

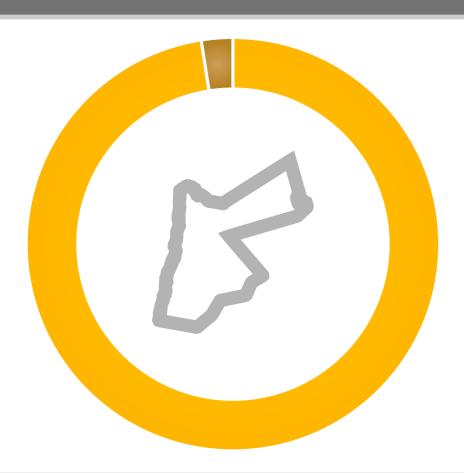
Cli Users





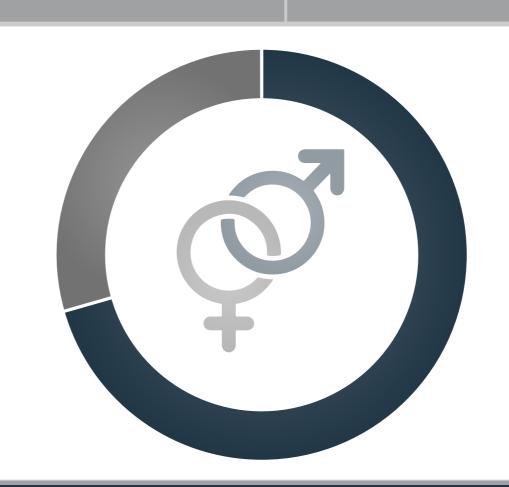
113.3K Number of Users who use CliQ & JoMoPay

143.1K
Number of Users
who use CliQ only



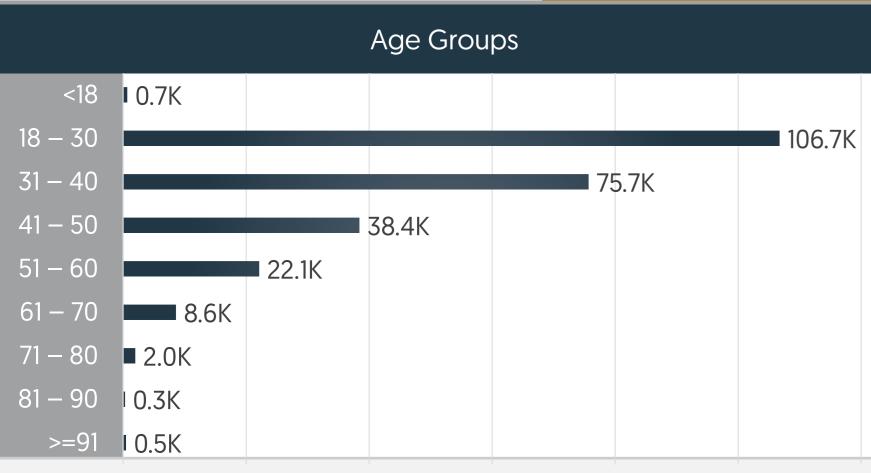
Jordanian 249.1K (97.5%)

Non-Jordanian 6.3K (2.5%)



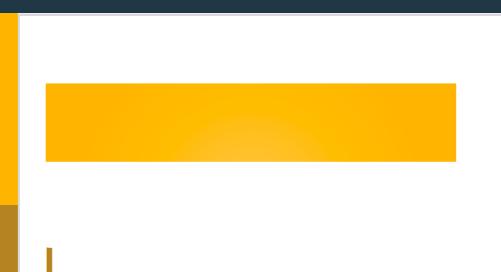
Males 178.6K (%70.1)

Females 76.4K (%29.9)



Individual 255.4K (99.6%)

> Legal 1.0K (0.4%)



