



Jordan Payments & Clearing Company

# Payment Systems Monthly Reports

December 2023



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# Systems Summary

## Monthly Report

December 2023

3



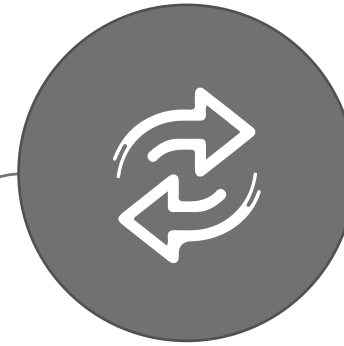
12.2023

# CliQ Summary



Number of  
Users

**1.18M**



Number of  
Transactions

**4.06M**



Value of  
Transactions

**634M<sub>JOD</sub>**

# JoMoPay Summary



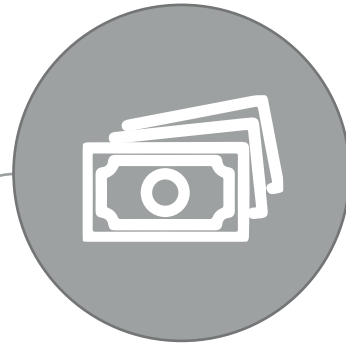
Number of  
Users

**2.16M**



Number of  
Transactions

**3.08M**



Value of  
Transactions

**333M<sub>JOD</sub>**



Number of  
Users

**4.1M**



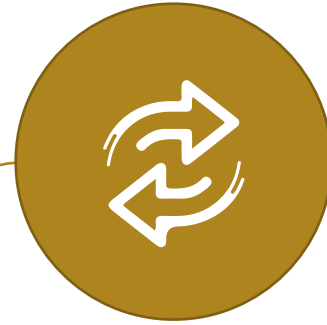
Number of  
Billers

**496**



Number of  
Services

**1,718**



Number of  
Transactions

**5.03M**



Value of  
Transactions

**937M<sub>JOD</sub>**



# ACH Summary

Automated Clearing House



Total Number of  
Transactions

**920K**



Number of JOD  
Transactions

**915K**



Value of JOD  
Transactions

**732M<sub>JOD</sub>**



**ECCCU**  
Electronic Cheque Clearing Unit

# Summary



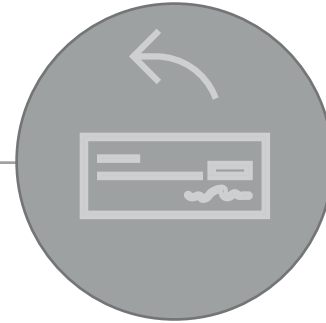
Number of  
Cheques

**577K**



Value of  
Cheques

**4.4B<sub>JOD</sub>**



Number of  
Returned Cheques

**21.8K**



Value of Returned  
Cheques

**164M<sub>JOD</sub>**





# Monthly Report

December 2023

Instant Payment System for  
Transfers Issued by Banks

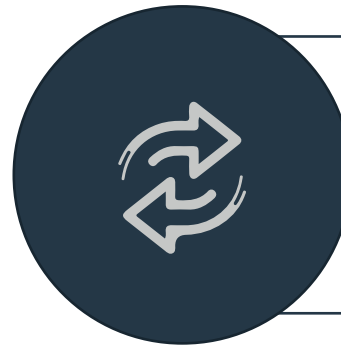
9



12.2023

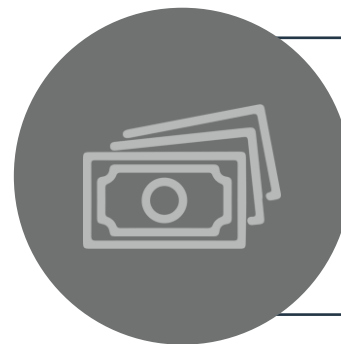
# Total Number and Value of Transactions Since the Beginning of 2023

Transfers Issued by Banks



Number of Transactions

**30.21M**

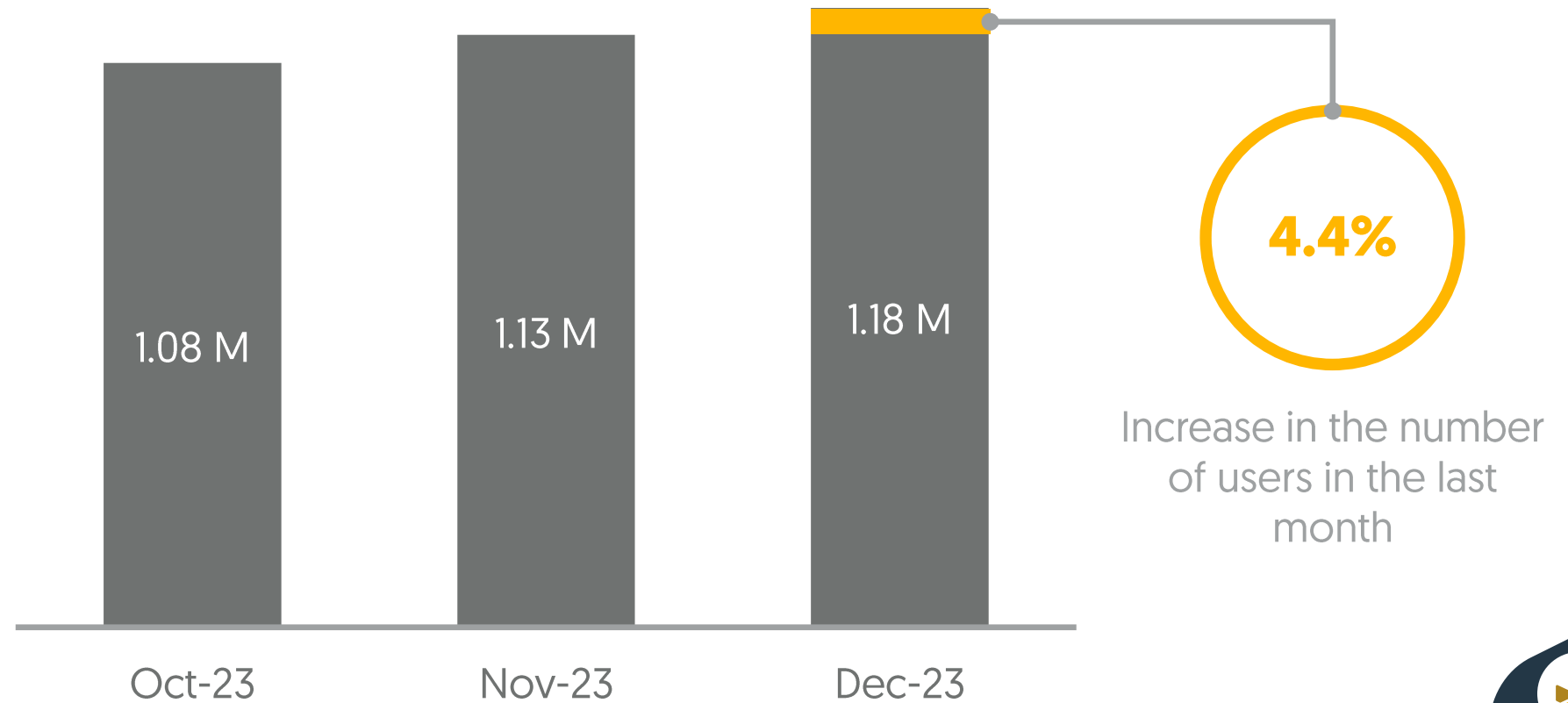


Value of Transactions

**4.48B<sub>JOD</sub>**

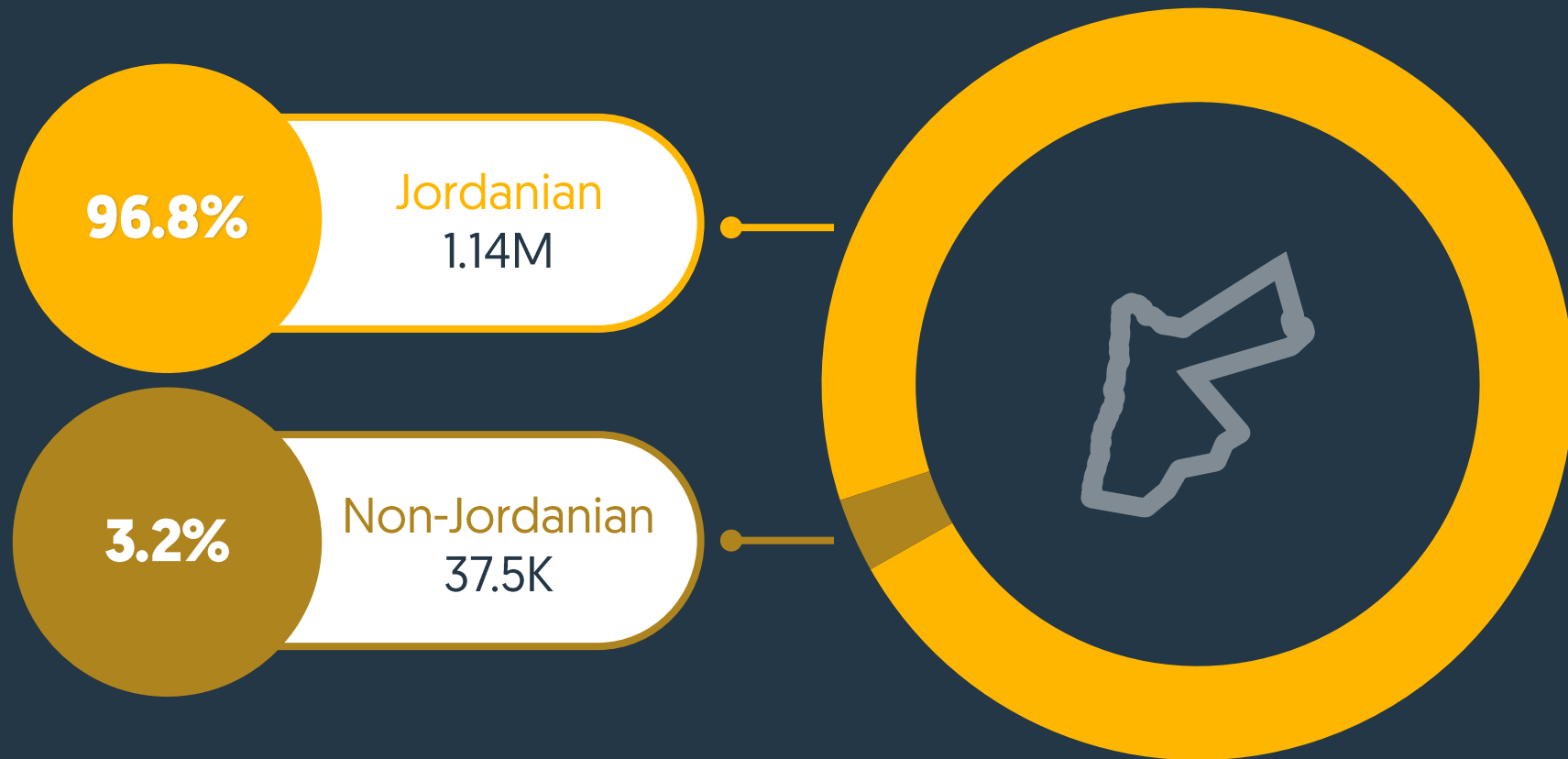
# CliQ Users

Total Number of Users Over the Past 3 Months



# CliQ Users

Percentage of Users Based on Nationality

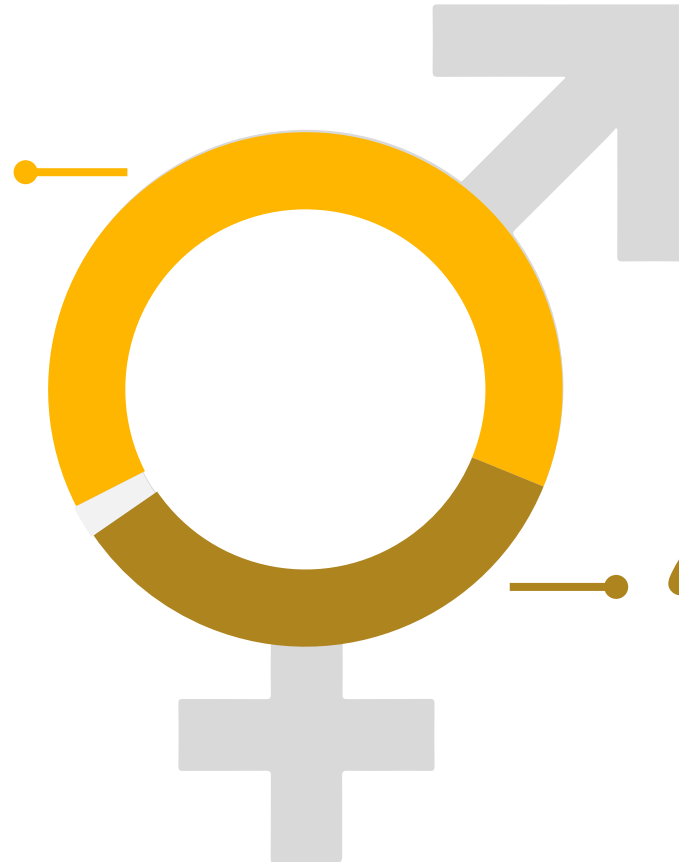


# CliQ Users

Percentage of Users Based on Gender

63.6%

752K  
Male Users



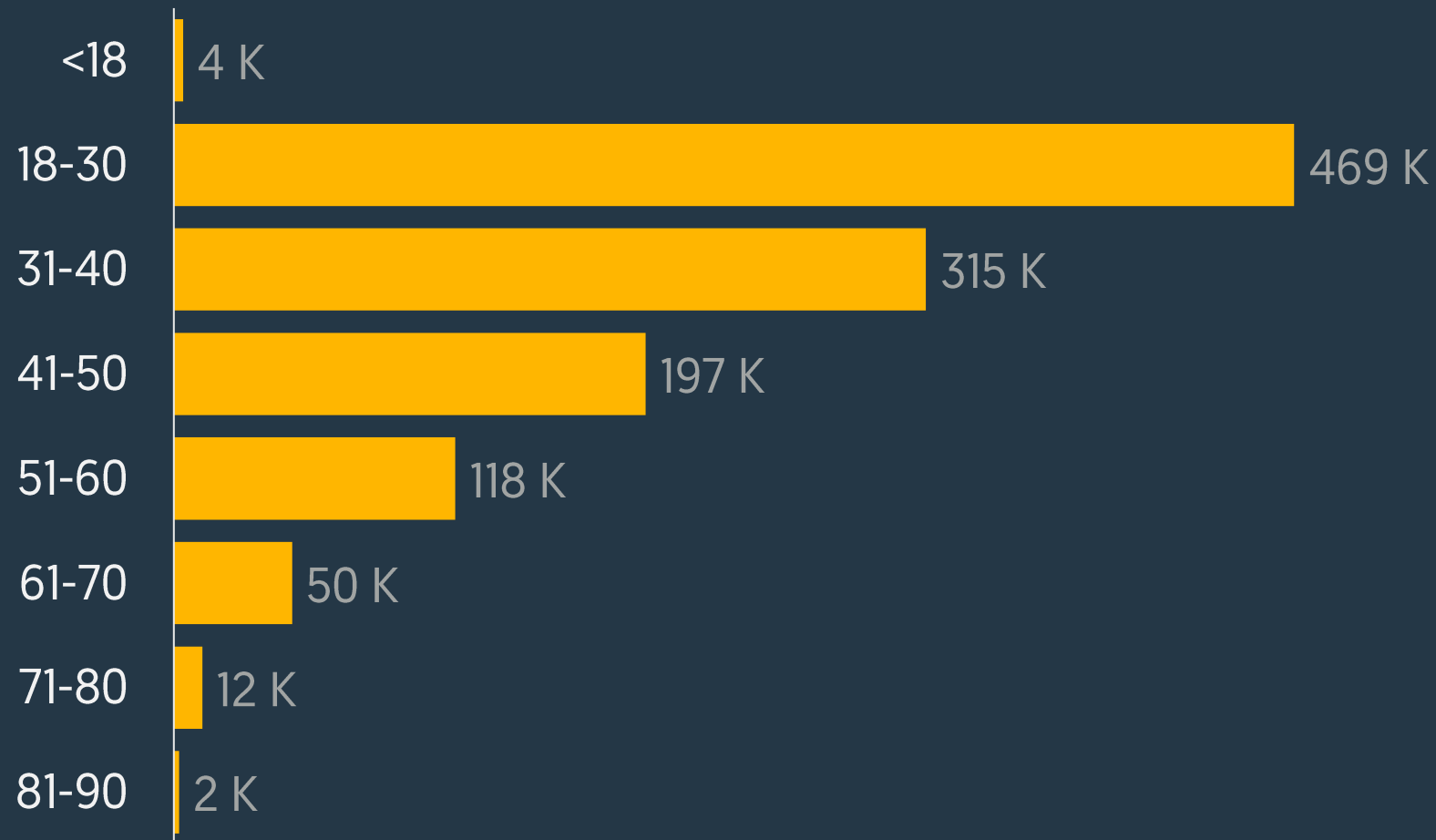
34.2%

405K  
Female Users



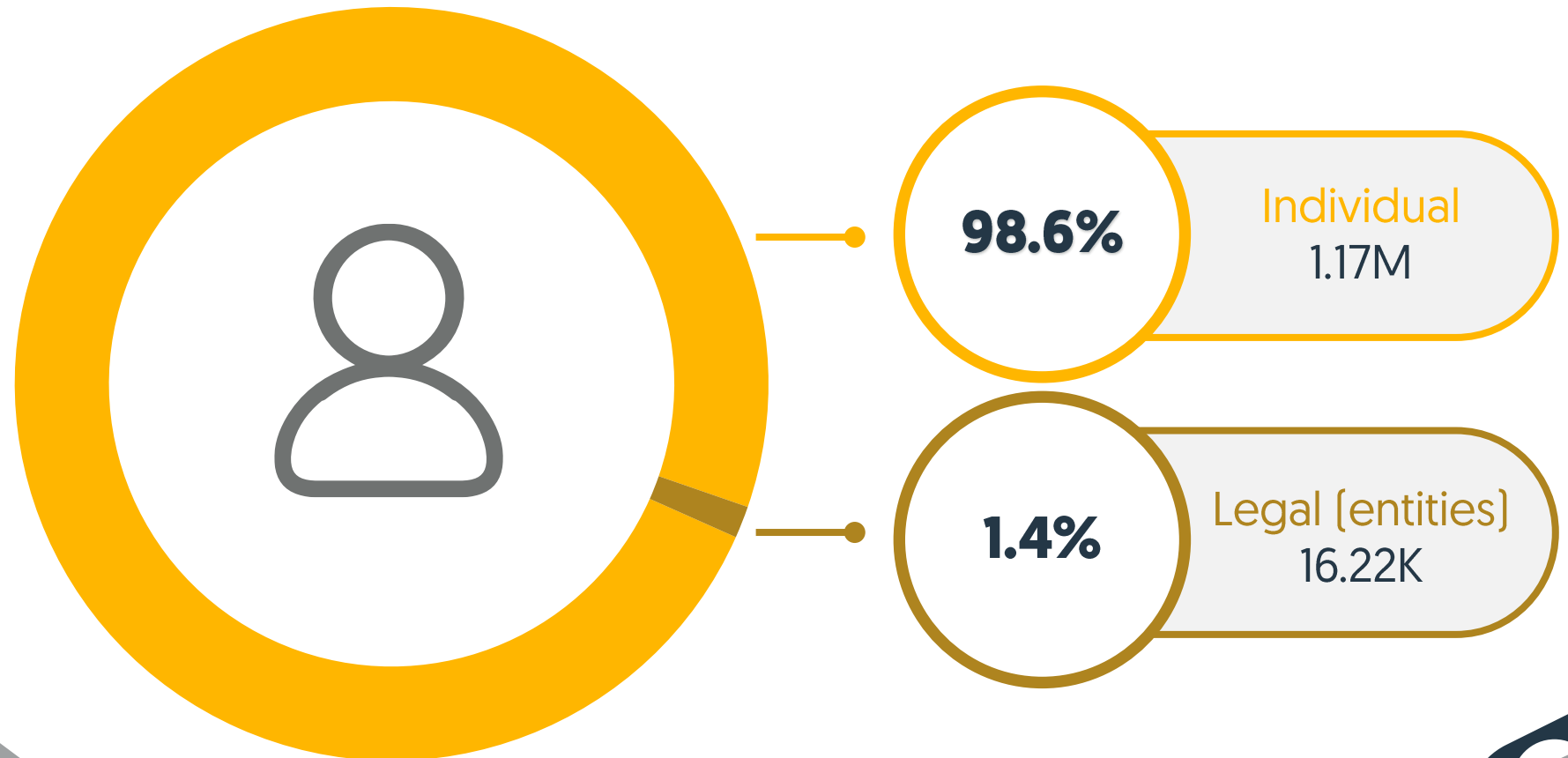
# CliQ Users

Number of Users Based on Age Group



# CliQ Users

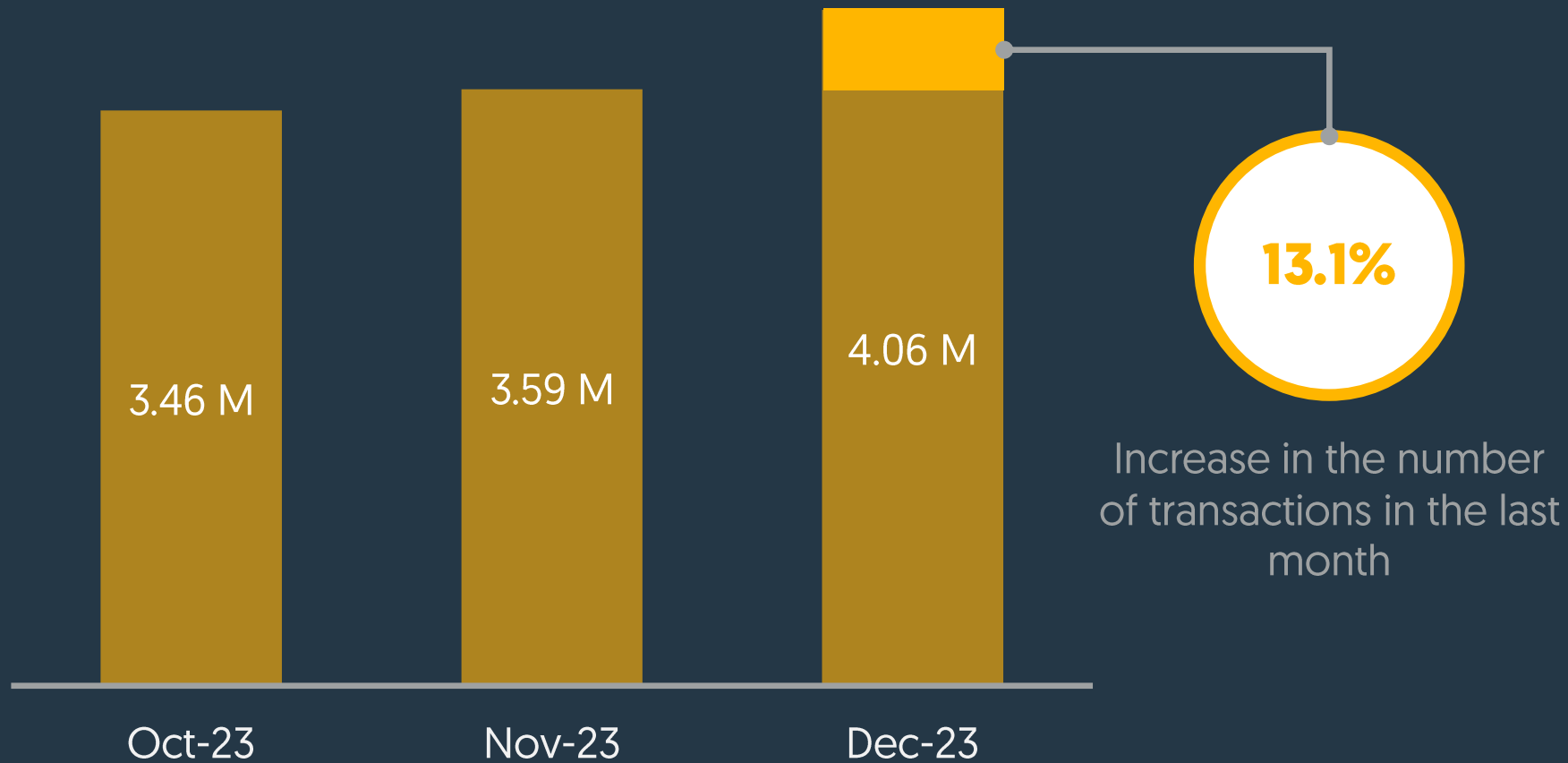
Percentage of Users Based on Customer Type



