



Jordan Payments & Clearing Company

Payment Systems Monthly Reports

November 2022



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Monthly Report



Systems Summary

Monthly Report
November 2022

3

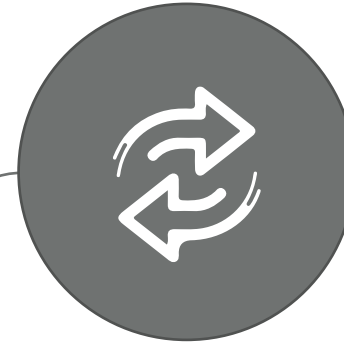


CliQ Summary



Number of
Customers

523K



Number of
Transactions

985K



Value of
Transactions

175M

JoMoPay Summary



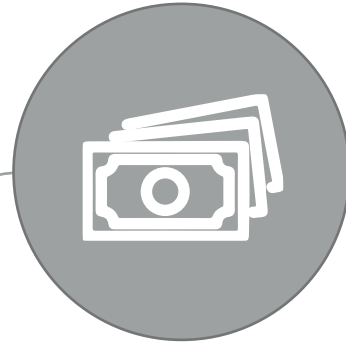
Number of
Customers

2.02M



Number of
Transactions

1.26M



Value of
Transactions

155M



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Summary



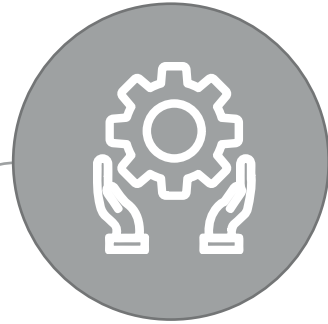
Number of
Users

3.63M



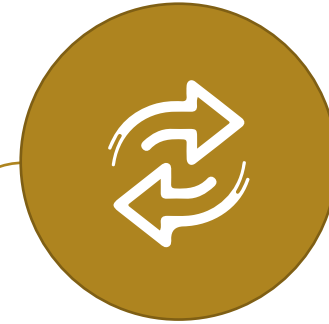
Number of
Billers

430



Number of
