



Jordan Payments & Clearing Company

Payment Systems Monthly Reports

August 2023



ACH
Automated Clearing House



ECCU
Electronic Cheque Clearing Unit

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ECCU
Electronic Cheque Clearing Unit

Monthly Report





Systems Summary

Monthly Report

August 2023

3



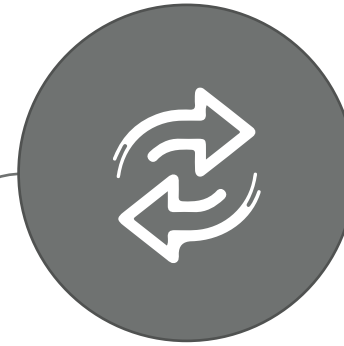
08.2023

CliQ Summary



Number of
Users

970K



Number of
Transactions

3M



Value of
Transactions

524M_{JOD}

JoMoPay Summary



Number of
Users

2.04M



Number of
Transactions

2.58M



Value of
Transactions

309M_{JOD}



Number of
Users

3.9M



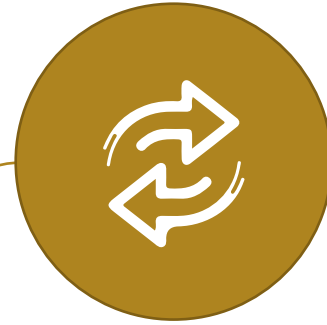
Number of
Billers

484



Number of
Services

1,586



Number of
Transactions

4.83M



Value of
Transactions

985M_{JOD}



ACH Summary

Automated Clearing House



Total Number of
Transactions

926K



Number of JOD
Transactions

920K



Value of JOD
Transactions

742M_{JOD}



ECCCU
Electronic Cheque Clearing Unit

Summary



Number of
Cheques

603K



Value of
Cheques

3.68B_{JOD}



Number of
Returned Cheques

17.7K



Value of Returned
Cheques

100M_{JOD}



Monthly Report

August 2023

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Instant Payment System



08.2023

Total Number and Value of Transactions Since the Beginning of 2023



Number of Transactions

16.1M



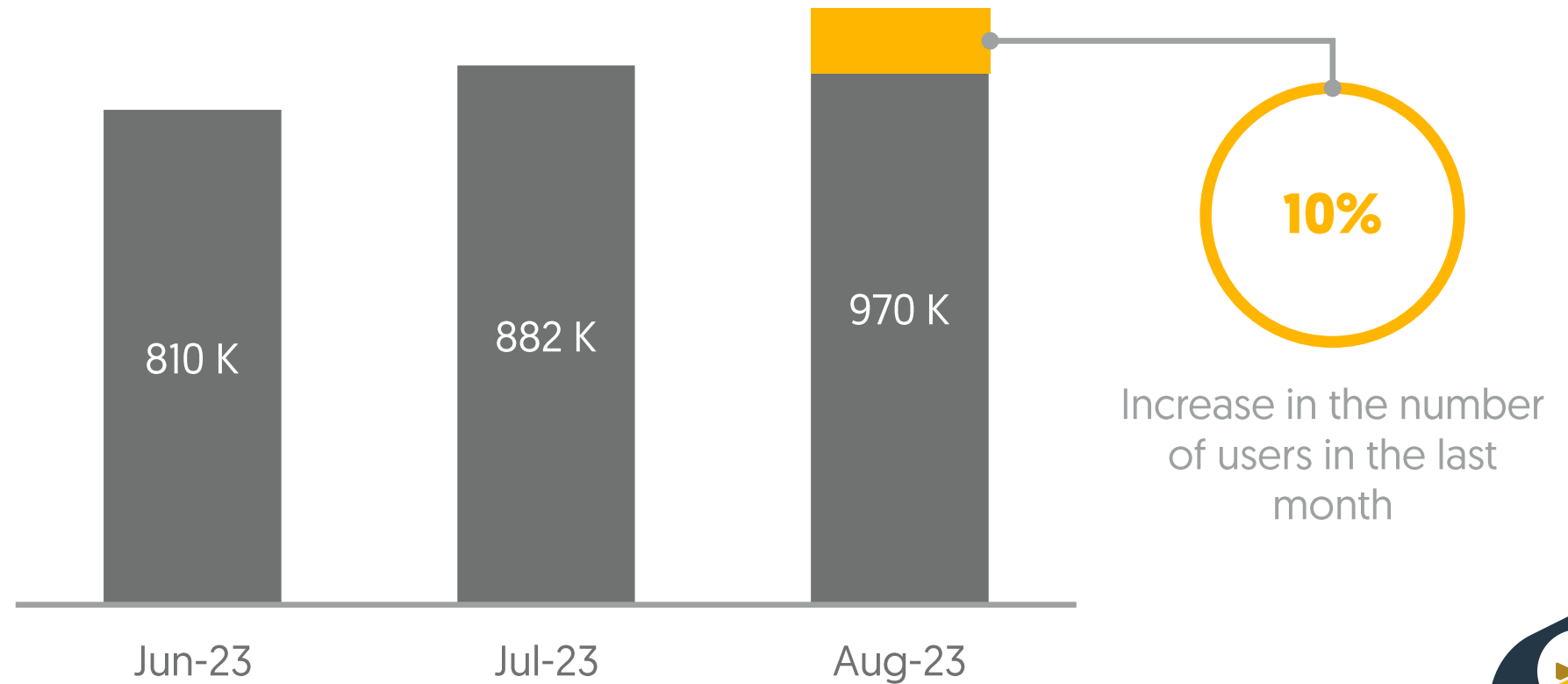
Value of Transactions

2.8B_{JOD}



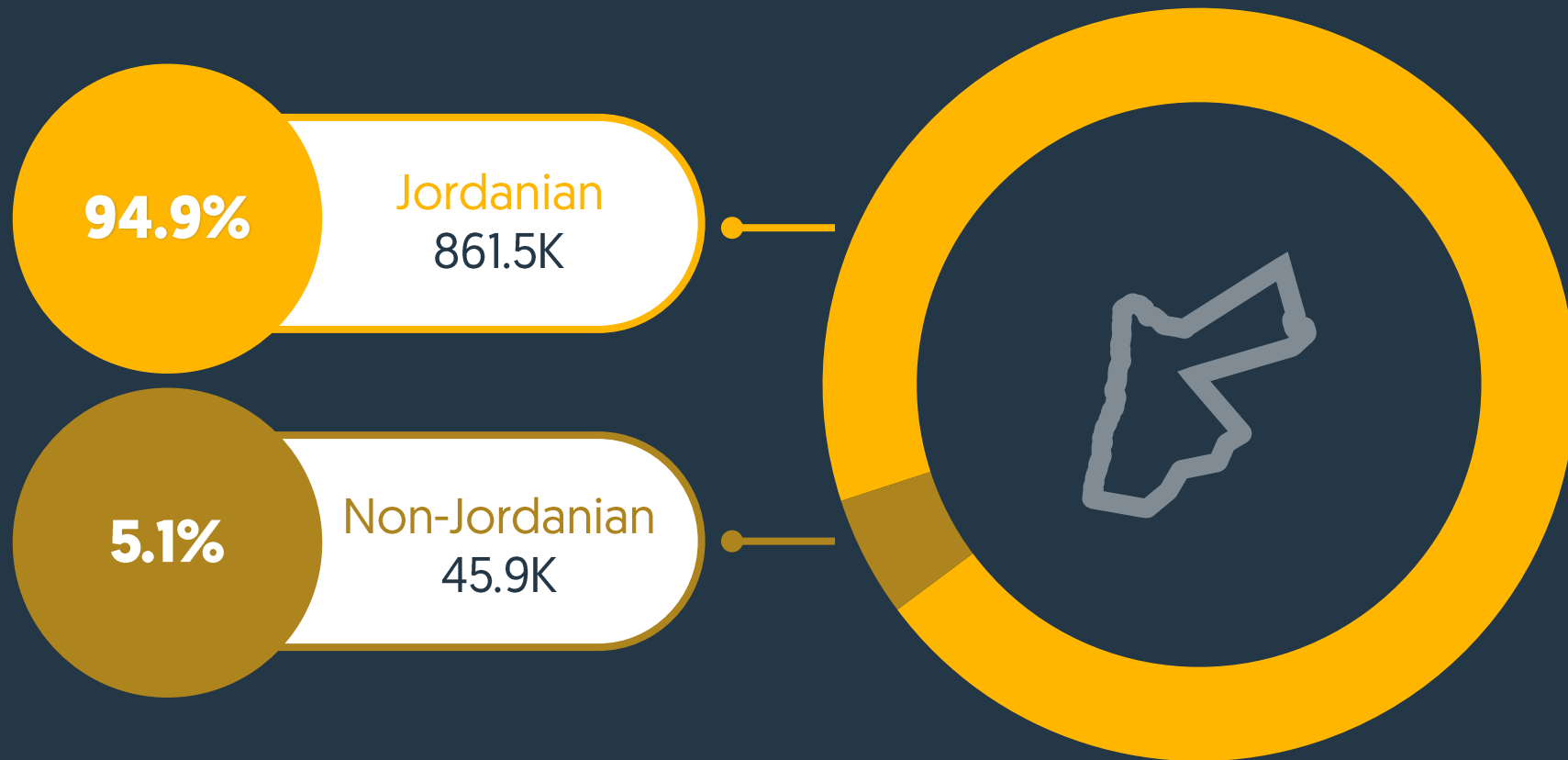
CliQ Users

Total Number of Users Over the Past 3 Months



CliQ Users

Percentage of Users Based on Nationality



CliQ Users

Percentage of Users Based on Gender

61%
539K
Male Users

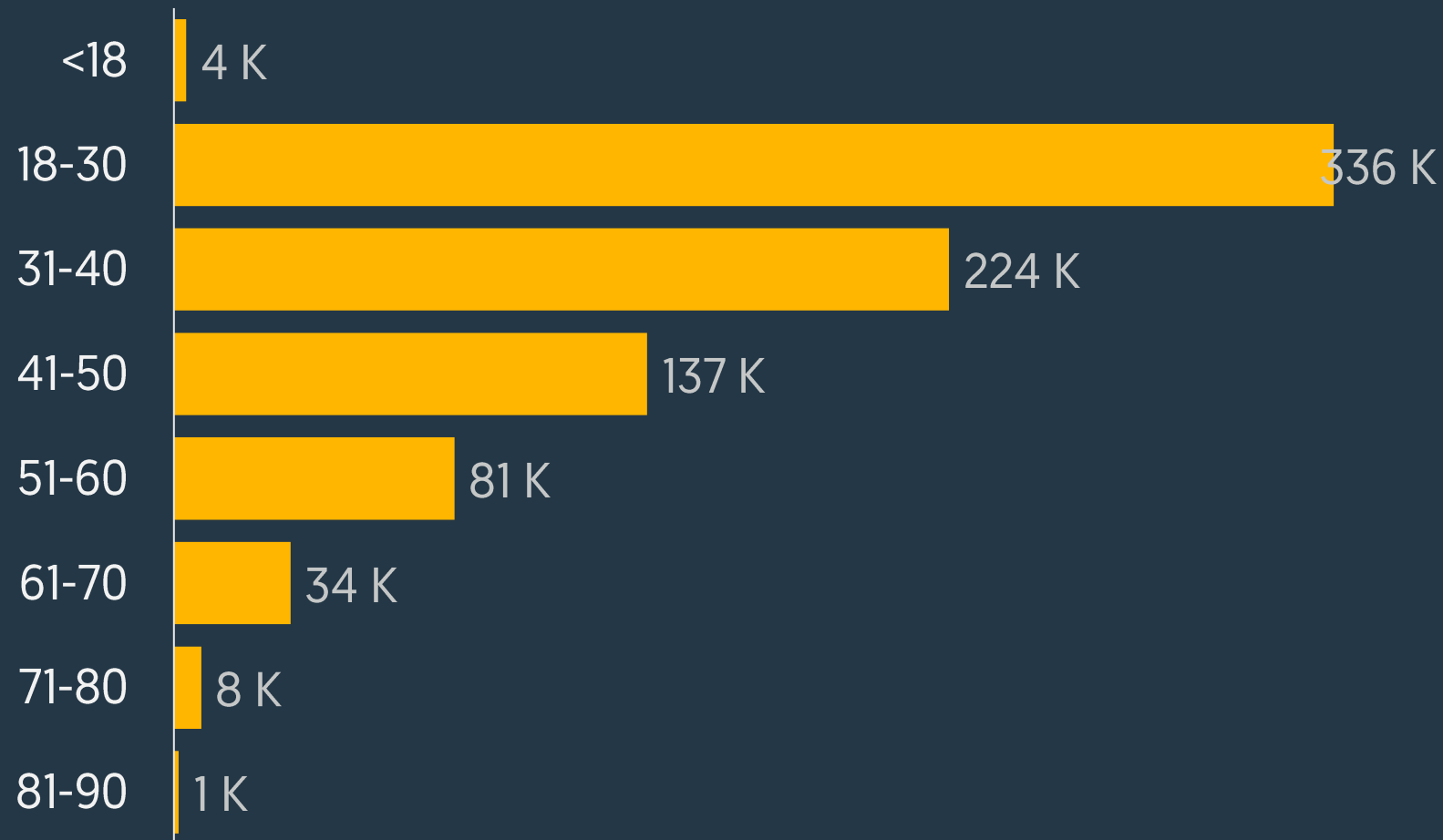


39%
344K
Female Users



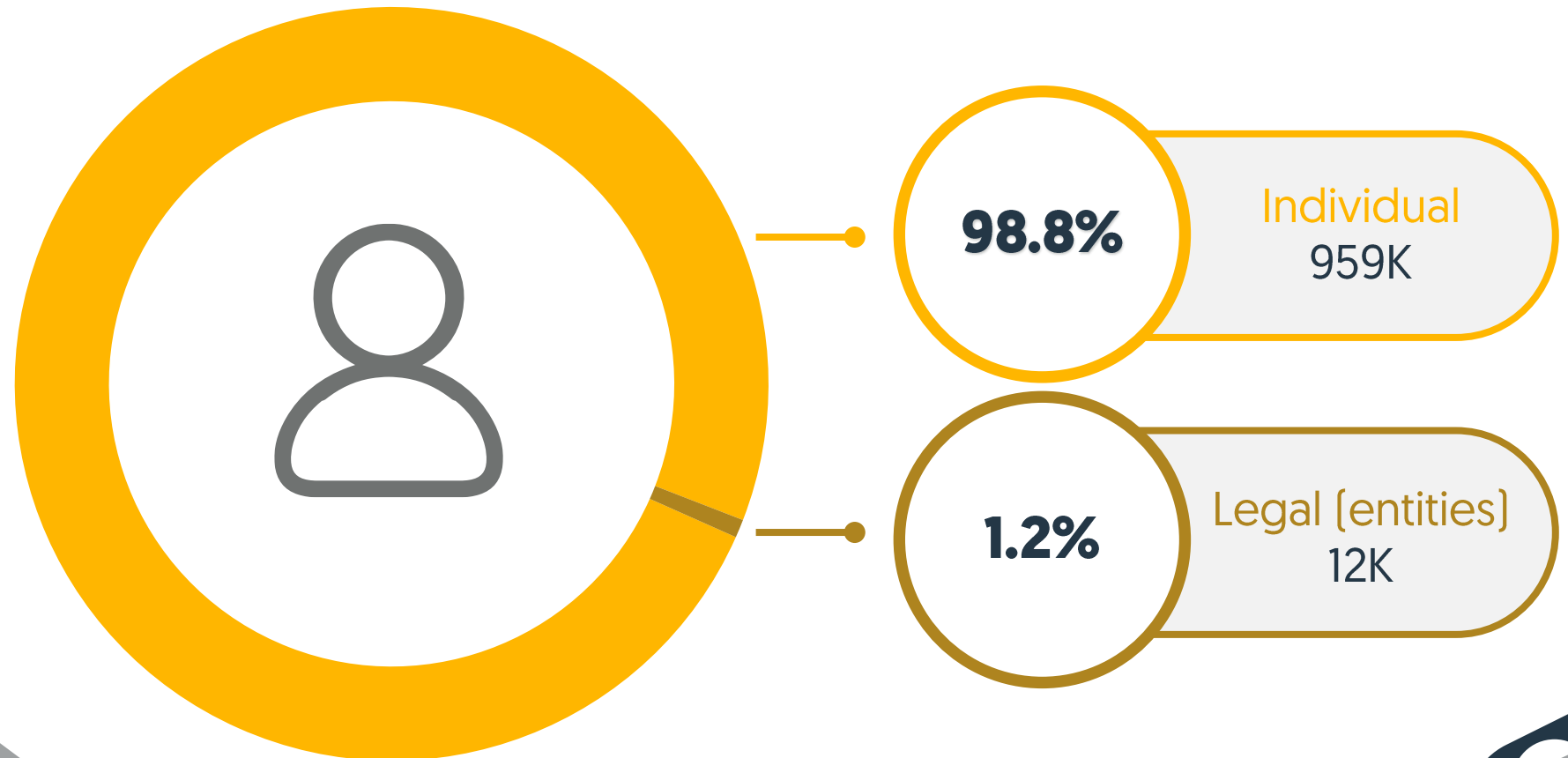
CliQ Users

Number of Users Based on Age Group



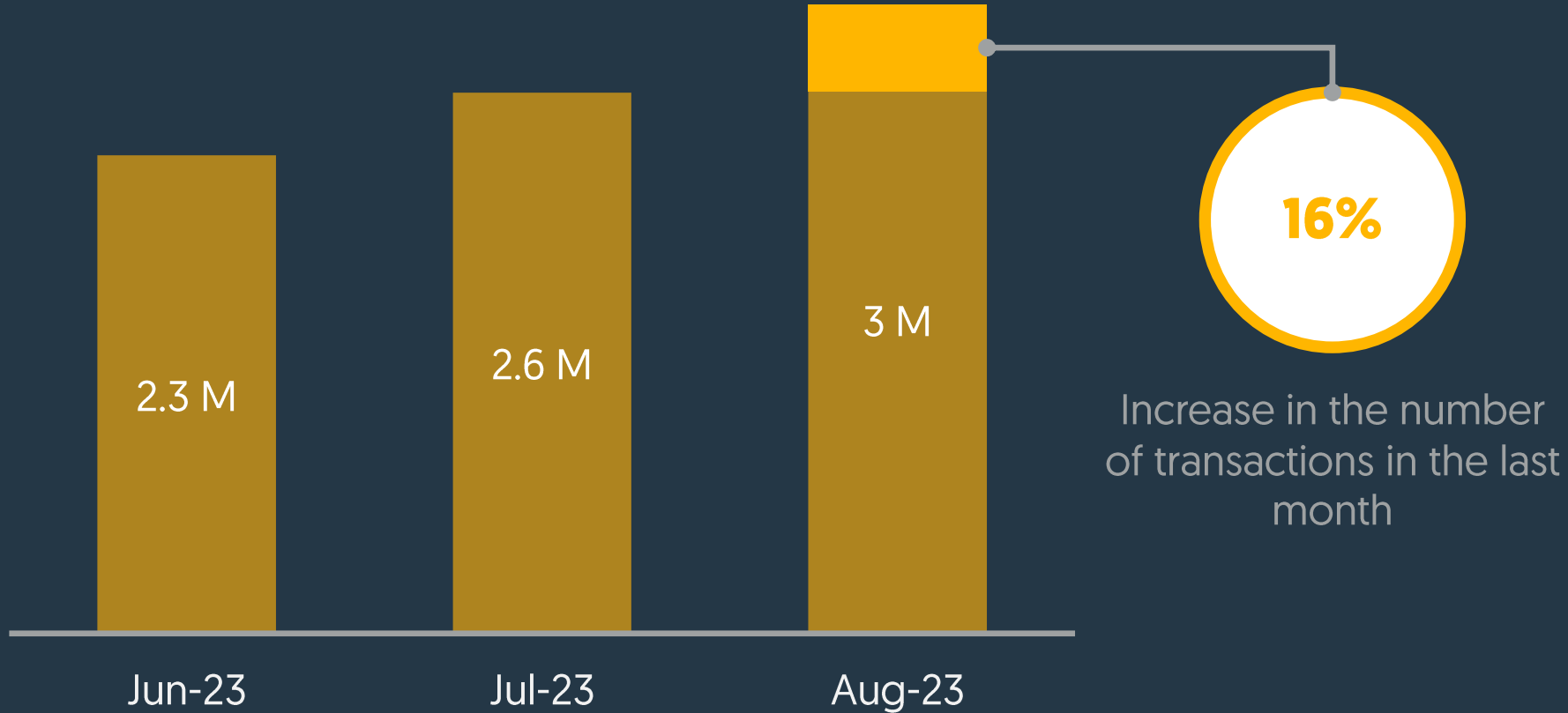
CliQ Users

Percentage of Users Based on Customer Type



CliQ Number of Transactions

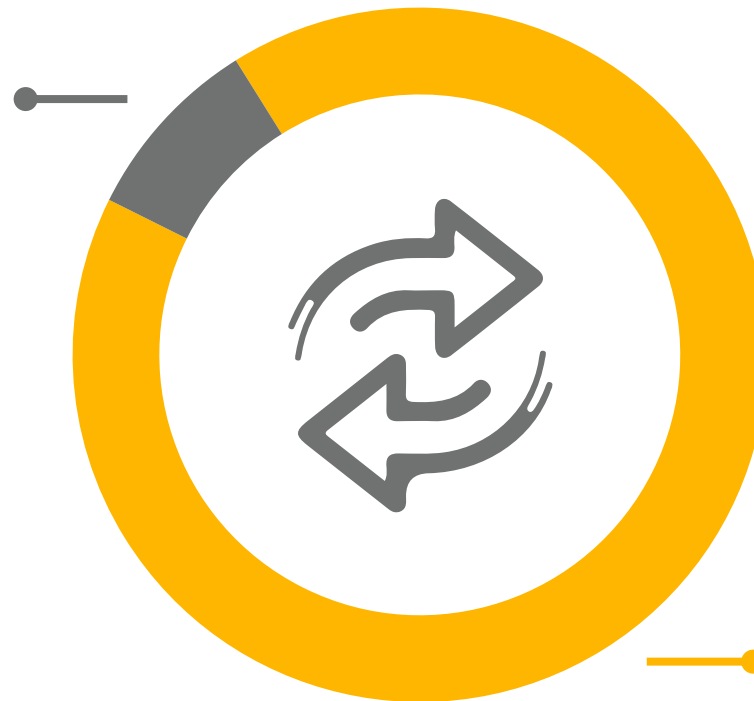
Total Number of Transactions Over the Past 3 Months



