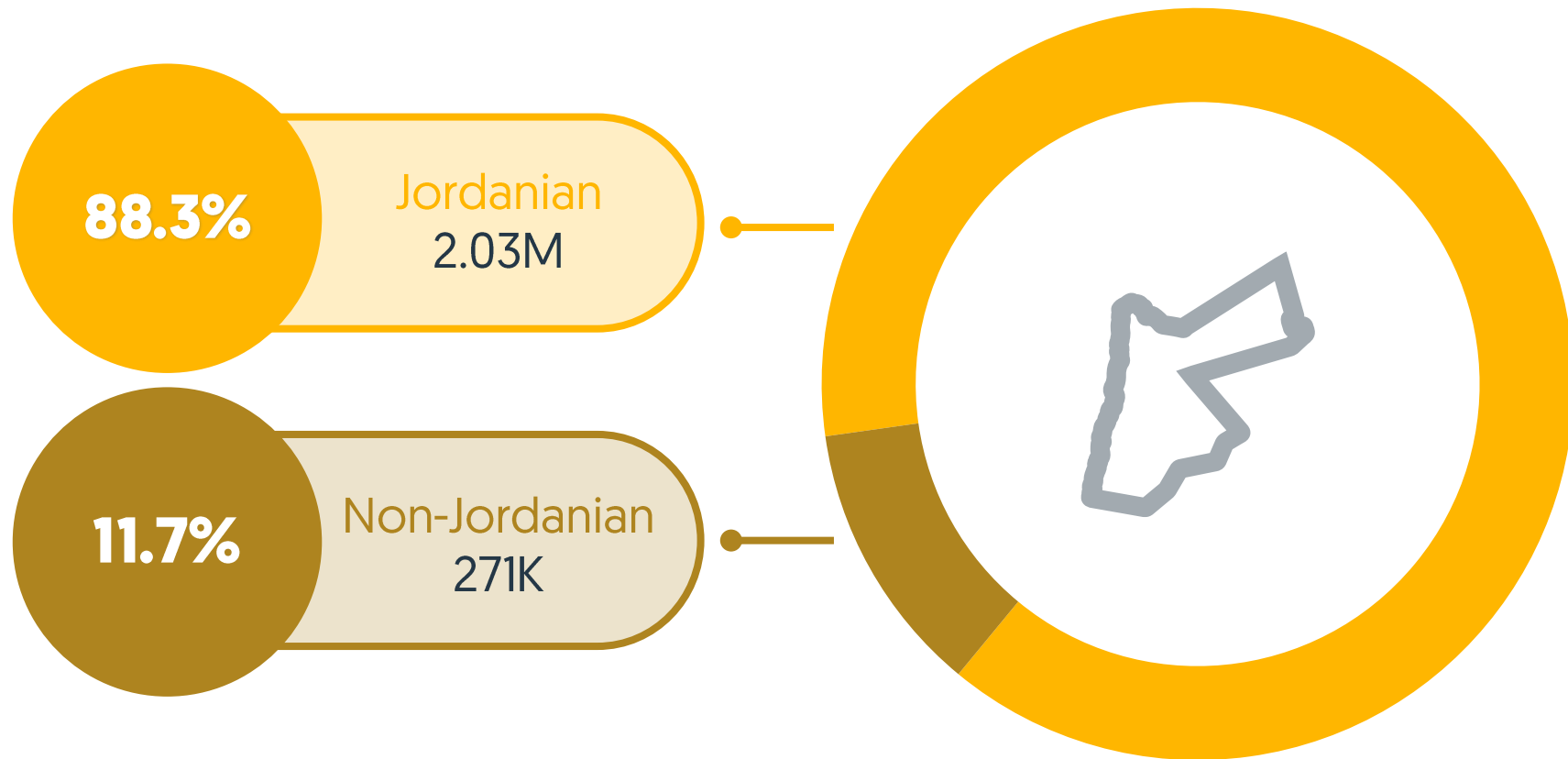
JoMoPay Users

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

51.3%

1.18M
Male Users



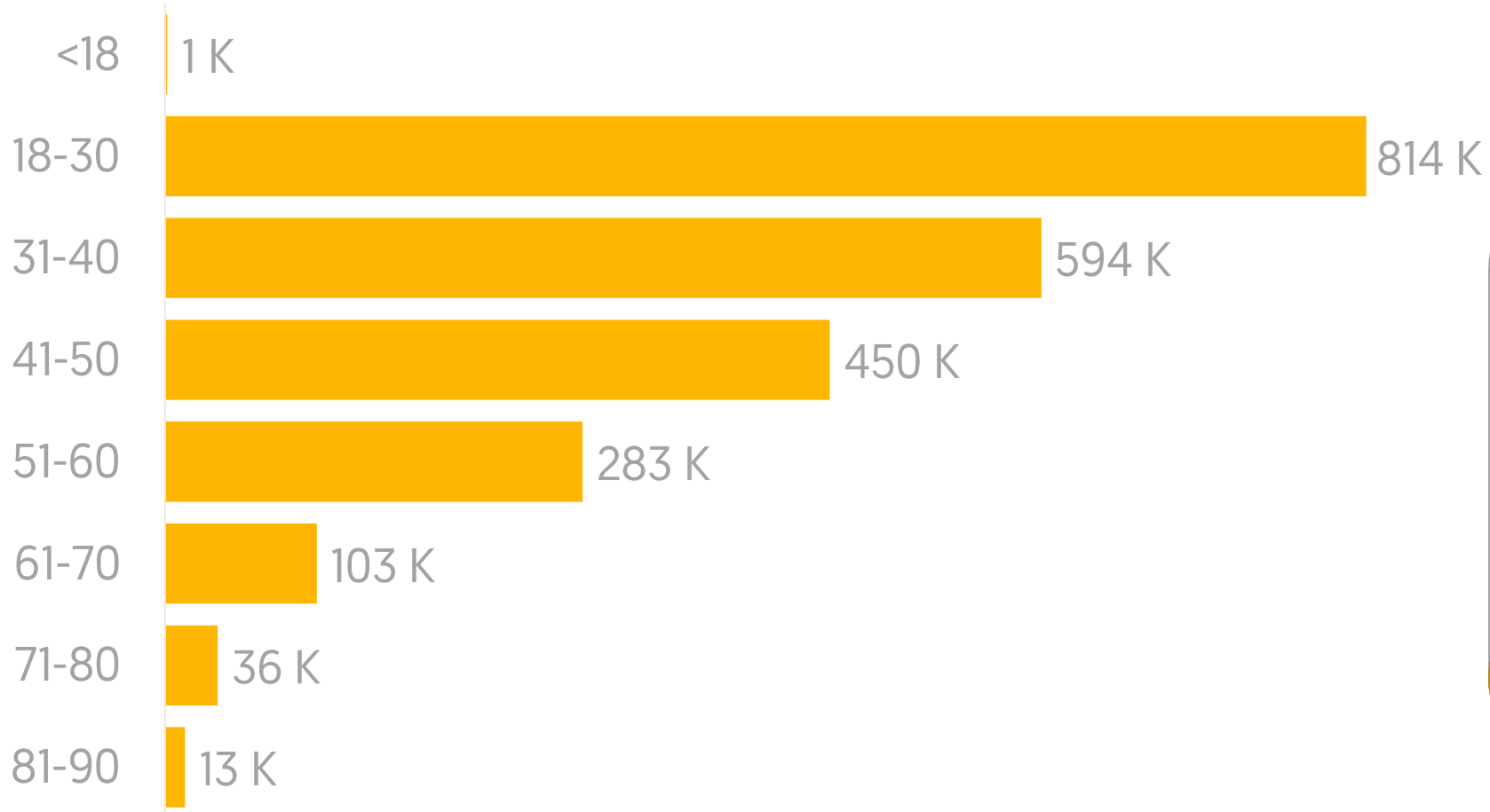
48.3%

1.11M
Female Users



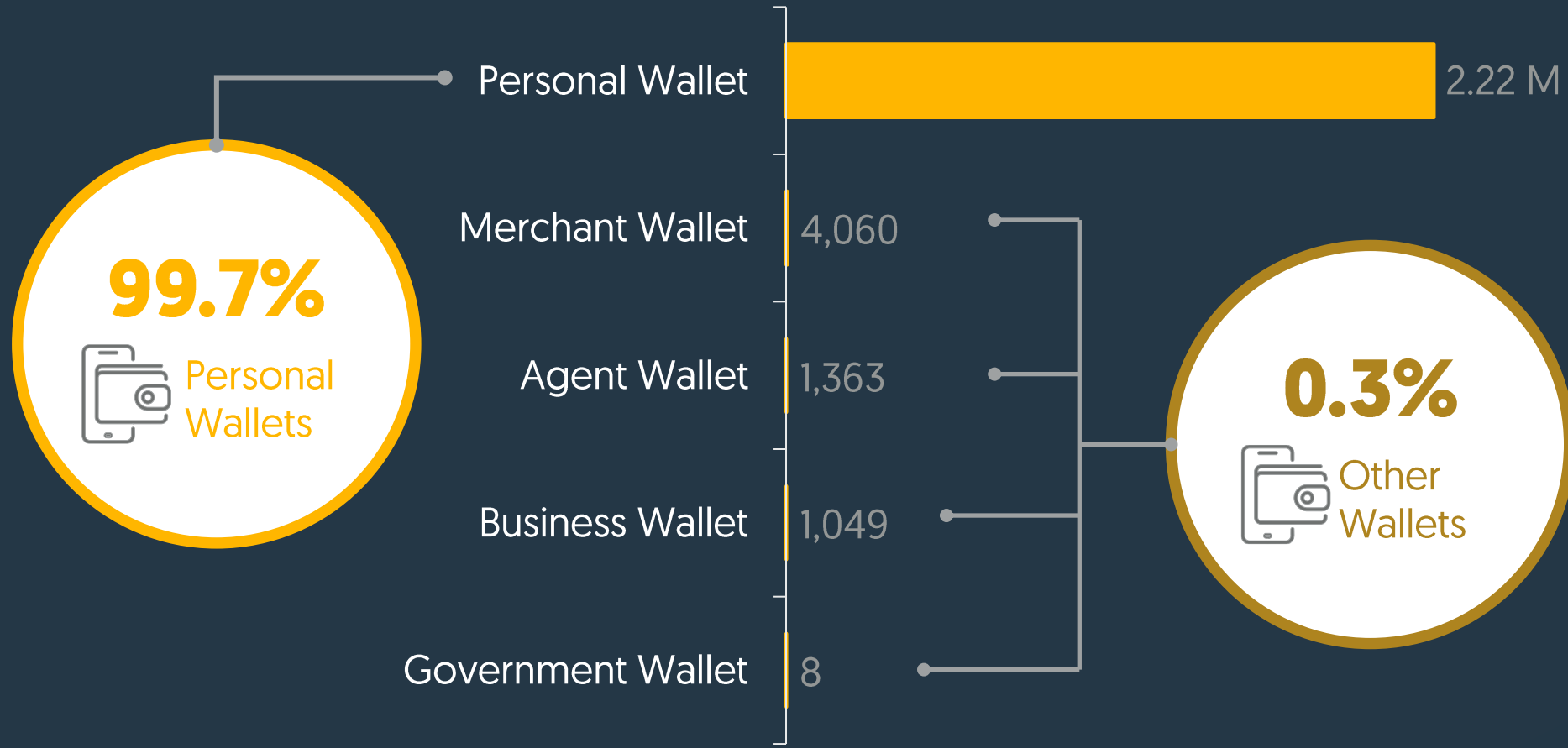
JoMoPay Users

Number of Users Based on Age Group



JoMoPay Users

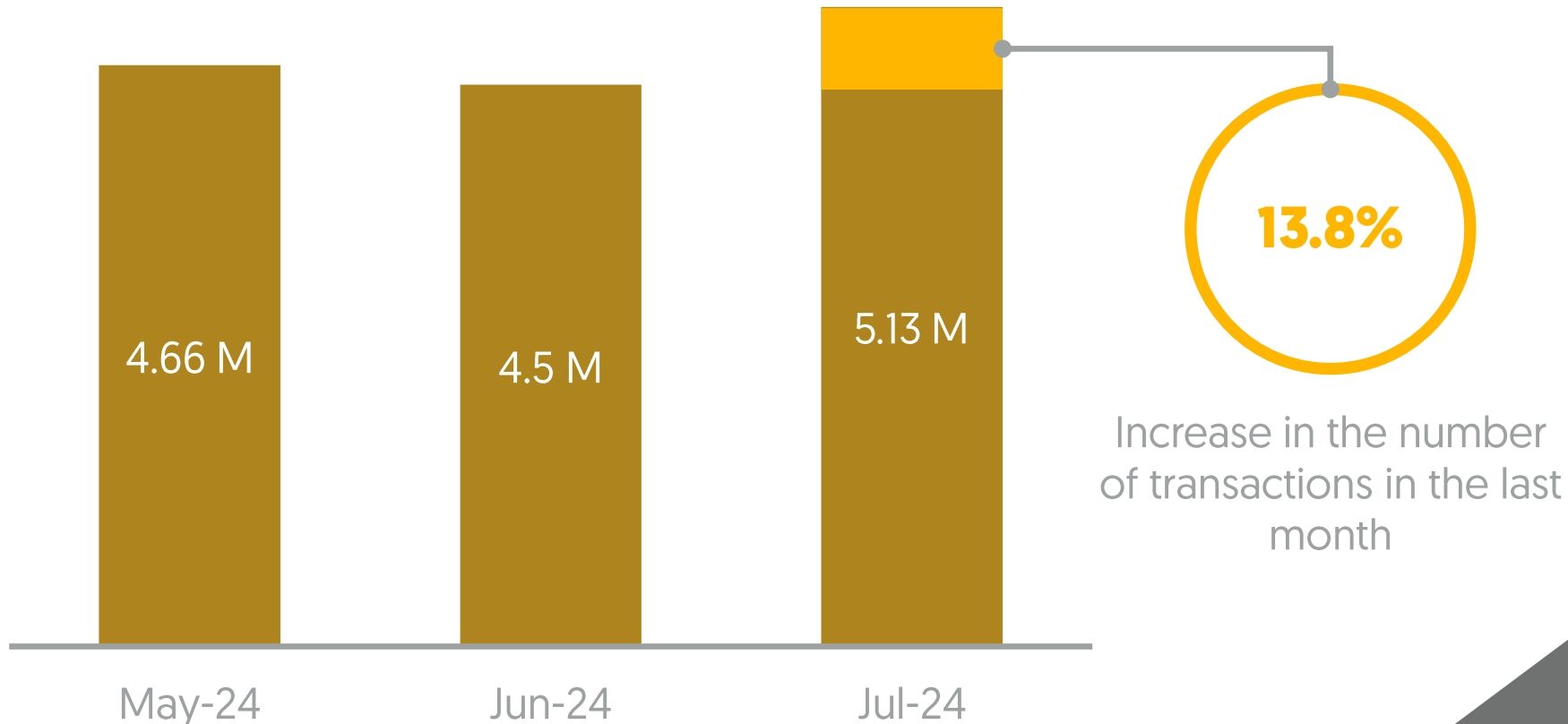
Number of Wallets Based on Wallet Type



JoMoPay Number of Transactions

Total Number of Transactions Over the Past 3 Months

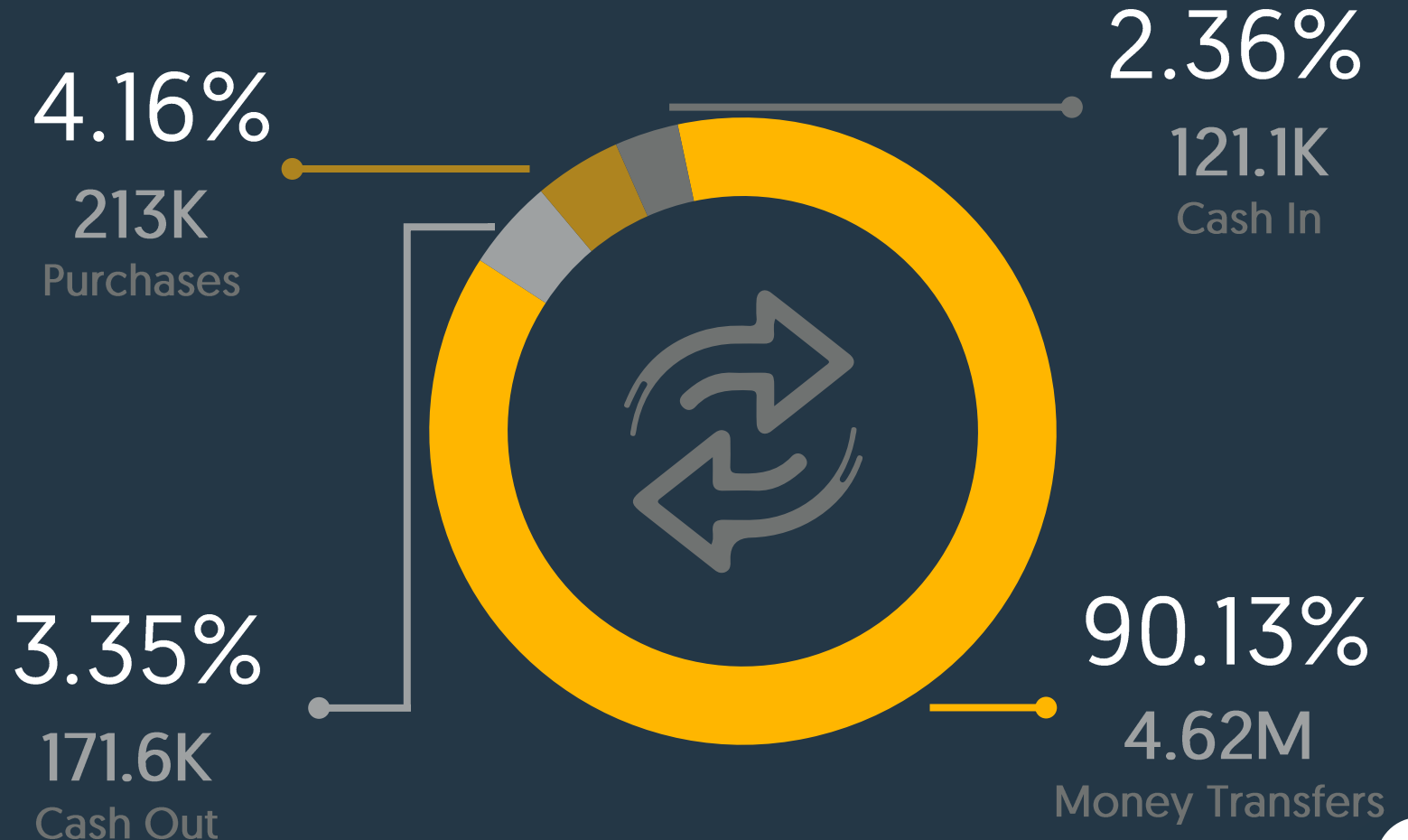
Transfers Issued by Mobile Wallets



JoMoPay Number of Transactions

Percentage Based on Transaction Type

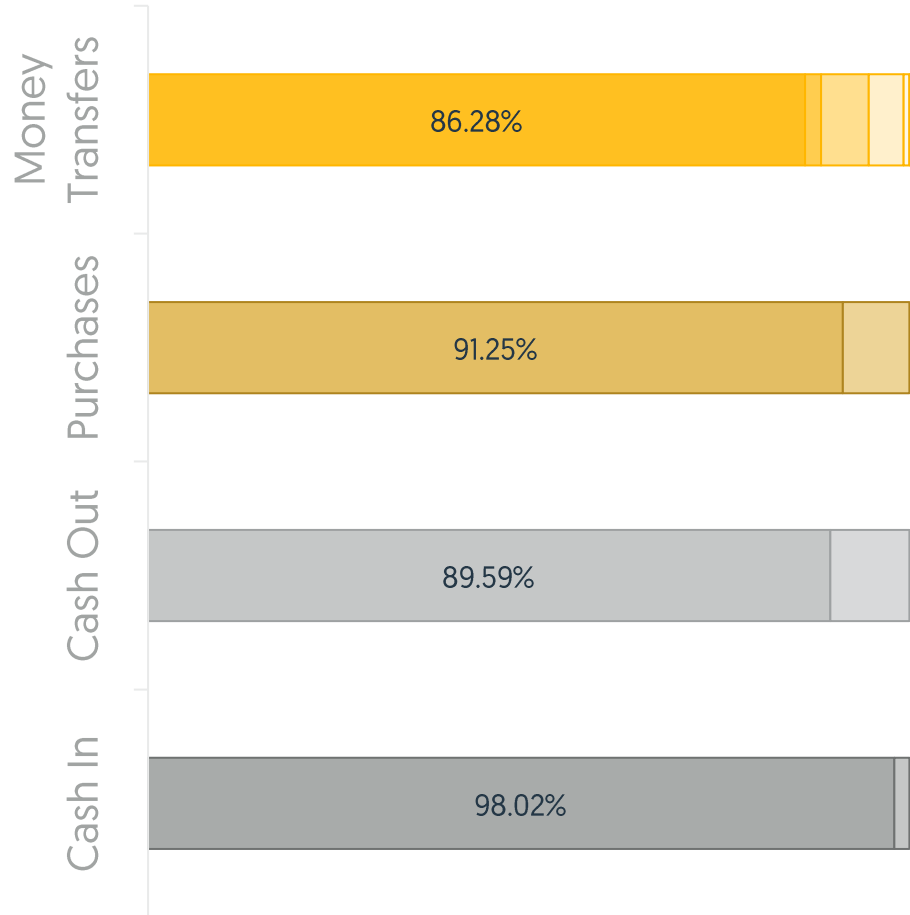
Transfers Issued by Mobile Wallets



JoMoPay Number of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets

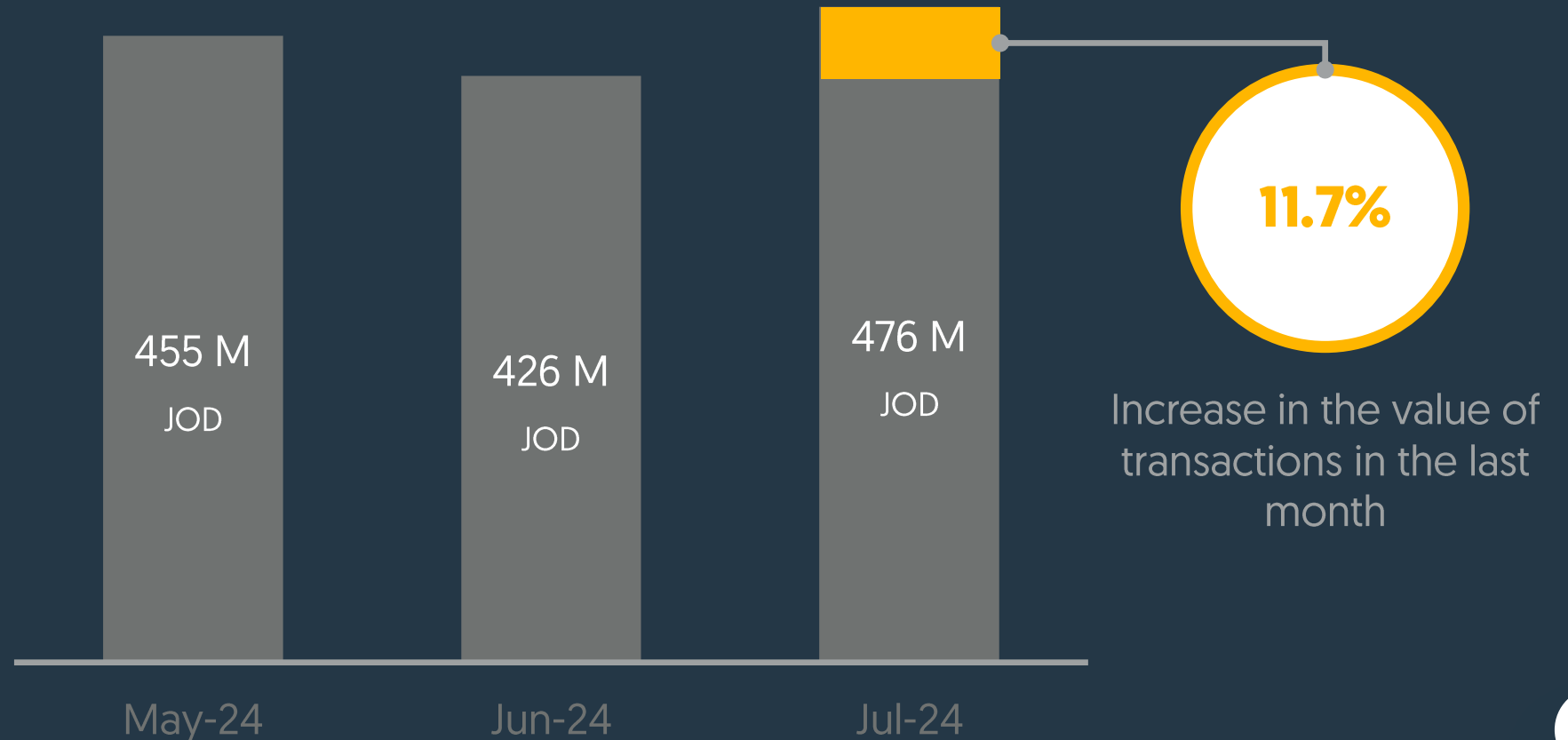


Transfer to Family/Friends	86.28%
Aid/Charity/Grant	2.09%
Transfer to Own Account	6.27%
Salary/Bonus/Dividends	4.58%
Loan/Loan Installment	0.78%
Cross Border Remittances	0.01%
Purchases	91.25%
QR Purchases	8.75%
Cash Out - Agent/Teller	89.59%
Cash Out - ATM/Kiosk	10.41%
Cash In - Agent/Teller	98.02%
Cash In - ATM/Kiosk	1.98%

