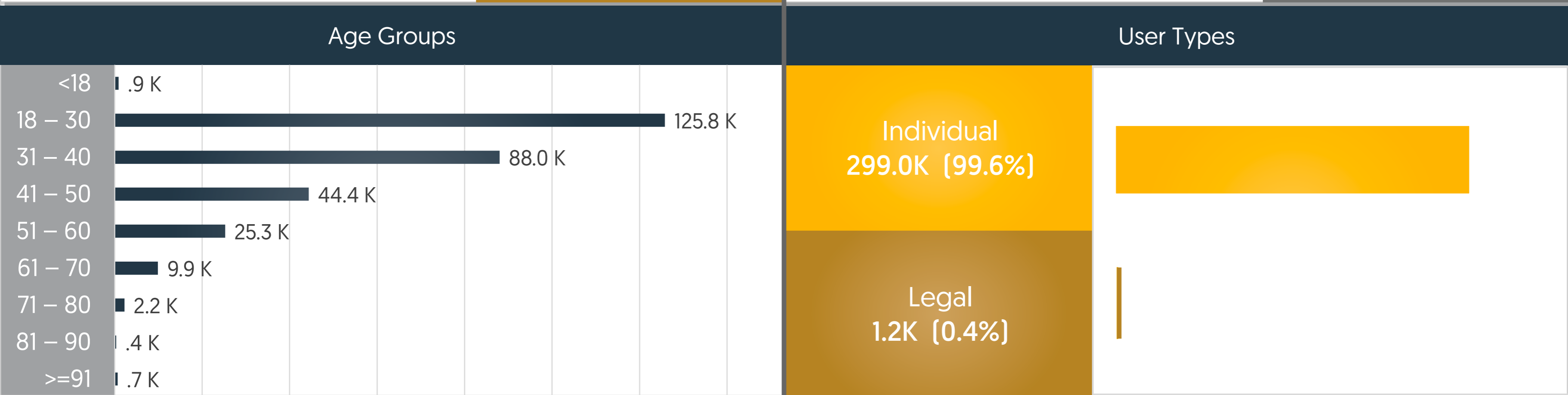
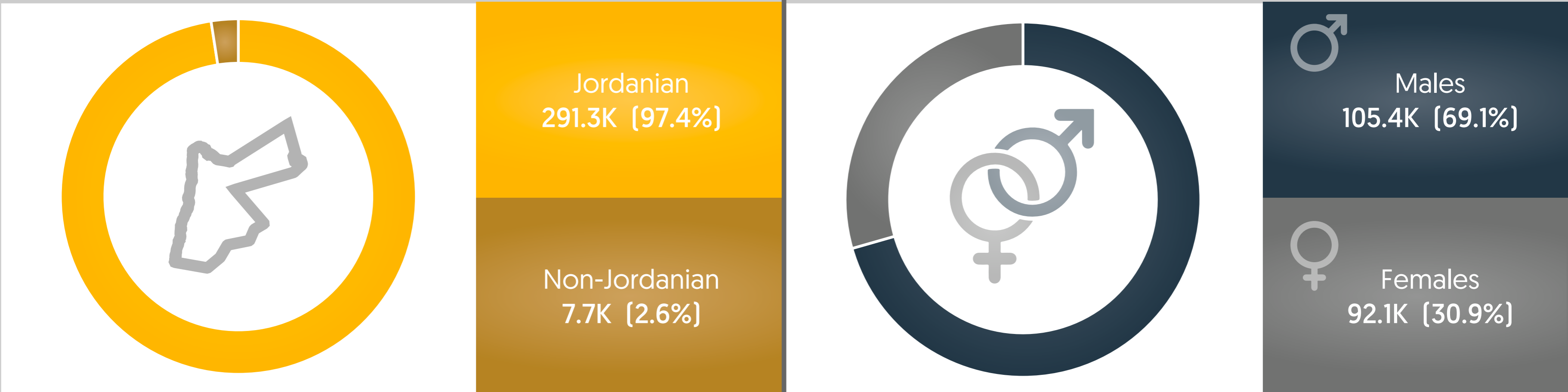


