

# CliQ Users

**336.7K** Total Number of CliQ Users 12.1% = **155.9K** Number of Users who use CliQ & JoMoPay + **180.8K** Number of Users who use CliQ only

Jordanian  
326.6K [97.5%]

Non-Jordanian  
8.5K [2.5%]

Males  
229.0K [68.7%]

Females  
104.4K [31.3%]

Age Groups

<18	1.0 K
18 – 30	141.5 K
31 – 40	98.0 K
41 – 50	49.7 K
51 – 60	28.4 K
61 – 70	11.1 K
71 – 80	2.6 K
81 – 90	0.4 K
>=91	0.8 K

User Types

Individual  
335.1K [99.5%]

Legal  
1.5K [0.5%]

# JoMoPay Users

**1.79M** Total Number of JoMoPay Users 2.9% = **155.9K** Number of Users who use JoMoPay & CliQ + **1.63M** Number of Users who use JoMoPay only

Jordanian  
1.61M [90.2%]

Non-Jordanian  
0.18M [9.8%]

Males  
1.19M [67.1%]

Females  
0.58M [32.9%]

Age Groups

<18	5.0 K
18 – 30	628.4 K
31 – 40	469.3 K
41 – 50	345.2 K
51 – 60	207.9 K
61 – 70	66.4 K
71 – 80	28.5 K
81 – 90	8.9 K
>=91	17.1 K

Wallet Types

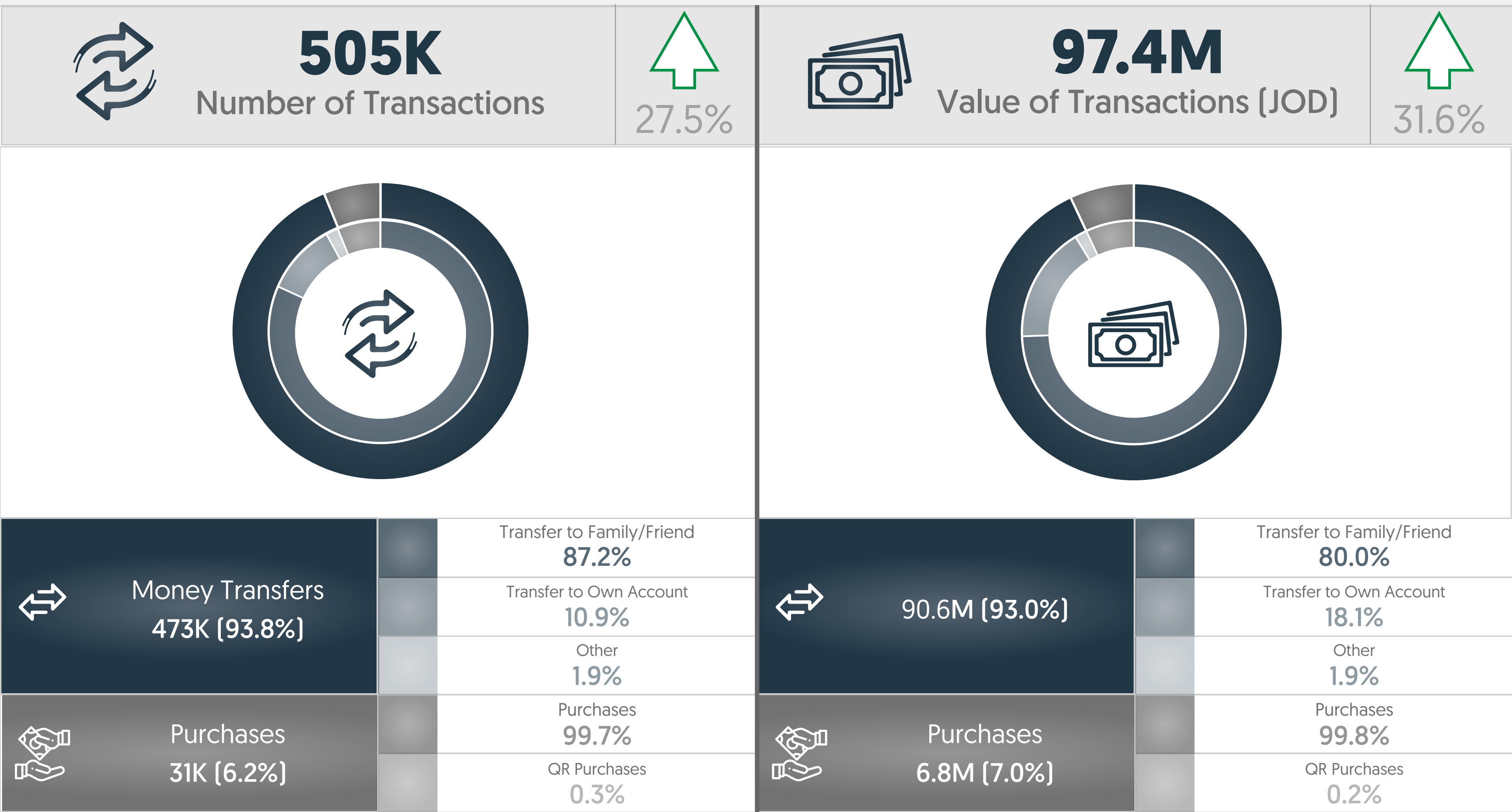
Personal Wallet  
2,019.3K [99.7%]

