



Jordan Payments & Clearing Company

Payment Systems Monthly Reports

October 2022



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FAWATEER.com

Monthly Report



Systems Summary

Monthly Report
October 2022

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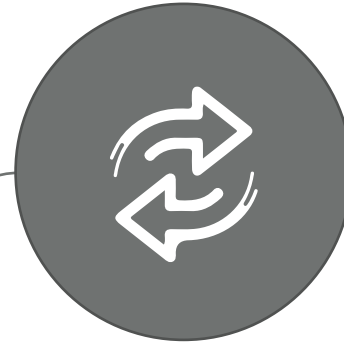


CliQ Summary



Number of
Customers

486K



Number of
Transactions

905K



Value of
Transactions

172M

JoMoPay Summary



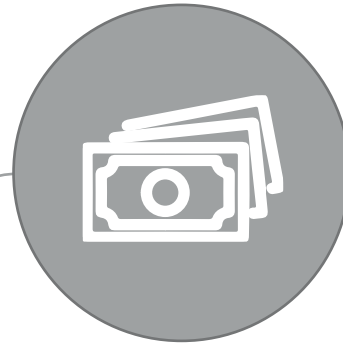
Number of
Customers

1.98M



Number of
Transactions

1.36M



Value of
Transactions

173M



FAWATEER.com

Summary



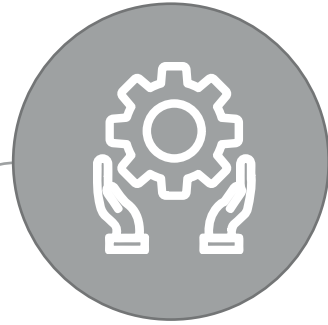
Number of
Users

3.55M



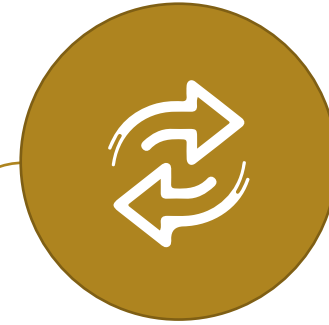
Number of
Billers

422



Number of
Services

1275



Number of
Transactions

4.08M



Value of
Transactions

949M



Monthly Report

