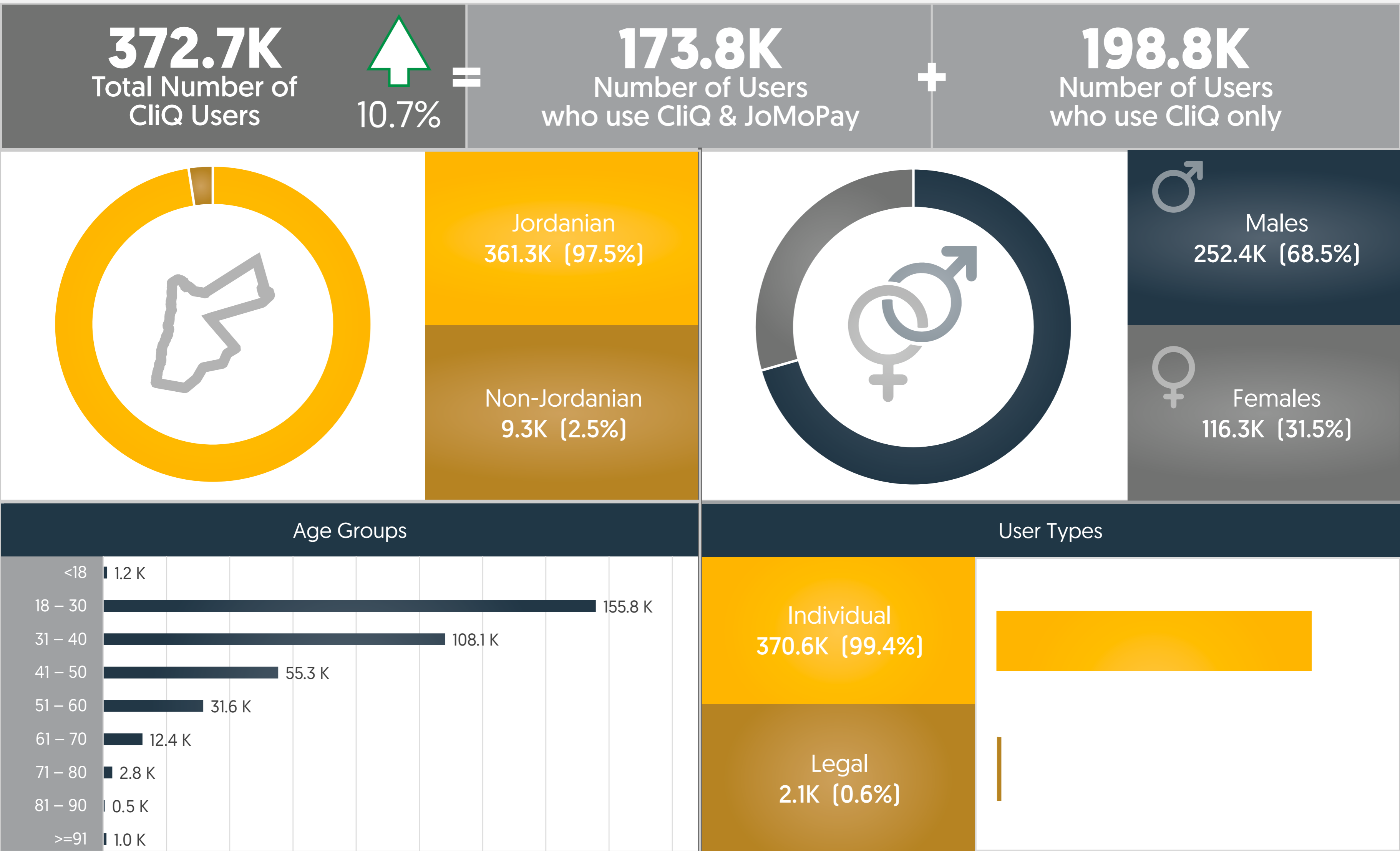
