



Jordan Payments & Clearing Company

Payment Systems Monthly Reports

April 2023



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Monthly Report



Systems Summary

Monthly Report

April 2023

3

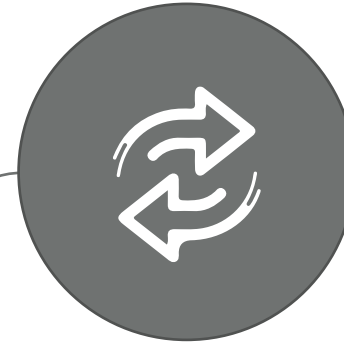


CliQ Summary



Number of
Customers

721K



Number of
Transactions

1.77M



Value of
Transactions

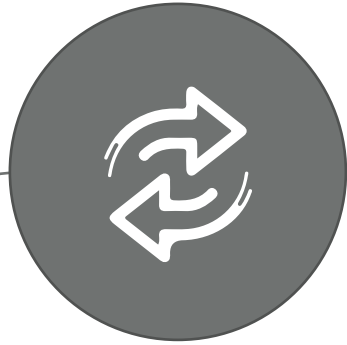
306M_{JOD}

JoMoPay Summary



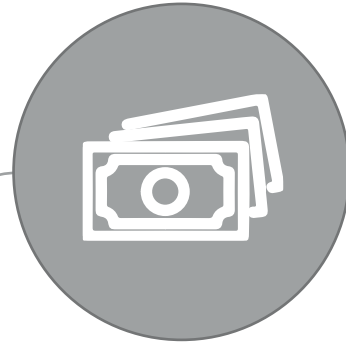
Number of
Customers

1.88M



Number of
Transactions

1.73M



Value of
Transactions

204M_{JOD}



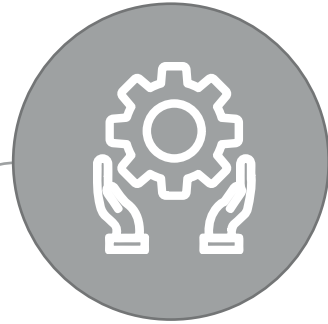
Number of
Users

3.76M



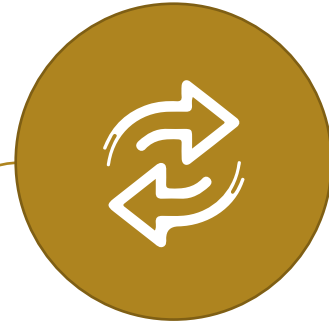
Number of
Billers

461



Number of
Services

1387



Number of
Transactions

3.48M



Value of
Transactions

991M_{JOD}



ACH Summary

Automated Clearing House



Total Number of
Transactions

893K



Number of JOD
Transactions

888K



Value of JOD
Transactions

672M_{JOD}



ECC
Electronic Cheque Clearing

Summary



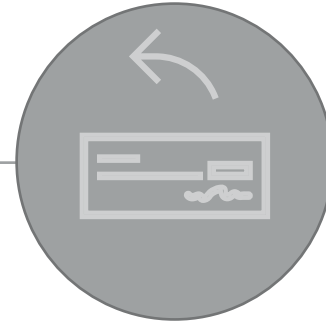
Number of
Cheques

456K



Value of
Cheques

3.04B_{JOD}



Number of
Returned Cheques

14.6K



Value of Returned
Cheques

95M_{JOD}



Monthly Report

April 2023

9

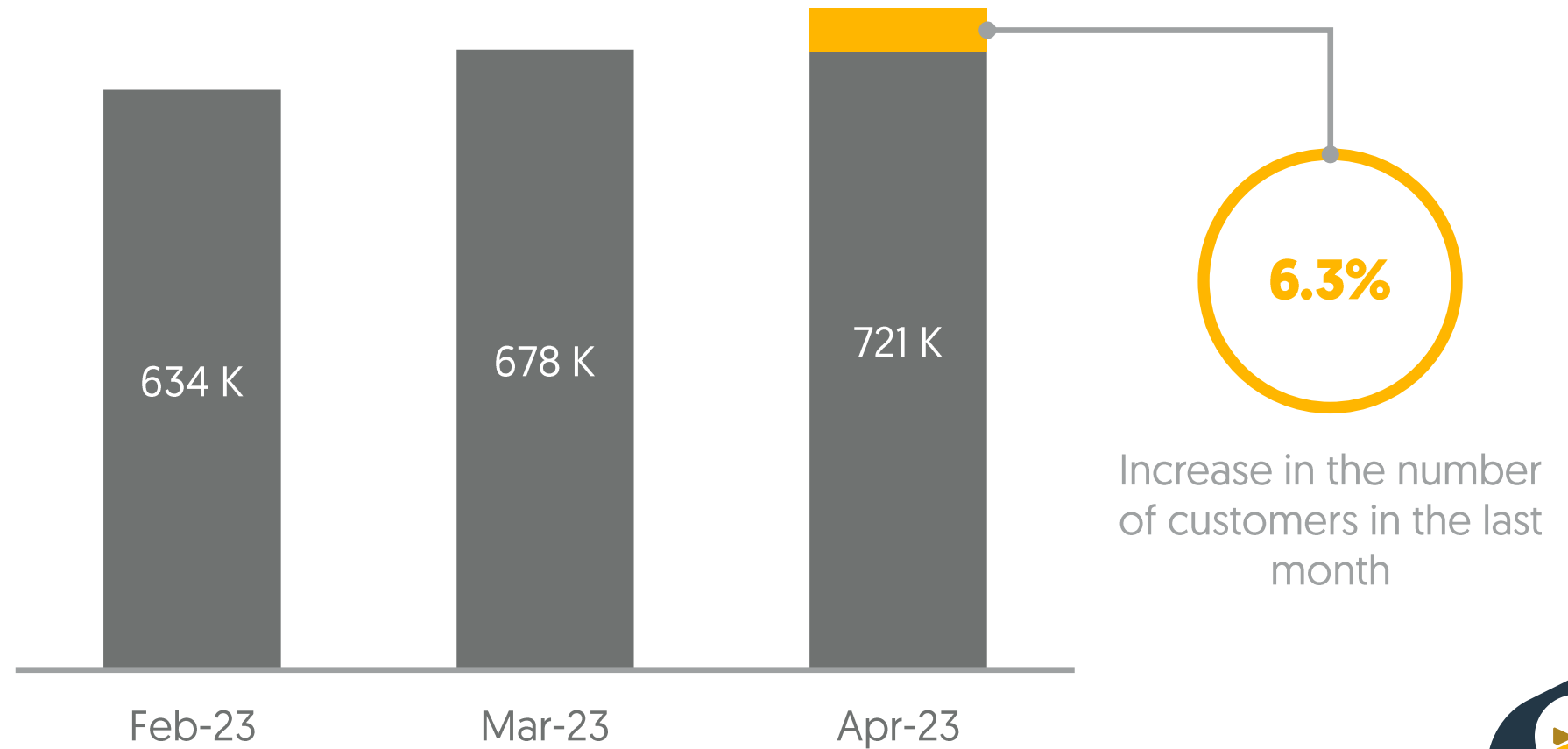
Instant Payment System



04.2023

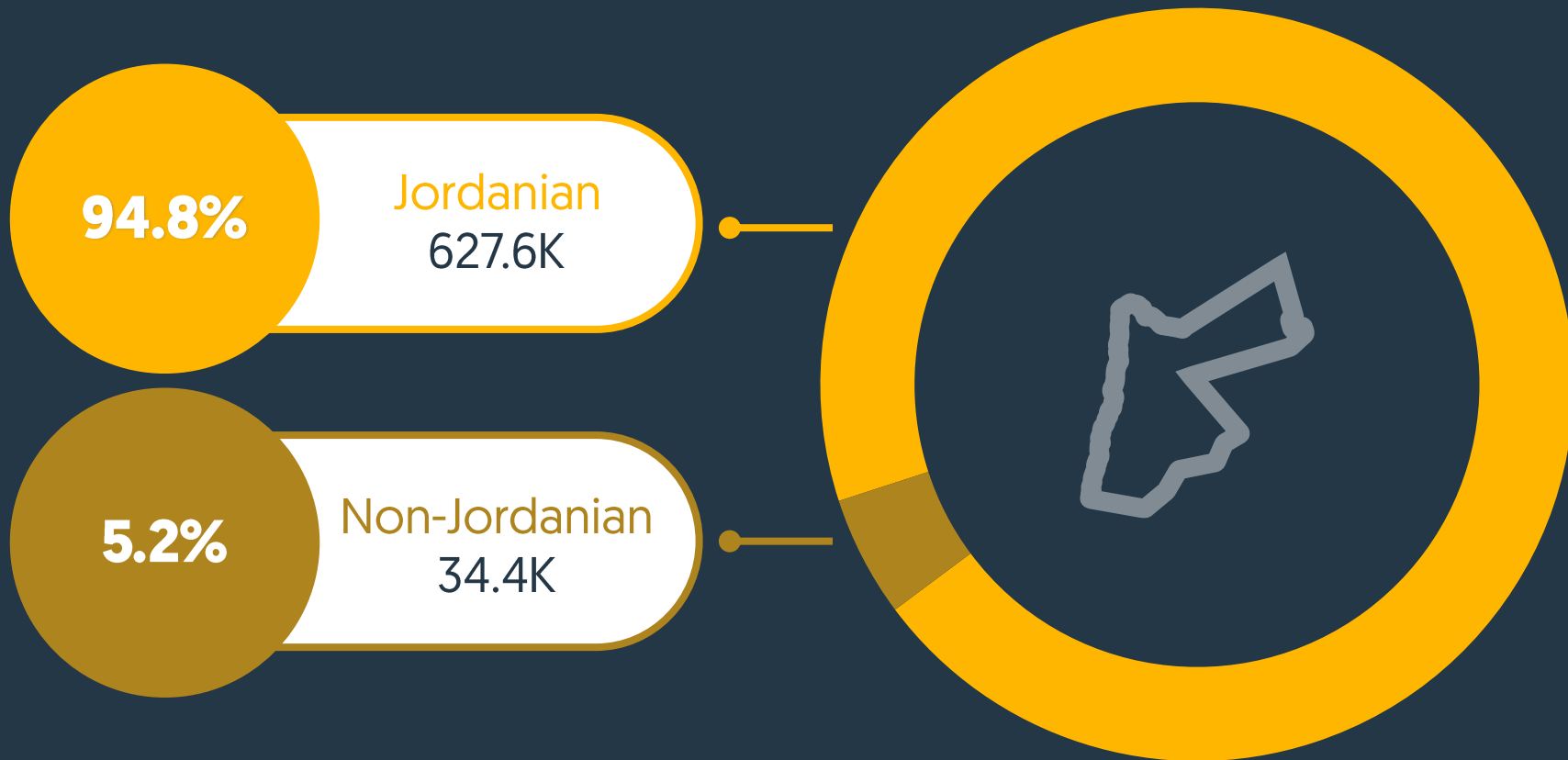
CliQ Customers

Total Number of Customers Over the Past 3 Months



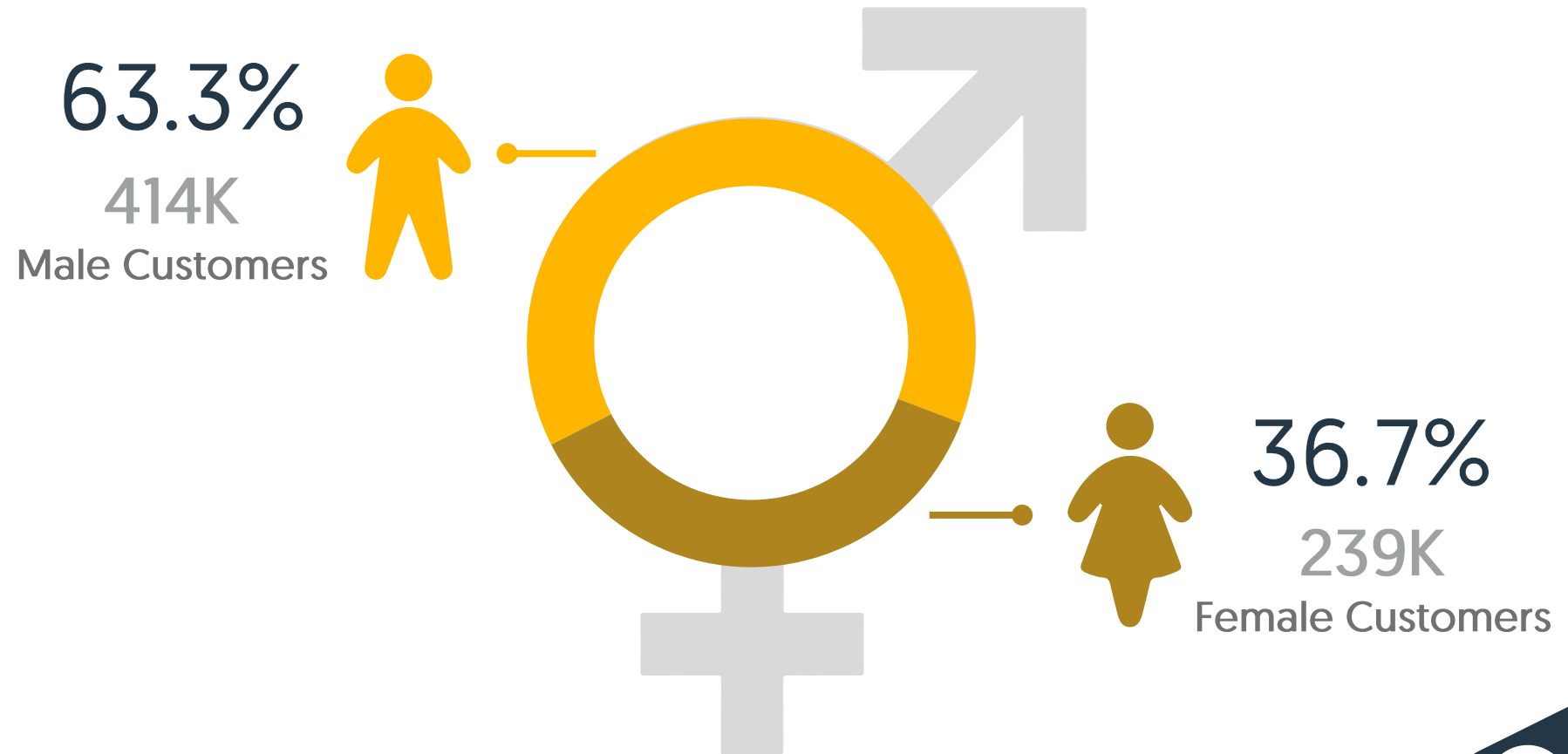
CliQ Customers

Percentage of Customers Based on Nationality



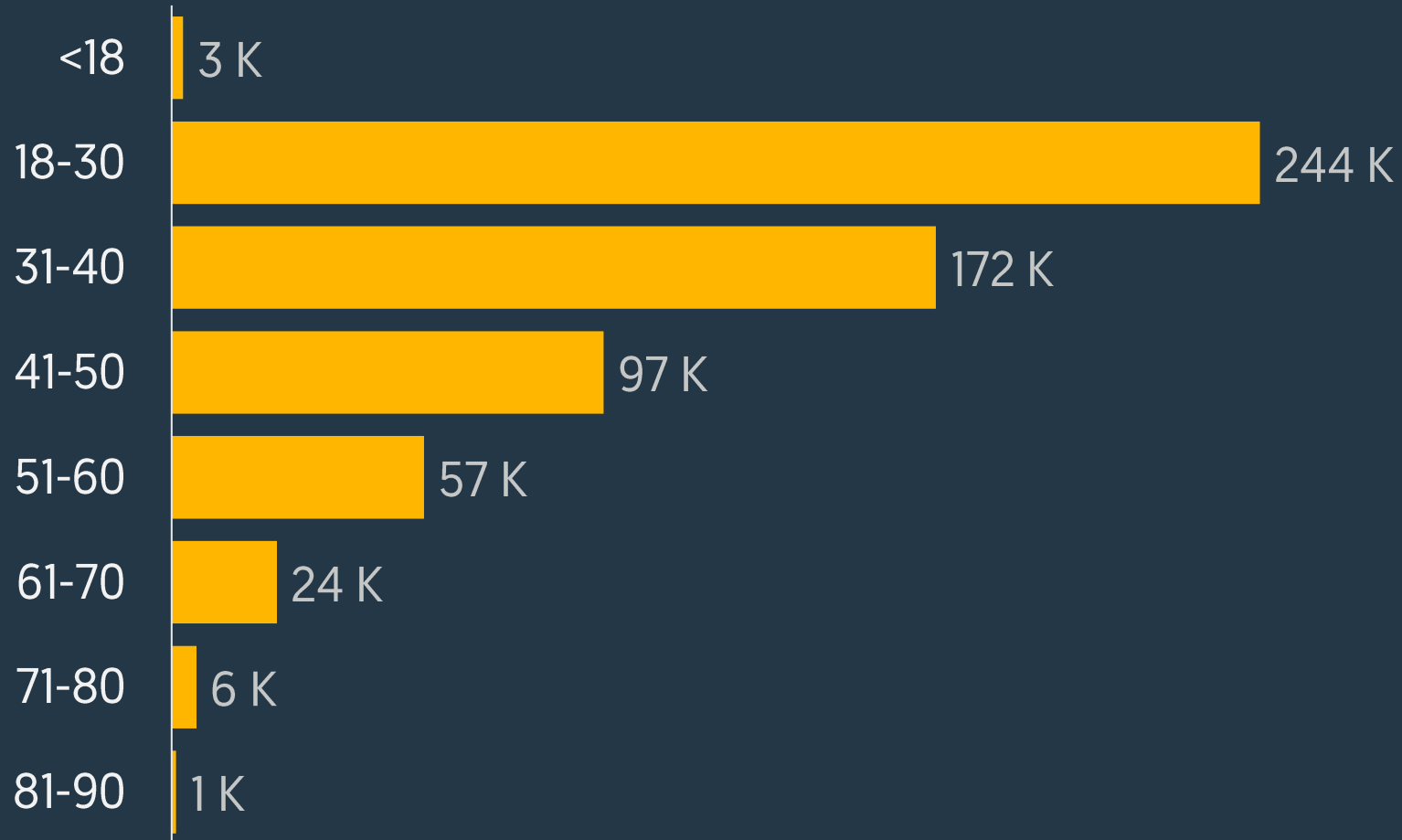
CliQ Customers