October 2022

7

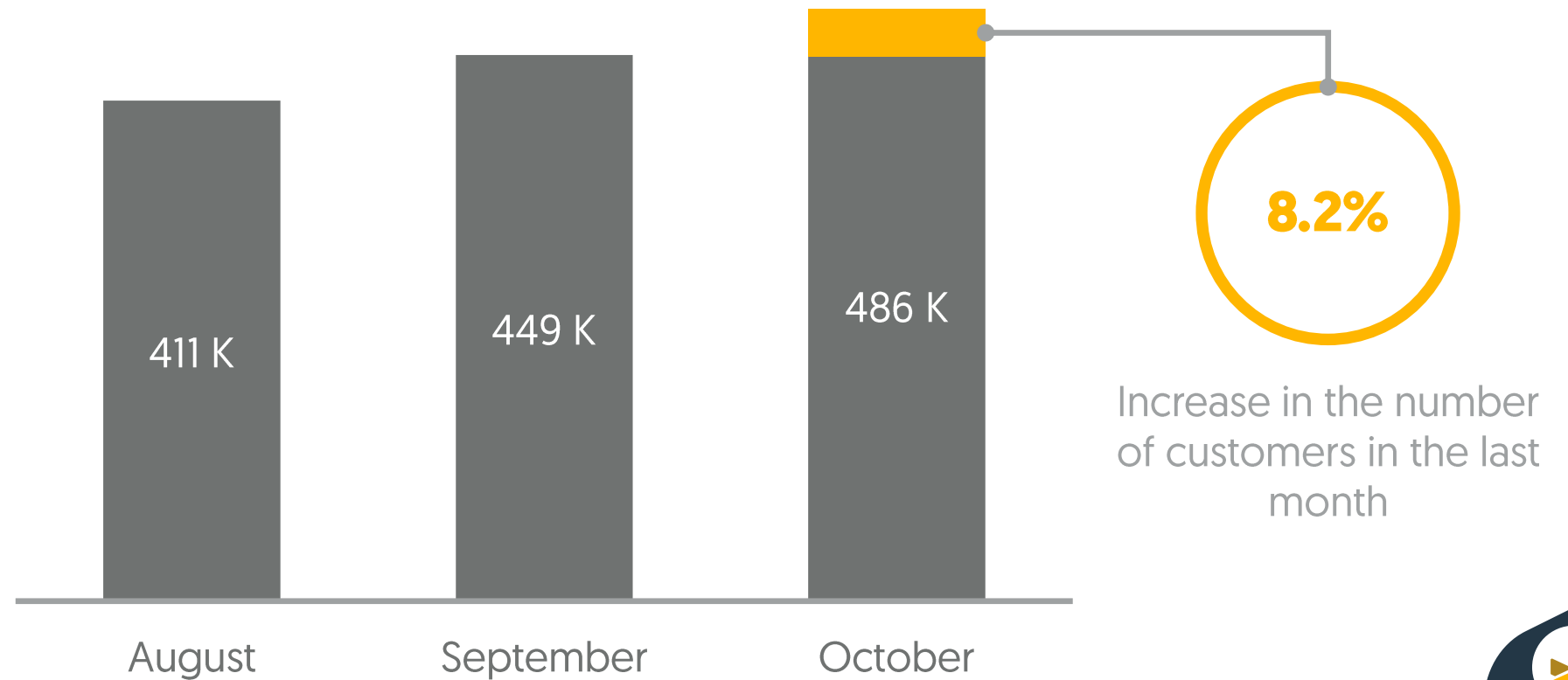
Instant Payment System



10.2022

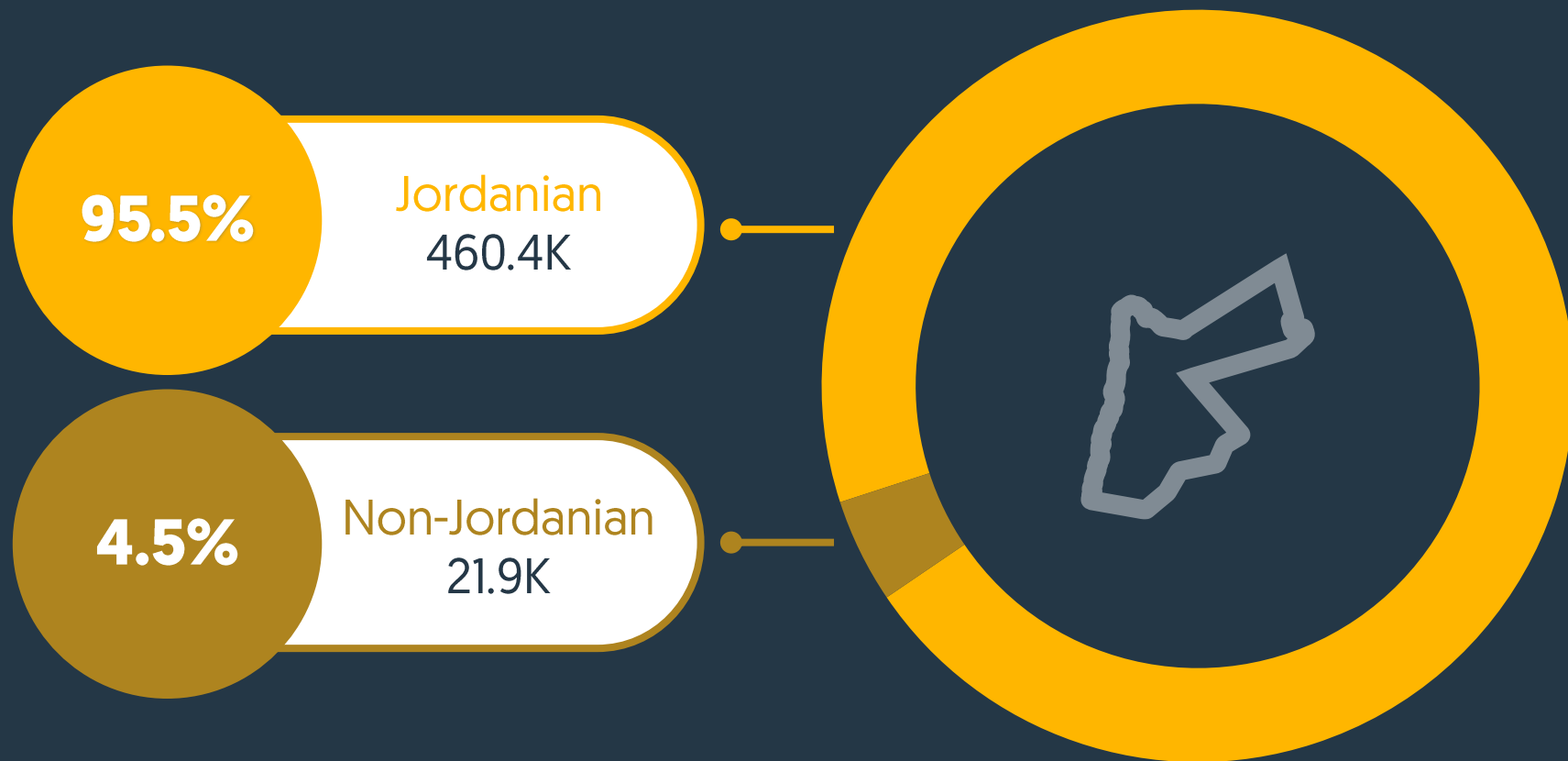
CliQ Customers

Total Number of Customers Over the Past 3 Months



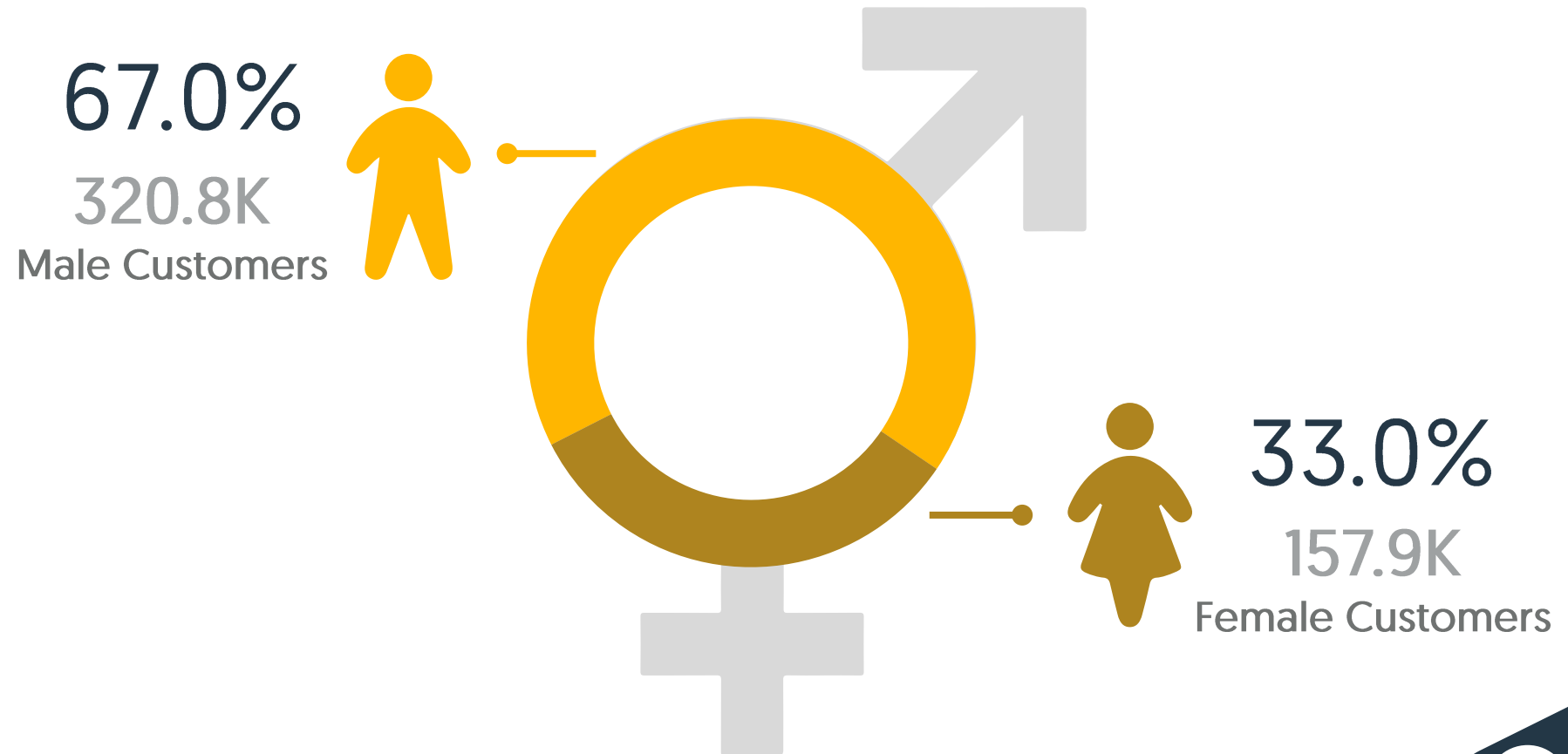
CliQ Customers

Percentage of Customers Based on Nationality



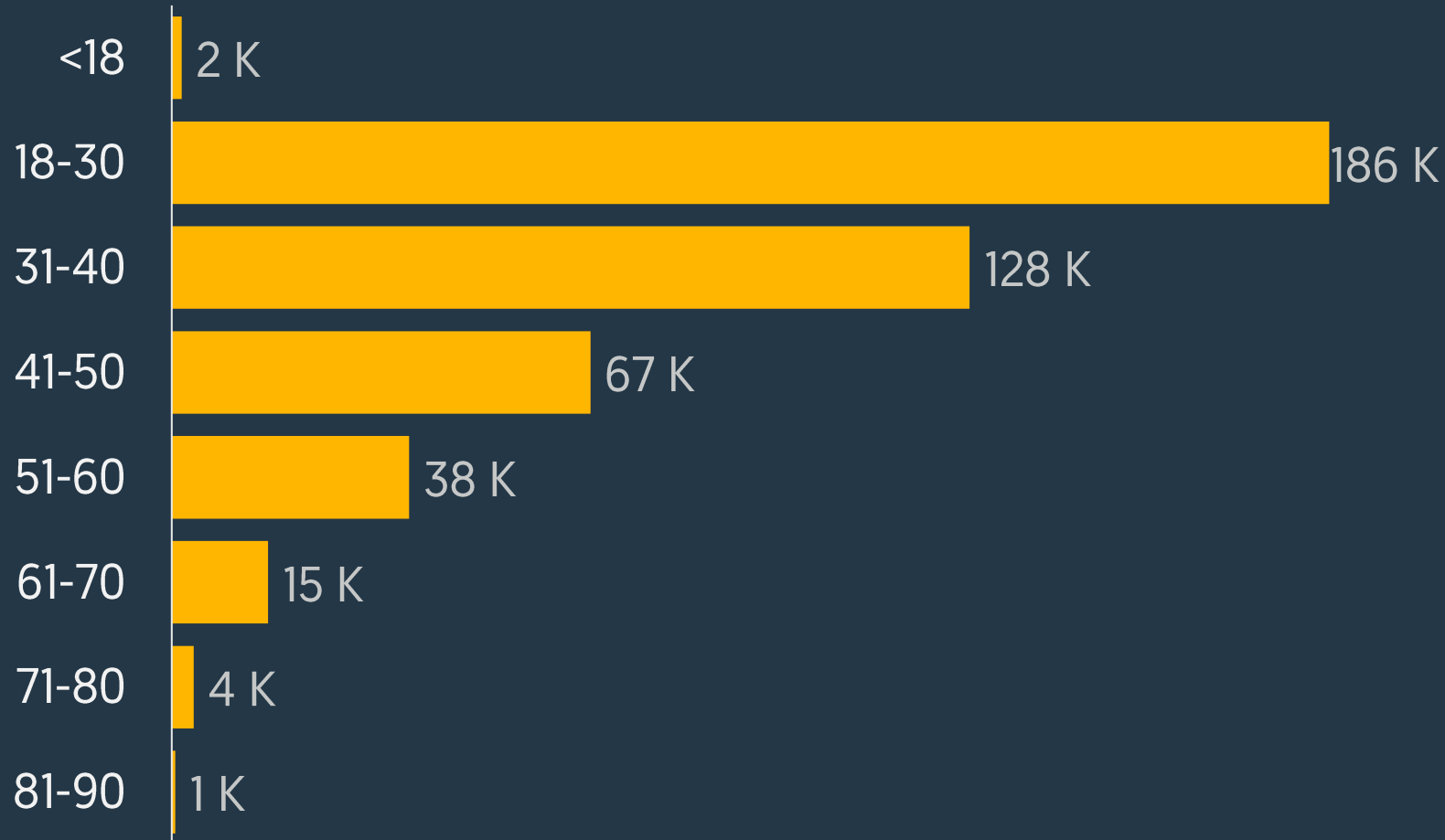
CliQ Customers

Percentage of Customers Based on Gender



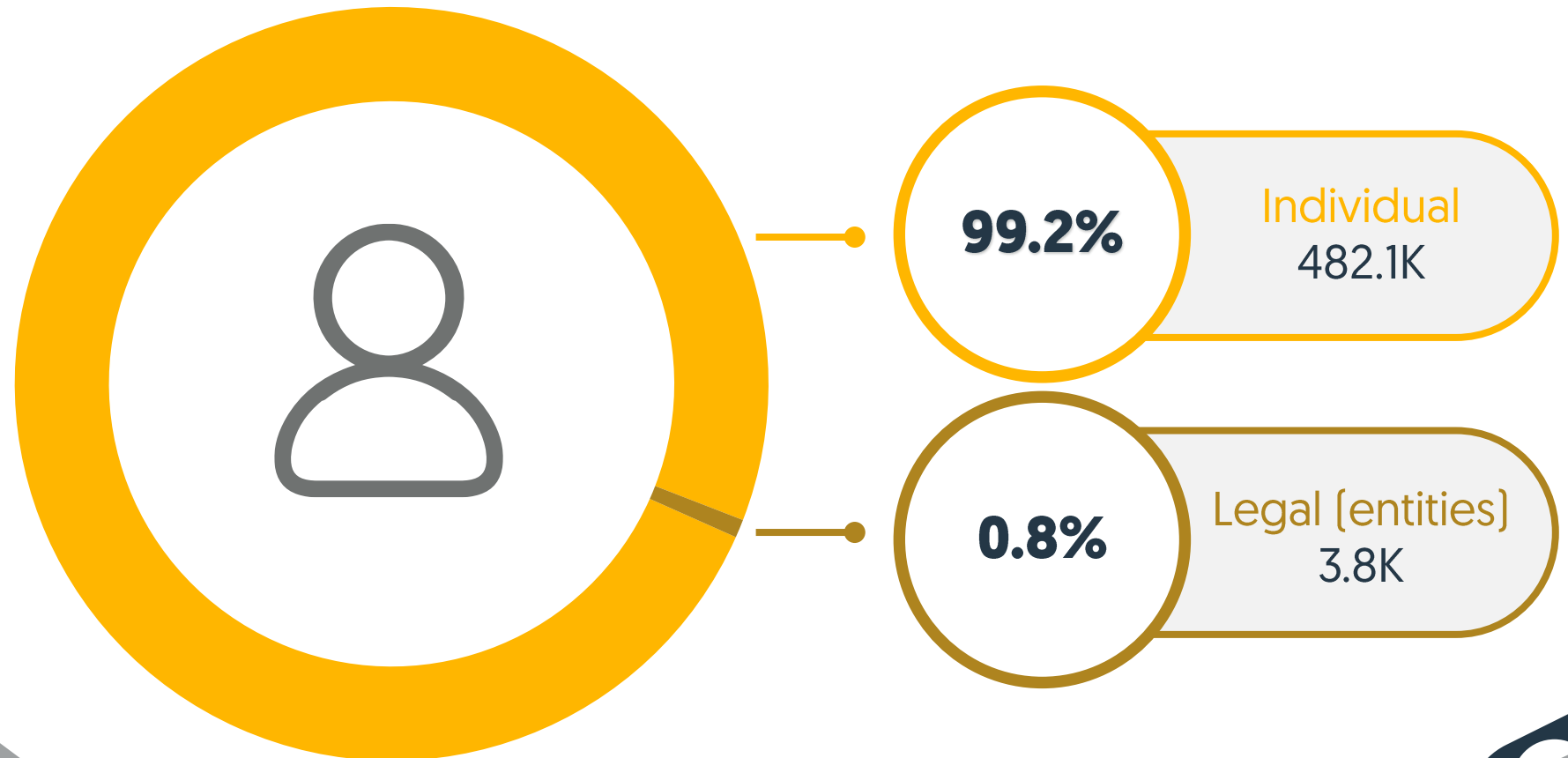
CliQ Customers

Number of Customers Based on Age Group



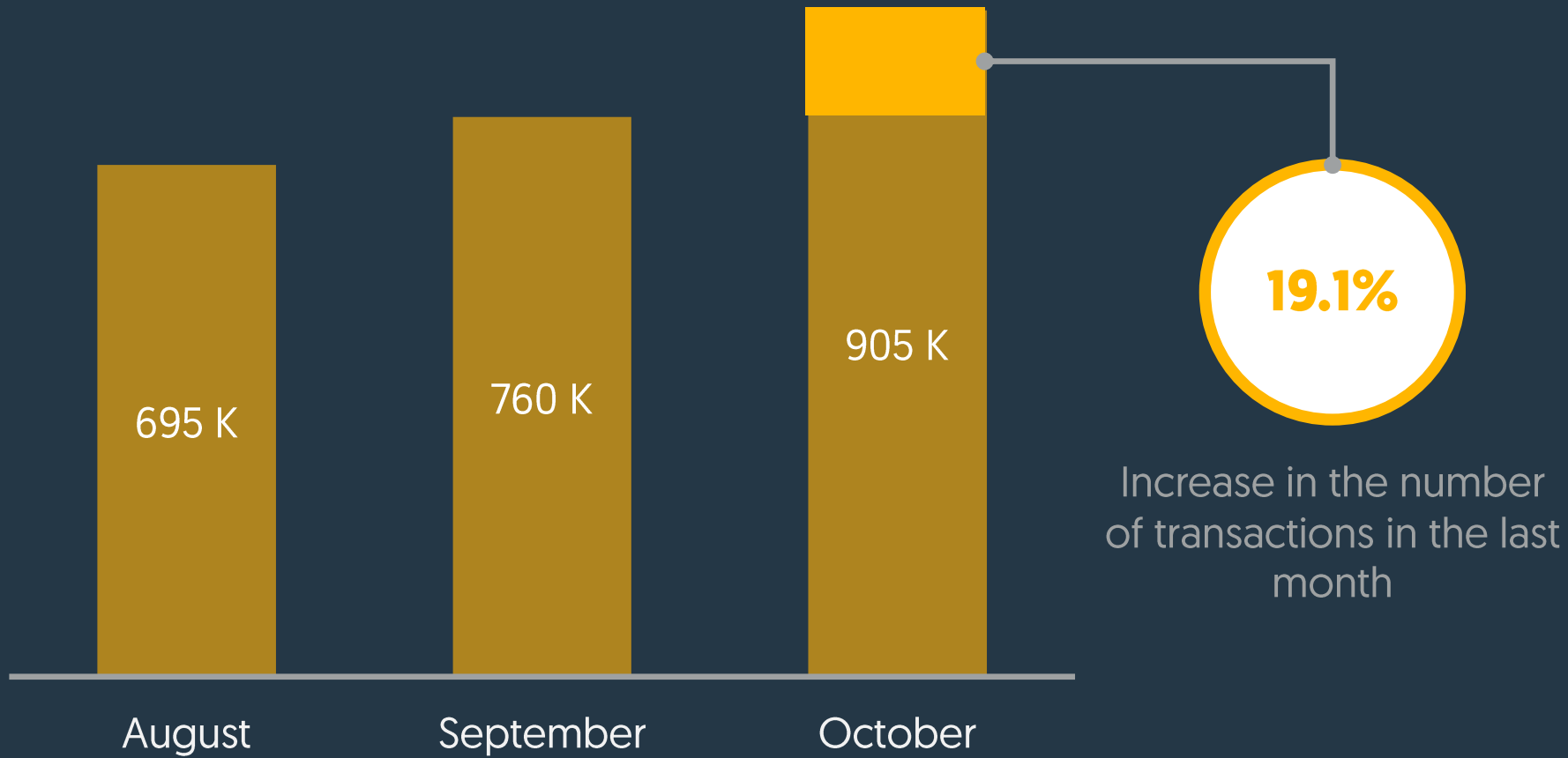
CliQ Customers

Percentage of Customers Based on Customer Type



CliQ Number of Transactions

Total Number of Transactions Over the Past 3 Months

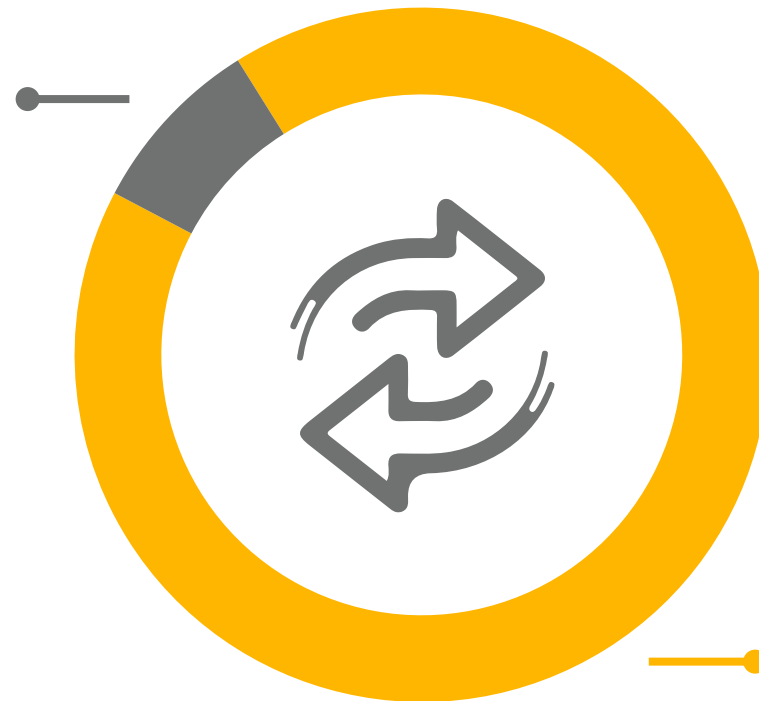


CliQ Number of Transactions

Percentage Based on Transaction Type

8.4%

76.0K
Purchases

