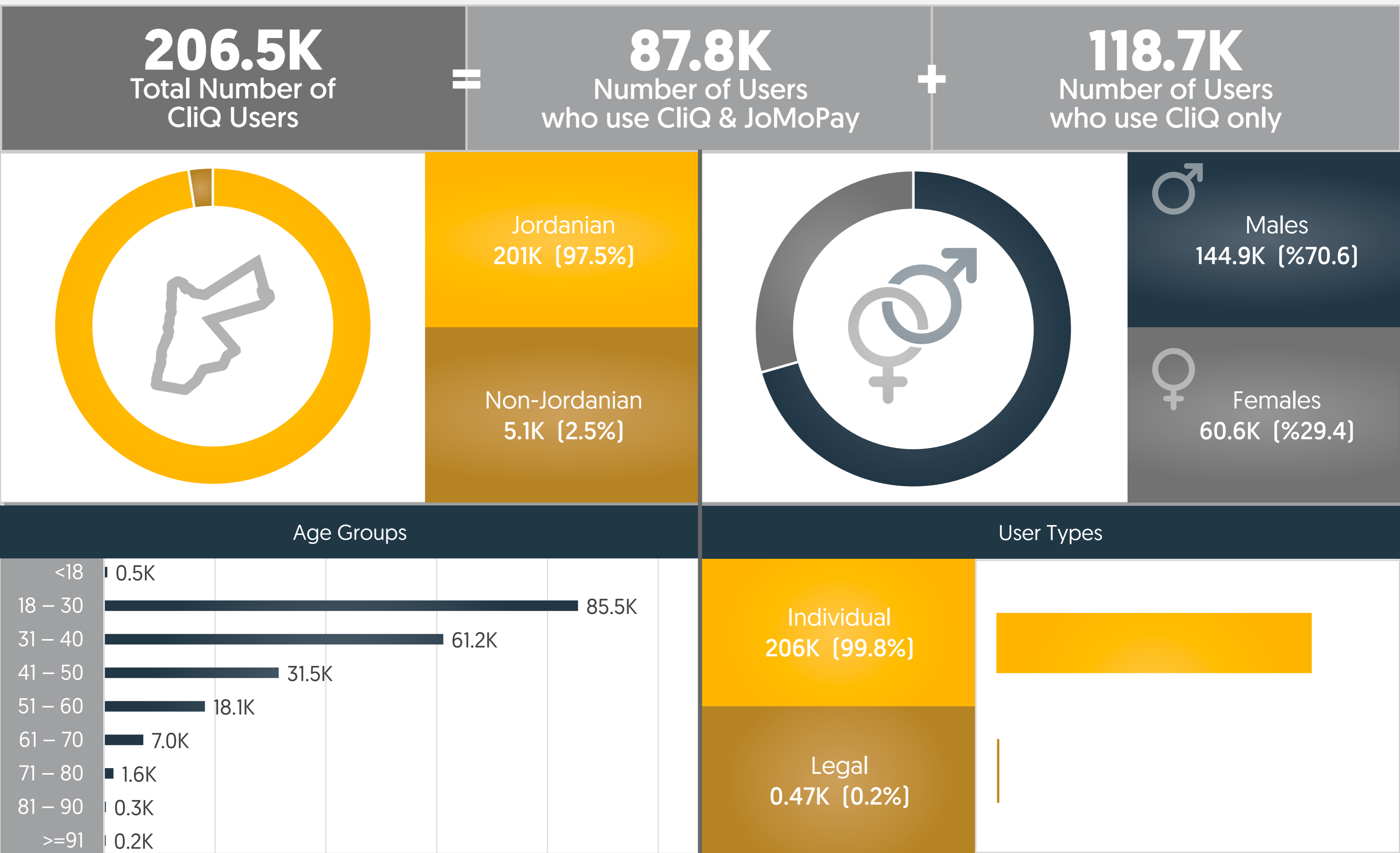