JoMoPay Value of Transactions

Total Value of Transactions Over the Past 3 Months

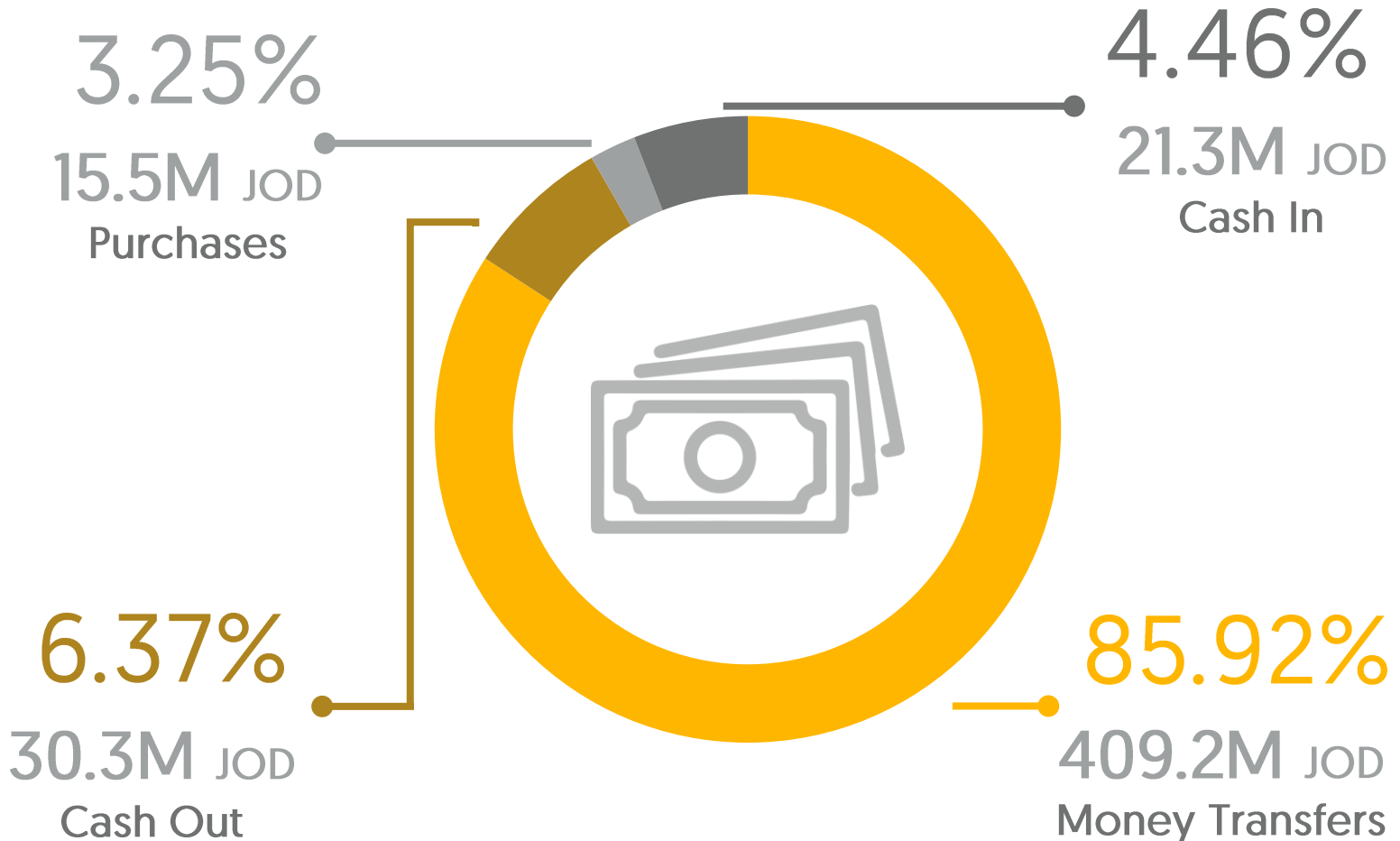
Transfers Issued by Mobile Wallets



JoMoPay Value of Transactions

Percentage Based on Transaction Type

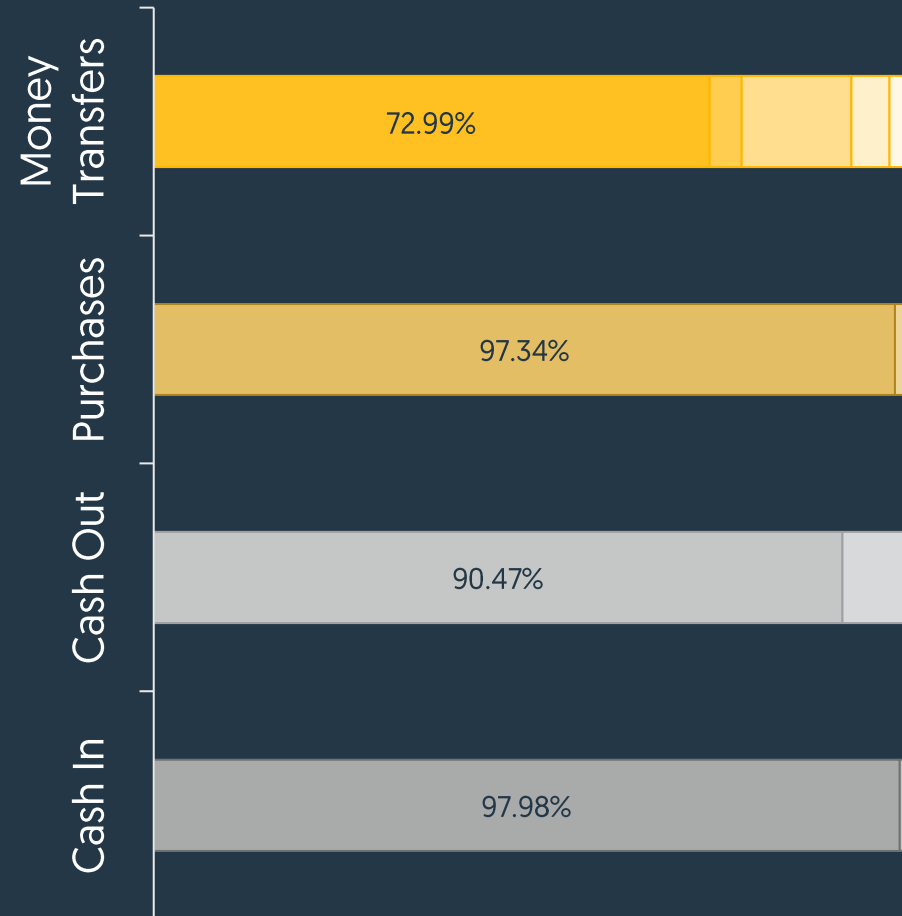
Transfers Issued by Mobile Wallets



JoMoPay Value of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets



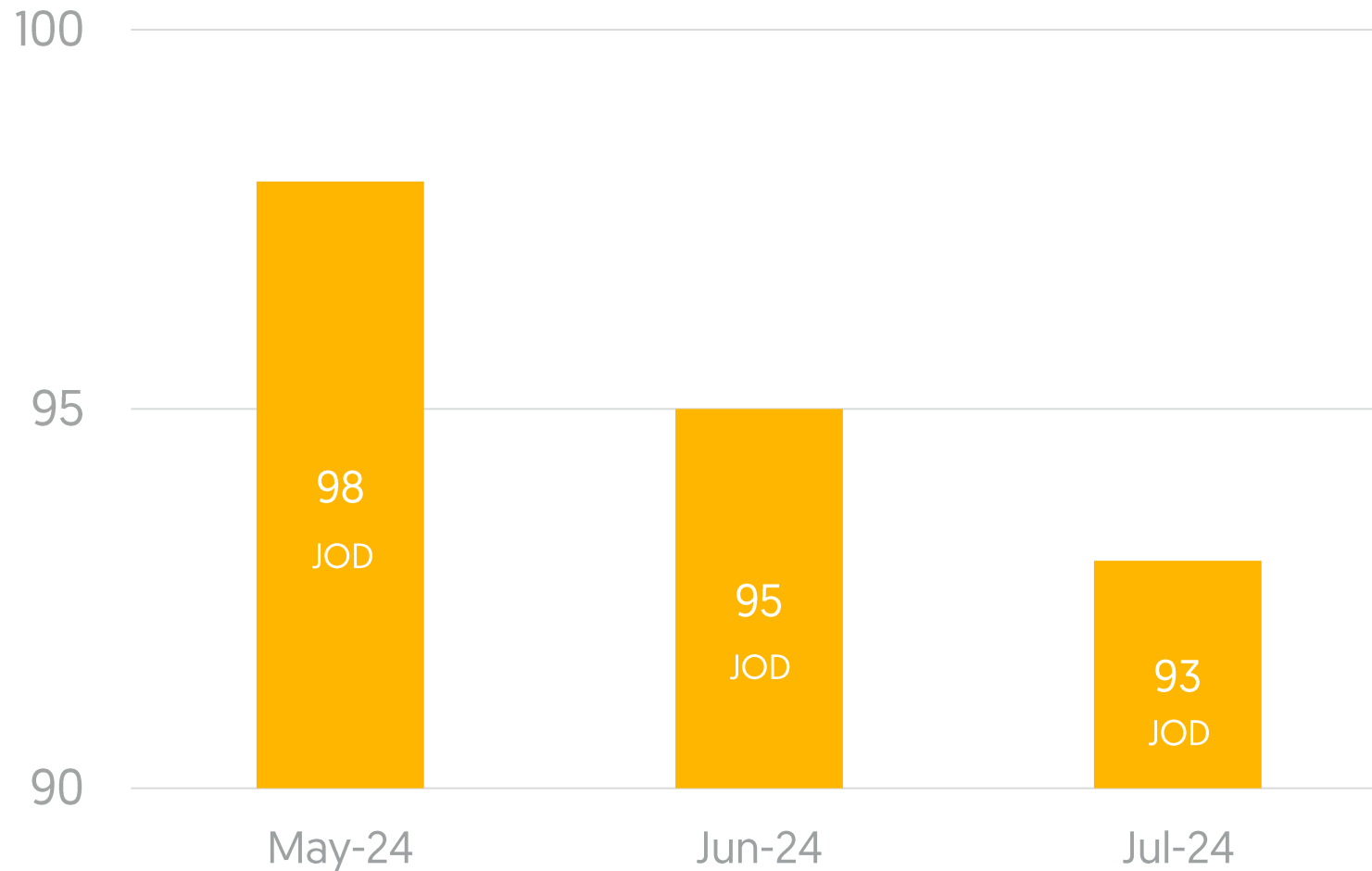
Transfer to Family/Friends	72.99%
Aid/Charity/Grant	4.22%
Transfer to Own Account	14.41%
Salary/Bonus/Dividends	5.02%
Loan/Loan Installment	3.35%
Cross Border Remittances	0.01%
Purchases	97.34%
QR Purchases	2.66%
Cash Out - Agent/Teller	90.47%
Cash Out - ATM/Kiosk	9.53%
Cash In - Agent/Teller	97.98%
Cash In - ATM/Kiosk	2.02%



JoMoPay Transactions

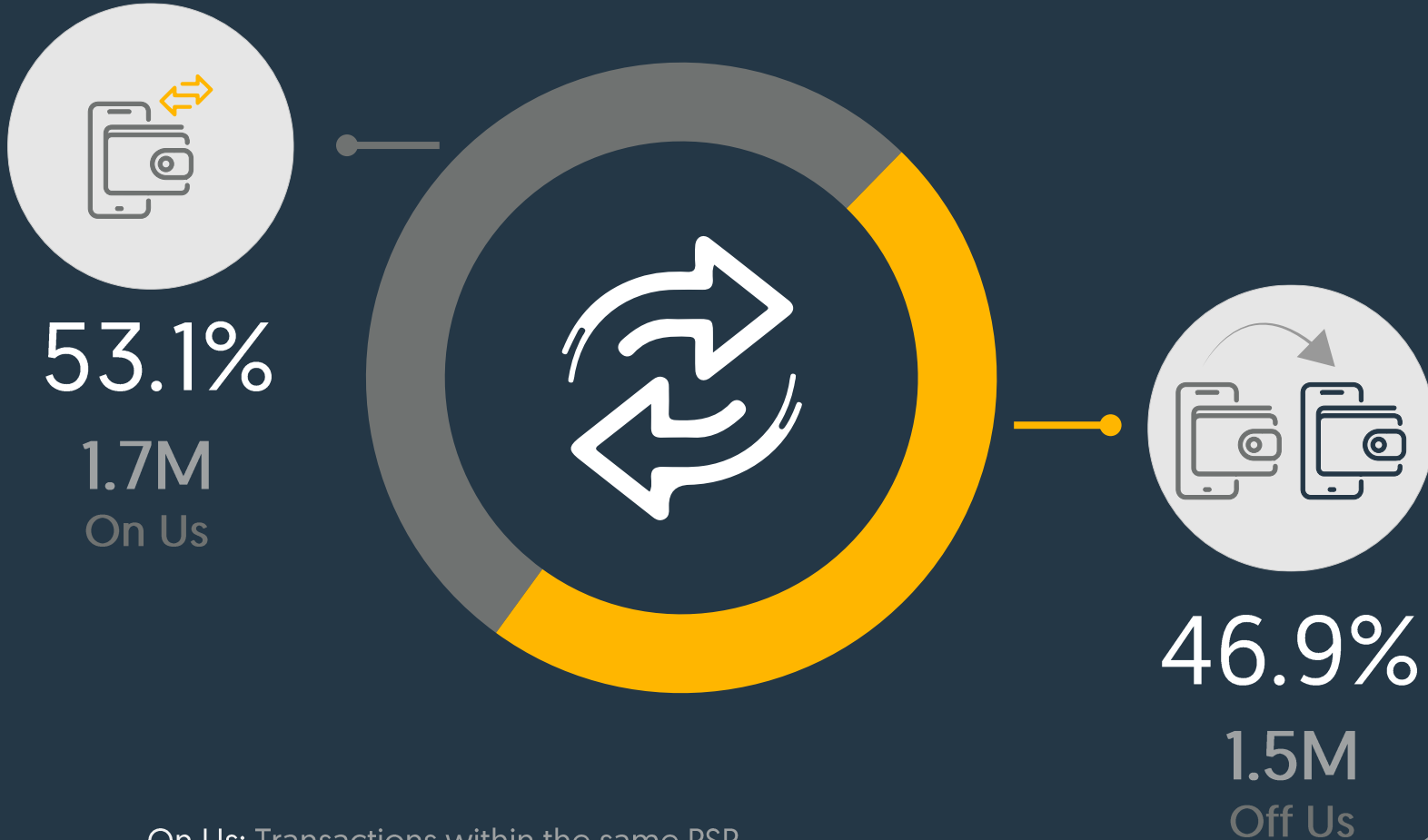
Average Value of Transactions Over the Past 3 Months

