

# CliQ Users

**336.7K** Total Number of CliQ Users ↑ 12.1% = **155.9K** Number of Users who use CliQ & JoMoPay + **180.8K** Number of Users who use CliQ only

Jordanian  
326.6K [97.5%]

Non-Jordanian  
8.5K [2.5%]

♂ Males  
229.0K [68.7%]

♀ Females  
104.4K [31.3%]

Age Groups

<18	1.0 K
18 – 30	141.5 K
31 – 40	98.0 K
41 – 50	49.7 K
51 – 60	28.4 K
61 – 70	11.1 K
71 – 80	2.6 K
81 – 90	0.4 K
>=91	0.8 K

User Types

Individual  
335.1K [99.5%]

Legal  
1.5K [0.5%]

# JoMoPay Users

**1.79M** Total Number of JoMoPay Users ↑ 2.9% = **155.9K** Number of Users who use JoMoPay & CliQ + **1.63M** Number of Users who use JoMoPay only

Jordanian  
1.61M [90.2%]

Non-Jordanian  
0.18M [9.8%]

♂ Males  
1.19M [67.1%]

♀ Females  
0.58M [32.9%]

Age Groups

<18	5.0 K
18 – 30	628.4 K
31 – 40	469.3 K
41 – 50	345.2 K
51 – 60	207.9 K
61 – 70	66.4 K
71 – 80	28.5 K
81 – 90	8.9 K
>=91	17.1 K

Wallet Types

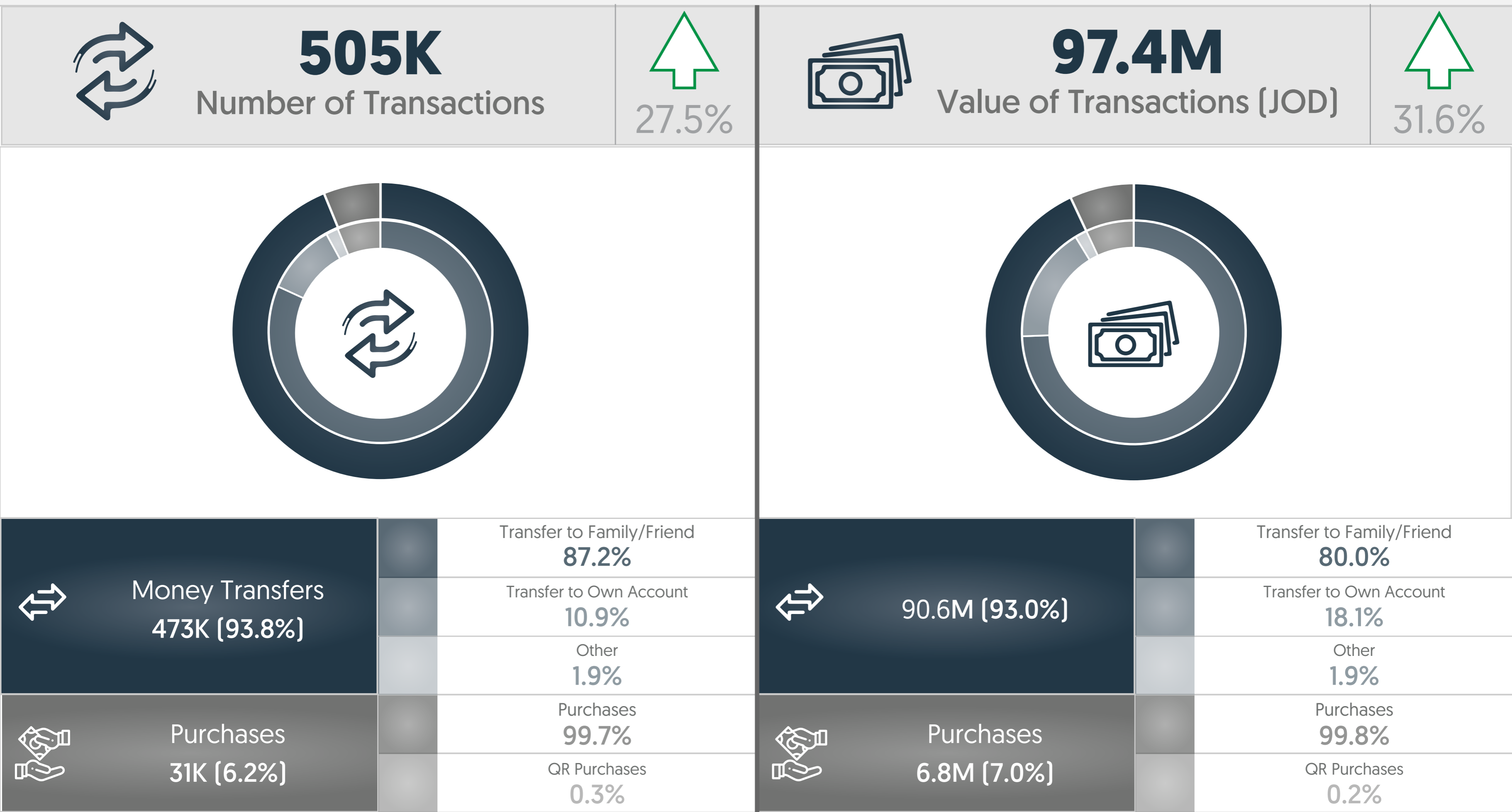
Personal Wallet  
2,019.3K [99.7%]

