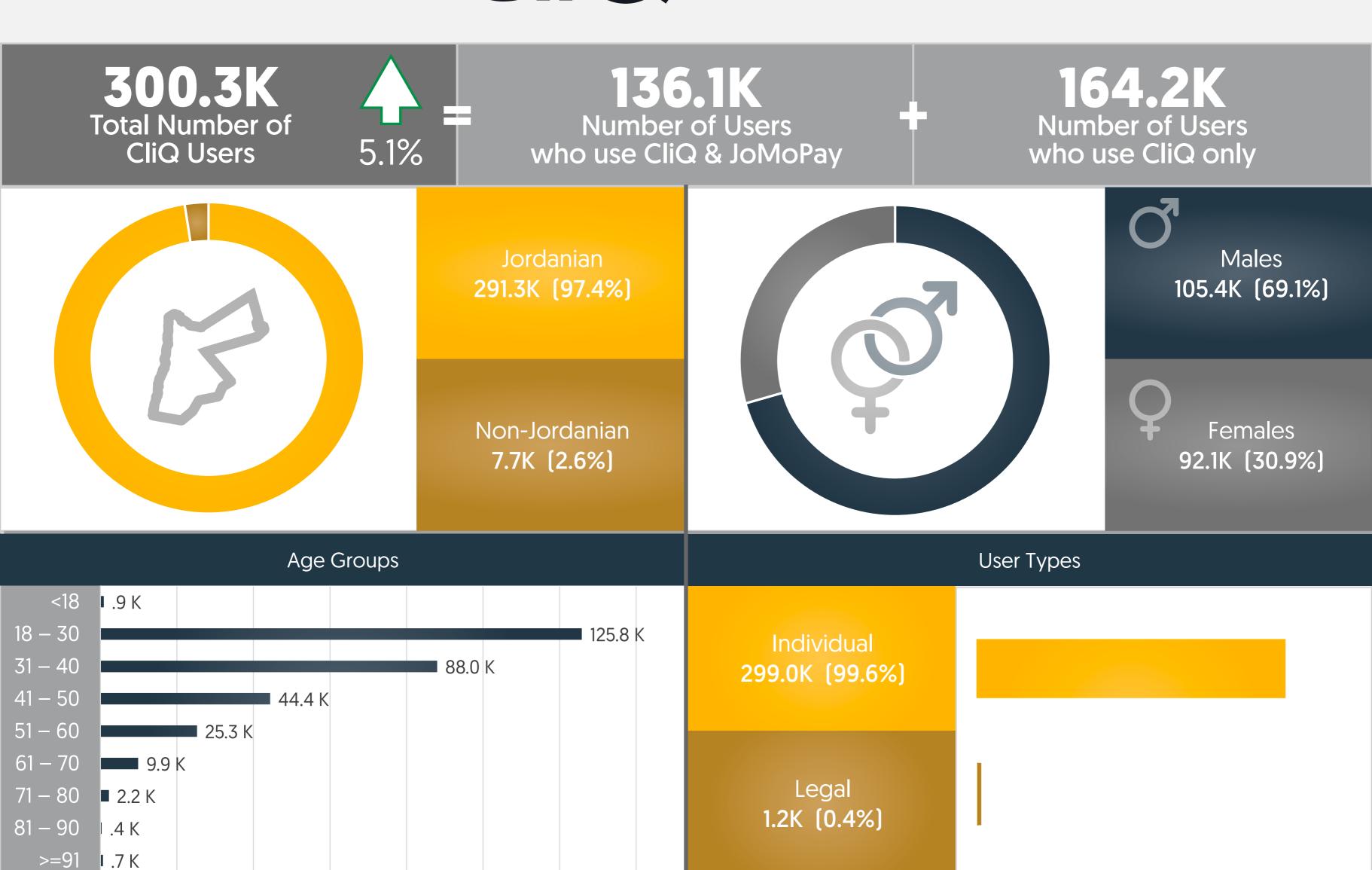
