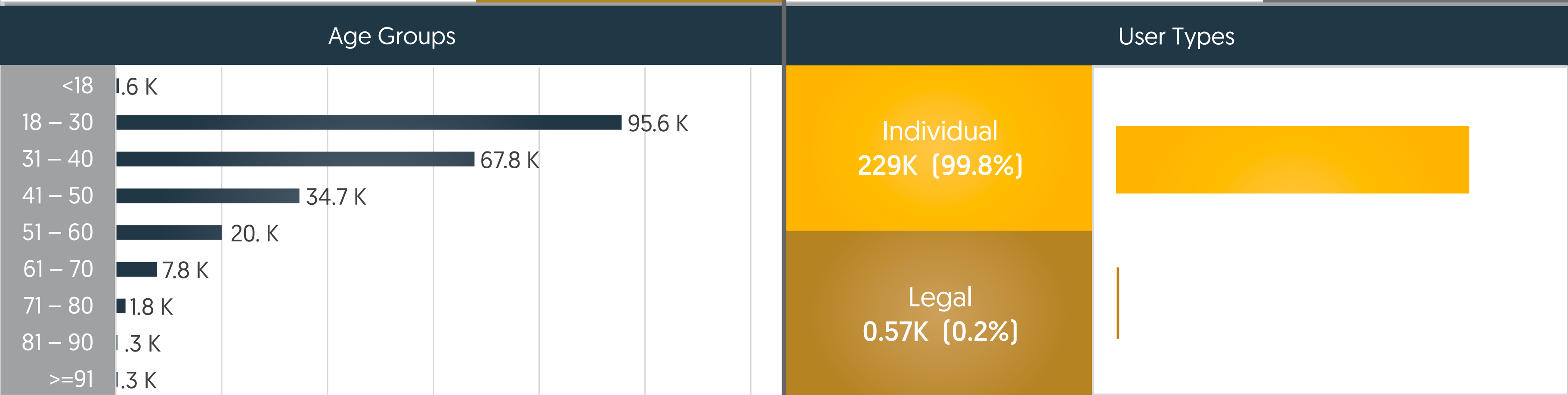
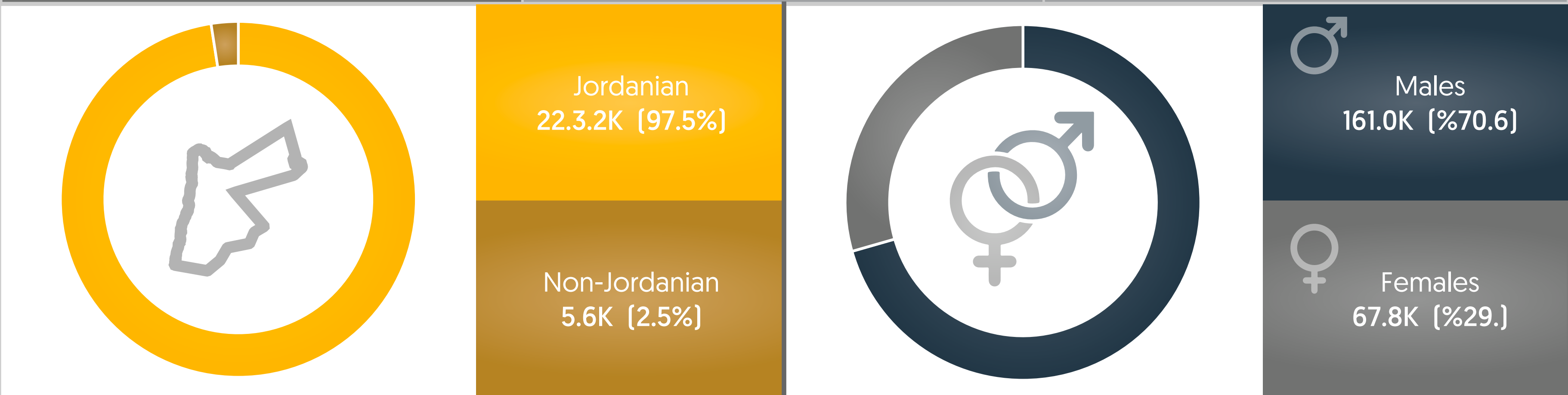


