



Jordan Payments & Clearing Company

# Payment Systems Monthly Reports

January 2024



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Monthly Report



# Systems Summary

## Monthly Report

January 2024

3



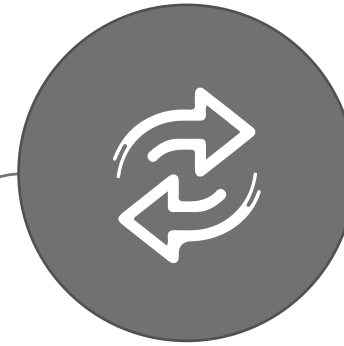
01.2024

# CliQ Summary



Number of  
Users

**1.24M**



Number of  
Transactions

**4.49M**



Value of  
Transactions

**694M<sub>JOD</sub>**

# JoMoPay Summary



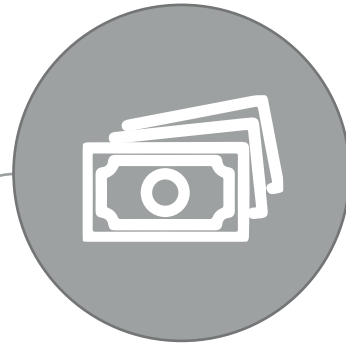
Number of  
Users

**2.19M**



Number of  
Transactions

**3.5M**



Value of  
Transactions

**360M<sub>JOD</sub>**



Number of  
Users

**4.15M**



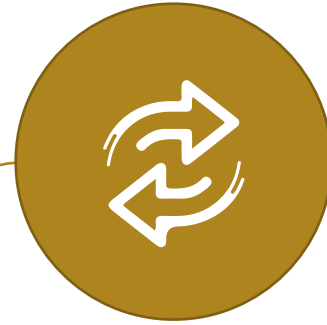
Number of  
Billers

**505**



Number of  
Services

**1,743**



Number of  
Transactions

**5.26M**



Value of  
Transactions

**1147M<sub>JOD</sub>**



# ACH Summary

Automated Clearing House



Total Number of  
Transactions

**915K**



Number of JOD  
Transactions

**909K**



Value of JOD  
Transactions

**710M<sub>JOD</sub>**



**ECCCU**  
Electronic Cheque Clearing Unit

# Summary



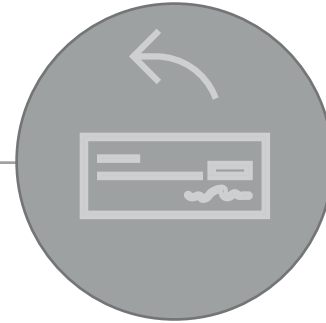
Number of  
Cheques

**537K**



Value of  
Cheques

**3.3B<sub>JOD</sub>**



Number of  
Returned Cheques

**18.7K**



Value of Returned  
Cheques

**143M<sub>JOD</sub>**





# Monthly Report

January 2024

Instant Payment System for  
Transfers Issued by Banks

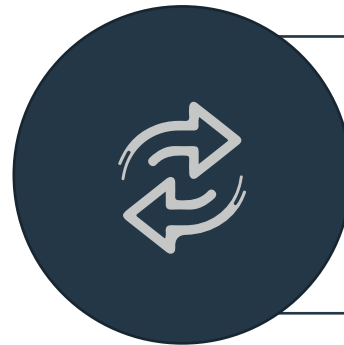
9



01.2024

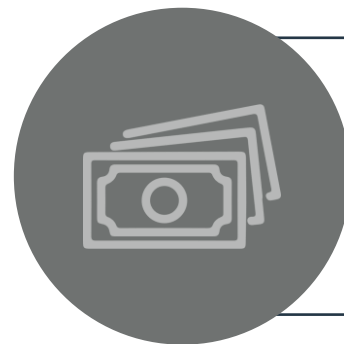
# Total Number and Value of Transactions Since the Beginning of 2024