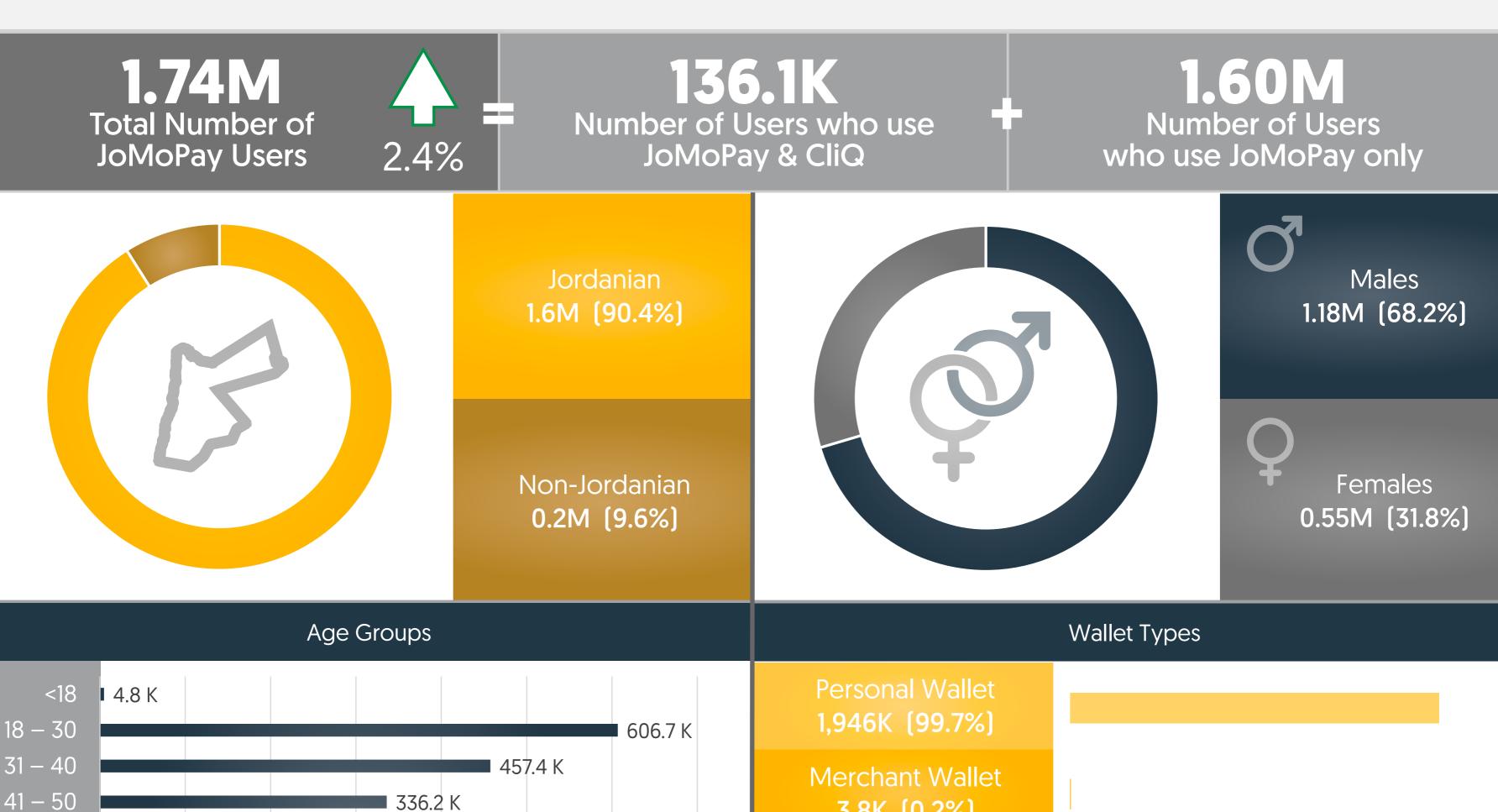


