



Jordan Payments & Clearing Company

Payment Systems Monthly Reports

October 2024



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ECCU
Electronic Cheque Clearing Unit

Monthly Report



Systems Summary

Monthly Report
October 2024

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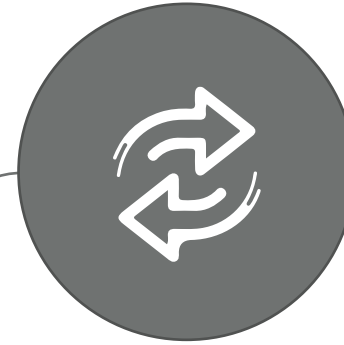


CliQ Summary



Number of
Users

1.6M



Number of
Transactions

8.86M



Value of
Transactions

1.22B_{JOD}

JoMoPay Summary



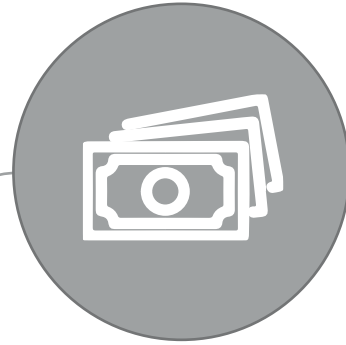
Number of
Users

2.37M



Number of
Transactions

5.59M



Value of
Transactions

467M_{JOD}



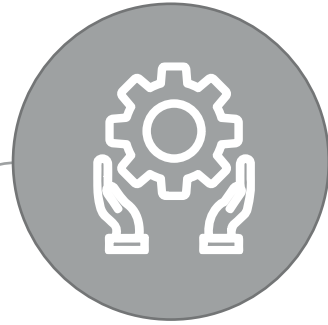
Number of
Users

4.47M



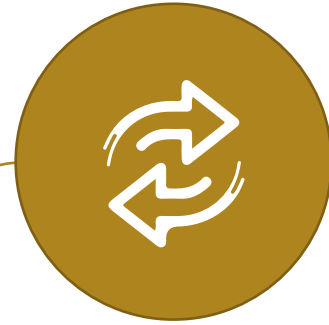
Number of
Billers

568



Number of
Services

1,946



Number of
Transactions

6.01M



Value of
Transactions

1.11B_{JOD}



ACH Summary

Automated Clearing House



Total Number of Transactions

1.06M



Number of JOD Transactions

1.06M



Value of JOD Transactions

831M_{JOD}



ECCCU
Electronic Cheque Clearing Unit

Summary



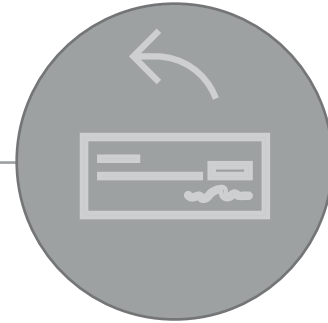
Number of
Cheques

583K



Value of
Cheques

3.61B_{JOD}



Number of
Returned Cheques

18.7K



Value of Returned
Cheques

123M_{JOD}



Monthly Report

October 2024

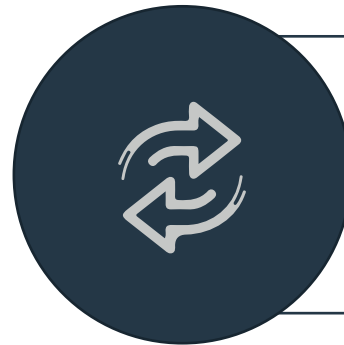
Instant Payment System for
Transfers Issued by Banks

9



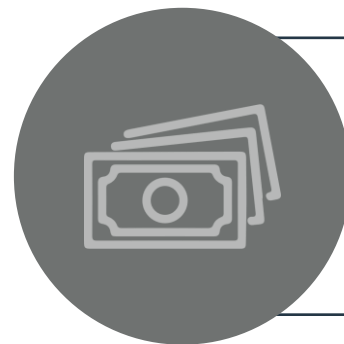
Total Number and Value of Transactions Since the Beginning of 2024

Transfers Issued by Banks



Number of Transactions

64.97M

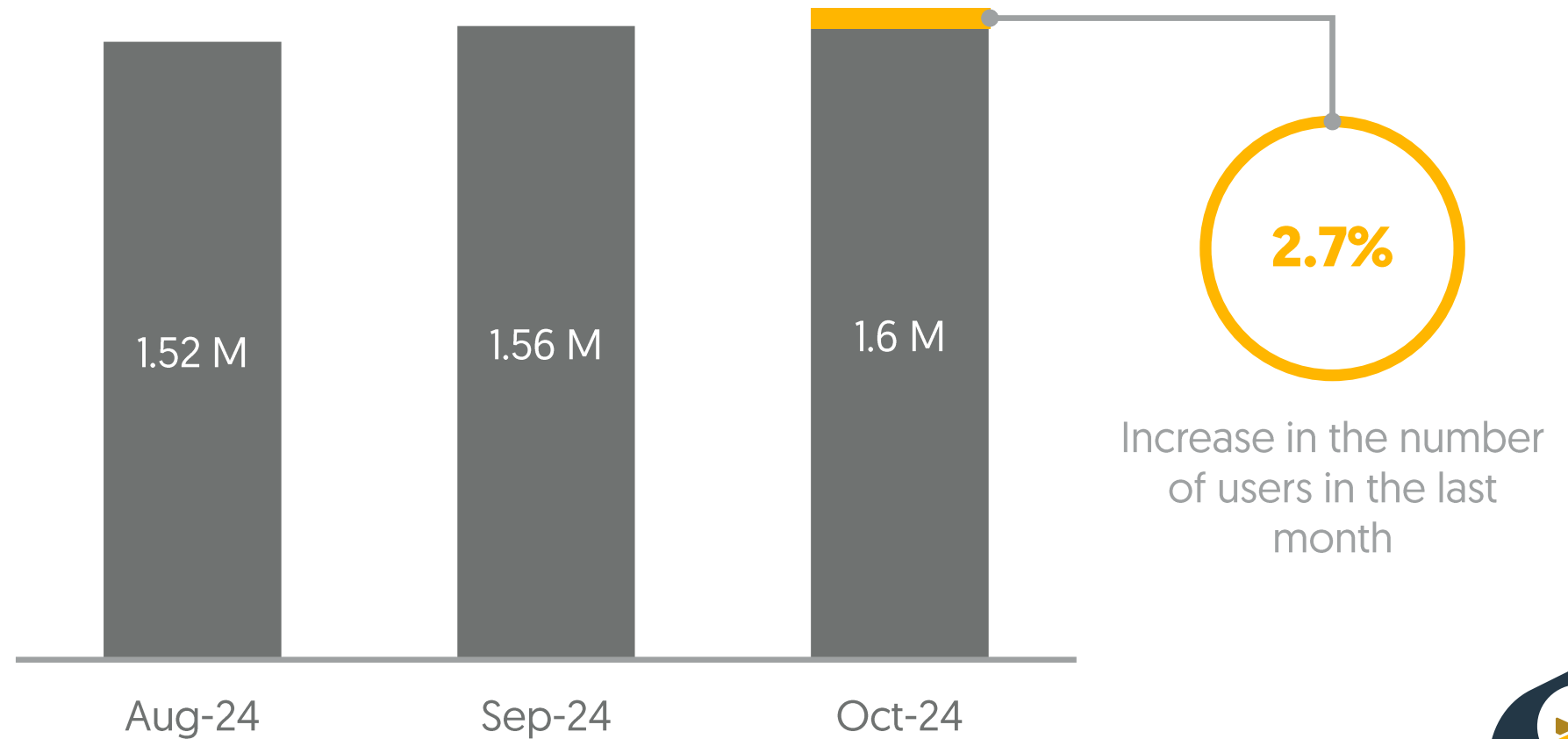


Value of Transactions

9.59B_{JOD}

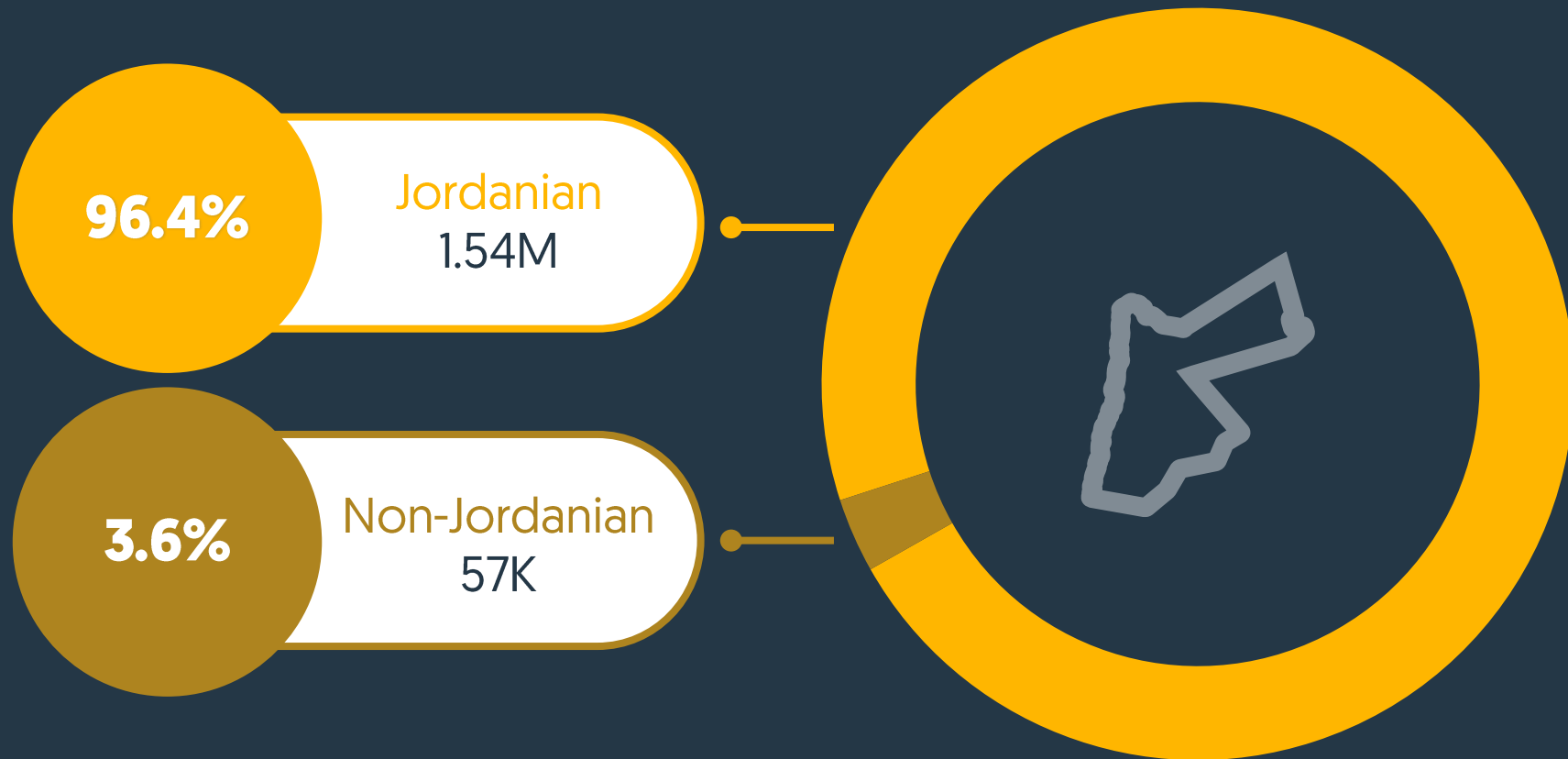
CliQ Users

Total Number of Users Over the Past 3 Months



CliQ Users

Percentage of Users Based on Nationality

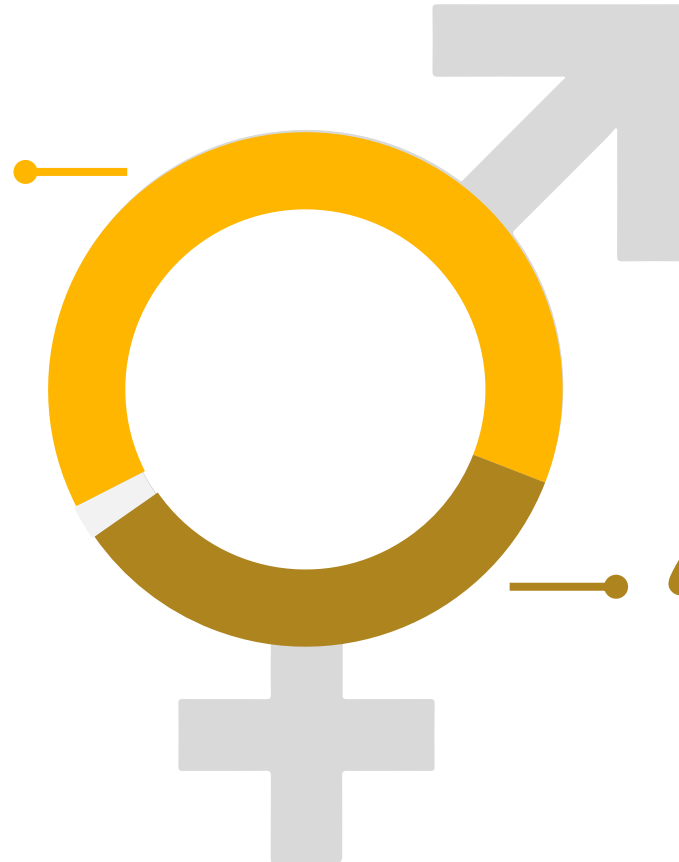


CliQ Users

Percentage of Users Based on Gender

62.5%

997.4K
Male Users



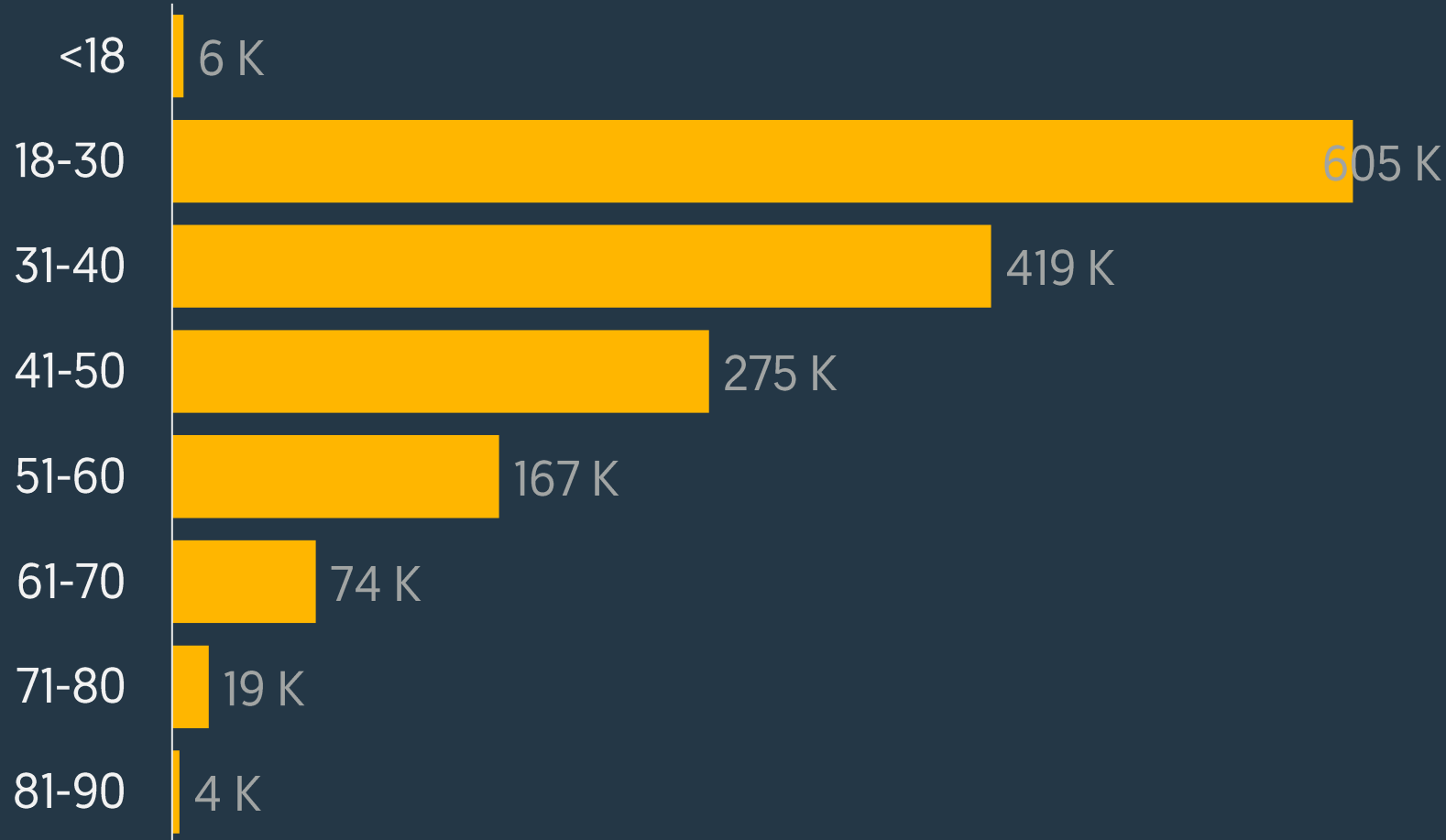
34.9%

556.5K
Female Users



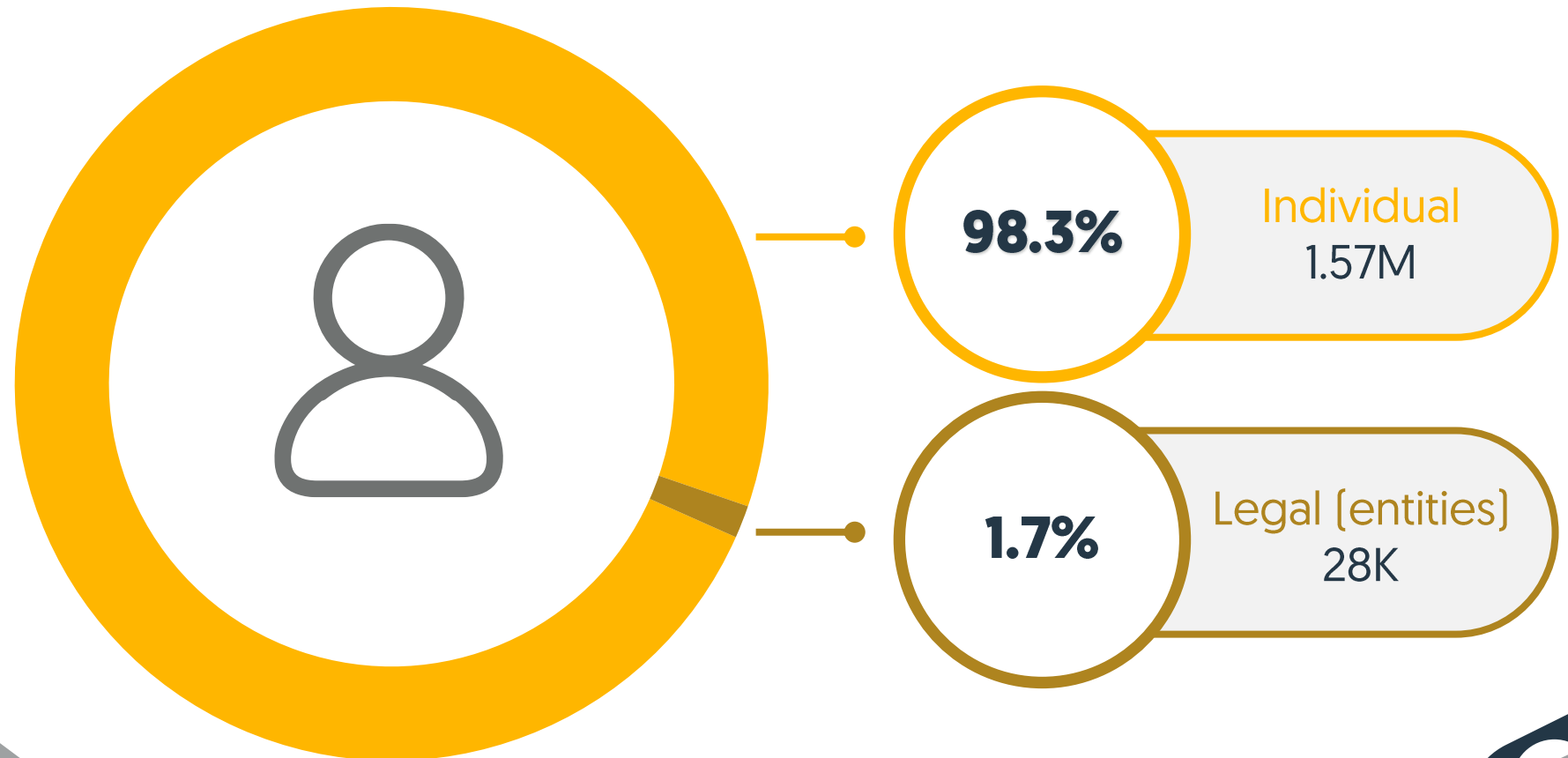
CliQ Users

Number of Users Based on Age Group



CliQ Users

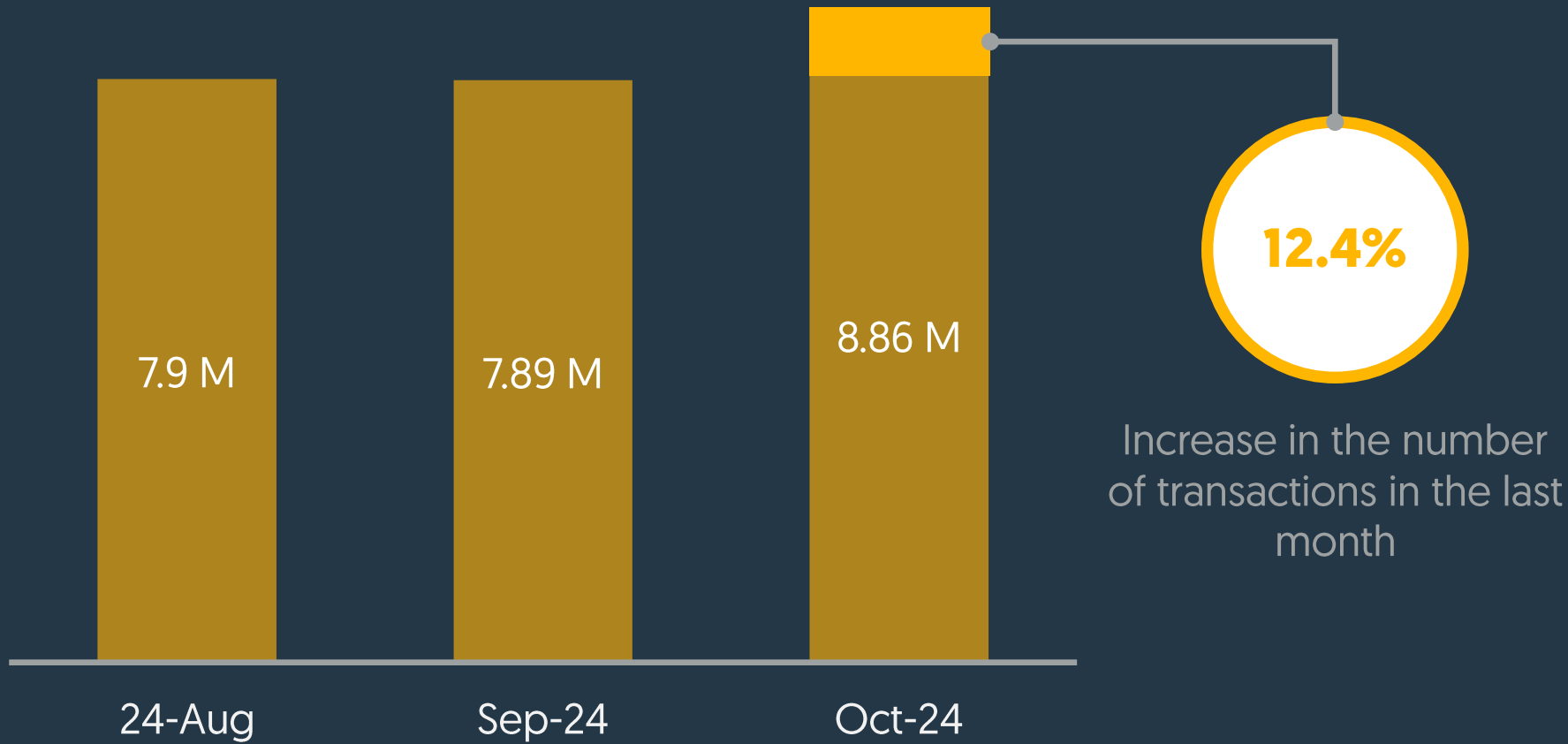
Percentage of Users Based on Customer Type