CliQ Number of Transactions

Percentage Based on Transaction Type

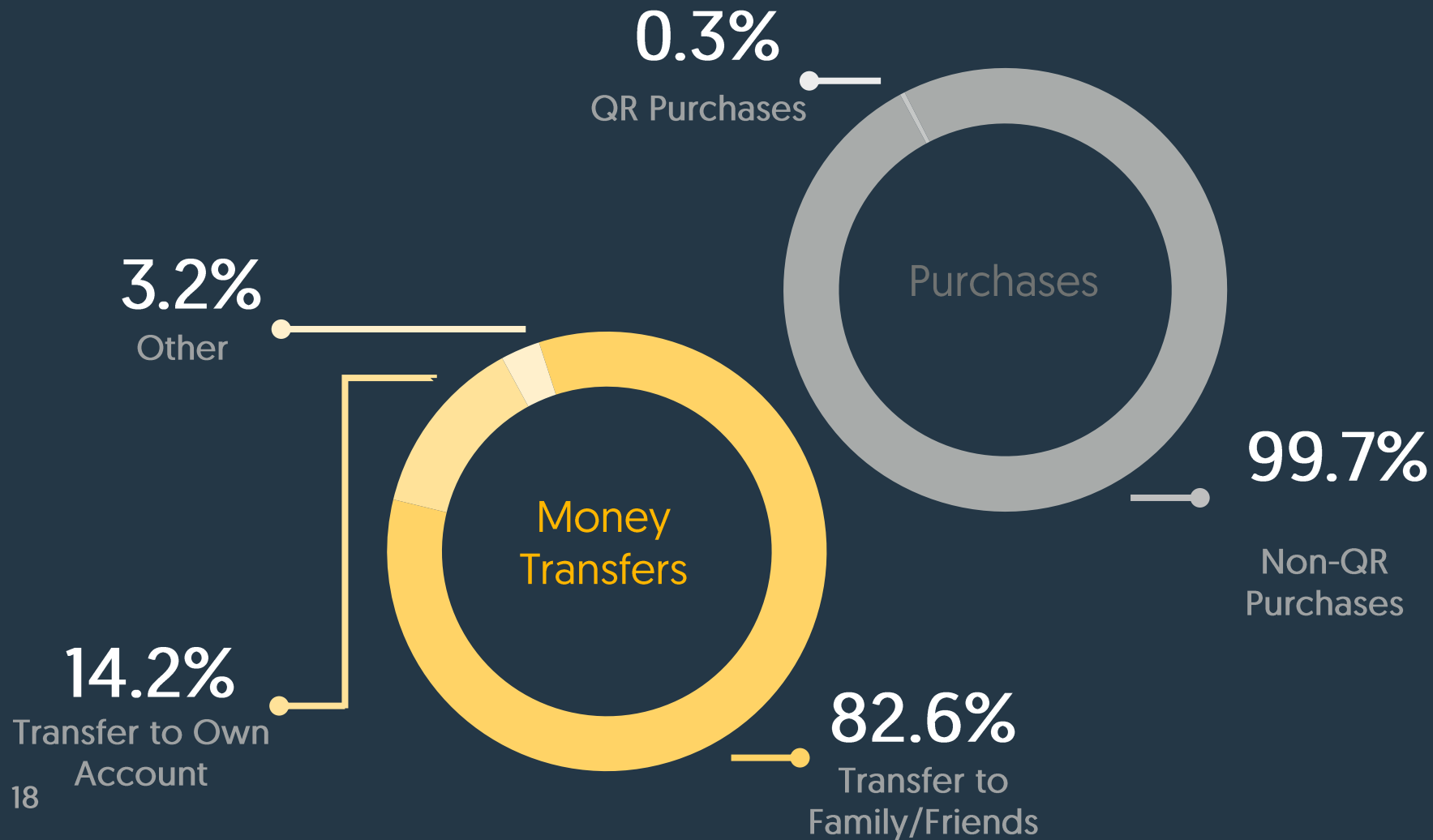
11%
335.7K
Purchases



89%
2.6M
Money Transfers

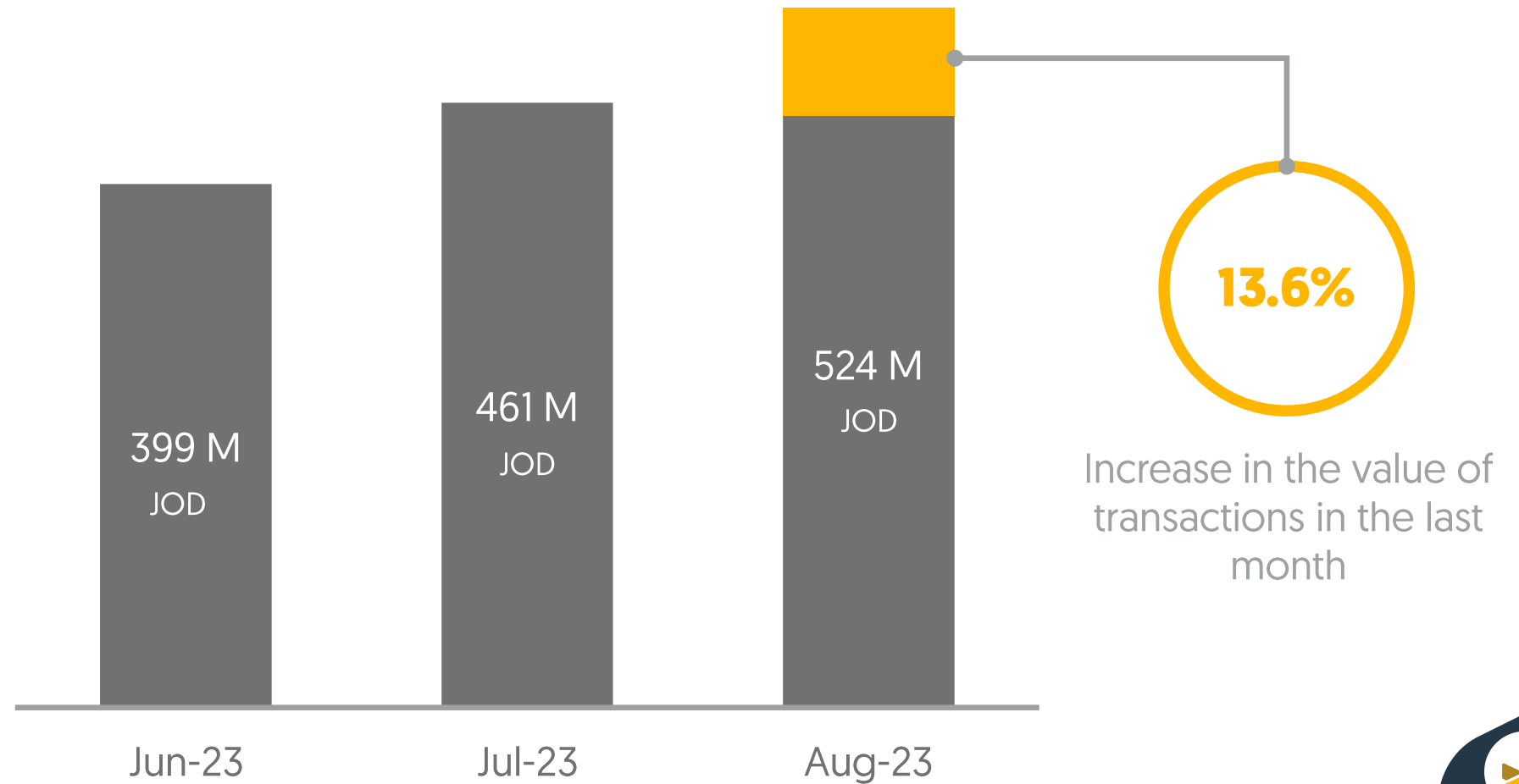
CliQ Number of Transactions

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

16.1%

84M JOD
Purchases

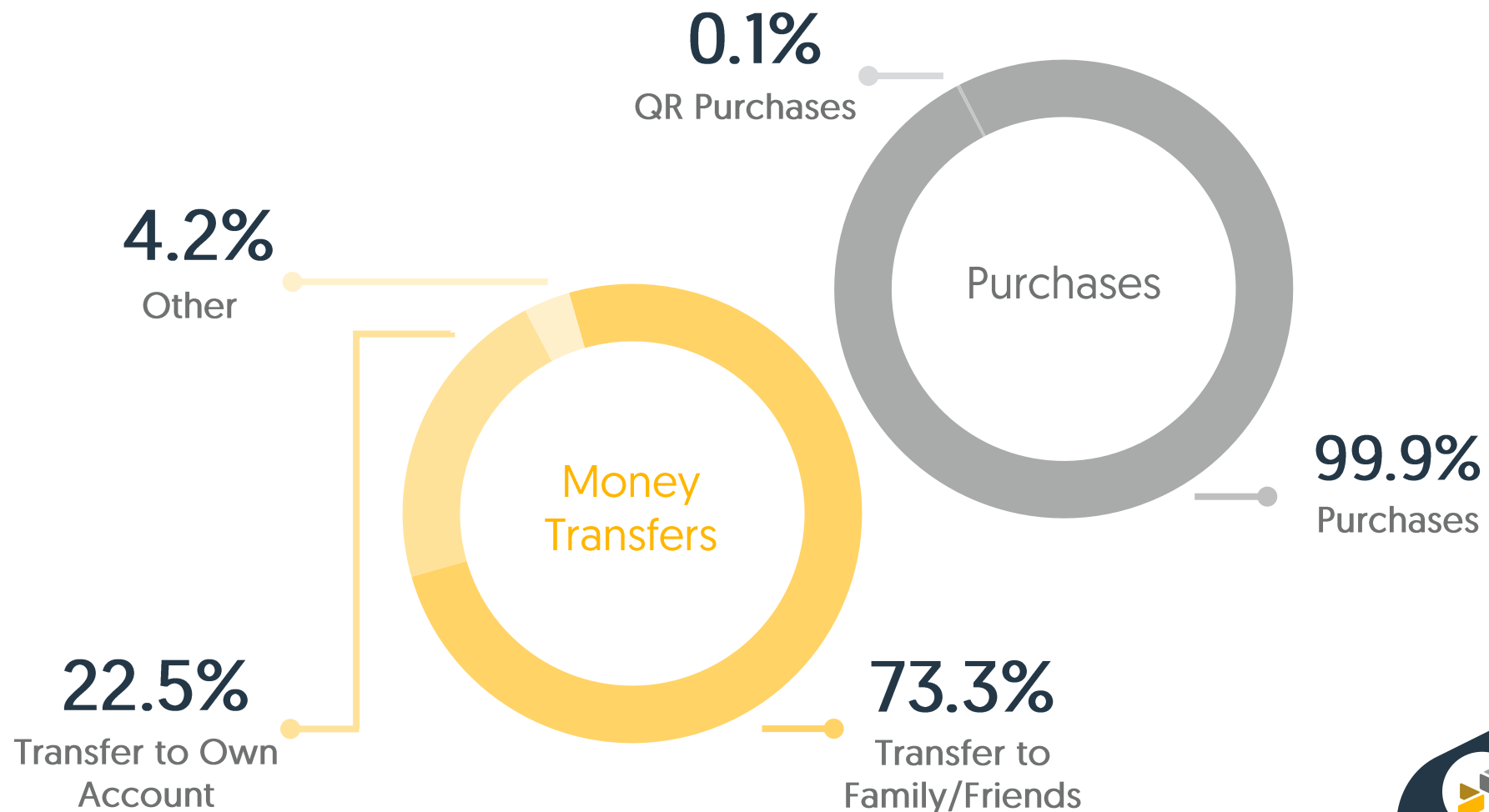


83.9%

439M JOD
Money Transfers

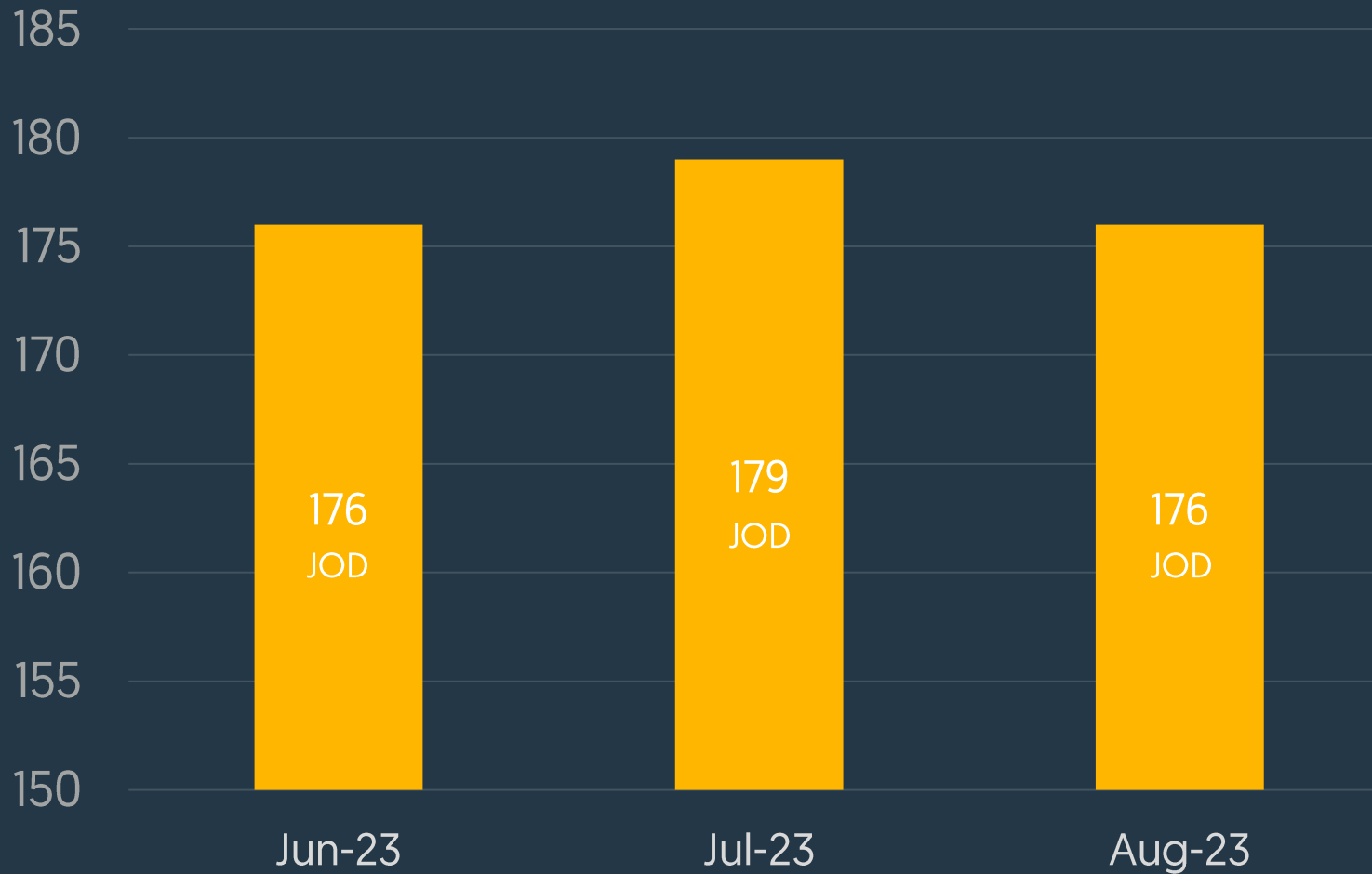
CliQ Value of Transactions

Percentage Based on Transaction Type Sub-Category



CliQ Transactions

Average Value of Transactions Over the Past 3 Months



CliQ Interoperability

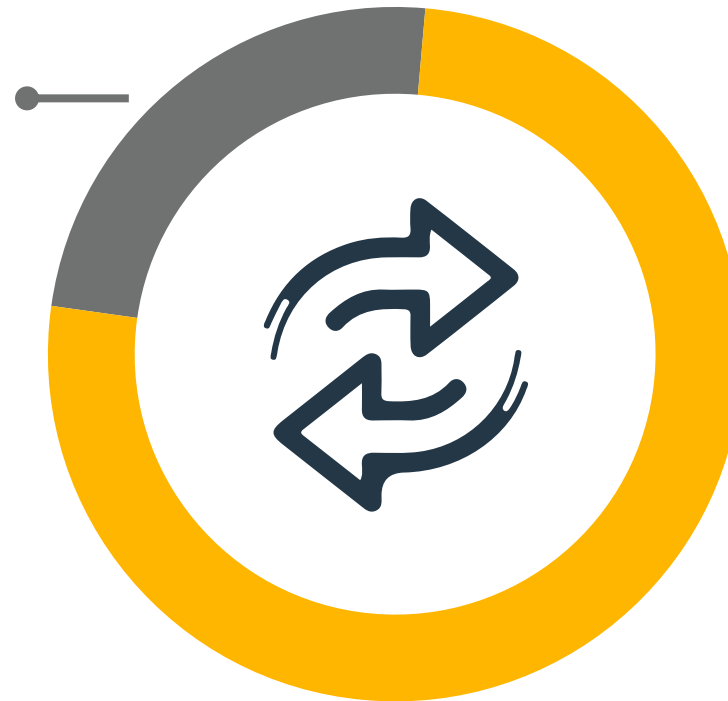
Number of Money Transfer Transactions Through Banks



24.8%

0.51M

On Us



75.2%

1.55M

Off Us

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

CliQ Interoperability

Value of Money Transfer Transactions Through Banks



18.2%
70M JOD
On Us



81.8%
314M JOD
Off Us

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

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JoMoPay
Jordan Mobile Payment