## CliQ Users

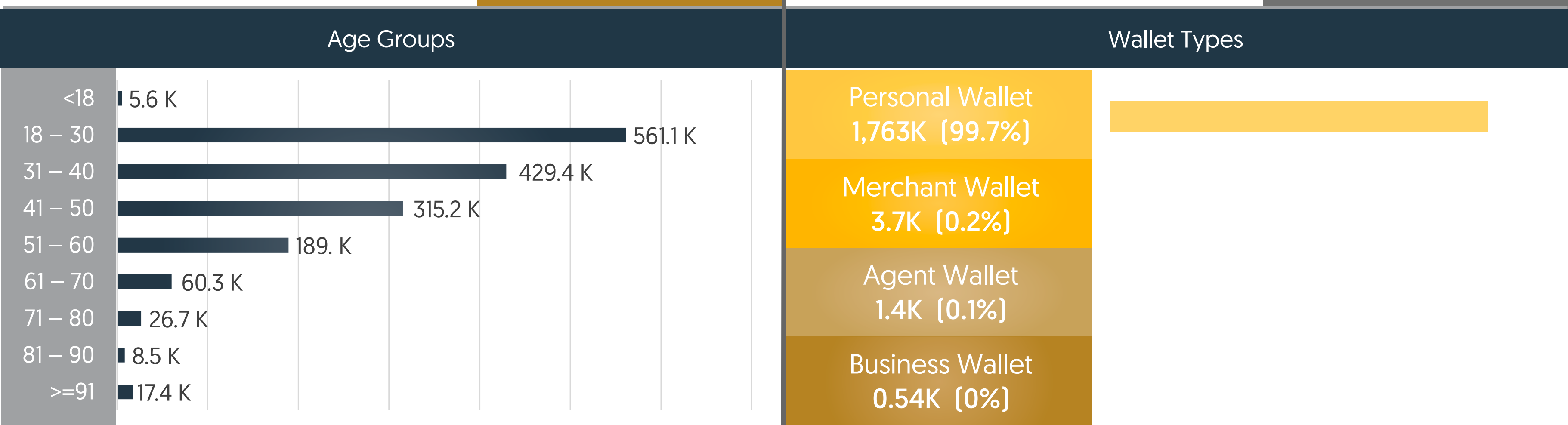
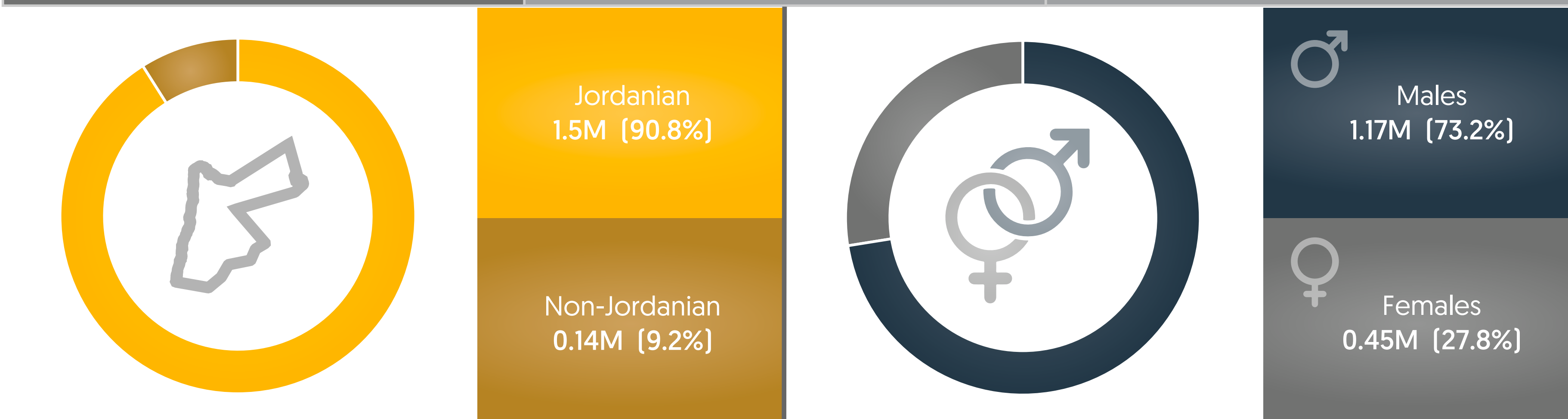
**229.4K** Total Number of CliQ Users ↑ 11.1% = **99.6K** Number of Users who use CliQ & JoMoPay + **129.8K** Number of Users who use CliQ only



