



Jordan Payments & Clearing Company

Payment Systems Monthly Reports

August 2022



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FAWATEER.com

Monthly Report



Systems Summary

Monthly Report

August 2022

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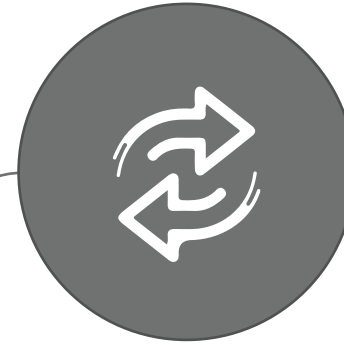


CliQ Summary



Number of
Customers

411K



Number of
Transactions

695K



Value of
Transactions

141M

JoMoPay Summary



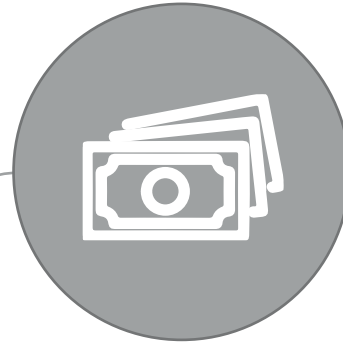
Number of
Customers

1.87M



Number of
Transactions

1.04M



Value of
Transactions

141M



FAWATEER.com

Summary



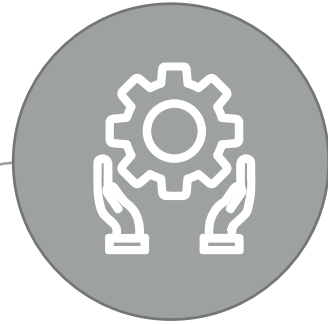
Number of
Users

3.45M



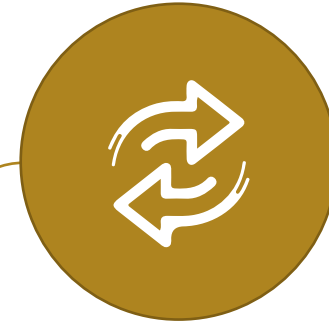
Number of
Billers

445



Number of
Services

1069



Number of
Transactions

3.87M



Value of
Transactions

878M



Monthly Report

August 2022

7

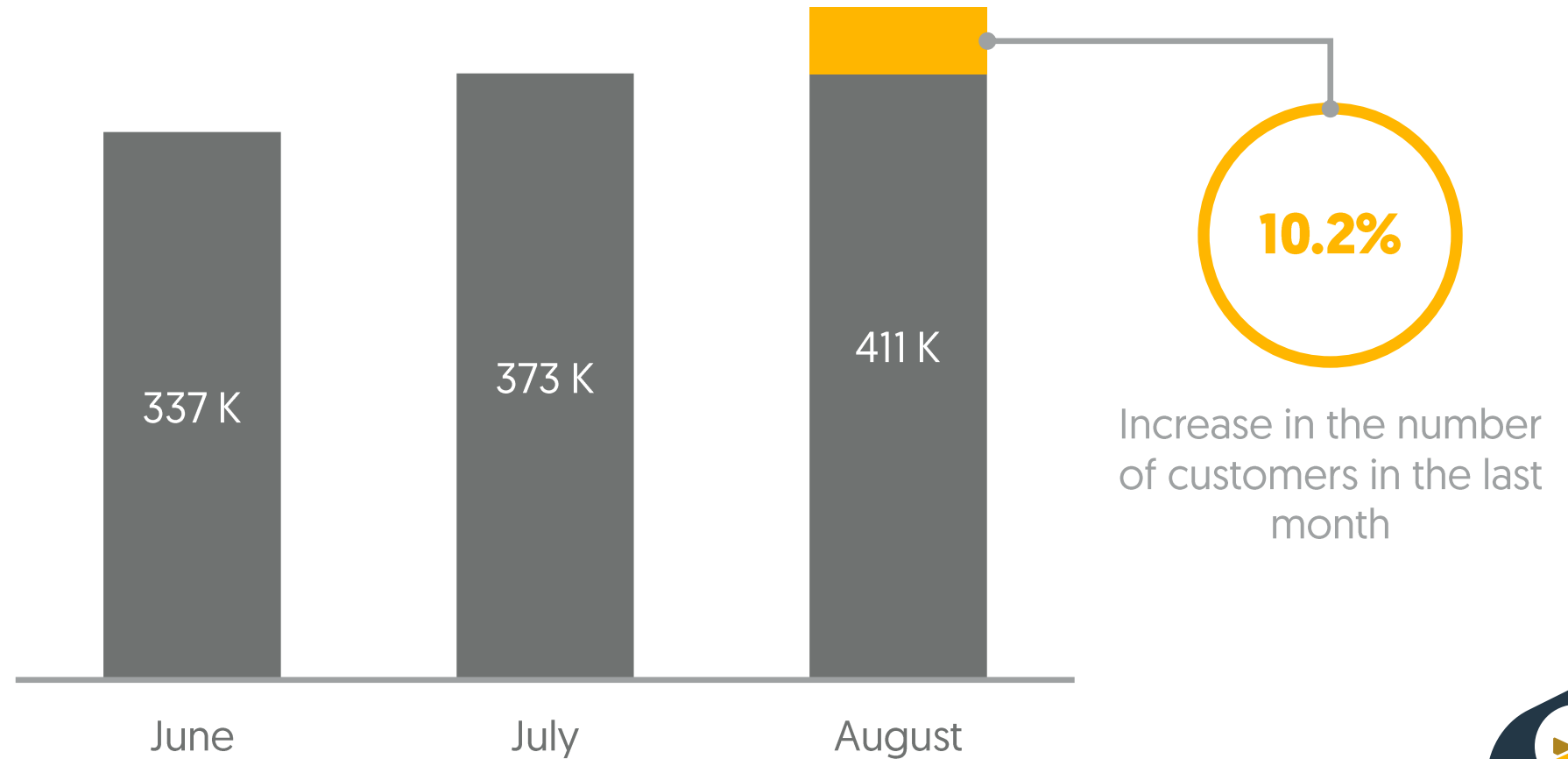
Instant Payment System



08.2022

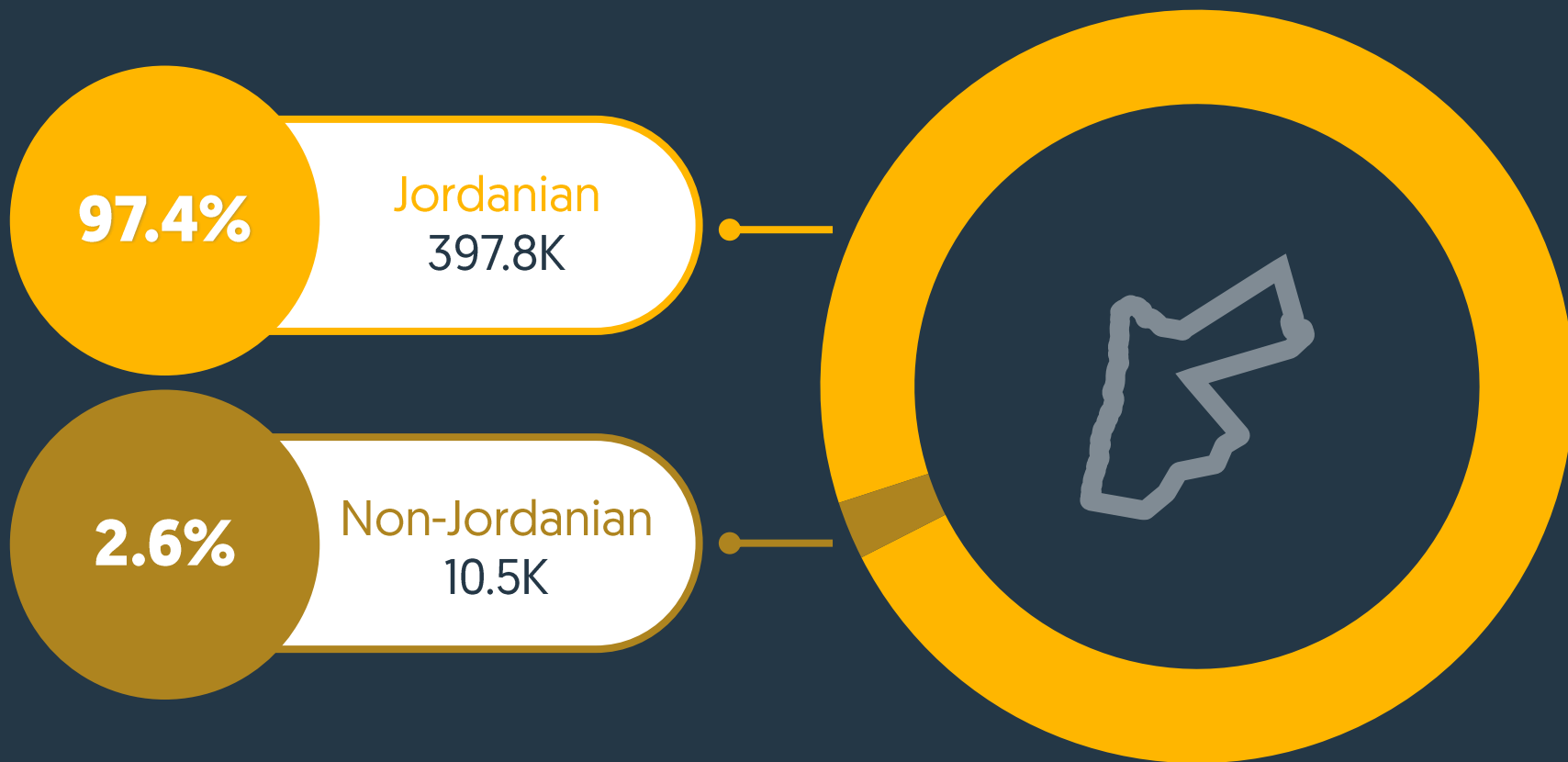
CliQ Customers

Total Number of Customers Over the Past 3 Months



CliQ Customers

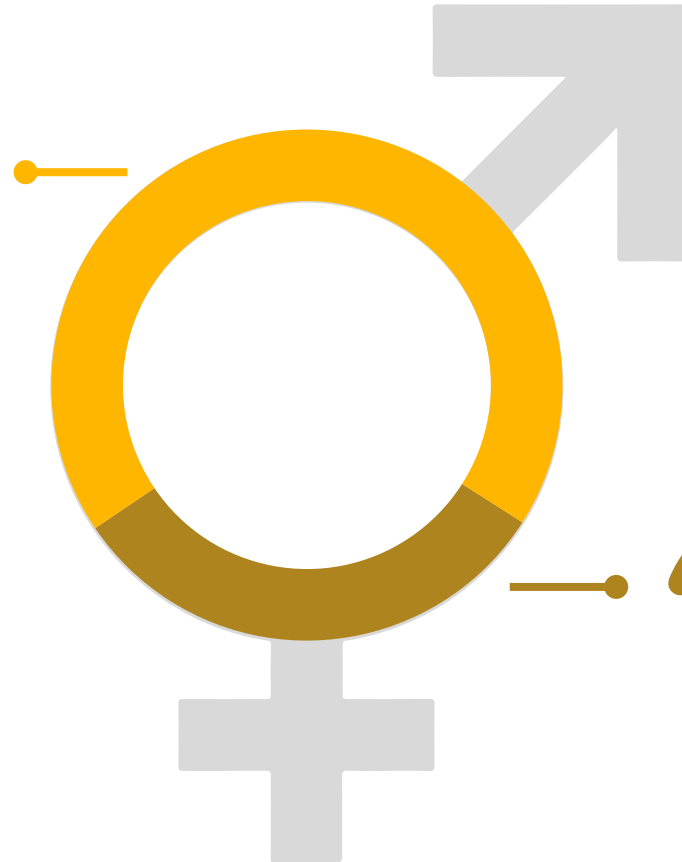
Percentage of Customers Based on Nationality



