



Jordan Payments & Clearing Company

Payment Systems Monthly Reports

May 2023



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ECCU
Electronic Cheque Clearing Unit

Monthly Report



Systems Summary

Monthly Report

May 2023

3

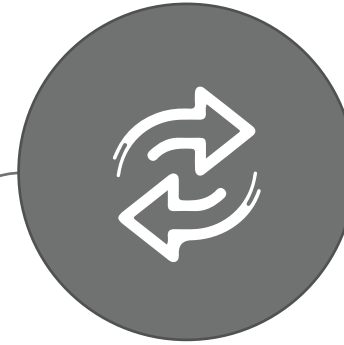


CliQ Summary



Number of
Users

768K



Number of
Transactions

2.1M



Value of
Transactions

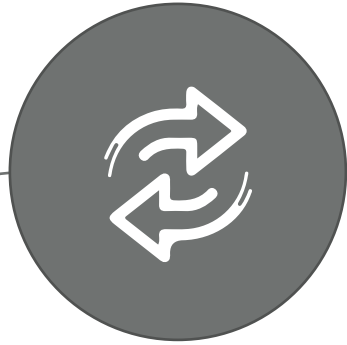
367M_{JOD}

JoMoPay Summary



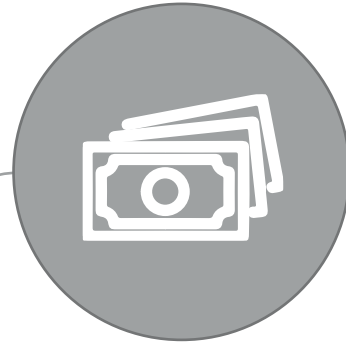
Number of
Users

1.93M



Number of
Transactions

2.3M



Value of
Transactions

245M_{JOD}



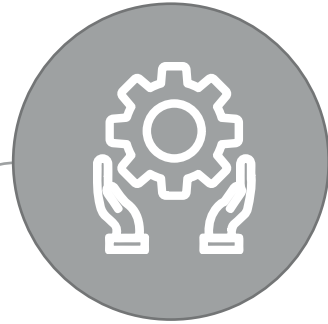
Number of
Users

3.79M



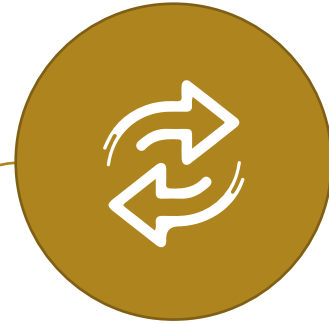
Number of
Billers

469



Number of
Services

1,426



Number of
Transactions

4.54M



Value of
Transactions

1,074M_{JOD}



ACH Summary

Automated Clearing House



Total Number of
Transactions

931K



Number of JOD
Transactions

925K



Value of JOD
Transactions

757M_{JOD}



ECCCU
Electronic Cheque Clearing Unit

Summary



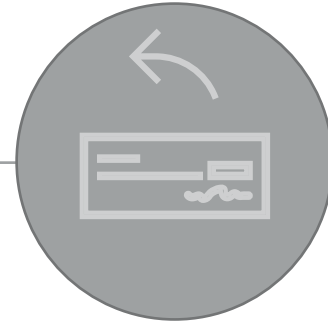
Number of
Cheques

678K



Value of
Cheques

3.77B_{JOD}



Number of
Returned Cheques

23.3K



Value of Returned
Cheques

130M_{JOD}



Monthly Report

May 2023

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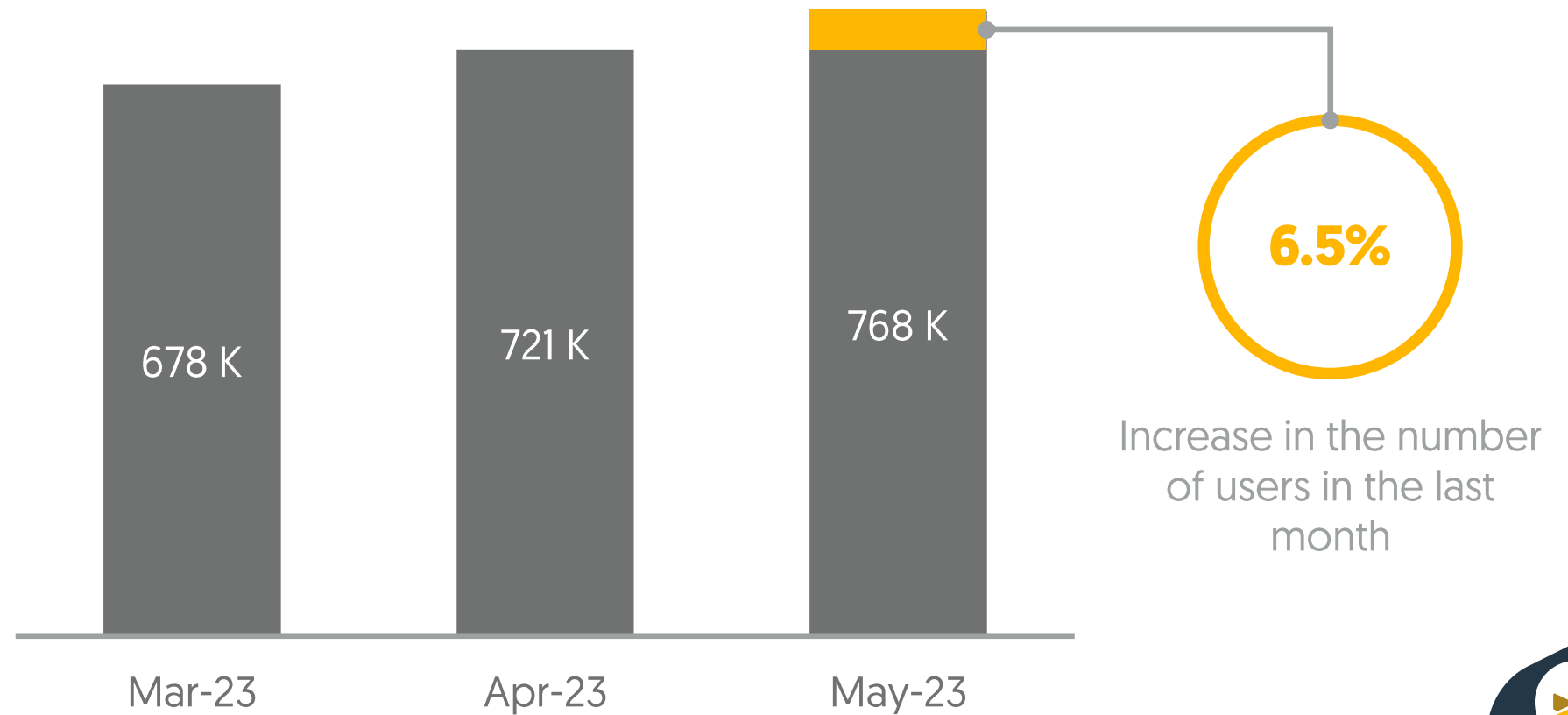
Instant Payment System



05.2023

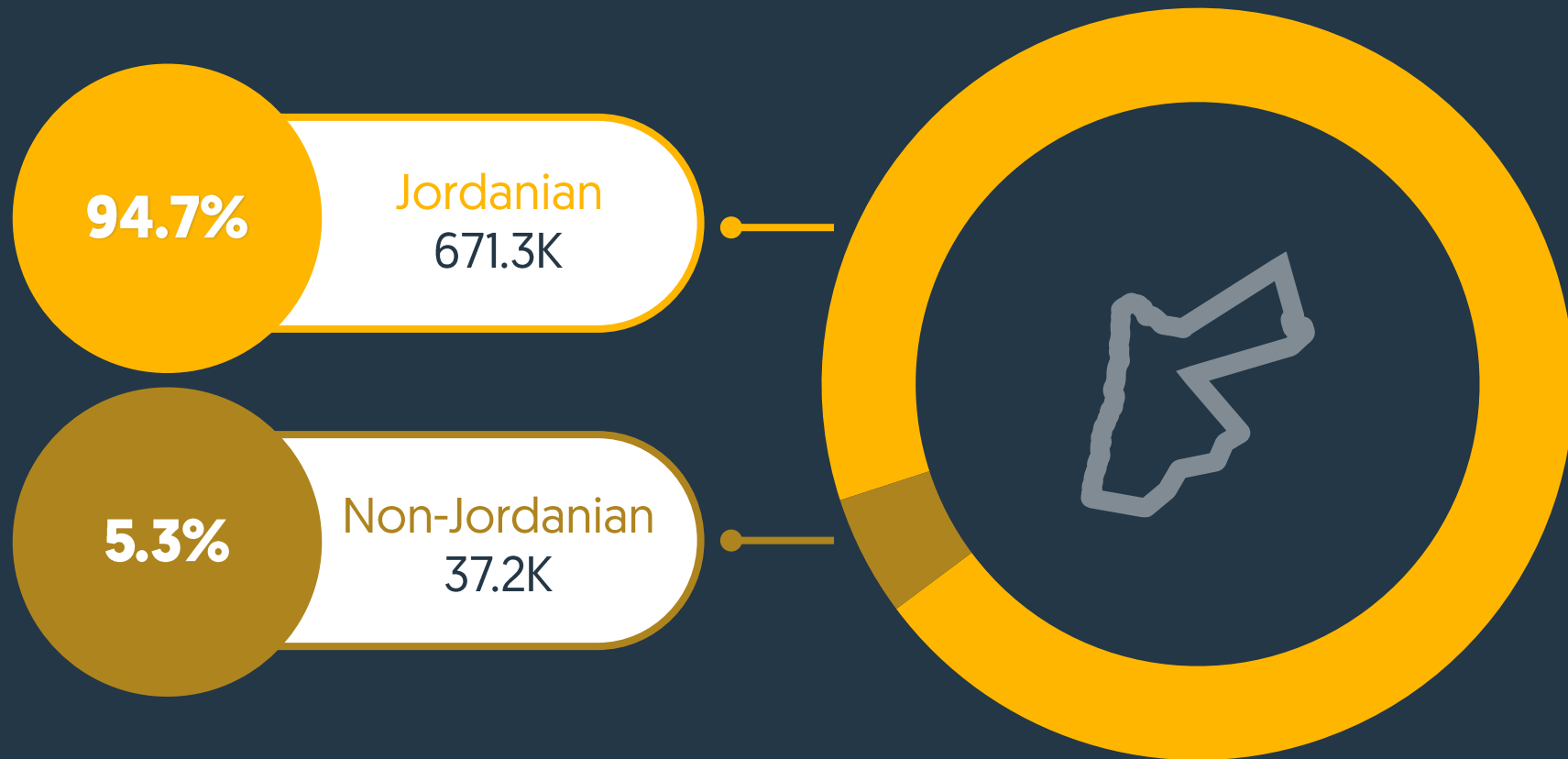
CliQ Users

Total Number of Users Over the Past 3 Months



CliQ Users

Percentage of Users Based on Nationality

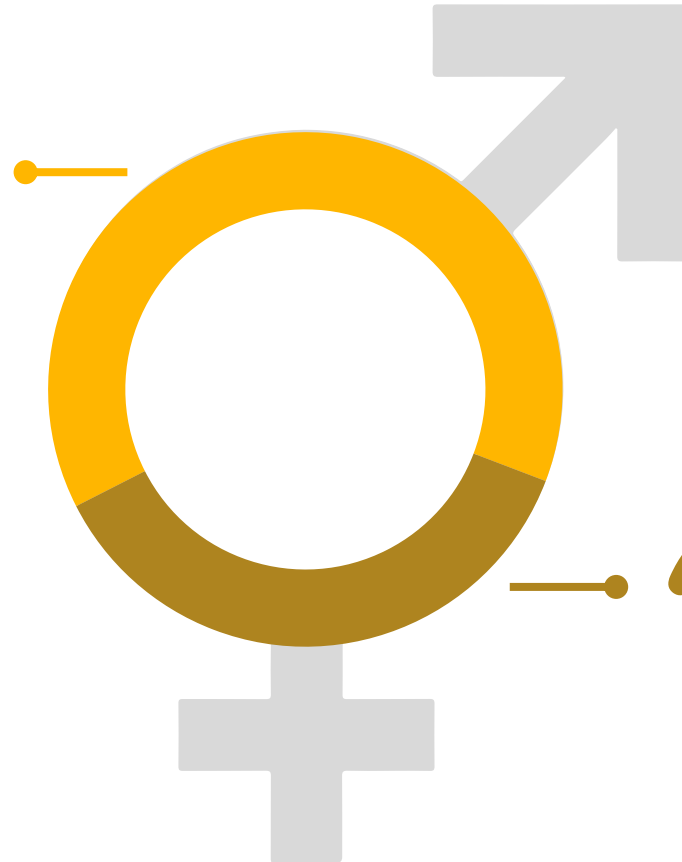


CliQ Users

Percentage of Users Based on Gender

62.9%

439K
Male Users



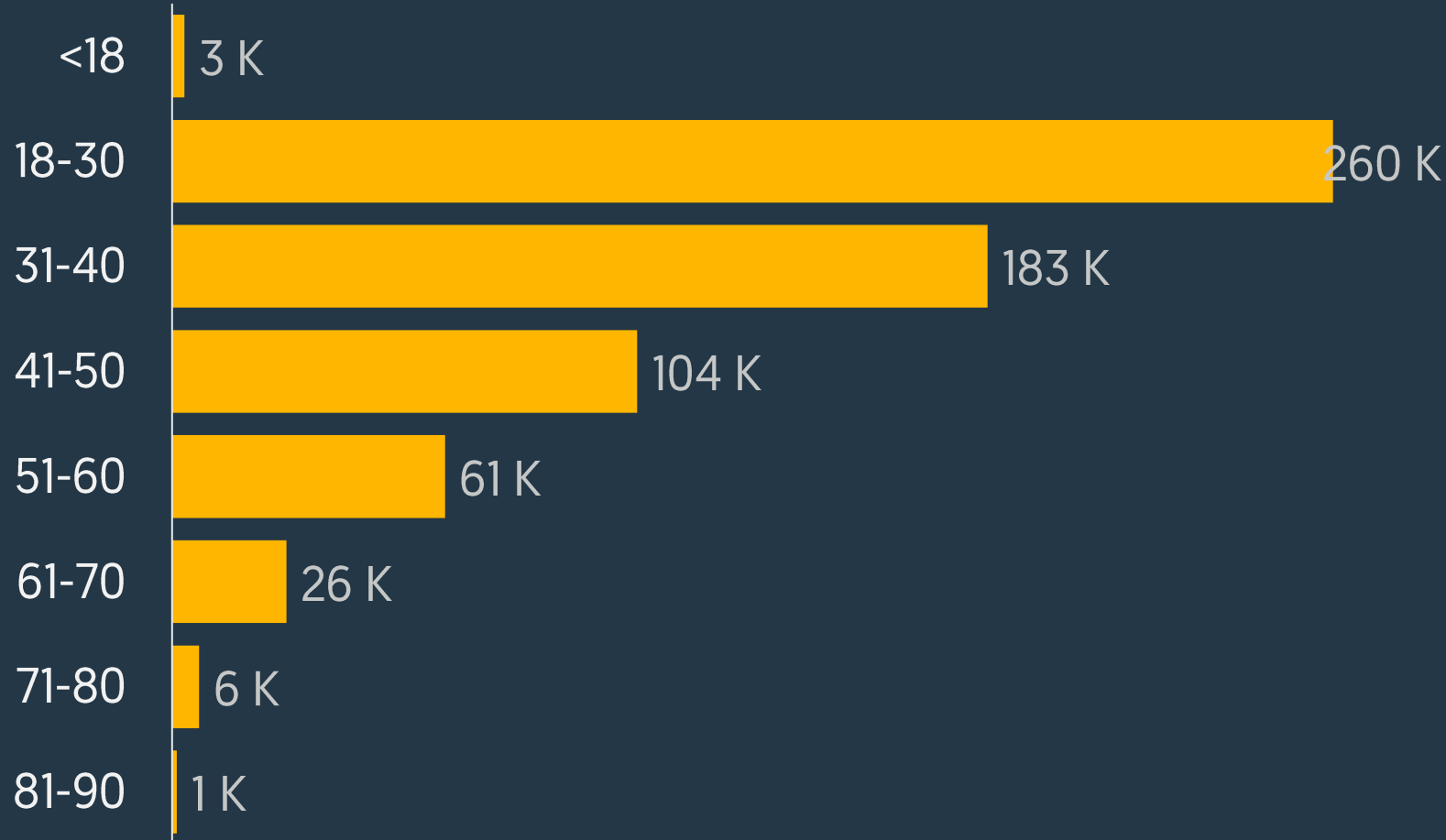
37.1%

259K
Female Users



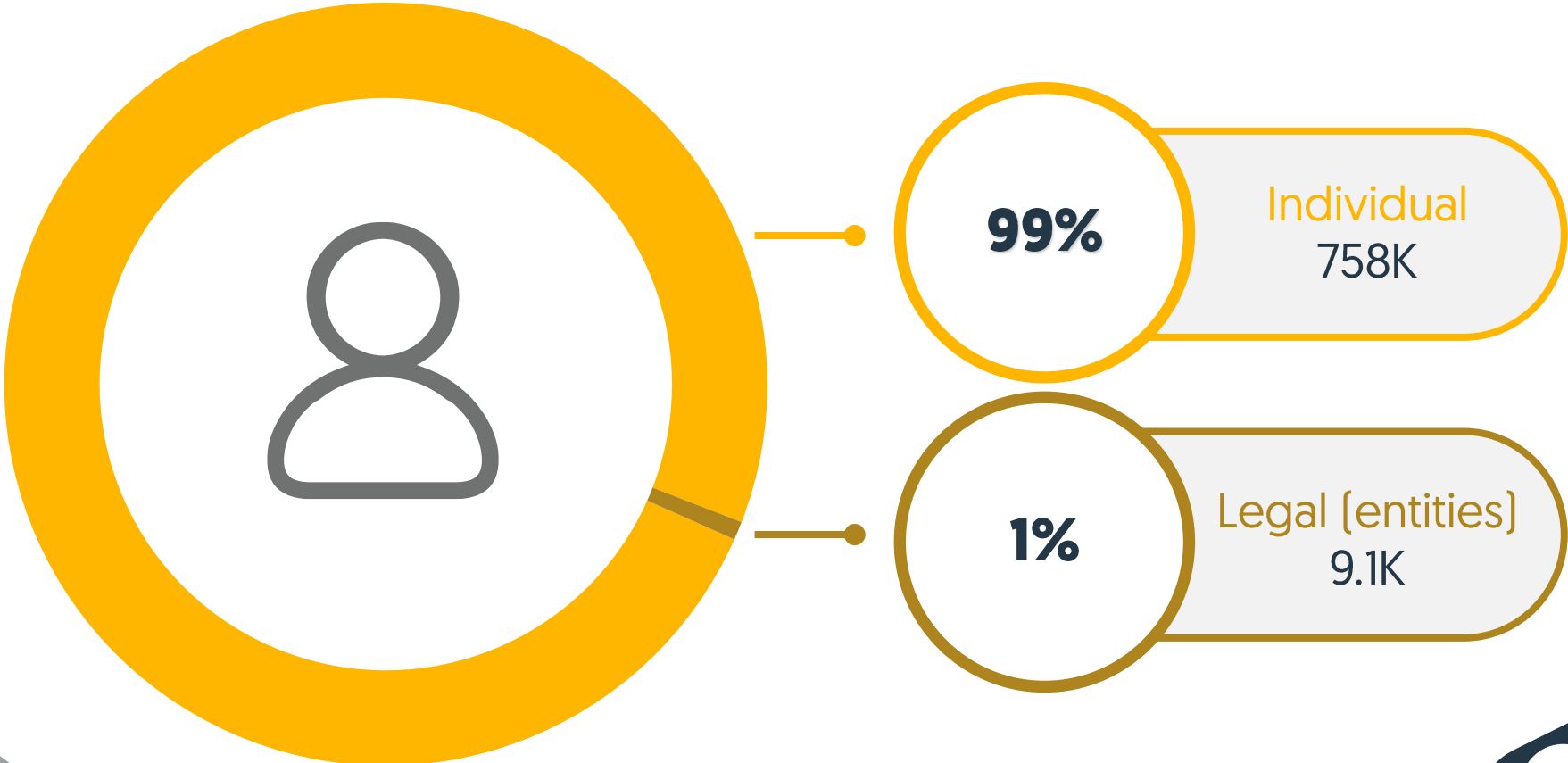
CliQ Users

Number of Users Based on Age Group



CliQ Users

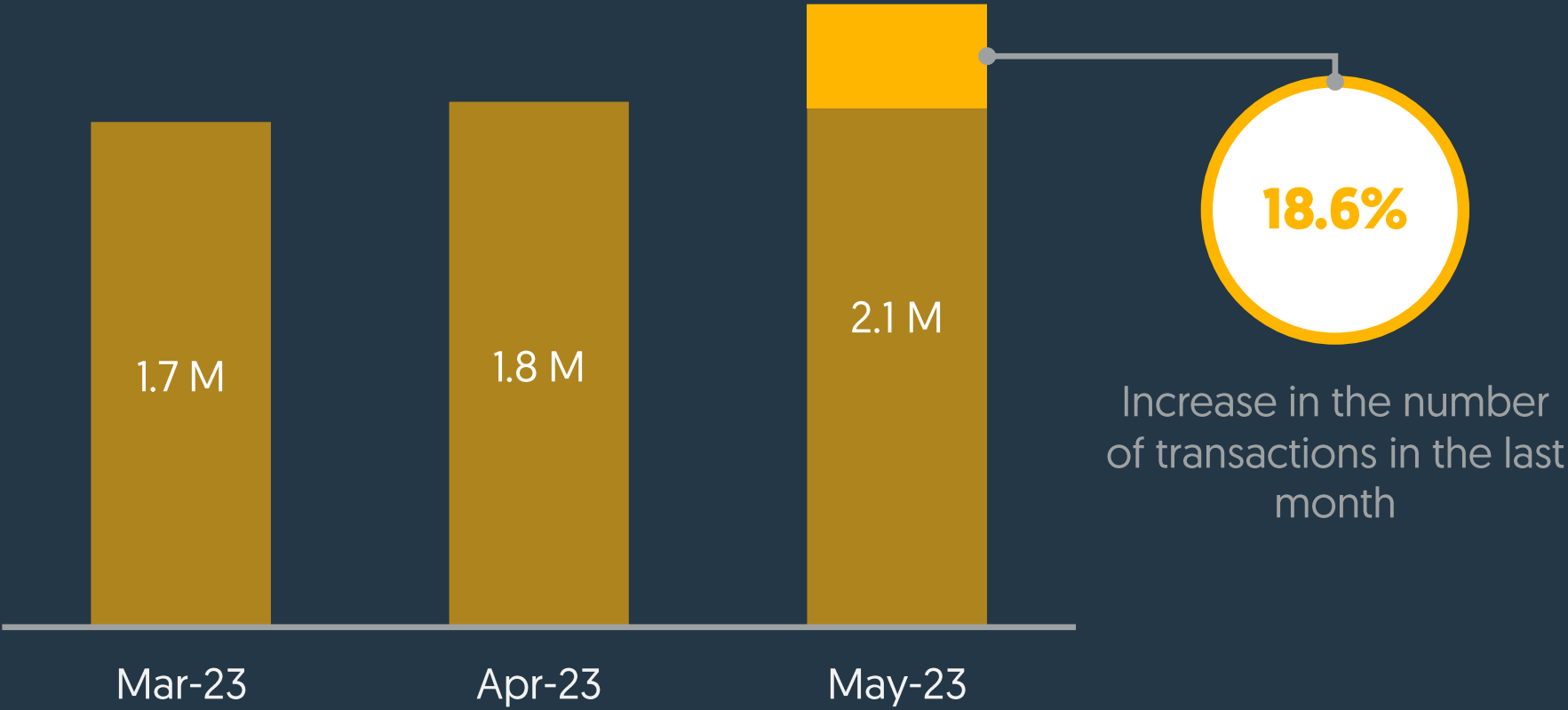
Percentage of Users Based on Customer Type





