



Jordan Payments & Clearing Company

Payment Systems Monthly Reports

January 2025



Table of Content

3

Systems
Summary

9

CliQ

25

JoMoPay

41

Instant
Payments
Interoperability

54

Instant
Payments in
Jordan

60

FAWATEER.com

72

ACH
Automated Clearing House

78

ECCU
Electronic Cheque Clearing Unit



Systems Summary

Monthly Report

January 2025

3

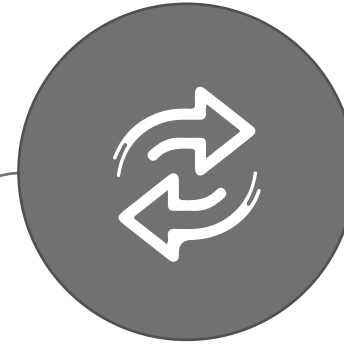


CliQ Summary



Number of
Users

1.71M



Number of
Transactions

10.32M



Value of
Transactions

1.33B_{JOD}

JoMoPay Summary



Number of
Users

2.55M



Number of
Transactions

6.41M



Value of
Transactions

469M_{JOD}



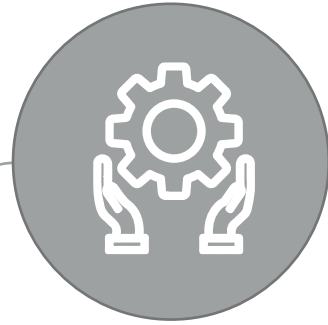
Number of
Users

4.58M



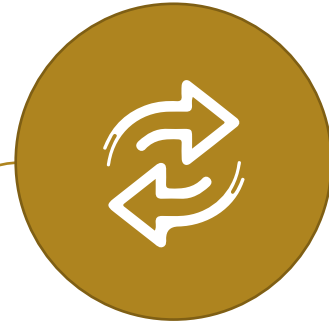
Number of
Billers

591



Number of
Services

2,044



Number of
Transactions

5.89M



Value of
Transactions

1.35B_{JOD}



ACH Summary

Automated Clearing House



Total Number of Transactions

942K



Number of JOD Transactions

935K



Value of JOD Transactions

767M_{JOD}



ECCCU
Electronic Cheque Clearing Unit

Summary



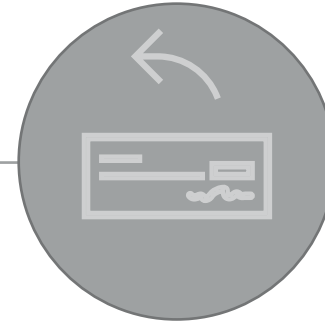
Number of
Cheques

477K



Value of
Cheques

3.37B_{JOD}



Number of
Returned Cheques

15.3K



Value of Returned
Cheques

91M_{JOD}



Monthly Report

January 2025

Instant Payment System for
Transfers Issued by Banks

9



Total Number and Value of Transactions Since the Beginning of 2025

Transfers Issued by Banks



Number of Transactions

10.32M

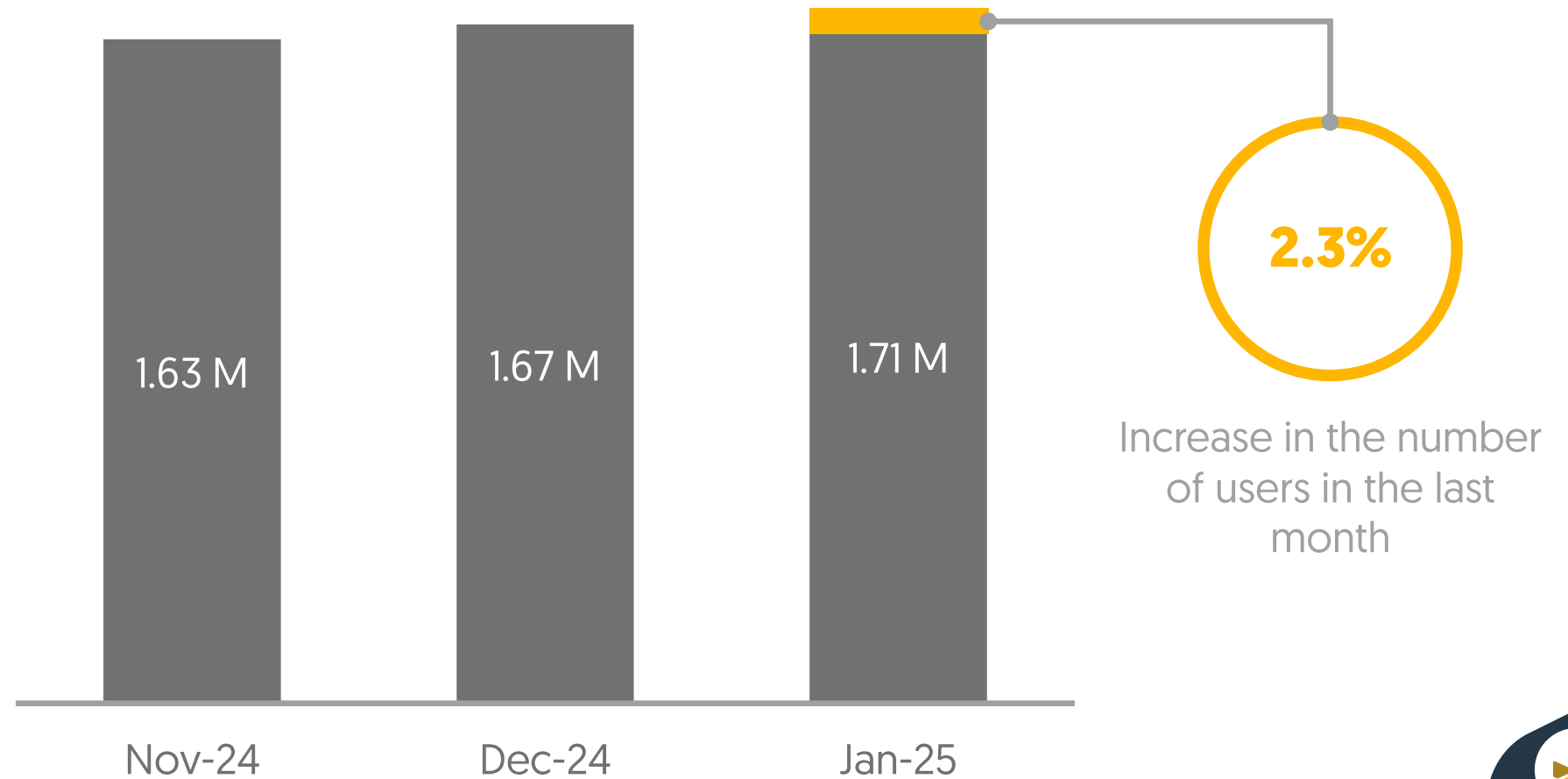


Value of Transactions

1.33B_{JOD}

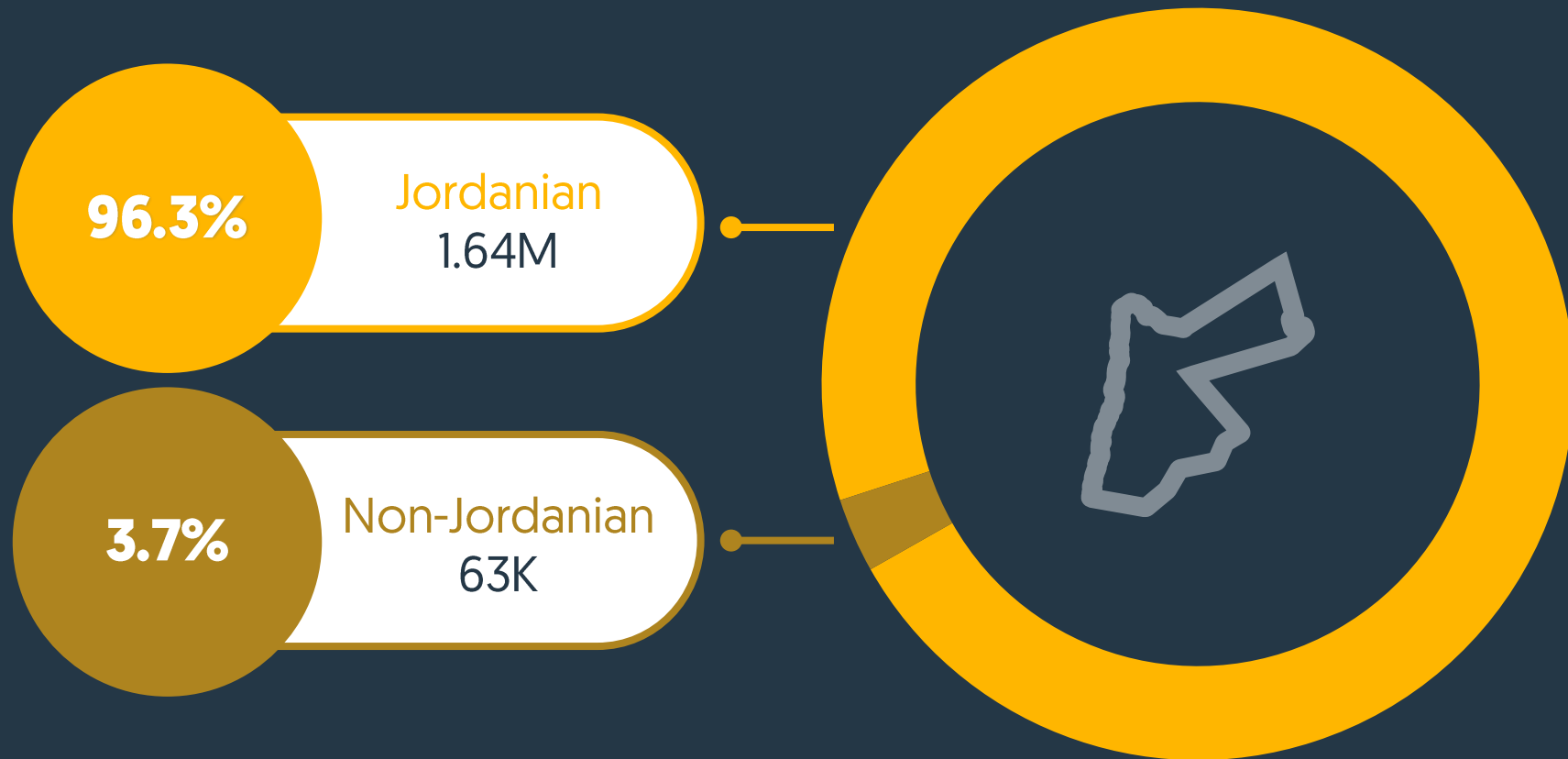
CliQ Users

Total Number of Users Over the Past 3 Months



CliQ Users

Percentage of Users Based on Nationality

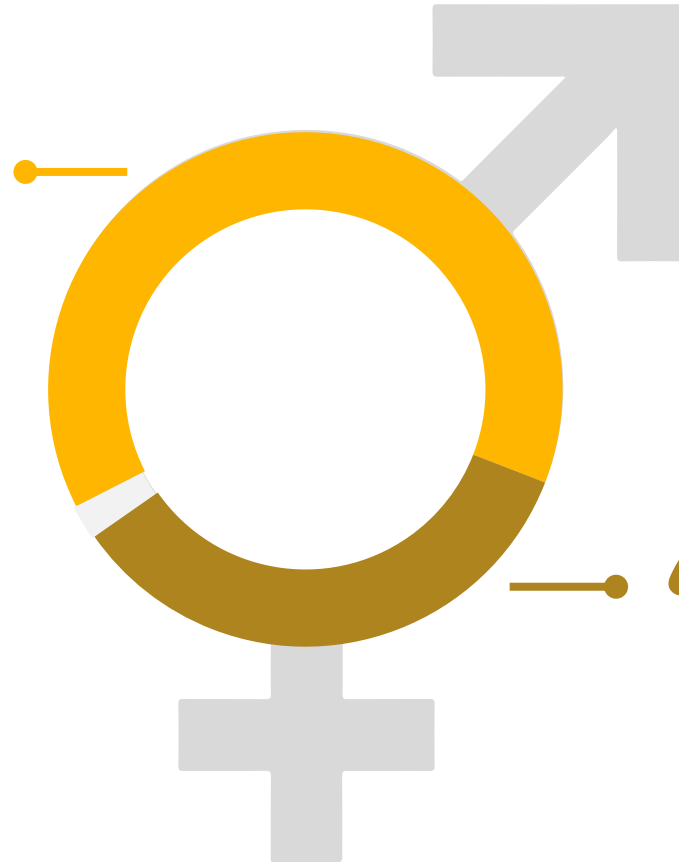


CliQ Users

Percentage of Users Based on Gender

62.2%

1.06M
Male Users



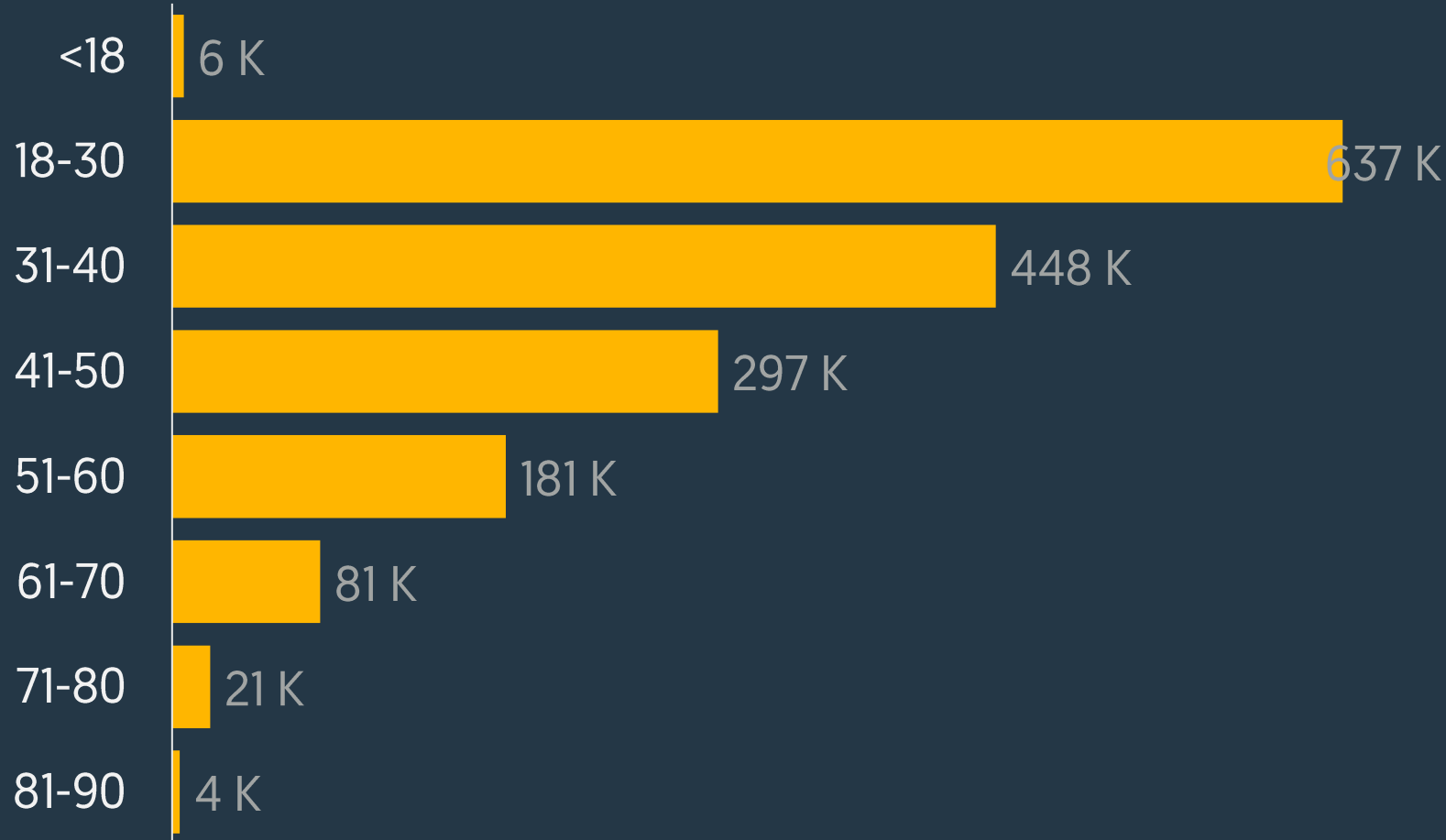
35%

0.60M
Female Users



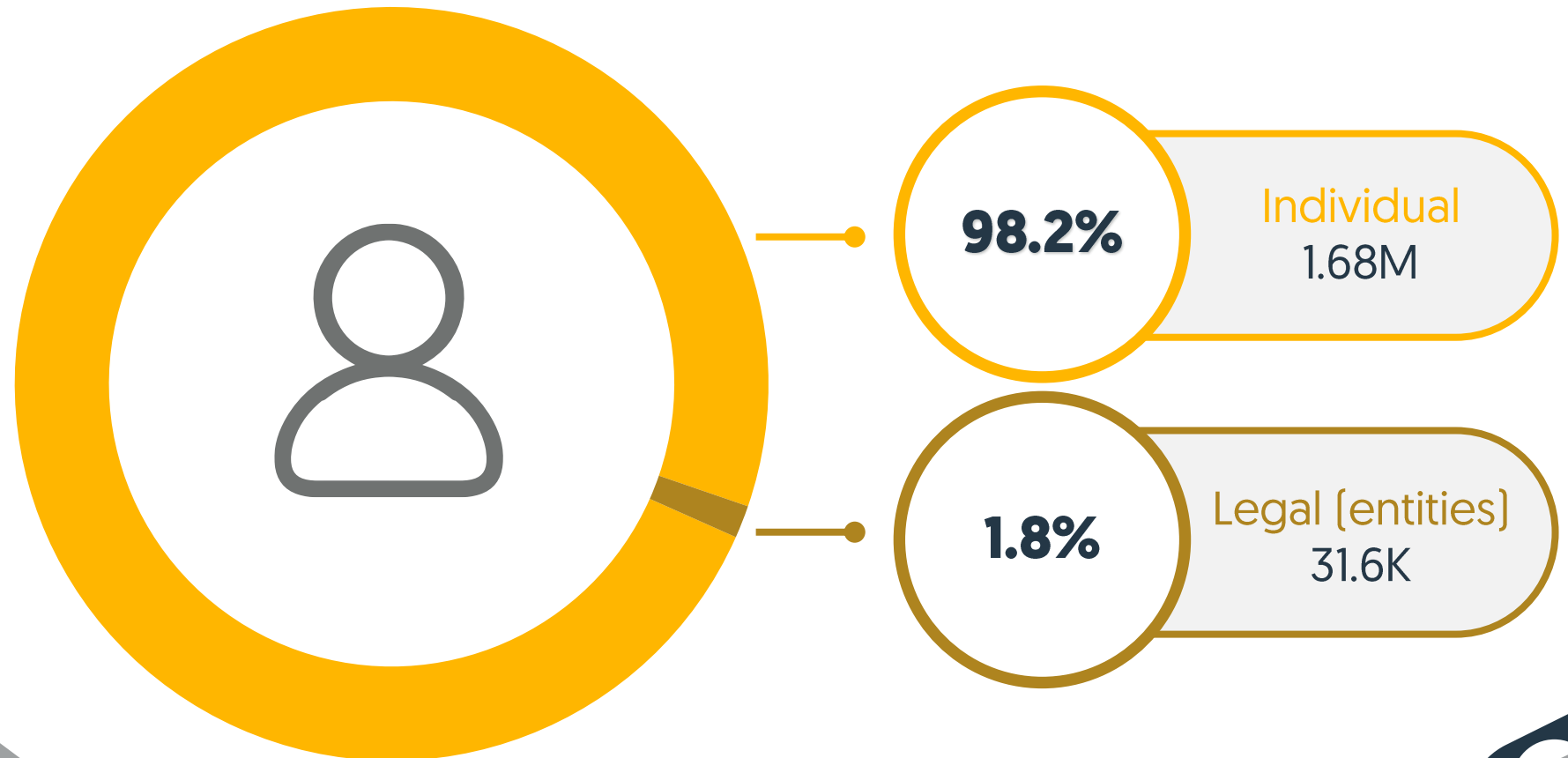
CliQ Users

Number of Users Based on Age Group



CliQ Users

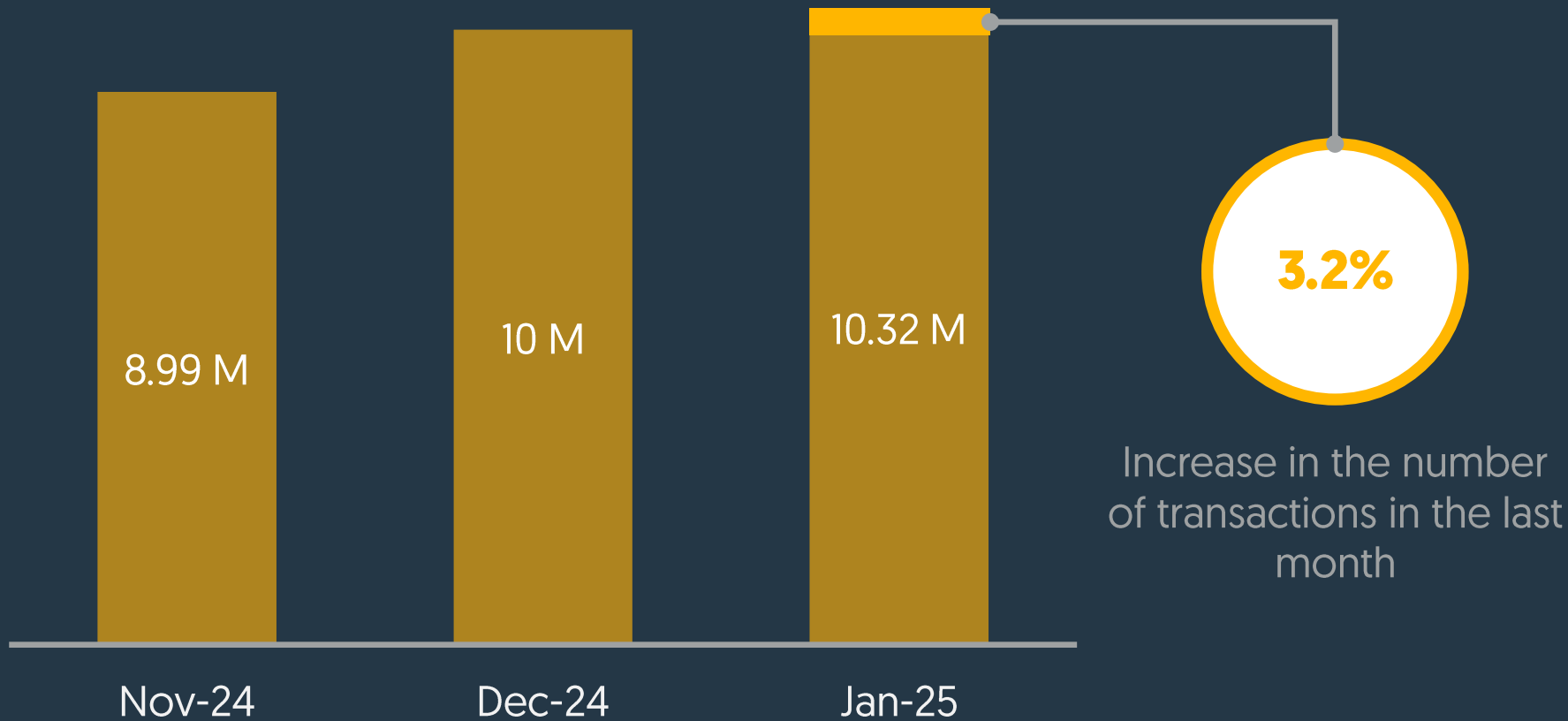
Percentage of Users Based on Customer Type



