



Jordan Payments & Clearing Company

Payment Systems Monthly Reports

July 2023



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ECCU
Electronic Cheque Clearing Unit

Monthly Report



Systems Summary

Monthly Report
July 2023

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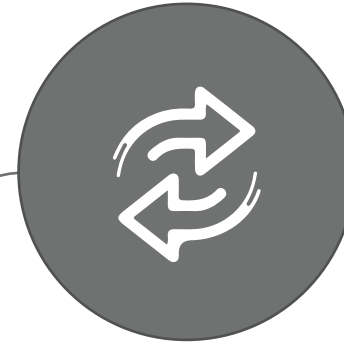


CliQ Summary



Number of
Users

882K



Number of
Transactions

2.6M



Value of
Transactions

461M_{JOD}

JoMoPay Summary



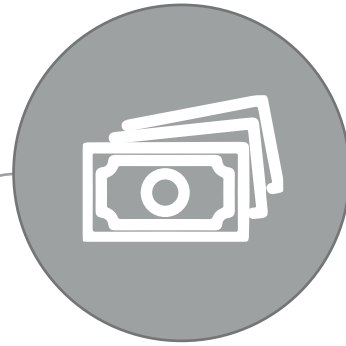
Number of
Users

2M



Number of
Transactions

2.18M



Value of
Transactions

263M_{JOD}



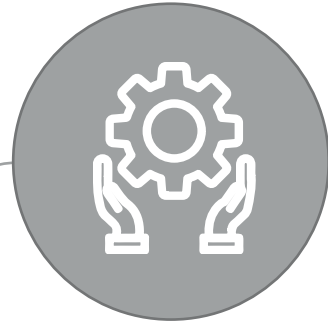
Number of
Users

3.9M



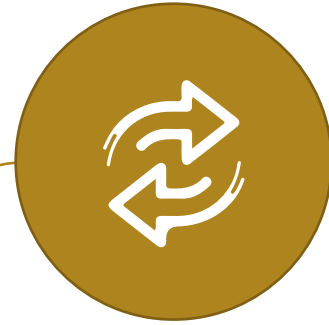
Number of
Billers

480



Number of
Services

1,566



Number of
Transactions

4.78M



Value of
Transactions

1067M_{JOD}



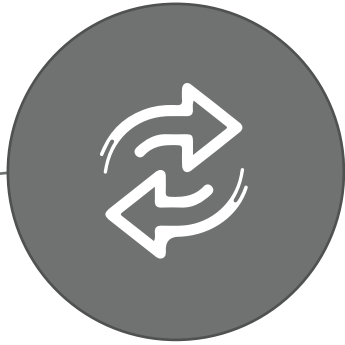
ACH Summary

Automated Clearing House



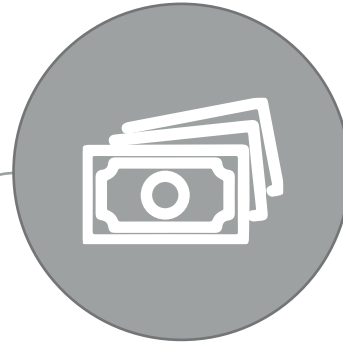
Total Number of
Transactions

867K



Number of JOD
Transactions

861K



Value of JOD
Transactions

725M_{JOD}



ECCCU
Electronic Cheque Clearing Unit

Summary



Number of
Cheques

654K



Value of
Cheques

3.75B_{JOD}



Number of
Returned Cheques

24K



Value of Returned
Cheques

135M_{JOD}



Monthly Report

July 2023

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Instant Payment System



07.2023

Total Number and Value of Transactions Since the Beginning of 2023



Number of Transactions

13.1M

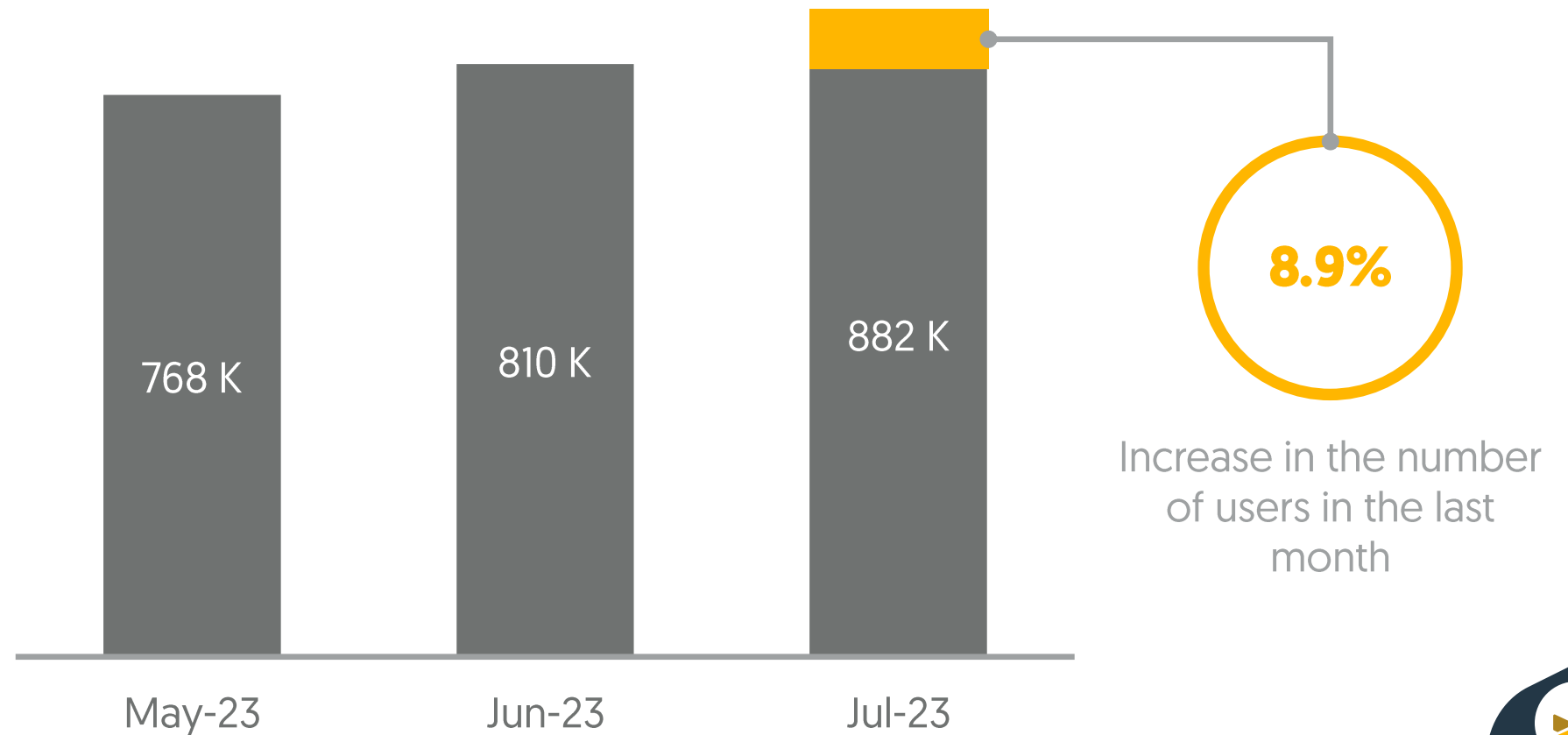


Value of Transactions

2.3B_{JOD}

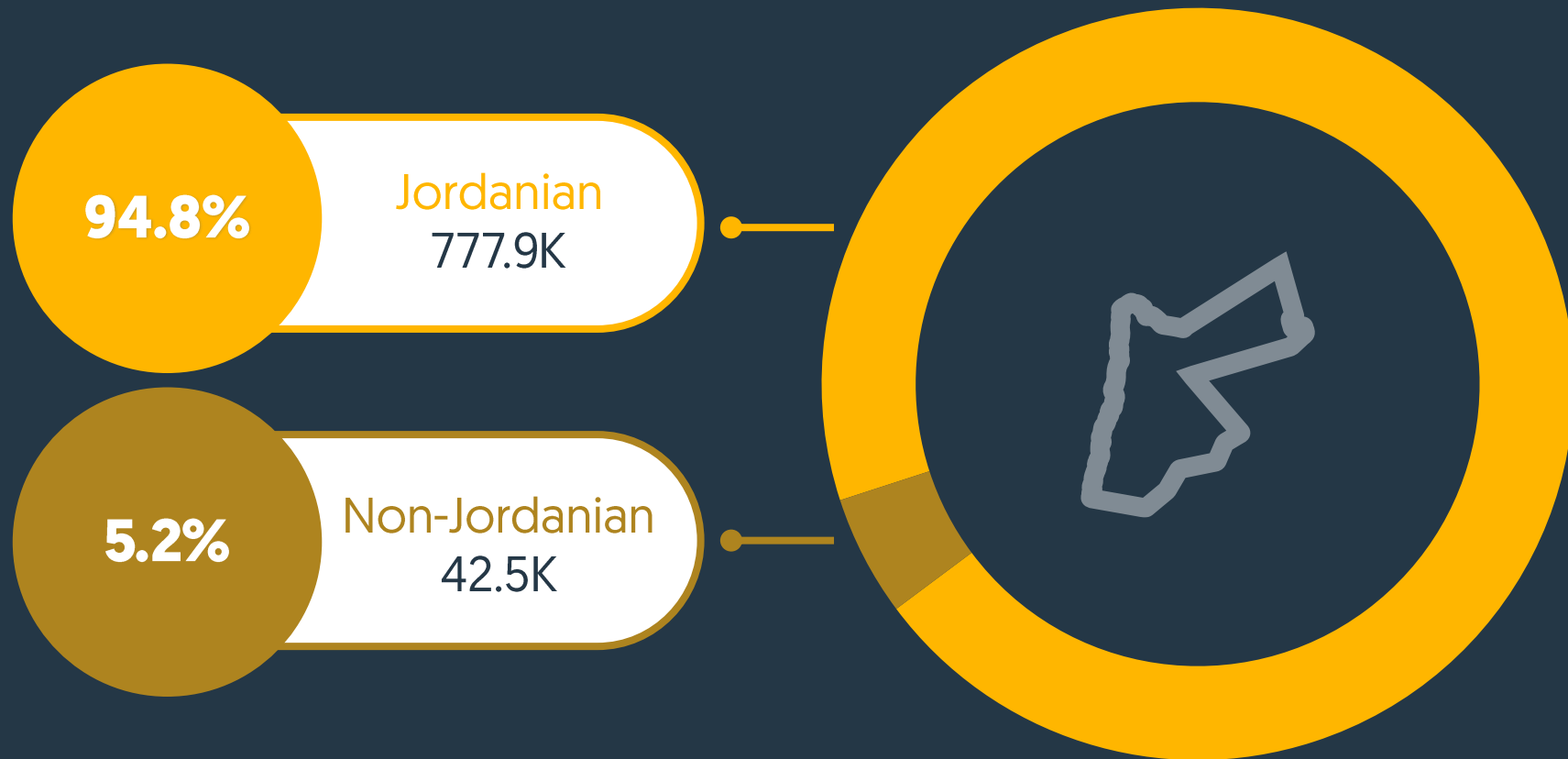
CliQ Users

Total Number of Users Over the Past 3 Months



CliQ Users

Percentage of Users Based on Nationality

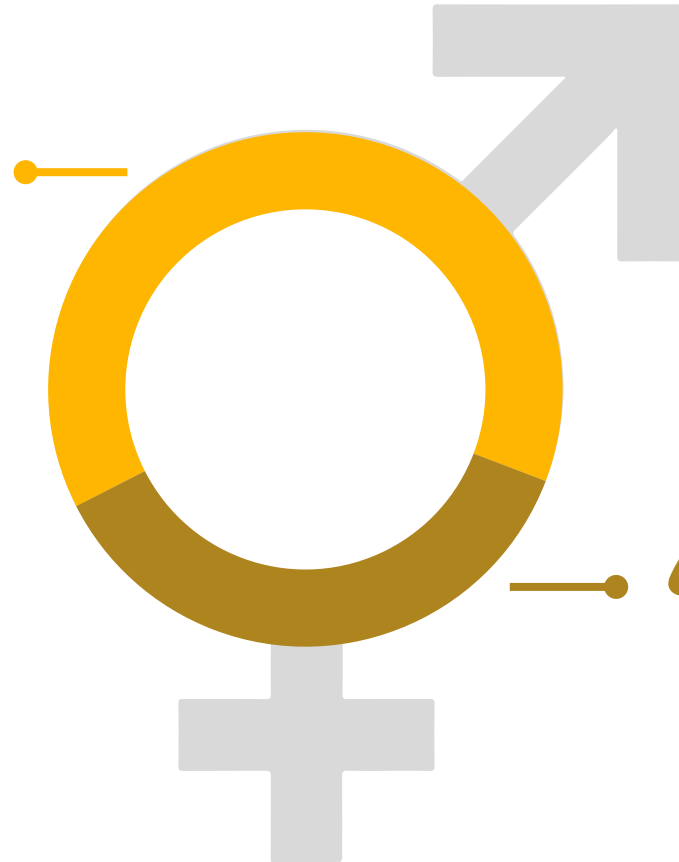


CliQ Users

Percentage of Users Based on Gender

61.5%

494K
Male Users



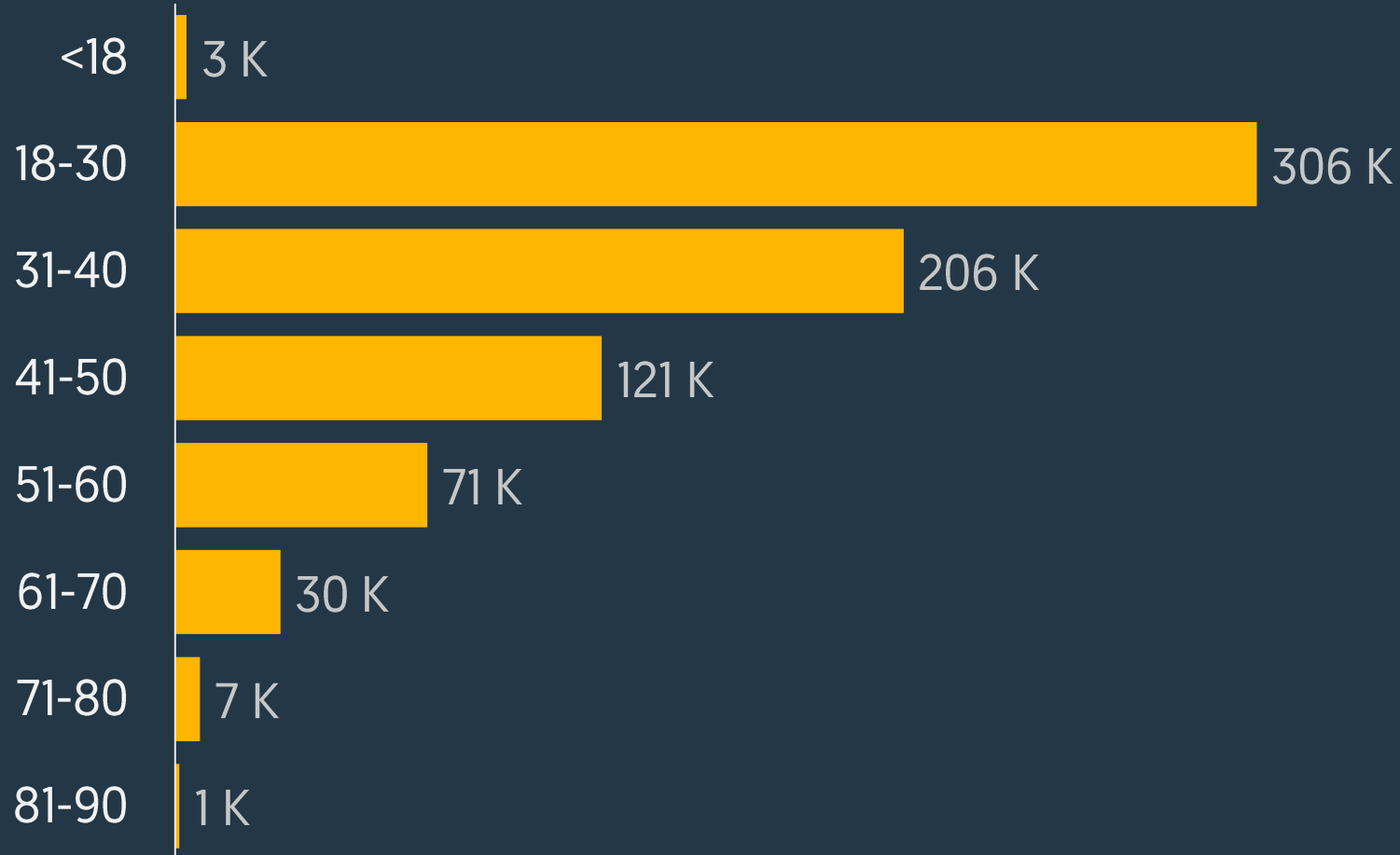
38.5%

308K
Female Users



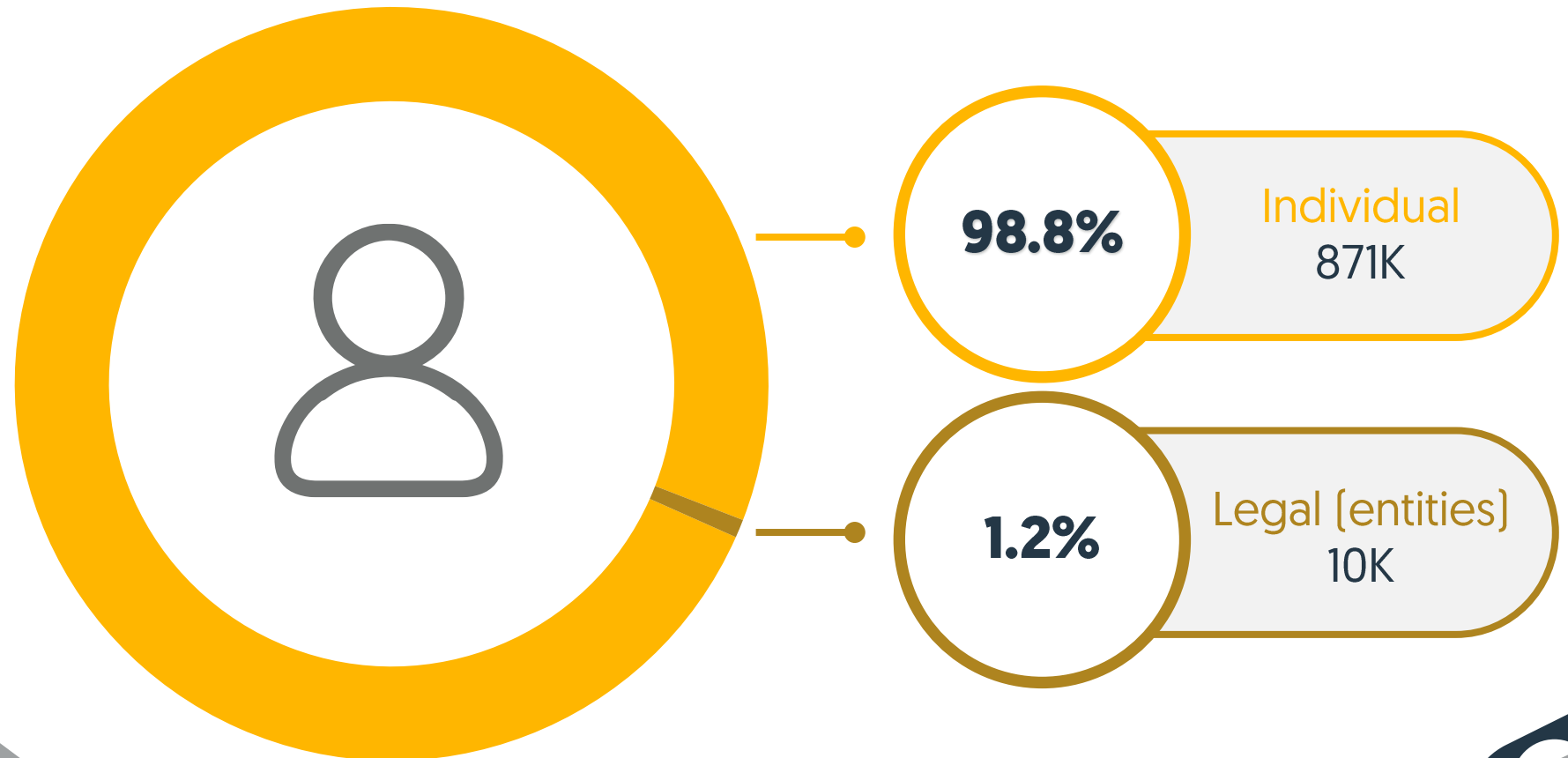
CliQ Users

Number of Users Based on Age Group



CliQ Users

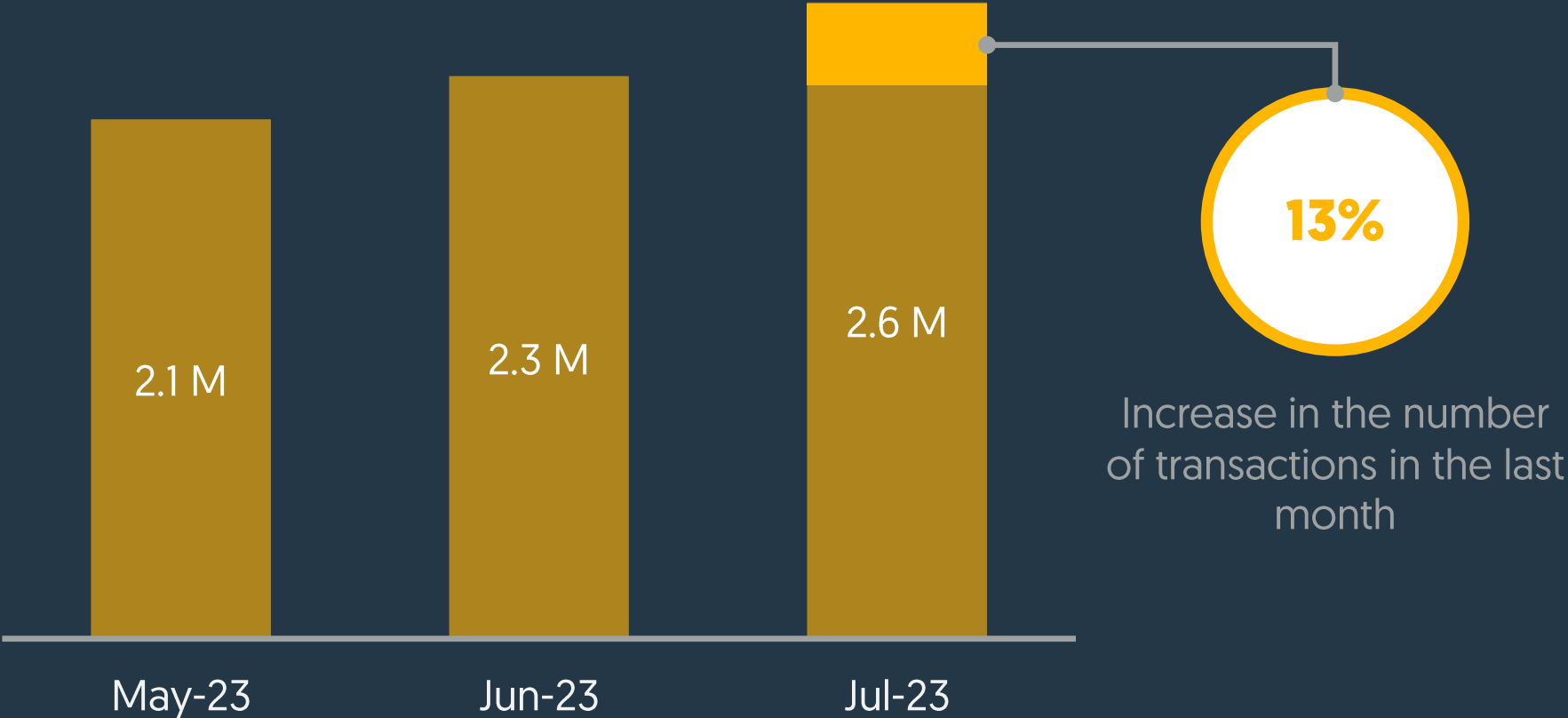
Percentage of Users Based on Customer Type





