



Jordan Payments & Clearing Company

Payment Systems Monthly Reports

September 2023



ACH
Automated Clearing House



ECCU
Electronic Cheque Clearing Unit

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ECCU
Electronic Cheque Clearing Unit

Monthly Report



Systems Summary

Monthly Report

September 2023

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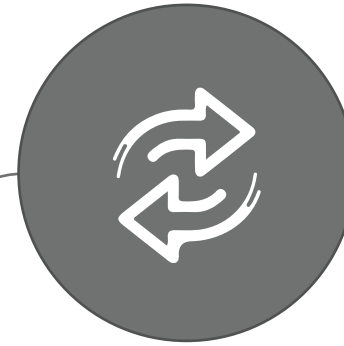
09.2023

CliQ Summary



Number of
Users

1.01M



Number of
Transactions

3.04M



Value of
Transactions

515M_{JOD}

JoMoPay Summary



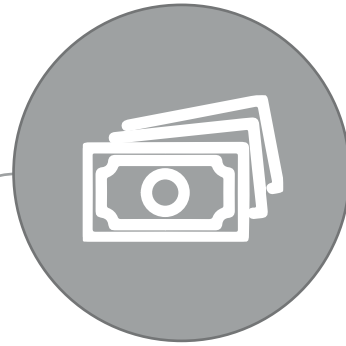
Number of
Users

2.09M



Number of
Transactions

2.63M



Value of
Transactions

302M_{JOD}



Number of
Users

3.93M



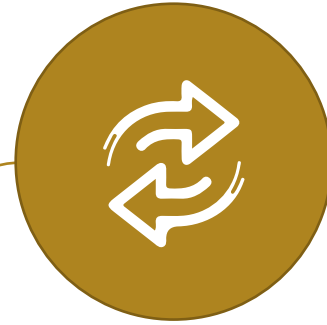
Number of
Billers

488



Number of
Services

1,611



Number of
Transactions

4.29M



Value of
Transactions

920M_{JOD}



ACH Summary

Automated Clearing House



Total Number of
Transactions

742K



Number of JOD
Transactions

737K



Value of JOD
Transactions

618M_{JOD}



ECCCU
Electronic Cheque Clearing Unit

Summary



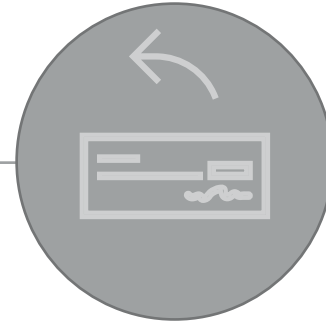
Number of
Cheques

474K



Value of
Cheques

3.19B_{JOD}



Number of
Returned Cheques

13.7K



Value of Returned
Cheques

85M_{JOD}



Monthly Report

September 2023

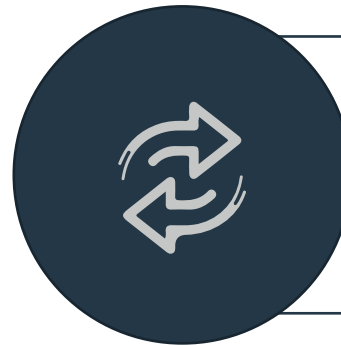
9

Instant Payment System



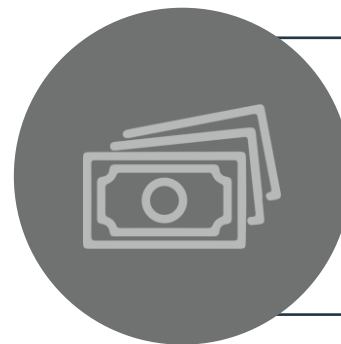
09.2023

Total Number and Value of Transactions Since the Beginning of 2023