CliQ Customers

Percentage of Customers Based on Gender

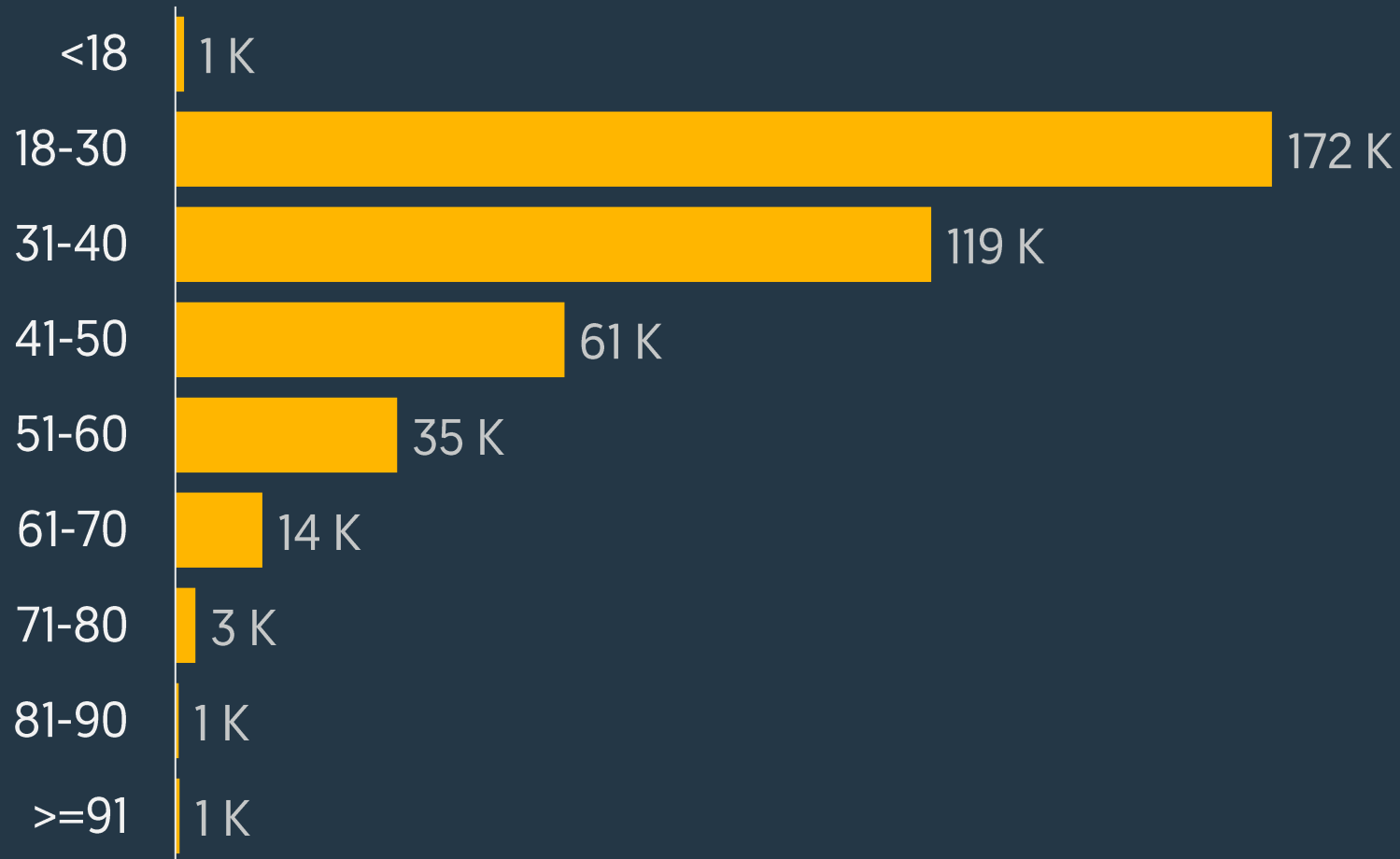
67.9%
275.7K
Male Customers



32.1%
130.2K
Female Customers

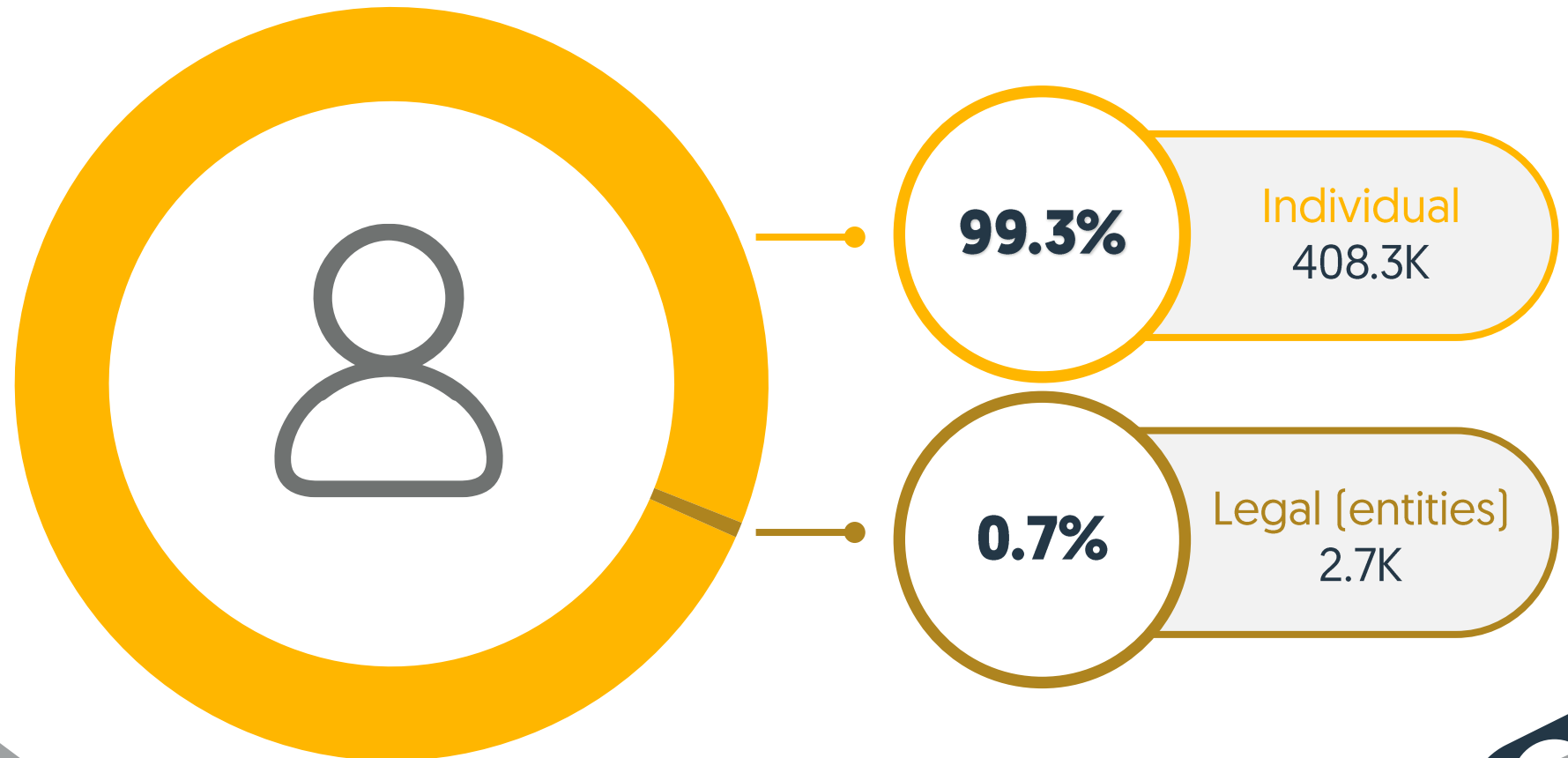
CliQ Customers

Number of Customers Based on Age Group



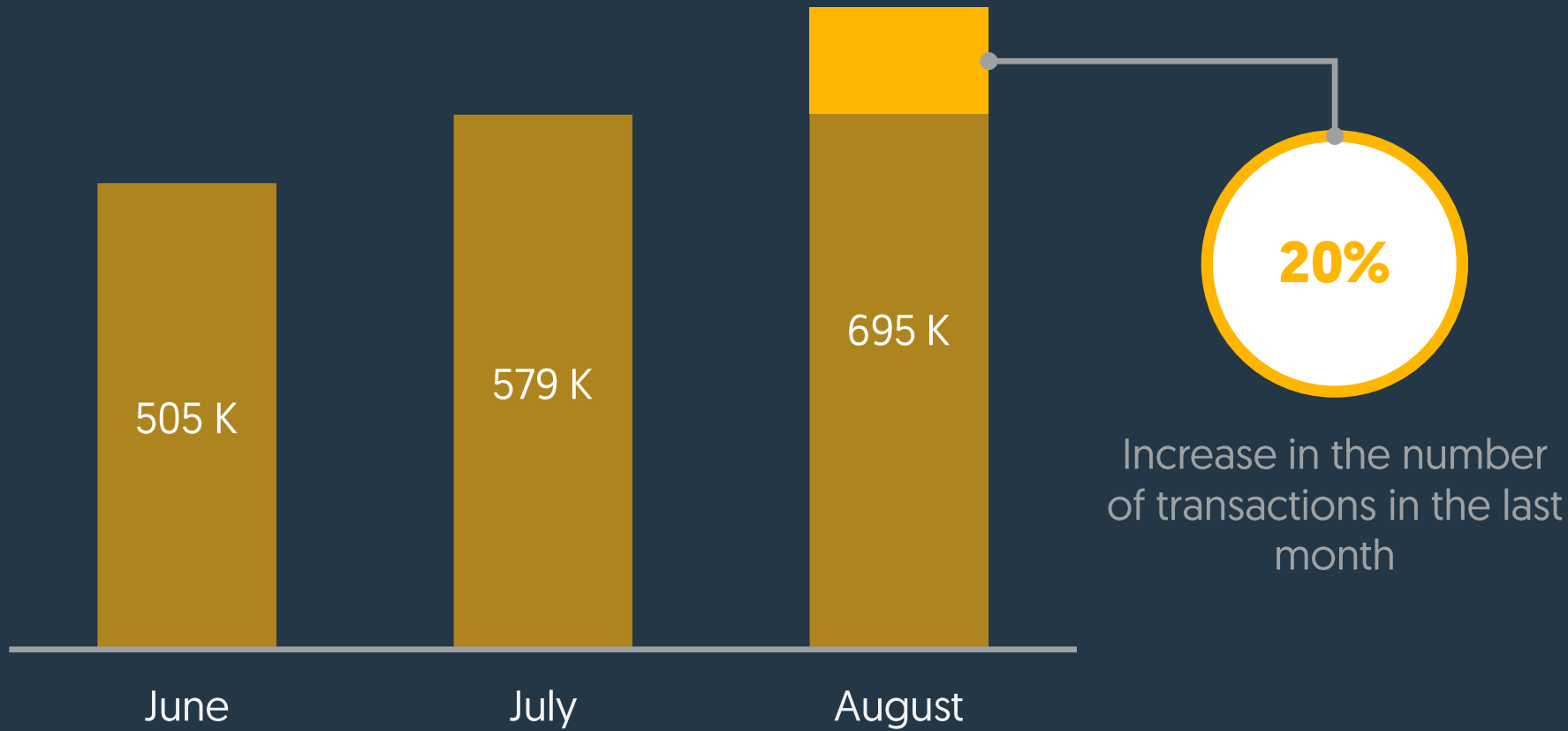
CliQ Customers

Percentage of Customers Based on Customer Type



CliQ Number of Transactions

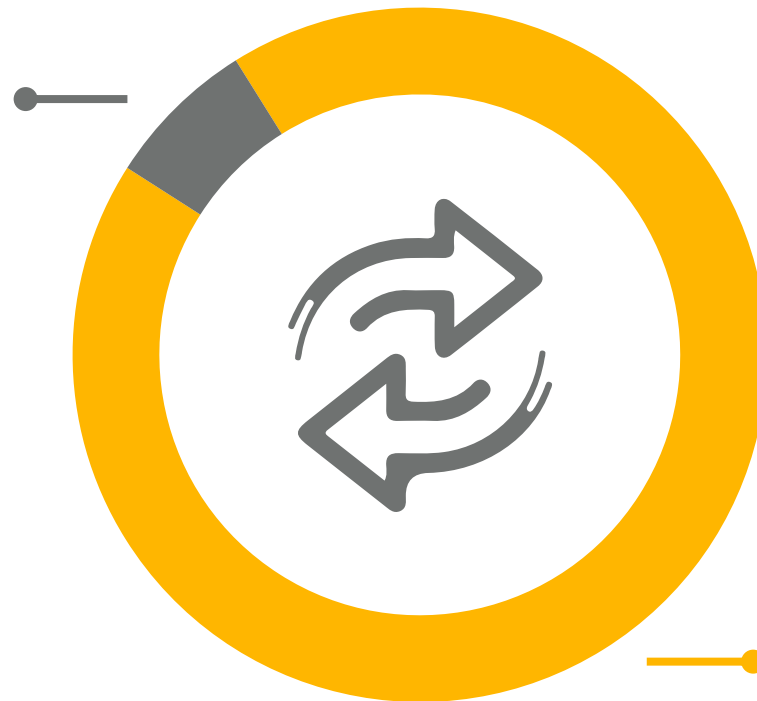
Total Number of Transactions Over the Past 3 Months



