



Jordan Payments & Clearing Company

# Payment Systems Monthly Reports

August 2024



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Monthly Report



# Systems Summary

## Monthly Report

August 2024

3

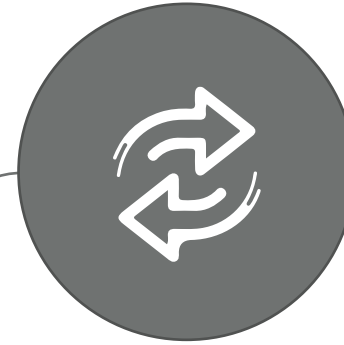


# CliQ Summary



Number of  
Users

**1.52M**



Number of  
Transactions

**7.9M**



Value of  
Transactions

**1.2B<sub>JOD</sub>**

# JoMoPay Summary



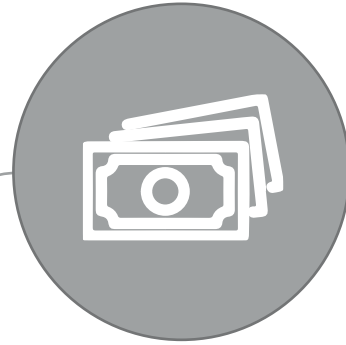
Number of  
Users

**2.3M**



Number of  
Transactions

**5.02M**



Value of  
Transactions

**461M<sub>JOD</sub>**



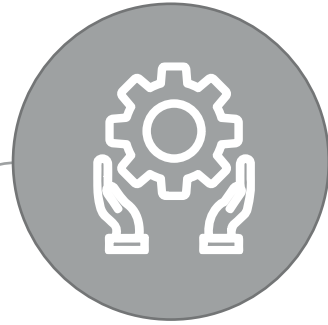
Number of  
Users

**4.39M**



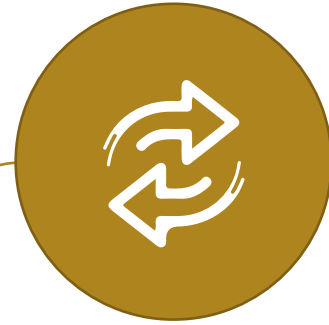
Number of  
Billers

**596**



Number of  
Services

**1,902**



Number of  
Transactions

**5.61M**



Value of  
Transactions

**1.07B<sub>JOD</sub>**



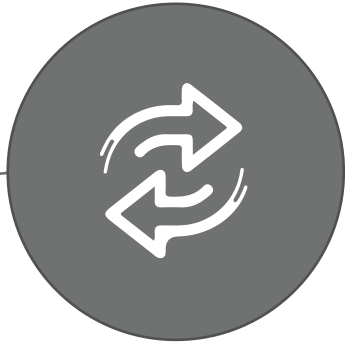
# ACH Summary

Automated Clearing House



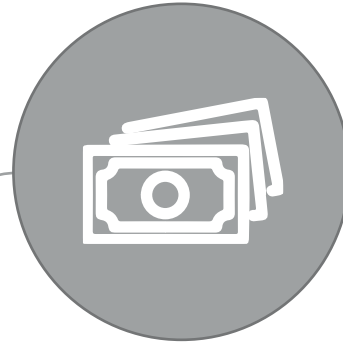
Total Number of Transactions

**924K**



Number of JOD Transactions

**918K**



Value of JOD Transactions

**764M<sub>JOD</sub>**



**ECCCU**  
Electronic Cheque Clearing Unit

# Summary



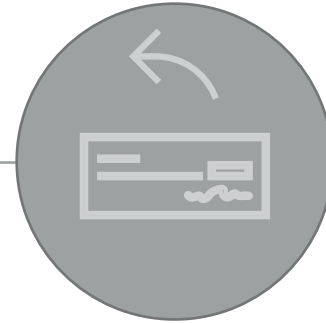
Number of  
Cheques

**474K**



Value of  
Cheques

**3.24B<sub>JOD</sub>**



Number of  
Returned Cheques

**13.8K**



Value of Returned  
Cheques

**117M<sub>JOD</sub>**





# Monthly Report

August 2024

Instant Payment System for  
Transfers Issued by Banks

9



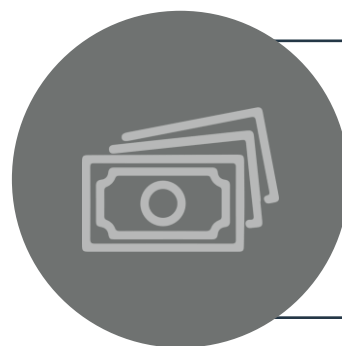
# Total Number and Value of Transactions Since the Beginning of 2024

Transfers Issued by Banks



Number of Transactions

**48.22M**

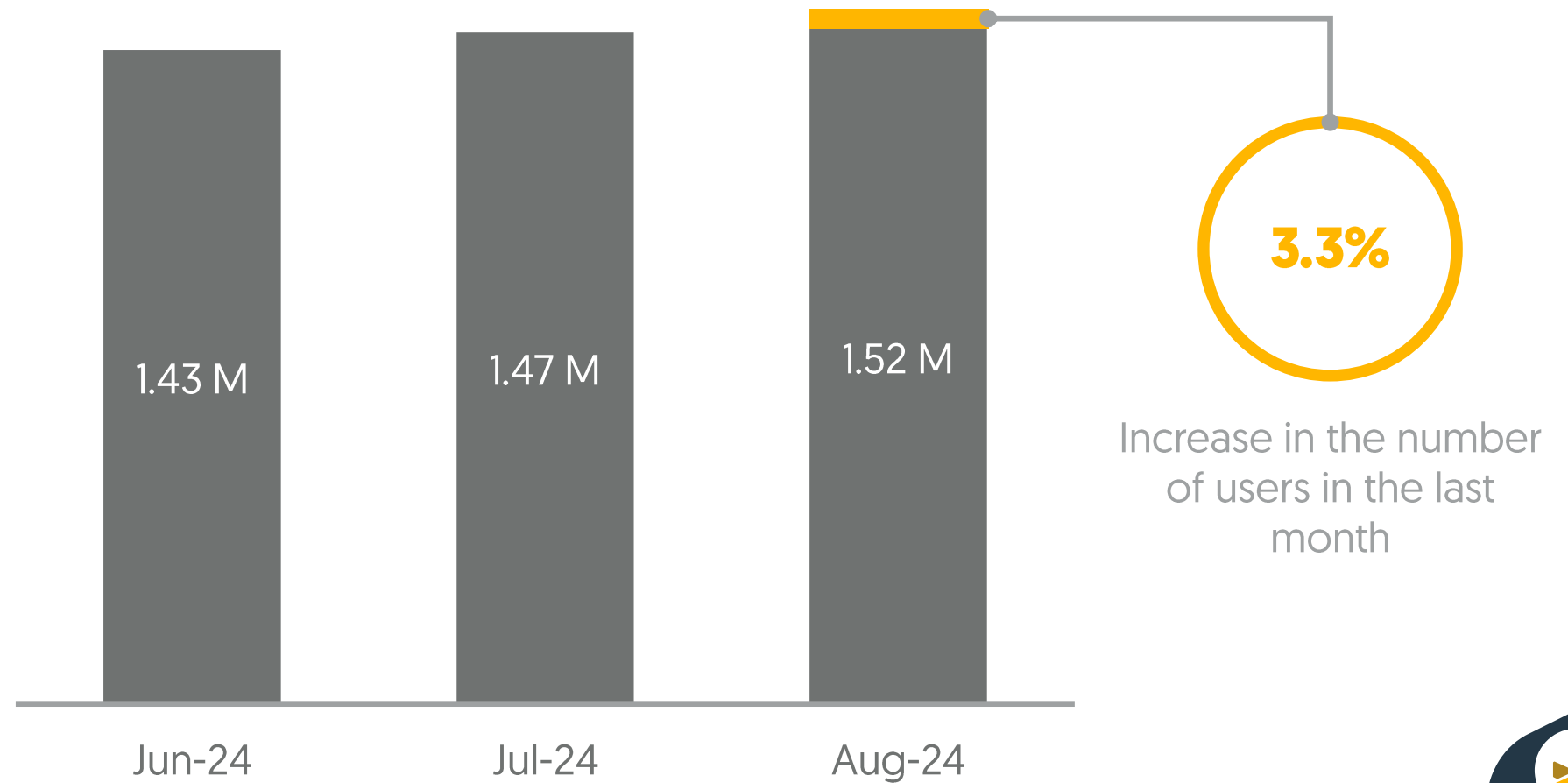


Value of Transactions

**7.23B<sub>JOD</sub>**

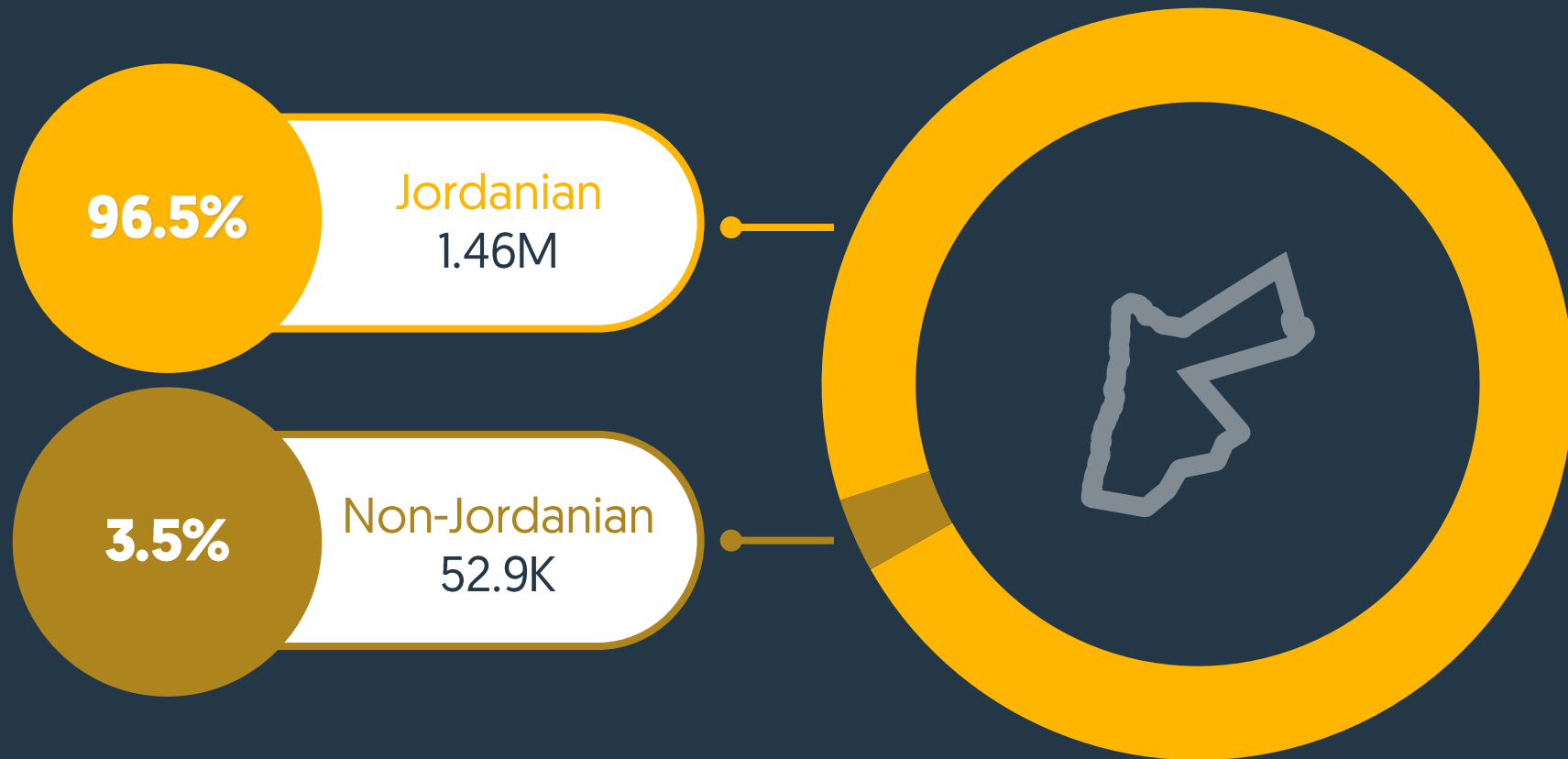
# CliQ Users

Total Number of Users Over the Past 3 Months



# CliQ Users

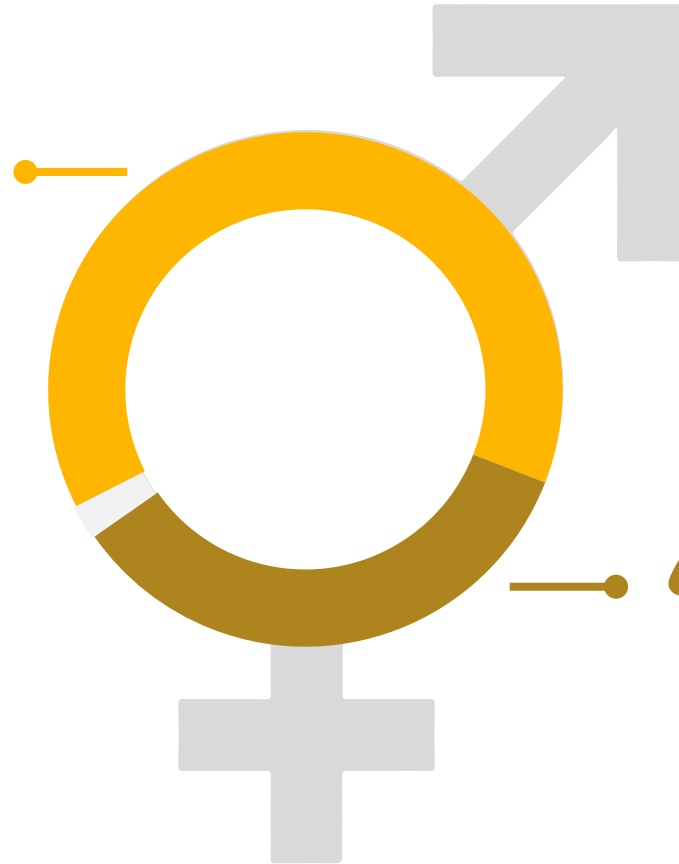
Percentage of Users Based on Nationality



# CliQ Users

Percentage of Users Based on Gender

62.7%  
950.6K  
Male Users

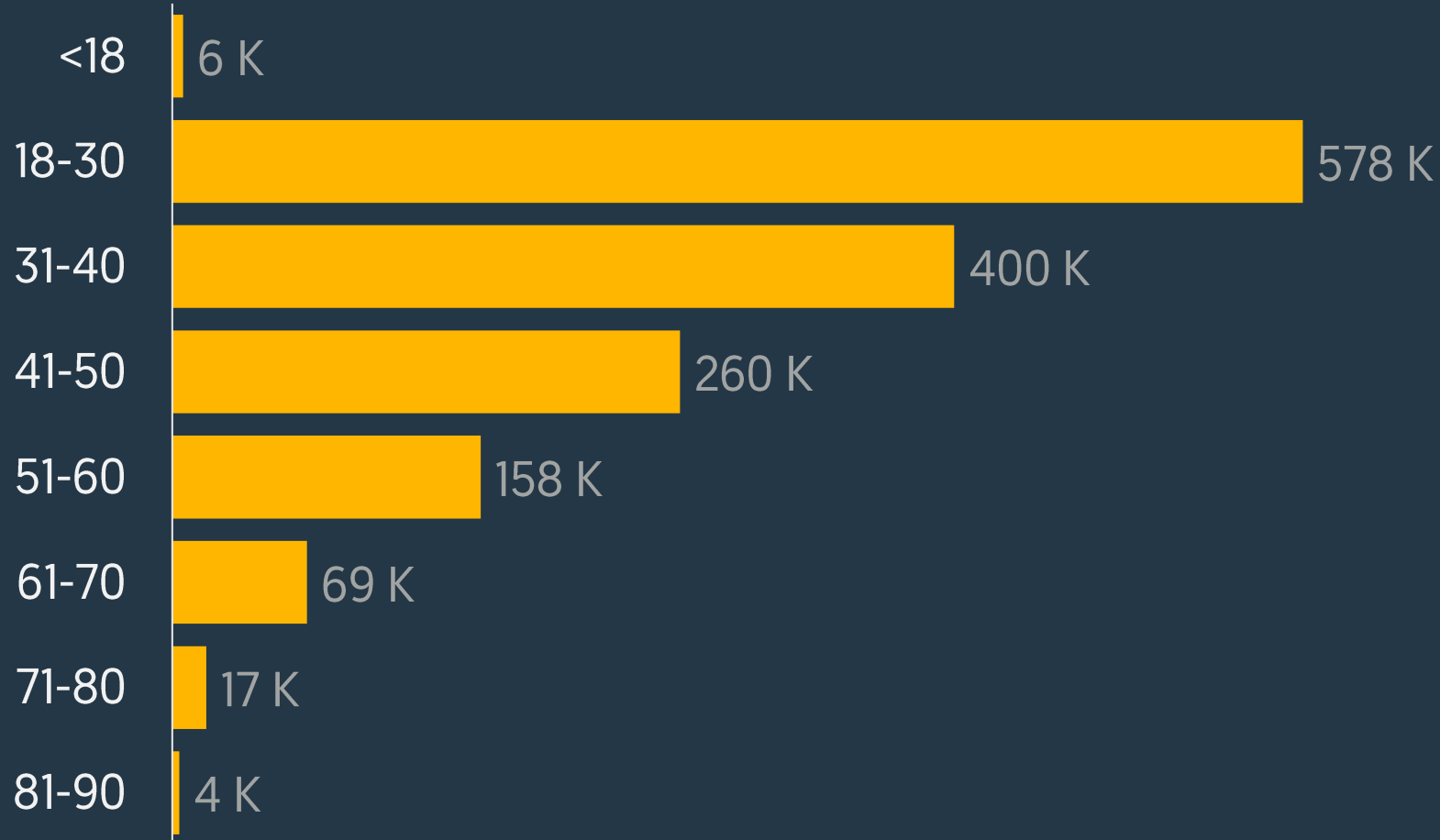


34.8%  
527.5K  
Female Users



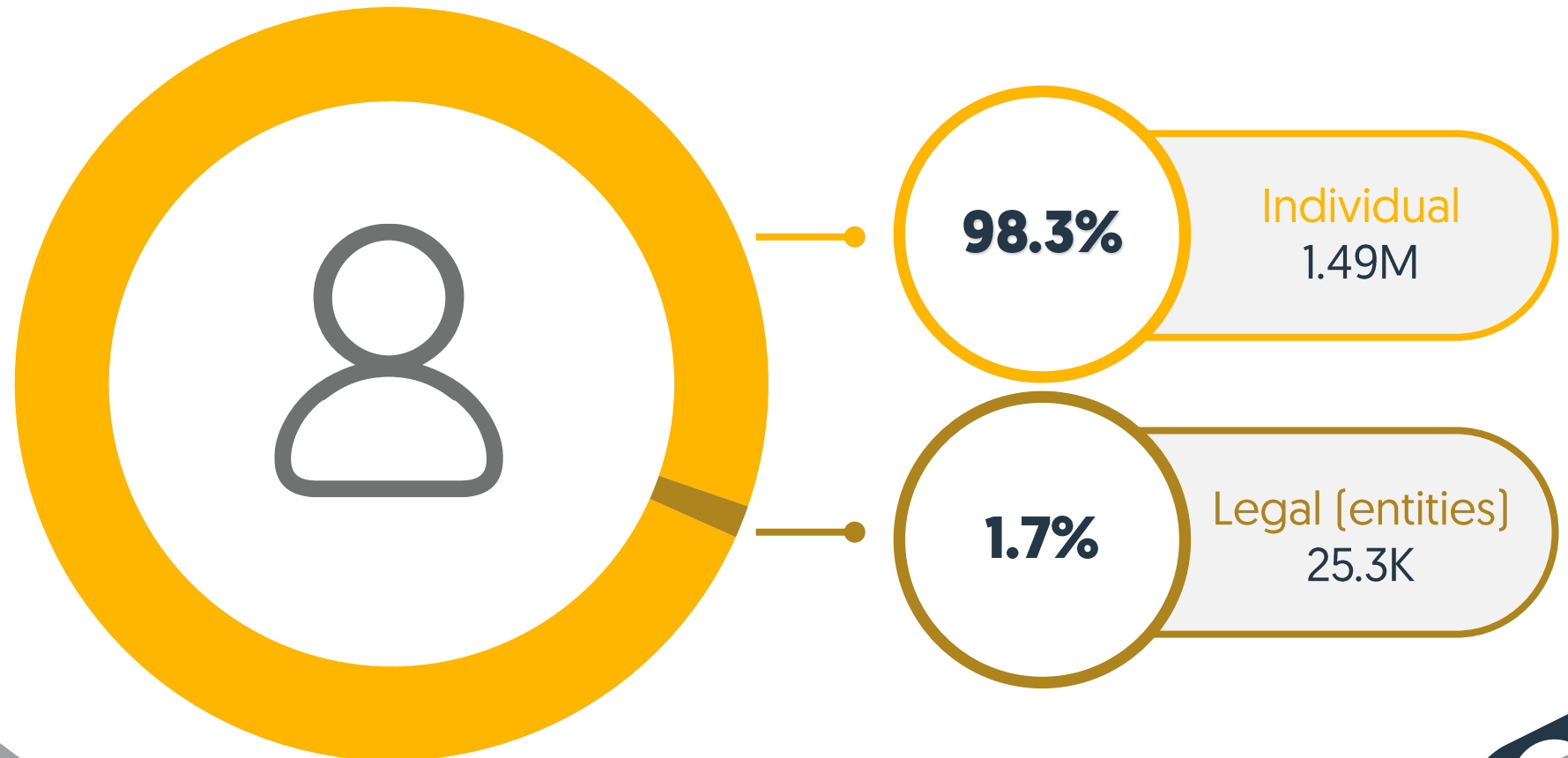
# CliQ Users

Number of Users Based on Age Group



# CliQ Users

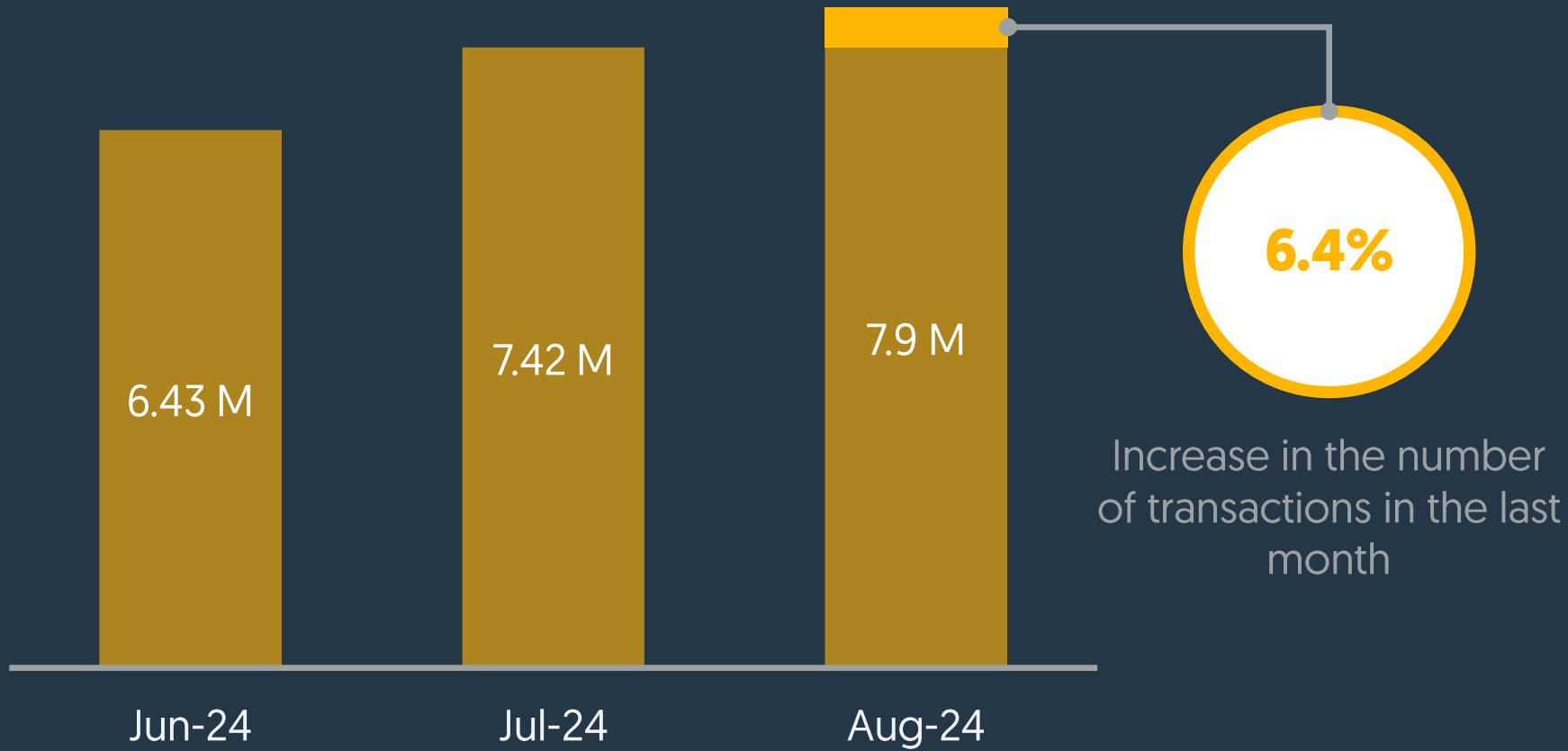
Percentage of Users Based on Customer Type