## JoMoPay Users

Jordan Mobile Payment

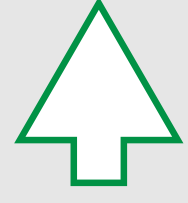
**1.62M** Total Number of JoMoPay Users ↑ 2.5% = **99.6K** Number of Users who use JoMoPay & CliQ + **1.52M** Number of Users who use JoMoPay only



# CliQ Transactions



**203K**  
Number of Transactions



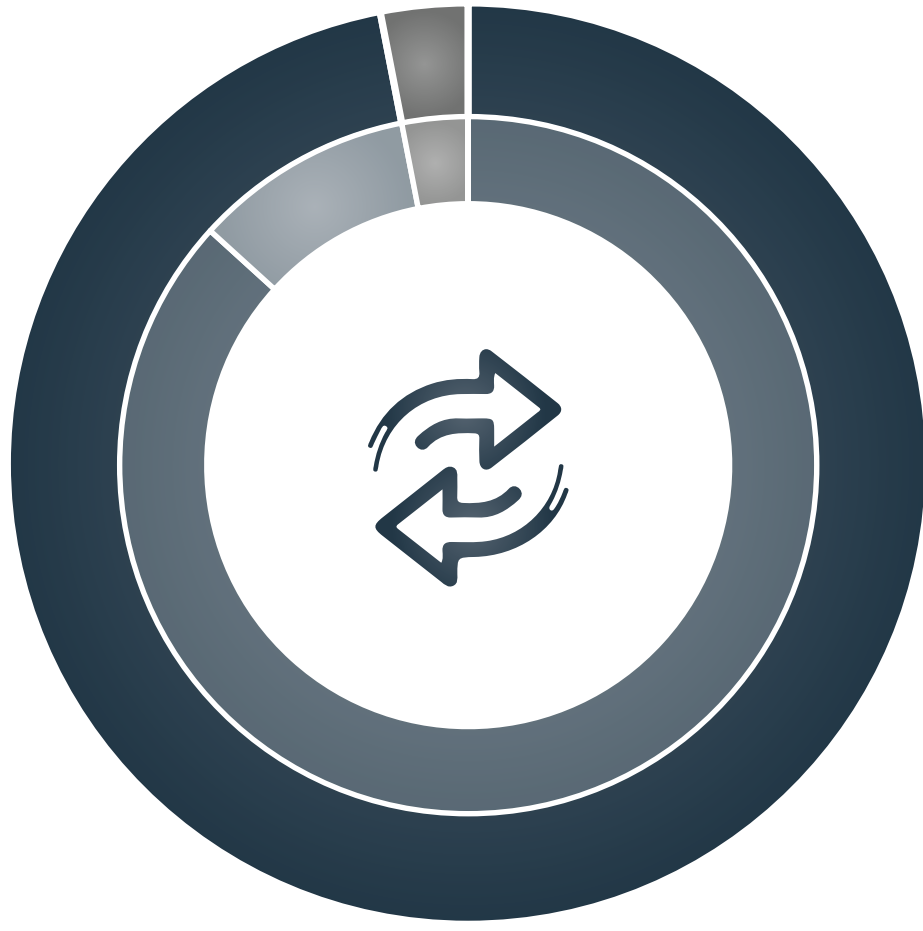
15.3%



**39.8M**  
Value of Transactions (JOD)



13.4%



Money Transfers  
193K (99.5%)

Transfer to Family/Friend  
**86%**  
Transfer to Own Account  
11.4%



Purchases  
1K (0.5%)

Purchases  
**99.4%**  
QR Purchases  
0.6%



Money Transfers  
37.8M JOD (95%)

Transfer to Family/Friend  
**79.1%**  
Transfer to Own Account  
18.2%

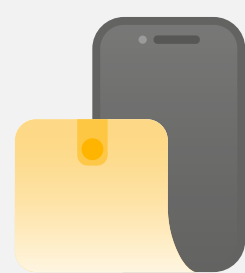


Purchases  
1.9M JOD (5%)

Purchases  
**99.6%**  
QR Purchases  
0.4%

**195.9 JOD**

Average Value of Money Transfer Transactions



**JoMoPay**  
Jordan Mobile Payment

# Transactions



**516K**  
Number of Transactions



27.2%



**51.8M**  
Value of Transactions (JOD)



3.7%



Money Transfers  
368K (71.2%)



