



Jordan Payments & Clearing Company

Payment Systems Monthly Reports

October 2023



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ECCU
Electronic Cheque Clearing Unit

Monthly Report



Systems Summary

Monthly Report
October 2023

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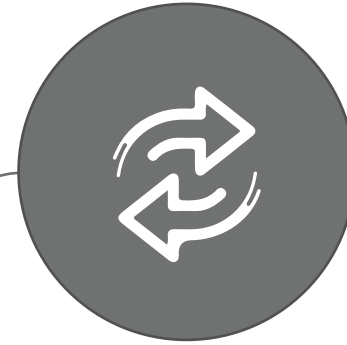


CliQ Summary



Number of
Users

1.08M



Number of
Transactions

3.46M



Value of
Transactions

579M_{JOD}

JoMoPay Summary



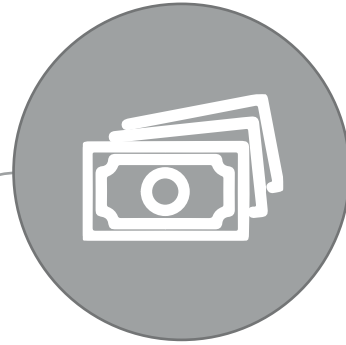
Number of
Users

2.13M



Number of
Transactions

2.78M



Value of
Transactions

323M_{JOD}



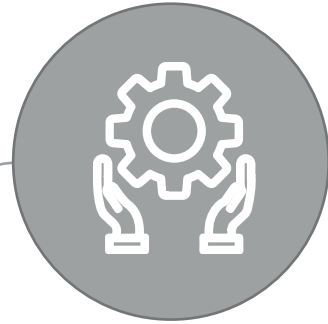
Number of
Users

3.97M



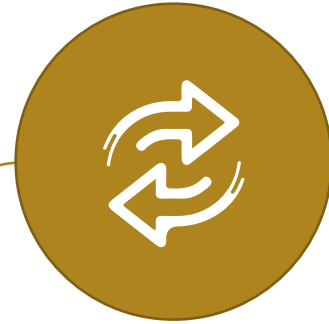
Number of
Billers

494



Number of
Services

1,631



Number of
Transactions

5.23M



Value of
Transactions

1079M_{JOD}



ACH Summary

Automated Clearing House



Total Number of Transactions

104K



Number of JOD Transactions

1033K



Value of JOD Transactions

794M_{JOD}



ECCCU
Electronic Cheque Clearing Unit

Summary



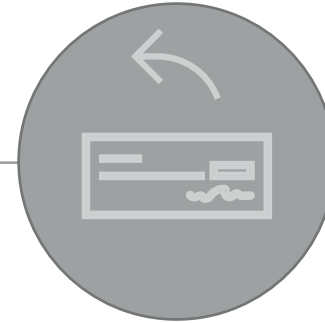
Number of
Cheques

688K



Value of
Cheques

3.77B_{JOD}



Number of
Returned Cheques

22.8K



Value of Returned
Cheques

147M_{JOD}



Monthly Report

October 2023

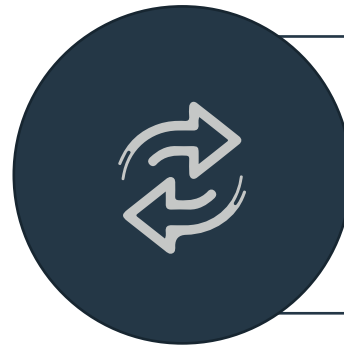
Instant Payment System for
Transfers Issued by Banks

9



Total Number and Value of Transactions Since the Beginning of 2023

Transfers Issued by Banks



Number of Transactions

22.56M



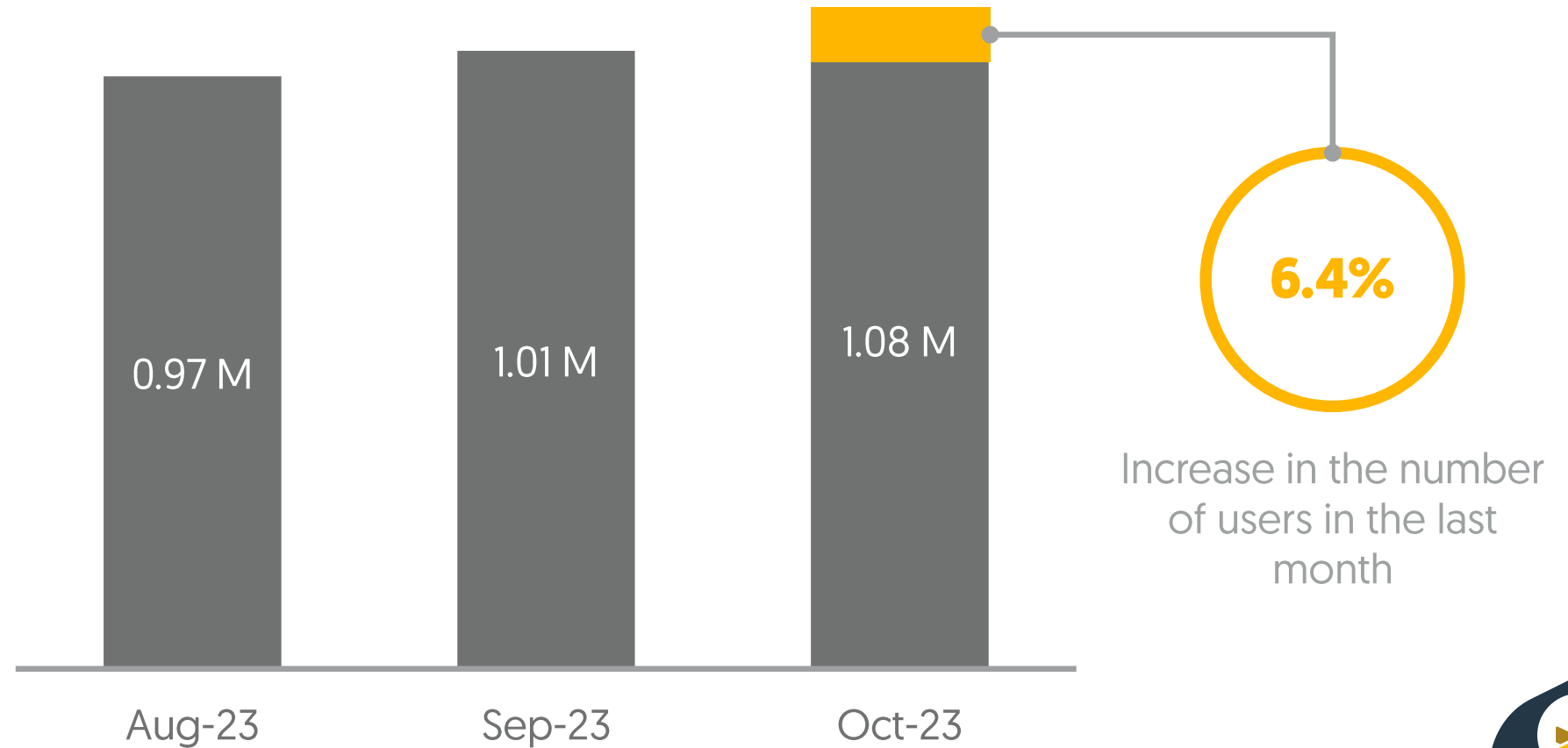
Value of Transactions

3.92B_{JOD}

CliQ Users

Total Number of Users Over the Past 3 Months

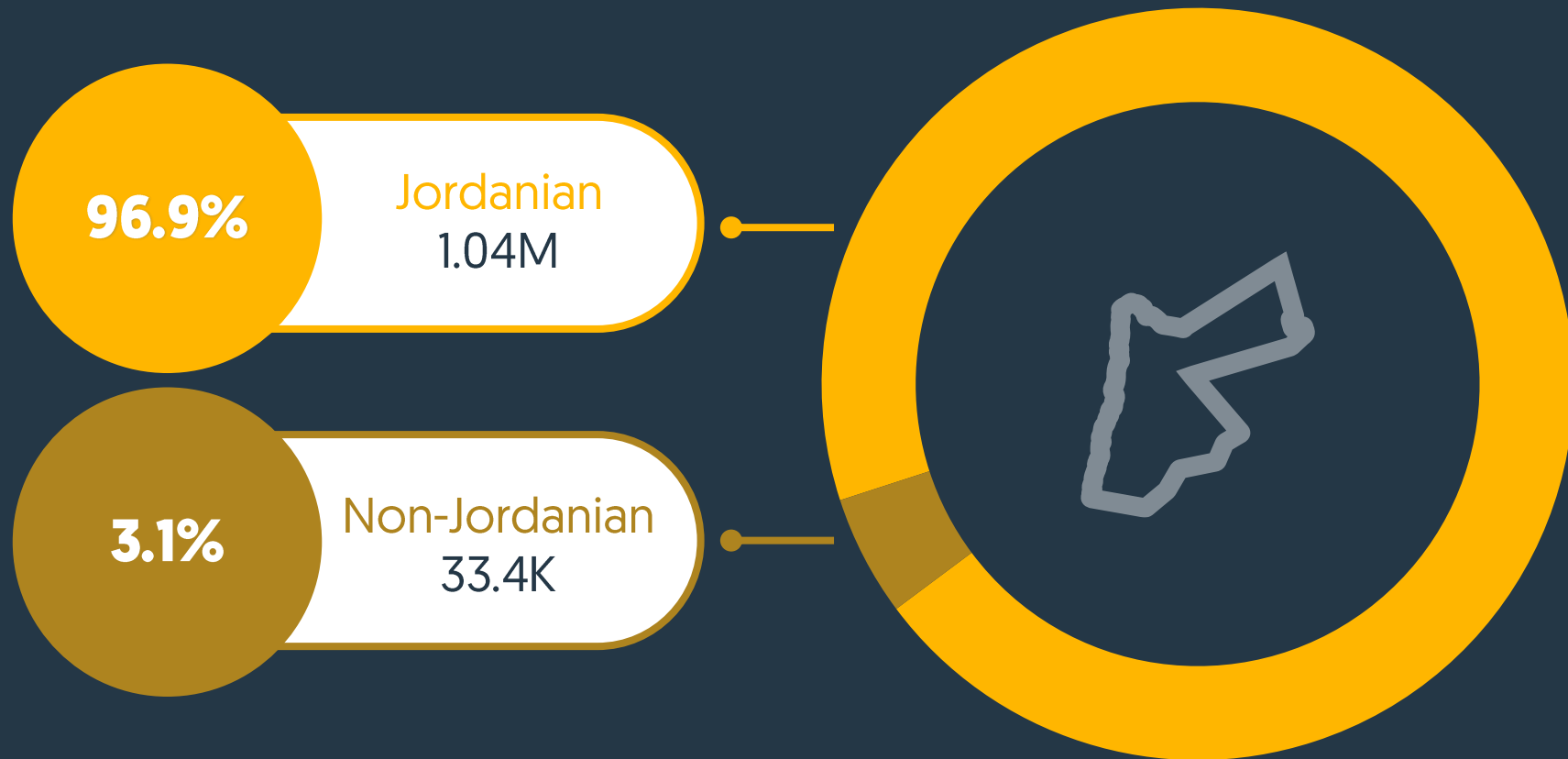
Transfers Issued by Banks



CliQ Users

Percentage of Users Based on Nationality

Transfers Issued by Banks

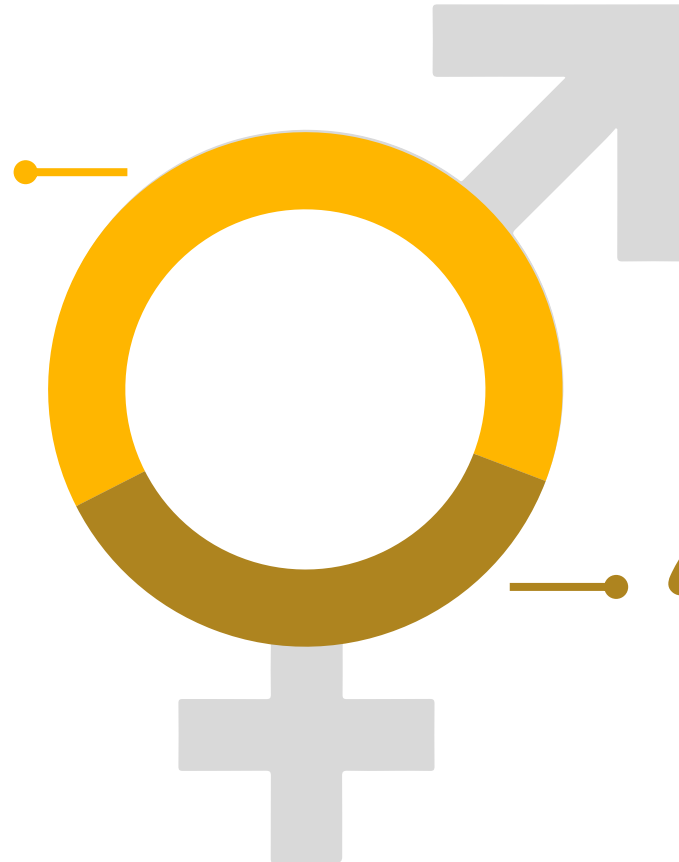


CliQ Users

Percentage of Users Based on Gender
Transfers Issued by Banks

64.2%

691K
Male Users



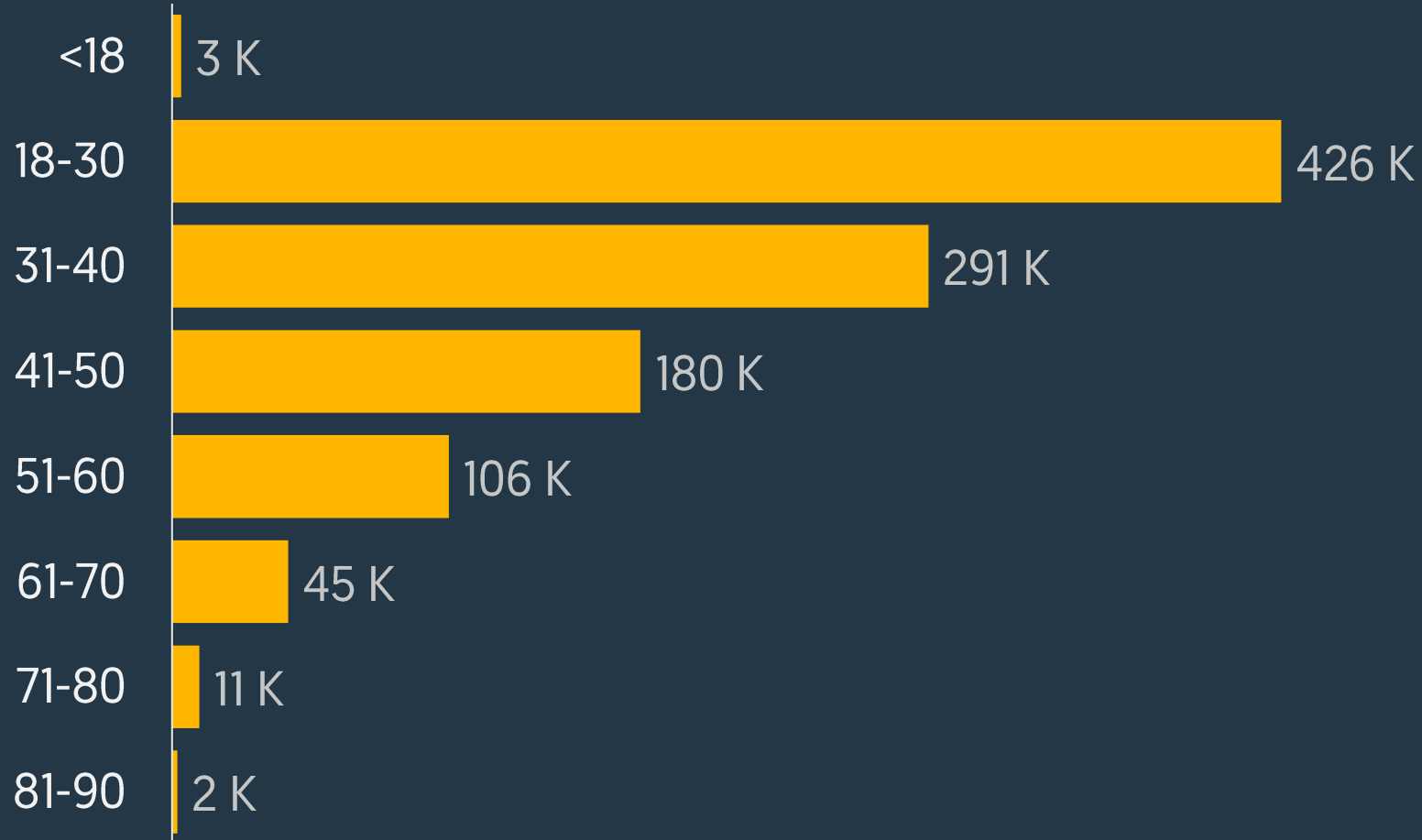
33.8%

364K
Female Users



CliQ Users

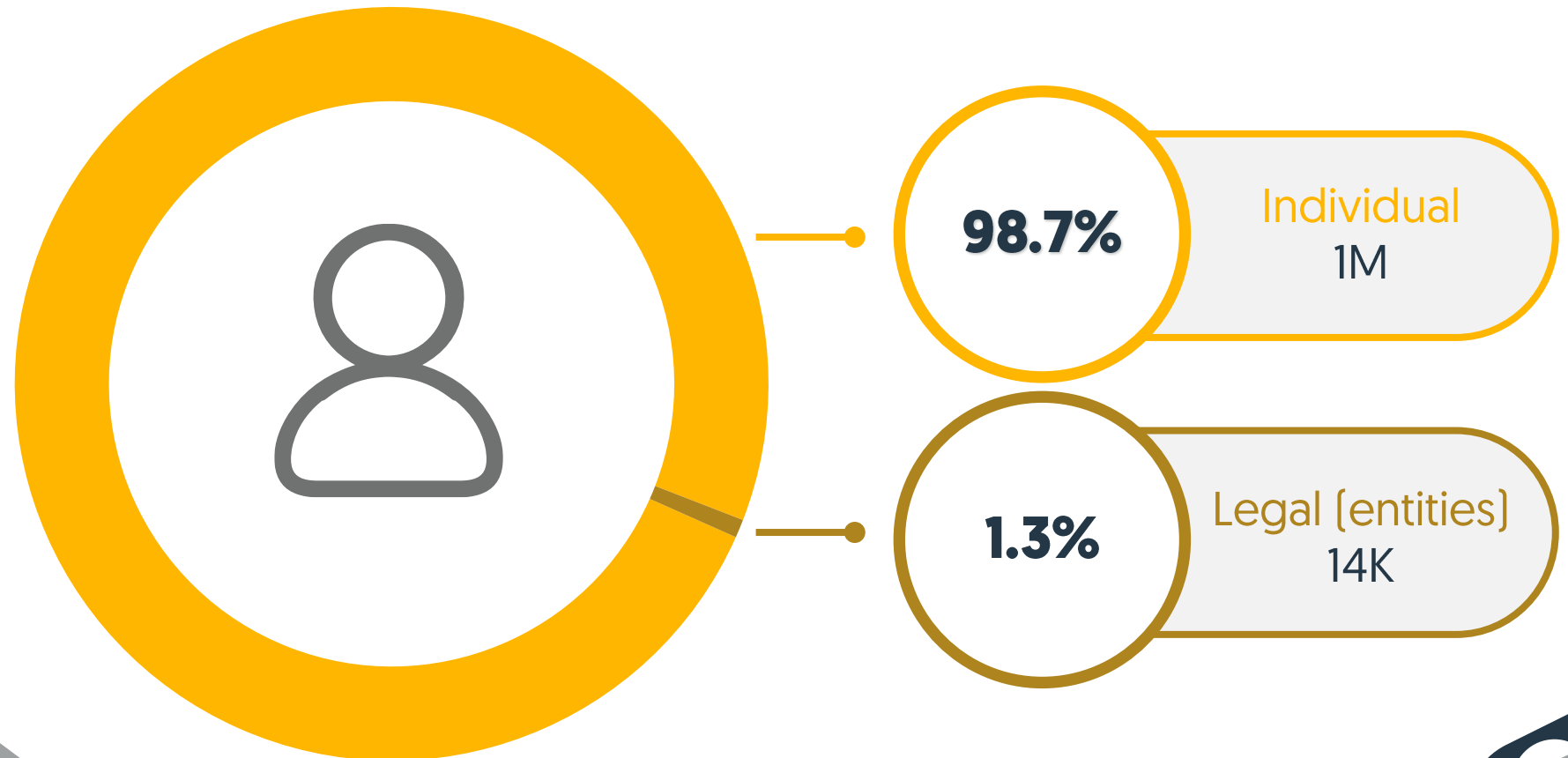
Number of Users Based on Age Group
Transfers Issued by Banks



