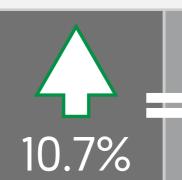


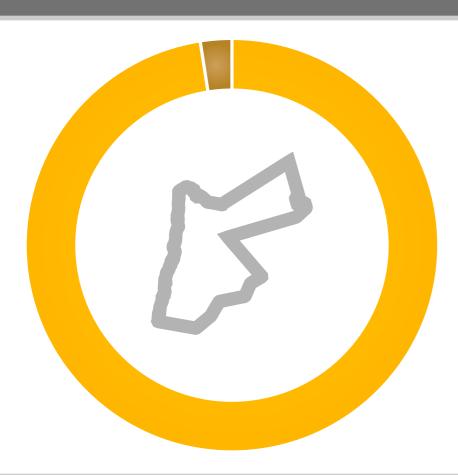
Cli Users





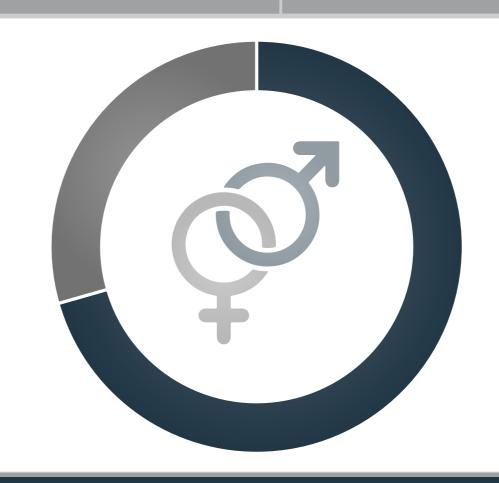
173.8K Number of Users who use CliQ & JoMoPay

198.8K Number of Users who use CliQ only



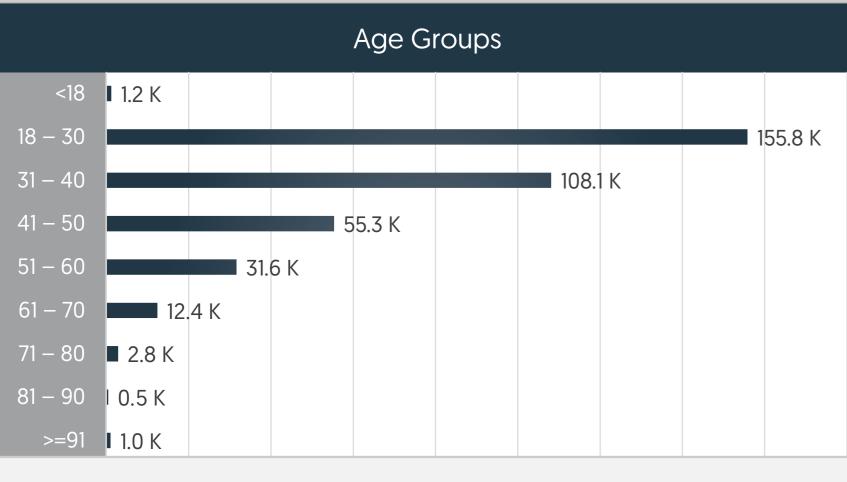
Jordanian 361.3K (97.5%)

> Non-Jordanian 9.3K (2.5%)



Males 252.4K (68.5%)

Females 116.3K (31.5%)



Individual 370.6K (99.4%)

> Legal 2.1K (0.6%)







1.82M **Total Number of** JoMoPay Users

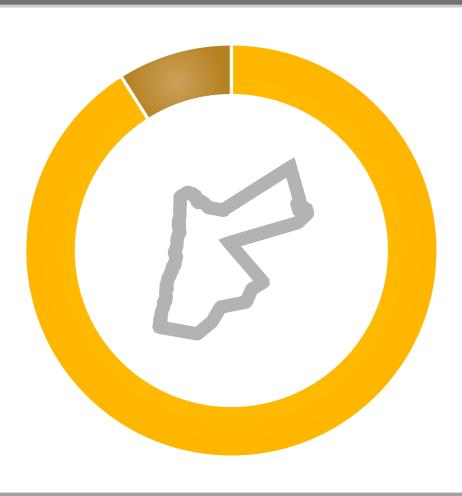


173.8K

Number of Users who use JoMoPay & CliQ

1.65M

Number of Users who use JoMoPay only



Jordanian 1.64M (90.1%)