CliQ Number of Transactions

Percentage Based on Transaction Type

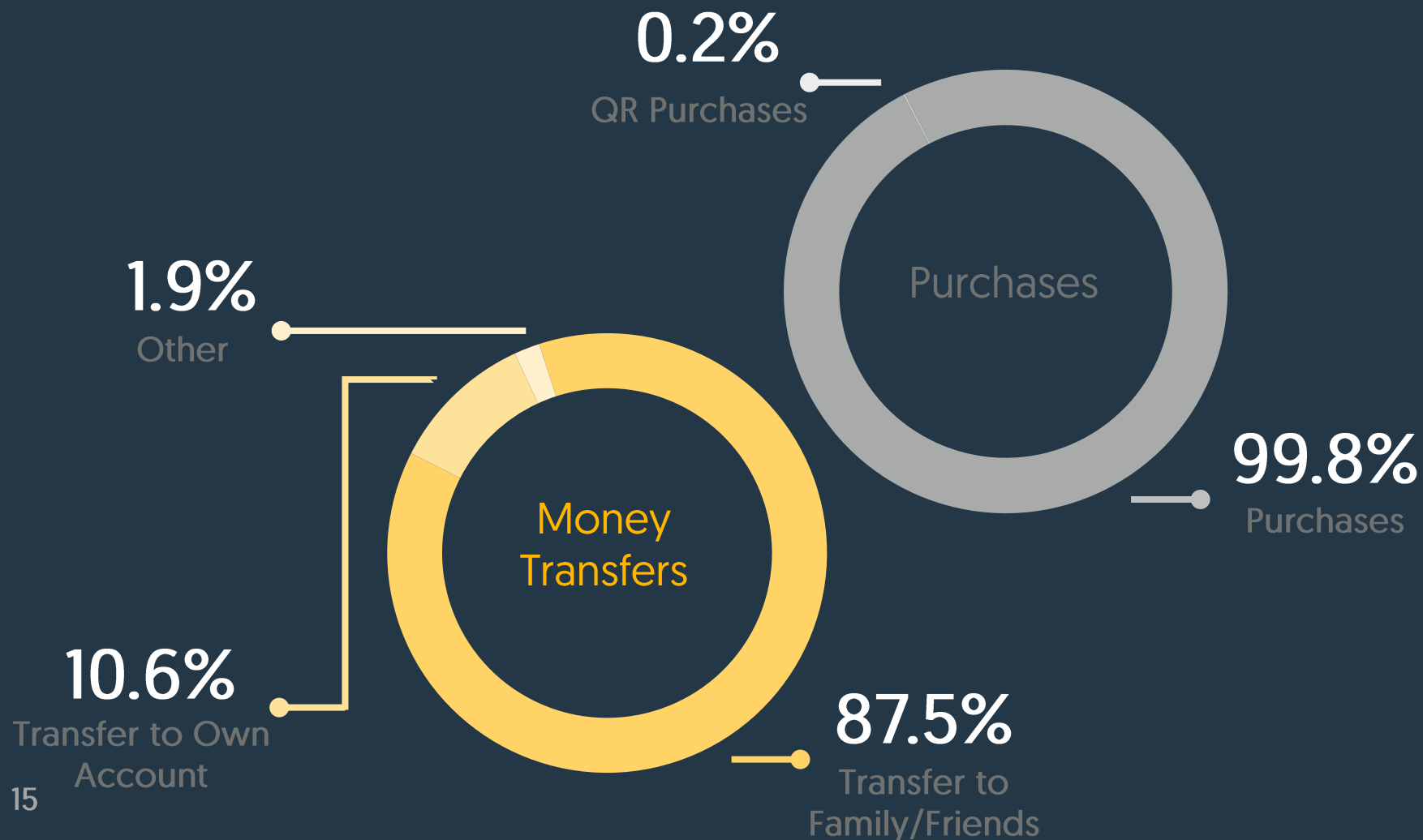
7.1%
49.1K
Purchases



92.9%
645.8K
Money Transfers

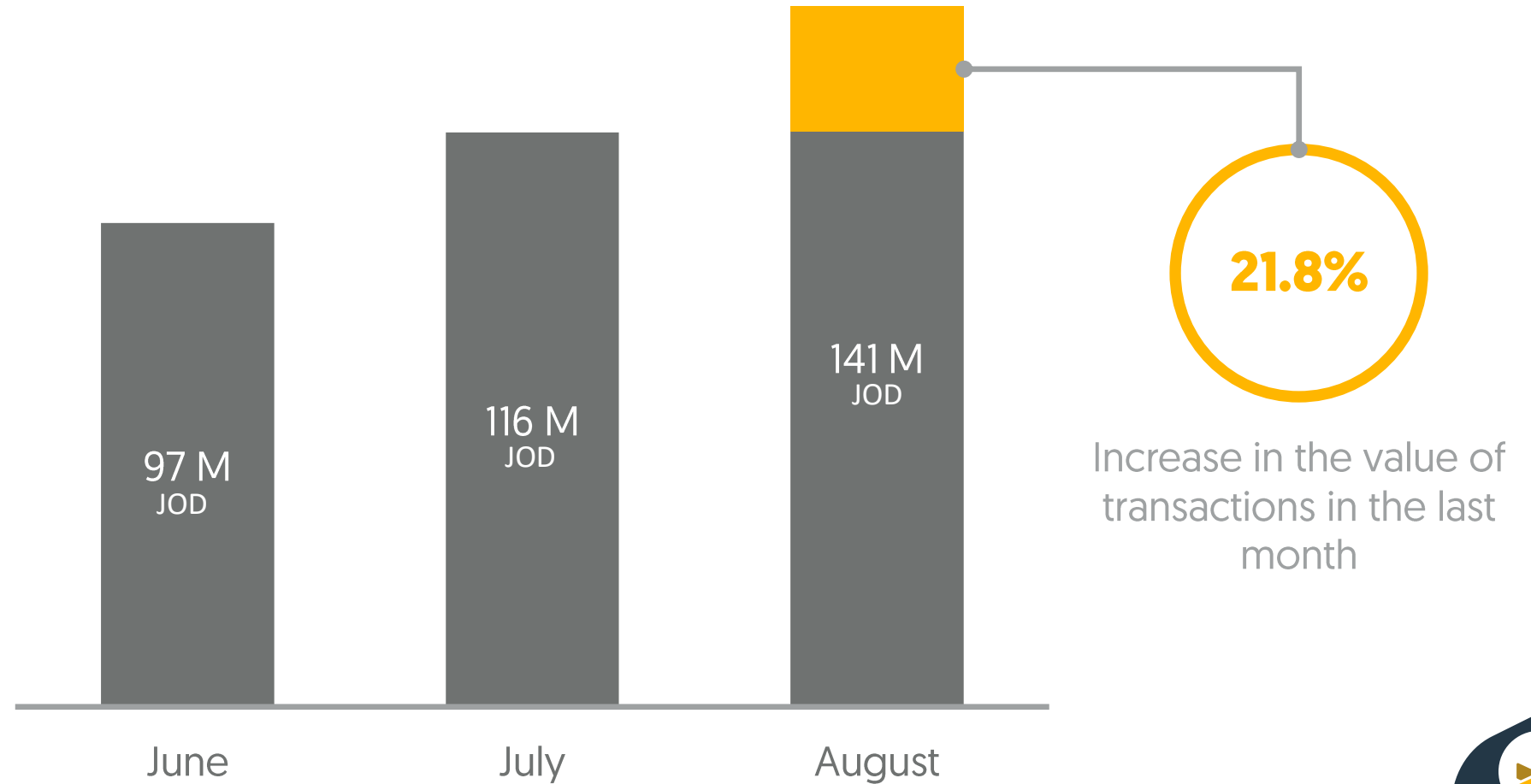
CliQ Number of Transactions

Percentage Based on Transaction Type Sub-Category



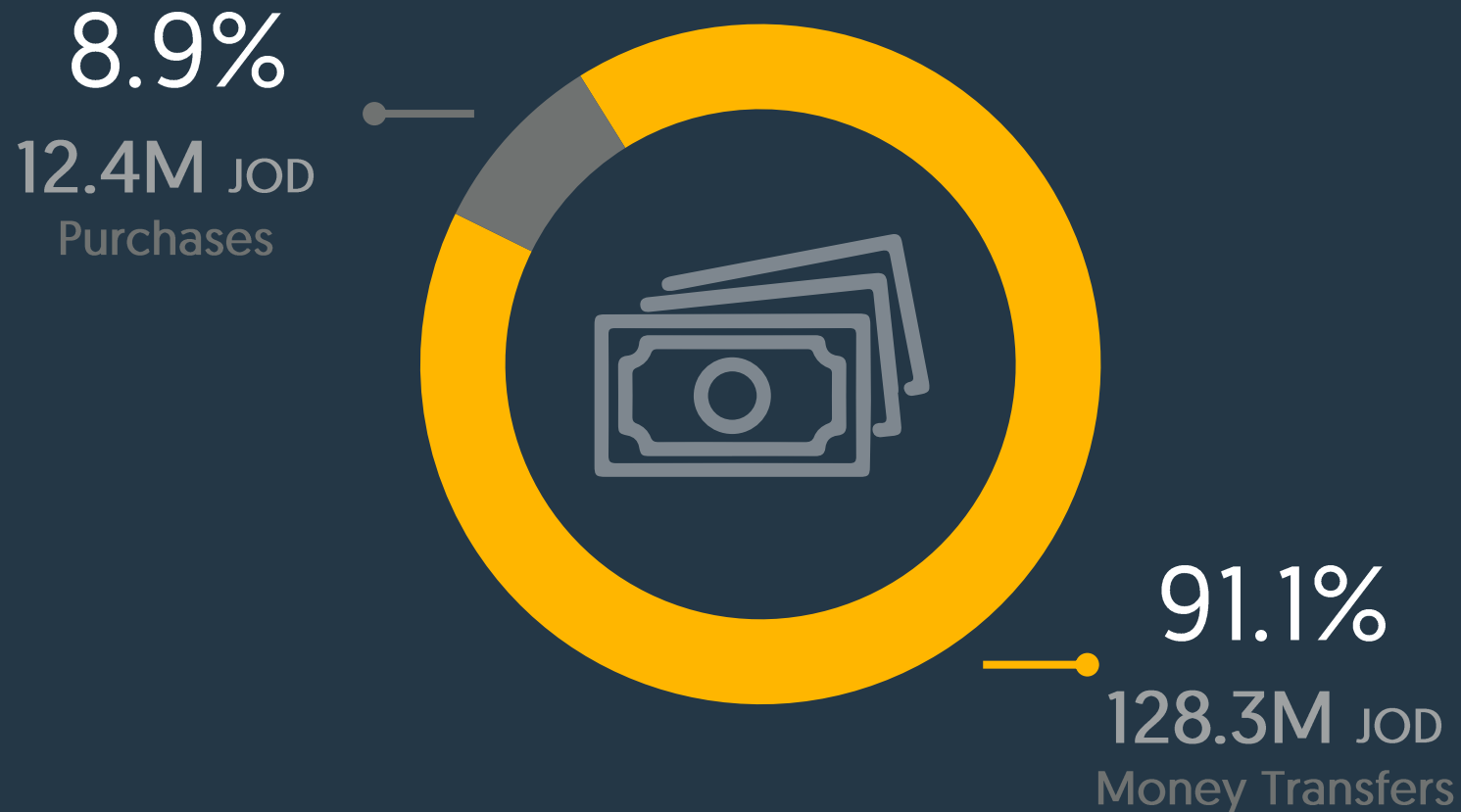
CliQ Value of Transactions

Total Value of Transactions Over the Past 3 Months



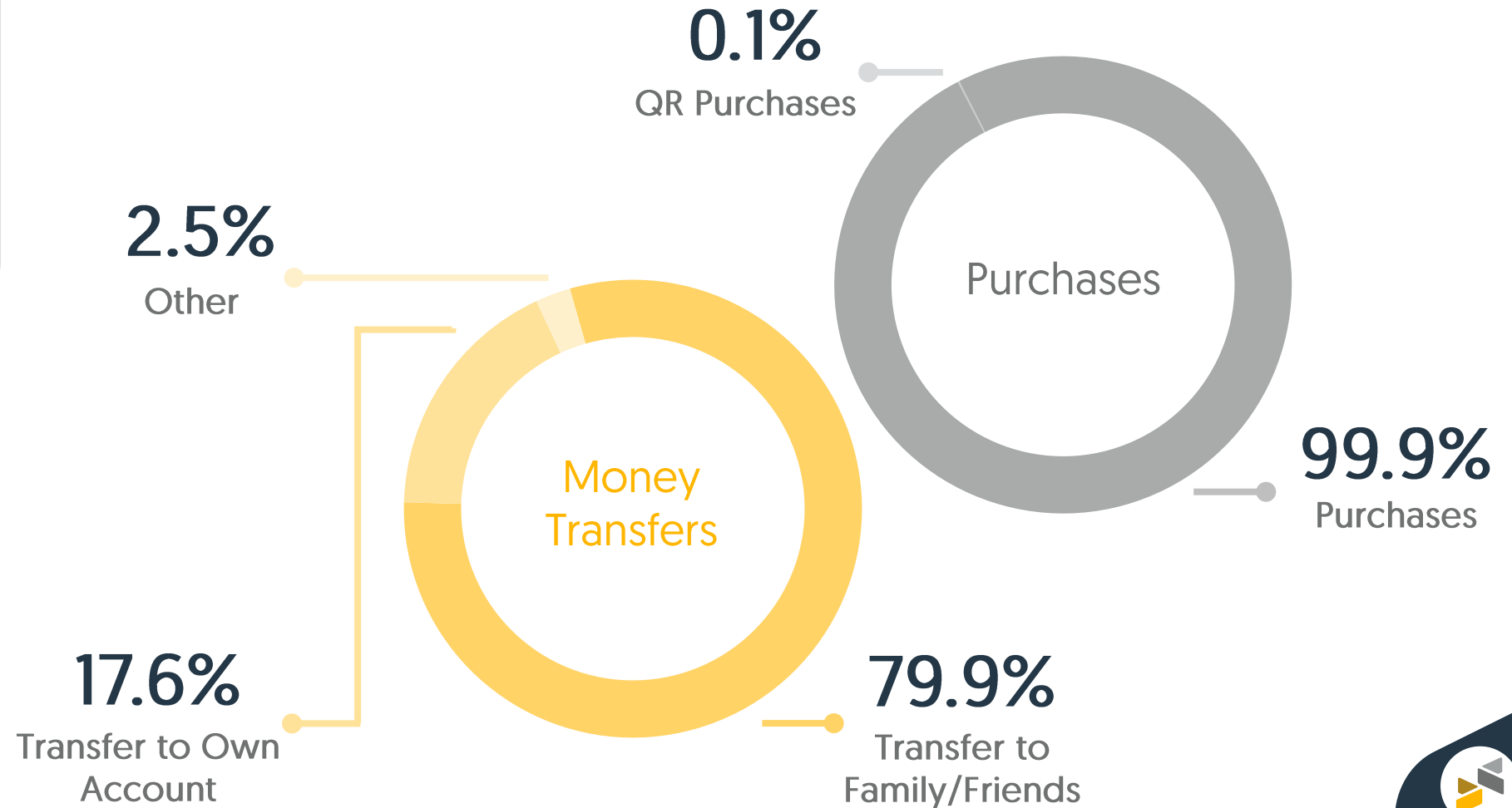
CliQ Value of Transactions

Percentage Based on Transaction Type



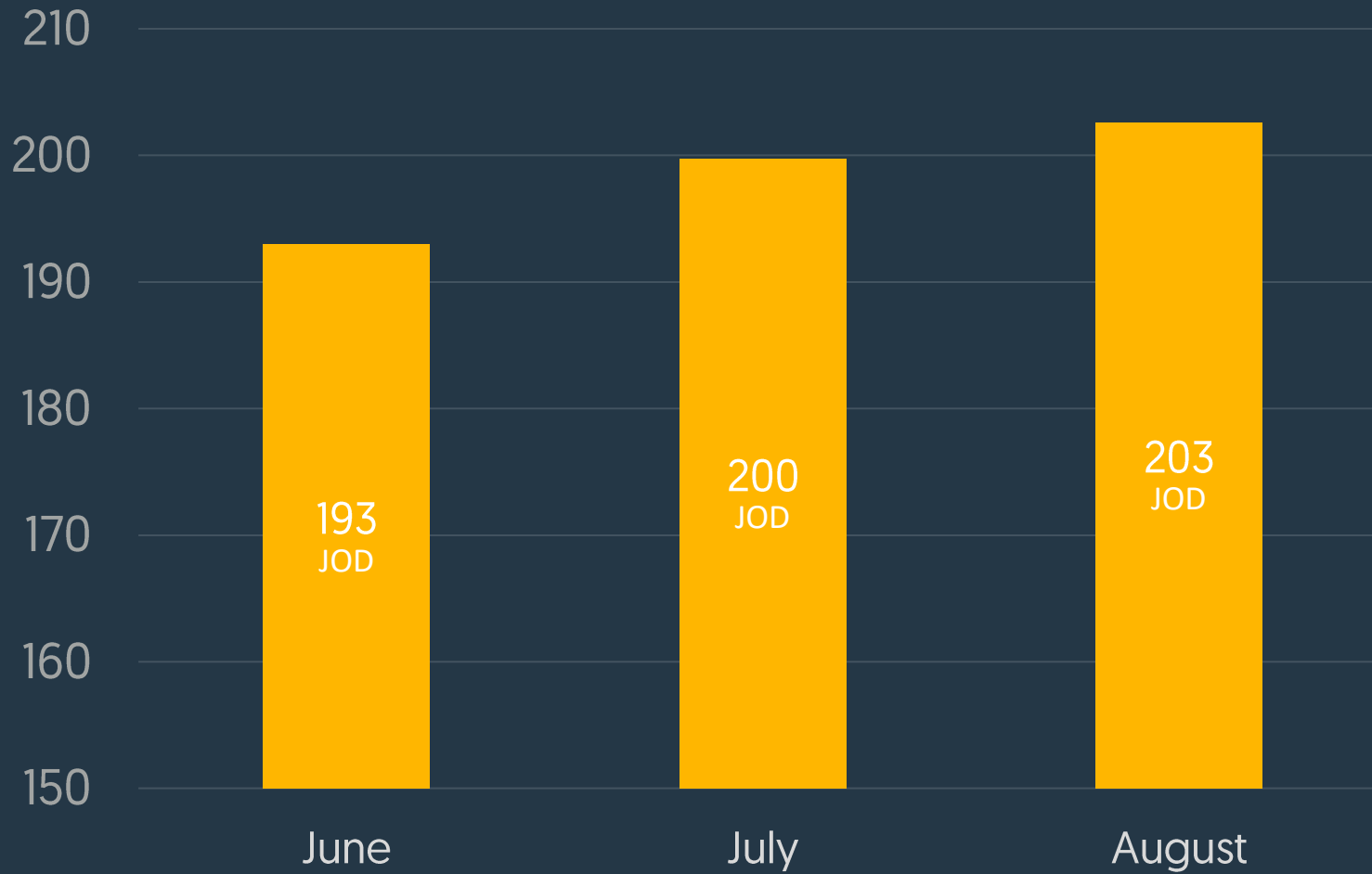
CliQ Value of Transactions

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



CliQ Interoperability

Value of Money Transfer Transactions Through Banks



14.4%

17M JOD
On Us



85.6%

101M JOD
Off Us

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

22



JoMoPay
Jordan Mobile Payment

Monthly Report

August 2022

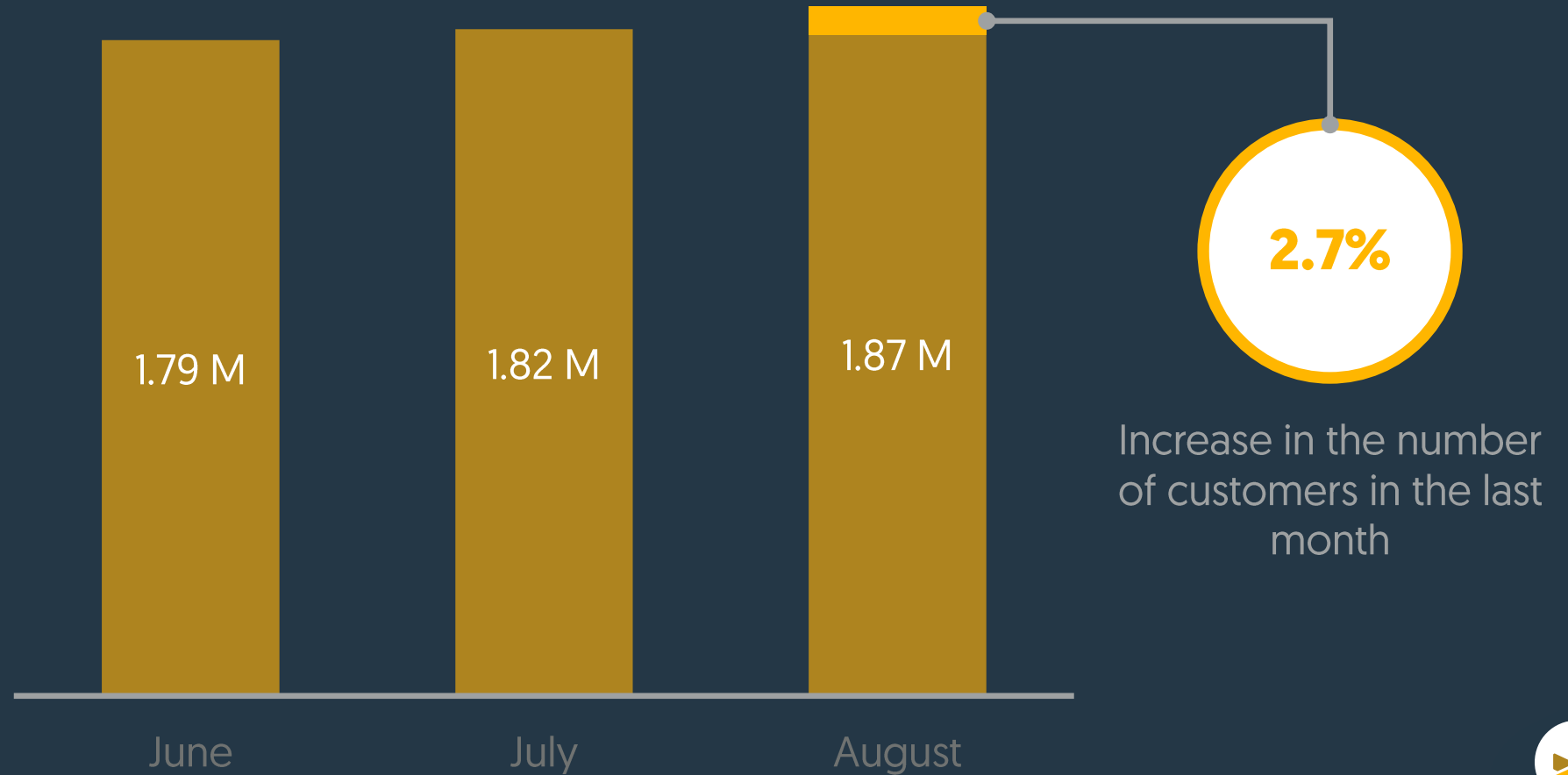
National Switch for Mobile Wallet Payments



