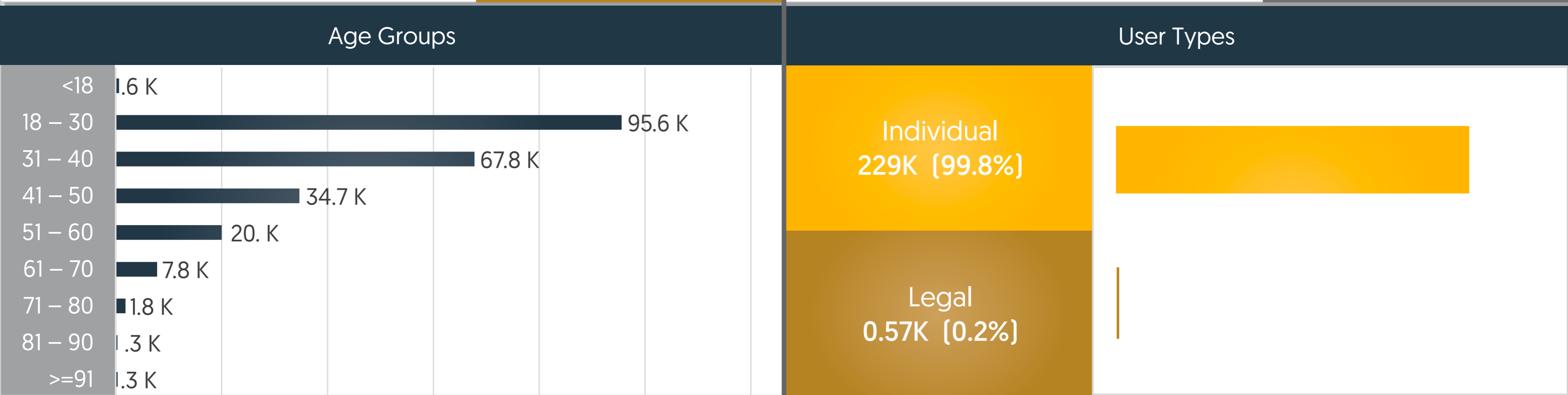
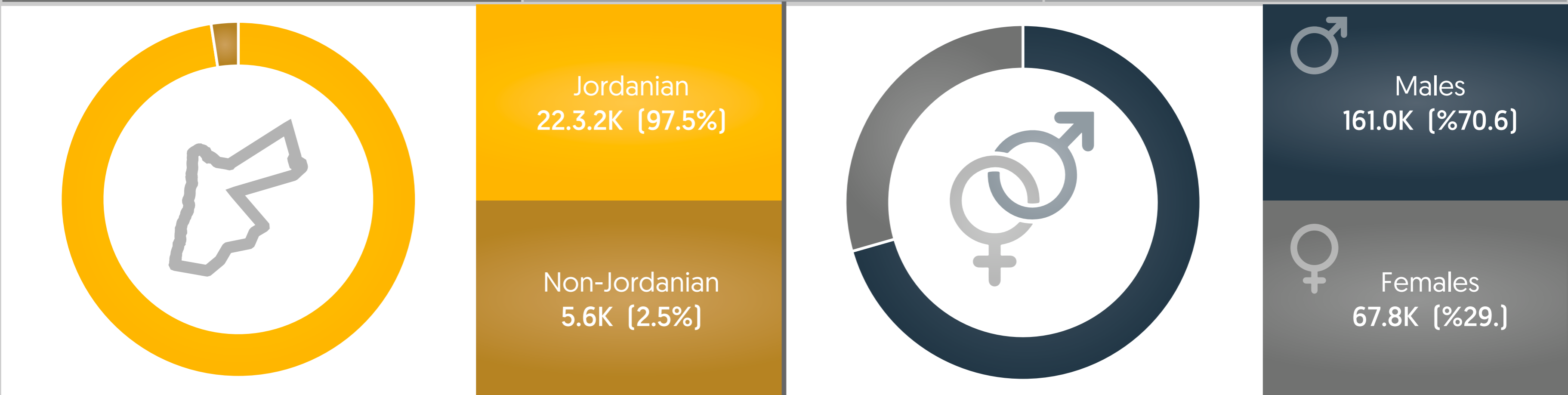


