



Jordan Payments & Clearing Company

# Payment Systems Monthly Reports

September 2024



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Monthly Report



# Systems Summary

Monthly Report  
September 2024

3

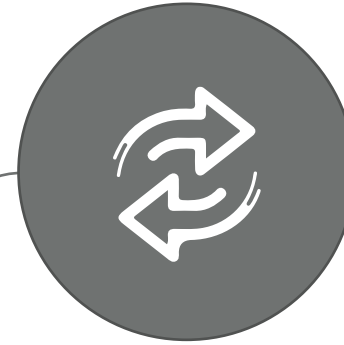


# CliQ Summary



Number of  
Users

**1.56M**



Number of  
Transactions

**7.89M**



Value of  
Transactions

**1.14B<sub>JOD</sub>**

# JoMoPay Summary



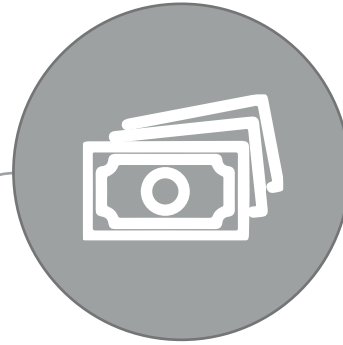
Number of  
Users

**2.33M**



Number of  
Transactions

**5.04M**



Value of  
Transactions

**447M<sub>JOD</sub>**



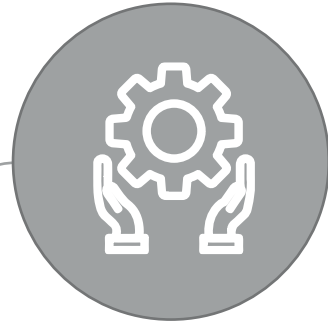
Number of  
Users

**4.43M**



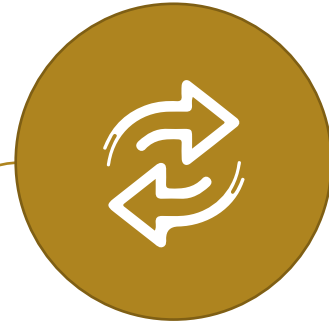
Number of  
Billers

**562**



Number of  
Services

**1,925**



Number of  
Transactions

**5.91M**



Value of  
Transactions

**1.21B<sub>JOD</sub>**



# ACH Summary

Automated Clearing House



Total Number of Transactions

**884K**



Number of JOD Transactions

**878K**



Value of JOD Transactions

**753M<sub>JOD</sub>**



**ECCCU**  
Electronic Cheque Clearing Unit

# Summary



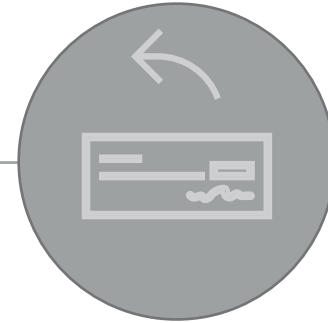
Number of  
Cheques

**624K**



Value of  
Cheques

**3.53B<sub>JOD</sub>**



Number of  
Returned Cheques

**20.9K**



Value of Returned  
Cheques

**130M<sub>JOD</sub>**





# Monthly Report

## September 2024

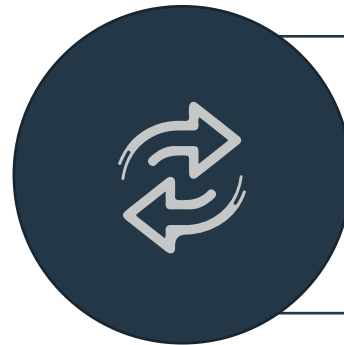
Instant Payment System for  
Transfers Issued by Banks

9



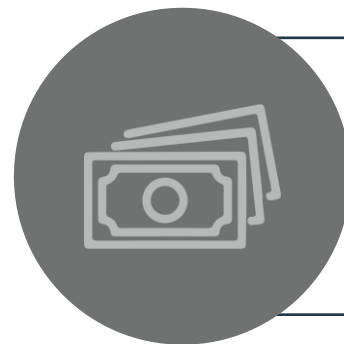
# Total Number and Value of Transactions Since the Beginning of 2024

Transfers Issued by Banks



Number of Transactions

**56.11M**

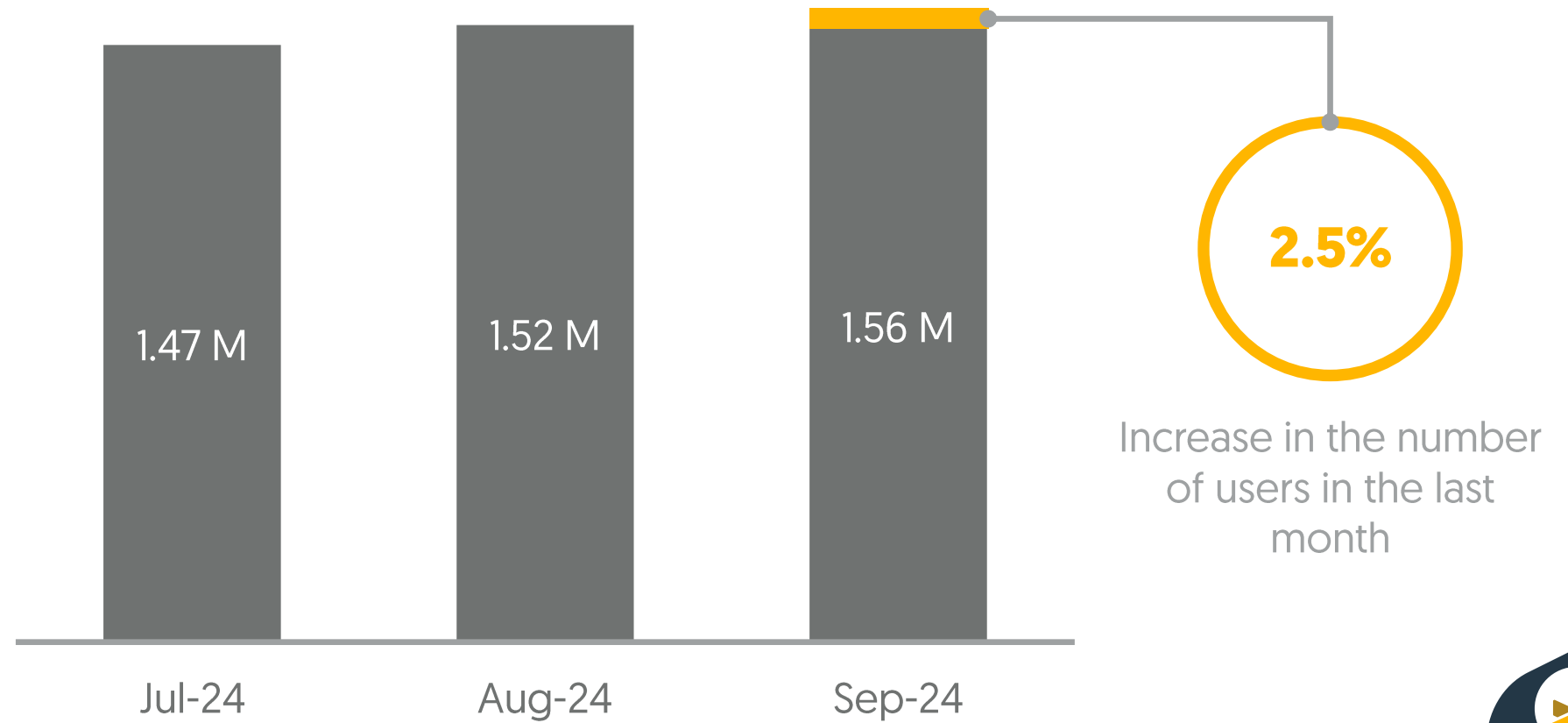


Value of Transactions

**8.37B<sub>JOD</sub>**

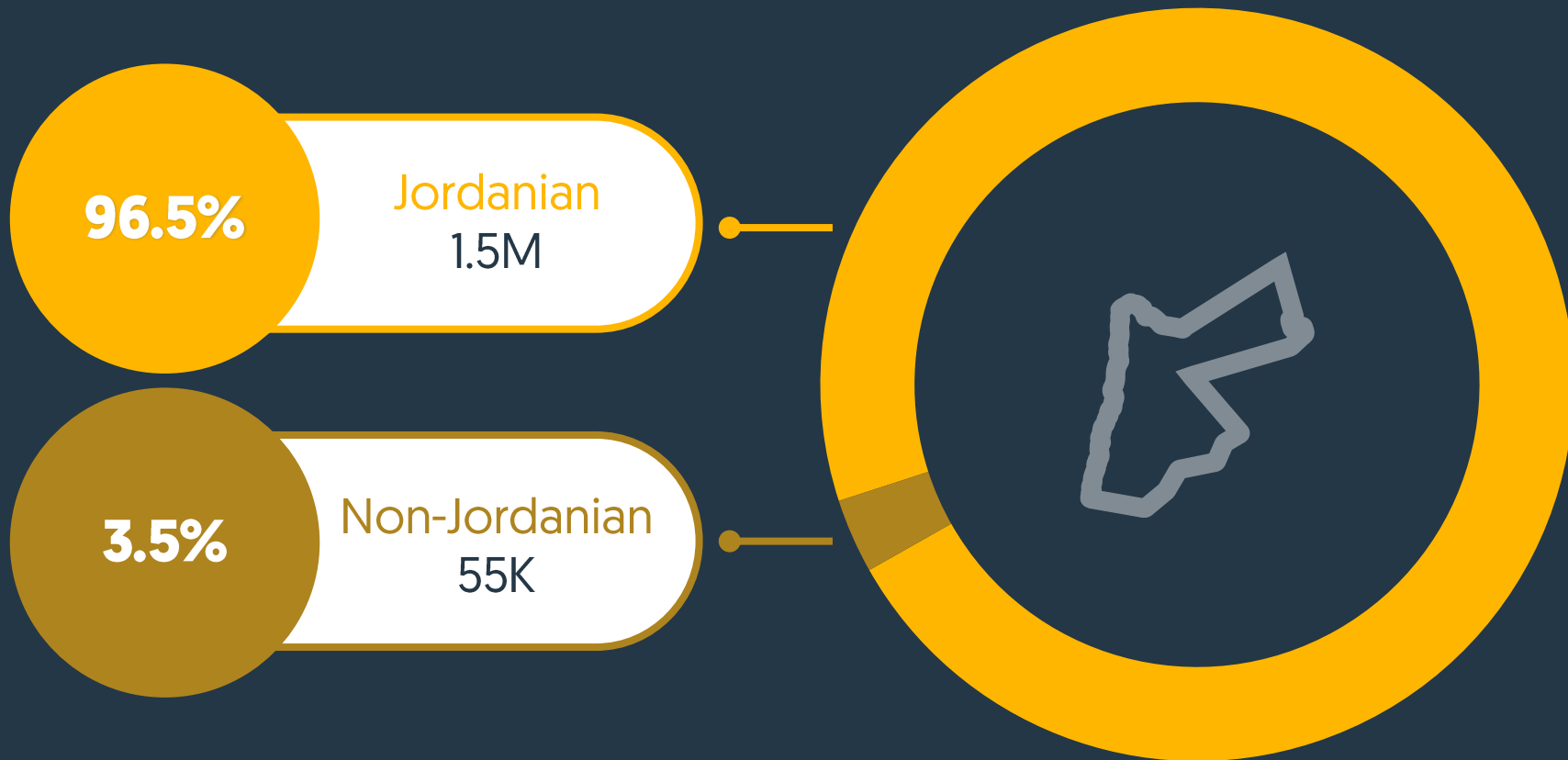
# CliQ Users

Total Number of Users Over the Past 3 Months



# CliQ Users

Percentage of Users Based on Nationality

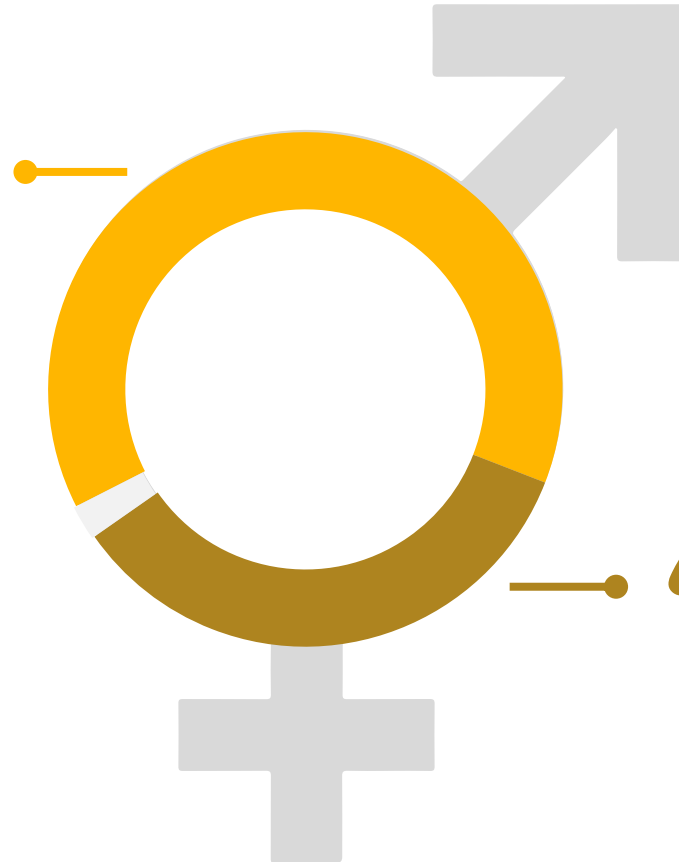


# CliQ Users

Percentage of Users Based on Gender

62.6%

973.4K  
Male Users



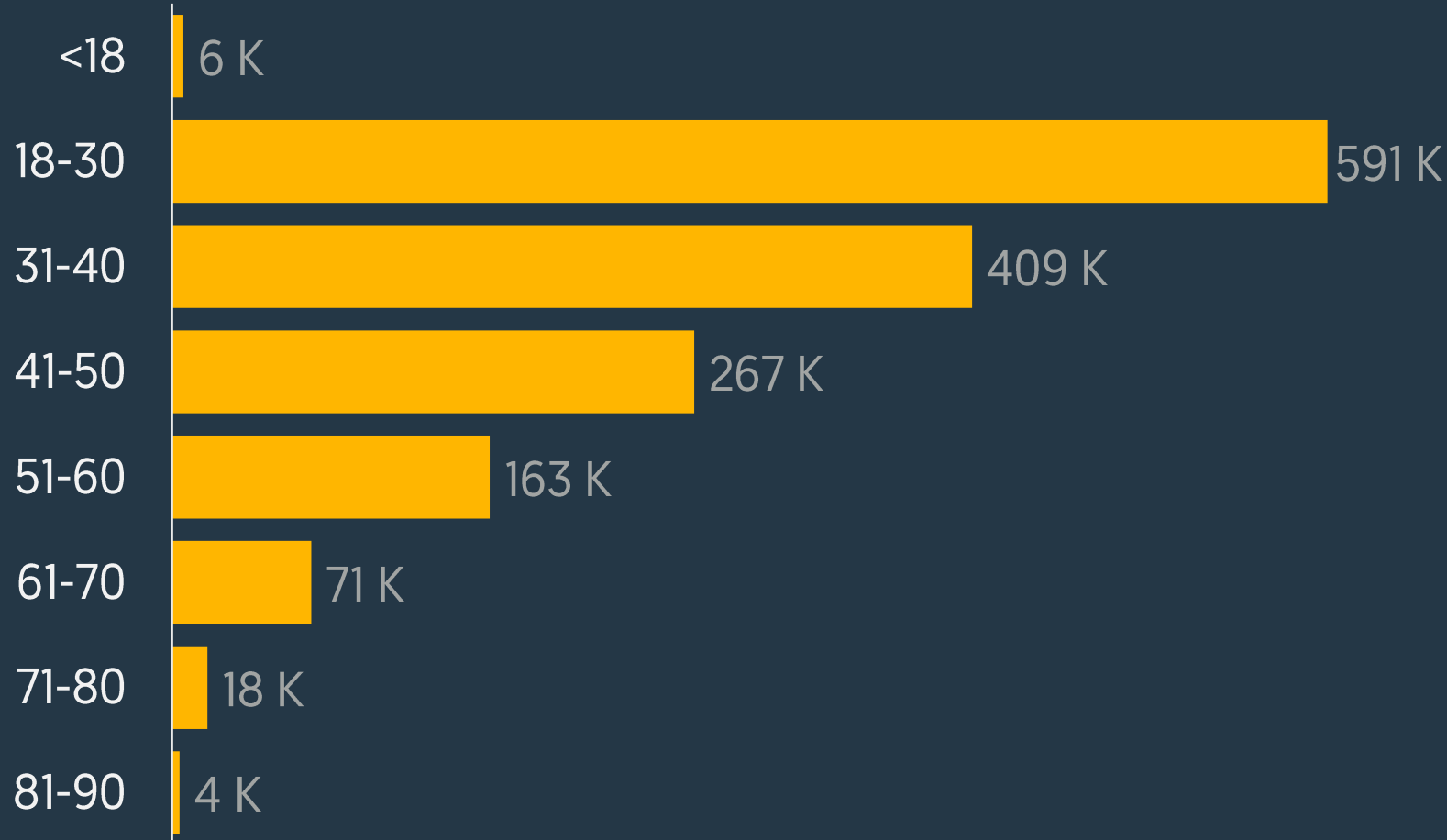
34.8%

541.3K  
Female Users



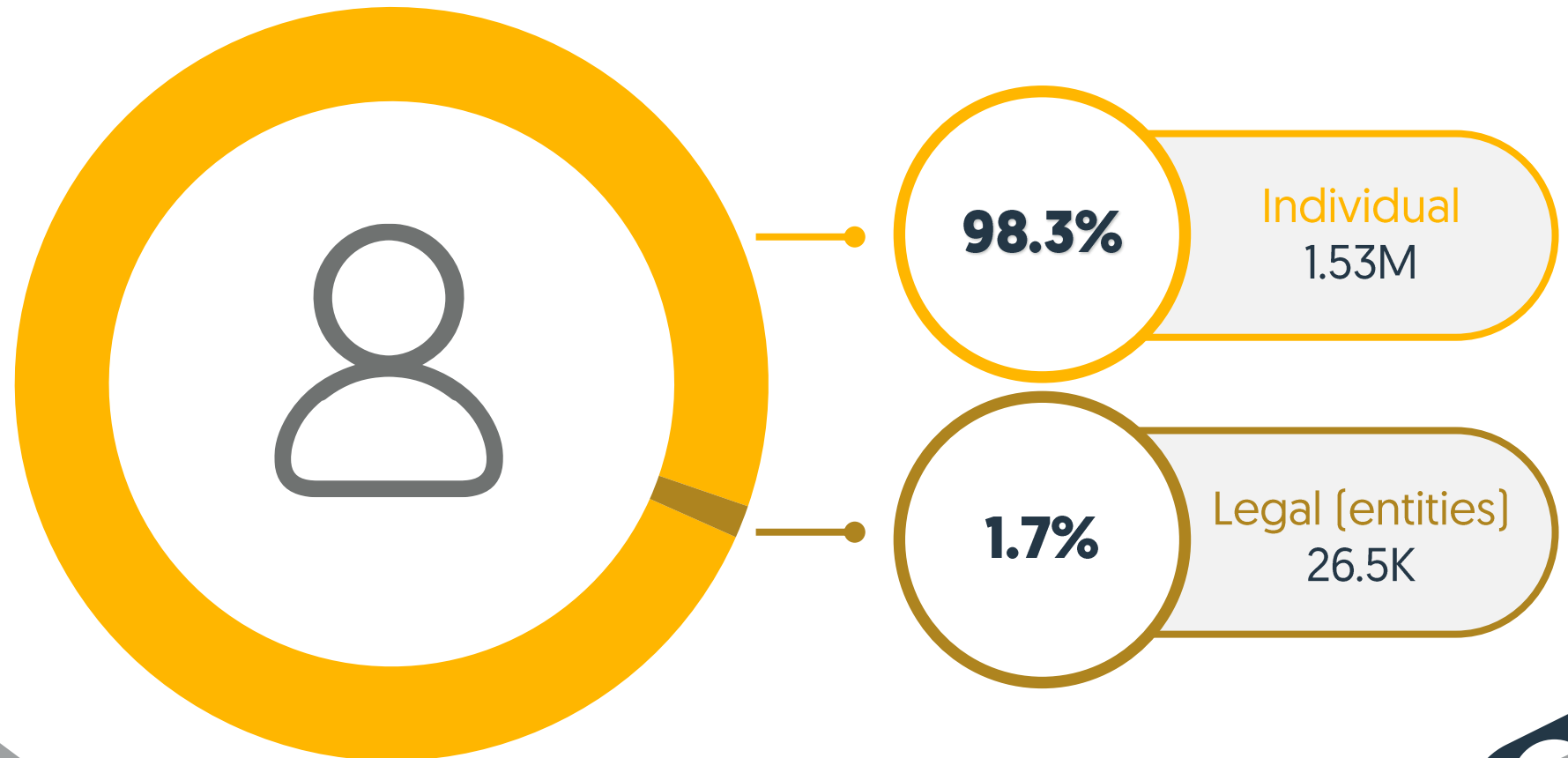
# CliQ Users

Number of Users Based on Age Group



# CliQ Users

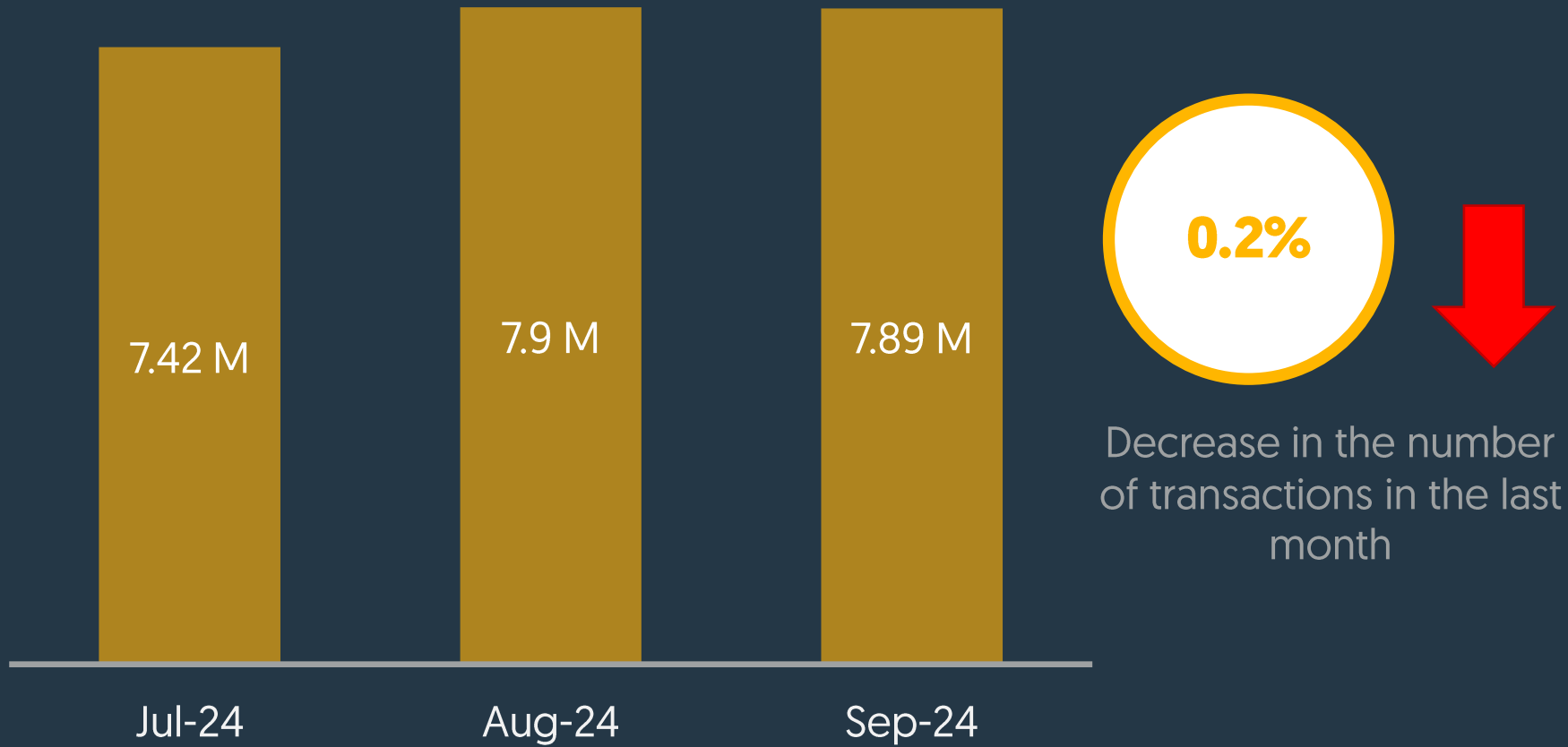
Percentage of Users Based on Customer Type