Number of Transactions

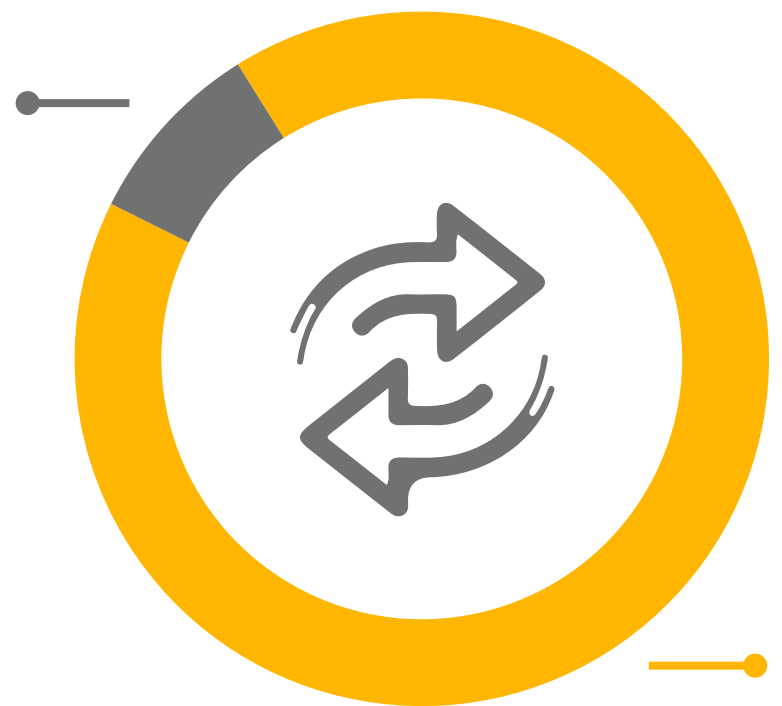
Total Number of Transactions Over the Past 3 Months



CliQ Number of Transactions

Percentage Based on Transaction Type

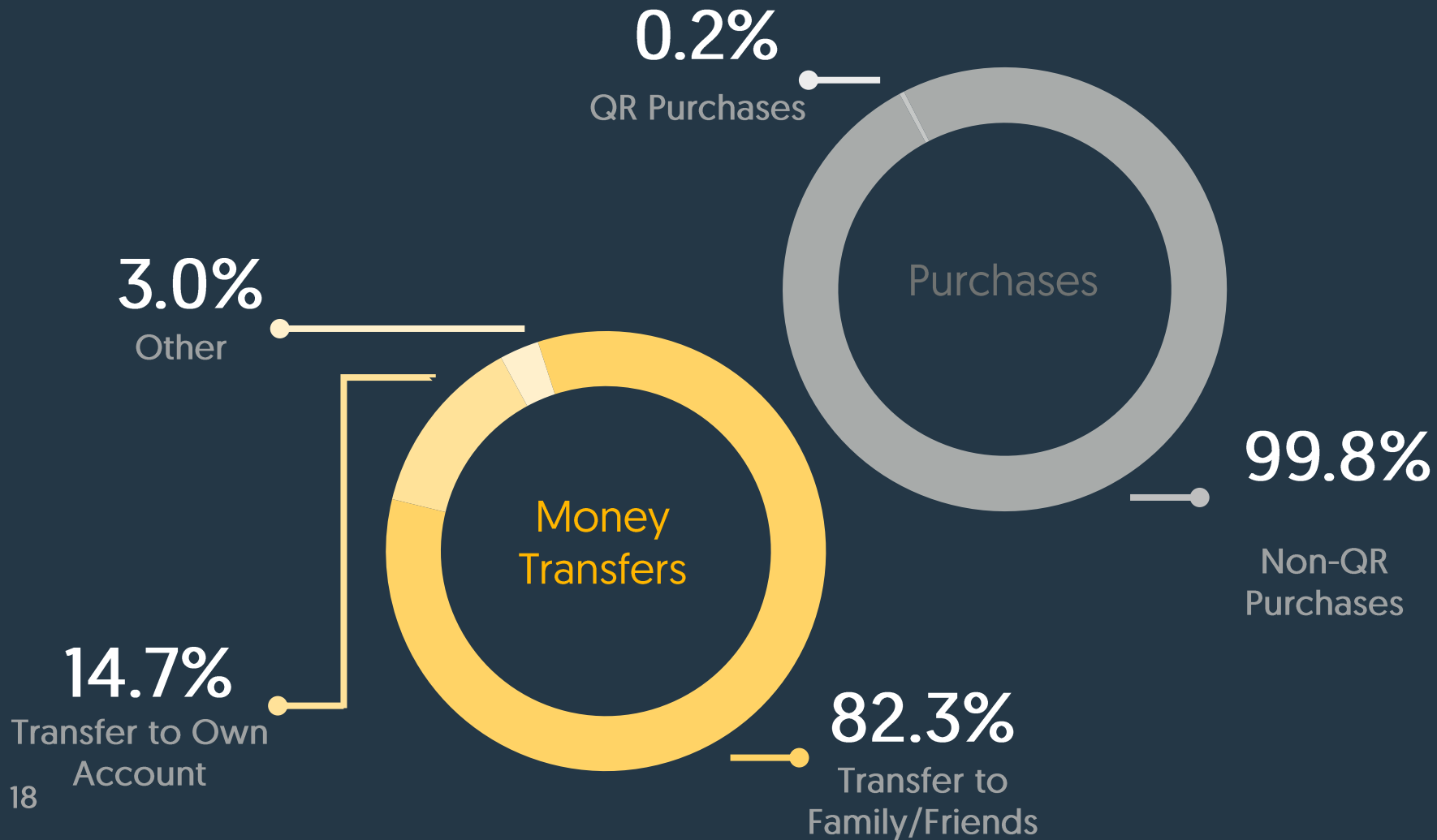
11%
281.4K
Purchases



89%
2.3M
Money Transfers

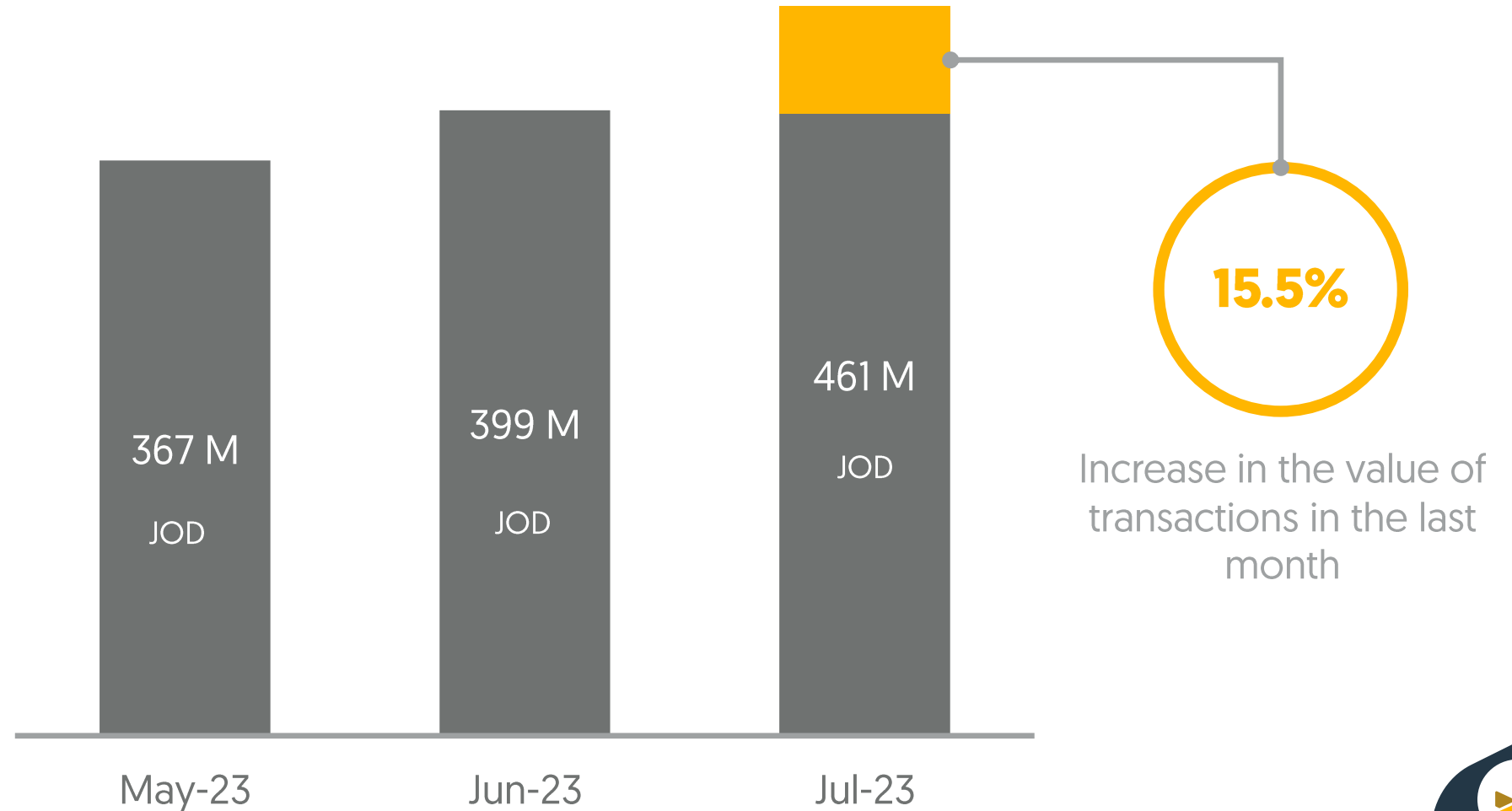
CliQ Number of Transactions

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

15.6%

72M JOD
Purchases

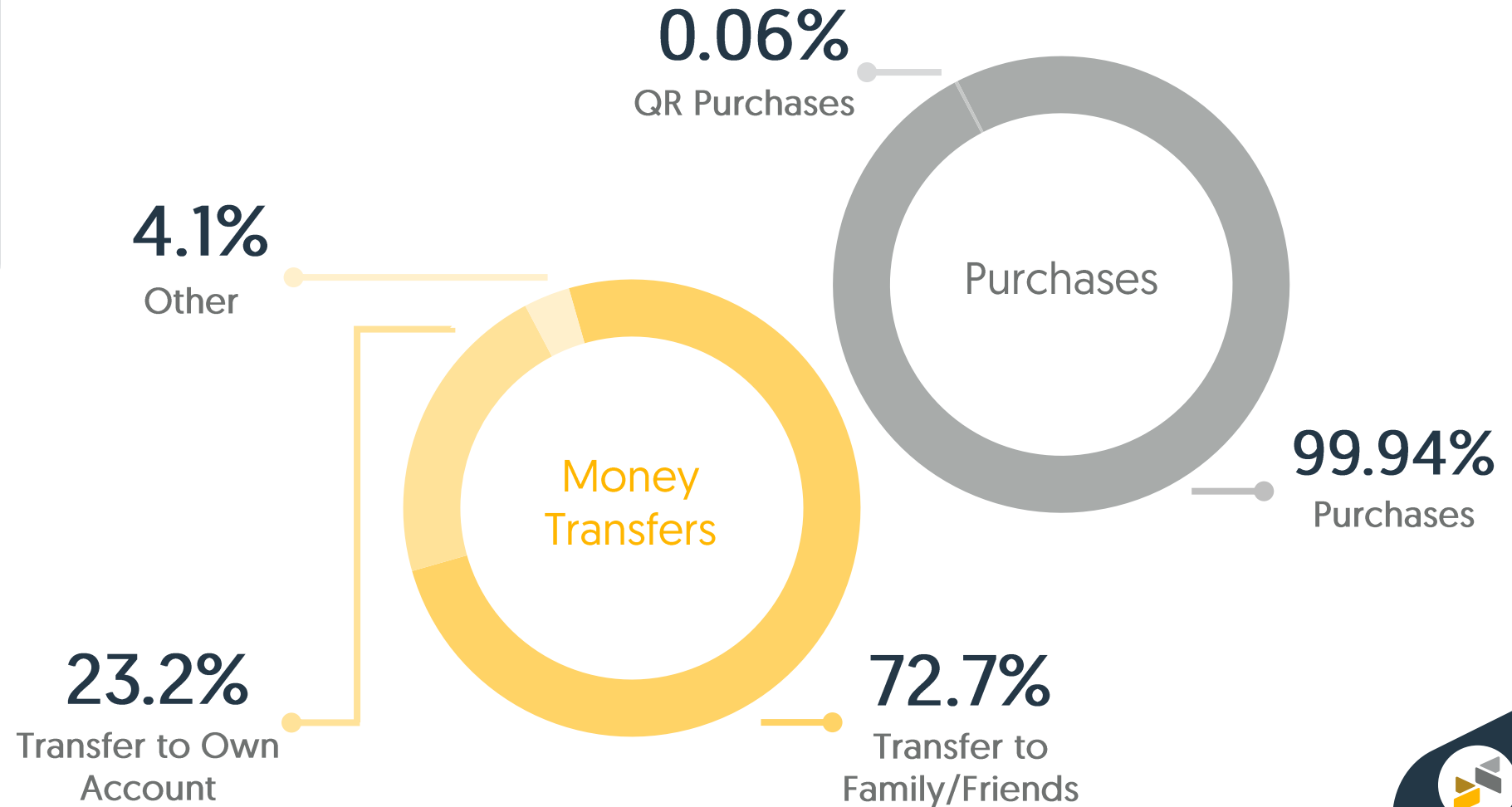


84.4%

389M JOD
Money Transfers

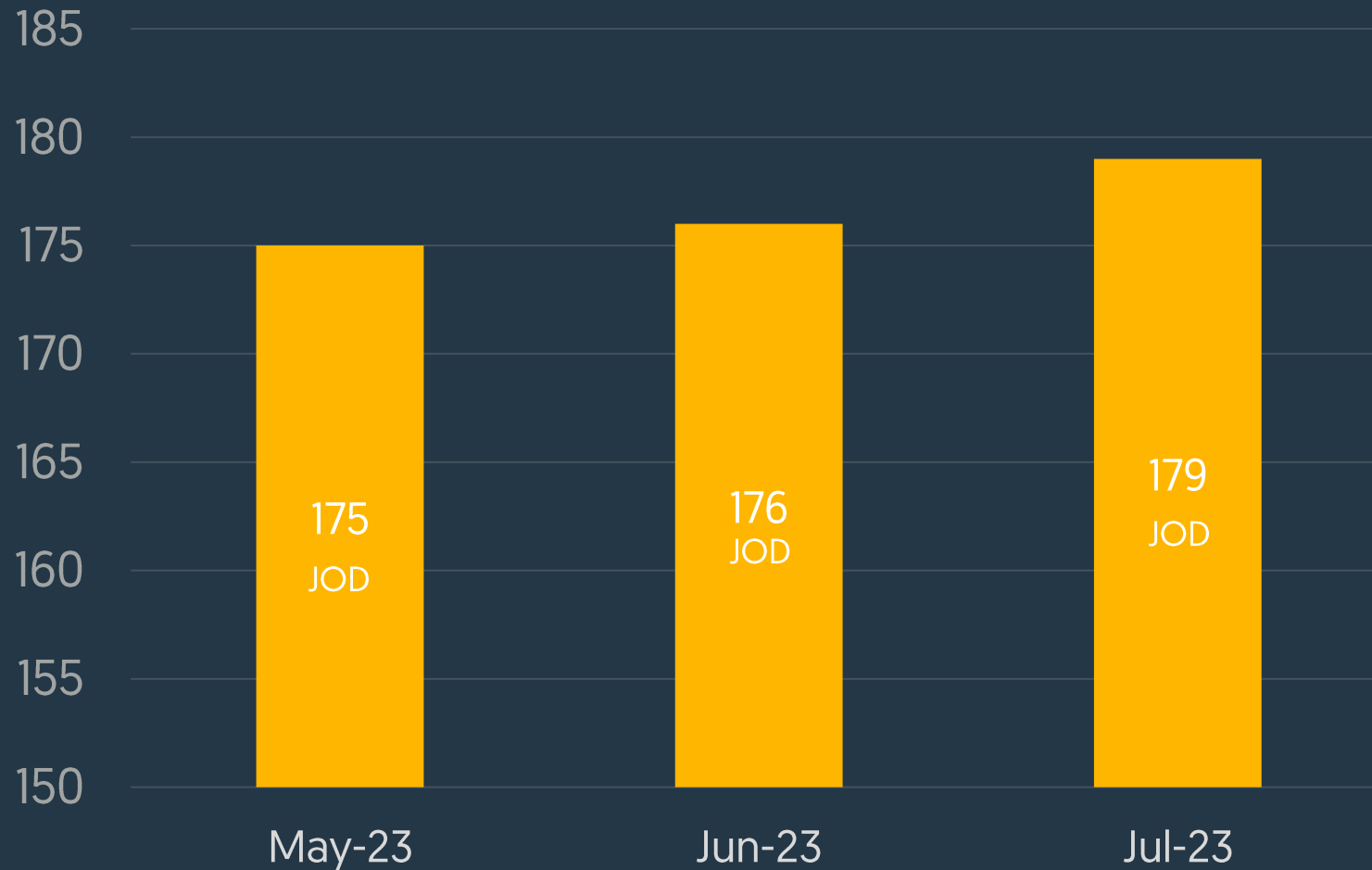
CliQ Value of Transactions

Percentage Based on Transaction Type Sub-Category



CliQ Transactions

Average Value of Transactions Over the Past 3 Months



CliQ Interoperability

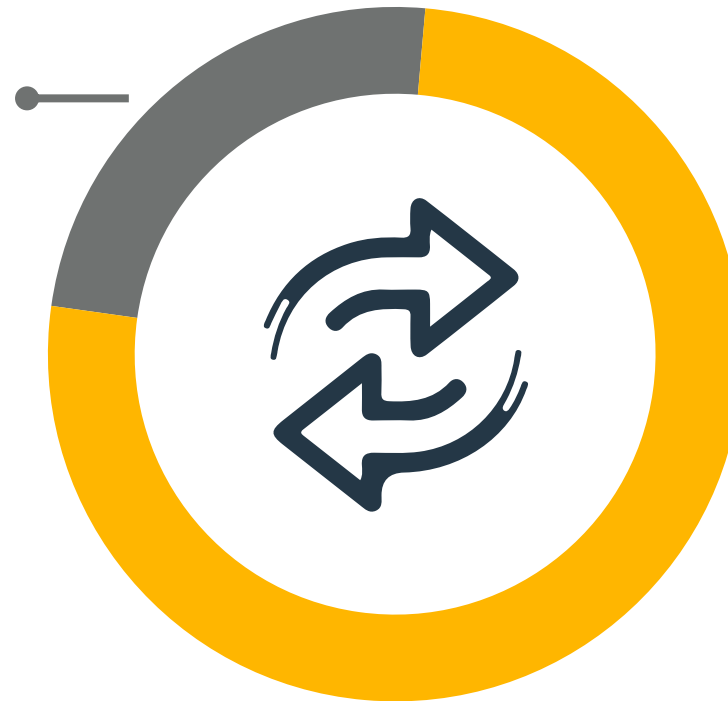
Number of Money Transfer Transactions Through Banks



24.6%

0.44M

On Us



75.4%

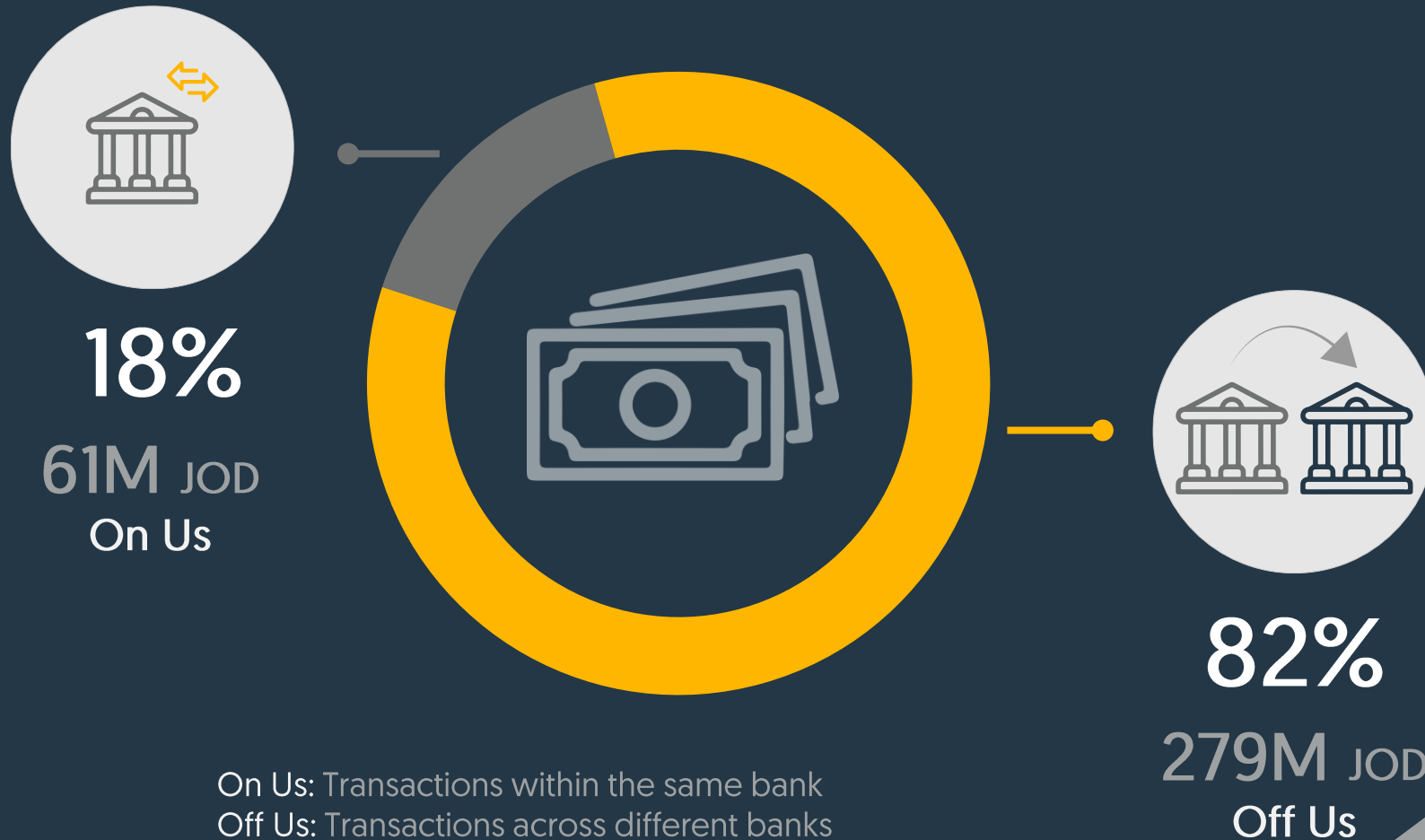
1.35M

Off Us

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

CliQ Interoperability

Value of Money Transfer Transactions Through Banks



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

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JoMoPay
Jordan Mobile Payment

