



Jordan Payments & Clearing Company

Payment Systems Monthly Reports

November 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

November 2023

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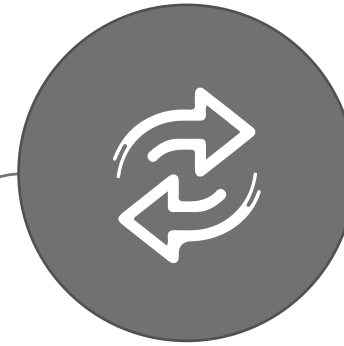
11.2023

CliQ Summary



Number of
Users

1.13M



Number of
Transactions

3.59M



Value of
Transactions

563M_{JOD}

JoMoPay Summary



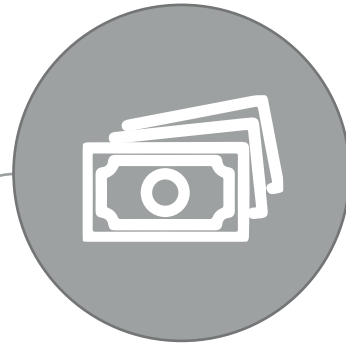
Number of
Users

2.13M



Number of
Transactions

2.76M



Value of
Transactions

305M_{JOD}



Number of
Users

4M



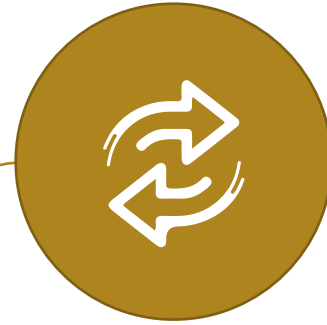
Number of
Billers

502



Number of
Services

1,671



Number of
Transactions

4.57M



Value of
Transactions

864M_{JOD}



ACH Summary

Automated Clearing House



Total Number of
Transactions

894K



Number of JOD
Transactions

889K



Value of JOD
Transactions

695M_{JOD}



ECCCU
Electronic Cheque Clearing Unit

Summary



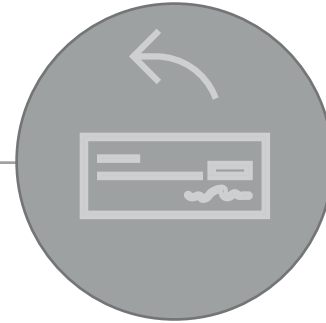
Number of
Cheques

567K



Value of
Cheques

3.2B_{JOD}



Number of
Returned Cheques

18.3K



Value of Returned
Cheques

130M_{JOD}



Monthly Report

November 2023

Instant Payment System for
Transfers Issued by Banks

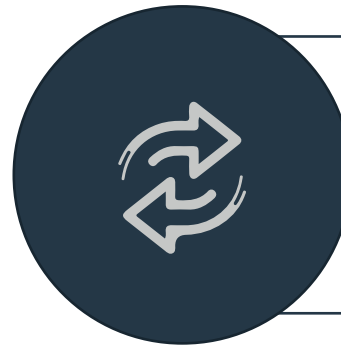
9



11.2023

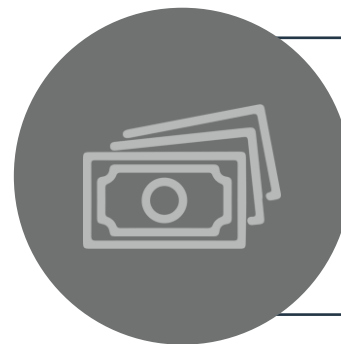
Total Number and Value of Transactions Since the Beginning of 2023

Transfers Issued by Banks



Number of Transactions

26.15M



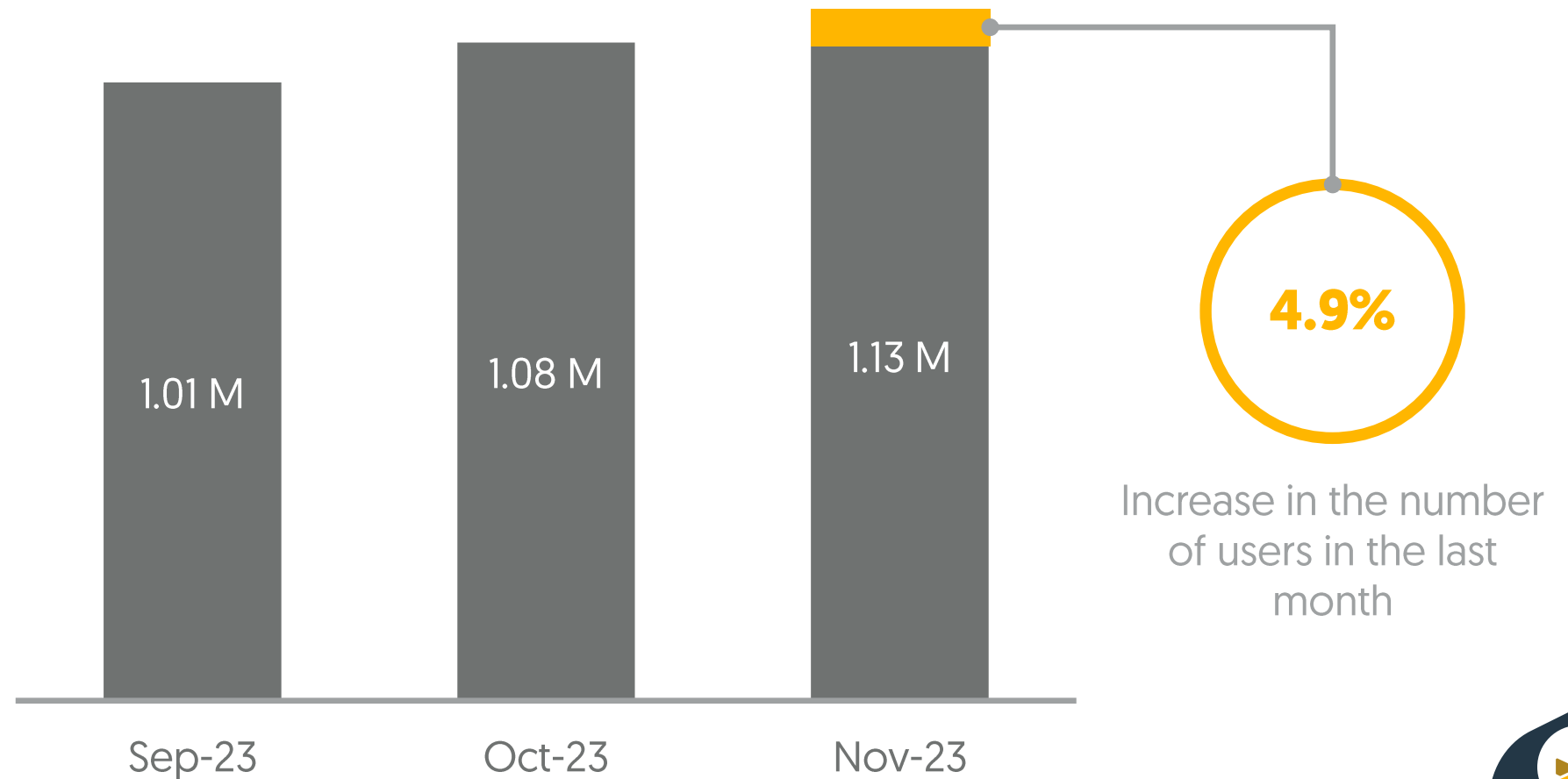
Value of Transactions

4.48B_{JOD}

CliQ Users

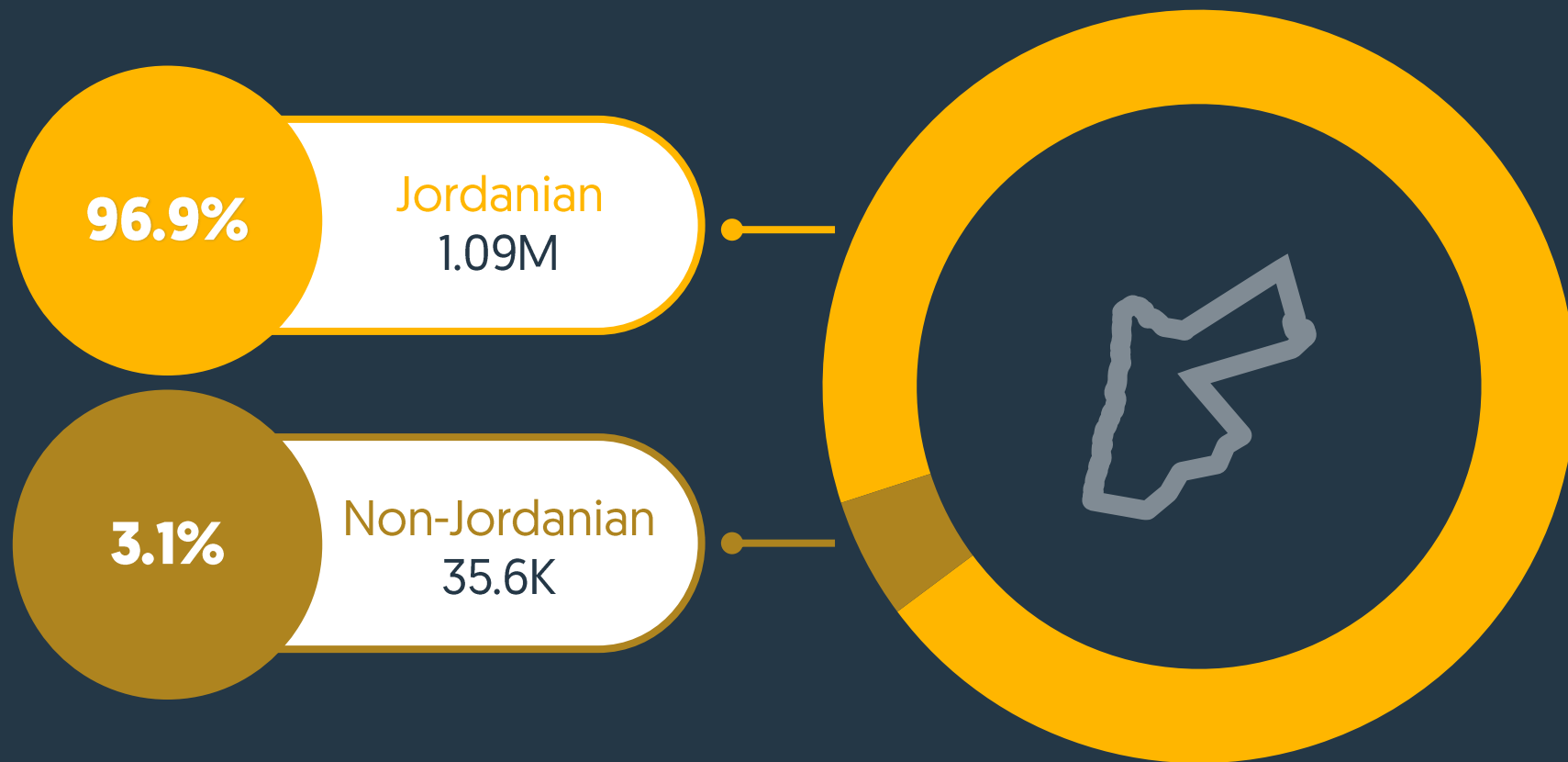
Total Number of Users Over the Past 3 Months