# CliQ Number of Transactions

Total Number of Transactions Over the Past 3 Months

Transfers Issued by Banks





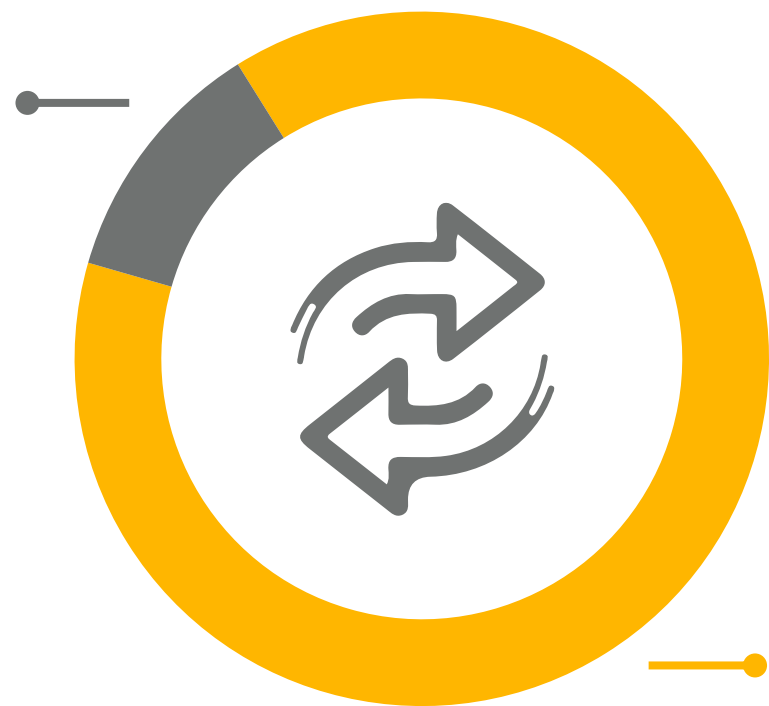
# CliQ Number of Transactions

Percentage Based on Transaction Type

Transfers Issued by Banks

13.8%

1.09M  
Purchases



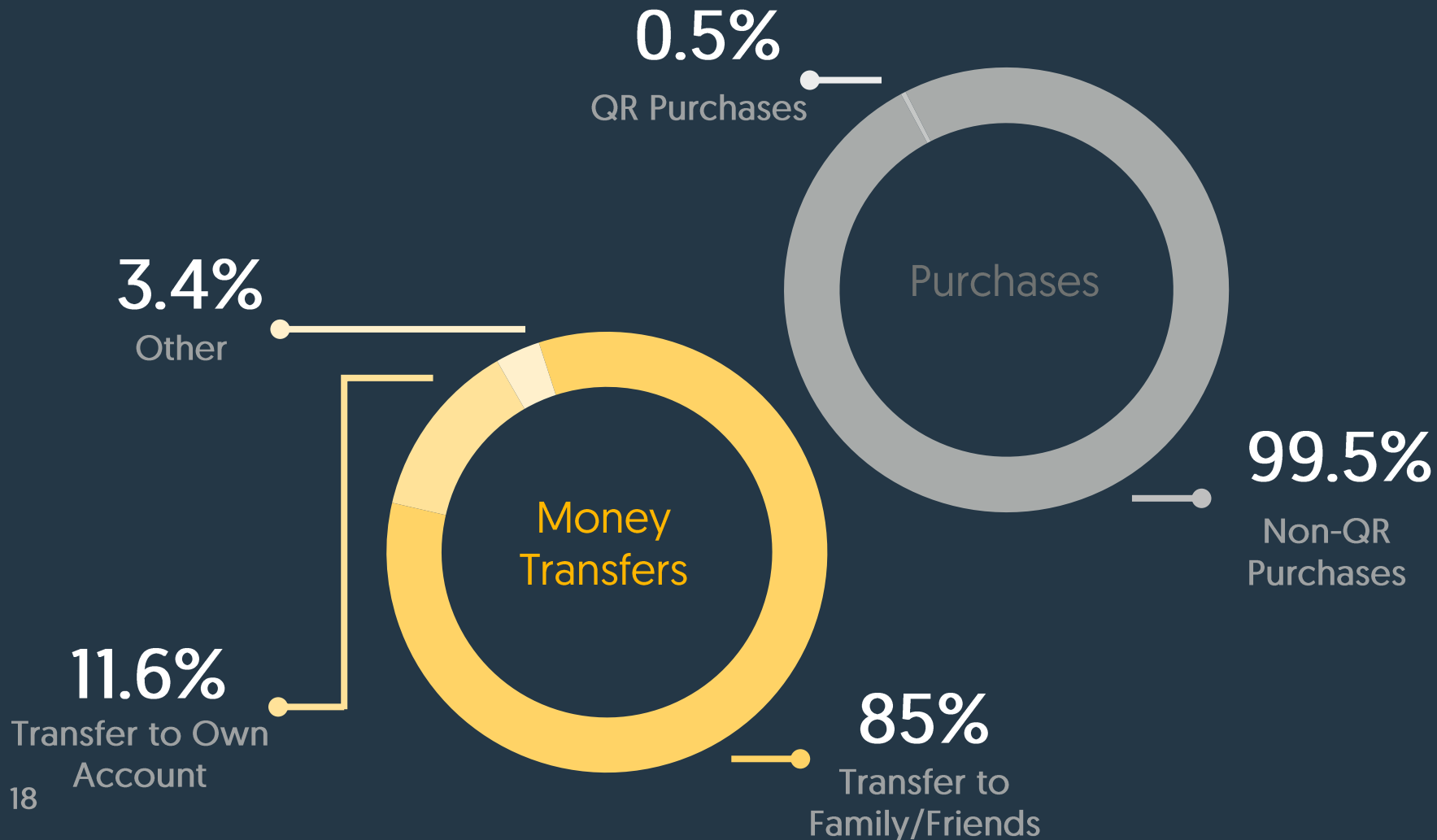
86.2%

6.8M  
Money Transfers

# CliQ Number of Transactions

Percentage Based on Transaction Type Sub-Category

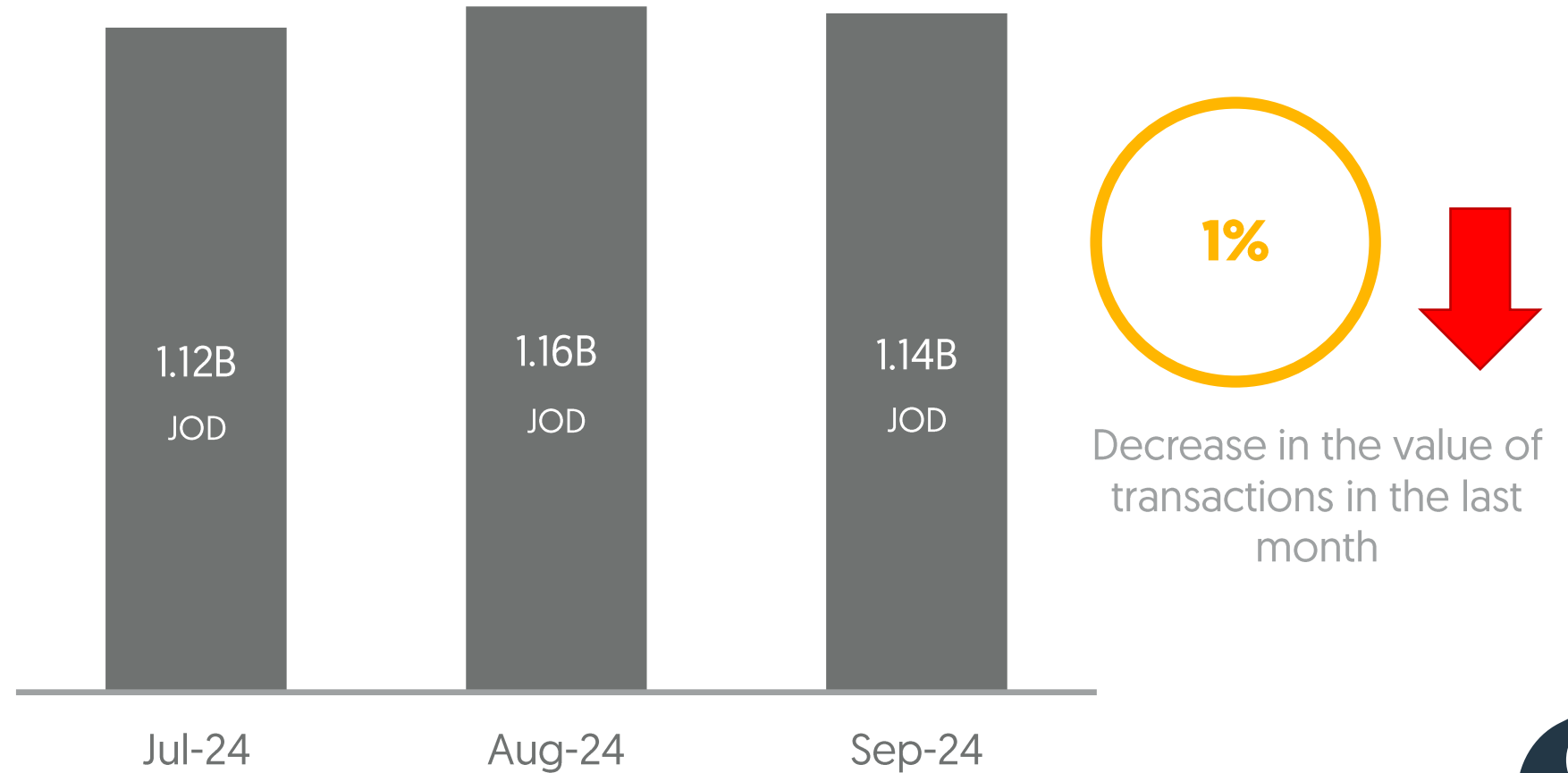
Transfers Issued by Banks



# 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

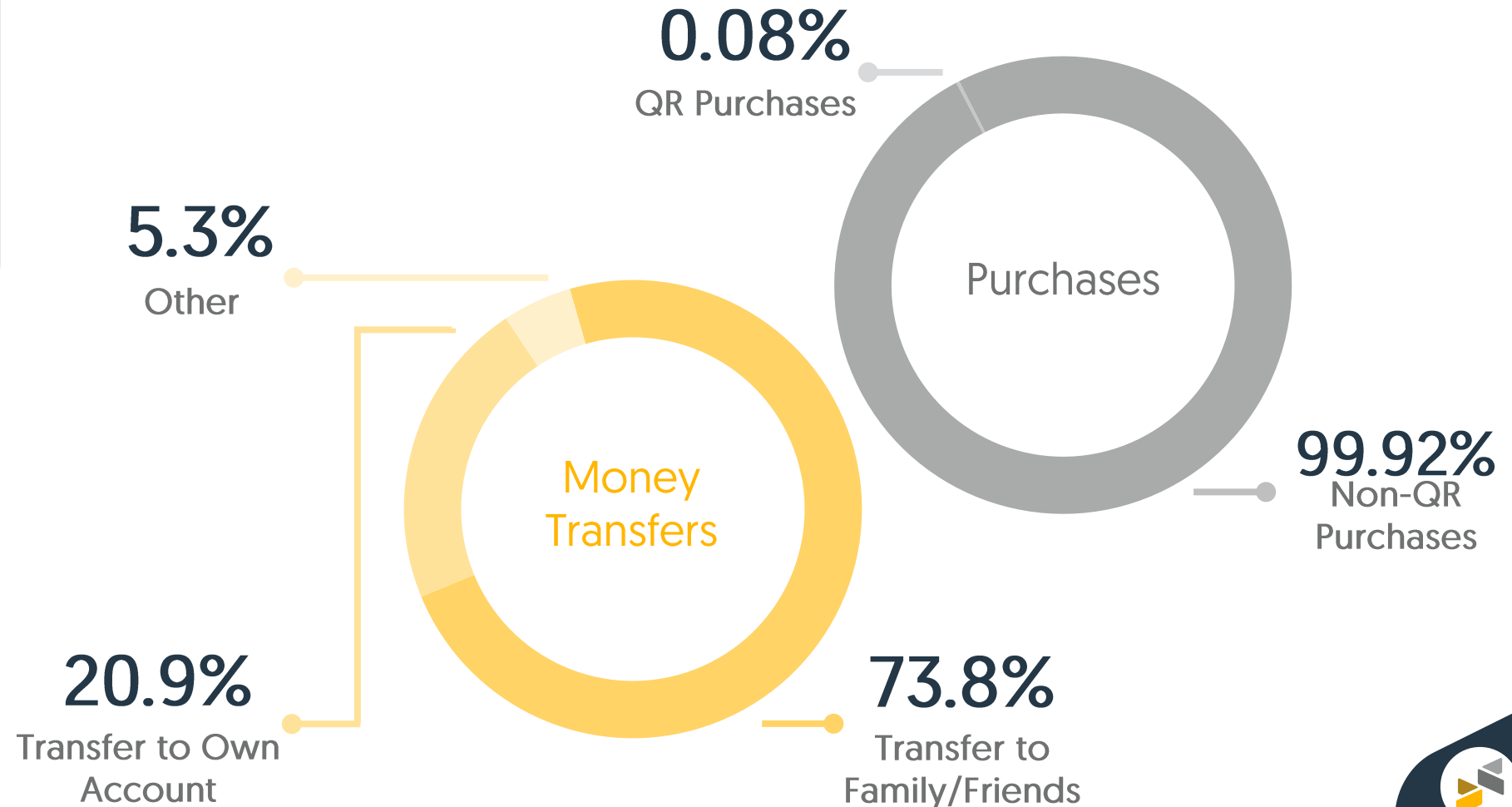
Transfers Issued by Banks



# CliQ Value of Transactions

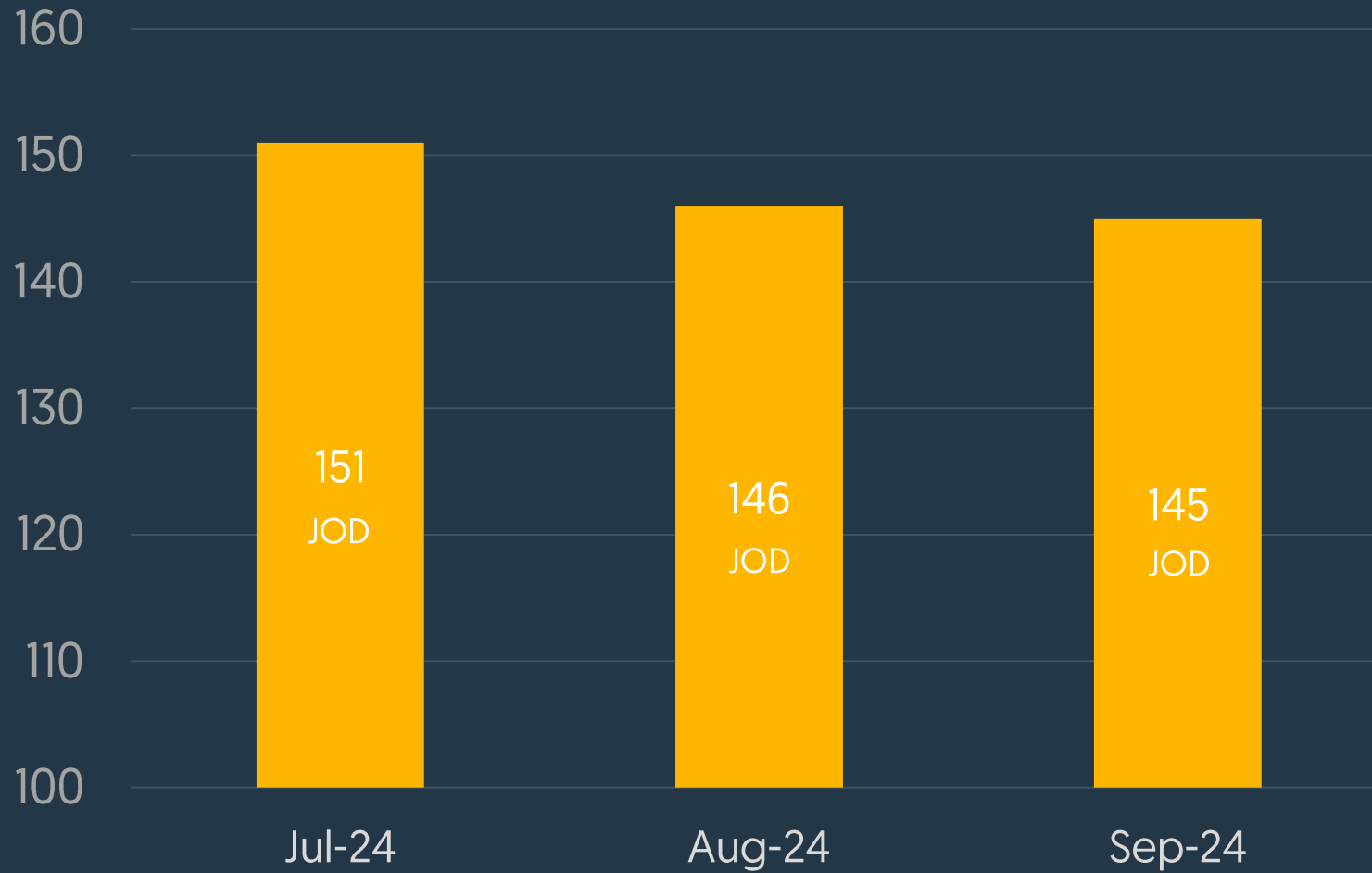
Percentage Based on Transaction Type Sub-Category

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

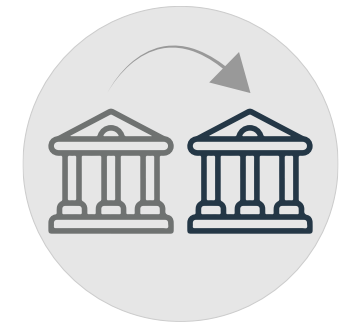
Transfers Issued by Banks



25.6%

1.28M

On Us



74.4%

3.71M

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



20.3%

162.9M JOD

On Us



79.7%

640.4M JOD

Off Us

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





# JoMoPay

Jordan Mobile Payment

## Monthly Report September 2024

Jordan Mobile Payments Switch for  
Transfers Issued by Mobile Wallets

25



09.2024

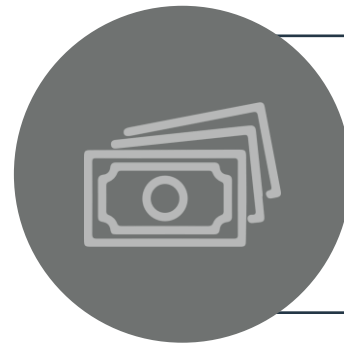
# Total Number and Value of Transactions Since the Beginning of 2024