Monthly Report

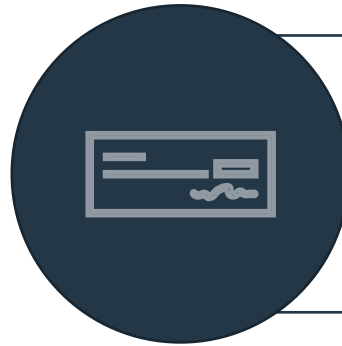
July 2023

National Switch for Mobile Wallet Payments



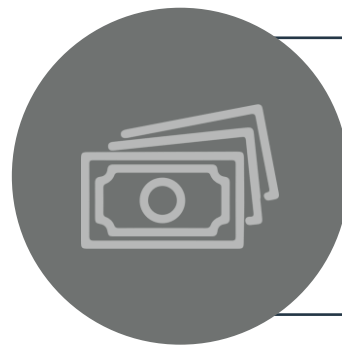
07.2023

Total Number and Value of Transactions Since the Beginning of 2023



Number of Transactions

12.8M

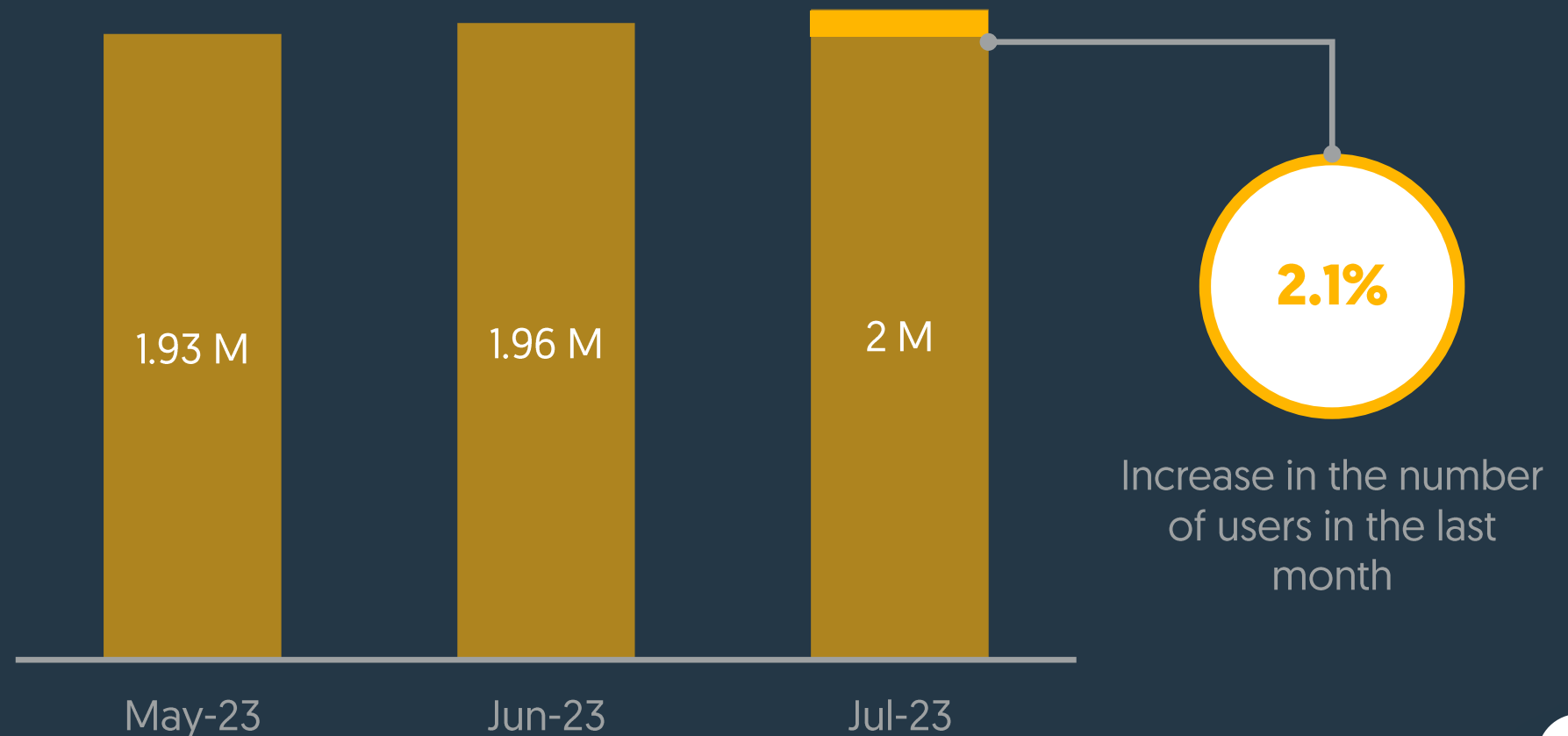


Value of Transactions

1.5B_{JOD}

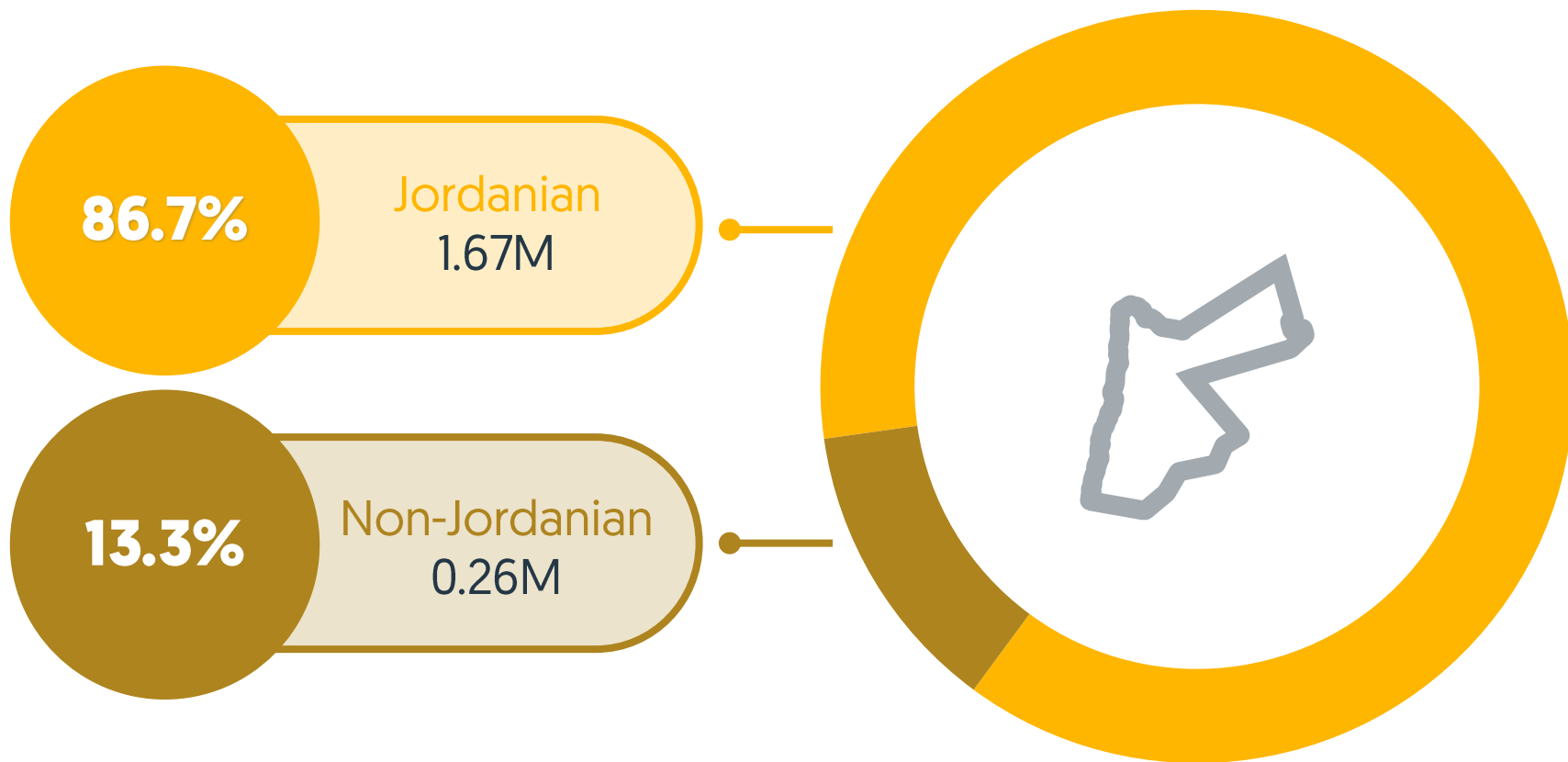
JoMoPay Users

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

54.4%

1.05M
Male Users



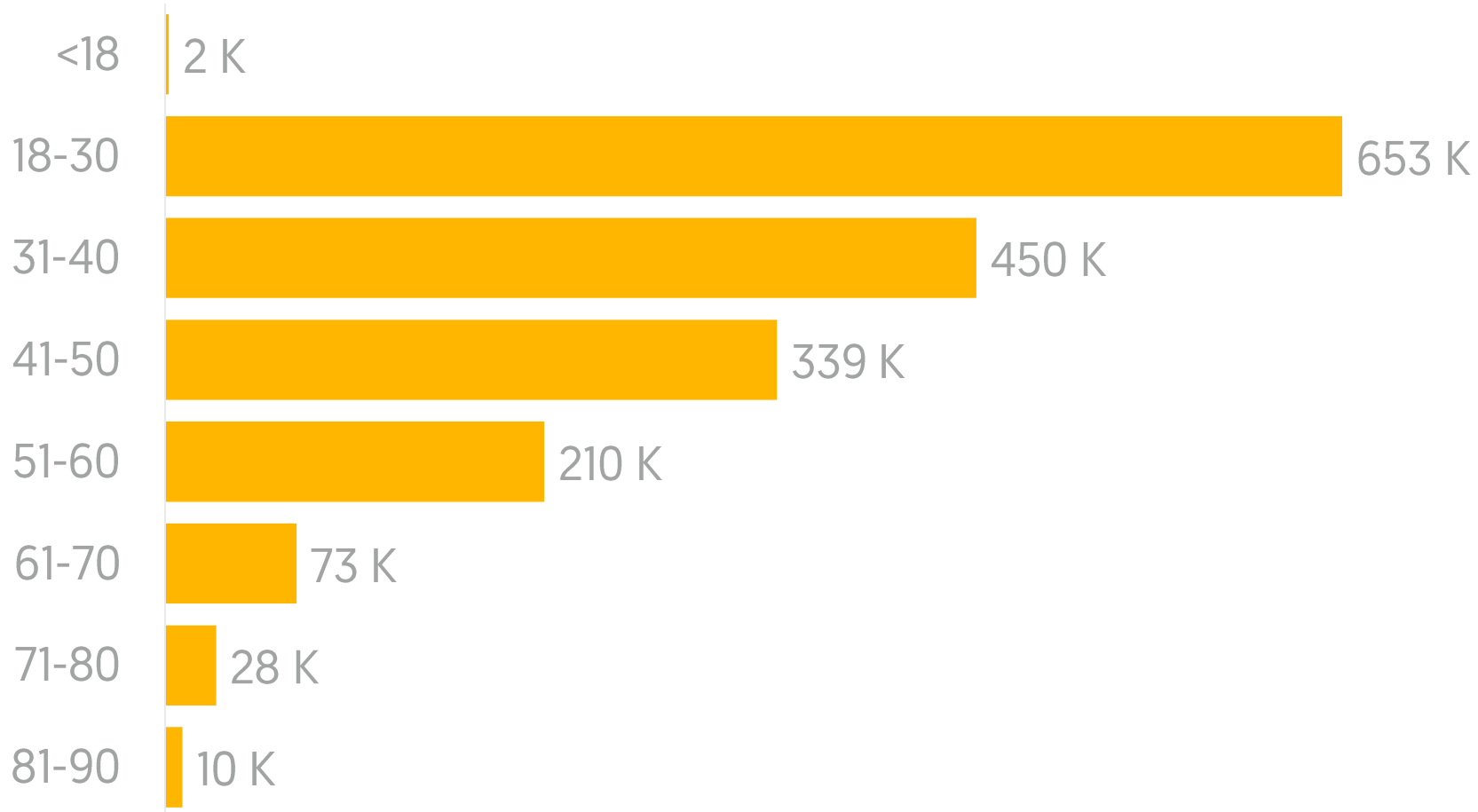
45.6%

0.88M
Female Users



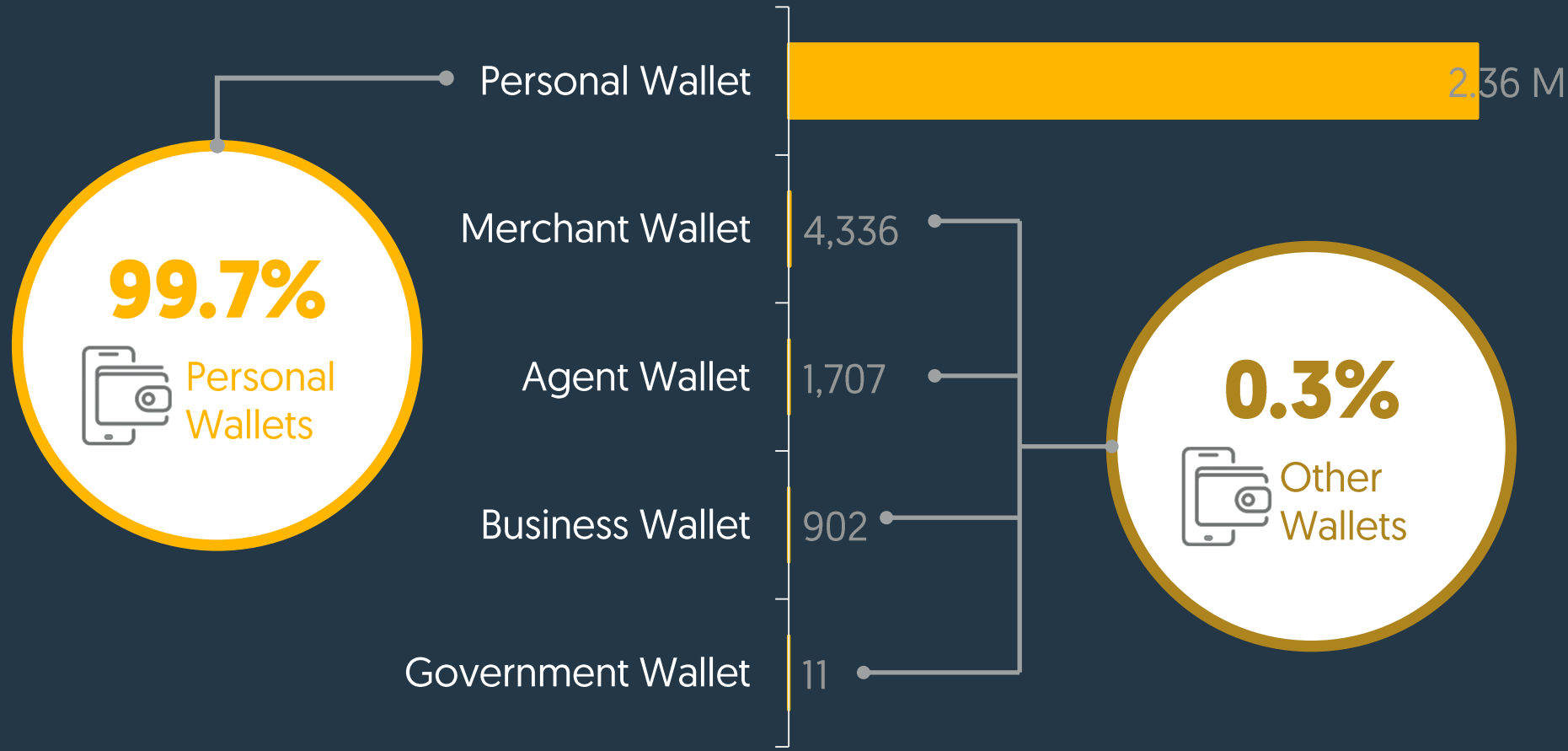
JoMoPay Users

Number of Users Based on Age Group



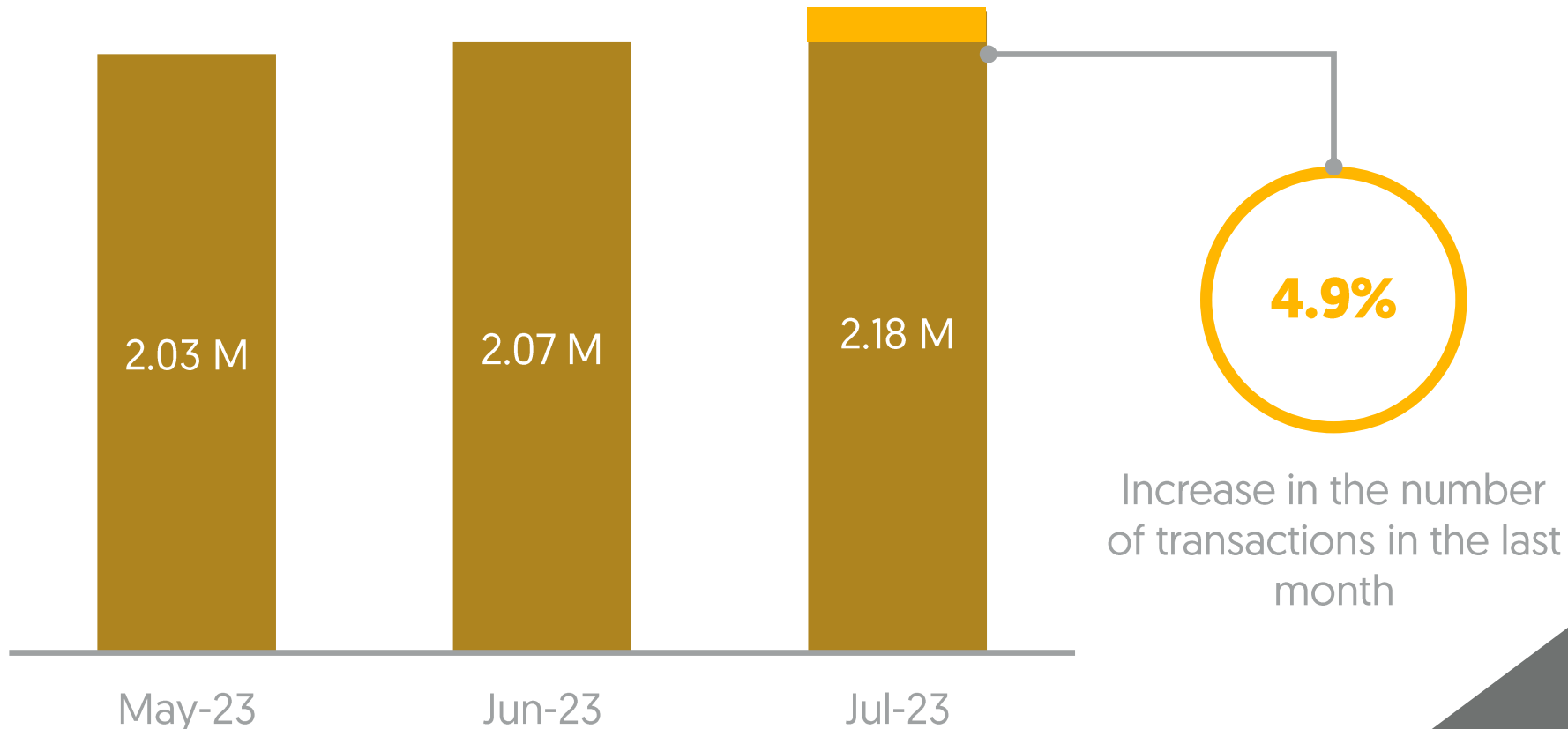
JoMoPay Users

Number of Wallets Based on Wallet Type



JoMoPay Number of Transactions

Total Number of Transactions Over the Past 3 Months



JoMoPay Number of Transactions

Percentage Based on Transaction Type

3.2%

68.9K
Purchases

4.3%

94.1K
Cash In

5.4%

118K
Cash Out

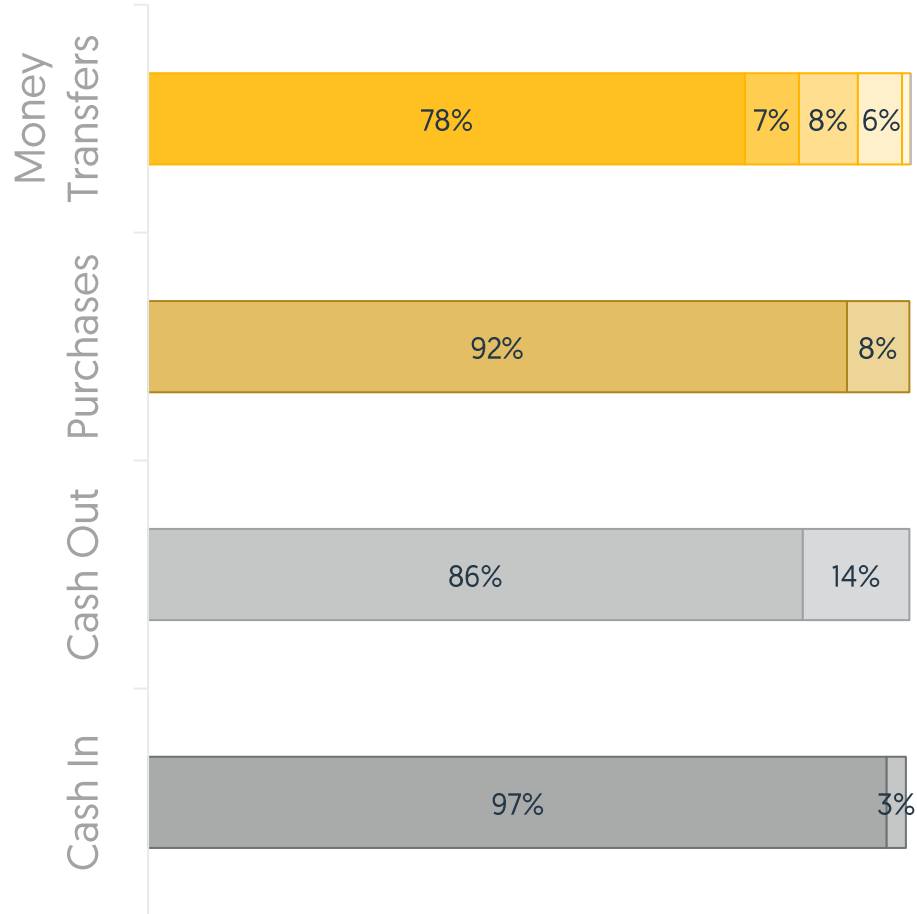
87.1%

1,895K