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

14.5%
1.5M
Purchases

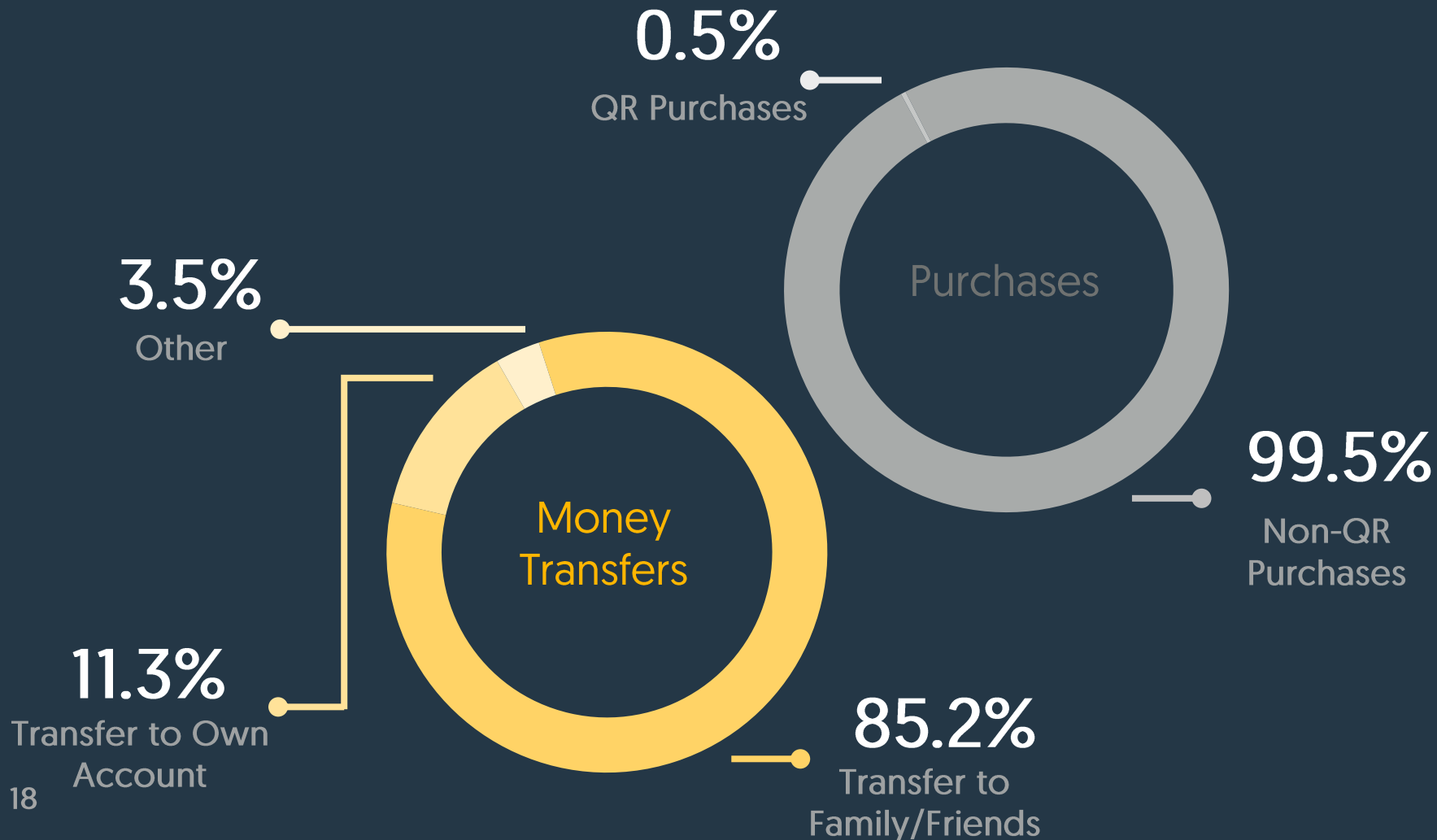


85.5%
8.82M
Money Transfers

CliQ Number of Transactions

Percentage Based on Transaction Type Sub-Category

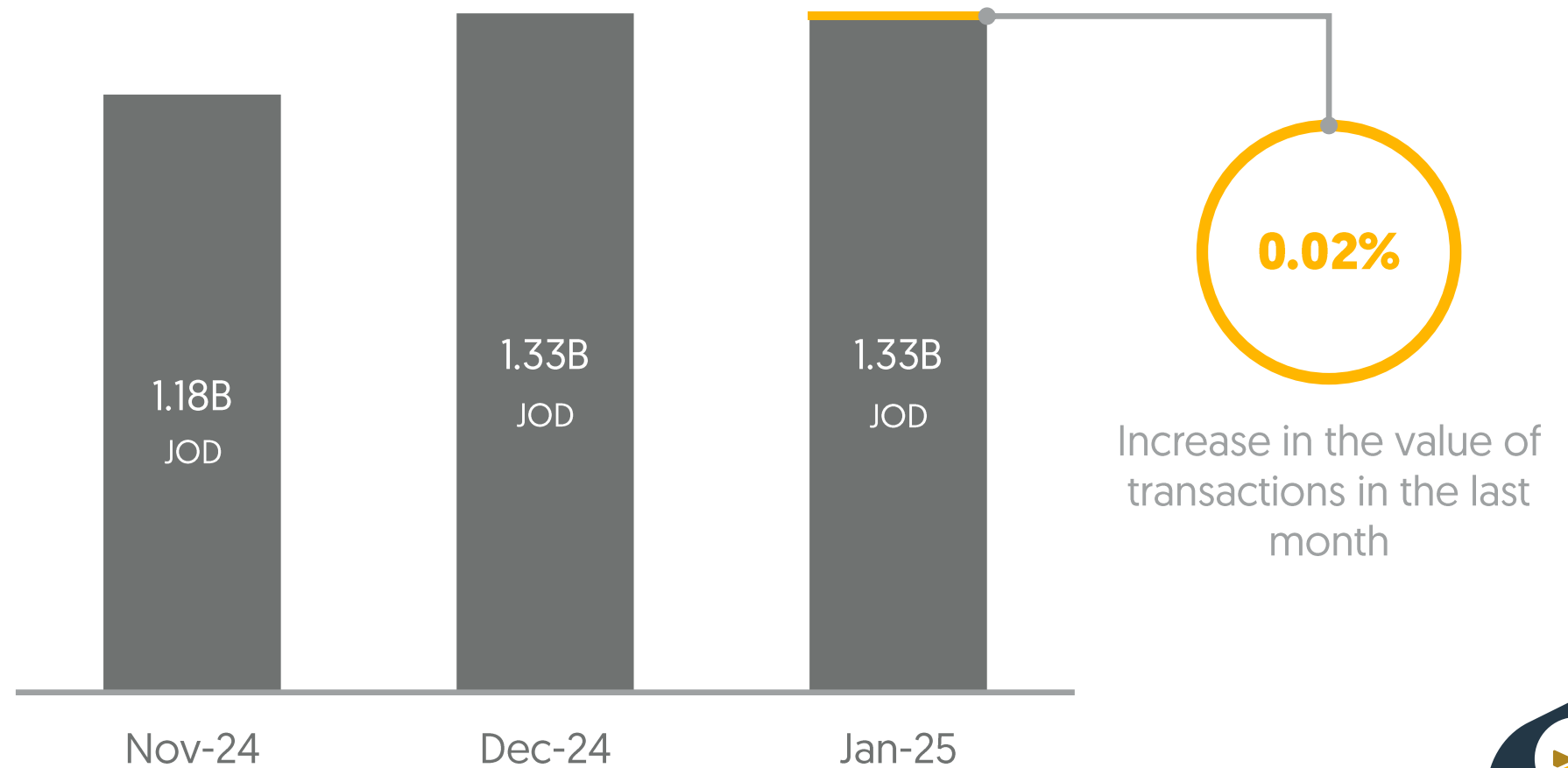
Transfers Issued by Banks



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

19.4%
259M JOD
Purchases

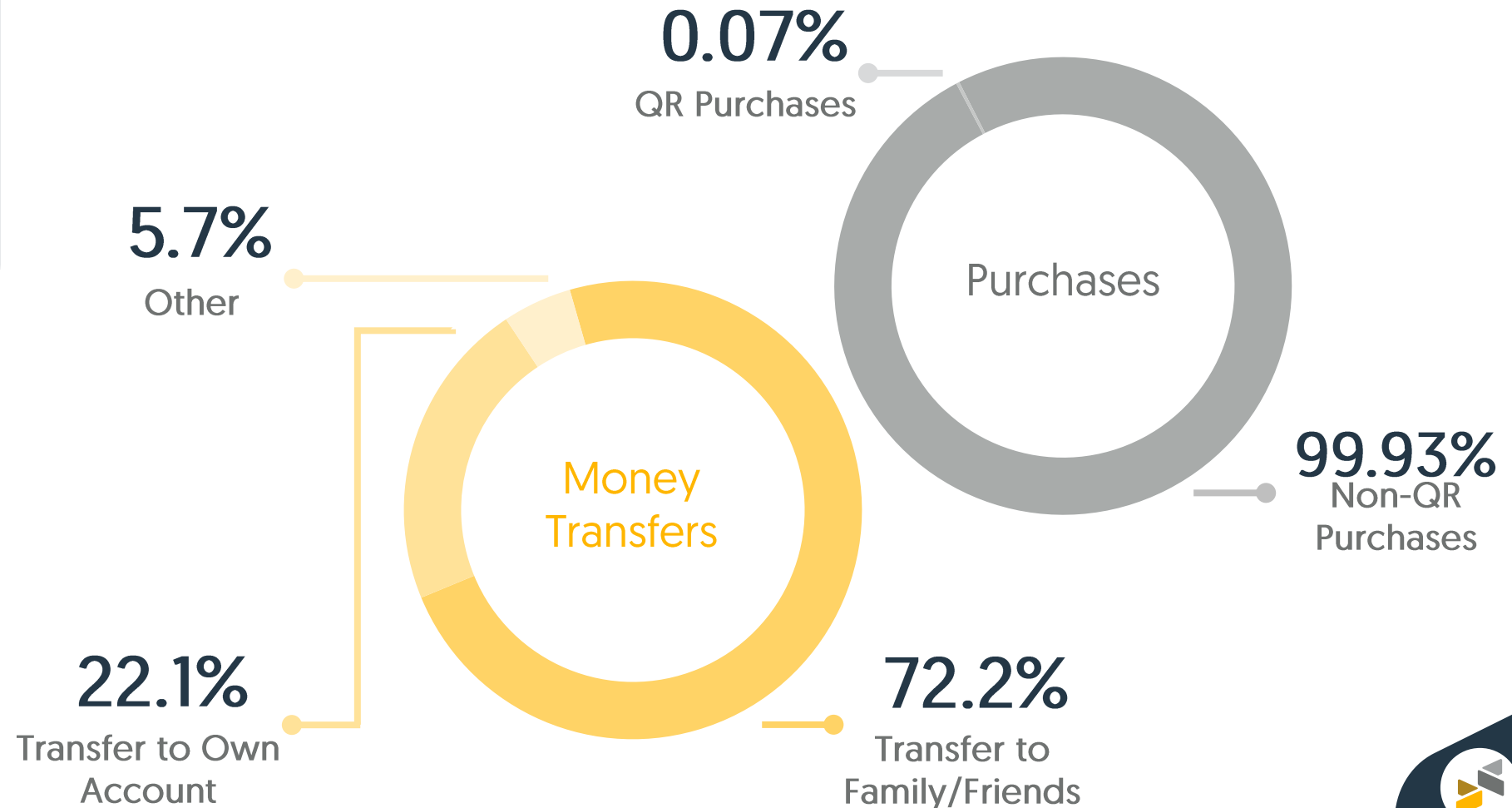


80.6%
1.08B JOD
Money Transfers

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

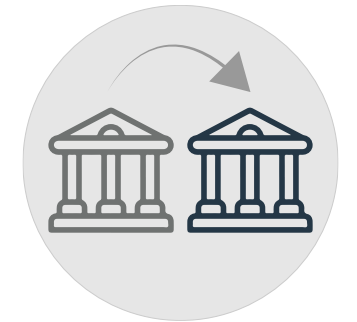
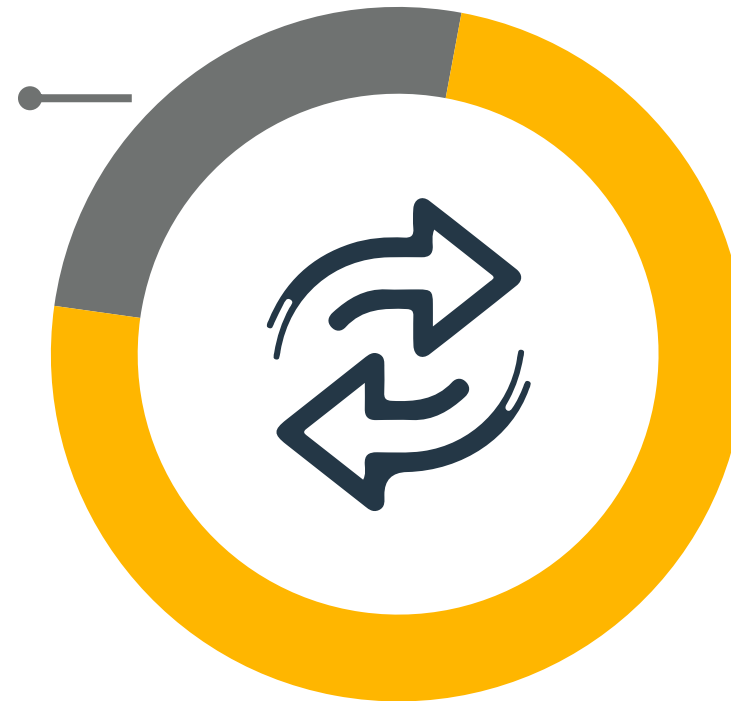
Transfers Issued by Banks