# CliQ Number of Transactions

Total Number of Transactions Over the Past 3 Months

Transfers Issued by Banks





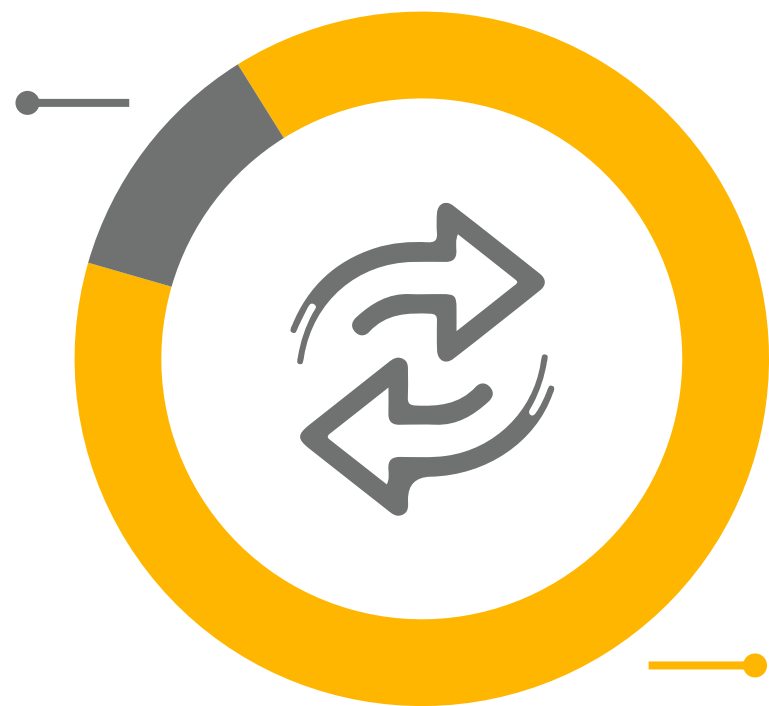
# CliQ Number of Transactions

Percentage Based on Transaction Type

Transfers Issued by Banks

13.9%

1.10M  
Purchases



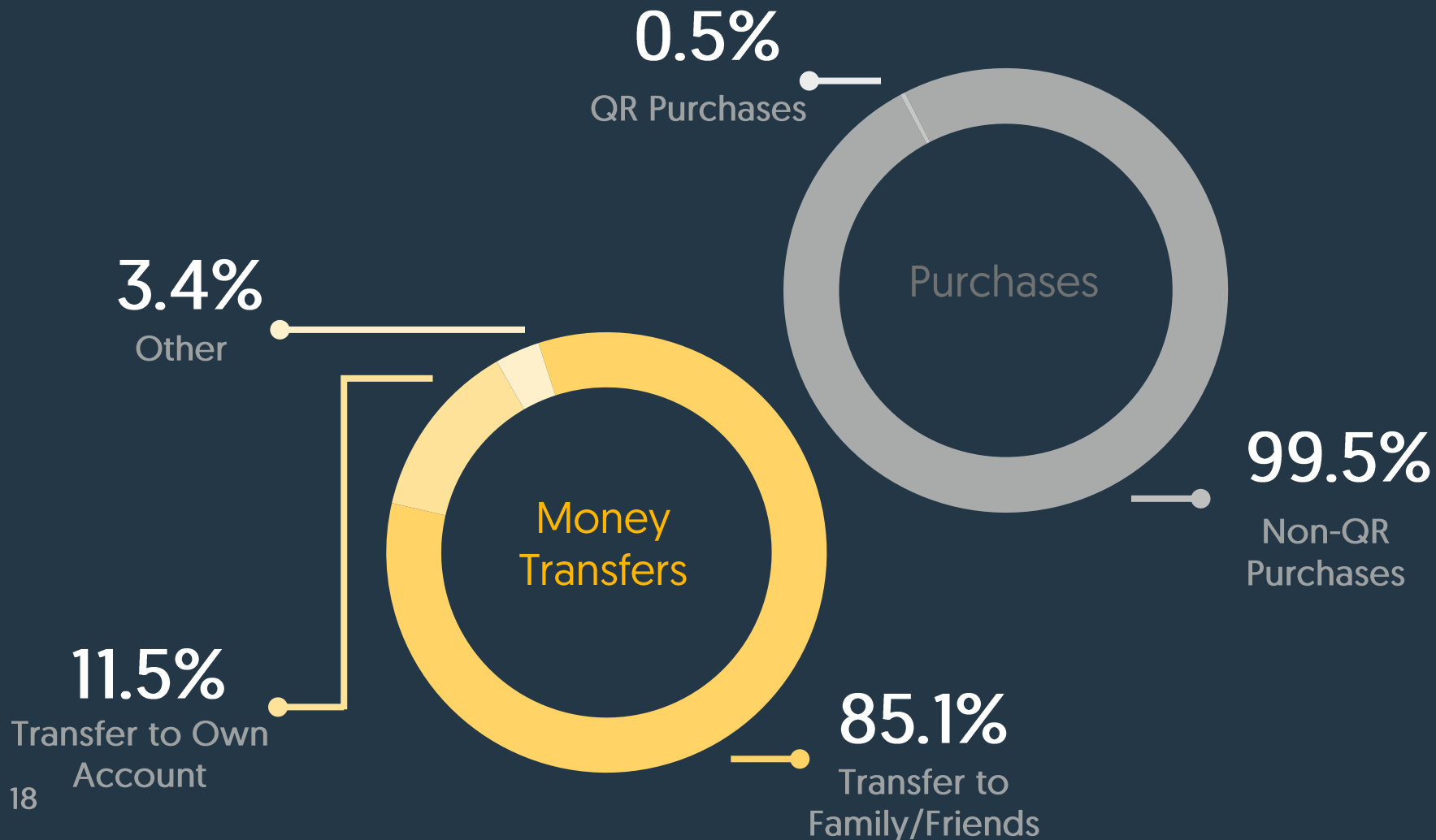
86.1%

6.8M  
Money Transfers

# CliQ Number of Transactions

Percentage Based on Transaction Type Sub-Category

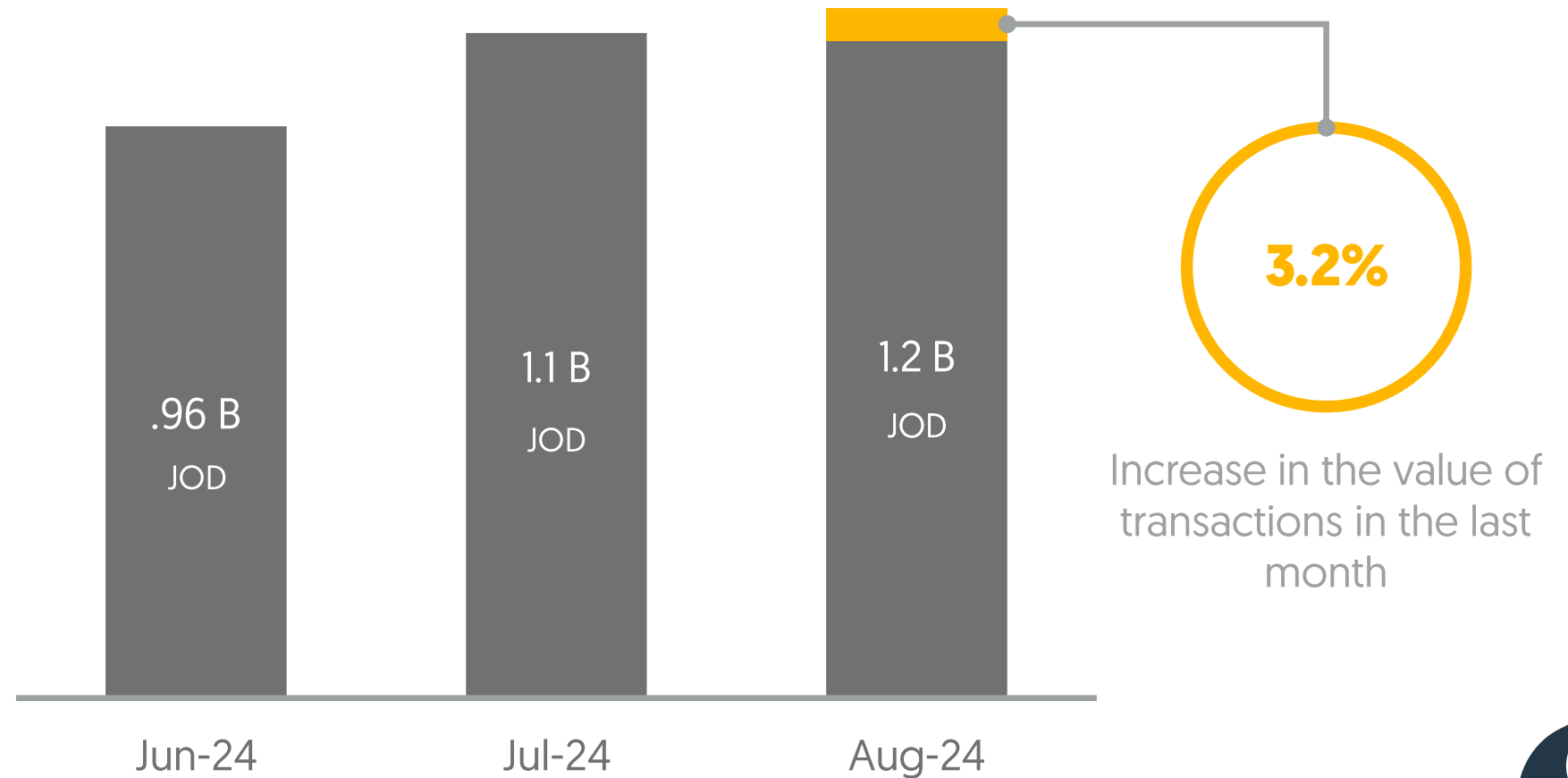
Transfers Issued by Banks



# 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

18.46%

213.4M JOD  
Purchases



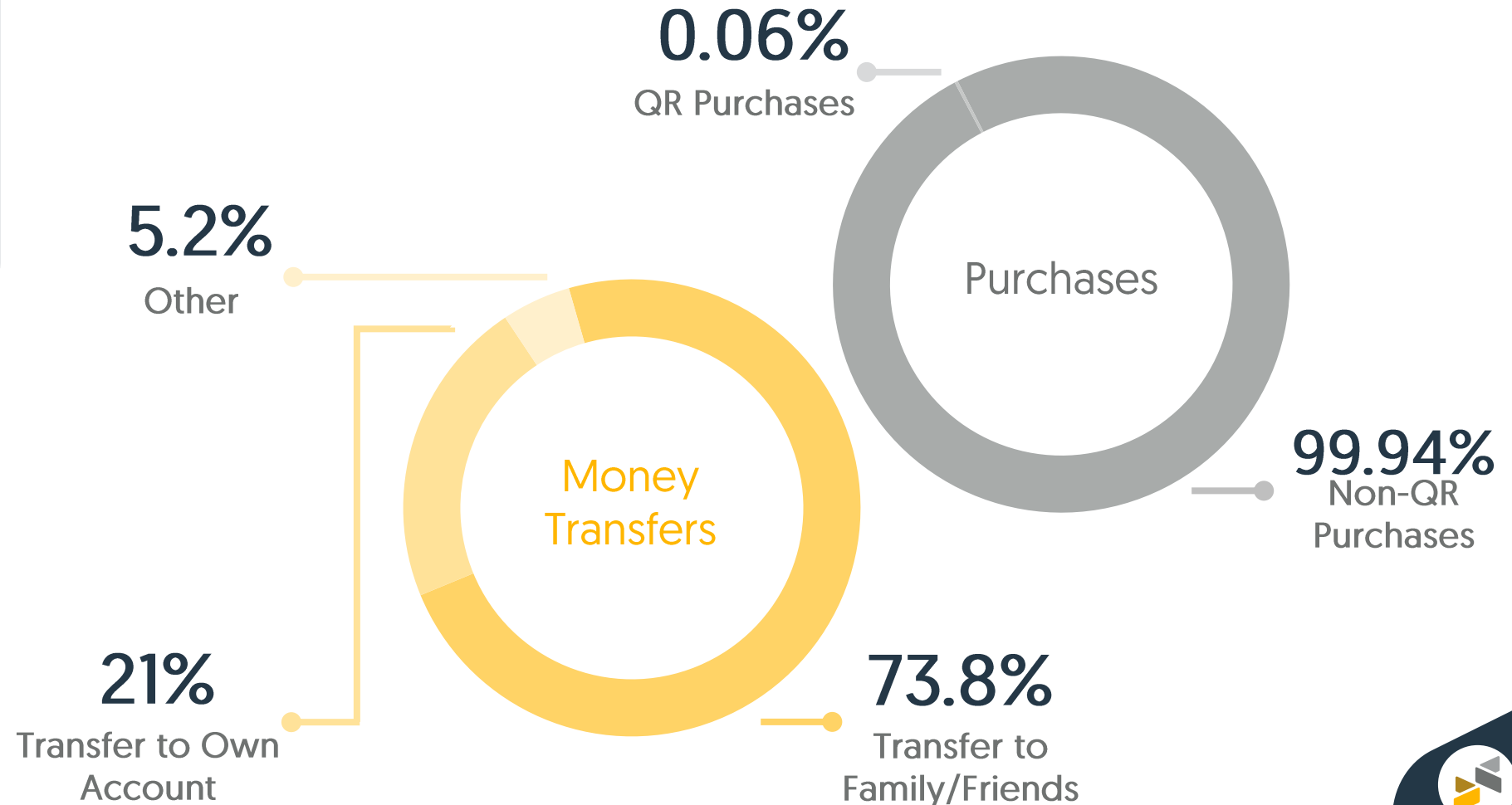
81.54%

942.3M JOD  
Money Transfers

# CliQ Value of Transactions

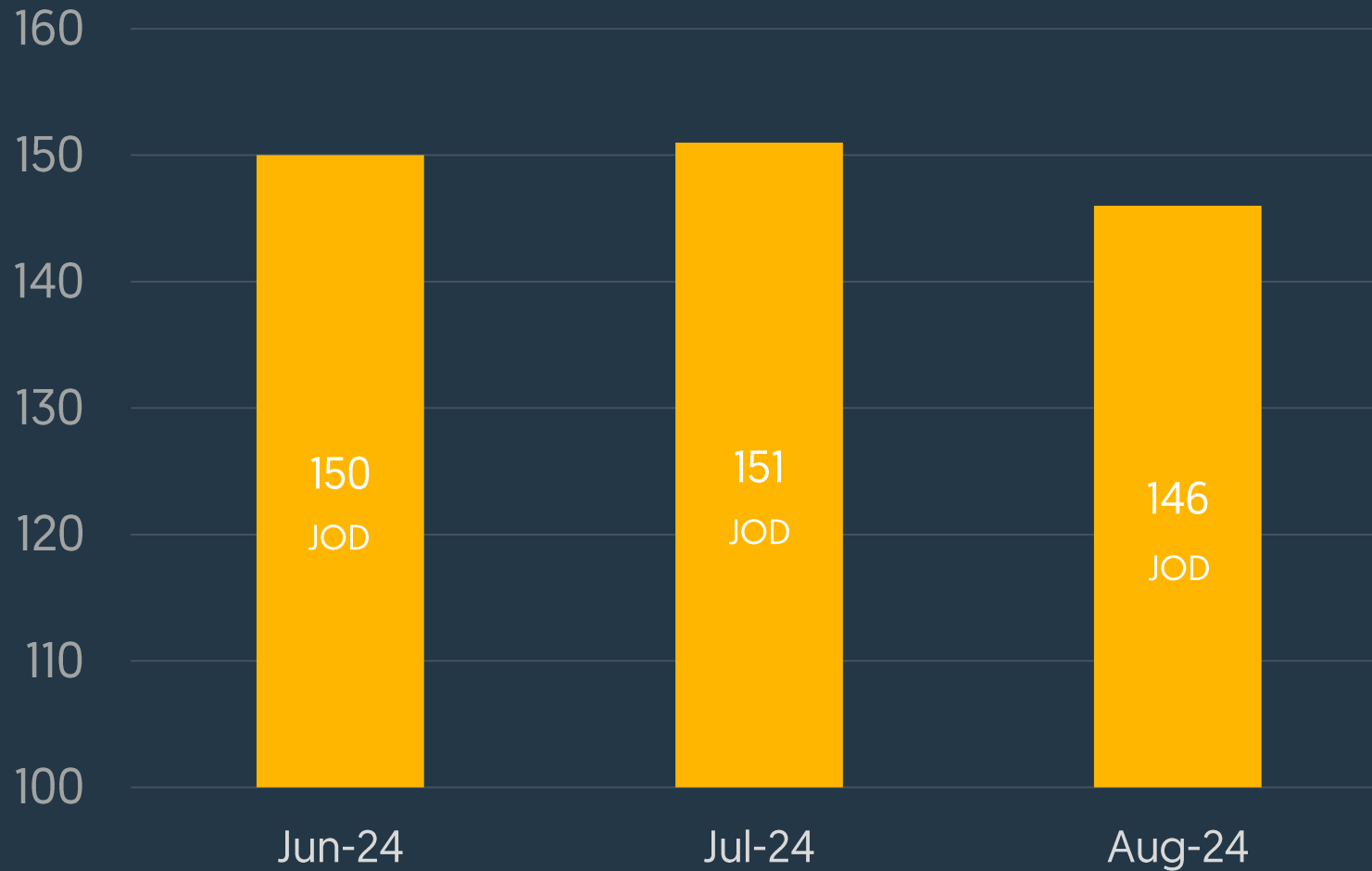
Percentage Based on Transaction Type Sub-Category

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



25.7%

1.29M

On Us



74.3%

3.73M

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%

162.9M JOD

On Us



79.8%

644.1M JOD

Off Us

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





# JoMoPay

Jordan Mobile Payment

## Monthly Report

### August 2024

Jordan Mobile Payments Switch for  
Transfers Issued by Mobile Wallets

25



08.2024

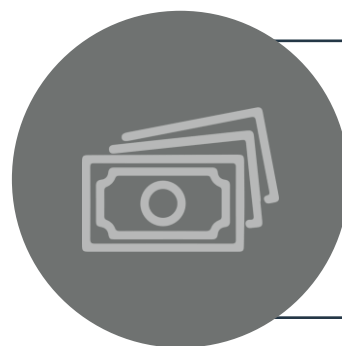
# Total Number and Value of Transactions Since the Beginning of 2024