Cli Users







3.8K (0.2%)

Agent Wallet

1.4K (0.1%)

Business Wallet

0.6K [0%]

■ 336.2 K

202.9 K

51 - 60

61 - 70

71 - 80

81 - 90

>=91

64.6 K

28. K

■ 8.8 K

■ 17.1 K





Ci Transactions



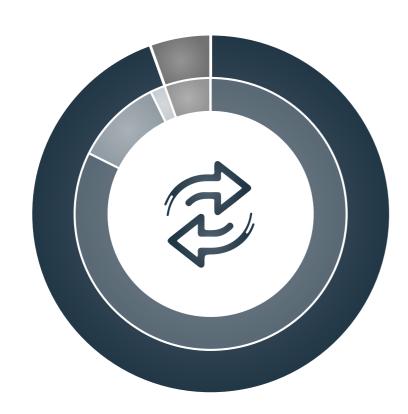
396K **Number of Transactions**

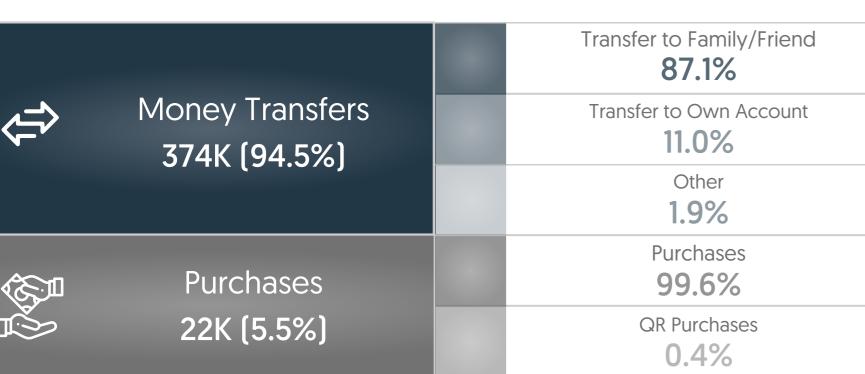


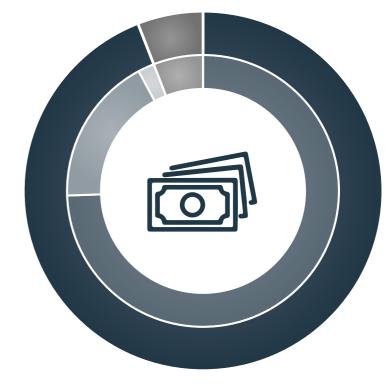


74.0M Value of Transactions (JOD)









		Transfer to Family/Friend 79.1%	
₹	69.7 M (94.1%)	Transfer to Own Account 18.8%	
		Other 2.1%	
	Purchases 44M (5.9%)	Purchases 99.7%	
		QR Purchases 0.3%	

186.9 JOD

Average Value of Money Transfer Transactions



JoMoPay Transactions



720K Number of Transactions



0.6%

84.1M Value of Transactions (JOD)





Money Transfers 609K (84.5%)



Cash Out 56K (7.8%)

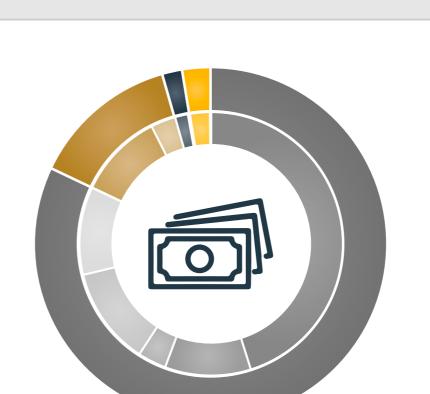


Purchases 39K (5.4%)



Cash In 16K (2.3%)