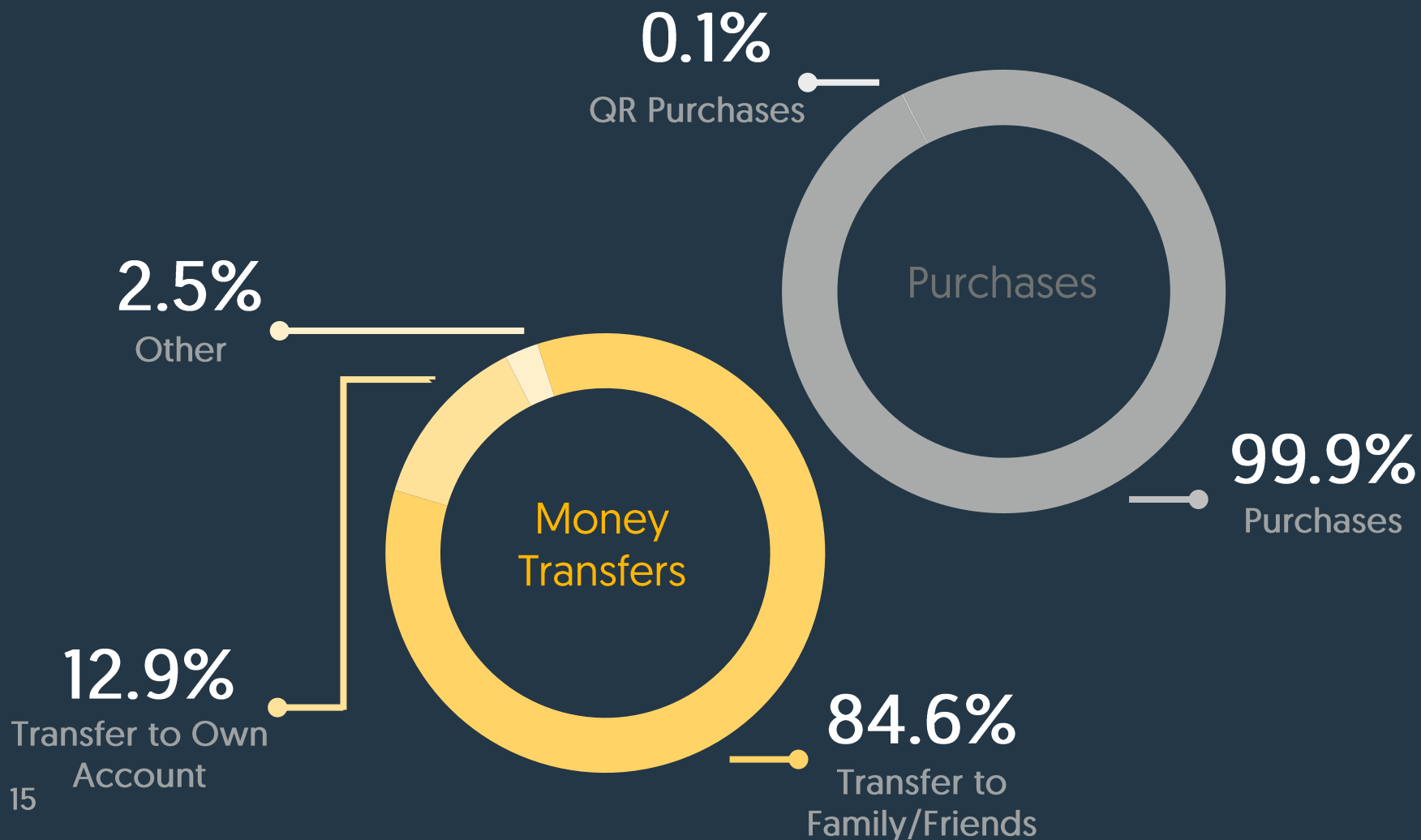


91.6%

828.8K
Money Transfers

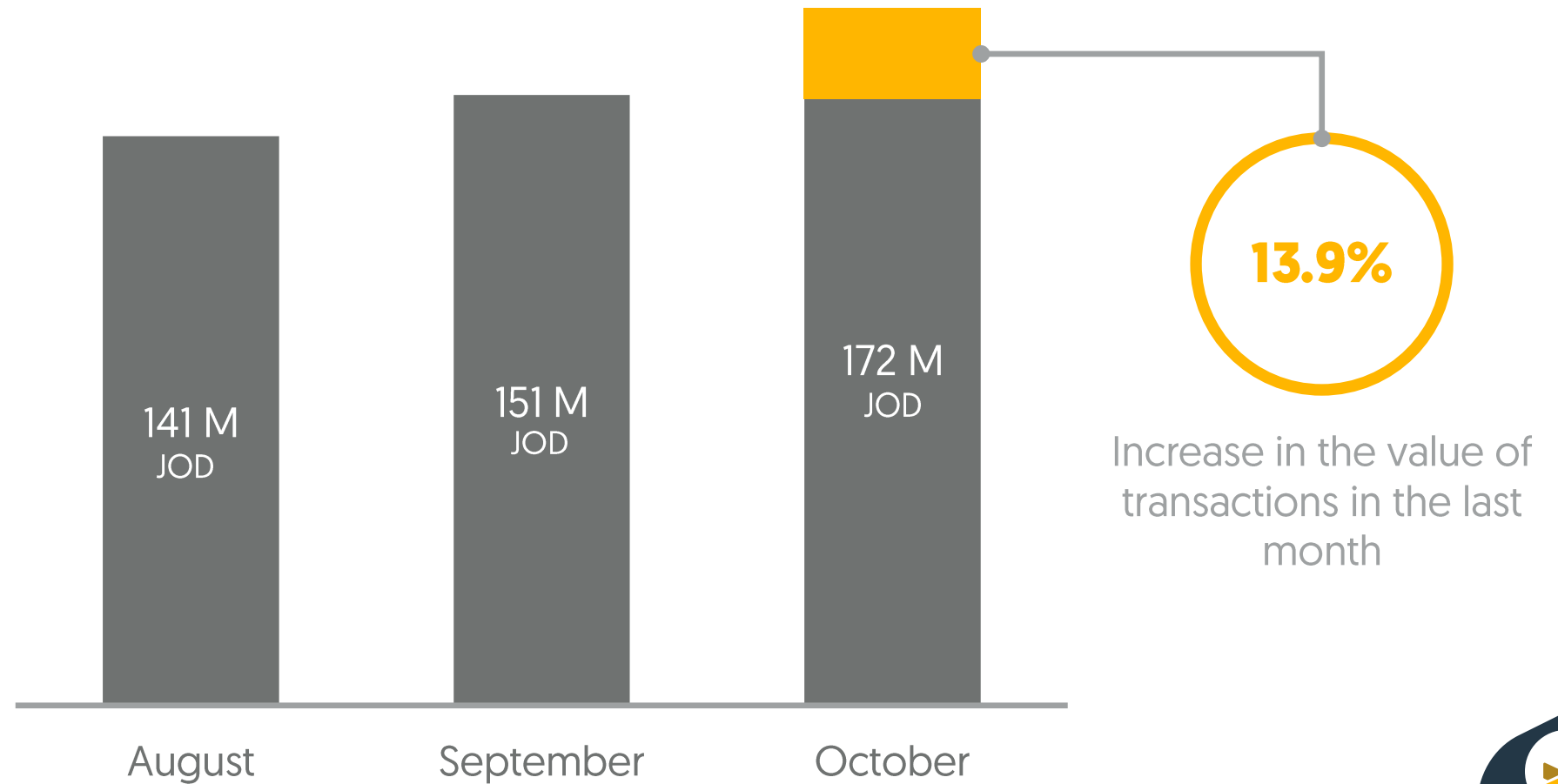
CliQ Number of Transactions

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

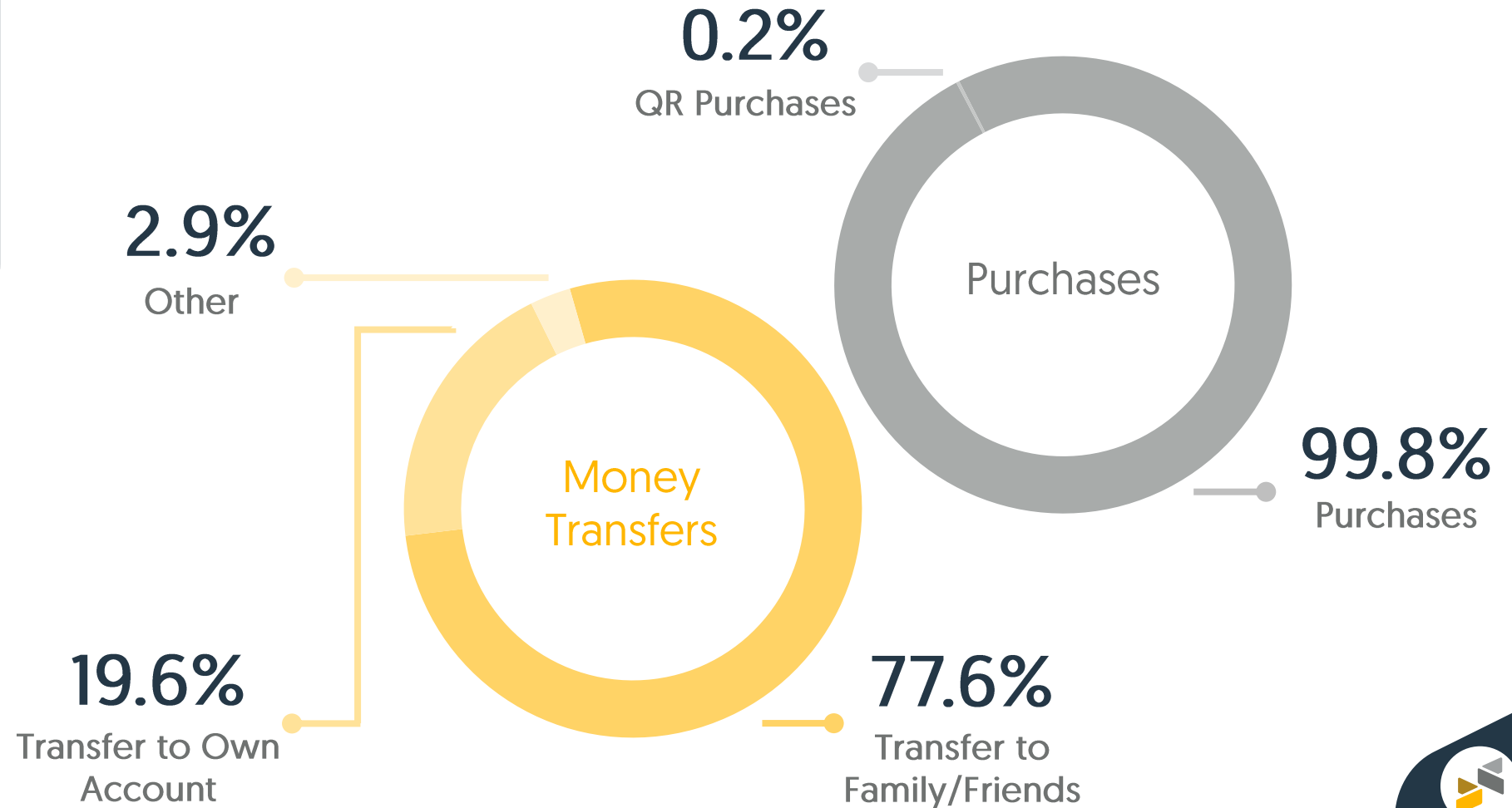
10.0%
17.2M JOD
Purchases



90.0%
154.3M JOD
Money Transfers

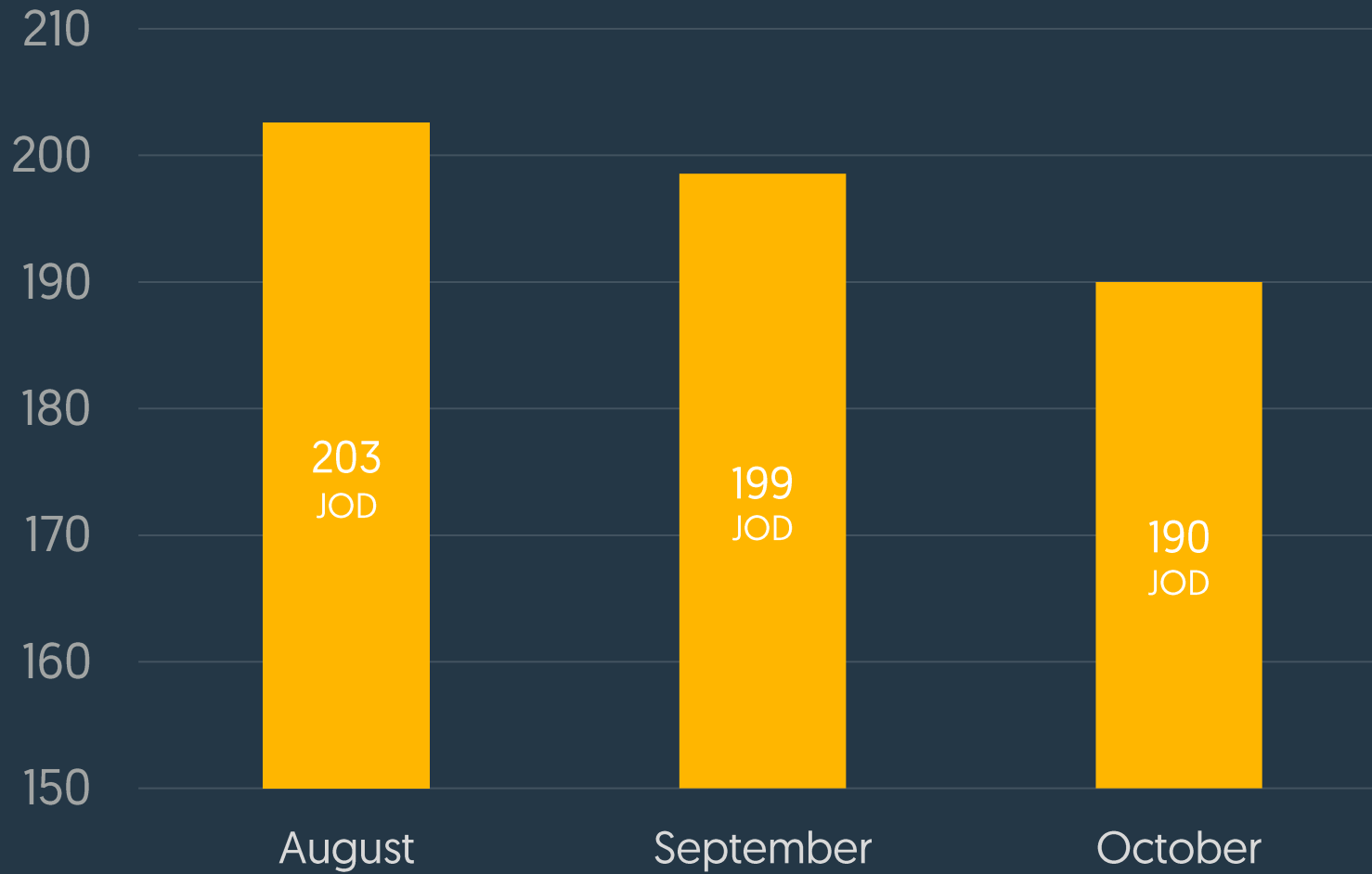
CliQ Value of Transactions

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



22.6%

0.16M
On Us



77.4%

0.53M
Off Us

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

CliQ Interoperability

Value of Money Transfer Transactions Through Banks



15.2%

21M JOD
On Us



84.8%

119M JOD
Off Us

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

22



JoMoPay
Jordan Mobile Payment

Monthly Report

October 2022

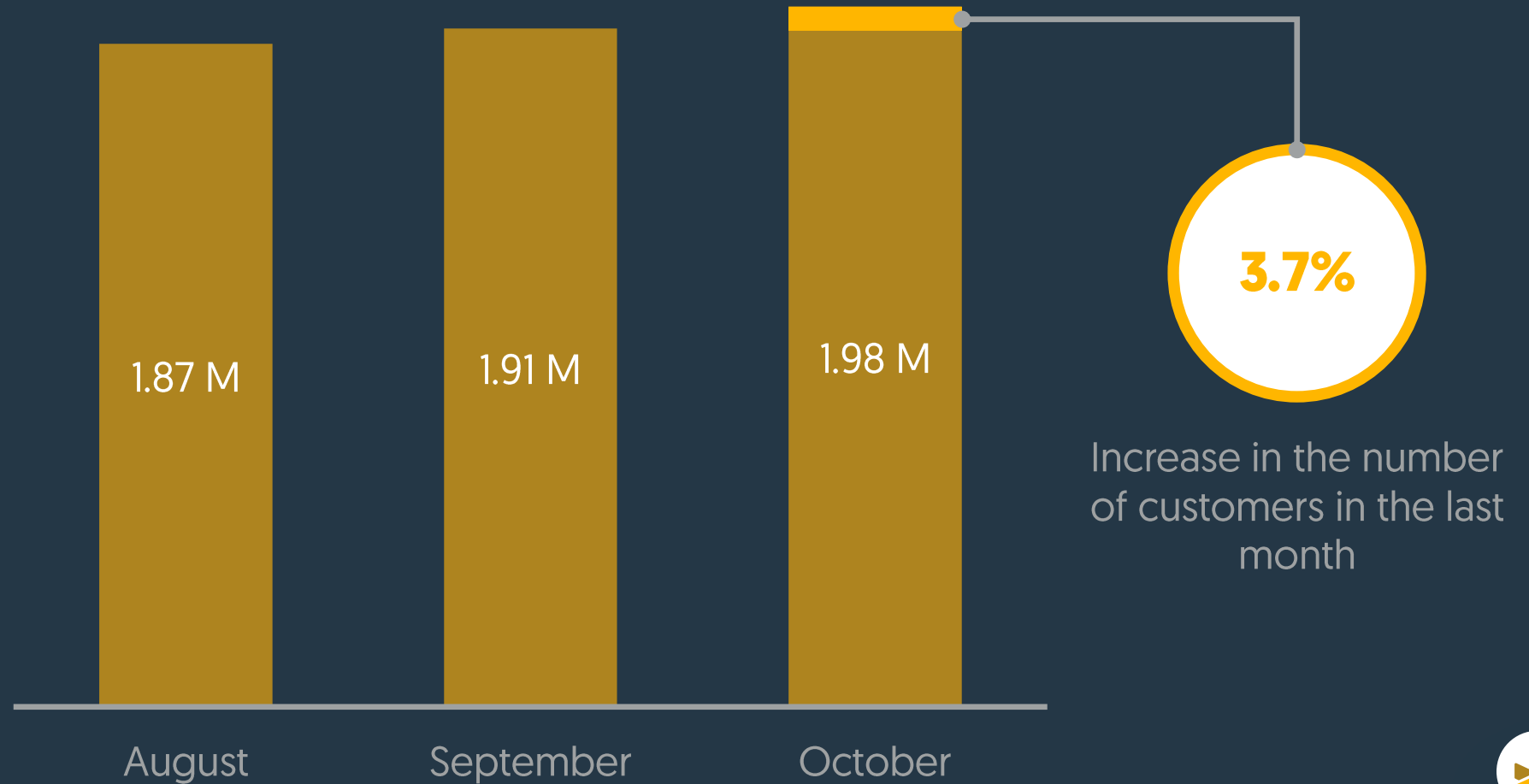
National Switch for Mobile Wallet Payments