Percentage of Customers Based on Gender



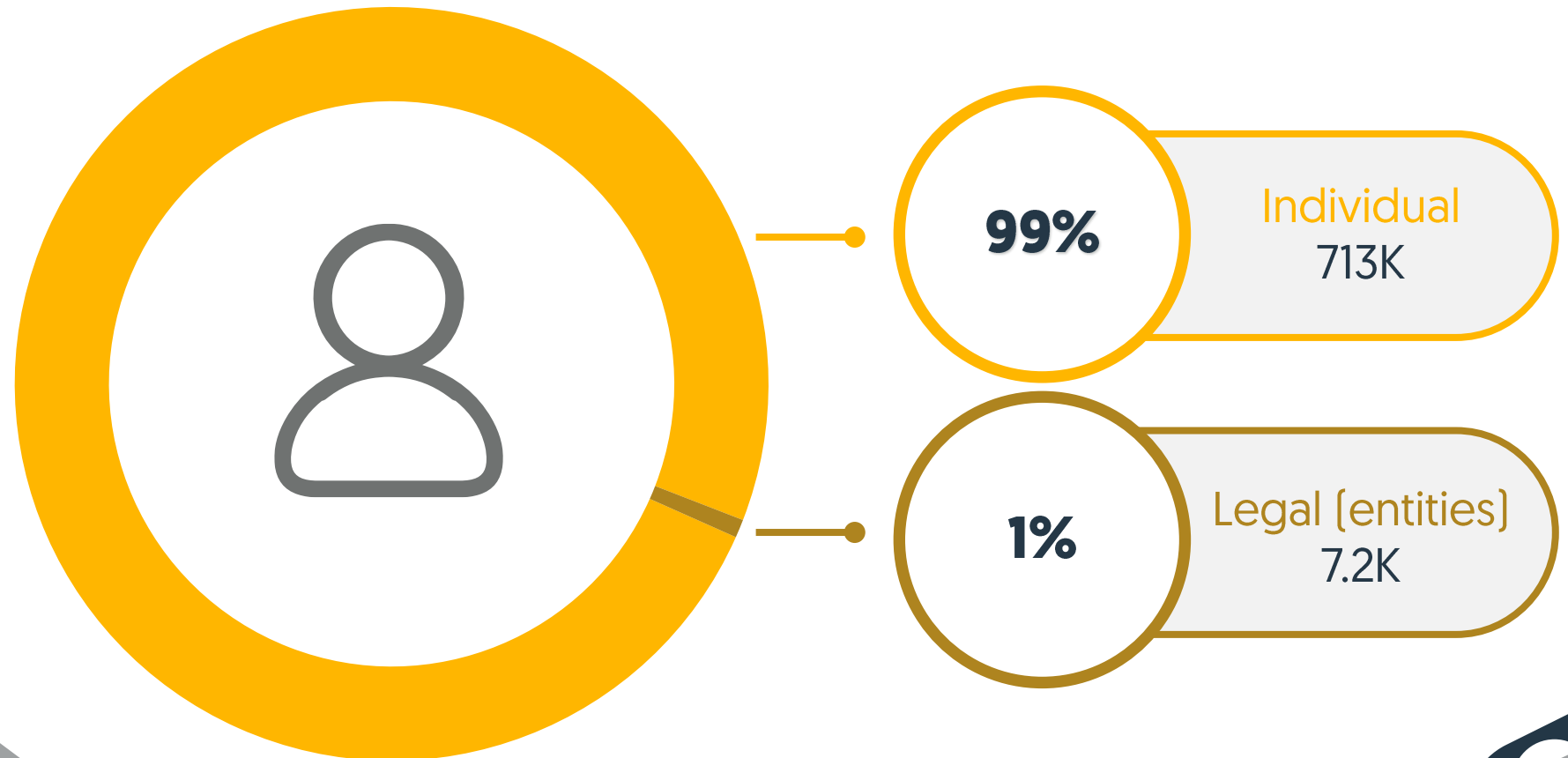
CliQ Customers

Number of Customers Based on Age Group



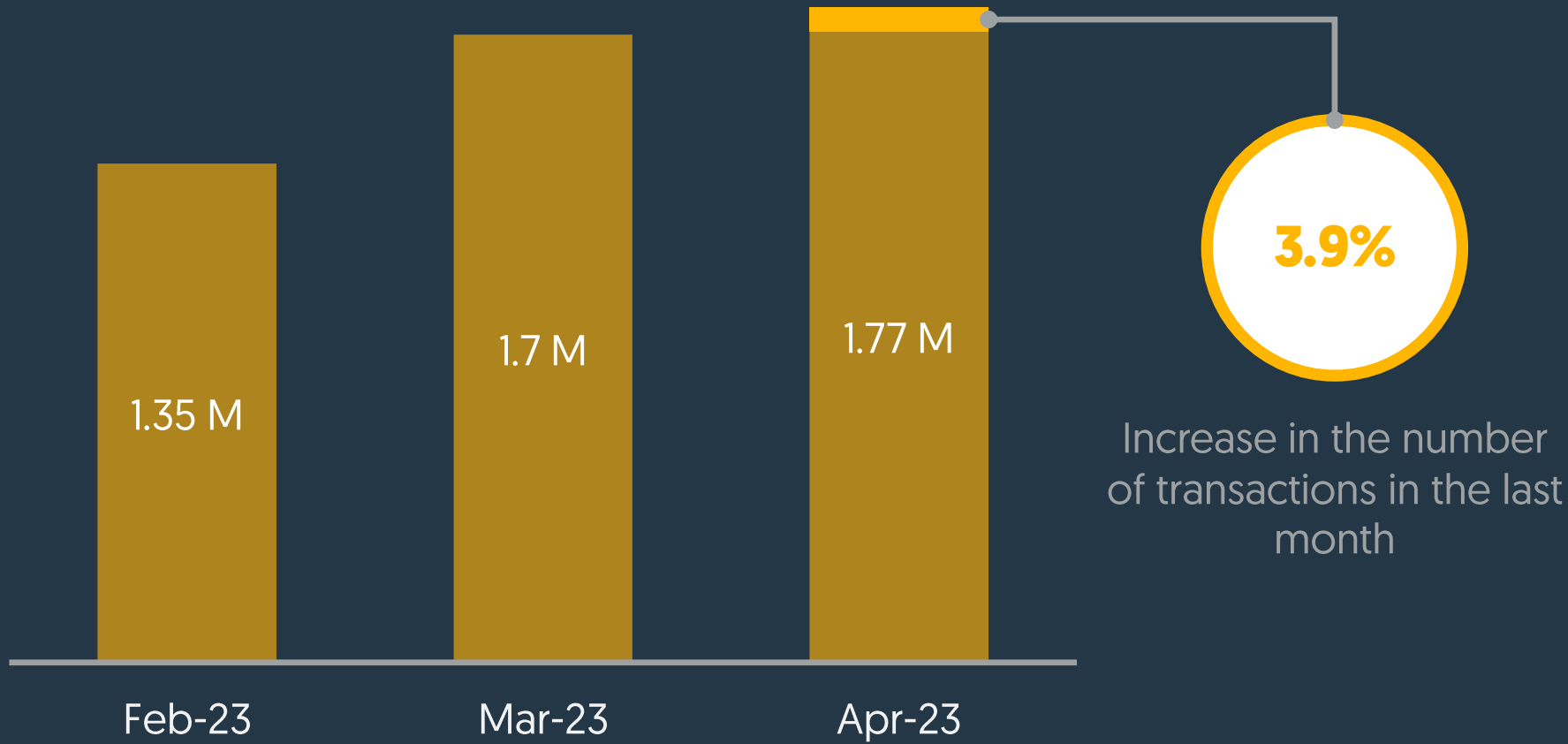
CliQ Customers

Percentage of Customers Based on Customer Type



CliQ Number of Transactions

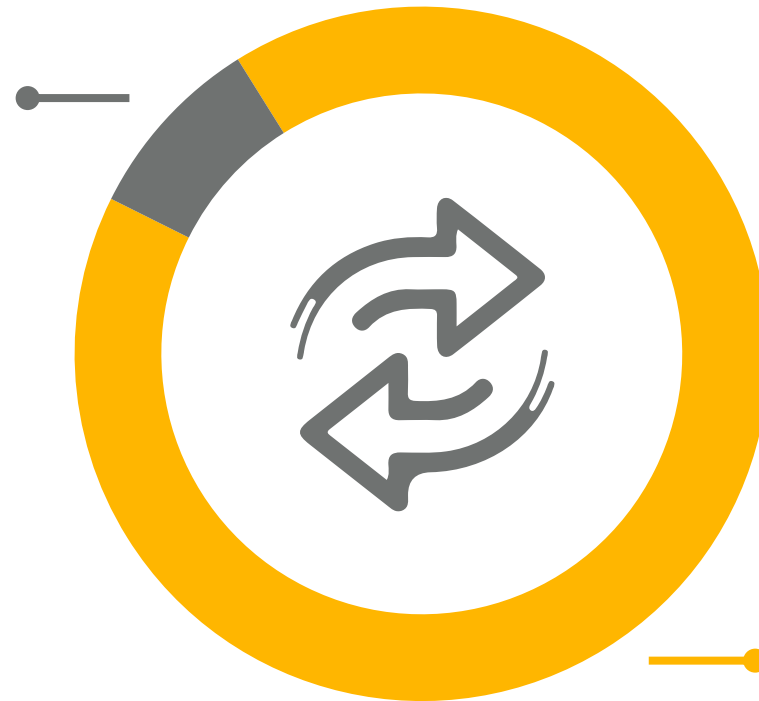
Total Number of Transactions Over the Past 3 Months



CliQ Number of Transactions

Percentage Based on Transaction Type

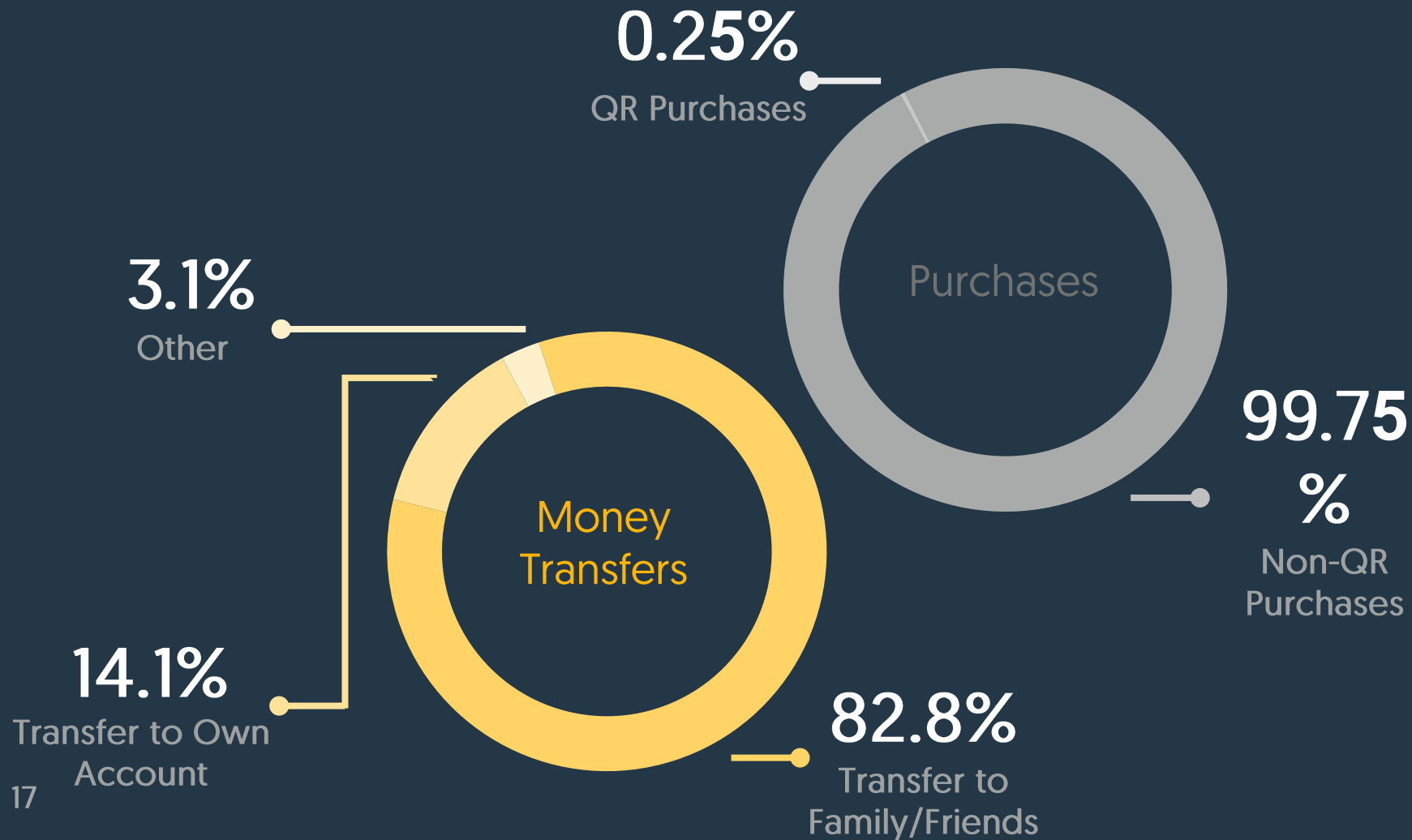
9%
154.7K
Purchases



91%
1.6M
Money Transfers

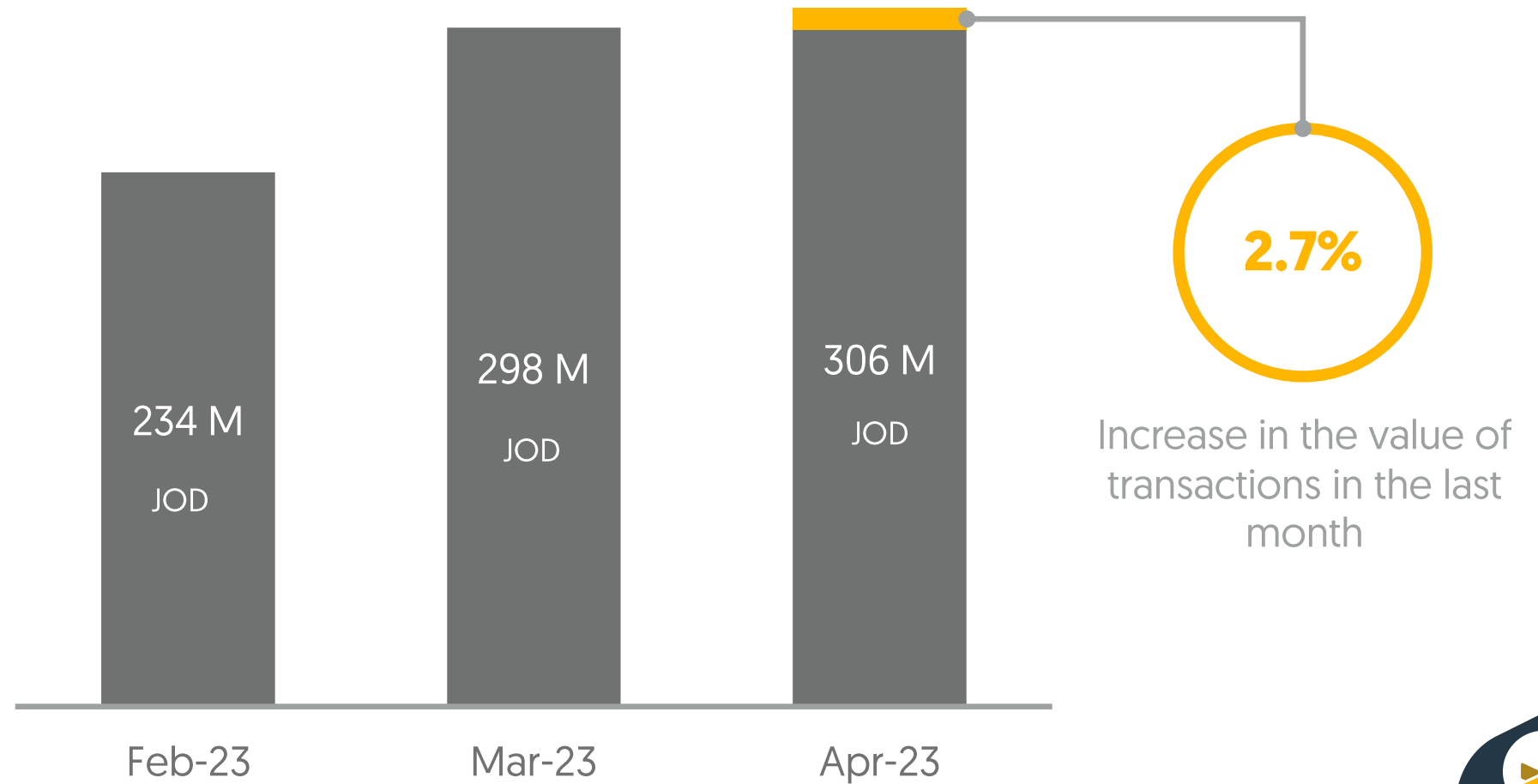
CliQ Number of Transactions

Percentage Based on Transaction Type Sub-Category



CliQ Value of Transactions

Total Value of Transactions Over the Past 3 Months



CliQ Value of Transactions

Percentage Based on Transaction Type

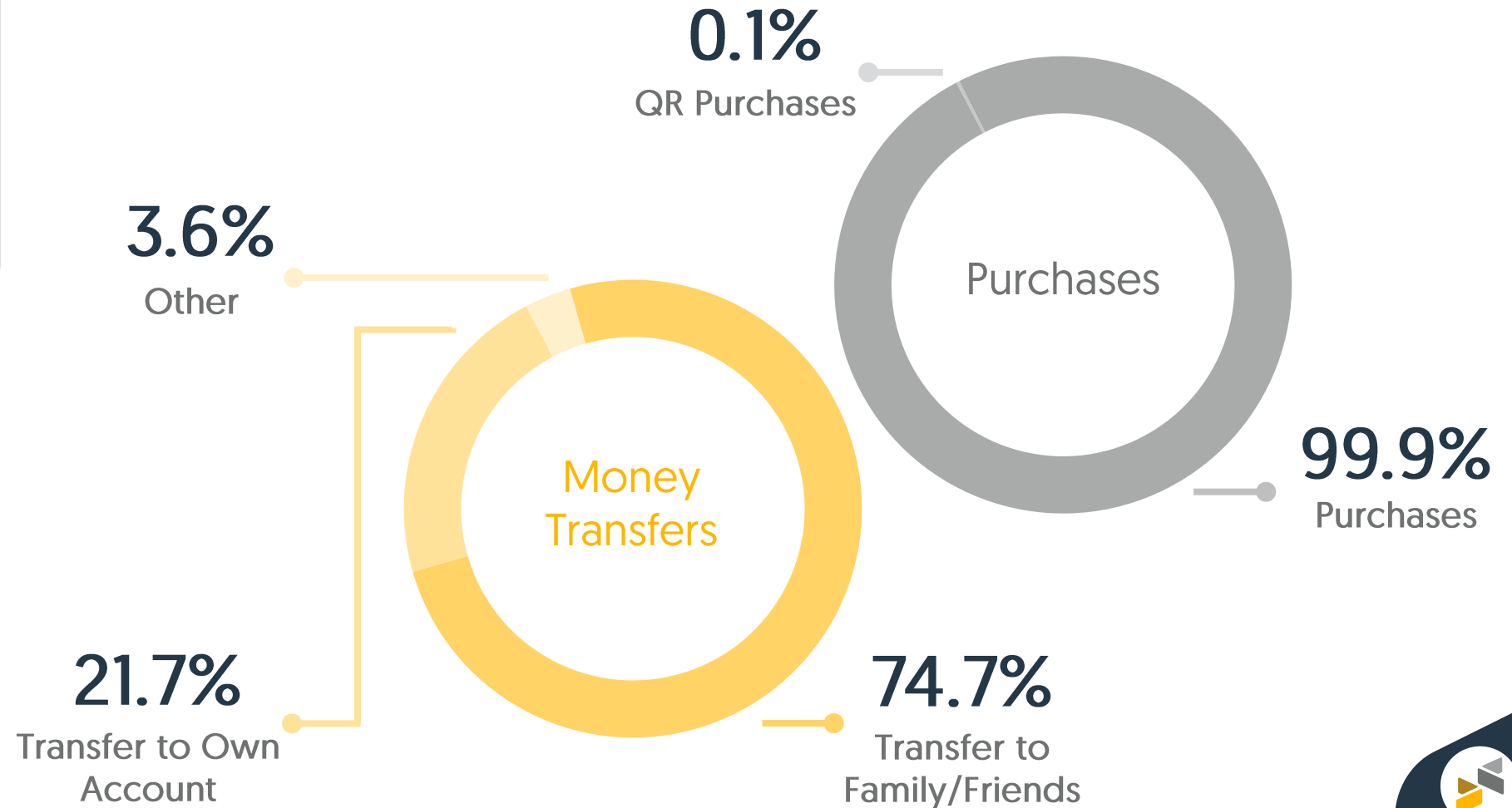
12.2%
37.2M JOD
Purchases



87.8%
268.8M JOD
Money Transfers

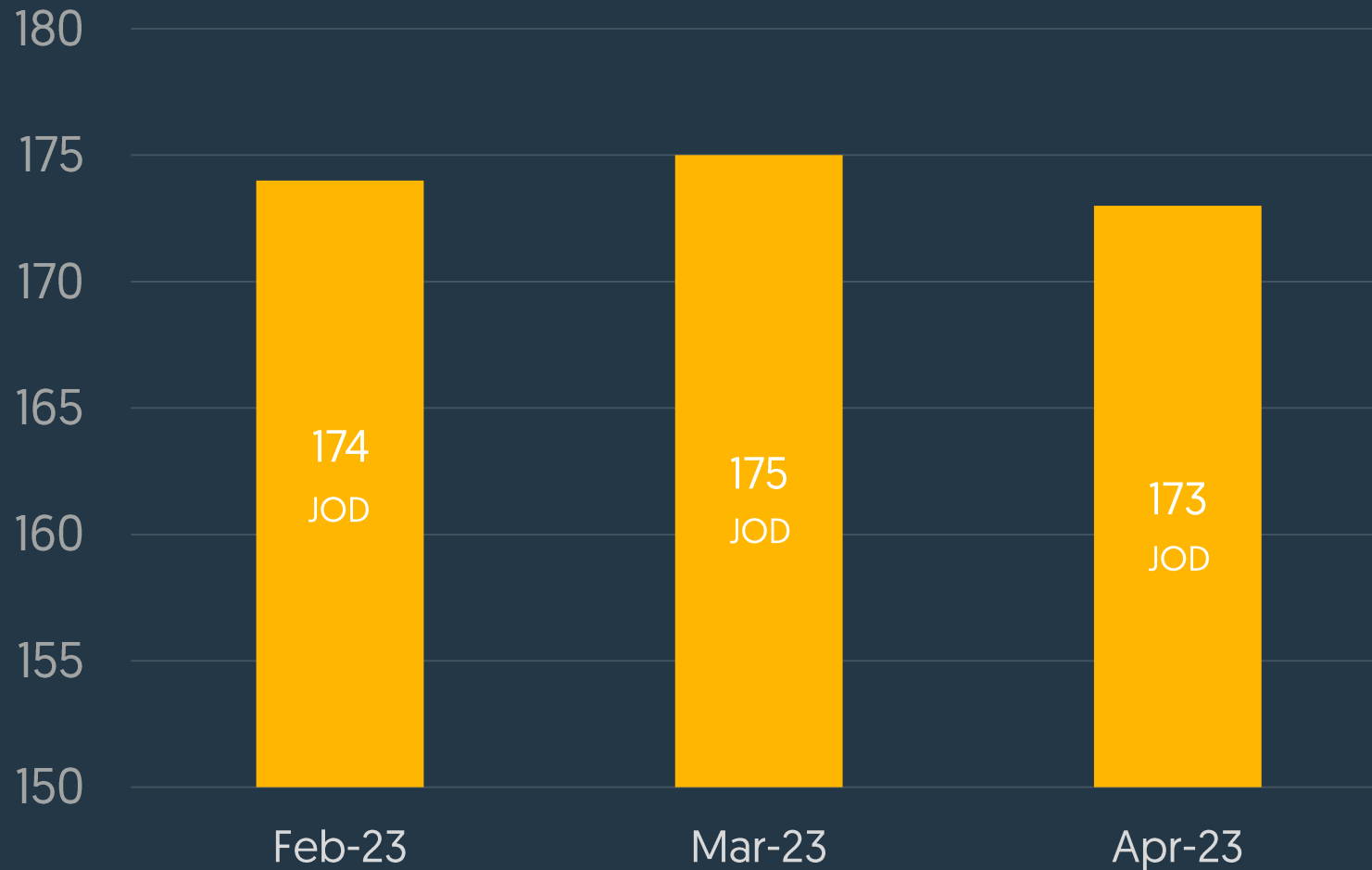
CliQ Value of Transactions

Percentage Based on Transaction Type Sub-Category



CliQ Transactions

Average Value of Transactions Over the Past 3 Months



CliQ Interoperability

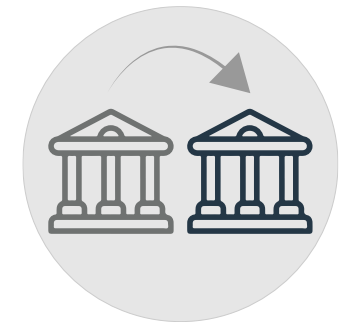
Number of Money Transfer Transactions Through Banks



23.7%

0.30M

On Us



76.3%

0.98M

Off Us

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

CliQ Interoperability

Value of Money Transfer Transactions Through Banks



17%

40M JOD
On Us



83%

196M JOD
Off Us

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

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JoMoPay
Jordan Mobile Payment