Number of Transactions

19.1M

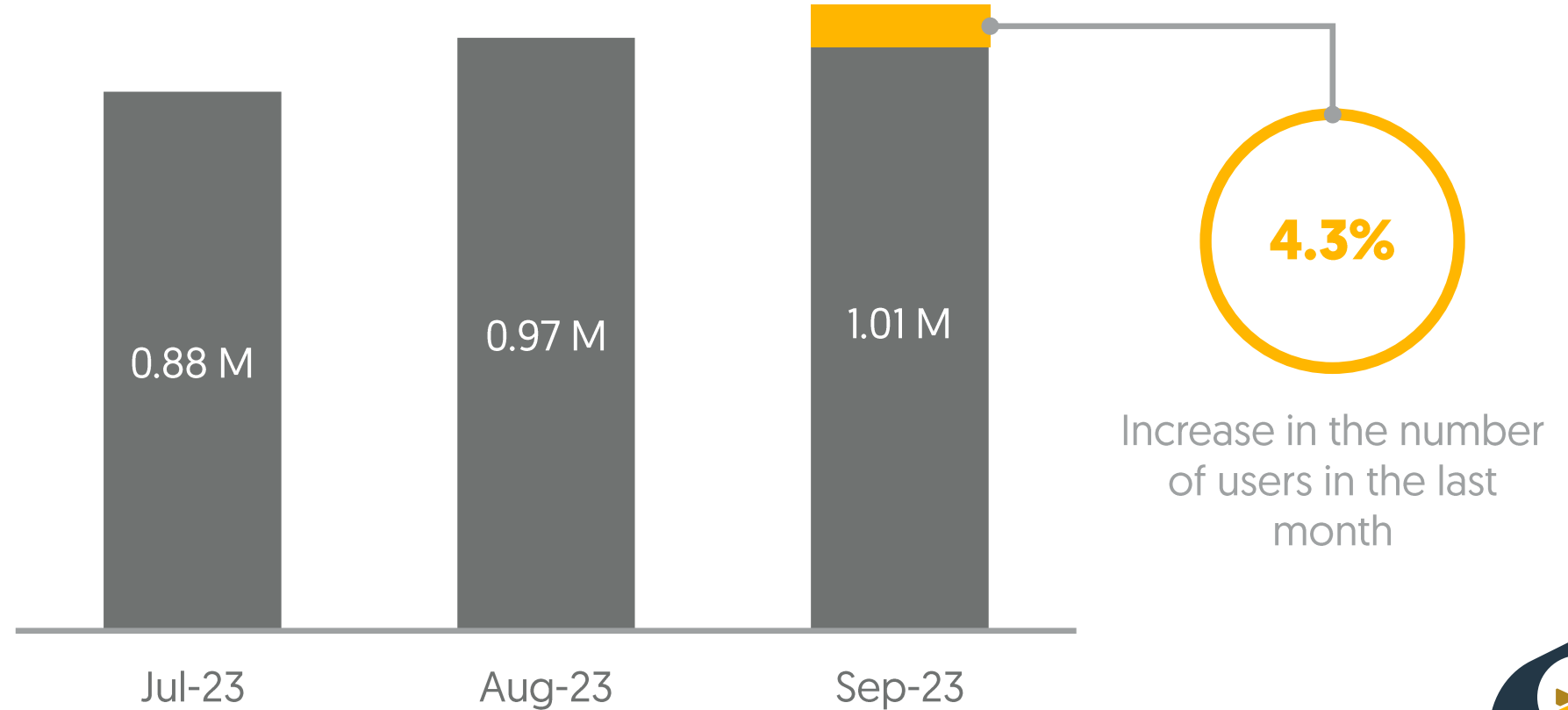


Value of Transactions

3.34B_{JOD}

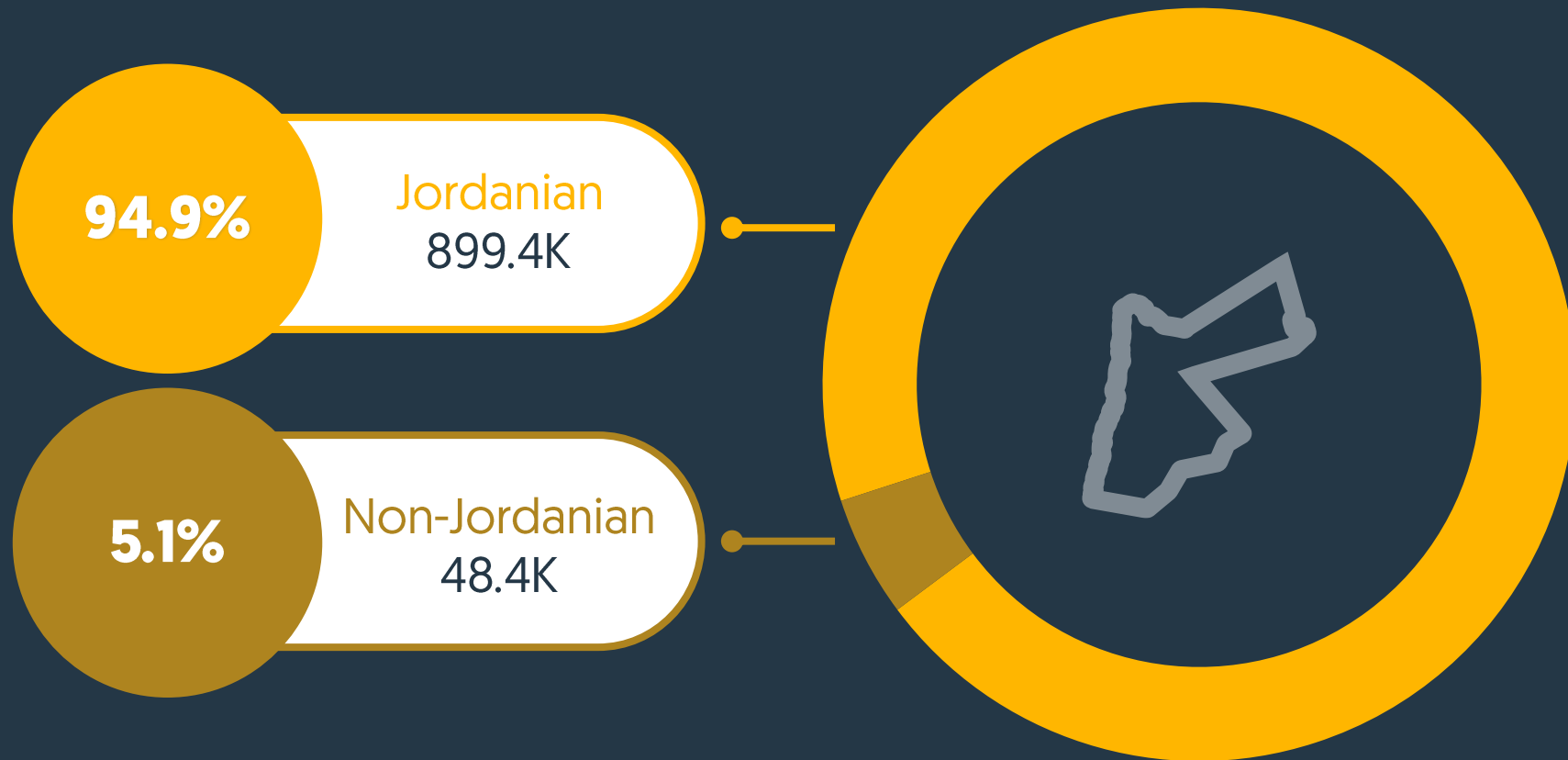
CliQ Users

Total Number of Users Over the Past 3 Months



CliQ Users

Percentage of Users Based on Nationality

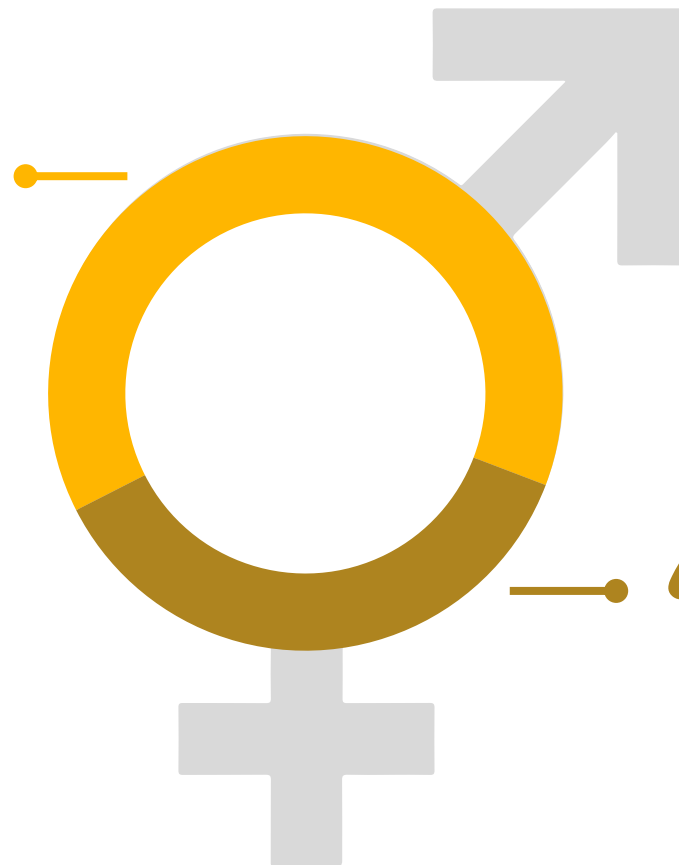


CliQ Users

Percentage of Users Based on Gender

60.7%

558K
Male Users



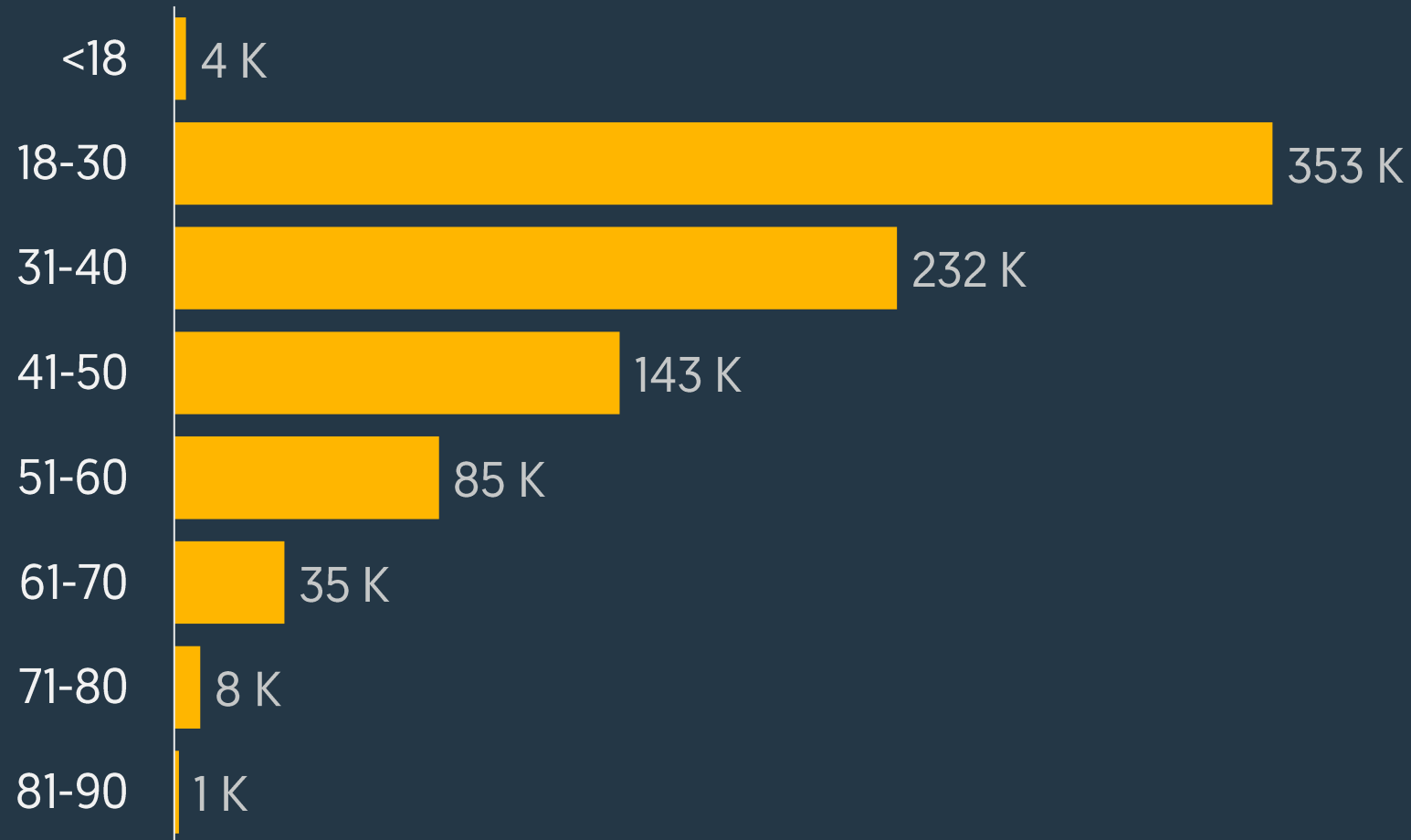
39.3%

362K
Female Users



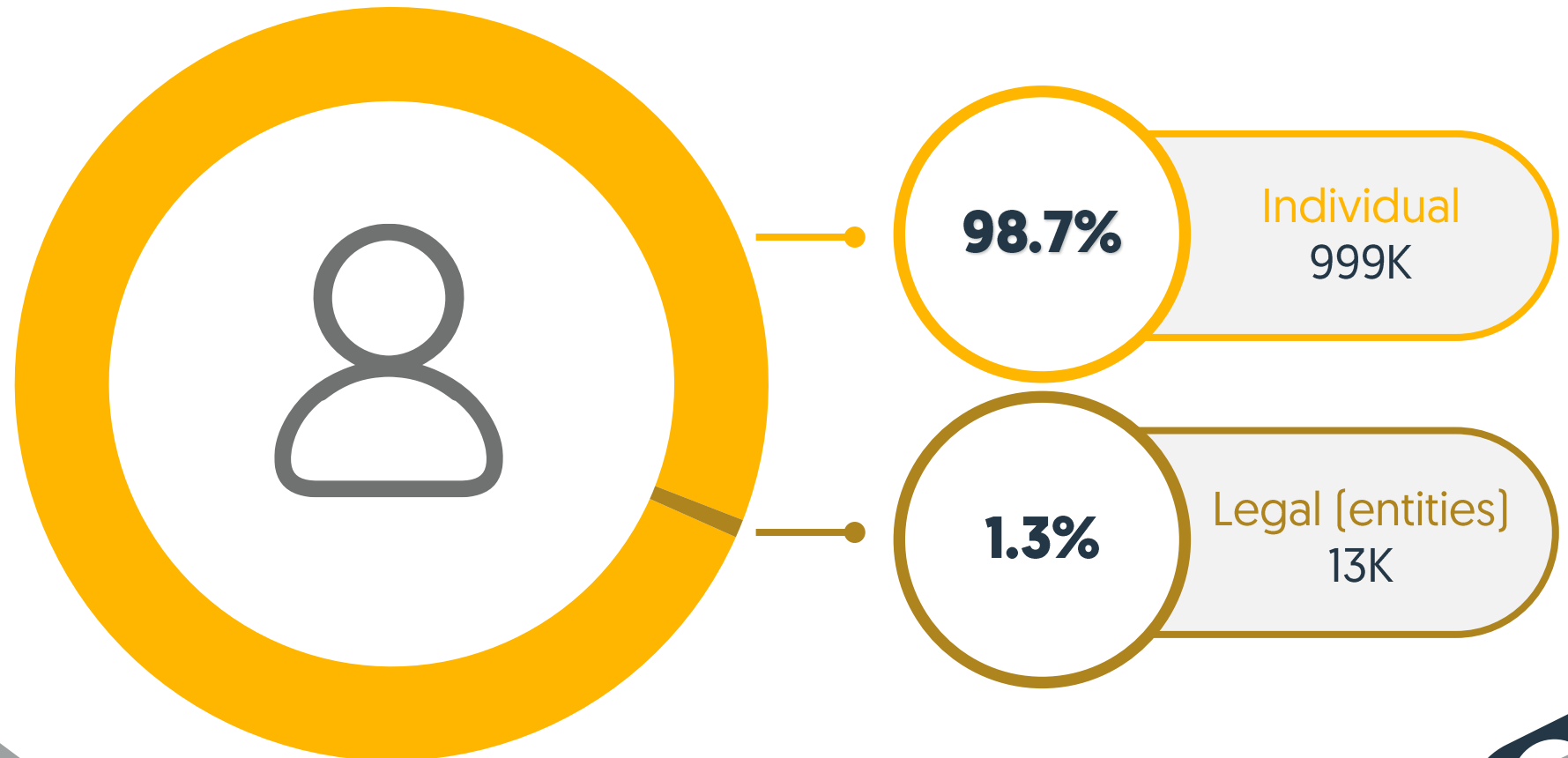
CliQ Users

Number of Users Based on Age Group



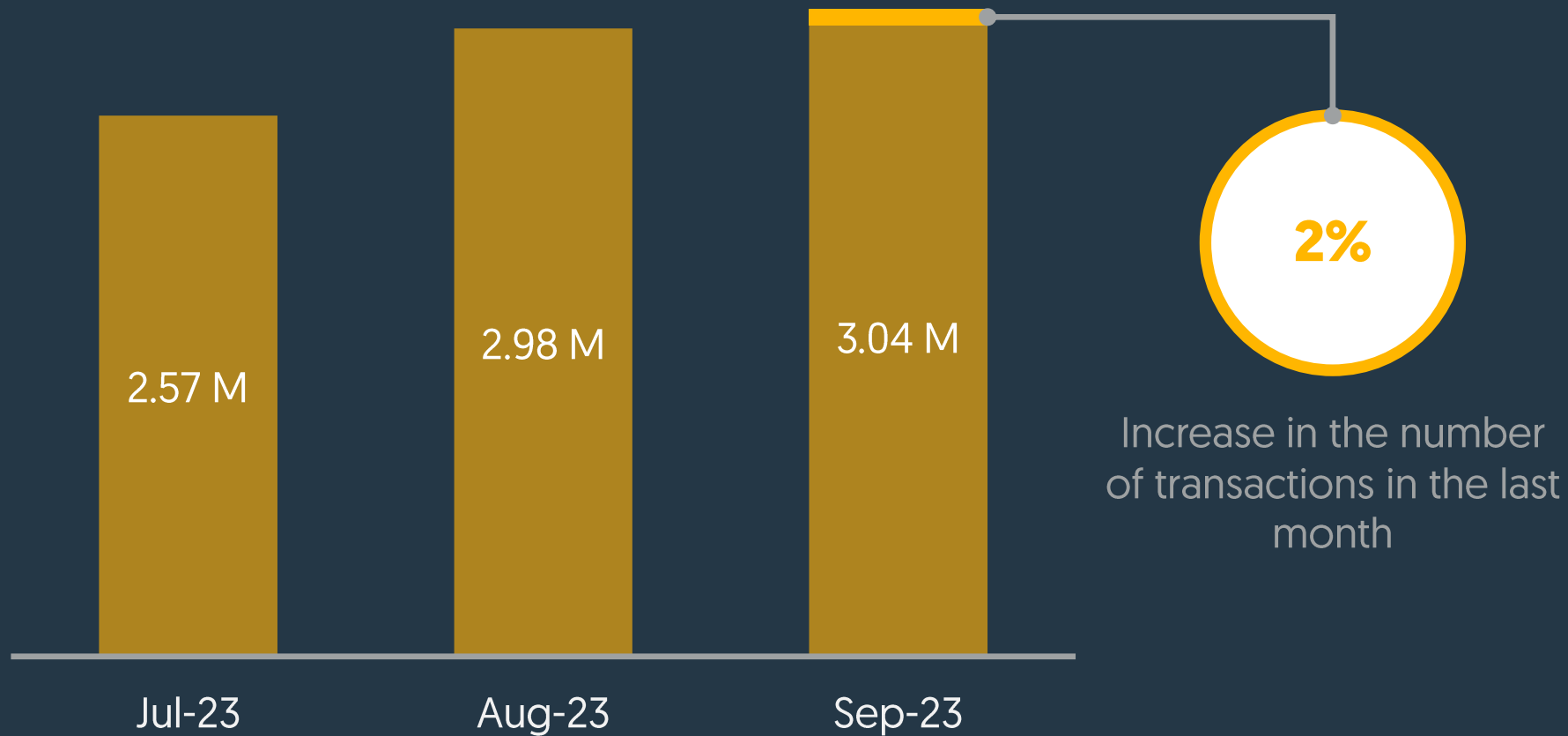
CliQ Users

Percentage of Users Based on Customer Type



CliQ Number of Transactions

Total Number of Transactions Over the Past 3 Months

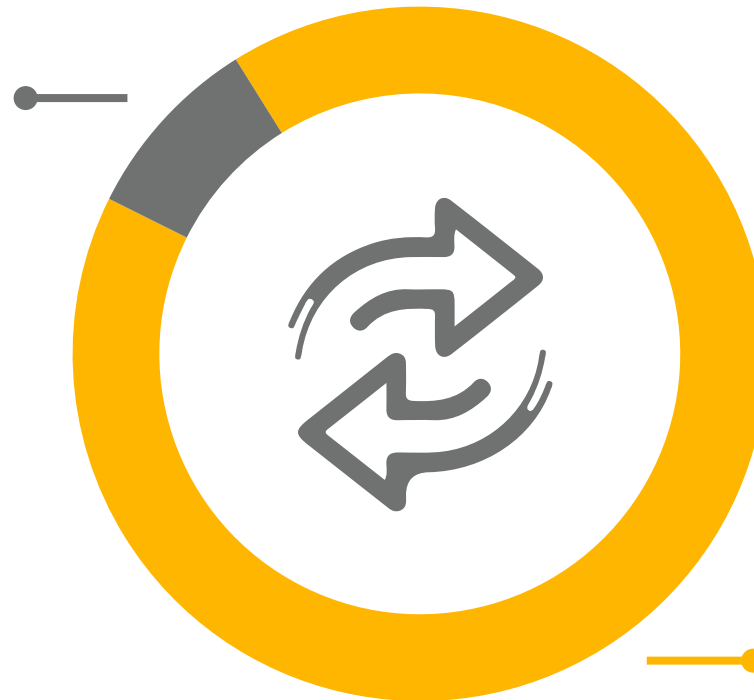


CliQ Number of Transactions

Percentage Based on Transaction Type

11.2%

339.7K
Purchases

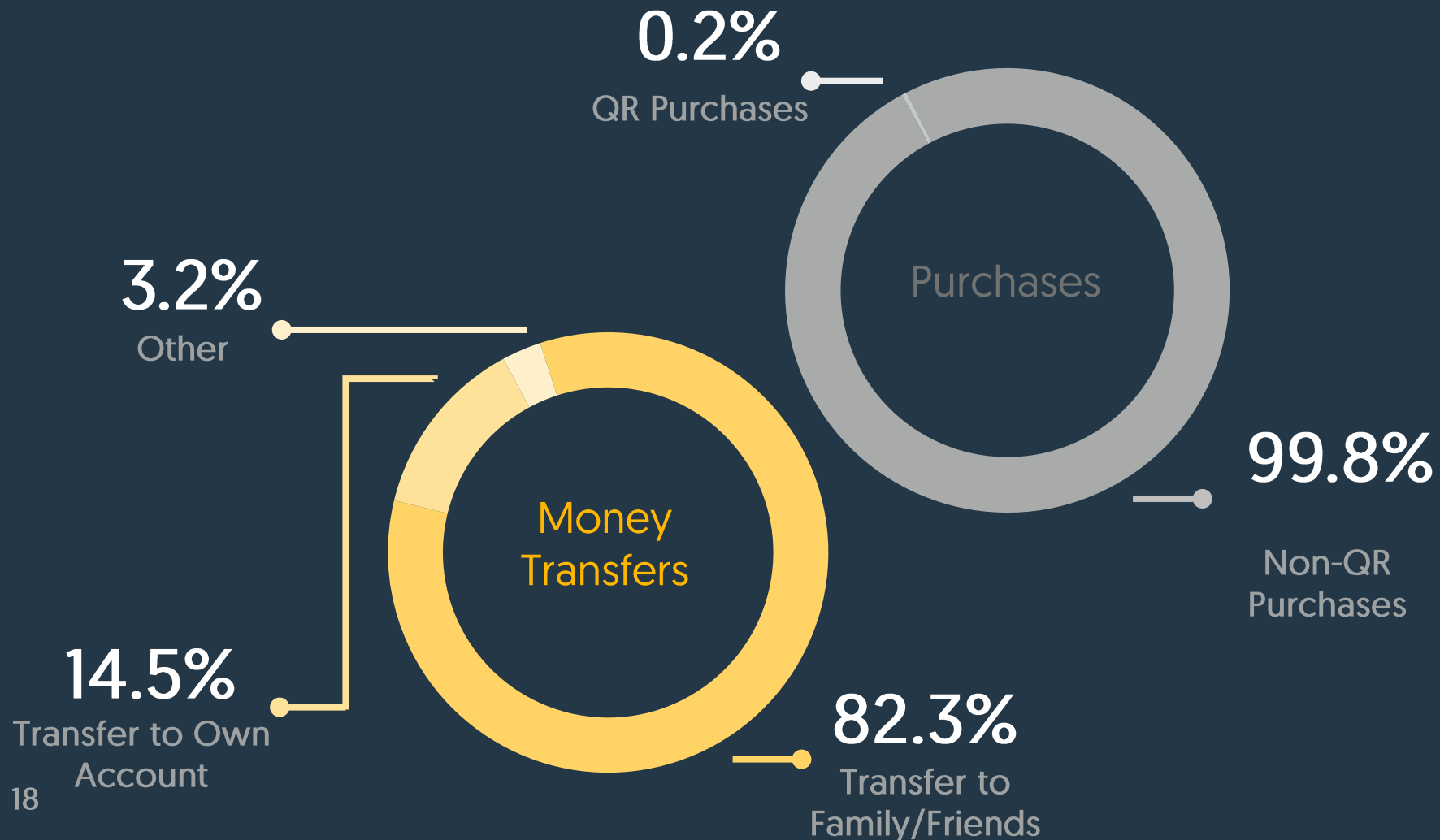


88.8%

2.7M
Money Transfers

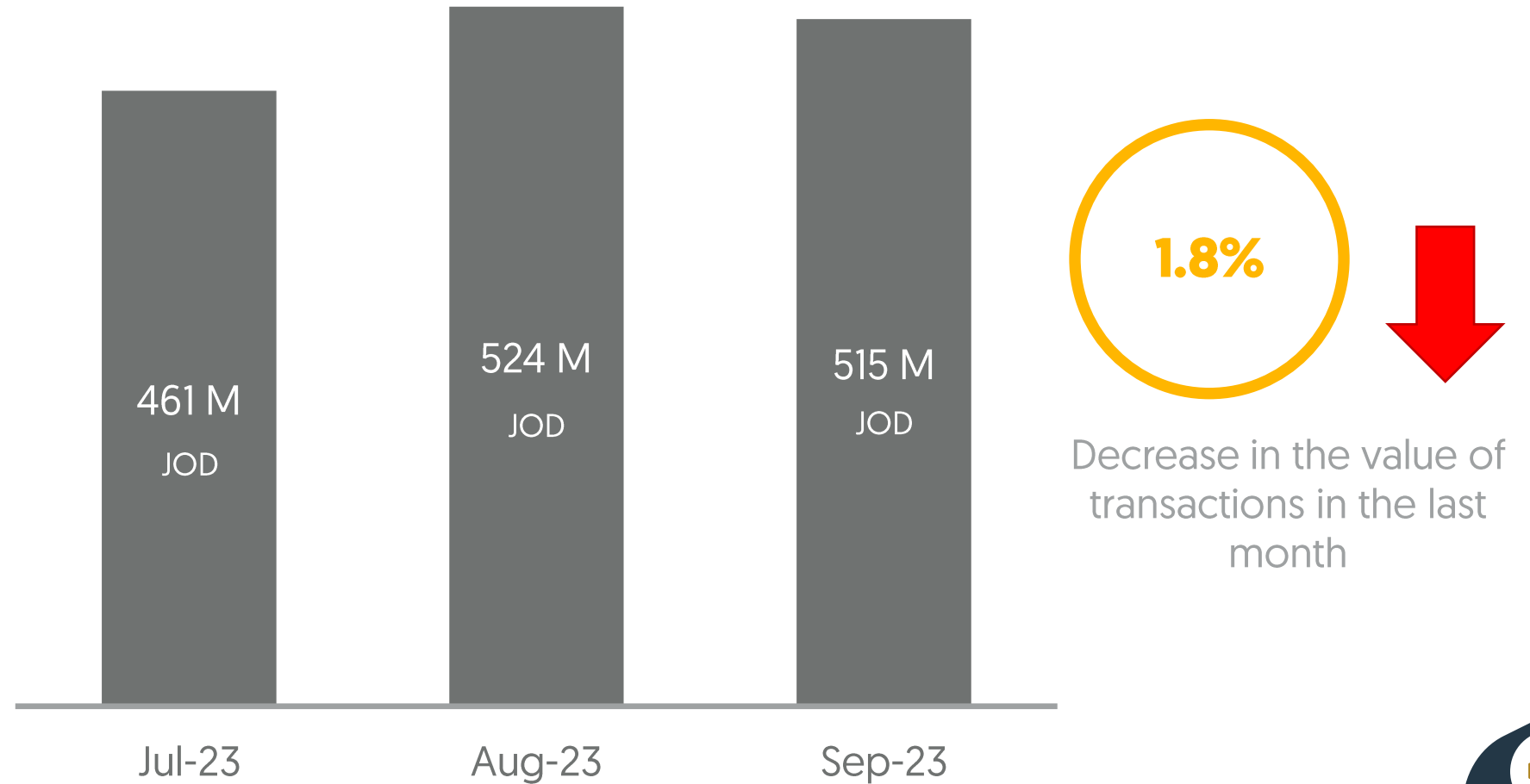
CliQ Number of Transactions

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

15.9%
81.9M JOD
Purchases

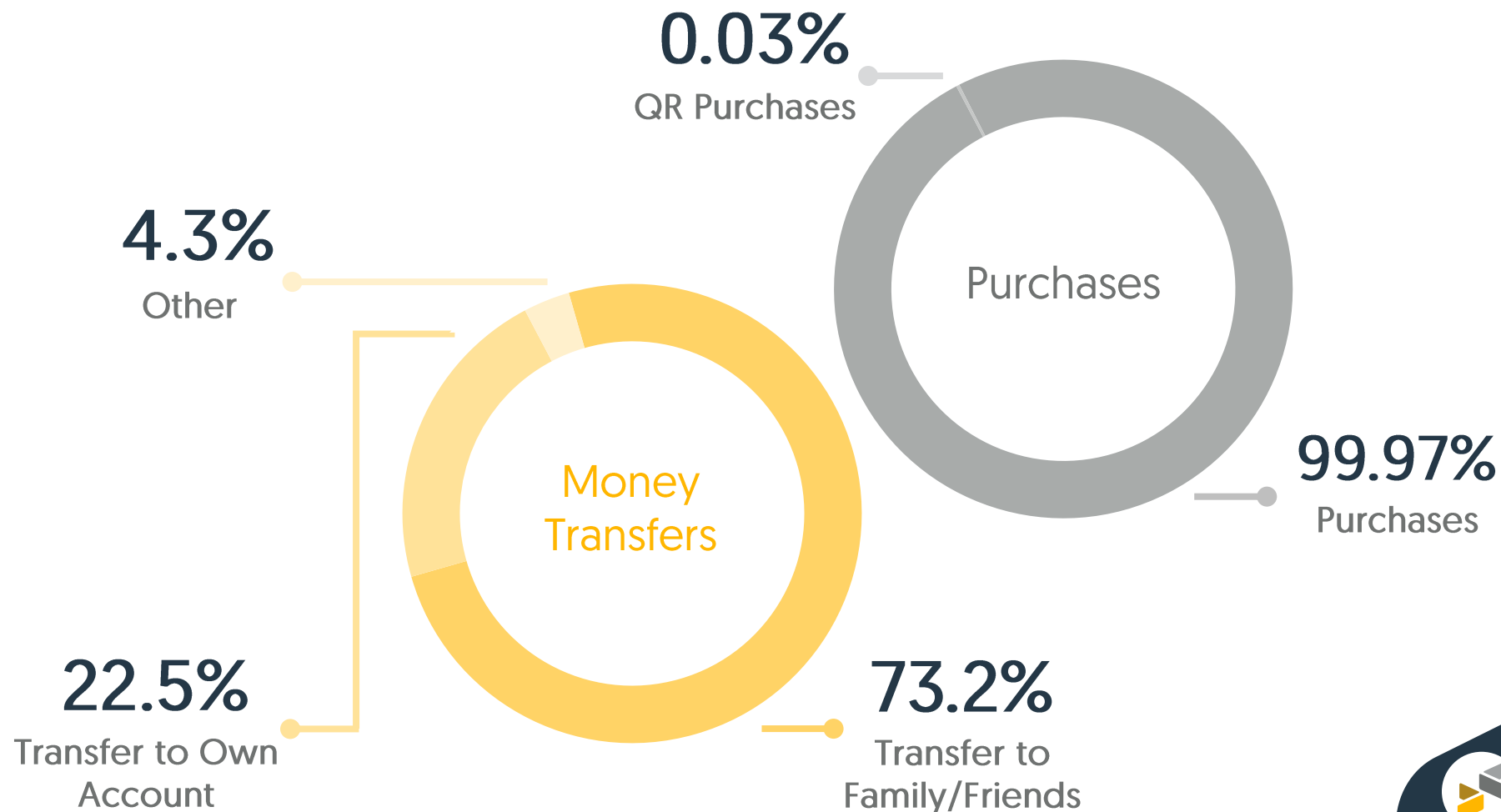


84.1%
432.9M JOD
Money Transfers



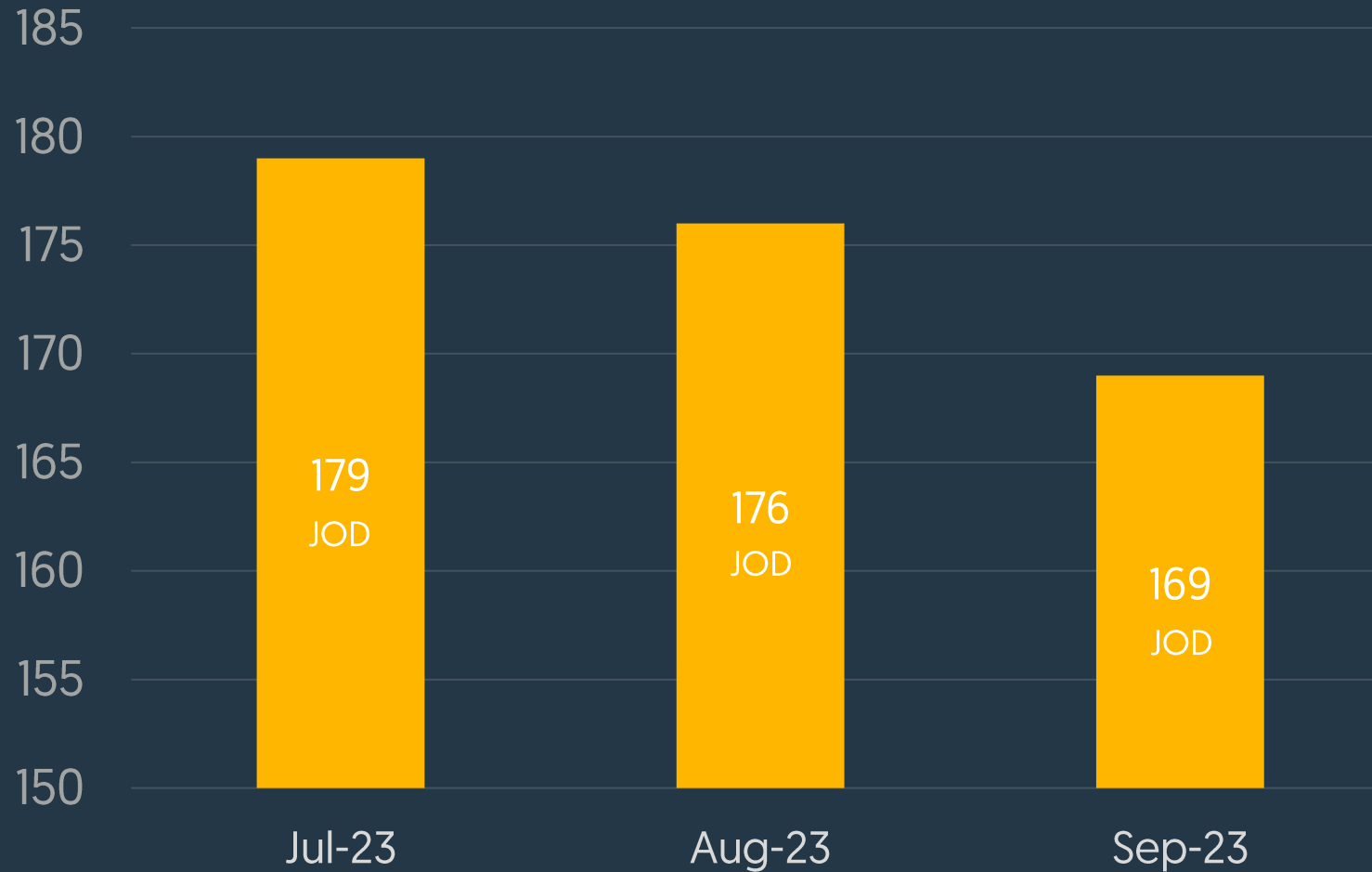
Value of Transactions

Percentage Based on Transaction Type Sub-Category



CliQ Transactions

Average Value of Transactions Over the Past 3 Months



CliQ Interoperability

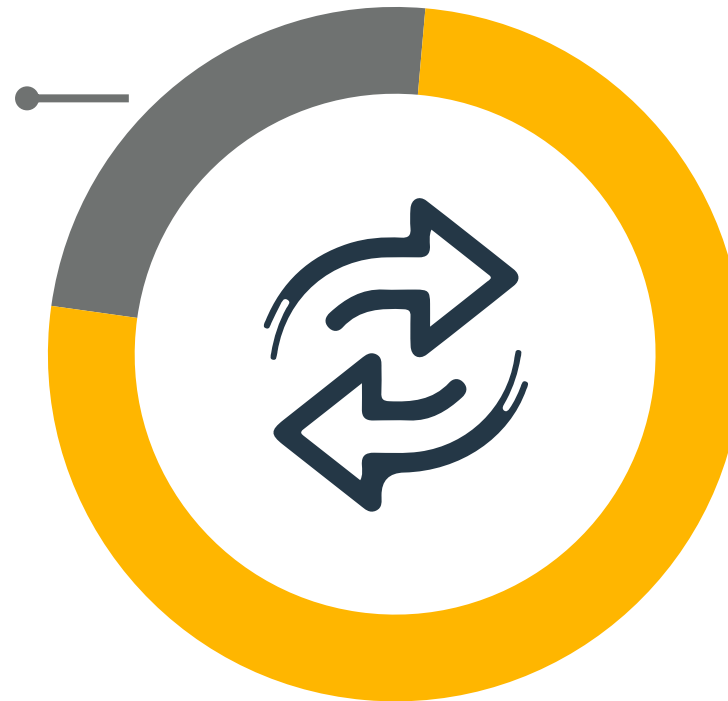
Number of Money Transfer Transactions Through Banks



