



Jordan Payments & Clearing Company

# Payment Systems Monthly Reports

February 2023



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# Systems Summary

Monthly Report  
February 2023

3

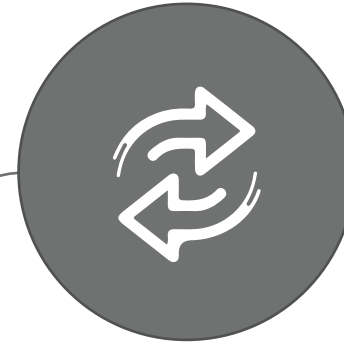


# CliQ Summary



Number of  
Customers

**634K**



Number of  
Transactions

**1.35M**



Value of  
Transactions

**234M<sub>JOD</sub>**

# JoMoPay Summary



Number of  
Customers

**1.85M**



Number of  
Transactions

**1.41M**



Value of  
Transactions

**175M<sub>JOD</sub>**



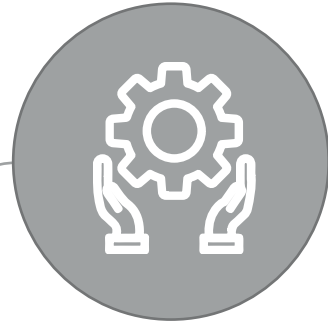
Number of  
Users

**3.70M**



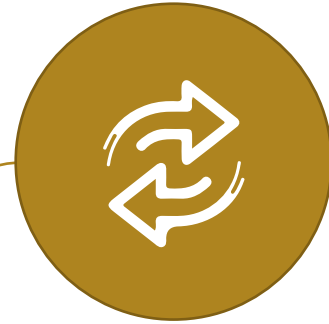
Number of  
Billers

**447**



Number of  
Services

**1342**



Number of  
Transactions

**3.80M**



Value of  
Transactions

**933M<sub>JOD</sub>**



# ACH Summary

Automated Clearing House



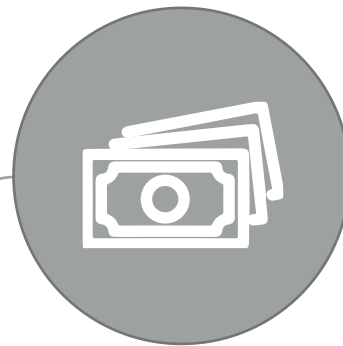
Total Number of Transactions

**819K**



Number of JOD Transactions

**814K**



Value of JOD Transactions

**639M<sub>JOD</sub>**



# Monthly Report

## February 2023

8

Instant Payment System

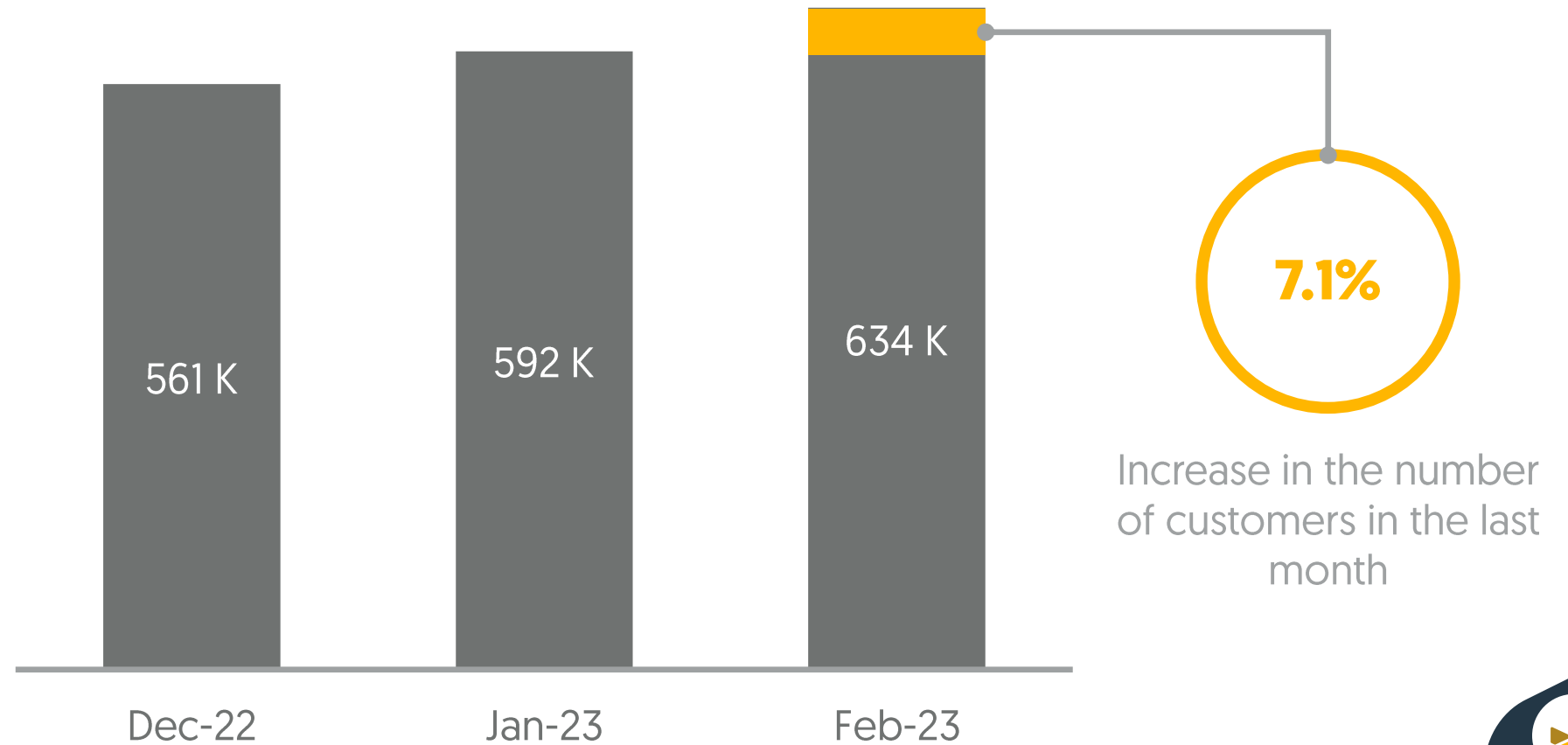


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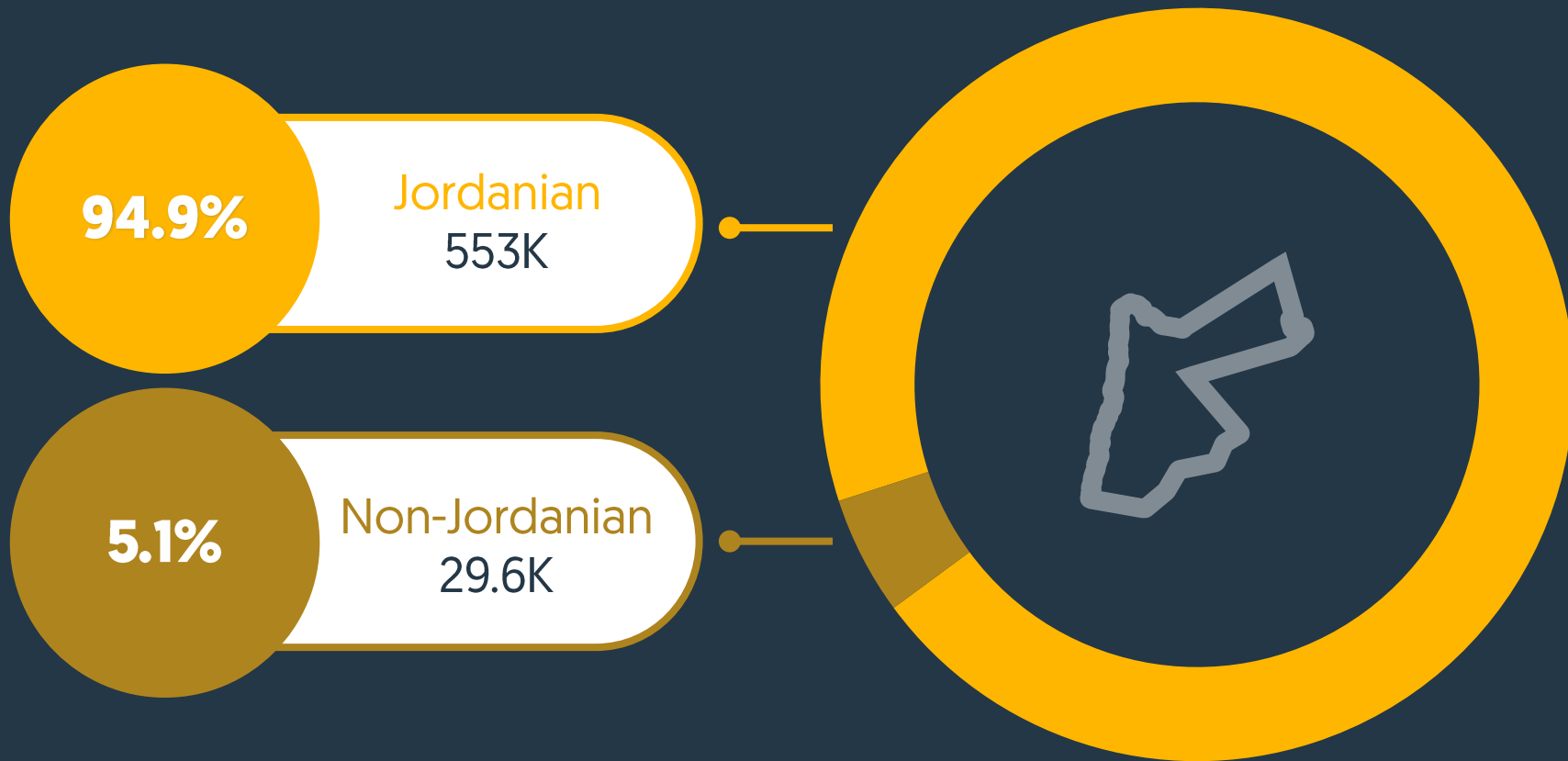
# CliQ Customers

