



Jordan Payments & Clearing Company

Payment Systems Monthly Reports

February 2024



ACH
Automated Clearing House



ECCU
Electronic Cheque Clearing Unit

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ECCU
Electronic Cheque Clearing Unit

Monthly Report



Systems Summary

Monthly Report

February 2024

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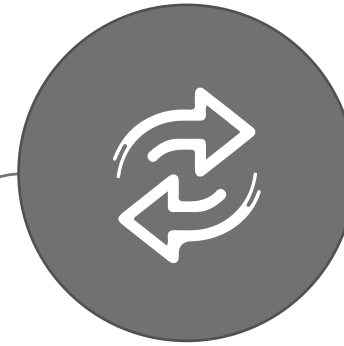
02.2024

CliQ Summary



Number of
Users

1.28M



Number of
Transactions

4.73M



Value of
Transactions

714M_{JOD}

JoMoPay Summary



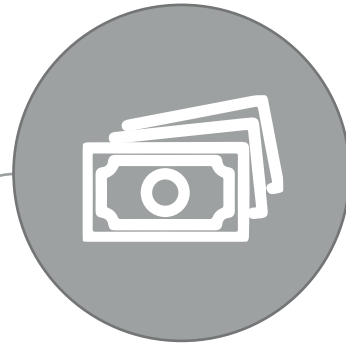
Number of
Users

2.22M



Number of
Transactions

3.46M



Value of
Transactions

364M_{JOD}



Number of
Users

4.19M



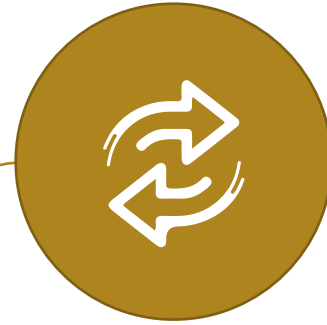
Number of
Billers

528



Number of
Services

1,757



Number of
Transactions

5.16M



Value of
Transactions

1016M_{JOD}



ACH Summary

Automated Clearing House



Total Number of
Transactions

899K



Number of JOD
Transactions

893K



Value of JOD
Transactions

702M_{JOD}



ECCCU
Electronic Cheque Clearing Unit

Summary



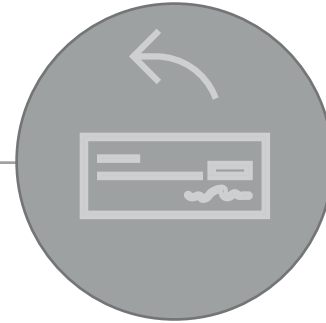
Number of
Cheques

523K



Value of
Cheques

3.25B_{JOD}



Number of
Returned Cheques

18K



Value of Returned
Cheques

125M_{JOD}



Monthly Report

February 2024

Instant Payment System for
Transfers Issued by Banks

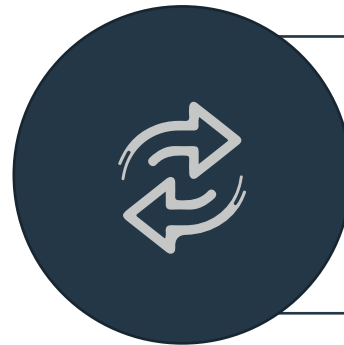
9



02.2024

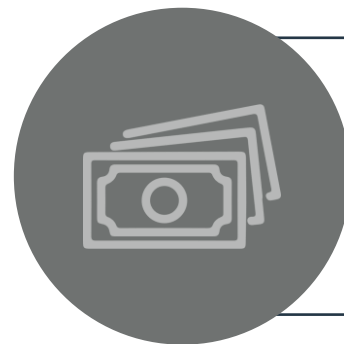
Total Number and Value of Transactions Since the Beginning of 2024

Transfers Issued by Banks



Number of Transactions

9.2M

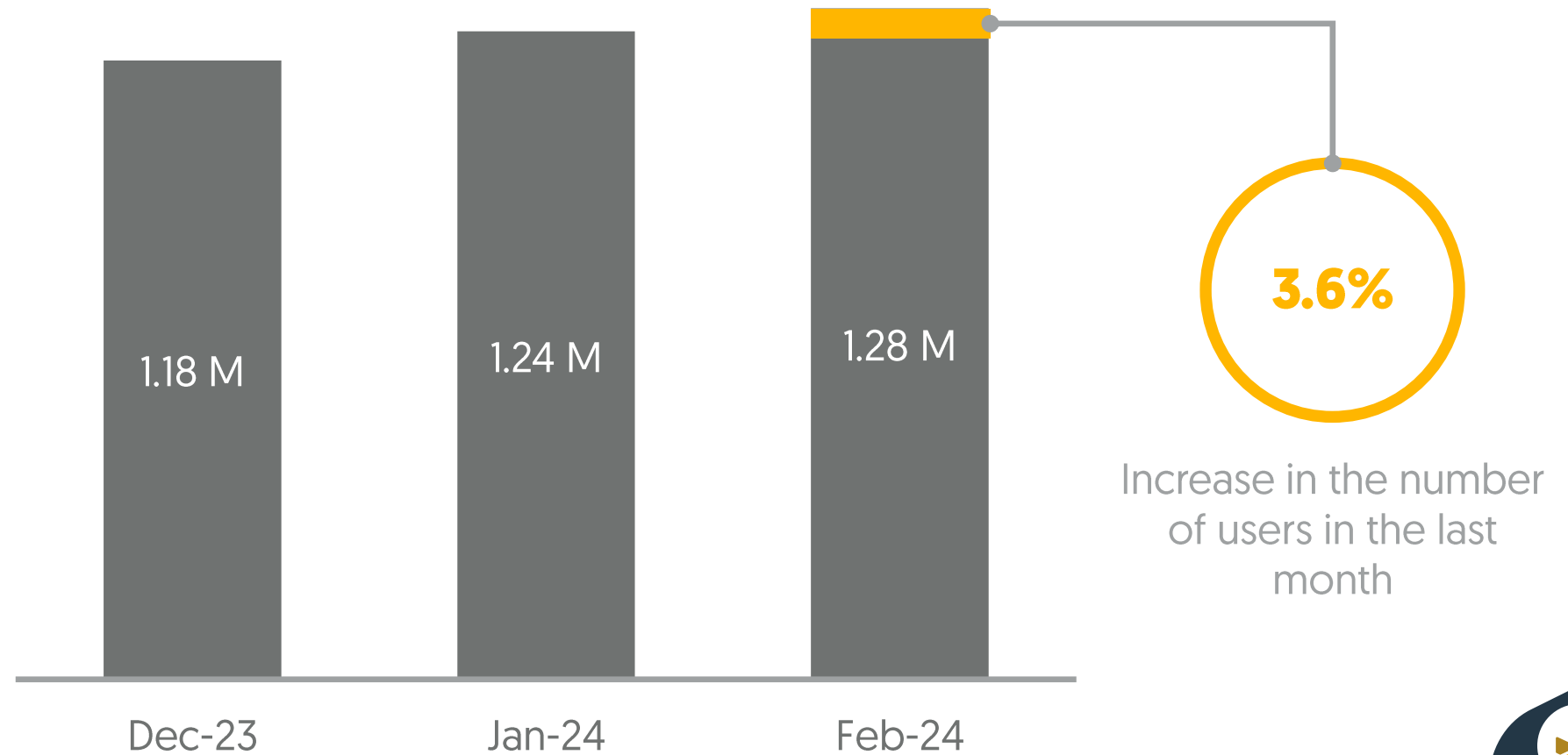


Value of Transactions

1.4B_{JOD}

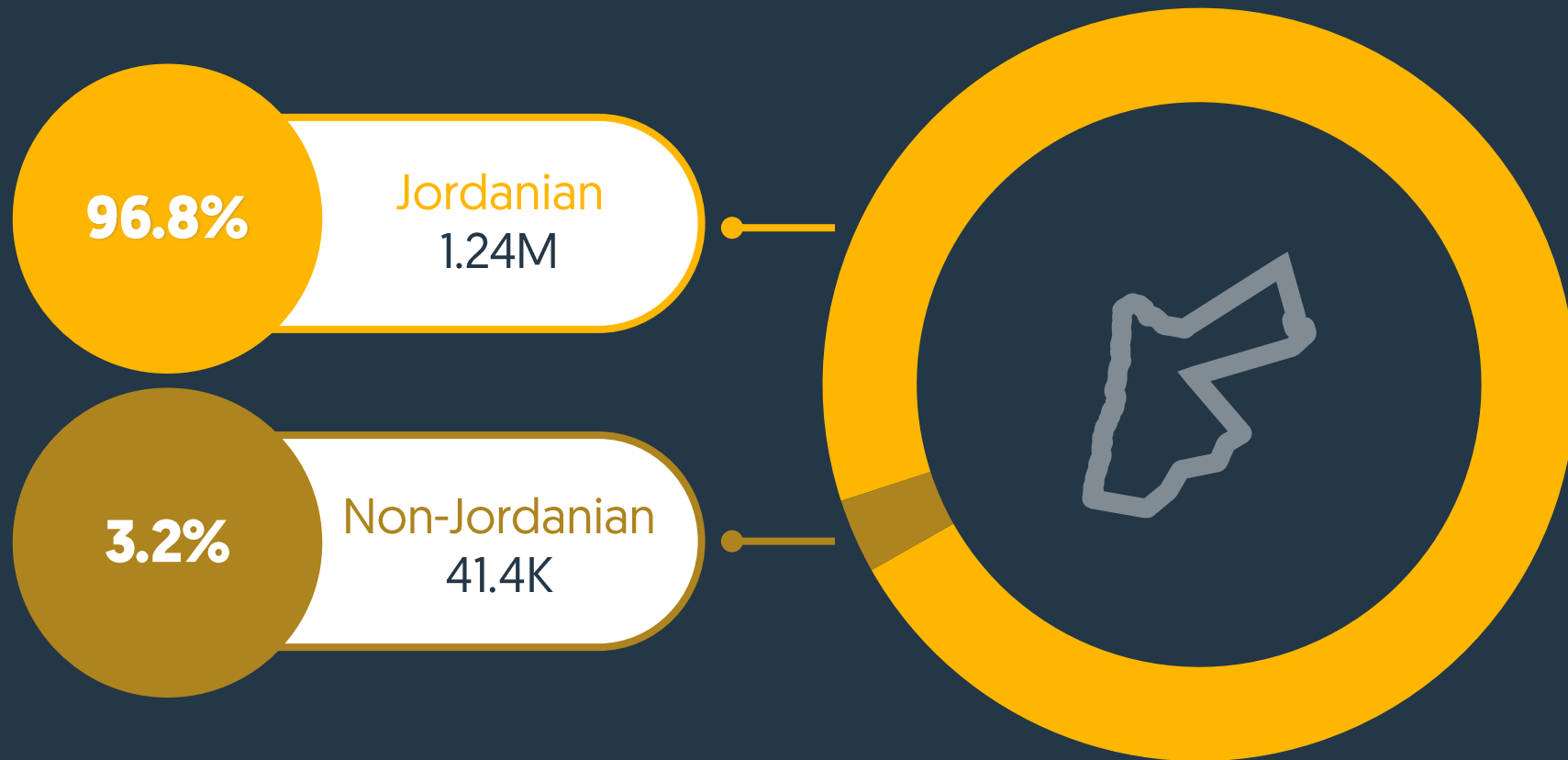
CliQ Users

Total Number of Users Over the Past 3 Months



CliQ Users

Percentage of Users Based on Nationality

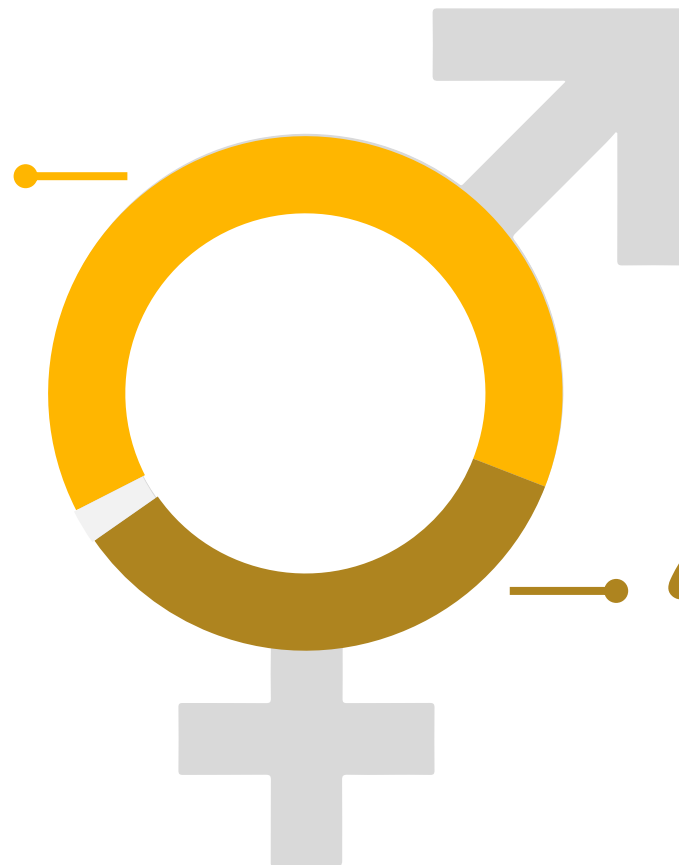


CliQ Users

Percentage of Users Based on Gender

63.2%

811K
Male Users



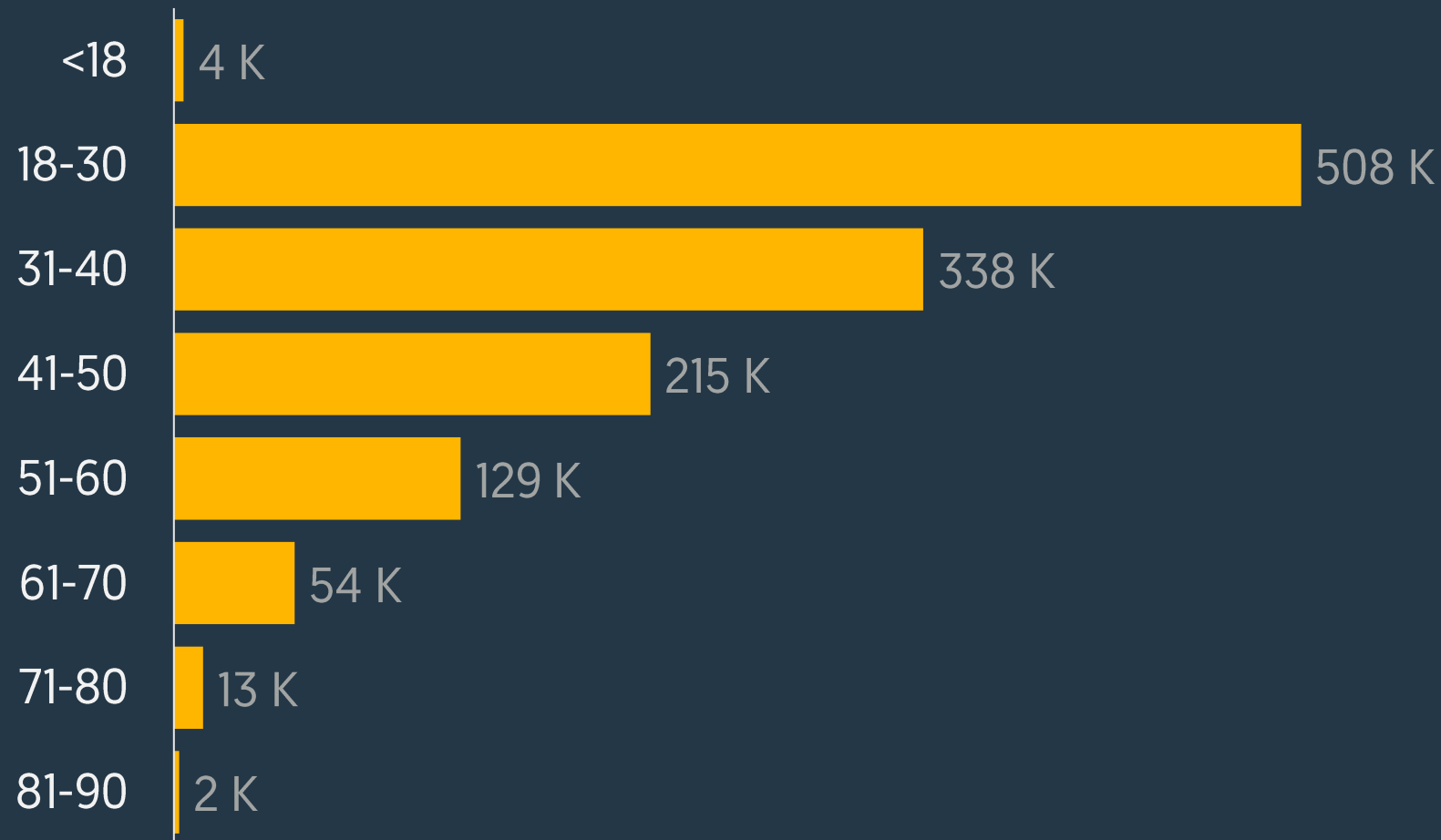
34.5%

443K
Female Users



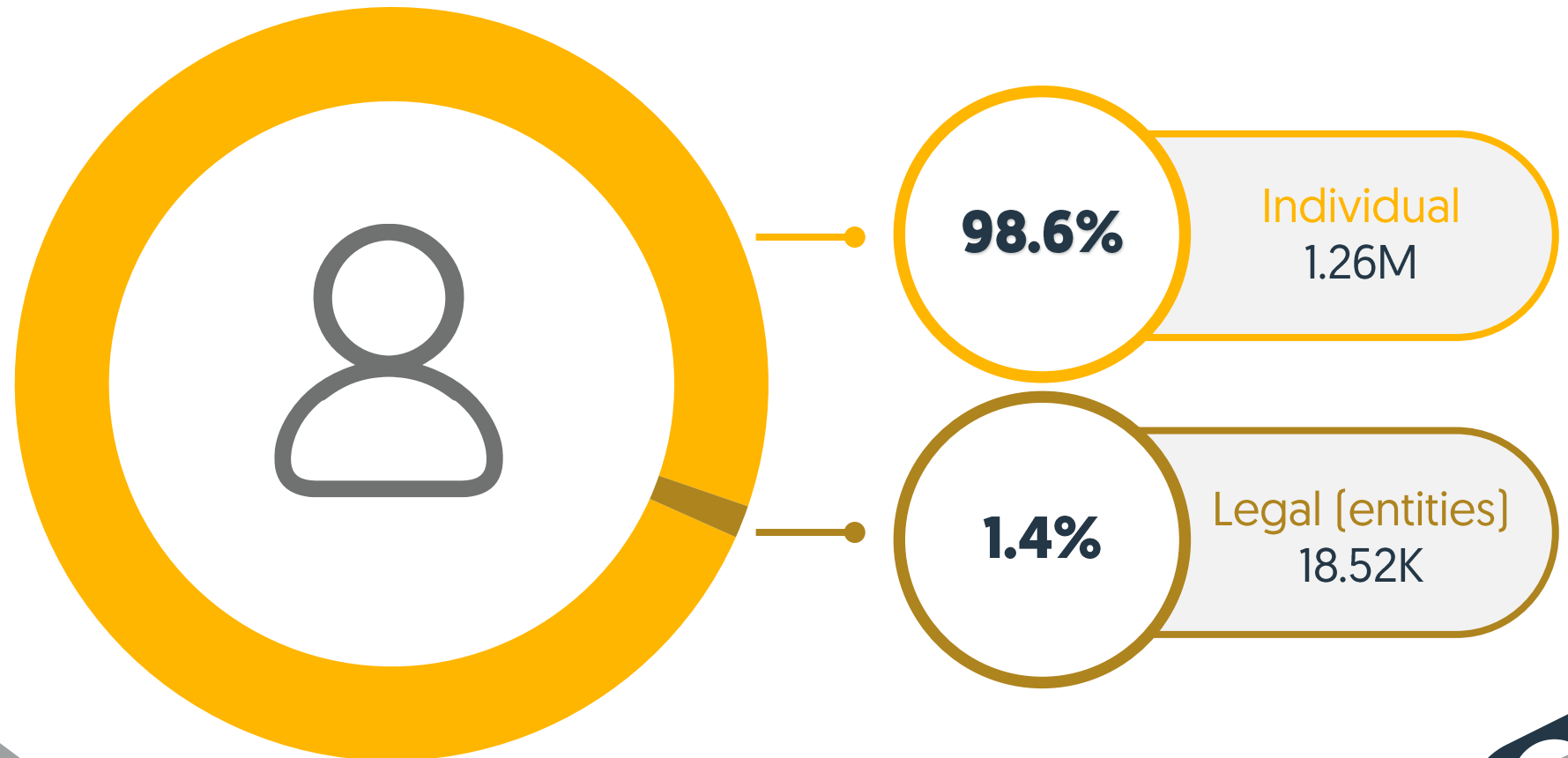
CliQ Users

Number of Users Based on Age Group



CliQ Users

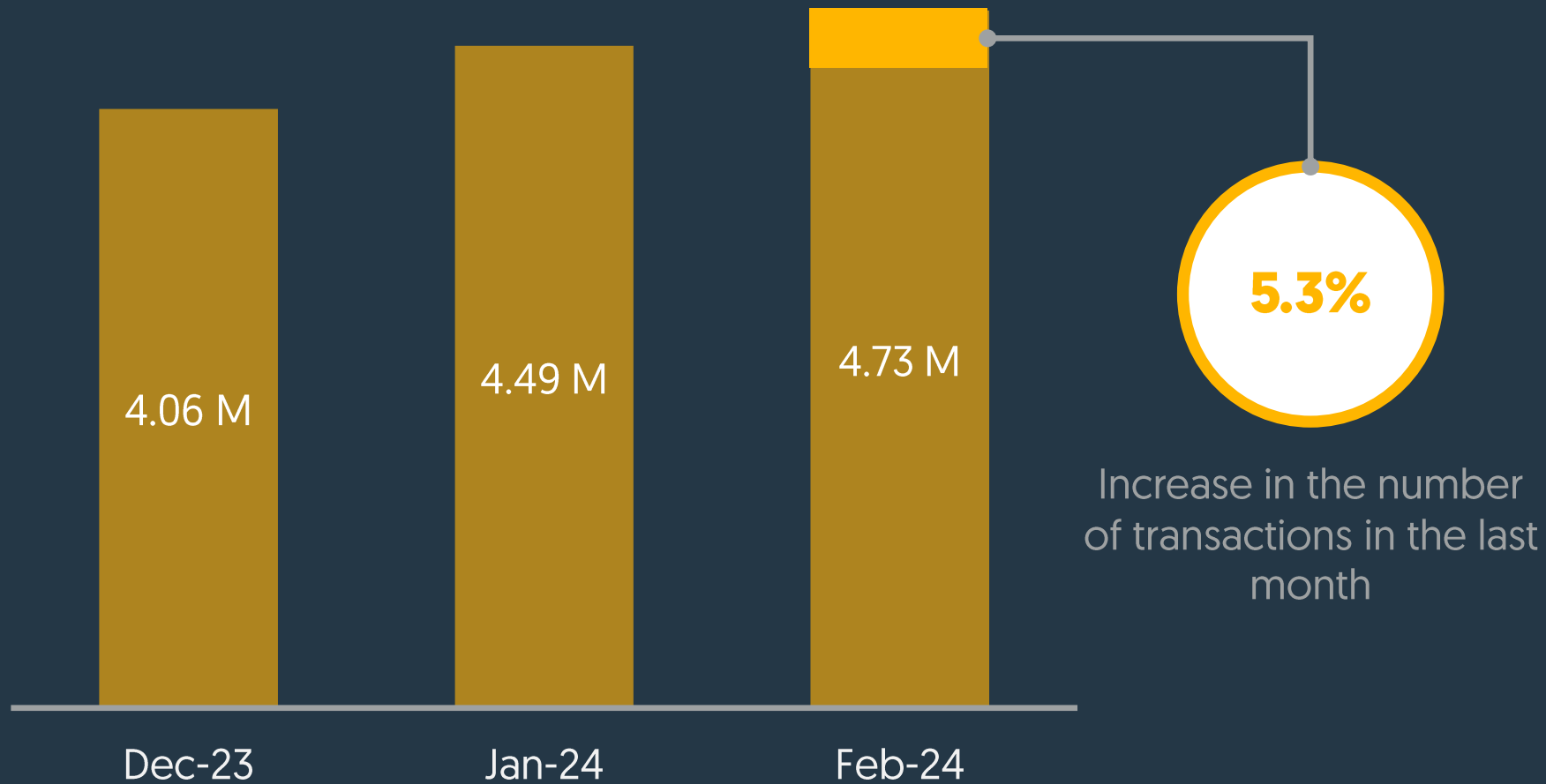
Percentage of Users Based on Customer Type