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



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

CliQ & JoMoPay Interoperability

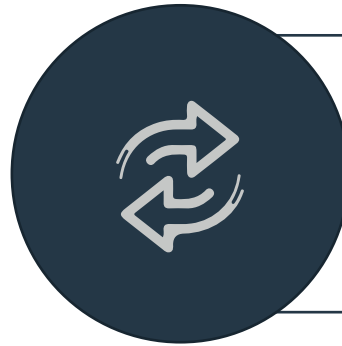
Monthly Report
July 2024

41

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

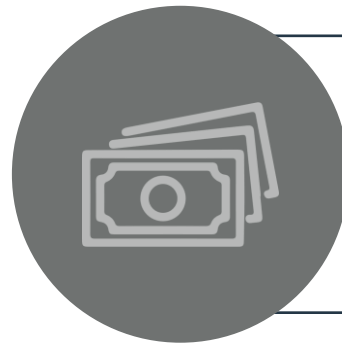


Total Number and Value of Transactions Since the Beginning of 2024



Number of Transactions

69.64M



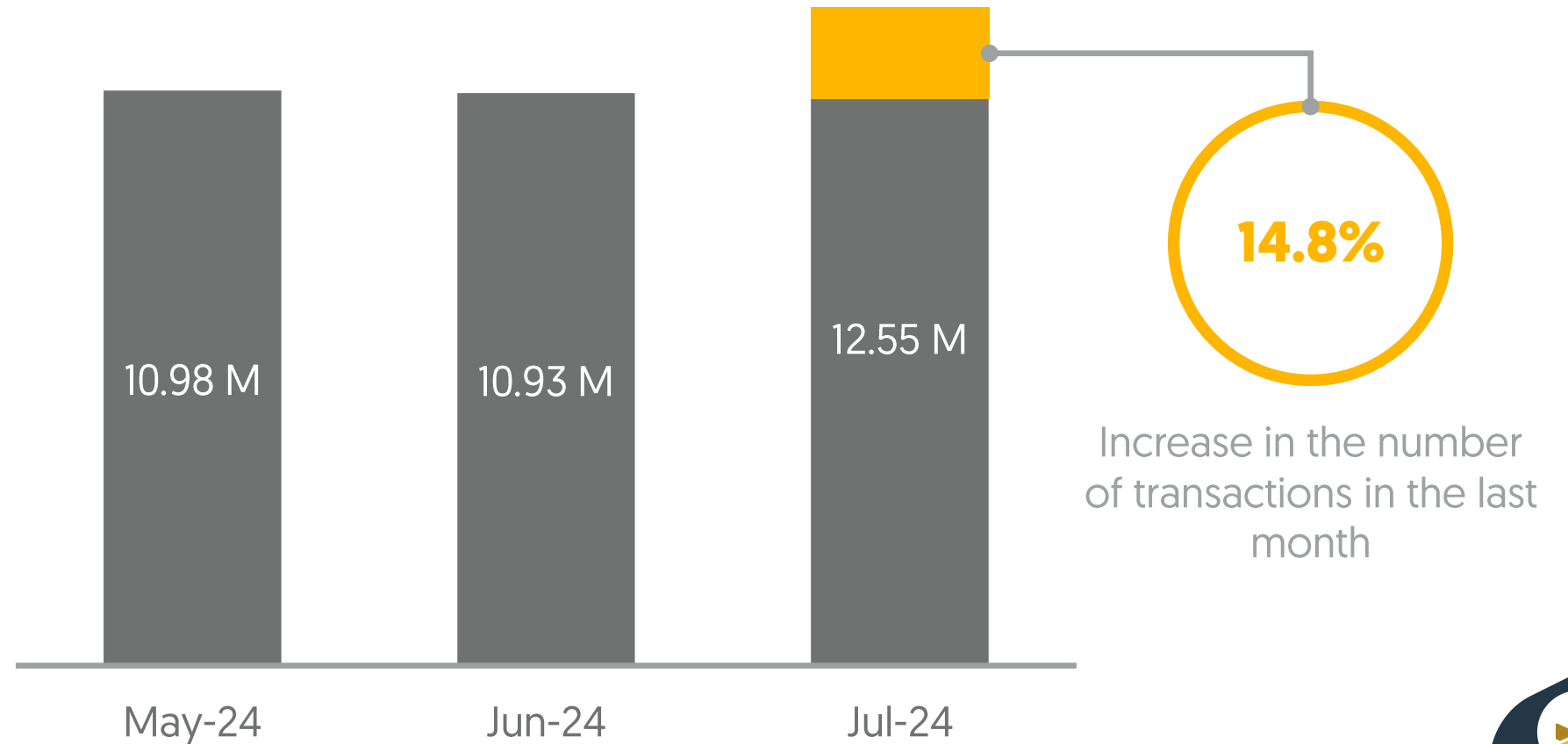
Value of Transactions

8.98B_{JOD}



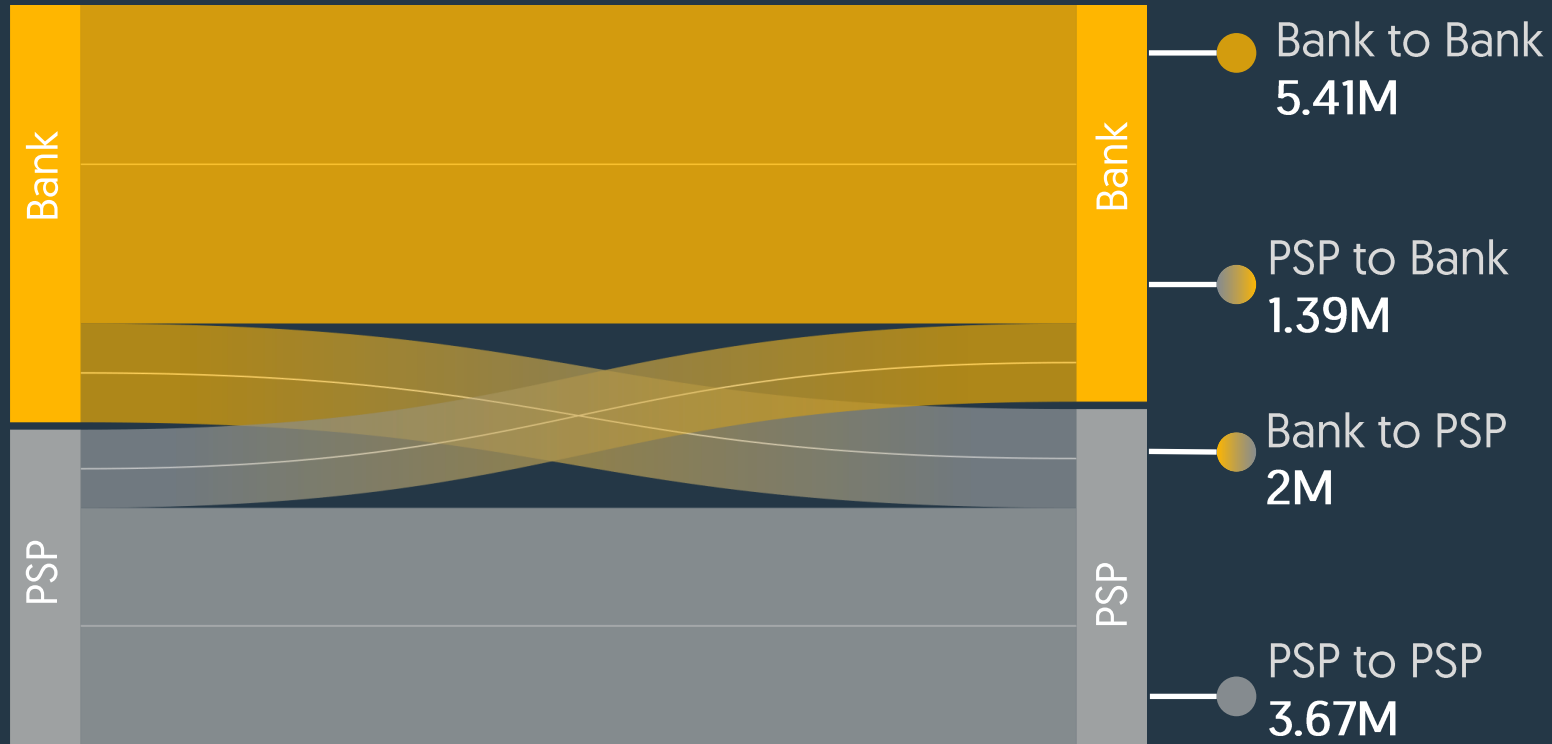
CliQ & JoMoPay Transactions

Total Number of Transactions Over the Past 3 Months



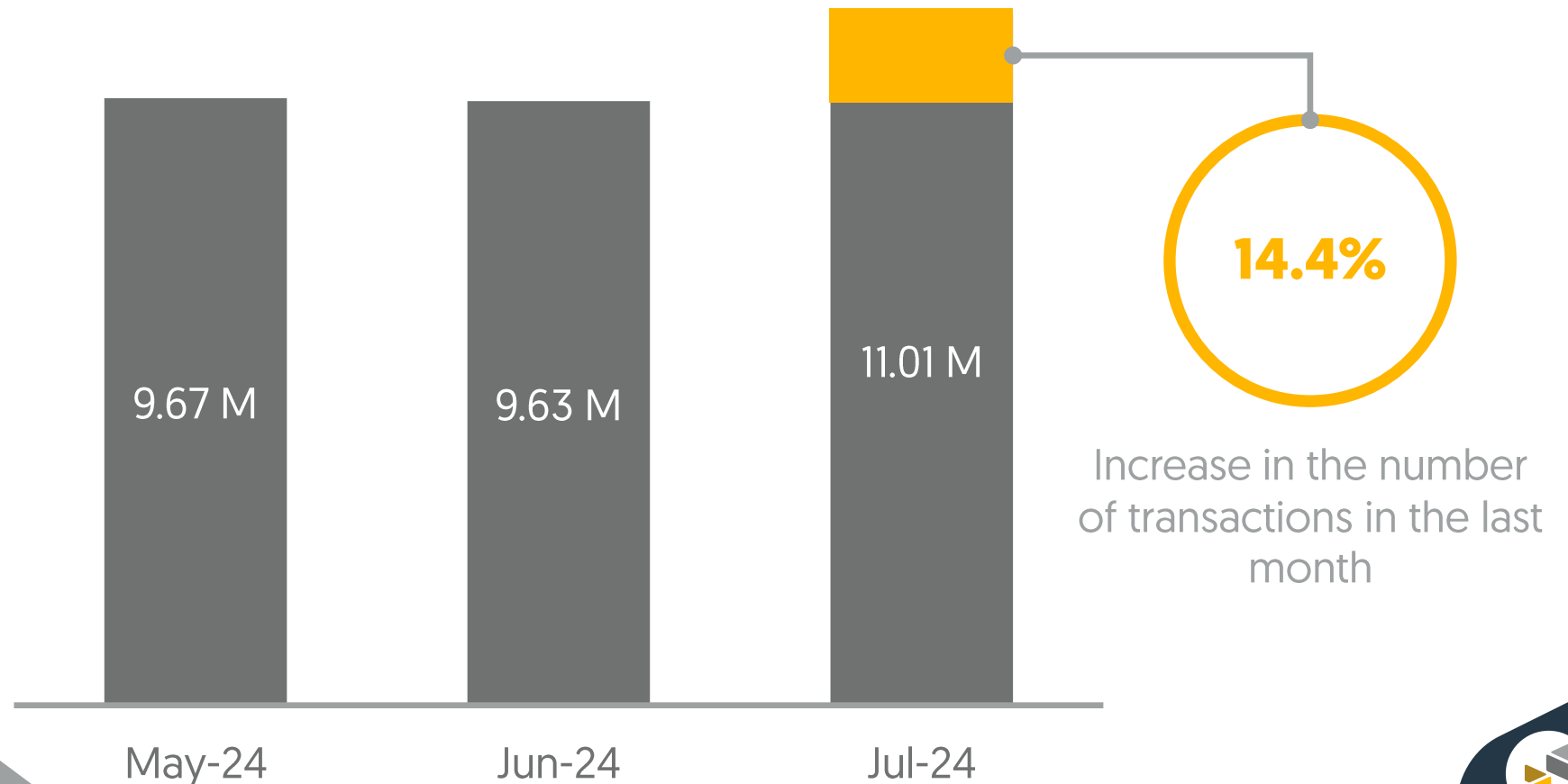
CliQ & JoMoPay Transactions

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



73.4%
8.09M
Off Us



26.6%
2.9M