Total Number of Customers Over the Past 3 Months



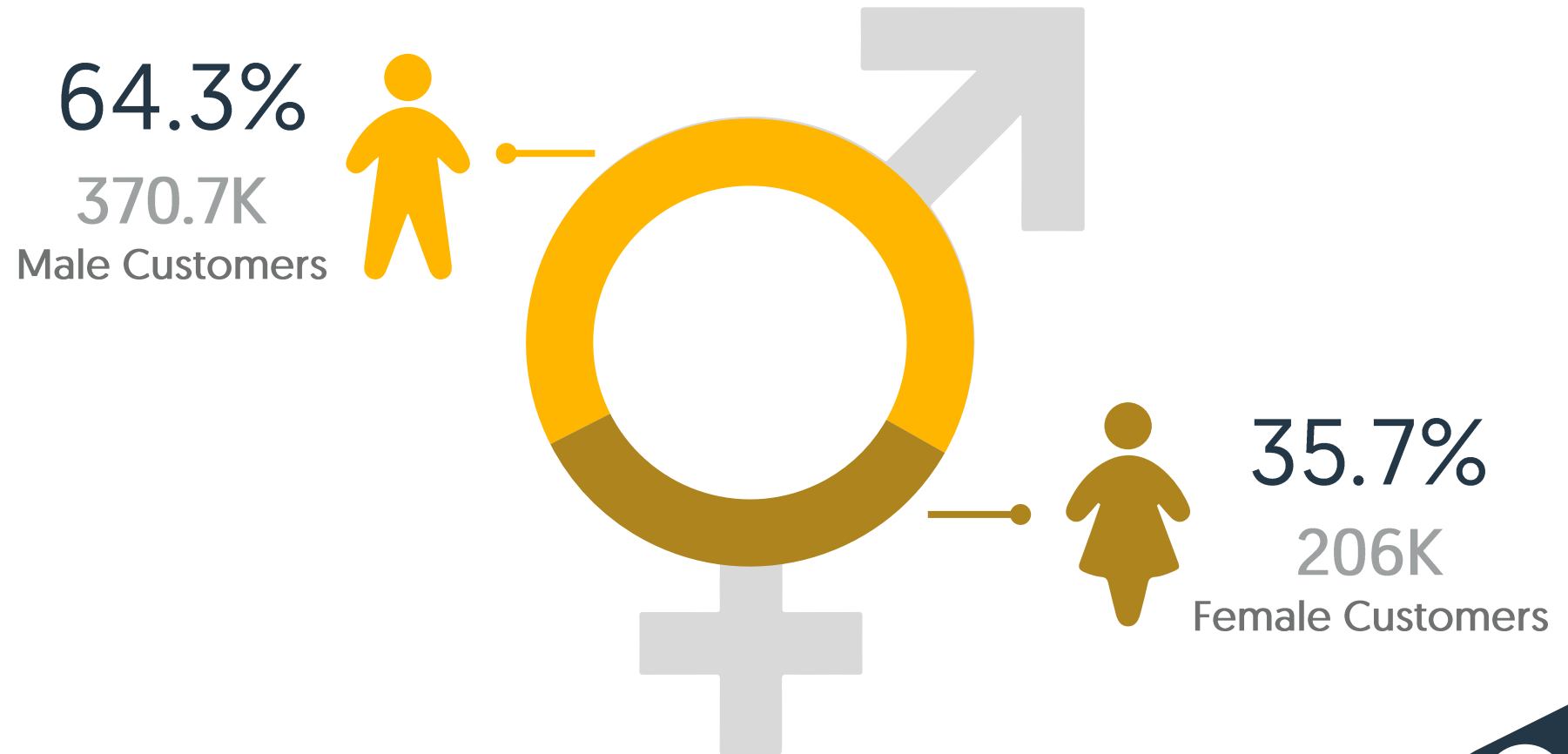
# CliQ Customers

Percentage of Customers Based on Nationality



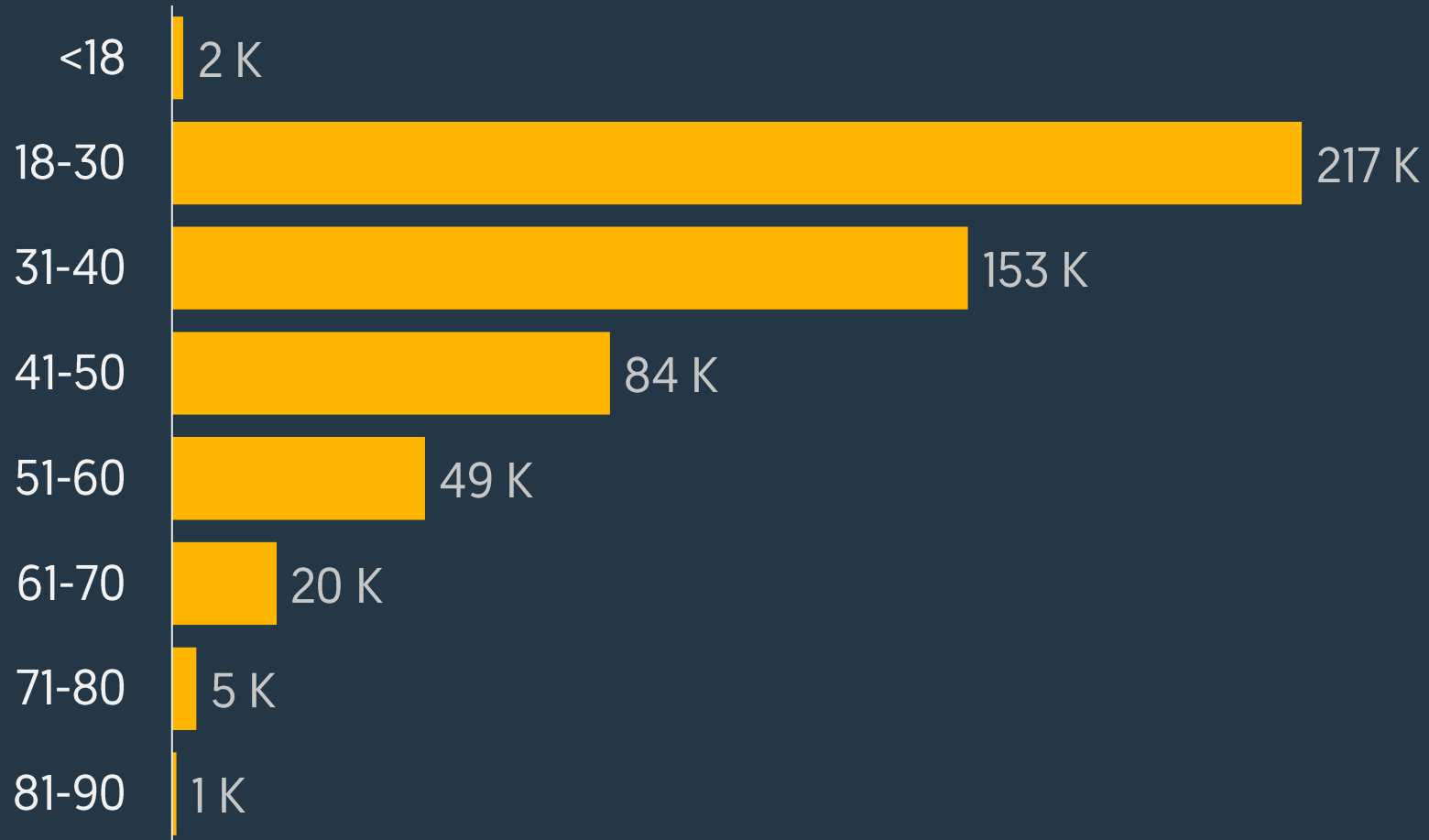
# CliQ Customers

Percentage of Customers Based on Gender



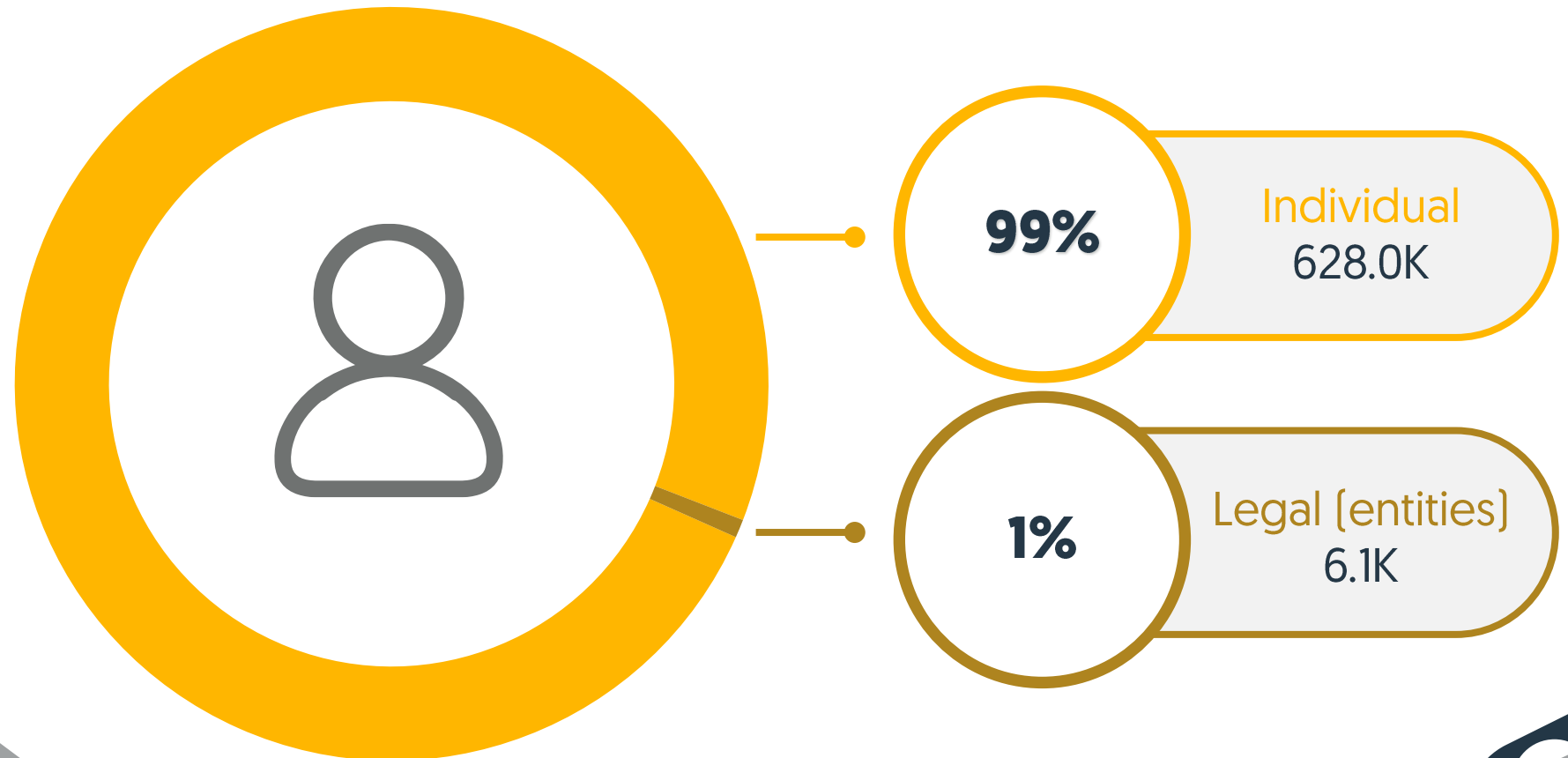
# CliQ Customers

Number of Customers Based on Age Group



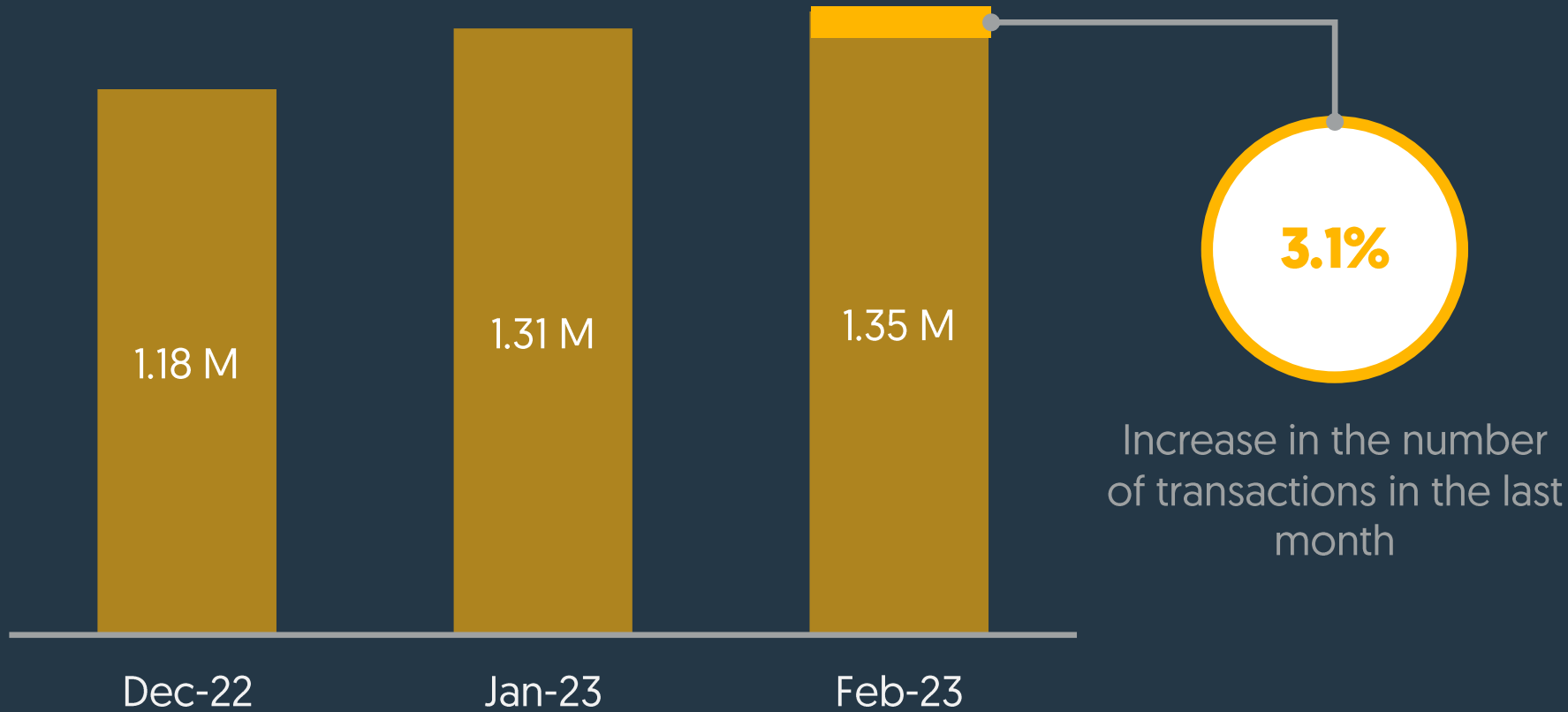
# CliQ Customers

Percentage of Customers Based on Customer Type



# CliQ Number of Transactions

Total Number of Transactions Over the Past 3 Months

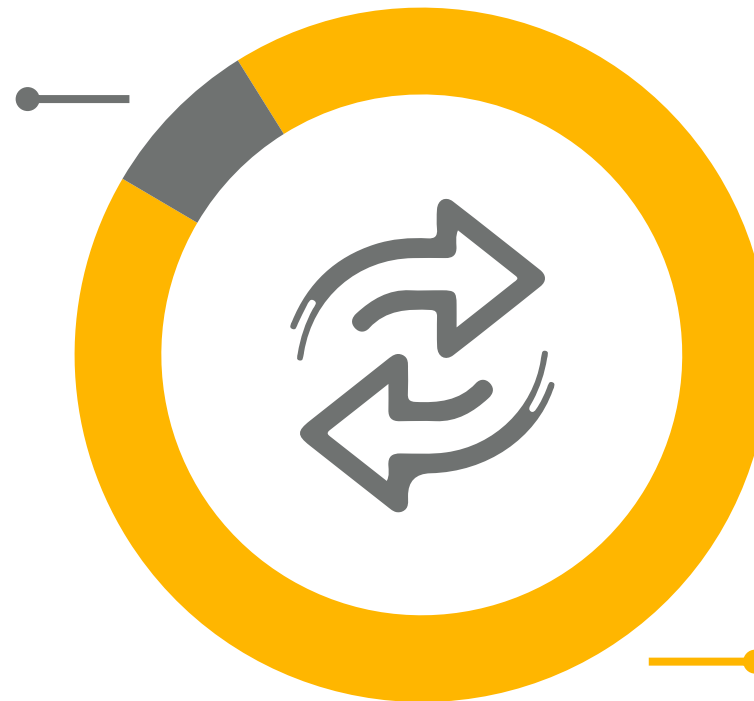


# CliQ Number of Transactions

Percentage Based on Transaction Type

7.6%

103.3K  
Purchases

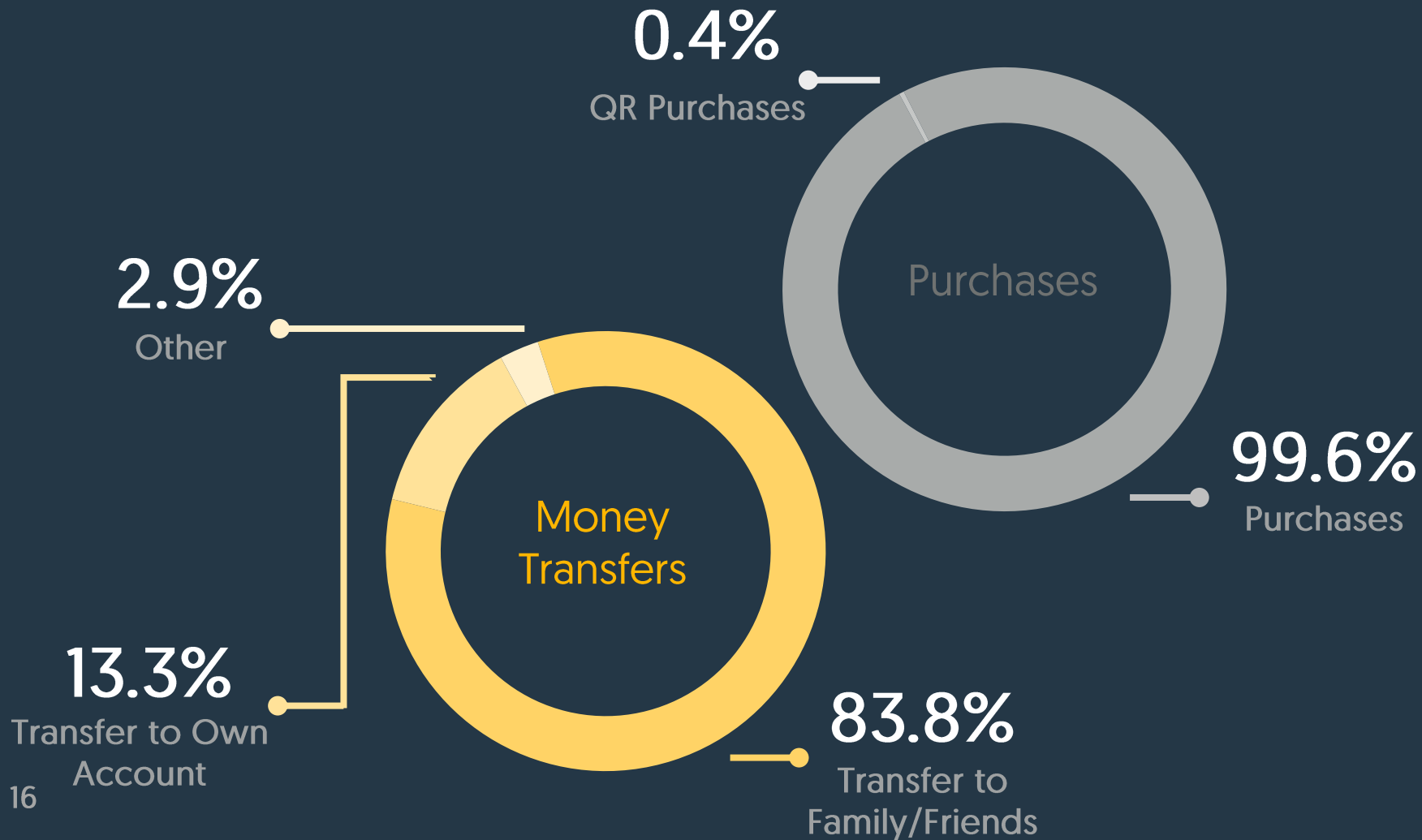


92.4%

1,248K  
Money Transfers

# CliQ Number of Transactions

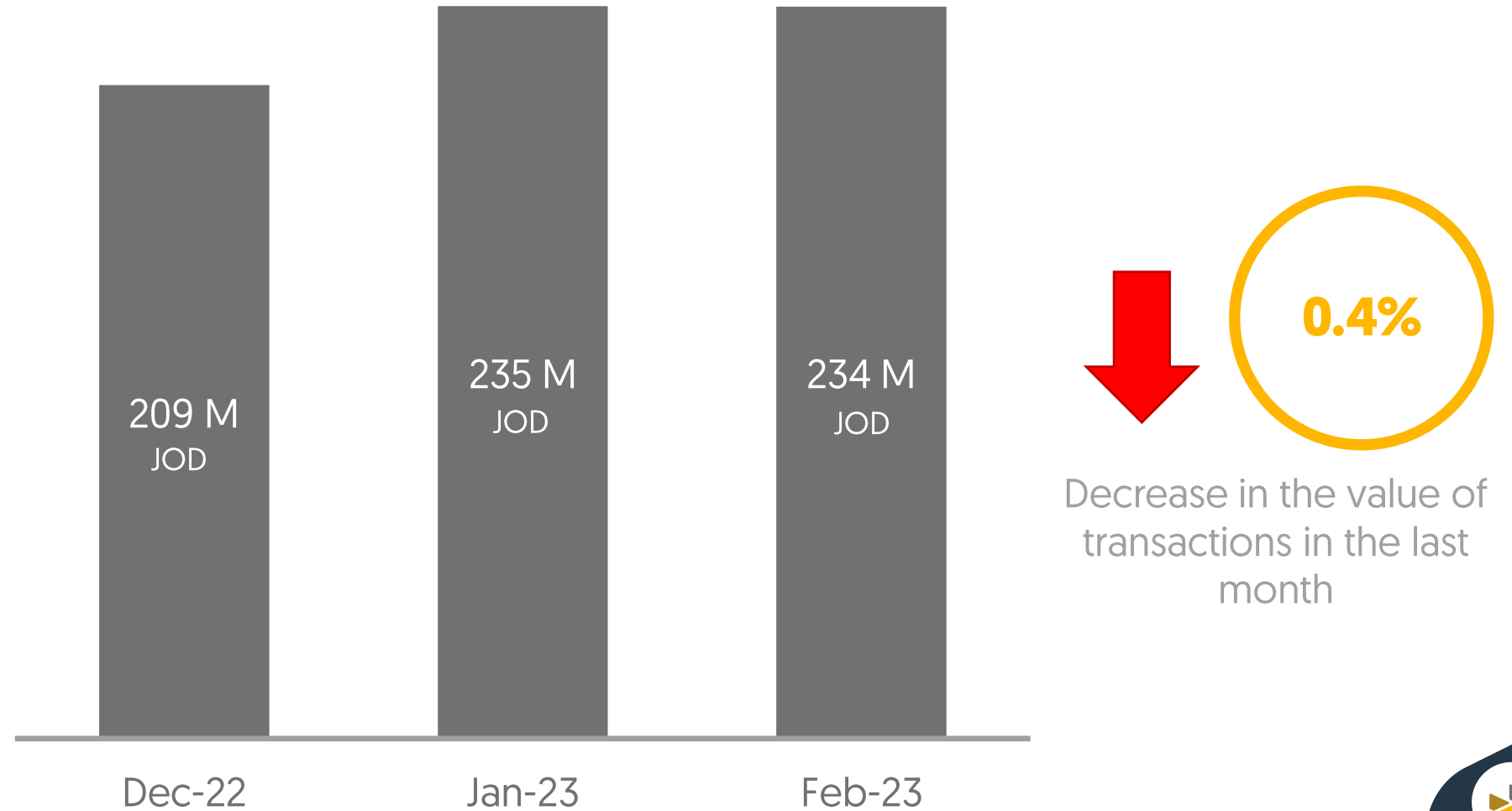
Percentage Based on Transaction Type Sub-Category