Transfers Issued by Mobile Wallets



Number of Transactions

**39.38M**



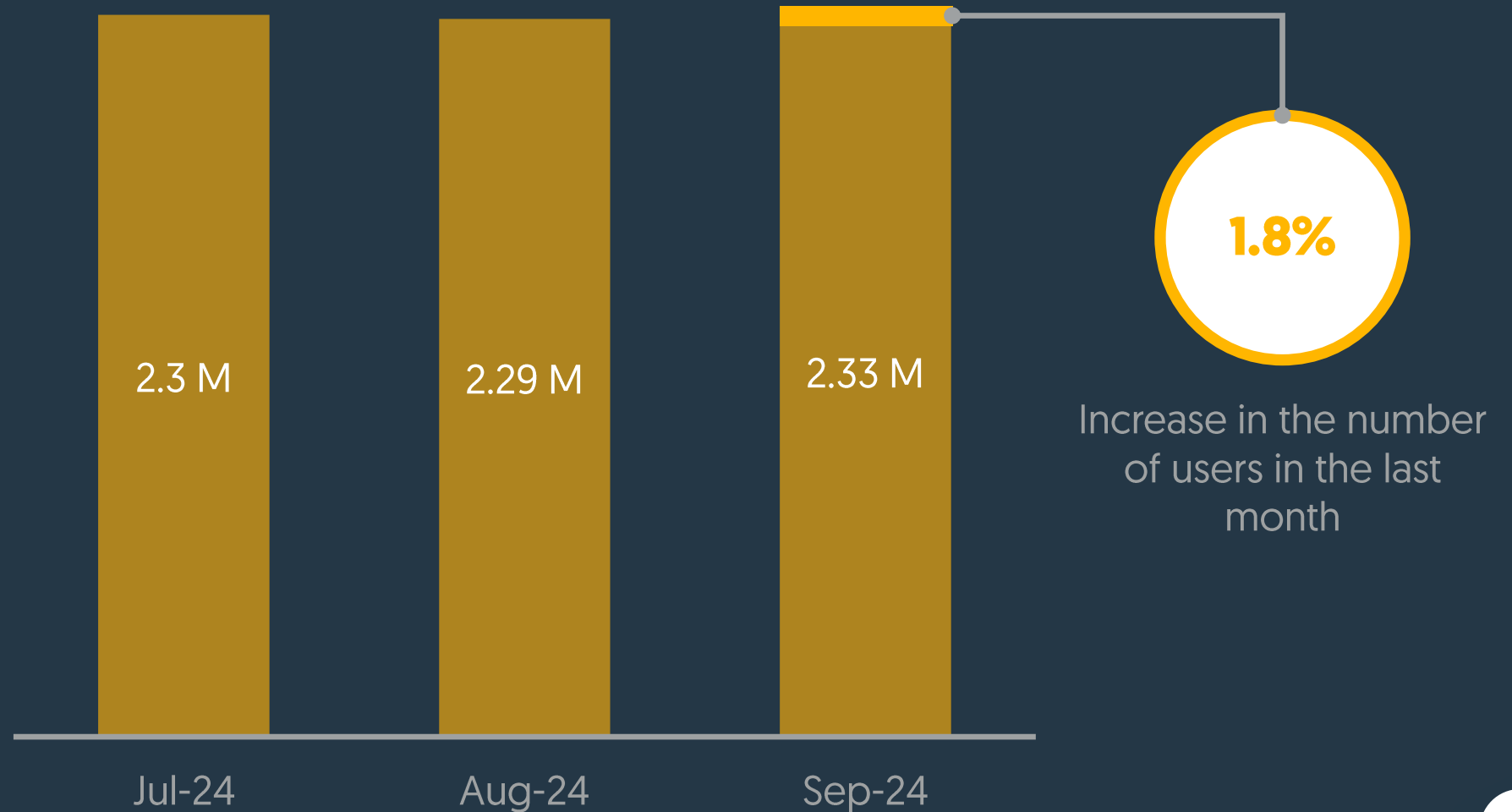
Value of Transactions

**3.82B<sub>JOD</sub>**



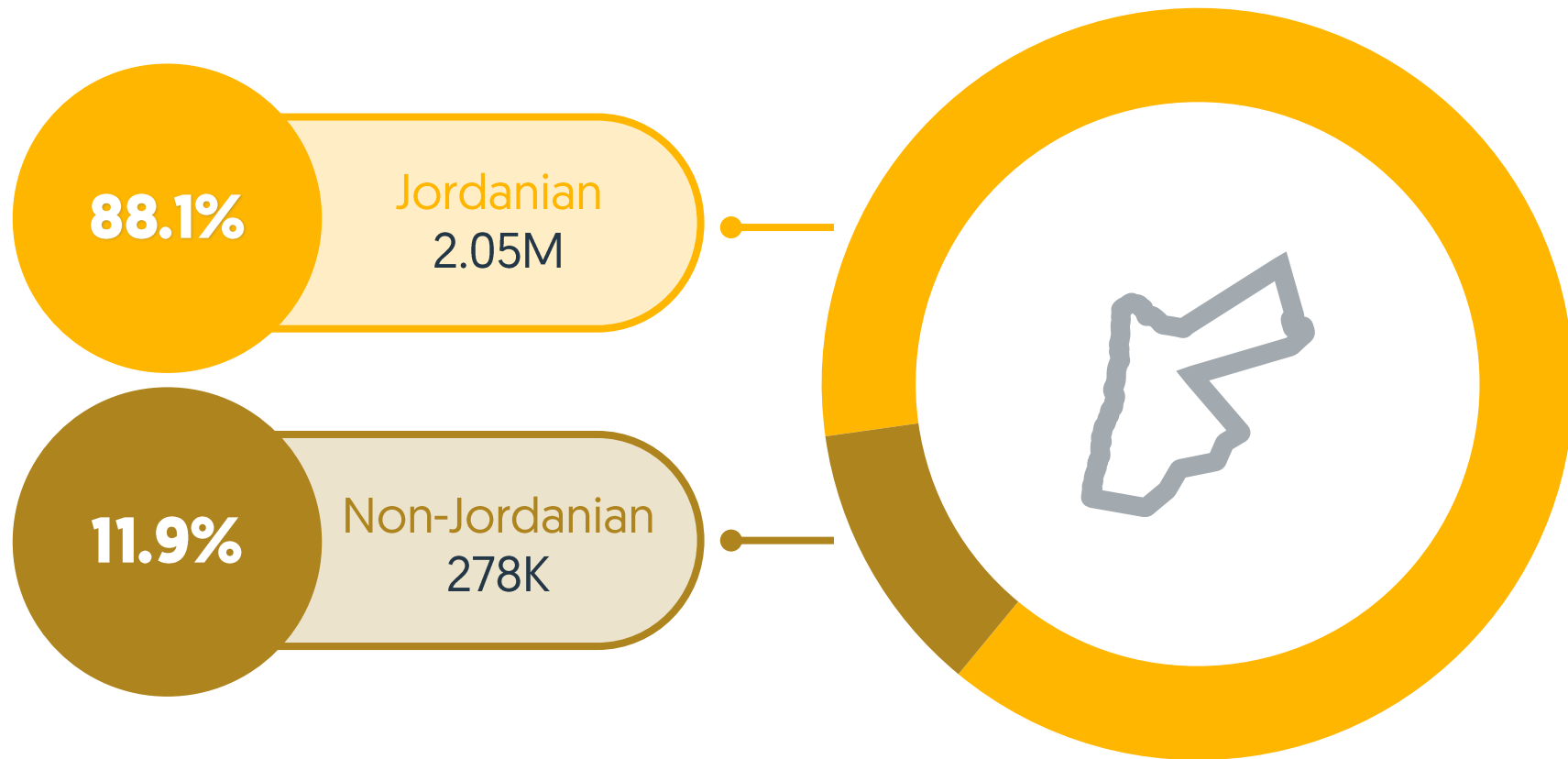
# JoMoPay Users

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

50.5%

1.18M  
Male Users



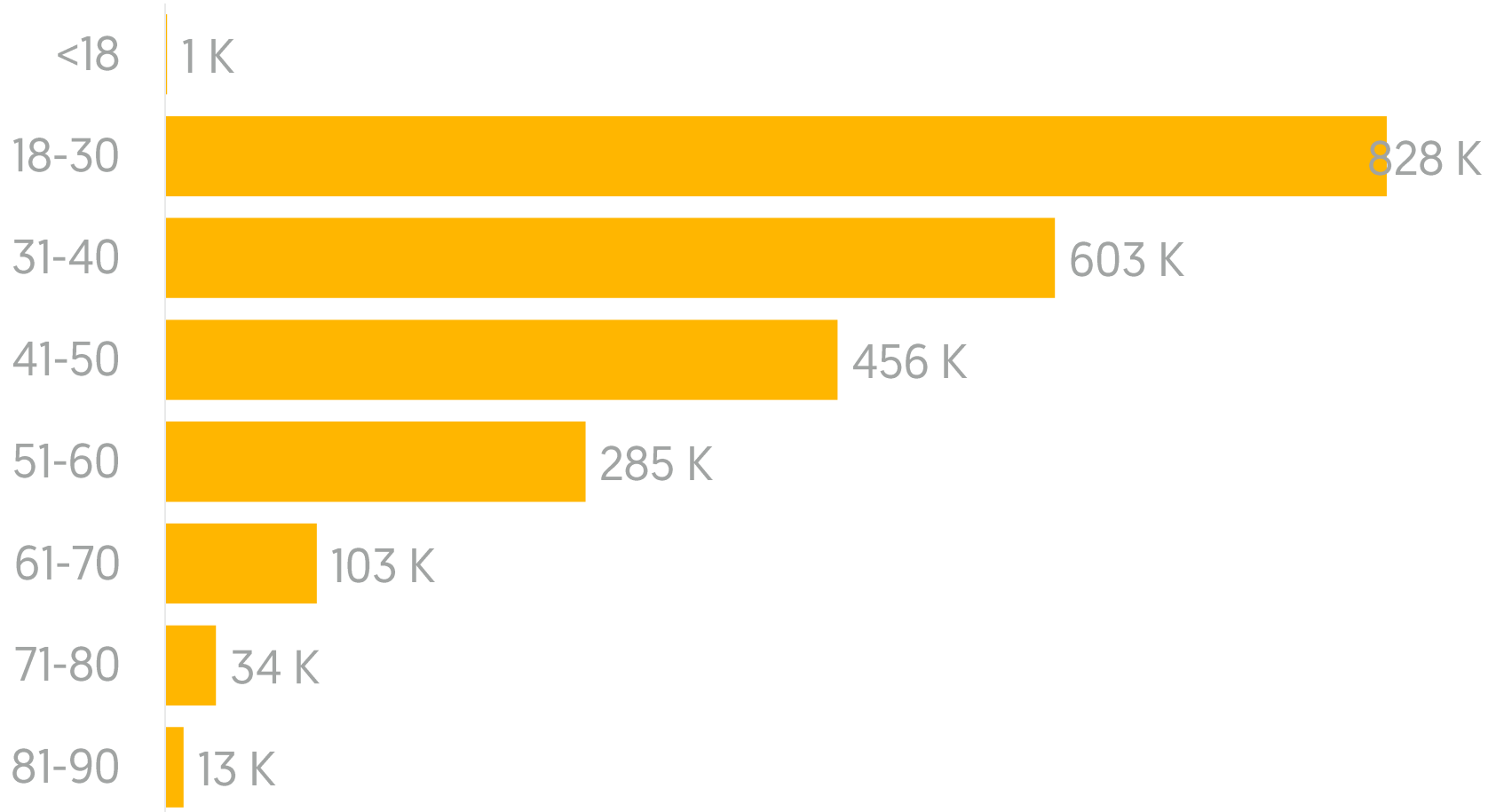
49%

1.14M  
Female Users



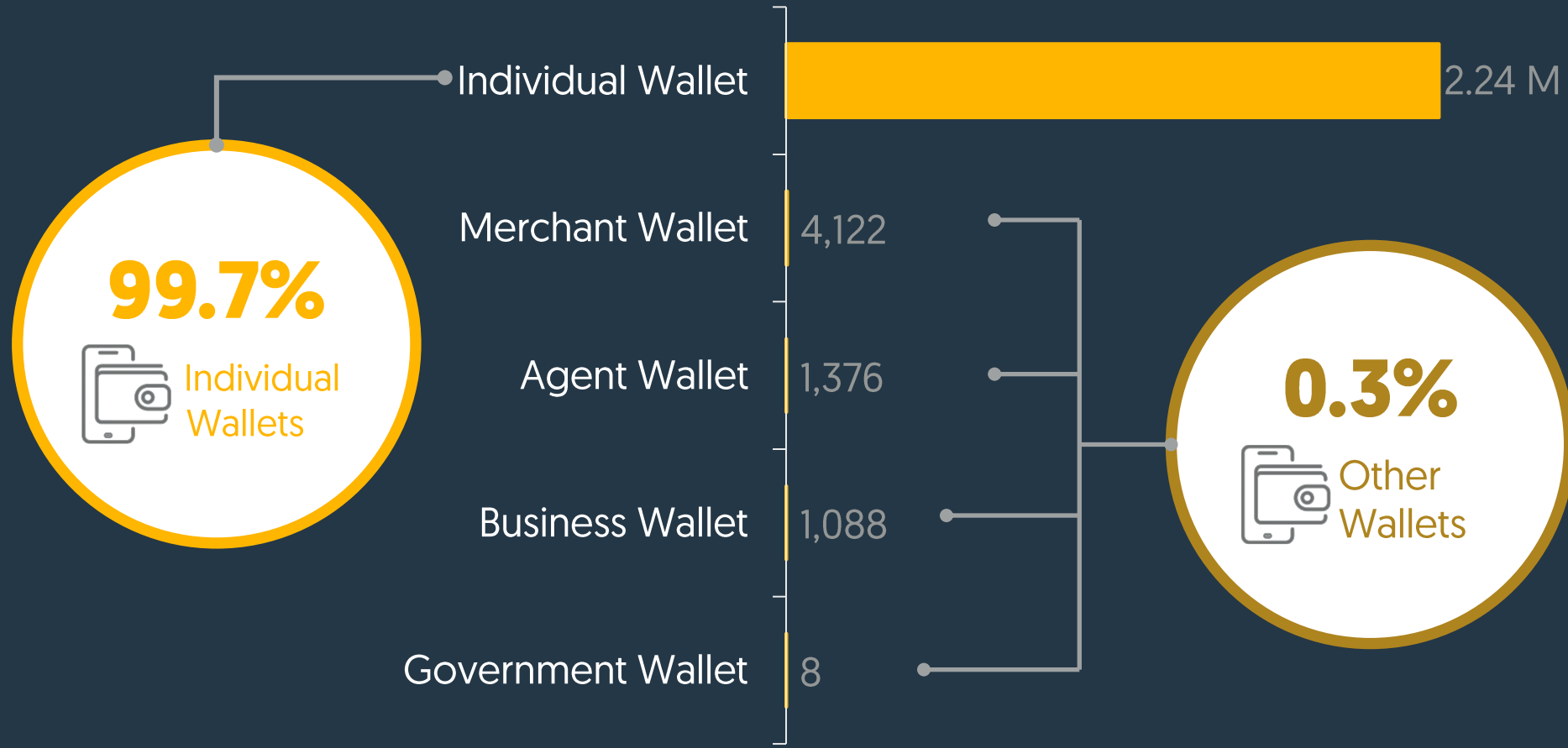
# JoMoPay Users

Number of Users Based on Age Group



# JoMoPay Users

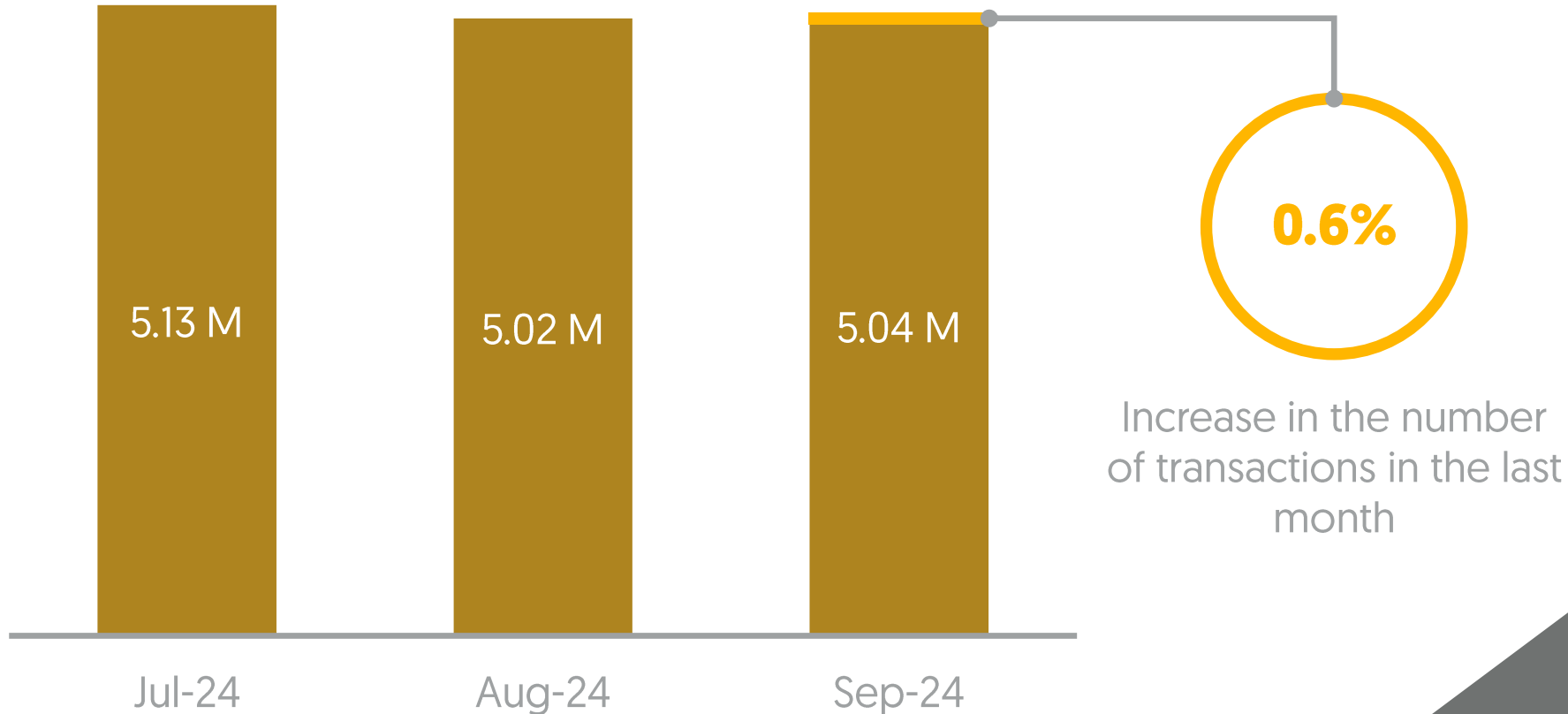
Number of Wallets Based on Wallet Type



# 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

3.53%

177.9K  
Purchases

2.22%

111.8K  
Cash In

3.42%

172.3K  
Cash Out

90.84%

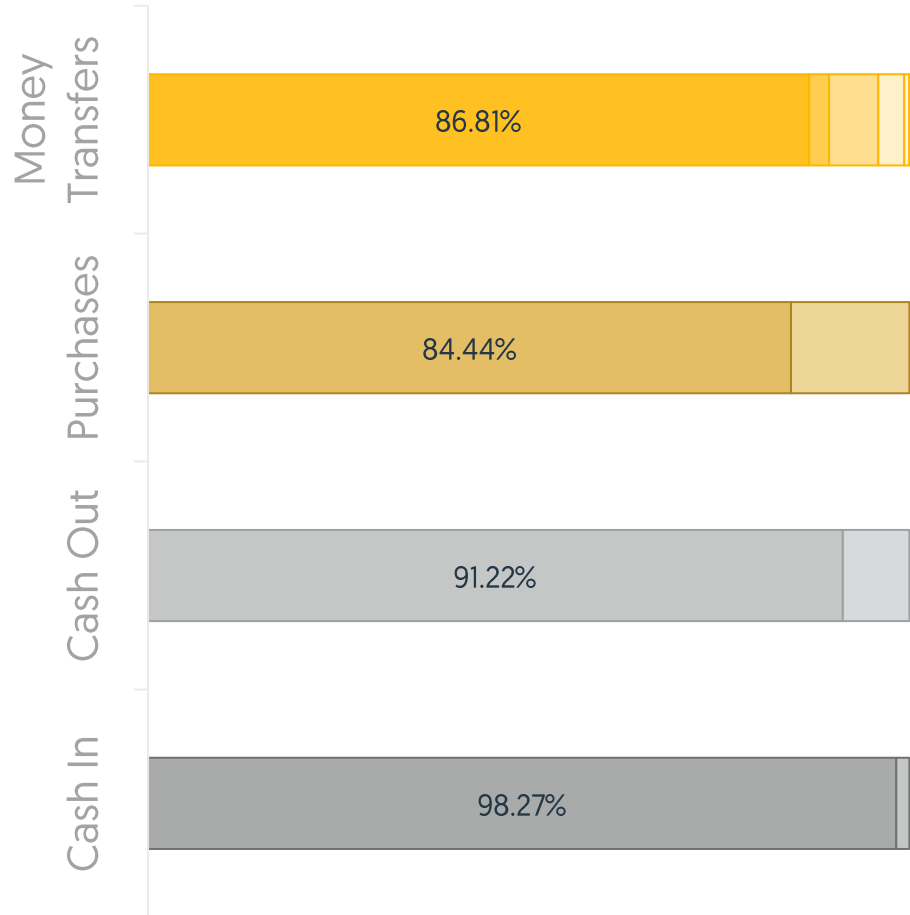
4.58M  
Money Transfers



# JoMoPay Number of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets

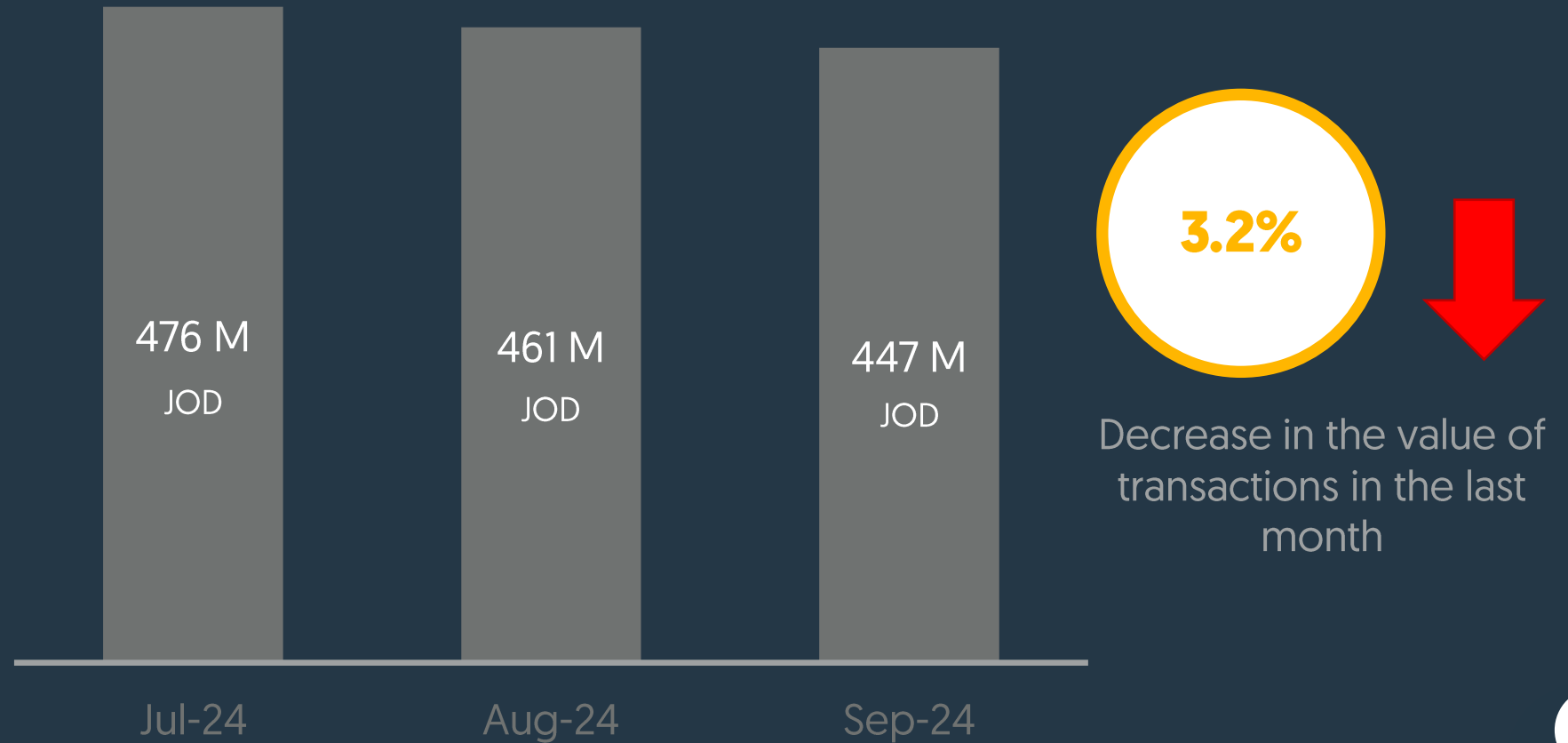


Transfer to Family/Friends	86.81%
Aid/Charity/Grant	2.62%
Transfer to Own Account	6.46%
Salary/Bonus/Dividends	3.43%
Loan/Loan Installment	0.67%
Cross Border Remittances	0.01%
Purchases	84.44%
QR Purchases	15.56%
Cash Out - Agent/Teller	91.22%
Cash Out - ATM/Kiosk	8.78%
Cash In - Agent/Teller	98.27%
Cash In - ATM/Kiosk	1.73%