CliQ Number of Transactions

Total Number of Transactions Over the Past 3 Months

Transfers Issued by Banks



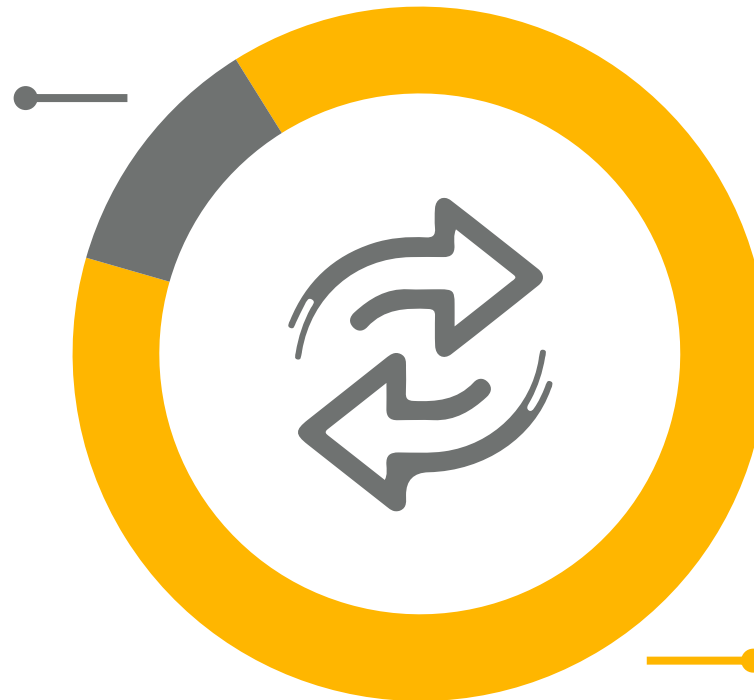
CliQ Number of Transactions

Percentage Based on Transaction Type

Transfers Issued by Banks

11.8%

557.8K
Purchases



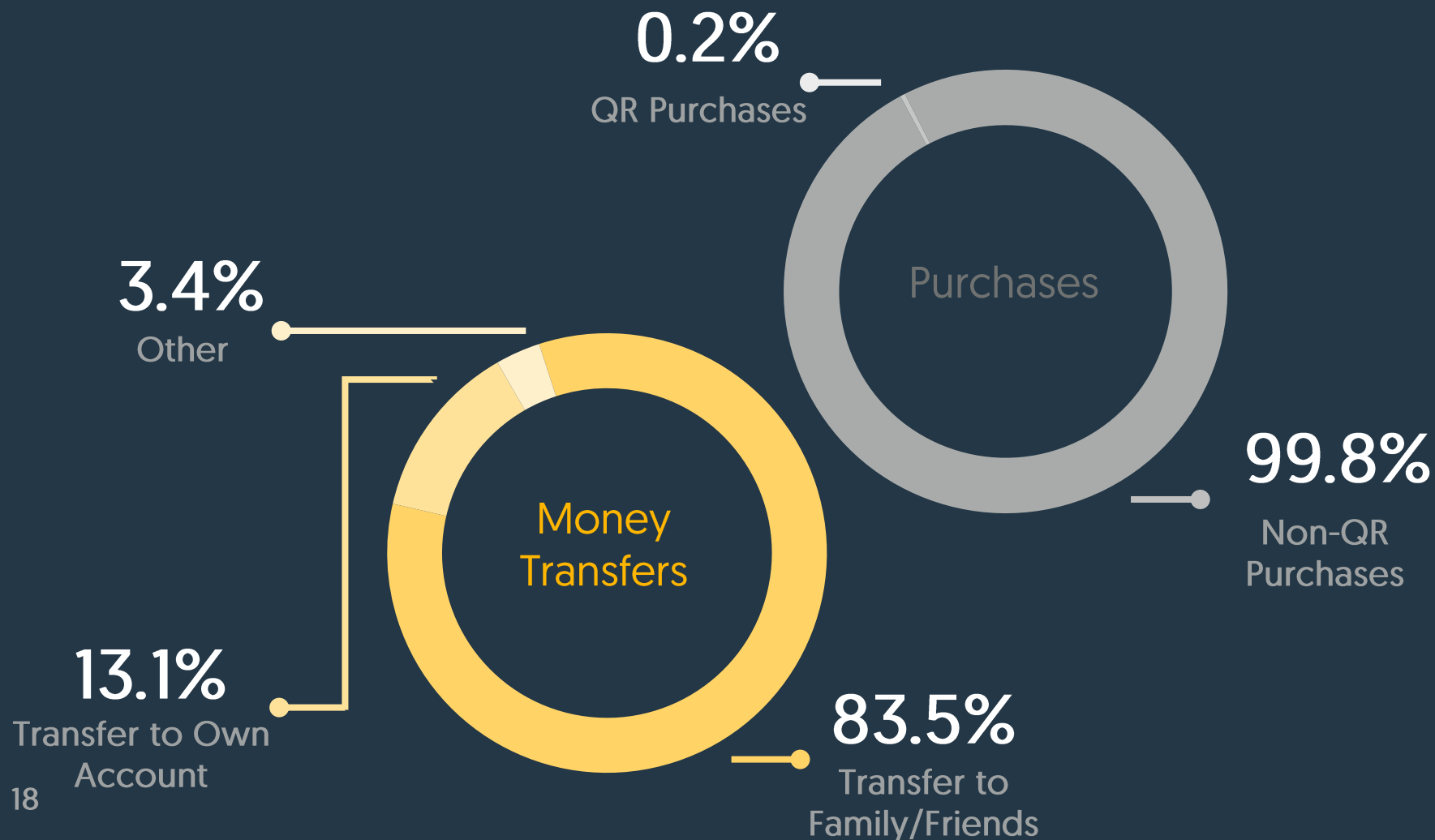
88.2%

4.17M
Money Transfers

CliQ Number of Transactions

Percentage Based on Transaction Type Sub-Category

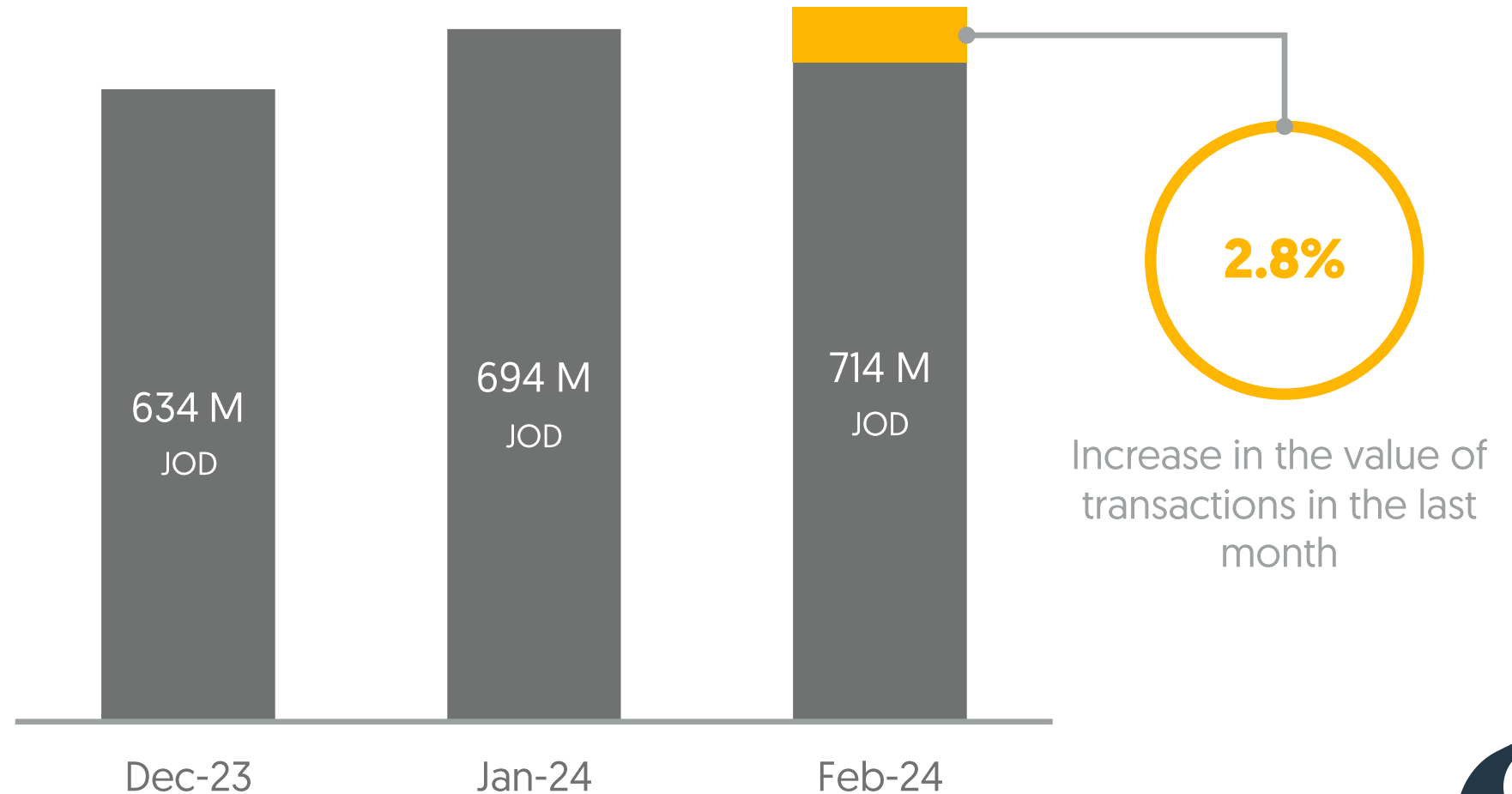
Transfers Issued by Banks



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

15.6%
111.1M JOD
Purchases



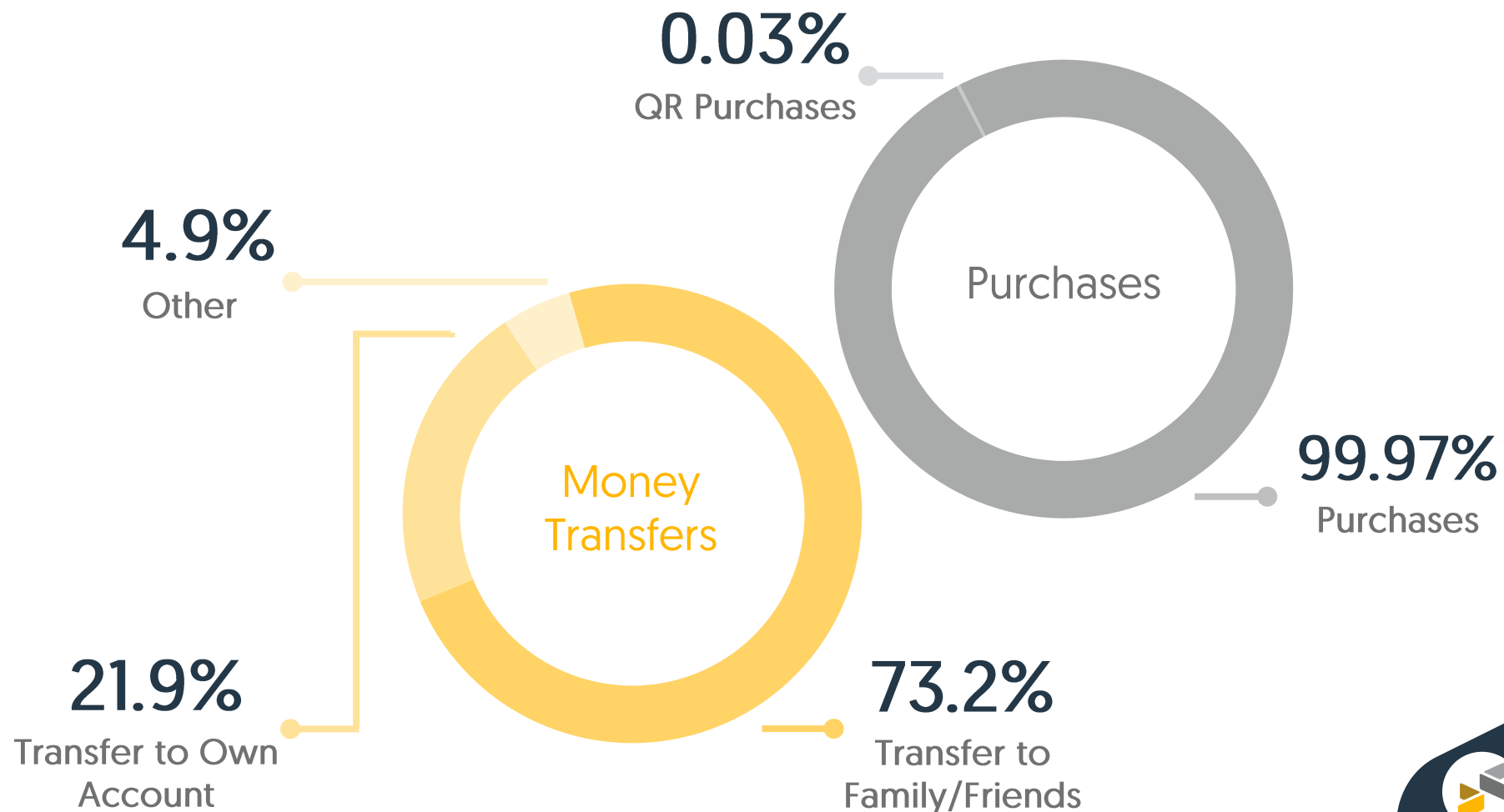
84.4%
602.6M JOD
Money Transfers



Value of Transactions

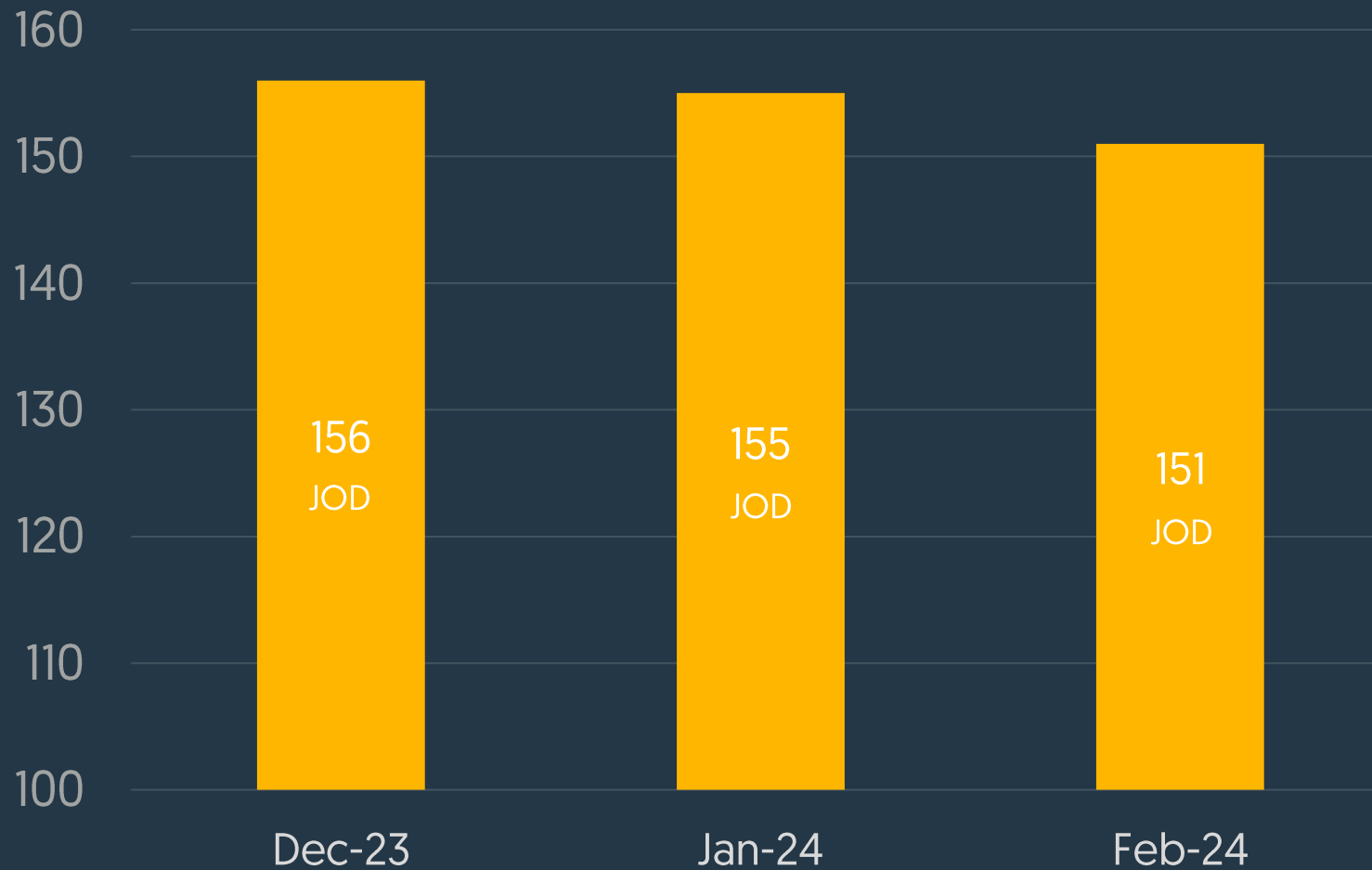
Percentage Based on Transaction Type Sub-Category

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



25.3%

0.8M

On Us



74.7%

2.35M

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



19.6%

100.9M JOD
On Us



80.4%

414.2M JOD
Off Us

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



JoMoPay
Jordan Mobile Payment

Monthly Report

February 2024

Jordan Mobile Payments Switch for
Transfers Issued by Mobile Wallets

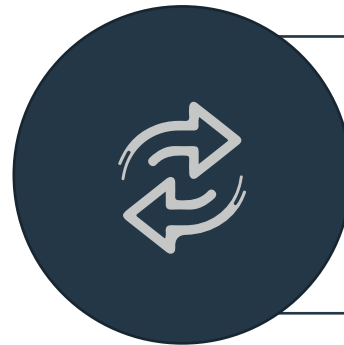
25



02.2024

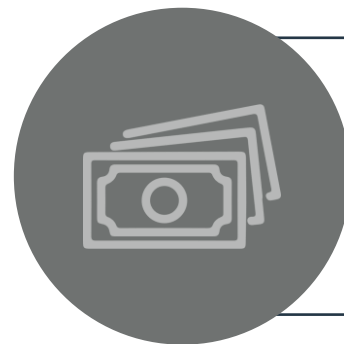
Total Number and Value of Transactions Since the Beginning of 2024