08.2022

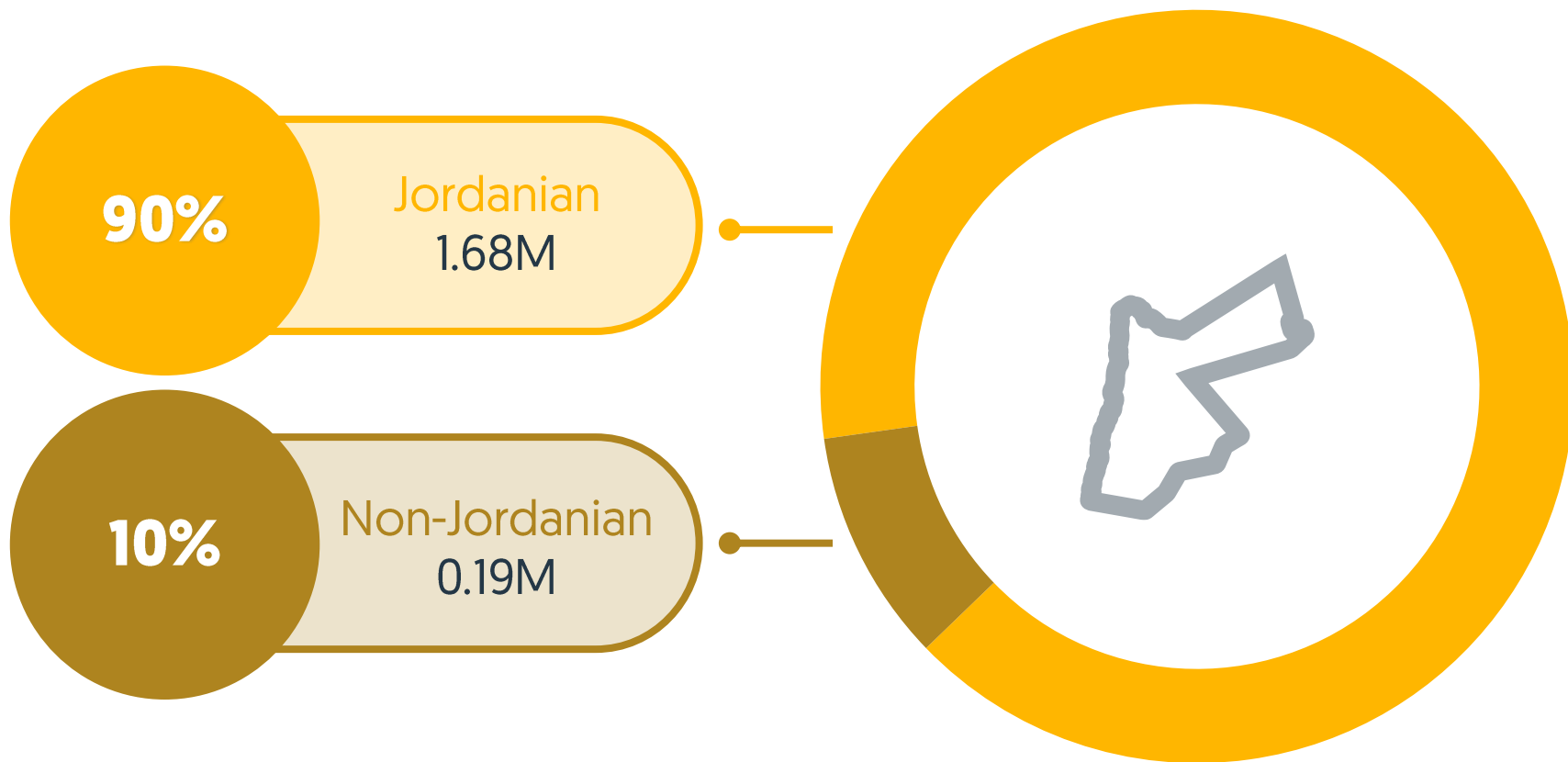
JoMoPay Customers

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

64.8%
1.20M
Male Customers

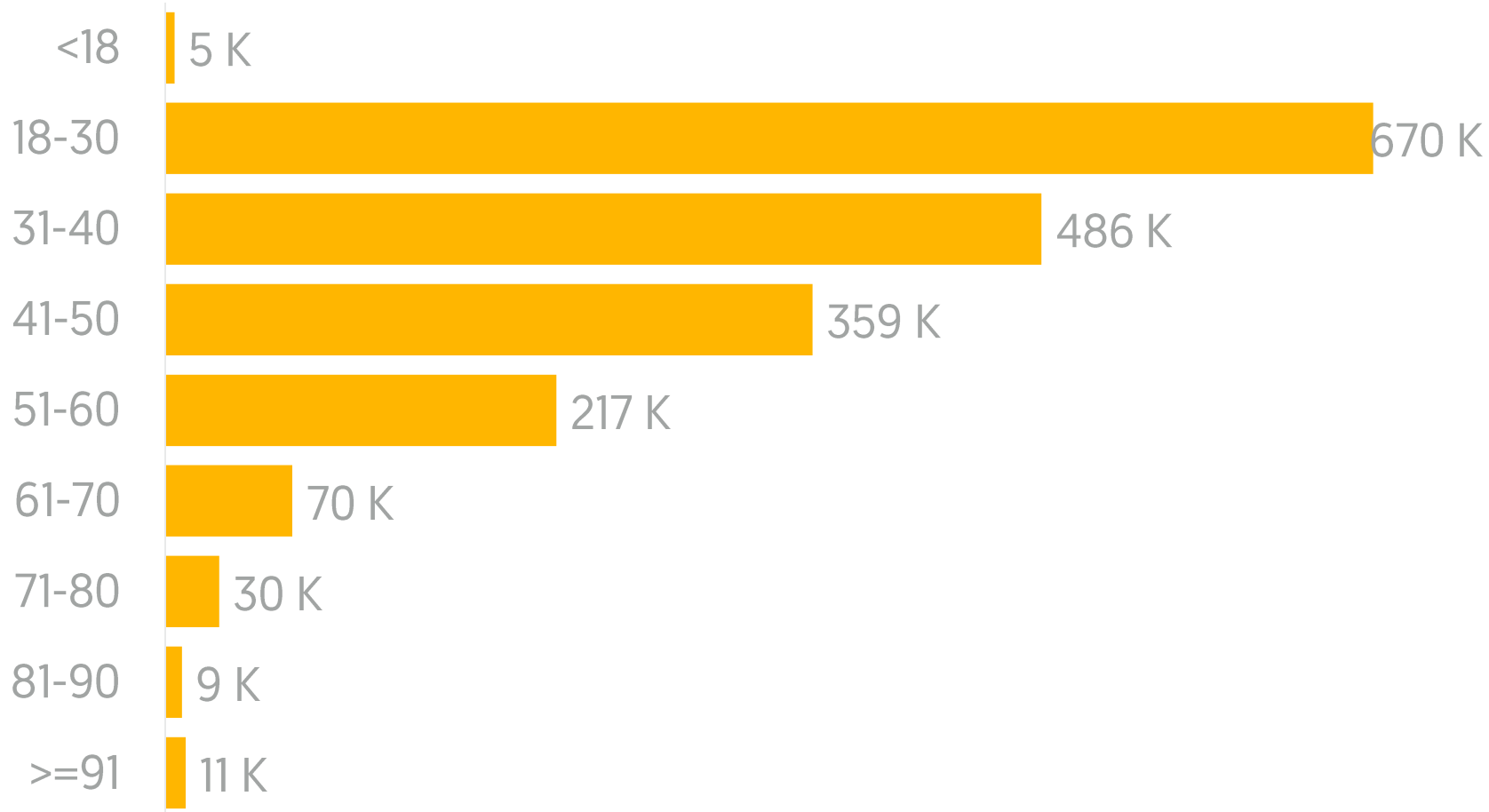


35.2%
0.65M
Female Customers



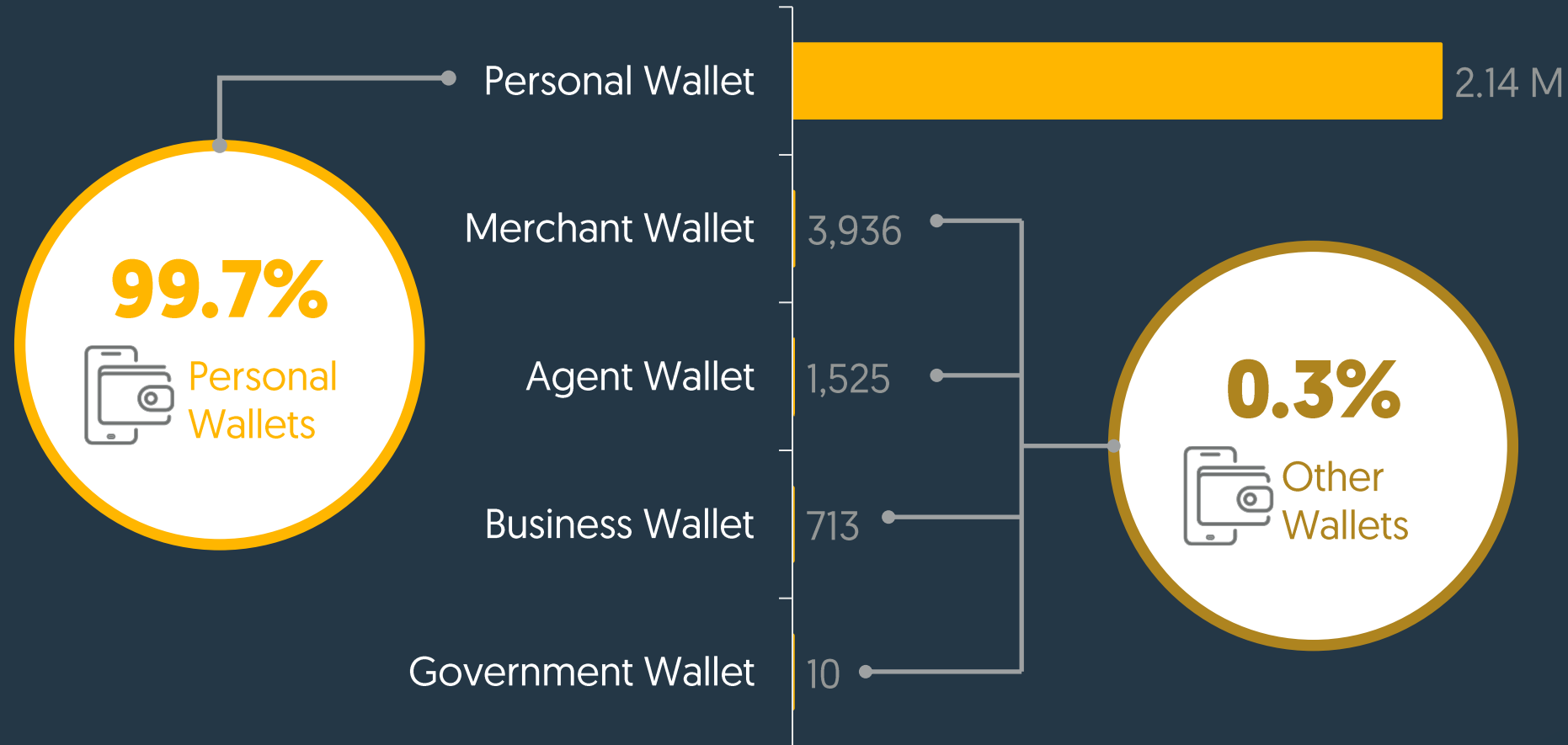
JoMoPay Customers

Number of Customers Based on Age Group



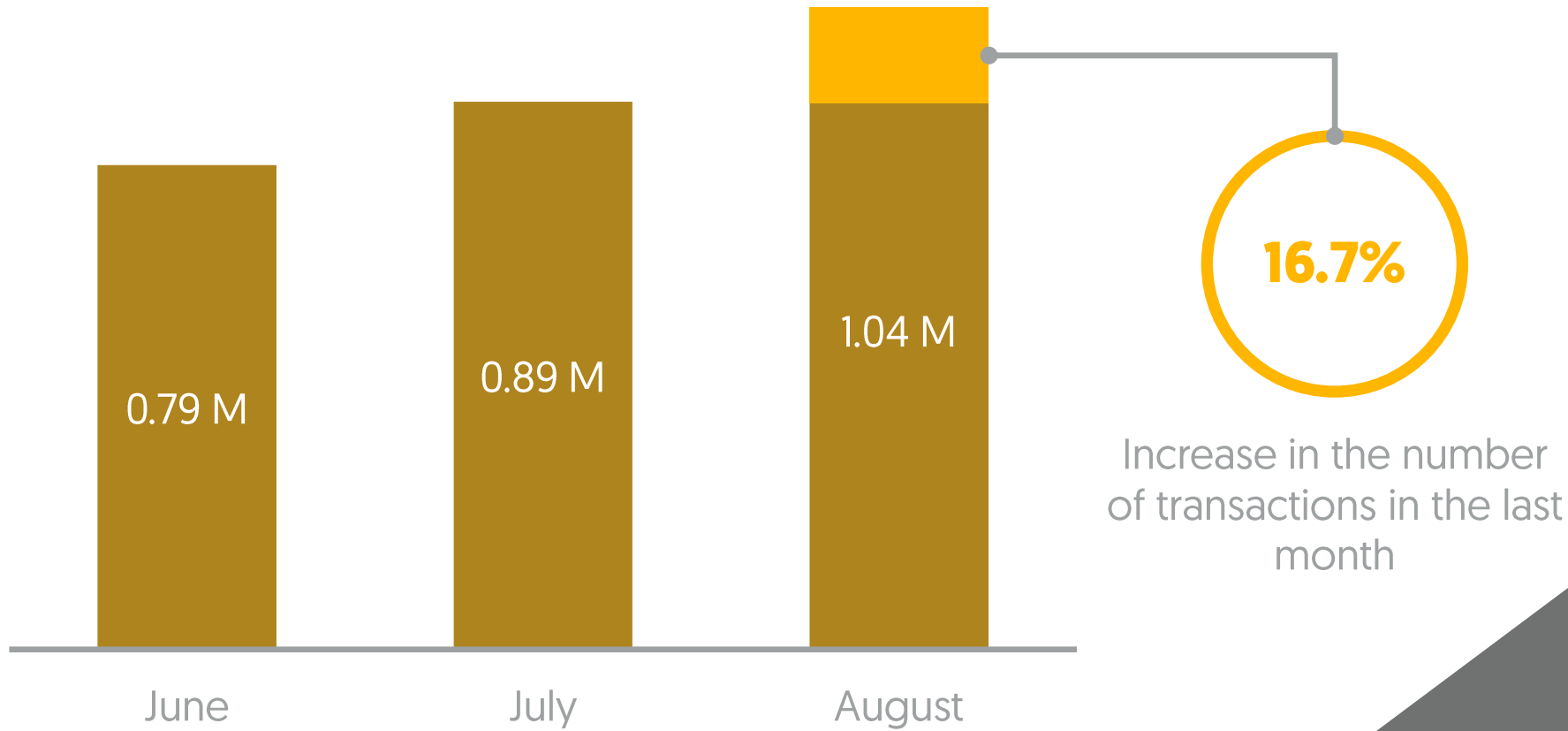
JoMoPay Customers

Number of Wallets Based on Wallet Type



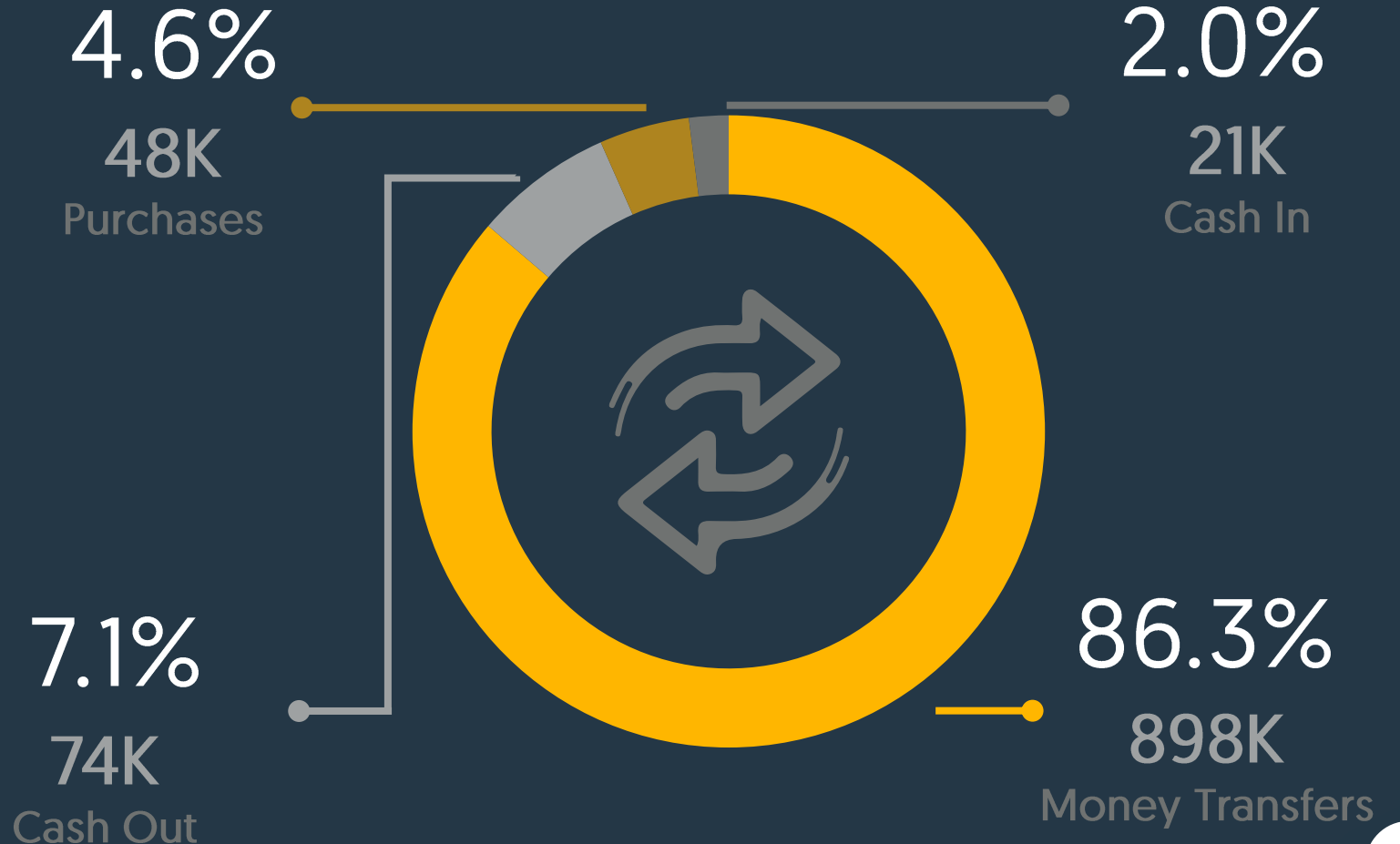
JoMoPay Number of Transactions

Total Number of Transactions Over the Past 3 Months



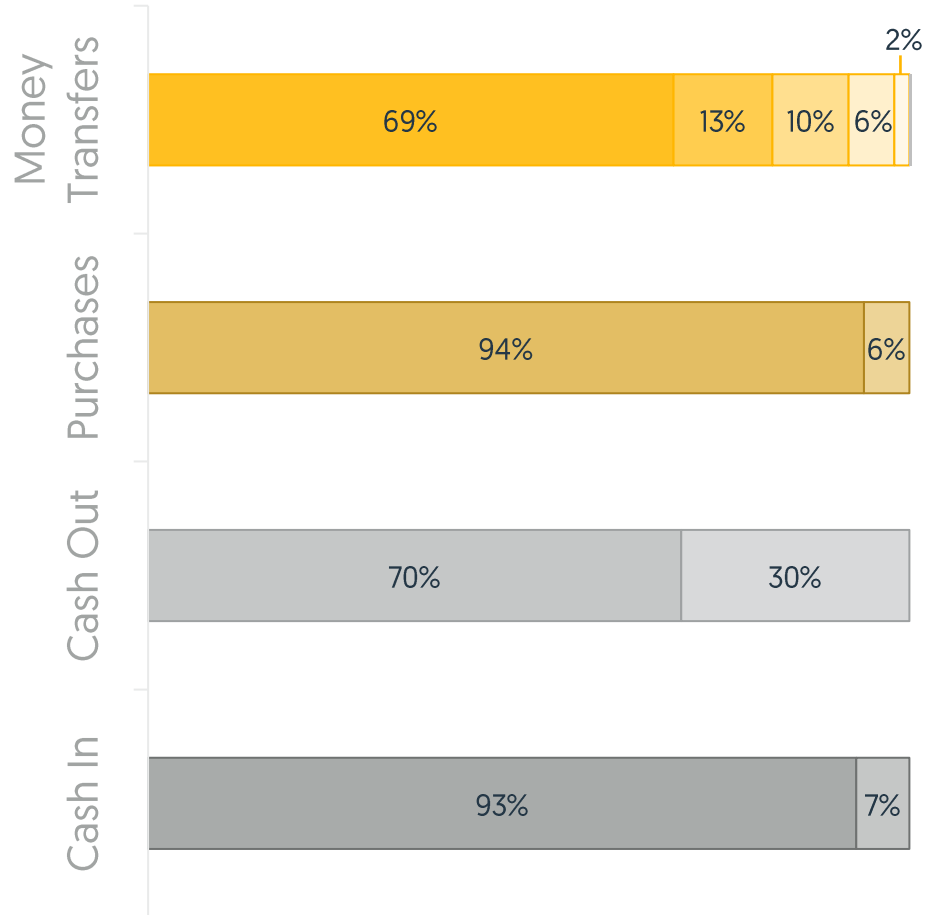
JoMoPay Number of Transactions

Percentage Based on Transaction Type



JoMoPay Number of Transactions

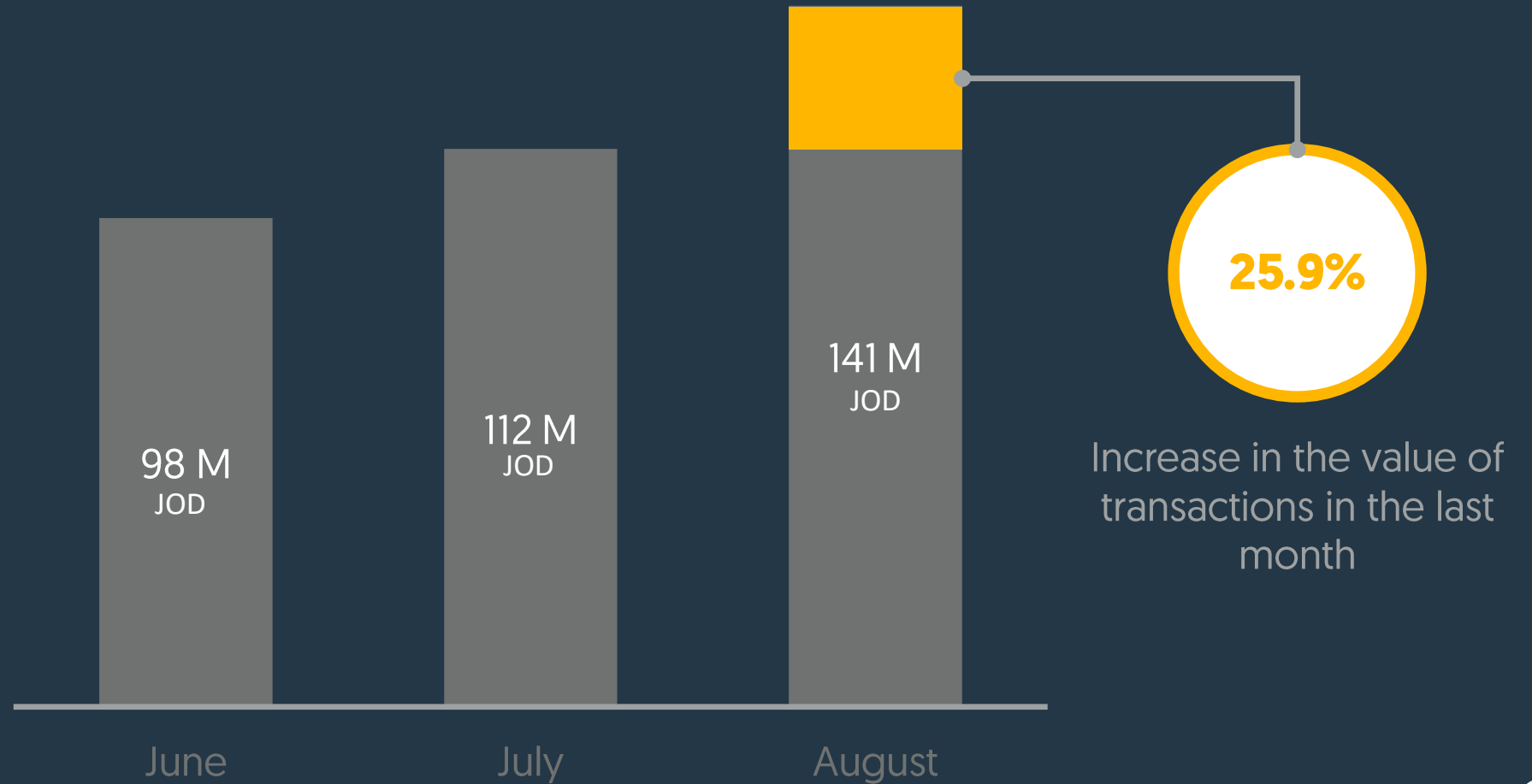
Percentage Based on Transaction Type Sub-Category