User Types

Jordan Mobile Payment Users

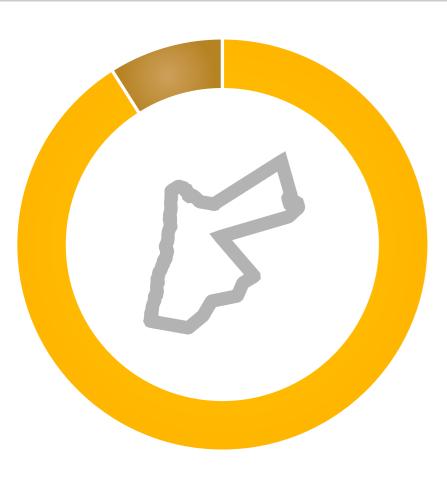
1.65M Total Number of JoMoPay Users



113.3K Number of Users who use JoMoPay & CliQ

1.55M

Number of Users
who use JoMoPay only



81 - 90

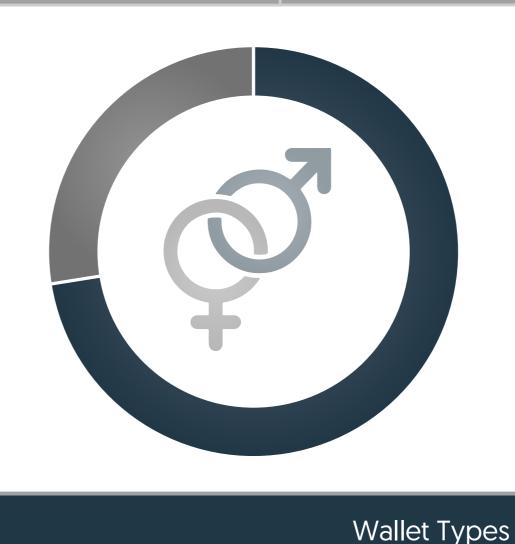
>=91

■ 8.6K

■ 17.2K

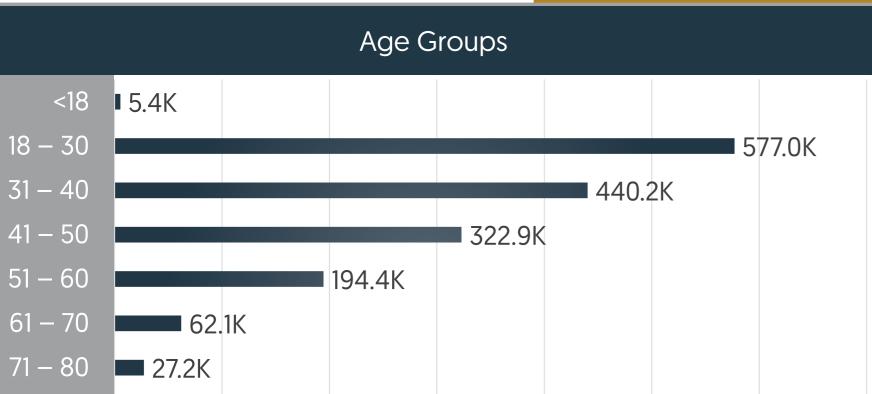
Jordanian 1.5M (90.7%)

Non-Jordanian 0.15M (9.3%)



Males 1.17M (71.3%)

Females 0.45M (28.7%)



Personal Wallet 1,829K (99.7%)

Merchant Wallet 3.8K (0.2%)

Agent Wallet
1.4K (0.1%)

Business Wallet 0.56K (0%)







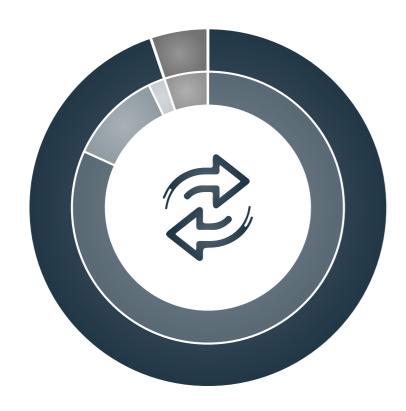
312KNumber of Transactions

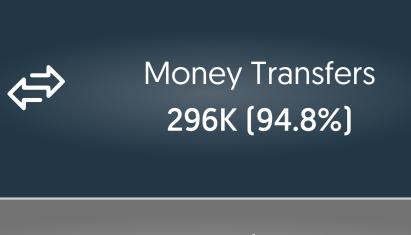




62.5MValue of Transactions (JOD)