Non-Jordanian 0.18M (9.9%)



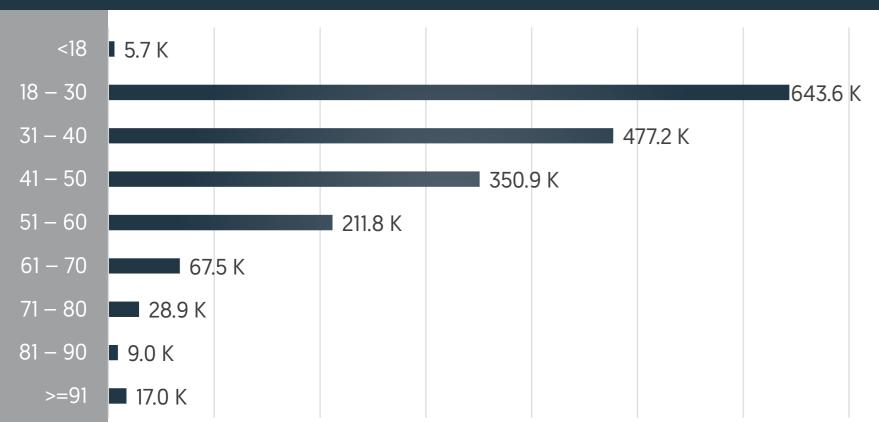
Wallet Types

Males 1.20M (66.3%)



Females 0.61M (33.7%)





Personal Wallet 2,071.3K (99.7%)

Merchant Wallet 3.9K (0.2%)

Agent Wallet 1.5K (0.1%)

Business Wallet 0.7K (0%)







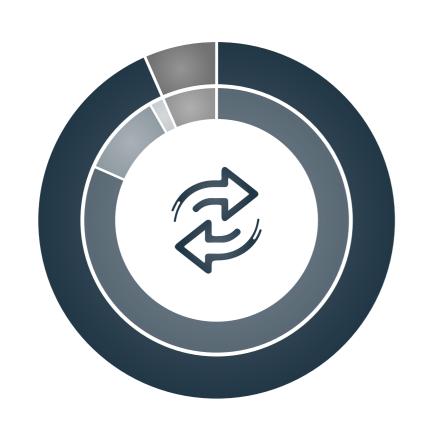
579KNumber of Transactions



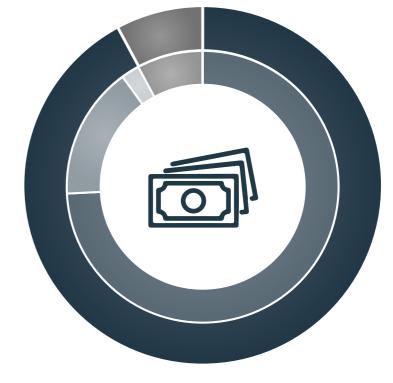


115.6M
Value of Transactions (JOD)





		Transfer to Family/Friend 87.3%	
₹	Money Transfers 541K (93.4%)	Transfer to Own Account 10.8%	
	J (5 5 5)	Other 1.9%	
	Purchases	Purchases 99.8%	
	38K (6.6%)	QR Purchases 0.2%	



		Transfer to Family/Friend 80.5%
⇔	106.5 M (92.2%)	Transfer to Own Account 17.1%
		Other 2.4%
	Purchases	Purchases 99.9%
	9.1M (7.8%)	QR Purchases 0.1%

199.7 JOD

Average Value of Money Transfer Transactions



Jordan Mobile Payment Transactions



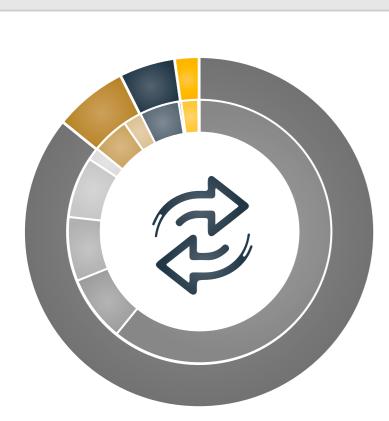
890K Number of Transactions



\/alu

112.3M





Money Transfers 765K (85.8%)