Transfers Issued by Banks



Number of Transactions

**4.5M**

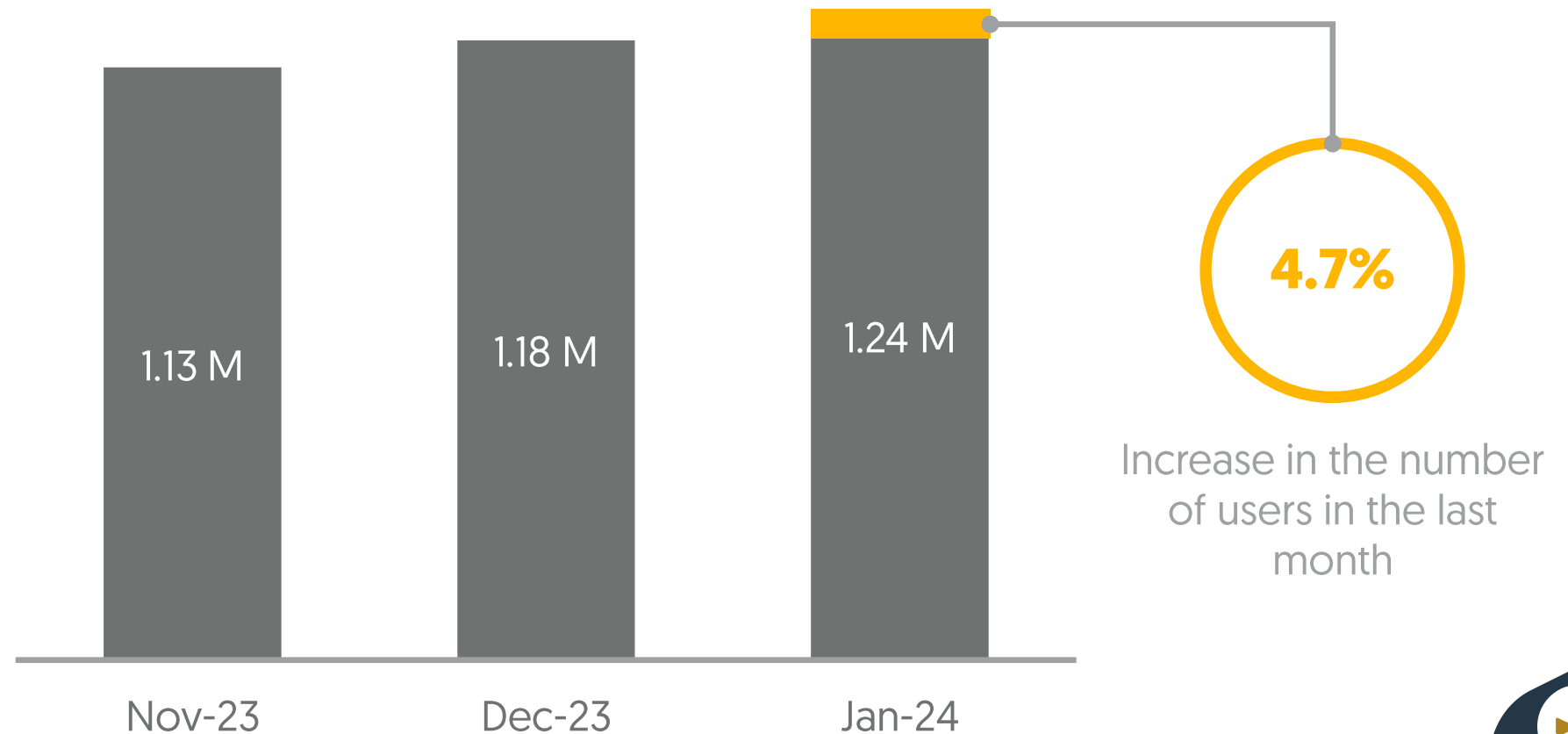


Value of Transactions

**694B<sub>JOD</sub>**

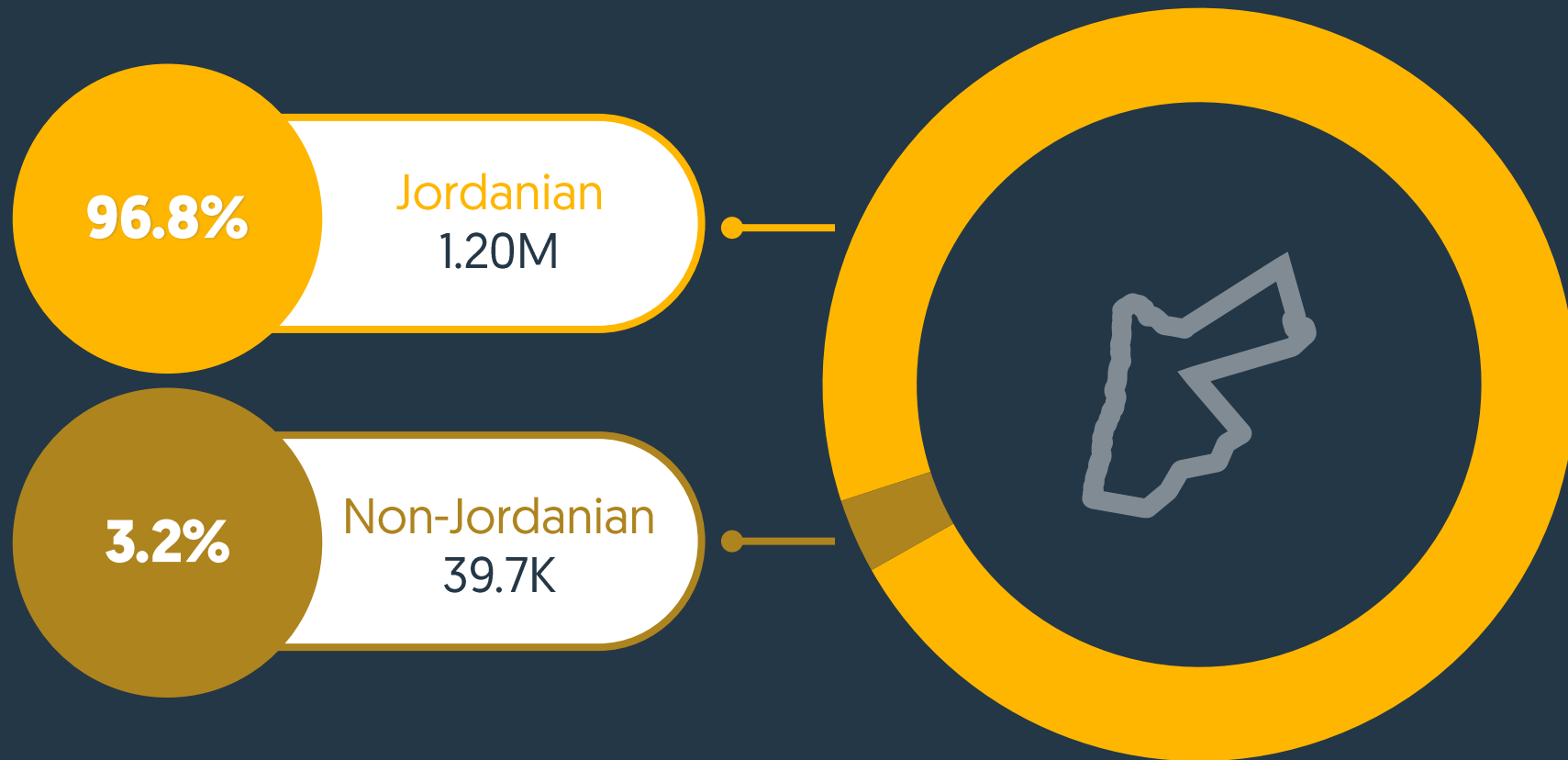
# CliQ Users

Total Number of Users Over the Past 3 Months