Transfer to Family/Friends	69%
Aid/Charity/Grant	13%
Transfer to Own Account	10%
Salary/Bonus/Dividends	6%
Loan/Loan Installment	2%
Purchases	94%
QR Purchases	6%
Cash Out - Agent/Teller	70%
Cash Out - ATM/Kiosk	30%
Cash In - Agent/Teller	93%
Cash In - ATM/Kiosk	7%

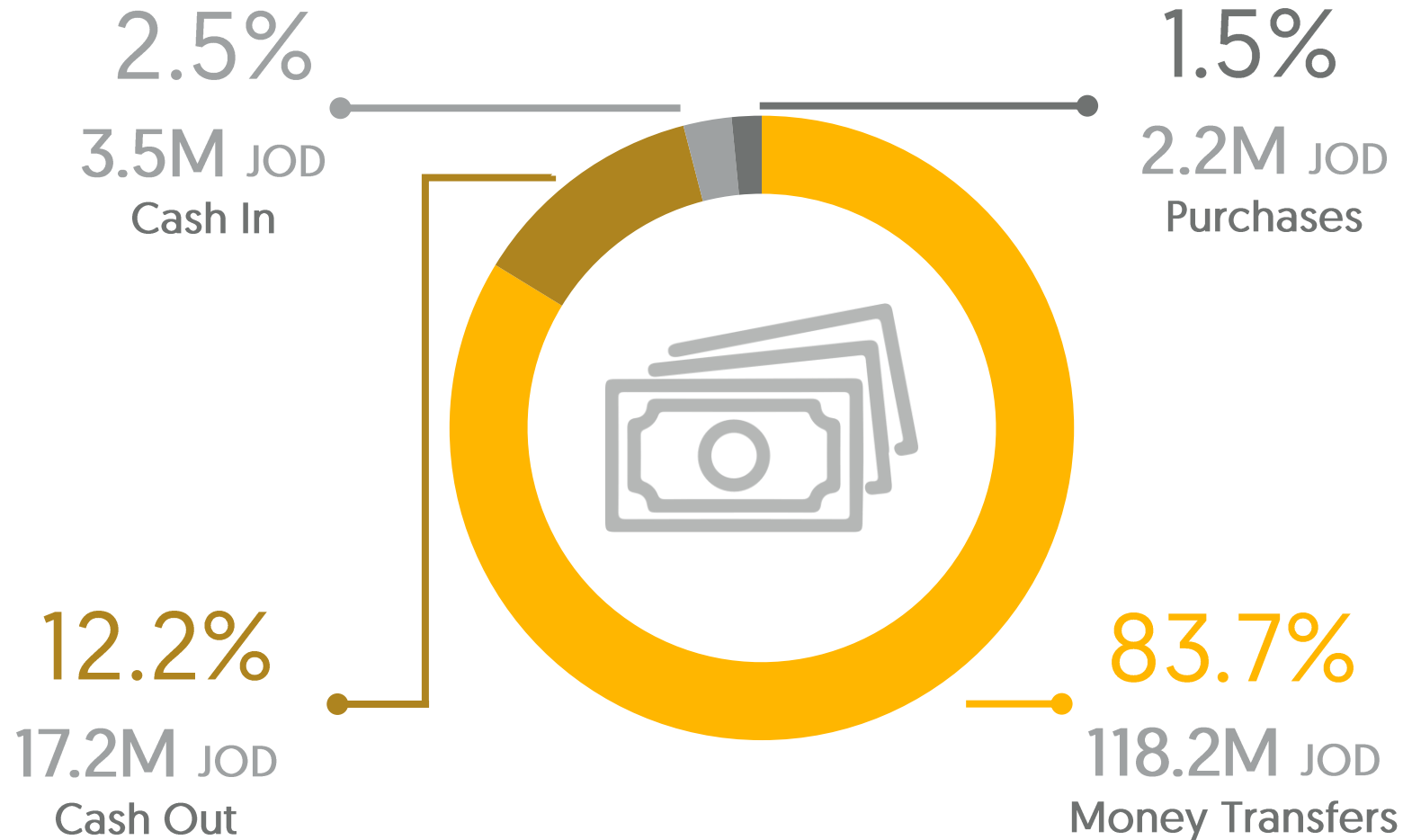
JoMoPay Value of Transactions

Total Value of Transactions Over the Past 3 Months



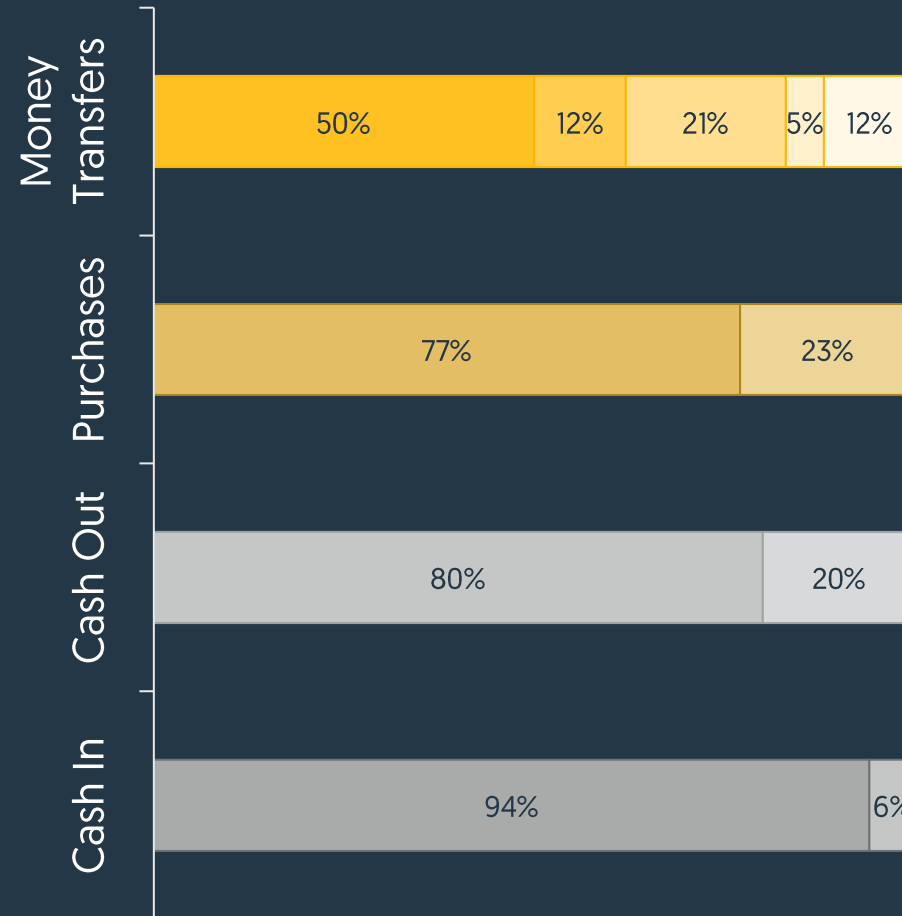
JoMoPay Value of Transactions

Percentage Based on Transaction Type



JoMoPay Value of Transactions

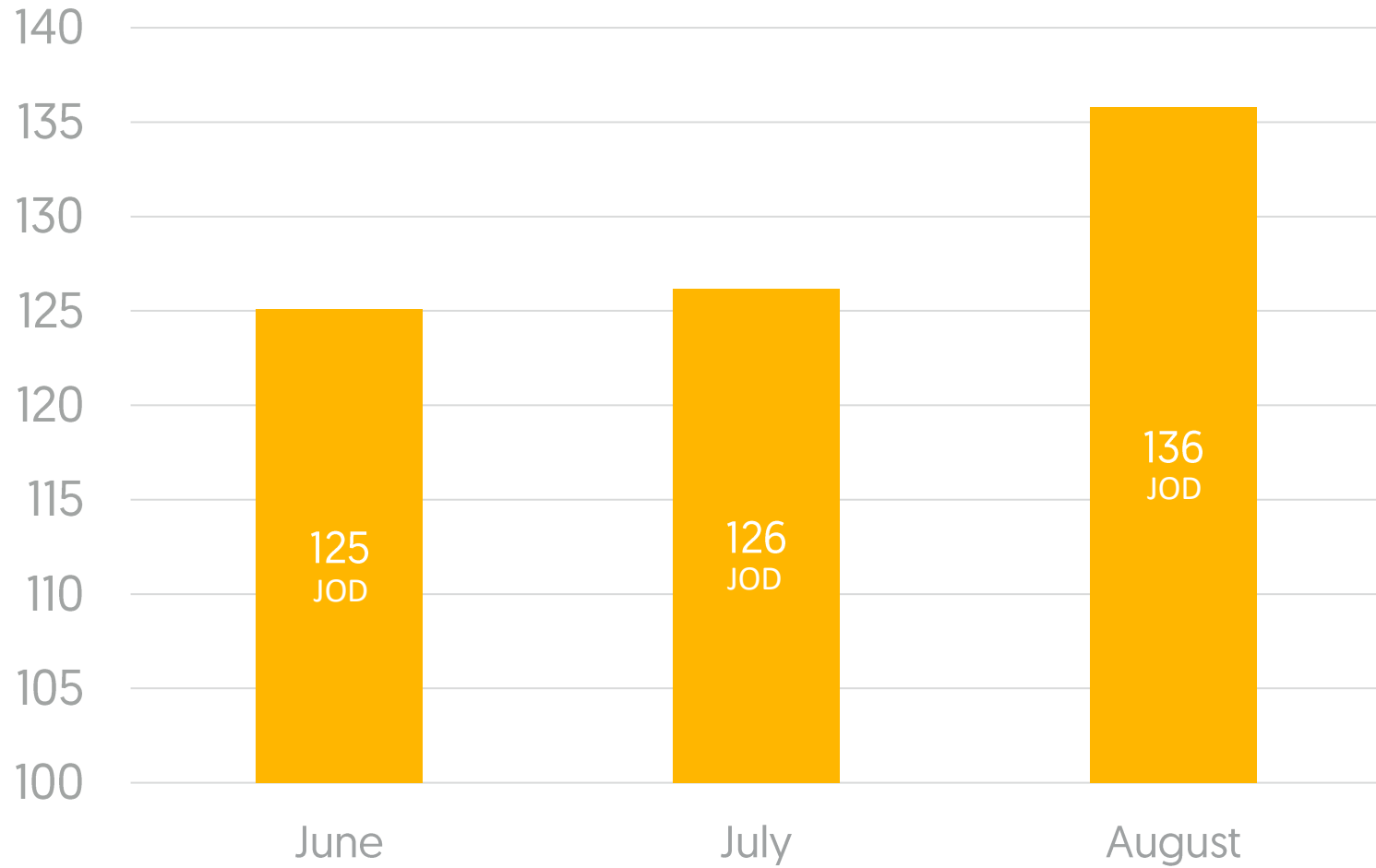
Percentage Based on Transaction Type Sub-Category



Transfer to Family/Friends	50%
Aid/Charity/Grant	12%
Transfer to Own Account	21%
Salary/Bonus/Dividends	5%
Loan/Loan Installment	12%
Purchases	77%
QR Purchases	23%
Cash Out - Agent/Teller	80%
Cash Out - ATM/Kiosk	20%
Cash In - Agent/Teller	94%
Cash In - ATM/Kiosk	6%

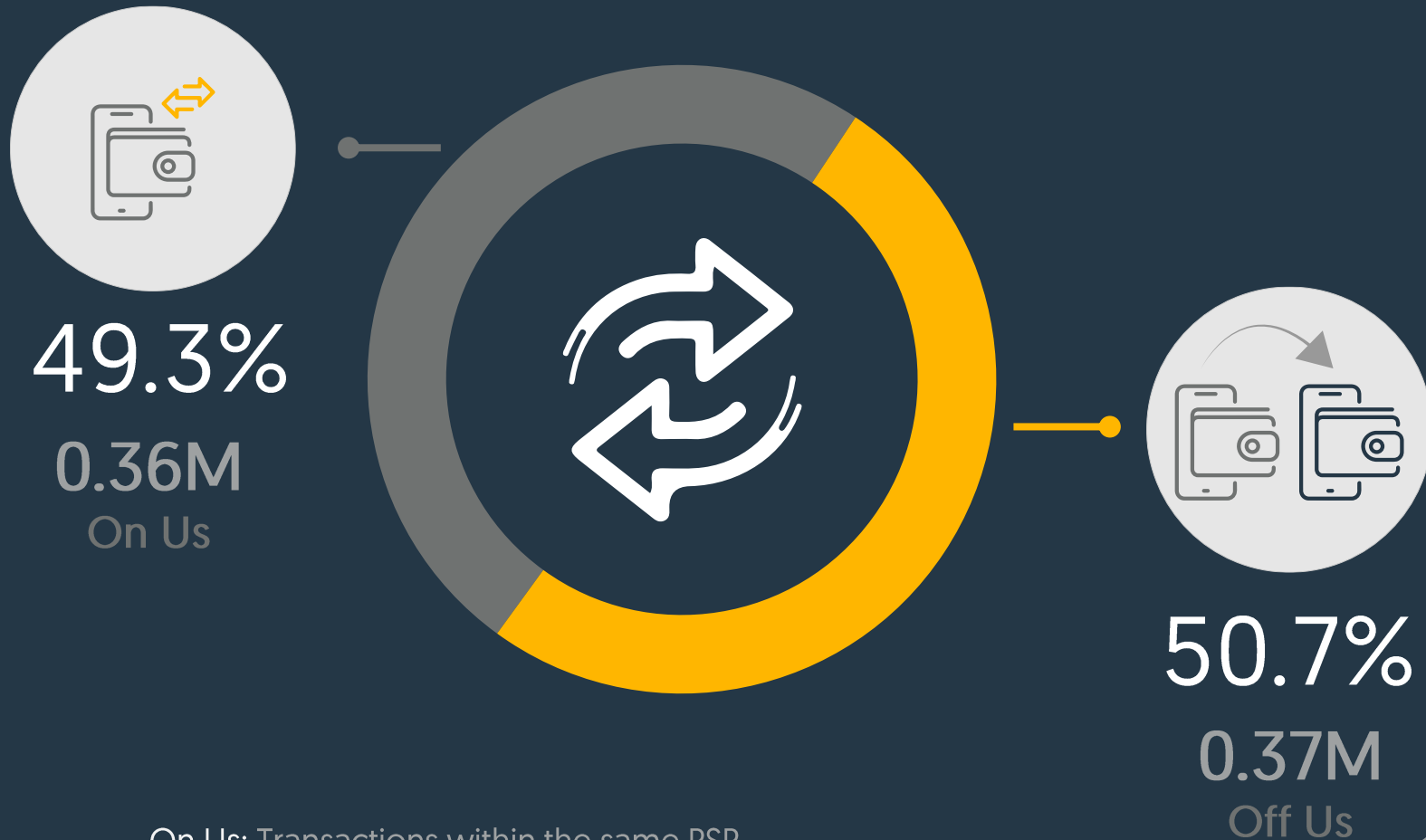
JoMoPay Transactions

Average Value of Transactions Over the Past 3 Months



JoMoPay Interoperability

Number of Money Transfer Transactions Through PSPs



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

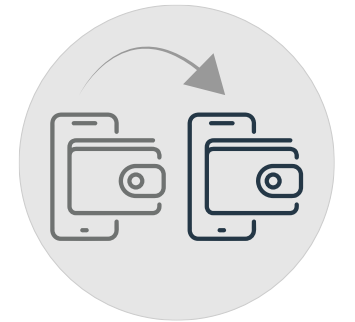
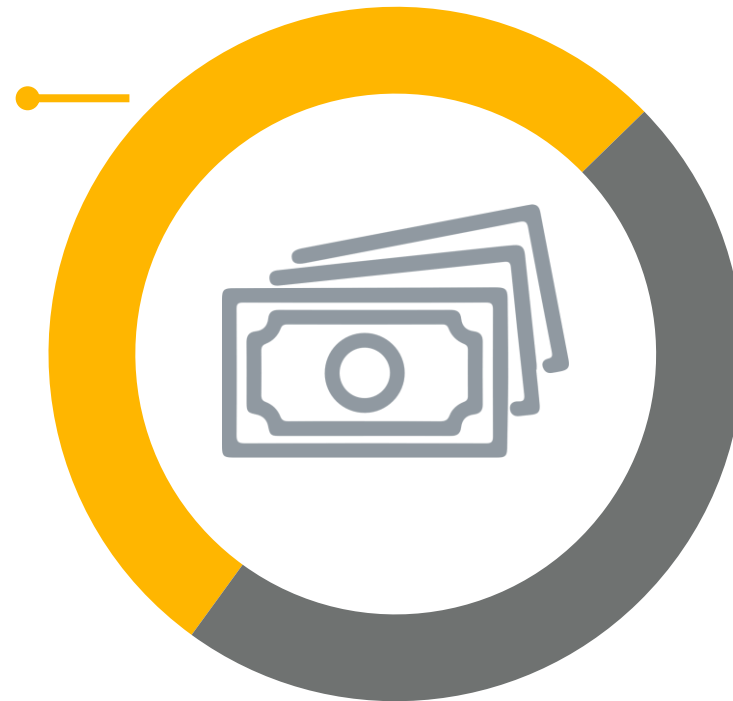
JoMoPay Interoperability