Money Transfers



JoMoPay Number of Transactions

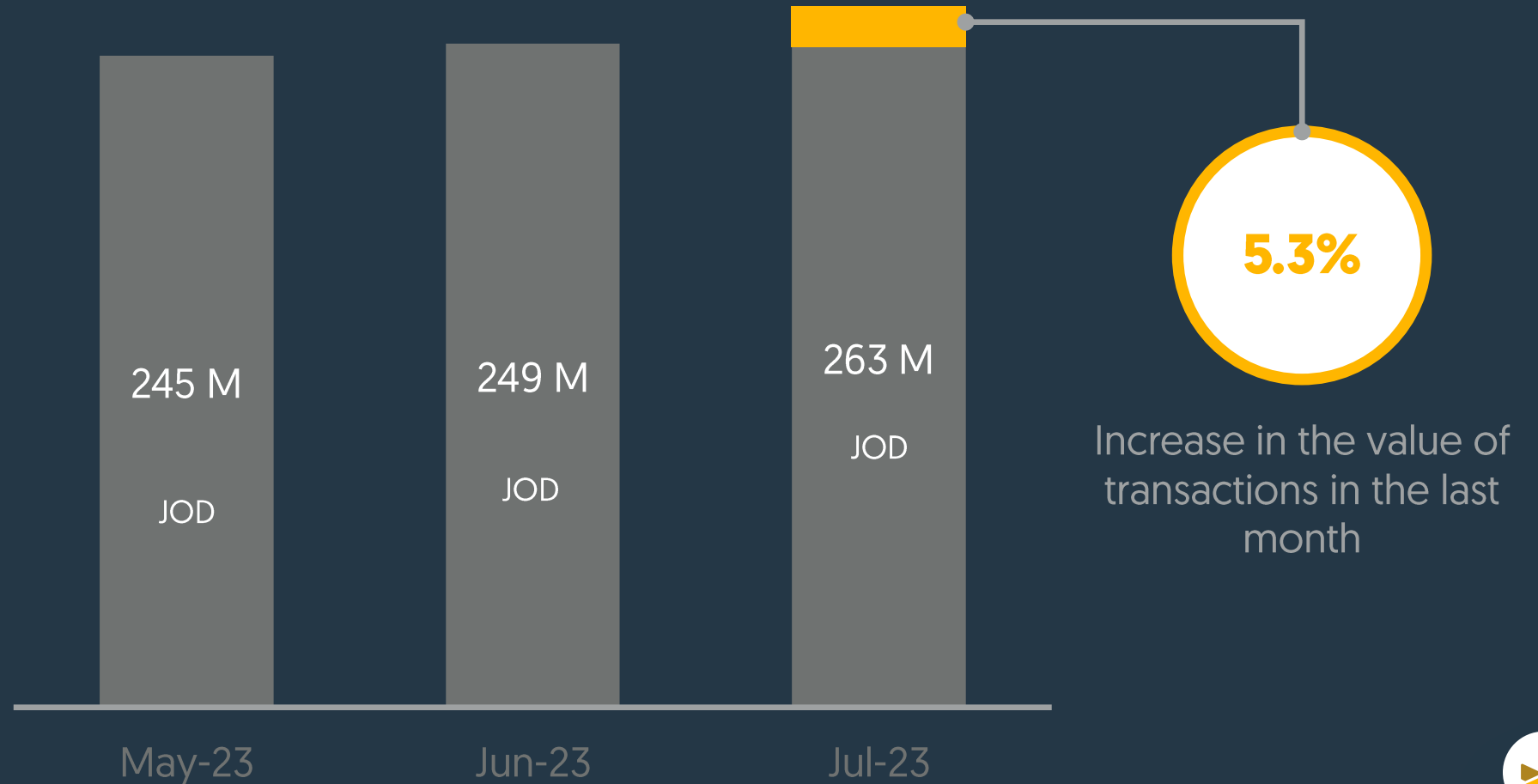
Percentage Based on Transaction Type Sub-Category



Transfer to Family/Friends	78%
Aid/Charity/Grant	7%
Transfer to Own Account	8%
Salary/Bonus/Dividends	6%
Loan/Loan Installment	1%
Purchases	92%
QR Purchases	8%
Cash Out - Agent/Teller	86%
Cash Out - ATM/Kiosk	14%
Cash In - Agent/Teller	97%
Cash In - ATM/Kiosk	3%

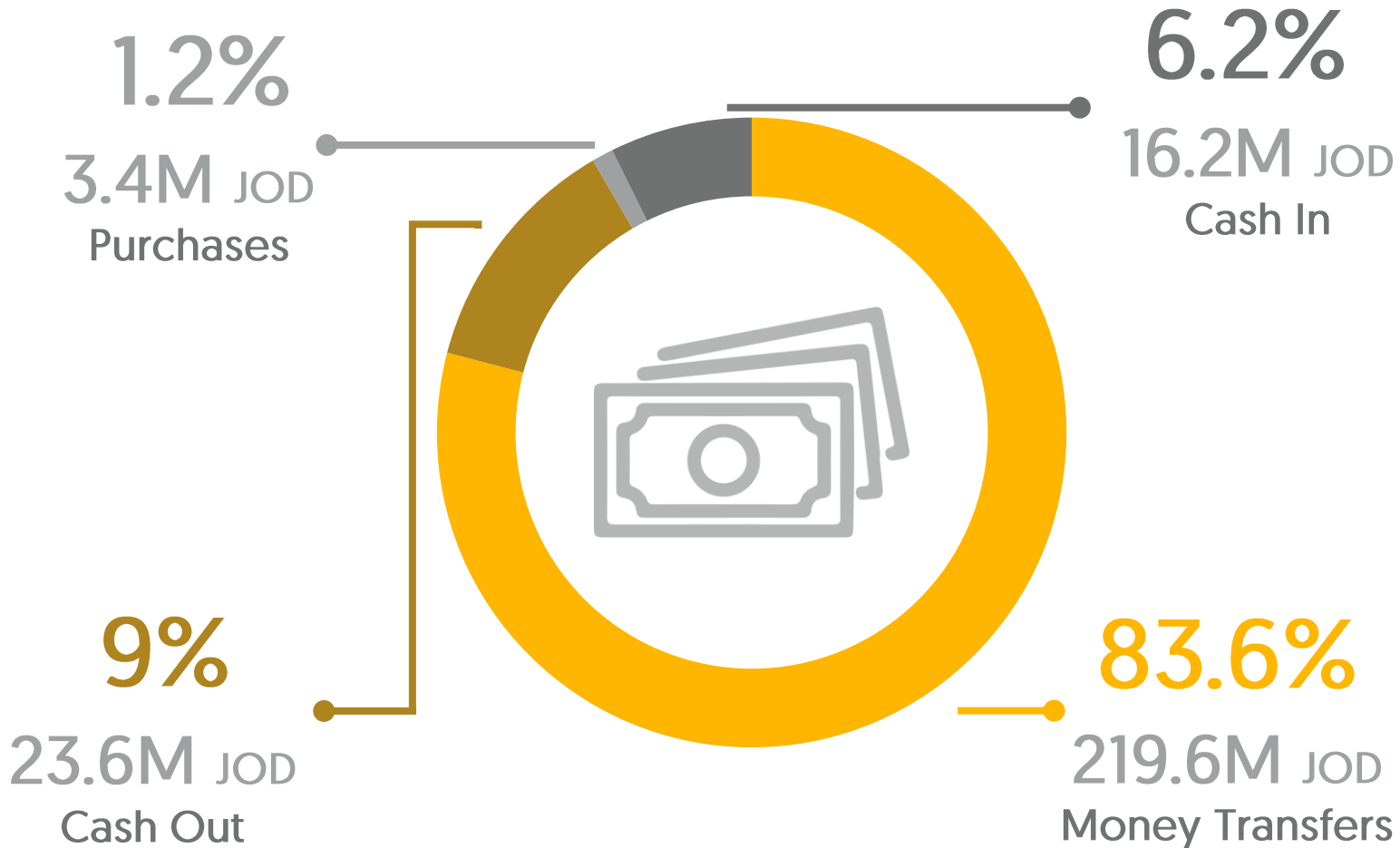
JoMoPay Value of Transactions

Total Value of Transactions Over the Past 3 Months



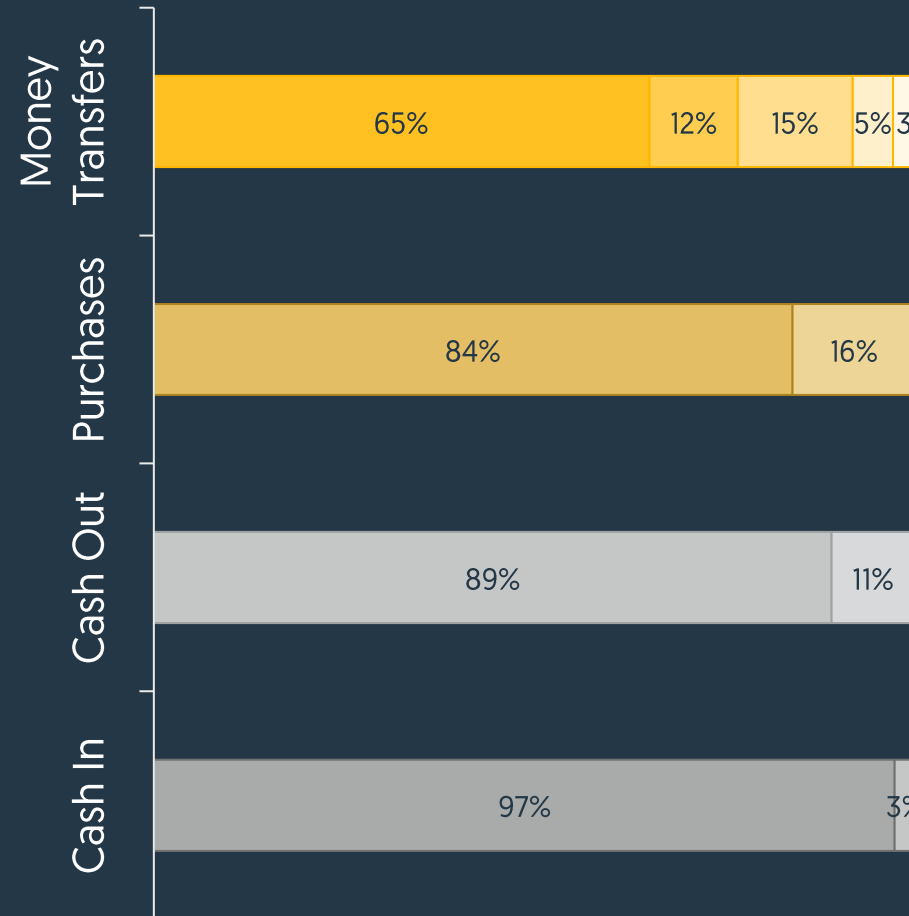
JoMoPay Value of Transactions

Percentage Based on Transaction Type



JoMoPay Value of Transactions

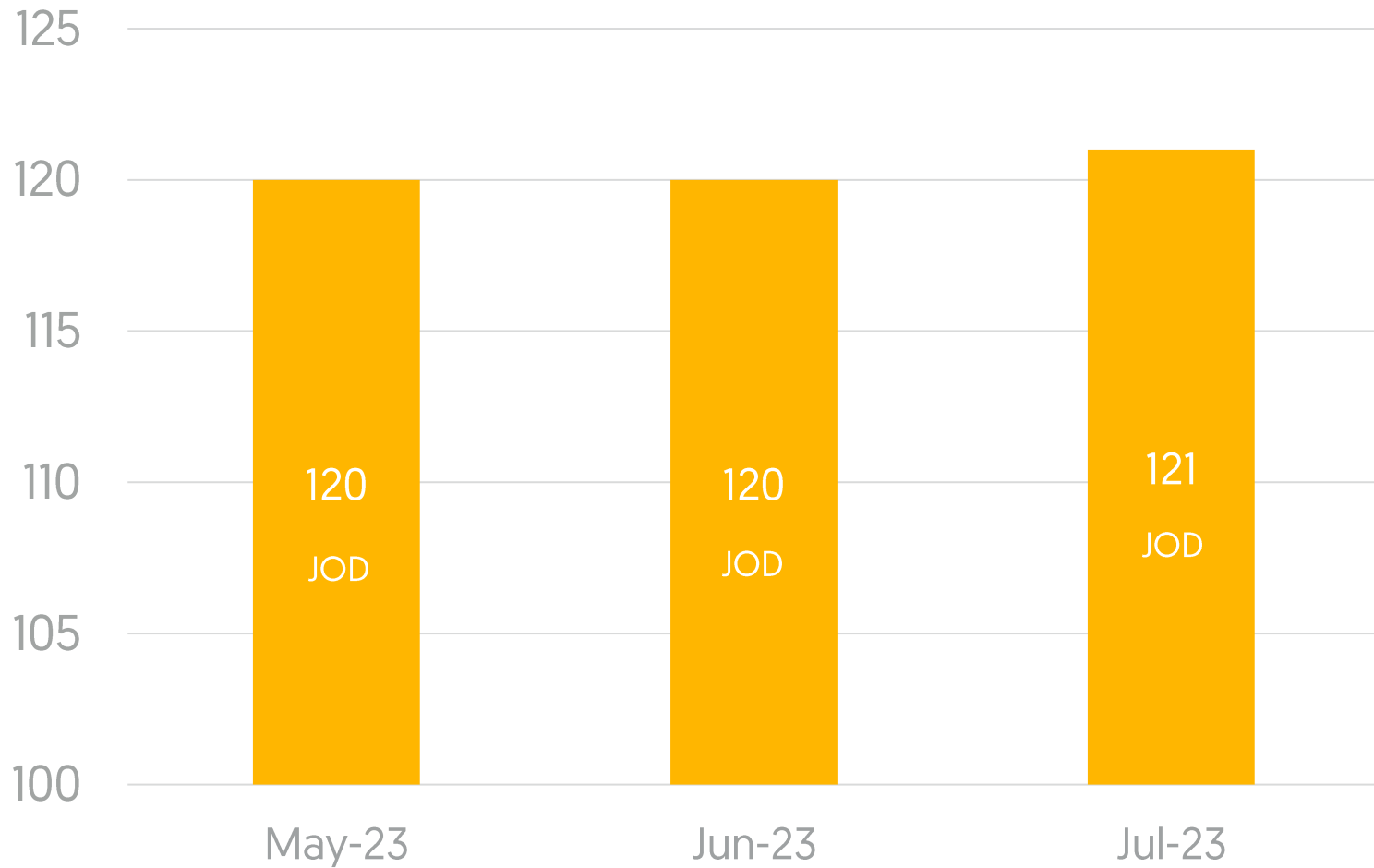
Percentage Based on Transaction Type Sub-Category



Transfer to Family/Friends	65%
Aid/Charity/Grant	12%
Transfer to Own Account	15%
Salary/Bonus/Dividends	5%
Loan/Loan Installment	3%
Purchases	84%
QR Purchases	16%
Cash Out - Agent/Teller	89%
Cash Out - ATM/Kiosk	11%
Cash In - Agent/Teller	97%
Cash In - ATM/Kiosk	3%