Number of Transactions

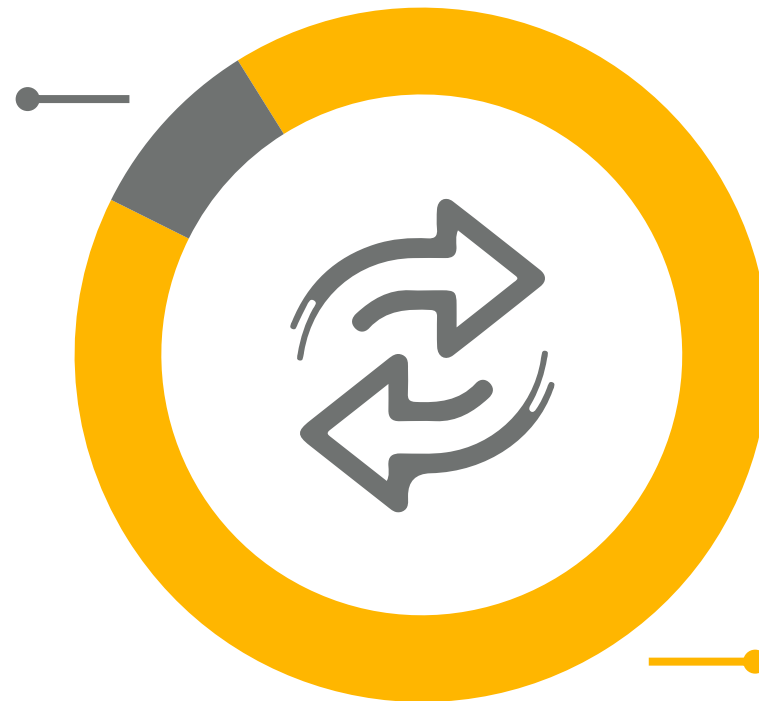
Total Number of Transactions Over the Past 3 Months



CliQ Number of Transactions

Percentage Based on Transaction Type

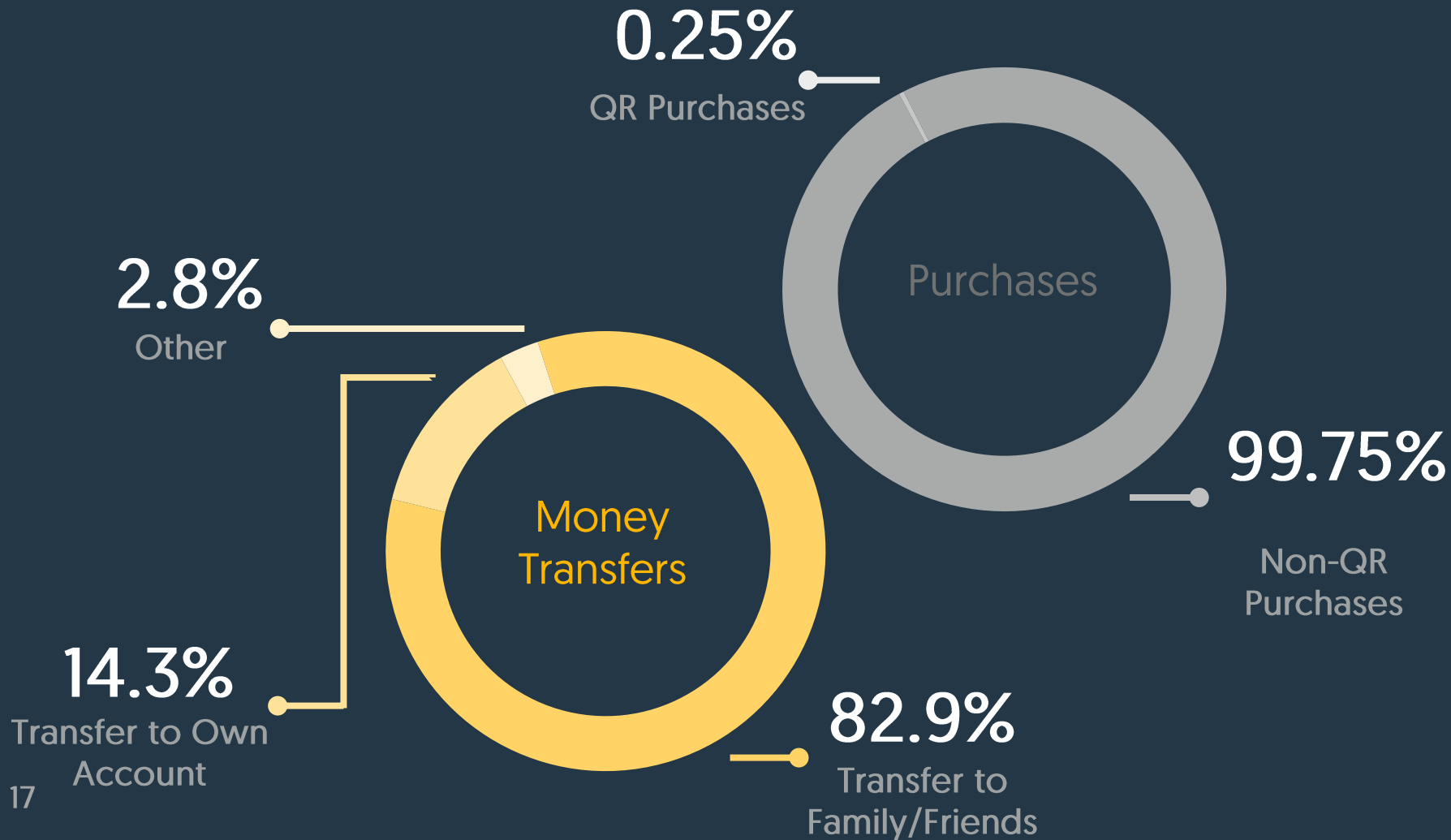
10%
203.7K
Purchases



90%
1.9M
Money Transfers

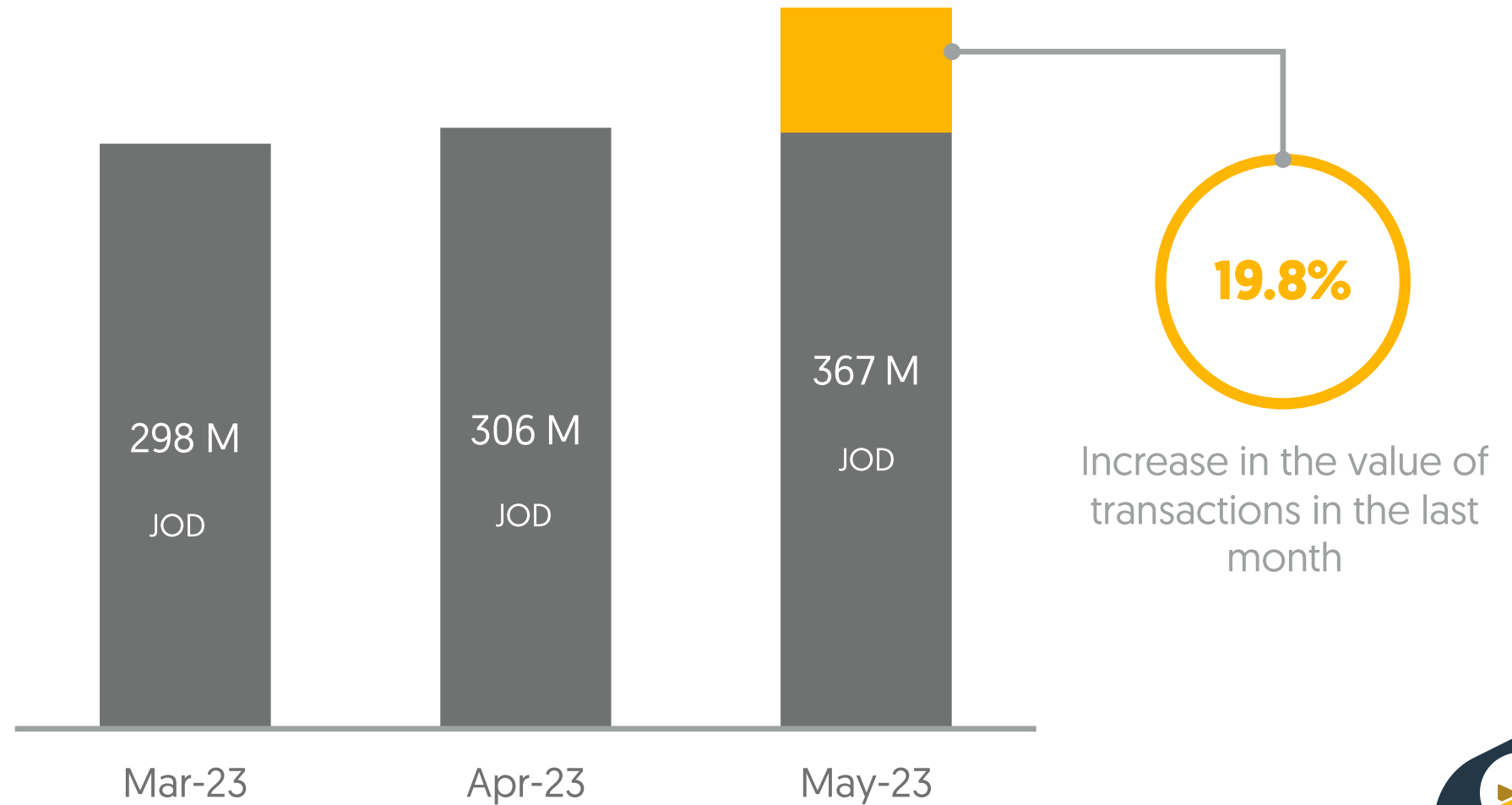
CliQ Number of Transactions

Percentage Based on Transaction Type Sub-Category



CliQ Value of Transactions

Total Value of Transactions Over the Past 3 Months



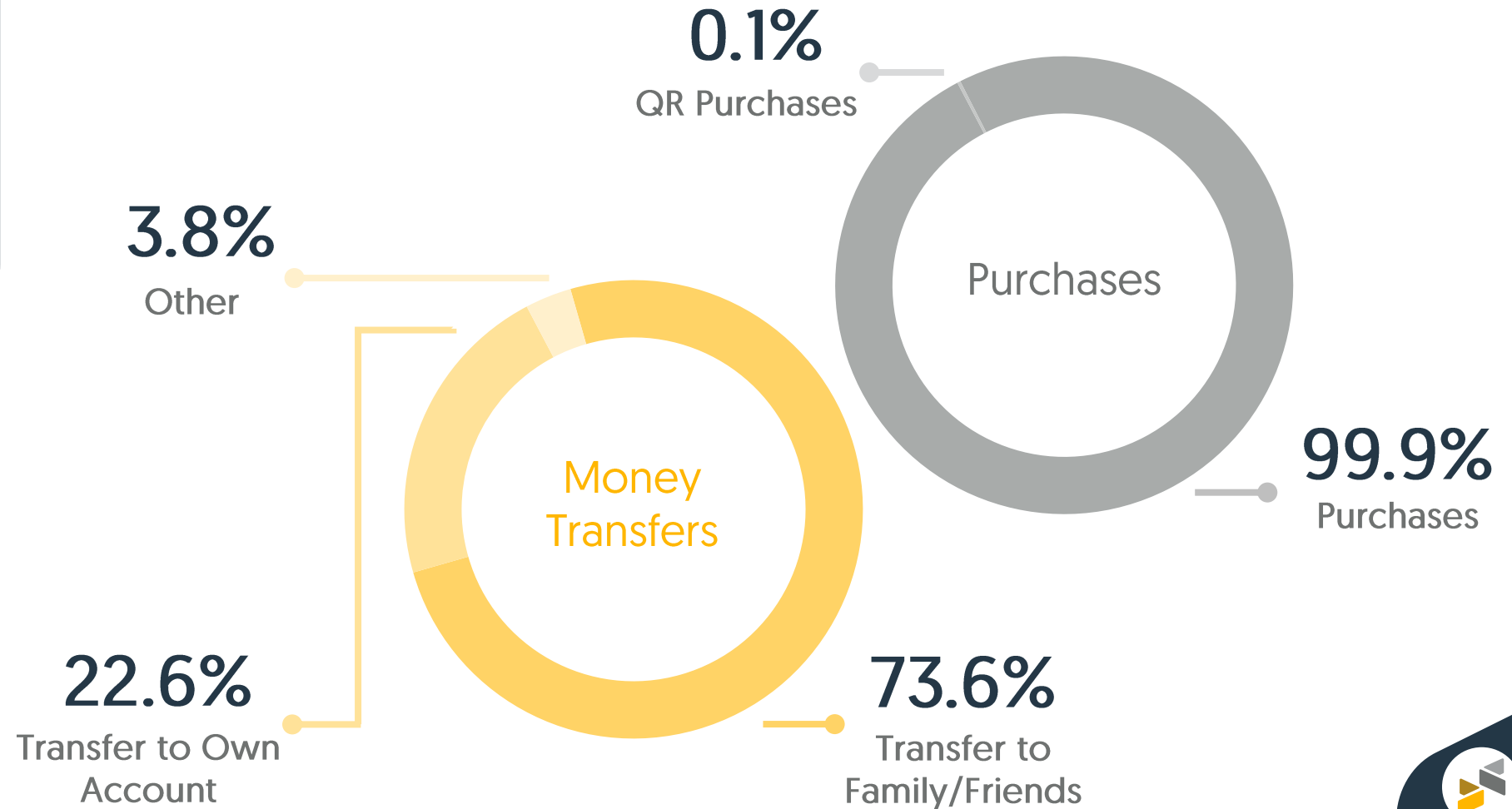
CliQ Value of Transactions

Percentage Based on Transaction Type



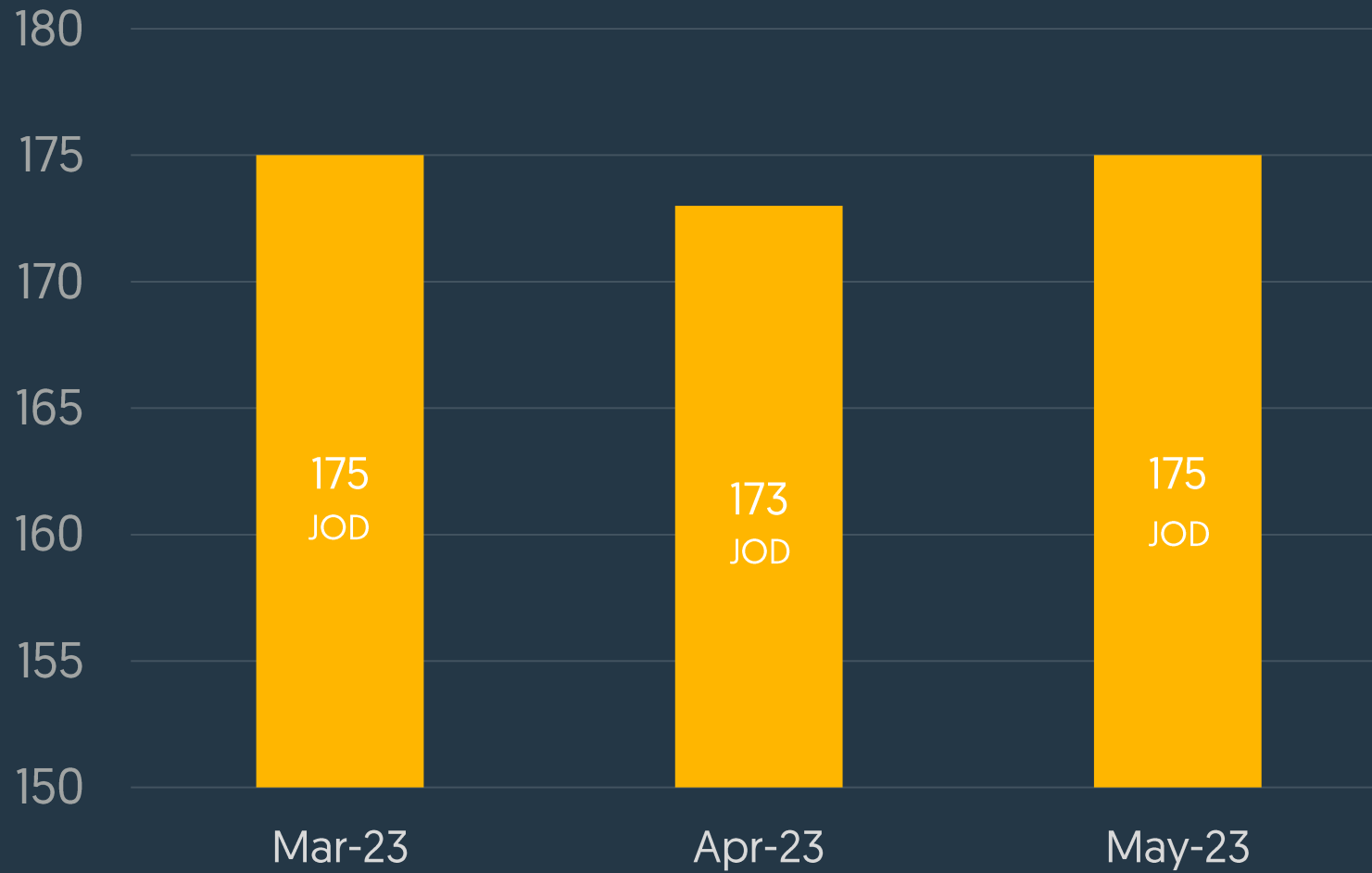
CliQ Value of Transactions

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



24.4%

0.37M

On Us



75.6%

1.14M

Off Us

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

CliQ Interoperability

Value of Money Transfer Transactions Through Banks



17.3%

48M JOD
On Us



82.7%

230M JOD
Off Us

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

24



JoMoPay
Jordan Mobile Payment

Monthly Report

May 2023

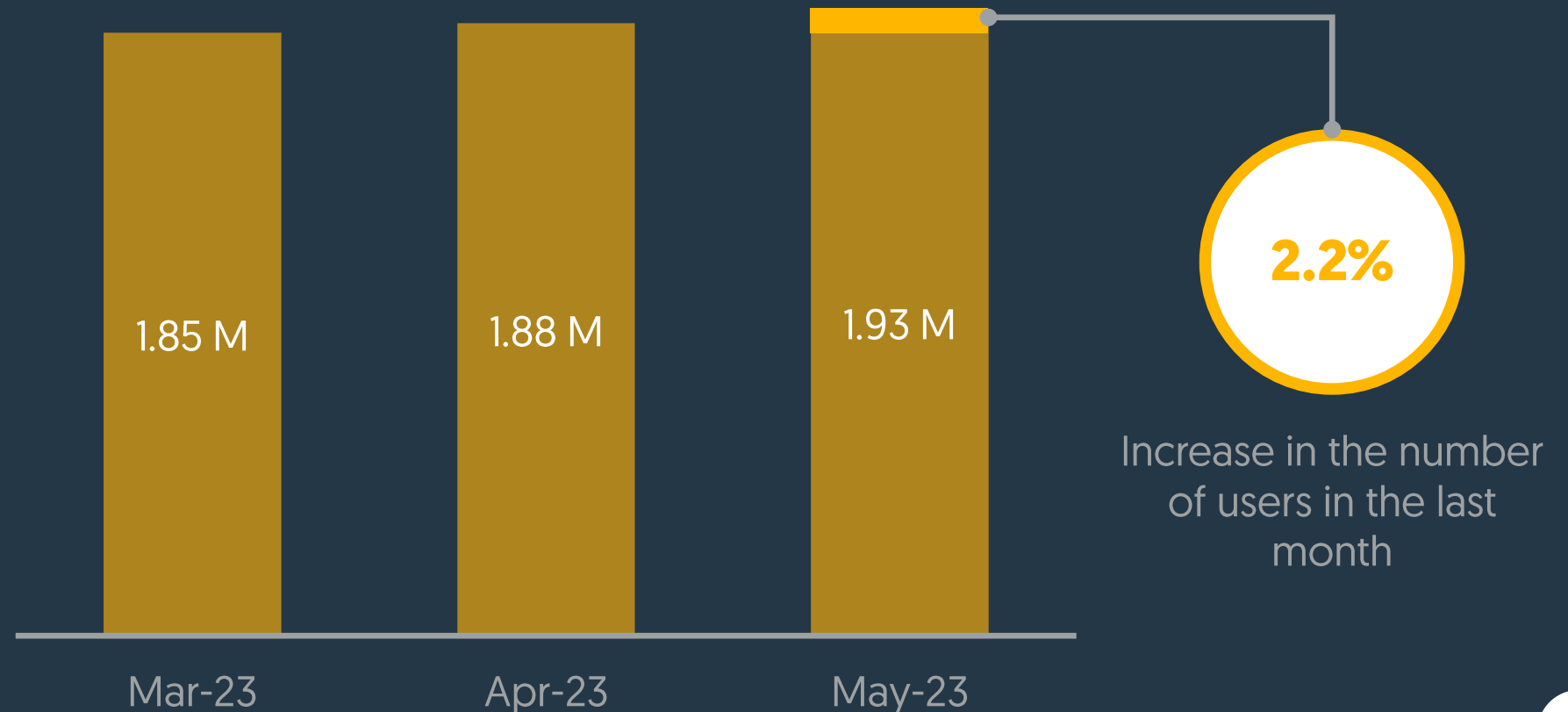
National Switch for Mobile Wallet Payments