# CliQ Users

Percentage of Users Based on Nationality

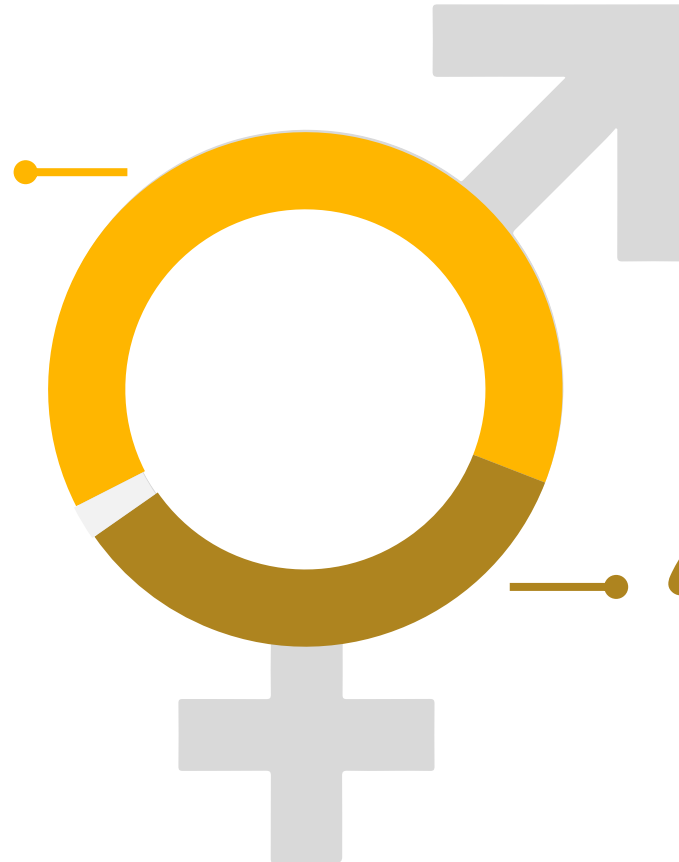


# CliQ Users

Percentage of Users Based on Gender

63.4%

785K  
Male Users



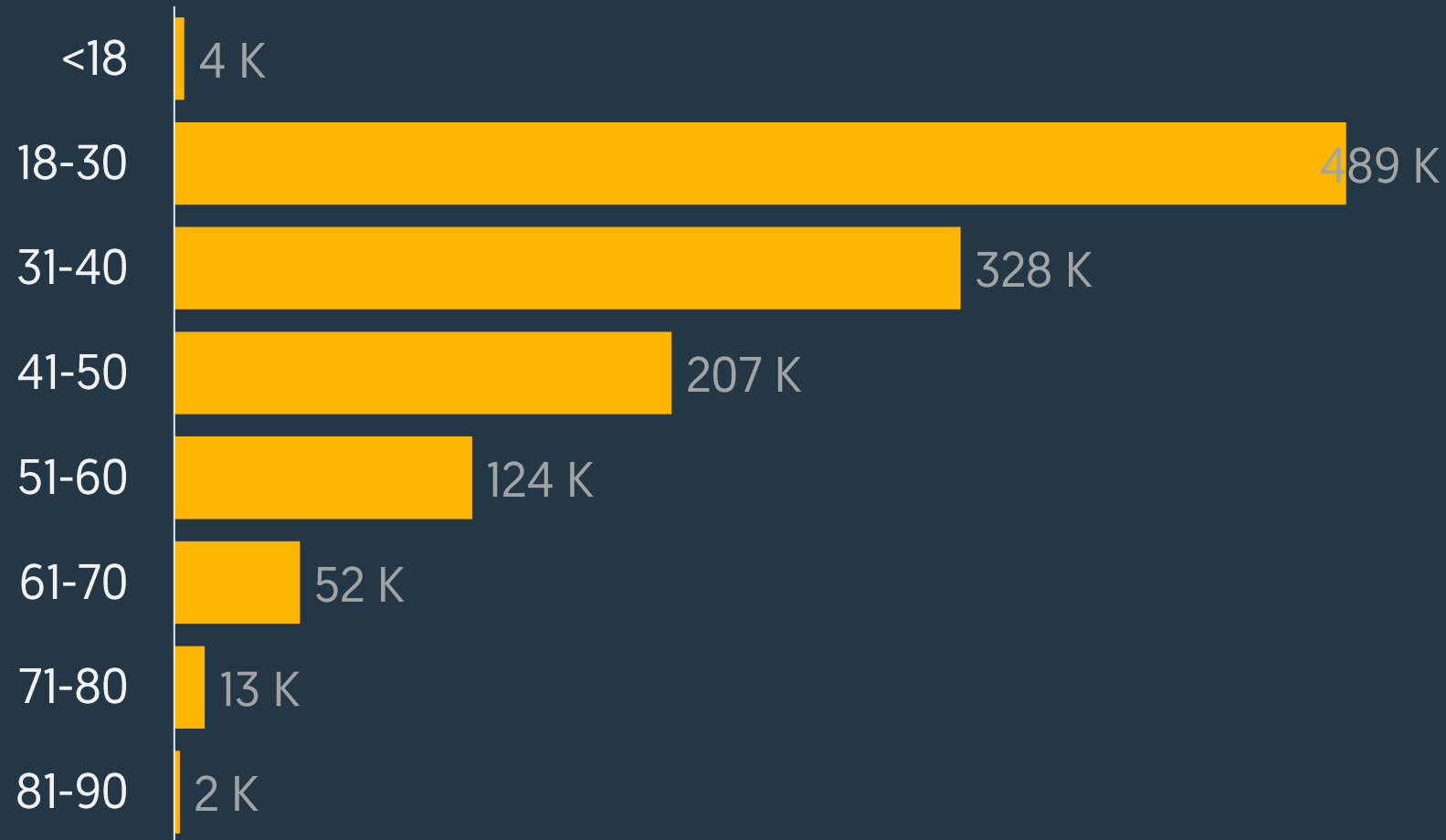
