

# 2021



## End of Year Systems' Report

# Performance of JoPACCC's Payment Systems

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**ECC**  
Electronic Cheque Clearing

2



**ACH**  
Automated Clearing House

3



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**JoMoPay**  
Jordan Mobile Payment

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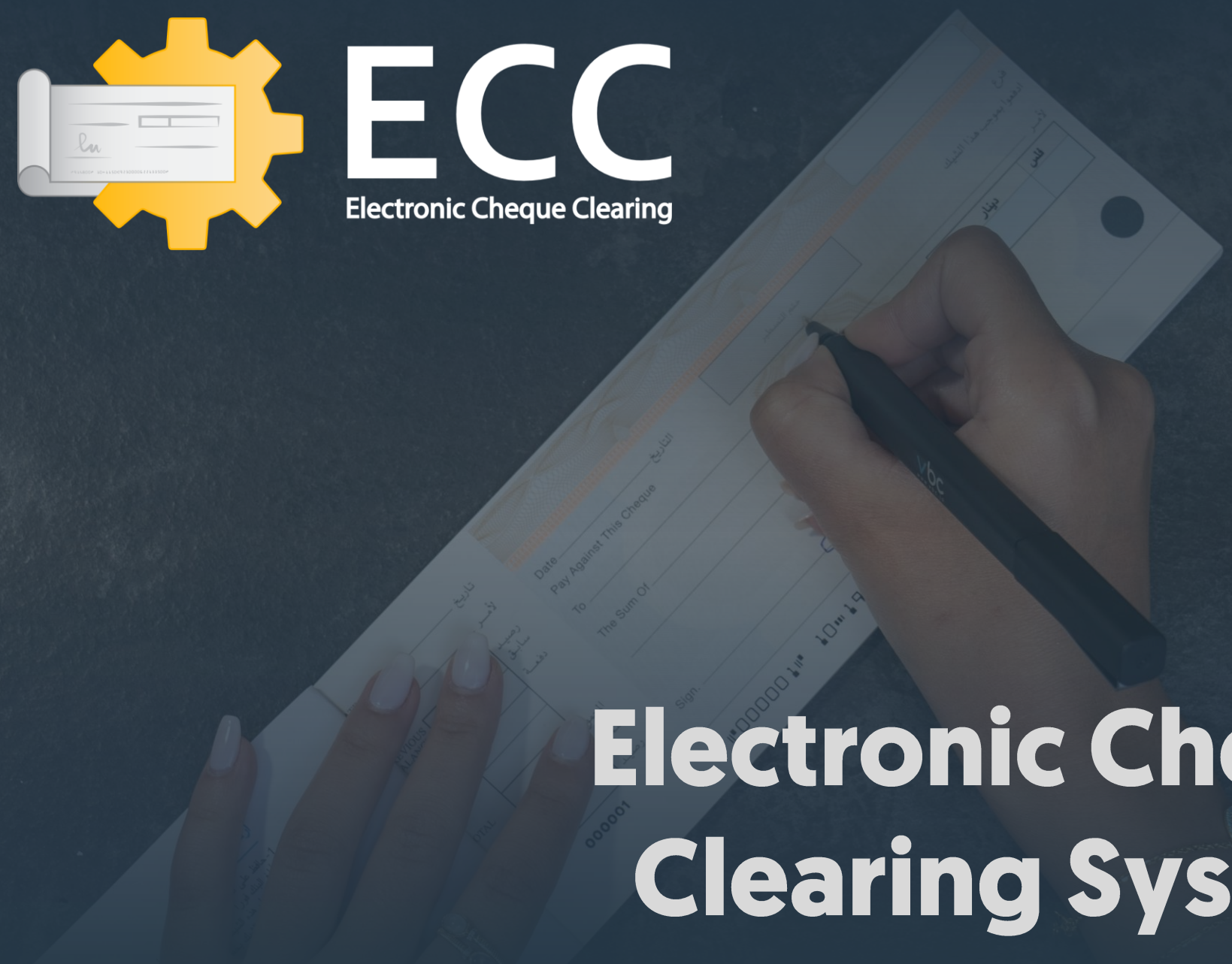


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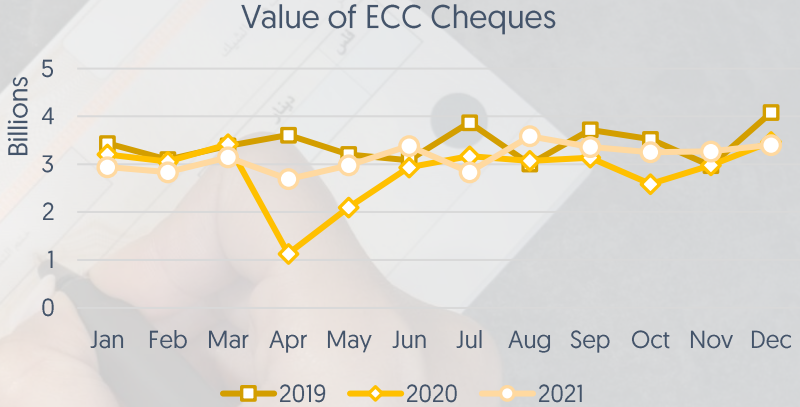
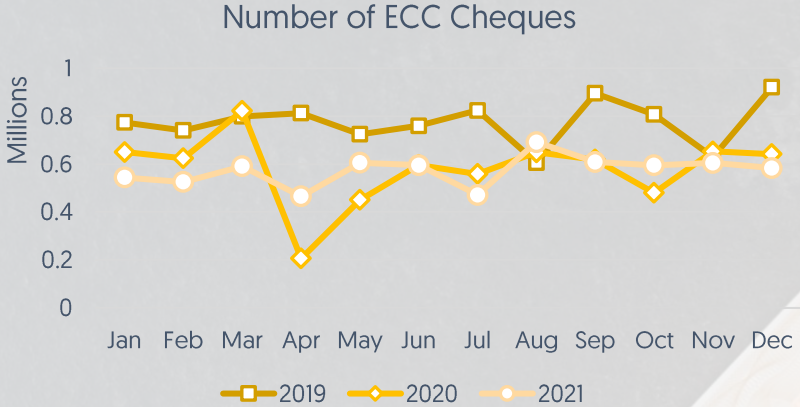
**ECC**  
Electronic Cheque Clearing