Merchant Wallet  
3.9K [0.2%]

Agent Wallet  
1.5K [0.1%]

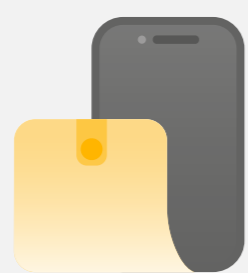
Business Wallet  
0.6K [0%]

# CliQ Transactions



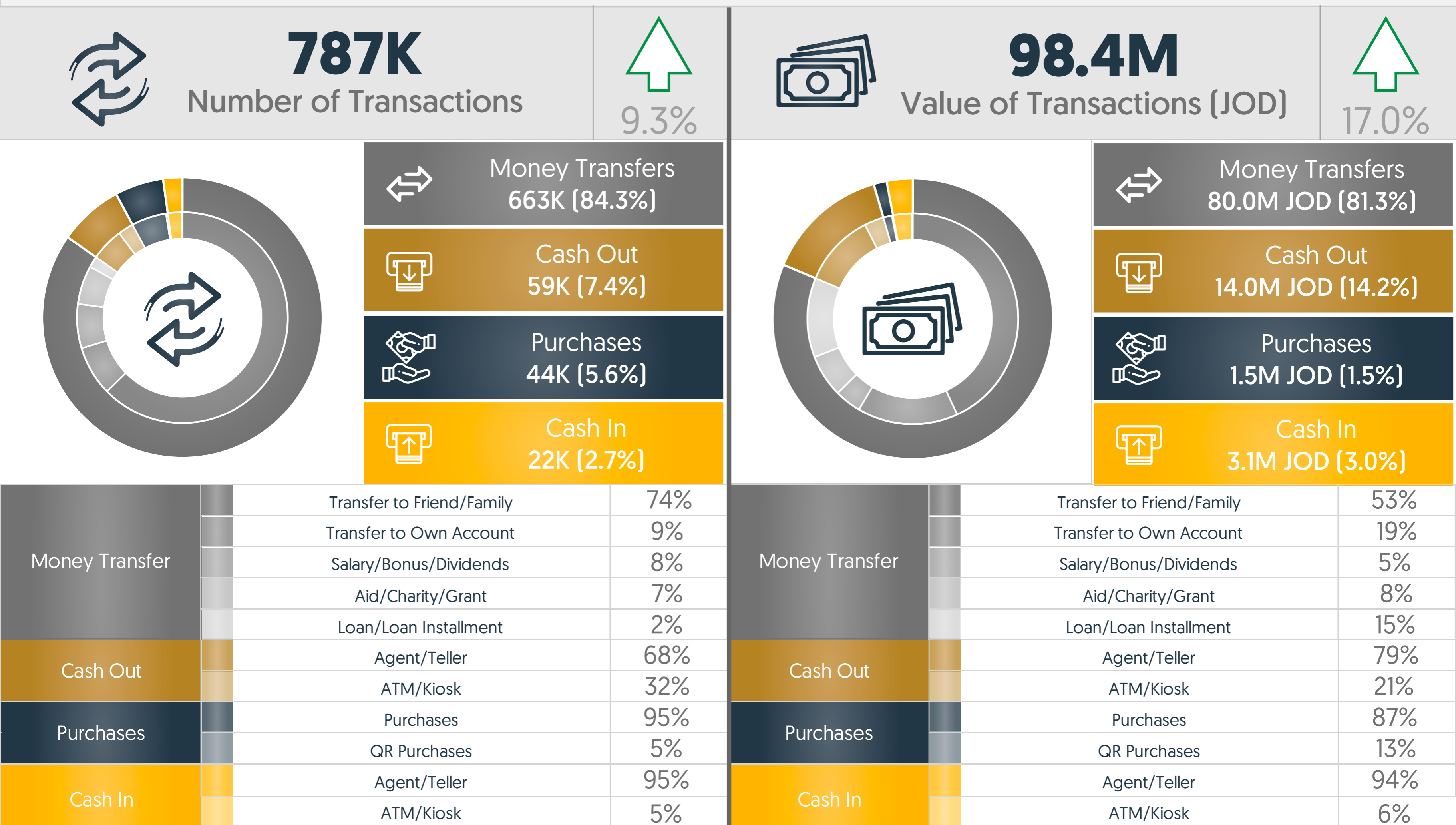
**193.0 JOD**

Average Value of Money Transfer Transactions



**JoMoPay**  
Jordan Mobile Payment

# Transactions



**125.1 JOD**

Average Value of Money Transfer Transactions





# Interoperability



**1.3M**  
Number of Transactions



18.2%



**195.9M**  
Value of Transactions (JOD)



23.8%

Total Number of Banks and PSPs Transactions



Total Value of Banks and PSPs Transactions (JOD)



	Bank to Bank 425K [32.9%]		PSP to PSP 662K [51.3%]
	Bank to PSP 81K [6.2%]		PSP to Bank 124K [9.6%]

	Bank to Bank 89.0M JOD [45.4%]		PSP to PSP 67.5M JOD [34.5%]
	Bank to PSP 8.5M JOD [4.4%]		PSP to Bank 30.9M JOD [15.7%]

**1.1M**

Number of Transactions - P2P



1.1%

**138.8M**

Value of Transactions (JOD) - P2P



22.9%

Switch Interoperability - All Banks and PSPs Transactions

On Us 379K [33.3%]	Off Us 759K [66.7%]
Transactions within the same financial institution	Transactions across different financial institutions