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



45%

1.37M
mPSP to Bank

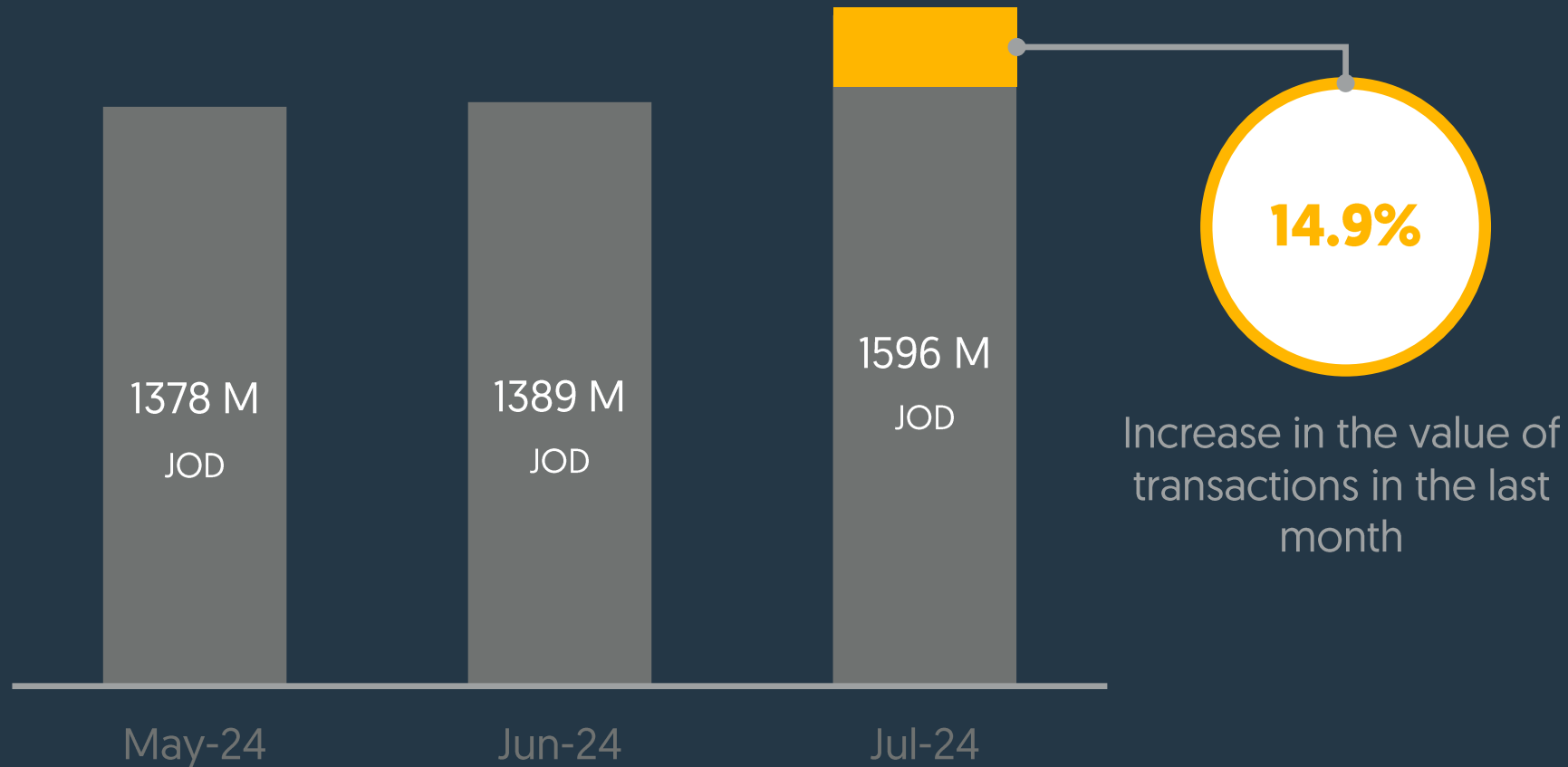


55%

1.67M
Bank to mPSP

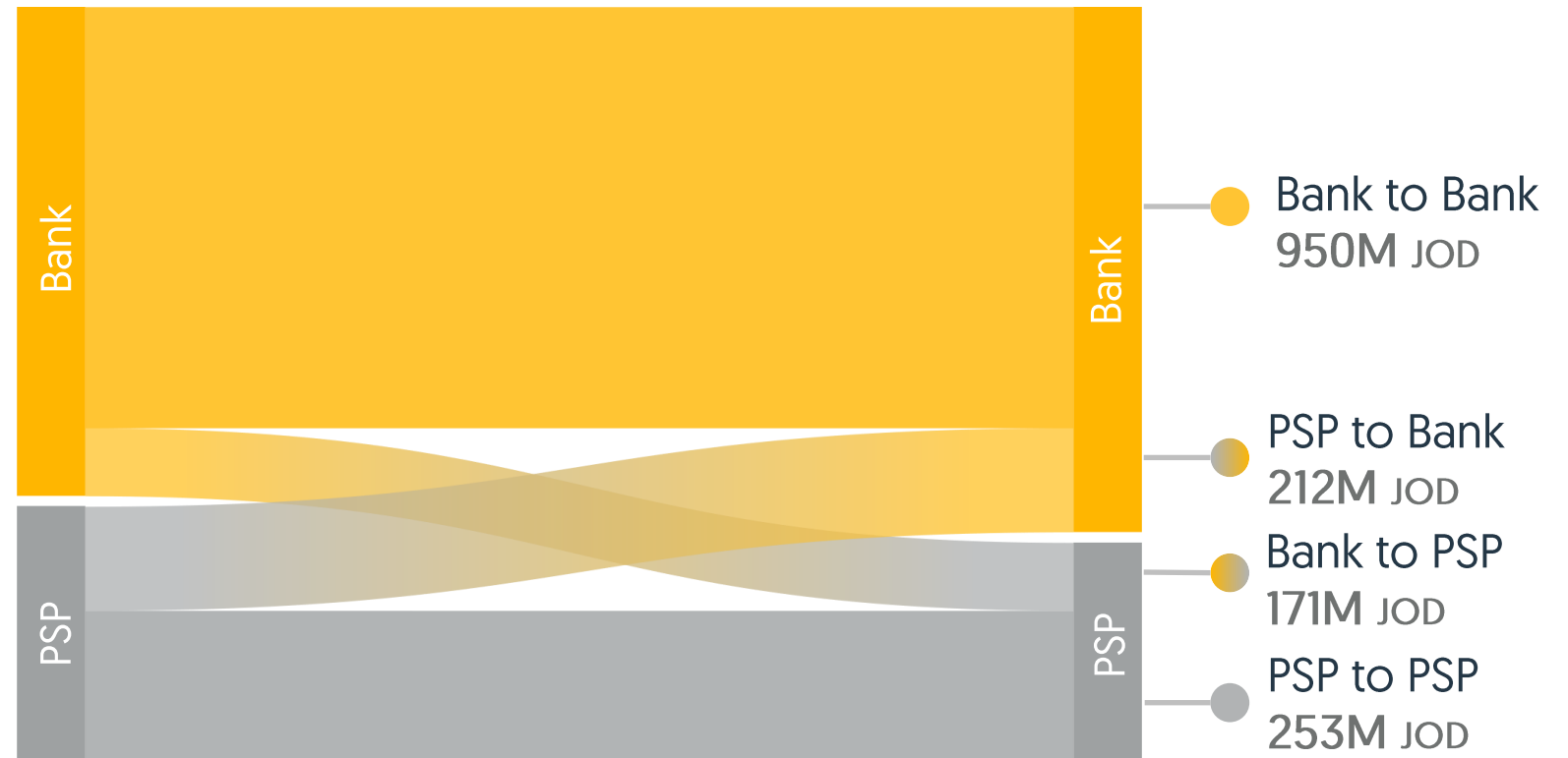
CliQ & JoMoPay Transactions

Total Value of Transactions Over the Past 3 Months



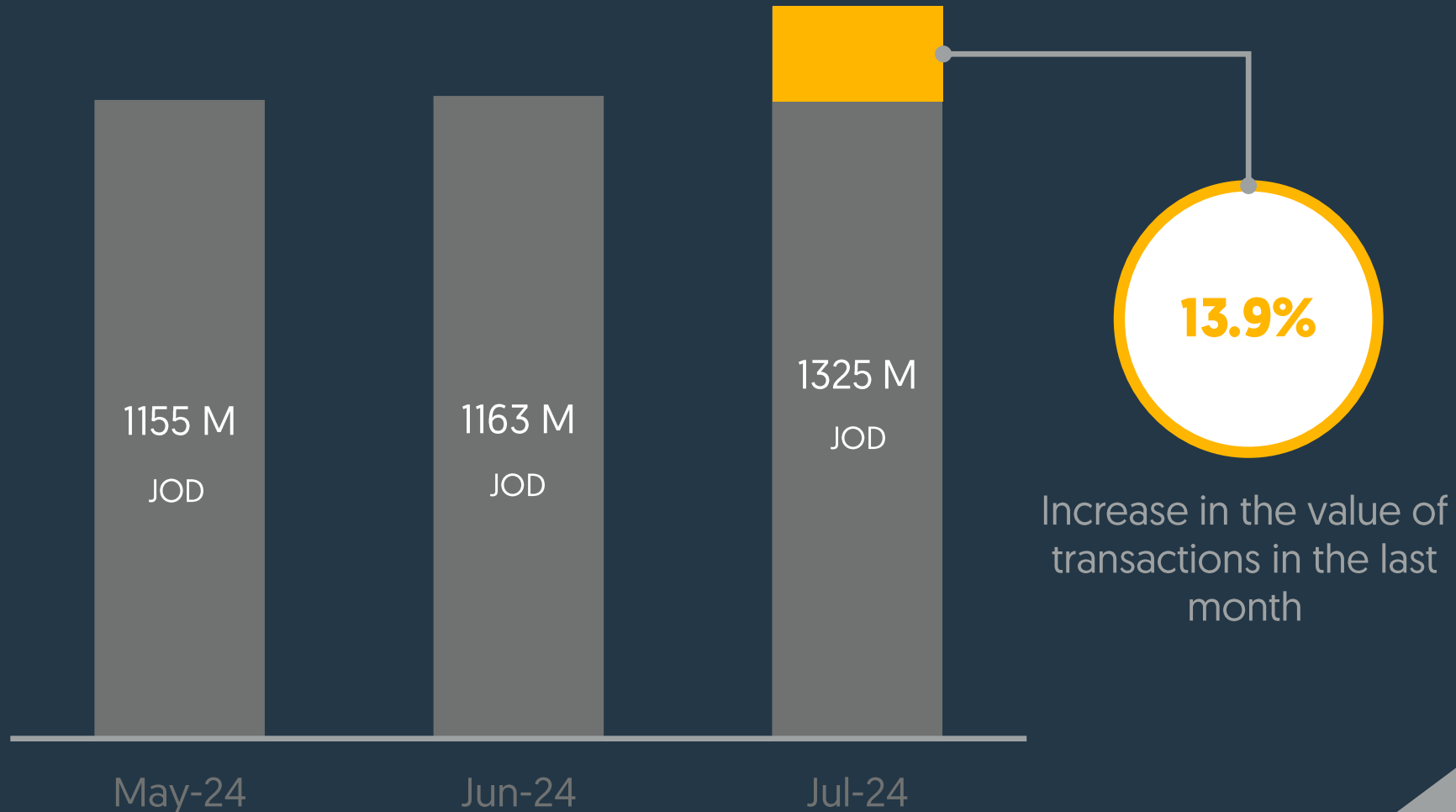
CliQ & JoMoPay Transactions

Total Value of Banks and PSPs Transactions



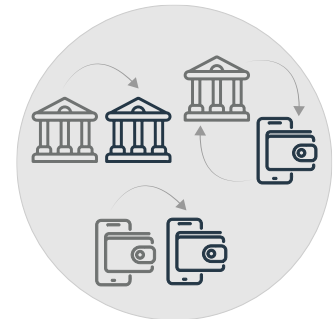
CliQ & JoMoPay Transactions

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



80.3%
1.06B JOD
Off Us



19.7%
261.6M 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



60.9%

207.4M JOD
mPSP to Bank



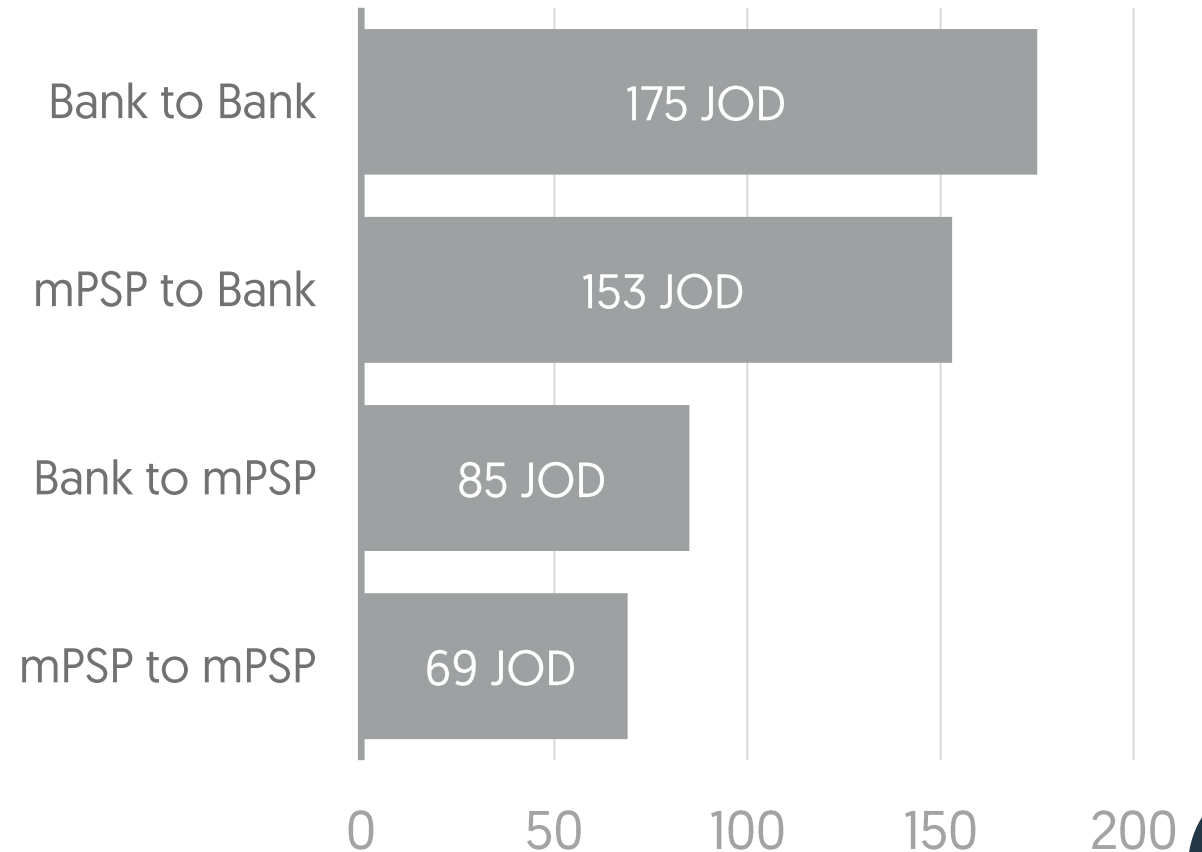
39.1%

132.9M JOD
Bank to mPSP

CliQ & JoMoPay Average Value of Transactions

Average Value of Transactions