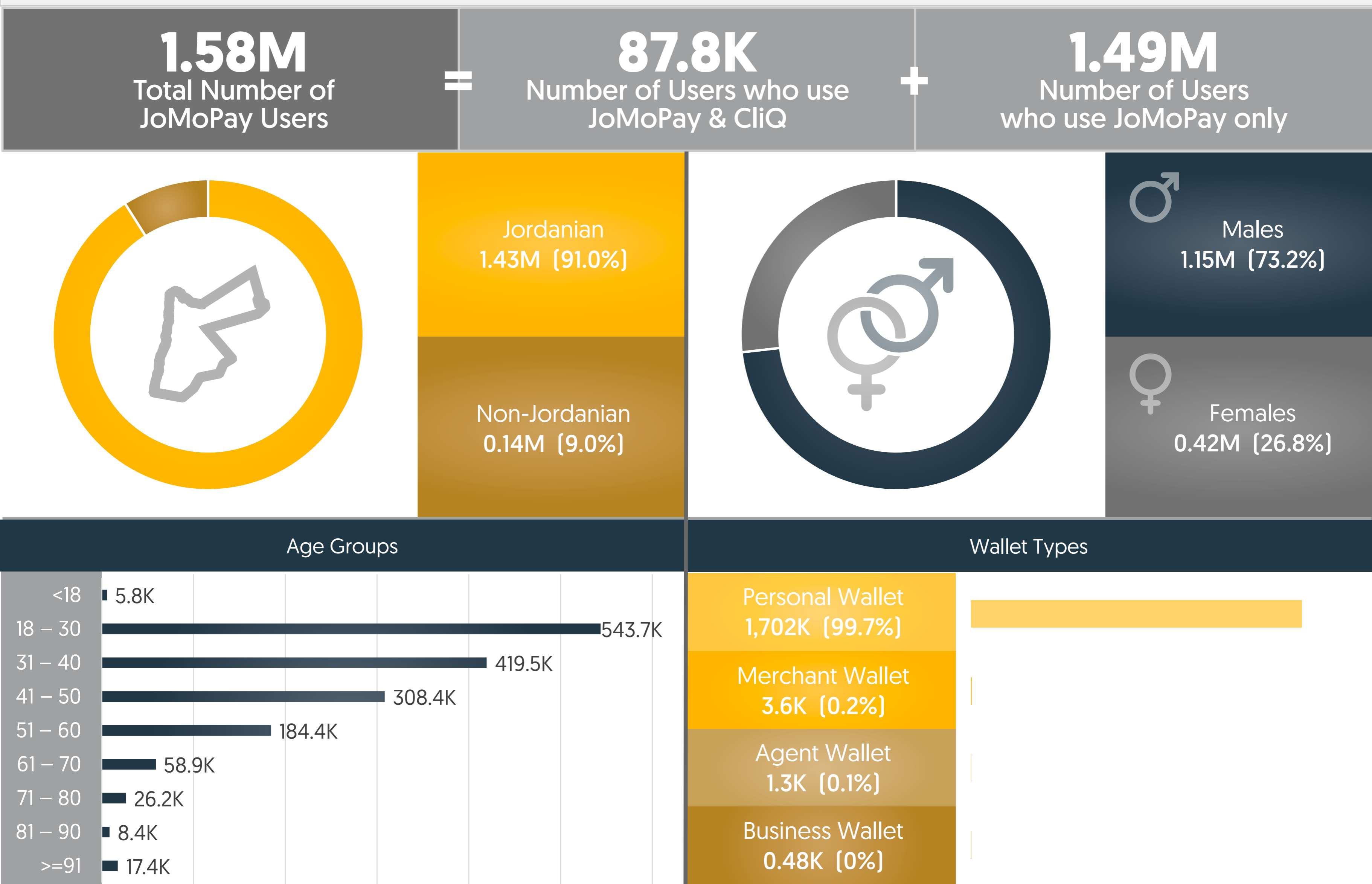