Purchases **16K (5.2%)**

Transfer to Family/Friend 86.2%
Transfer to Own Account 11.7%
Other 2.1%
Purchases 99.4%

QR Purchases

0.4%



Money Transfers
58.9M (94.5%)

Purchases
3.4M (5.5%)

Transfer to Family/Friend
78.1%

Transfer to Own Account
19.5%

Other
2.4%

Purchases
99.4%

QR Purchases
0.4%

199.2 JOD

Average Value of Money Transfer Transactions



JoMoPay Transactions



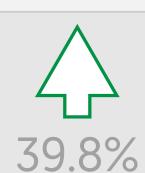
559KNumber of Transactions

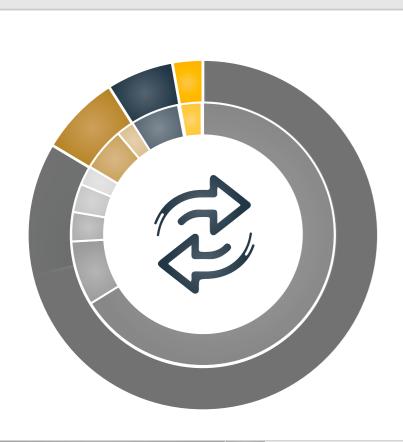


8.3%



72.4MValue of Transactions (JOD)





Money Transfers 468K (83.6%)

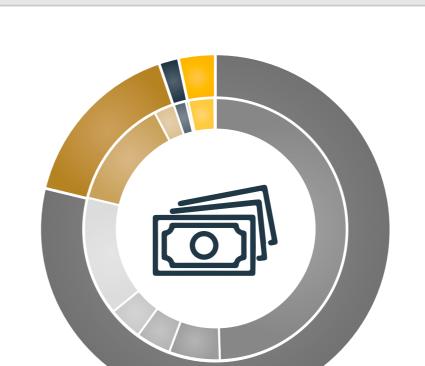
Cash Out **42K (7.5%)**



Purchases 35K (6.2%)

Cash In 16K (2.8%)

	Transfer to Friend/Family	79%
	Salary/Bonus/Dividends	9%
Money Transfer	Aid/Charity/Grant	4%
	Transfer to Own Account	4%
	Loan/Loan Installment	3%
Cash Out	Agent/Teller	71%
Casii Out	ATM/Kiosk	29%
Purchases	Purchases	96%
ruicilases	QR Purchases	4%
Control	Agent/Teller	94%
Cash In	ATM/Kiosk	6%



₹

Money Transfers 57.1M JOD (78.8%)



Cash Out 11.6M JOD (16.0%)



Purchases 1.3M JOD (1.8%)



Cash In **2.5M JOD (3.4%)**

	Transfer to Friend/Family	63%
	Salary/Bonus/Dividends	8%
Money Transfer	Aid/Charity/Grant	5%
_	Transfer to Own Account	5%
	Loan/Loan Installment	19%
Cash Out	Agent/Teller	84%
Casii Out	ATM/Kiosk	16%
Purchases	Purchases	84%
ruicilases	QR Purchases	16%
Carlota	Agent/Teller	96%
Cash In	ATM/Kiosk	4%