Cash Out **60K (6.8%)**



Purchases 46K (5.1%)

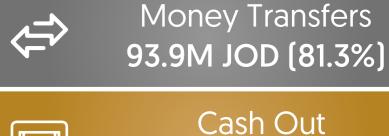


Cash In **20K (2.3%)**

	Transfer to Friend/Family	71%
	Aid/Charity/Grant	9%
Money Transfer	Transfer to Own Account	9%
	Salary/Bonus/Dividends	9%
	Loan/Loan Installment	2%
Cash Out	Agent/Teller	67%
Casii Out	ATM/Kiosk	33%
Purchases	Purchases	94%
ruicilases	QR Purchases	6%
Cook In	Agent/Teller	93%
Cash In	ATM/Kiosk	7%



Value of Transactions (JOD)





13.4M JOD (11.9%)



Purchases 1.9M JOD (1.7%)

|--|

Cash In **3.4M JOD (3.0%)**

	Transfer to Friend/Family	53%
	Aid/Charity/Grant	9%
Money Transfer	Transfer to Own Account	20%
_	Salary/Bonus/Dividends	6%
	Loan/Loan Installment	12%
Cash Out —	Agent/Teller	77%
Casii Out	ATM/Kiosk	23%
Purchases	Purchases	79%
ruicilases	QR Purchases	21%
Carlo IIa	Agent/Teller	95%
Cash In	ATM/Kiosk	5%

125.1 JOD









Interoperability



1.5M **Number of Transactions**

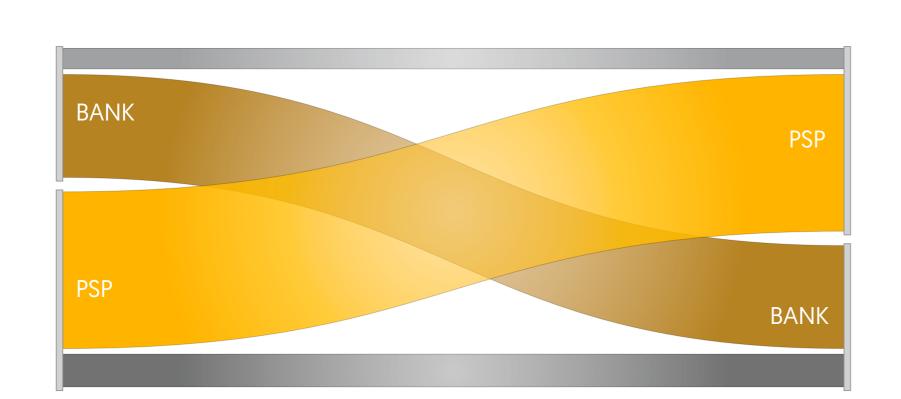




228.1M Value of Transactions (JOD)



Total Number of Banks and PSPs Transactions



Total Value of Banks and PSPs Transactions (JOD)





Bank to Bank 483K (32.8%)



PSP to PSP 734K (49.9%)



Bank to Bank 105.0M JOD (46.0%)



PSP to PSP 74.7M JOD (32.7%)

Bank to PSP 99K (6.7%)



PSP to Bank 156K (10.6%)



Bank to PSP 11.0M JOD (4.8%)



Switch Interoperapility - All Banks and PSPs Transactions

CliQ interoperability (Bank to Bank)

Off Us

PSP to Bank 37.6M JOD (16.5%)

<>>1.3M



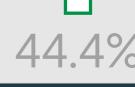
<>>200.5M



Number of Transactions - P2P



Value of Transactions (JOD) - P2P



Switch Interoperapility - All Banks and PSPs Transactions

On Us 424K (32.4%)

Off Us 884K (67.6%)



Transactions across different

financial istitutions

On Us 46M JOD [23.0%]



Off Us 154M JOD (77.0%)







Transactions within the same financial institution





Transactions across different financial istitutions

CliQ interoperability (Bank to Bank)

Off Us 363K (78.4%) On Us 100K (21.6%)