CliQ Users

Percentage of Users Based on Customer Type

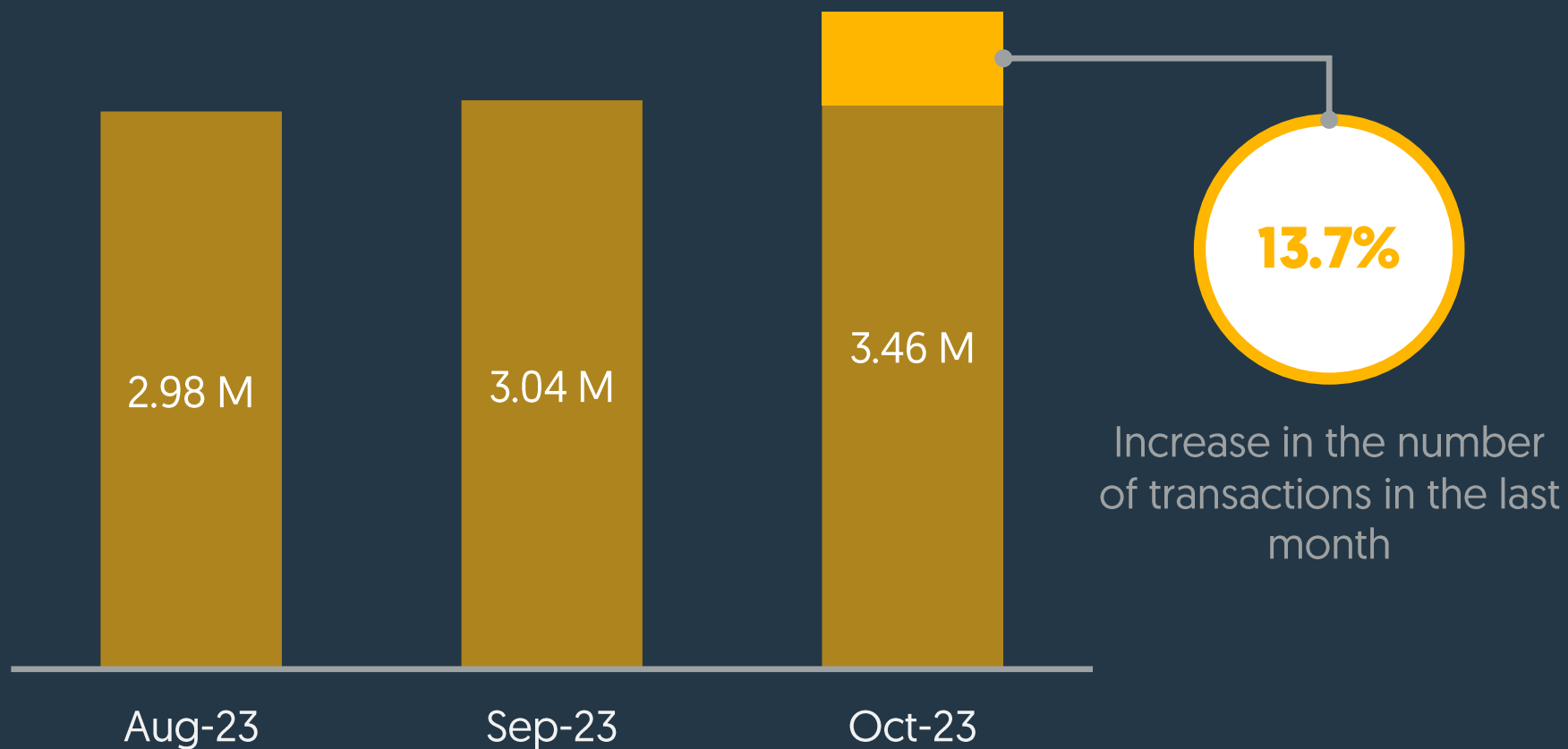
Transfers Issued by Banks



CliQ Number of Transactions

Total Number of Transactions Over the Past 3 Months

Transfers Issued by Banks

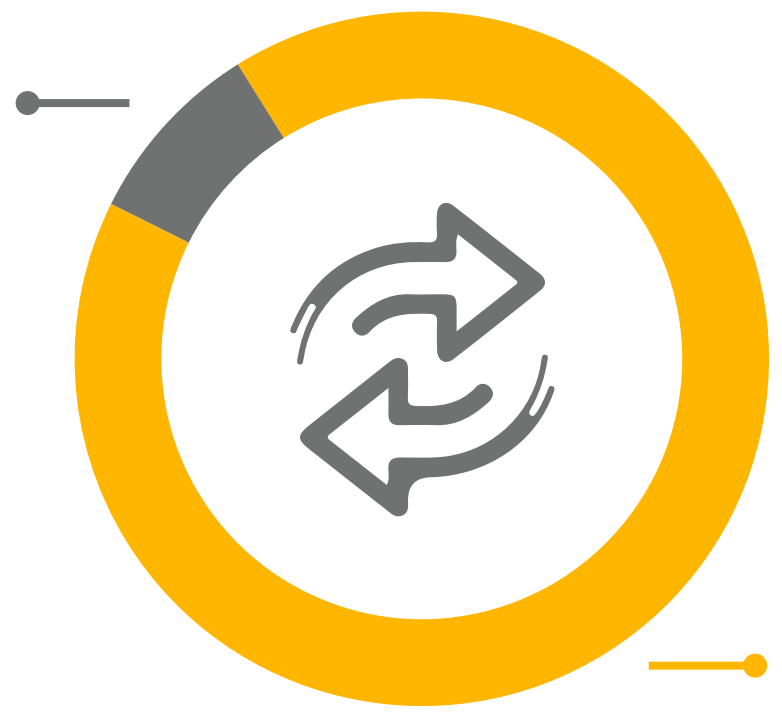


CliQ Number of Transactions

Percentage Based on Transaction Type

Transfers Issued by Banks

11.2%
387.5K
Purchases

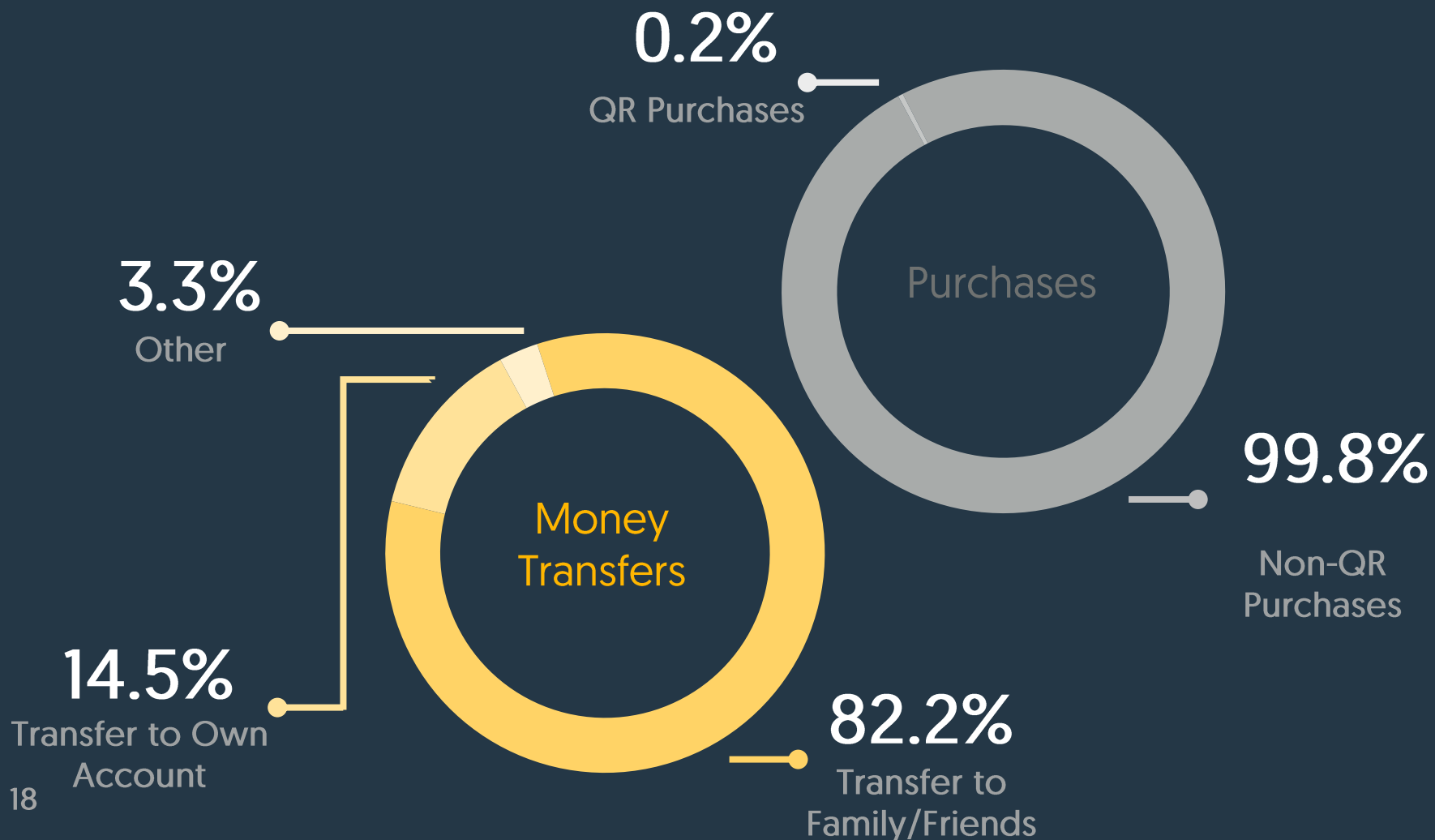


88.8%
3.1M
Money Transfers

CliQ Number of Transactions

Percentage Based on Transaction Type Sub-Category

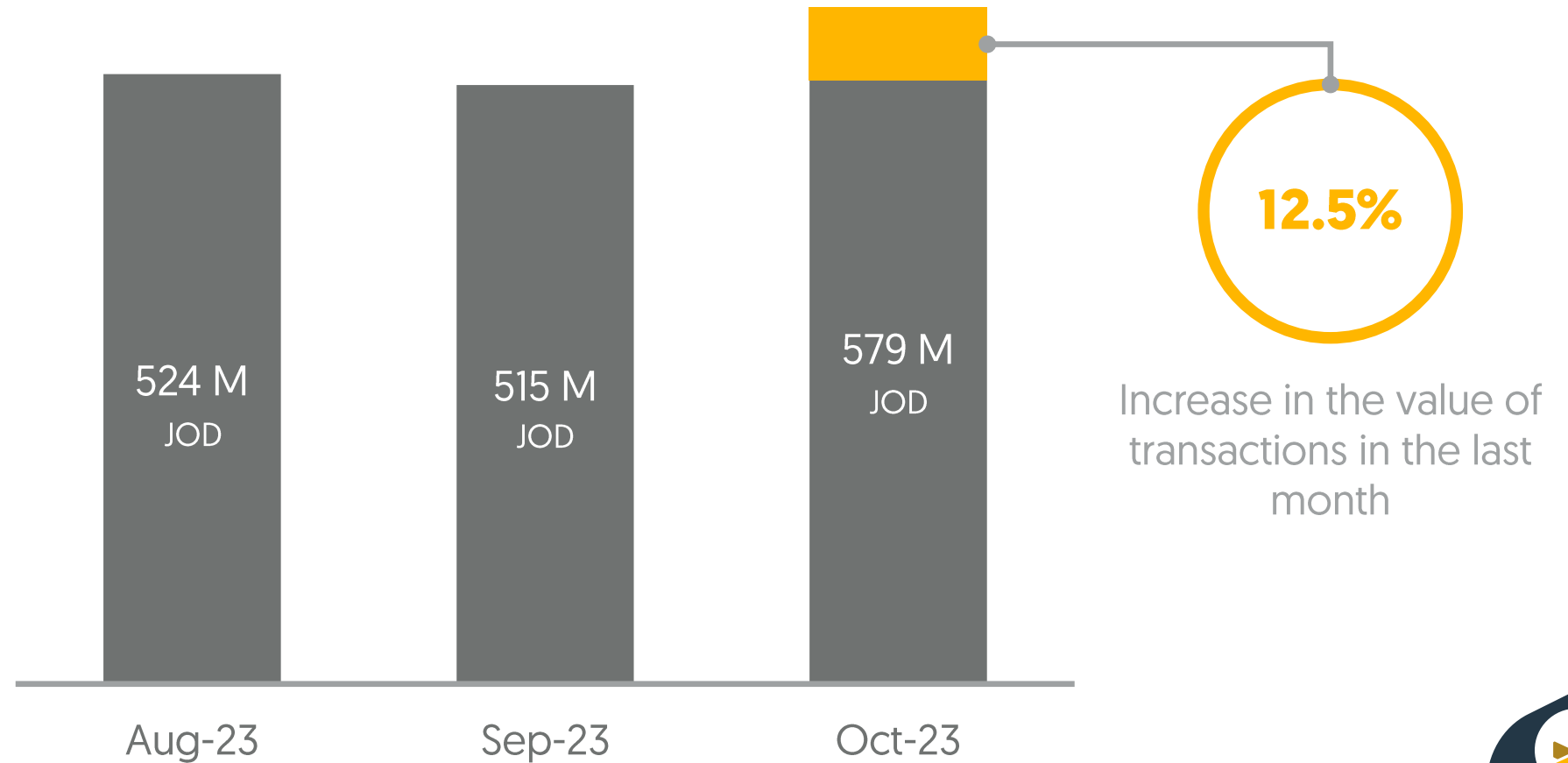
Transfers Issued by Banks



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

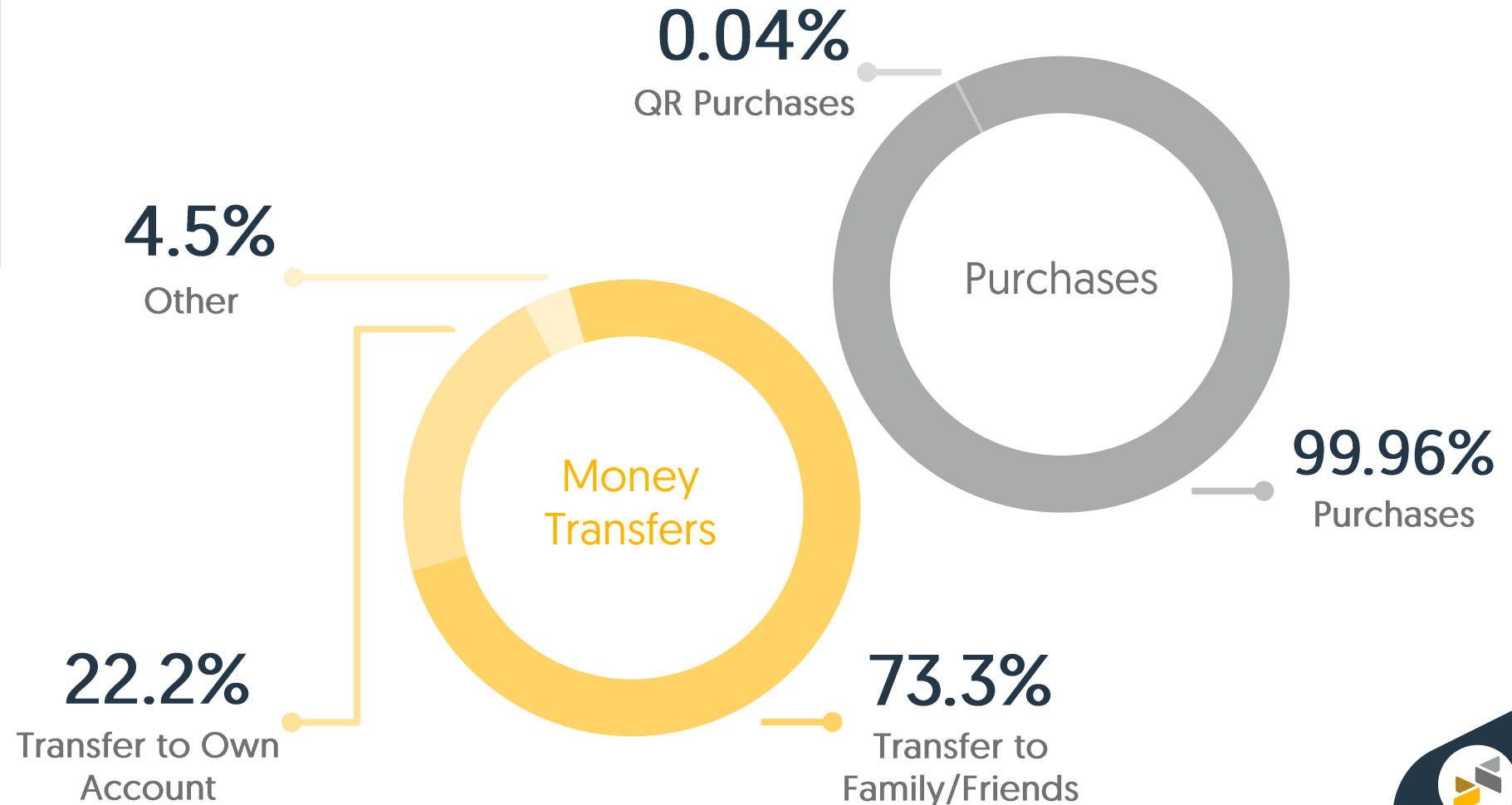
Transfers Issued by Banks



CliQ Value of Transactions

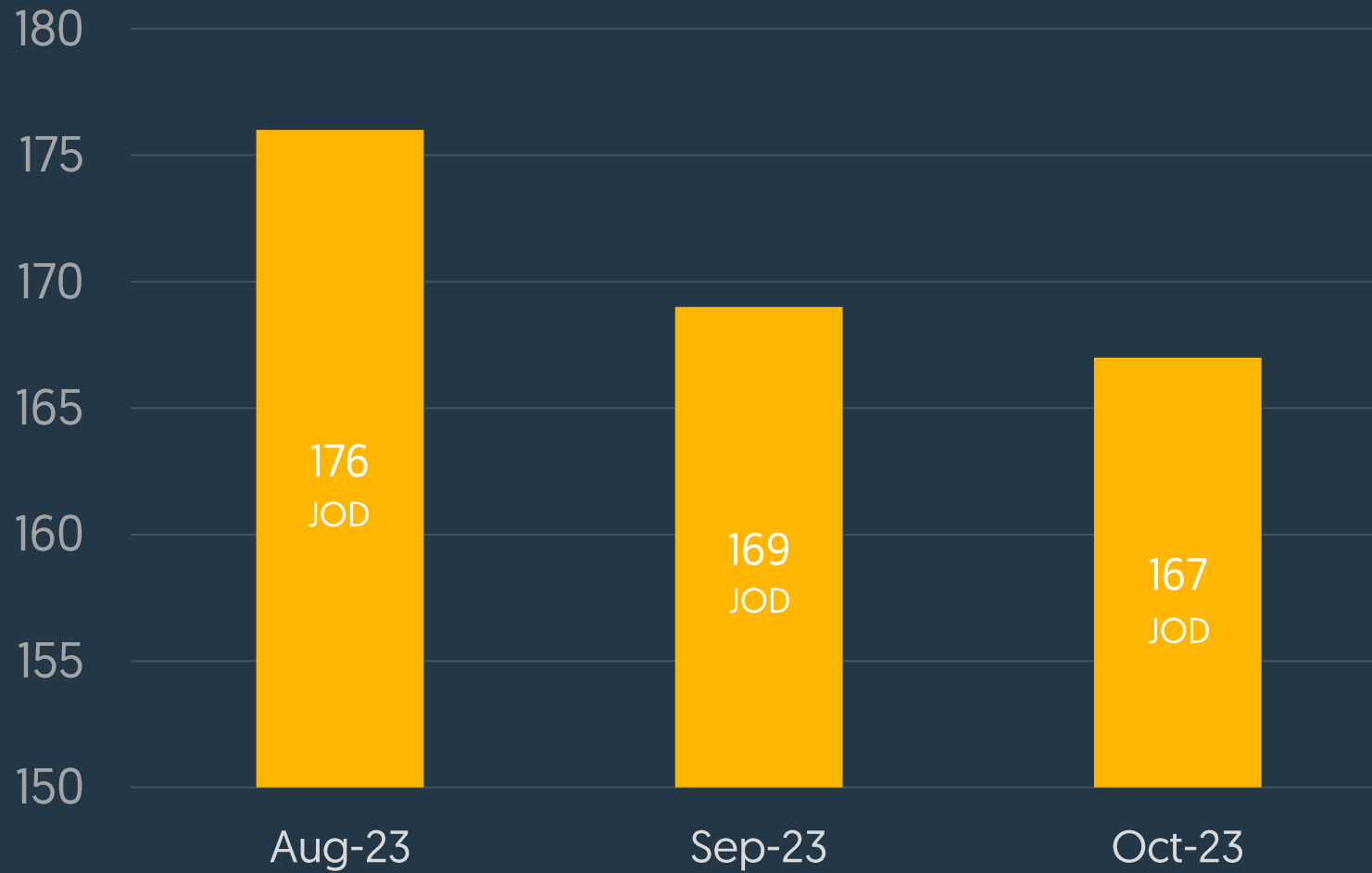
Percentage Based on Transaction Type Sub-Category

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

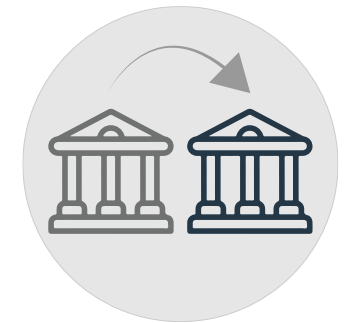
Transfers Issued by Banks



24.3%

0.58M

On Us



75.7%

1.82M

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



18.6%

78M JOD

On Us



81.4%

343M JOD

Off Us

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



JoMoPay
Jordan Mobile Payment

Monthly Report

October 2023

Jordan Mobile Payments Switch for
Transfers Issued by Mobile Wallets

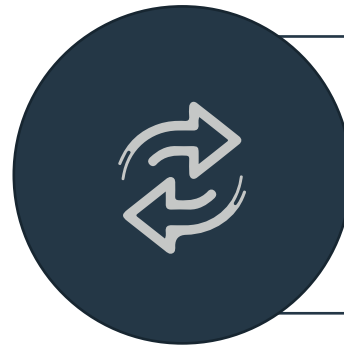
25



10.2023

Total Number and Value of Transactions Since the Beginning of 2023

Transfers Issued by Mobile Wallets



Number of Transactions

20.77M

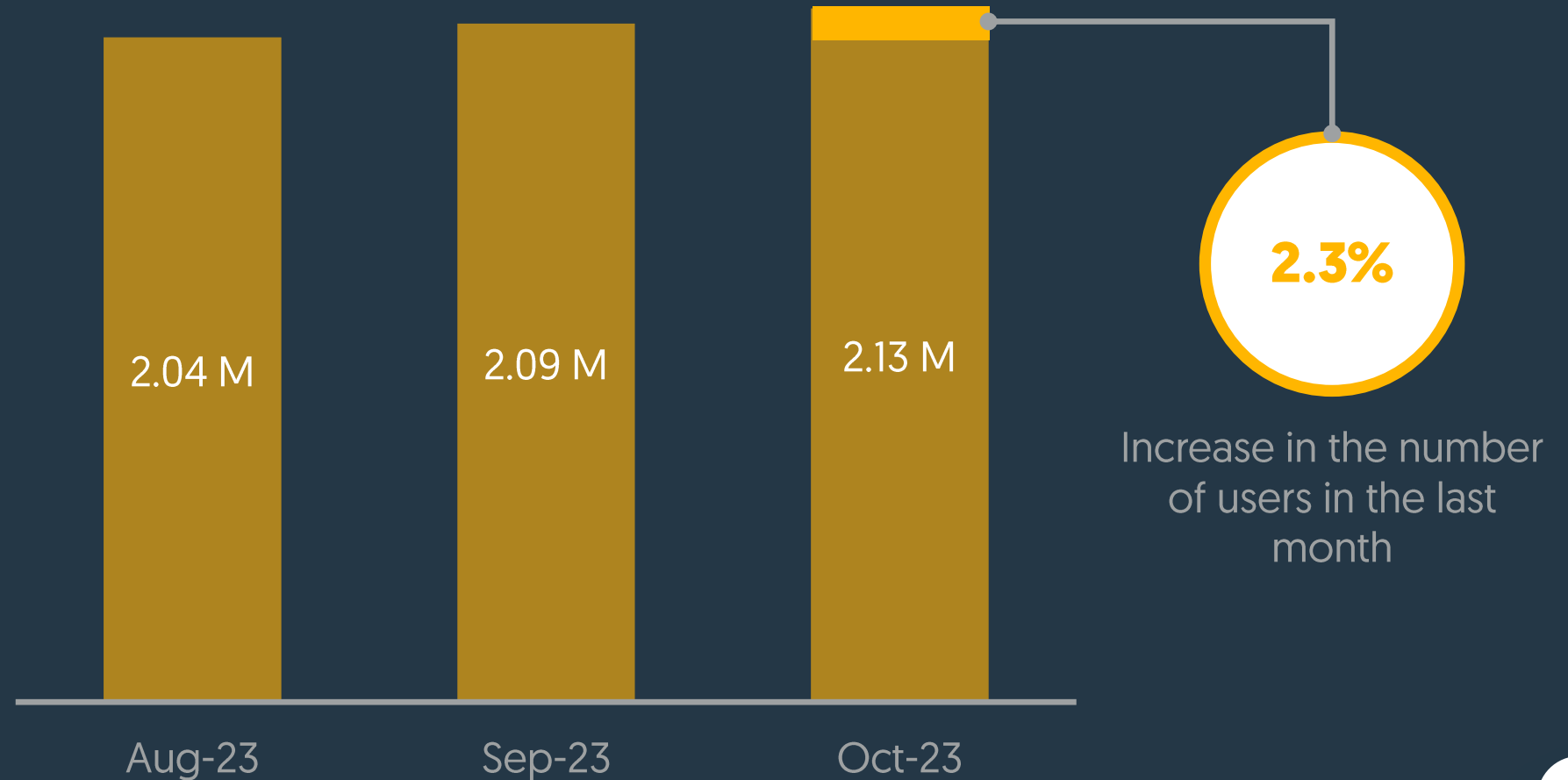


Value of Transactions

2.48B_{JOD}

JoMoPay Users

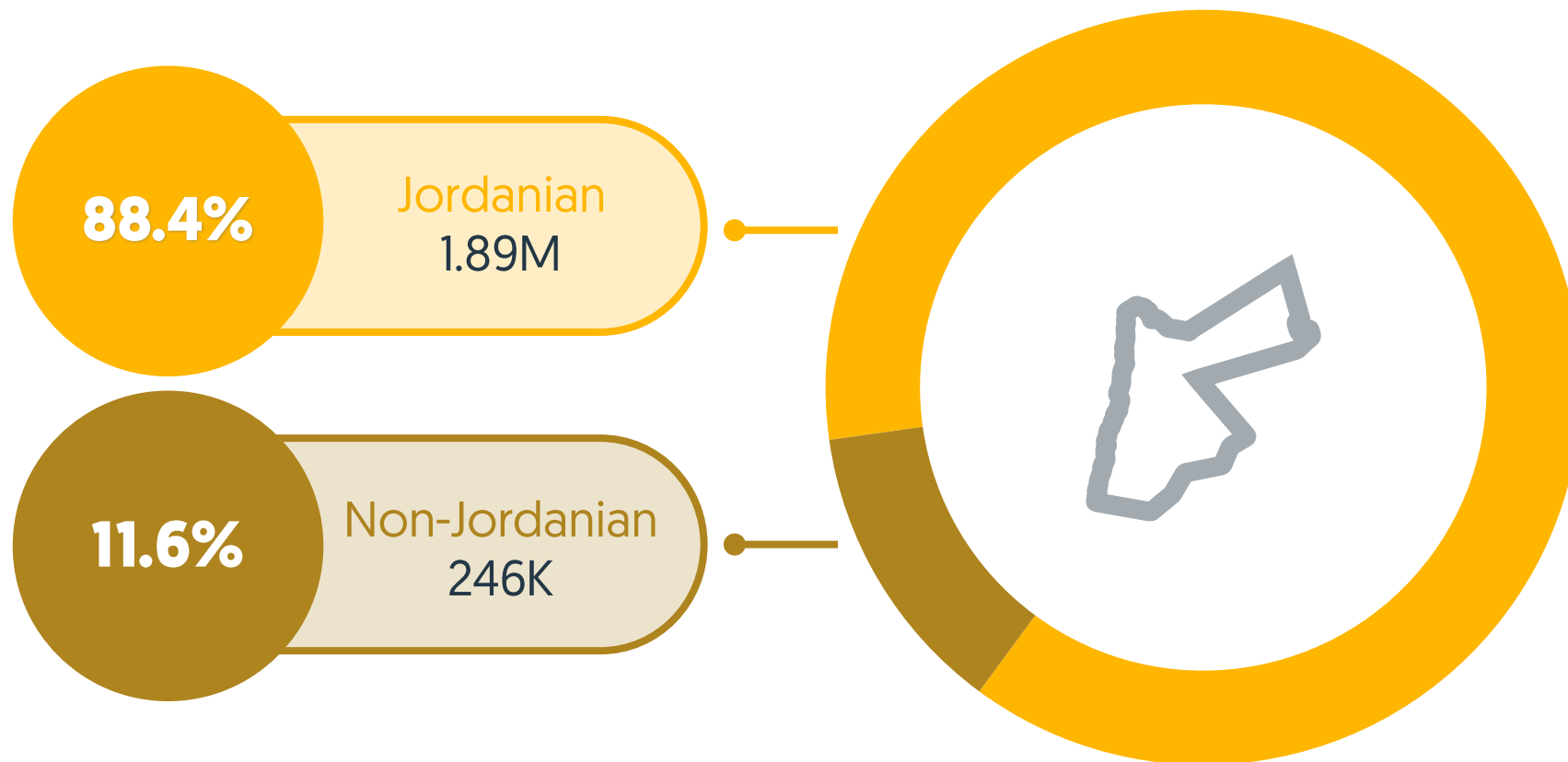
Total Number of Users Over the Past 3 Months
Transfers Issued by Mobile Wallets