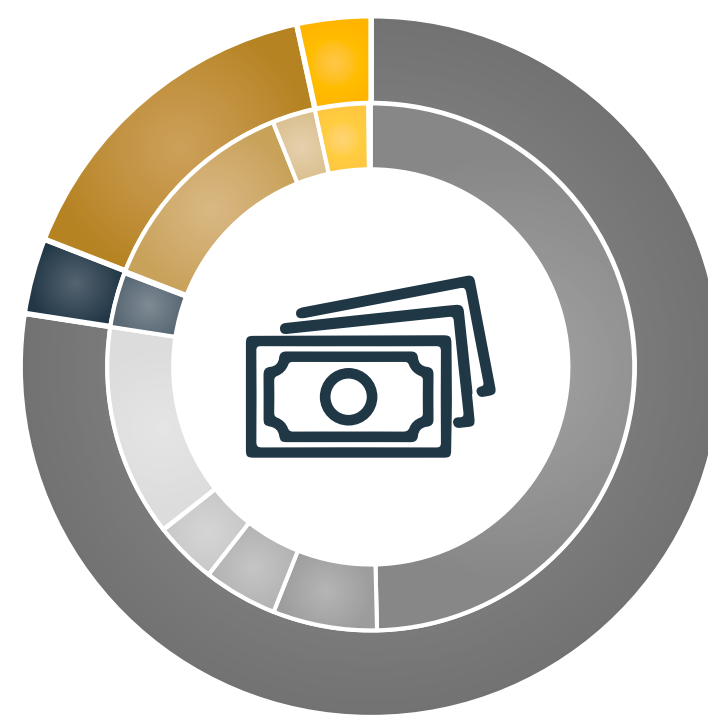
Purchases  
102K (19.8%)



Cash Out  
32K (6.3%)



Cash In  
14K (2.7%)



Money Transfers  
40.2M JOD (77.4%)



Purchases  
1.8M JOD (15.7%)



Cash Out  
8.1M JOD (3.5%)



Cash In  
1.8M JOD (3.4%)

Money Transfer

Transfer to Friend/Family	78%
Salary/Bonus/Dividends	12%
Aid/Charity/Grant	4%
Transfer to Own Account	4%
Loan/Loan Installment	2%

Purchases

Purchases	99.5%
QR Purchases	0.5%

Cash Out

Agent/Teller	70%
ATM/Kiosk	30%

Cash In

Agent/Teller	94%
ATM/Kiosk	6%

Money Transfer

Transfer to Friend/Family	64%
Salary/Bonus/Dividends	8%
Aid/Charity/Grant	6%
Transfer to Own Account	5%
Loan/Loan Installment	17%

