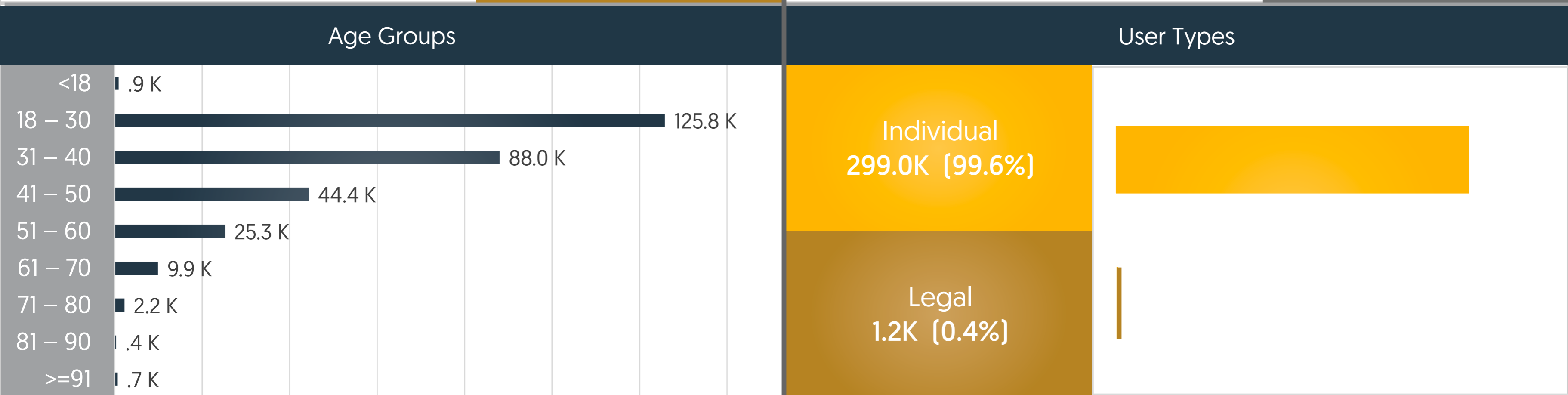
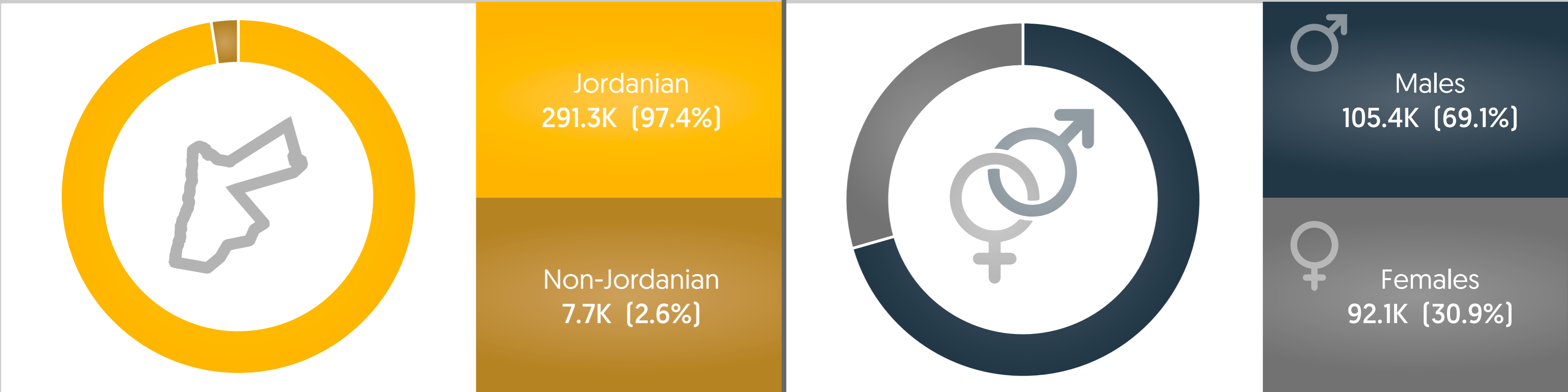