05.2023

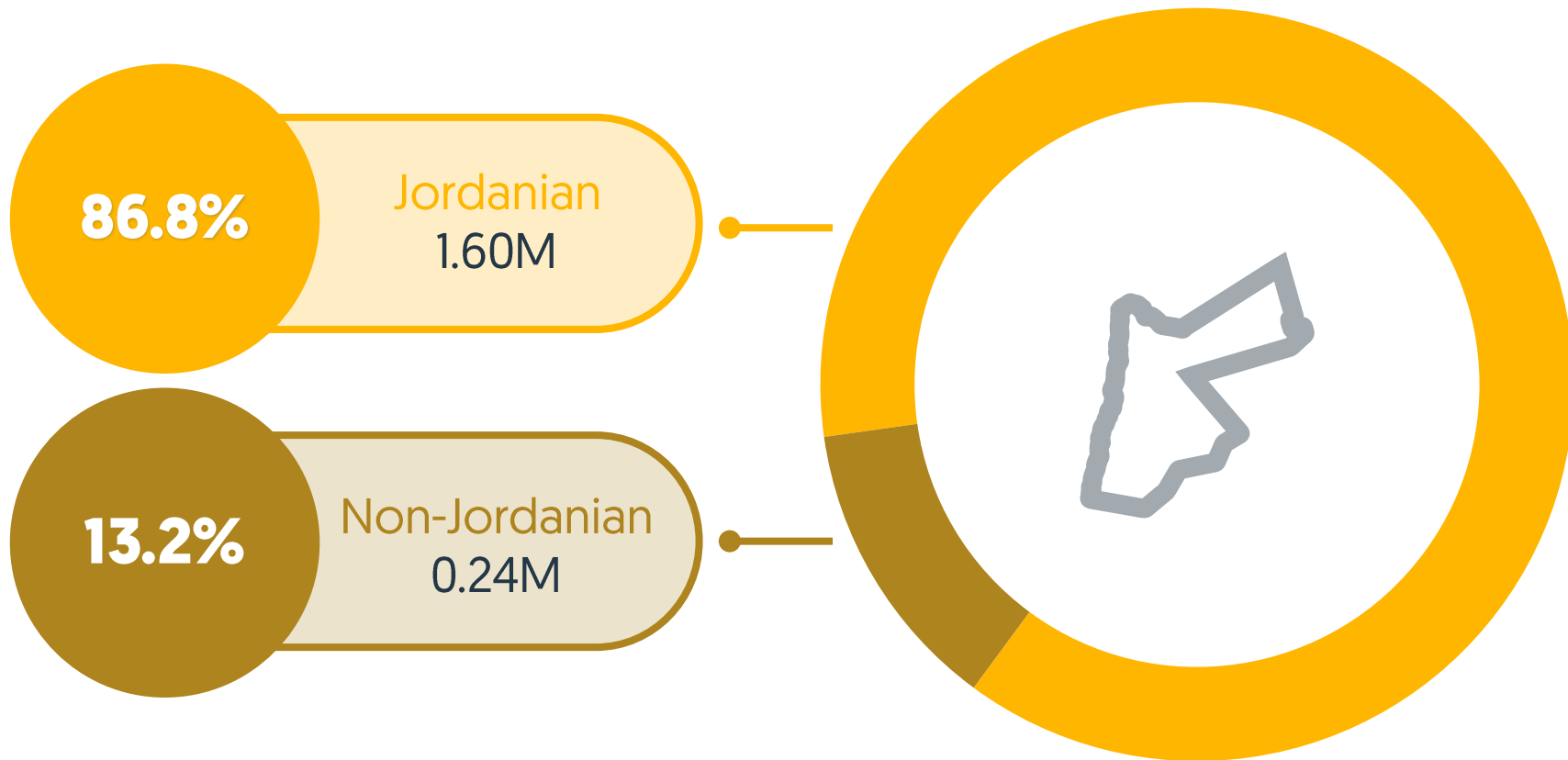
JoMoPay Users

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

55.3%

1.02M
Male Users



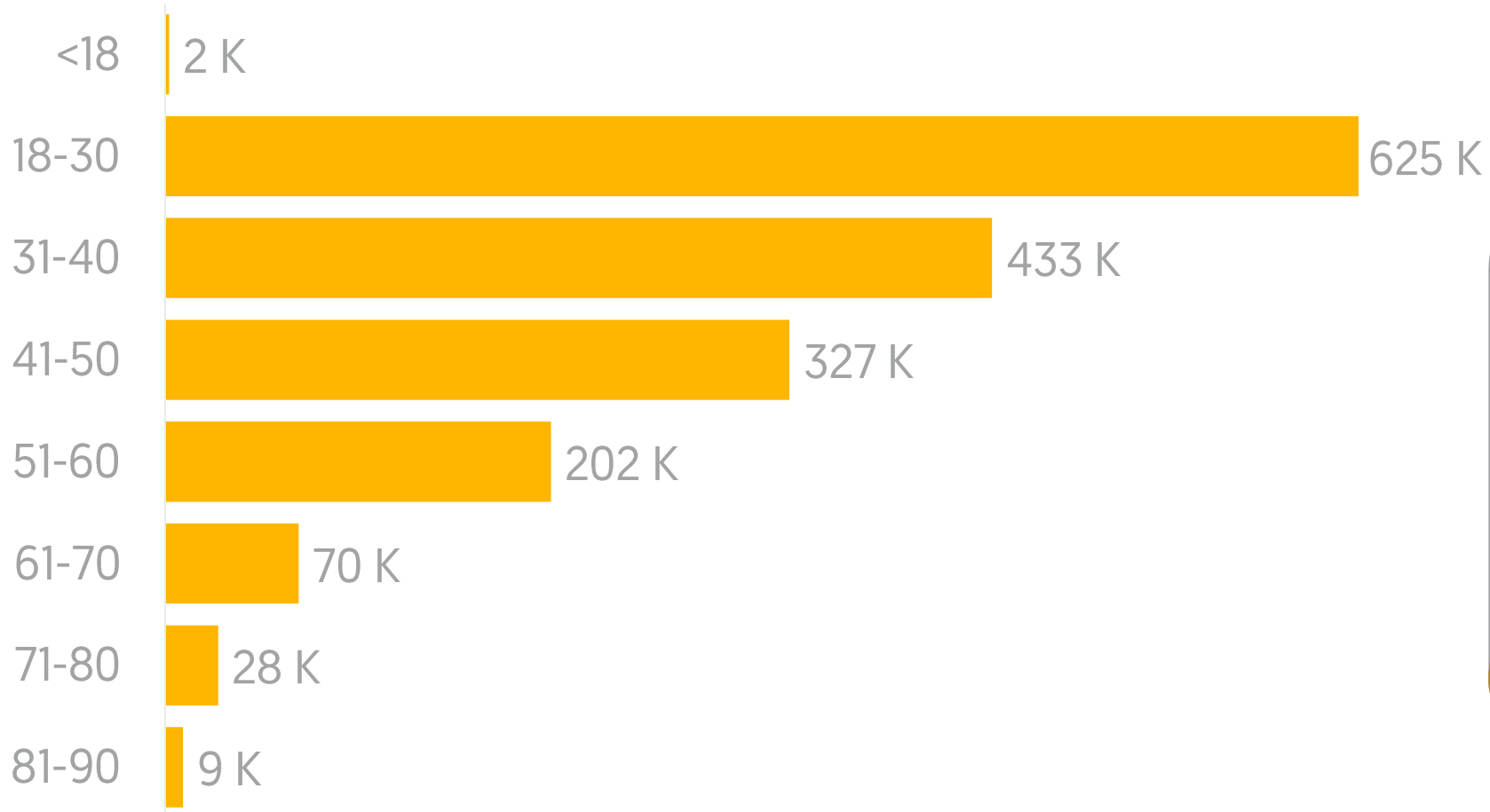
44.7%

0.82M
Female Users



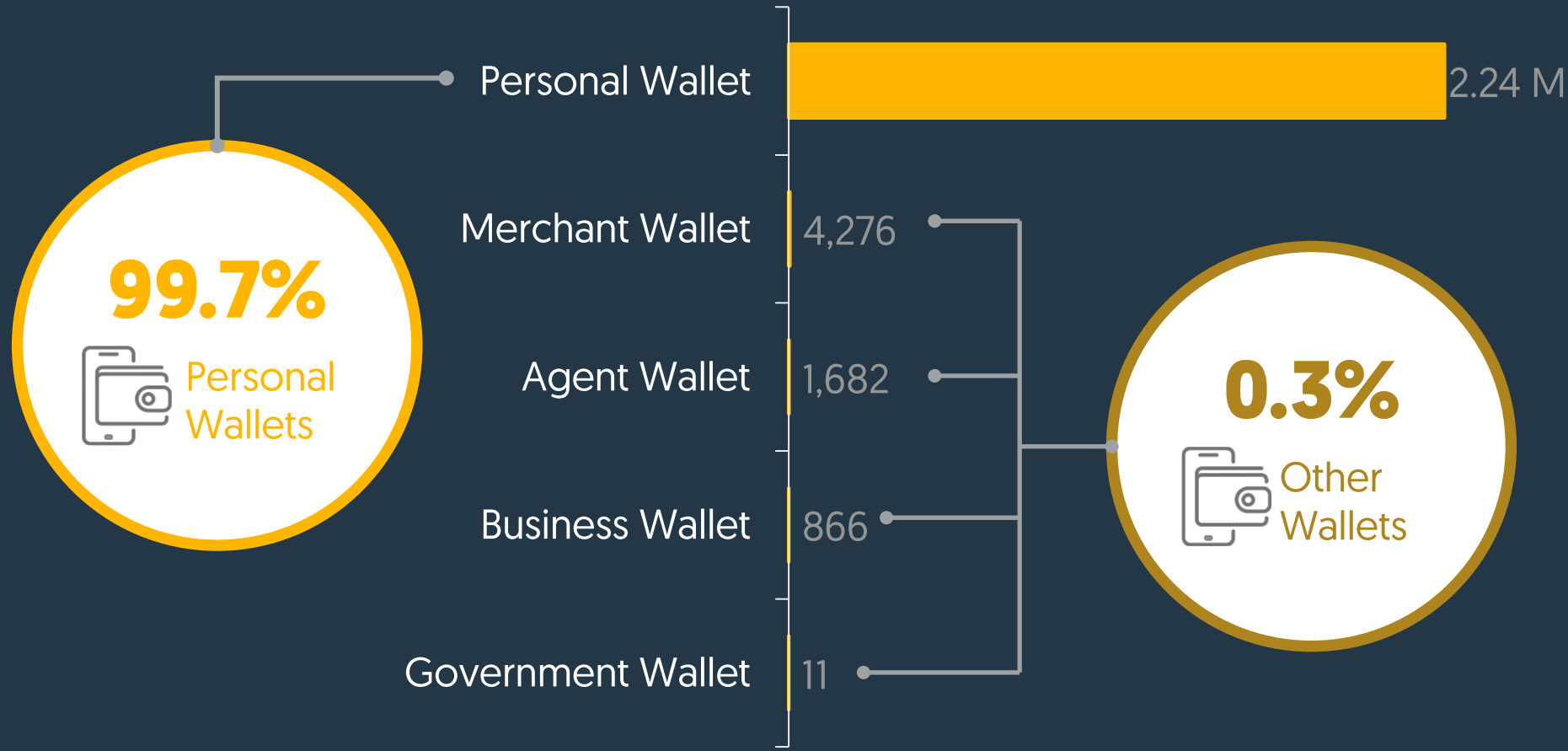
JoMoPay Users

Number of Users Based on Age Group



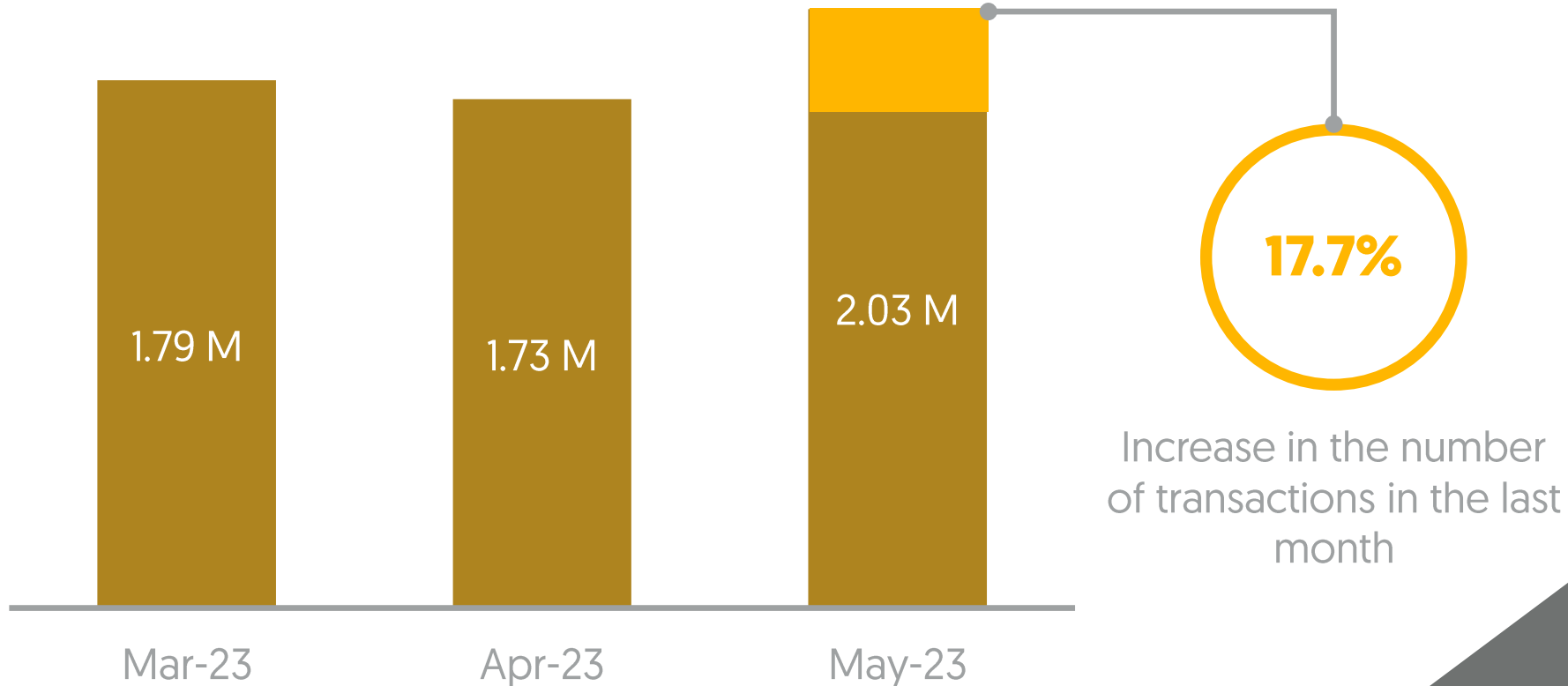
JoMoPay Users

Number of Wallets Based on Wallet Type



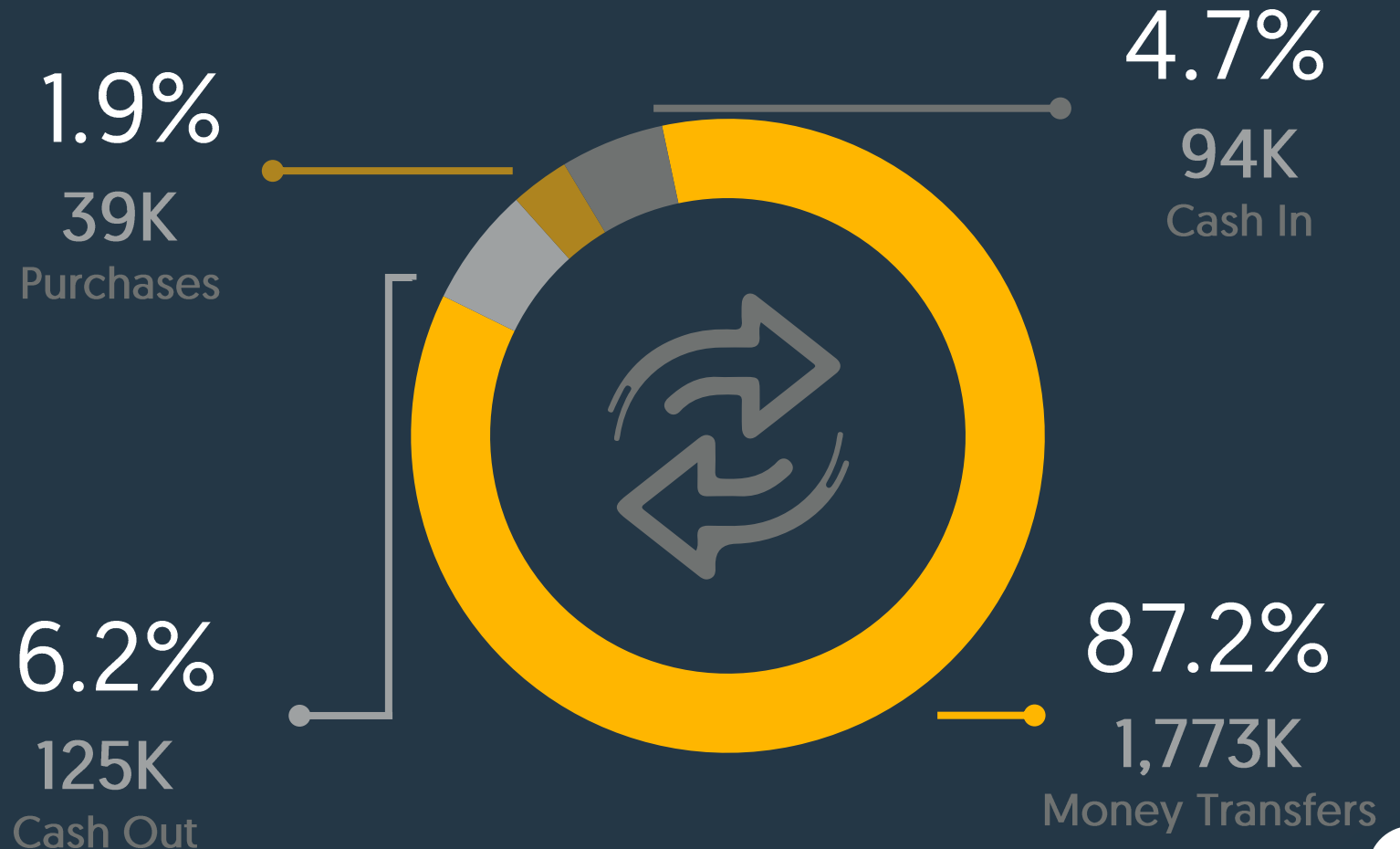
JoMoPay Number of Transactions

Total Number of Transactions Over the Past 3 Months



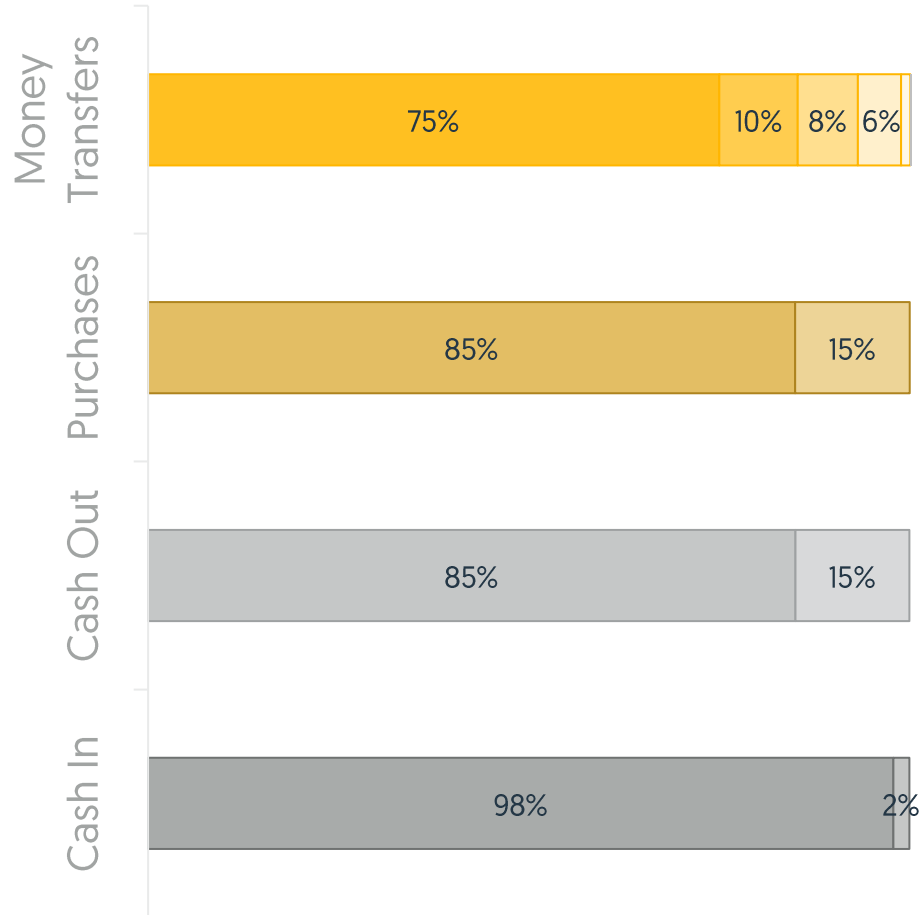
JoMoPay Number of Transactions

Percentage Based on Transaction Type



JoMoPay Number of Transactions

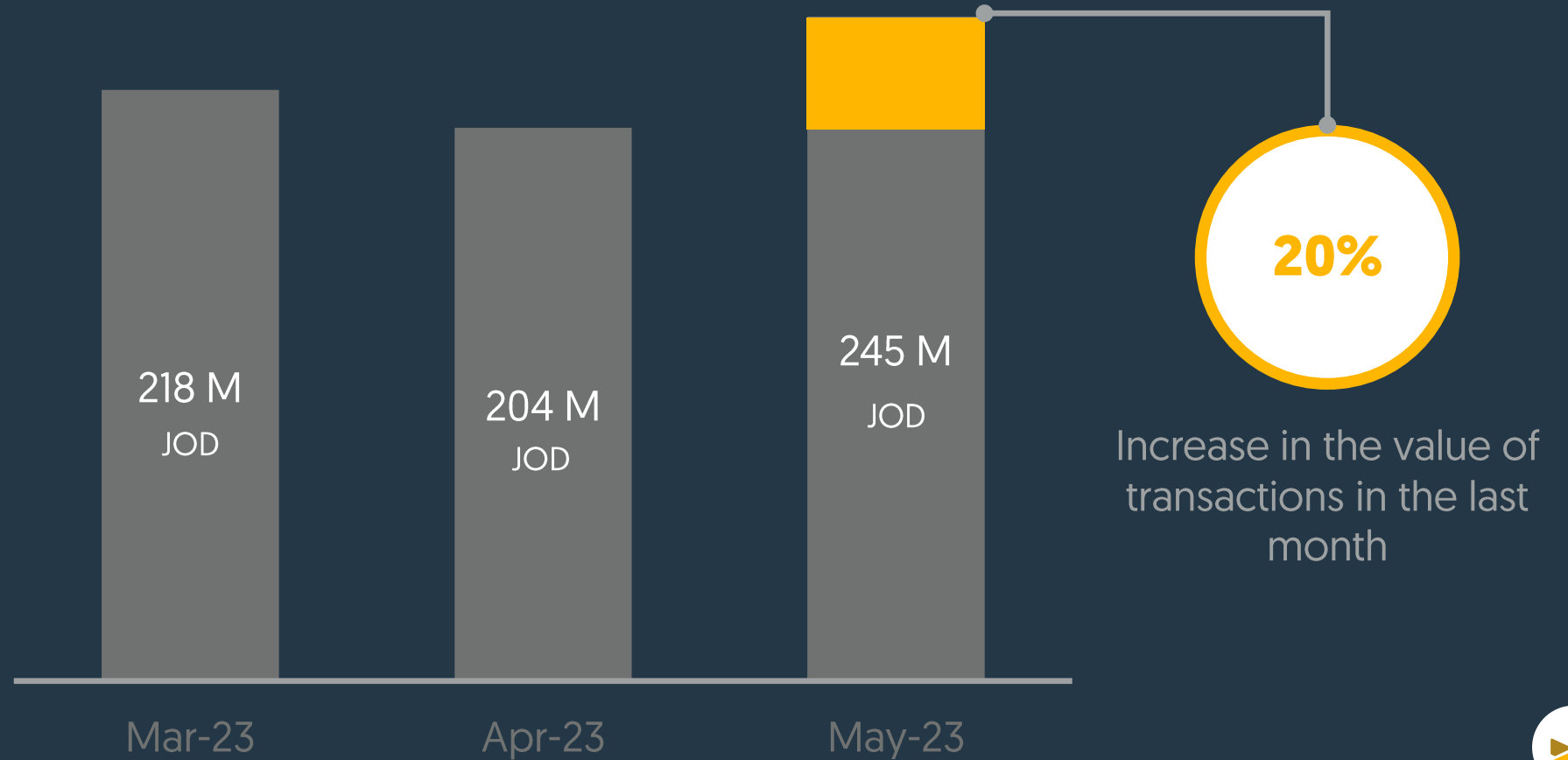
Percentage Based on Transaction Type Sub-Category