34.4%

426K  
Female Users



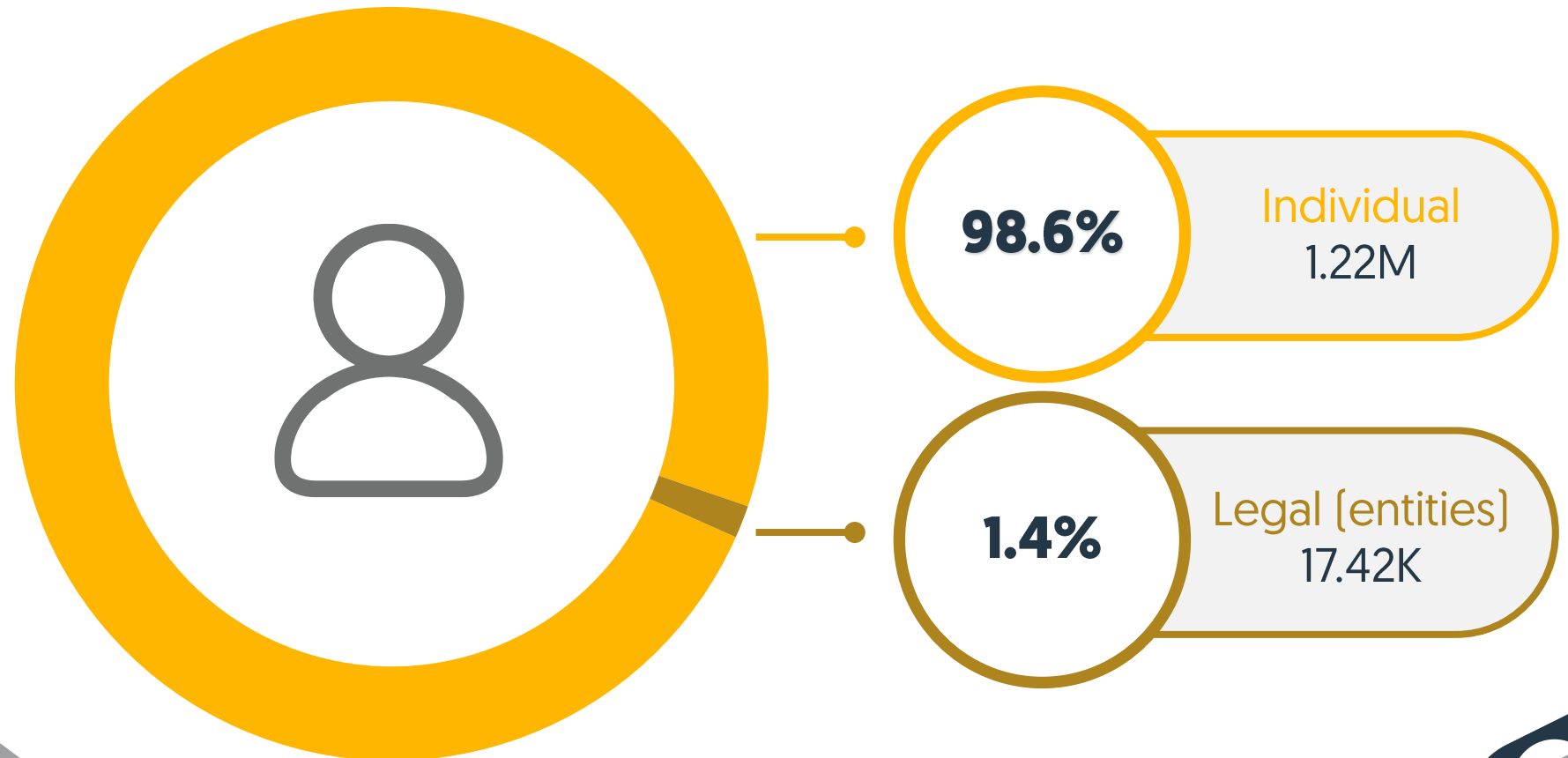
# CliQ Users

Number of Users Based on Age Group



# CliQ Users

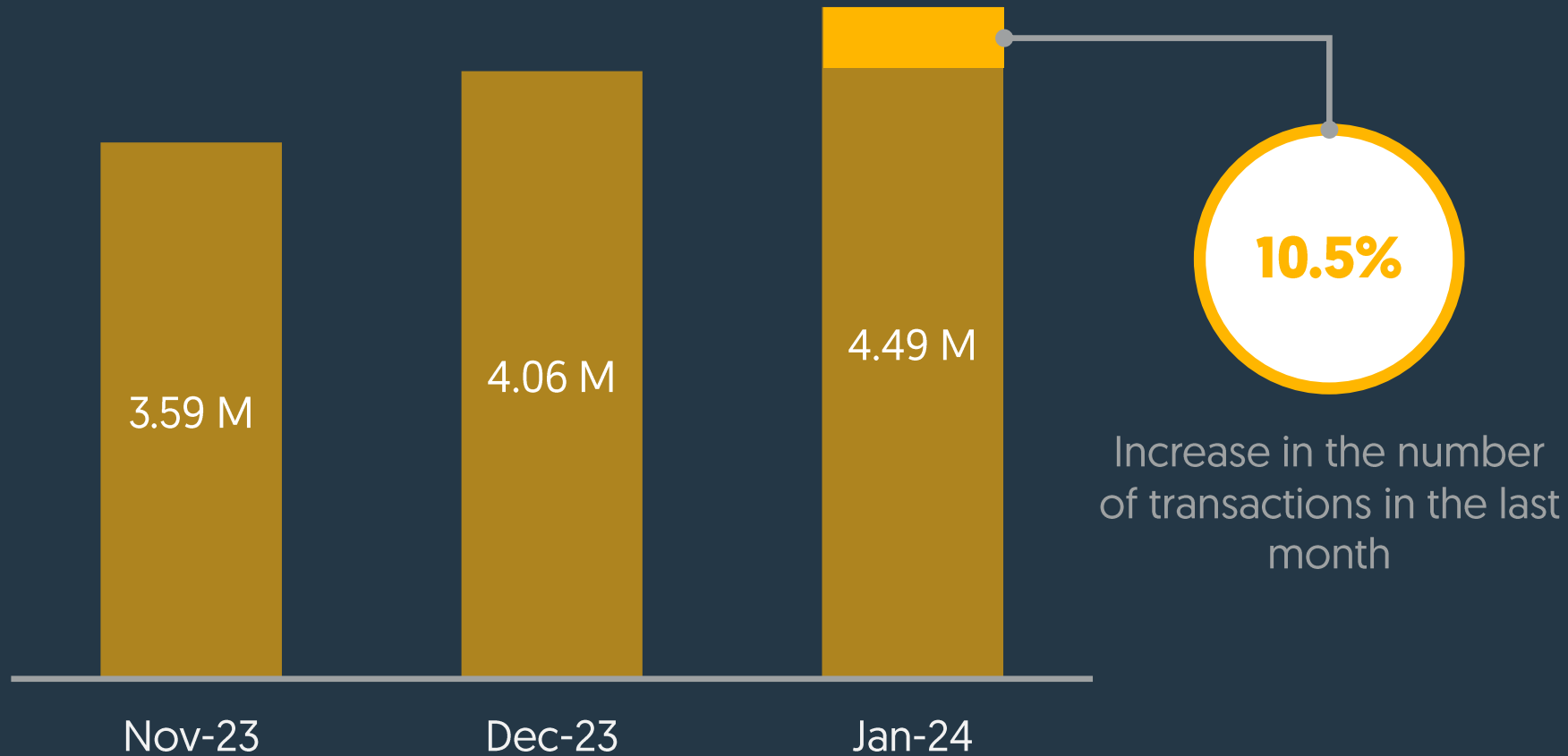
Percentage of Users Based on Customer Type