CliQ Users

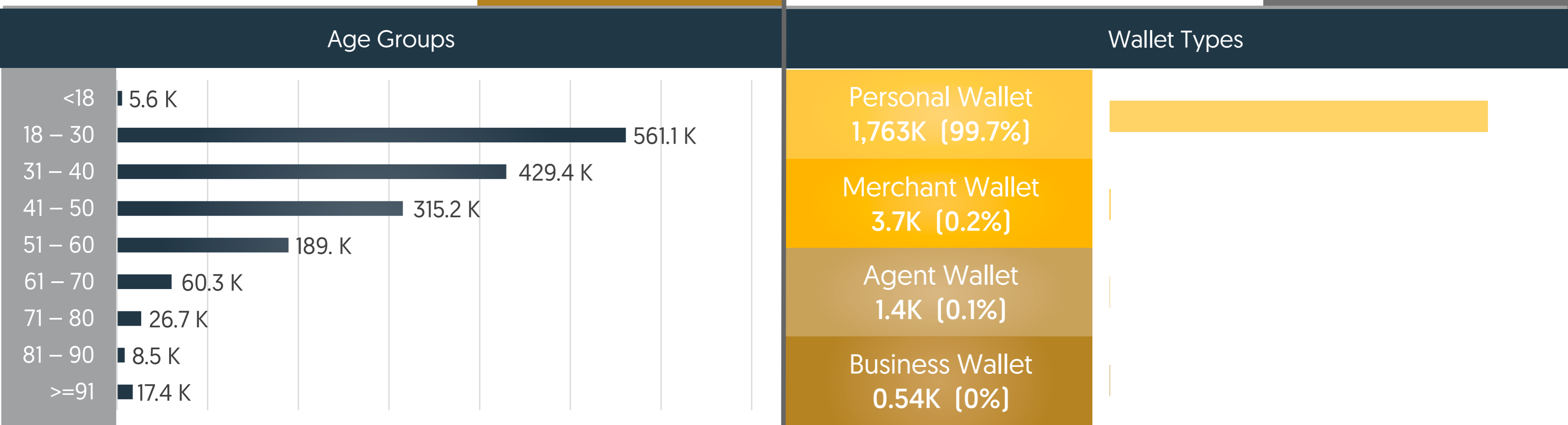
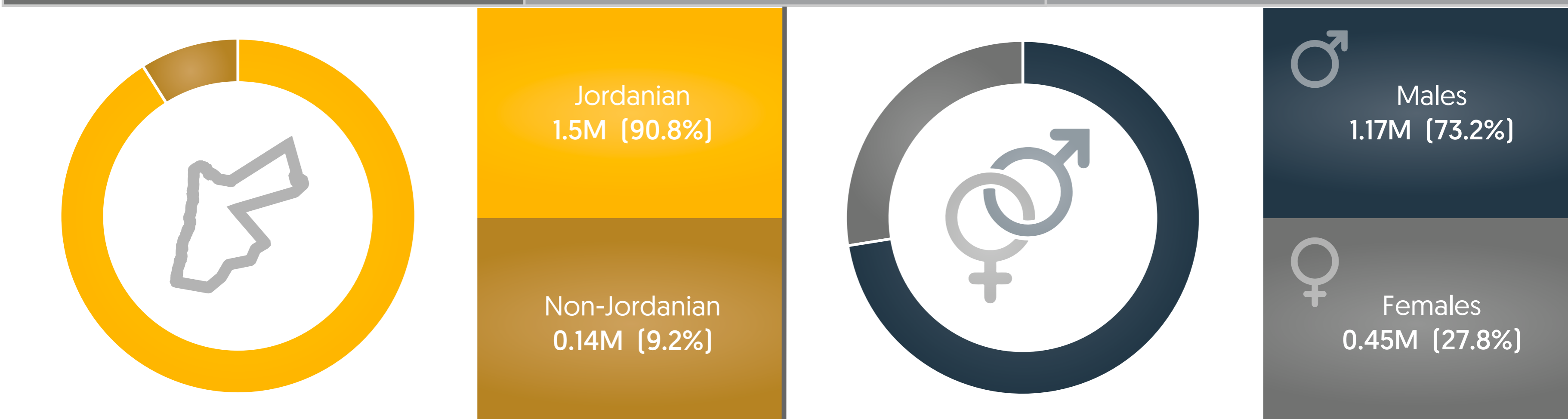
229.4K Total Number of CliQ Users ↑ 11.1% = **99.6K** Number of Users who use CliQ & JoMoPay + **129.8K** Number of Users who use CliQ only