CliQ Number of Transactions

Total Number of Transactions Over the Past 3 Months

Transfers Issued by Banks

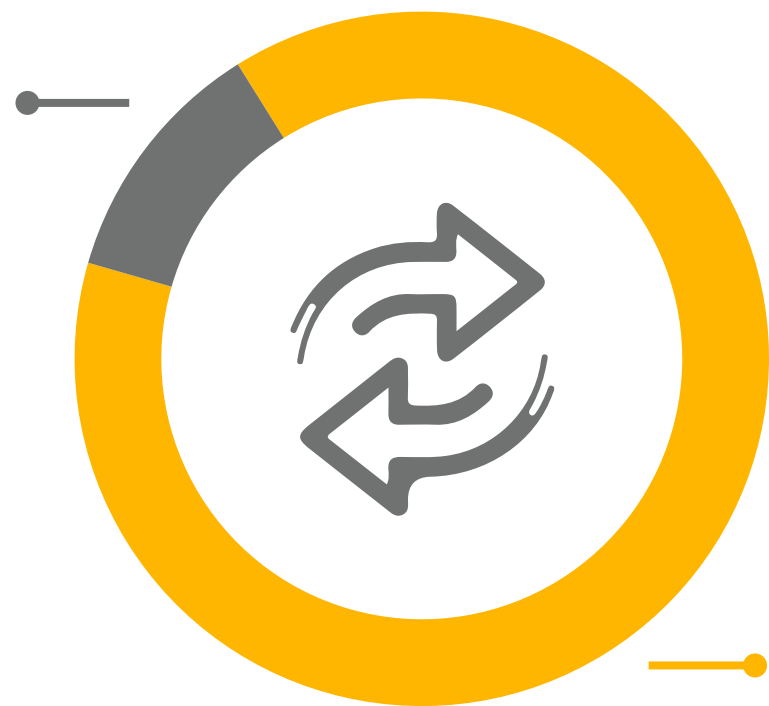


CliQ Number of Transactions

Percentage Based on Transaction Type

Transfers Issued by Banks

14%
1.24M
Purchases

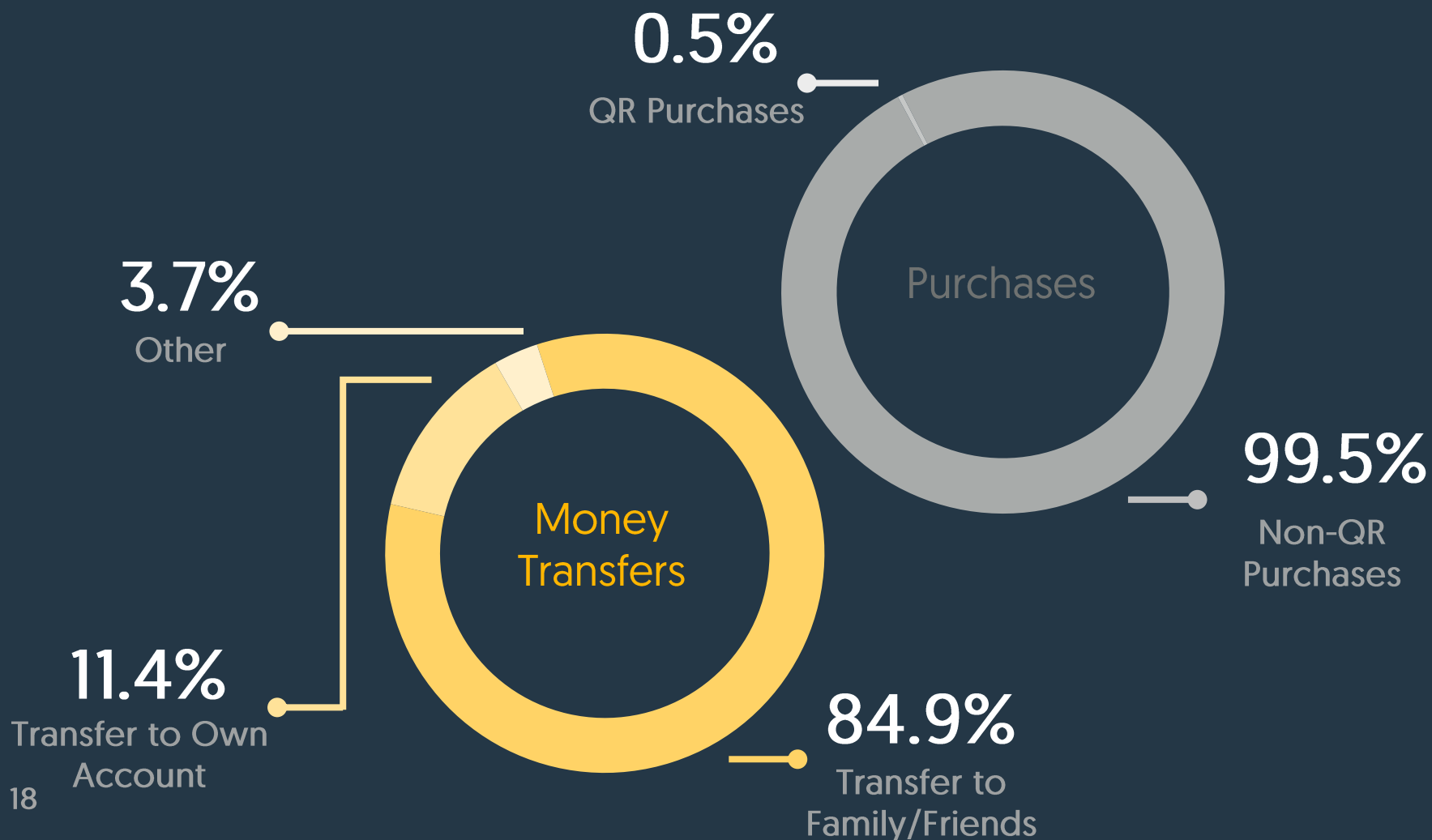


86%
7.62M
Money Transfers

CliQ Number of Transactions

Percentage Based on Transaction Type Sub-Category

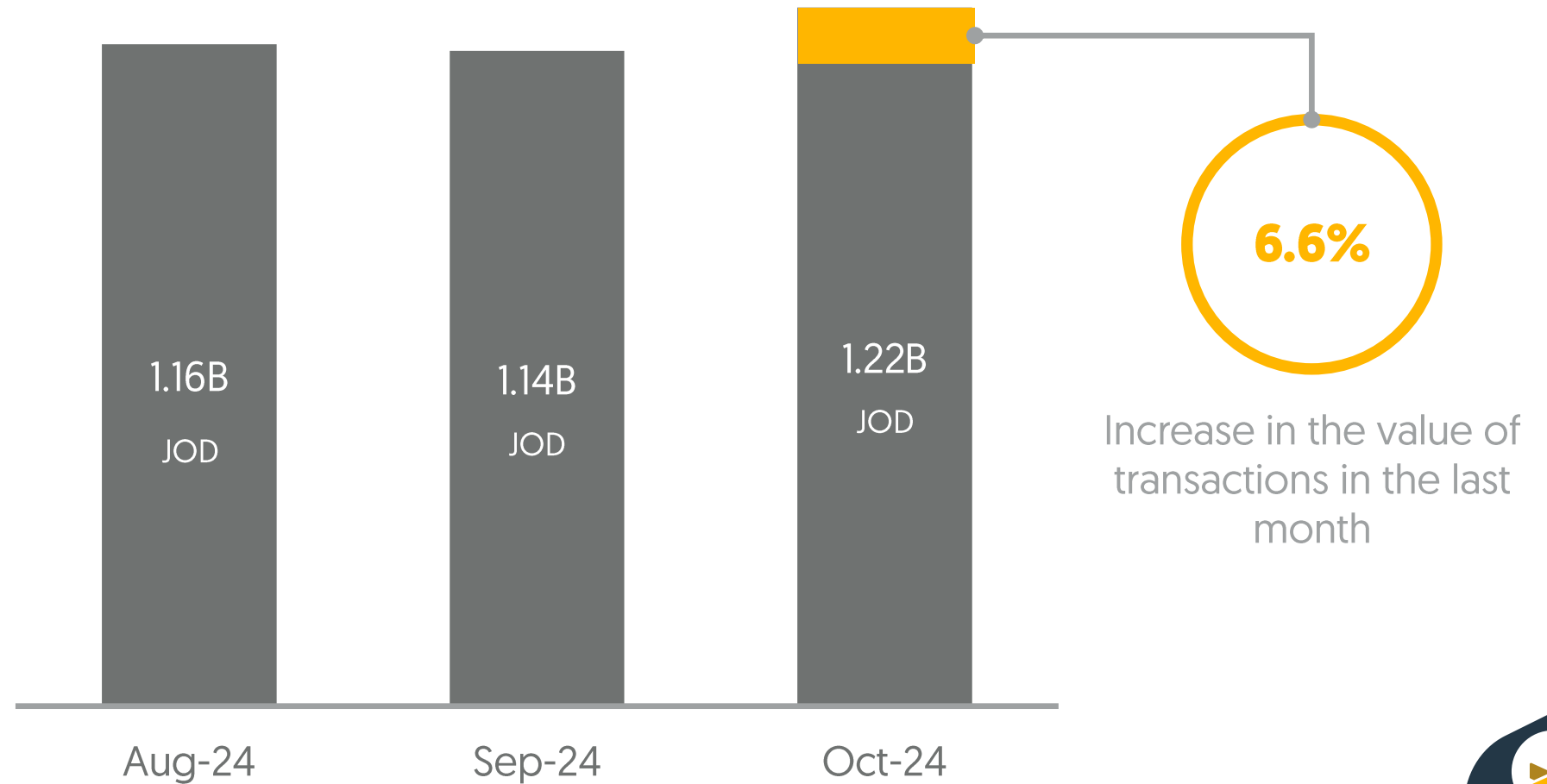
Transfers Issued by Banks



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

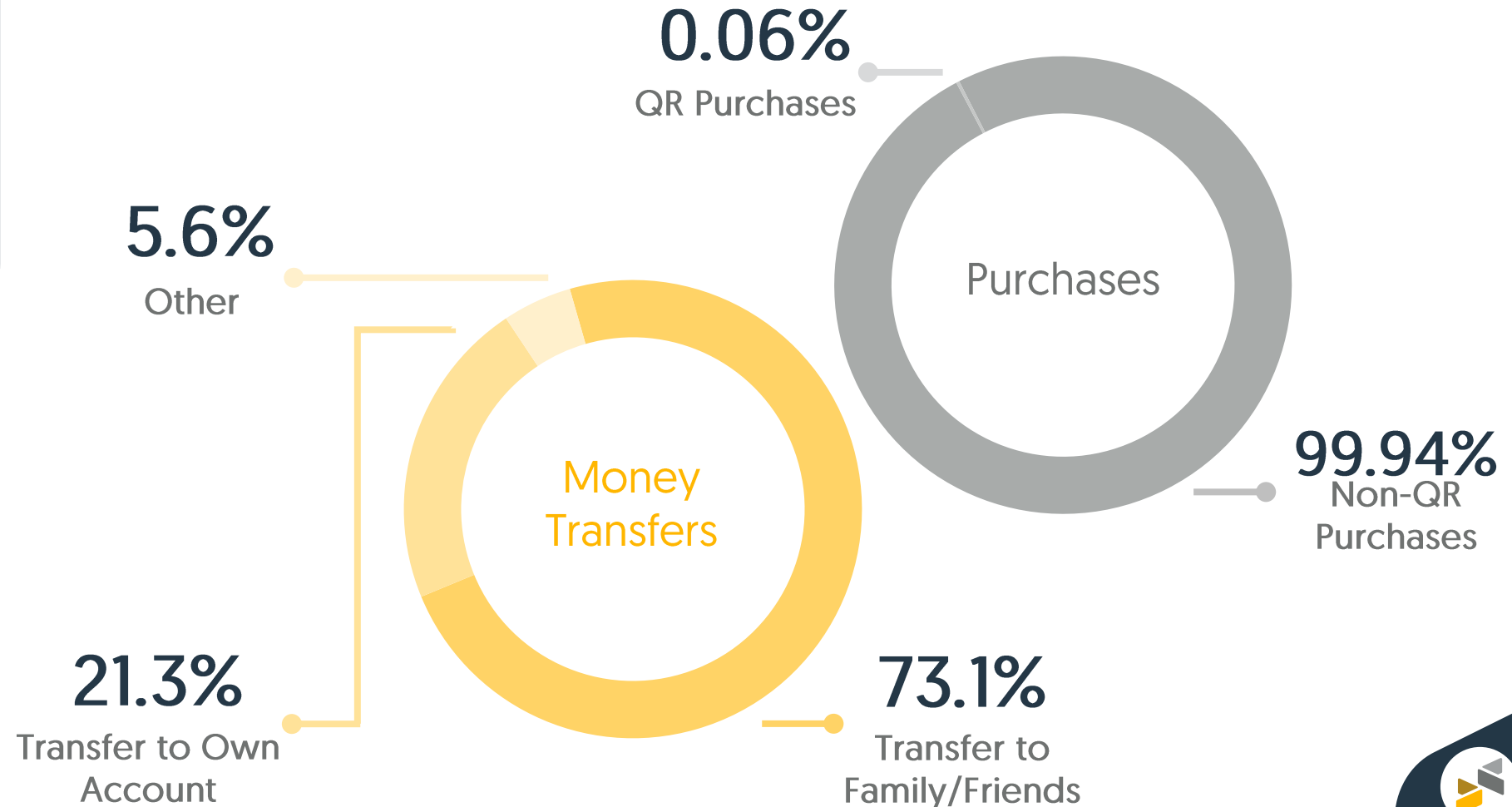
Transfers Issued by Banks



CliQ Value of Transactions

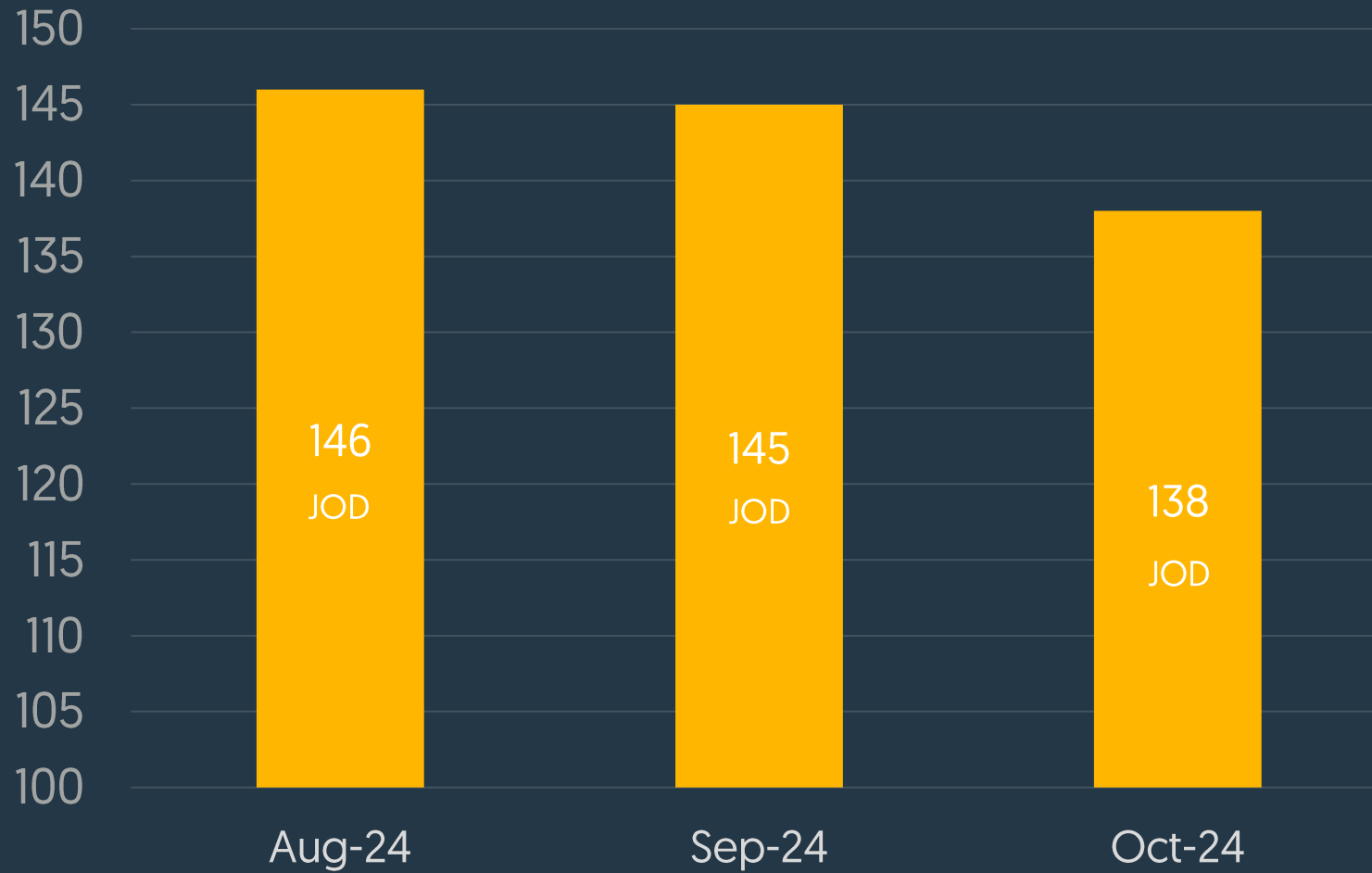
Percentage Based on Transaction Type Sub-Category

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

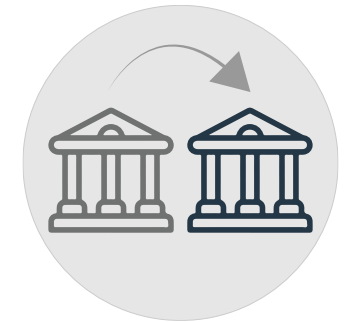
Transfers Issued by Banks



25.7%

1.44M

On Us



74.3%

4.17M

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%

172.6M JOD
On Us



79.8%

680.8M JOD
Off Us

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



JoMoPay
Jordan Mobile Payment

Monthly Report

October 2024

Jordan Mobile Payments Switch for
Transfers Issued by Mobile Wallets

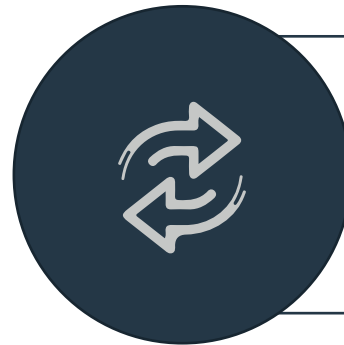
25



10.2024

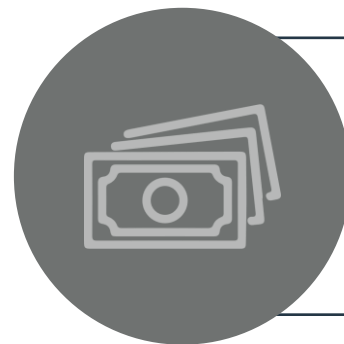
Total Number and Value of Transactions Since the Beginning of 2024