Monthly Report

April 2023

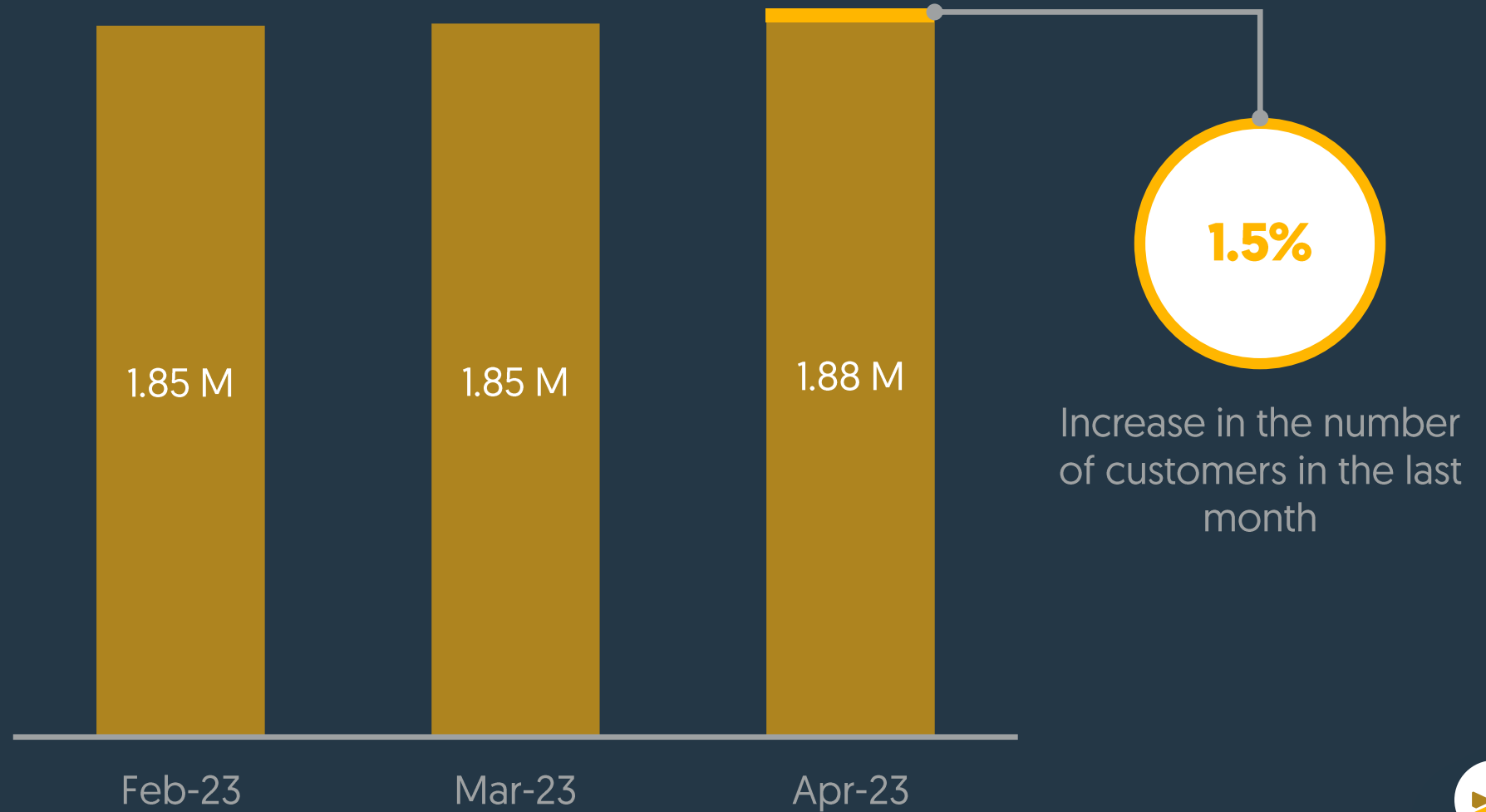
National Switch for Mobile Wallet Payments



