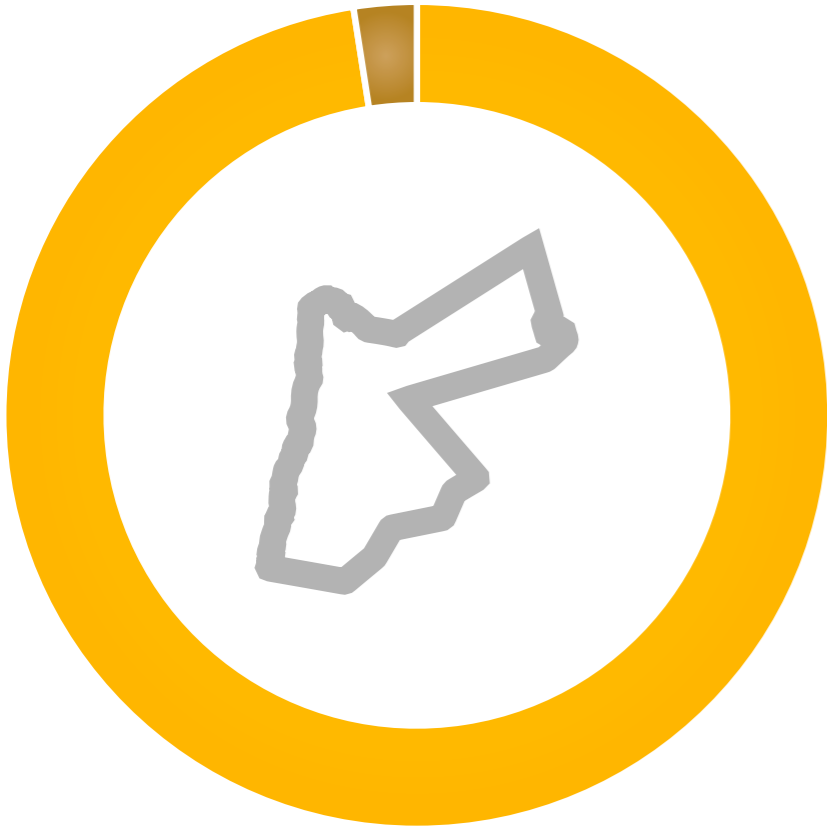


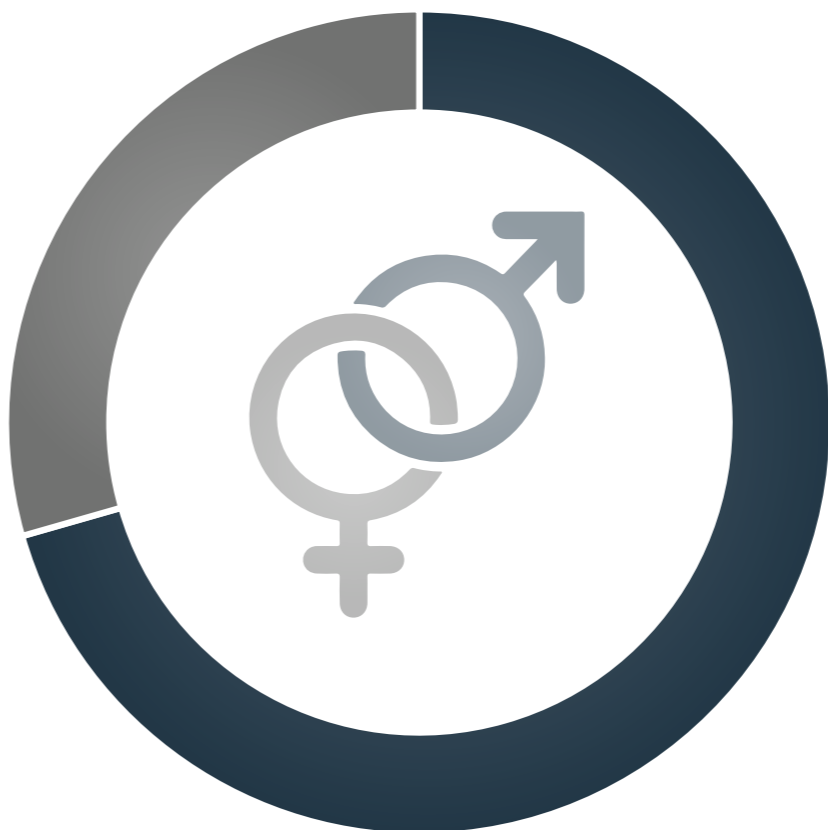
# CliQ Users


**285.8K** Total Number of CliQ Users  **11.5%** = **128.6K** Number of Users who use CliQ & JoMoPay + **157.2K** Number of Users who use CliQ only