Transfers Issued by Mobile Wallets



Number of Transactions

44.97M



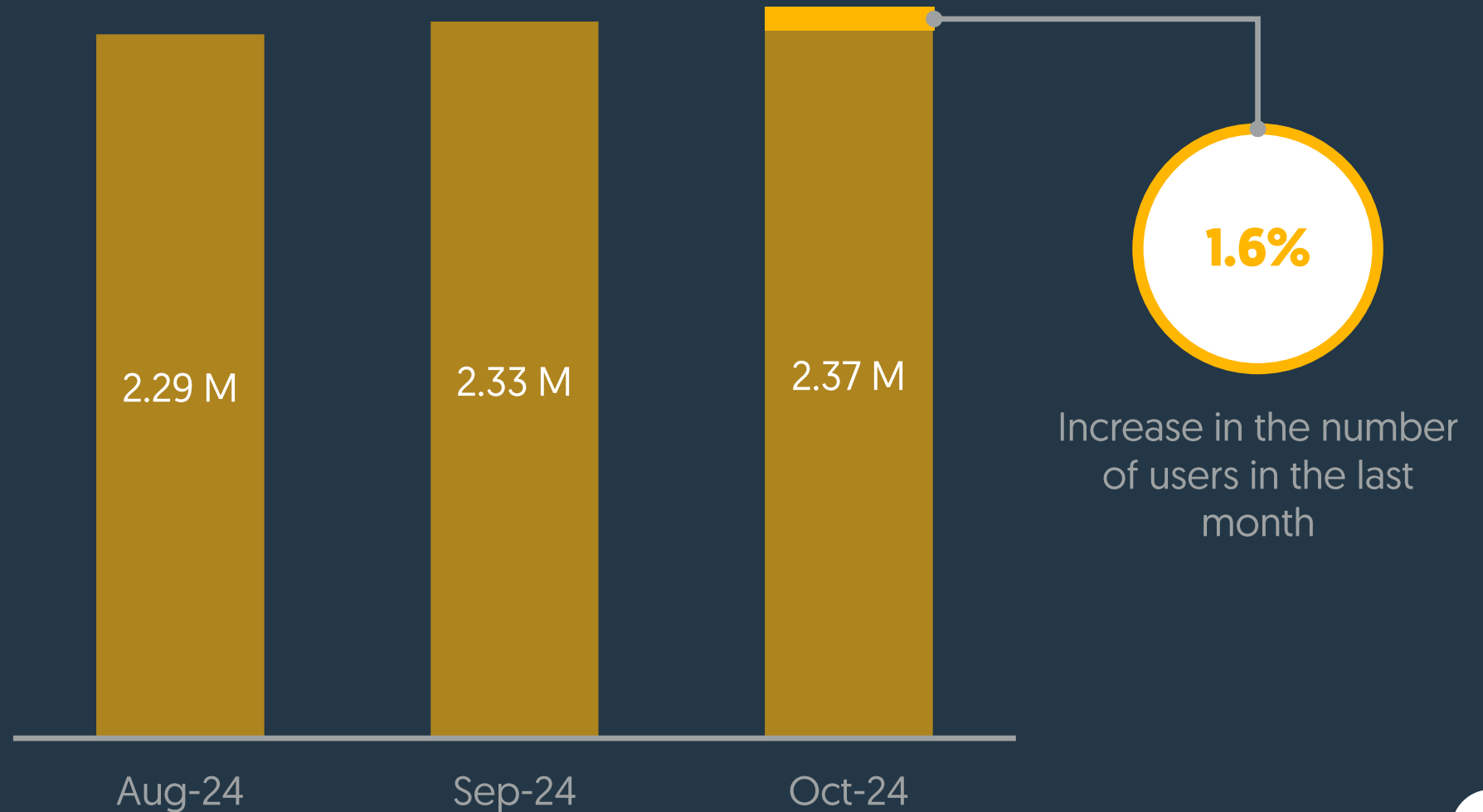
Value of Transactions

4.29B_{JOD}



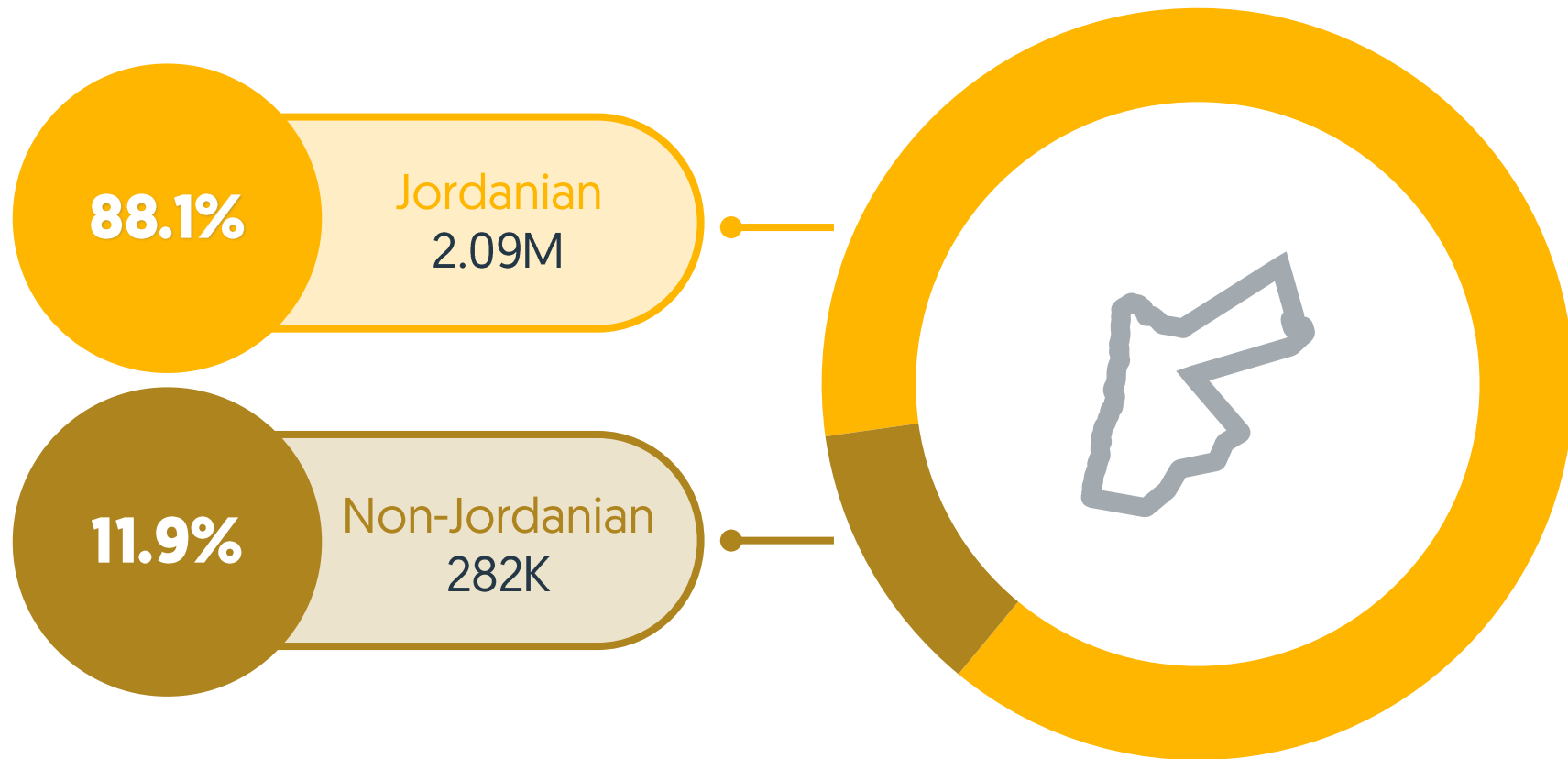
JoMoPay Users

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

50.2%
1.19M
Male Users

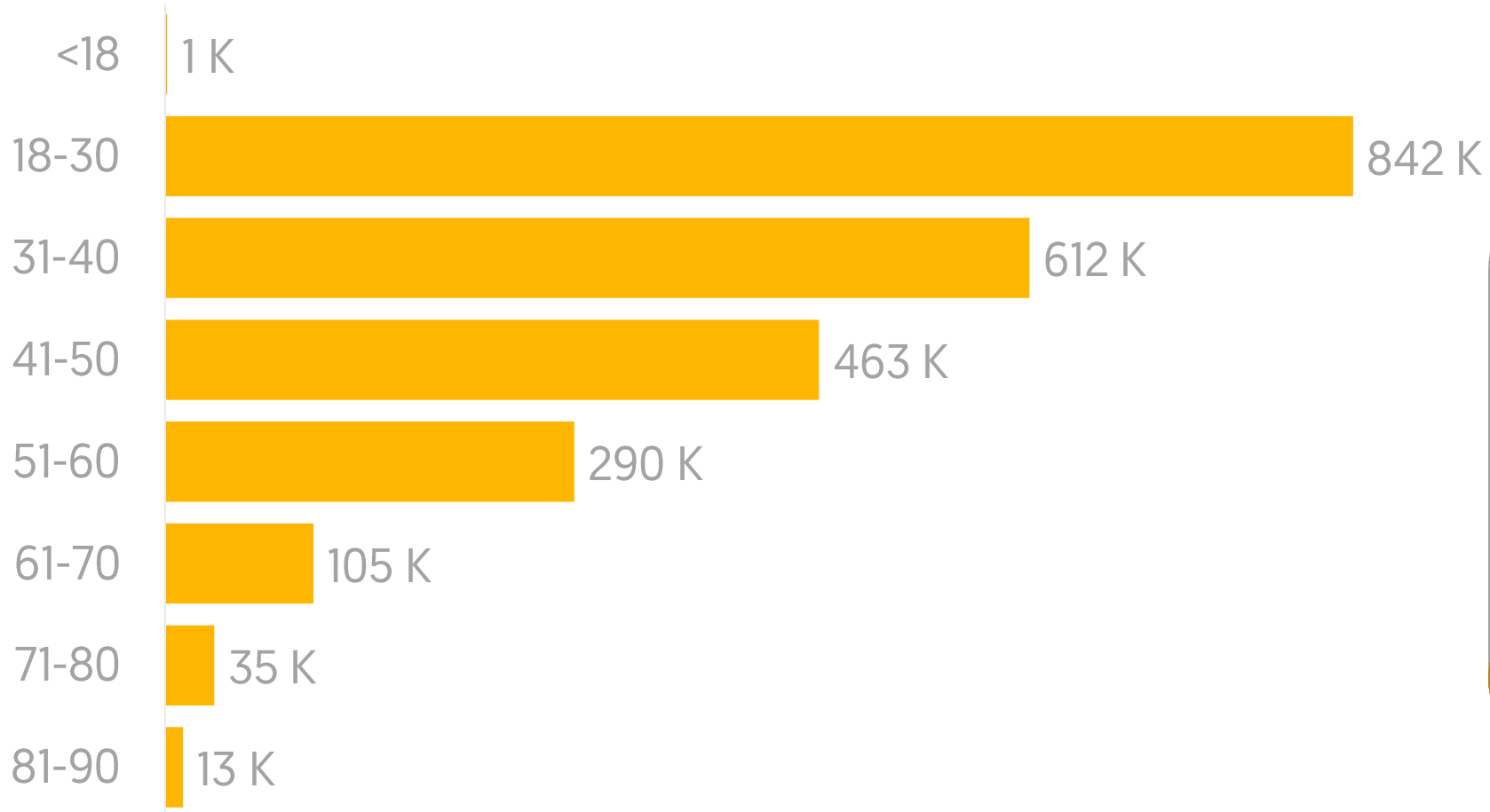


49.3%
1.17M
Female Users



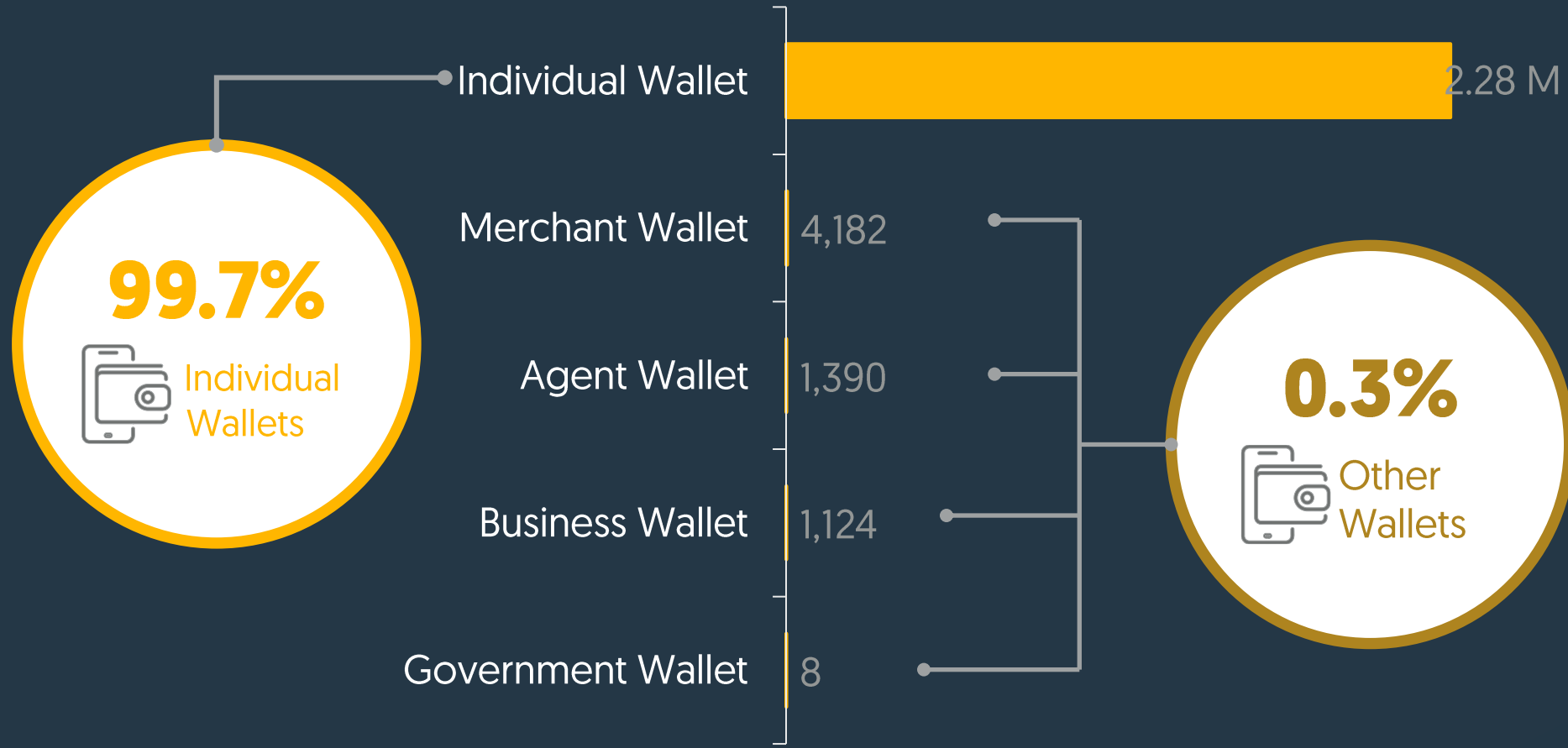
JoMoPay Users

Number of Users Based on Age Group



JoMoPay Users

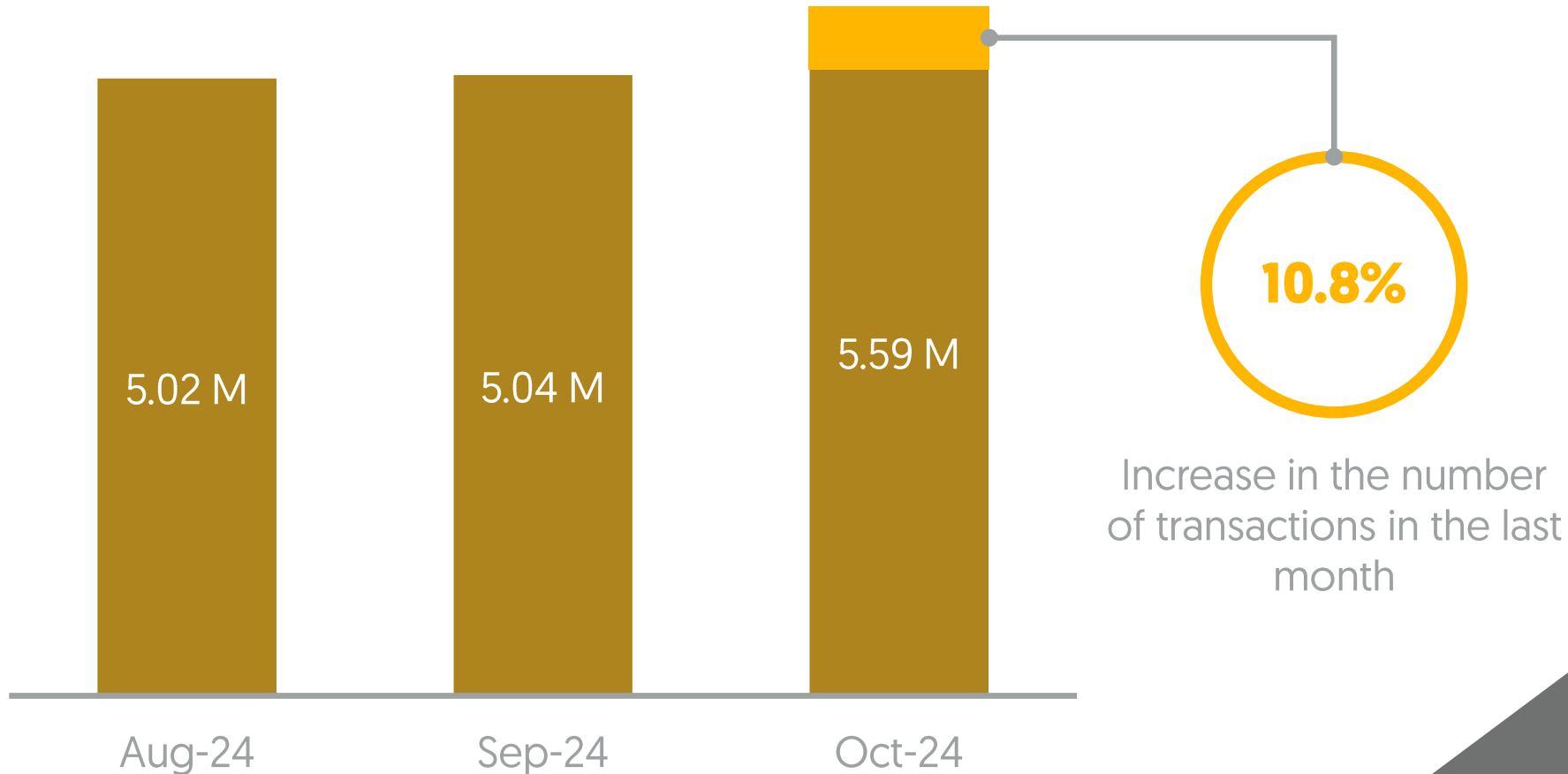
Number of Wallets Based on Wallet Type



JoMoPay Number of Transactions

Total Number of Transactions Over the Past 3 Months

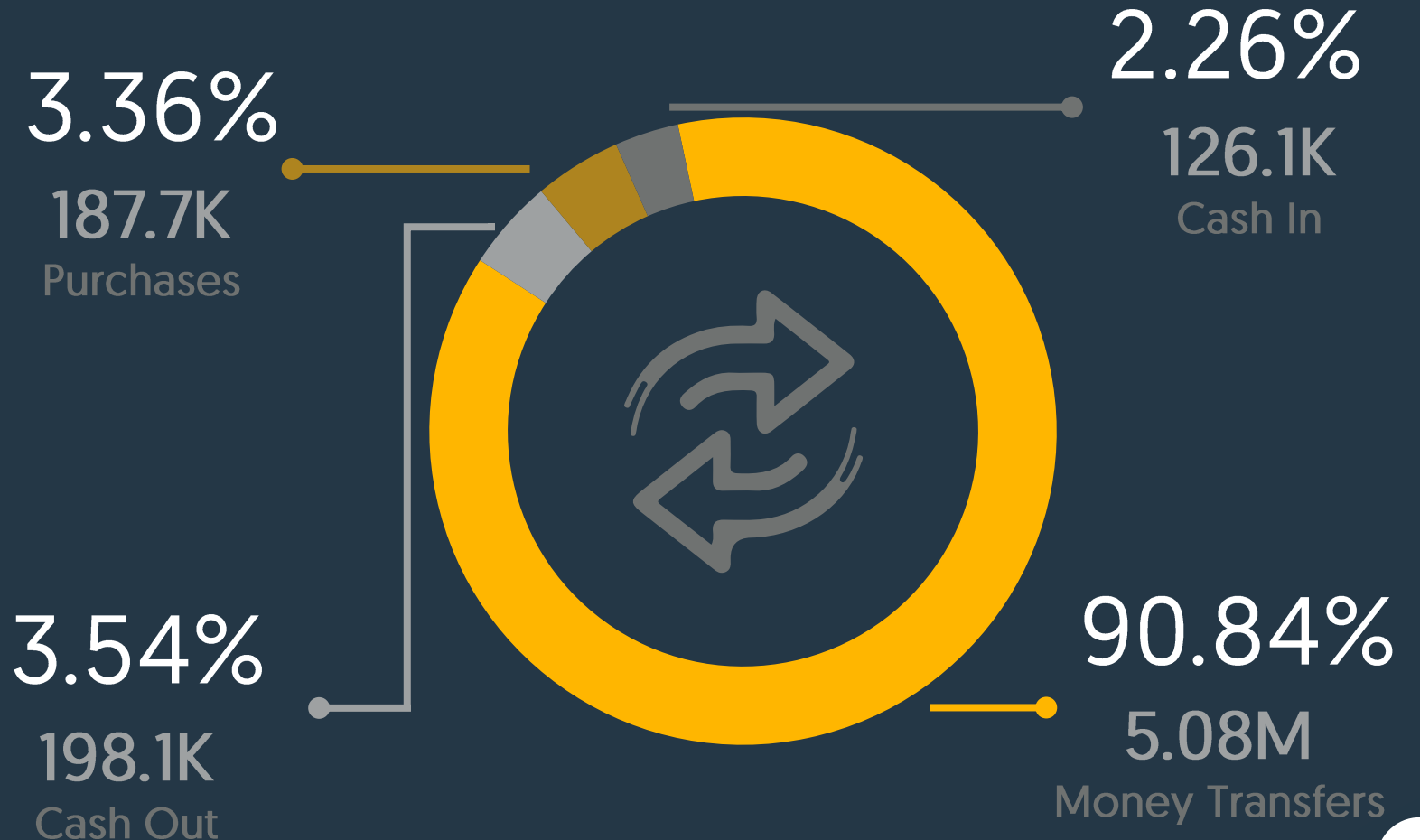
Transfers Issued by Mobile Wallets



JoMoPay Number of Transactions

Percentage Based on Transaction Type

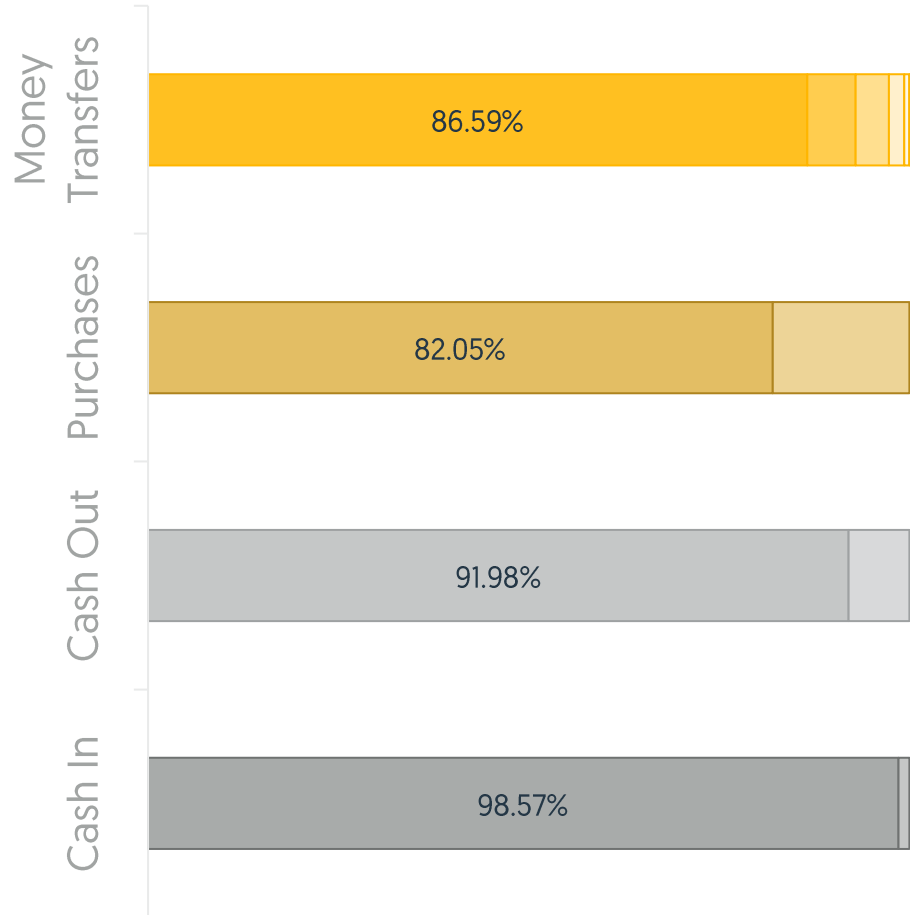
Transfers Issued by Mobile Wallets



JoMoPay Number of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets

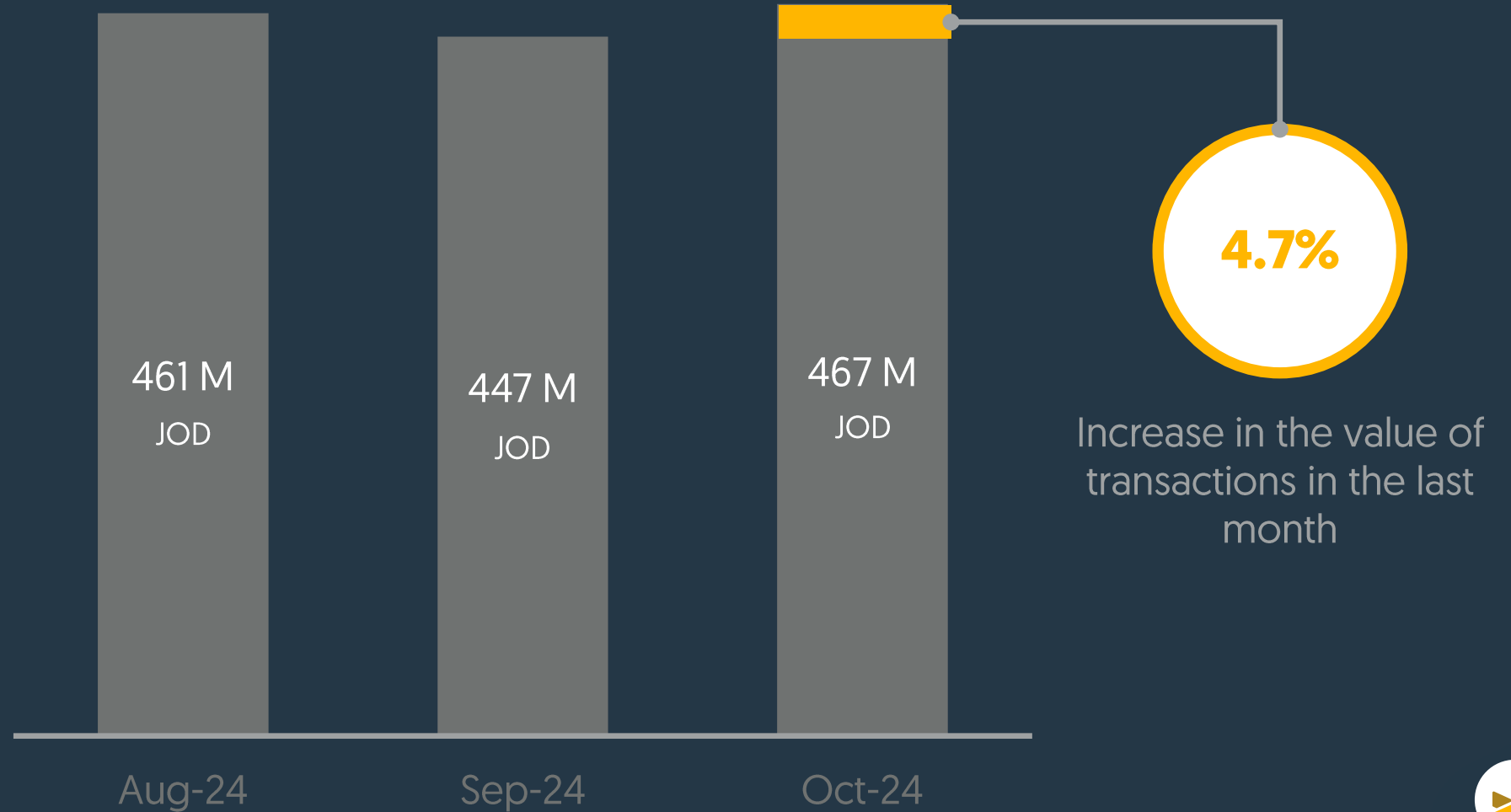


Transfer to Family/Friends	86.59%
Transfer to Own Account	6.32%
Salary/Bonus/Dividends	4.37%
Aid/Charity/Grant	2.04%
Loan/Loan Installment	0.67%
Cross Border Remittances	0.01%
Purchases	82.05%
QR Purchases	17.95%
Cash Out - Agent/Teller	91.98%
Cash Out - ATM/Kiosk	8.02%
Cash In - Agent/Teller	98.57%
Cash In - ATM/Kiosk	1.43%