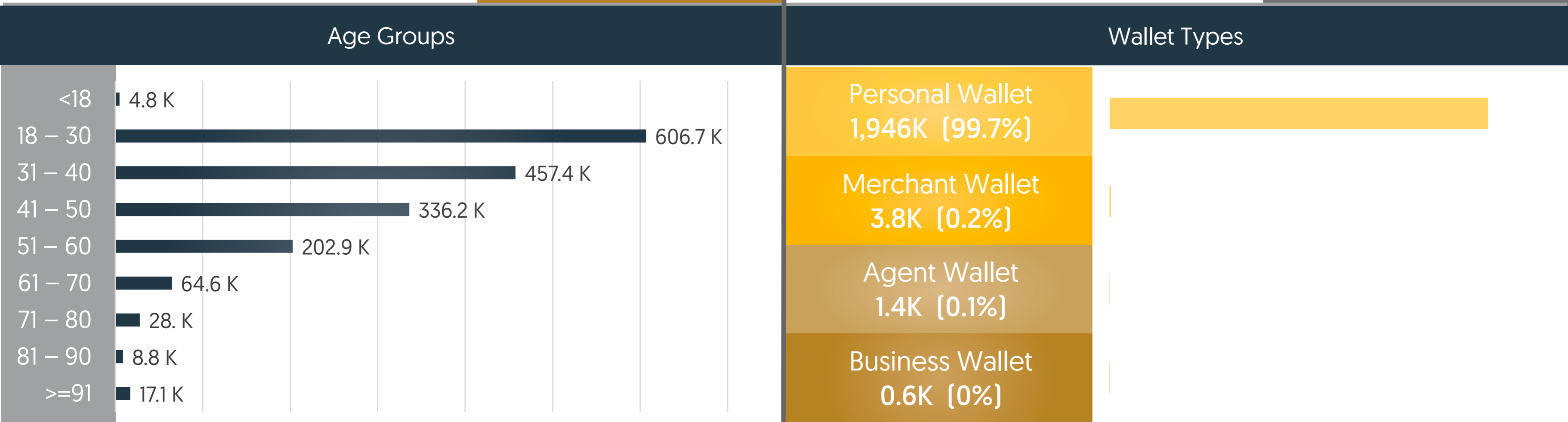
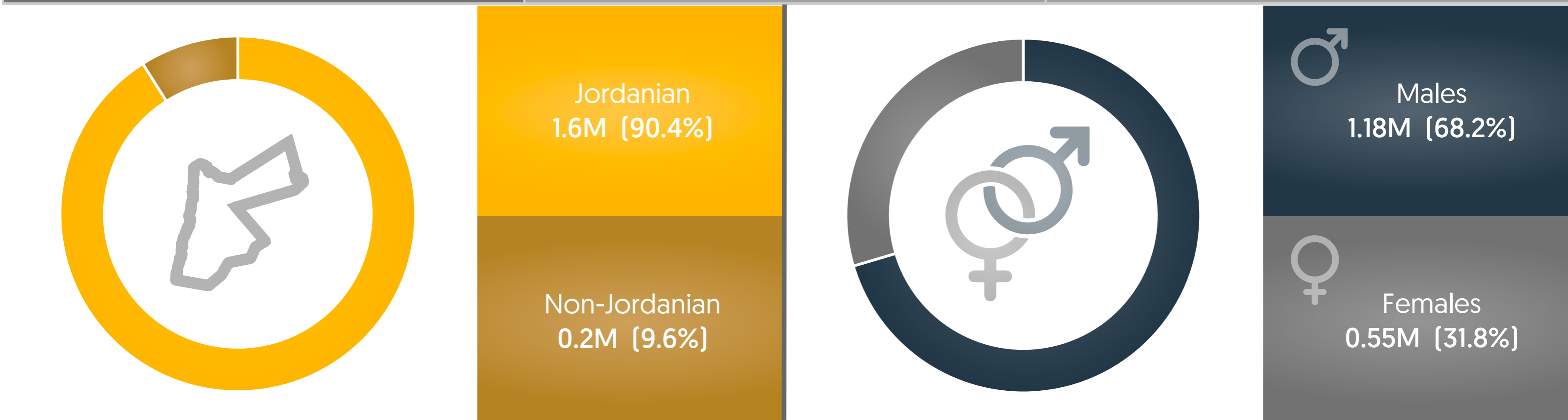
# CliQ Users