# CliQ Number of Transactions

Total Number of Transactions Over the Past 3 Months

Transfers Issued by Banks





# CliQ Number of Transactions

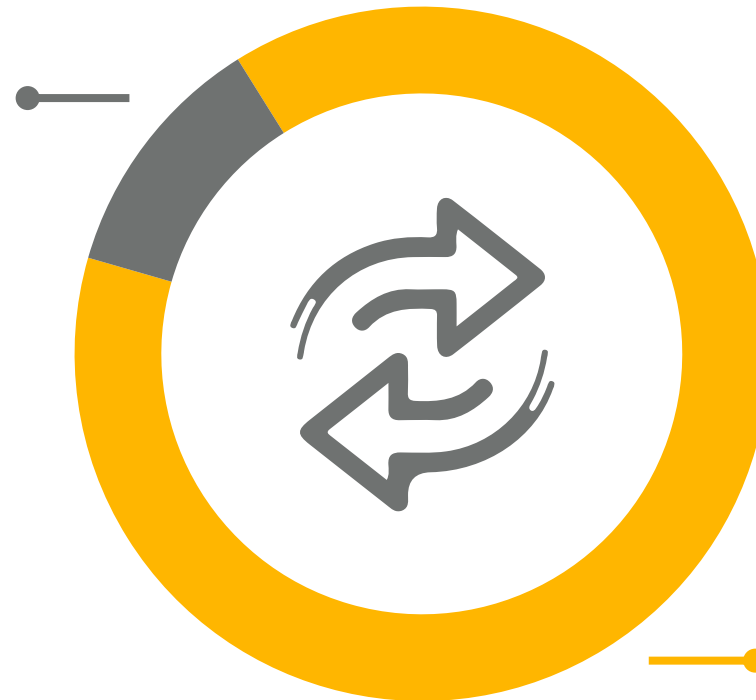
Percentage Based on Transaction Type

Transfers Issued by Banks

11.7%

473.4K

Purchases



88.3%

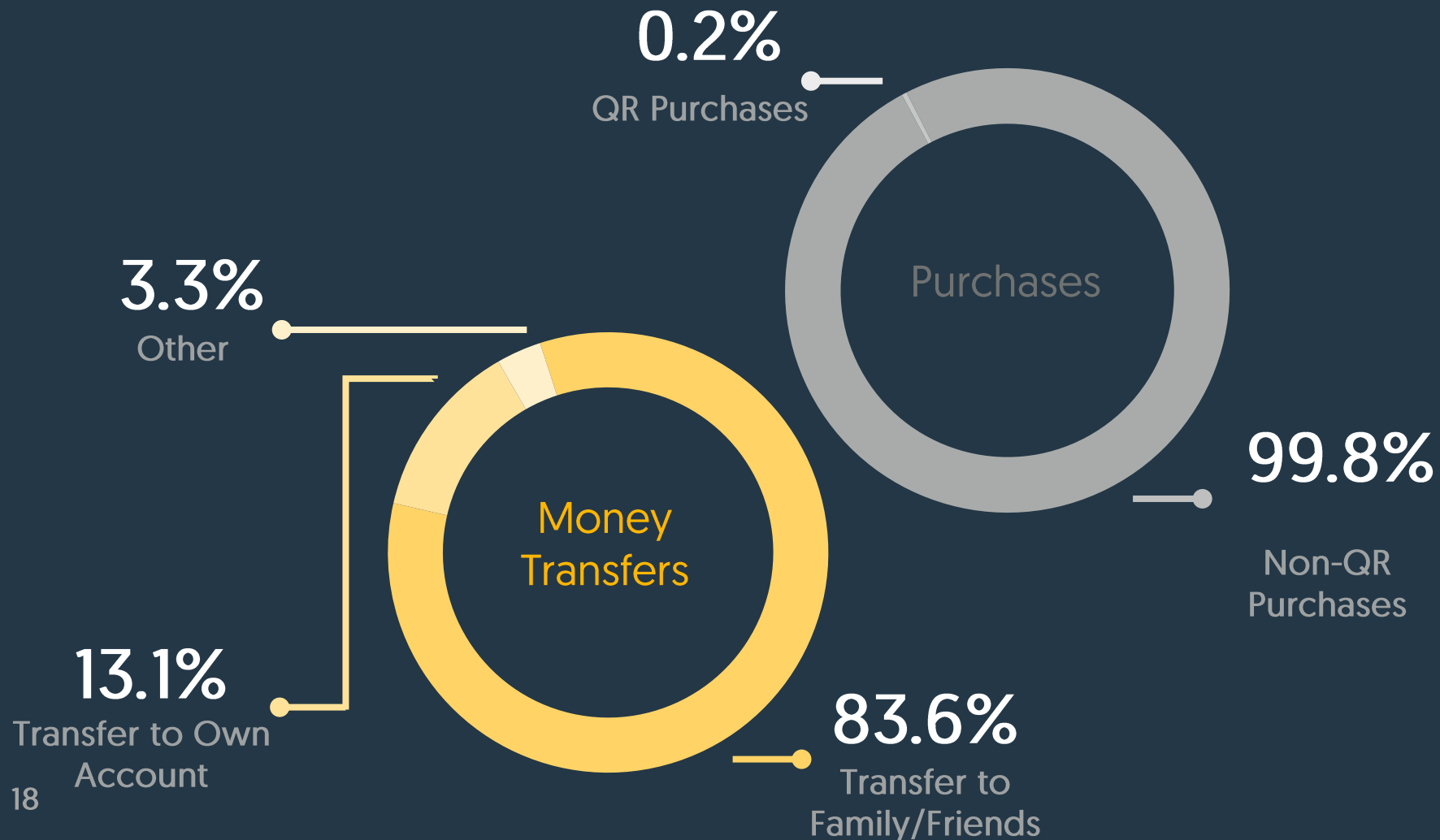
3.59M

Money Transfers

# CliQ Number of Transactions

Percentage Based on Transaction Type Sub-Category

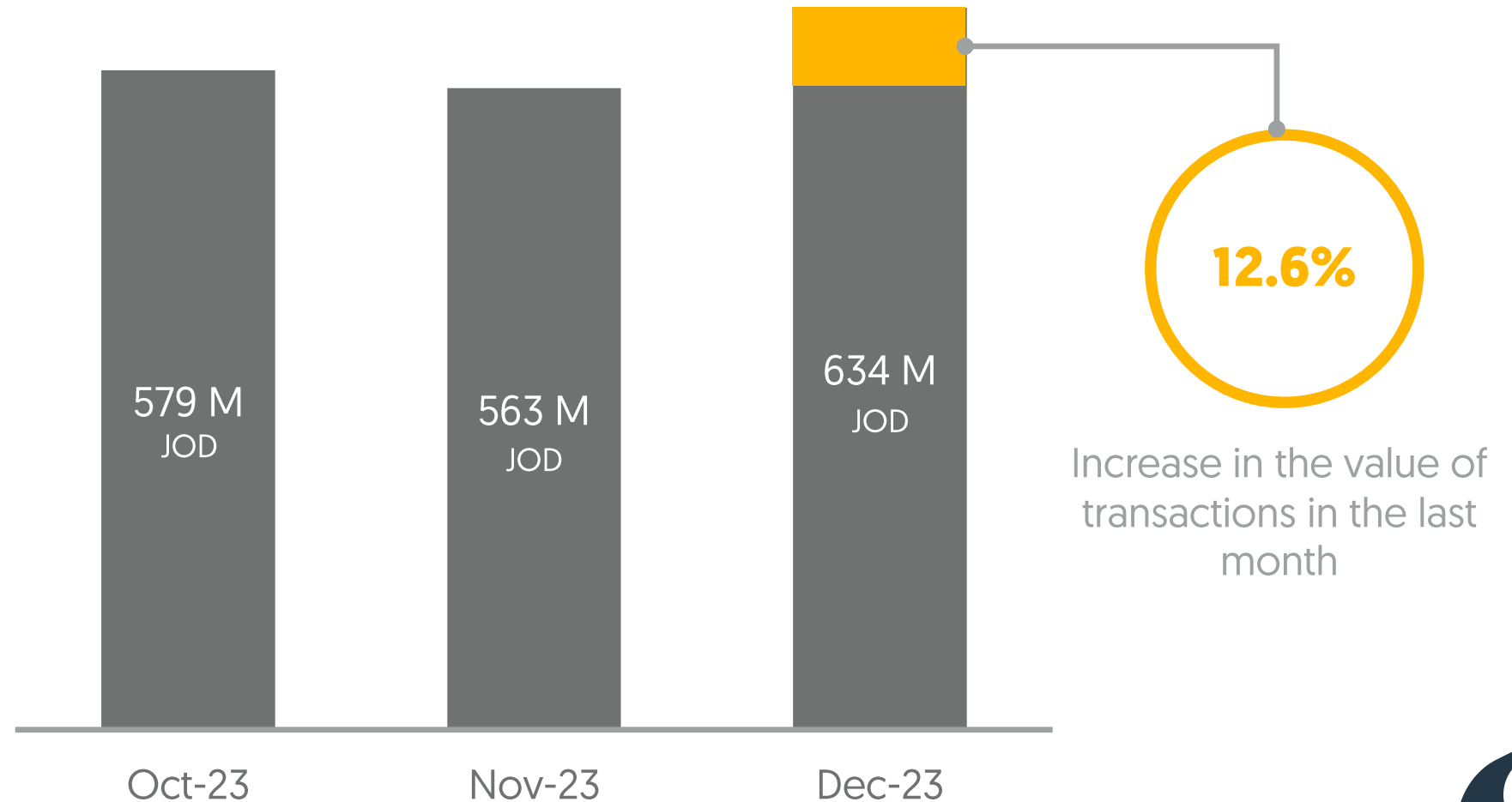
Transfers Issued by Banks



# 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

16.1%  
101.7M JOD  
Purchases



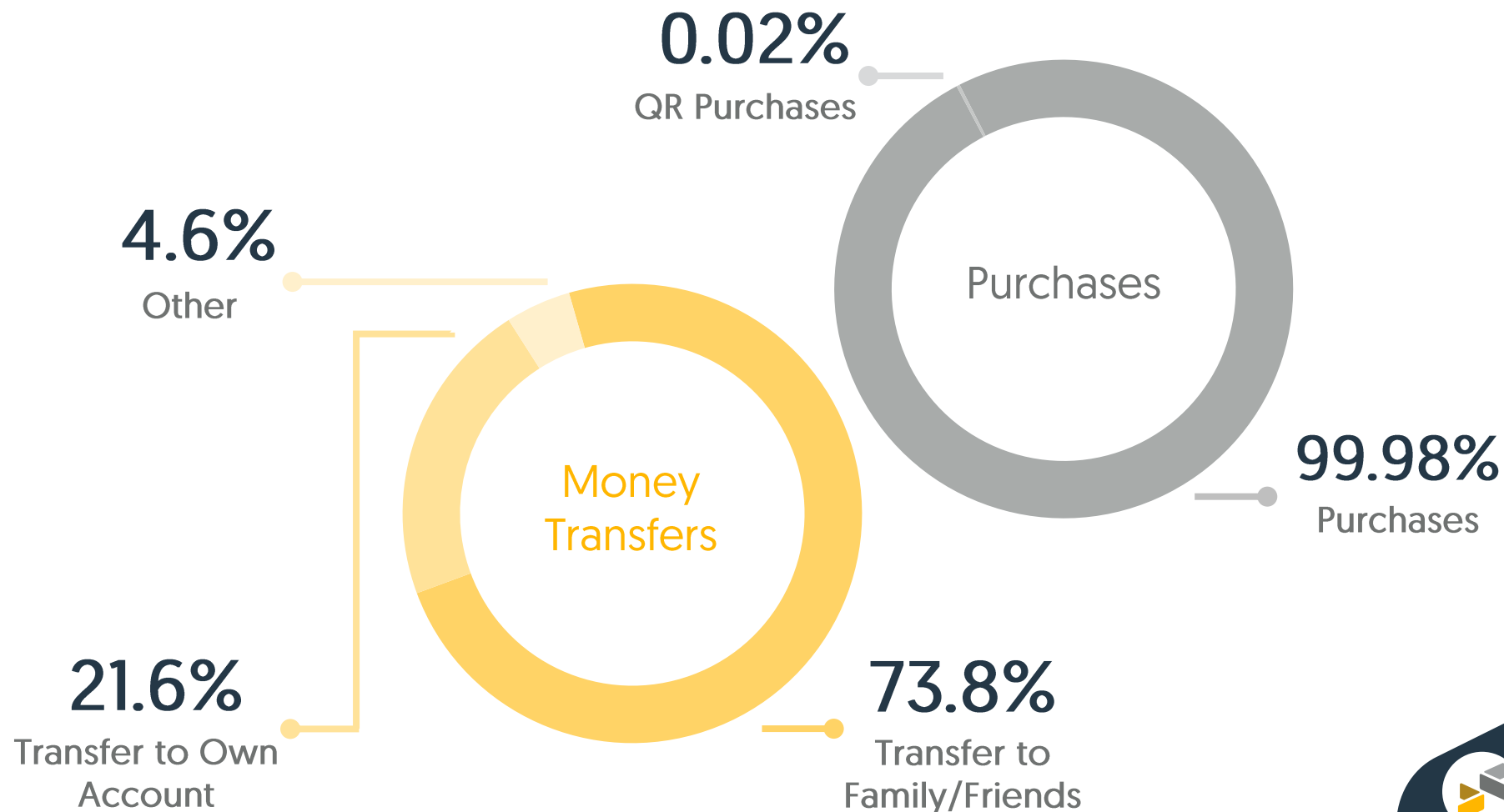
83.9%  
532.1M JOD  
Money Transfers



# Value of Transactions

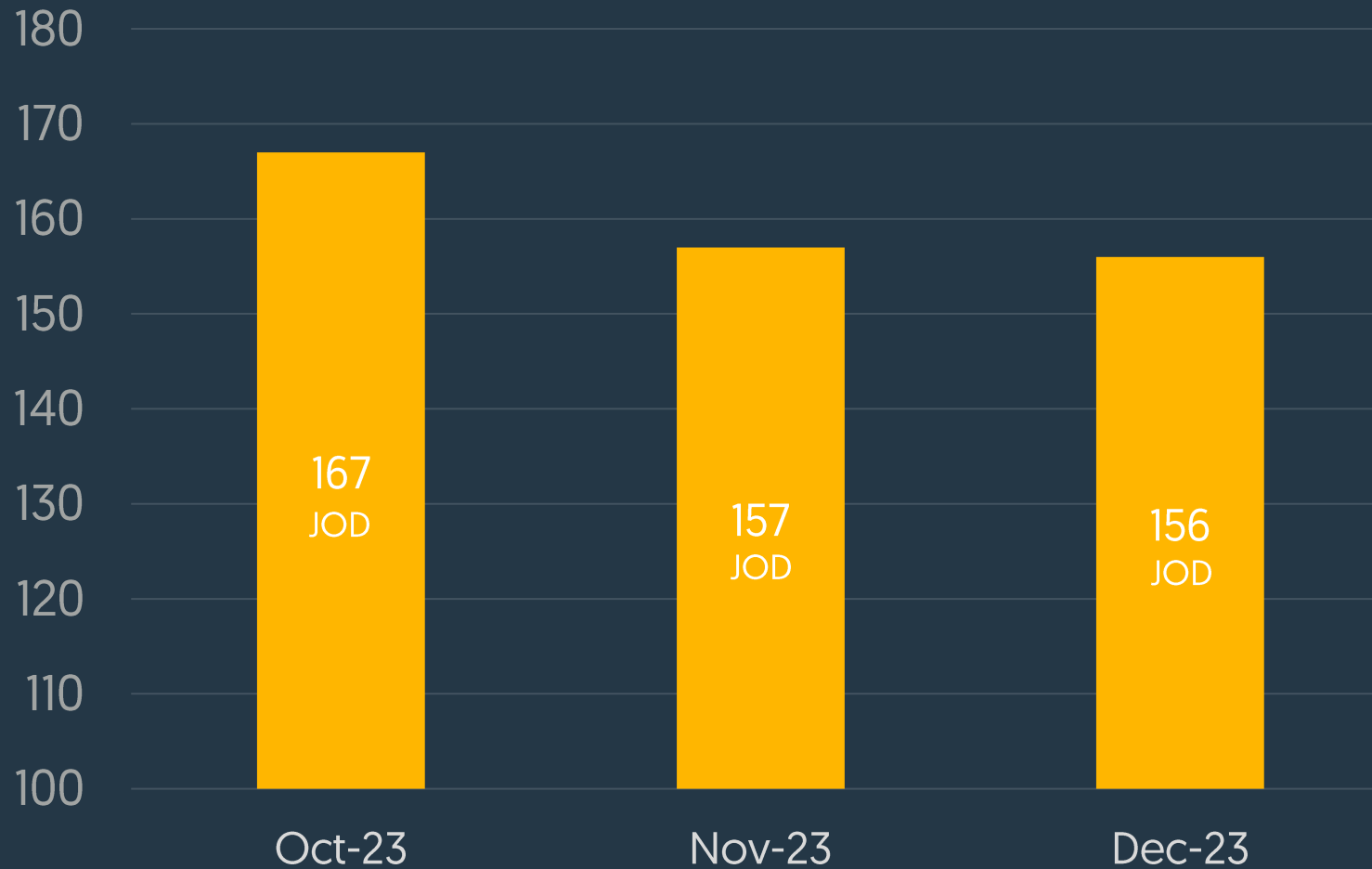
Percentage Based on Transaction Type Sub-Category

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



25.2%

0.70M

On Us



74.8%

2.08M

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%

88M JOD  
On Us



81%

375M JOD  
Off Us

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





**JoMoPay**  
Jordan Mobile Payment

# Monthly Report

## December 2023

Jordan Mobile Payments Switch for  
Transfers Issued by Mobile Wallets

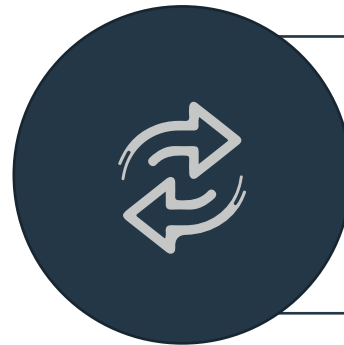
25



12.2023

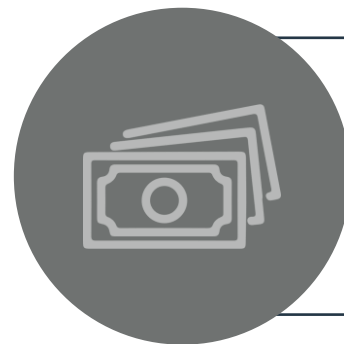
# Total Number and Value of Transactions Since the Beginning of 2023