24.7%

0.52M

On Us



75.3%

1.58M

Off Us

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

CliQ Interoperability

Value of Money Transfer Transactions Through Banks



18.6%

70M JOD

On Us



81.4%

306M JOD

Off Us

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

25



JoMoPay
Jordan Mobile Payment

Monthly Report

September 2023

National Switch for Mobile Wallet Payments



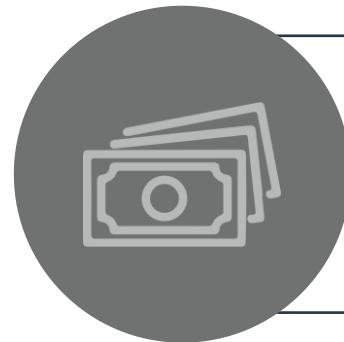
09.2023

Total Number and Value of Transactions Since the Beginning of 2023



Number of Transactions

17.99M



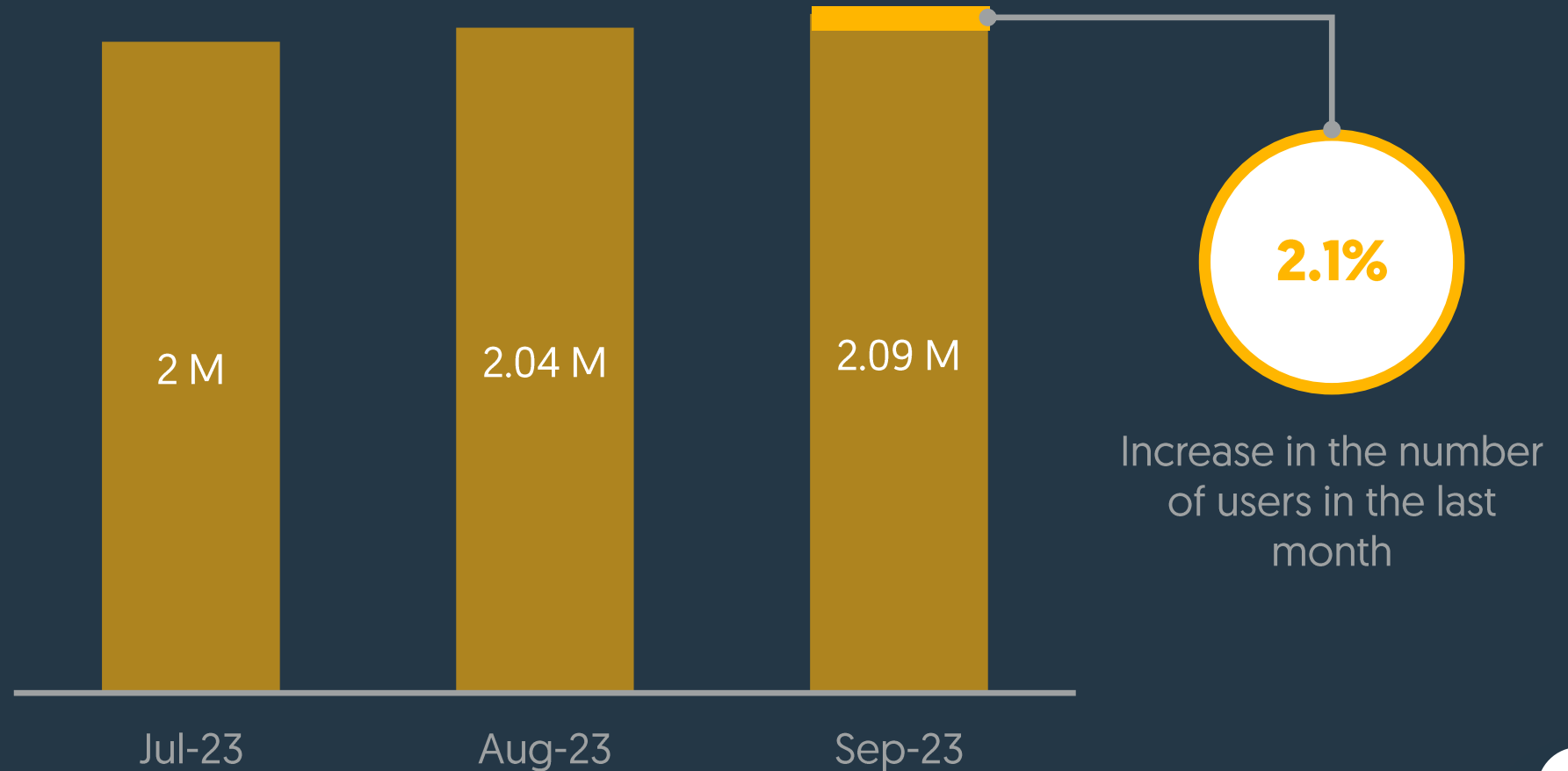
Value of Transactions

2.16B_{JOD}



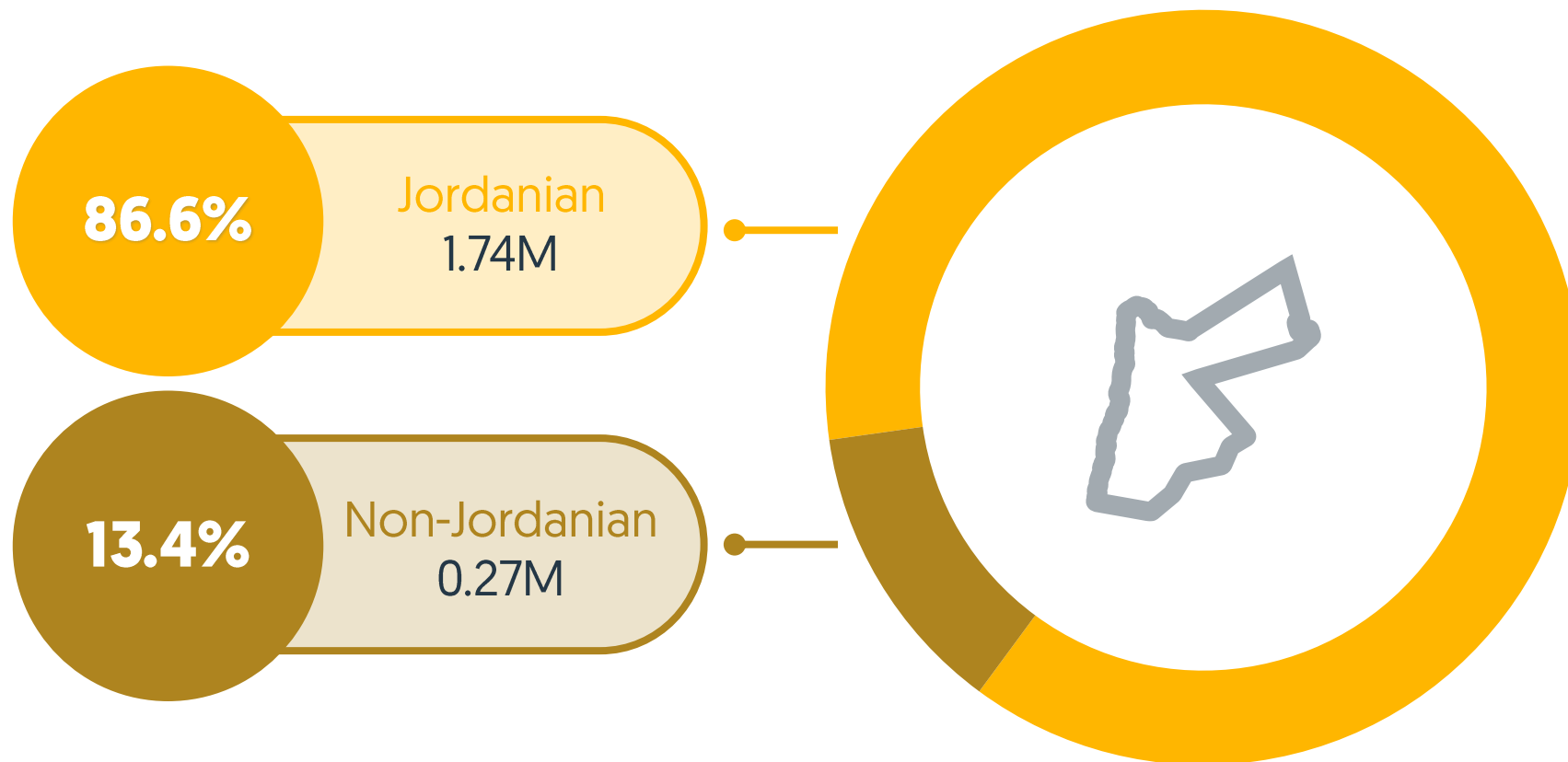
JoMoPay Users

Total Number of Users Over the Past 3 Months



JoMoPay Users

Percentage of Users Based on Nationality



JoMoPay Users

Percentage of Users Based on Gender

53.5%

1.07M
Male Users



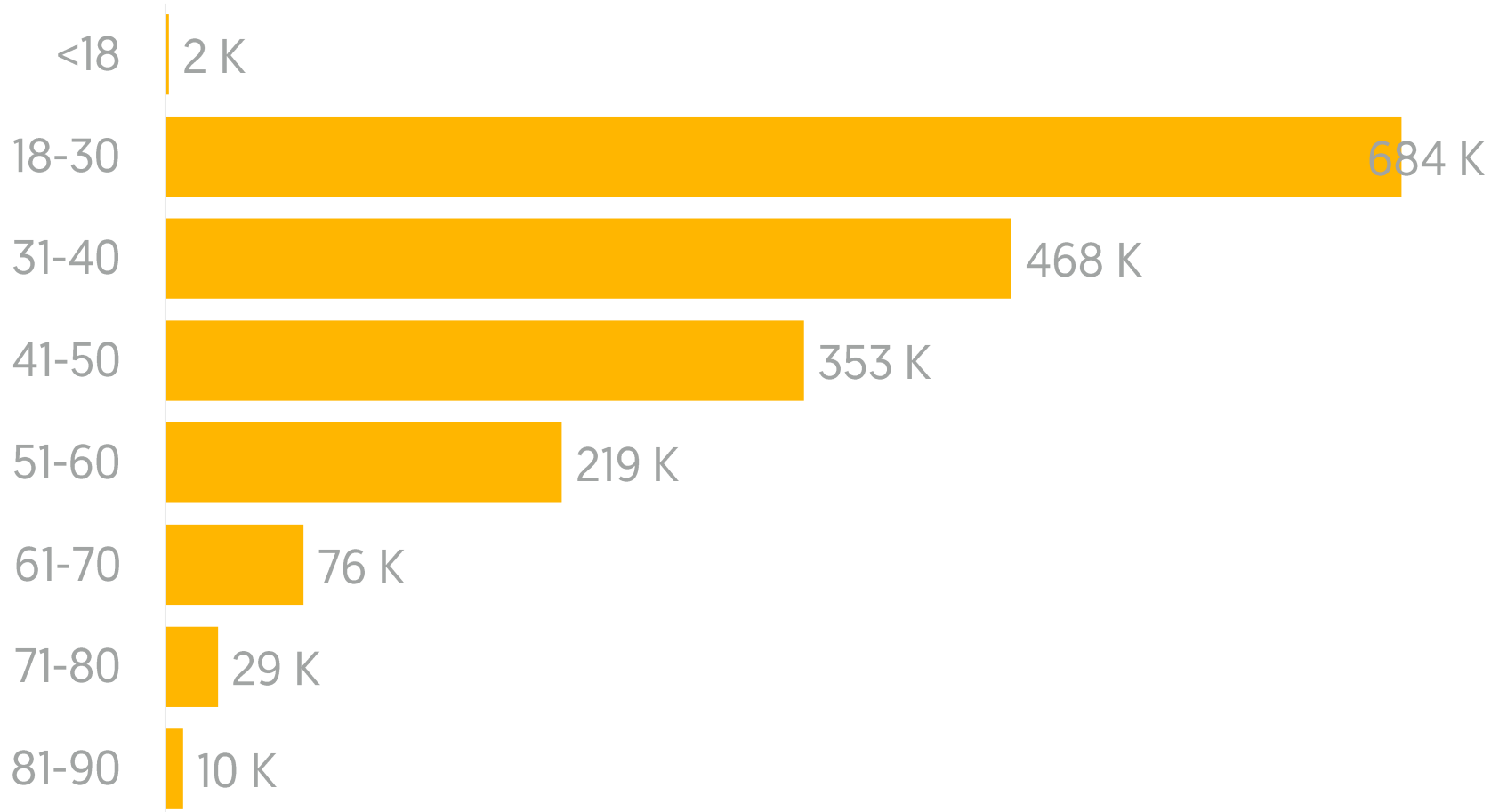
46.5%

0.93M
Female Users



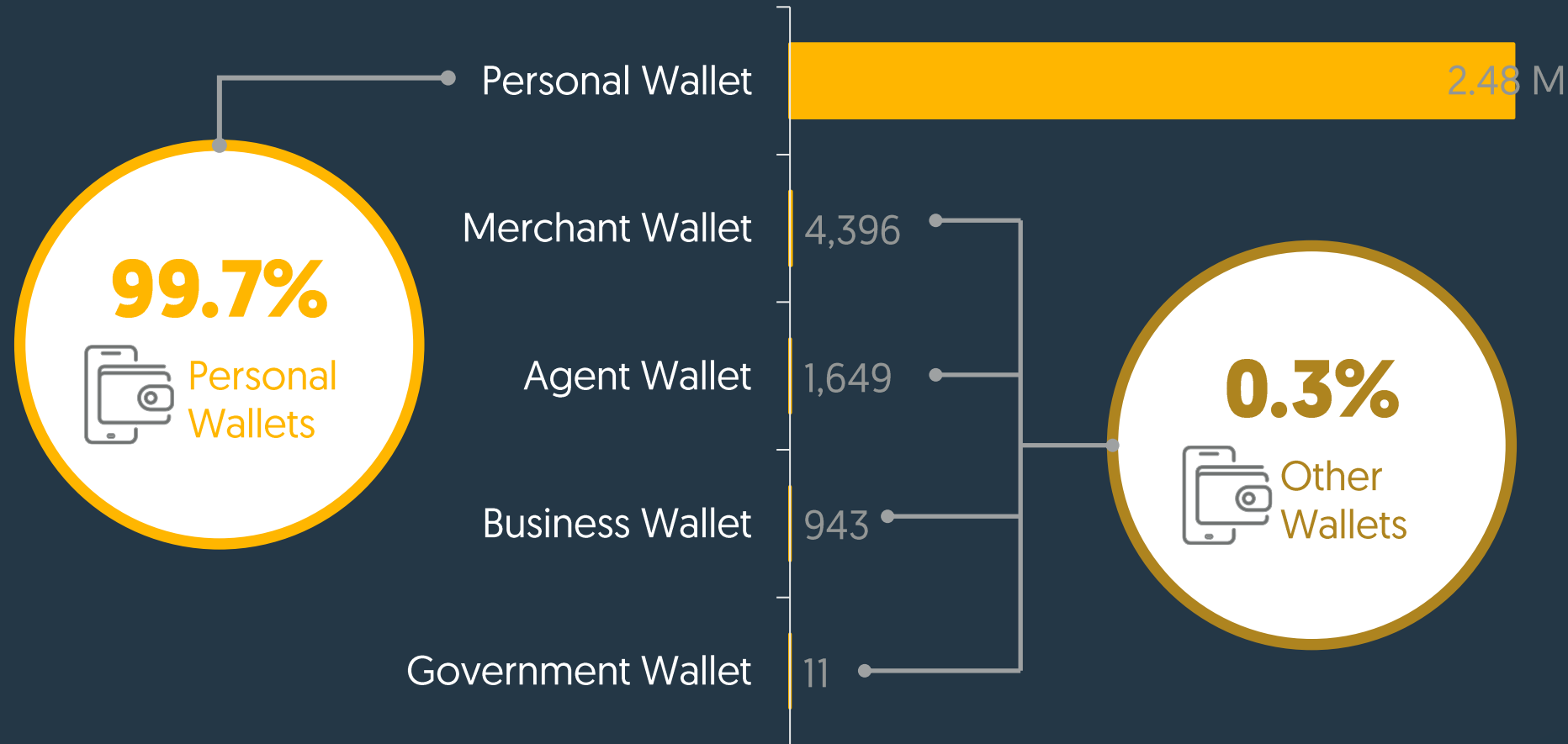
JoMoPay Users

Number of Users Based on Age Group



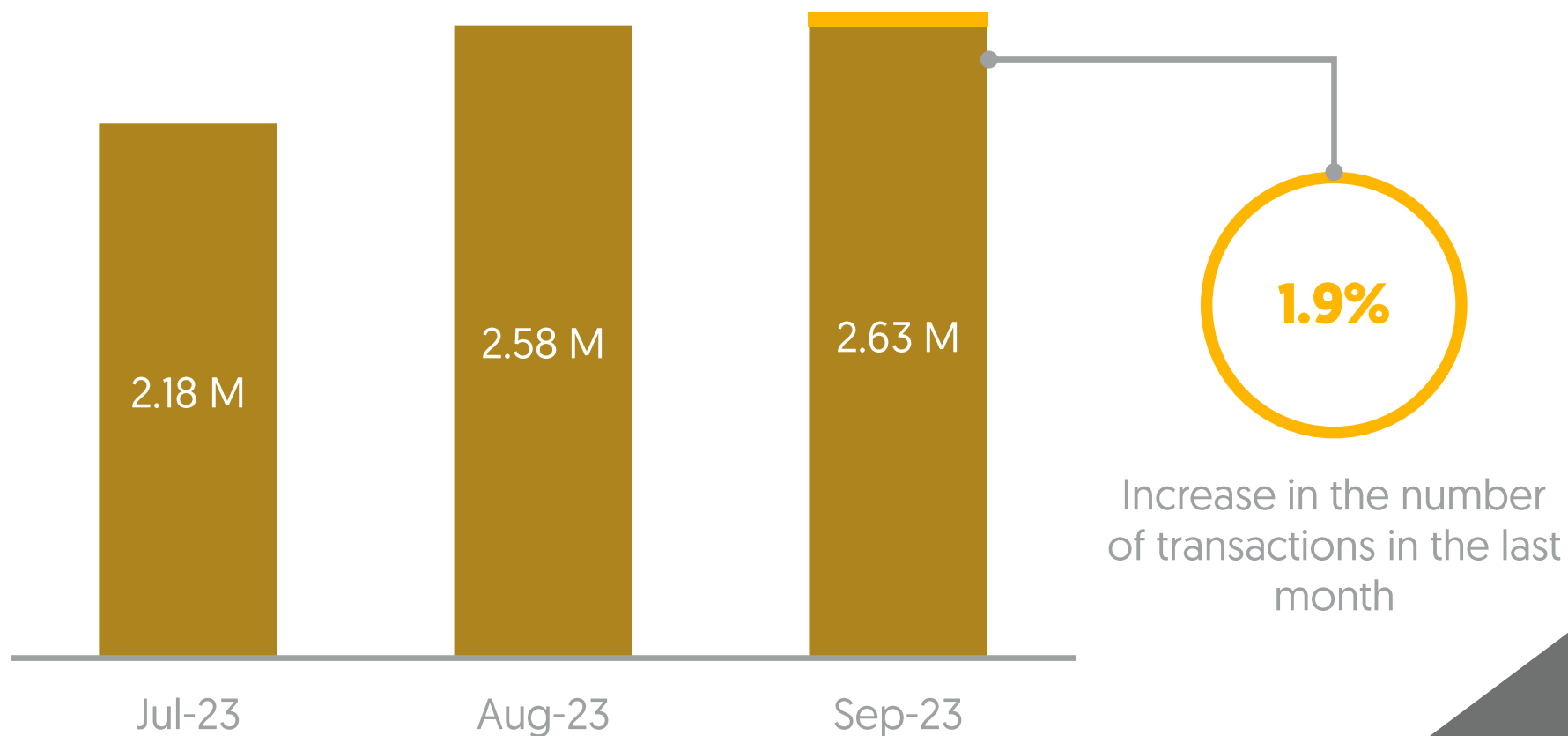
JoMoPay Users

Number of Wallets Based on Wallet Type



JoMoPay Number of Transactions

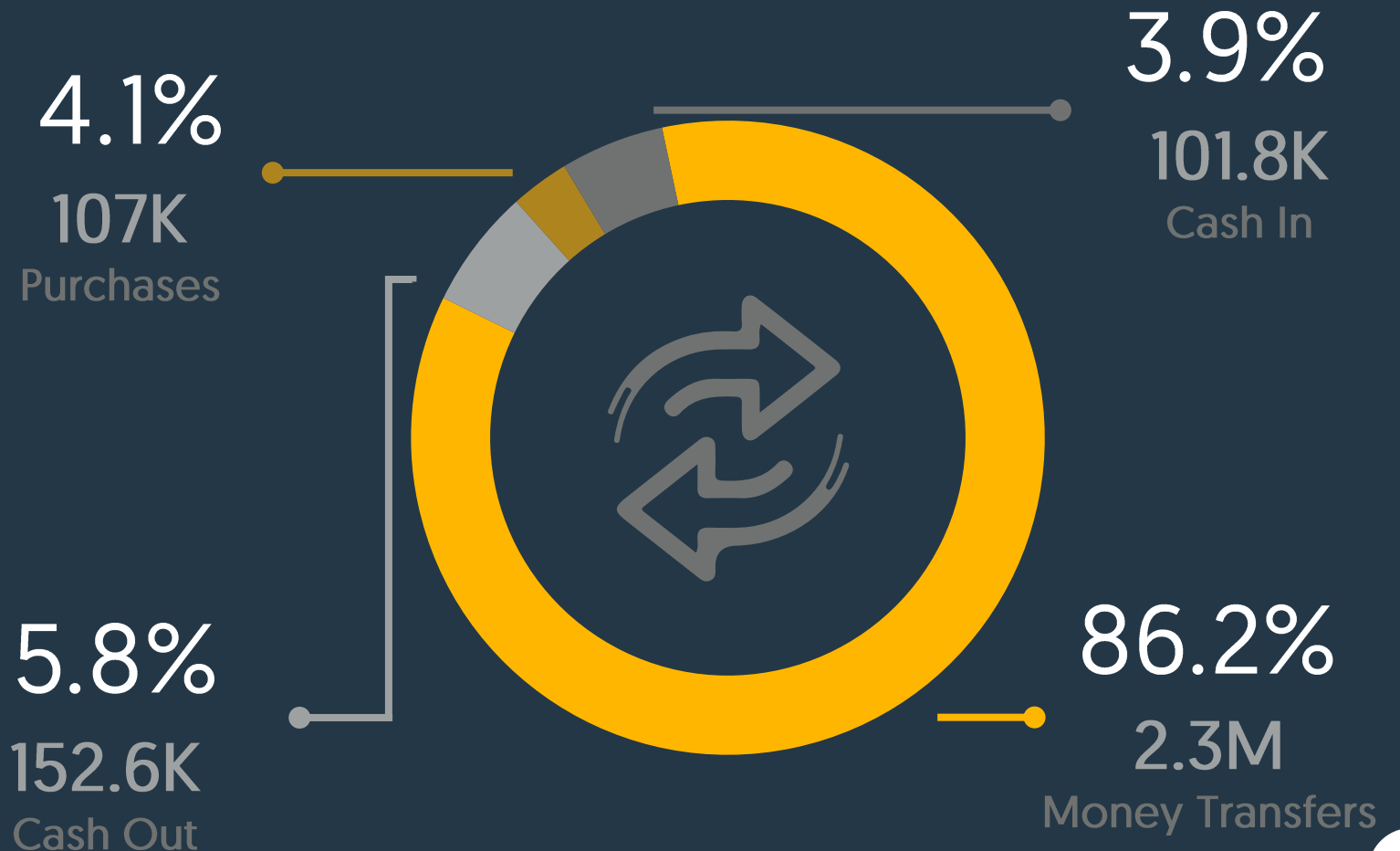
Total Number of Transactions Over the Past 3 Months