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

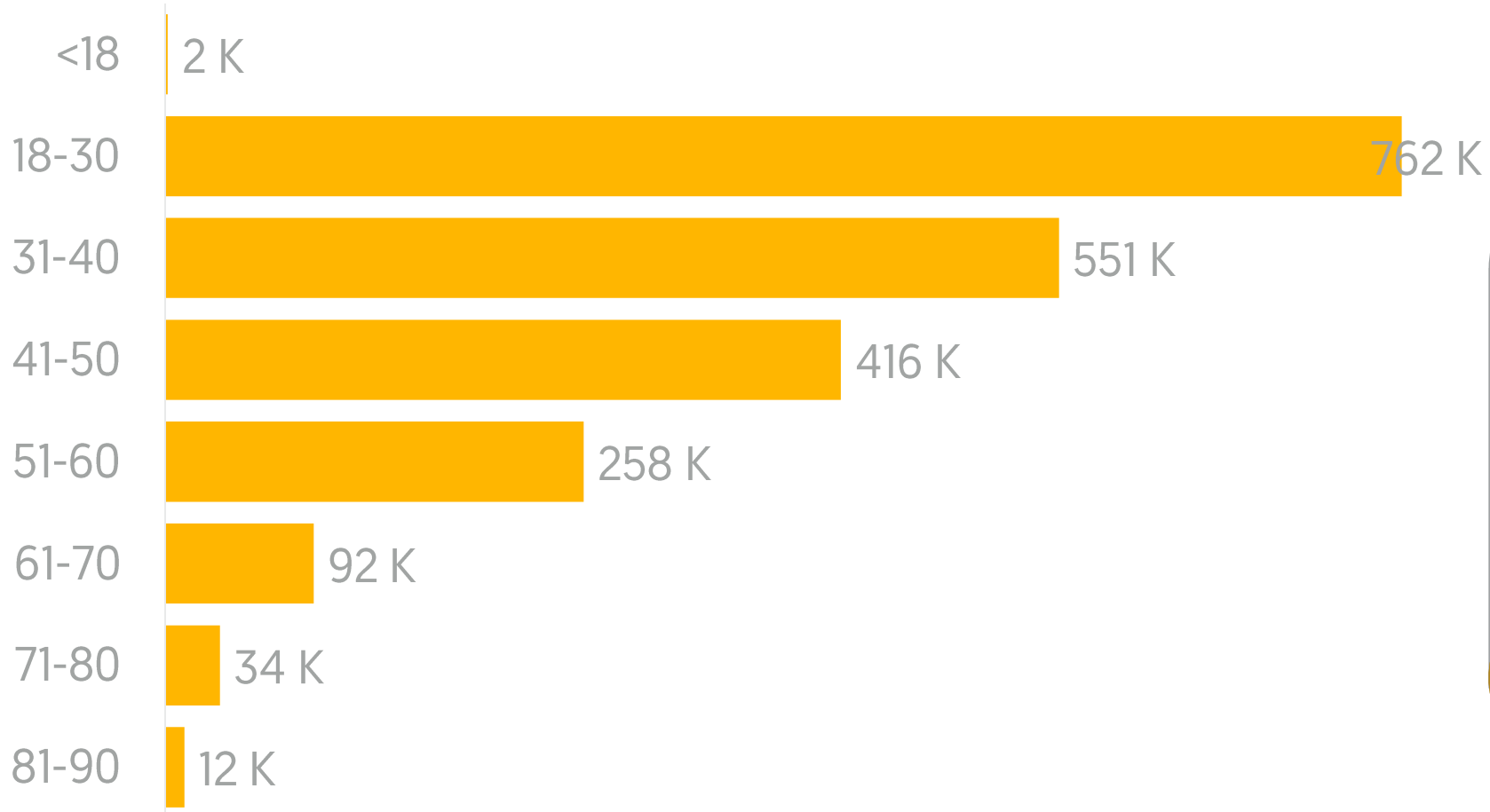


47.1%
1M
Female Users

JoMoPay Users

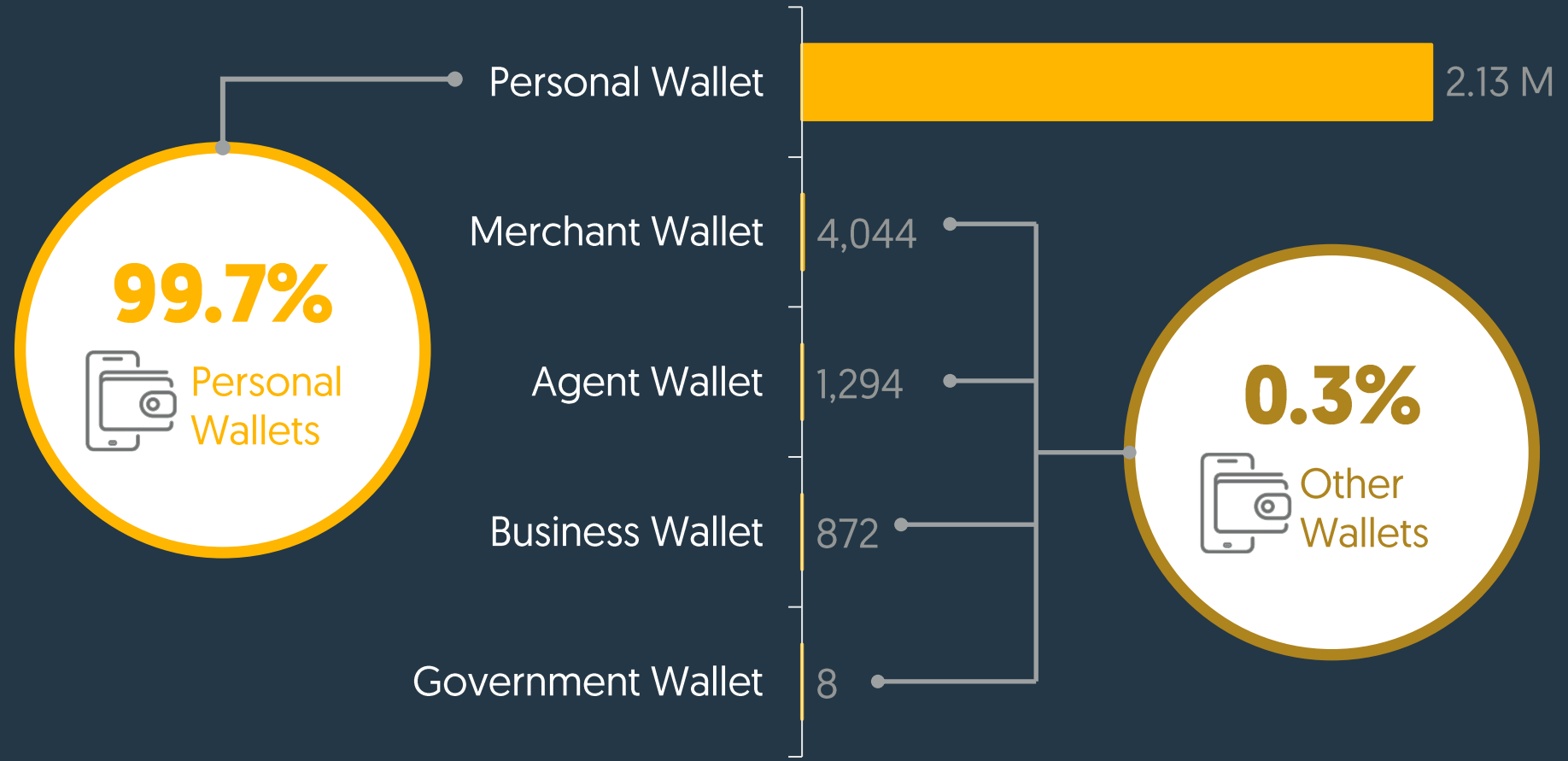
Number of Users Based on Age Group

Transfers Issued by Mobile Wallets



JoMoPay Users

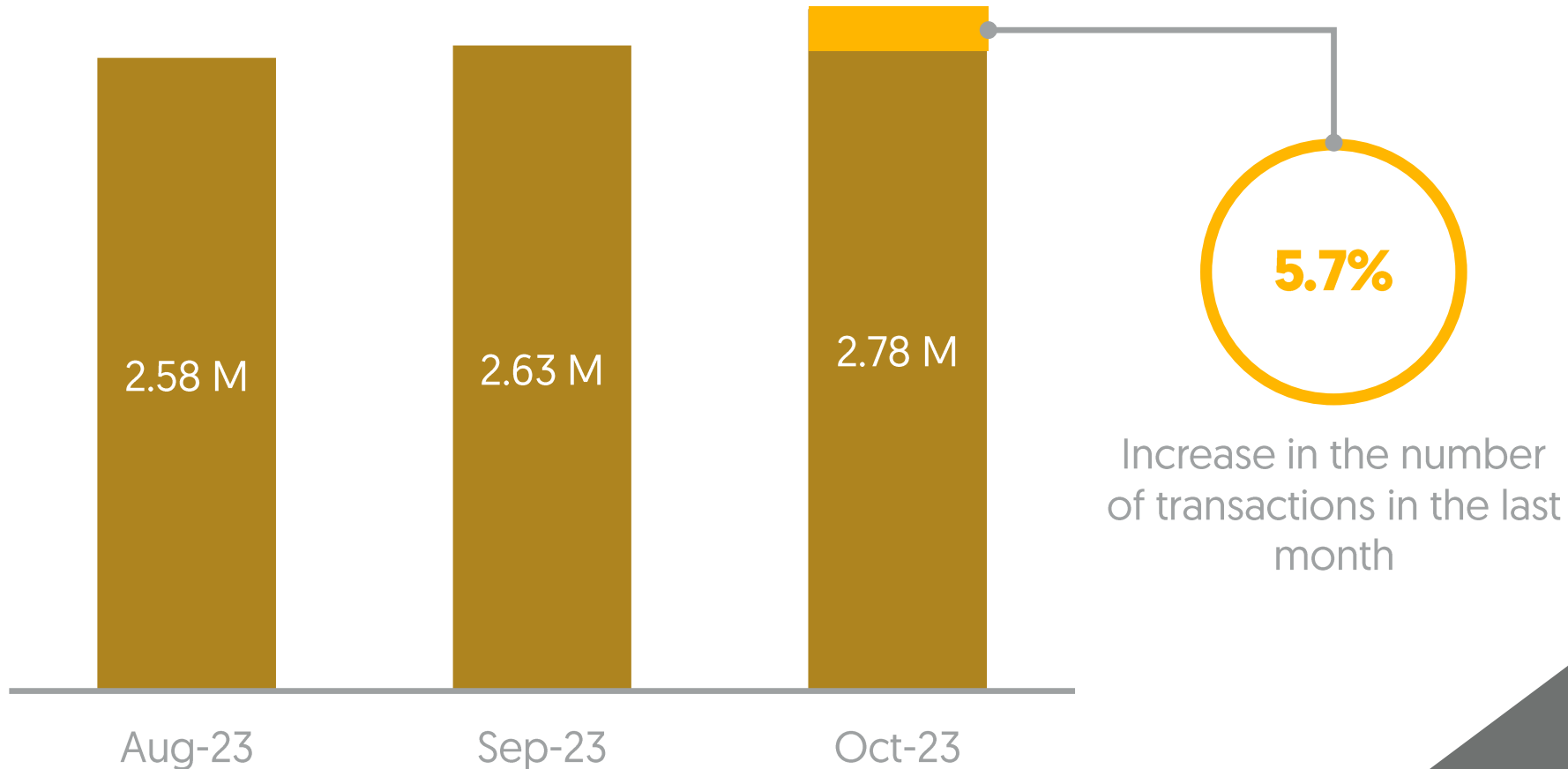
Number of Wallets Based on Wallet Type
Transfers Issued by Mobile Wallets



JoMoPay Number of Transactions

Total Number of Transactions Over the Past 3 Months

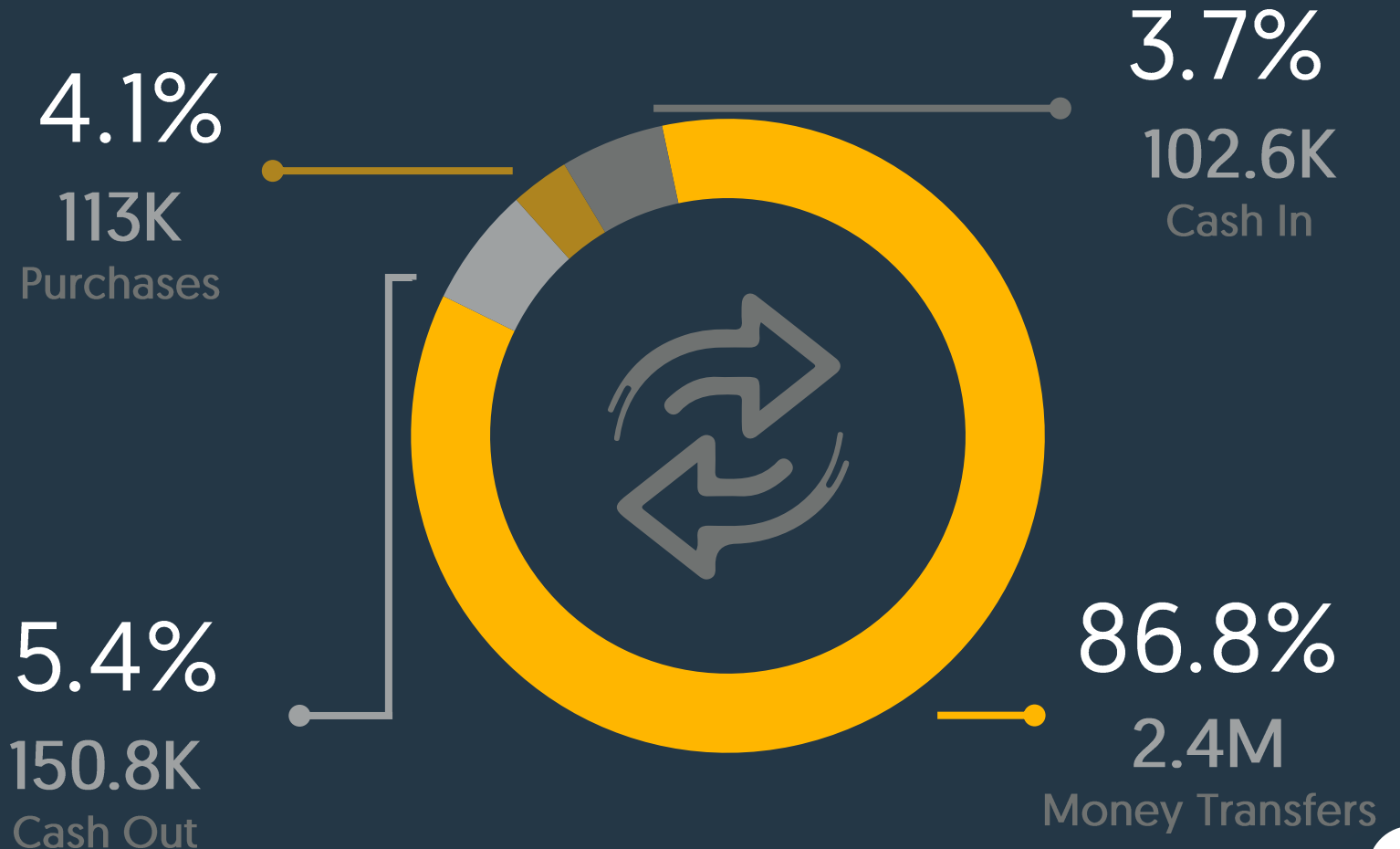
Transfers Issued by Mobile Wallets



JoMoPay Number of Transactions

Percentage Based on Transaction Type

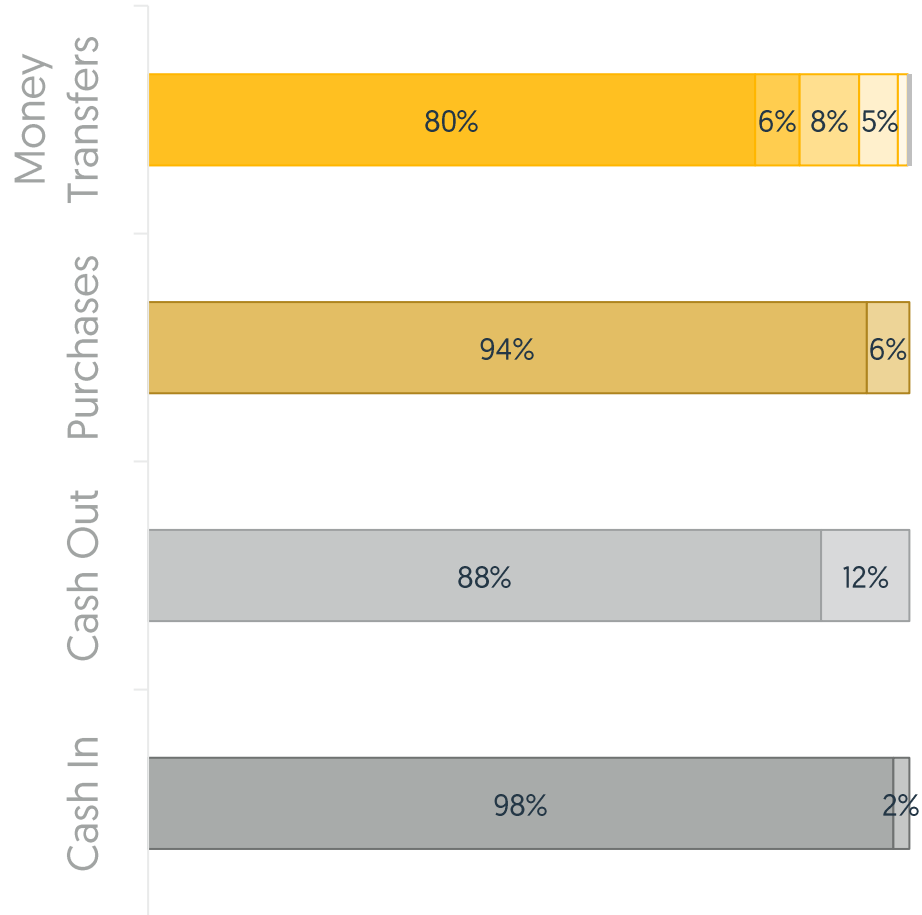
Transfers Issued by Mobile Wallets



JoMoPay Number of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets

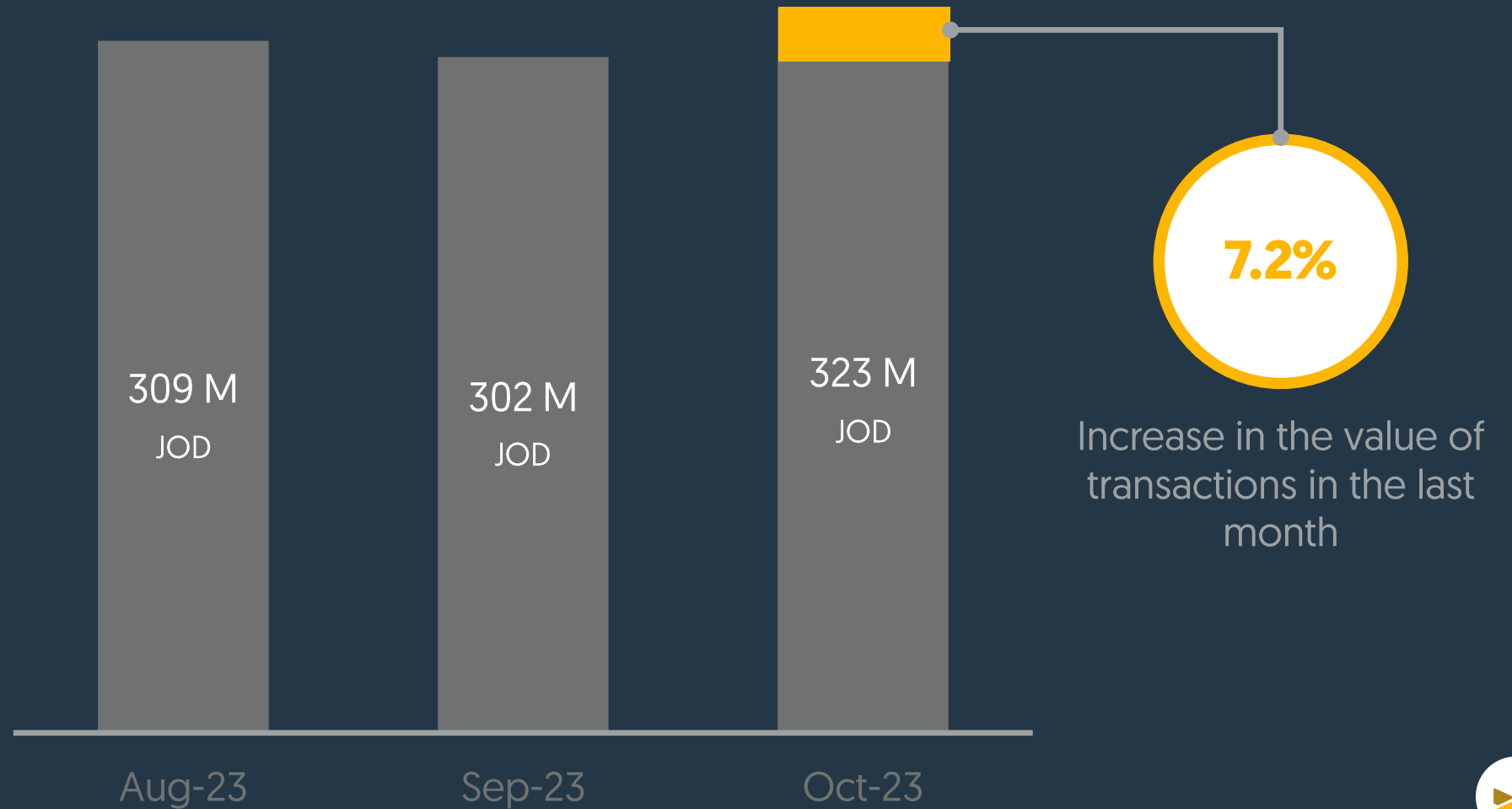


Transfer to Family/Friends	80%
Aid/Charity/Grant	6%
Transfer to Own Account	8%
Salary/Bonus/Dividends	5%
Loan/Loan Installment	1%
Purchases	94%
QR Purchases	6%
Cash Out - Agent/Teller	88%
Cash Out - ATM/Kiosk	12%
Cash In - Agent/Teller	98%
Cash In - ATM/Kiosk	2%