Transfers Issued by Mobile Wallets



Number of Transactions

**34.34M**



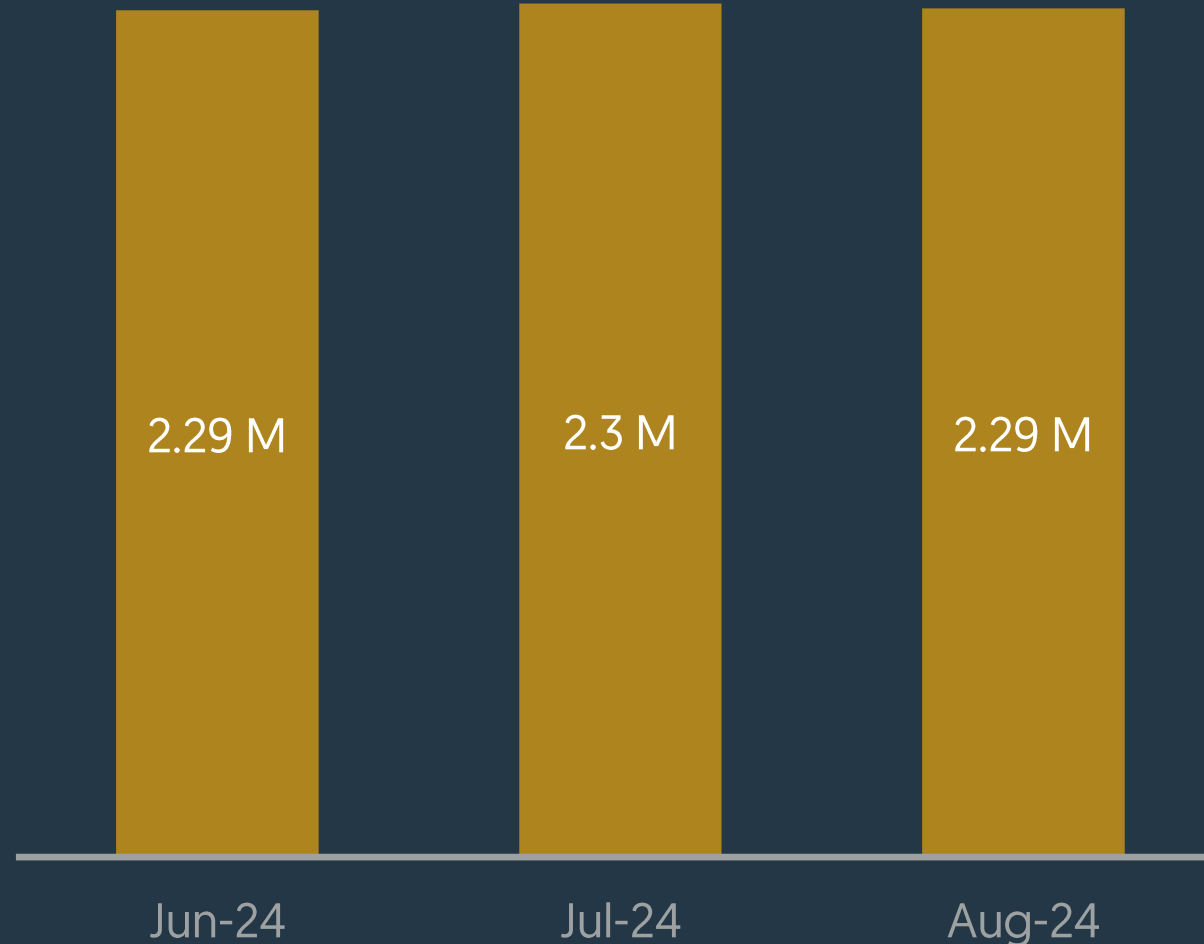
Value of Transactions

**3.37B<sub>JOD</sub>**



# JoMoPay Users

Total Number of Users Over the Past 3 Months



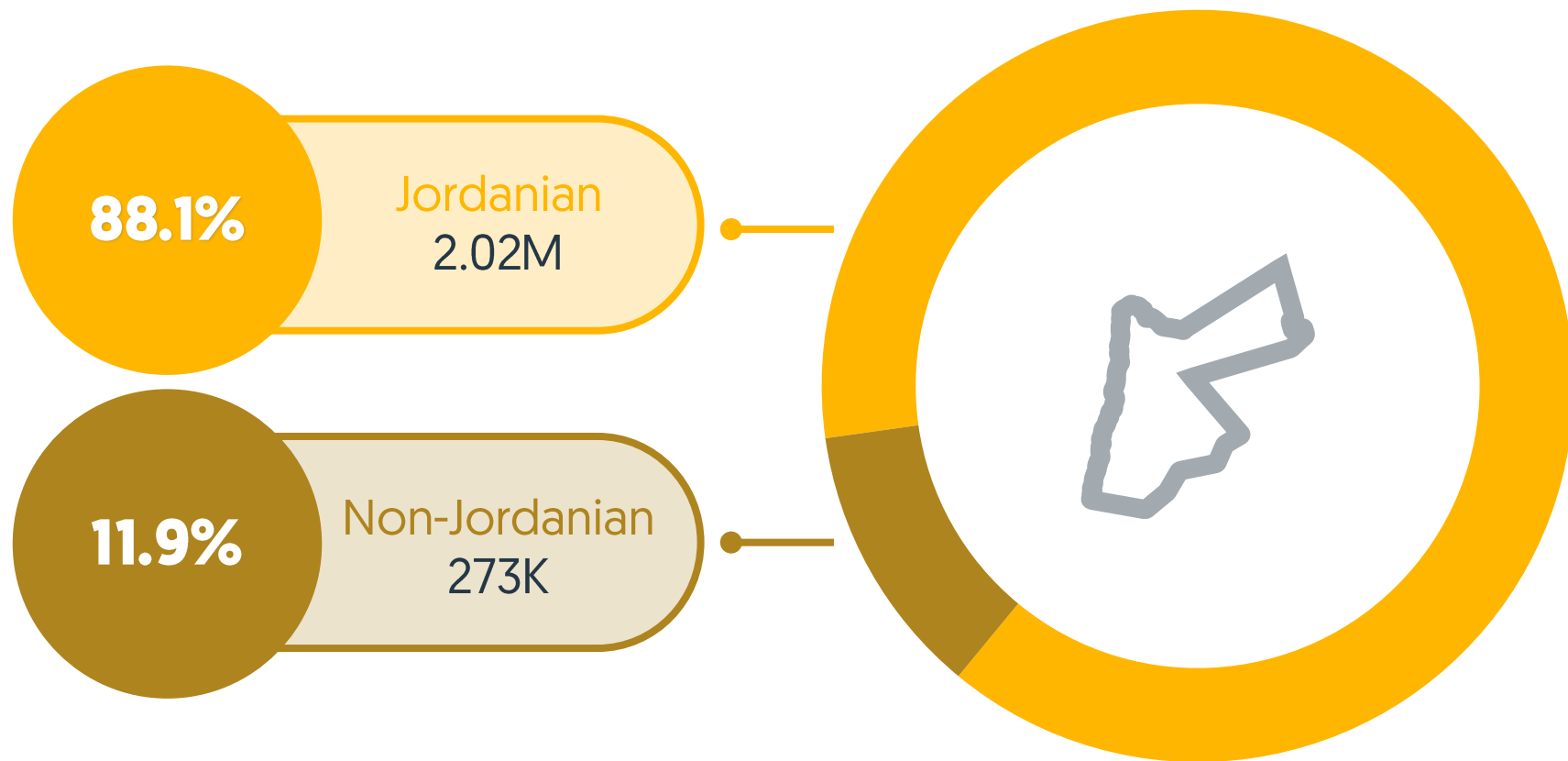
**0.5%**



Decrease in the number of users in the last month

# JoMoPay Users

Percentage of Users Based on Nationality



# JoMoPay Users

Percentage of Users Based on Gender

50.8%

1.16M  
Male Users



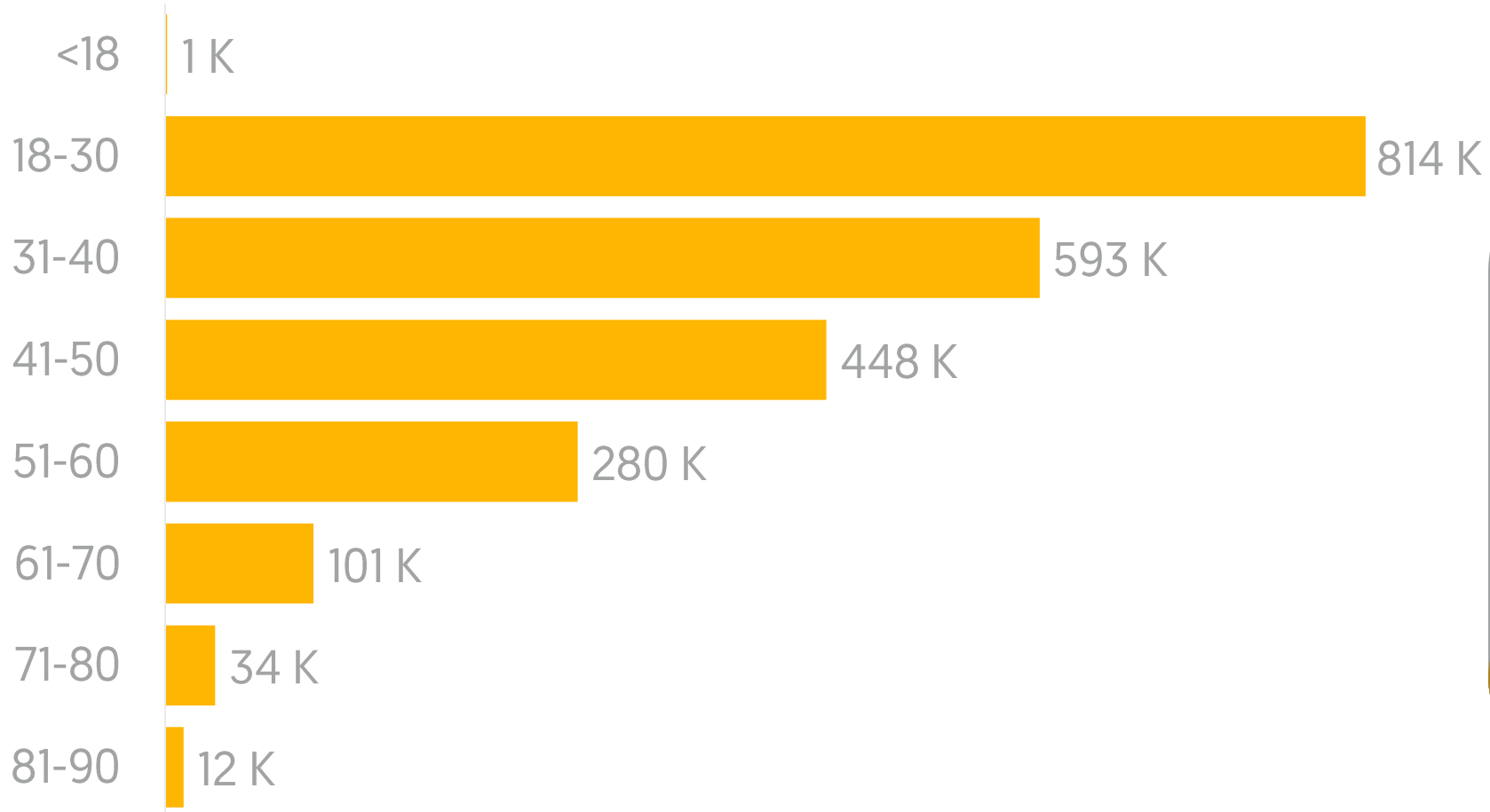
48.7%

1.12M  
Female Users



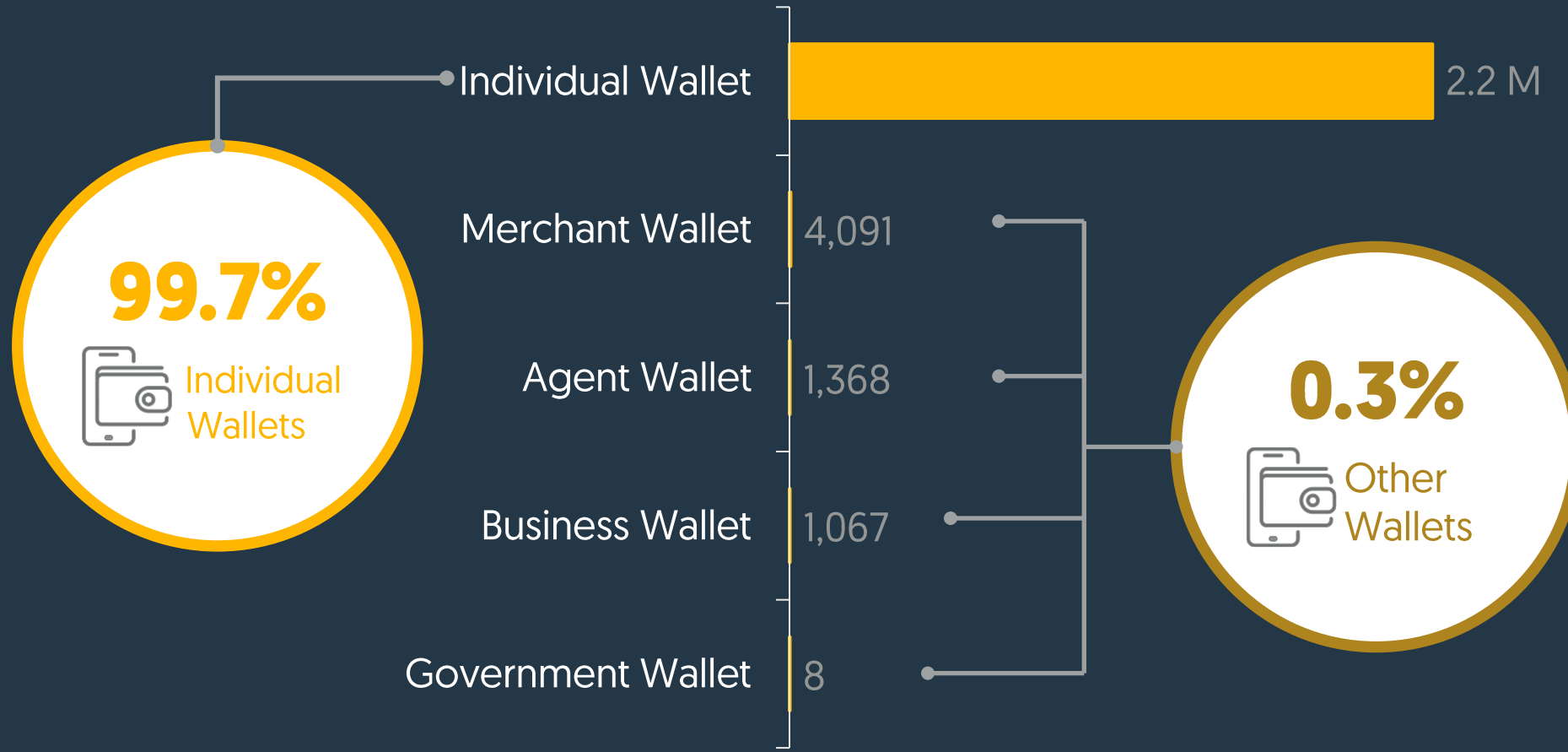
# JoMoPay Users

Number of Users Based on Age Group



# JoMoPay Users

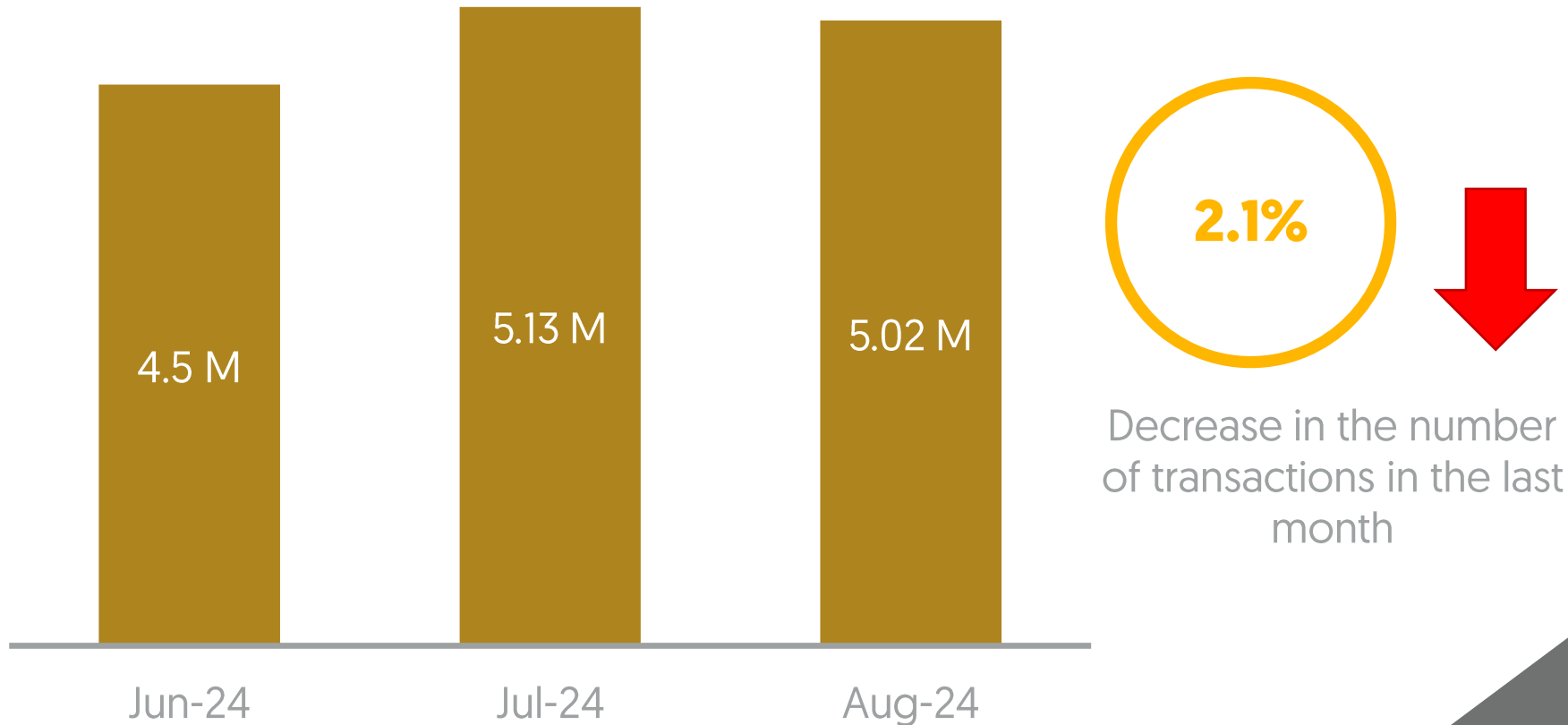
Number of Wallets Based on Wallet Type



# 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

3.83%

192.3K  
Purchases

2.13%

106.6K  
Cash In

3.45%

172.9K  
Cash Out

90.59%

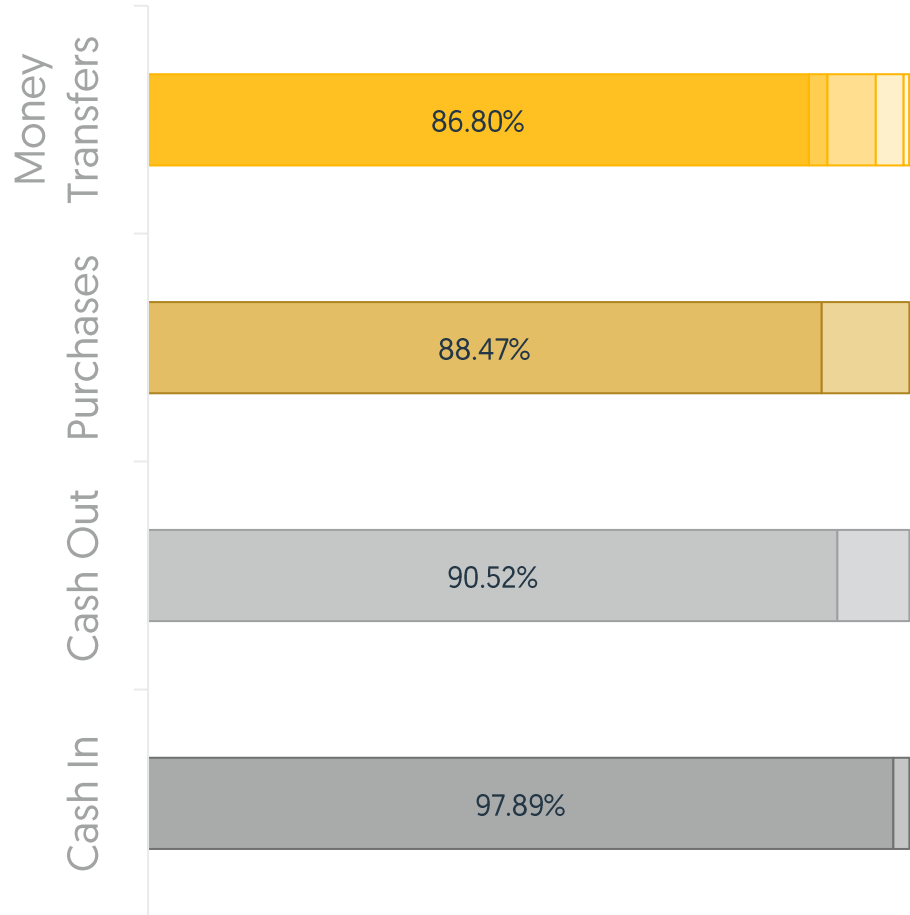
4.54M  
Money Transfers



# JoMoPay Number of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets

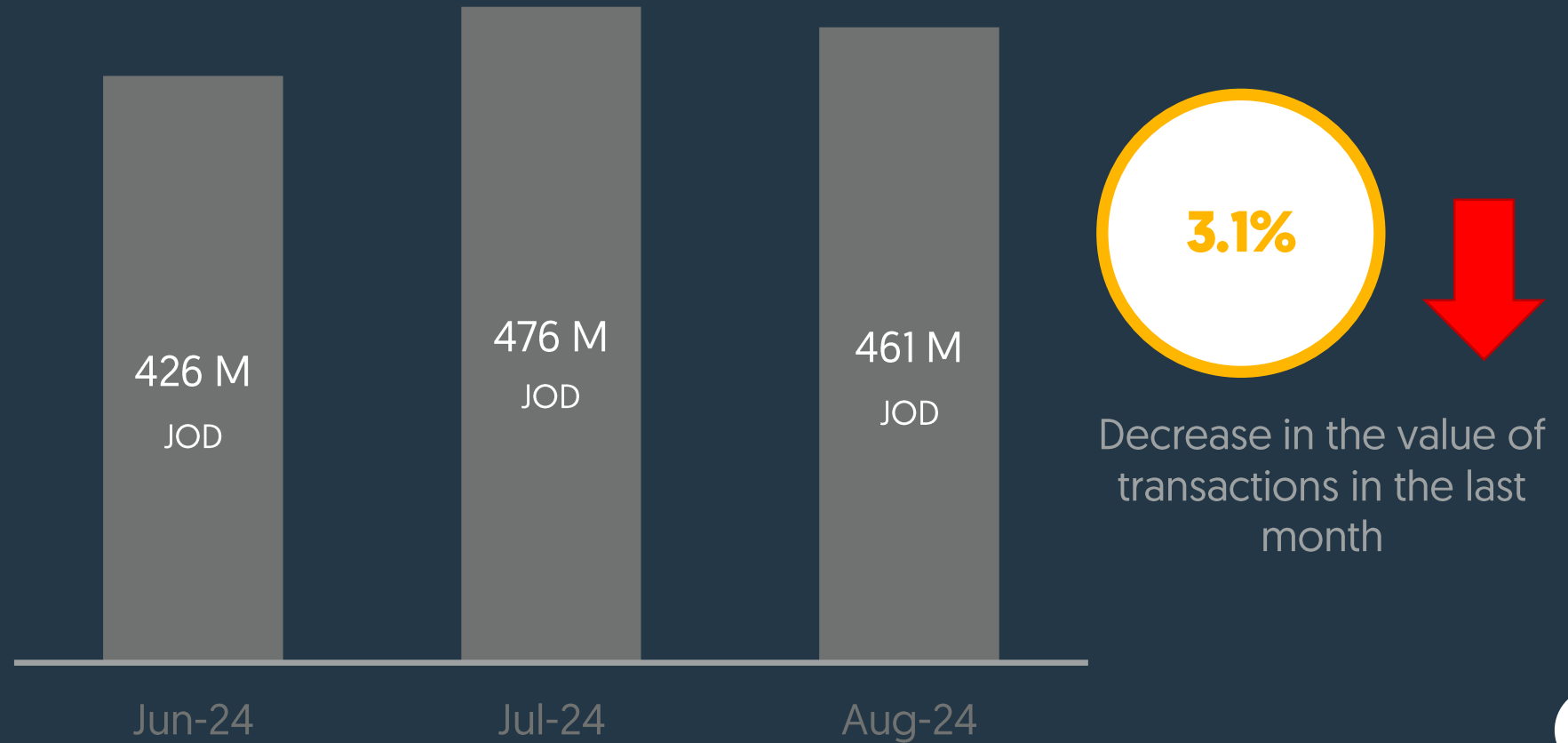


Transfer to Family/Friends	<b>86.80%</b>
Aid/Charity/Grant	2.42%
Transfer to Own Account	6.35%
Salary/Bonus/Dividends	3.67%
Loan/Loan Installment	0.75%
Cross Border Remittances	0.01%
Purchases	<b>88.47%</b>
QR Purchases	11.53%
Cash Out - Agent/Teller	90.52%
Cash Out - ATM/Kiosk	9.48%
Cash In - Agent/Teller	97.89%
Cash In - ATM/Kiosk	2.11%