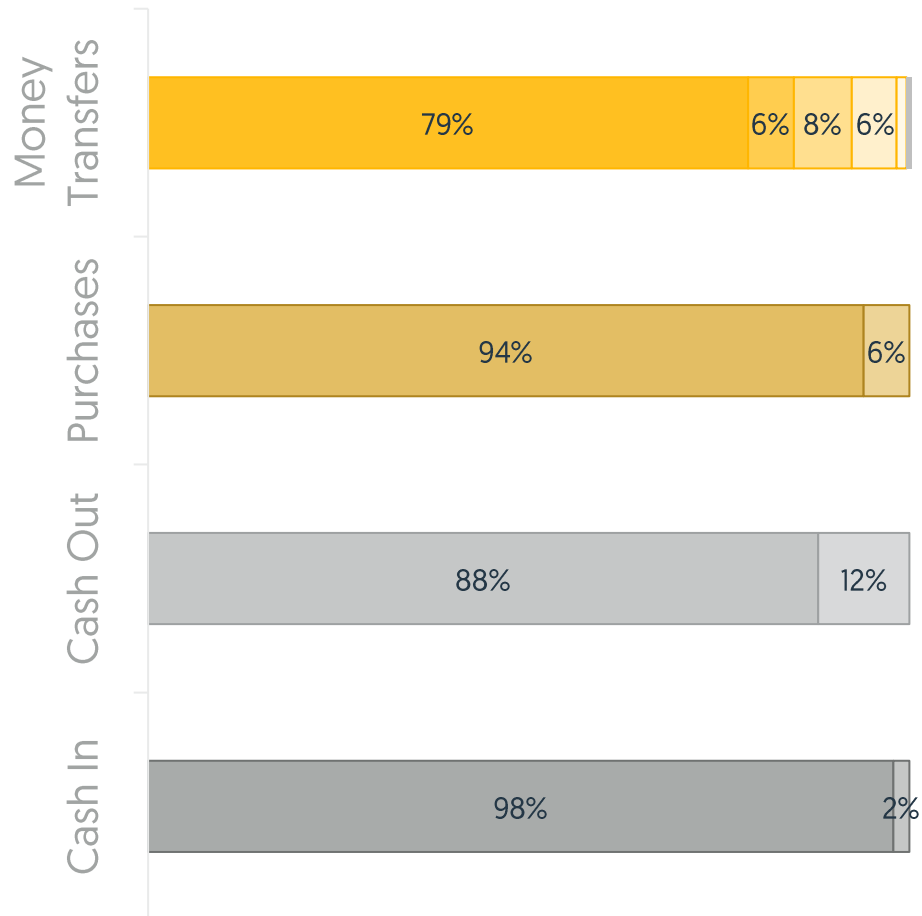
JoMoPay Number of Transactions

Percentage Based on Transaction Type



JoMoPay Number of Transactions

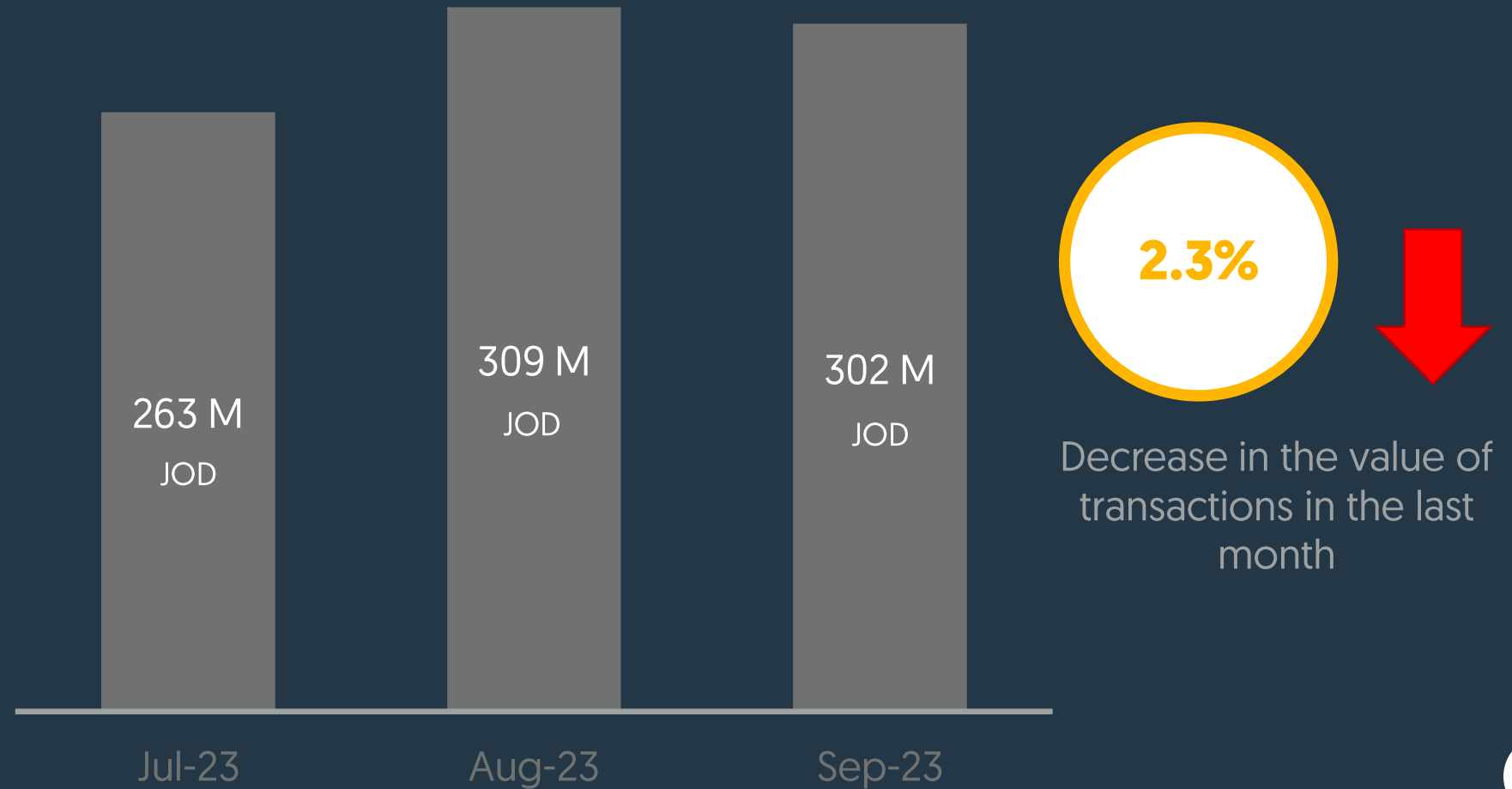
Percentage Based on Transaction Type Sub-Category



Transfer to Family/Friends	79%
Aid/Charity/Grant	6%
Transfer to Own Account	8%
Salary/Bonus/Dividends	6%
Loan/Loan Installment	1%
Purchases	94%
QR Purchases	6%
Cash Out - Agent/Teller	88%
Cash Out - ATM/Kiosk	12%
Cash In - Agent/Teller	98%
Cash In - ATM/Kiosk	2%

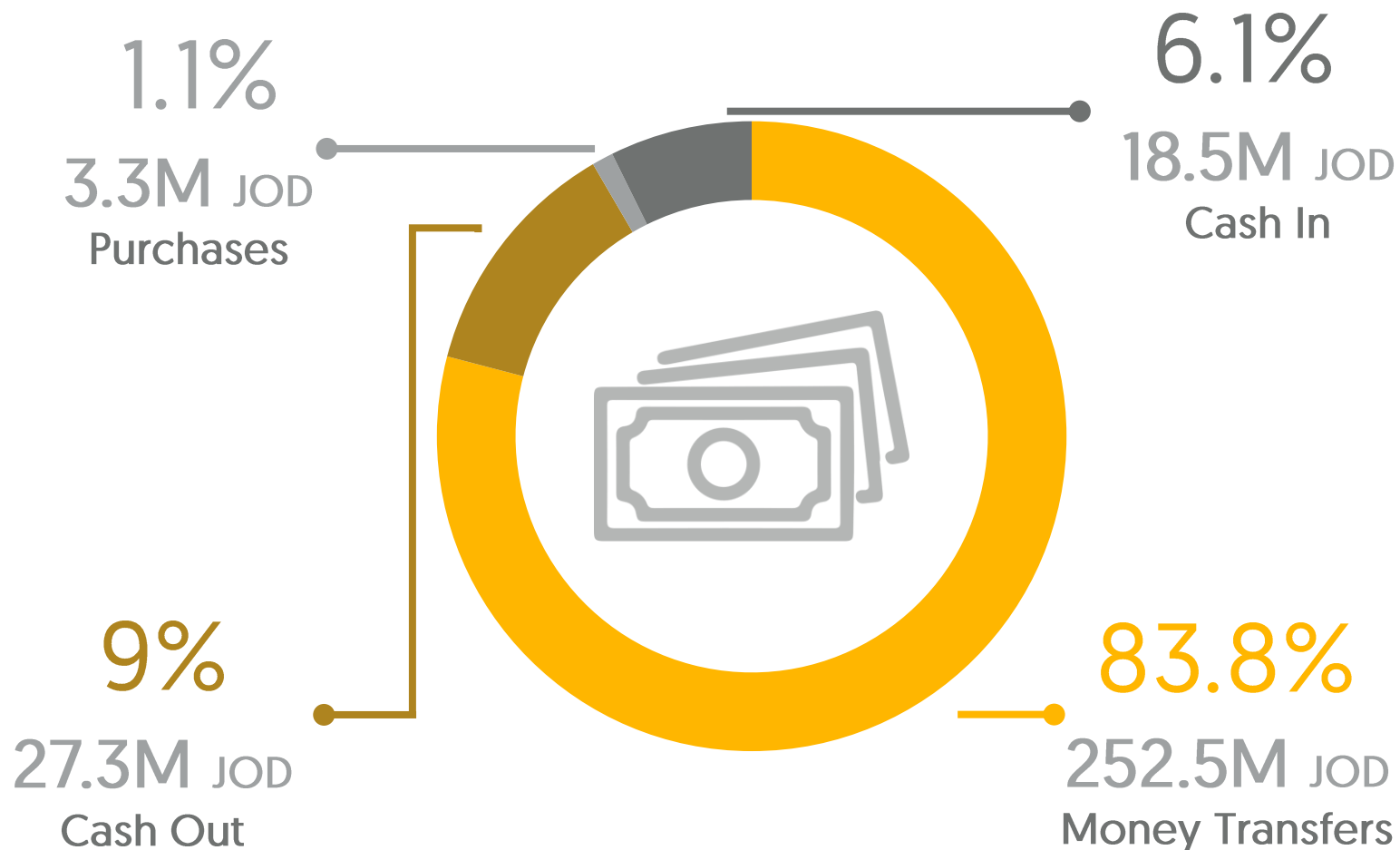
JoMoPay Value of Transactions

Total Value of Transactions Over the Past 3 Months



JoMoPay Value of Transactions

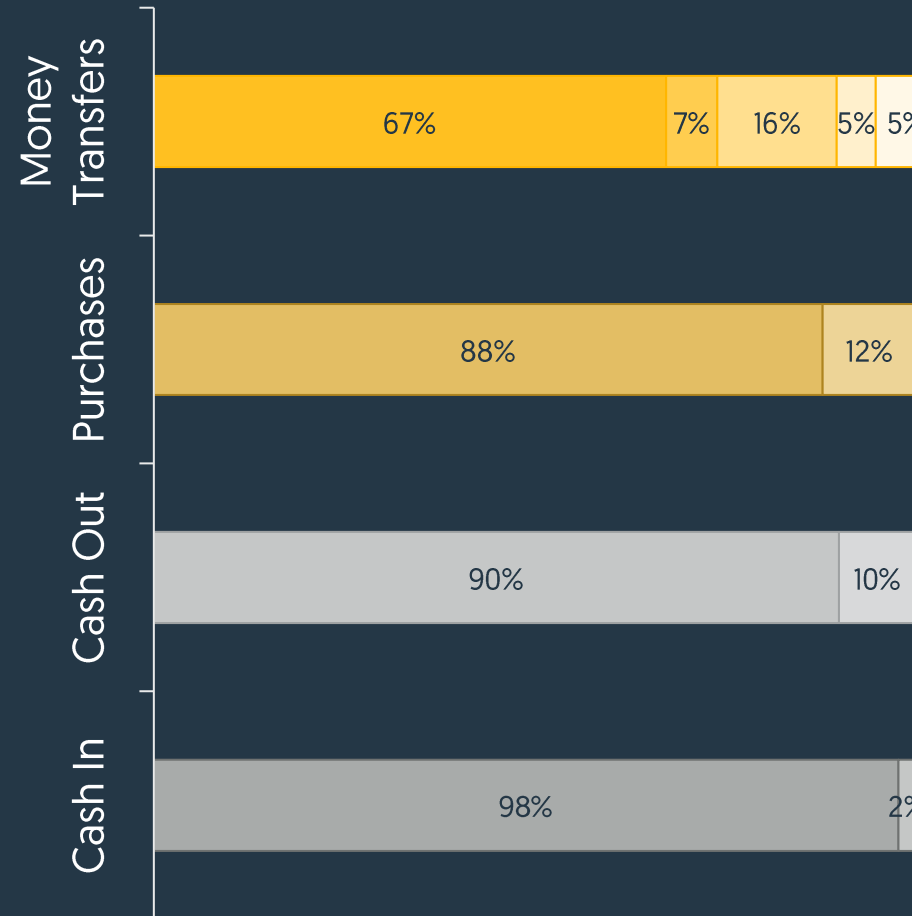
Percentage Based on Transaction Type





JoMoPay Value of Transactions

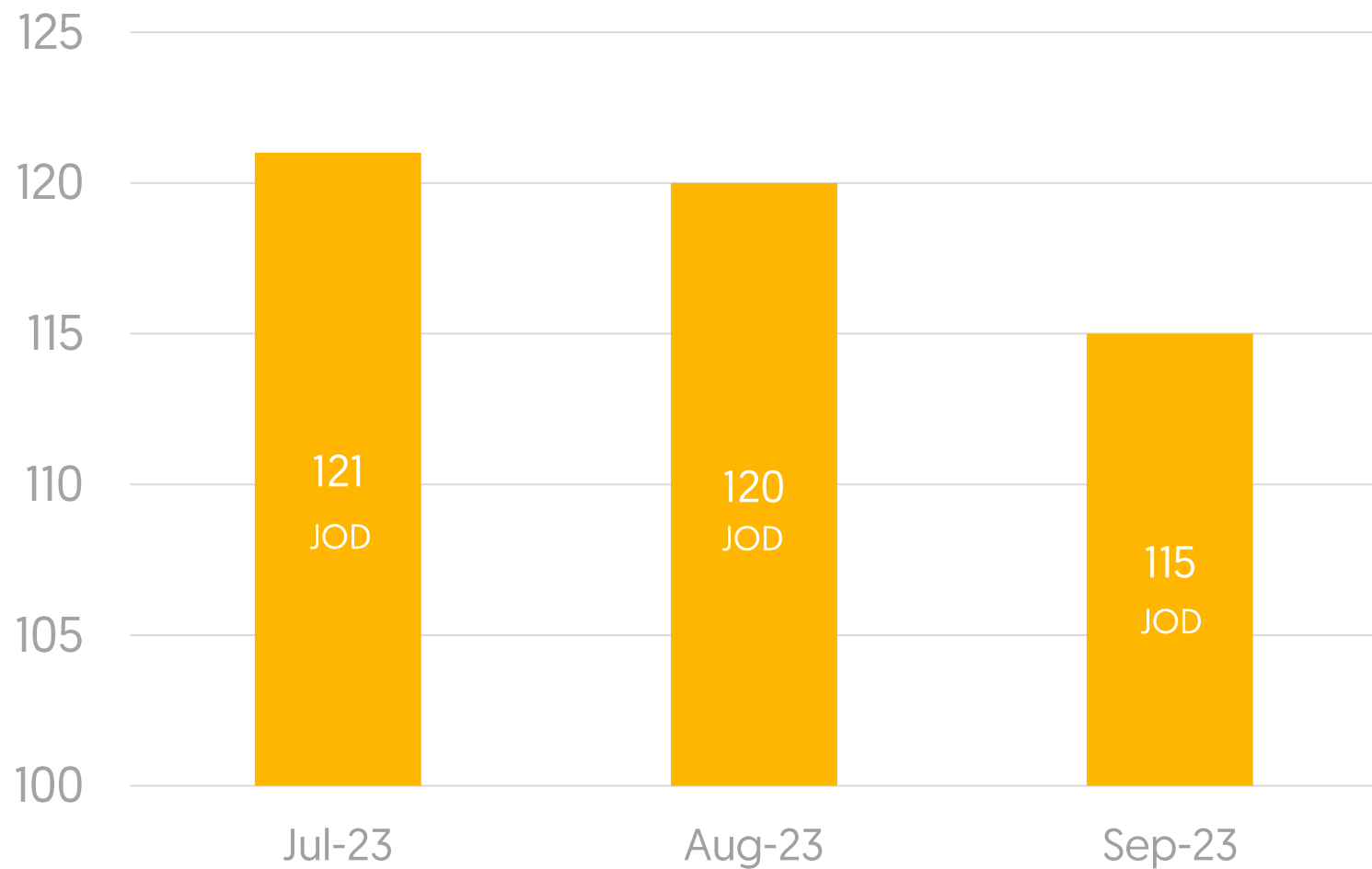
Percentage Based on Transaction Type Sub-Category



Transfer to Family/Friends	67%
Aid/Charity/Grant	7%
Transfer to Own Account	16%
Salary/Bonus/Dividends	5%
Loan/Loan Installment	5%
Purchases	88%
QR Purchases	12%
Cash Out - Agent/Teller	90%
Cash Out - ATM/Kiosk	10%
Cash In - Agent/Teller	98%
Cash In - ATM/Kiosk	2%

JoMoPay Transactions

Average Value of Transactions Over the Past 3 Months



JoMoPay Interoperability

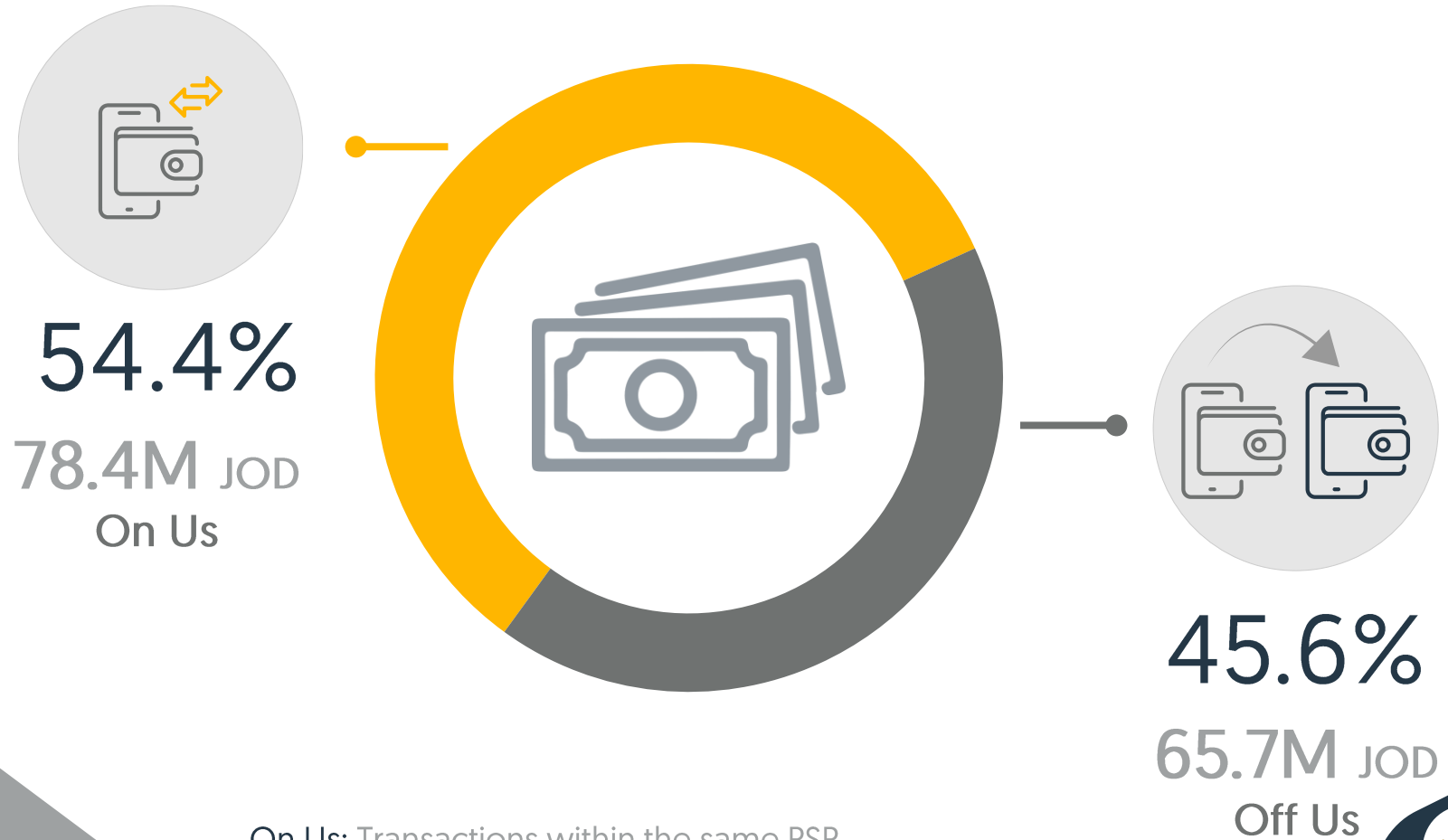
Number of Money Transfer Transactions Through PSPs