Transfers Issued by Banks



CliQ Users

Percentage of Users Based on Nationality
Transfers Issued by Banks

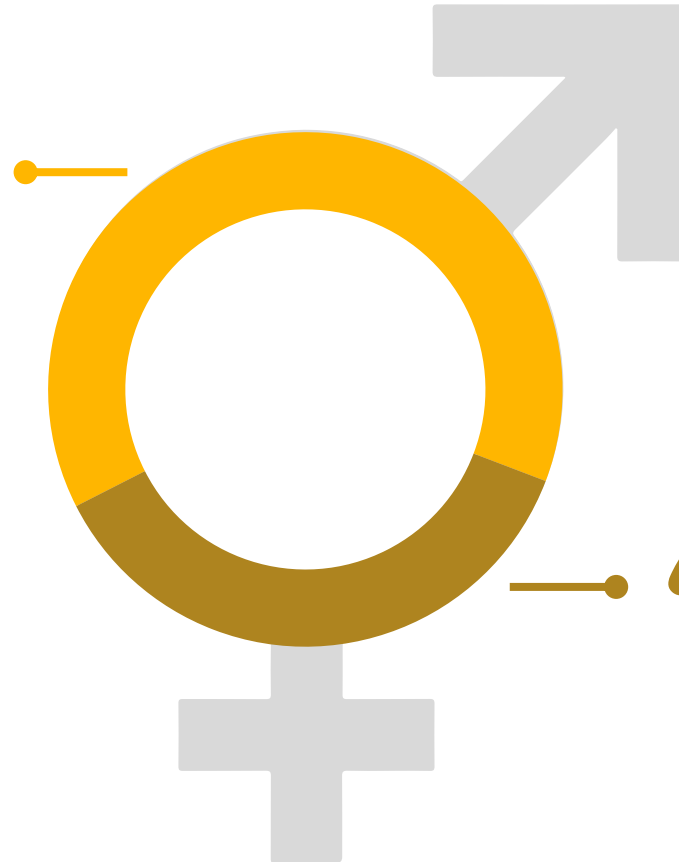


CliQ Users

Percentage of Users Based on Gender
Transfers Issued by Banks

63.9%

723K
Male Users



34%

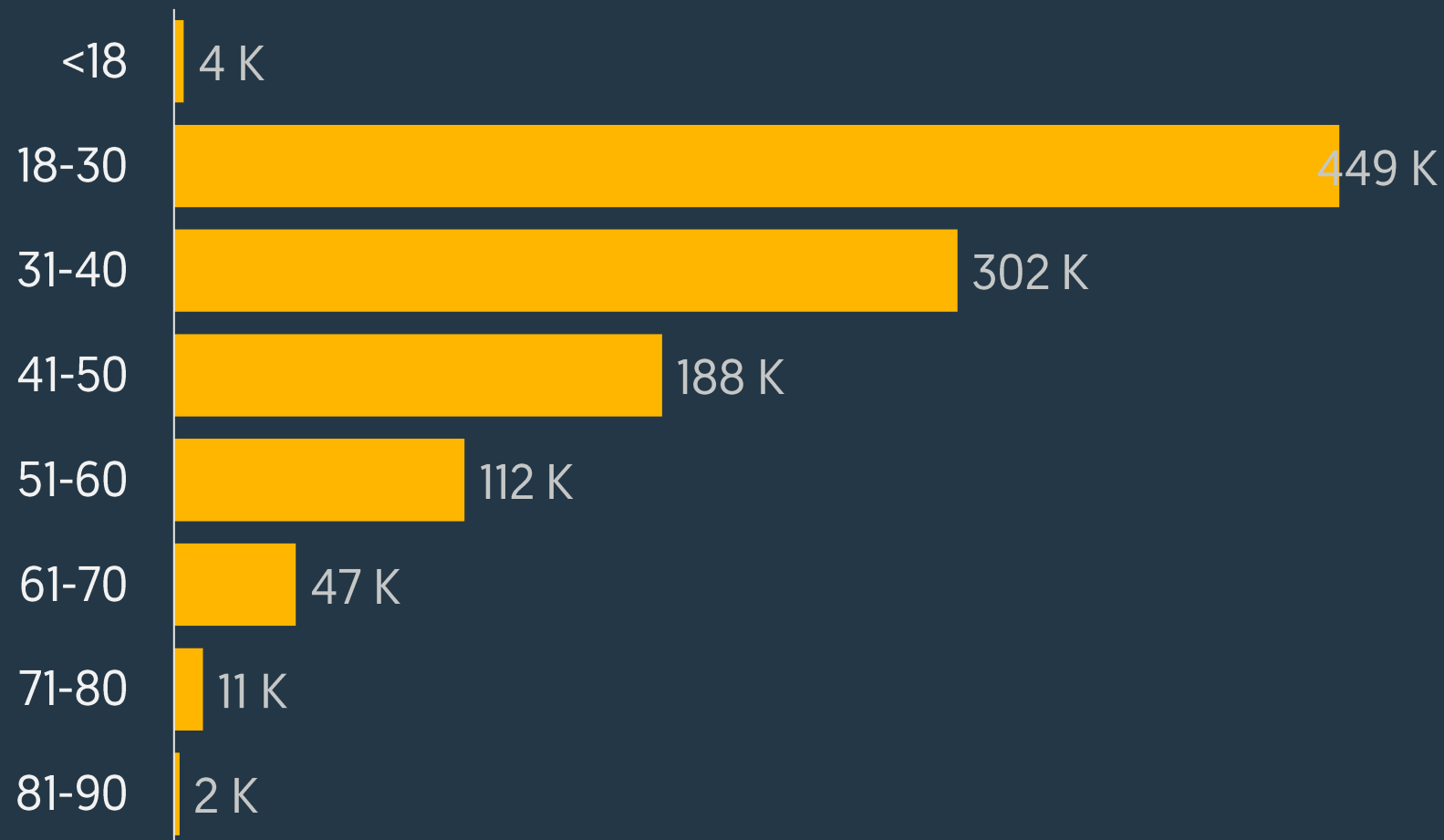
385K
Female Users



CliQ Users

Number of Users Based on Age Group

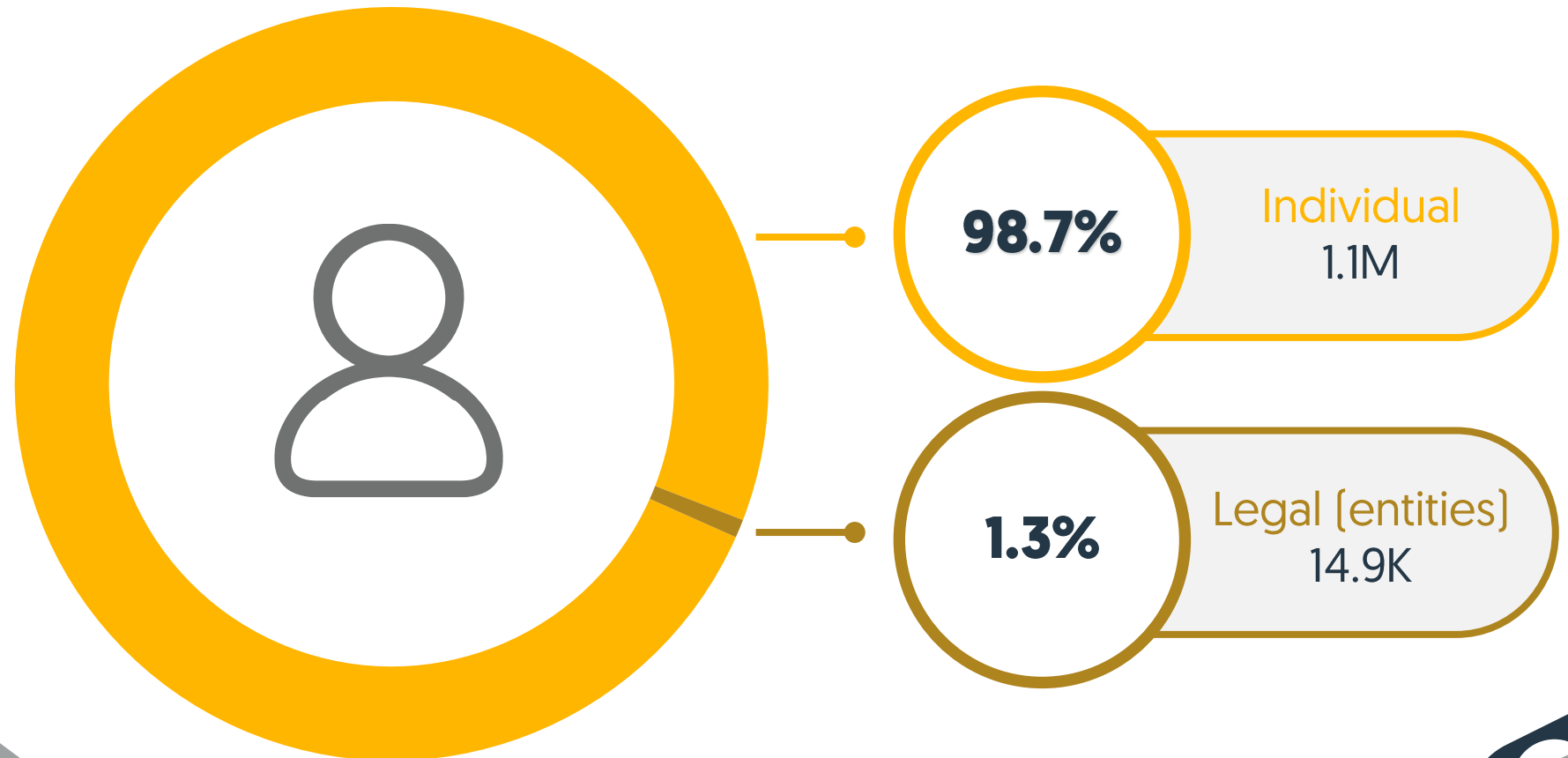
Transfers Issued by Banks



CliQ Users

Percentage of Users Based on Customer Type

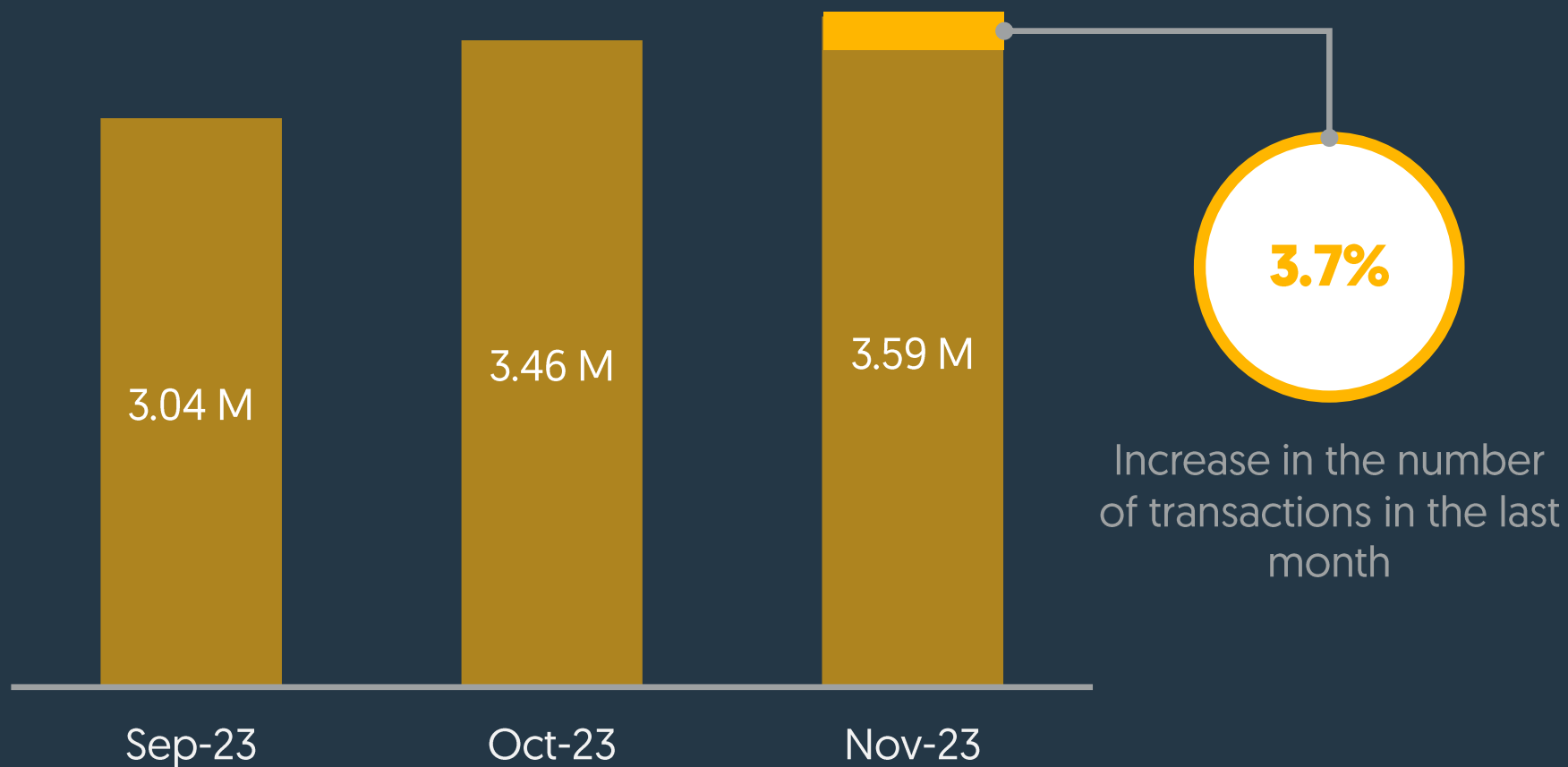
Transfers Issued by Banks



CliQ Number of Transactions

Total Number of Transactions Over the Past 3 Months

Transfers Issued by Banks



CliQ Number of Transactions

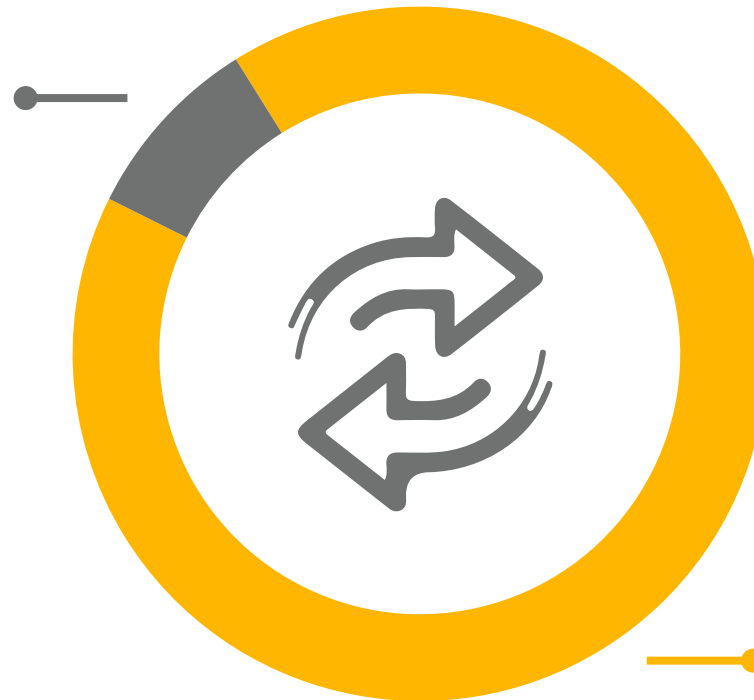
Percentage Based on Transaction Type

Transfers Issued by Banks

11.5%

414.3K

Purchases



88.5%

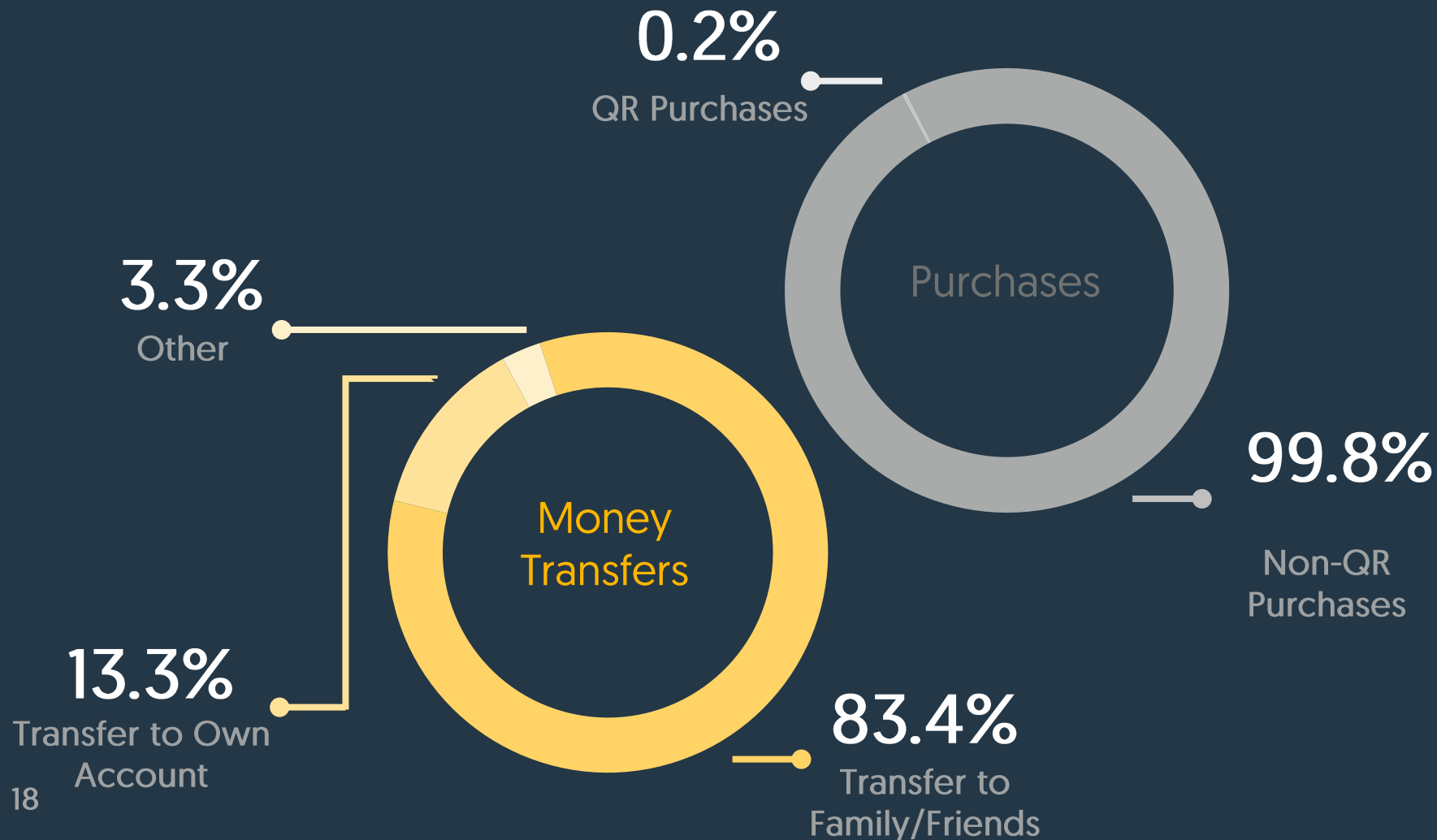
3.2M

Money Transfers

CliQ Number of Transactions

Percentage Based on Transaction Type Sub-Category

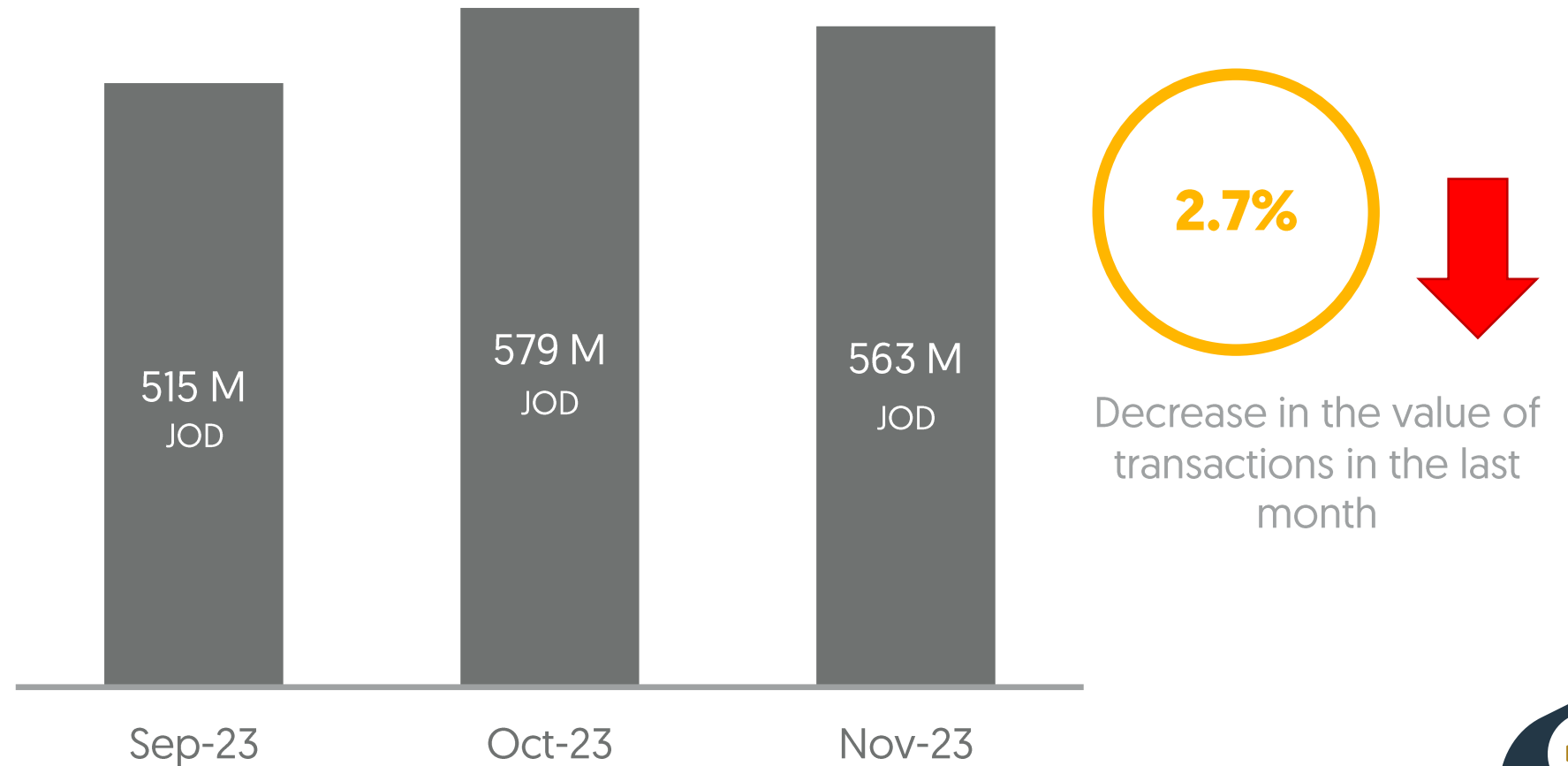
Transfers Issued by Banks



CliQ Value of Transactions

Total Value of Transactions Over the Past 3 Months

Transfers Issued by Banks



CliQ Value of Transactions

Percentage Based on Transaction Type

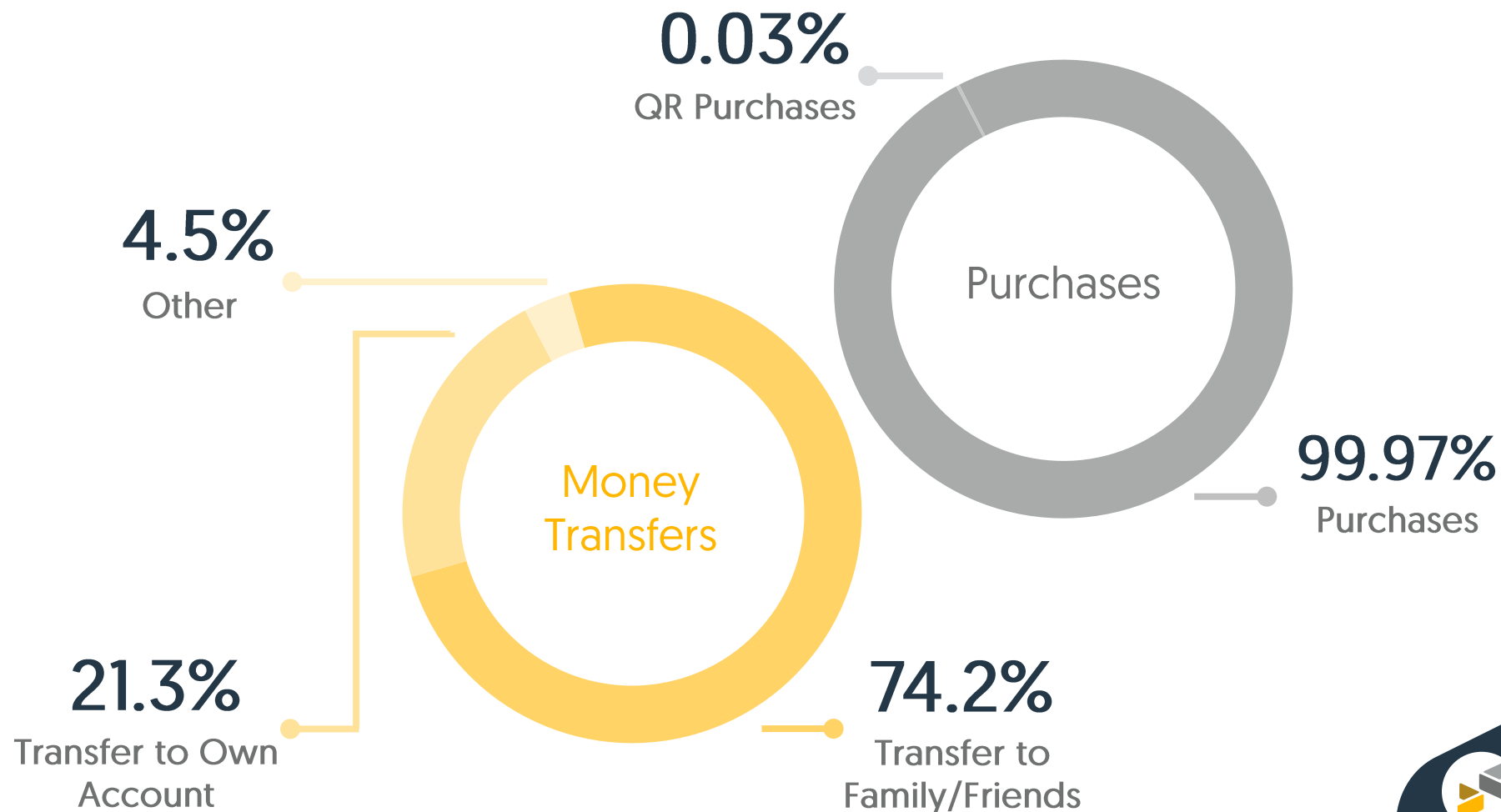
Transfers Issued by Banks



CliQ Value of Transactions

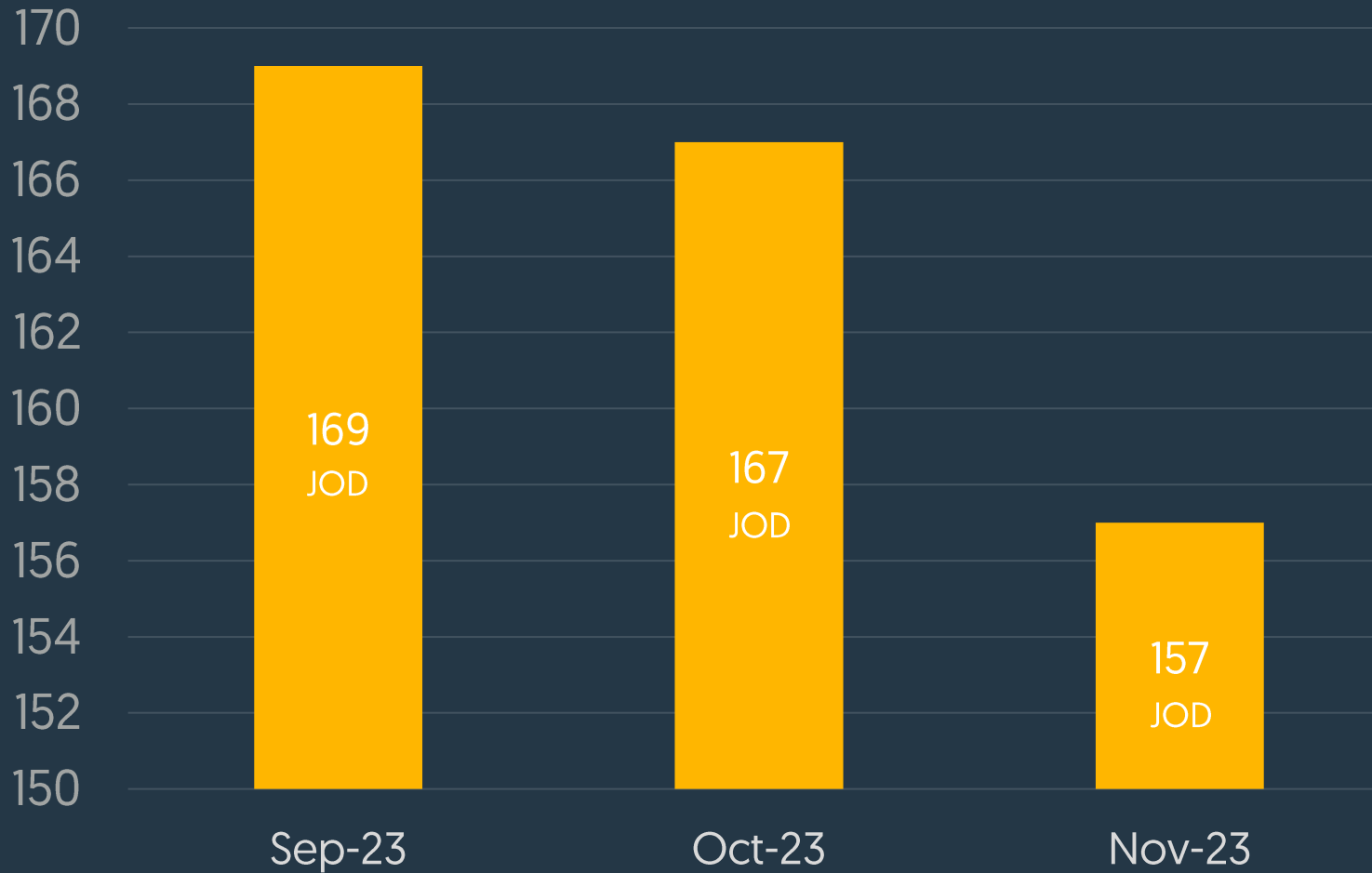
Percentage Based on Transaction Type Sub-Category