04.2023

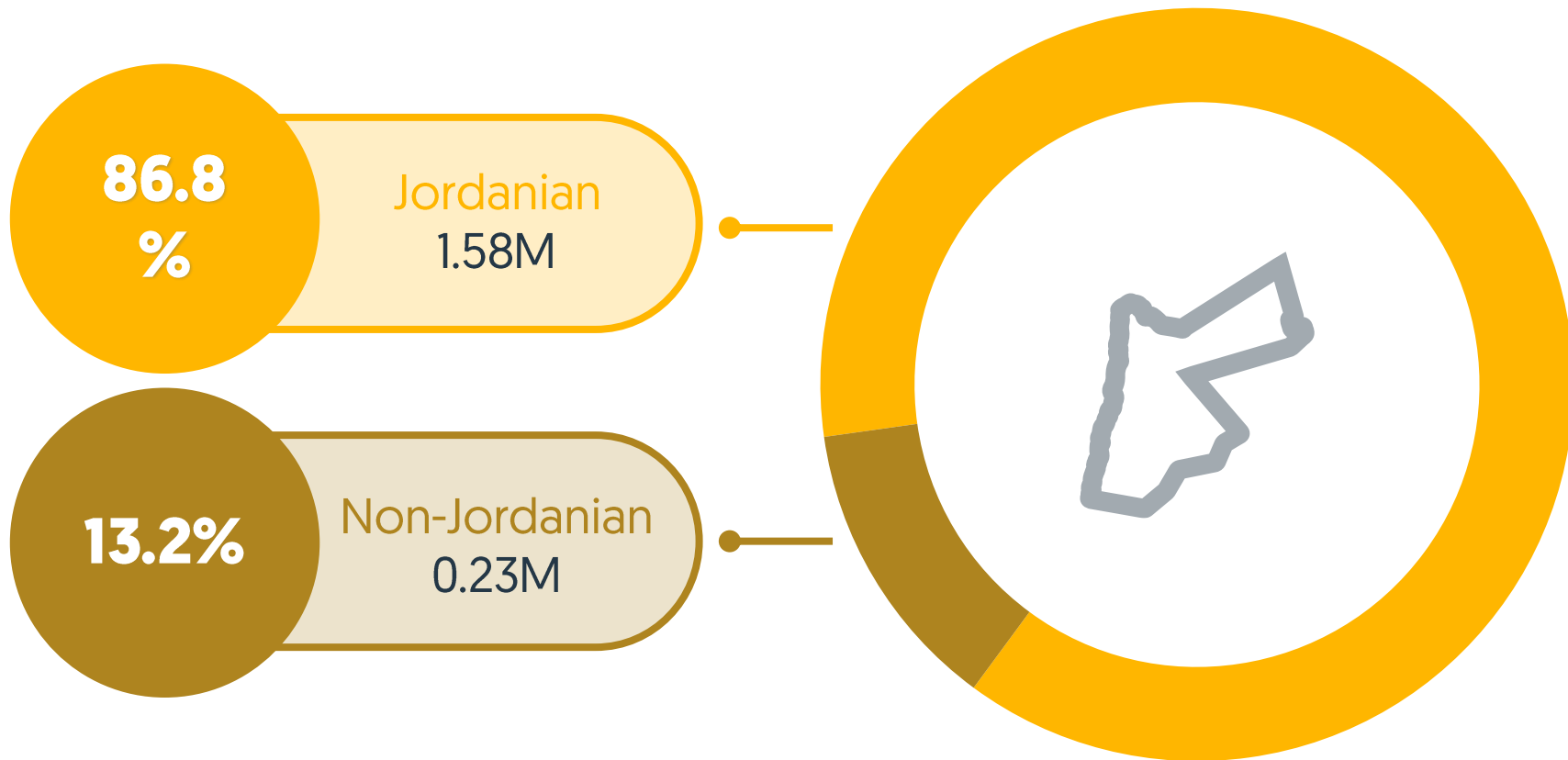
JoMoPay Customers

Total Number of Customers Over the Past 3 Months



JoMoPay Customers

Percentage of Customers Based on Nationality



JoMoPay Customers

Percentage of Customers Based on Gender

55.9%
1.01M
Male Customers

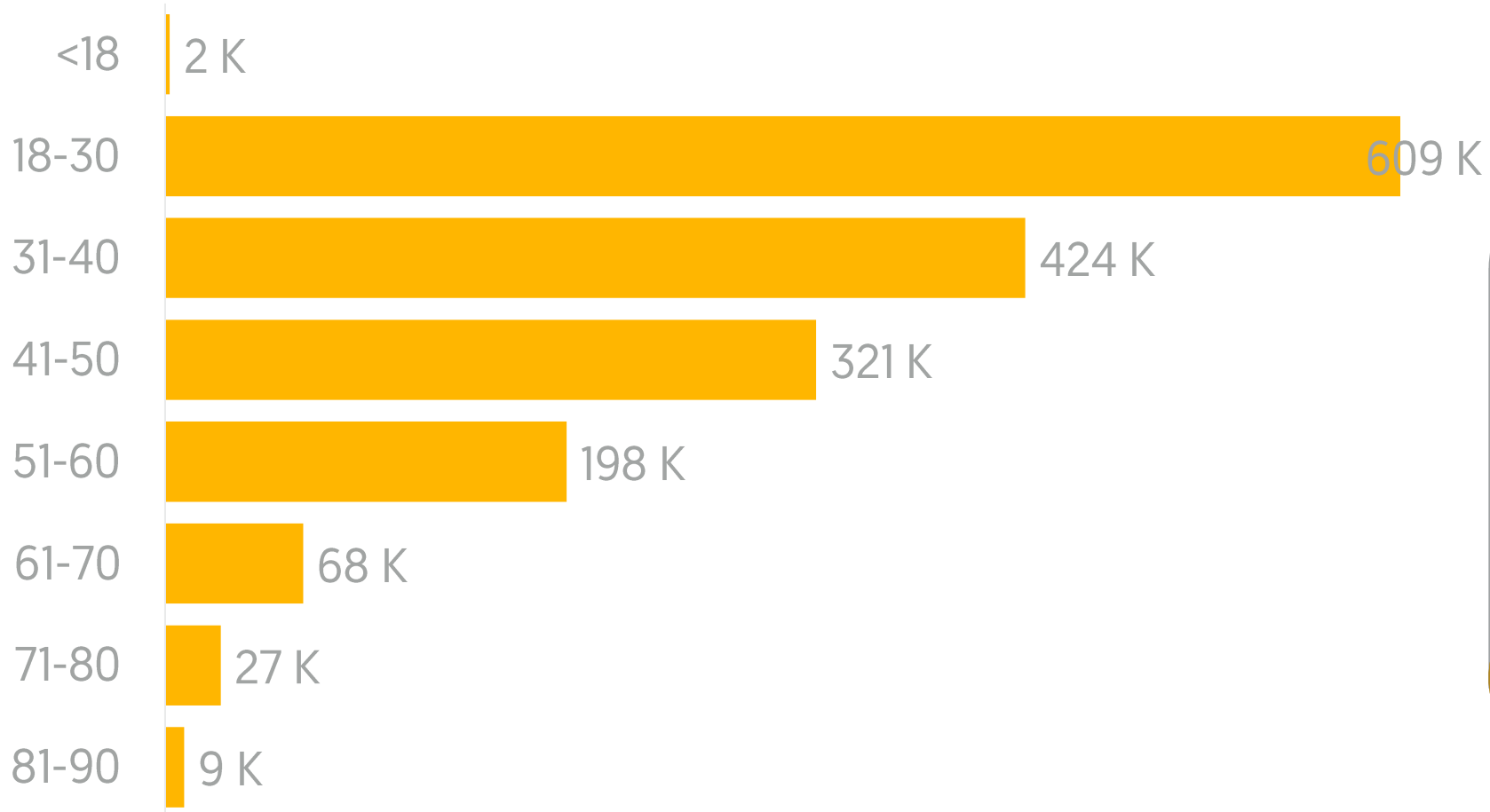


44.1%
0.79M
Female Customers



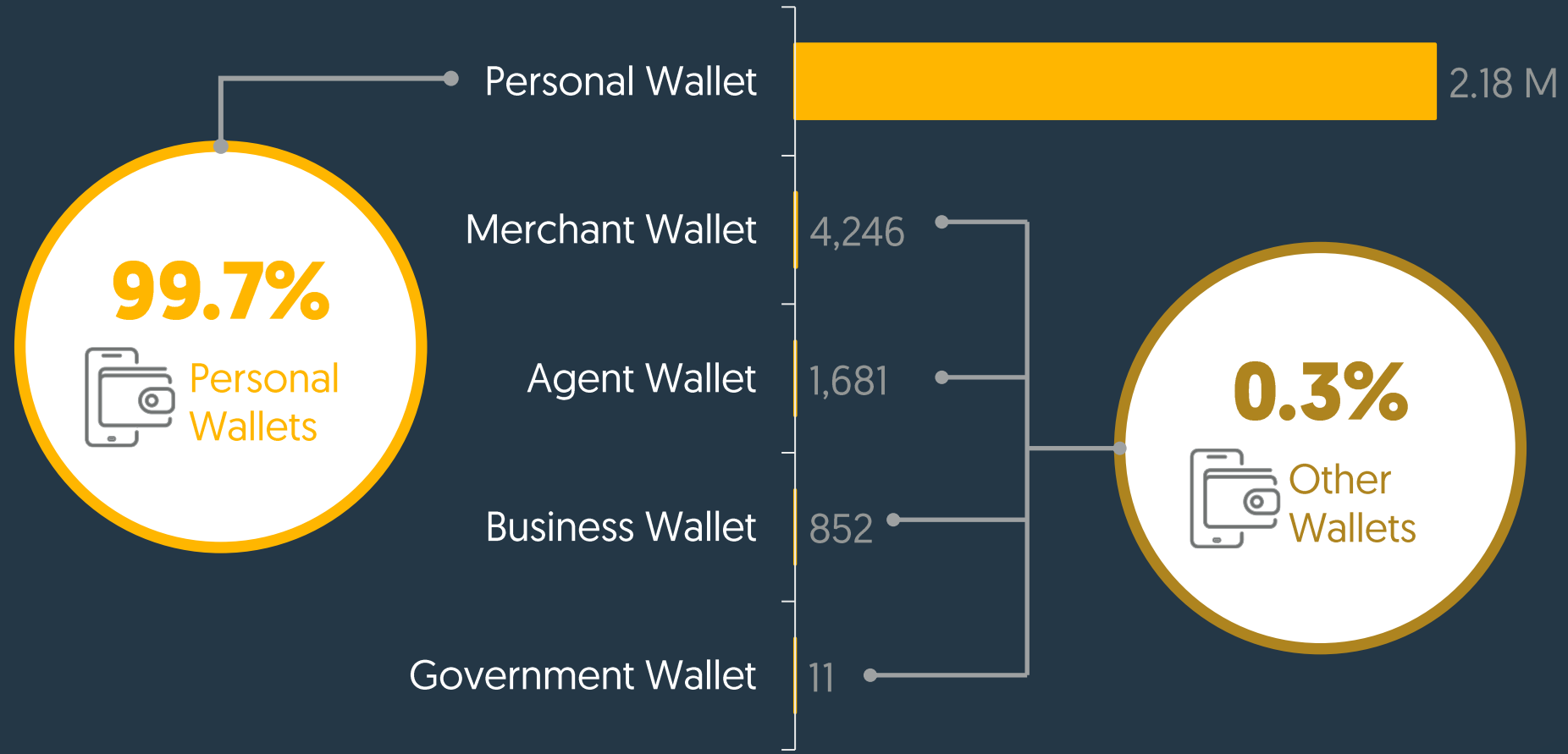
JoMoPay Customers

Number of Customers Based on Age Group



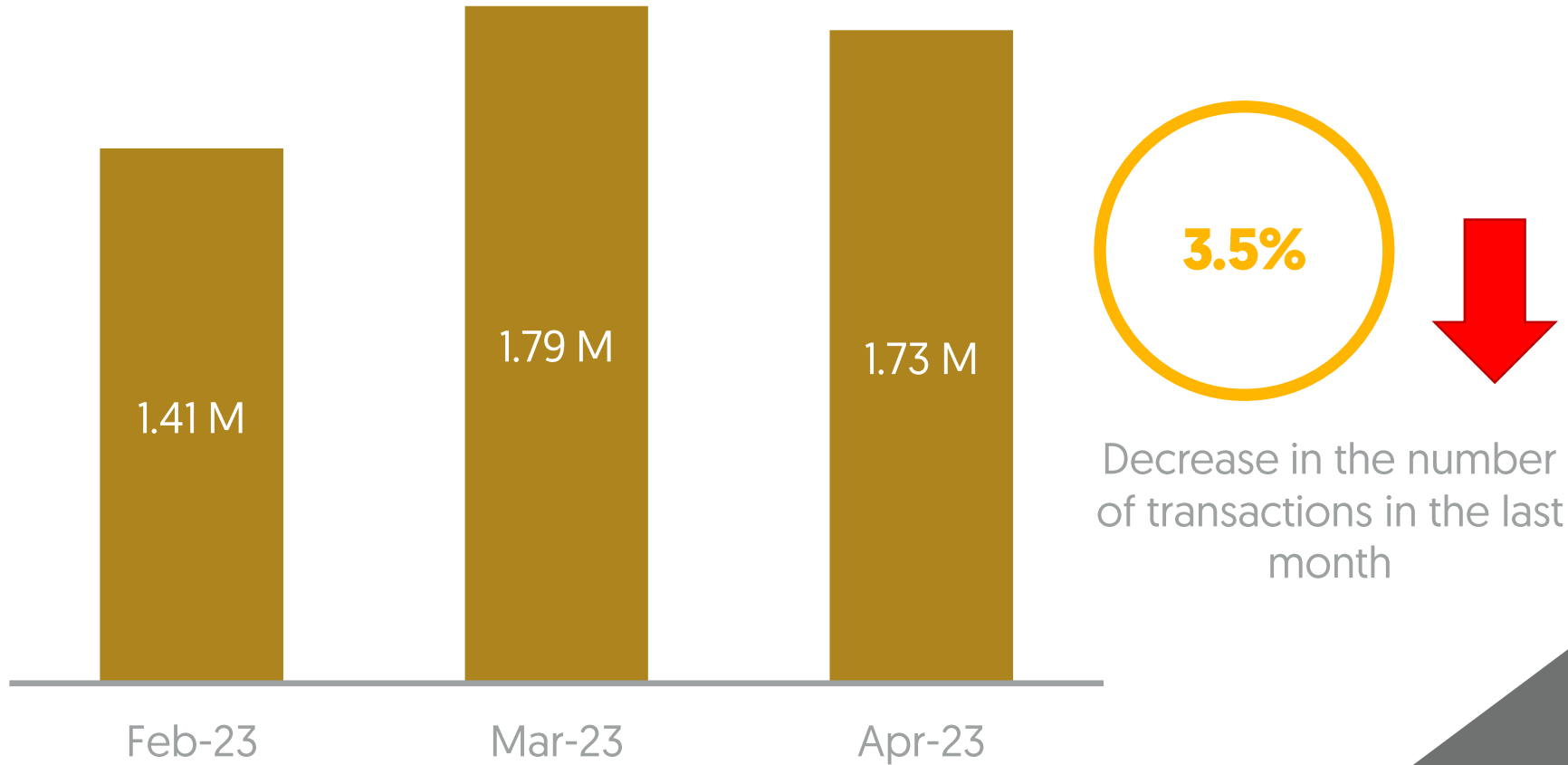
JoMoPay Customers

Number of Wallets Based on Wallet Type



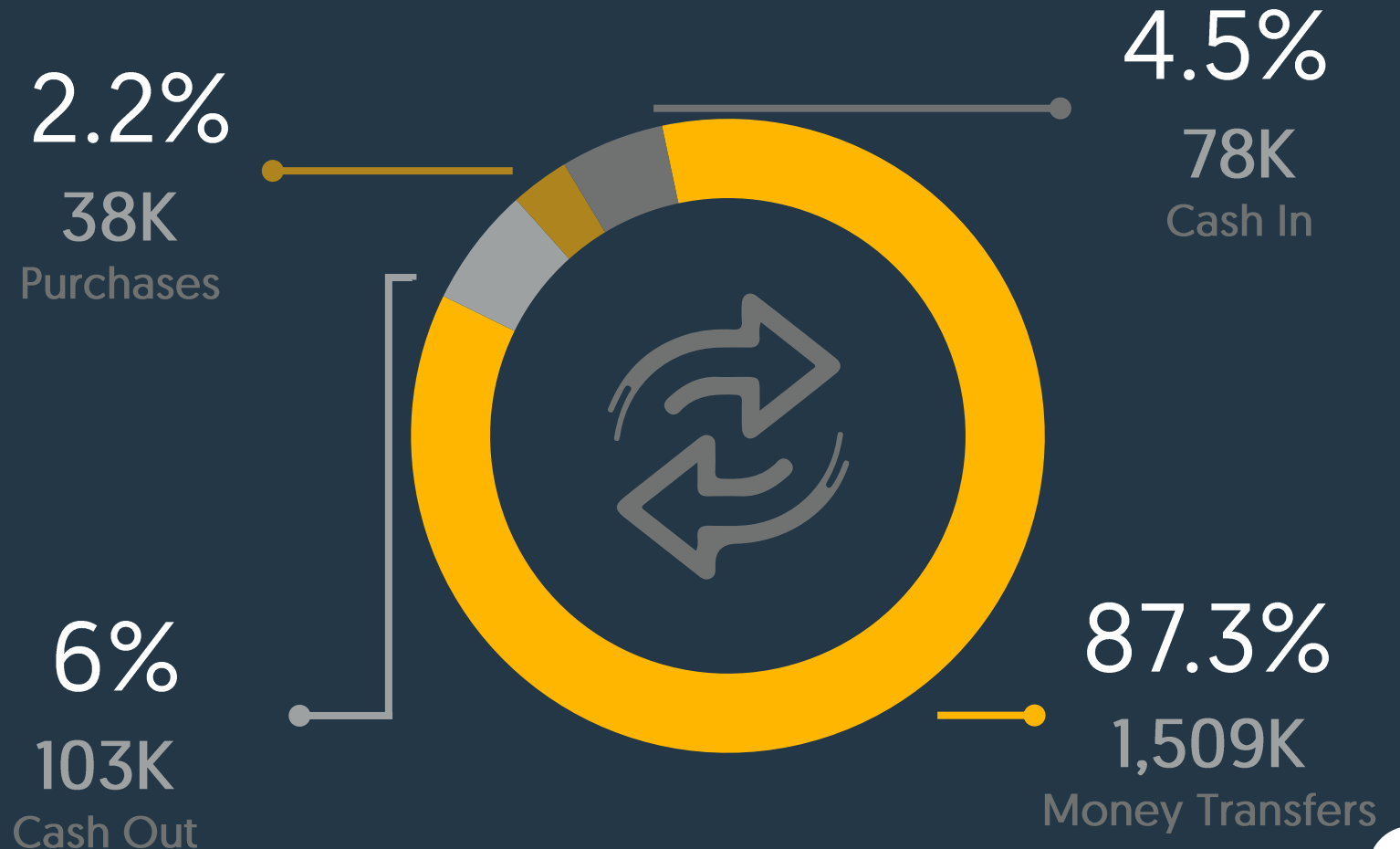
JoMoPay Number of Transactions

Total Number of Transactions Over the Past 3 Months



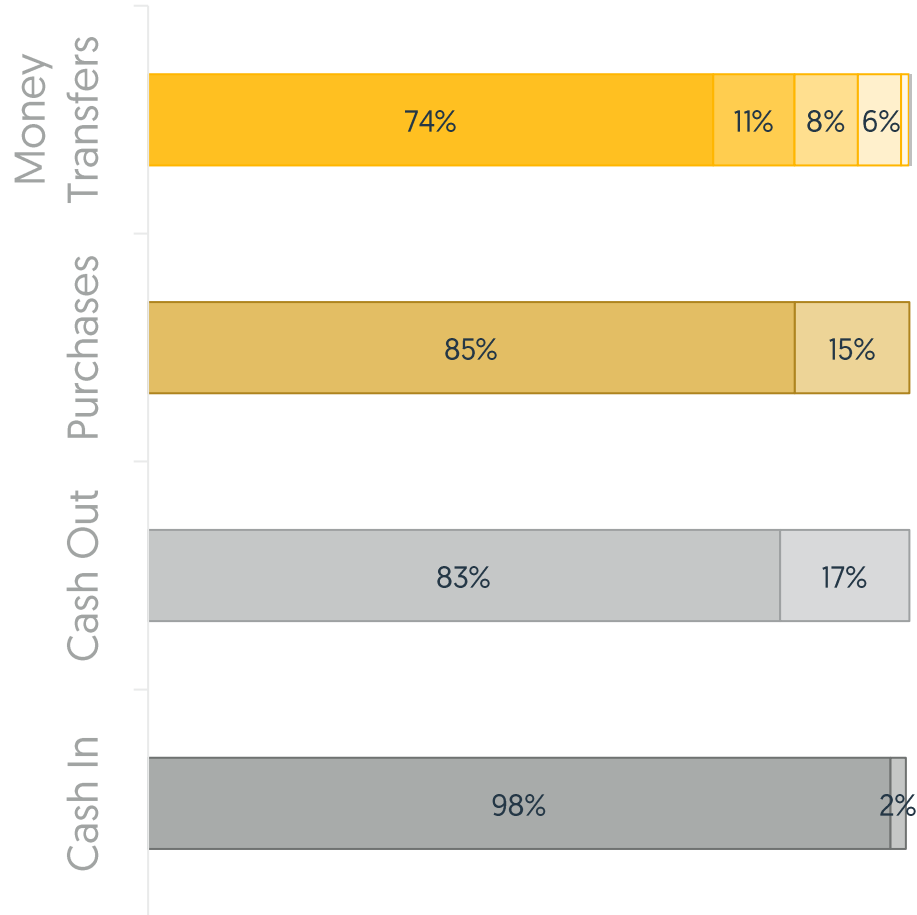
JoMoPay Number of Transactions

Percentage Based on Transaction Type



JoMoPay Number of Transactions

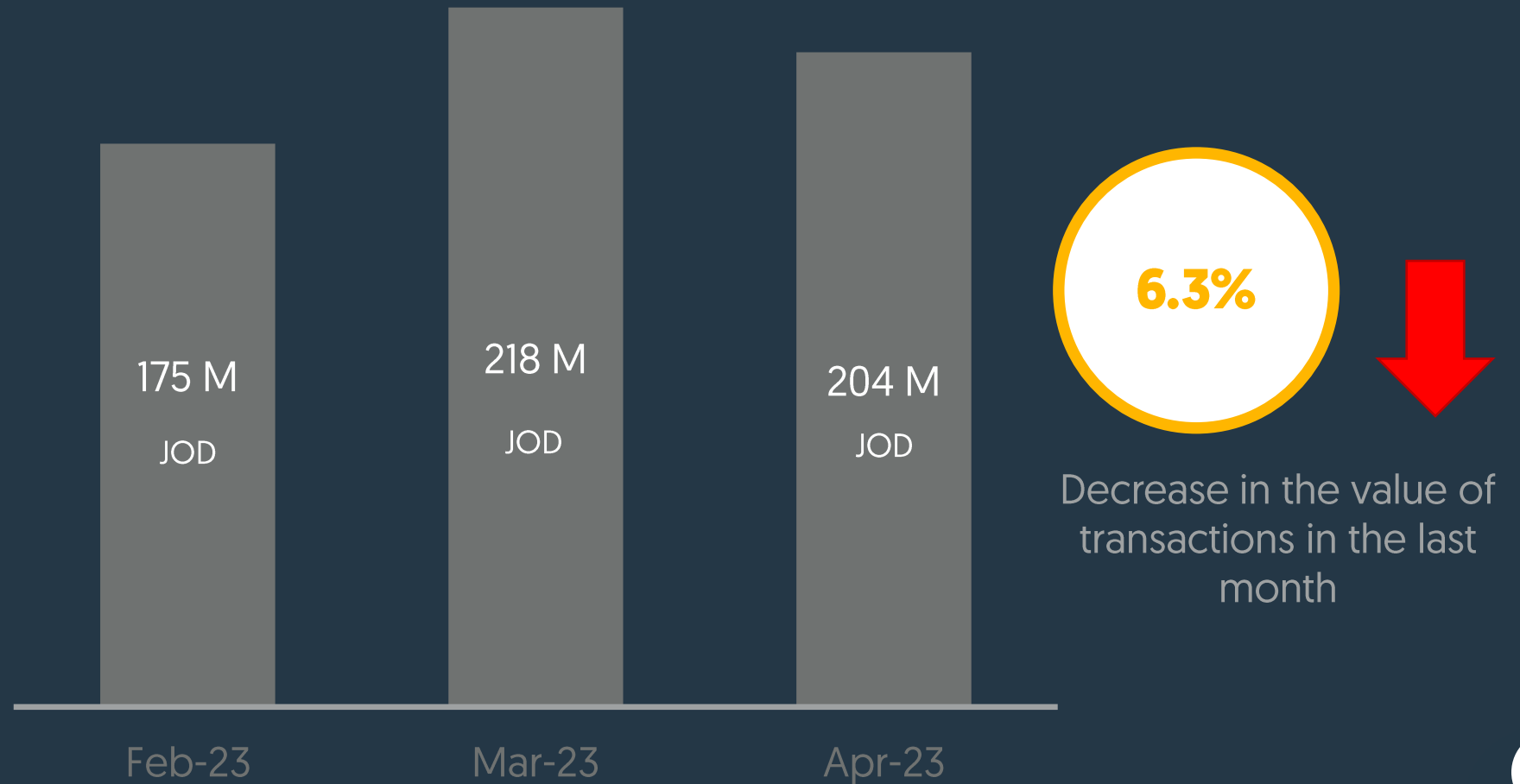
Percentage Based on Transaction Type Sub-Category



Transfer to Family/Friends	74%
Aid/Charity/Grant	11%
Transfer to Own Account	8%
Salary/Bonus/Dividends	6%
Loan/Loan Installment	1%
Purchases	85%
QR Purchases	15%
Cash Out - Agent/Teller	83%
Cash Out - ATM/Kiosk	17%
Cash In - Agent/Teller	98%
Cash In - ATM/Kiosk	2%

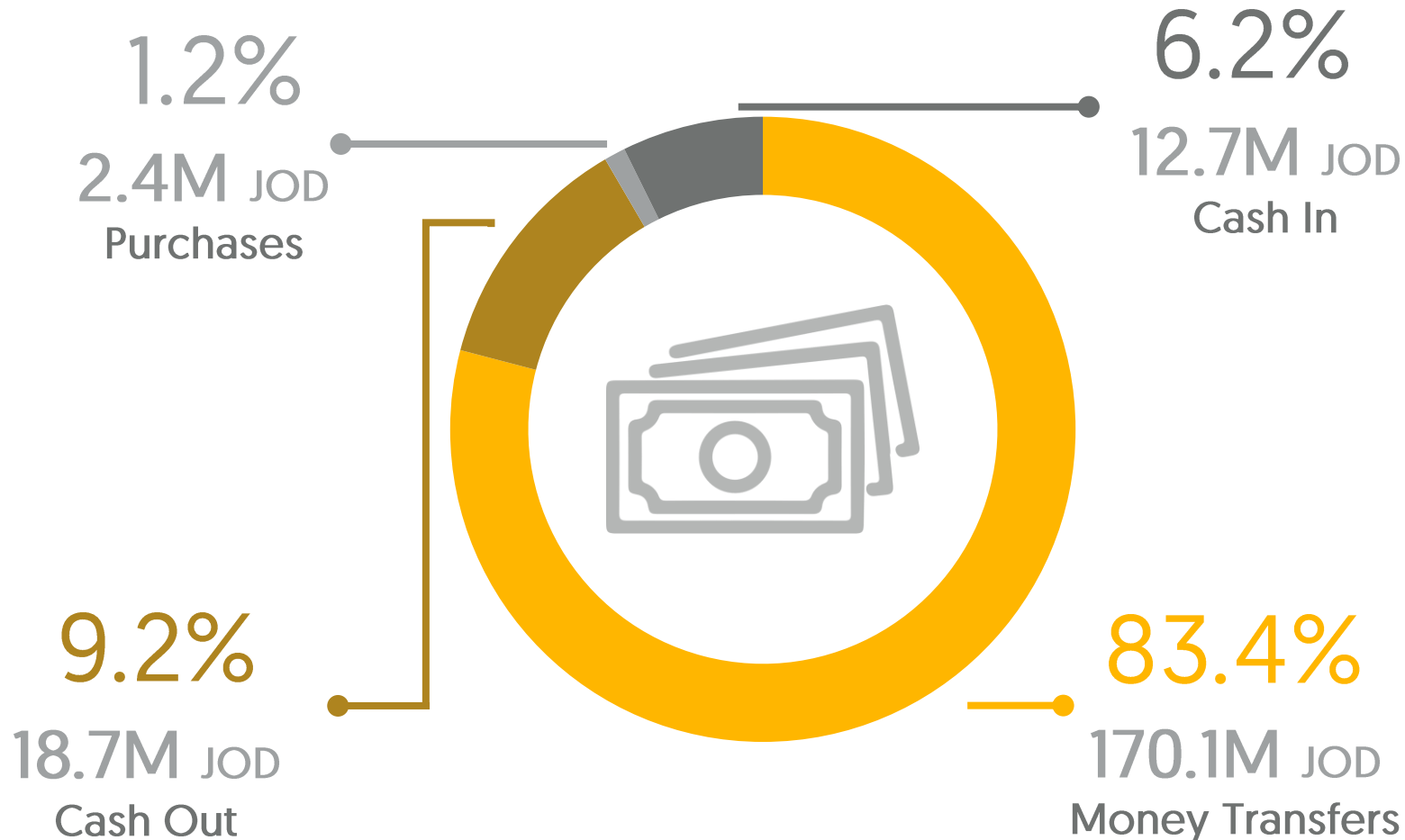
JoMoPay Value of Transactions

Total Value of Transactions Over the Past 3 Months



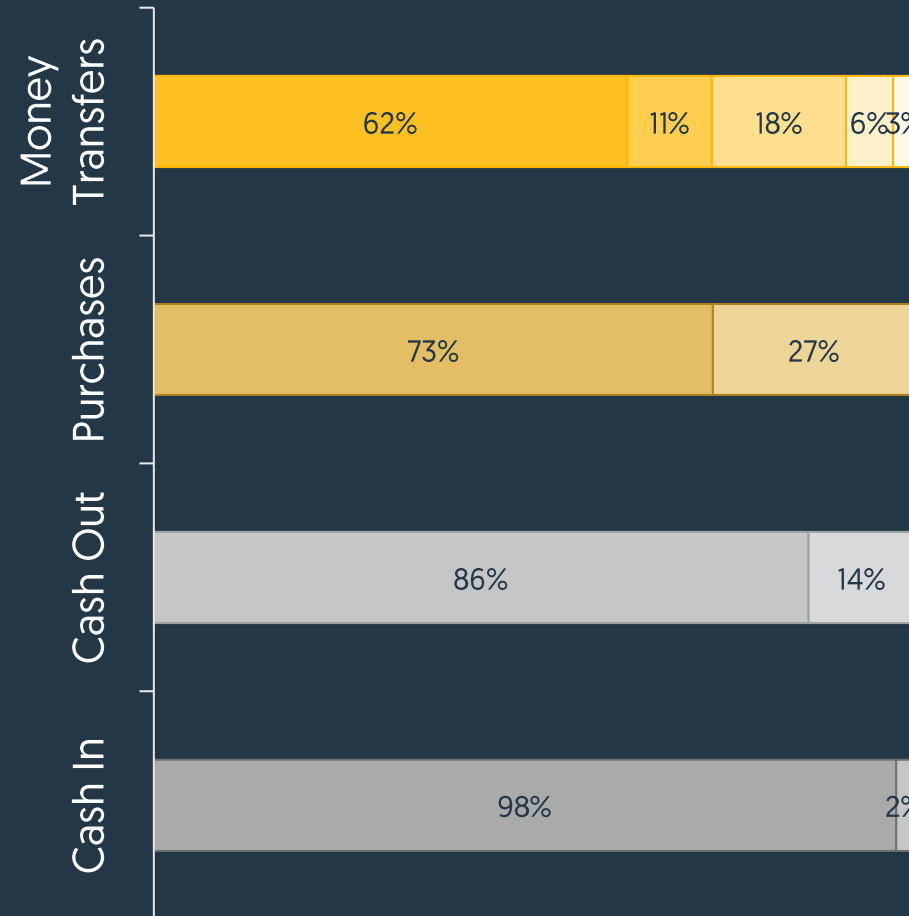
JoMoPay Value of Transactions

Percentage Based on Transaction Type



JoMoPay Value of Transactions

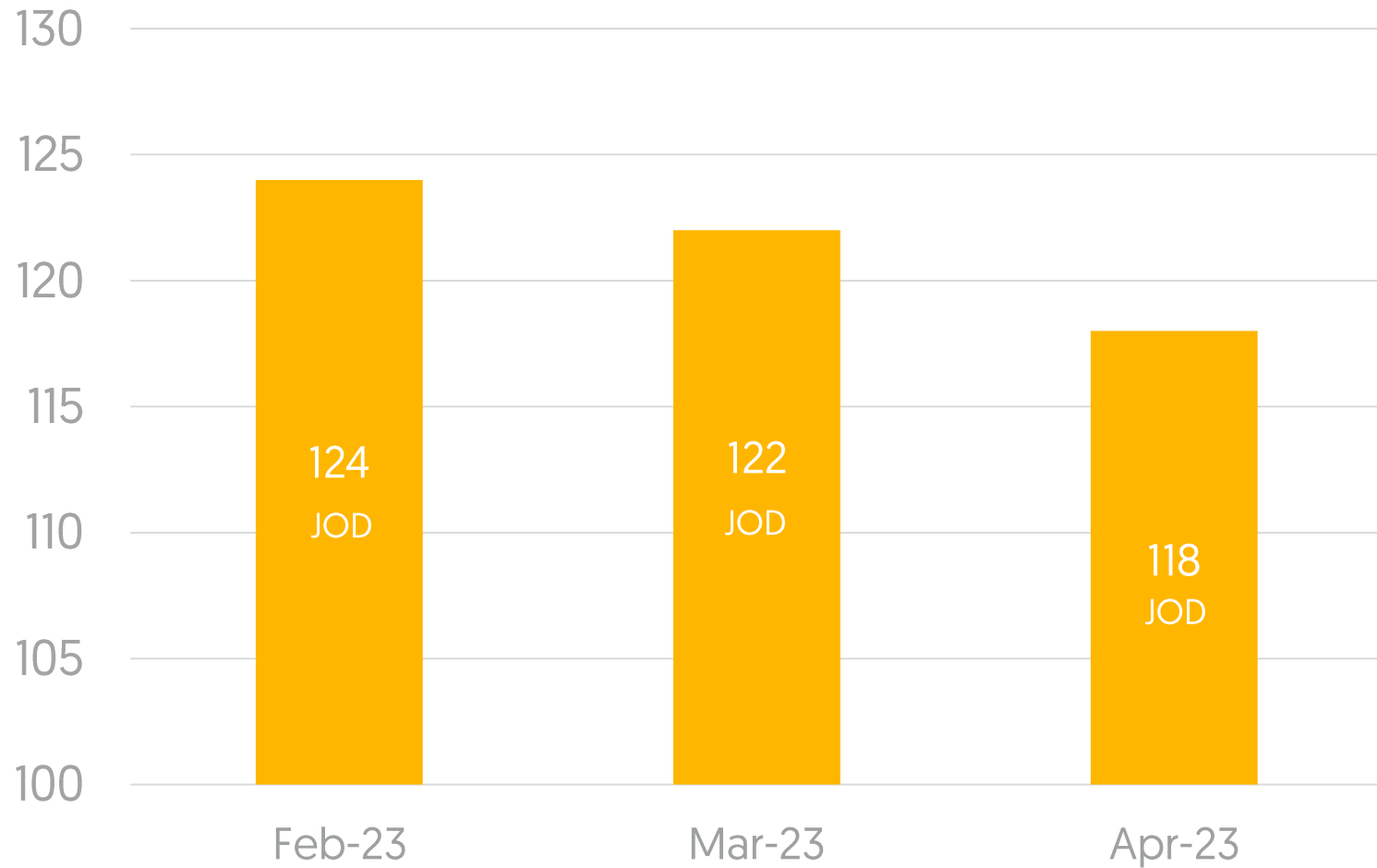
Percentage Based on Transaction Type Sub-Category



Transfer to Family/Friends	62%
Aid/Charity/Grant	11%
Transfer to Own Account	18%
Salary/Bonus/Dividends	6%
Loan/Loan Installment	3%
Purchases	73%
QR Purchases	27%
Cash Out - Agent/Teller	86%
Cash Out - ATM/Kiosk	14%
Cash In - Agent/Teller	98%
Cash In - ATM/Kiosk	2%

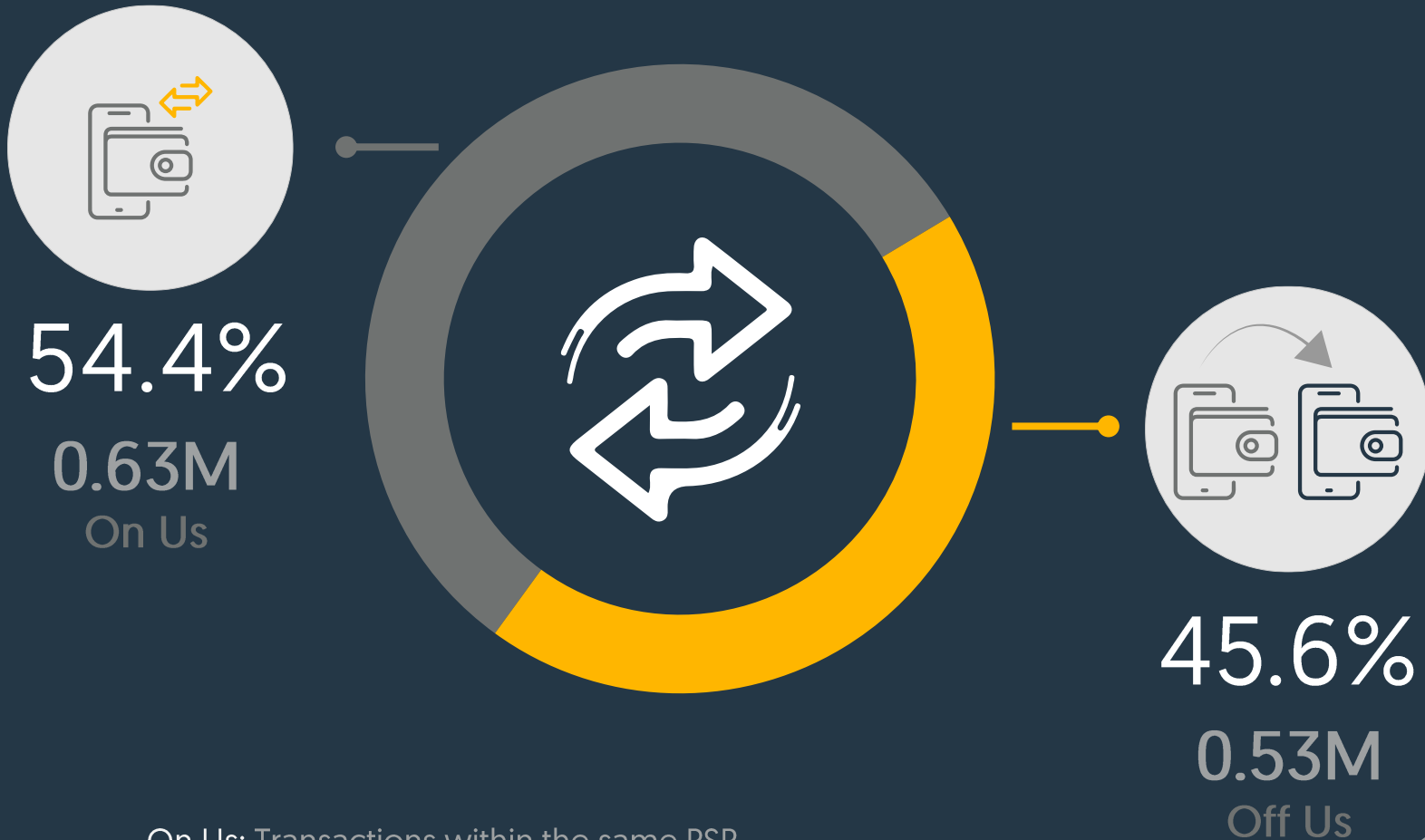
JoMoPay Transactions

Average Value of Transactions Over the Past 3 Months



JoMoPay Interoperability

Number of Money Transfer Transactions Through PSPs



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

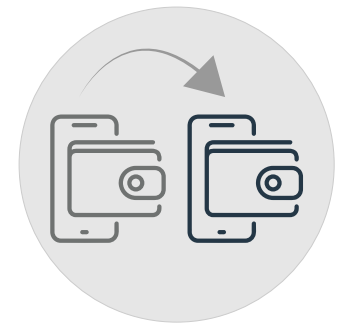
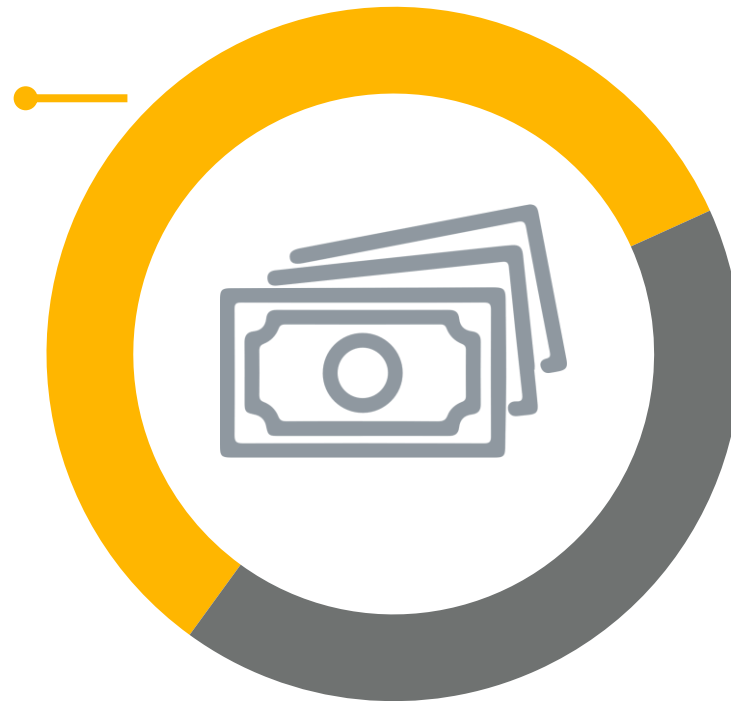
JoMoPay Interoperability