Transfer to Family/Friends	75%
Aid/Charity/Grant	10%
Transfer to Own Account	8%
Salary/Bonus/Dividends	6%
Loan/Loan Installment	1%
Purchases	85%
QR Purchases	15%
Cash Out - Agent/Teller	85%
Cash Out - ATM/Kiosk	15%
Cash In - Agent/Teller	98%
Cash In - ATM/Kiosk	2%

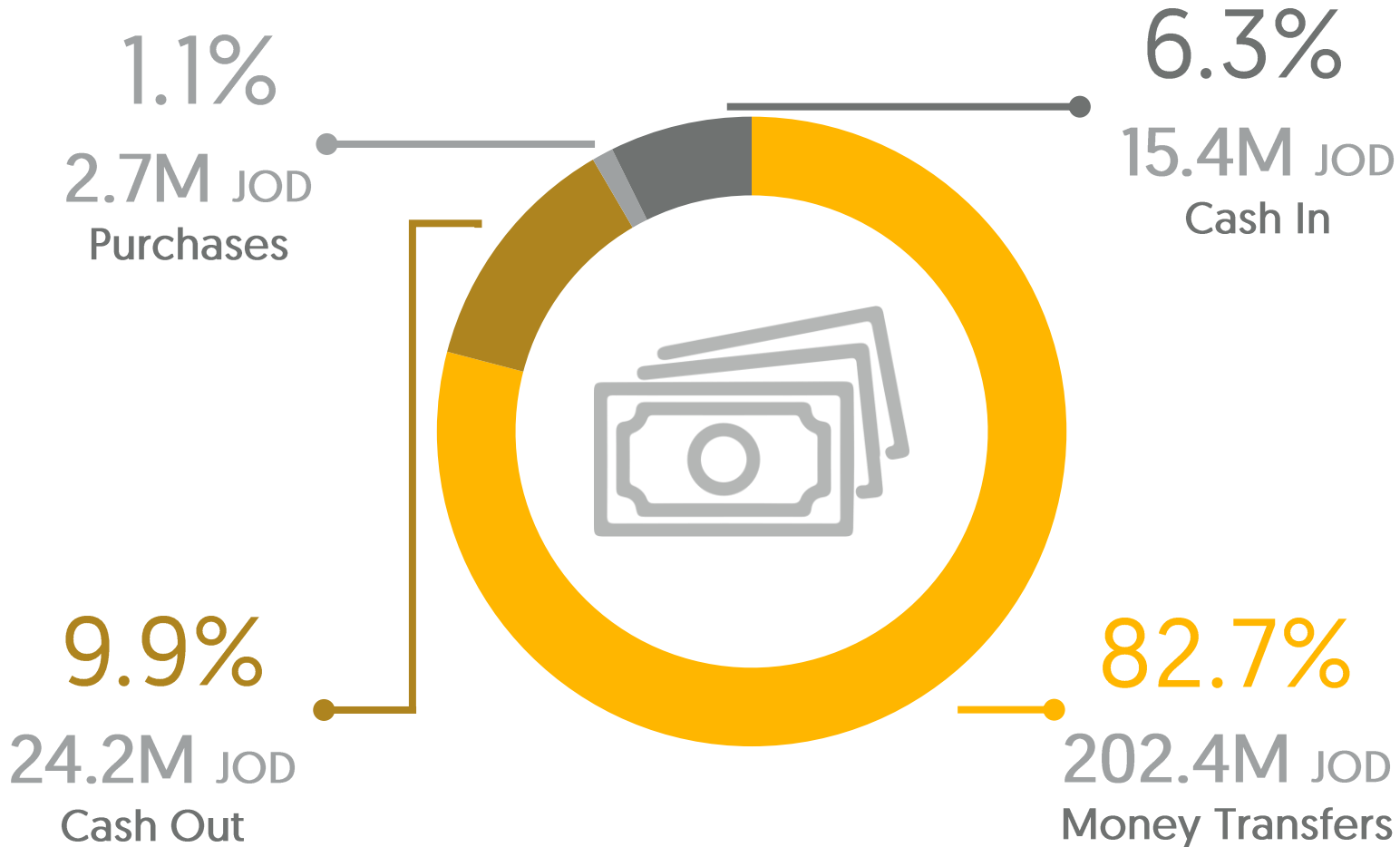
JoMoPay Value of Transactions

Total Value of Transactions Over the Past 3 Months



JoMoPay Value of Transactions

Percentage Based on Transaction Type

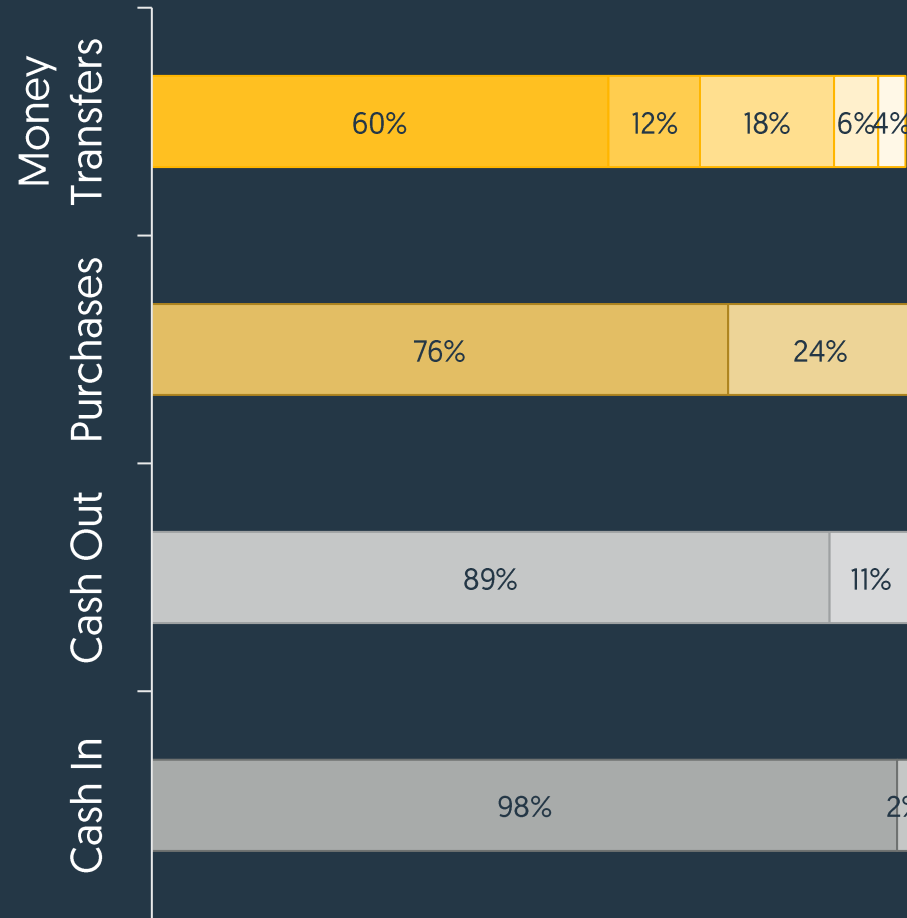


34 * Some data displayed in this page is based on the data shared by the system participants.



JoMoPay Value of Transactions

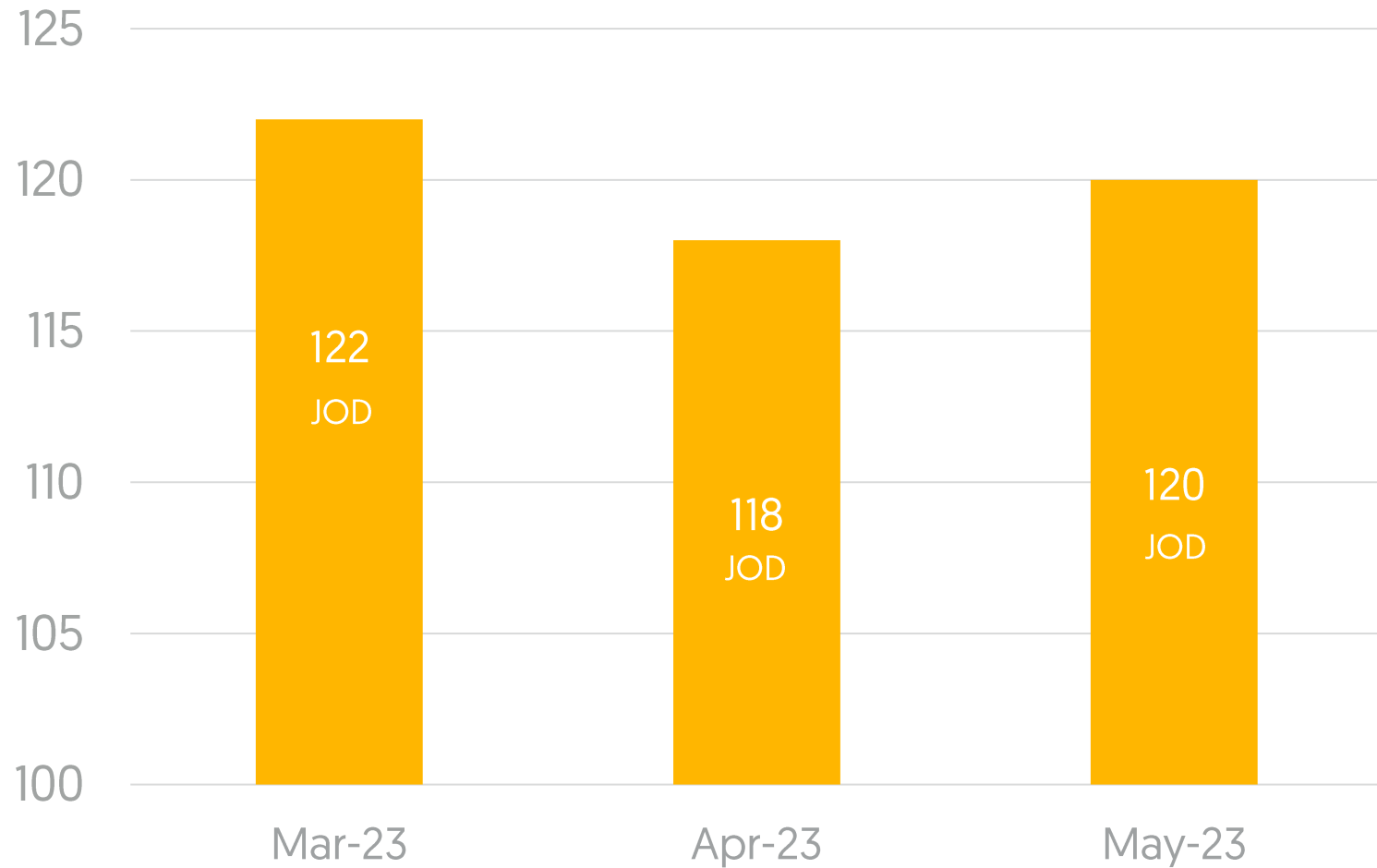
Percentage Based on Transaction Type Sub-Category



Transfer to Family/Friends	60%
Aid/Charity/Grant	12%
Transfer to Own Account	18%
Salary/Bonus/Dividends	6%
Loan/Loan Installment	4%
Purchases	76%
QR Purchases	24%
Cash Out - Agent/Teller	89%
Cash Out - ATM/Kiosk	11%
Cash In - Agent/Teller	98%
Cash In - ATM/Kiosk	2%

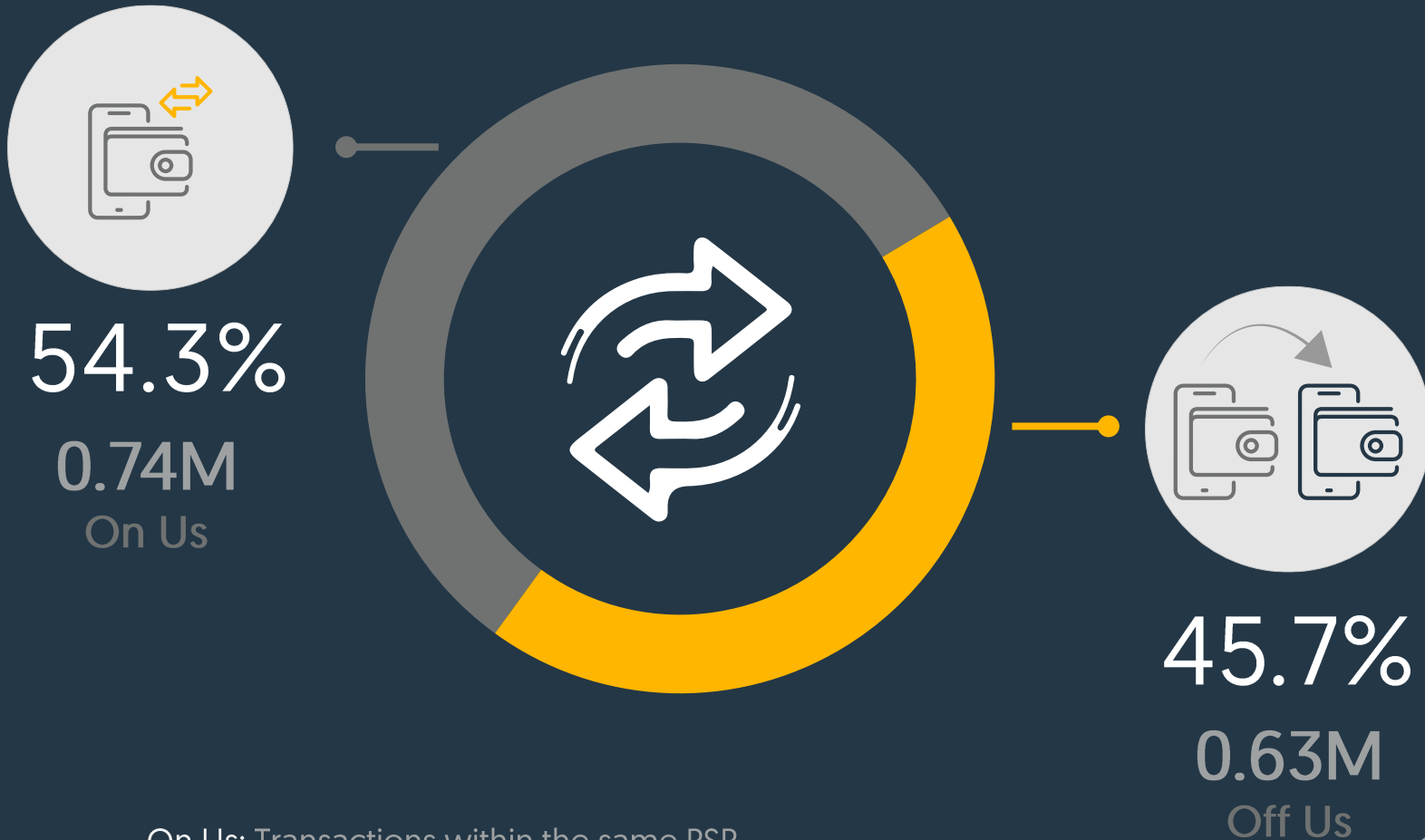
JoMoPay Transactions

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

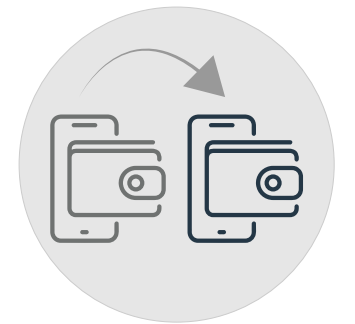
JoMoPay Interoperability

Value of Money Transfer Transactions Through PSPs



54.8%

63.3M JOD
On Us



45.2%

52.1M JOD
Off Us

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

CliQ & JoMoPay Interoperability

Monthly Report
May 2023

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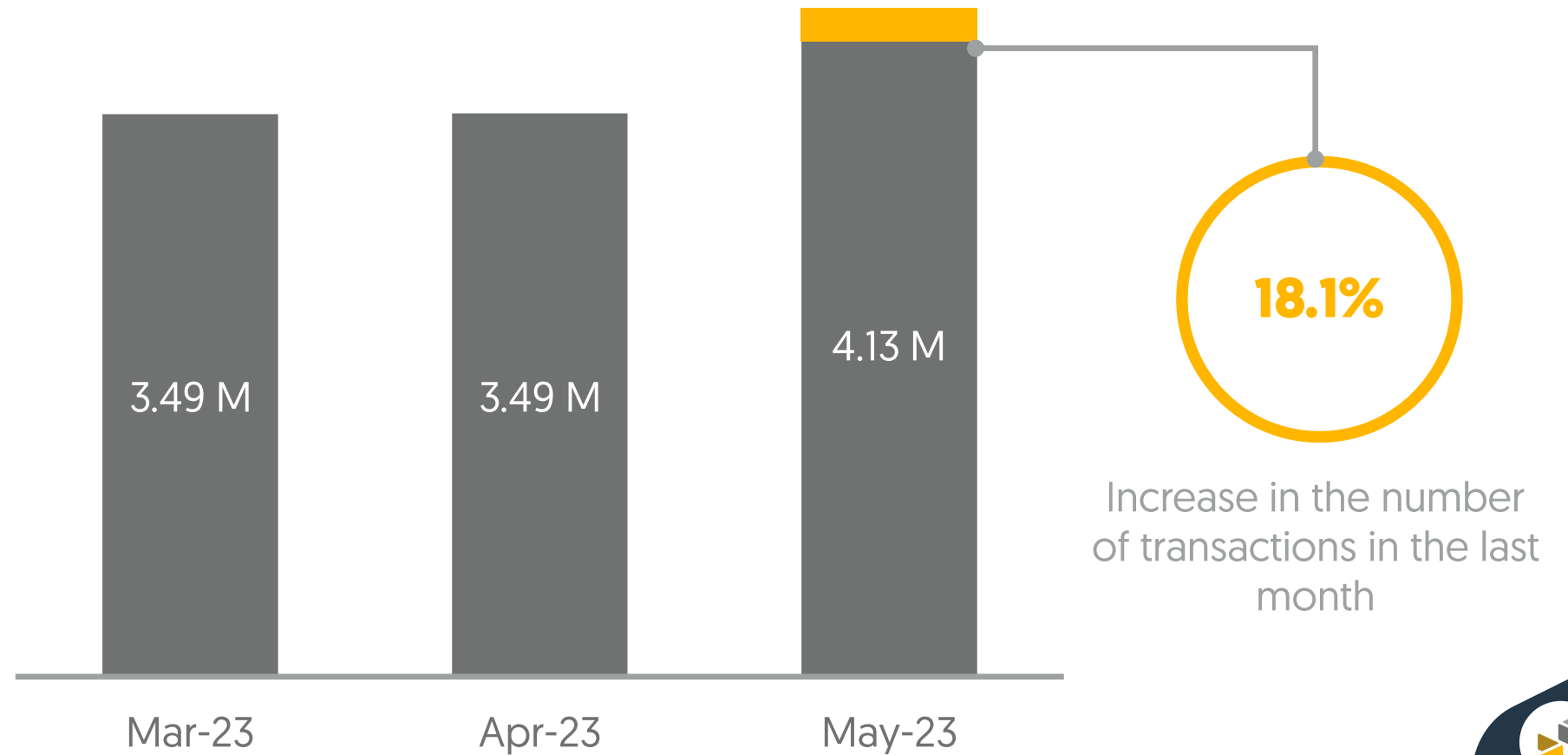
CliQ and JoMoPay are two national schemes operating on the same payment switch using the ISO20022 standard