10.2022

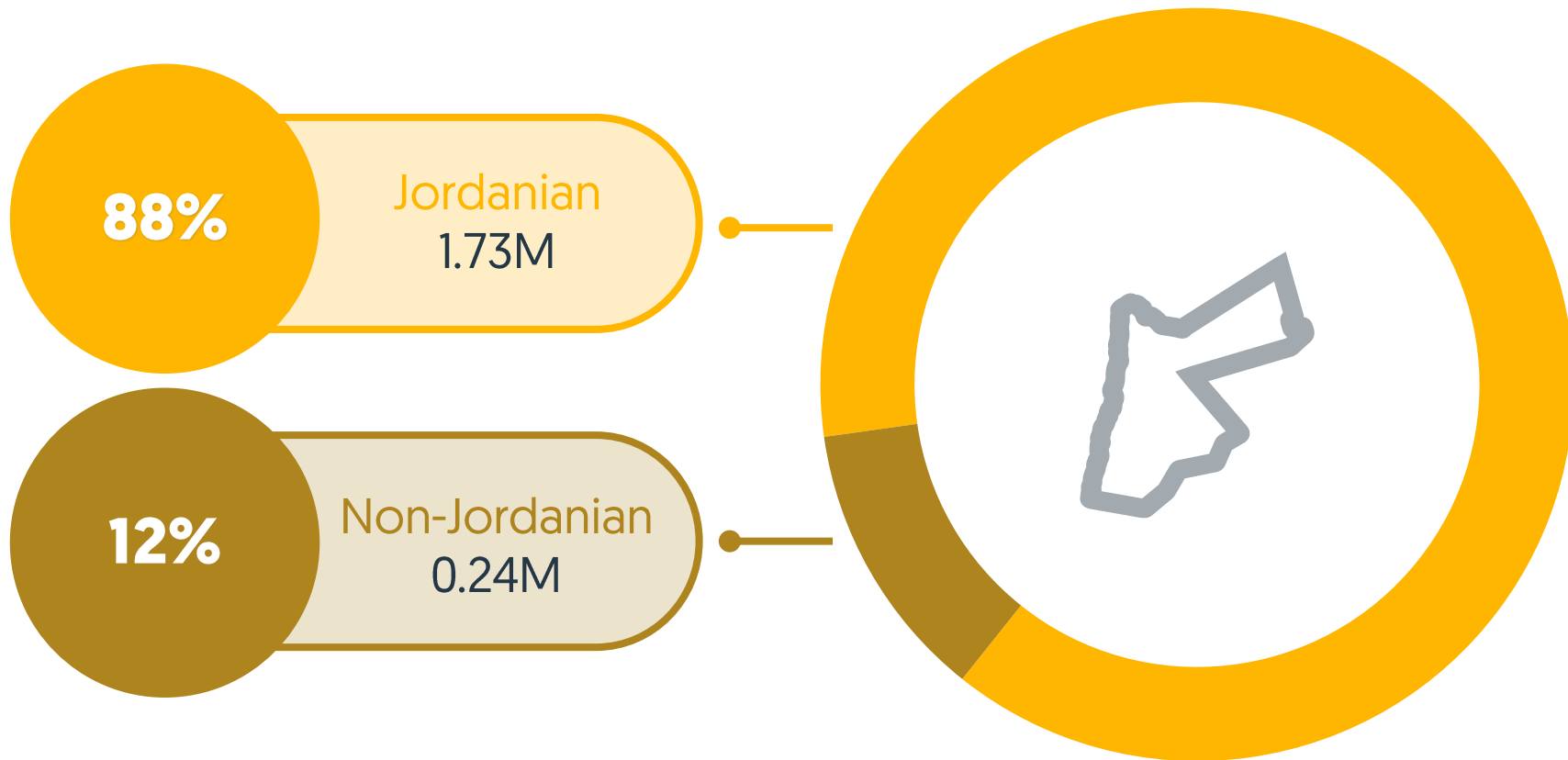
JoMoPay Customers

Total Number of Customers Over the Past 3 Months



JoMoPay Customers

Percentage of Customers Based on Nationality



JoMoPay Customers

Percentage of Customers Based on Gender

62.1%
1.22M
Male Customers

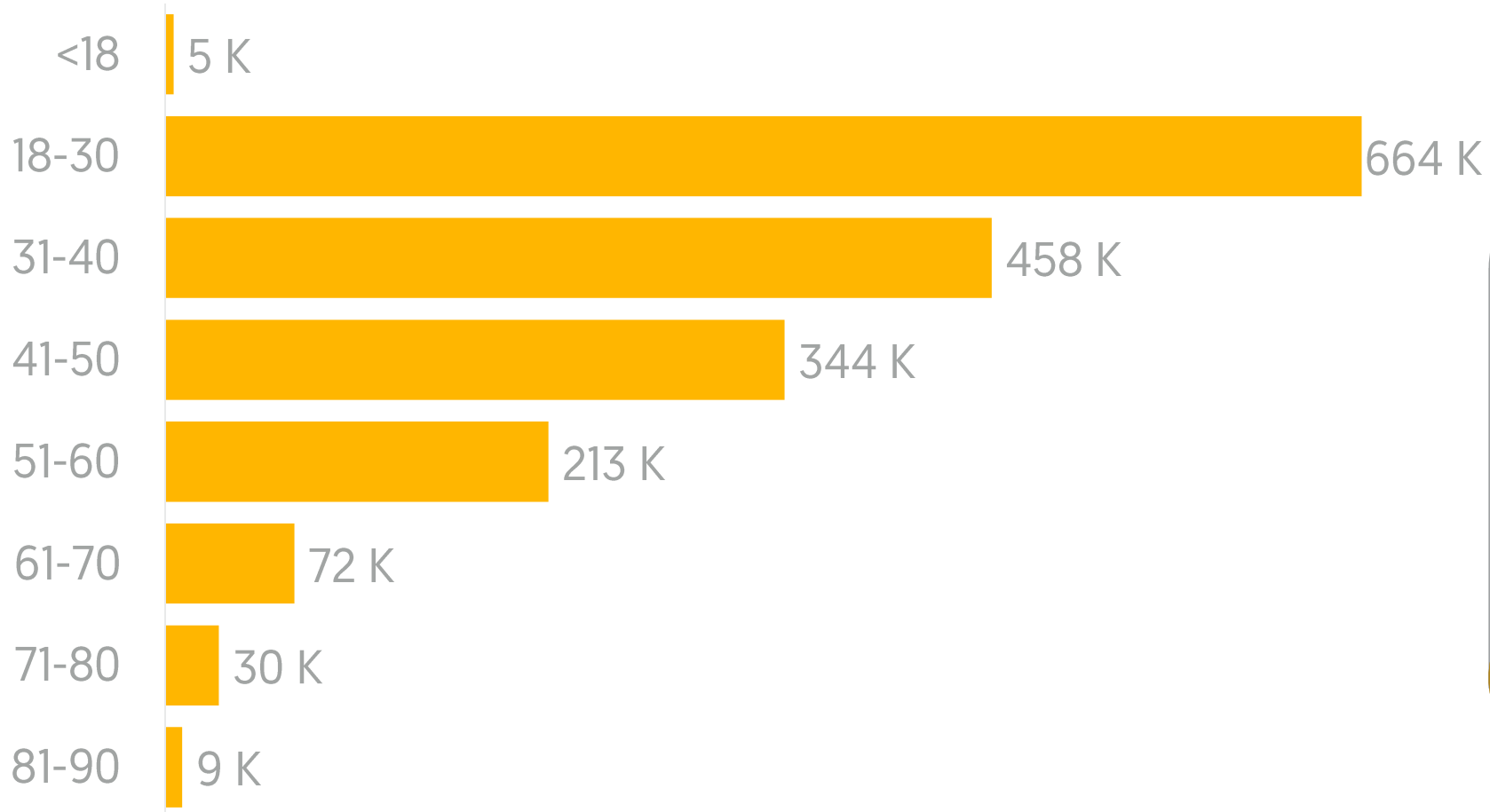


37.9%
0.74M
Female Customers



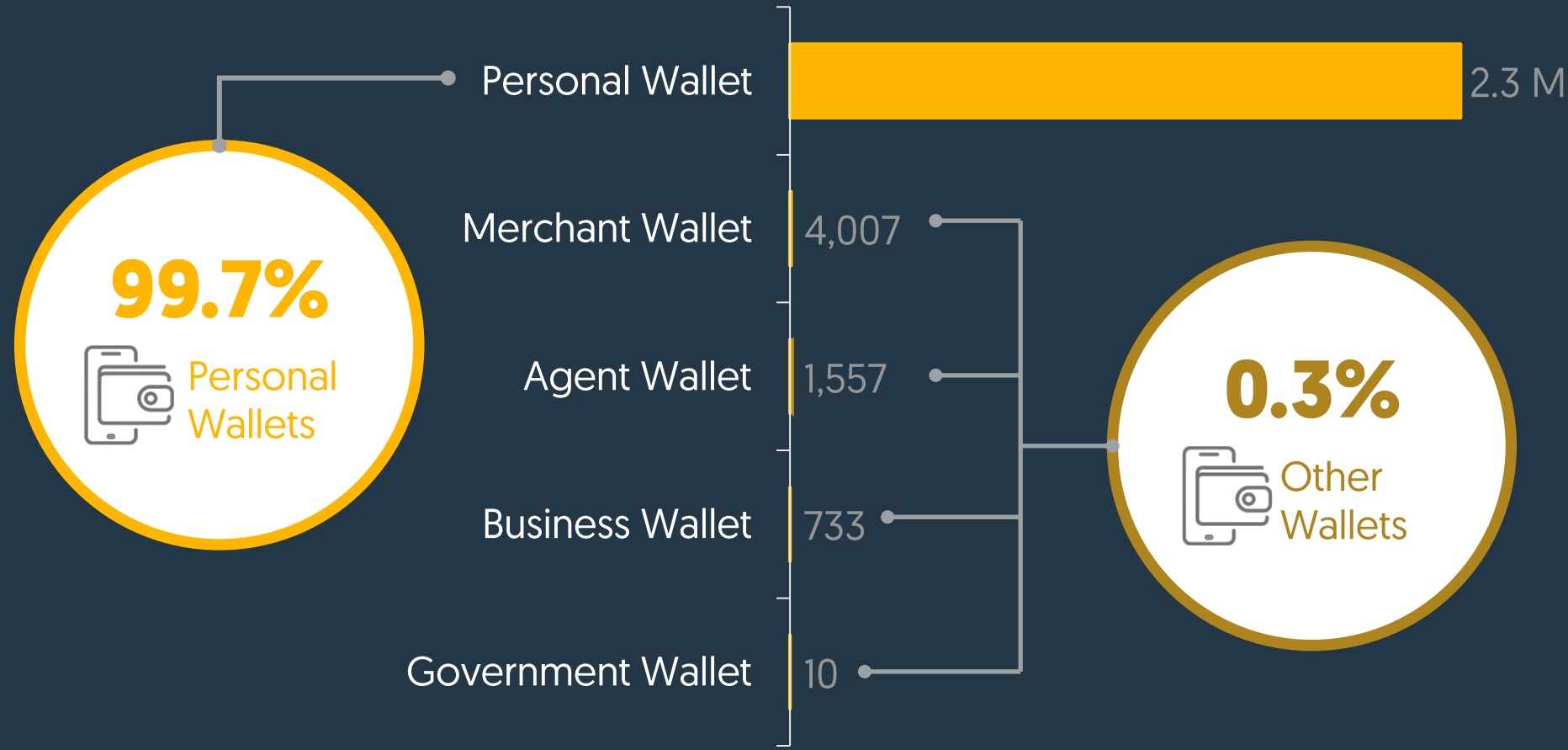
JoMoPay Customers

Number of Customers Based on Age Group



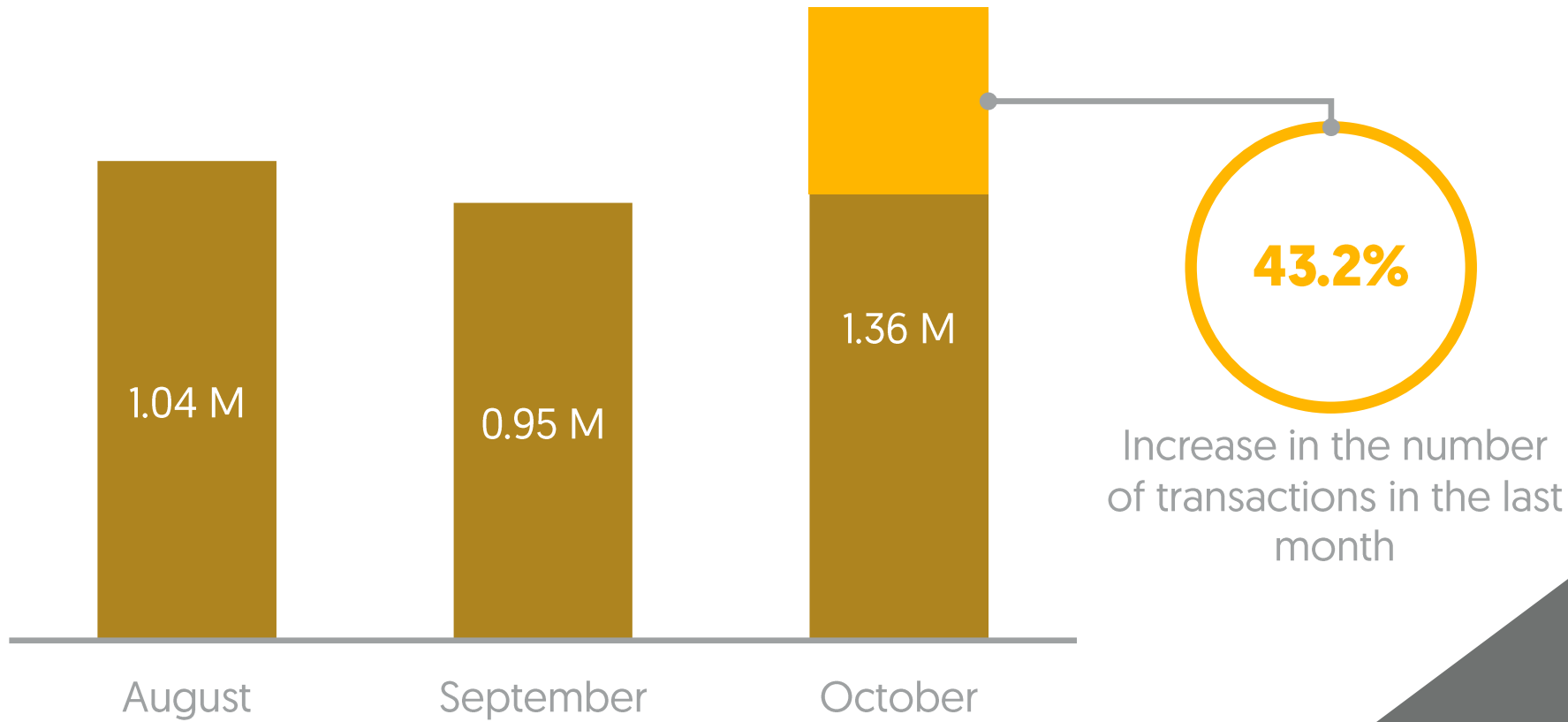
JoMoPay Customers

Number of Wallets Based on Wallet Type



JoMoPay Number of Transactions

Total Number of Transactions Over the Past 3 Months



JoMoPay Number of Transactions

Percentage Based on Transaction Type

0.9%
12K
Purchases

0.3%
4K
Cash In

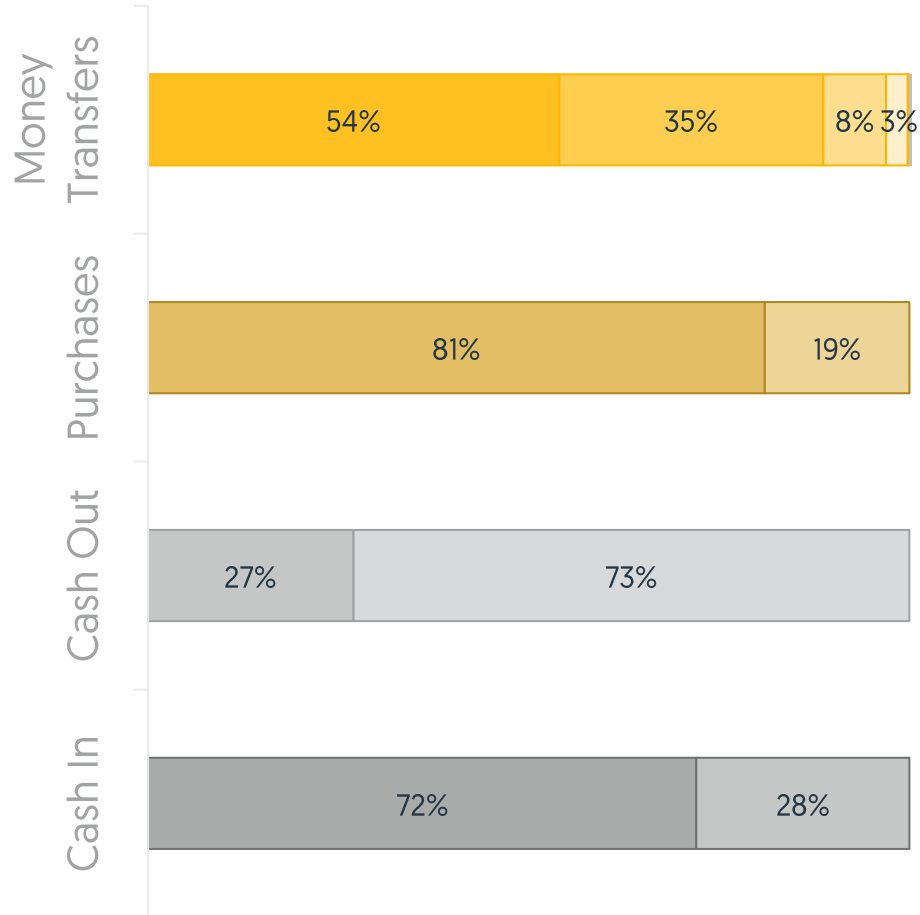
2.4%
33K
Cash Out

96.4%
1,311K
Money Transfers



JoMoPay Number of Transactions

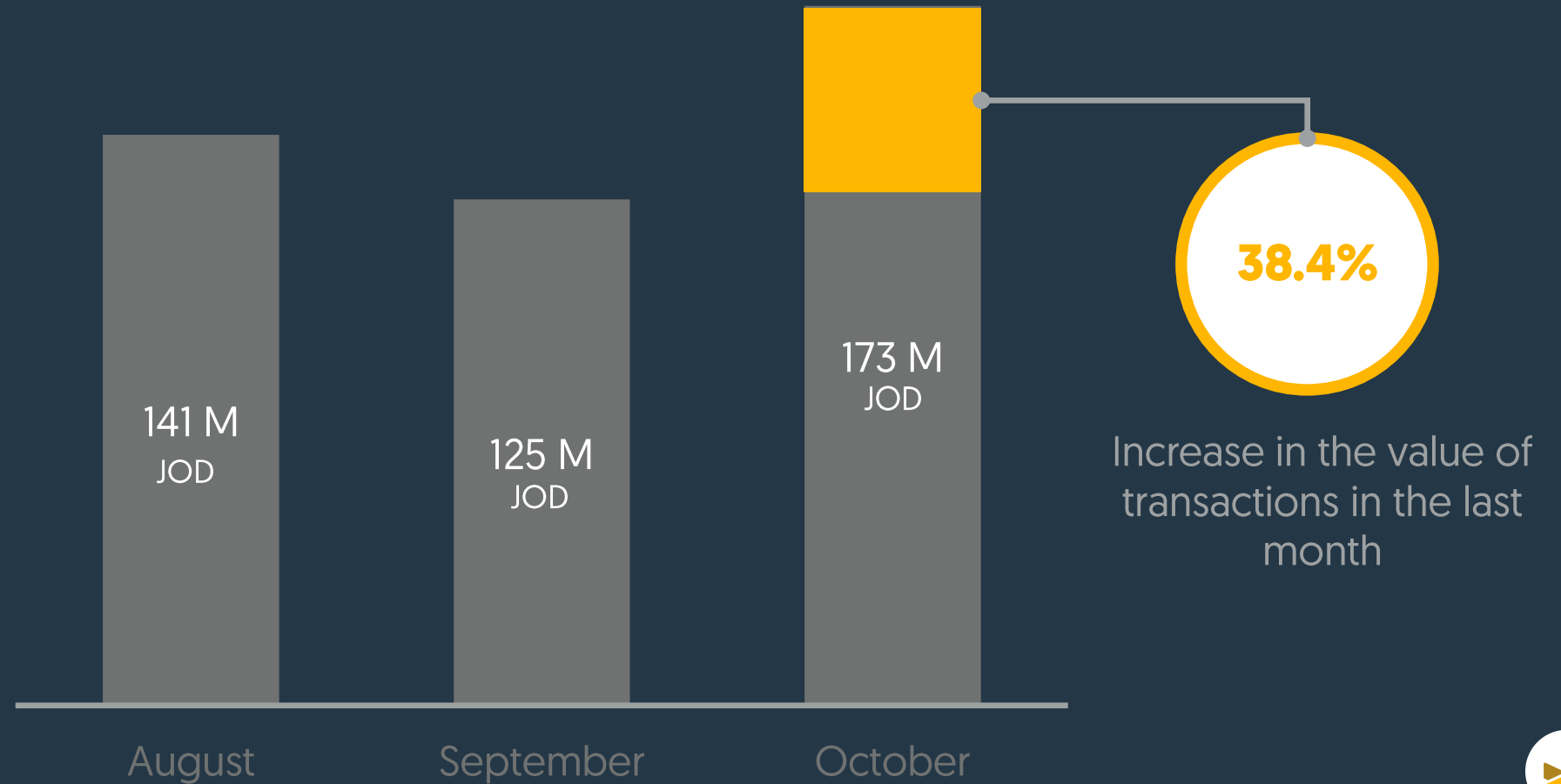
Percentage Based on Transaction Type Sub-Category



Transfer to Family/Friends	54%
Aid/Charity/Grant	35%
Transfer to Own Account	8%
Salary/Bonus/Dividends	3%
Loan/Loan Installment	0%
Purchases	81%
QR Purchases	19%
Cash Out - Agent/Teller	27%
Cash Out - ATM/Kiosk	73%
Cash In - Agent/Teller	72%
Cash In - ATM/Kiosk	28%