JoMoPay Value of Transactions

Total Value of Transactions Over the Past 3 Months

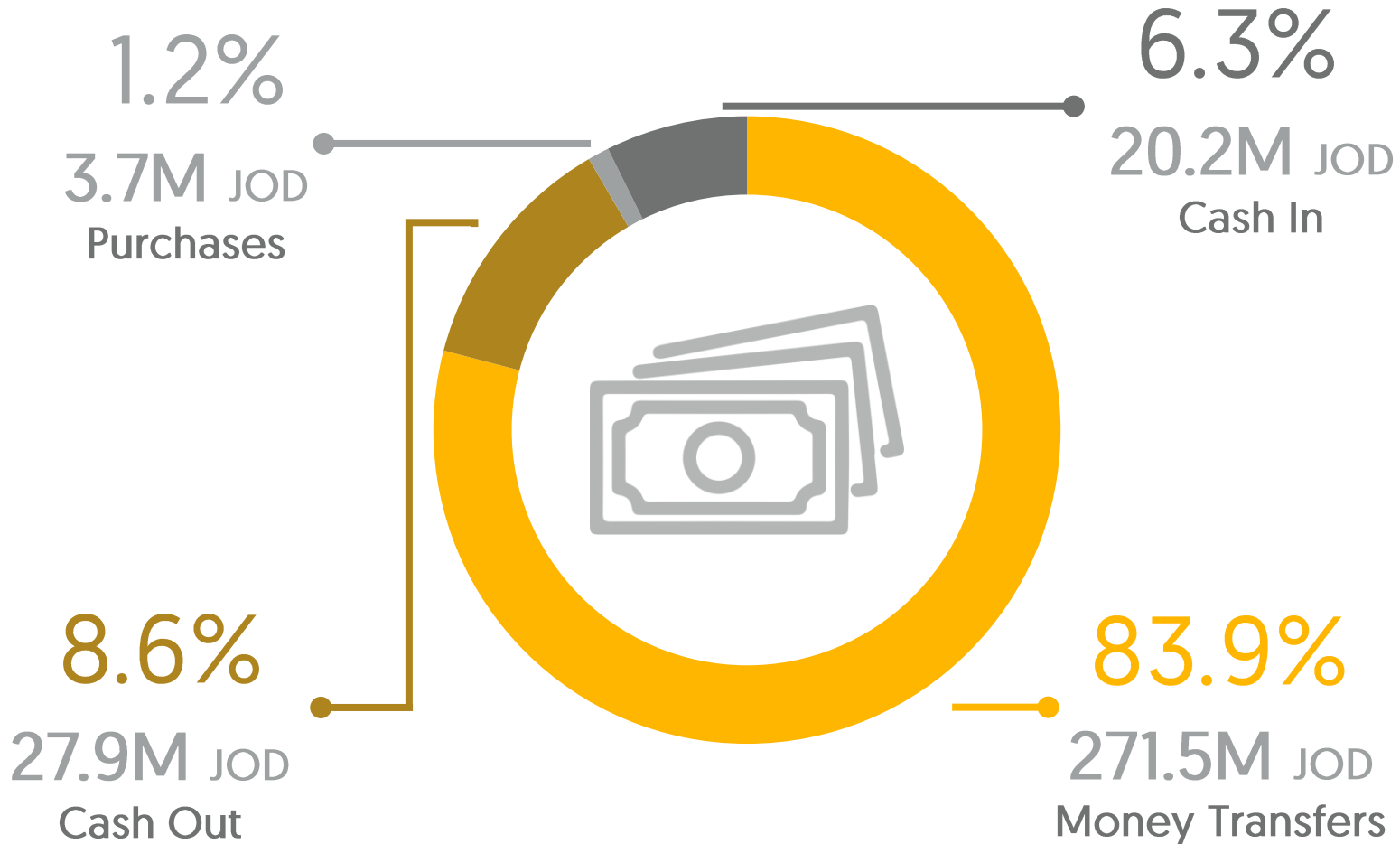
Transfers Issued by Mobile Wallets



JoMoPay Value of Transactions

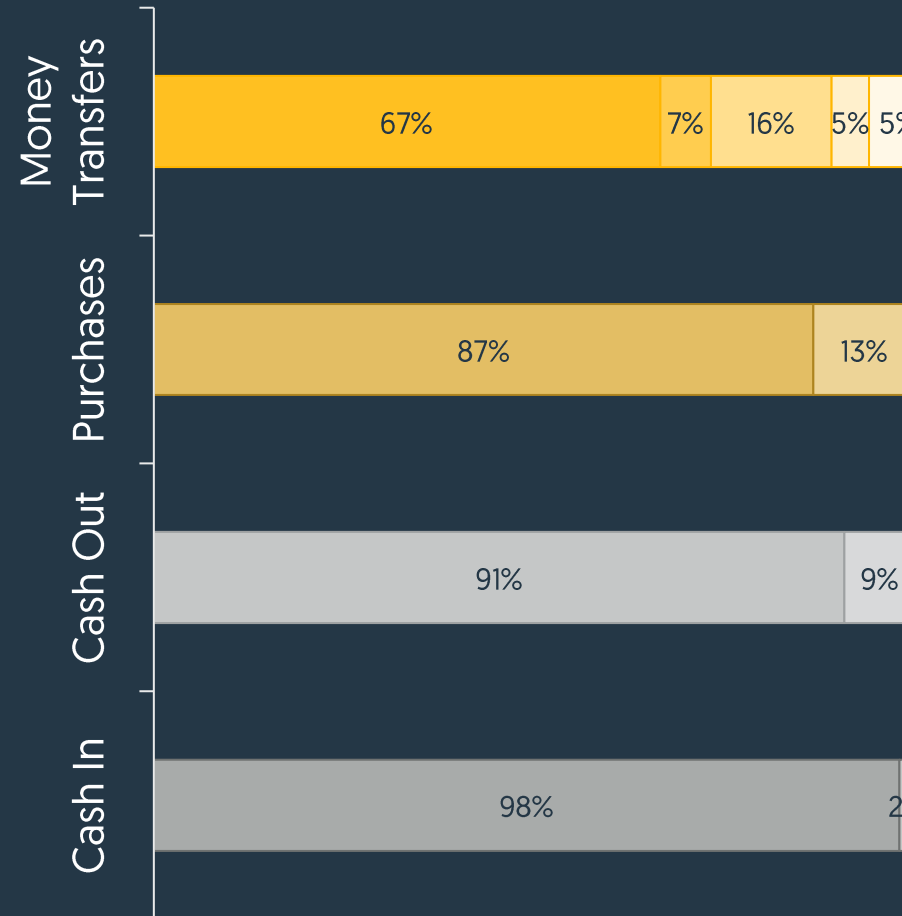
Percentage Based on Transaction Type

Transfers Issued by Mobile Wallets



JoMoPay Value of Transactions

Percentage Based on Transaction Type Sub-Category
Transfers Issued by Mobile Wallets

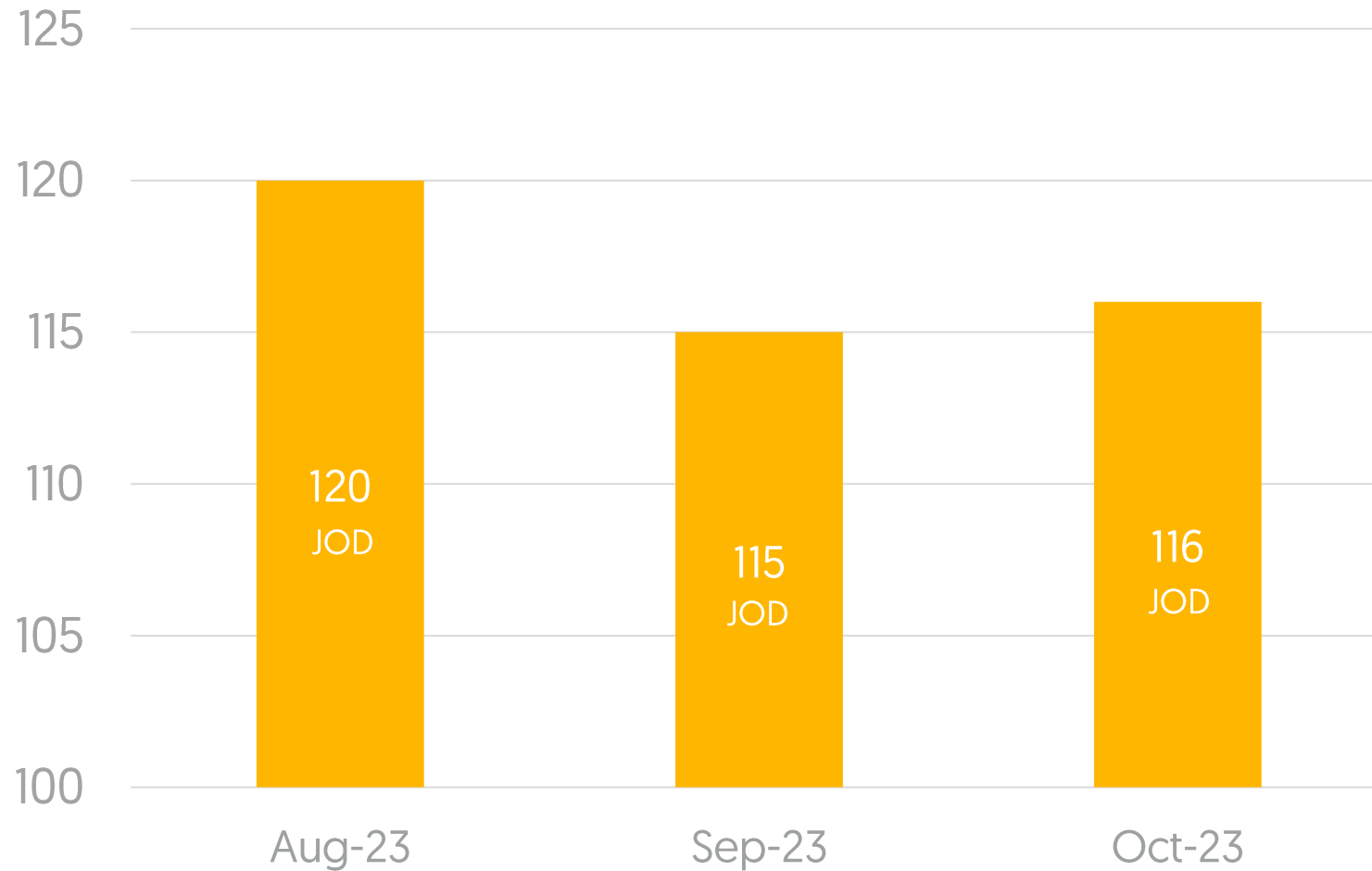


Transfer to Family/Friends	67%
Aid/Charity/Grant	7%
Transfer to Own Account	16%
Salary/Bonus/Dividends	5%
Loan/Loan Installment	5%
Purchases	87%
QR Purchases	13%
Cash Out - Agent/Teller	91%
Cash Out - ATM/Kiosk	9%
Cash In - Agent/Teller	98%
Cash In - ATM/Kiosk	2%

JoMoPay Transactions

Average Value of Transactions Over the Past 3 Months

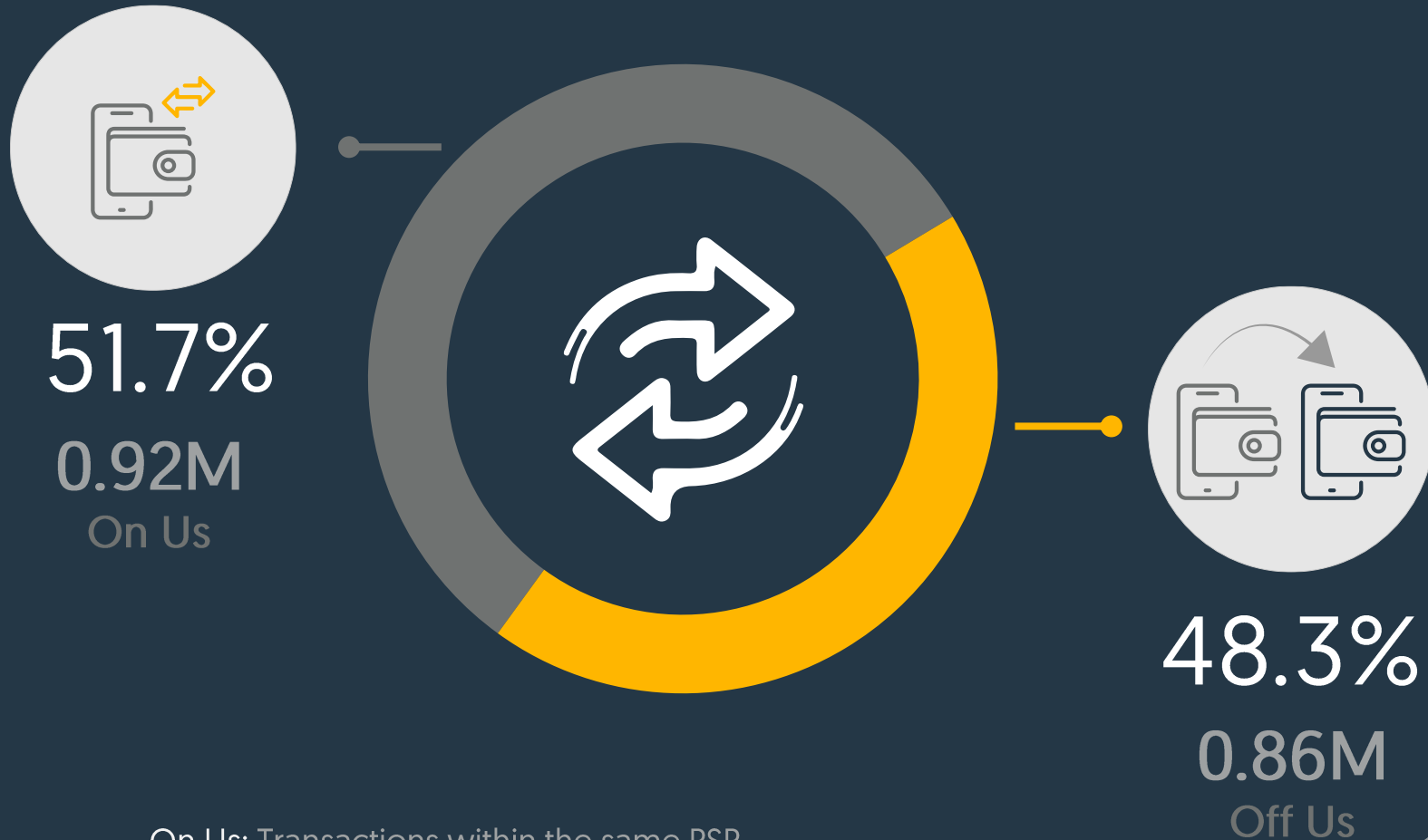
Transfers Issued by Mobile Wallets



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

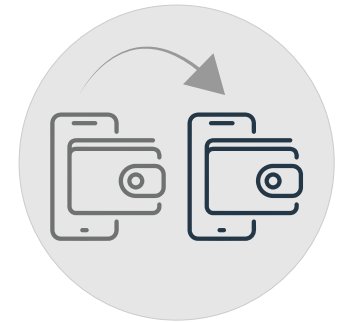
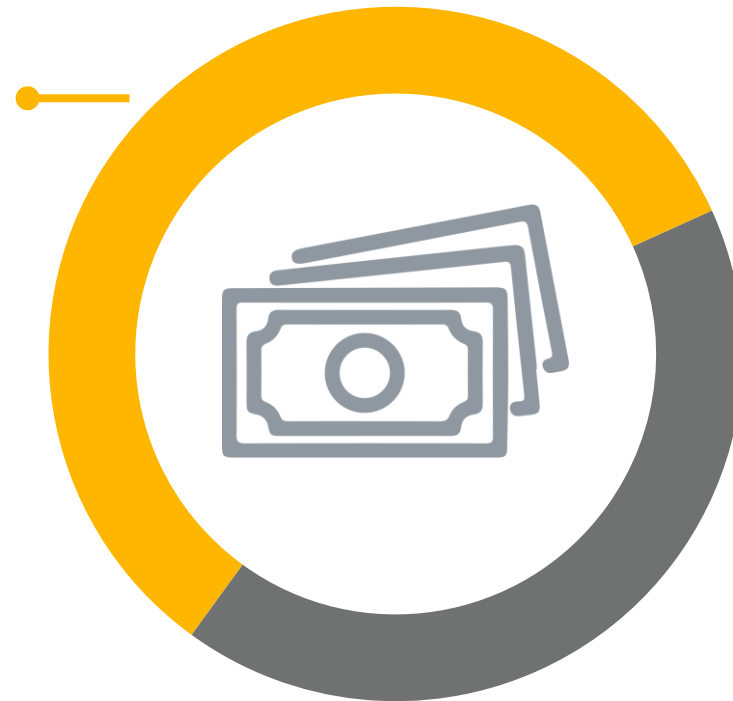
Value of Money Transfer Transactions Through PSPs