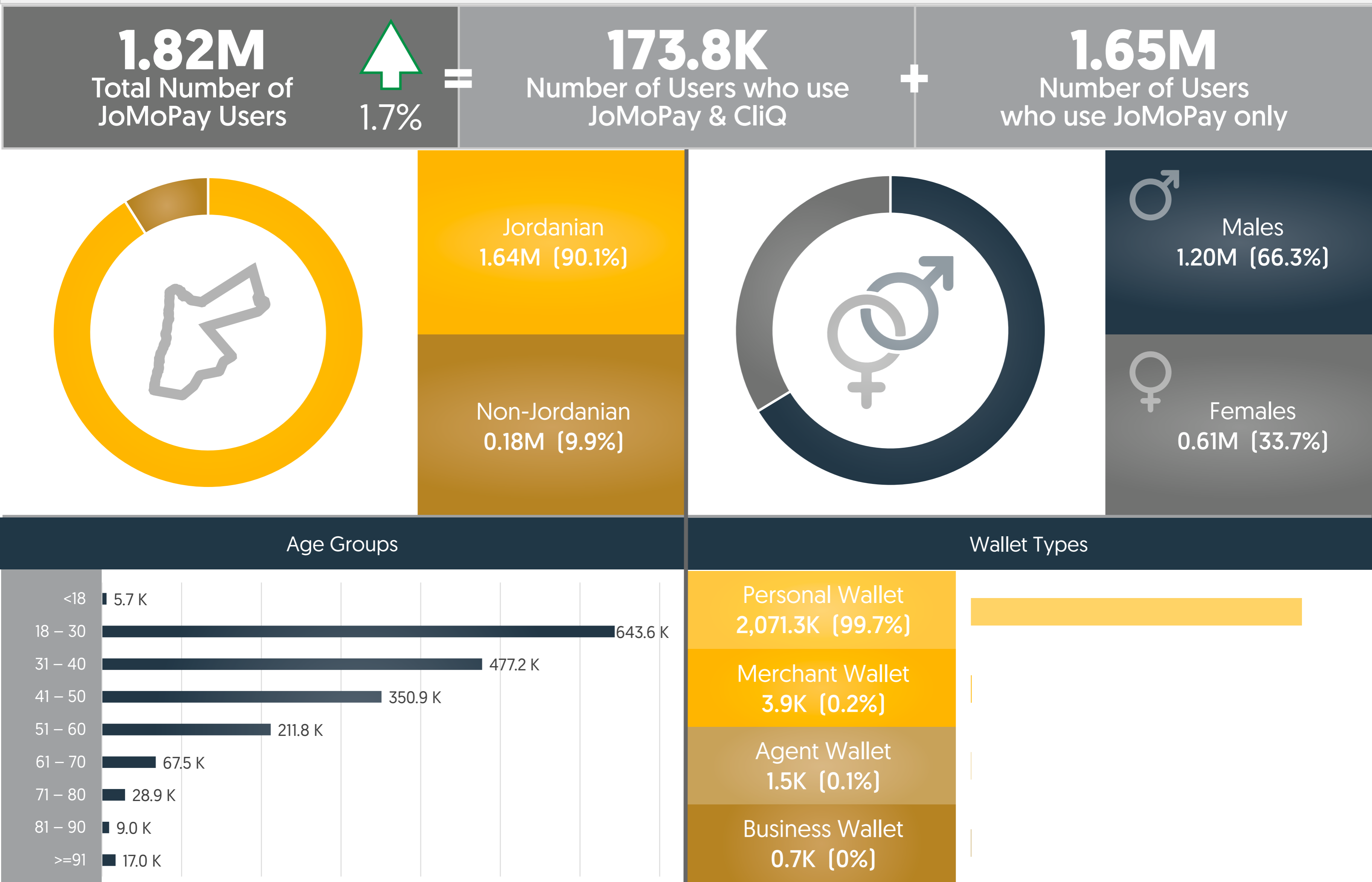