# JoMoPay Value of Transactions

Total Value of Transactions Over the Past 3 Months

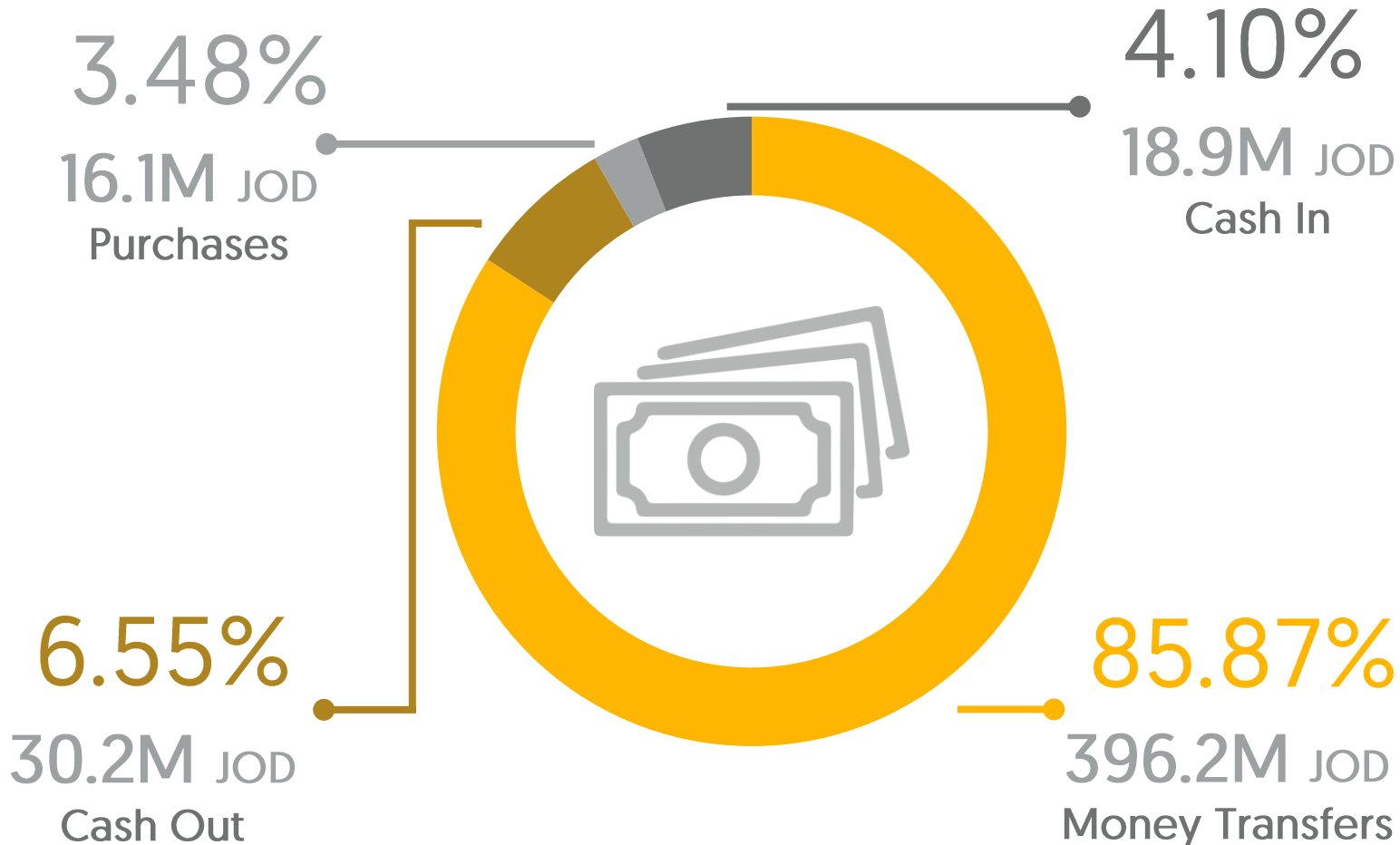
Transfers Issued by Mobile Wallets



# JoMoPay Value of Transactions

Percentage Based on Transaction Type

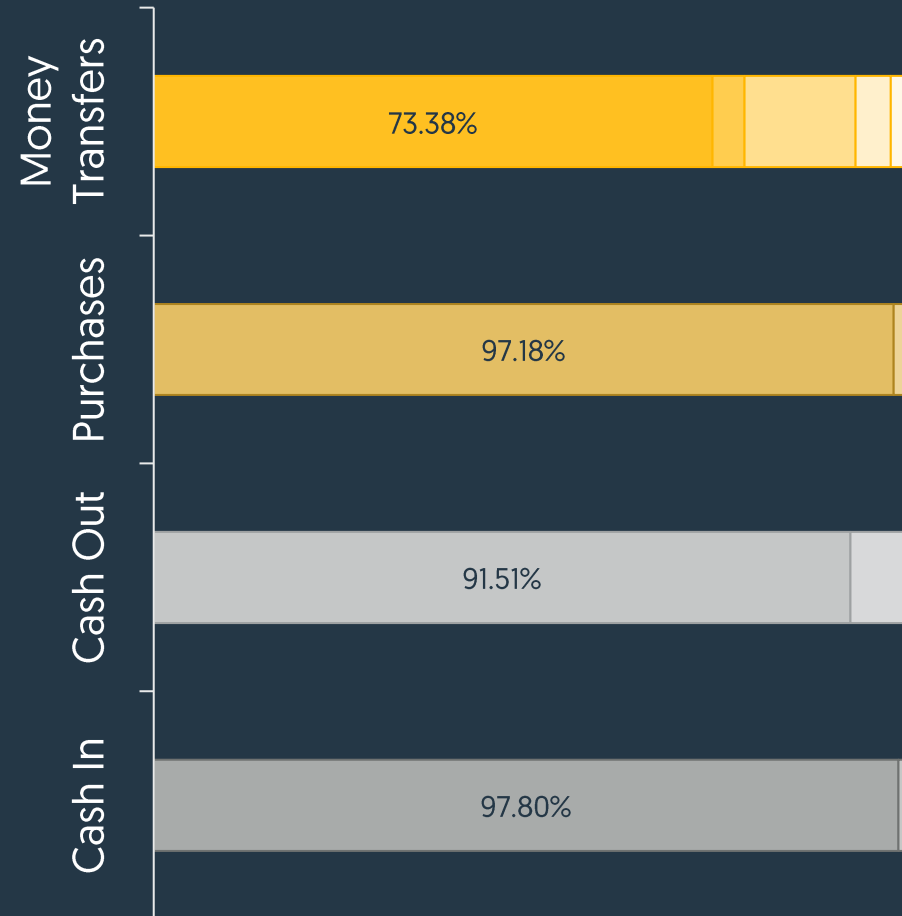
Transfers Issued by Mobile Wallets



# JoMoPay Value of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets

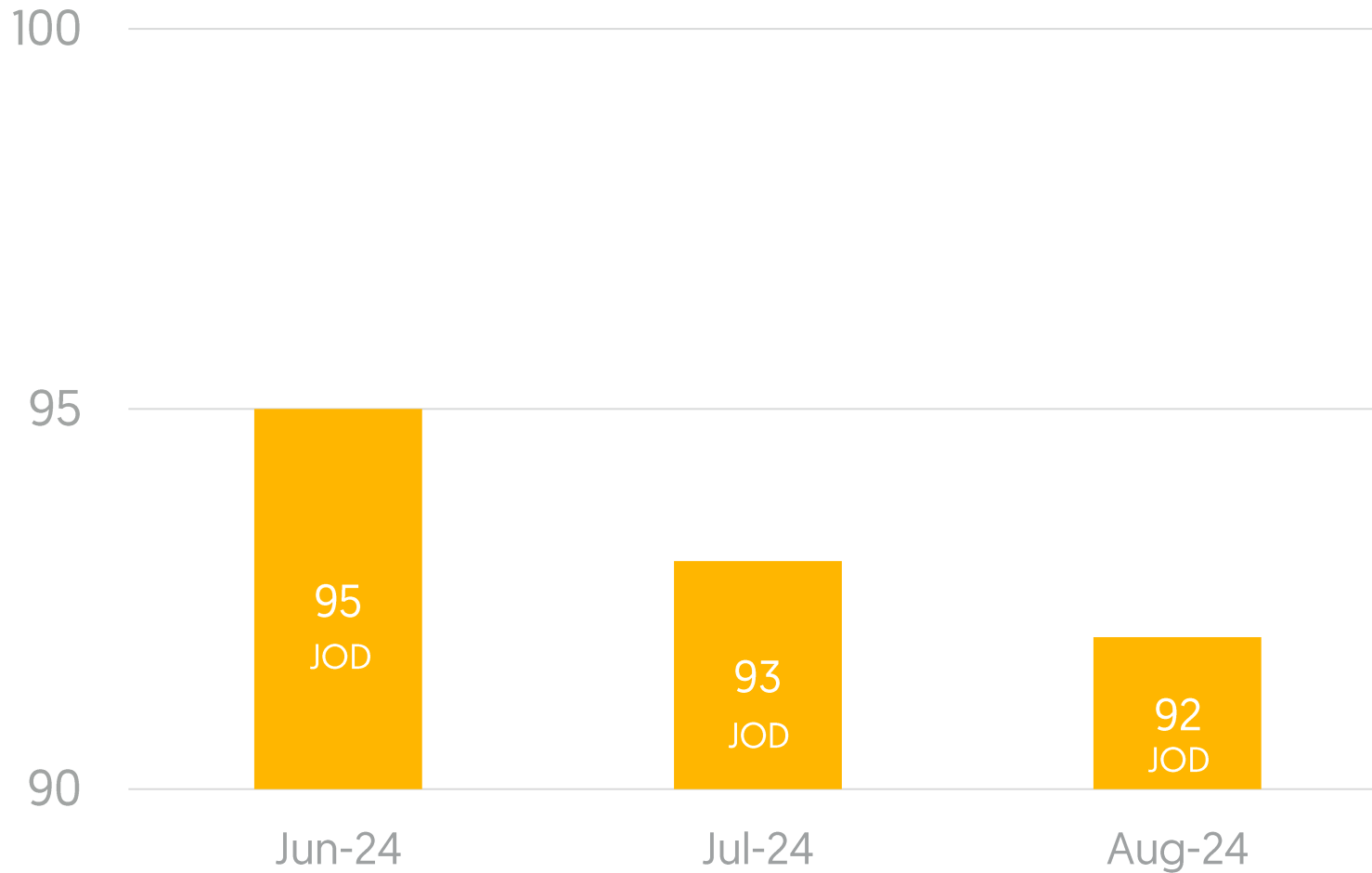


Transfer to Family/Friends	73.38%
Aid/Charity/Grant	4.22%
Transfer to Own Account	14.59%
Salary/Bonus/Dividends	4.61%
Loan/Loan Installment	3.19%
Cross Border Remittances	0.02%
Purchases	97.18%
QR Purchases	2.82%
Cash Out - Agent/Teller	91.51%
Cash Out - ATM/Kiosk	8.49%
Cash In - Agent/Teller	97.80%
Cash In - ATM/Kiosk	2.20%

# JoMoPay Transactions

Average Value of Transactions Over the Past 3 Months

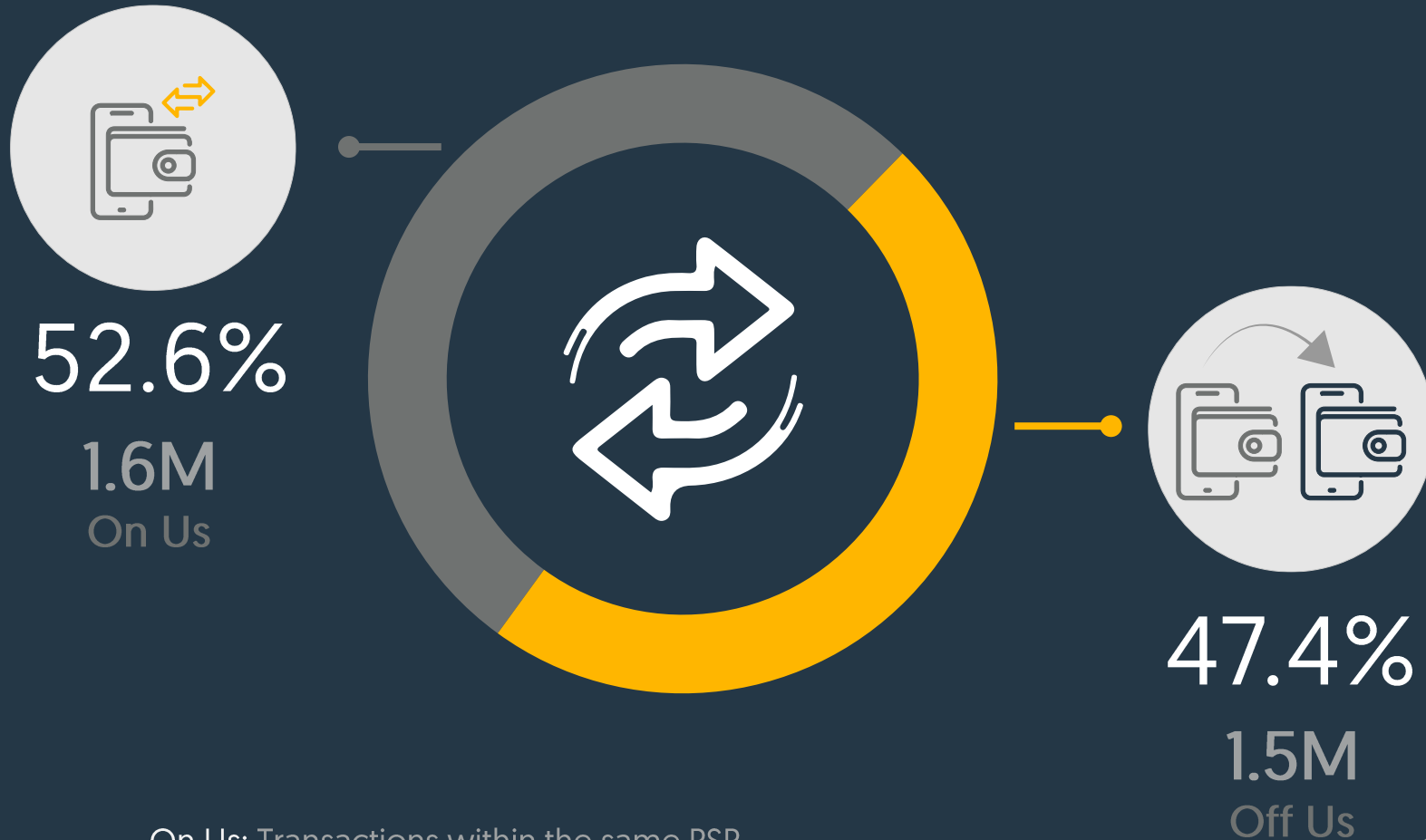
Transfers Issued by Mobile Wallets



# 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

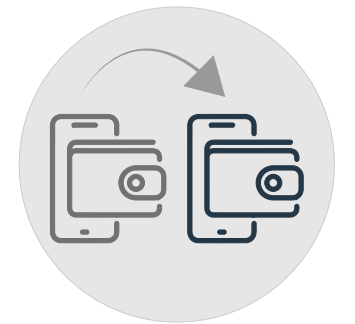
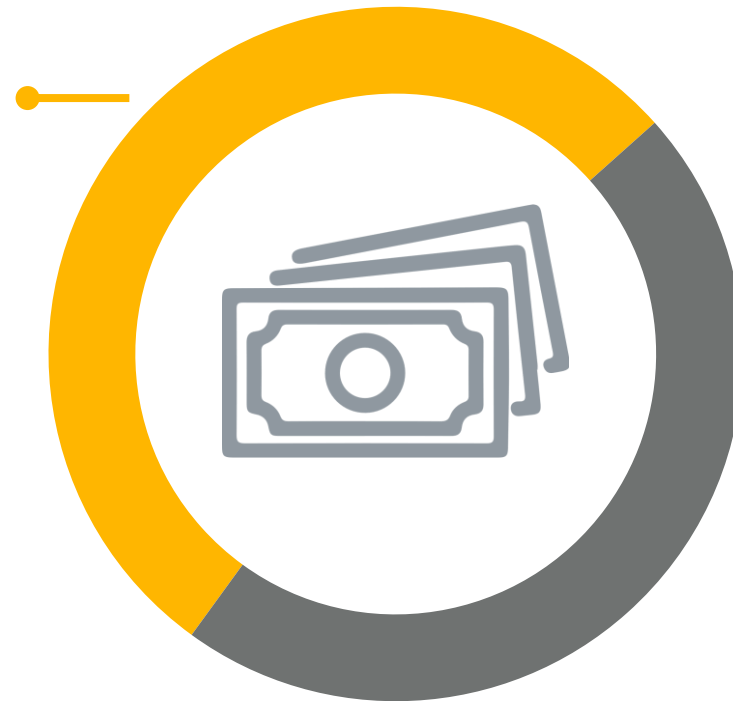
Value of Money Transfer Transactions Through PSPs