Jordanian  
277.6K [97.5%]

Non-Jordanian  
7.1K [2.5%]



 Males  
198.7K [69.9%]

 Females  
85.4K [30.1%]

Age Groups

<18	1.8K
18 – 30	119.K
31 – 40	84.3K
41 – 50	42.9K
51 – 60	24.5K
61 – 70	9.5K
71 – 80	2.2K
81 – 90	0.3K
>=91	0.6K

User Types

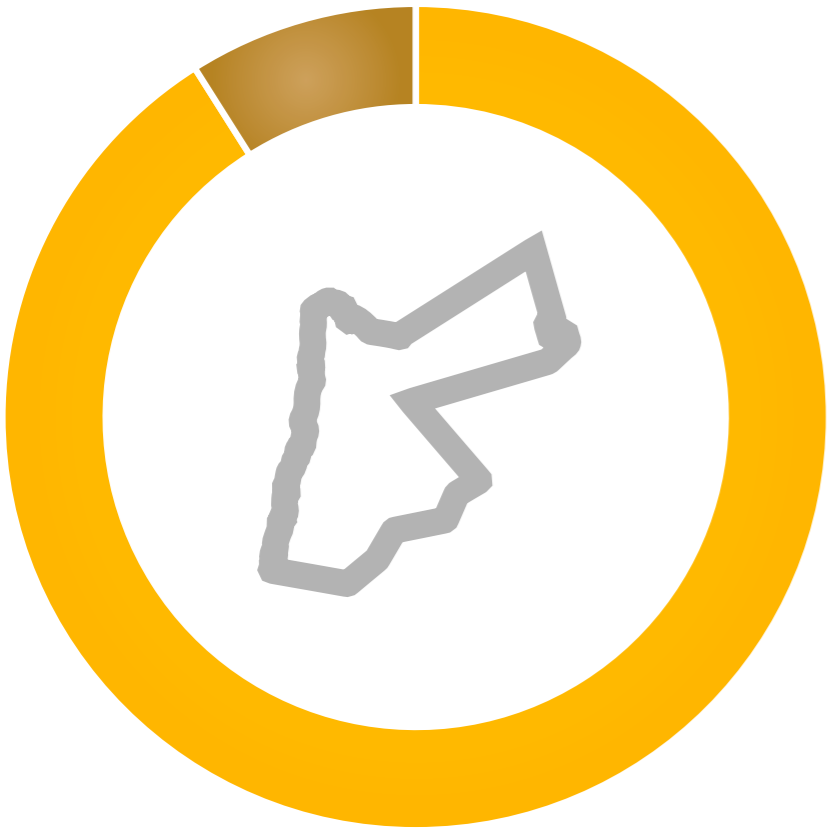
Individual  
284.6K [99.6%]

Legal  
1.1K [0.4%]