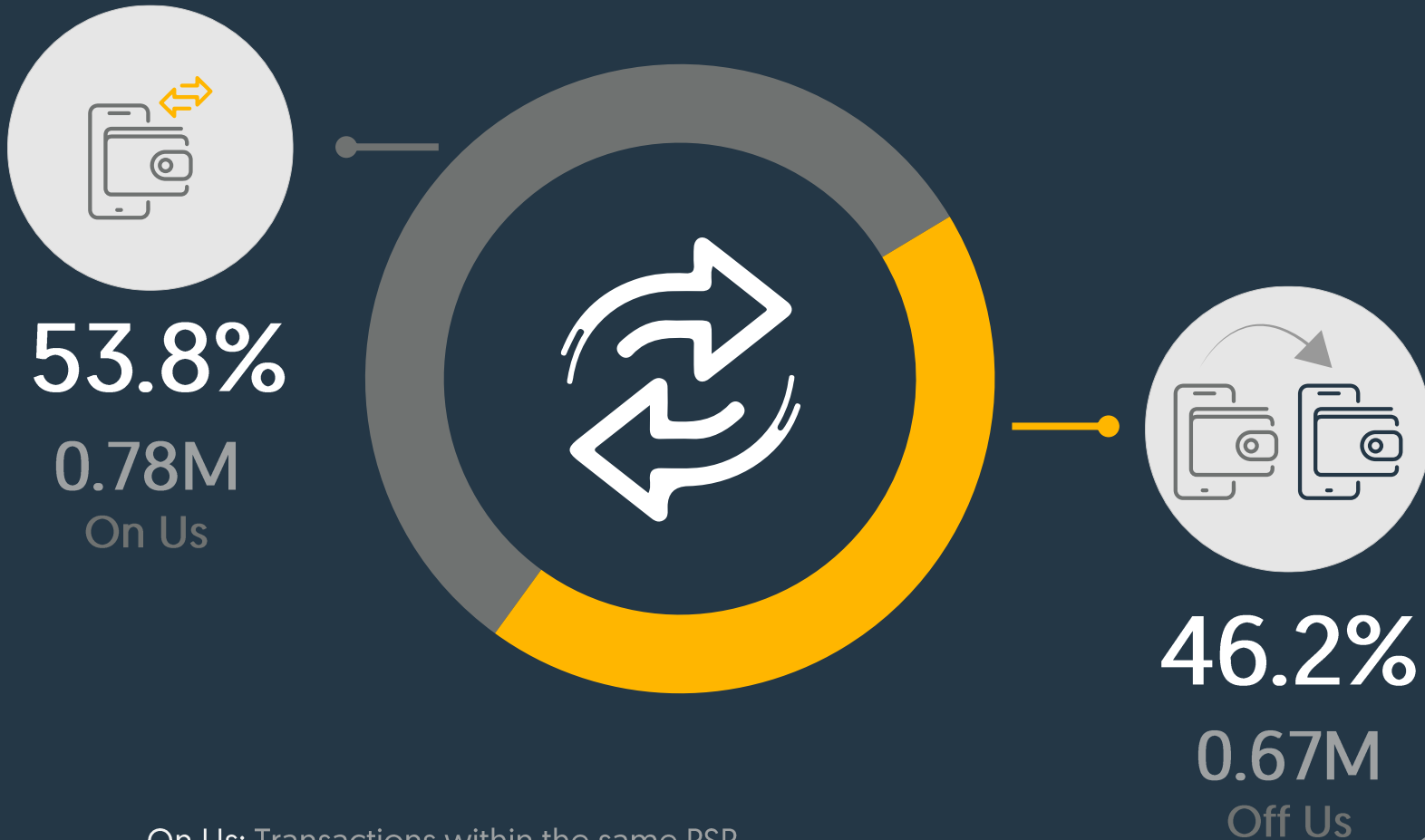
JoMoPay Transactions

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

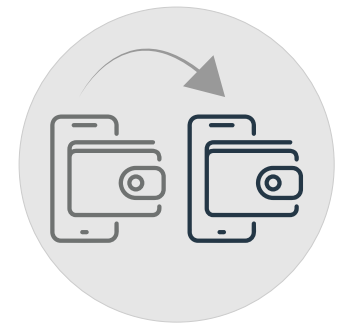
JoMoPay Interoperability

Value of Money Transfer Transactions Through PSPs



55%

66.7M JOD
On Us



45%

54.5M JOD
Off Us

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

CliQ & JoMoPay Interoperability

Monthly Report
July 2023

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

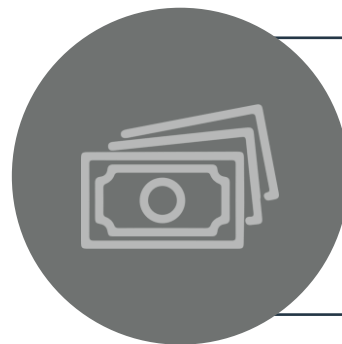


Total Number and Value of Transactions Since the Beginning of 2023



Number of Transactions

25.9M

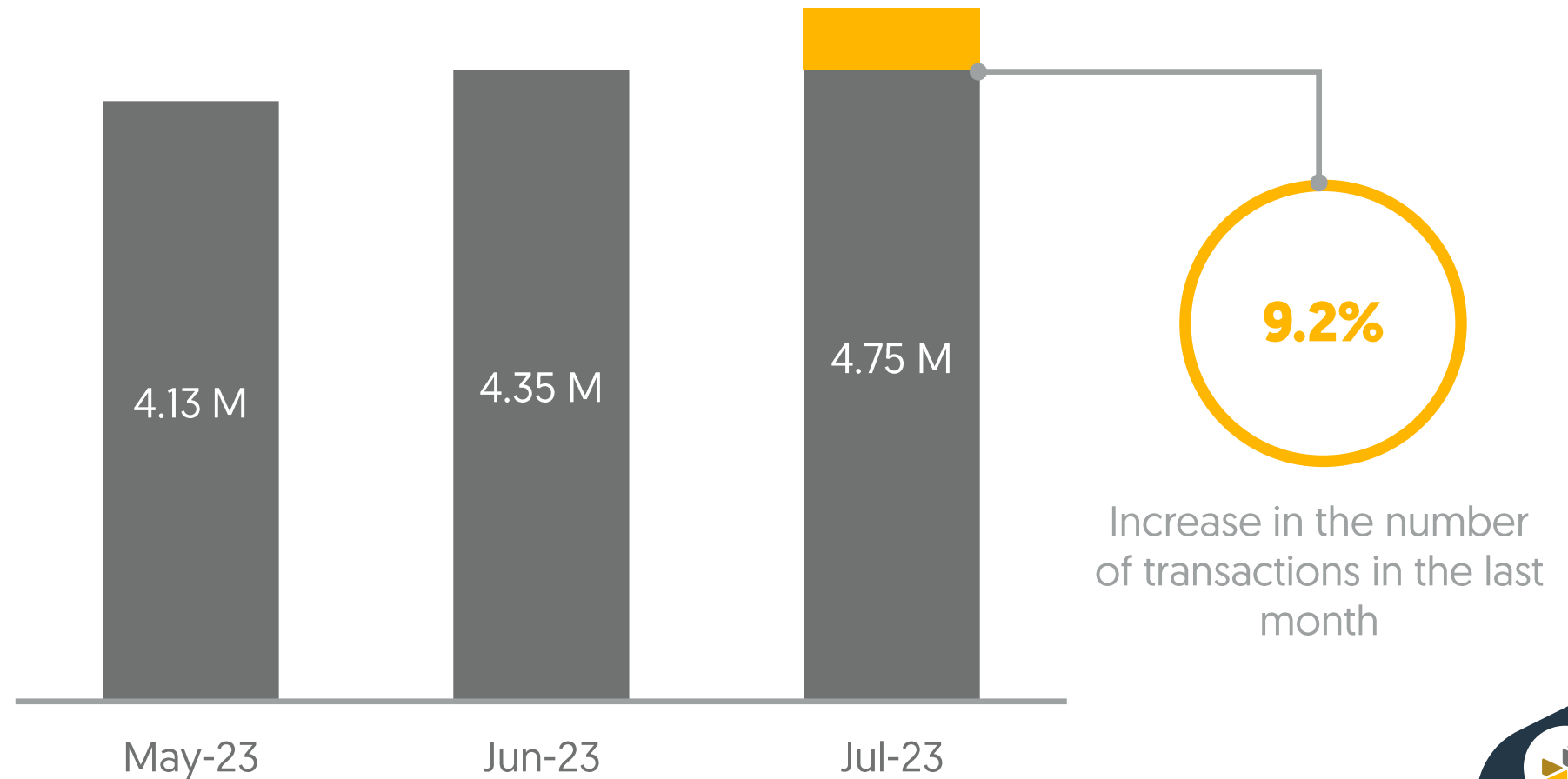


Value of Transactions

3.8B_{JOD}

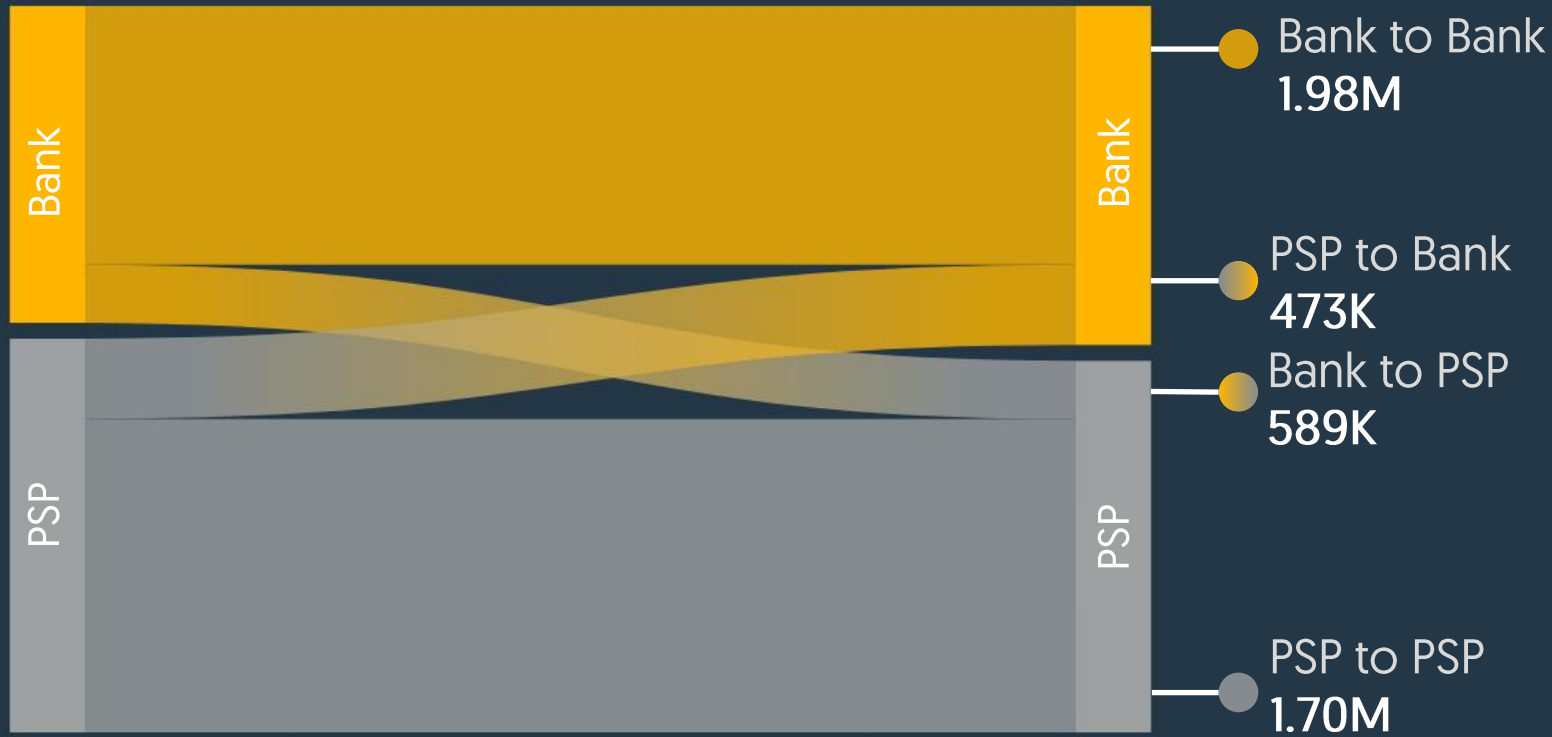
CliQ & JoMoPay Transactions

Total Number of Transactions Over the Past 3 Months



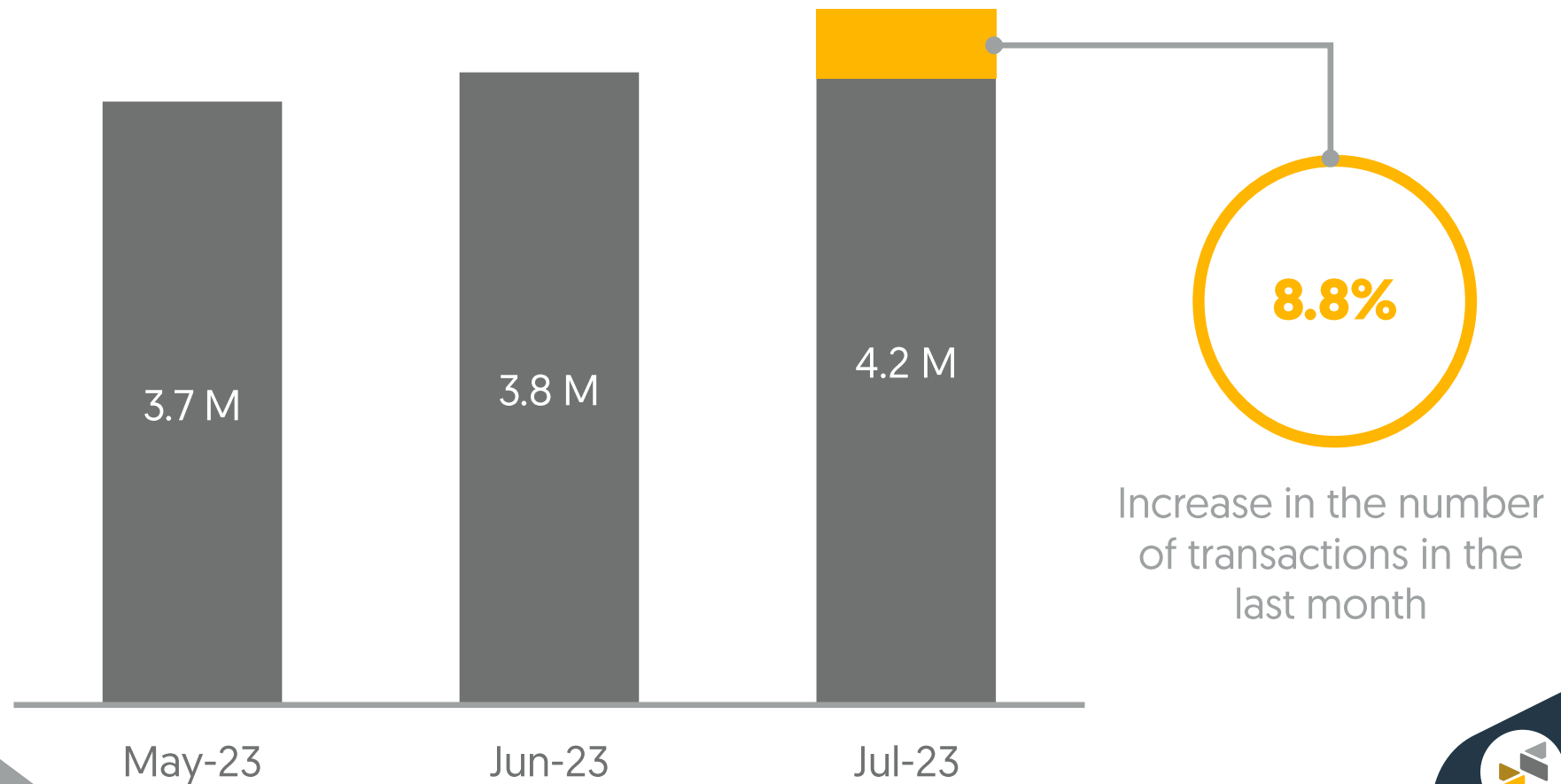
CliQ & JoMoPay Transactions

Total Number of Transactions between Banks and PSPs



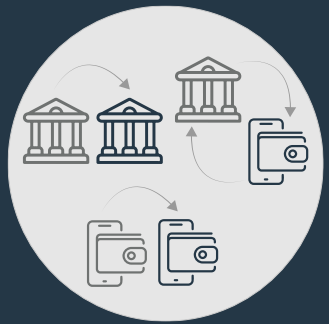
CliQ & JoMoPay Transactions

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



71%
2.97M
Off Us



29%
1.22M
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



47.6%

453K
mPSP to Bank

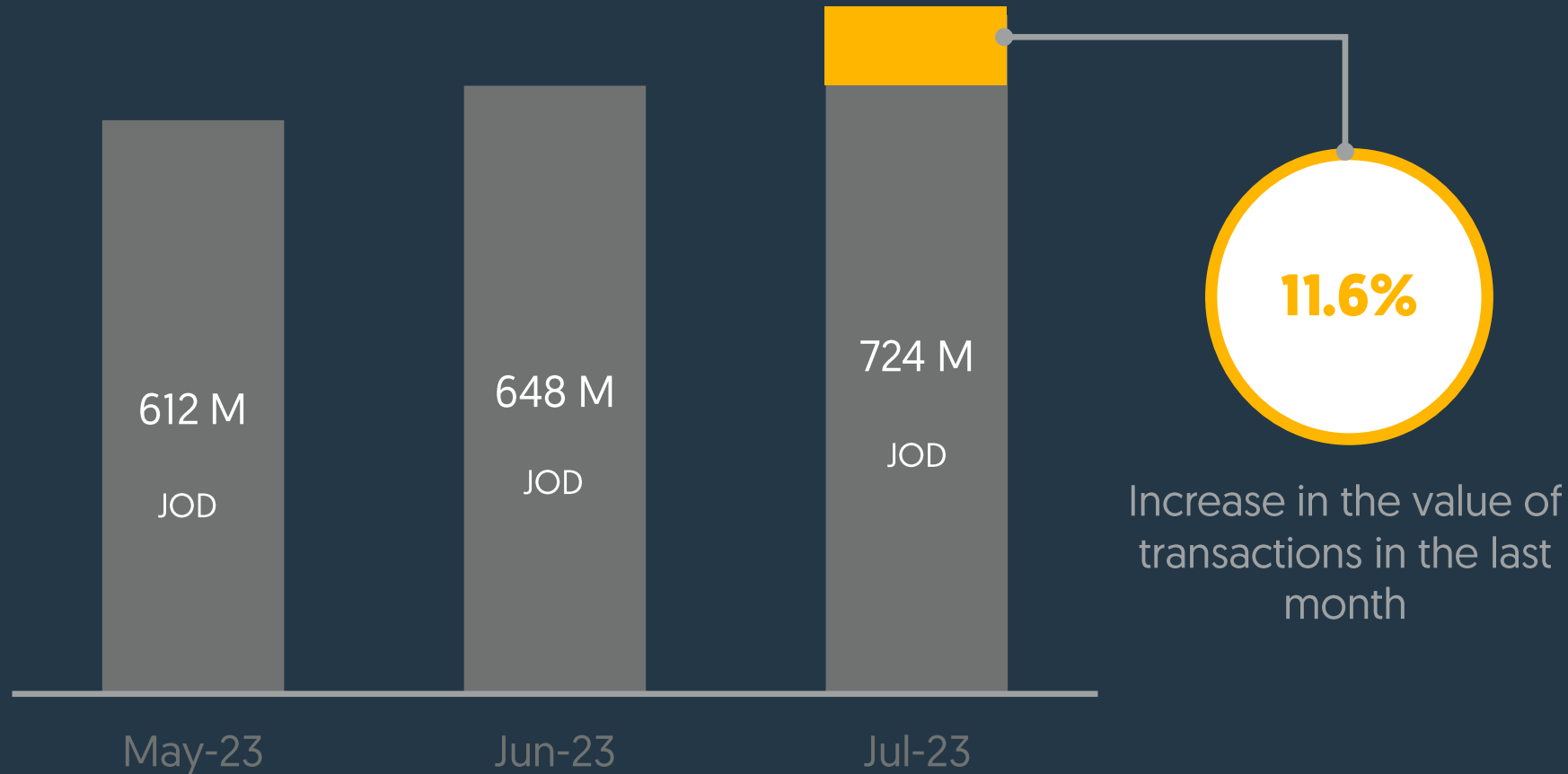


52.4%

499K
Bank to mPSP