Transfers Issued by Mobile Wallets



51.9%

98.5M JOD  
On Us



48.1%

91.4M JOD  
Off Us

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



# CliQ & JoMoPay Interoperability

Monthly Report  
August 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

**82.56M**



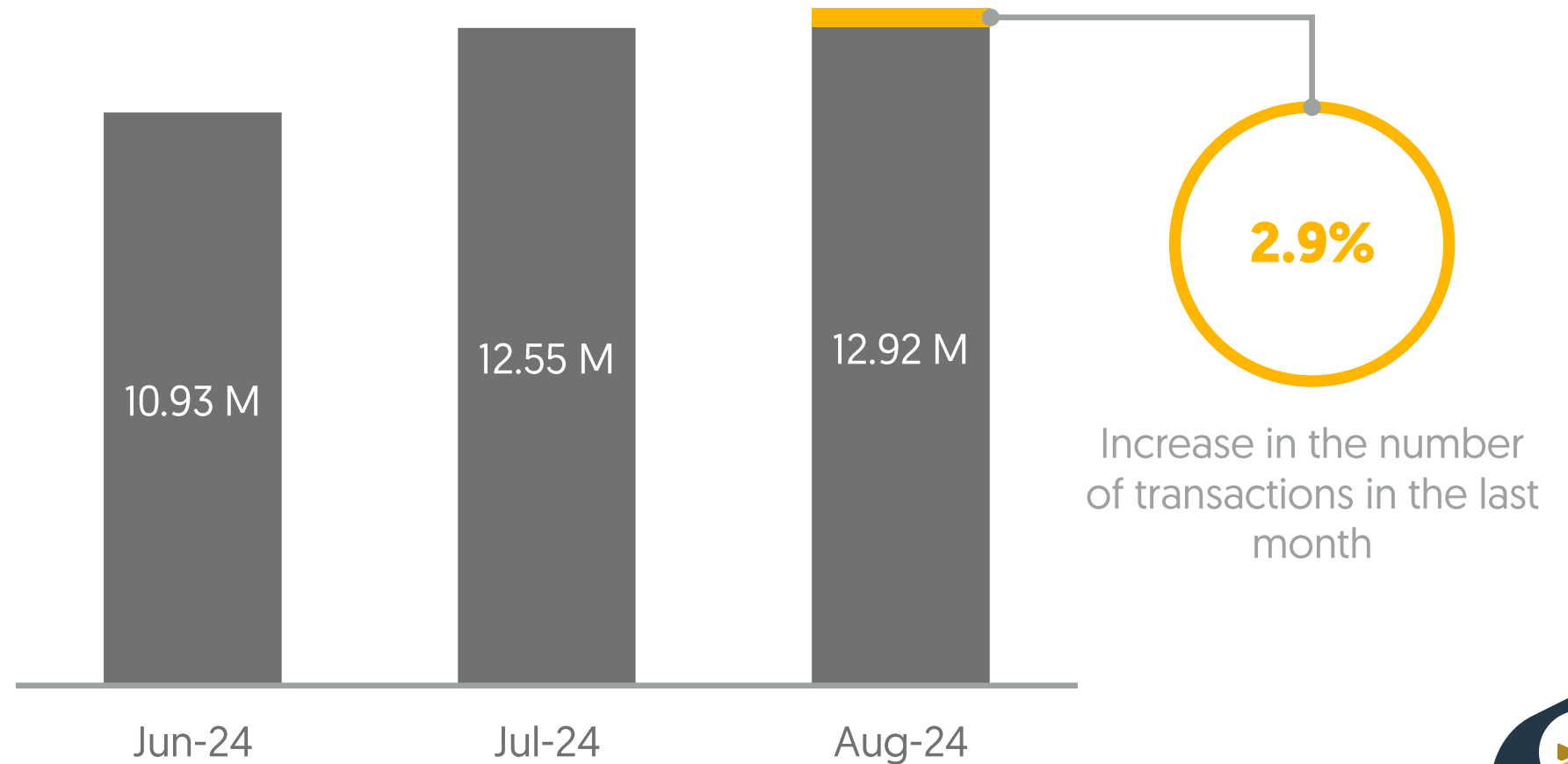
Value of Transactions

**10.6B<sub>JOD</sub>**



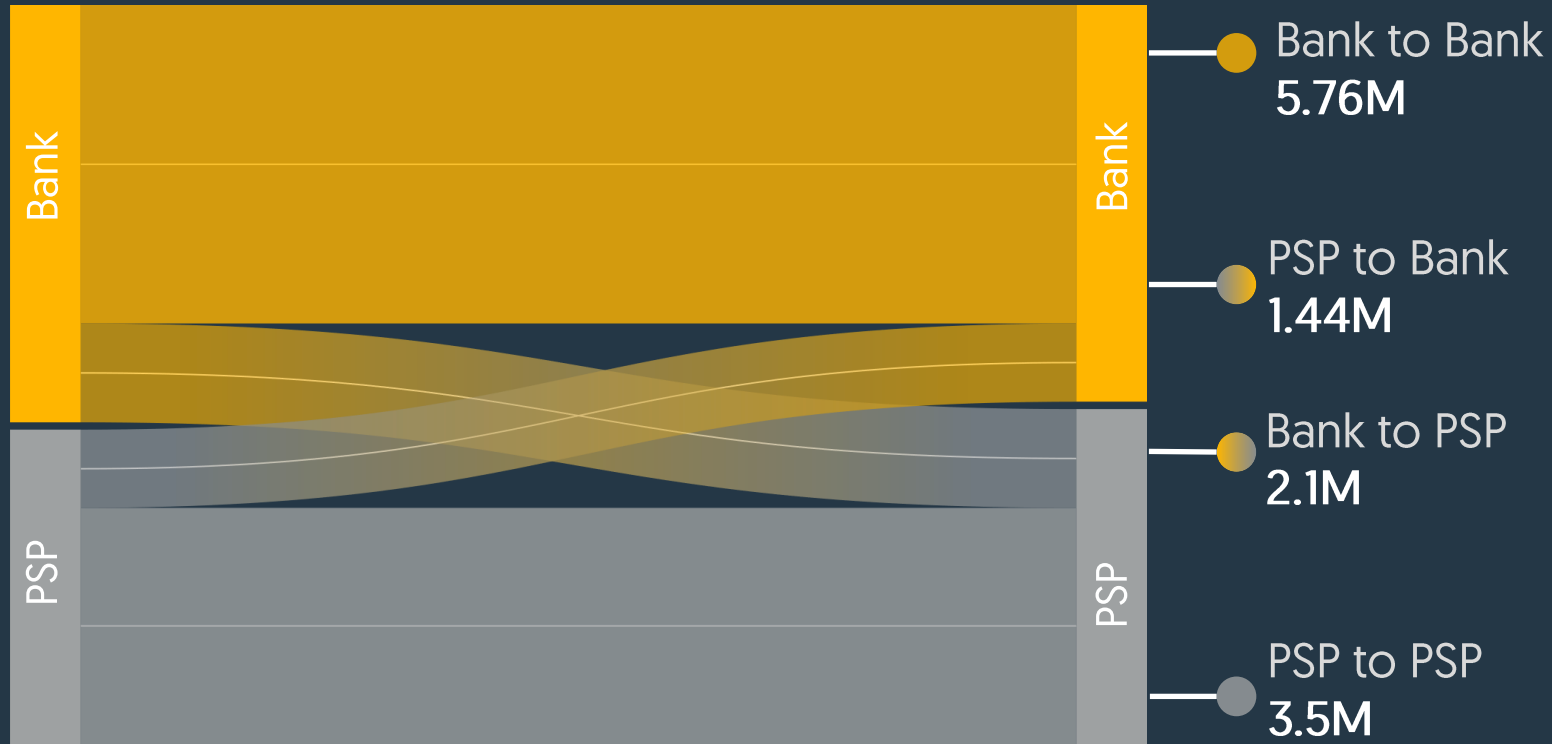
# CliQ & JoMoPay Transactions

Total Number of Transactions Over the Past 3 Months



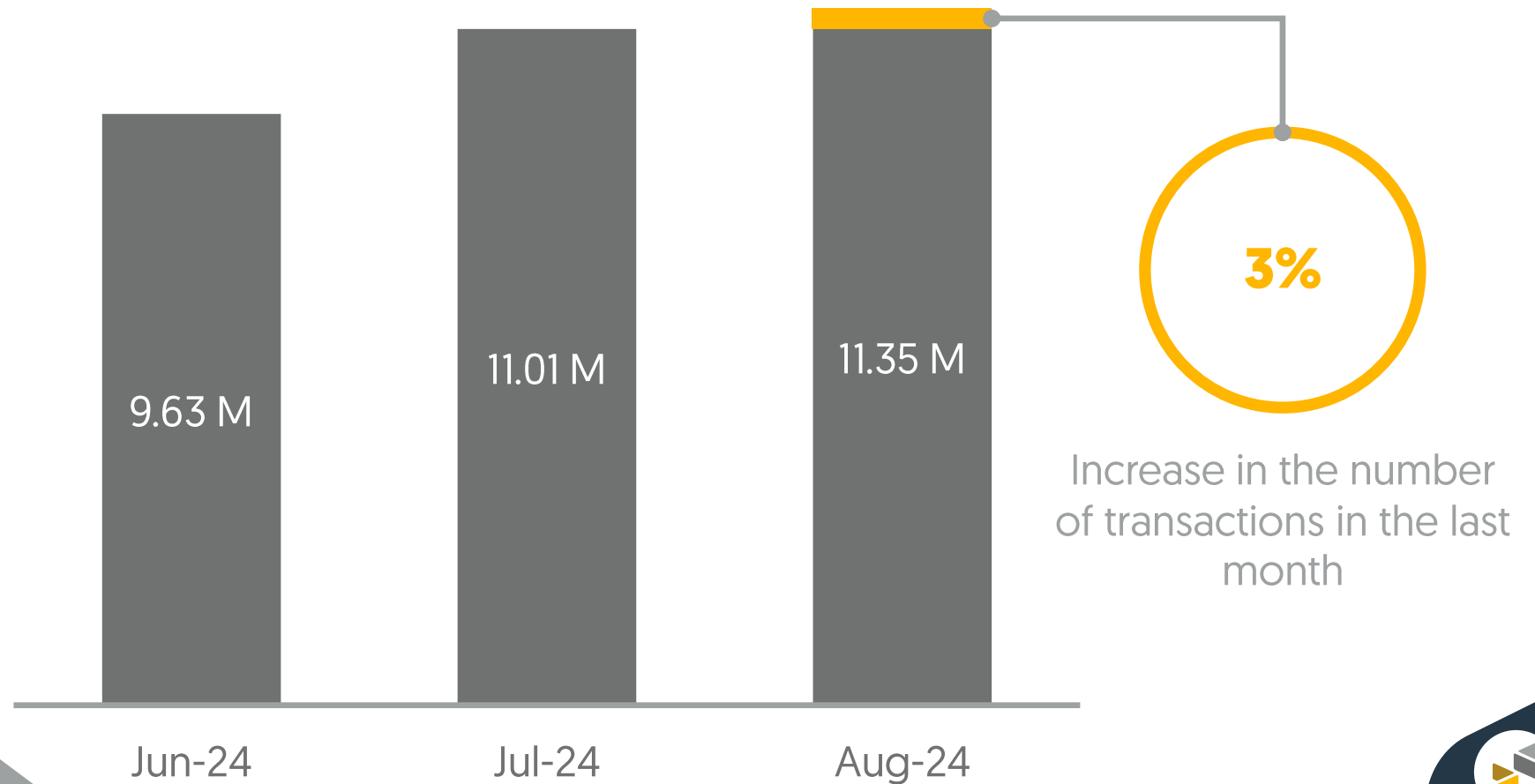
# CliQ & JoMoPay Transactions

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



74.2%

8.42M

Off Us



25.8%

2.92M

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



44.3%

1.41M  
mPSP to Bank

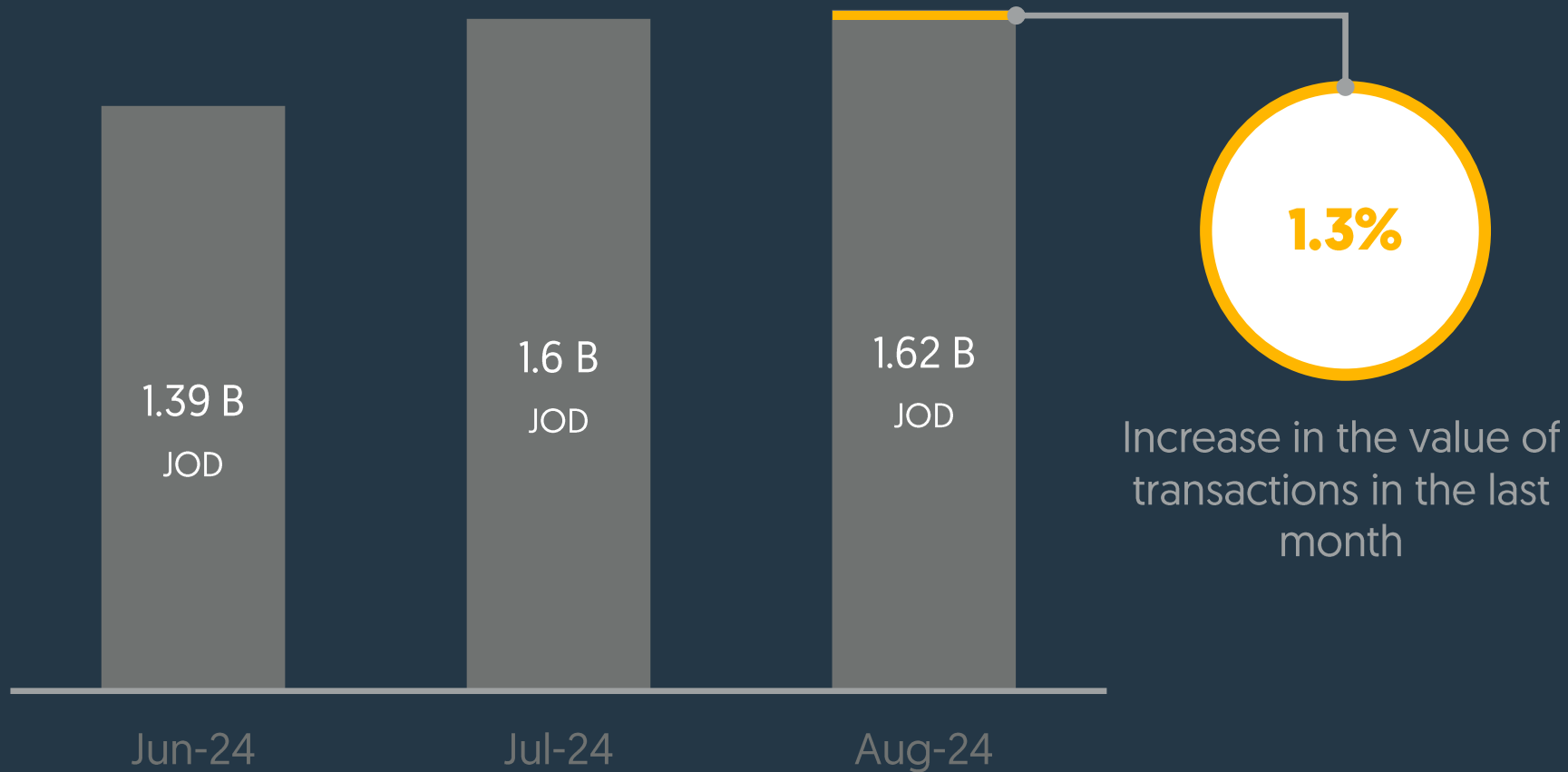


55.7%

1.78M  
Bank to mPSP

# CliQ & JoMoPay Transactions

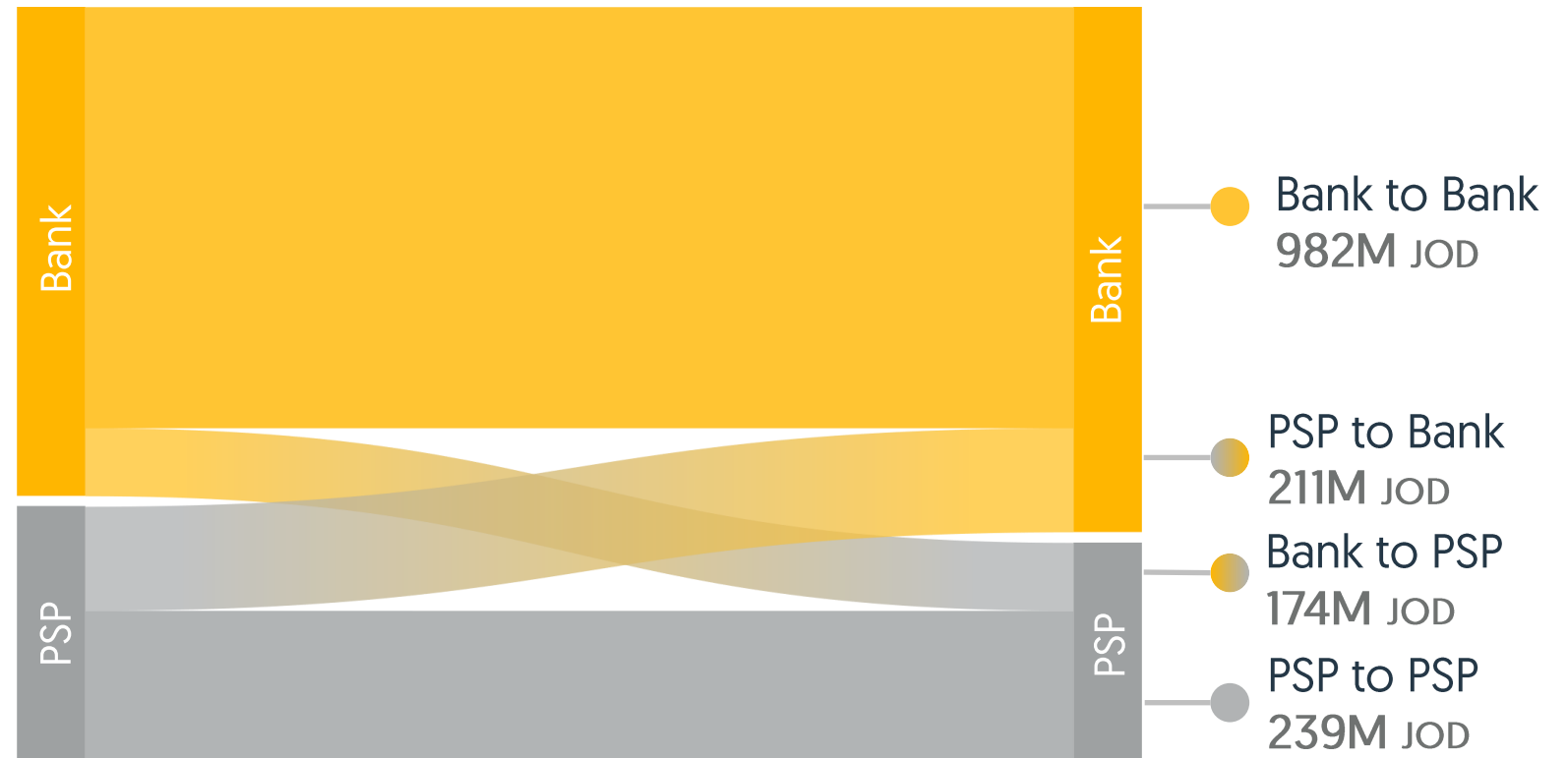
Total Value of Transactions Over the Past 3 Months