Services

1303



Number of
Transactions

3.63M



Value of
Transactions

848M



Monthly Report

November 2022

7

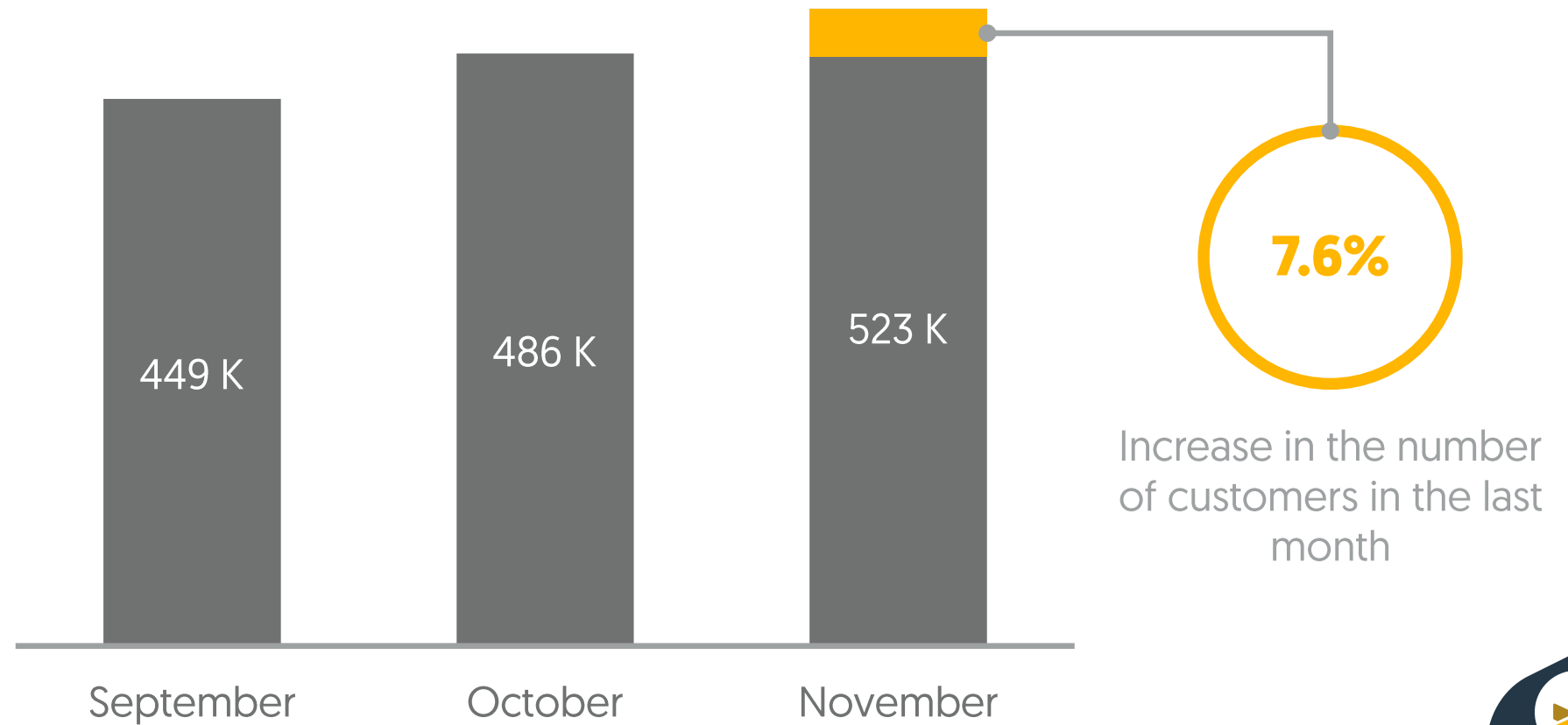
Instant Payment System



11.2022

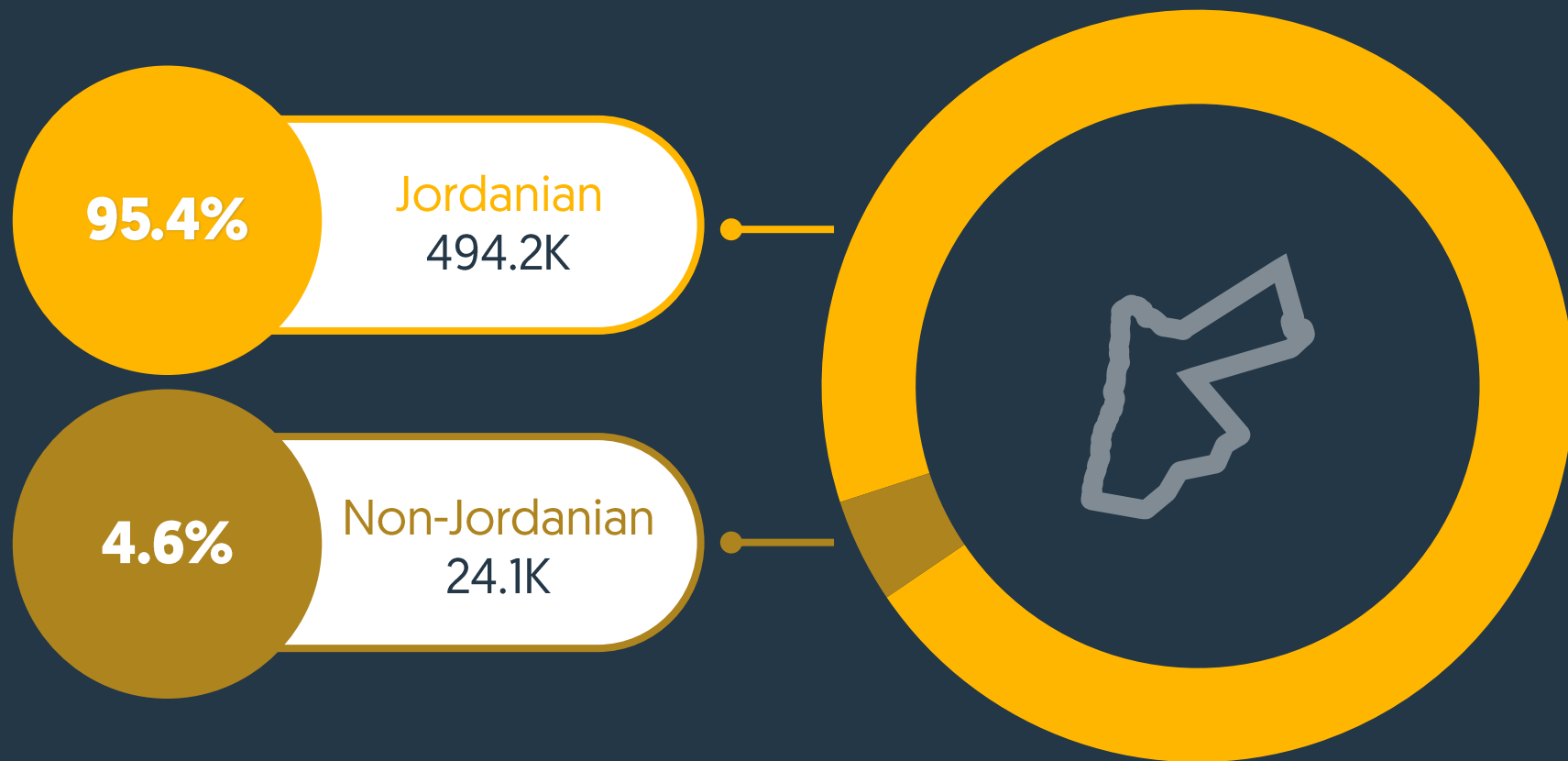
CliQ Customers

Total Number of Customers Over the Past 3 Months



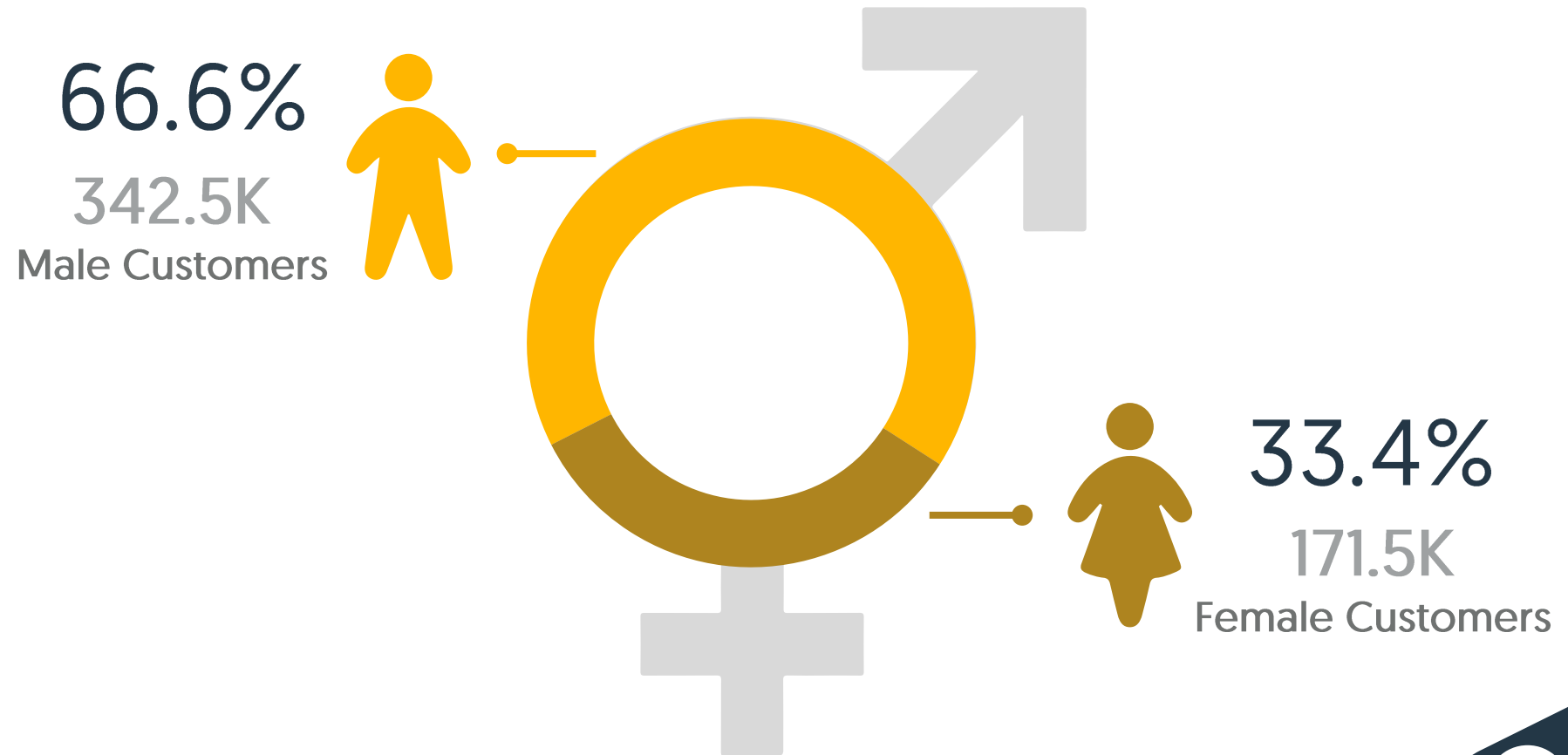
CliQ Customers

Percentage of Customers Based on Nationality



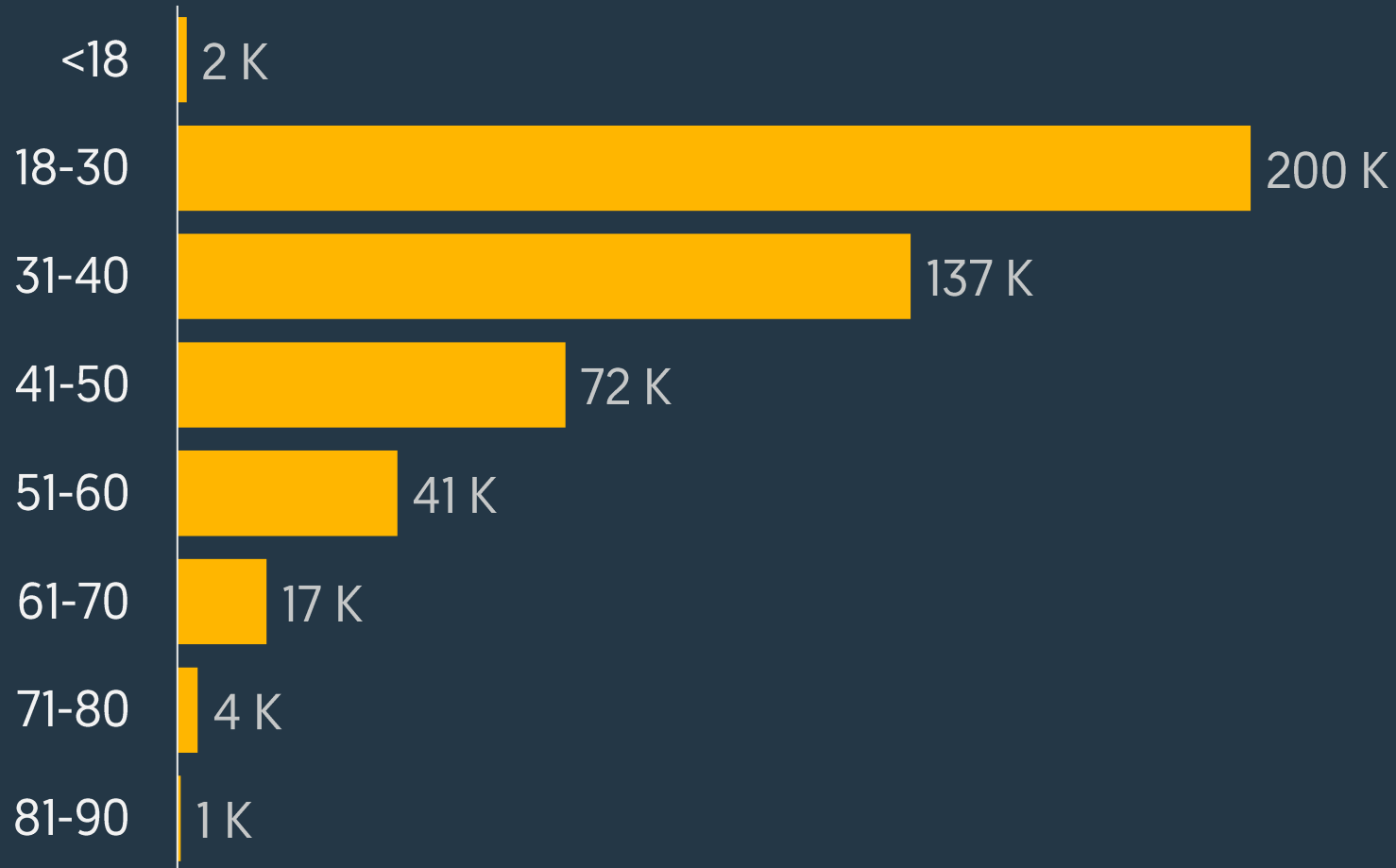
CliQ Customers

Percentage of Customers Based on Gender



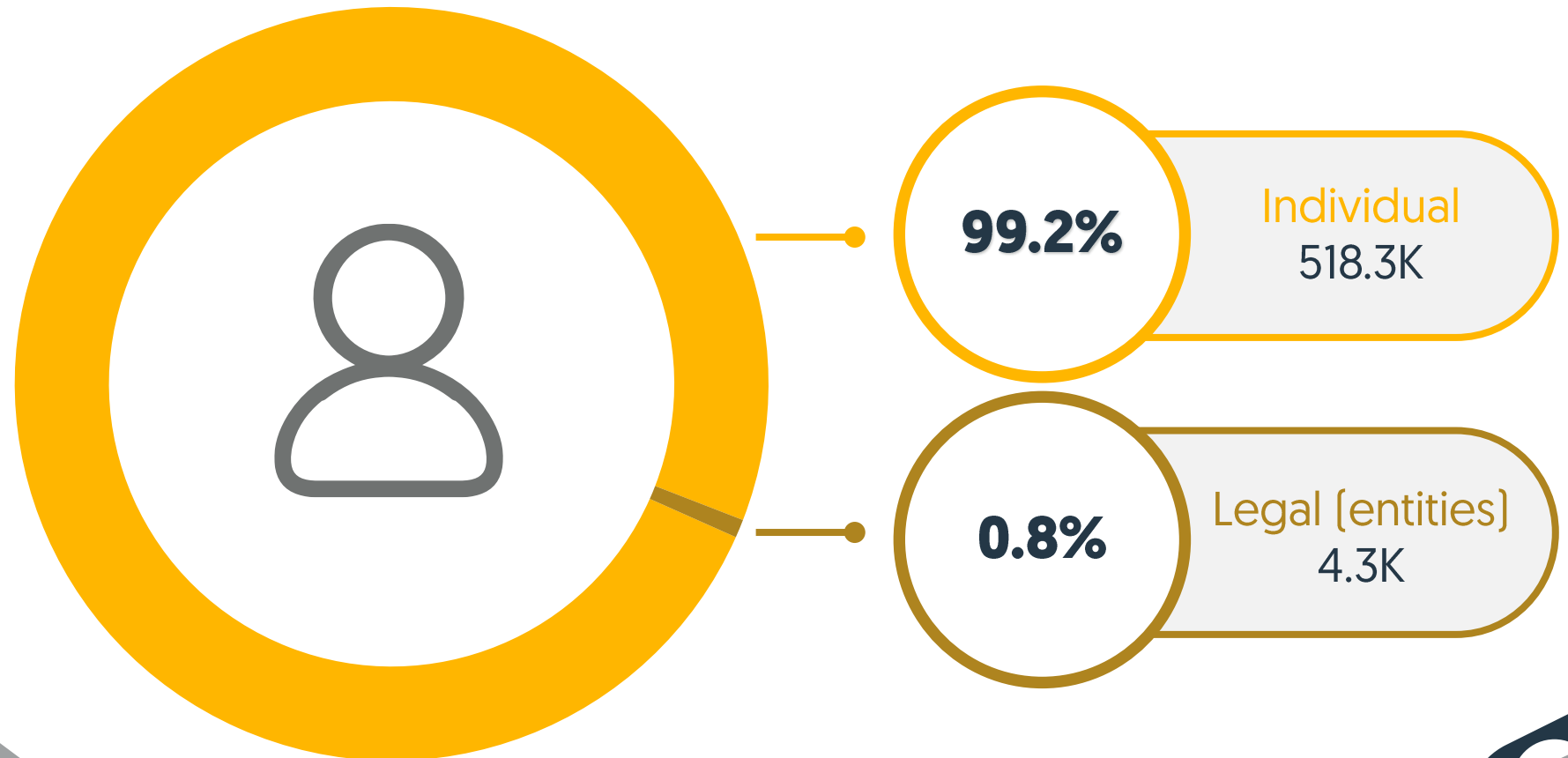
CliQ Customers

Number of Customers Based on Age Group



CliQ Customers

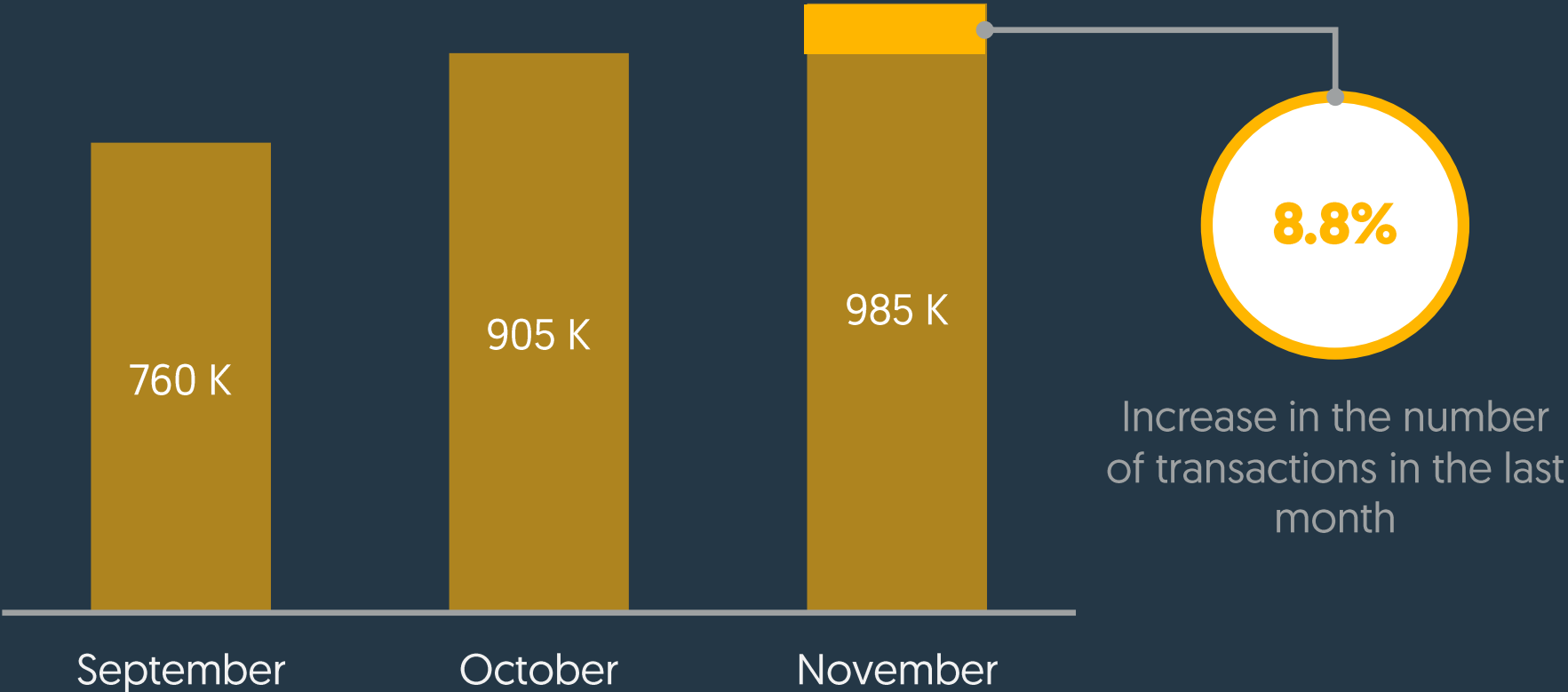
Percentage of Customers Based on Customer Type