CliQ Users

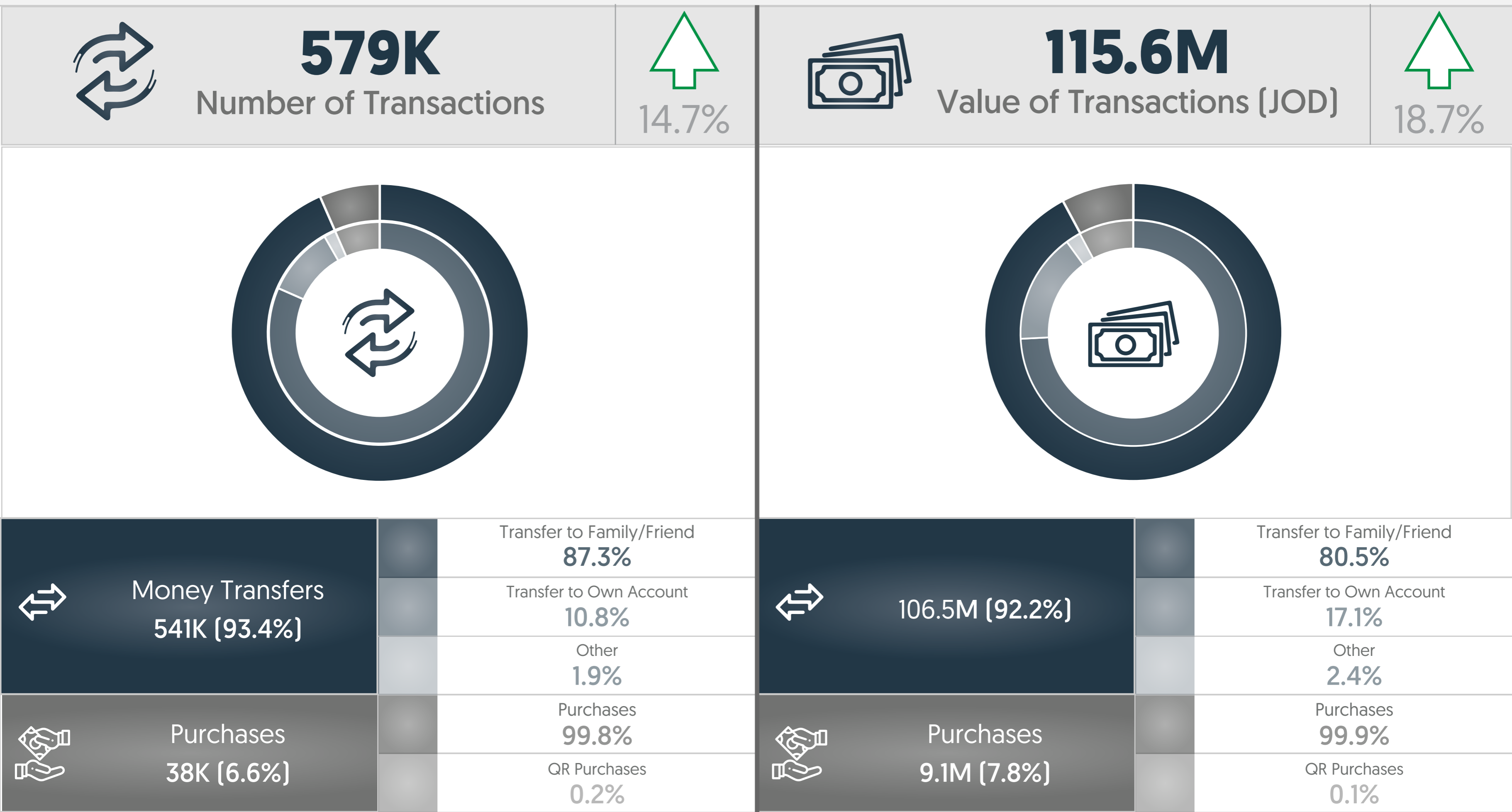


JoMoPay Users

Jordan Mobile Payment

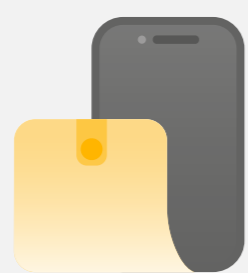


CliQ Transactions



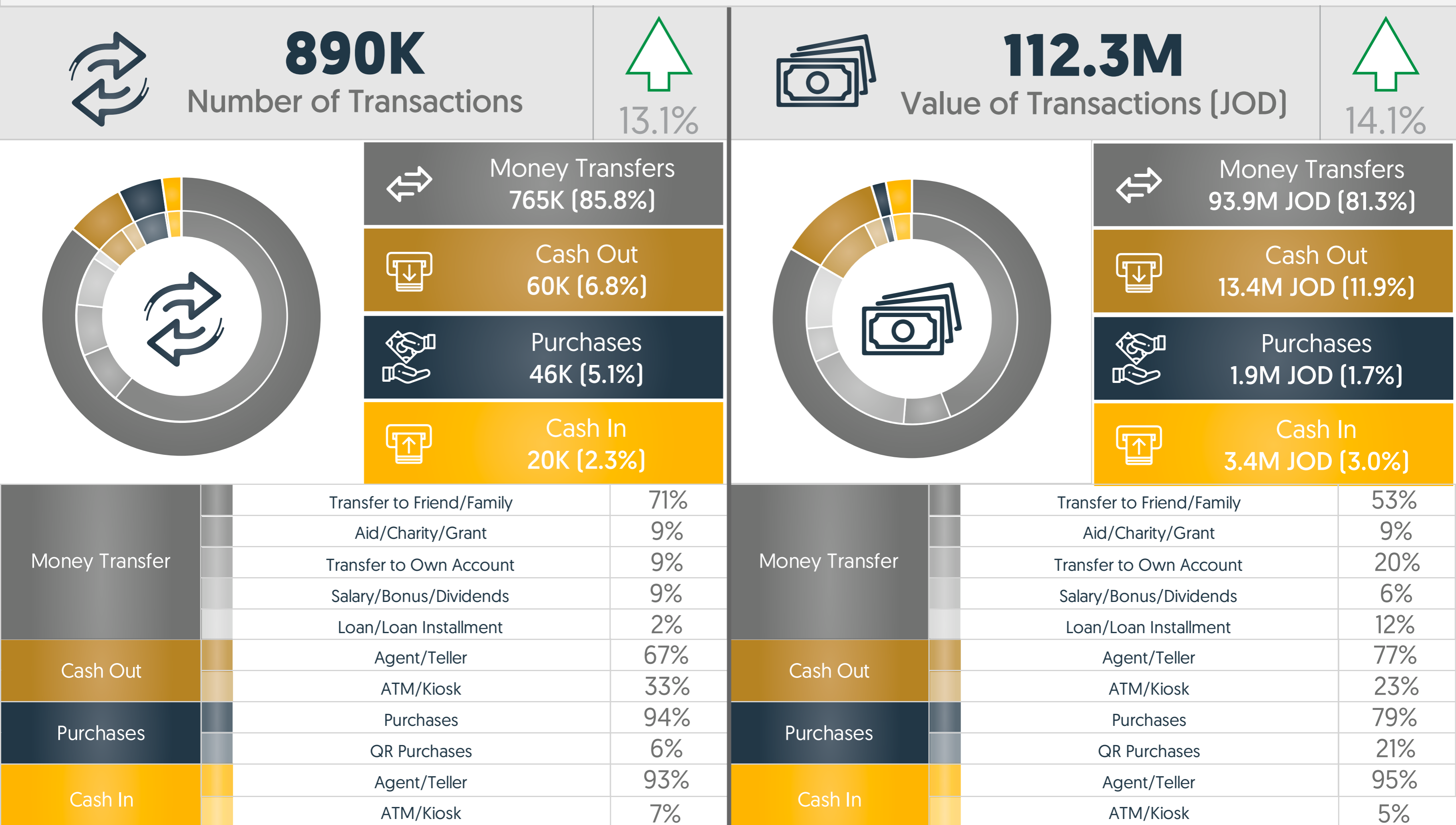
199.7 JOD

Average Value of Money Transfer Transactions



JoMoPay
Jordan Mobile Payment

Transactions



125.1 JOD

Average Value of Money Transfer Transactions



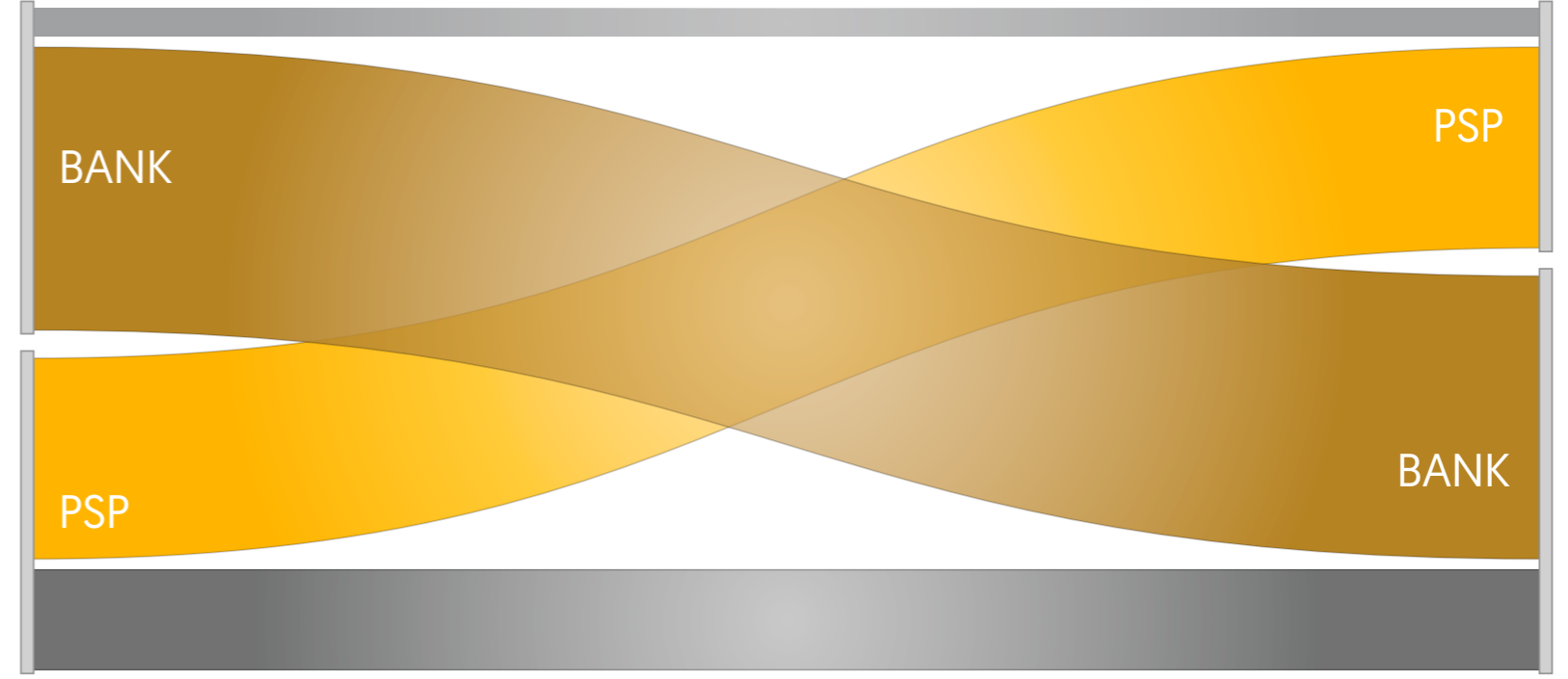