Transfers Issued by Mobile Wallets



Number of Transactions

7M



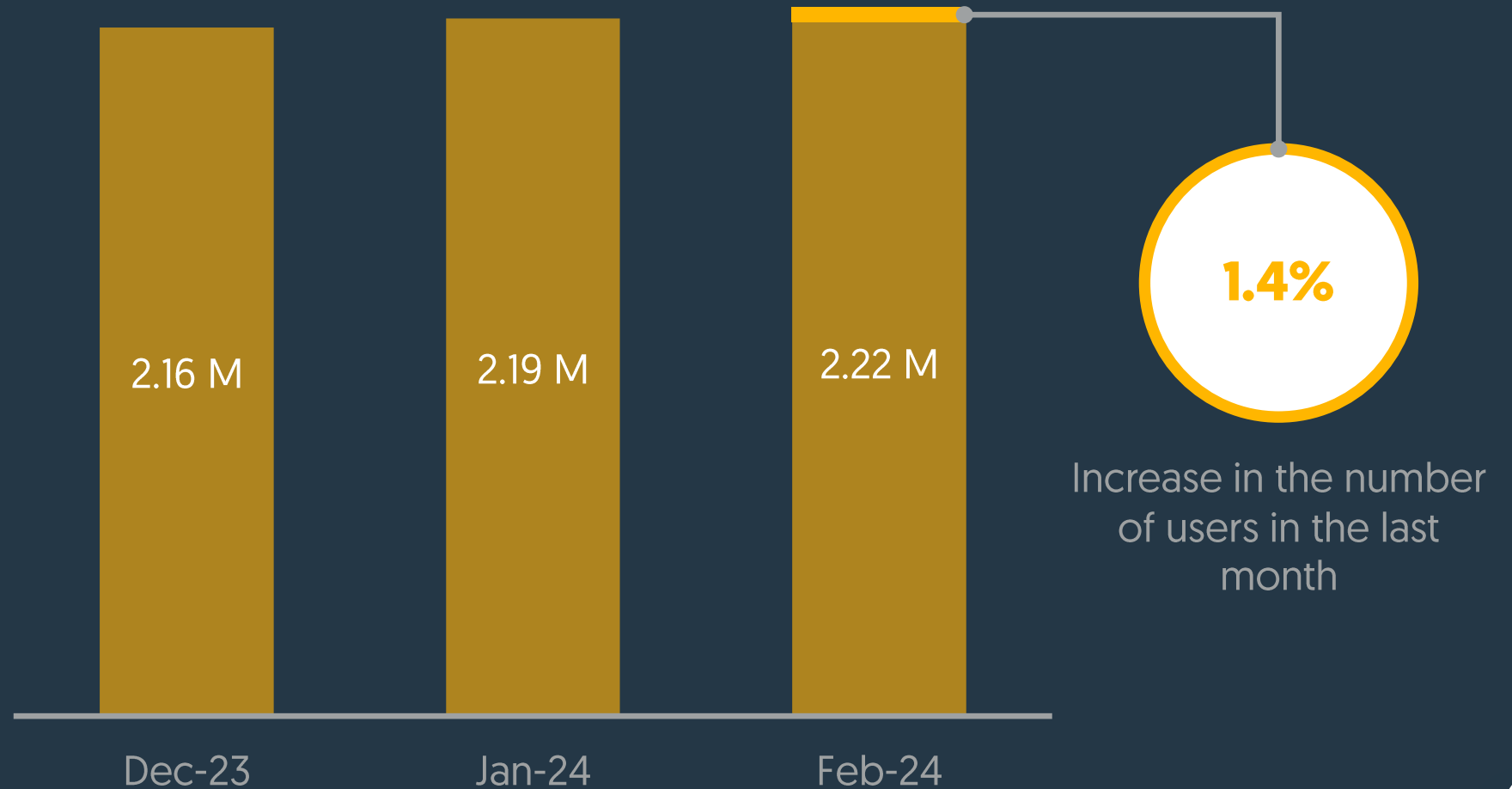
Value of Transactions

724M_{JOD}



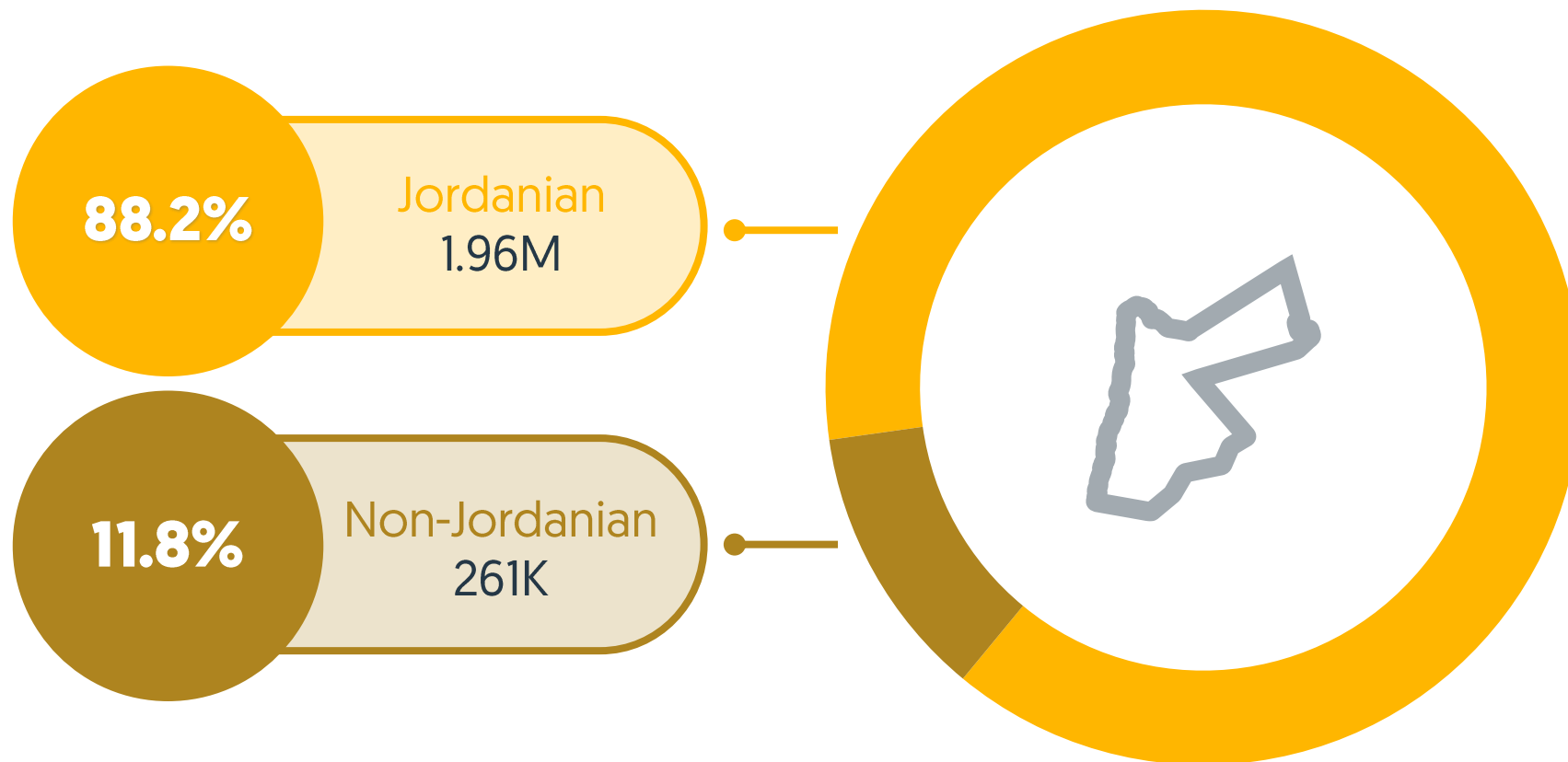
JoMoPay Users

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

52.2%

1.16M
Male Users



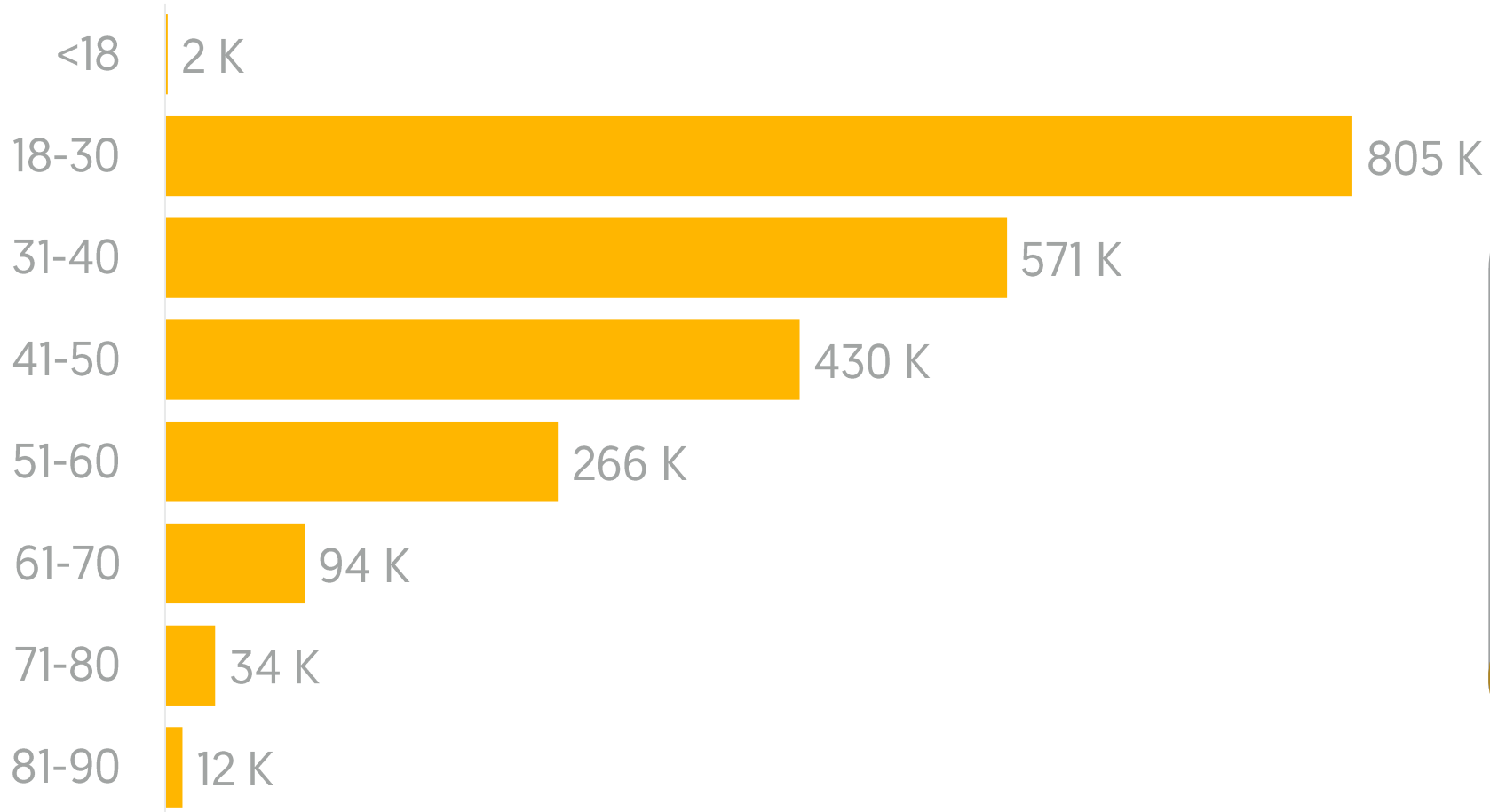
47.4%

1.05M
Female Users



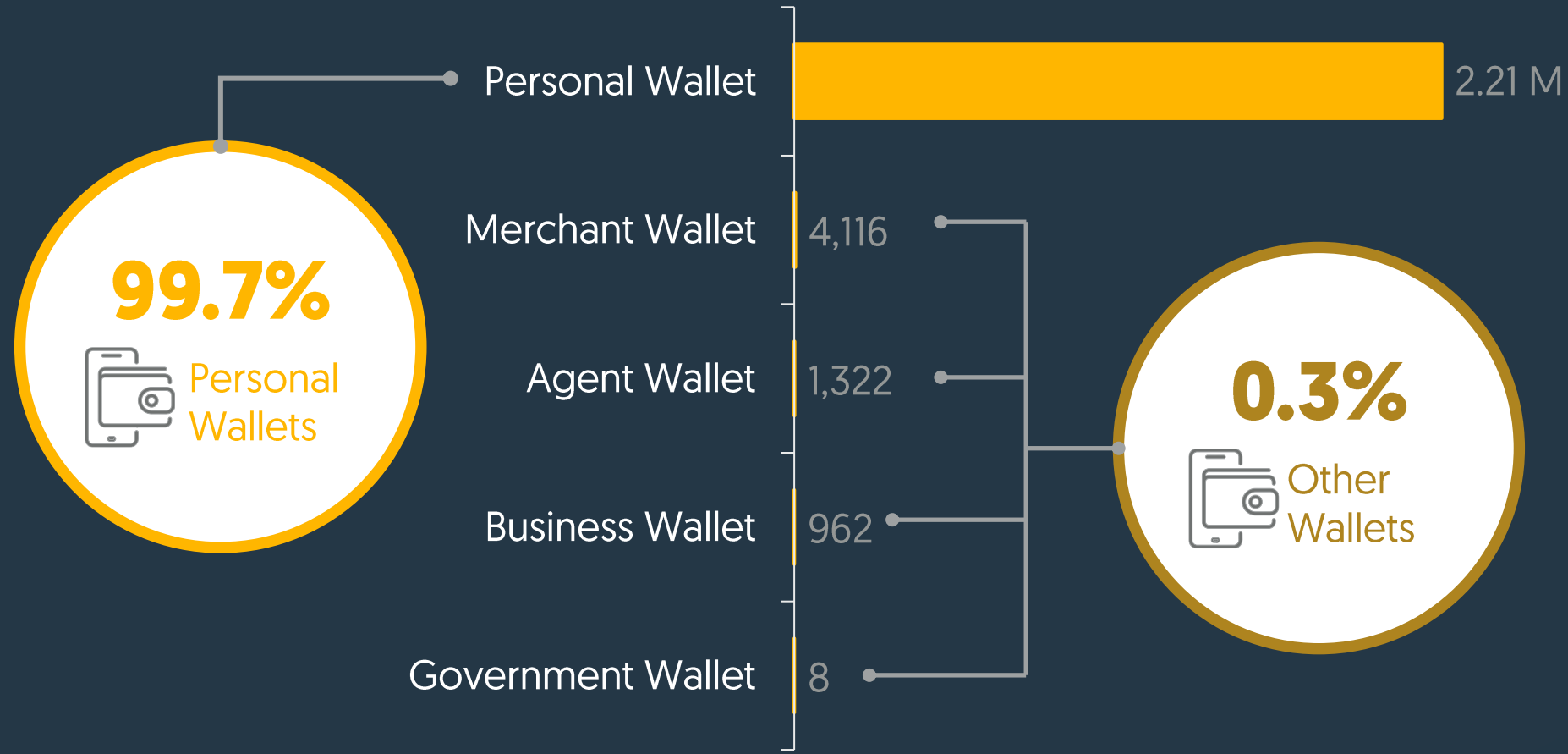


Number of Users Based on Age Group



JoMoPay Users

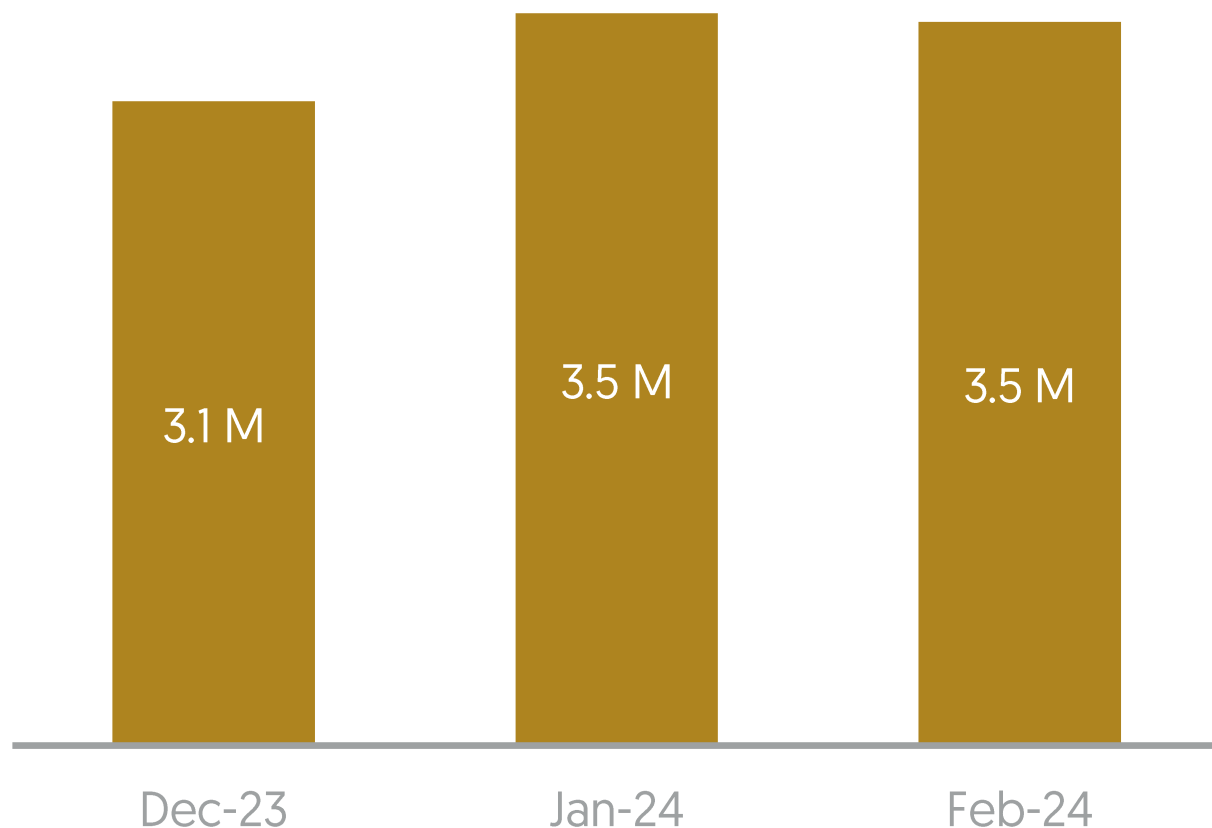
Number of Wallets Based on Wallet Type




JoMoPay Number of Transactions

Total Number of Transactions Over the Past 3 Months

Transfers Issued by Mobile Wallets



1.2%



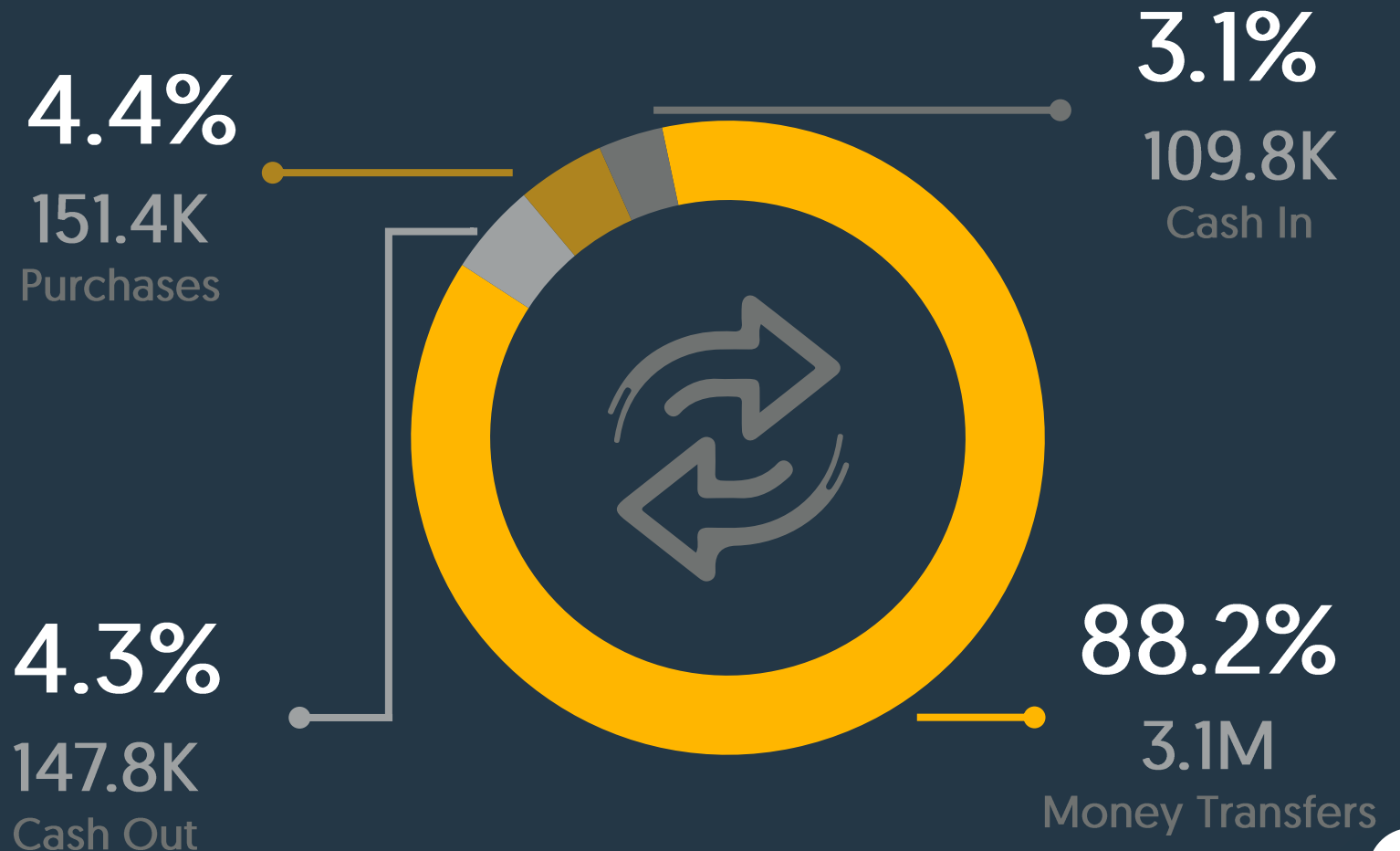
Decrease in the number of transactions in the last month