26.1%

1.67M

On Us



73.9%

4.72M

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



20.4%

189.4M JOD

On Us



79.6%

736.6M JOD

Off Us

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



JoMoPay
Jordan Mobile Payment

Monthly Report

January 2025

Jordan Mobile Payments Switch for
Transfers Issued by Mobile Wallets

25



01.2025

Total Number and Value of Transactions Since the Beginning of 2025

Transfers Issued by Mobile Wallets



Number of Transactions

6.41M



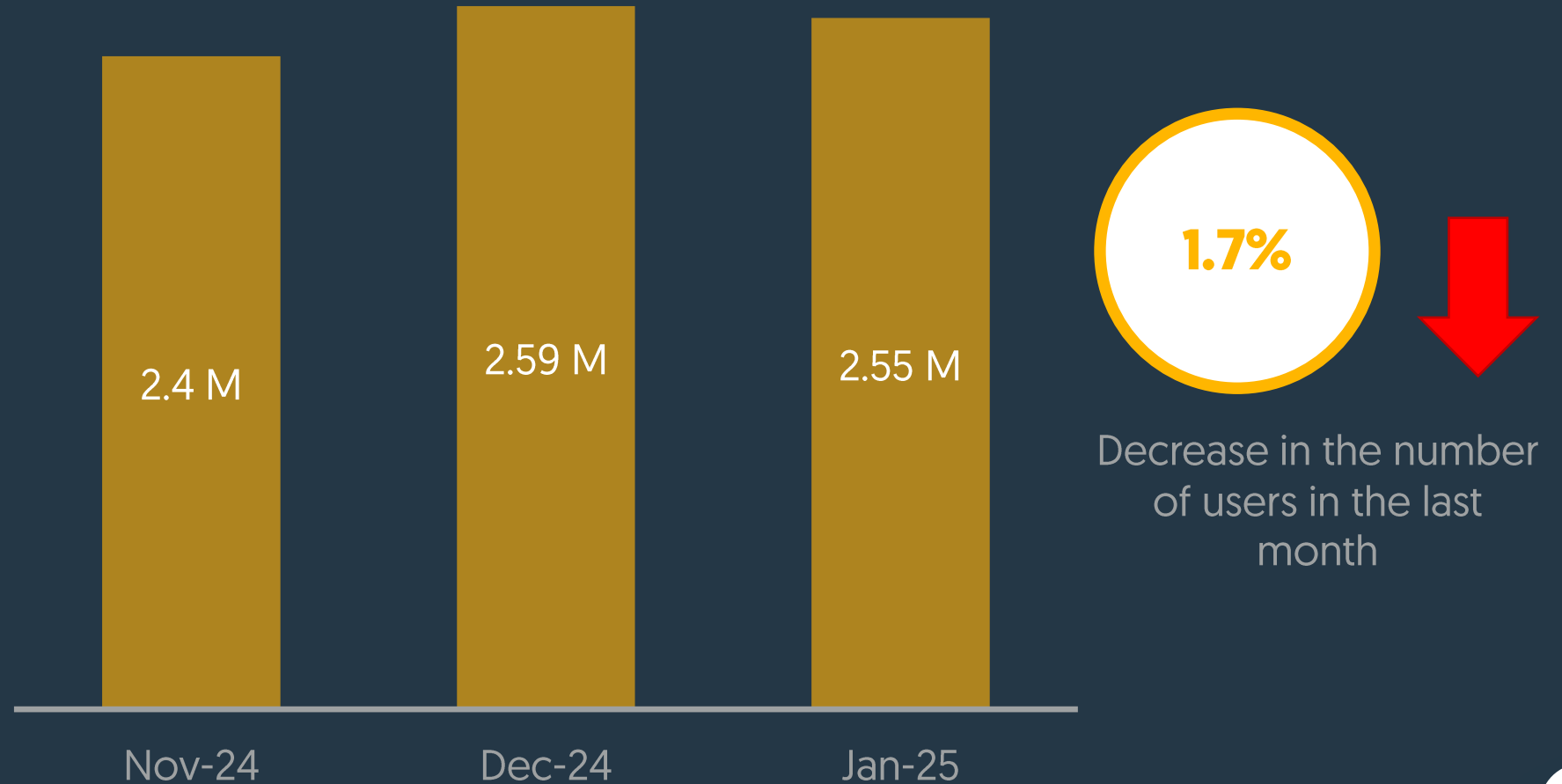
Value of Transactions

468.6M_{JOD}



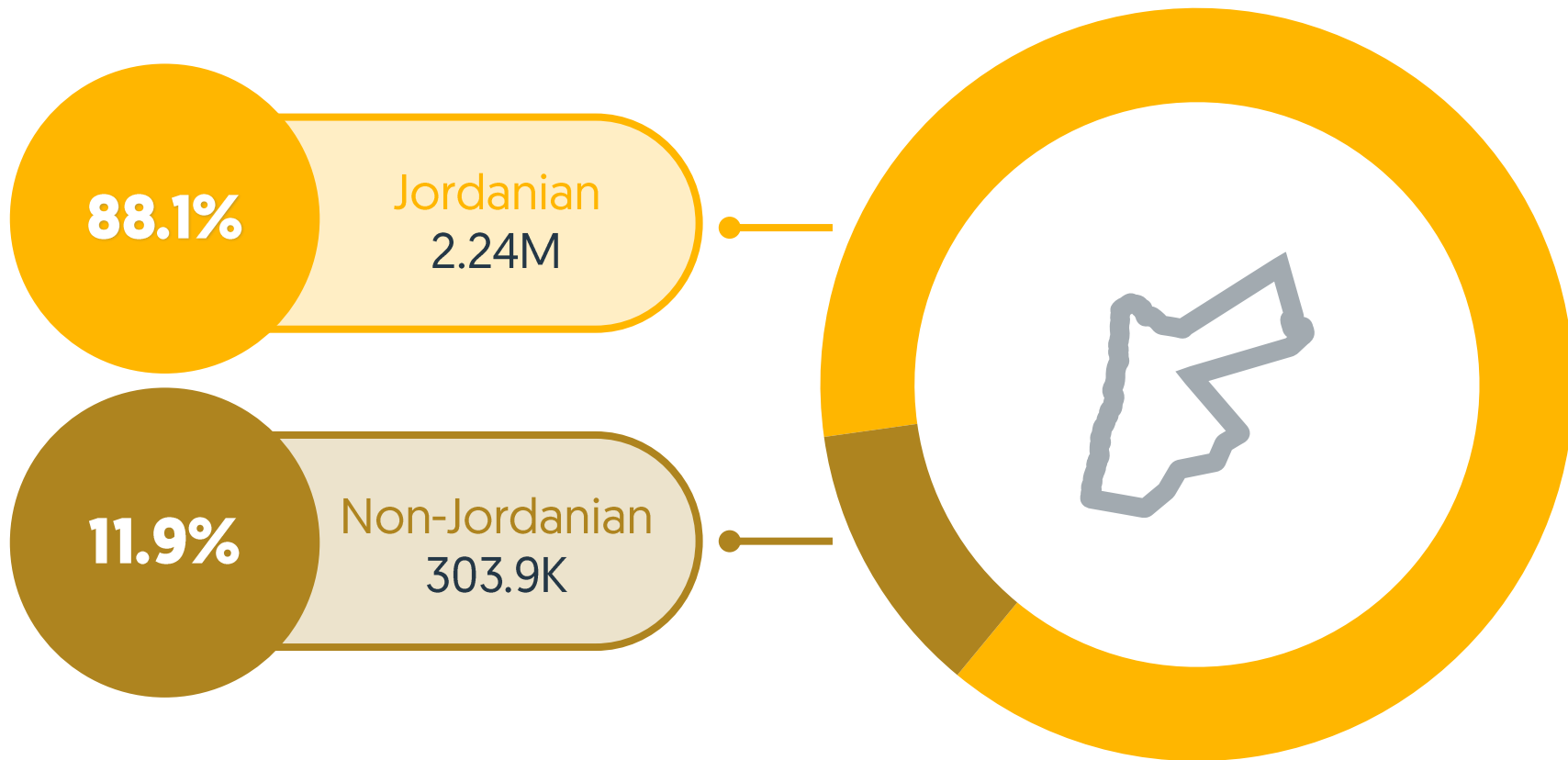
JoMoPay Users

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

49.4%

1.26M
Male Users



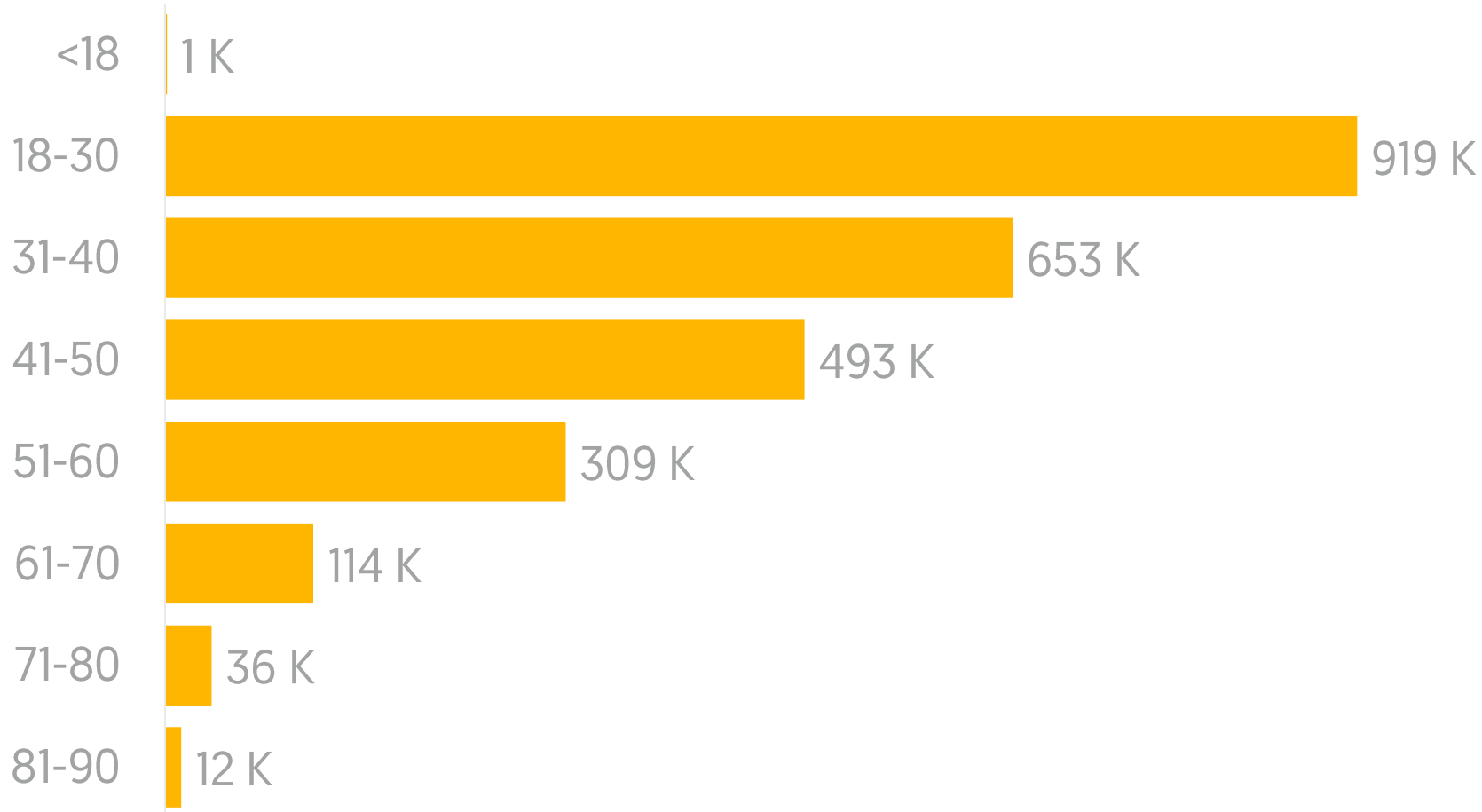
50.1%

1.28M
Female Users



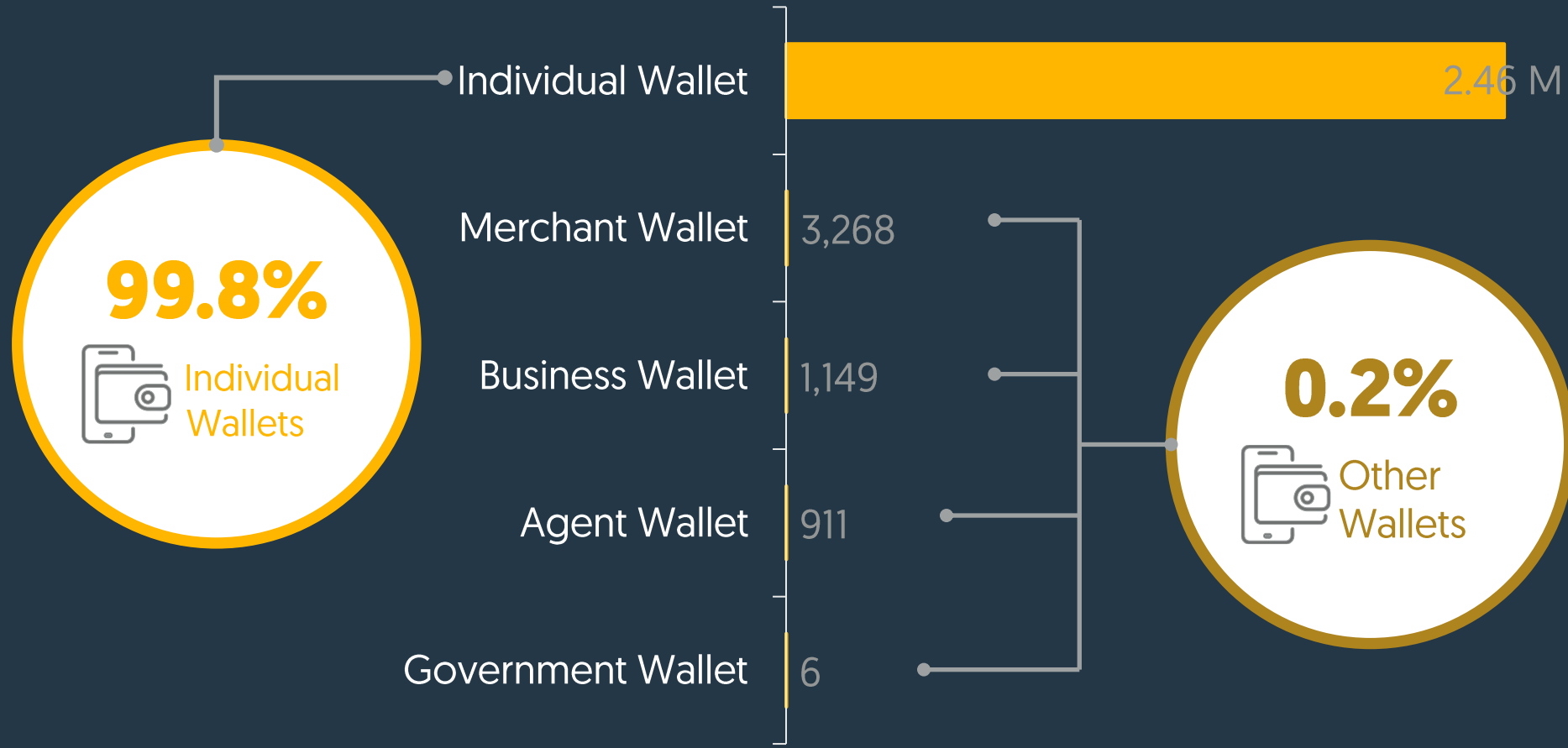
JoMoPay Users

Number of Users Based on Age Group



JoMoPay Users

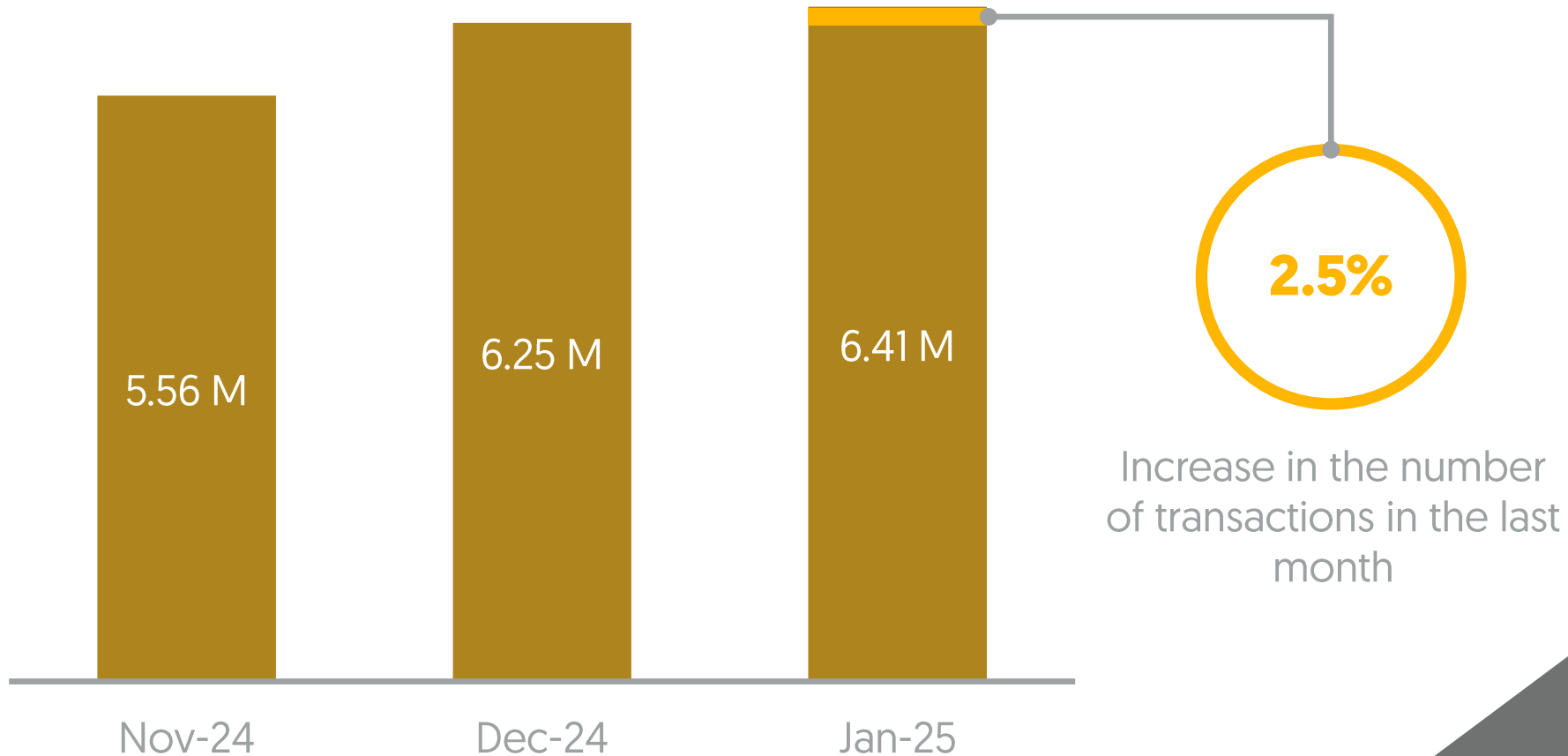
Number of Wallets Based on Wallet Type



JoMoPay Number of Transactions

Total Number of Transactions Over the Past 3 Months

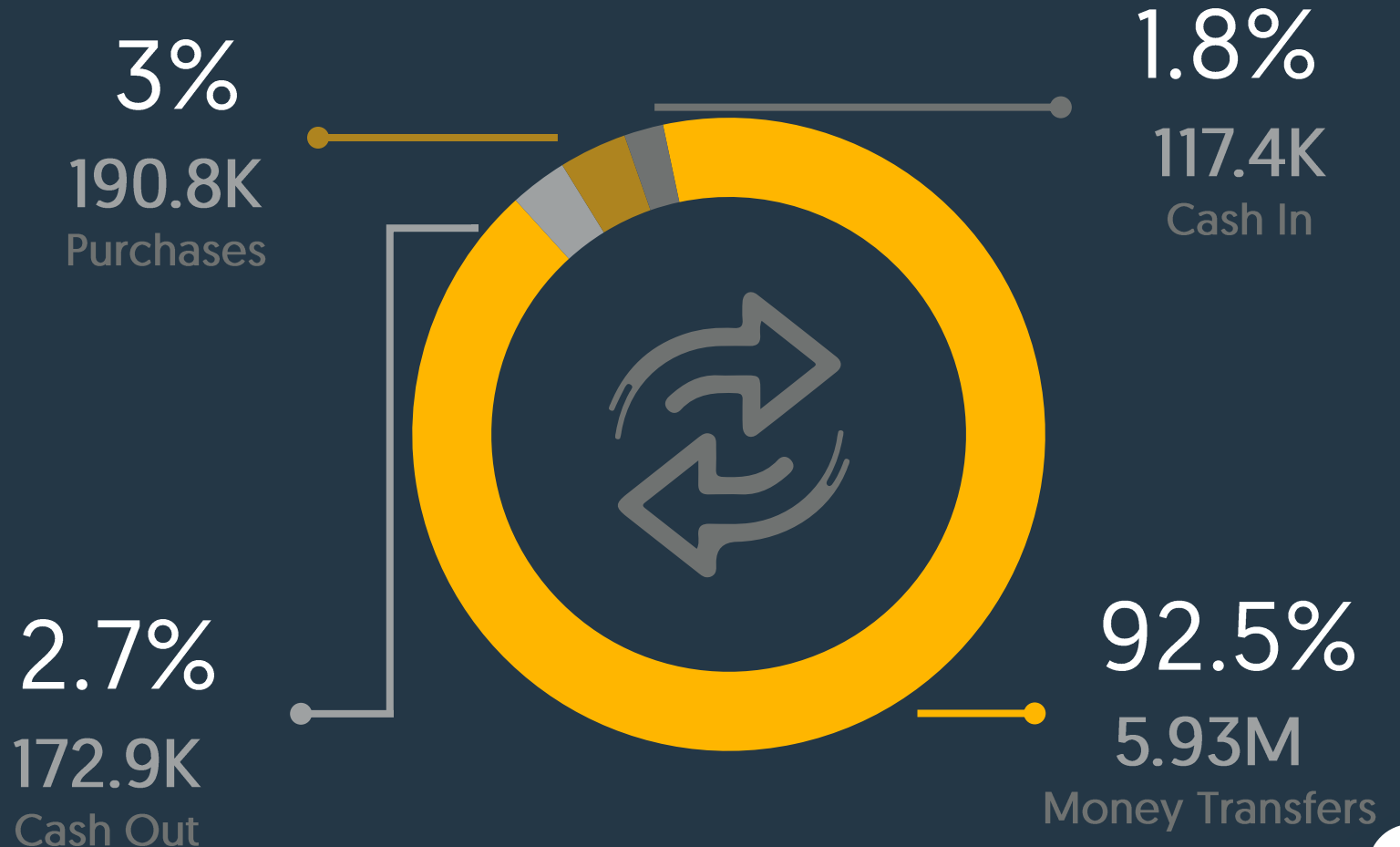
Transfers Issued by Mobile Wallets



JoMoPay Number of Transactions

Percentage Based on Transaction Type

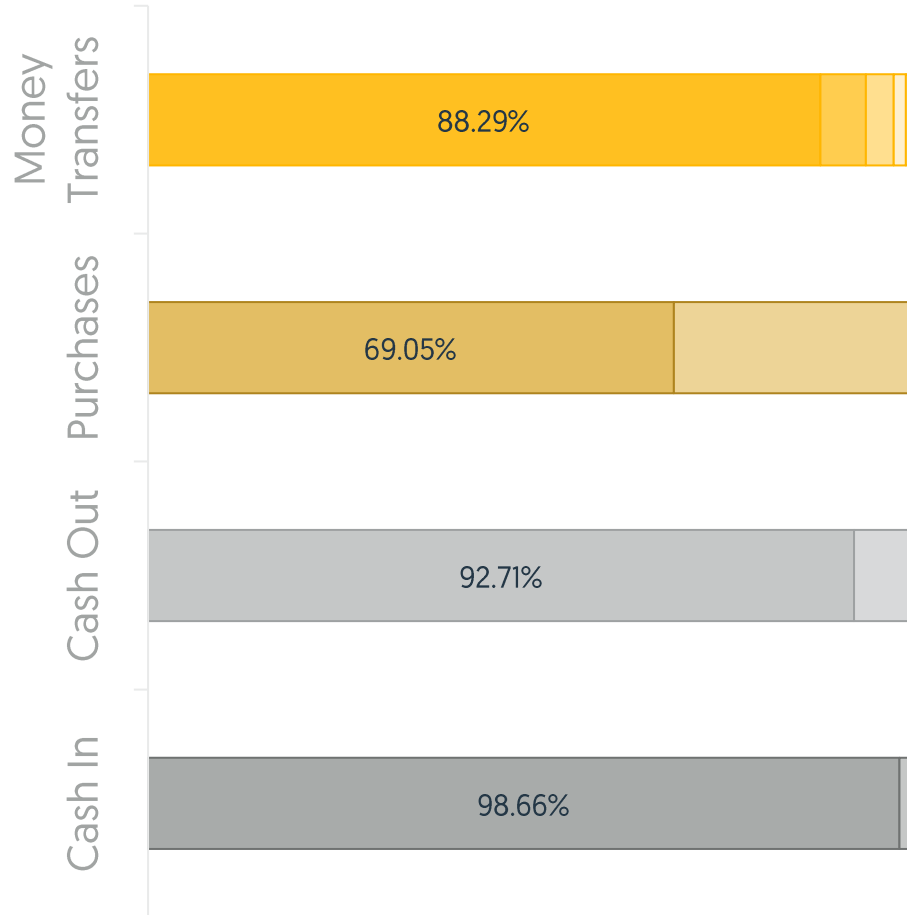
Transfers Issued by Mobile Wallets



JoMoPay Number of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets

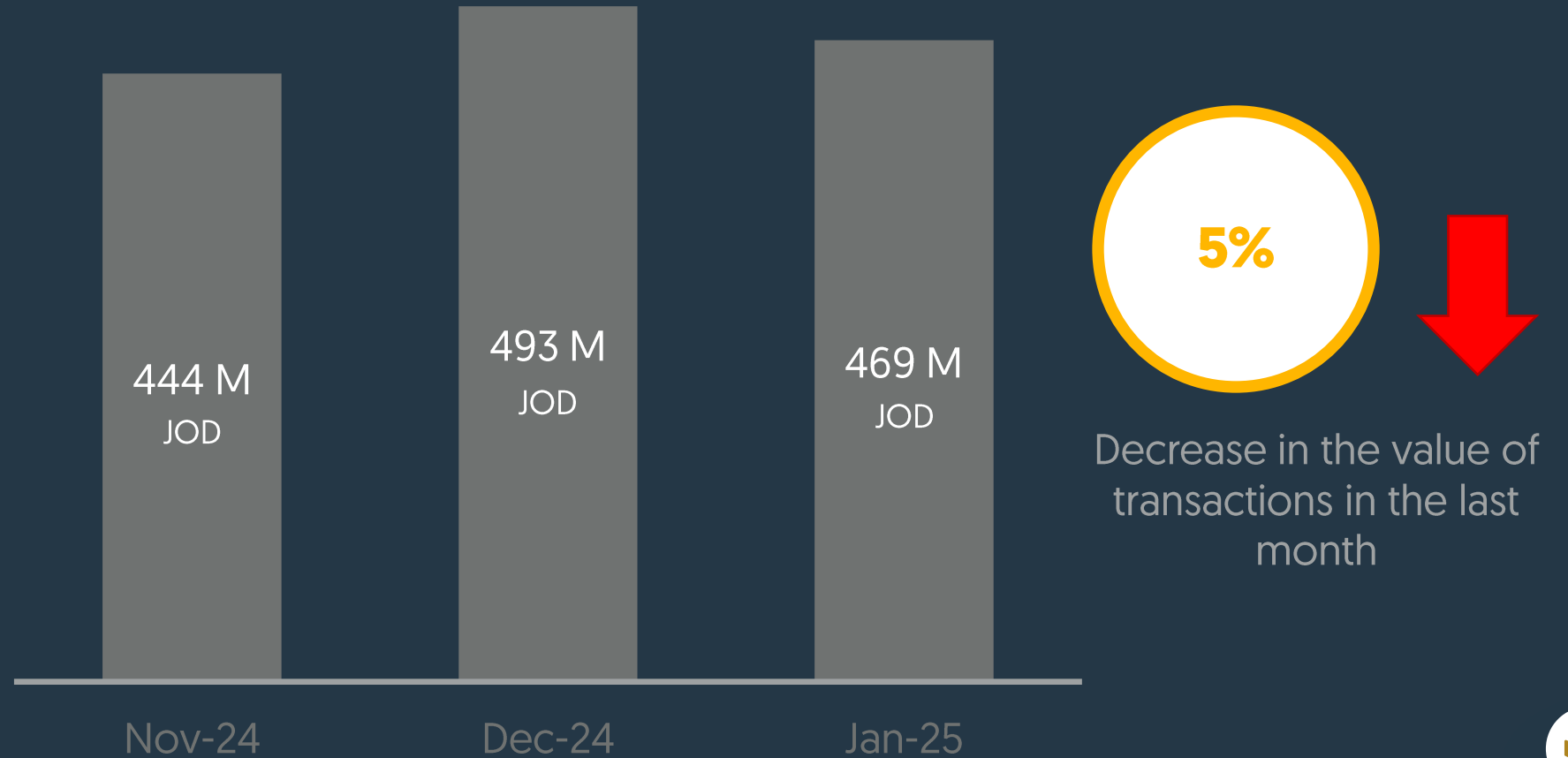


Transfer to Family/Friends	88.29%
Transfer to Own Account	5.98%
Salary/Bonus/Dividends	3.66%
Aid/Charity/Grant	1.57%
Loan/Loan Installment	0.50%
Cross Border Remittances	0.00%
Purchases	69.05%
QR Purchases	30.95%
Cash Out - Agent/Teller	92.71%
Cash Out - ATM/Kiosk	7.29%
Cash In - Agent/Teller	98.66%
Cash In - ATM/Kiosk	1.34%

