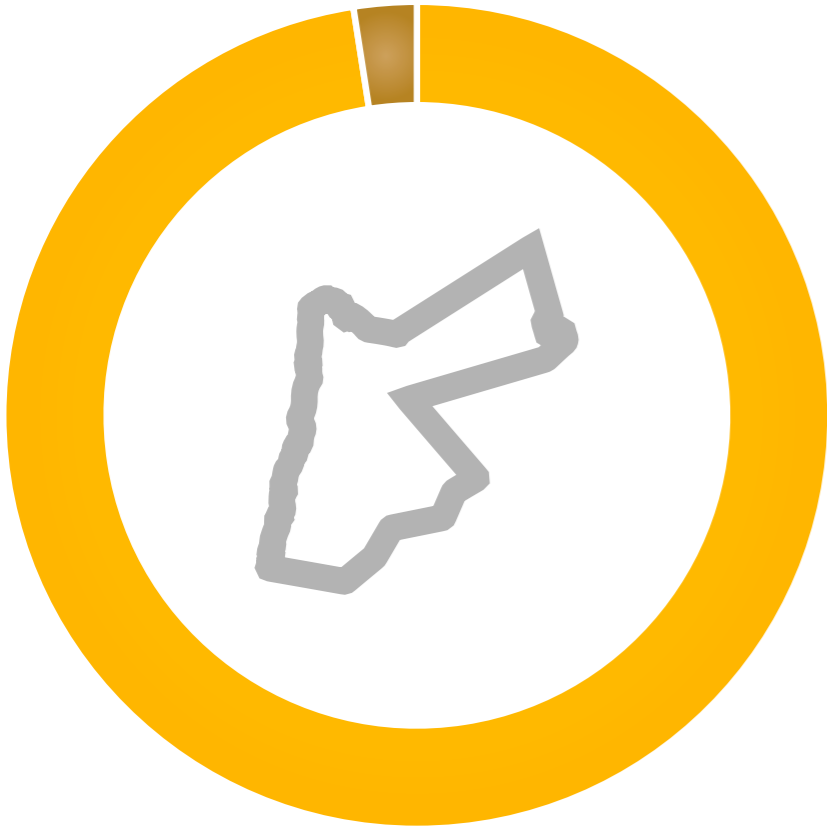


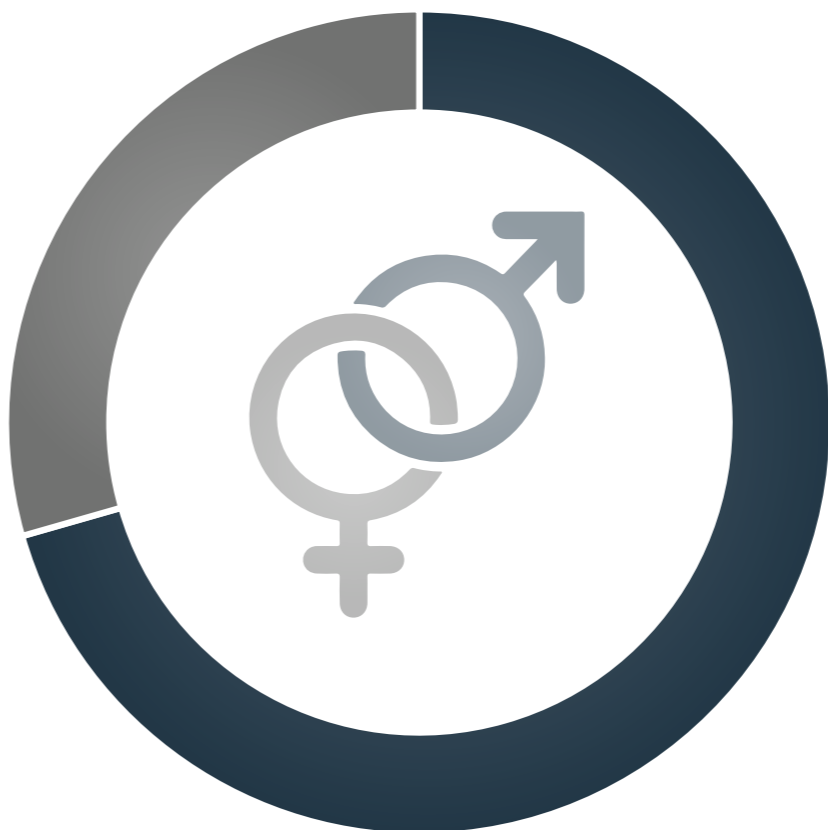
CliQ Users


256.4K Total Number of CliQ Users  **11.8%** = **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]