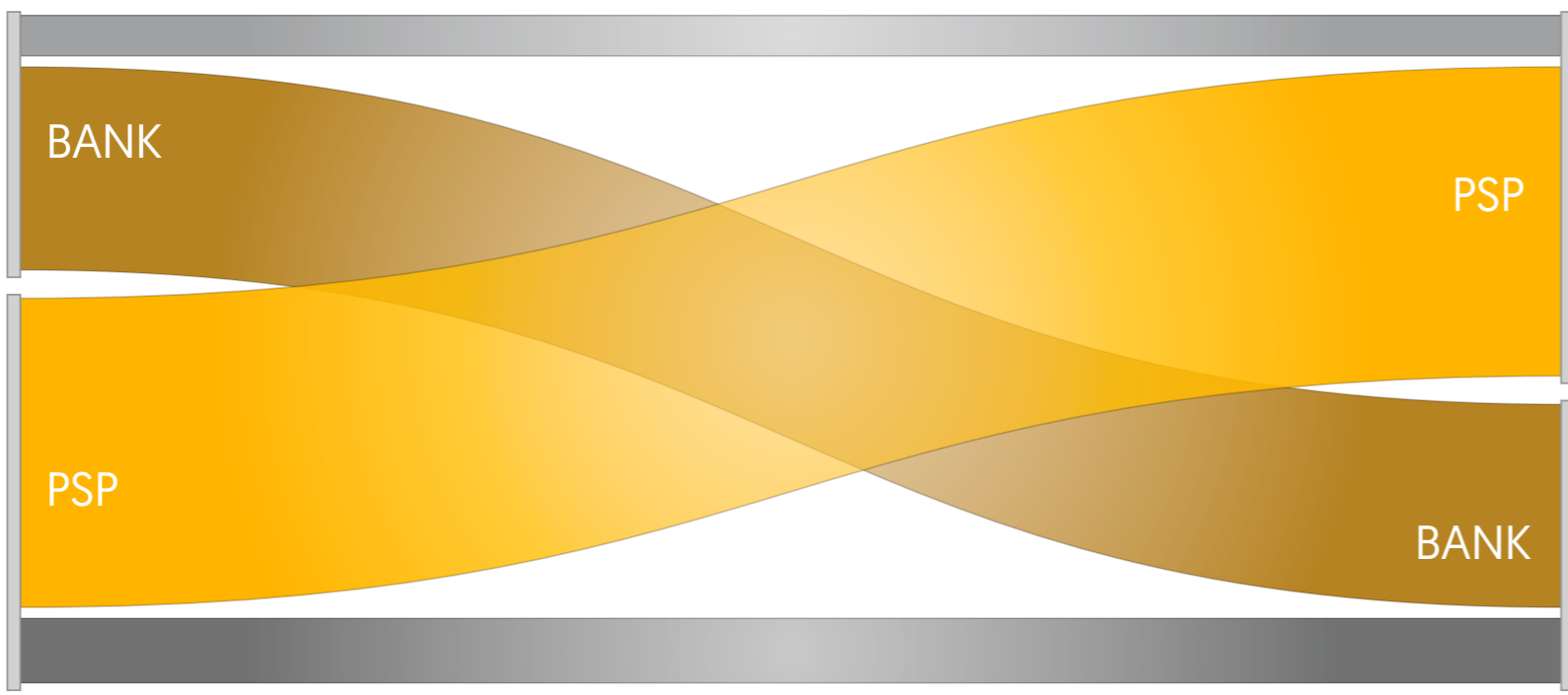
Interoperability

1.5M
Number of Transactions 15.4%

Total Number of Banks and PSPs Transactions

228.1M
Value of Transactions (JOD) 16.4%

Total Value of Banks and PSPs Transactions (JOD)



	Bank to Bank 483K [32.8%]		PSP to PSP 734K [49.9%]
	Bank to PSP 99K [6.7%]		PSP to Bank 156K [10.6%]

	Bank to Bank 105.0M JOD [46.0%]		PSP to PSP 74.7M JOD [32.7%]
	Bank to PSP 11.0M JOD [4.8%]		PSP to Bank 37.6M JOD [16.5%]

1.3M
Number of Transactions - P2P 18.2%

Switch Interoperability - All Banks and PSPs Transactions

200.5M
Value of Transactions (JOD) - P2P 44.4%

Switch Interoperability - All Banks and PSPs Transactions

On Us 424K [32.4%]	Off Us 884K [67.6%]
Transactions within the same financial institution	Transactions across different financial institutions