JoMoPay Value of Transactions

Total Value of Transactions Over the Past 3 Months

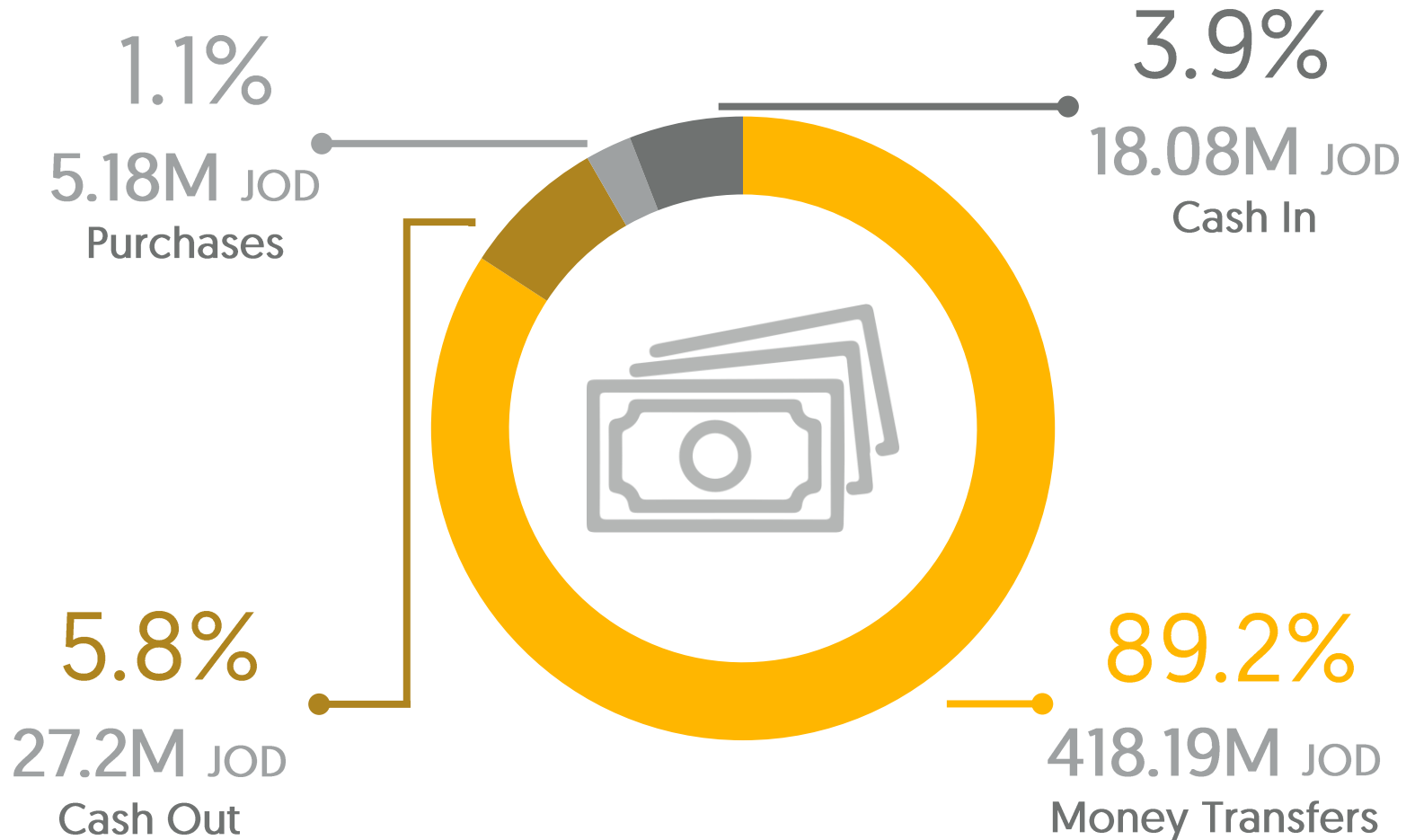
Transfers Issued by Mobile Wallets



JoMoPay Value of Transactions

Percentage Based on Transaction Type

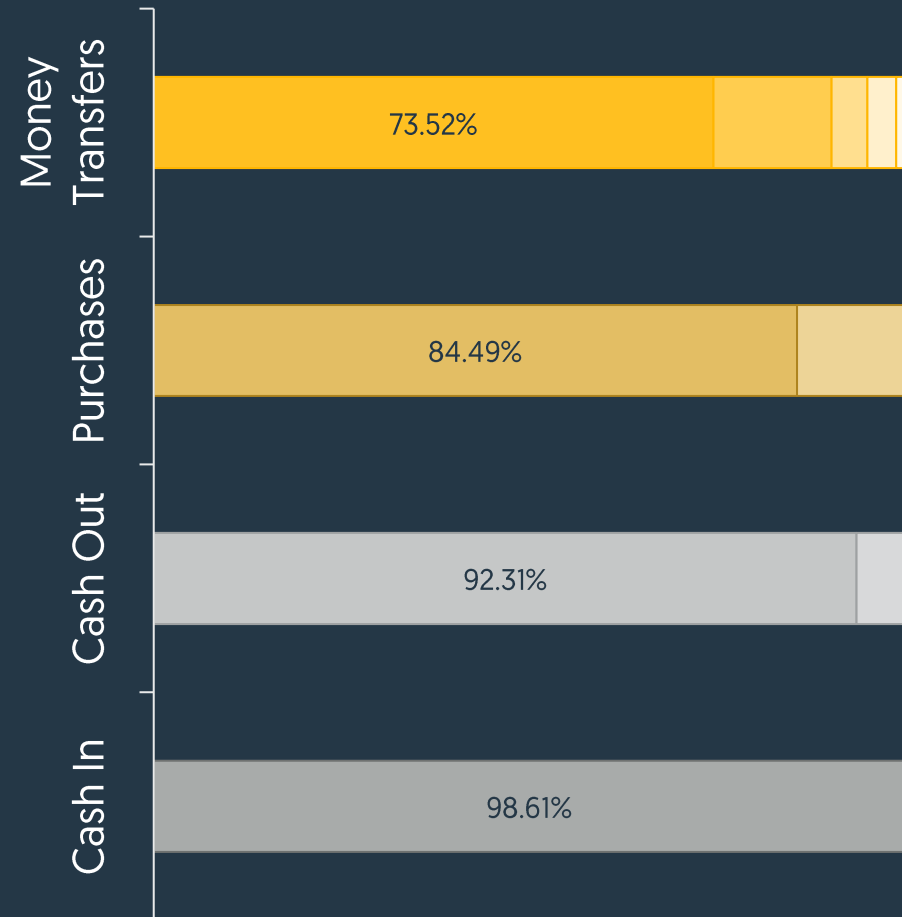
Transfers Issued by Mobile Wallets



JoMoPay Value of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets

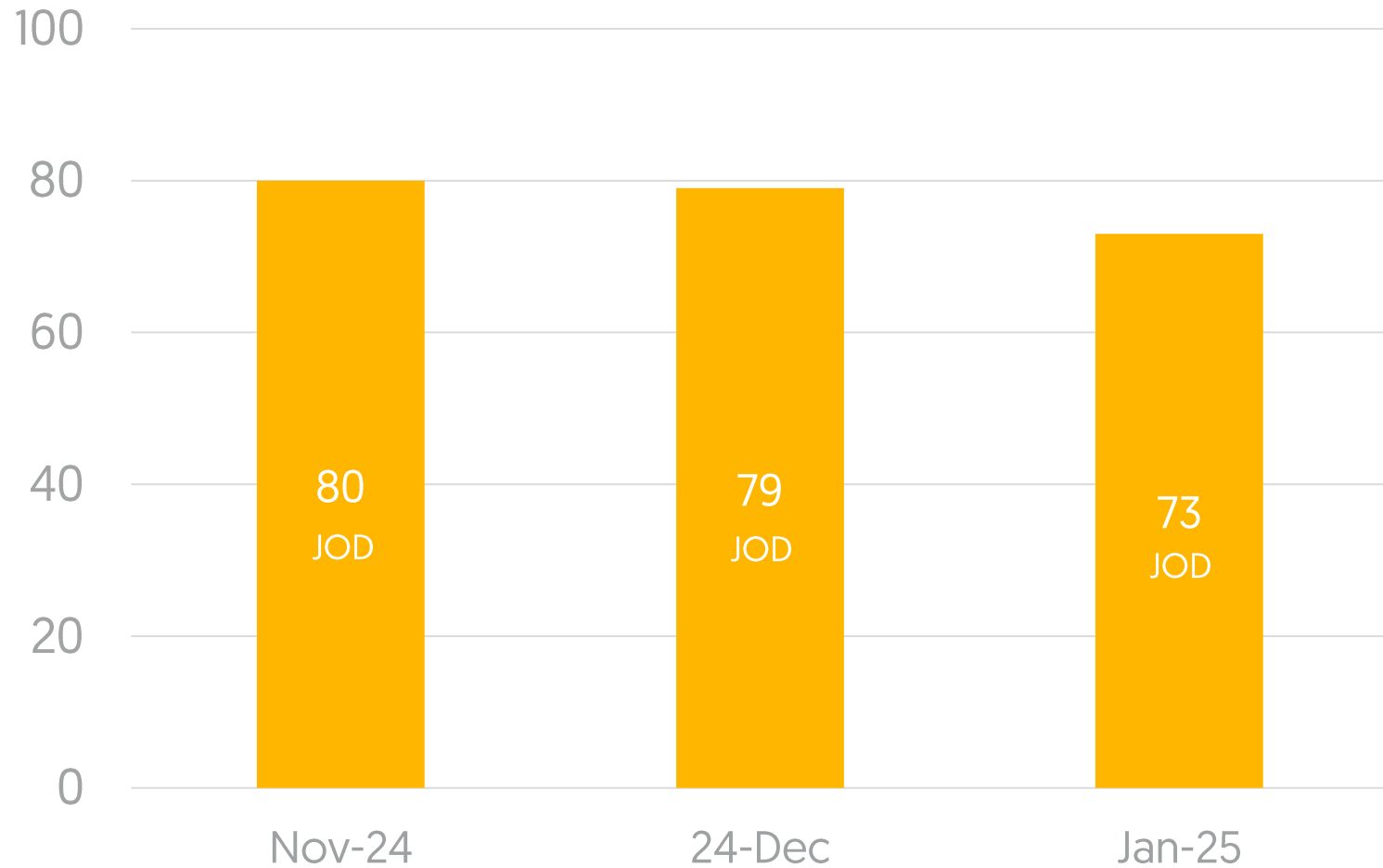


Transfer to Family/Friends	73.52%
Transfer to Own Account	15.52%
Salary/Bonus/Dividends	4.68%
Aid/Charity/Grant	3.80%
Loan/Loan Installment	2.47%
Cross Border Remittances	0.01%
Purchases	84.49%
QR Purchases	15.51%
Cash Out - Agent/Teller	92.31%
Cash Out - ATM/Kiosk	7.69%
Cash In - Agent/Teller	98.61%
Cash In - ATM/Kiosk	1.39%

JoMoPay Transactions

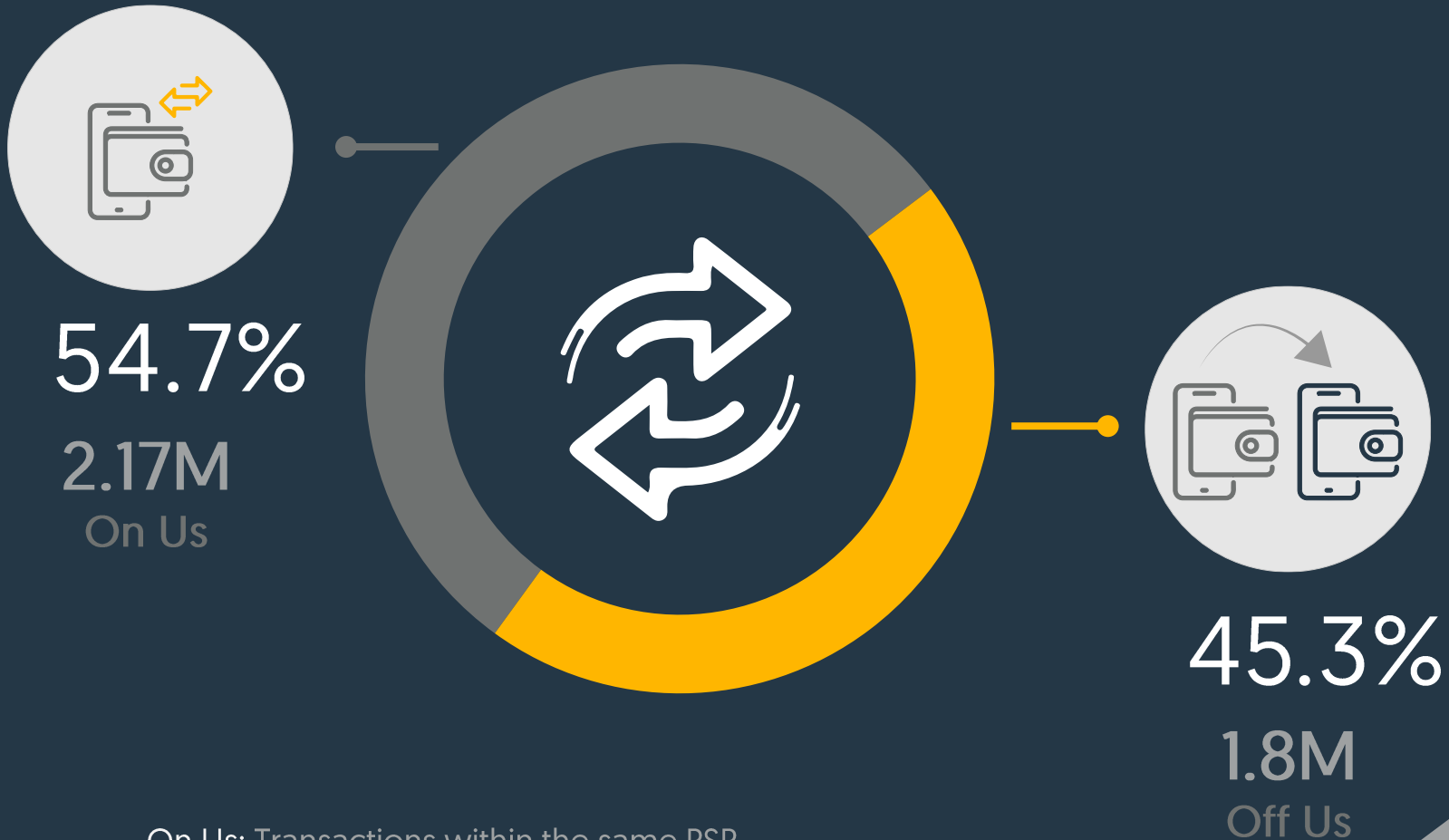
Average Value of Transactions Over the Past 3 Months

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

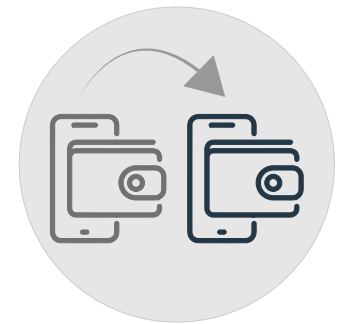
Value of Money Transfer Transactions Through PSPs