Age Groups

<18	0.7K
18 – 30	106.7K
31 – 40	75.7K
41 – 50	38.4K
51 – 60	22.1K
61 – 70	8.6K
71 – 80	2.0K
81 – 90	0.3K
>=91	0.5K

User Types

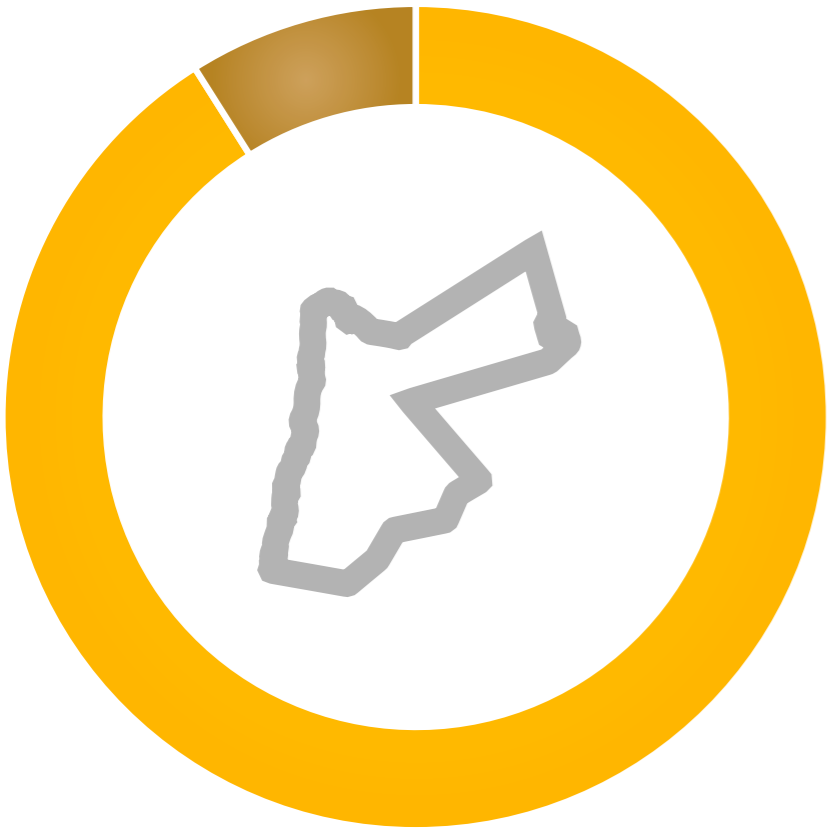
Individual
255.4K [99.6%]

Legal
1.0K [0.4%]