Monthly Report

August 2023

National Switch for Mobile Wallet Payments



08.2023

Total Number and Value of Transactions Since the Beginning of 2023



Number of Transactions

15.4M



Value of Transactions

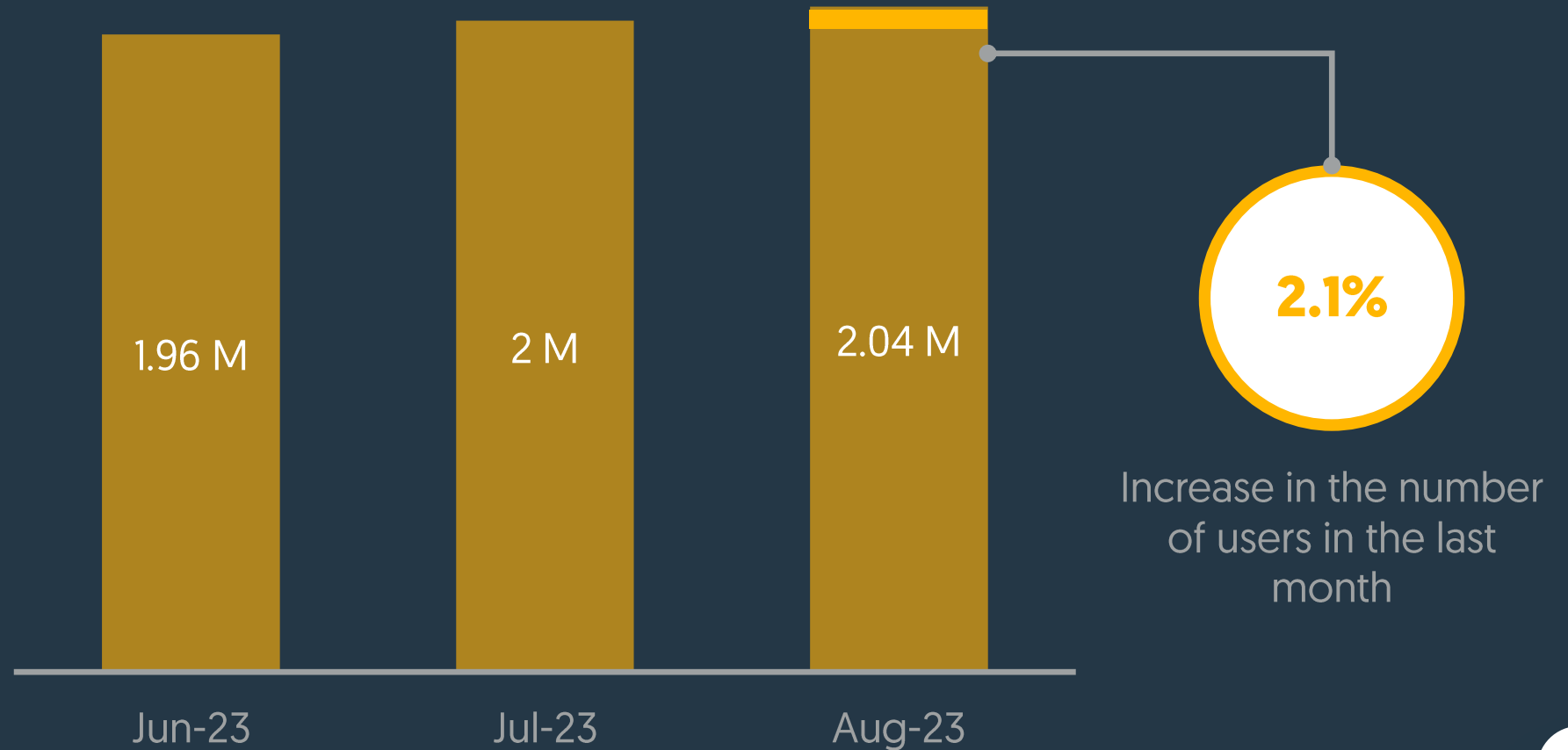
1.9B_{JOD}





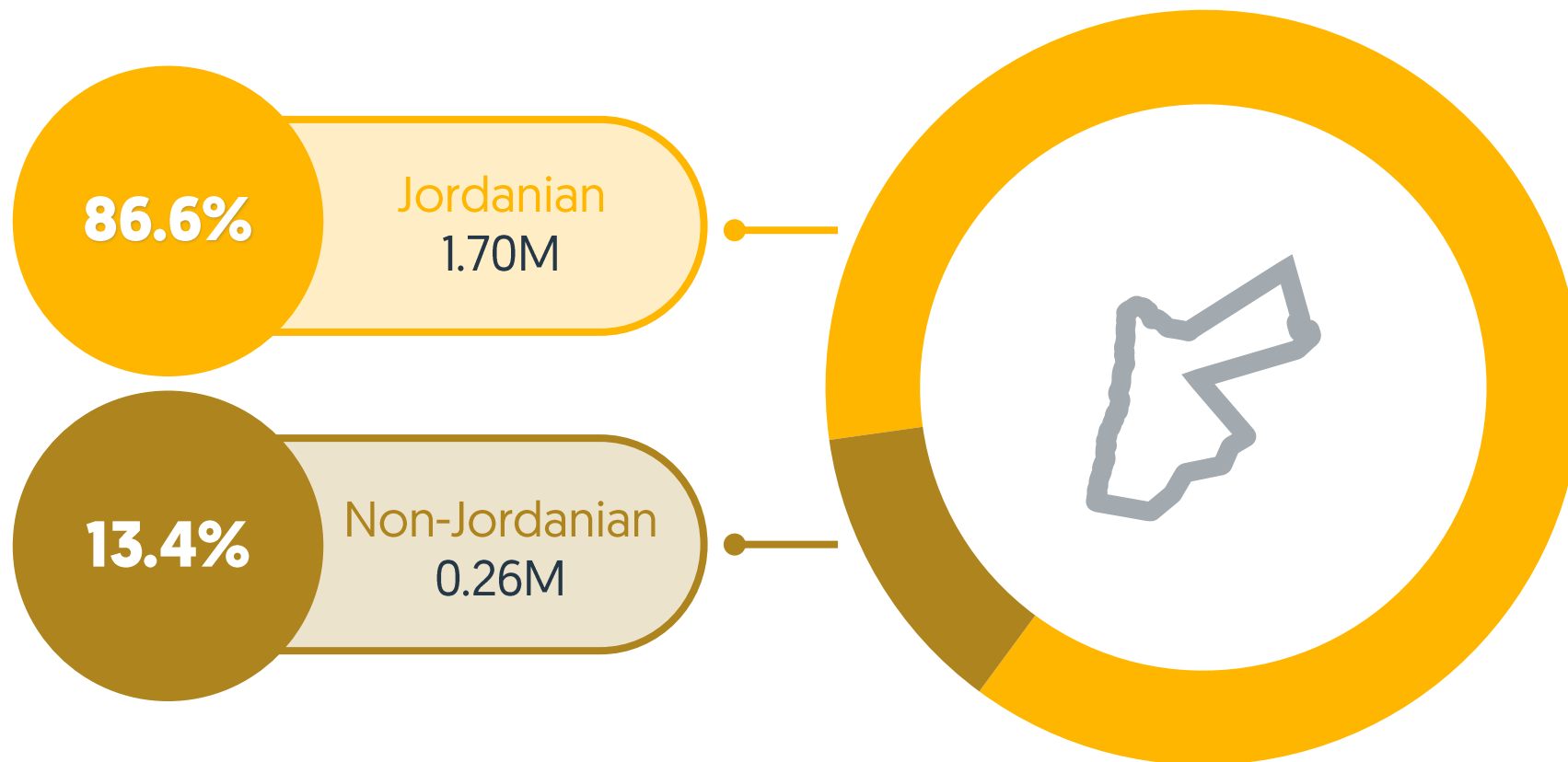
JoMoPay Users

Total Number of Users Over the Past 3 Months



JoMoPay Users

Percentage of Users Based on Nationality





JoMoPay Users

Percentage of Users Based on Gender

53.9%

1.06M

Male Users



46.1%

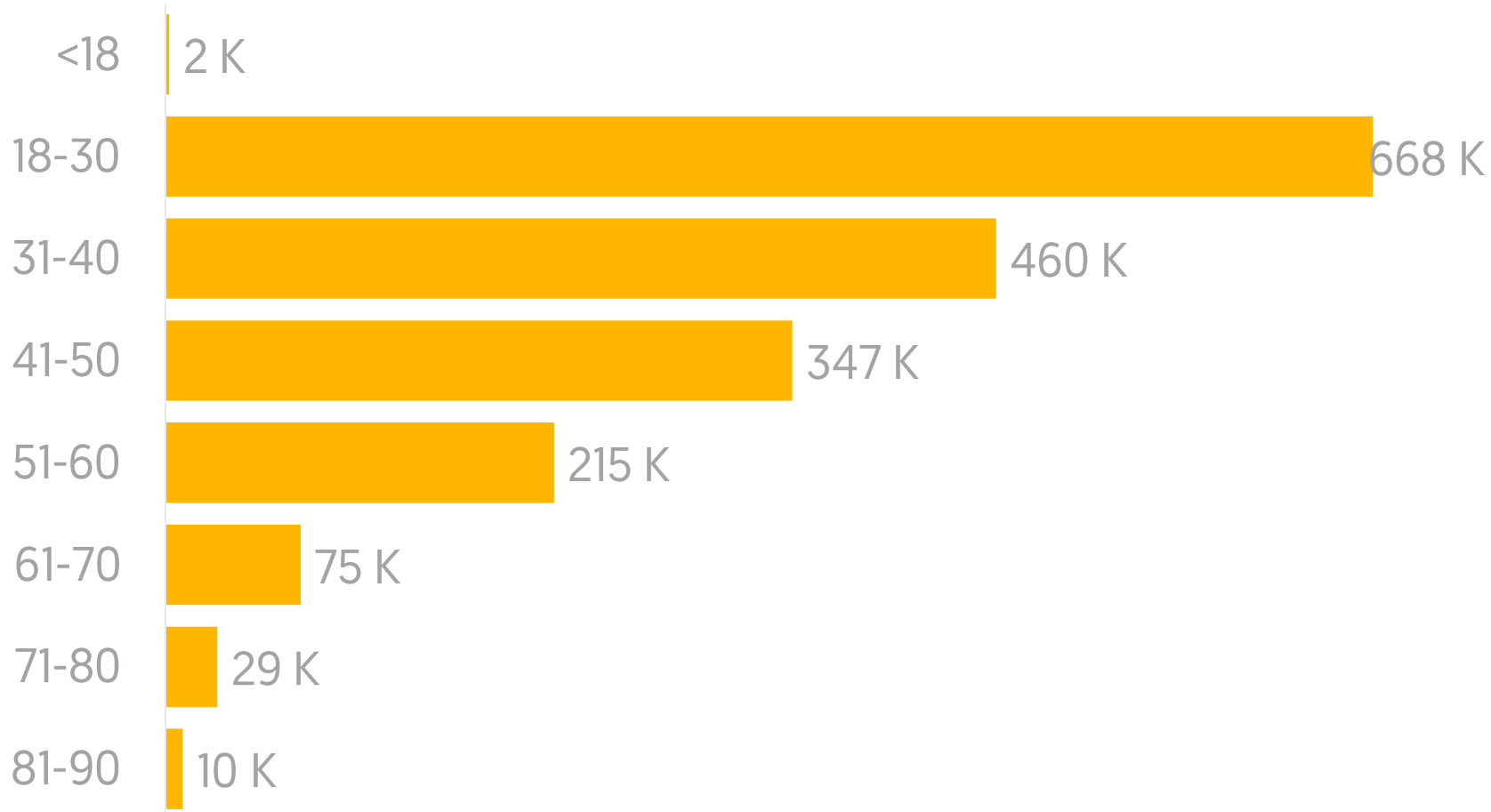
0.91M

Female Users



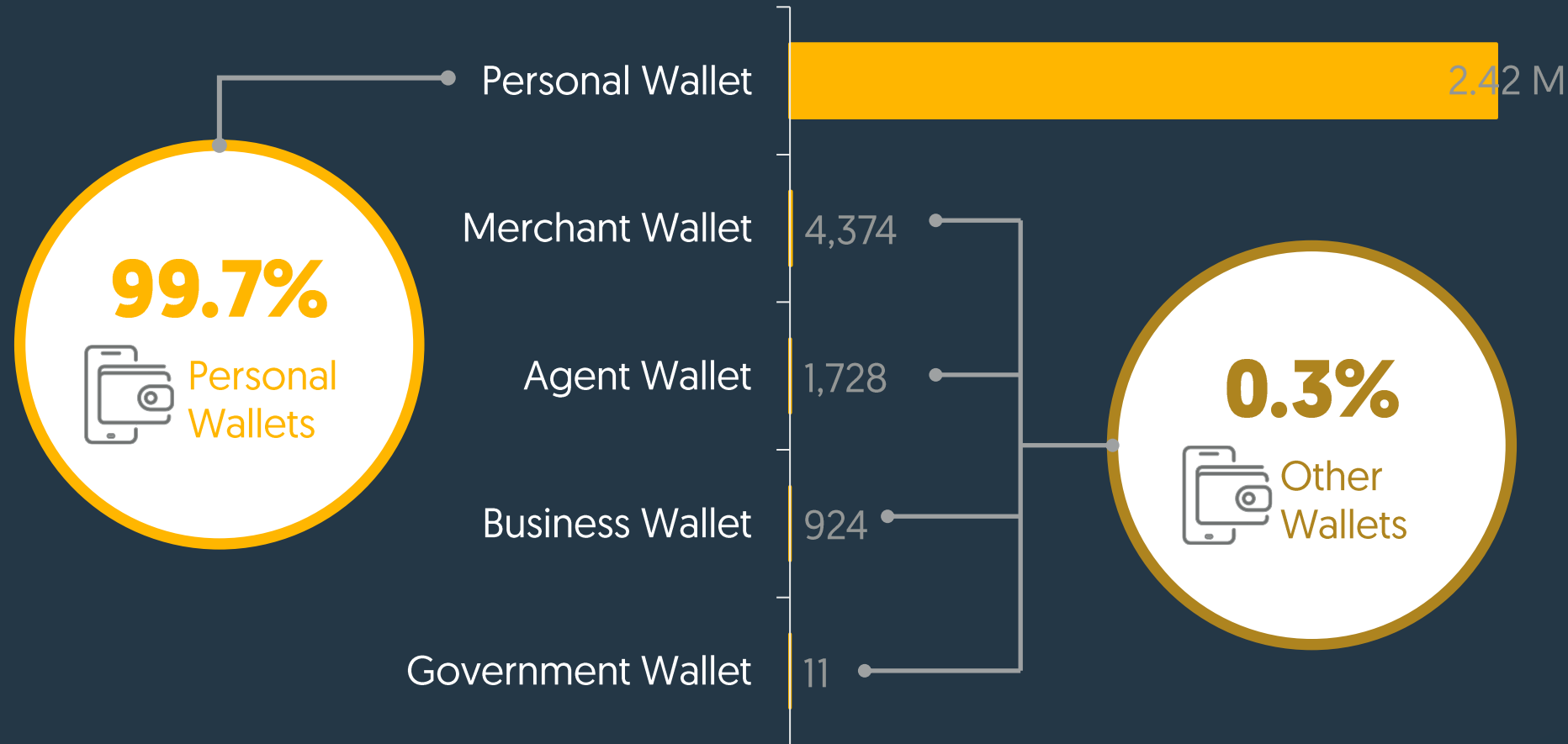


Number of Users Based on Age Group



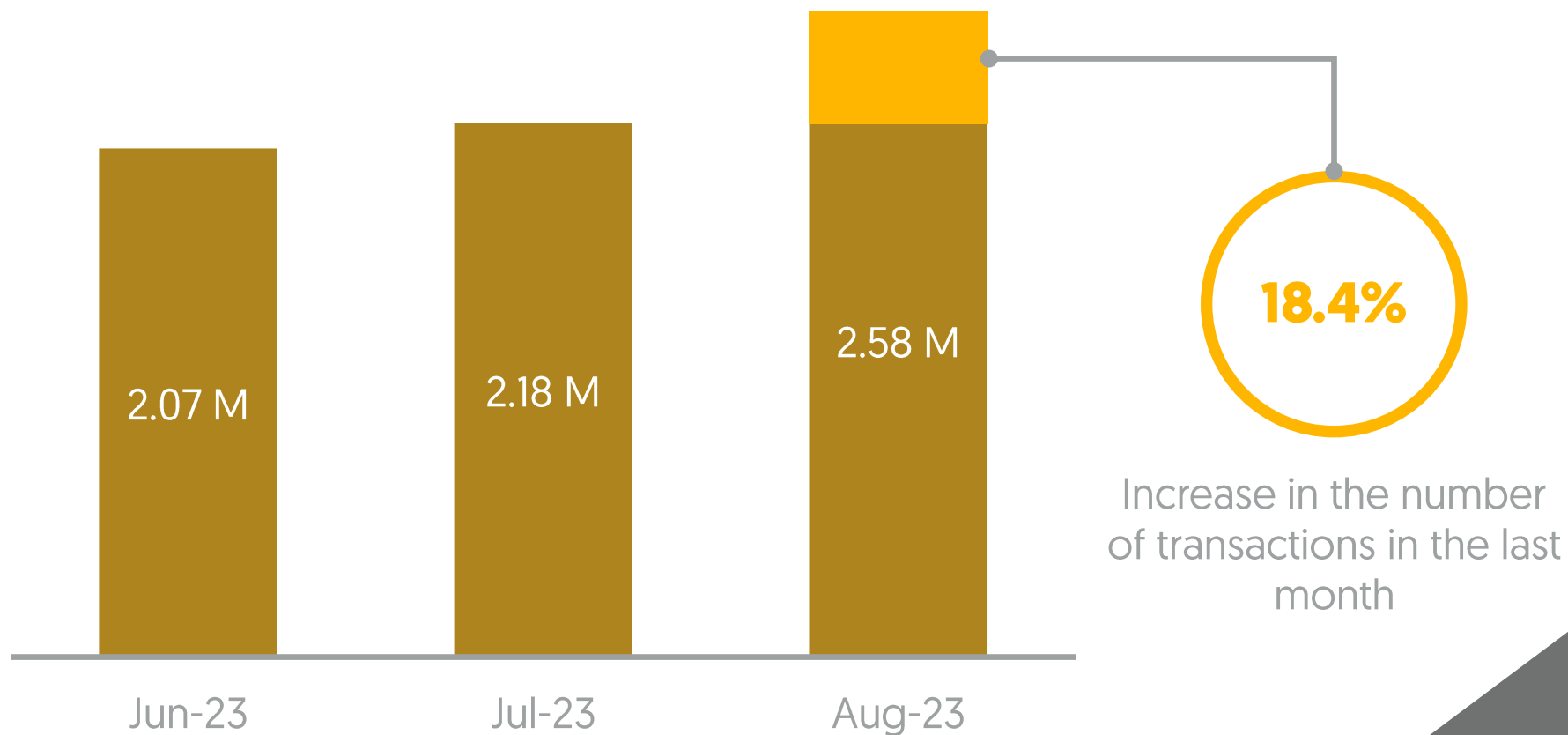
JoMoPay Users

Number of Wallets Based on Wallet Type



JoMoPay Number of Transactions

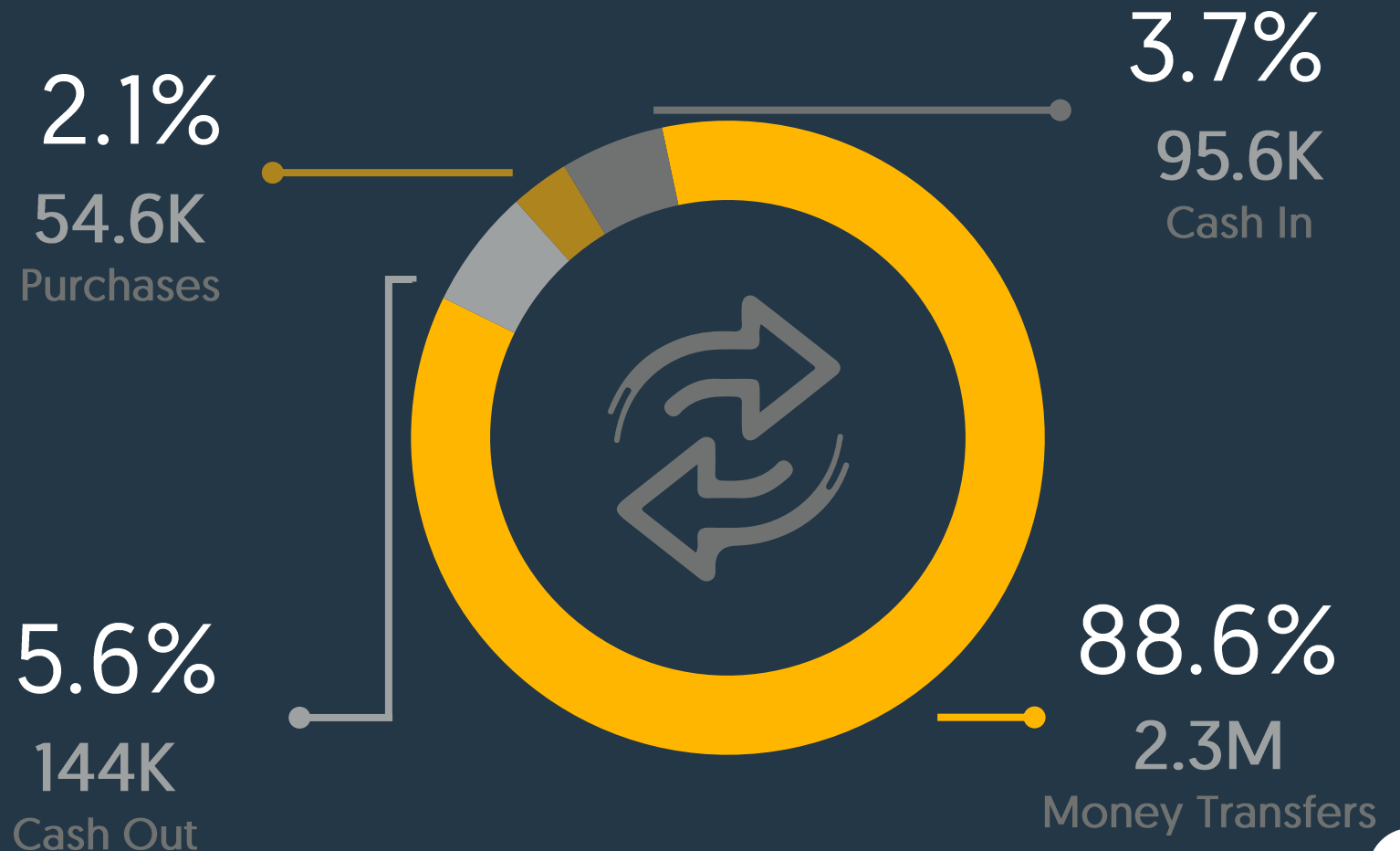
Total Number of Transactions Over the Past 3 Months