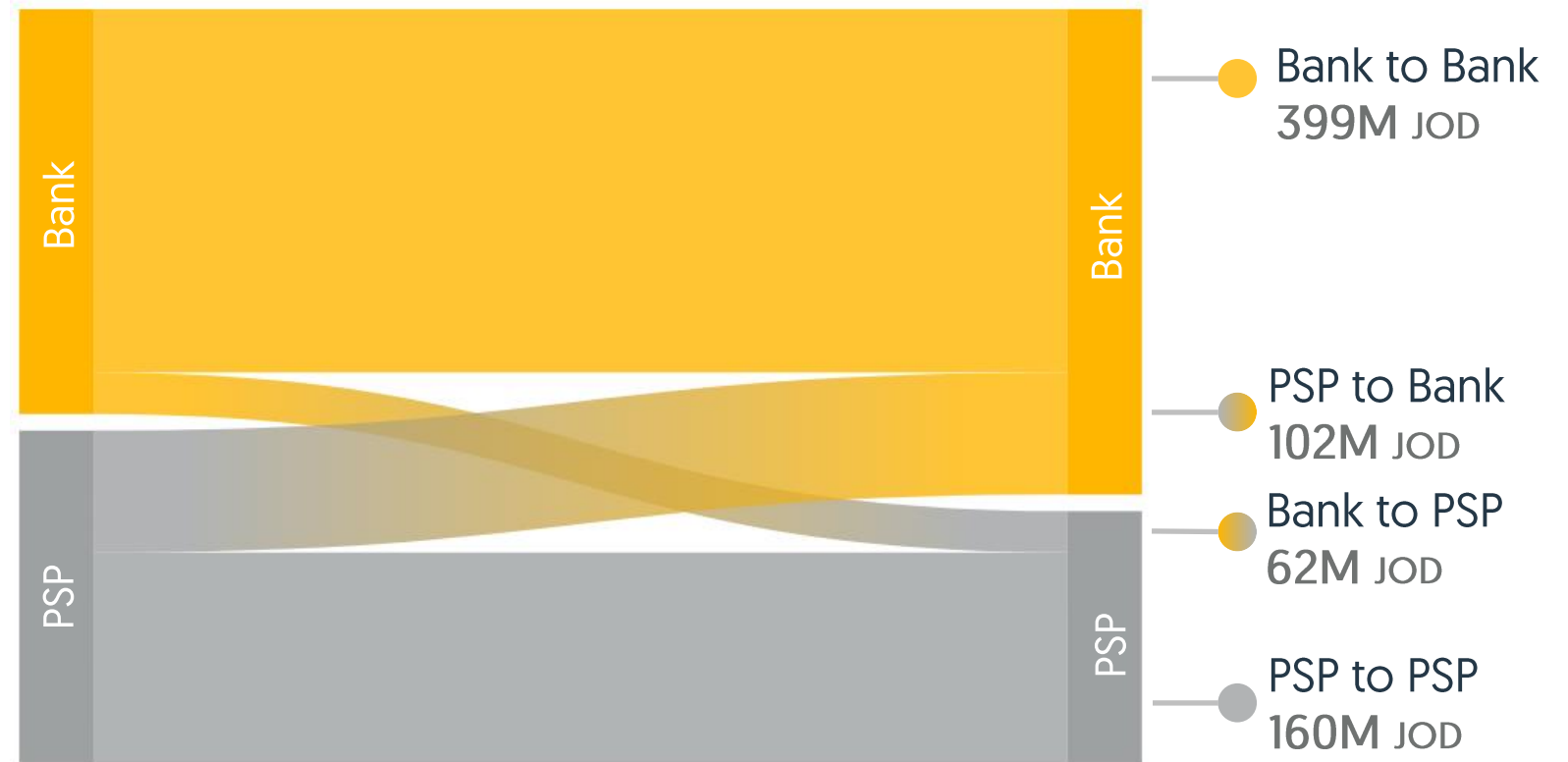
CliQ & JoMoPay Transactions

Total Value of Transactions Over the Past 3 Months



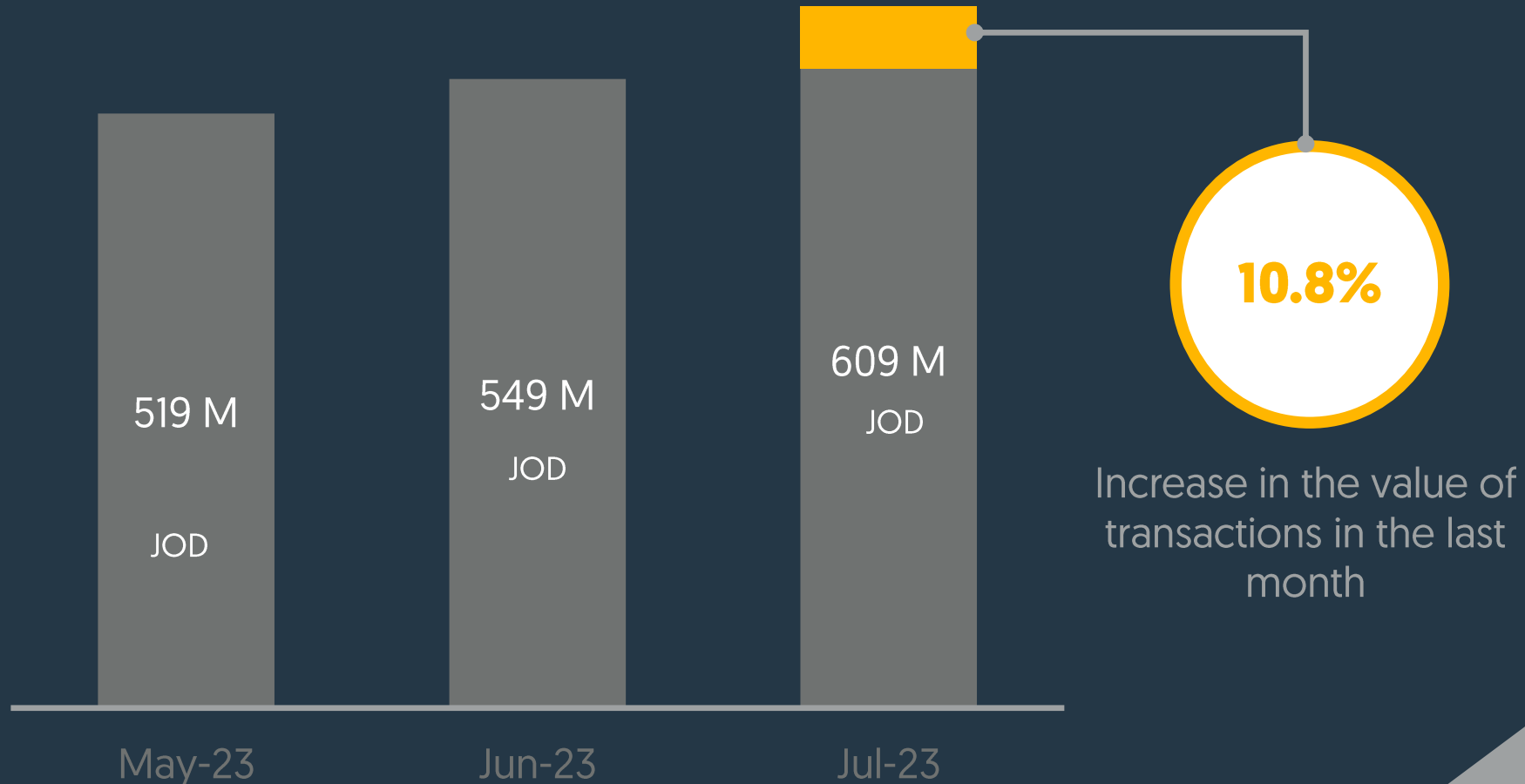
CliQ & JoMoPay Transactions

Total Value of Banks and PSPs Transactions



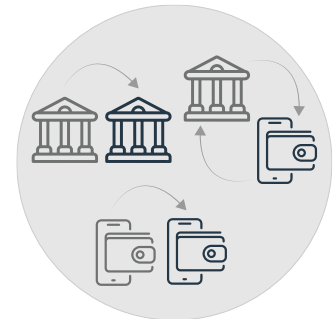
CliQ & JoMoPay Transactions

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



79%
481M JOD
Off Us



21%
128M 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



66.9%

98M JOD
mPSP to Bank



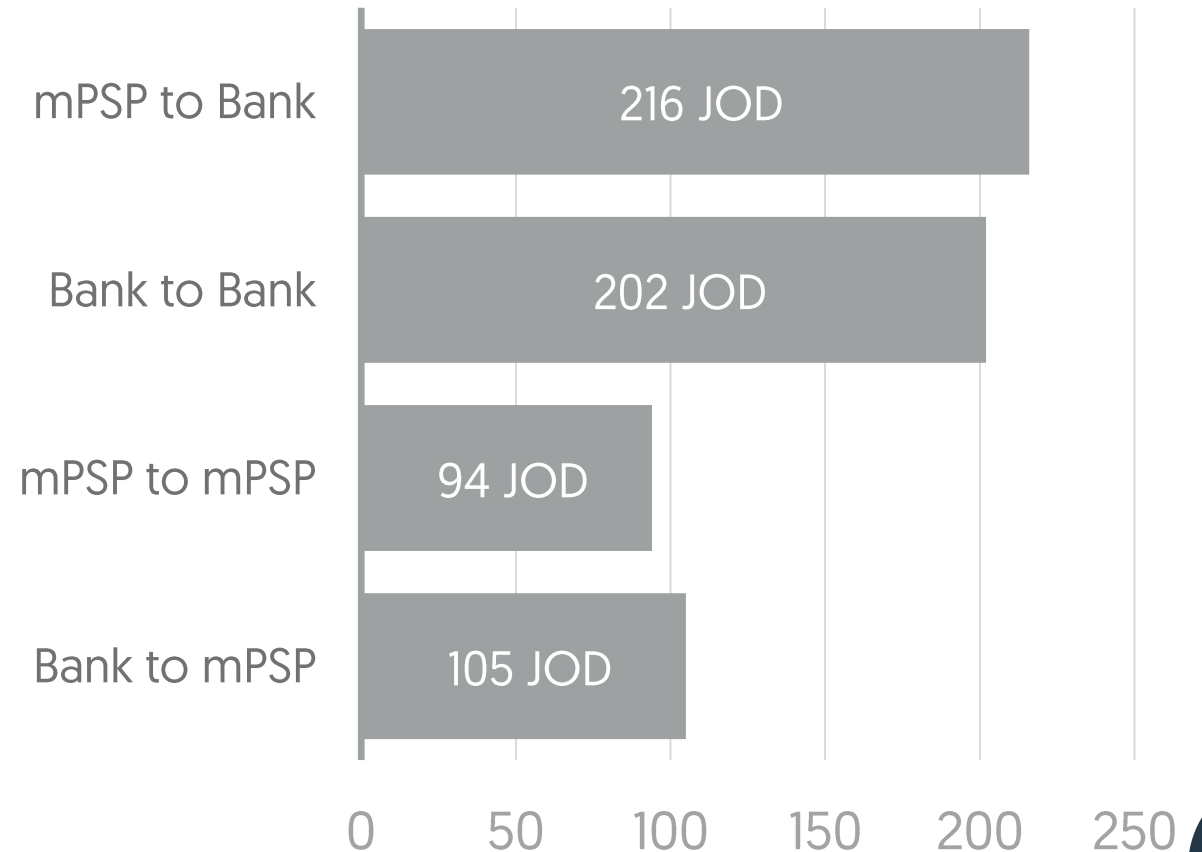
33.1%

49M JOD
Bank to mPSP

CliQ & JoMoPay Average Value of Transactions

Average Value of Transactions for Banks

152.5
JOD
Transaction
Average





Monthly Report

July 2023

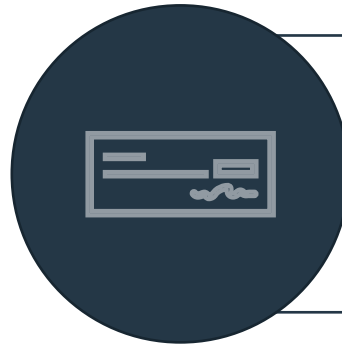
54

Electronic Bill Presentment & Payment (EBPP) System



07.2023

Total Number and Value of Transactions Since the Beginning of 2023



Number of Transactions

23.9M

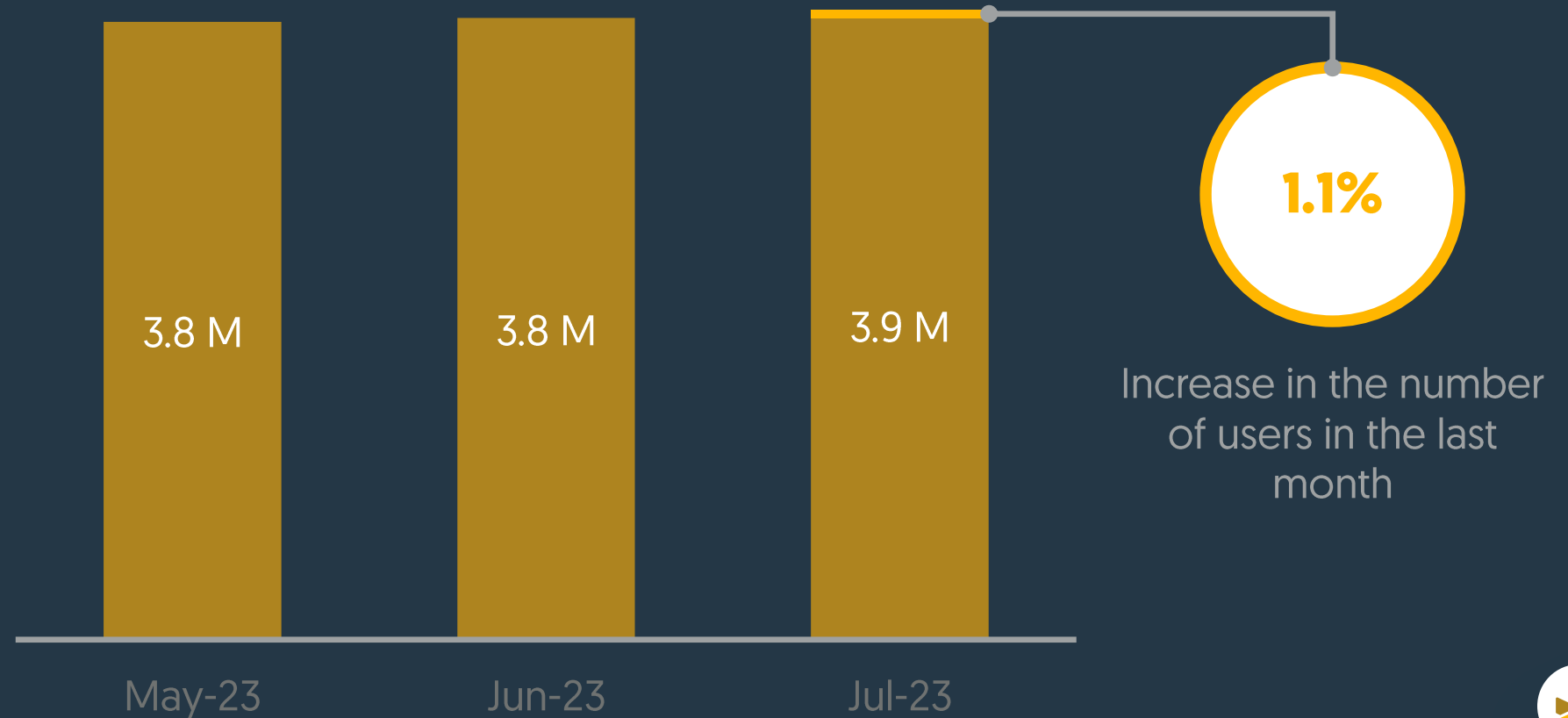


Value of Transactions

6.8B_{JOD}

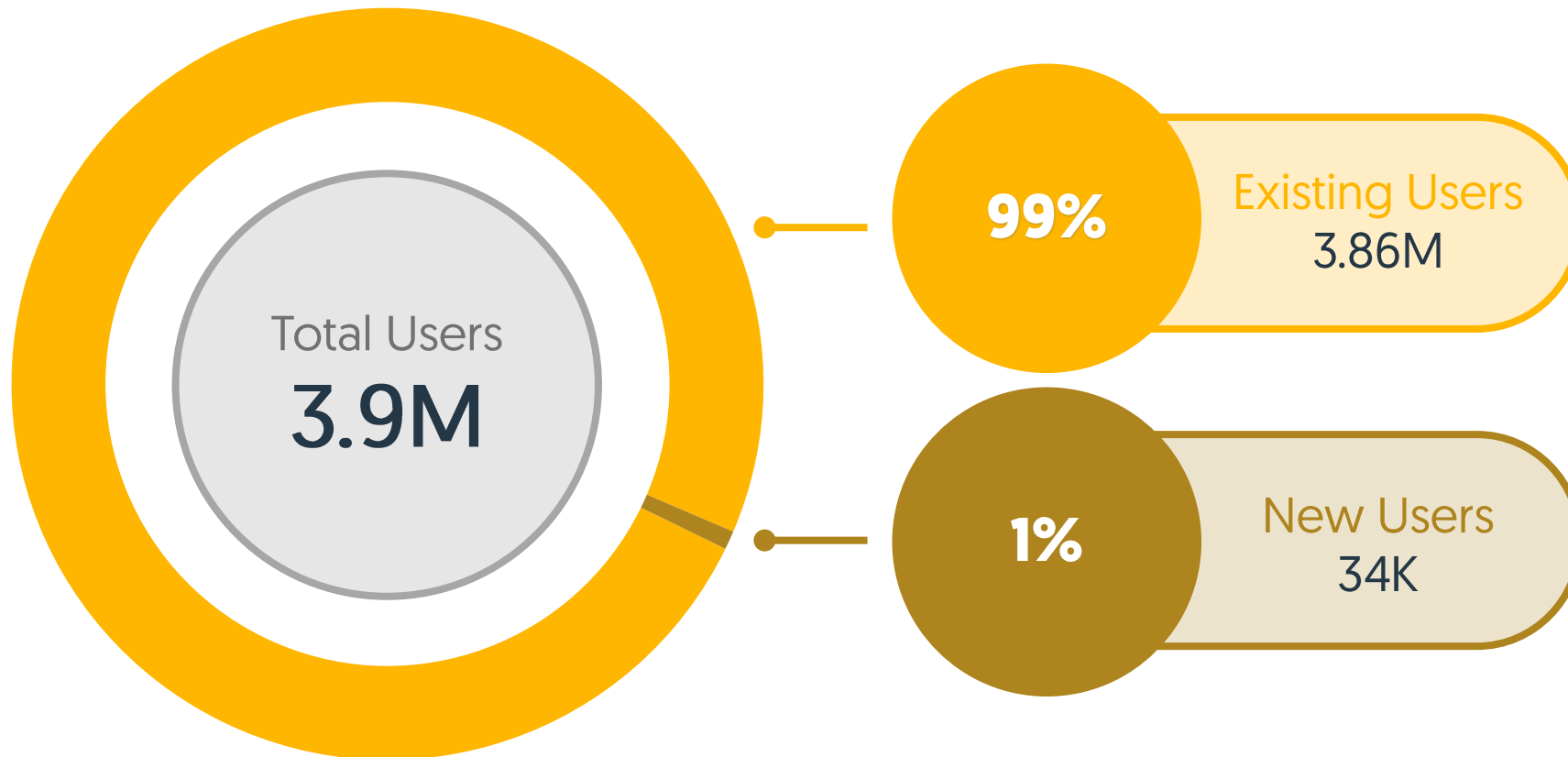
eFAWATEERcom Users

Total Number of Users Over the Past 3 Months



eFAWATEERcom Users

Number of eFAWATEERcom Users



eFAWATEERcom Billers & Services

Number of eFAWATEERcom Billers & Services