# Electronic Cheque Clearing System





# Number and Value of Transactions on ECC



Total number of ECC cheques 2021  
**6.88M** cheques

Total value of ECC cheques 2021  
**37.66B** JOD

Average value of ECC cheques 2021  
**5,470** JOD

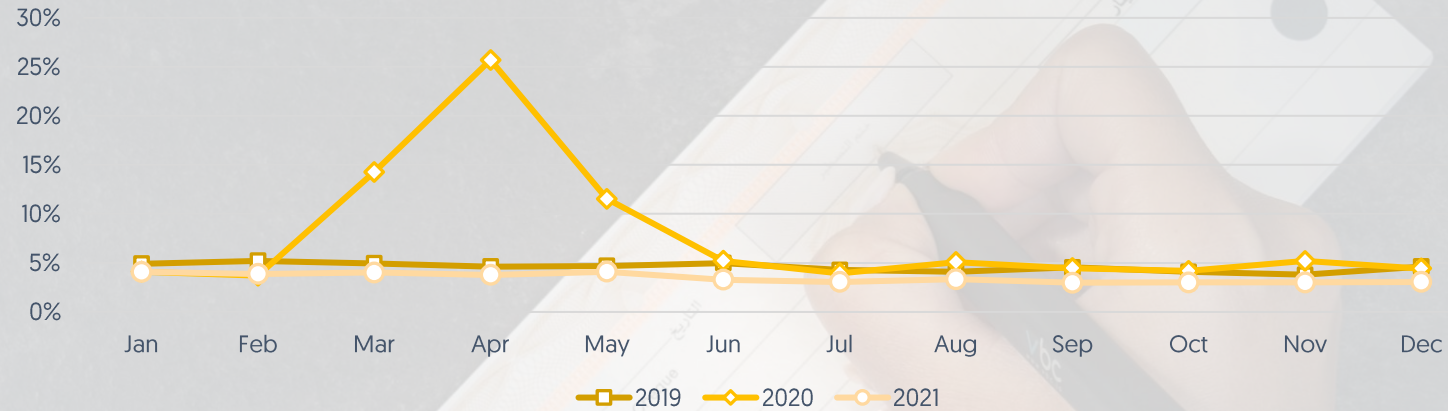
While the total number of cheques has decreased by 1% in 2021 in comparison to 2020, the total value of cheques has increased by 10%, reaching 37.66 billion JOD in comparison to 34.23 billion JOD last year. Comparing the period of January-March of 2020 with that of 2021, we see that were it not for COVID-19 (where cheque transactions decreased dramatically), cheque payments would have continued on the downward trend observable over the last few years anyway.

The average value of cheques witnessed an increase of 11%, rising from 4,923 to 5,470 JOD. Such increases in the average value of cheques reinforce previous observations that cheques are increasingly being used for higher-value, lower-frequency transactions.



## Returned Cheques

Number of Returned Cheques as a Percentage of Total ECC Cheques



Total number of ECC returned cheques 2021

**237.5K** Cheques

Total value of ECC returned cheques 2021

**1.24B** JOD

Representing 3.3% of the total value of cheques

The number and value of returned cheques decreased in 2021 compared to 2020, with the number of returned cheques dropping by nearly 49% and the value decreasing by nearly 29%.

63.7% of returned cheques in 2021 have been returned due to insufficient balance.

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**ACH**  
Automated Clearing House