# CliQ Value of Transactions

Total Value of Transactions Over the Past 3 Months



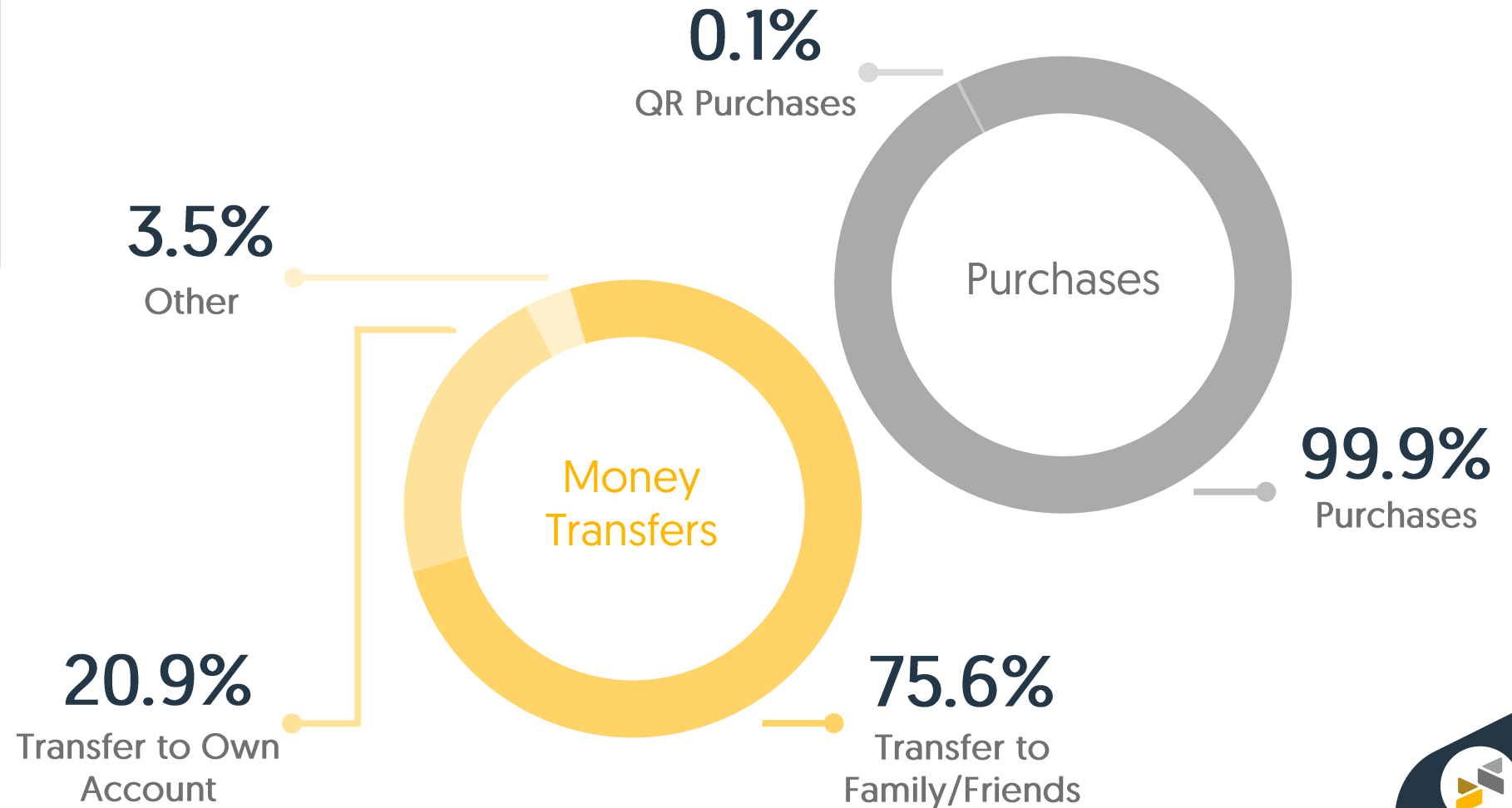
# CliQ Value of Transactions

Percentage Based on Transaction Type



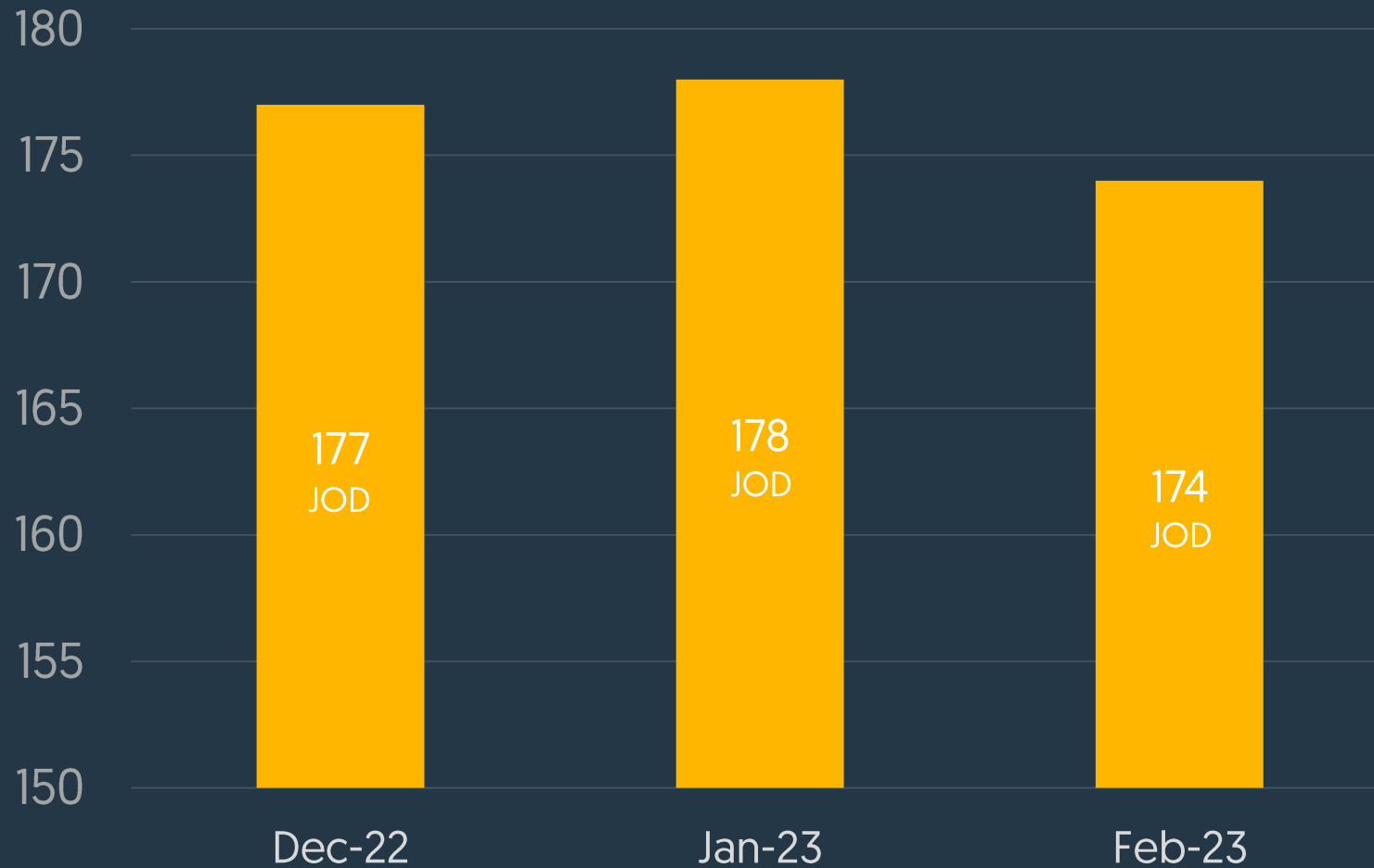
# CliQ Value of Transactions

Percentage Based on Transaction Type Sub-Category



# CliQ Transactions

Average Value of Transactions Over the Past 3 Months



# CliQ Interoperability

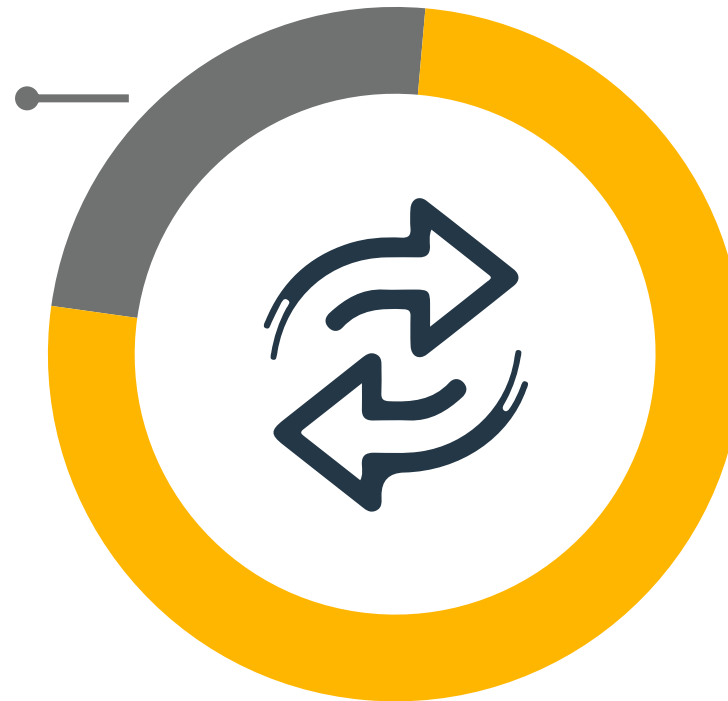
Number of Money Transfer Transactions Through Banks



23.8%

0.24M

On Us



76.2%

0.77M

Off Us

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

# CliQ Interoperability

Value of Money Transfer Transactions Through Banks



16.4%

30M JOD  
On Us



83.6%

155M JOD  
Off Us

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

23



**JoMoPay**  
Jordan Mobile Payment

# Monthly Report

## February 2023

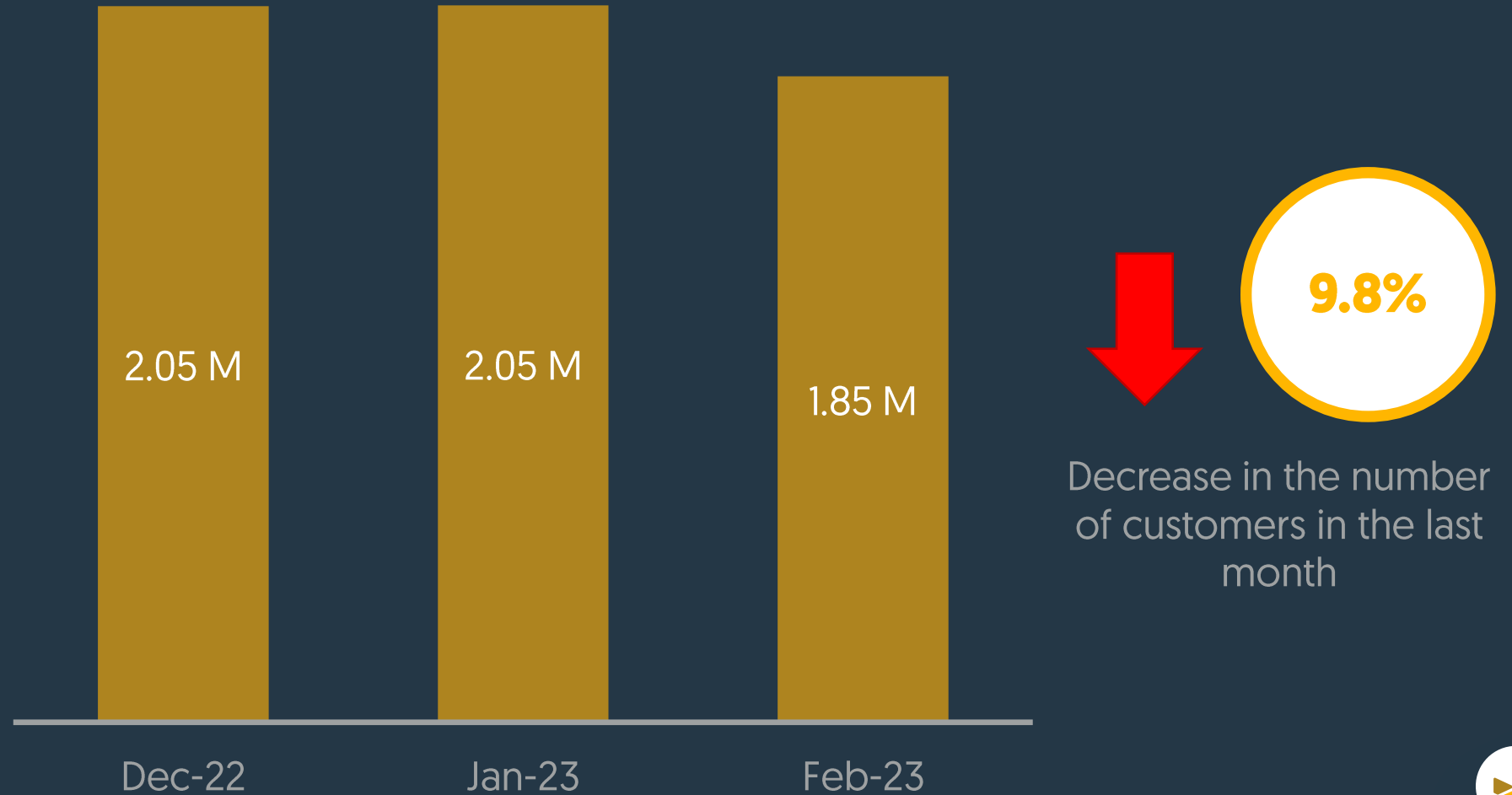
National Switch for Mobile Wallet Payments



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# JoMoPay Customers

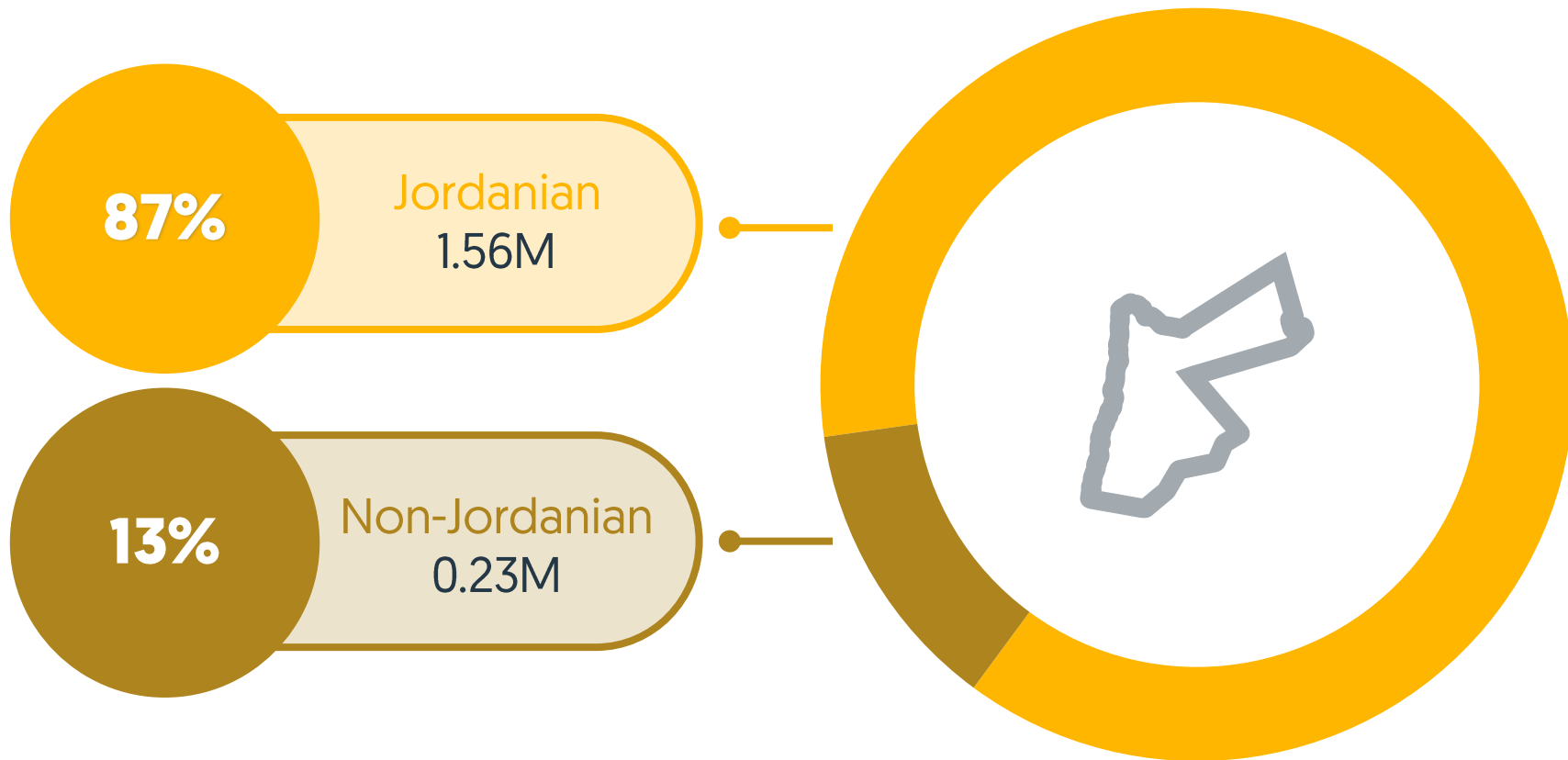
Total Number of Users Over the Past 3 Months