Transfers Issued by Banks



CliQ Transactions

Average Value of Transactions Over the Past 3 Months
Transfers Issued by Banks



CliQ Interoperability

Number of Money Transfer Transactions Through Banks

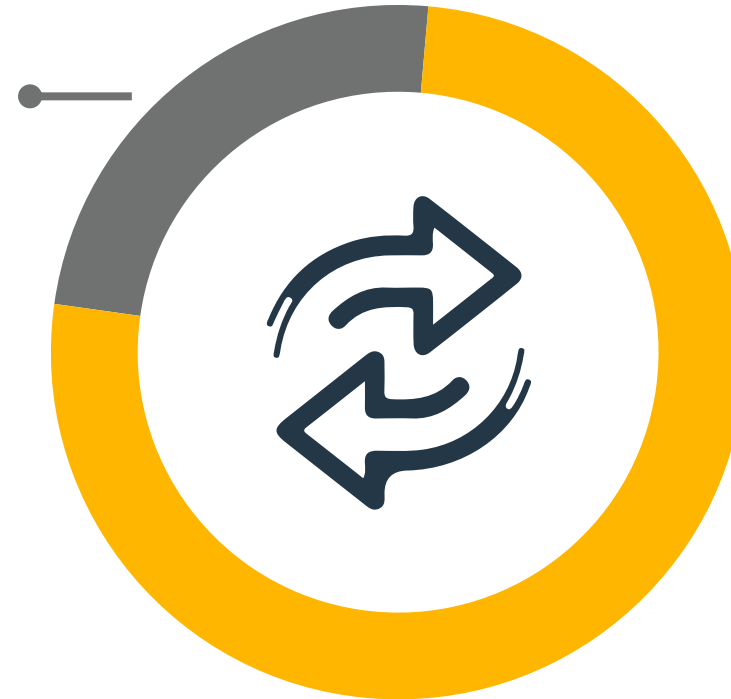
Transfers Issued by Banks



25.3%

0.62M

On Us



74.7%

1.84M

Off Us

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

CliQ Interoperability

Value of Money Transfer Transactions Through Banks

Transfers Issued by Banks



19.1%

78M JOD
On Us



80.9%

329M JOD
Off Us

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



JoMoPay
Jordan Mobile Payment

Monthly Report

November 2023

Jordan Mobile Payments Switch for
Transfers Issued by Mobile Wallets

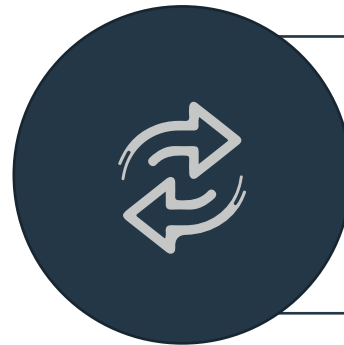
25



11.2023

Total Number and Value of Transactions Since the Beginning of 2023

Transfers Issued by Mobile Wallets



Number of Transactions

23.53M



Value of Transactions

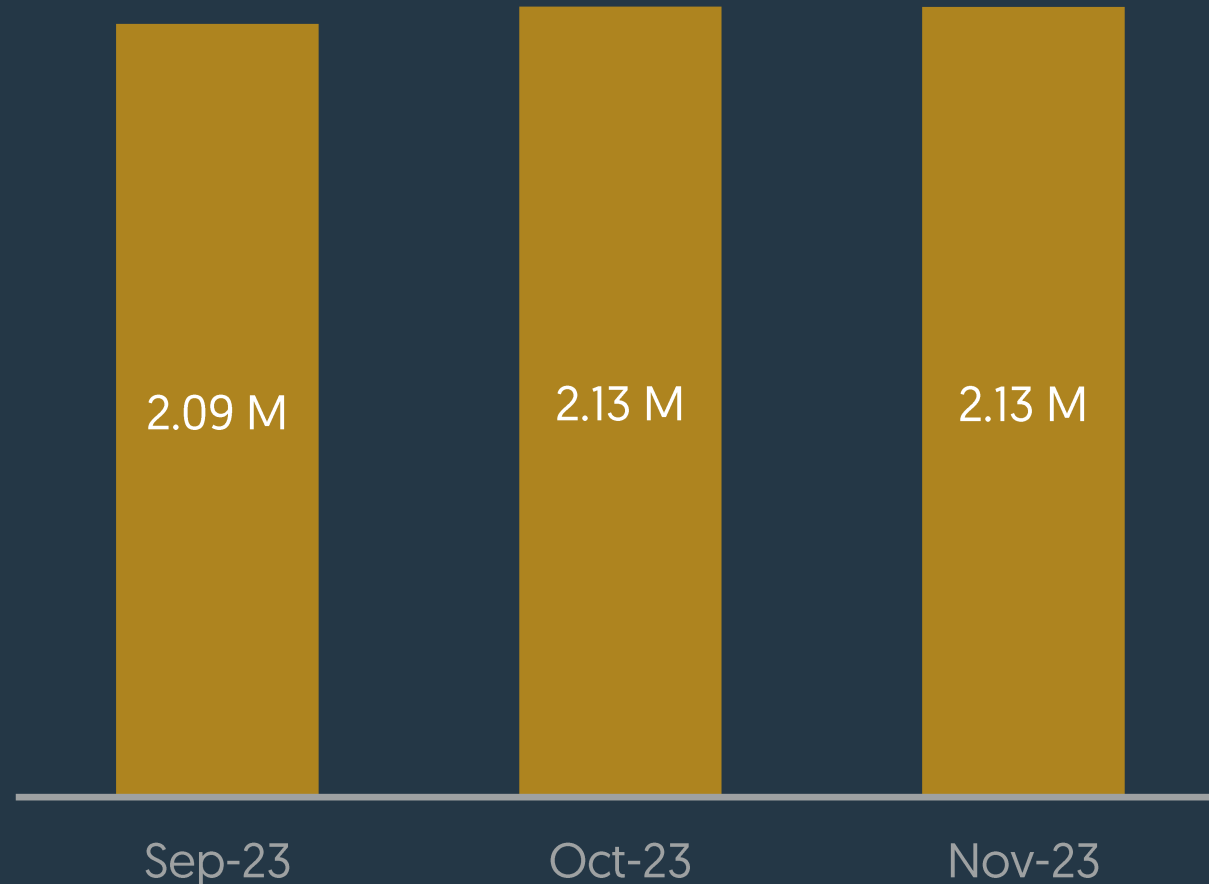
2.79B_{JOD}



JoMoPay Users

Total Number of Users Over the Past 3 Months

Transfers Issued by Mobile Wallets



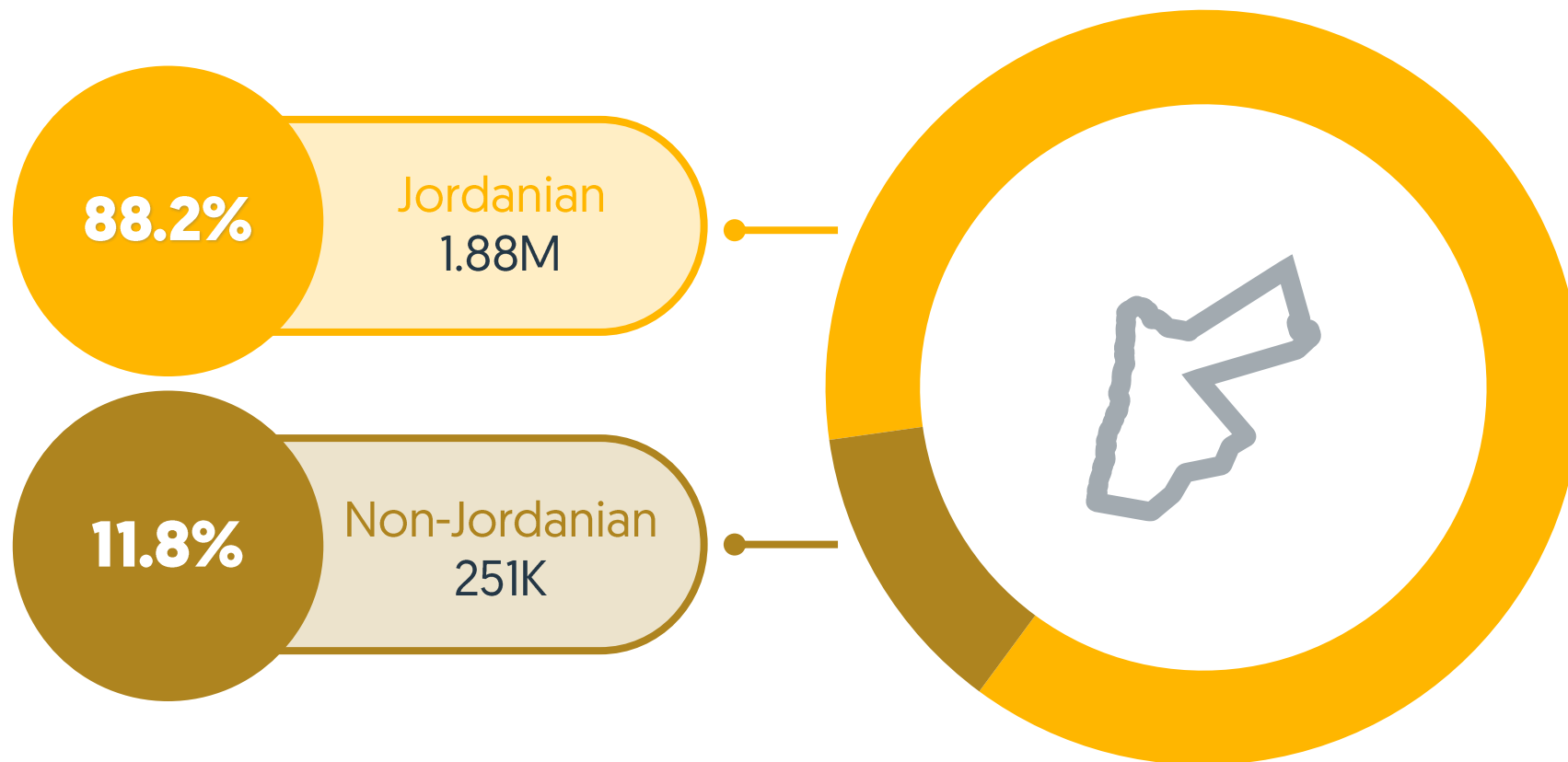
0.06%



Decrease in the number
of users in the last
month

JoMoPay Users

Percentage of Users Based on Nationality
Transfers Issued by Mobile Wallets



JoMoPay Users

Percentage of Users Based on Gender

Transfers Issued by Mobile Wallets

52.5%

1.1M

Male Users



47.1%

1M

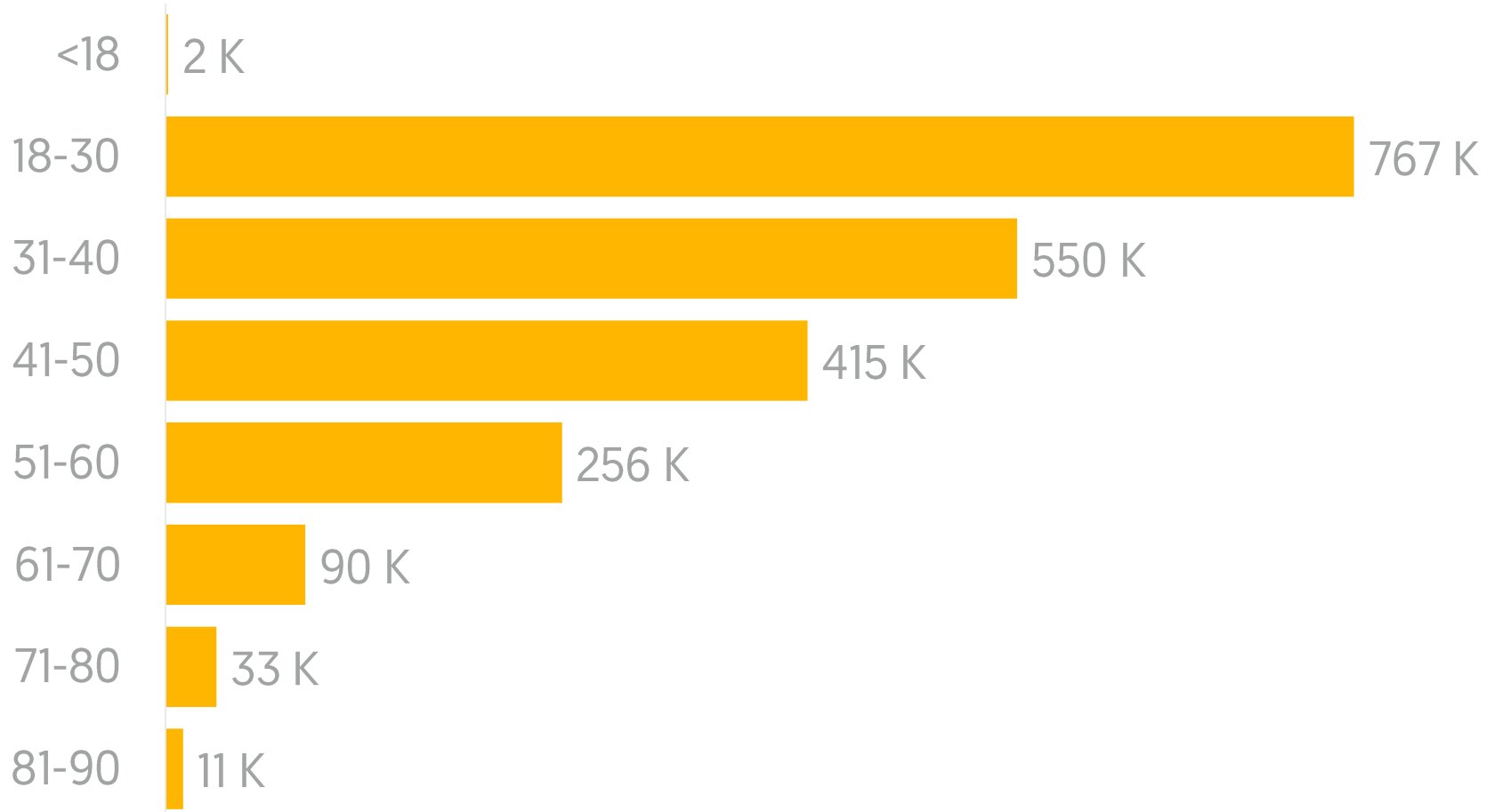
Female Users



JoMoPay Users

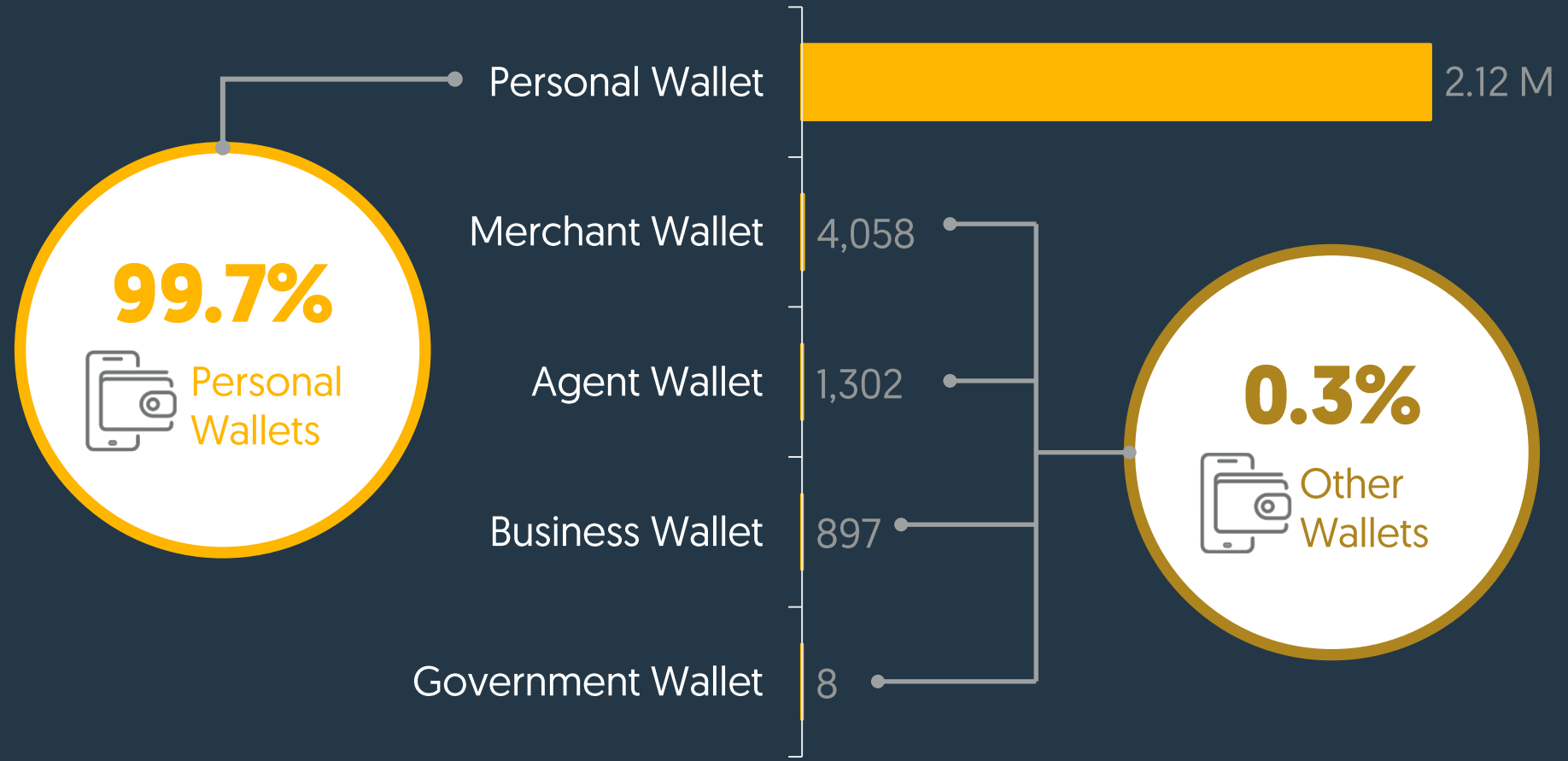
Number of Users Based on Age Group

Transfers Issued by Mobile Wallets



JoMoPay Users

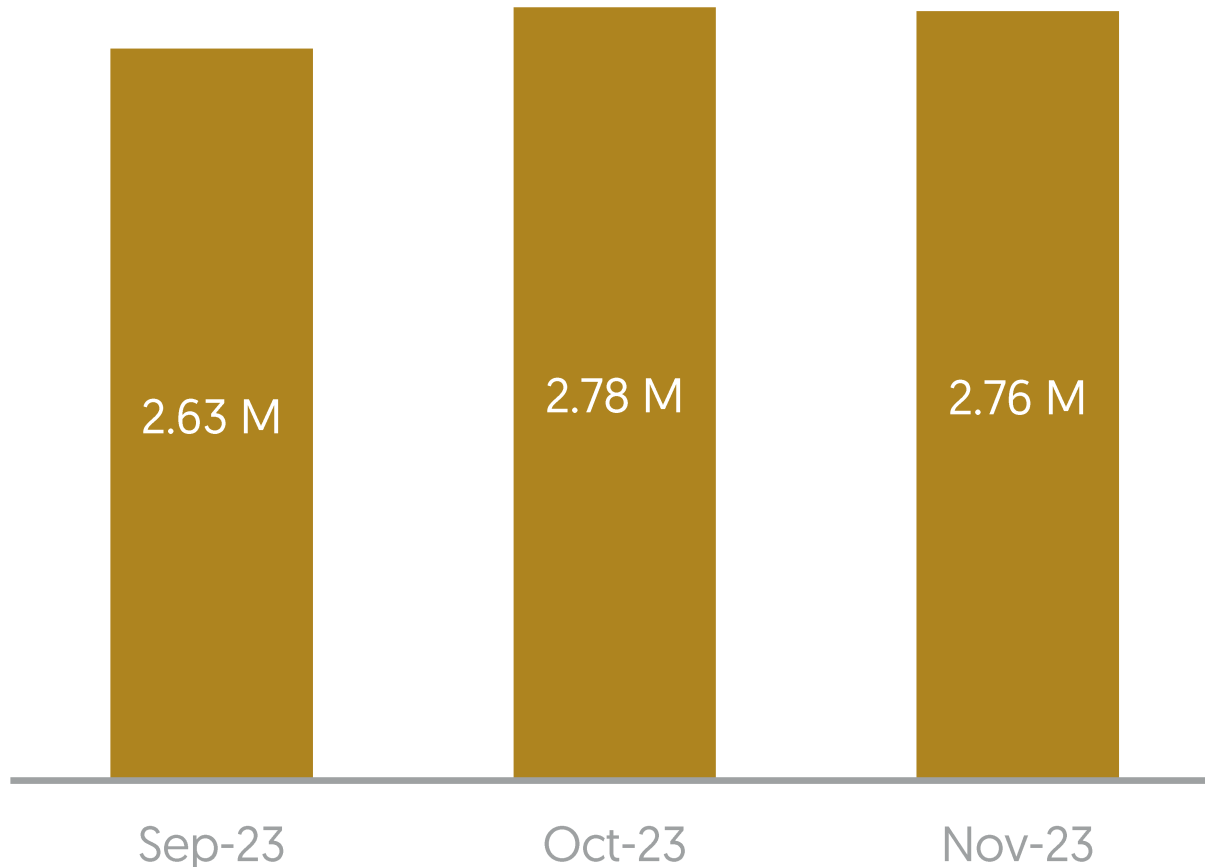
Number of Wallets Based on Wallet Type
Transfers Issued by Mobile Wallets




JoMoPay Number of Transactions

Total Number of Transactions Over the Past 3 Months

Transfers Issued by Mobile Wallets



0.5%



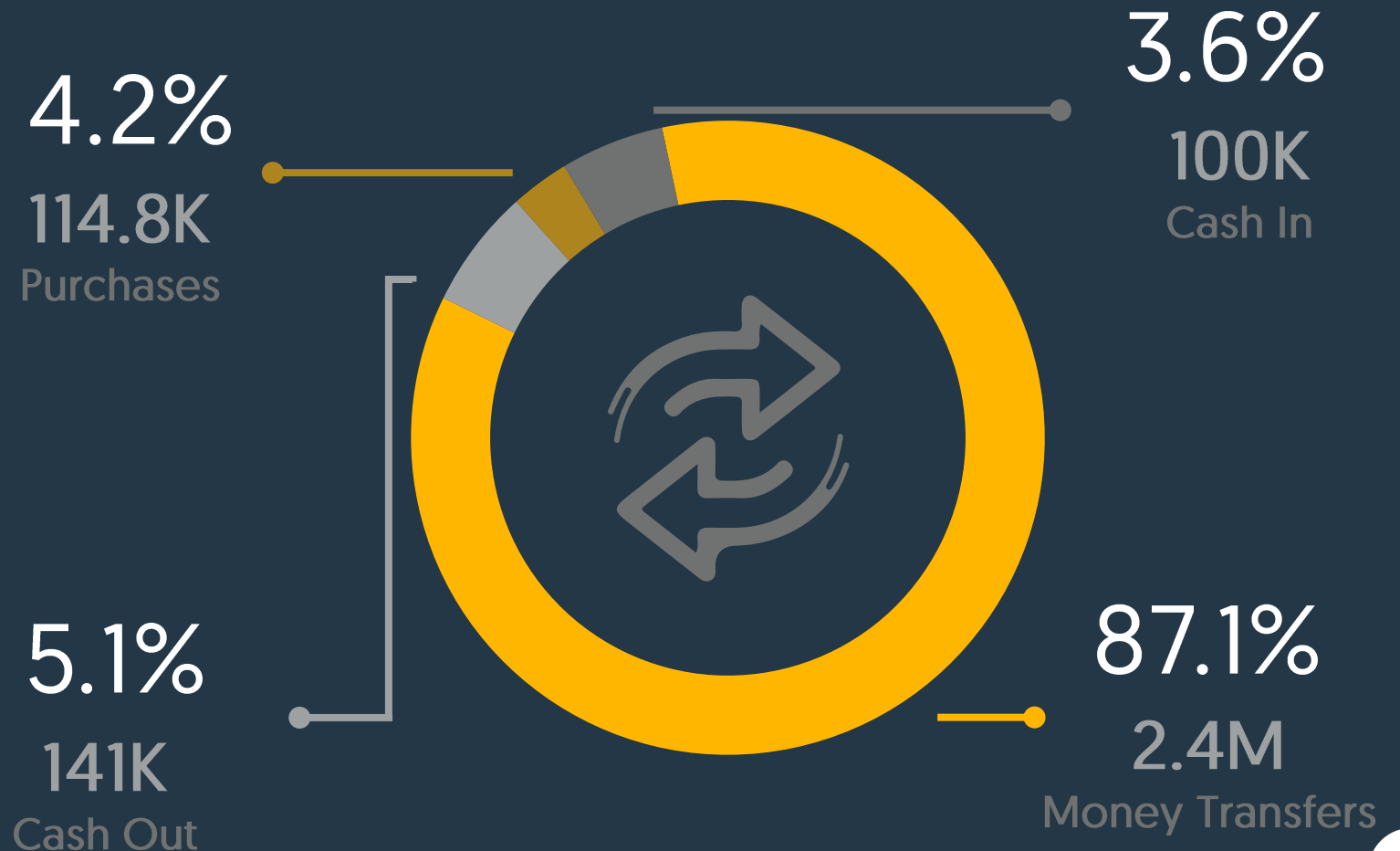
Decrease in the number of transactions in the last month