Merchant Wallet  
3.9K [0.2%]

Agent Wallet  
1.5K [0.1%]

Business Wallet  
0.6K [0%]

# CliQ Transactions

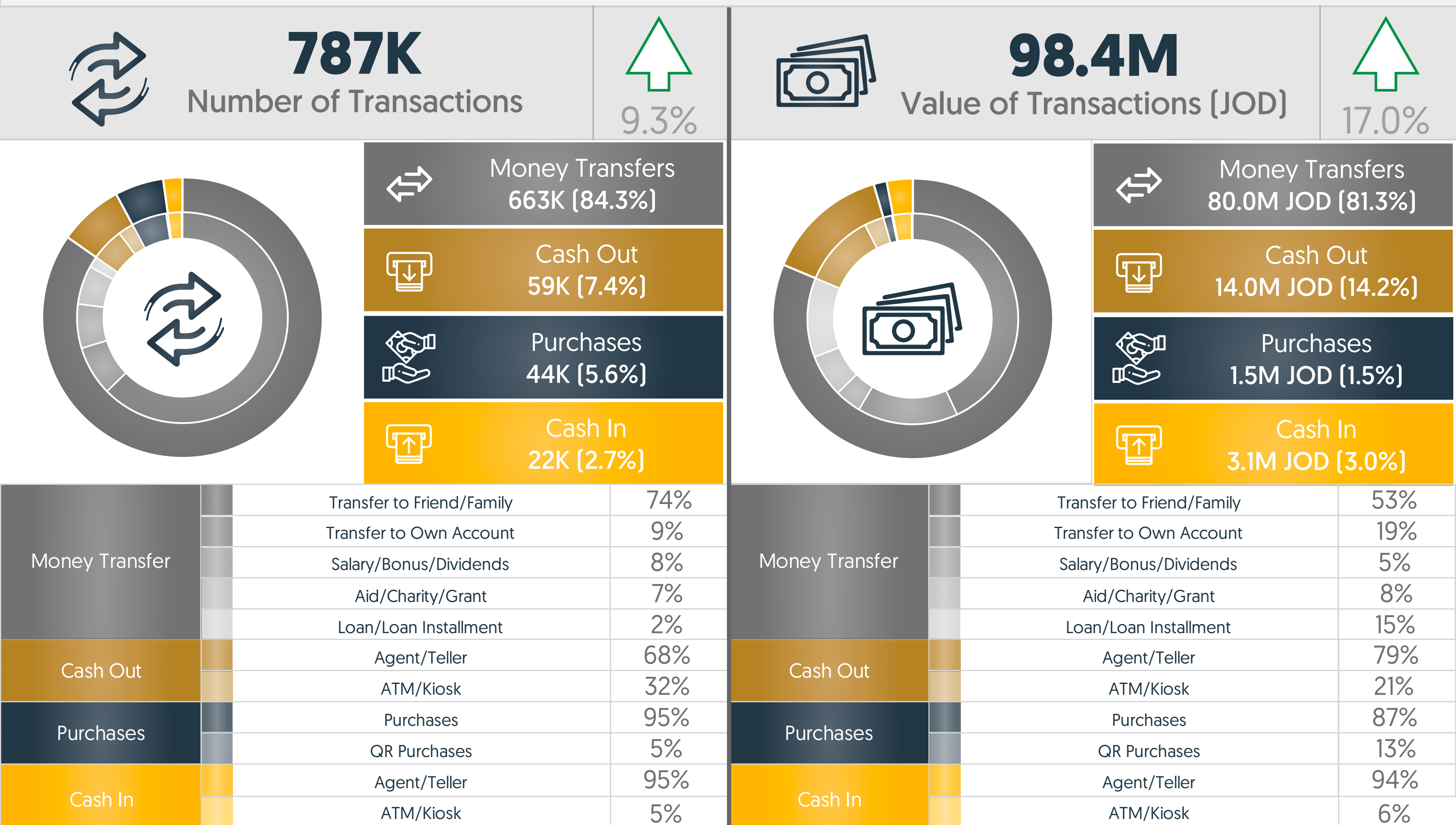


**193.0 JOD**

Average Value of Money Transfer Transactions



# JoMoPay Transactions



**125.1 JOD**

Average Value of Money Transfer Transactions





# Interoperability

**1.3M**  
Number of Transactions  18.2%

**195.9M**  
Value of Transactions (JOD)  23.8%

Total Number of Banks and PSPs Transactions

Total Value of Banks and PSPs Transactions (JOD)



Bank to Bank 425K [32.9%]	PSP to PSP 662K [51.3%]
Bank to PSP 81K [6.2%]	PSP to Bank 124K [9.6%]

Bank to Bank 89.0M JOD [45.4%]	PSP to PSP 67.5M JOD [34.5%]
Bank to PSP 8.5M JOD [4.4%]	PSP to Bank 30.9M JOD [15.7%]

**1.1M**  
Number of Transactions - P2P  1.1%

**138.8M**  
Value of Transactions (JOD) - P2P  22.9%

Switch Interoperability - All Banks and PSPs Transactions

Switch Interoperability - All Banks and PSPs Transactions

<b>On Us</b> 379K [33.3%]	<b>Off Us</b> 759K [66.7%]
Transactions within the same financial institution	Transactions across different financial institutions

<b>On Us</b> 40M JOD [23.4%]	<b>Off Us</b> 131M JOD [76.6%]
Transactions within the same financial institution	Transactions across different financial institutions

CliQ interoperability (Bank to Bank)

CliQ interoperability (Bank to Bank)

<b>Off Us</b> 321K [78.4%]		<b>On Us</b> 88K [21.6%]	
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<b>Off Us</b> 72.8M JOD [86.6%]		<b>On Us</b> 11.3M JOD [13.4%]	
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JoMoPay Interoperability (PSP to PSP)

JoMoPay Interoperability (PSP to PSP)

<b>Off Us</b> 268K [47.9%]		<b>On Us</b> 291K [52.1%]	
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<b>Off Us</b> 23.1M JOD [44.6%]		<b>On Us</b> 28.7M JOD [55.4%]	
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JoMoPay and CliQ Inter-Scheme Operability (Bank to PSP & PSP to Bank)

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

<b>Bank to PSP</b> 65K [38.2%]		<b>PSP to Bank</b> 105K [61.8%]	
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<b>Bank to PSP</b> 6.6M JOD [19.1%]		<b>PSP to Bank</b> 28.2M JOD [80.9%]	
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**205.4 JOD**  2.8%  
Average Value of Bank to Bank Transactions (P2P)