Purchases

Purchases	96%
QR Purchases	4%

Cash Out

Agent/Teller	83%
ATM/Kiosk	17%

Cash In

Agent/Teller	96%
ATM/Kiosk	4%

**100.4 JOD**

Average Value of Money Transfer Transactions





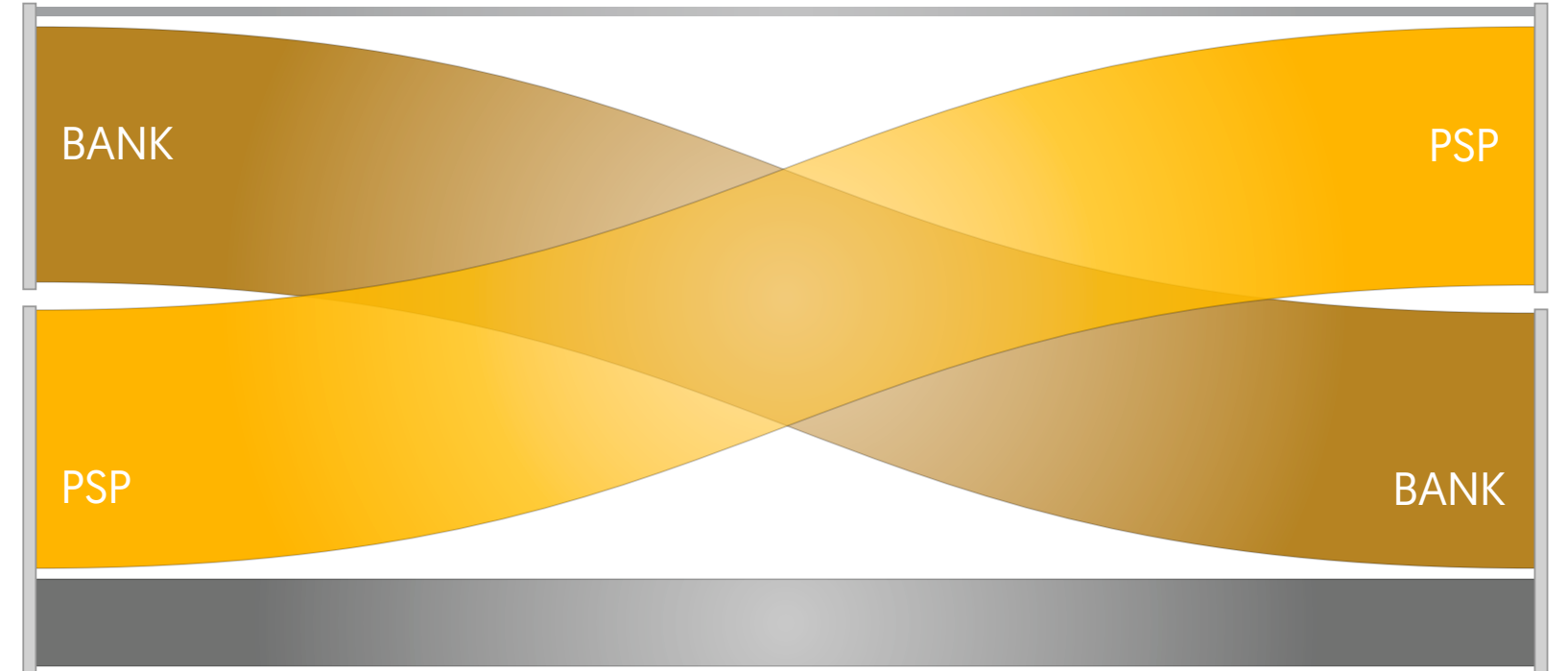
## Interoperability

**720K**  
Number of Transactions ↓ 18.6%

Total Number of Banks and PSPs Transactions

**91.6M**  
Value of Transactions (JOD) ↑ 3.2%

Total Value of Banks and PSPs Transactions (JOD)



	Bank to Bank 181K [25.1%]		PSP to PSP 463K [64.3%]
	Bank to PSP 22K [3.1%]		PSP to Bank 53K [7.4%]

	Bank to Bank 38.1M JOD [41.6%]		PSP to PSP 38.5M JOD [42%]
	Bank to PSP 1.7M JOD [1.9%]		PSP to Bank 13.3M JOD [14.5%]

**561K**  
Number of Transactions - P2P ↑ 0.2%

Switch Interoperability - All Banks and PSPs Transactions

**78M**  
Value of Transactions (JOD) - P2P ↑ 10.9%

Switch Interoperability - All Banks and PSPs Transactions

<b>On Us</b> 210K [37.4%]	<b>Off Us</b> 351K [62.6%]

<b>On Us</b> 21.1M JOD [27.1%]	<b>Off Us</b> 56.8M JOD [72.9%]

CliQ interoperability (Bank to Bank)

<b>Off Us</b> 142K [81.1%]		<b>On Us</b> 33K [18.9%]	
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CliQ interoperability (Bank to Bank)

<b>Off Us</b> 32.4M JOD [89%]		<b>On Us</b> 4M JOD [11%]	
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JoMoPay Interoperability (PSP to PSP)

<b>Off Us</b> 148K [45.5%]		<b>On Us</b> 177K [54.5%]	
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JoMoPay Interoperability (PSP to PSP)

<b>Off Us</b> 11.2M JOD [39.6%]		<b>On Us</b> 17.1M JOD [60.4%]	
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JoMoPay and CliQ Inter-Scheme Operability (Bank to PSP & PSP to Bank)

<b>Bank to PSP</b> 18K [29.5%]		<b>PSP to Bank</b> 43K [70.5%]	
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JoMoPay and CliQ Inter-Scheme Operability (Bank to PSP & PSP to Bank)

<b>Bank to PSP</b> 1.4M JOD [10.5%]		<b>PSP to Bank</b> 11.9M JOD [89.5%]	
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**208.5 JOD** ↓ 0.8%

Average Value of Bank to Bank Transactions (P2P)

**87.1 JOD** ↑ 11.8%

Average Value of PSP to PSP Transactions (P2P)

**76.1 JOD** ↑ 7.3%

Average Value of Bank to PSP Transactions (P2P)

**273.8 JOD** ↑ 18.6%

Average Value of PSP to Bank Transactions (P2P)