# Automated Clearing House



# ACH

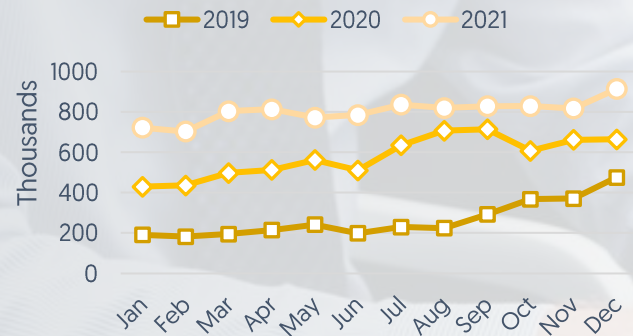
Total number of transactions in 2021

**9.65M** transactions

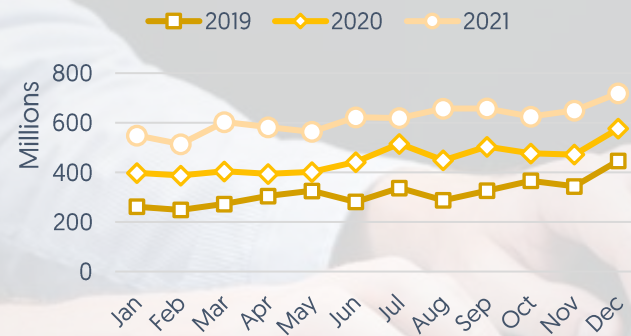
Total value of transactions in 2021

**7.37B** JOD

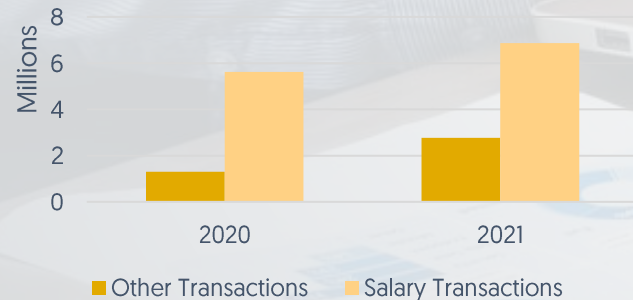
Total Number of ACH Transactions



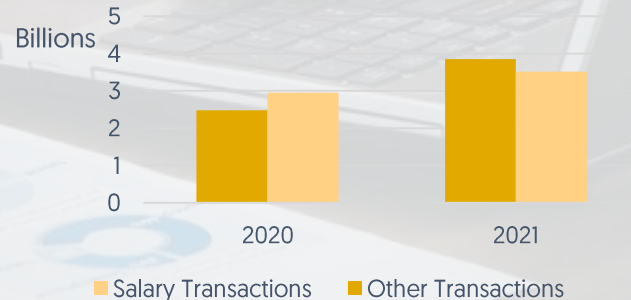
Total Value of ACH Transactions (JOD)



Total Transaction Numbers in 2021 Compared to 2020



Total Transaction Values in 2021 Compared to 2020



The growth rate in transaction value reached 35.8% this year, and the growth in transaction volume reached 39% in comparison to 2020. Furthermore, a consistent and gradual upward trend comparable with previous years was observed.

The average transaction value on the ACH was 1,261 JOD in 2019, 794 JOD in 2020, and has slightly decreased to 763.6 JOD in 2021. This trend is expected to reverse in subsequent years with the increase in CliQ transactions.

The volume of salary payments has increased by 22% from 2020 and accounts for 71% of ACH transactions in 2021. That being said, other transactions have witnessed bigger growth in 2021, by 108%. The average value of salary payment was 511 in 2021, compared to 524 JOD in 2020. This could be an indication of lower wages being disbursed through bank channels.

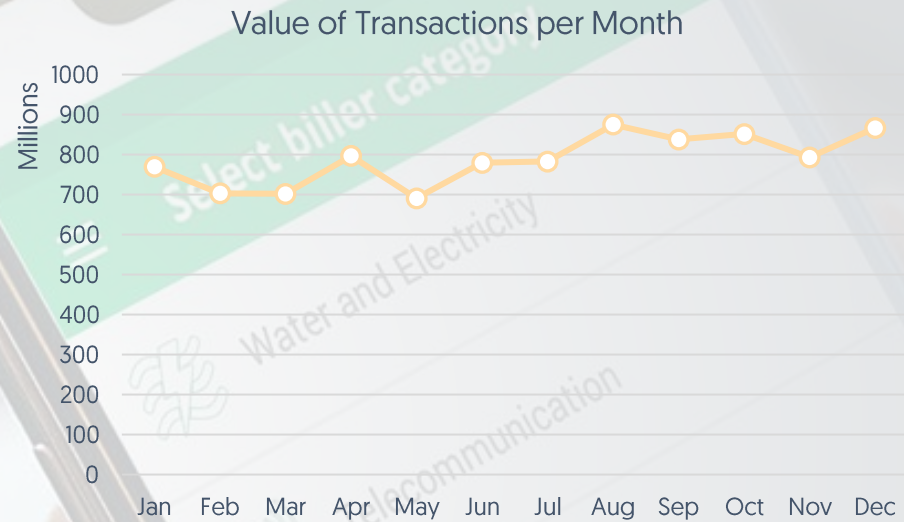
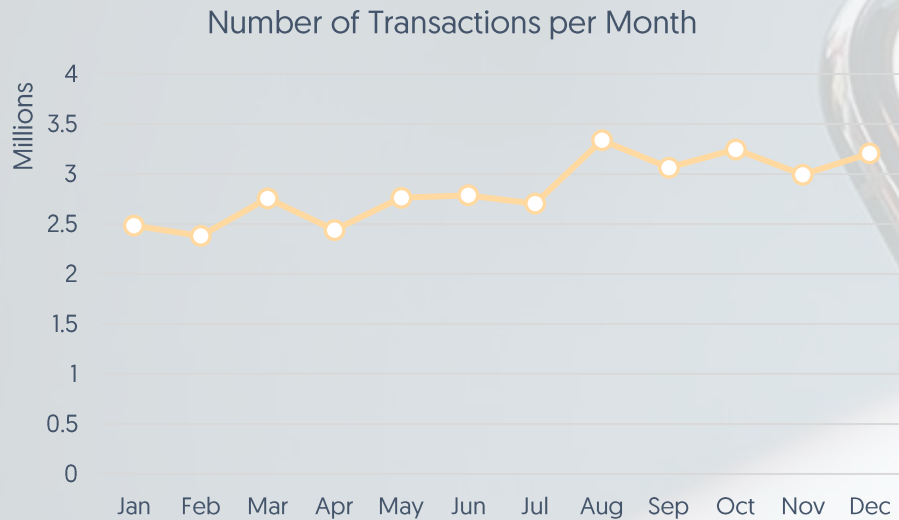
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# Electronic Bill Presentment and Payment System