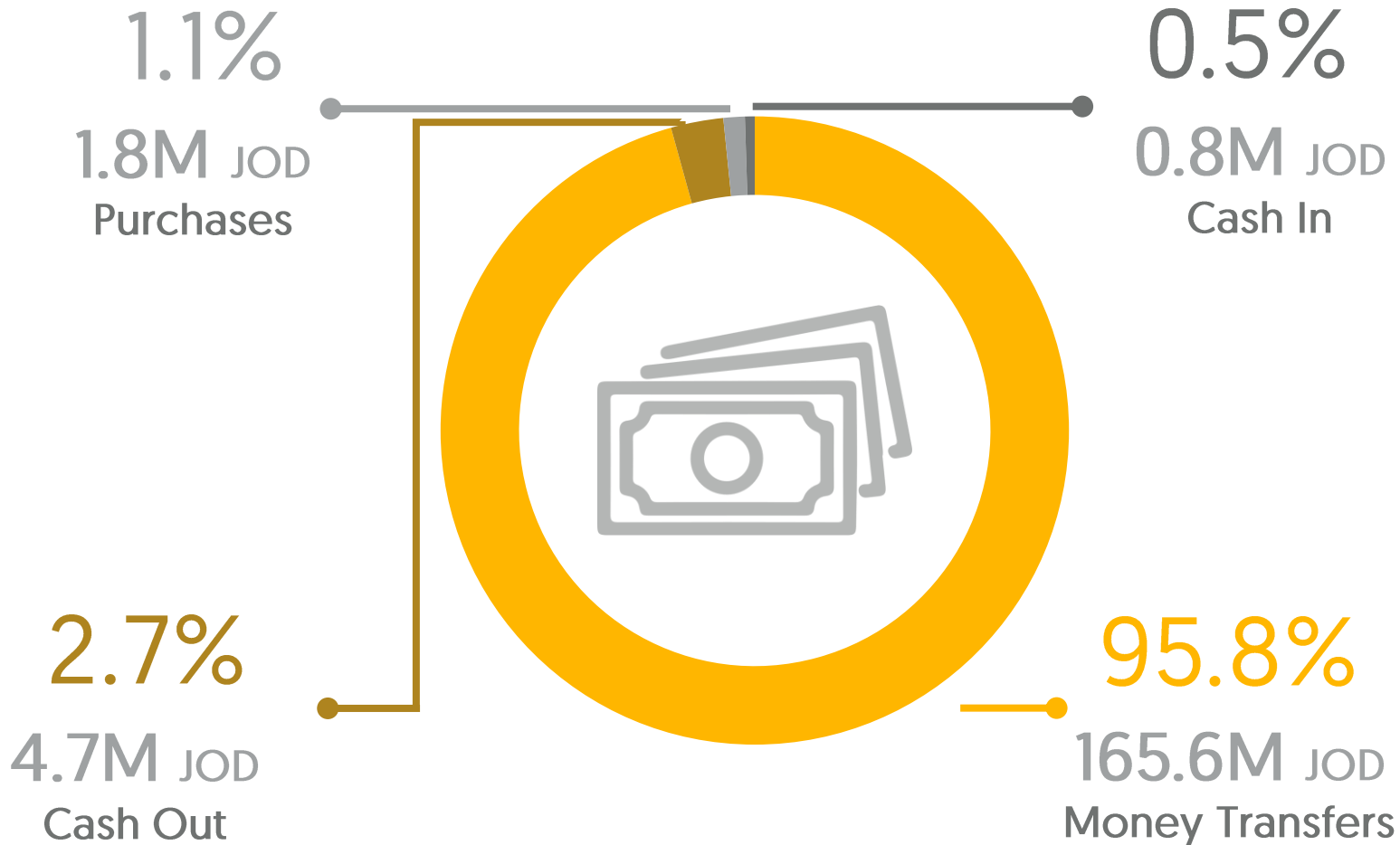
JoMoPay Value of Transactions

Total Value of Transactions Over the Past 3 Months



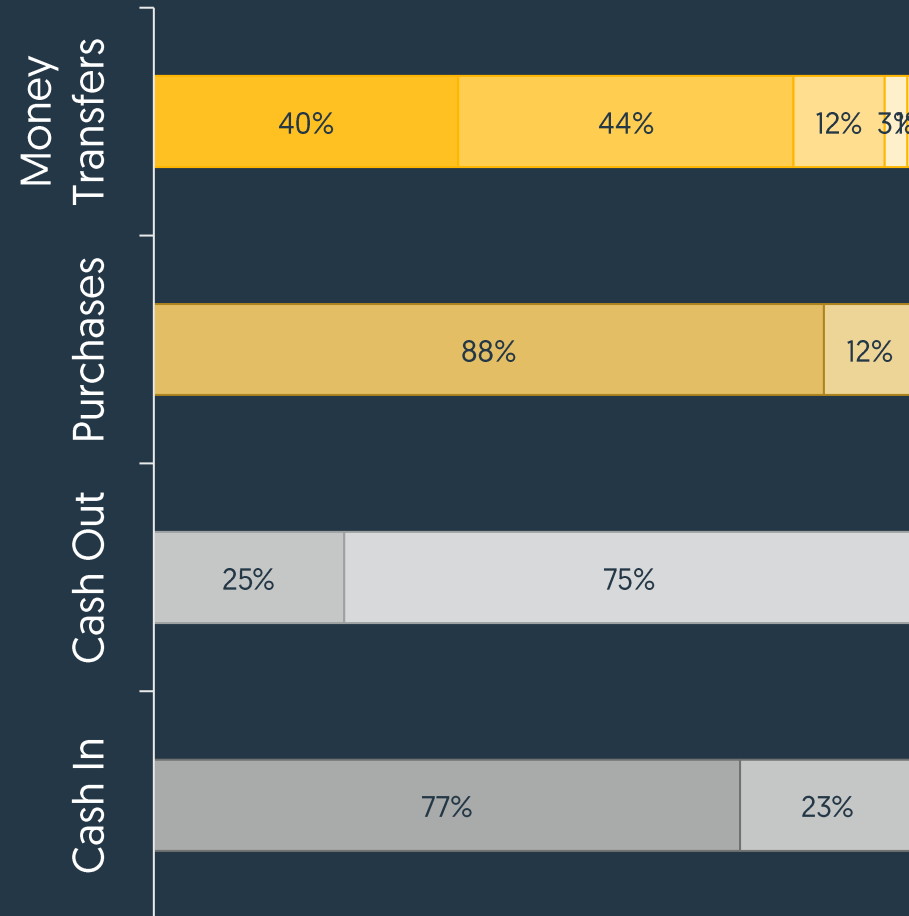
JoMoPay Value of Transactions

Percentage Based on Transaction Type



JoMoPay Value of Transactions

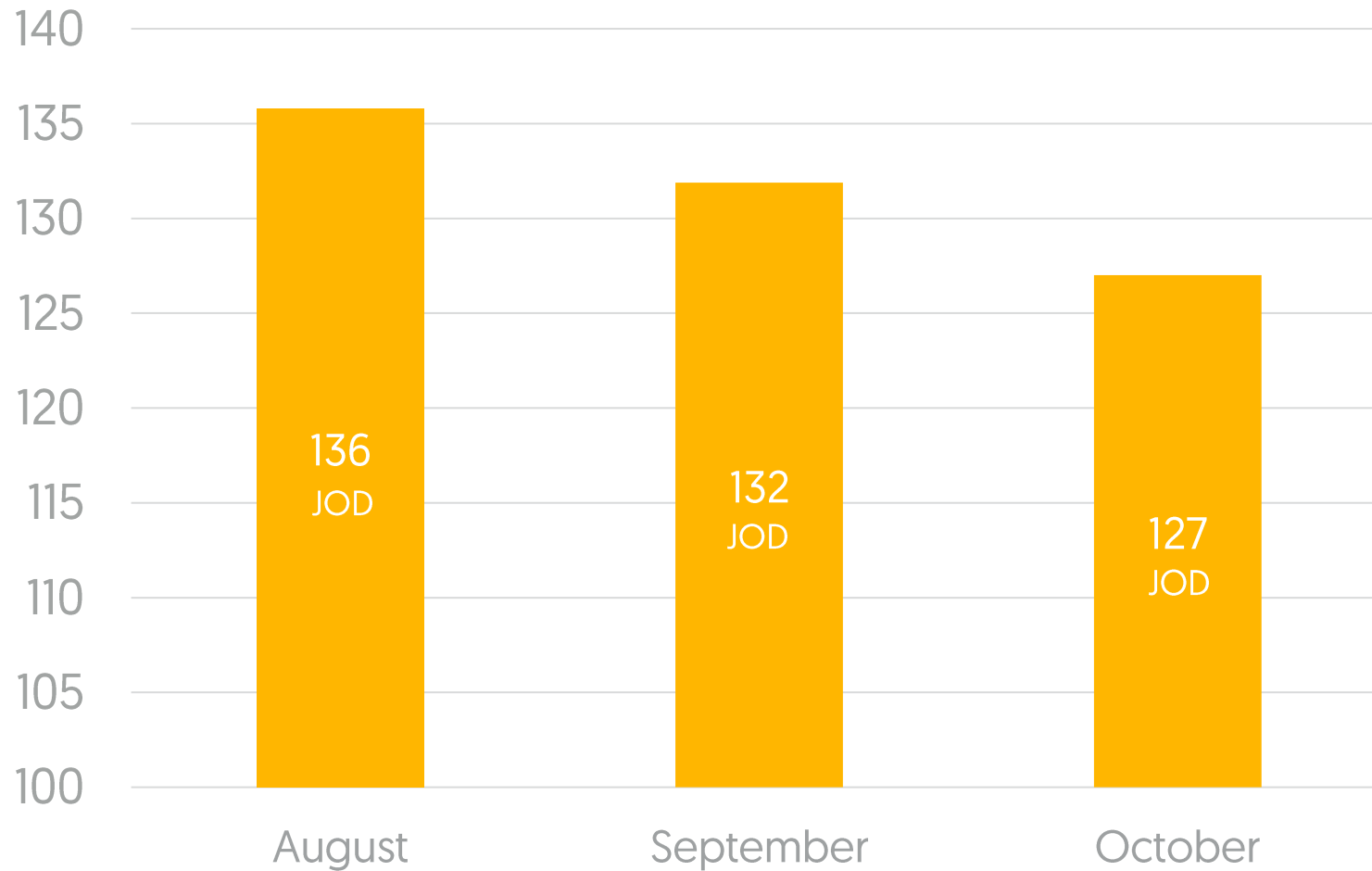
Percentage Based on Transaction Type Sub-Category



Transfer to Family/Friends	40%
Aid/Charity/Grant	44%
Transfer to Own Account	12%
Salary/Bonus/Dividends	3%
Loan/Loan Installment	1%
Purchases	88%
QR Purchases	12%
Cash Out - Agent/Teller	25%
Cash Out - ATM/Kiosk	75%
Cash In - Agent/Teller	77%
Cash In - ATM/Kiosk	23%

JoMoPay Transactions

Average Value of Transactions Over the Past 3 Months



JoMoPay Interoperability

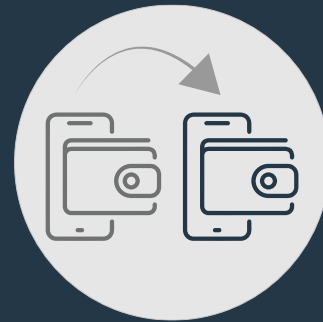
Number of Money Transfer Transactions Through PSPs



57.0%

0.62M

On Us



43.0%

0.47M

Off Us

On Us: Transactions within the same PSP
Off Us: Transactions across different PSPs

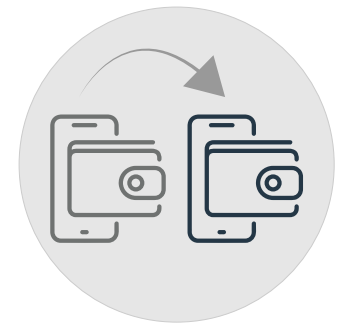
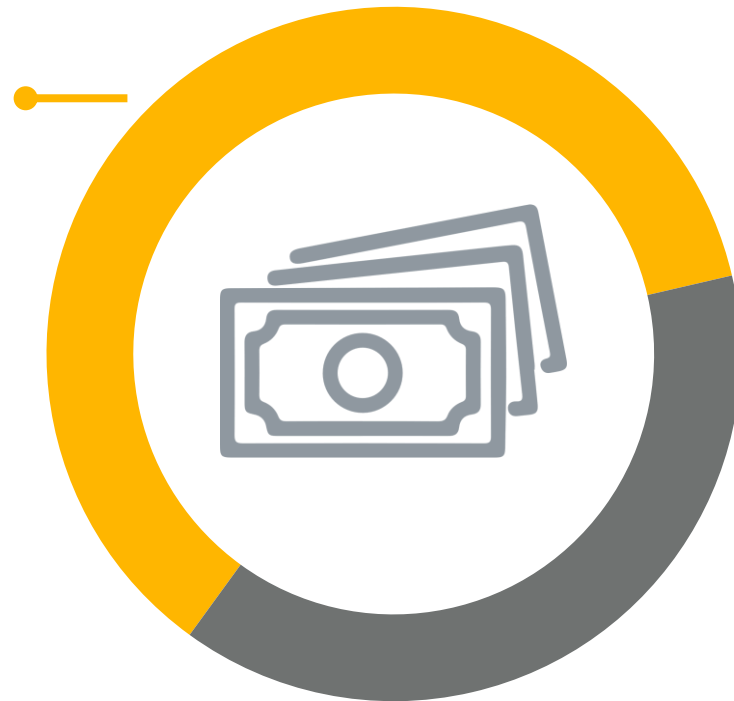
JoMoPay Interoperability

Value of Money Transfer Transactions Through PSPs



61.4%

69.9M JOD
On Us



38.6%

44.0M JOD
Off Us

On Us: Transactions within the same PSP
Off Us: Transactions across different PSPs