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

JoMoPay Interoperability

Value of Money Transfer Transactions Through PSPs



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

CliQ & JoMoPay Interoperability

Monthly Report
September 2023

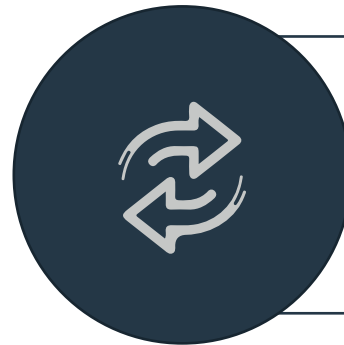
41

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



09.2023

Total Number and Value of Transactions Since the Beginning of 2023



Number of Transactions

37.09M

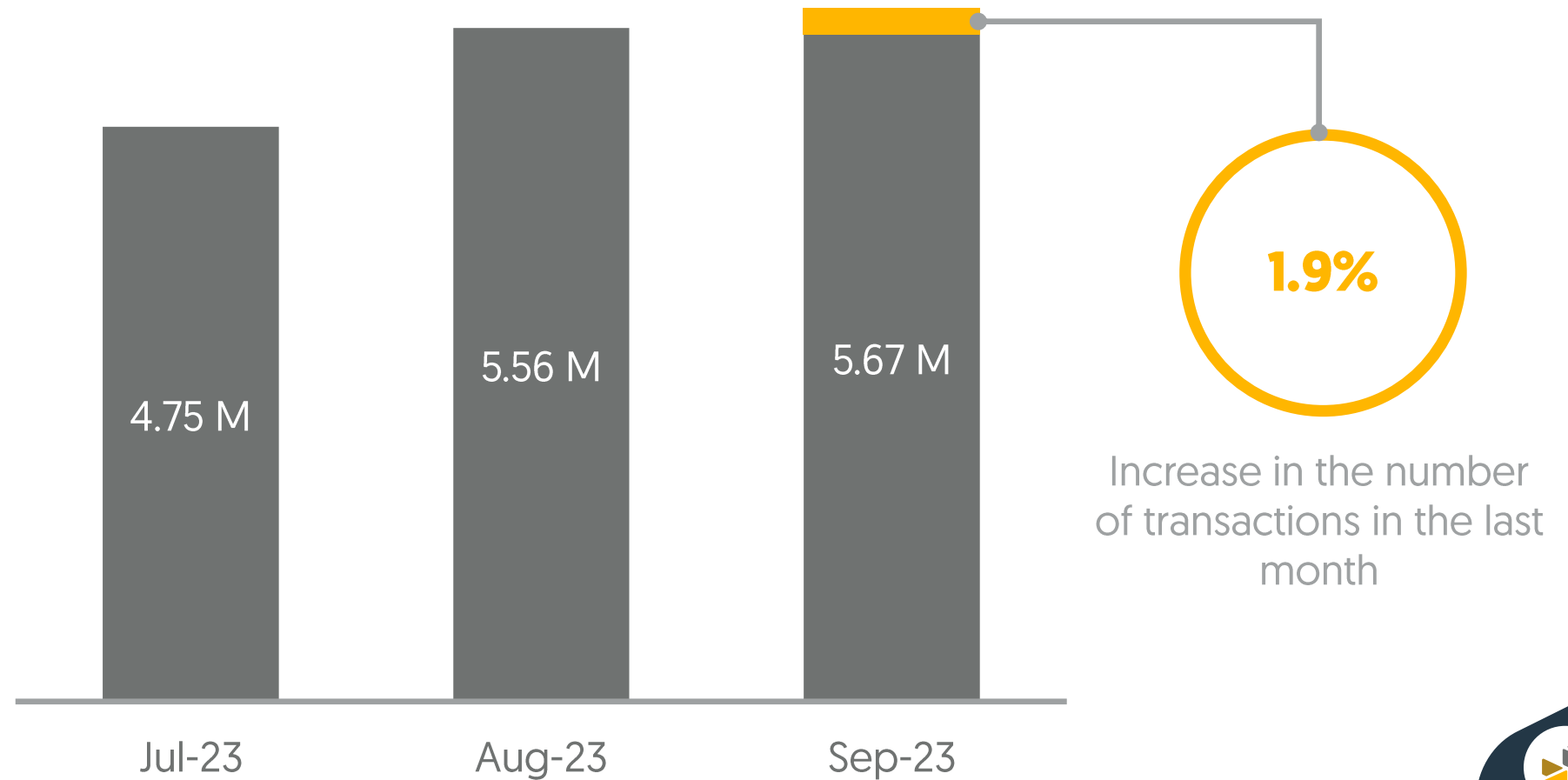


Value of Transactions

5.49B_{JOD}

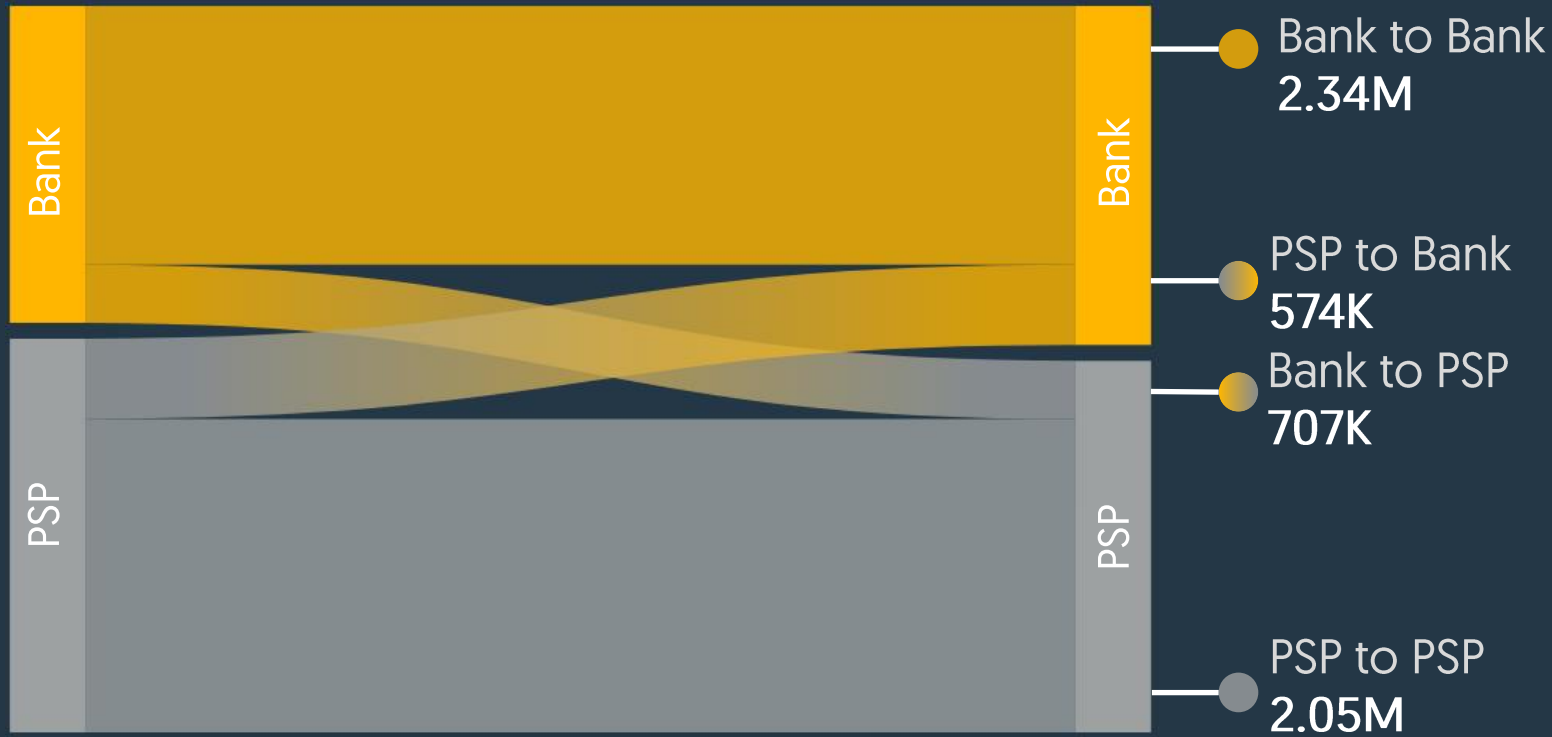
CliQ & JoMoPay Transactions

Total Number of Transactions Over the Past 3 Months



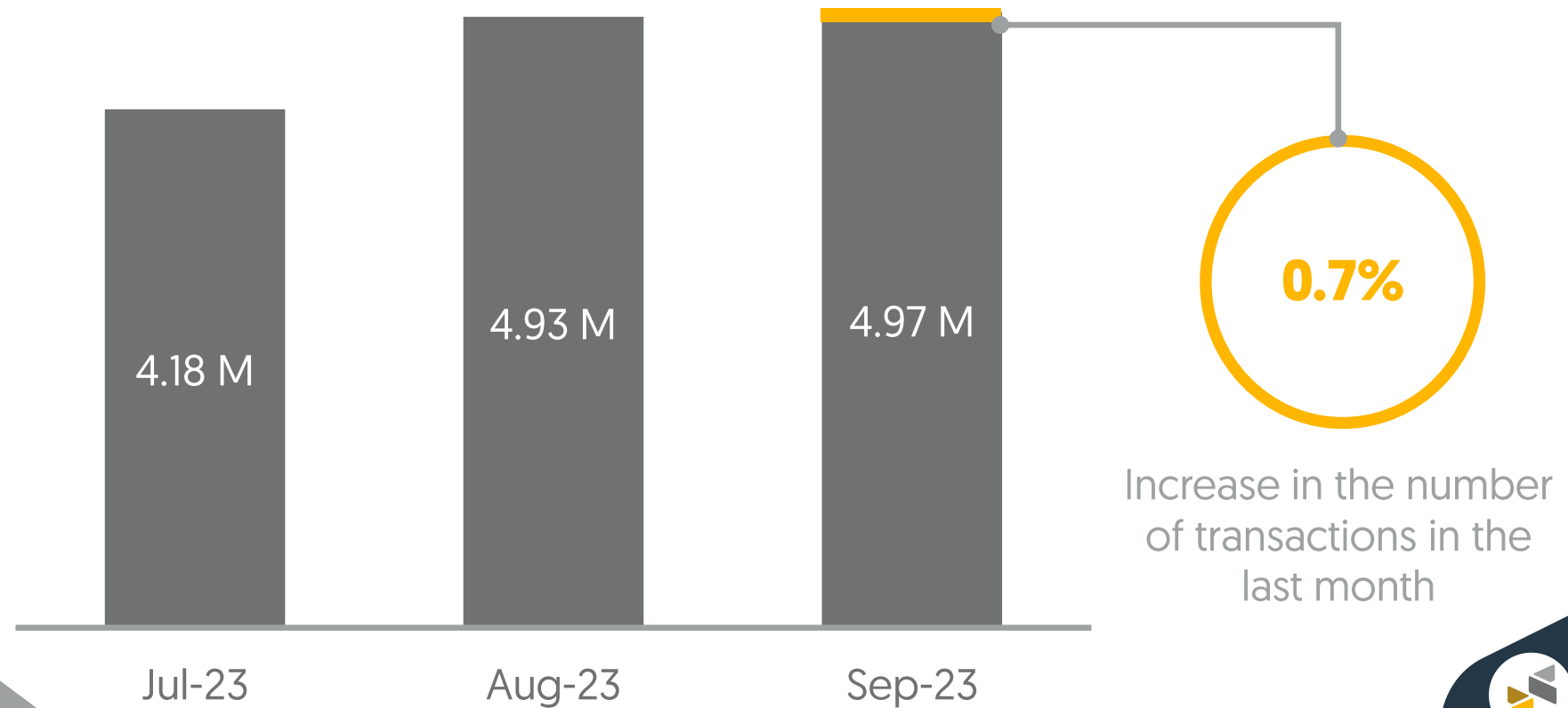
CliQ & JoMoPay Transactions

Total Number of Transactions between Banks and PSPs



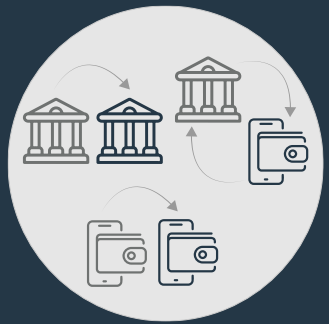
CliQ & JoMoPay Transactions

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



71.3%

1.43M

Off Us



28.7%

3.54M

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



48%

552K

mPSP to Bank



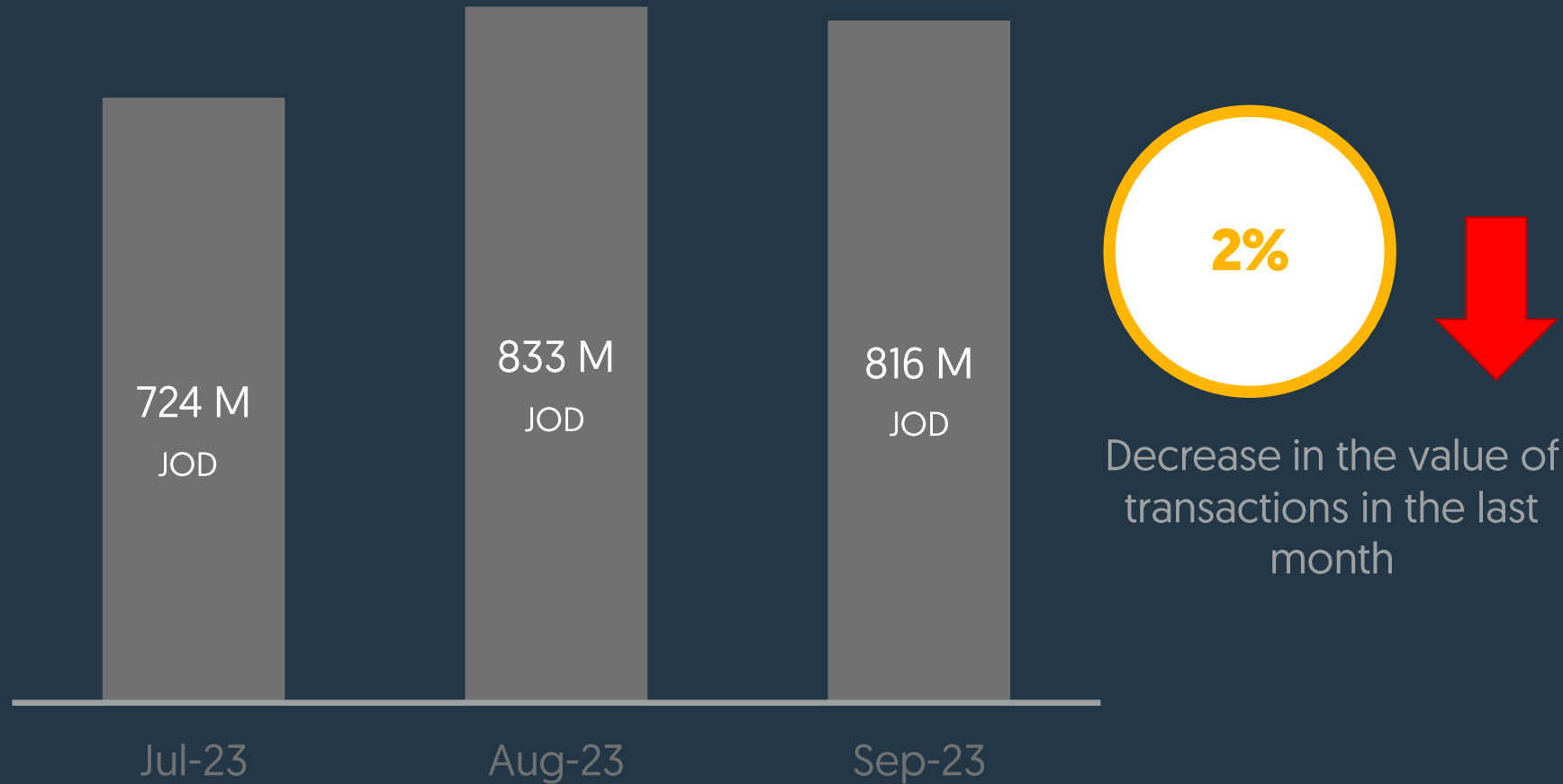
52%

597K

Bank to mPSP

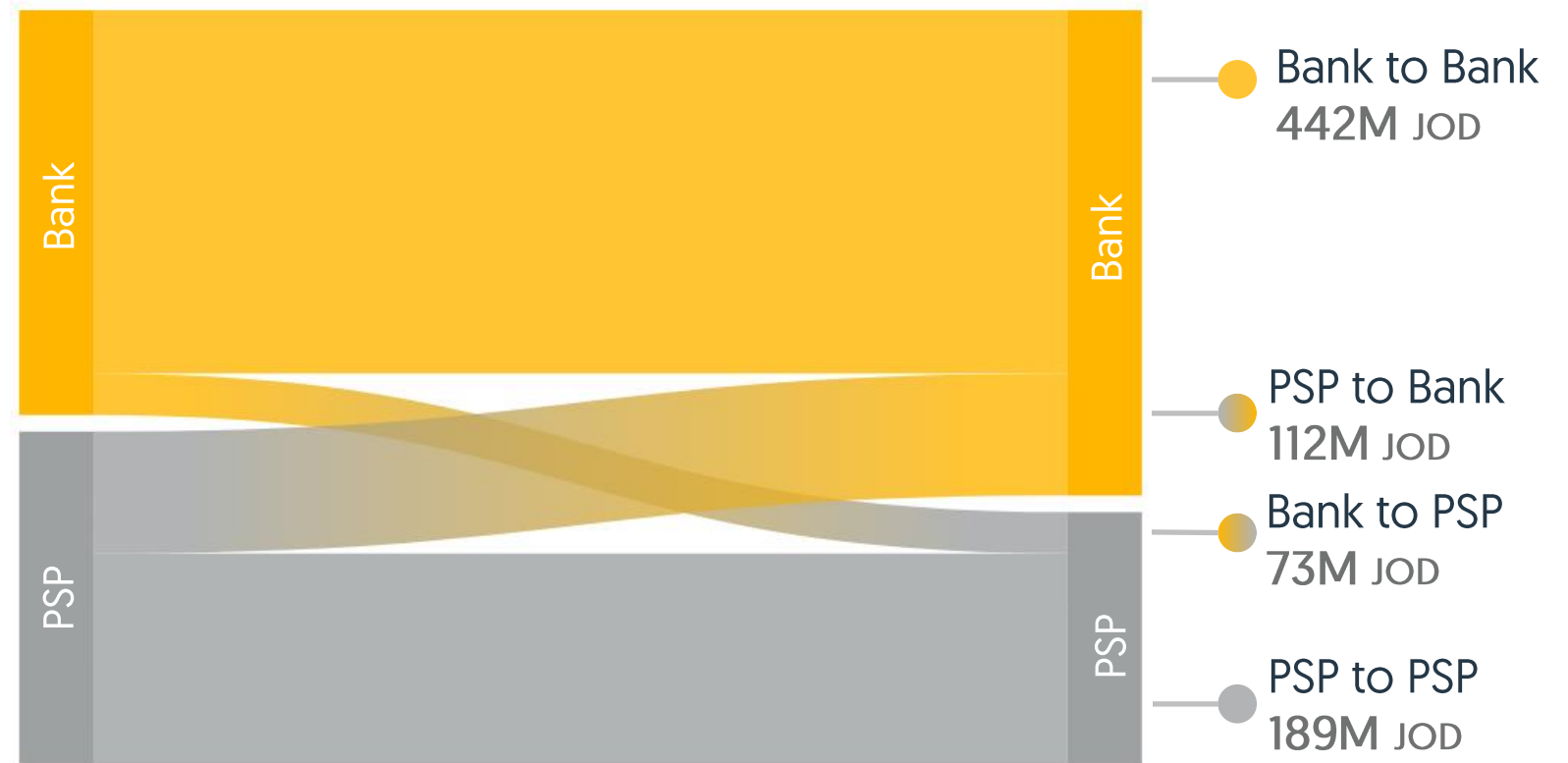
CliQ & JoMoPay Transactions

Total Value of Transactions Over the Past 3 Months



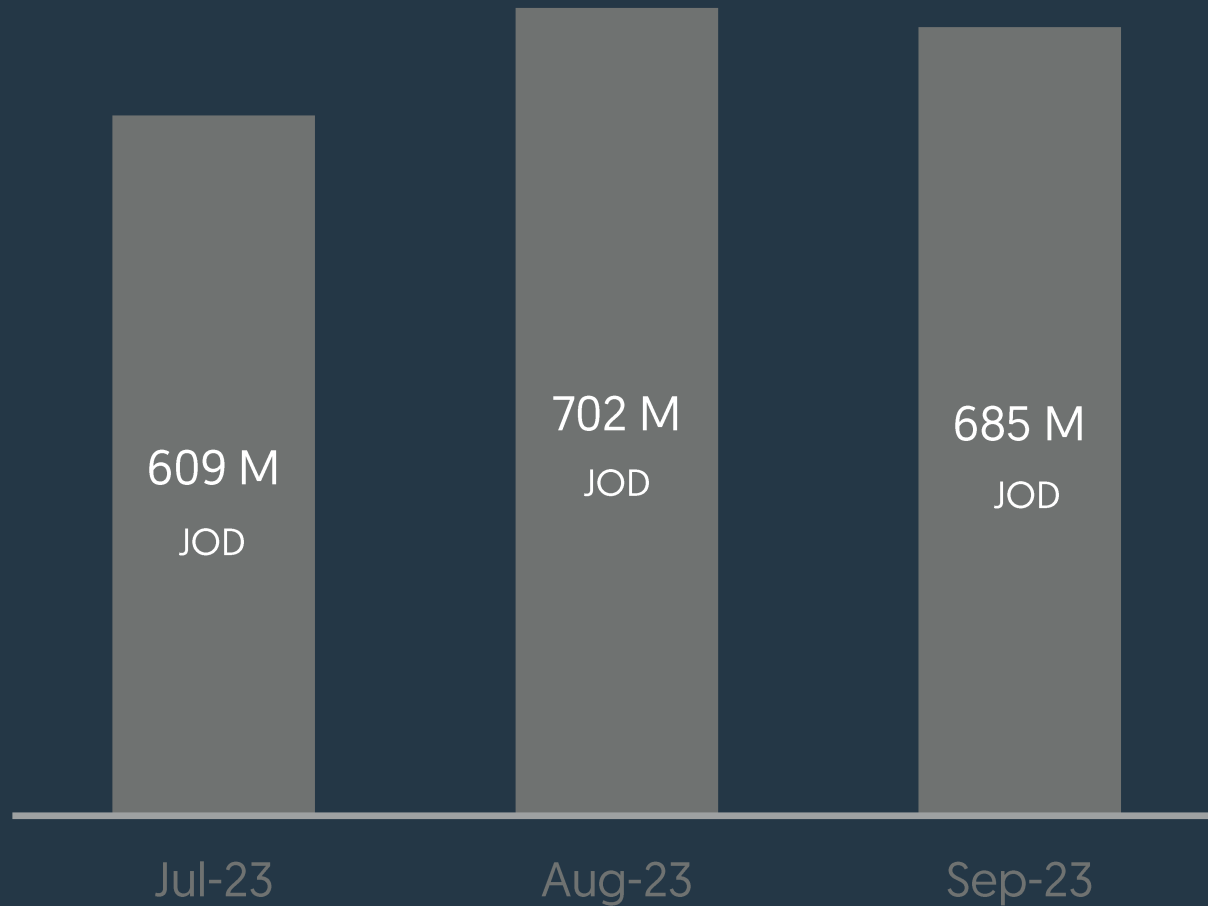
CliQ & JoMoPay Transactions

Total Value of Banks and PSPs Transactions



CliQ & JoMoPay Transactions

Total Value of Money Transfer Transactions Over the Past 3 Months



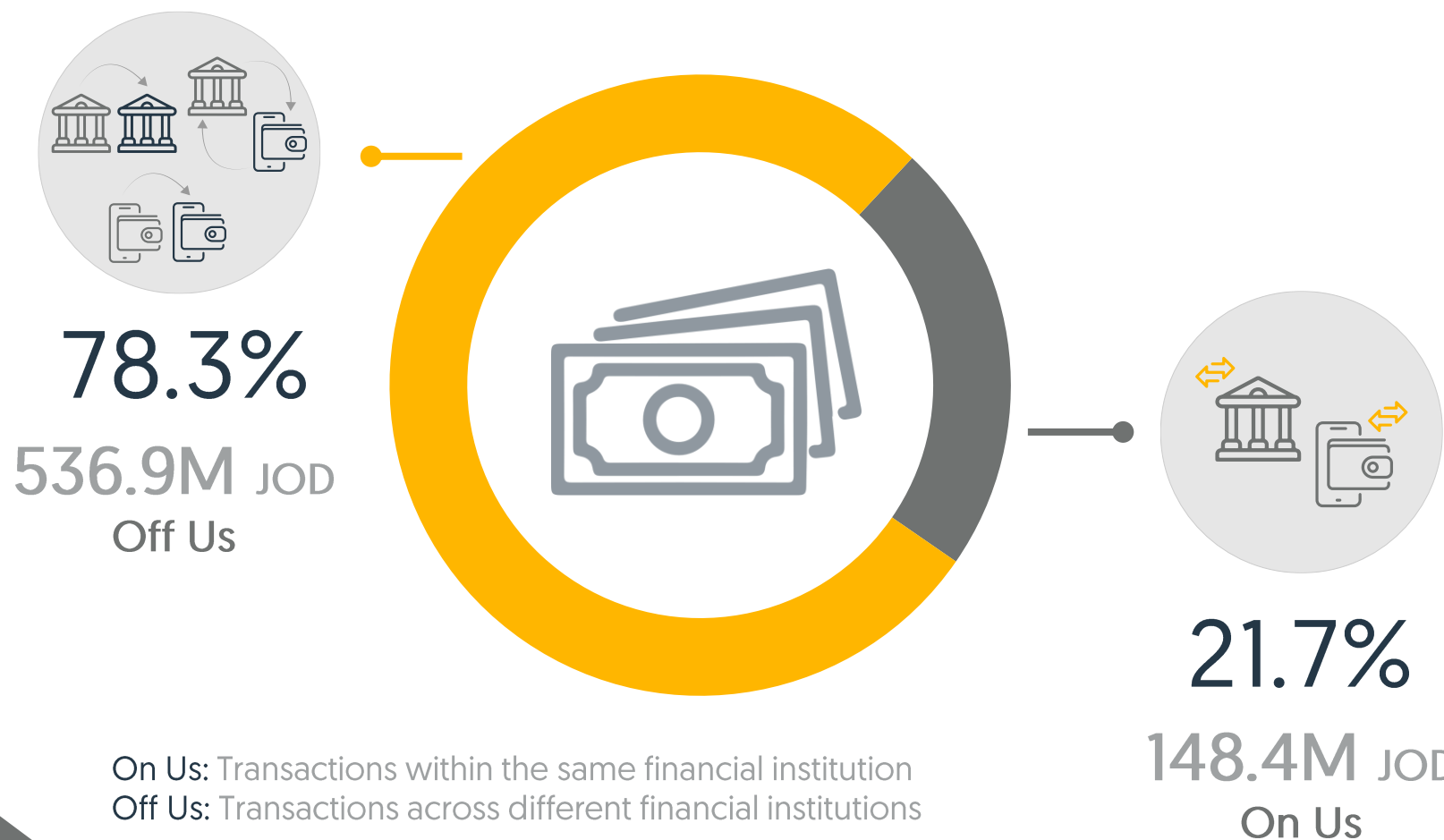
2.3%



Decrease in the value of transactions in the last month

CliQ & JoMoPay Interoperability

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



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

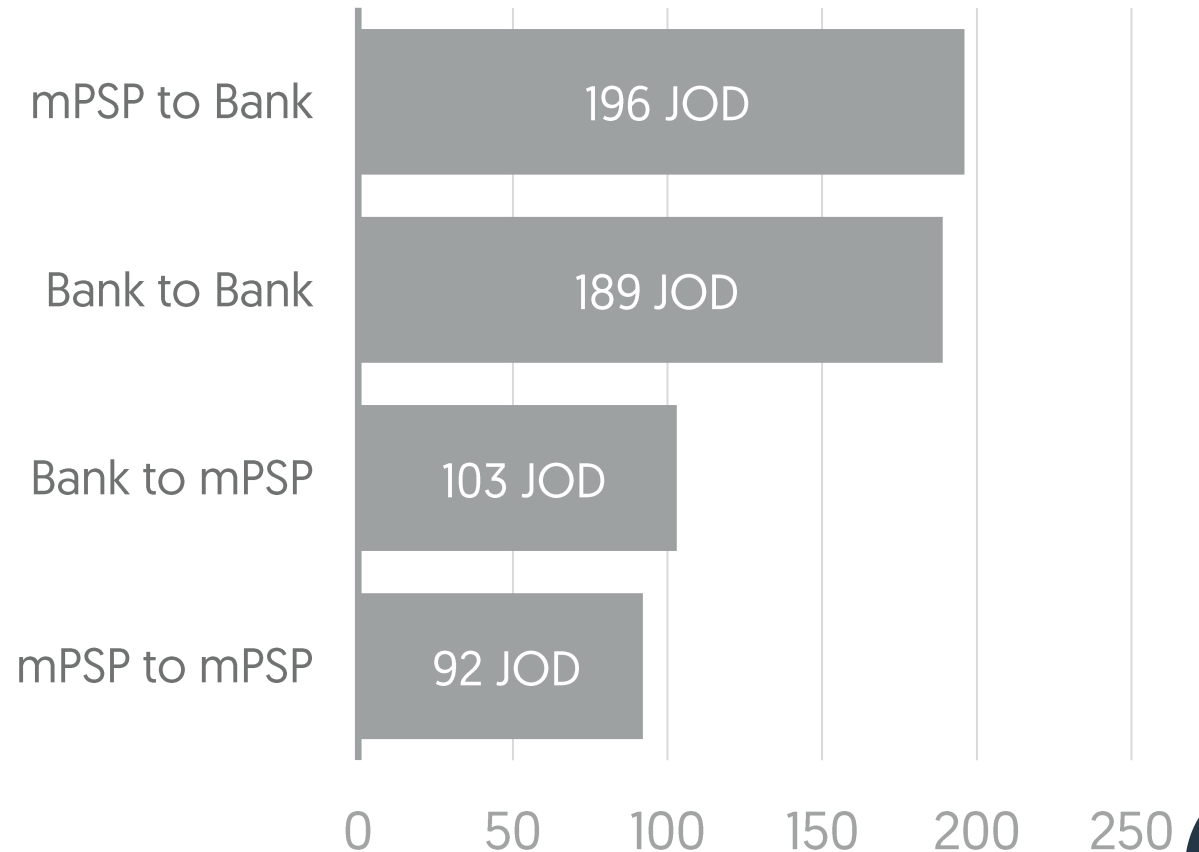


CliQ & JoMoPay Average Value of Transactions

Average Value of Transactions

144 JOD

Transaction
Average





Monthly Report

September 2023

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Electronic Bill Presentment & Payment (EBPP) System