**300.3K** Total Number of CliQ Users ↑ 5.1% = **136.1K** Number of Users who use CliQ & JoMoPay + **164.2K** Number of Users who use CliQ only

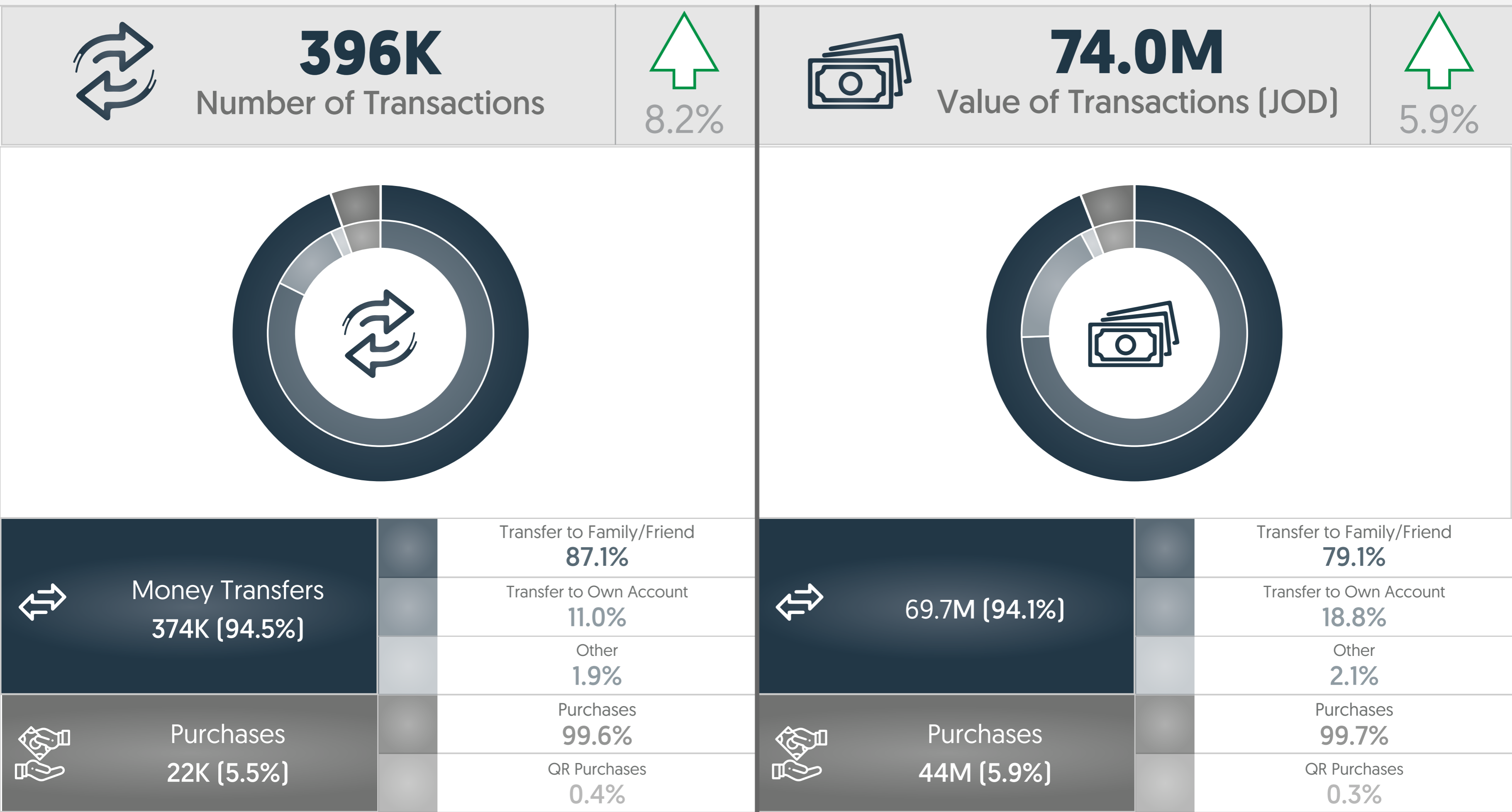


# JoMoPay Users

**1.74M** Total Number of JoMoPay Users ↑ 2.4% = **136.1K** Number of Users who use JoMoPay & CliQ + **1.60M** Number of Users who use JoMoPay only