**92.9 JOD**  3.1%  
Average Value of PSP to PSP Transactions (P2P)

**101.8 JOD**  10.4%  
Average Value of Bank to PSP Transactions (P2P)

**267.1 JOD**  2.5%  
Average Value of PSP to Bank Transactions (P2P)



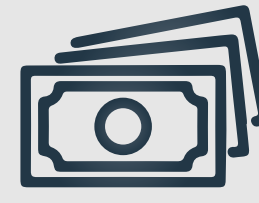
# Transactions



**3.52M**  
Number of Transactions



0.6%

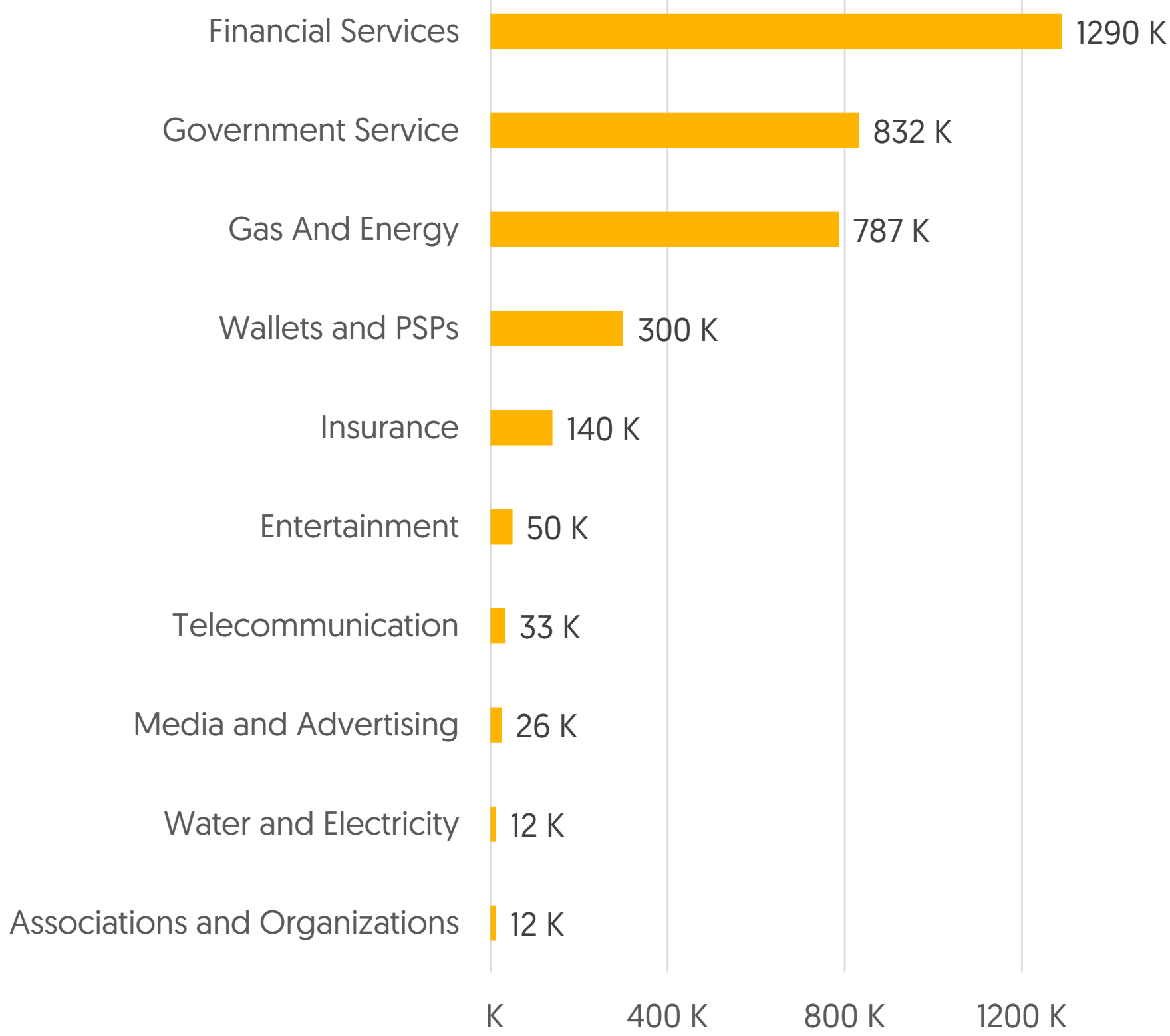