## eFAWATEERcom Transactions



Total number of transactions in 2021

**34.16M** transactions

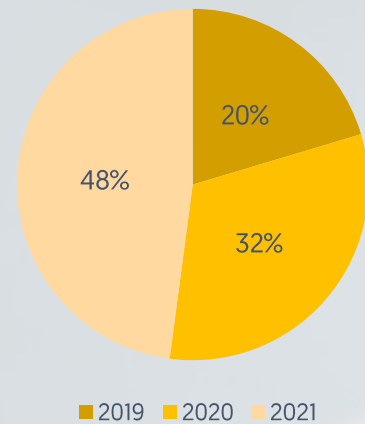
Total value of transactions in 2021

**9.45B** JOD

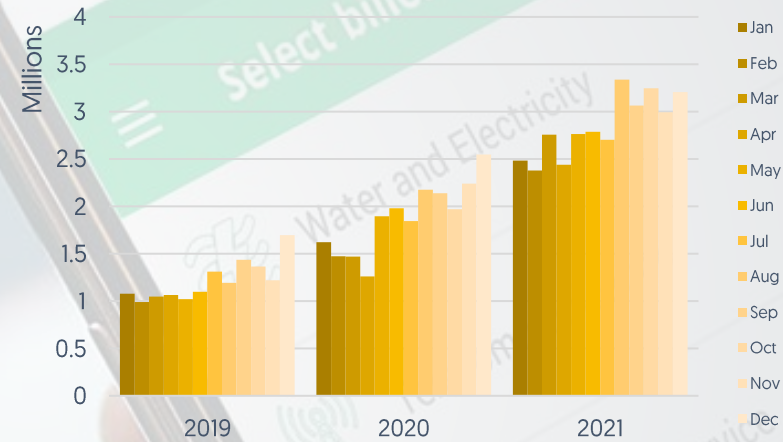
In 2021, both the number and value of transactions climbed significantly, with the number of transactions increasing by 51% and the value increasing by 26.7% over the previous year. In both 2021 and 2020, the percentage of digital transactions on eFAWATEERcom stayed around 75% of total transactions, compared to 25% cash, whereas digital transactions were at 71.3% in 2019.

## eFAWATEERcom Transactions per Year

Percentage of Transactions per Year



Number of Transactions per Month per Year

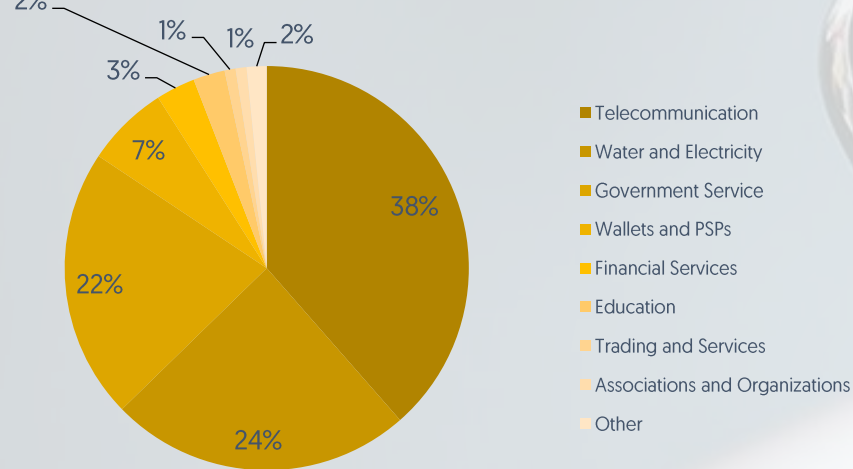


Monthly transactions continued to grow steadily in 2021, in continuation of the trends observed in 2020 and 2019. Across all three years, the month of December had the highest number of eFAWATEERcom transactions.

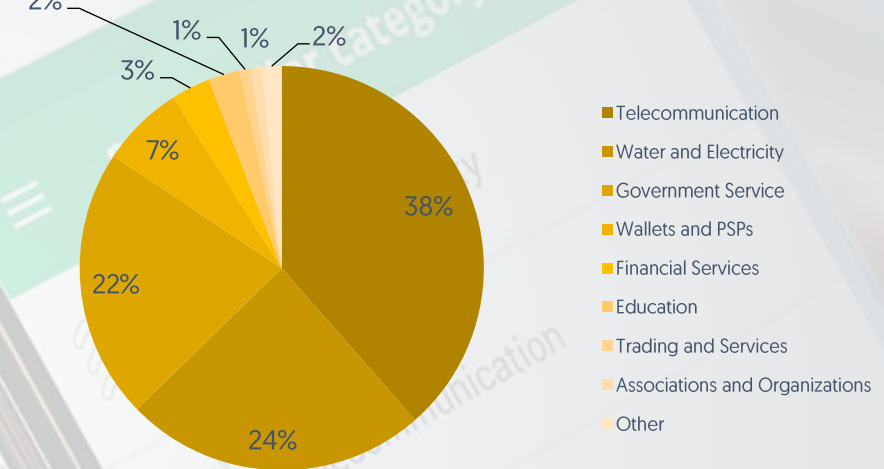


## eFAWATEERcom Billing Categories

Number of Transactions per Billing Category



Value of Transactions per Billing Category



Top categories in number of transactions are telecommunications [38%], utilities [24%], and government [21%], which mirror the performance of last year.