On Us 46M JOD [23.0%]	Off Us 154M JOD [77.0%]
Transactions within the same financial institution	Transactions across different financial institutions

CliQ interoperability (Bank to Bank)

Off Us 363K [78.4%]		On Us 100K [21.6%]	
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CliQ interoperability (Bank to Bank)

Off Us 84.0M JOD [85.5%]		On Us 14.2M JOD [14.5%]	
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JoMoPay Interoperability (PSP to PSP)

Off Us 306K [48.6%]		On Us 323K [51.4%]	
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JoMoPay Interoperability (PSP to PSP)

Off Us 27.5M JOD [46.3%]		On Us 31.8M JOD [53.7%]	
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JoMoPay and CliQ Inter-Scheme Operability (Bank to PSP & PSP to Bank)

Bank to PSP 78K [36.5%]		PSP to Bank 136K [64.5%]	
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JoMoPay and CliQ Inter-Scheme Operability (Bank to PSP & PSP to Bank)

Bank to PSP 8.4M JOD [19.5%]		PSP to Bank 34.6M JOD [80.5%]	
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212.1 JOD 3.3% ↑
Average Value of Bank to Bank Transactions (P2P)

94.3 JOD 1.5% ↑
Average Value of PSP to PSP Transactions (P2P)

106.7 JOD 4.8% ↑
Average Value of Bank to PSP Transactions (P2P)

253.7 JOD 5.0% ↓
Average Value of PSP to Bank Transactions (P2P)



Transactions



3.48M
Number of Transactions



1.1%

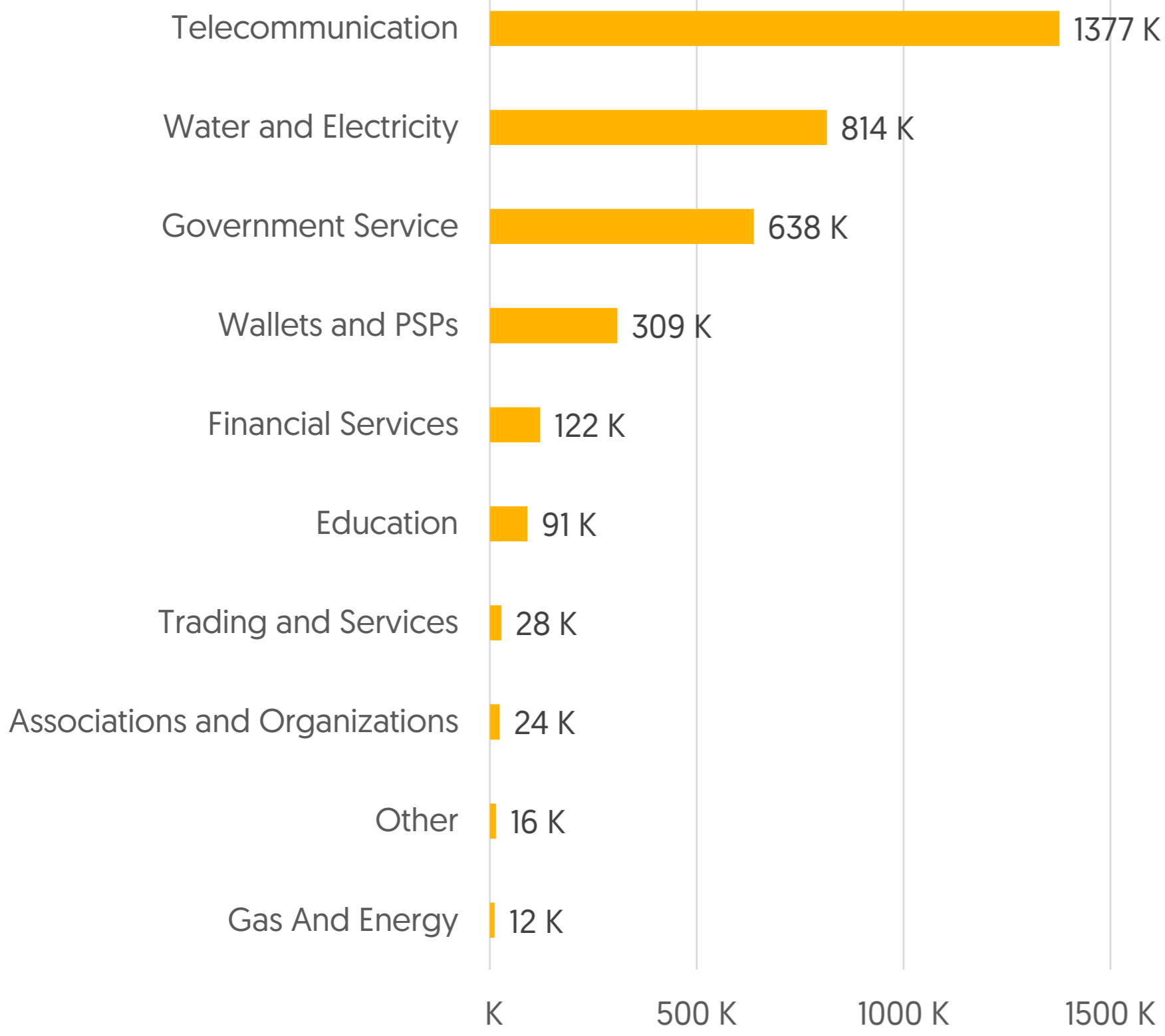


897M
Value of Transactions (JOD)