Value of Money Transfer Transactions Through PSPs



52.7%

39M JOD
On Us



47.3%

35M JOD
Off Us

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

CliQ & JoMoPay Interoperability

Monthly Report
August 2022

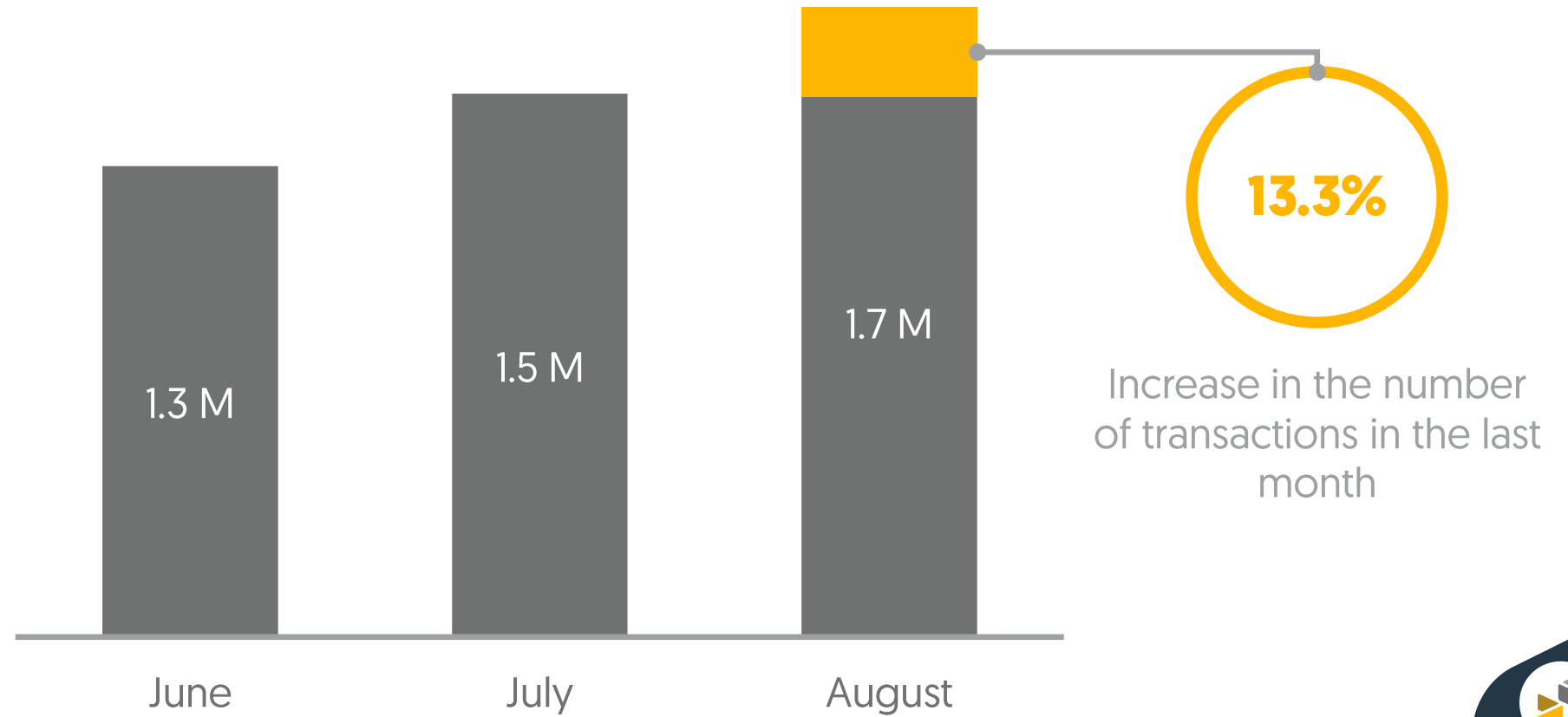
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CliQ and JoMoPay are two national schemes operating on the same payment switch using the ISO20022 standard