JoMoPay Value of Transactions

Total Value of Transactions Over the Past 3 Months

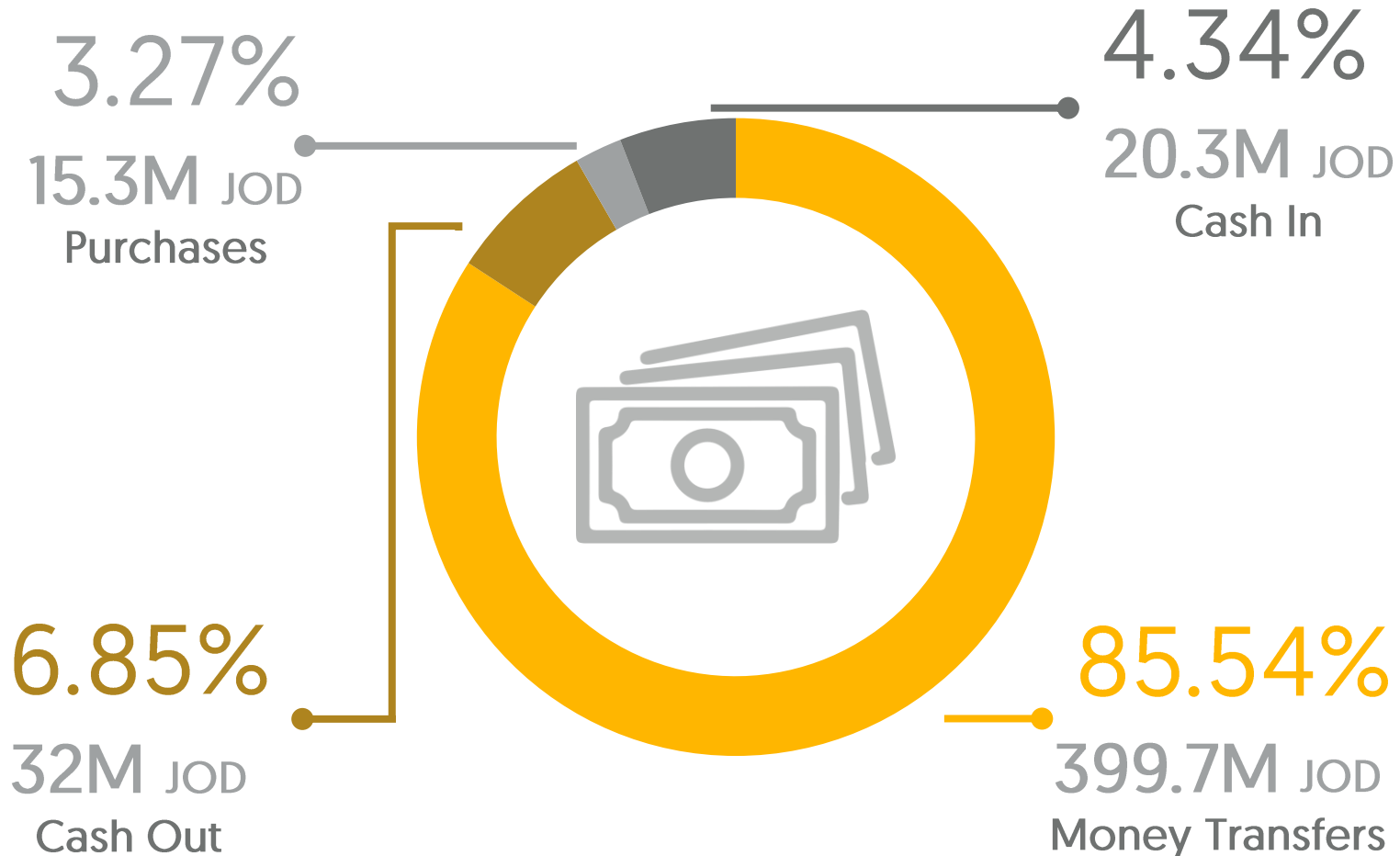
Transfers Issued by Mobile Wallets



JoMoPay Value of Transactions

Percentage Based on Transaction Type

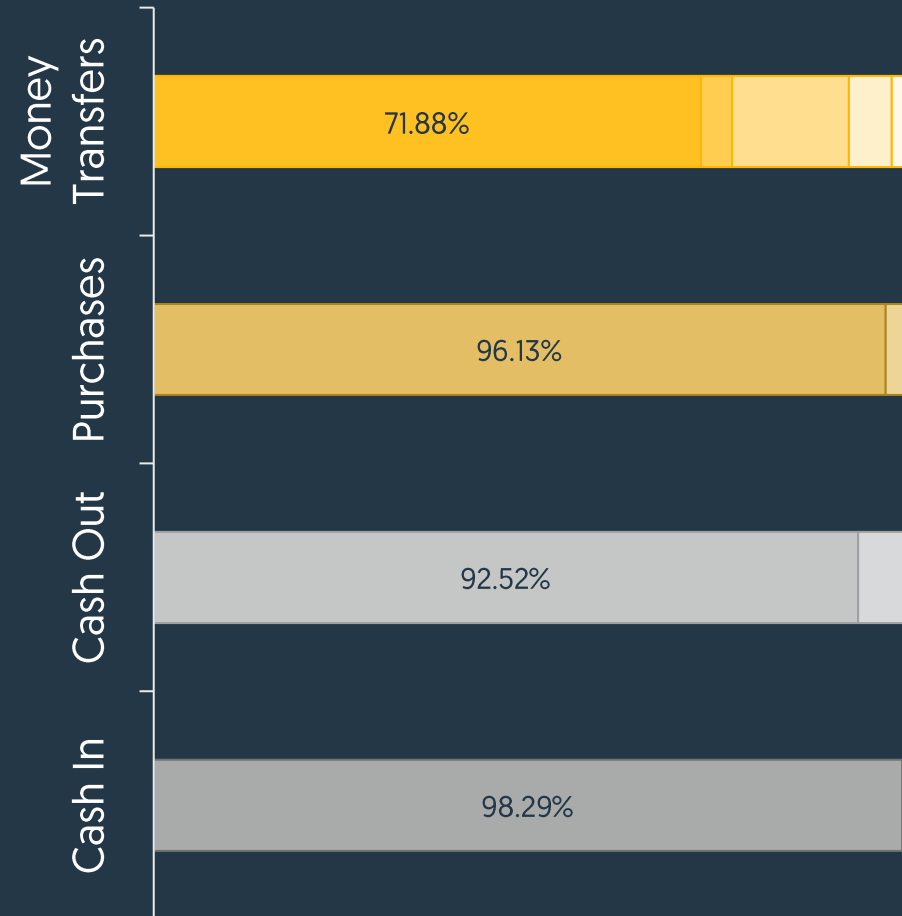
Transfers Issued by Mobile Wallets



JoMoPay Value of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets

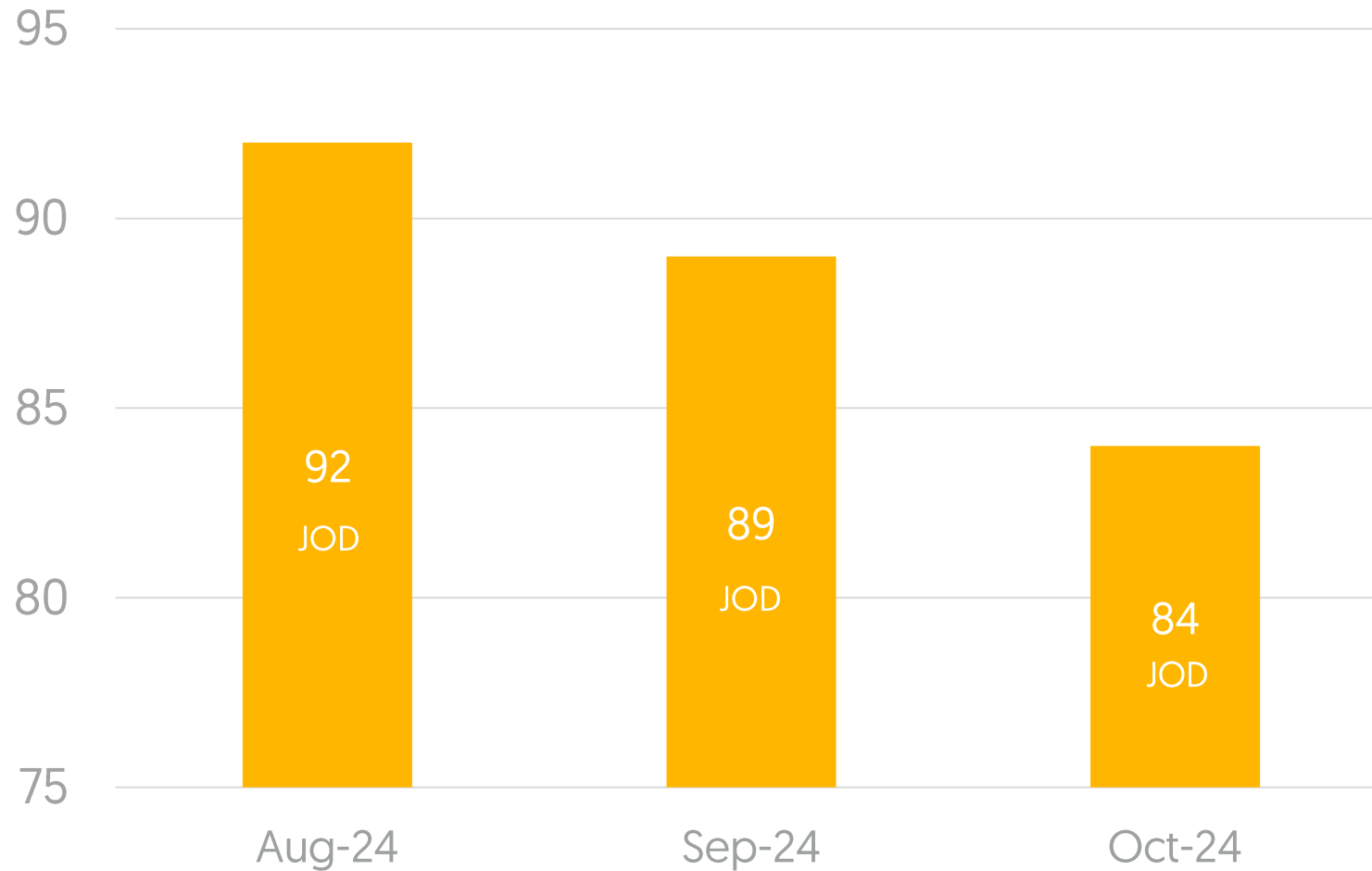


Transfer to Family/Friends	71.88%
Aid/Charity/Grant	4.06%
Transfer to Own Account	15.37%
Salary/Bonus/Dividends	5.60%
Loan/Loan Installment	3.07%
Cross Border Remittances	0.02%
Purchases	96.13%
QR Purchases	3.87%
Cash Out - Agent/Teller	92.52%
Cash Out - ATM/Kiosk	7.48%
Cash In - Agent/Teller	98.29%
Cash In - ATM/Kiosk	1.71%

JoMoPay Transactions

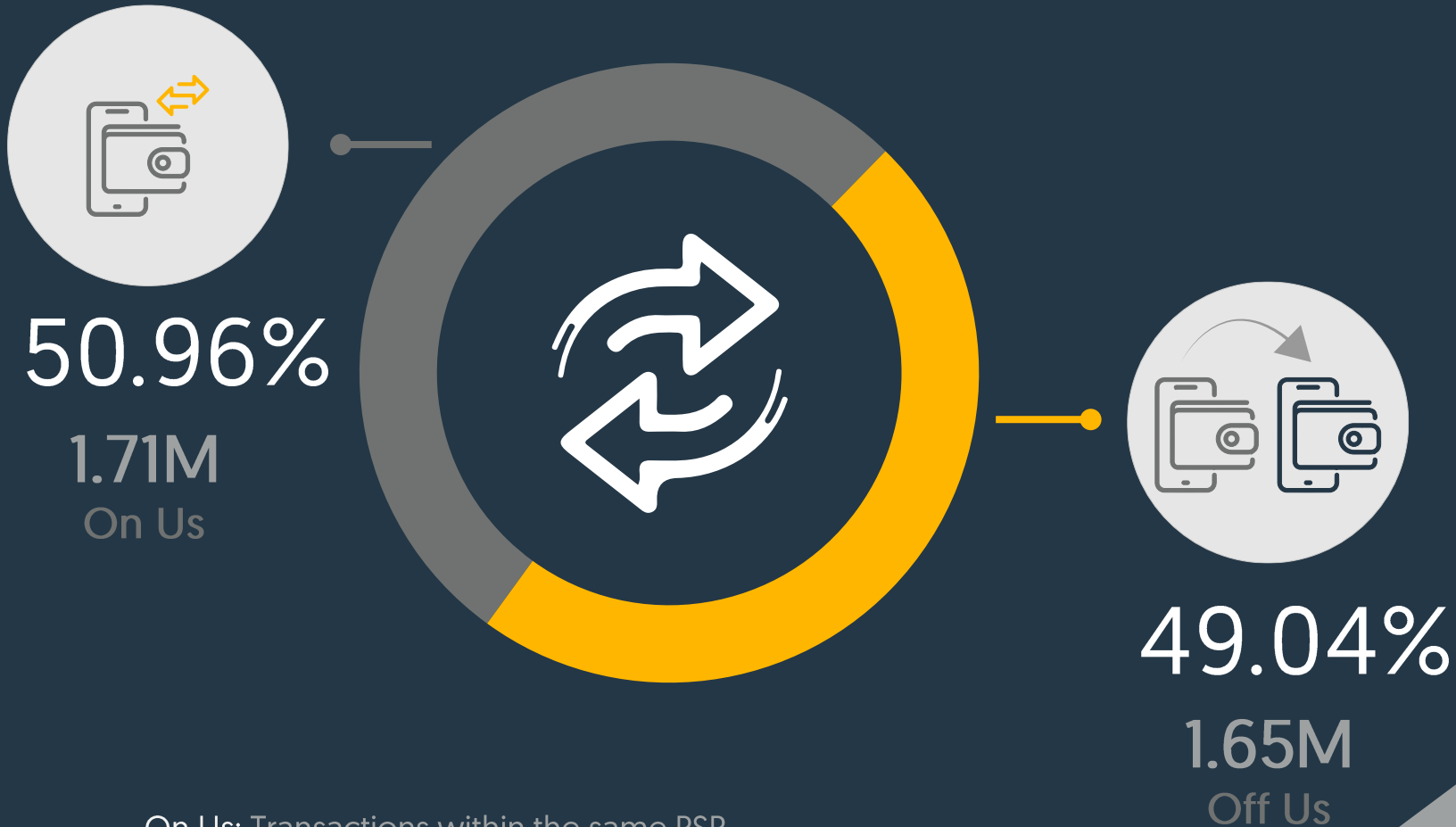
Average Value of Transactions Over the Past 3 Months

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

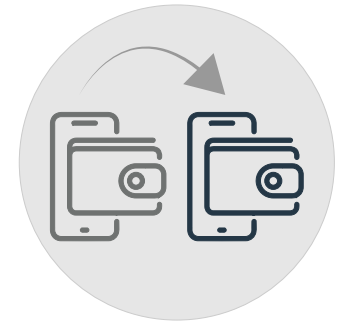
Value of Money Transfer Transactions Through PSPs