# JoMoPay Value of Transactions

Total Value of Transactions Over the Past 3 Months

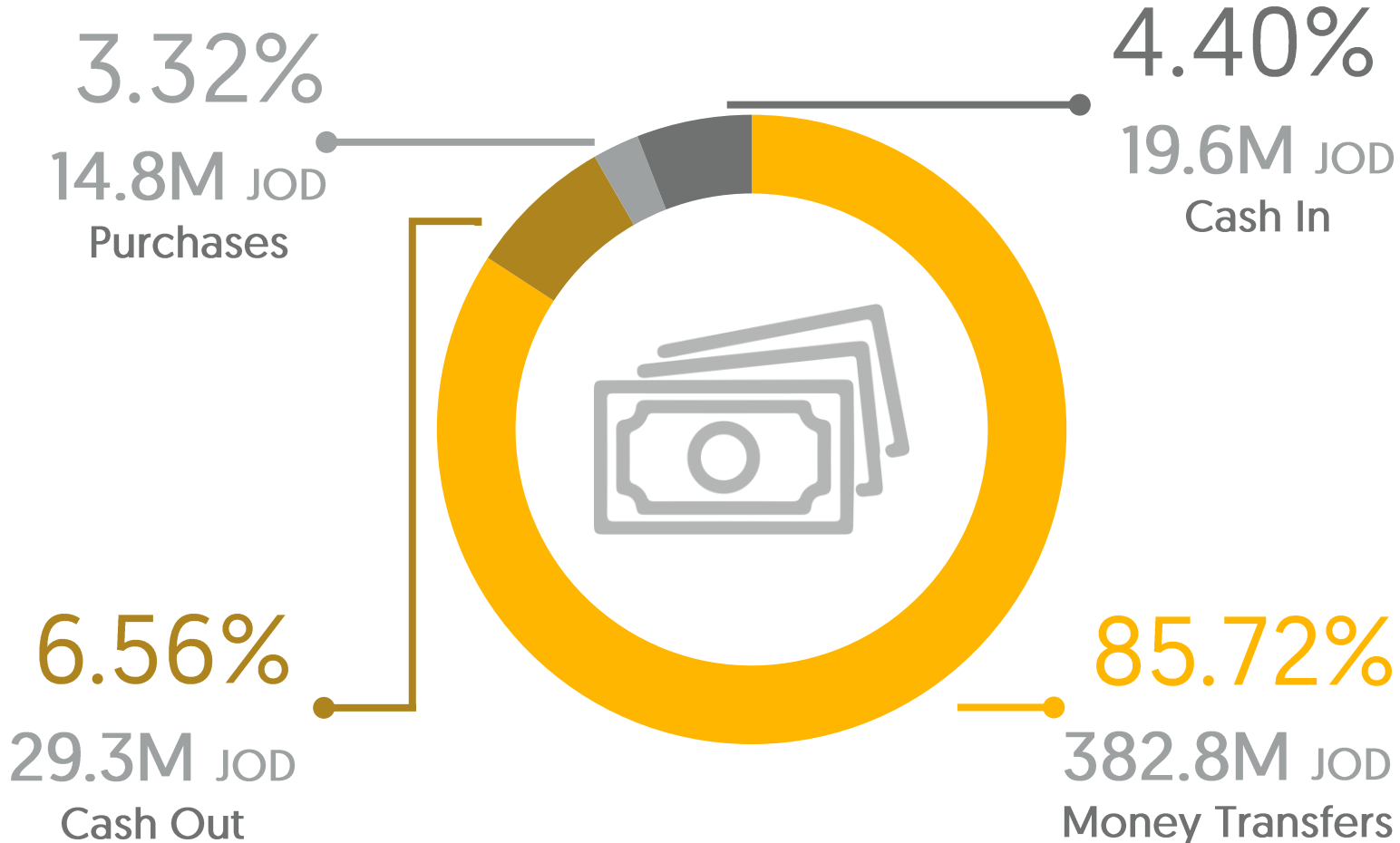
Transfers Issued by Mobile Wallets



# JoMoPay Value of Transactions

Percentage Based on Transaction Type

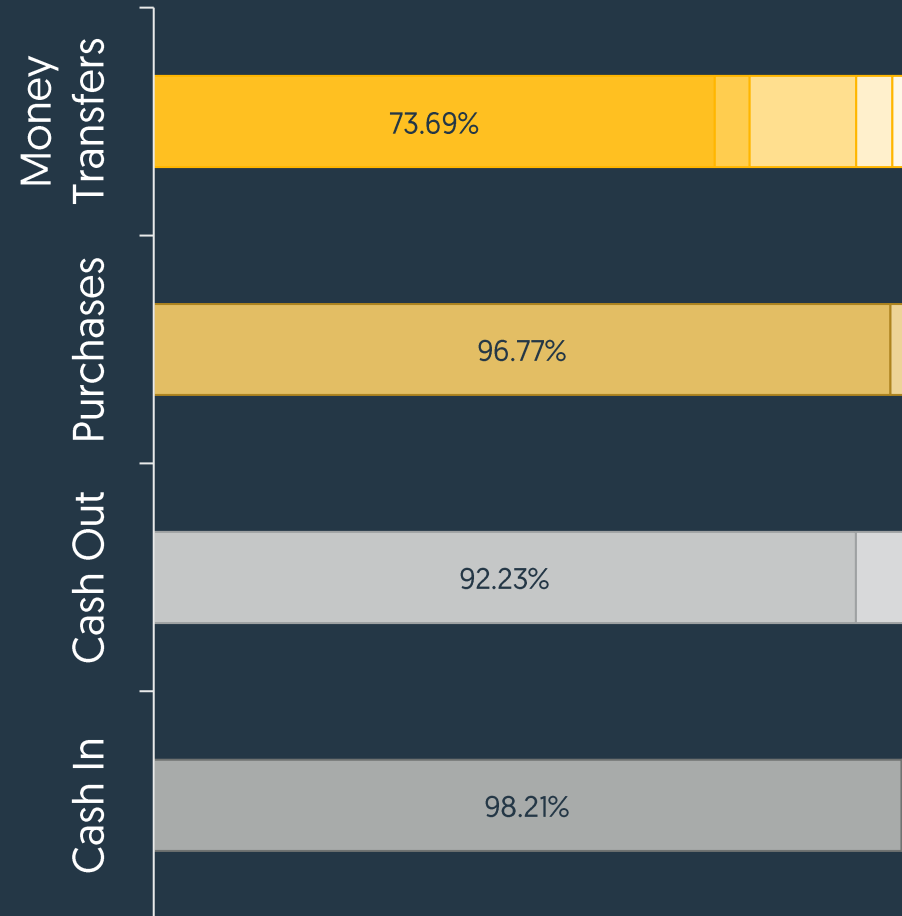
Transfers Issued by Mobile Wallets



# JoMoPay Value of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets

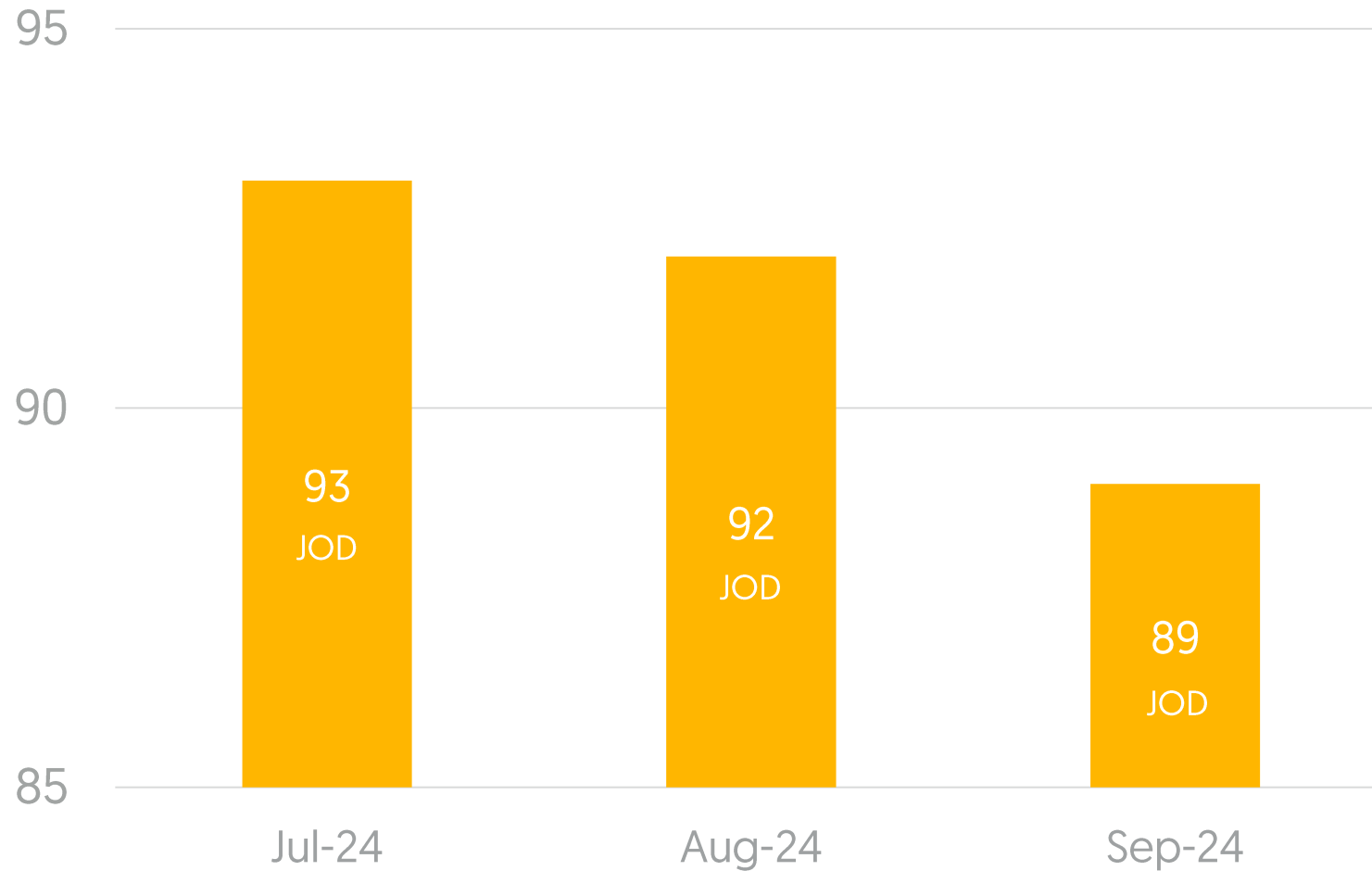


Transfer to Family/Friends	73.69%
Aid/Charity/Grant	4.57%
Transfer to Own Account	14%
Salary/Bonus/Dividends	4.75%
Loan/Loan Installment	2.96%
Cross Border Remittances	0.03%
Purchases	96.77%
QR Purchases	3.23%
Cash Out - Agent/Teller	92.23%
Cash Out - ATM/Kiosk	7.77%
Cash In - Agent/Teller	98.21%
Cash In - ATM/Kiosk	1.79%

# JoMoPay Transactions

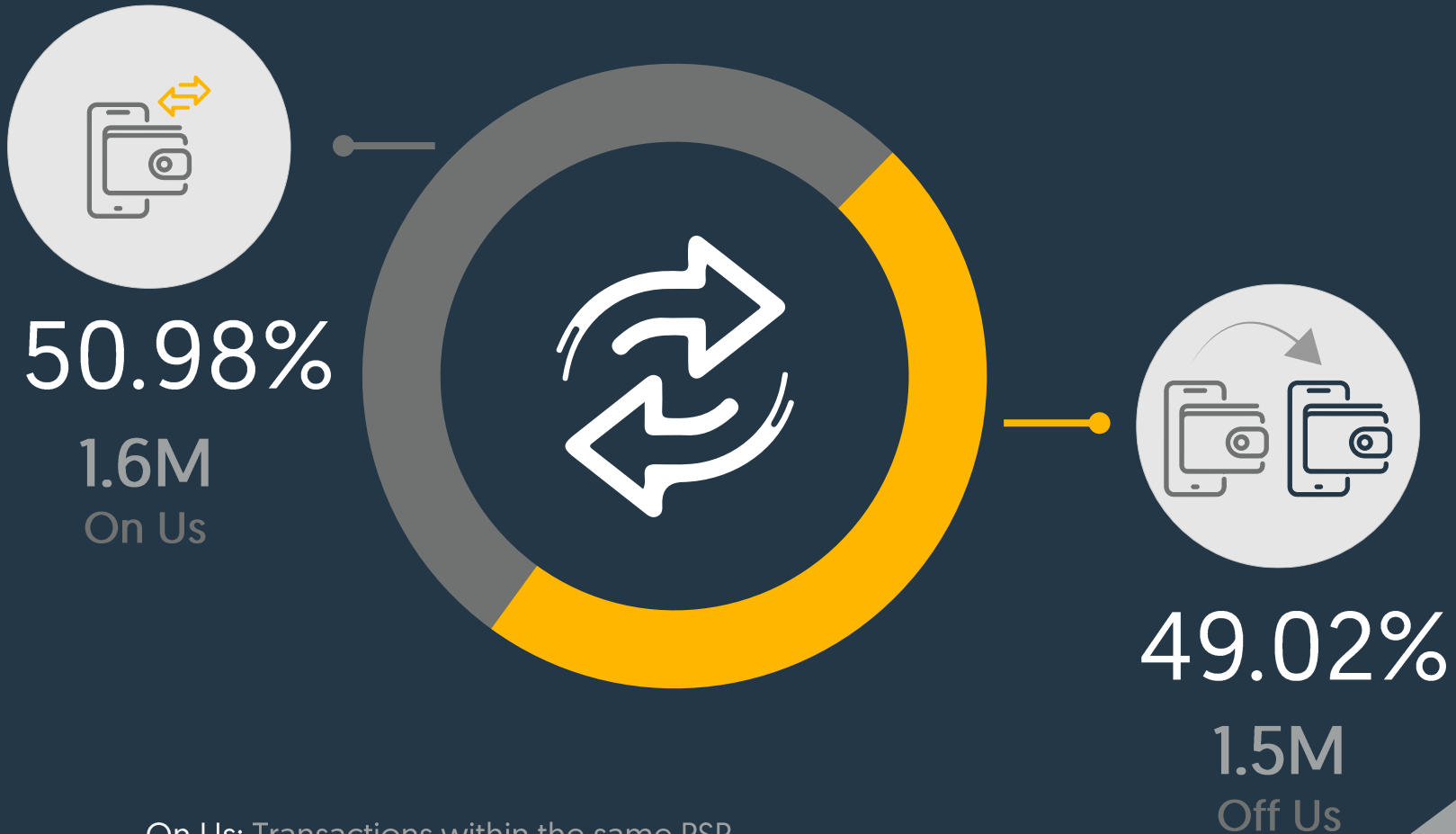
Average Value of Transactions Over the Past 3 Months

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

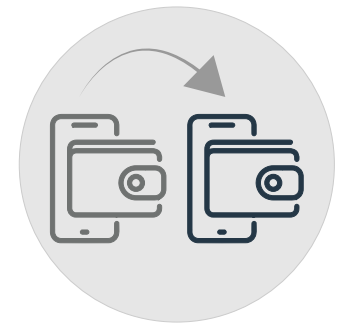
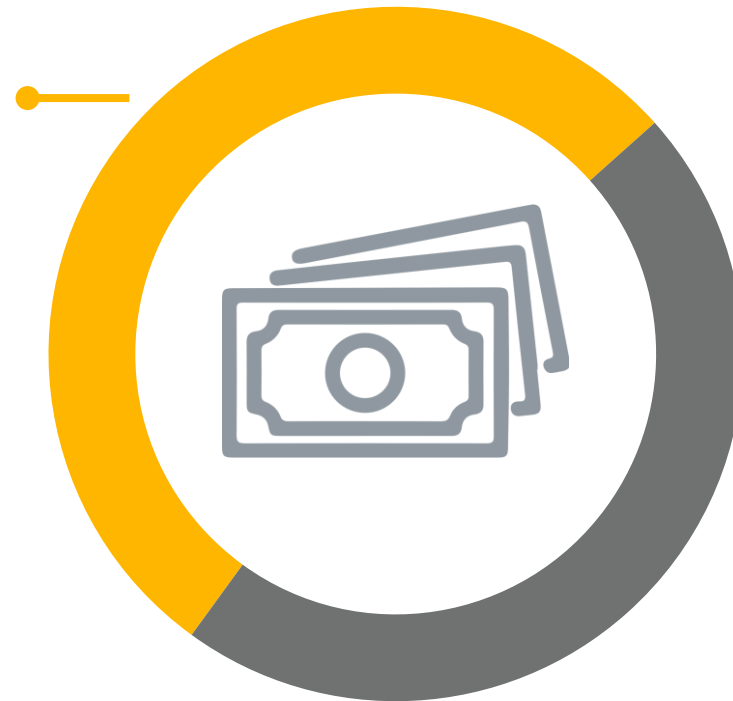
Value of Money Transfer Transactions Through PSPs