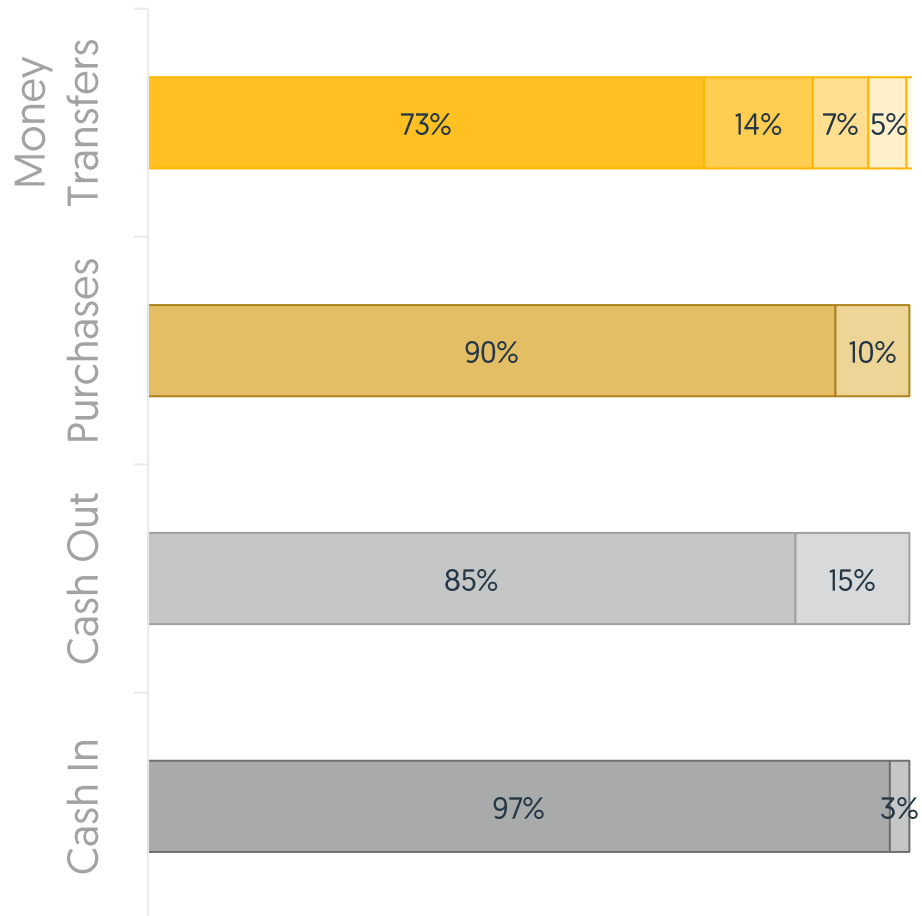
JoMoPay Number of Transactions

Percentage Based on Transaction Type



JoMoPay Number of Transactions

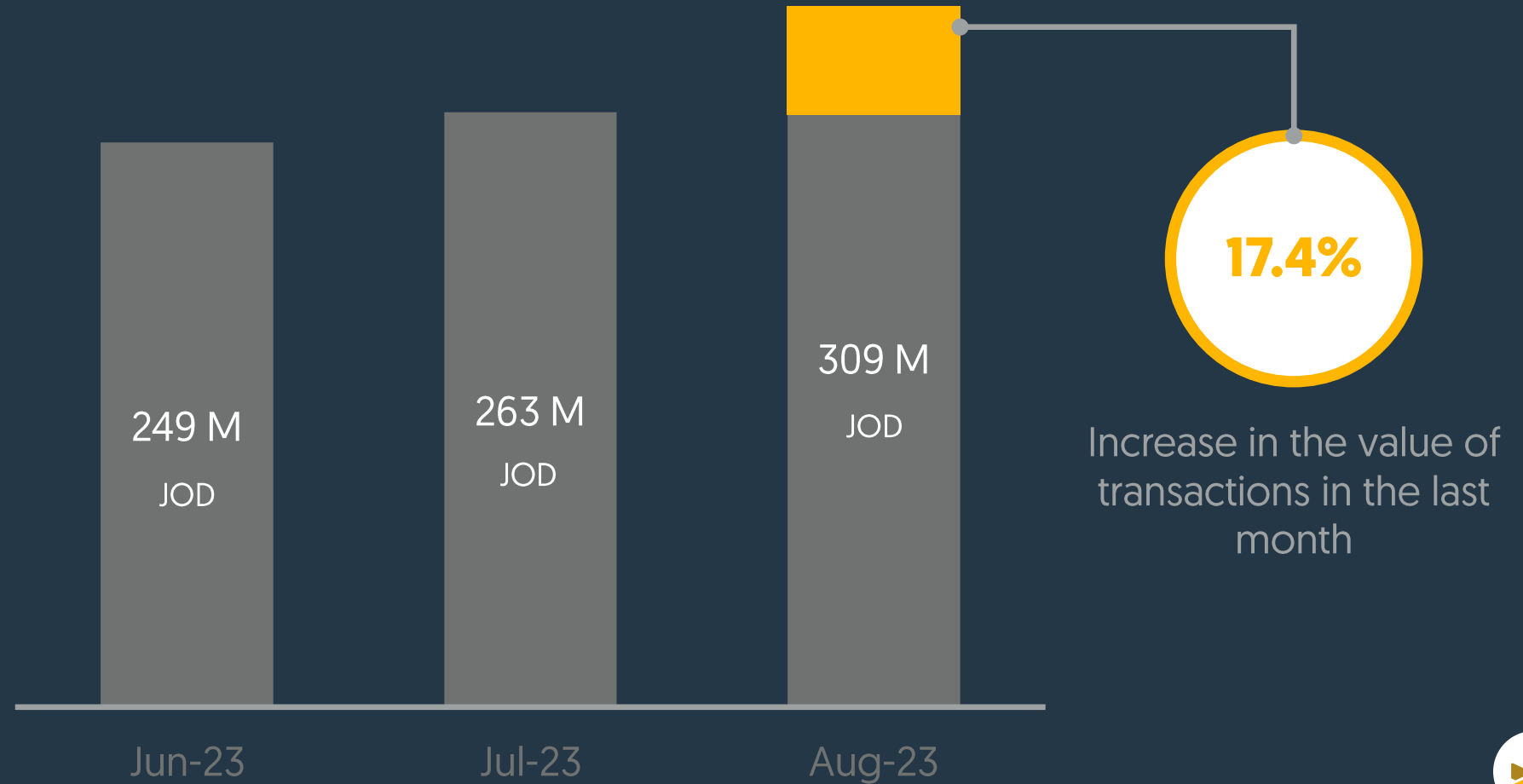
Percentage Based on Transaction Type Sub-Category



Transfer to Family/Friends	73%
Aid/Charity/Grant	14%
Transfer to Own Account	7%
Salary/Bonus/Dividends	5%
Loan/Loan Installment	1%
Purchases	90%
QR Purchases	10%
Cash Out - Agent/Teller	85%
Cash Out - ATM/Kiosk	15%
Cash In - Agent/Teller	97%
Cash In - ATM/Kiosk	3%

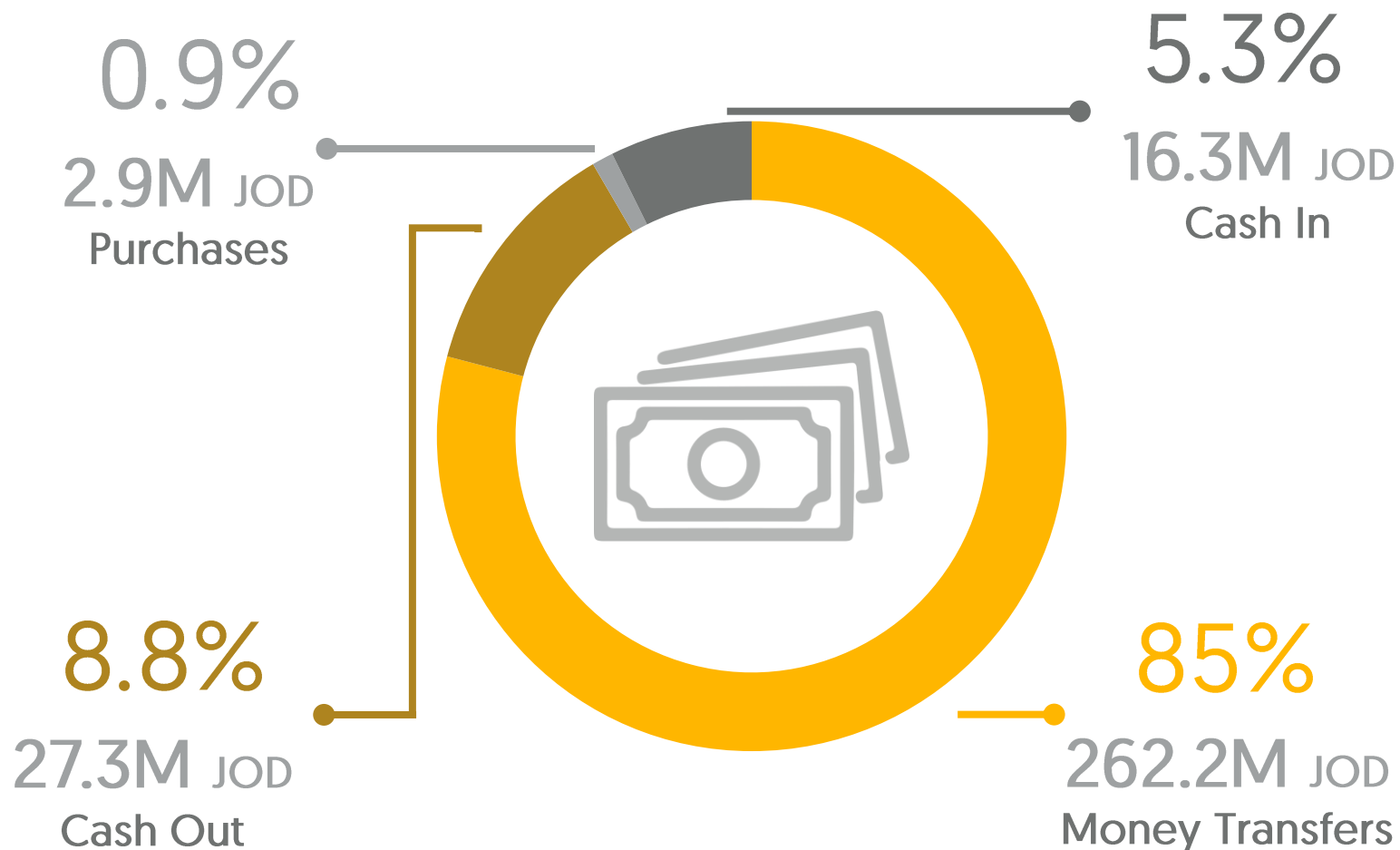
JoMoPay Value of Transactions

Total Value of Transactions Over the Past 3 Months



JoMoPay Value of Transactions

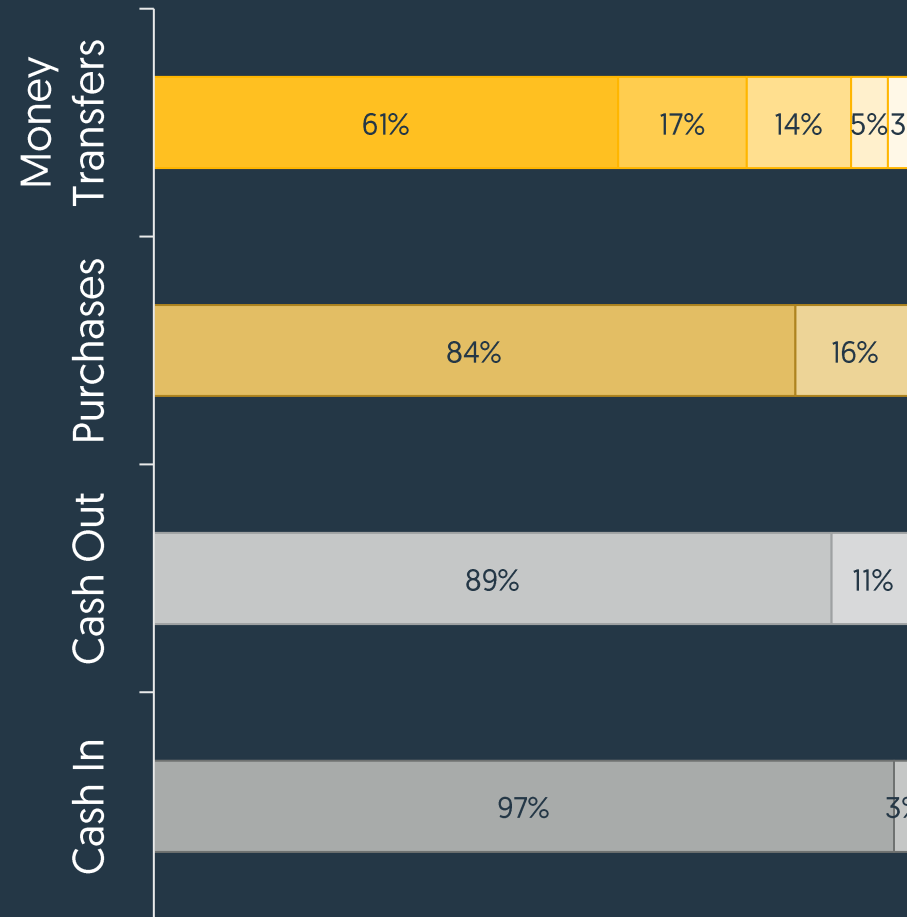
Percentage Based on Transaction Type





JoMoPay Value of Transactions

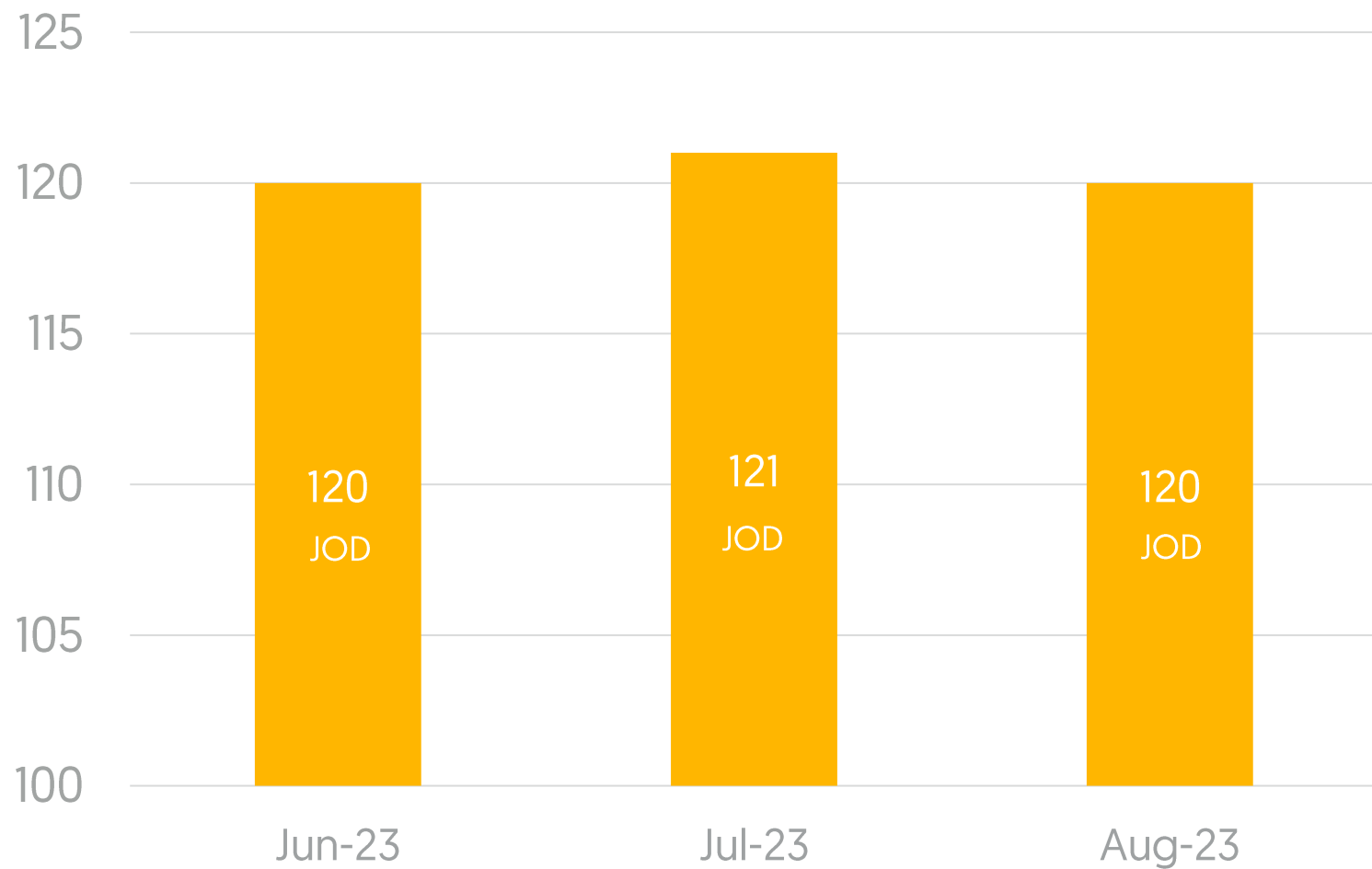
Percentage Based on Transaction Type Sub-Category



Transfer to Family/Friends	61%
Aid/Charity/Grant	17%
Transfer to Own Account	14%
Salary/Bonus/Dividends	5%
Loan/Loan Installment	3%
Purchases	84%
QR Purchases	16%
Cash Out - Agent/Teller	89%
Cash Out - ATM/Kiosk	11%
Cash In - Agent/Teller	97%
Cash In - ATM/Kiosk	3%