JoMoPay Users

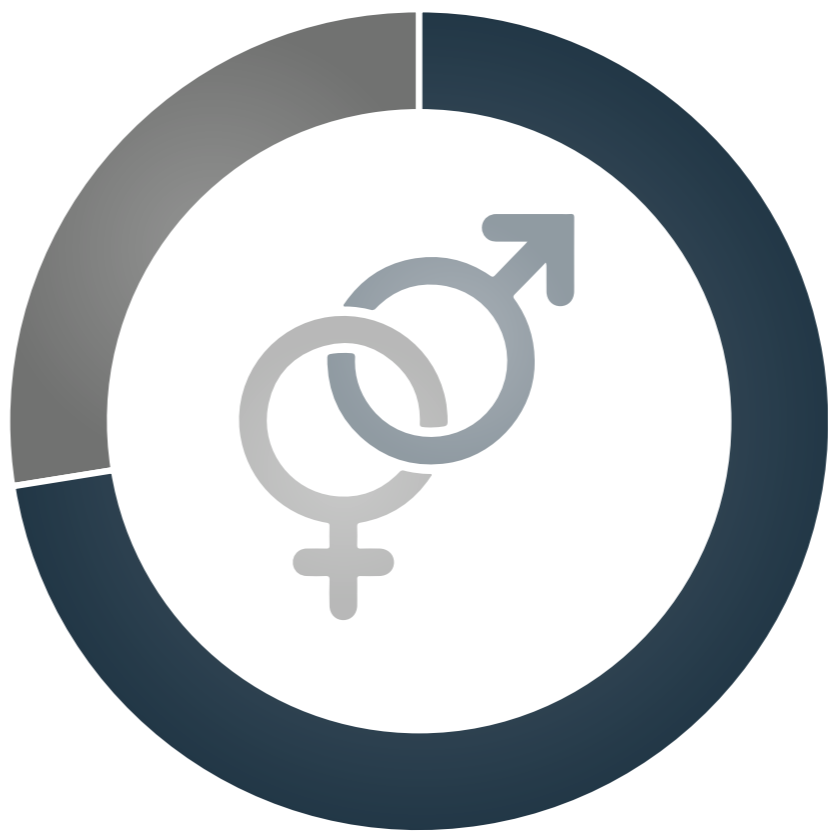
Jordan Mobile Payment


1.65M Total Number of JoMoPay Users  **1.9%** = **113.3K** Number of Users who use JoMoPay & CliQ + **1.55M** Number of Users who use JoMoPay only




Jordanian
1.5M [90.7%]

Non-Jordanian