# JoMoPay Users

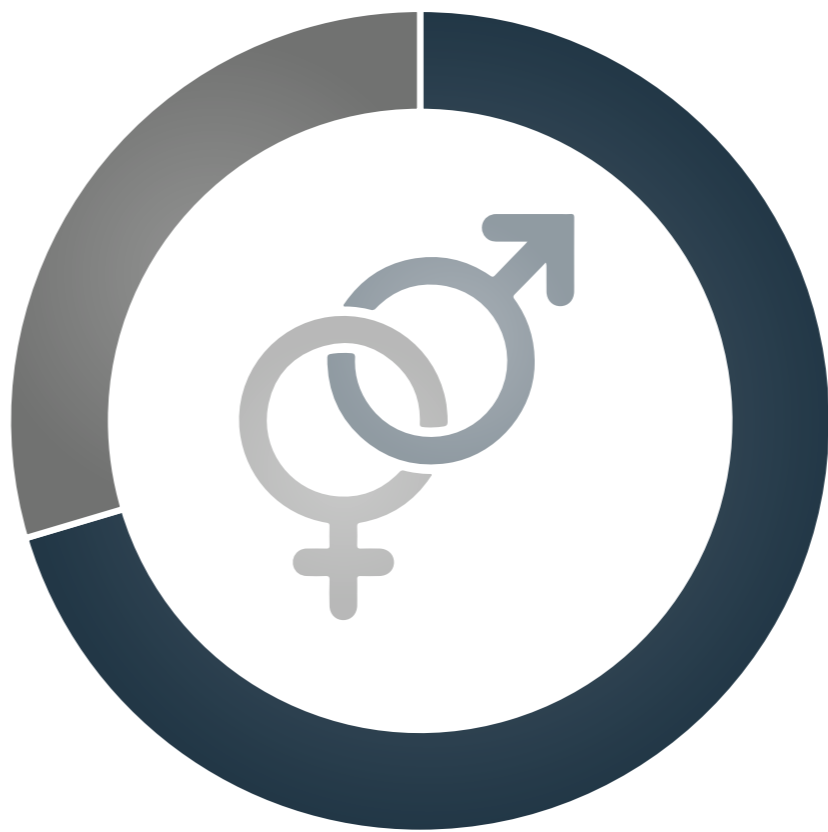
Jordan Mobile Payment


**1.70M** Total Number of JoMoPay Users  **3.0%** = **128.6K** Number of Users who use JoMoPay & CliQ + **1.57M** Number of Users who use JoMoPay only




Jordanian  
1.5M [90.6%]

Non-Jordanian  
0.2M [9.4%]



 Males  
1.17M [70.4%]

 Females  
0.45M [29.6%]

Age Groups

<18	5.1K
18 – 30	591.5K
31 – 40	449.2K
41 – 50	329.5K
51 – 60	198.9K
61 – 70	63.5K
71 – 80	27.6K
81 – 90	8.7K
>=91	17.2K

Wallet Types

Personal Wallet  
1,886K [99.7%]

Merchant Wallet  
3.8K [0.2%]

Agent Wallet  
1.4K [0.1%]

Business Wallet  
0.6K [0%]

# CliQ Transactions



**336K**  
Number of Transactions



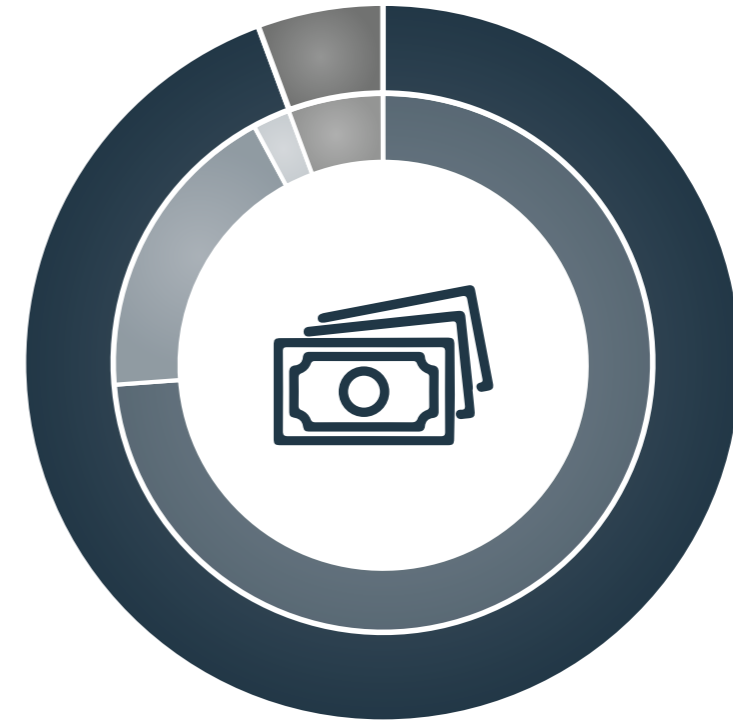
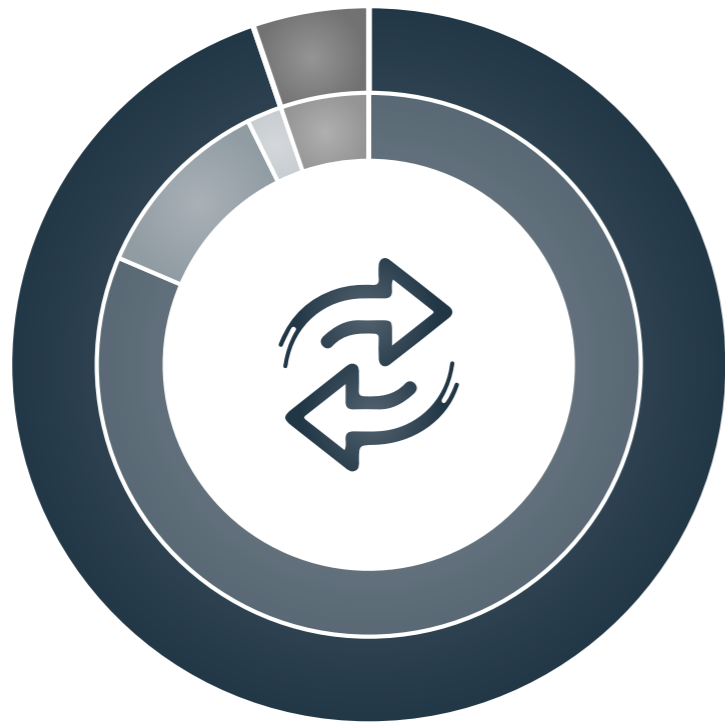
7.7%



