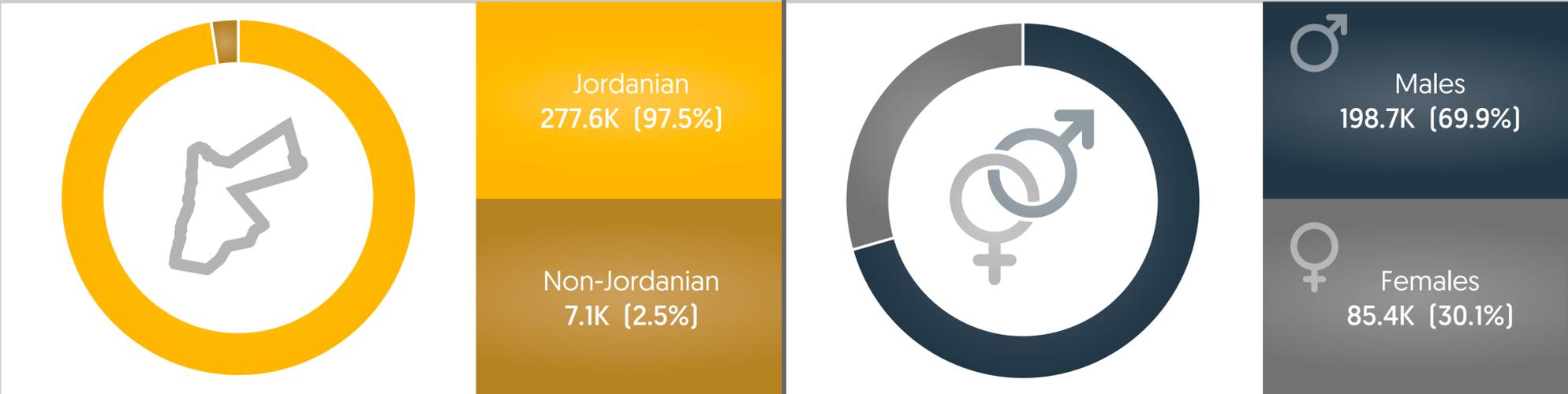


CliQ Users

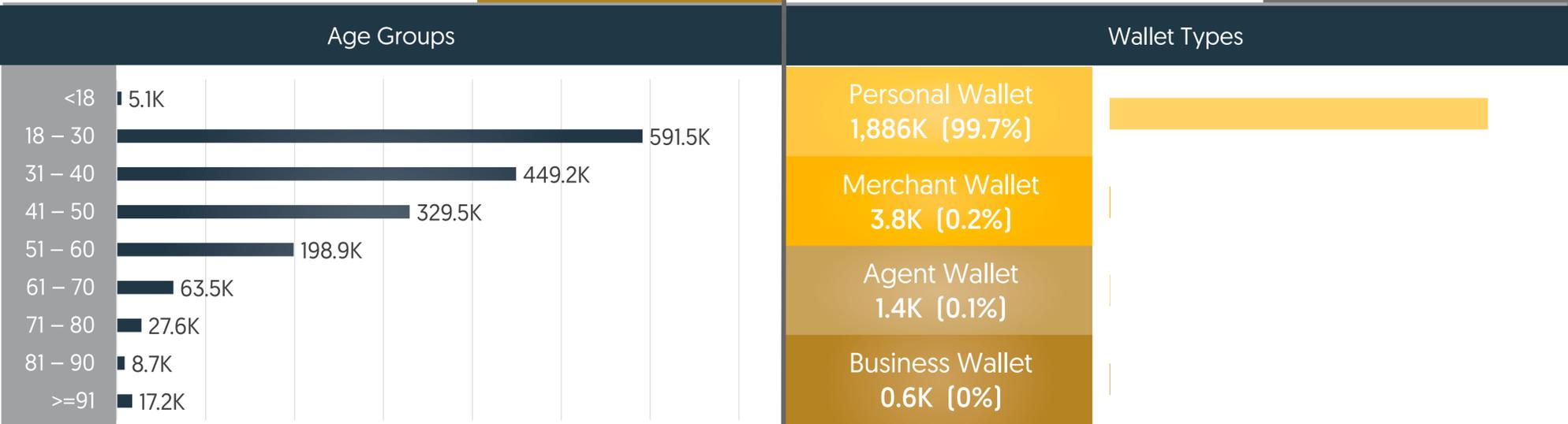
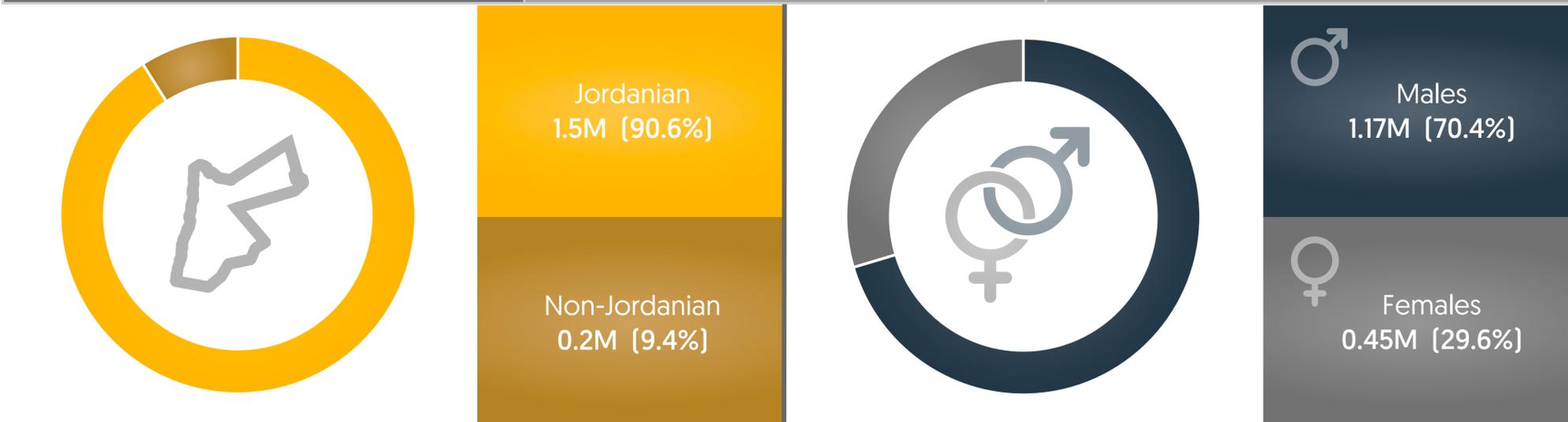
285.8K Total Number of CliQ Users ↑ 11.5% = **128.6K** Number of Users who use CliQ & JoMoPay + **157.2K** Number of Users who use CliQ only



JoMoPay Users

Jordan Mobile Payment

1.70M Total Number of JoMoPay Users ↑ 3.0% = **128.6K** Number of Users who use JoMoPay & CliQ + **1.57M** Number of Users who use JoMoPay only



CliQ Transactions



336K
Number of Transactions



7.7%



69.9M
Value of Transactions (JOD)



11.8%



Money Transfers
318K (94.6%)

Transfer to Family/Friend
85.9%

Transfer to Own Account
11.9%

Other
2.2%



Purchases
18K (5.4%)

Purchases
99.8%

QR Purchases
0.2%



66.0M (94.4%)

Transfer to Family/Friend
78.3%

Transfer to Own Account
19.4%

Other
2.3%



Purchases
3.9M (5.6%)

Purchases
99.6%

QR Purchases
0.4%

208.3 JOD

Average Value of Money Transfer Transactions



JoMoPay
Jordan Mobile Payment

Transactions



724K
Number of Transactions



29.3%



105.2M
Value of Transactions (JOD)



45.3%



Money Transfers
610K (84.2%)



Cash Out
59K (8.2%)



Purchases
40K (5.5%)



Cash In
15K (2.1%)



Money Transfers
87.1M JOD (82.8%)



Cash Out
14.7M JOD (13.9%)



Purchases
1.2M JOD (1.1%)



Cash In
2.3M JOD (2.2%)

Money Transfer

Transfer to Friend/Family	75%
Salary/Bonus/Dividends	14%
Aid/Charity/Grant	5%
Transfer to Own Account	5%
Loan/Loan Installment	2%