Transfers Issued by Mobile Wallets



Number of Transactions

**26.61M**



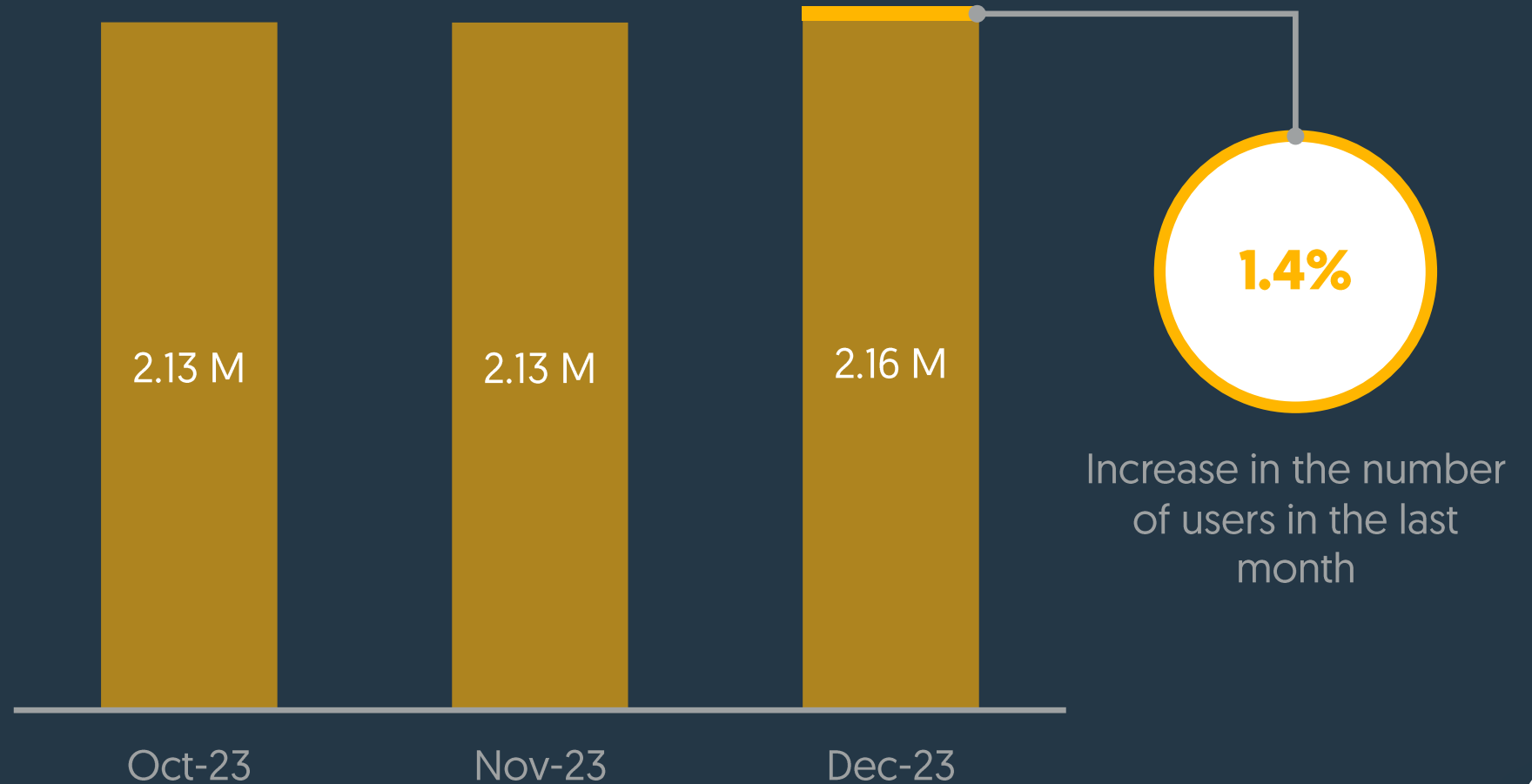
Value of Transactions

**3.12B<sub>JOD</sub>**



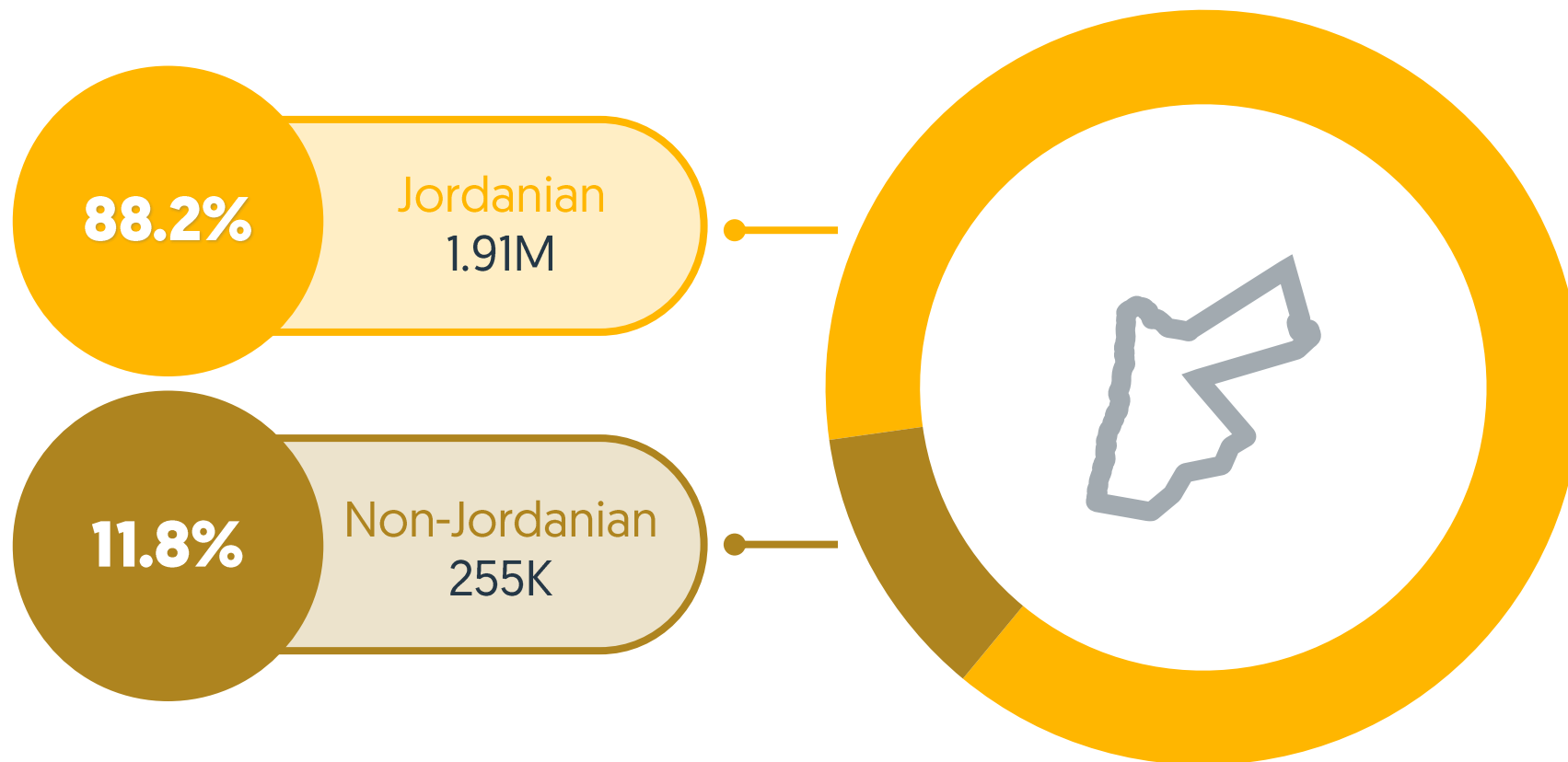
# JoMoPay Users

Total Number of Users Over the Past 3 Months



# JoMoPay Users

Percentage of Users Based on Nationality





# JoMoPay Users

Percentage of Users Based on Gender

52.3%

1.13M  
Male Users



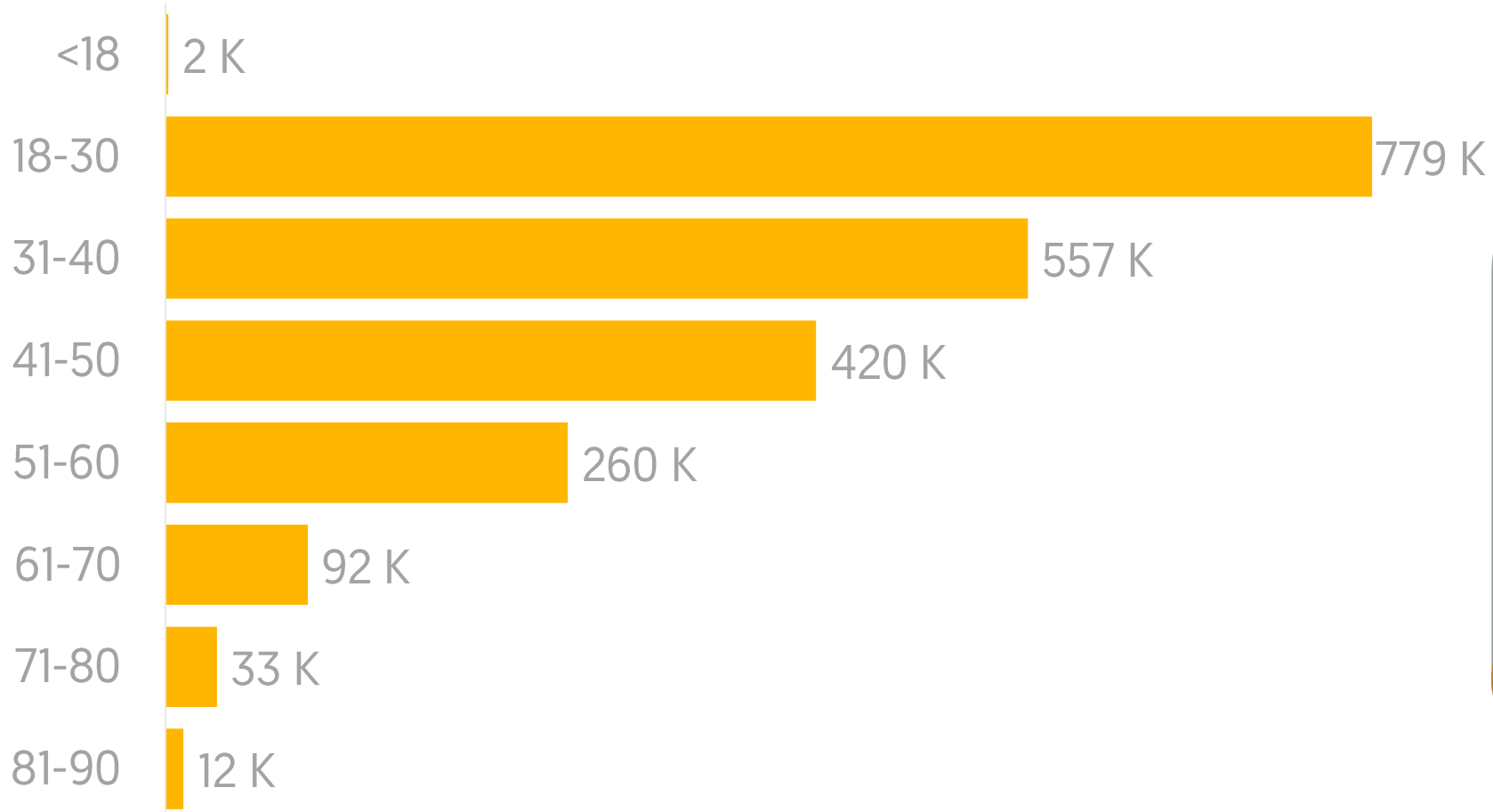
47.1%

1.02M  
Female Users



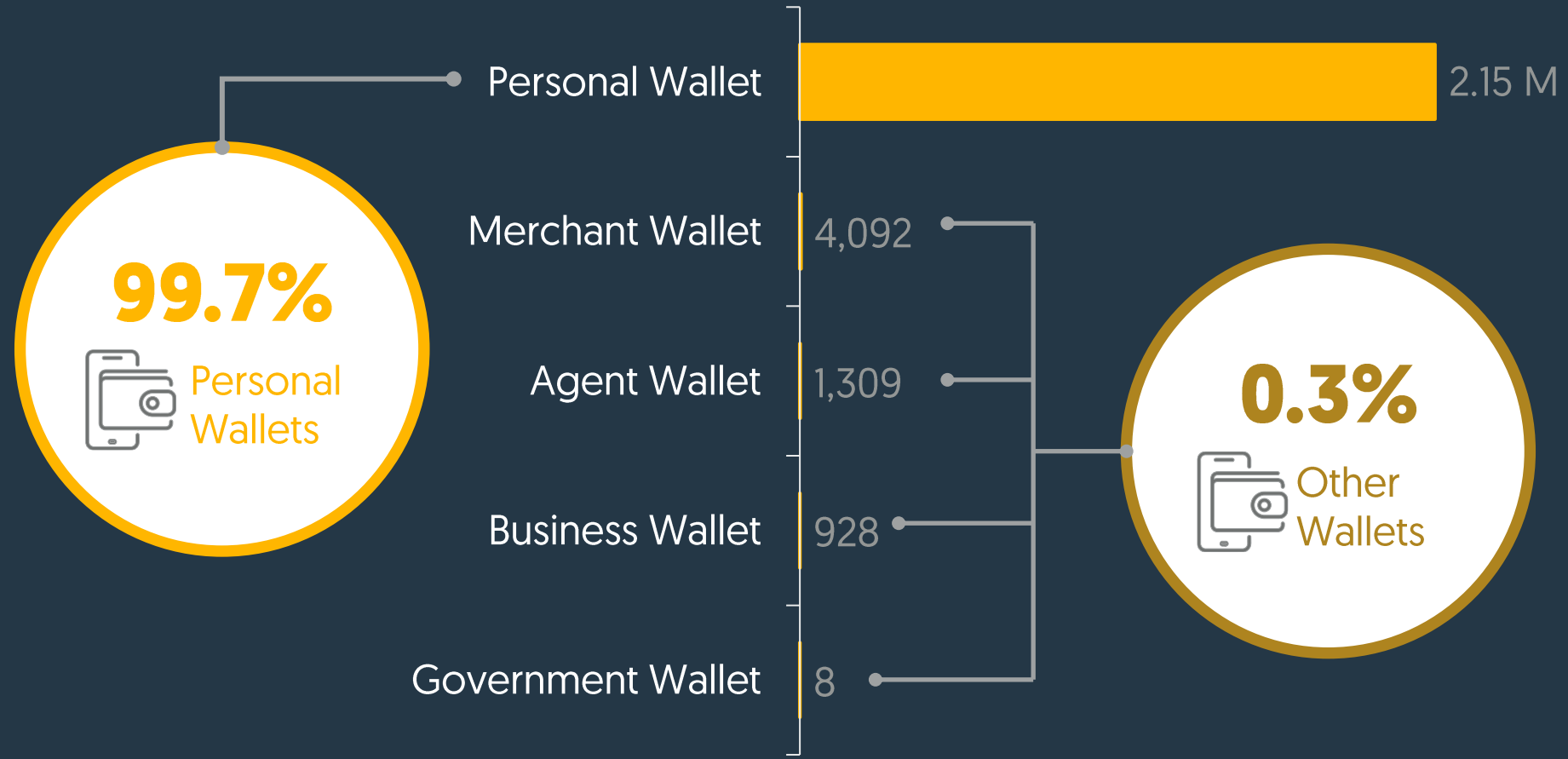
# JoMoPay Users

Number of Users Based on Age Group



# JoMoPay Users

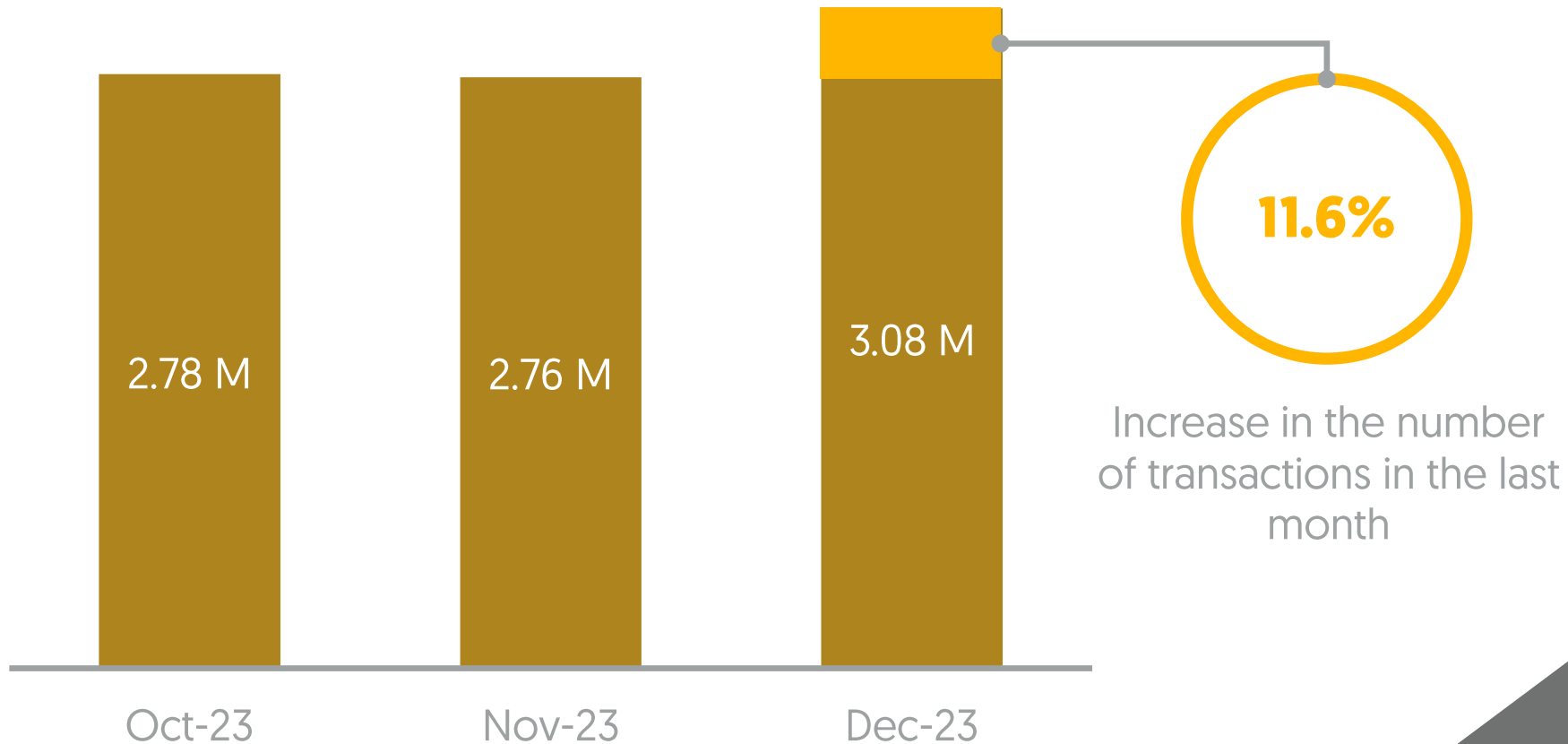
Number of Wallets Based on Wallet Type



# 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

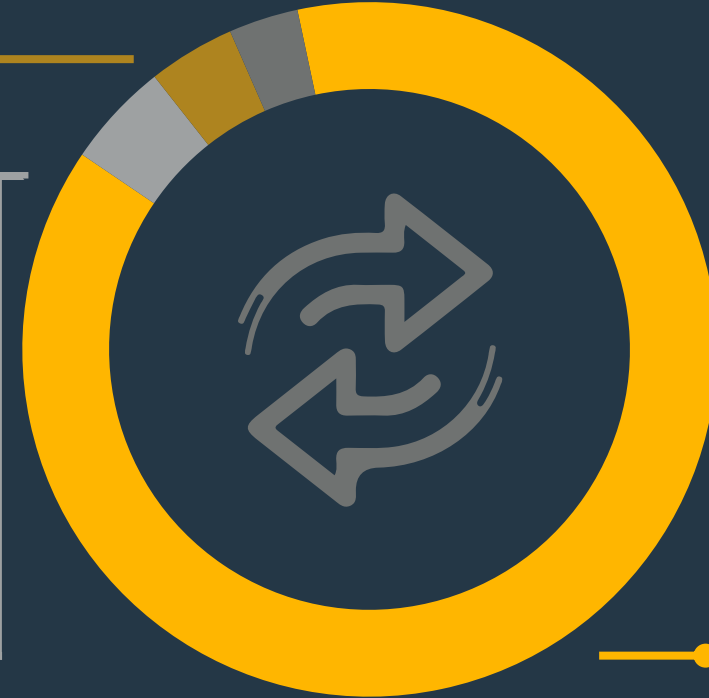
Transfers Issued by Mobile Wallets

4.1%  
124.9K  
Purchases

4.9%  
150.7K  
Cash Out

3.2%  
100K  
Cash In

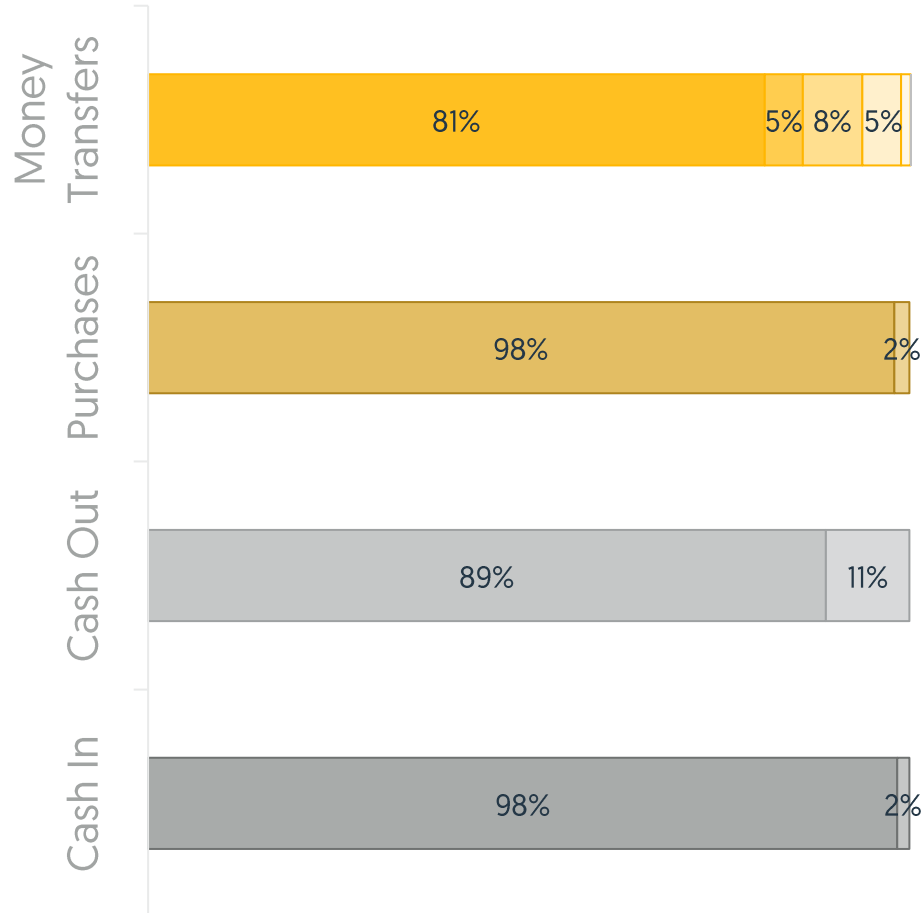
87.8%  
2.7M  
Money Transfers



# JoMoPay Number of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets

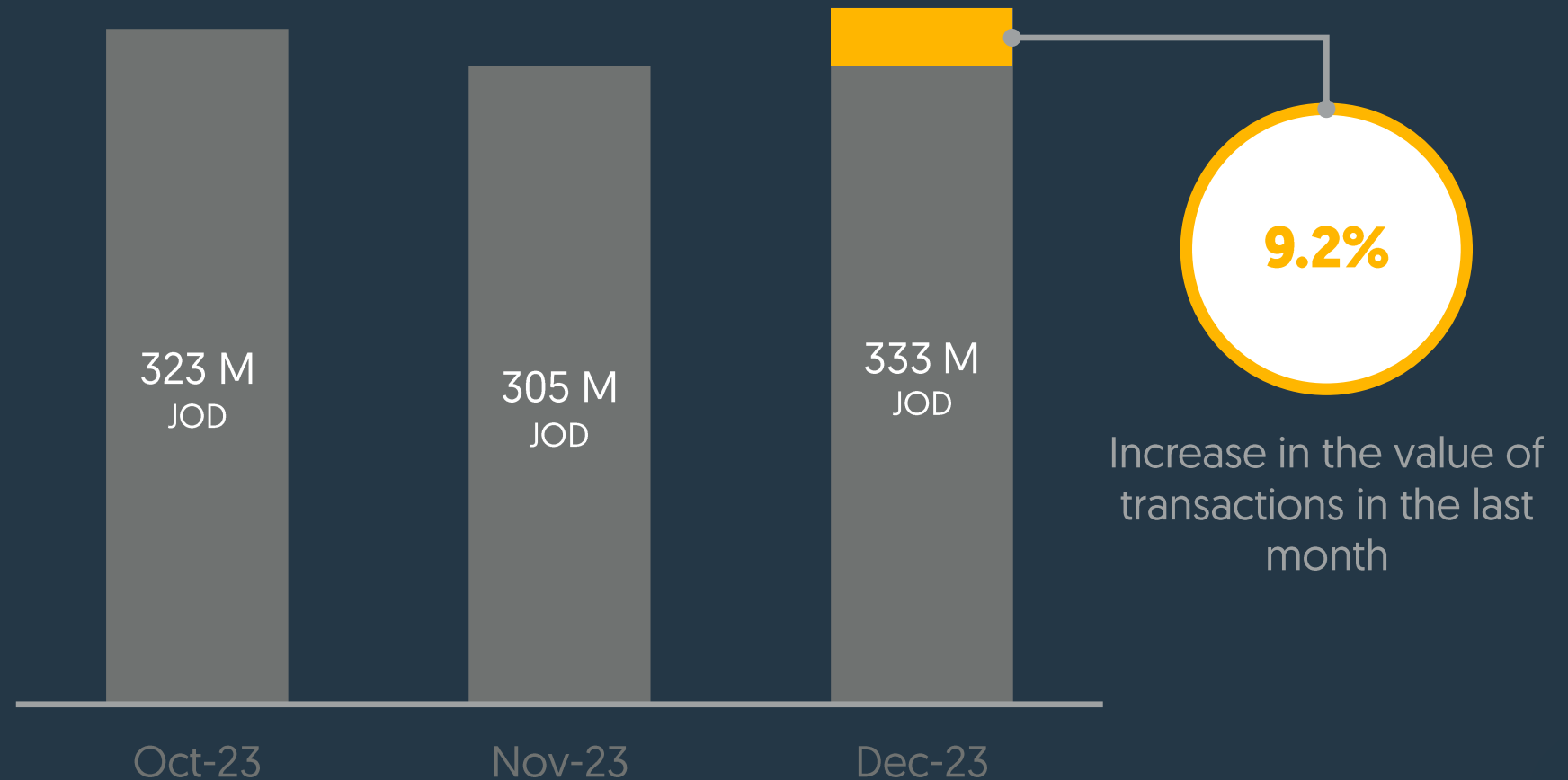


Transfer to Family/Friends	81%
Aid/Charity/Grant	5%
Transfer to Own Account	8%
Salary/Bonus/Dividends	5%
Loan/Loan Installment	1%
Purchases	98%
QR Purchases	2%
Cash Out - Agent/Teller	89%
Cash Out - ATM/Kiosk	11%
Cash In - Agent/Teller	98%
Cash In - ATM/Kiosk	2%