	Transfer to Friend/Family	76%
	Aid/Charity/Grant	12%
Money Transfer	Salary/Bonus/Dividends	6%
	Transfer to Own Account	4%
	Loan/Loan Installment	2%
Cash Out	Agent/Teller	65%
Casii Out	ATM/Kiosk	35%
Purchases	Purchases	96%
ruicilases	QR Purchases	4%
Cook In	Agent/Teller	96%
Cash In	ATM/Kiosk	4%



Money Transfers 69.1M JOD (82.1%)



Cash Out 11.4M JOD (13.5%)



Purchases 1.5M JOD (1.8%)



Cash In 2.2M JOD (2.6%)

	Transfer to Friend/Family	55%
	Aid/Charity/Grant	13%
Money Transfer	Salary/Bonus/Dividends	4%
_	Transfer to Own Account	15%
	Loan/Loan Installment	13%
Cash Out —	Agent/Teller	77%
Casii Out	ATM/Kiosk	23%
Purchases	Purchases	86%
ruicilases	QR Purchases	14%
	Agent/Teller	95%
Cash In	ATM/Kiosk	5%

116.9 JOD









Interoperability



1.1M Number of Transactions

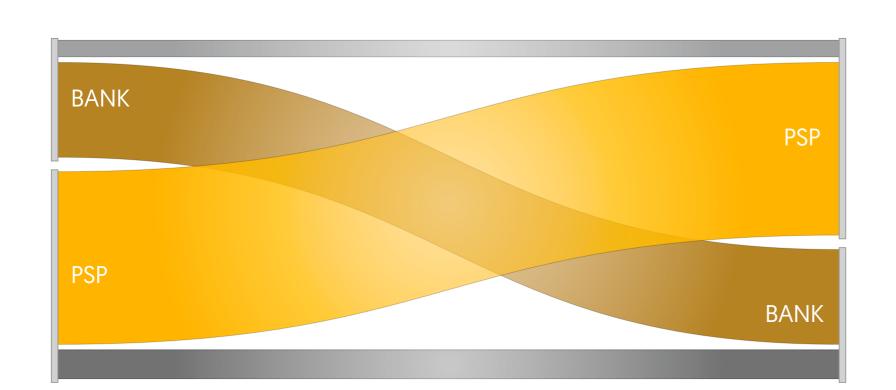




158.3M Value of Transactions (JOD)



Total Number of Banks and PSPs Transactions



Total Value of Banks and PSPs Transactions (JOD)





Bank to Bank 338K (27.6%)



PSP to PSP 616K (58.5%)



Bank to Bank 68.6M JOD (37.6%)



PSP to PSP 59.7M JOD [42.9%]

Bank to PSP 59K (4.2%)



PSP to Bank 104K (9.7%)



Bank to PSP 5.5M JOD (2.4%)



PSP to Bank 24.4M JOD (17.1%)

Number of Transactions - P2P



♦ 138.8M Value of Transactions (JOD) - P2P



Switch Interoperapility - All Banks and PSPs Transactions

On Us 334K (34.0%)

Transactions within the

same financial institution

Off Us 649K (66.0%)





Transactions across different

financial istitutions



On Us

34M JOD [24.6%]

Off Us



Switch Interoperapility - All Banks and PSPs Transactions





Transactions within the same financial institution Transactions across different financial istitutions

CliQ interoperability (Bank to Bank)

Off Us 259K (79.3%) On Us

68K (20.7%)



On Us



Off Us 56.7M JOD (86.8%)



CliQ interoperability (Bank to Bank)



On Us



JoMoPay Interoperability (PSP to PSP)

Off Us 258K (49.2%) On Us 266K (50.8%)





JoMoPay Interoperability (PSP to PSP)

Off Us 21.7M JOD (45.9%) On Us 25.6M JOD (54.1%)

On Us

8.6M JOD (13.2%)