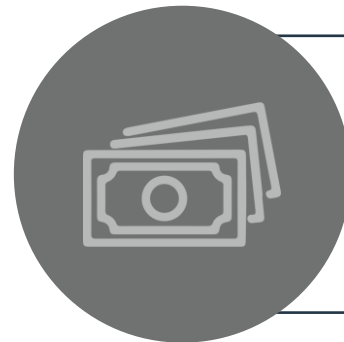
09.2023

Total Number and Value of Transactions Since the Beginning of 2023



Number of Transactions

37.76M



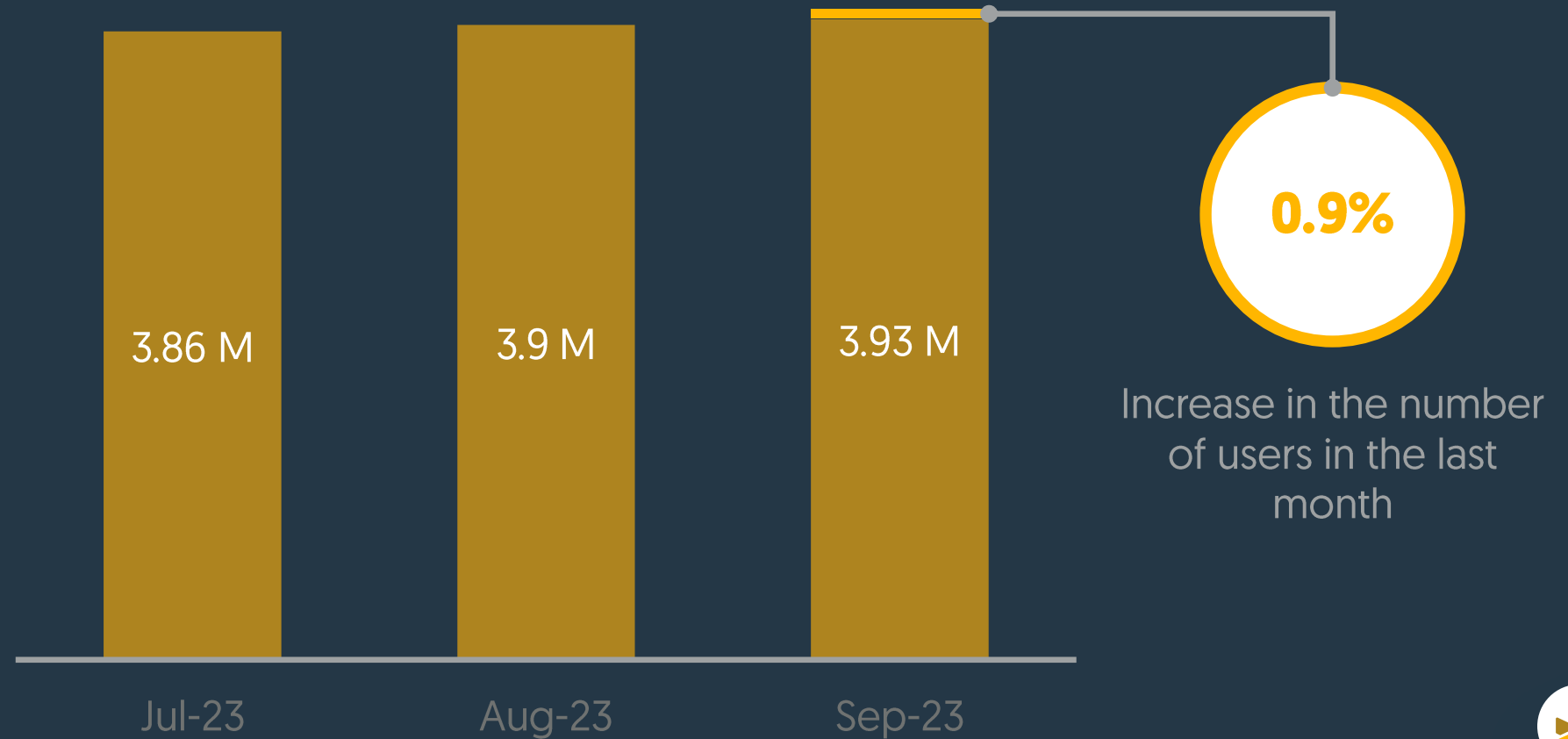
Value of Transactions

8.73B_{JOD}



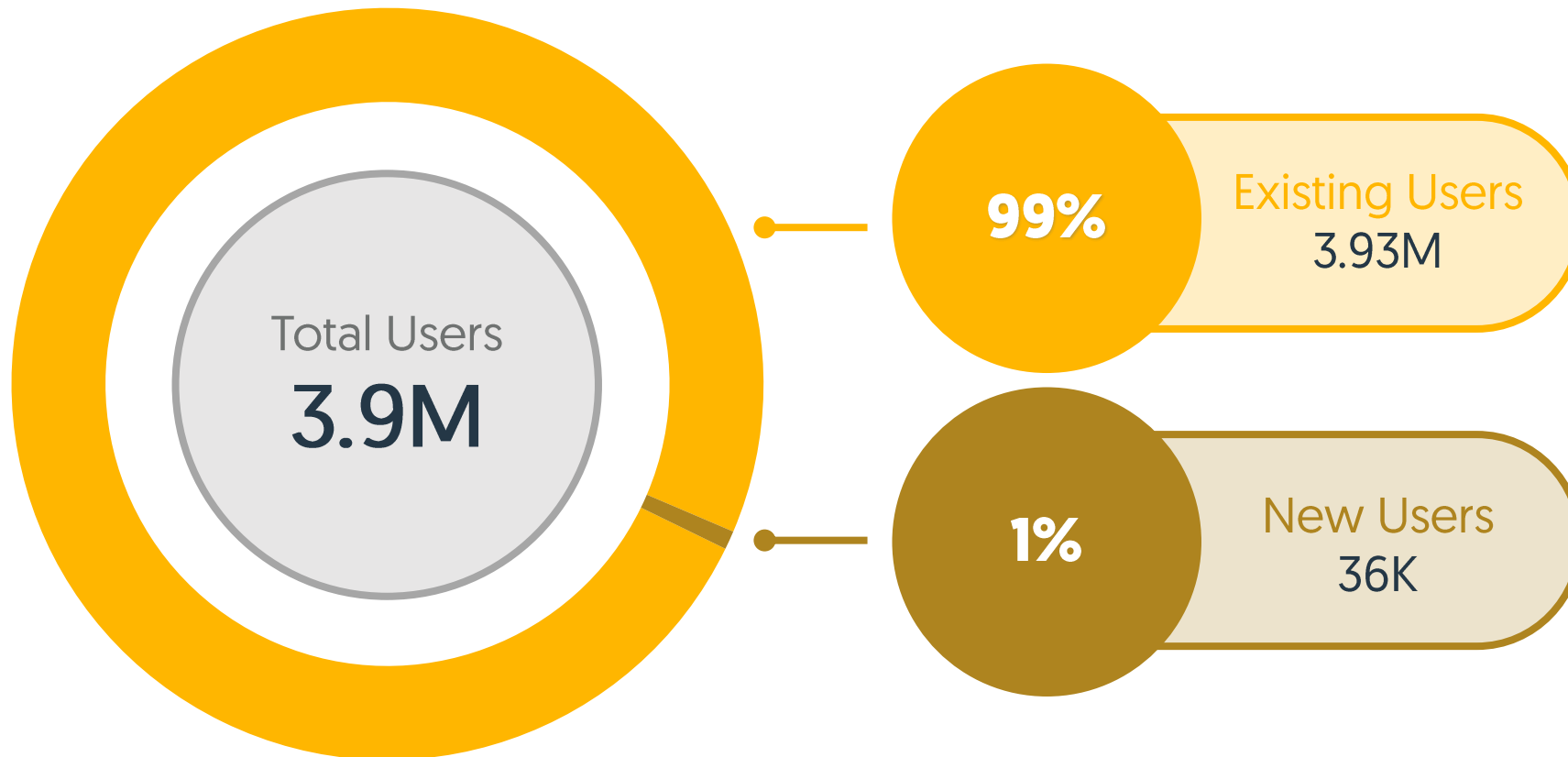
eFAWATEERcom Users

Total Number of Users Over the Past 3 Months



eFAWATEERcom Users

Number of eFAWATEERcom Users



eFAWATEERcom Billers & Services

Number of eFAWATEERcom Billers & Services



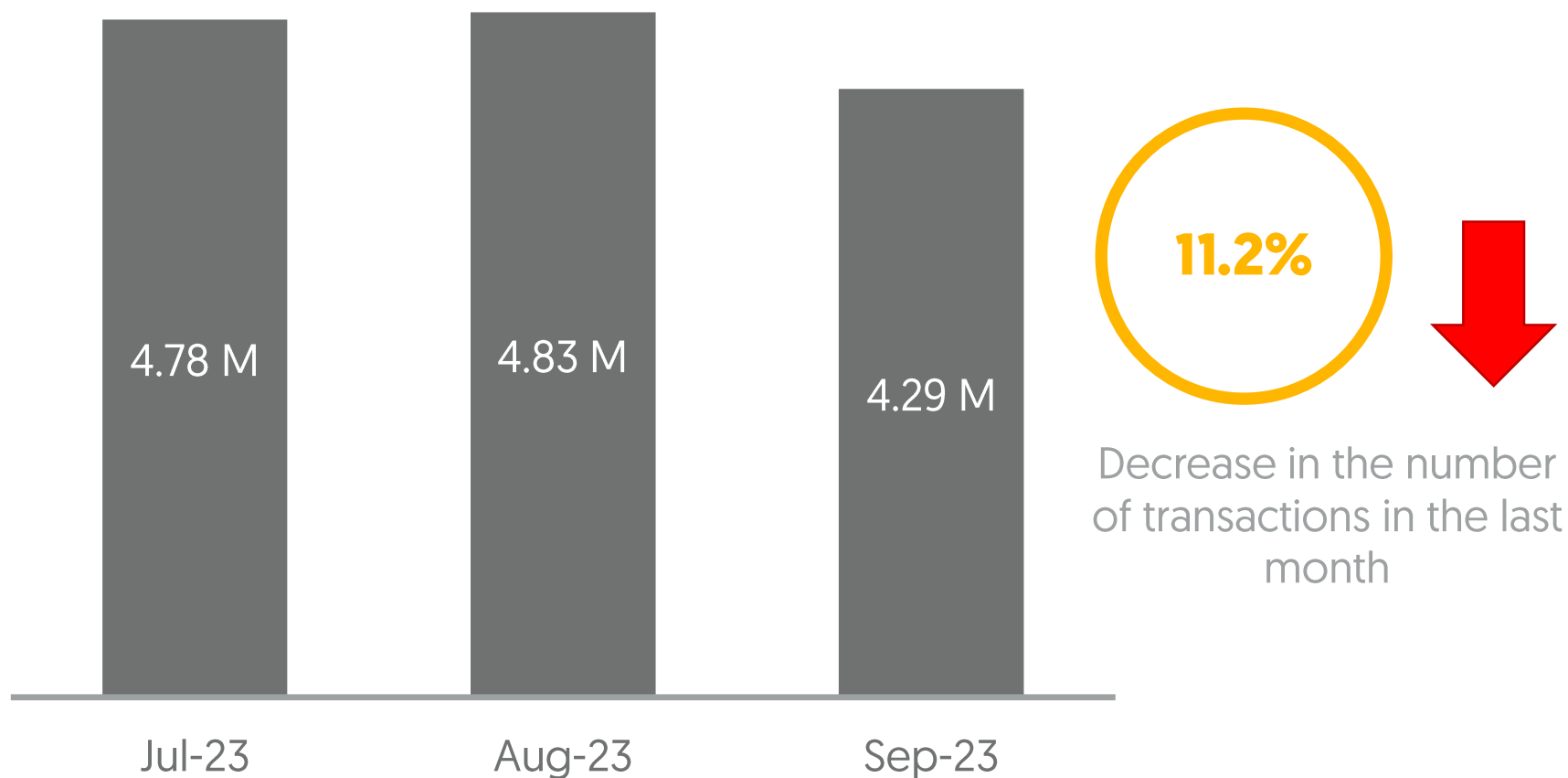
Billers
488



Services
1,611

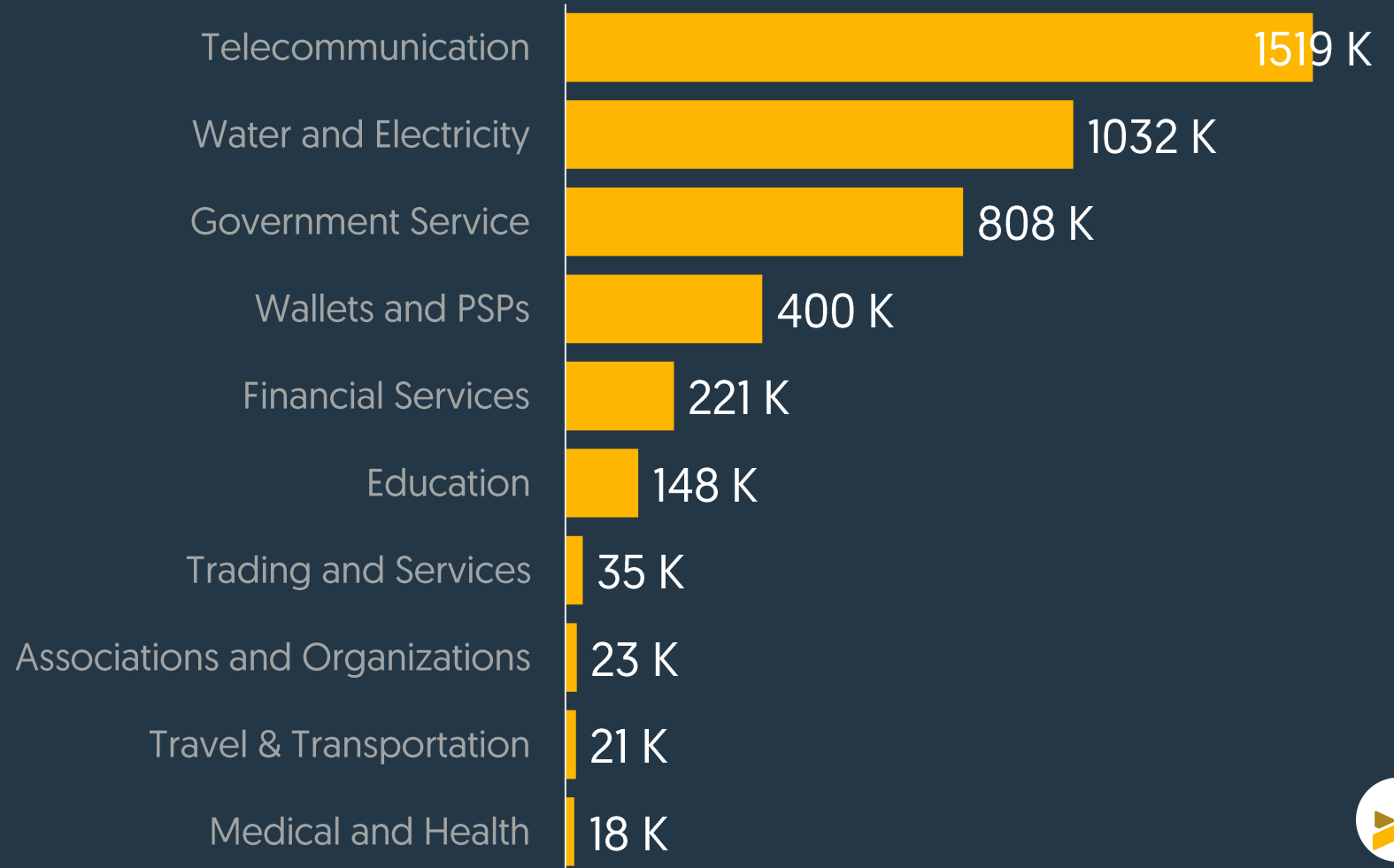
eFAWATEERcom Number of Transactions

Total Number of Transactions Over the Past 3 Months



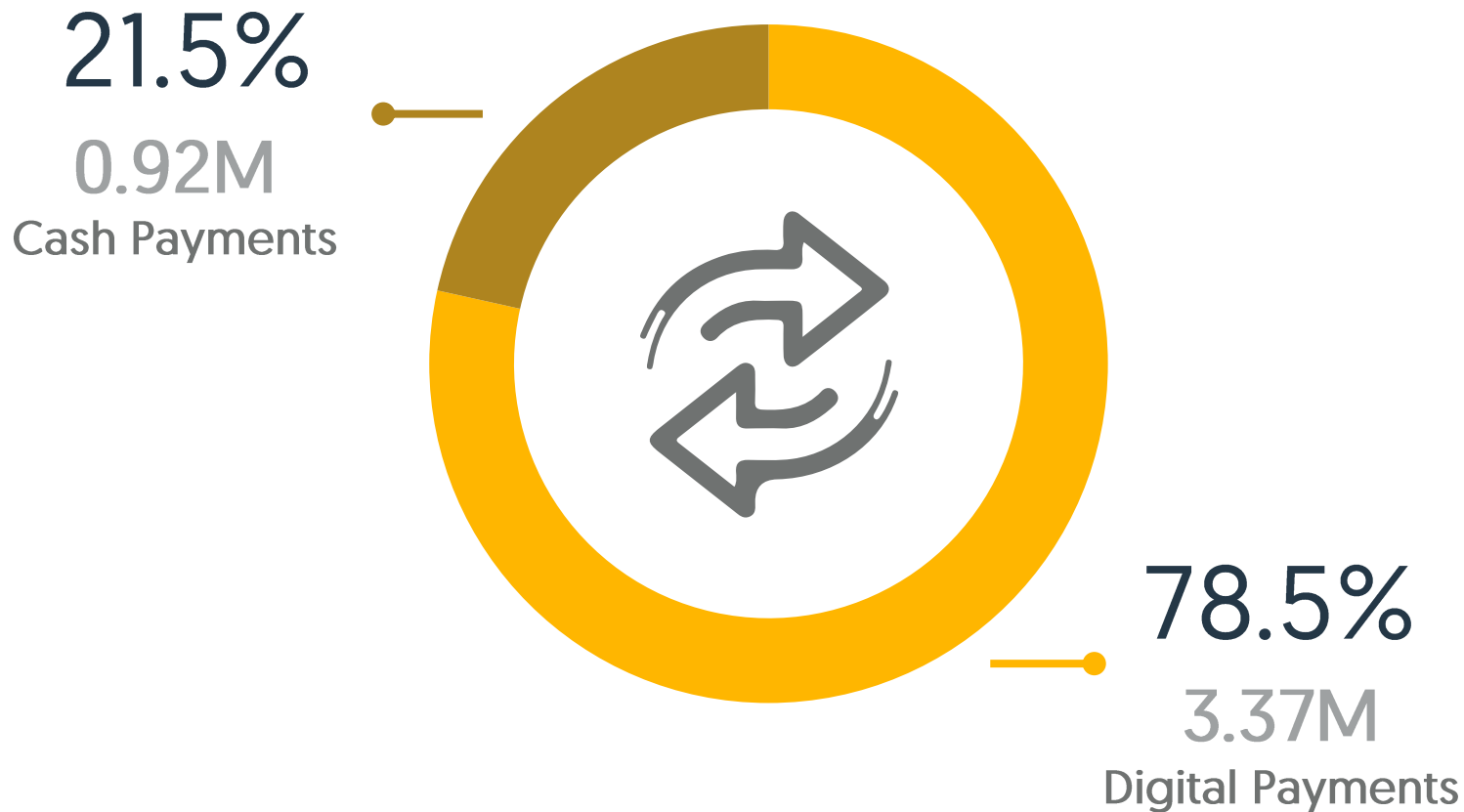
eFAWATEERcom Number of Transactions

Number of Transactions by Category



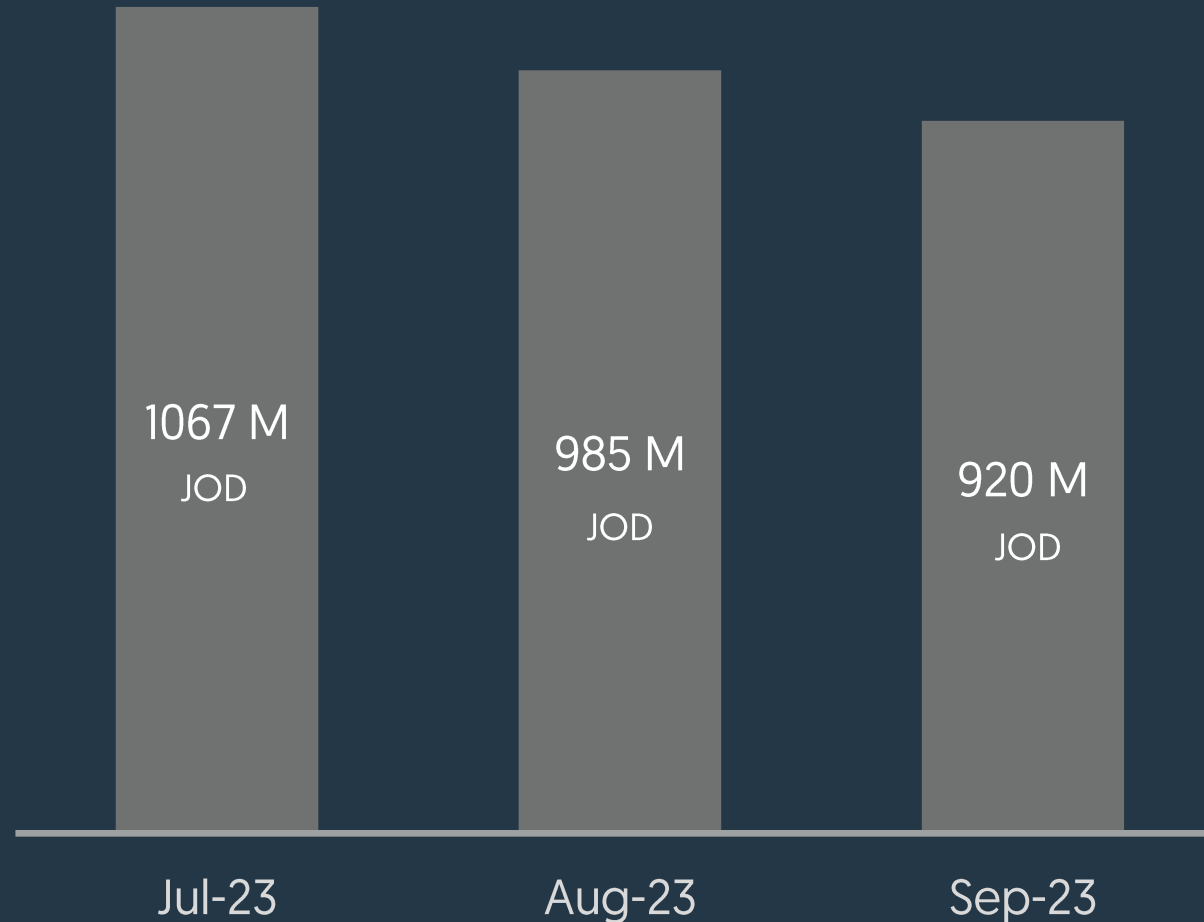
eFAWATEERcom Number of Transactions

Percentage Based on Payment Method



eFAWATEERcom Value of Transactions

Total Value of Transactions Over the Past 3 Months



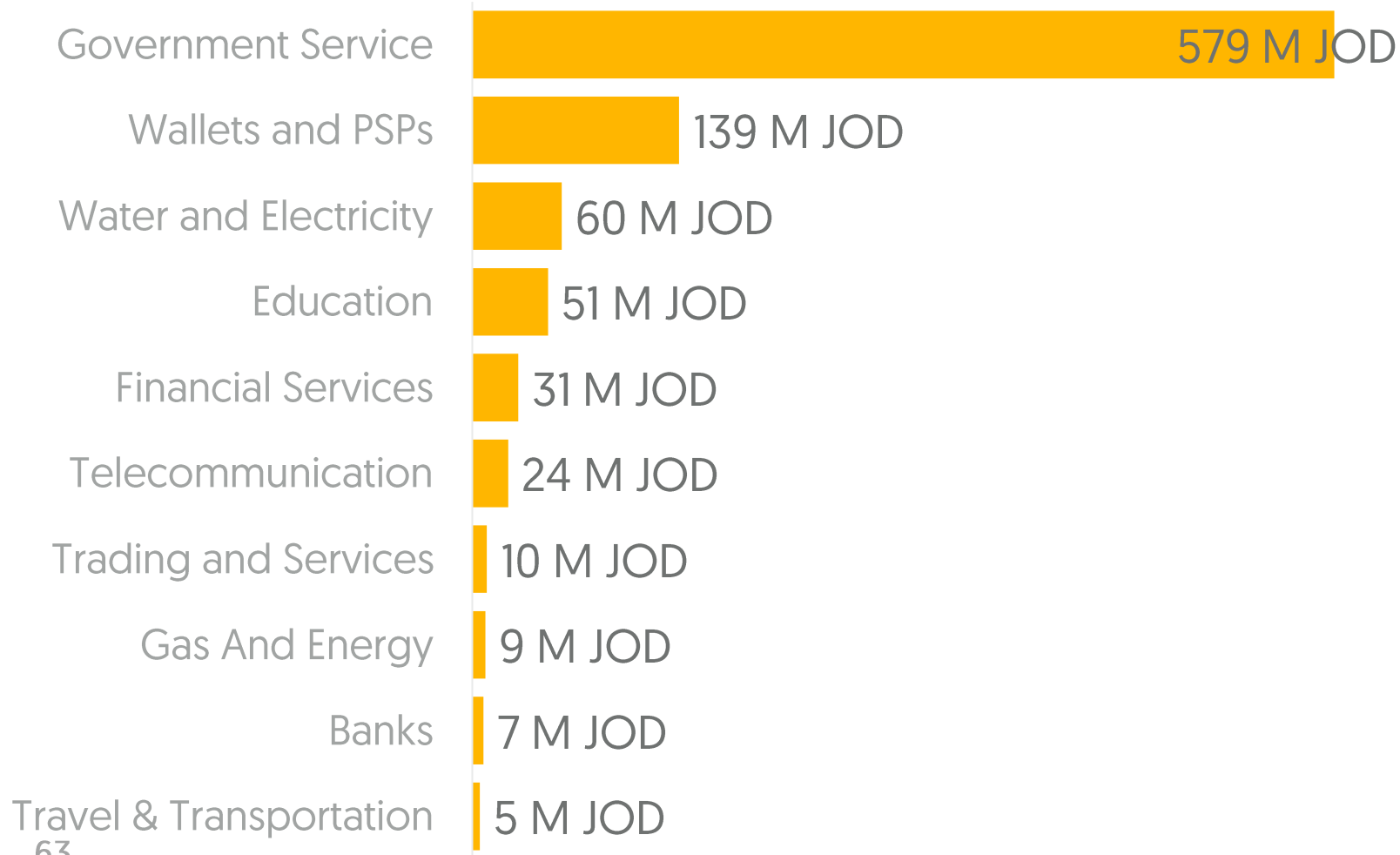
6.6%



Decrease in the value of transactions in the last month