CliQ Users

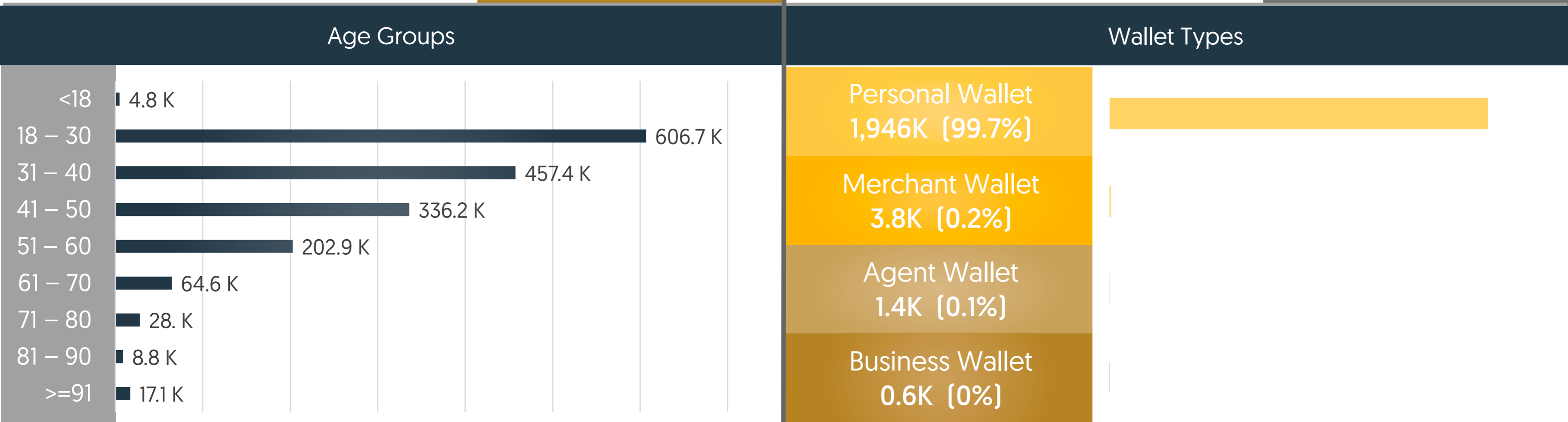
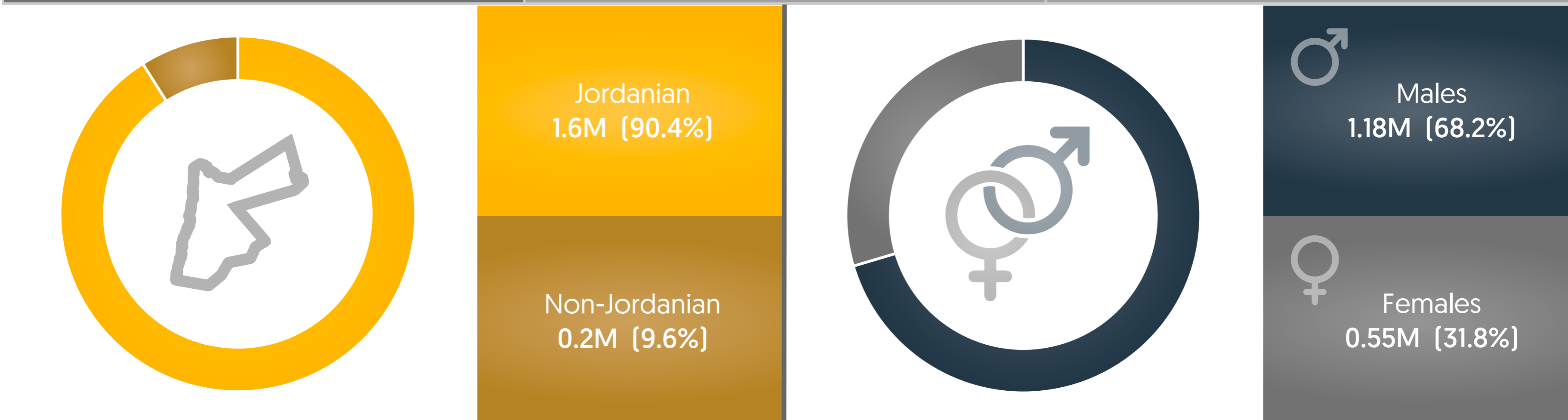
300.3K Total Number of CliQ Users ↑ 5.1% = **136.1K** Number of Users who use CliQ & JoMoPay + **164.2K** Number of Users who use CliQ only