0.15M [9.3%]



 Males
1.17M [71.3%]

 Females
0.45M [28.7%]

Age Groups

<18	5.4K
18 – 30	577.0K
31 – 40	440.2K
41 – 50	322.9K
51 – 60	194.4K
61 – 70	62.1K
71 – 80	27.2K
81 – 90	8.6K
>=91	17.2K

Wallet Types

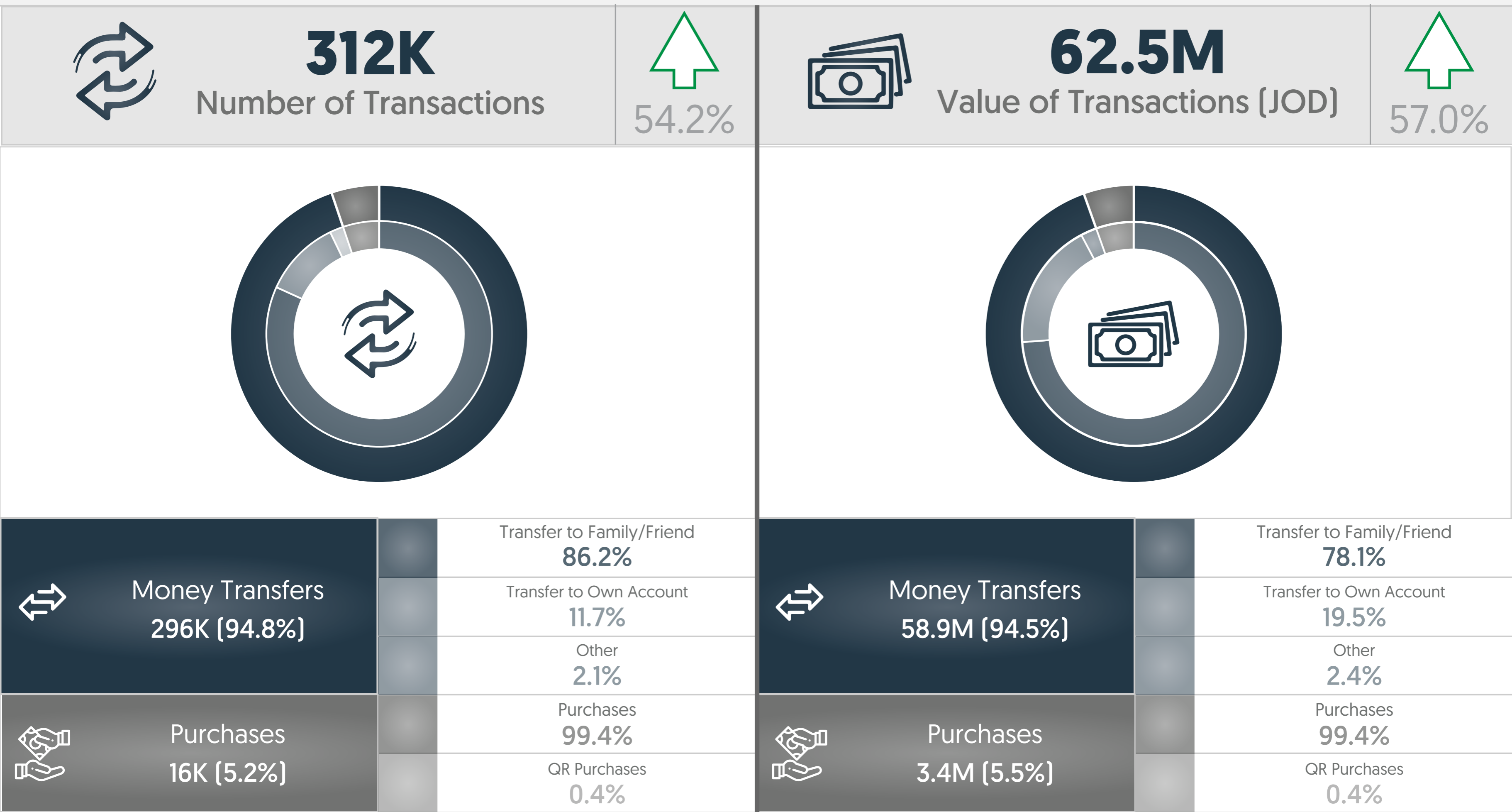
Personal Wallet
1,829K [99.7%]