JoMoPay Number of Transactions

Percentage Based on Transaction Type

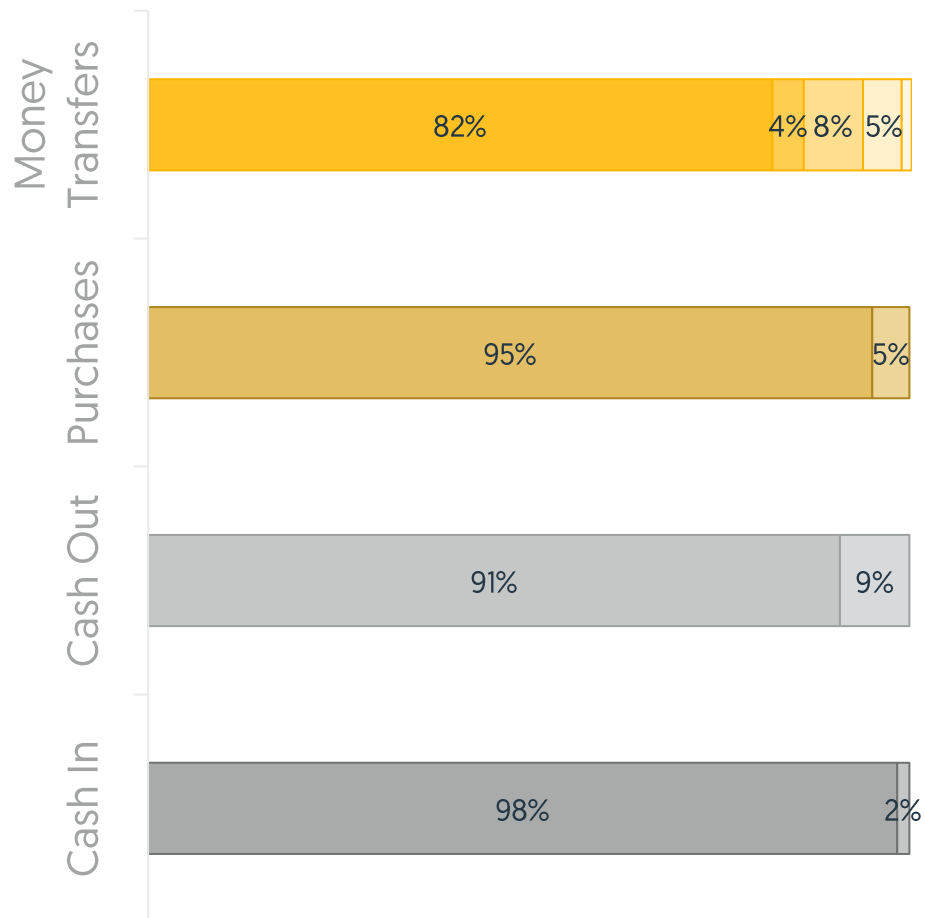
Transfers Issued by Mobile Wallets



JoMoPay Number of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets

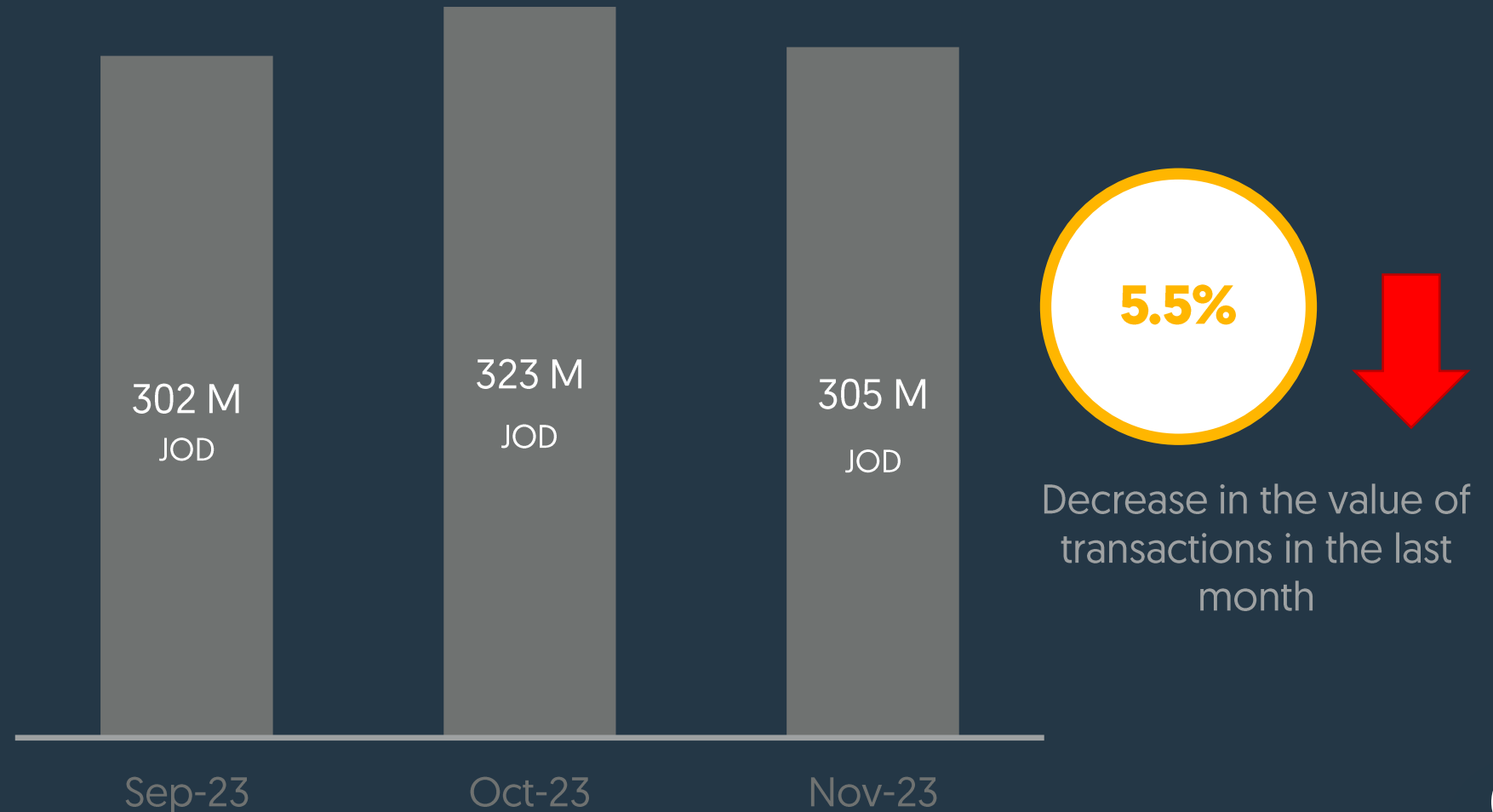


Transfer to Family/Friends	82%
Aid/Charity/Grant	4%
Transfer to Own Account	8%
Salary/Bonus/Dividends	5%
Loan/Loan Installment	1%
Purchases	95%
QR Purchases	5%
Cash Out - Agent/Teller	91%
Cash Out - ATM/Kiosk	9%
Cash In - Agent/Teller	98%
Cash In - ATM/Kiosk	2%

JoMoPay Value of Transactions

Total Value of Transactions Over the Past 3 Months

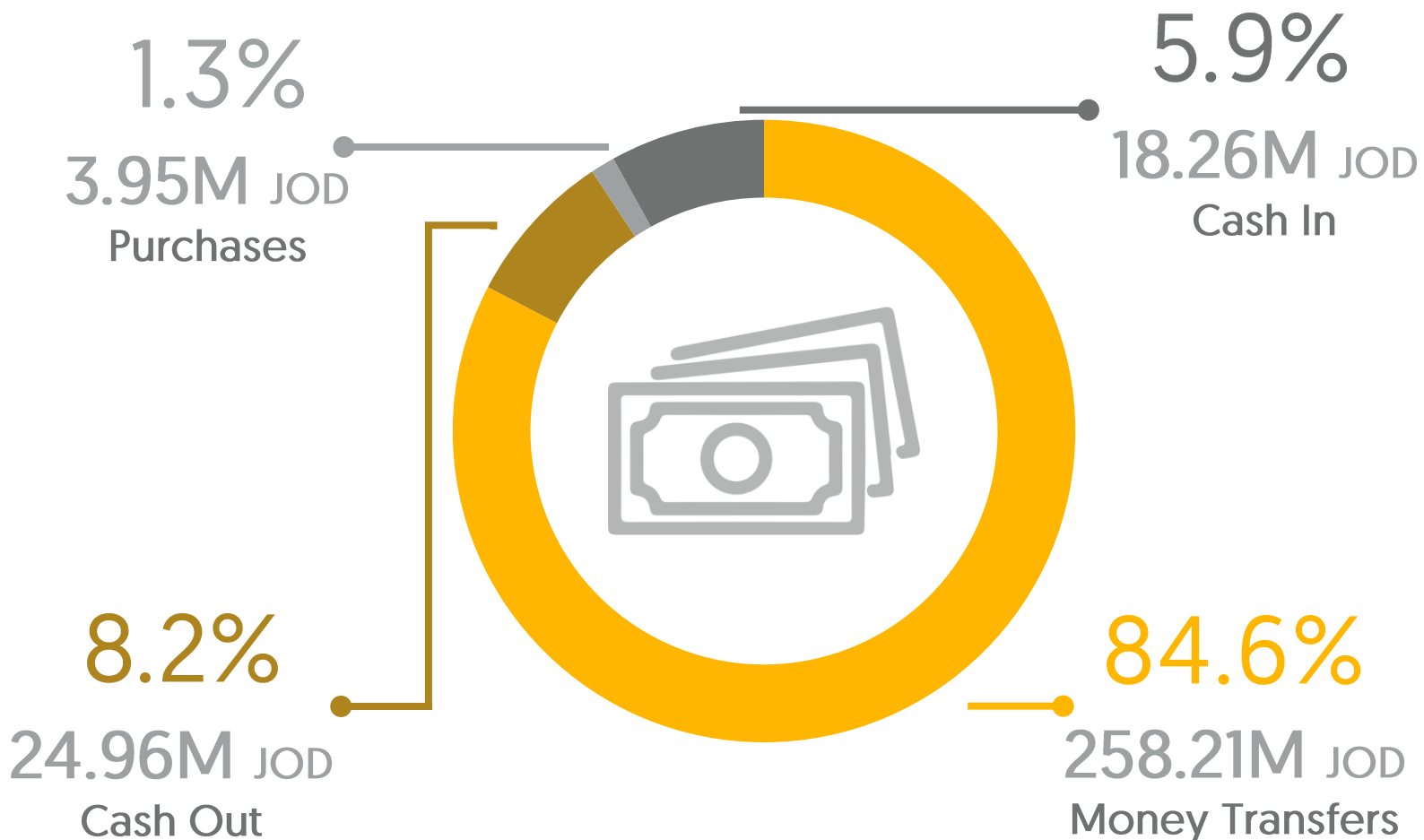
Transfers Issued by Mobile Wallets



JoMoPay Value of Transactions

Percentage Based on Transaction Type

Transfers Issued by Mobile Wallets

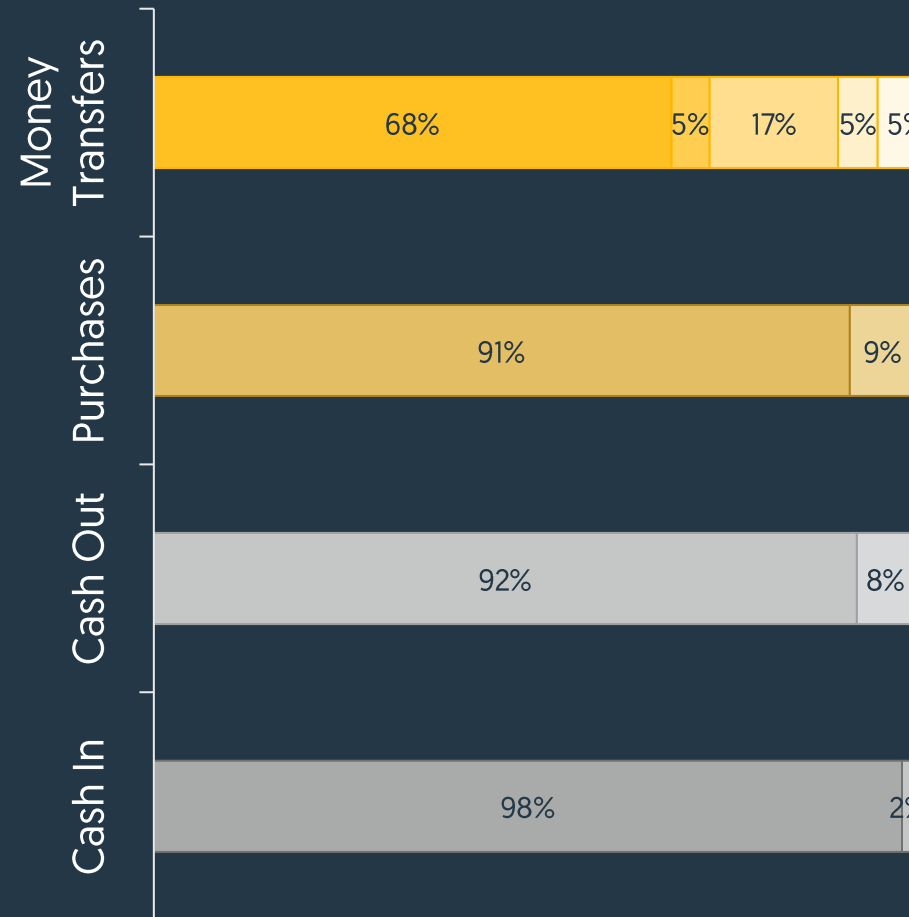




JoMoPay Value of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets

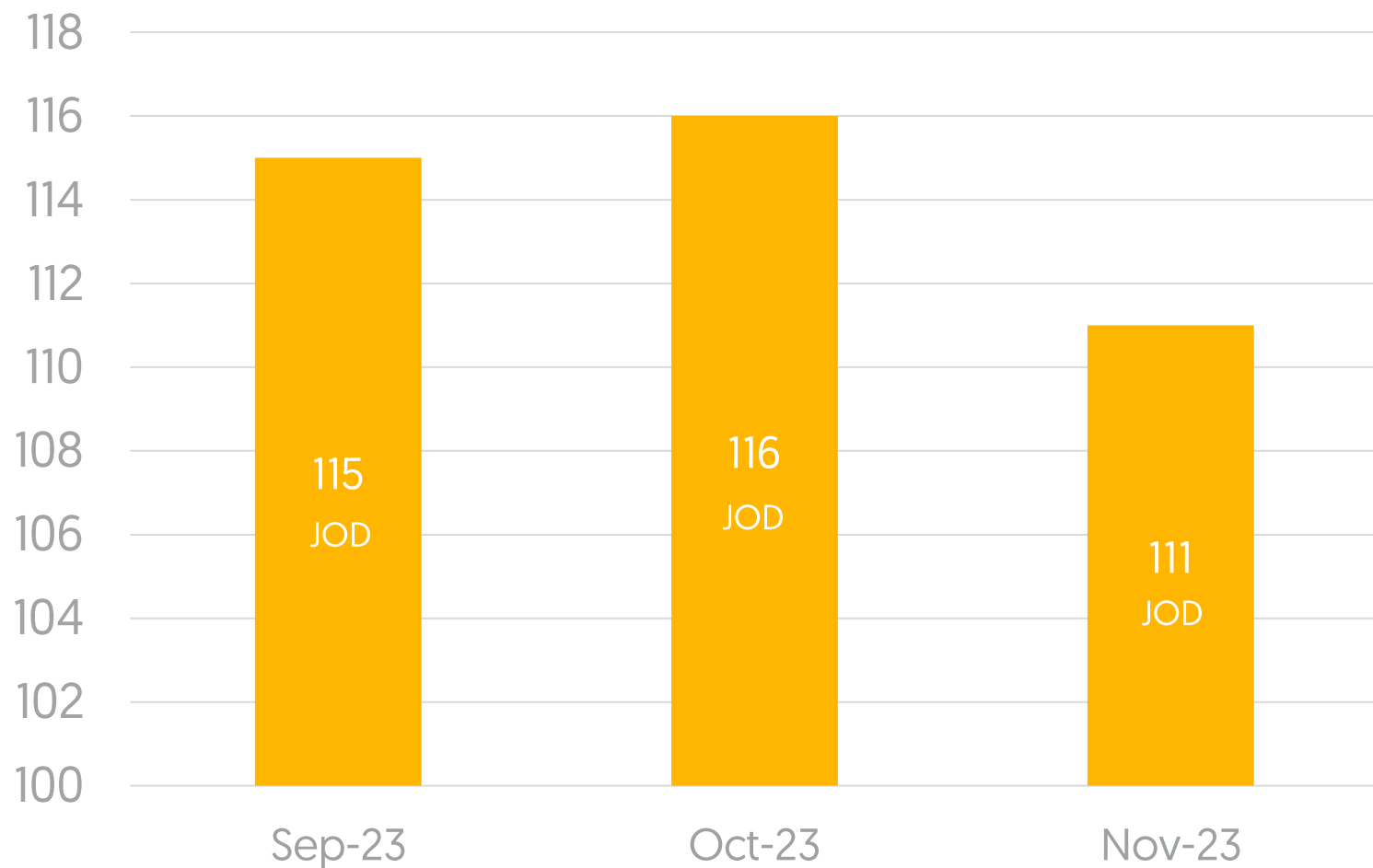


Transfer to Family/Friends	68%
Aid/Charity/Grant	5%
Transfer to Own Account	17%
Salary/Bonus/Dividends	5%
Loan/Loan Installment	5%
Purchases	91%
QR Purchases	9%
Cash Out - Agent/Teller	92%
Cash Out - ATM/Kiosk	8%
Cash In - Agent/Teller	98%
Cash In - ATM/Kiosk	2%

JoMoPay Transactions

Average Value of Transactions Over the Past 3 Months

Transfers Issued by Mobile Wallets



JoMoPay Interoperability

Number of Money Transfer Transactions Through PSPs

Transfers Issued by Mobile Wallets



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

JoMoPay Interoperability

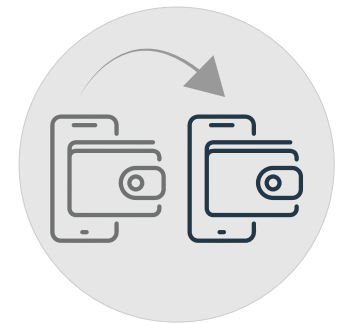
Value of Money Transfer Transactions Through PSPs