Transfers Issued by Mobile Wallets



53.2%

79.5M JOD
On Us



46.8%

69.9M JOD
Off Us

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

CliQ & JoMoPay Interoperability

Monthly Report
October 2023

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



Total Number and Value of Transactions Since the Beginning of 2023



Number of Transactions

43.33M



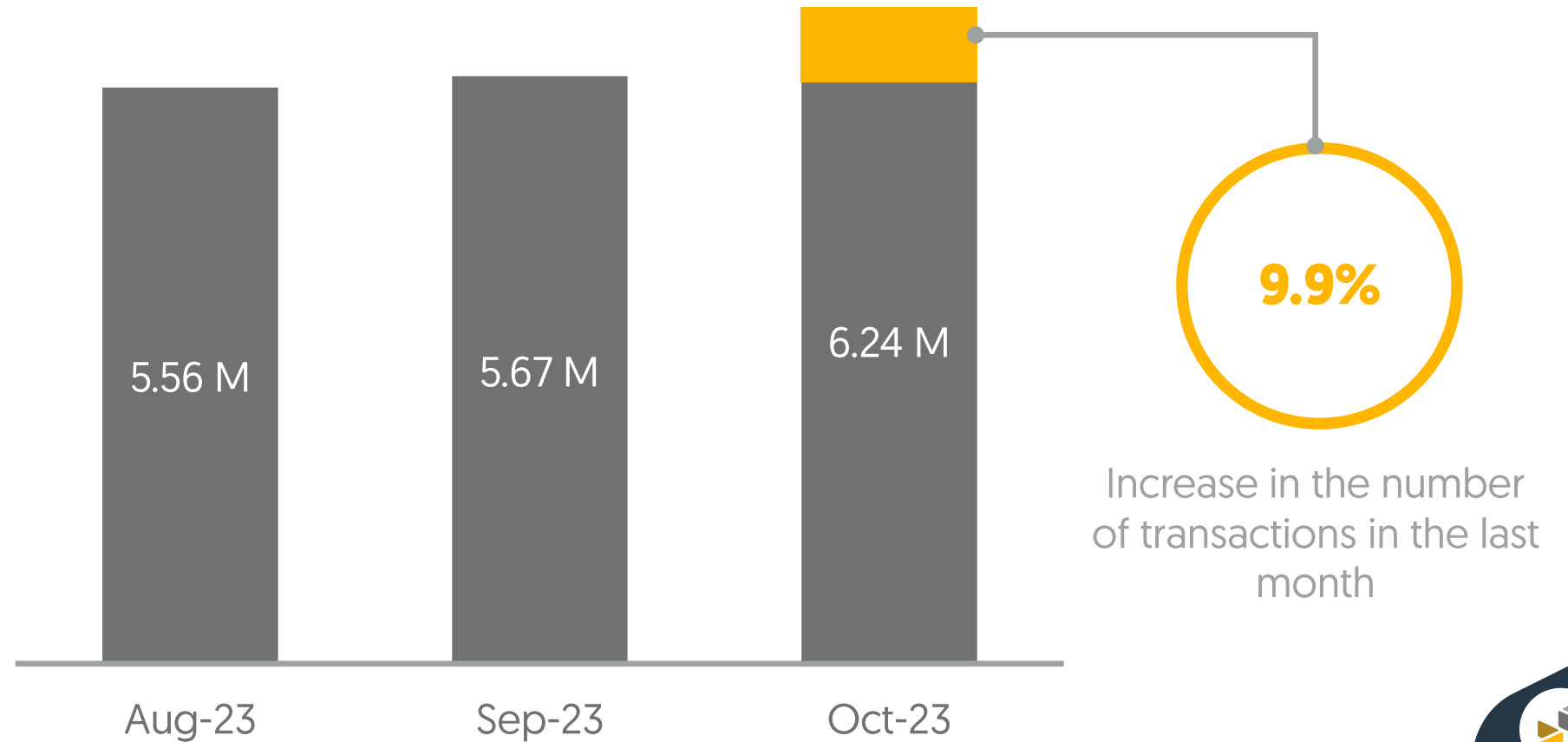
Value of Transactions

6.39B_{JOD}



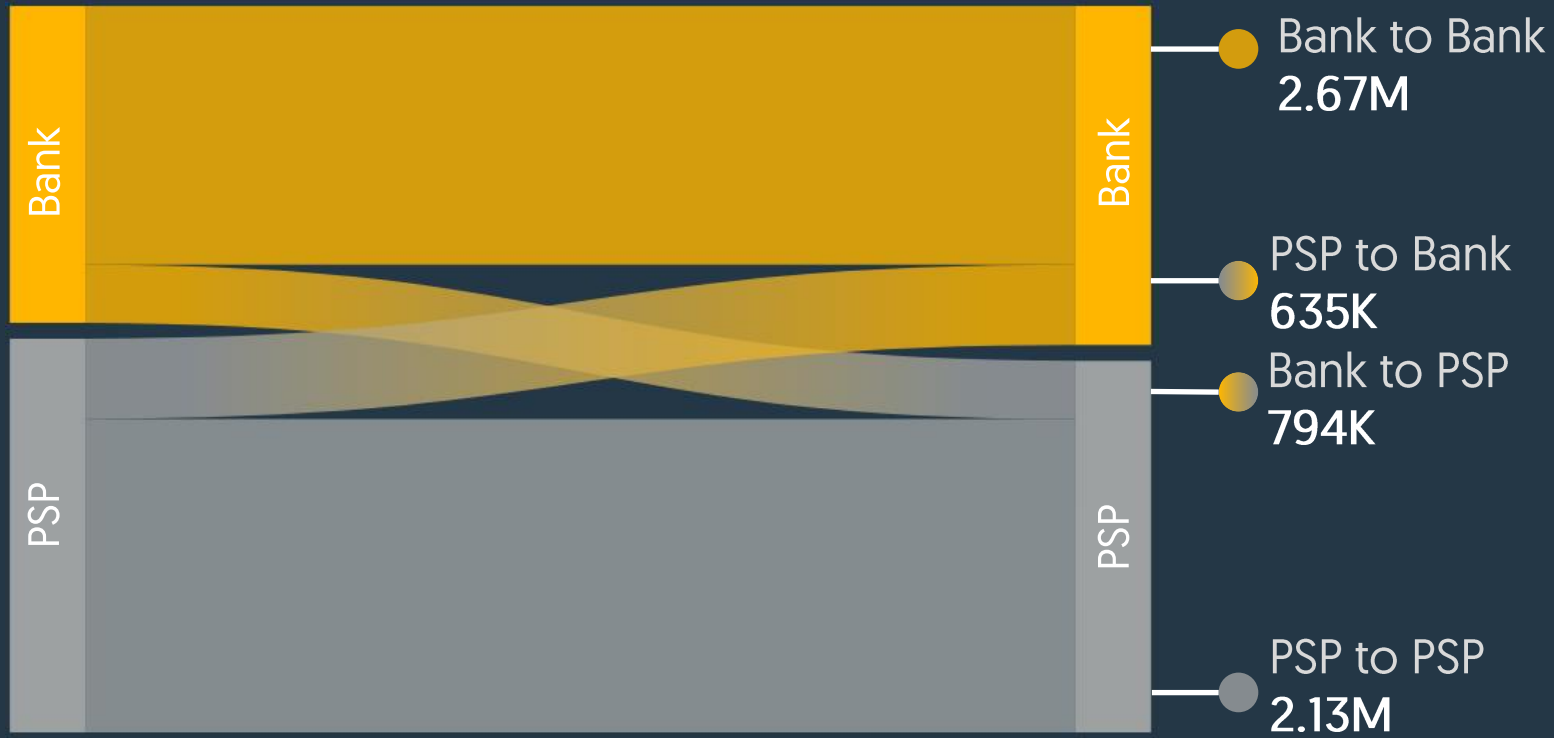
CliQ & JoMoPay Transactions

Total Number of Transactions Over the Past 3 Months



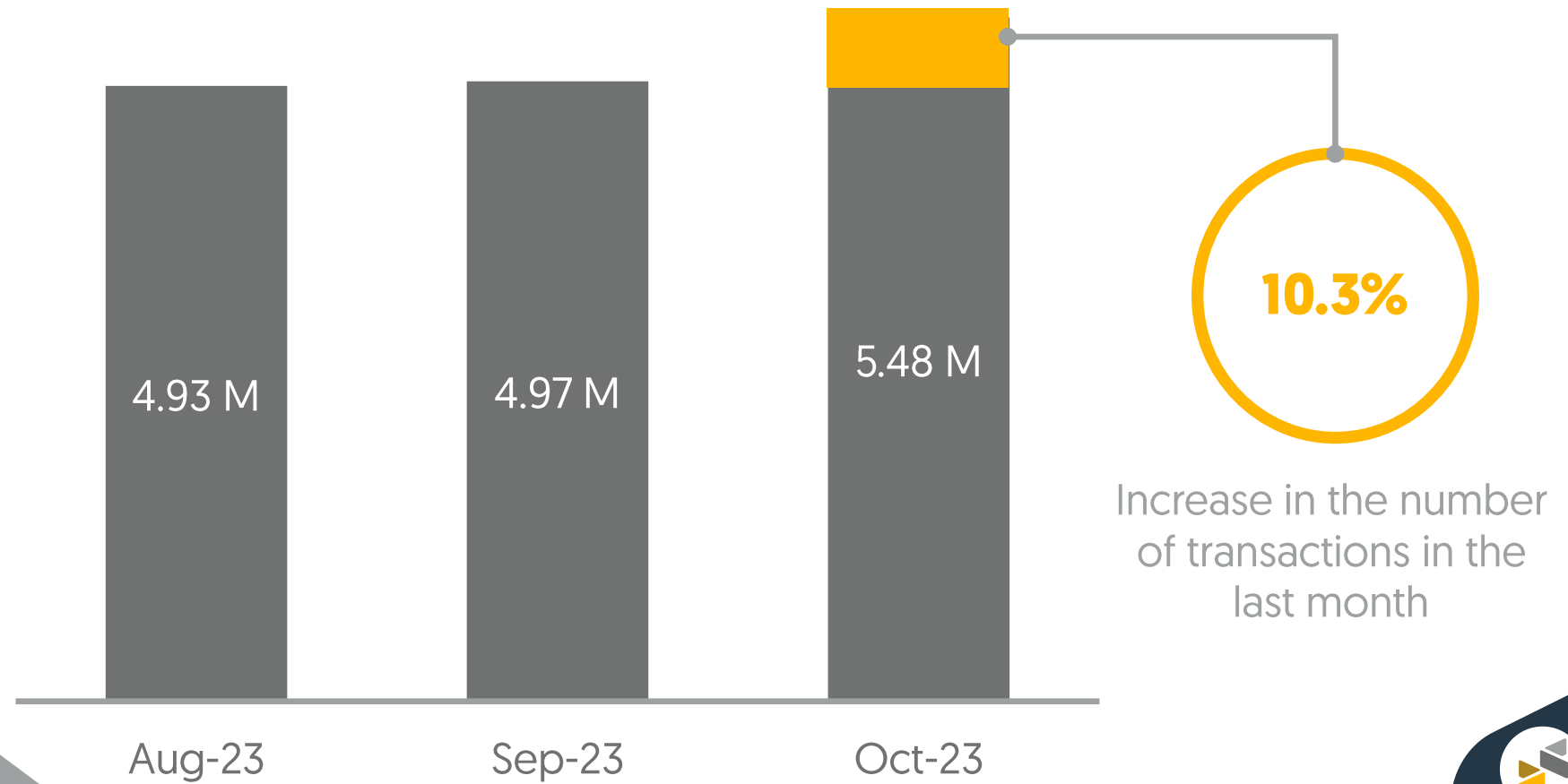
CliQ & JoMoPay Transactions

Total Number of Transactions between Banks and PSPs



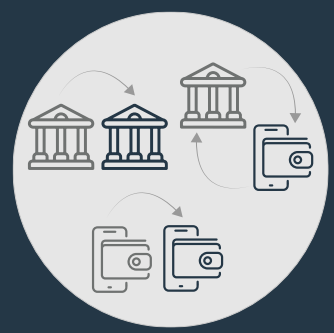
CliQ & JoMoPay Transactions

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



72.5%
3.97M
Off Us



27.5%
1.51M
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



48%

614K

mPSP to Bank



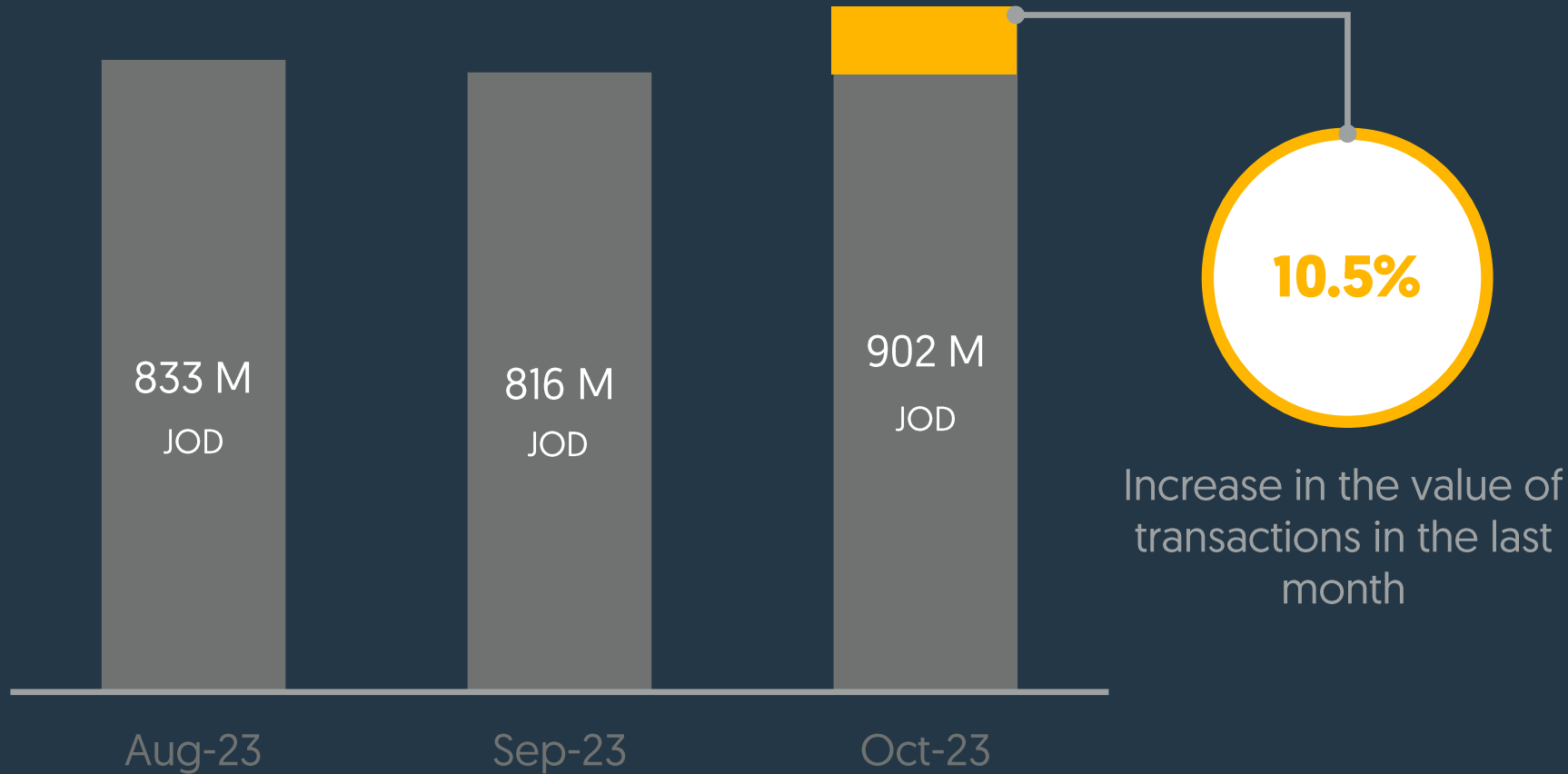
52%

669K

Bank to mPSP

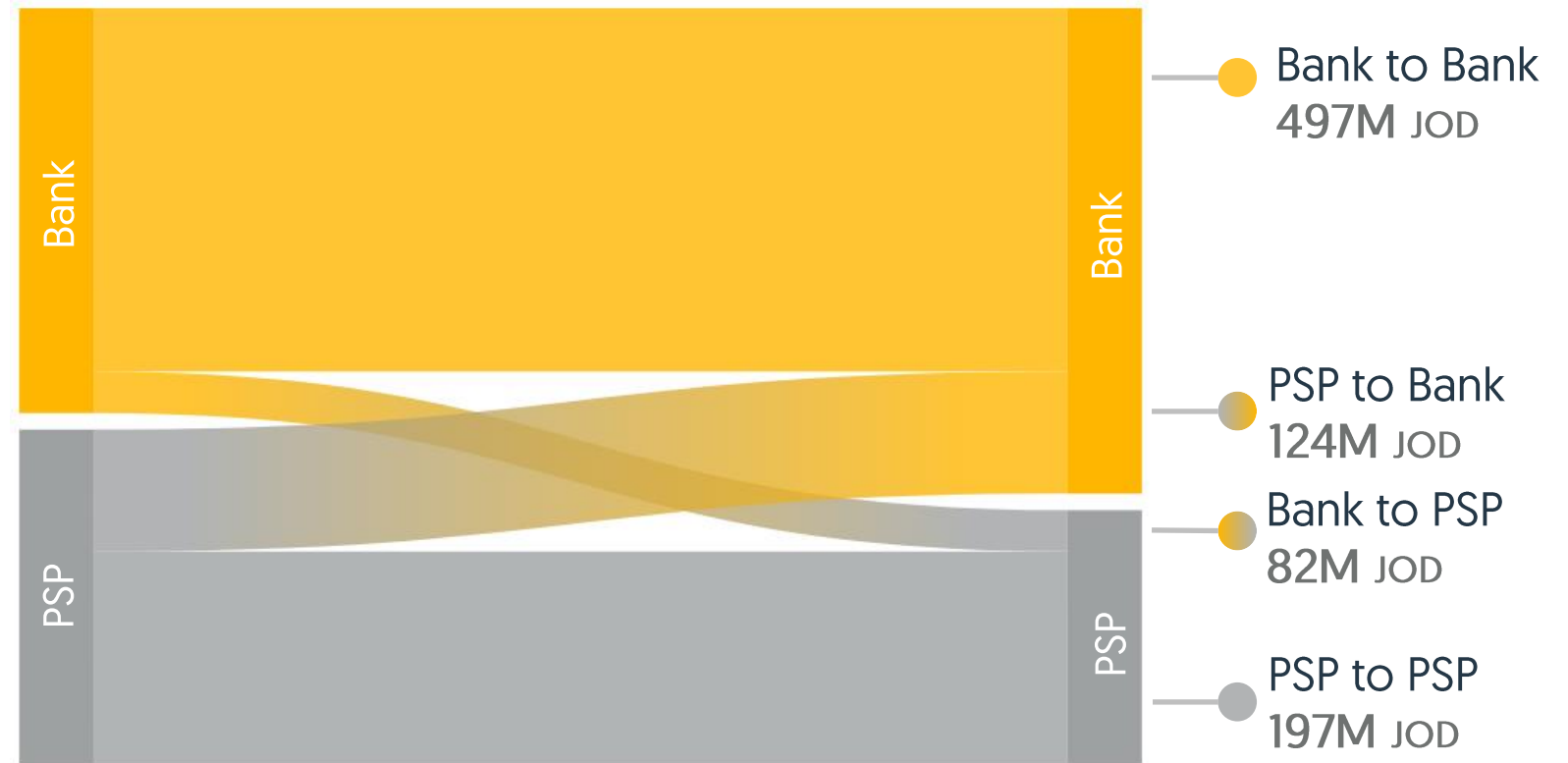
CliQ & JoMoPay Transactions

Total Value of Transactions Over the Past 3 Months



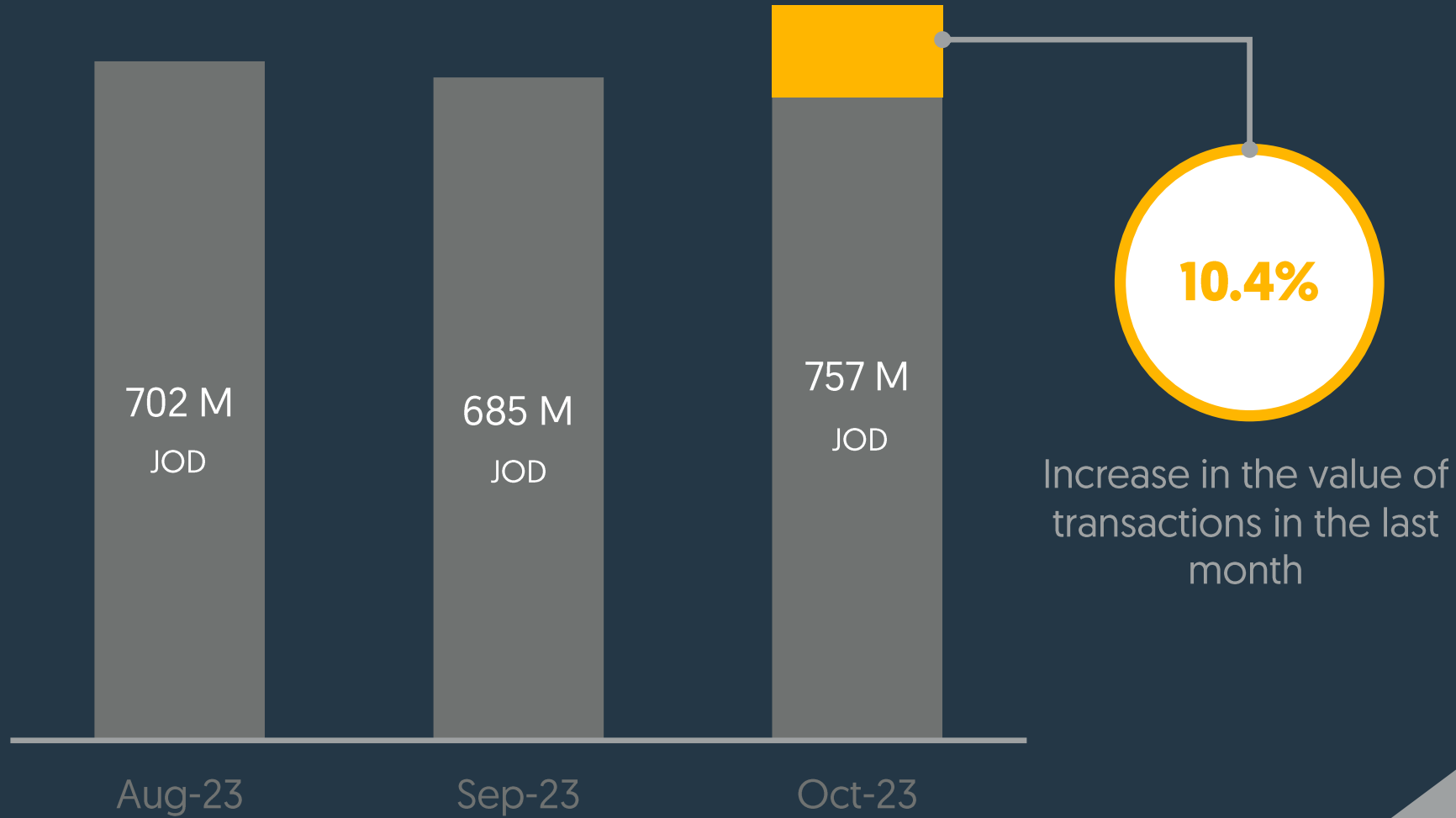
CliQ & JoMoPay Transactions

Total Value of Banks and PSPs Transactions



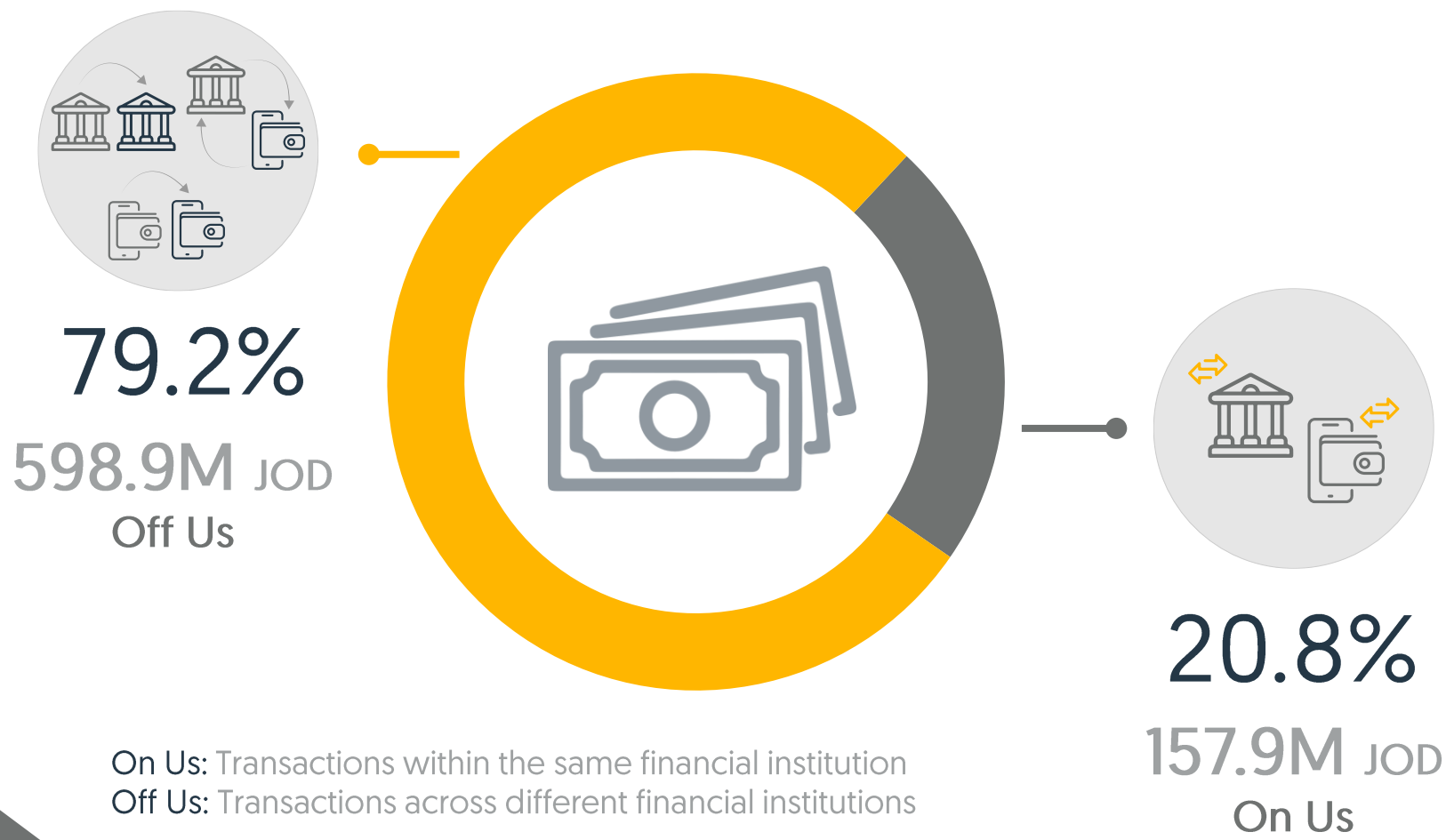
CliQ & JoMoPay Transactions

Total Value of Money Transfer Transactions Over the Past 3 Months



CliQ & JoMoPay Interoperability

Switch Interoperability – Total Value of Money Transfer Transactions Between All Banks and PSPs



On Us: Transactions within the same financial institution
Off Us: Transactions across different financial institutions