Merchant Wallet
3.8K [0.2%]

Agent Wallet
1.4K [0.1%]

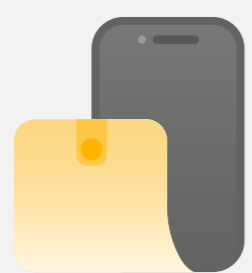
Business Wallet
0.56K [0%]

CliQ Transactions



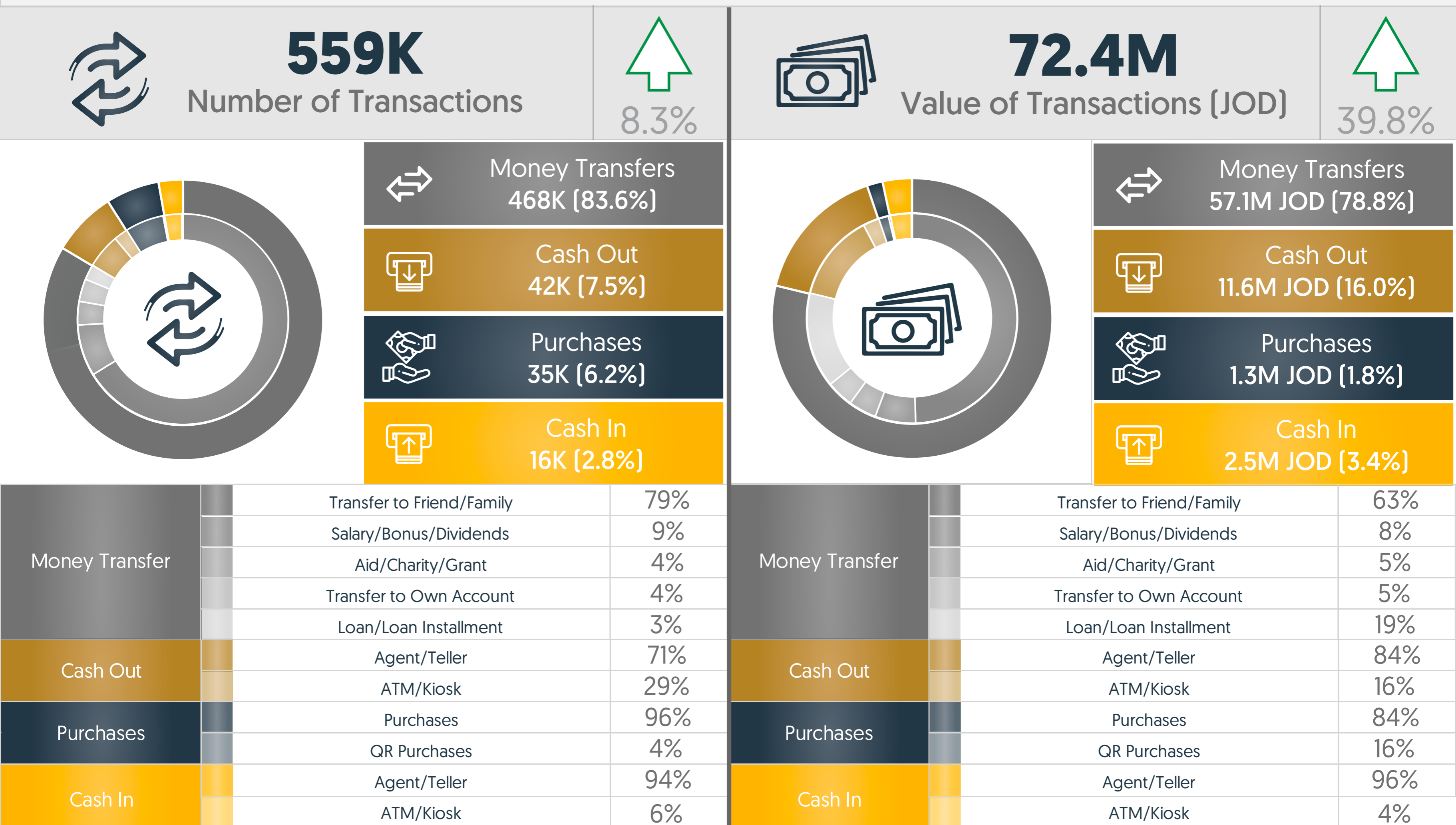
199.2 JOD

Average Value of Money Transfer Transactions



JoMoPay
Jordan Mobile Payment

Transactions



129.5 JOD

Average Value of Money Transfer Transactions



Interoperability



873K
Number of Transactions



21.3%



134.9M
Value of Transactions (JOD)



47.3%

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 PSP 34K [3.9%]		PSP to Bank 74K [8.5%]

	Bank to Bank 59.5M JOD [44.1%]		PSP to PSP 52.7M JOD [39.1%]
	Bank to PSP 3.0M JOD [2.2%]		PSP to Bank 19.7M JOD [14.6%]

764K

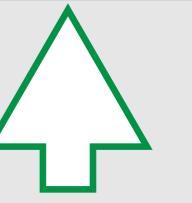
Number of Transactions - P2P



36.2%

116.1M

Value of Transactions (JOD) - P2P



48.8%

Switch Interoperability - All Banks and PSPs Transactions

Switch Interoperability - All Banks and PSPs Transactions

On Us 266K [34.9%]	Off Us 498K [65.1%]
Transactions within the same financial institution	Transactions across different financial institutions

On Us 29.5M JOD [25.4%]	Off Us 86.5M JOD [74.6%]
Transactions within the same financial institution	Transactions across different financial institutions

CliQ interoperability (Bank to Bank)

CliQ interoperability (Bank to Bank)

Off Us 217K [80.4%]		On Us
On Us 53K [19.6%]		

Off Us 50.3M JOD [88.8%]		On Us
On Us 6.4M JOD [11.2%]		

JoMoPay Interoperability (PSP to PSP)

JoMoPay Interoperability (PSP to PSP)

Off Us 193K [47.4%]		On Us
On Us 214K [52.6%]		

Off Us 16.1M JOD [41.0%]		On Us
On Us 23.2M JOD [59.0%]		

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)

96.6 JOD

10.9%

Average Value of PSP to PSP Transactions (P2P)

84.2 JOD

10.6%

Average Value of Bank to PSP Transactions (P2P)

289.5 JOD

5.7%

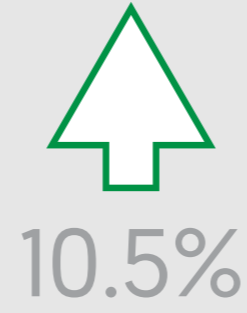
Average Value of PSP to Bank Transactions (P2P)