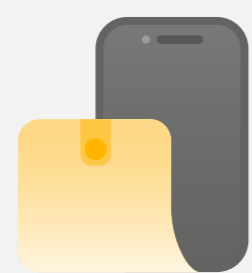


# CliQ Transactions



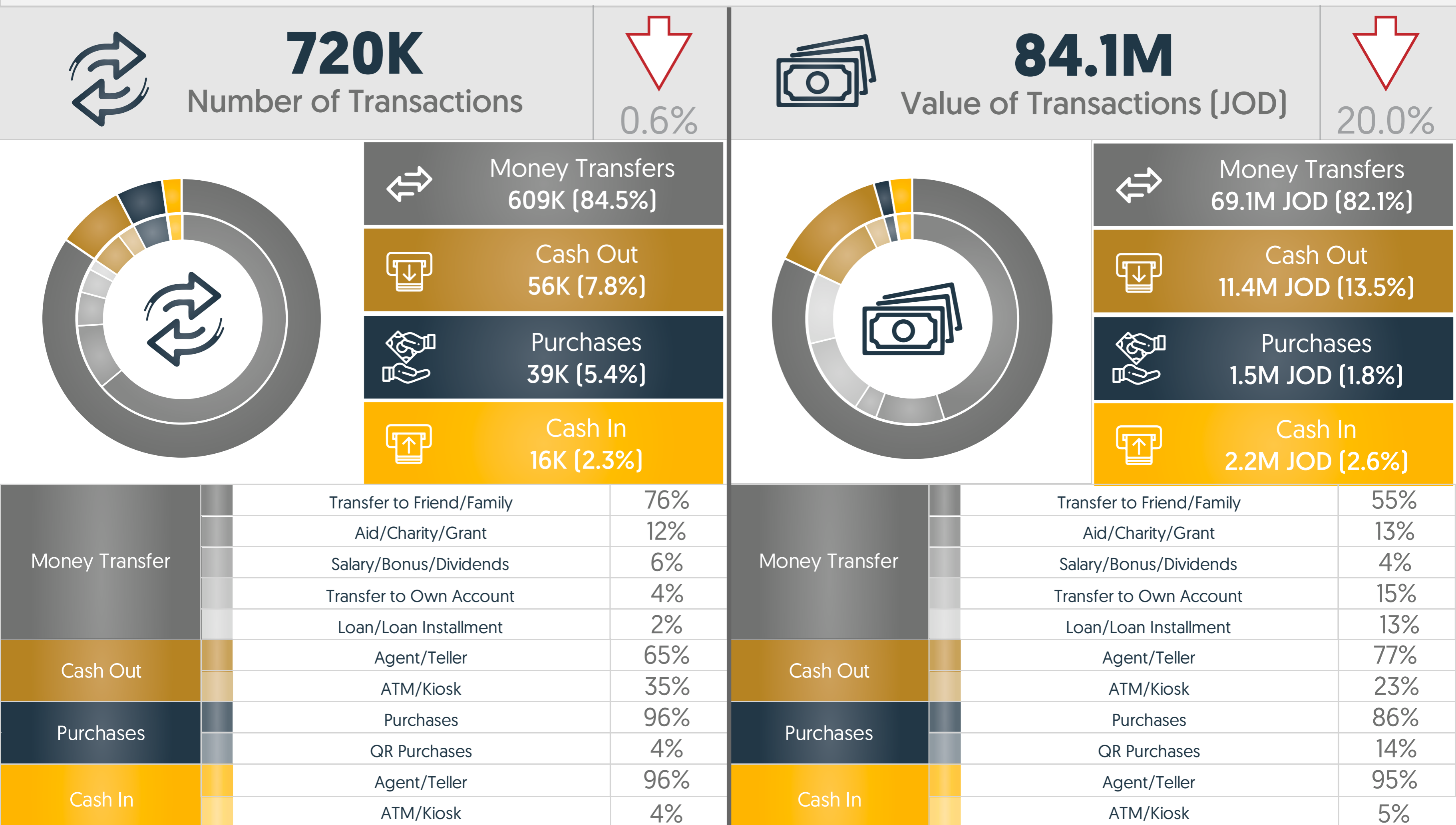
**186.9 JOD**

Average Value of Money Transfer Transactions



**JoMoPay**  
Jordan Mobile Payment

# Transactions



**116.9 JOD**

Average Value of Money Transfer Transactions



# Interoperability

**1.1M**  
Number of Transactions 4.7%

Total Number of Banks and PSPs Transactions

**158.3M**  
Value of Transactions (JOD) 9.7%

Total Value of Banks and PSPs Transactions (JOD)



Bank to Bank 338K [27.6%]	PSP to PSP 616K [58.5%]
Bank to PSP 59K [4.2%]	PSP to Bank 104K [9.7%]

Bank to Bank 68.6M JOD [37.6%]	PSP to PSP 59.7M JOD [42.9%]
Bank to PSP 5.5M JOD [2.4%]	PSP to Bank 24.4M JOD [17.1%]

**983K**  
Number of Transactions - P2P 1.1%

Switch Interoperability - All Banks and PSPs Transactions

**138.8M**  
Value of Transactions (JOD) - P2P 9.3%

Switch Interoperability - All Banks and PSPs Transactions

<b>On Us</b> 334K [34.0%]	<b>Off Us</b> 649K [66.0%]
Transactions within the same financial institution	Transactions across different financial institutions

<b>On Us</b> 34M JOD [24.6%]	<b>Off Us</b> 105M JOD [75.4%]