# JoMoPay Value of Transactions

Total Value of Transactions Over the Past 3 Months

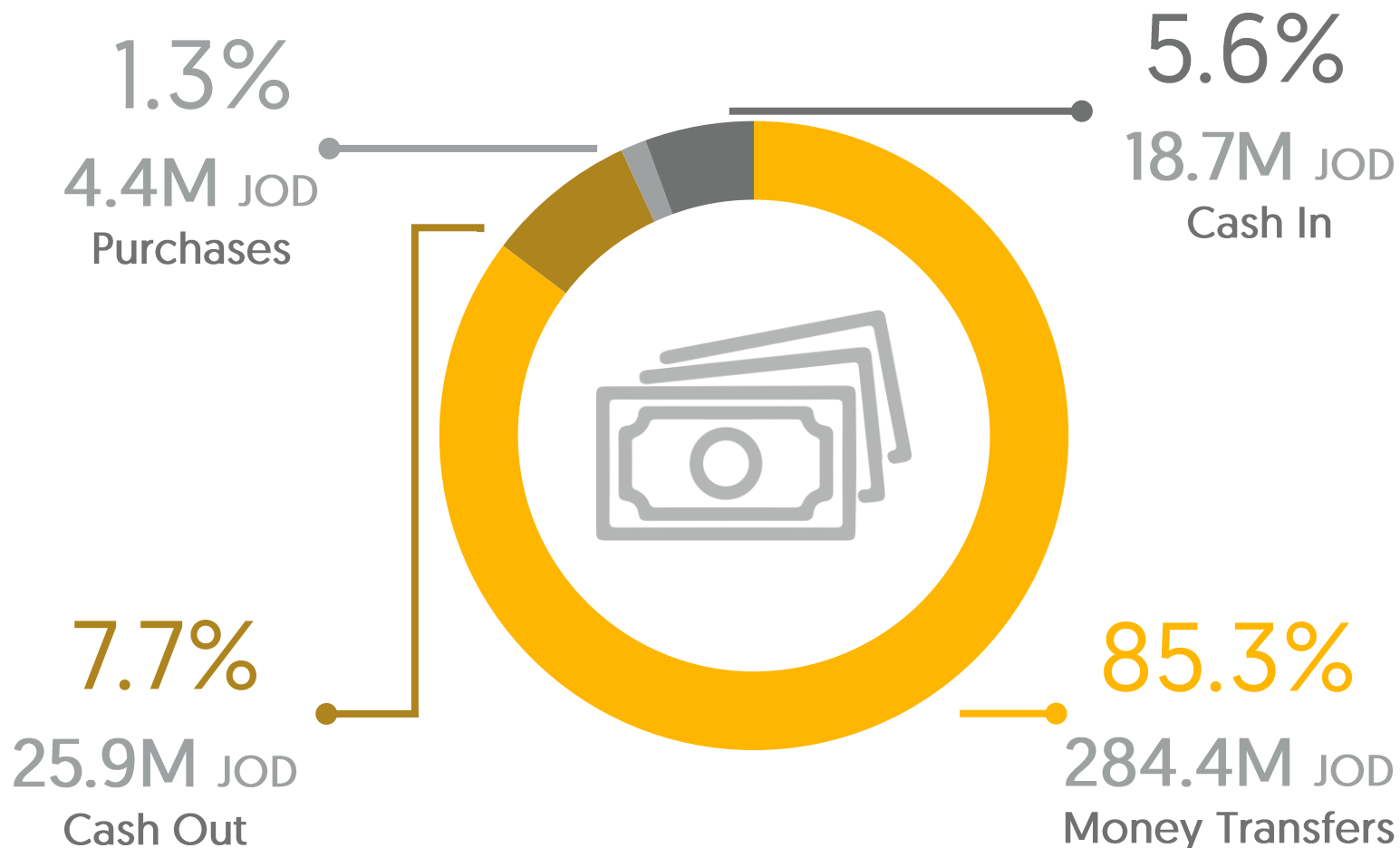
Transfers Issued by Mobile Wallets



# JoMoPay Value of Transactions

Percentage Based on Transaction Type

Transfers Issued by Mobile Wallets

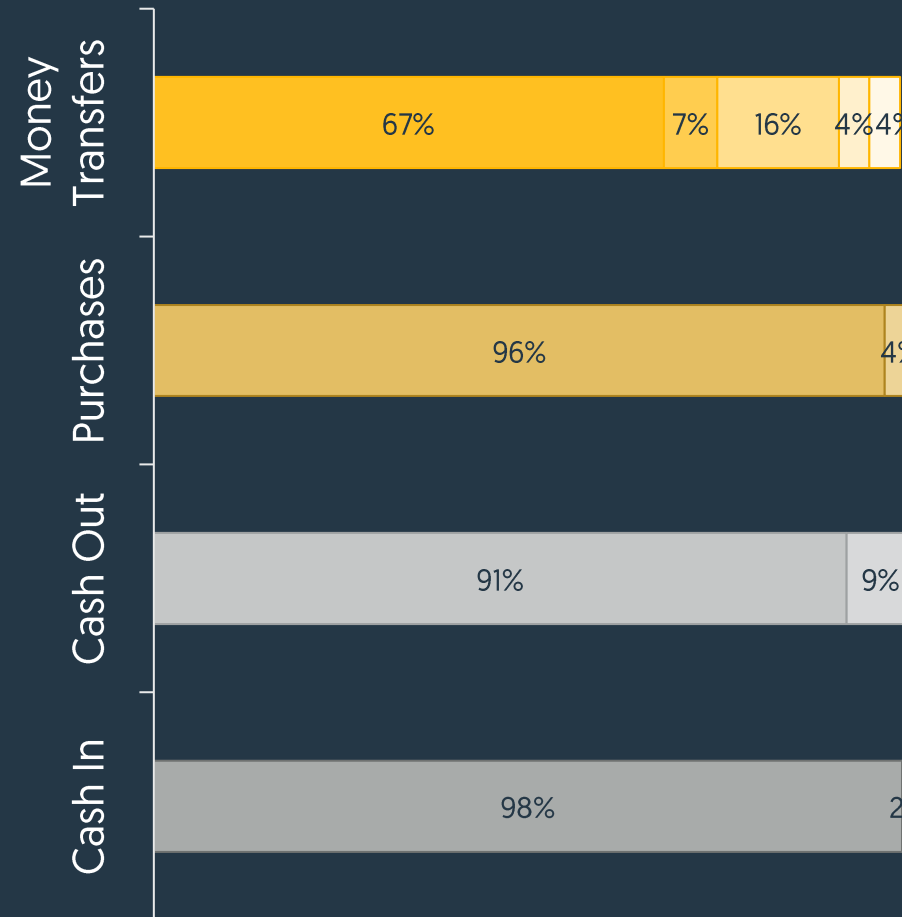




# JoMoPay Value of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets

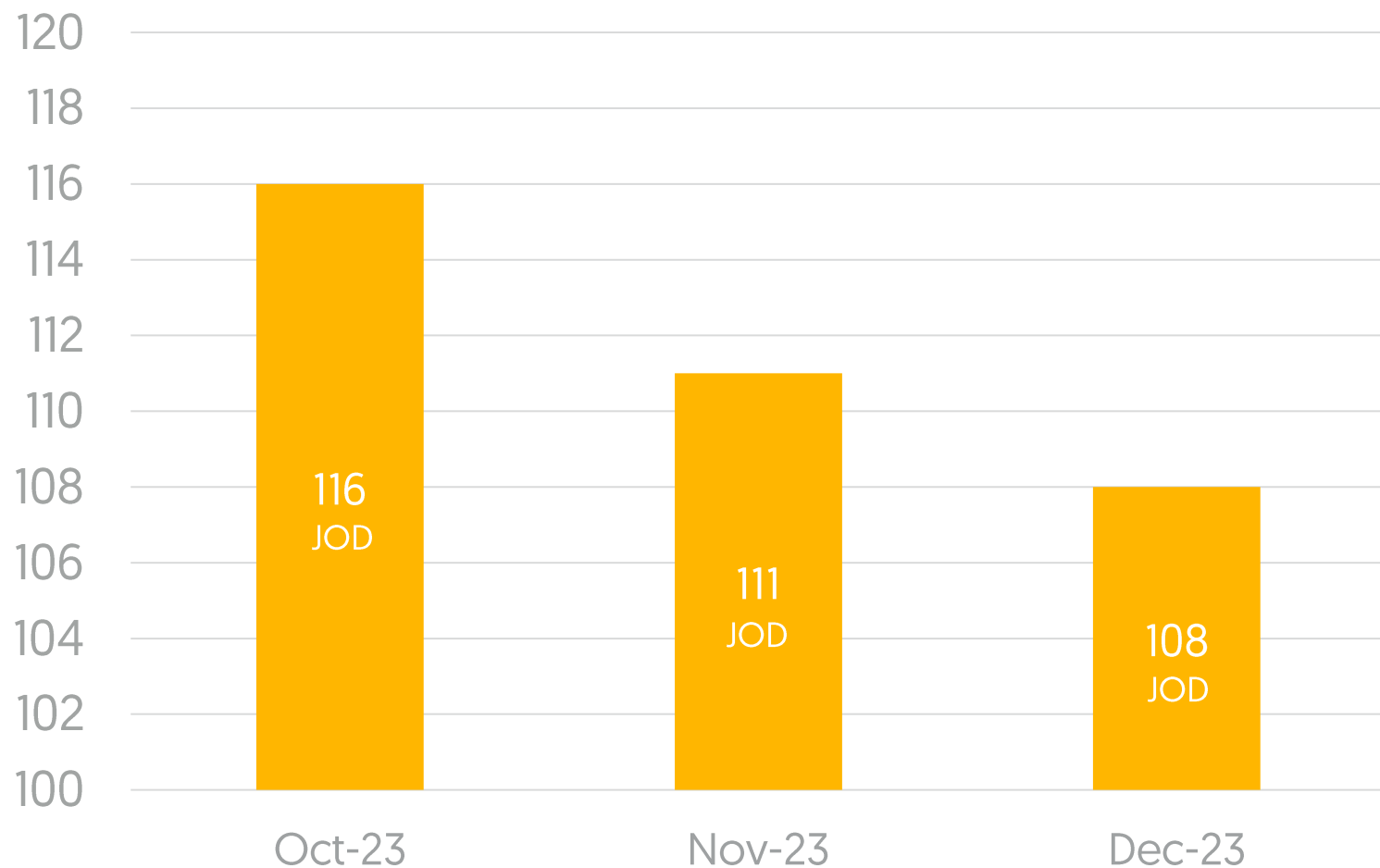


Transfer to Family/Friends	67%
Aid/Charity/Grant	7%
Transfer to Own Account	16%
Salary/Bonus/Dividends	4%
Loan/Loan Installment	4%
Purchases	96%
QR Purchases	4%
Cash Out - Agent/Teller	91%
Cash Out - ATM/Kiosk	9%
Cash In - Agent/Teller	98%
Cash In - ATM/Kiosk	2%

# JoMoPay Transactions

Average Value of Transactions Over the Past 3 Months

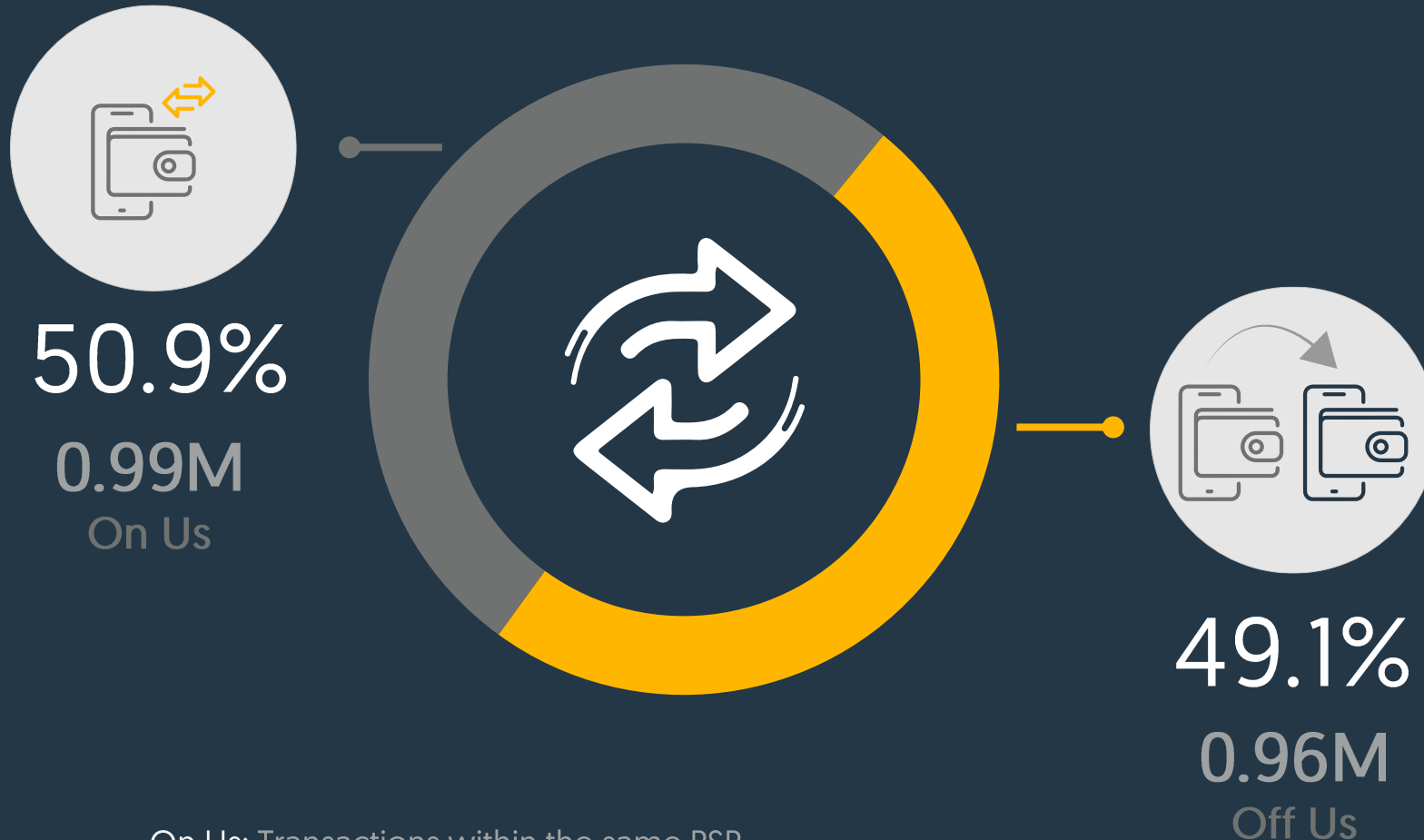
Transfers Issued by Mobile Wallets



# 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

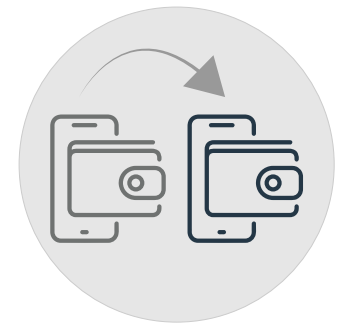
Value of Money Transfer Transactions Through PSPs