CliQ Users



JoMoPay Users



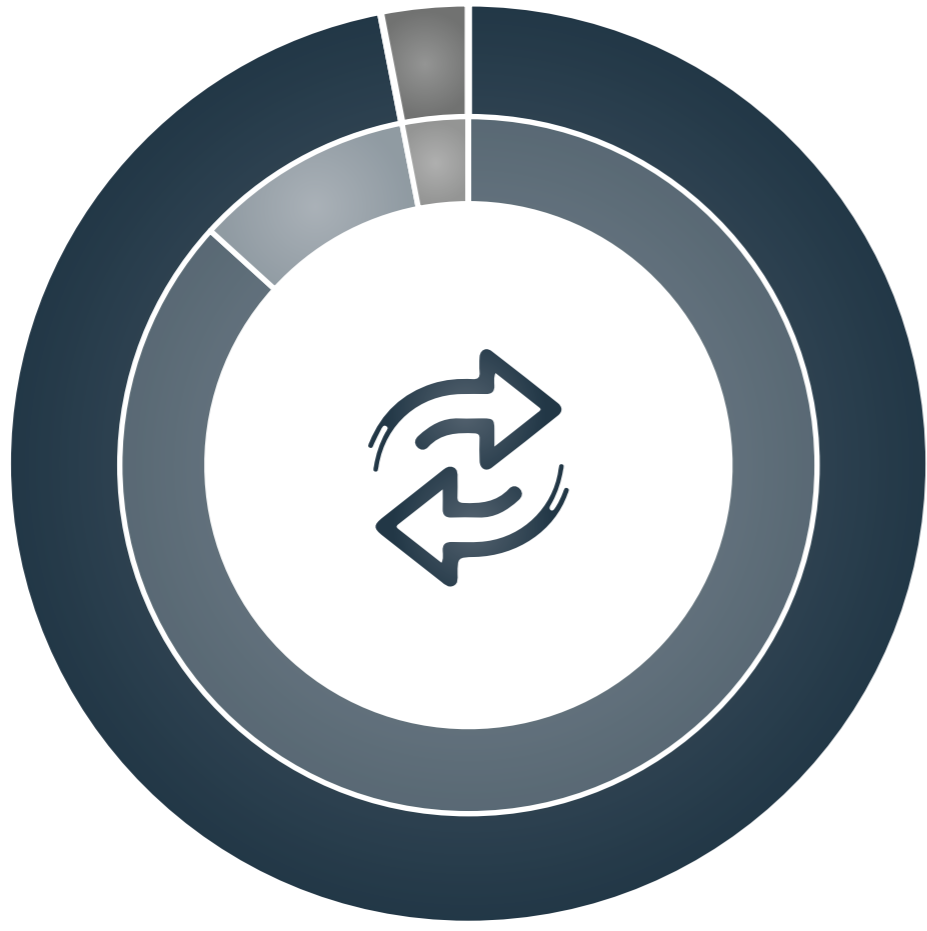
CliQ Transactions



176K
Number of Transactions



35.1M
Value of Transactions (JOD)



| | | |
|--|--|---|
| | Money Transfers 152K [%96.9] | Transfer to Family/Friend 89.5% |
| | | Transfer to Own Account 10.5% |
| | Purchases [%3.1] 4,808 | Purchases 99.5% |
| | | QR Purchases 0.5% |

| | | |
|--|---|---|
| | Money Transfers 32.1M JOD [%96.4] | Transfer to Family/Friend 81.8% |
| | | Transfer to Own Account 18.2% |
| | Purchases 1.2M JOD [3.6%] | Purchases 99.5% |
| | | QR Purchases 0.5% |

211.2 JOD

Average Value of Money Transfer Transactions



JoMoPay
Jordan Mobile Payment

Transactions



709K
Number of Transactions



53.8M
Value of Transactions (JOD)



| | |
|--|--|
| | Money Transfers 391K [%55.2] |
| | Purchases 214K [%30.1] |
| | Cash Out 63K [%8.8] |
| | Cash In 42K [%5.9] |

| | |
|--|---|
| | Money Transfers 36.6M JOD [68%] |
| | Purchases 4.6M JOD [%8.6] |
| | Cash Out 7.7M JOD [14.3%] |
| | Cash In 4.8M JOD [9%] |

| | | |
|----------------|---------------------------|-------|
| Money Transfer | Transfer to Friend/Family | 77% |
| | Salary/Bonus/Dividends | 13% |
| | Aid/Charity/Grant | 7% |
| | Transfer to Own Account | 6% |
| | Loan/Loan Installment | 4% |
| Purchases | Purchases | 100% |
| | QR Purchases | 0.06% |
| Cash Out | Agent/Teller | 76% |
| | ATM/Kiosk | 24% |
| Cash In | Agent/Teller | 98% |
| | ATM/Kiosk | 2% |

| | | |
|----------------|---------------------------|-----|
| Money Transfer | Transfer to Friend/Family | 67% |
| | Salary/Bonus/Dividends | 13% |
| | Aid/Charity/Grant | 8% |
| | Transfer to Own Account | 6% |
| | Loan/Loan Installment | 6% |
| Purchases | Purchases | 99% |
| | QR Purchases | 1% |
| Cash Out | Agent/Teller | 73% |
| | ATM/Kiosk | 27% |
| Cash In | Agent/Teller | 99% |
| | ATM/Kiosk | 1% |