Transfers Issued by Mobile Wallets



53.5%

73.1M JOD
On Us



46.5%

63.6M JOD
Off Us

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

CliQ & JoMoPay Interoperability

Monthly Report
November 2023

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



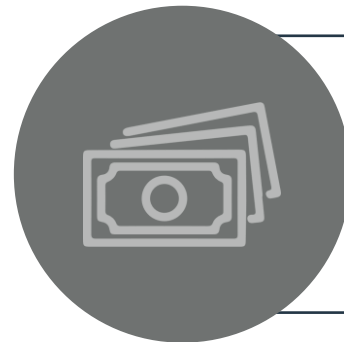
11.2023

Total Number and Value of Transactions Since the Beginning of 2023



Number of Transactions

49.68M

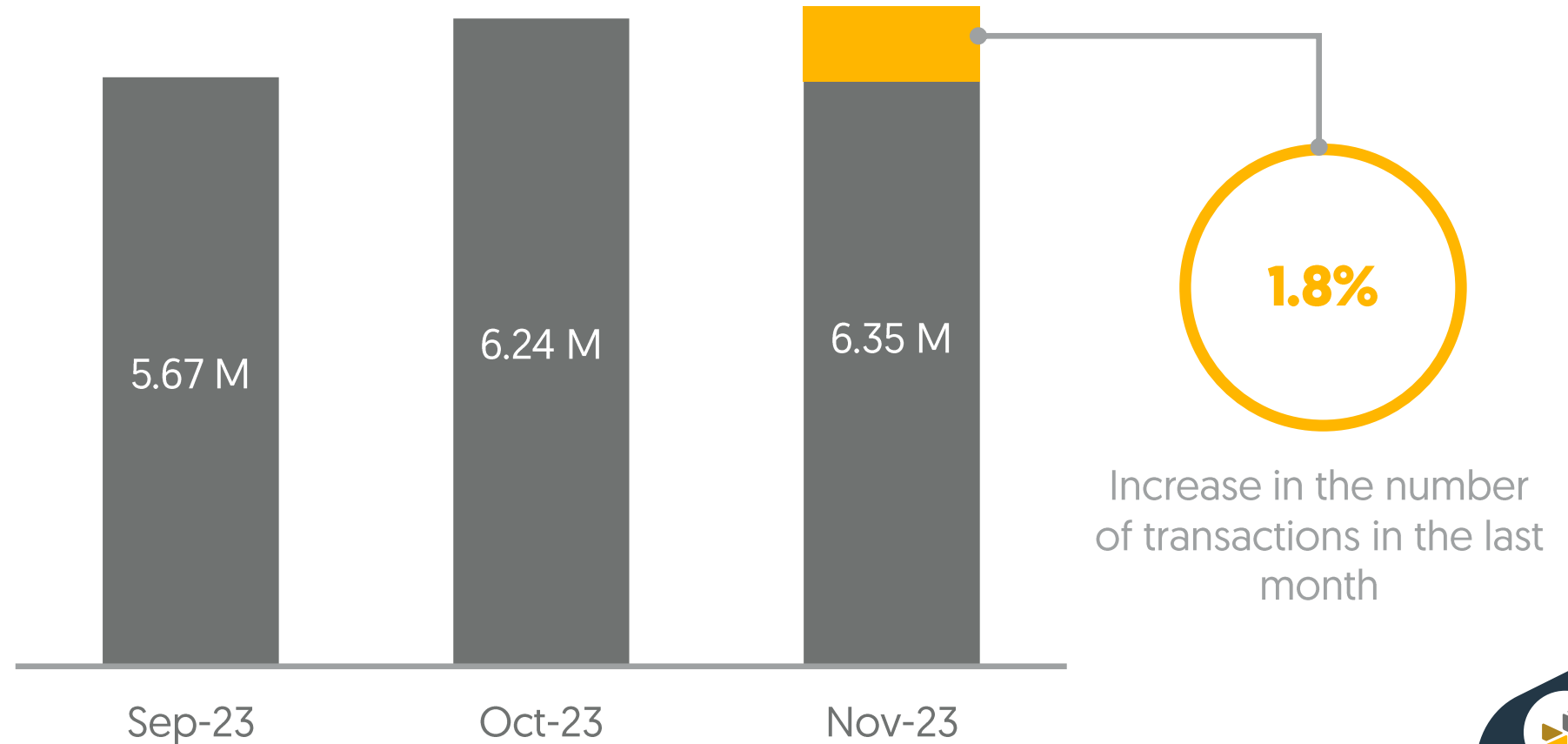


Value of Transactions

7.27B_{JOD}

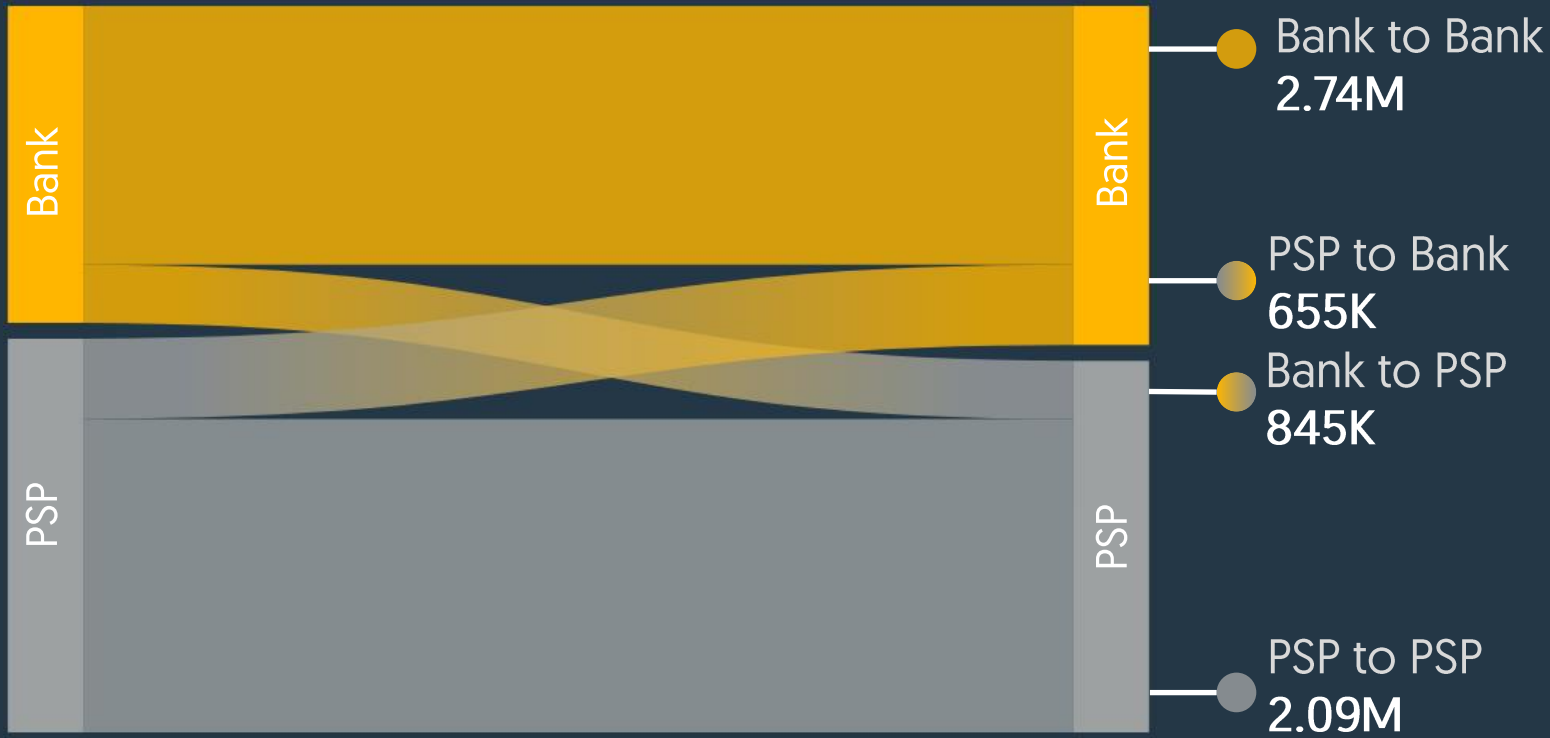
CliQ & JoMoPay Transactions

Total Number of Transactions Over the Past 3 Months



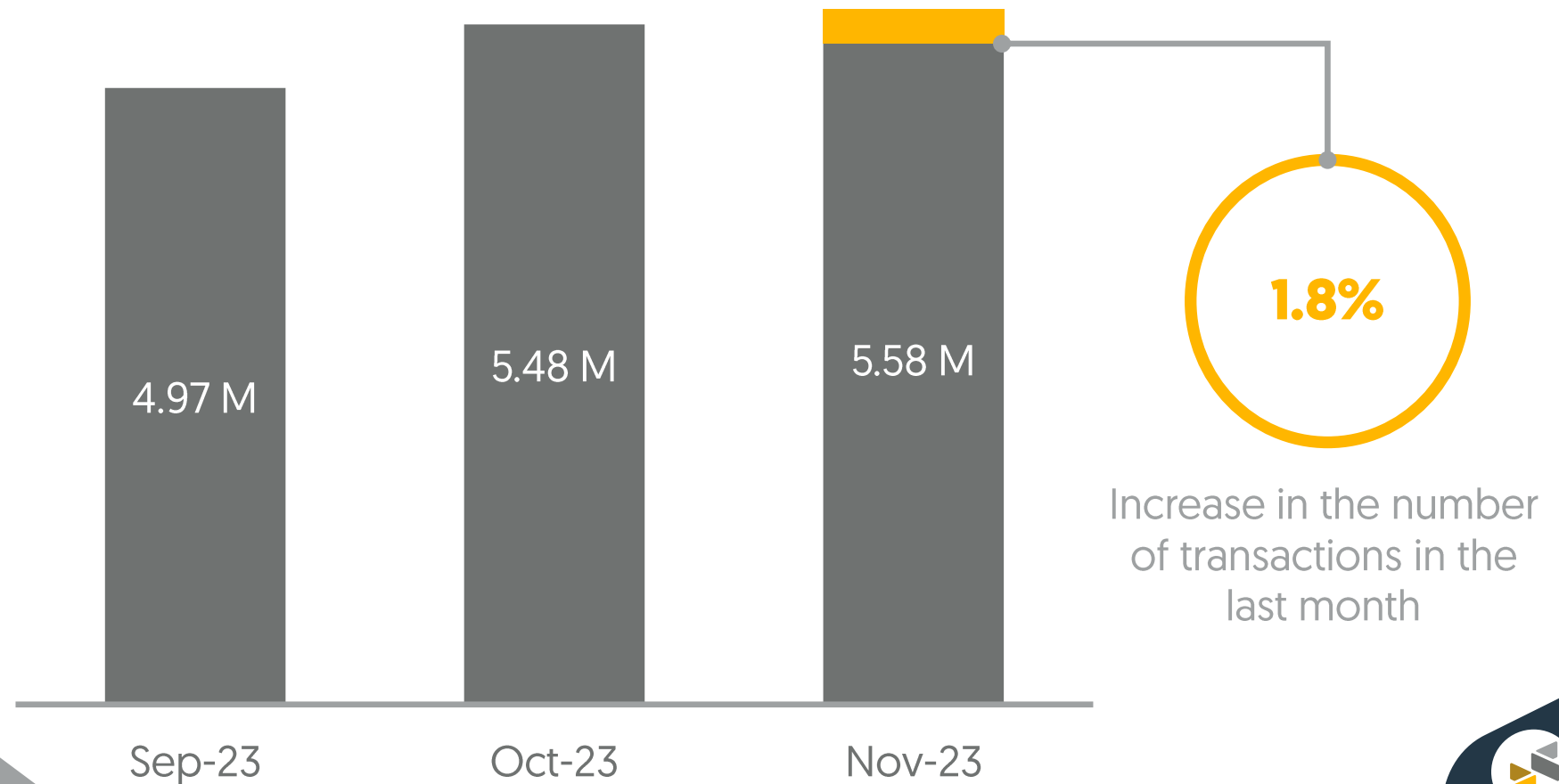
CliQ & JoMoPay Transactions

Total Number of Transactions between Banks and PSPs



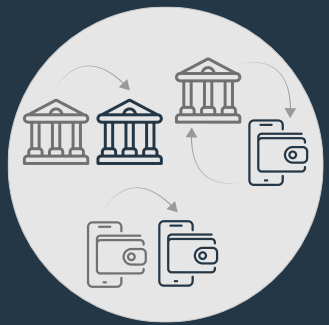
CliQ & JoMoPay Transactions

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



72.2%

4.03M

Off Us



27.8%

1.55M

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



47.2%

639K

mPSP to Bank



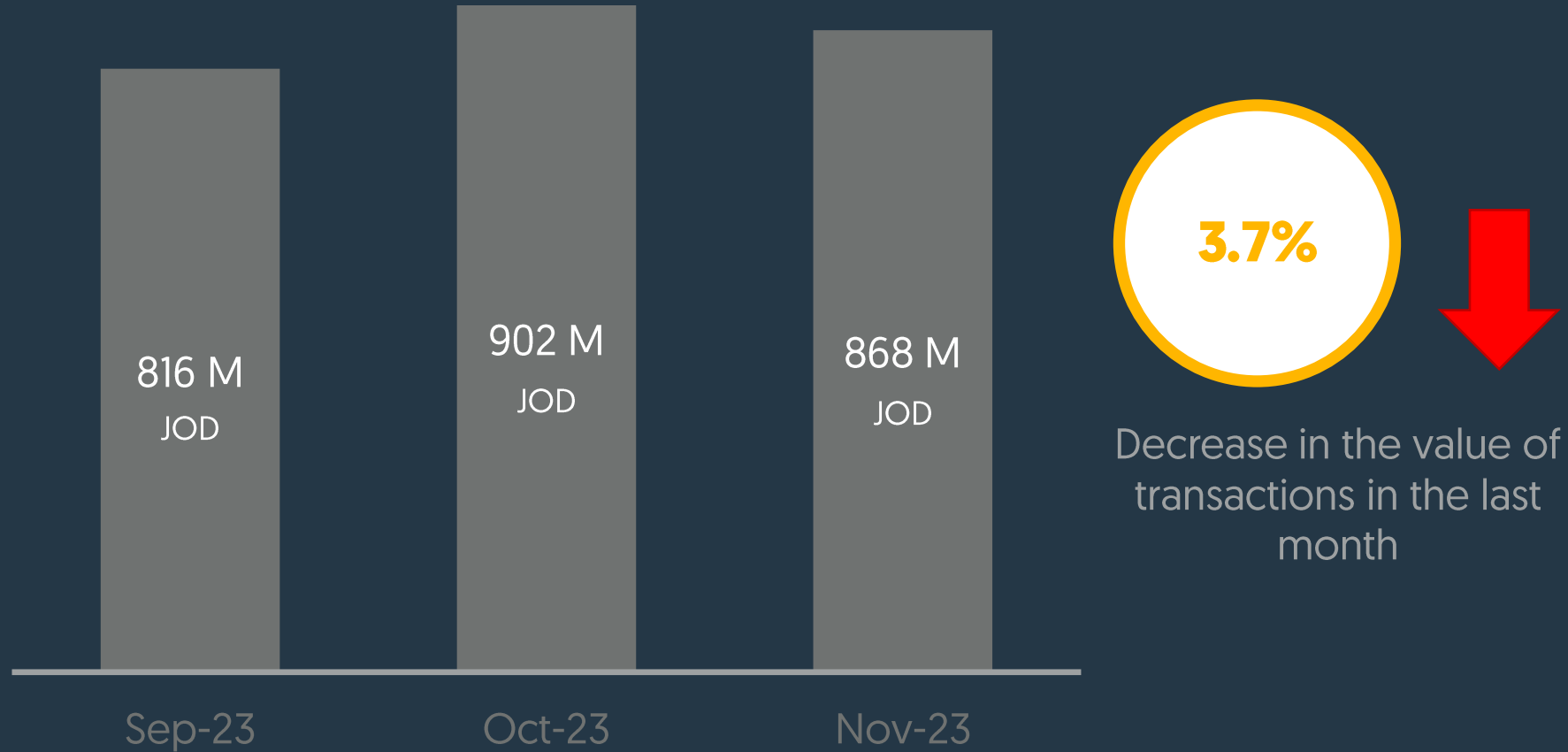
52.8%

712K

Bank to mPSP

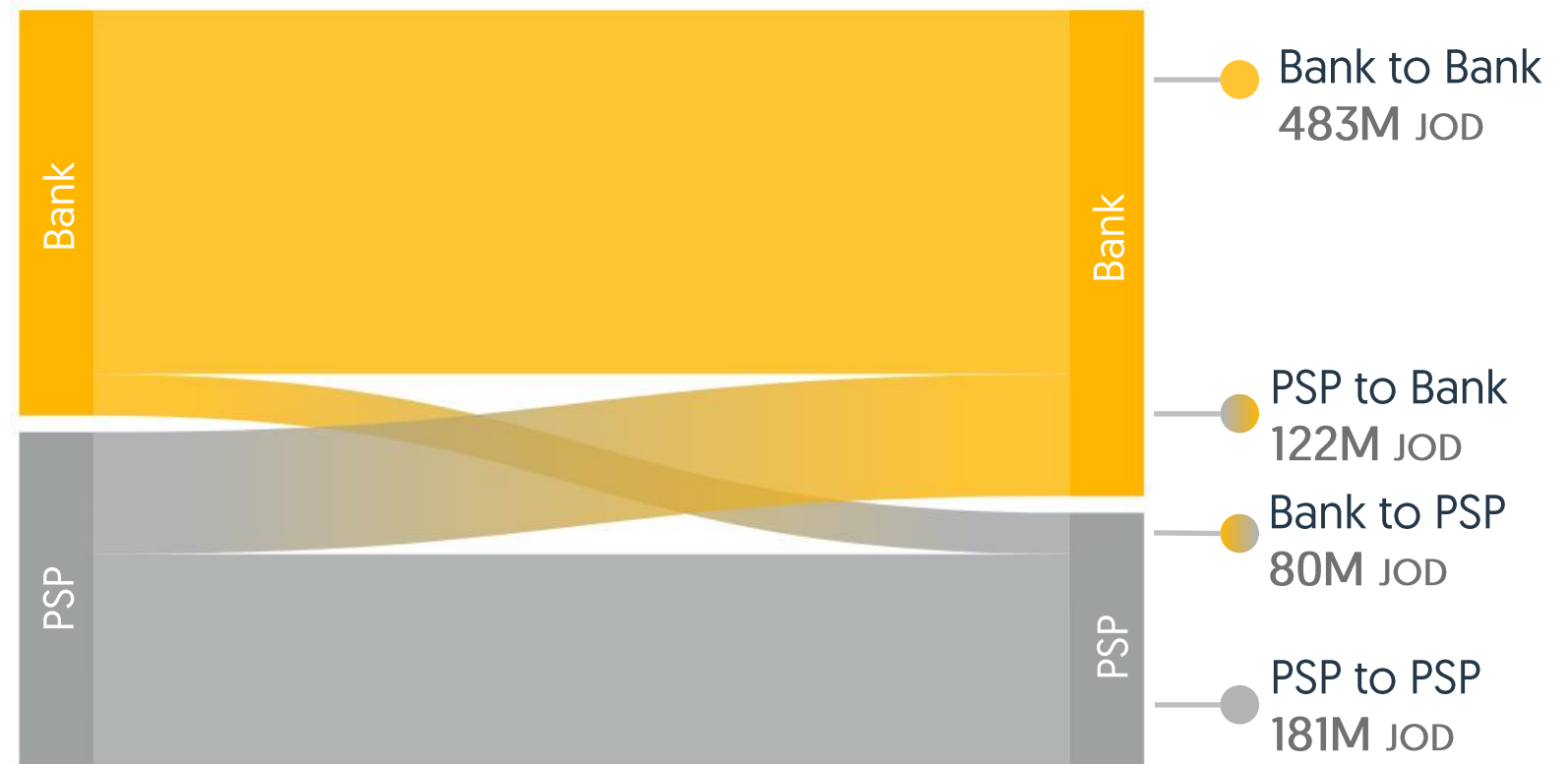
CliQ & JoMoPay Transactions

Total Value of Transactions Over the Past 3 Months



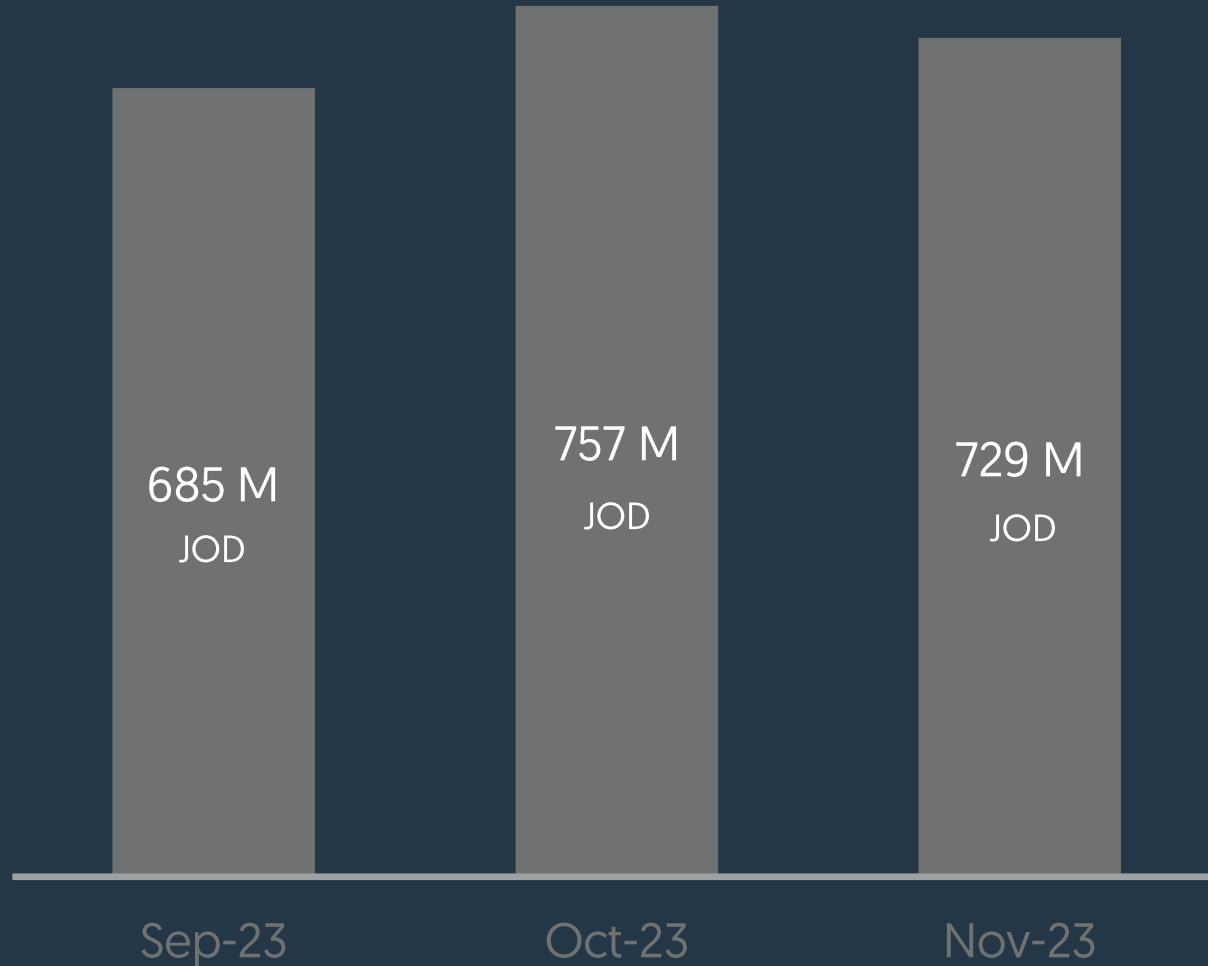
CliQ & JoMoPay Transactions

Total Value of Banks and PSPs Transactions



CliQ & JoMoPay Transactions

Total Value of Money Transfer Transactions Over the Past 3 Months



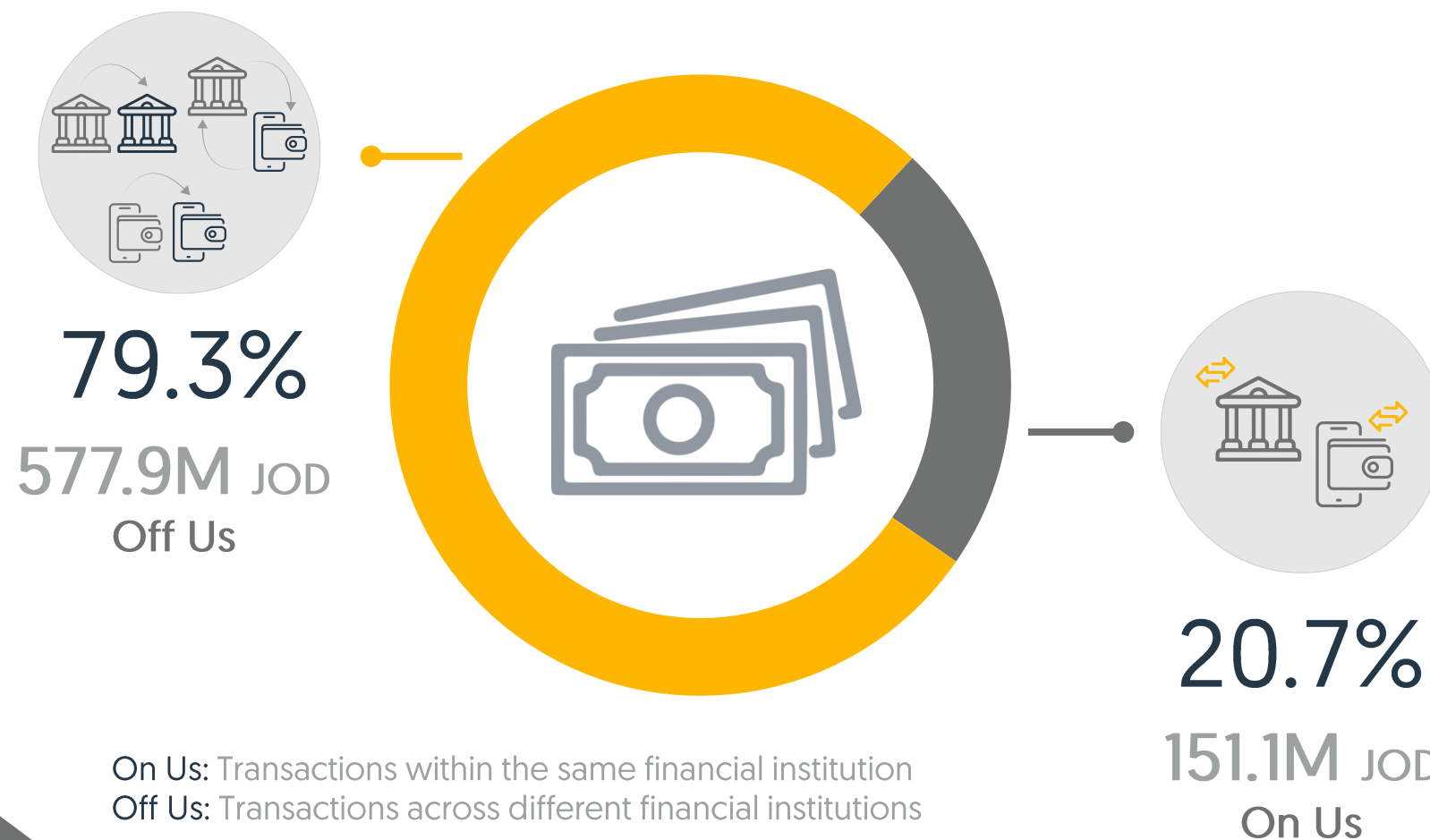
3.7%



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



CliQ & JoMoPay Interoperability

Value of Money Transfer Transactions Between Banks and PSPs



65.3%

118.5M JOD
mPSP to Bank



34.7%

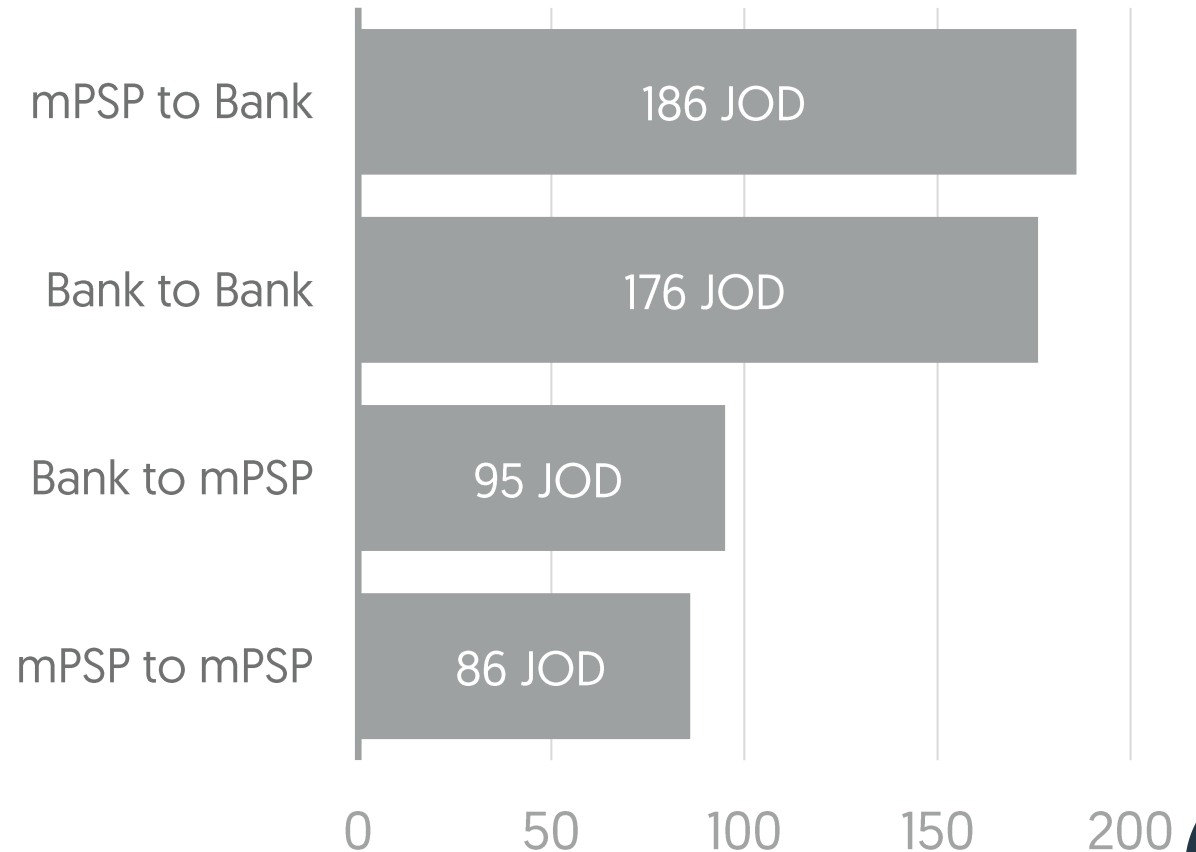
63.1M JOD
Bank to mPSP

CliQ & JoMoPay Average Value of Transactions

Average Value of Transactions

116 JOD

Transaction
Average





Monthly Report

November 2023

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Electronic Bill Presentment & Payment (EBPP) System