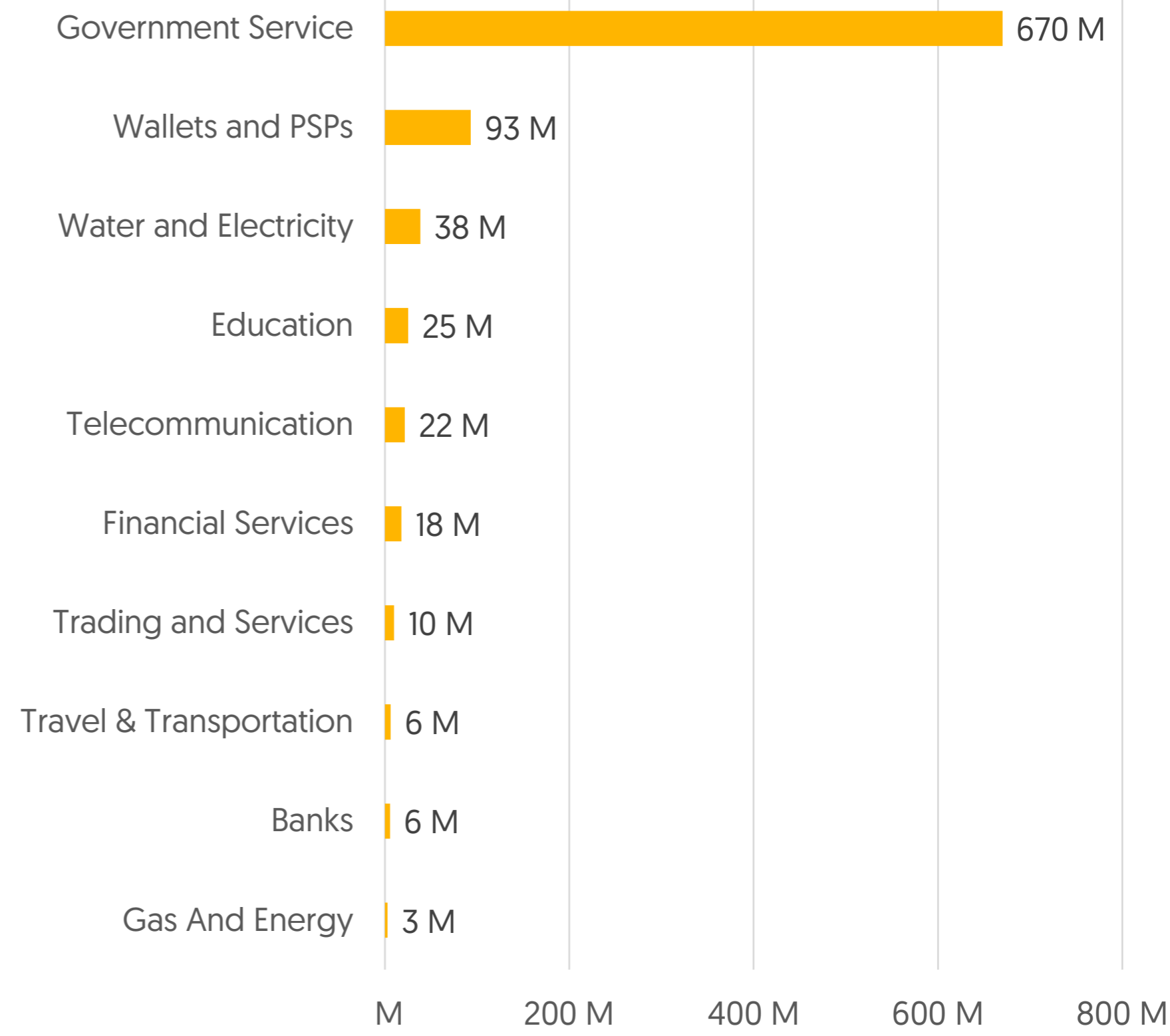


6.4%

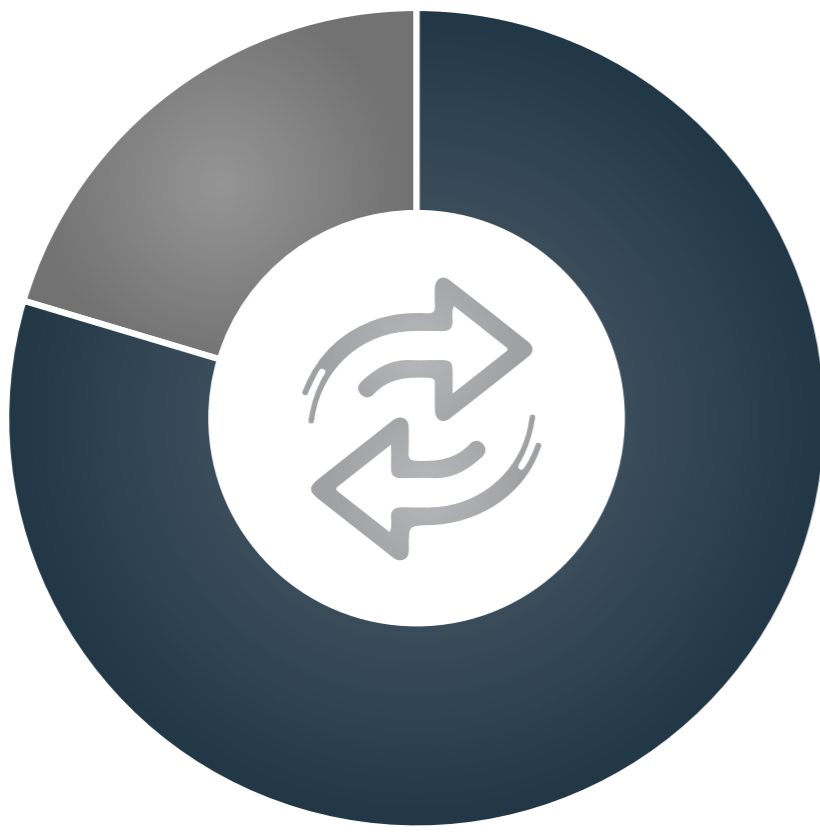
Number of Transactions based on Payment Type



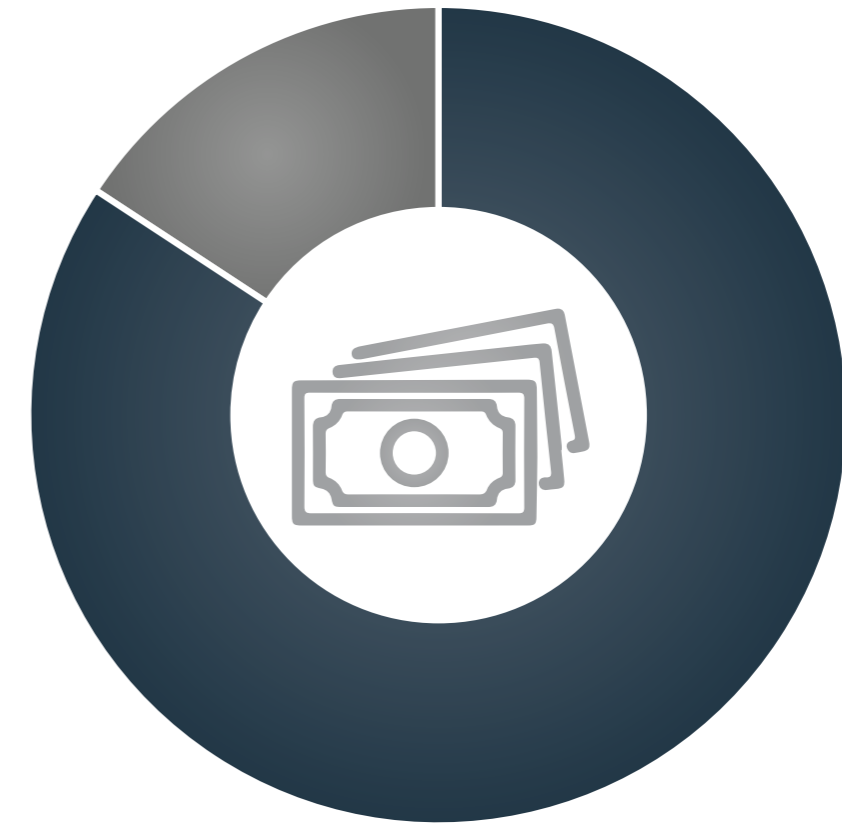
Value of Transactions based on Payment Type



Number of Transactions based on Payment Method



Value of Transactions based on Payment Method



Digital Payments
79.6%



Cash Payments
20.4%



Digital Payments
84.2%



Cash Payments
15.8%

258 JOD

Average Value of Transactions



Users, Services, & Billers

3.41M
Total Number of eFAWATEERcom Users



1.2%

36K
Total Number of New eFAWATEERcom Users



3.37M
Total Number of Users in the Previous Month



1042
Services



433
Billers