Transfers Issued by Mobile Wallets



48.9%

88.4M JOD
On Us



51.1%

92.3M JOD
Off Us

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

CliQ & JoMoPay Interoperability

Monthly Report
October 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

109.94M



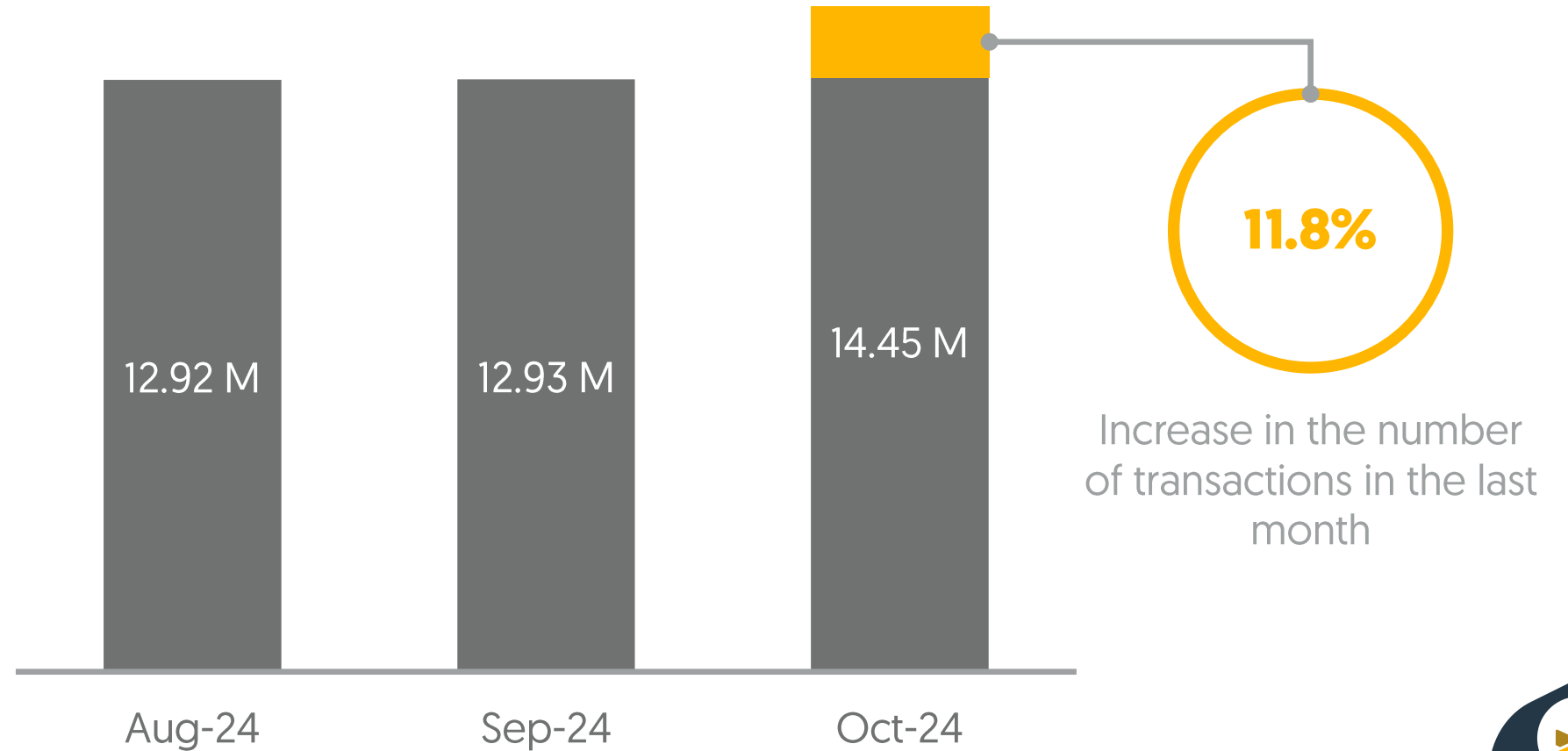
Value of Transactions

13.88B_{JOD}



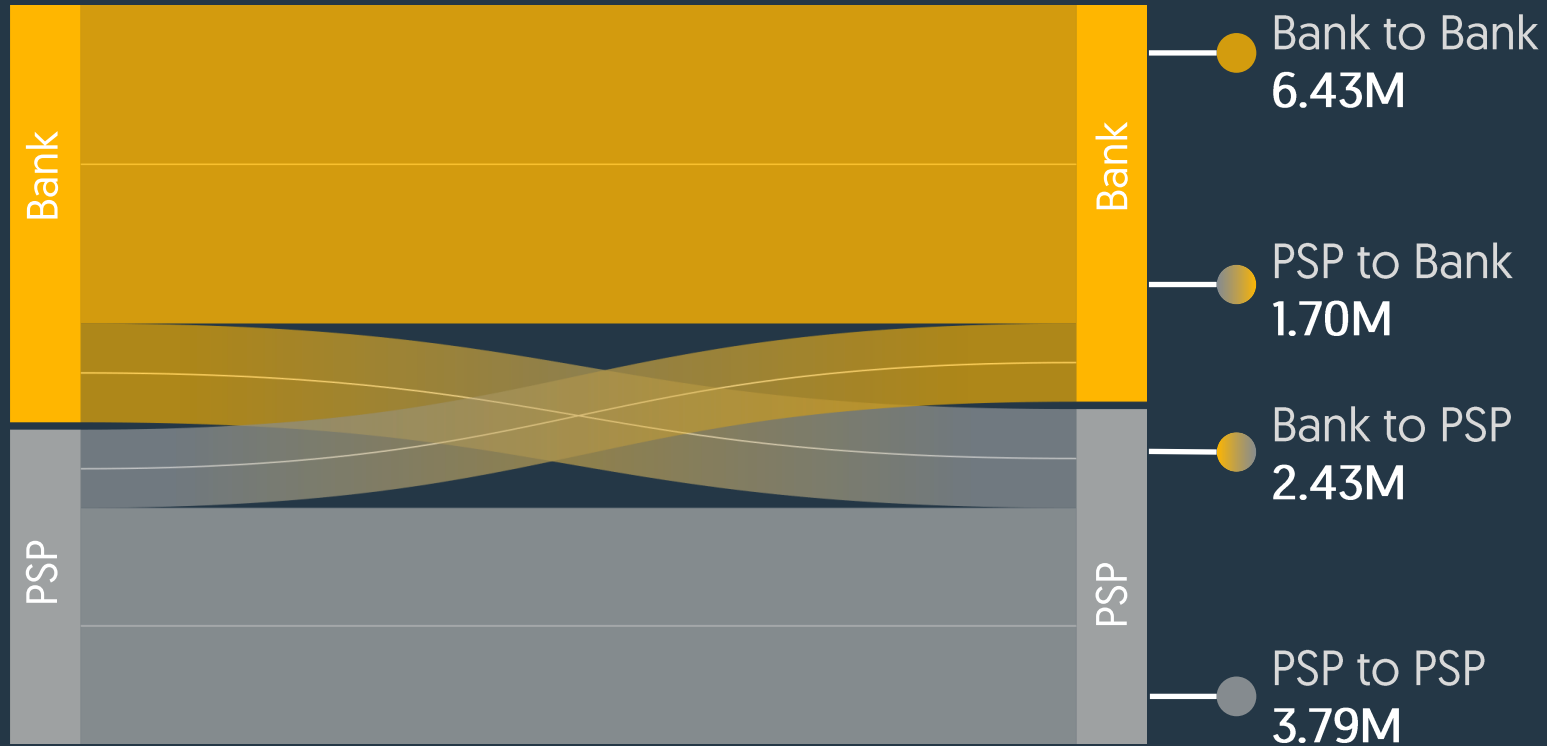
CliQ & JoMoPay Transactions

Total Number of Transactions Over the Past 3 Months



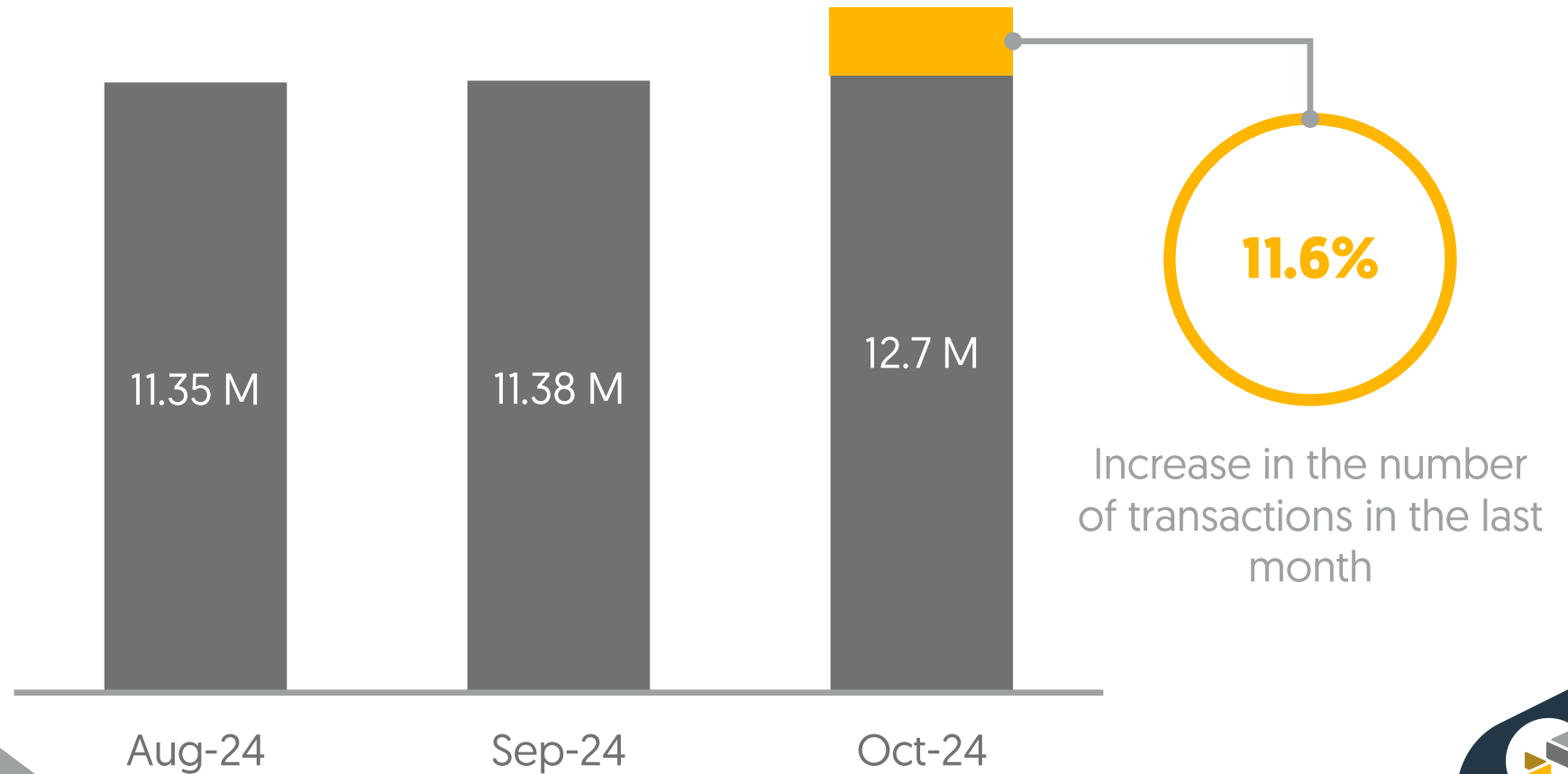
CliQ & JoMoPay Transactions

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



75.2%
9.55M
Off Us



24.8%
3.15M
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



45.5%

1.68M
mPSP to Bank

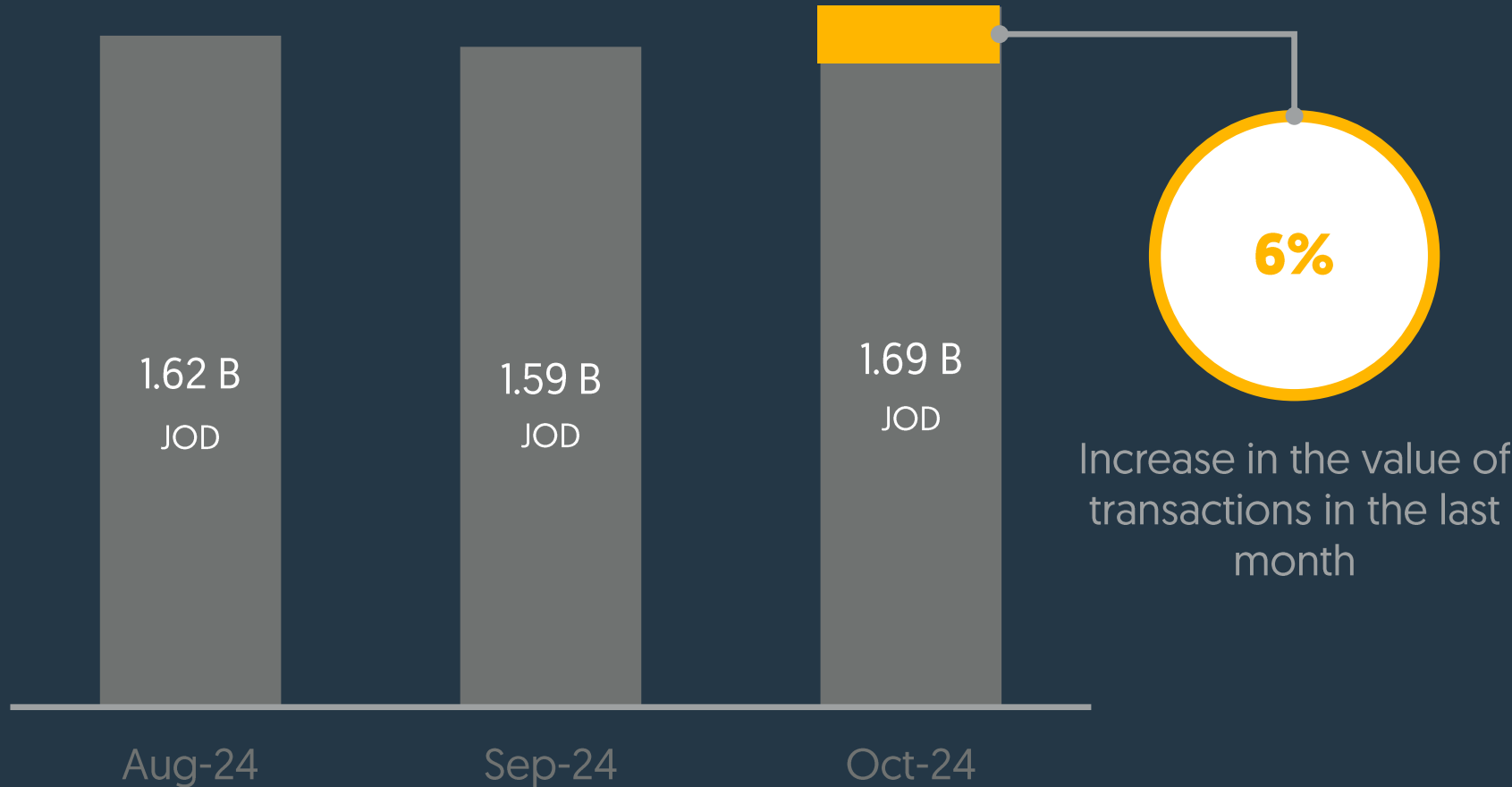


54.5%

2.01M
Bank to mPSP

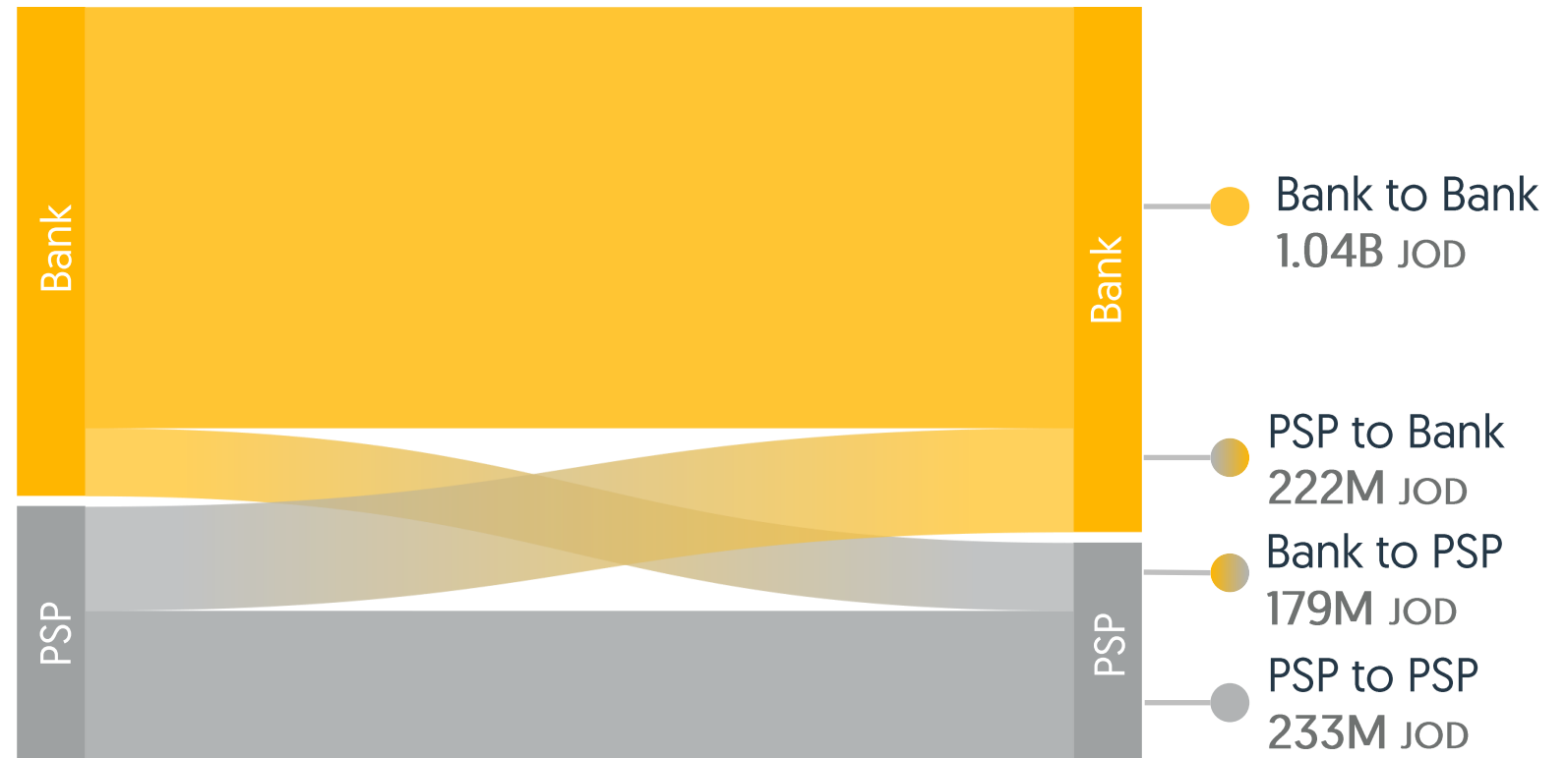
CliQ & JoMoPay Transactions

Total Value of Transactions Over the Past 3 Months



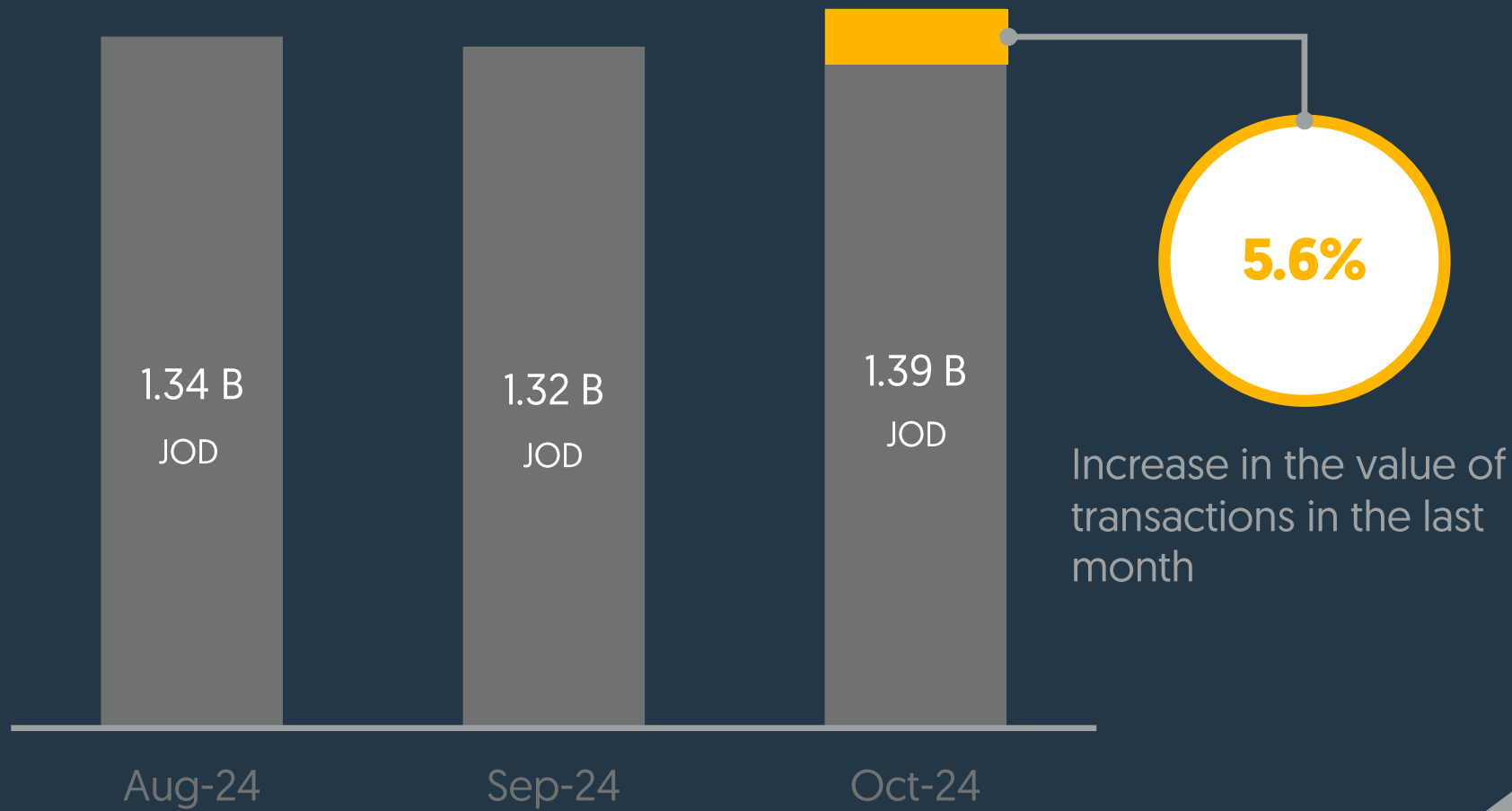
CliQ & JoMoPay Transactions

Total Value of Banks and PSPs Transactions



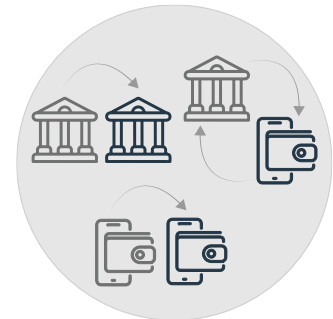
CliQ & JoMoPay Transactions

Total Value of Money Transfer Transactions Over the Past 3 Months

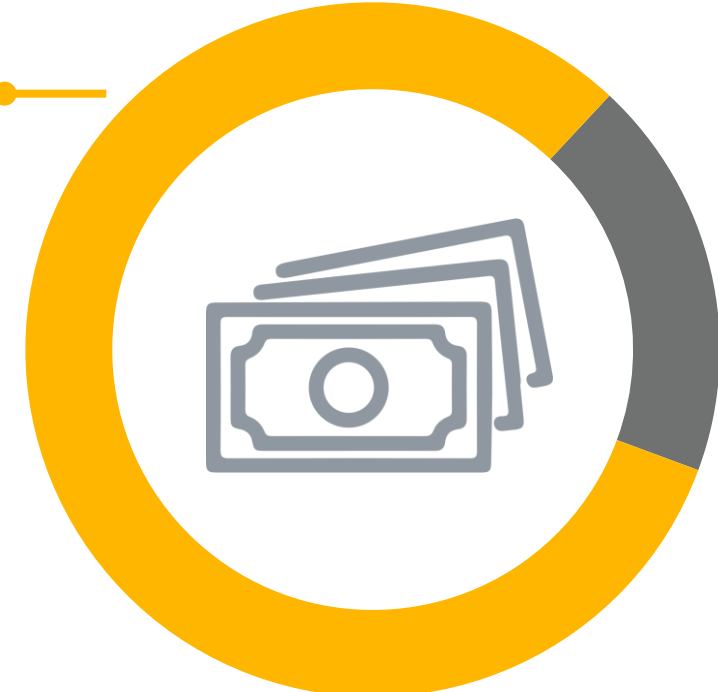


CliQ & JoMoPay Interoperability

Switch Interoperability – Total Value of Money Transfer Transactions Between All Banks and PSPs