Transactions within the same financial institution	Transactions across different financial institutions

CliQ interoperability (Bank to Bank)

<b>Off Us</b> 259K [79.3%]	Off Us	On Us
<b>On Us</b> 68K [20.7%]		

CliQ interoperability (Bank to Bank)

<b>Off Us</b> 56.7M JOD [86.8%]	Off Us	On Us
<b>On Us</b> 8.6M JOD [13.2%]		

JoMoPay Interoperability (PSP to PSP)

<b>Off Us</b> 258K [49.2%]	Off Us	On Us
<b>On Us</b> 266K [50.8%]		

JoMoPay Interoperability (PSP to PSP)

<b>Off Us</b> 21.7M JOD [45.9%]	Off Us	On Us
<b>On Us</b> 25.6M JOD [54.1%]		

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

<b>Bank to PSP</b> 48K [36.5%]	Bank to PSP	PSP to Bank
<b>PSP to Bank</b> 84K [63.5%]		

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

<b>Bank to PSP</b> 4.4M JOD [16.9%]	Bank to PSP	PSP to Bank
<b>PSP to Bank</b> 21.8M JOD [83.1%]		

**199.8 JOD** 10.1%

Average Value of Bank to Bank Transactions (P2P)

**90.1 JOD** 22.3%

Average Value of PSP to PSP Transactions (P2P)

**92.2 JOD** 1.3%

Average Value of Bank to PSP Transactions (P2P)

**260.6 JOD** 18.5%

Average Value of PSP to Bank Transactions (P2P)