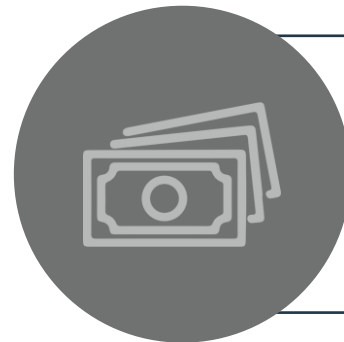
11.2023

Total Number and Value of Transactions Since the Beginning of 2023



Number of Transactions

47.56M

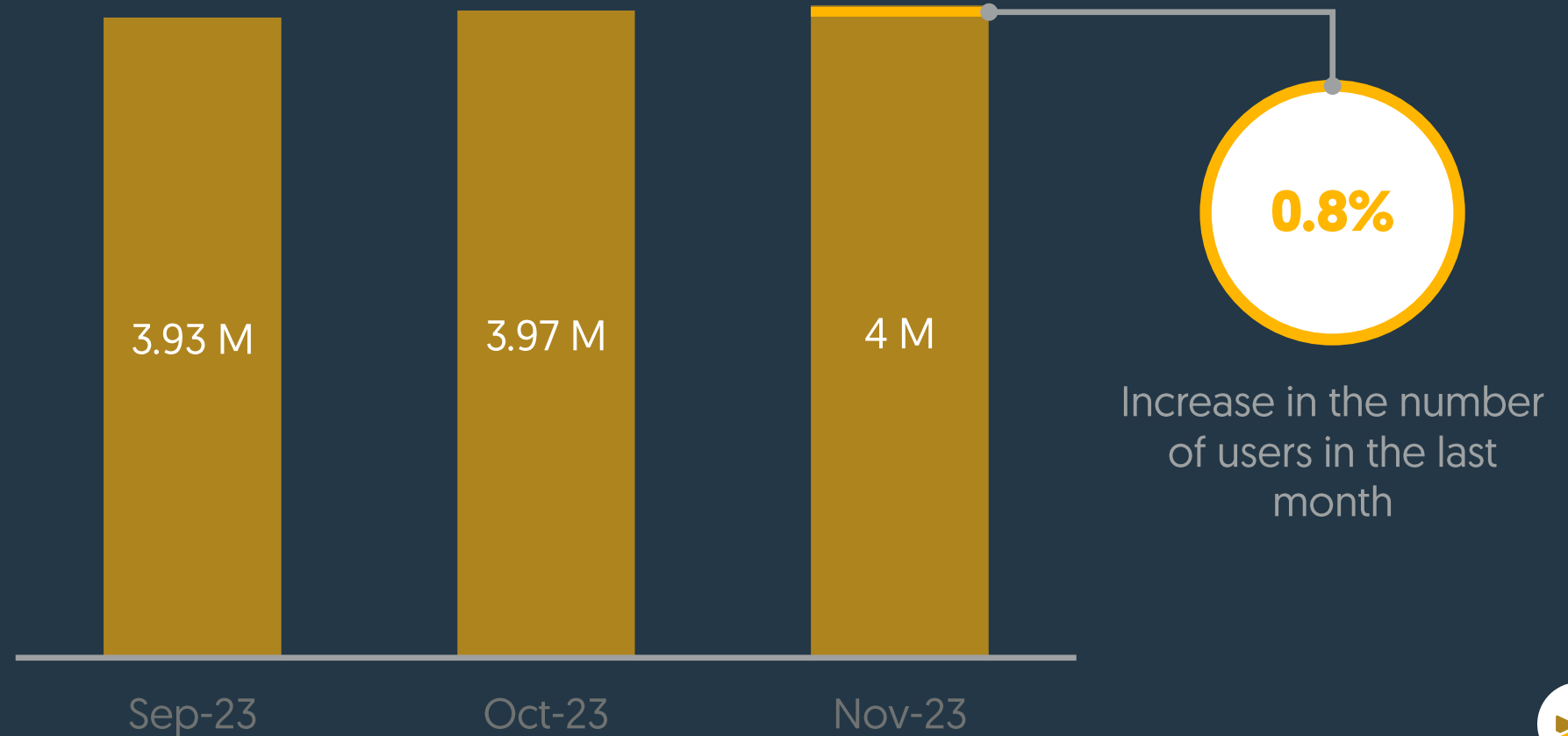


Value of Transactions

10.68B_{JOD}

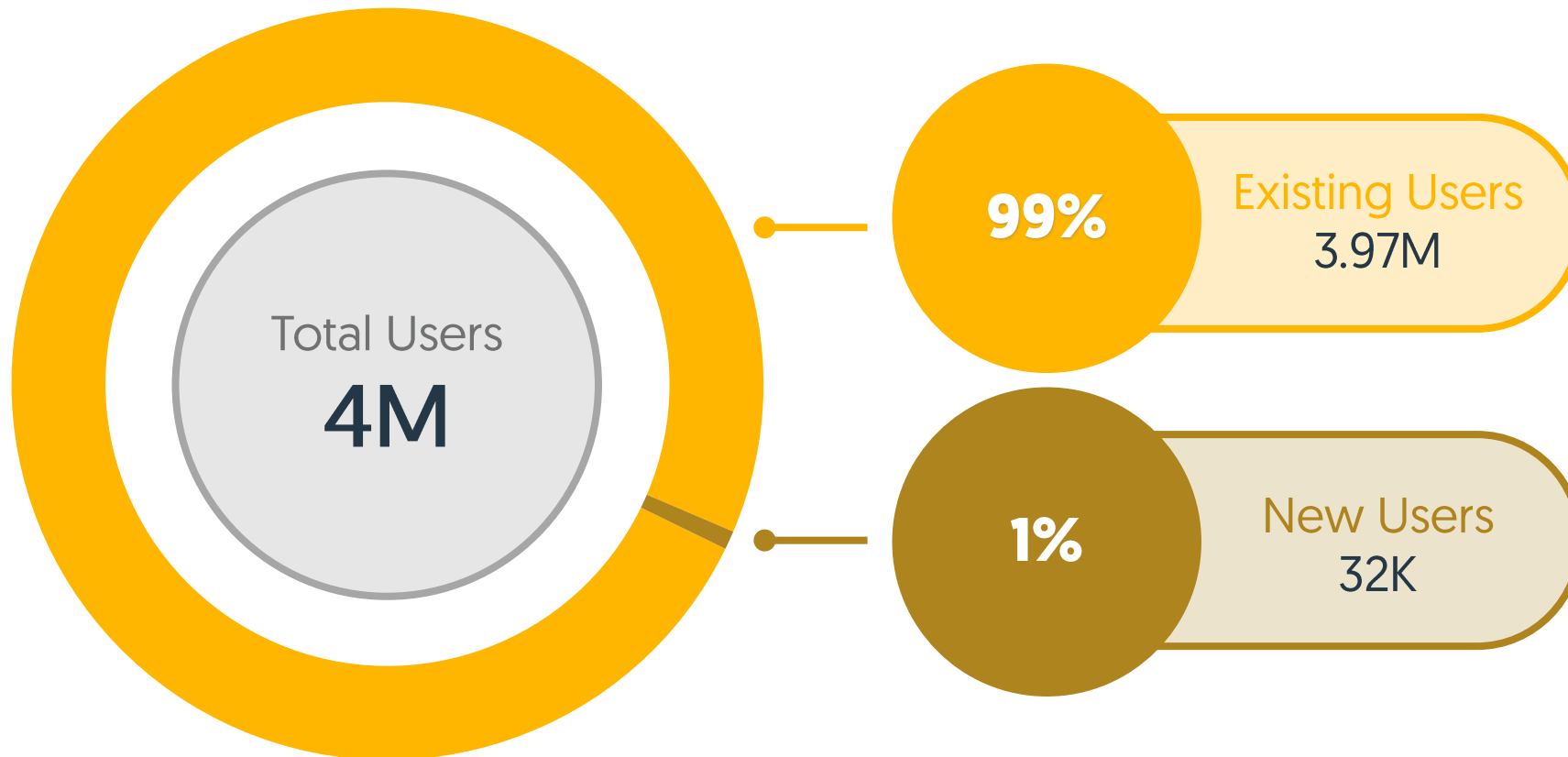
eFAWATEERcom Users

Total Number of Users Over the Past 3 Months



eFAWATEERcom Users

Number of eFAWATEERcom Users



eFAWATEERcom Billers & Services

Number of eFAWATEERcom Billers & Services



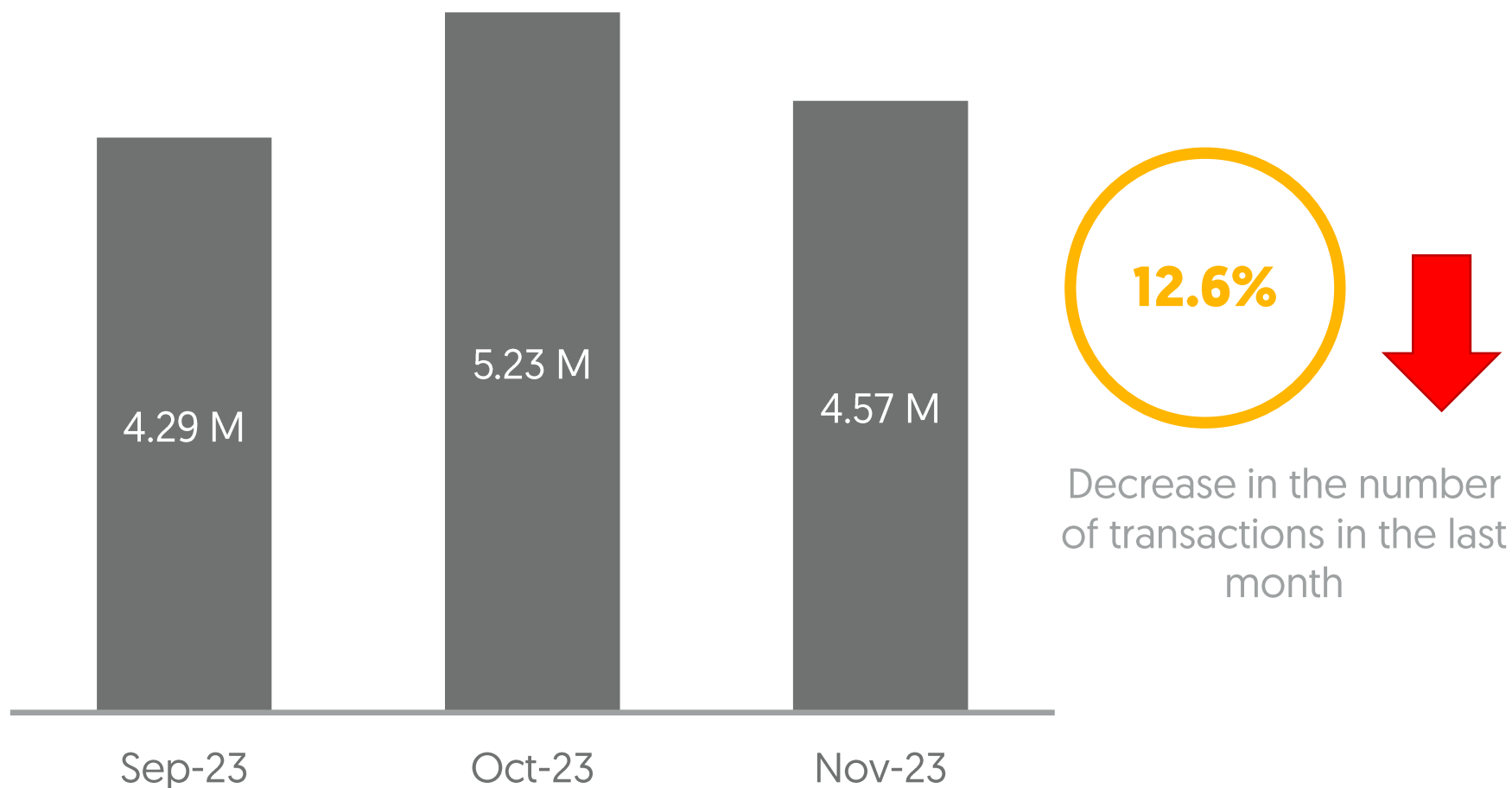
Billers
502



Services
1,671

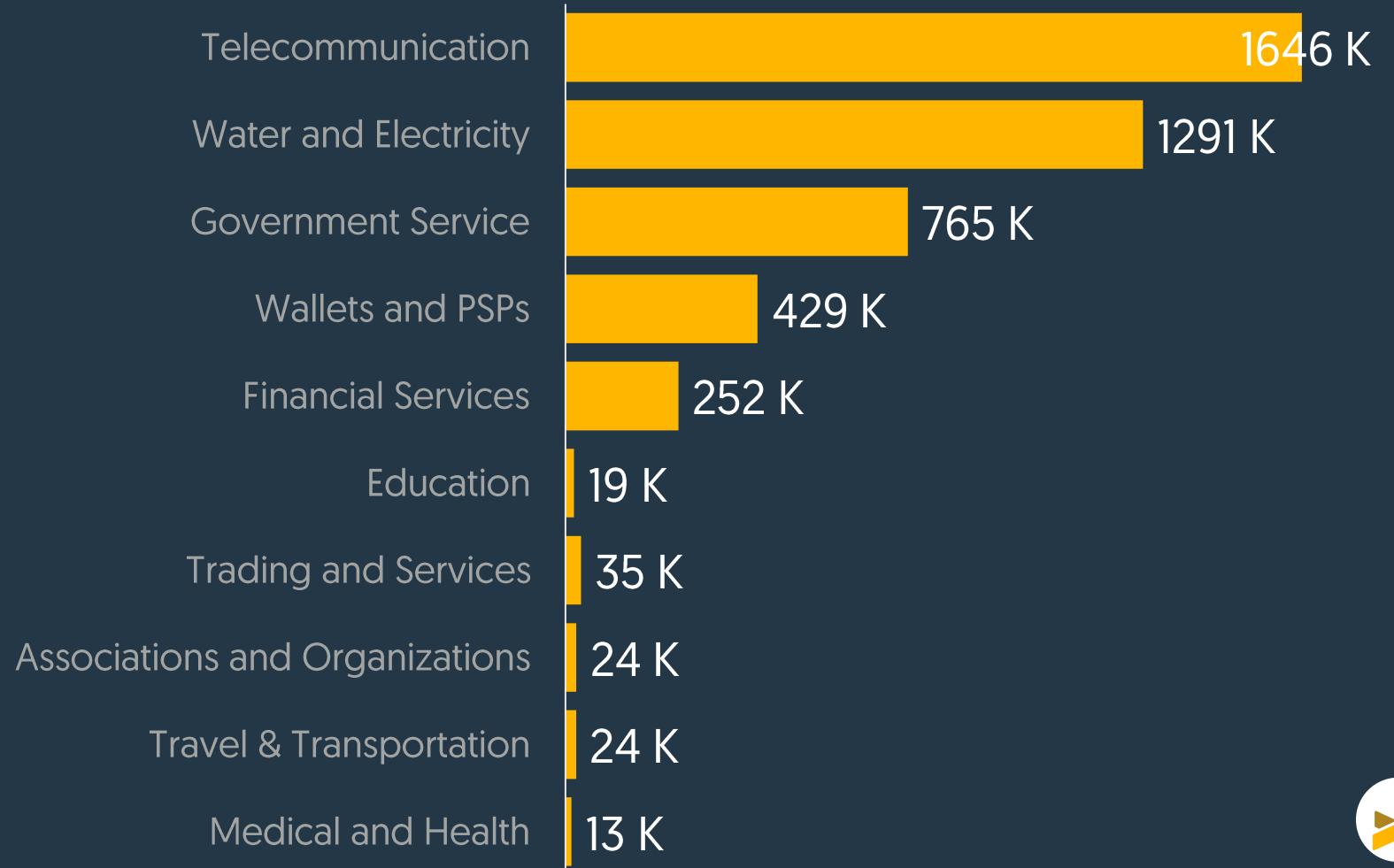
eFAWATEERcom Number of Transactions

Total Number of Transactions Over the Past 3 Months



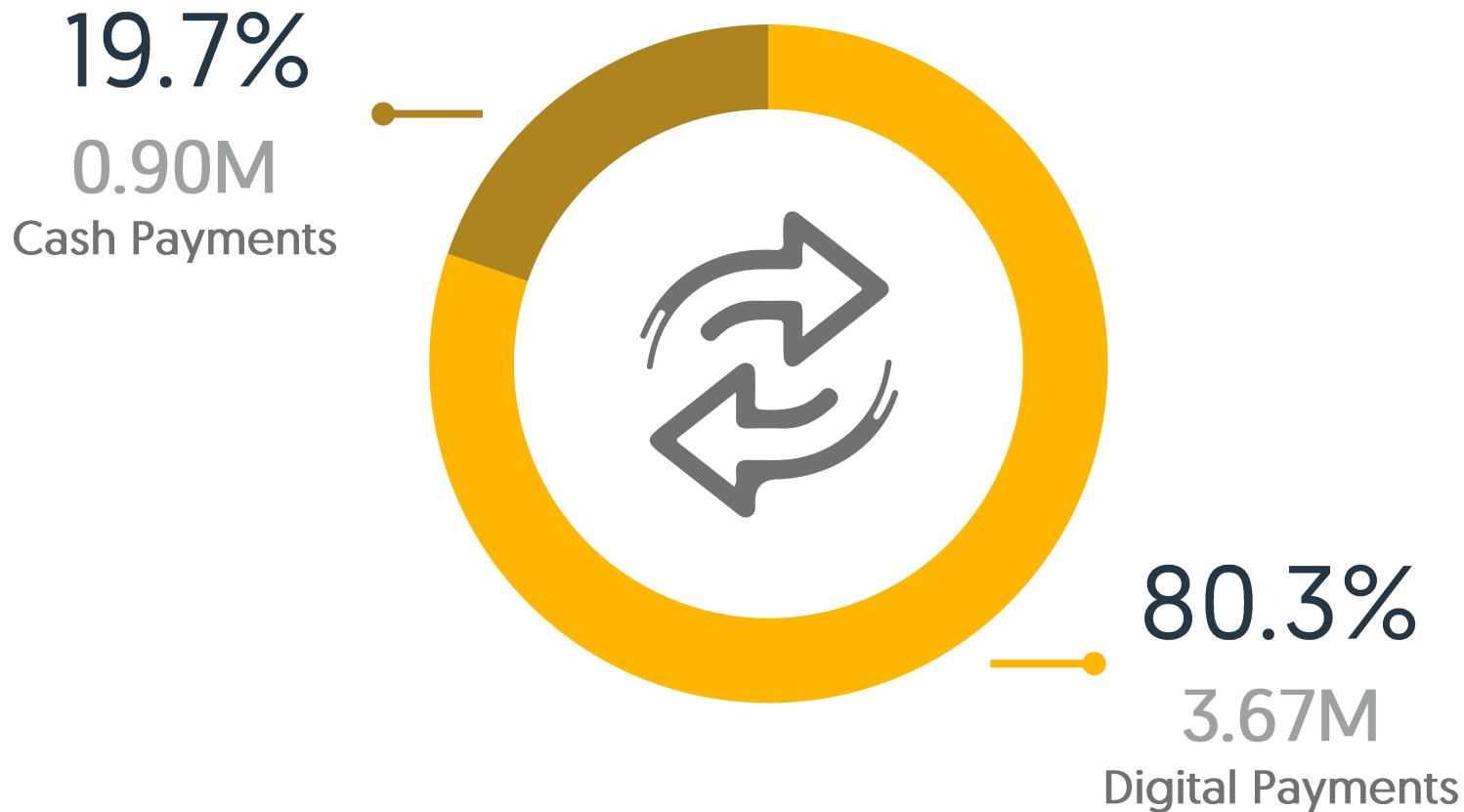
eFAWATEERcom Number of Transactions

Number of Transactions by Category



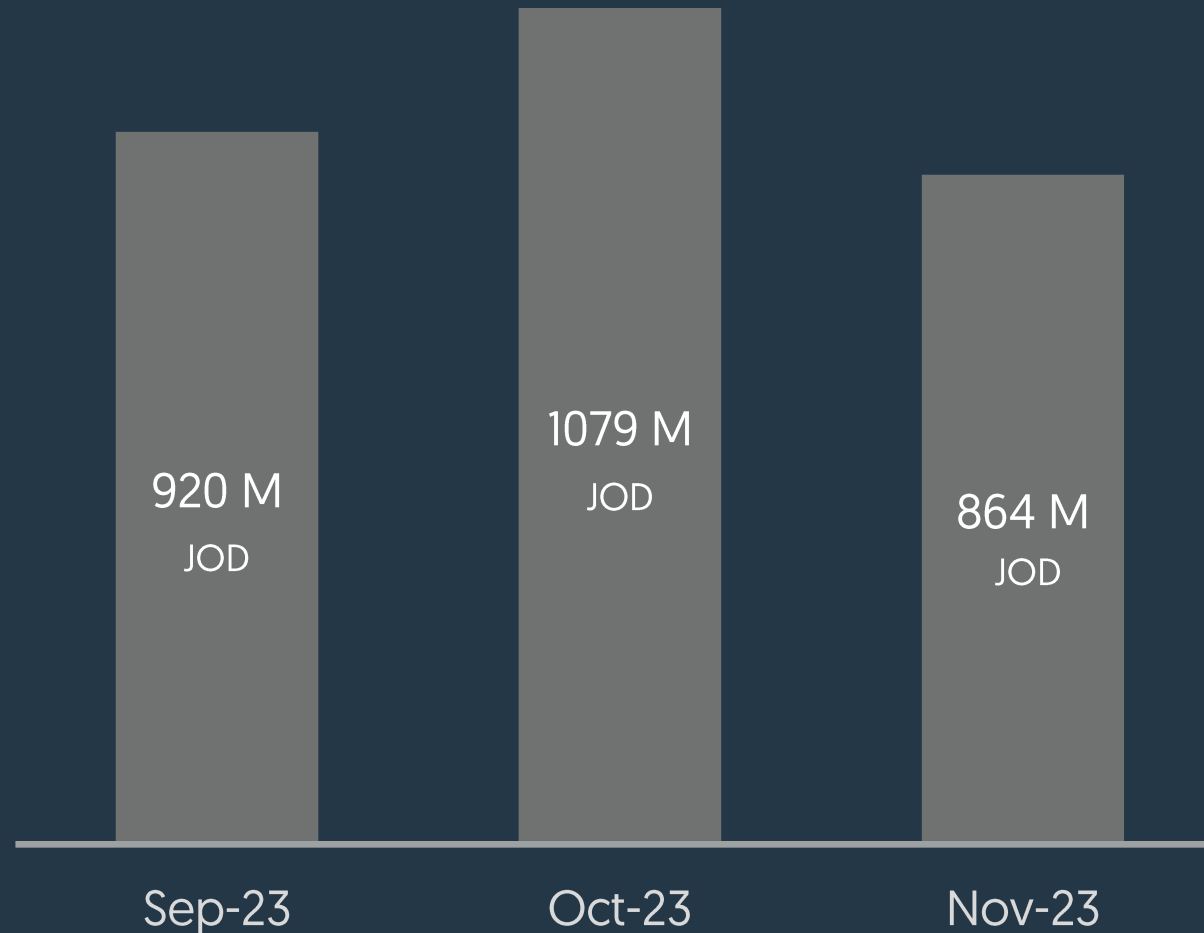
eFAWATEERcom Number of Transactions

Percentage Based on Payment Method