CliQ & JoMoPay Interoperability

Monthly Report
October 2022

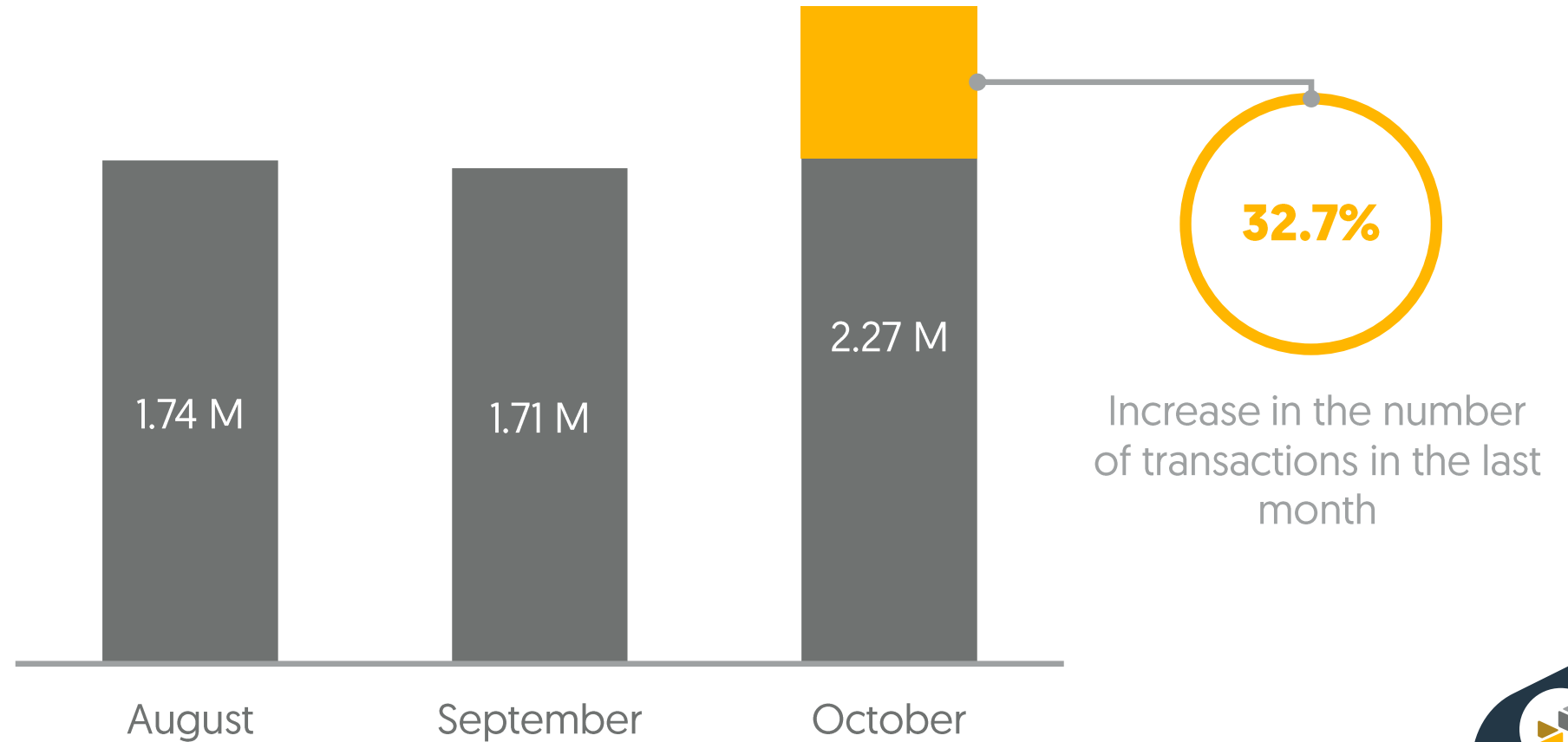
37

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



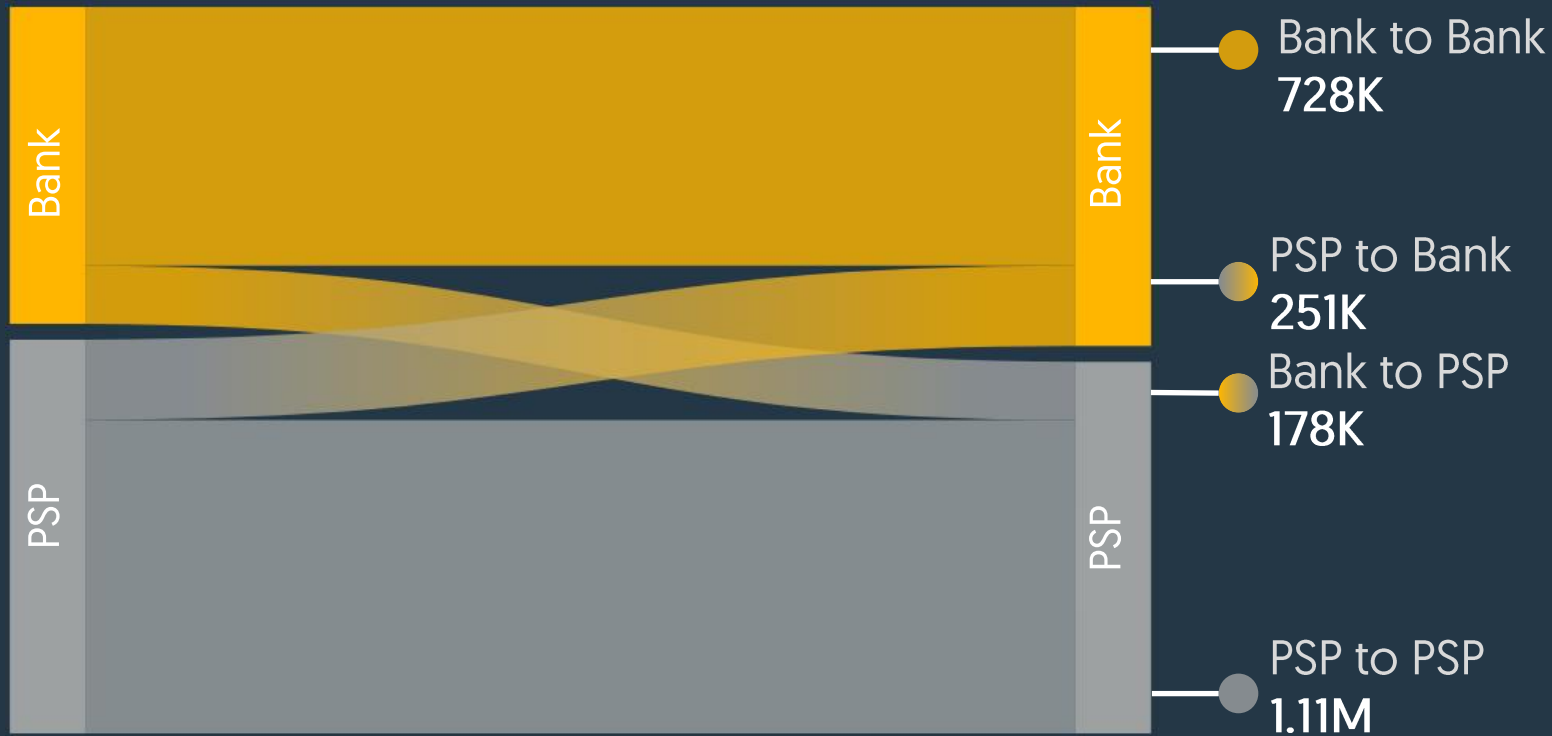
CliQ & JoMoPay Transactions

Total Number of Transactions Over the Past 3 Months



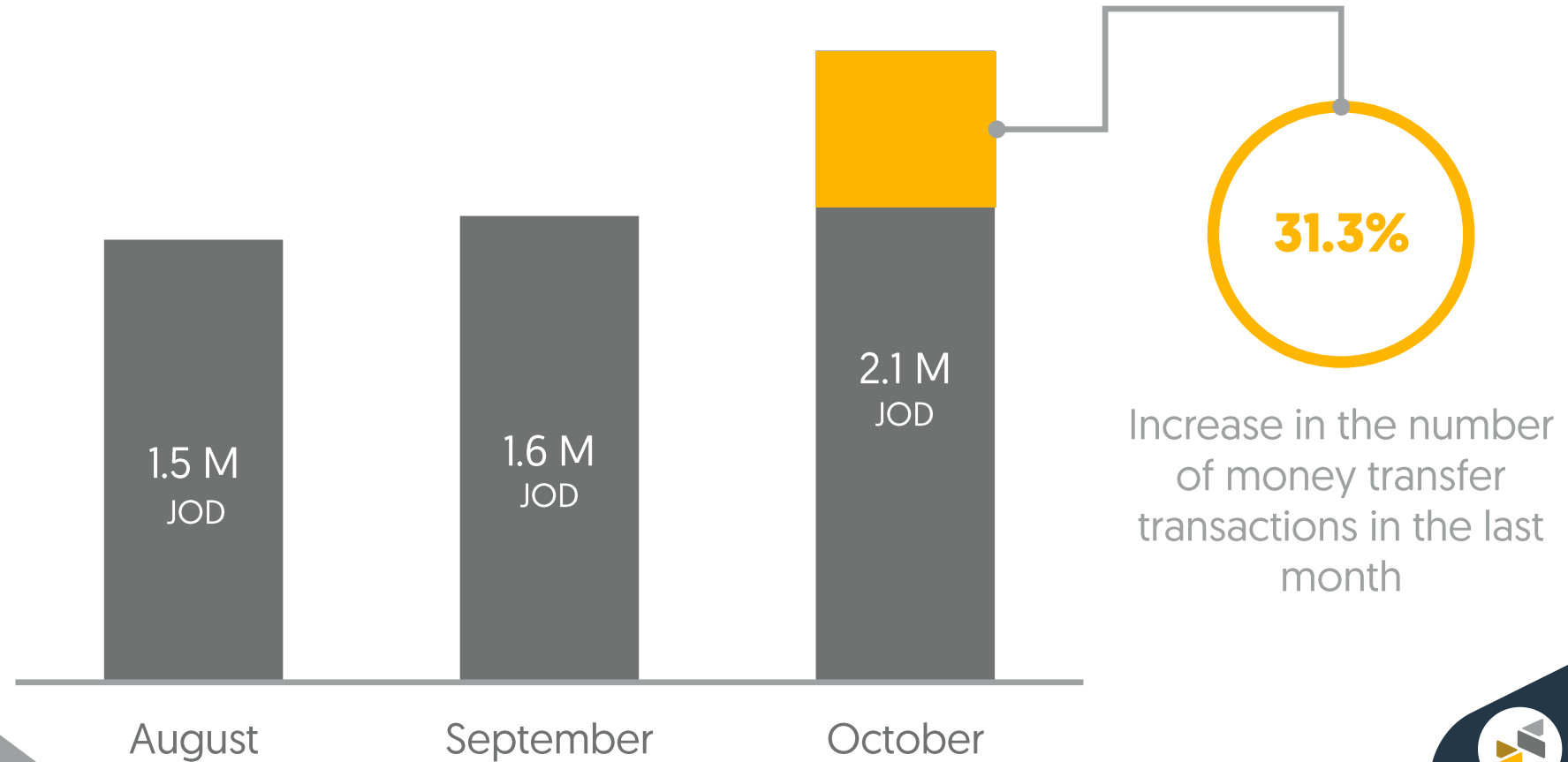
CliQ & JoMoPay Transactions

Total Number of Banks and PSPs Transactions



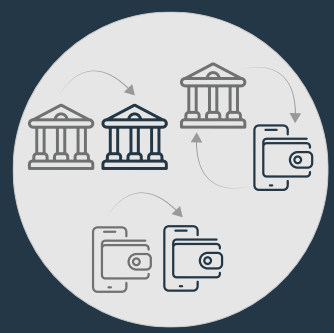
CliQ & JoMoPay Transactions

Total Number of Money Transfer Transactions Over the Past 3 Months



CliQ & JoMoPay Interoperability

Switch Interoperability – Total Number of Money Transfer Transactions Between All Banks and PSPs