JoMoPay Users

Jordan Mobile Payment

1.74M Total Number of JoMoPay Users ↑ 2.4% = **136.1K** Number of Users who use JoMoPay & CliQ + **1.60M** Number of Users who use JoMoPay only



CliQ Transactions



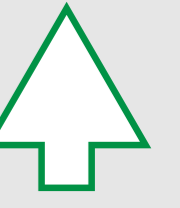
396K
Number of Transactions



8.2%



74.0M
Value of Transactions (JOD)



5.9%



Money Transfers
374K (94.5%)

Transfer to Family/Friend
87.1%

Transfer to Own Account
11.0%

Other
1.9%



Purchases
22K (5.5%)

Purchases
99.6%

QR Purchases
0.4%



69.7M (94.1%)

Transfer to Family/Friend
79.1%

Transfer to Own Account
18.8%

Other
2.1%



Purchases
44M (5.9%)

Purchases
99.7%

QR Purchases
0.3%

186.9 JOD

Average Value of Money Transfer Transactions



JoMoPay
Jordan Mobile Payment

Transactions



720K
Number of Transactions



0.6%



84.1M
Value of Transactions (JOD)



20.0%



Money Transfers
609K (84.5%)



Cash Out
56K (7.8%)



Purchases
39K (5.4%)



Cash In
16K (2.3%)



Money Transfers
69.1M JOD (82.1%)



Cash Out
11.4M JOD (13.5%)



Purchases
1.5M JOD (1.8%)



Cash In
2.2M JOD (2.6%)

Money Transfer

Transfer to Friend/Family	76%
Aid/Charity/Grant	12%
Salary/Bonus/Dividends	6%
Transfer to Own Account	4%
Loan/Loan Installment	2%

Money Transfer

Transfer to Friend/Family	55%
Aid/Charity/Grant	13%
Salary/Bonus/Dividends	4%
Transfer to Own Account	15%
Loan/Loan Installment	13%