05.2023

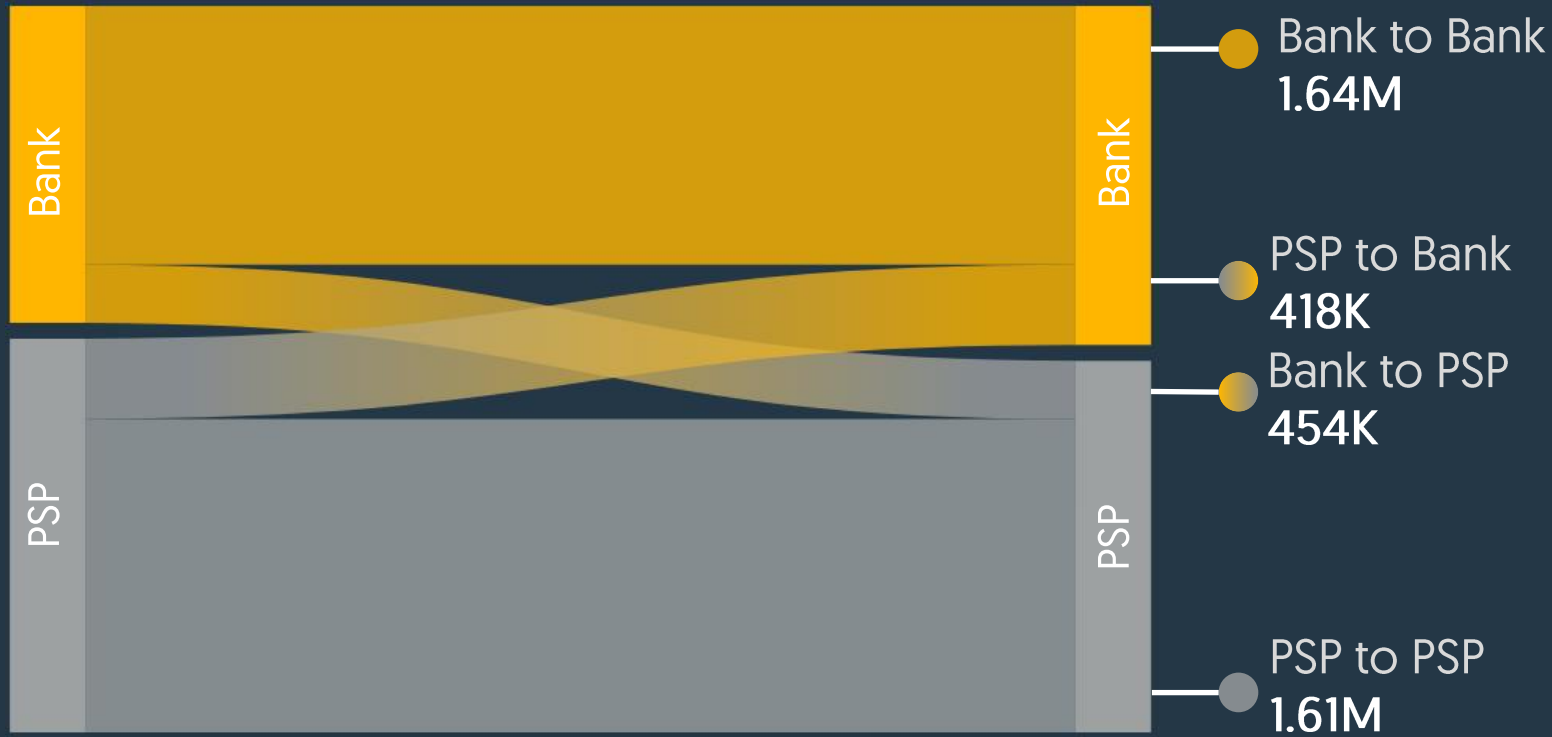
CliQ & JoMoPay Transactions

Total Number of Transactions Over the Past 3 Months



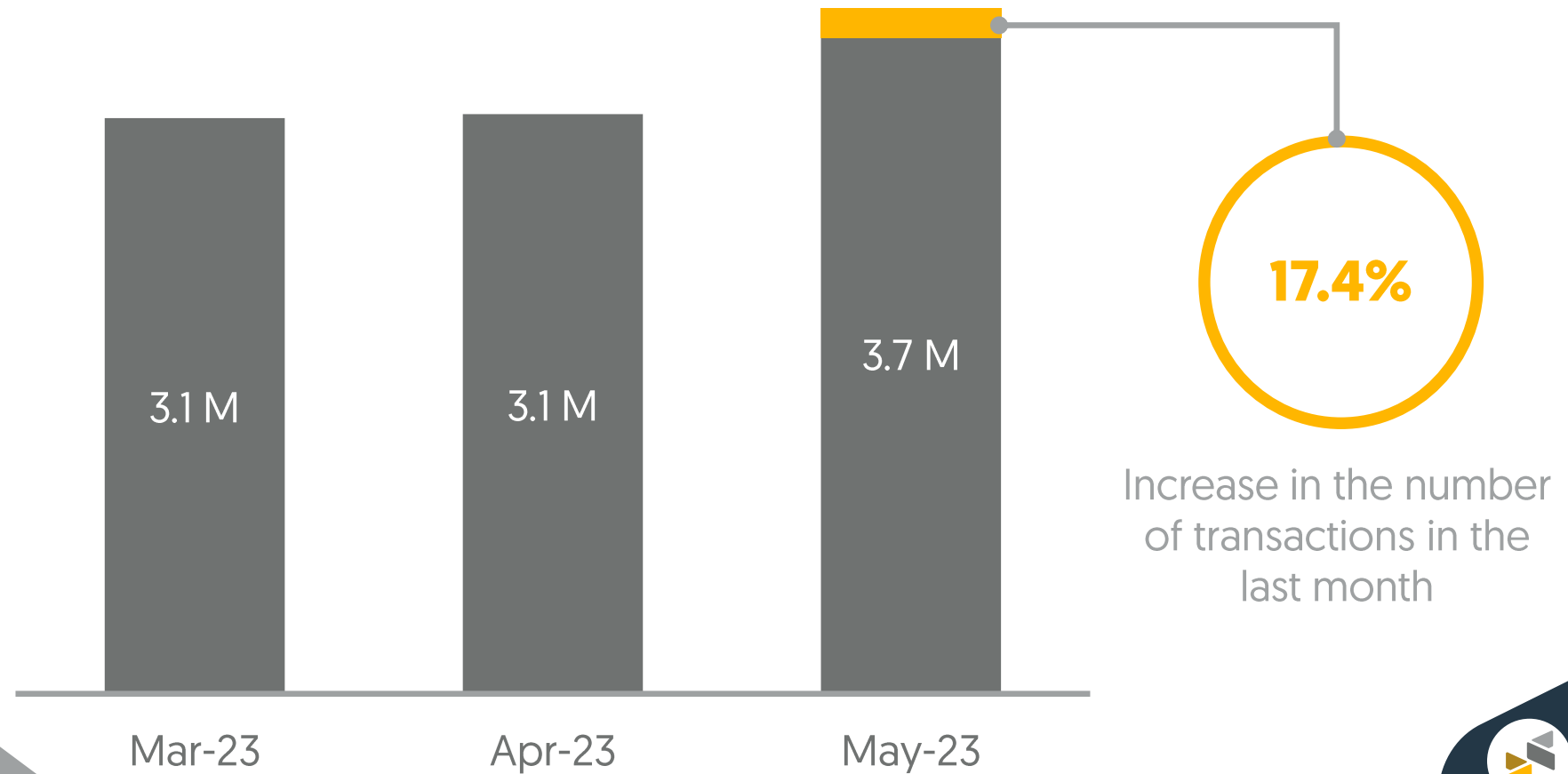
CliQ & JoMoPay Transactions

Total Number of Transactions between Banks and PSPs



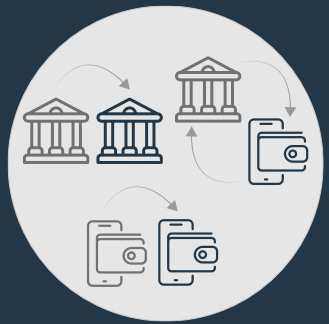
CliQ & JoMoPay Transactions

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



69.6%
2.55M
Off Us



30.4%
0.11M
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



50.6%

397K
mPSP to Bank

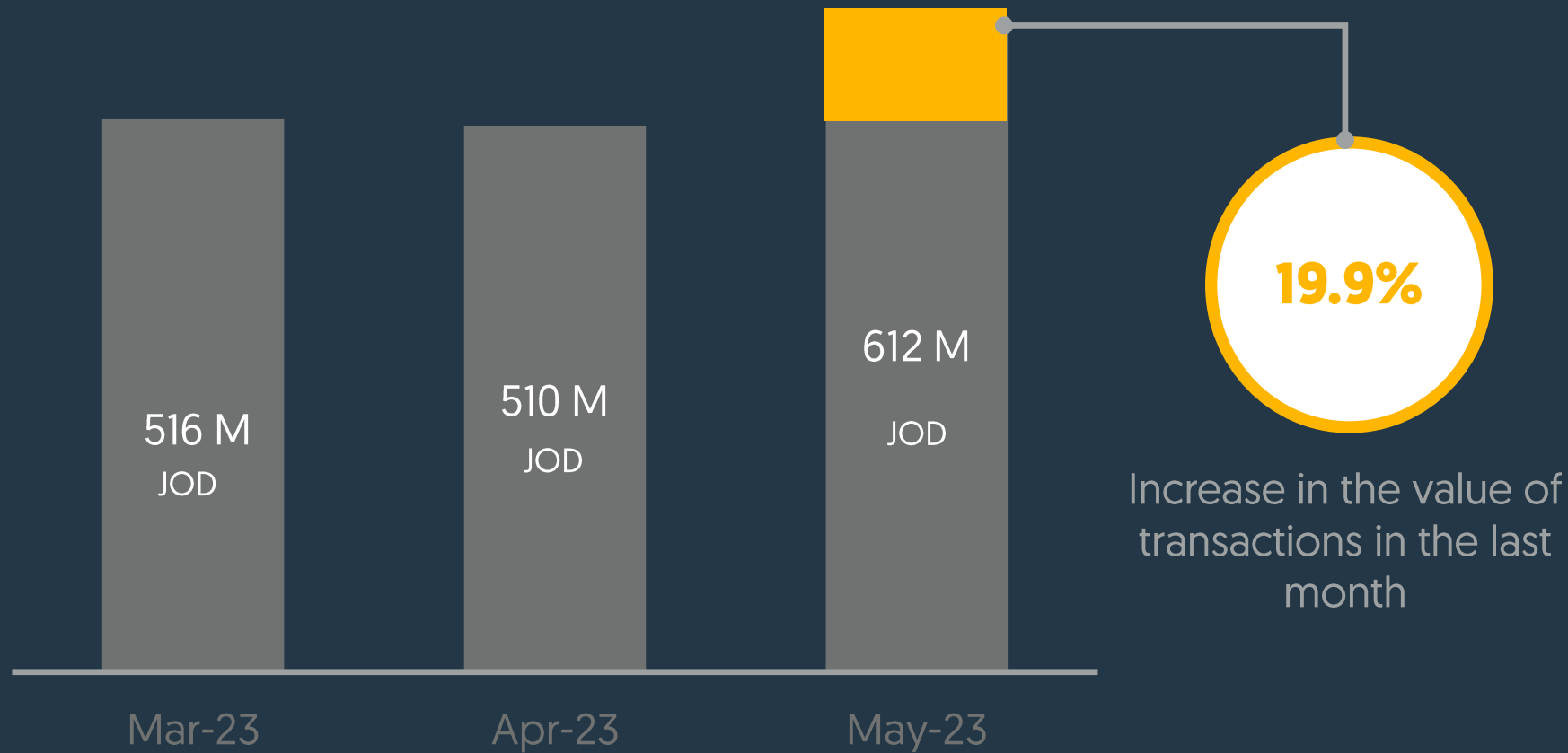


49.4%

389K
Bank to mPSP

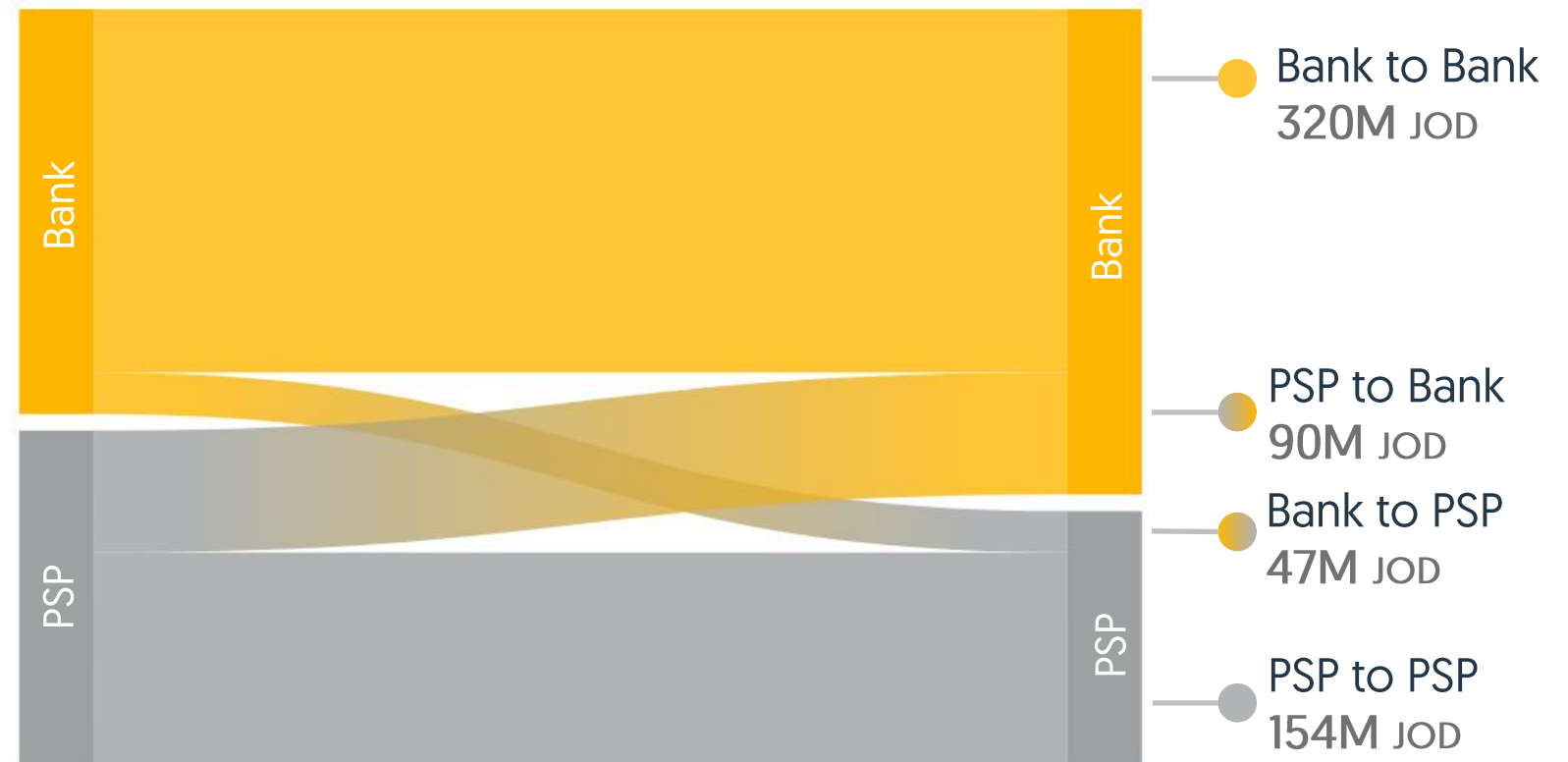
CliQ & JoMoPay Transactions

Total Value of Transactions Over the Past 3 Months



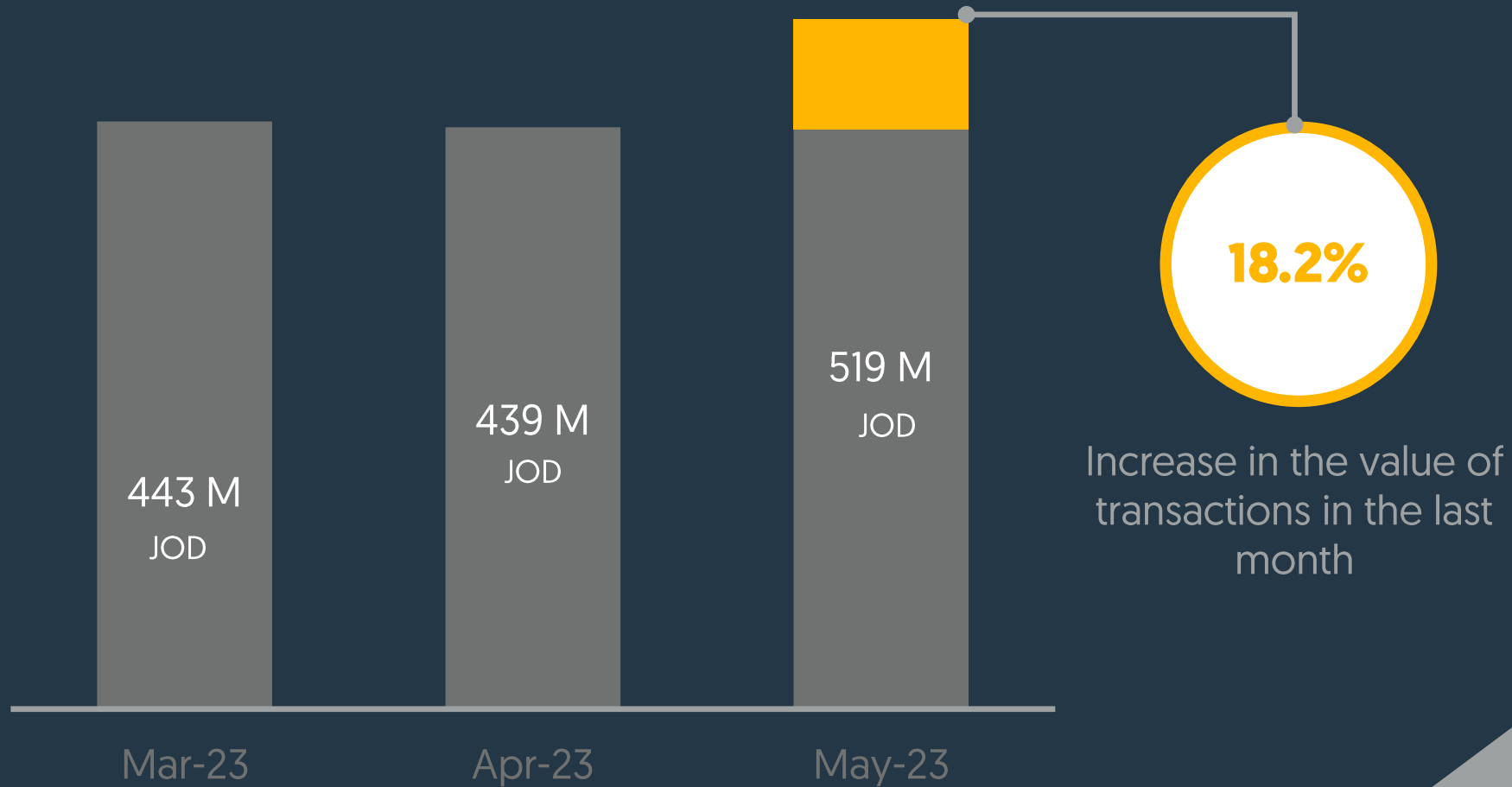
CliQ & JoMoPay Transactions

Total Value of Banks and PSPs Transactions



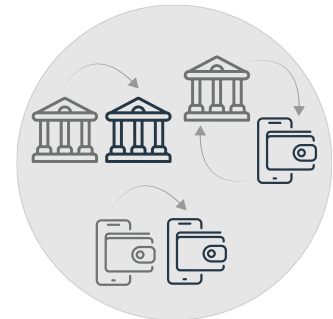
CliQ & JoMoPay Transactions

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



78.5%
407M JOD
Off Us



21.5%
111M 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



69.8%

72M JOD
mPSP to Bank



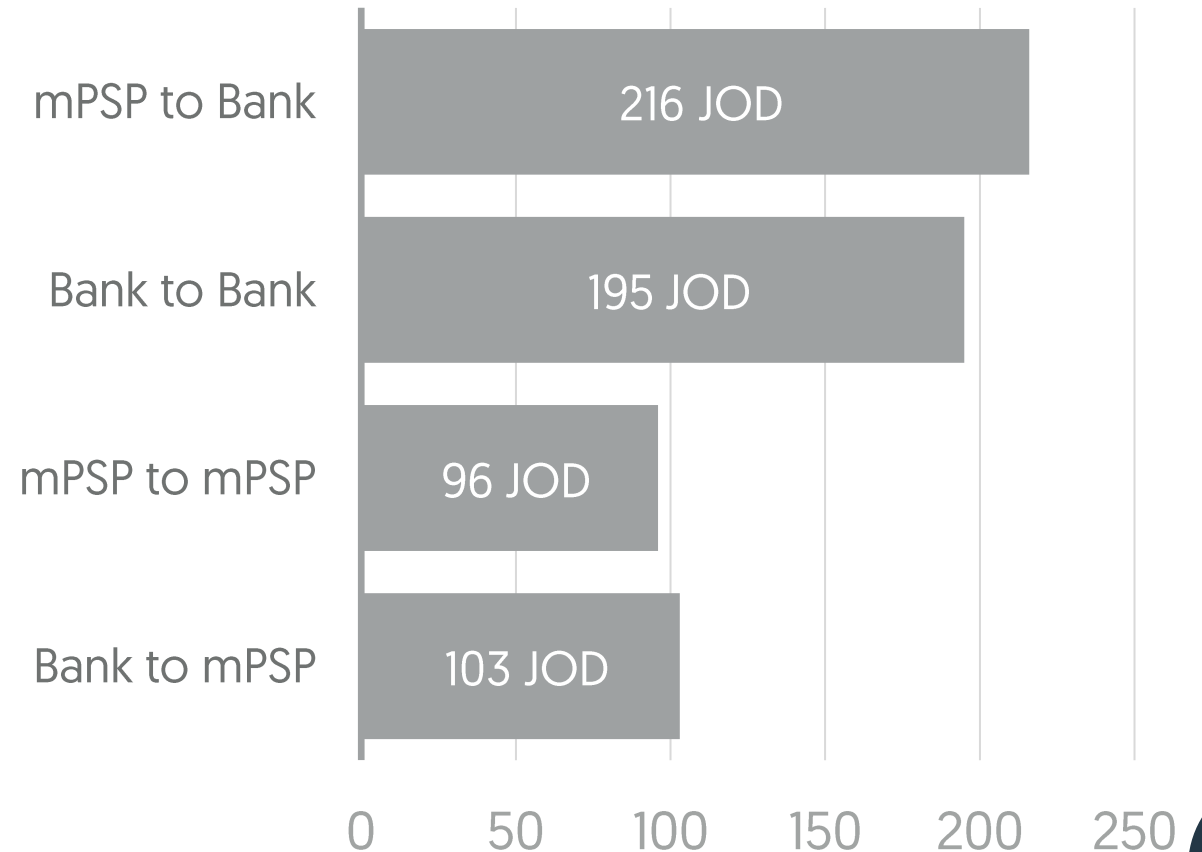
30.2%

37M JOD
Bank to mPSP

CliQ & JoMoPay Average Value of Transactions

Average Value of Transactions

148 JOD
Transaction
Average





Monthly Report

May 2023

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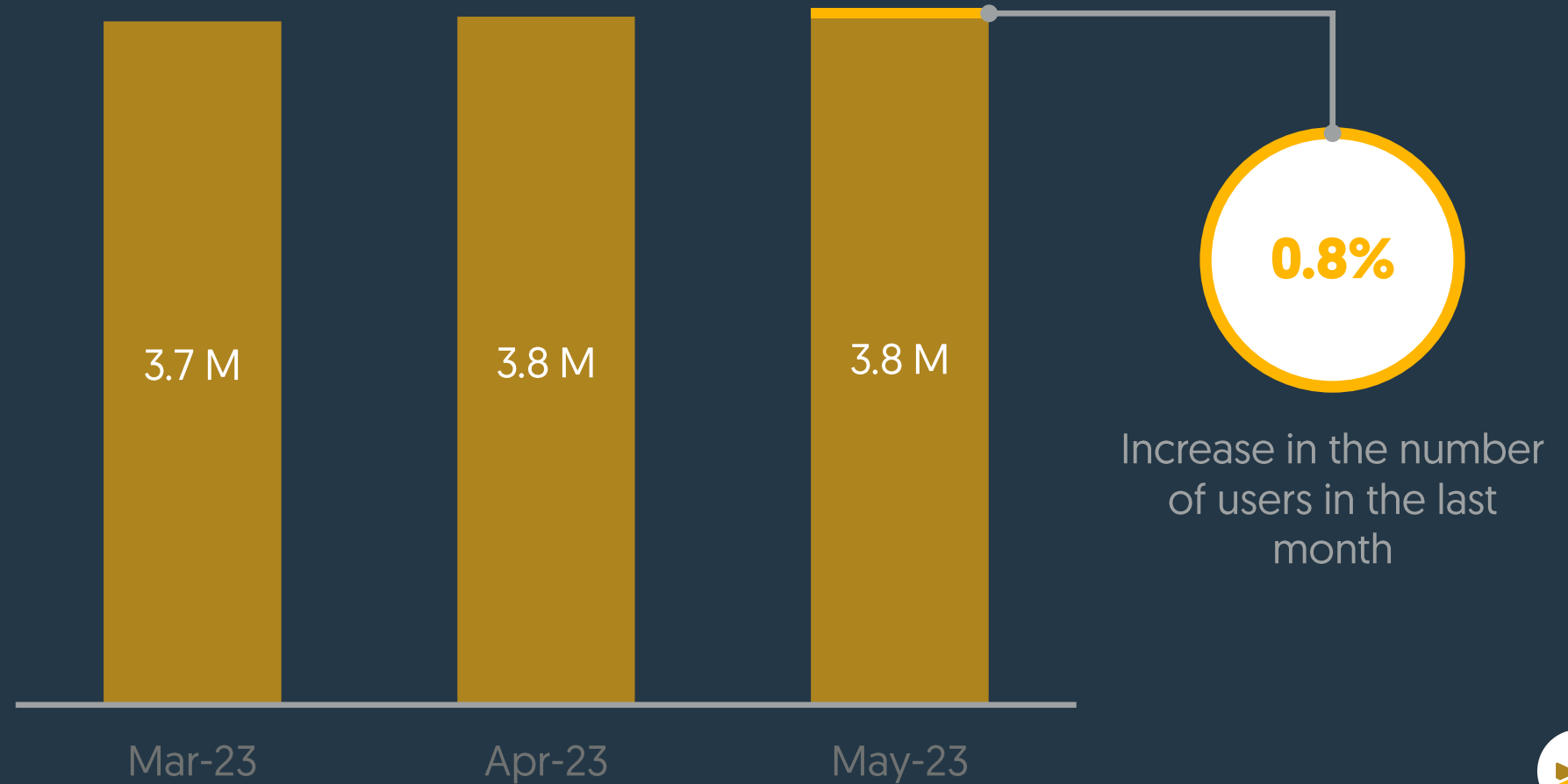
Electronic Bill Presentment & Payment (EBPP) System