63.8%
1.37M
Off Us



36.2%
0.78M
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



61.9%

226K
mPSP to Bank

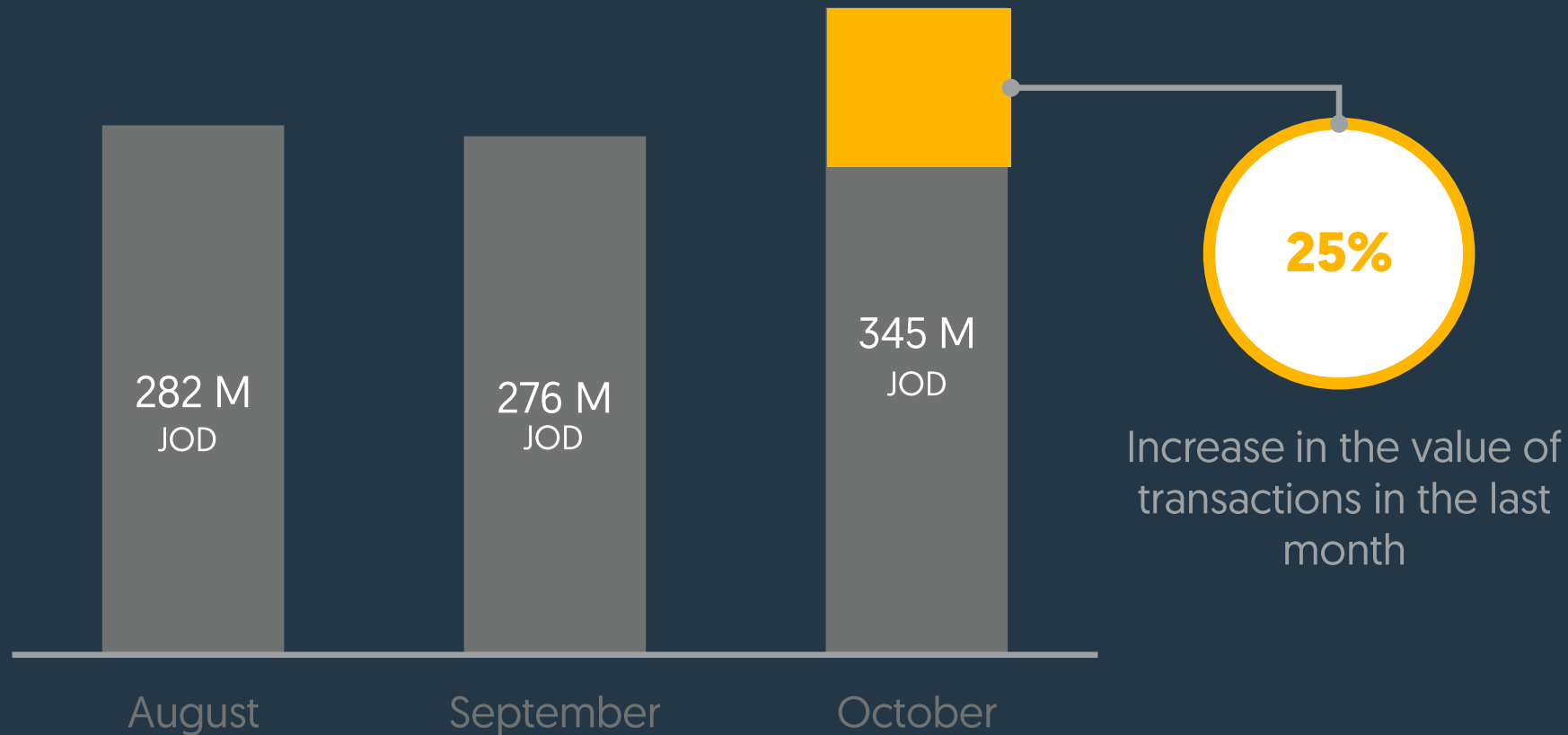


38.1%

139K
Bank to mPSP

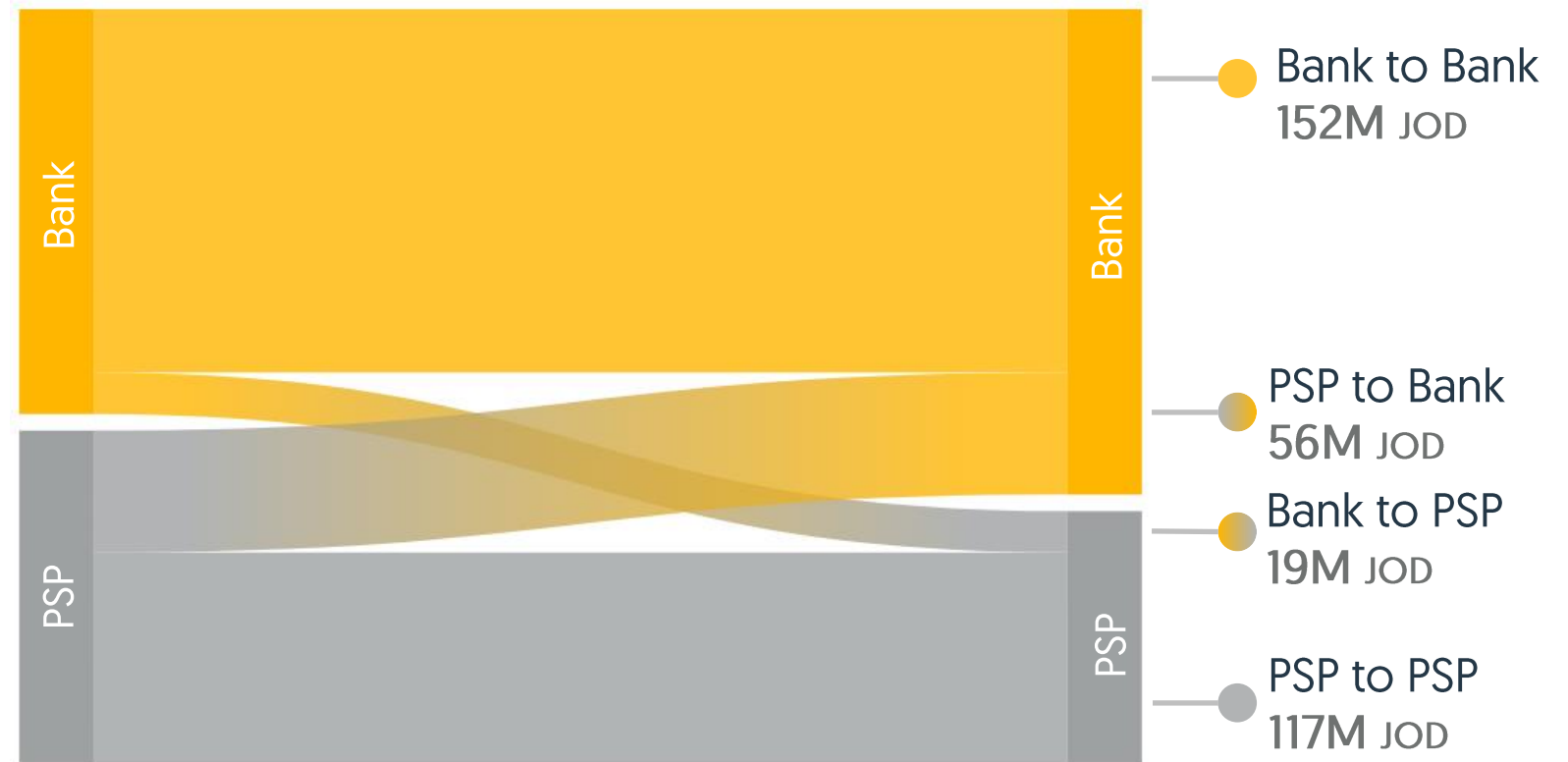
CliQ & JoMoPay Transactions

Total Value of Transactions Over the Past 3 Months



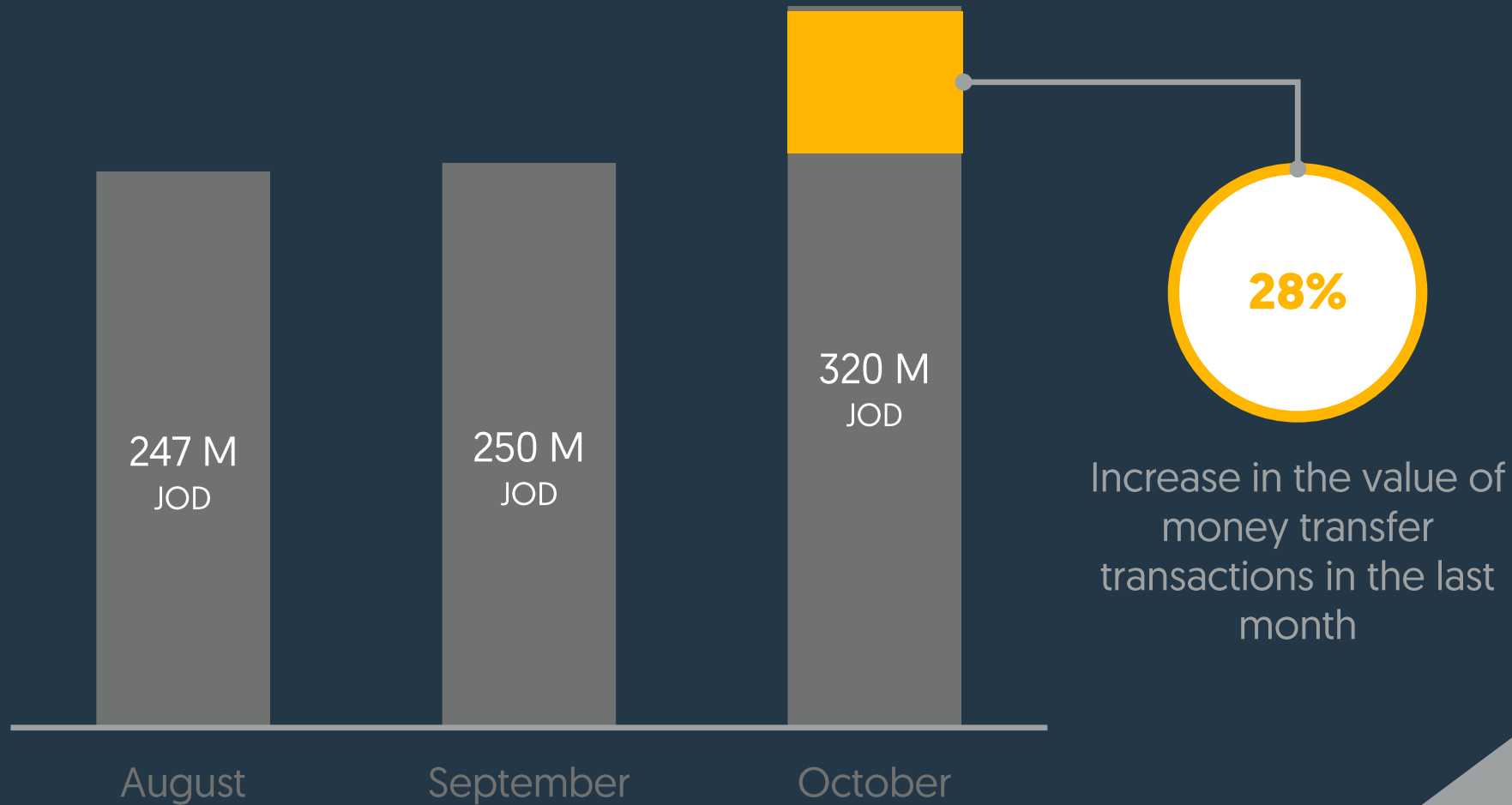
CliQ & JoMoPay Transactions

Total Value of Banks and PSPs Transactions



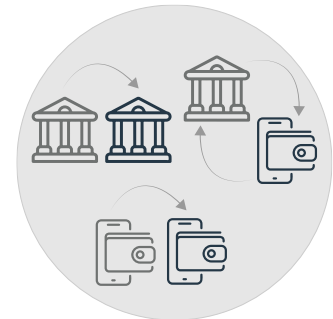
CliQ & JoMoPay Transactions

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



71.5%
229M JOD
Off Us



28.5%
91M 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



78.1%

52M JOD
mPSP to Bank



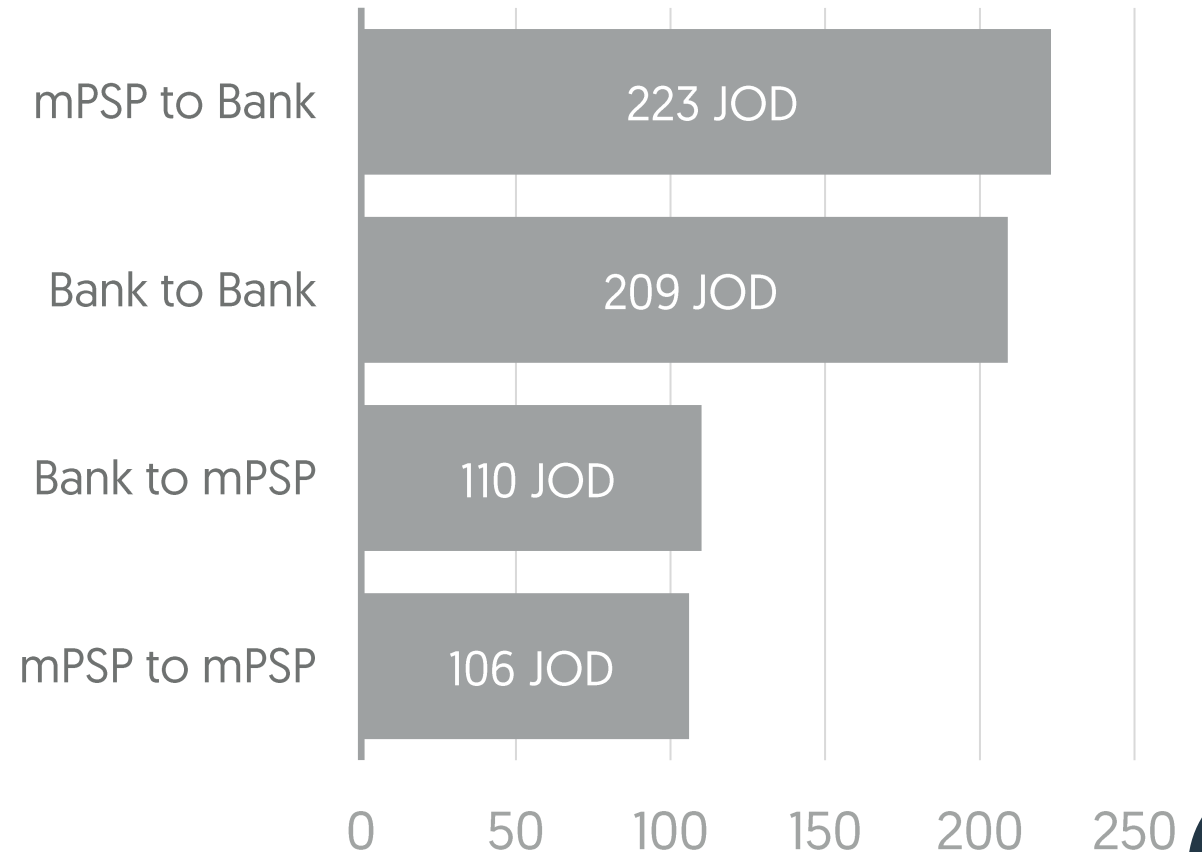
21.9%

14M JOD
Bank to mPSP

CliQ & JoMoPay Average Value of Transactions

Average Value of Transactions

152 JOD
Total Transaction Average



49



Monthly Report

October 2022

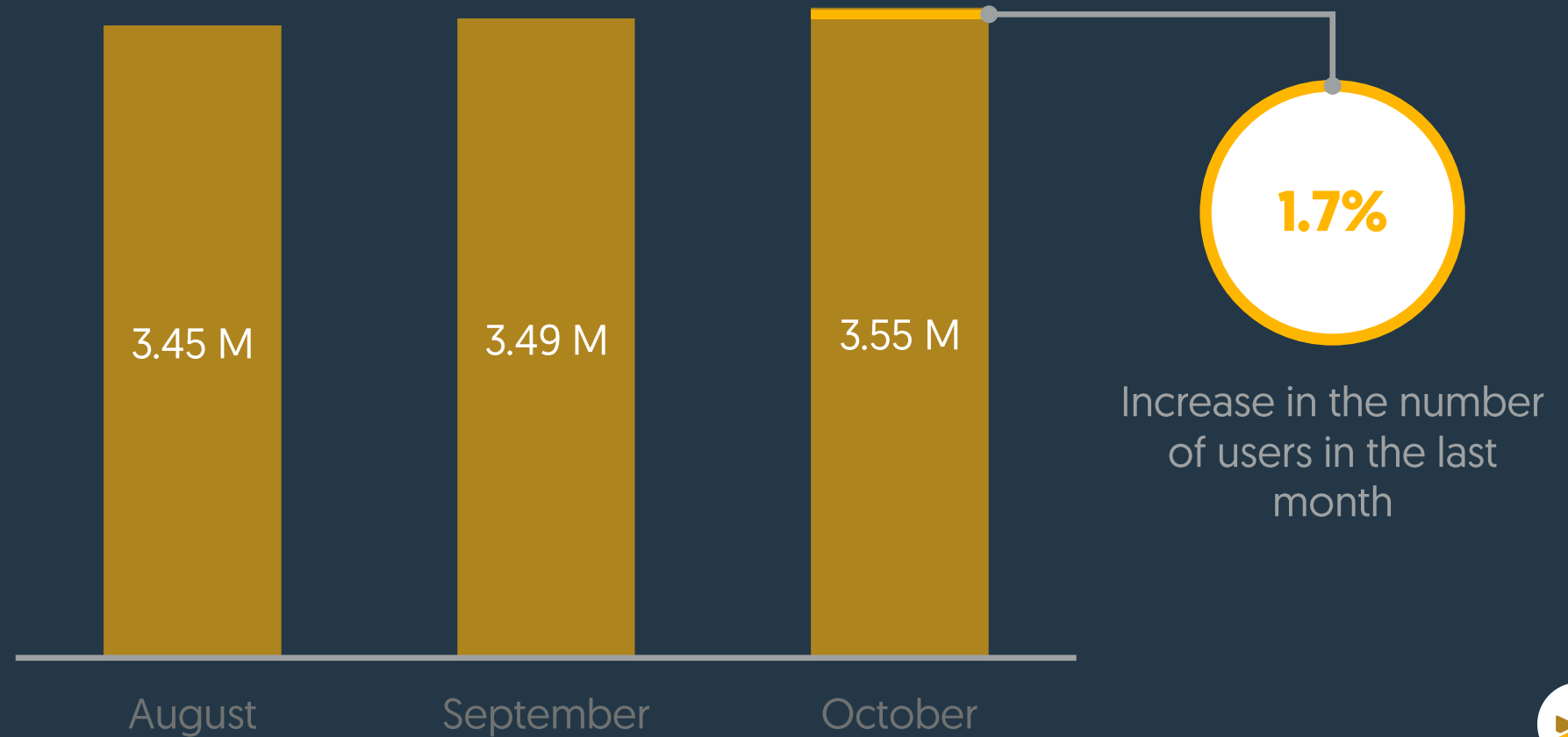
Electronic Bill Presentment & Payment (EBPP) System