129.5 JOD







Interoperability



873K **Number of Transactions**





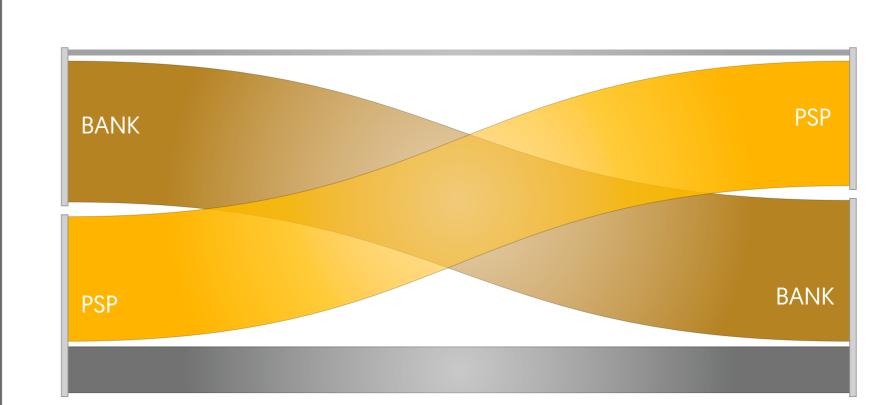
134.9M Value of Transactions (JOD)



Total Number of Banks and PSPs Transactions



Total Value of Banks and PSPs Transactions (JOD)





Bank to Bank 280K (32.1%)



PSP to PSP 485K (55.6%)



Bank to Bank 59.5M JOD (44.1%)



PSP to PSP 52.7M JOD (39.1%)

Bank to PSP 34K (3.9%)



PSP to Bank 74K (8.5%)



Bank to PSP 3.0M JOD (2.2%)



PSP to Bank 19.7M JOD (14.6%)

₹ 764K **Number of Transactions - P2P**



♦ 116.1M Value of Transactions (JOD) - P2P



Switch Interoperapility - All Banks and PSPs Transactions

On Us 266K (34.9%)

Transactions within the

same financial institution

Off Us 498K (65.1%)



Transactions across different financial istitutions

Switch Interoperapility - All Banks and PSPs Transactions

On Us 29.5M JOD (25.4%)

Off Us 86.5M JOD (74.6%)







Transactions within the same financial institution



Transactions across different financial istitutions

CliQ interoperability (Bank to Bank)

Off Us 217K (80.4%) On Us 53K (19.6%)



On Us



Off Us 50.3M JOD (88.8%)

On Us 6.4M JOD [11.2%]

16.1M JOD (41.0%)

On Us

23.2M JOD (59.0%)

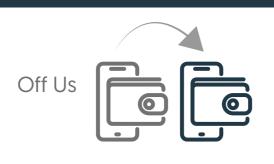


On Us



JoMoPay Interoperability (PSP to PSP)

Off Us 193K (47.4%) On Us 214K (52.6%)





Off Us



JoMoPay Interoperability (PSP to PSP)

CliQ interoperability (Bank to Bank)

Off Us

On Us



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

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

Bank to PSP 27K (30.2%) PSP to Bank 62K (69.8%)





Bank to PSP 2.2M JOD (11.2%) PSP to Bank

17.9M JOD (88.8%)





210.3 JOD

0.9%

Average Value of Bank to Bank Transactions (P2P)

10.9%

Average Value of PSP to PSP Transactions (P2P)

96.6 JOD

84.2 JOD

10.6%

289.5 **JOD** Average Value of PSP to Bank Transactions (P2P)

Average Value of Bank to PSP Transactions (P2P)