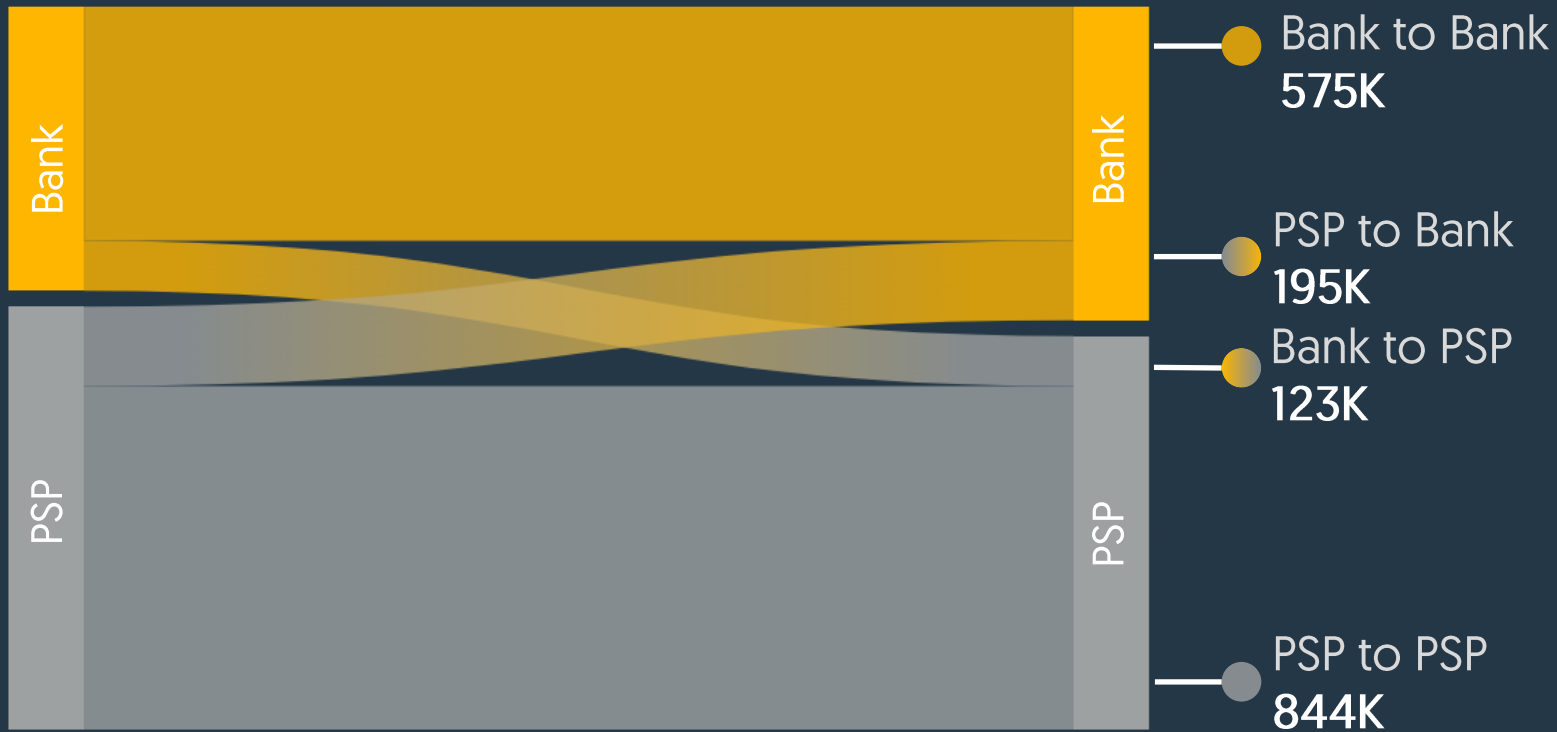
CliQ & JoMoPay Transactions

Total Number of Transactions Over the Past 3 Months



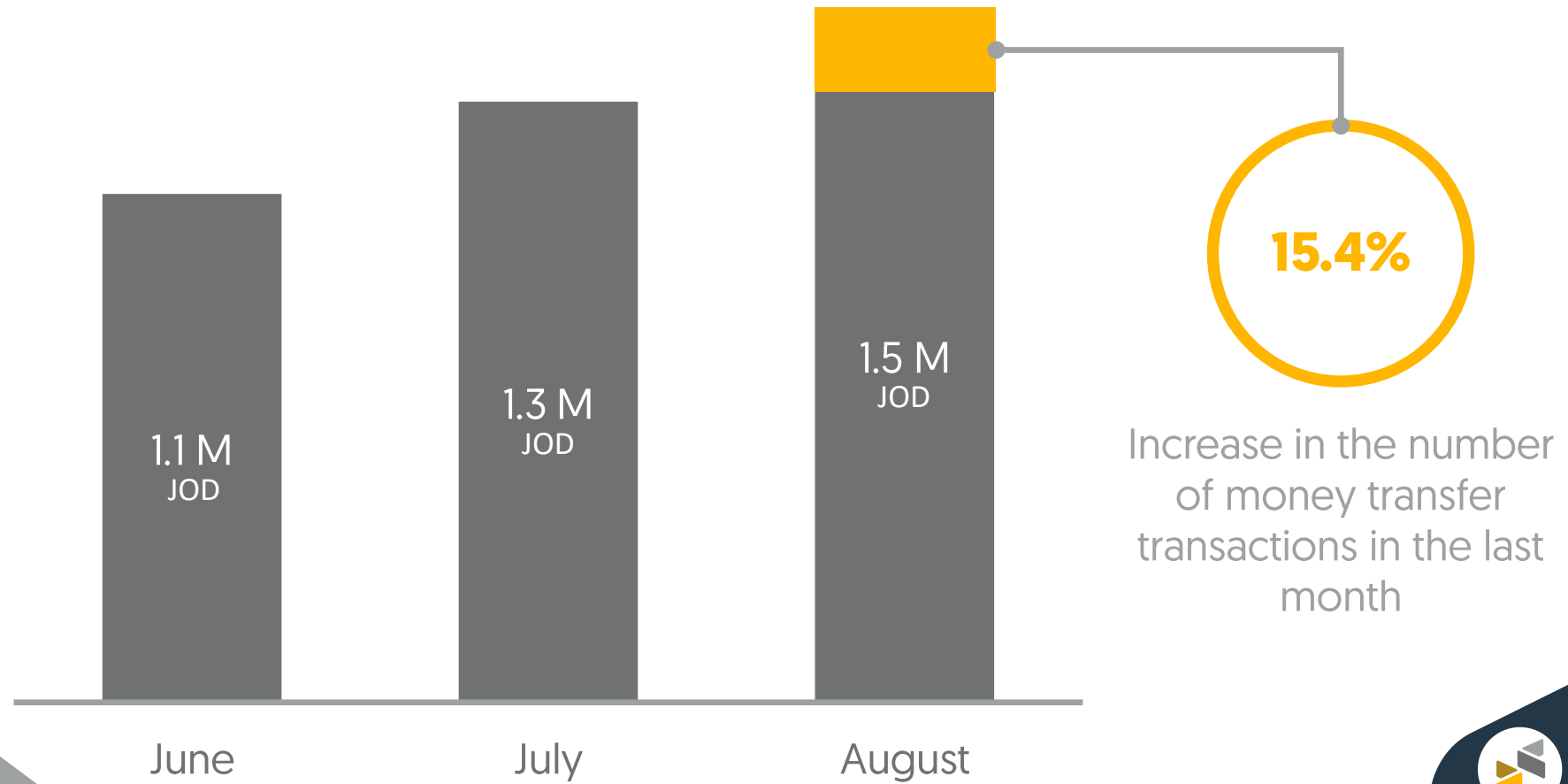
CliQ & JoMoPay Transactions

Total Number of Banks and PSPs Transactions



CliQ & JoMoPay Transactions

Total Number of Money Transfer Transactions Over the Past 3 Months



CliQ & JoMoPay Interoperability

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



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



65.4%

0.17M
PSP to Bank

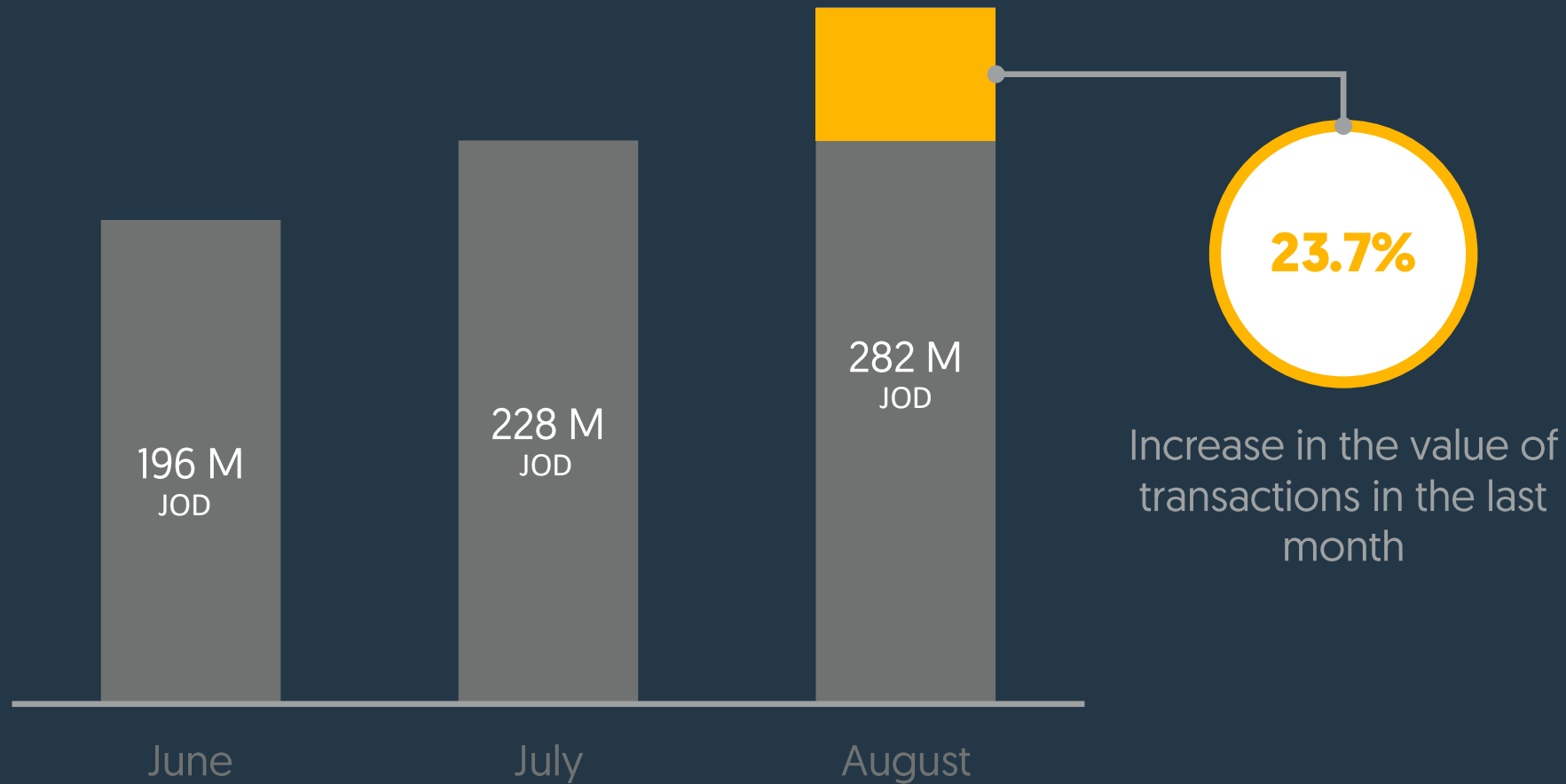


34.6%

0.09M
Bank to PSP

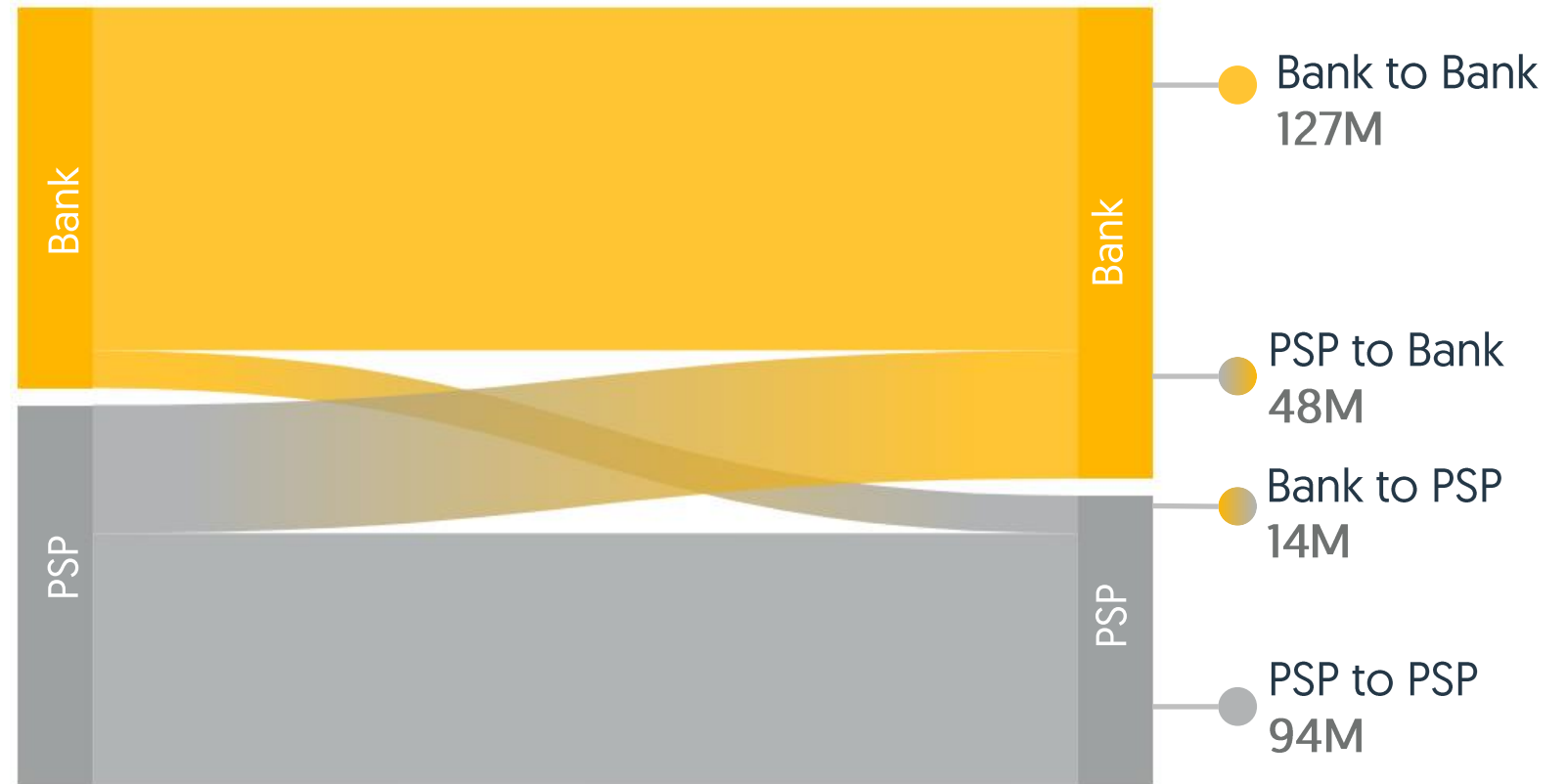
CliQ & JoMoPay Transactions

Total Value of Transactions Over the Past 3 Months



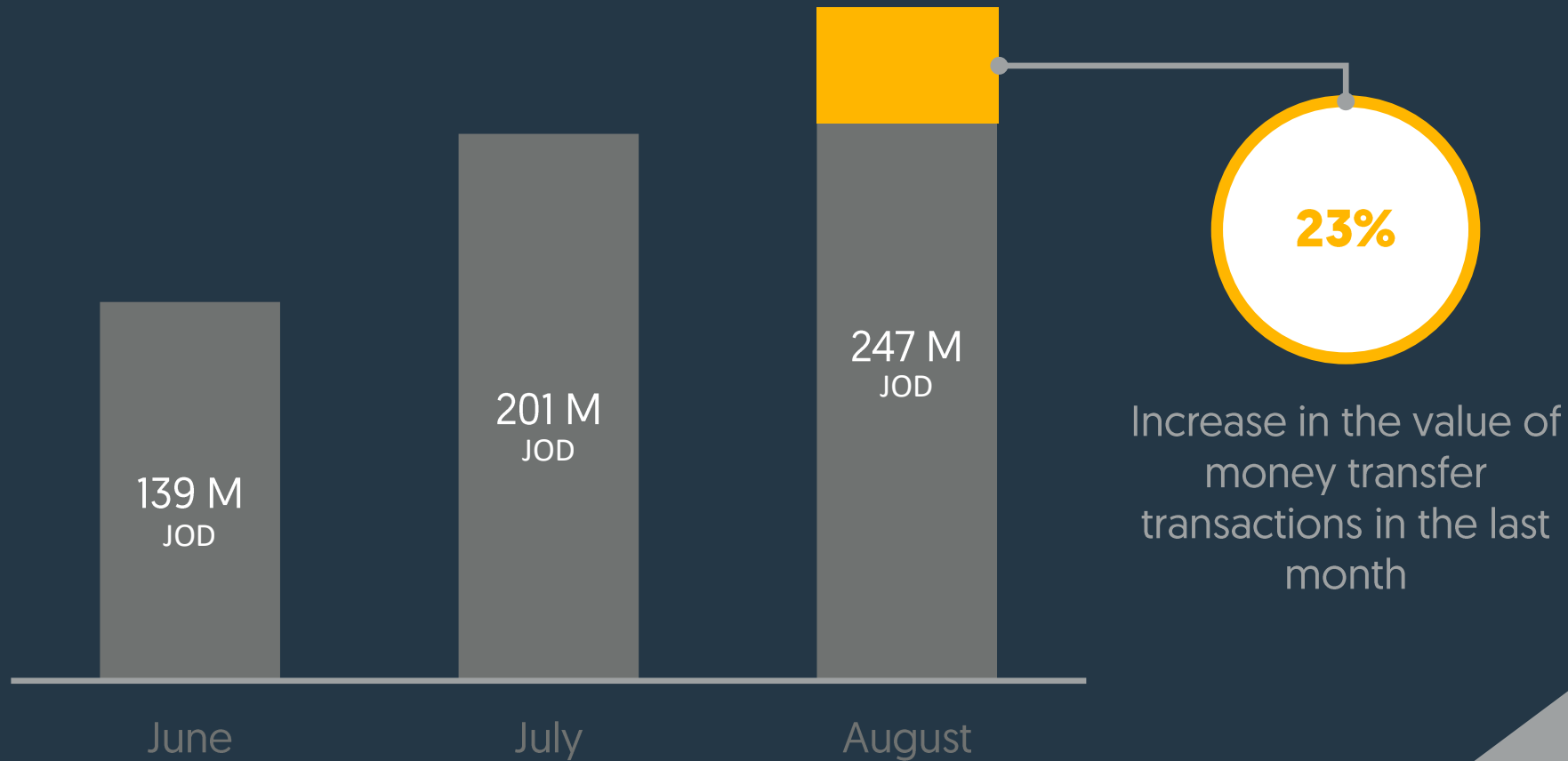
CliQ & JoMoPay Transactions

Total Value of Banks and PSPs Transactions



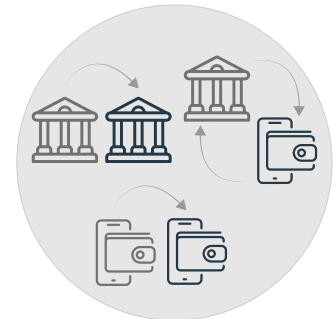
CliQ & JoMoPay Transactions

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



77.2%
190M JOD
Off Us



22.8%
56M 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



80.7%

44M JOD
PSP to Bank



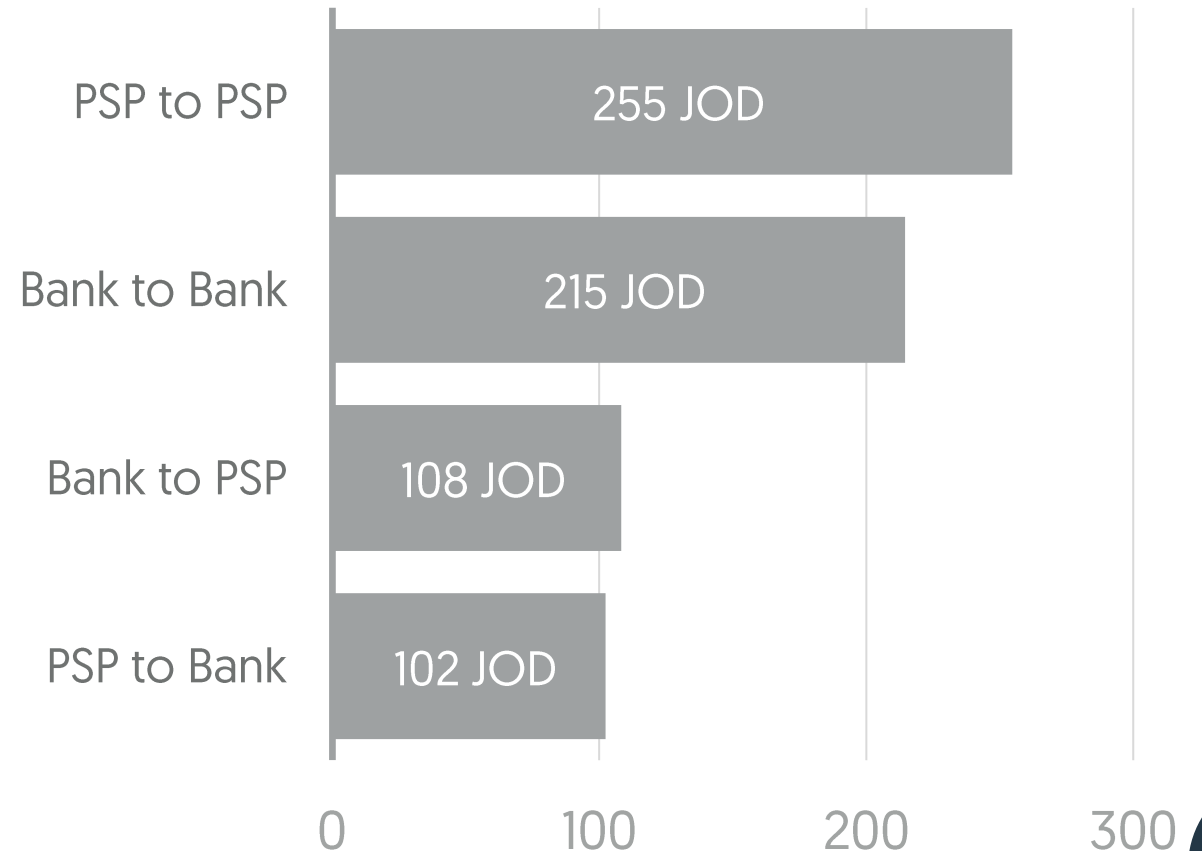
19.3%

11M JOD
Bank to PSP

CliQ & JoMoPay Average Value of Transactions

Average Value of Transactions

162 JOD
Total Transaction Average



49



Monthly Report

August 2022

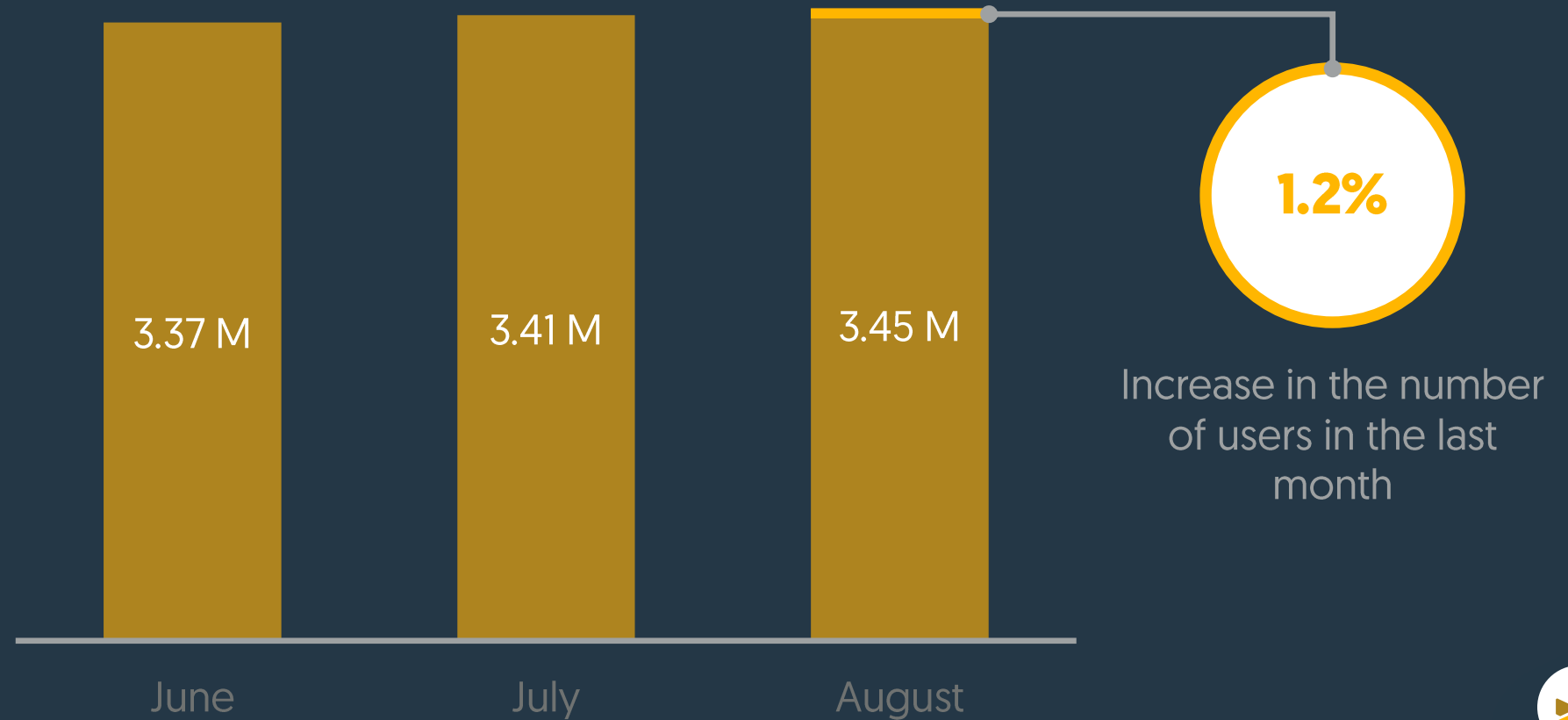
Electronic Bill Presentment & Payment (EBPP) System