Number of Transactions

Total Number of Transactions Over the Past 3 Months

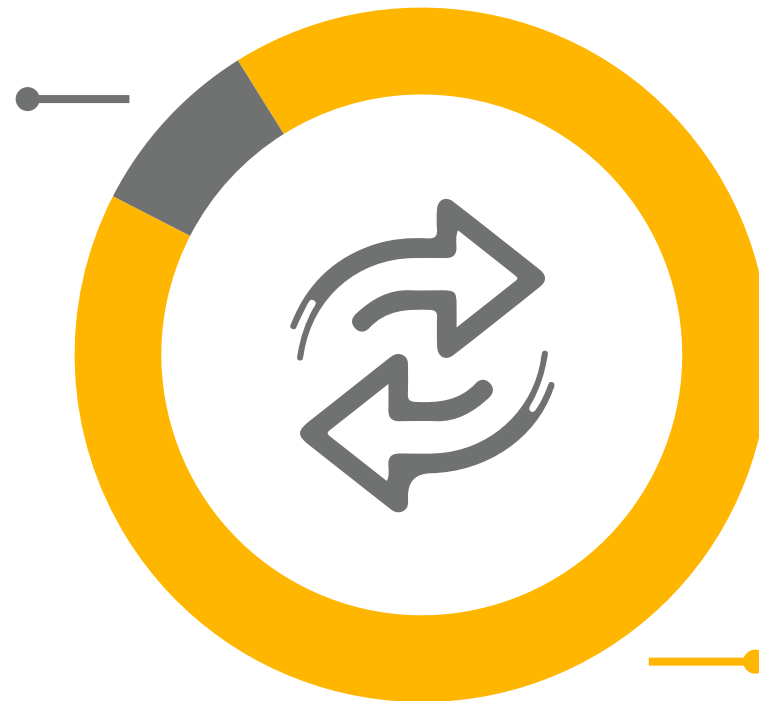


CliQ Number of Transactions

Percentage Based on Transaction Type

8.6%

84.3K
Purchases

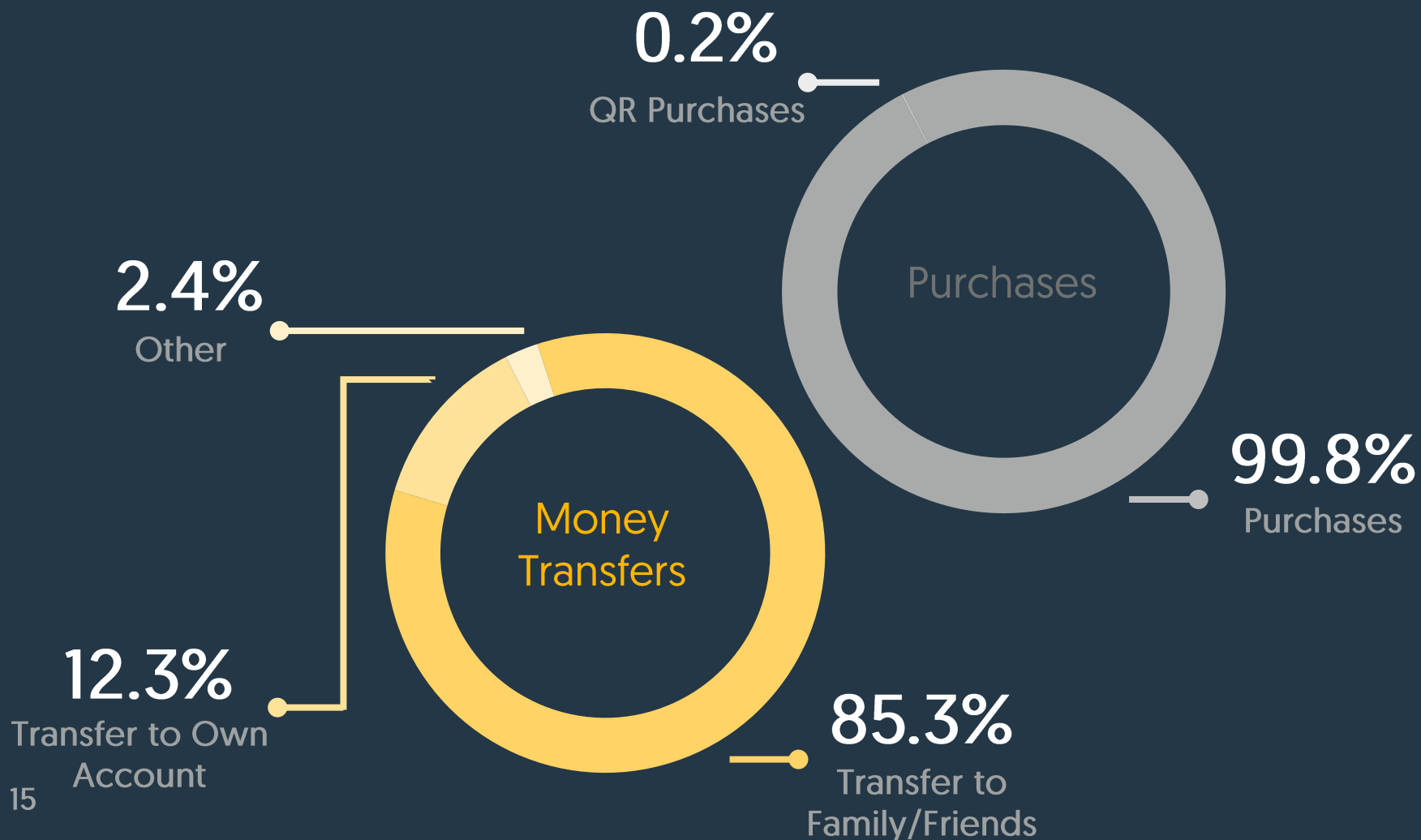


91.4%

900.8K
Money Transfers

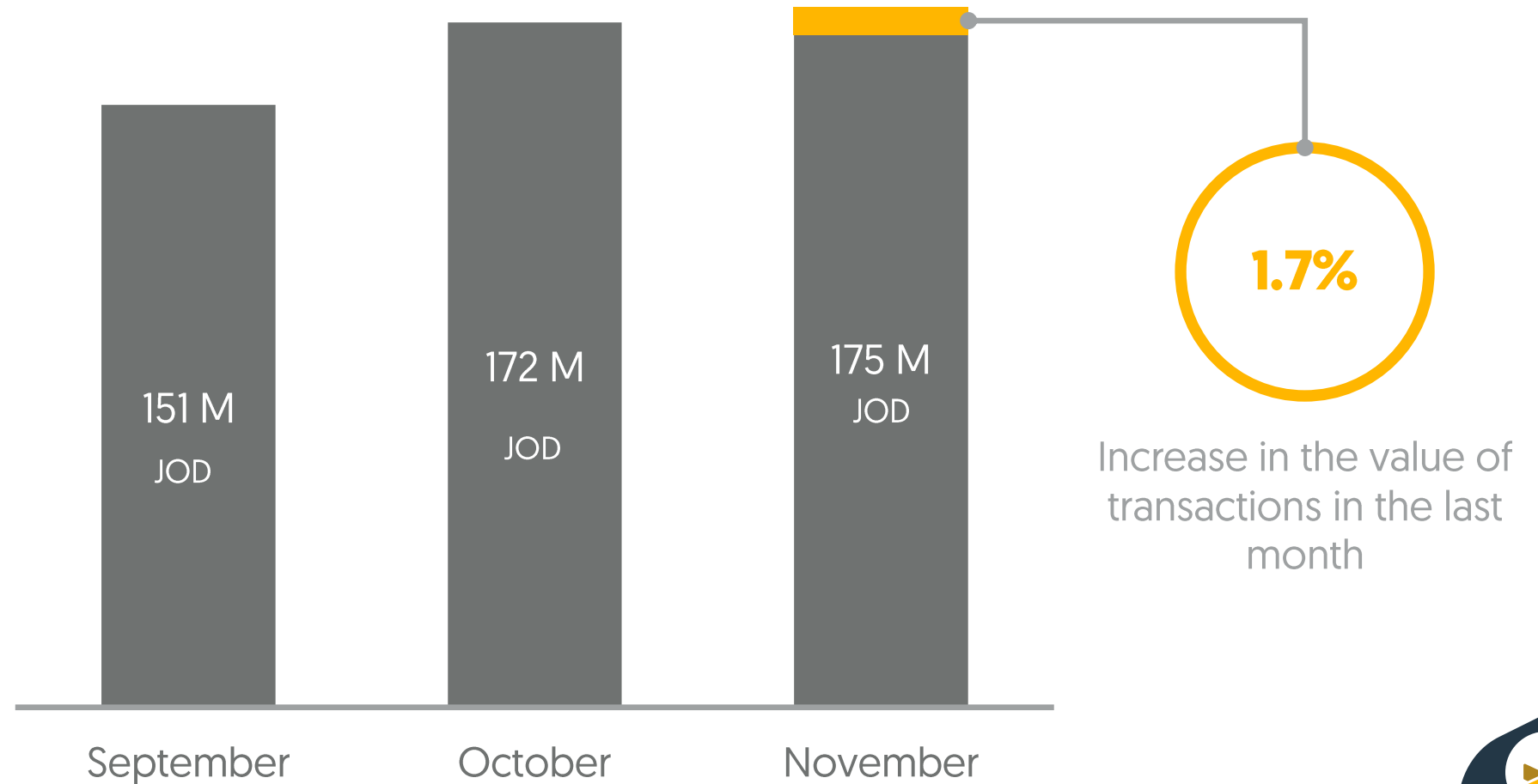
CliQ Number of Transactions

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

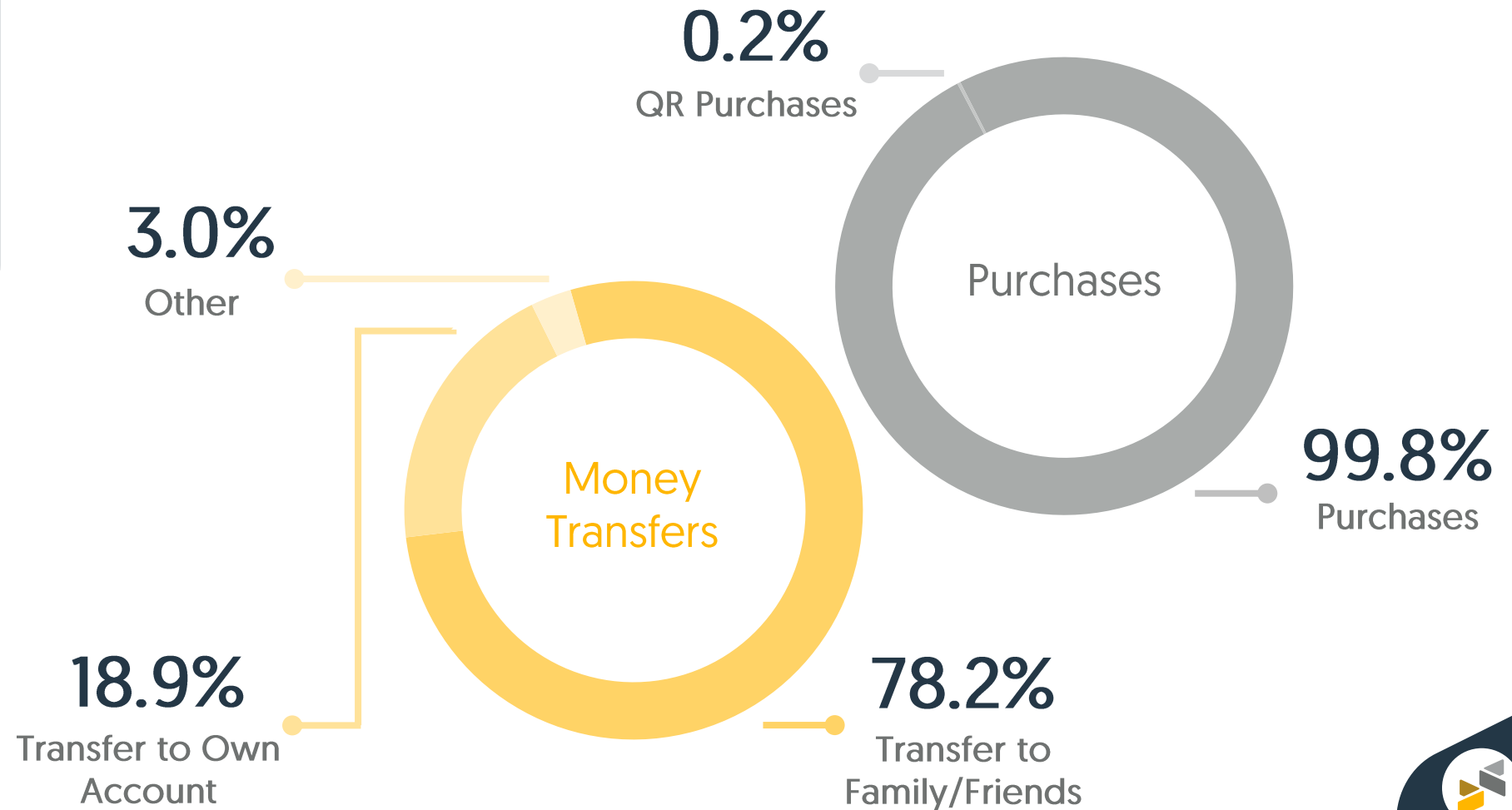
10.7%
18.8M JOD
Purchases



89.3%
156.5M JOD
Money Transfers

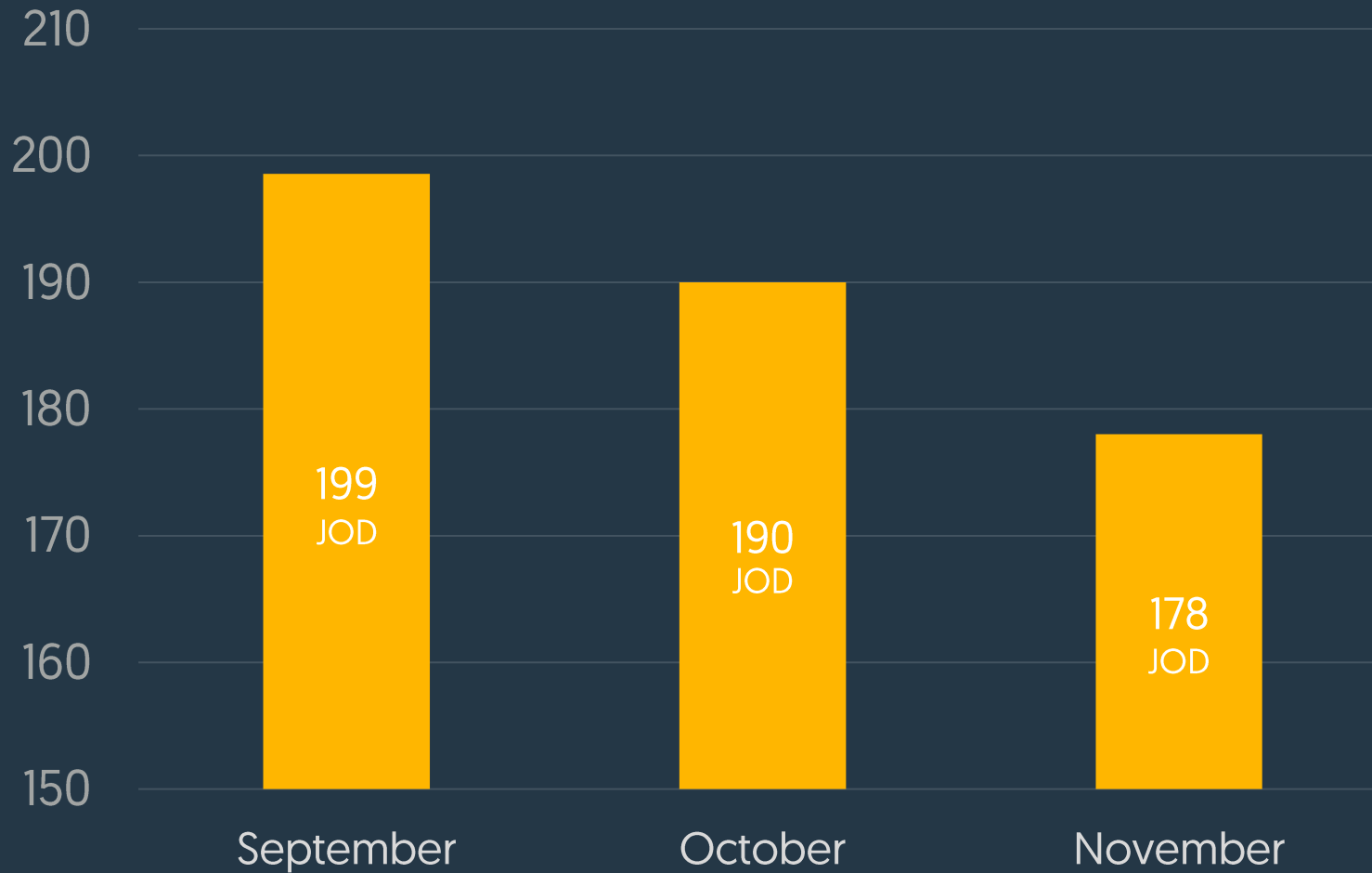
CliQ Value of Transactions

Percentage Based on Transaction Type Sub-Category



CliQ Transactions

Average Value of Transactions Over the Past 3 Months



CliQ Interoperability

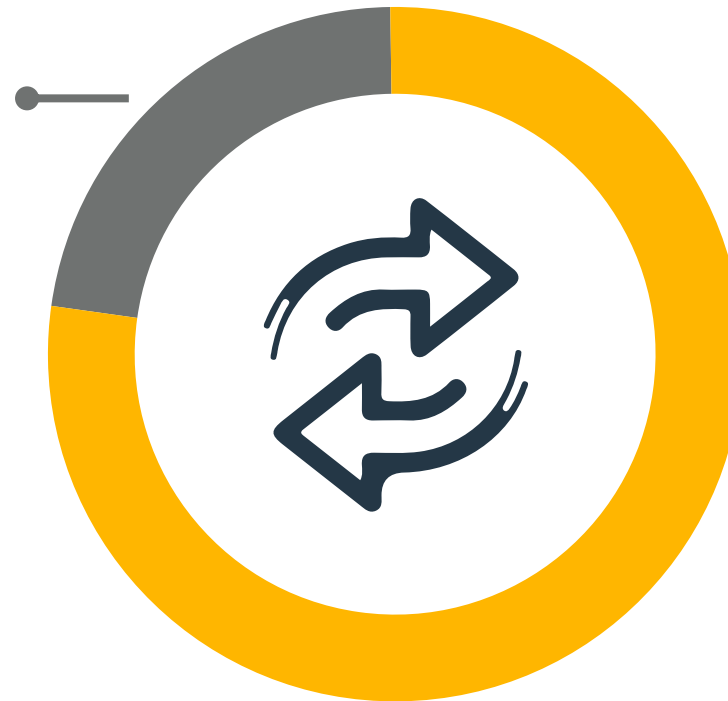
Number of Money Transfer Transactions Through Banks



23.0%

0.17M

On Us



77.0%

0.58M

Off Us

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

CliQ Interoperability

Value of Money Transfer Transactions Through Banks



15.2%

22M JOD
On Us



84.8%

120M JOD
Off Us

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

22



JoMoPay
Jordan Mobile Payment

Monthly Report

November 2022

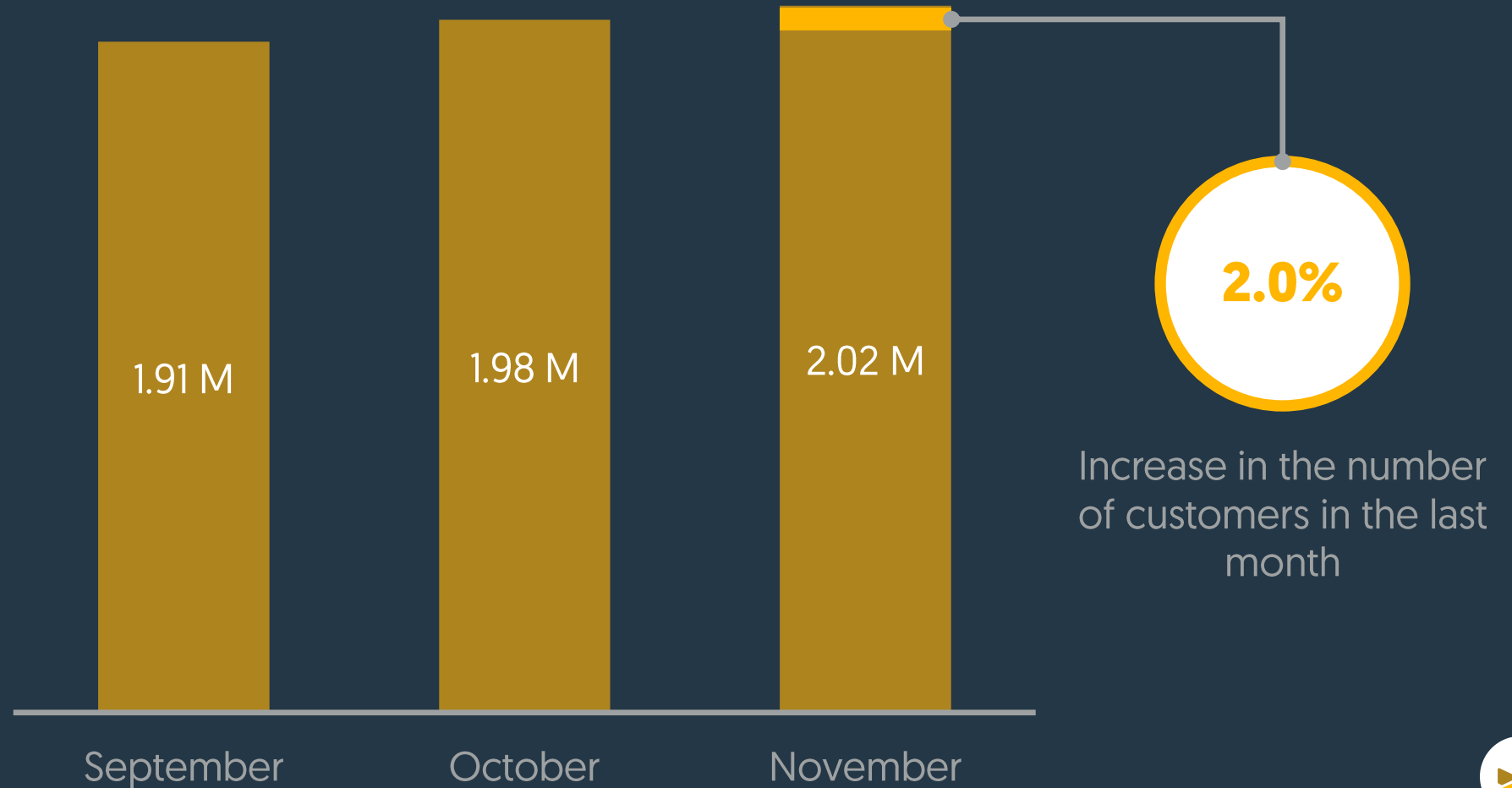
National Switch for Mobile Wallet Payments