# JoMoPay Customers

Percentage of Customers Based on Nationality



# JoMoPay Customers

Percentage of Customers Based on Gender

57.8%  
1.02M  
Male Customers

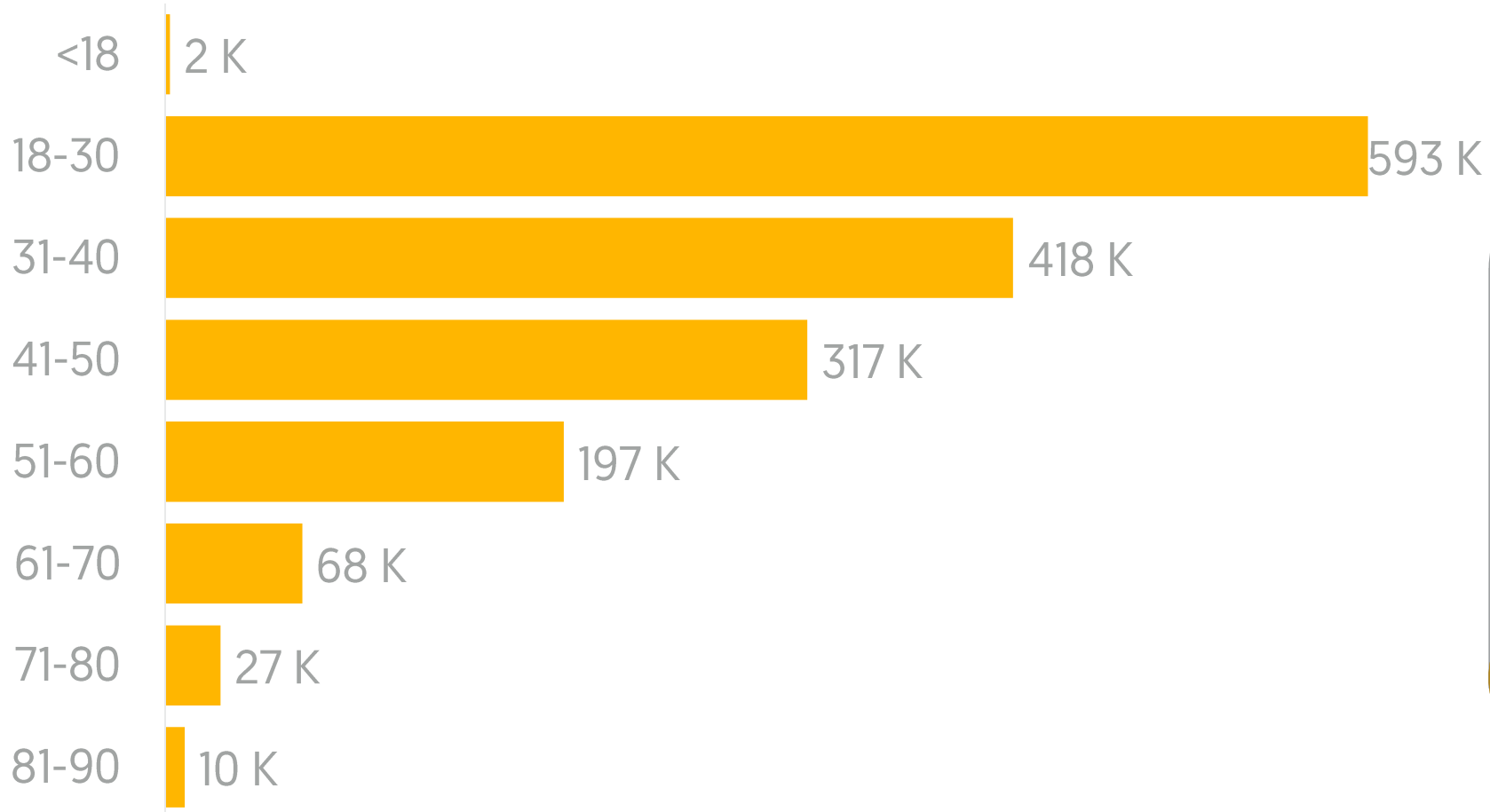


42.2%  
0.75M  
Female Customers



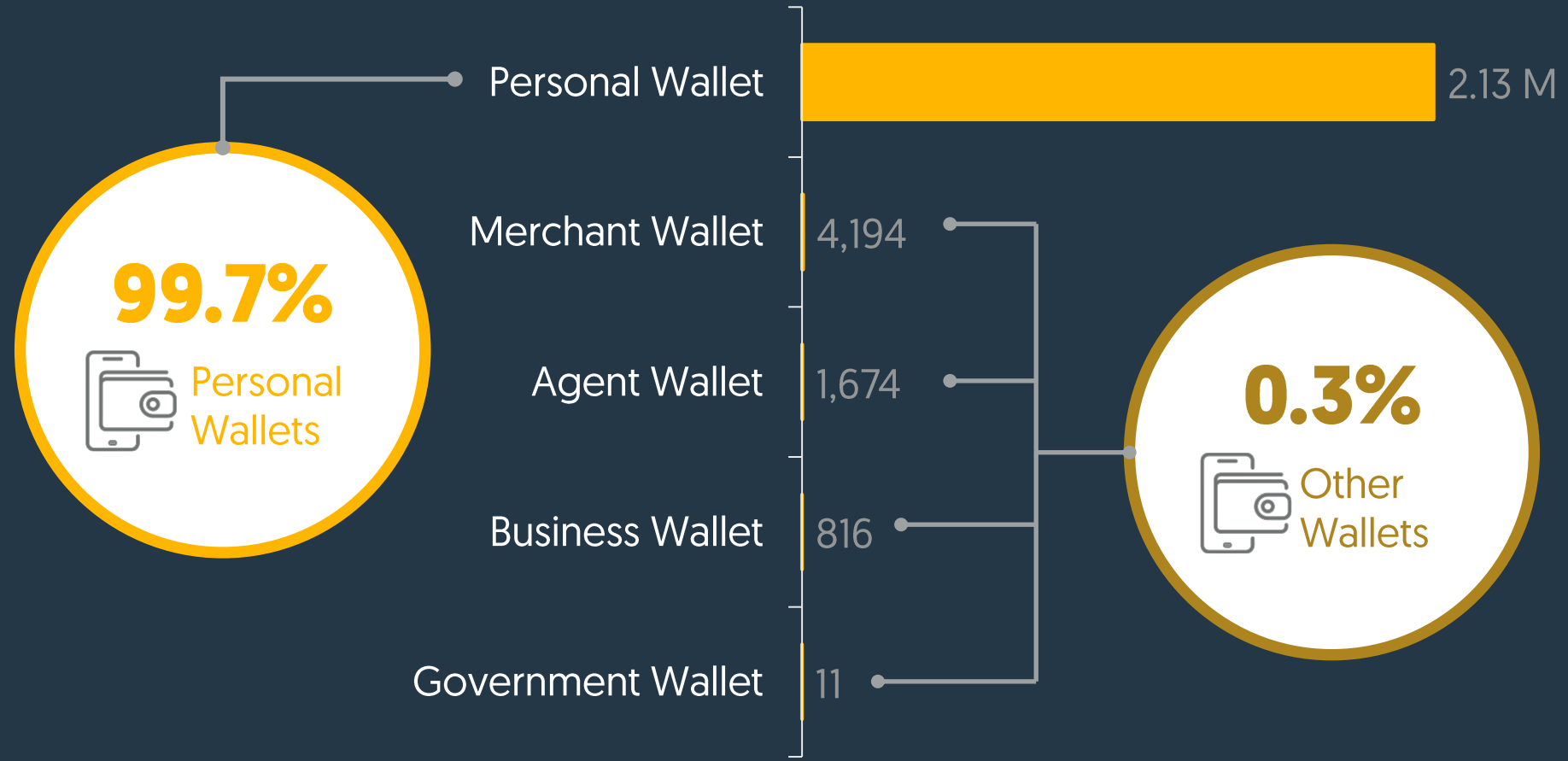
# JoMoPay Customers

Number of Customers Based on Age Group



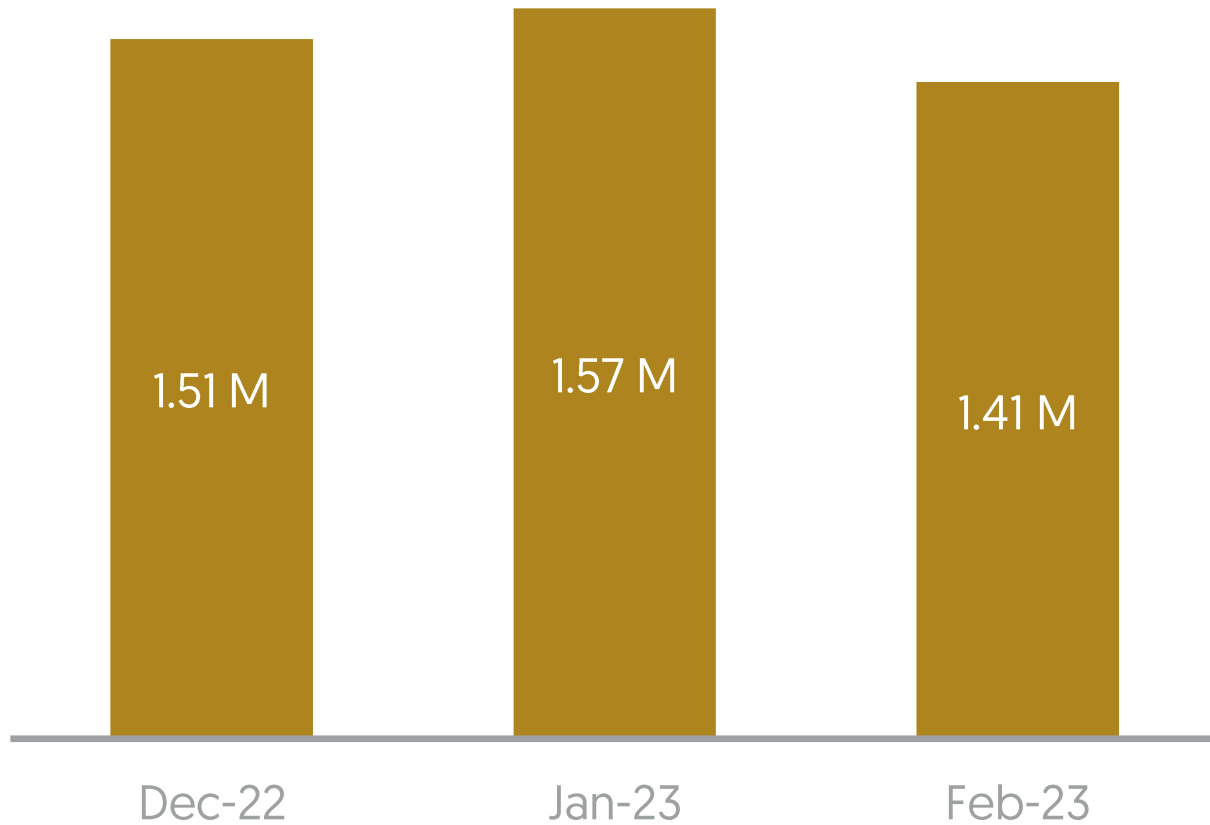
# JoMoPay Customers


Number of Wallets Based on Wallet Type



# JoMoPay Number of Transactions

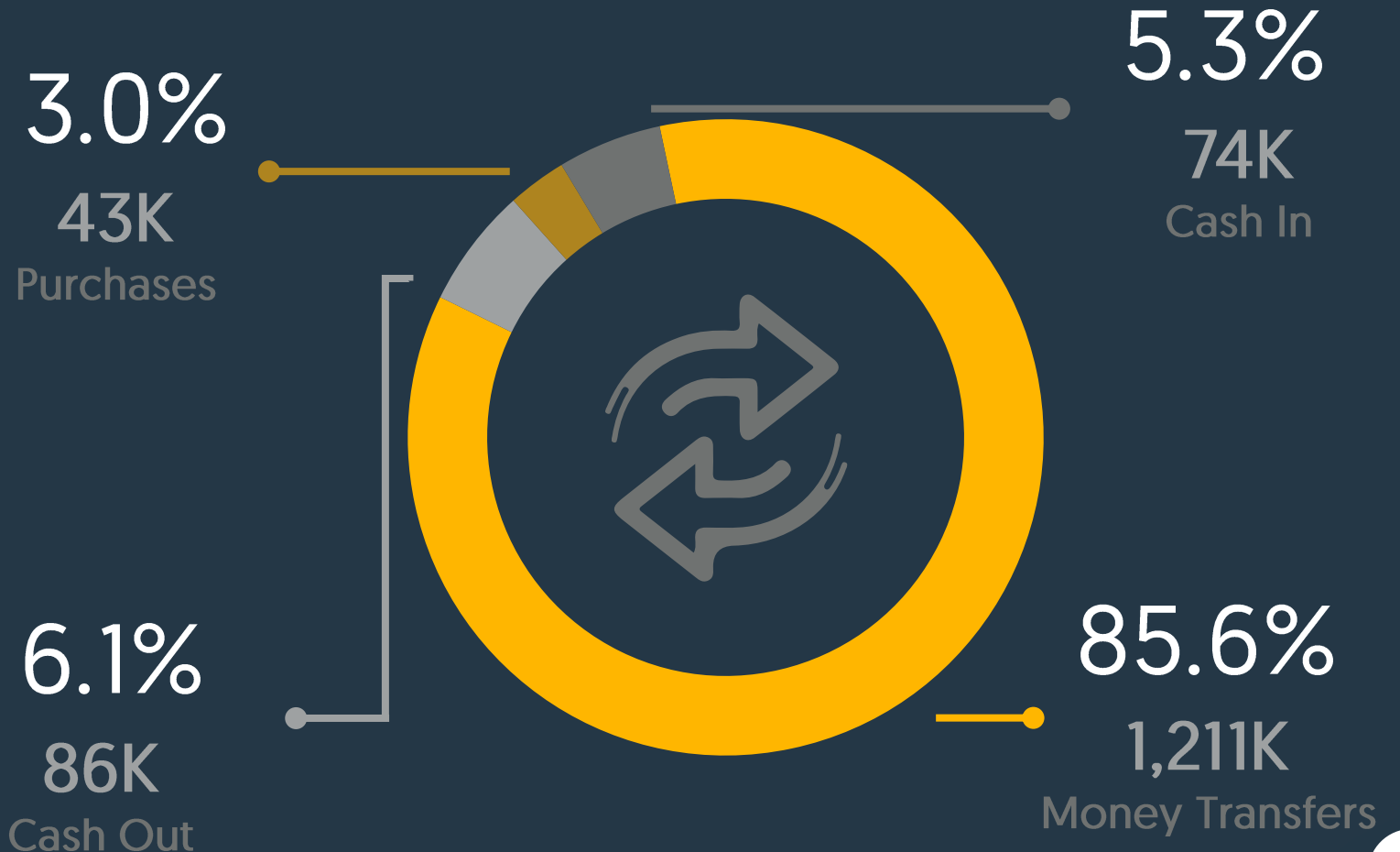
Total Number of Transactions Over the Past 3 Months



 **10.2%**  
Decrease in the number of transactions in the last month

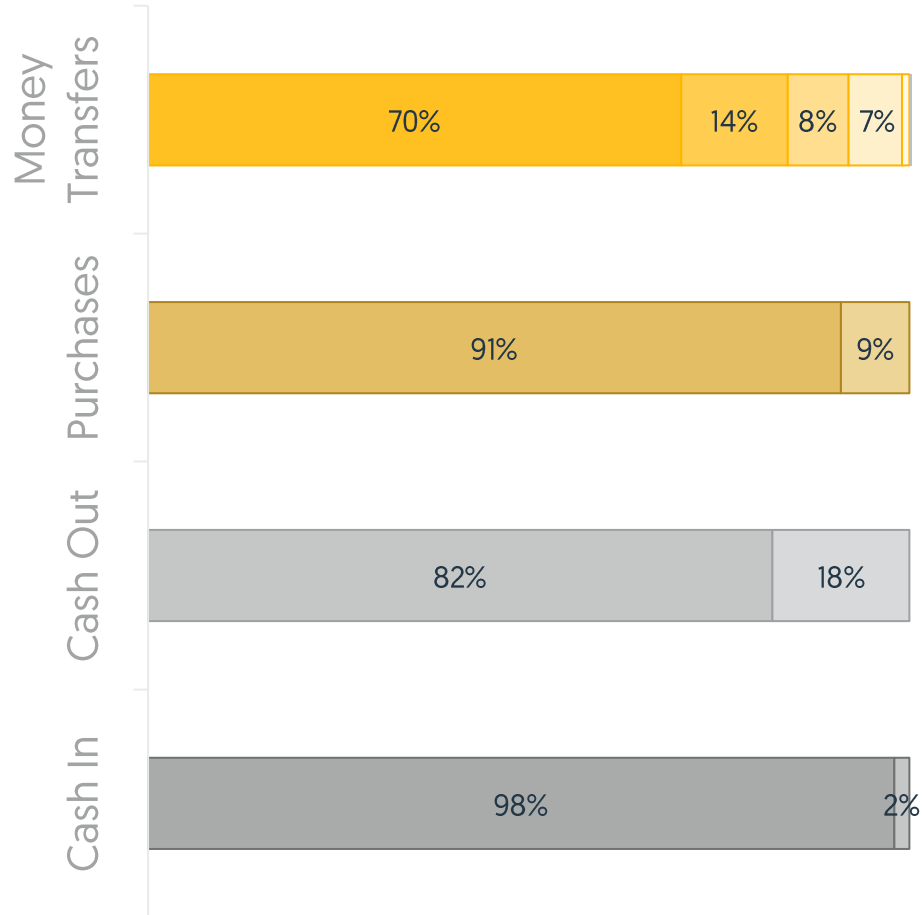
# JoMoPay Number of Transactions

Percentage Based on Transaction Type



# JoMoPay Number of Transactions

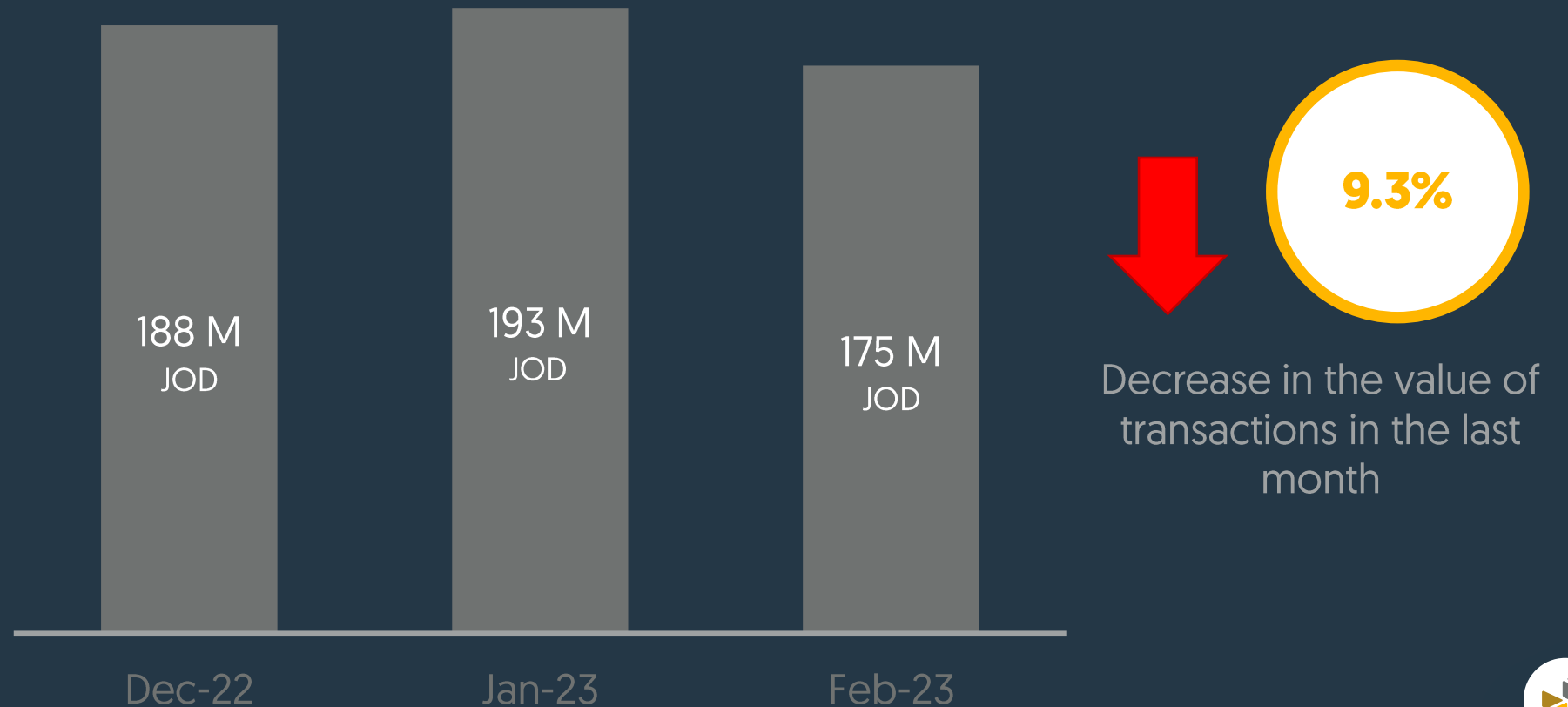
Percentage Based on Transaction Type Sub-Category



Transfer to Family/Friends	<b>70%</b>
Aid/Charity/Grant	<b>14%</b>
Transfer to Own Account	<b>8%</b>
Salary/Bonus/Dividends	<b>7%</b>
Loan/Loan Installment	<b>1%</b>
Purchases	<b>91%</b>
QR Purchases	<b>9%</b>
Cash Out - Agent/Teller	<b>82%</b>
Cash Out - ATM/Kiosk	<b>18%</b>
Cash In - Agent/Teller	<b>98%</b>
Cash In - ATM/Kiosk	<b>2%</b>

# JoMoPay Value of Transactions

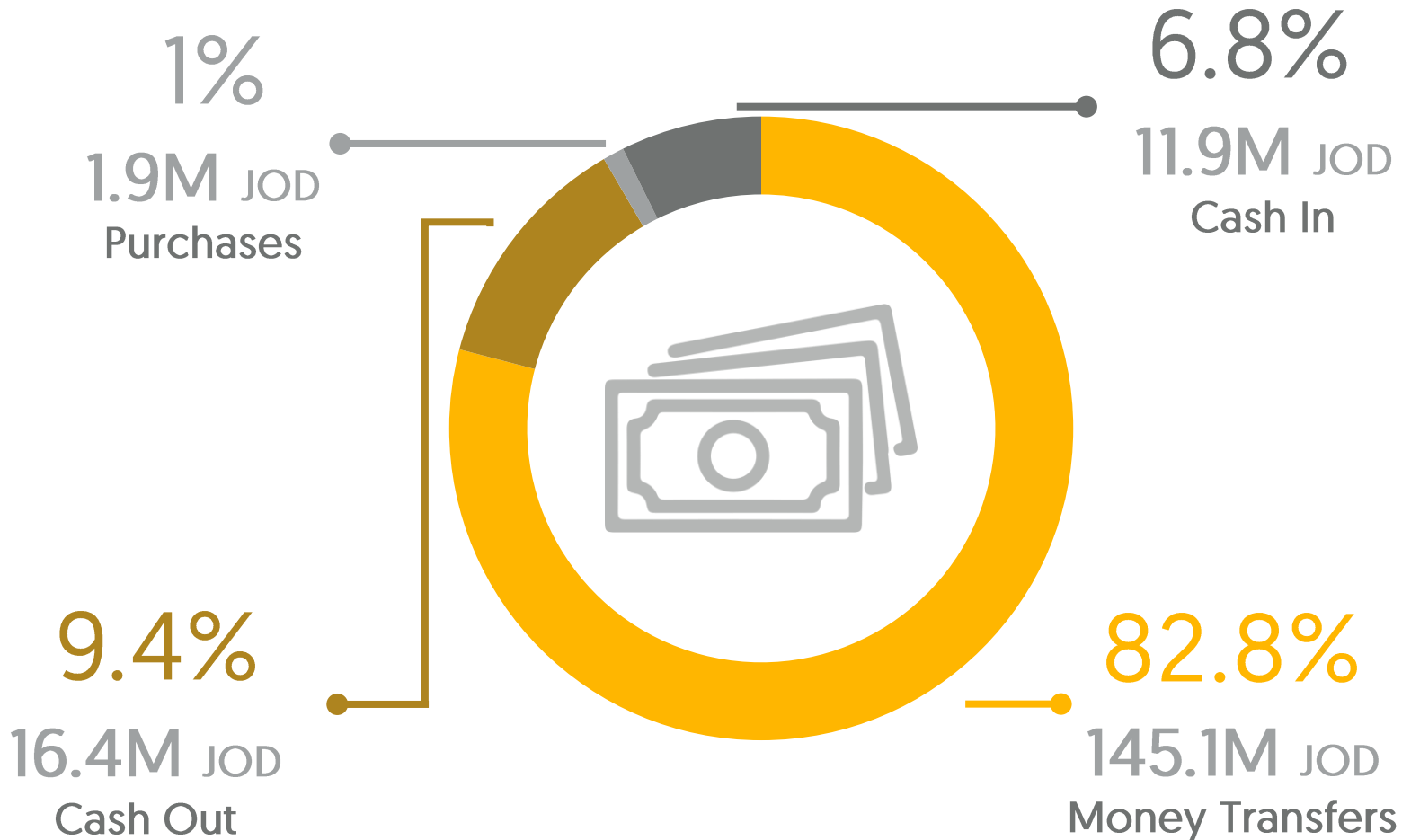
Total Value of Transactions Over the Past 3 Months