# CliQ Number of Transactions

Total Number of Transactions Over the Past 3 Months

Transfers Issued by Banks





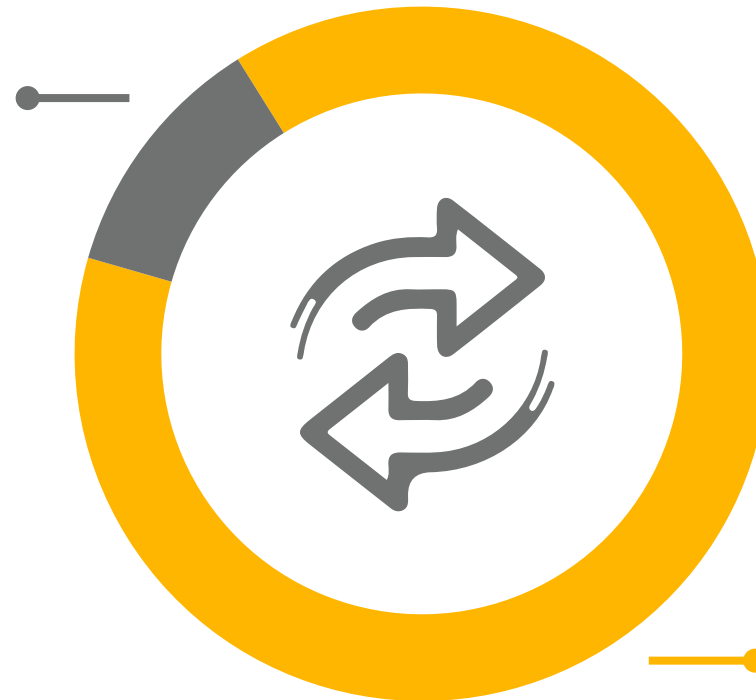
# CliQ Number of Transactions

Percentage Based on Transaction Type

Transfers Issued by Banks

11.6%

520.3K  
Purchases



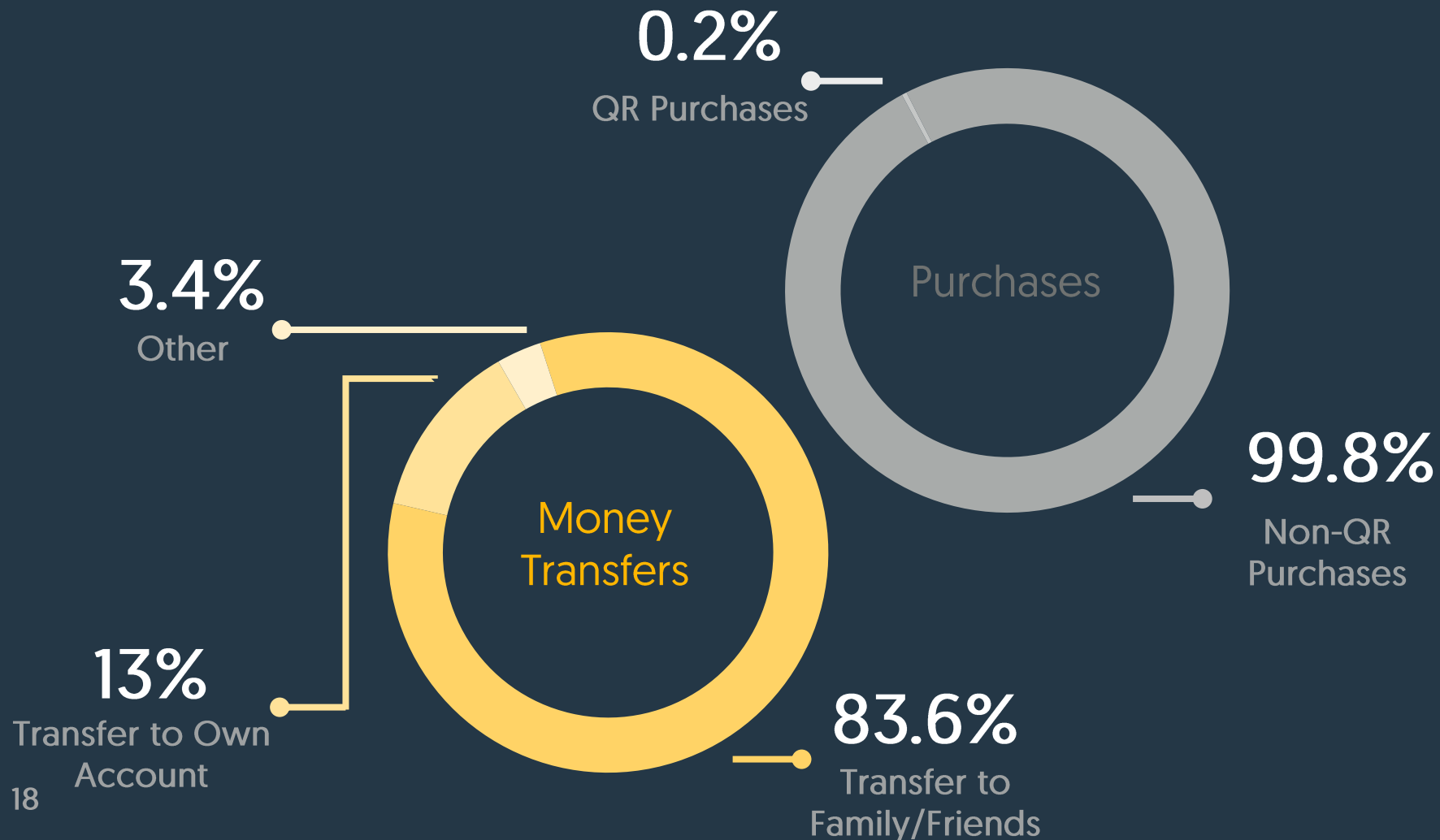
88.4%

3.97M  
Money Transfers