11.2022

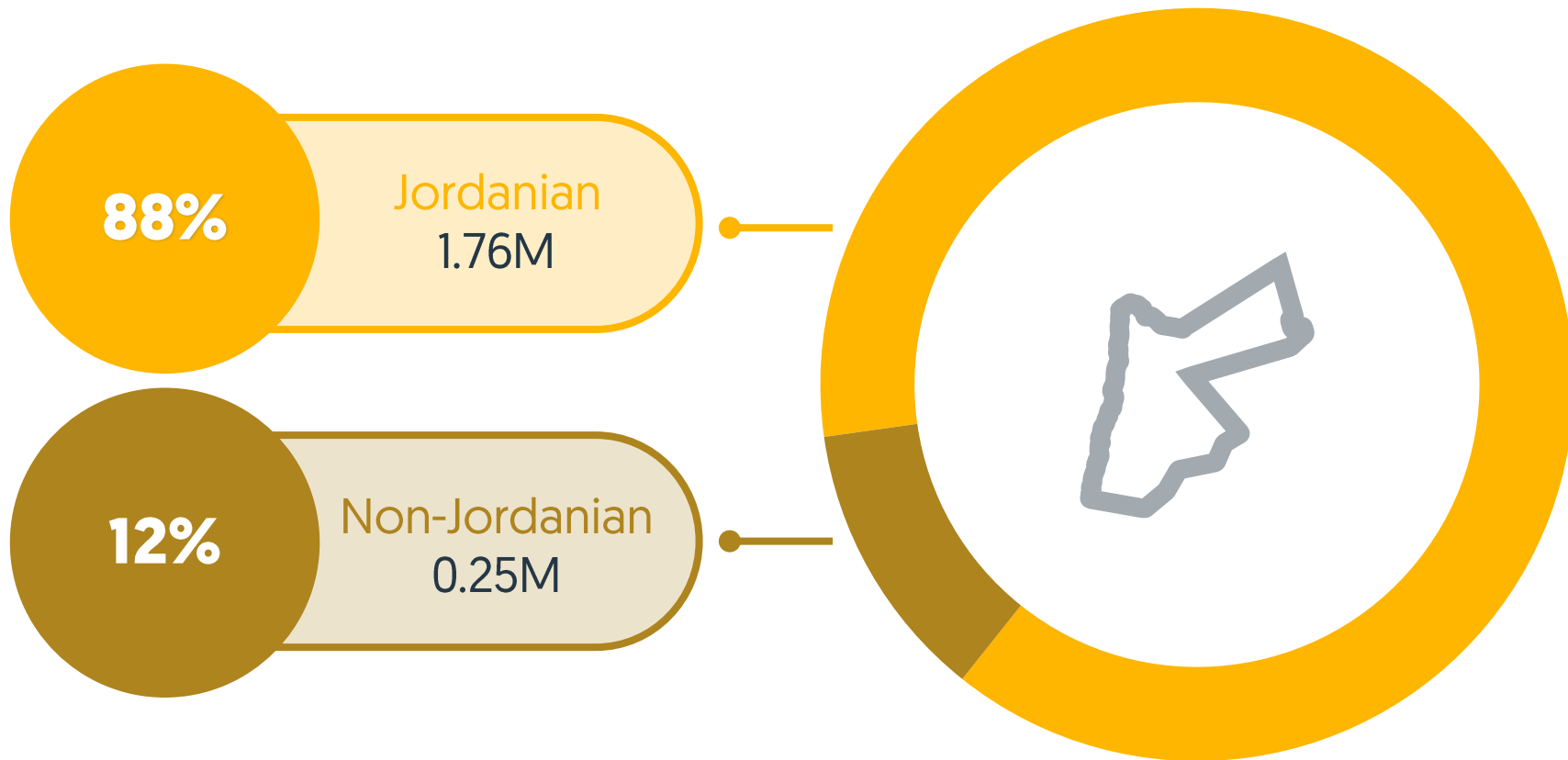
JoMoPay Customers

Total Number of Customers Over the Past 3 Months



JoMoPay Customers

Percentage of Customers Based on Nationality



JoMoPay Customers

Percentage of Customers Based on Gender

61.3%
1.23M
Male Customers

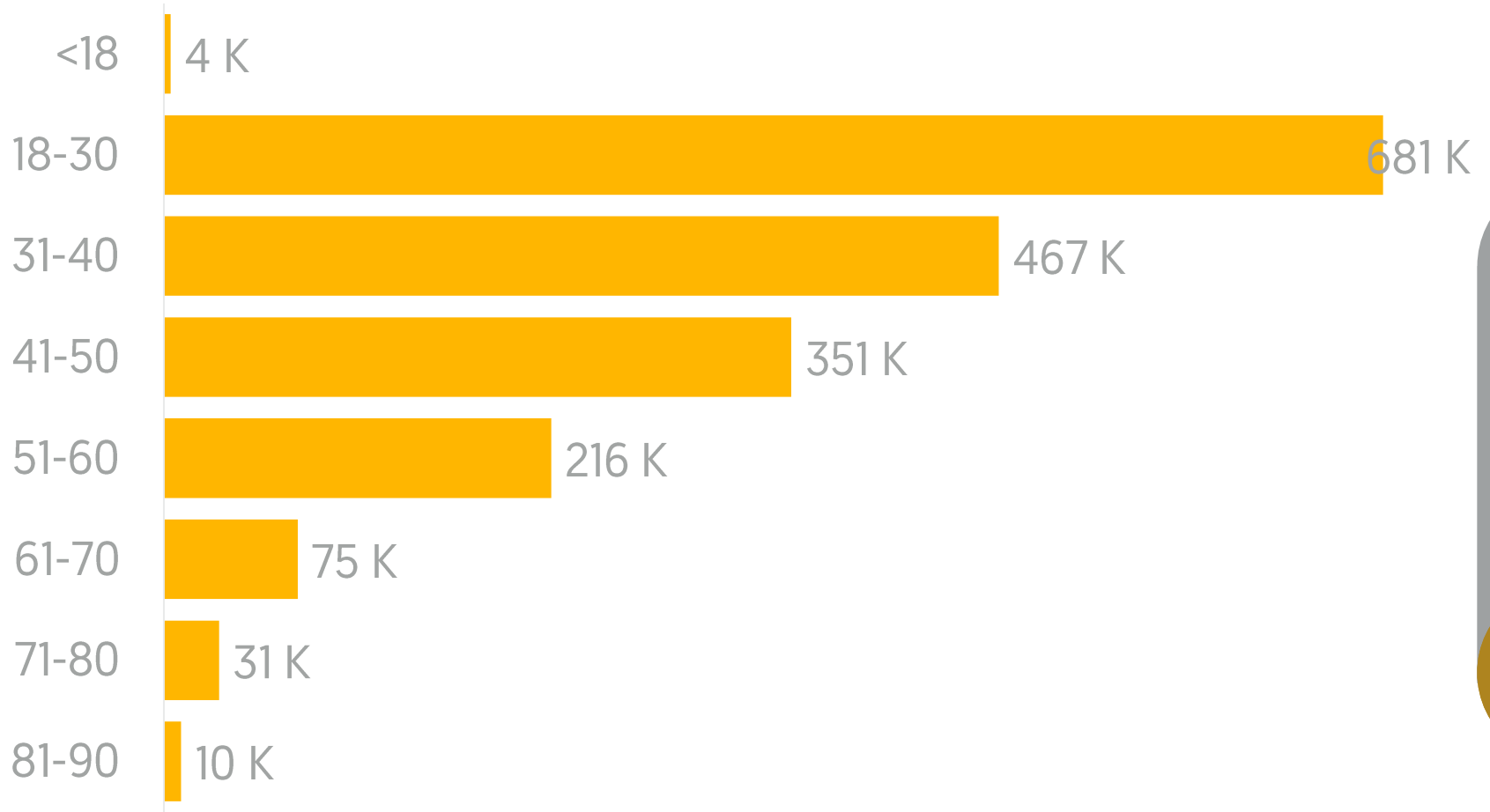


38.7%
0.77M
Female Customers



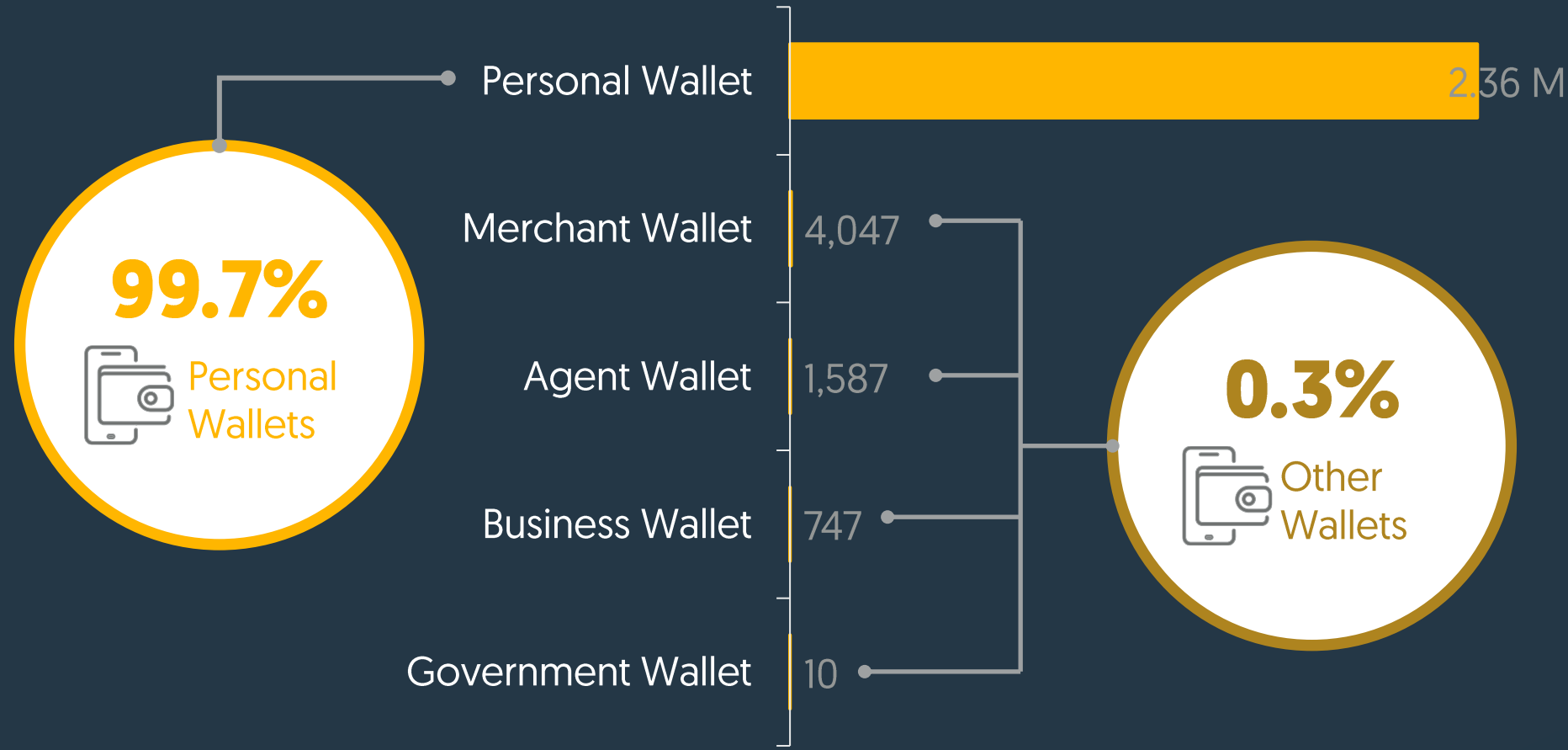
JoMoPay Customers

Number of Customers Based on Age Group



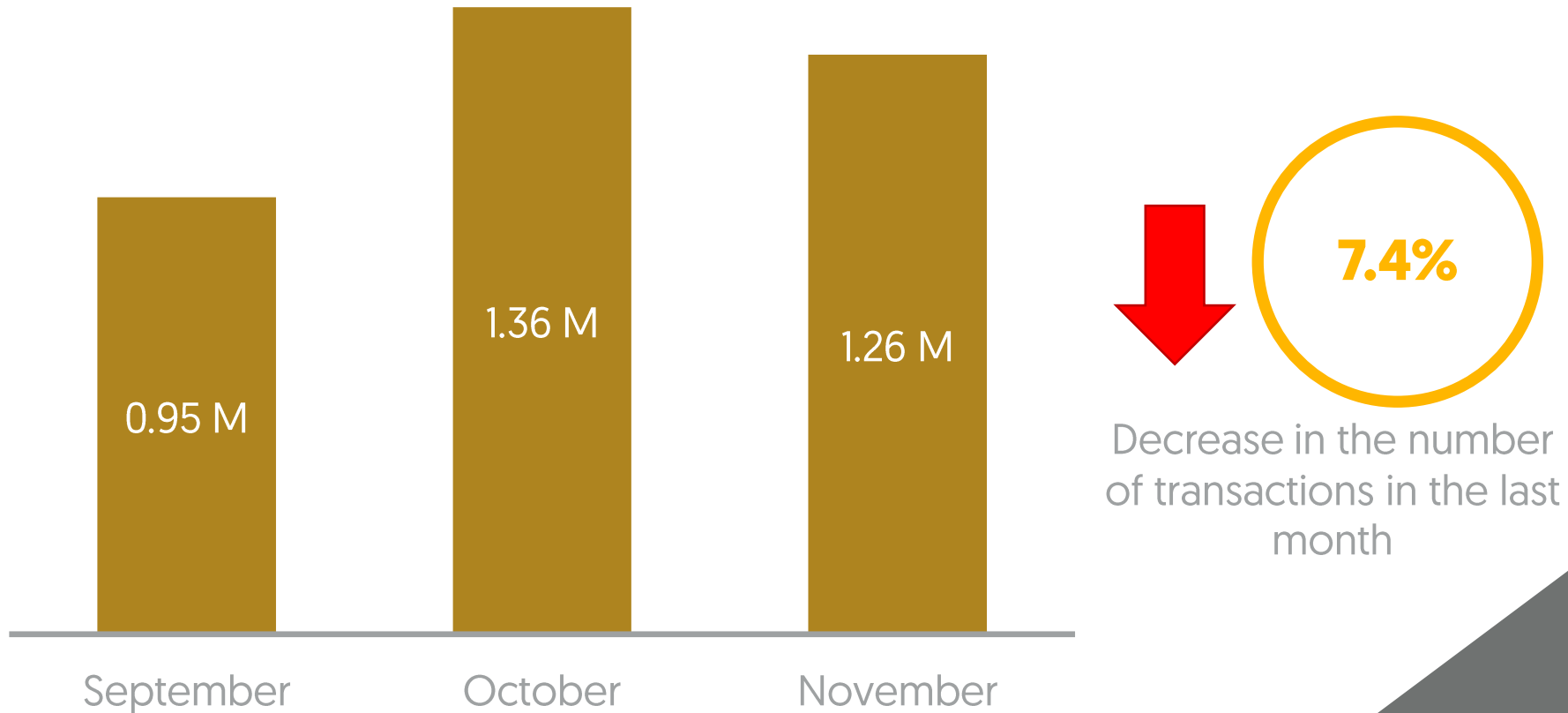
JoMoPay Customers

Number of Wallets Based on Wallet Type



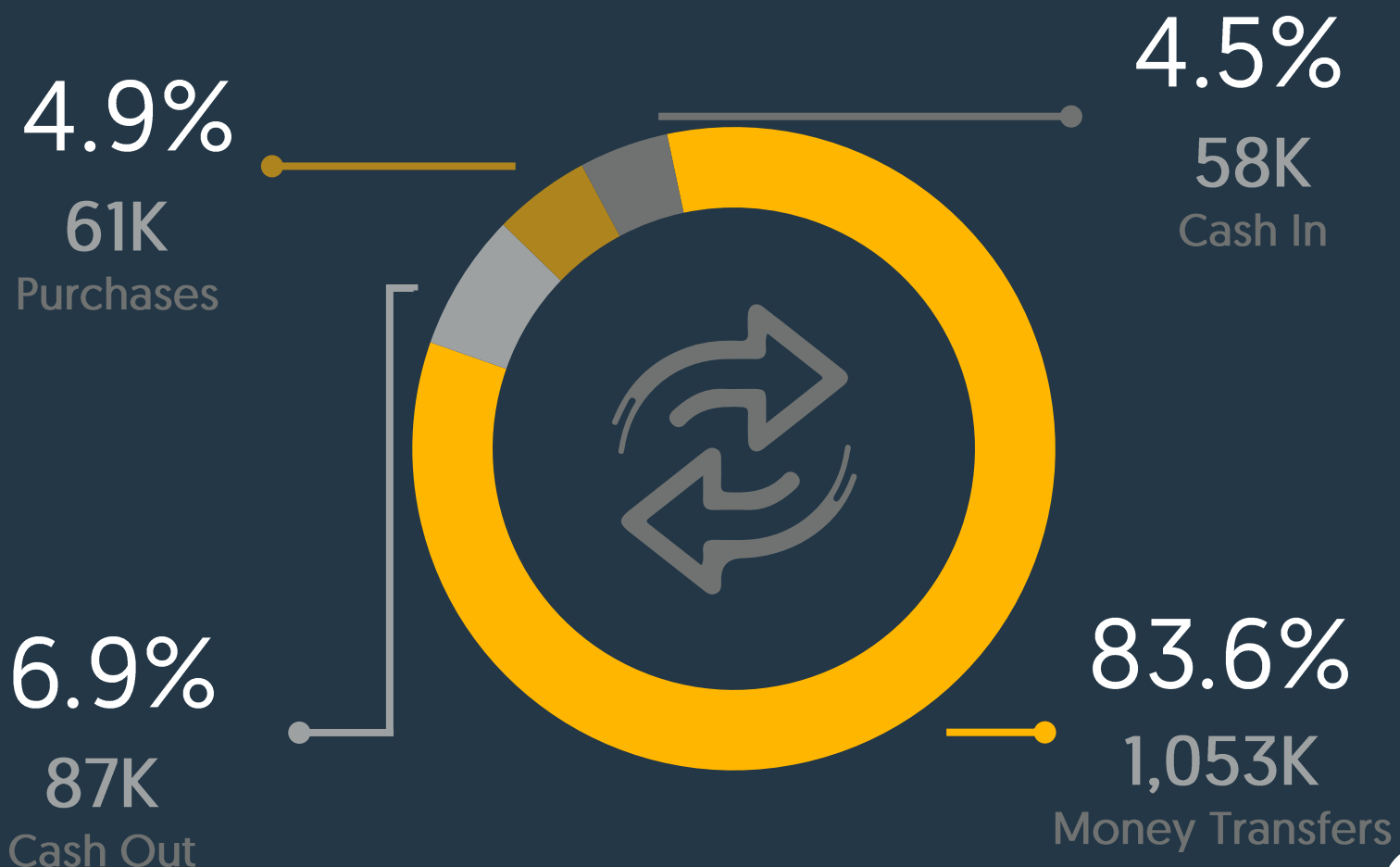
JoMoPay Number of Transactions

Total Number of Transactions Over the Past 3 Months



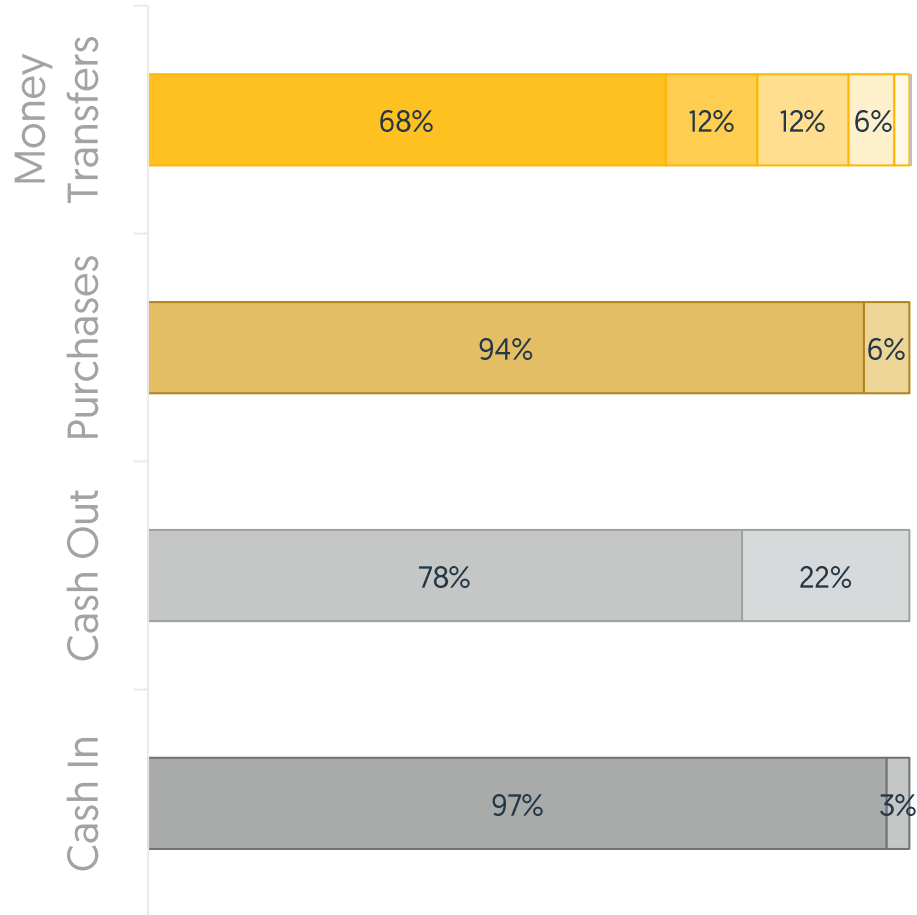
JoMoPay Number of Transactions

Percentage Based on Transaction Type



JoMoPay Number of Transactions

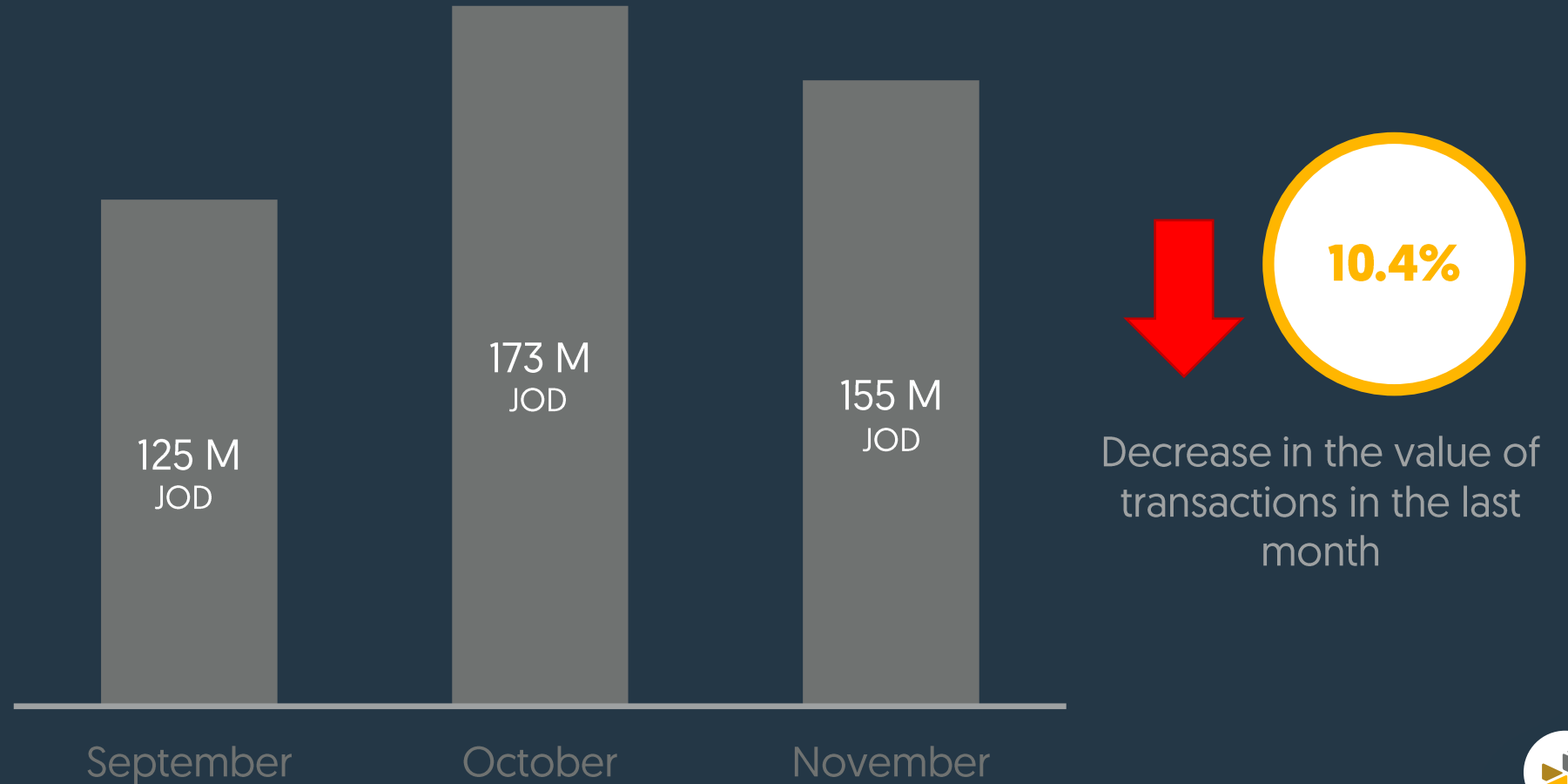
Percentage Based on Transaction Type Sub-Category



Transfer to Family/Friends	68%
Aid/Charity/Grant	12%
Transfer to Own Account	12%
Salary/Bonus/Dividends	6%
Loan/Loan Installment	2%
Purchases	94%
QR Purchases	6%
Cash Out - Agent/Teller	78%
Cash Out - ATM/Kiosk	22%
Cash In - Agent/Teller	97%
Cash In - ATM/Kiosk	3%

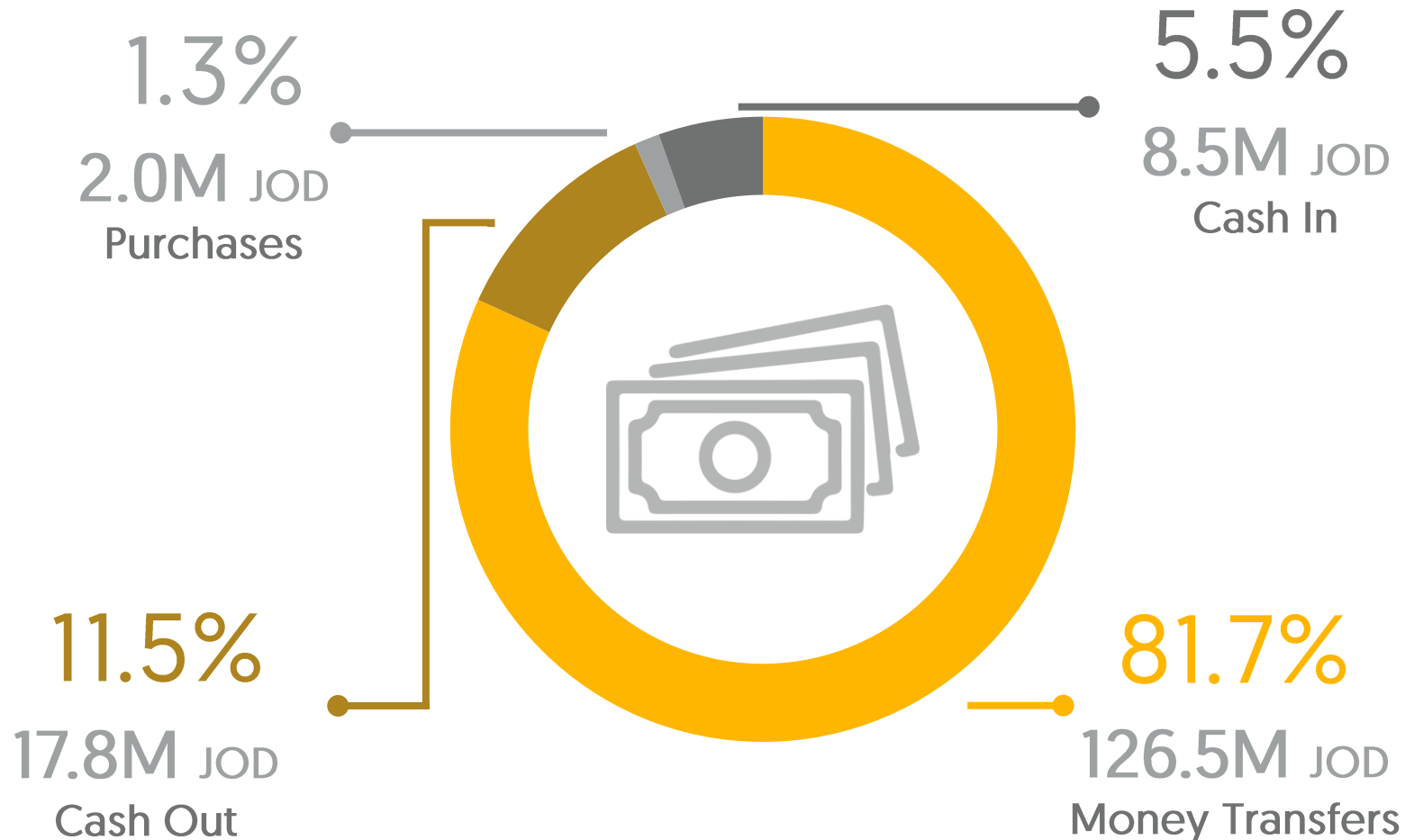
JoMoPay Value of Transactions

Total Value of Transactions Over the Past 3 Months