Transfers Issued by Mobile Wallets



52.85%

101.3M JOD
On Us



47.15%

90.4M JOD
Off Us

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

CliQ & JoMoPay Interoperability

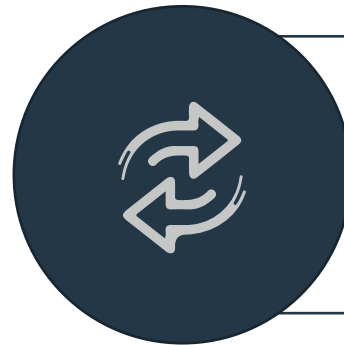
Monthly Report
January 2025

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 2025



Number of Transactions

16.73M



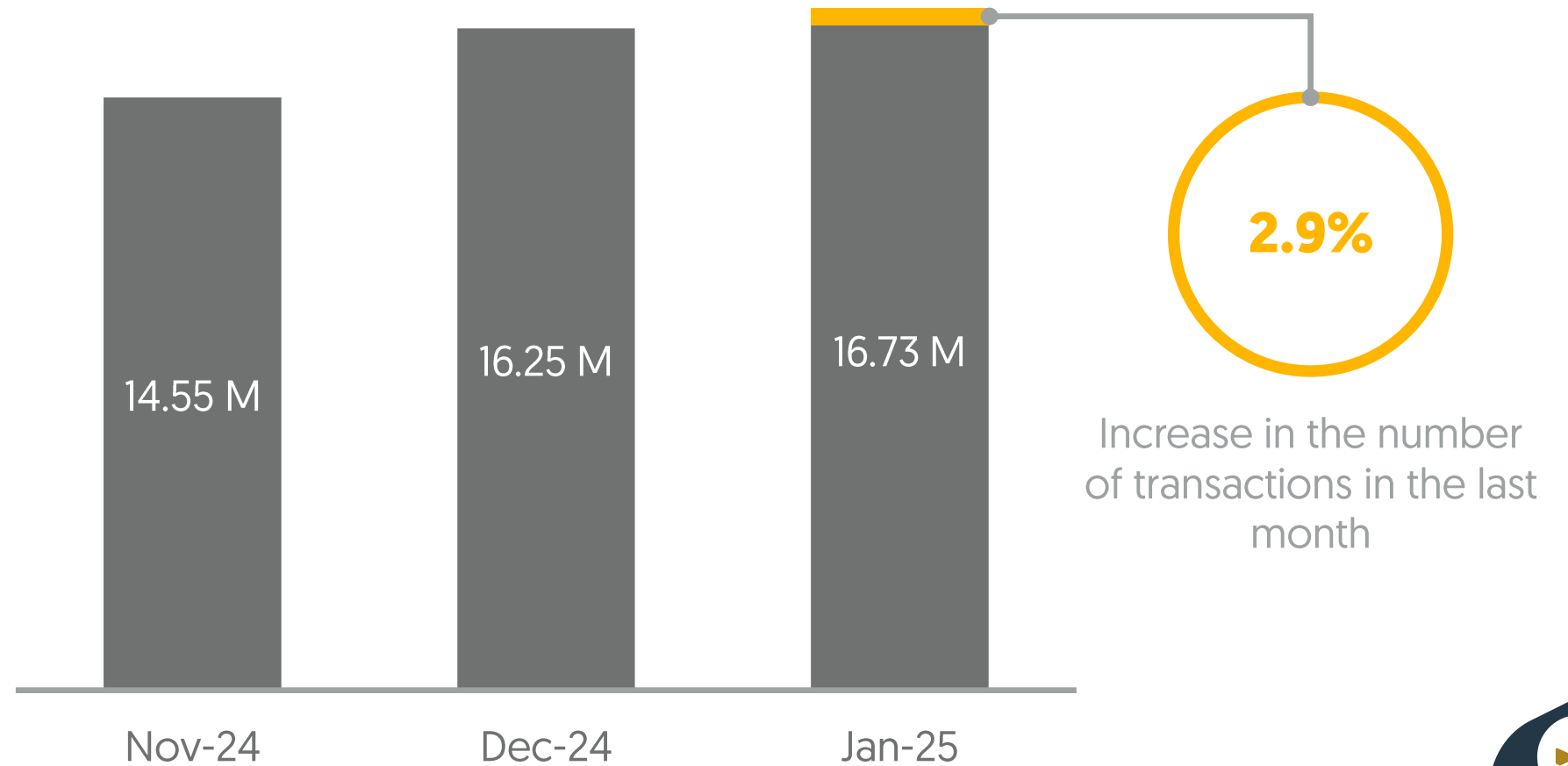
Value of Transactions

1.8B_{JOD}



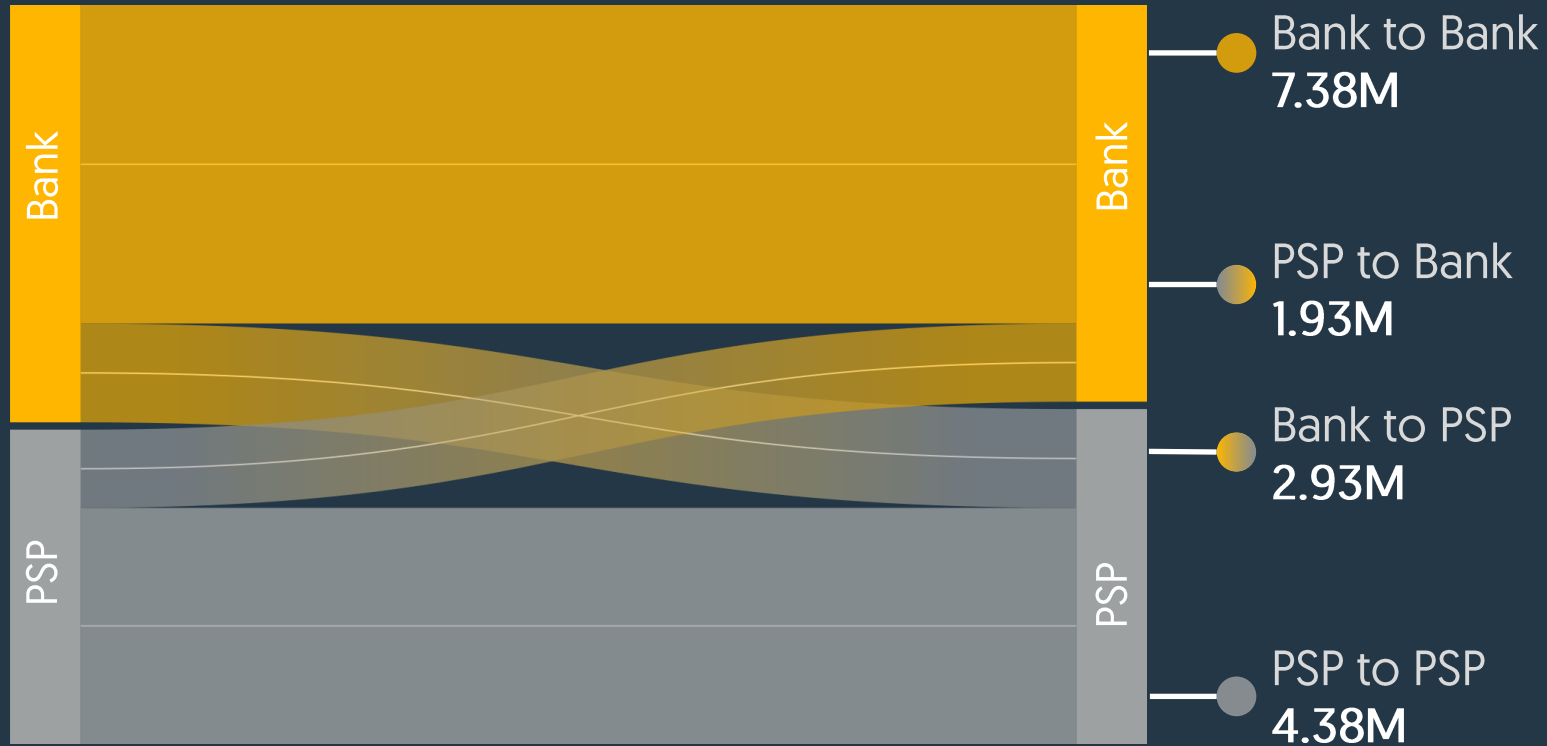
CliQ & JoMoPay Transactions

Total Number of Transactions Over the Past 3 Months



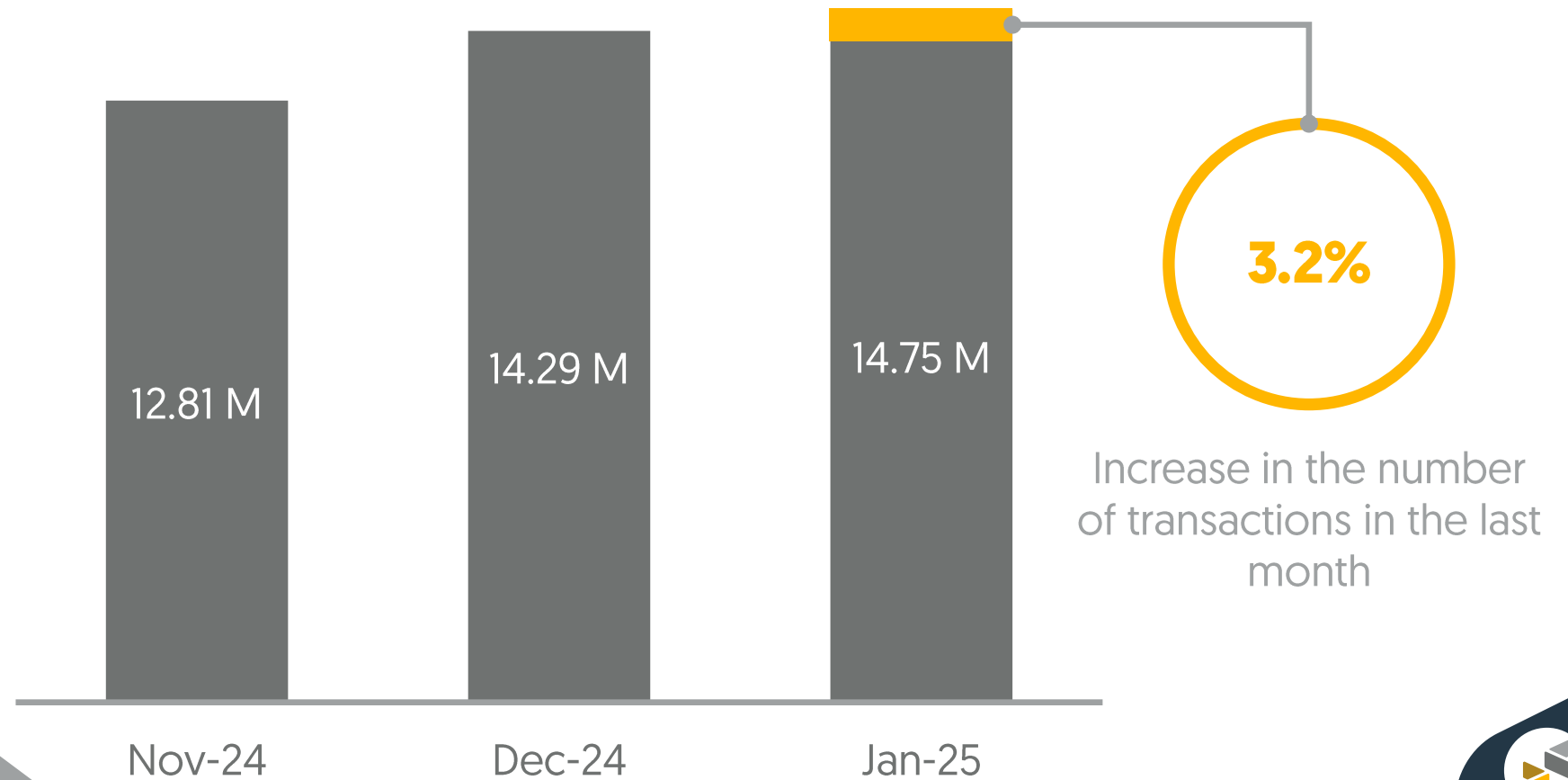
CliQ & JoMoPay Transactions

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



74%
10.91M
Off Us



26%
3.84M
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%

1.91M

mPSP to Bank



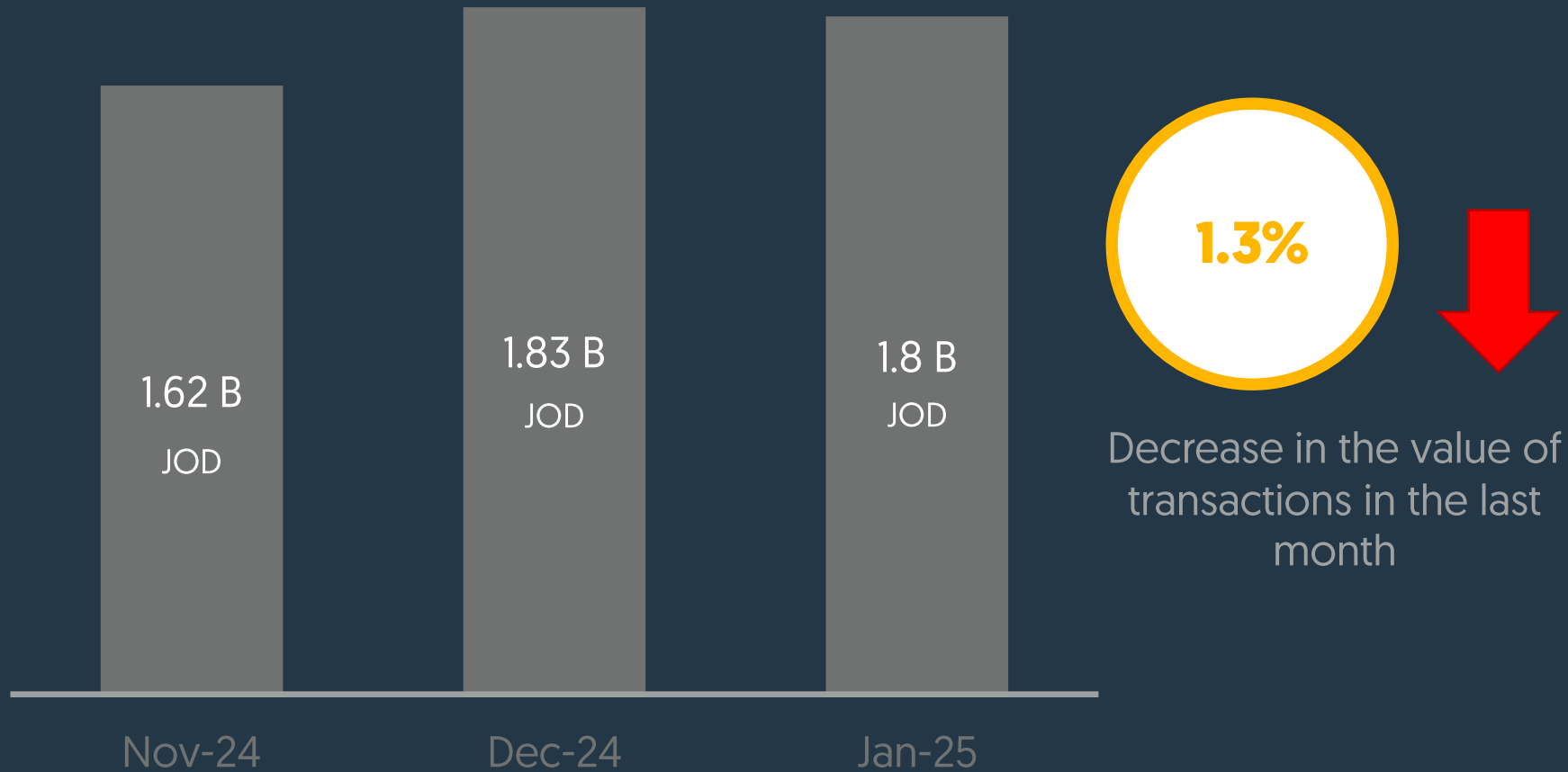
56%

2.43M

Bank to mPSP

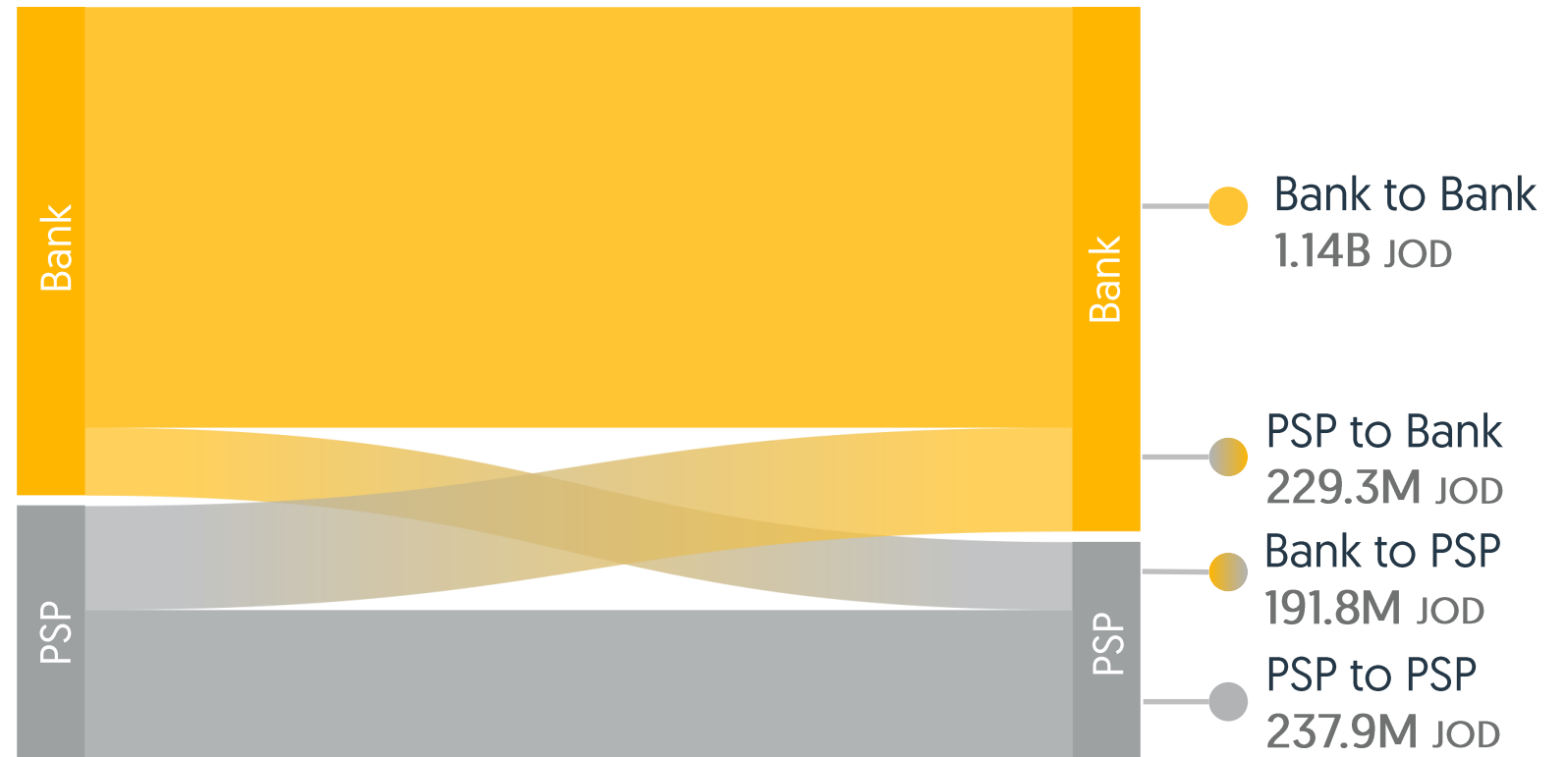
CliQ & JoMoPay Transactions

Total Value of Transactions Over the Past 3 Months



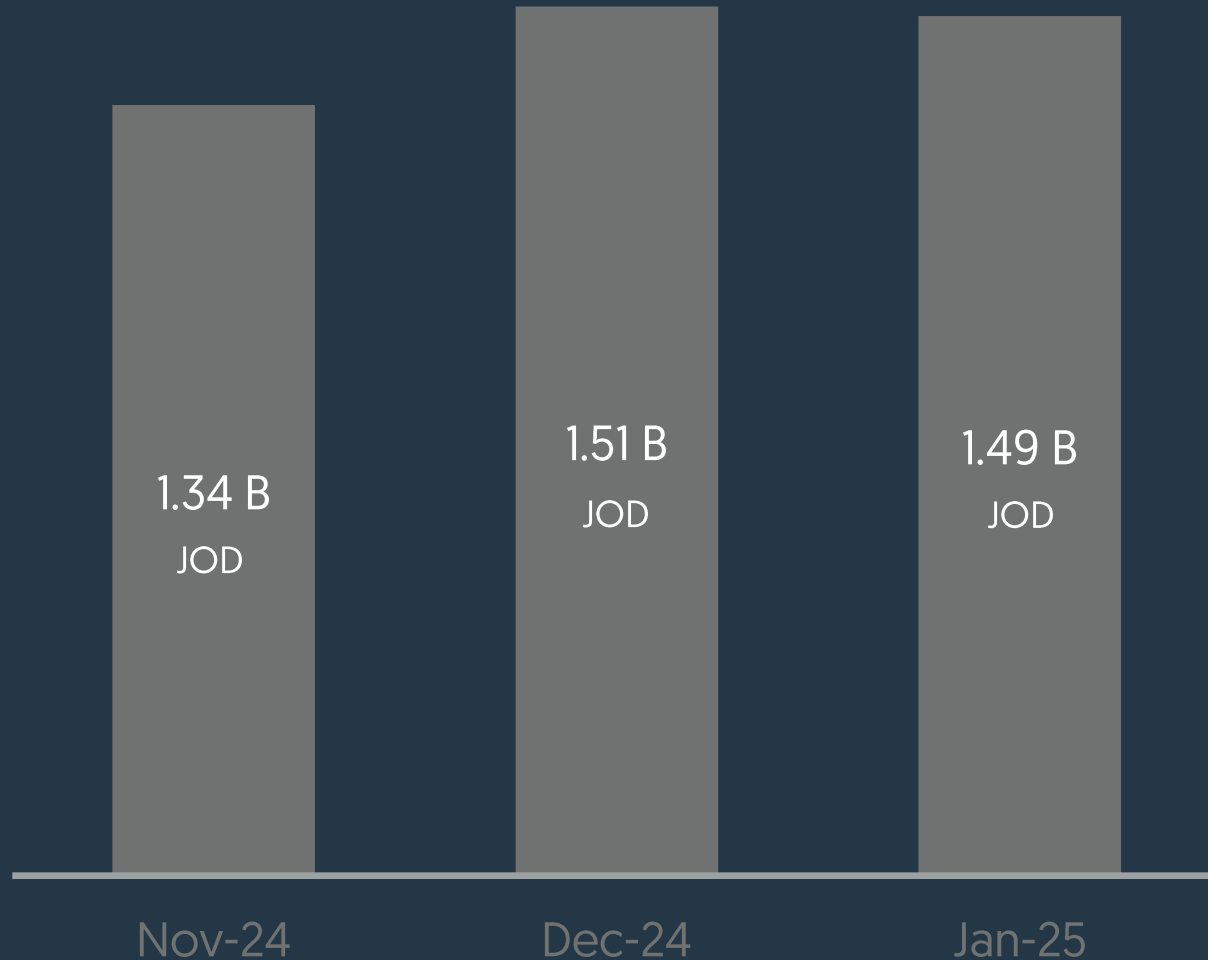
CliQ & JoMoPay Transactions

Total Value of Banks and PSPs Transactions



CliQ & JoMoPay Transactions

Total Value of Money Transfer Transactions Over the Past 3 Months



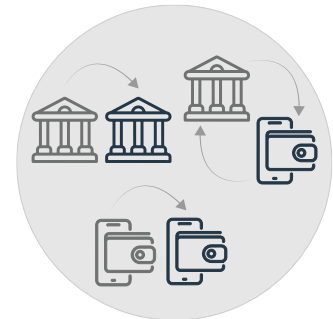
1.1%



Decrease in the value of transactions in the last month

CliQ & JoMoPay Interoperability

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



80.5%

1.20B JOD
Off Us



19.5%

290.6M 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



60.1%

225.9M JOD
mPSP to Bank



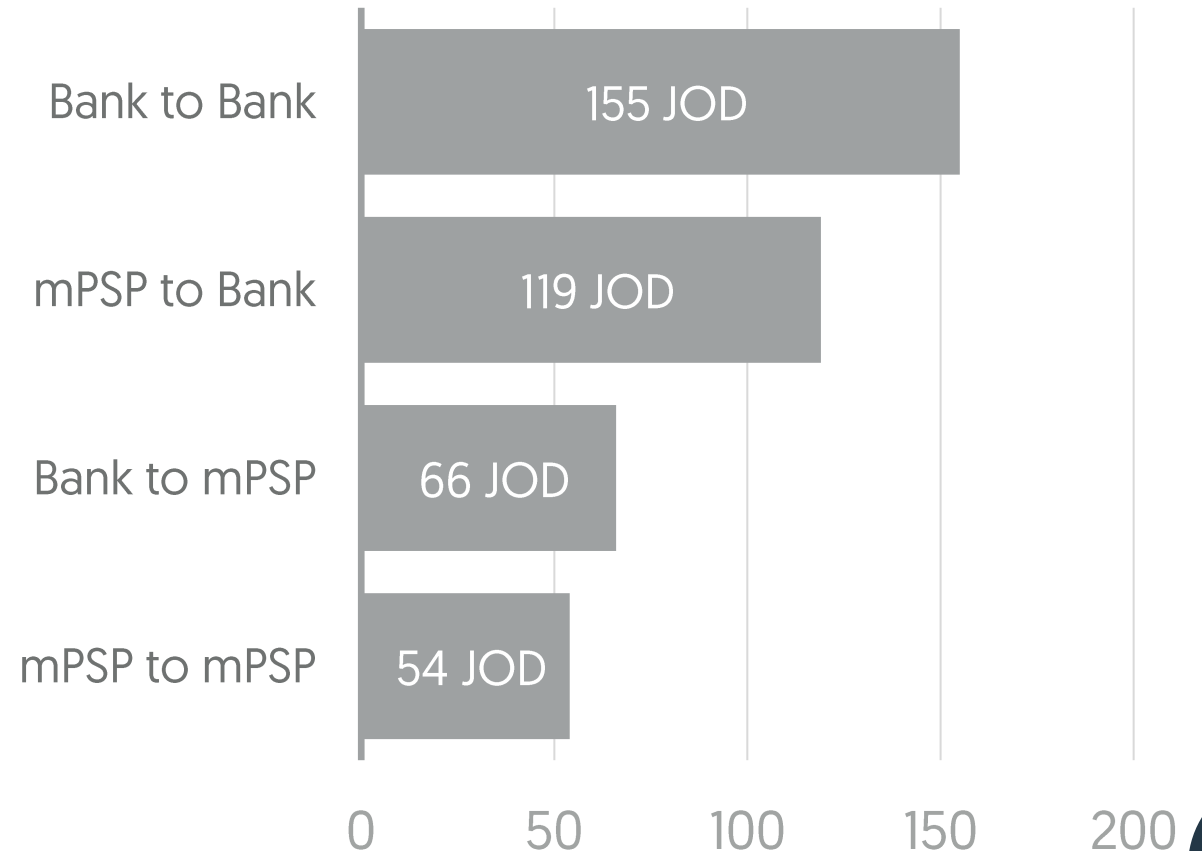
39.9%

149.9M JOD
Bank to mPSP

CliQ & JoMoPay Average Value of Transactions

Average Value of Transactions for Banks and mPSPs

99 JOD
Transaction
Average



Instant Payment Systems in Jordan

CliQ & **JoMoPay**

Monthly Report

January 2025

Instant Payment Systems for Transfers Issued
by Banks & Mobile Payment Service Providers

54

Instant Payments - Total Number and Value of Transactions Since the Beginning of 2025

Transfers Issued by Banks and Mobile Payment Service Providers



Total Number of Transactions

16.72M



Total Value of Transactions

1.80BJOD



Through Bank Accounts
10.32M



Through Mobile Wallets
6.42M



Through Bank Accounts
1.33BJOD



Through Mobile Wallets
0.47MJOD

Instant Payment Users

Total Number of Instant Payment Users through Banks and Mobile Payment Service Providers in Jordan