eFAWATEERcom Value of Transactions

Value of Transactions by Category



eFAWATEERcom Value of Transactions

Percentage Based on Payment Method

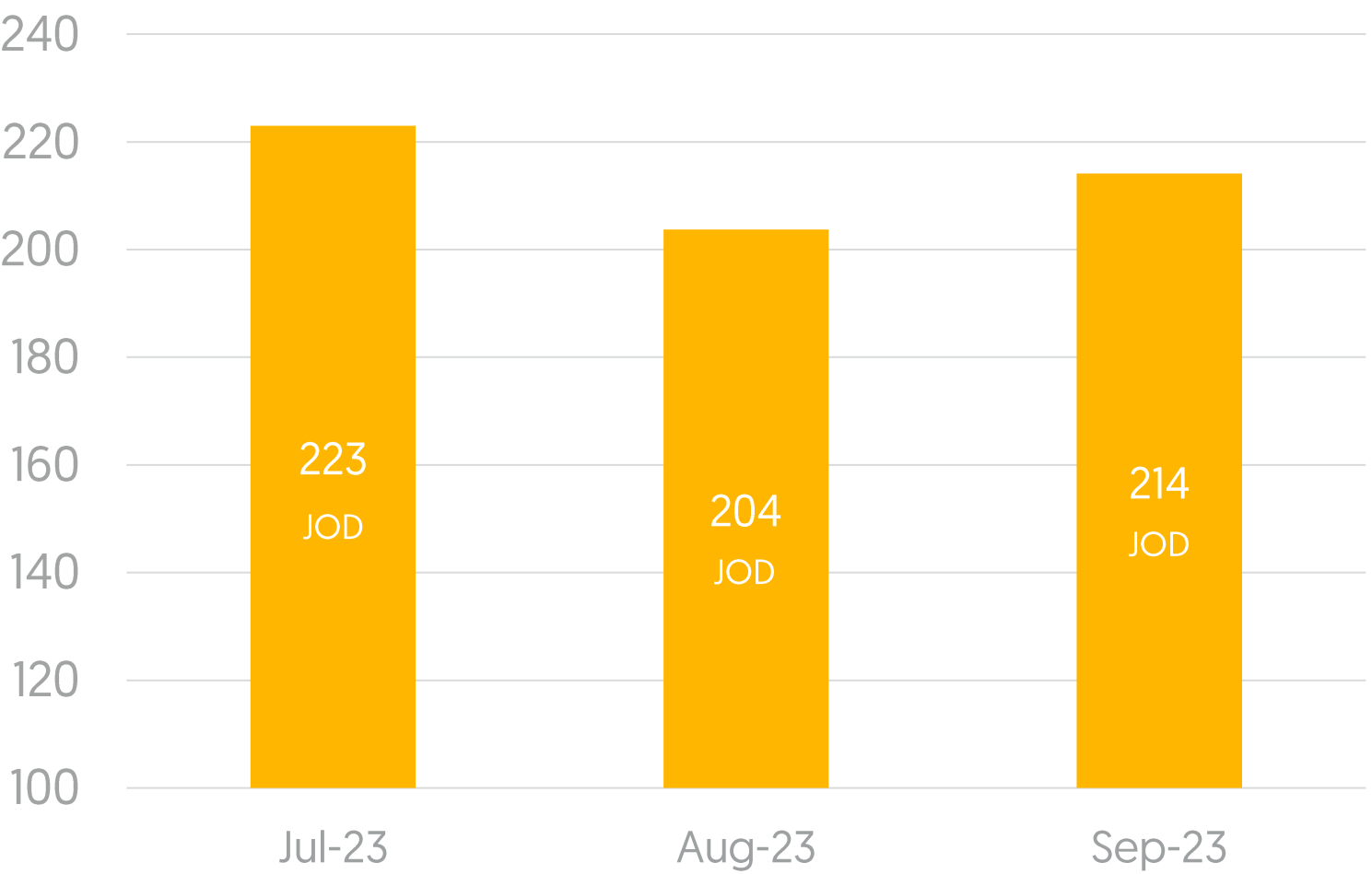
18.1%
166.6M JOD
Cash Payments



81.9%
752.9M JOD
Digital Payments

eFAWATEERcom Transactions

Average Value of Transactions Over the Past 3 Months





ACH
Automated Clearing House

Monthly Report

September 2023

66

Automated Clearing House



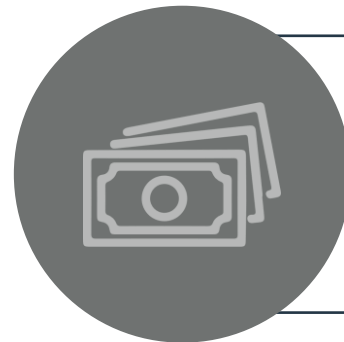
09.2023

Total Number and Value of JOD Transactions Since the Beginning of 2023



Number of Transactions

7.82M



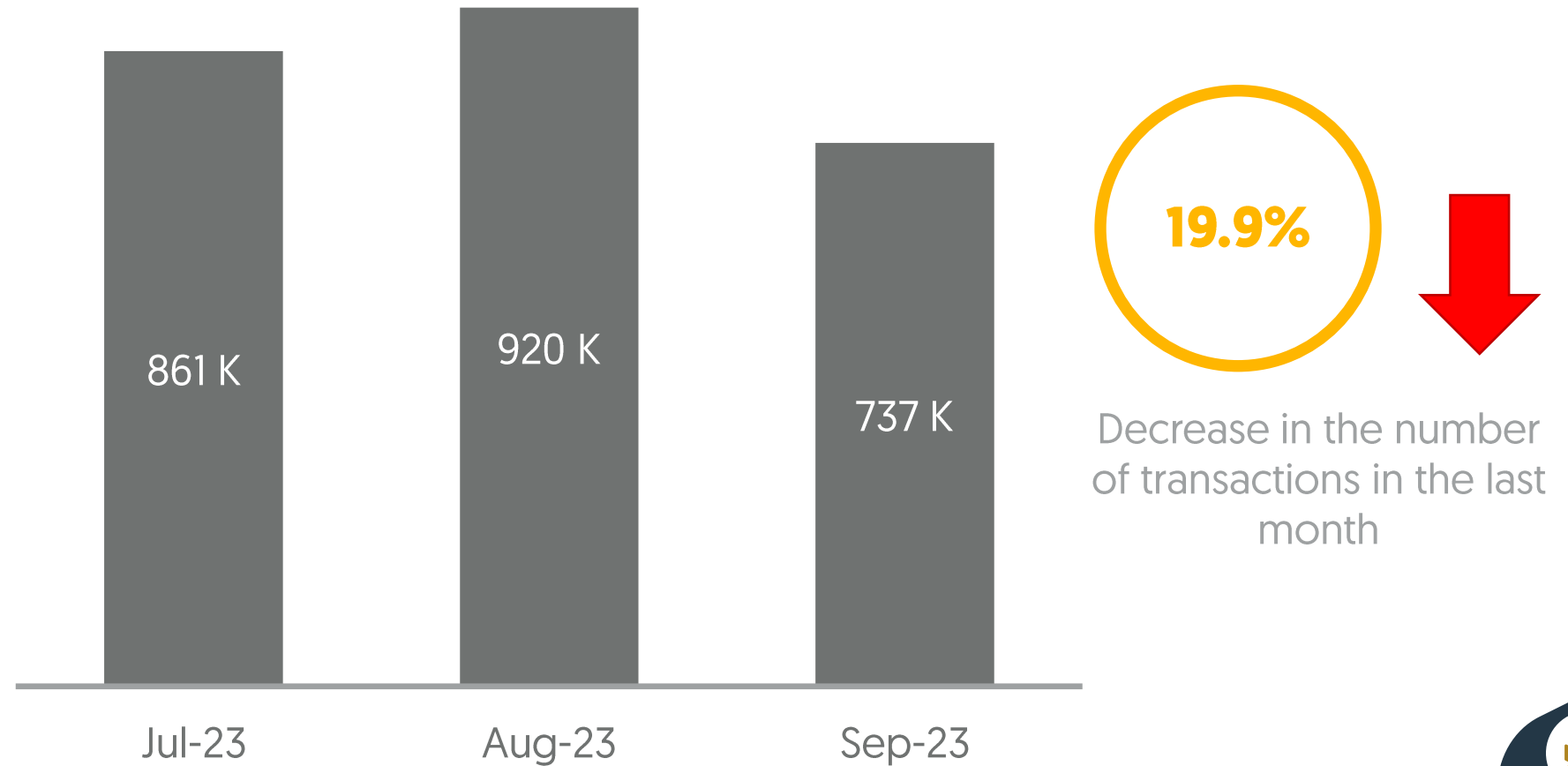
Value of Transactions

6.29B_{JOD}



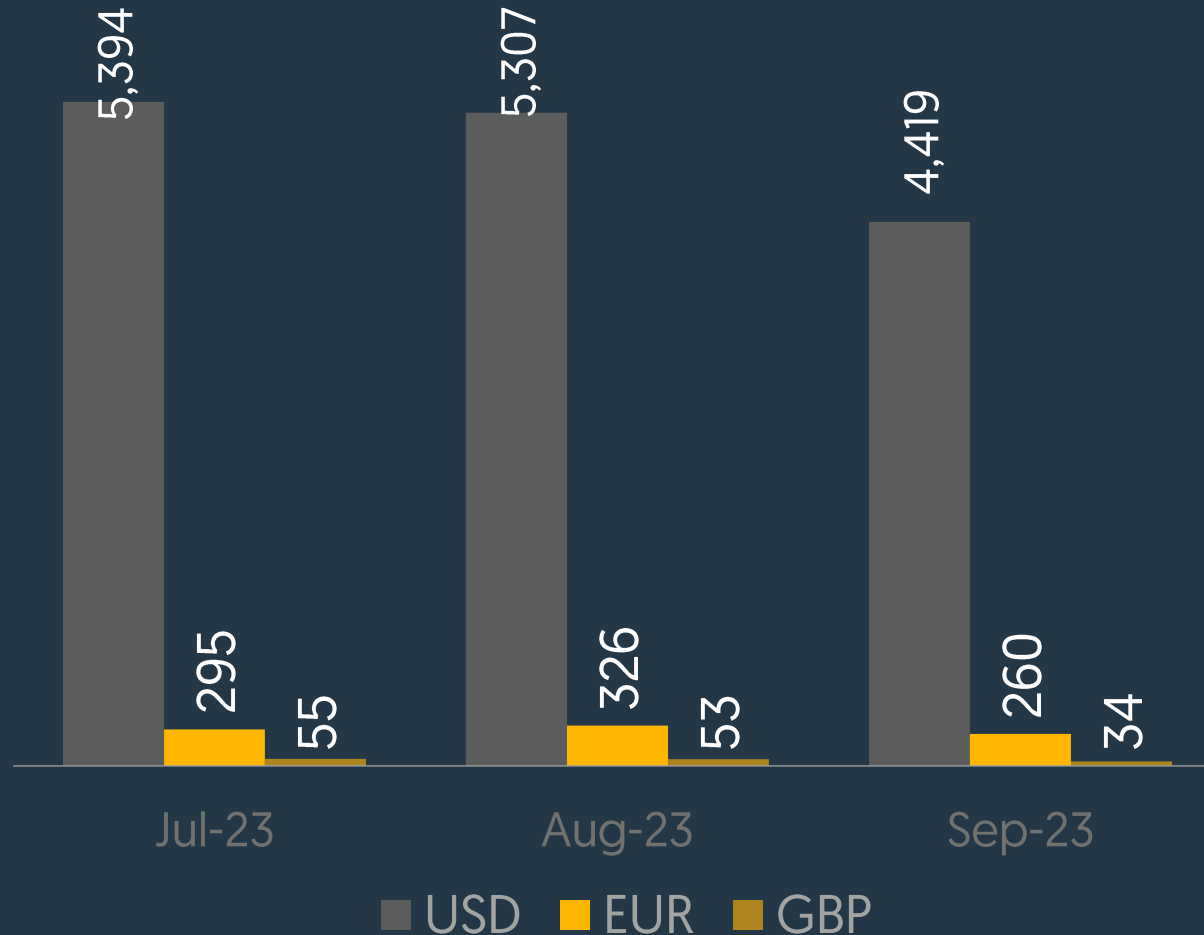
ACH Transactions

Total Number of Jordanian Dinar Transactions Over the Past 3 Months



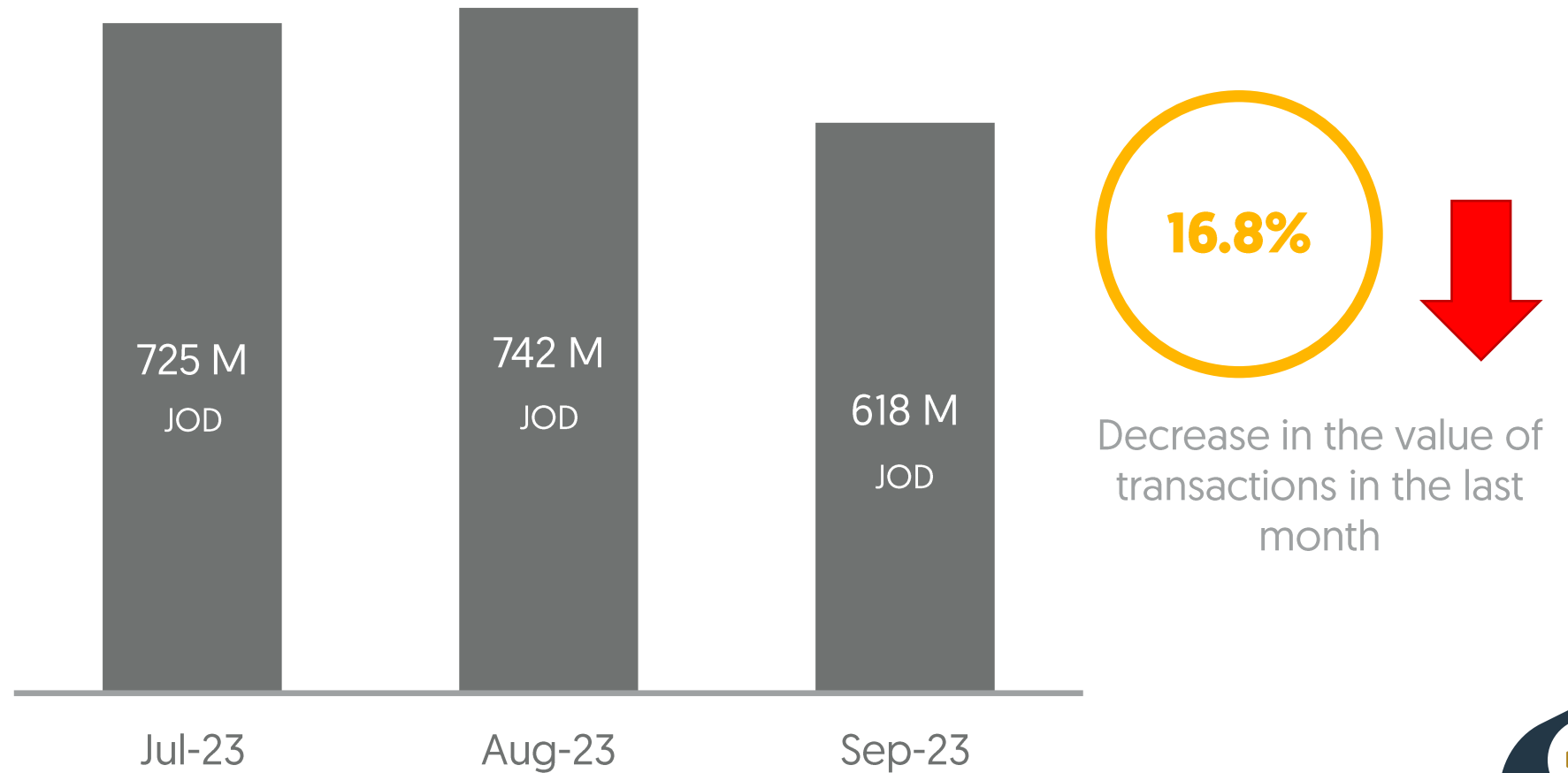
ACH Transactions

Total Number of Foreign Currencies' Transactions Over the Past 3 Months



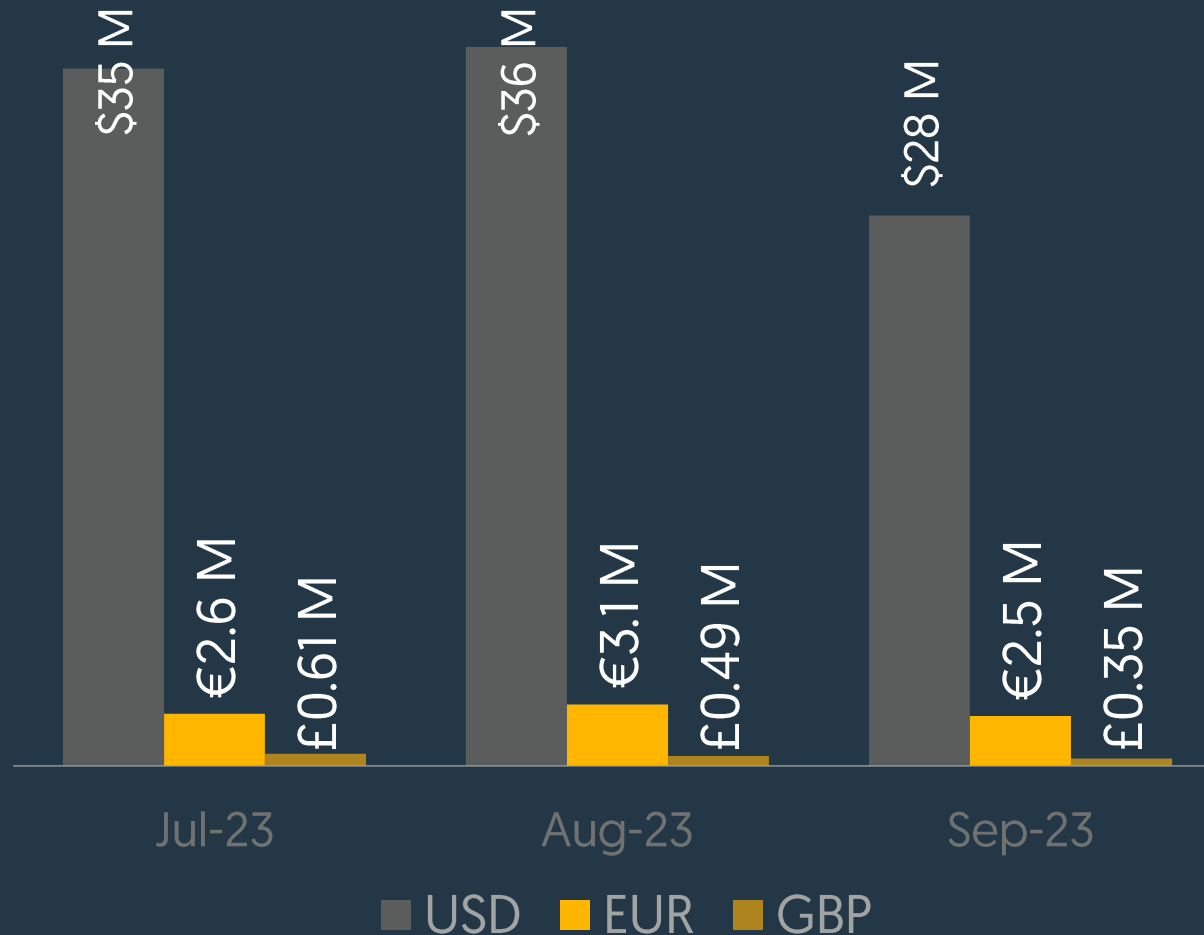
ACH Transactions

Total Value of Jordanian Dinar Transactions Over the Past 3 Months



ACH Transactions