101.4 JOD

Average Value of Money Transfer Transactions



Interoperability



885K
Number of Transactions

Total Number of Banks and PSPs Transactions



88.8M
Value of Transactions (JOD)

Total Value of Banks and PSPs Transactions (JOD)



| | | | |
|--|------------------------------|--|----------------------------|
| | Bank to Bank 161K [%18.2] | | PSP to PSP 654K [%73.9] |
| | Bank to PSP 15K [%1.7] | | PSP to Bank 55K [%6.2] |

| | | | |
|--|-----------------------------------|--|----------------------------------|
| | Bank to Bank 34.0M JOD [%38.2] | | PSP to PSP 42.5M JOD [%47.9] |
| | Bank to PSP 1.1M JOD [%1.2] | | PSP to Bank 11.3M JOD [%12.7] |

560K
Number of Transactions - P2P

Switch Interoperability - All Banks and PSPs Transactions

| | |
|-----------------------|------------------------|
| On Us 236K [%42.1] | Off Us 324K [%57.9] |
| | |

70.3M
Value of Transactions (JOD) - P2P

Switch Interoperability - All Banks and PSPs Transactions

| | |
|----------------------------|-----------------------------|
| On Us 19.4M JOD [%27.6] | Off Us 50.9M JOD [%72.4] |
| | |

CliQ interoperability (Bank to Bank)

| | | | |
|------------------------|--|----------------------|--|
| Off Us 127K [%81.5] | | On Us 29K [%18.5] | |
|------------------------|--|----------------------|--|

CliQ interoperability (Bank to Bank)

| | | | |
|-----------------------------|--|--------------------------|--|
| Off Us 29.7M JOD [%90.5] | | On Us 3.1M JOD [%9.5] | |
|-----------------------------|--|--------------------------|--|

JoMoPay Interoperability (PSP to PSP)

| | | | |
|----------------------|--|---------------------|--|
| Off Us 144K [%41] | | On Us 207K [%59] | |
|----------------------|--|---------------------|--|

JoMoPay Interoperability (PSP to PSP)

| | | | |
|-----------------------------|--|----------------------------|--|
| Off Us 11.0M JOD [%40.3] | | On Us 16.3M JOD [%59.7] | |
|-----------------------------|--|----------------------------|--|

JoMoPay and CliQ Inter-Scheme Operability (Bank to PSP & PSP to Bank)

| | | | |
|----------------------------|--|----------------------------|--|
| Bank to PSP 13K [%24.5] | | PSP to Bank 40K [%75.5] | |
|----------------------------|--|----------------------------|--|

JoMoPay and CliQ Inter-Scheme Operability (Bank to PSP & PSP to Bank)

| | | | |
|--------------------------------|--|---------------------------------|--|
| Bank to PSP 0.9M JOD [%8.8] | | PSP to Bank 9.3M JOD [%91.2] | |
|--------------------------------|--|---------------------------------|--|

210.2 JOD

Average Value of Bank to Bank Transactions (P2P)

77.9 JOD

Average Value of PSP to PSP Transactions (P2P)

70.9 JOD

Average Value of Bank to PSP Transactions (P2P)

230.8 JOD

Average Value of PSP to Bank Transactions (P2P)