# CliQ Number of Transactions

Percentage Based on Transaction Type Sub-Category

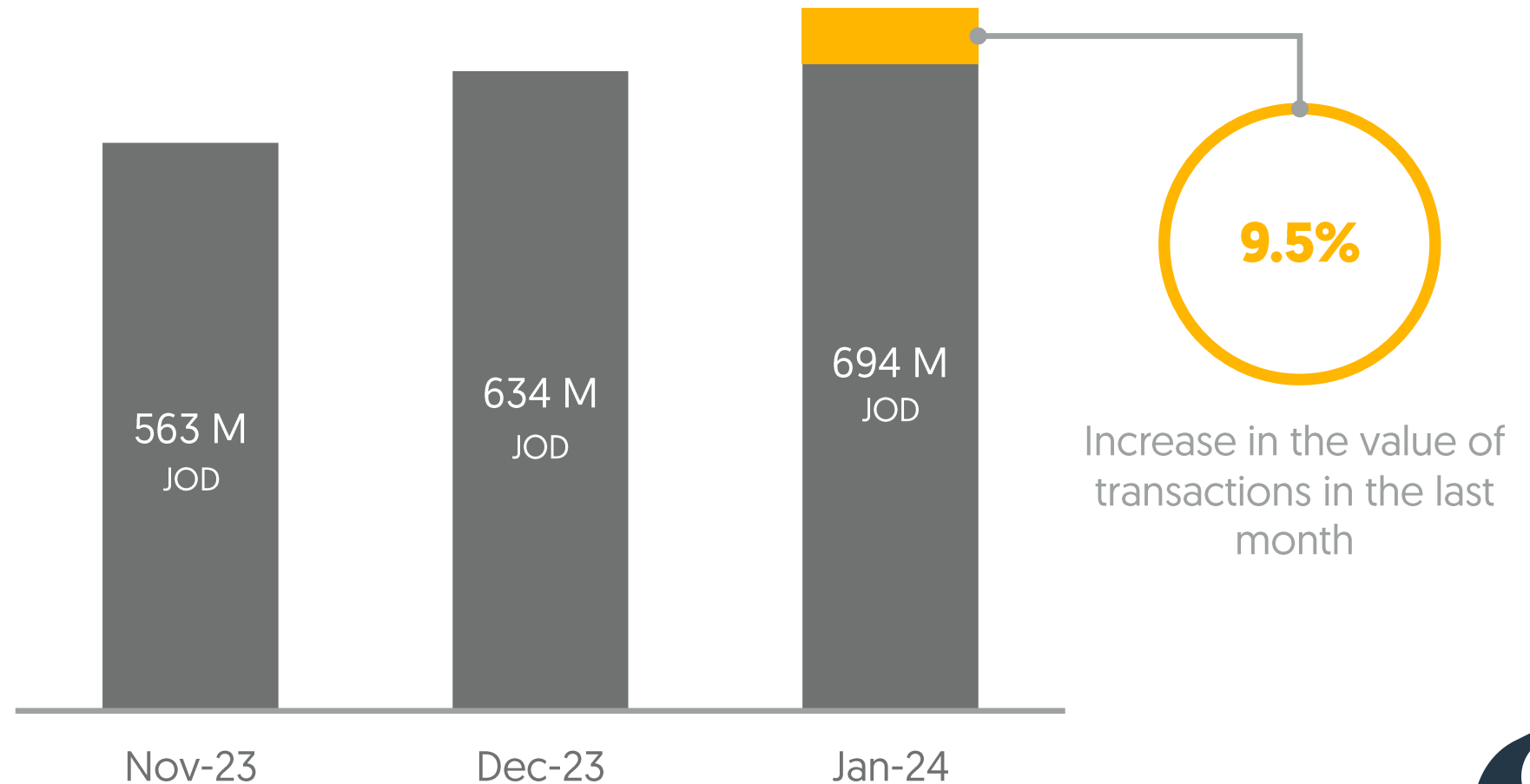
Transfers Issued by Banks



# 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

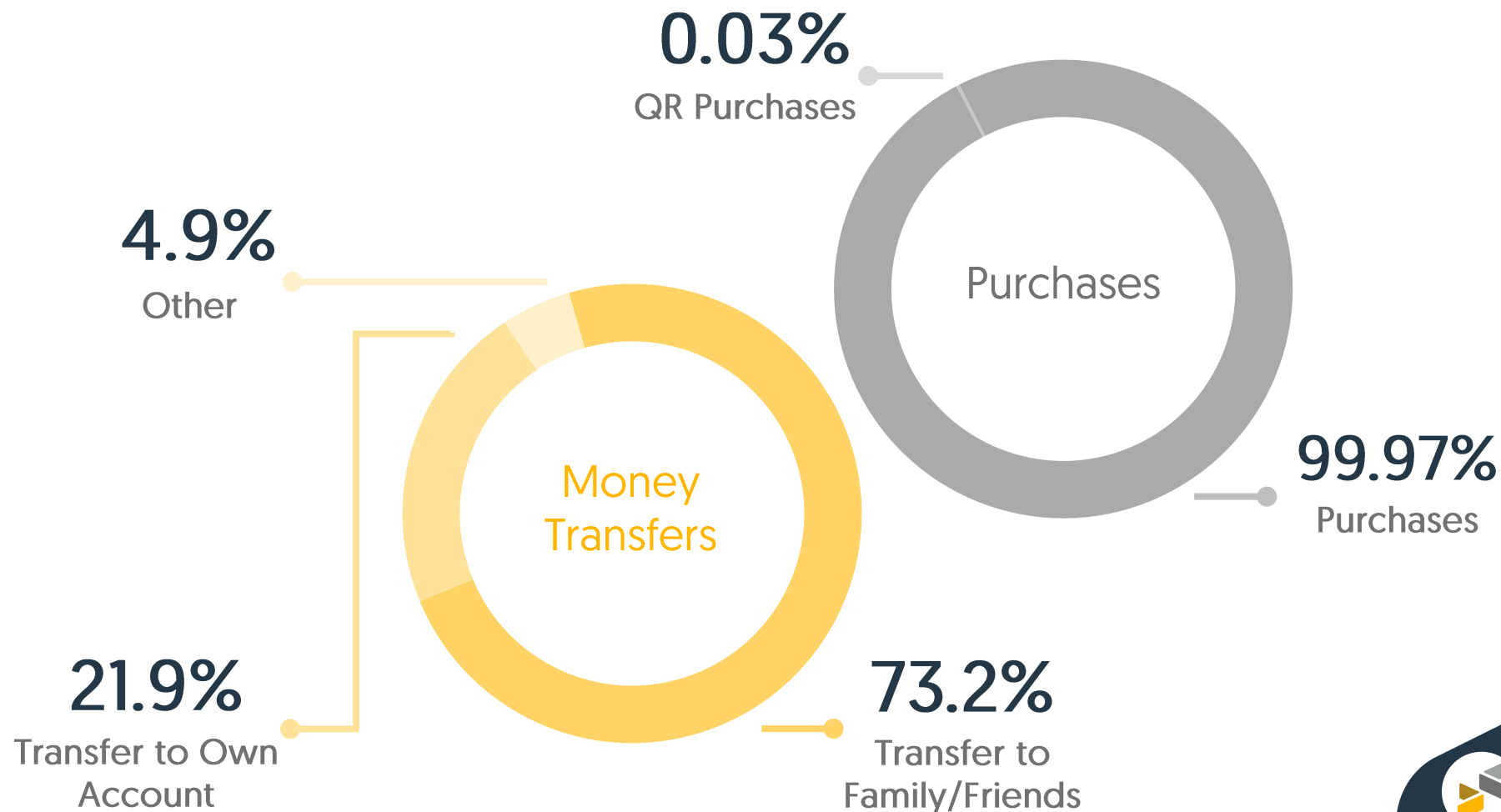




# Value of Transactions

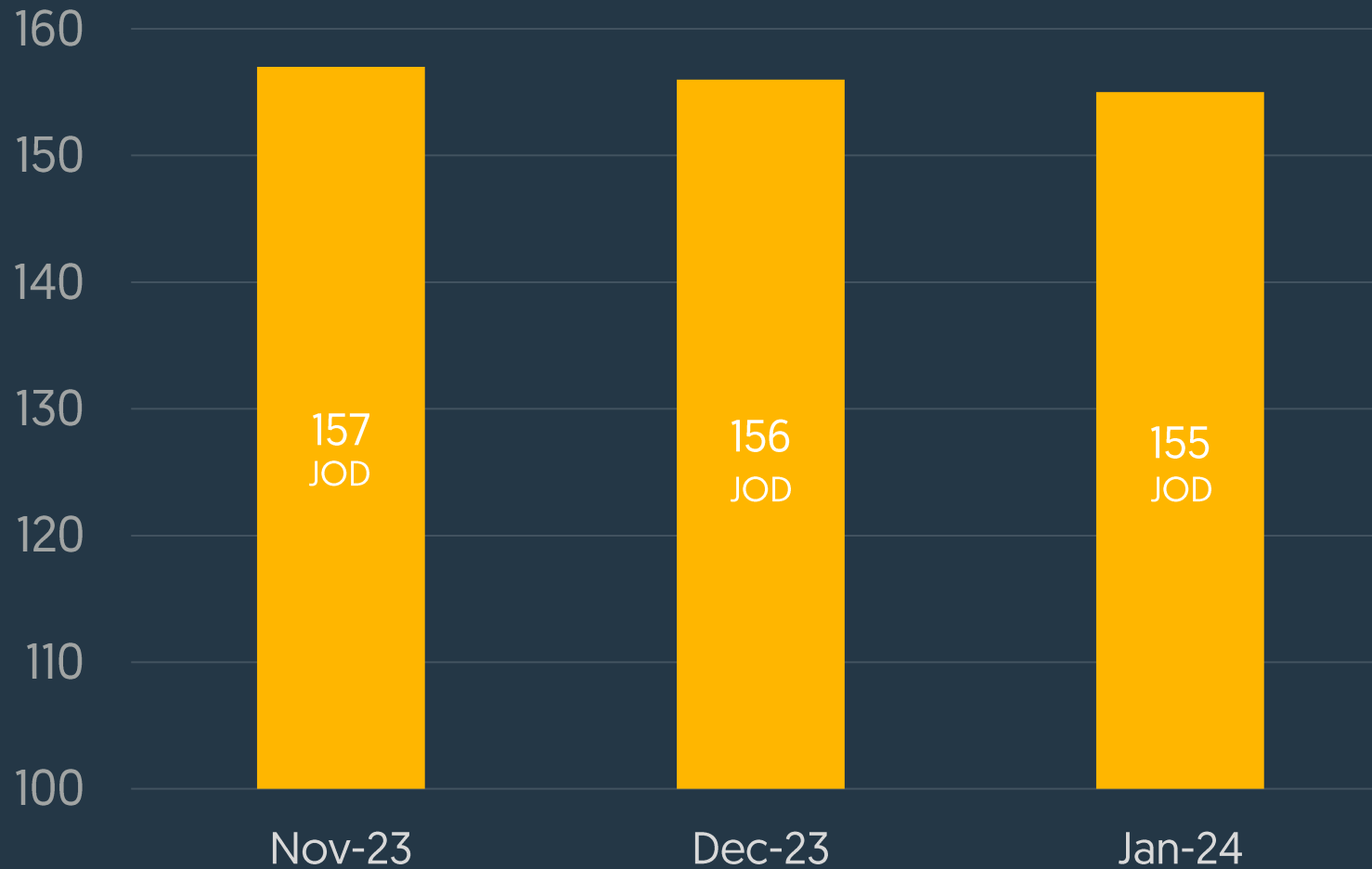
Percentage Based on Transaction Type Sub-Category