5.7%





Transactions



3.59MNumber of Transactions

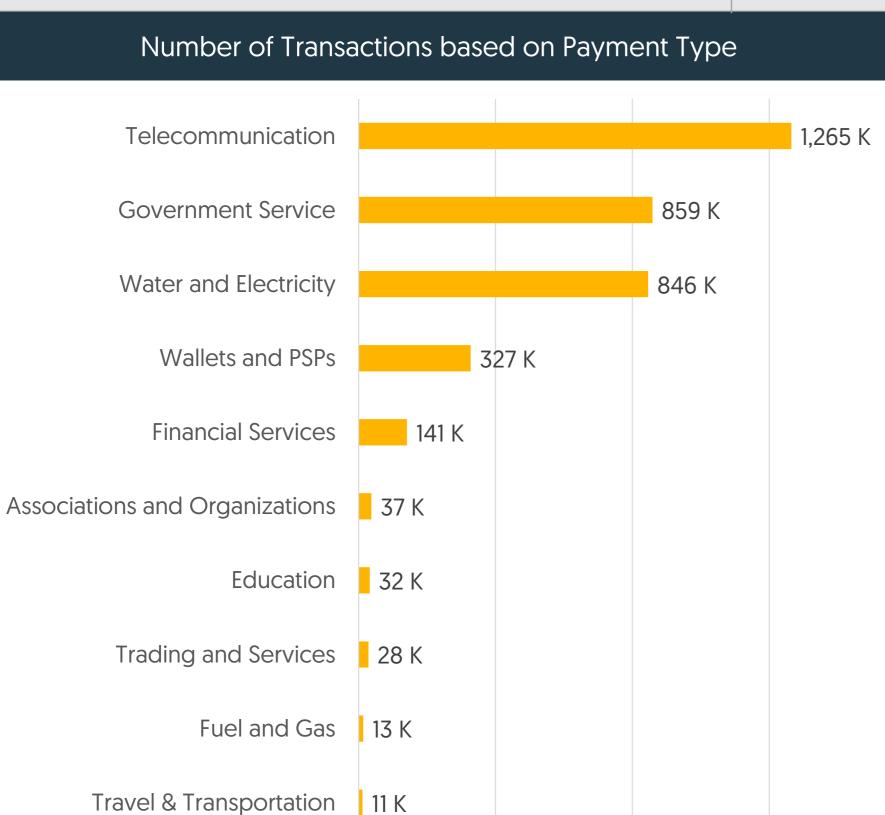




858MValue of Transactions (JOD)



800 M



Value of Transactions based on Payment Type **Government Service** 630 M Wallets and PSPs 105 M Water and Electricity 44 M **Financial Services** 20 M Telecommunication 20 M Education 11 M Trading and Services 8 M Travel & Transportation 5 M 5 M Banks Fuel and Gas 3 M

Number of Transactions based on Payment Method

400 K

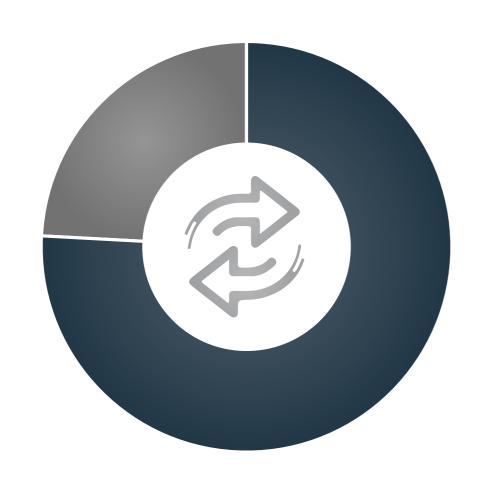
0 K

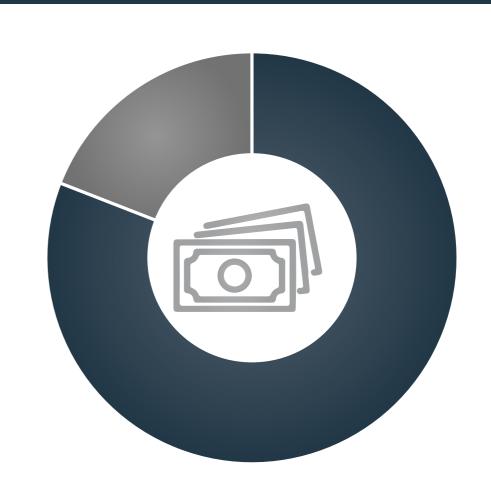
Value of Transactions based on Payment Method

200 M

400 M

600 M





Digital Payments **75.8%**



Cash Payments 24.2%

1,200 K

800 K



Digital Payments 80.9%

M



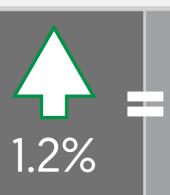
Cash Payments 19.1%

239 JODAverage Value of Transactions



Users, Services, & Billers

3.27M
Total Number of eFAWATEERcom Users



48K
Total Number of New eFAWATEERcom Users

3.23MTotal Number of Users in the Previous Month



1243
Services





412
Billers