Switch Interoperability - All Banks and PSPs Transactions

On Us 40M JOD [23.4%]	Off Us 131M JOD [76.6%]
Transactions within the same financial institution	Transactions across different financial institutions

CliQ interoperability (Bank to Bank)

Off Us 321K [78.4%]	On Us 88K [21.6%]

CliQ interoperability (Bank to Bank)

Off Us 72.8M JOD [86.6%]	On Us 11.3M JOD [13.4%]

JoMoPay Interoperability (PSP to PSP)

Off Us 268K [47.9%]	On Us 291K [52.1%]

JoMoPay Interoperability (PSP to PSP)

Off Us 23.1M JOD [44.6%]	On Us 28.7M JOD [55.4%]

JoMoPay and CliQ Inter-Scheme Operability (Bank to PSP & PSP to Bank)

Bank to PSP 65K [38.2%]	PSP to Bank 105K [61.8%]

JoMoPay and CliQ Inter-Scheme Operability (Bank to PSP & PSP to Bank)

Bank to PSP 6.6M JOD [19.1%]	PSP to Bank 28.2M JOD [80.9%]

**205.4 JOD**

2.8%

Average Value of Bank to Bank Transactions (P2P)

**92.9 JOD**

3.1%

Average Value of PSP to PSP Transactions (P2P)

**101.8 JOD**

10.4%

Average Value of Bank to PSP Transactions (P2P)

**267.1 JOD**

2.5%

Average Value of PSP to Bank Transactions (P2P)