Money Transfer

Transfer to Friend/Family	60%
Salary/Bonus/Dividends	16%
Aid/Charity/Grant	7%
Transfer to Own Account	8%
Loan/Loan Installment	9%

Cash Out

Agent/Teller	63%
ATM/Kiosk	37%

Cash Out

Agent/Teller	72%
ATM/Kiosk	28%

Purchases

Purchases	96%
QR Purchases	4%

Purchases

Purchases	79%
QR Purchases	21%

Cash In

Agent/Teller	94%
ATM/Kiosk	6%

Cash In

Agent/Teller	95%
ATM/Kiosk	5%

145.5 JOD

Average Value of Money Transfer Transactions



Interoperability



1.1M
Number of Transactions



21.4%



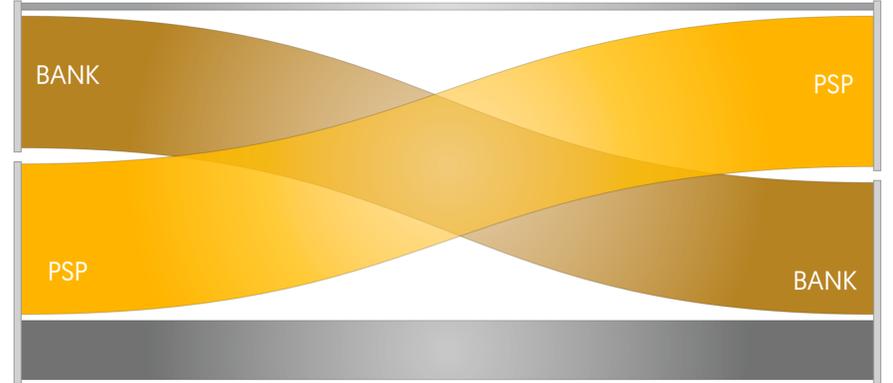
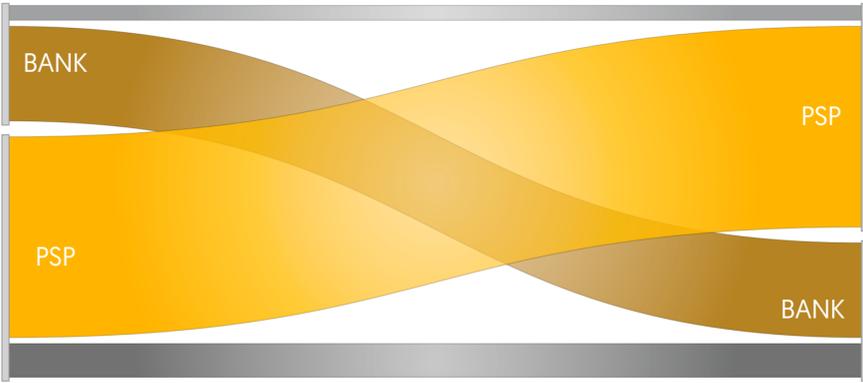
175.3M
Value of Transactions (JOD)



30.0%

Total Number of Banks and PSPs Transactions

Total Value of Banks and PSPs Transactions (JOD)



	Bank to Bank 293K [27.6%]		PSP to PSP 620K [58.5%]
	Bank to PSP 45K [4.2%]		PSP to Bank 103K [9.7%]

	Bank to Bank 65.9M JOD [37.6%]		PSP to PSP 75.2M JOD [42.9%]
	Bank to PSP 4.2M JOD [2.4%]		PSP to Bank 30.0M JOD [17.1%]

928K

Number of Transactions - P2P



21.5%

153.1M

Value of Transactions (JOD) - P2P



31.9%

Switch Interoperability - All Banks and PSPs Transactions

Switch Interoperability - All Banks and PSPs Transactions

On Us 324K [34.9%]	Off Us 604K [65.1%]
Transactions within the same financial institution	Transactions across different financial institutions

On Us 40M JOD [25.9%]	Off Us 113M JOD [74.1%]
Transactions within the same financial institution	Transactions across different financial institutions

CliQ interoperability (Bank to Bank)

CliQ interoperability (Bank to Bank)