Value of Money Transfer Transactions Through PSPs



53.9%

52.9M JOD
On Us



46.1%

45.1M JOD
Off Us

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

CliQ & JoMoPay Interoperability

Monthly Report
April 2023

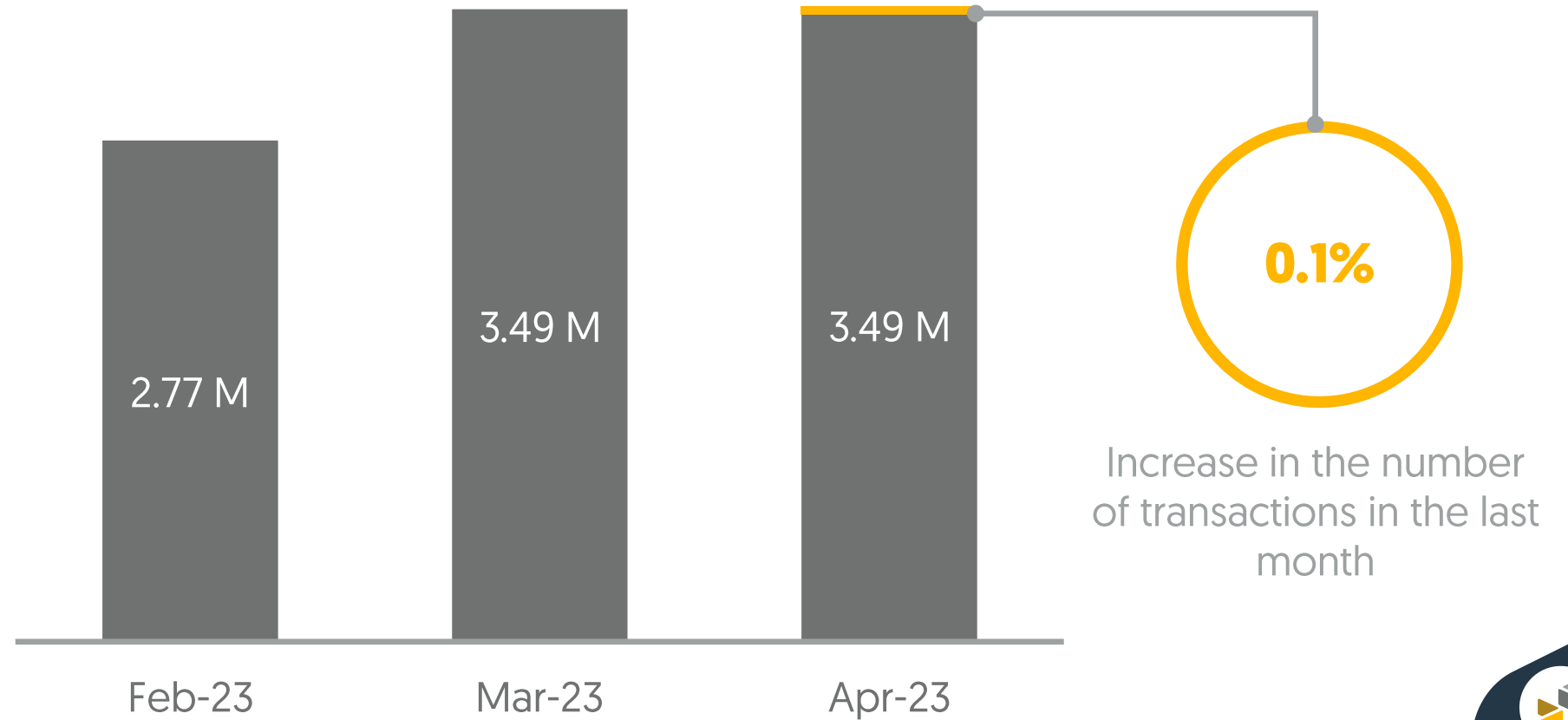
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CliQ and JoMoPay are two national schemes operating on the same payment switch using the ISO20022 standard