Transactions



3.59M
Number of Transactions

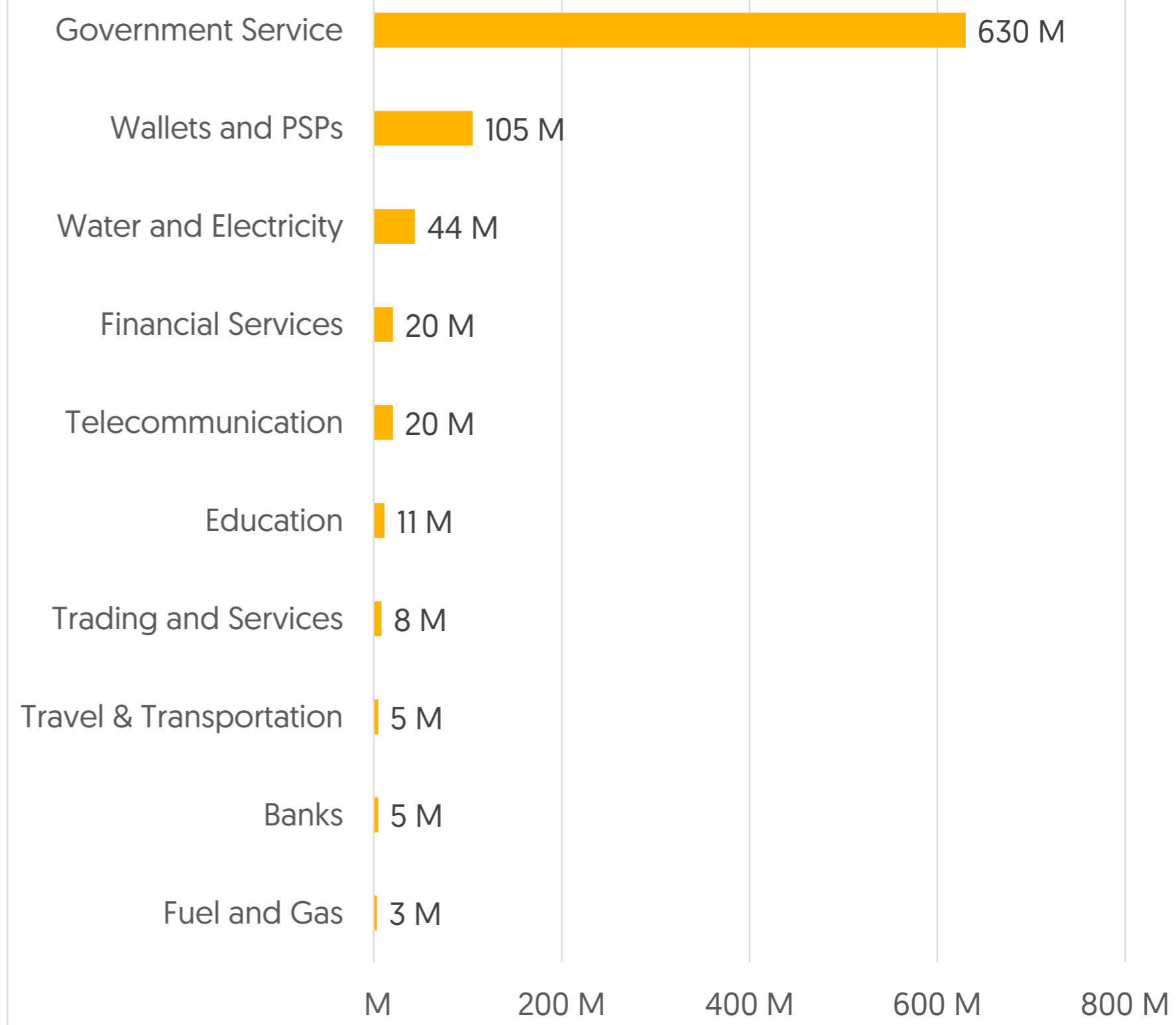
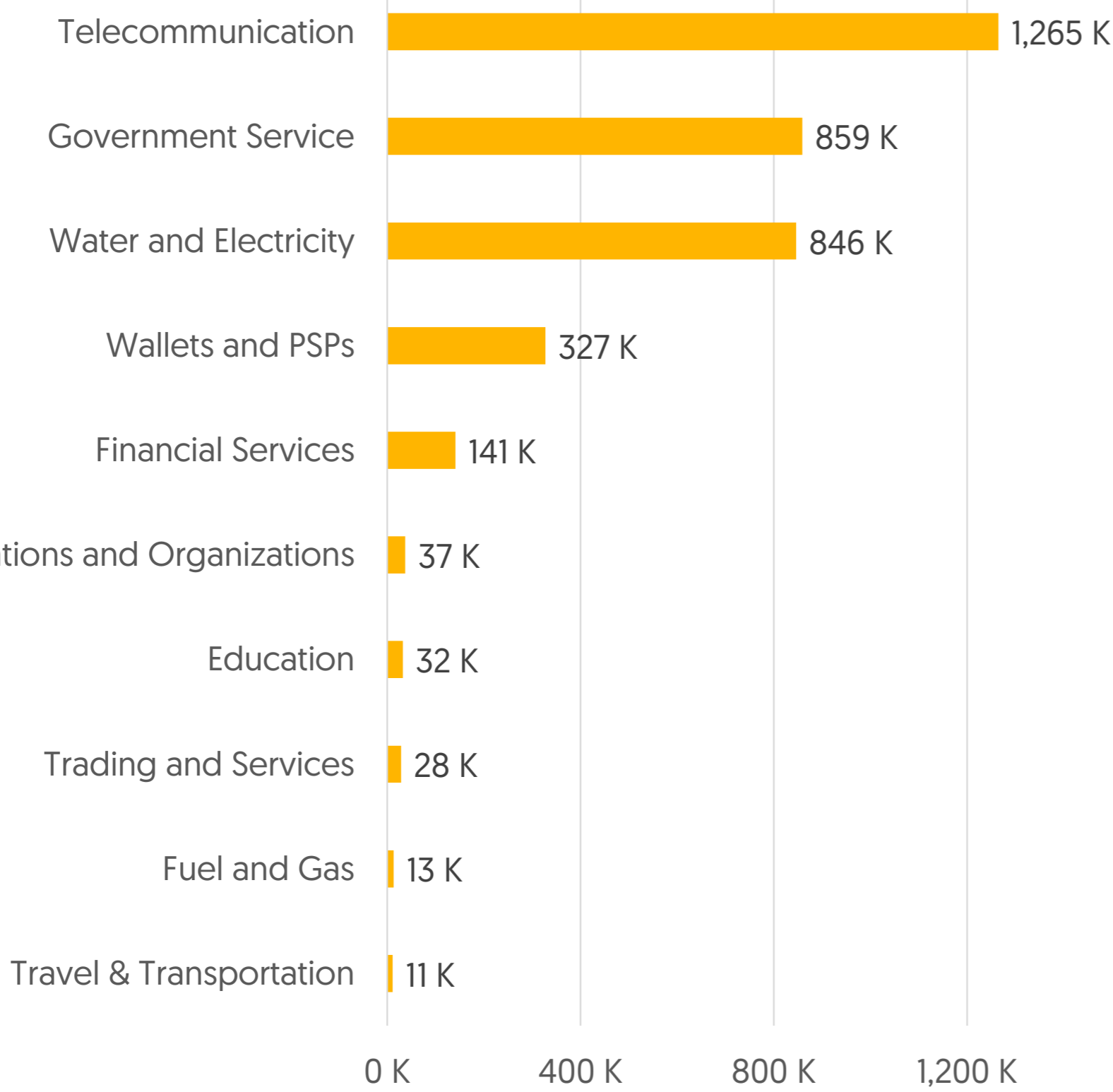