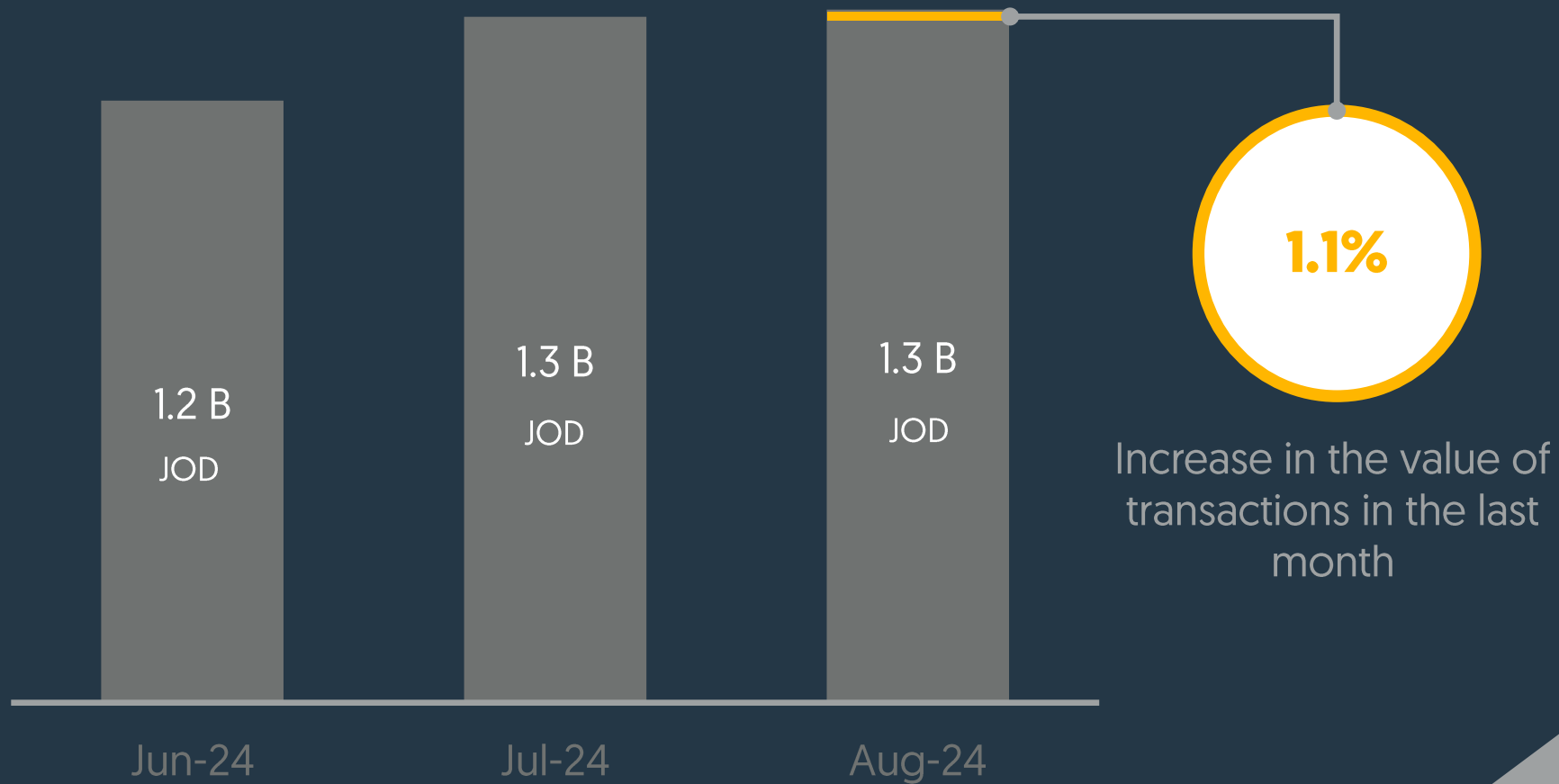
# CliQ & JoMoPay Transactions

Total Value of Banks and PSPs Transactions



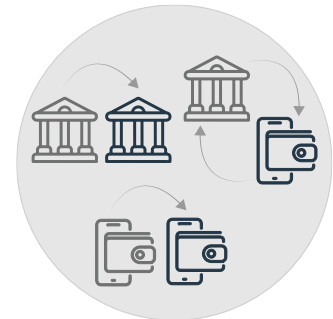
# CliQ & JoMoPay Transactions

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



**80.5%**  
1.08B JOD  
Off Us



**19.5%**  
261.3M 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



60.3%

205.9M JOD  
mPSP to Bank



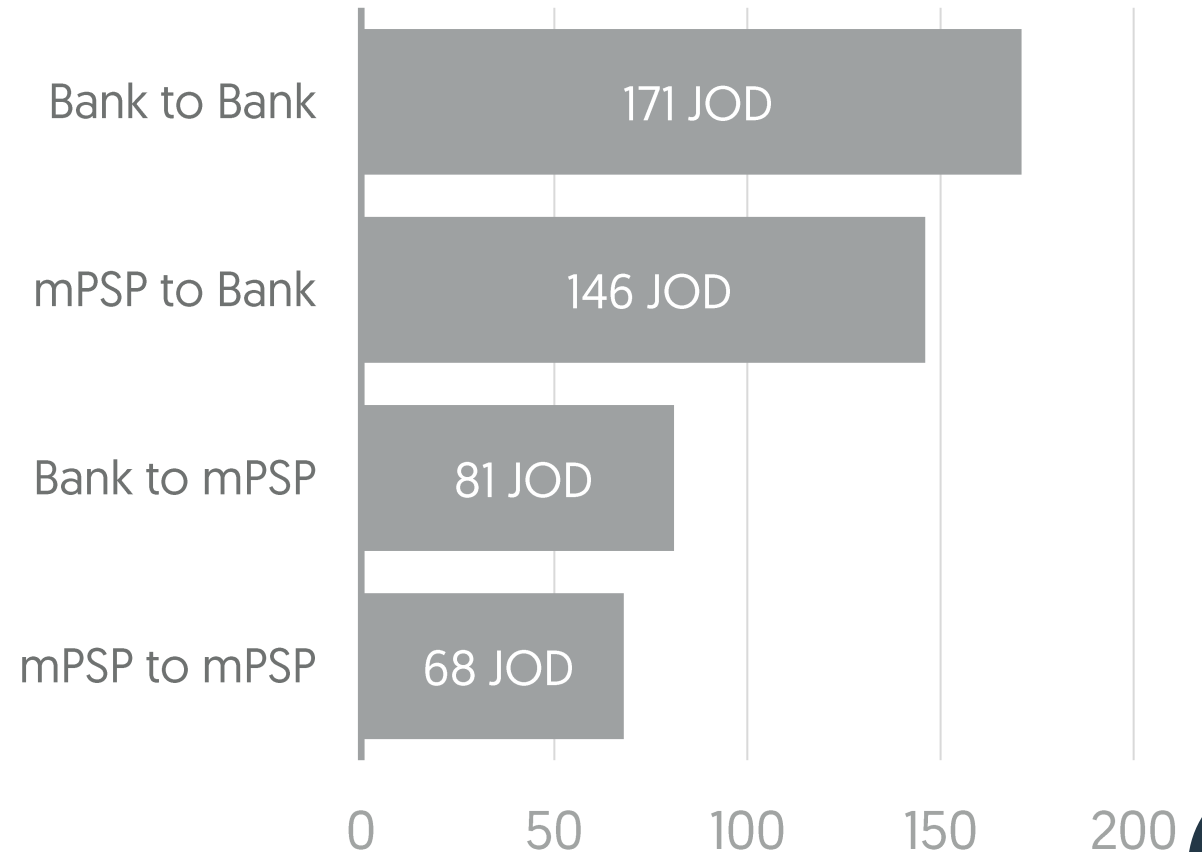
39.7%

135.4M JOD  
Bank to mPSP

# CliQ & JoMoPay Average Value of Transactions

Average Value of Transactions

**117 JOD**  
Transaction  
Average





# Monthly Report

## August 2024

54

Electronic Bill Presentment & Payment (EBPP) System



08.2024

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



Number of Transactions

**42.55M**



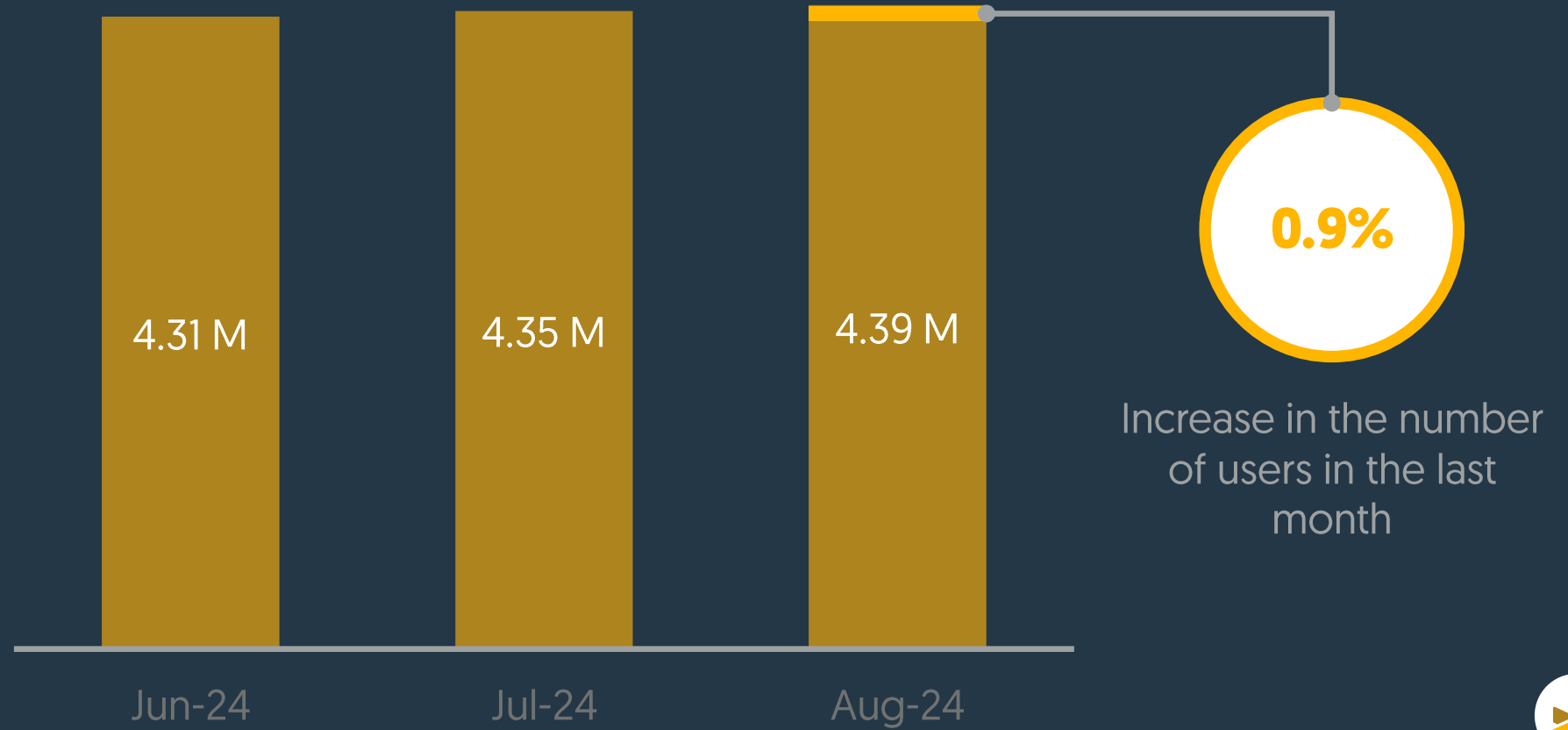
Value of Transactions

**8.56B<sub>JOD</sub>**



# eFAWATEERcom Users

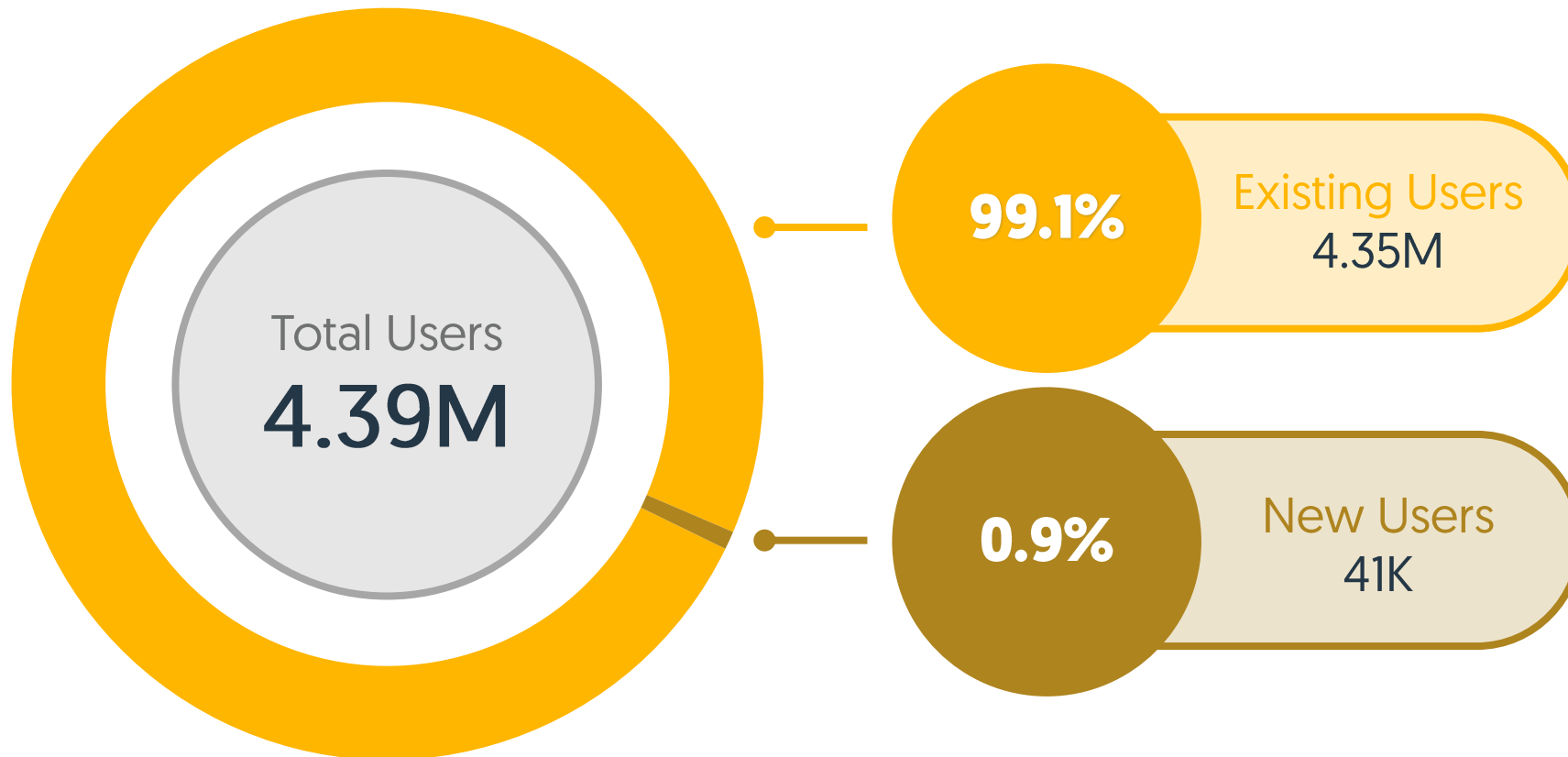
Total Number of Users Over the Past 3 Months