Transfers Issued by Mobile Wallets



51.7%

77.4M JOD  
On Us



48.3%

72.2M JOD  
Off Us

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



# CliQ & JoMoPay Interoperability

Monthly Report  
December 2023

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



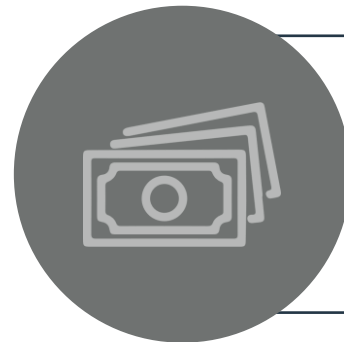
12.2023

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



Number of Transactions

**56.8M**



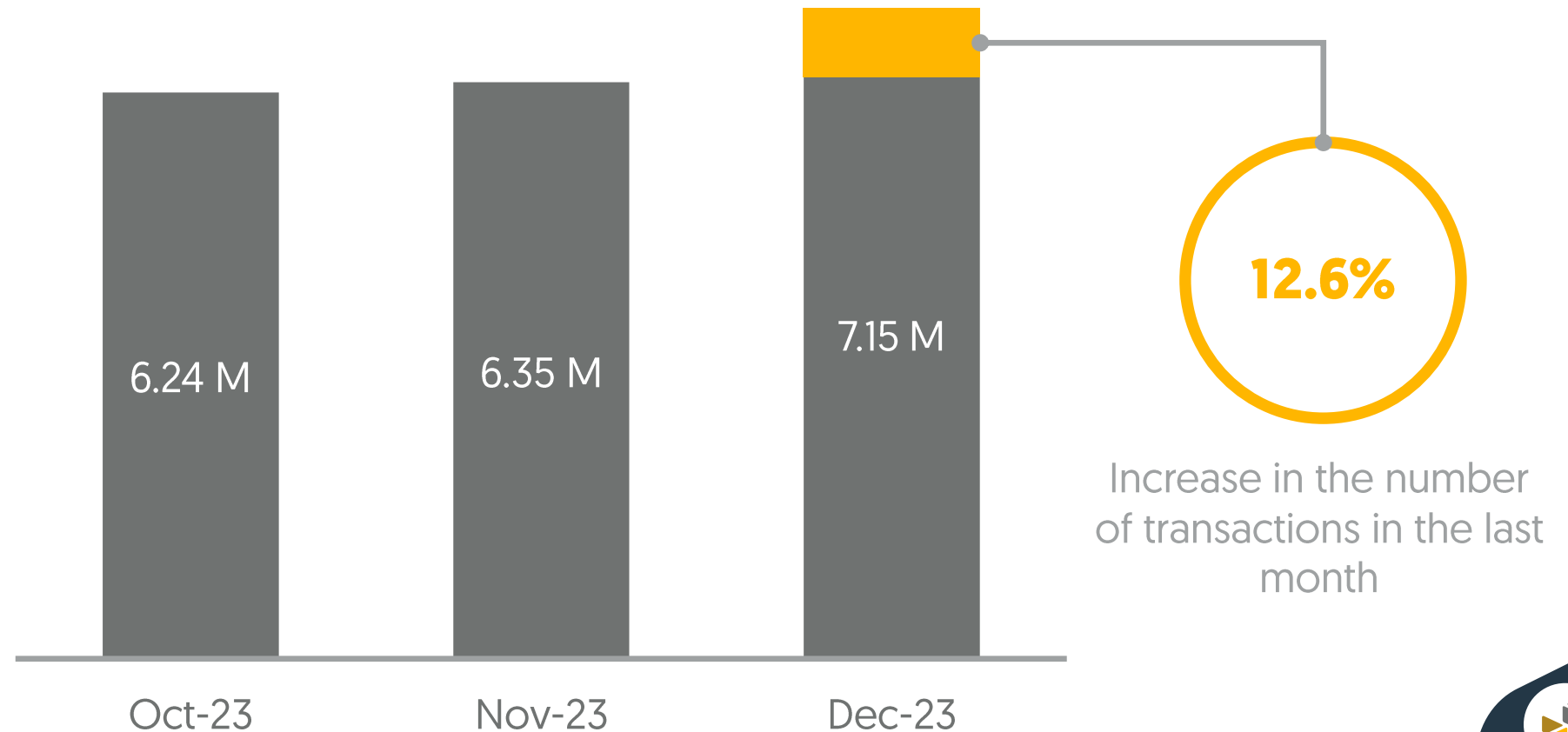
Value of Transactions

**8.23B<sub>JOD</sub>**



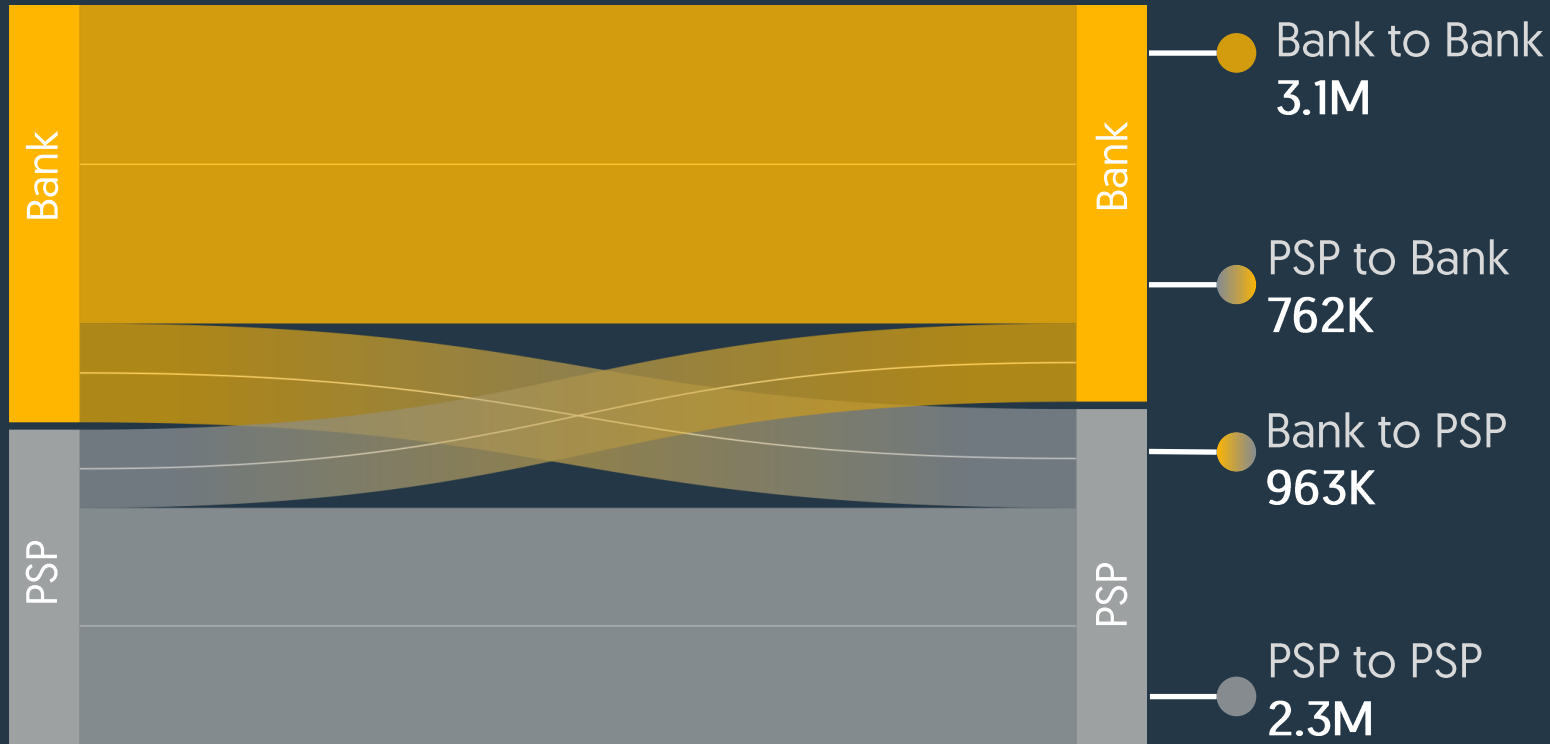
# CliQ & JoMoPay Transactions

Total Number of Transactions Over the Past 3 Months



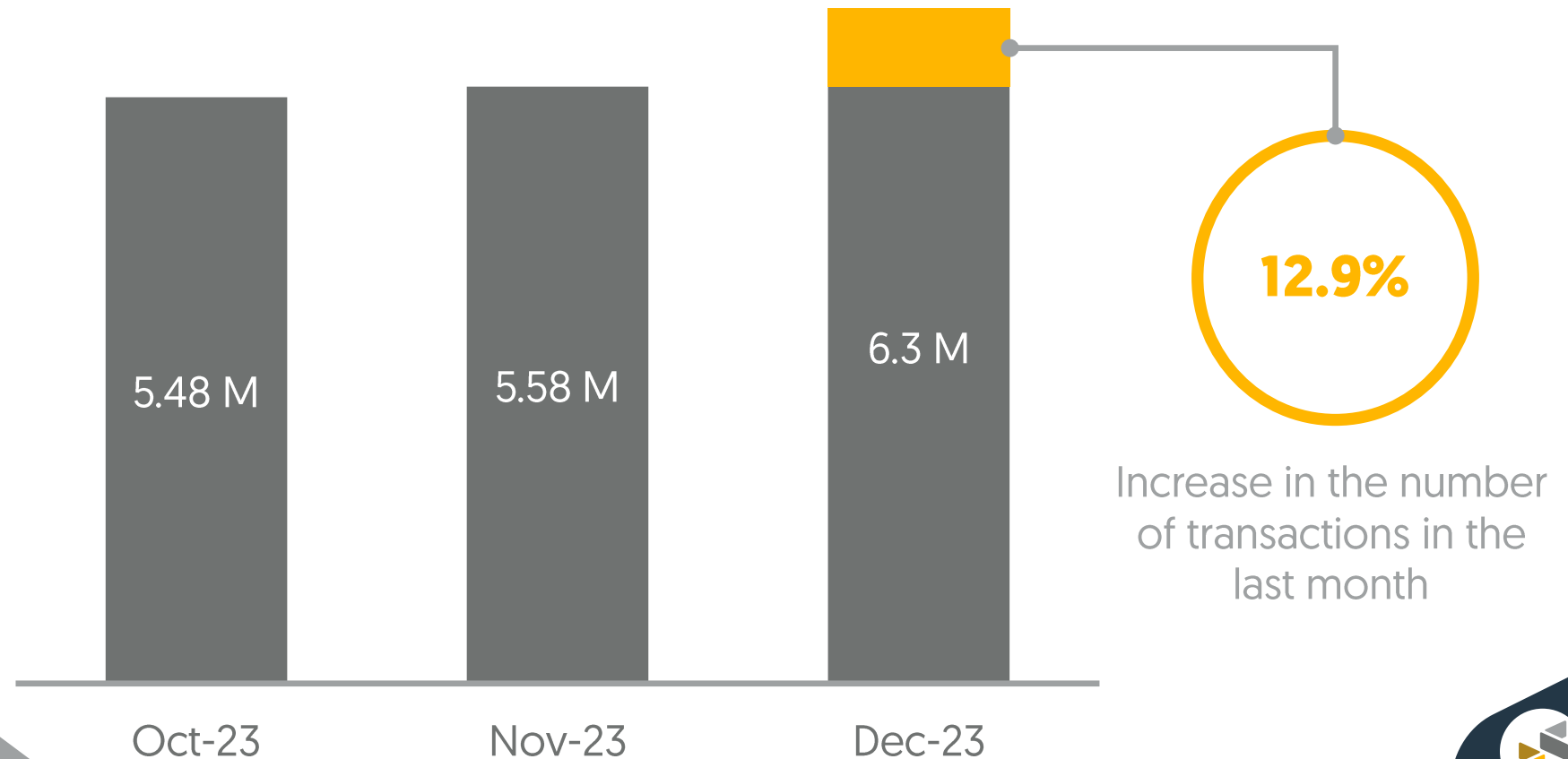
# CliQ & JoMoPay Transactions

Total Number of Transactions between Banks and PSPs



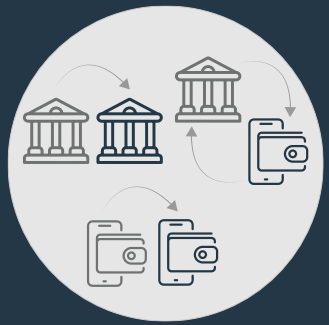
# CliQ & JoMoPay Transactions

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



73.1%  
4.61M  
Off Us



26.9%  
1.69M  
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



47.7%

741K

mPSP to Bank



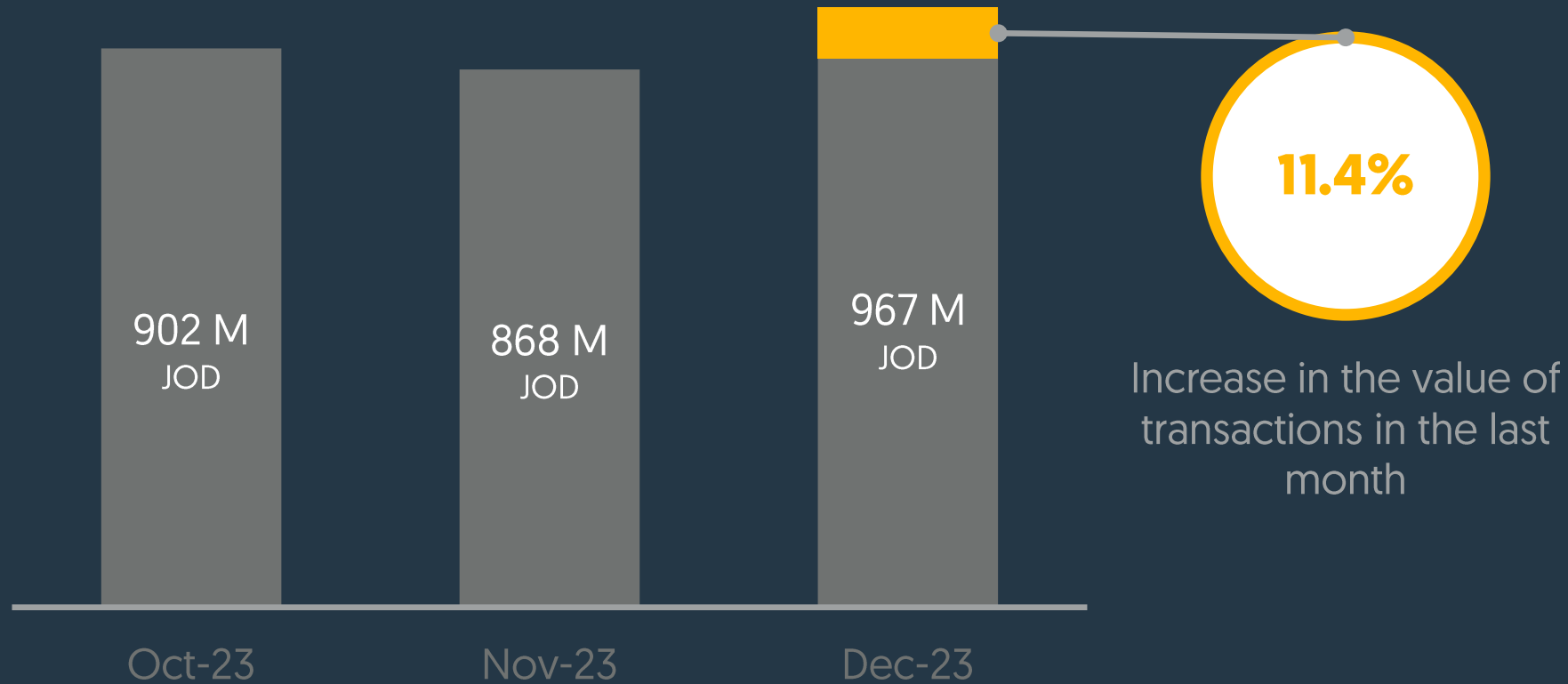
52.3%

811K

Bank to mPSP

# CliQ & JoMoPay Transactions

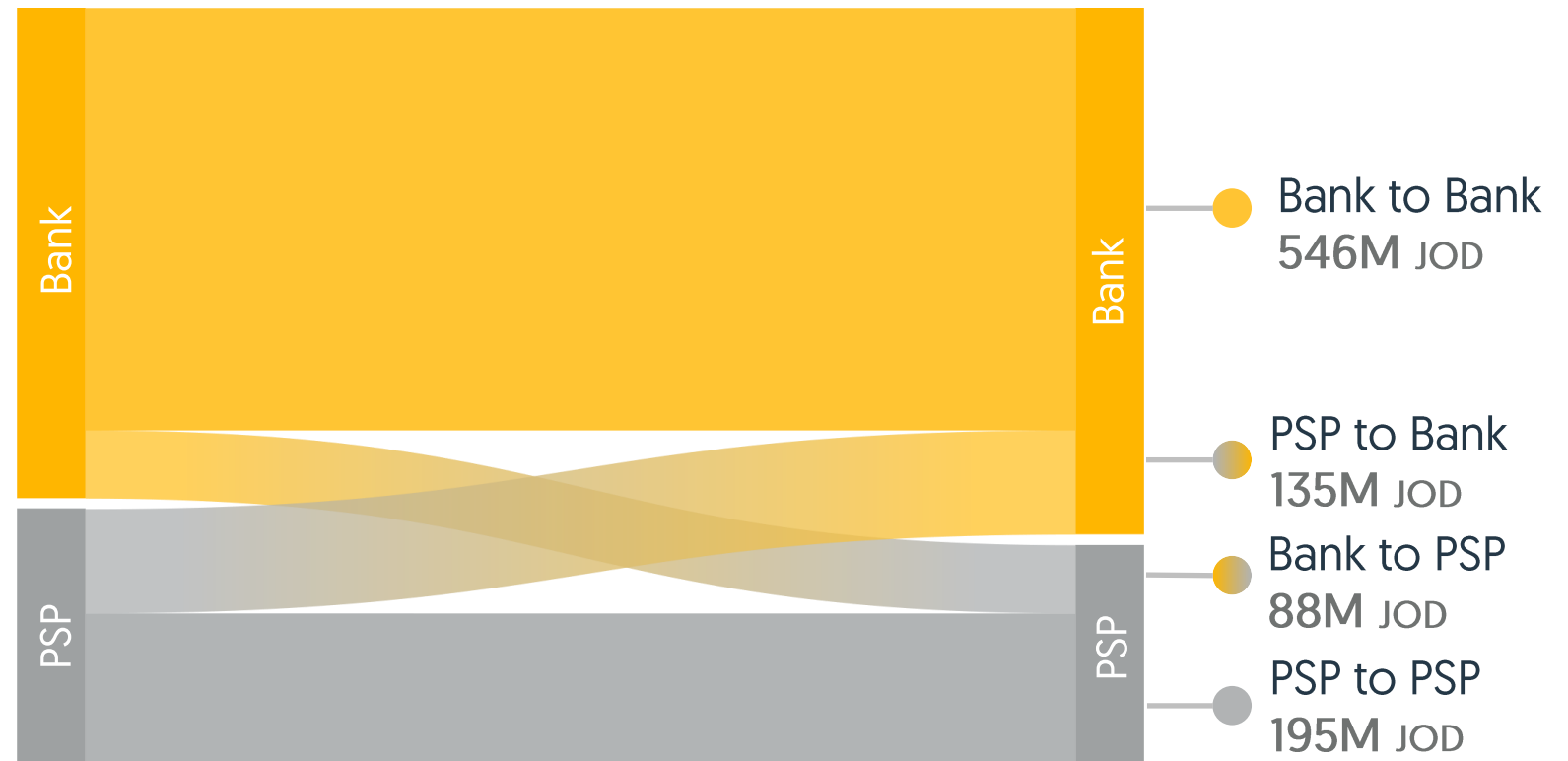
Total Value of Transactions Over the Past 3 Months