eFAWATEERcom Value of Transactions

Total Value of Transactions Over the Past 3 Months



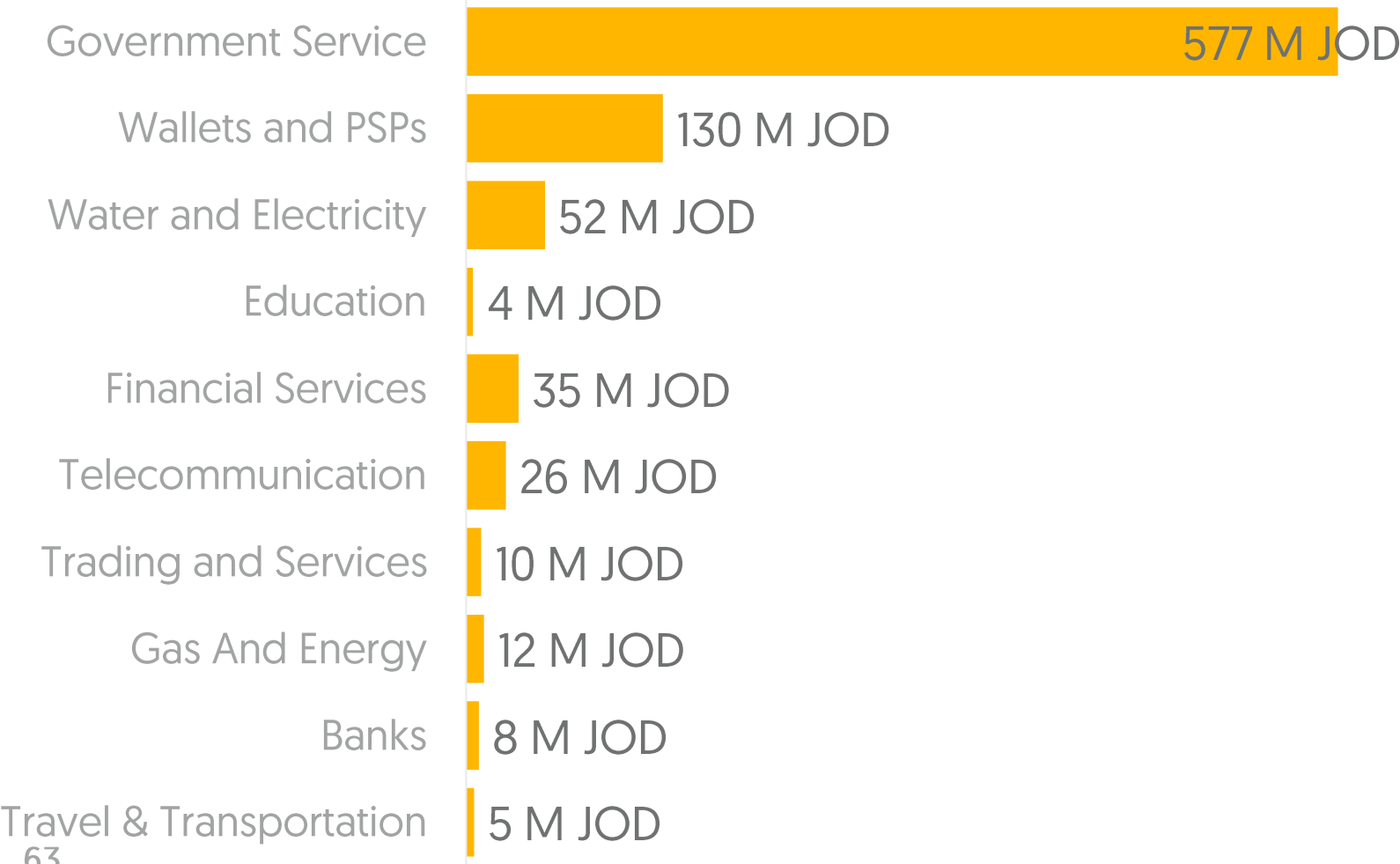
19.9%



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

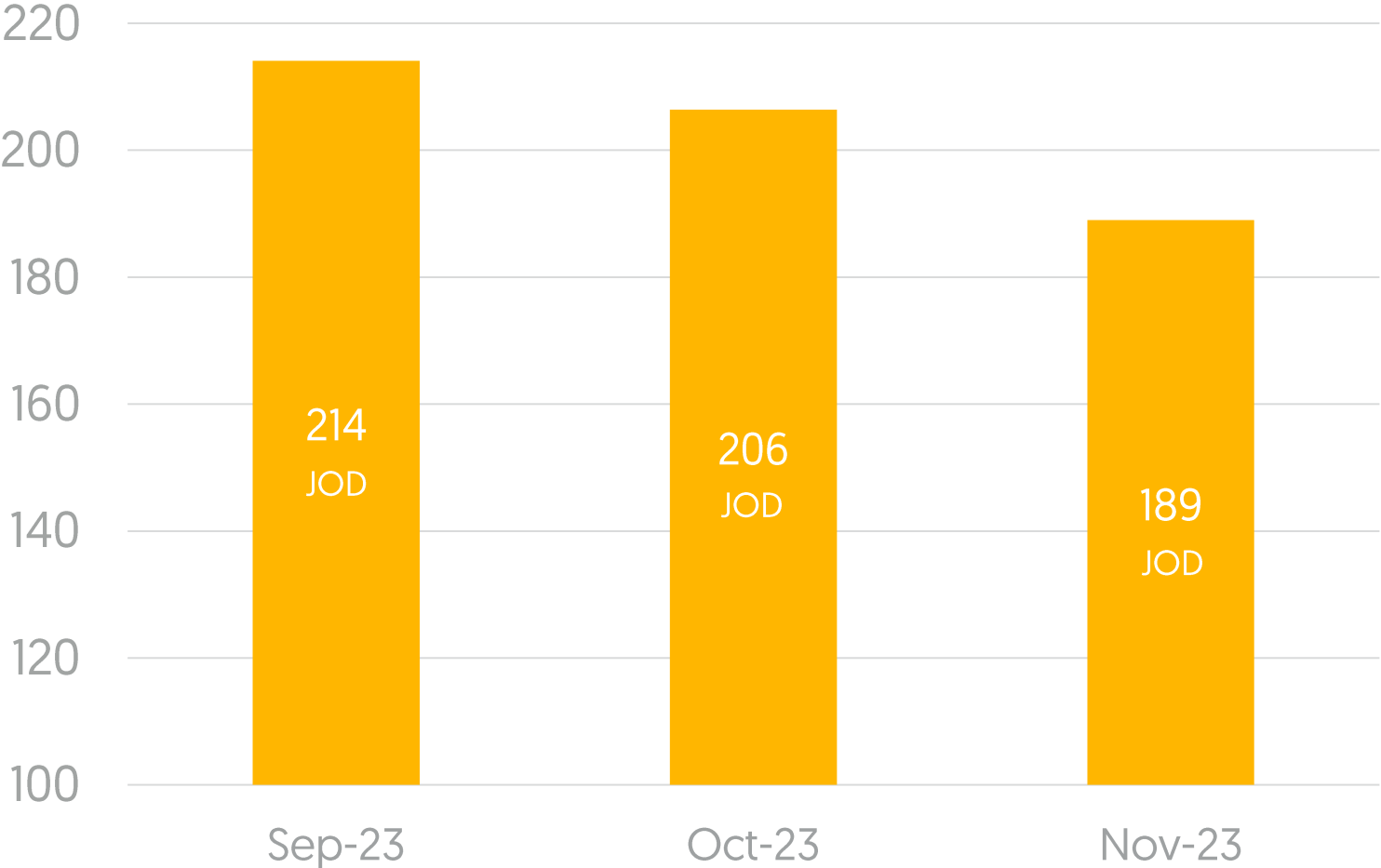
16.3%
141.2M JOD
Cash Payments



83.7%
723.2M JOD
Digital Payments

eFAWATEERcom Transactions

Average Value of Transactions Over the Past 3 Months





ACH
Automated Clearing House

Monthly Report

November 2023

66

Automated Clearing House



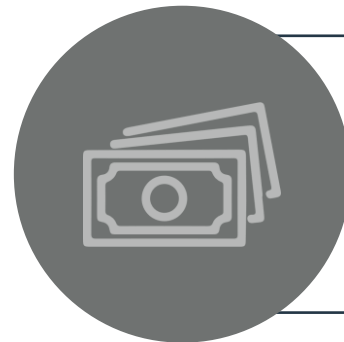
11.2023

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



Number of Transactions

9.74M

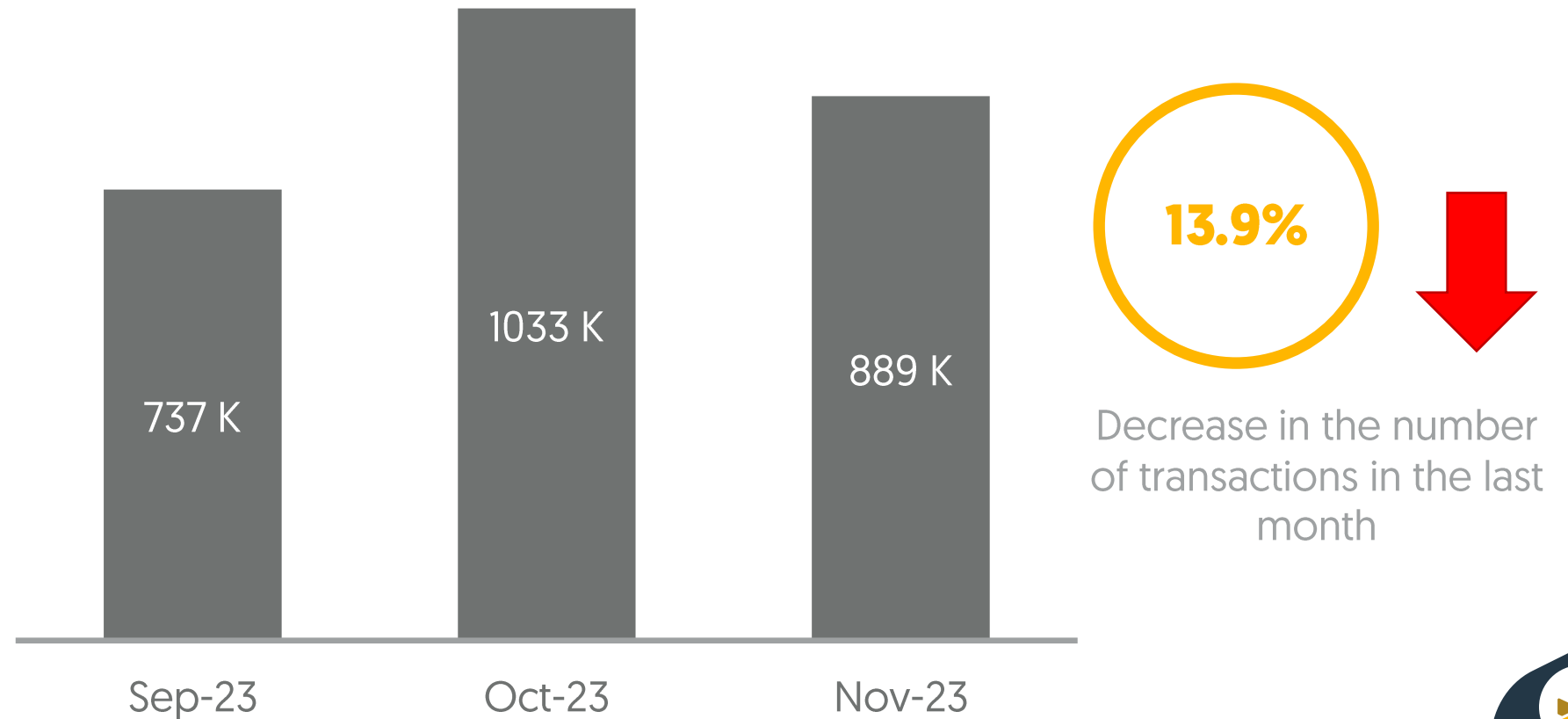


Value of Transactions

7.79B_{JOD}

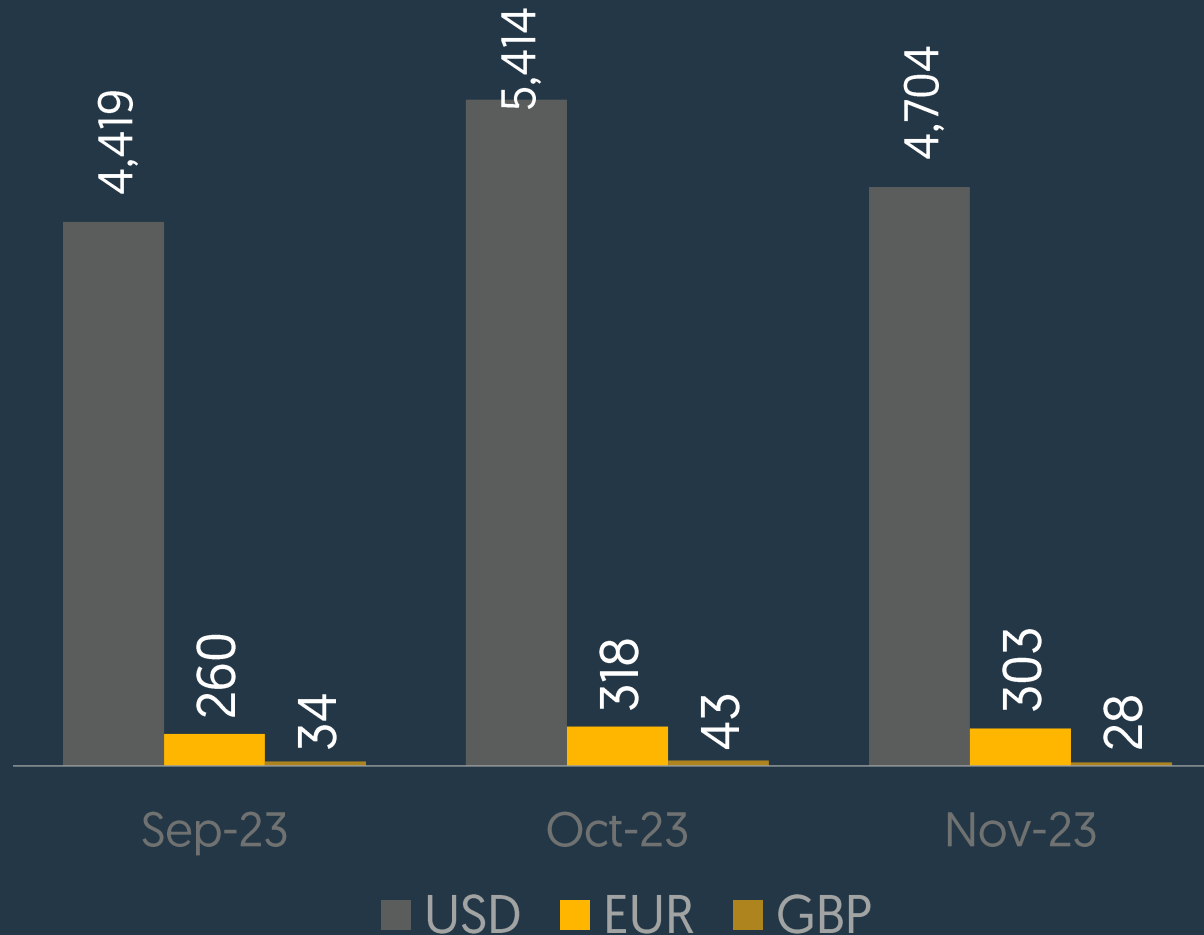
ACH Transactions

Total Number of Jordanian Dinar Transactions Over the Past 3 Months



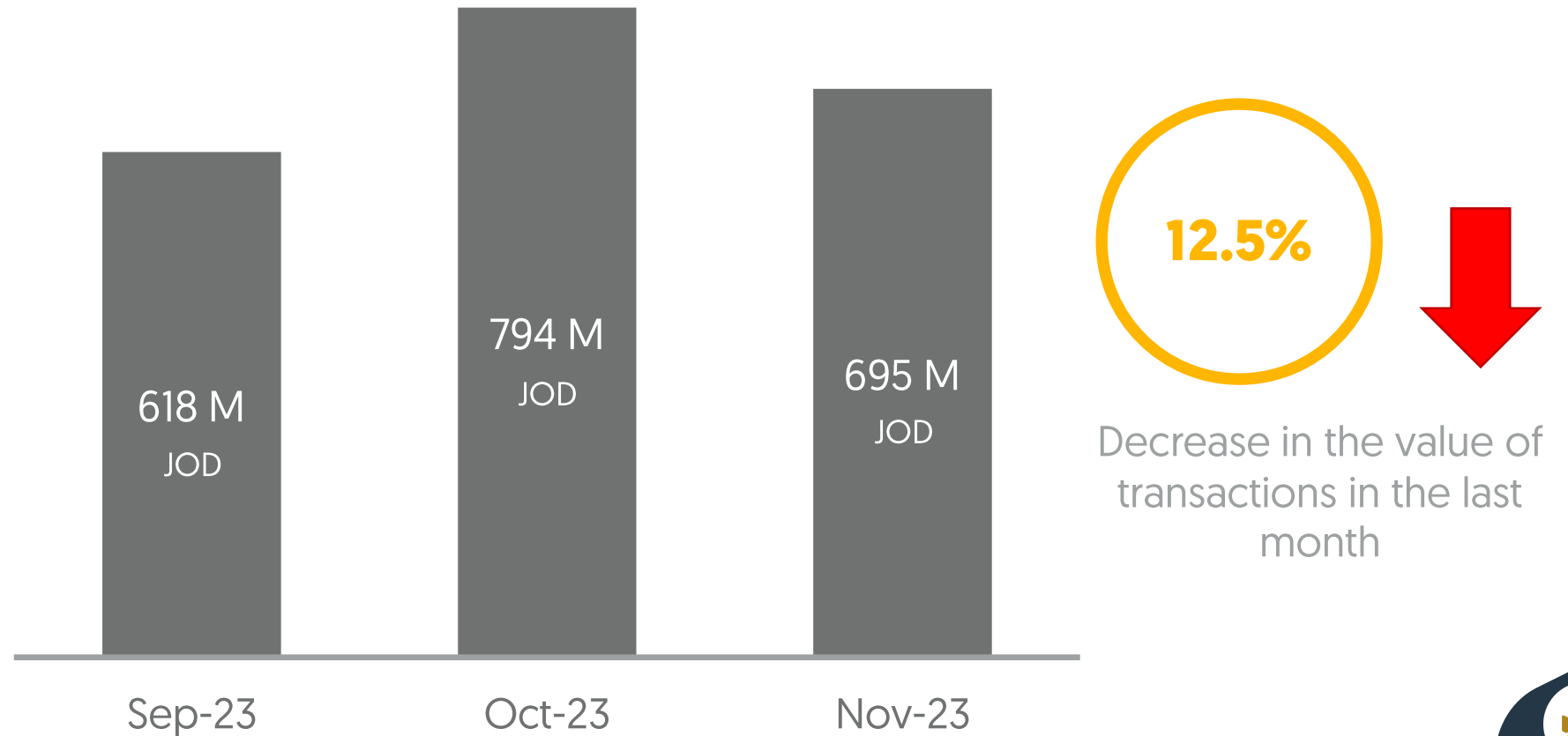
ACH Transactions

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