JoMoPay Number of Transactions

Percentage Based on Transaction Type

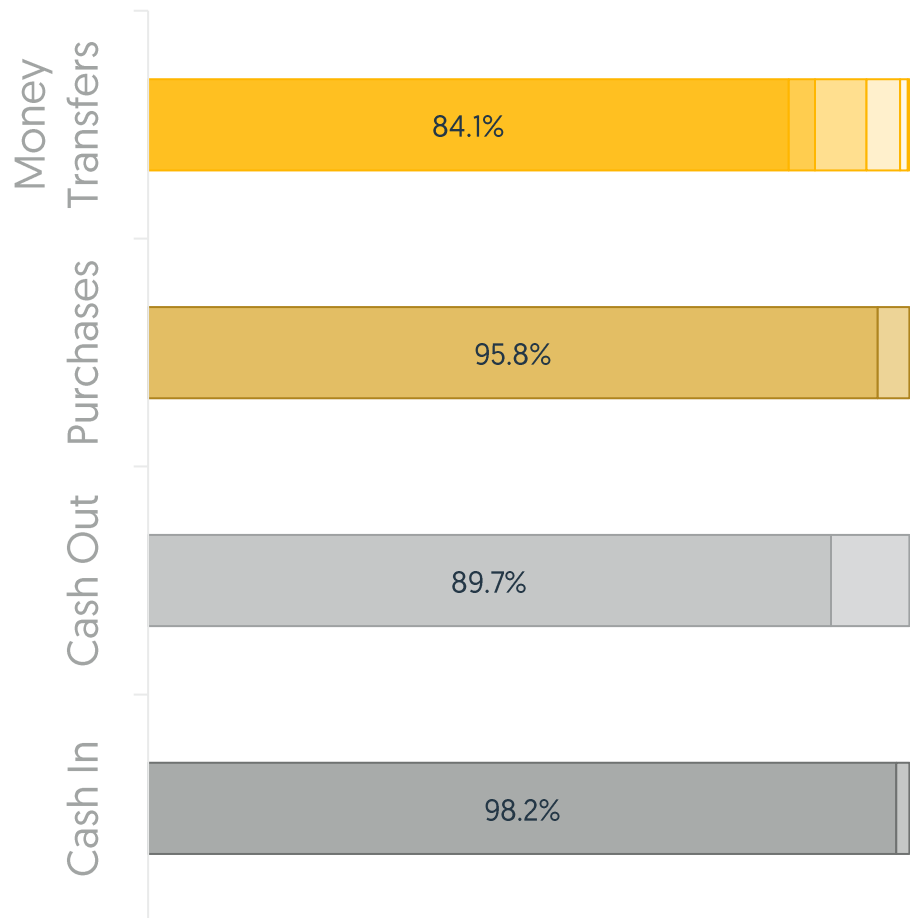
Transfers Issued by Mobile Wallets



JoMoPay Number of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets

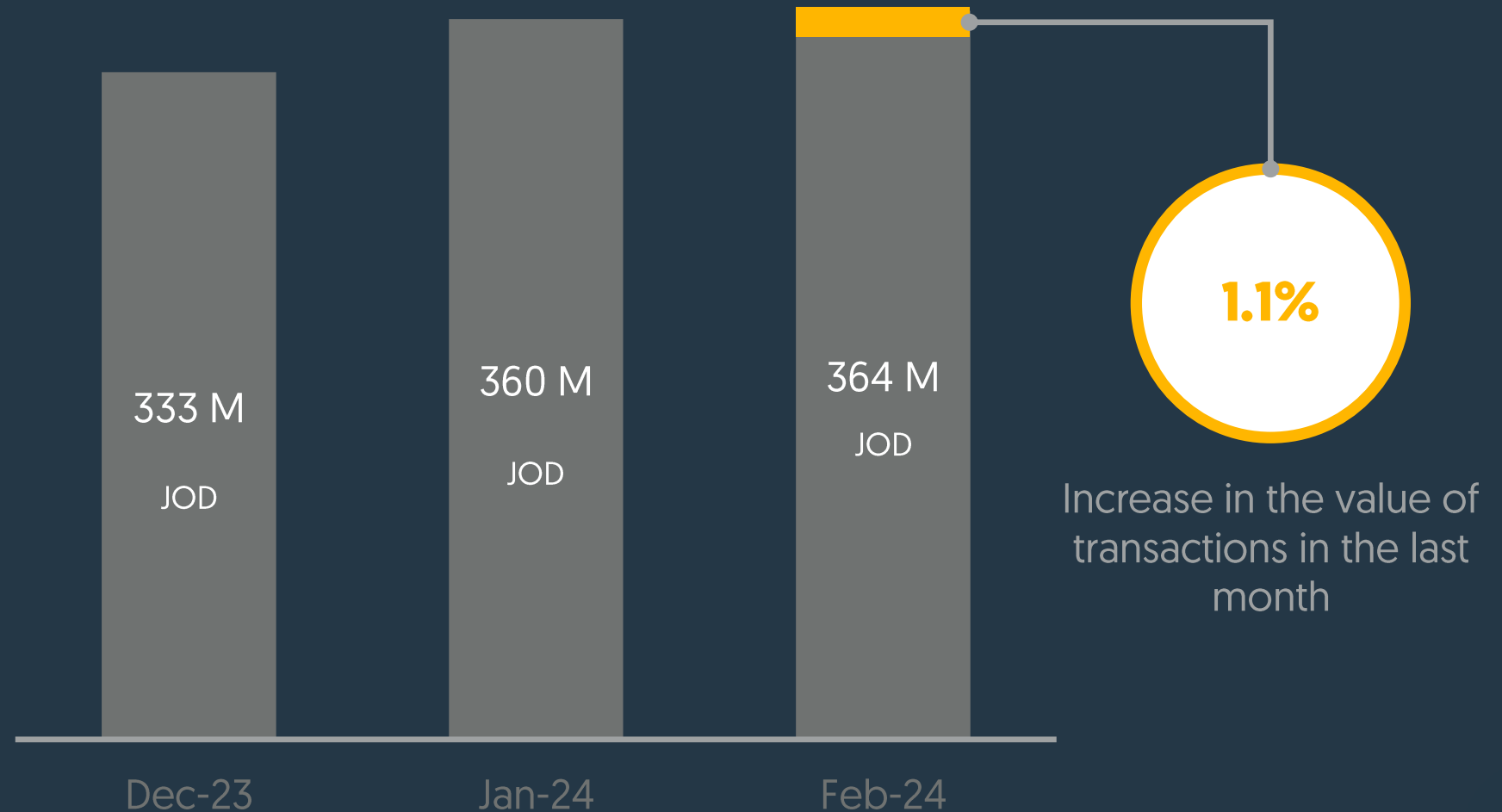


Transfer to Family/Friends	84.1%
Aid/Charity/Grant	3.5%
Transfer to Own Account	6.8%
Salary/Bonus/Dividends	4.4%
Loan/Loan Installment	1.0%
Cross Border Remittances	0.2%
Purchases	95.8%
QR Purchases	4.2%
Cash Out - Agent/Teller	89.7%
Cash Out - ATM/Kiosk	10.3%
Cash In - Agent/Teller	98.2%
Cash In - ATM/Kiosk	1.8%

JoMoPay Value of Transactions

Total Value of Transactions Over the Past 3 Months

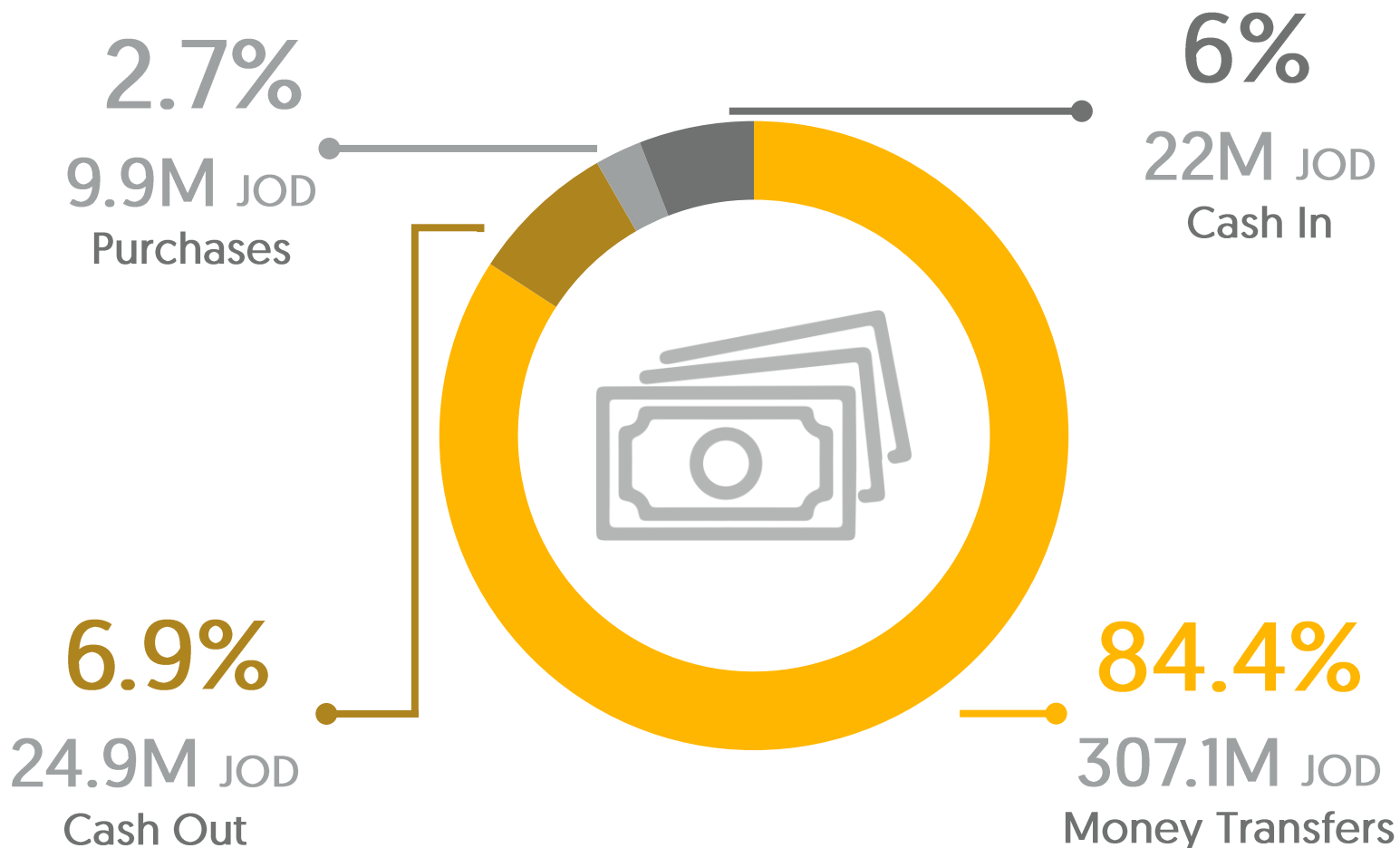
Transfers Issued by Mobile Wallets



JoMoPay Value of Transactions

Percentage Based on Transaction Type

Transfers Issued by Mobile Wallets

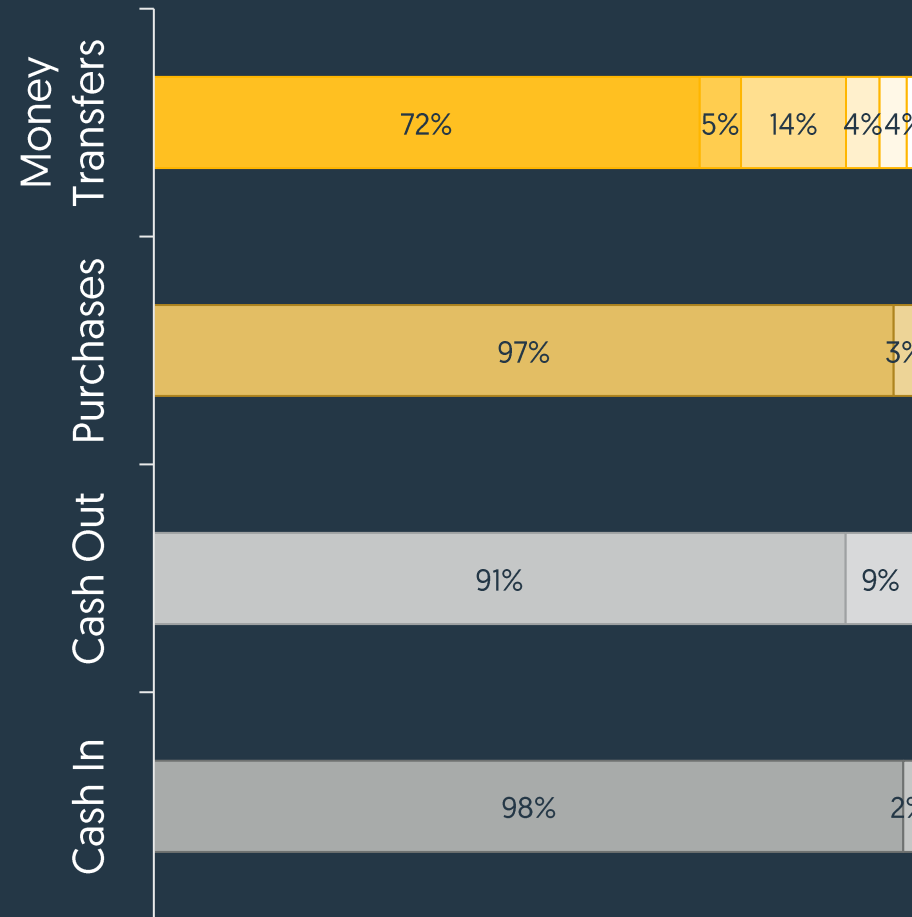




JoMoPay Value of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets

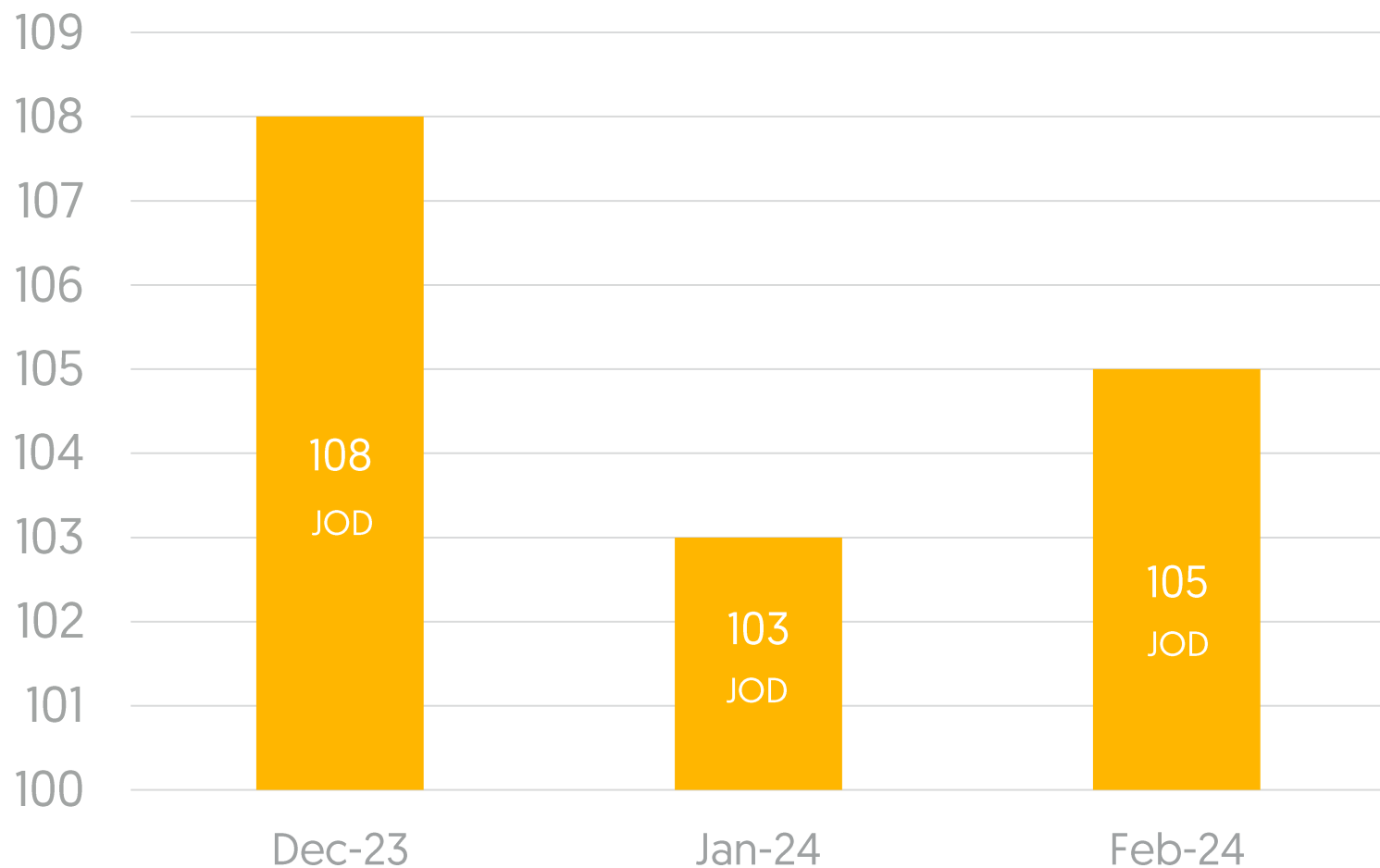


Transfer to Family/Friends	72%
Aid/Charity/Grant	5%
Transfer to Own Account	14%
Salary/Bonus/Dividends	4%
Loan/Loan Installment	4%
Cross Border Remittances	1%
Purchases	97%
QR Purchases	3%
Cash Out - Agent/Teller	91%
Cash Out - ATM/Kiosk	9%
Cash In - Agent/Teller	98%
Cash In - ATM/Kiosk	2%

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

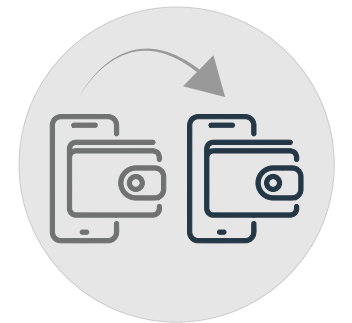
Value of Money Transfer Transactions Through PSPs