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



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

CliQ & JoMoPay Interoperability

Monthly Report
August 2023

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



08.2023

Total Number and Value of Transactions Since the Beginning of 2023



Number of Transactions

31.4M

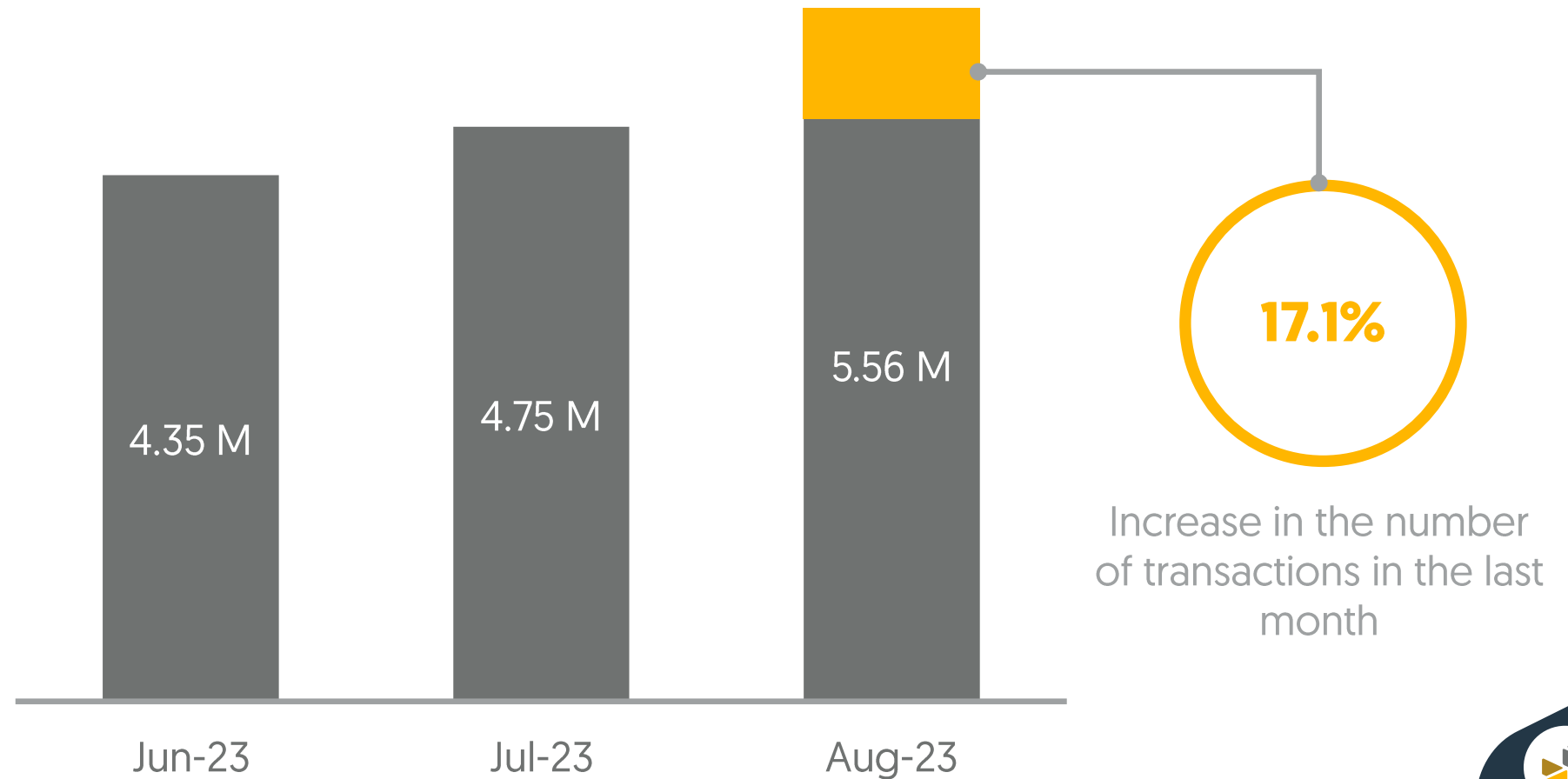


Value of Transactions

4.7B_{JOD}

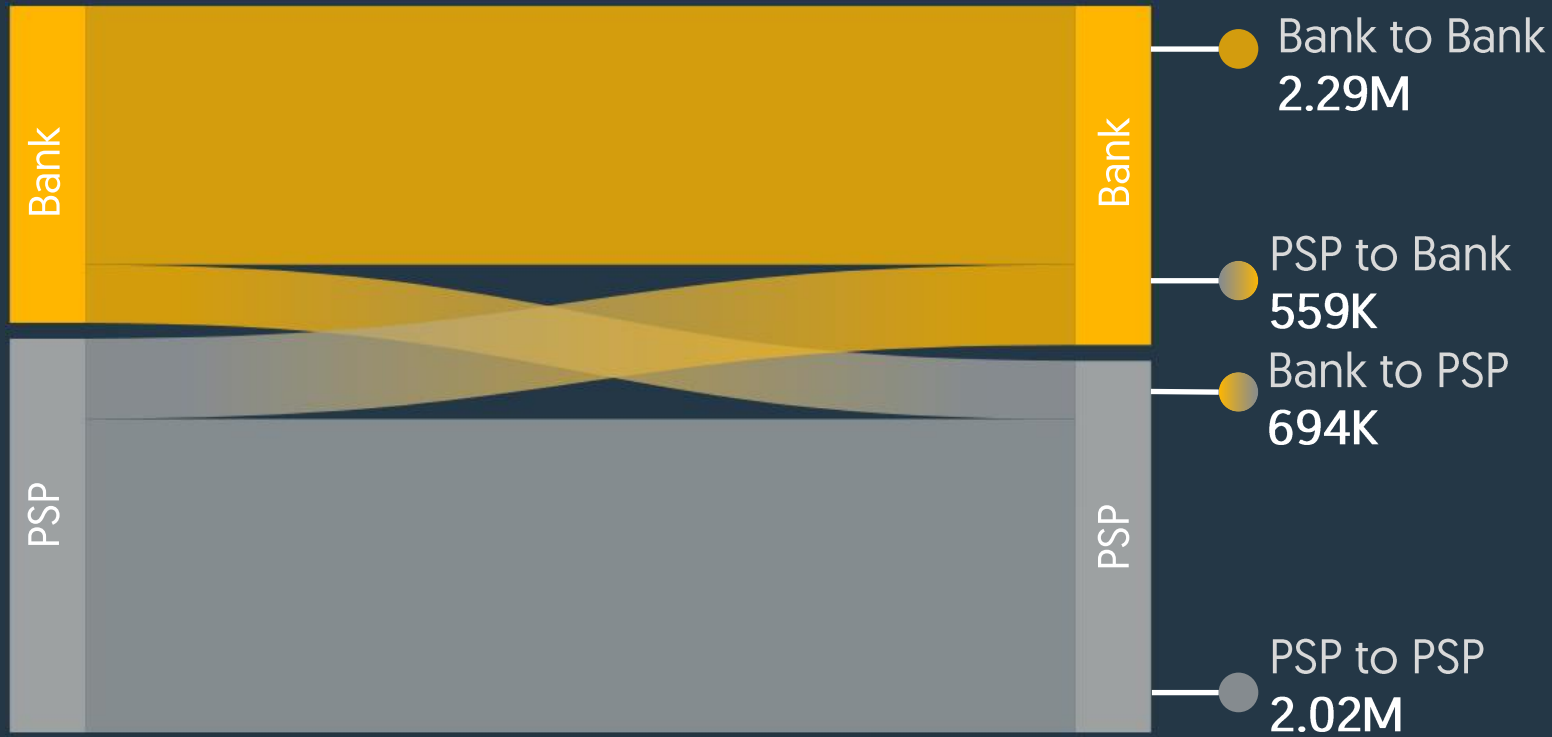
CliQ & JoMoPay Transactions

Total Number of Transactions Over the Past 3 Months



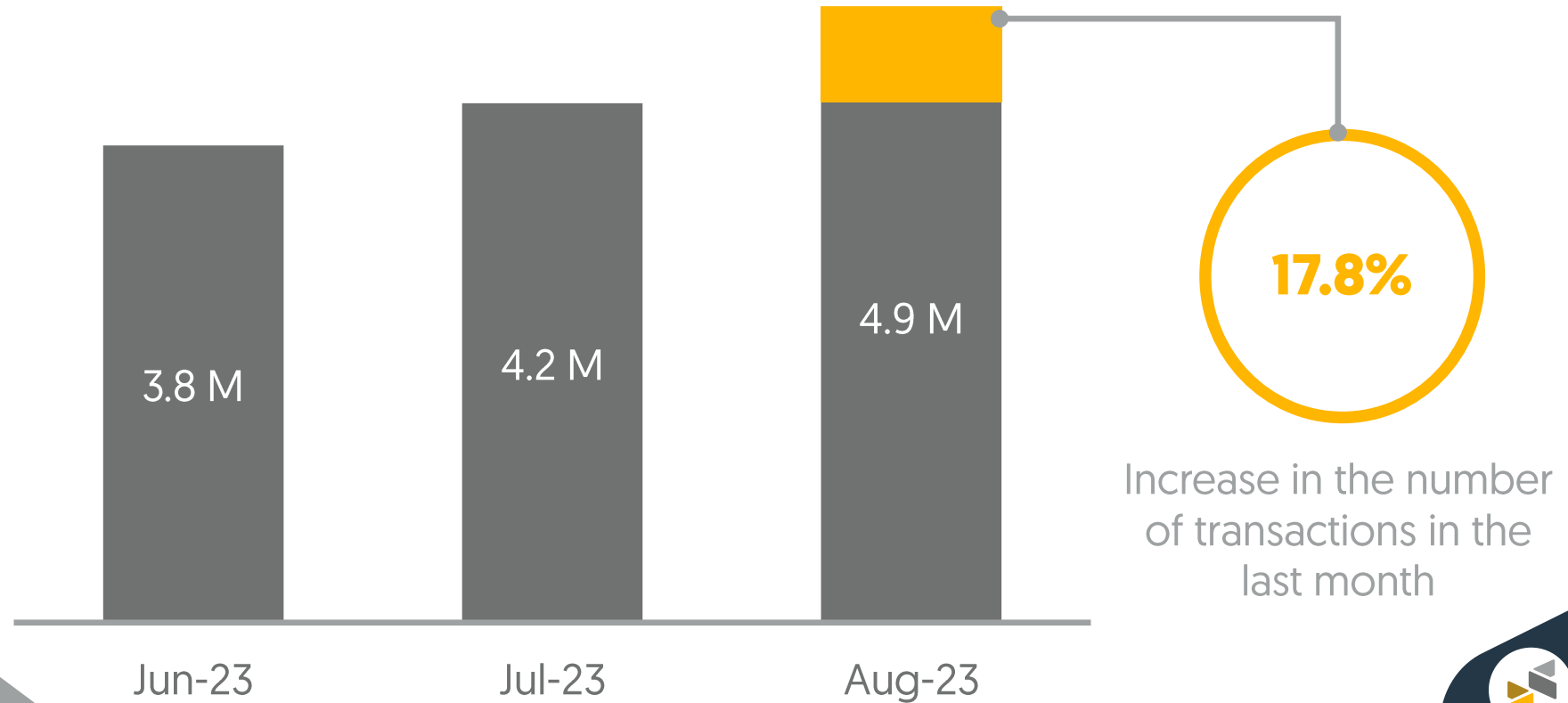
CliQ & JoMoPay Transactions

Total Number of Transactions between Banks and PSPs



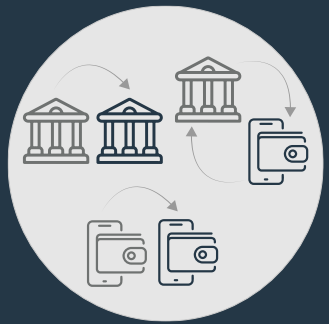
CliQ & JoMoPay Transactions

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



70.3%
3.46M
Off Us



29.7%
1.47M
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



47.7%

534K

mPSP to Bank



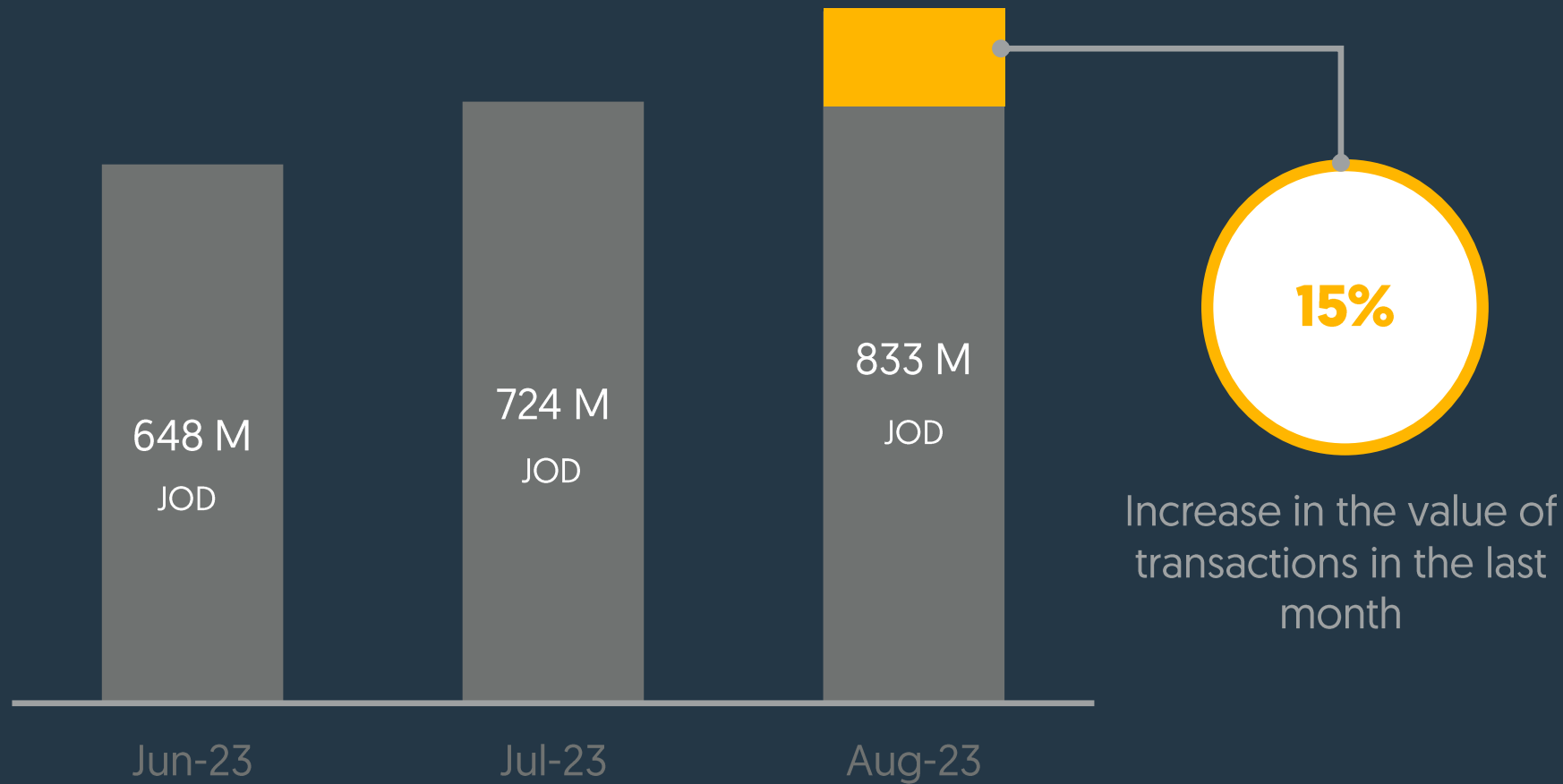
52.3%

586K

Bank to mPSP

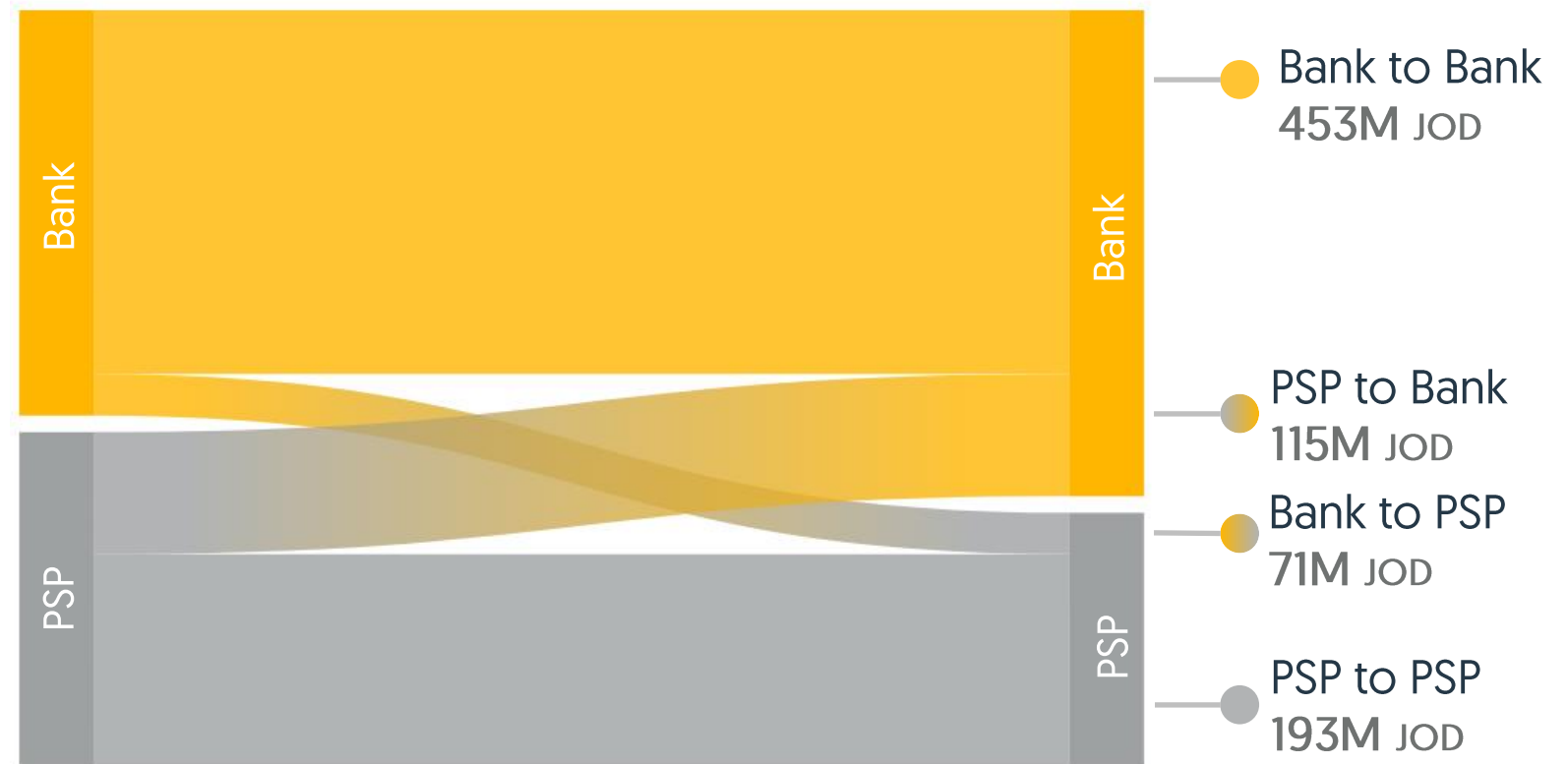
CliQ & JoMoPay Transactions

Total Value of Transactions Over the Past 3 Months



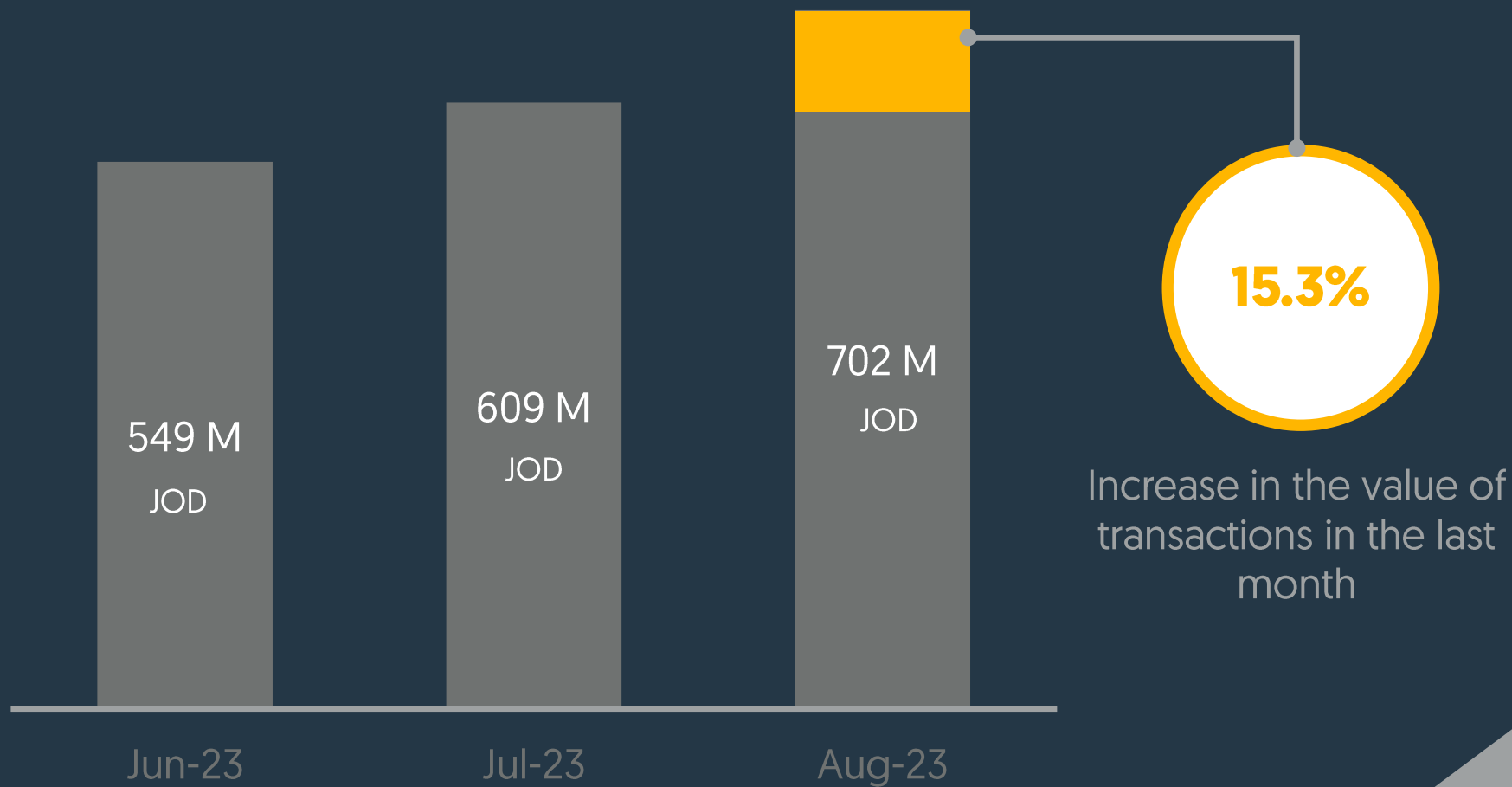
CliQ & JoMoPay Transactions

Total Value of Banks and PSPs Transactions



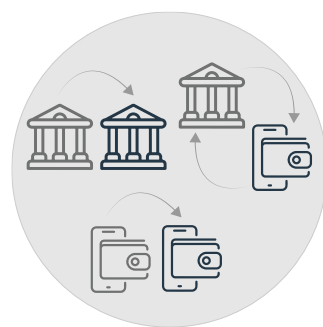
CliQ & JoMoPay Transactions

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



77.9%
547M JOD
Off Us



22.1%
155M 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



66.5%

111M JOD
mPSP to Bank



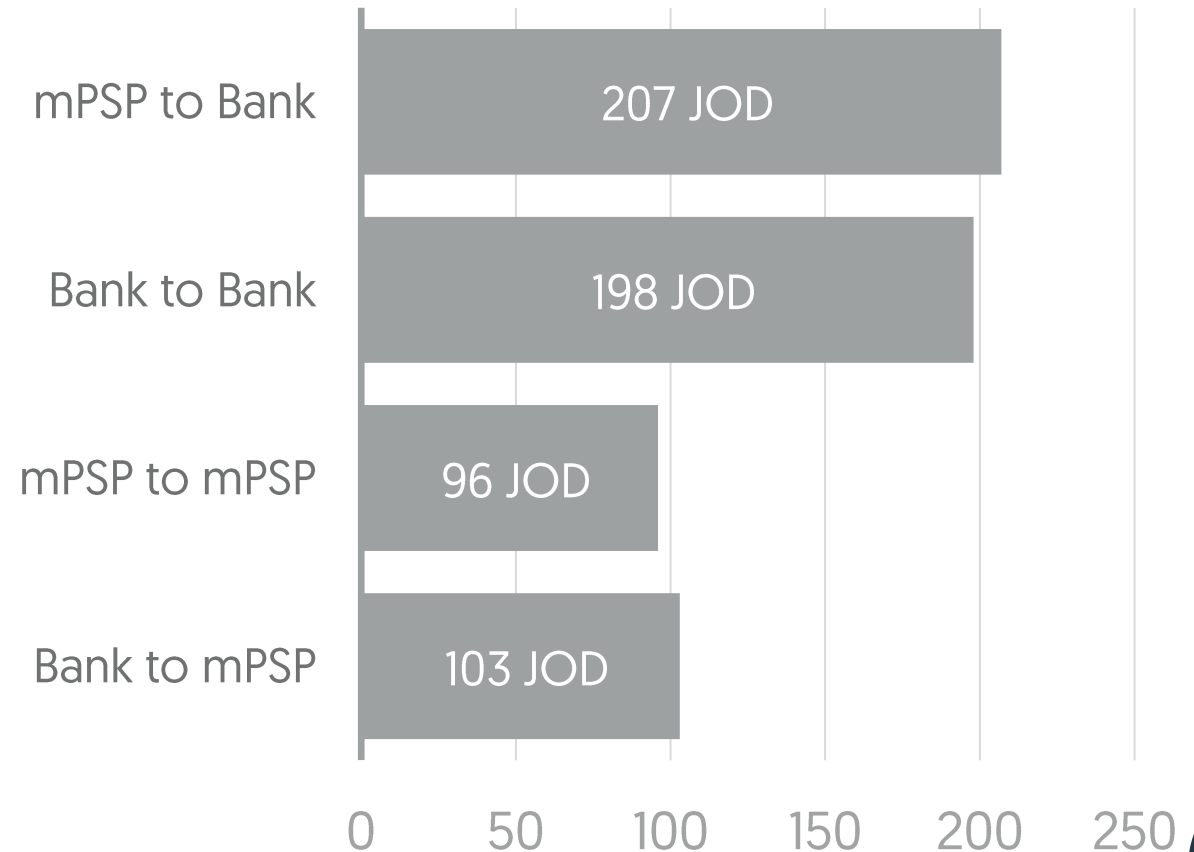
33.5%

56M JOD
Bank to mPSP

CliQ & JoMoPay Average Value of Transactions

Average Value of Transactions

149.7
JOD
Transaction
Average





Monthly Report

August 2023

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Electronic Bill Presentment & Payment (EBPP) System