Transactions



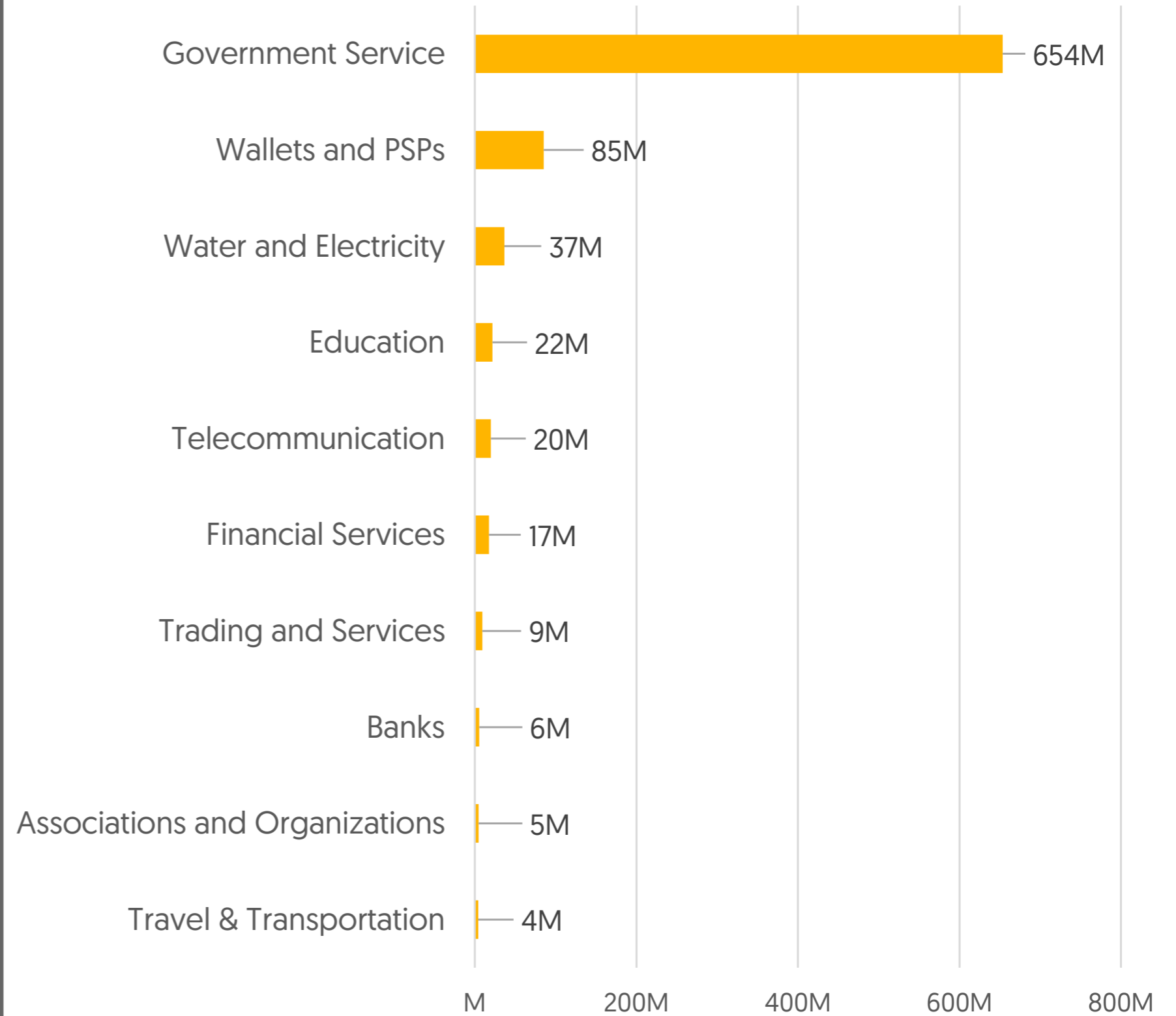