On Us



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

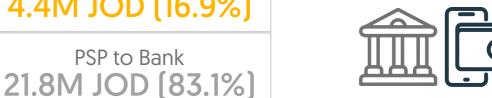
JoMoPay and CliQ Inter-Scheme Operability (Bank to PSP & PSP to Bank)

Bank to PSP 48K [36.5%] PSP to Bank 84K (63.5%)





Bank to PSP 4.4M JOD (16.9%)





199.8 **JOD**

Average Value of Bank to Bank Transactions (P2P)



Average Value of PSP to PSP Transactions (P2P)

92.2 **JOD**

1.3%

Average Value of PSP to Bank Transactions (P2P)

90.1 **JOD**



18.5% 🗸

260.6 JOD

Average Value of Bank to PSP Transactions (P2P)





Transactions



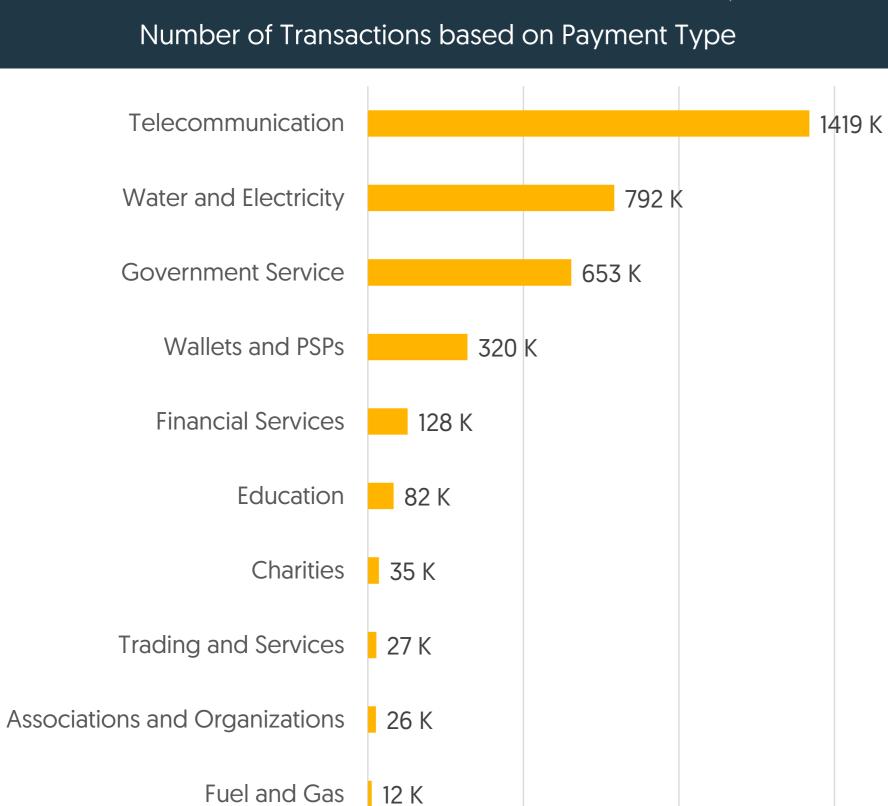
3.54MNumber of Transactions

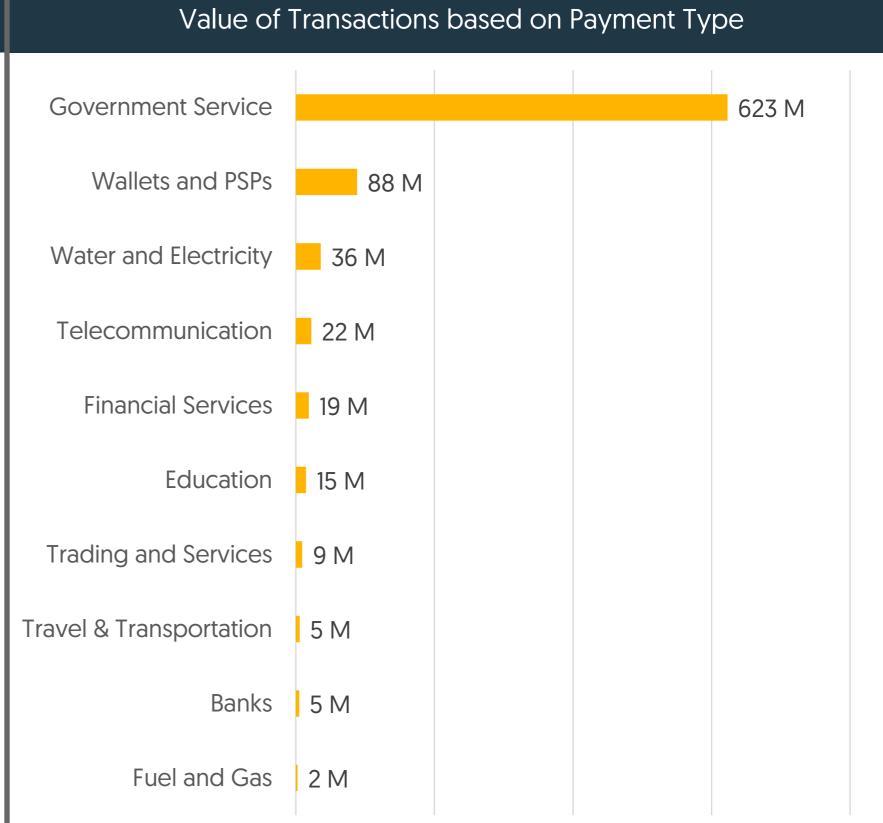