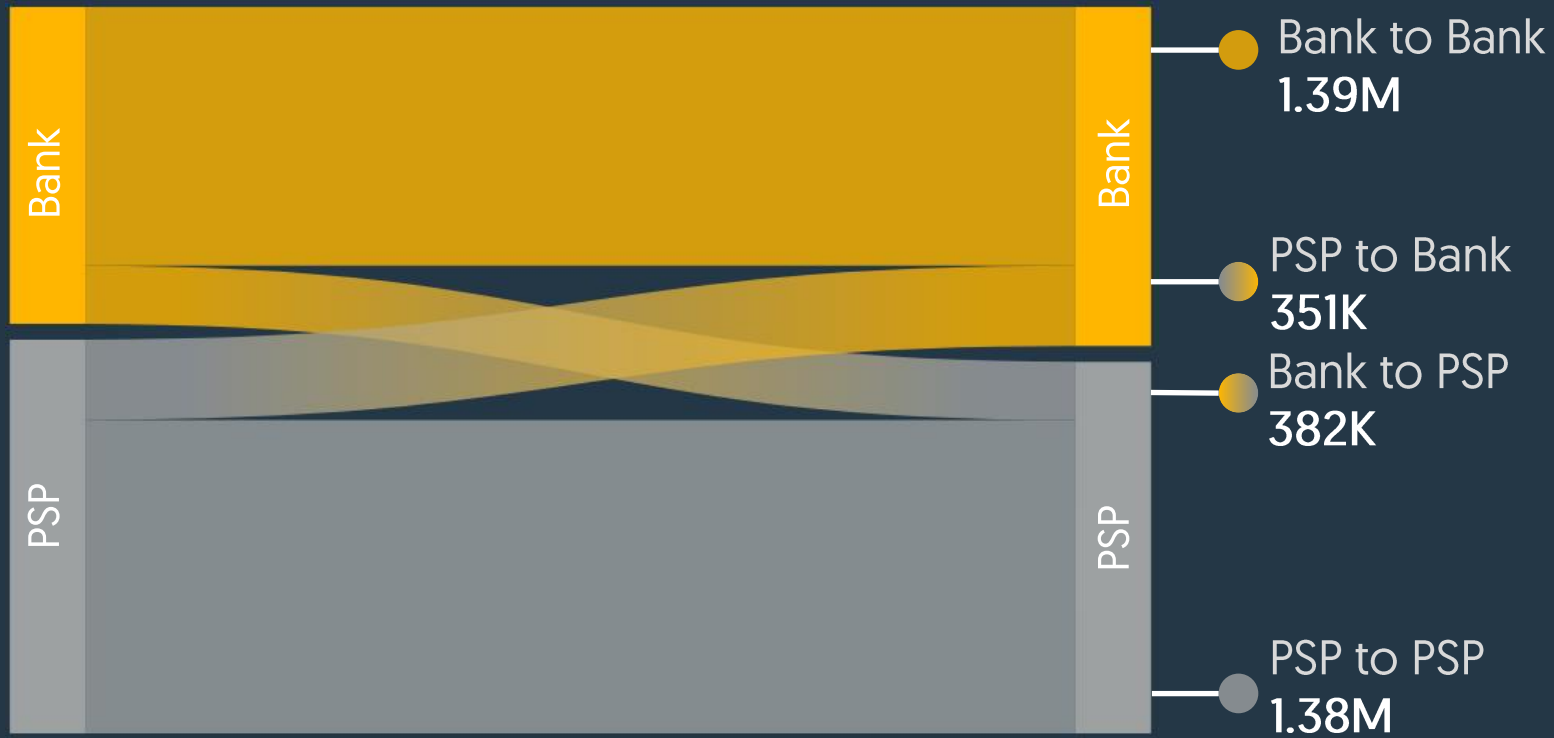
CliQ & JoMoPay Transactions

Total Number of Transactions Over the Past 3 Months



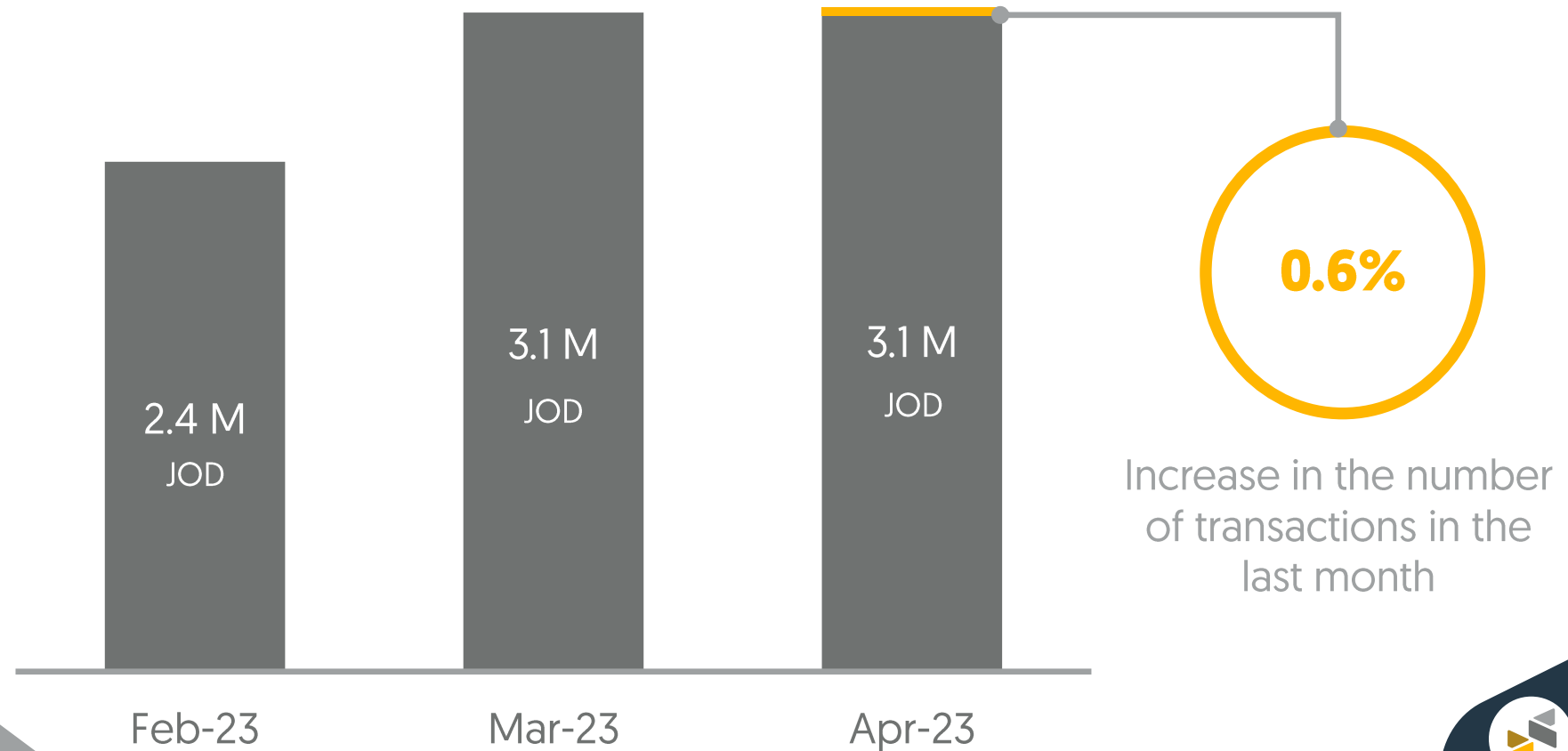
CliQ & JoMoPay Transactions

Total Number of Banks and PSPs Transactions



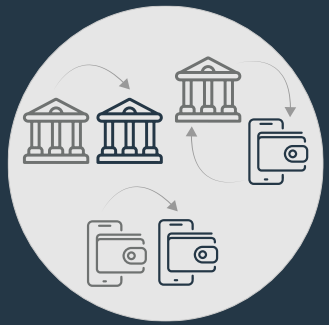
CliQ & JoMoPay Transactions

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



69.8%

2.18M

Off Us



30.2%

0.94M

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



50%

332K

mPSP to Bank



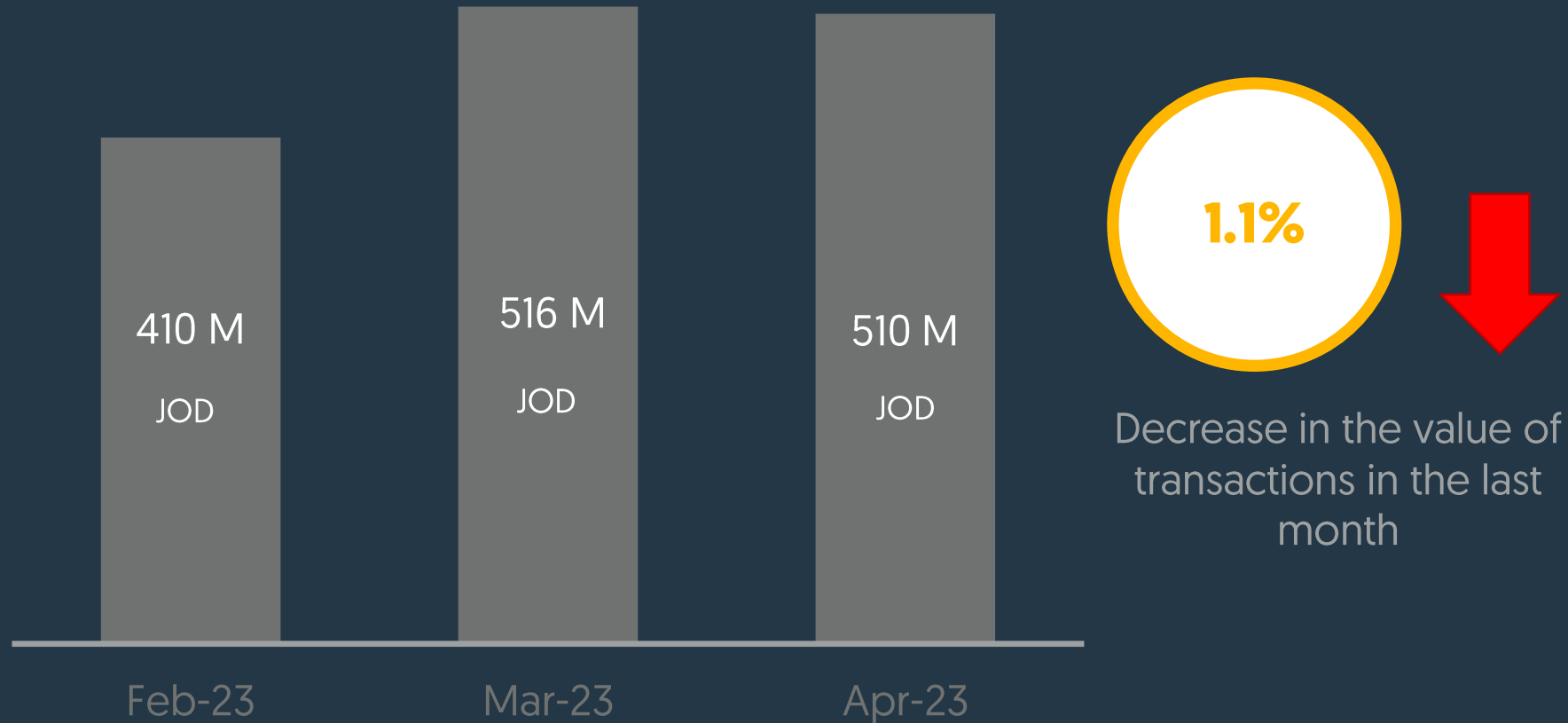
50%

332K

Bank to mPSP

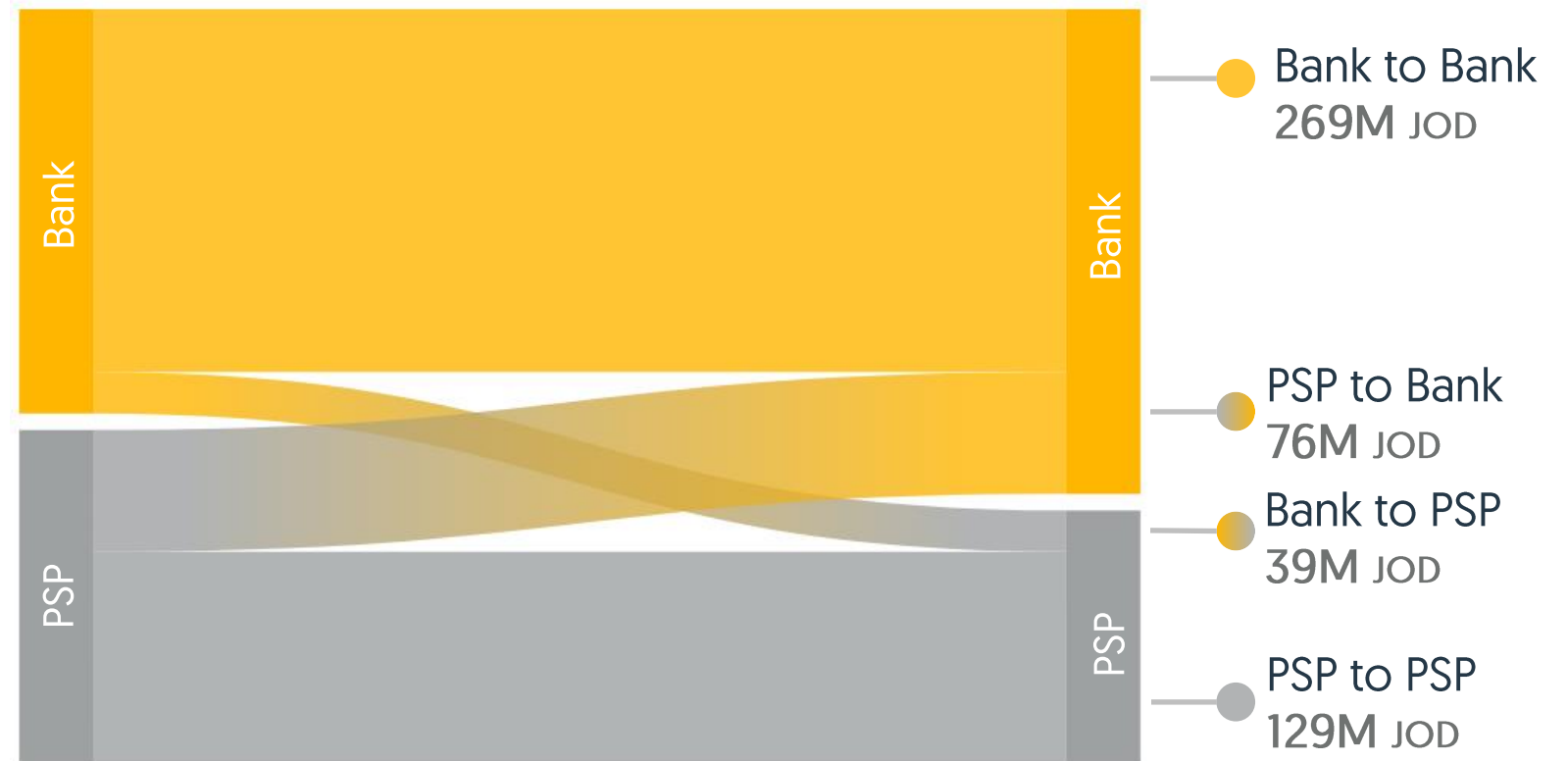
CliQ & JoMoPay Transactions

Total Value of Transactions Over the Past 3 Months



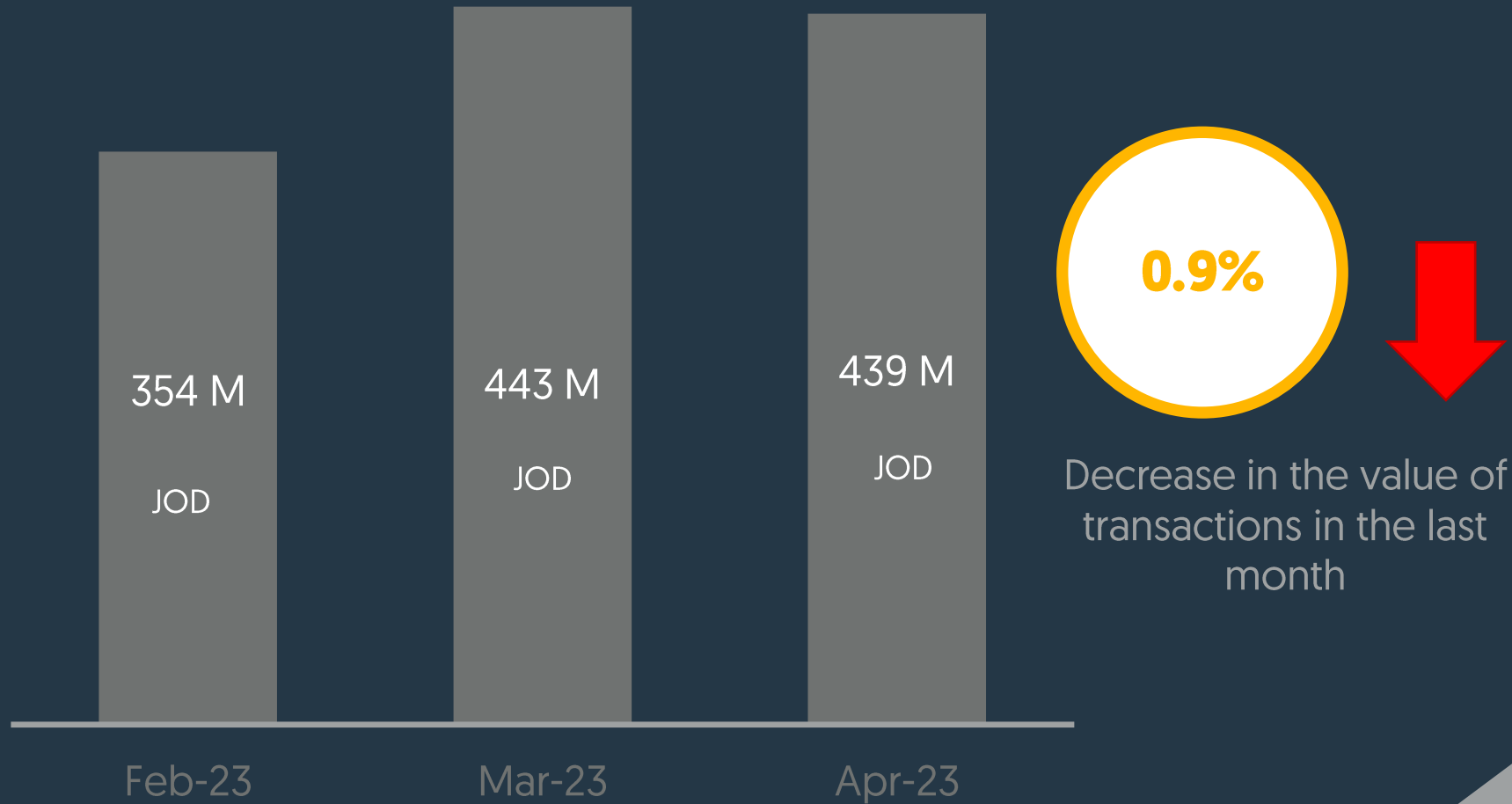
CliQ & JoMoPay Transactions

Total Value of Banks and PSPs Transactions



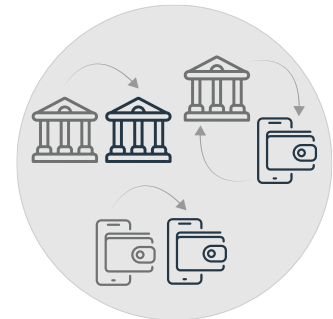
CliQ & JoMoPay Transactions

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



78.7%
346M JOD
Off Us



21.3%
93M 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



69.6%

72M JOD
mPSP to Bank



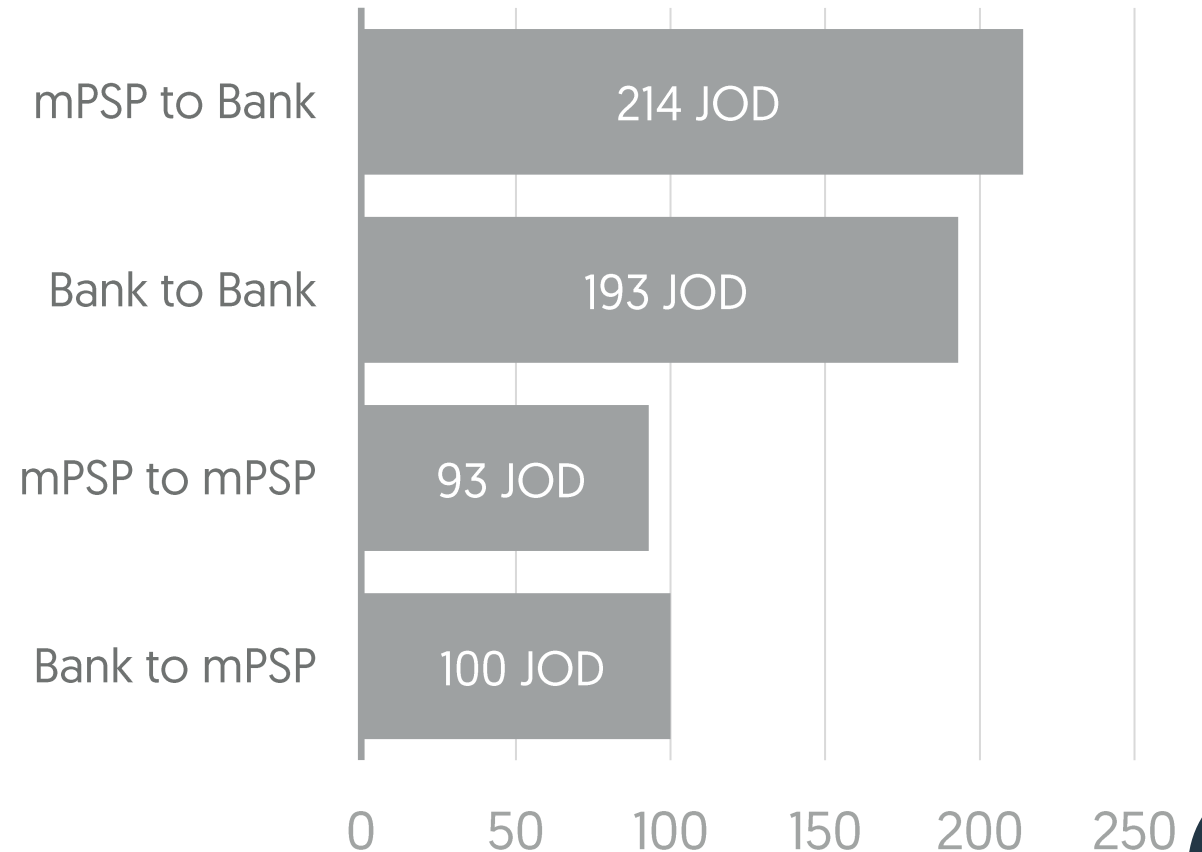
30.4%

31M JOD
Bank to mPSP

CliQ & JoMoPay Average Value of Transactions

Average Value of Transactions

146 JOD
Transaction
Average





Monthly Report

April 2023

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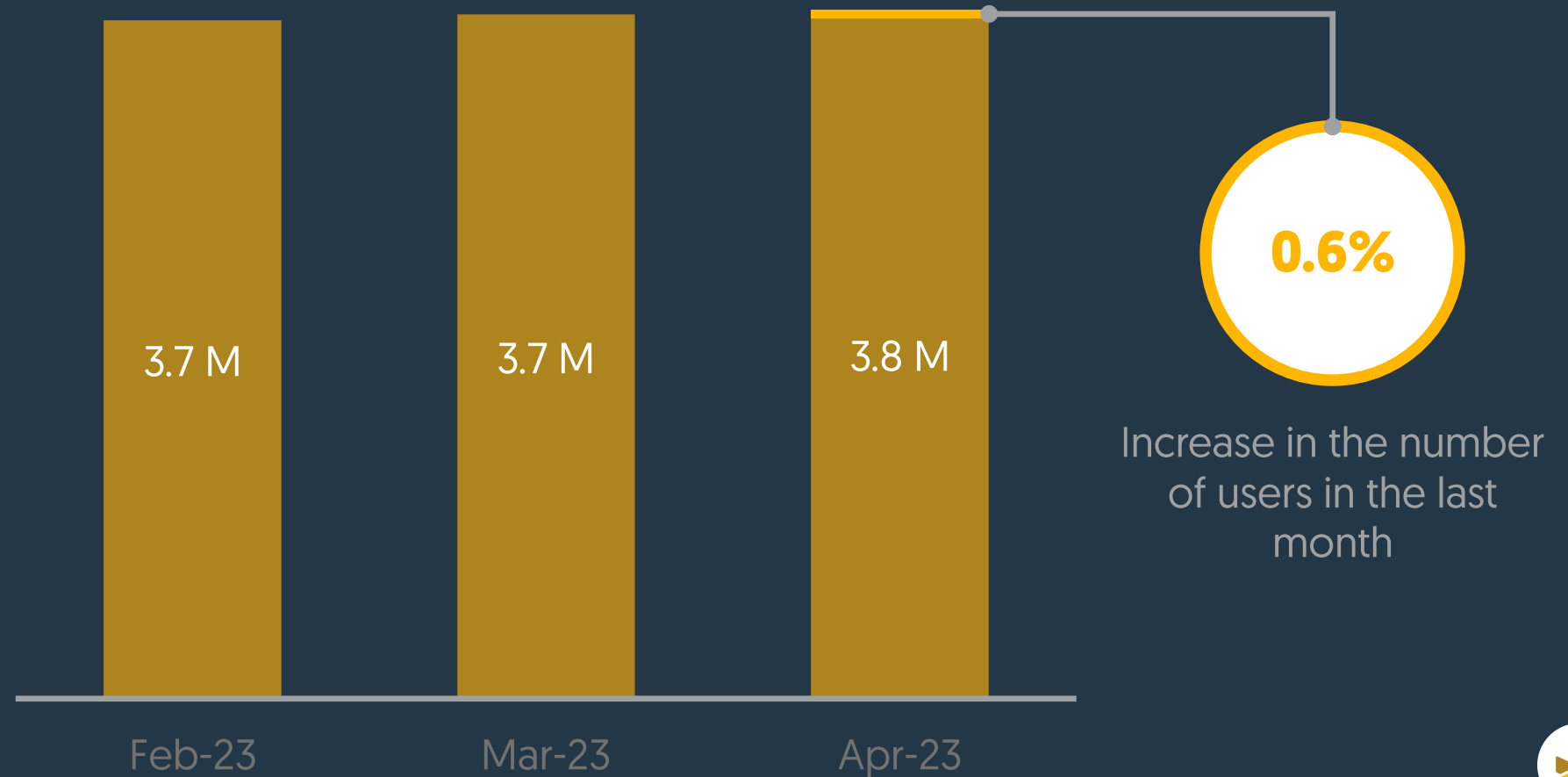
Electronic Bill Presentment & Payment (EBPP) System