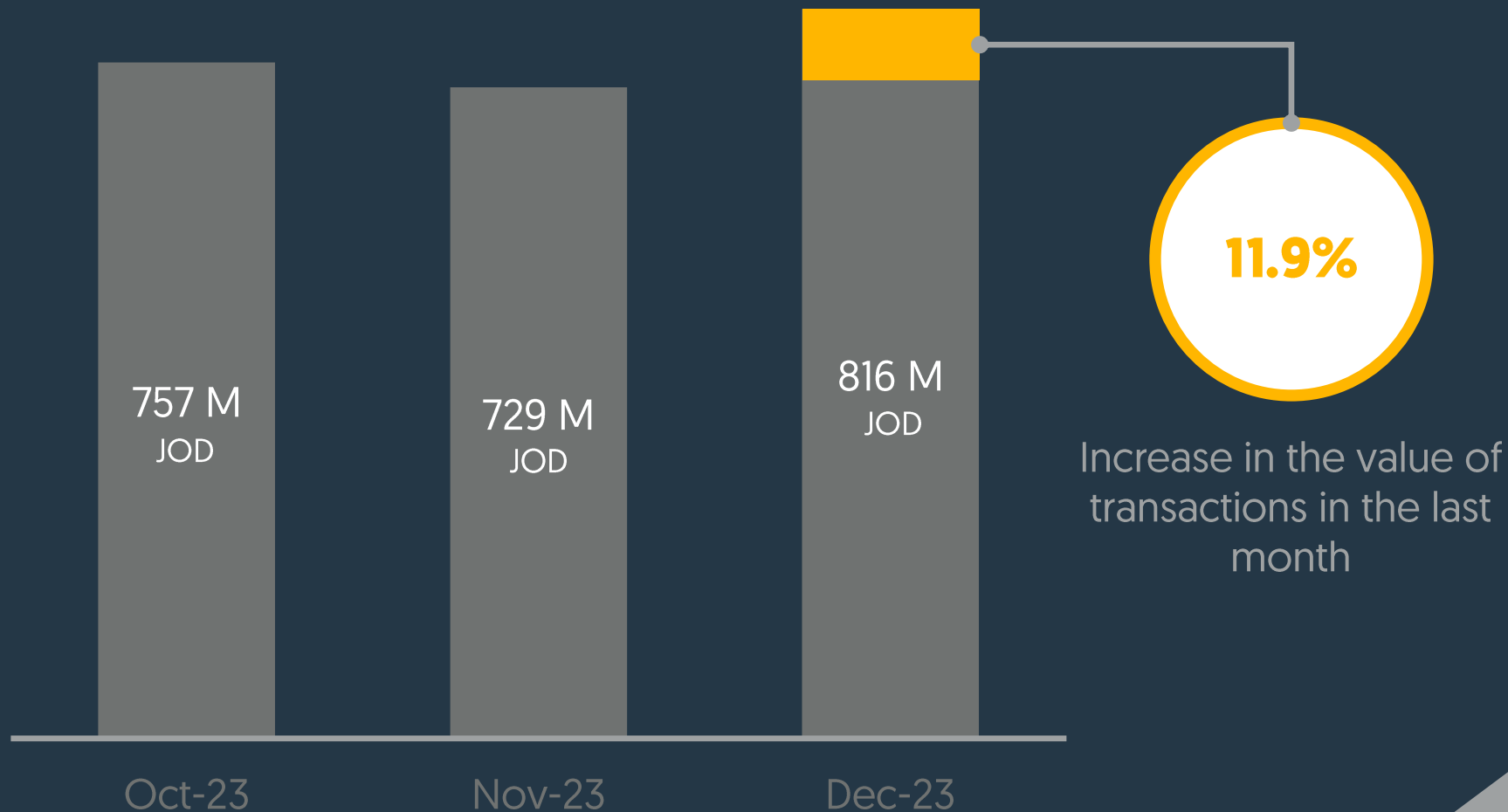
# CliQ & JoMoPay Transactions

Total Value of Banks and PSPs Transactions



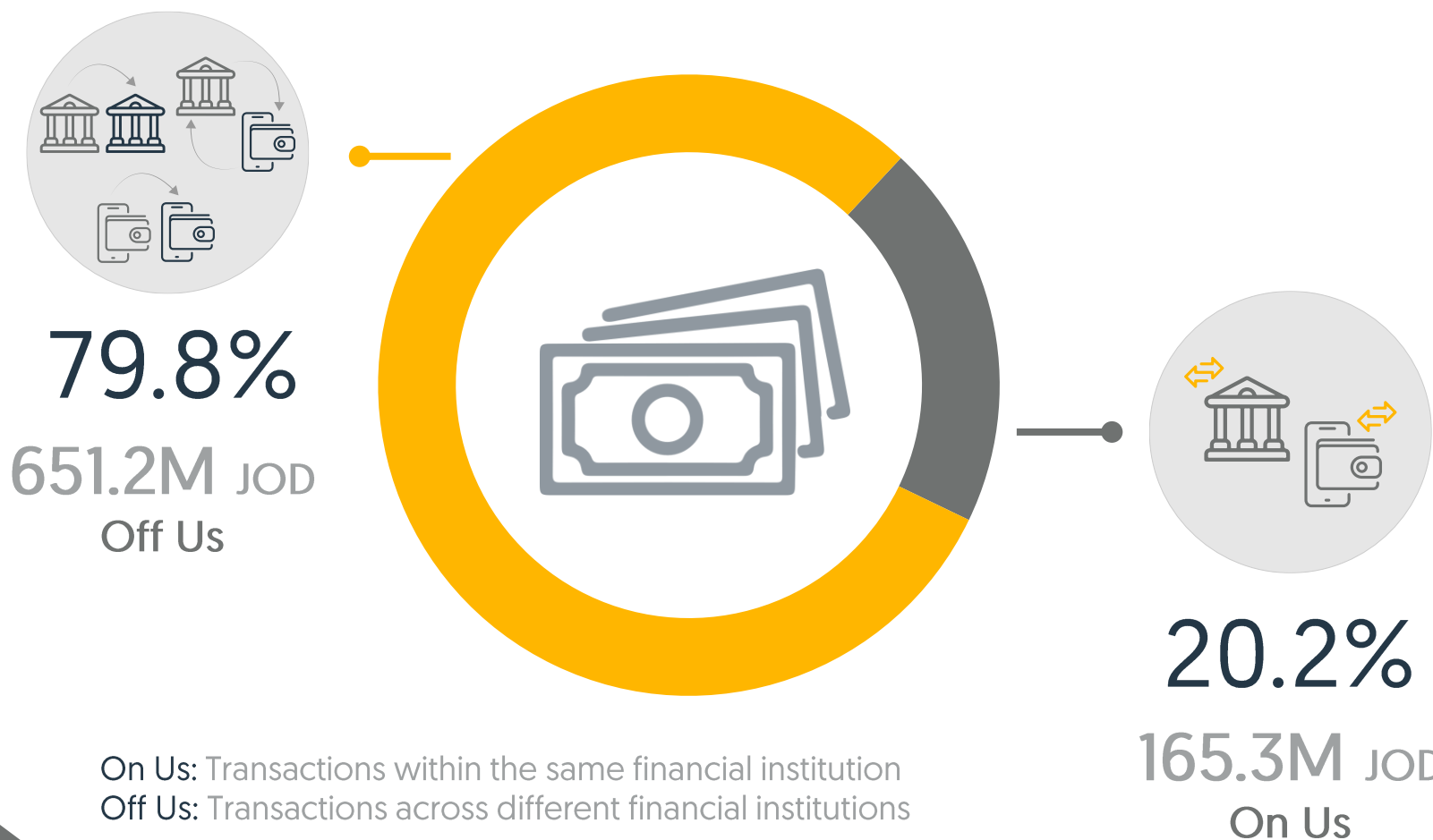
# CliQ & JoMoPay Transactions

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



65.4%

131.5M JOD  
mPSP to Bank



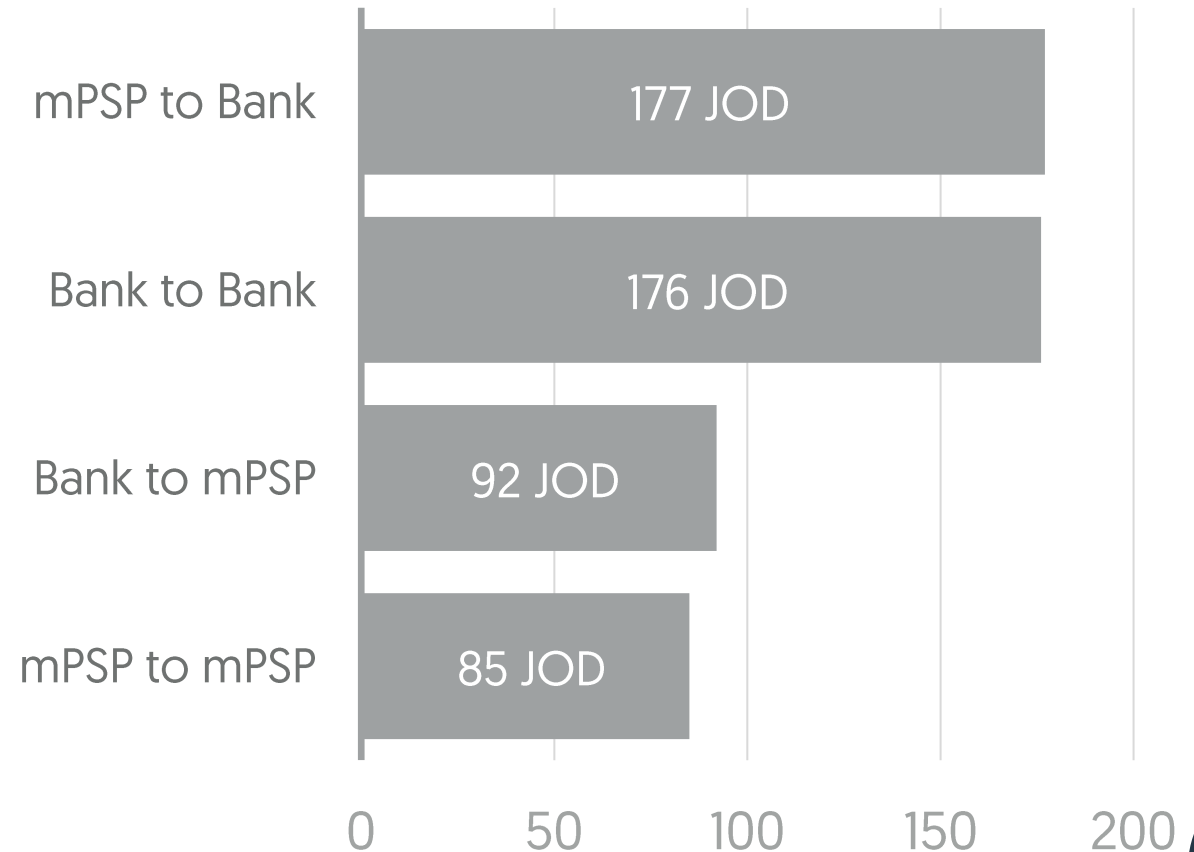
34.6%

69.6M JOD  
Bank to mPSP

# CliQ & JoMoPay Average Value of Transactions

Average Value of Transactions

**135 JOD**  
Transaction  
Average





# Monthly Report

## December 2023

54

Electronic Bill Presentment & Payment (EBPP) System



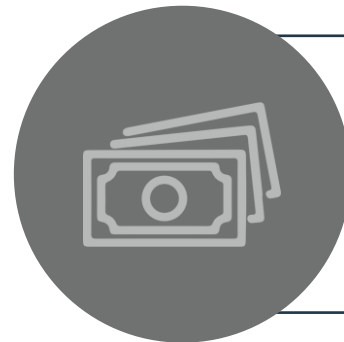
12.2023

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



Number of Transactions

**52.59M**



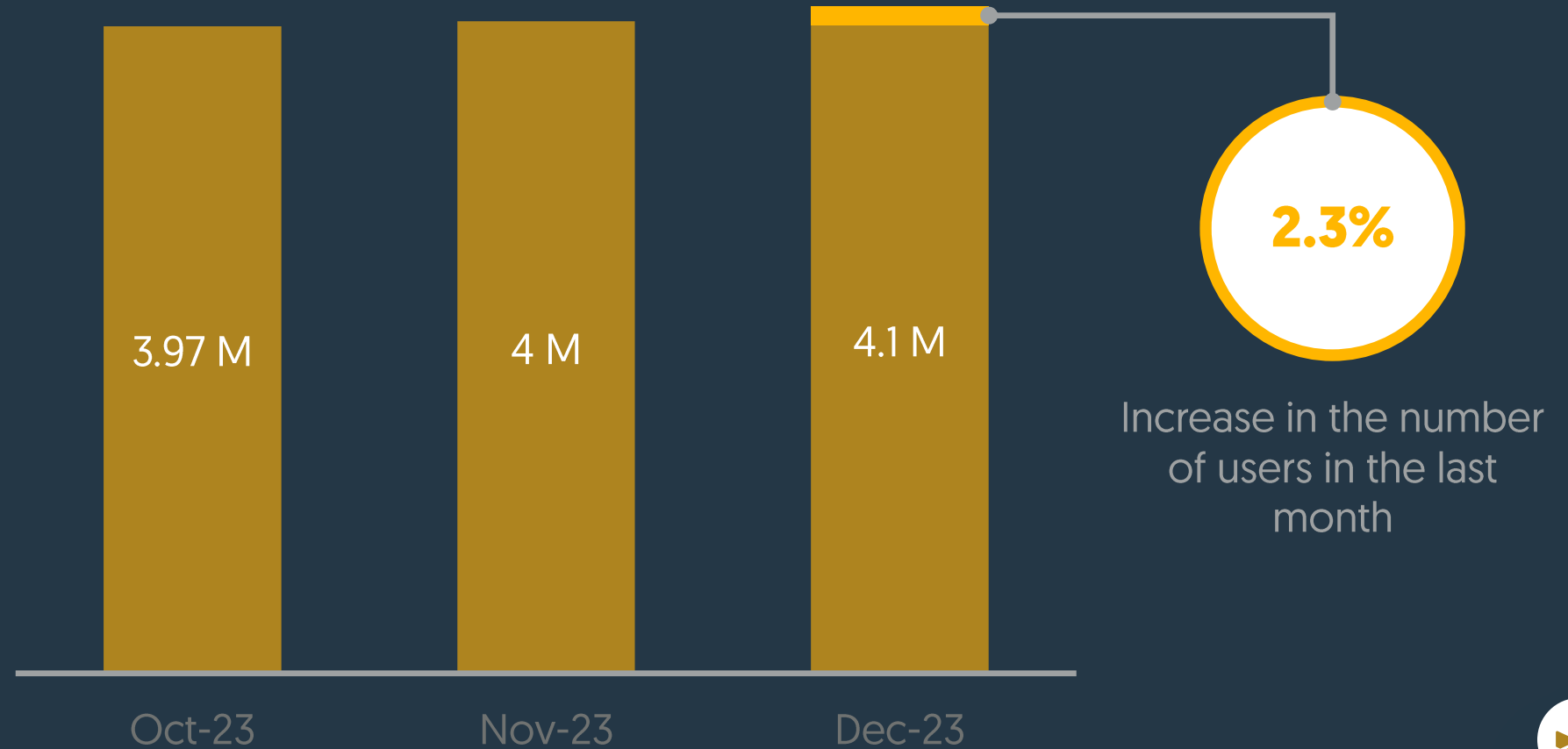
Value of Transactions

**11.61B<sub>JOD</sub>**



# eFAWATEERcom Users

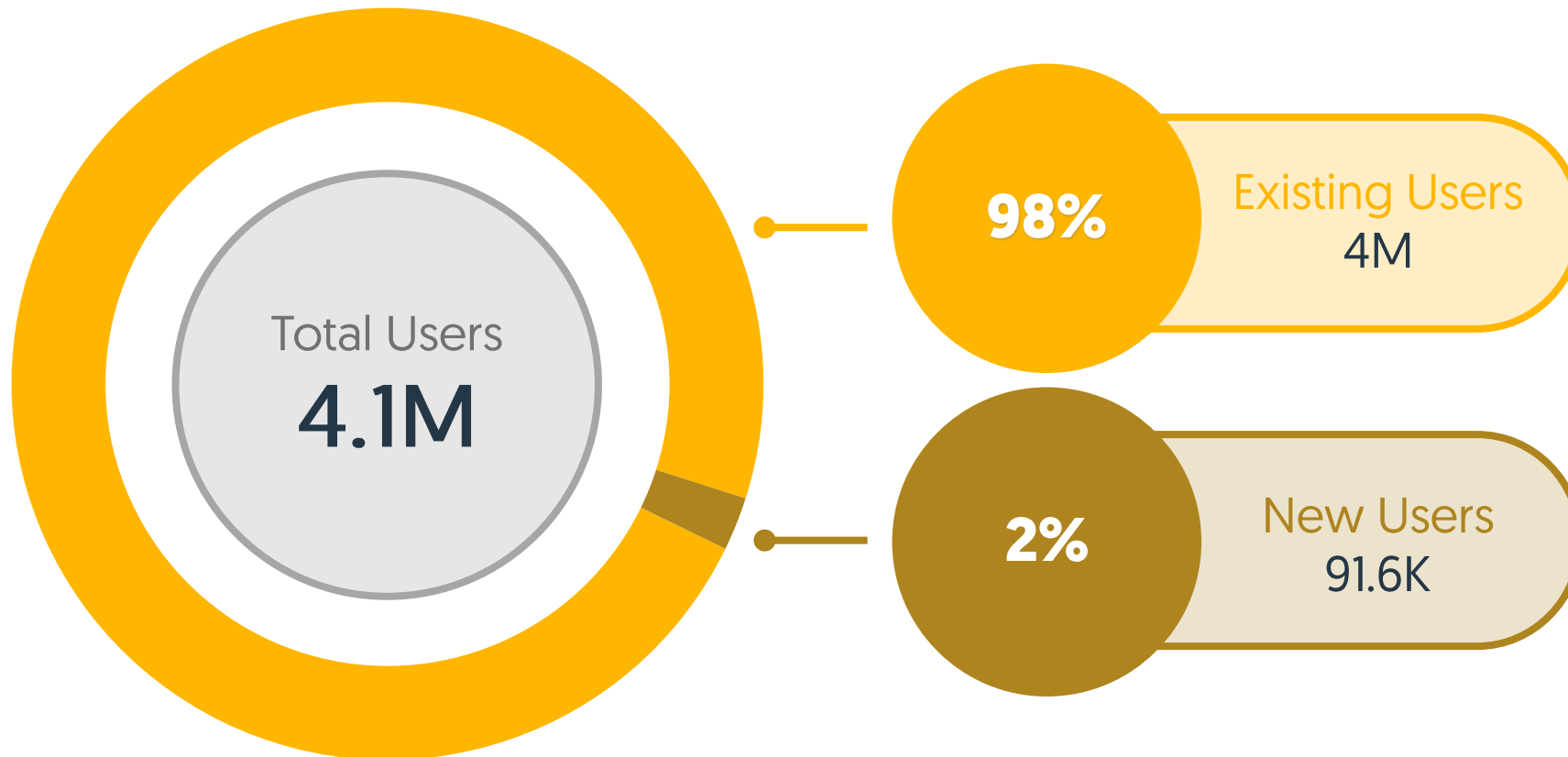
Total Number of Users Over the Past 3 Months