Transfers Issued by Mobile Wallets



50.4%

91.2M JOD  
On Us



49.6%

89.6M JOD  
Off Us

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



# CliQ & JoMoPay Interoperability

Monthly Report  
September 2024

41

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

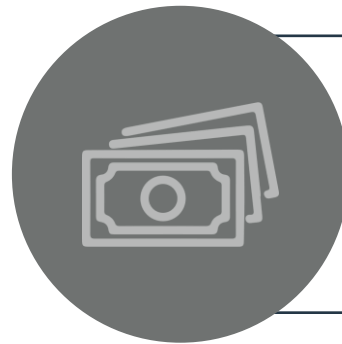


# Total Number and Value of Transactions Since the Beginning of 2024



Number of Transactions

**95.49M**



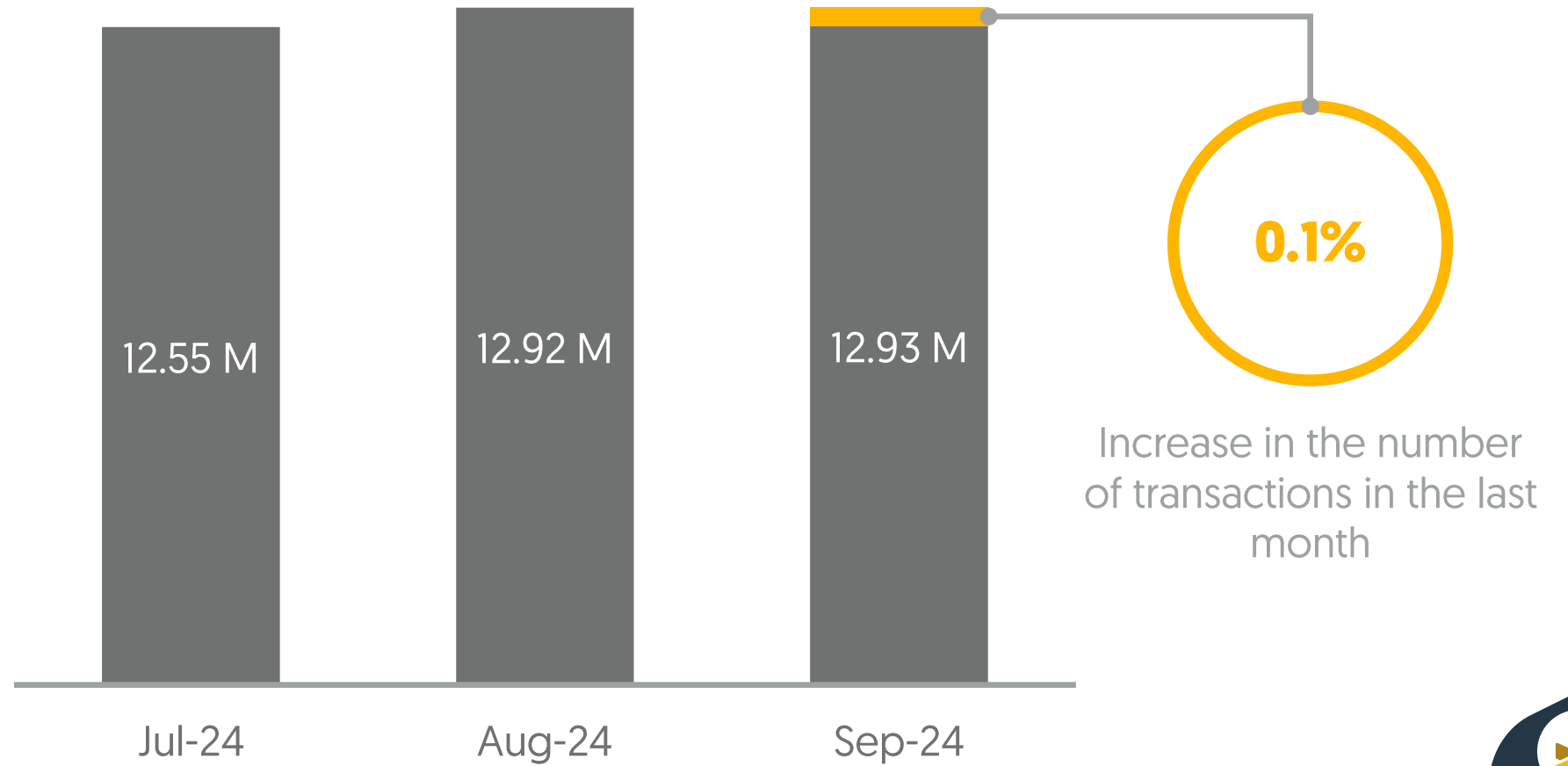
Value of Transactions

**12.19B<sub>JOD</sub>**



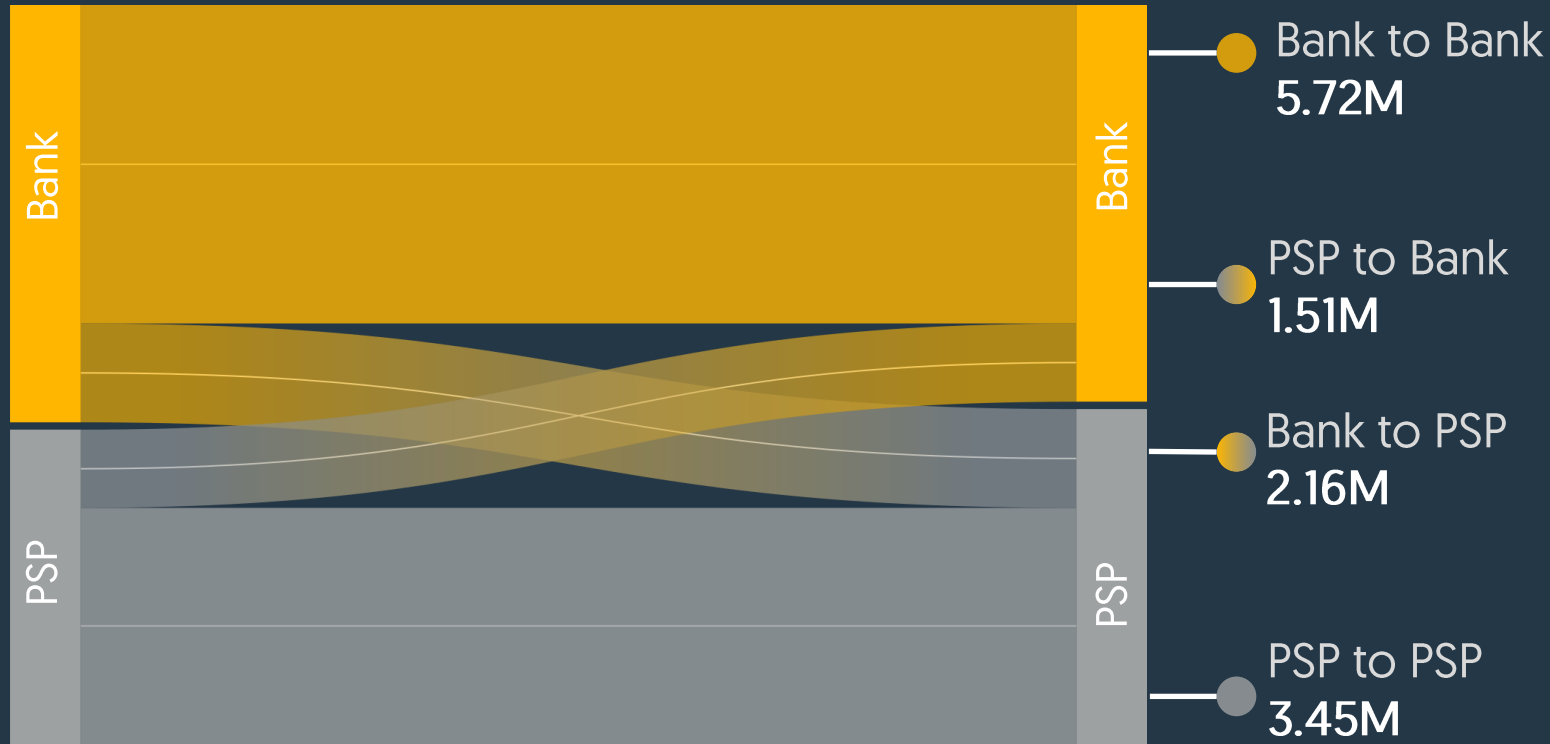
# CliQ & JoMoPay Transactions

Total Number of Transactions Over the Past 3 Months



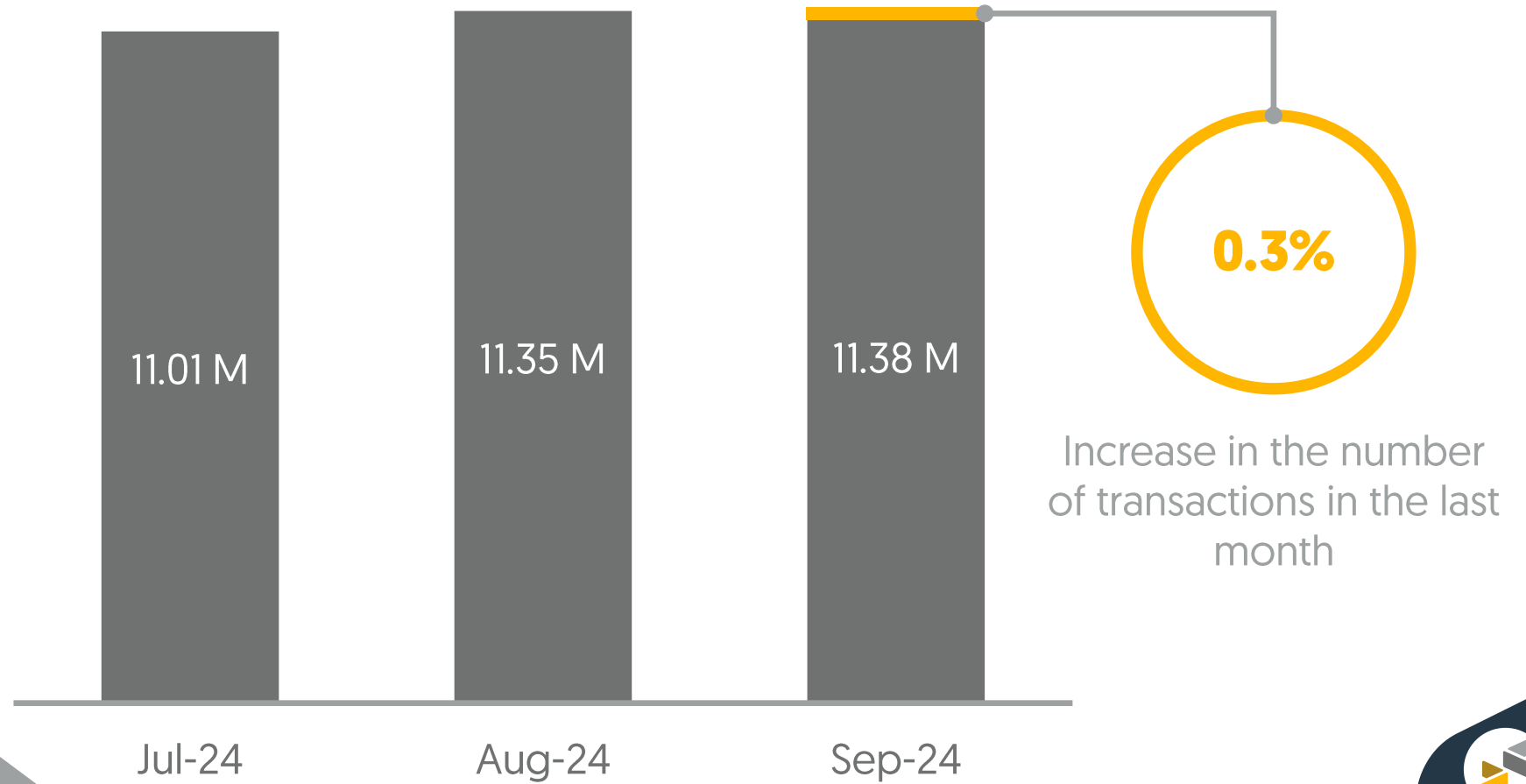
# CliQ & JoMoPay Transactions

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



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



45.2%

1.49M  
mPSP to Bank

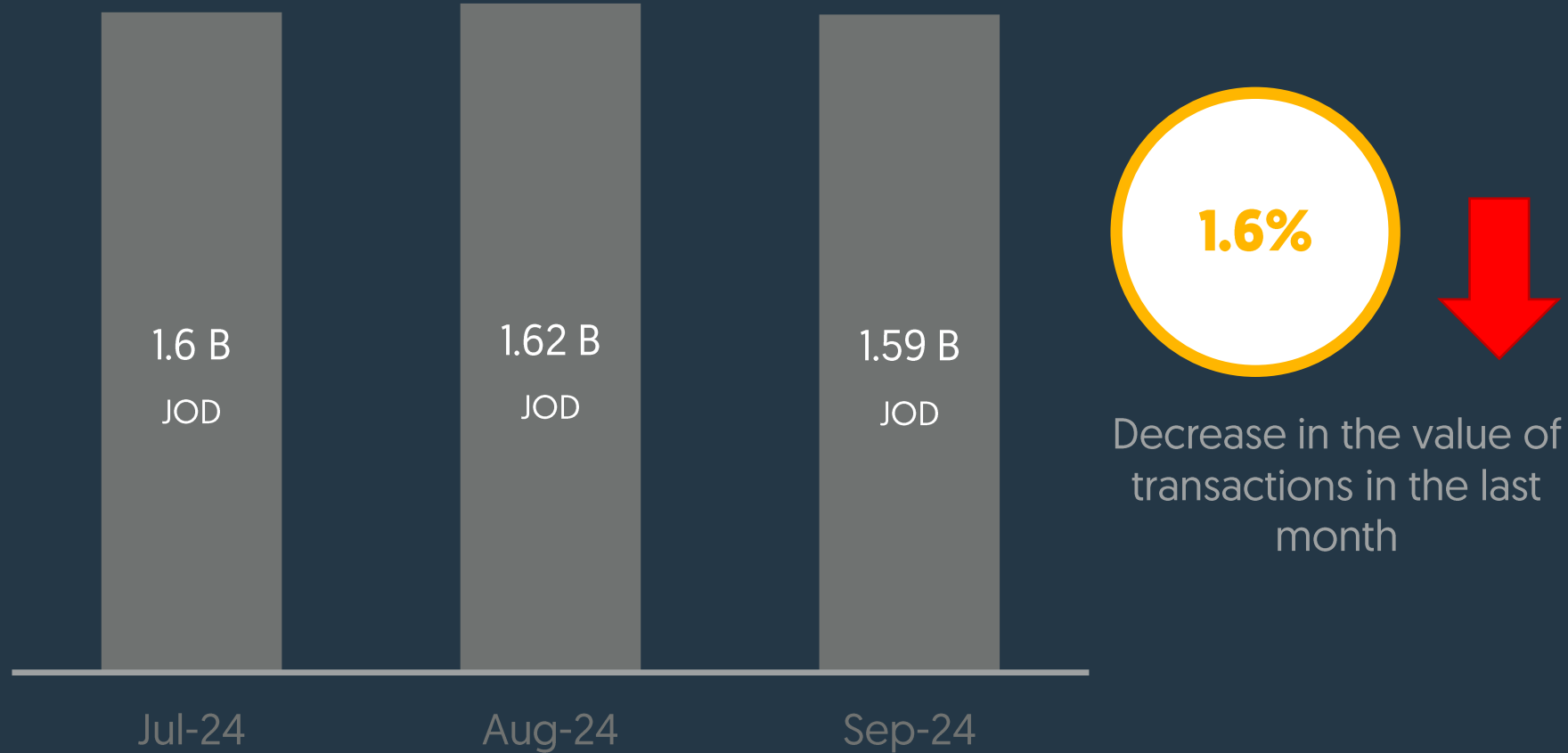


54.8%

1.8M  
Bank to mPSP

# CliQ & JoMoPay Transactions

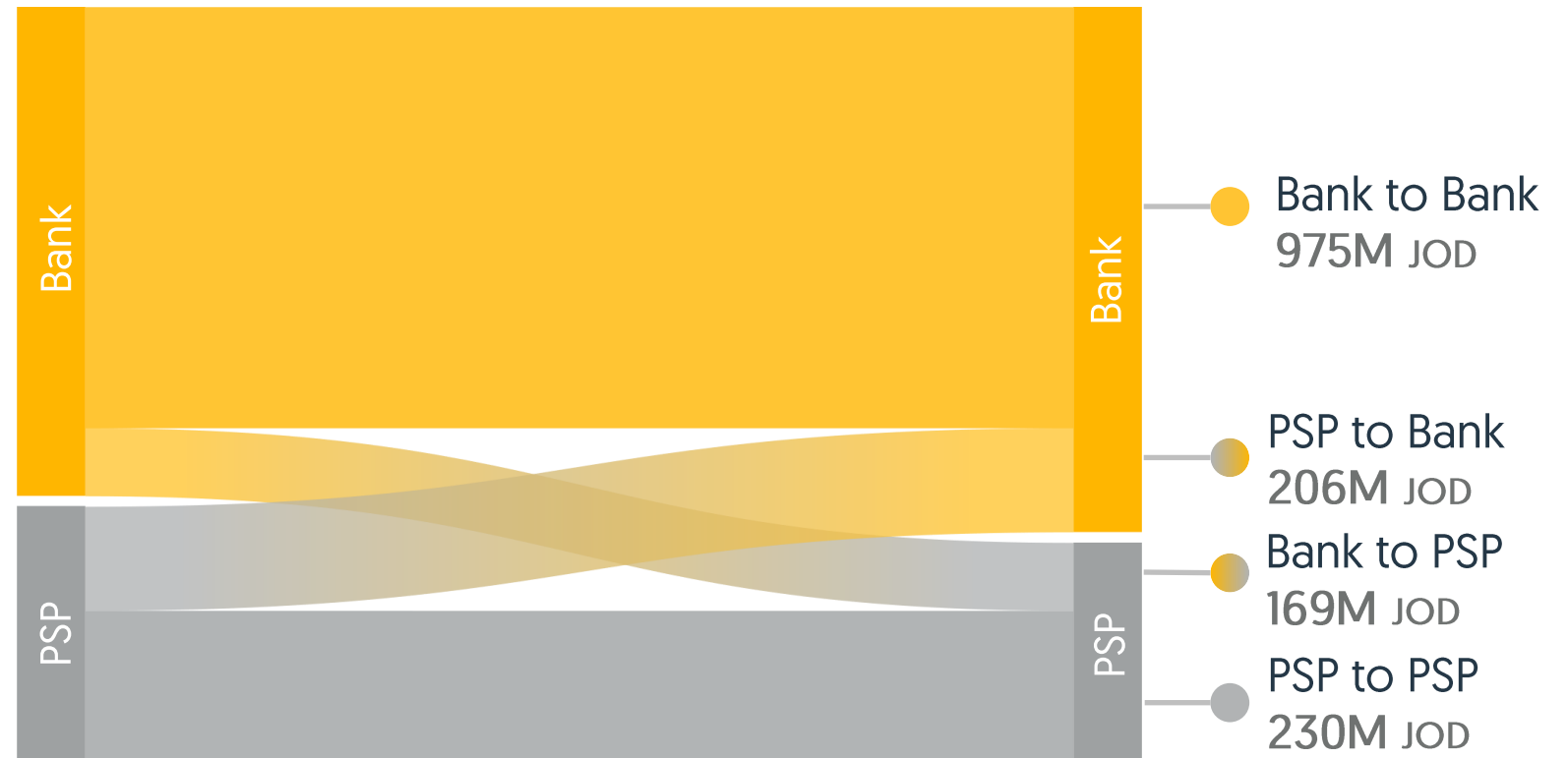
Total Value of Transactions Over the Past 3 Months