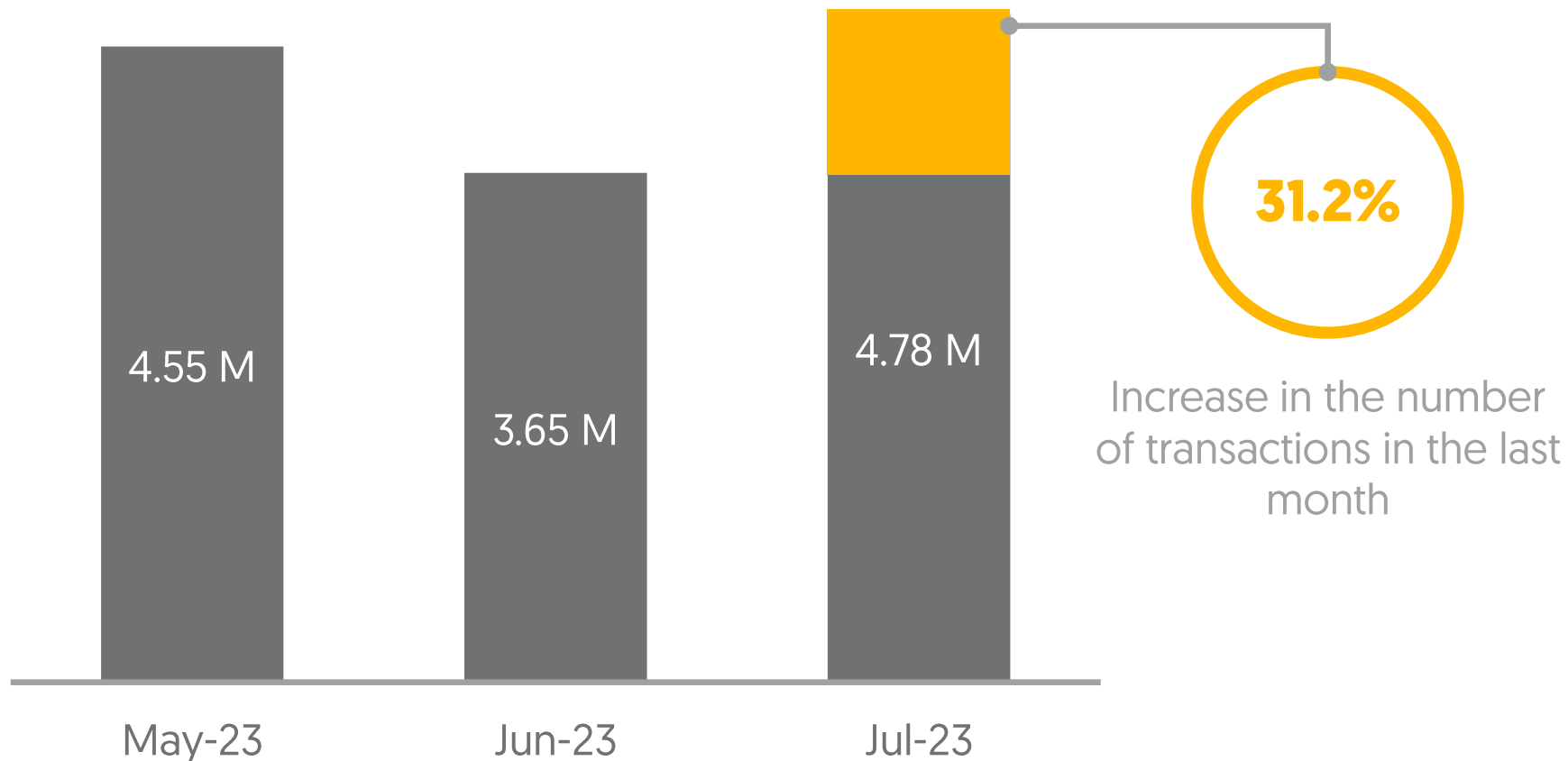
Billers
480



Services
1,566

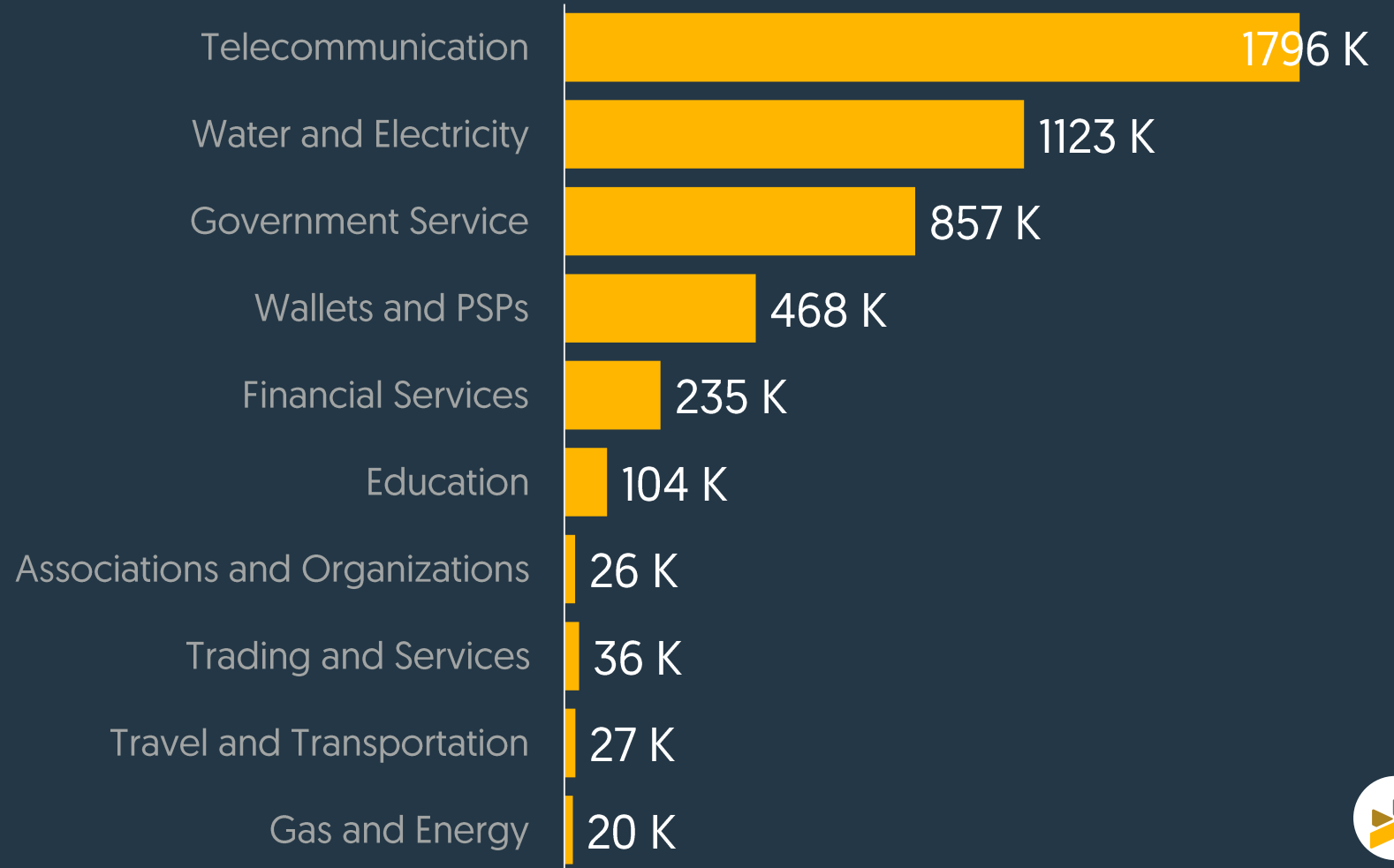
eFAWATEERcom Number of Transactions

Total Number of Transactions Over the Past 3 Months



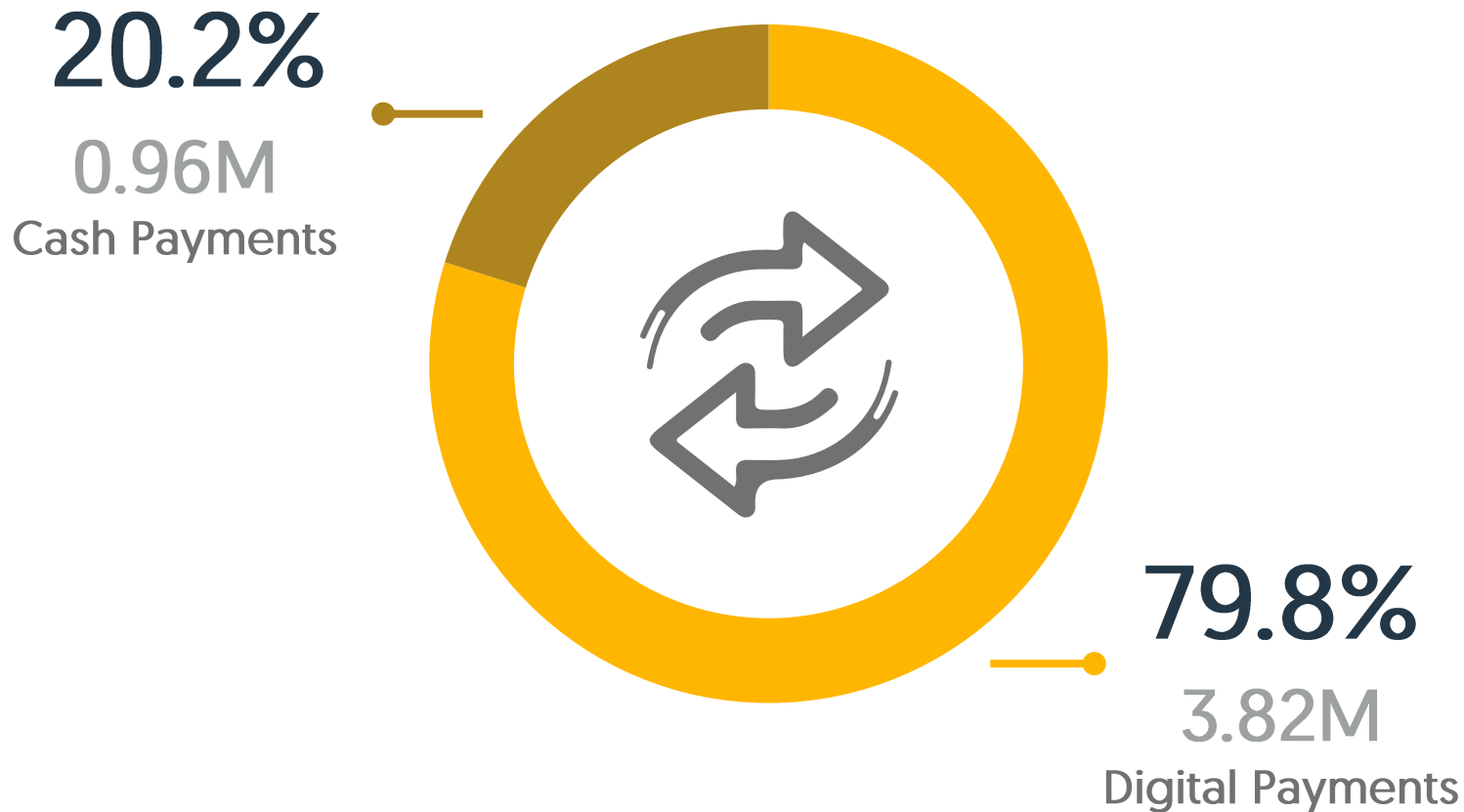
eFAWATEERcom Number of Transactions

Number of Transactions by Category



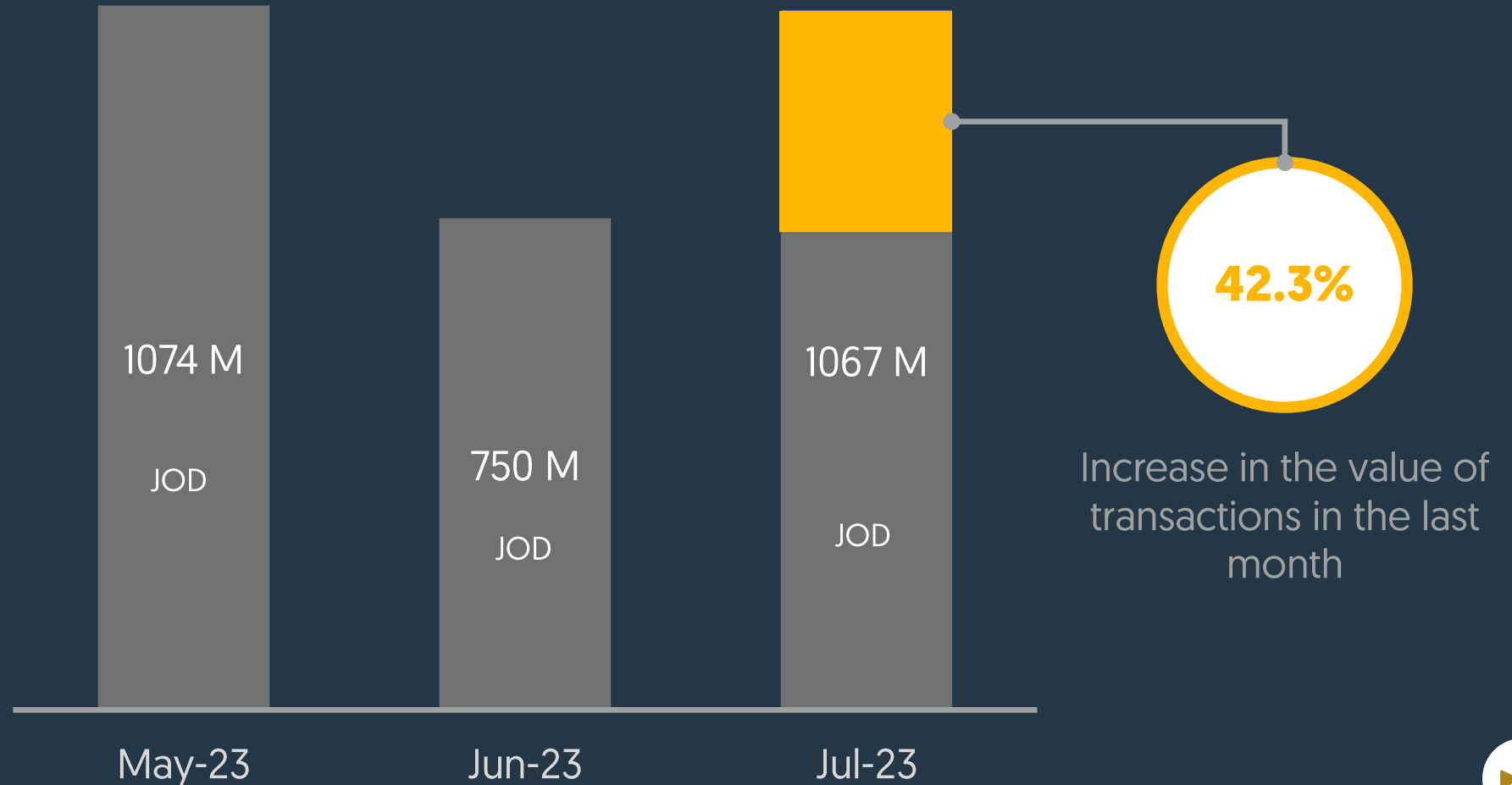
eFAWATEERcom Number of Transactions

Percentage Based on Payment Method



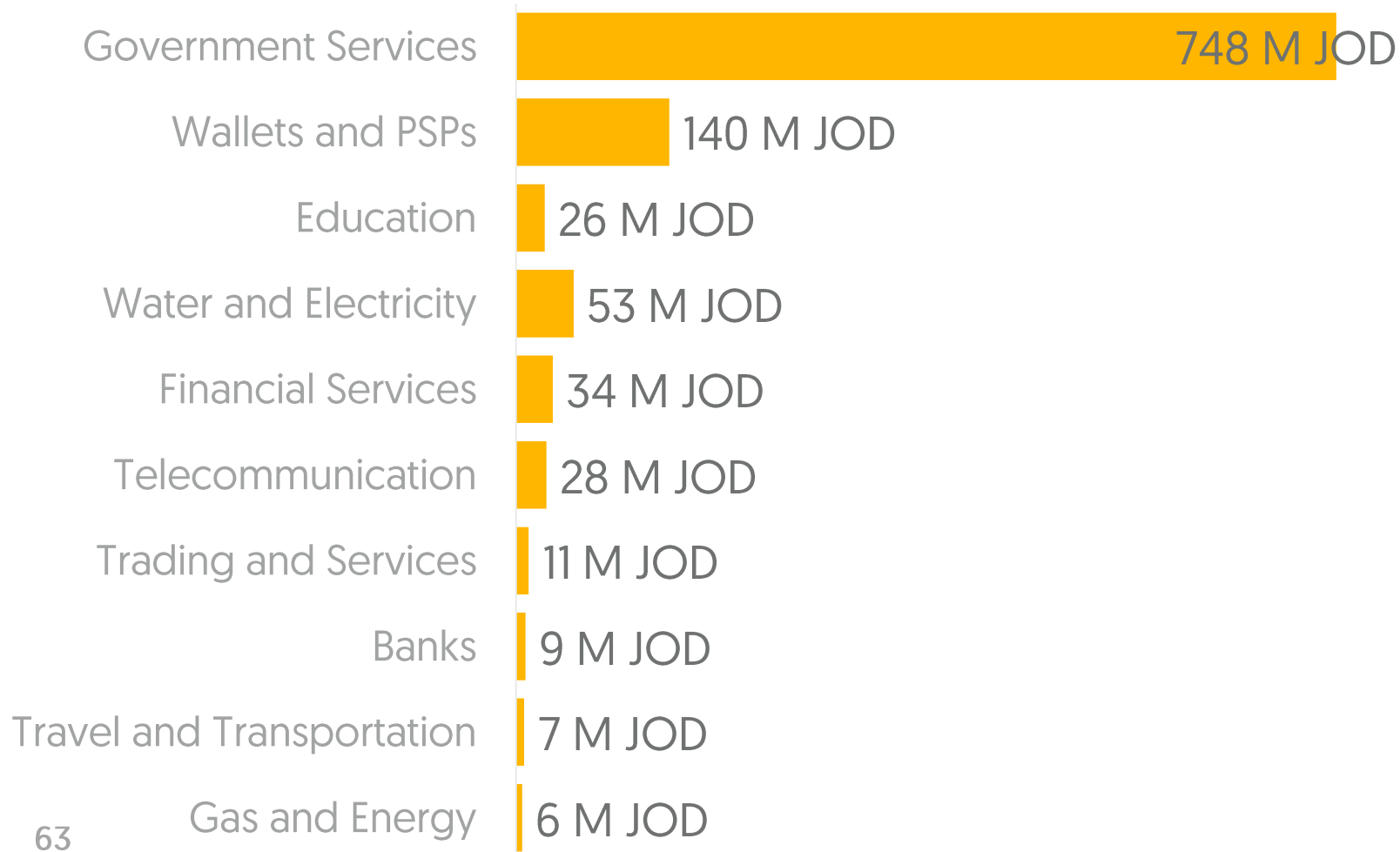
eFAWATEERcom Value of Transactions

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

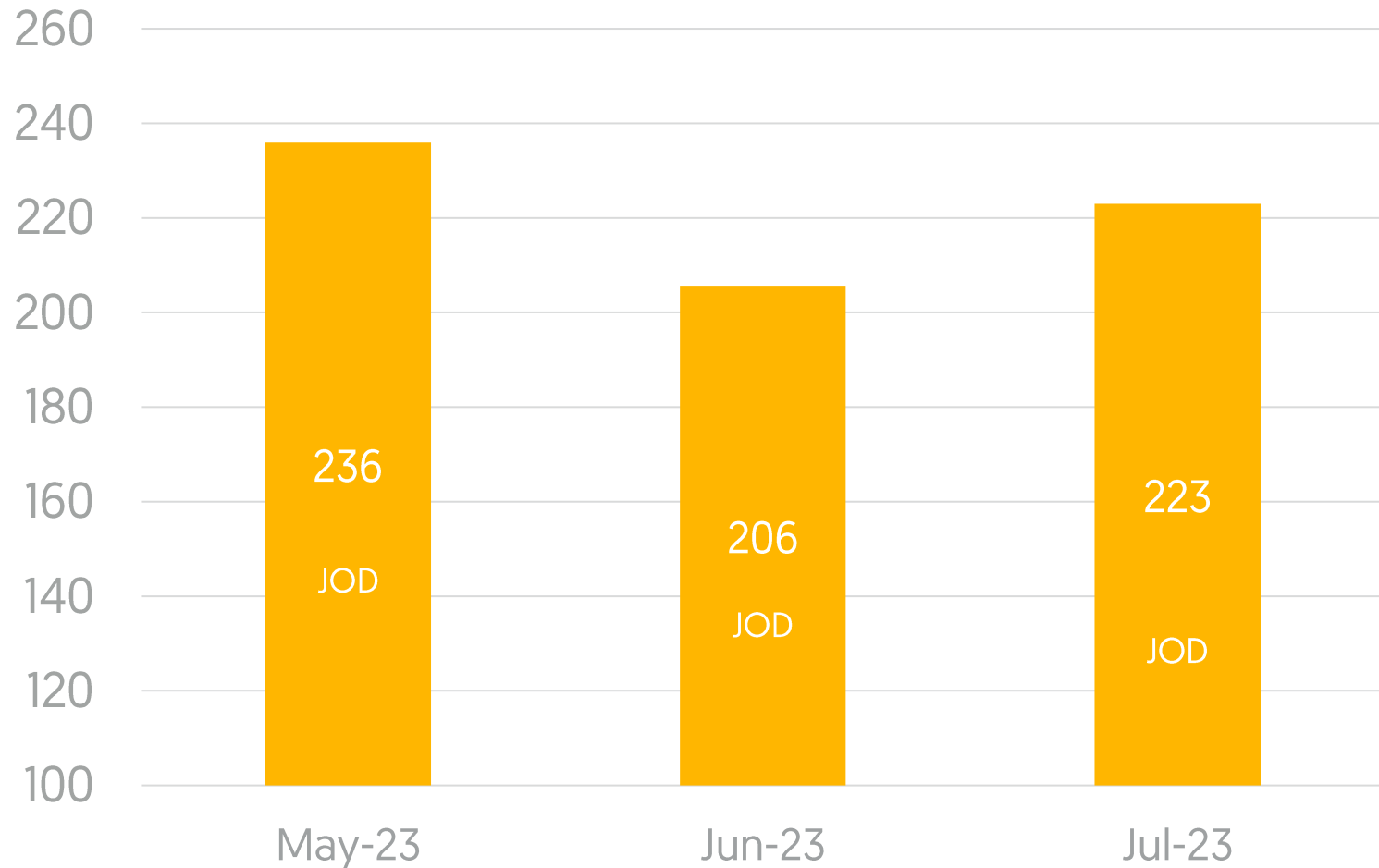
16.5%
175.9M JOD
Cash Payments



83.5%
890.9M JOD
Digital Payments

eFAWATEERcom Transactions

Average Value of Transactions Over the Past 3 Months





ACH
Automated Clearing House

Monthly Report

July 2023

66

Automated Clearing House



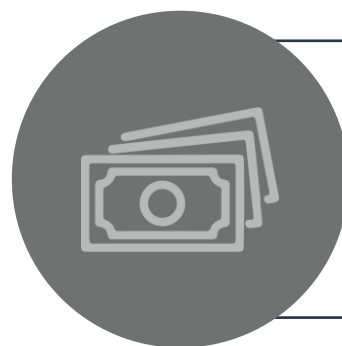
07.2023

Total Number and Value of JOD Transactions Since the Beginning of 2023



Number of Transactions

6.2M

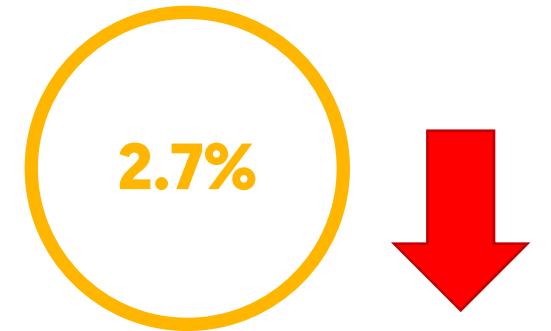
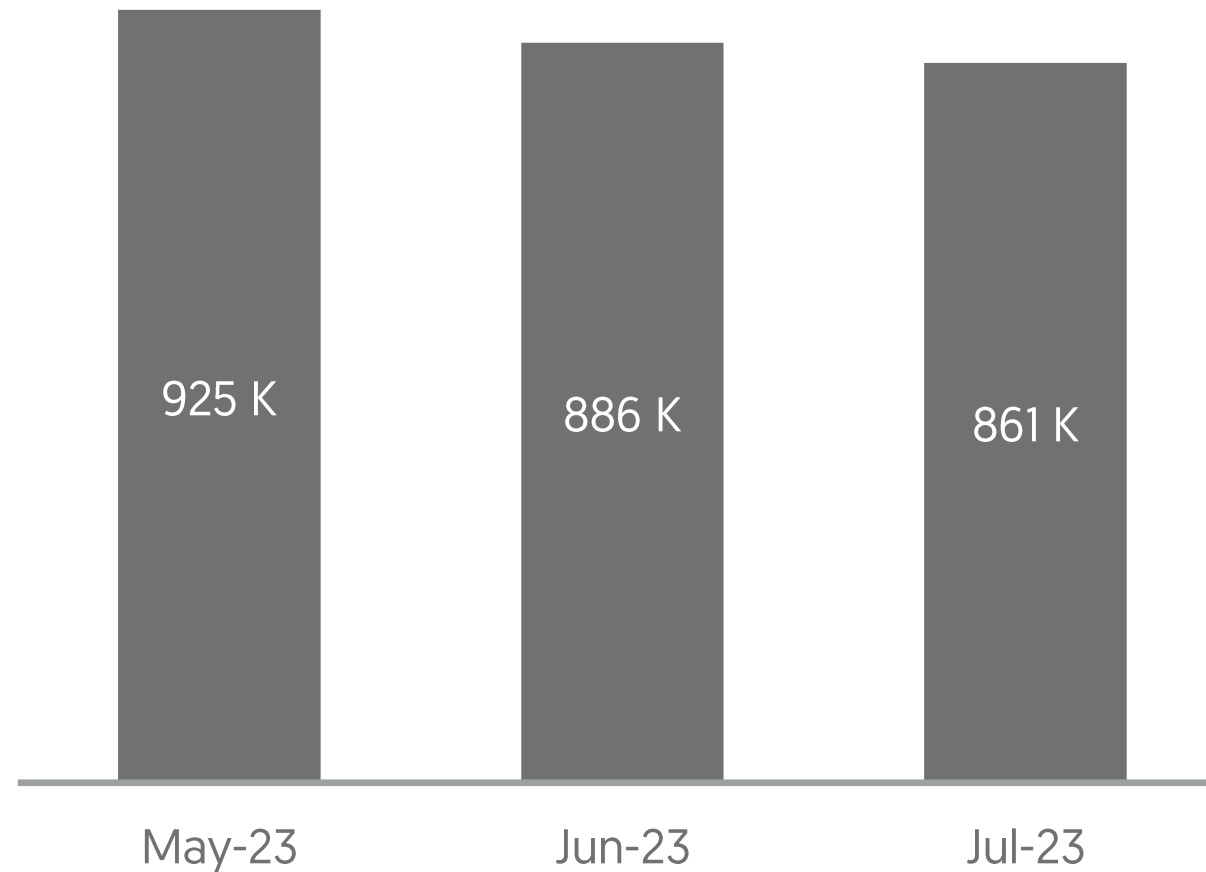


Value of Transactions

4.9B_{JOD}

ACH Transactions

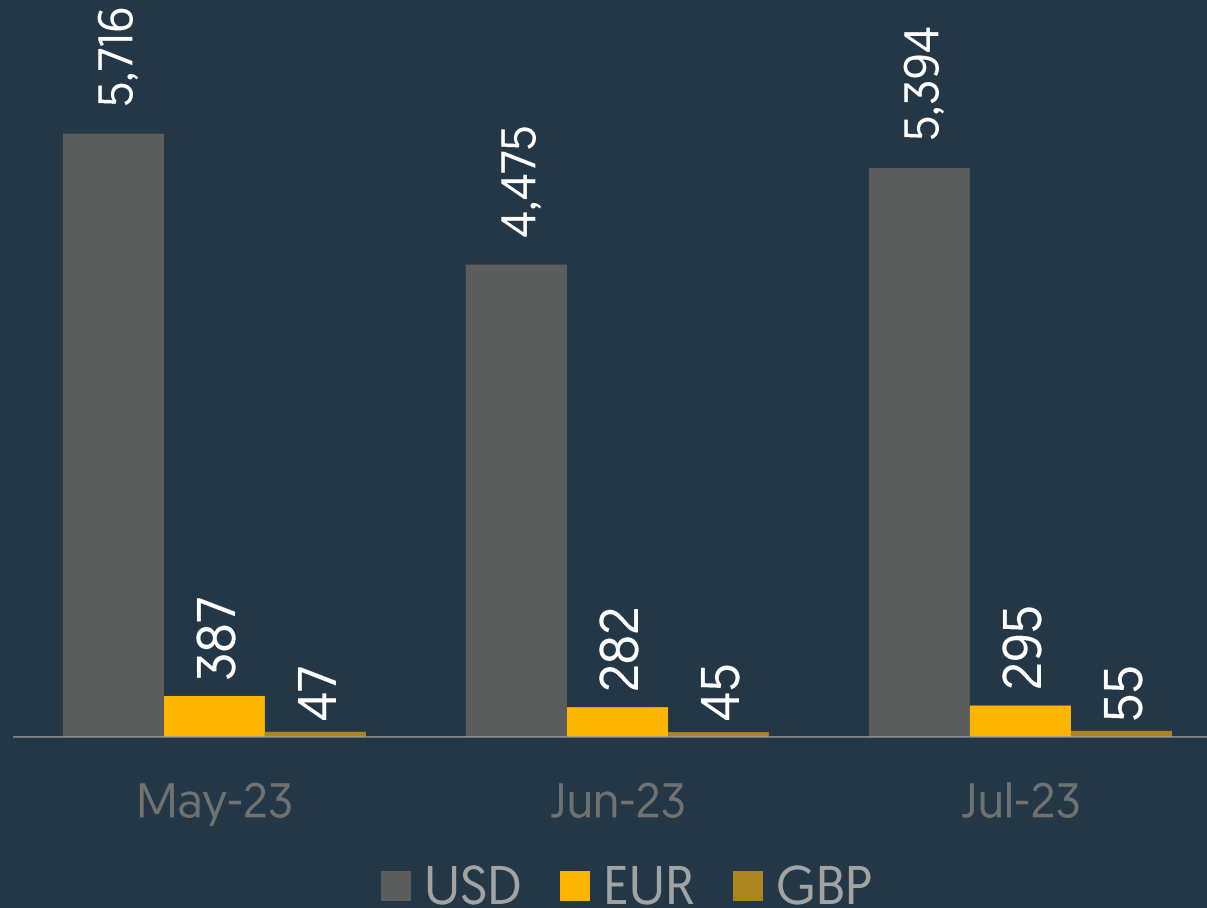
Total Number of Jordanian Dinar Transactions Over the Past 3 Months