# eFAWATEERcom Users

Number of eFAWATEERcom Users



# eFAWATEERcom Billers & Services

Number of eFAWATEERcom Billers & Services



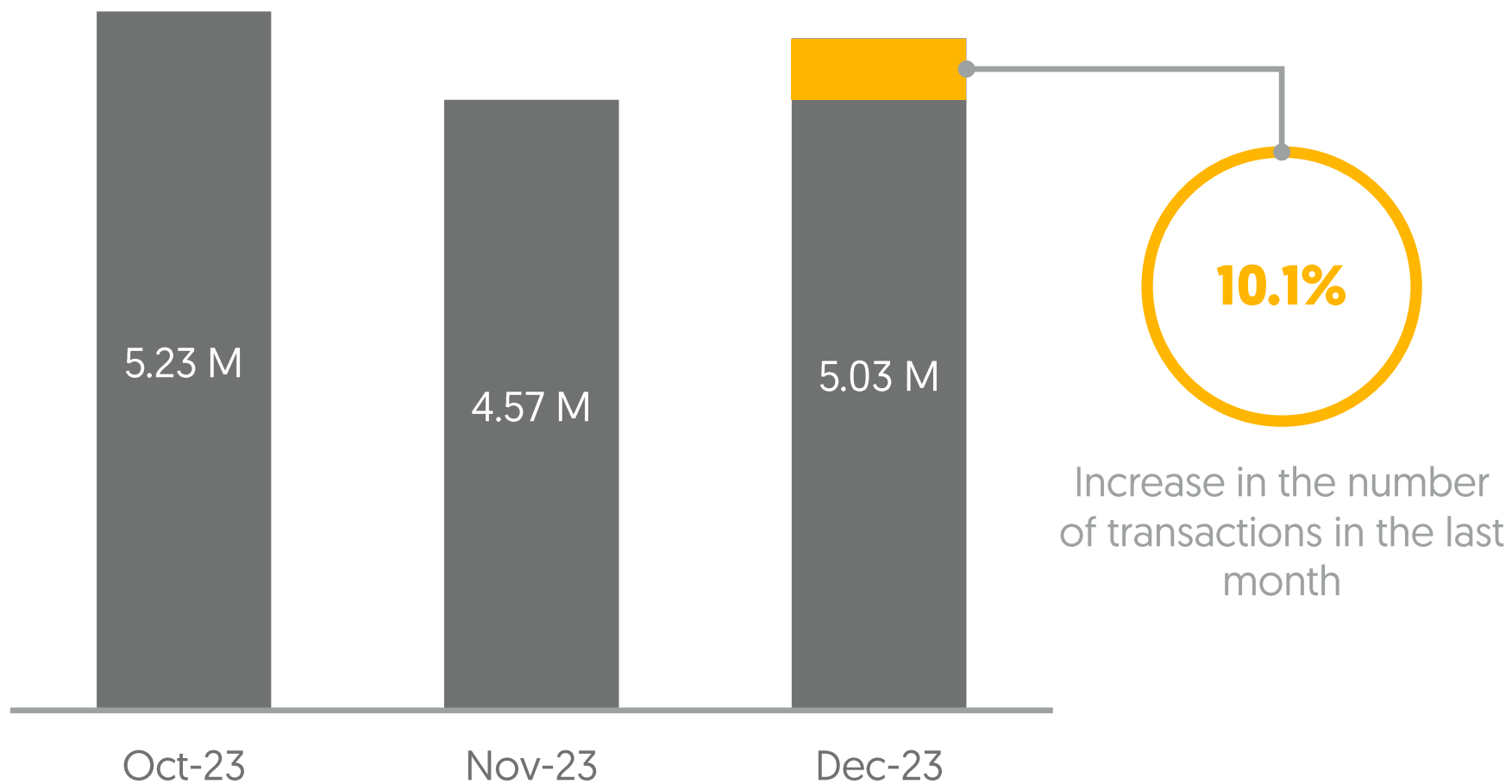
Billers  
496



Services  
1,718

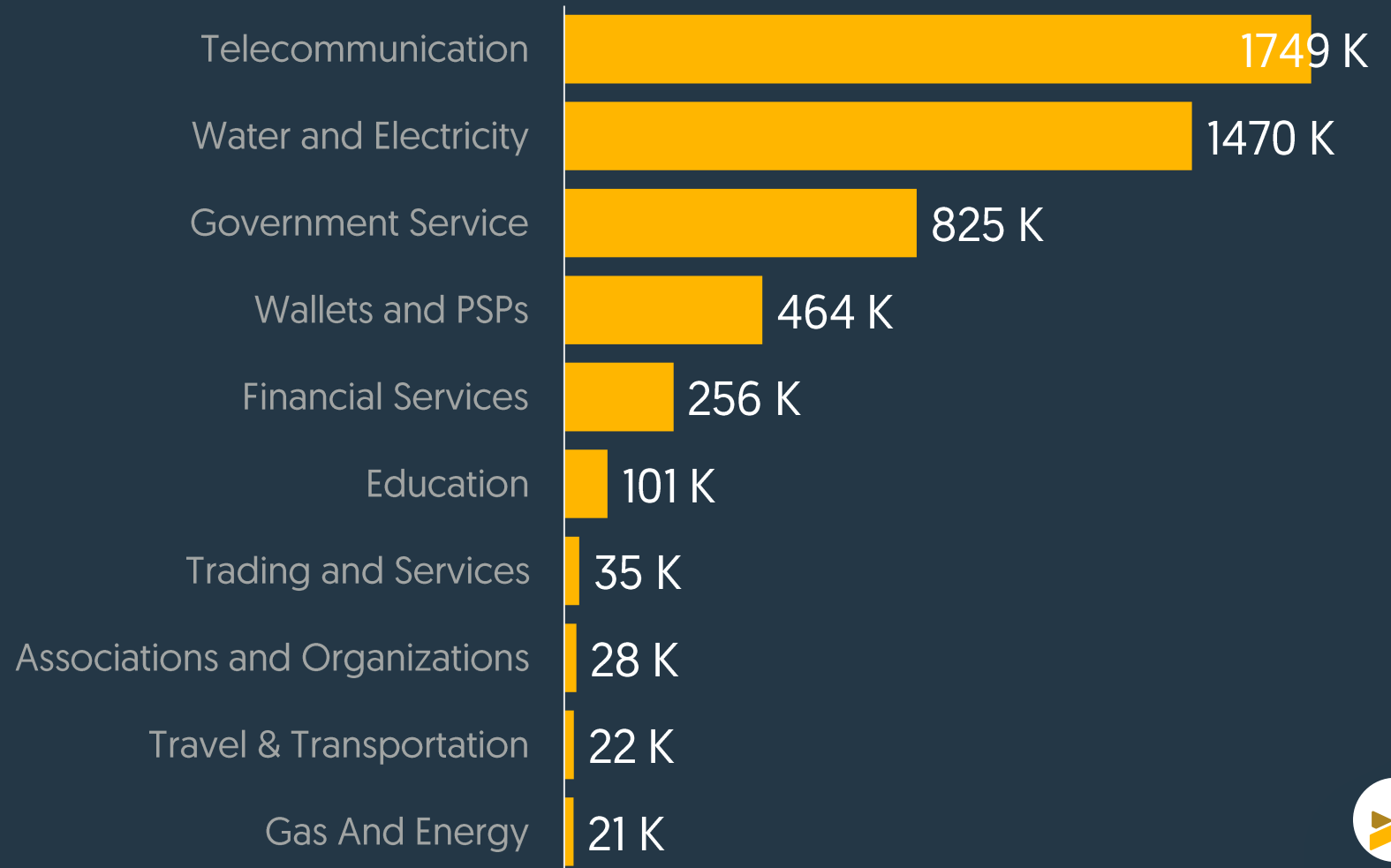
# eFAWATEERcom Number of Transactions

Total Number of Transactions Over the Past 3 Months



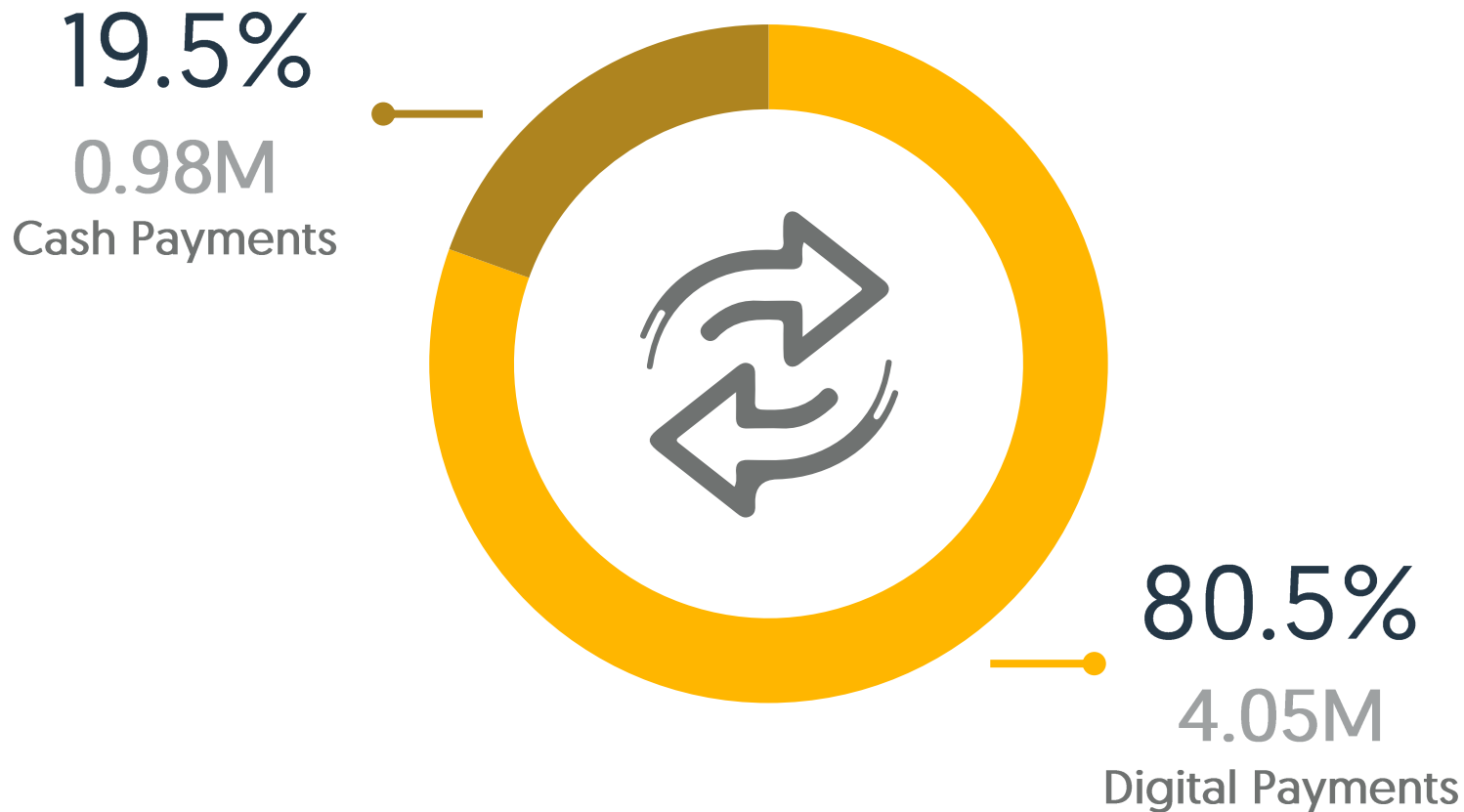
# eFAWATEERcom Number of Transactions

## Number of Transactions by Category



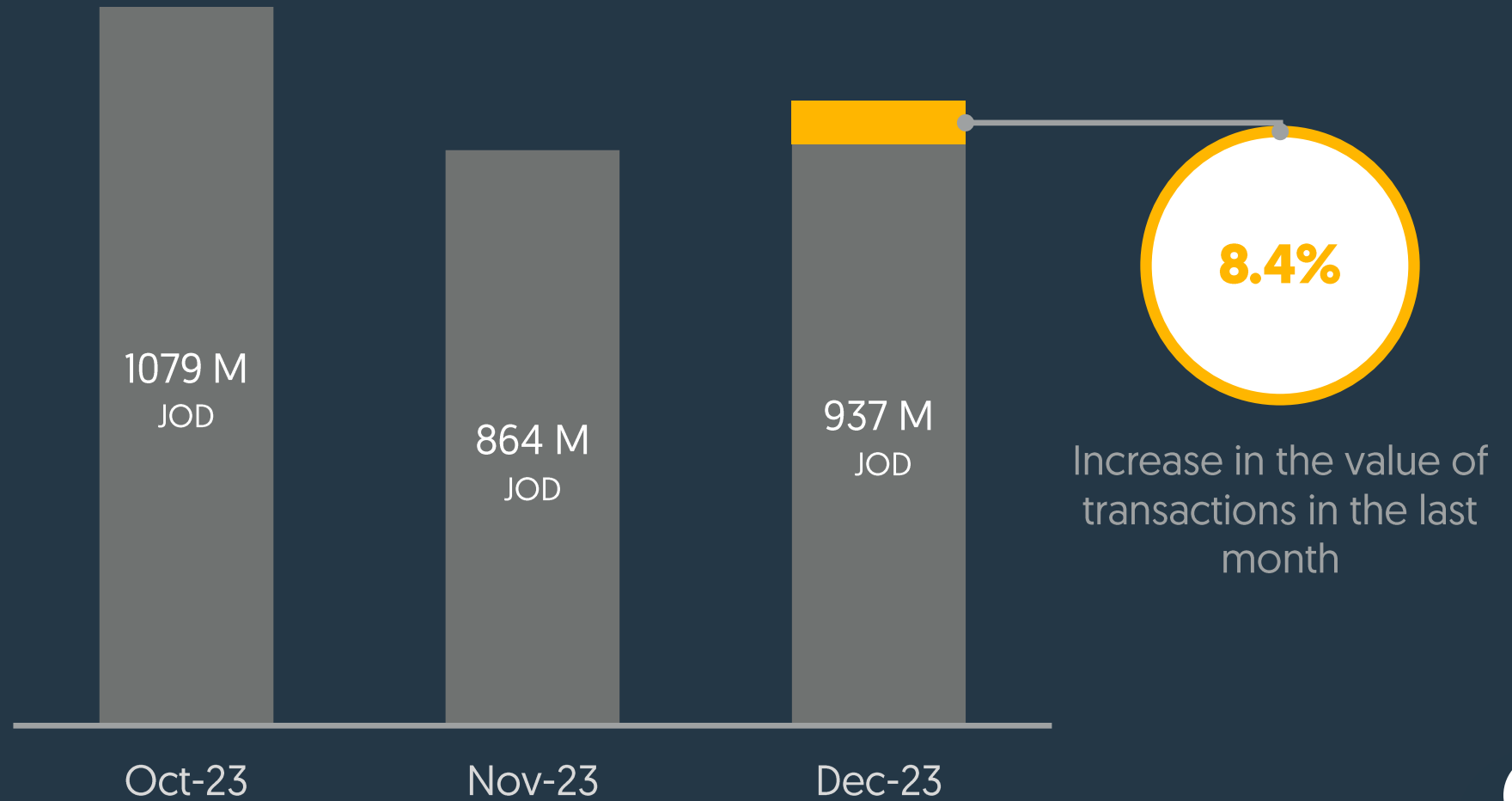
# eFAWATEERcom Number of Transactions

Percentage Based on Payment Method



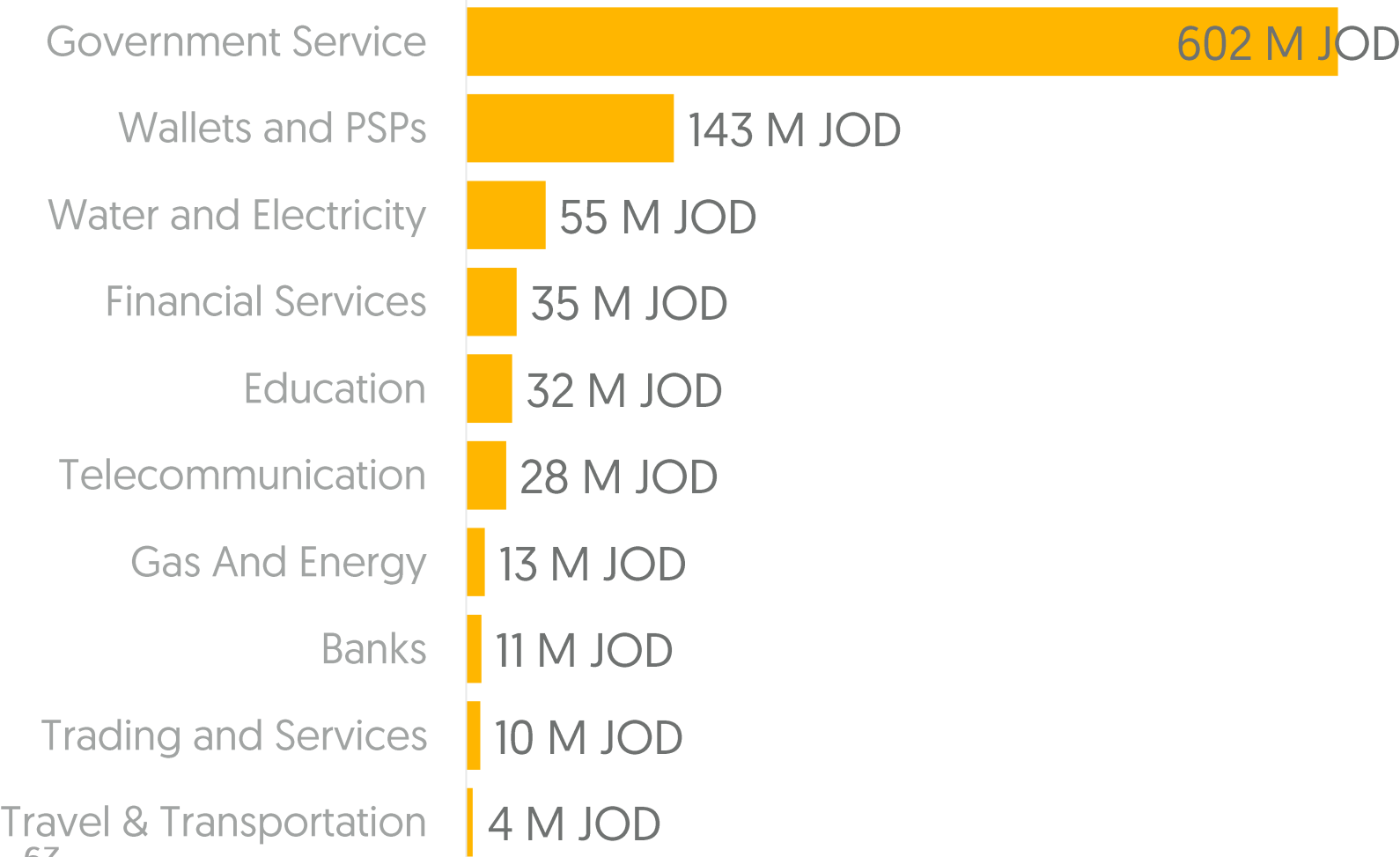
# eFAWATEERcom Value of Transactions

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

16.7%  
156.6M JOD  
Cash Payments

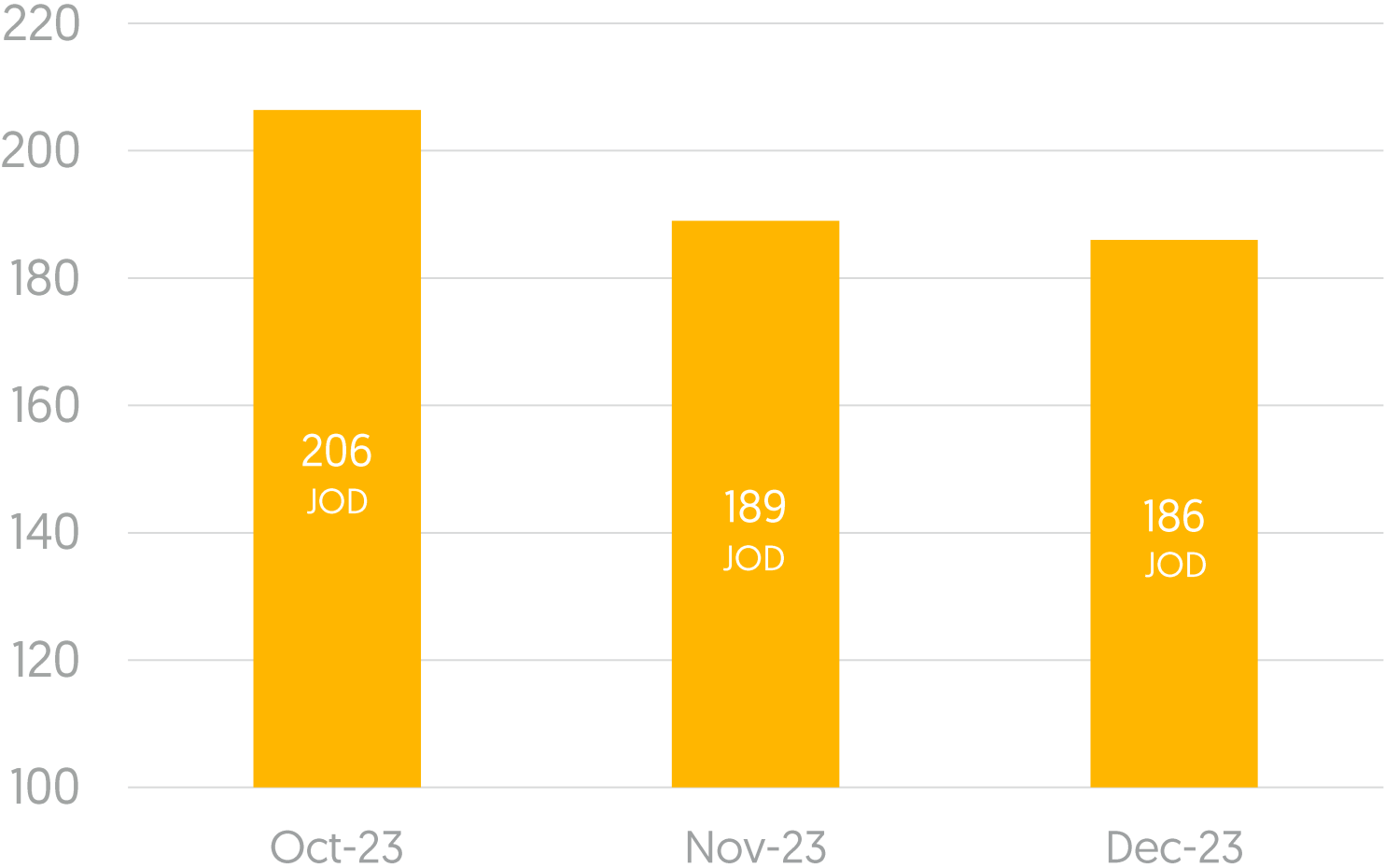


83.3%  
780.3M JOD  
Digital Payments



# eFAWATEERcom Transactions

Average Value of Transactions Over the Past 3 Months





ACH  
Automated Clearing House

# Monthly Report

## December 2023

66

Automated Clearing House



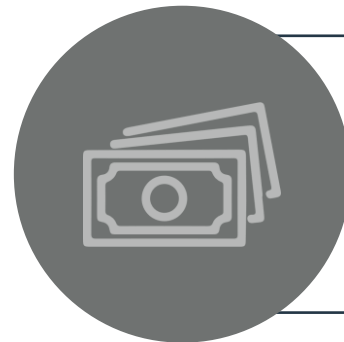
12.2023

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



Number of Transactions

**10.65M**

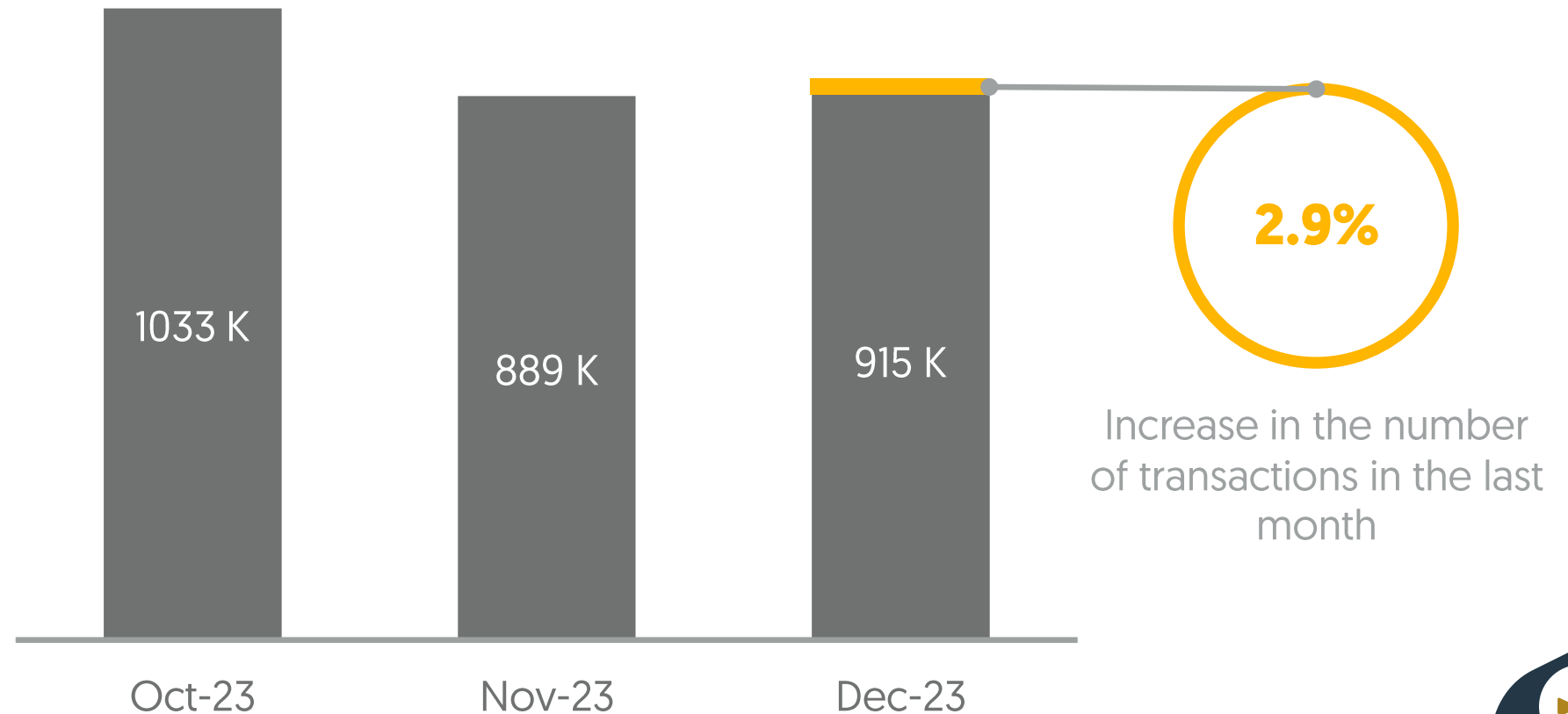


Value of Transactions

**8.52B<sub>JOD</sub>**

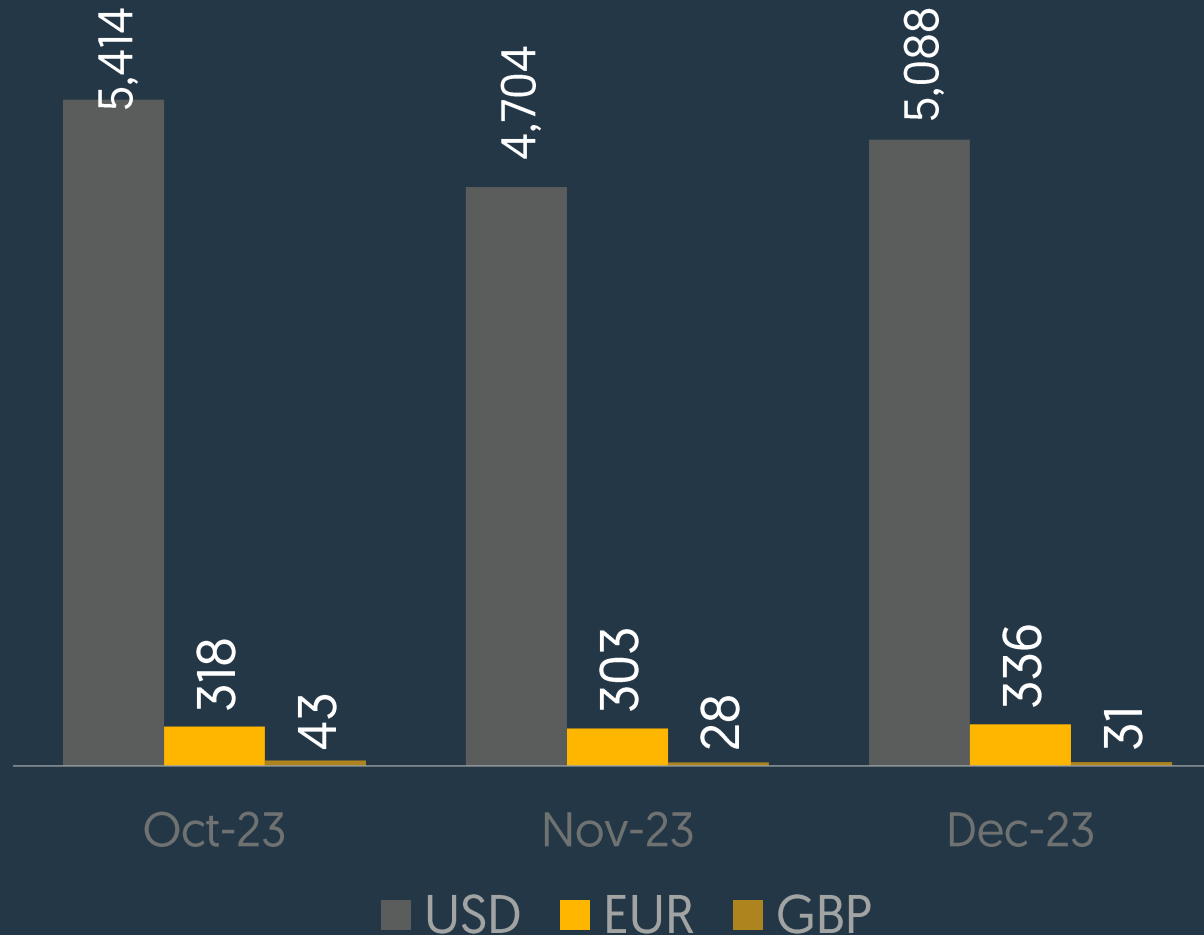
# ACH Transactions

Total Number of Jordanian Dinar Transactions Over the Past 3 Months



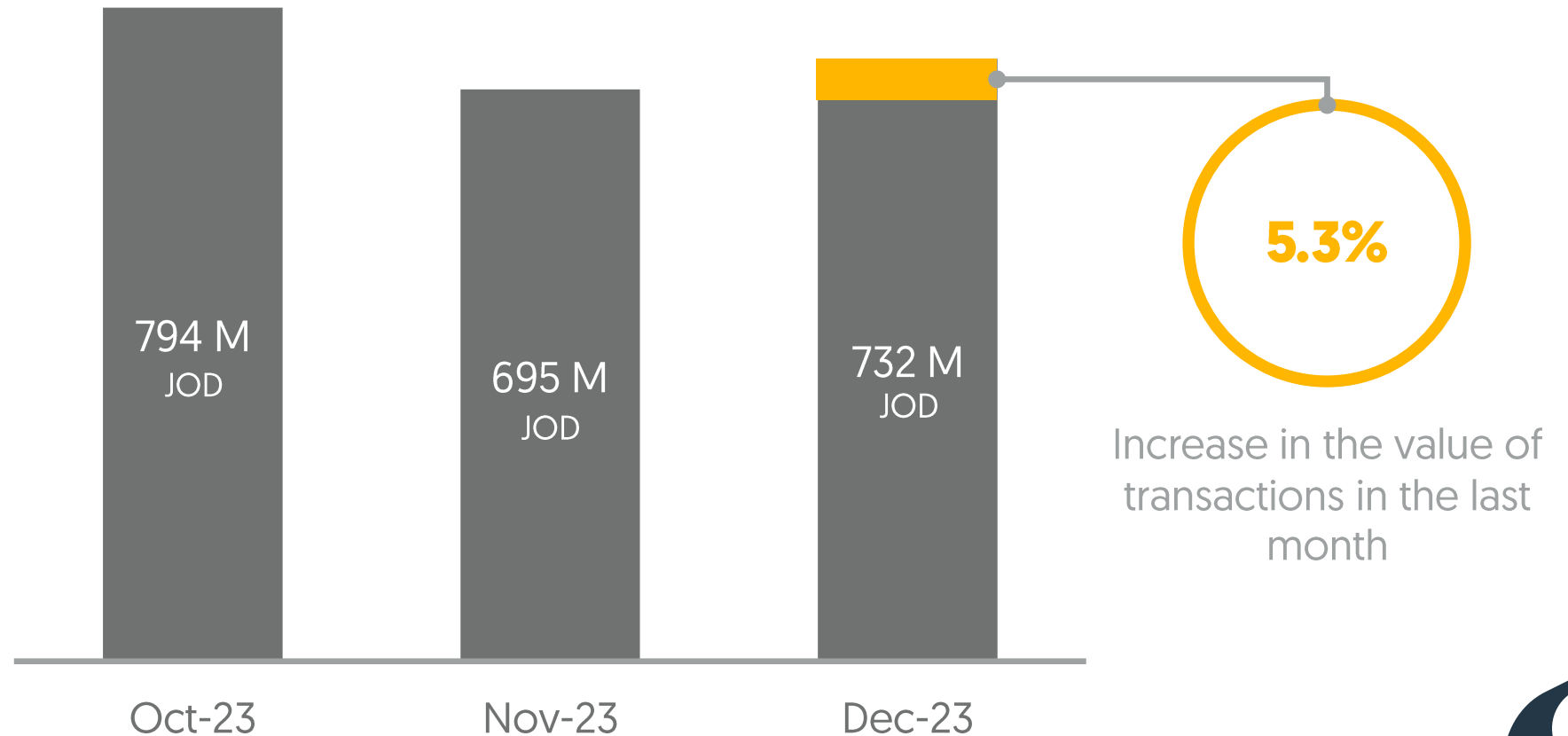
# ACH Transactions

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



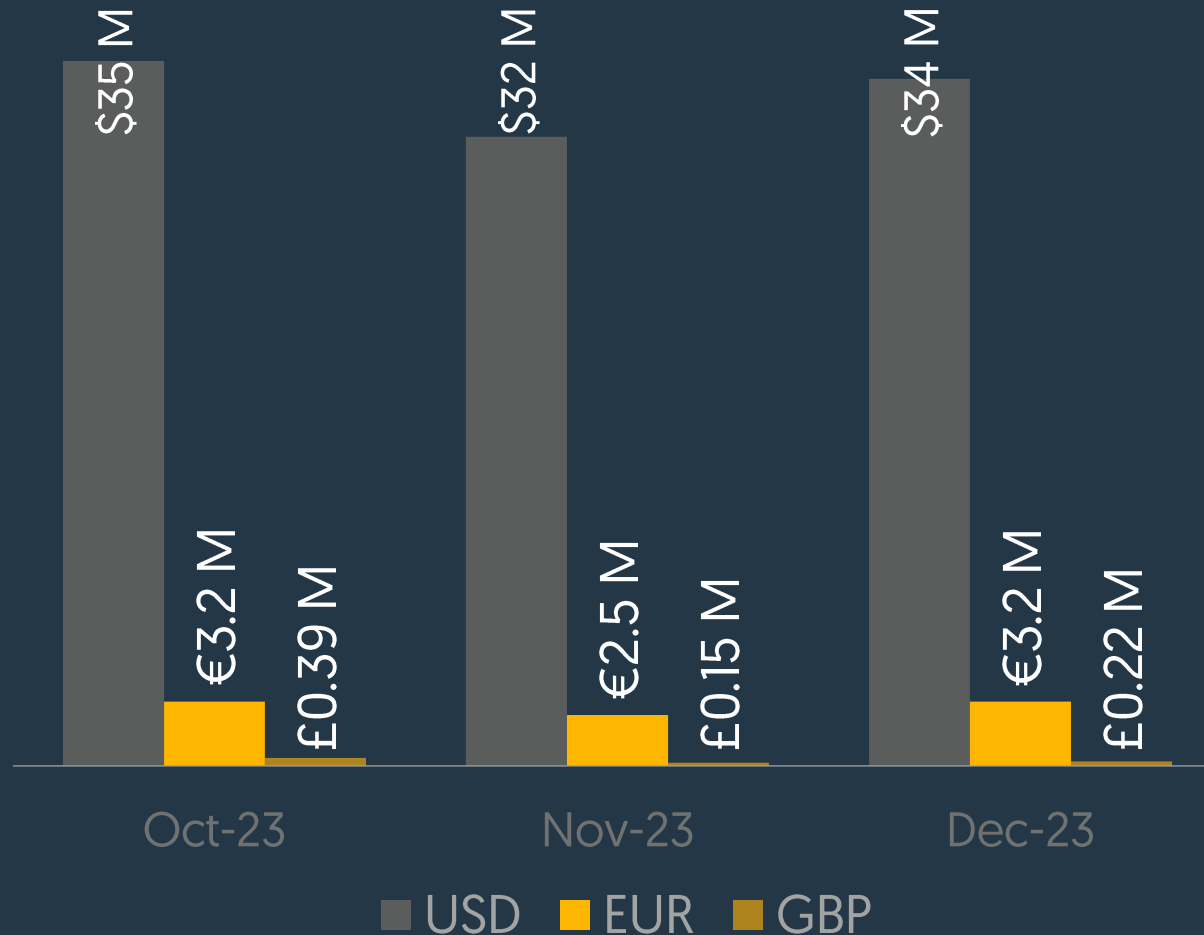
# ACH Transactions

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 December 2023

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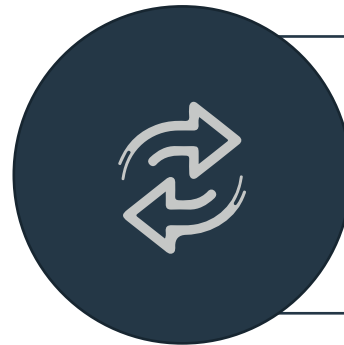
Electronic Cheque Clearing Unit