04.2023

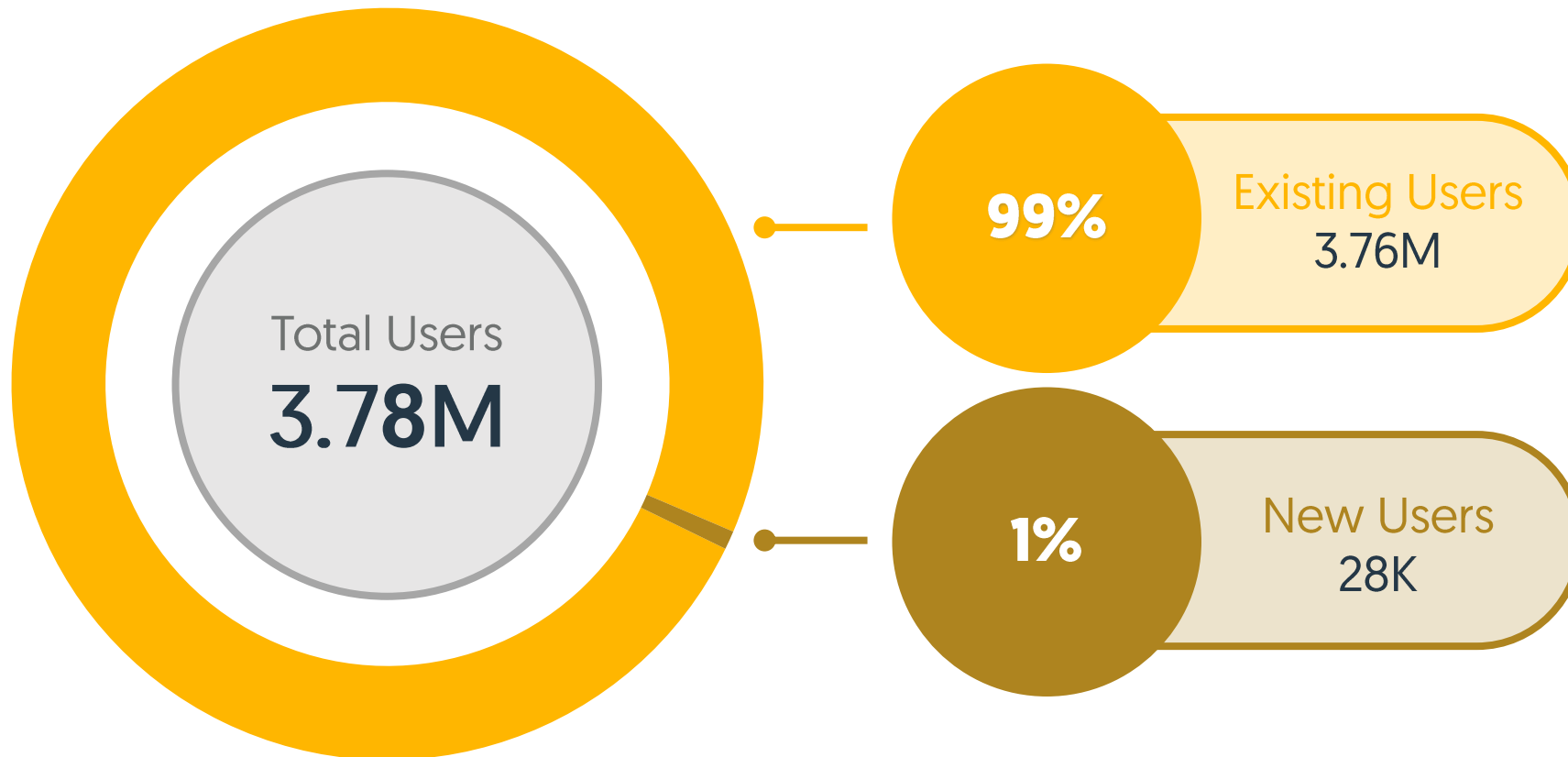
eFAWATEERcom Users

Total Number of Users Over the Past 3 Months



eFAWATEERcom Users

Number of eFAWATEERcom Users



eFAWATEERcom Billers & Services

Number of eFAWATEERcom Billers & Services



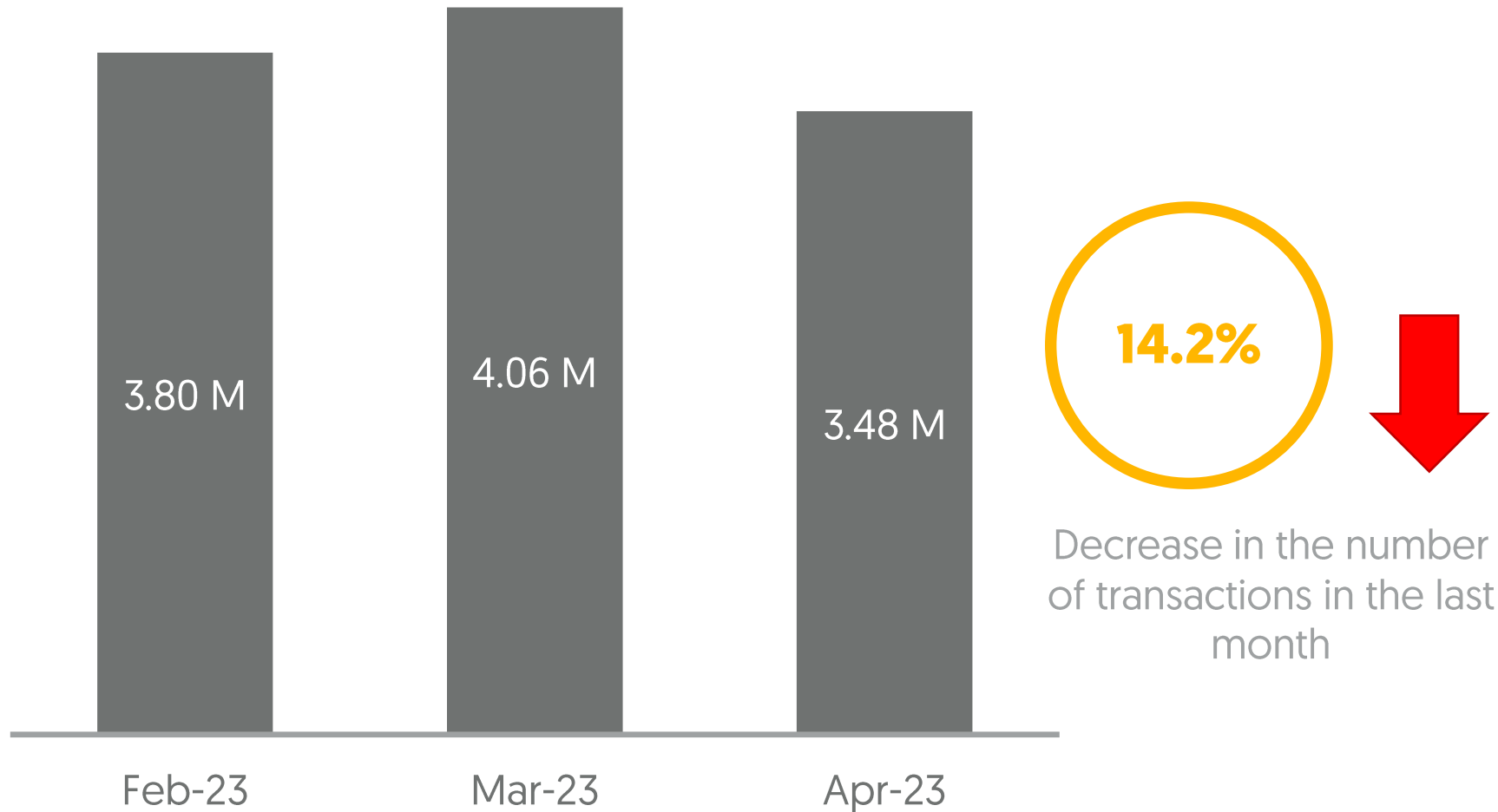
Billers
461



Services
1387

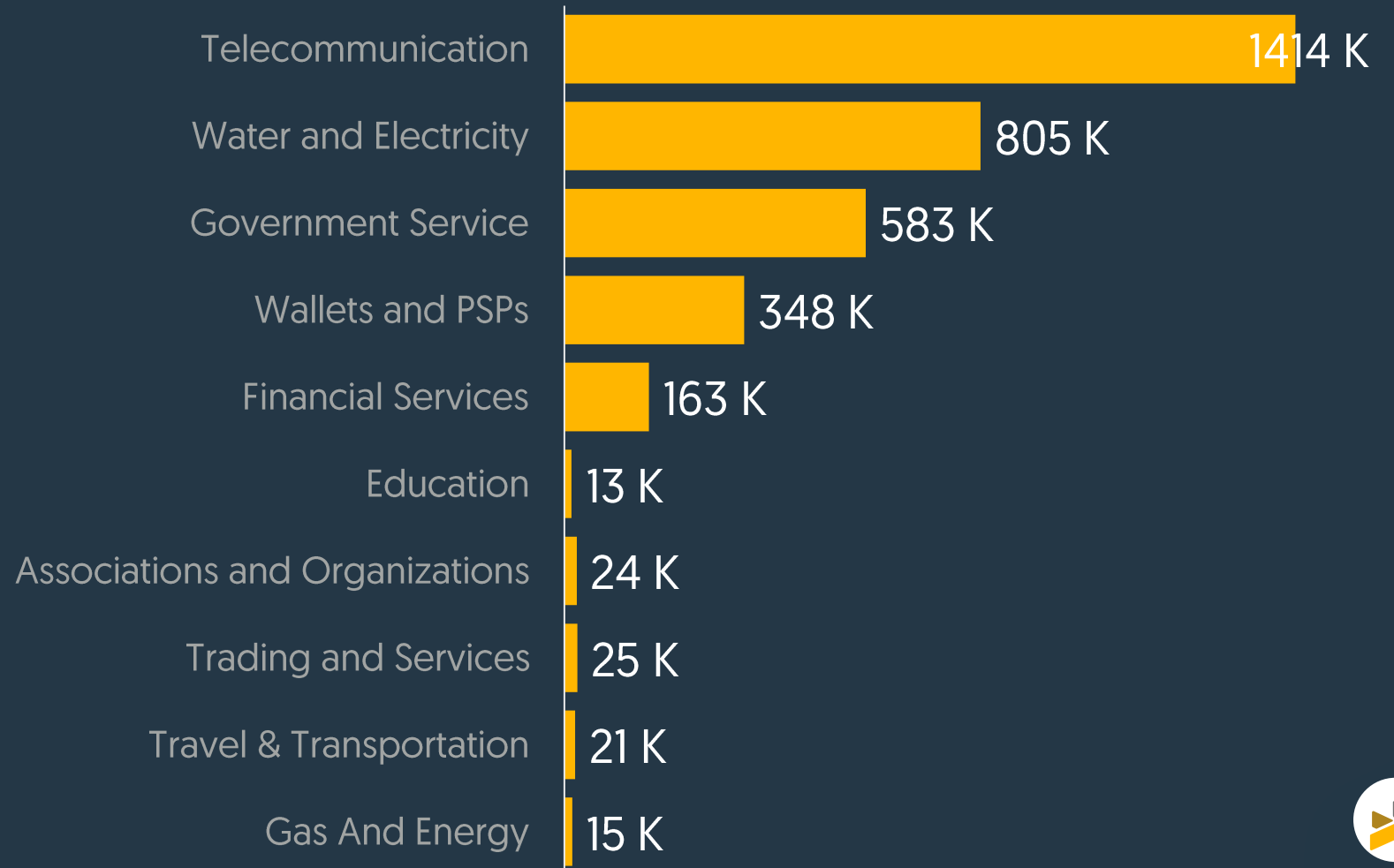
eFAWATEERcom Number of Transactions

Total Number of Transactions Over the Past 3 Months



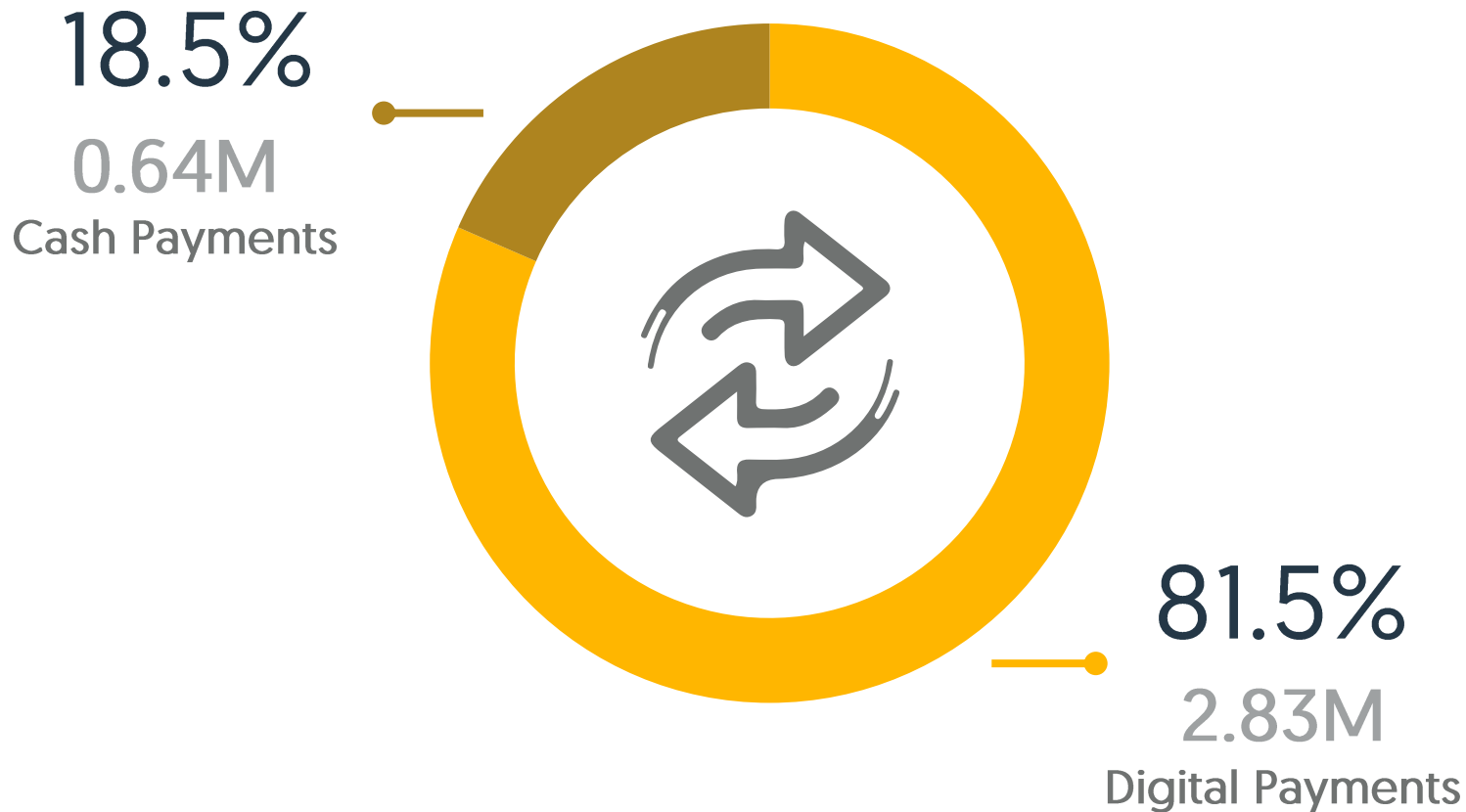
eFAWATEERcom Number of Transactions

Number of Transactions by Category



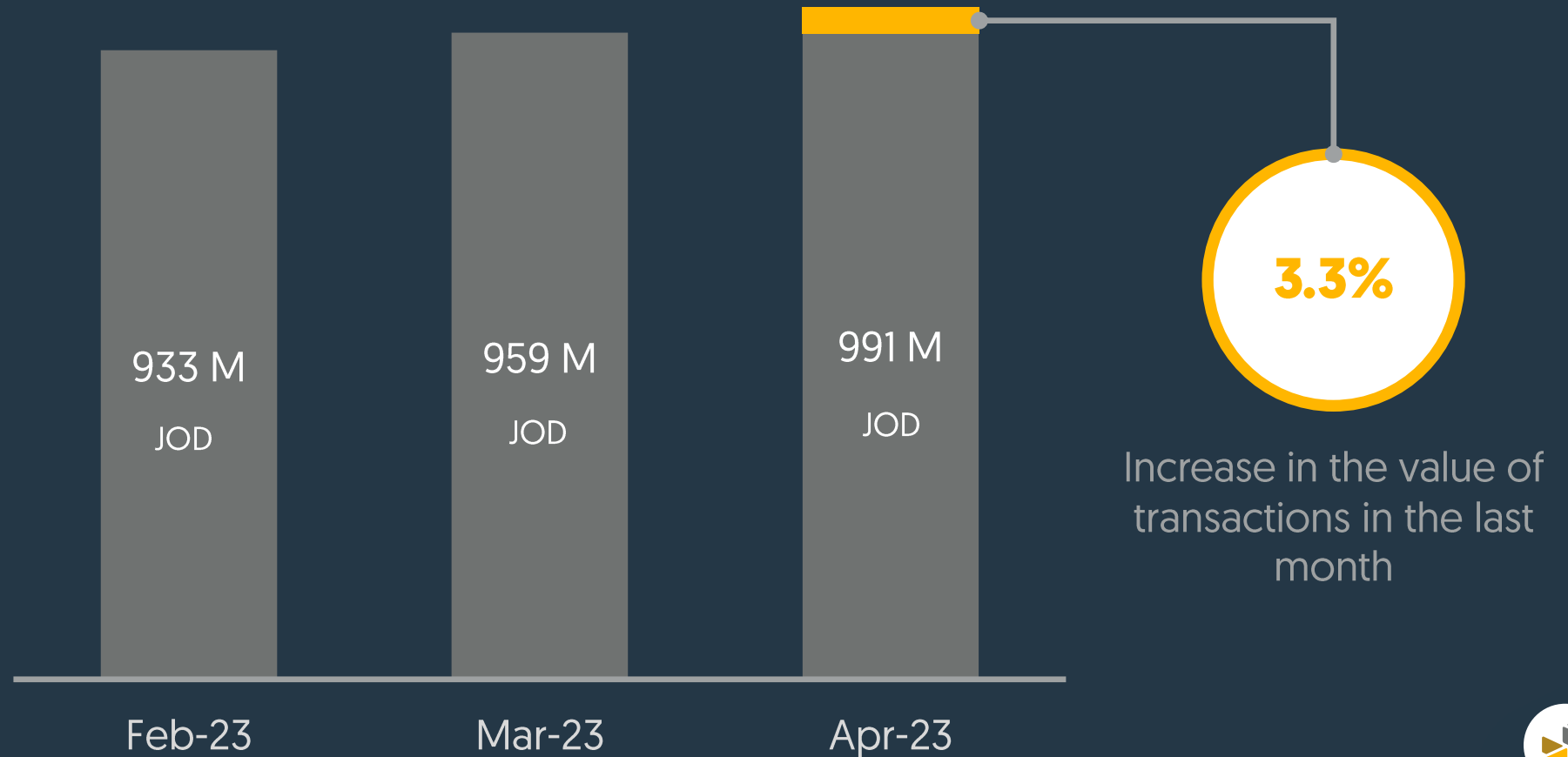
eFAWATEERcom Number of Transactions

Percentage Based on Payment Method



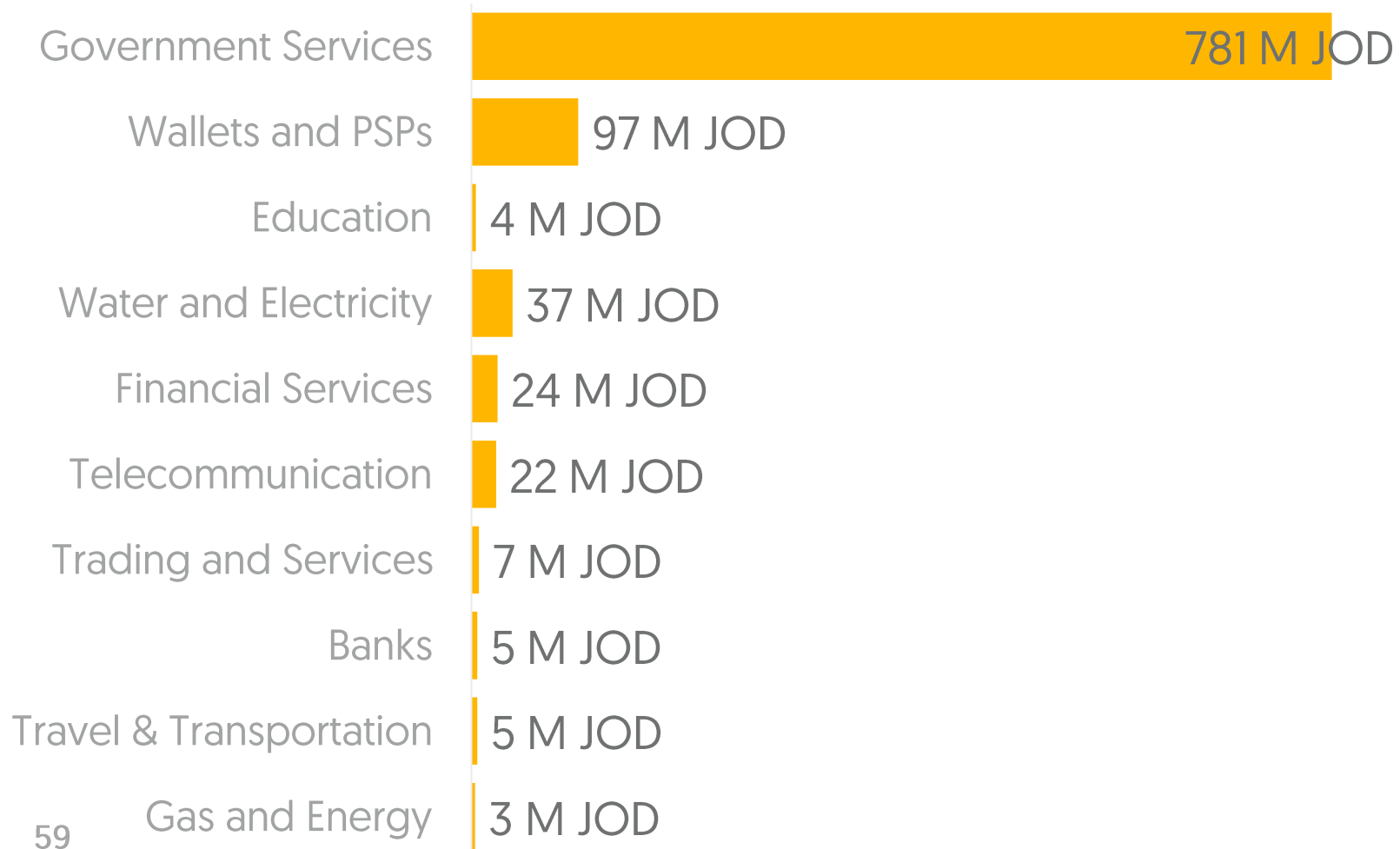
eFAWATEERcom Value of Transactions

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

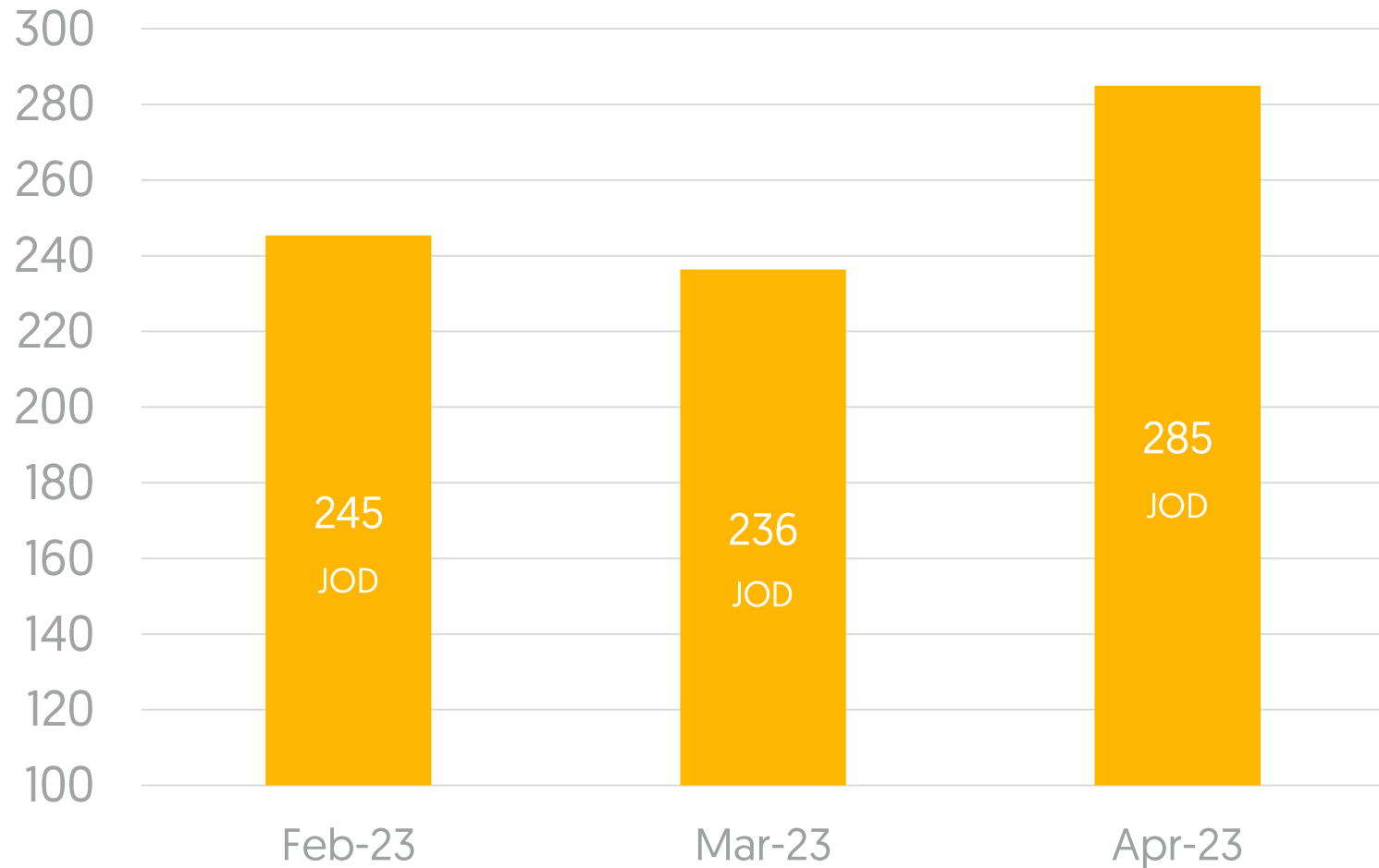
14.4%
142.1M JOD
Cash Payments



85.6%
848.7M JOD
Digital Payments

eFAWATEERcom Transactions

Average Value of Transactions Over the Past 3 Months





ACH
Automated Clearing House

Monthly Report

April 2023

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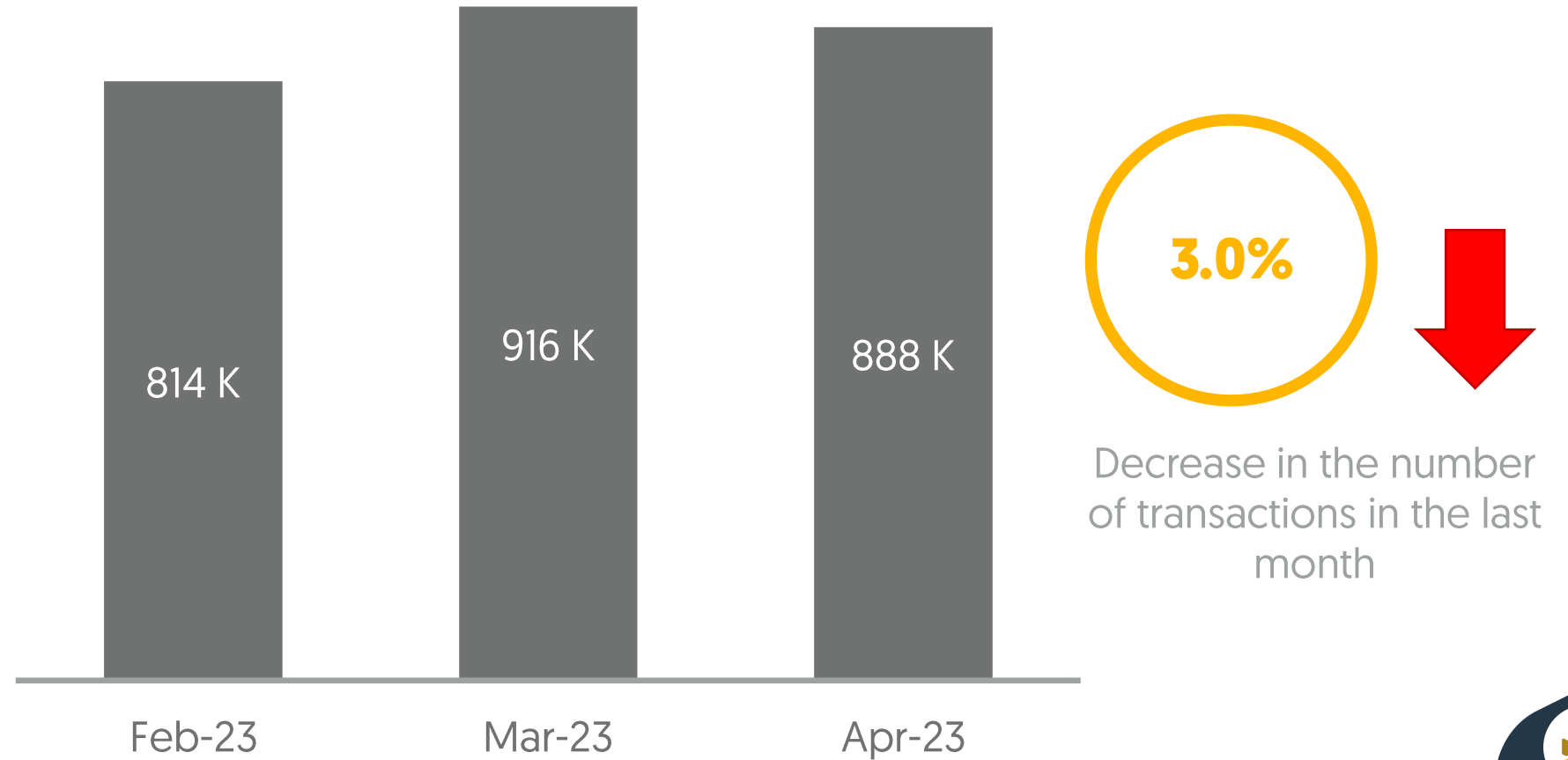
Automated Clearing House