10.2022

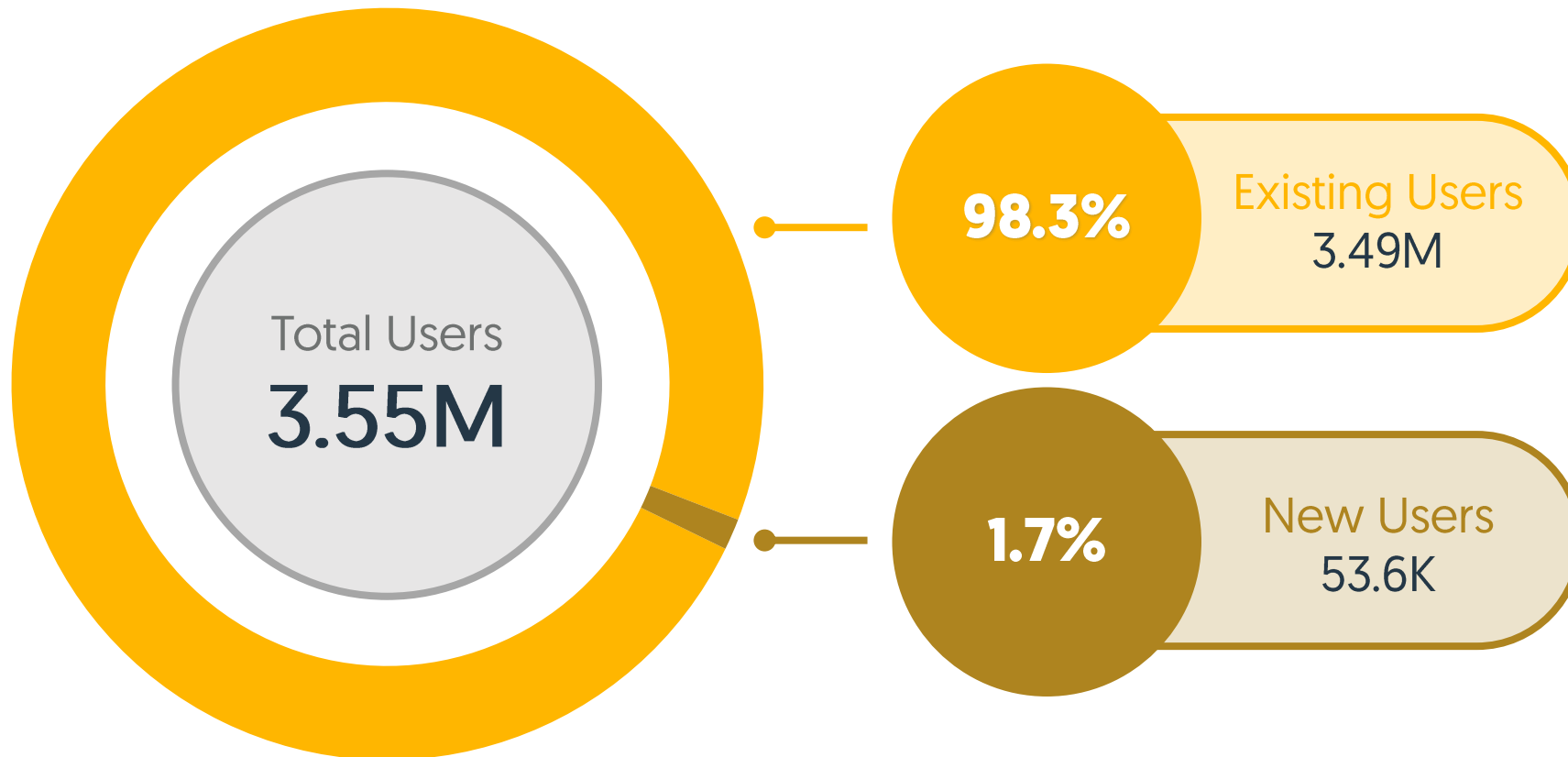
eFAWATEERcom Users

Total Number of Users Over the Past 3 Months



eFAWATEERcom Users

Number of eFAWATEERcom Users



eFAWATEERcom Billers & Services

Number of eFAWATEERcom Billers & Services



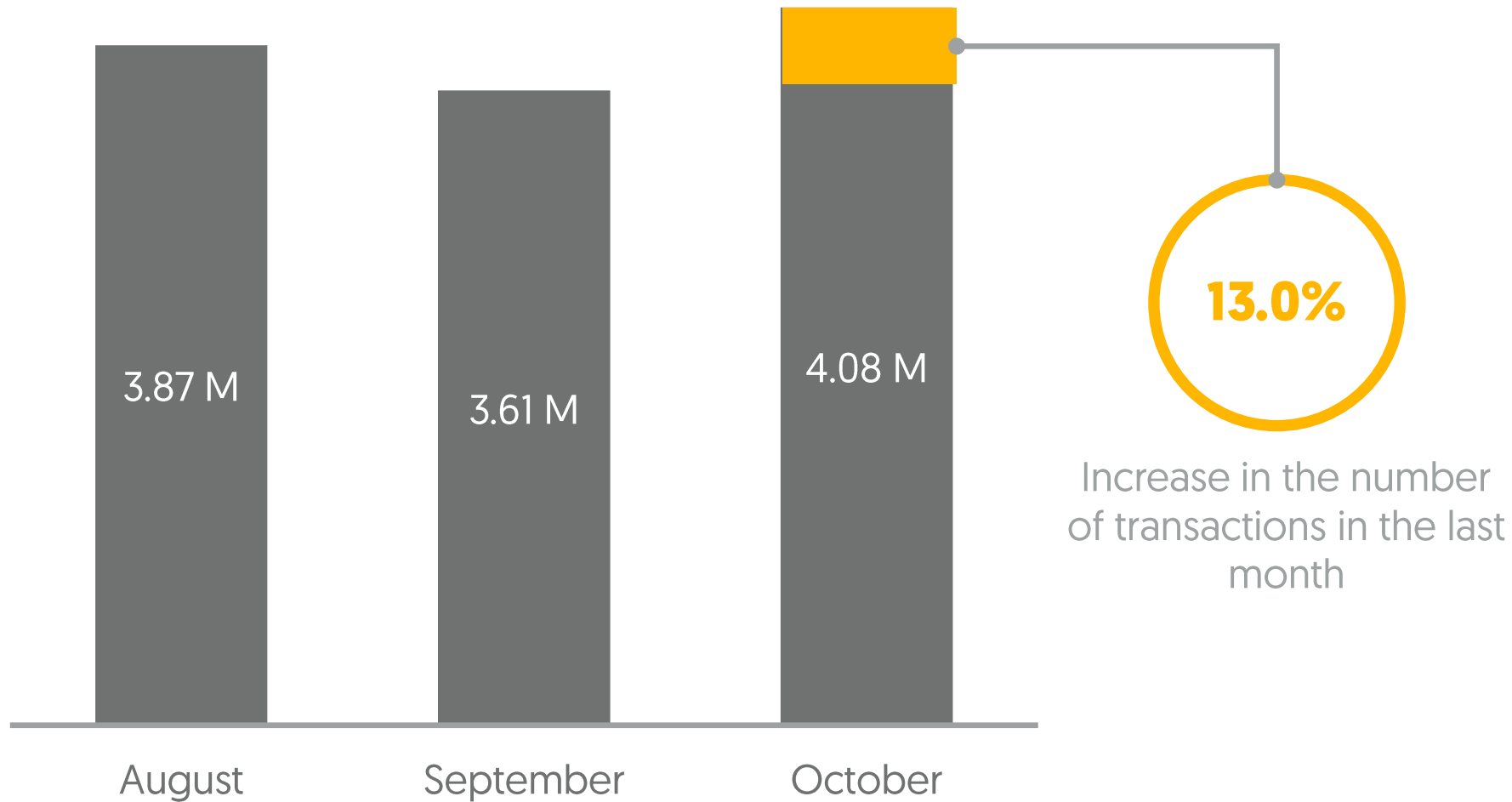
Billers
422



Services
1275

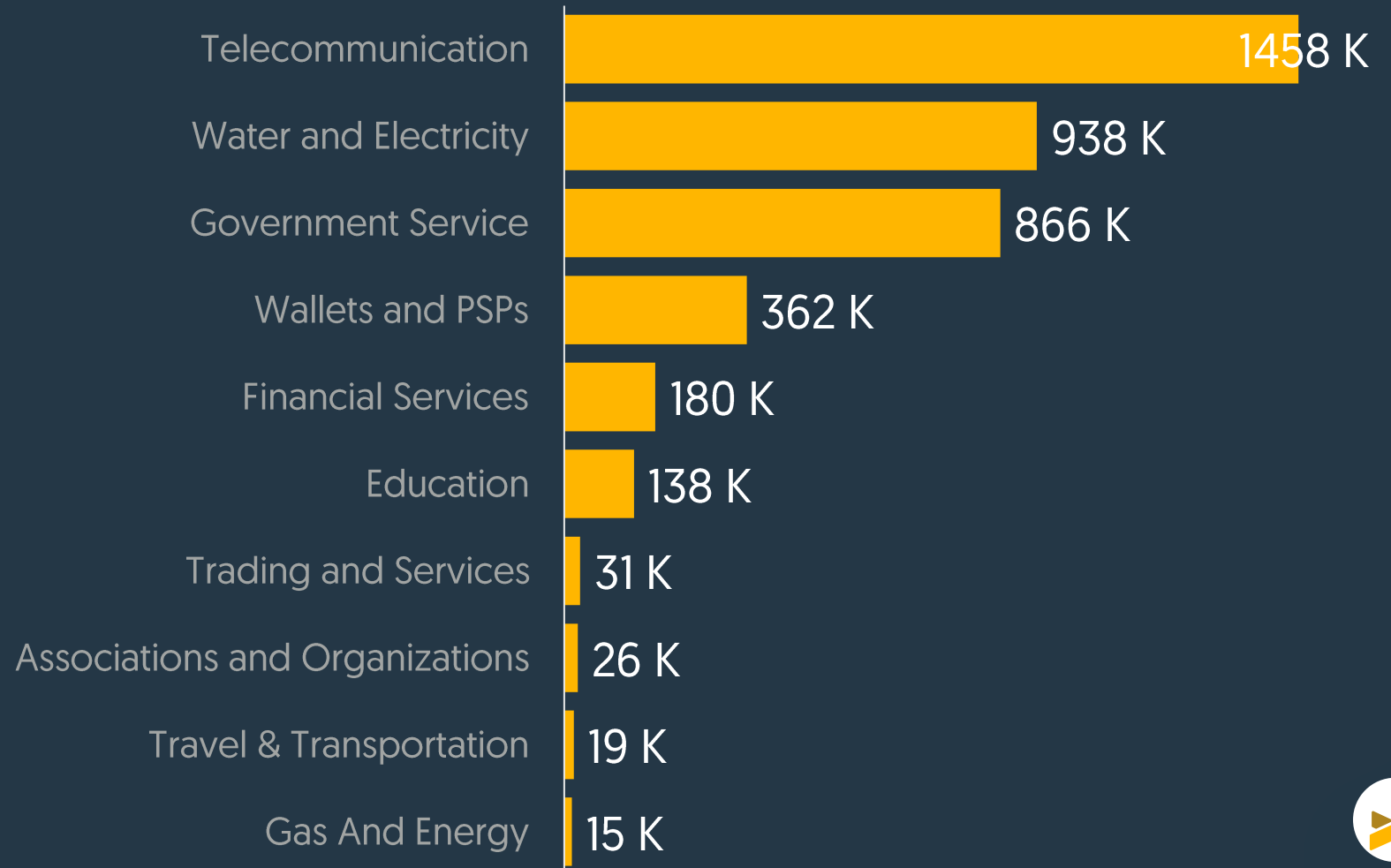
eFAWATEERcom Number of Transactions

Total Number of Transactions Over the Past 3 Months



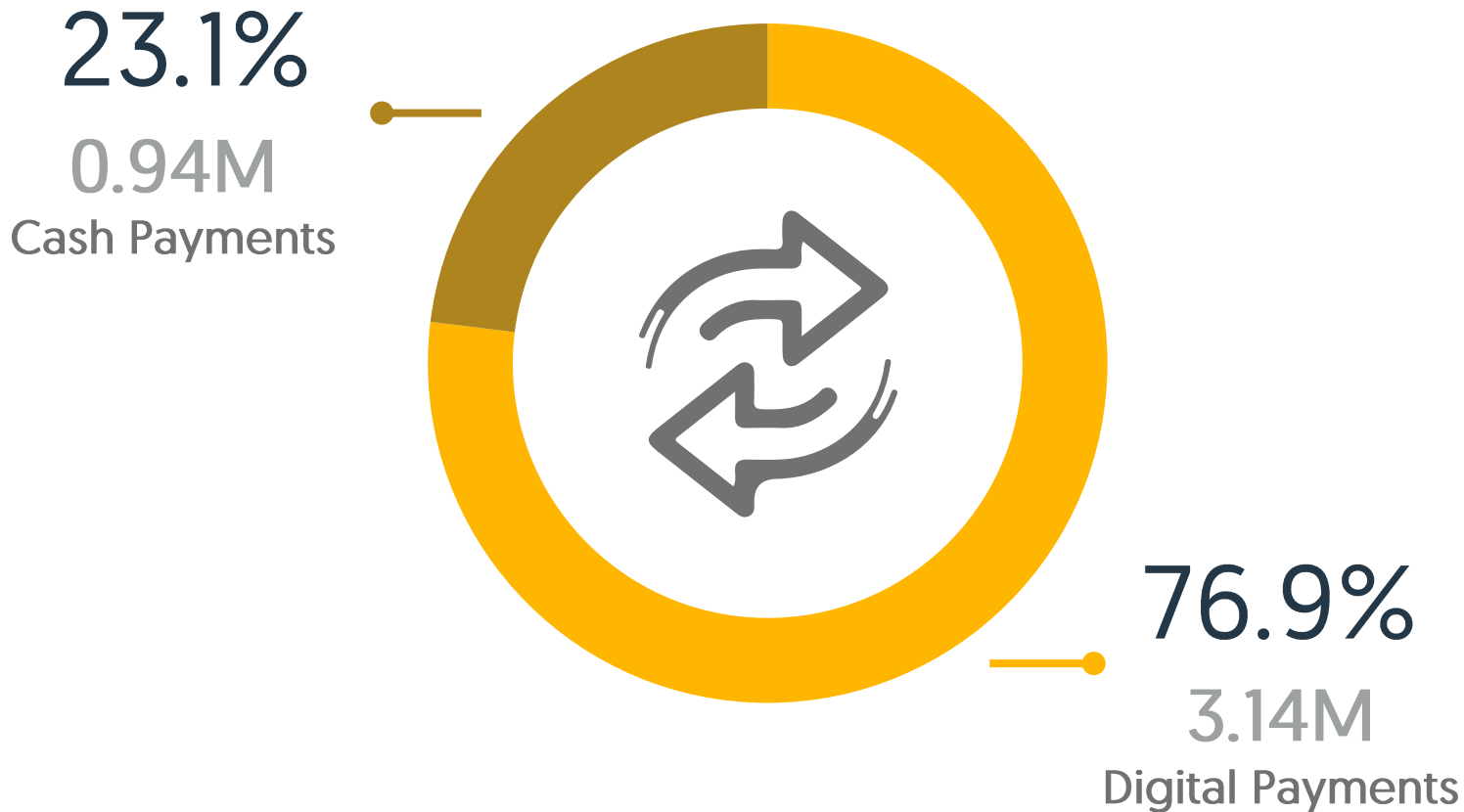
eFAWATEERcom Number of Transactions

Number of Transactions by Category



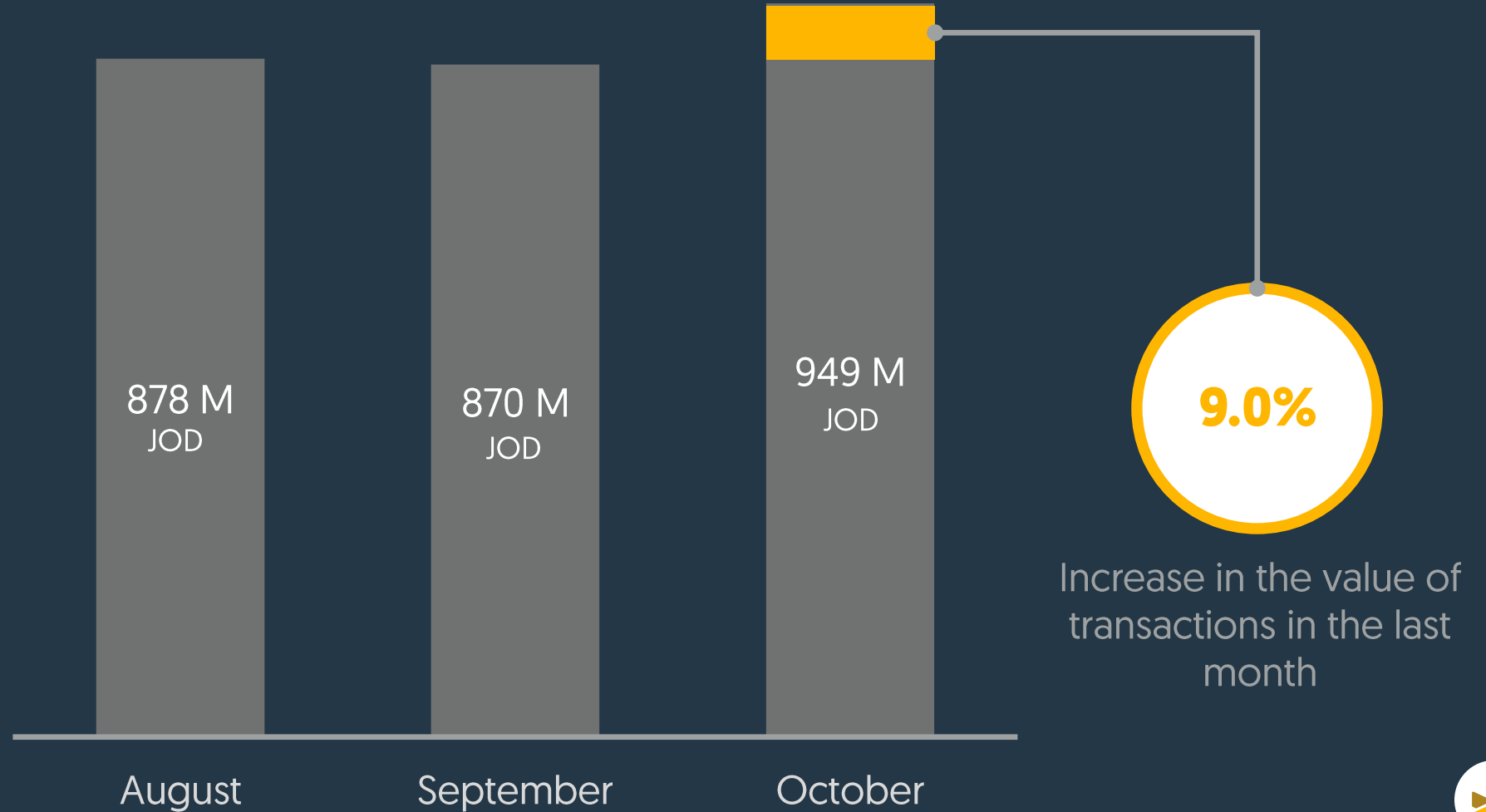
eFAWATEERcom Number of Transactions

Percentage Based on Payment Method



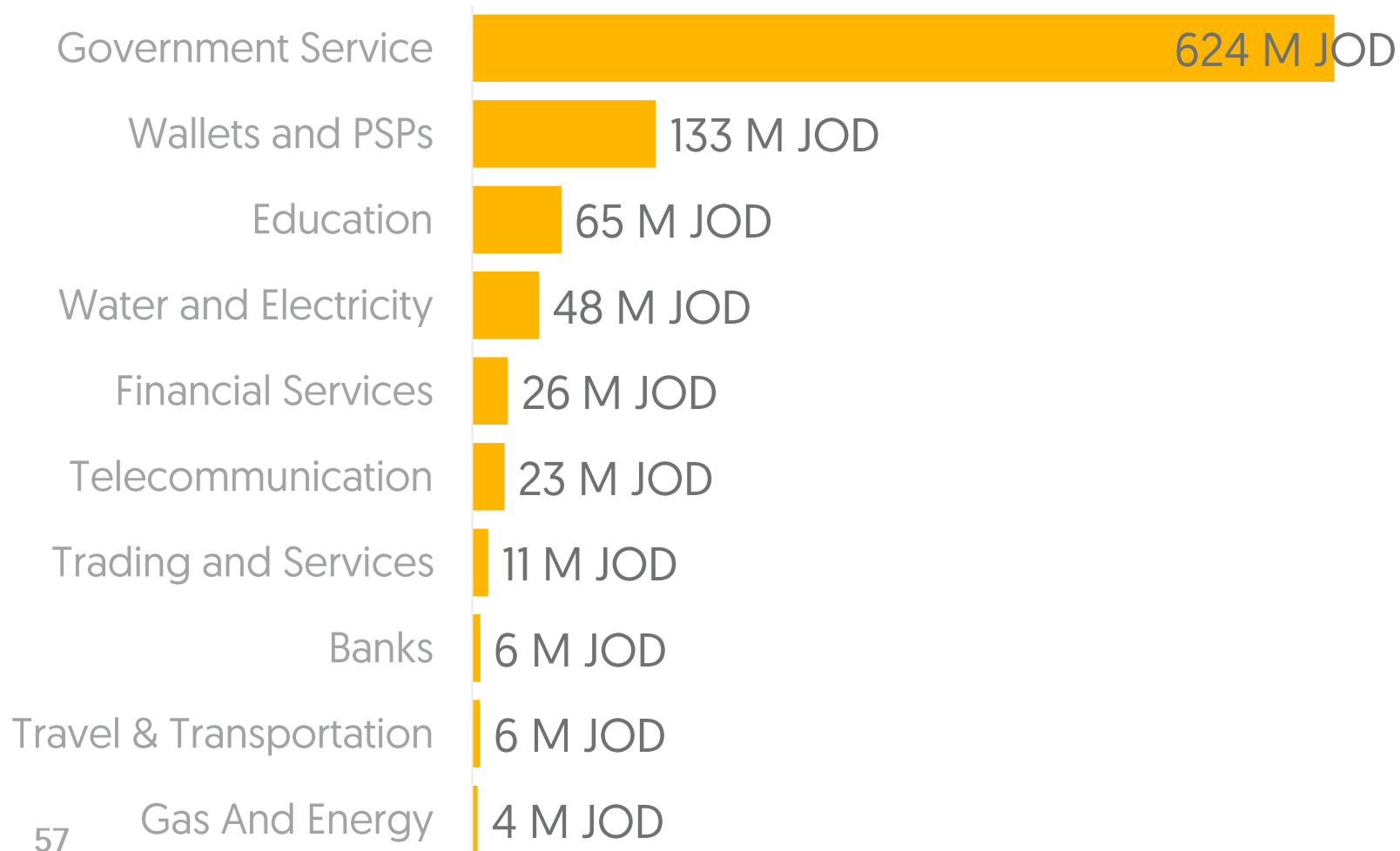
eFAWATEERcom Value of Transactions

Total Value of Transactions Over the Past 3 Months



eFAWATEERcom Value of Transactions

Value of Transactions by Category



eFAWATEER.com Value of Transactions

Percentage Based on Payment Method

19.3%
183.2M JOD
Cash Payments



80.7%
766.1M JOD
Digital Payments

eFAWATEERcom Transactions

Average Value of Transactions Over the Past 3 Months