81.3%
1.13B JOD
Off Us



18.7%
261M 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



61.1%

218.6M JOD
mPSP to Bank



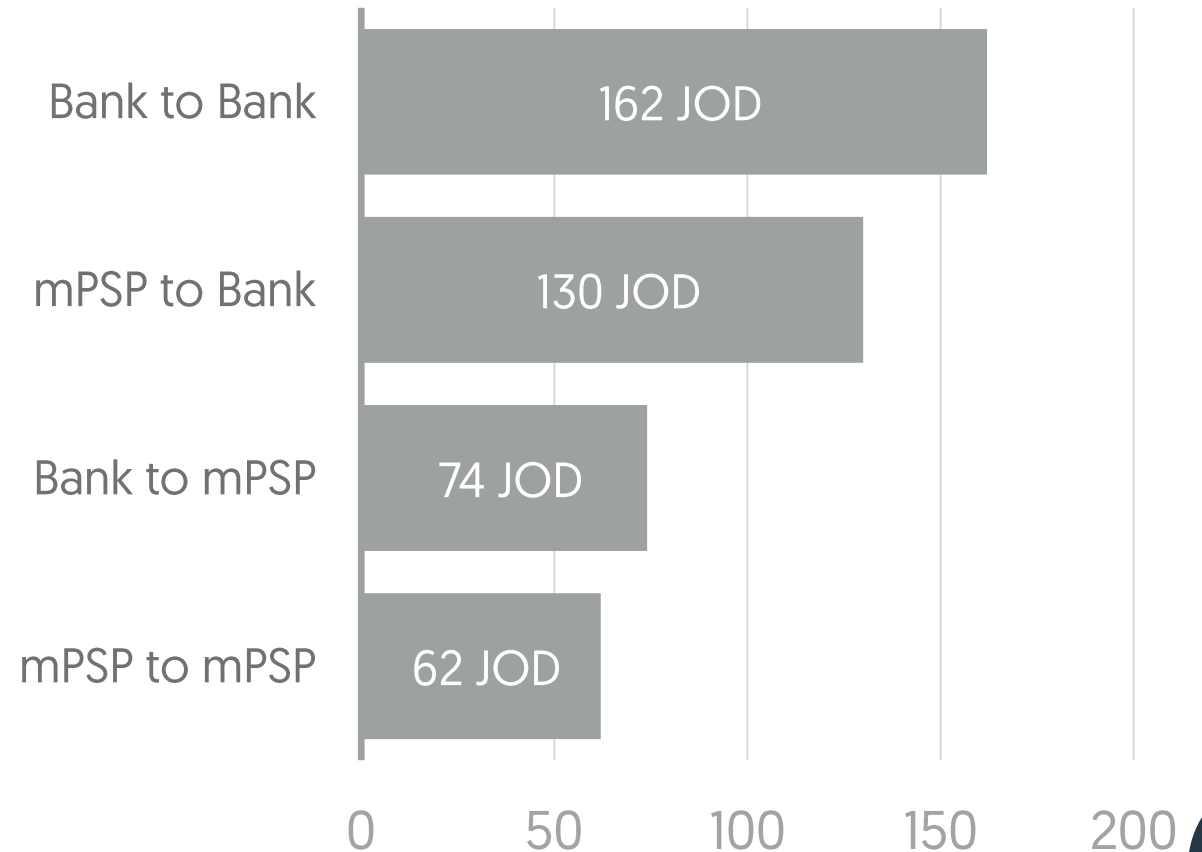
38.9%

139.2M JOD
Bank to mPSP

CliQ & JoMoPay Average Value of Transactions

Average Value of Transactions

107 JOD
Transaction
Average





Monthly Report

October 2024

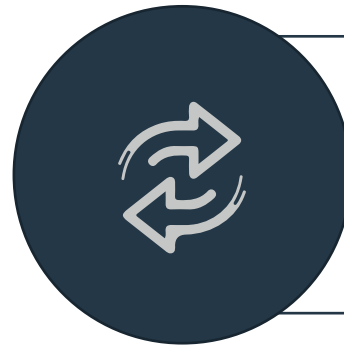
54

Electronic Bill Presentment & Payment (EBPP) System



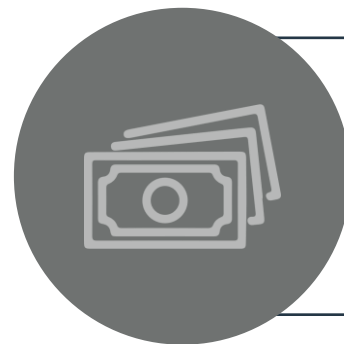
10.2024

Total Number and Value of Transactions Since the Beginning of 2024



Number of Transactions

54.47M



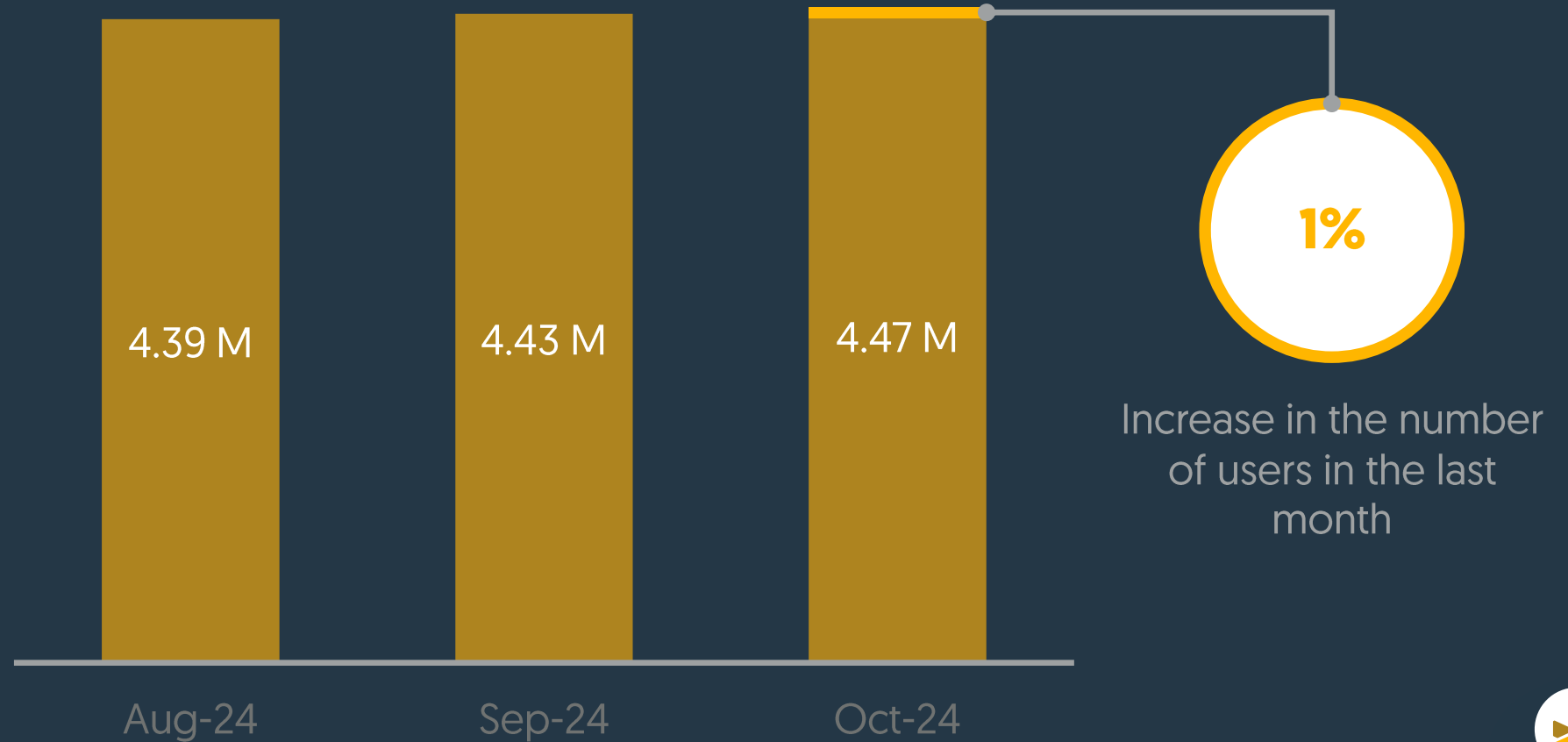
Value of Transactions

10.88B_{JOD}



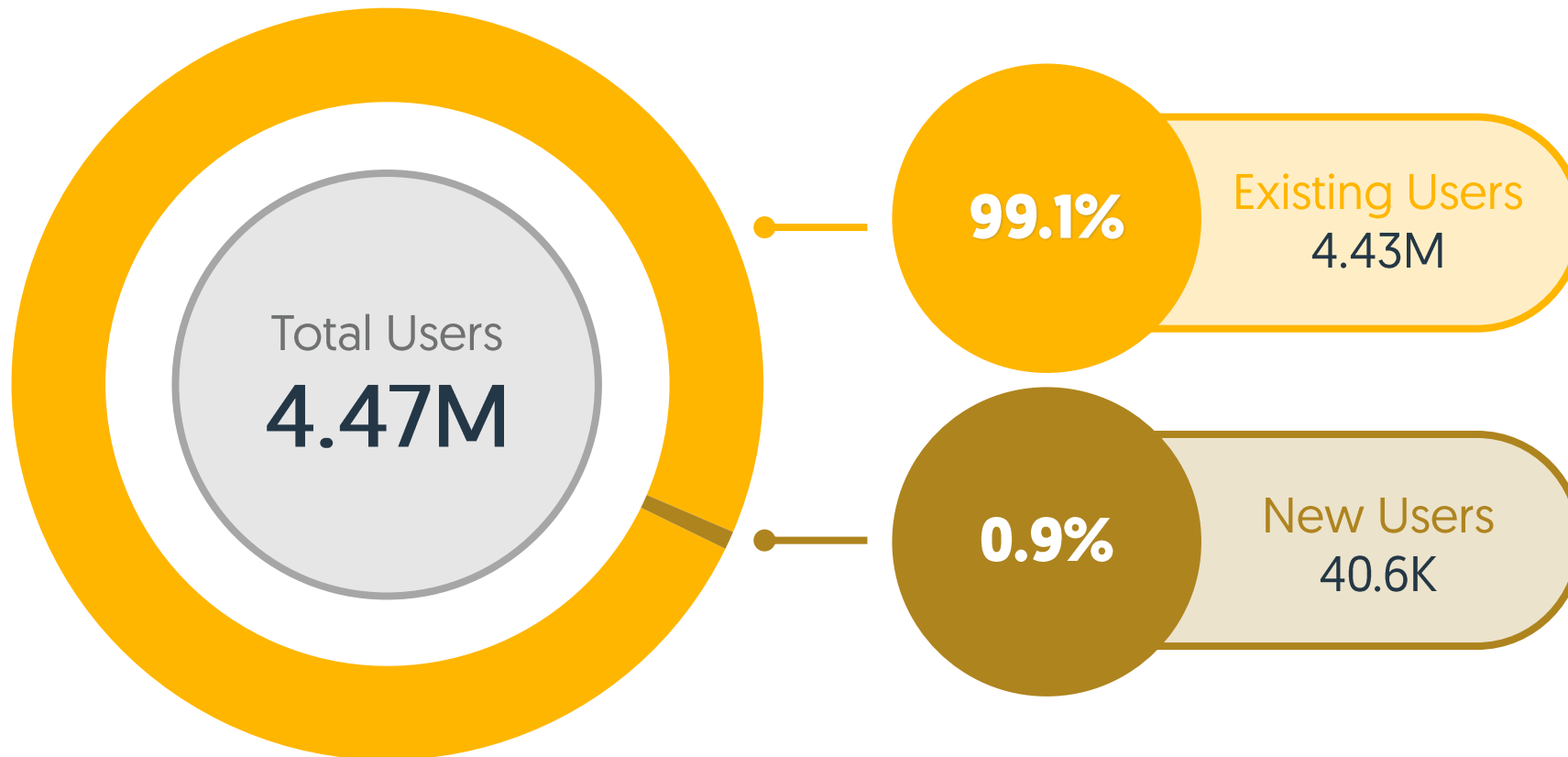
eFAWATEERcom Users

Total Number of Users Over the Past 3 Months



eFAWATEERcom Users

Number of eFAWATEERcom Users



eFAWATEERcom Billers & Services

Number of eFAWATEERcom Billers & Services



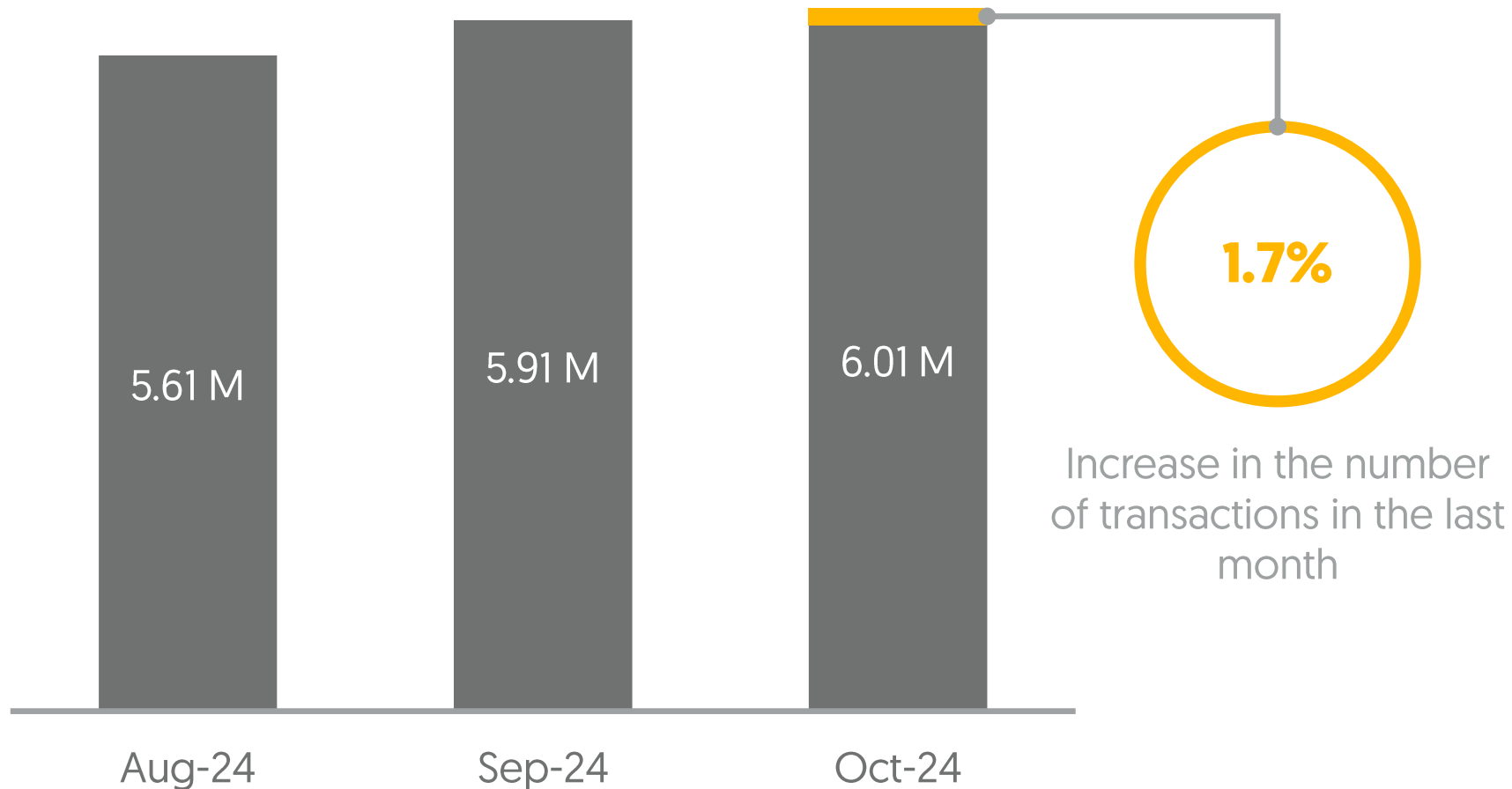
Billers
568



Services
1,946

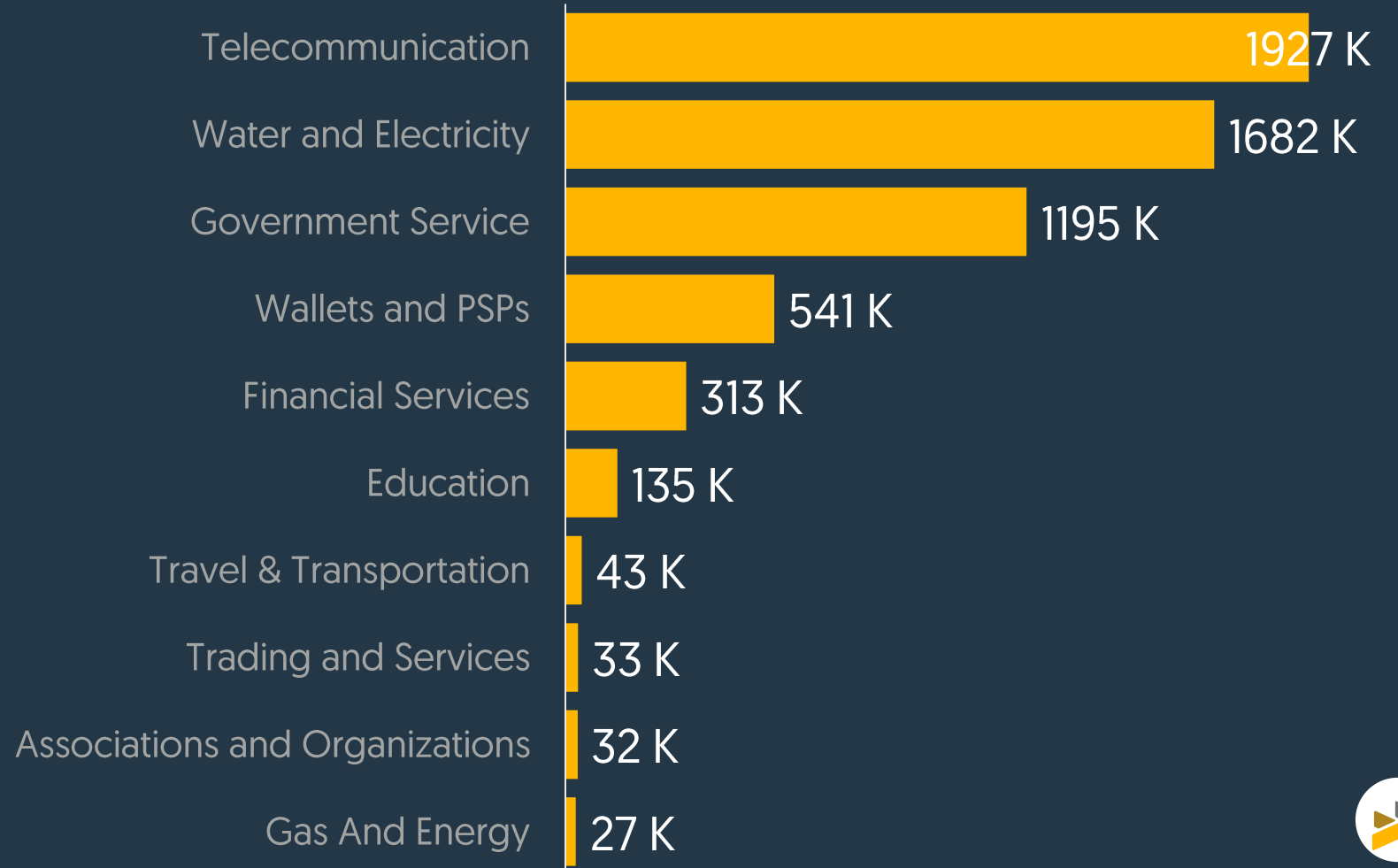
eFAWATEERcom Number of Transactions

Total Number of Transactions Over the Past 3 Months



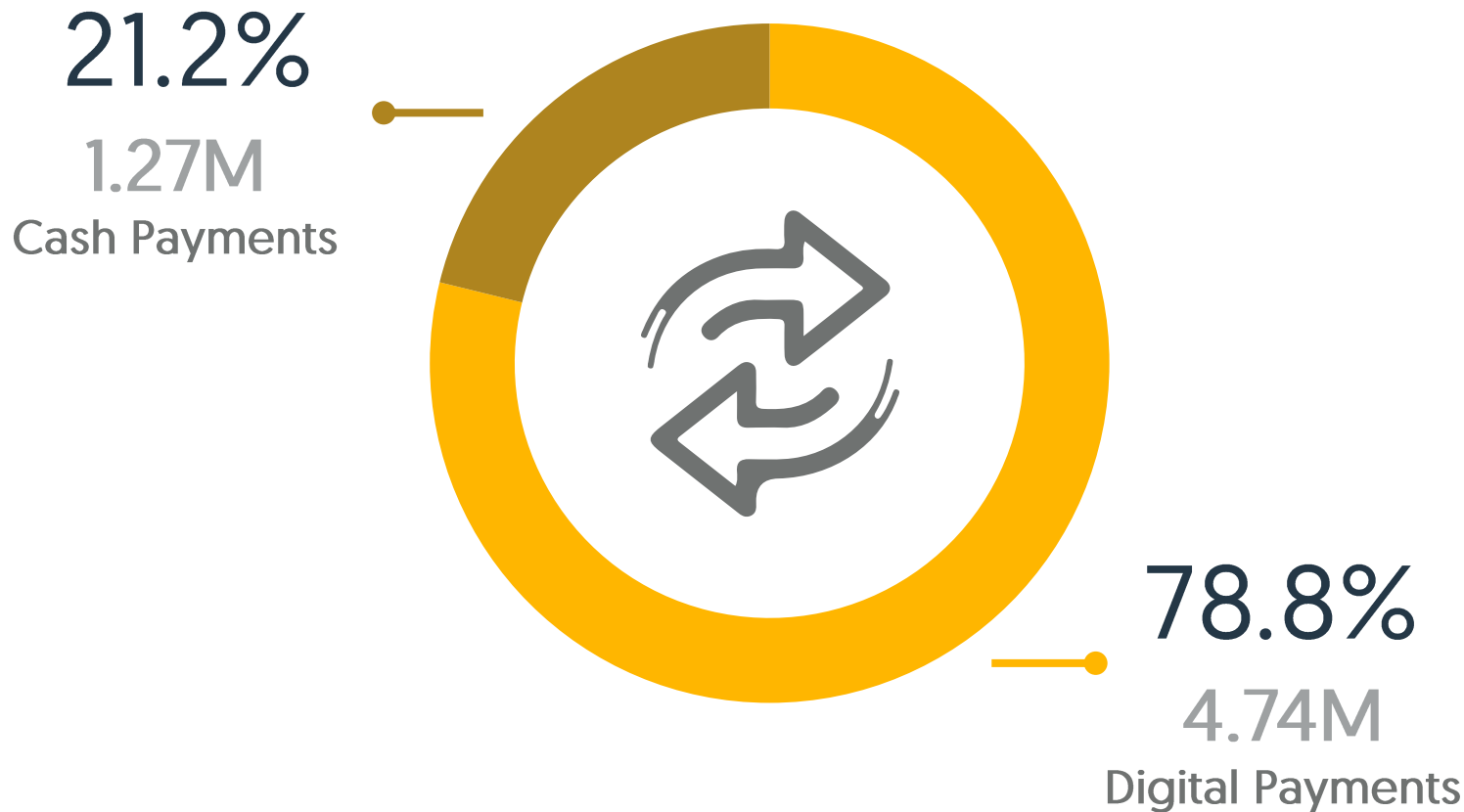
eFAWATEERcom Number of Transactions

Number of Transactions by Category