# eFAWATEERcom Users

Number of eFAWATEERcom Users



# eFAWATEERcom Billers & Services

Number of eFAWATEERcom Billers & Services



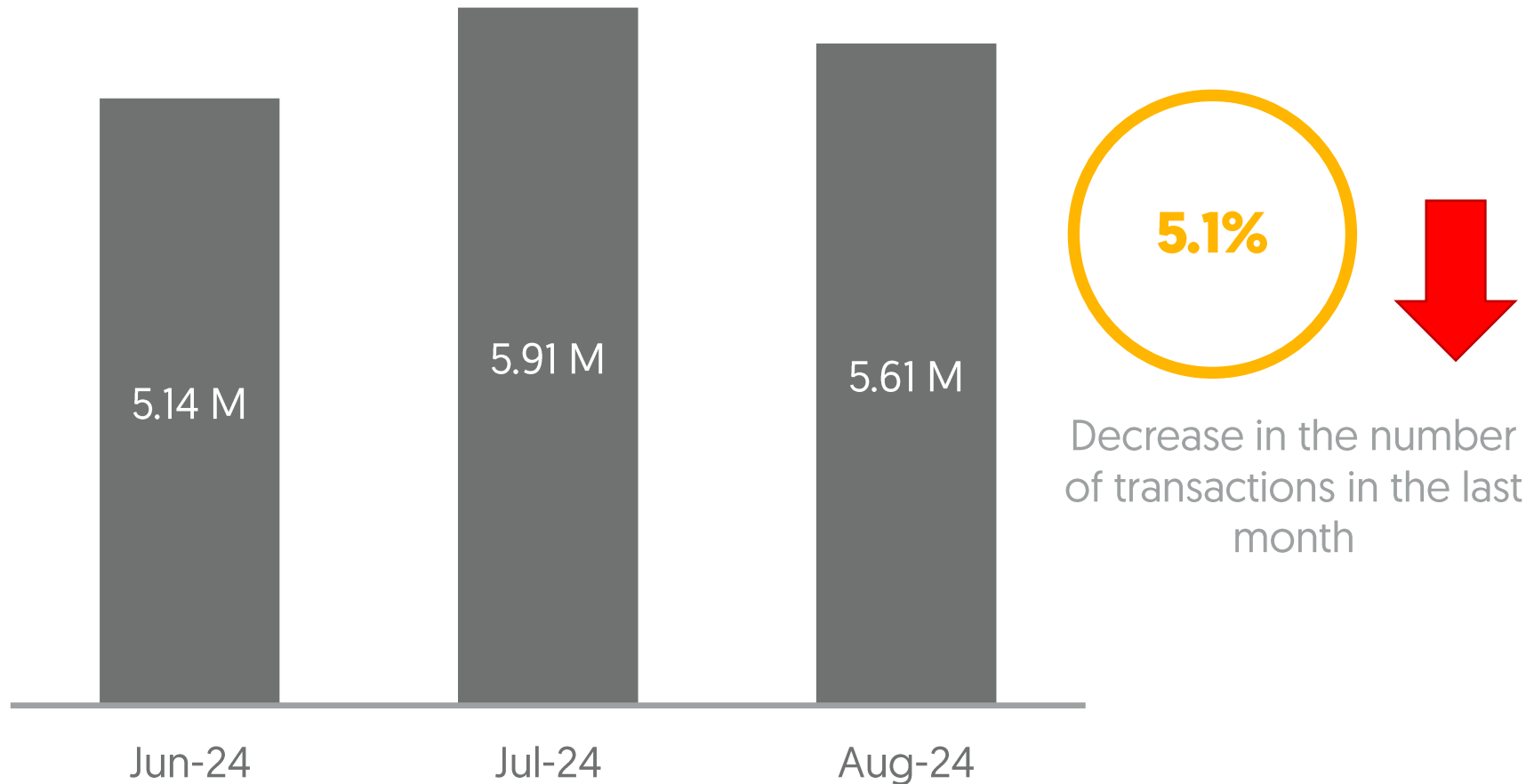
Billers  
596



Services  
1,902

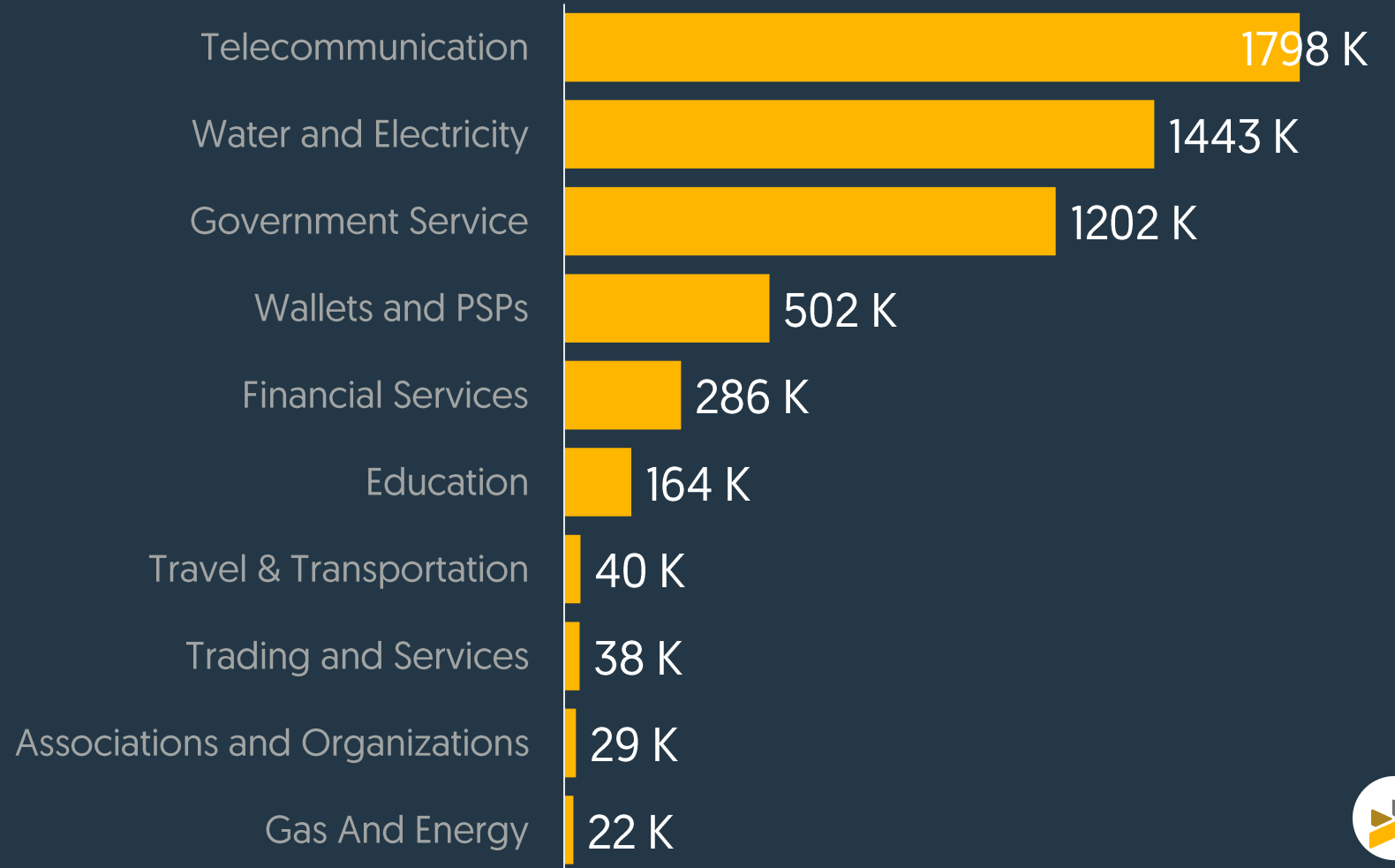
# eFAWATEERcom Number of Transactions

Total Number of Transactions Over the Past 3 Months



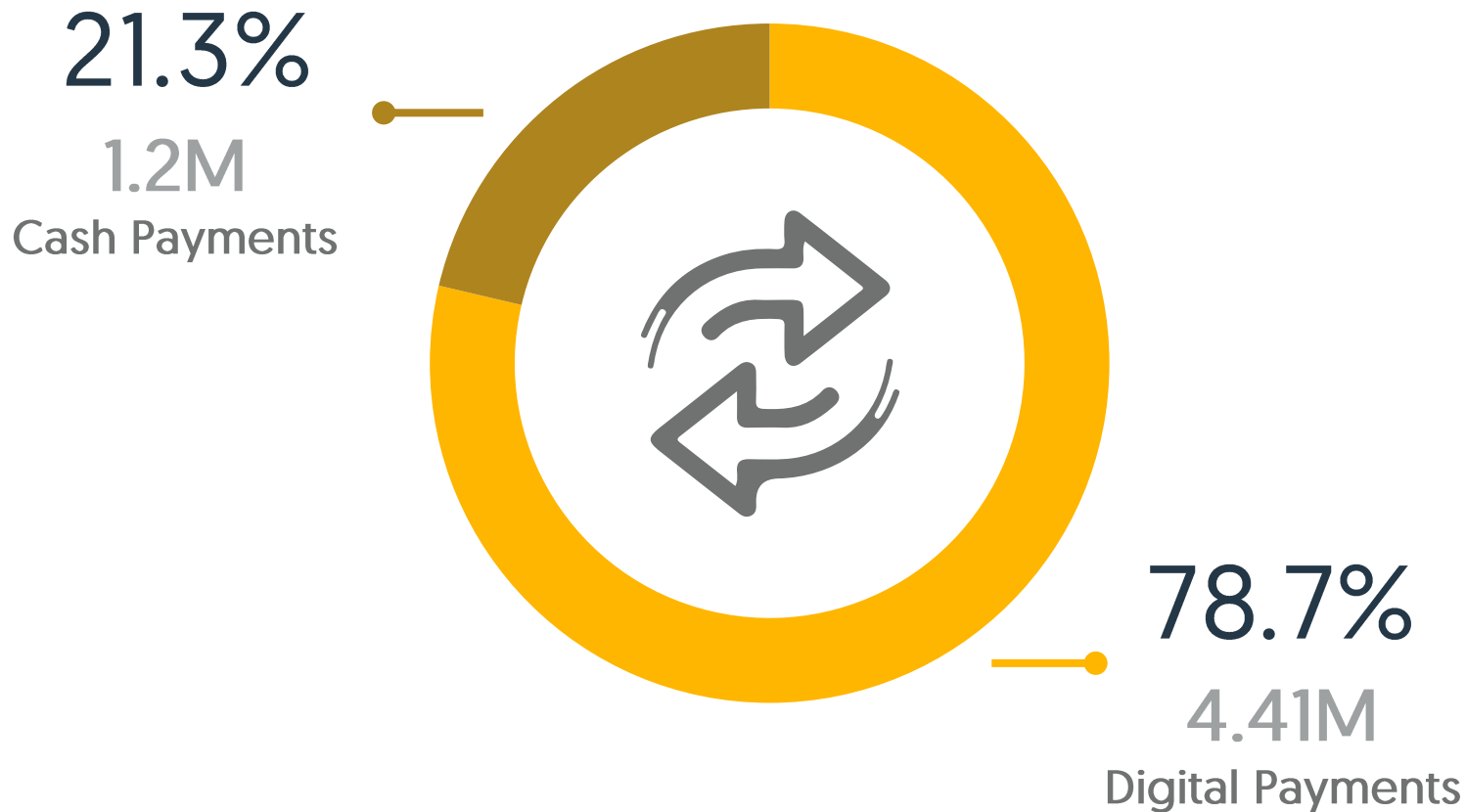
# eFAWATEERcom Number of Transactions

Number of Transactions by Category



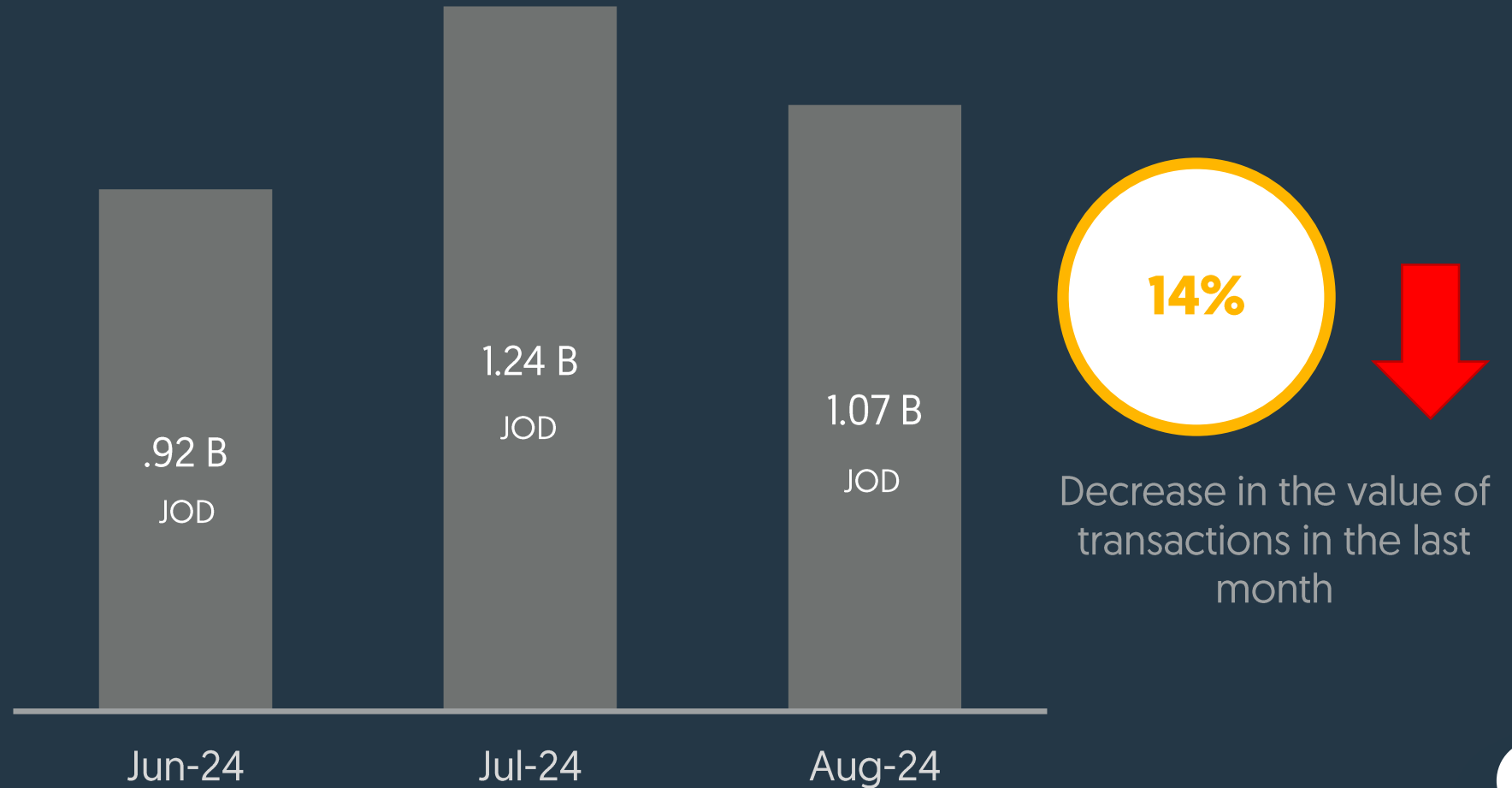
# eFAWATEERcom Number of Transactions

Percentage Based on Payment Method



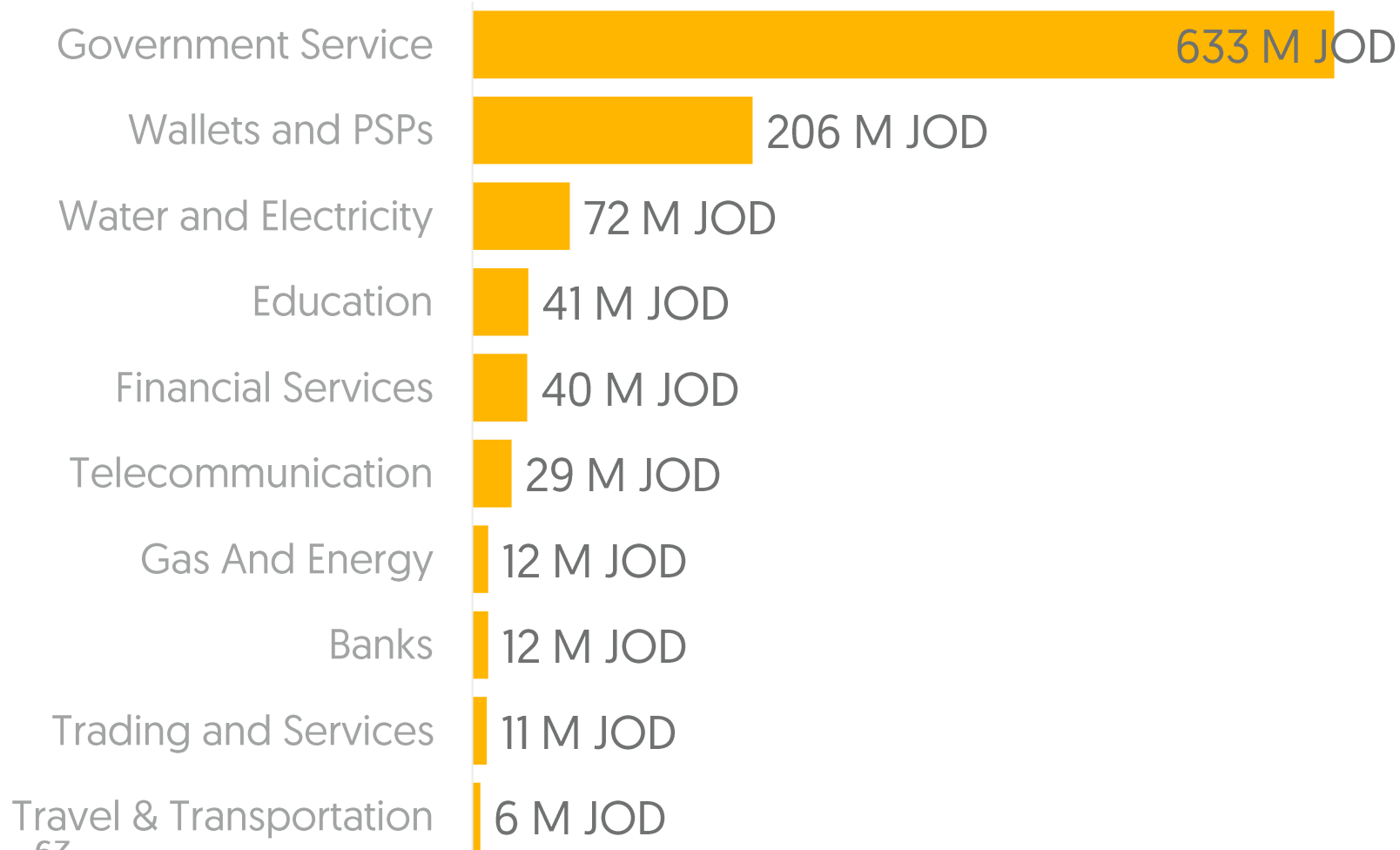
# eFAWATEERcom Value of Transactions

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

22.9%  
244M JOD  
Cash Payments

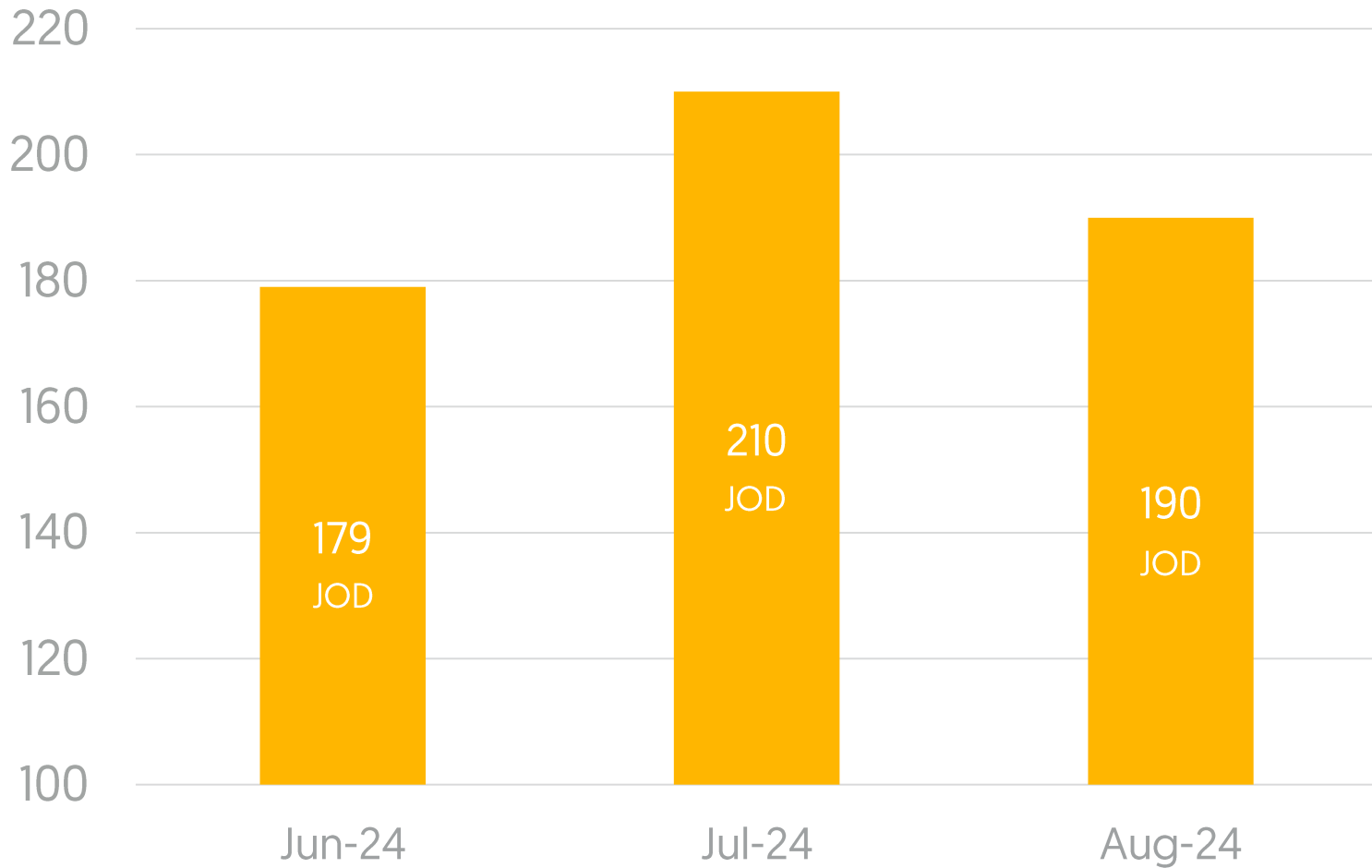


77.1%  
823M JOD  
Digital Payments



# eFAWATEERcom Transactions

Average Value of Transactions Over the Past 3 Months





**ACH**  
Automated Clearing House

# Monthly Report

## August 2024

66

Automated Clearing House



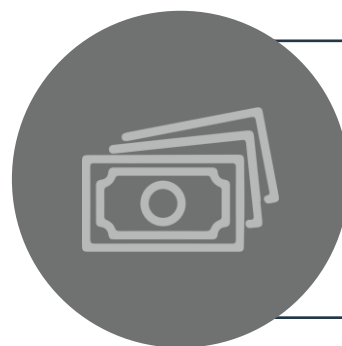
08.2024

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



Number of Transactions

**7.45M**



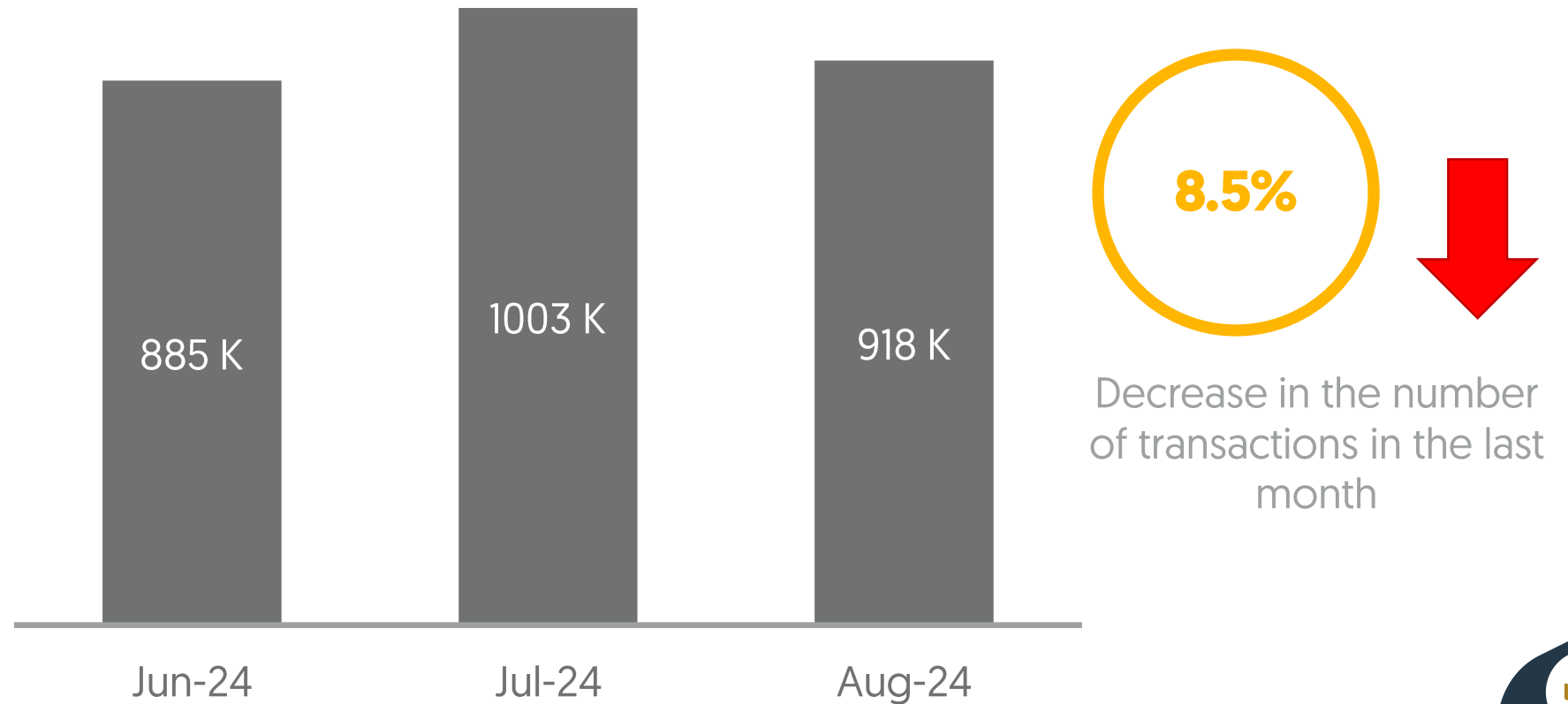