Top categories in transaction value are government [76%], wallets and PSPs [9%], followed by utilities and education with the same percentage [4%].

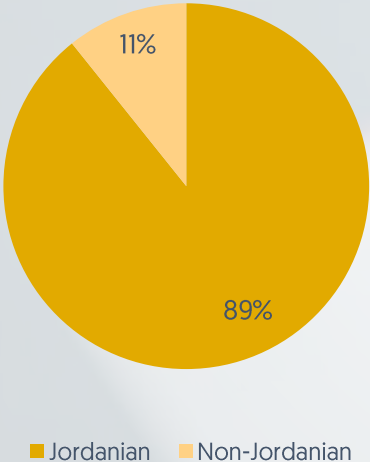
While the results in 2021 are similar to transaction categories of 2020, a slight increase was witnessed in wallets and PSPs transactions, indicating a higher appetite for deposits and top-ups through digital channels. The average value of government transactions in 2021 was 554 JOD, dwarfing all other categories by average payment value.

# eFAWATEERcom Customers

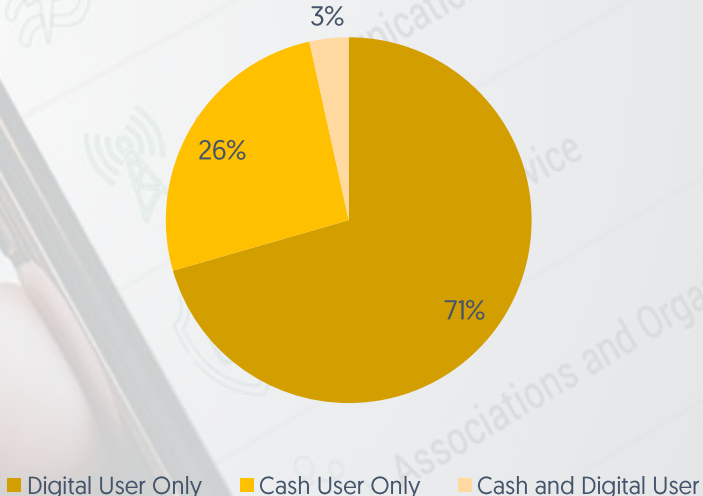
Total number of registered customers  
**3.14M** users  
\*Representing 51% of the adult population

Total number of users (paying through their bank accounts)  
**873,530** users

Percentage of Customers by Nationality



Percentage of Users by Payment Method



\* Department of Statistics Report



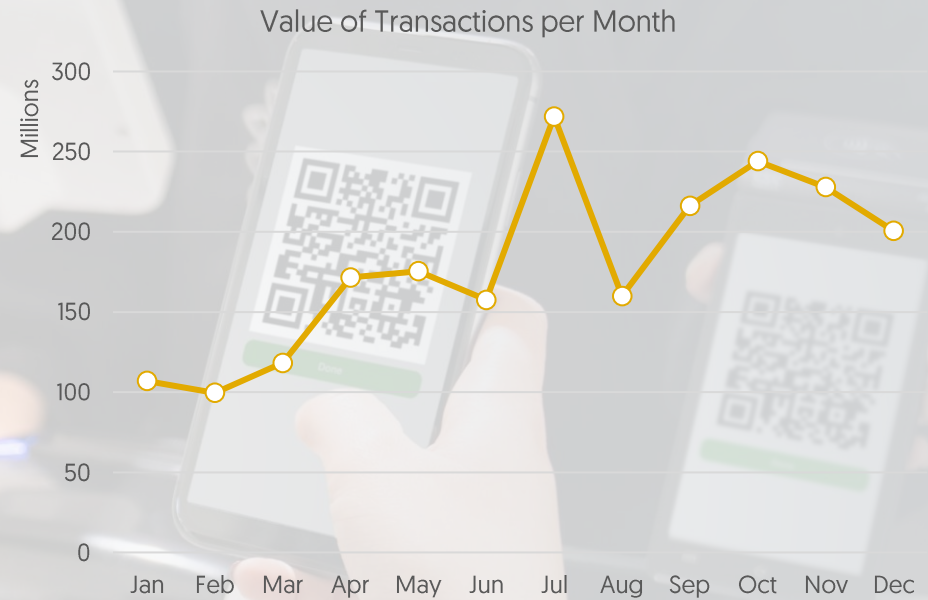
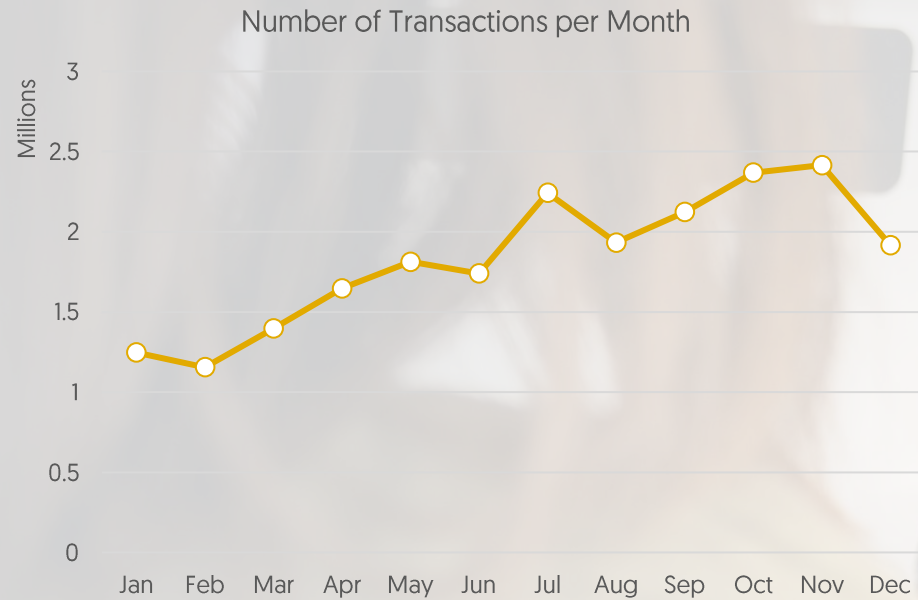
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**JoMoPay**  
Jordan Mobile Payment