05.2023

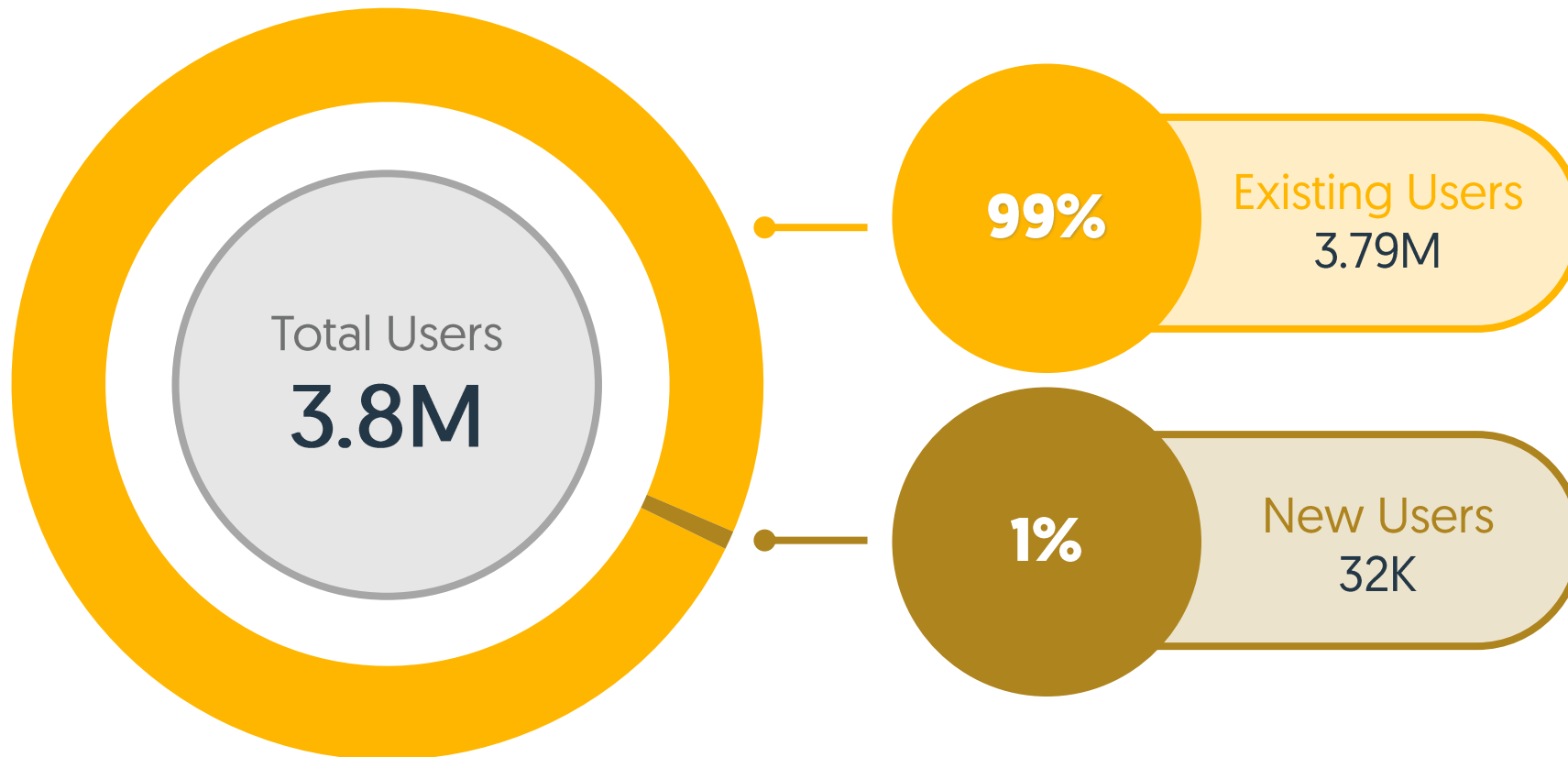
eFAWATEERcom Users

Total Number of Users Over the Past 3 Months



eFAWATEERcom Users

Number of eFAWATEERcom Users



eFAWATEERcom Billers & Services

Number of eFAWATEERcom Billers & Services



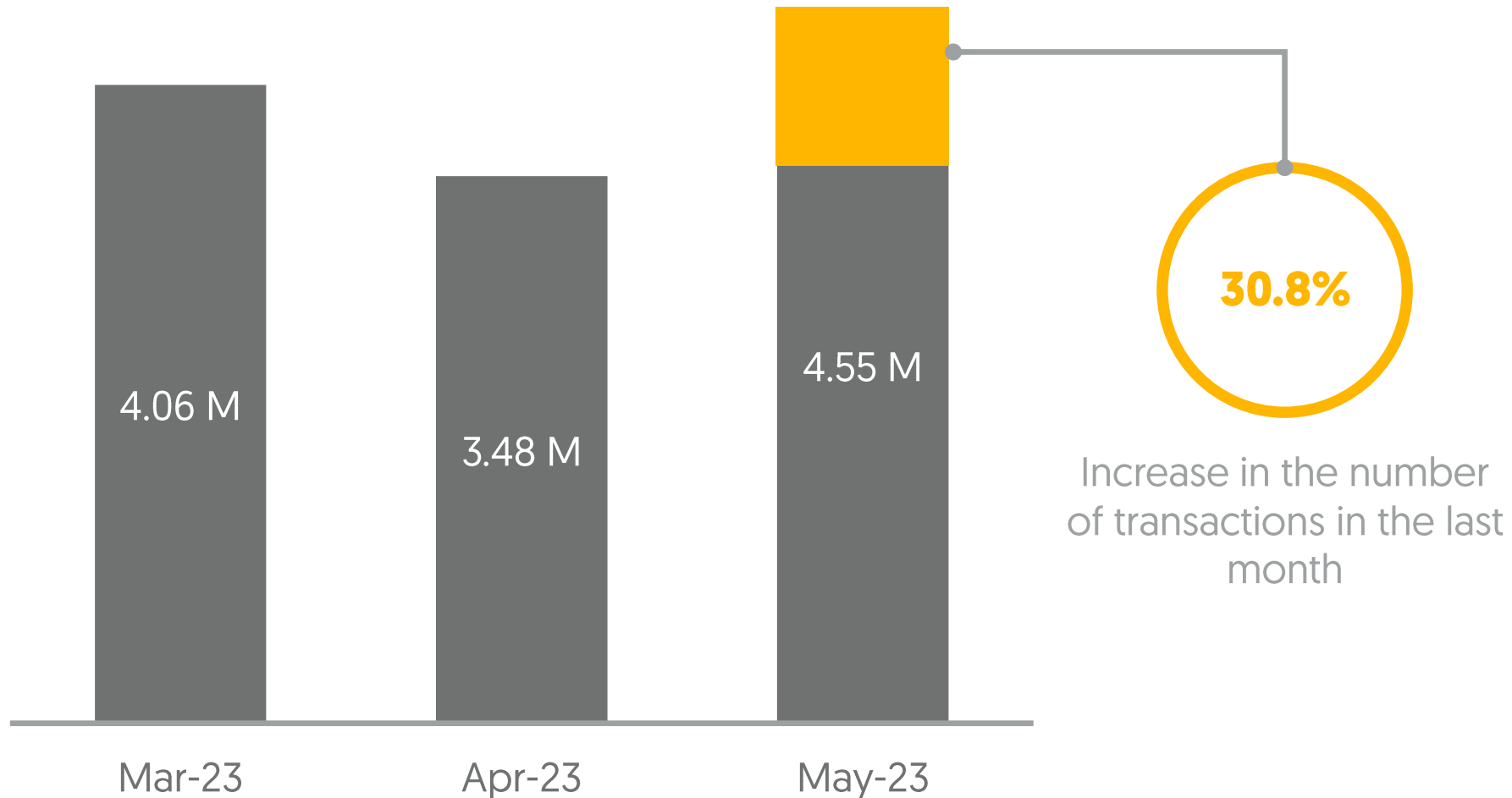
Billers
469



Services
1426

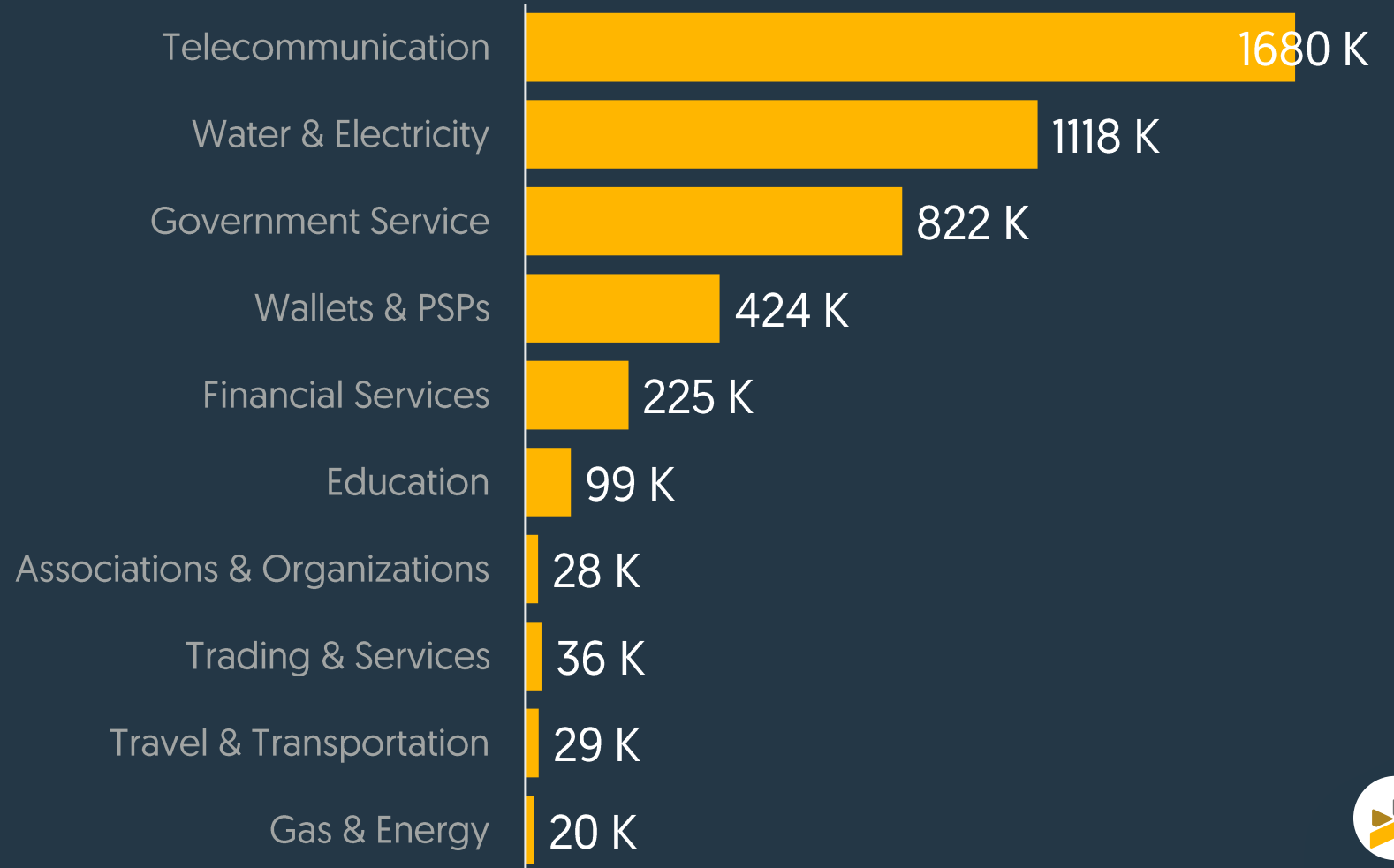
eFAWATEERcom Number of Transactions

Total Number of Transactions Over the Past 3 Months



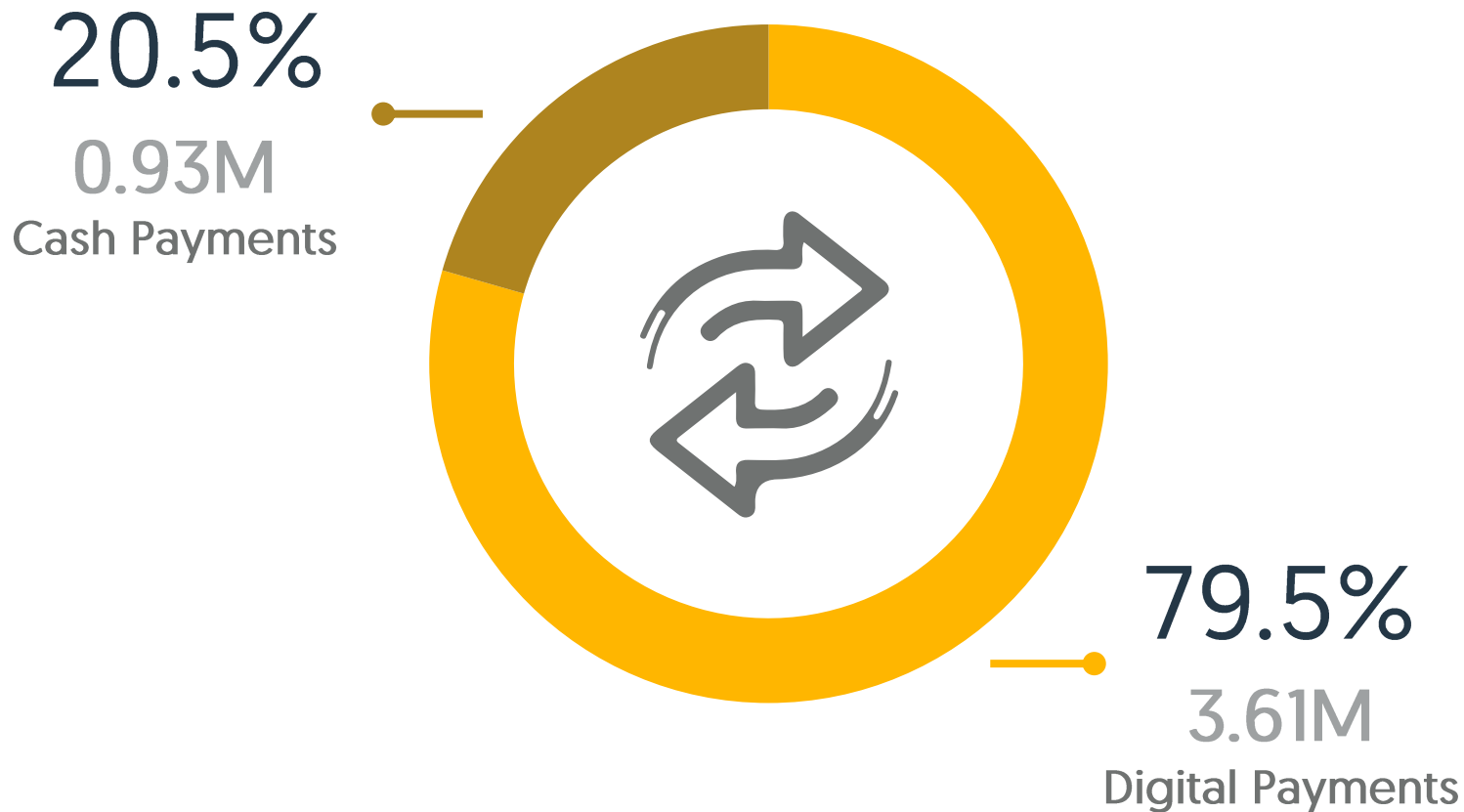
eFAWATEERcom Number of Transactions

Number of Transactions by Category



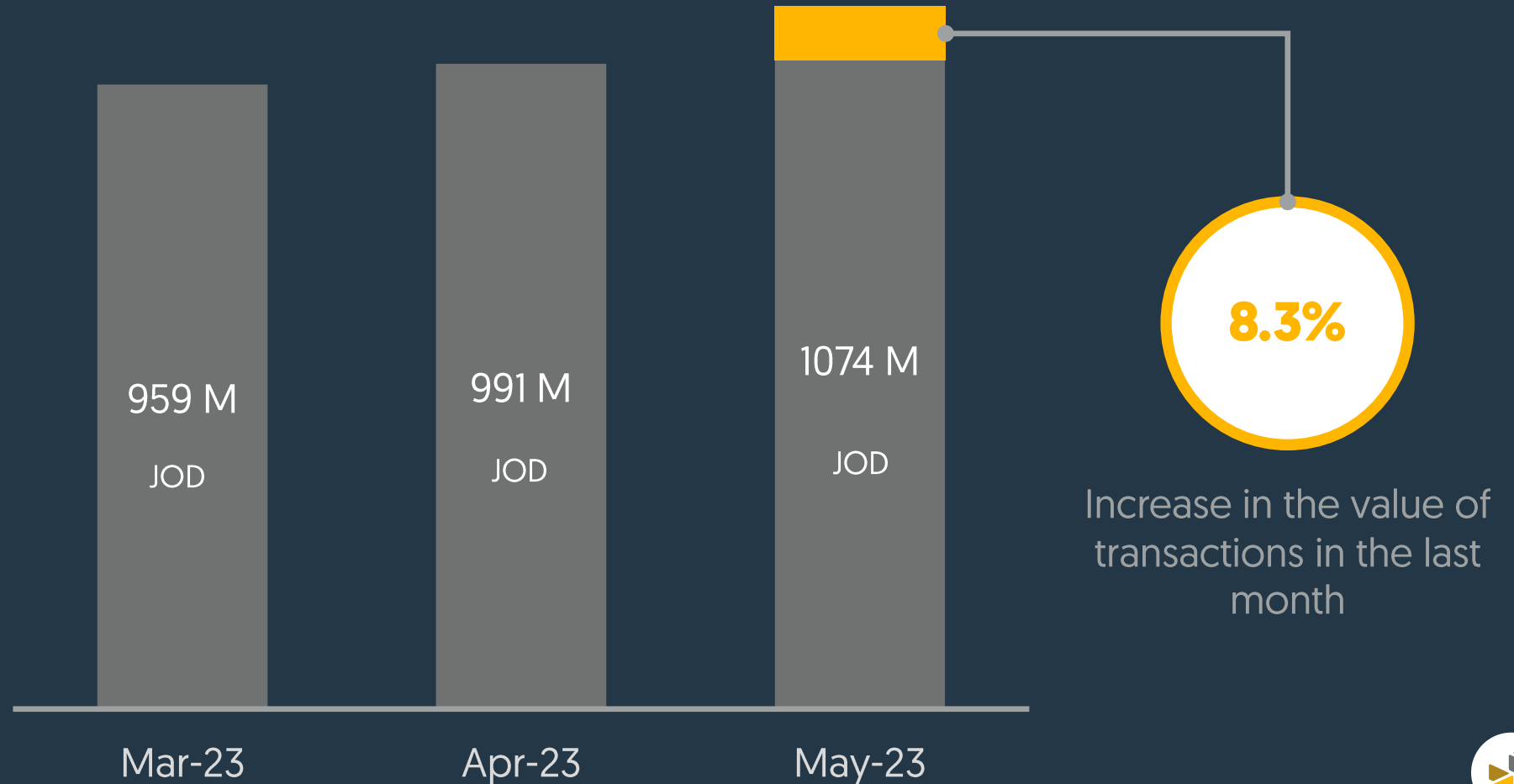