Cash Out

Agent/Teller	65%
ATM/Kiosk	35%

Cash Out

Agent/Teller	77%
ATM/Kiosk	23%

Purchases

Purchases	96%
QR Purchases	4%

Purchases

Purchases	86%
QR Purchases	14%

Cash In

Agent/Teller	96%
ATM/Kiosk	4%

Cash In

Agent/Teller	95%
ATM/Kiosk	5%

116.9 JOD

Average Value of Money Transfer Transactions



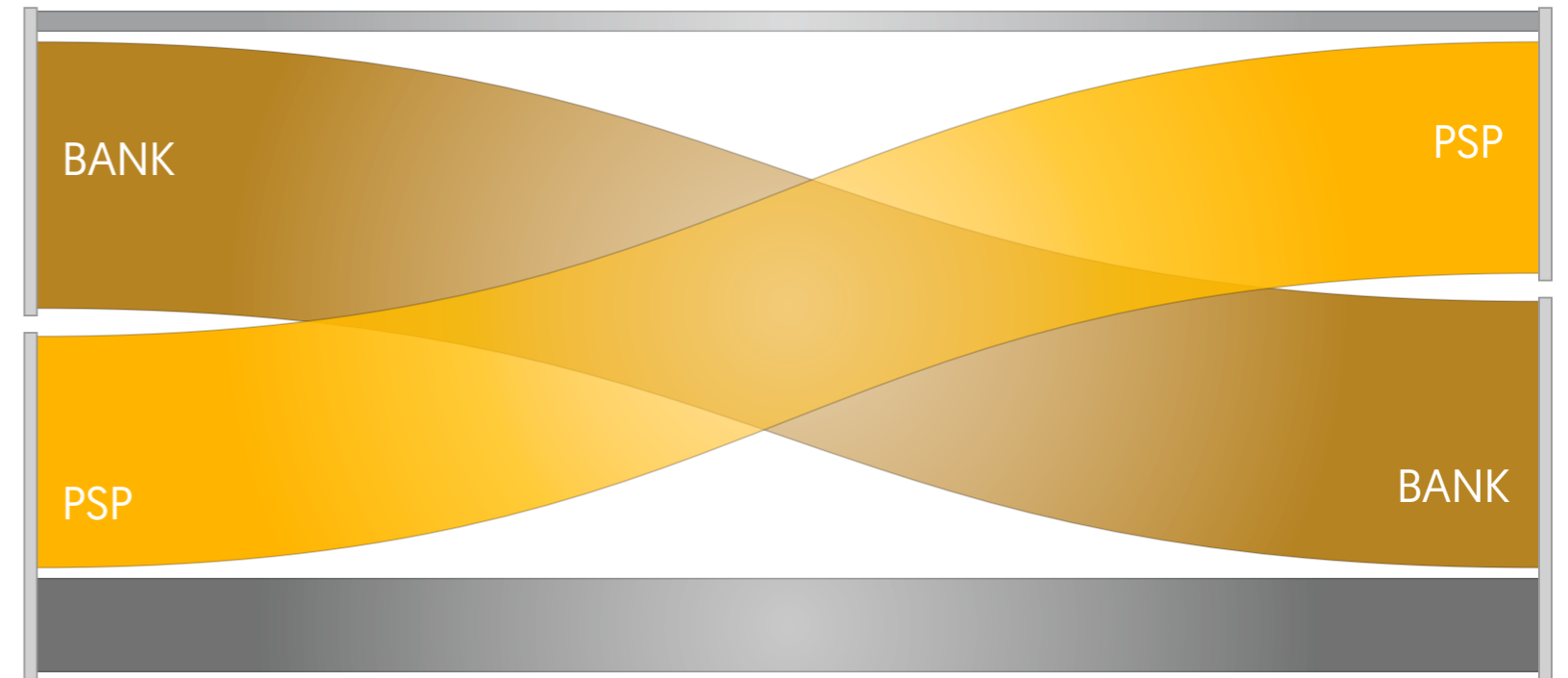
Interoperability

1.1M
Number of Transactions 4.7%

158.3M
Value of Transactions (JOD) 9.7%

Total Number of Banks and PSPs Transactions

Total Value of Banks and PSPs Transactions (JOD)



	Bank to Bank 338K [27.6%]		PSP to PSP 616K [58.5%]
	Bank to PSP 59K [4.2%]		PSP to Bank 104K [9.7%]

	Bank to Bank 68.6M JOD [37.6%]		PSP to PSP 59.7M JOD [42.9%]
	Bank to PSP 5.5M JOD [2.4%]		PSP to Bank 24.4M JOD [17.1%]

983K
Number of Transactions - P2P 1.1%

138.8M
Value of Transactions (JOD) - P2P 9.3%

Switch Interoperability - All Banks and PSPs Transactions

Switch Interoperability - All Banks and PSPs Transactions

On Us 334K [34.0%]	Off Us 649K [66.0%]
Transactions within the same financial institution	Transactions across different financial institutions

On Us 34M JOD [24.6%]	Off Us 105M JOD [75.4%]
Transactions within the same financial institution	Transactions across different financial institutions

CliQ interoperability (Bank to Bank)

CliQ interoperability (Bank to Bank)

Off Us 259K [79.3%]		On Us 68K [20.7%]	
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Off Us 56.7M JOD [86.8%]		On Us 8.6M JOD [13.2%]	
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JoMoPay Interoperability (PSP to PSP)

JoMoPay Interoperability (PSP to PSP)

Off Us 258K [49.2%]		On Us 266K [50.8%]	
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Off Us 21.7M JOD [45.9%]		On Us 25.6M JOD [54.1%]	
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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)

Bank to PSP 48K [36.5%]		PSP to Bank 84K [63.5%]	
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Bank to PSP 4.4M JOD [16.9%]		PSP to Bank 21.8M JOD [83.1%]	
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199.8 JOD 10.1%
Average Value of Bank to Bank Transactions (P2P)