# Transactions



**3.52M**  
Number of Transactions



0.6%

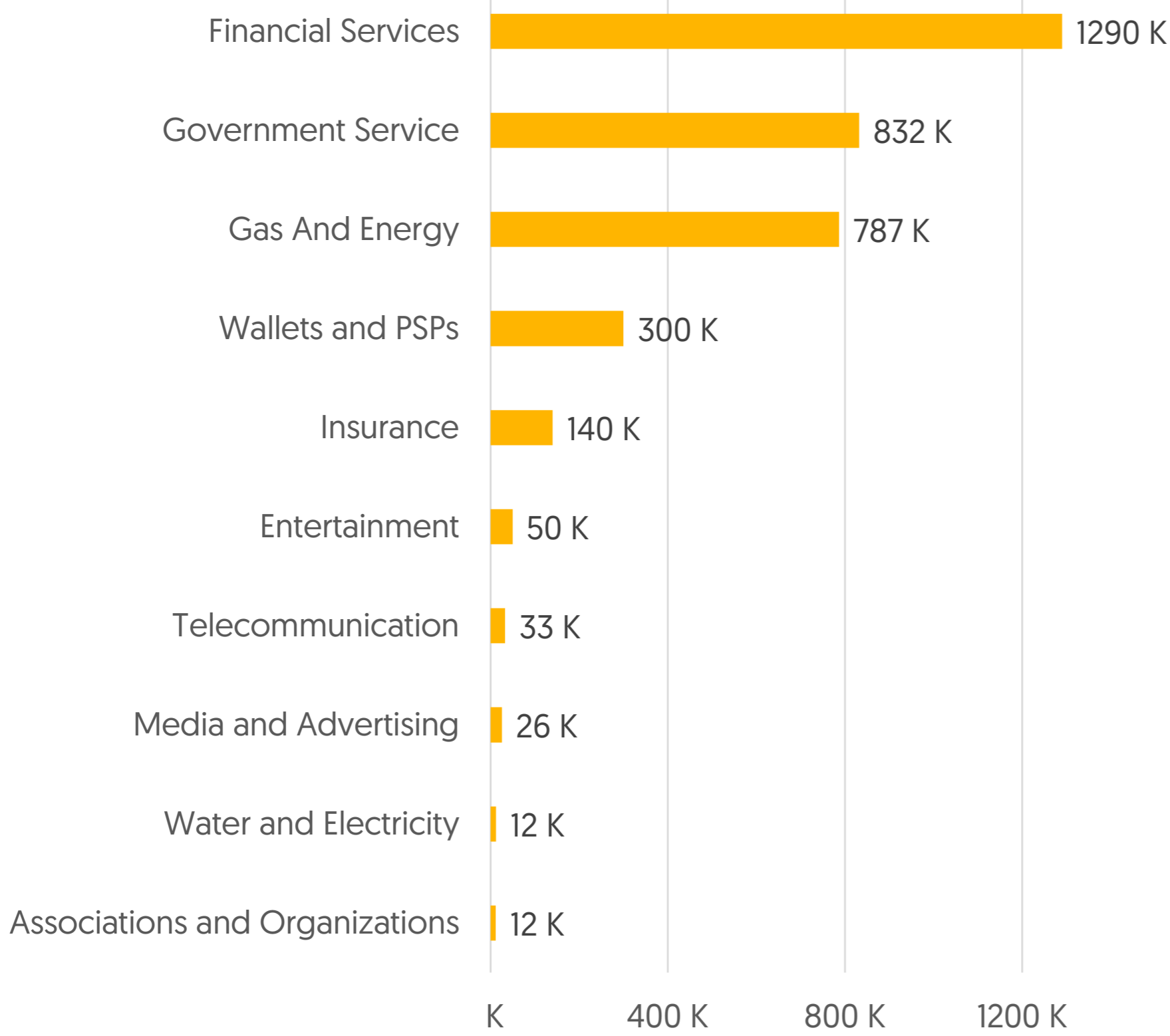


**843M**  
Value of Transactions (JOD)

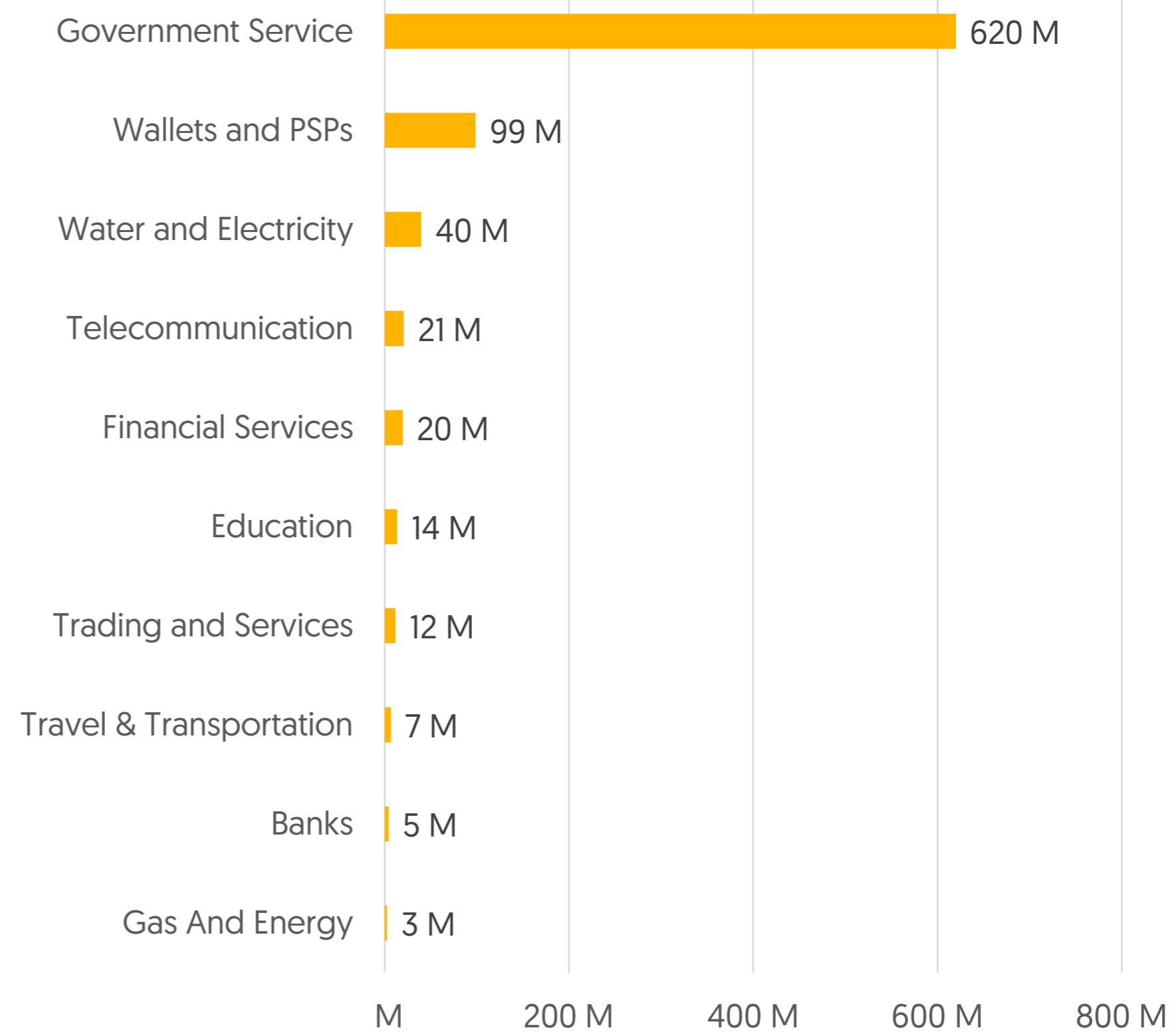


1.8%

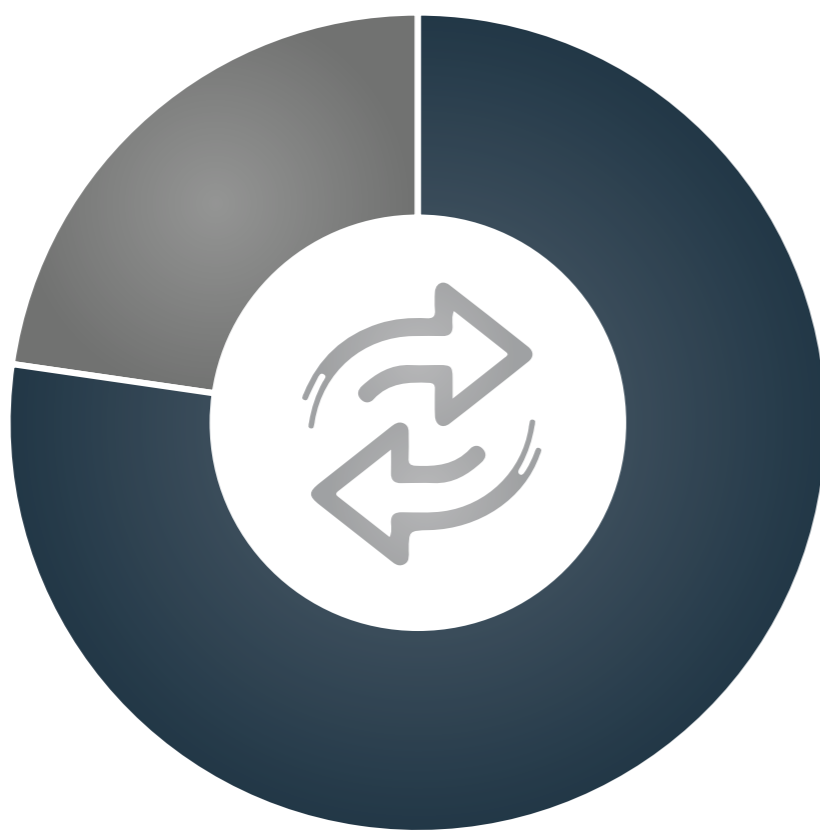
Number of Transactions based on Payment Type