**69.9M**  
Value of Transactions (JOD)



11.8%



Money Transfers  
318K (94.6%)

Transfer to Family/Friend  
**85.9%**

Transfer to Own Account  
**11.9%**

Other  
**2.2%**



Purchases  
18K (5.4%)

Purchases  
**99.8%**

QR Purchases  
**0.2%**



66.0M (94.4%)

Transfer to Family/Friend  
**78.3%**

Transfer to Own Account  
**19.4%**

Other  
**2.3%**



Purchases  
3.9M (5.6%)

Purchases  
**99.6%**

QR Purchases  
**0.4%**

**208.3 JOD**

Average Value of Money Transfer Transactions



**JoMoPay**  
Jordan Mobile Payment

# Transactions



**724K**  
Number of Transactions



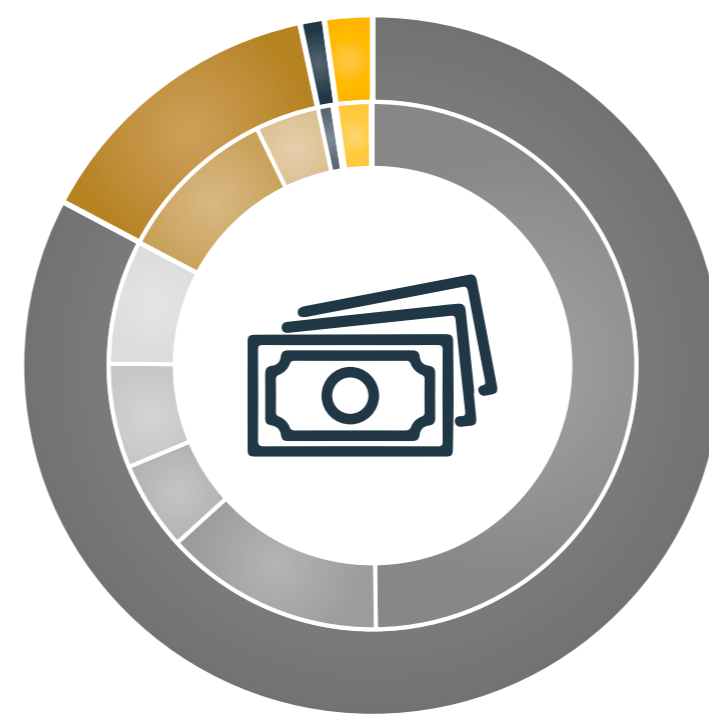
29.3%



**105.2M**  
Value of Transactions (JOD)



45.3%



Money Transfers  
610K (84.2%)



Cash Out  
59K (8.2%)



Purchases  
40K (5.5%)



Cash In  
15K (2.1%)



Money Transfers  
87.1M JOD (82.8%)



Cash Out  
14.7M JOD (13.9%)



Purchases  
1.2M JOD (1.1%)



Cash In  
2.3M JOD (2.2%)

Money Transfer

Transfer to Friend/Family	75%
Salary/Bonus/Dividends	14%
Aid/Charity/Grant	5%
Transfer to Own Account	5%
Loan/Loan Installment	2%

Money Transfer

Transfer to Friend/Family	60%
Salary/Bonus/Dividends	16%
Aid/Charity/Grant	7%
Transfer to Own Account	8%
Loan/Loan Installment	9%