Transfers Issued by Mobile Wallets



53.8%

88.2M JOD
On Us



46.2%

75.6M JOD
Off Us

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

CliQ & JoMoPay Interoperability

Monthly Report
February 2024

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



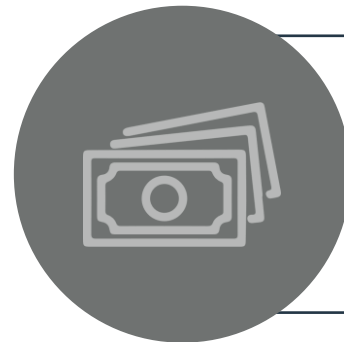
02.2024

Total Number and Value of Transactions Since the Beginning of 2024



Number of Transactions

16.2M



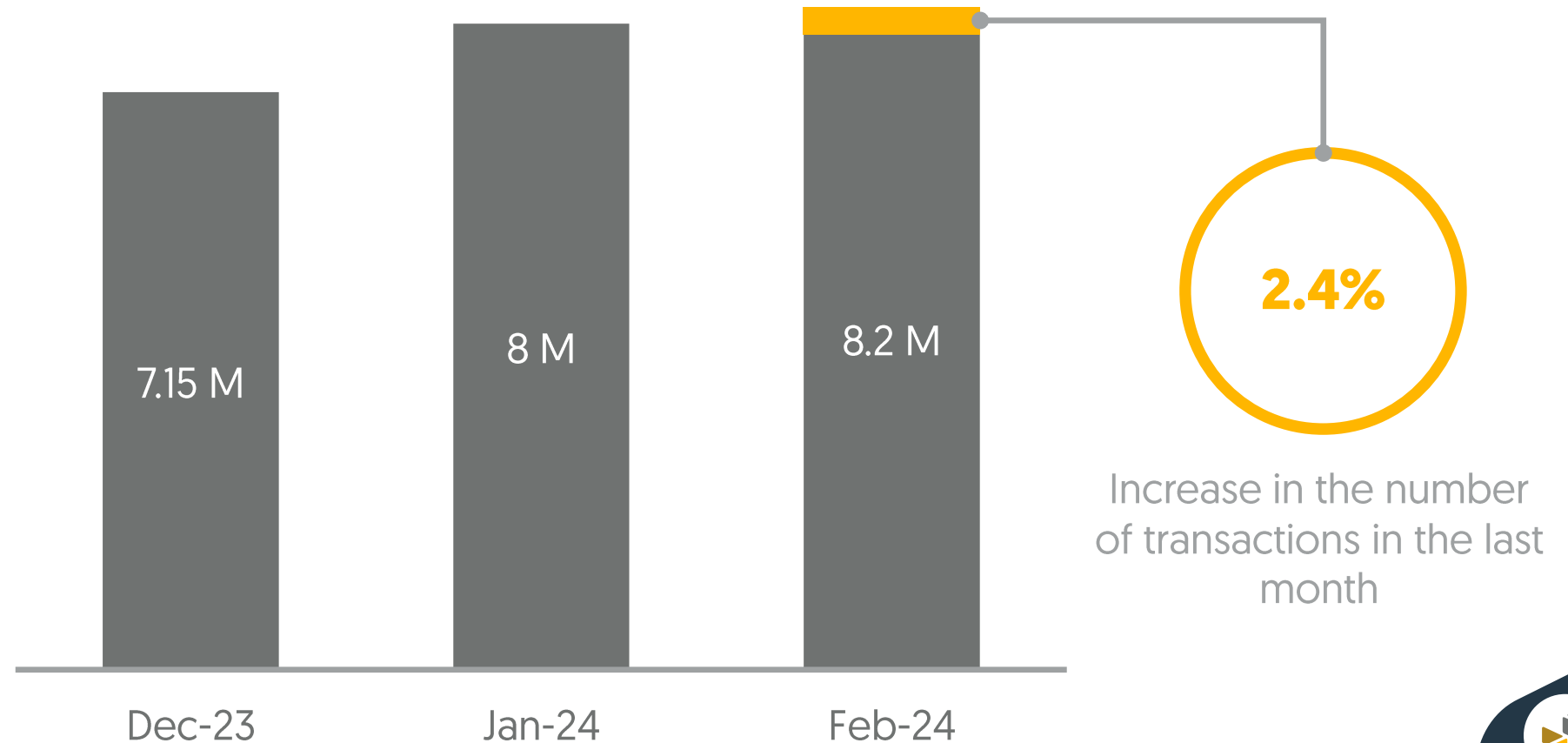
Value of Transactions

2.1B_{JOD}



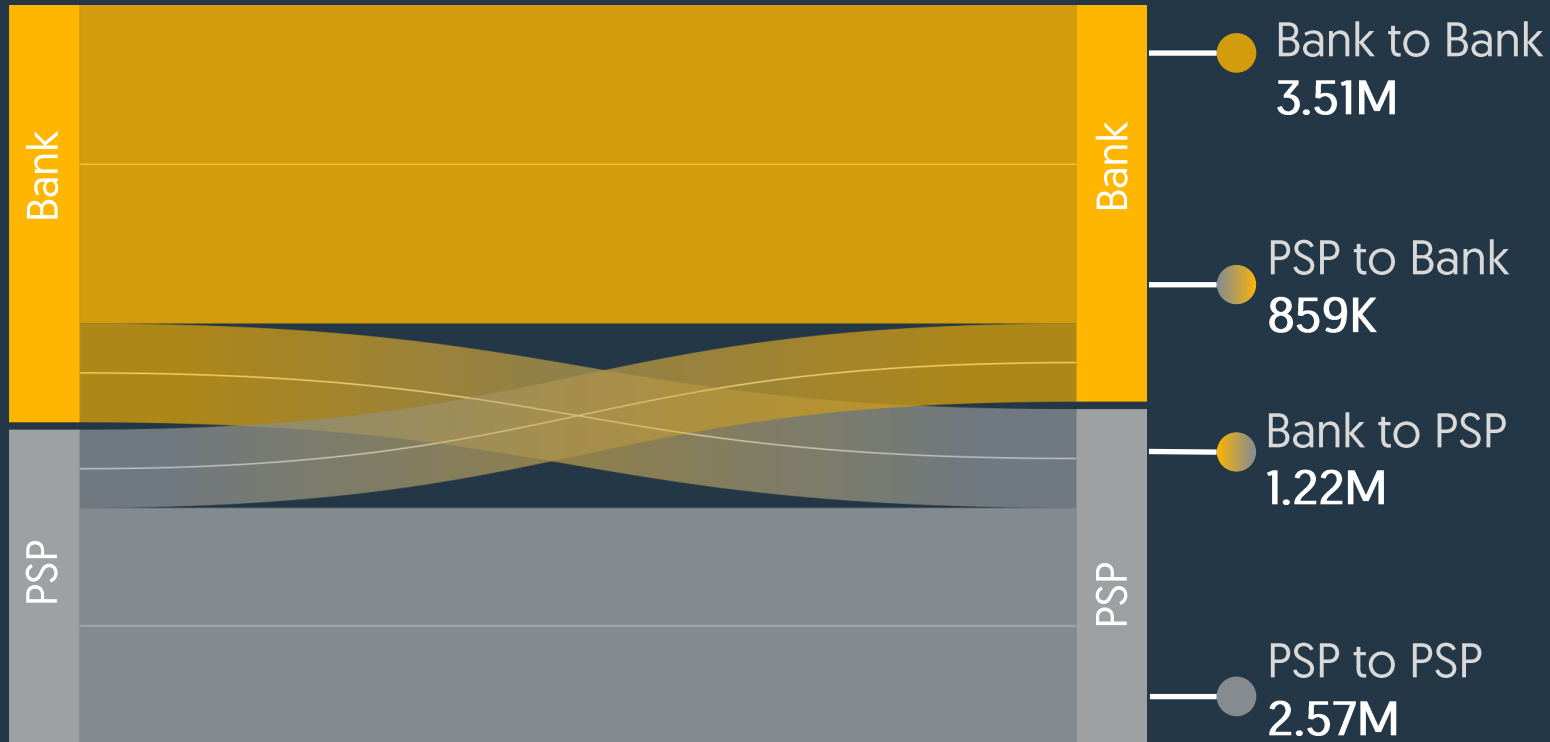
CliQ & JoMoPay Transactions

Total Number of Transactions Over the Past 3 Months



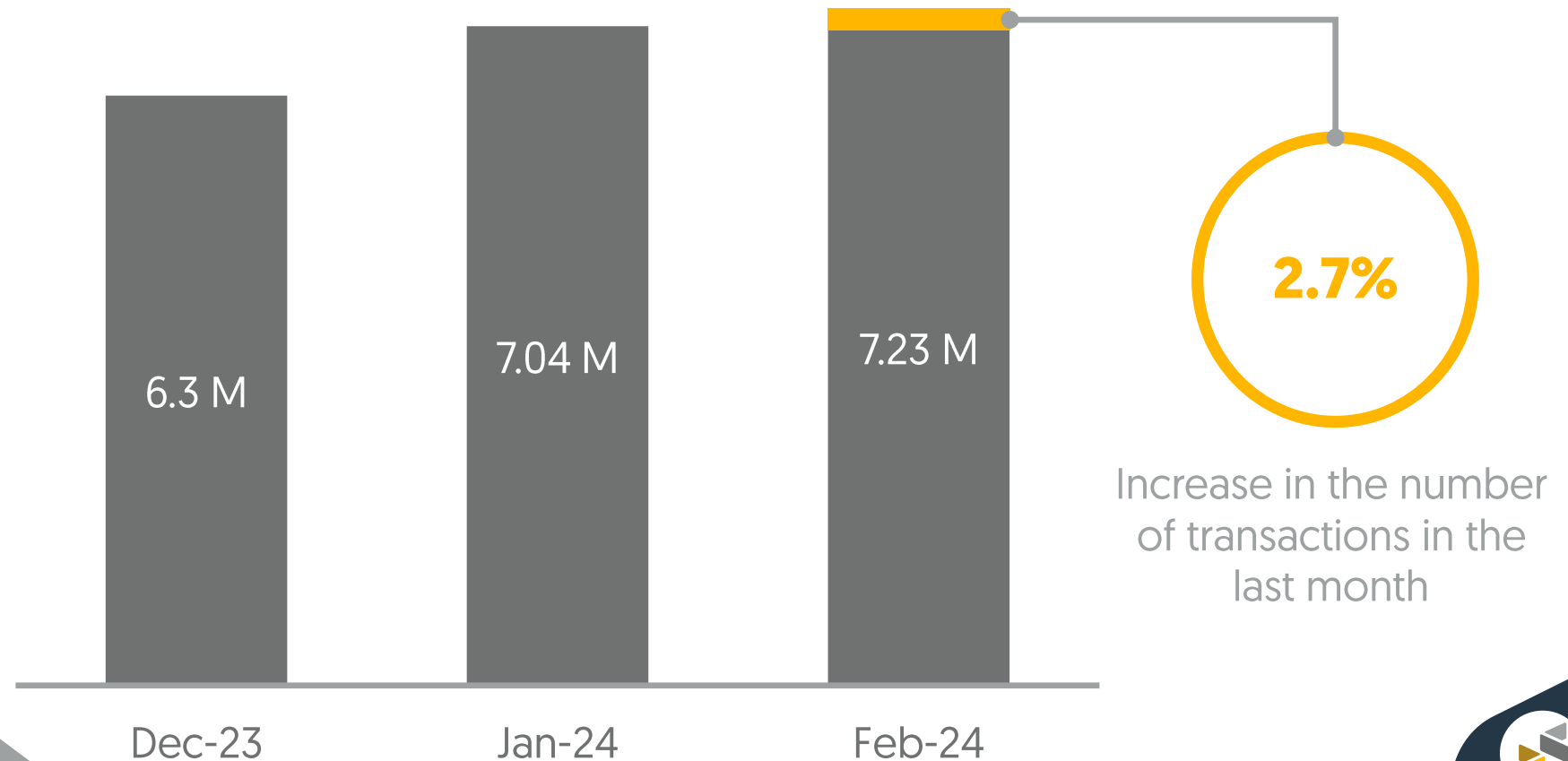
CliQ & JoMoPay Transactions

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



72.7%

5.25M

Off Us



27.3%

1.98M

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



44.8%

838K
mPSP to Bank

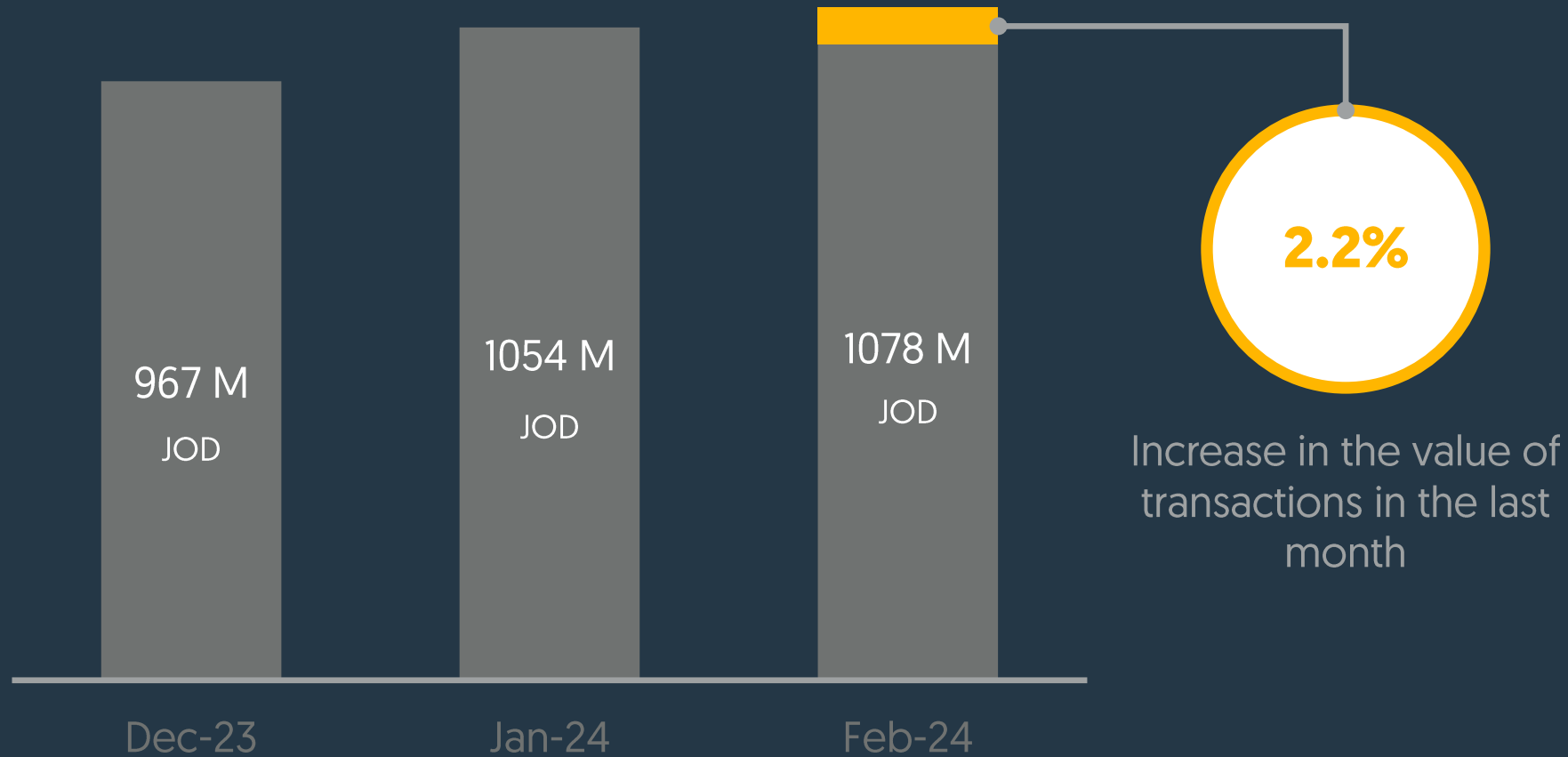


55.2%

1.03K
Bank to mPSP

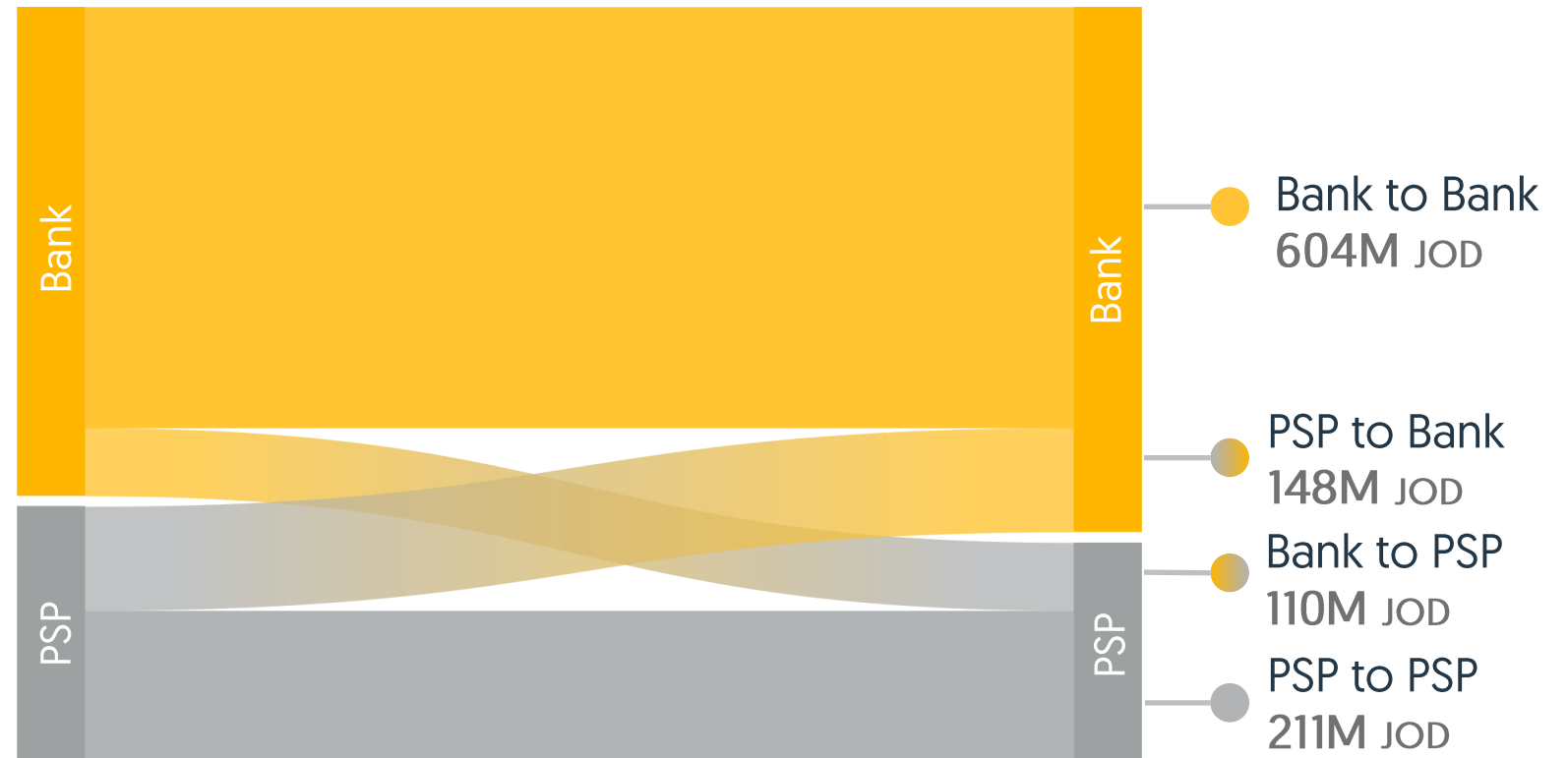
CliQ & JoMoPay Transactions

Total Value of Transactions Over the Past 3 Months



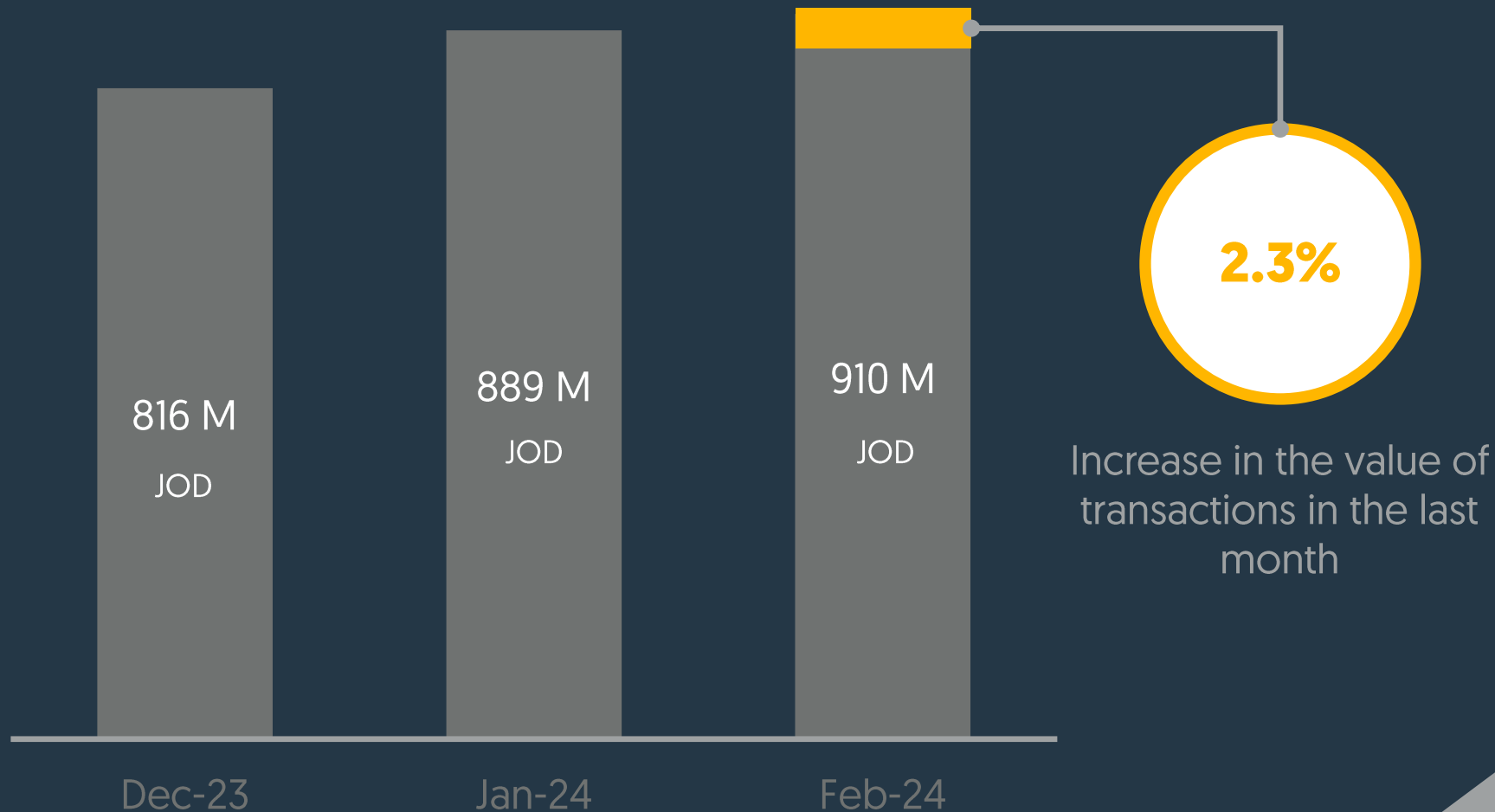
CliQ & JoMoPay Transactions

Total Value of Banks and PSPs Transactions



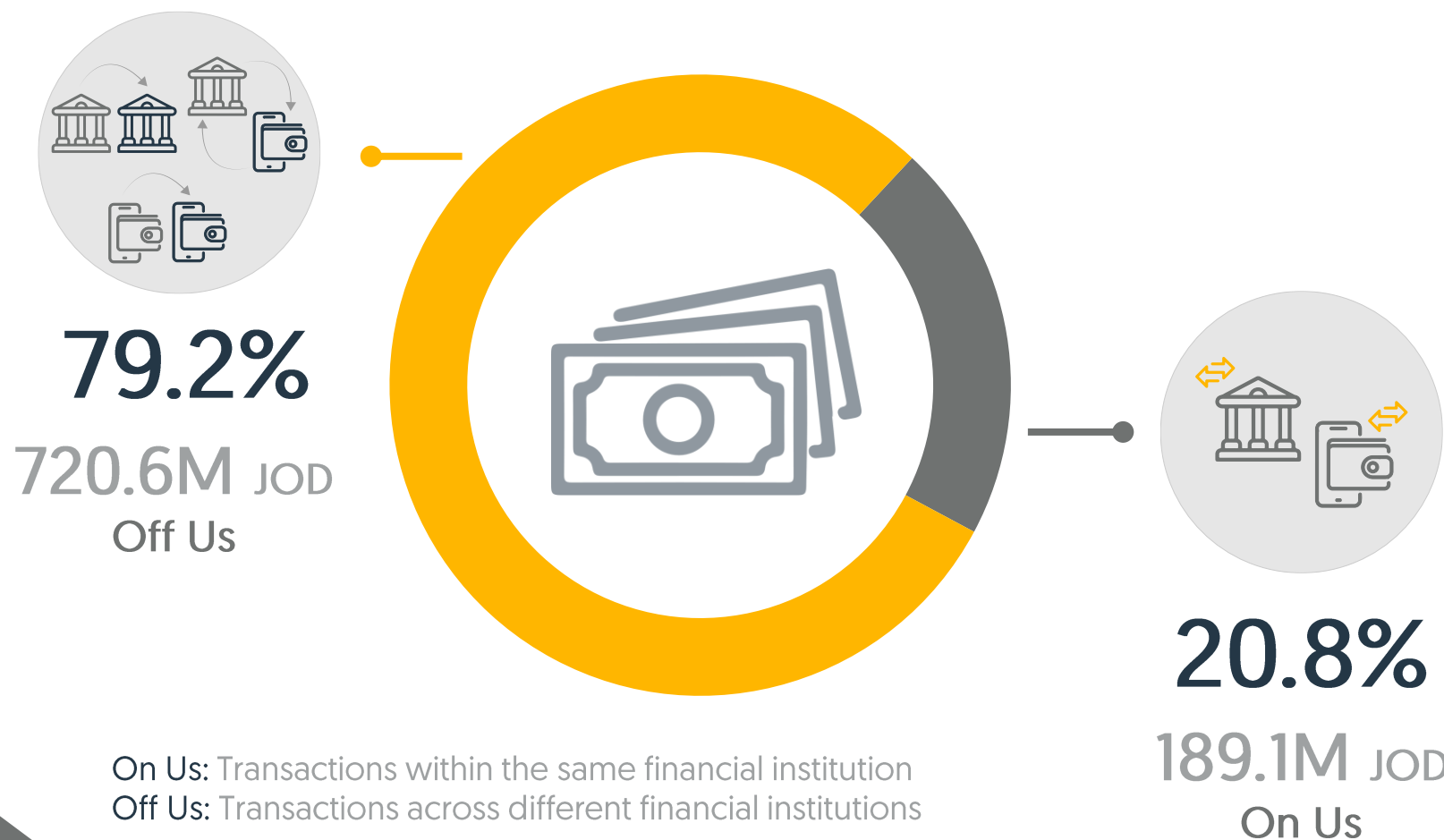
CliQ & JoMoPay Transactions

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



CliQ & JoMoPay Interoperability

Value of Money Transfer Transactions Between Banks and PSPs

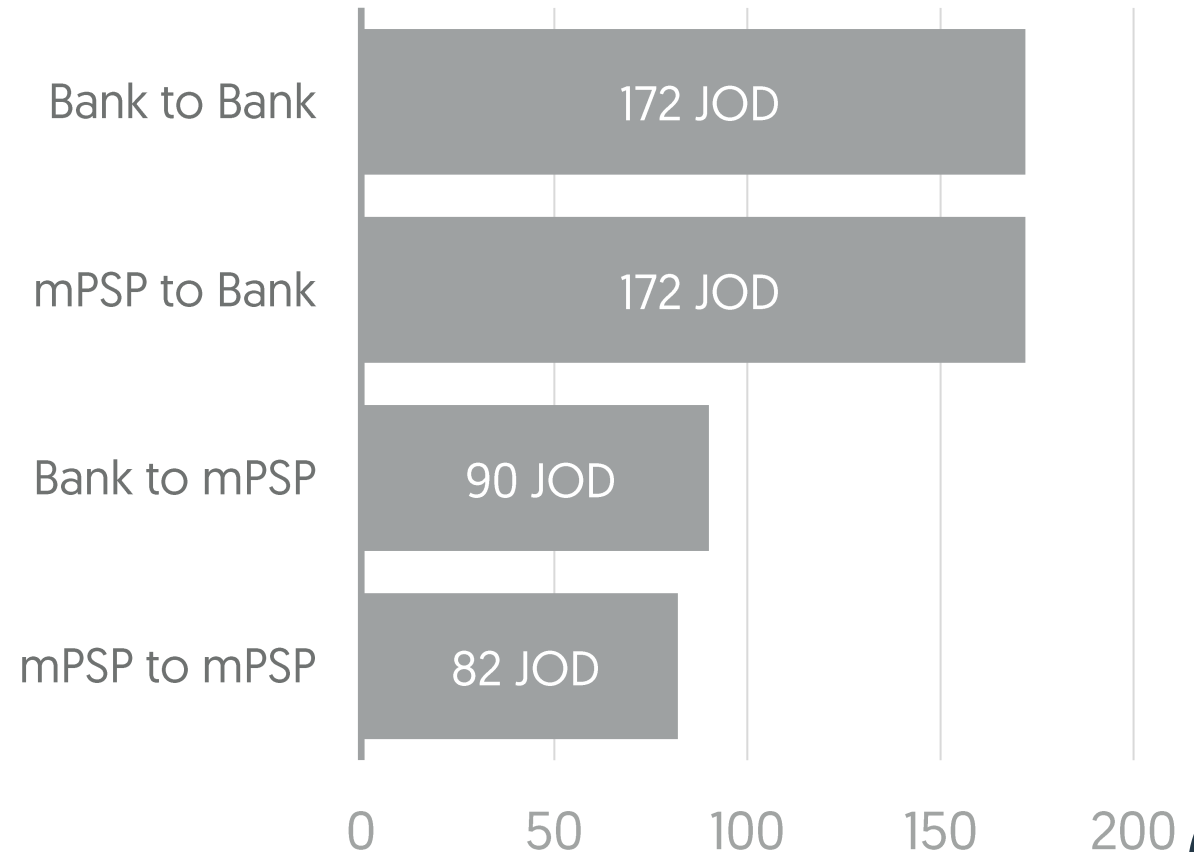


CliQ & JoMoPay Average Value of Transactions

Average Value of Transactions

132 JOD

Transaction
Average





Monthly Report

February 2024

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Electronic Bill Presentment & Payment (EBPP) System