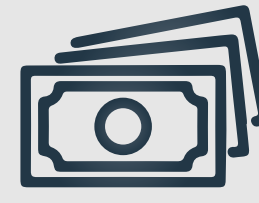
## Transactions



**3.25M**  
Number of Transactions



3.6%



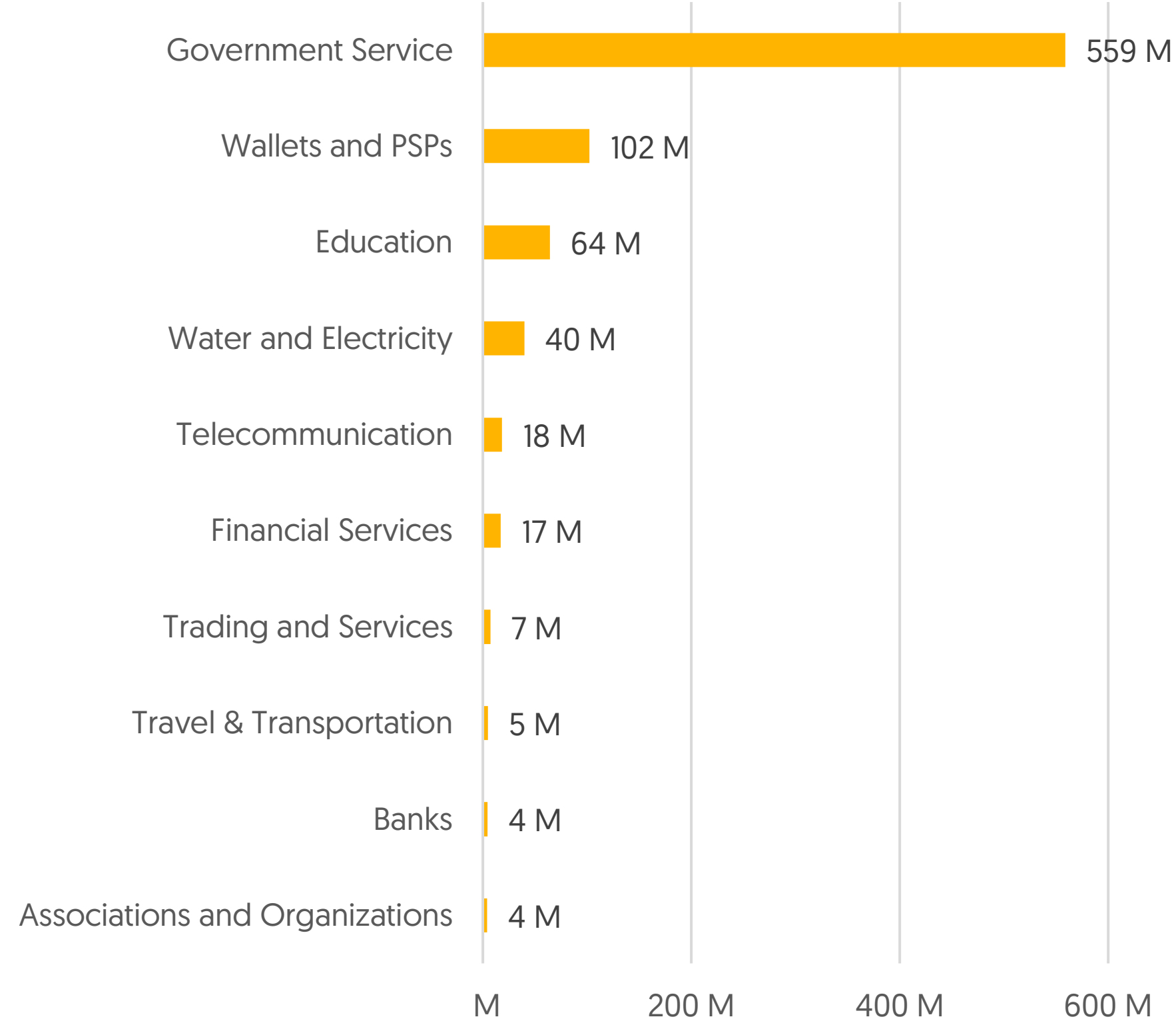
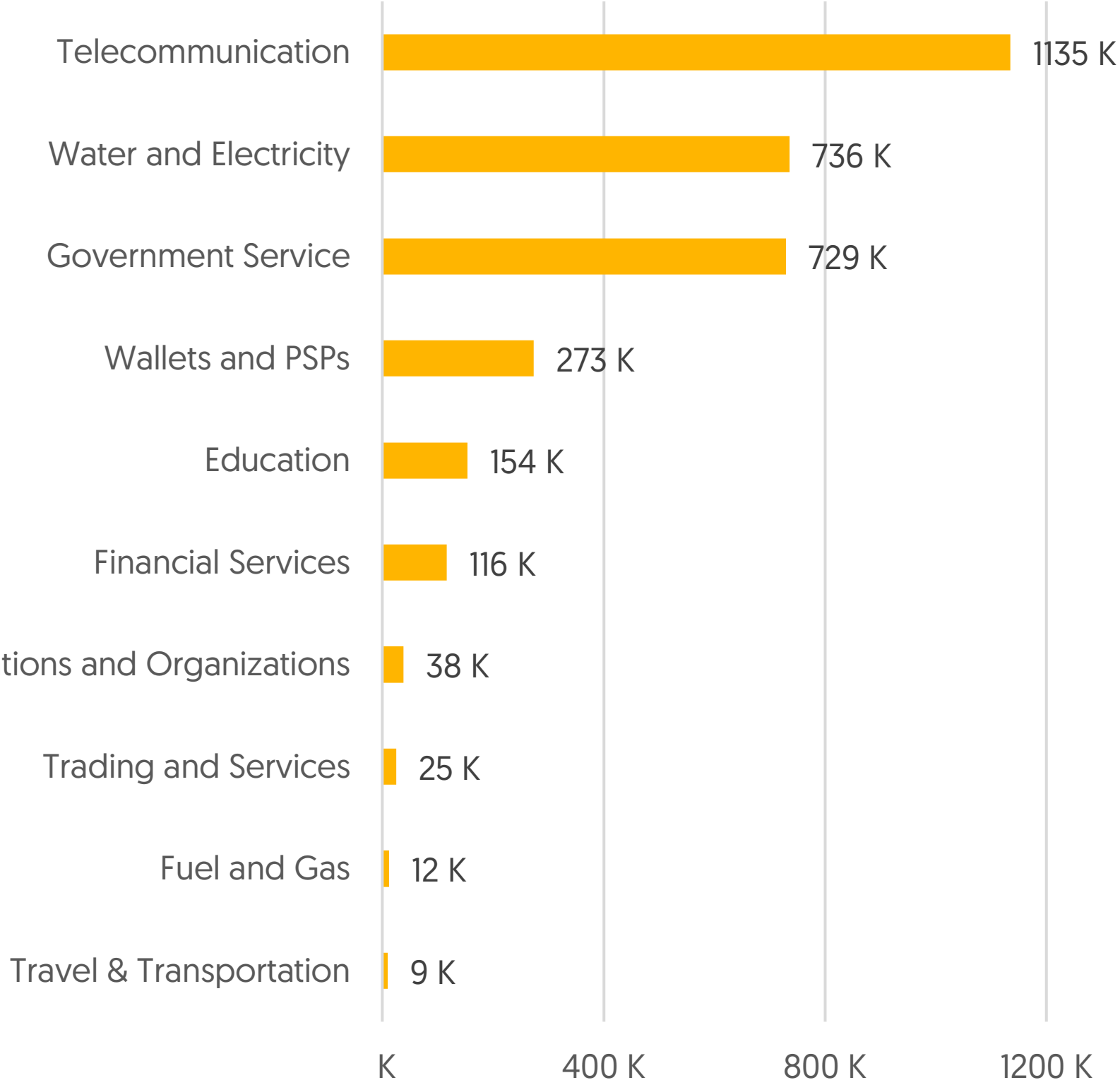
**824M**  
Value of Transactions (JOD)