121 JOD
Transaction
Average





Monthly Report

July 2024

54

Electronic Bill Presentment & Payment (EBPP) System



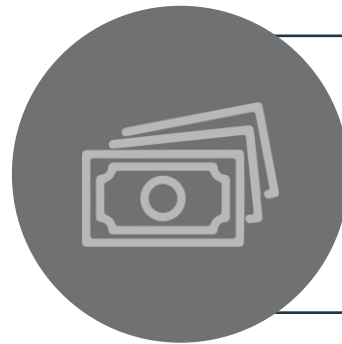
07.2024

Total Number and Value of Transactions Since the Beginning of 2024



Number of Transactions

36.95M



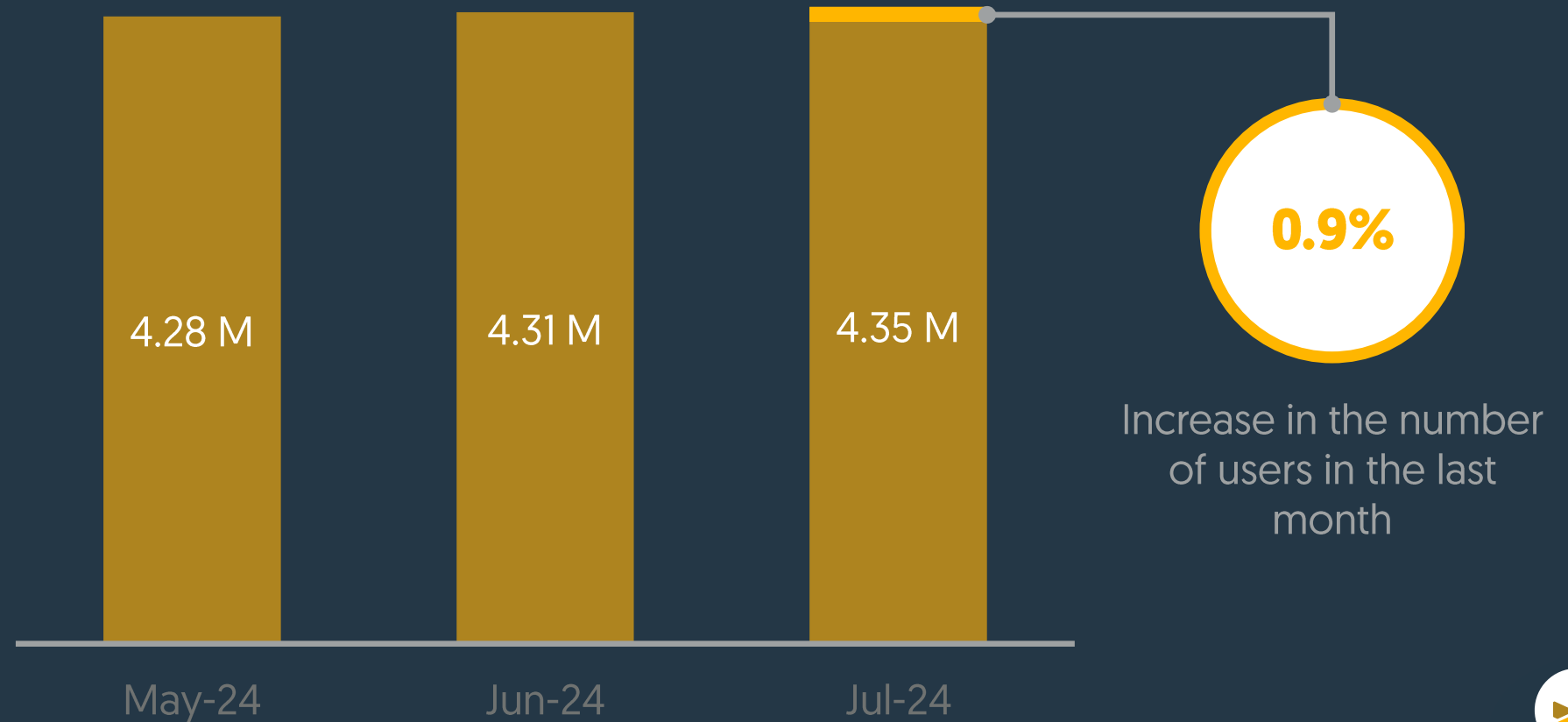
Value of Transactions

7.5B_{JOD}



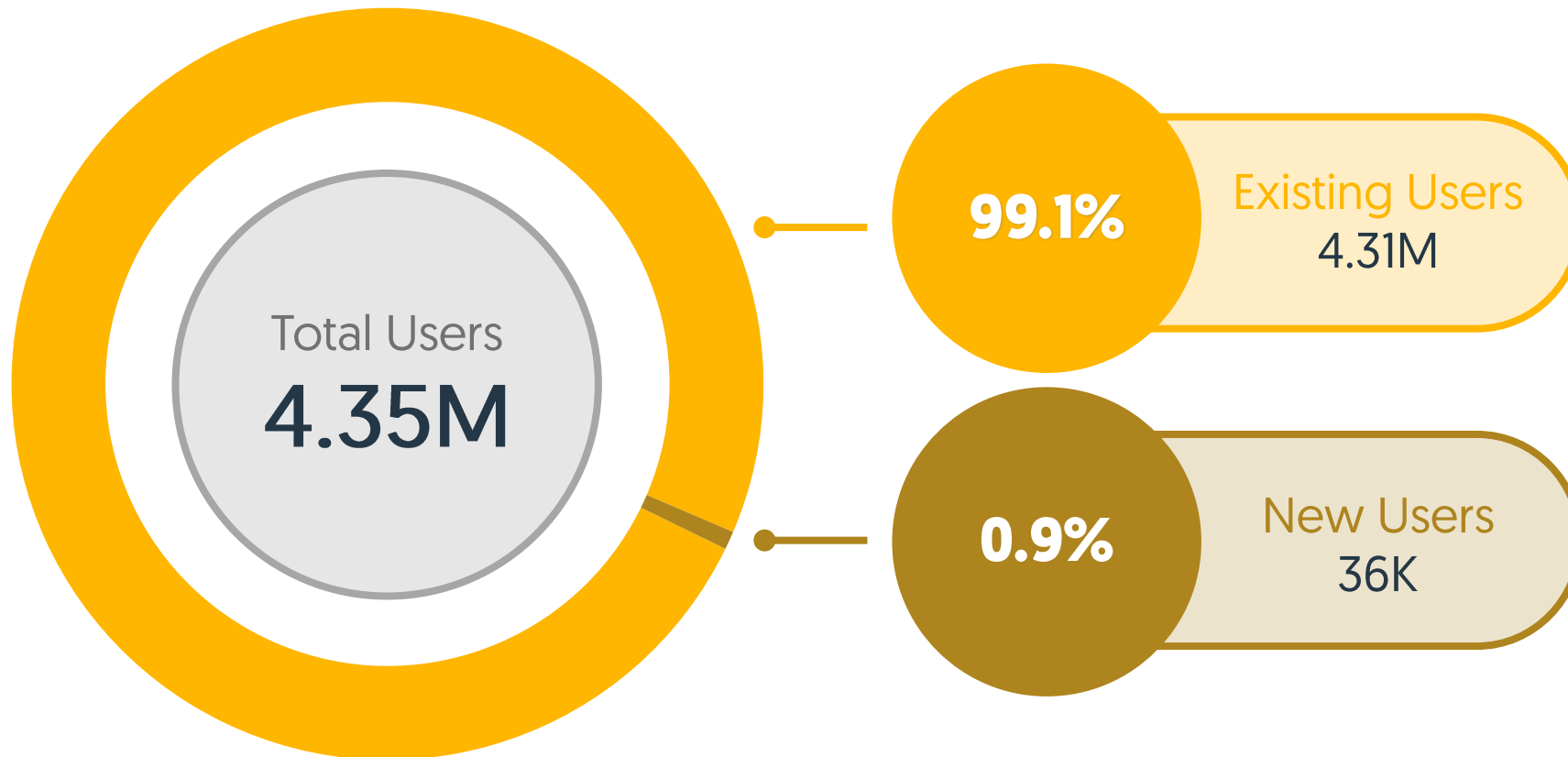
eFAWATEERcom Users

Total Number of Users Over the Past 3 Months



eFAWATEERcom Users

Number of eFAWATEERcom Users



eFAWATEERcom Billers & Services

Number of eFAWATEERcom Billers & Services



Billers

553

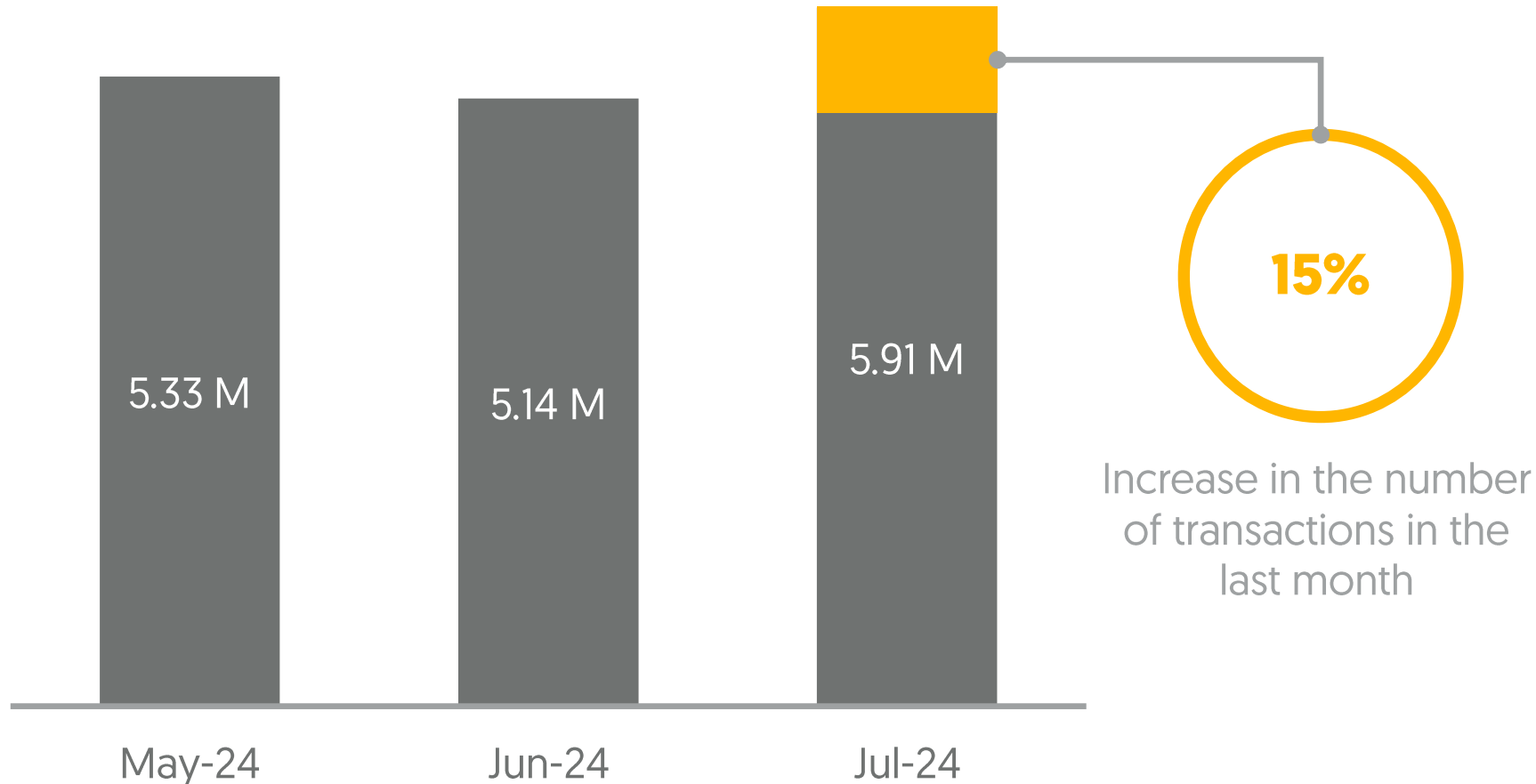


Services

1,870

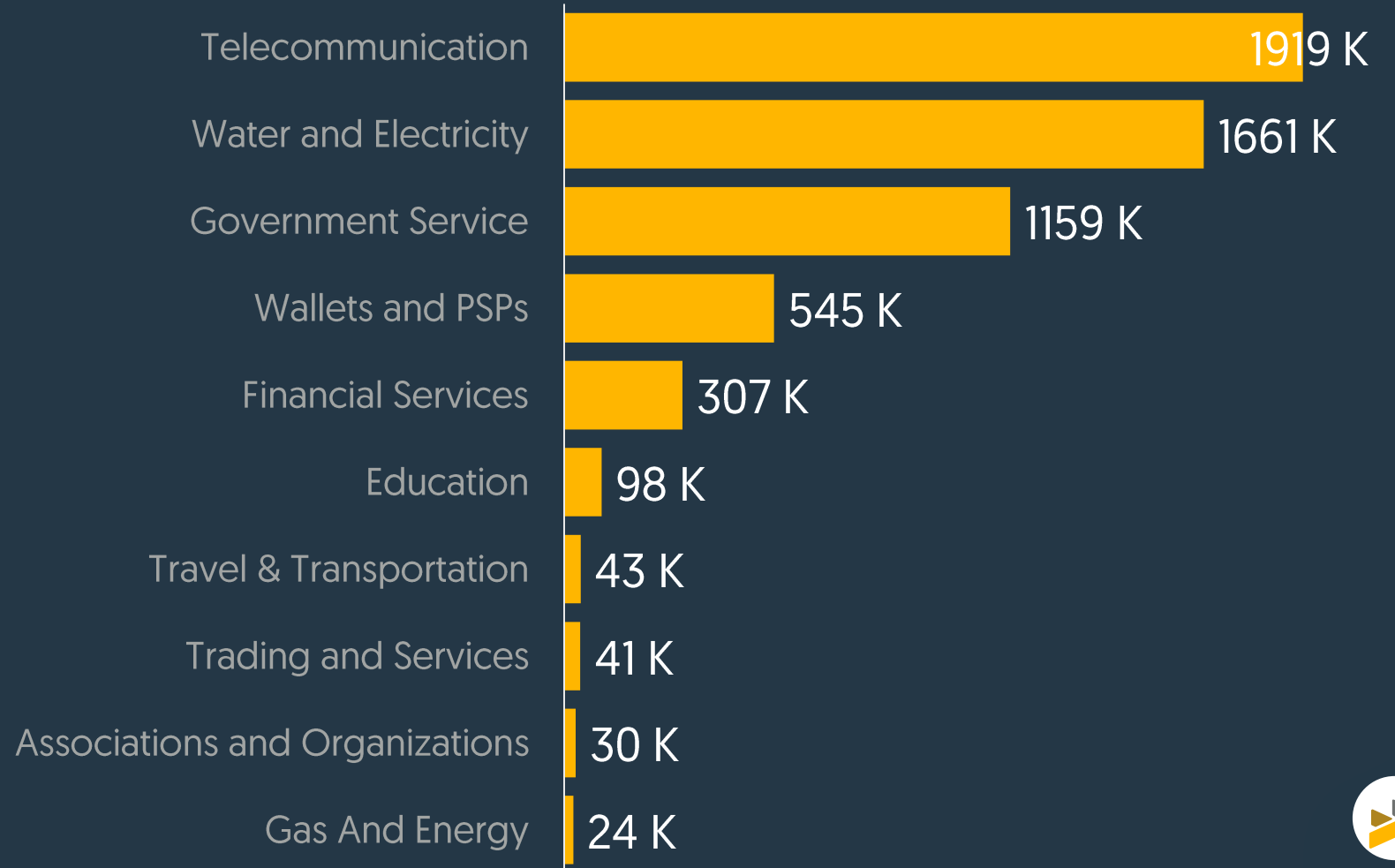
eFAWATEERcom Number of Transactions

Total Number of Transactions Over the Past 3 Months