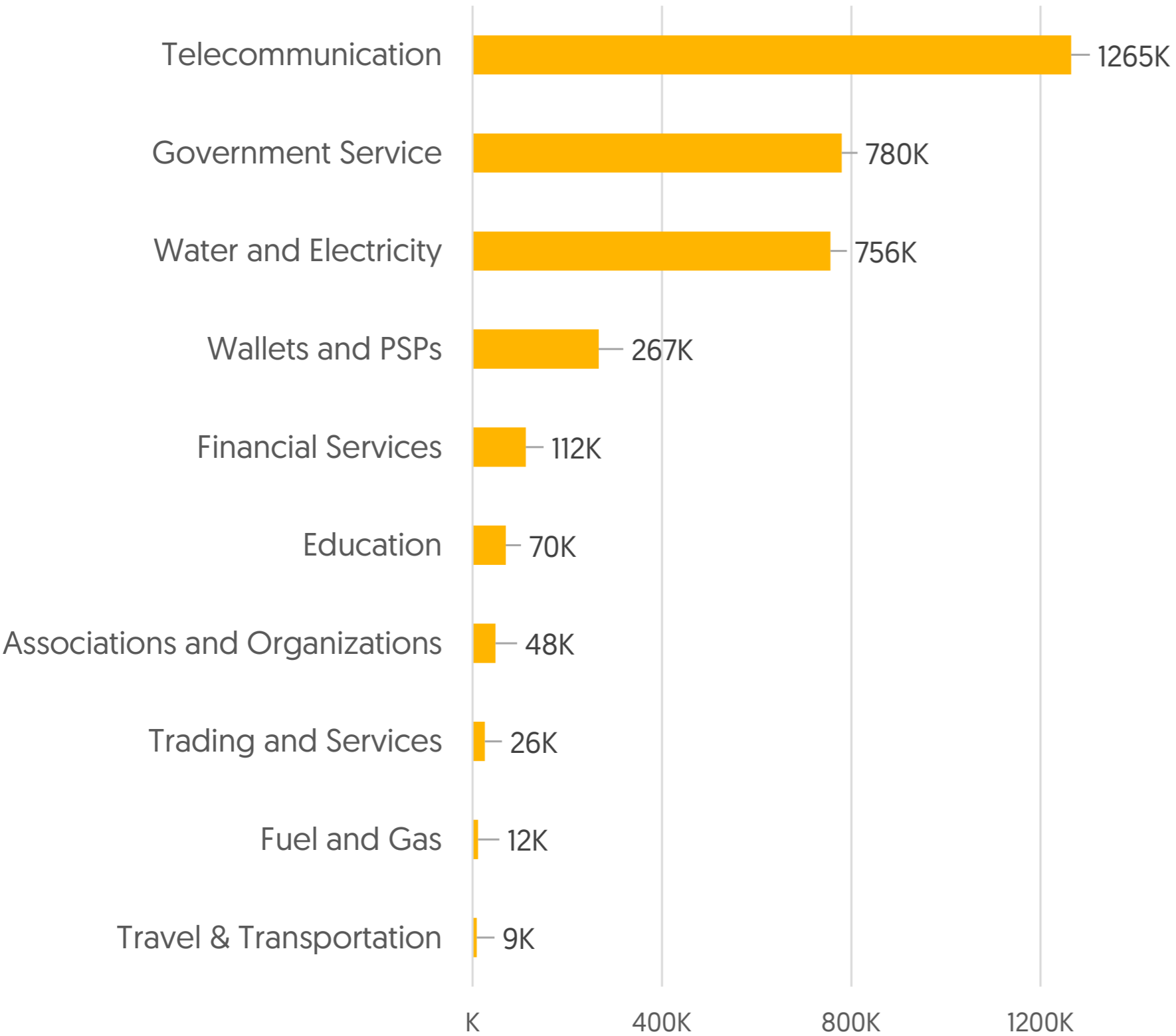
3.37M
Number of Transactions