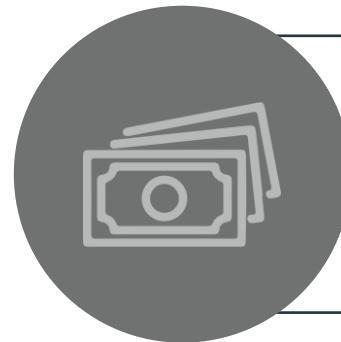
08.2023

Total Number and Value of Transactions Since the Beginning of 2023



Number of Transactions

33.5M

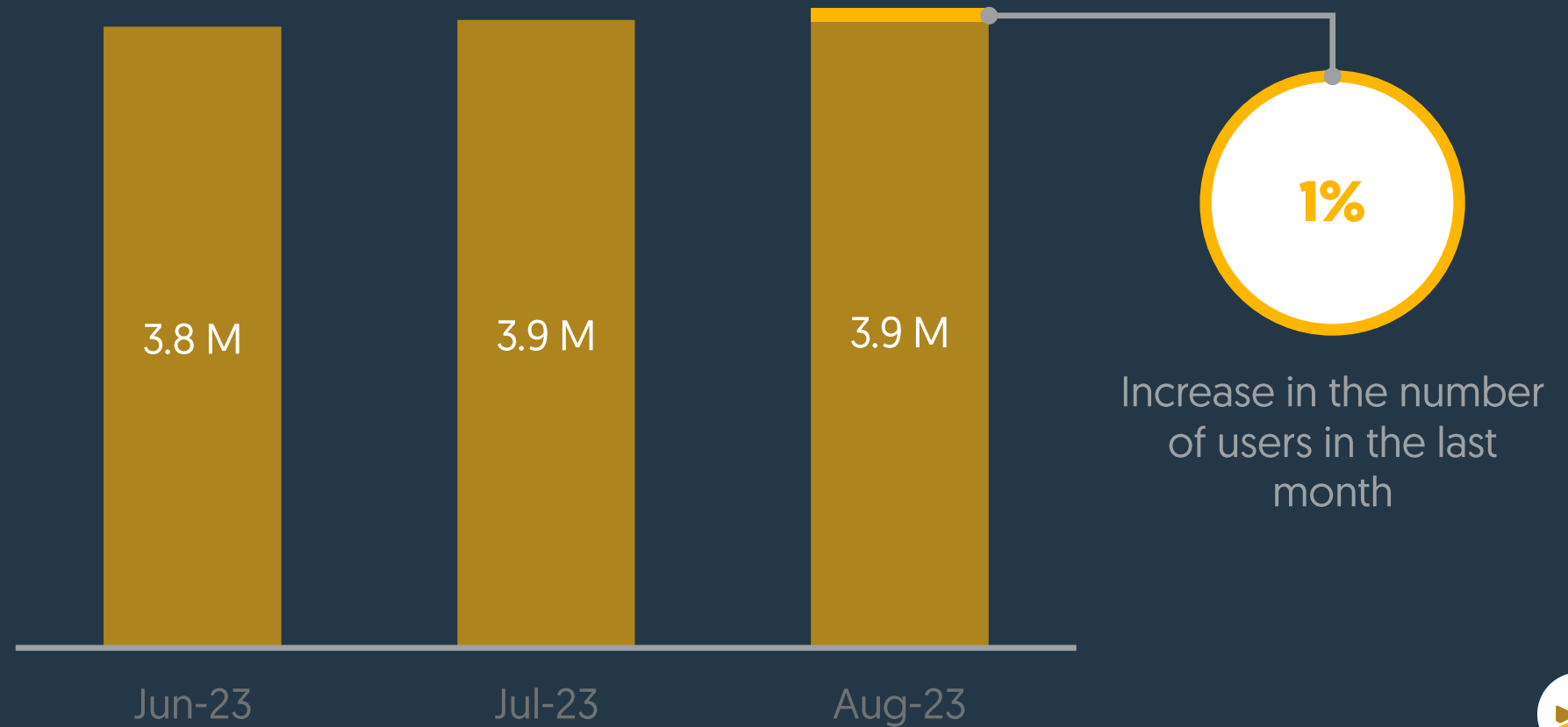


Value of Transactions

7.8B_{JOD}

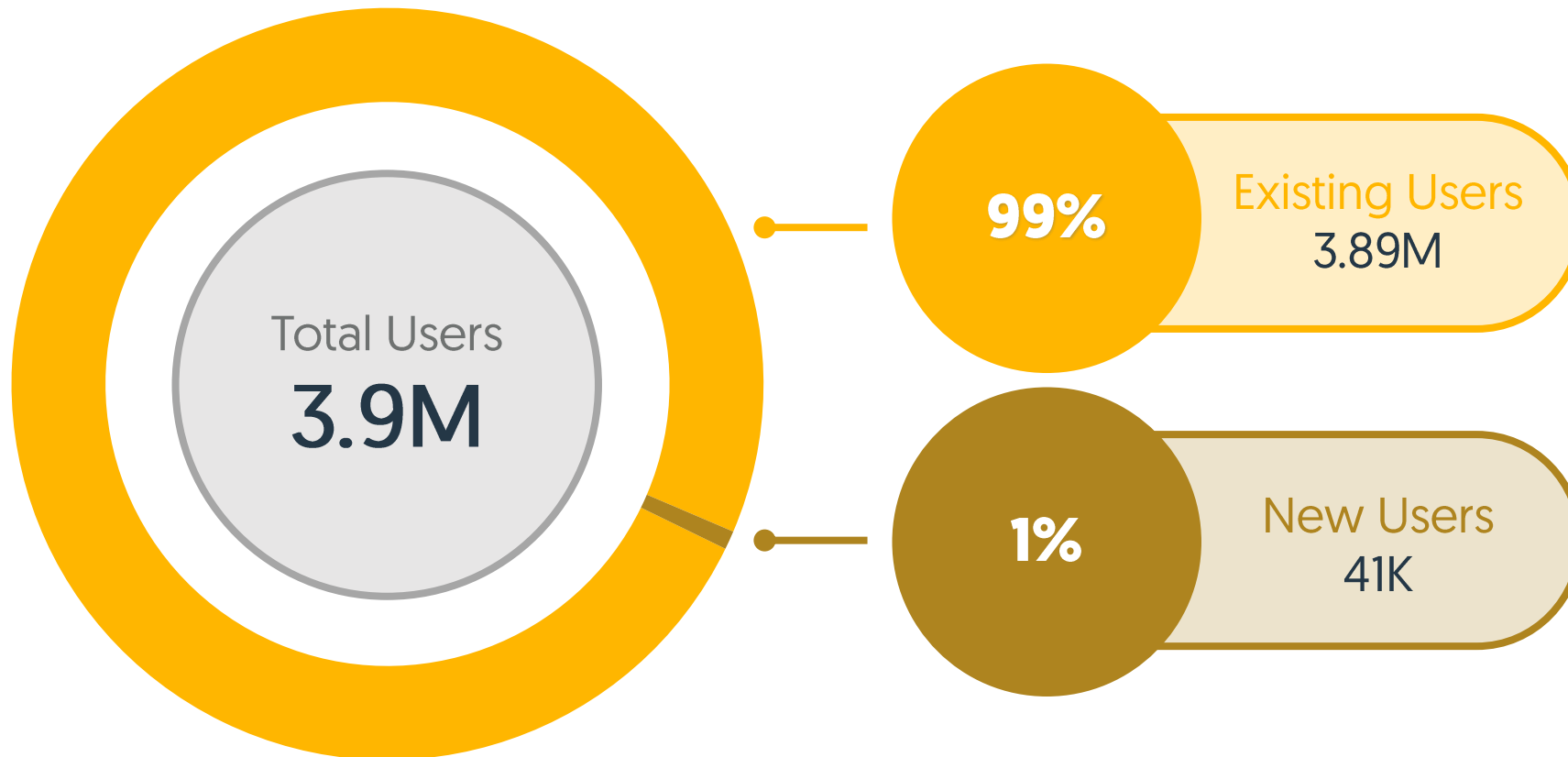
eFAWATEERcom Users

Total Number of Users Over the Past 3 Months



eFAWATEERcom Users

Number of eFAWATEERcom Users



eFAWATEERcom Billers & Services

Number of eFAWATEERcom Billers & Services



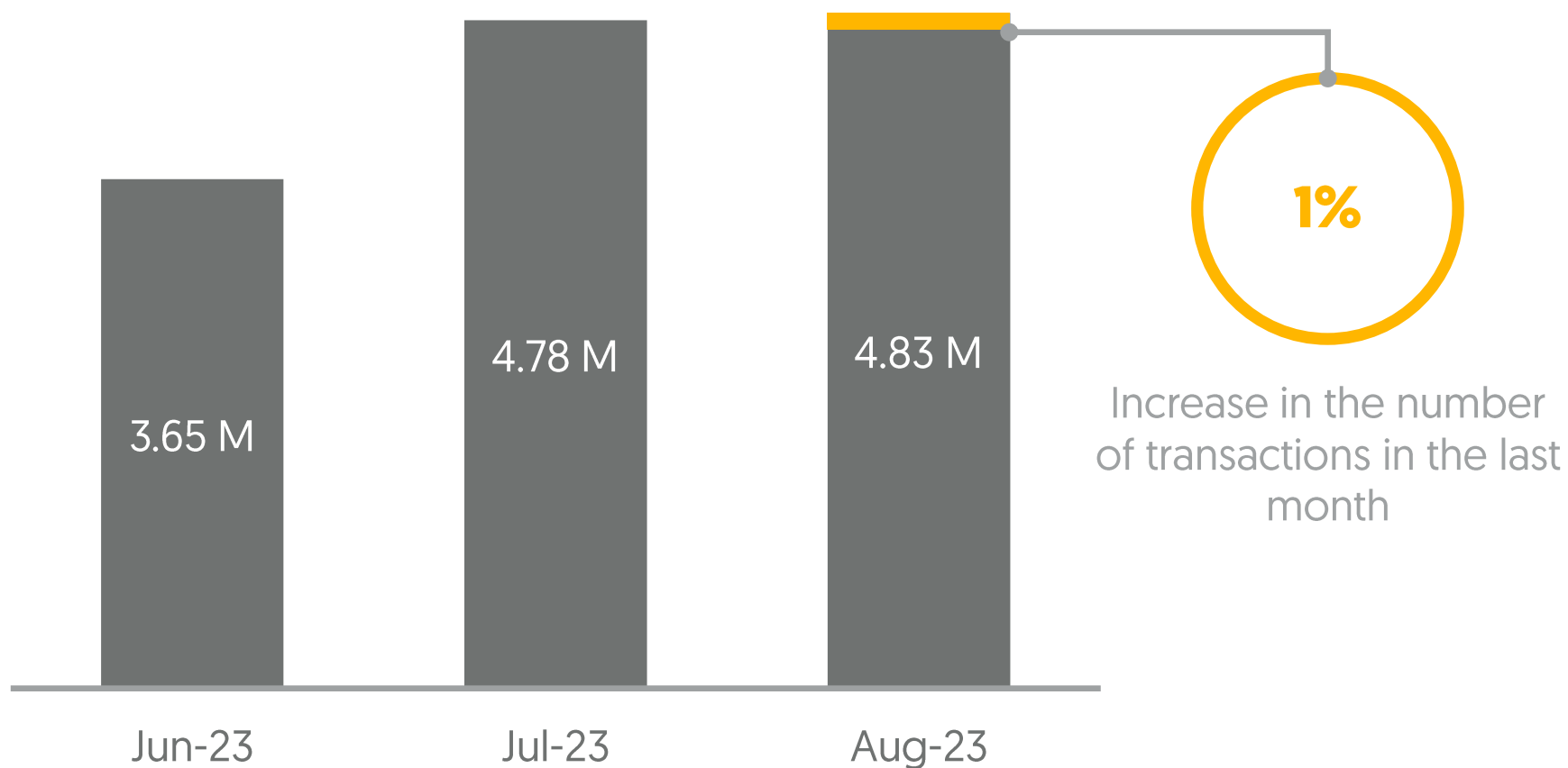
Billers
484



Services
1,586

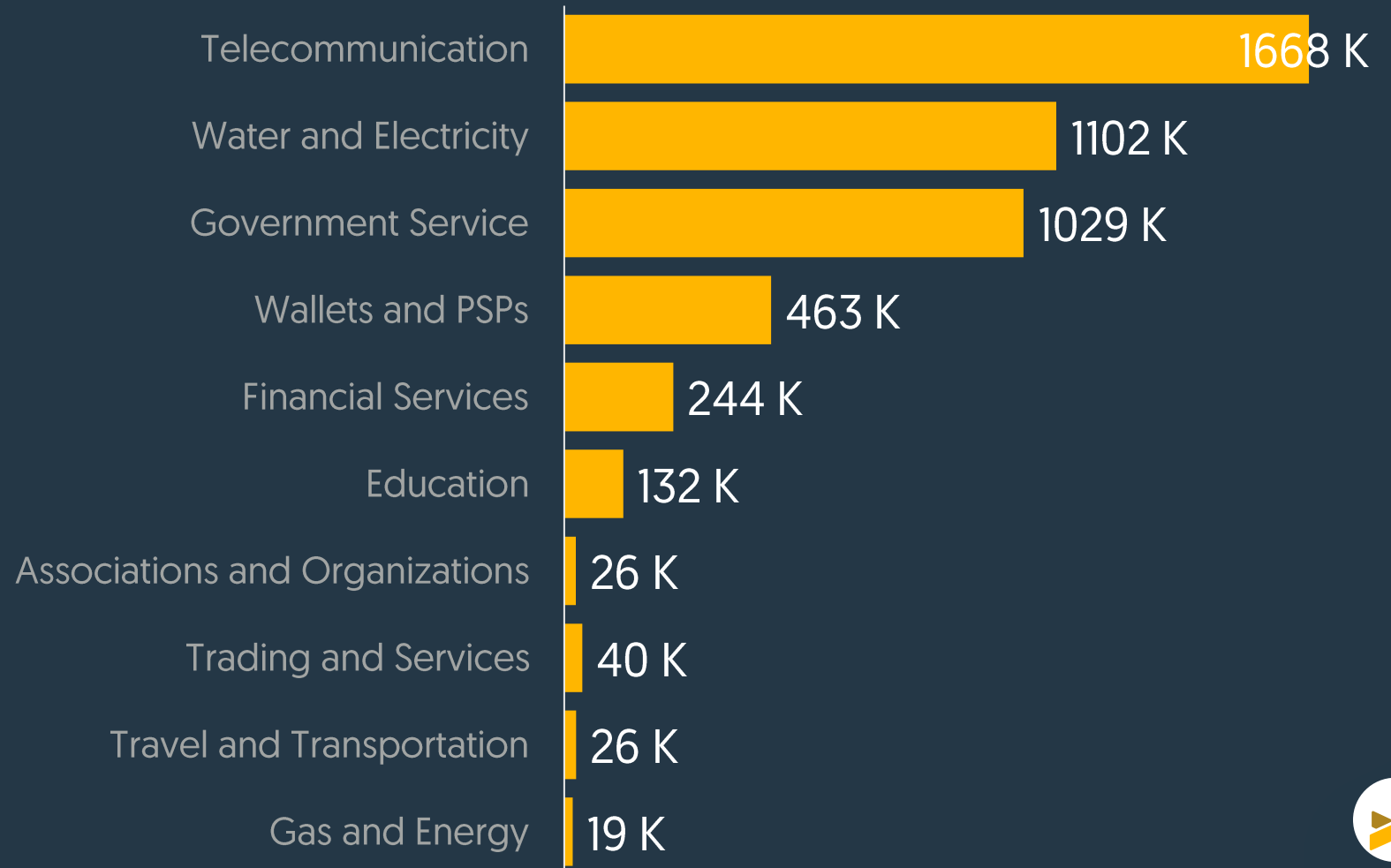
eFAWATEERcom Number of Transactions

Total Number of Transactions Over the Past 3 Months



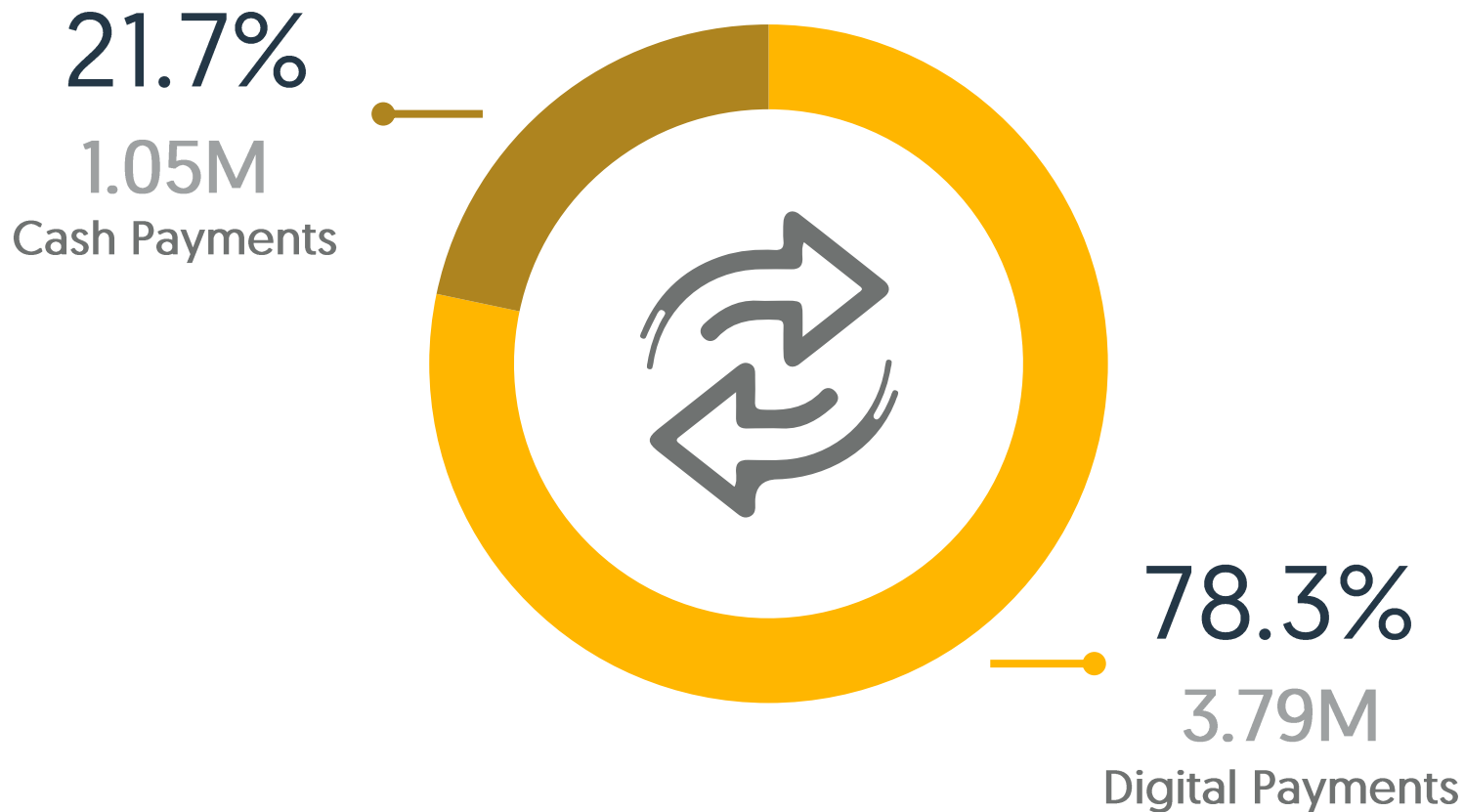
eFAWATEERcom Number of Transactions

Number of Transactions by Category



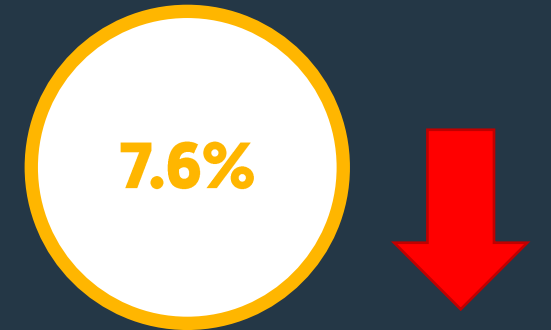
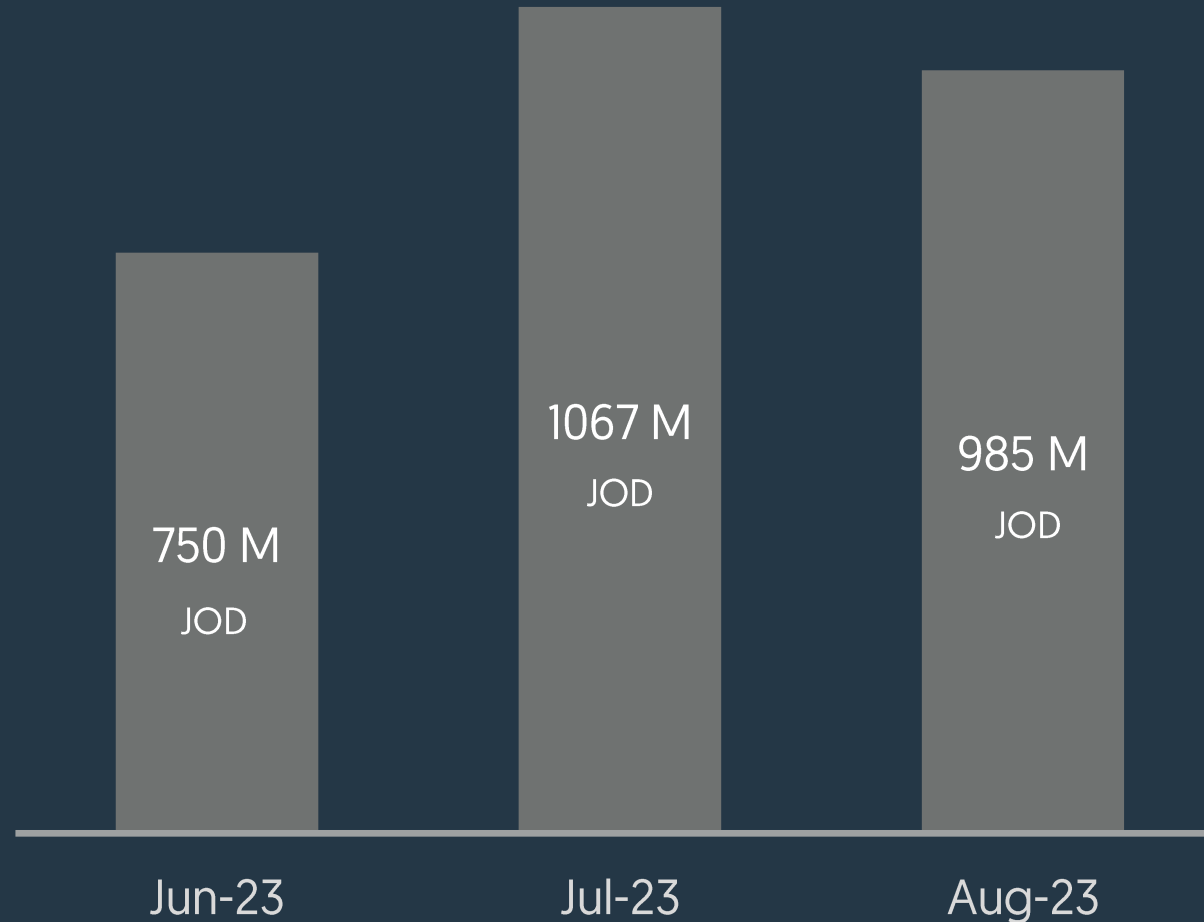
eFAWATEERcom Number of Transactions