Cash Out

Agent/Teller	63%
ATM/Kiosk	37%

Cash Out

Agent/Teller	72%
ATM/Kiosk	28%

Purchases

Purchases	96%
QR Purchases	4%

Purchases

Purchases	79%
QR Purchases	21%

Cash In

Agent/Teller	94%
ATM/Kiosk	6%

Cash In

Agent/Teller	95%
ATM/Kiosk	5%

**145.5 JOD**

Average Value of Money Transfer Transactions





# Interoperability



**1.1M**  
Number of Transactions



21.4%



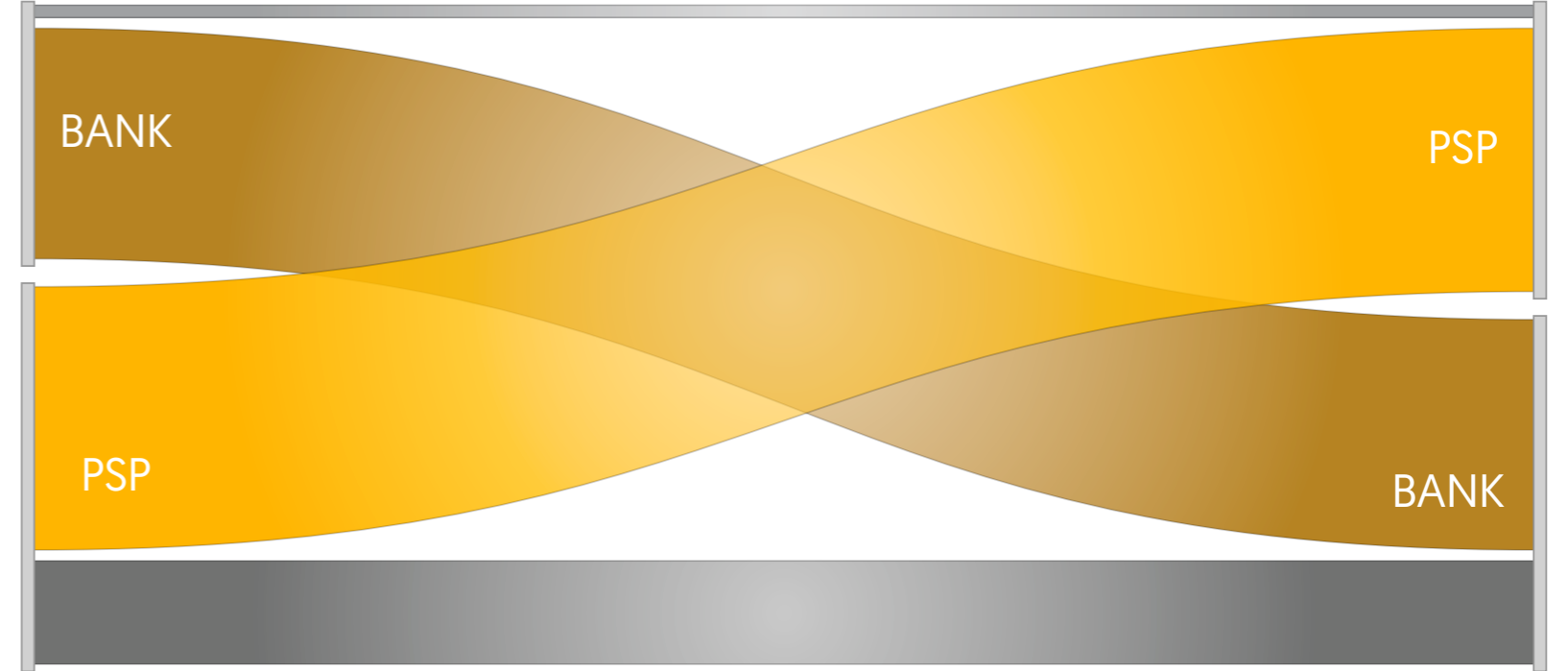
**175.3M**  
Value of Transactions (JOD)



30.0%

Total Number of Banks and PSPs Transactions

Total Value of Banks and PSPs Transactions (JOD)



	Bank to Bank 293K [27.6%]		PSP to PSP 620K [58.5%]
	Bank to PSP 45K [4.2%]		PSP to Bank 103K [9.7%]

	Bank to Bank 65.9M JOD [37.6%]		PSP to PSP 75.2M JOD [42.9%]
	Bank to PSP 4.2M JOD [2.4%]		PSP to Bank 30.0M JOD [17.1%]

**928K**

Number of Transactions - P2P



21.5%

**153.1M**

Value of Transactions (JOD) - P2P



31.9%

Switch Interoperability - All Banks and PSPs Transactions

Switch Interoperability - All Banks and PSPs Transactions

On Us 324K [34.9%]	Off Us 604K [65.1%]
Transactions within the same financial institution	Transactions across different financial institutions

On Us 40M JOD [25.9%]	Off Us 113M JOD [74.1%]
Transactions within the same financial institution	Transactions across different financial institutions

CliQ interoperability (Bank to Bank)

CliQ interoperability (Bank to Bank)

Off Us 229K [81.0%]		On Us 
On Us 54K [19.0%]		

Off Us 55.1M JOD [87.8%]		On Us 
On Us 7.6M JOD [12.2%]		

JoMoPay Interoperability (PSP to PSP)

JoMoPay Interoperability (PSP to PSP)

Off Us 258K [48.8%]		On Us 
On Us 271K [51.2%]		