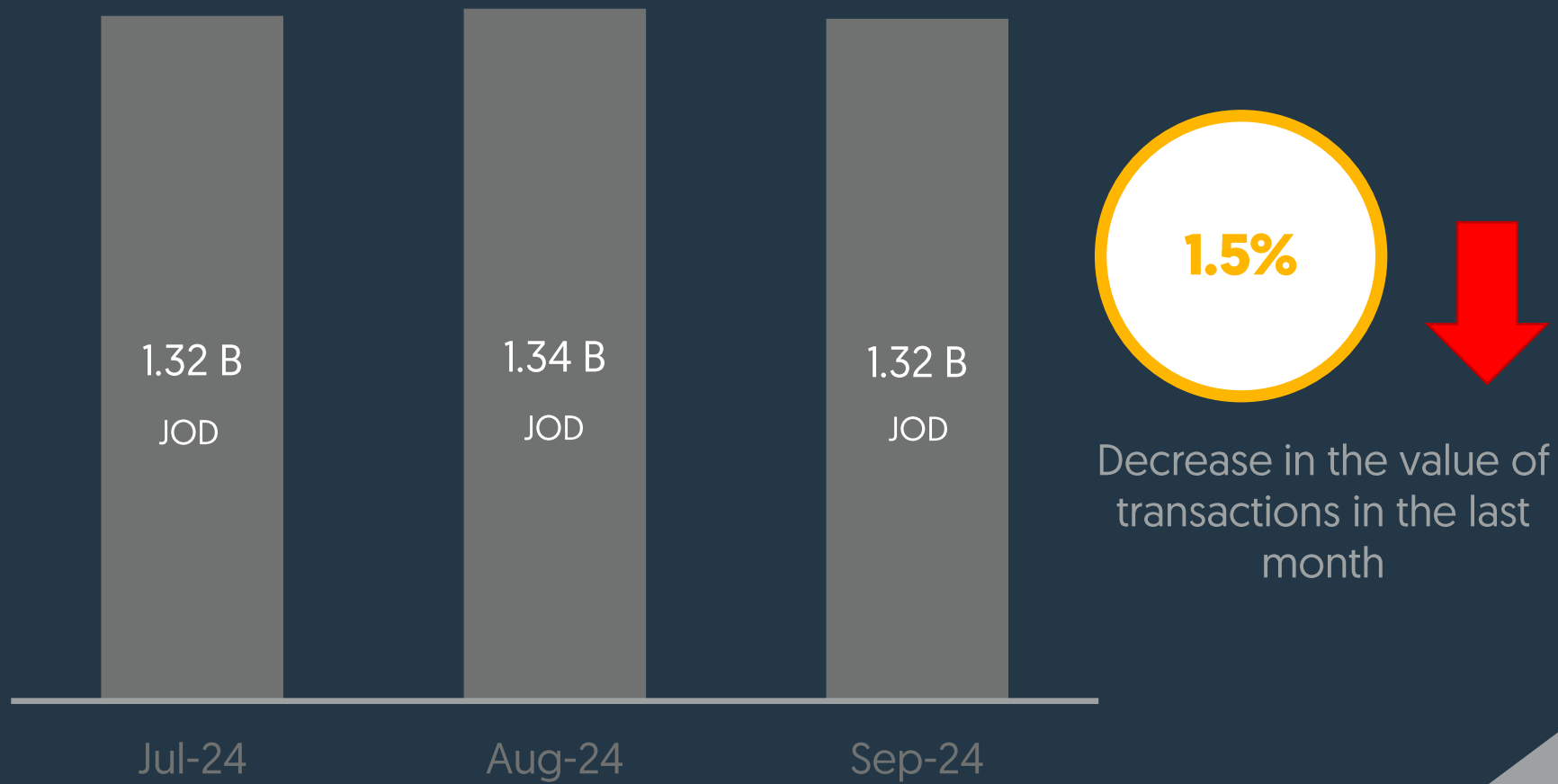
# CliQ & JoMoPay Transactions

Total Value of Banks and PSPs Transactions



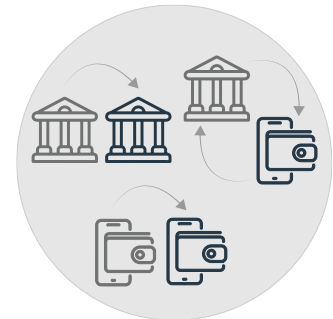
# CliQ & JoMoPay Transactions

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



**80.7%**  
1.06B JOD  
Off Us



**19.3%**  
254.1M 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%

201.5M JOD  
mPSP to Bank



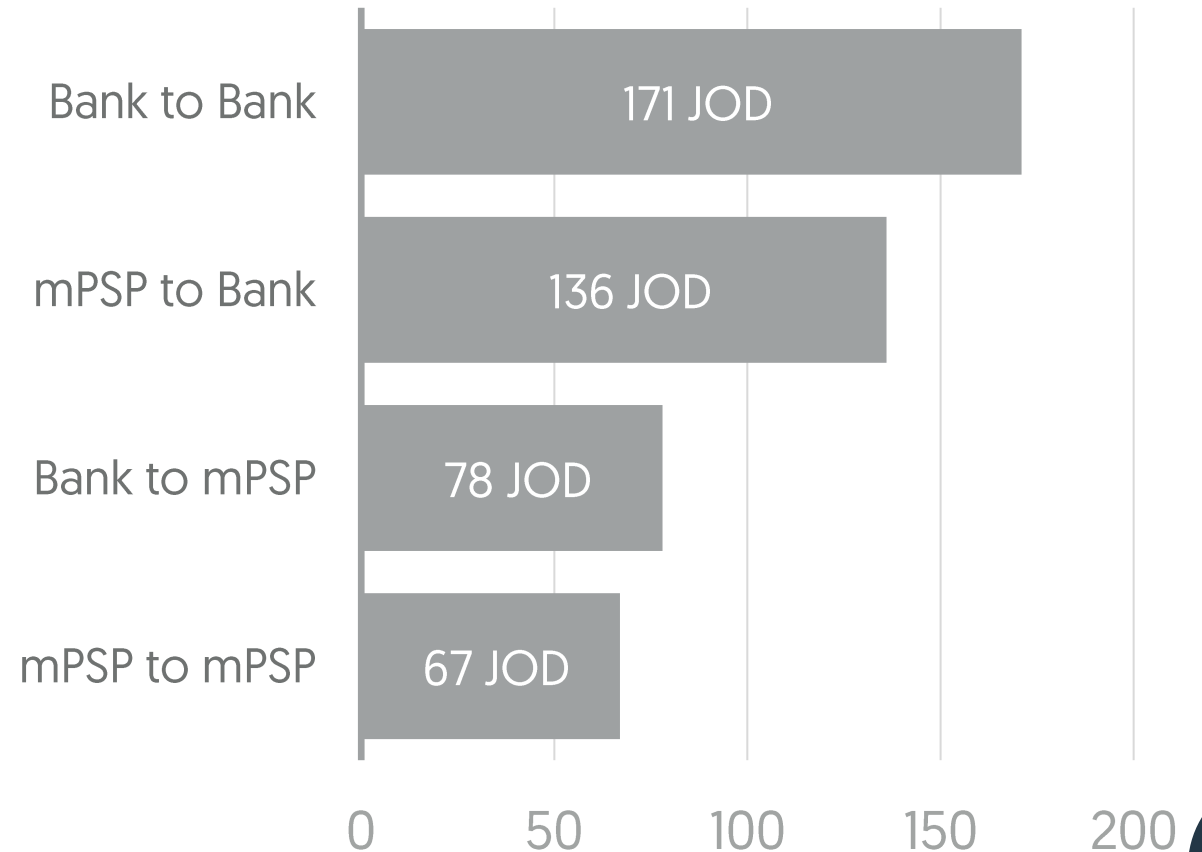
39.7%

132.9M JOD  
Bank to mPSP

# CliQ & JoMoPay Average Value of Transactions

Average Value of Transactions

**113 JOD**  
Transaction  
Average





# Monthly Report

## September 2024

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Electronic Bill Presentment & Payment (EBPP) System



09.2024

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



Number of Transactions

**48.46M**

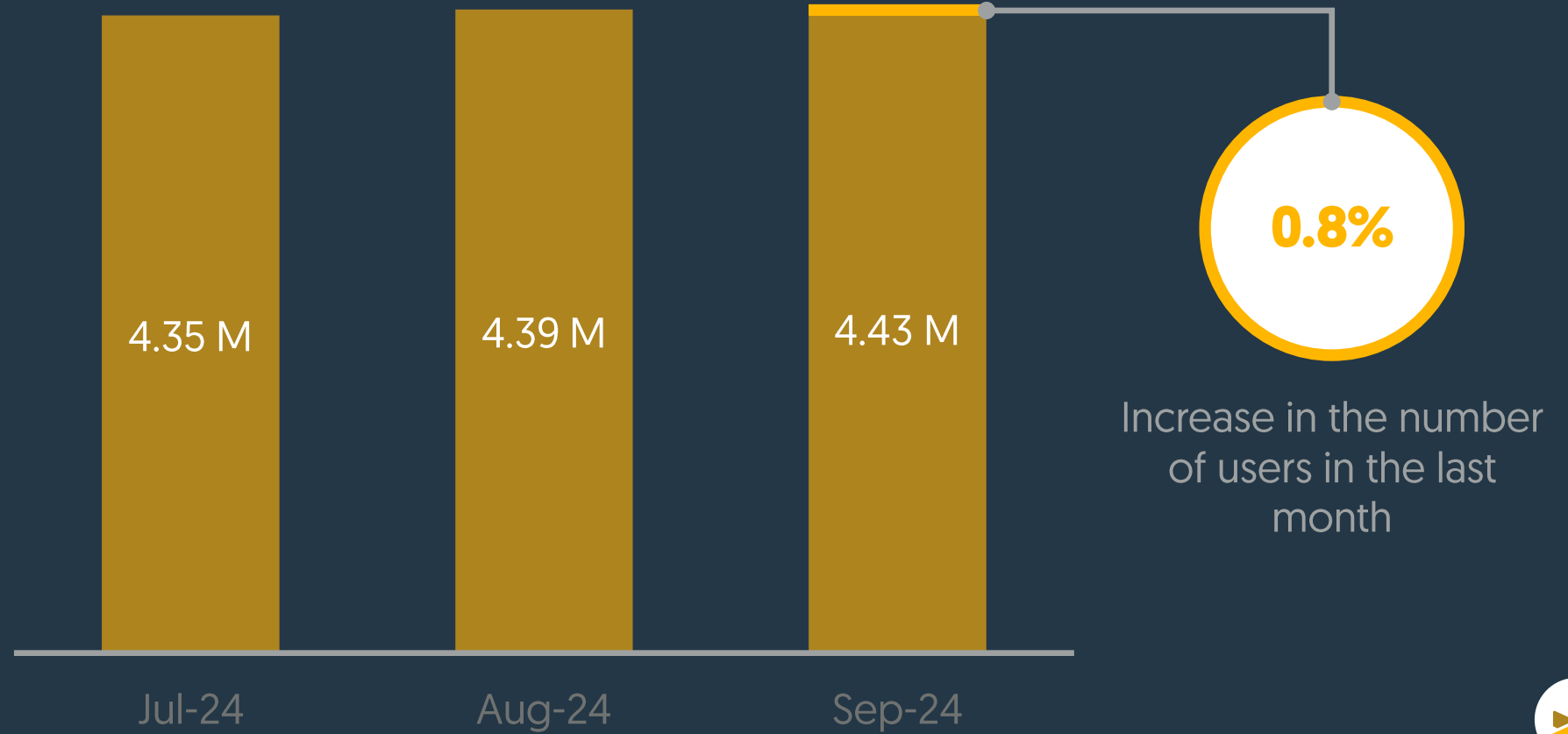


Value of Transactions

**9.77B<sub>JOD</sub>**

# eFAWATEERcom Users

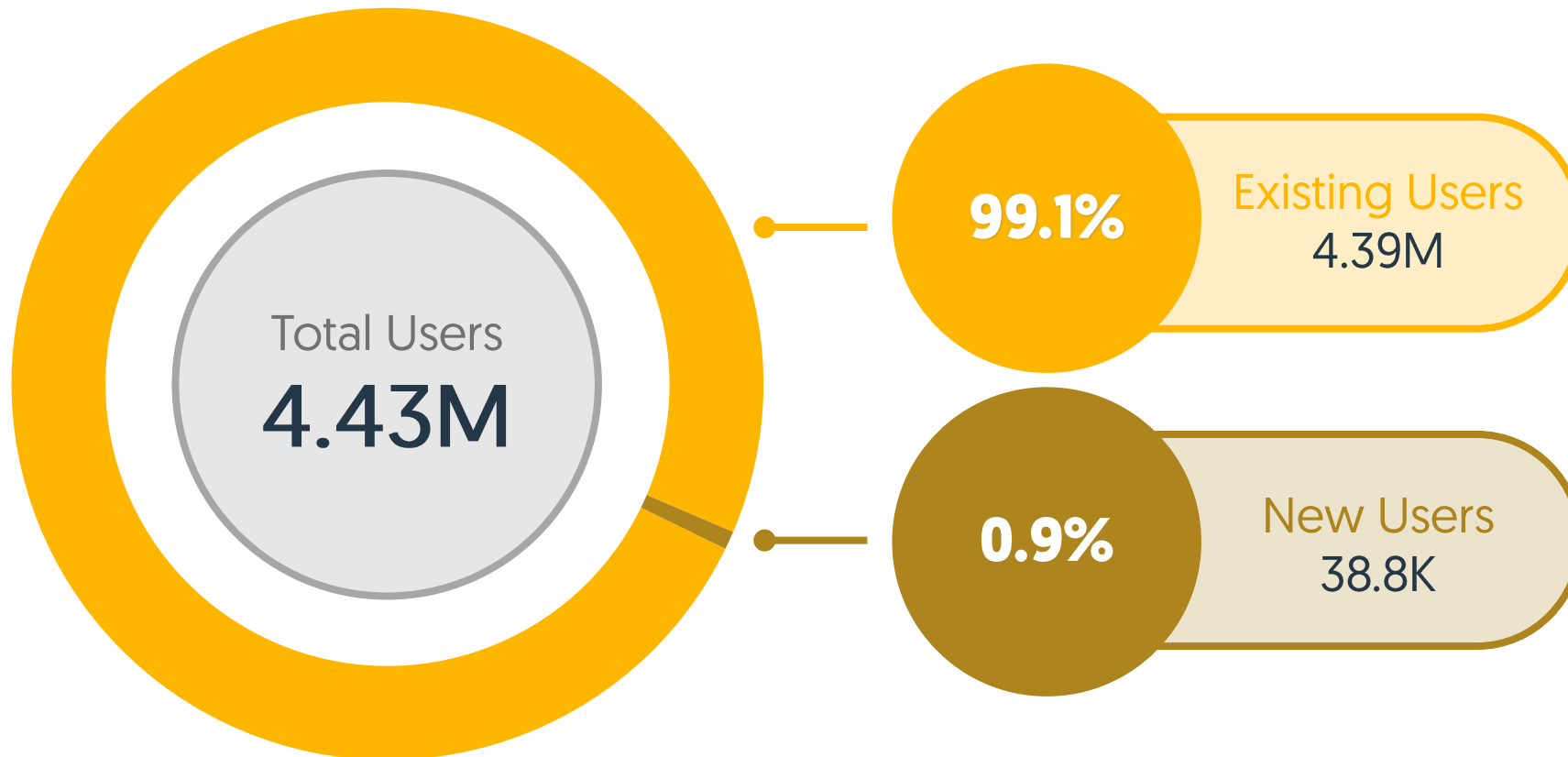
Total Number of Users Over the Past 3 Months