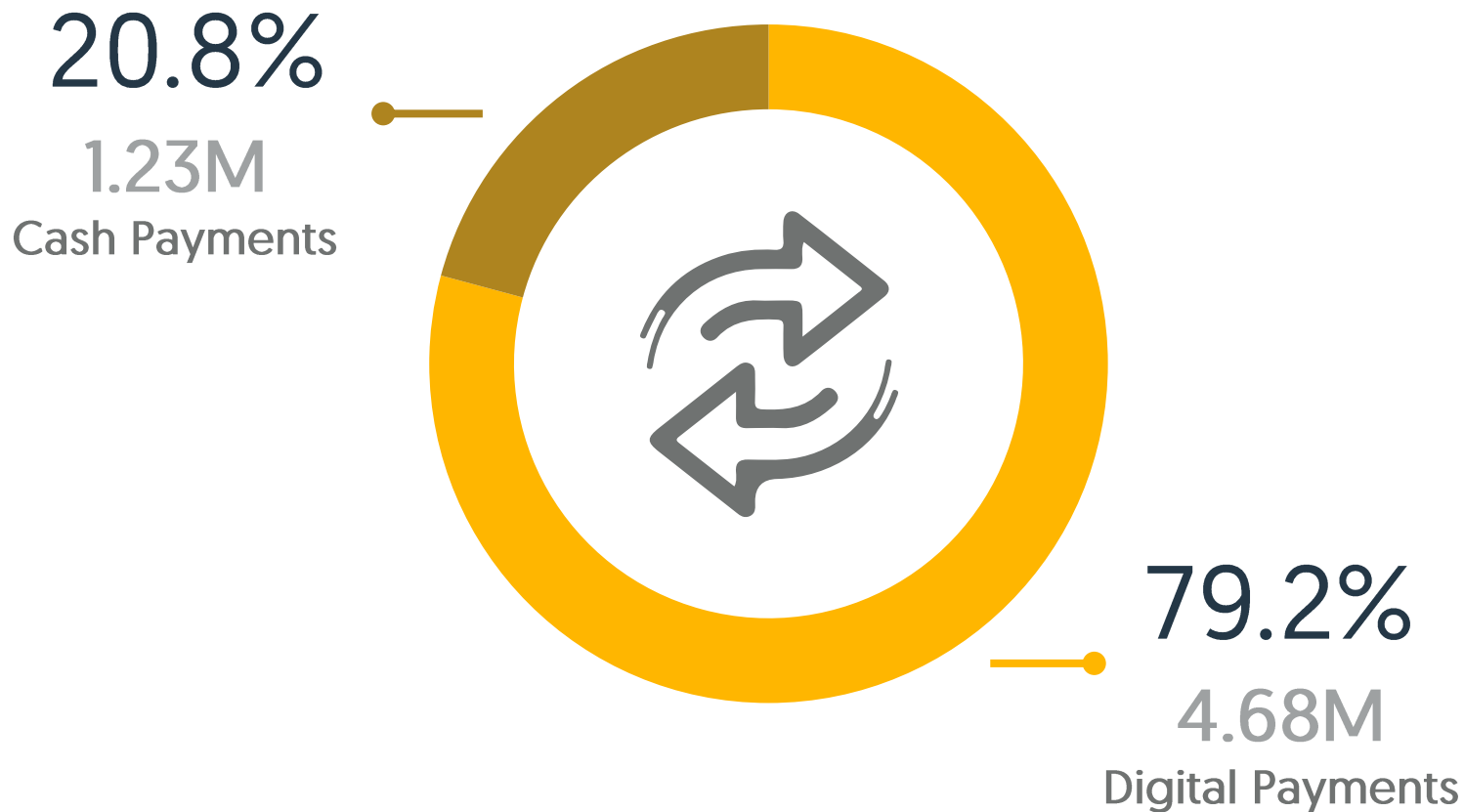
eFAWATEERcom Number of Transactions

Number of Transactions by Category



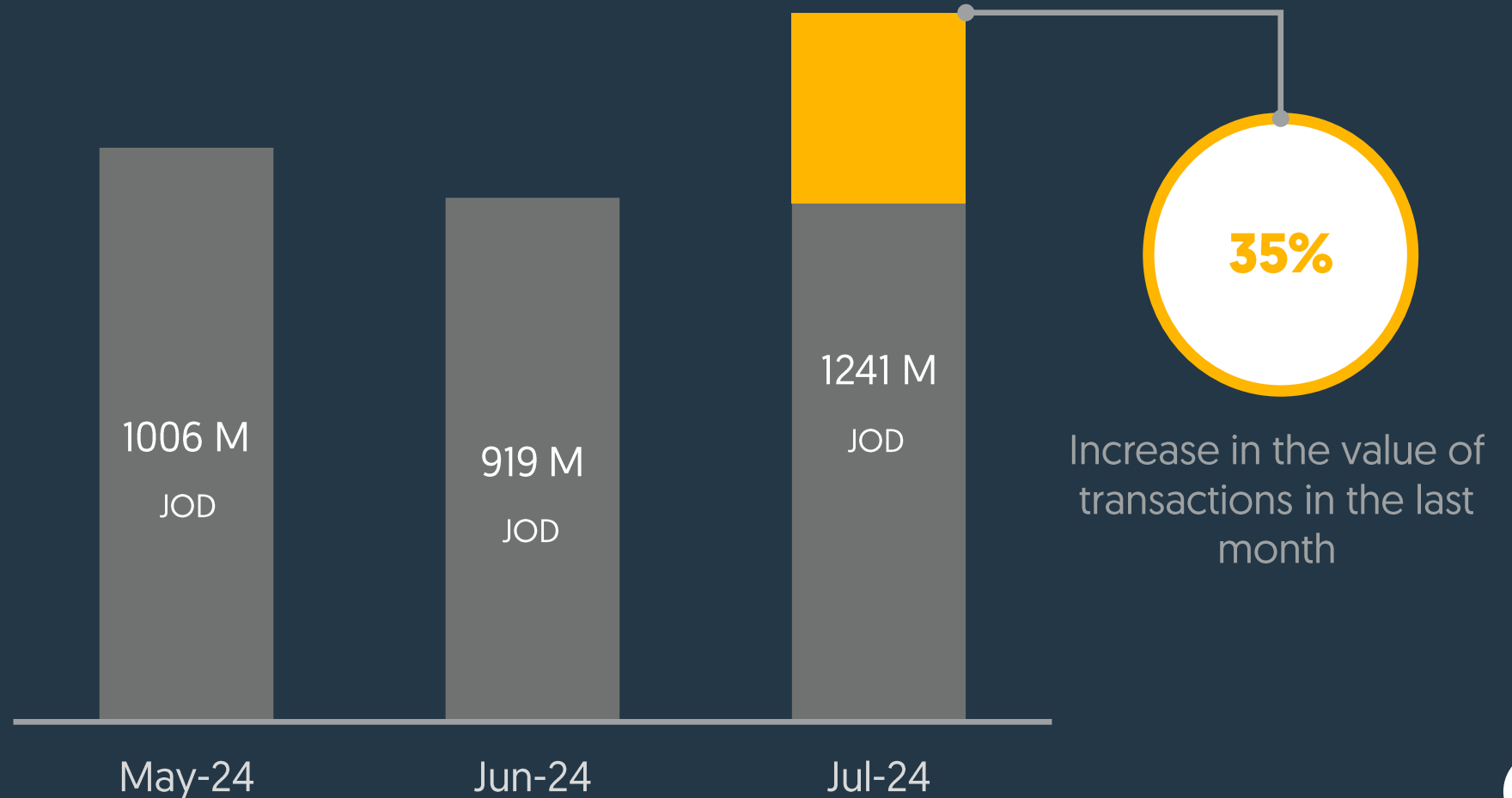
eFAWATEERcom Number of Transactions

Percentage Based on Payment Method



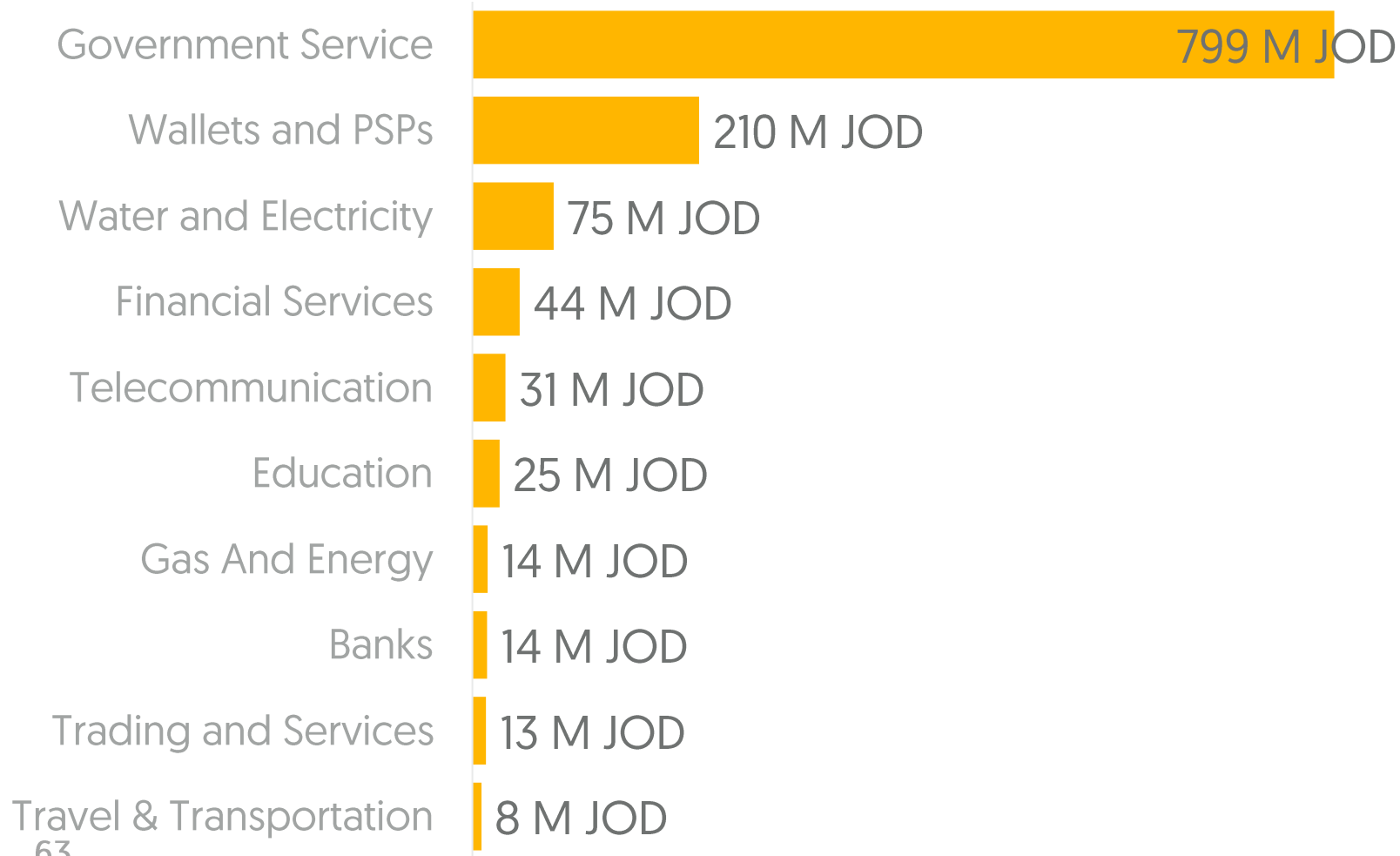
eFAWATEERcom Value of Transactions

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

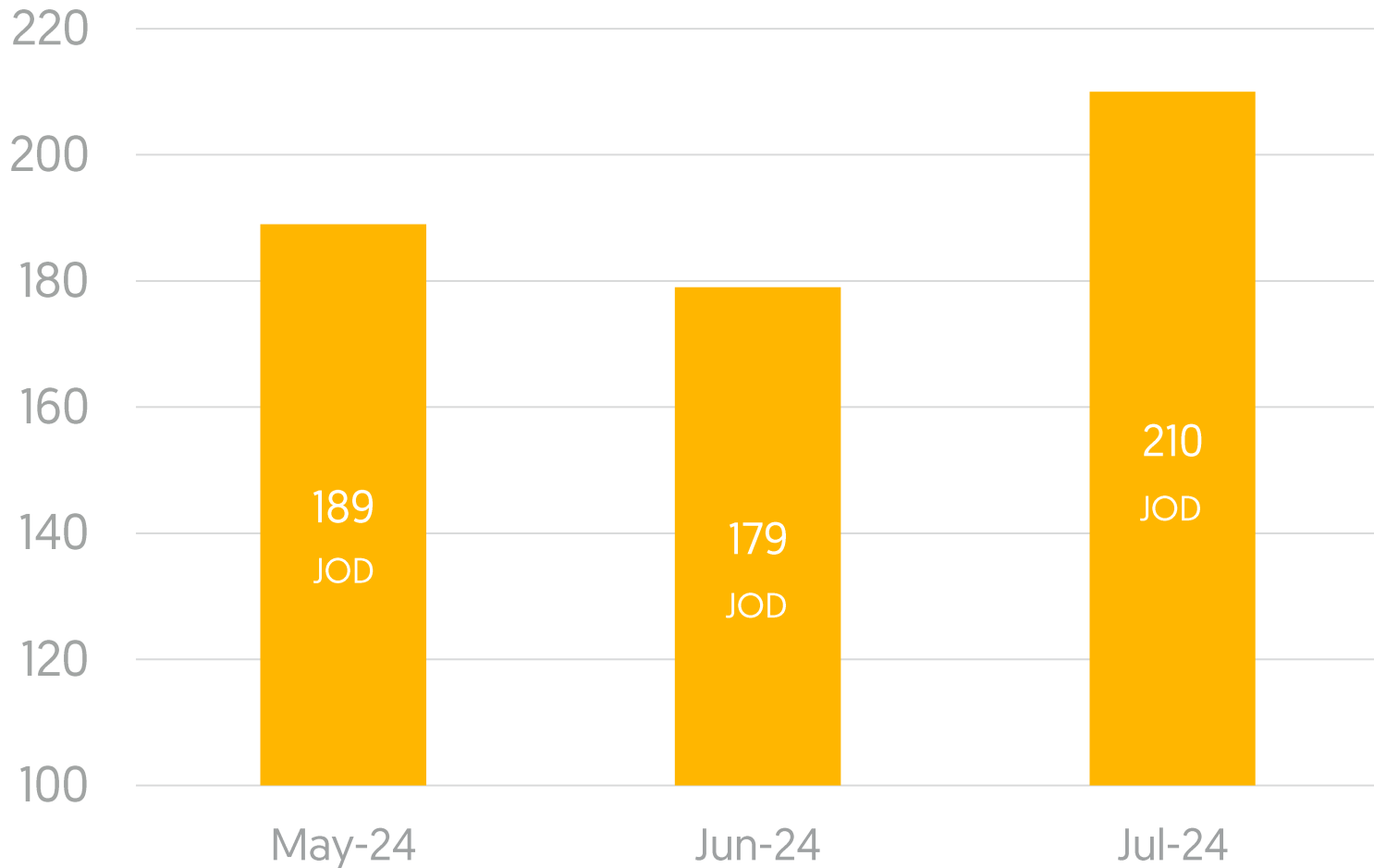
18.8%
233.1M JOD
Cash Payments



81.2%
1.01B JOD
Digital Payments

eFAWATEERcom Transactions

Average Value of Transactions Over the Past 3 Months





ACH
Automated Clearing House

Monthly Report

July 2024

66

Automated Clearing House



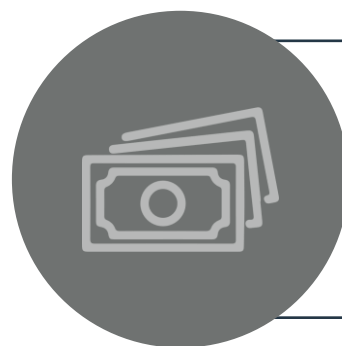
07.2024

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