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

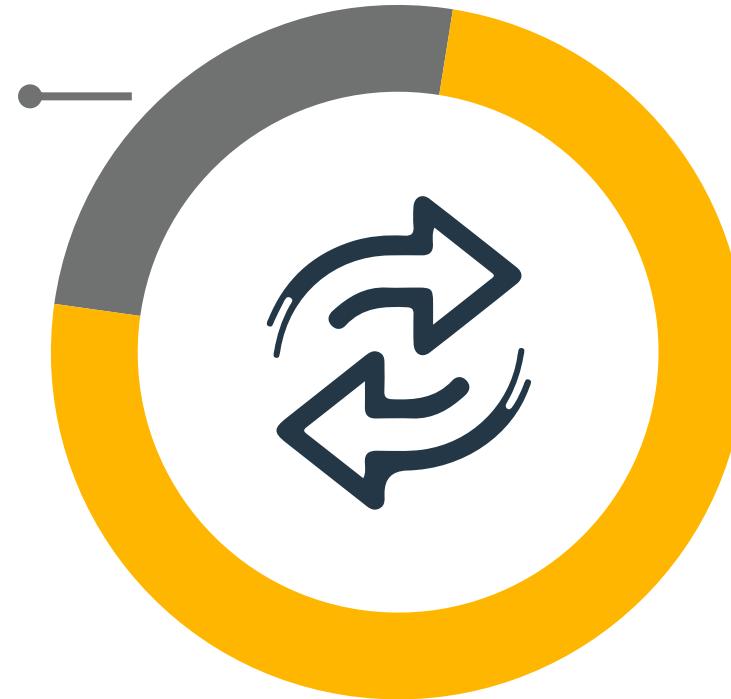
Transfers Issued by Banks



25.3%

0.76M

On Us



74.7%

2.24M

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



19.5%

98.3M JOD  
On Us



80.5%

407.8M JOD  
Off Us

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





**JoMoPay**  
Jordan Mobile Payment

# Monthly Report

## January 2024

Jordan Mobile Payments Switch for  
Transfers Issued by Mobile Wallets

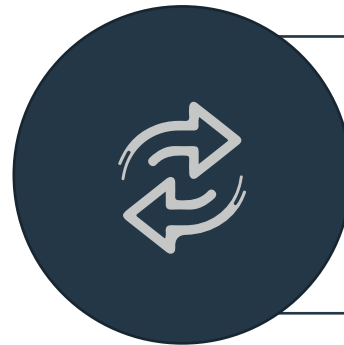
25



01.2024

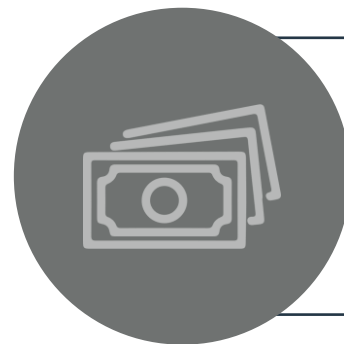
# Total Number and Value of Transactions Since the Beginning of 2024