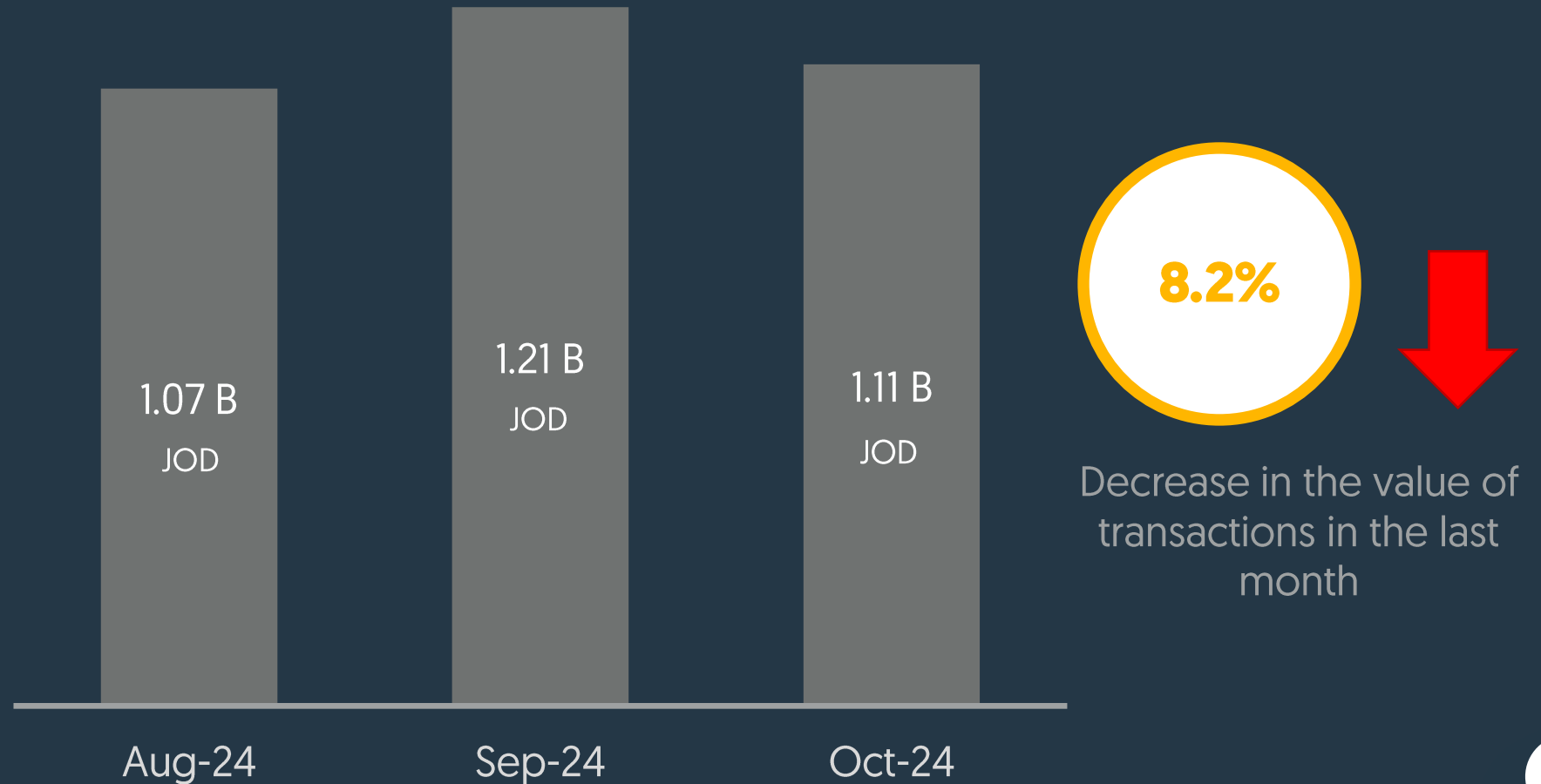
eFAWATEERcom Number of Transactions

Percentage Based on Payment Method



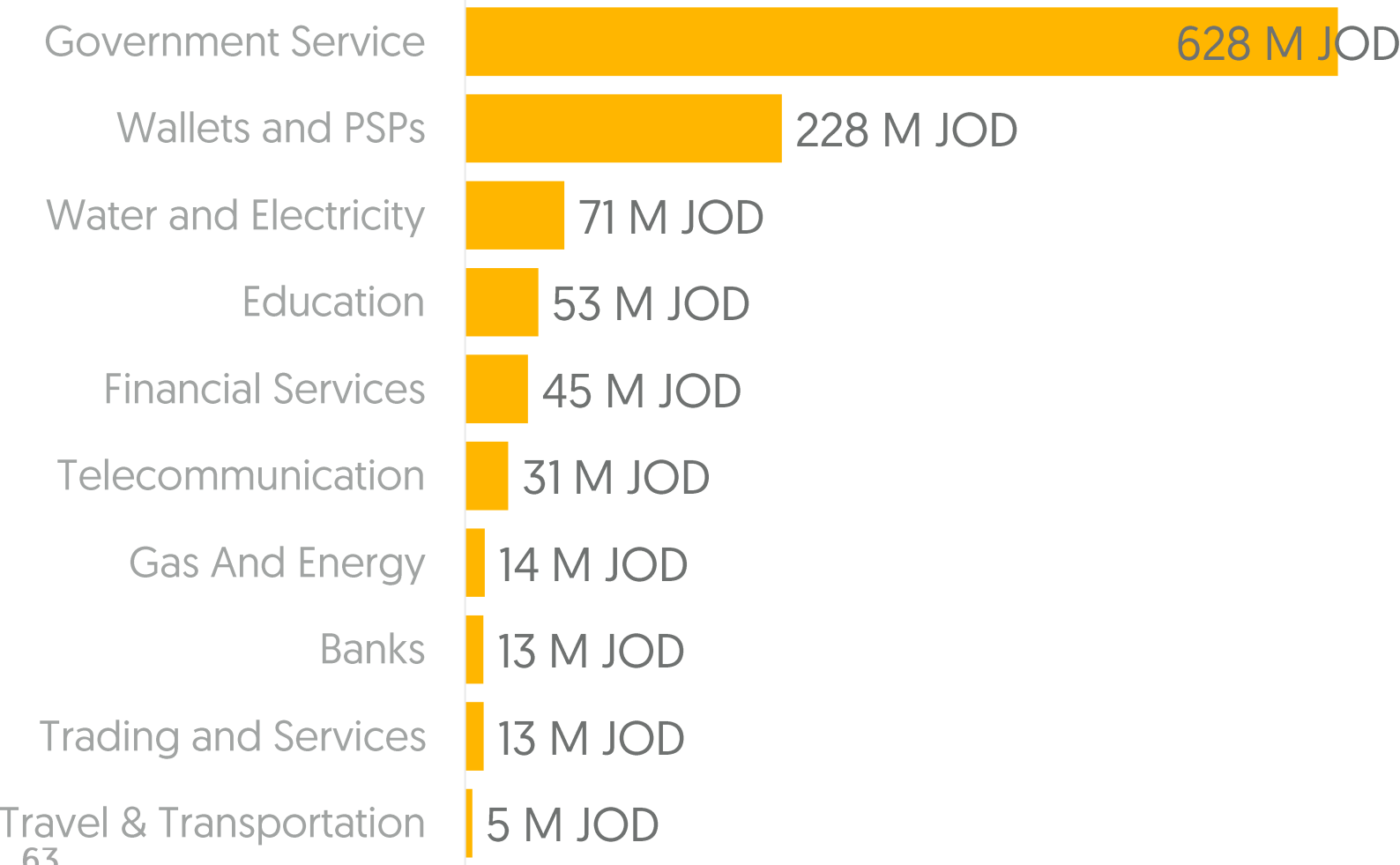
eFAWATEERcom Value of Transactions

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

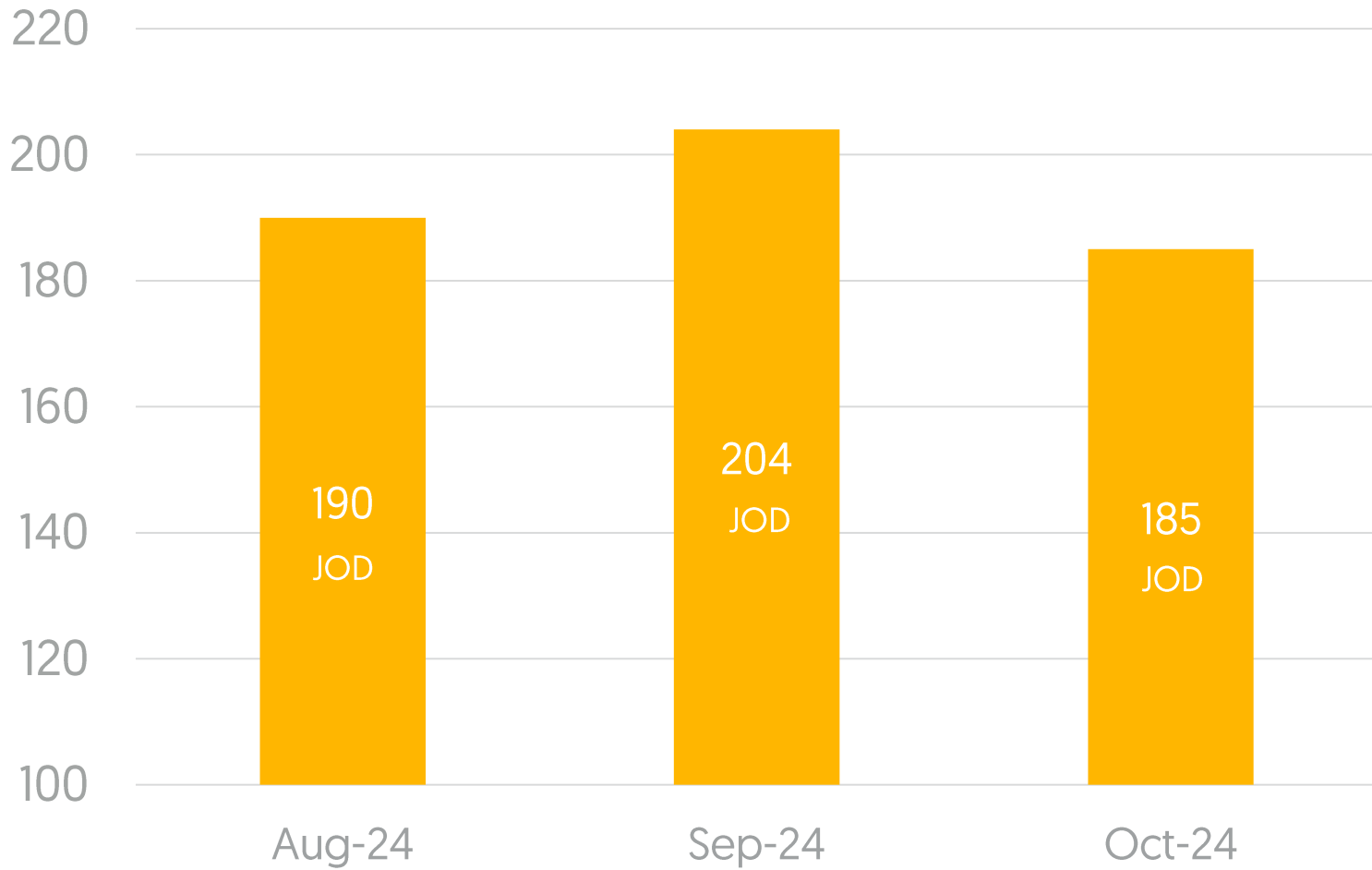
20.8%
230.6M JOD
Cash Payments



79.2%
878.5M JOD
Digital Payments

eFAWATEERcom Transactions

Average Value of Transactions Over the Past 3 Months





ACH
Automated Clearing House

Monthly Report

October 2024

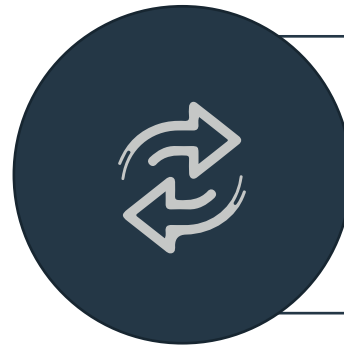
66

Automated Clearing House



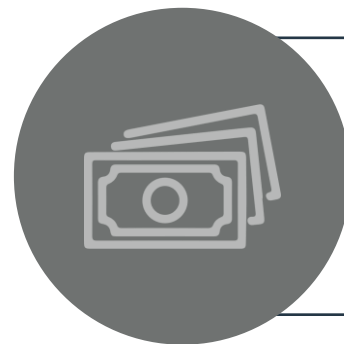
10.2024

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



Number of Transactions

9.38M



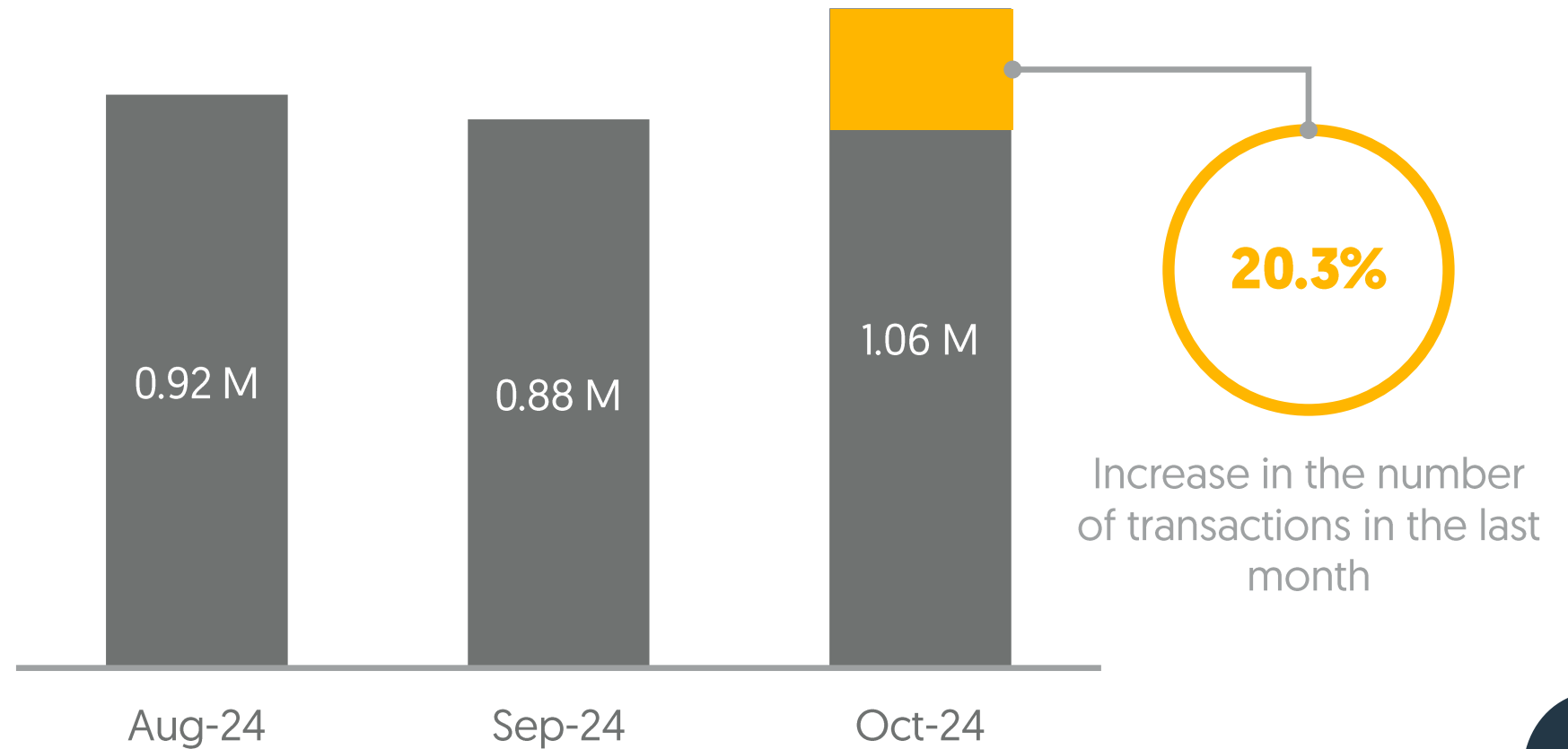
Value of Transactions

7.54B_{JOD}



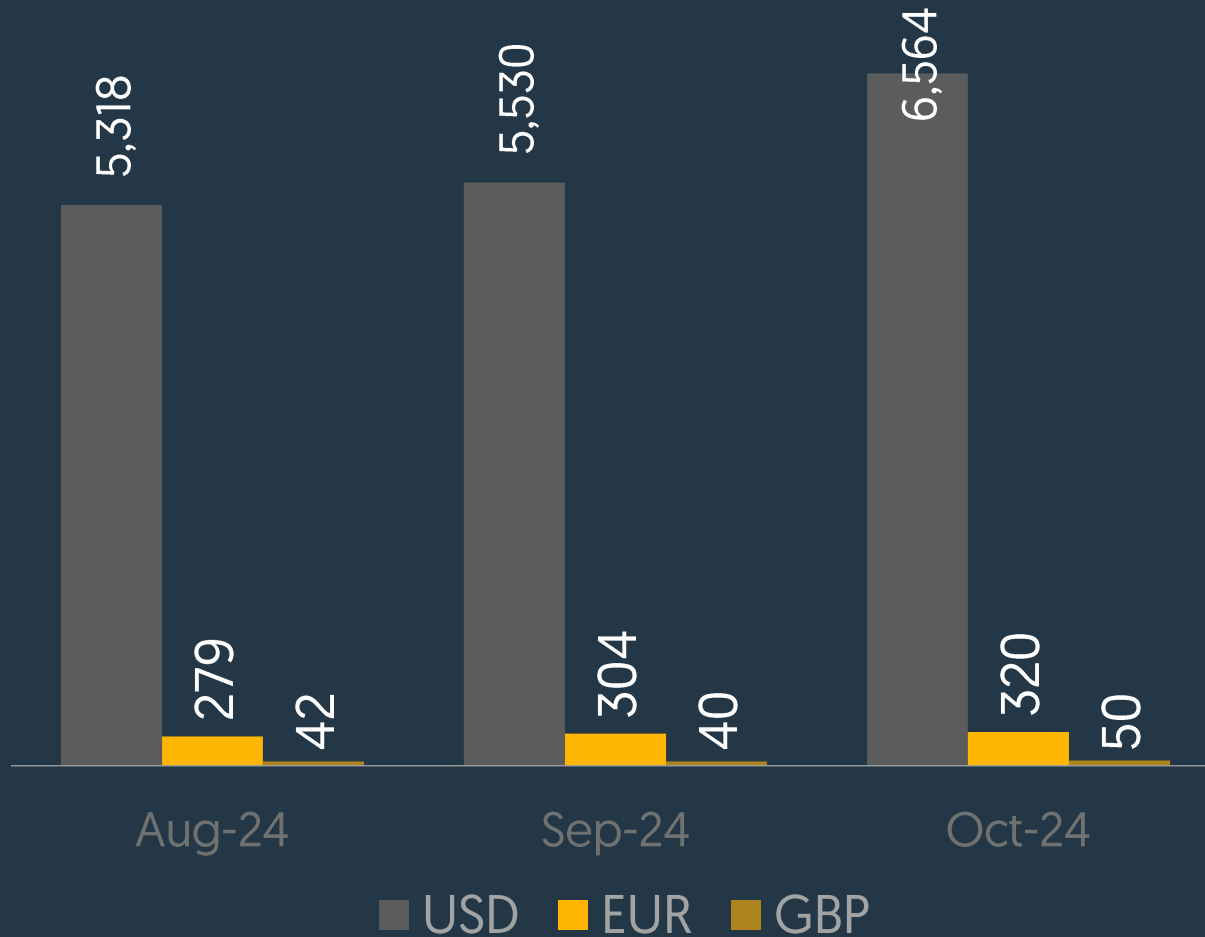
ACH Transactions

Total Number of Jordanian Dinar Transactions Over the Past 3 Months



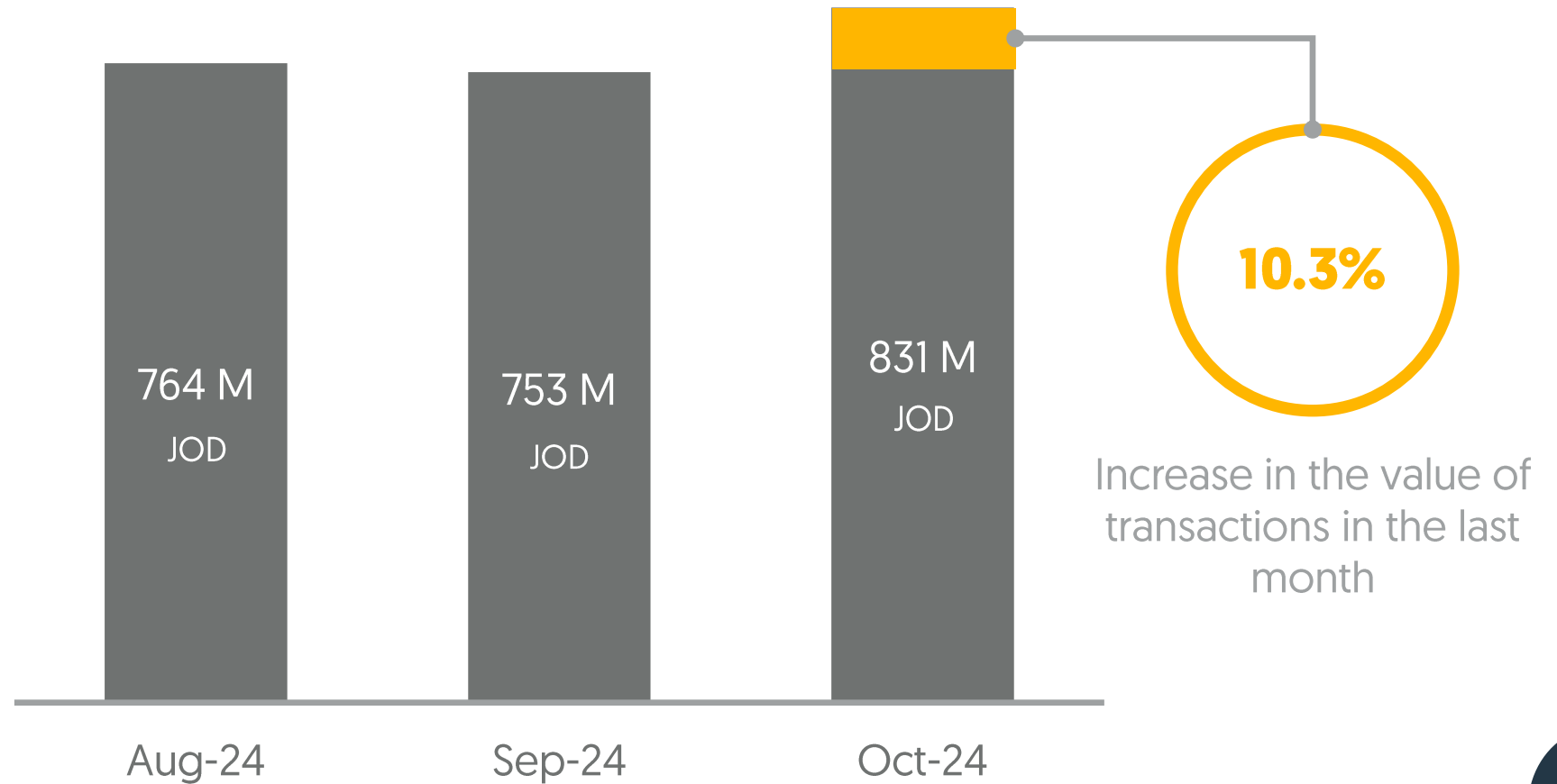
ACH Transactions

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



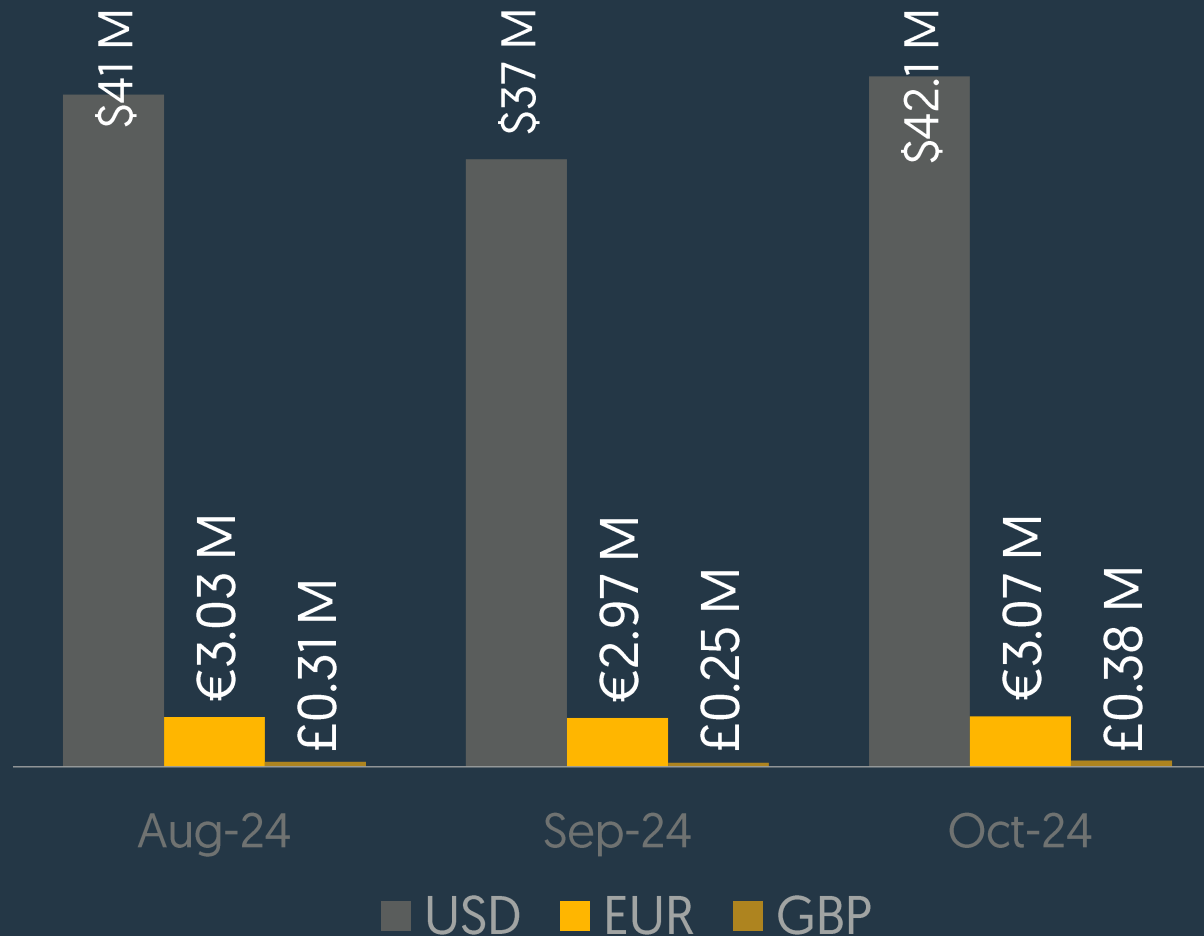
ACH Transactions

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 October 2024

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Electronic Cheque Clearing Unit