JoMoPay Users

Jordan Mobile Payment

1.62M Total Number of JoMoPay Users ↑ 2.5% = **99.6K** Number of Users who use JoMoPay & CliQ + **1.52M** Number of Users who use JoMoPay only



CliQ Transactions



203K
Number of Transactions



15.3%



39.8M
Value of Transactions (JOD)



13.4%



Money Transfers
193K (99.5%)

Transfer to Family/Friend
86%
Transfer to Own Account
11.4%



Purchases
1K (0.5%)

Purchases
99.4%
QR Purchases
0.6%



Money Transfers
37.8M JOD (95%)

Transfer to Family/Friend
79.1%
Transfer to Own Account
18.2%



Purchases
1.9M JOD (5%)

Purchases
99.6%
QR Purchases
0.4%

195.9 JOD

Average Value of Money Transfer Transactions



JoMoPay
Jordan Mobile Payment

Transactions



516K
Number of Transactions



27.2%



51.8M
Value of Transactions (JOD)



3.7%



Money Transfers
368K (71.2%)



Purchases
102K (19.8%)



Cash Out
32K (6.3%)



Cash In
14K (2.7%)



Money Transfers
40.2M JOD (77.4%)



Purchases
1.8M JOD (15.7%)



Cash Out
8.1M JOD (3.5%)



Cash In
1.8M JOD (3.4%)

Money Transfer

Transfer to Friend/Family 78%
Salary/Bonus/Dividends 12%
Aid/Charity/Grant 4%
Transfer to Own Account 4%
Loan/Loan Installment 2%

Purchases

Purchases 99.5%
QR Purchases 0.5%

Cash Out

Agent/Teller 70%
ATM/Kiosk 30%

Cash In

Agent/Teller 94%
ATM/Kiosk 6%

Money Transfer

Transfer to Friend/Family 64%
Salary/Bonus/Dividends 8%
Aid/Charity/Grant 6%
Transfer to Own Account 5%
Loan/Loan Installment 17%

Purchases

Purchases 96%
QR Purchases 4%

Cash Out

Agent/Teller 83%
ATM/Kiosk 17%

Cash In

Agent/Teller 96%
ATM/Kiosk 4%

100.4 JOD

Average Value of Money Transfer Transactions



Interoperability

720K
Number of Transactions 18.6%

Total Number of Banks and PSPs Transactions

91.6M
Value of Transactions (JOD) 3.2%

Total Value of Banks and PSPs Transactions (JOD)



	Bank to Bank 181K [25.1%]		PSP to PSP 463K [64.3%]
	Bank to PSP 22K [3.1%]		PSP to Bank 53K [7.4%]

	Bank to Bank 38.1M JOD [41.6%]		PSP to PSP 38.5M JOD [42%]
	Bank to PSP 1.7M JOD [1.9%]		PSP to Bank 13.3M JOD [14.5%]

561K
Number of Transactions - P2P 0.2%

Switch Interoperability - All Banks and PSPs Transactions

78M
Value of Transactions (JOD) - P2P 10.9%

Switch Interoperability - All Banks and PSPs Transactions

On Us 210K [37.4%]	Off Us 351K [62.6%]
Transactions within the same financial institution	Transactions across different financial institutions

On Us 21.1M JOD [27.1%]	Off Us 56.8M JOD [72.9%]
Transactions within the same financial institution	Transactions across different financial institutions

CliQ interoperability (Bank to Bank)

Off Us 142K [81.1%]		On Us 33K [18.9%]	
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CliQ interoperability (Bank to Bank)

Off Us 32.4M JOD [89%]		On Us 4M JOD [11%]	
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JoMoPay Interoperability (PSP to PSP)

Off Us 148K [45.5%]		On Us 177K [54.5%]	
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JoMoPay Interoperability (PSP to PSP)

Off Us 11.2M JOD [39.6%]		On Us 17.1M JOD [60.4%]	
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JoMoPay and CliQ Inter-Scheme Operability (Bank to PSP & PSP to Bank)

Bank to PSP 18K [29.5%]		PSP to Bank 43K [70.5%]	
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JoMoPay and CliQ Inter-Scheme Operability (Bank to PSP & PSP to Bank)

Bank to PSP 1.4M JOD [10.5%]		PSP to Bank 11.9M JOD [89.5%]	
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208.5 JOD 0.8%

Average Value of Bank to Bank Transactions (P2P)

87.1 JOD 11.8%

Average Value of PSP to PSP Transactions (P2P)

76.1 JOD 7.3%

Average Value of Bank to PSP Transactions (P2P)