Off Us 229K [81.0%]		On Us
On Us 54K [19.0%]		

Off Us 55.1M JOD [87.8%]		On Us
On Us 7.6M JOD [12.2%]		

JoMoPay Interoperability (PSP to PSP)

JoMoPay Interoperability (PSP to PSP)

Off Us 258K [48.8%]		On Us
On Us 271K [51.2%]		

Off Us 29.2M JOD [47.7%]		On Us
On Us 32.0M JOD [52.3%]		

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 36K [31.0%]		
PSP to Bank 81K [69.0%]		

Bank to PSP 3.3M JOD [11.4%]		
PSP to Bank 25.9M JOD [88.6%]		

222.2 JOD

5.6%

Average Value of Bank to Bank Transactions (P2P)

115.9 JOD

20.0%

Average Value of PSP to PSP Transactions (P2P)

91.0 JOD

8.1%

Average Value of Bank to PSP Transactions (P2P)

319.6 JOD

10.4%

Average Value of PSP to Bank Transactions (P2P)



Transactions



3.02M
Number of Transactions



15.9%

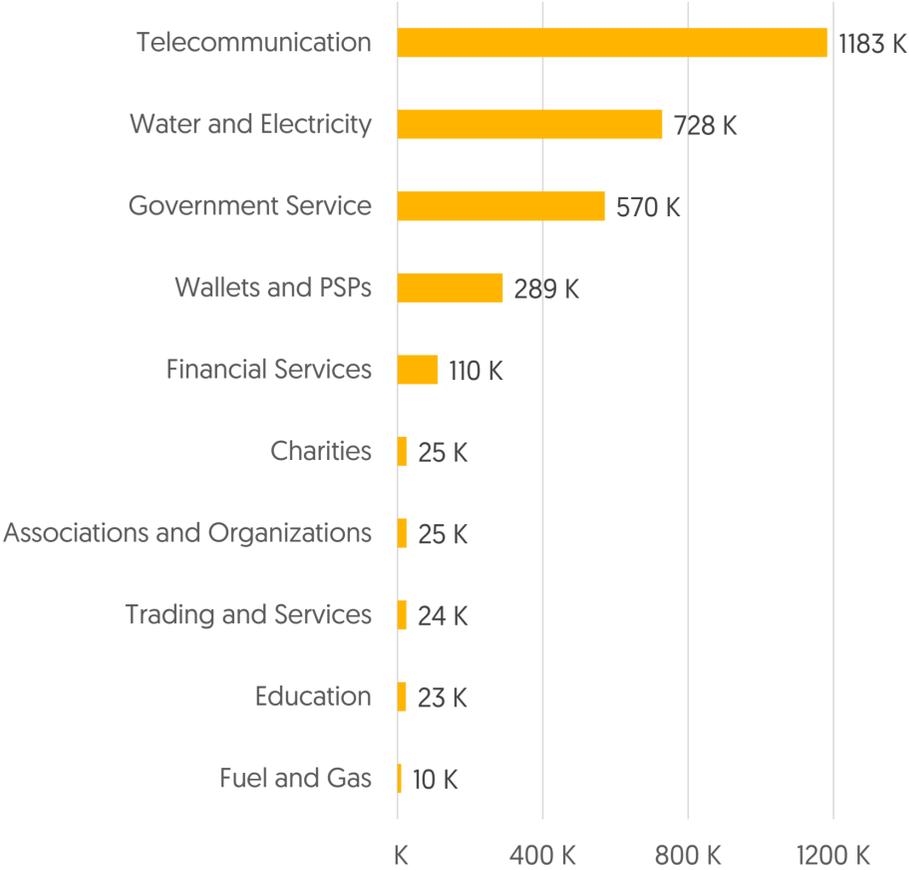


953M
Value of Transactions (JOD)