eFAWATEERcom Number of Transactions

Percentage Based on Payment Method



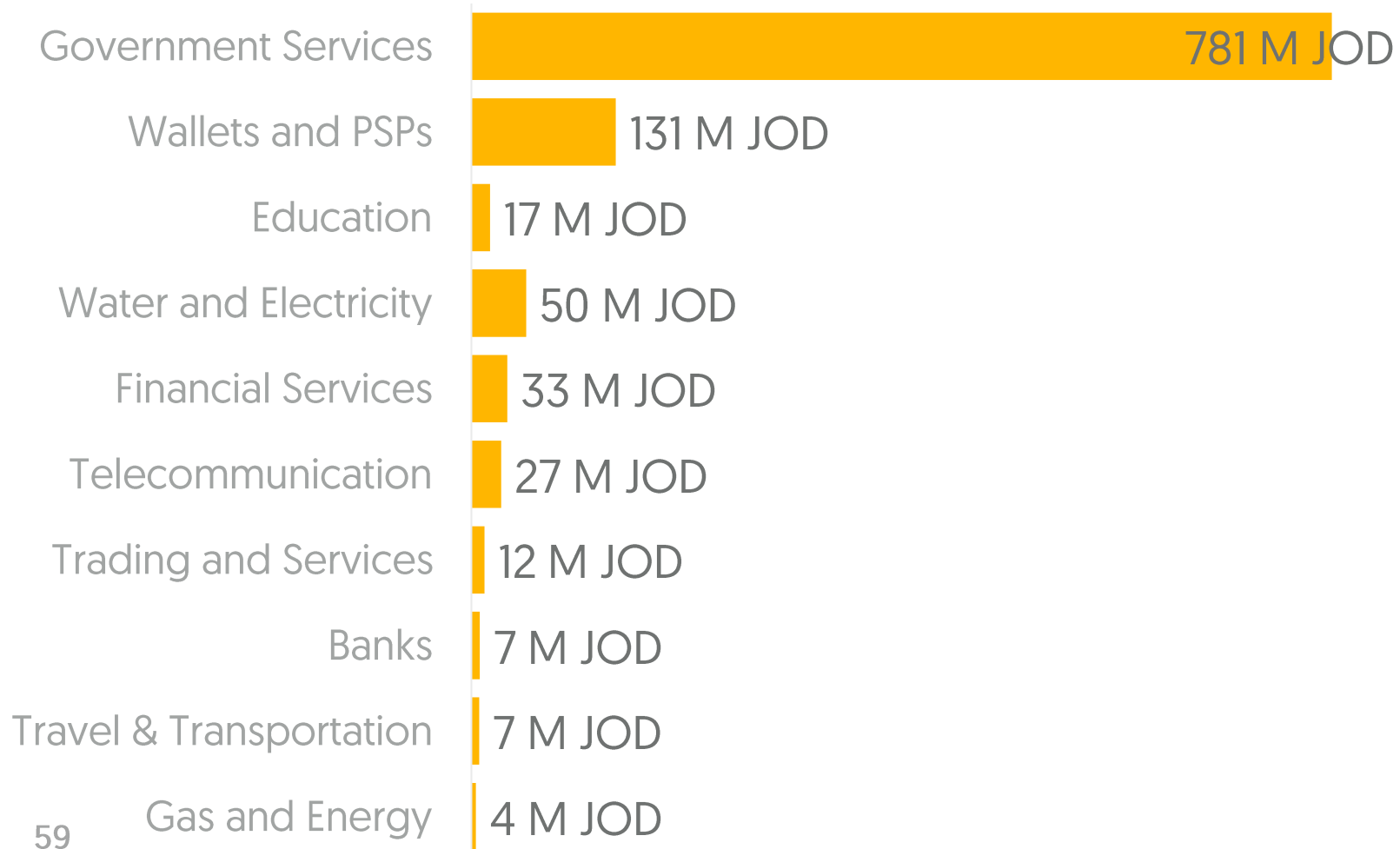
eFAWATEERcom Value of Transactions

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

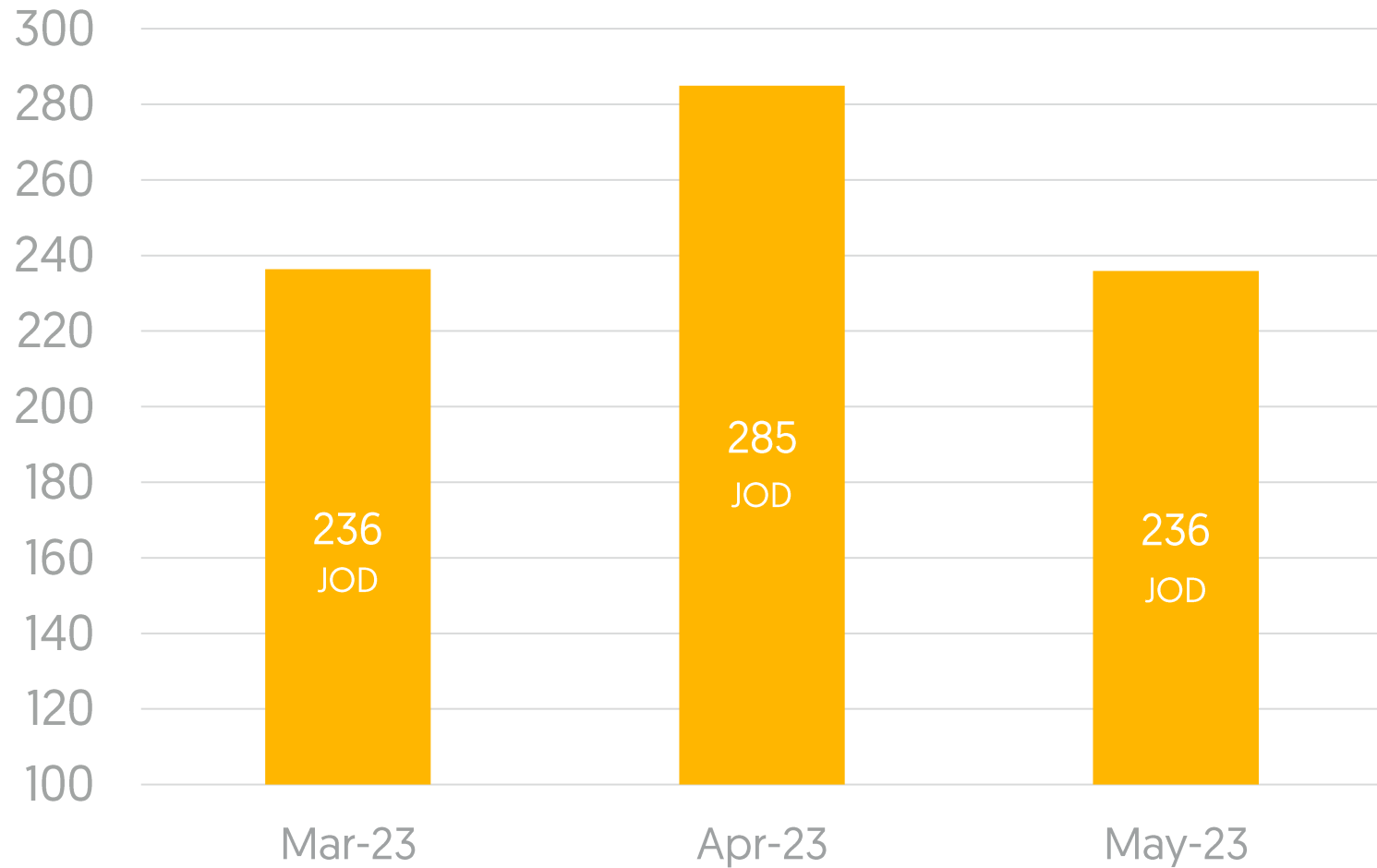
15.9%
171.2M JOD
Cash Payments



84.1%
902.4M JOD
Digital Payments

eFAWATEERcom Transactions

Average Value of Transactions Over the Past 3 Months





ACH
Automated Clearing House

Monthly Report

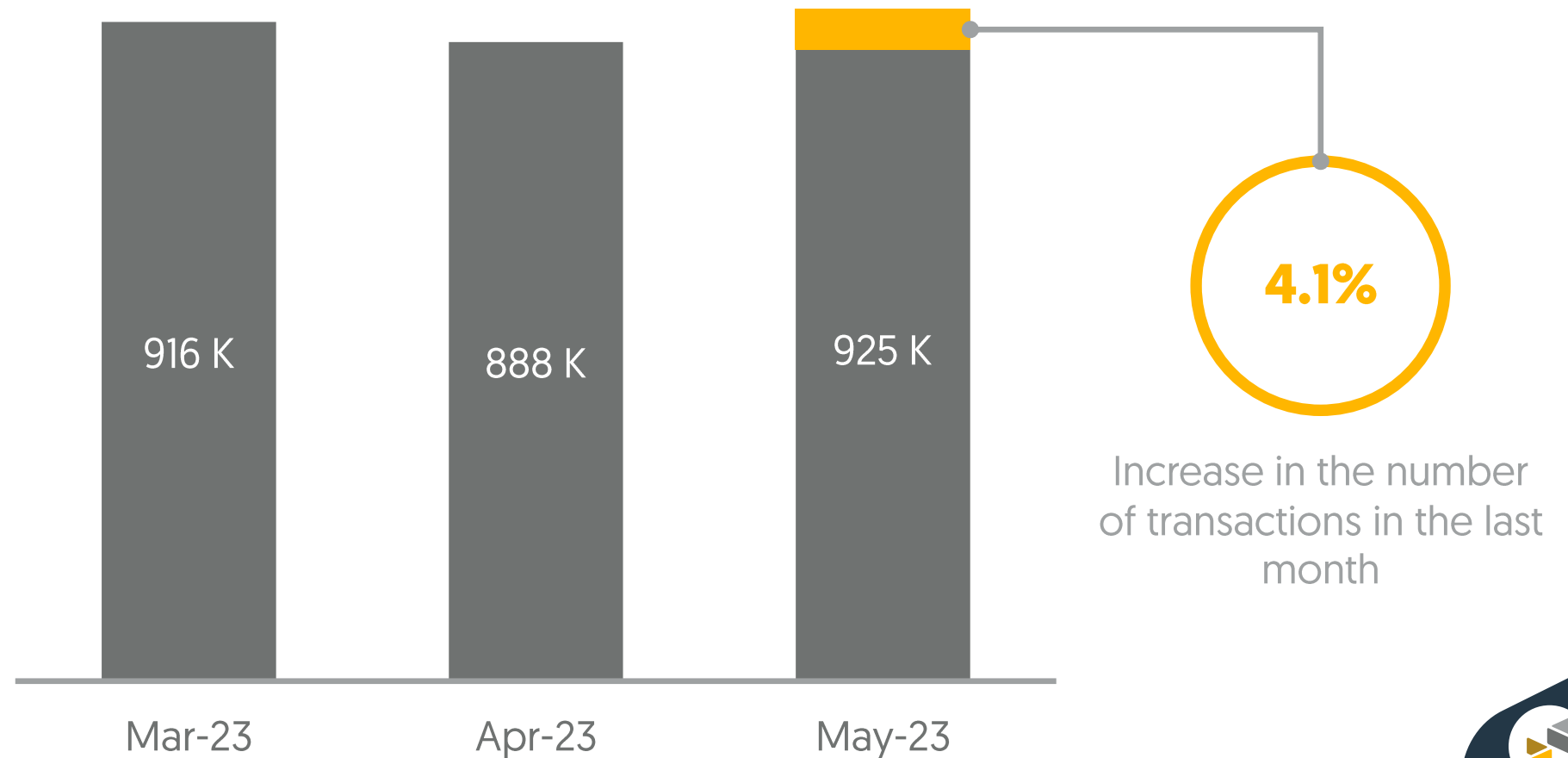
May 2023

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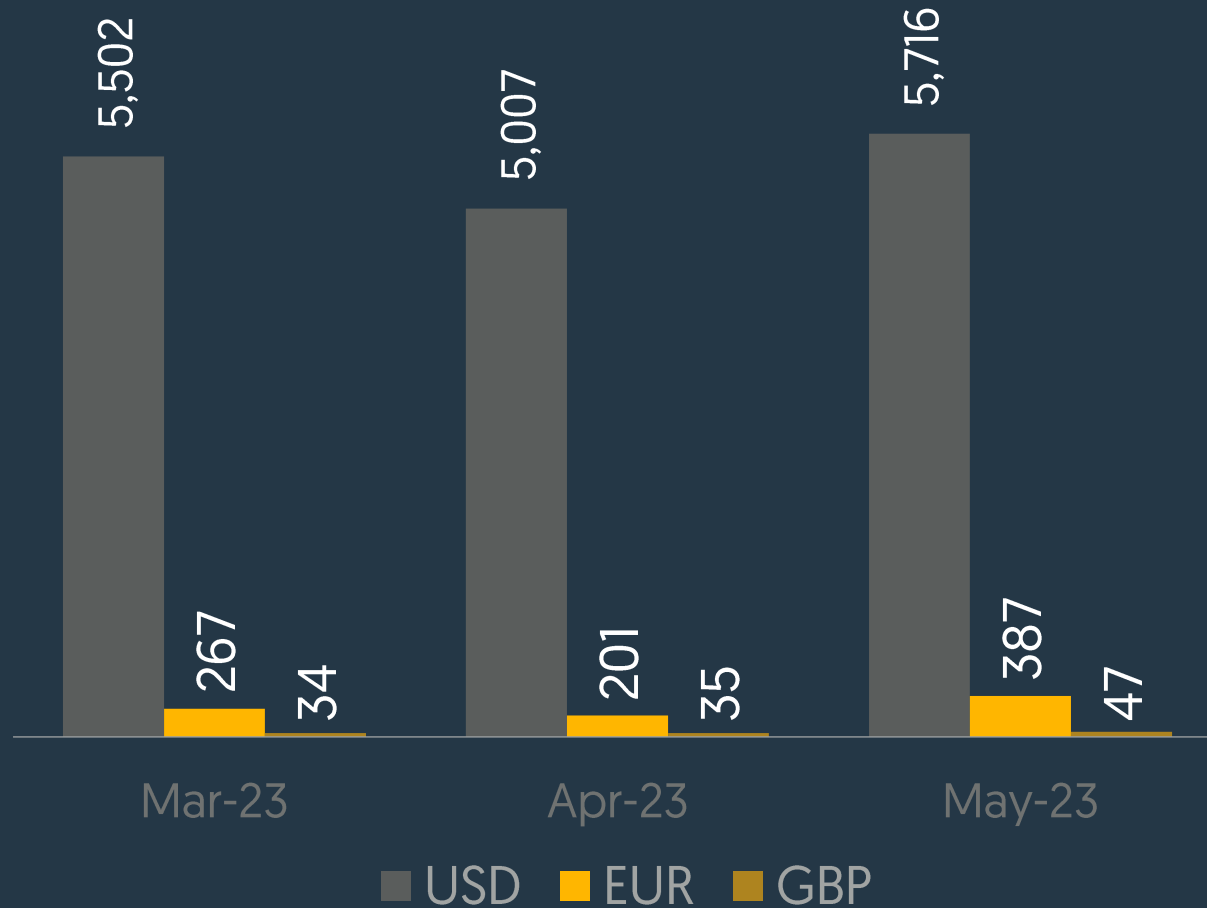
ACH Transactions