# Transactions



**3.54M**  
Number of Transactions



17.2%

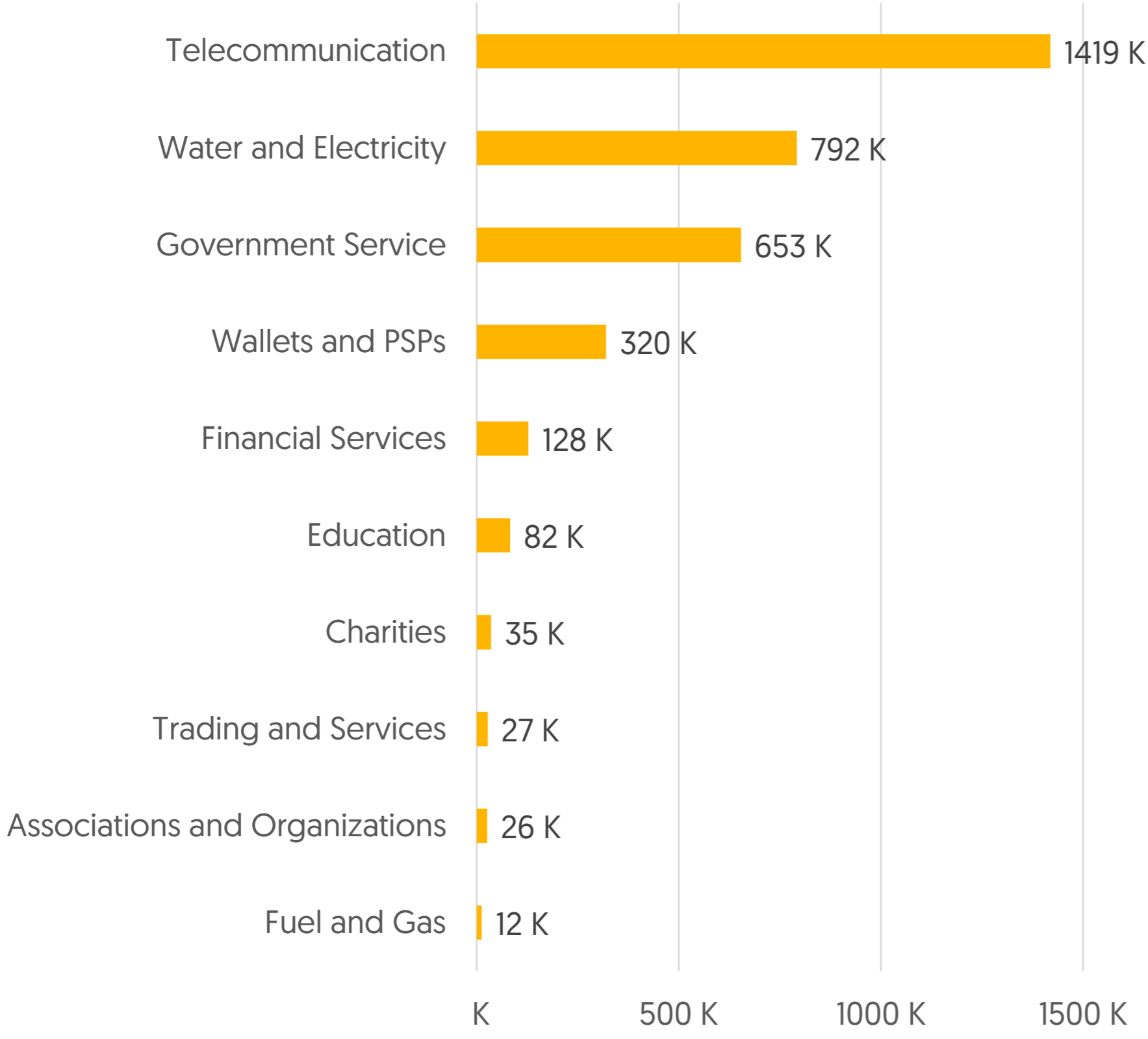


**828M**  
Value of Transactions (JOD)

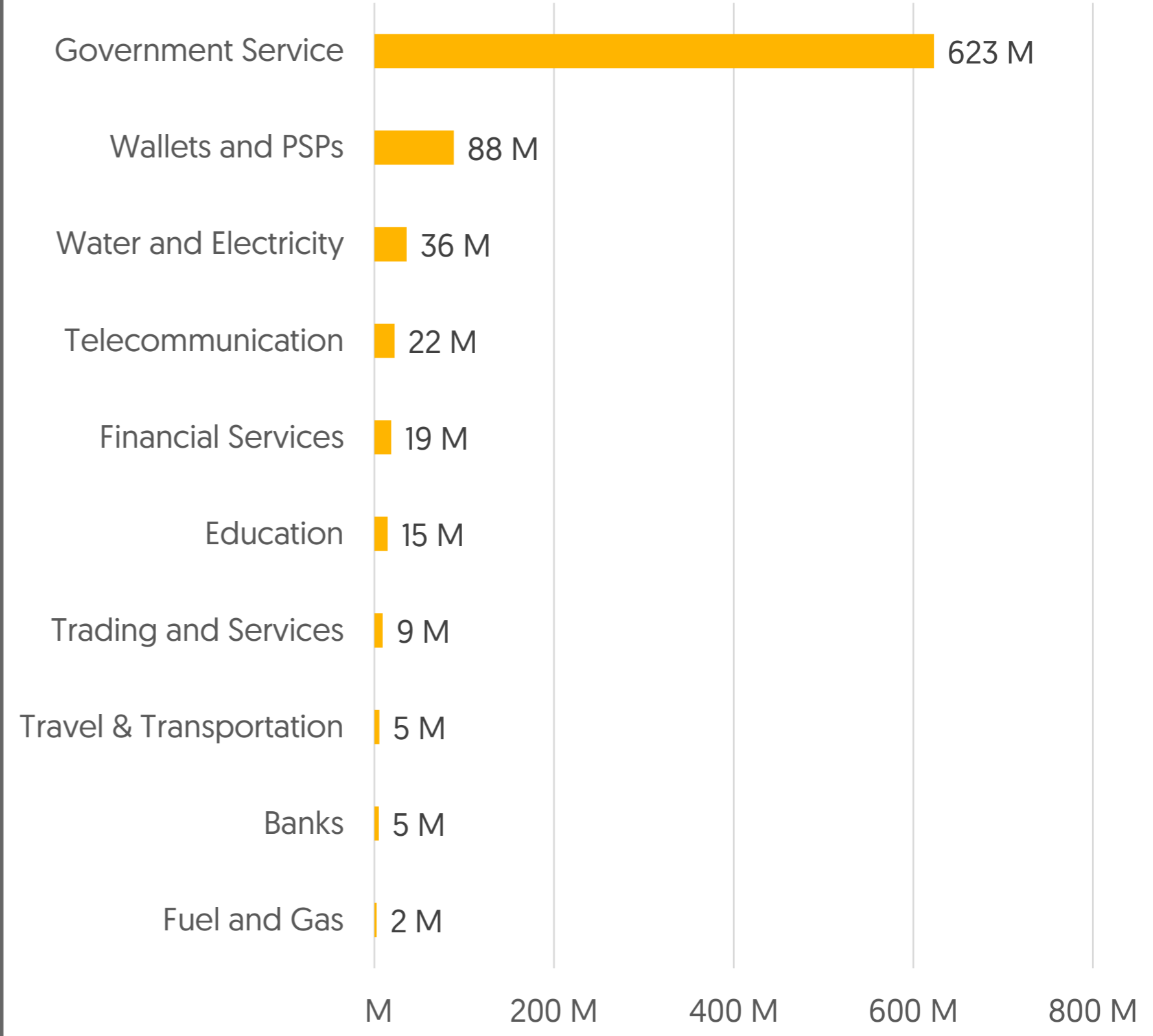


13.1%

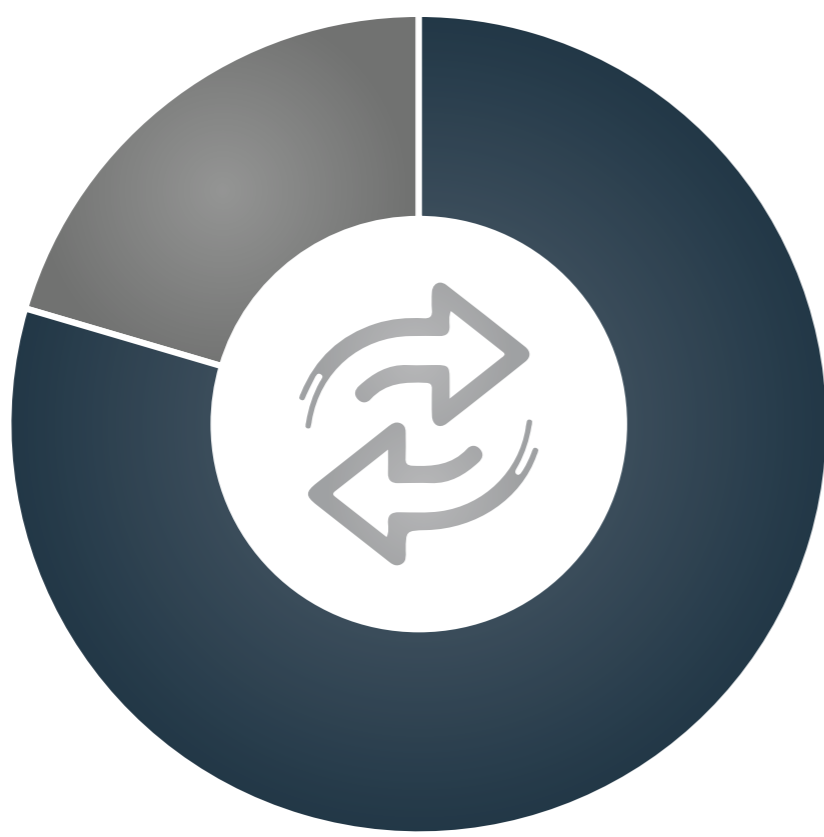
Number of Transactions based on Payment Type