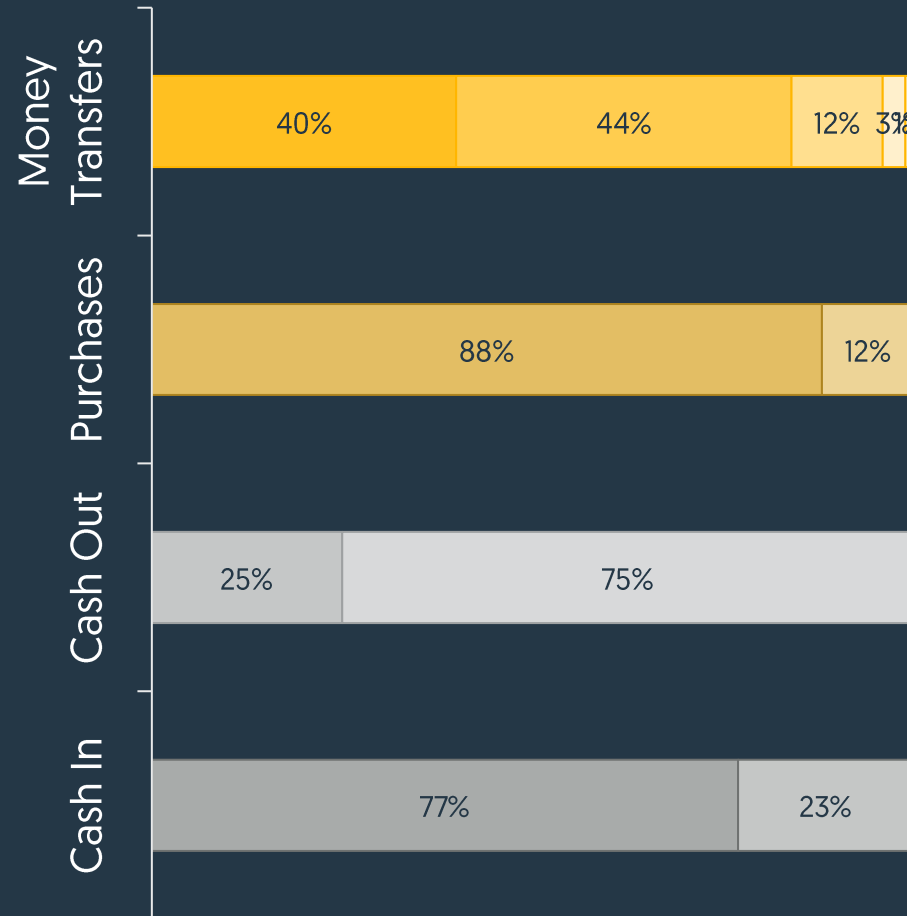
JoMoPay Value of Transactions

Percentage Based on Transaction Type



JoMoPay Value of Transactions

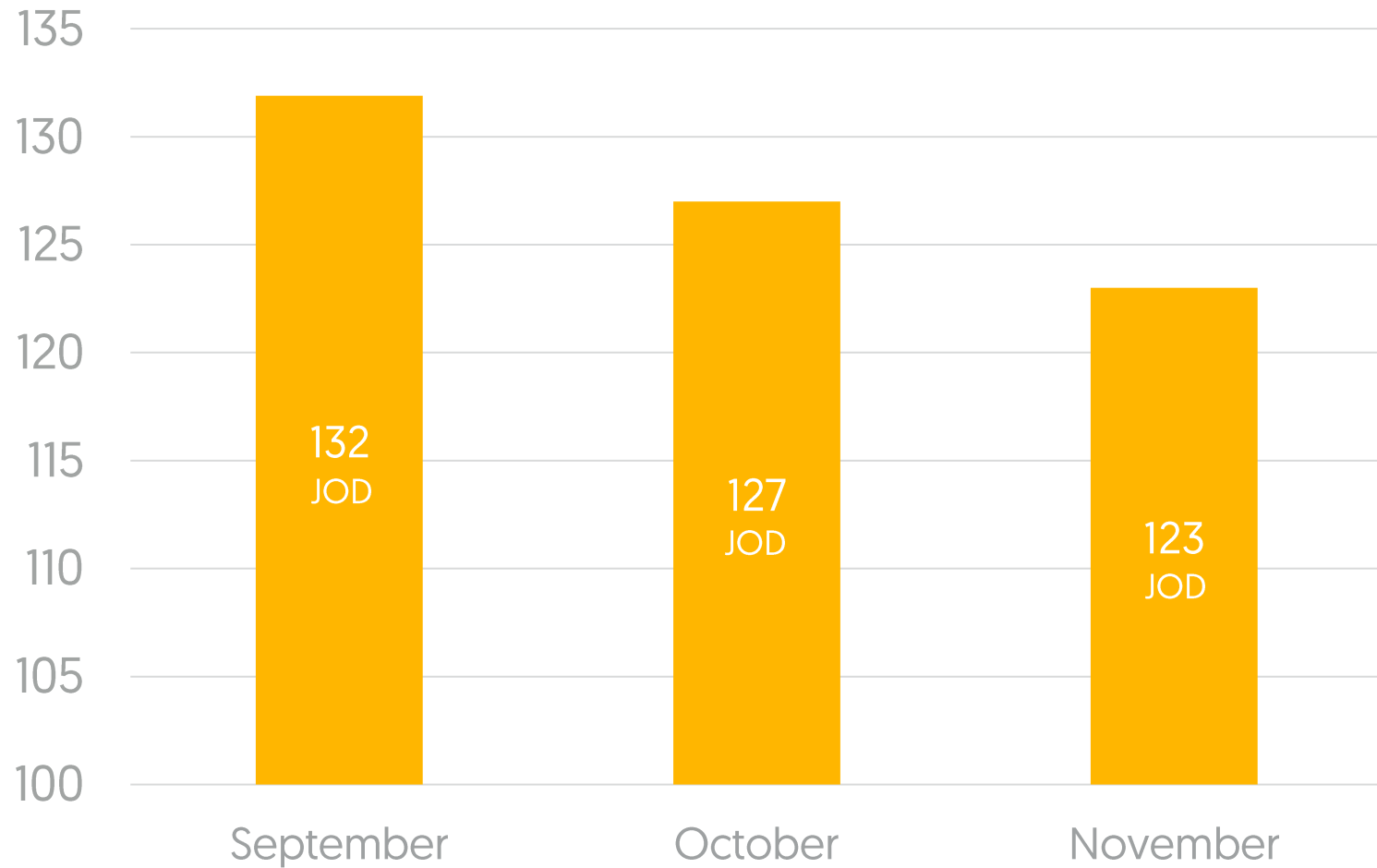
Percentage Based on Transaction Type Sub-Category



Transfer to Family/Friends	48%
Aid/Charity/Grant	14%
Transfer to Own Account	23%
Salary/Bonus/Dividends	6%
Loan/Loan Installment	9%
Purchases	79%
QR Purchases	21%
Cash Out - Agent/Teller	97%
Cash Out - ATM/Kiosk	3%
Cash In - Agent/Teller	85%
Cash In - ATM/Kiosk	15%

JoMoPay Transactions

Average Value of Transactions Over the Past 3 Months



JoMoPay Interoperability

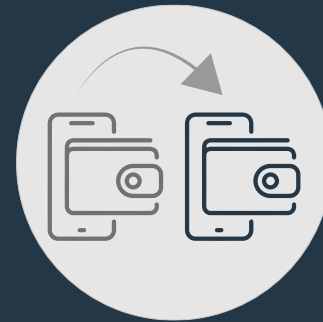
Number of Money Transfer Transactions Through PSPs



53.4%

0.44M

On Us



46.6%

0.33M

Off Us

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

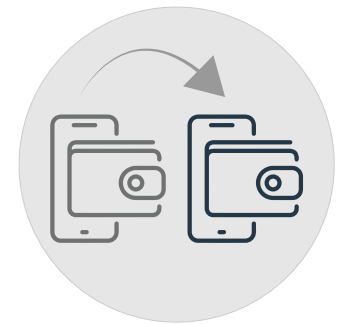
JoMoPay Interoperability

Value of Money Transfer Transactions Through PSPs



56.8%

43.7M JOD
On Us



43.2%

33.1M JOD
Off Us

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

CliQ & JoMoPay Interoperability

Monthly Report
November 2022

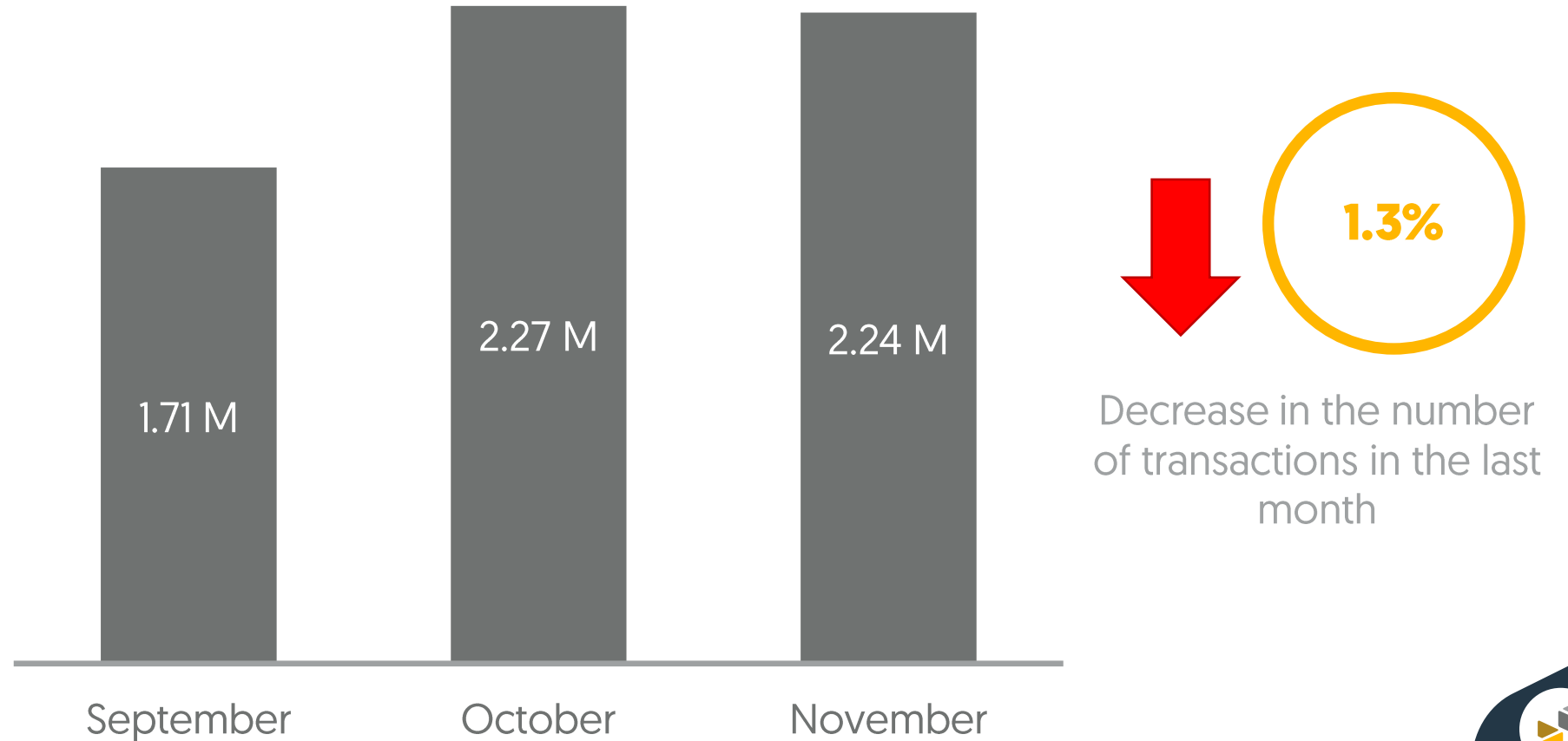
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CliQ and JoMoPay are two national schemes operating on the same payment switch using the ISO20022 standard