858M
Value of Transactions (JOD)



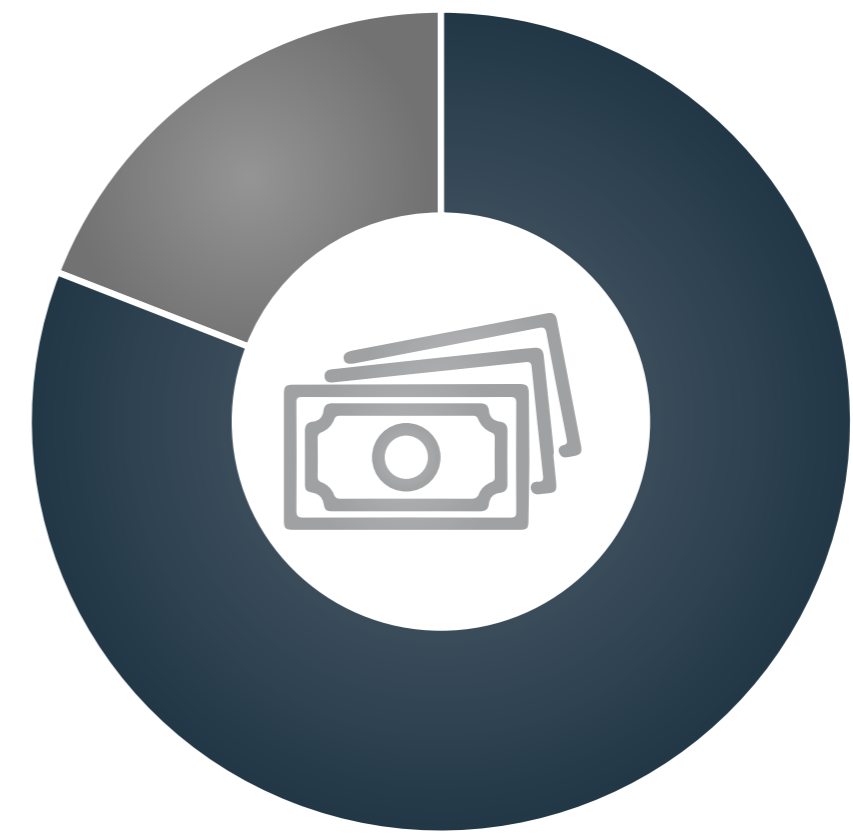
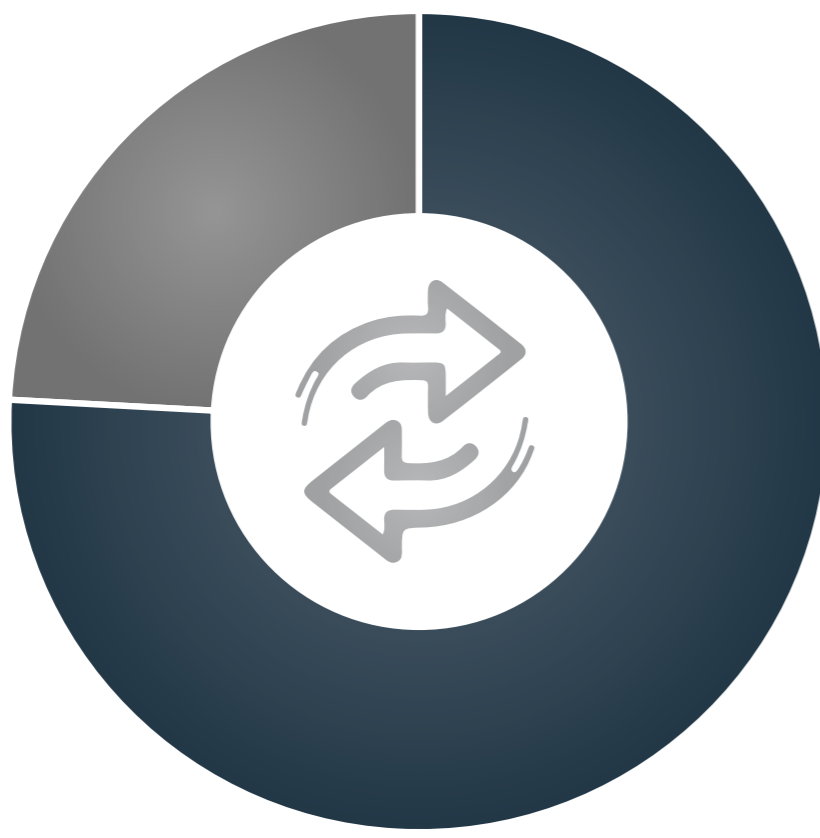
Number of Transactions based on Payment Type

Value of Transactions based on Payment Type



Number of Transactions based on Payment Method

Value of Transactions based on Payment Method



Digital Payments
75.8%



Cash Payments
24.2%



Digital Payments
80.9%



Cash Payments
19.1%

239 JOD

Average Value of Transactions



Users, Services, & Billers

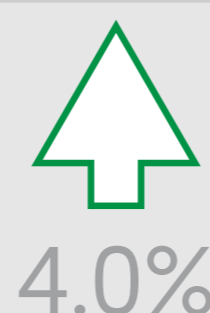
3.27M
Total Number of eFAWATEERcom Users ↑ 1.2%

48K
Total Number of New eFAWATEERcom Users

3.23M
Total Number of Users in the Previous Month



1243
Services



412
Billers