Transactions within the

same financial institution



On Us



Off Us 84.0M JOD (85.5%)

On Us 14.2M JOD (14.5%)



On Us



JoMoPay Interoperability (PSP to PSP)

Off Us 306K [48.6%] On Us 323K (51.4%)





JoMoPay Interoperability (PSP to PSP)

Off Us 27.5M JOD [46.3%] On Us 31.8M JOD (53.7%)



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 78K (36.5%) PSP to Bank 136K (64.5%)





Bank to PSP 8.4M JOD (19.5%) PSP to Bank

34.6M JOD (80.5%)





212.1 **JOD**

Average Value of Bank to Bank Transactions (P2P)

3.3%

Average Value of PSP to PSP Transactions (P2P)

106.7 JOD

4.8%

Average Value of Bank to PSP Transactions (P2P)

253.7JOD

94.3 **JOD**



1.5%

Average Value of PSP to Bank Transactions (P2P)





Transactions



3.48MNumber of Transactions

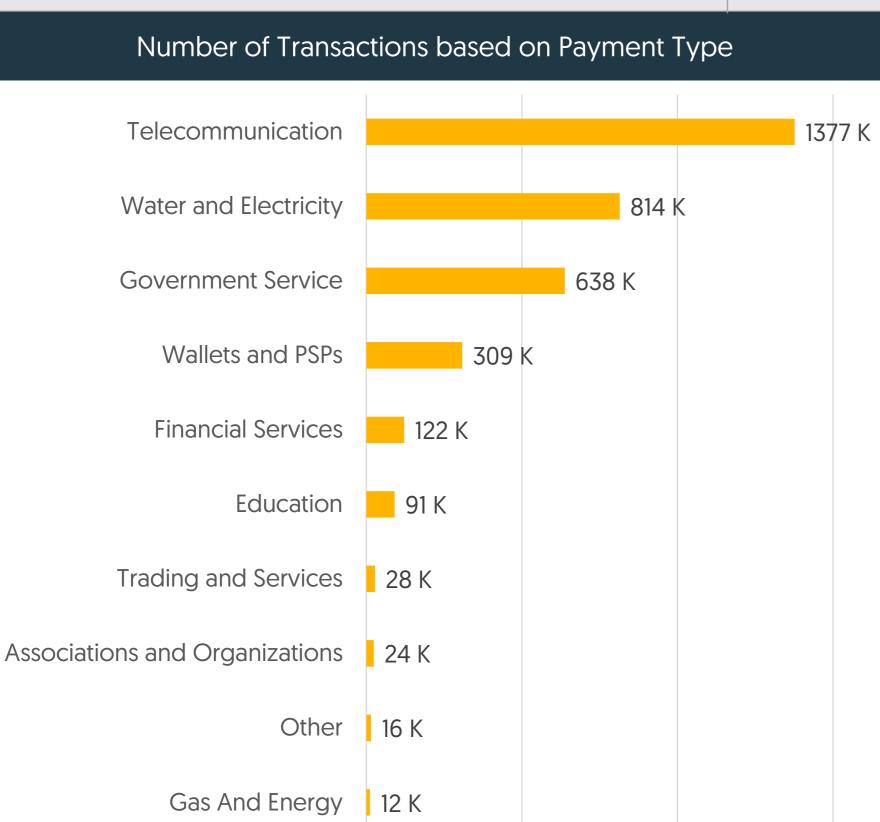


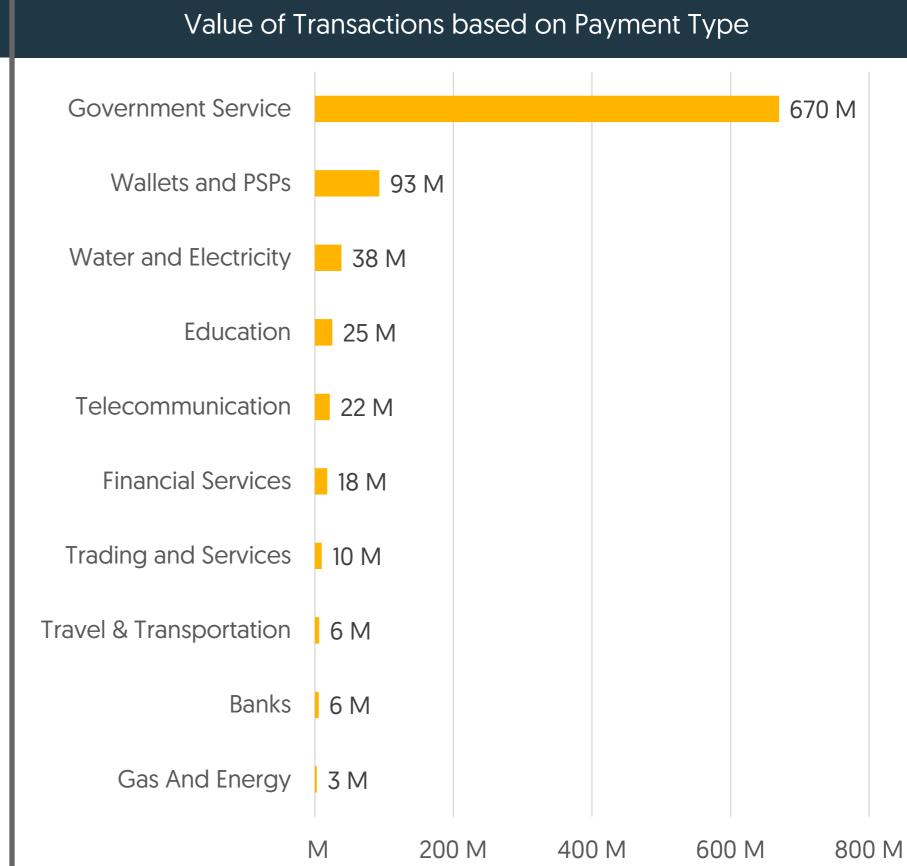
1500 K



897MValue of Transactions (JOD)



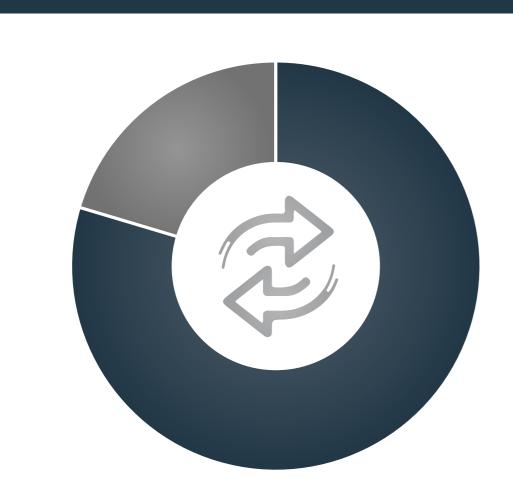




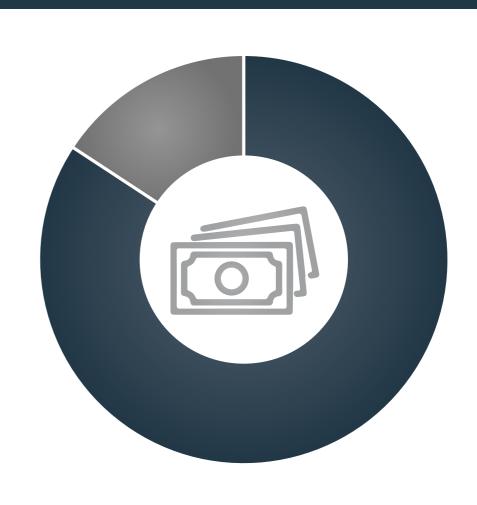
Number of Transactions based on Payment Method

500 K

1000 K



Value of Transactions based on Payment Method





Digital Payments 79.6%



Cash Payments 20.4%



Digital Payments 84.2%



Cash Payments 15.8%

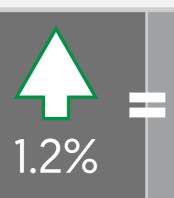
258 JOD

Average Value of Transactions



Users, Services, & Billers

3.41MTotal Number of eFAWATEERcom Users



36KTotal Number of New eFAWATEERcom Users

3.37M
Total Number of Users in the Previous Month



1042 Services



433 Billers