04.2023

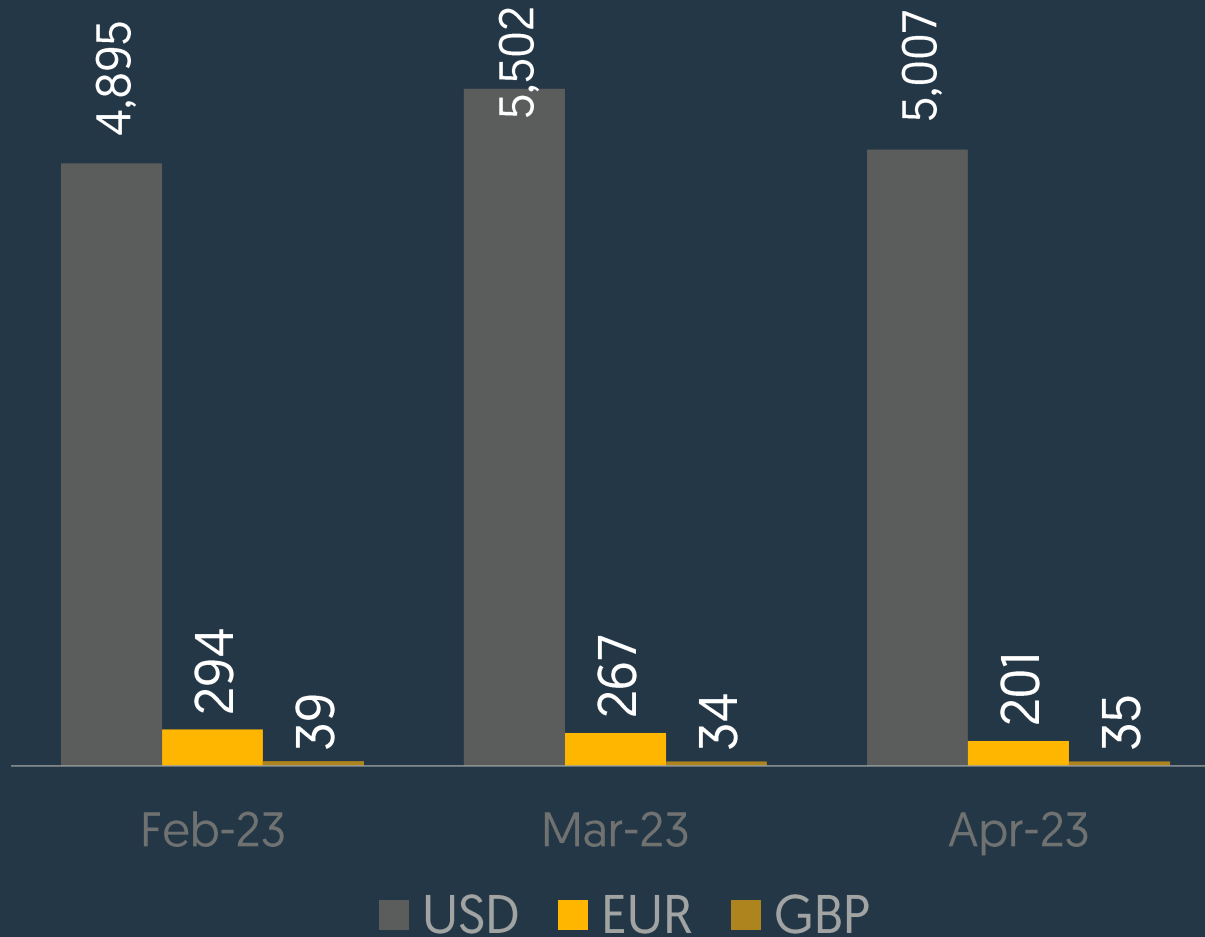
ACH Transactions

Total Number of Jordanian Dinar Transactions Over the Past 3 Months



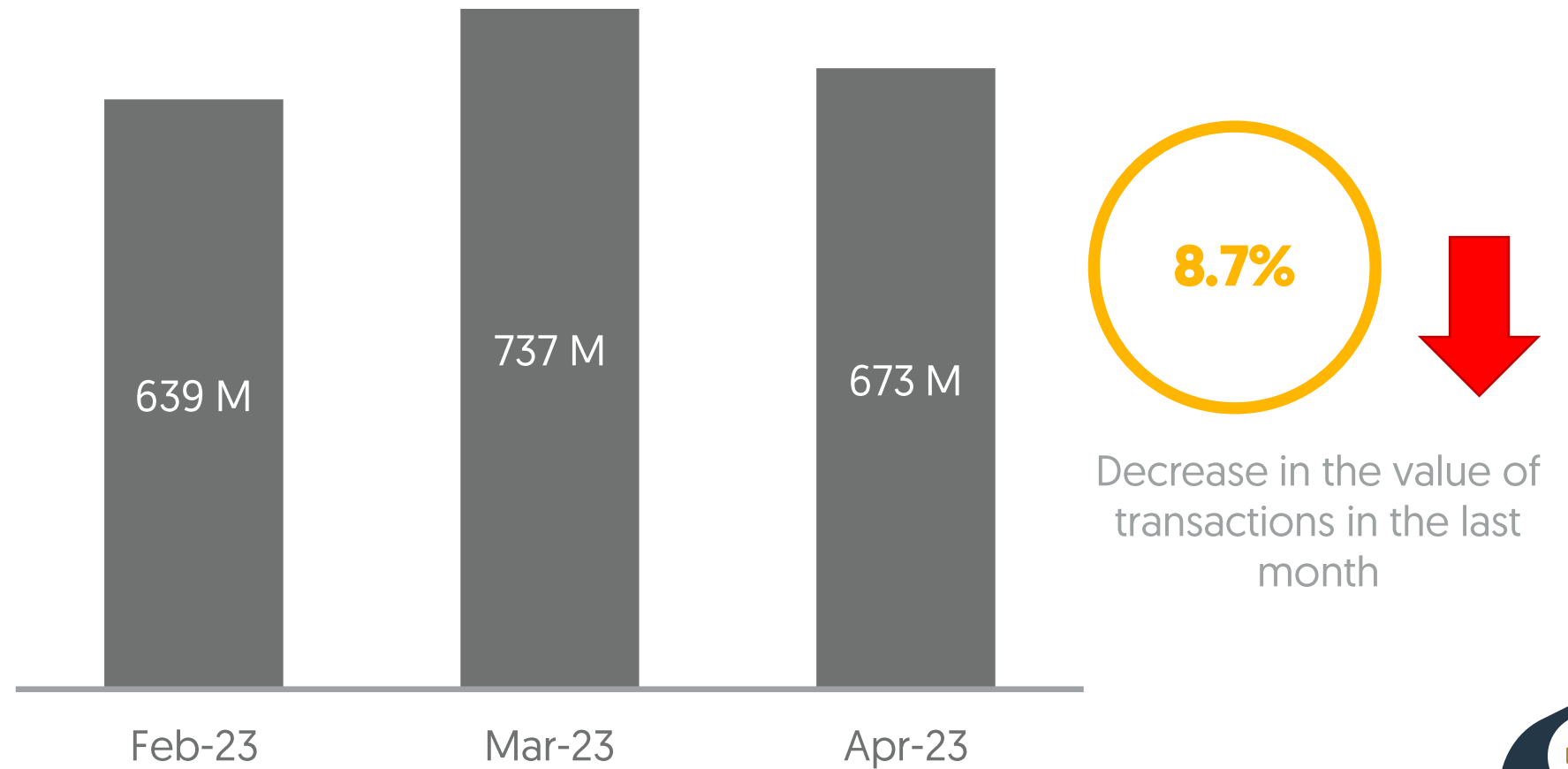
ACH Transactions

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



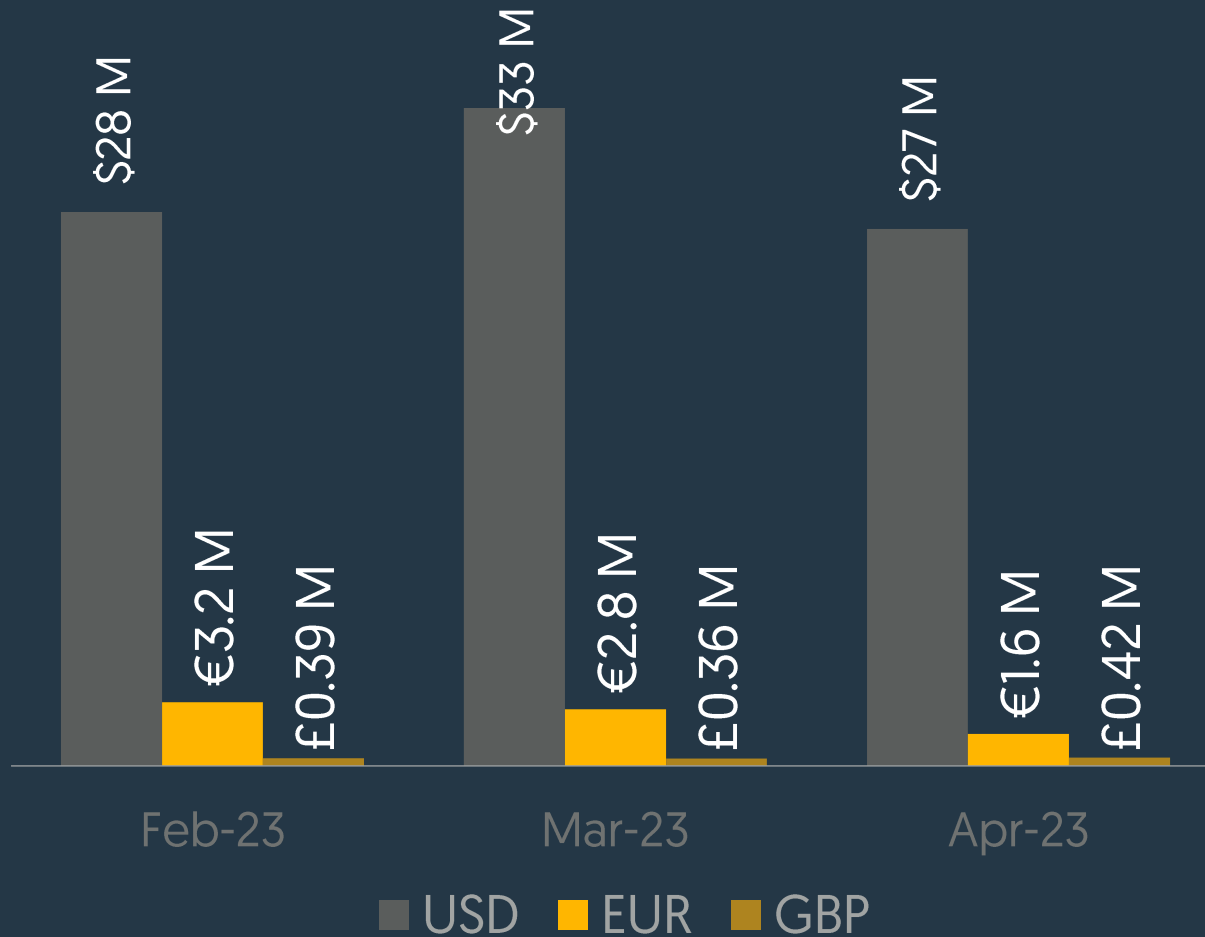
ACH Transactions

Total Value of Jordanian Dinar Transactions Over the Past 3 Months



ACH Transactions

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



67



ECC
Electronic Cheque Clearing

Monthly Report

April 2023

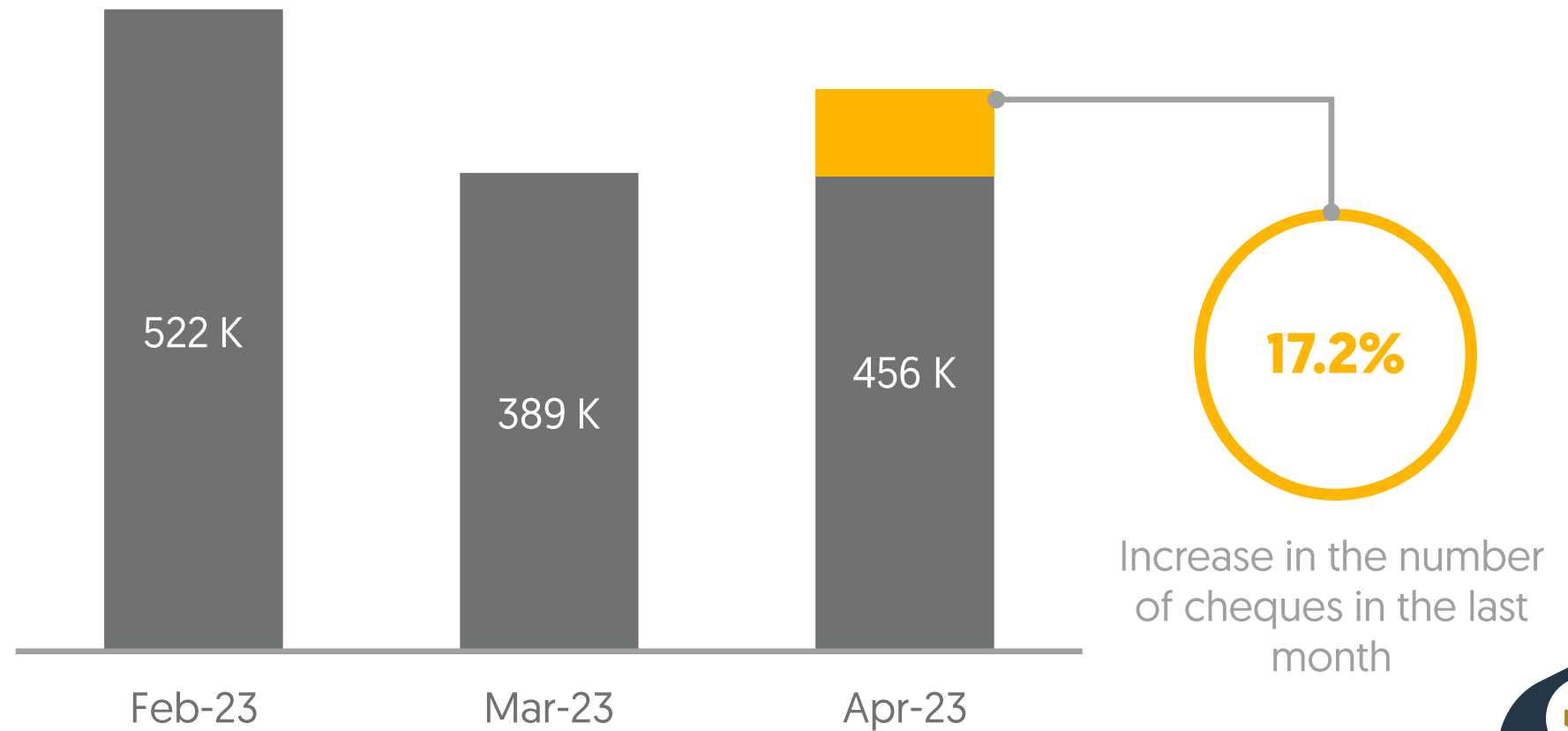
Electronic Cheques Clearing Unit



04.2023

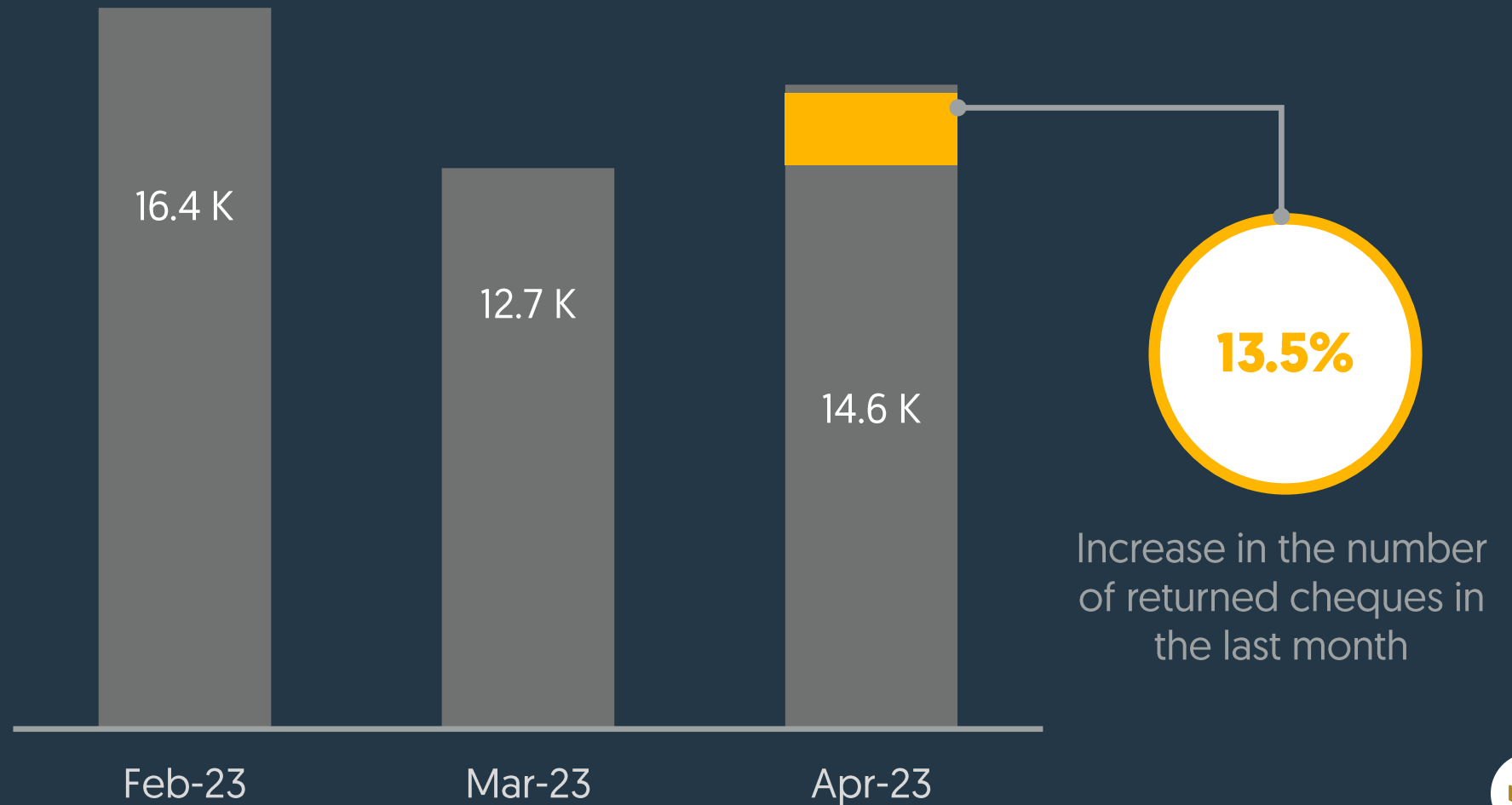
ECCU Cheques

Total Number of Inward Cheques Over the Past 3 Months



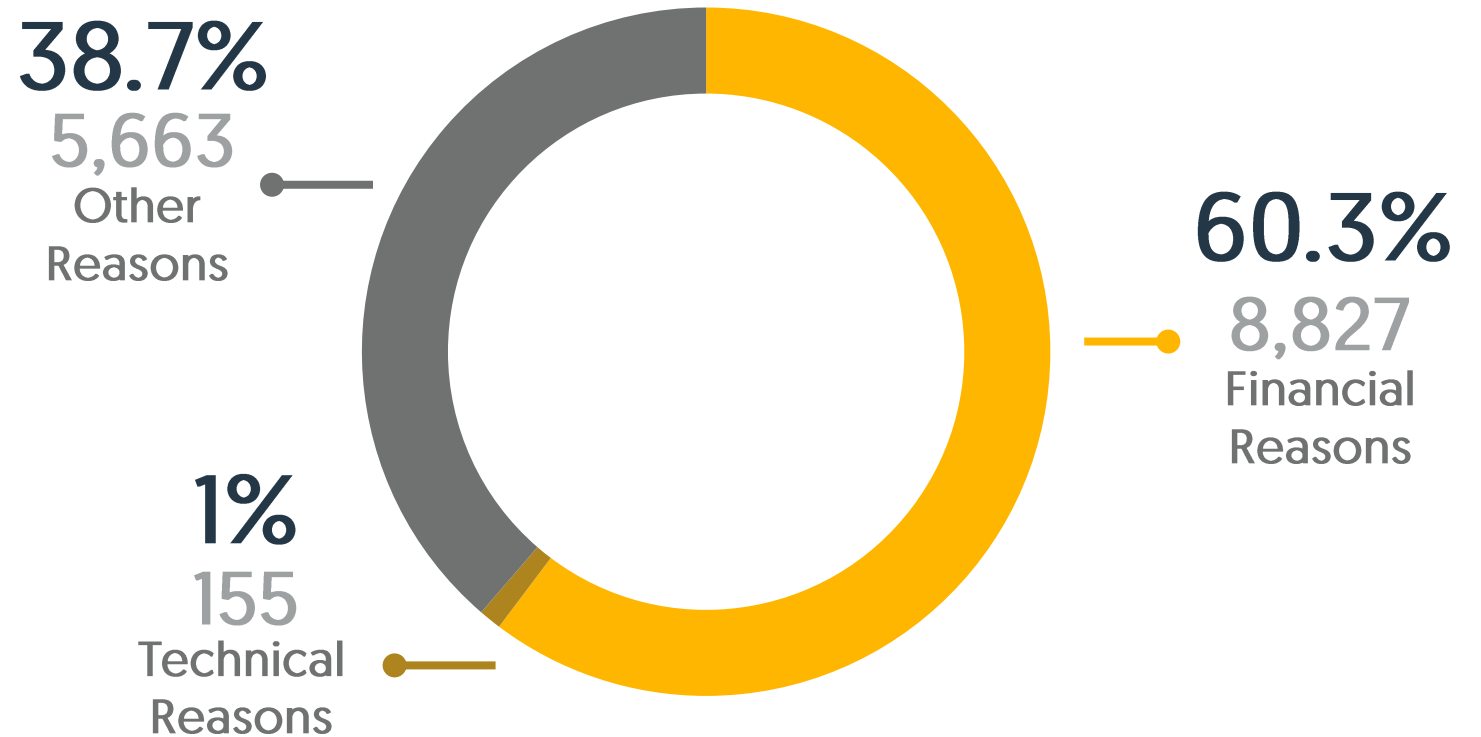
ECCU Returned Cheques

Total Number of Returned Cheques Over the Past 3 Months



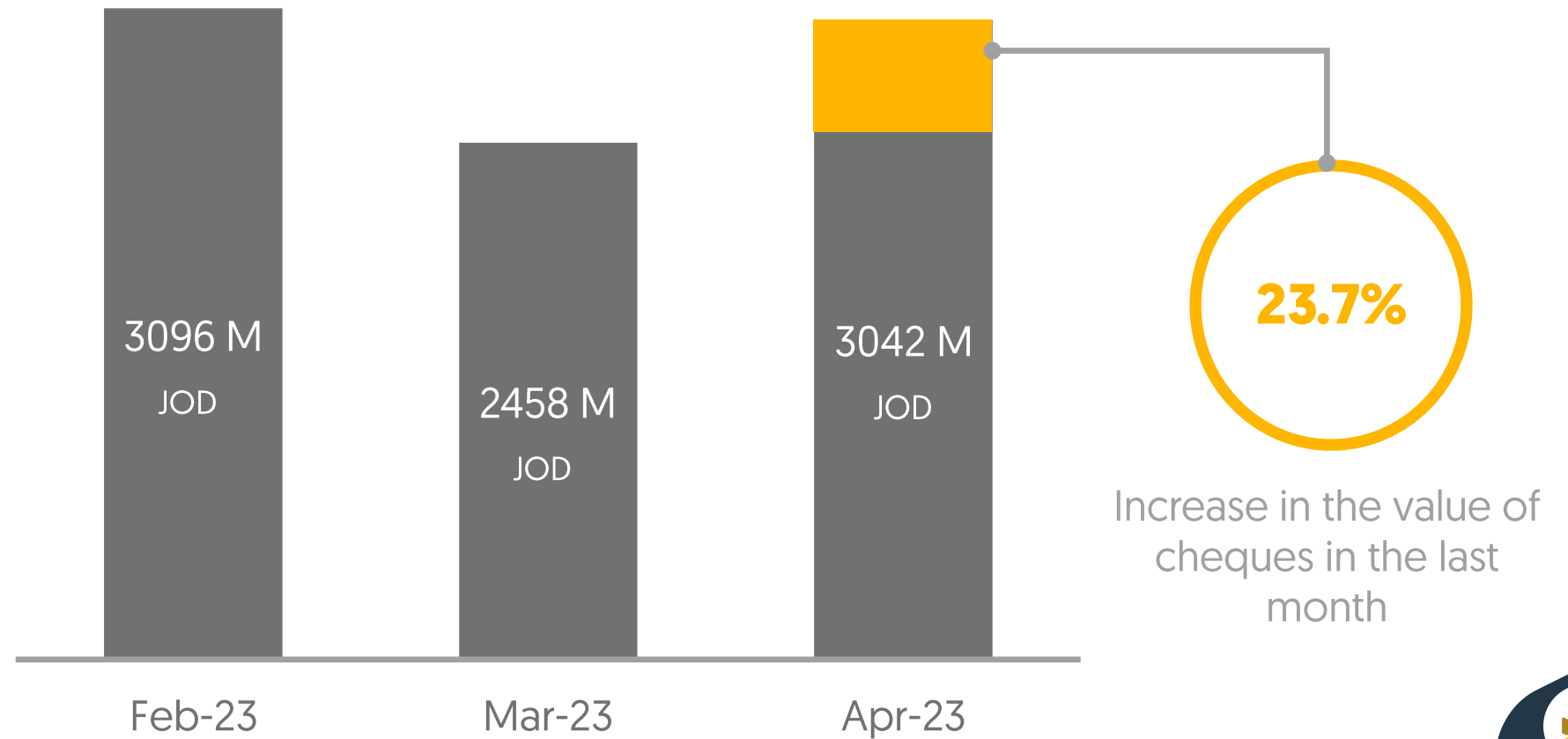
ECCU Cheques

Total Number of Returned Cheques due to Financial and Technical Reasons



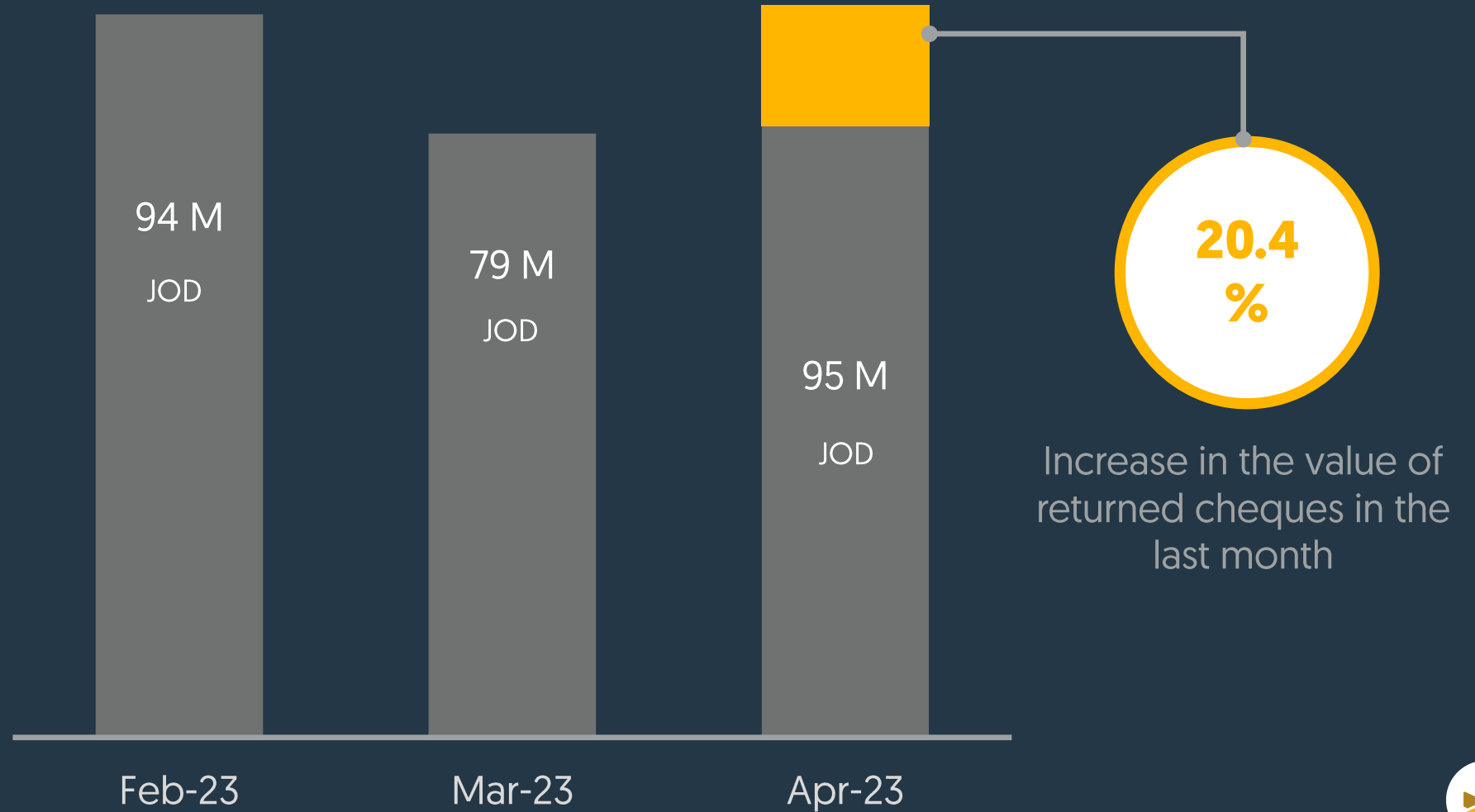
ECCU Cheques

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