Percentage Based on Payment Method



eFAWATEERcom Value of Transactions

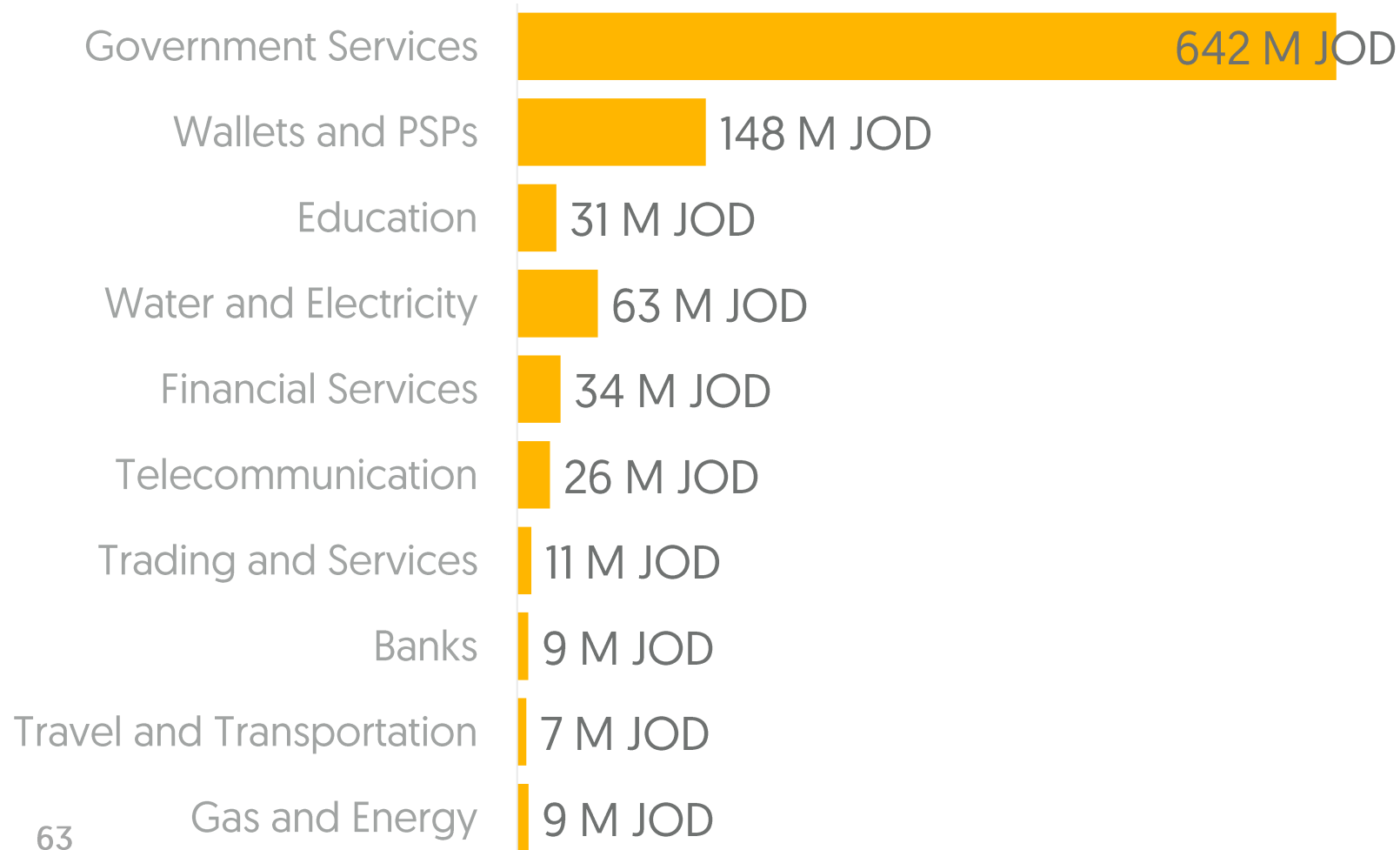
Total Value of Transactions Over the Past 3 Months



Decrease in the value of transactions in the last month

eFAWATEERcom Value of Transactions

Value of Transactions by Category



eFAWATEERcom Value of Transactions

Percentage Based on Payment Method

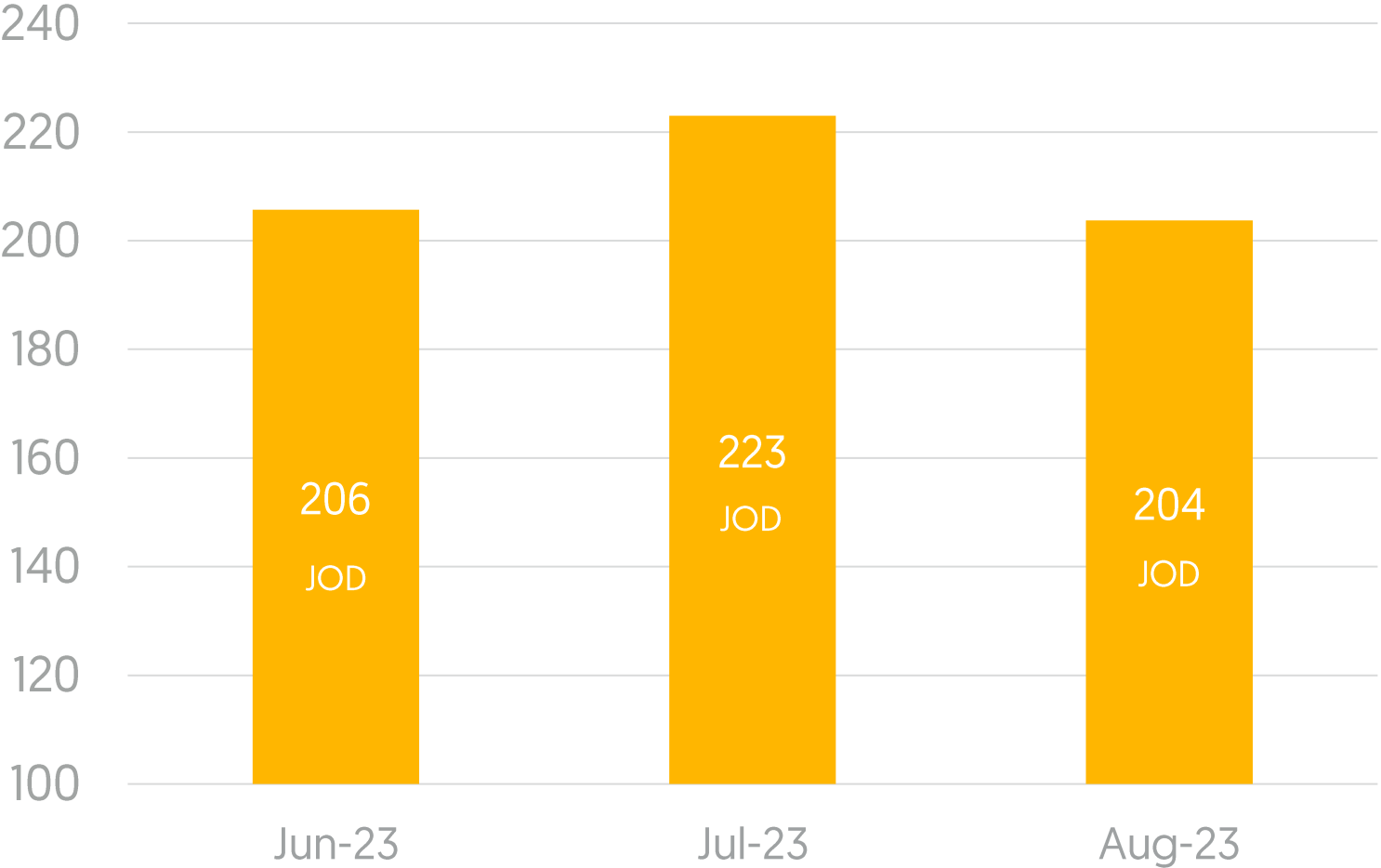
17%
167.6M JOD
Cash Payments



83%
817.5M JOD
Digital Payments

eFAWATEERcom Transactions

Average Value of Transactions Over the Past 3 Months





ACH
Automated Clearing House

Monthly Report

August 2023

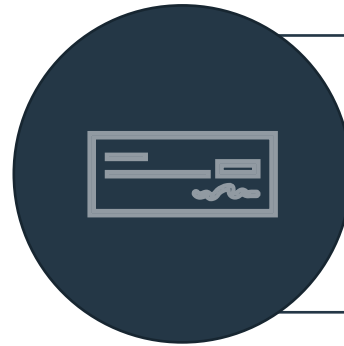
66

Automated Clearing House



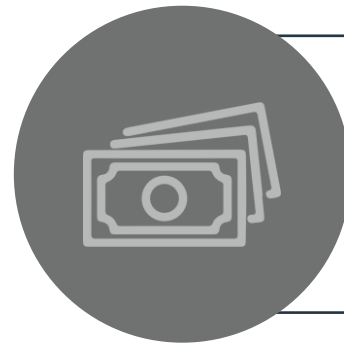
08.2023

Total Number and Value of JOD Transactions Since the Beginning of 2023



Number of Transactions

7.1M



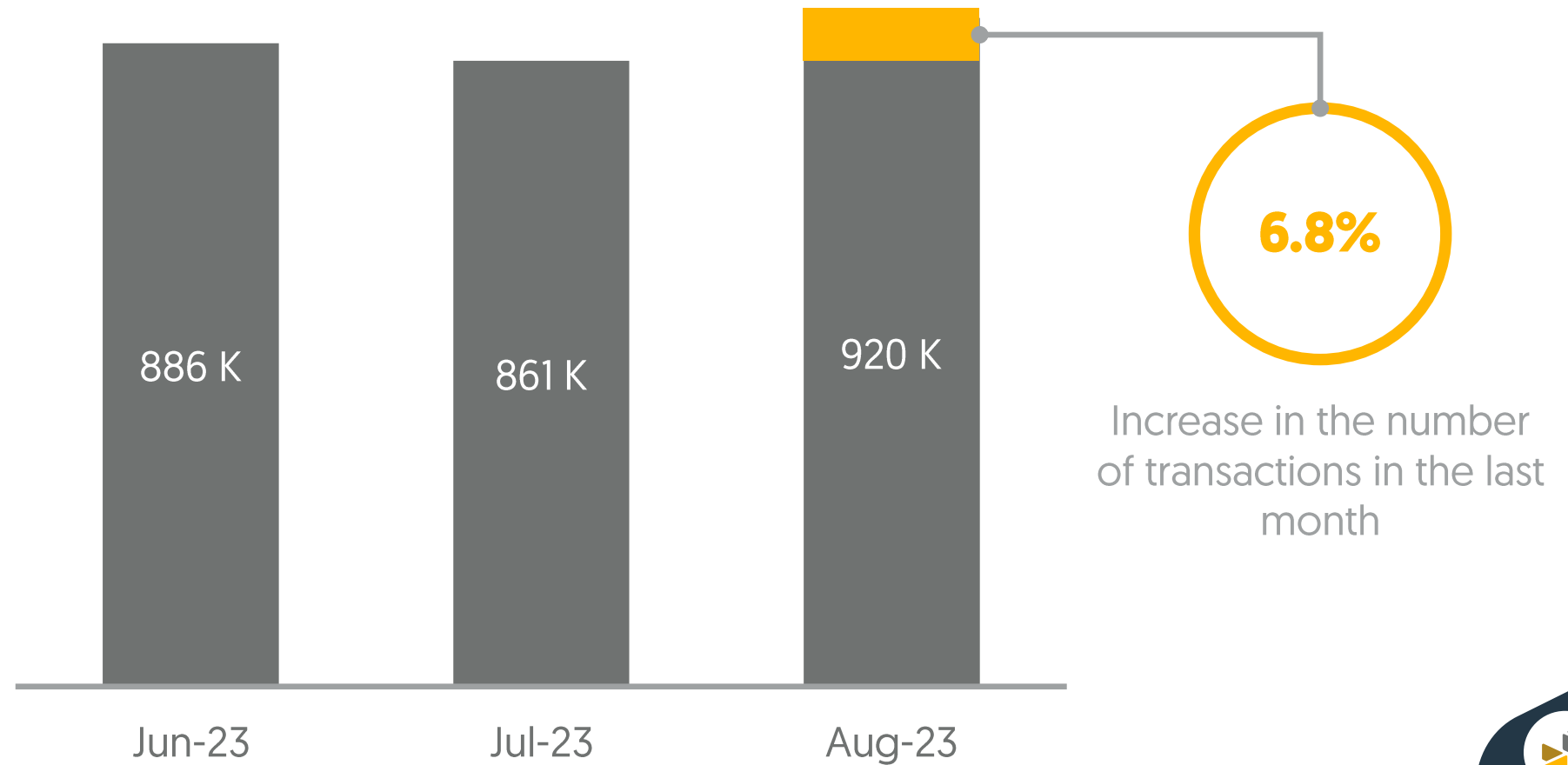
Value of Transactions

5.7B_{JOD}



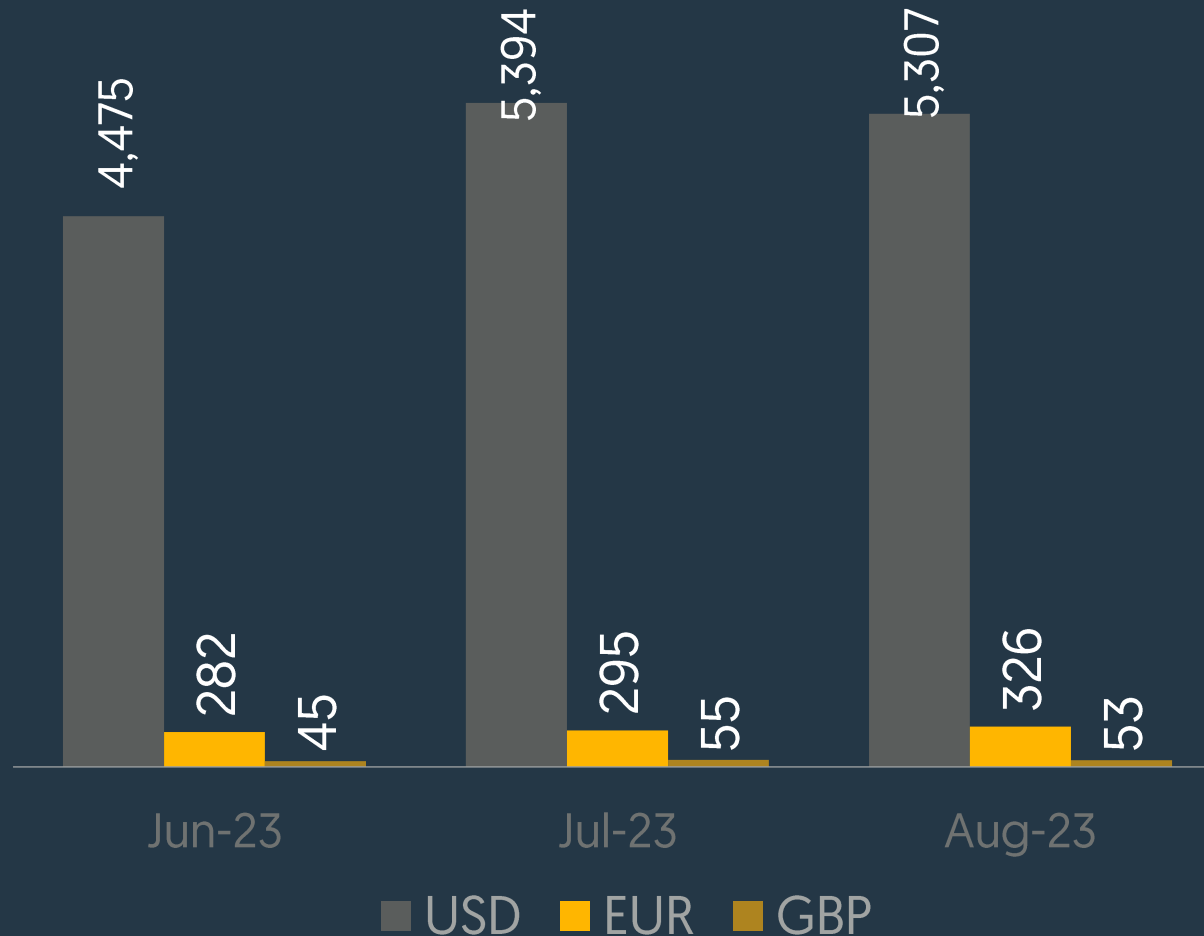
ACH Transactions

Total Number of Jordanian Dinar Transactions Over the Past 3 Months



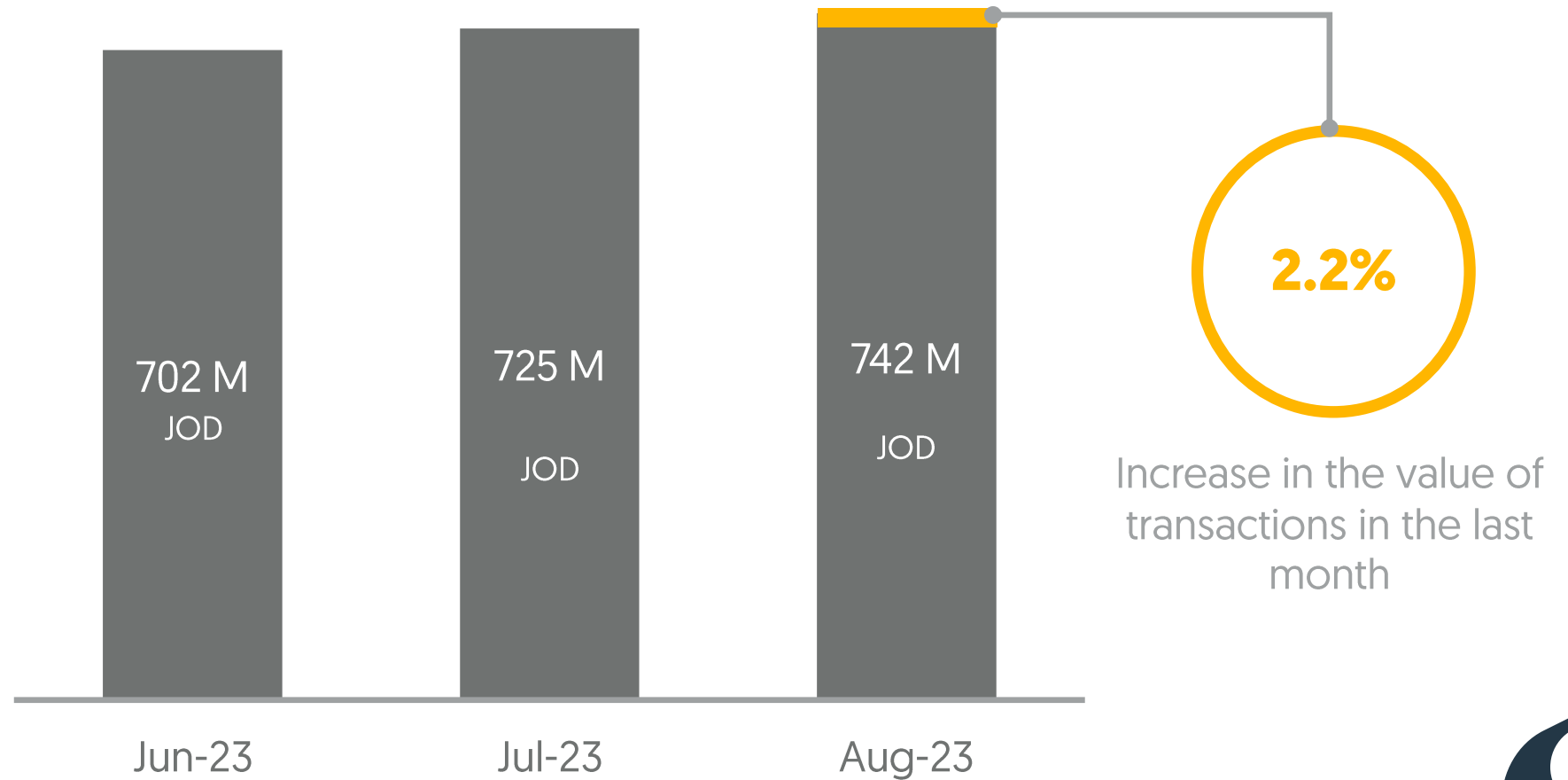
ACH Transactions

Total Number of Foreign Currencies' Transactions Over the Past 3 Months



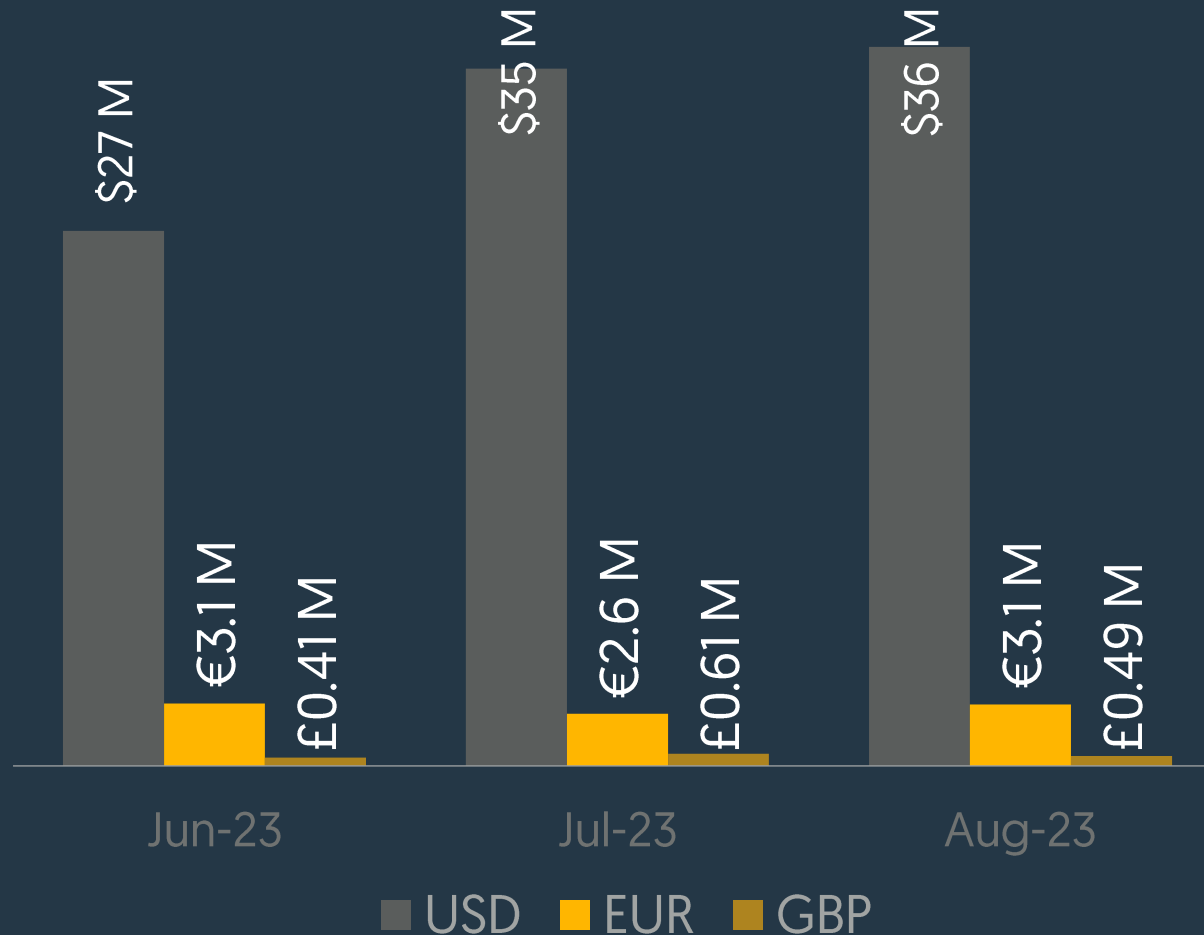
ACH Transactions

Total Value of Jordanian Dinar Transactions Over the Past 3 Months



ACH Transactions

Total Value of Foreign Currencies' Transactions Over the Past 3 Months





ECCCU

Electronic Cheque Clearing Unit

Monthly Report

August 2023

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Electronic Cheque Clearing Unit