All Users Since
January 2025

3.468M



Bank Account
Only

870.8K



Mobile Wallet
Only

1,709K



Bank Account &
Mobile Wallet

836.8K

Instant Payment Transactions

Number of Transfers Issued by Banks and Mobile Payment Service Providers

Total Number of Transactions
For January 2025

16.72M



Number of Transactions
through Bank Accounts

10.32M



Number of Transactions
through Mobile Wallets

6.42M

Instant Payment Transactions

Value of Transfers Issued by Banks and Mobile Payment Service Providers

Total Value of Transactions
For January 2025

1.80BJOD



Value of Transactions
through Bank Accounts

1.33BJOD



Value of Transactions
through Mobile Wallets

0.47BJOD

Instant Payment Transactions

Average Value of Transfers Issued by Banks and Mobile Payment Service Providers

Average Value of All Transactions
For January 2025

107.8 JOD



Average Transaction Value
through Bank Accounts

129.4 JOD



Average Transaction Value
through Mobile Wallets

73.13 JOD



Monthly Report

January 2025

60

Electronic Bill Presentment & Payment (EBPP) System



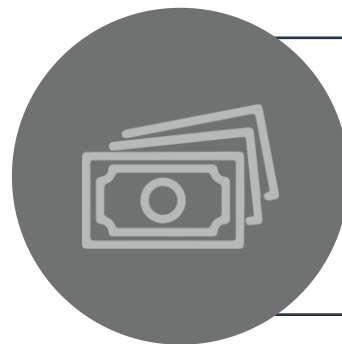
01.2025

Total Number and Value of Transactions Since the Beginning of 2025



Number of Transactions

5.89M



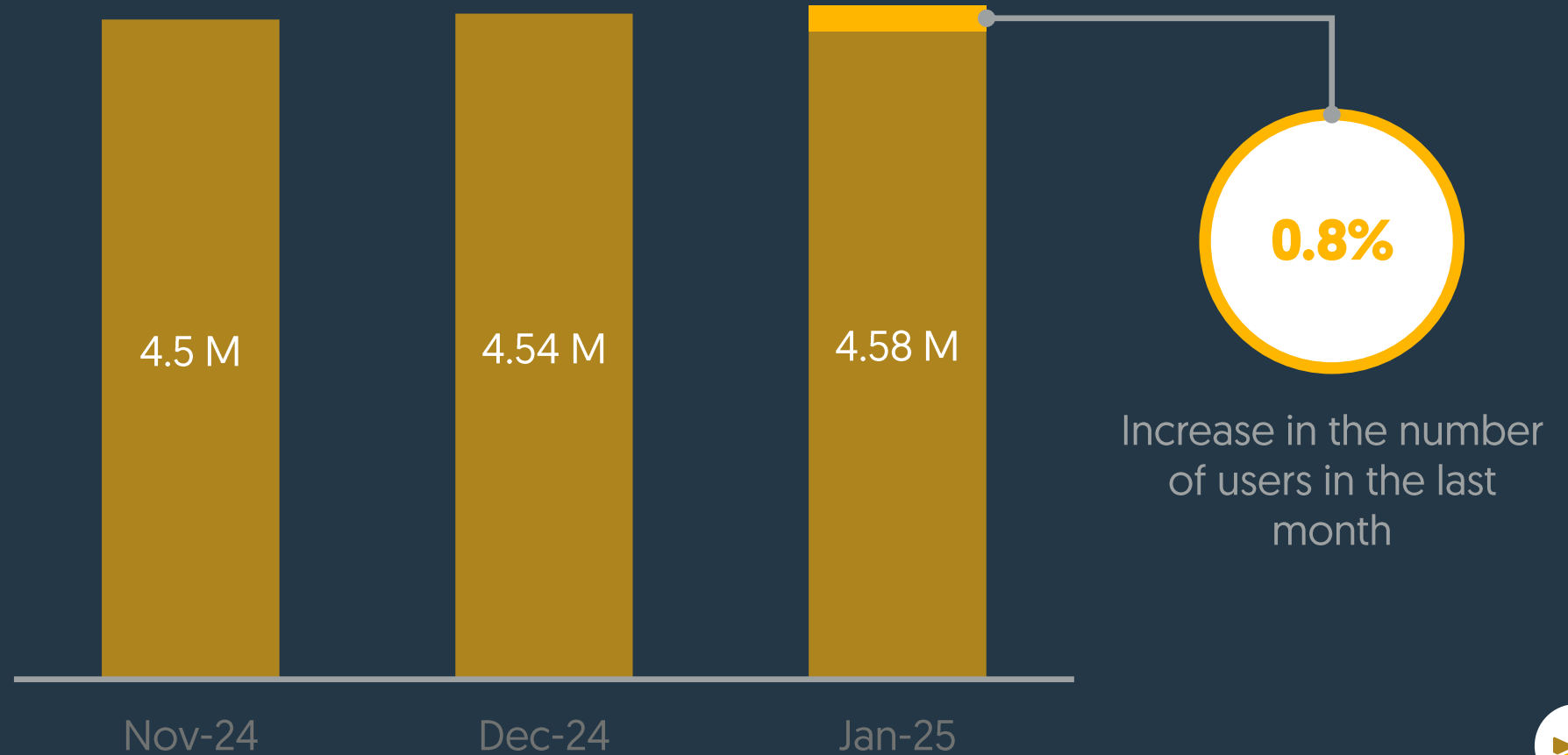
Value of Transactions

1.35B_{JOD}



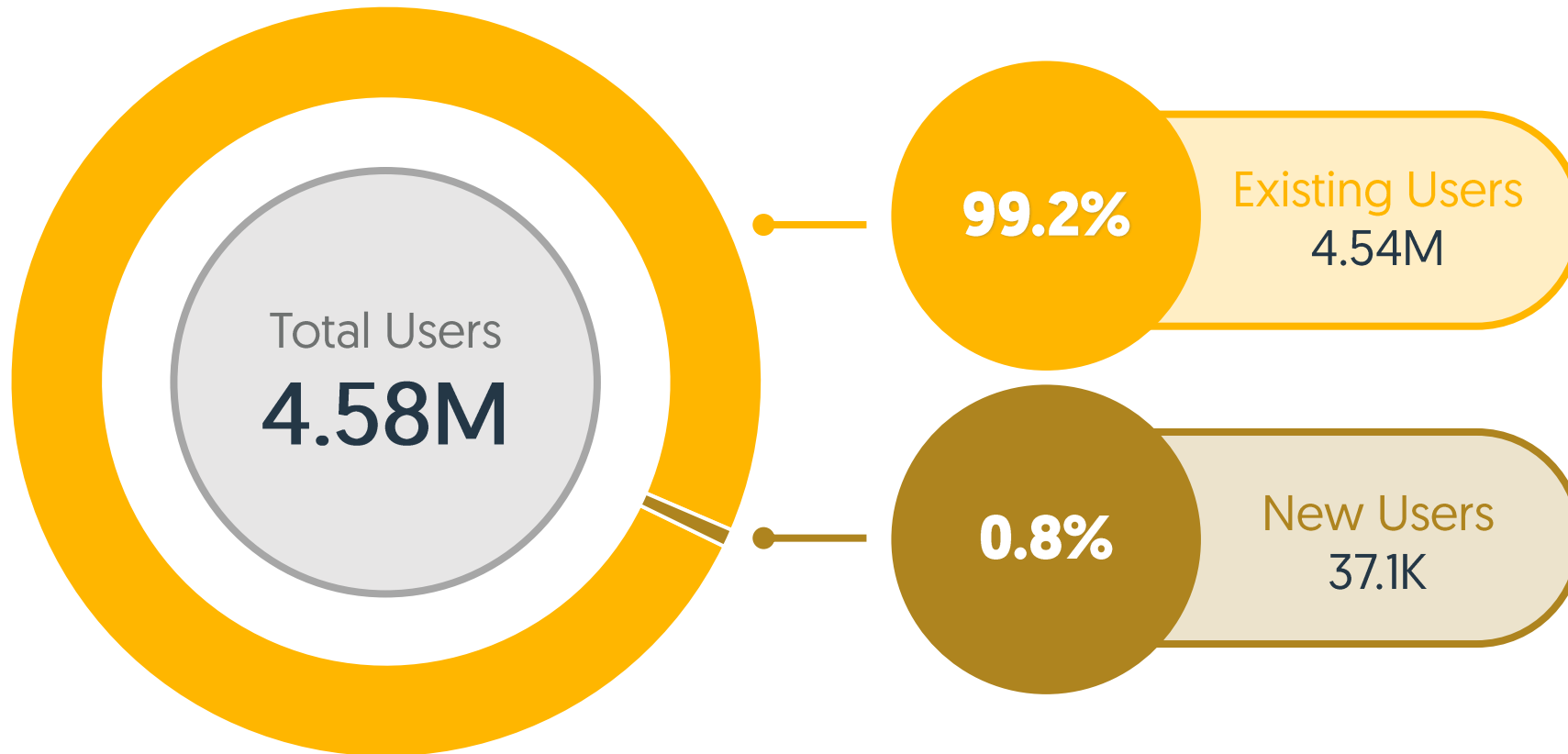