273.8 JOD 18.6%

Average Value of PSP to Bank Transactions (P2P)



Transactions



3.25M
Number of Transactions



3.6%



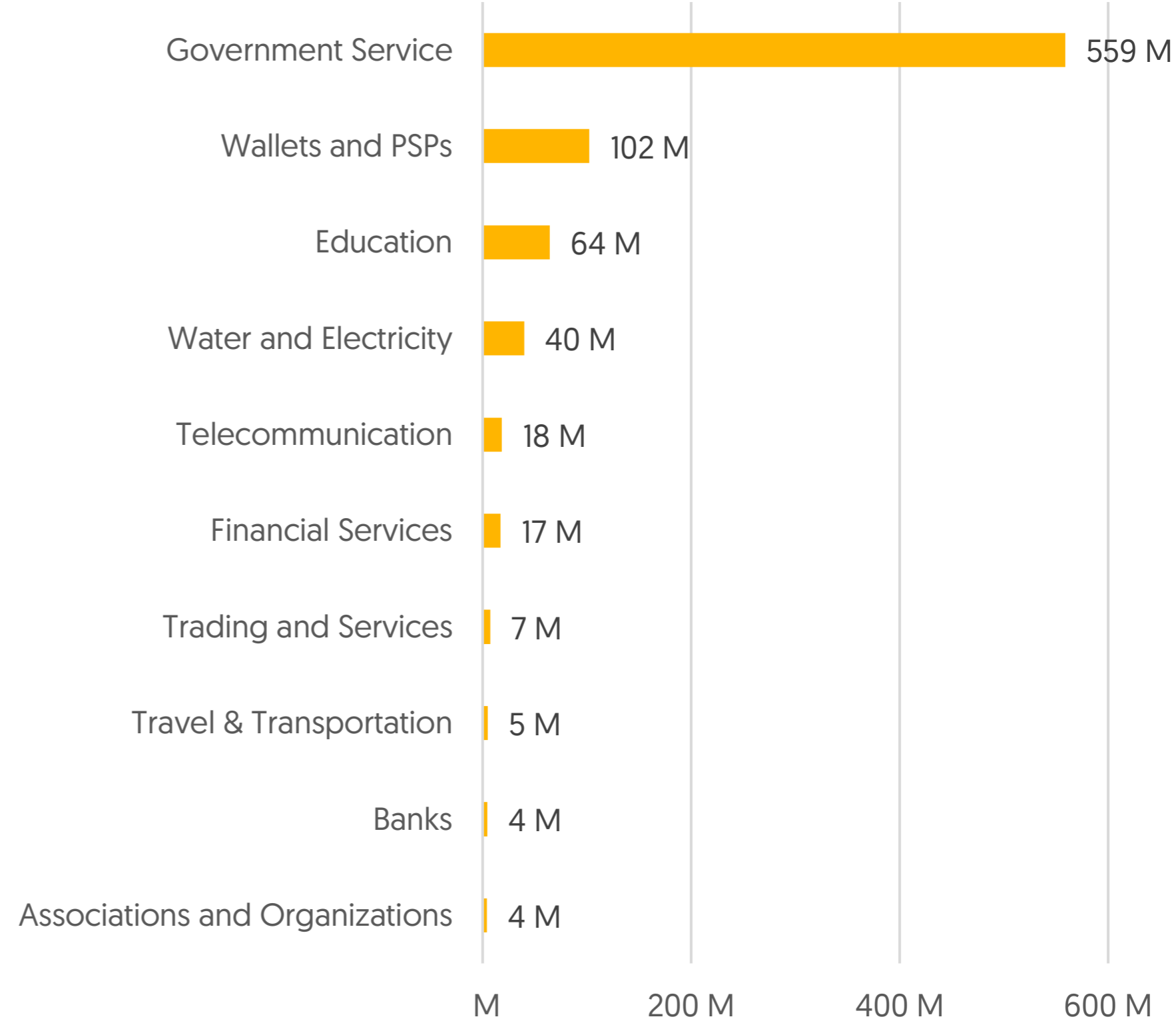
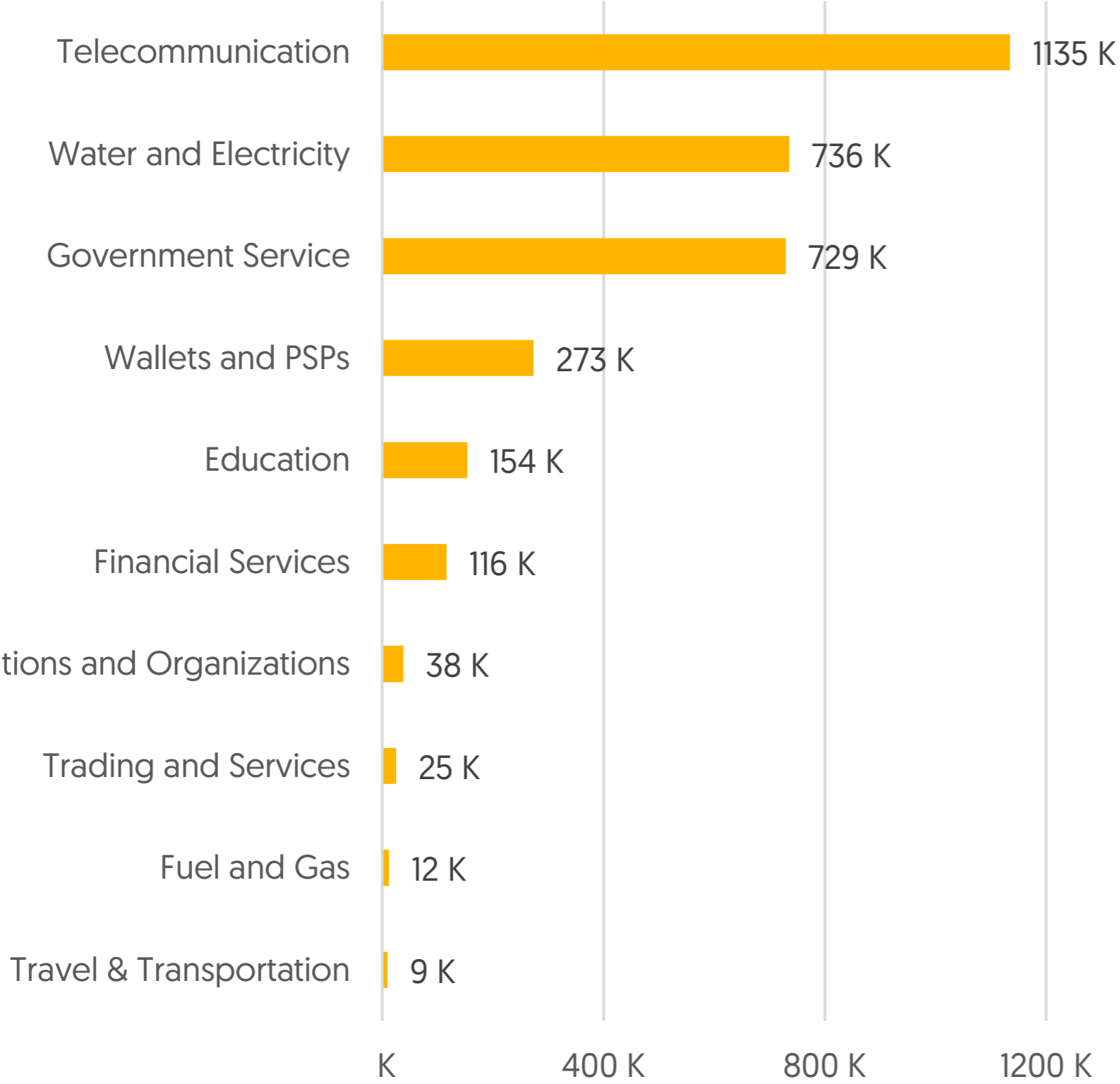
824M
Value of Transactions (JOD)