828MValue of Transactions (JOD)







Number of Transactions based on Payment Method

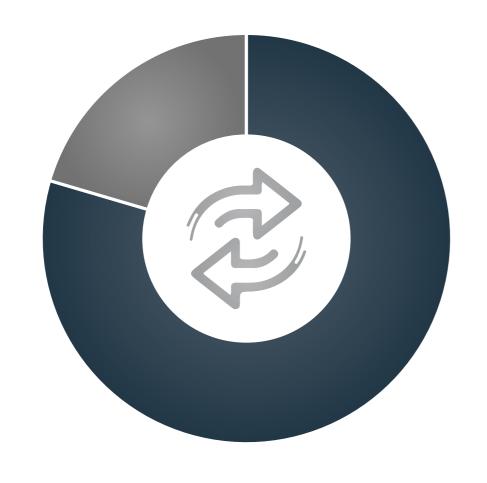
500 K

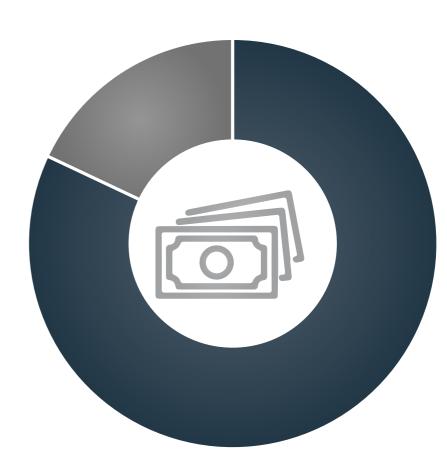
1000 K

1500 K

Value of Transactions based on Payment Method

M





200 M

400 M

Digital Payments **79.6%**



Cash Payments 20.4%



Digital Payments 82.0%



Cash Payments 18.0%

600 M

800 M

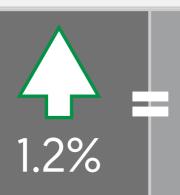
316 JOD

Average Value of Transactions



Users, Services, & Billers

3.34M
Total Number of eFAWATEERcom Users



34KTotal Number of New eFAWATEERcom Users

3.30 M
Total Number of Users in the Previous Month



1003 Services



390 Billers