Value of Transactions based on Payment Type



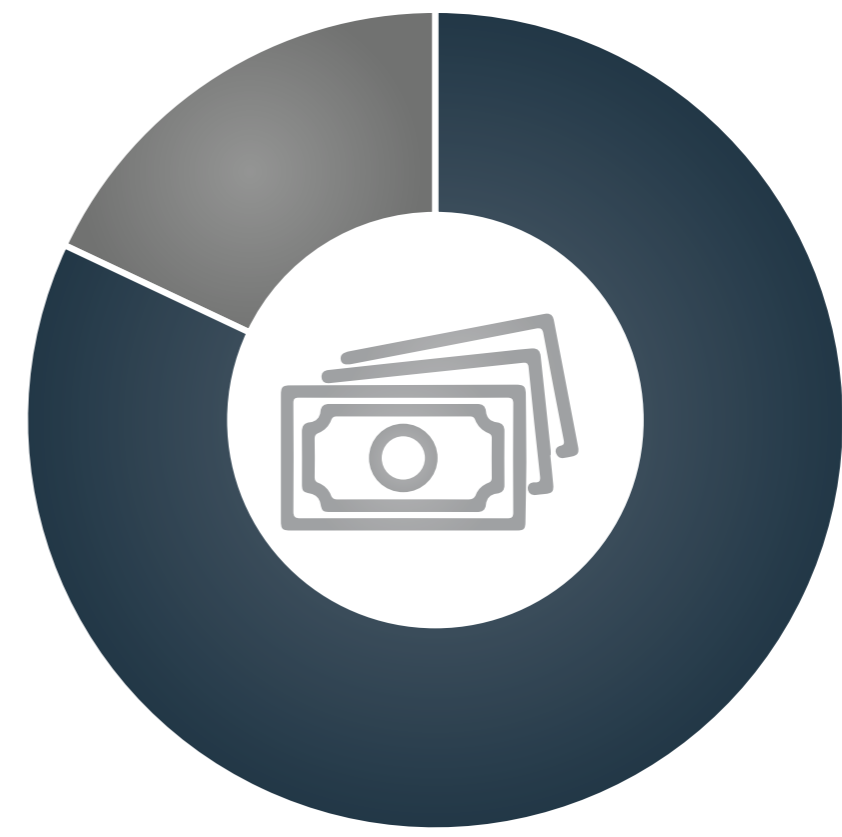
Number of Transactions based on Payment Method



Digital Payments  
79.6%



Cash Payments  
20.4%



Digital Payments  
82.0%



Cash Payments  
18.0%

**316 JOD**

Average Value of Transactions



# Users, Services, & Billers

**3.34M**

Total Number of eFAWATEERcom Users



1.2%

=

**34K**

Total Number of New eFAWATEERcom Users

+

**3.30M**

Total Number of Users in the Previous Month



**1003**  
Services



**390**  
Billers