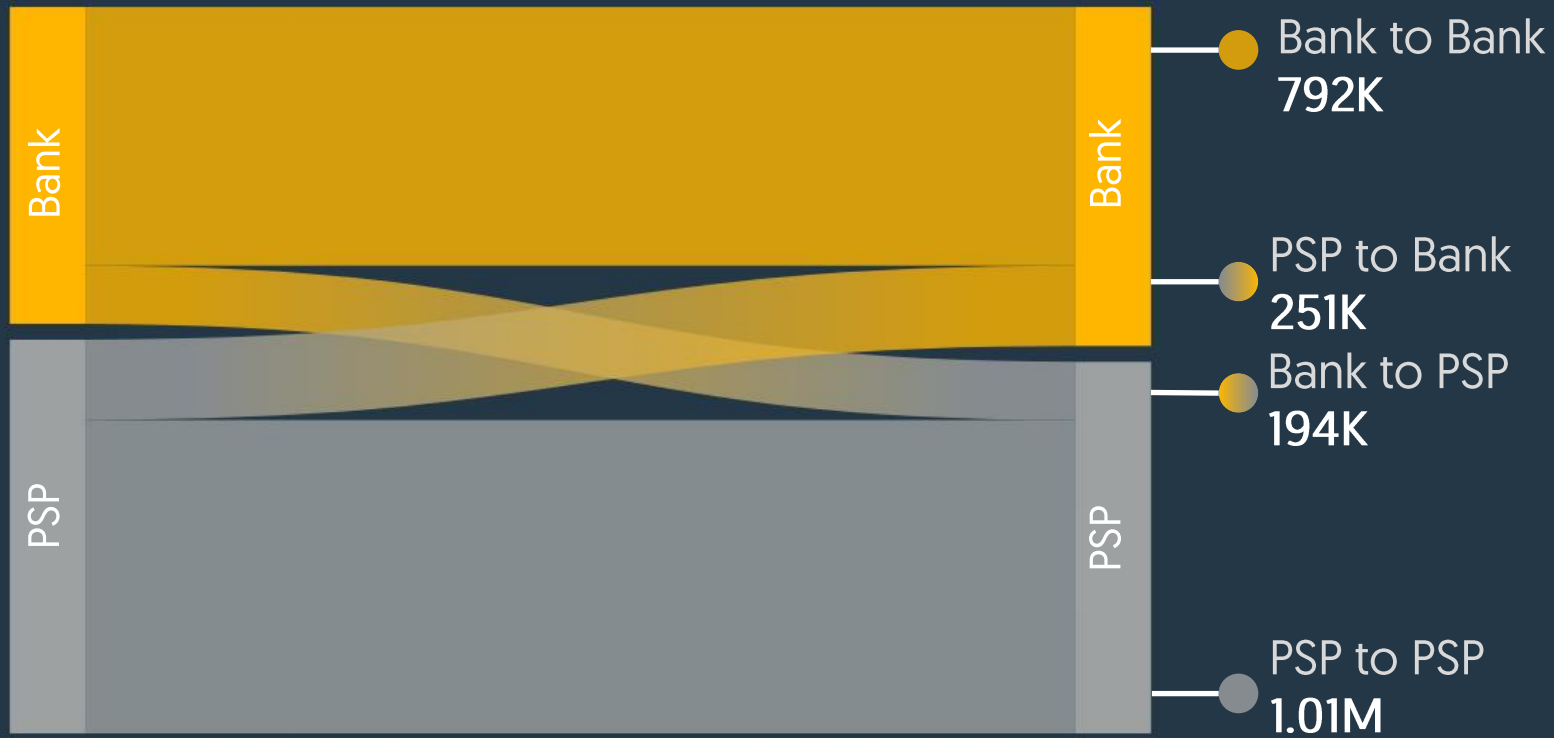
CliQ & JoMoPay Transactions

Total Number of Transactions Over the Past 3 Months



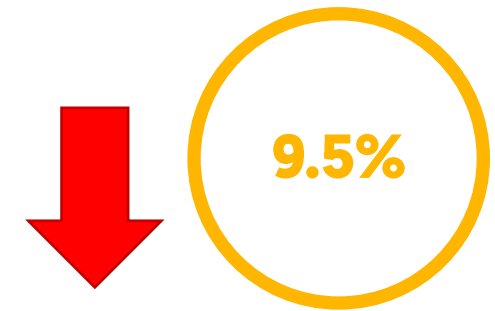
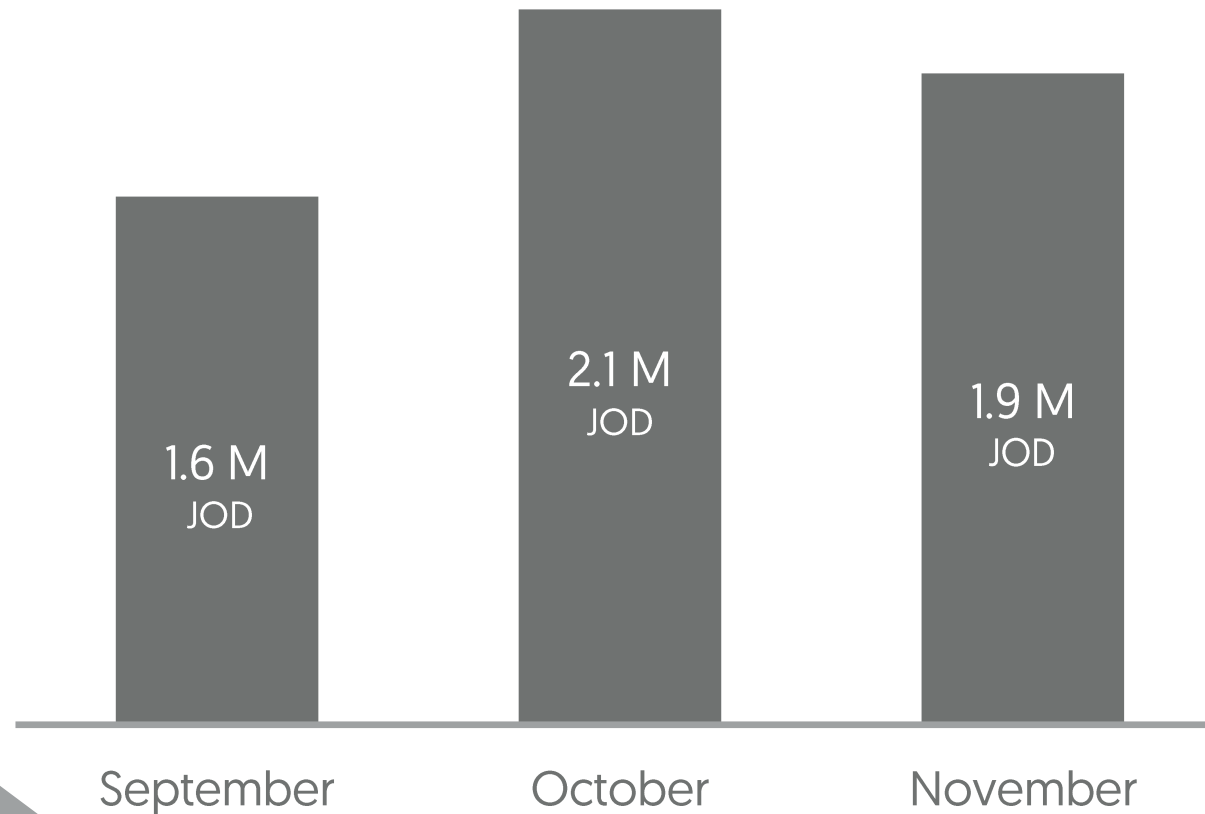
CliQ & JoMoPay Transactions

Total Number of Banks and PSPs Transactions



CliQ & JoMoPay Transactions

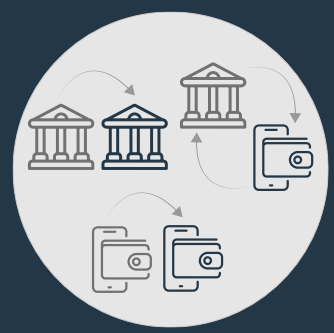
Total Number of Money Transfer Transactions Over the Past 3 Months



Decrease in the number of money transfer transactions in the last month

CliQ & JoMoPay Interoperability

Switch Interoperability – Total Number of Money Transfer Transactions Between All Banks and PSPs