90.1 JOD 22.3%
Average Value of PSP to PSP Transactions (P2P)

92.2 JOD 1.3%
Average Value of Bank to PSP Transactions (P2P)

260.6 JOD 18.5%
Average Value of PSP to Bank Transactions (P2P)



Transactions



3.54M
Number of Transactions



17.2%

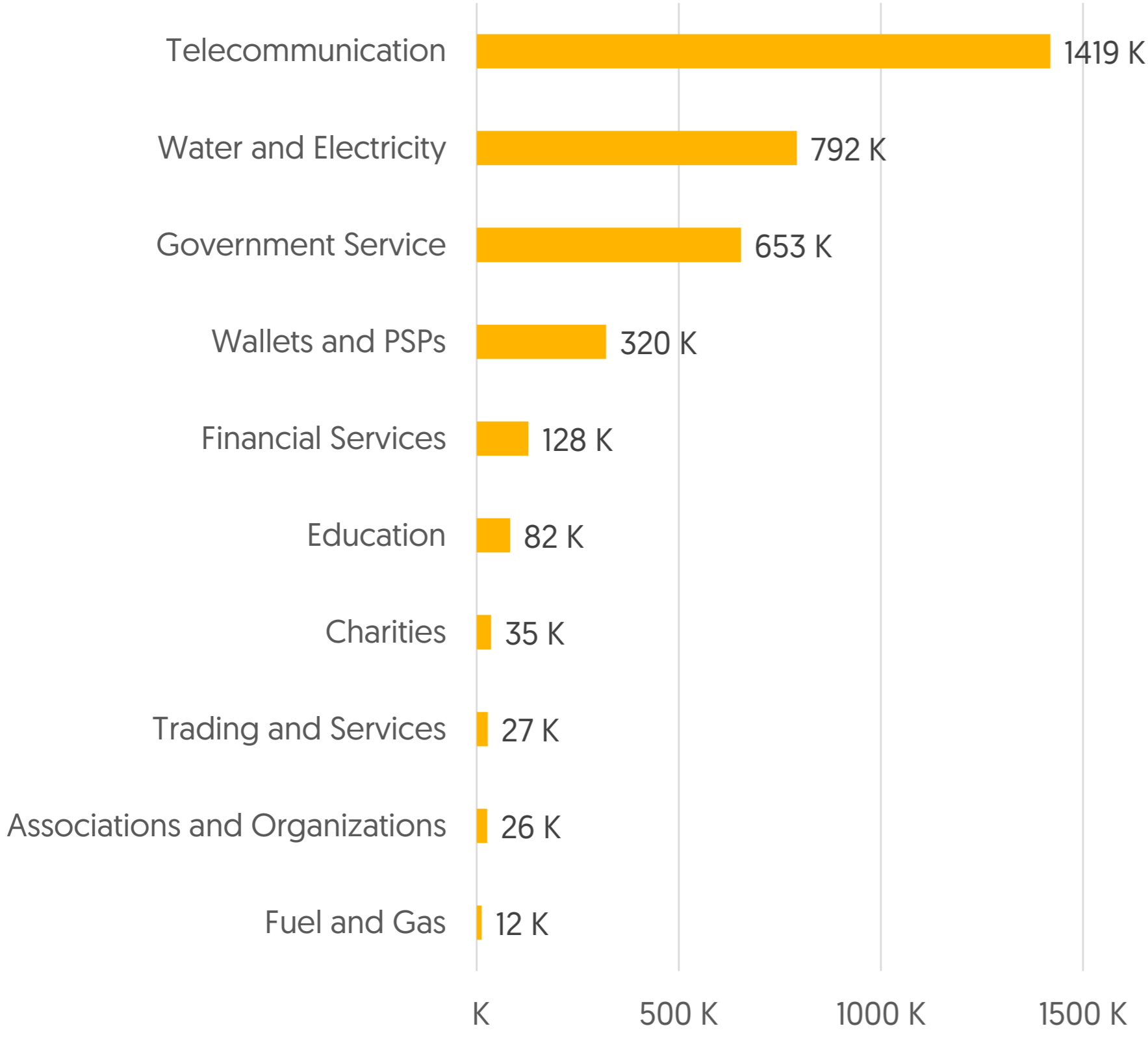


828M
Value of Transactions (JOD)