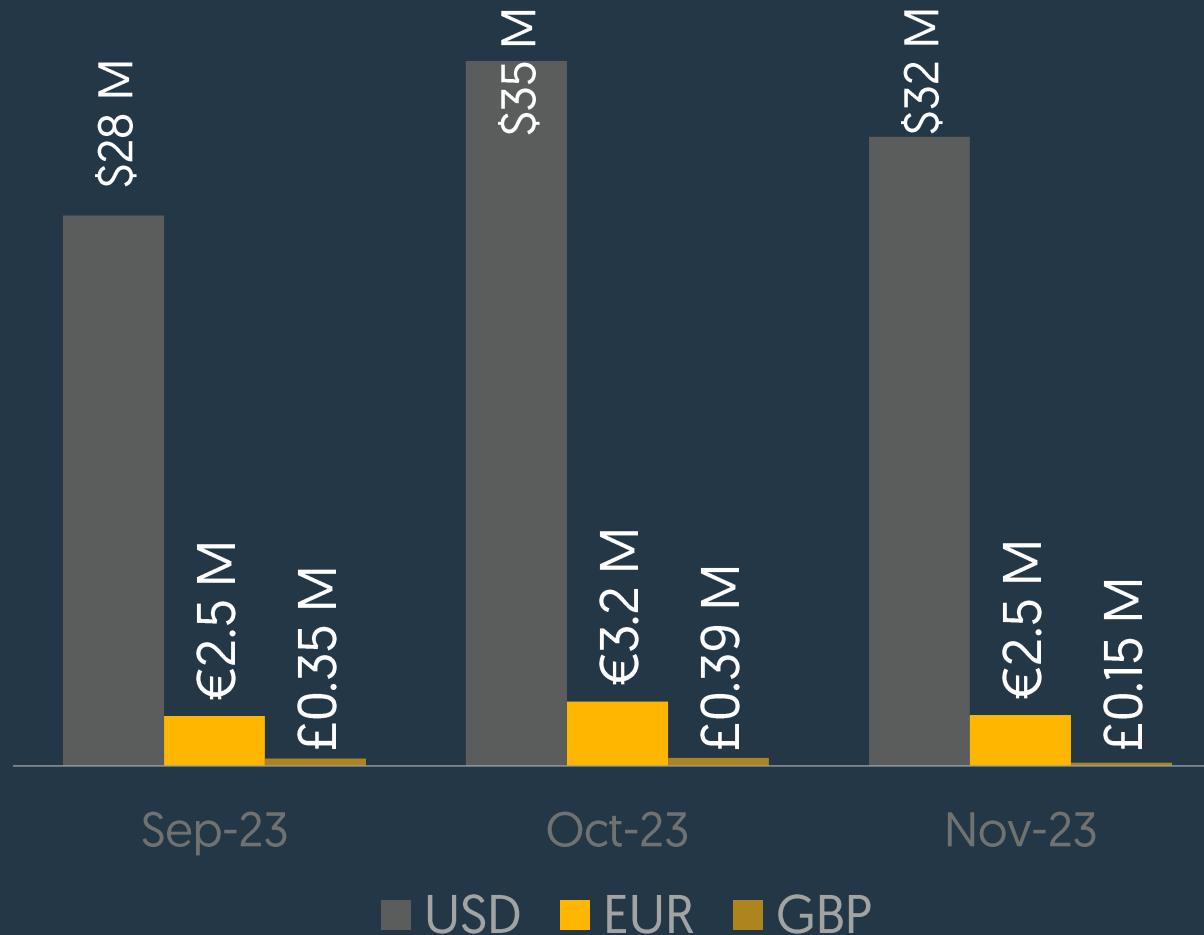
ACH Transactions

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 November 2023

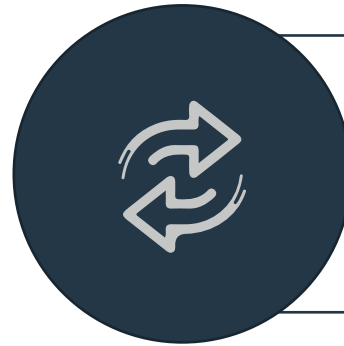
72

Electronic Cheque Clearing Unit



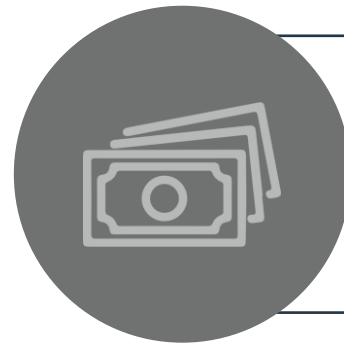
11.2023

Total Number and Value of Transactions Since the Beginning of 2023



Number of Transactions

6.13M

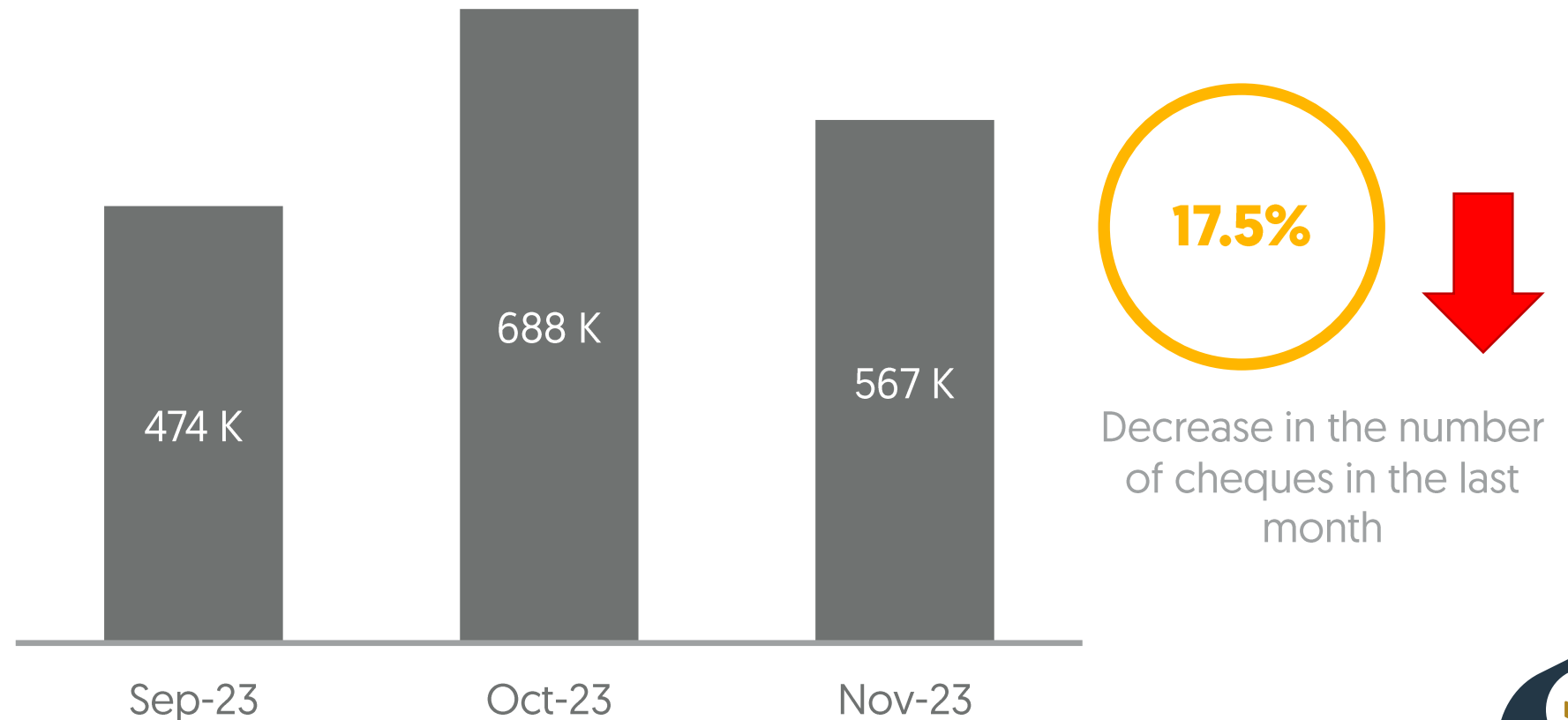


Value of Transactions

36.55B_{JOD}

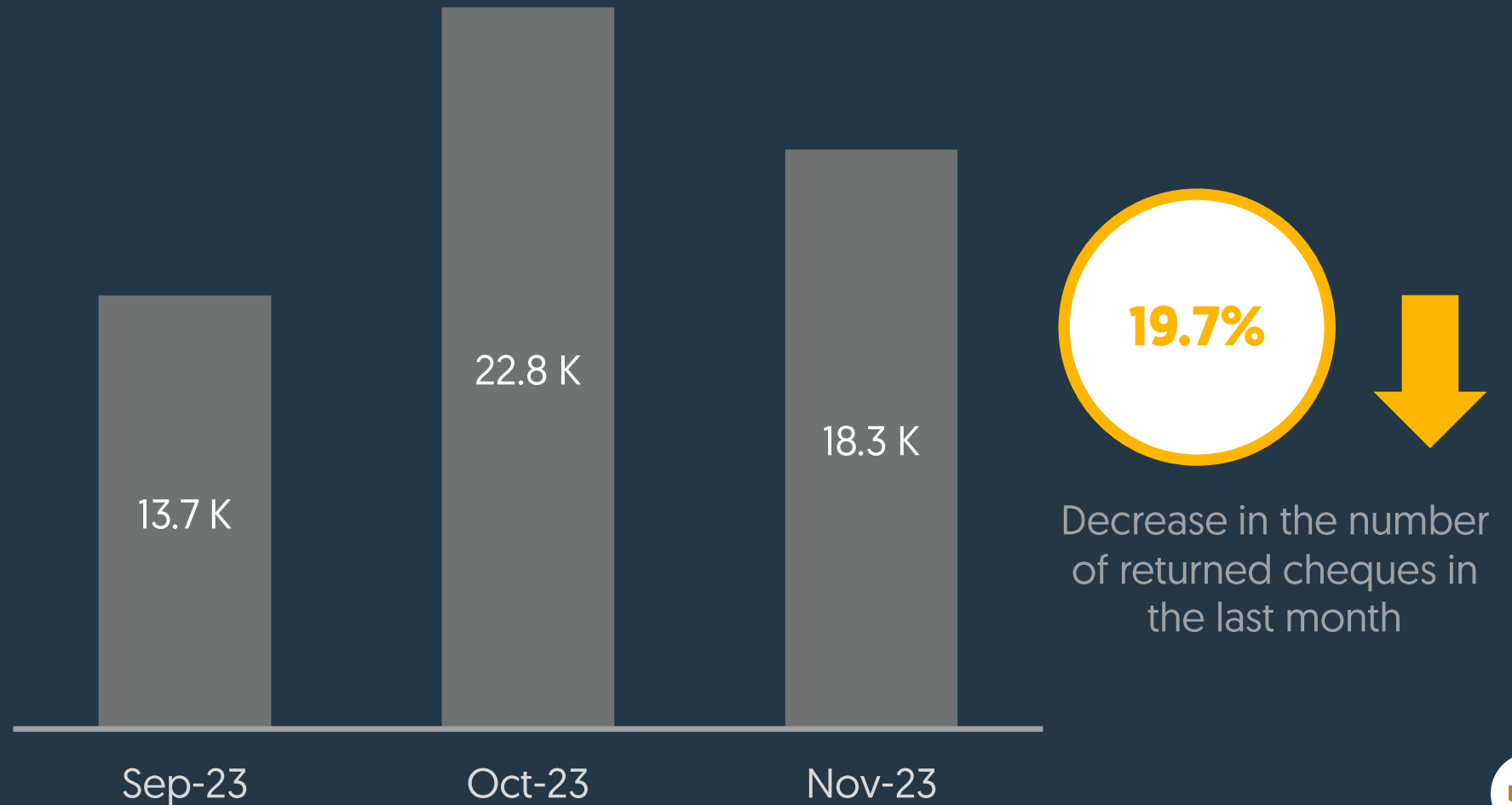
ECCU Cheques

Total Number of Inward Cheques Over the Past 3 Months



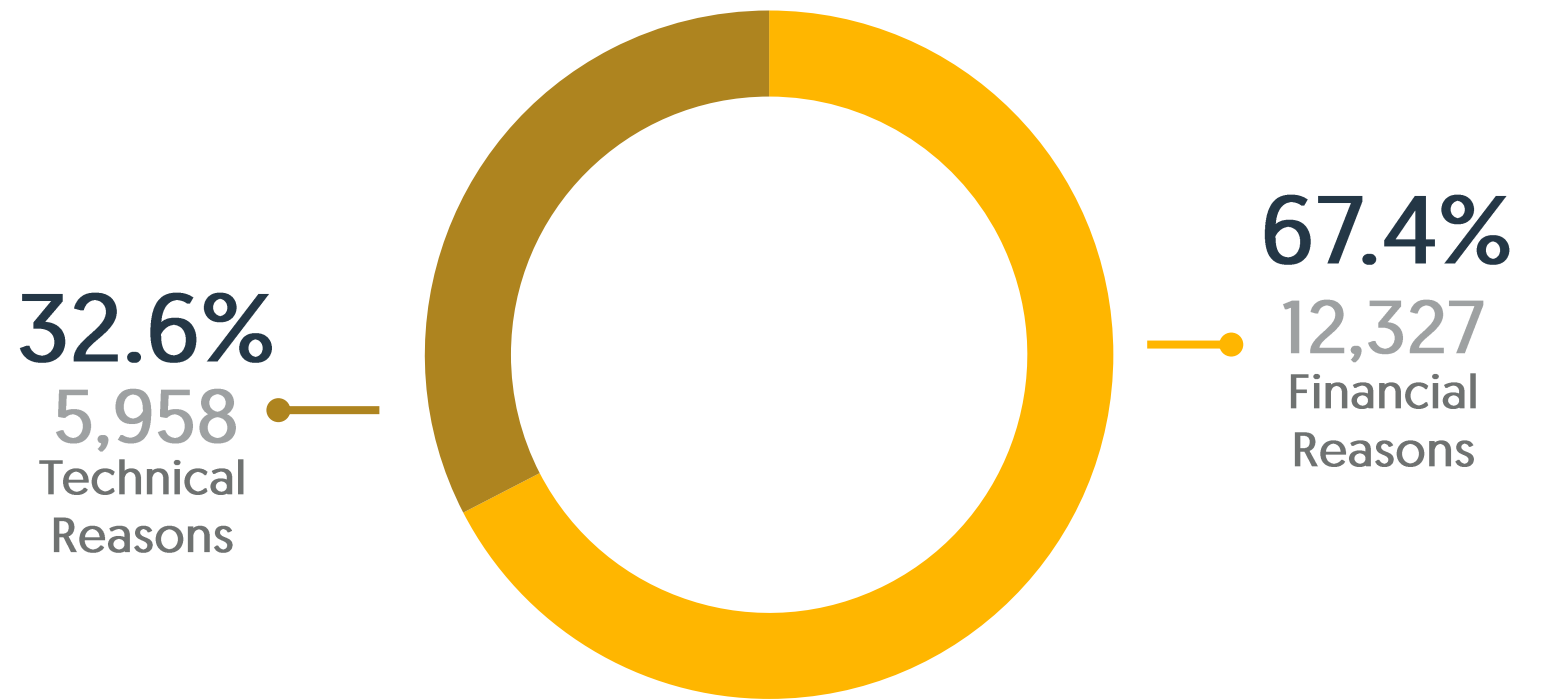
ECCU Returned Cheques

Total Number of Returned Cheques Over the Past 3 Months



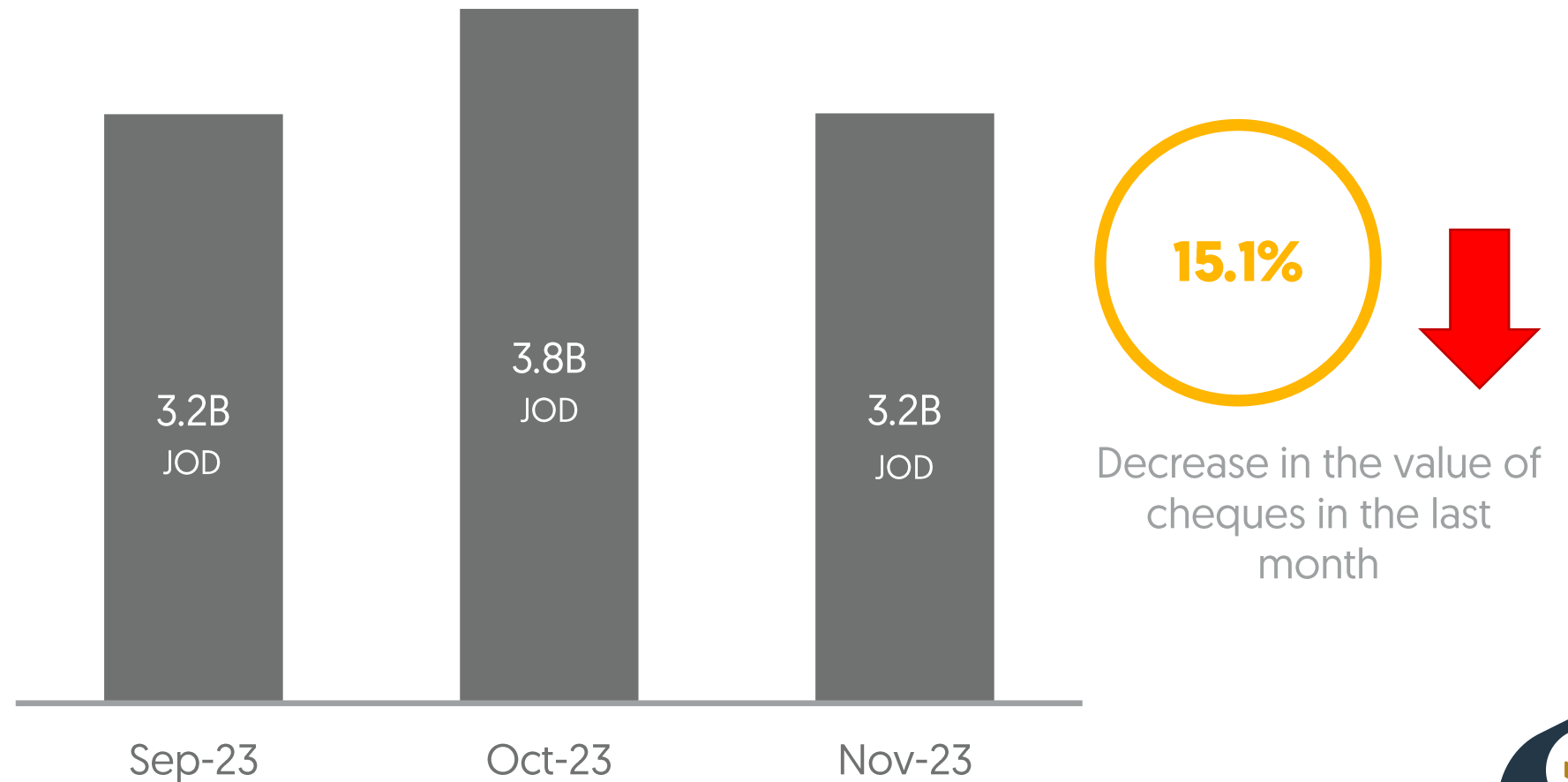
ECCU Cheques

Total Number of Returned Cheques due to Financial and Technical Reasons



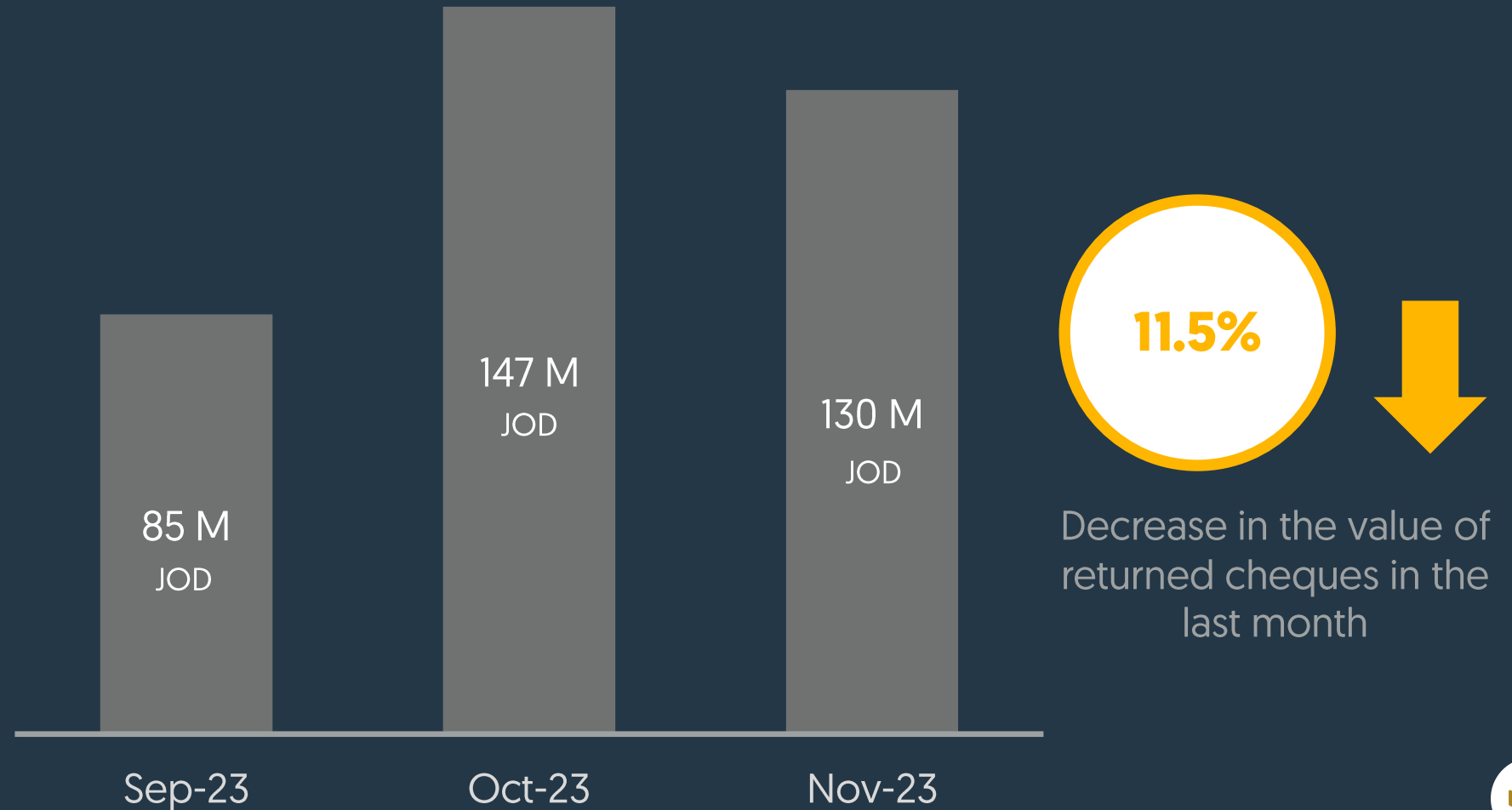
ECCU Cheques

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