Total Number of Jordanian Dinar Transactions Over the Past 3 Months



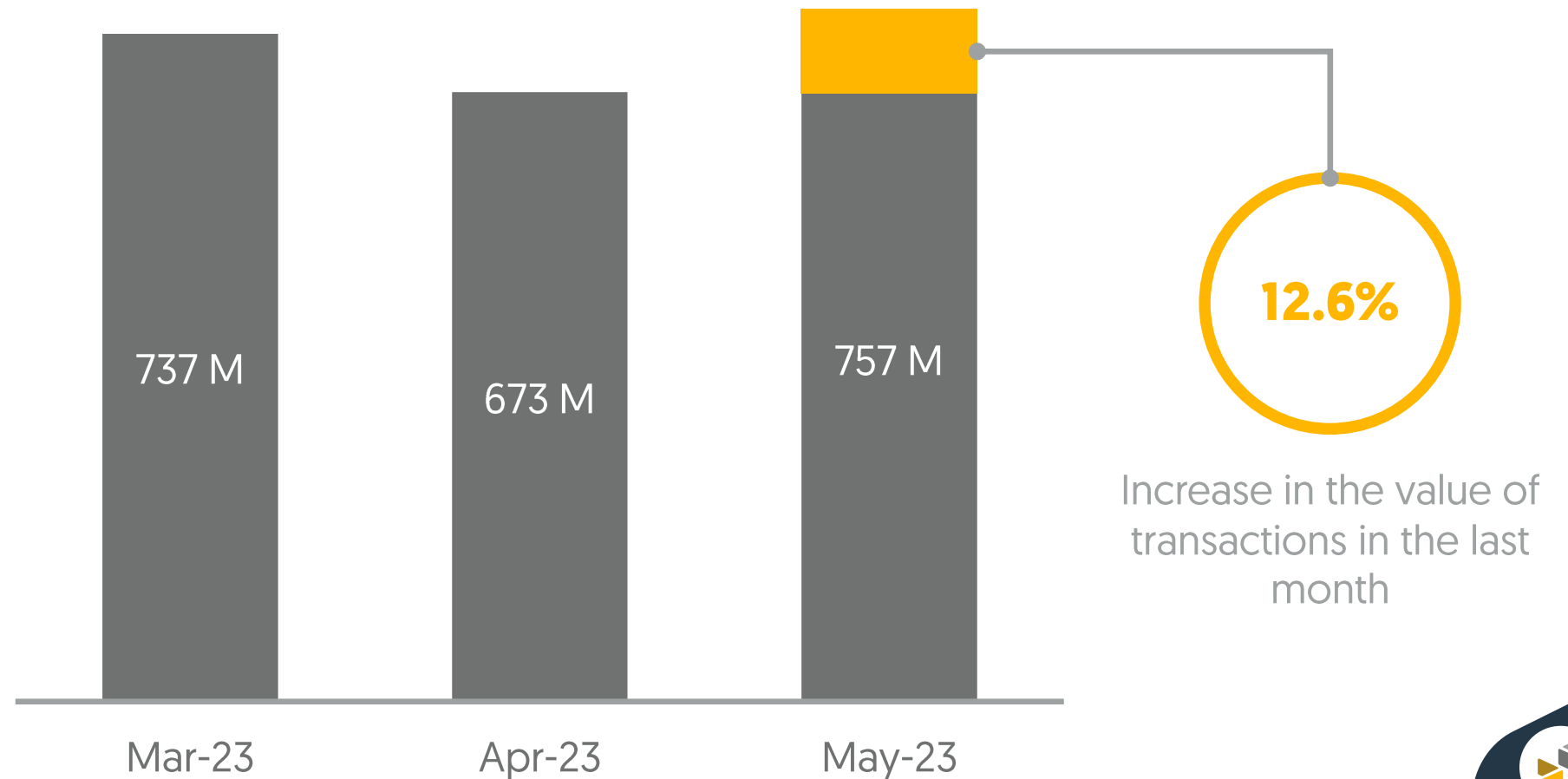
ACH Transactions

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



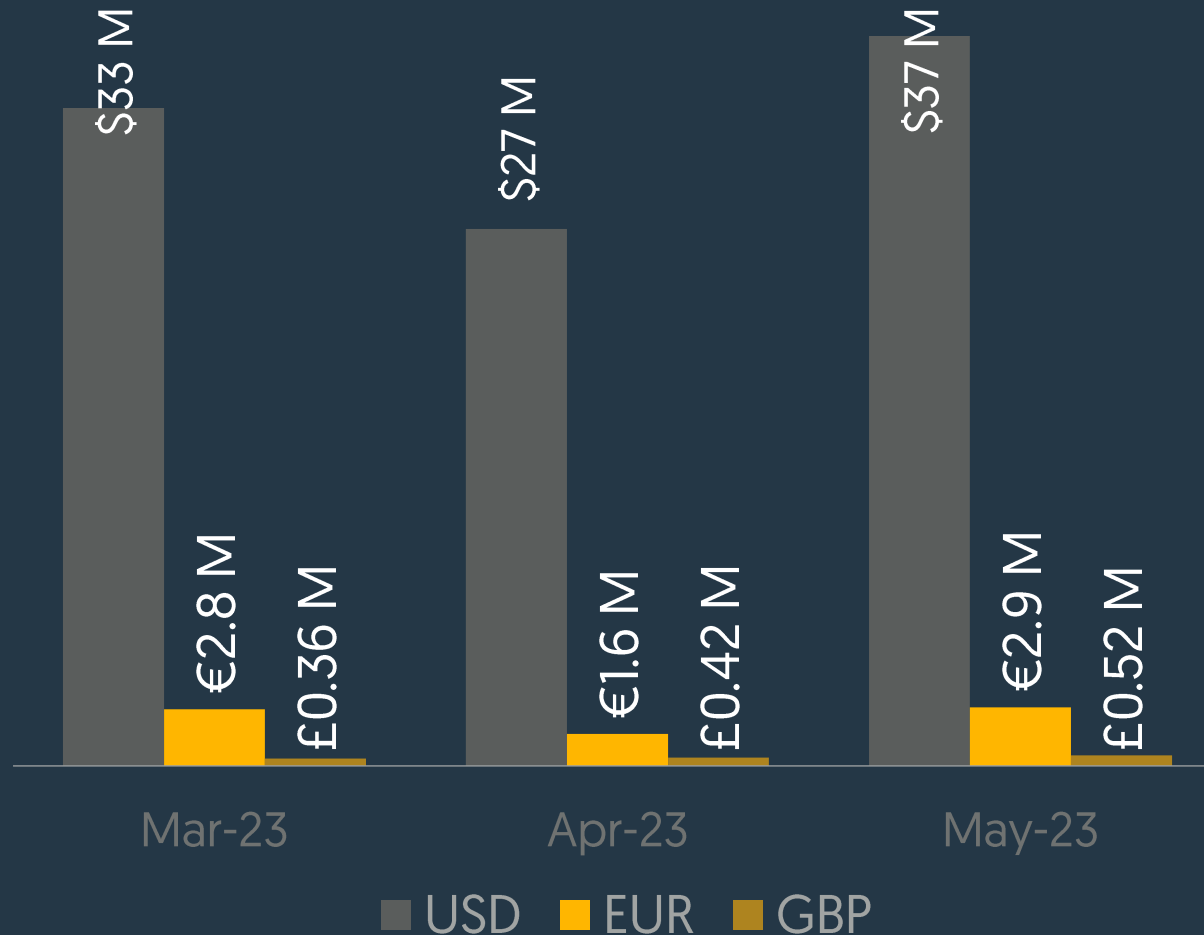
ACH Transactions

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

May 2023

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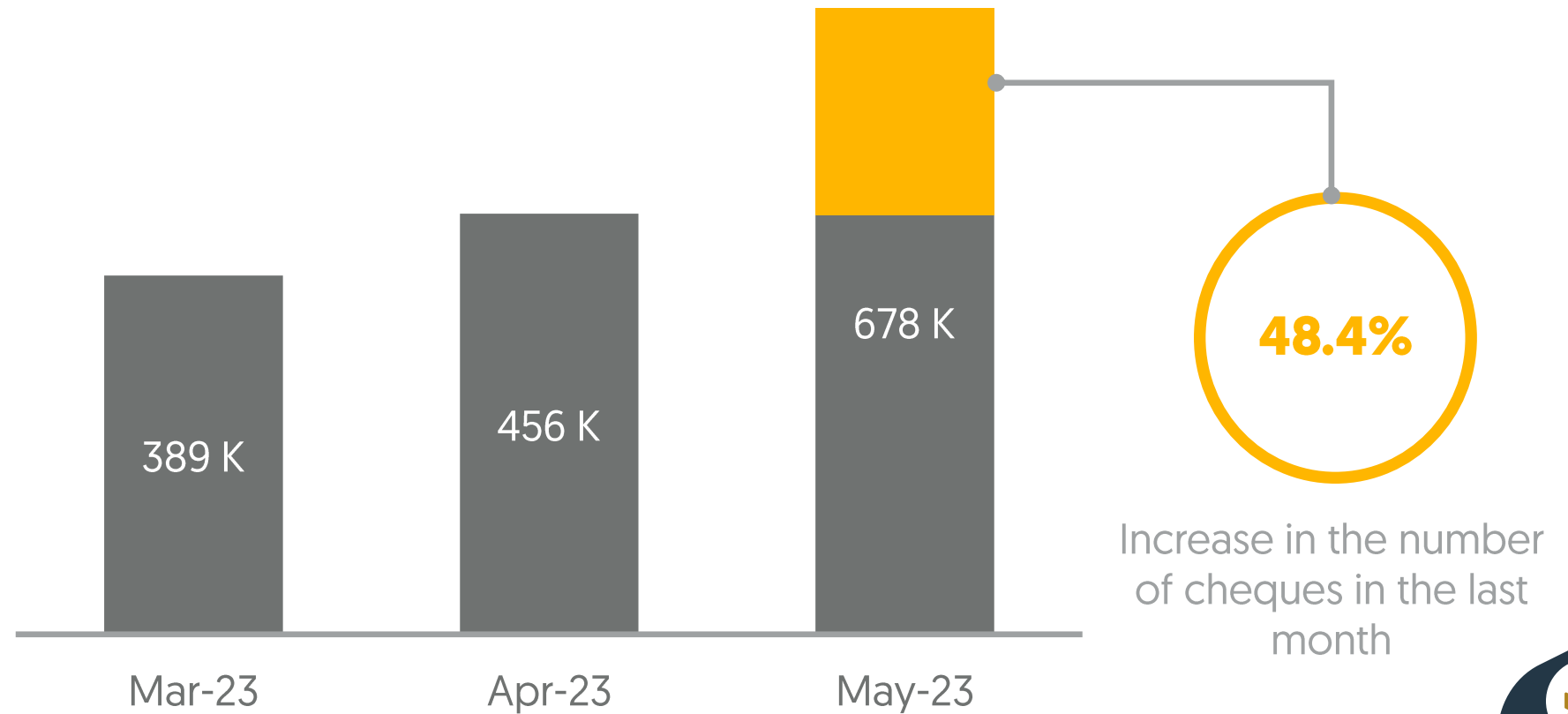
Electronic Cheque Clearing Unit



05.2023

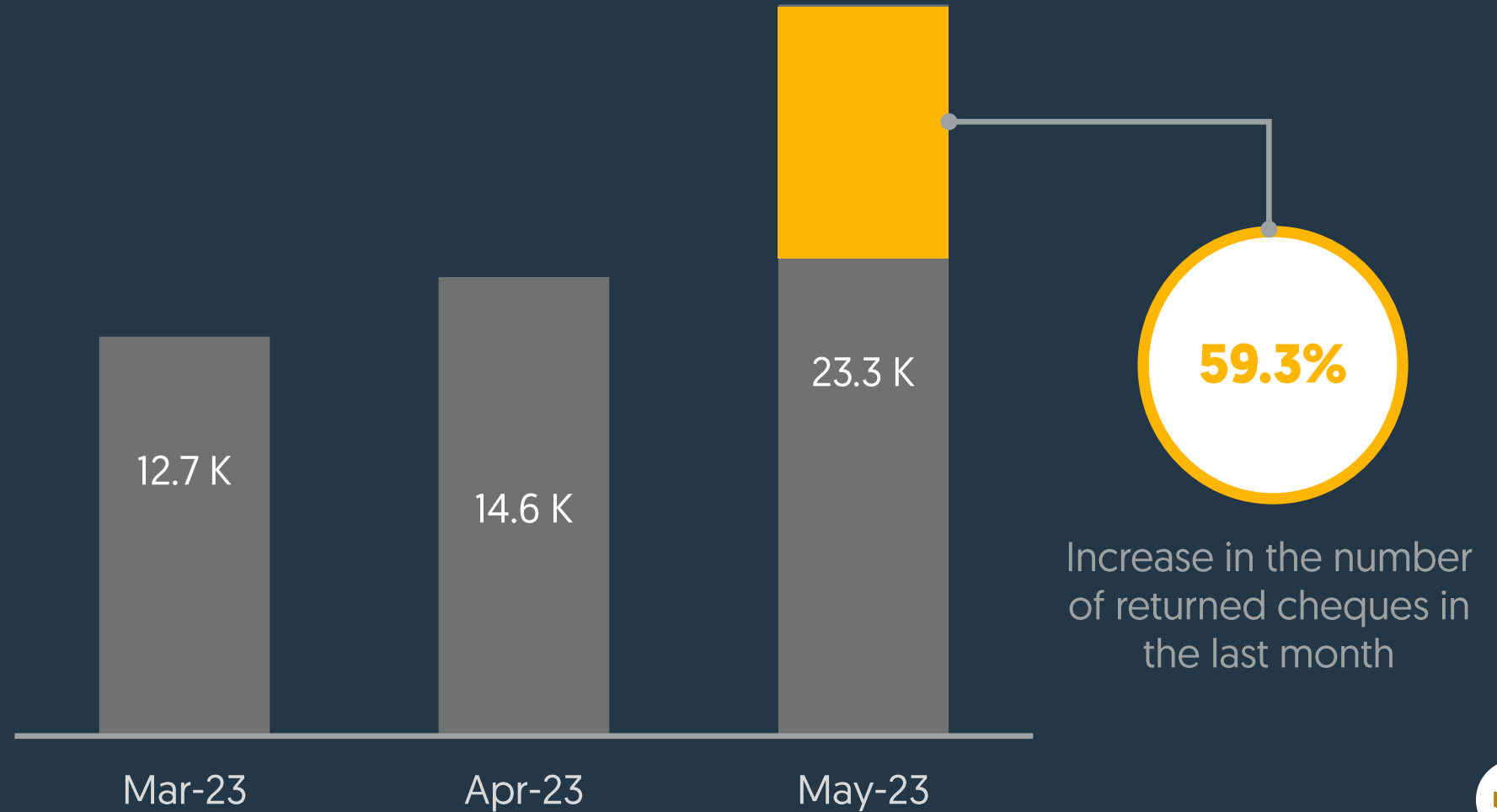
ECCU Cheques

Total Number of Inward Cheques Over the Past 3 Months



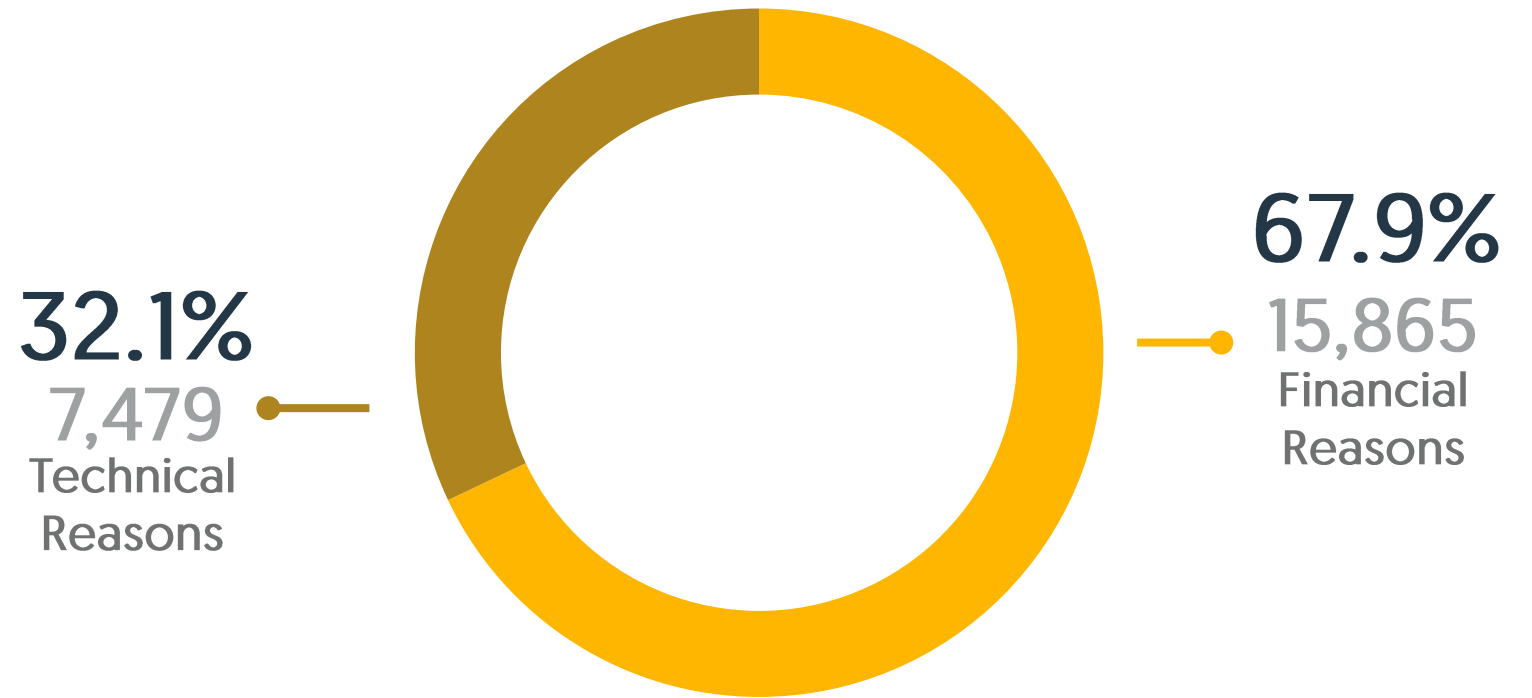
ECCU Returned Cheques

Total Number of Returned Cheques Over the Past 3 Months



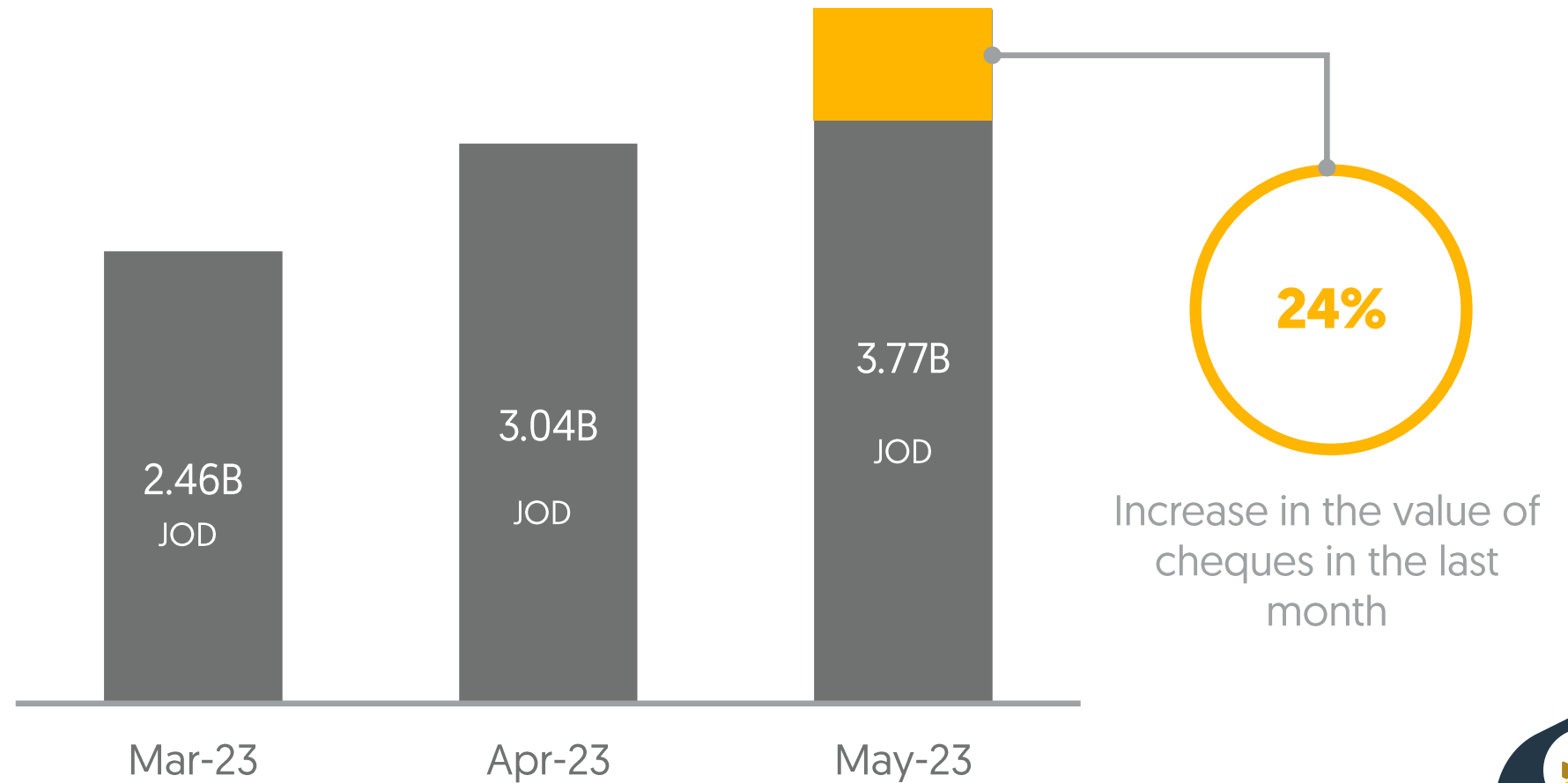
ECCU Cheques

Total Number of Returned Cheques due to Financial and Technical Reasons



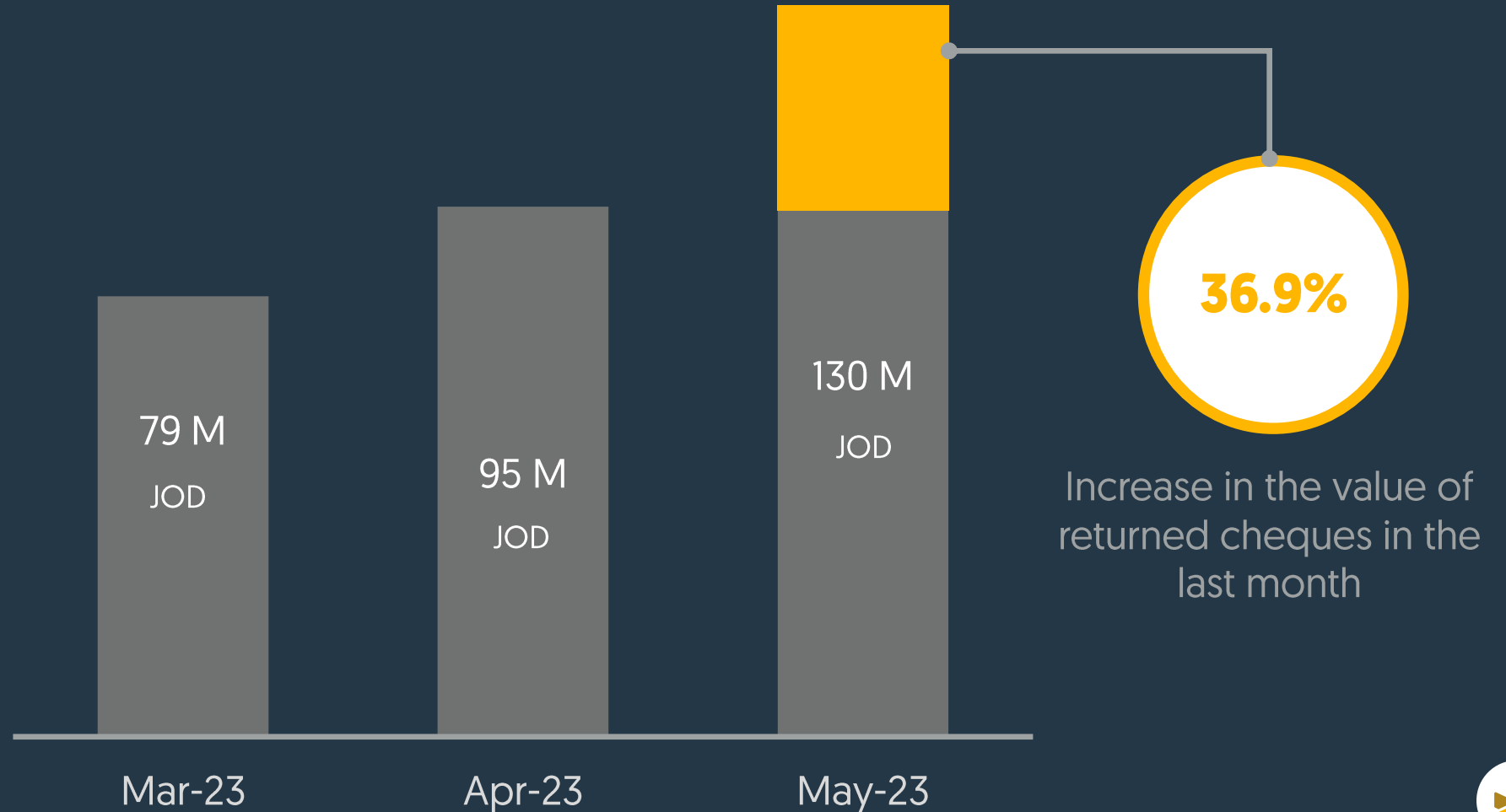
ECCU Cheques

Total Value of Inward Cheques Over the Past 3 Months



ECCU Returned Cheques

Total Value of Returned Cheques Over the Past 3 Months



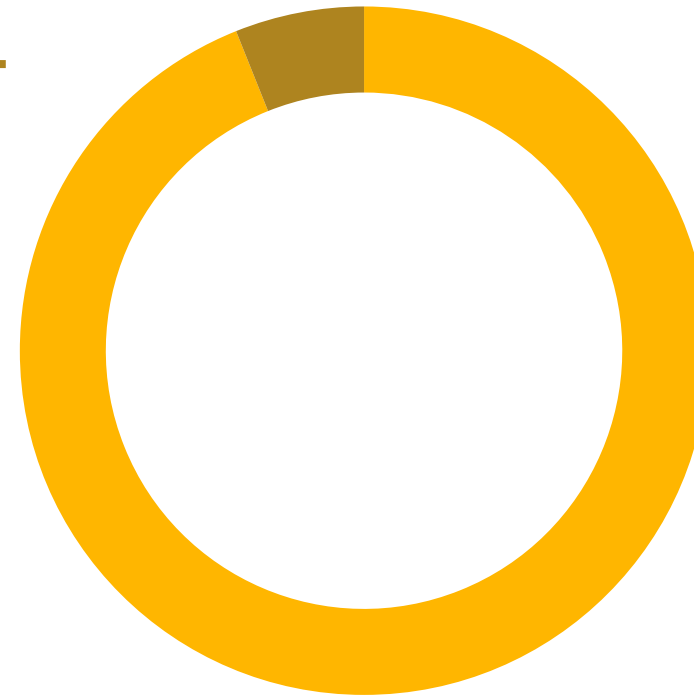
ECCU Cheques

Total Value of Returned Cheques due to Financial and Technical Reasons

30.3%

39.3M

Technical
Reasons



69.7%

90.4M

Financial
Reasons