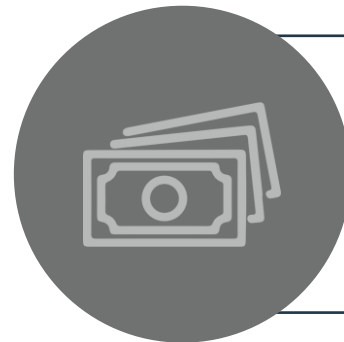
02.2024

Total Number and Value of Transactions Since the Beginning of 2024



Number of Transactions

10.4M



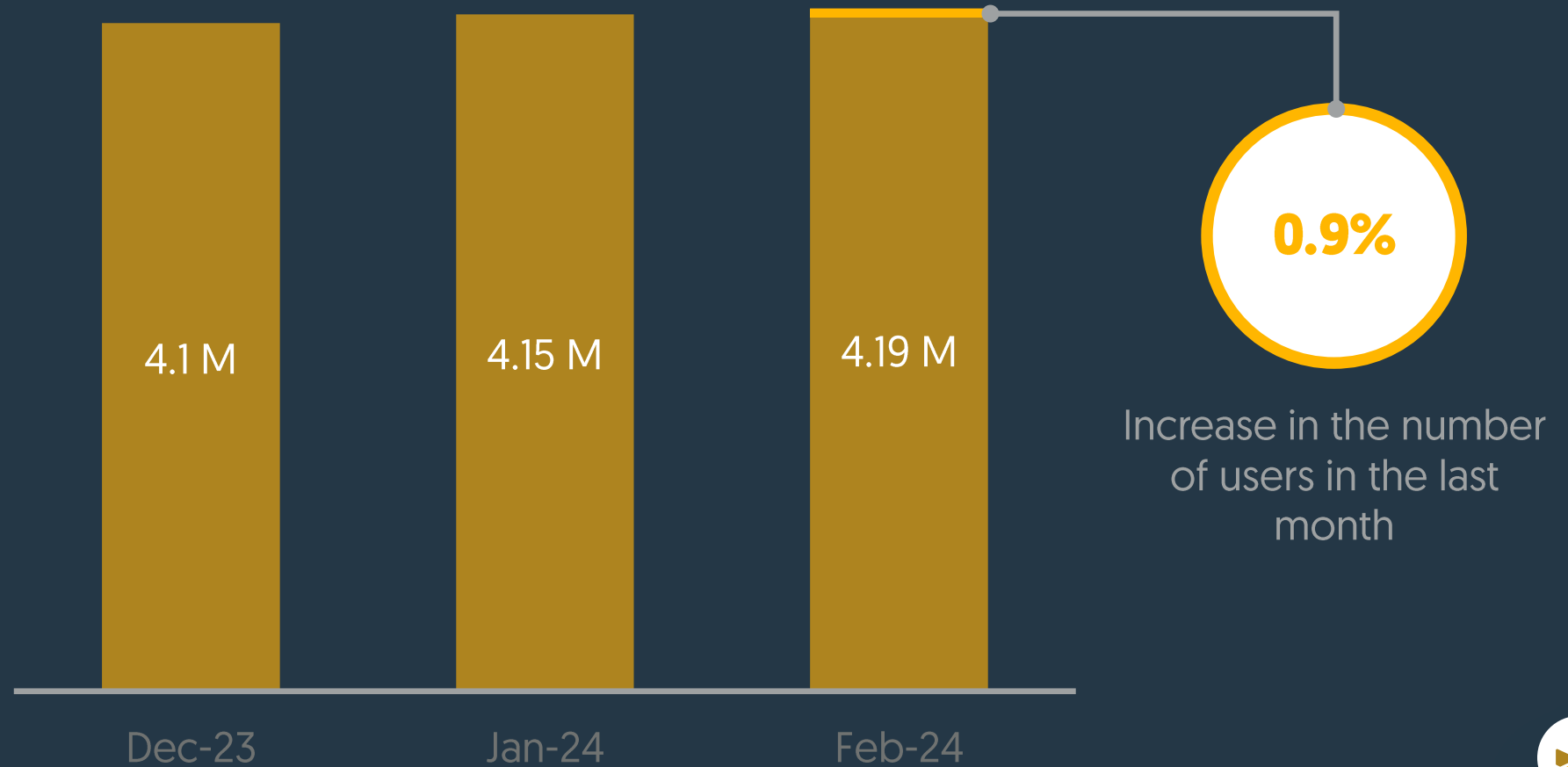
Value of Transactions

2.2B_{JOD}



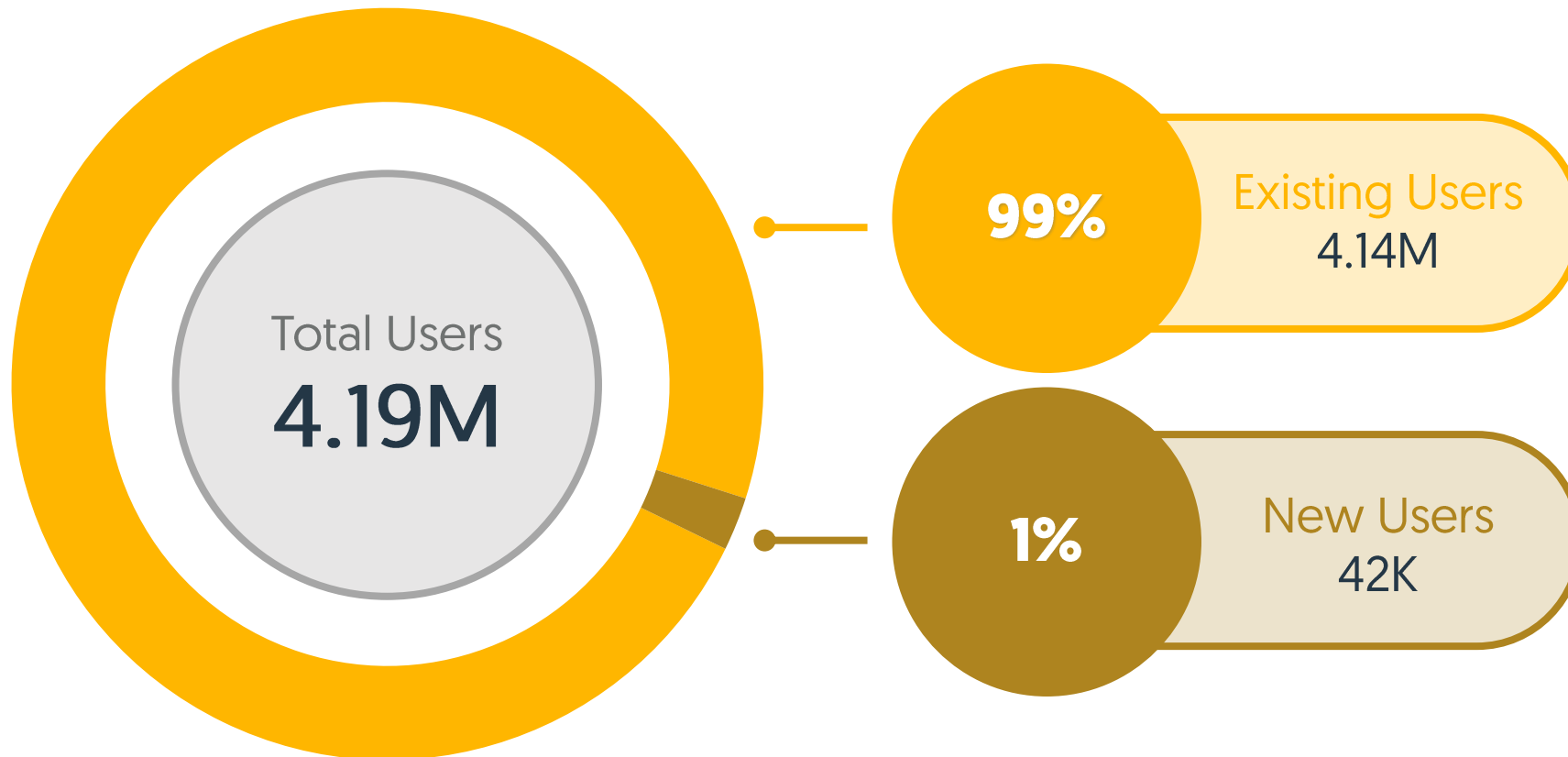
eFAWATEERcom Users

Total Number of Users Over the Past 3 Months



eFAWATEERcom Users

Number of eFAWATEERcom Users



eFAWATEERcom Billers & Services

Number of eFAWATEERcom Billers & Services



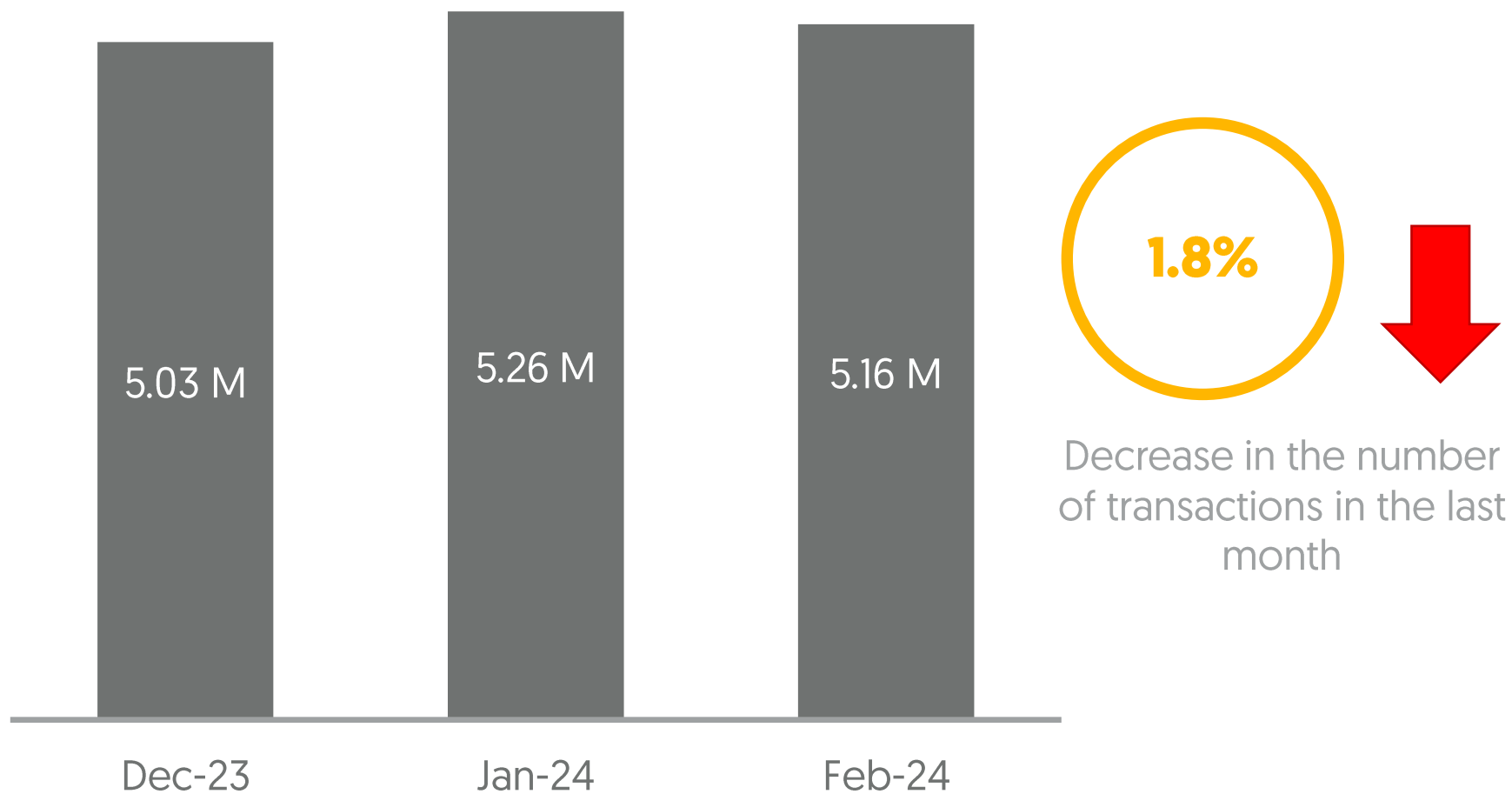
Billers
528



Services
1,757

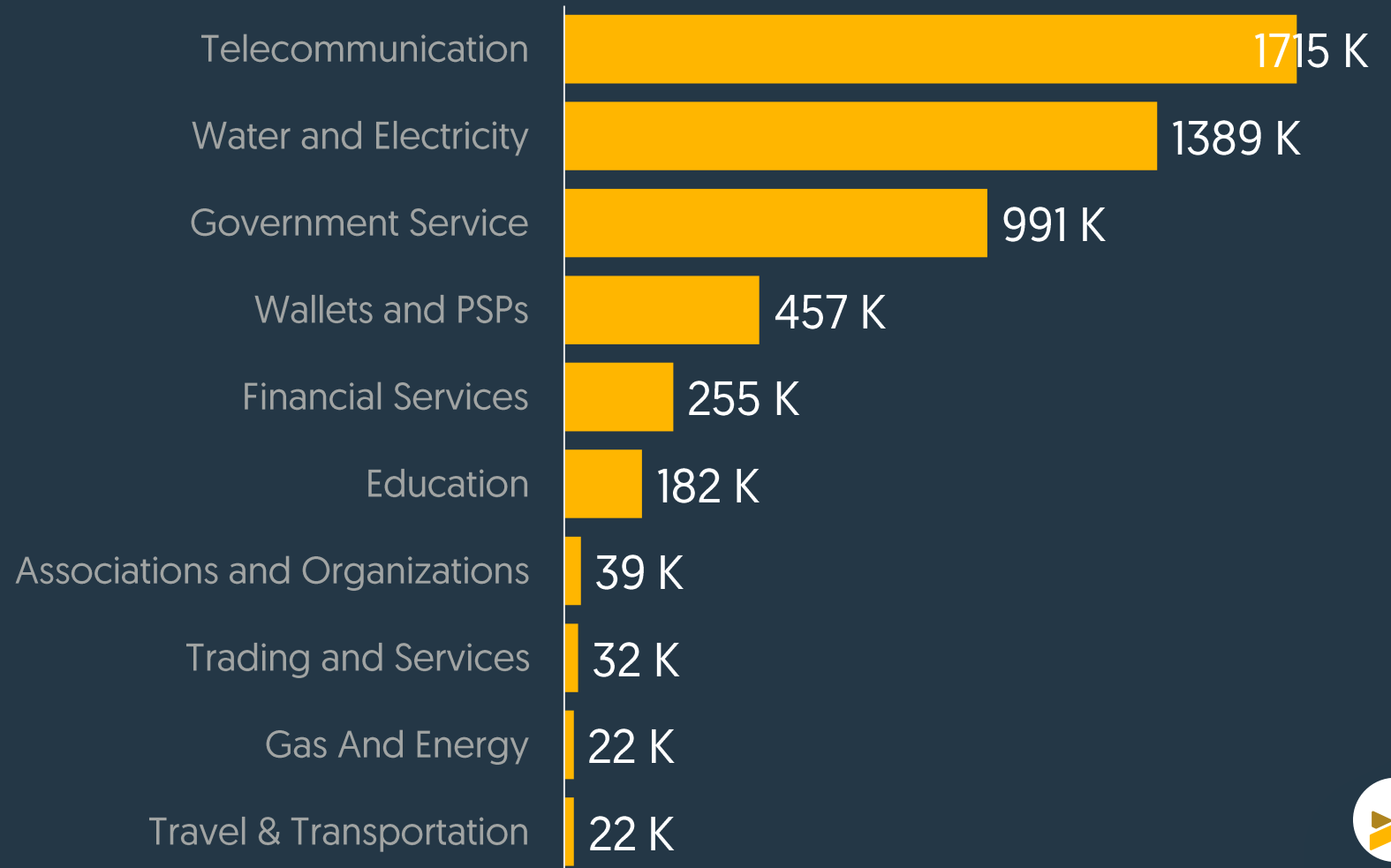
eFAWATEERcom Number of Transactions

Total Number of Transactions Over the Past 3 Months



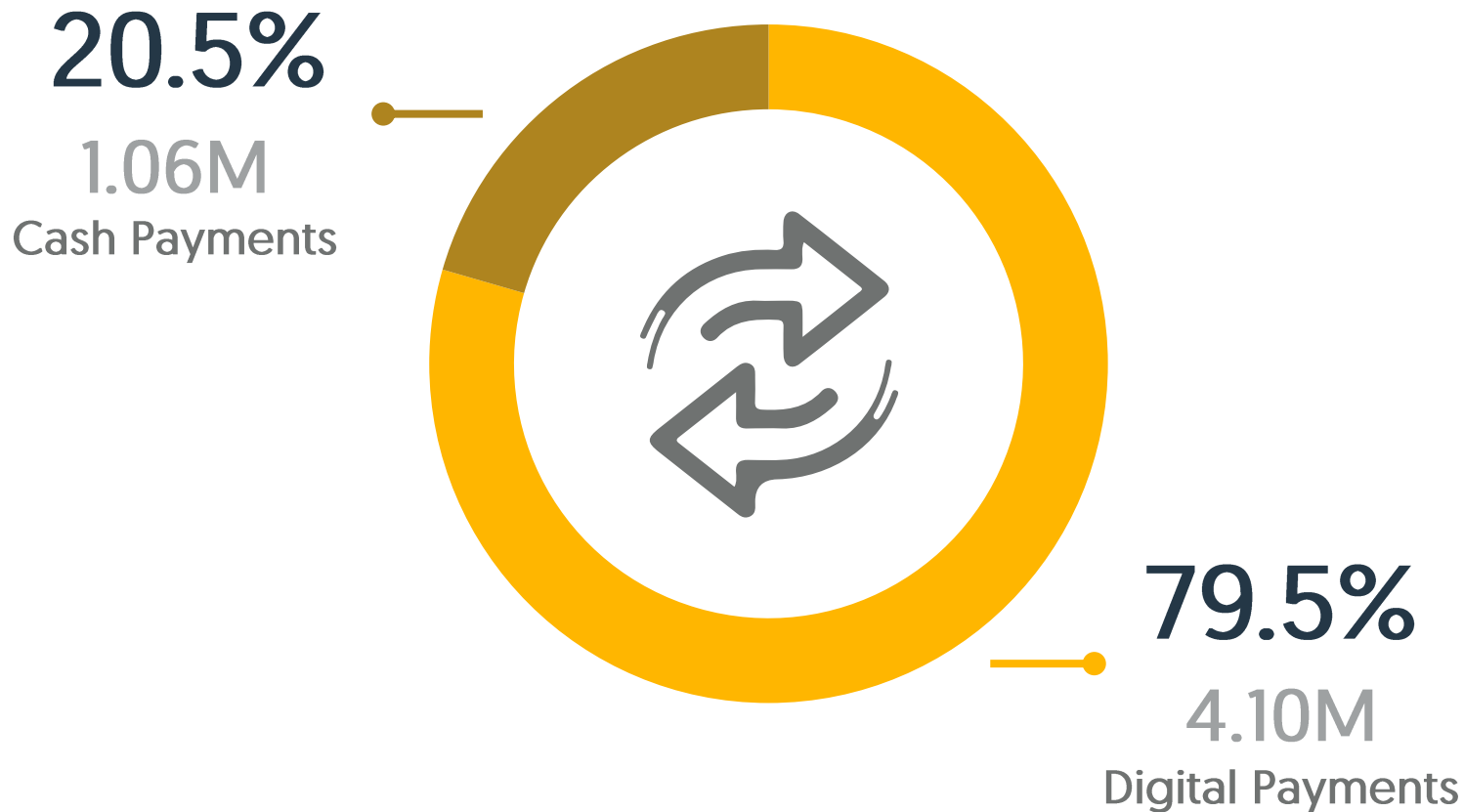
eFAWATEERcom Number of Transactions

Number of Transactions by Category



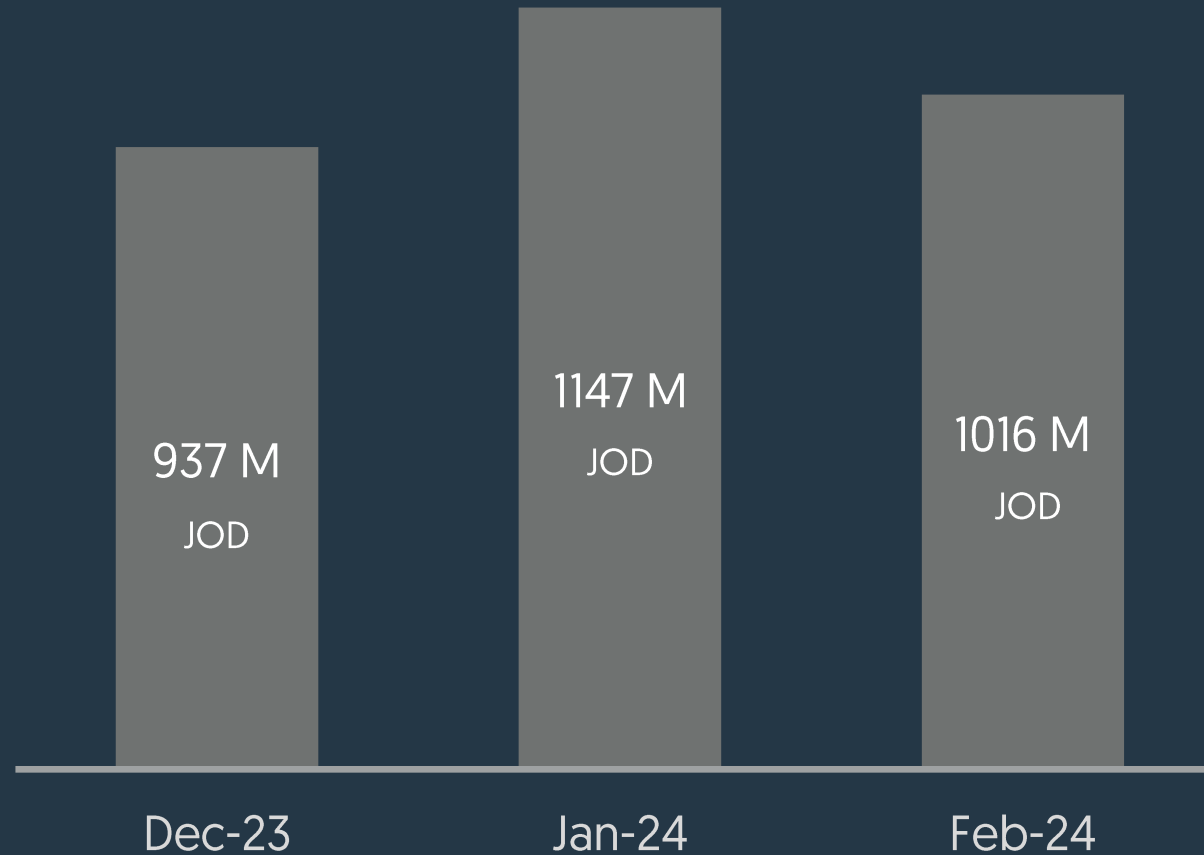
eFAWATEERcom Number of Transactions

Percentage Based on Payment Method



eFAWATEERcom Value of Transactions

Total Value of Transactions Over the Past 3 Months



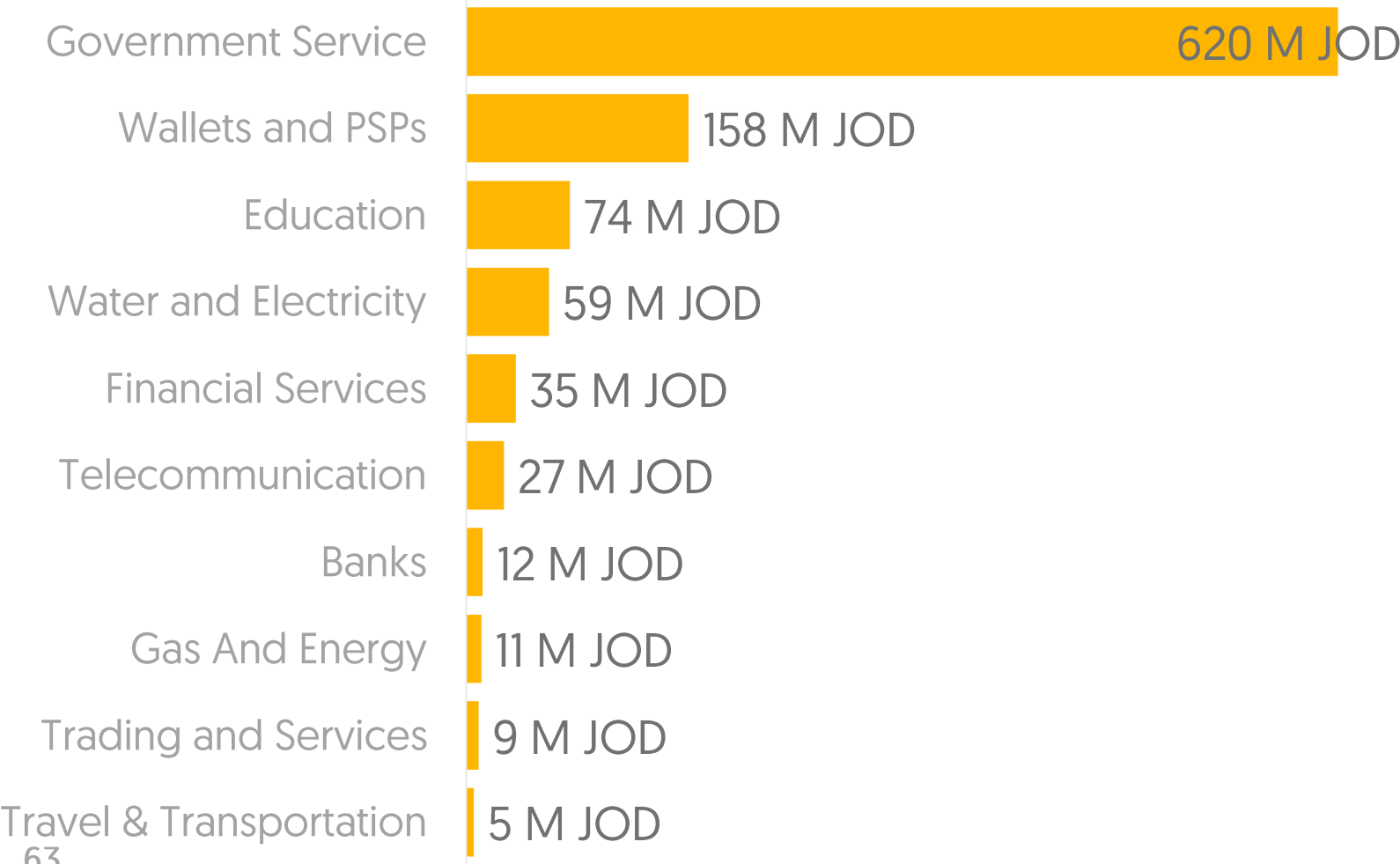
11.4%



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