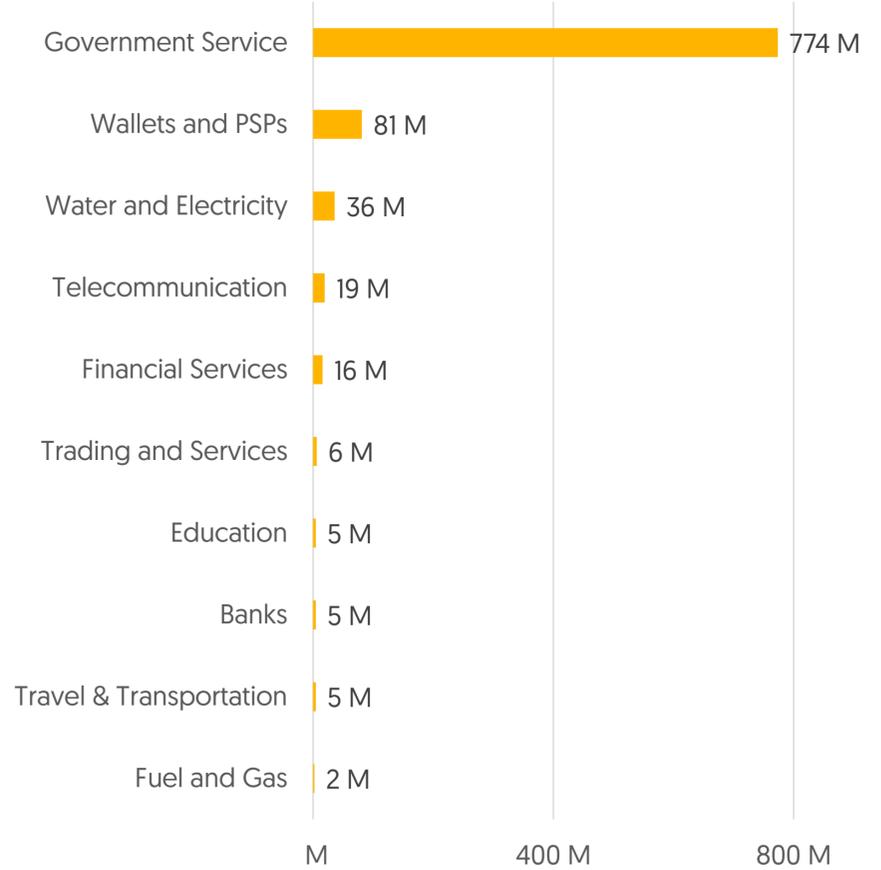


11.1%

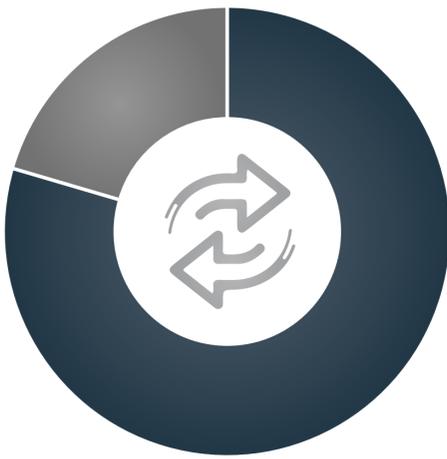
Number of Transactions based on Payment Type



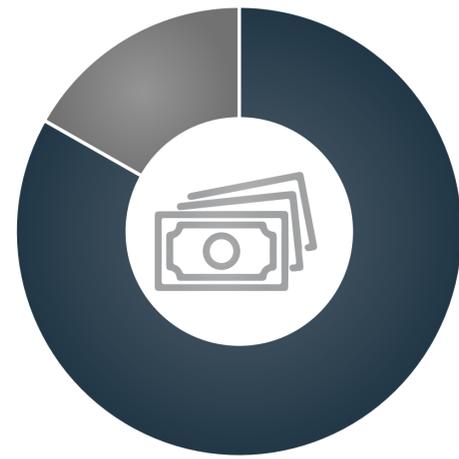
Value of Transactions based on Payment Type



Number of Transactions based on Payment Method



Value of Transactions based on Payment Method



Digital Payments
79.5%



Cash Payments
20.5%



Digital Payments
83.2%



Cash Payments
16.8%

316 JOD

Average Value of Transactions



Users, Services, & Billers

3.30M

Total Number of eFAWATEERcom Users



0.9%

=

33K

Total Number of New eFAWATEERcom Users



2.0%

+

3.27M

Total Number of Users in the Previous Month



1268
Services



2.0%



414
Billers



0.5%