12.2023

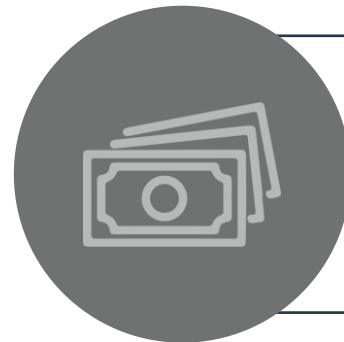


## Total Number and Value of Transactions Since the Beginning of 2023



Number of Transactions

**6.71M**

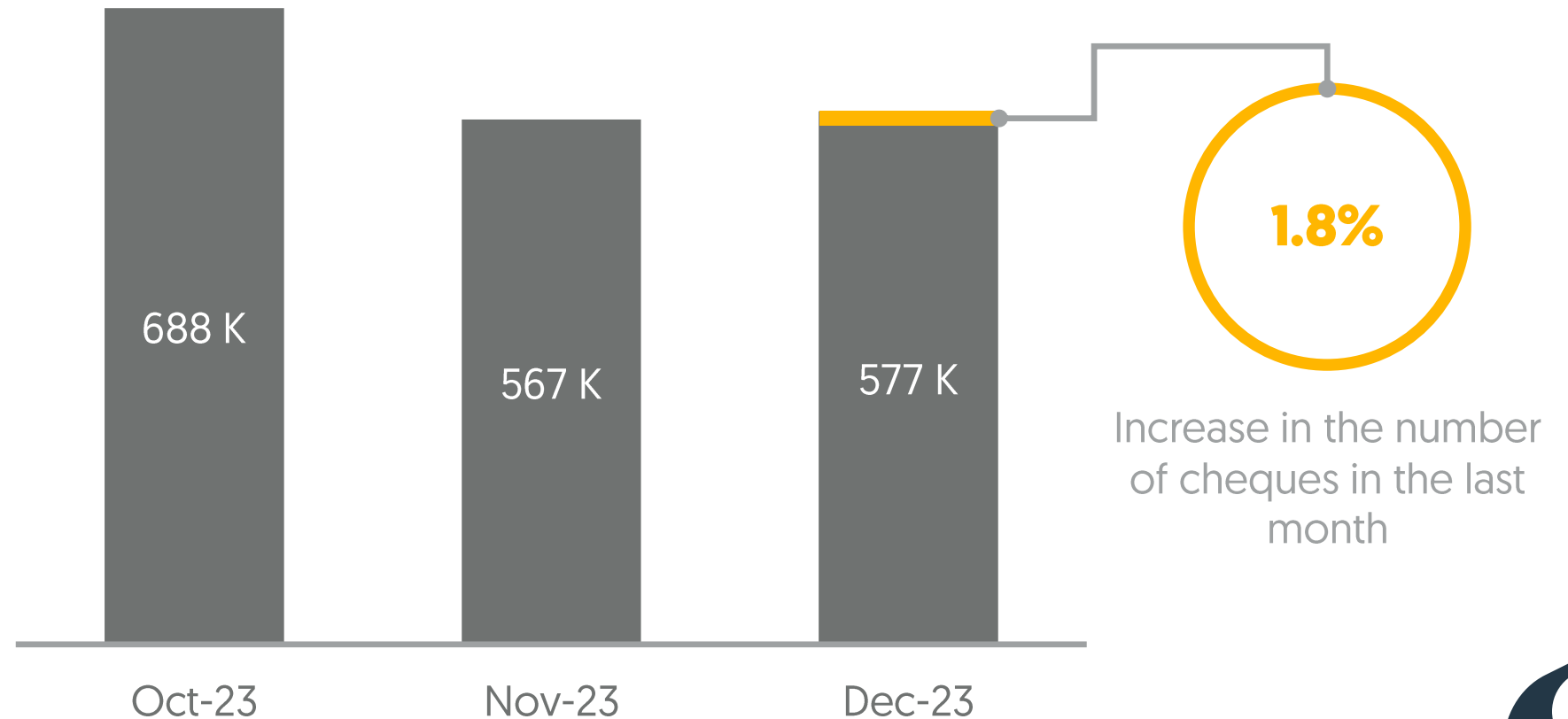


Value of Transactions

**40.99B<sub>JOD</sub>**

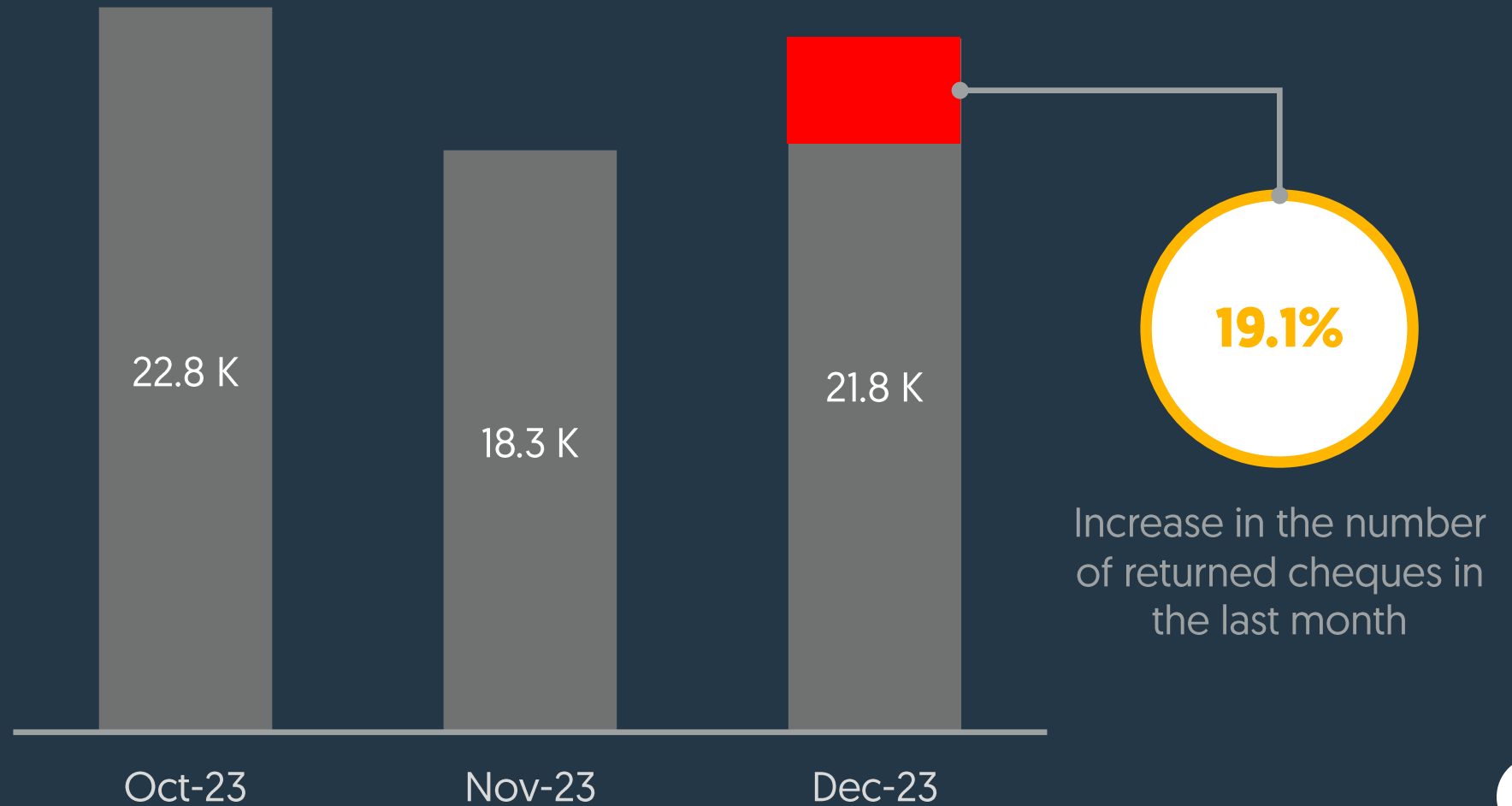
# ECCU Cheques

Total Number of Inward Cheques Over the Past 3 Months



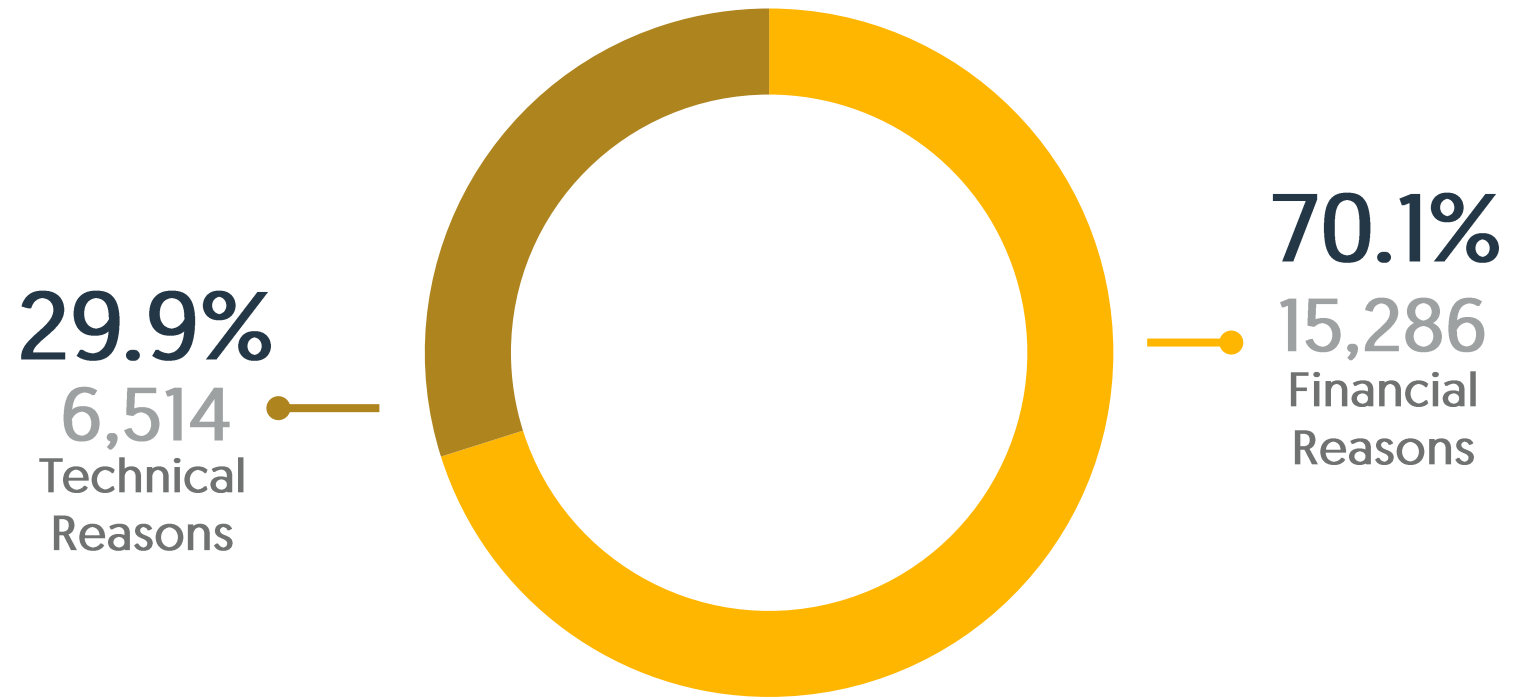
# ECCU Returned Cheques

Total Number of Returned Cheques Over the Past 3 Months



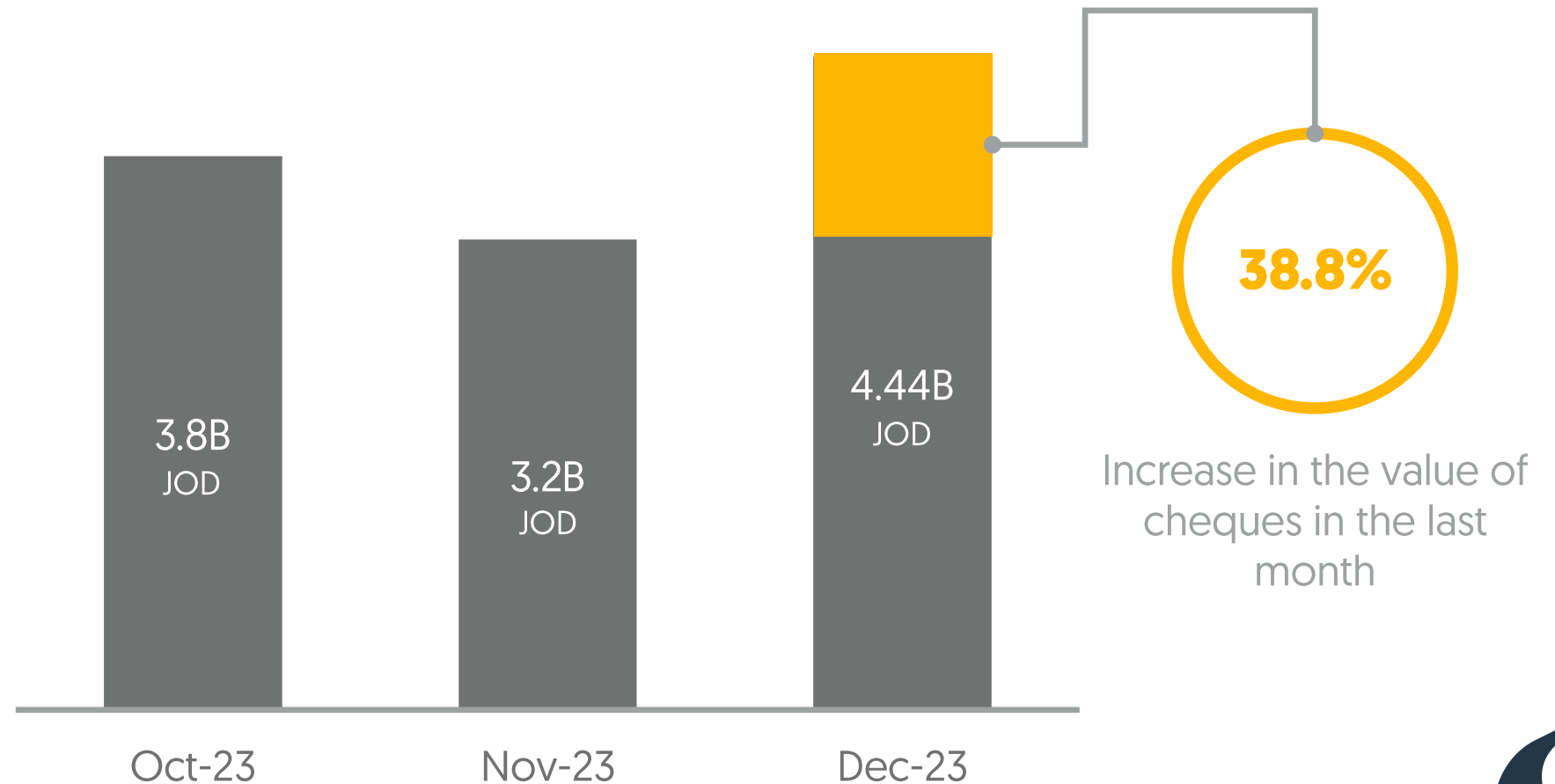
# ECCU Cheques

Total Number of Returned Cheques due to Financial and Technical Reasons



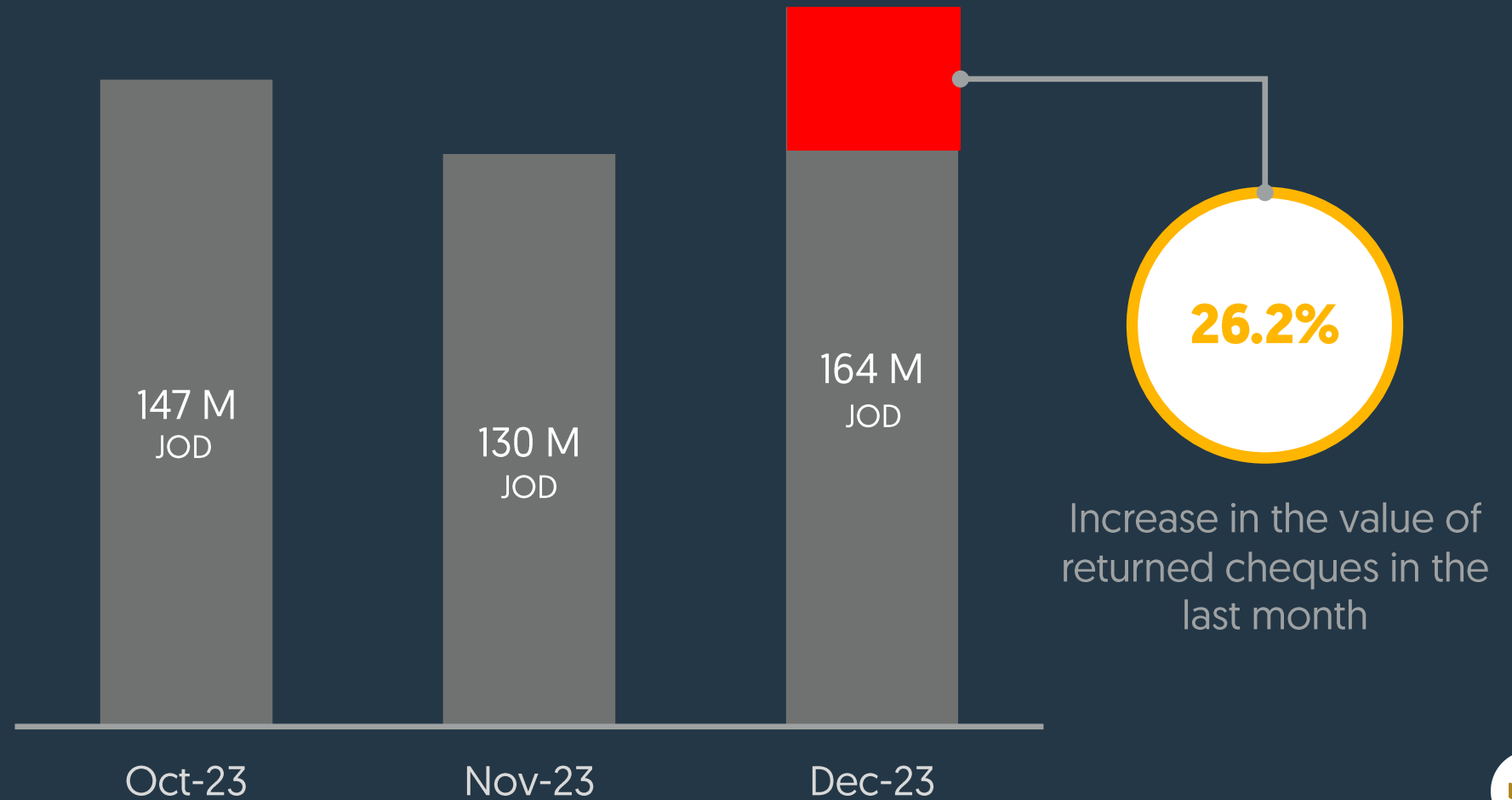
# ECCU Cheques

Total Value of Inward Cheques Over the Past 3 Months



# ECCU Returned Cheques

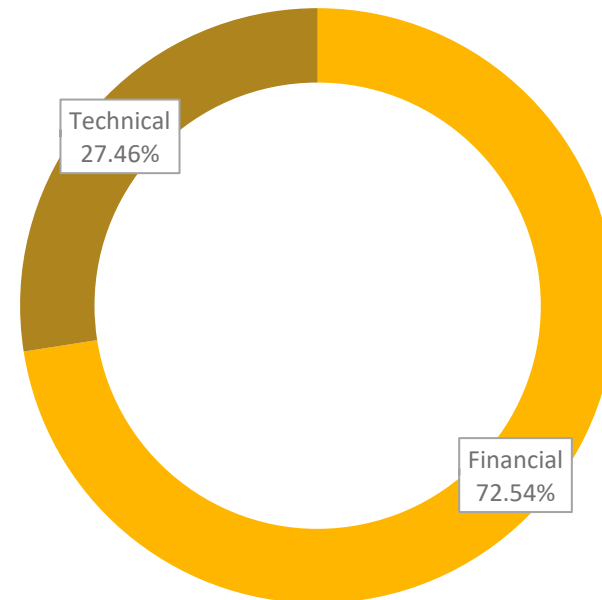
Total Value of Returned Cheques Over the Past 3 Months



# ECCU Cheques

Total Value of Returned Cheques due to Financial and Technical Reasons

**27.5%**  
**44.9M<sub>JOD</sub>**  
Technical  
Reasons



**72.5%**  
**118.7M<sub>JOD</sub>**  
Financial  
Reasons