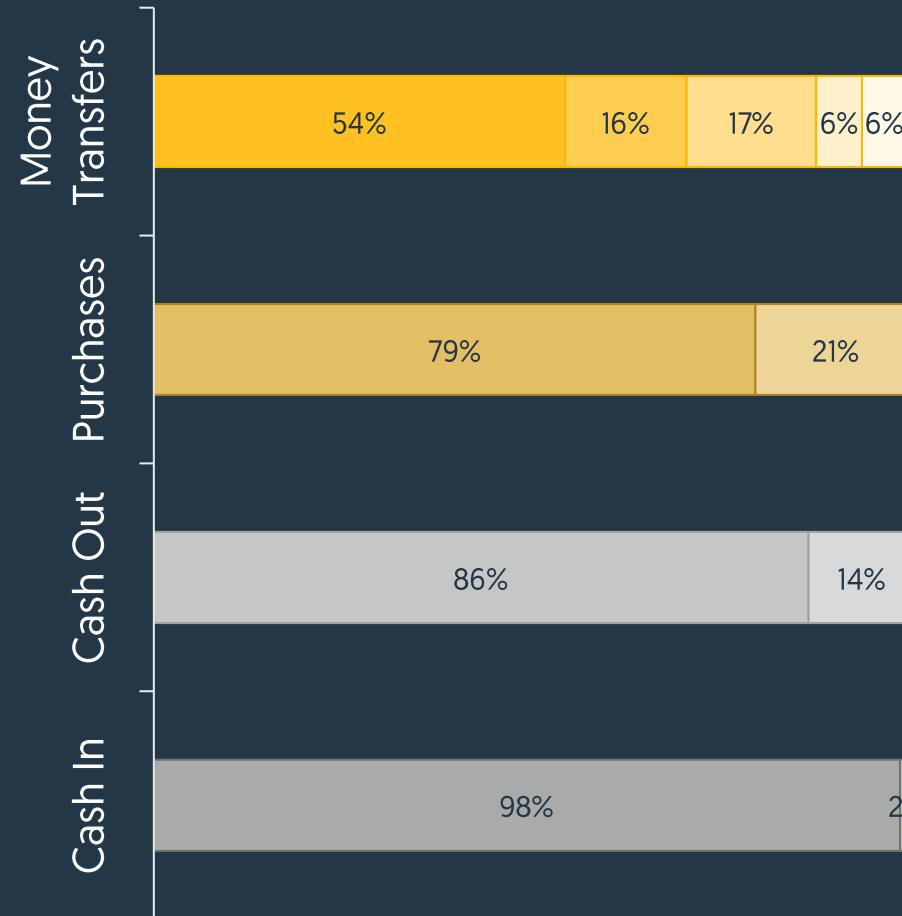
# JoMoPay Value of Transactions

Percentage Based on Transaction Type



# JoMoPay Value of Transactions

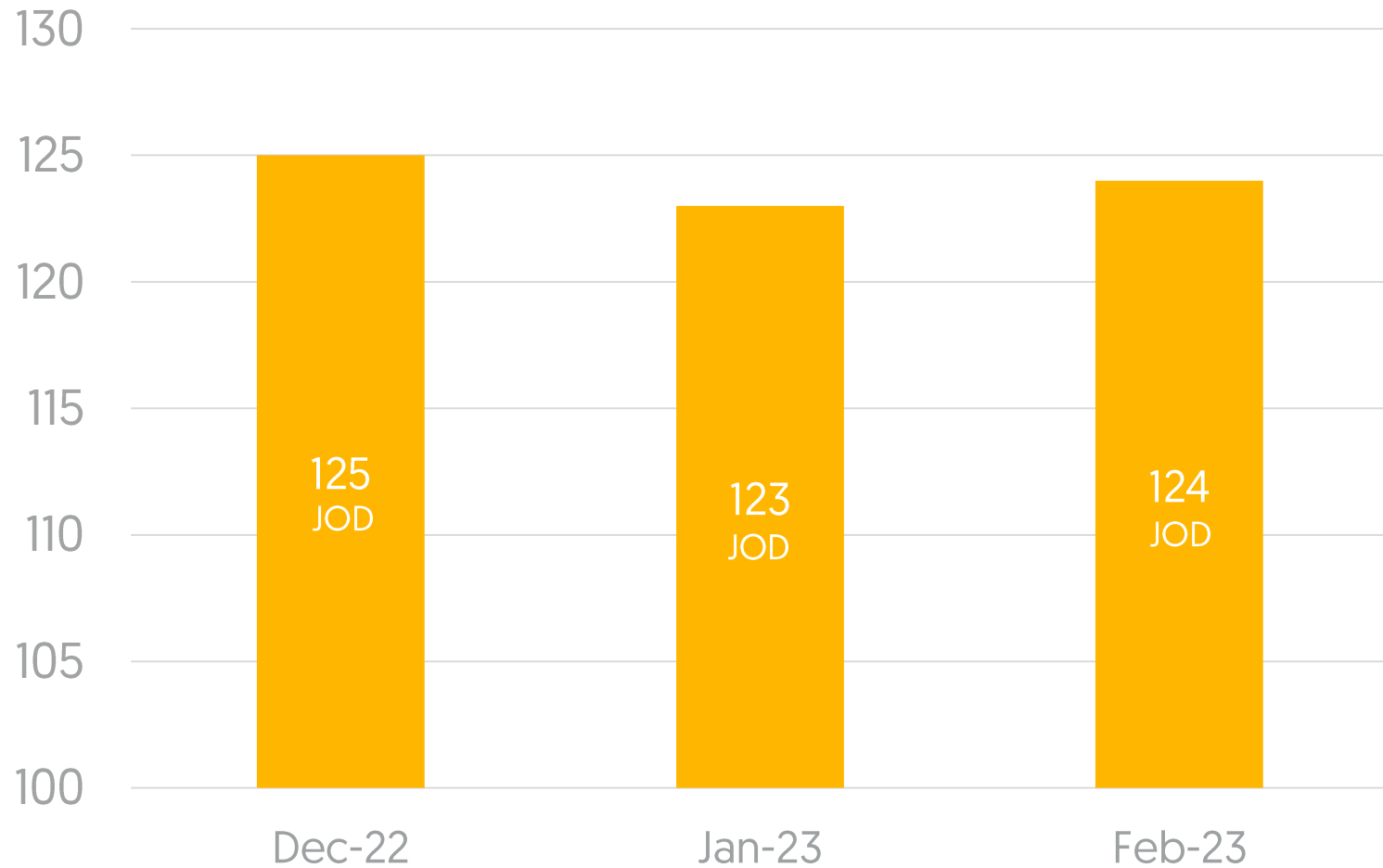
Percentage Based on Transaction Type Sub-Category



Transfer to Family/Friends	<b>54%</b>
Aid/Charity/Grant	<b>16%</b>
Transfer to Own Account	<b>17%</b>
Salary/Bonus/Dividends	<b>6%</b>
Loan/Loan Installment	<b>6%</b>
Purchases	<b>79%</b>
QR Purchases	<b>21%</b>
Cash Out - Agent/Teller	<b>86%</b>
Cash Out - ATM/Kiosk	<b>14%</b>
Cash In - Agent/Teller	<b>98%</b>
Cash In - ATM/Kiosk	<b>2%</b>

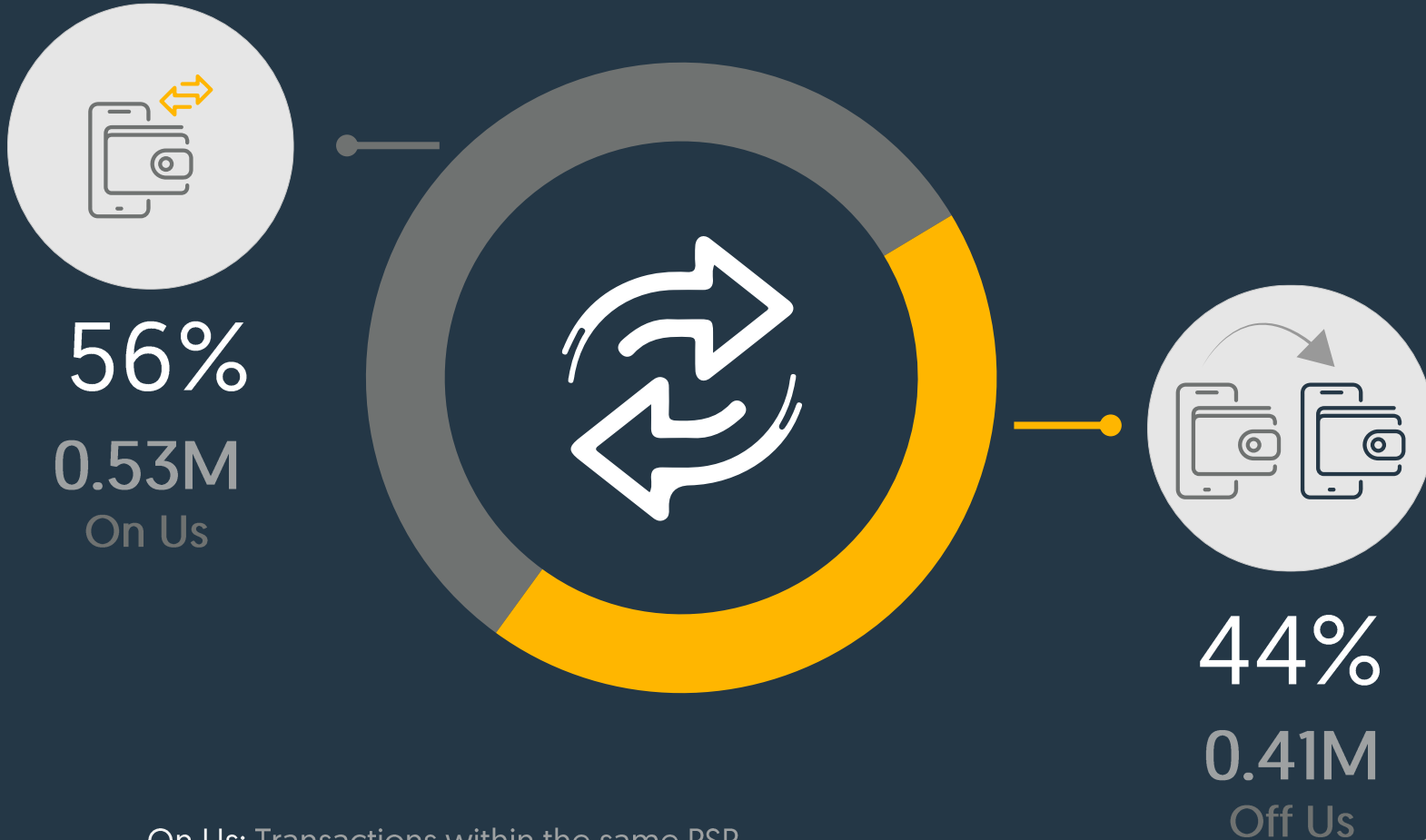
# JoMoPay Transactions

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  
February 2023

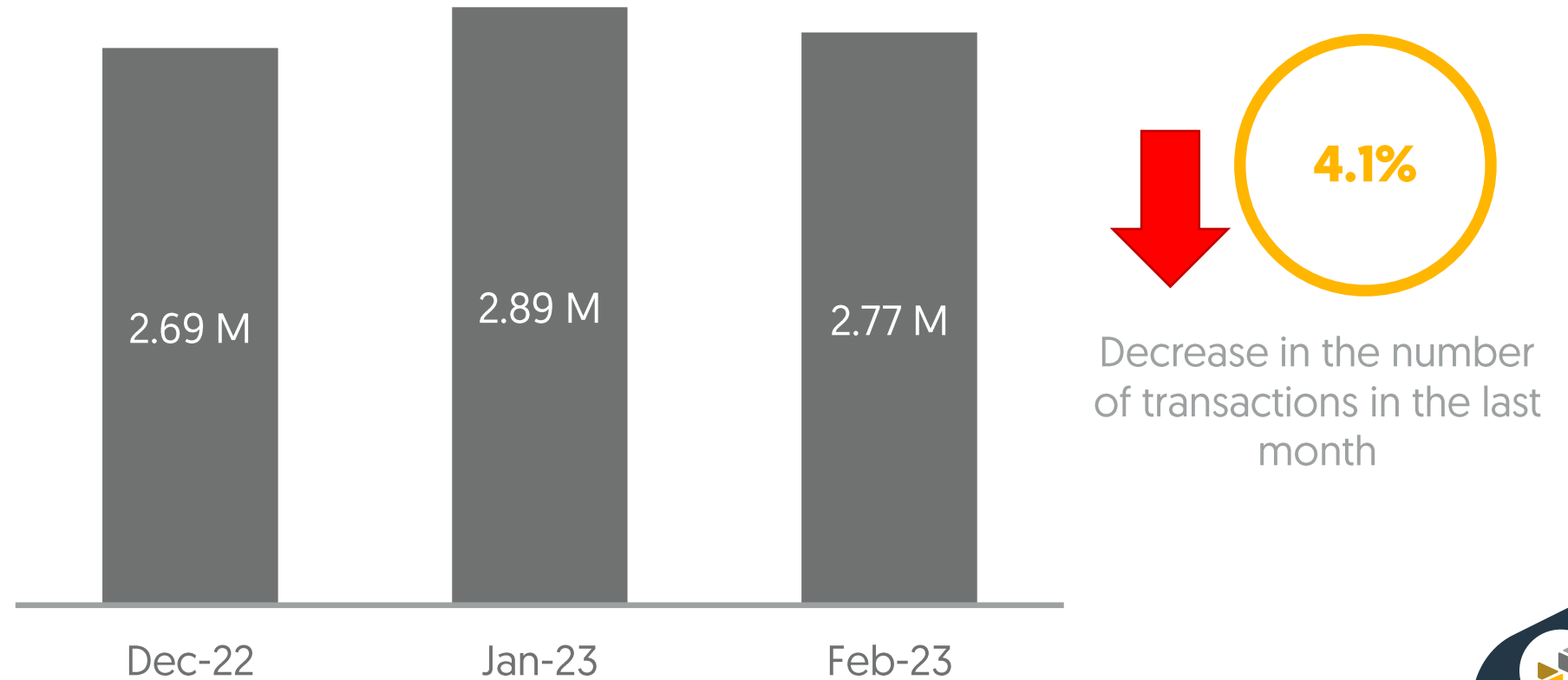
38

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



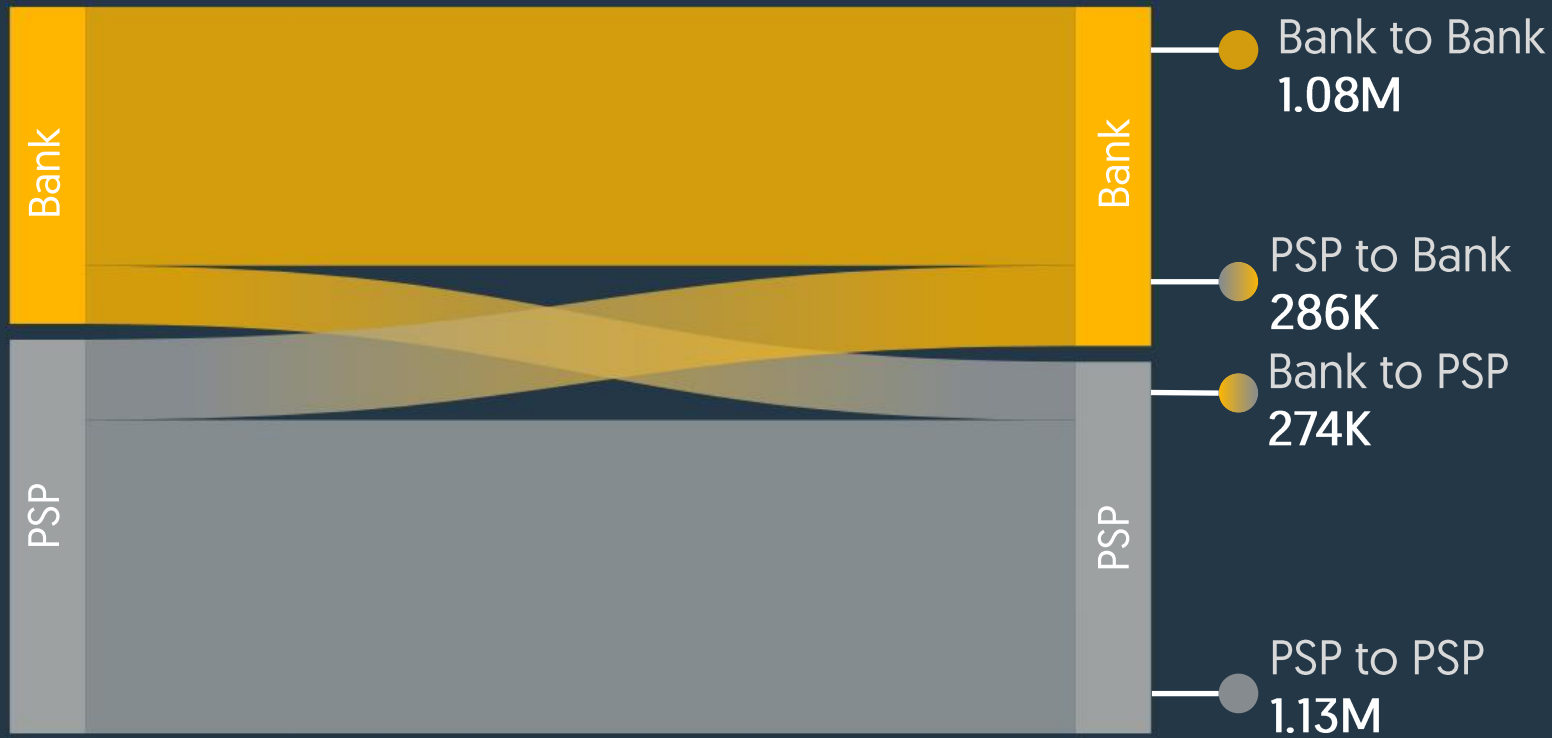
# CliQ & JoMoPay Transactions

Total Number of Transactions Over the Past 3 Months



# CliQ & JoMoPay Transactions

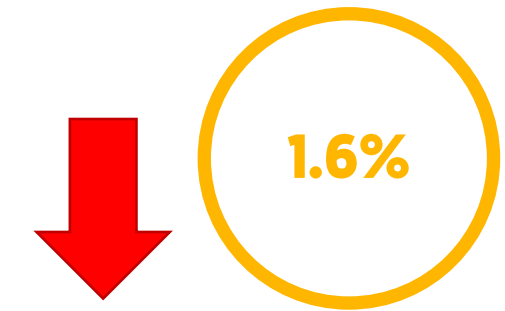
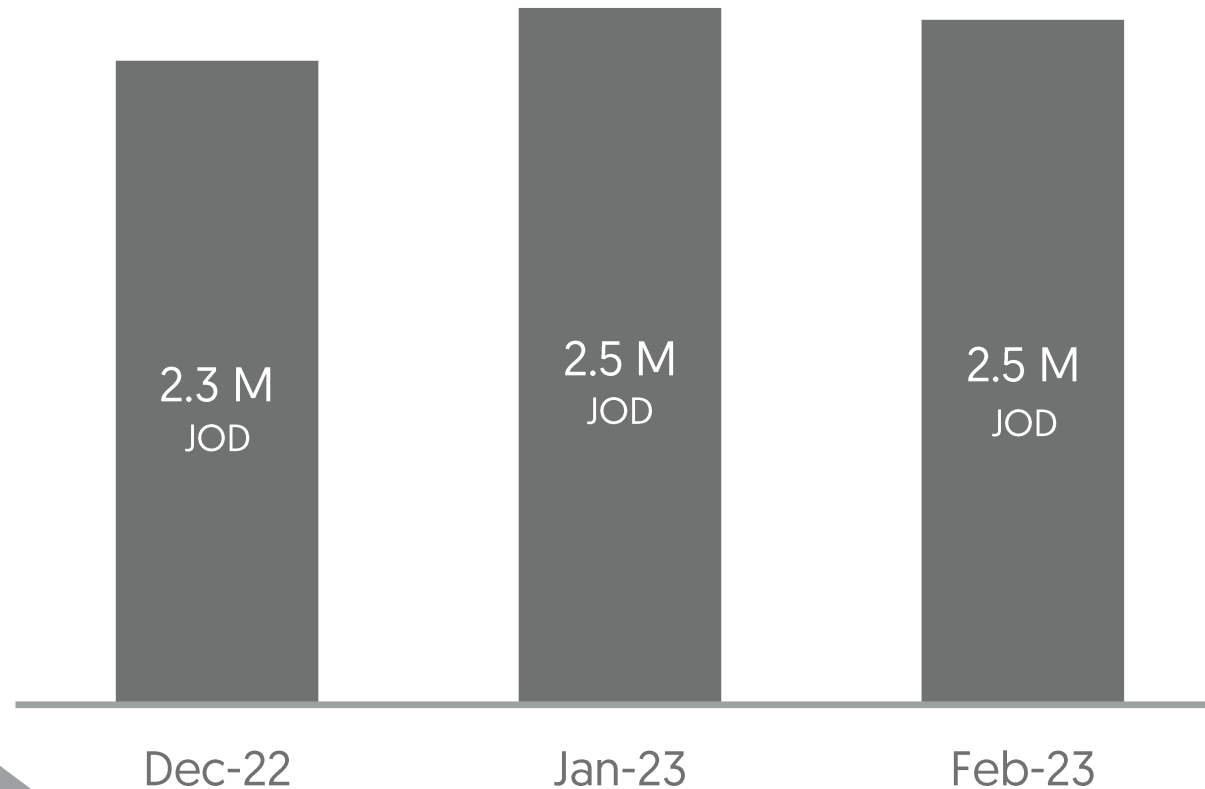
Total Number of Banks and PSPs Transactions