# eFAWATEERcom Users

Number of eFAWATEERcom Users



# eFAWATEERcom Billers & Services

Number of eFAWATEERcom Billers & Services



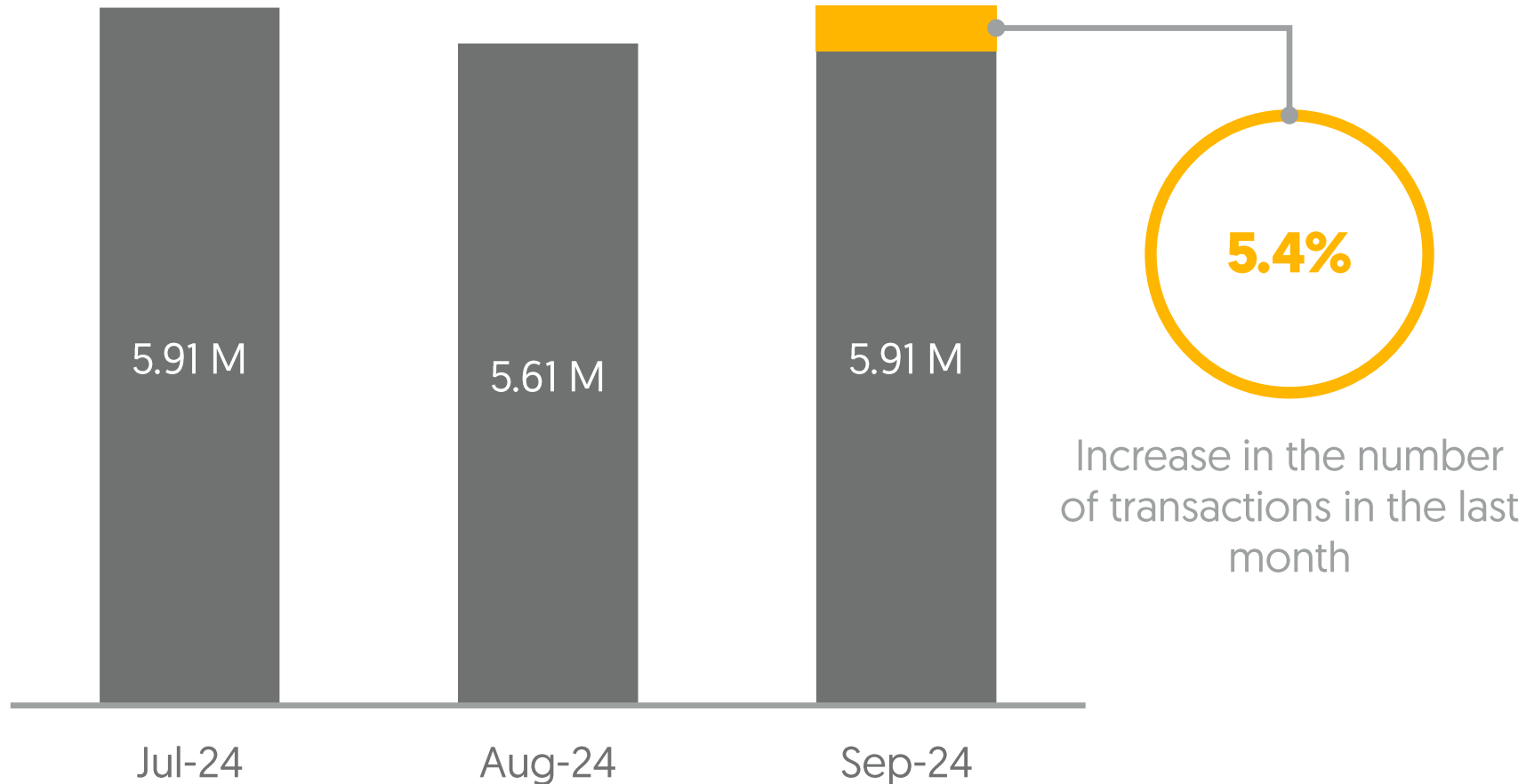
Billers  
562



Services  
1,925

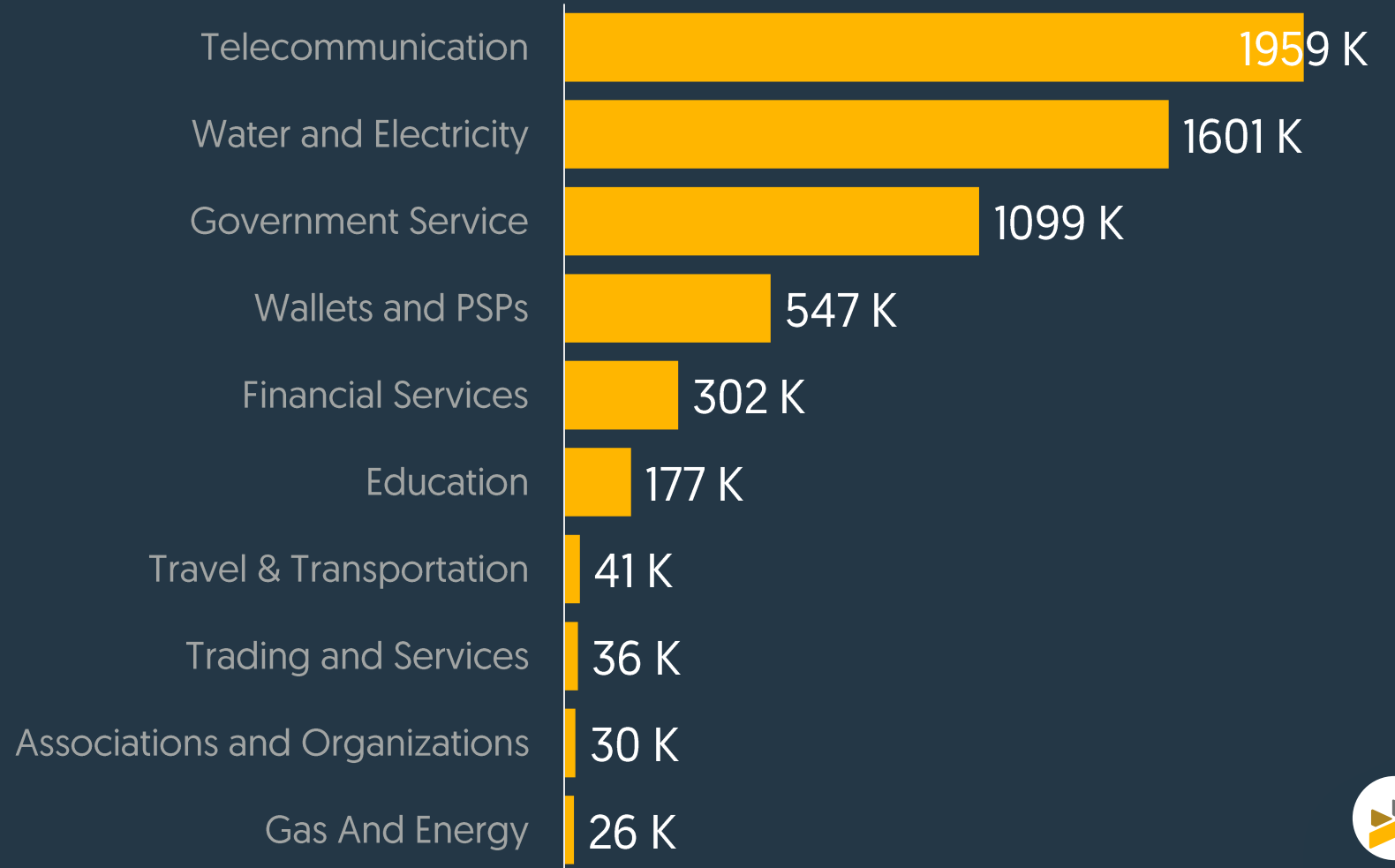
# eFAWATEERcom Number of Transactions

Total Number of Transactions Over the Past 3 Months



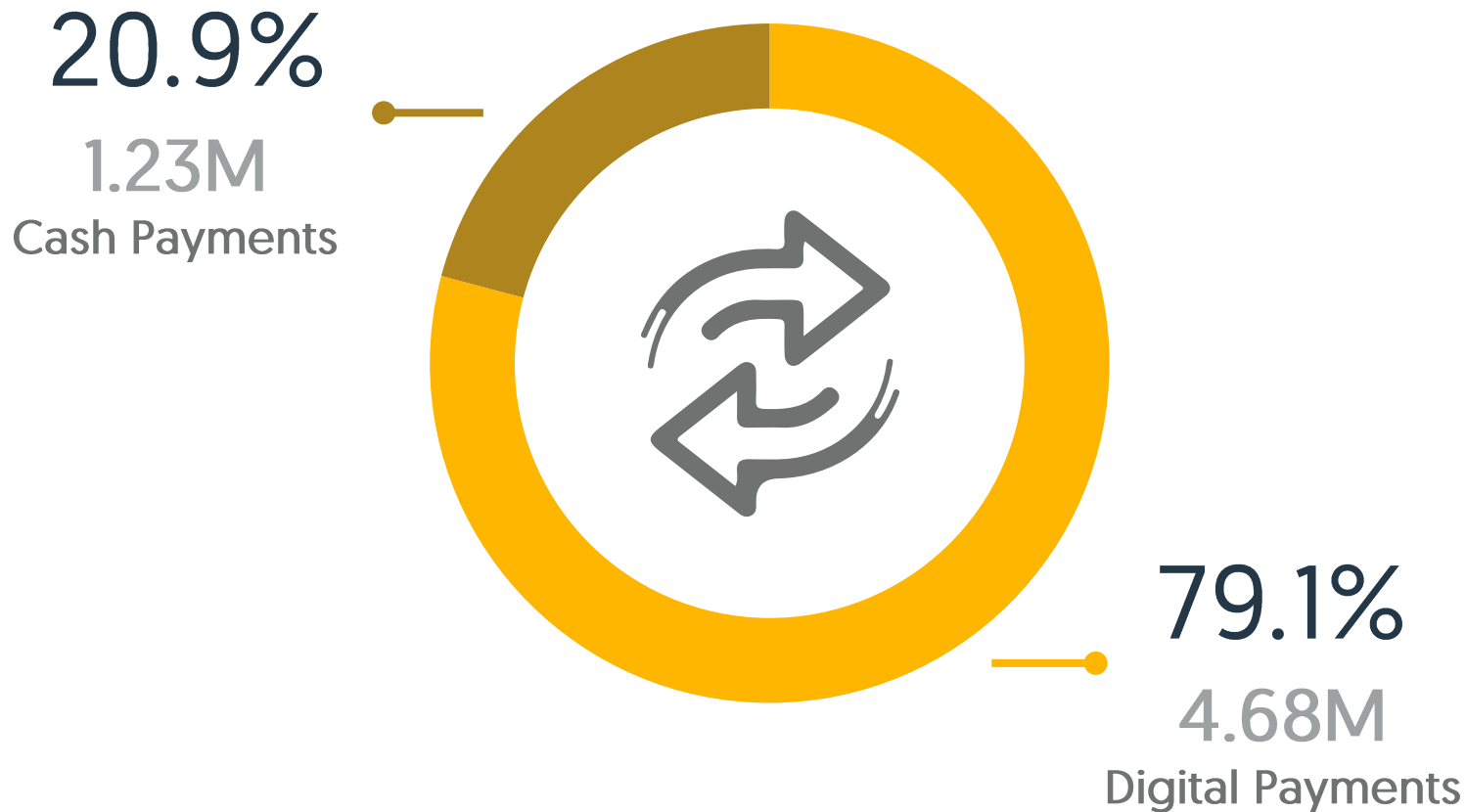
# eFAWATEERcom Number of Transactions

Number of Transactions by Category



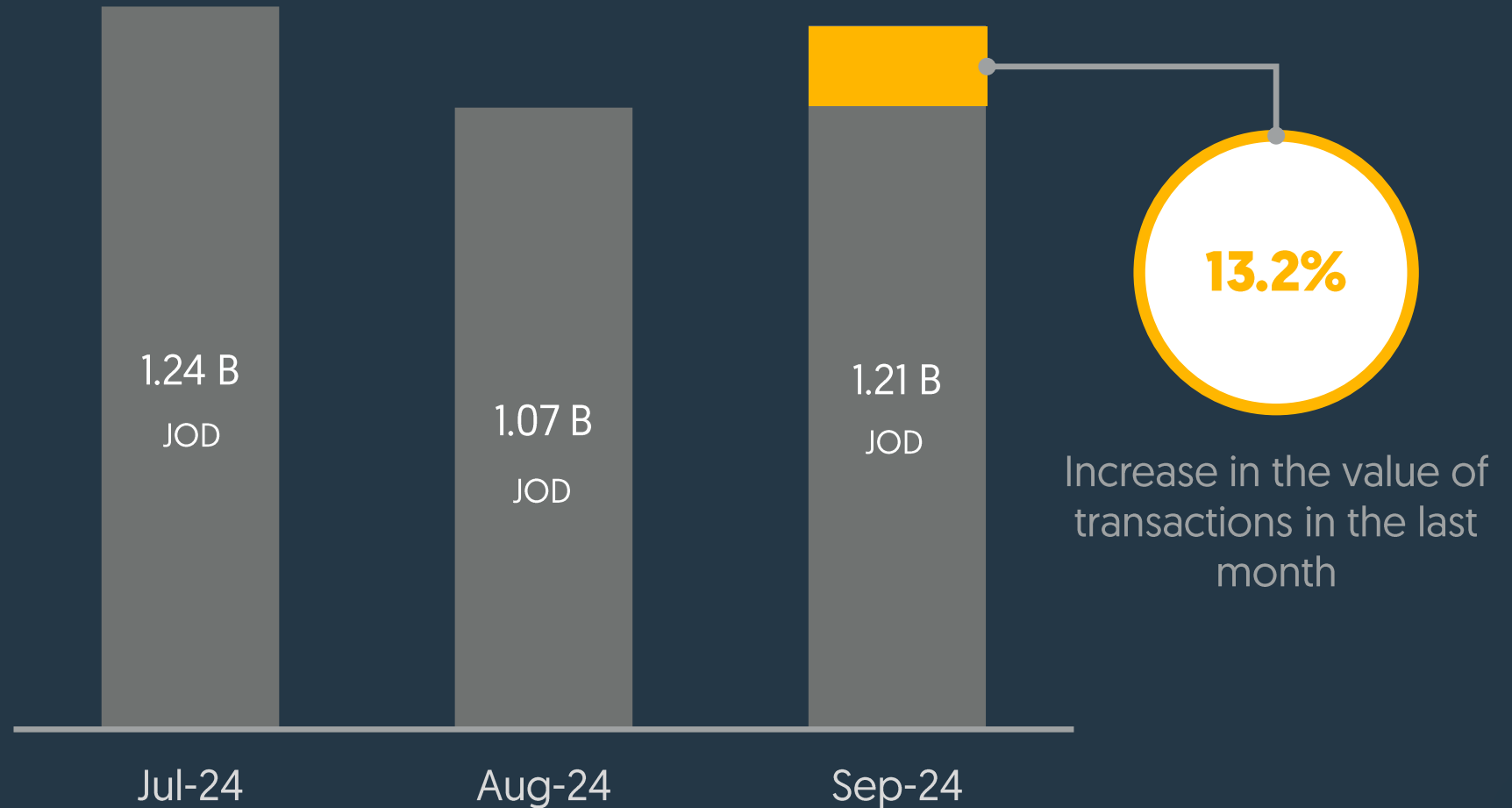
# eFAWATEERcom Number of Transactions

Percentage Based on Payment Method



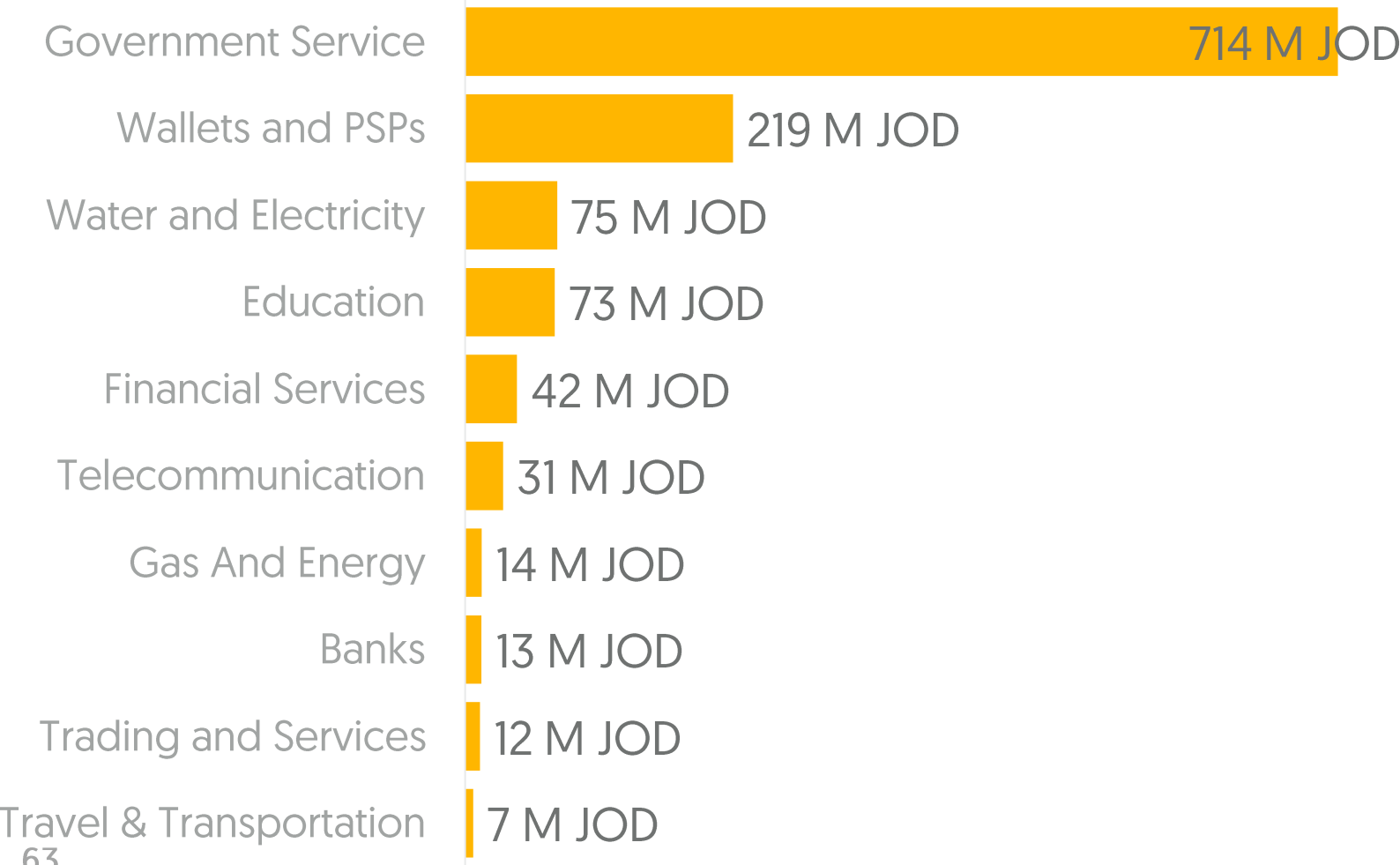
# eFAWATEERcom Value of Transactions

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

19.2%  
231.4M JOD  
Cash Payments

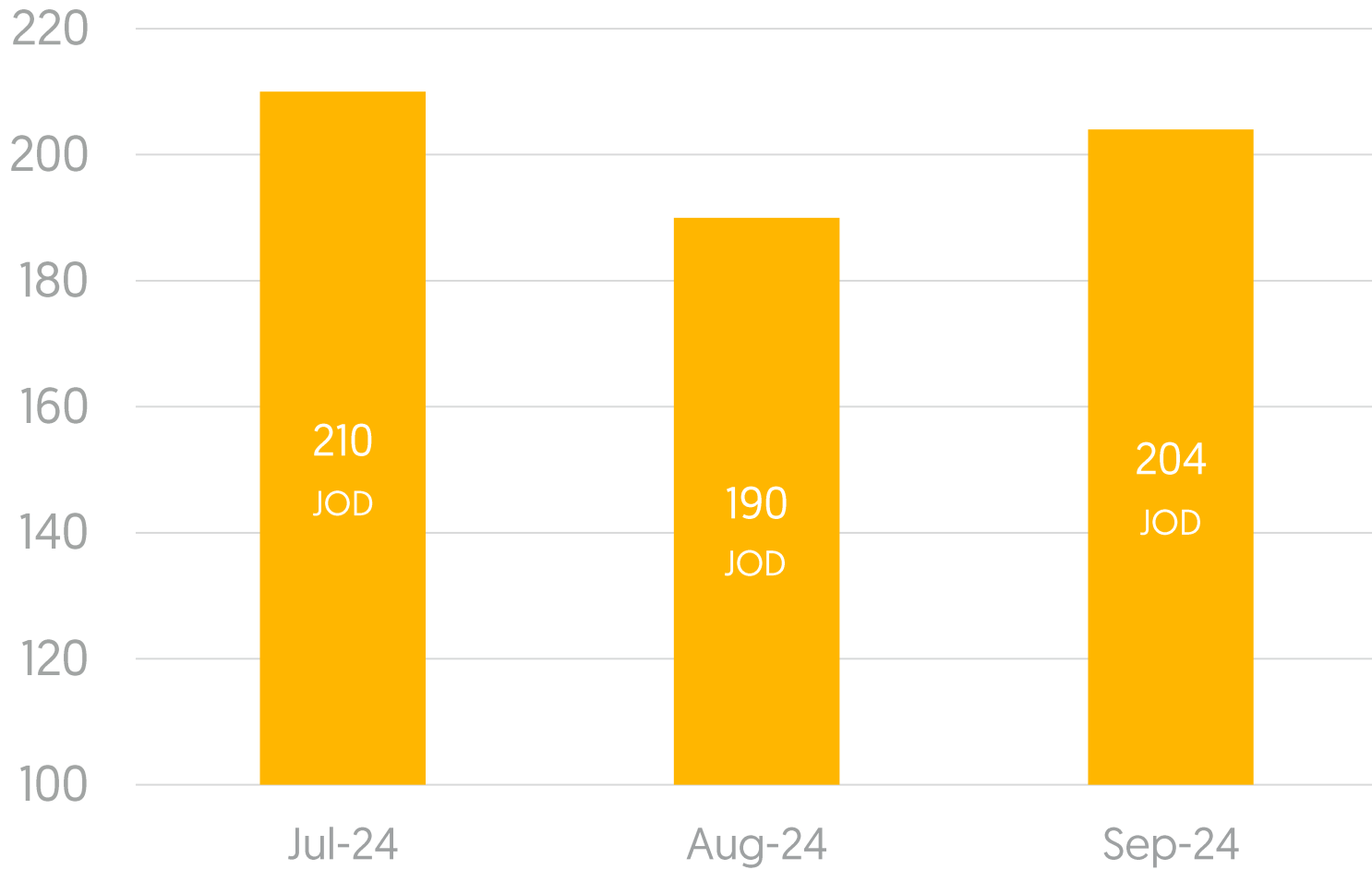


80.8%  
976.3M JOD  
Digital Payments



# eFAWATEERcom Transactions

Average Value of Transactions Over the Past 3 Months





**ACH**  
Automated Clearing House

# Monthly Report

## September 2024

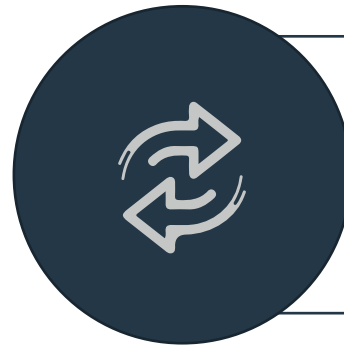
66

Automated Clearing House



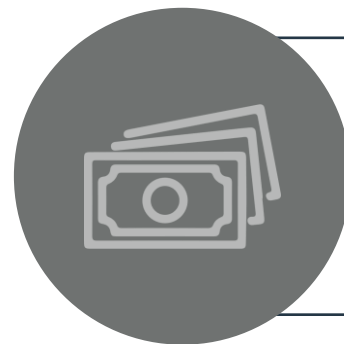
09.2024

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



Number of Transactions

**8.33M**



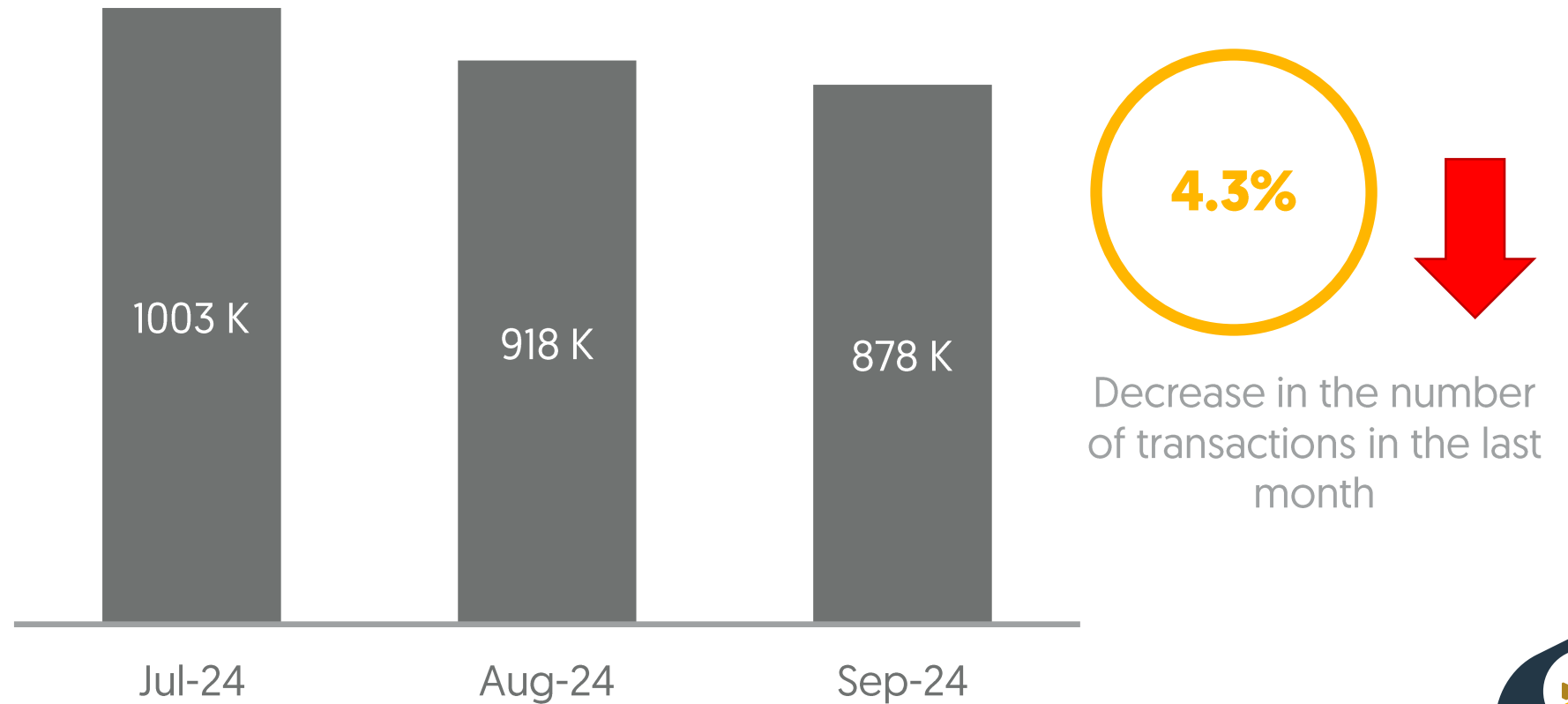