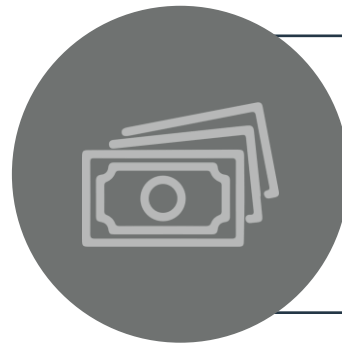
10.2024

Total Number and Value of Transactions Since the Beginning of 2024



Number of Transactions

5.39M

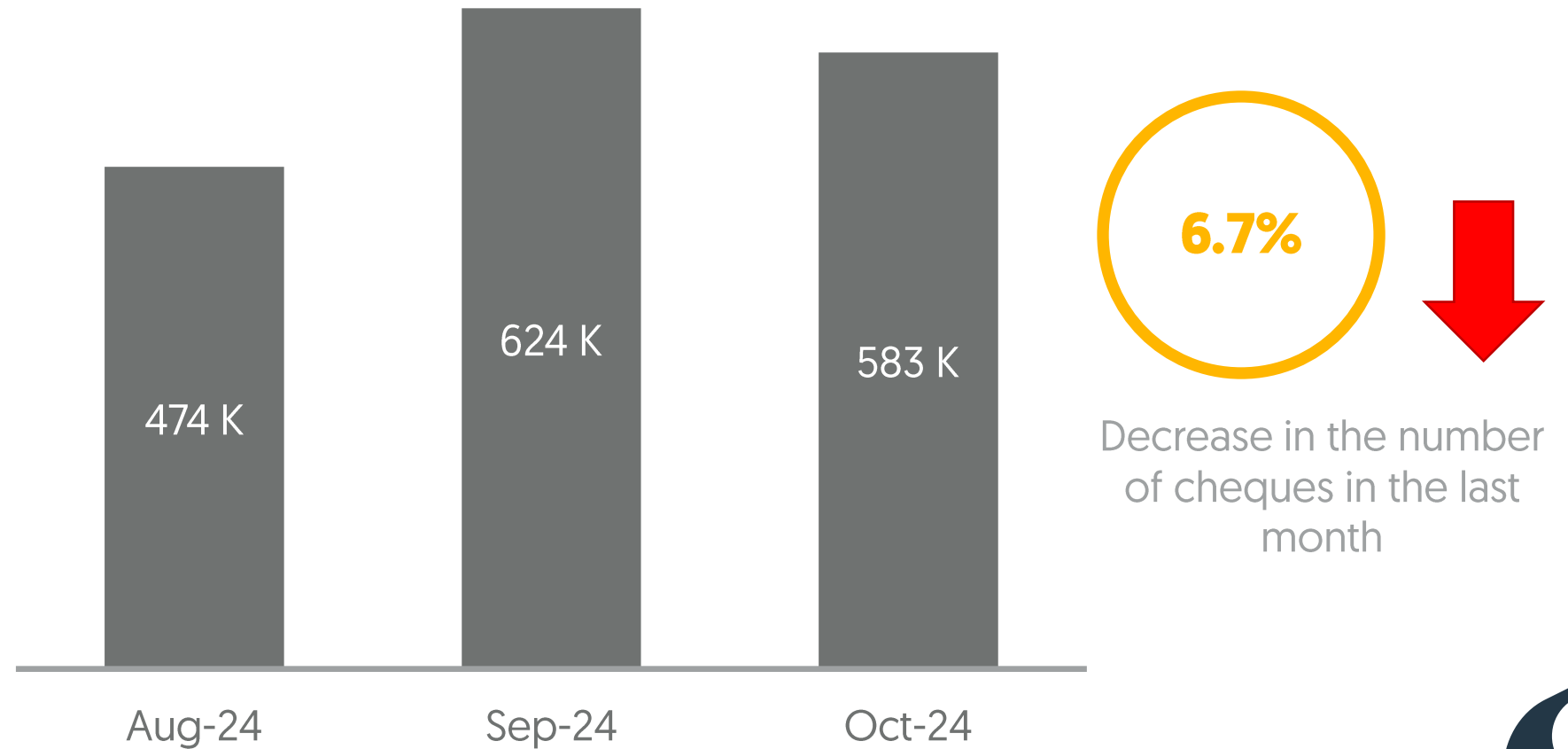


Value of Transactions

33.3B_{JOD}

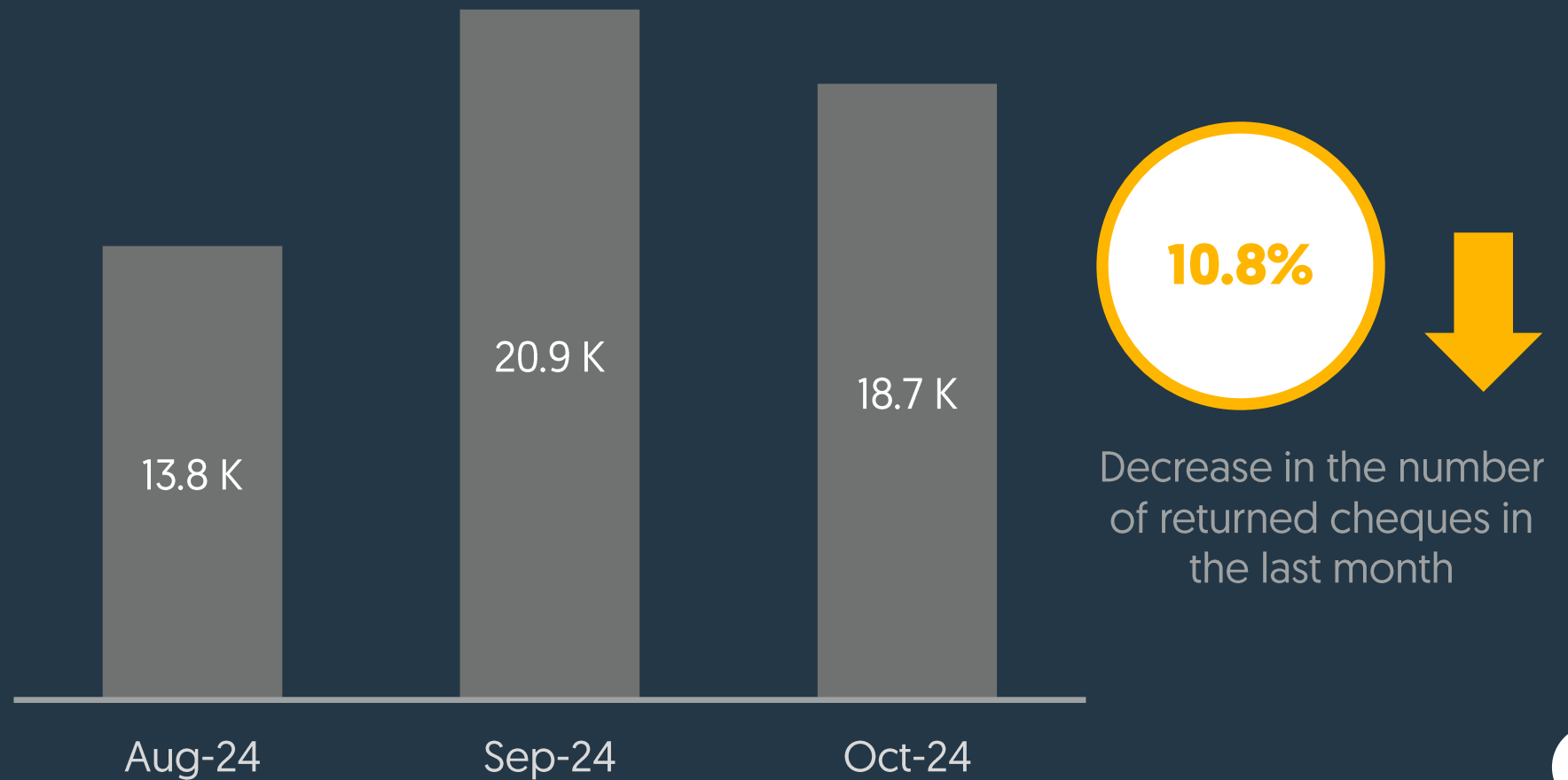
ECCU Cheques

Total Number of Inward Cheques Over the Past 3 Months



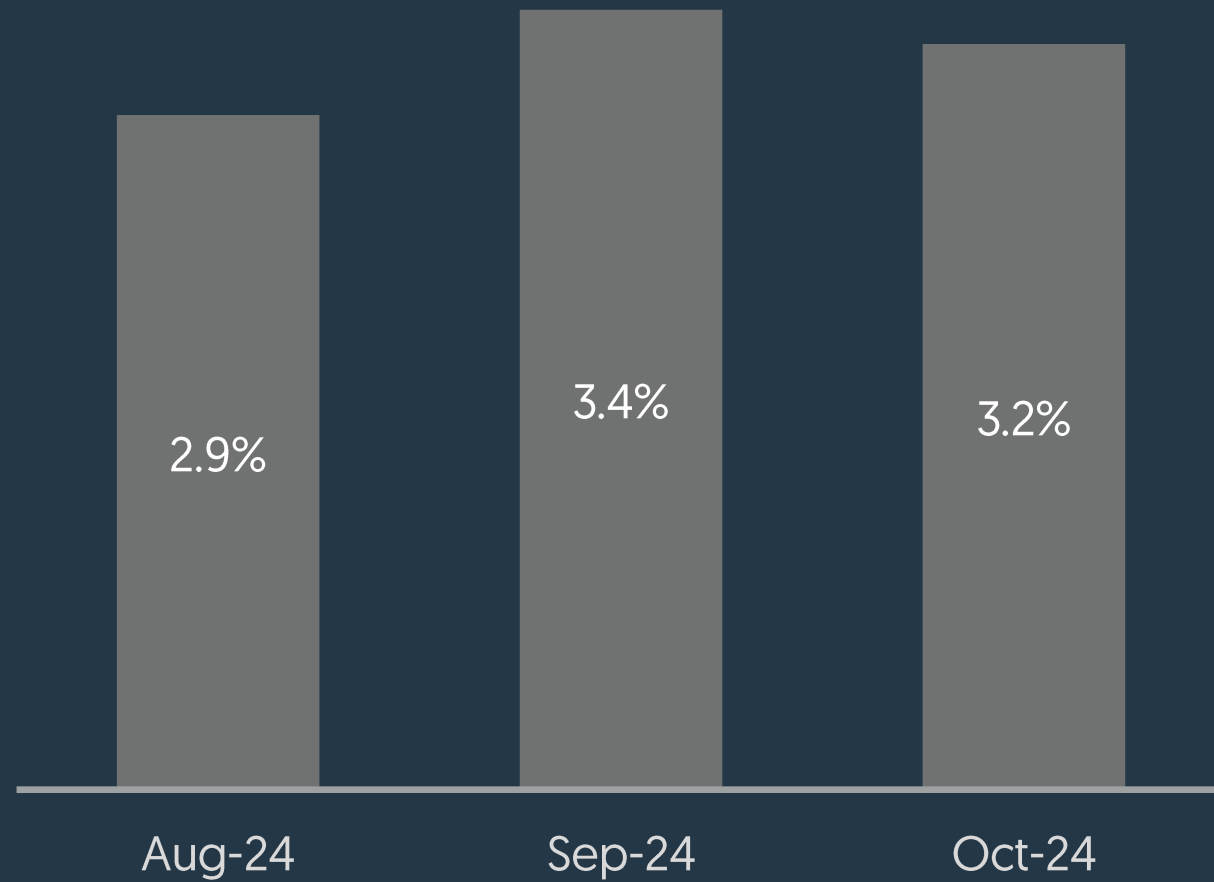
ECCU Returned Cheques

Total Number of Returned Cheques Over the Past 3 Months



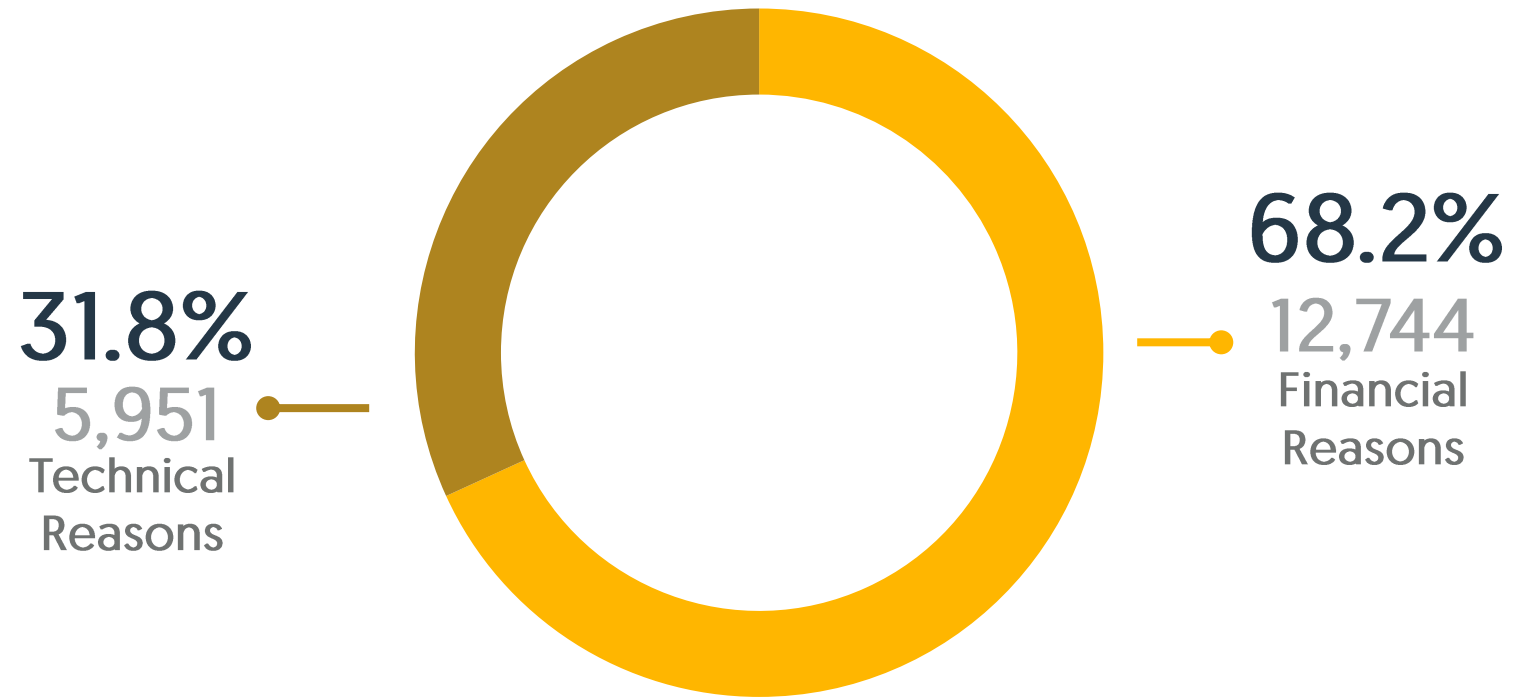
ECCU Returned Cheques

Percentage of Returned Cheques from the Total Number of Cheques Over the Past 3 Months



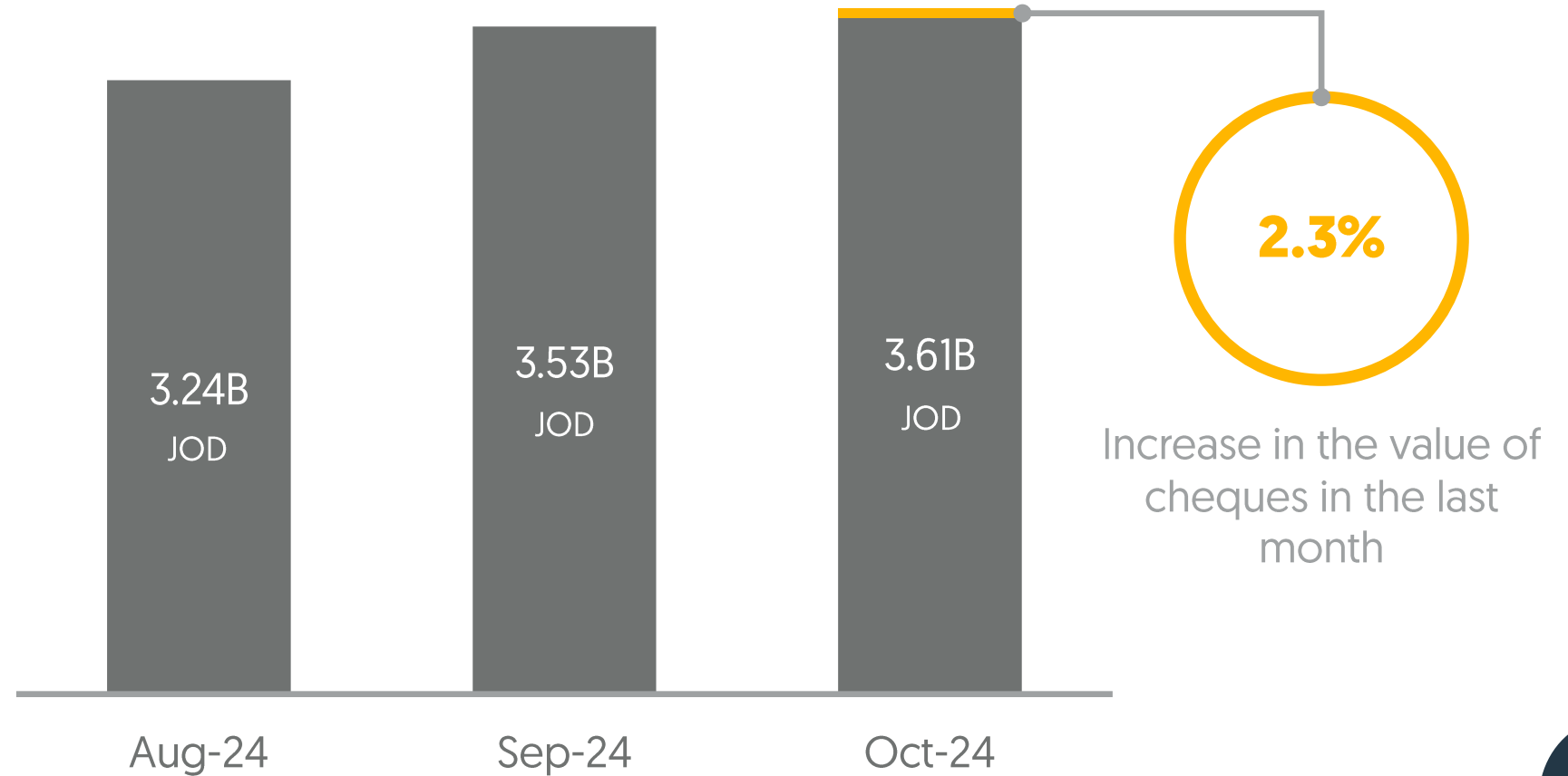
ECCU Cheques

Total Number of Returned Cheques due to Financial and Technical Reasons



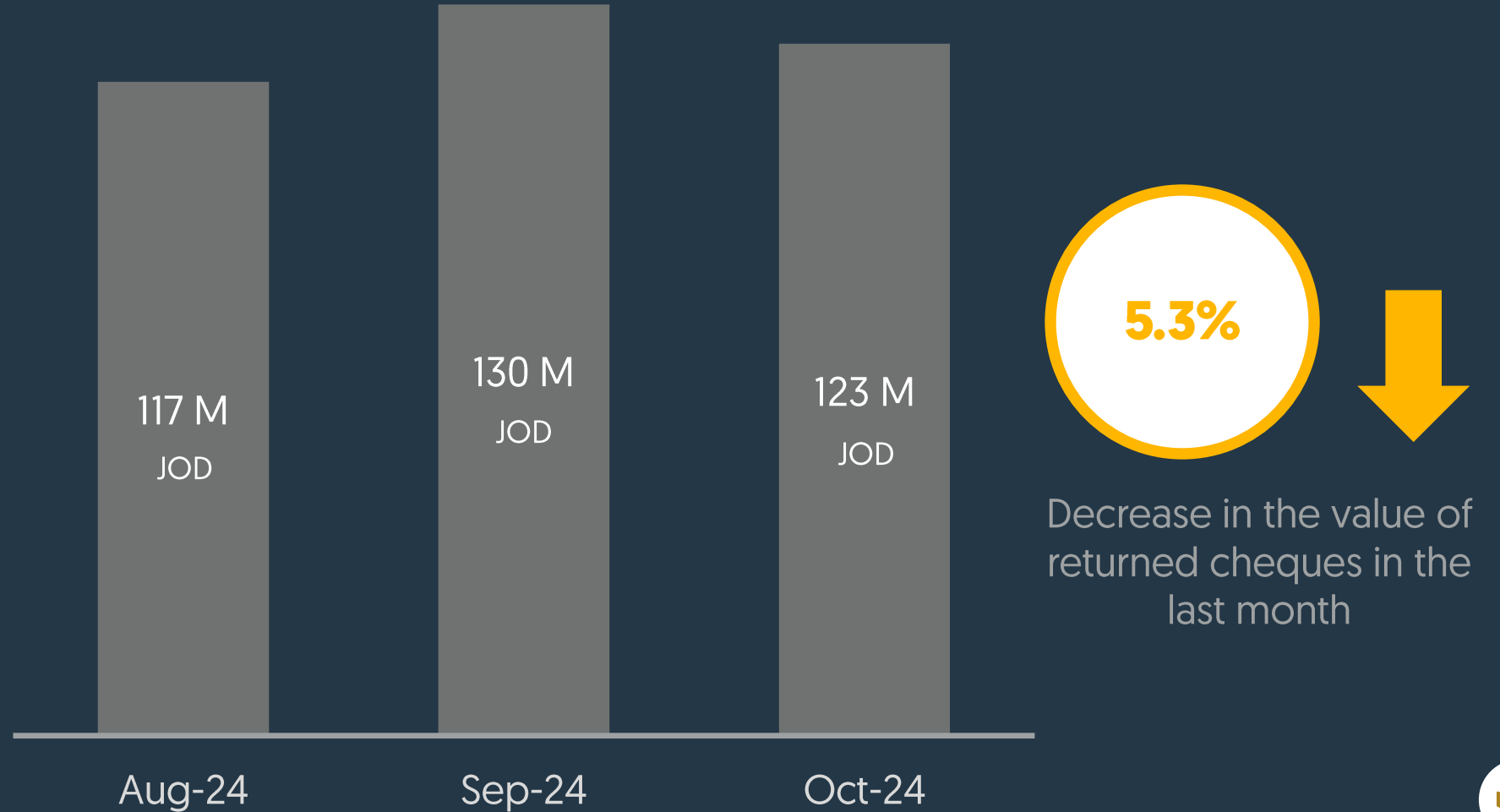
ECCU Cheques

Total Value of Inward Cheques Over the Past 3 Months



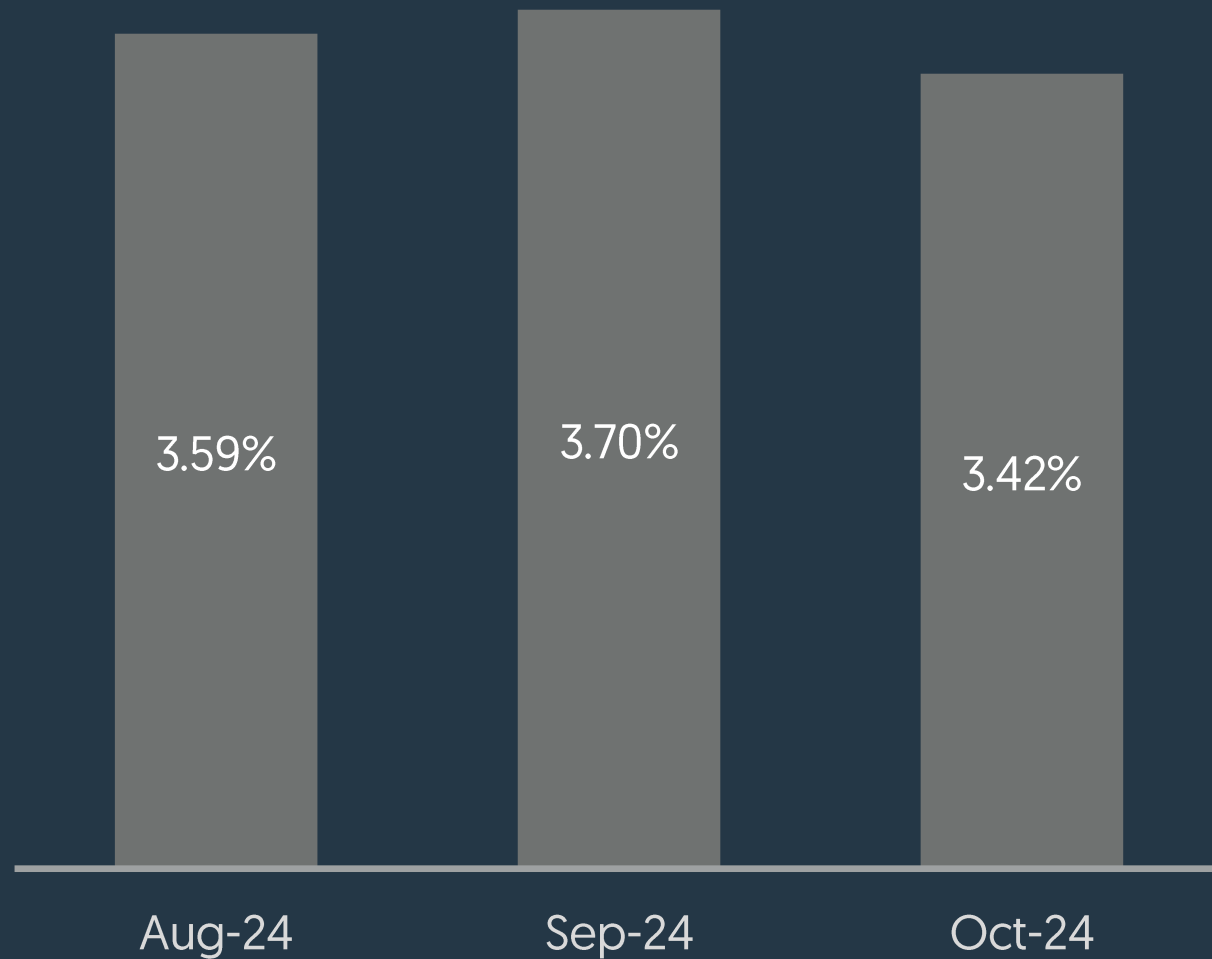
ECCU Returned Cheques

Total Value of Returned Cheques Over the Past 3 Months



ECCU Returned Cheques

Percentage of Returned Cheques from the Total Value of Cheques Over the Past 3 Months



ECCU Cheques

Total Value of Returned Cheques due to Financial and Technical Reasons

29.3%

36.1M_{JOD}
Technical
Reasons



70.7%

87.2M_{JOD}
Financial
Reasons