Off Us 29.2M JOD [47.7%]		On Us 
On Us 32.0M JOD [52.3%]		

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 36K [31.0%]		
PSP to Bank 81K [69.0%]		

Bank to PSP 3.3M JOD [11.4%]		
PSP to Bank 25.9M JOD [88.6%]		

**222.2 JOD**

5.6%

Average Value of Bank to Bank Transactions (P2P)

**115.9 JOD**

20.0%

Average Value of PSP to PSP Transactions (P2P)

**91.0 JOD**

8.1%

Average Value of Bank to PSP Transactions (P2P)

**319.6 JOD**

10.4%

Average Value of PSP to Bank Transactions (P2P)



# Transactions



**3.02M**  
Number of Transactions



15.9%

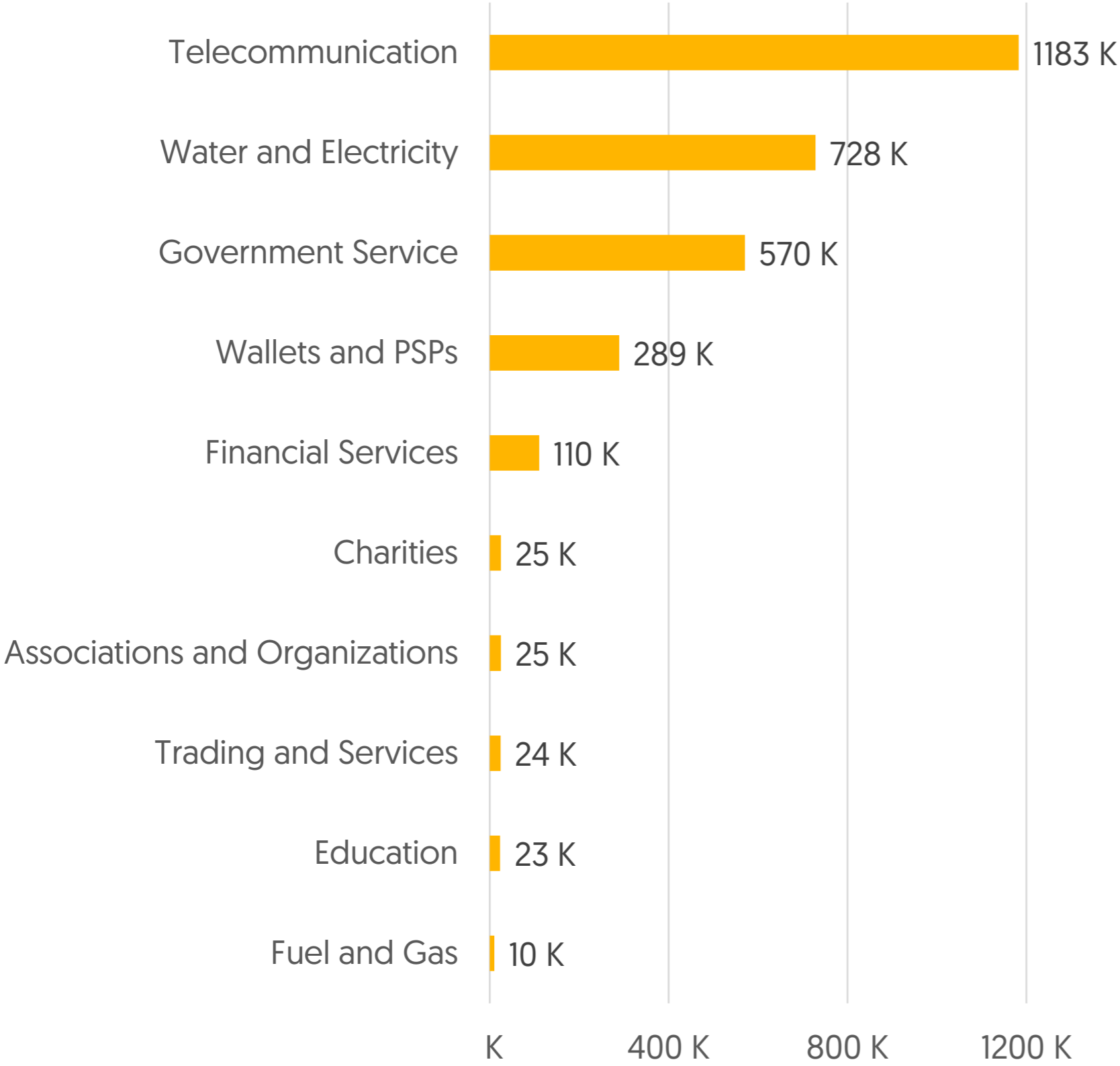


**953M**  
Value of Transactions (JOD)

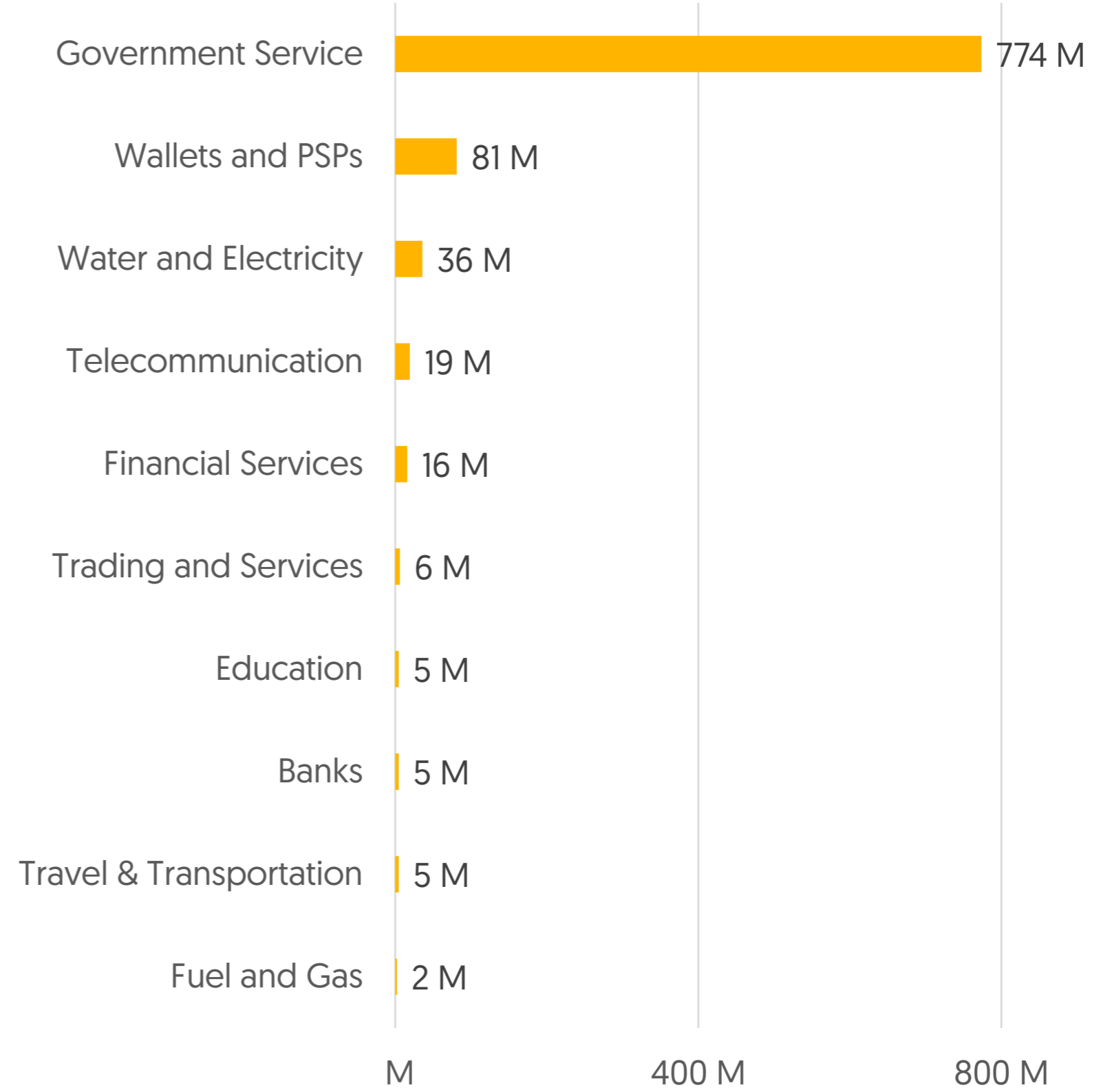


11.1%

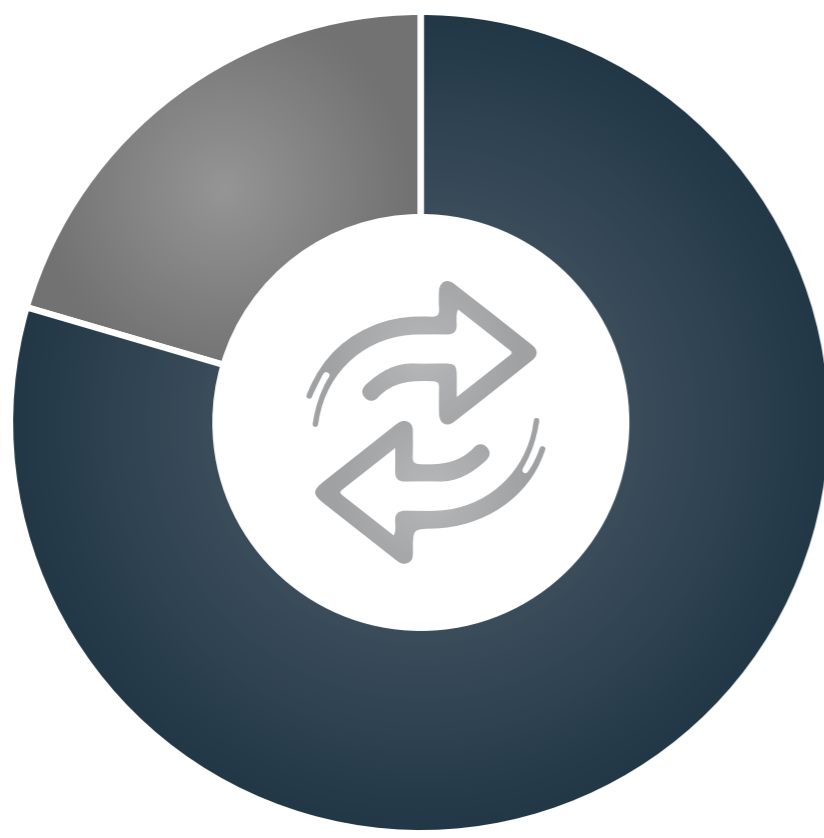
Number of Transactions based on Payment Type



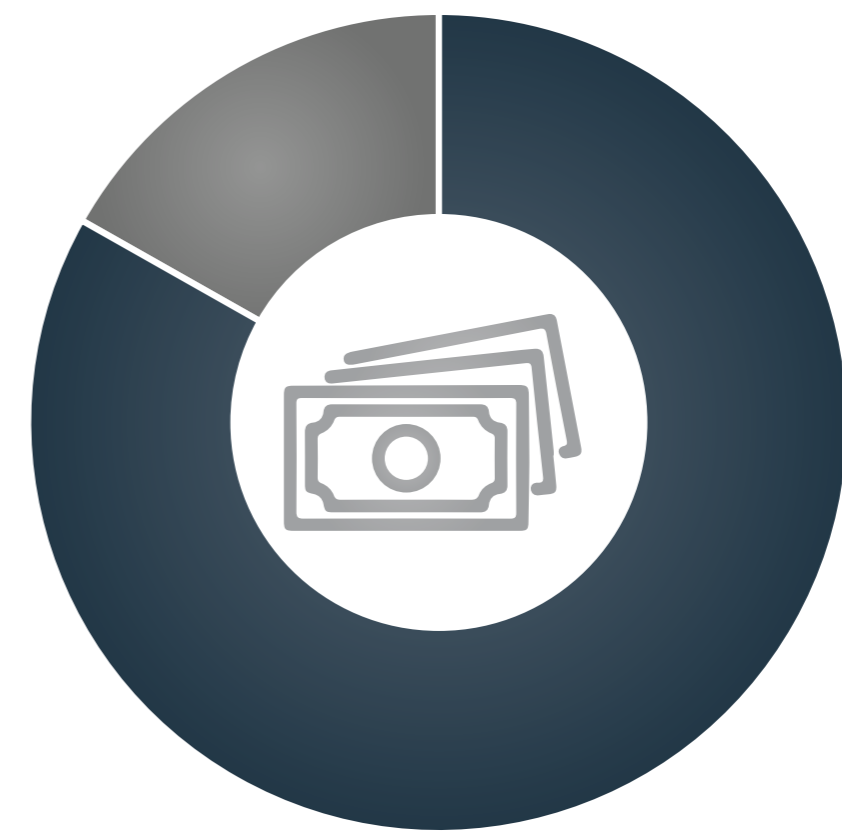
Value of Transactions based on Payment Type



Number of Transactions based on Payment Method



Value of Transactions based on Payment Method



Digital Payments  
79.5%



Cash Payments  
20.5%



Digital Payments  
83.2%



Cash Payments  
16.8%

**316 JOD**

Average Value of Transactions



# Users, Services, & Billers

**3.30M**

Total Number of eFAWATEERcom Users



0.9%

**33K**

Total Number of New eFAWATEERcom Users



2.0%

**3.27M**

Total Number of Users in the Previous Month



**1268**  
Services



2.0%



**414**  
Billers



0.5%