68.7%
1.34M
Off Us



31.3%
0.61M
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



60.4%

231K
mPSP to Bank

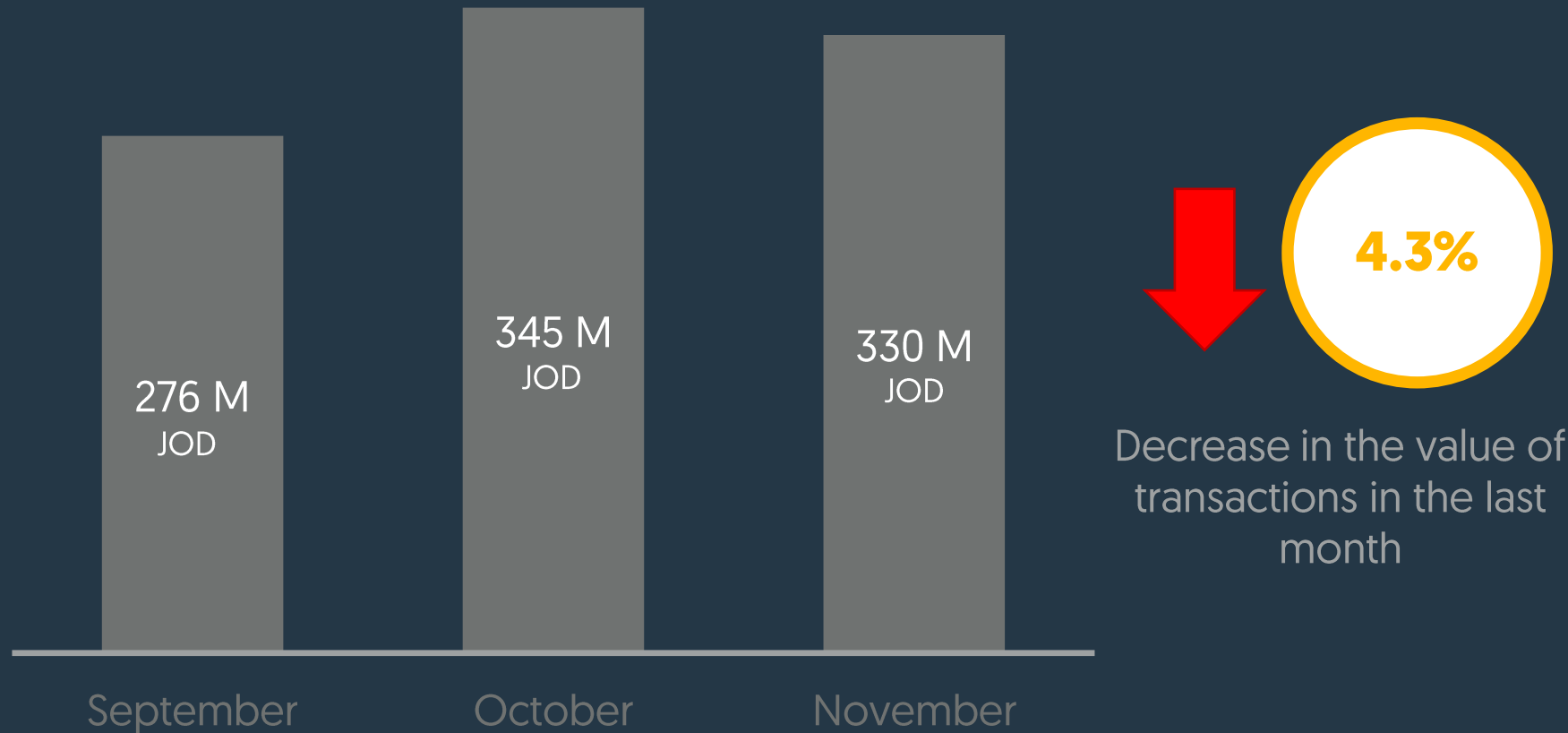


39.6%

151K
Bank to mPSP

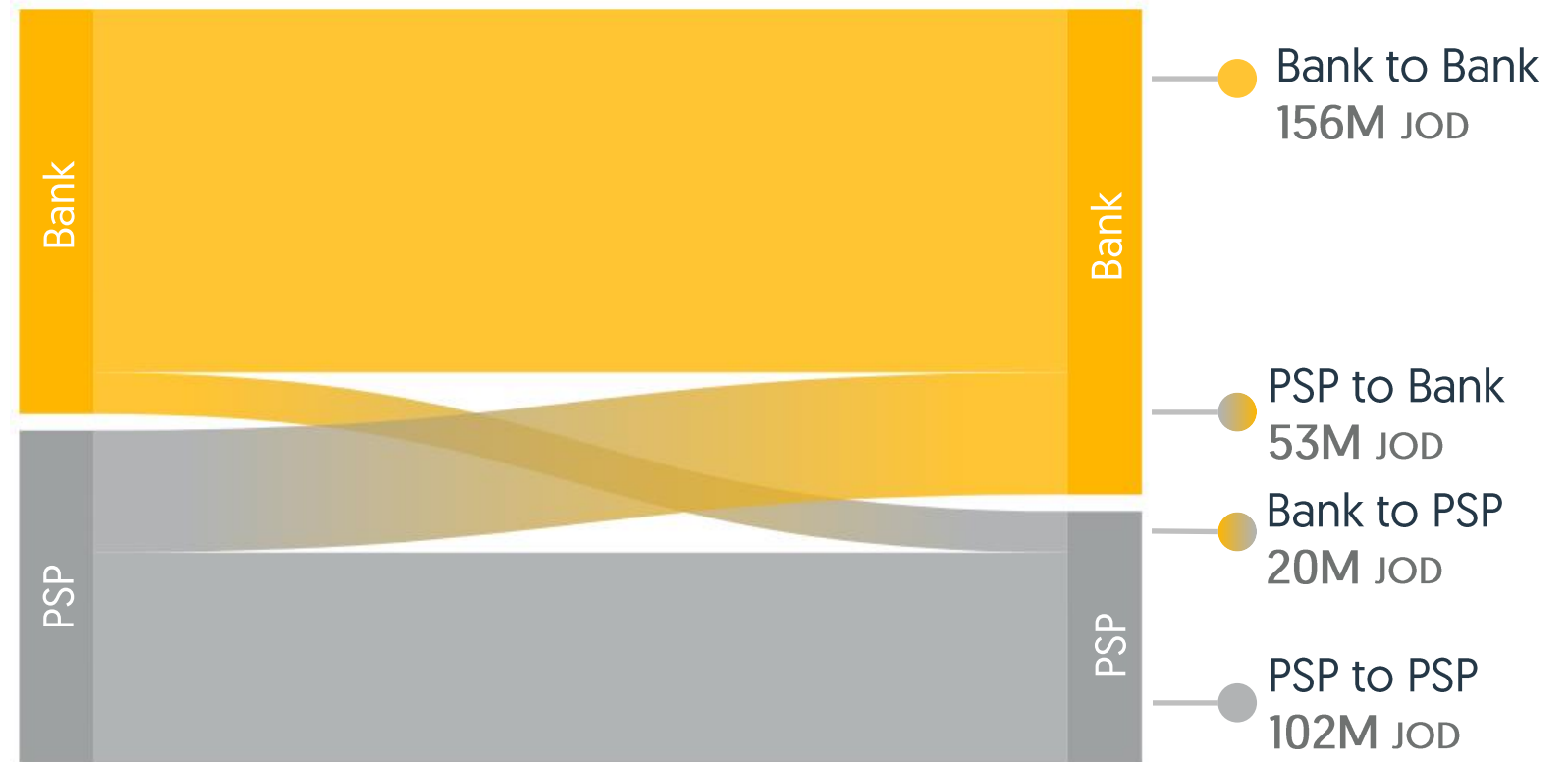
CliQ & JoMoPay Transactions

Total Value of Transactions Over the Past 3 Months



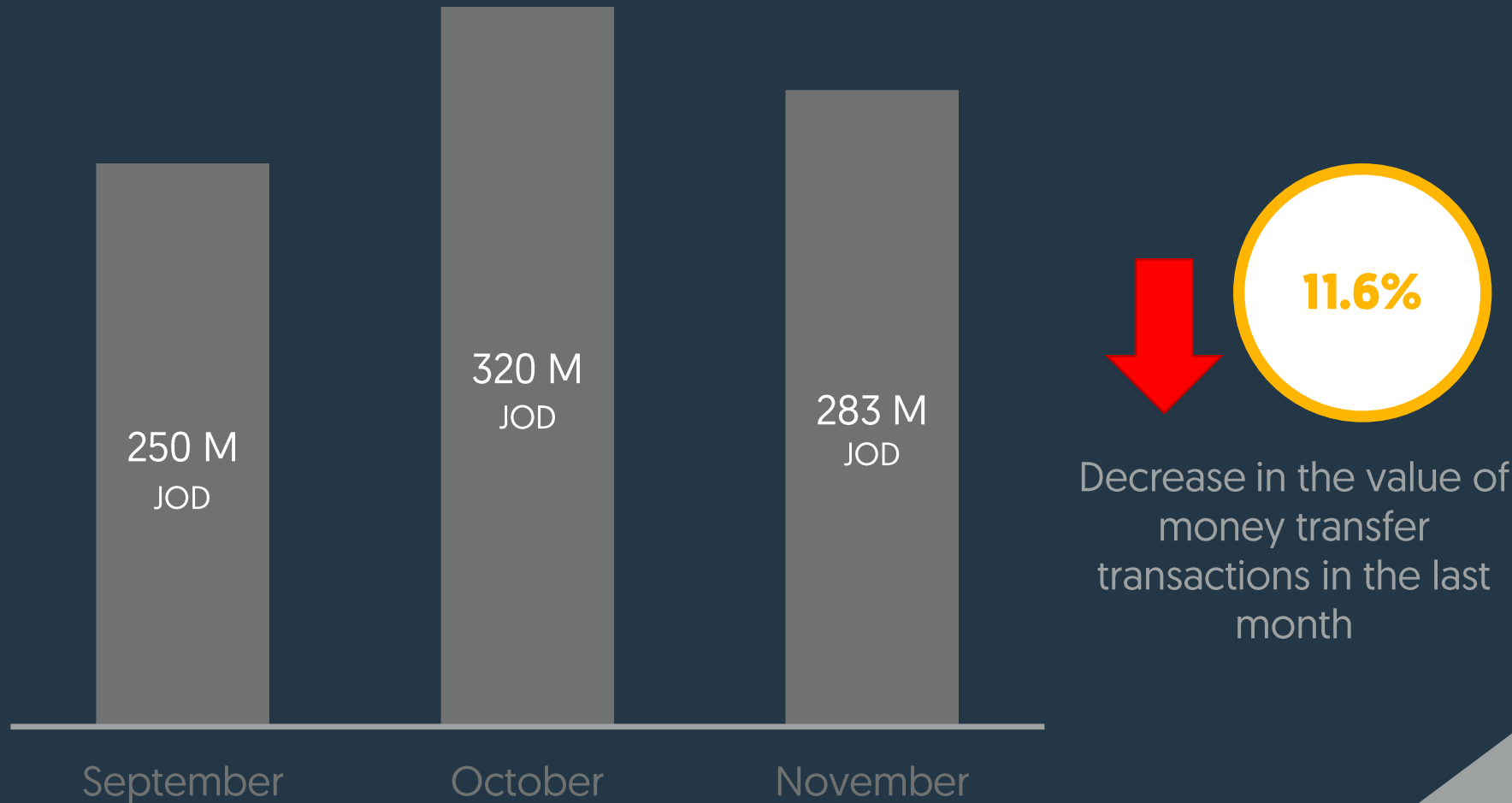
CliQ & JoMoPay Transactions

Total Value of Banks and PSPs Transactions



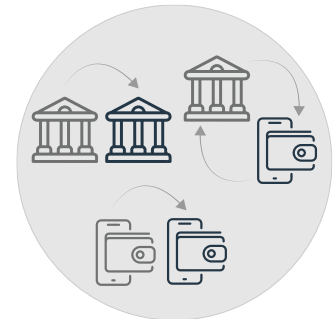
CliQ & JoMoPay Transactions

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



77.0%
218M JOD
Off Us



23.0%
65M 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



77.2%

50M JOD
mPSP to Bank



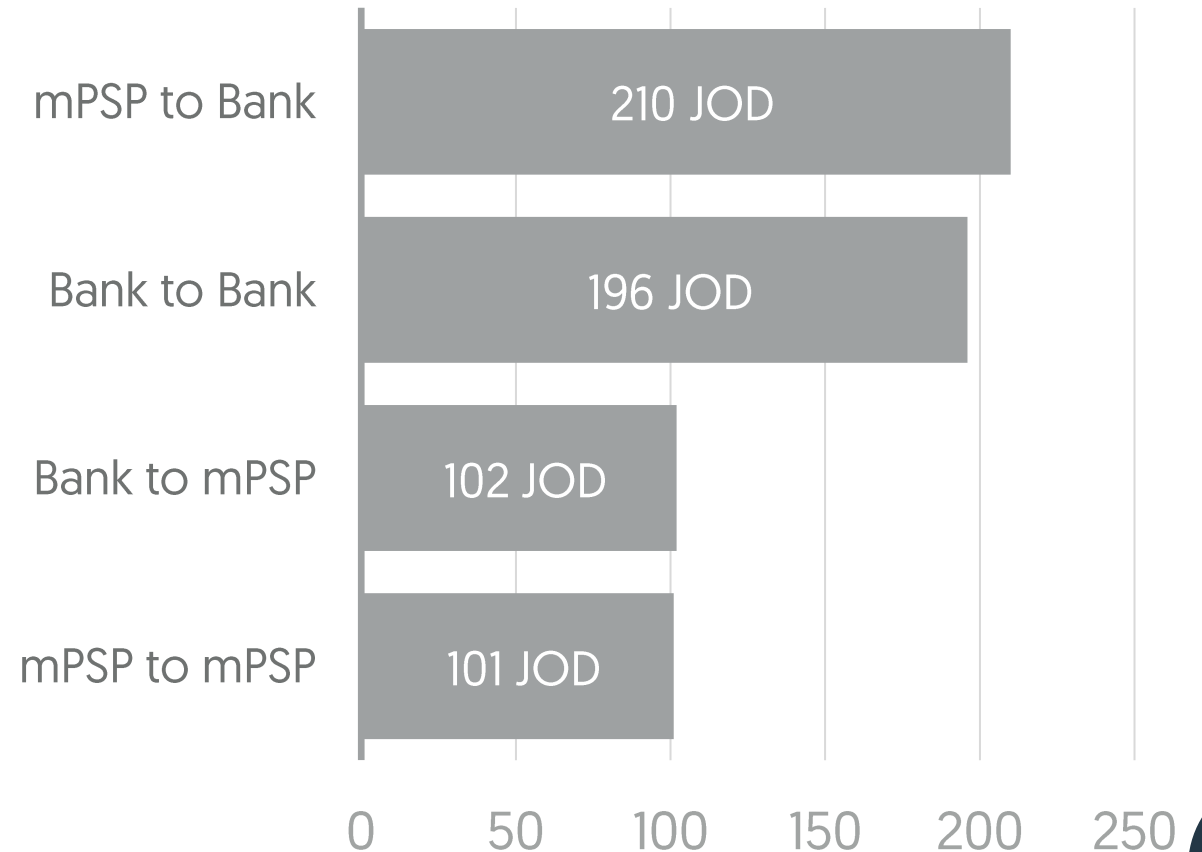
22.8%

15M JOD
Bank to mPSP

CliQ & JoMoPay Average Value of Transactions

Average Value of Transactions

147 JOD
Total Transaction Average



49



Monthly Report

November 2022

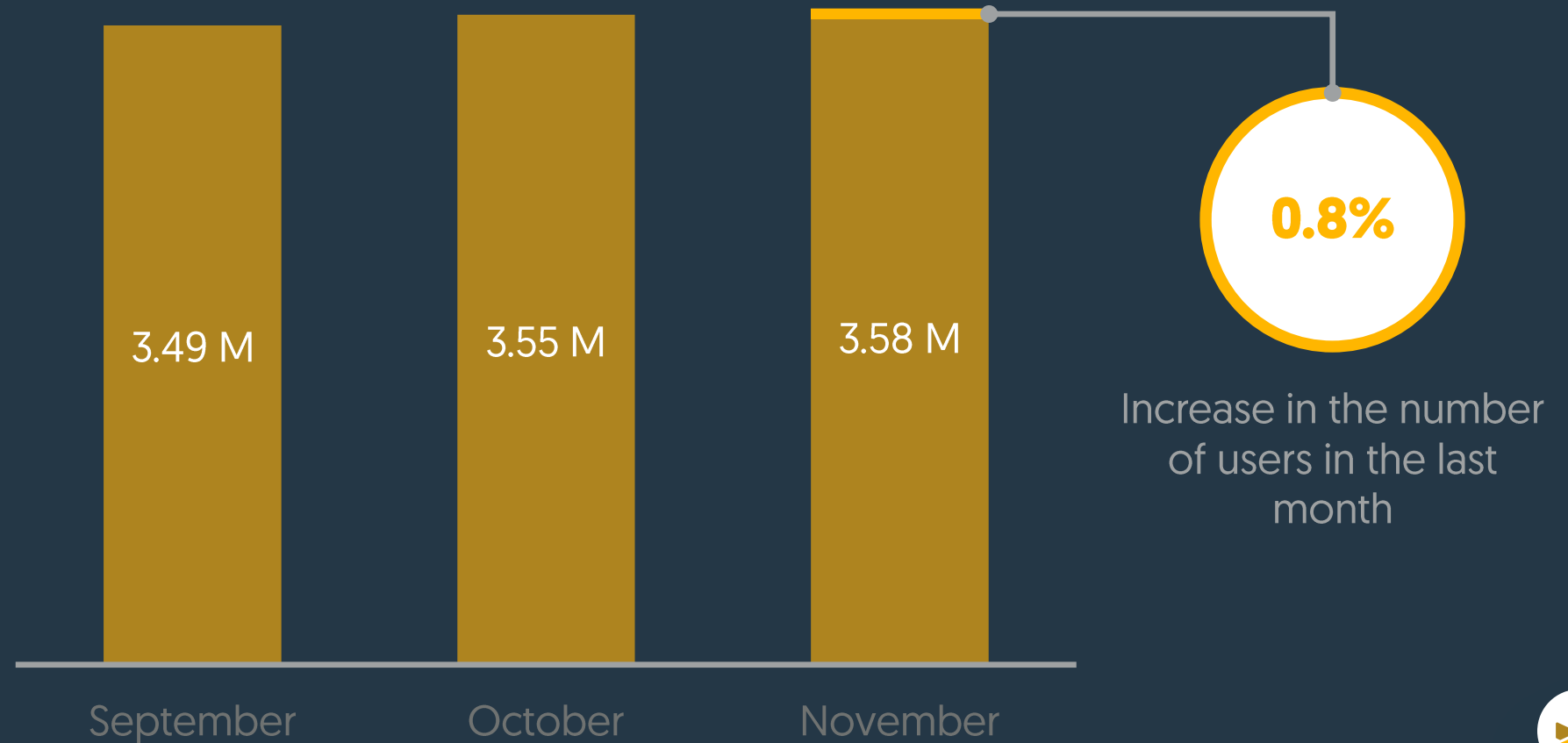
Electronic Bill Presentment & Payment (EBPP) System