# Jordan Mobile Payment Switch

## JoMoPay Transactions



Total number of transactions in 2021

**22M** transactions

Total value of transactions in 2021

**2.15B** JOD

Total number of wallets in 2021

**1.76M** mobile wallets

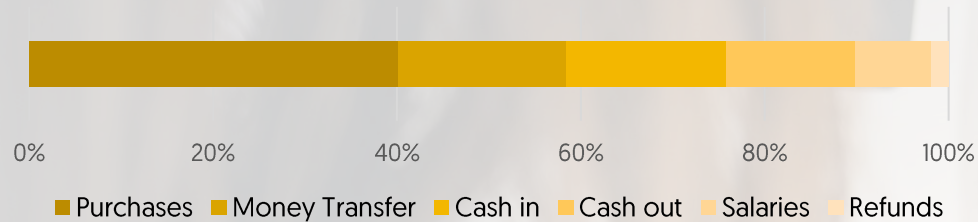
Transactions witnessed a 112% increase in value and 102% in number in comparison to 2020. Monthly transactions outperformed the results of 2020 across all months.

The number of registered wallets has increased by 30%, rising from 1.2 million wallets by the end of 2020.

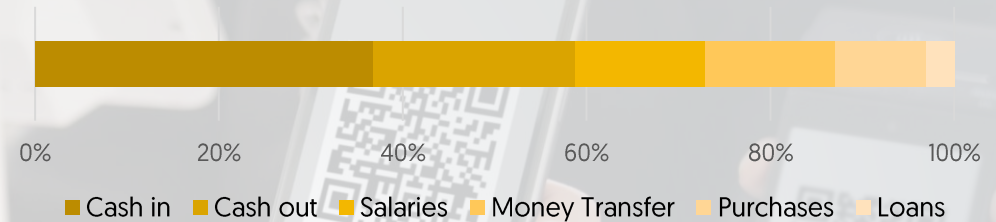


## JoMoPay Transactions per Payment Type

Percentage of Number of Transactions per Month by Payment Type (top 6)



Percentage of Value of Transactions per Month by Payment Type (top 6)



The top 3 payment types in the number of transactions are purchases [36%], money transfer [20%], and cash-in [18%]. Money transfer transactions have grown from 14% to 21%, and purchases have grown by 2% in 2020.

The top 3 payment types in terms of transaction value are cash-in [36%], cash-out [21%], and money transfer [15%]. In 2021, money transfer has emerged to become one of the top three transaction types both in number and value. Furthermore, the higher value of cash-in transactions is indicative of the presence of a degree of digital liquidity, encouraging mobile wallet users to keep their funds in the ecosystem.

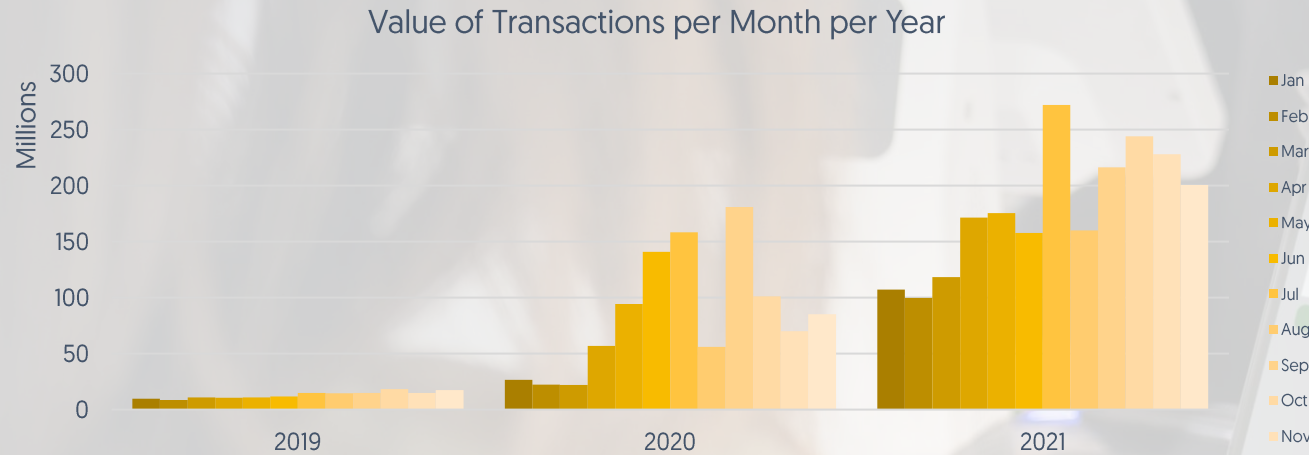
Total number of P2P QR transfers in 2021