# CliQ & JoMoPay Transactions

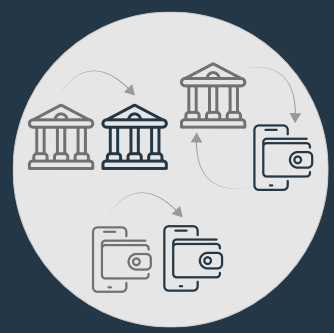
Total Number of Money Transfer Transactions Over the Past 3 Months



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



68.8%  
1.69M  
Off Us



31.2%  
0.77M  
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



52.7%

270K  
mPSP to Bank

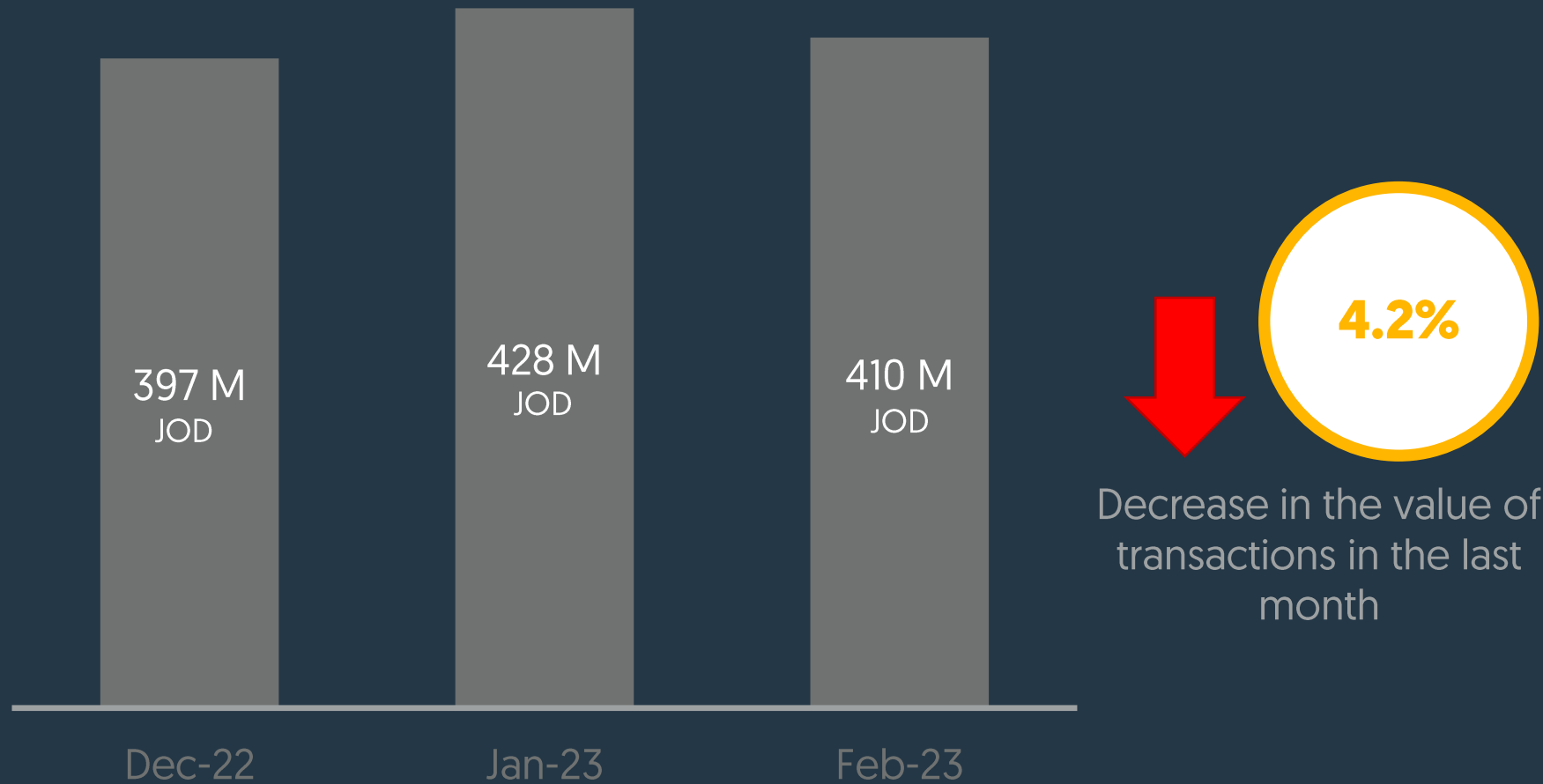


47.3%

243K  
Bank to mPSP

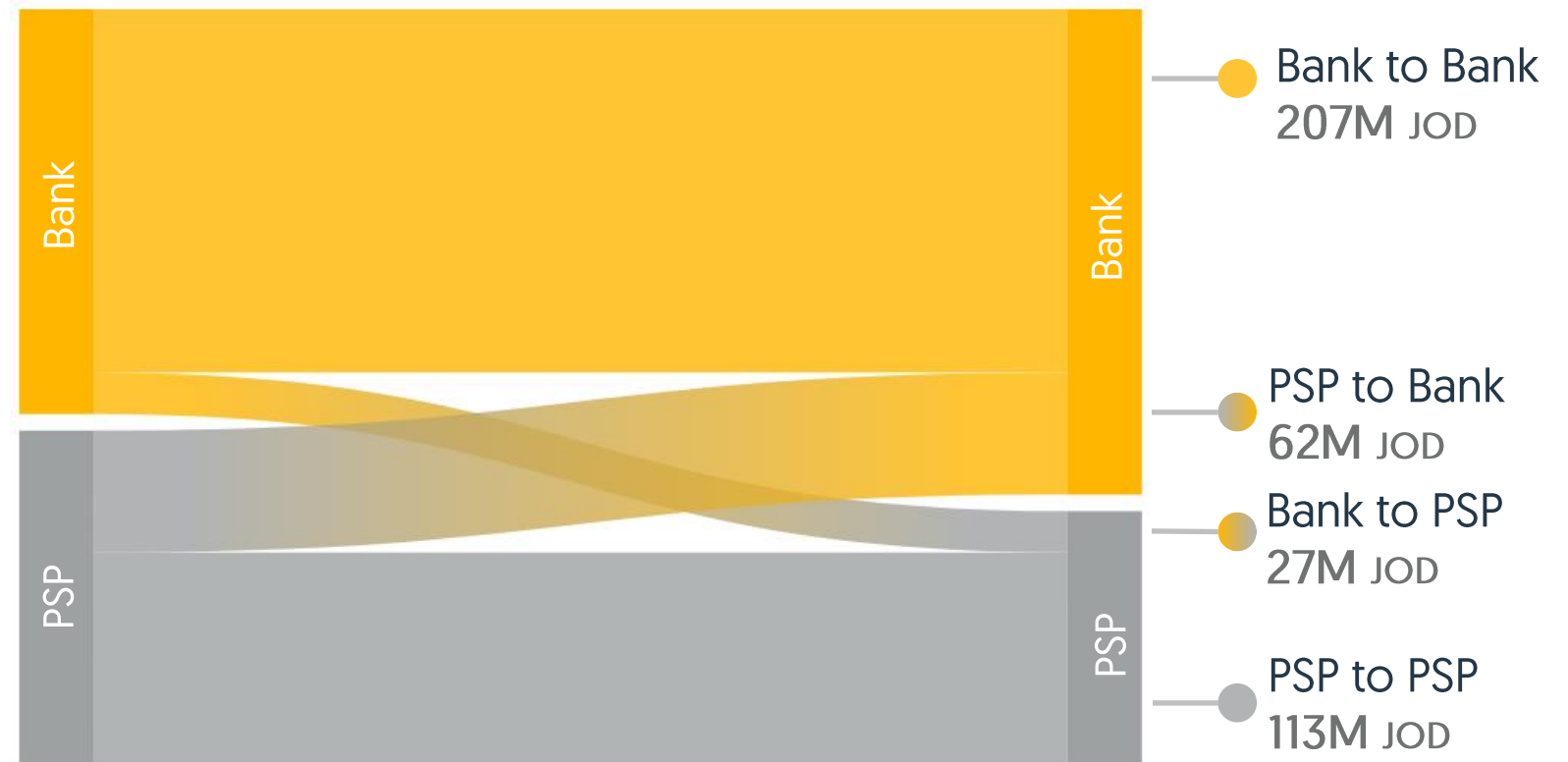
# CliQ & JoMoPay Transactions

Total Value of Transactions Over the Past 3 Months



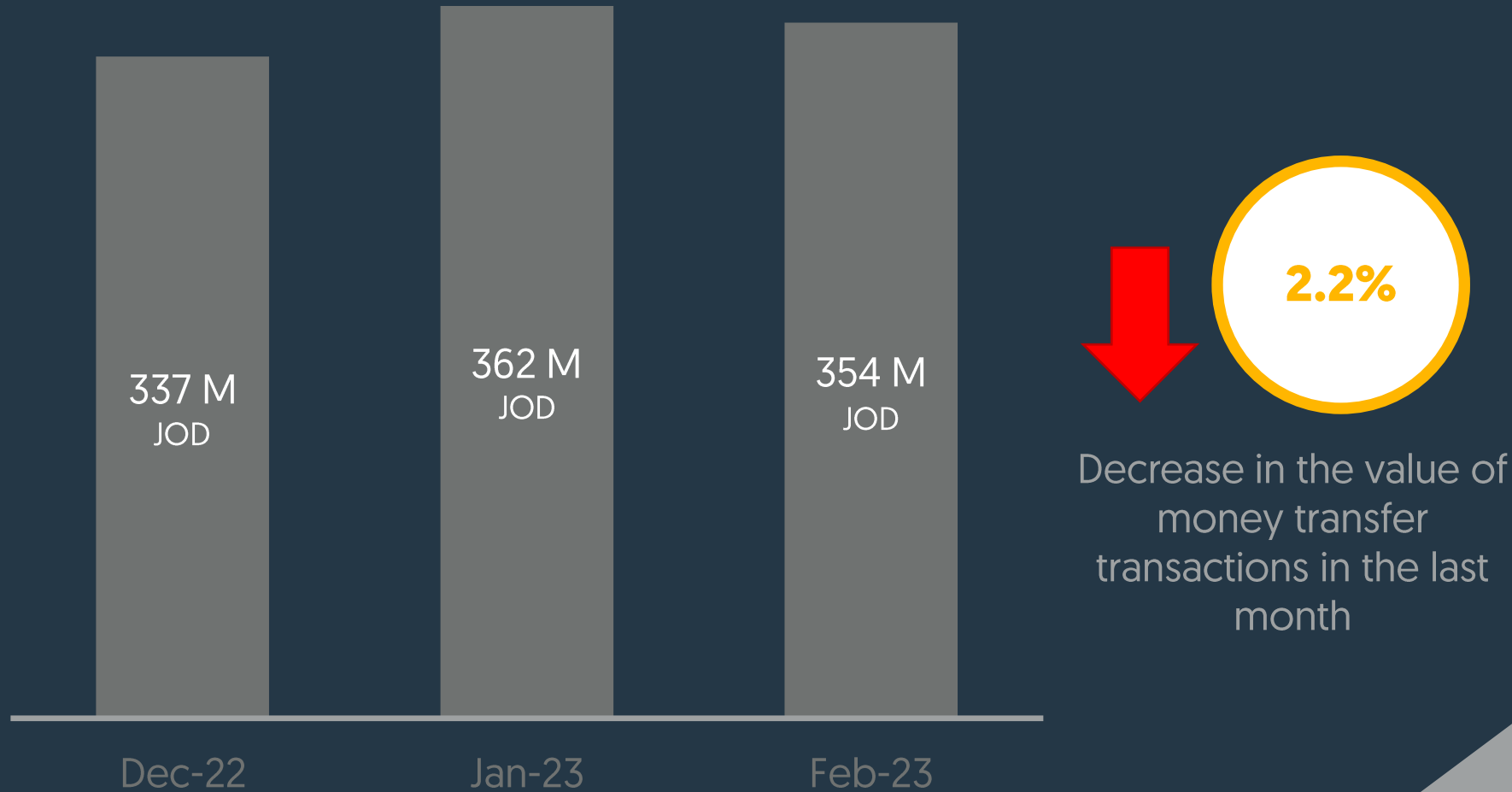
# CliQ & JoMoPay Transactions

Total Value of Banks and PSPs Transactions



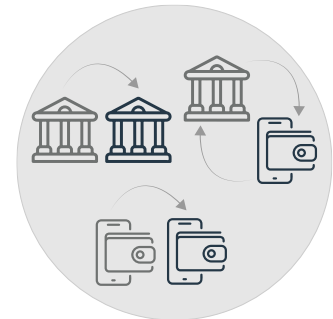
# CliQ & JoMoPay Transactions

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



**77.3%**  
274M JOD  
Off Us



**22.7%**  
80M 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



72.3%

59M JOD  
mPSP to Bank



27.7%

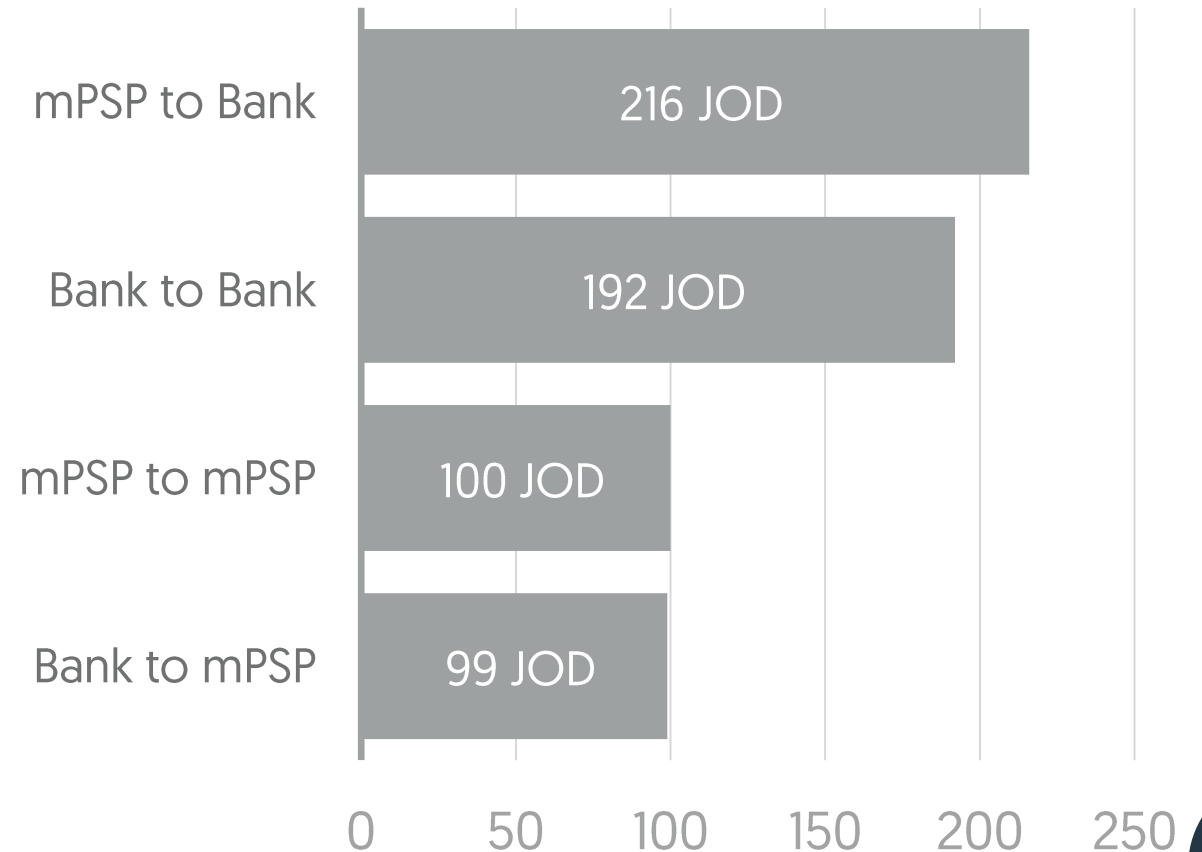
23M JOD  
Bank to mPSP



# CliQ & JoMoPay Average Value of Transactions

Average Value of Transactions

**148 JOD**  
Total Transaction Average





# Monthly Report

## February 2023

50

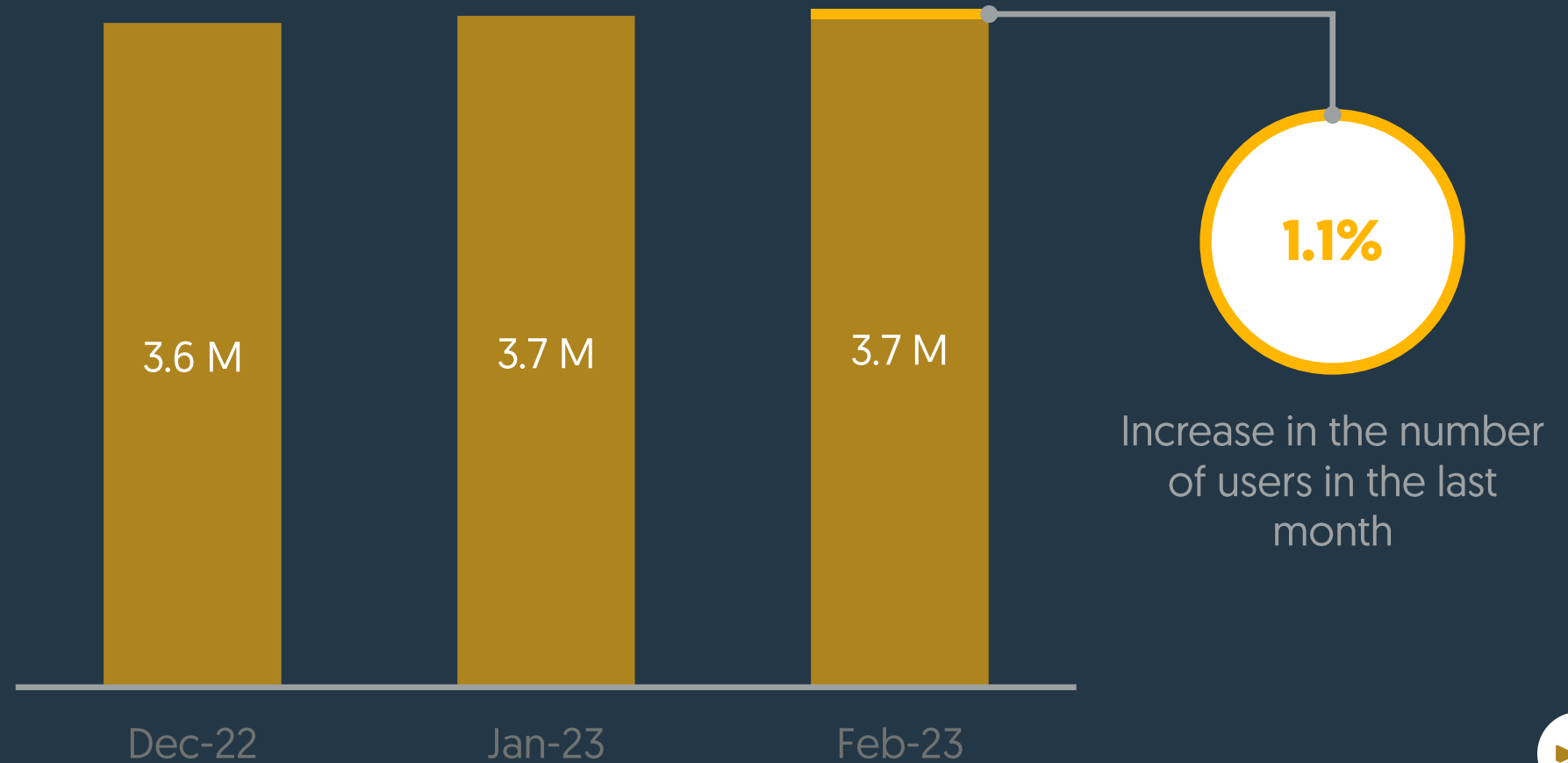
Electronic Bill Presentment & Payment (EBPP) System