Number of Transactions

6.53M



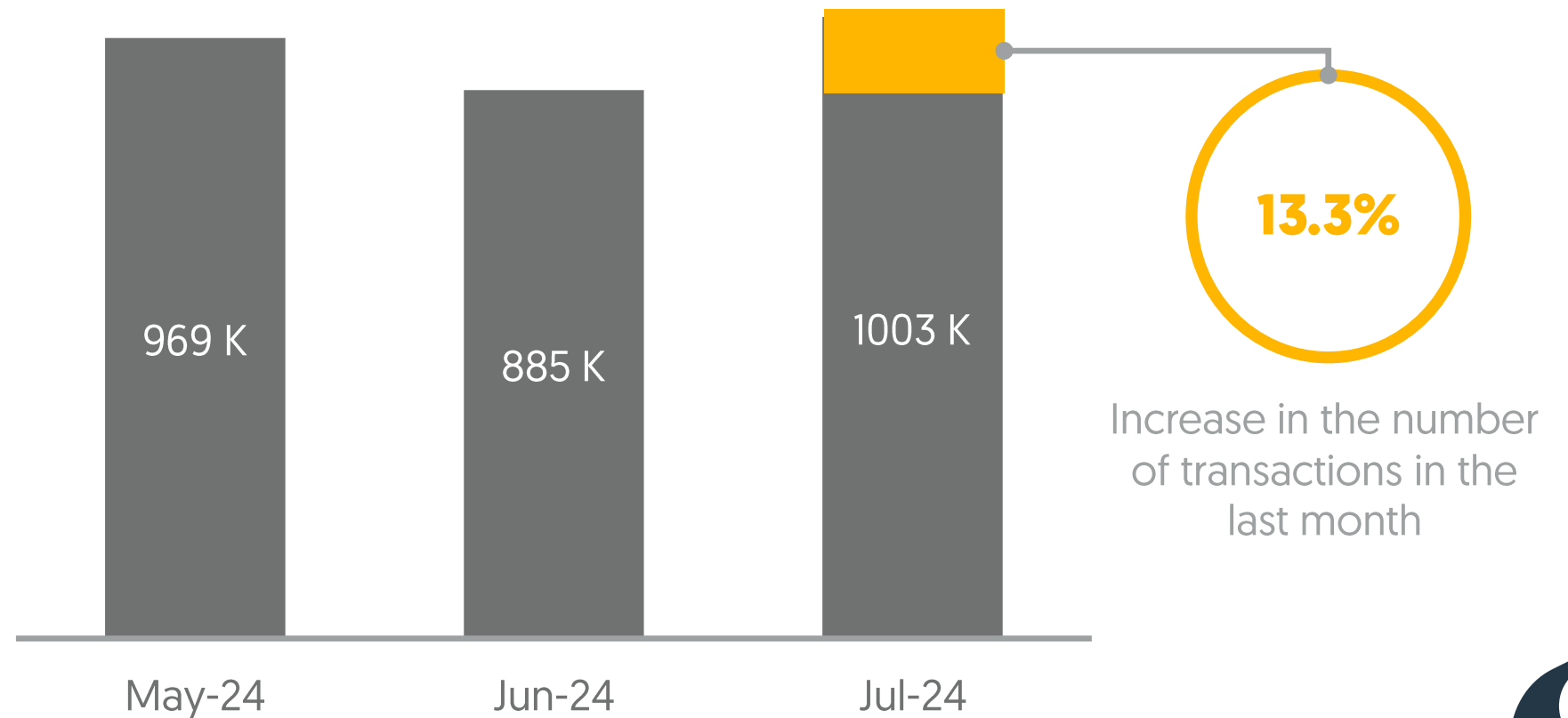
Value of Transactions

5.19B_{JOD}



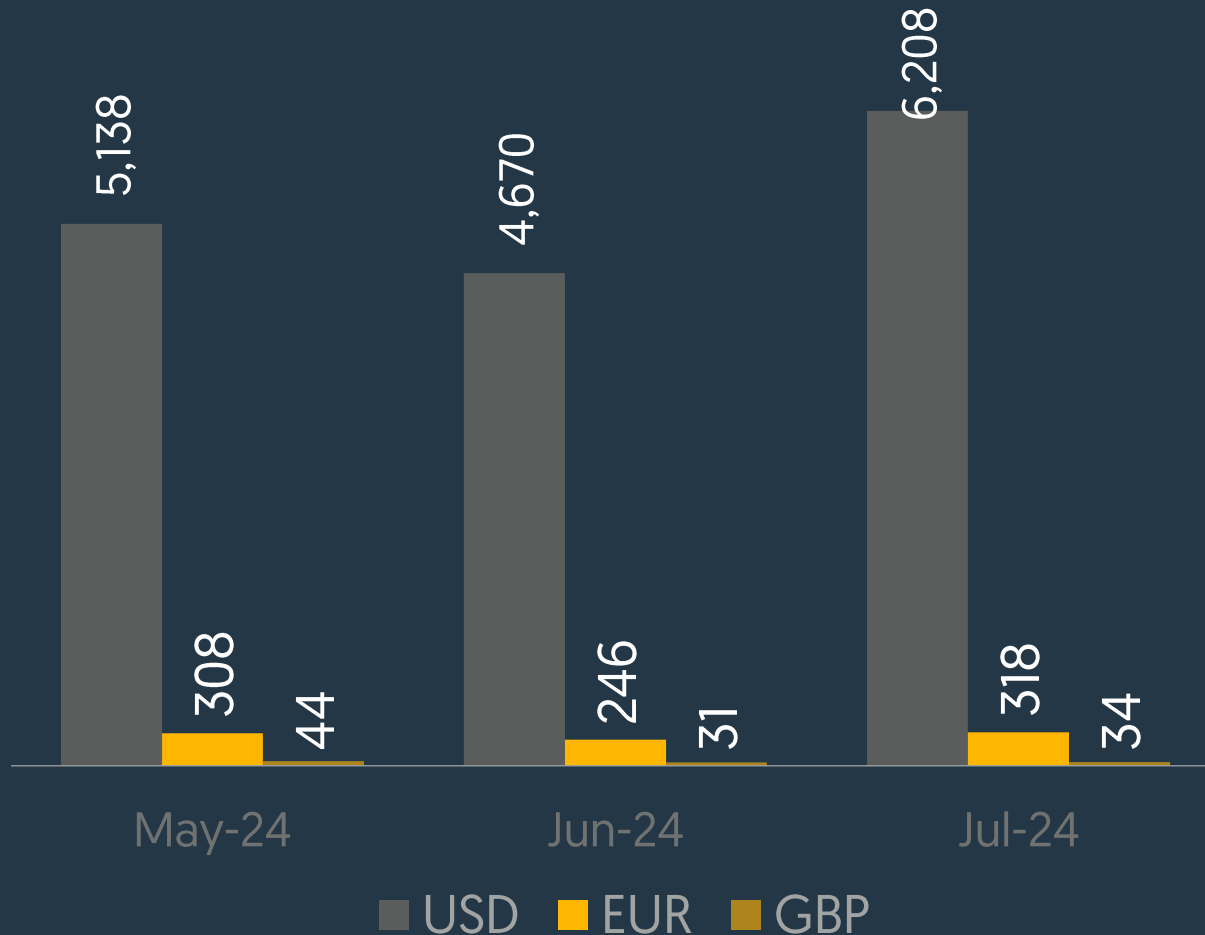
ACH Transactions

Total Number of Jordanian Dinar Transactions Over the Past 3 Months



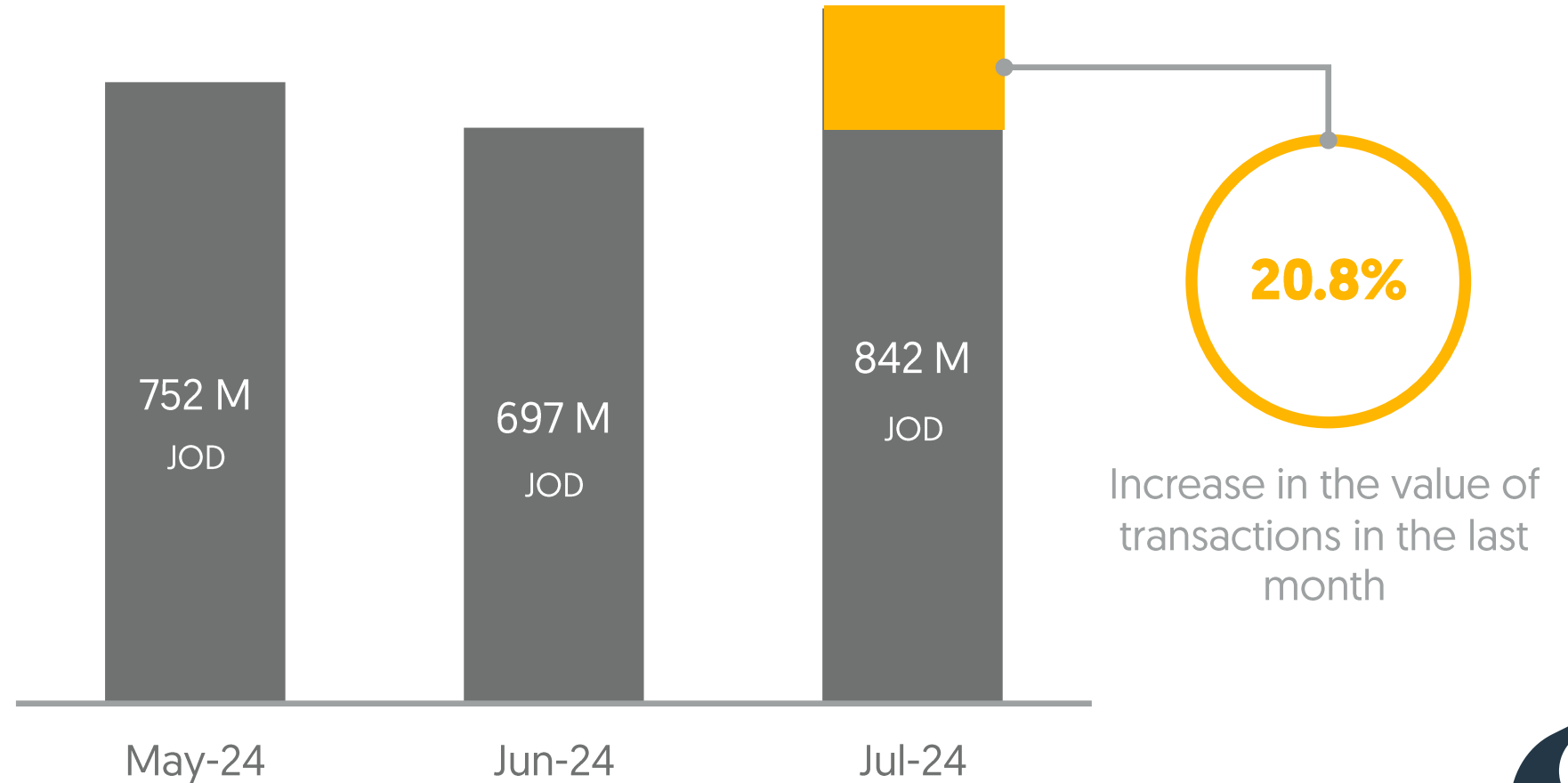
ACH Transactions

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



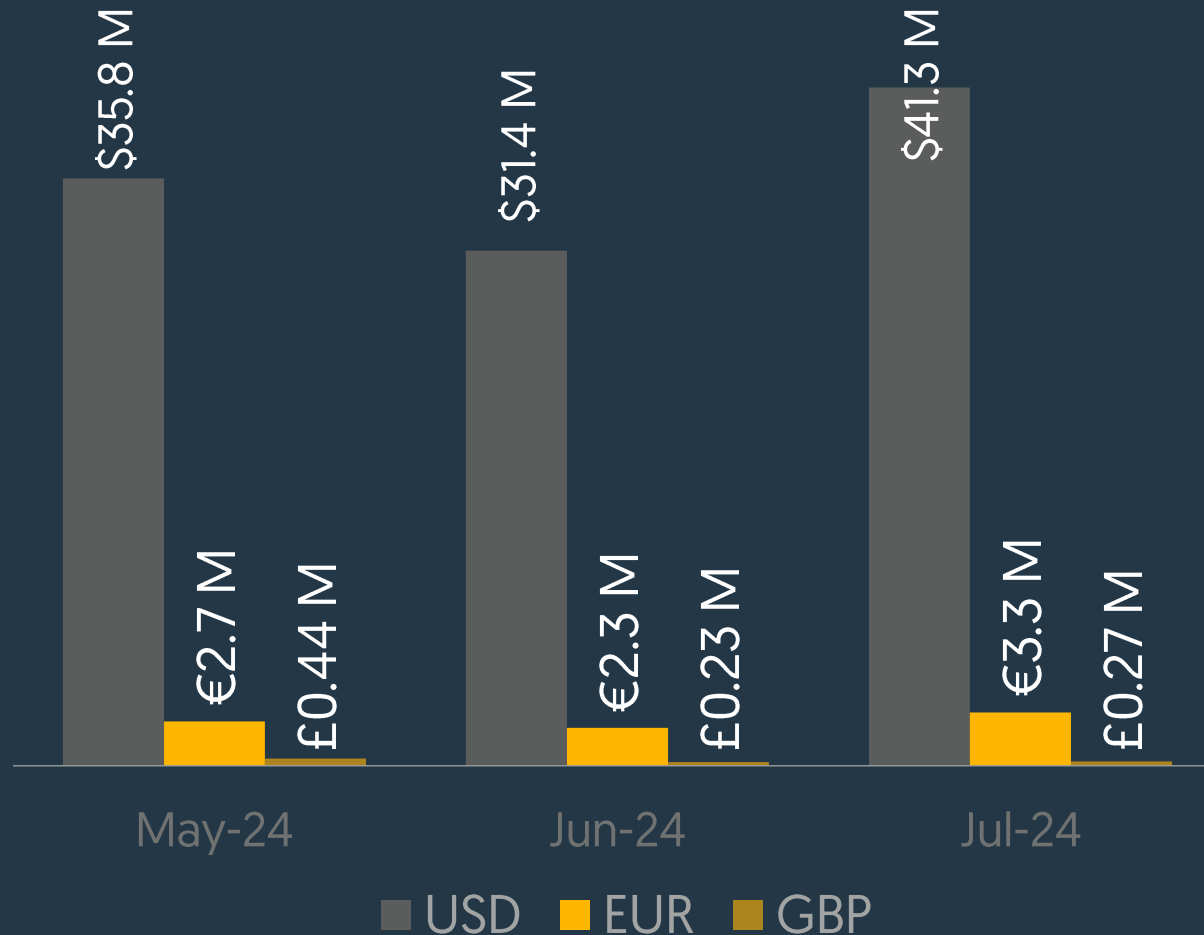
ACH Transactions

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

July 2024

72

Electronic Cheque Clearing Unit



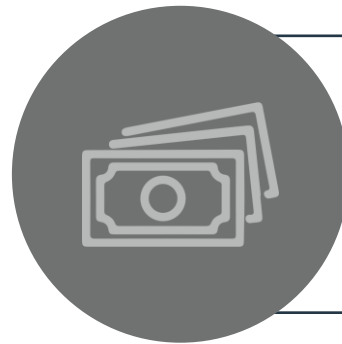
07.2024

Total Number and Value of Transactions Since the Beginning of 2024



Number of Transactions

3.71M



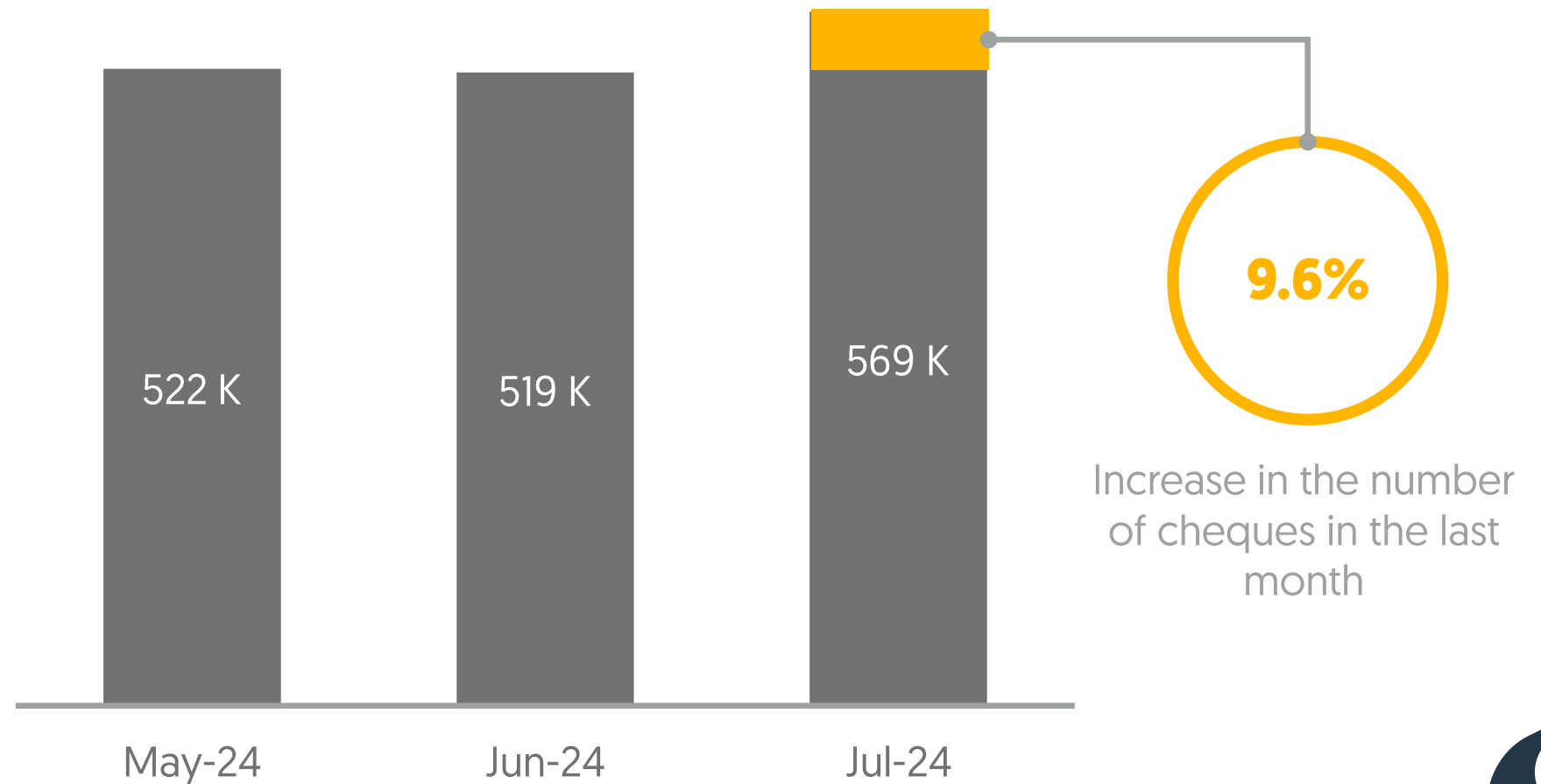
Value of Transactions

22.92B_{JOD}



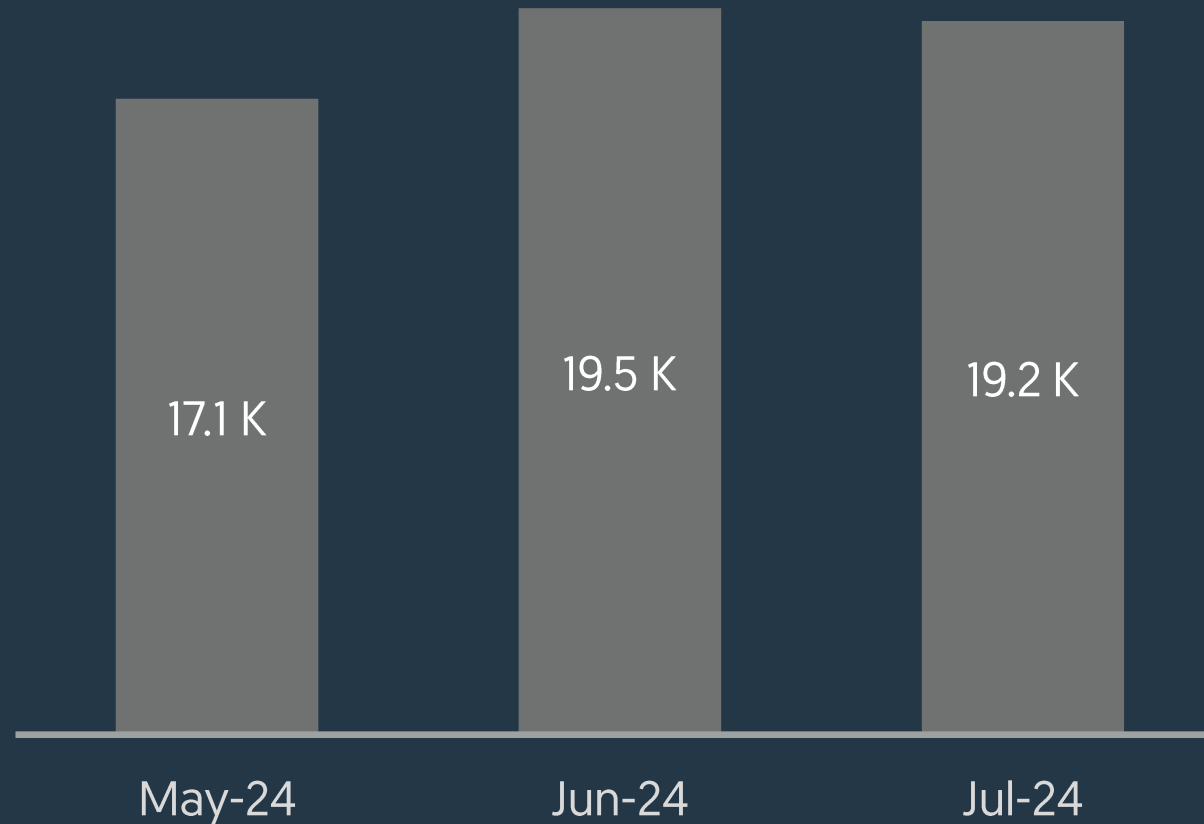