**~40,000** transfers

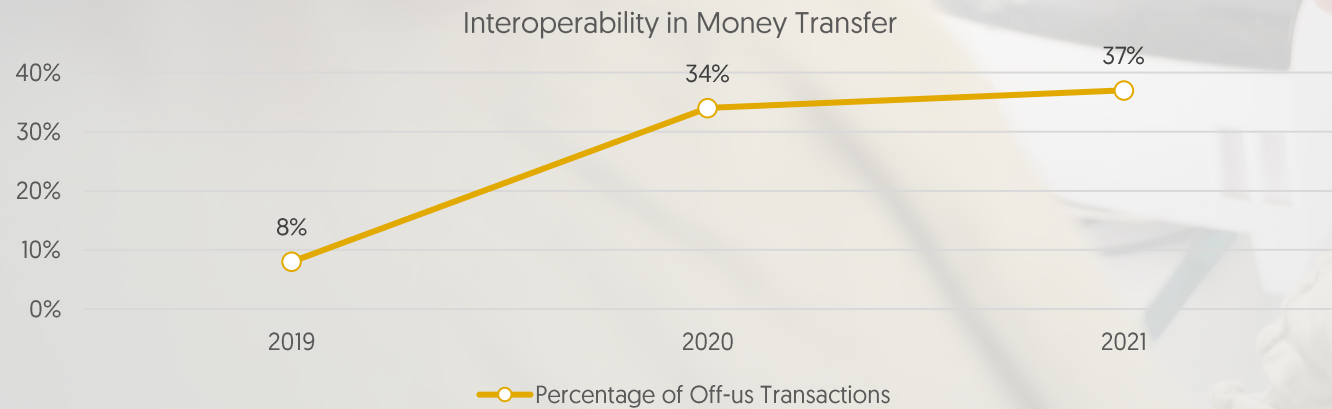
Total number of QR transactions in 2021

**~30,000** transactions

## JoMoPay Transactions per Year



The number of monthly transactions witnessed notable growth throughout 2021, in comparison to monthly increases in 2020 and 2019. The number of monthly transactions ranged from a low of 1.16 million in February and a high of 2.42 million transactions in November.



The interoperability index for mobile money is exhibiting steady growth. The percentage of the off-us money transfers has reached 37% in 2021 in comparison to 34% in 2020.



## JoMoPay Customers

Total number of wallets in 2021

**1.76M** wallets

Total number of users in 2021

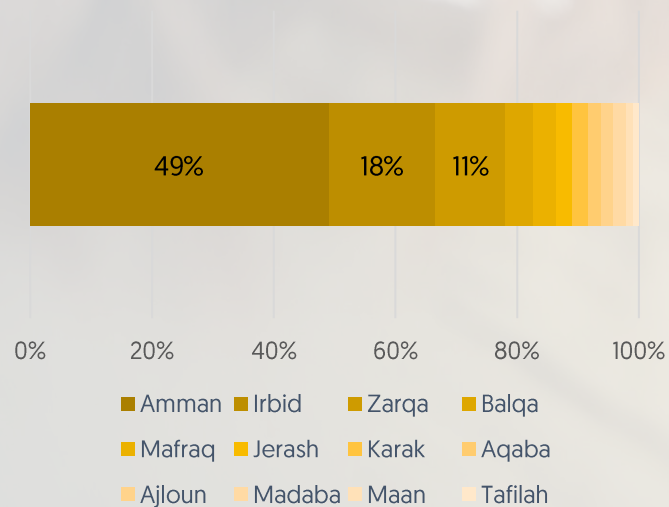
**1.59M** users

Number of users who have two wallets

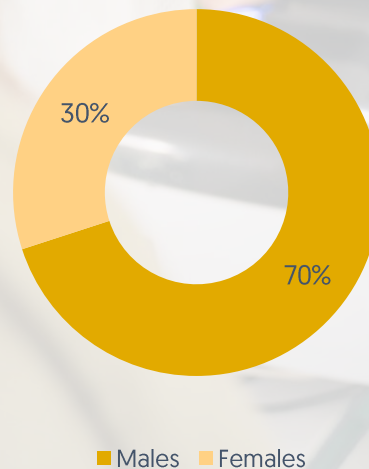
**163,256** users

**99%** of registered wallets are individual wallets, and the remaining 1% are merchant or agent wallets among other types.