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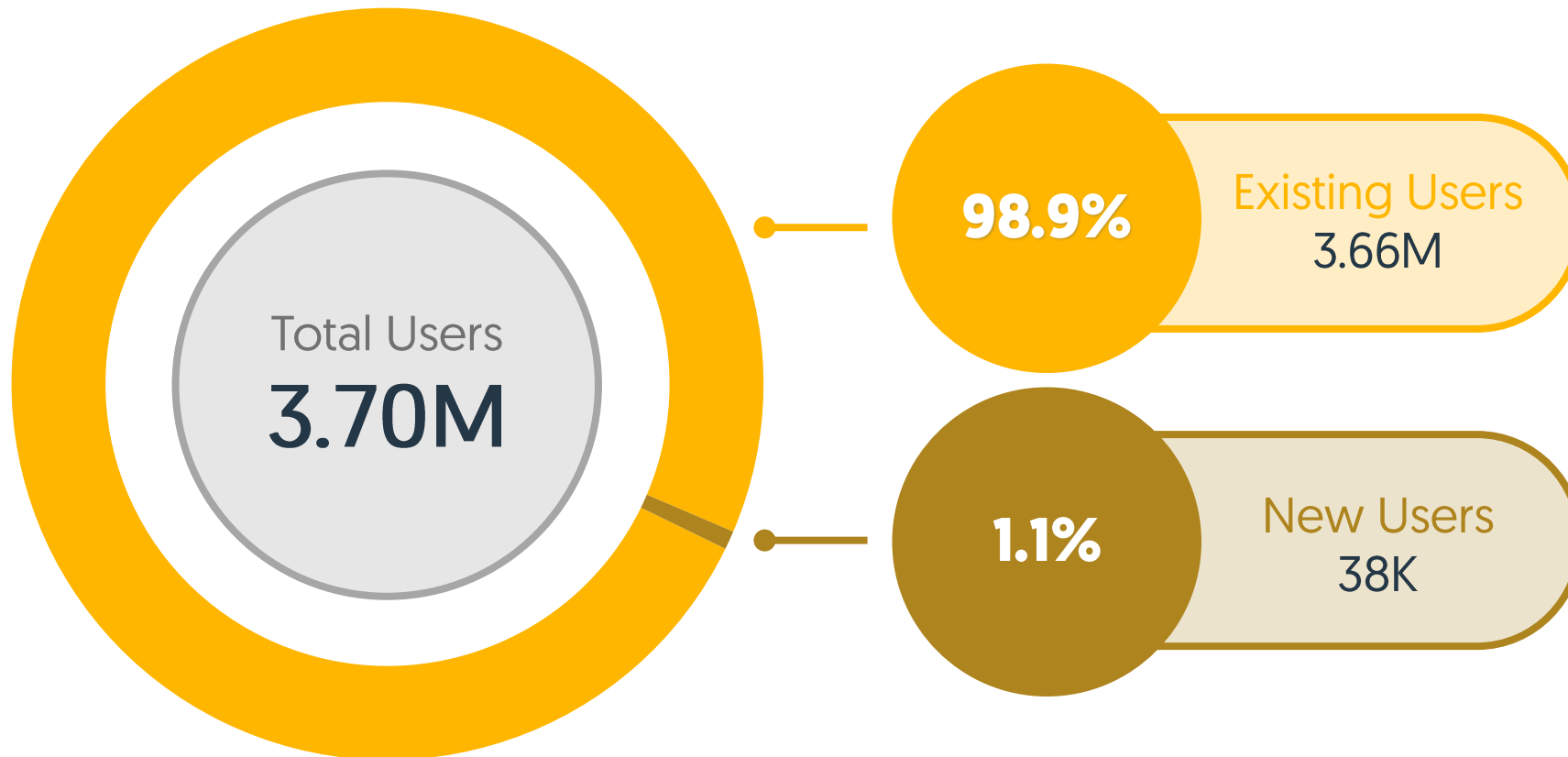
# eFAWATEERcom Users