Decrease in the number of transactions in the last month

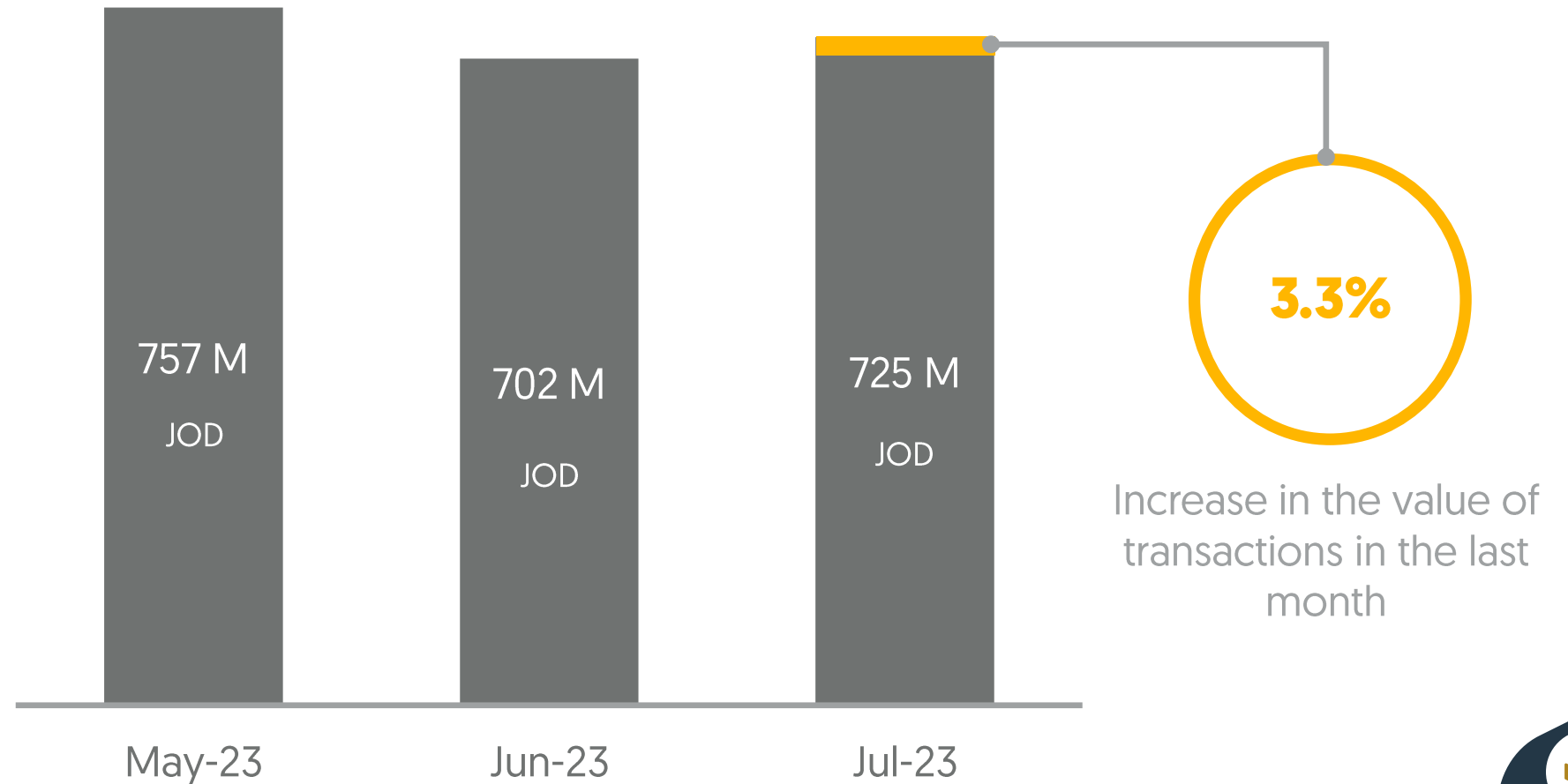
ACH Transactions

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



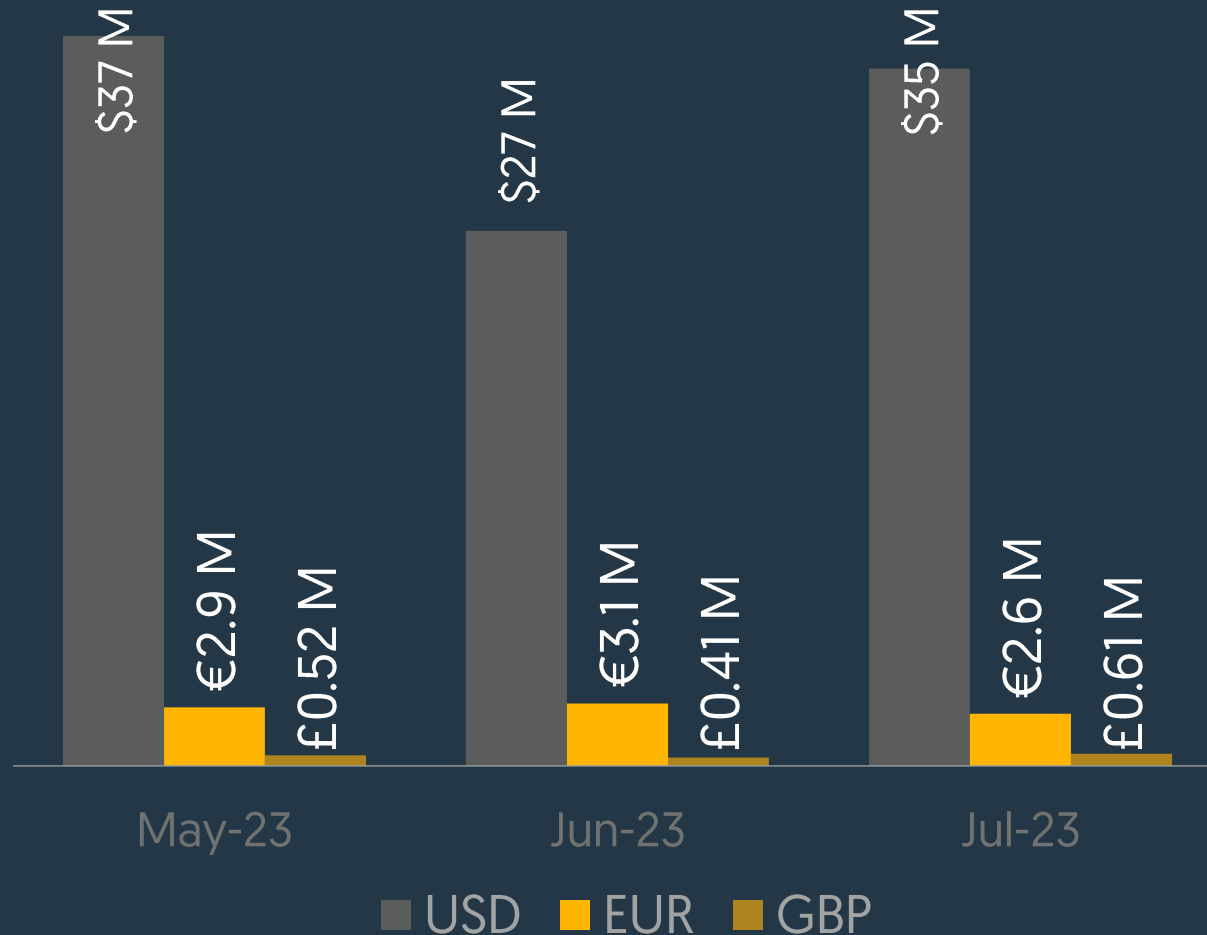
ACH Transactions

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

July 2023

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Electronic Cheque Clearing Unit



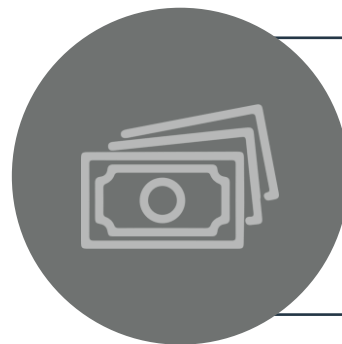
07.2023

Total Number and Value of Transactions Since the Beginning of 2023



Number of Transactions

3.8M

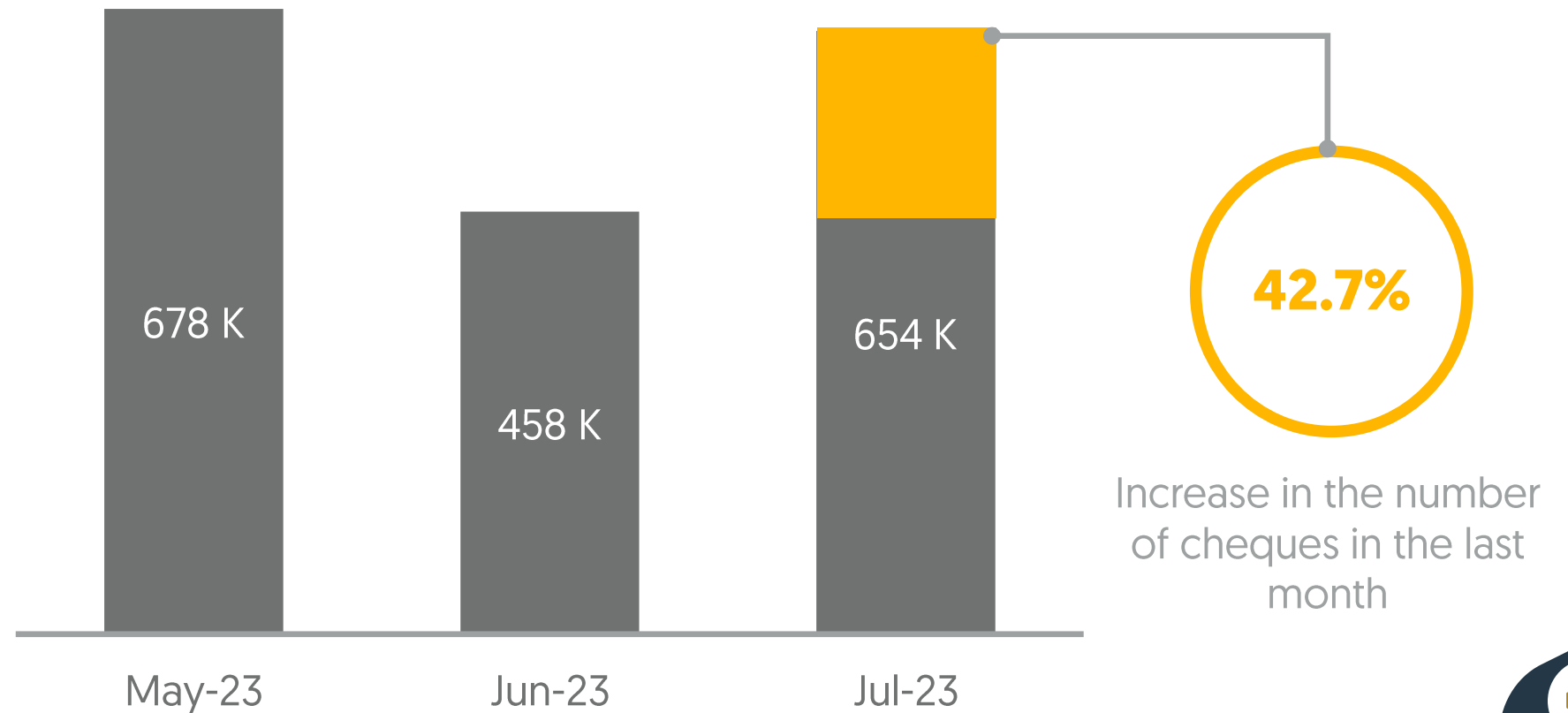


Value of Transactions

22.7B_{JOD}

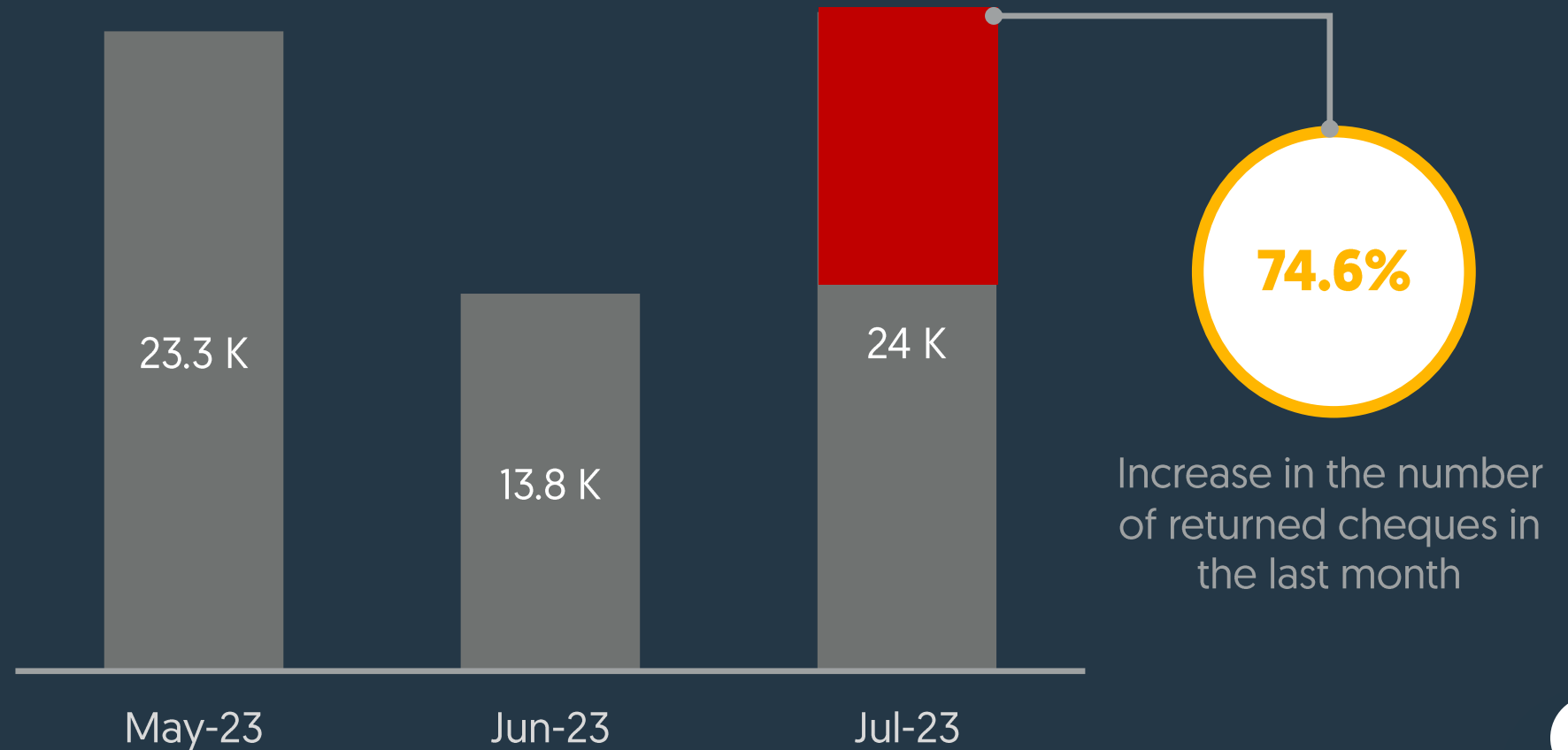
ECCU Cheques

Total Number of Inward Cheques Over the Past 3 Months



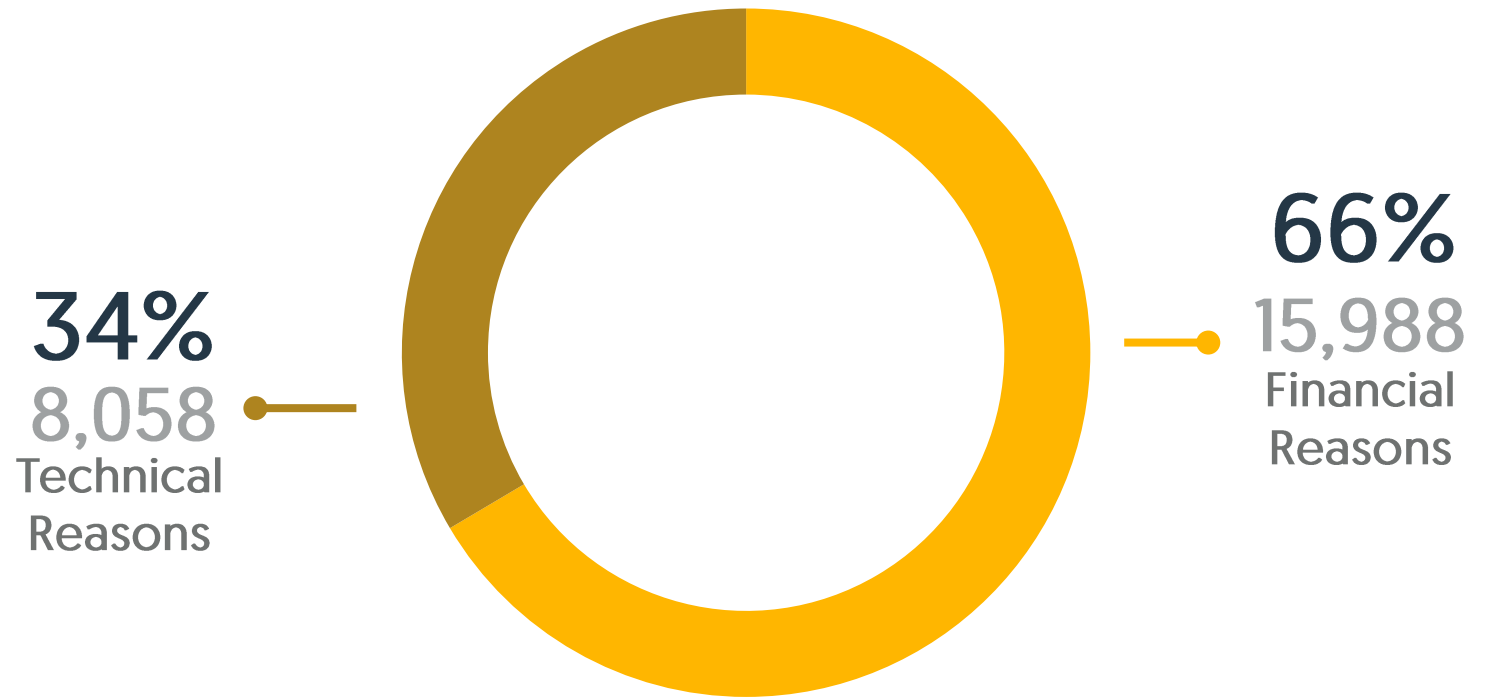
ECCU Returned Cheques

Total Number of Returned Cheques Over the Past 3 Months



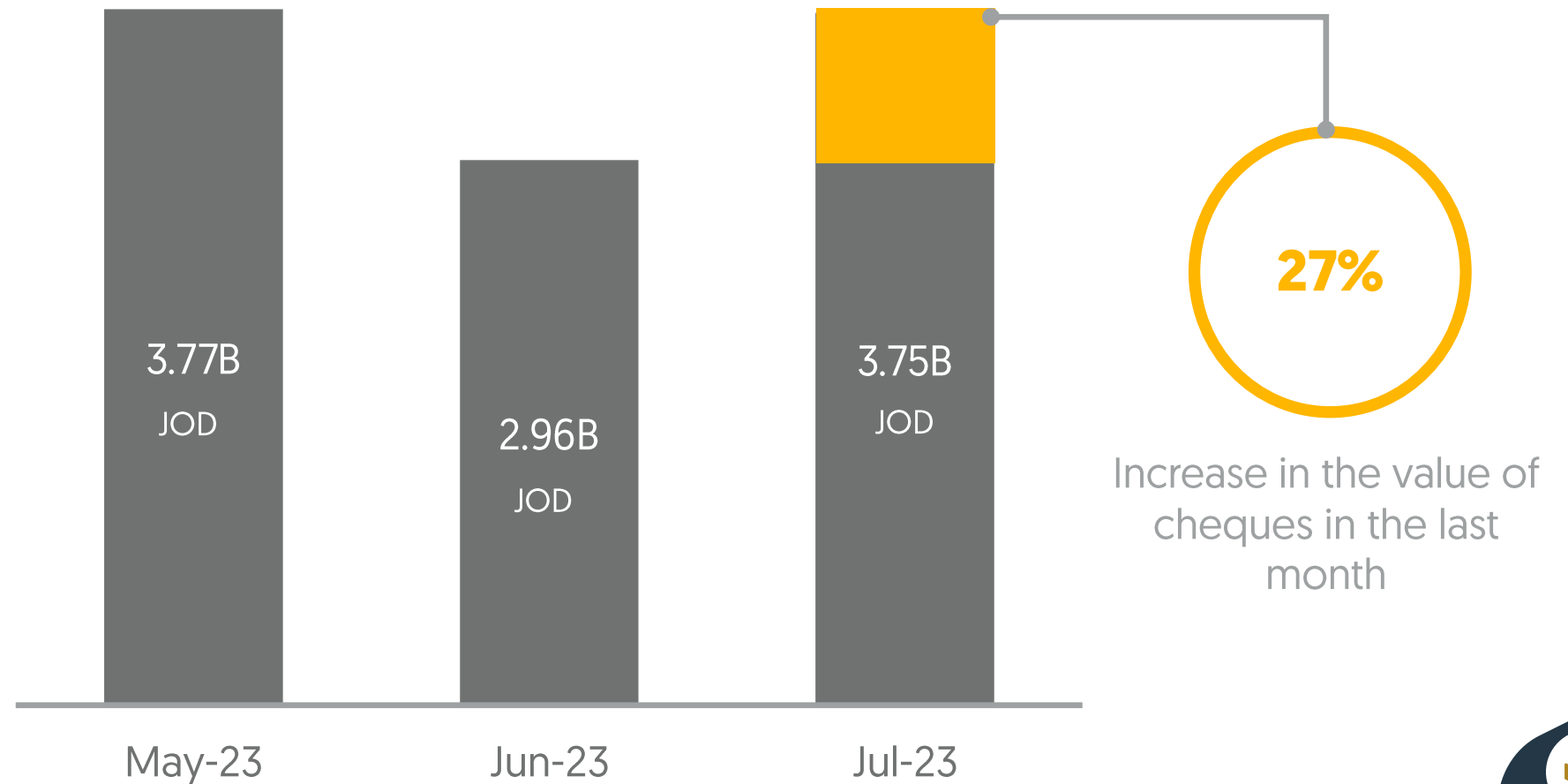
ECCU Cheques

Total Number of Returned Cheques due to Financial and Technical Reasons



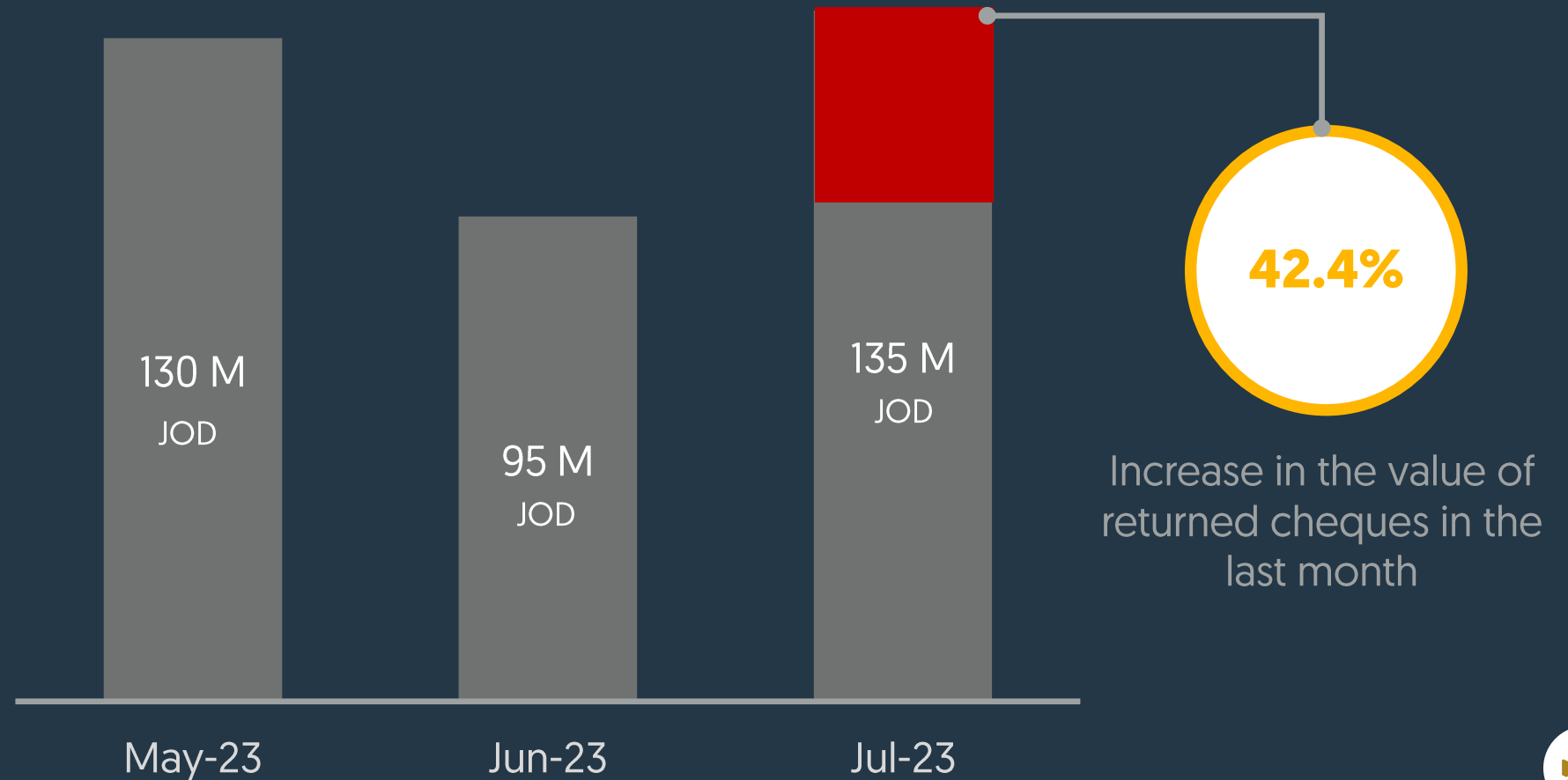
ECCU Cheques

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