4.5%

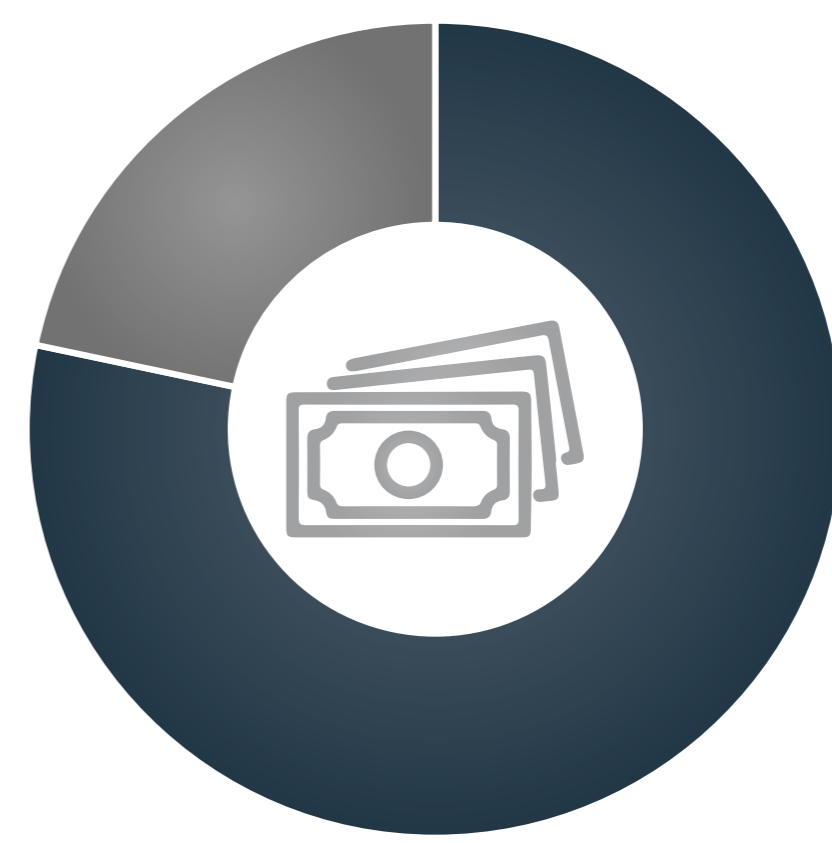
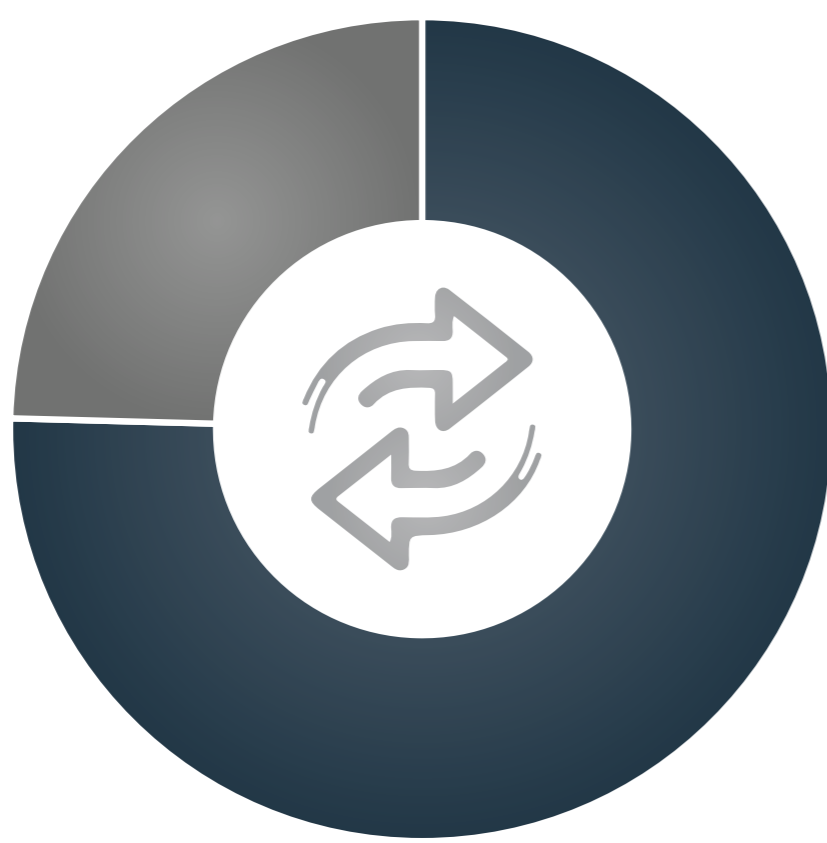
Number of Transactions based on Payment Type

Value of Transactions based on Payment Type



Number of Transactions based on Payment Method

Value of Transactions based on Payment Method



Digital Payments
75.4%



Cash Payments
24.6%



Digital Payments
78.3%



Cash Payments
21.7%

256 JOD

Average Value of Transactions



Users, Services, & Billers

3.23M

Total Number of eFAWATEERcom Users



1.3%

=

38K

Total Number of New eFAWATEERcom Users

+

3.19M

Total Number of Users in the Previous Month



1195
Services



2.6%



406
Billers



2.0%