Total Number of Users Over the Past 3 Months



# eFAWATEERcom Users

Number of eFAWATEERcom Users



# eFAWATEERcom Billers & Services

Number of eFAWATEERcom Billers & Services



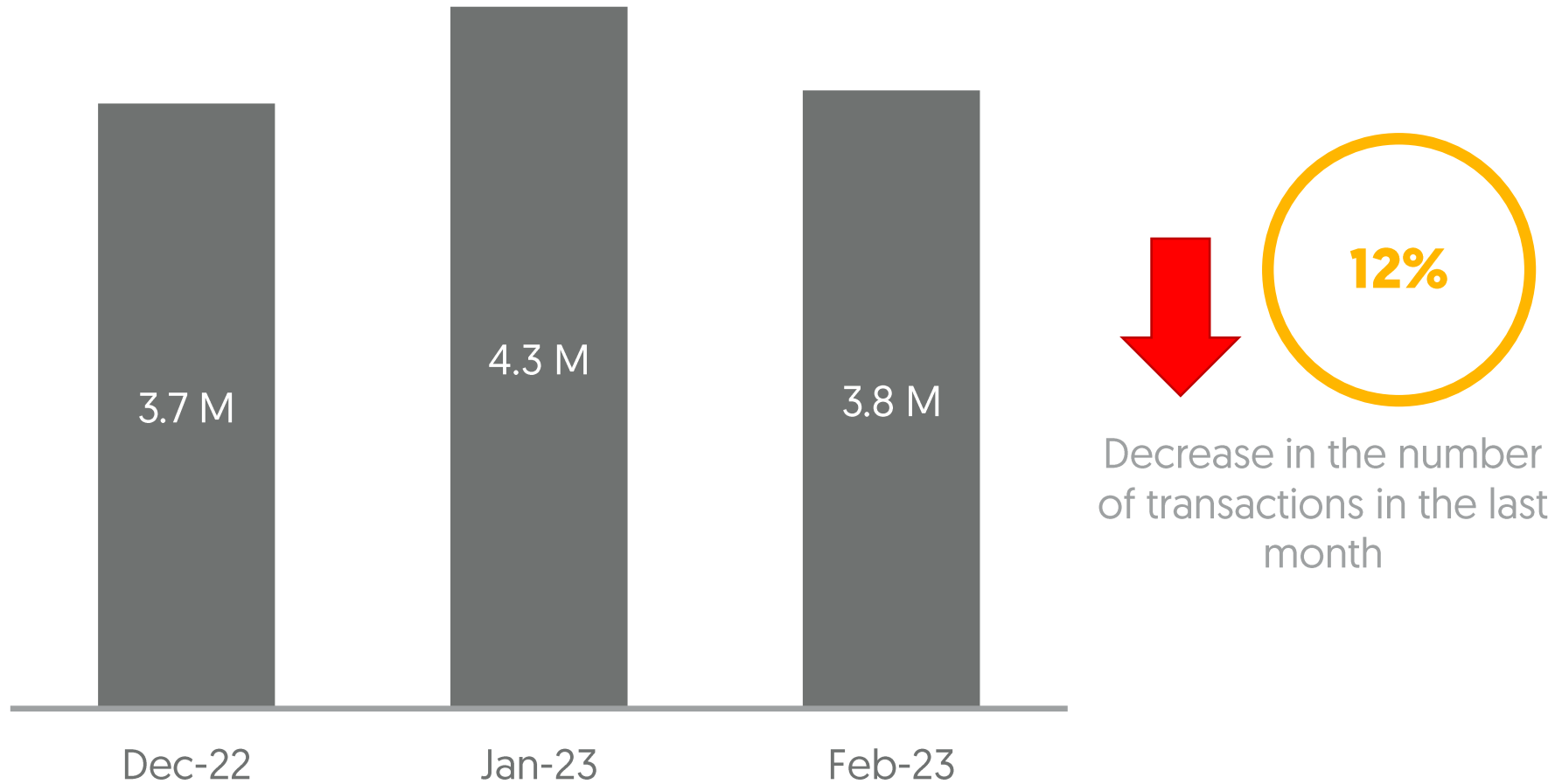
Billers  
447



Services  
1342

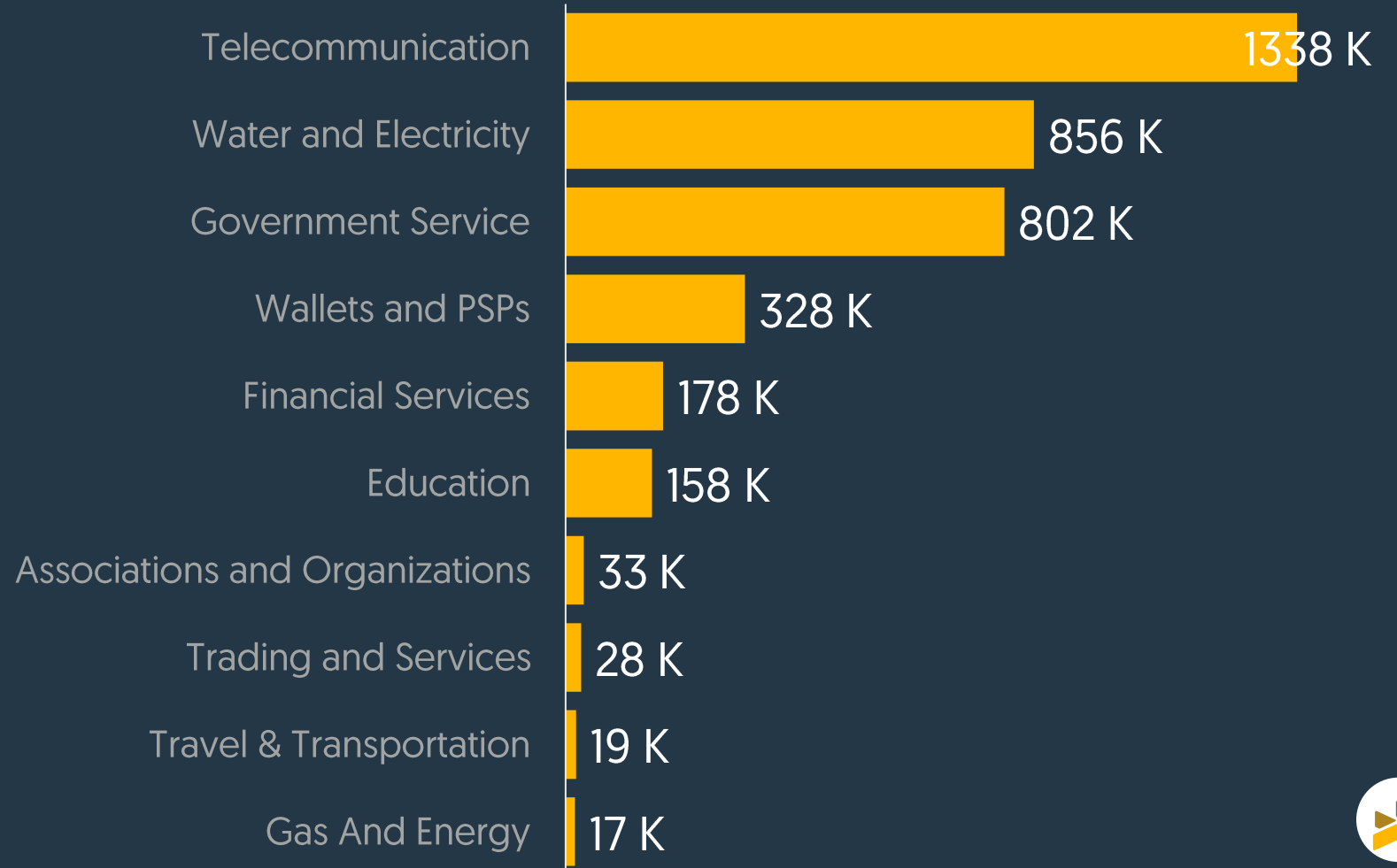
# eFAWATEERcom Number of Transactions

Total Number of Transactions Over the Past 3 Months



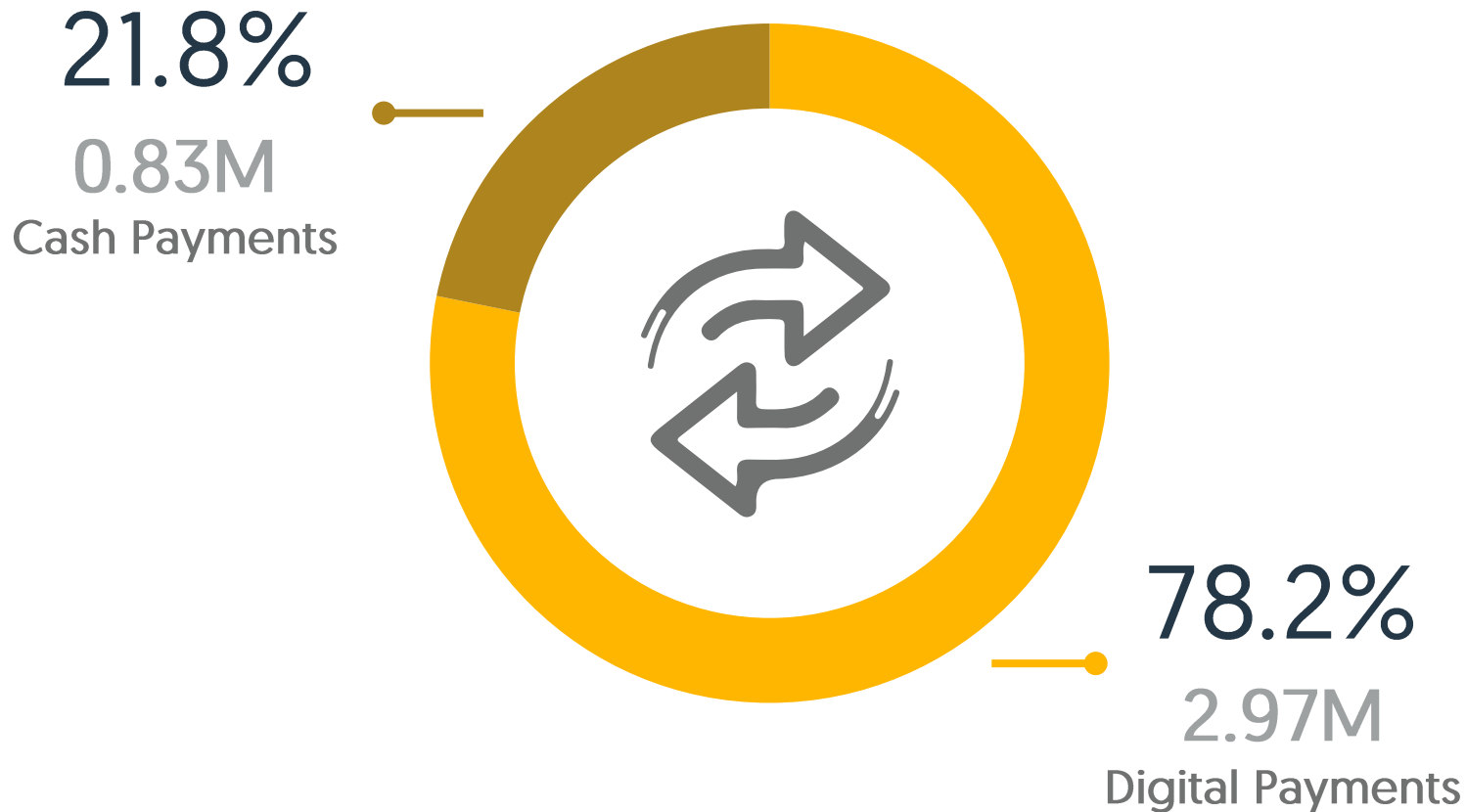
# eFAWATEERcom Number of Transactions

## Number of Transactions by Category



# eFAWATEERcom Number of Transactions

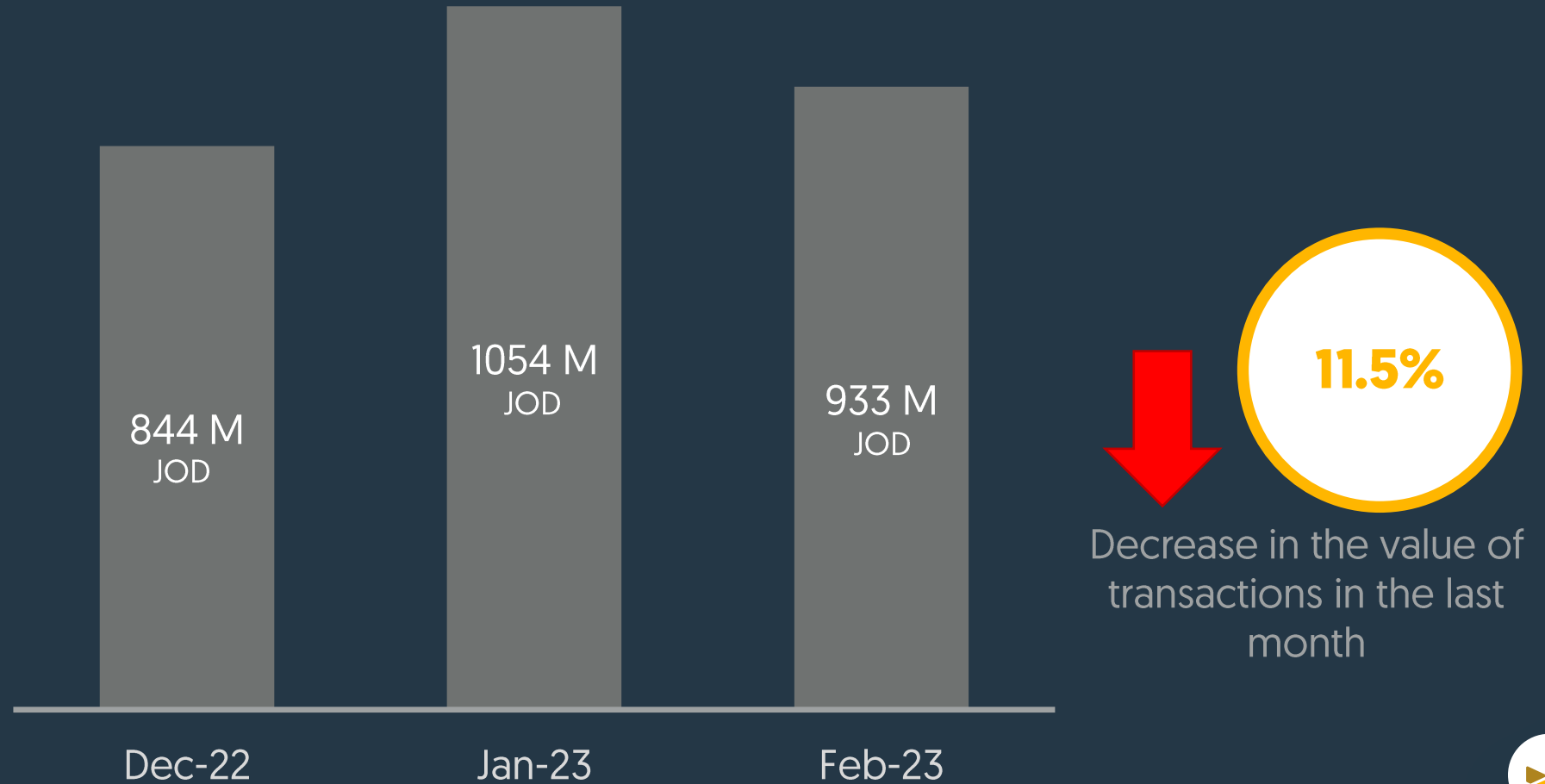
Percentage Based on Payment Method





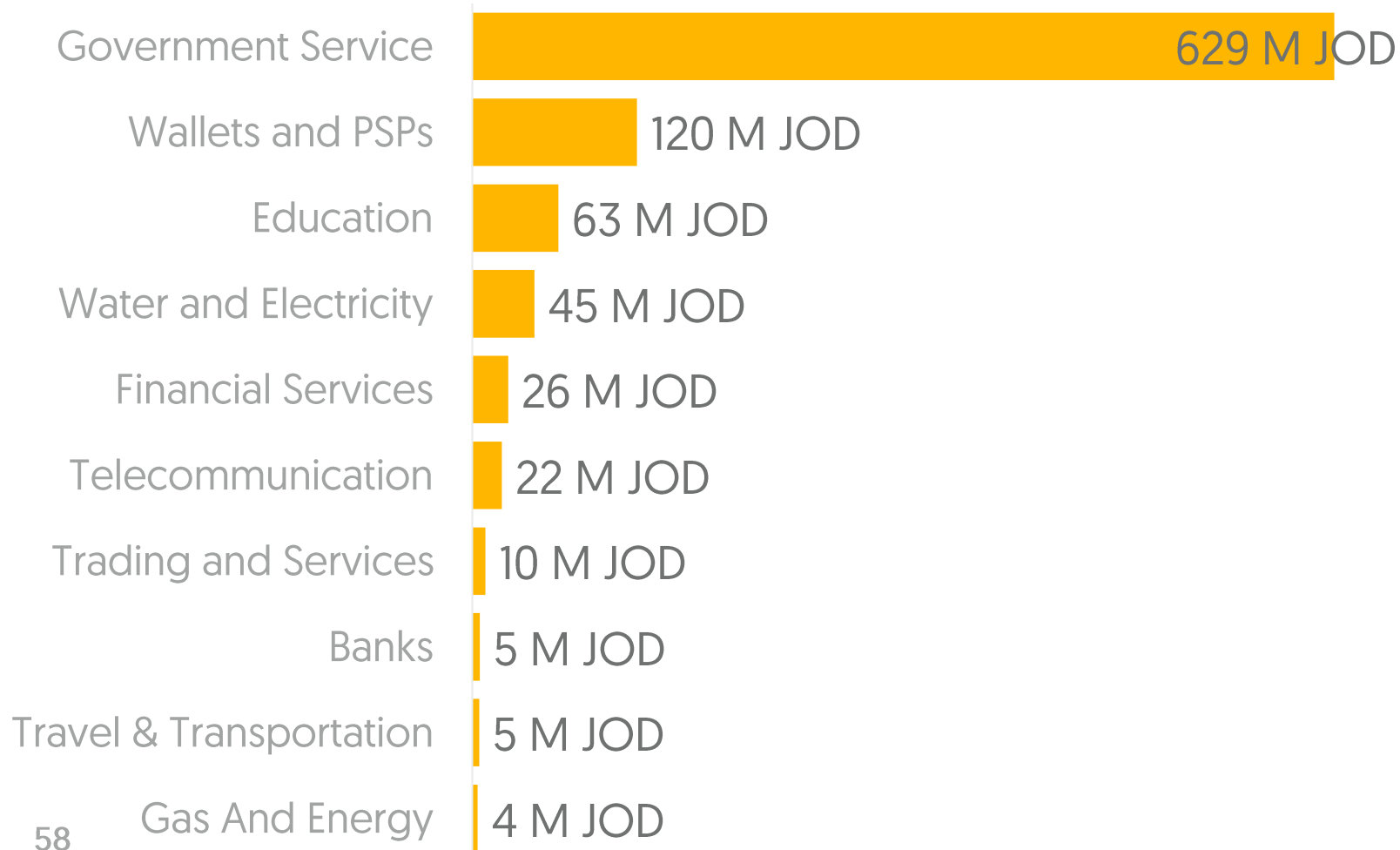
# eFAWATEERcom Value of Transactions

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

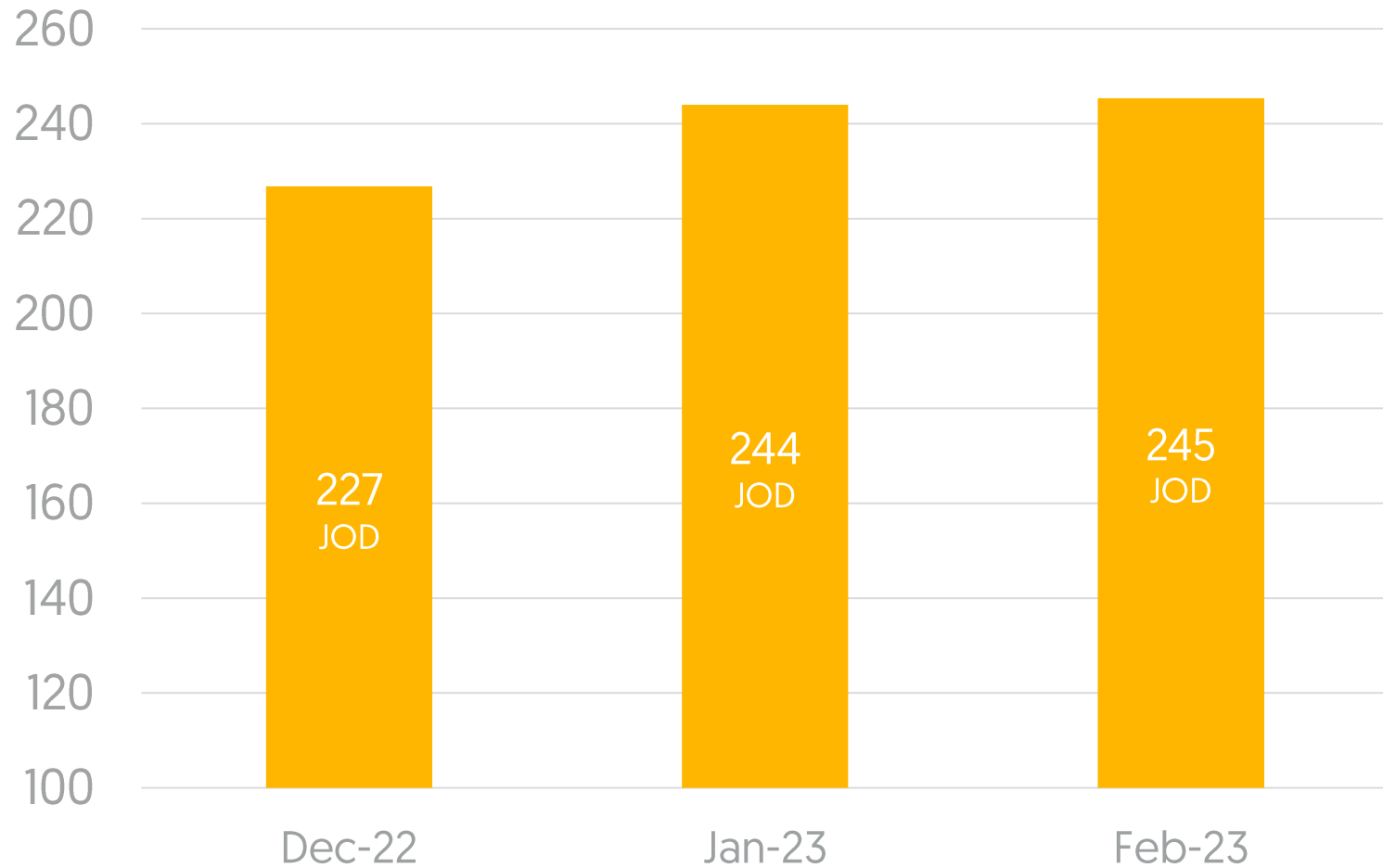
17.5%  
163.1M JOD  
Cash Payments



82.5%  
770.2M JOD  
Digital Payments

# eFAWATEERcom Transactions

Average Value of Transactions Over the Past 3 Months





**ACH**  
Automated Clearing House

# Monthly Report

## February 2023

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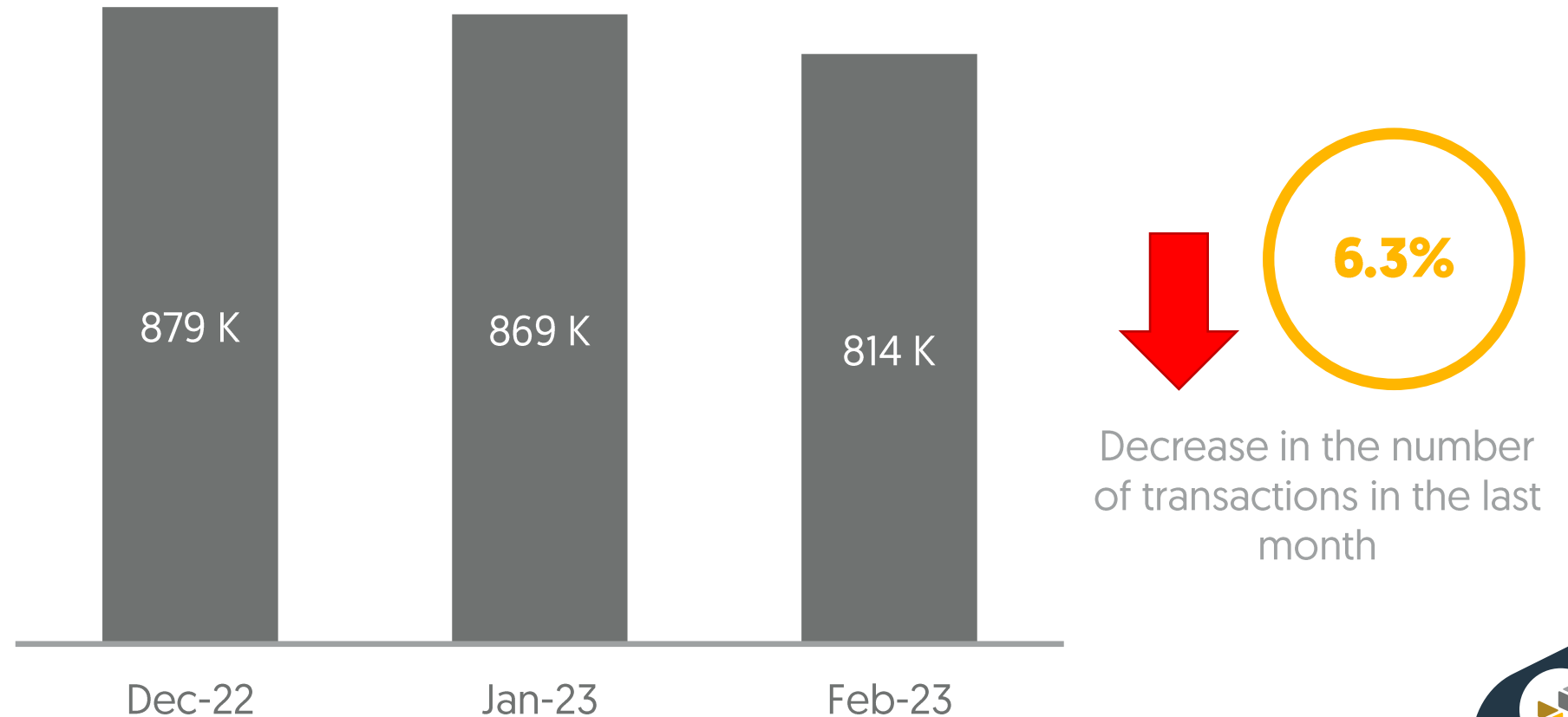
Automated Clearing House



02.2023

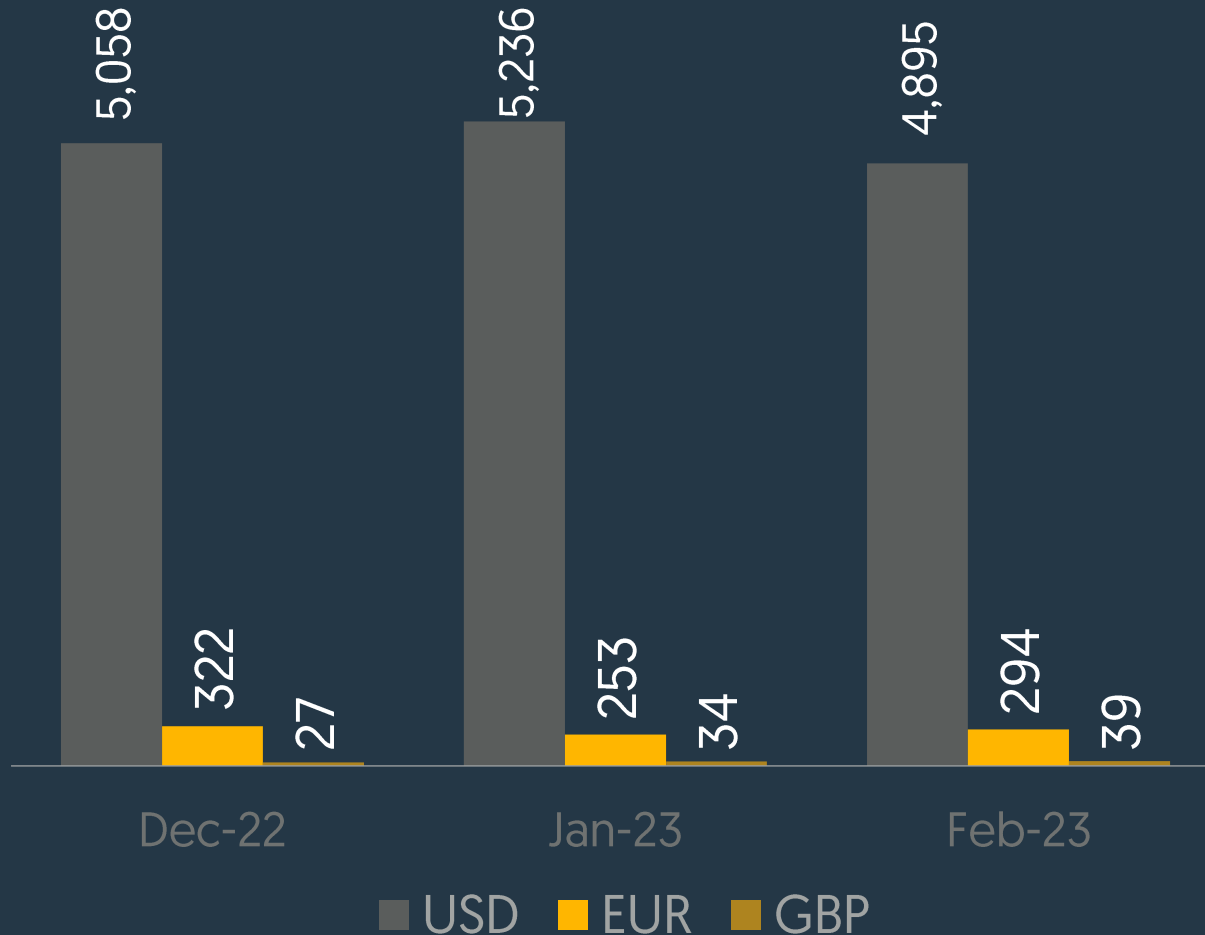
# ACH Transactions

Total Number of Jordanian Dinar Transactions Over the Past 3 Months



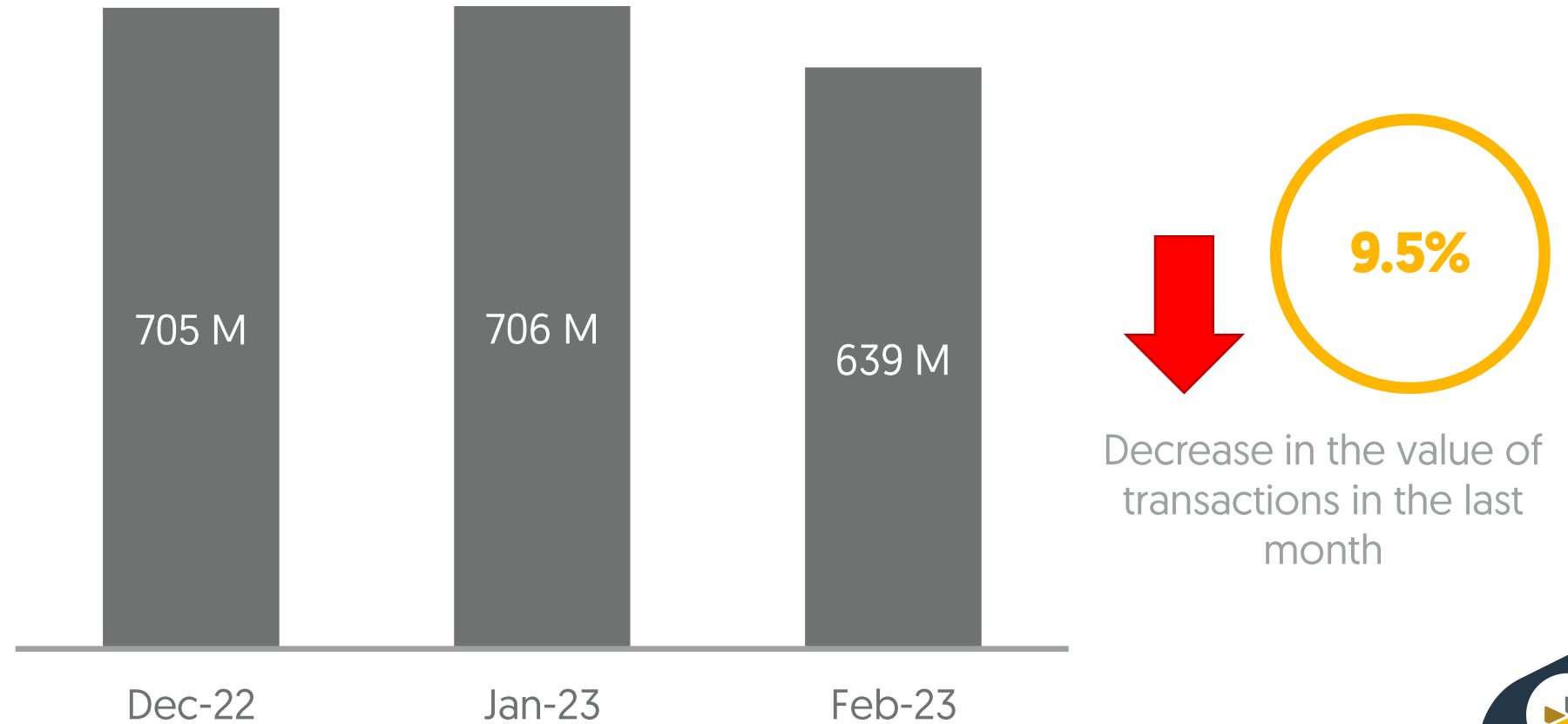
# ACH Transactions

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