Value of Transactions

**6.71B<sub>JOD</sub>**



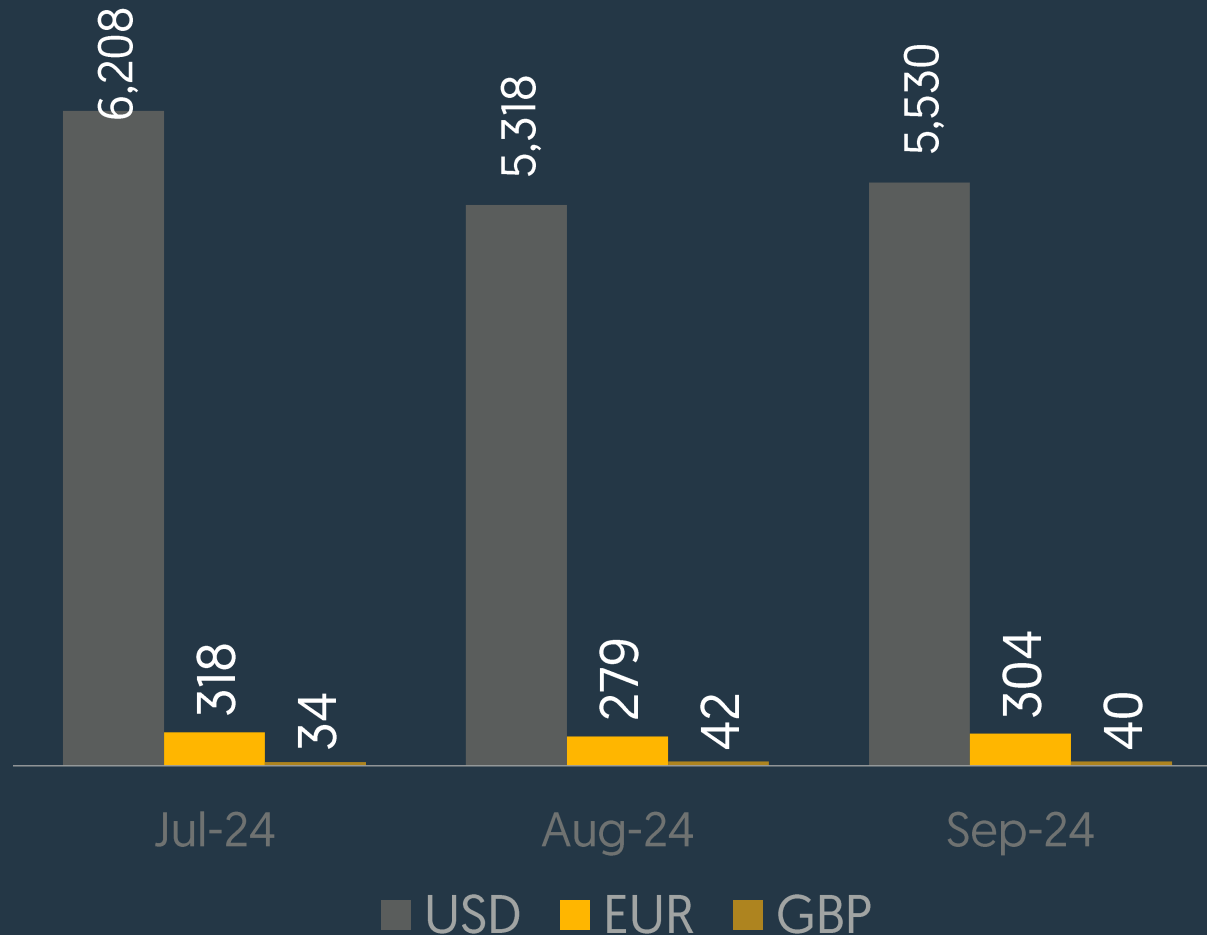
# ACH Transactions

Total Number of Jordanian Dinar Transactions Over the Past 3 Months



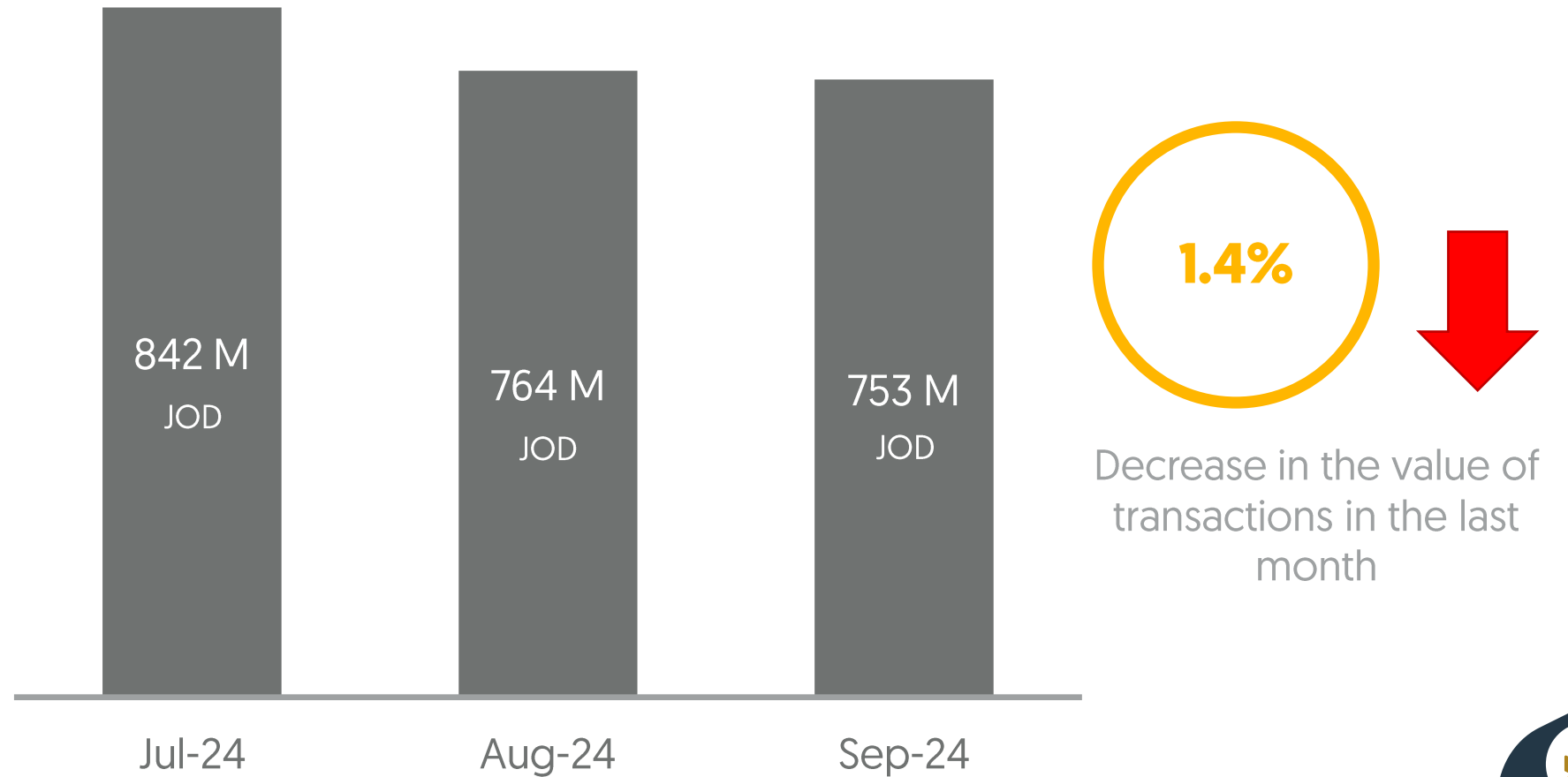
# ACH Transactions

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



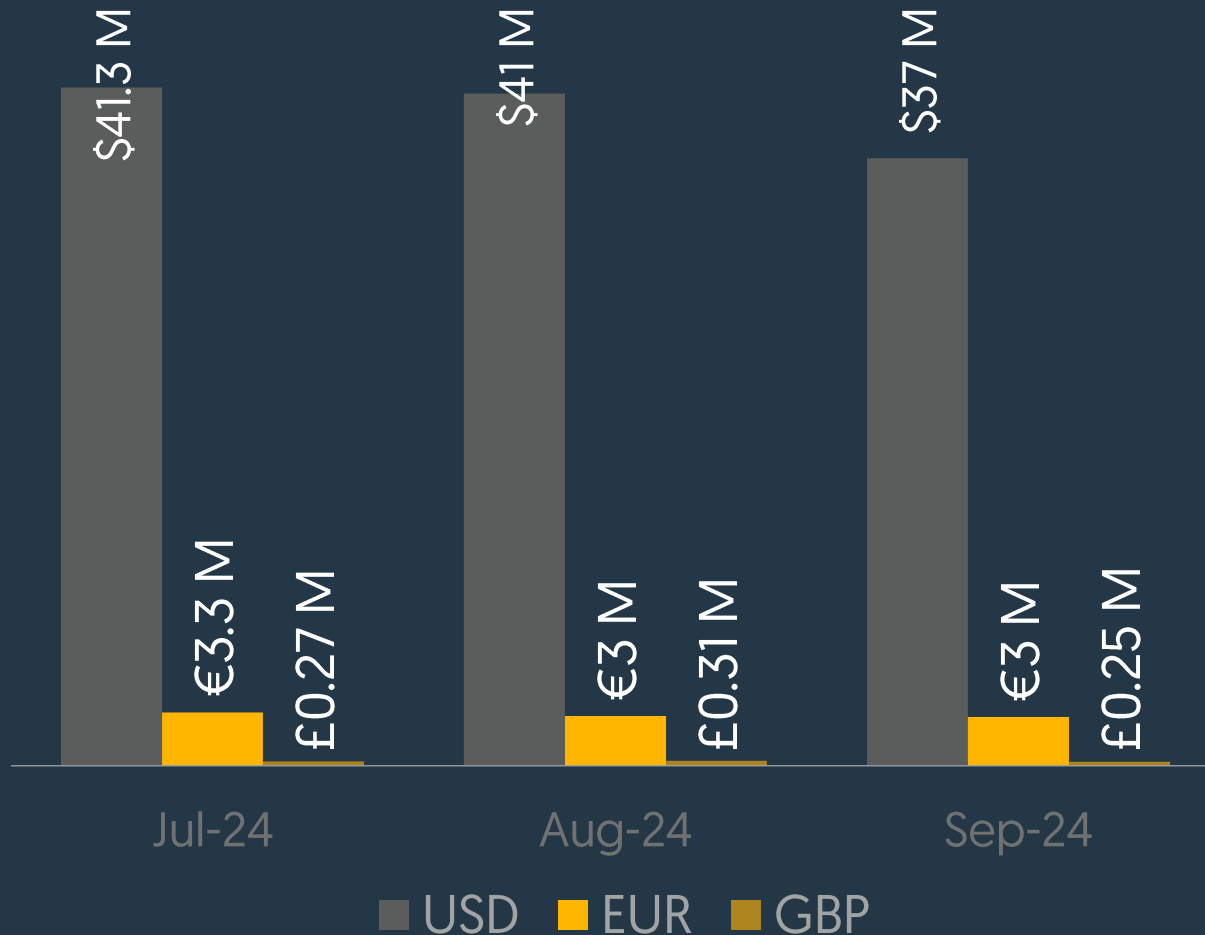
# ACH Transactions

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 September 2024

# 72

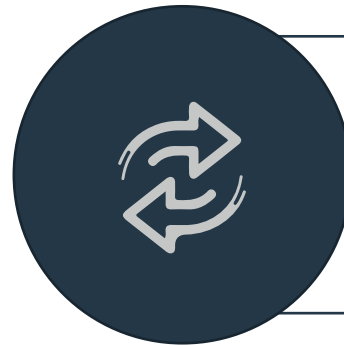
Electronic Cheque Clearing Unit



09.2024

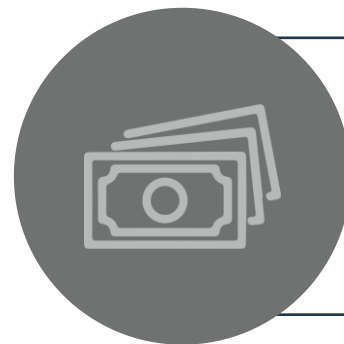


# Total Number and Value of Transactions Since the Beginning of 2024



Number of Transactions

**4.81M**



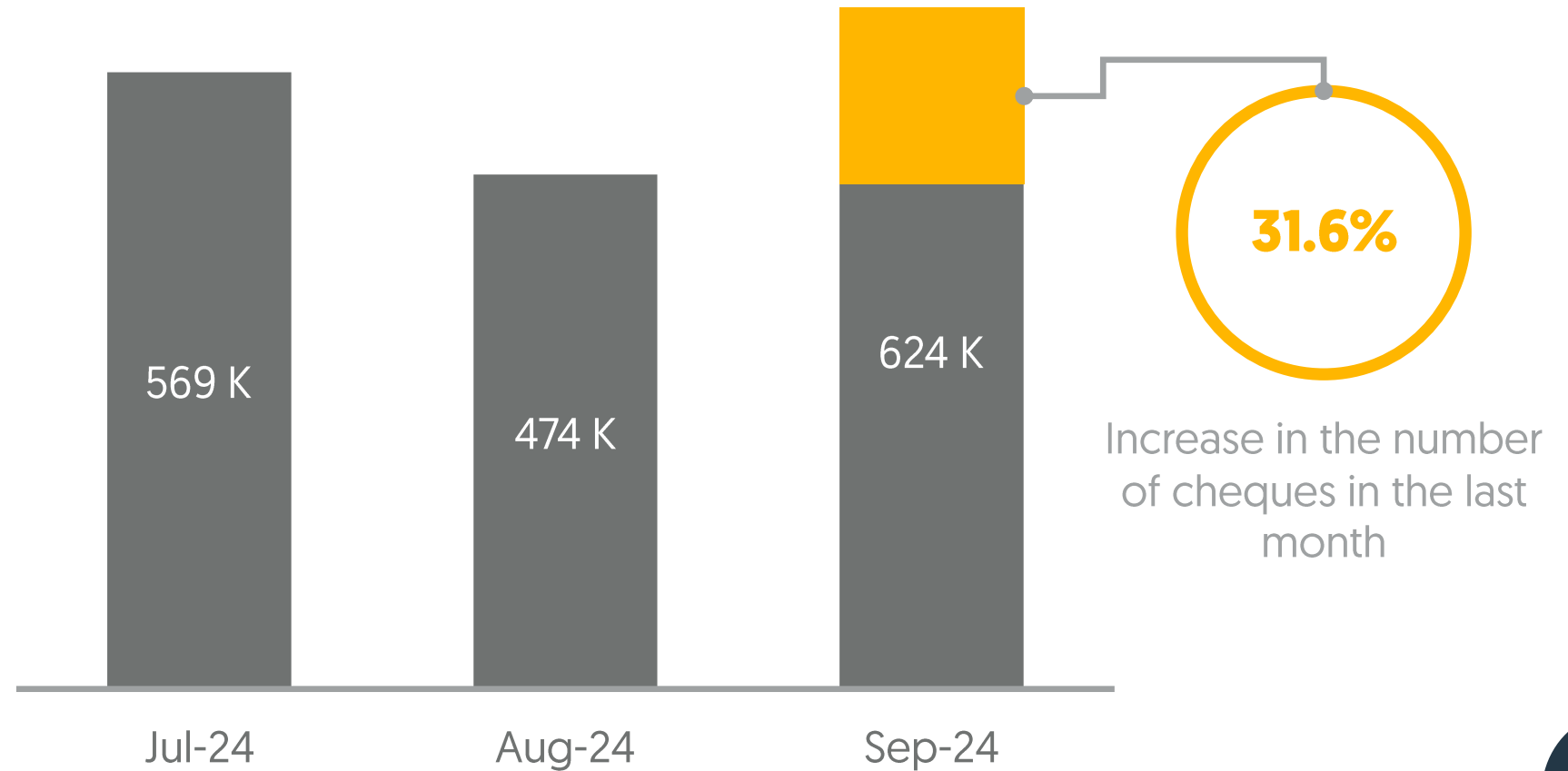
Value of Transactions

**29.69B<sub>JOD</sub>**



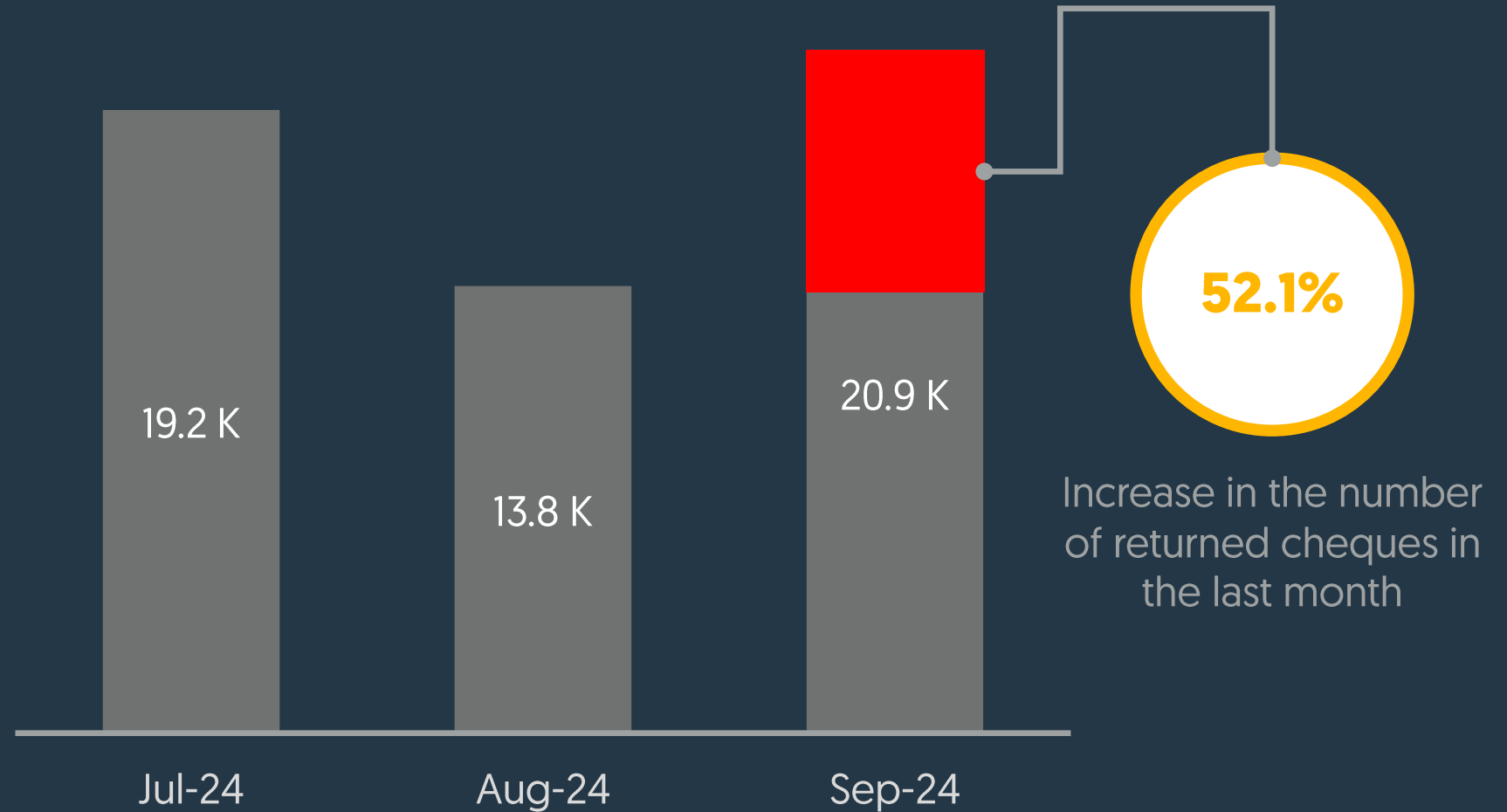
# ECCU Cheques

Total Number of Inward Cheques Over the Past 3 Months



# ECCU Returned Cheques

Total Number of Returned Cheques Over the Past 3 Months



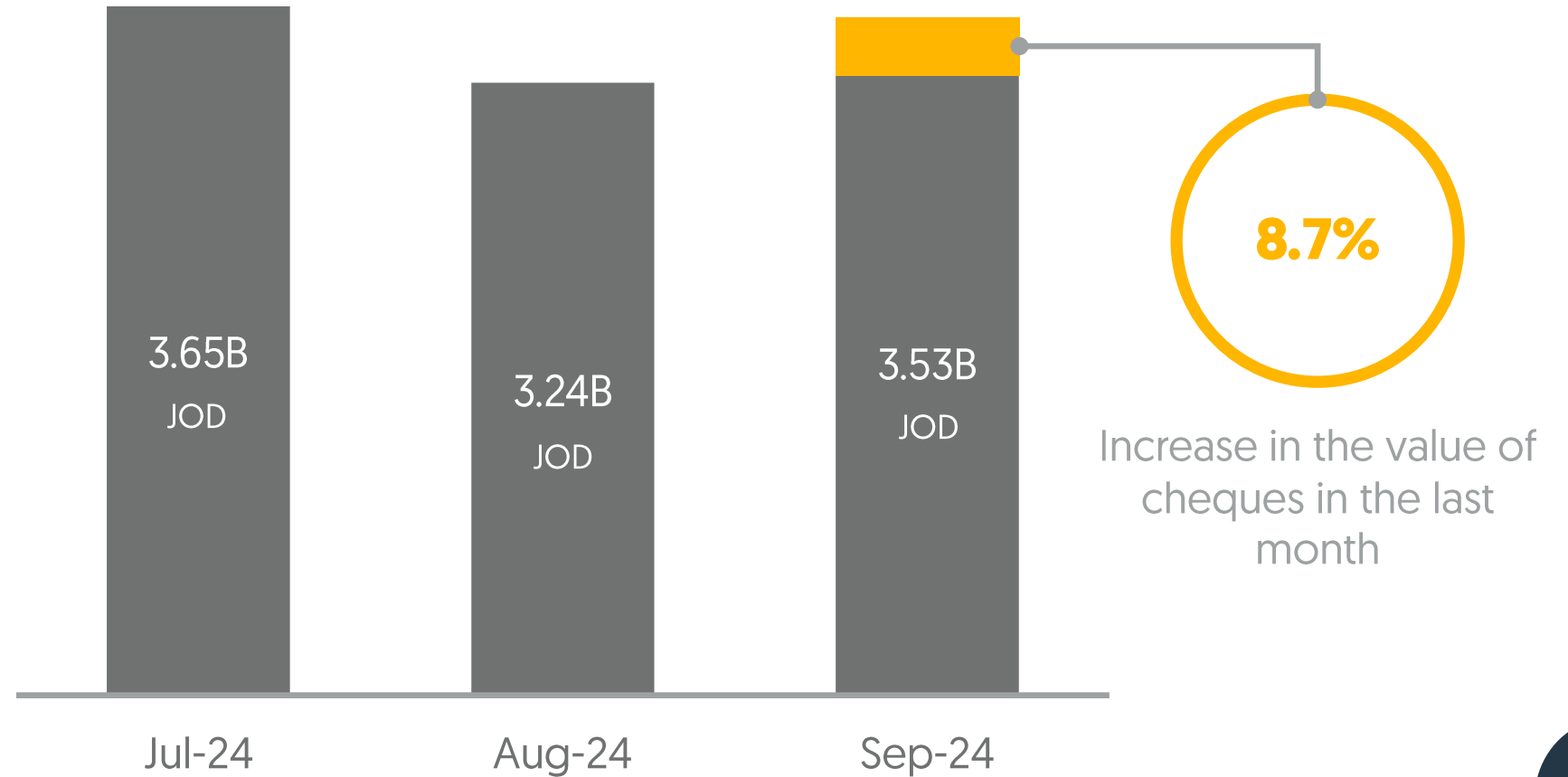
# ECCU Cheques

Total Number of Returned Cheques due to Financial and Technical Reasons



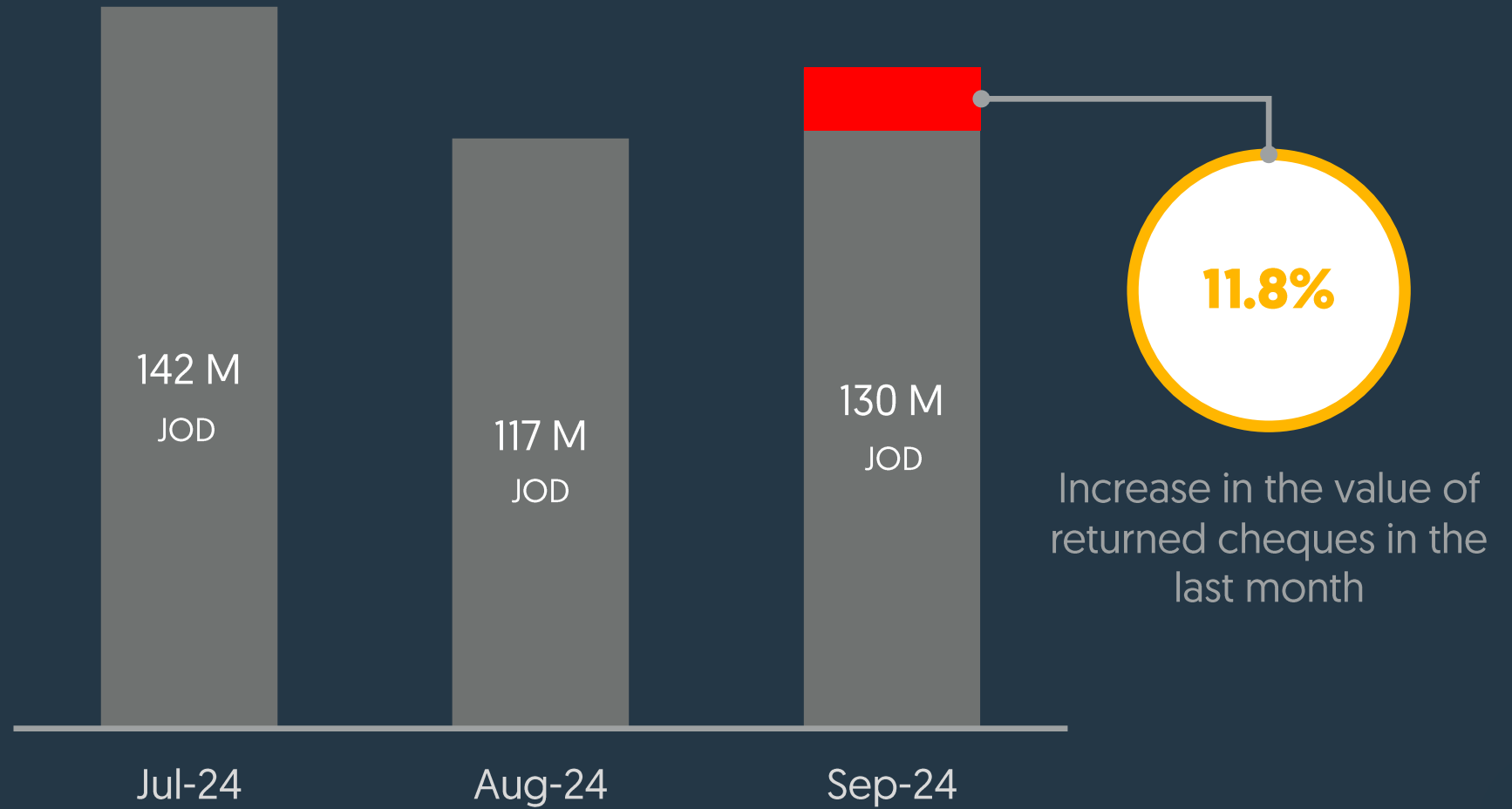
# ECCU Cheques

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