ECCU Cheques

Total Number of Inward Cheques Over the Past 3 Months



ECCU Returned Cheques

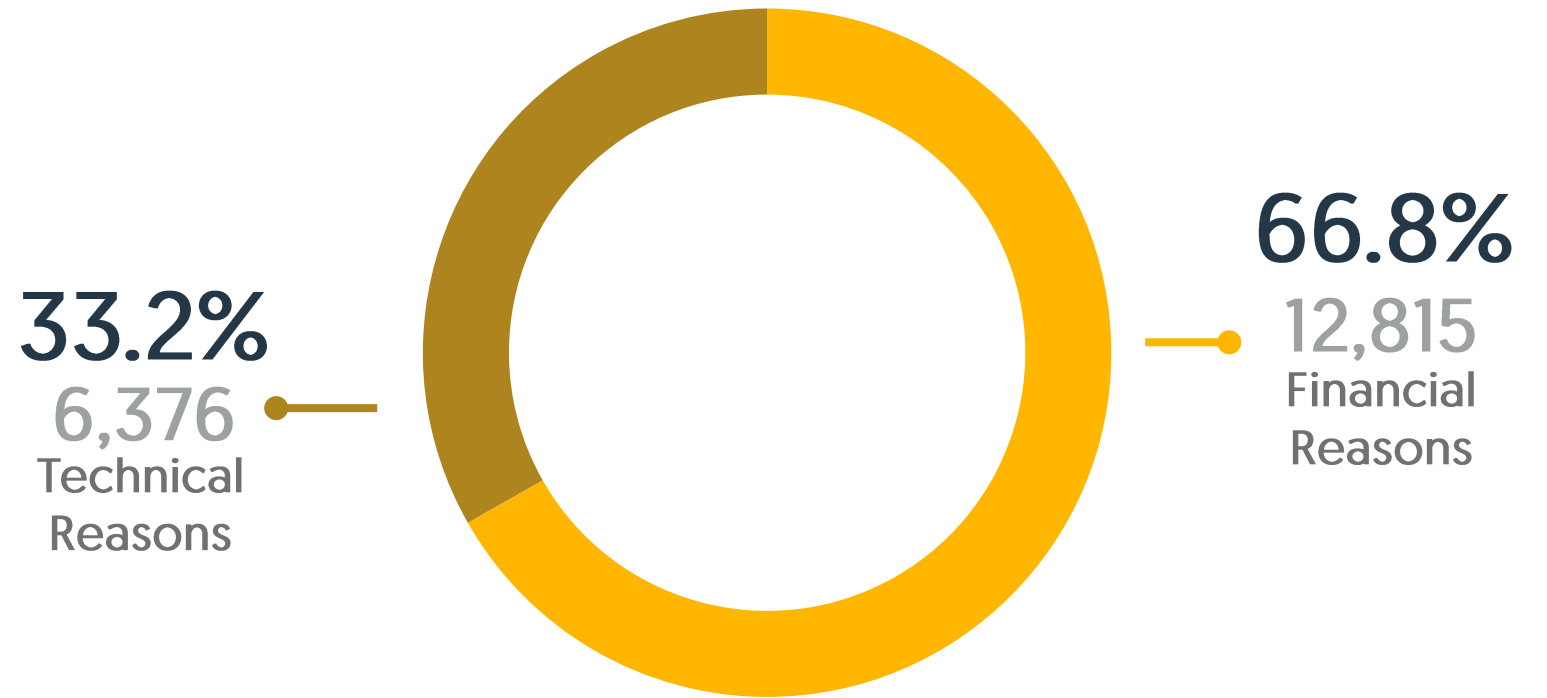
Total Number of Returned Cheques Over the Past 3 Months



Decrease in the number of returned cheques in the last month

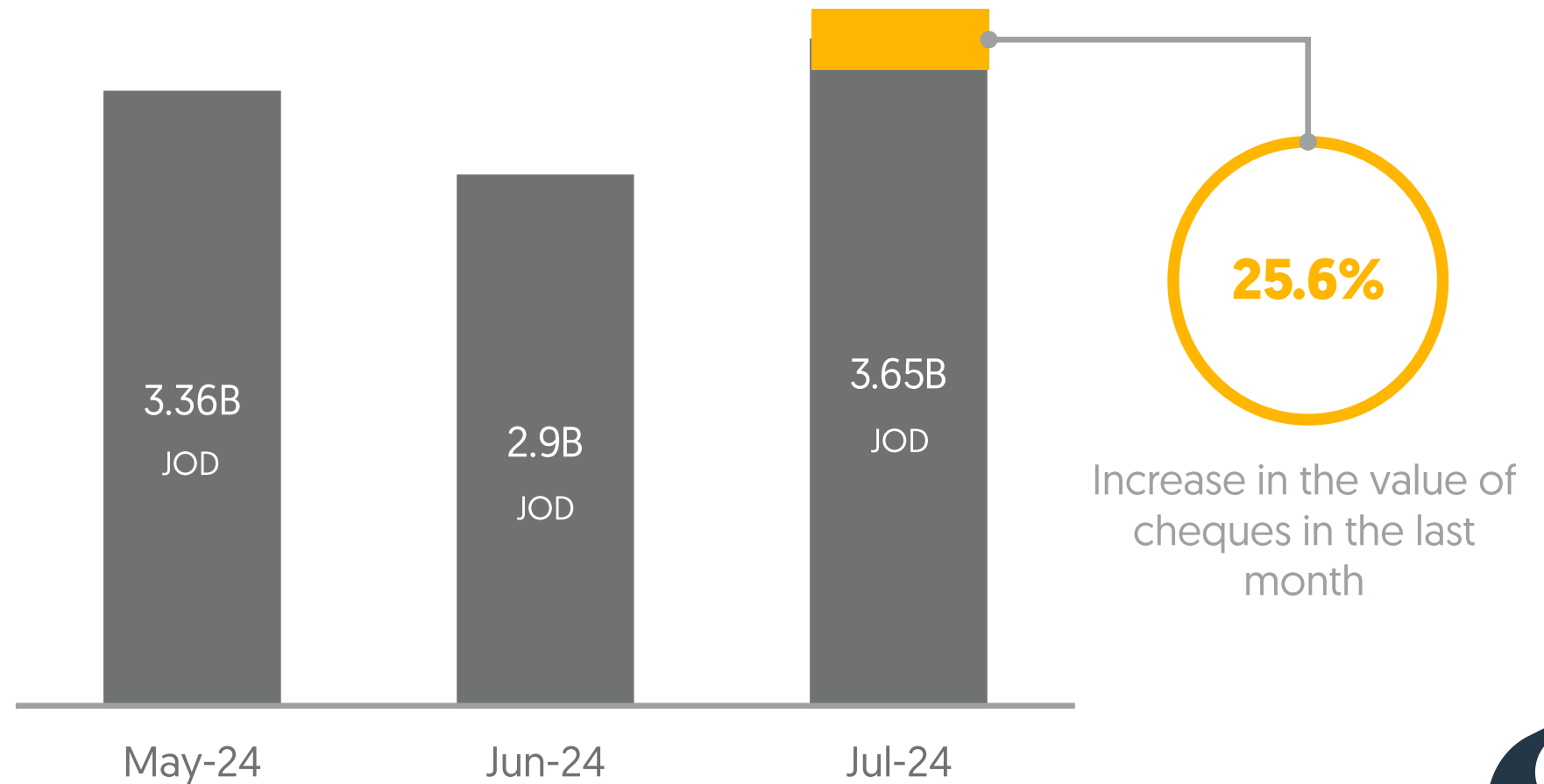
ECCU Cheques

Total Number of Returned Cheques due to Financial and Technical Reasons



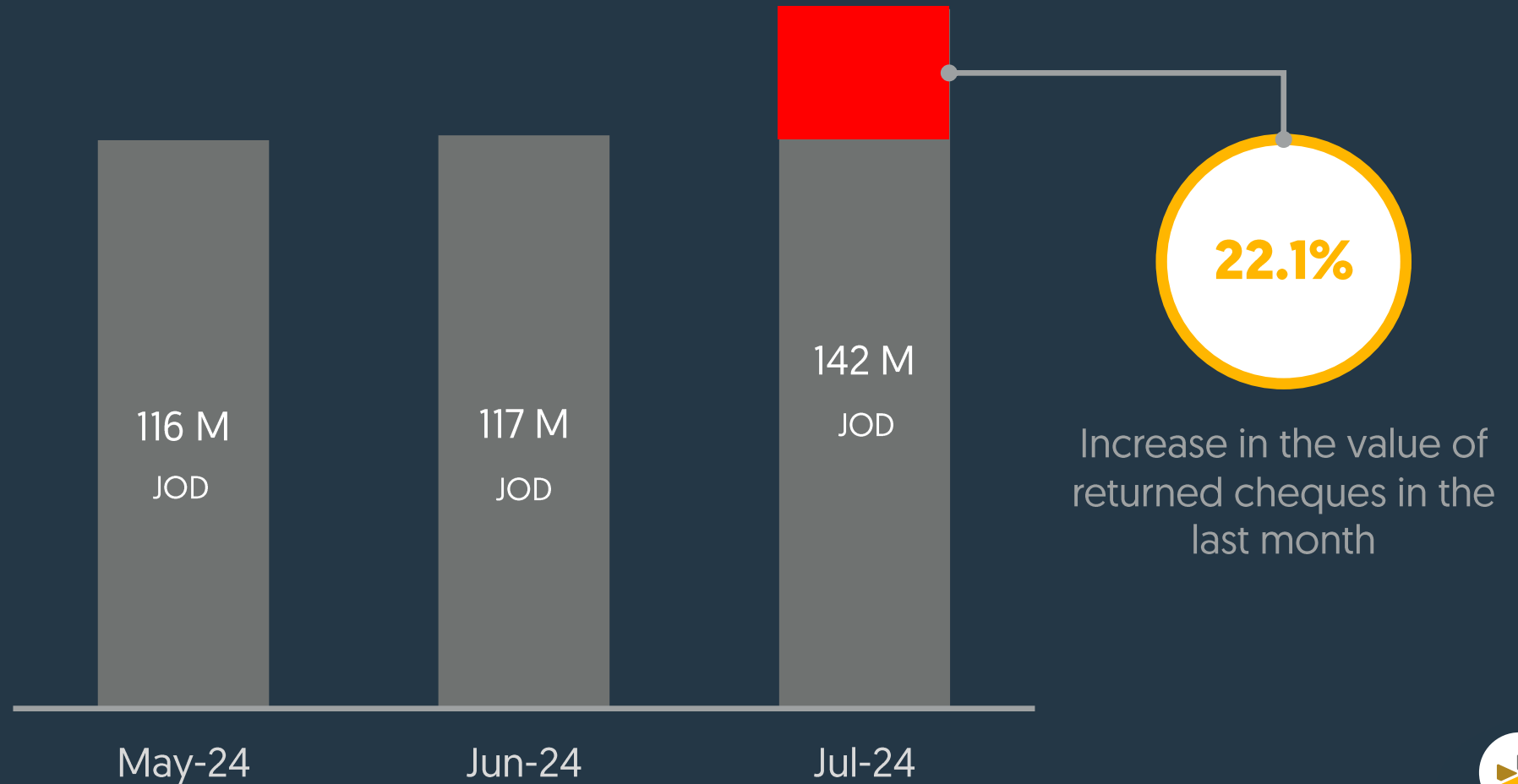
ECCU Cheques

Total Value of Inward Cheques Over the Past 3 Months



ECCU Returned Cheques

Total Value of Returned Cheques Over the Past 3 Months

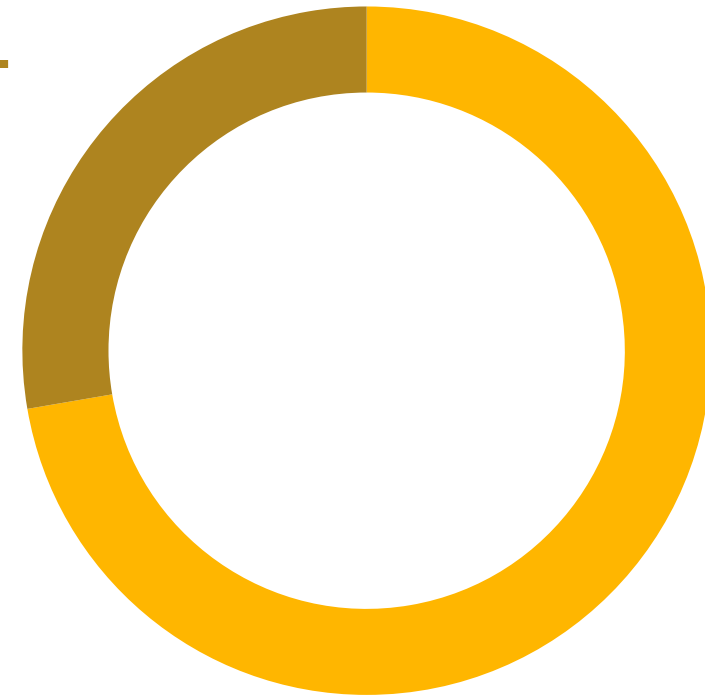


ECCU Cheques

Total Value of Returned Cheques due to Financial and Technical Reasons

24.6%

35.1M_{JOD}
Technical
Reasons



75.4%
107.4M_{JOD}
Financial
Reasons