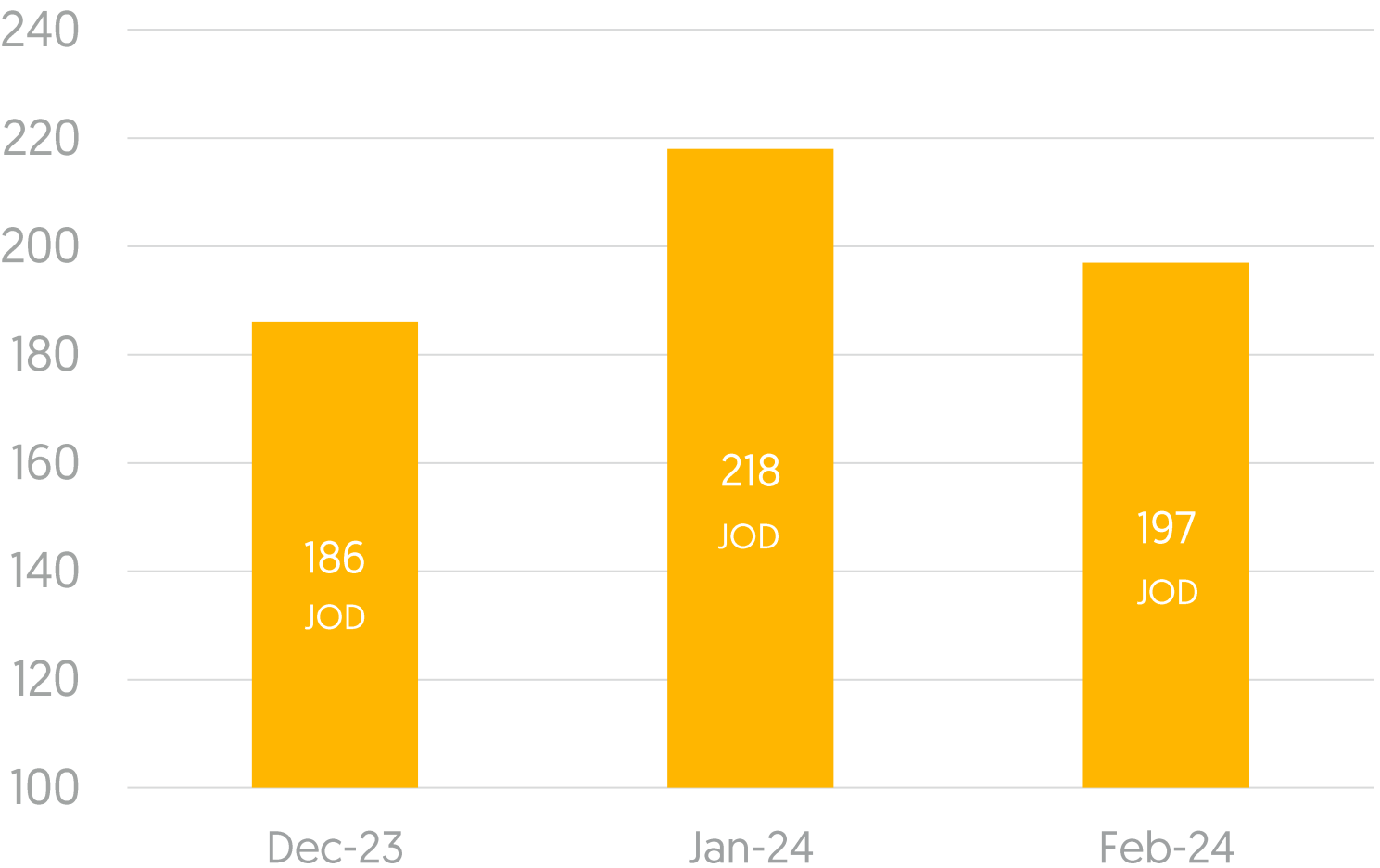
18.2%
184.6M JOD
Cash Payments



81.8%
831.7M JOD
Digital Payments

eFAWATEERcom Transactions

Average Value of Transactions Over the Past 3 Months





ACH
Automated Clearing House

Monthly Report

February 2024

66

Automated Clearing House



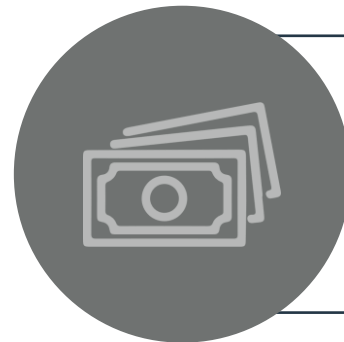
02.2024

Total Number and Value of JOD Transactions Since the Beginning of 2024



Number of Transactions

1.8M



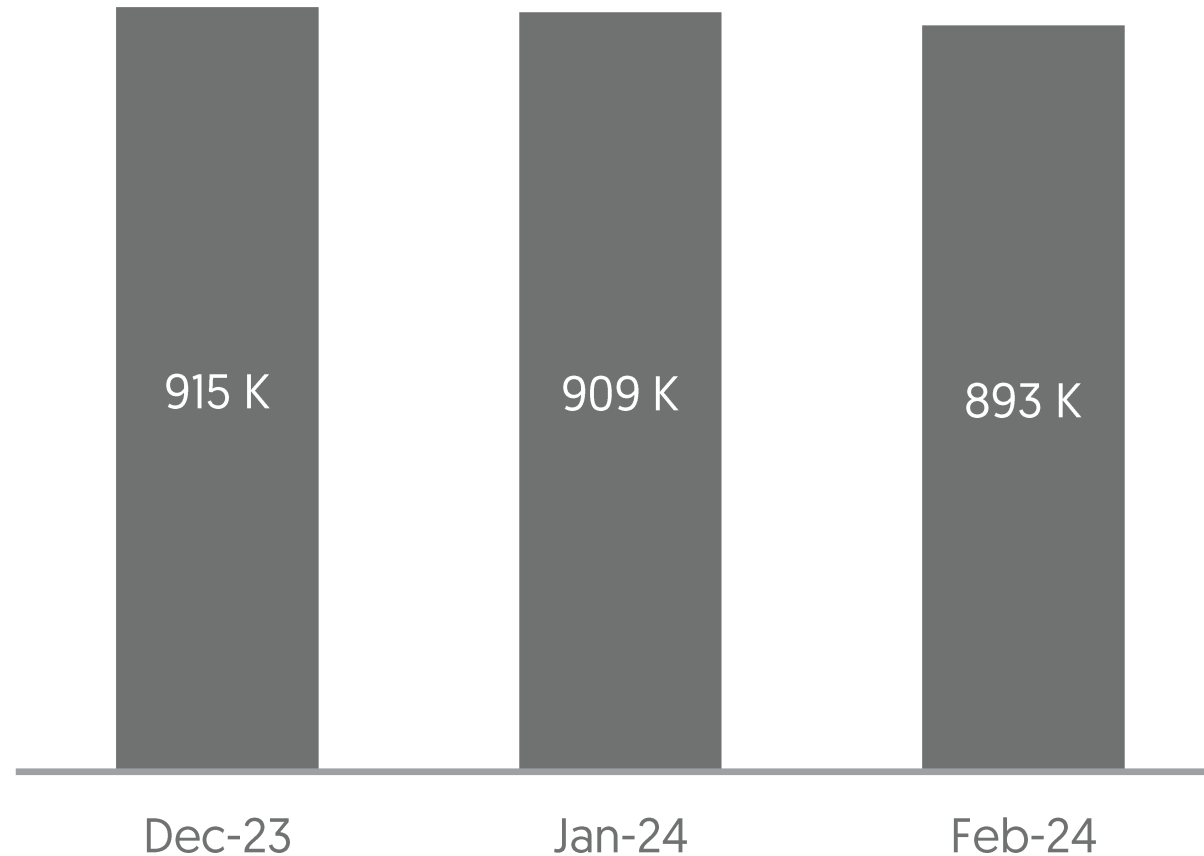
Value of Transactions

1.4B_{JOD}



ACH Transactions

Total Number of Jordanian Dinar Transactions Over the Past 3 Months

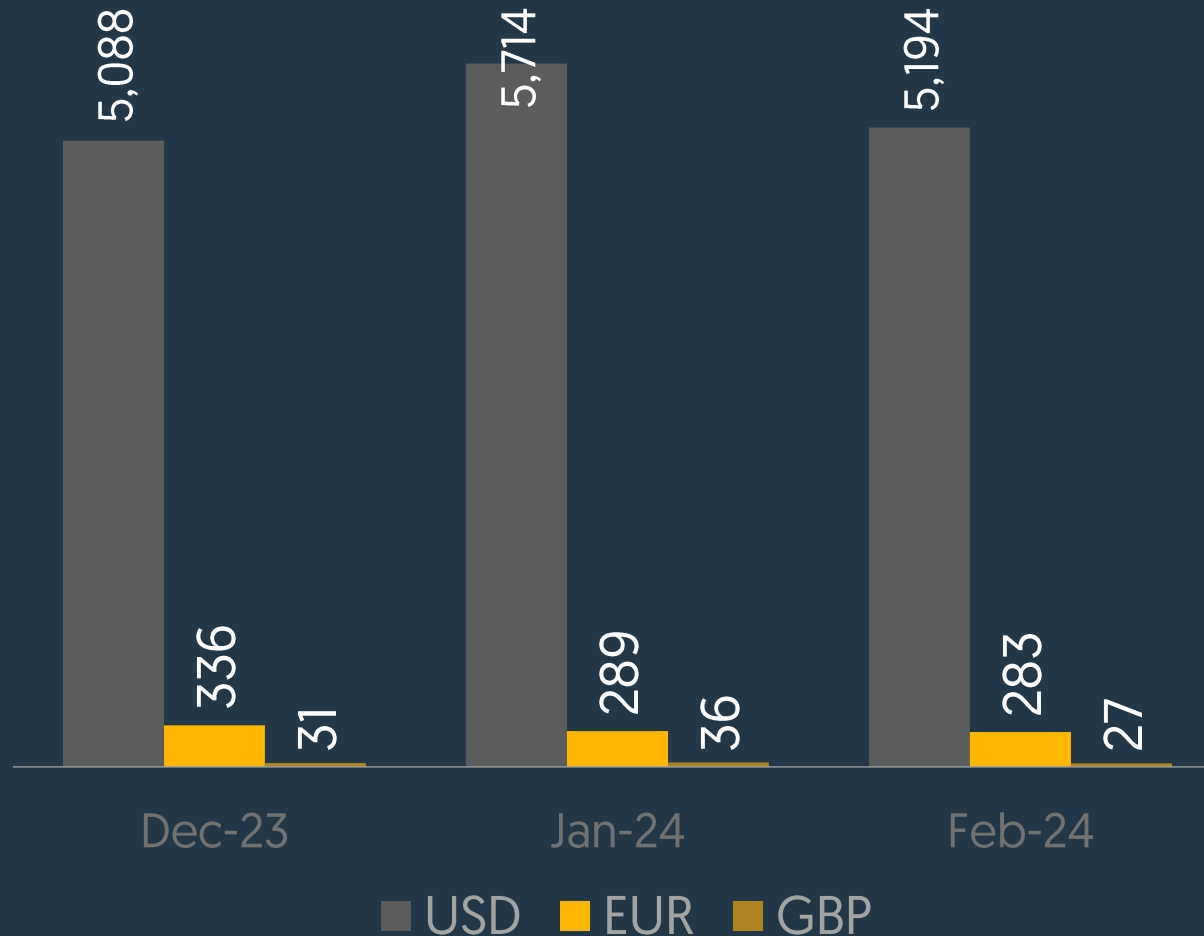


1.8%

Decrease in the number of transactions in the last month

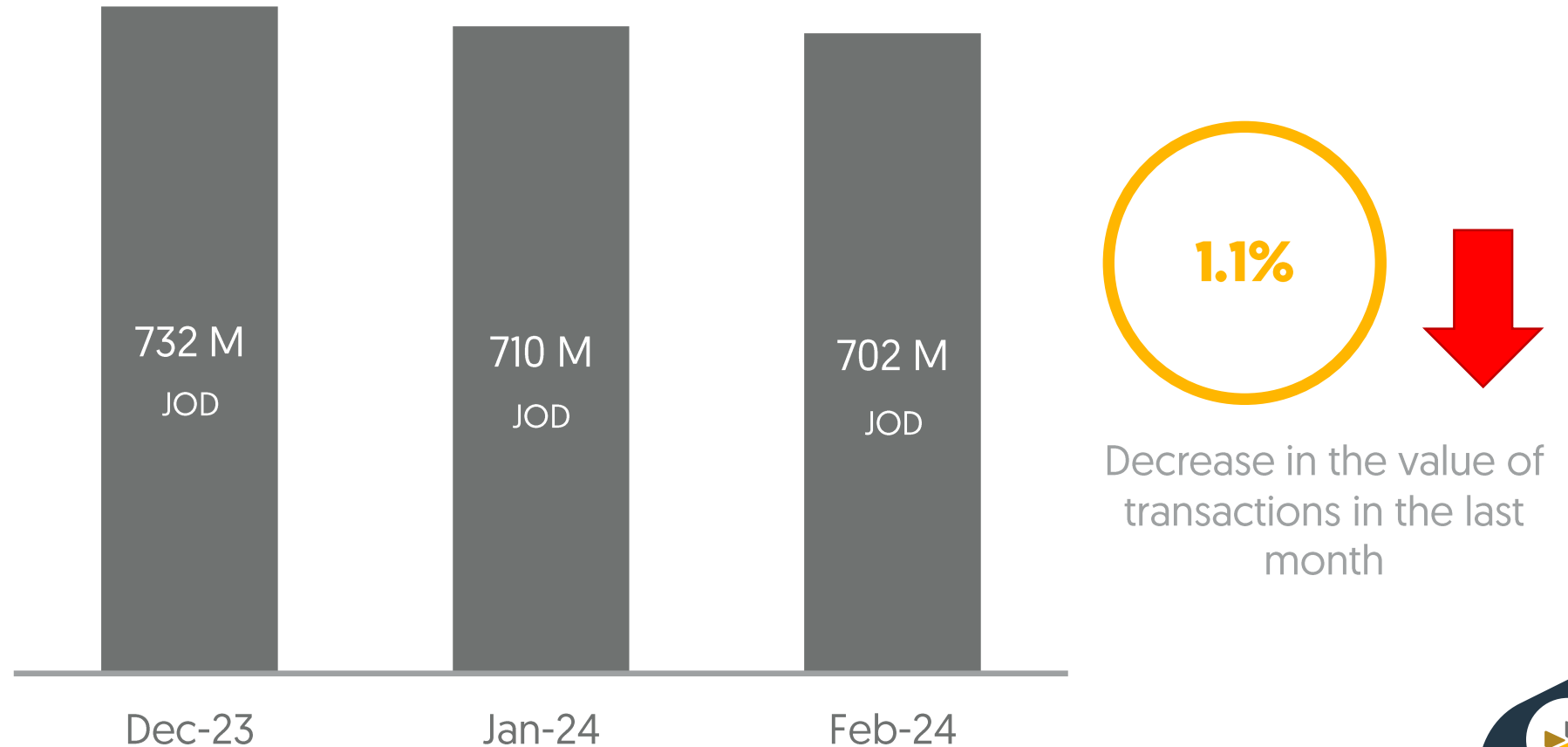
ACH Transactions

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



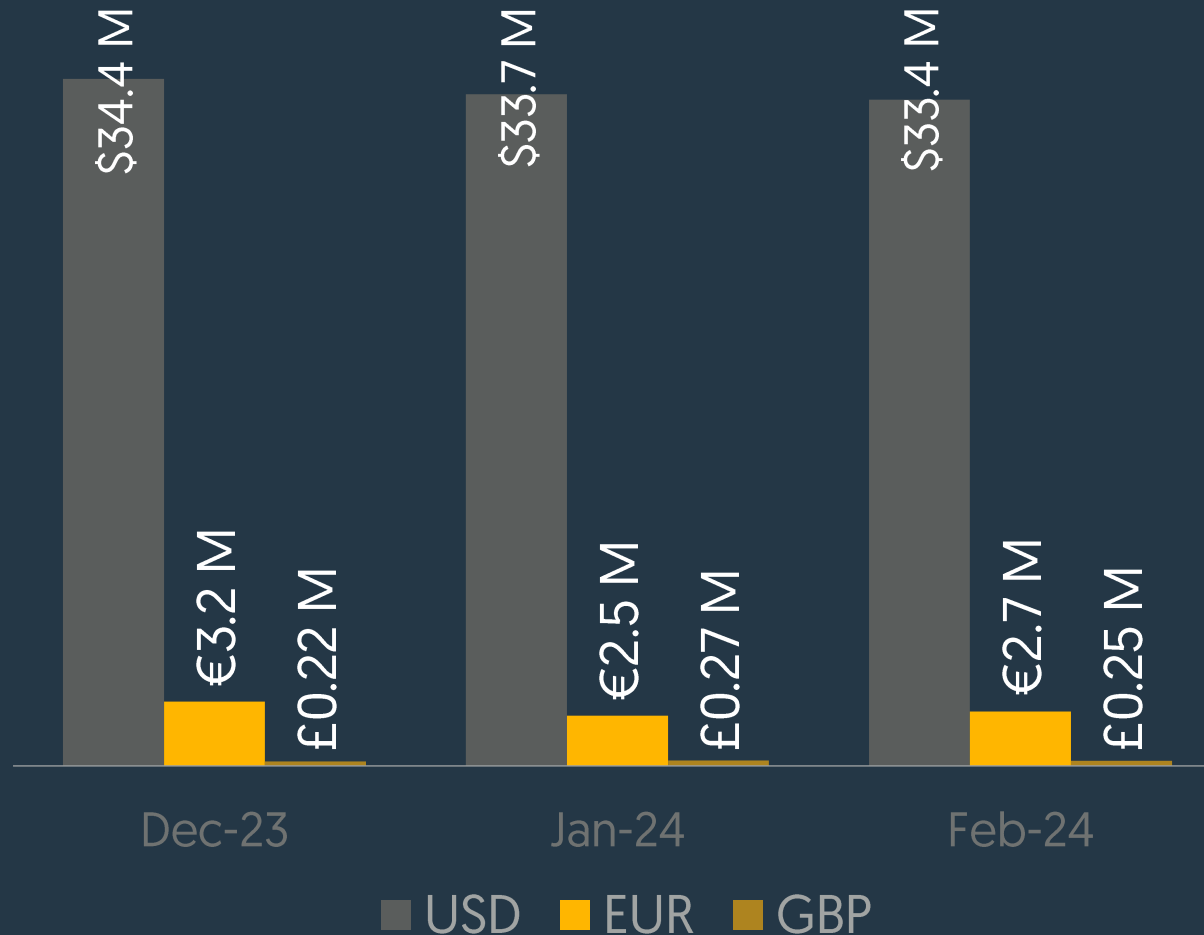
ACH Transactions

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

February 2024

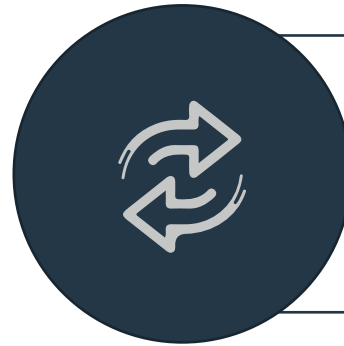
72

Electronic Cheque Clearing Unit



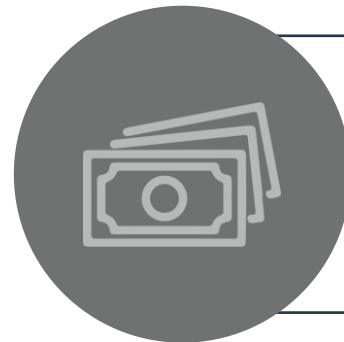
02.2024