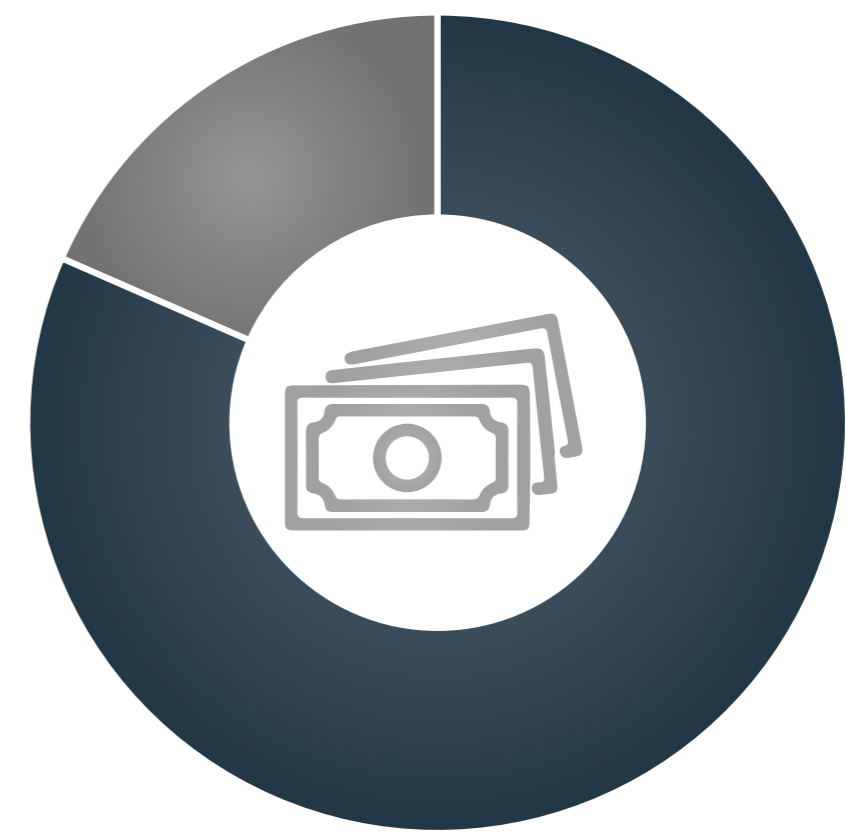
Value of Transactions based on Payment Type



Number of Transactions based on Payment Method



Value of Transactions based on Payment Method



Digital Payments  
77.3%



Cash Payments  
22.7%



Digital Payments  
81.6%



Cash Payments  
18.4%

**316 JOD**

Average Value of Transactions



# Users, Services, & Billers

**3.37M**  
Total Number of eFAWATEERcom Users



1.2%

**36K**  
Total Number of New eFAWATEERcom Users



**3.34M**  
Total Number of Users in the Previous Month



**1032**  
Services



**399**  
Billers