08.2022

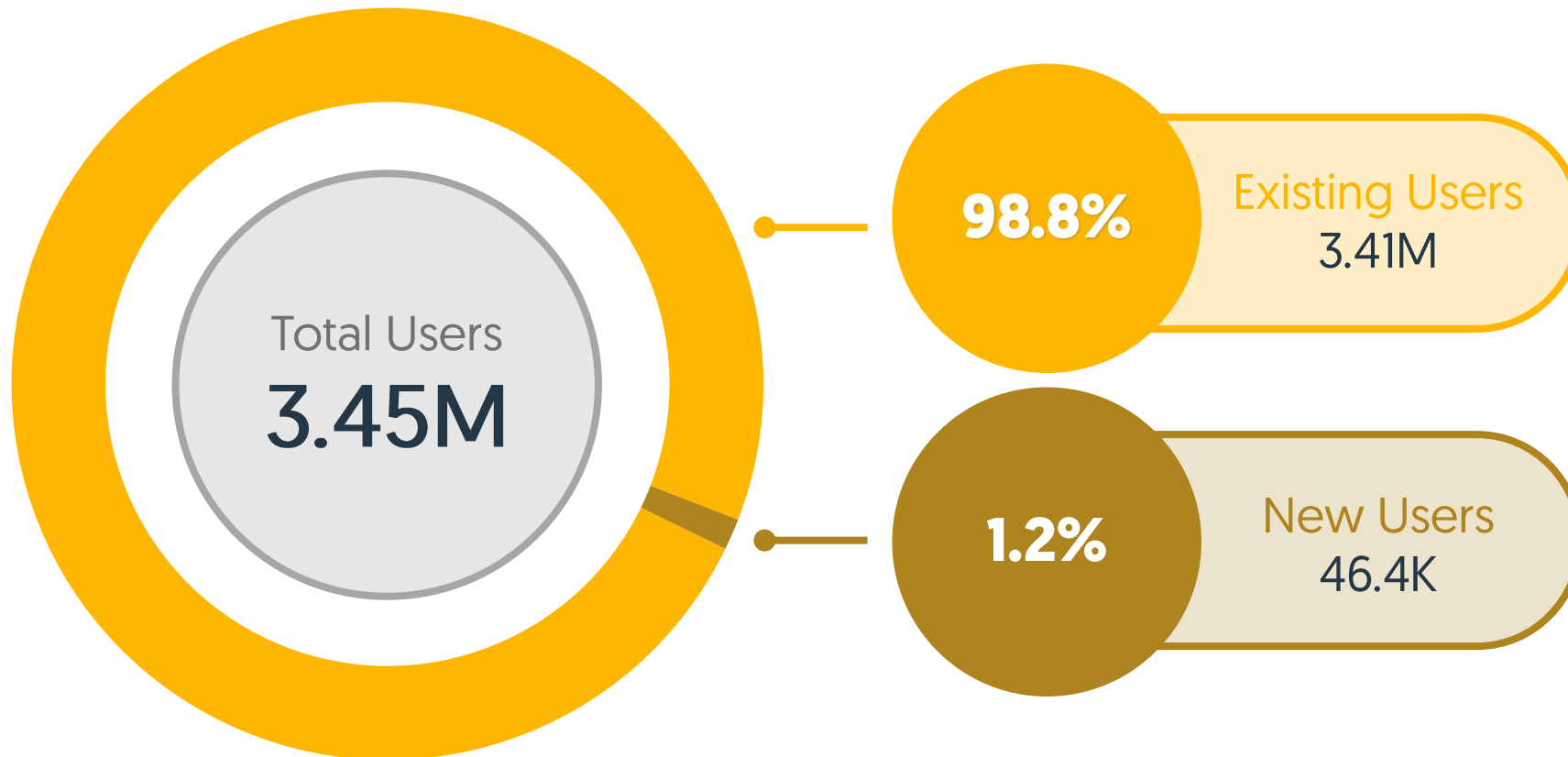
eFAWATEERcom Users

Total Number of Users Over the Past 3 Months



eFAWATEERcom Users

Number of eFAWATEERcom Users



eFAWATEERcom Billers & Services

Number of eFAWATEERcom Billers & Services



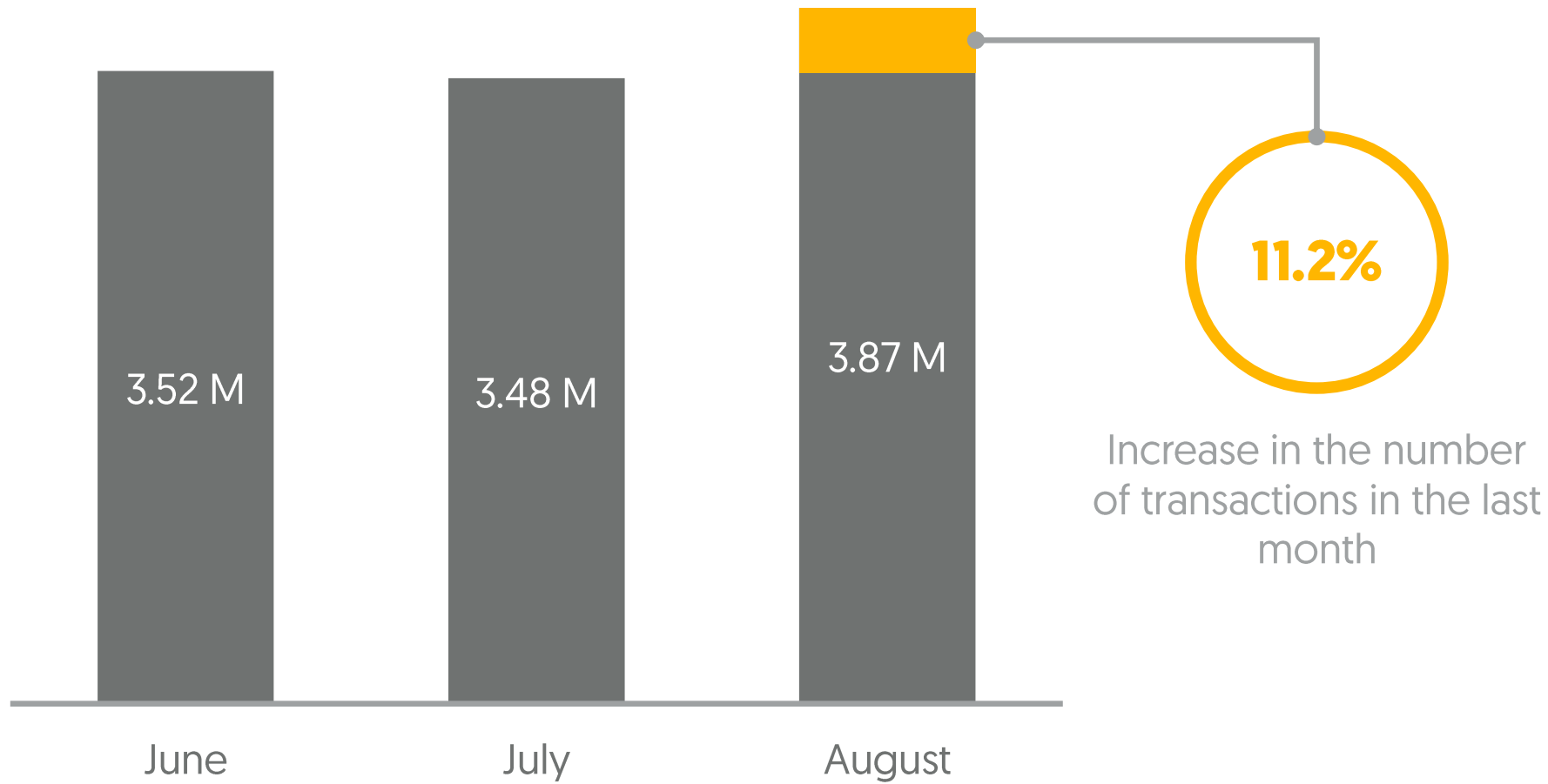
Billers
445



Services
1069

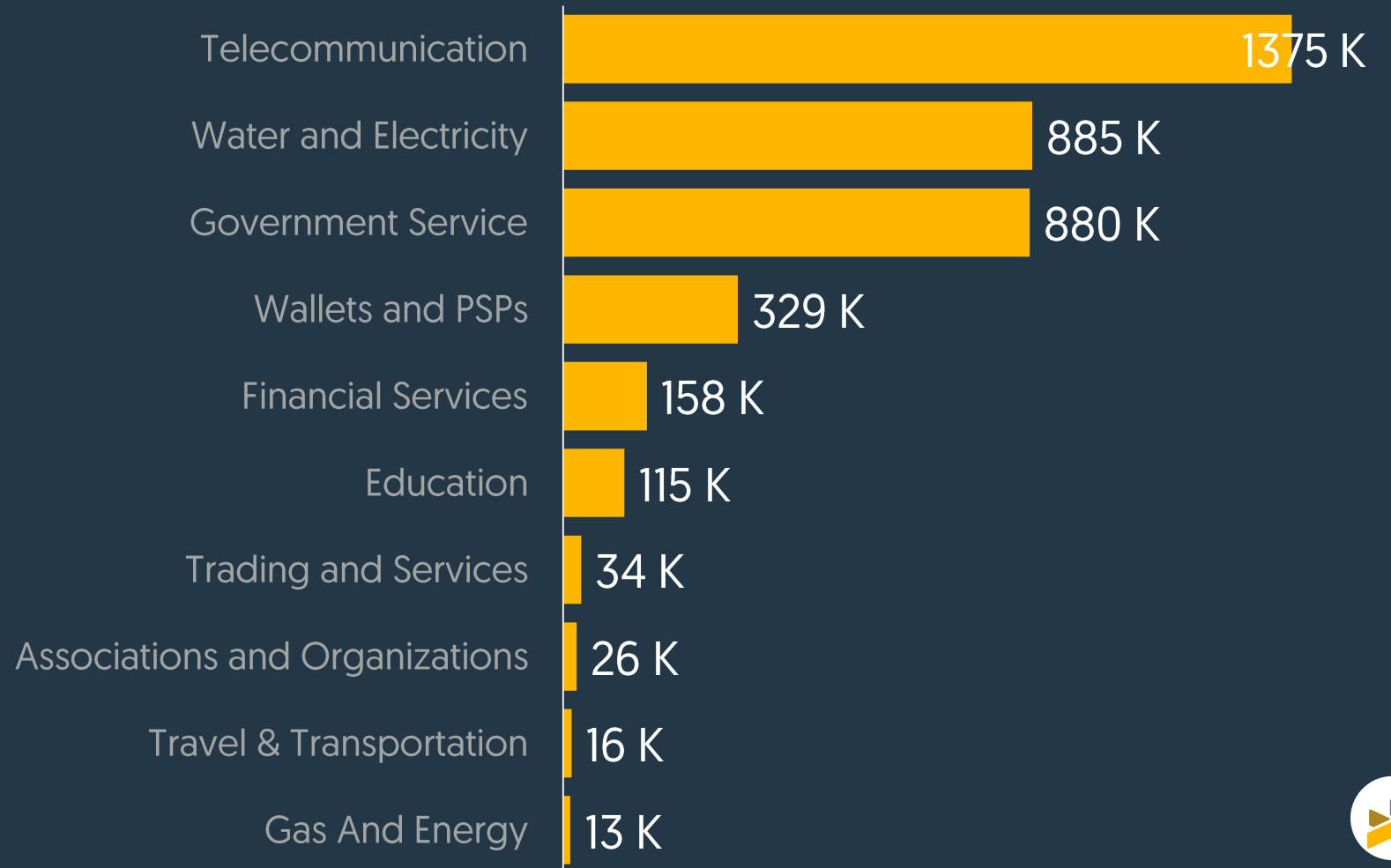
eFAWATEERcom Number of Transactions

Total Number of Transactions Over the Past 3 Months



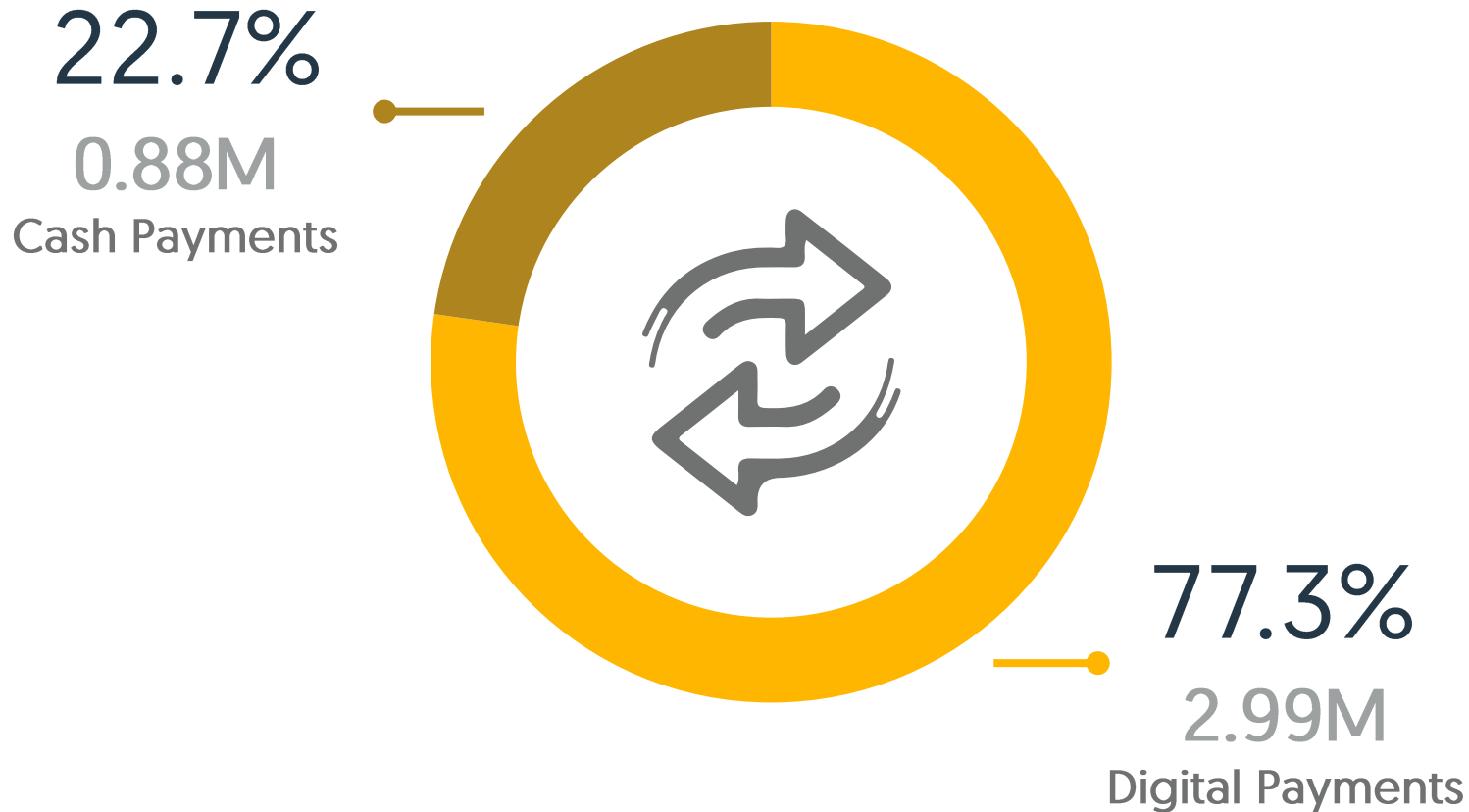
eFAWATEERcom Number of Transactions

Number of Transactions by Category



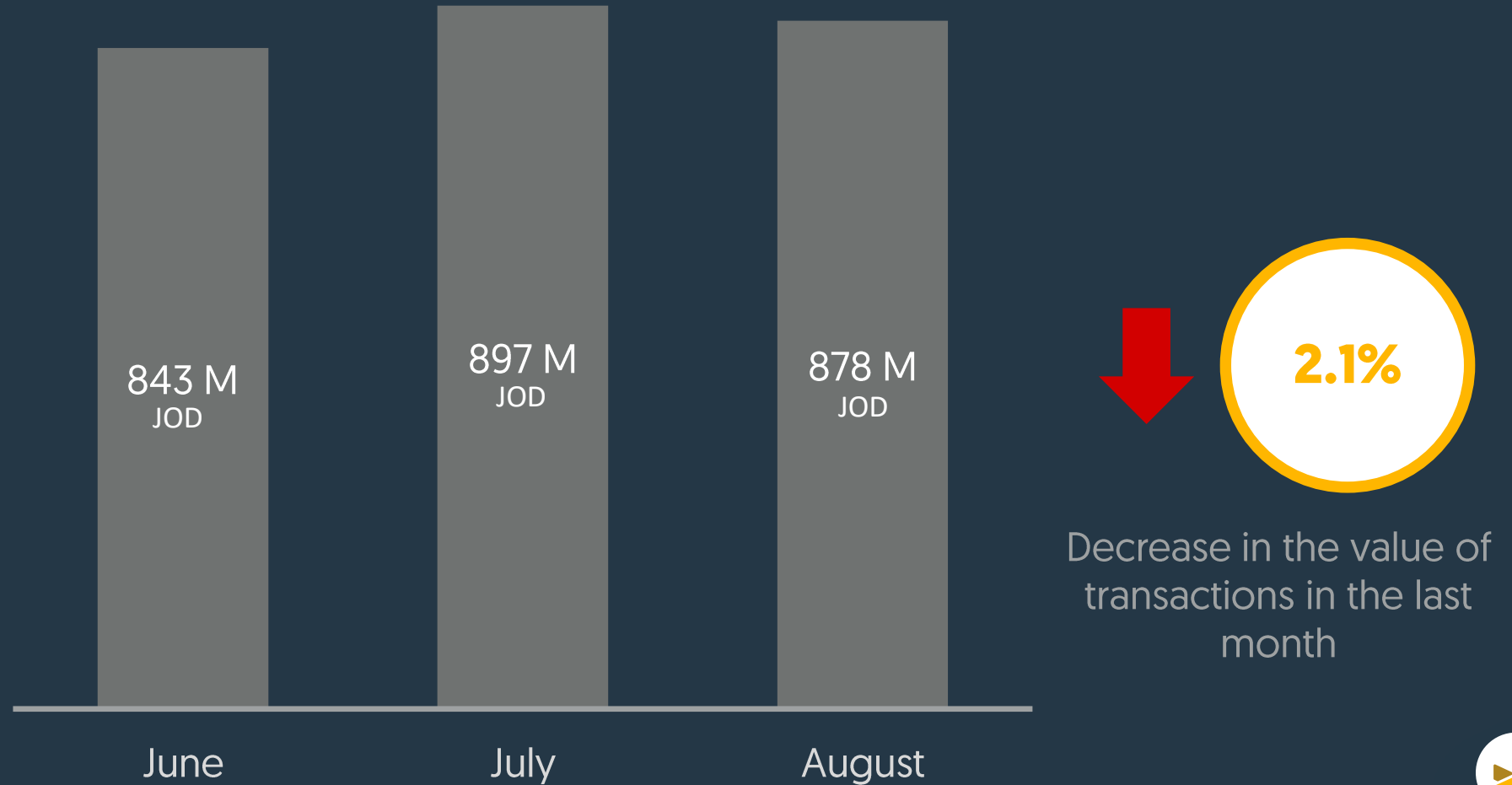
eFAWATEERcom Number of Transactions

Percentage Based on Payment Method



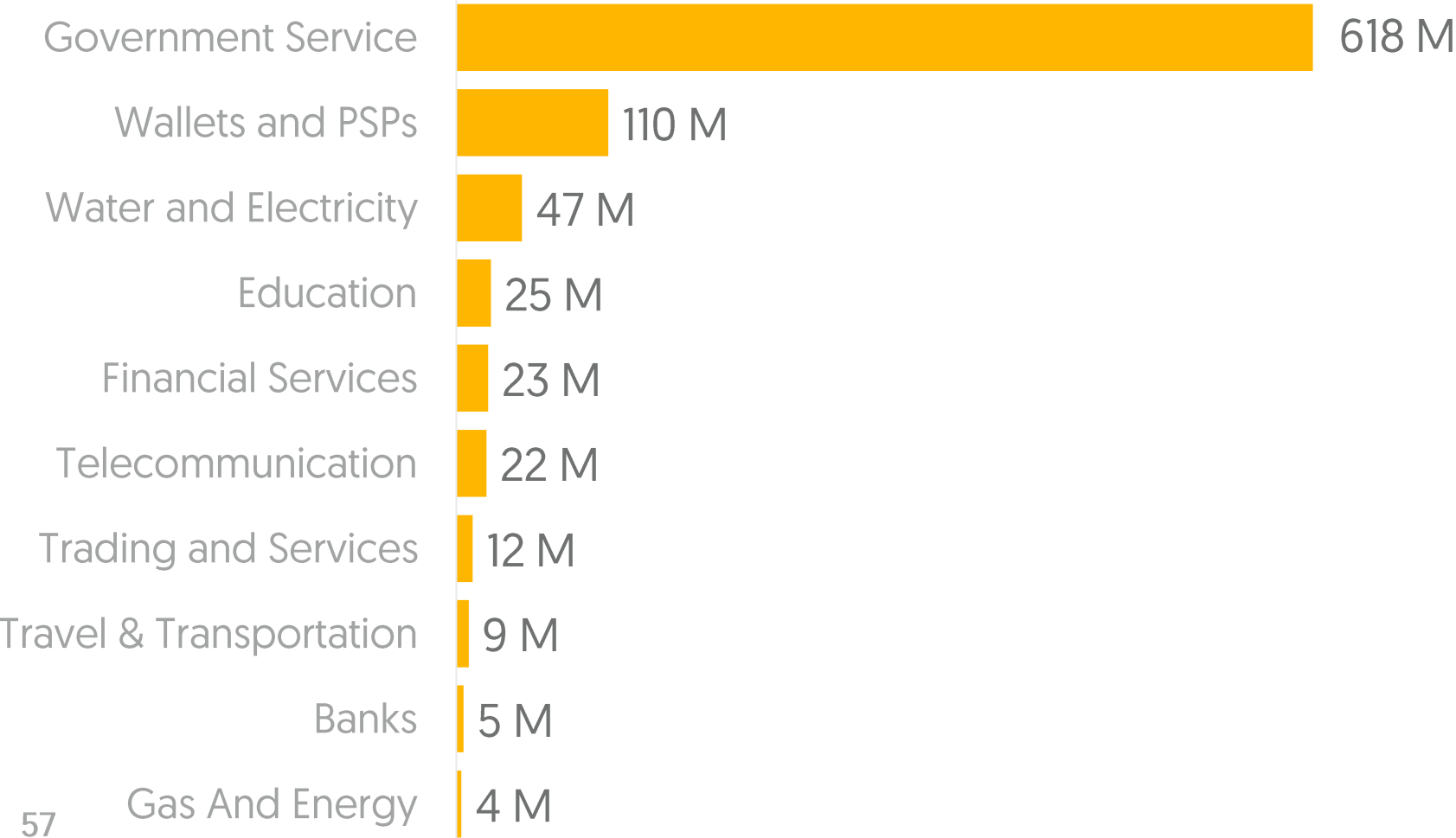
eFAWATEERcom Value of Transactions

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

18.6%
163.6M JOD
Cash Payments



81.4%
714.2M JOD
Digital Payments

eFAWATEERcom Transactions

Average Value of Transactions Over the Past 3 Months