eFAWATEERcom Users

Total Number of Users Over the Past 3 Months



eFAWATEERcom Users

Number of eFAWATEERcom Users



eFAWATEERcom Billers & Services

Number of eFAWATEERcom Billers & Services



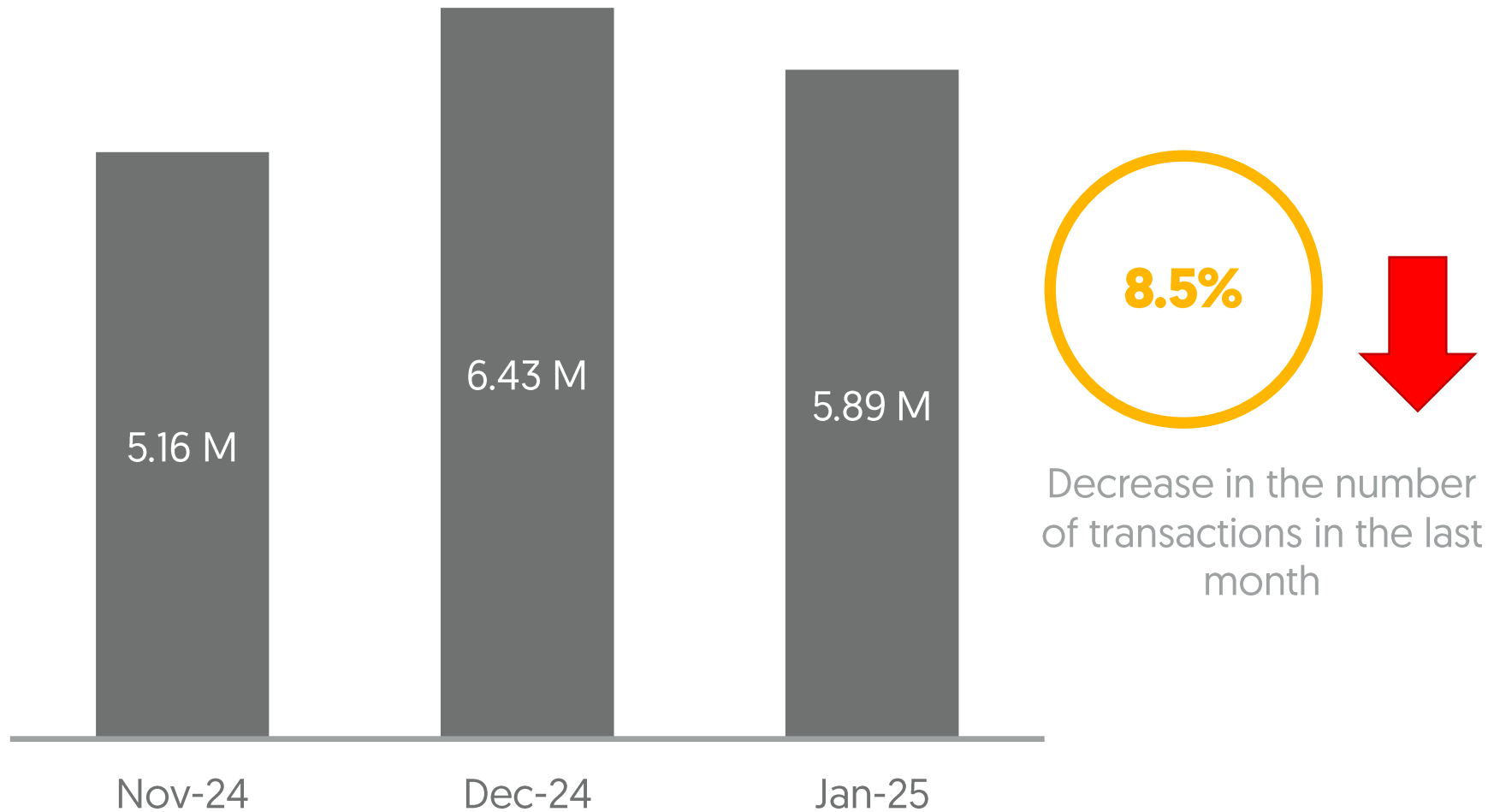
Billers
591



Services
2,044

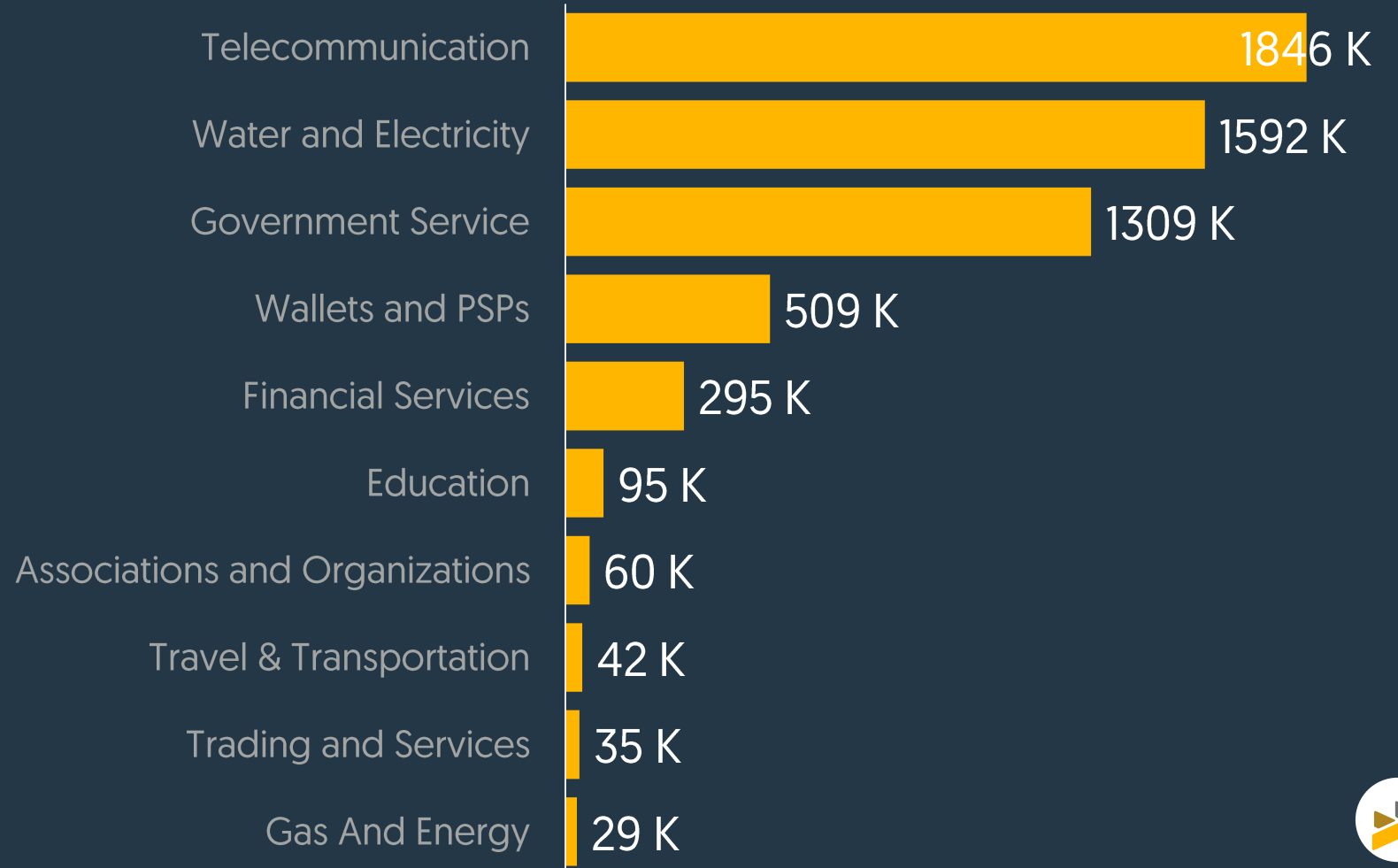
eFAWATEERcom Number of Transactions

Total Number of Transactions Over the Past 3 Months



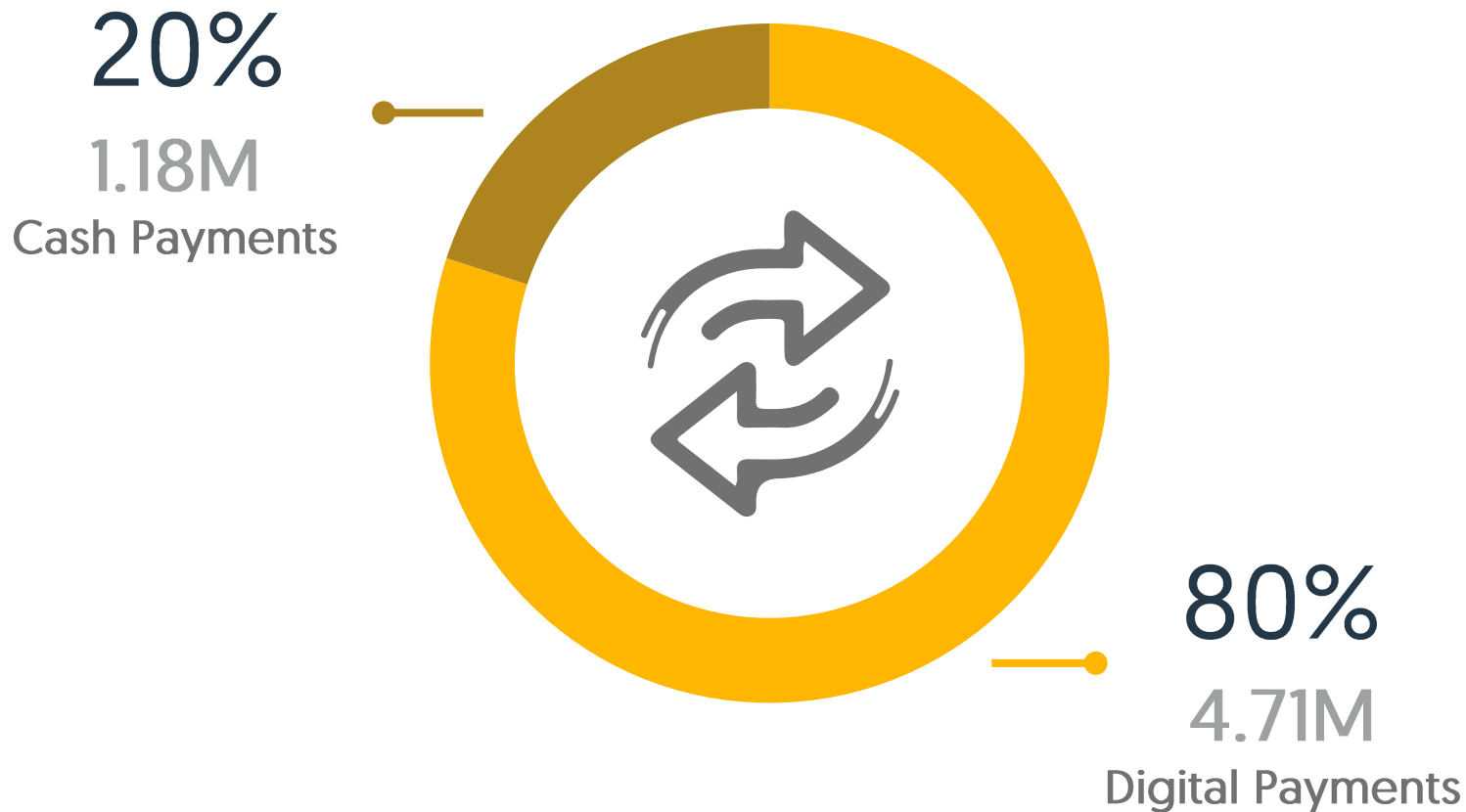
eFAWATEERcom Number of Transactions

Number of Transactions by Category



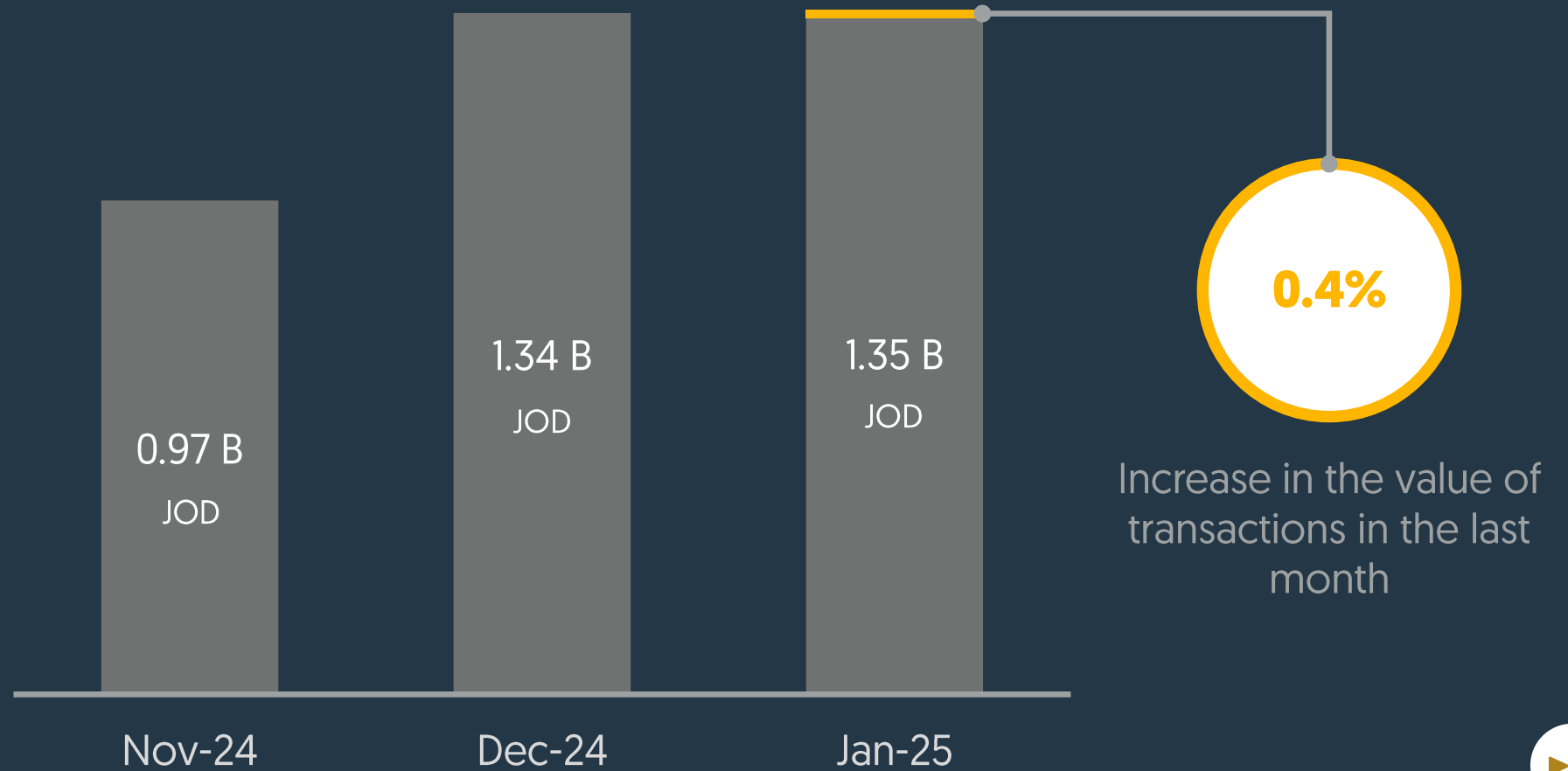
eFAWATEERcom Number of Transactions

Percentage Based on Payment Method



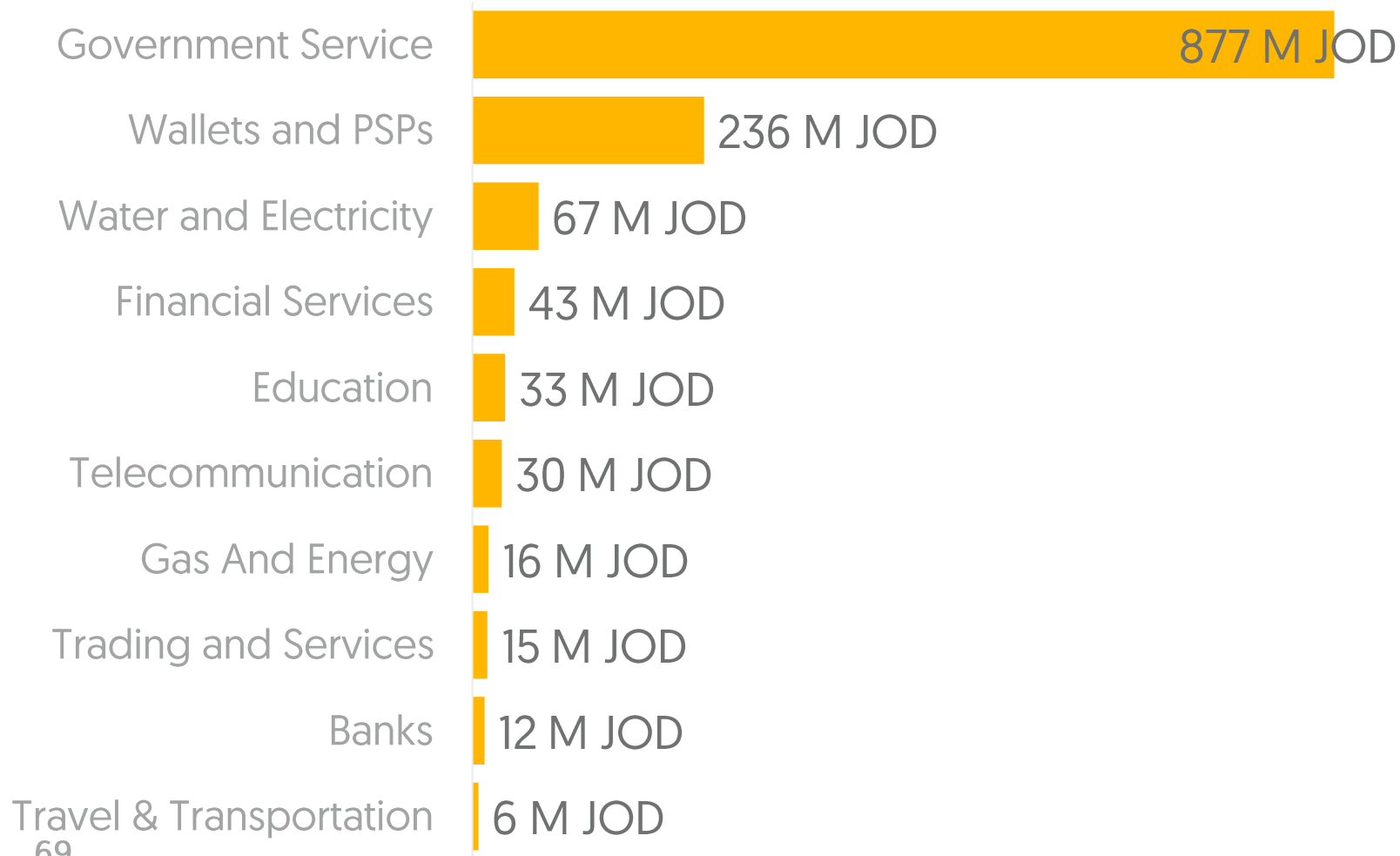
eFAWATEERcom Value of Transactions

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

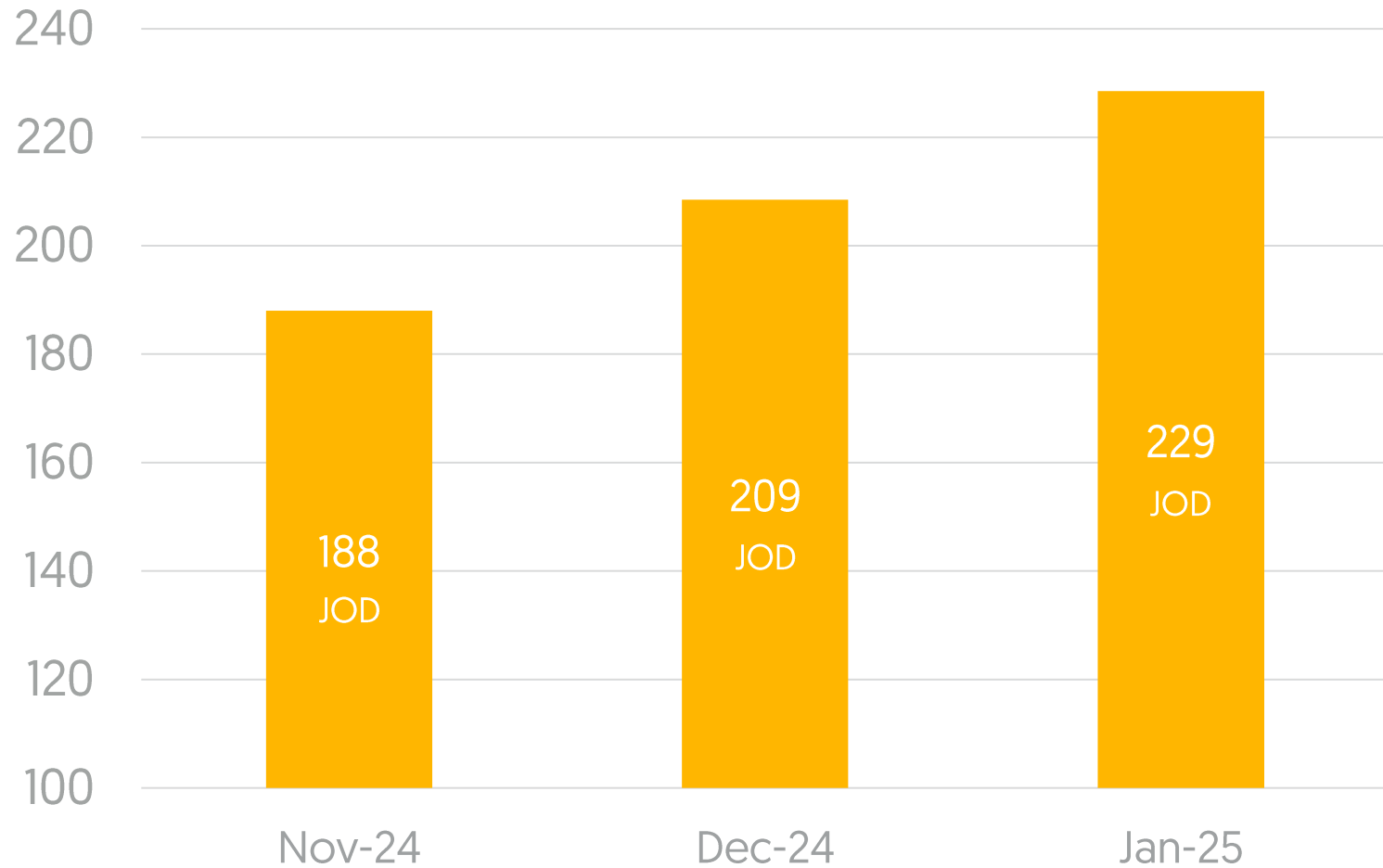
19%
255.6M JOD
Cash Payments



81%
1.1B JOD
Digital Payments

eFAWATEERcom Transactions

Average Value of Transactions Over the Past 3 Months





ACH
Automated Clearing House

Monthly Report

January 2025

72

Automated Clearing House



01.2025

Total Number and Value of JOD Transactions Since the Beginning of 2025



Number of Transactions

935.6K



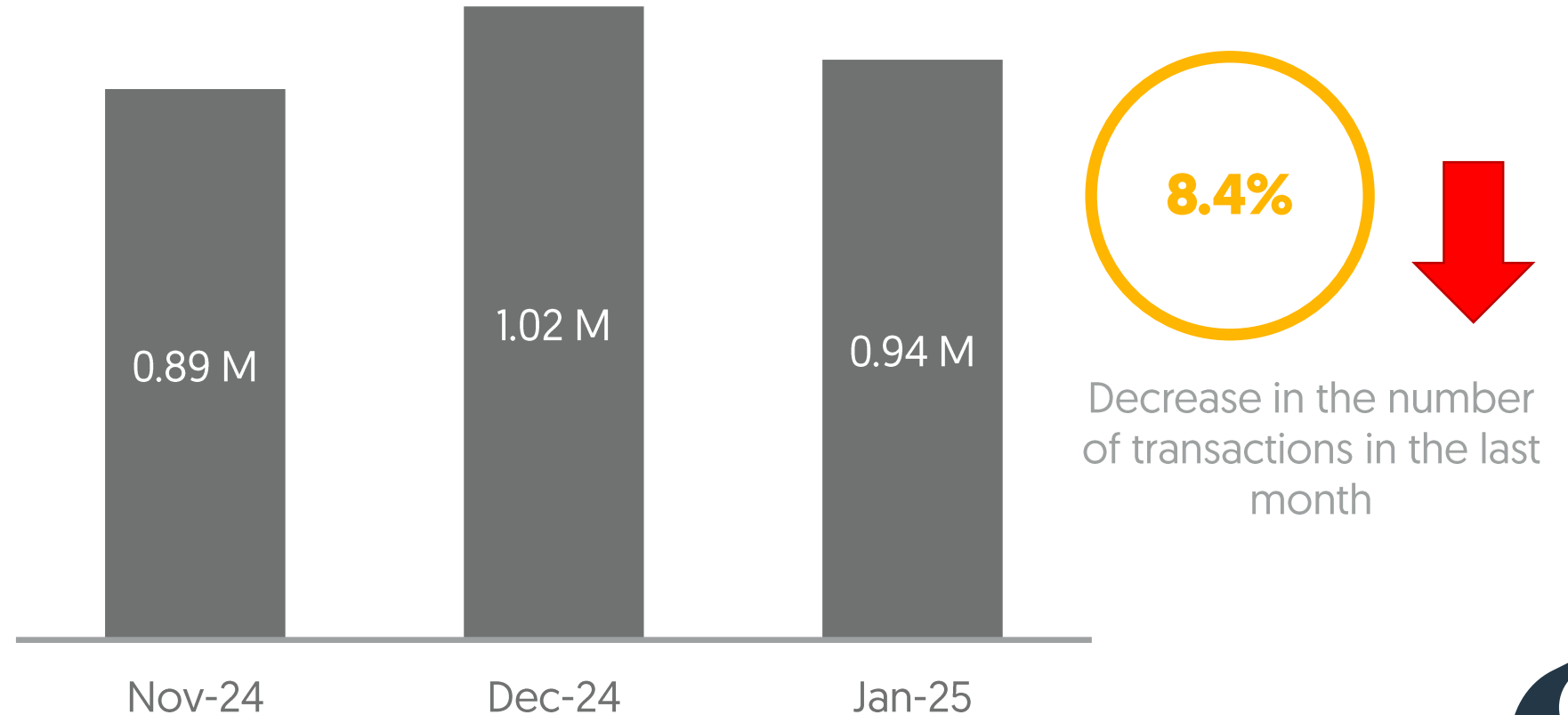
Value of Transactions

767.2M_{JOD}



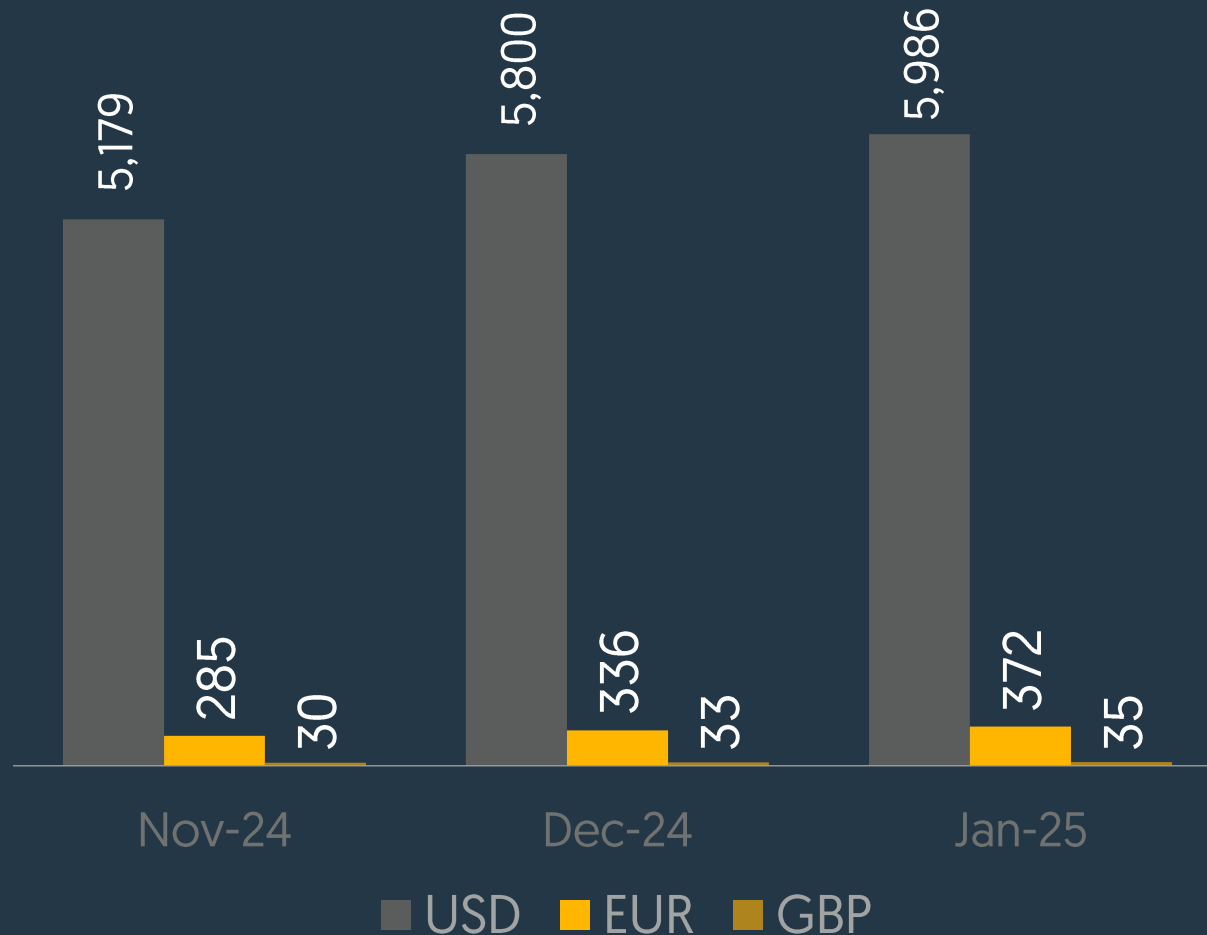
ACH Transactions