863M
Value of Transactions (JOD)

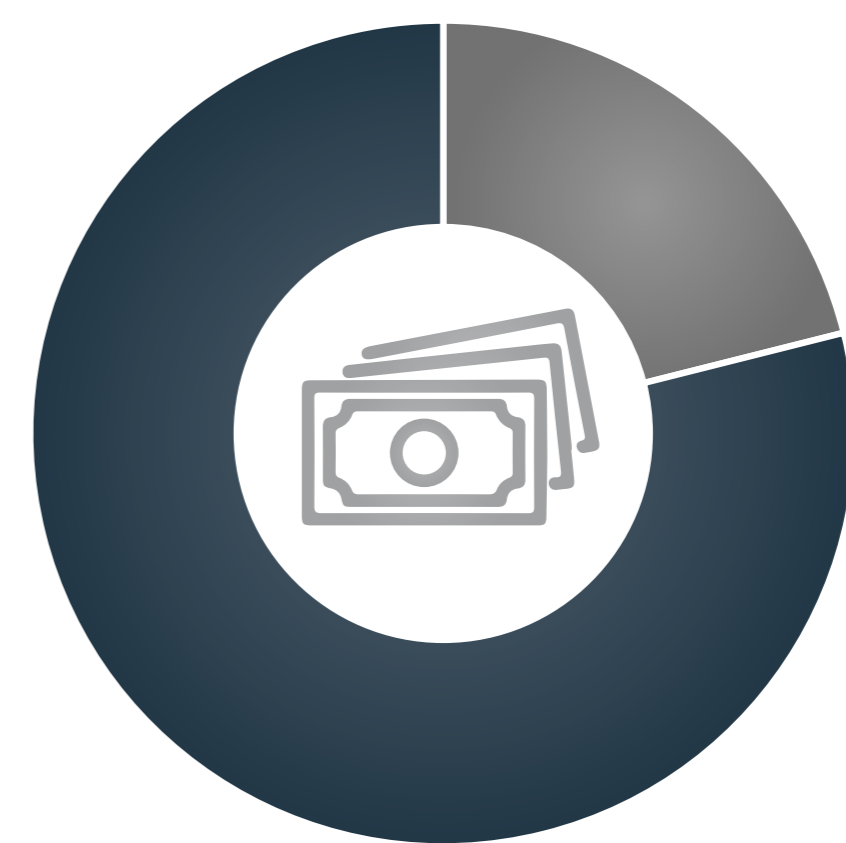
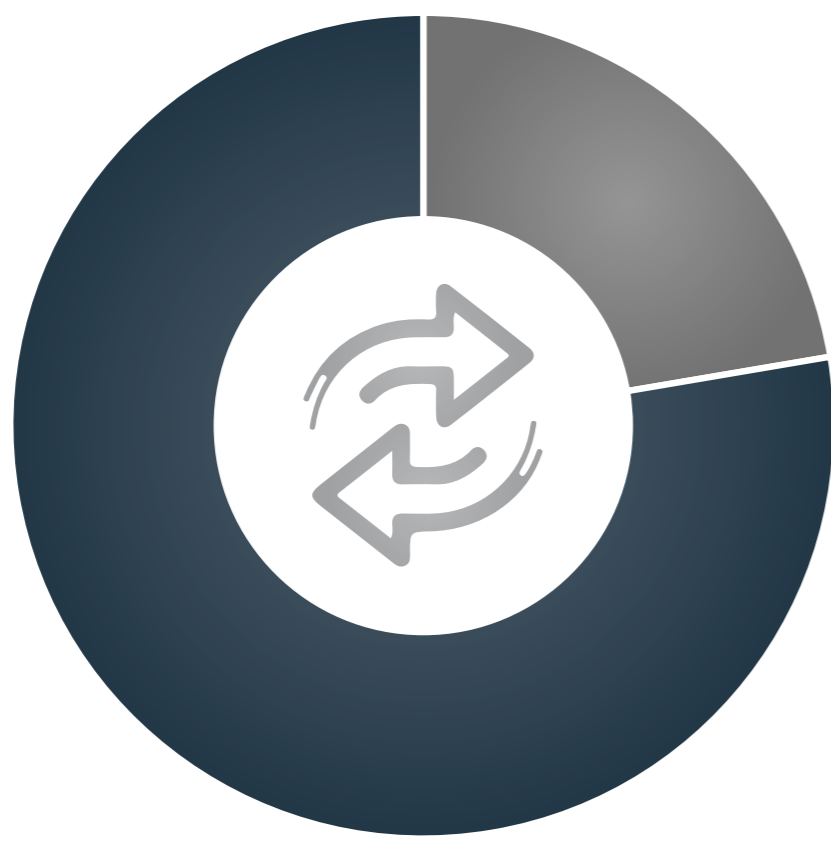
Number of Transactions based on Payment Type

Value of Transactions based on Payment Type



Number of Transactions based on Payment Method

Value of Transactions based on Payment Method



Digital Payments
77.7%



Cash Payments
22.3%



Digital Payments
78.9%



Cash Payments
21.1%

256 JOD

Average Value of Transactions



Users, Services, & Billers

3.19M
Total Number of eFAWATEER.com Users



49K
Total Number of New eFAWATEER.com Users



3.14M
Total Number of Users in the Previous Month



1195
Services



398
Billers