Value of Transactions

**5.96B<sub>JOD</sub>**



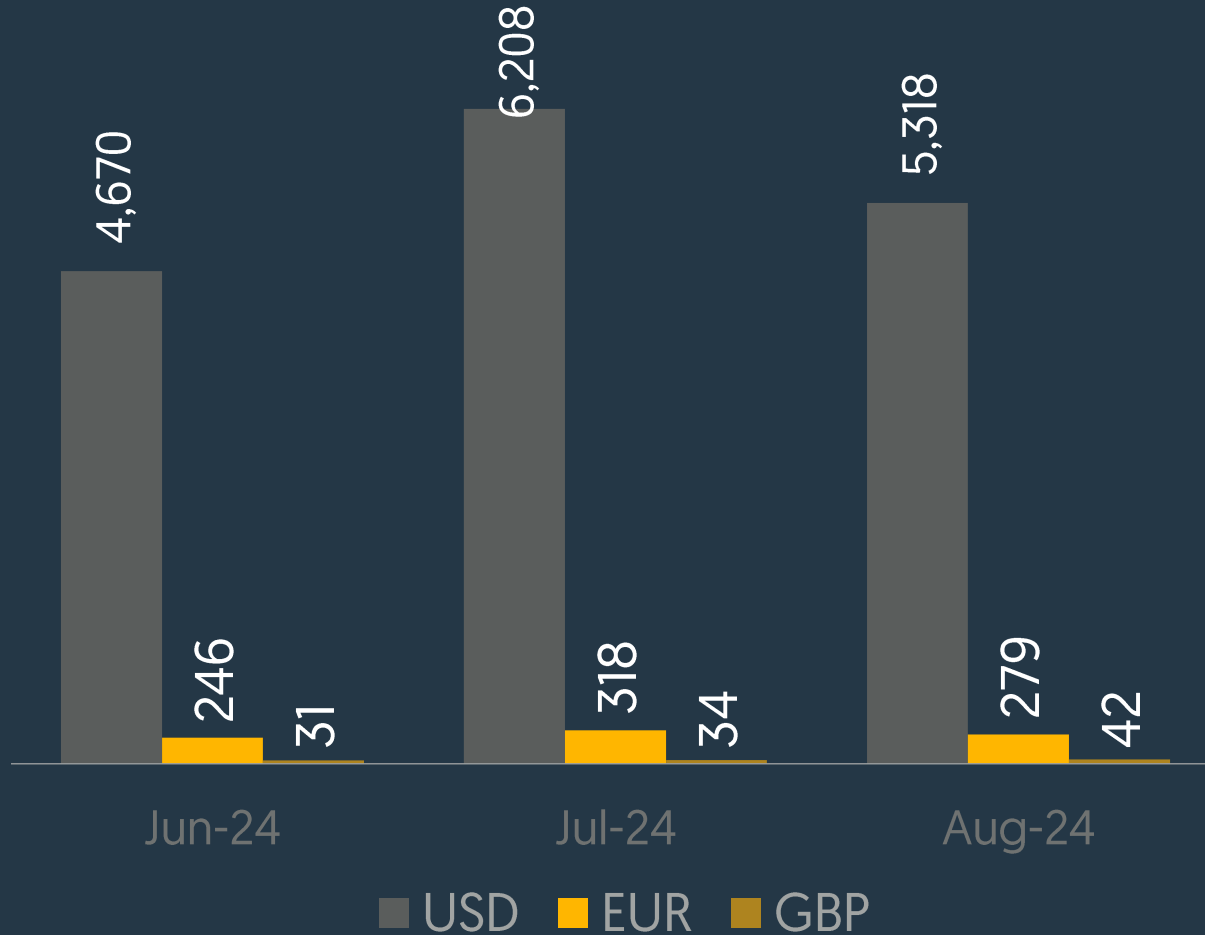
# ACH Transactions

Total Number of Jordanian Dinar Transactions Over the Past 3 Months



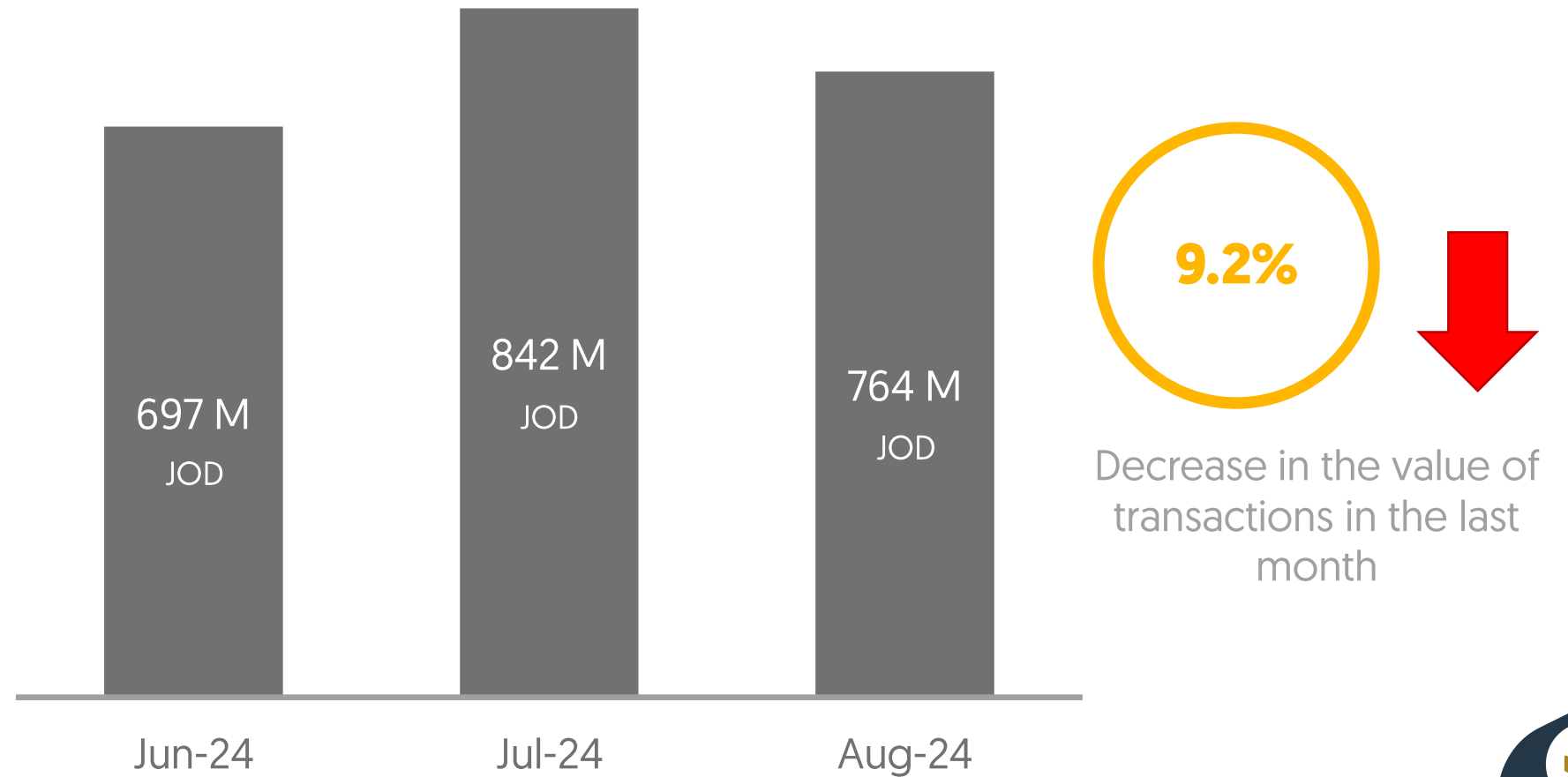
# ACH Transactions

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



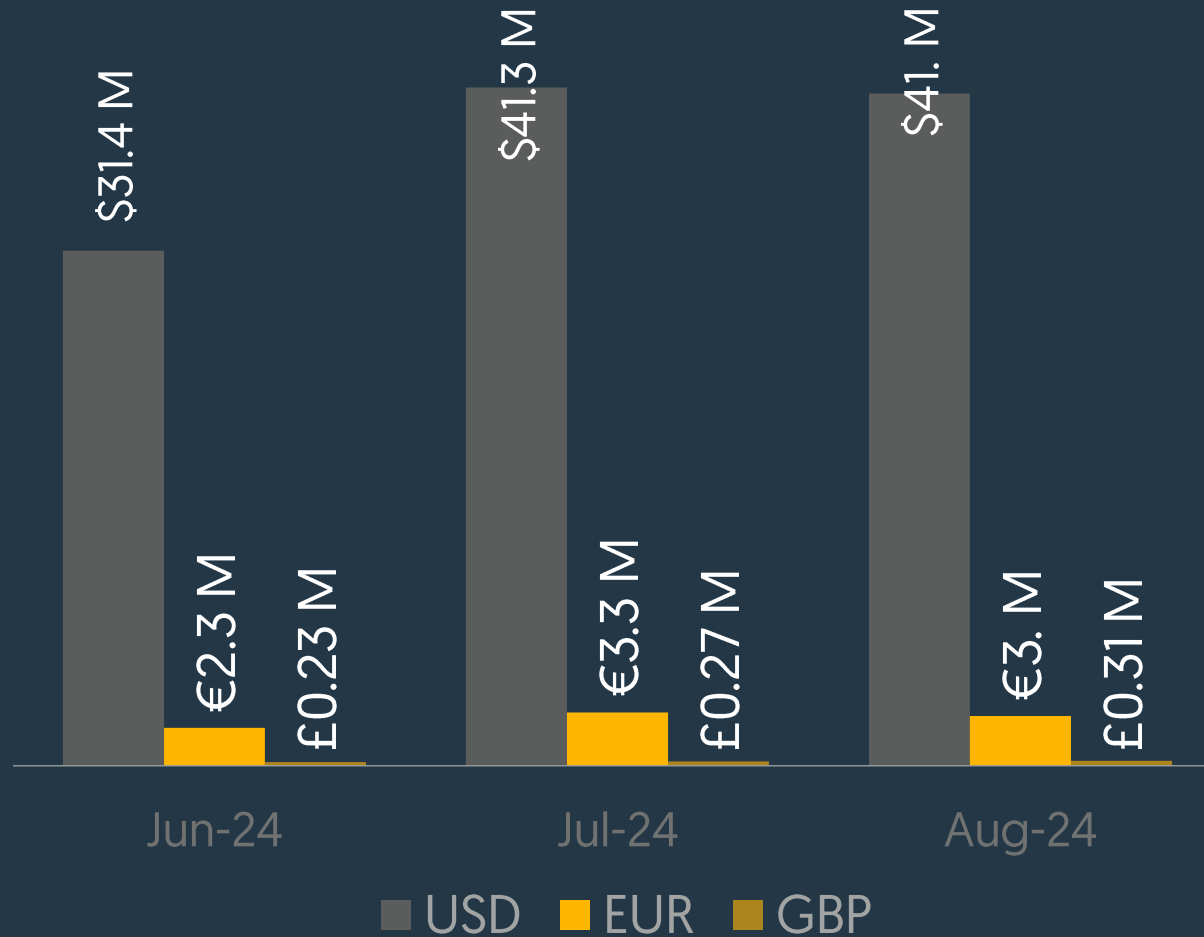
# ACH Transactions

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

August 2024

72

Electronic Cheque Clearing Unit



08.2024

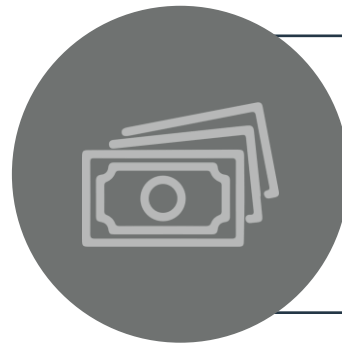


# Total Number and Value of Transactions Since the Beginning of 2024



Number of Transactions

**4.18M**



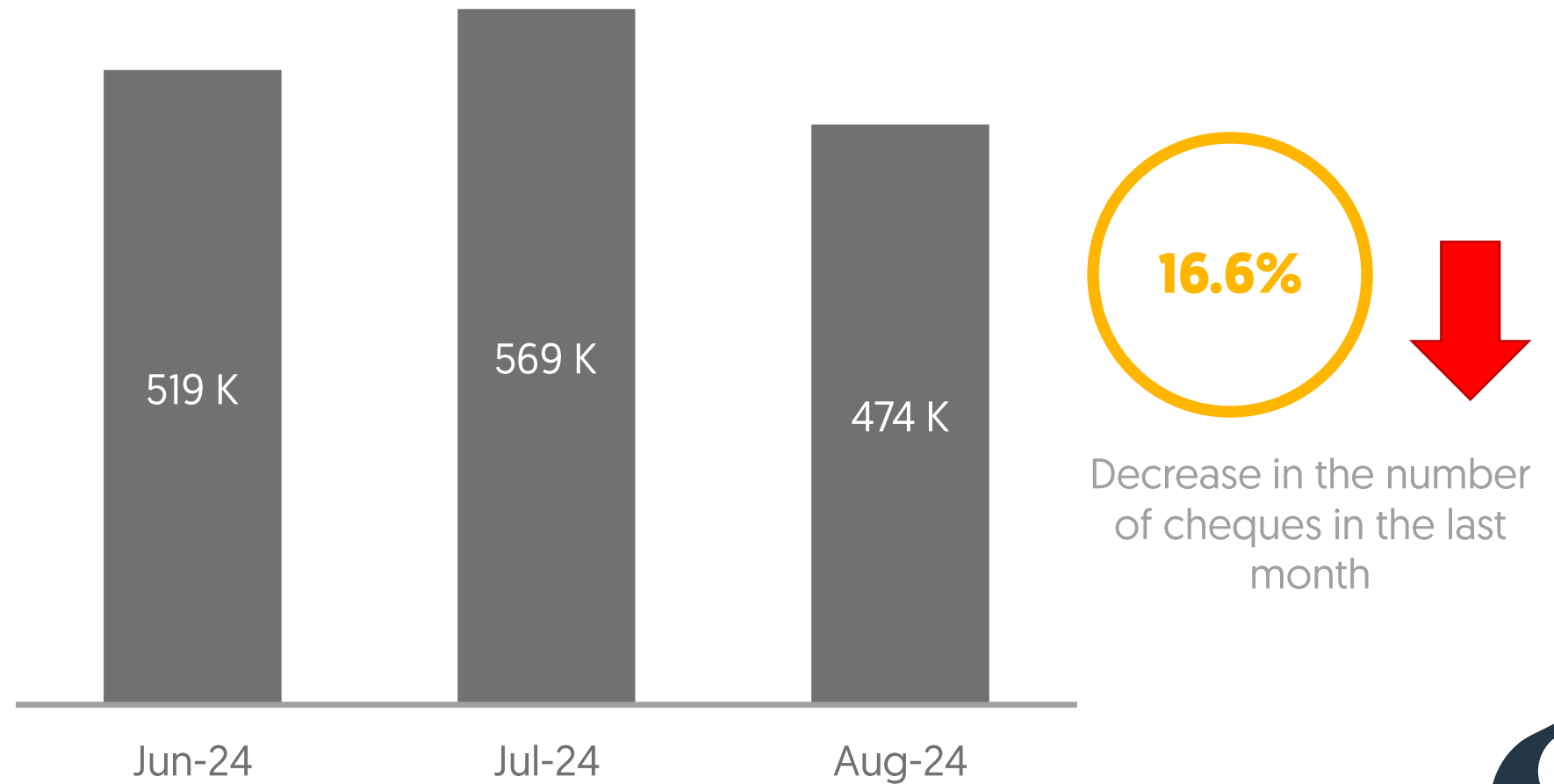
Value of Transactions

**26.16B<sub>JOD</sub>**



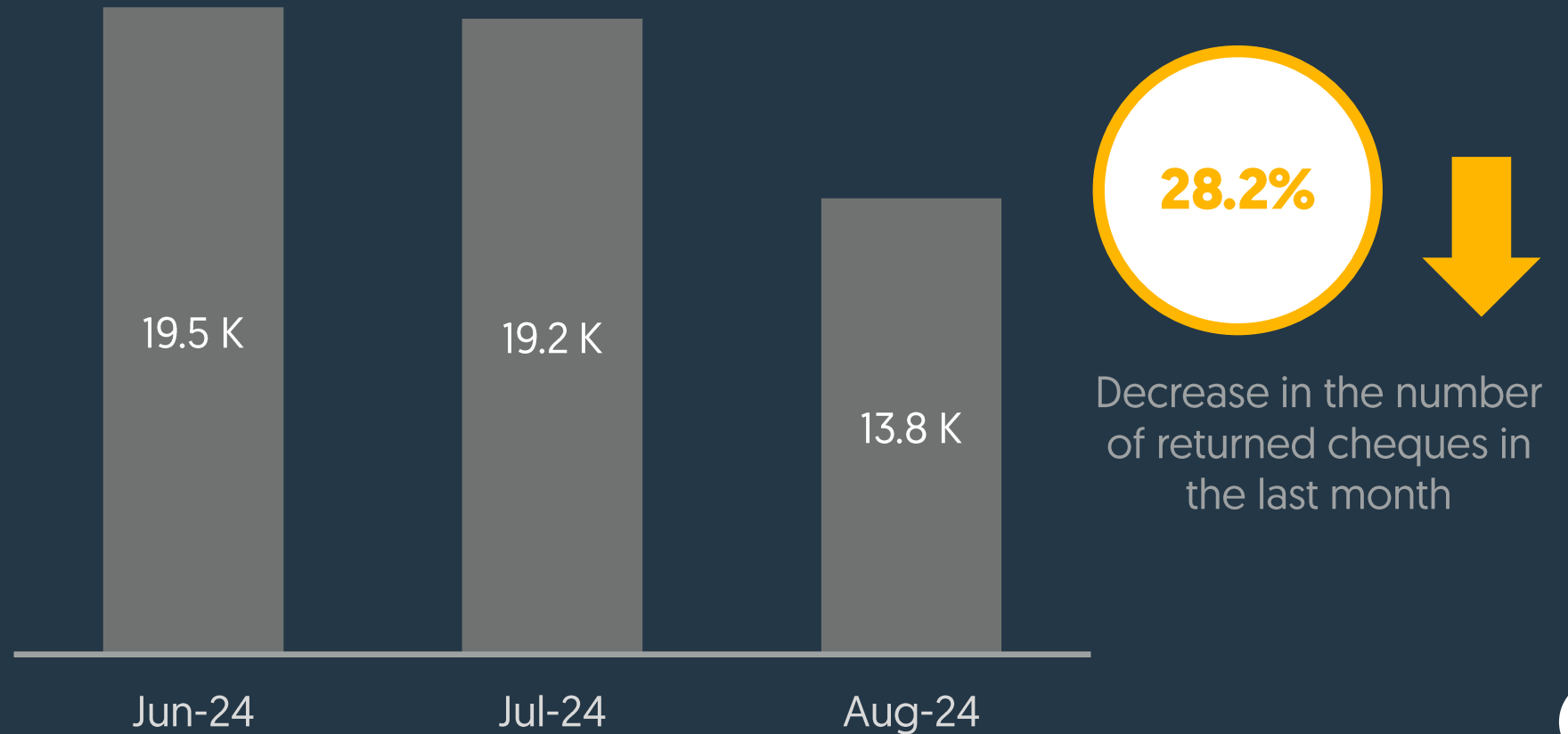
# ECCU Cheques

Total Number of Inward Cheques Over the Past 3 Months



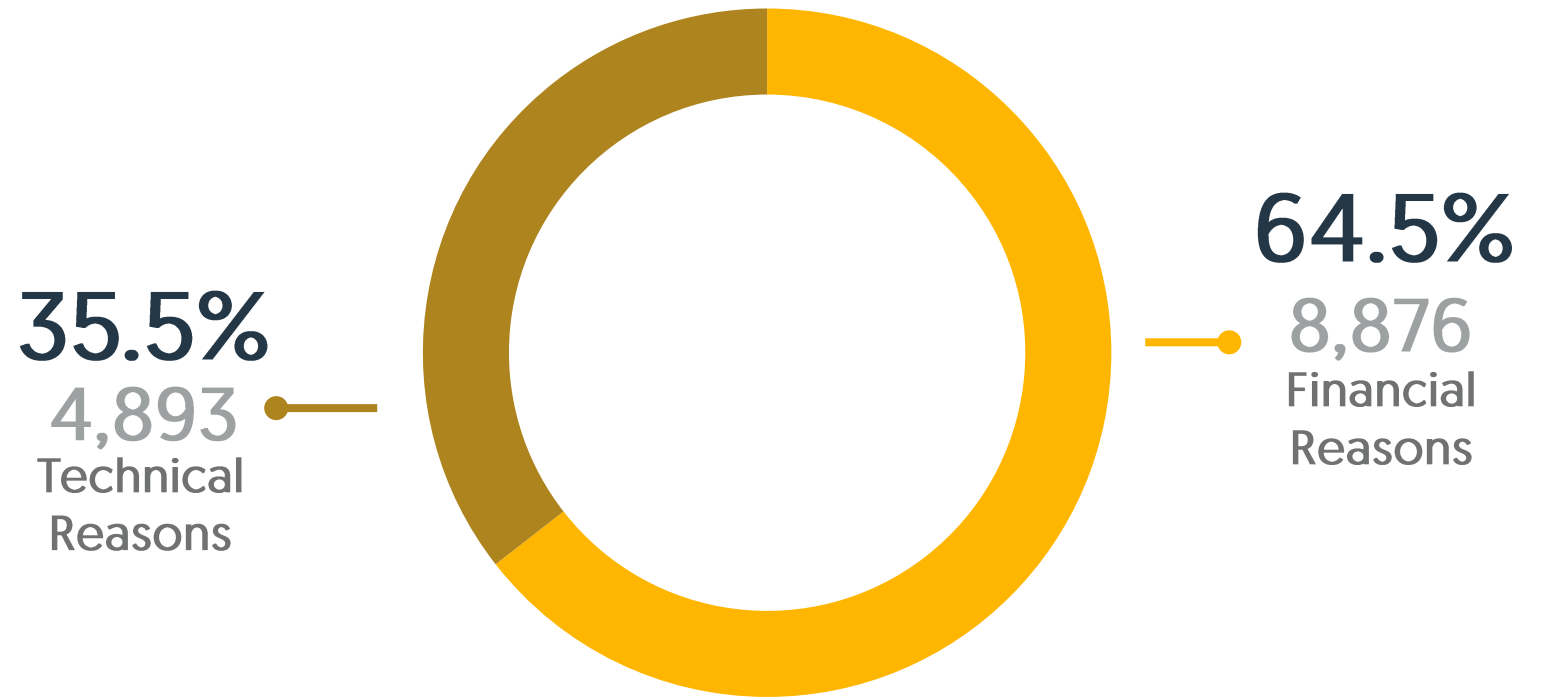
# ECCU Returned Cheques

Total Number of Returned Cheques Over the Past 3 Months



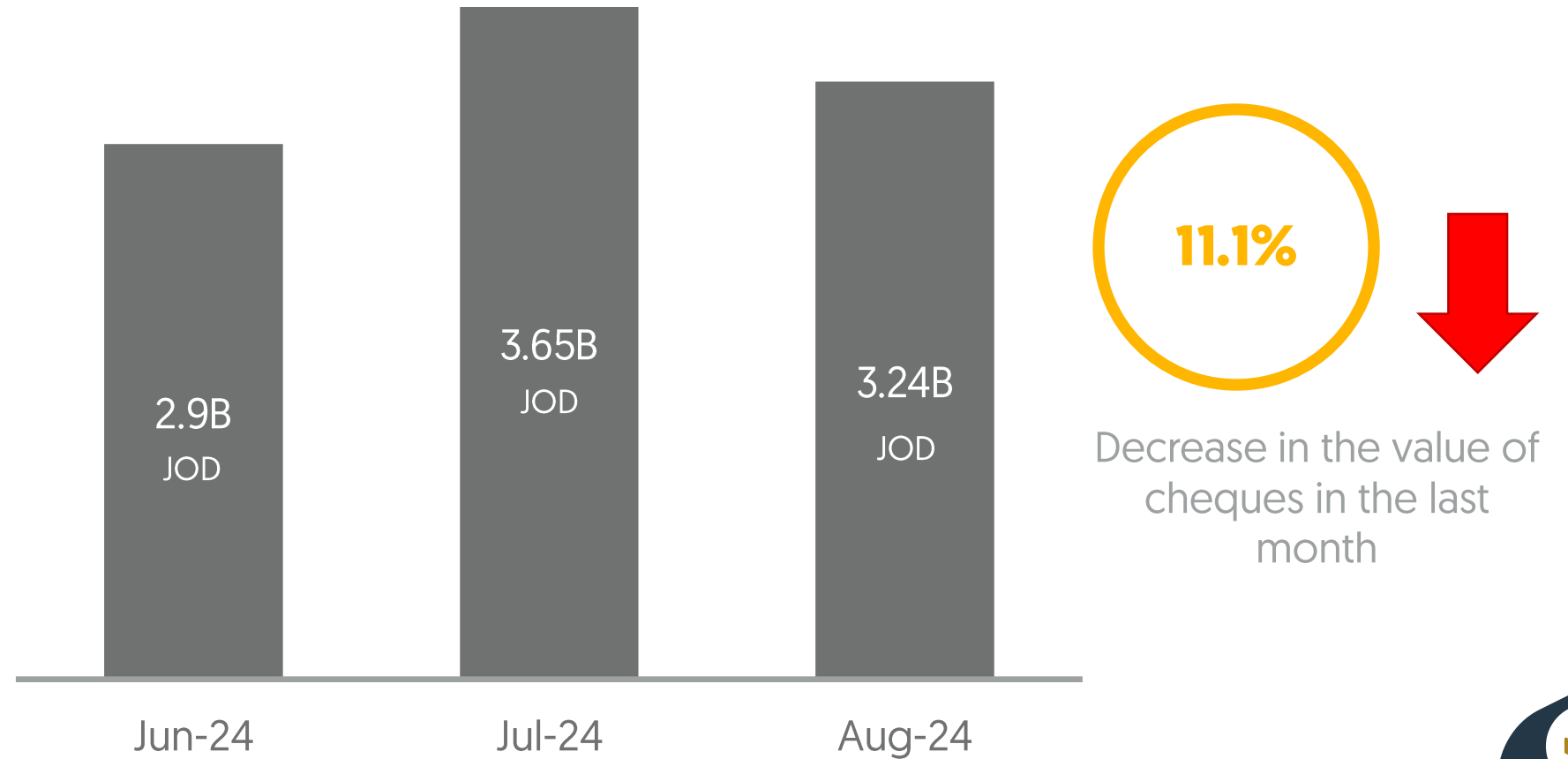
# ECCU Cheques

Total Number of Returned Cheques due to Financial and Technical Reasons



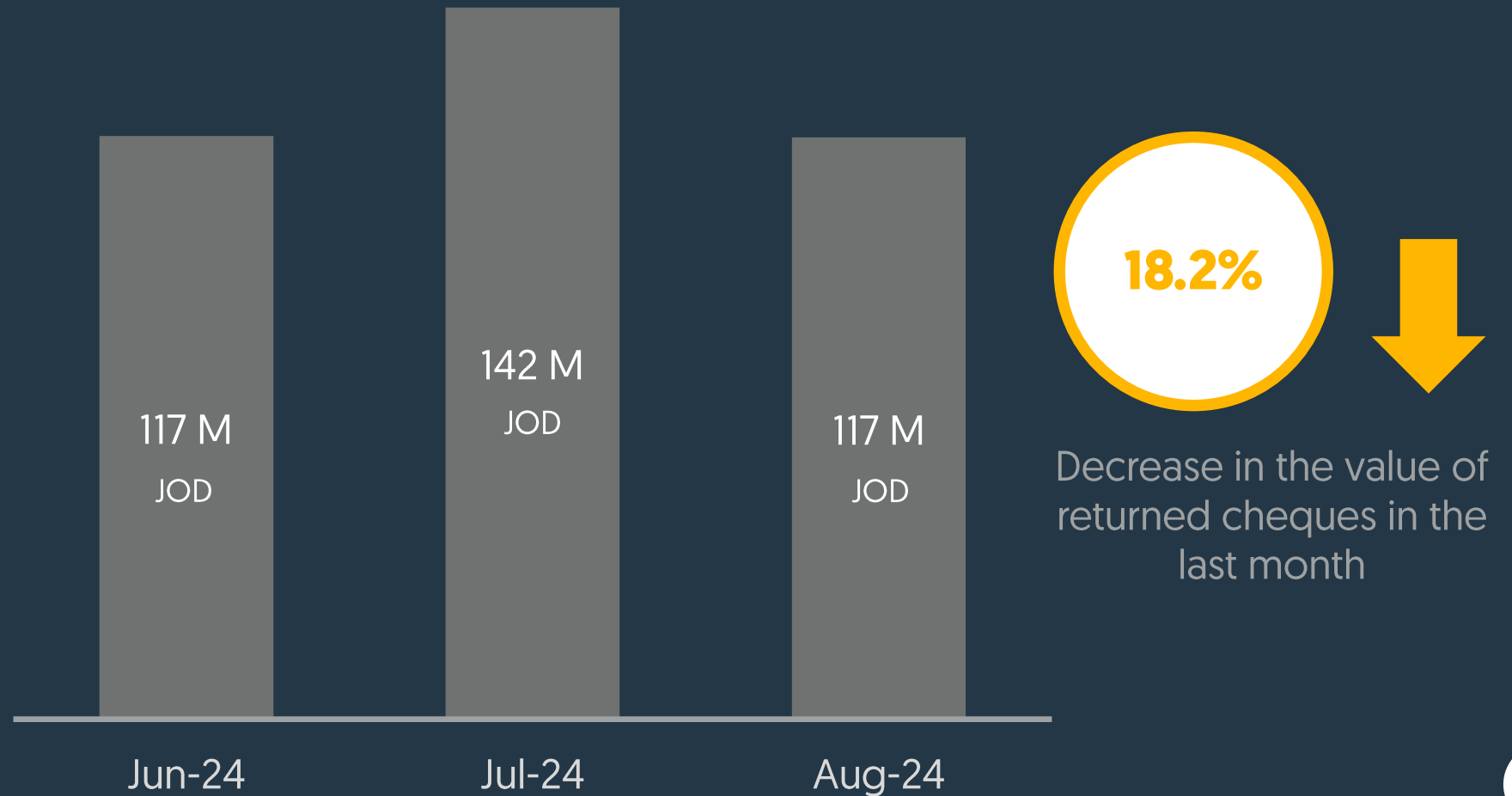
# ECCU Cheques

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