Total Number and Value of Transactions Since the Beginning of 2024



Number of Transactions

1.1M



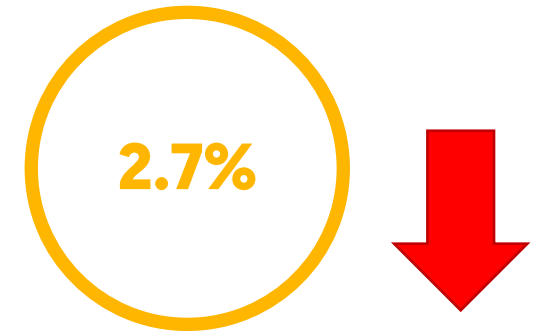
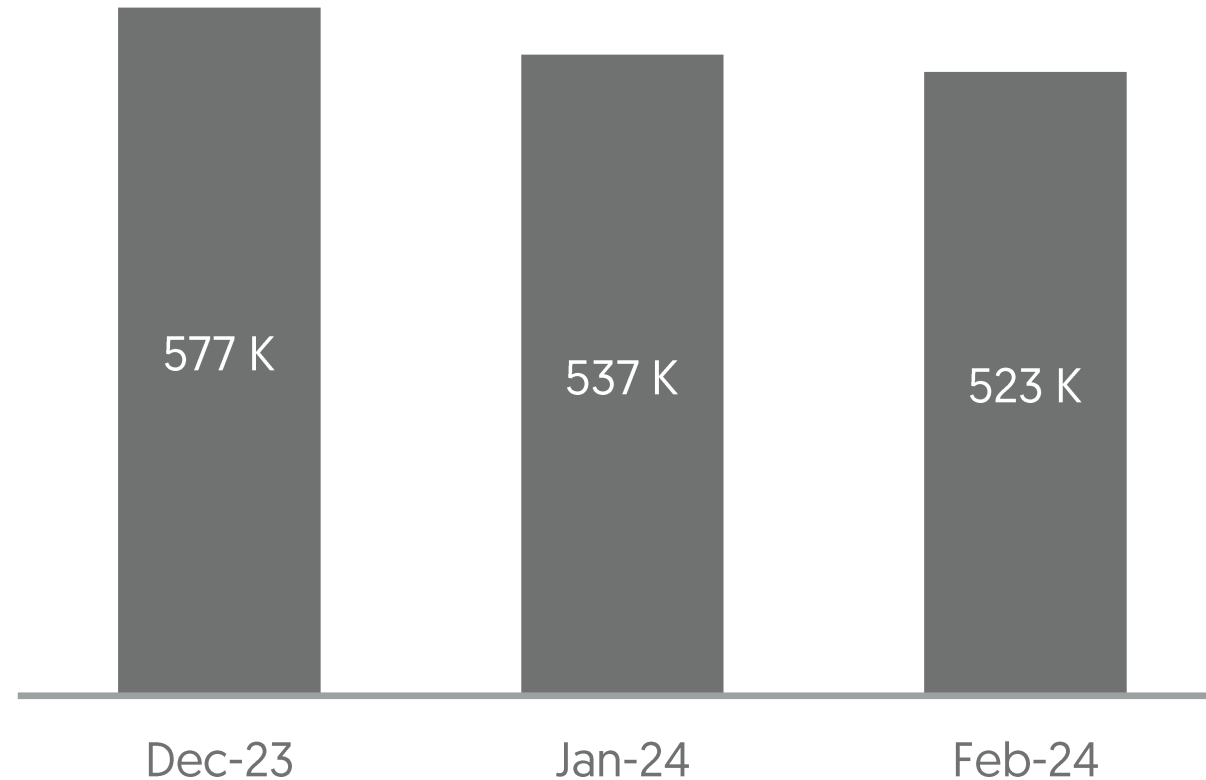
Value of Transactions

6.5B_{JOD}



ECCU Cheques

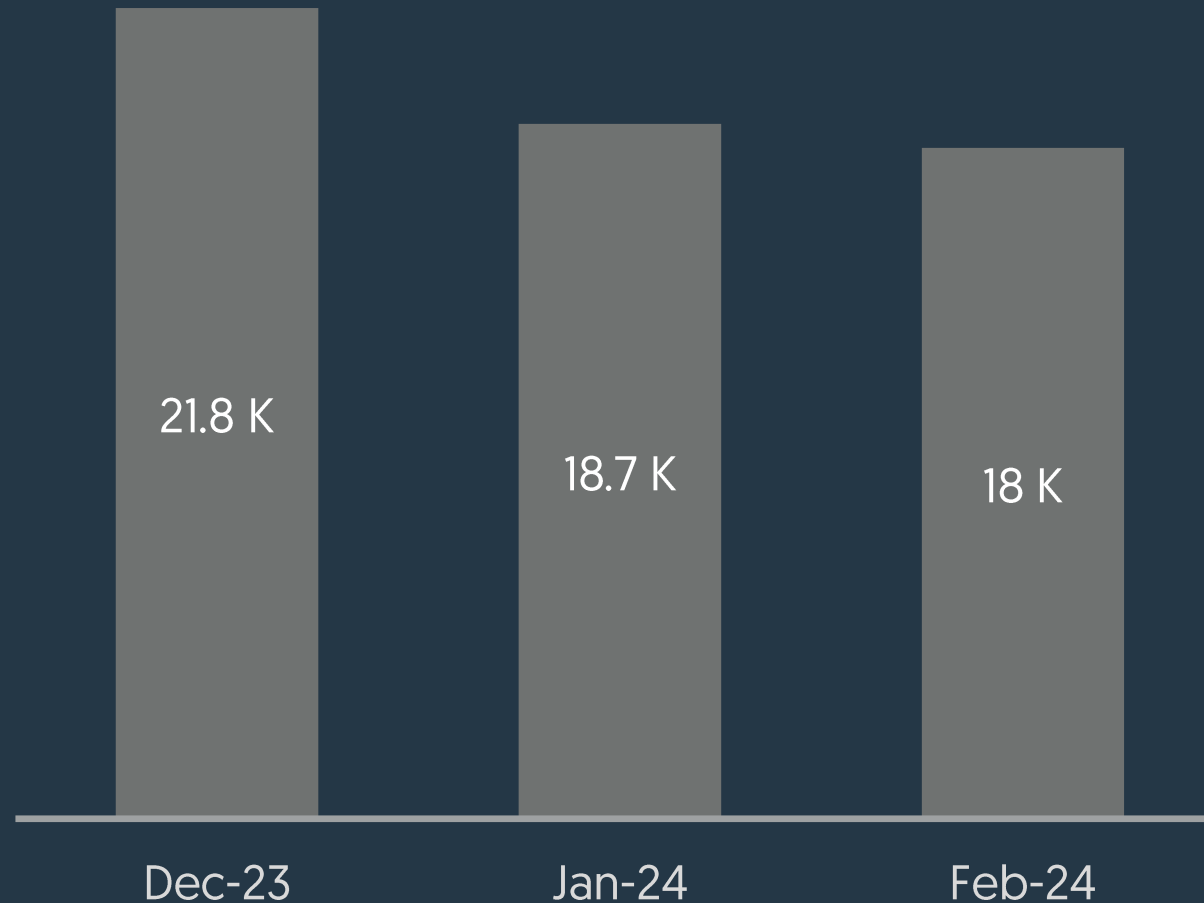
Total Number of Inward Cheques Over the Past 3 Months



Decrease in the number of cheques in the last month

ECCU Returned Cheques

Total Number of Returned Cheques Over the Past 3 Months



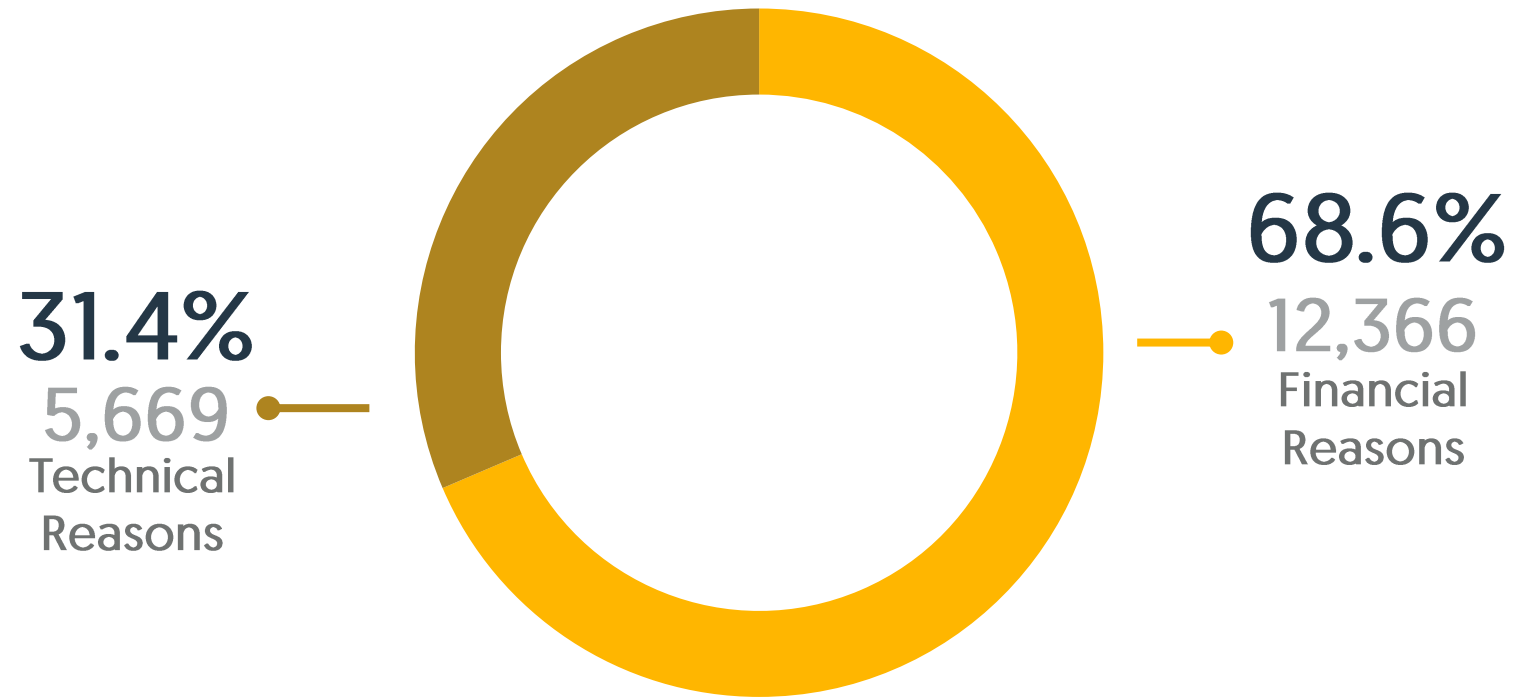
3.5%



Decrease in the number of returned cheques in the last month

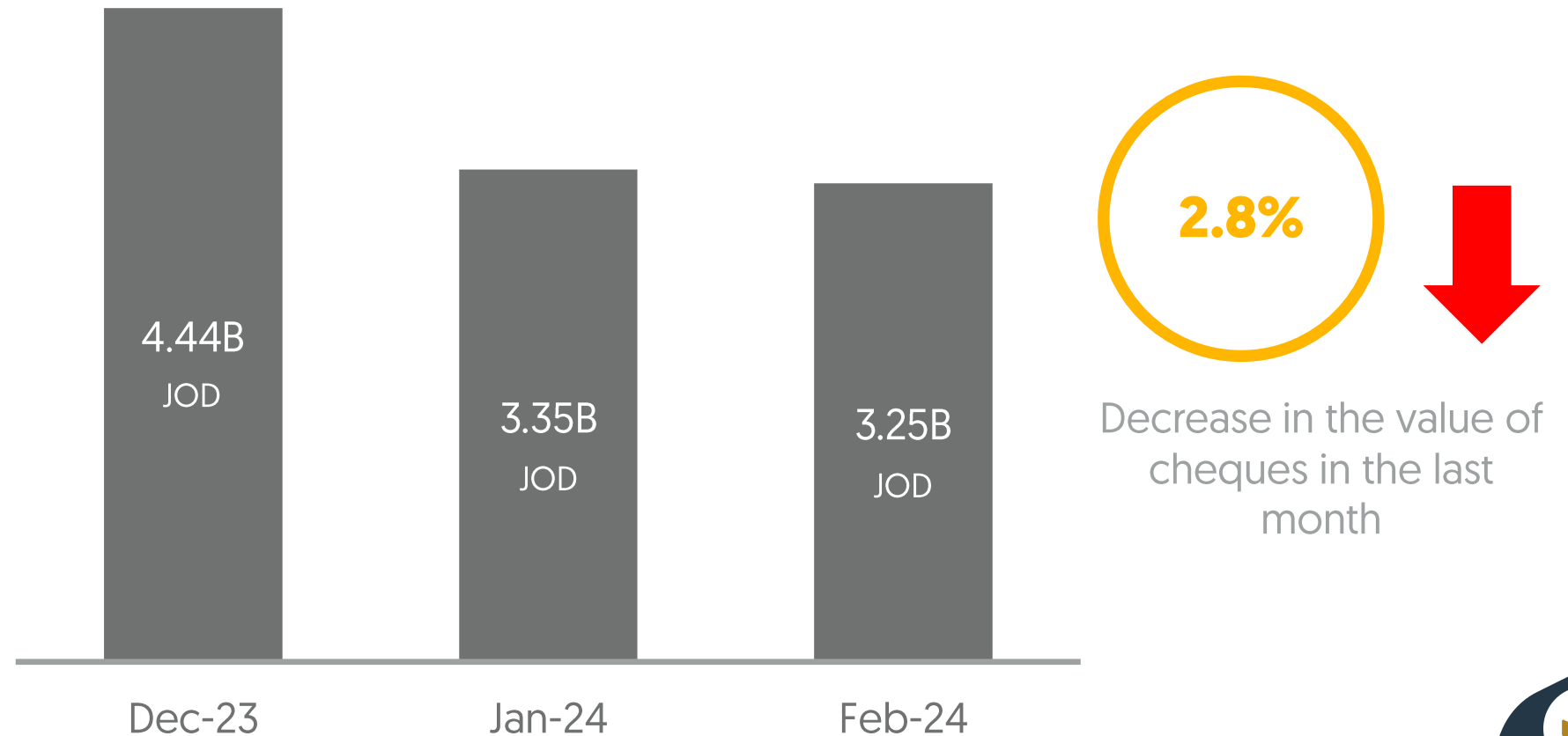
ECCU Cheques

Total Number of Returned Cheques due to Financial and Technical Reasons



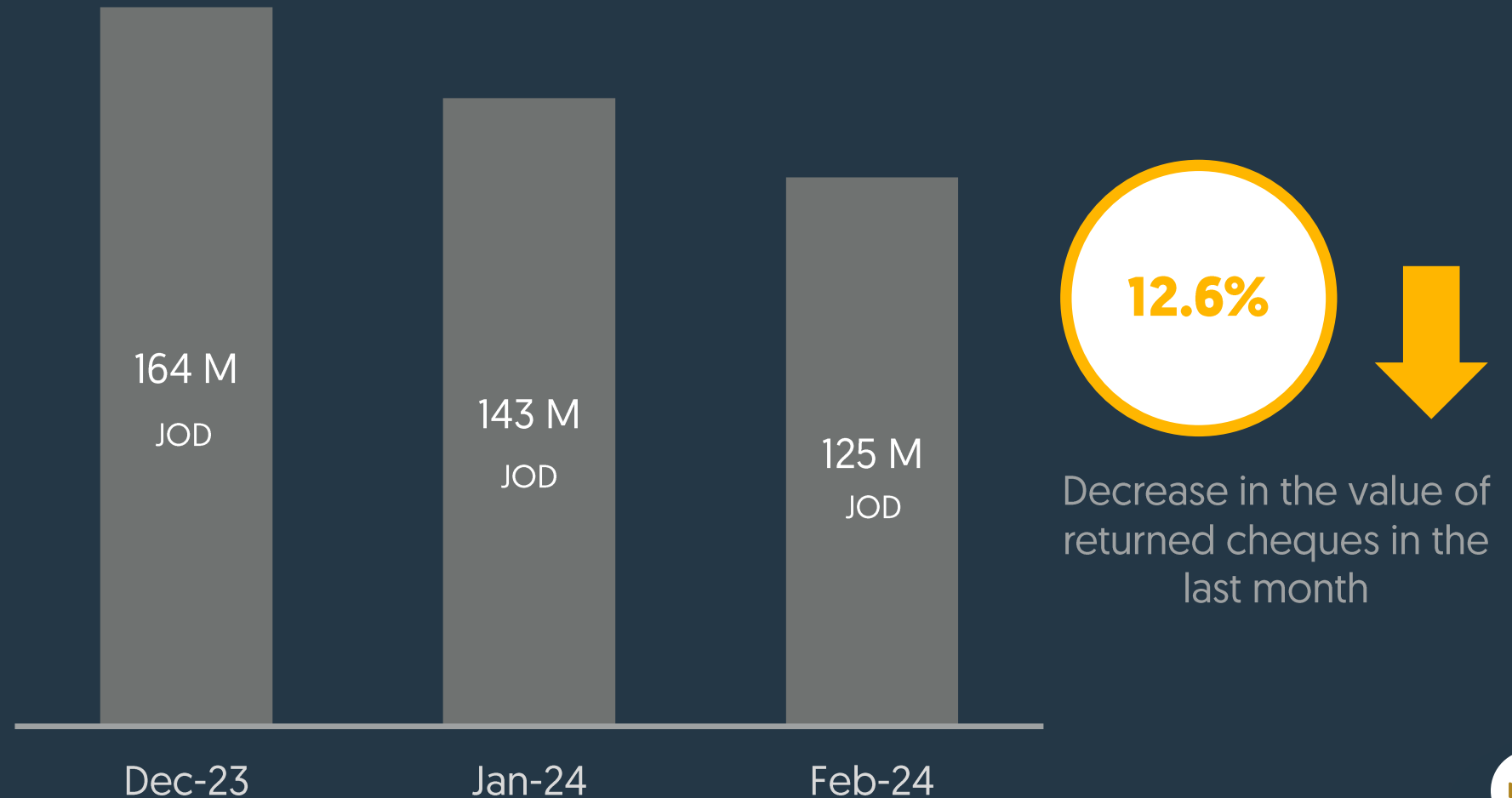
ECCU Cheques

Total Value of Inward Cheques Over the Past 3 Months



ECCU Returned Cheques

Total Value of Returned Cheques Over the Past 3 Months



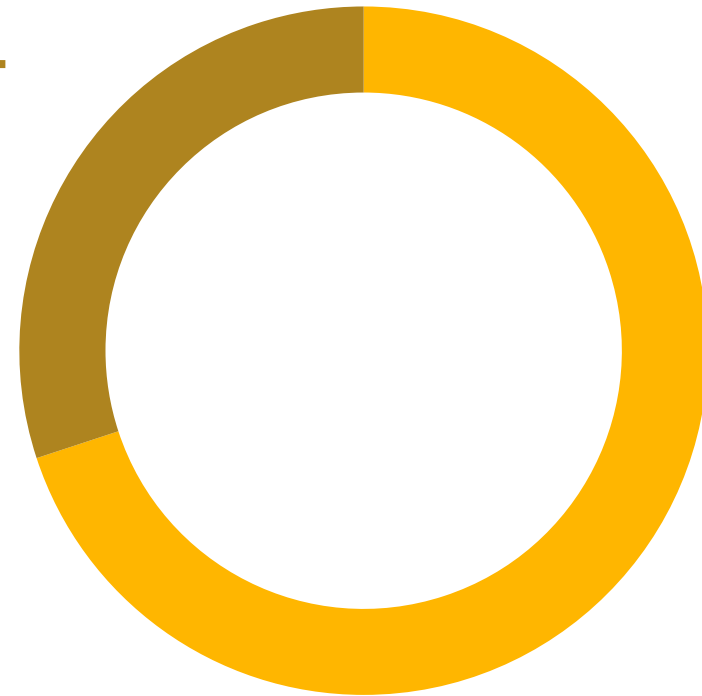
ECCU Cheques

Total Value of Returned Cheques due to Financial and Technical Reasons

30.1%

37.5M_{JOD}

Technical
Reasons



69.9%

87.4M_{JOD}

Financial
Reasons