Total Value of Foreign Currencies' Transactions Over the Past 3 Months





ECCCU

Electronic Cheque Clearing Unit

Monthly Report September 2023

72

Electronic Cheque Clearing Unit



09.2023

Total Number and Value of Transactions Since the Beginning of 2023



Number of Transactions

4.87M



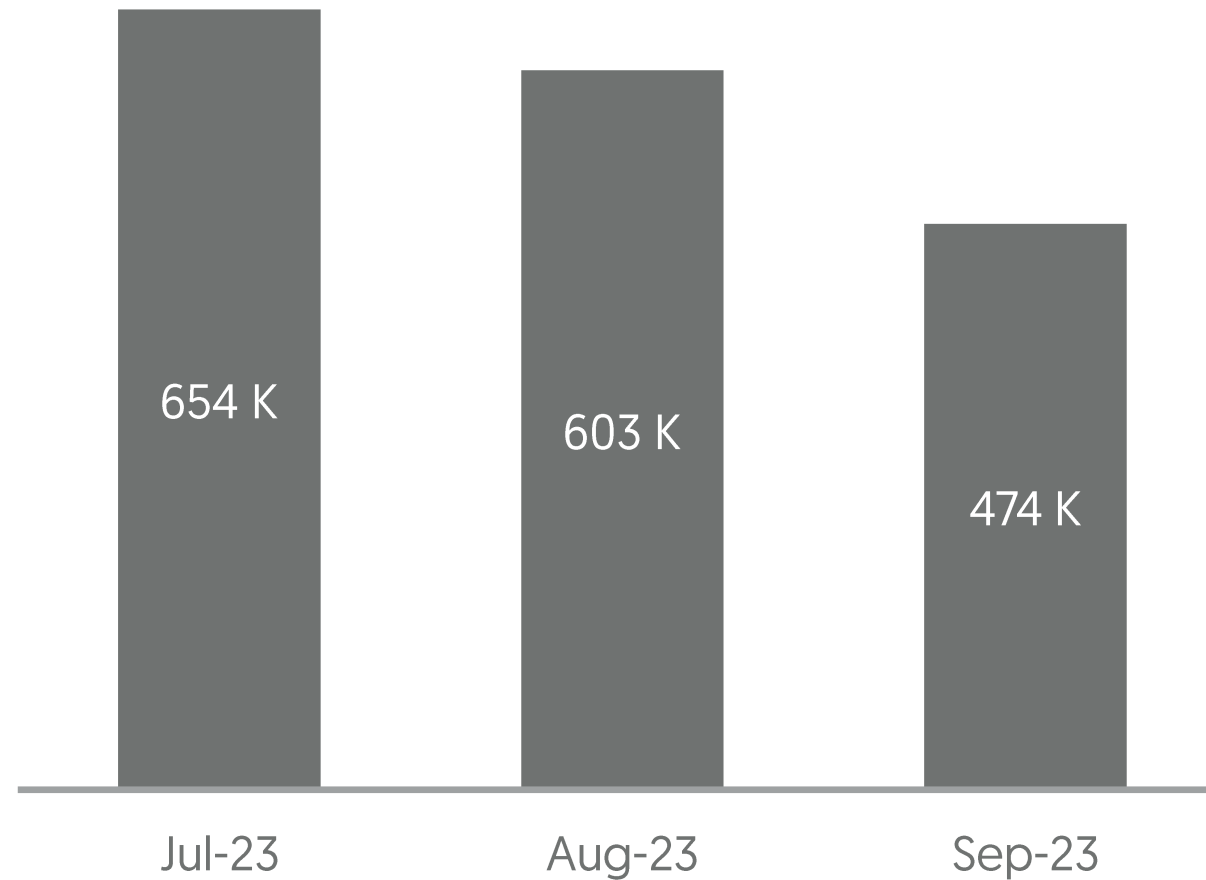
Value of Transactions

29.58B_{JOD}




ECCU Cheques

Total Number of Inward Cheques Over the Past 3 Months



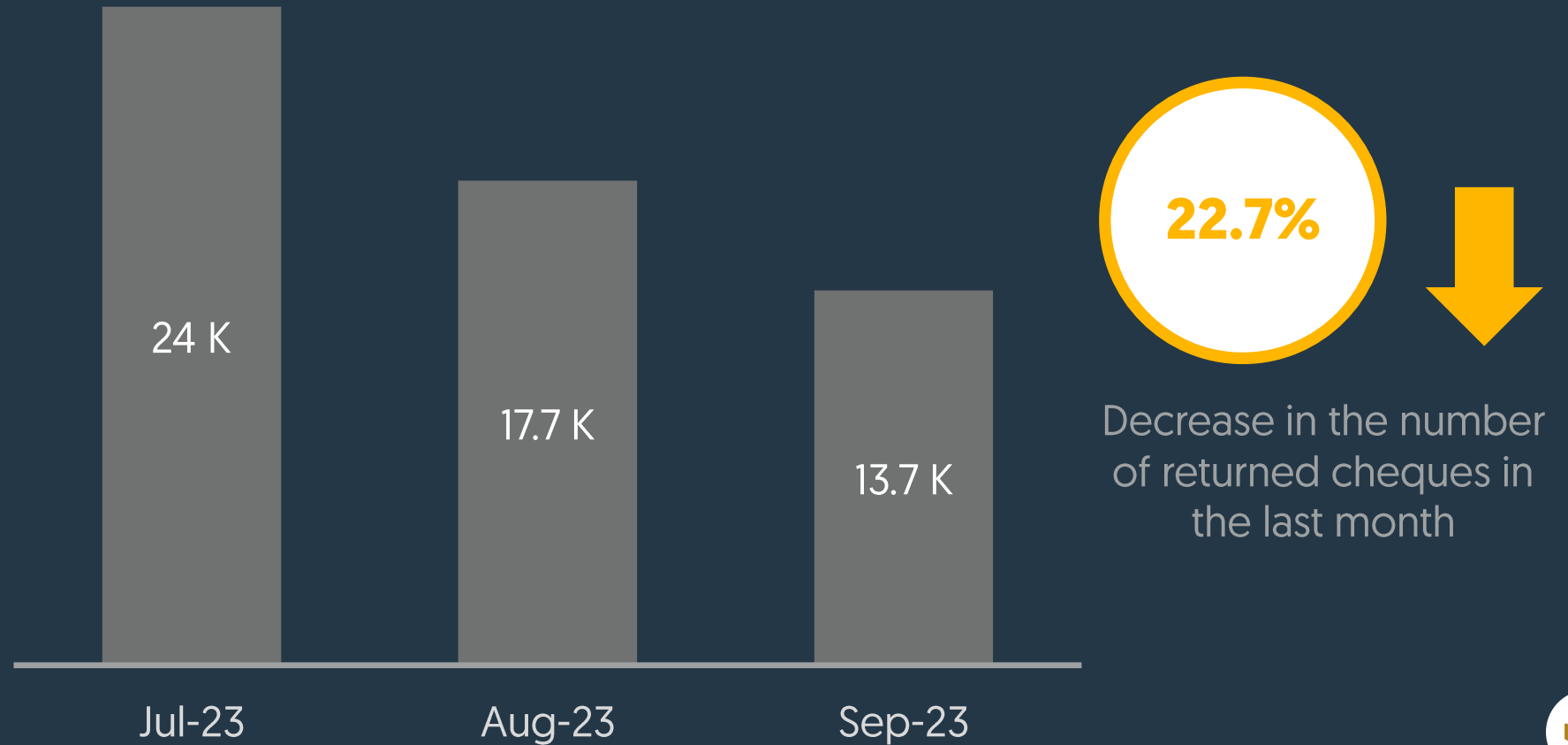
21.3%



Decrease in the number of cheques in the last month

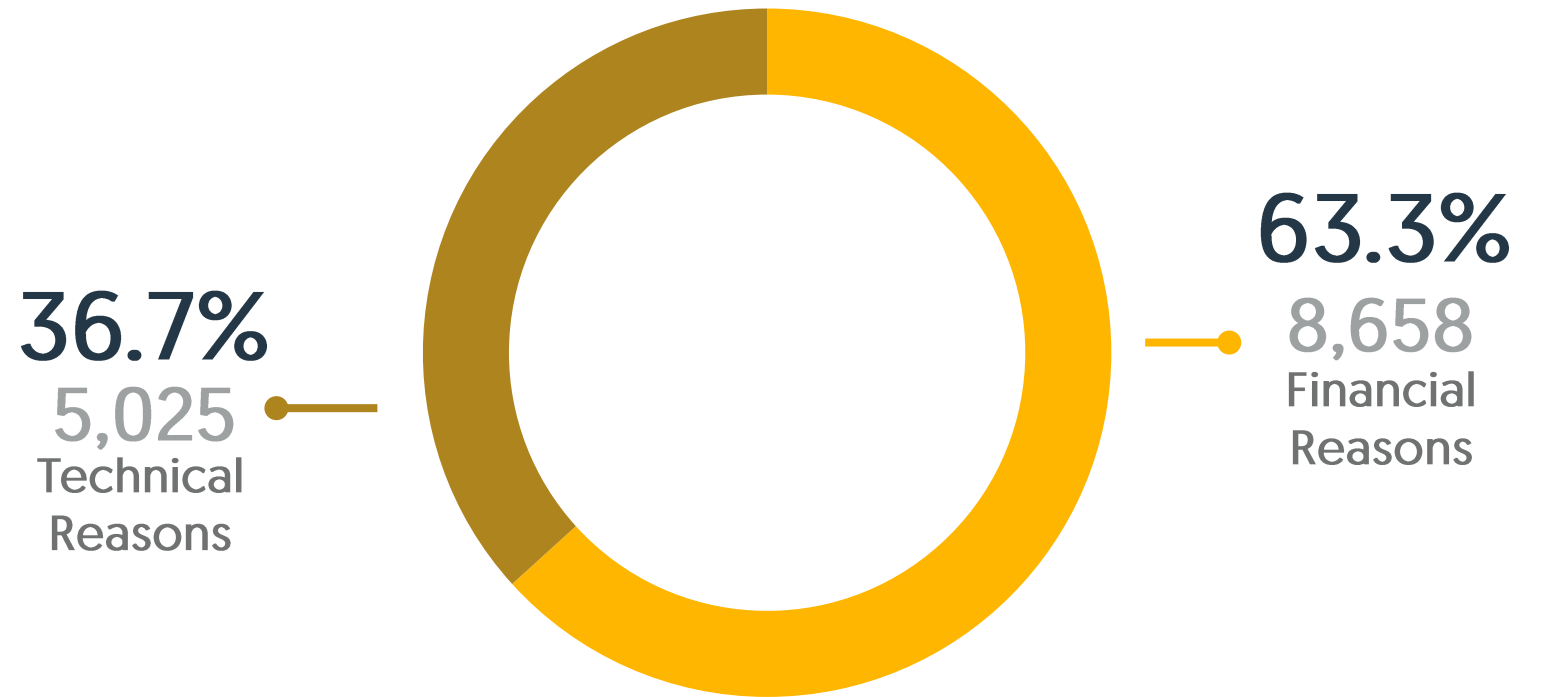
ECCU Returned Cheques

Total Number of Returned Cheques Over the Past 3 Months



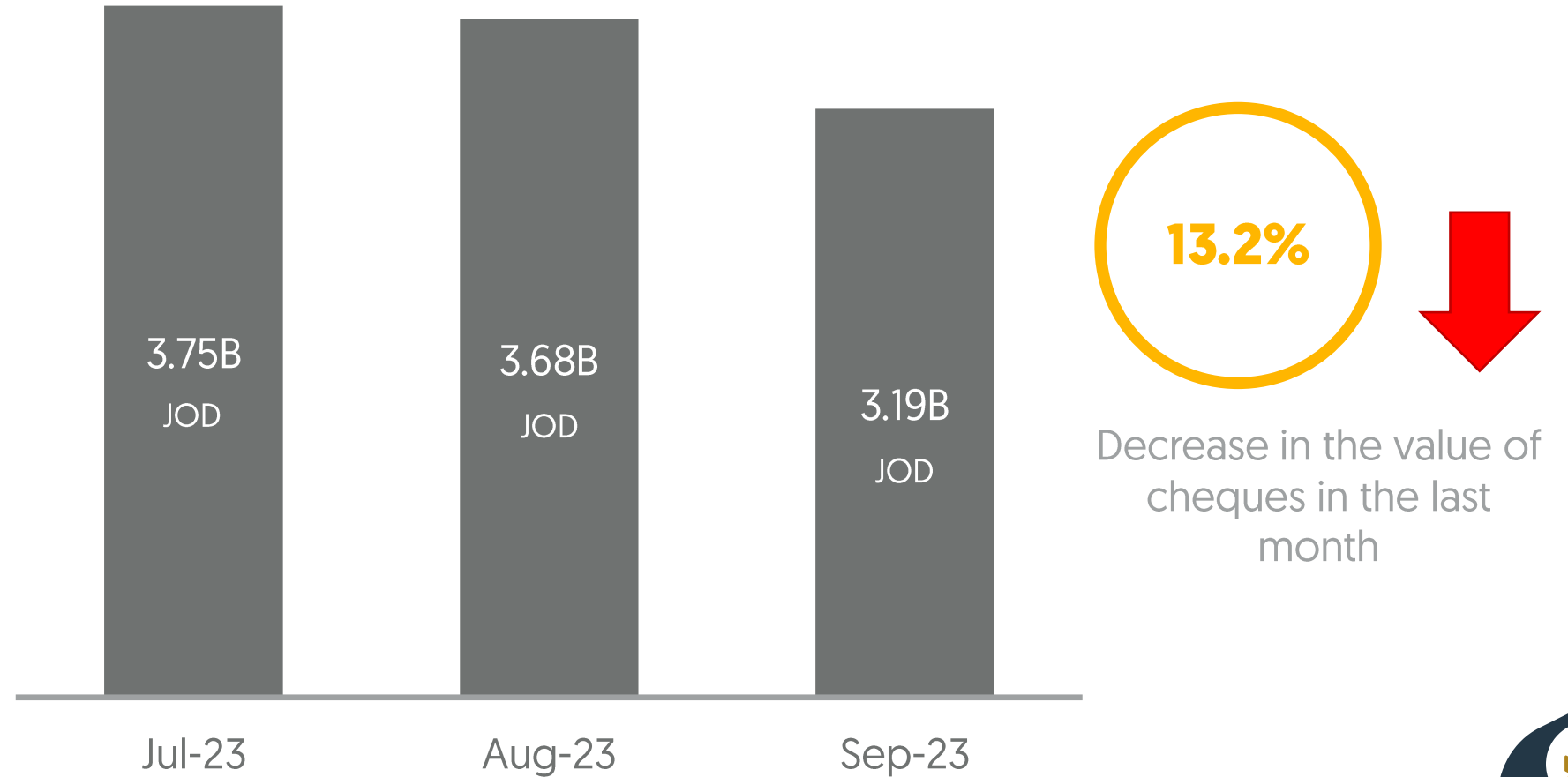
ECCU Cheques

Total Number of Returned Cheques due to Financial and Technical Reasons



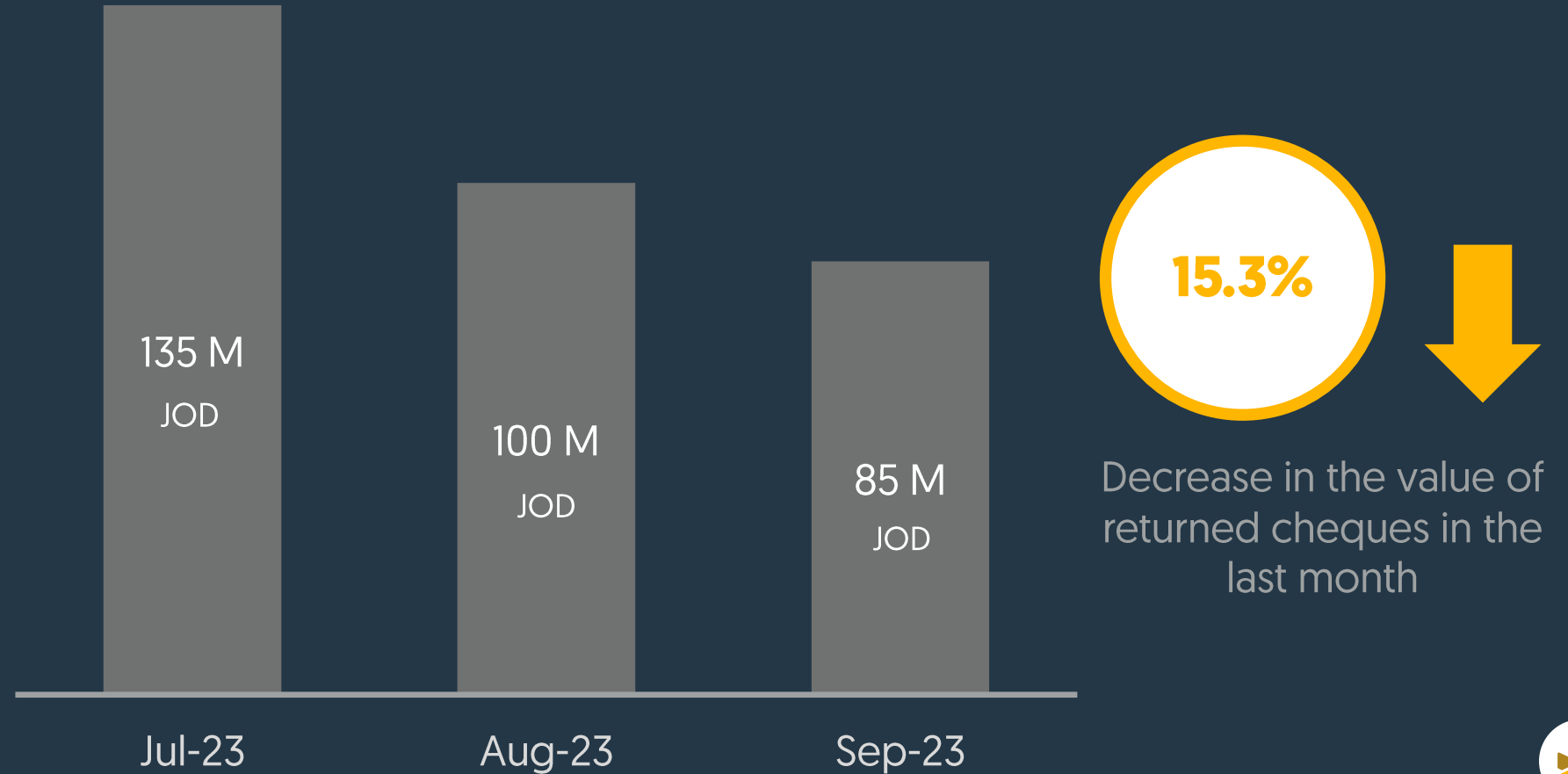
ECCU Cheques

Total Value of Inward Cheques Over the Past 3 Months



ECCU Returned Cheques

Total Value of Returned Cheques Over the Past 3 Months



ECCU Cheques

Total Value of Returned Cheques due to Financial and Technical Reasons