**843M**  
Value of Transactions (JOD)

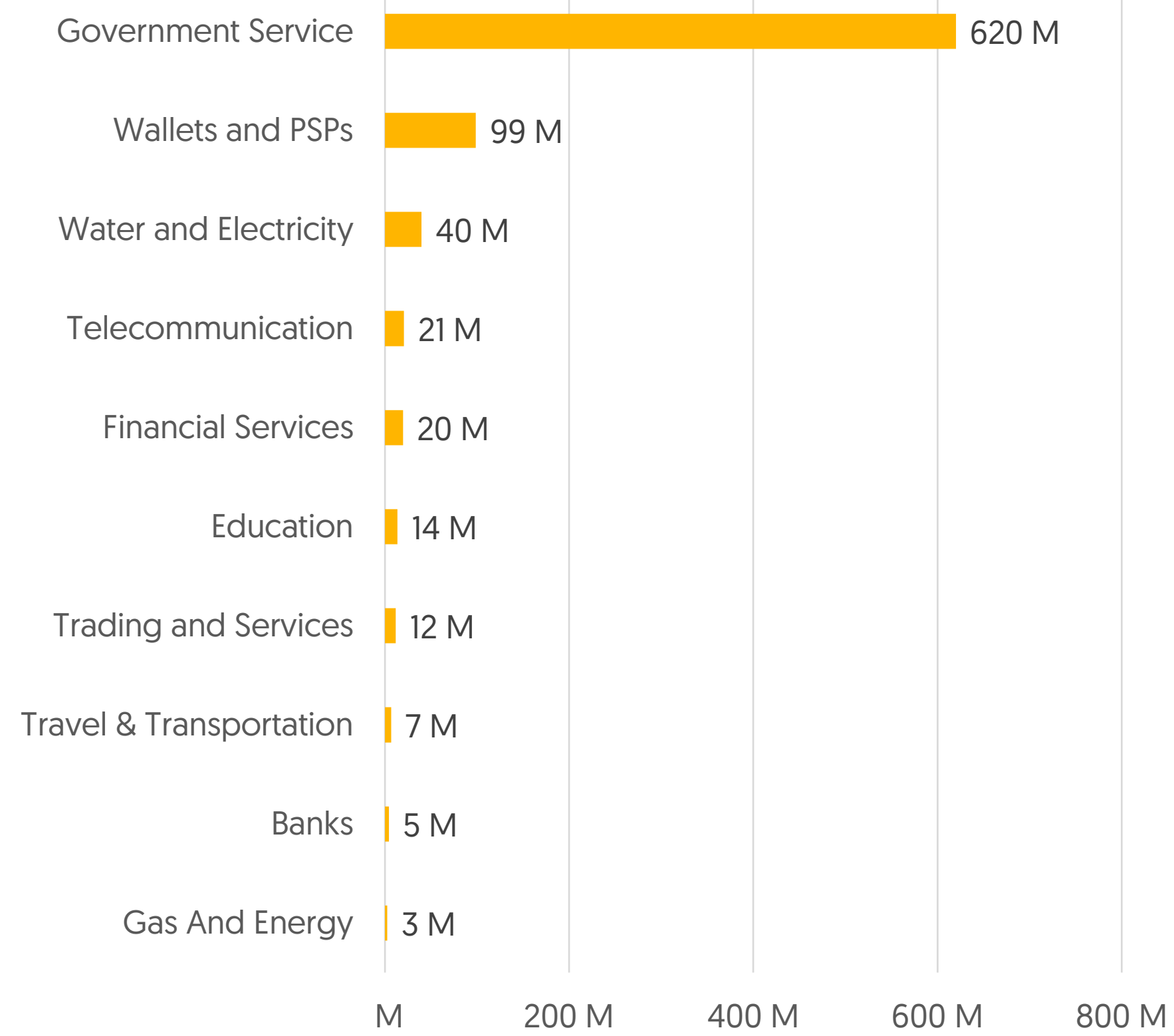


1.8%

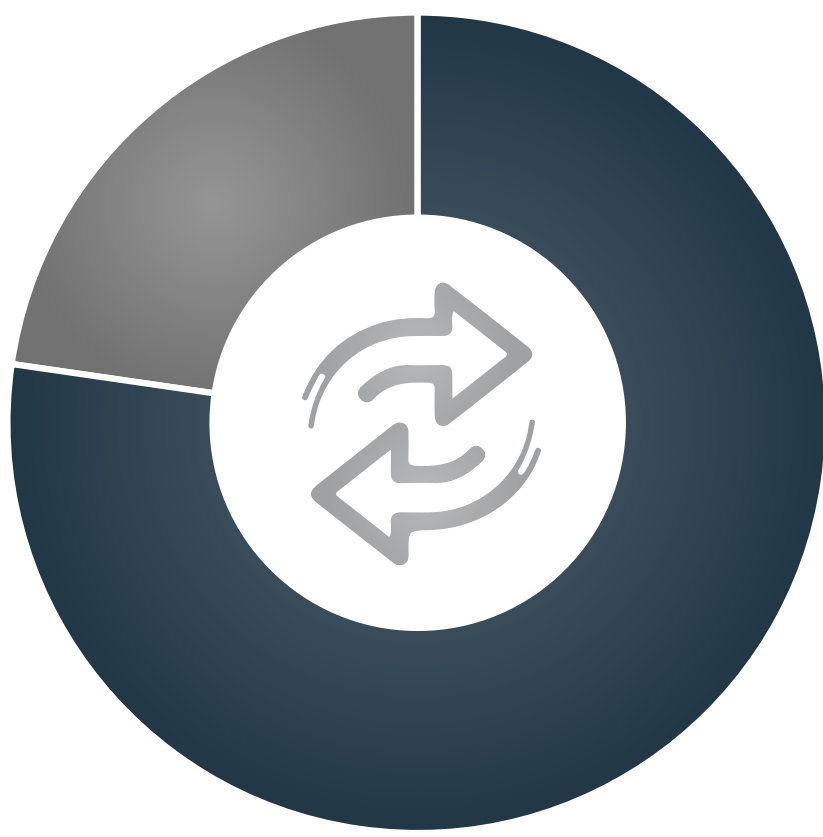
Number of Transactions based on Payment Type



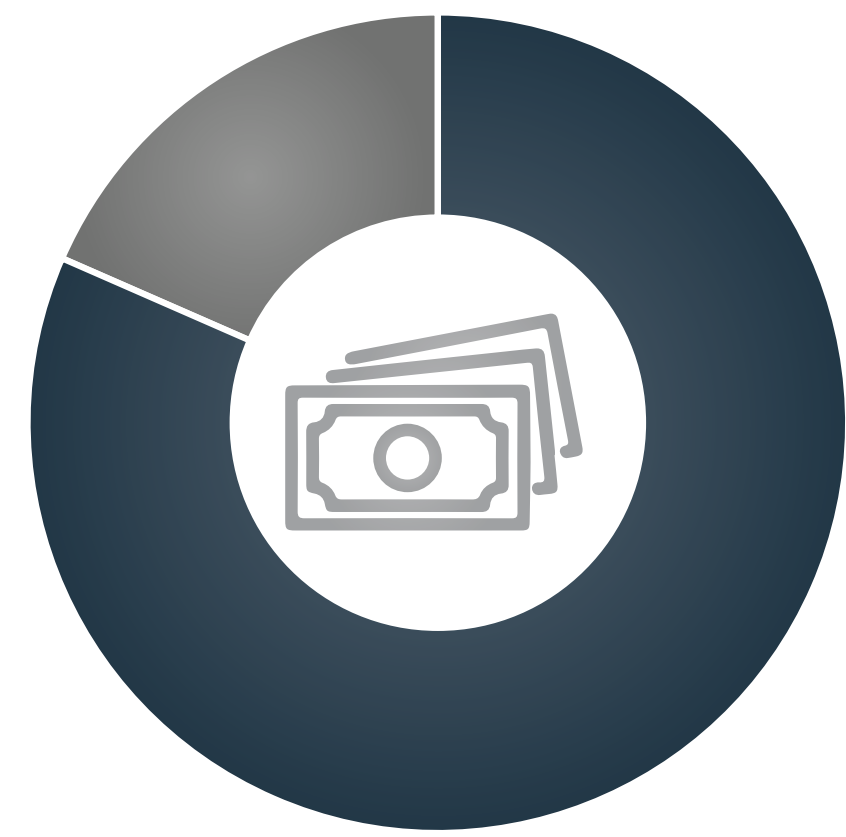
Value of Transactions based on Payment Type



Number of Transactions based on Payment Method



Value of Transactions based on Payment Method



Digital Payments  
77.3%



Cash Payments  
22.7%



Digital Payments  
81.6%



Cash Payments  
18.4%

**316 JOD**

Average Value of Transactions



# Users, Services, & Billers

**3.37M**  
Total Number of eFAWATEERcom Users



1.2%

**36K**  
Total Number of New eFAWATEERcom Users

+

**3.34M**  
Total Number of Users in the Previous Month



**1032**  
Services



**399**  
Billers