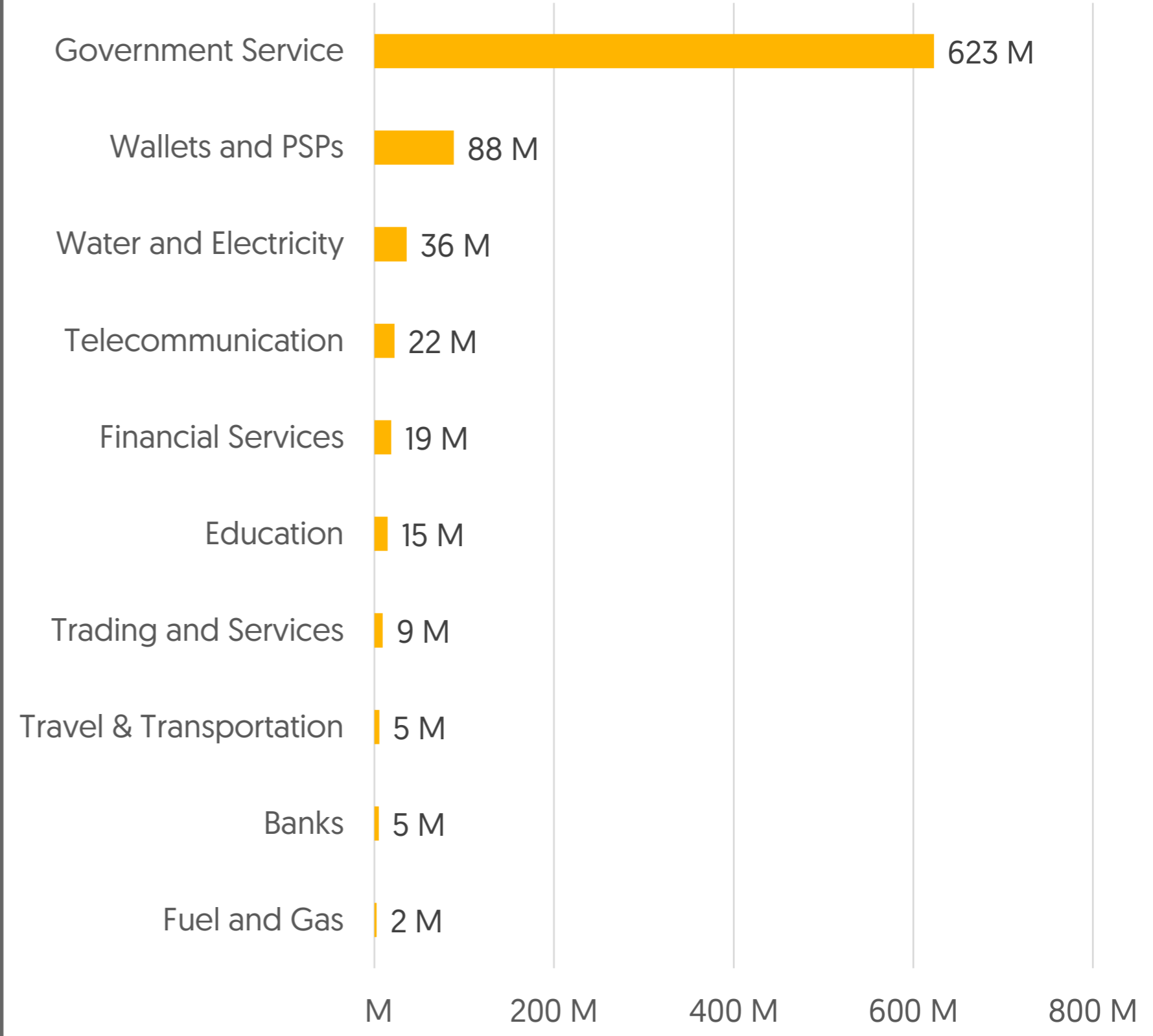


13.1%

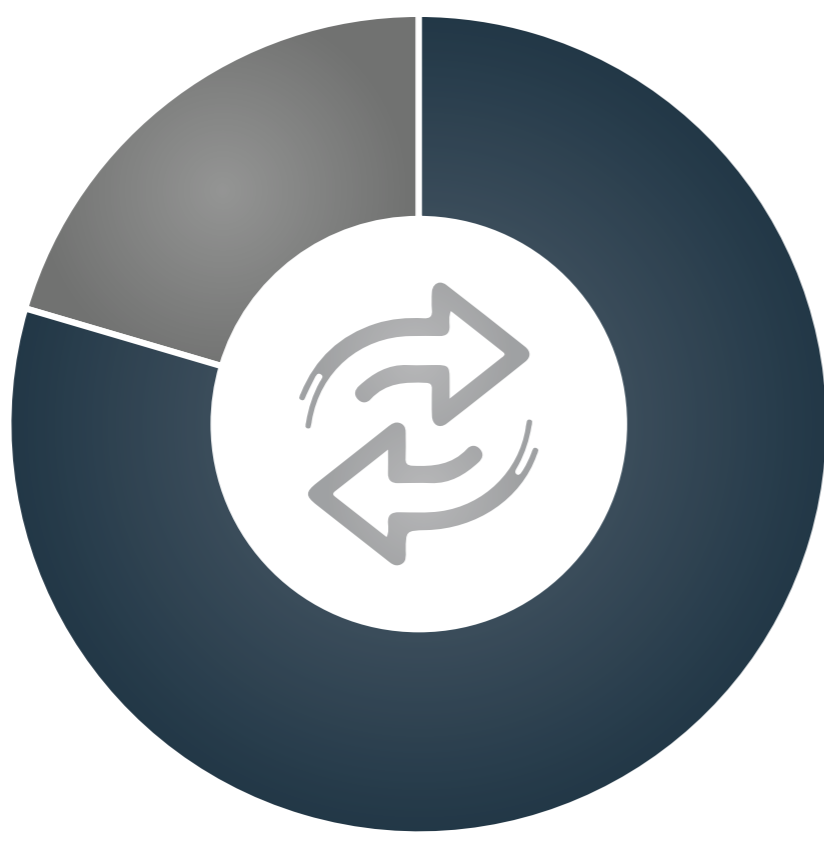
Number of Transactions based on Payment Type



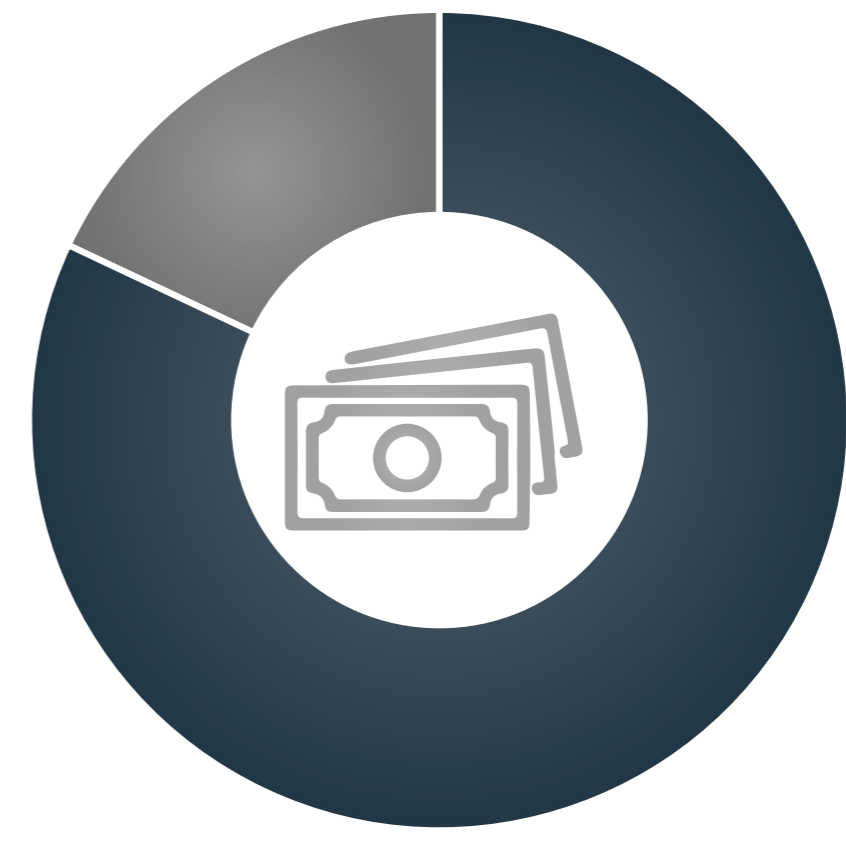
Value of Transactions based on Payment Type



Number of Transactions based on Payment Method



Value of Transactions based on Payment Method



Digital Payments
79.6%



Cash Payments
20.4%



Digital Payments
82.0%



Cash Payments
18.0%

316 JOD

Average Value of Transactions



Users, Services, & Billers

3.34M

Total Number of eFAWATEERcom Users



1.2%

=

34K

Total Number of New eFAWATEERcom Users

+

3.30M

Total Number of Users in the Previous Month



1003
Services



390
Billers