CliQ & JoMoPay Interoperability

Value of Money Transfer Transactions Between Banks and PSPs



65.3%

119.9M JOD
mPSP to Bank



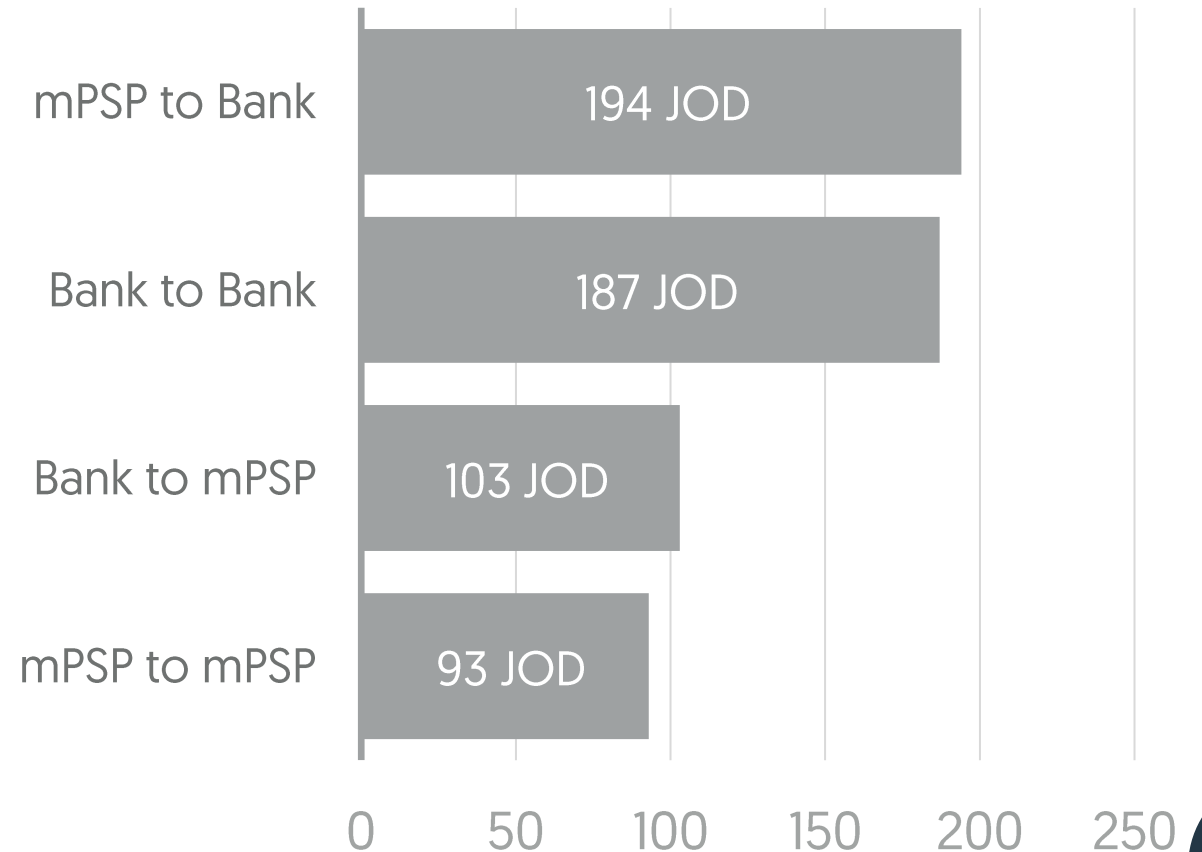
34.7%

63.8M JOD
Bank to mPSP

CliQ & JoMoPay Average Value of Transactions

Average Value of Transactions

122 JOD
Transaction
Average





Monthly Report

October 2023

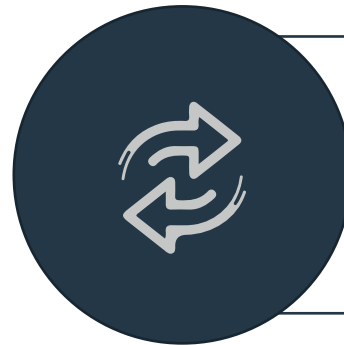
54

Electronic Bill Presentment & Payment (EBPP) System



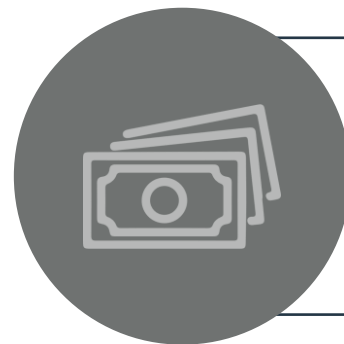
10.2023

Total Number and Value of Transactions Since the Beginning of 2023



Number of Transactions

42.99M



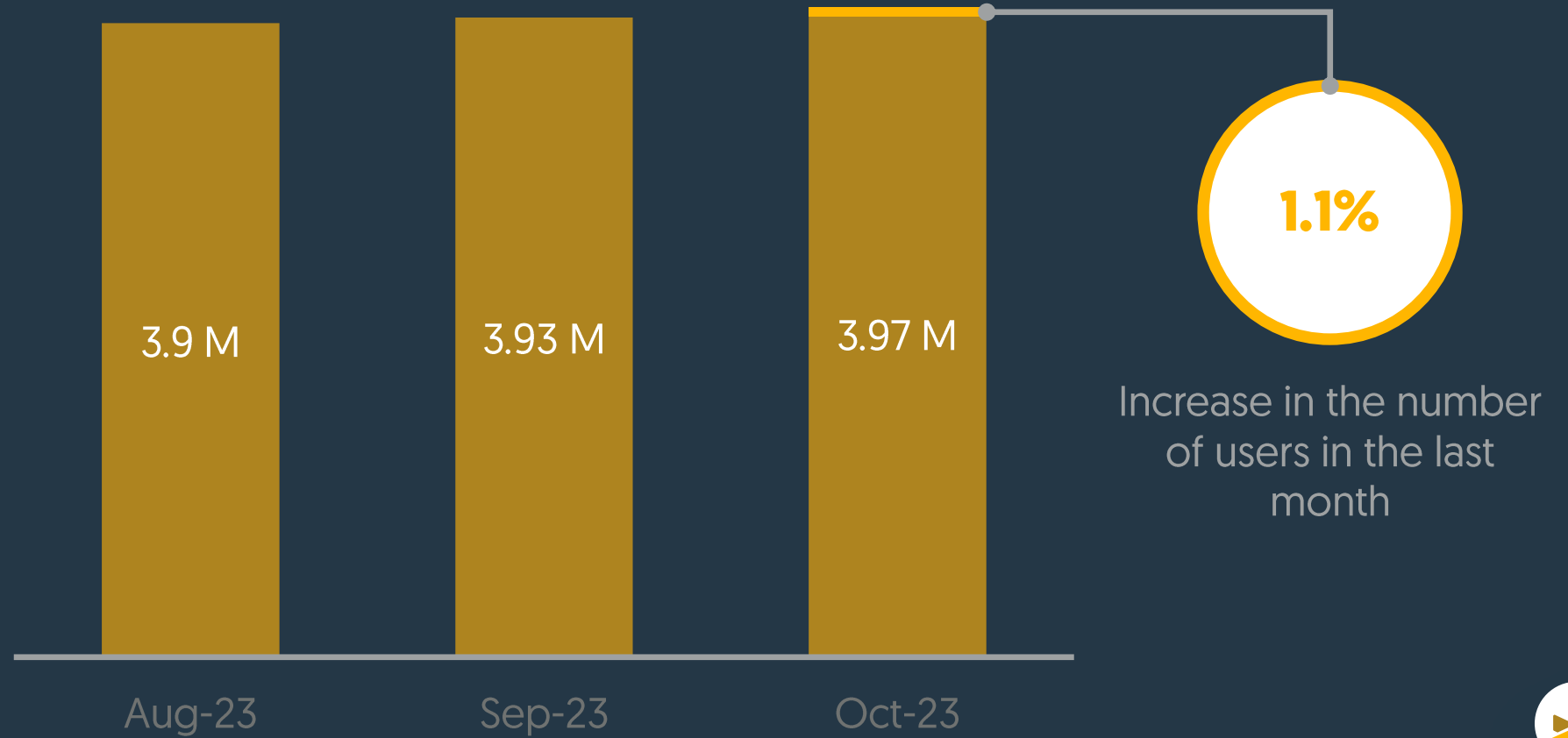
Value of Transactions

9.81B_{JOD}



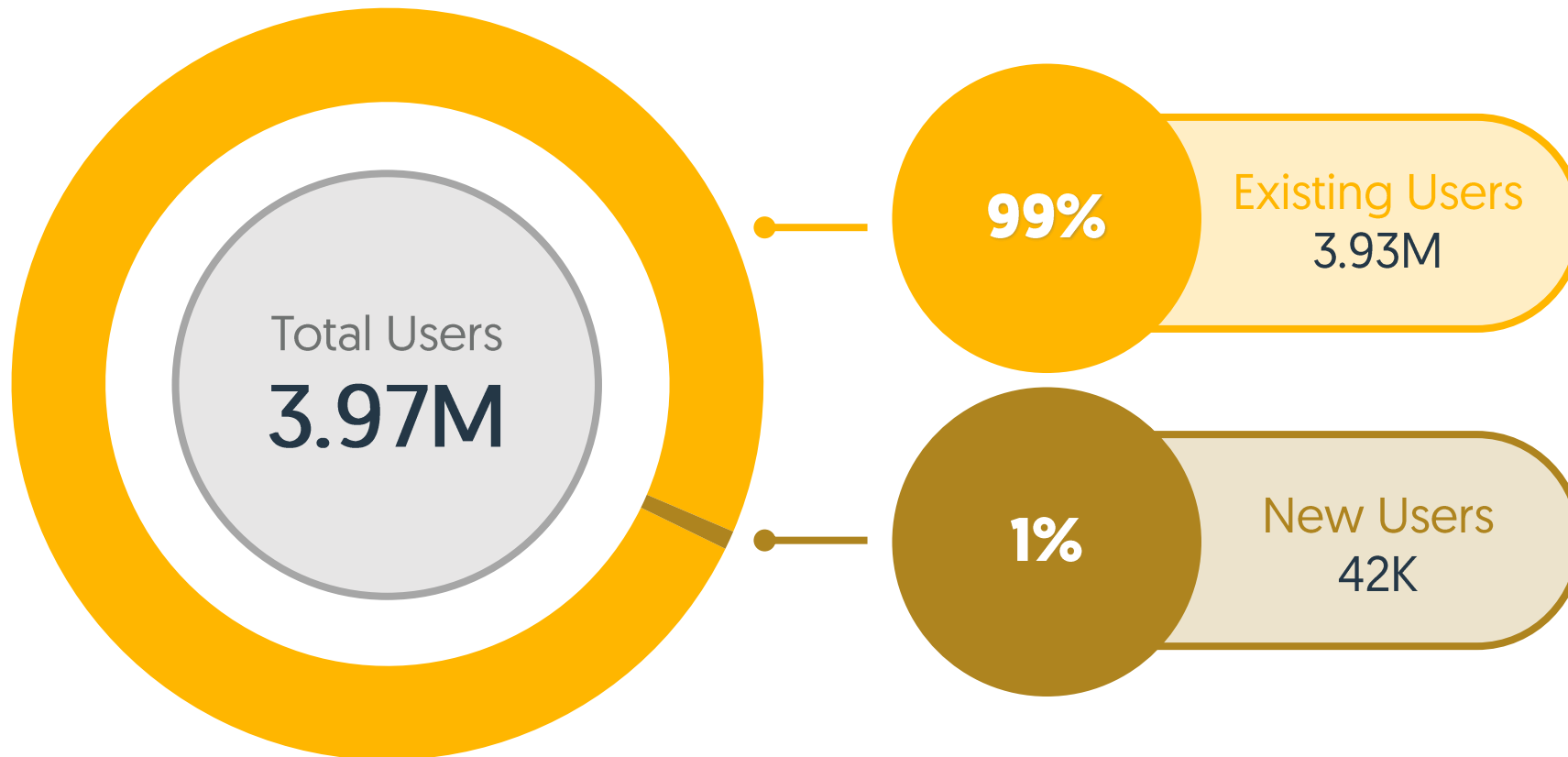
eFAWATEERcom Users

Total Number of Users Over the Past 3 Months



eFAWATEERcom Users

Number of eFAWATEERcom Users



eFAWATEERcom Billers & Services

Number of eFAWATEERcom Billers & Services



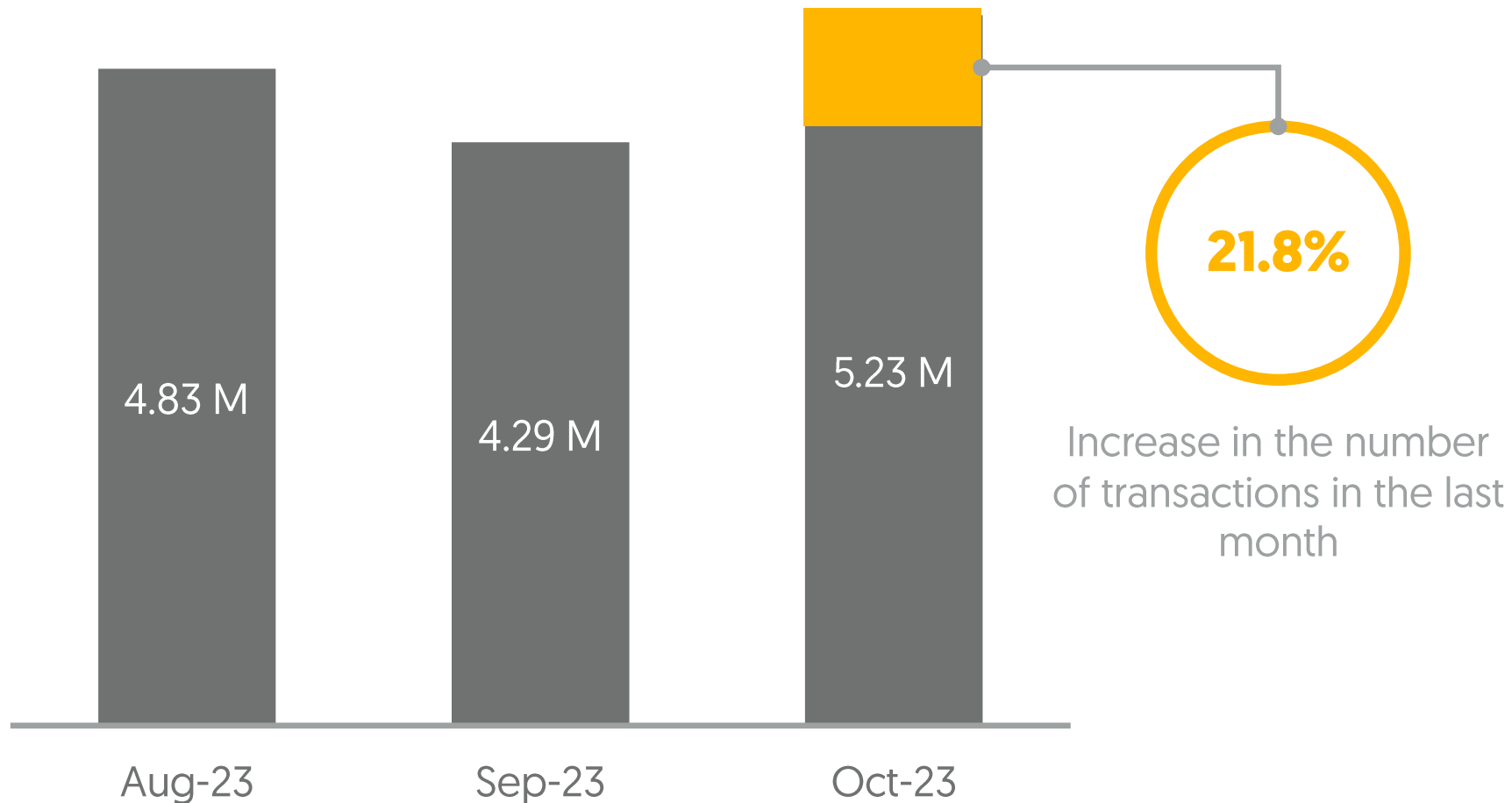
Billers
494



Services
1,631

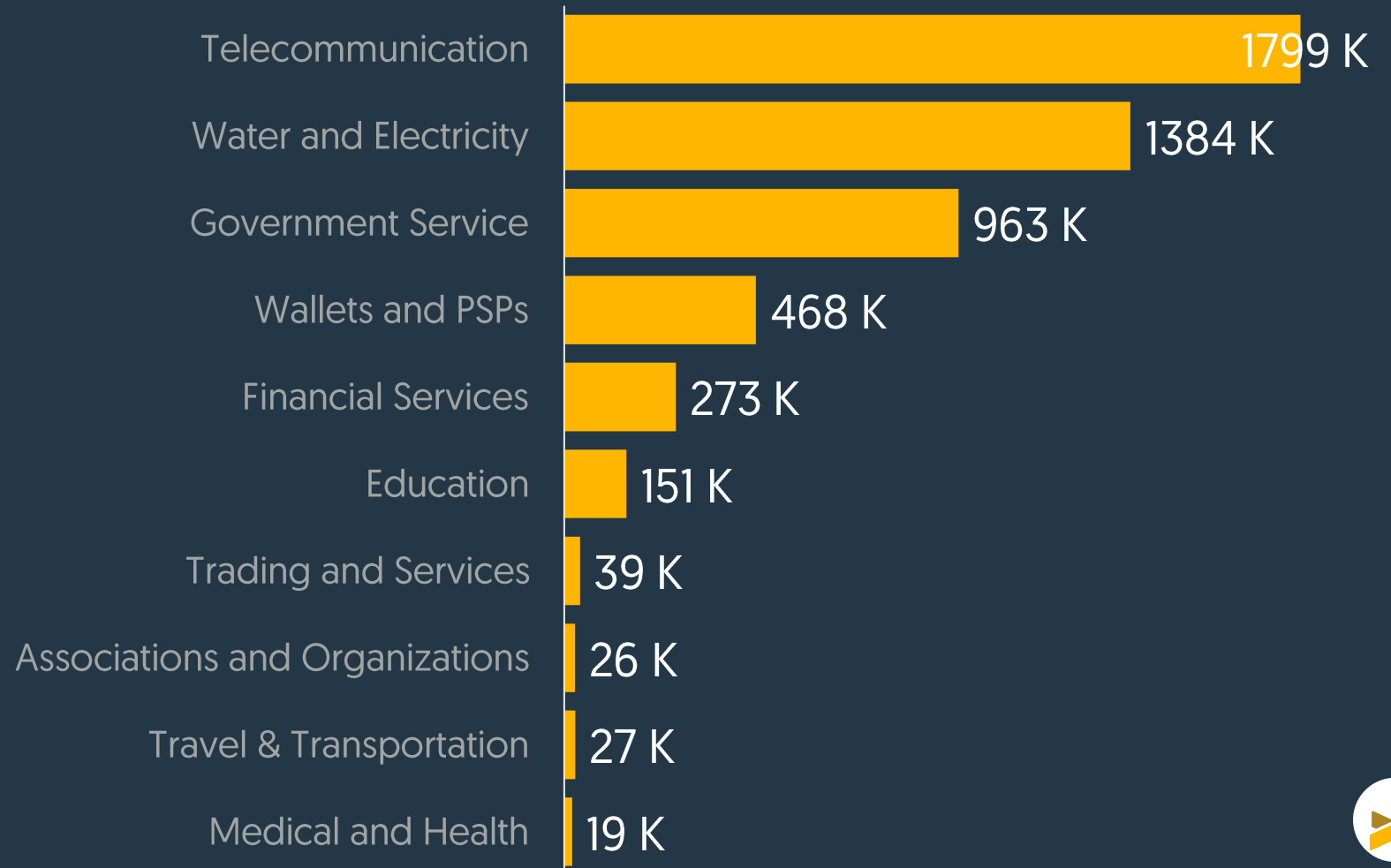
eFAWATEERcom Number of Transactions

Total Number of Transactions Over the Past 3 Months



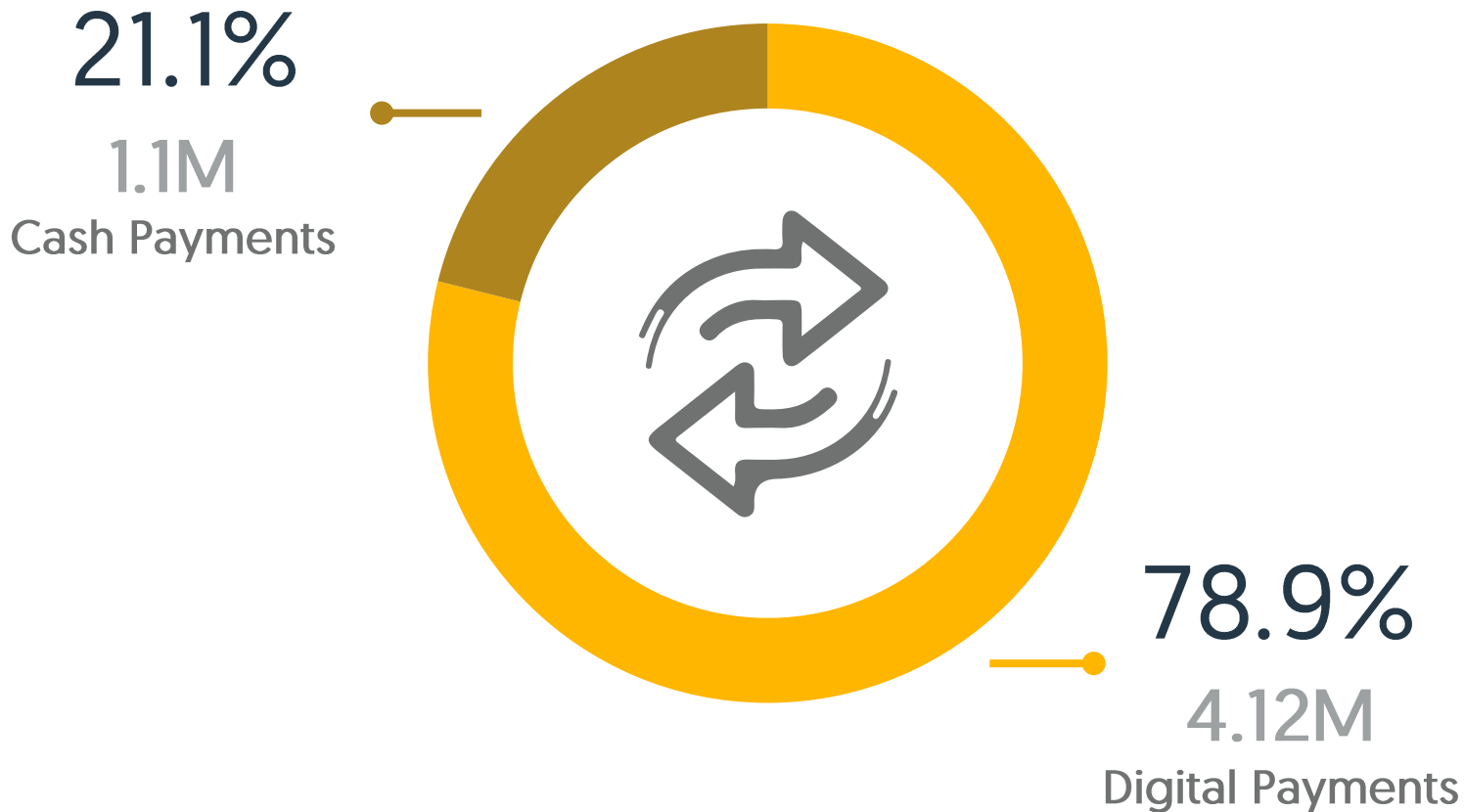
eFAWATEERcom Number of Transactions

Number of Transactions by Category



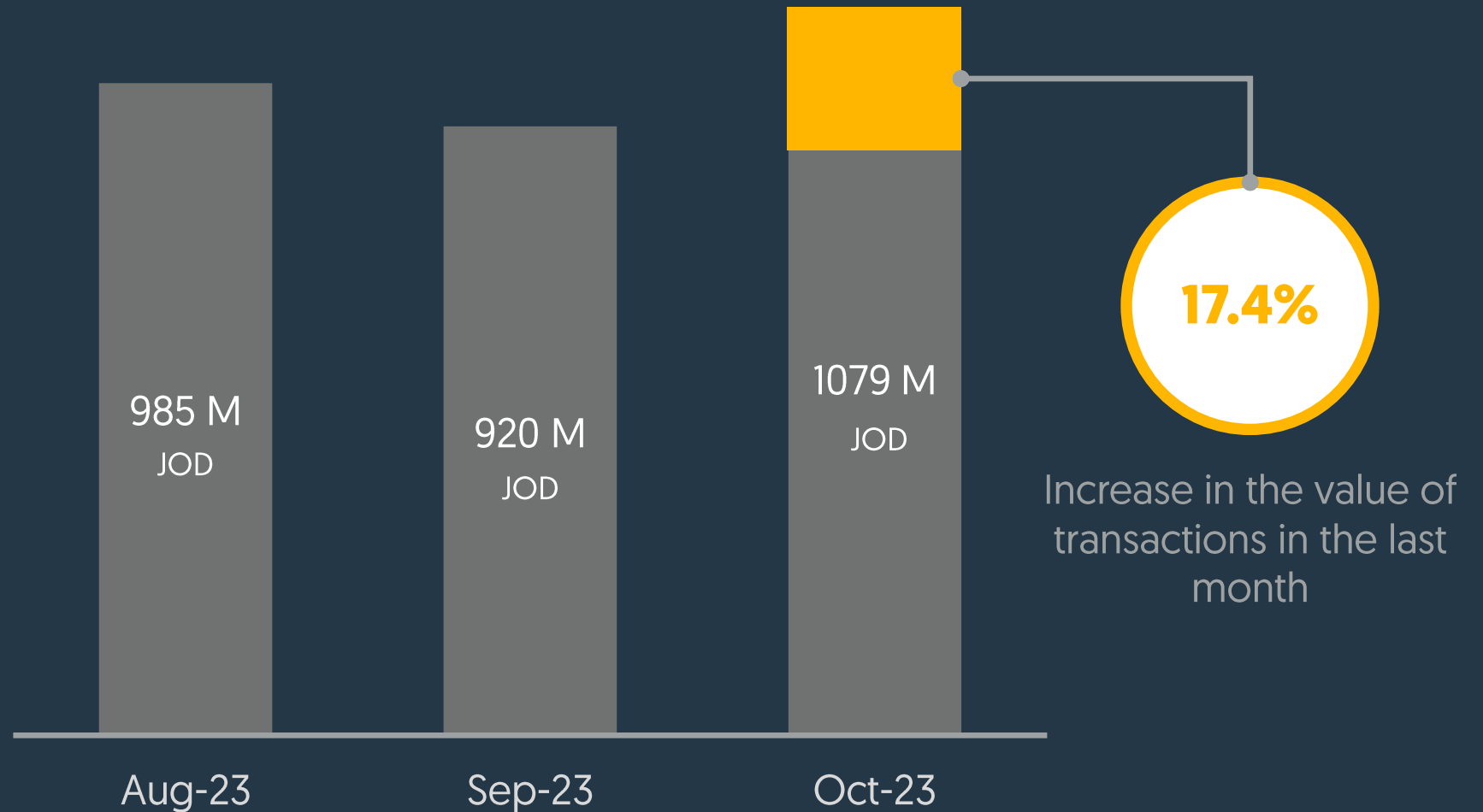
eFAWATEERcom Number of Transactions