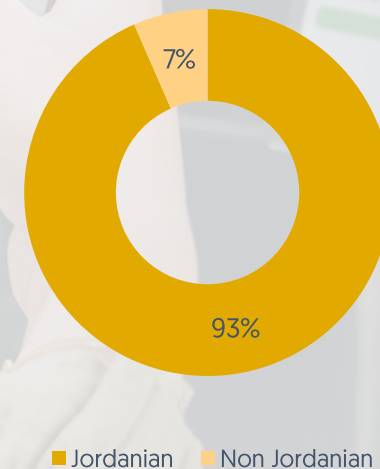
Percentage of Customers per Governorate



Percentage of Customers by Gender



Percentage of Customers by Nationality

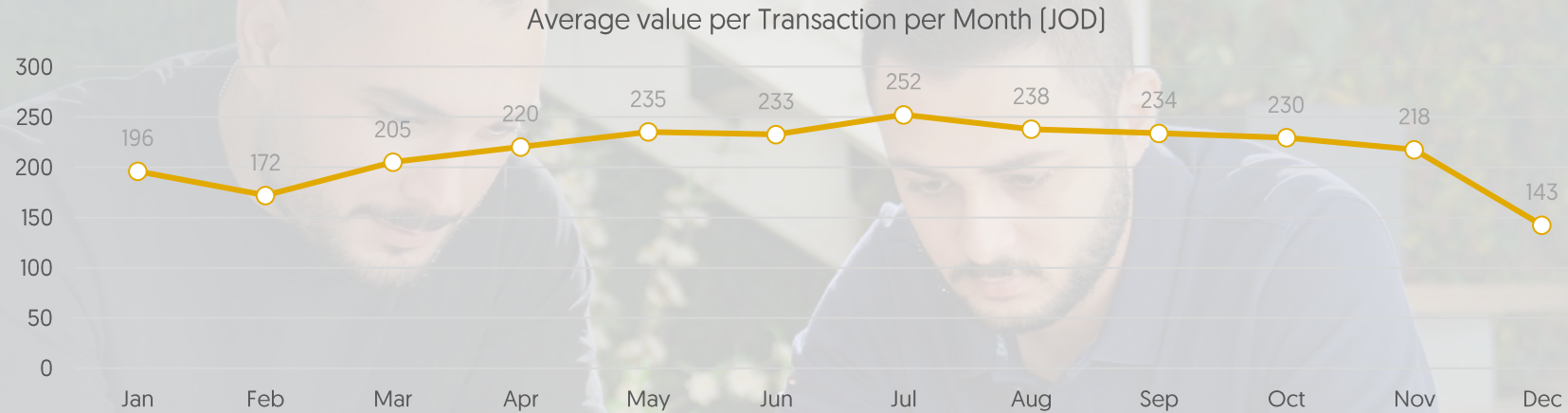


5 CliQ

Instant Payment System



## CliQ Transactions



Total number of transactions in 2021

**629,800** transactions

Total value of transactions in 2021

**141M** JOD

Average value of transactions in 2021

**224** JOD

The number and value of monthly transactions continued to increase drastically, where the number of transactions increased by 8,000%, and the value increased by 13,500% over 2021. This increase is likely due to the fact that only four banks were participants on CliQ by the end of 2020, compared to 18 banks by the end of 2021.

## CliQ Customers

Total number of customers in 2021

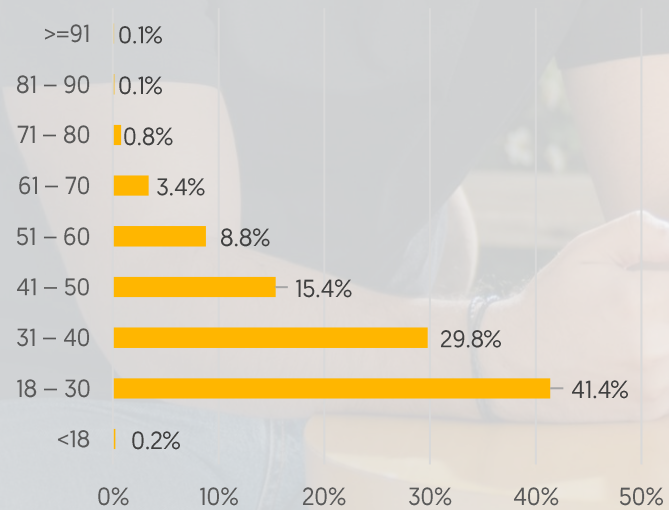
**190,000** active customers

Total number of registered CliQ accounts

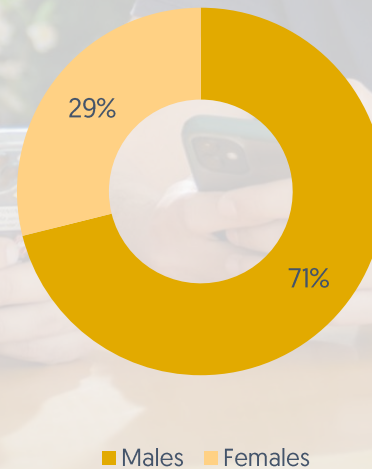
**274,186** accounts

Over **99%** of CliQ users are individuals, and the rest are legal entities.

Percentage of Customers by Age Group



Percentage of Customers by Gender



Percentage of Customers by Nationality