11.2022

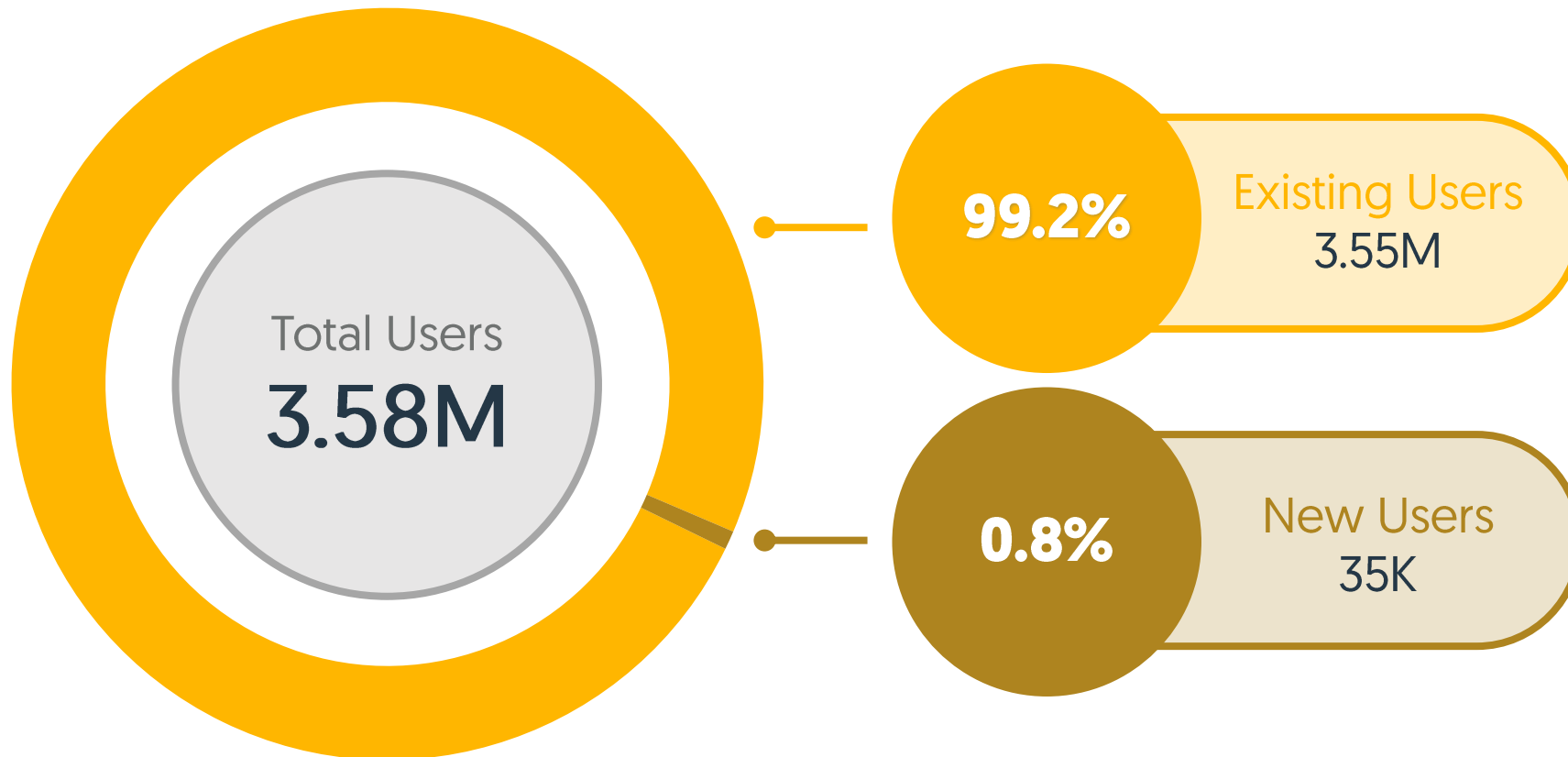
eFAWATEERcom Users

Total Number of Users Over the Past 3 Months



eFAWATEERcom Users

Number of eFAWATEERcom Users



eFAWATEERcom Billers & Services

Number of eFAWATEERcom Billers & Services



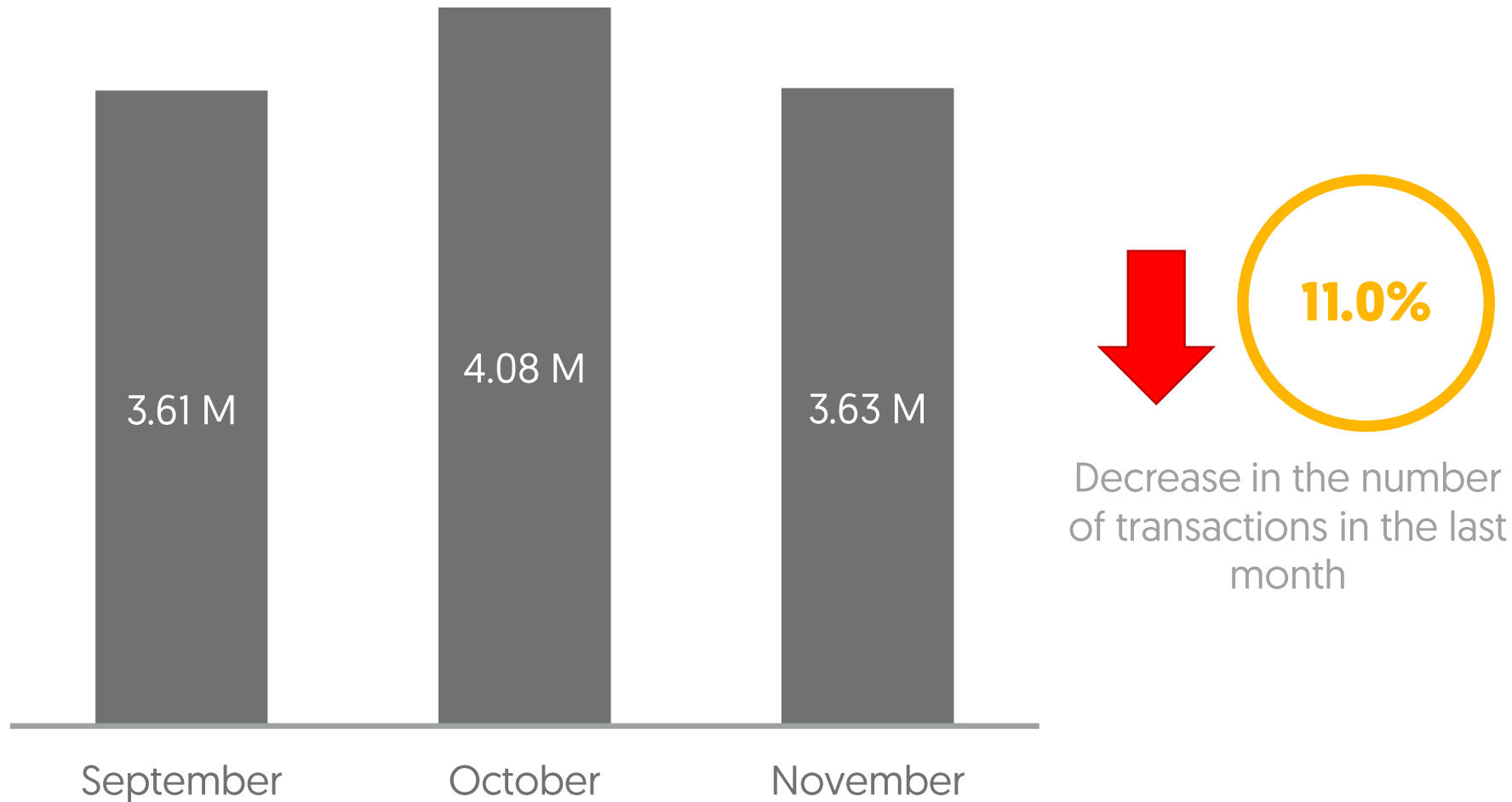
Billers
430



Services
1303

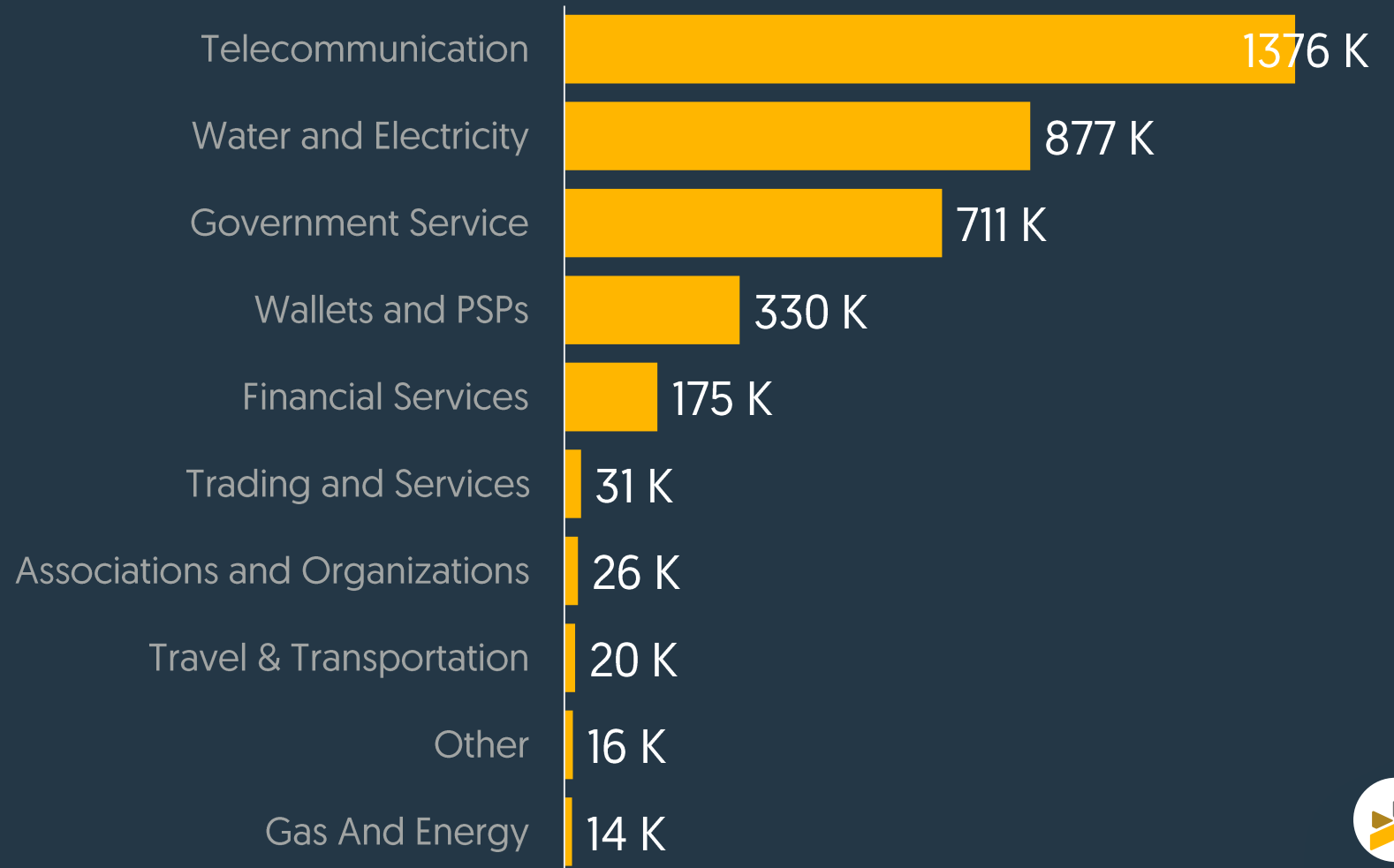
eFAWATEERcom Number of Transactions

Total Number of Transactions Over the Past 3 Months



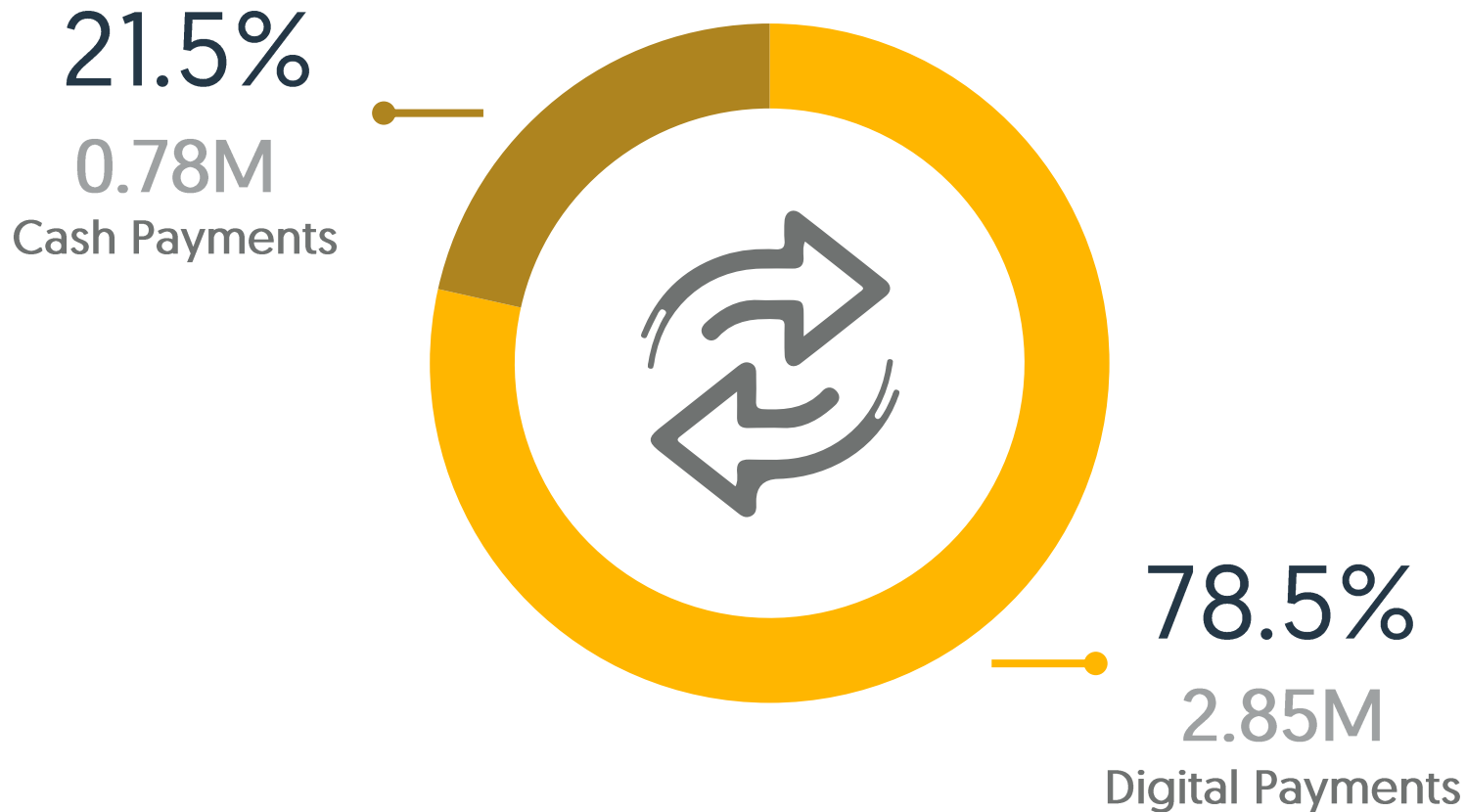
eFAWATEERcom Number of Transactions

Number of Transactions by Category



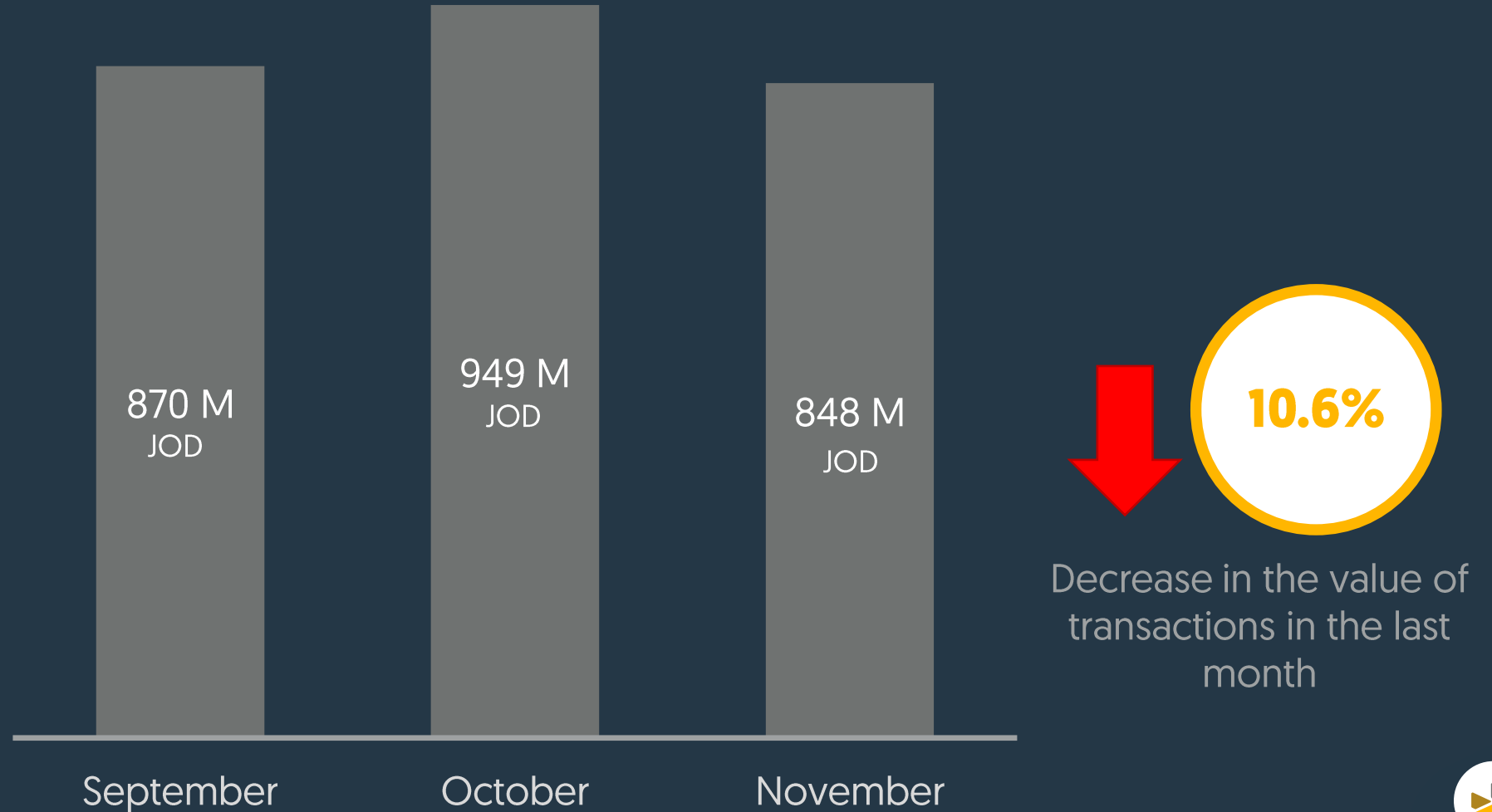
eFAWATEERcom Number of Transactions

Percentage Based on Payment Method



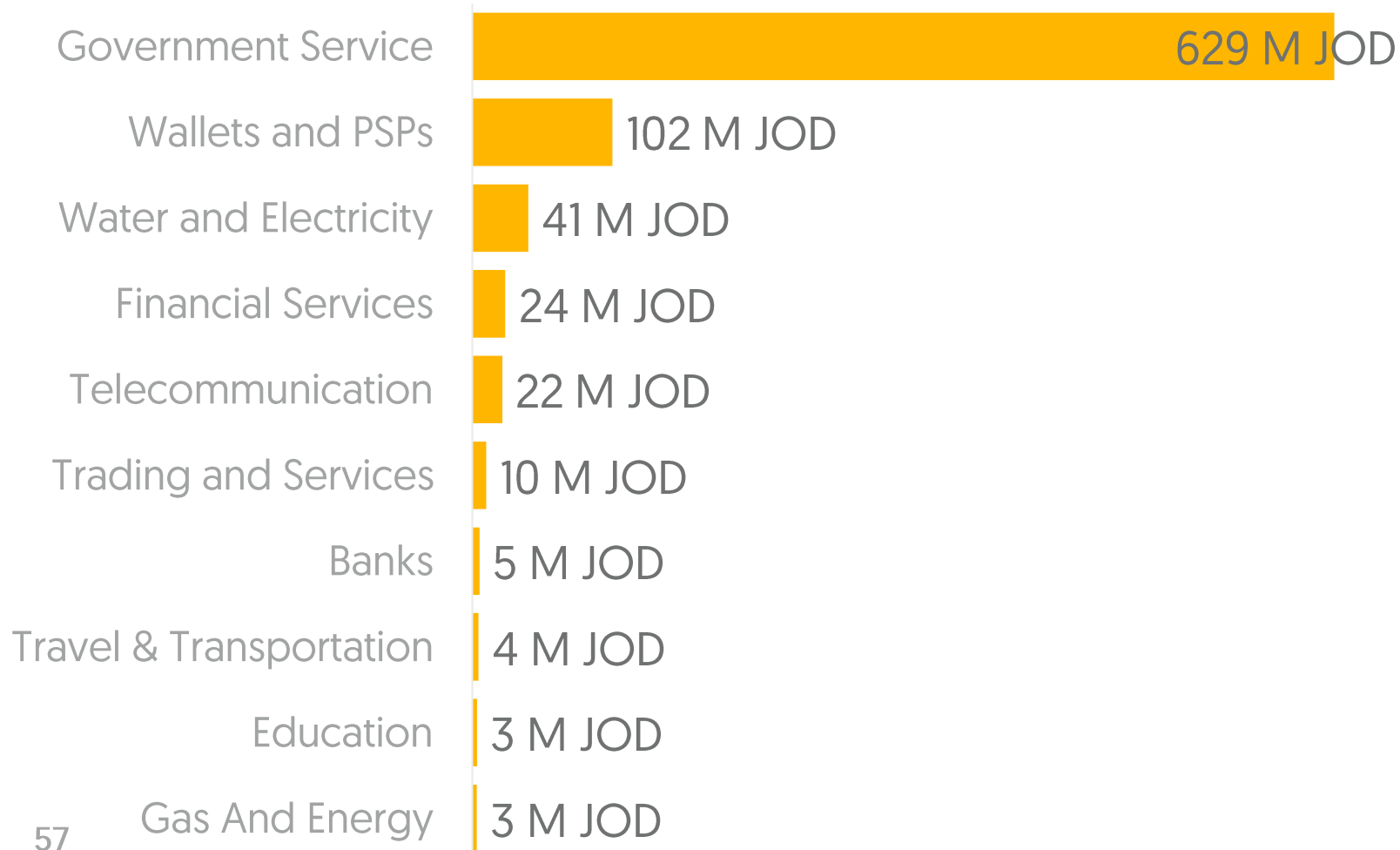
eFAWATEERcom Value of Transactions

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

16.3%
138.4M JOD
Cash Payments



83.7%
709.8M JOD
Digital Payments

eFAWATEERcom Transactions

Average Value of Transactions Over the Past 3 Months