Percentage Based on Payment Method



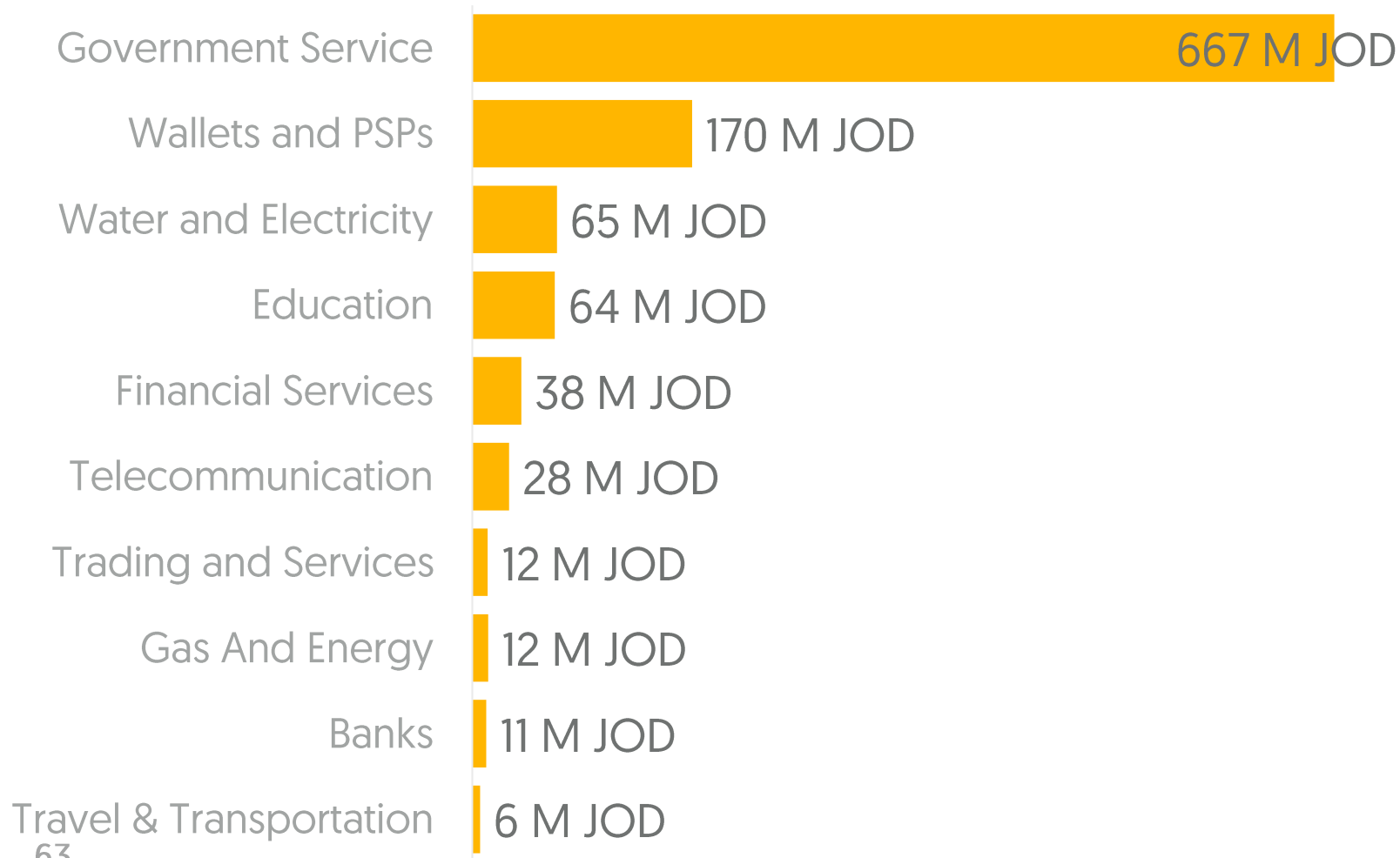
eFAWATEERcom Value of Transactions

Total Value of Transactions Over the Past 3 Months



eFAWATEERcom Value of Transactions

Value of Transactions by Category



eFAWATEERcom Value of Transactions

Percentage Based on Payment Method

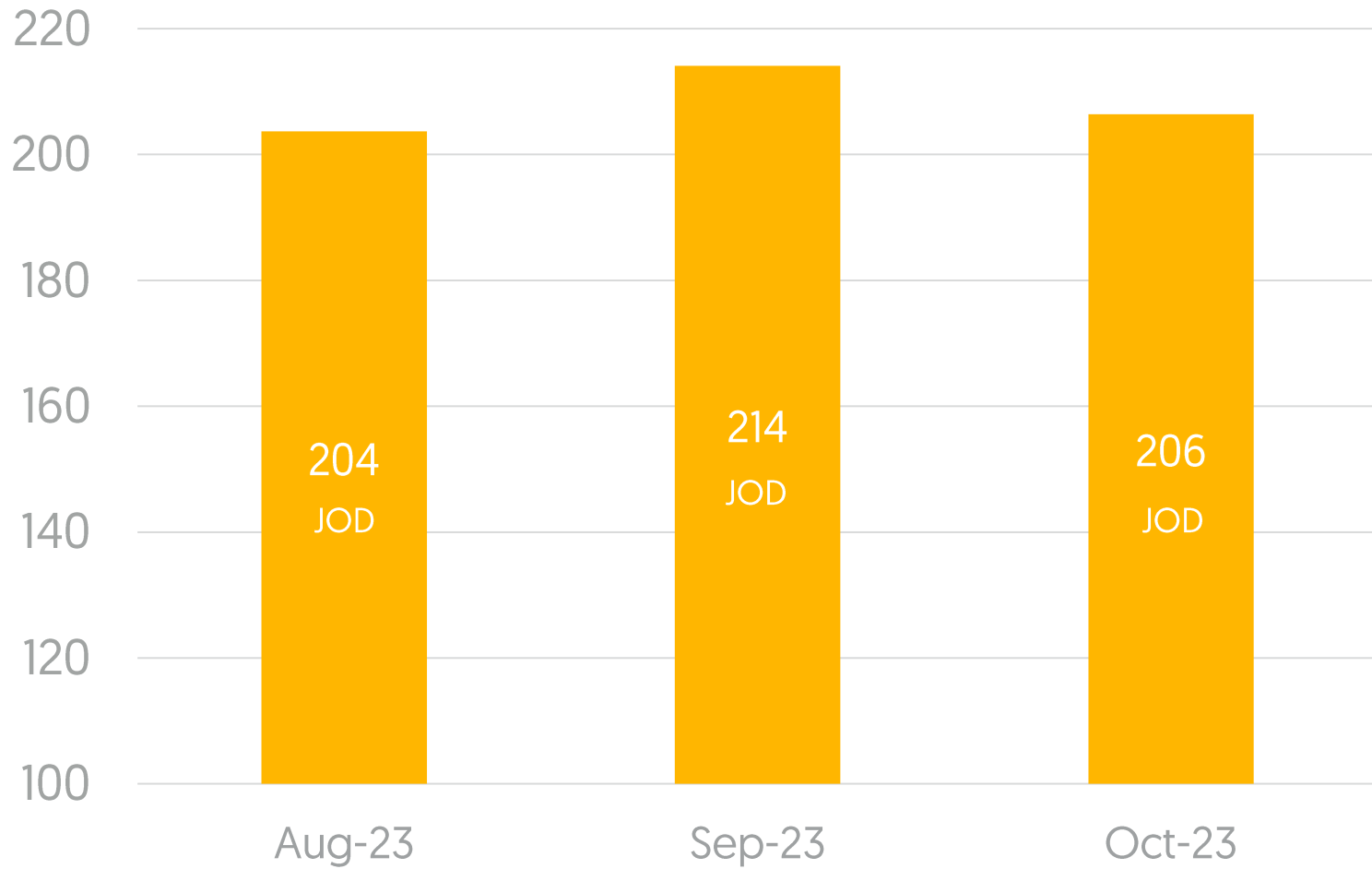
18.2%
196.5M JOD
Cash Payments



81.8%
882.8M JOD
Digital Payments

eFAWATEERcom Transactions

Average Value of Transactions Over the Past 3 Months





ACH
Automated Clearing House

Monthly Report

October 2023

66

Automated Clearing House



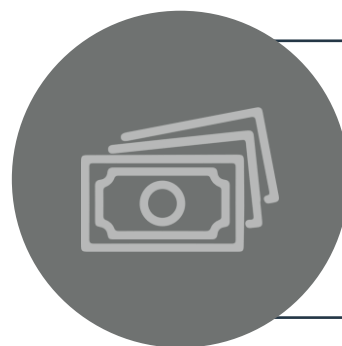
10.2023

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



Number of Transactions

8.85M



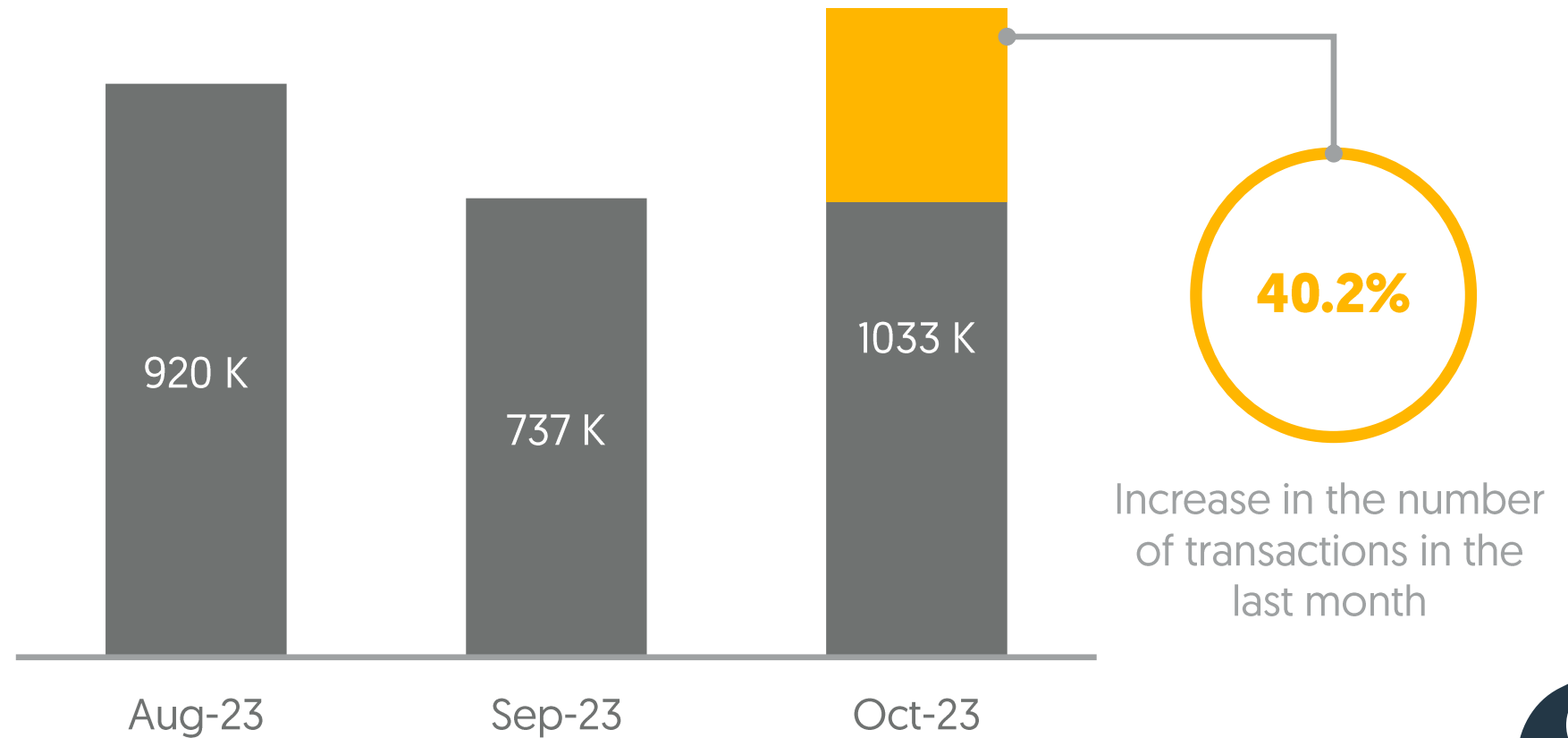
Value of Transactions

7.09B_{JOD}



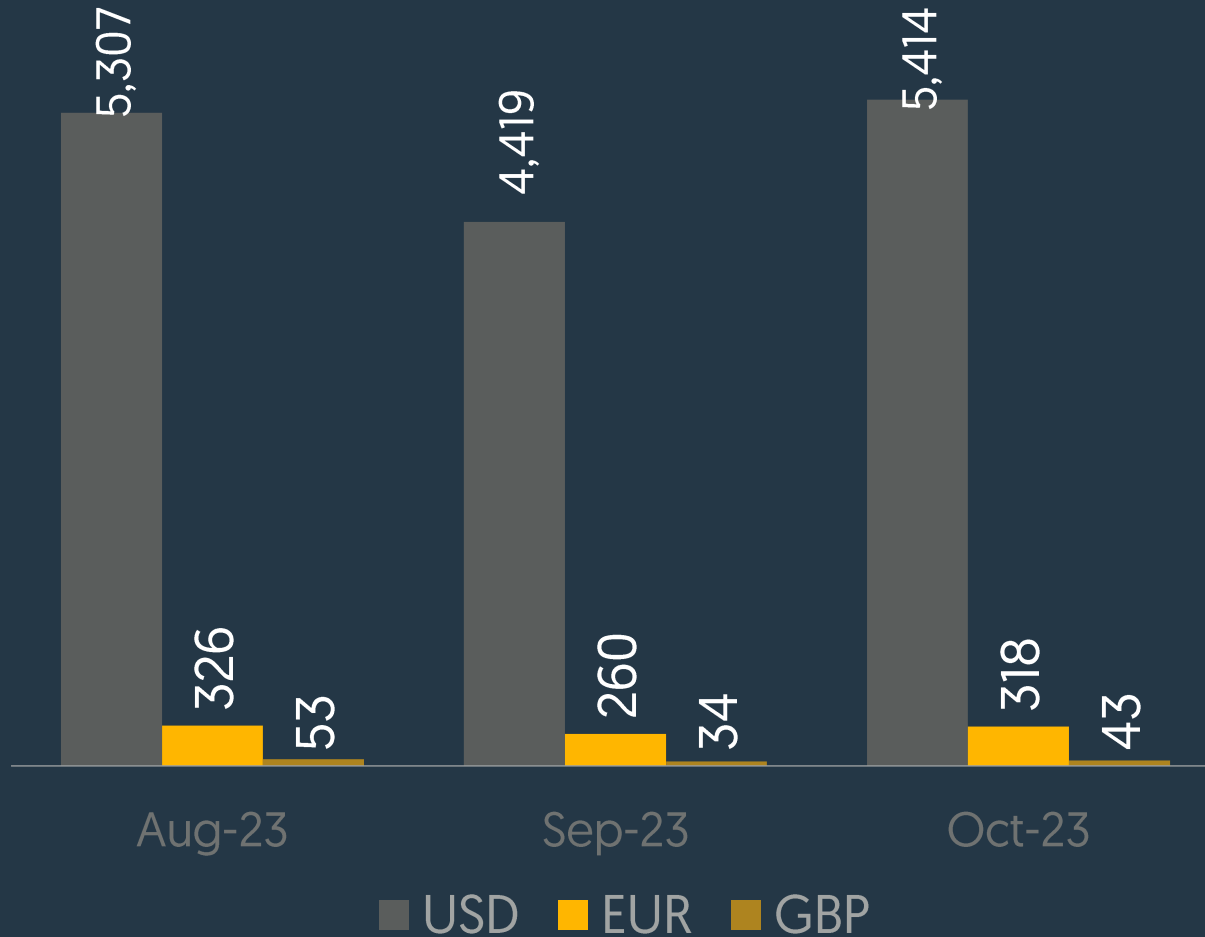
ACH Transactions

Total Number of Jordanian Dinar Transactions Over the Past 3 Months



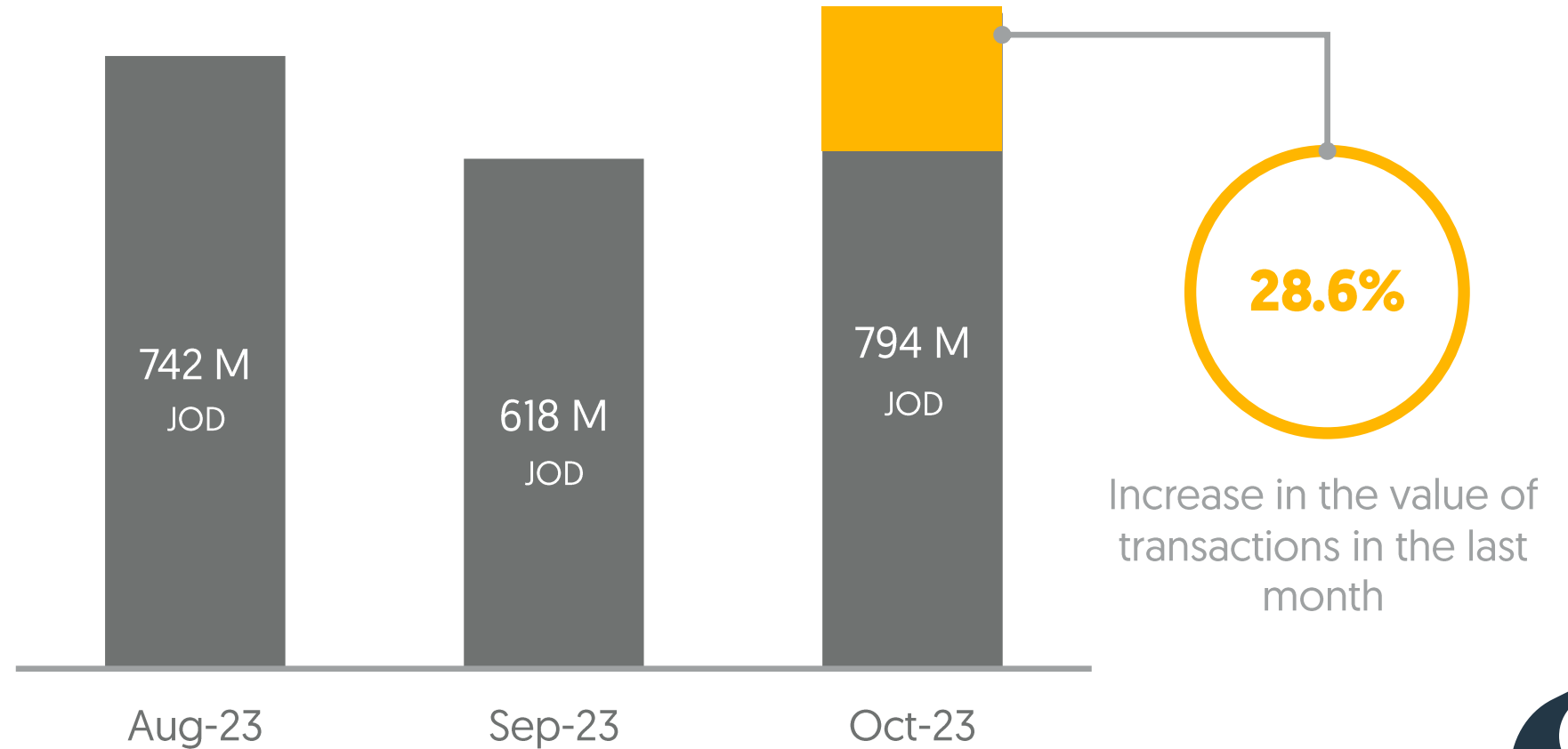
ACH Transactions

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



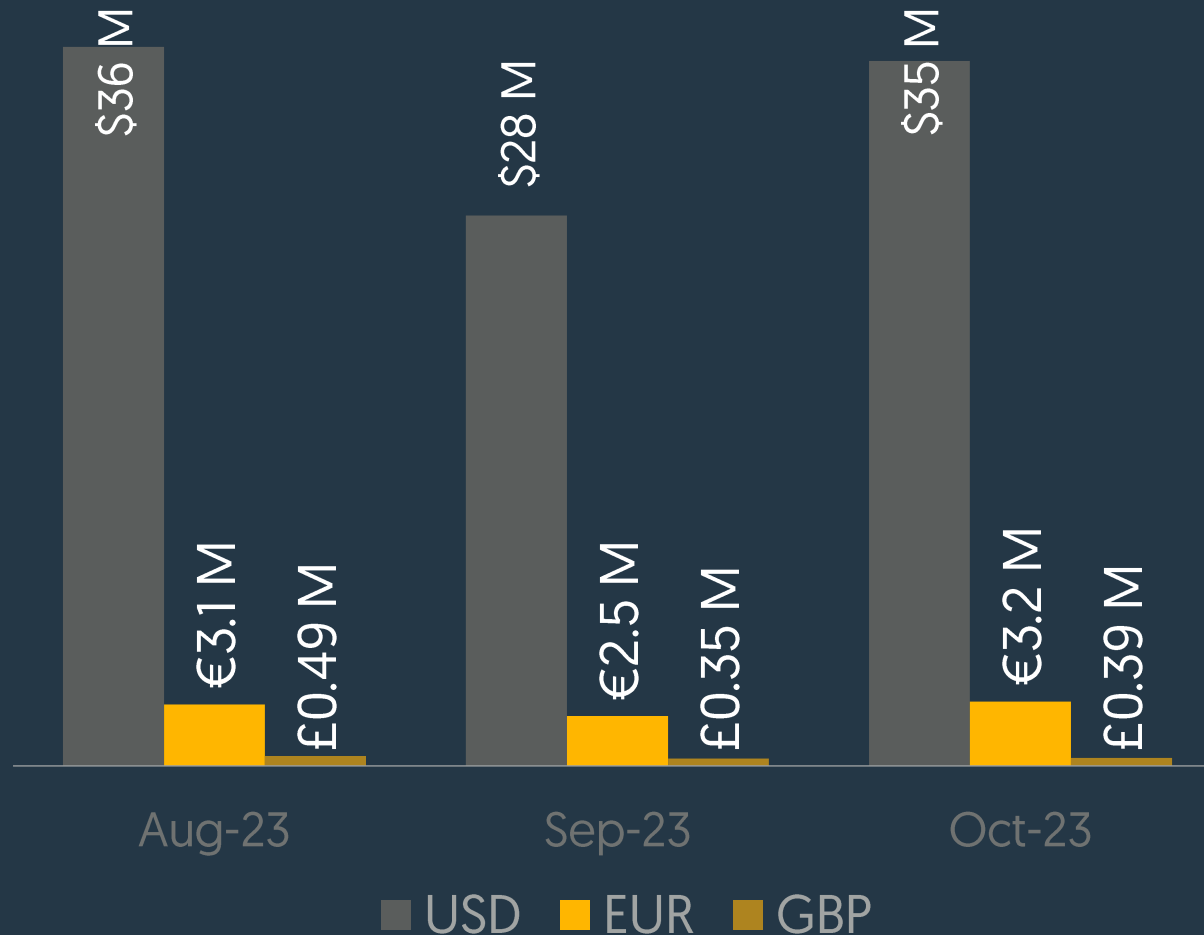
ACH Transactions

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 October 2023

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Electronic Cheque Clearing Unit