08.2023

Total Number and Value of Transactions Since the Beginning of 2023



Number of Transactions

4.4M



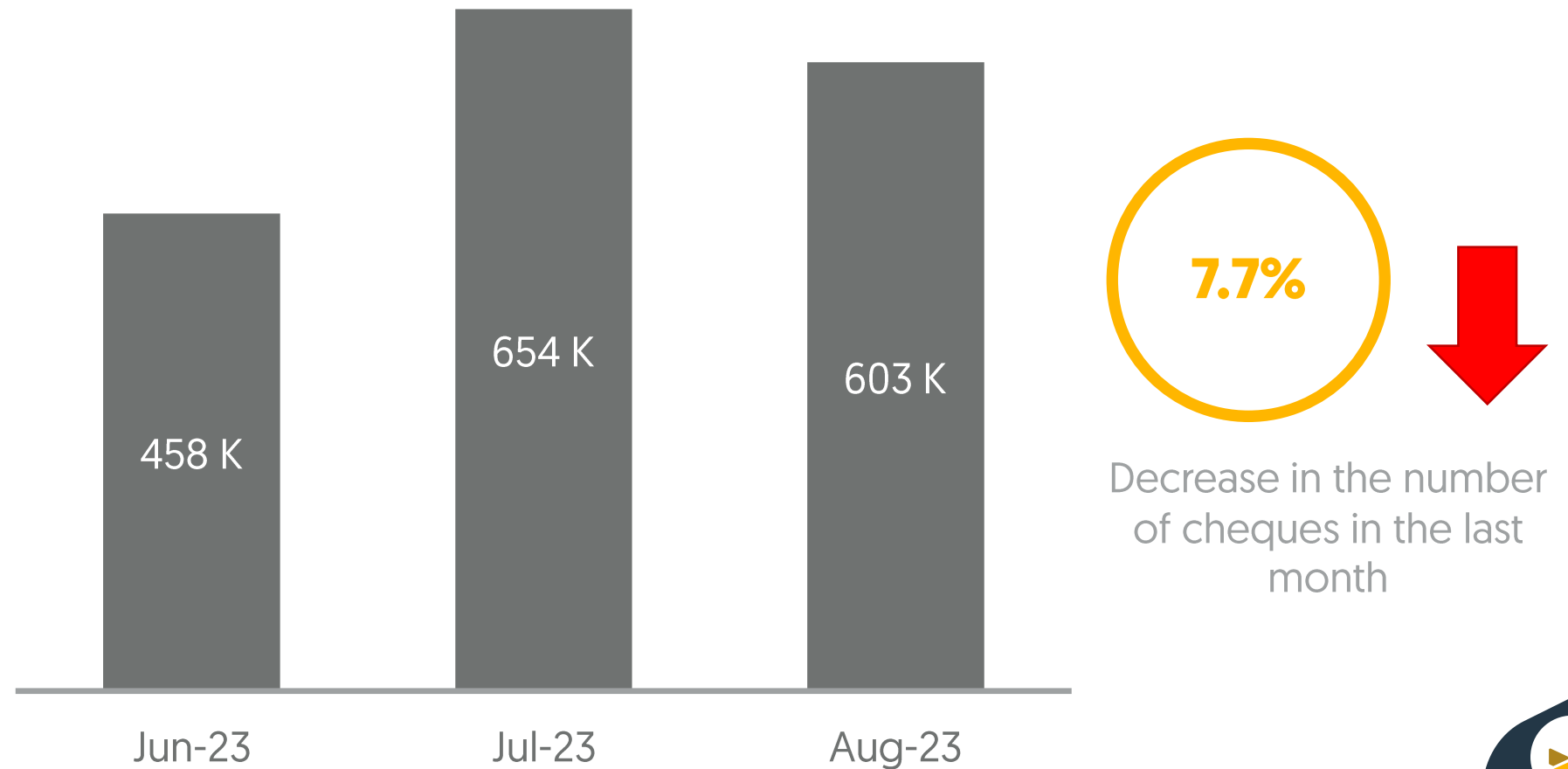
Value of Transactions

26.4B_{JOD}



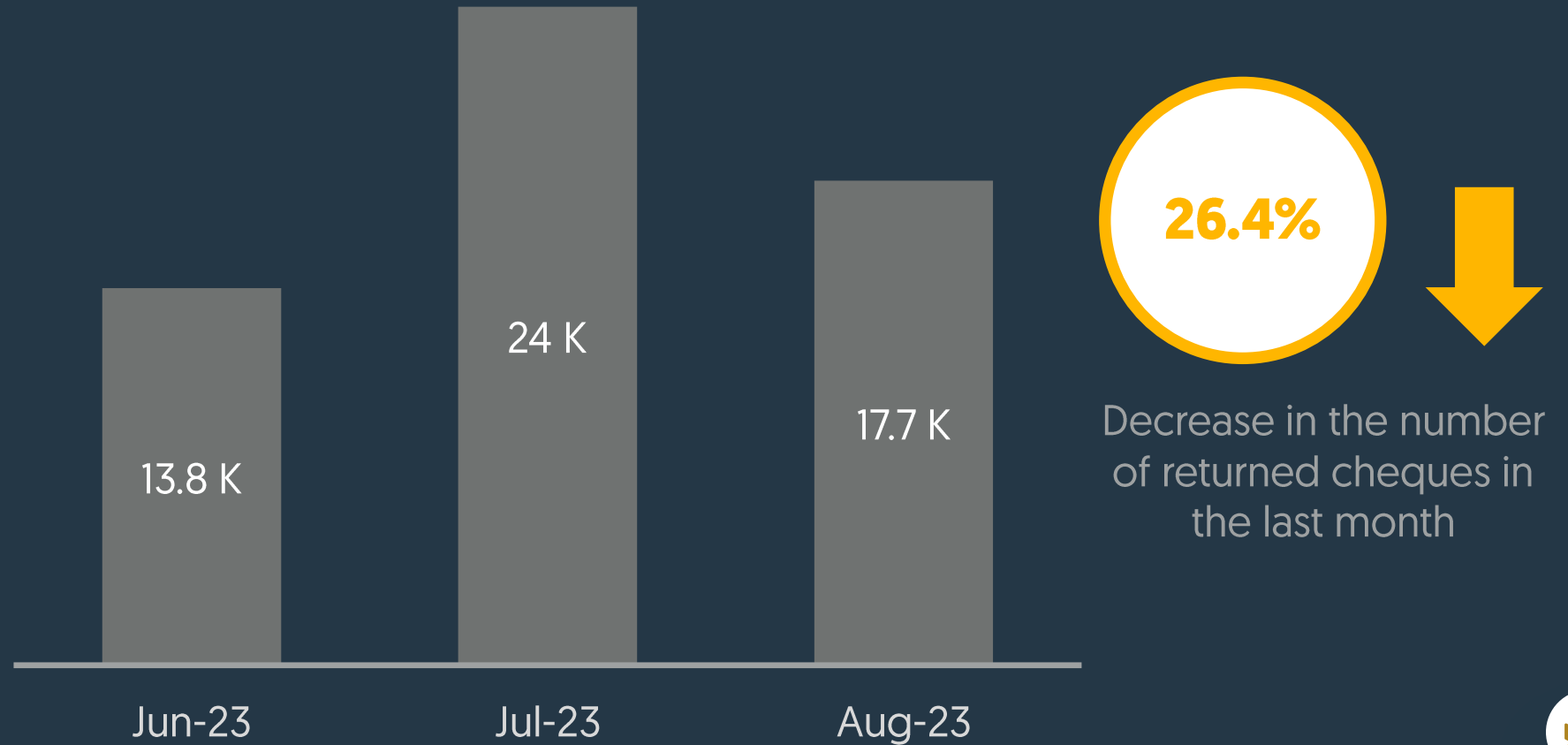
ECCU Cheques

Total Number of Inward Cheques Over the Past 3 Months



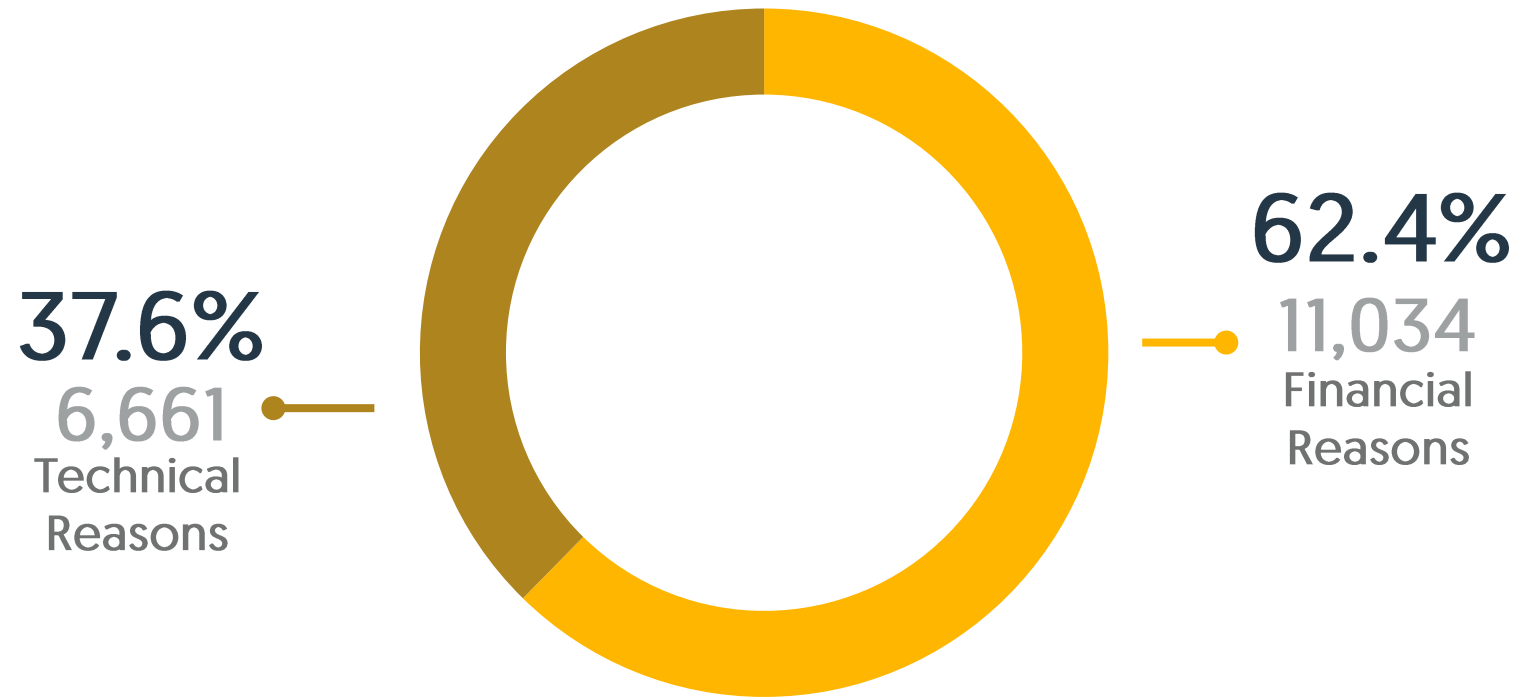
ECCU Returned Cheques

Total Number of Returned Cheques Over the Past 3 Months



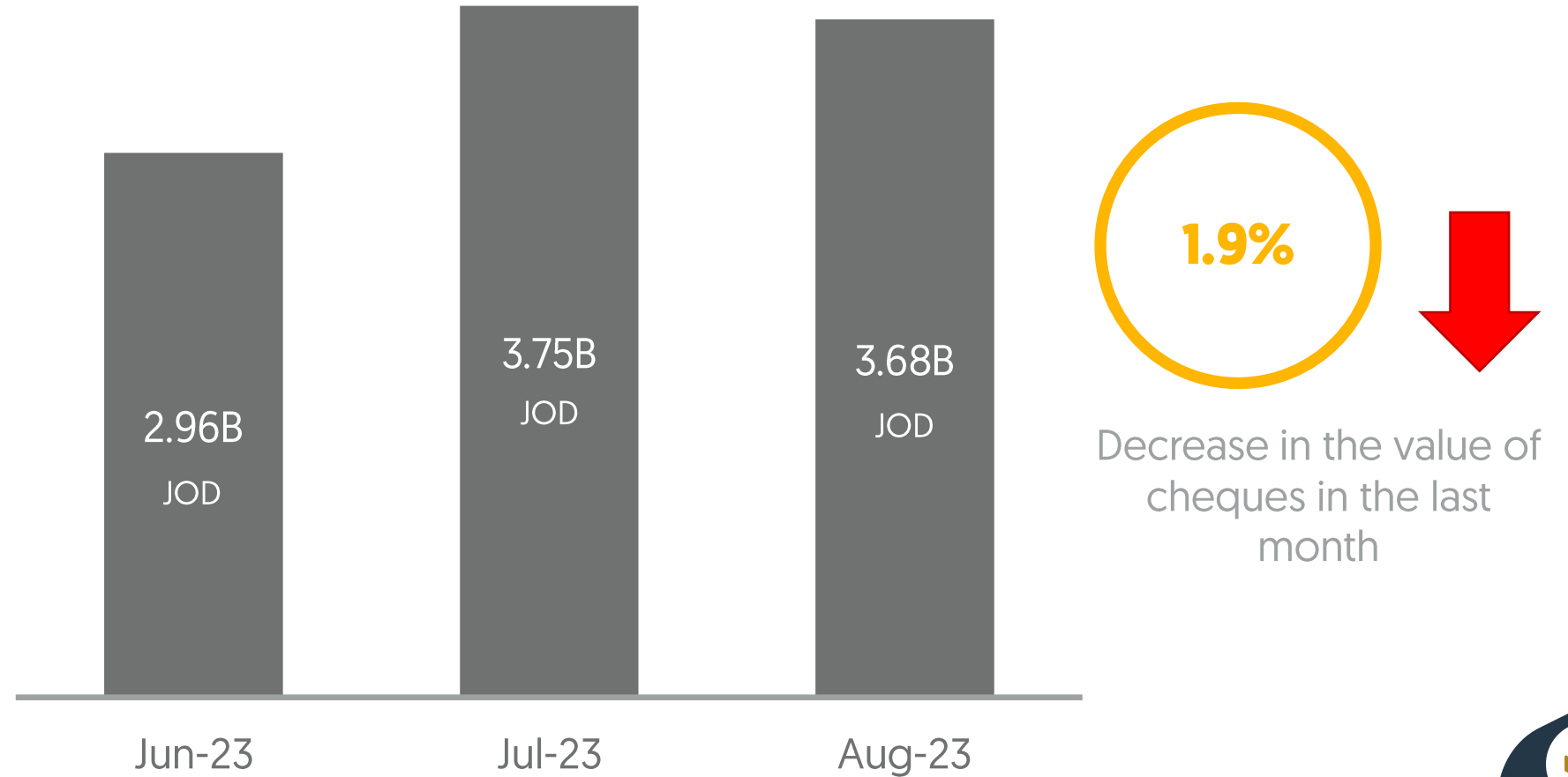
ECCU Cheques

Total Number of Returned Cheques due to Financial and Technical Reasons



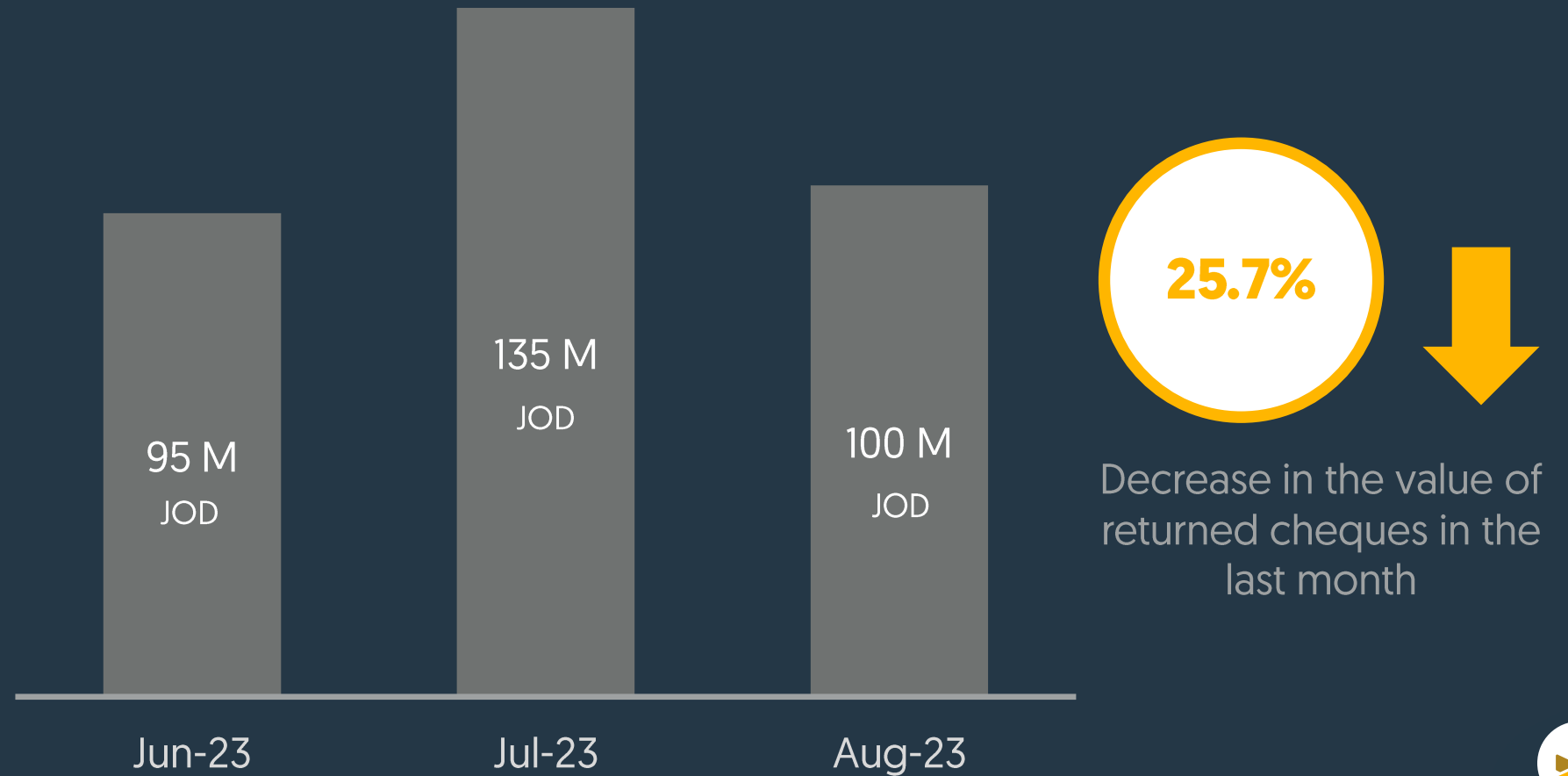
ECCU Cheques

Total Value of Inward Cheques Over the Past 3 Months



ECCU Returned Cheques

Total Value of Returned Cheques Over the Past 3 Months



ECCU Cheques

Total Value of Returned Cheques due to Financial and Technical Reasons