Total Number of Jordanian Dinar Transactions Over the Past 3 Months



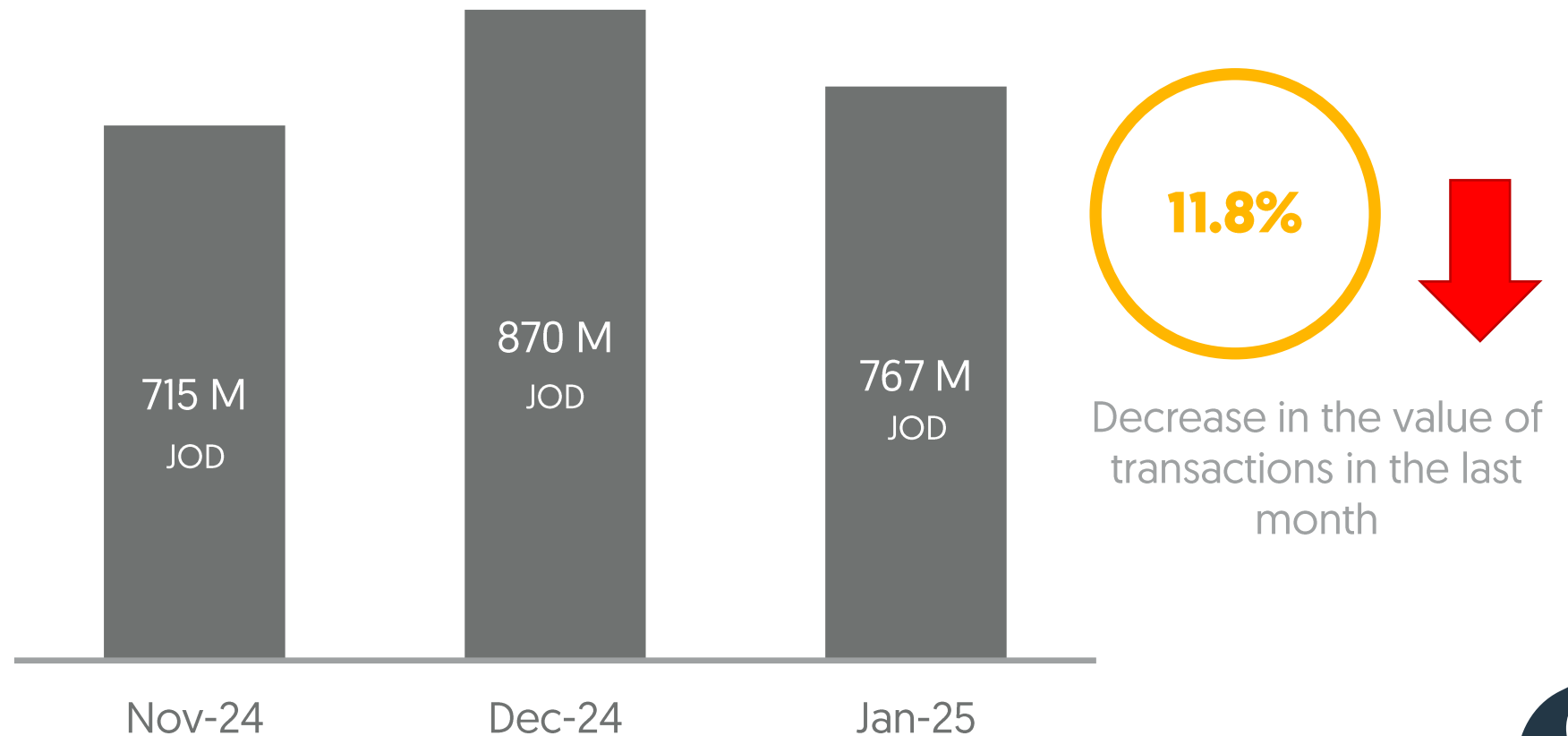
ACH Transactions

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



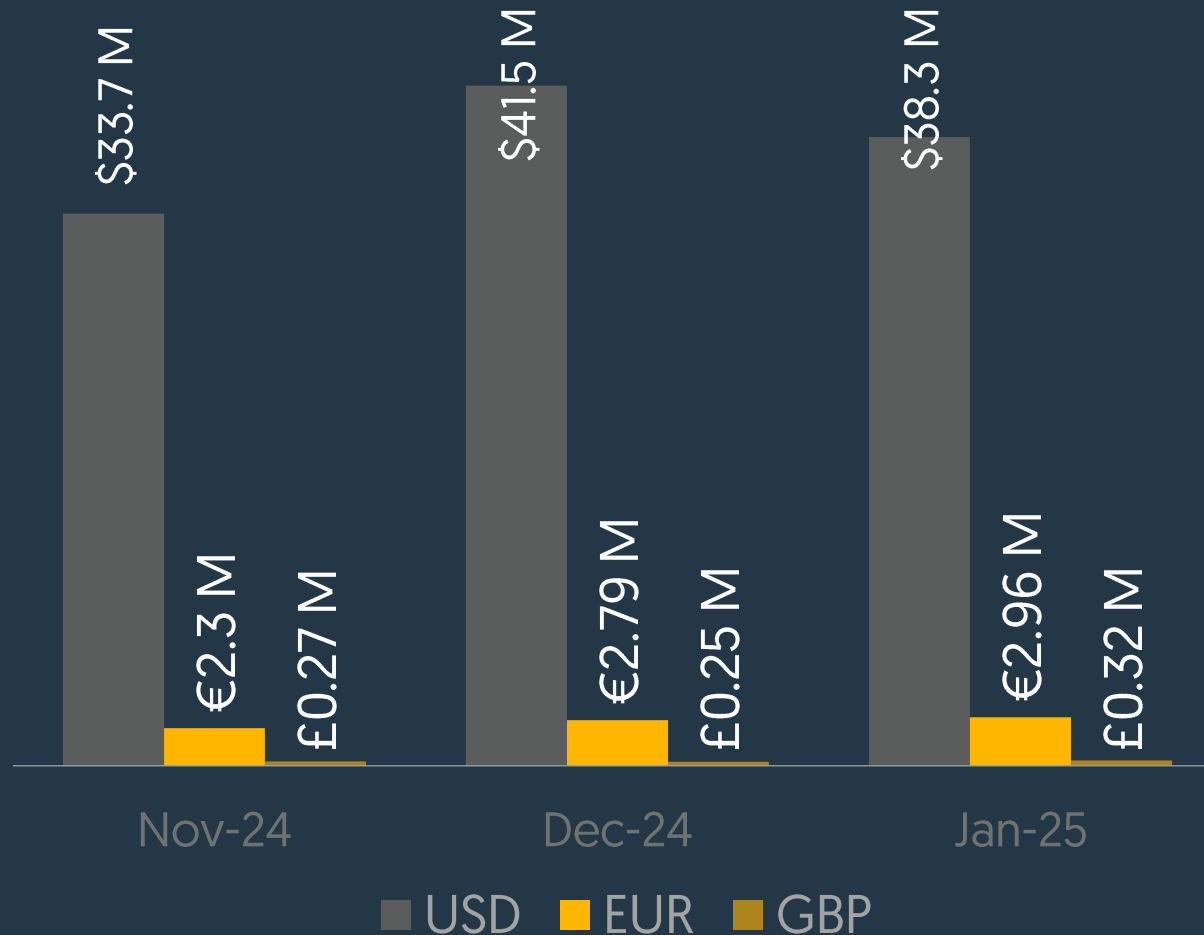
ACH Transactions

Total Value of Jordanian Dinar Transactions Over the Past 3 Months



ACH Transactions

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



78



ECCCU

Electronic Cheque Clearing Unit

Monthly Report

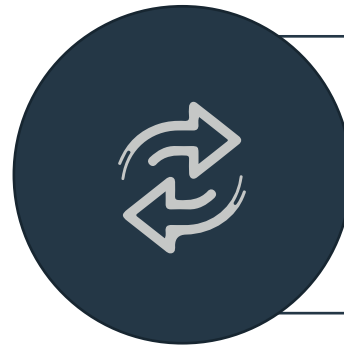
January 2025

Electronic Cheque Clearing Unit



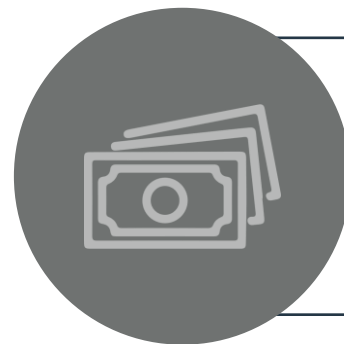
01.2025

Total Number and Value of Transactions Since the Beginning of 2024



Number of Transactions

477.2K



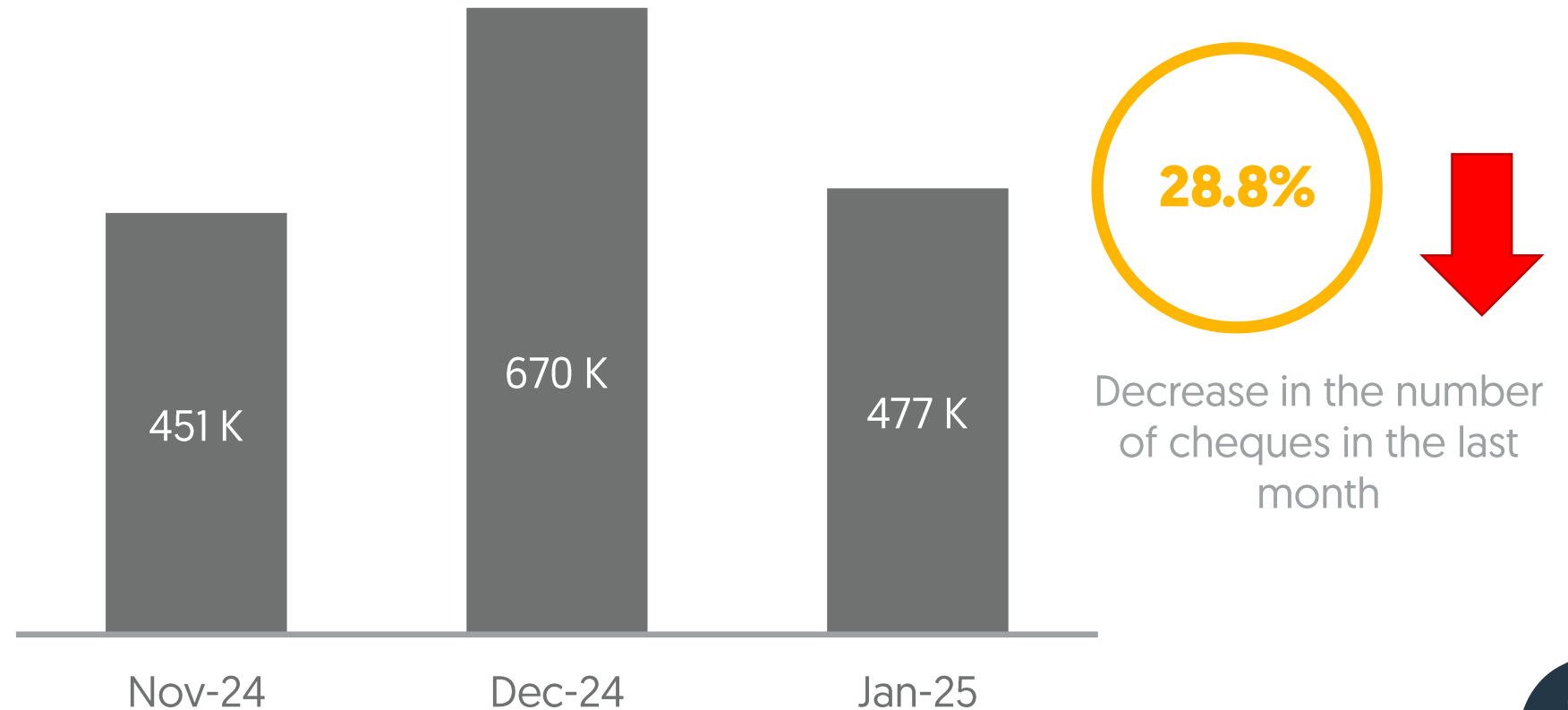
Value of Transactions

3.37B_{JOD}



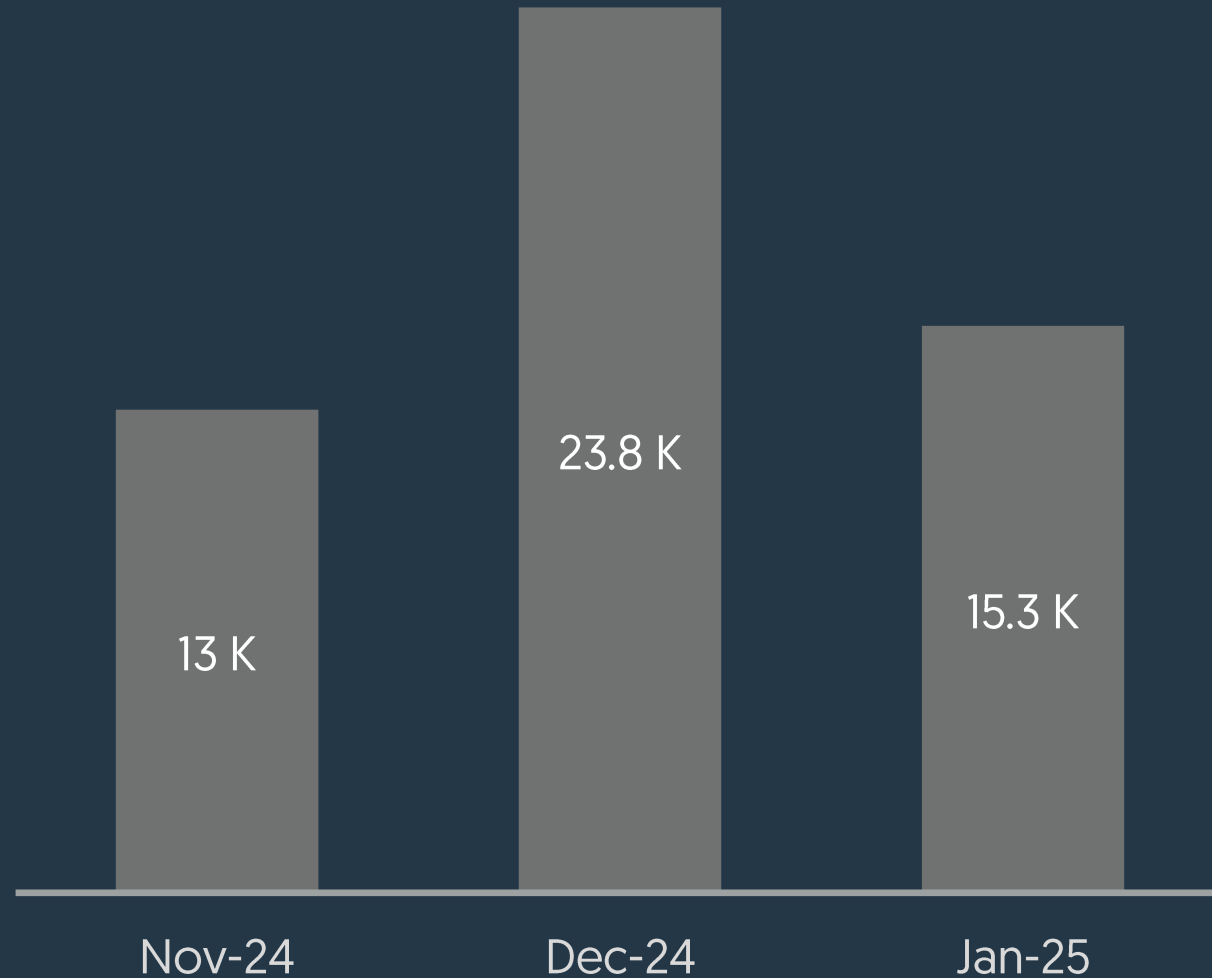
ECCU Cheques

Total Number of Inward Cheques Over the Past 3 Months



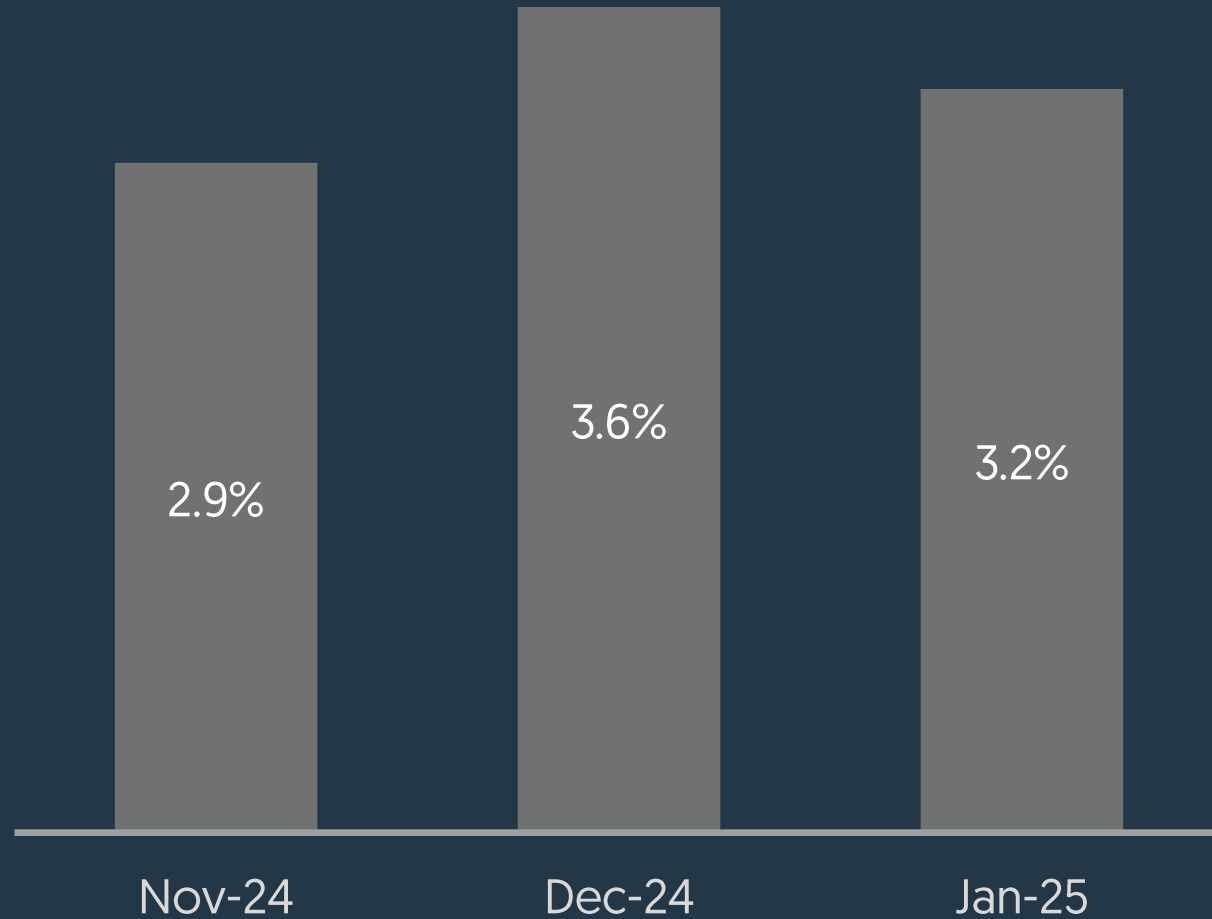
ECCU Returned Cheques

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



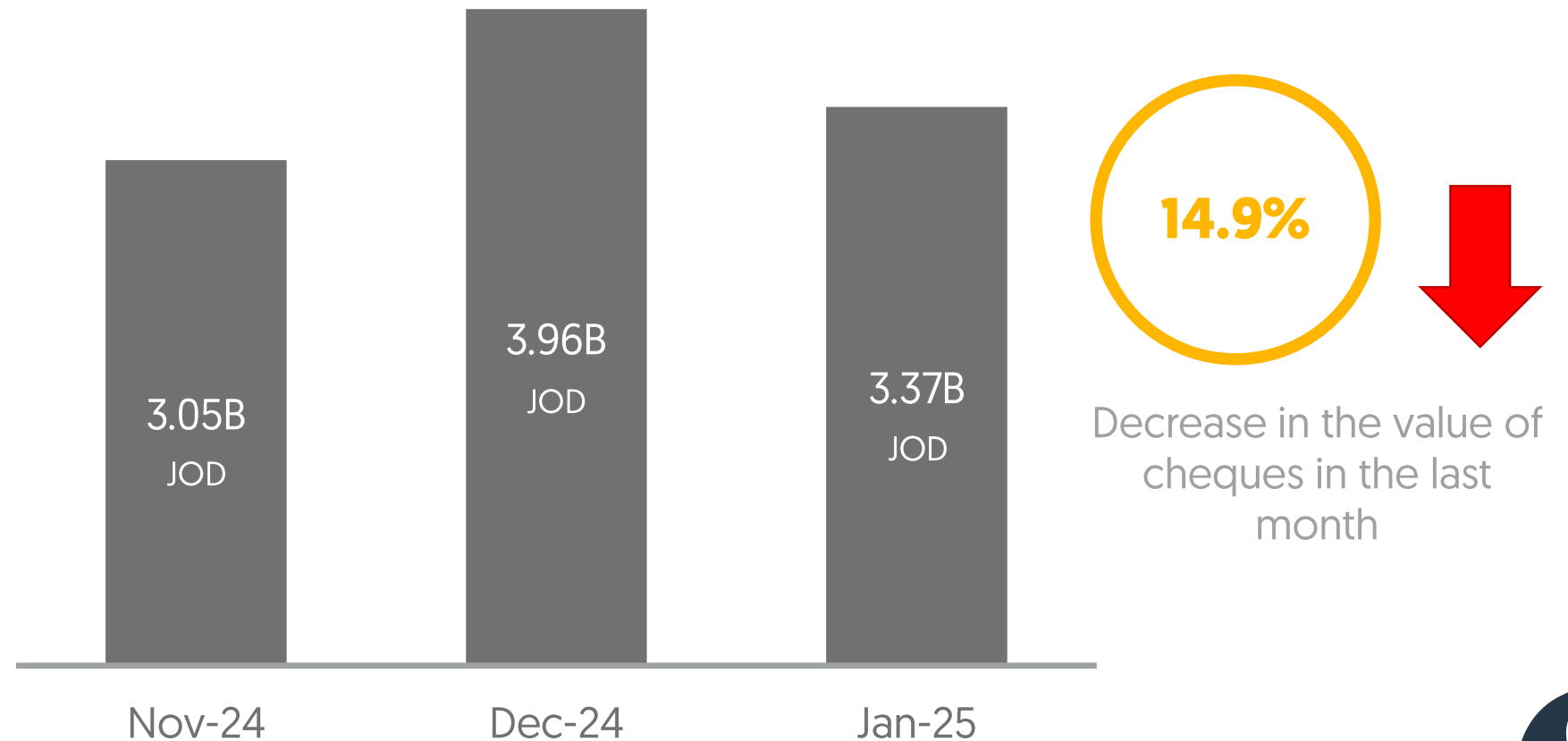
ECCU Cheques

Total Number of Returned Cheques due to Financial and Technical Reasons



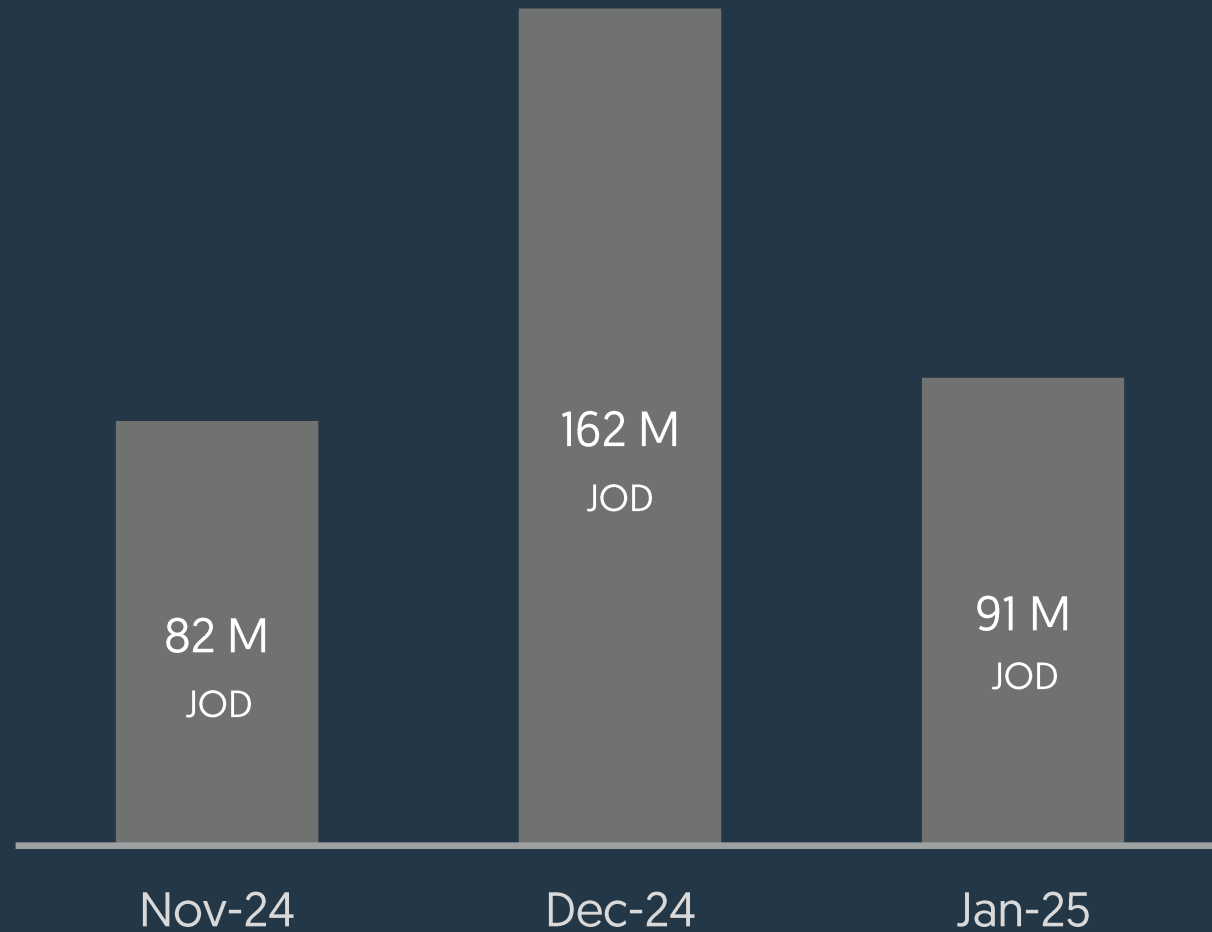
ECCU Cheques

Total Value of Inward Cheques Over the Past 3 Months



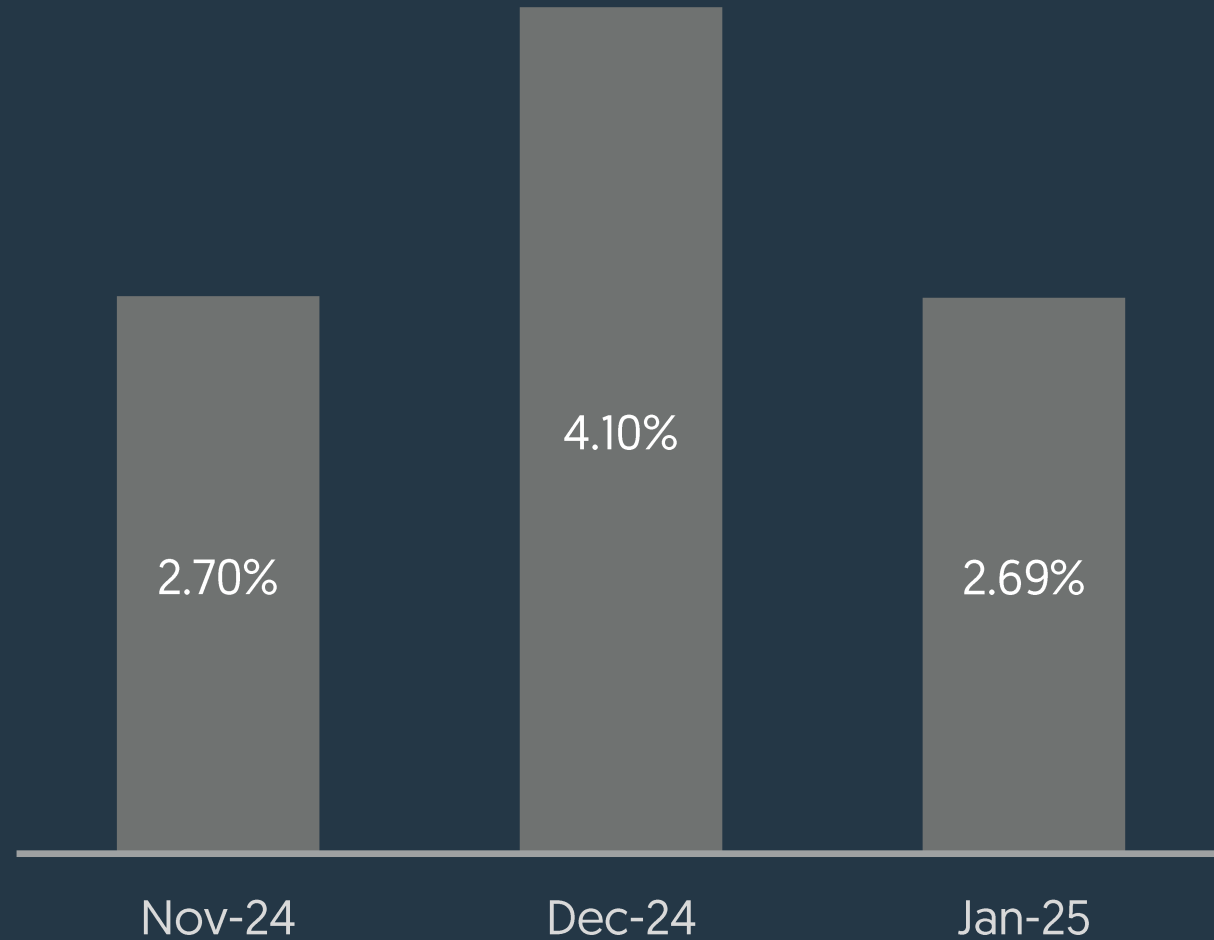
ECCU Returned Cheques

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