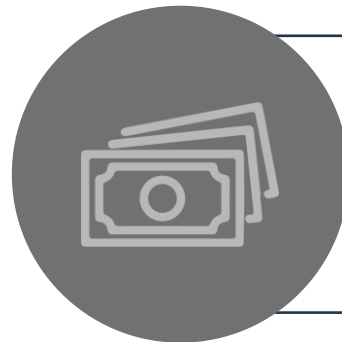
10.2023

Total Number and Value of Transactions Since the Beginning of 2023



Number of Transactions

5.56M



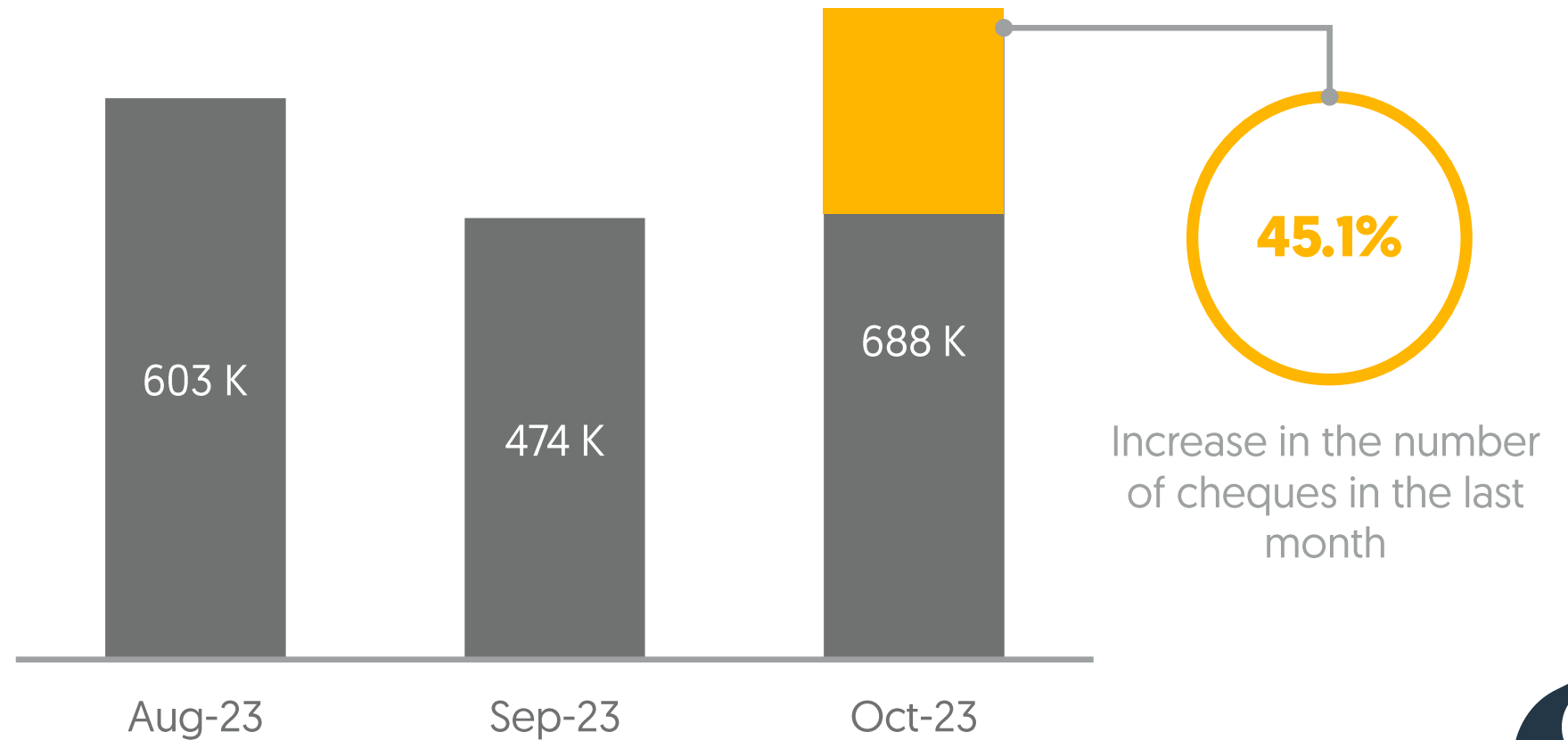
Value of Transactions

33.35B_{JOD}



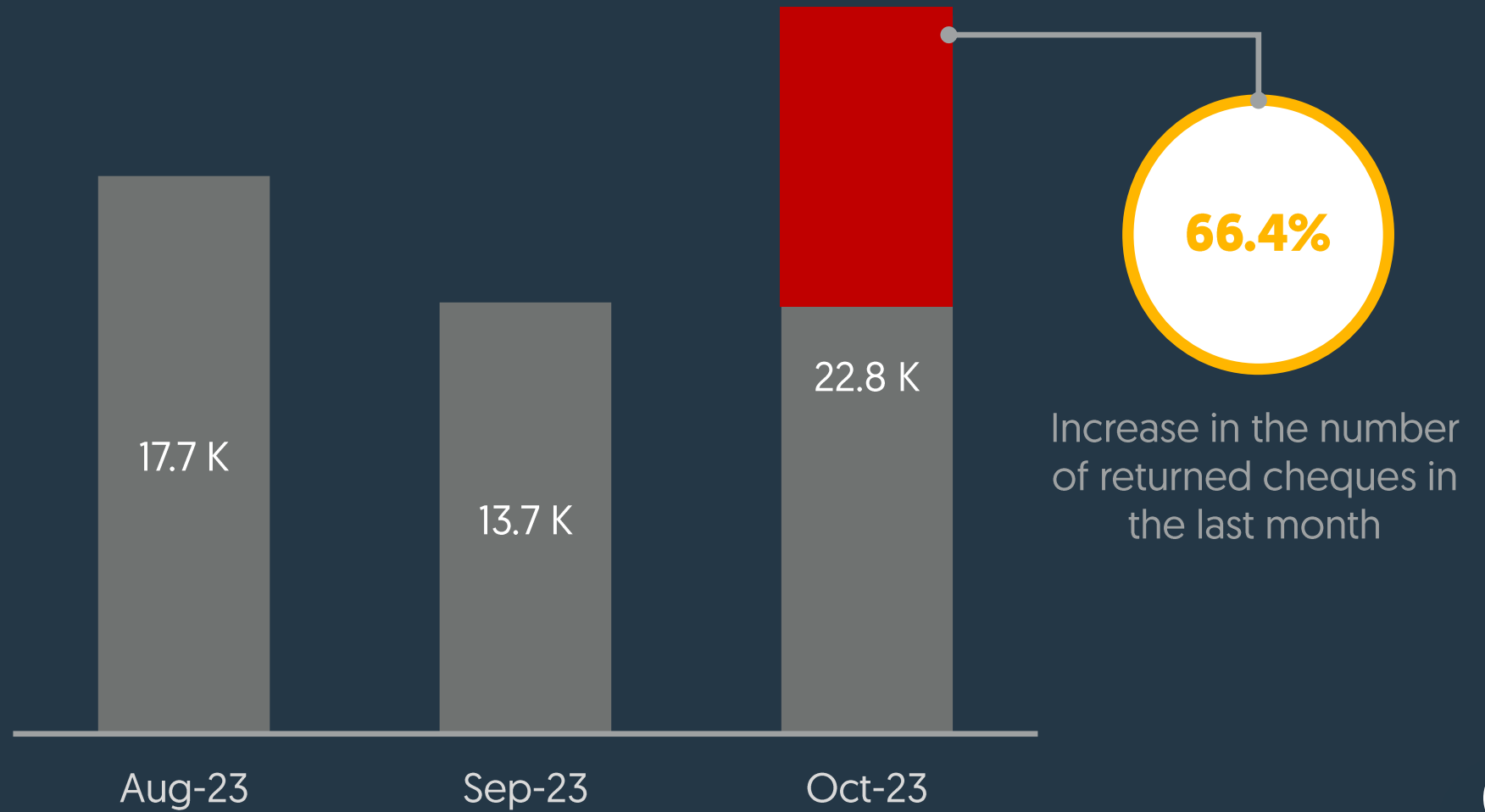
ECCU Cheques

Total Number of Inward Cheques Over the Past 3 Months



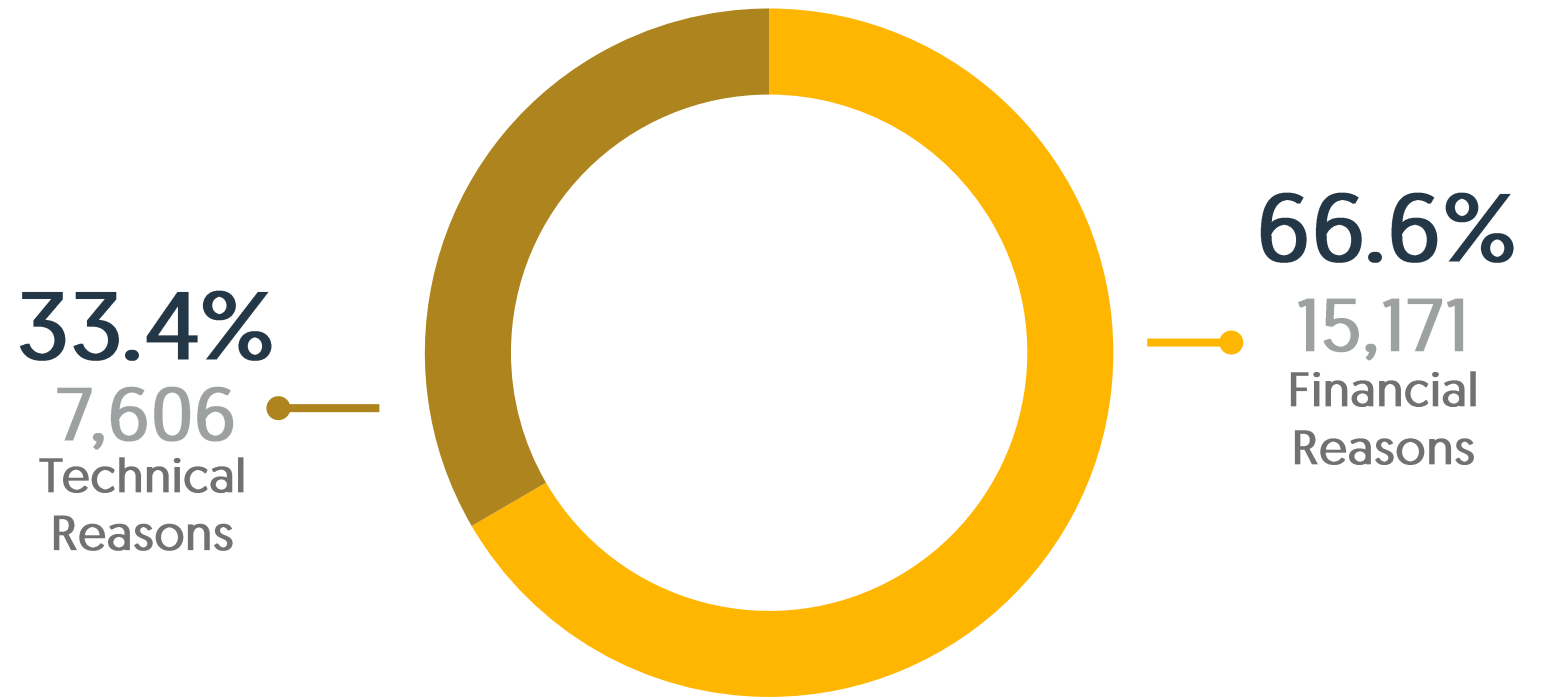
ECCU Returned Cheques

Total Number of Returned Cheques Over the Past 3 Months



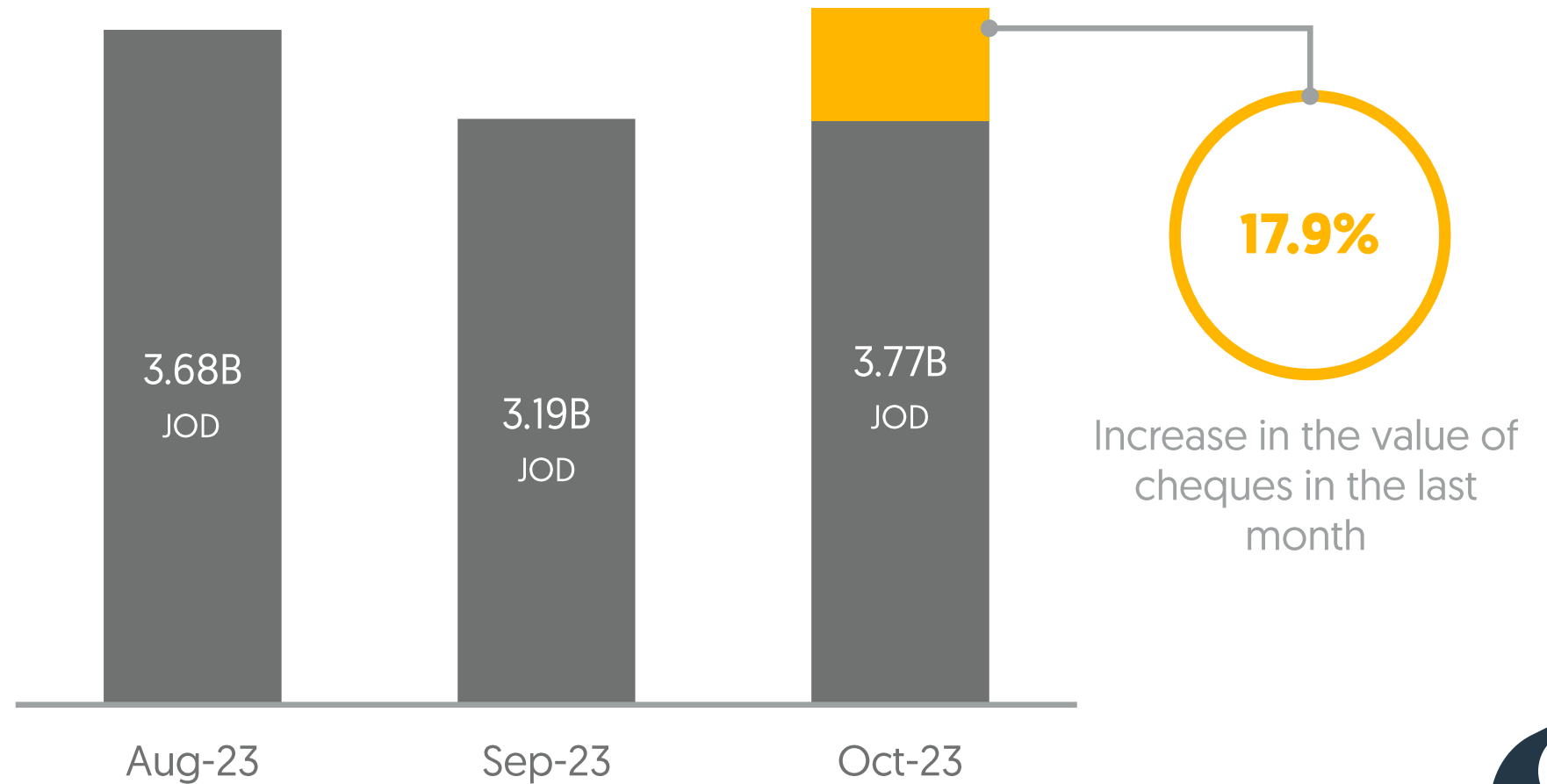
ECCU Cheques

Total Number of Returned Cheques due to Financial and Technical Reasons



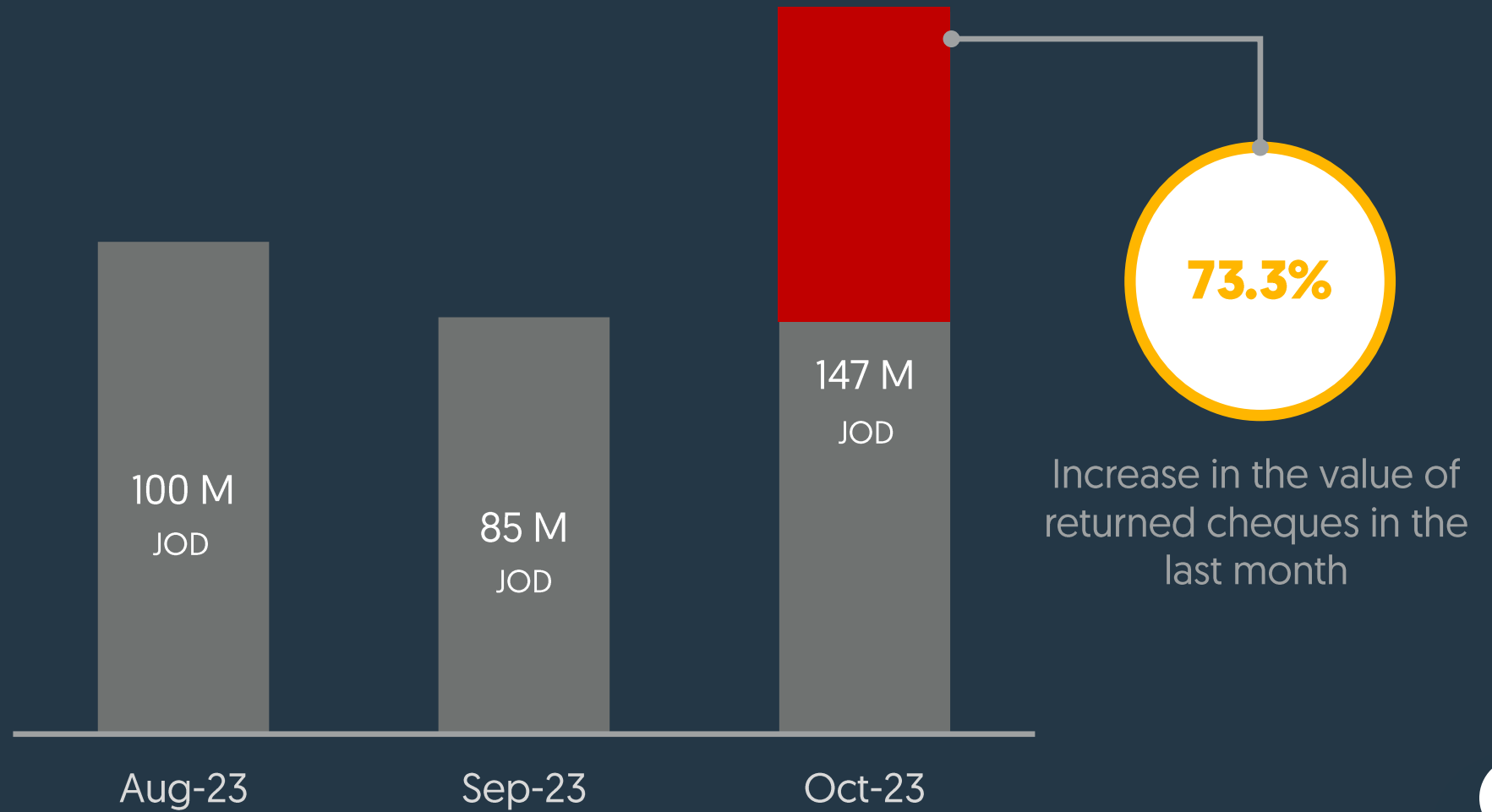
ECCU Cheques

Total Value of Inward Cheques Over the Past 3 Months



ECCU Returned Cheques

Total Value of Returned Cheques Over the Past 3 Months



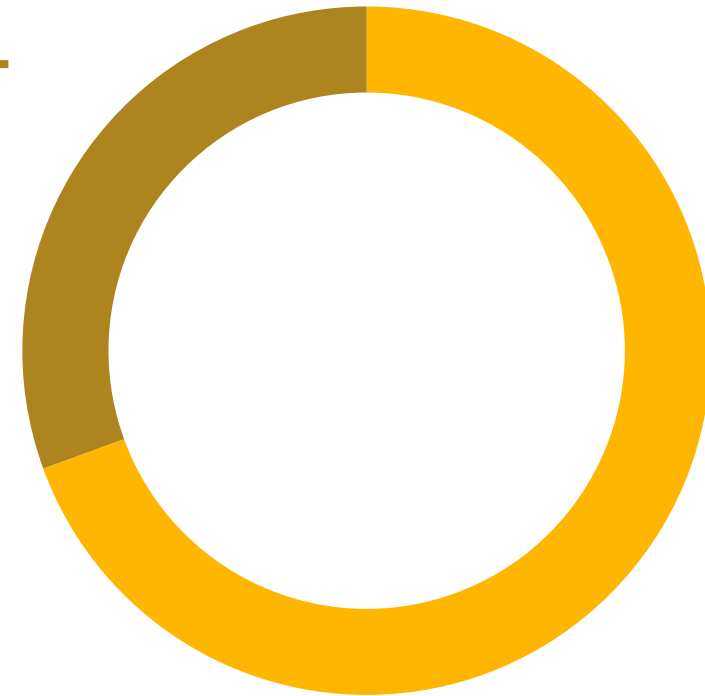
ECCU Cheques

Total Value of Returned Cheques due to Financial and Technical Reasons

30.6%

44.9M_{JOD}

Technical
Reasons



69.4%

102.2M_{JOD}

Financial
Reasons