4.5%

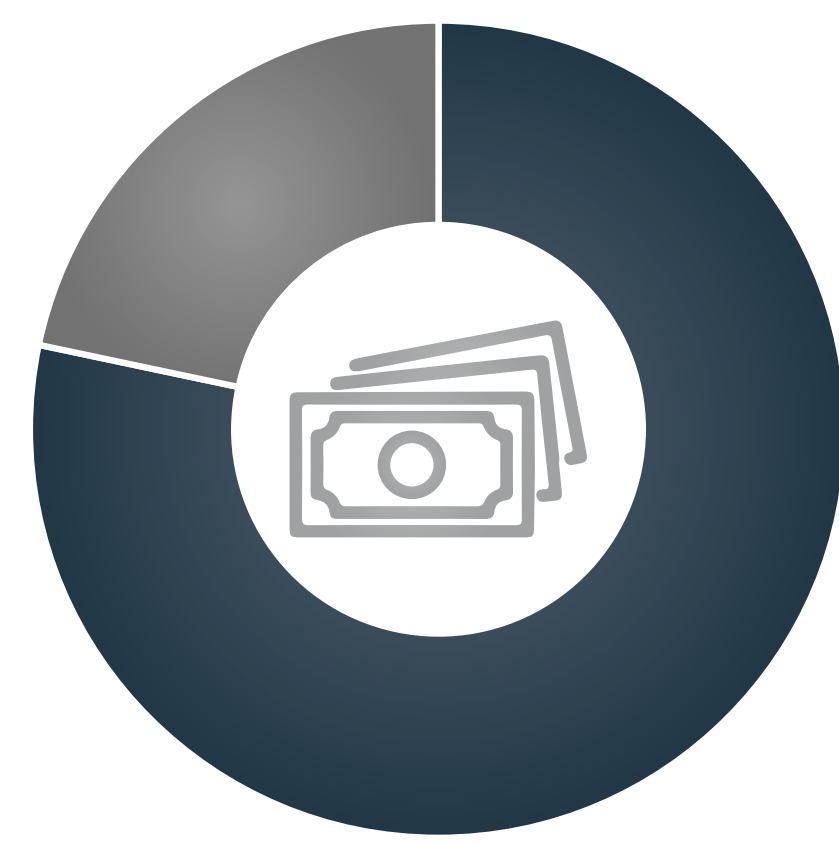
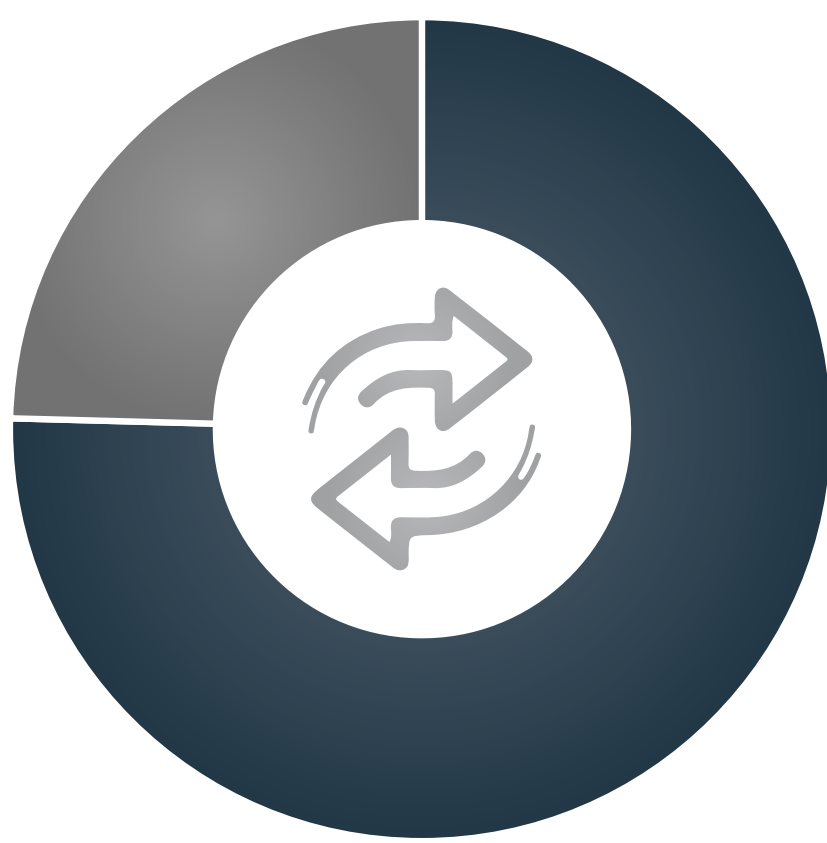
Number of Transactions based on Payment Type

Value of Transactions based on Payment Type



Number of Transactions based on Payment Method

Value of Transactions based on Payment Method



Digital Payments  
75.4%



Cash Payments  
24.6%



Digital Payments  
78.3%



Cash Payments  
21.7%

**256 JOD**

Average Value of Transactions



## Users, Services, & Billers

**3.23M**

Total Number of eFAWATEERcom Users



1.3%

=

**38K**

Total Number of New eFAWATEERcom Users

+

**3.19M**

Total Number of Users in the Previous Month



**1195**  
Services



2.6%



**406**  
Billers



2.0%