Transfers Issued by Mobile Wallets



Number of Transactions

**3.5M**



Value of Transactions

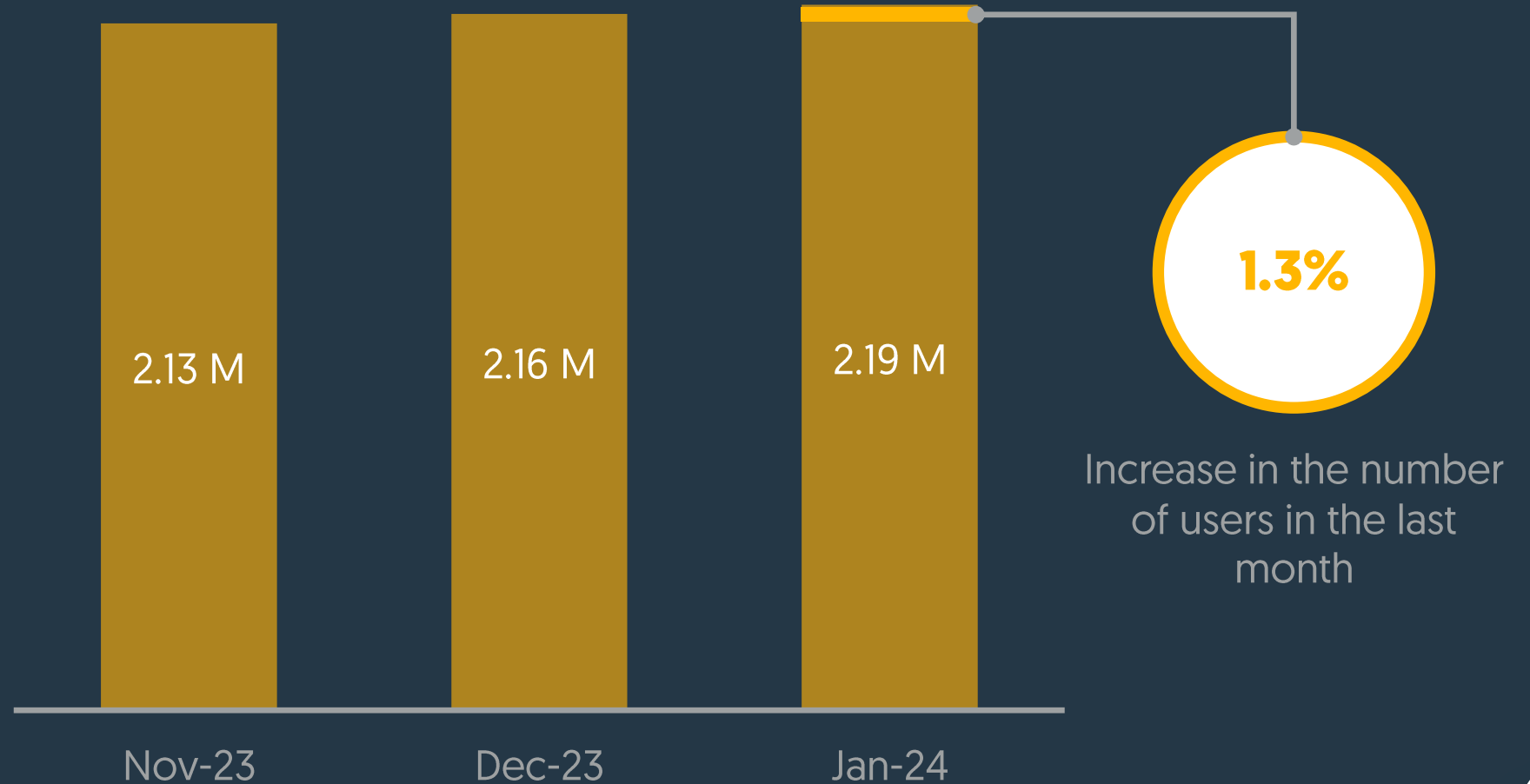
**359B<sub>JOD</sub>**



01.2024

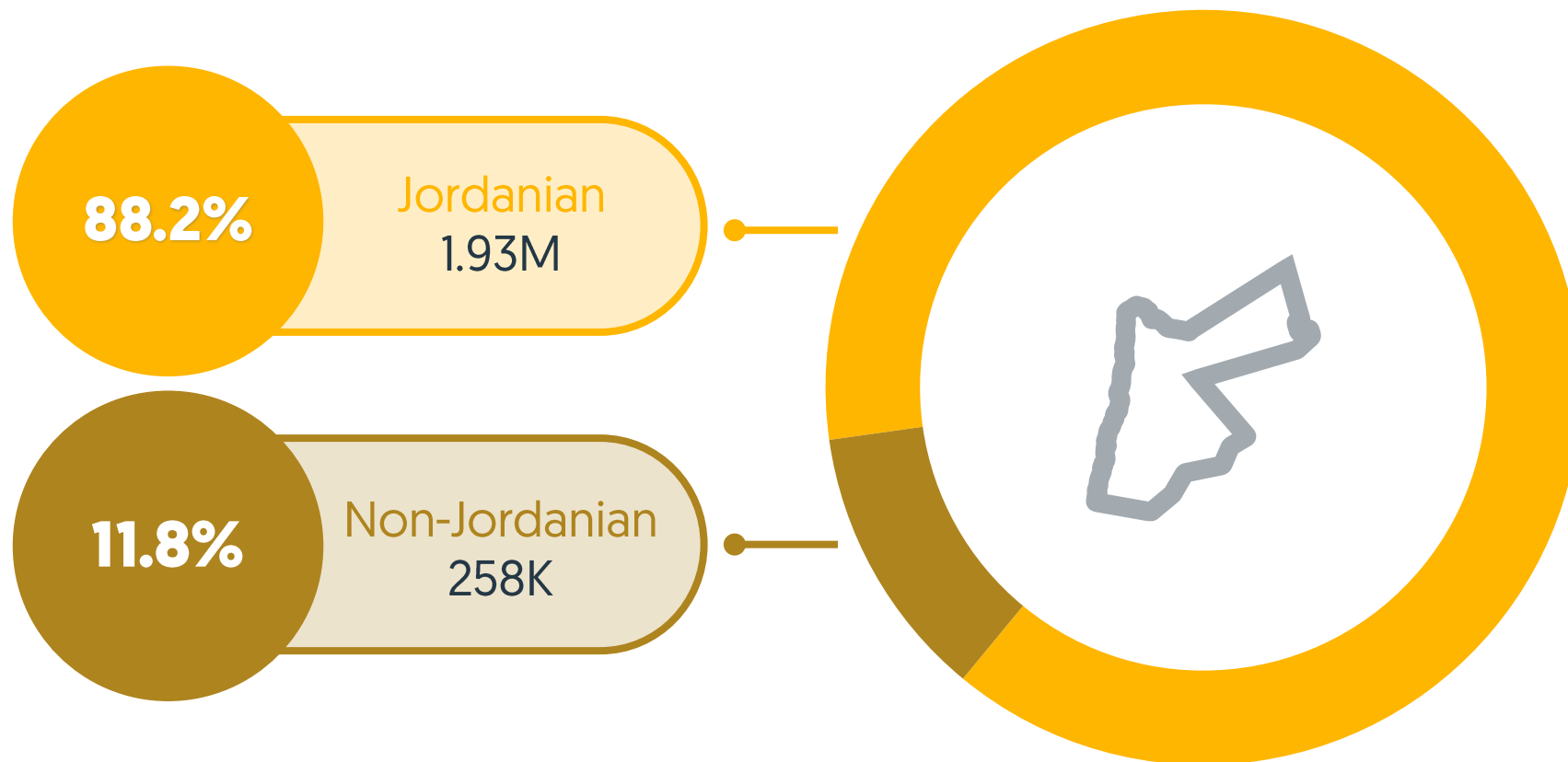
# JoMoPay Users

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

52.4%

1.15M  
Male Users



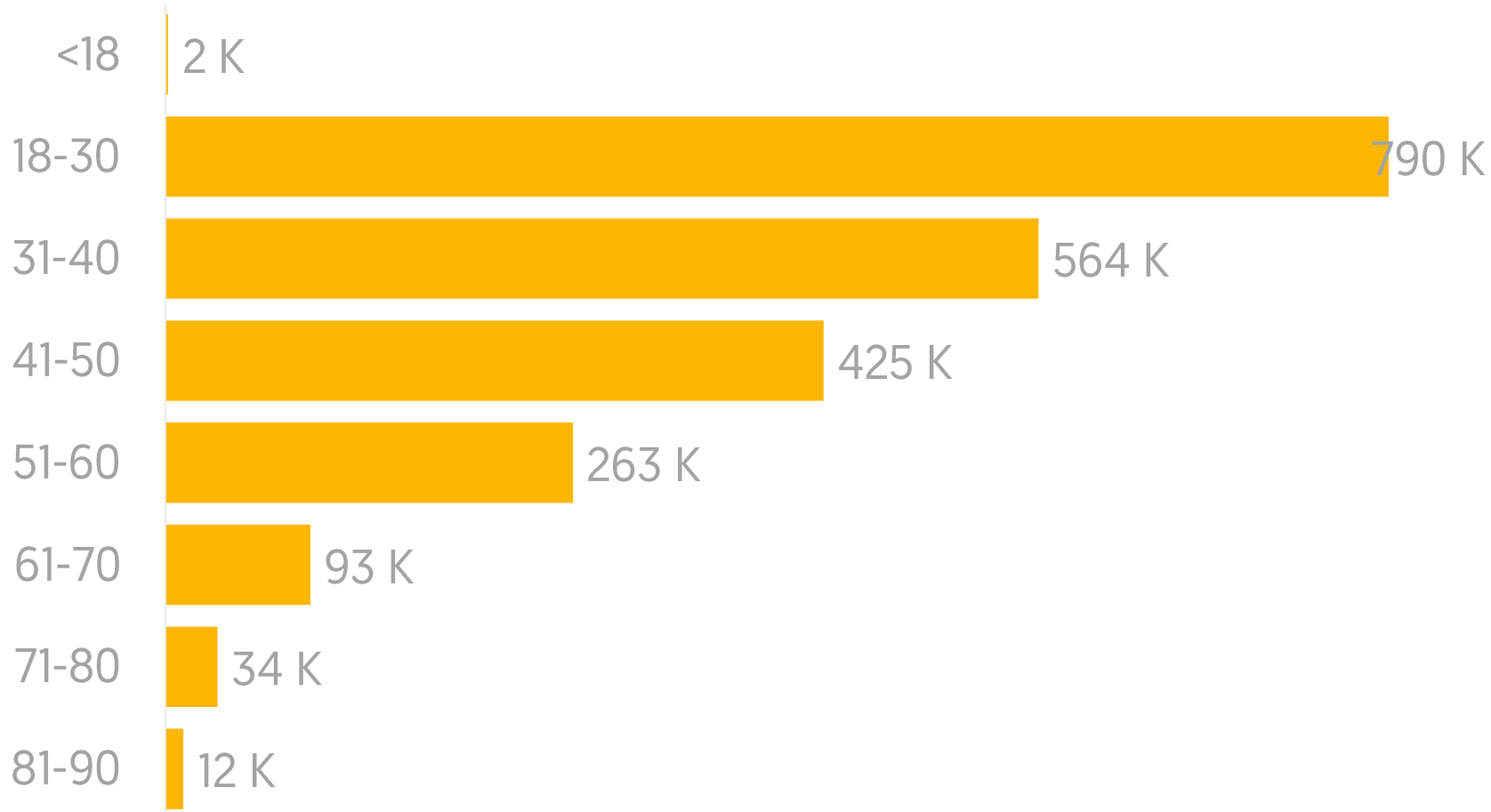
47.2%

1.03M  
Female Users



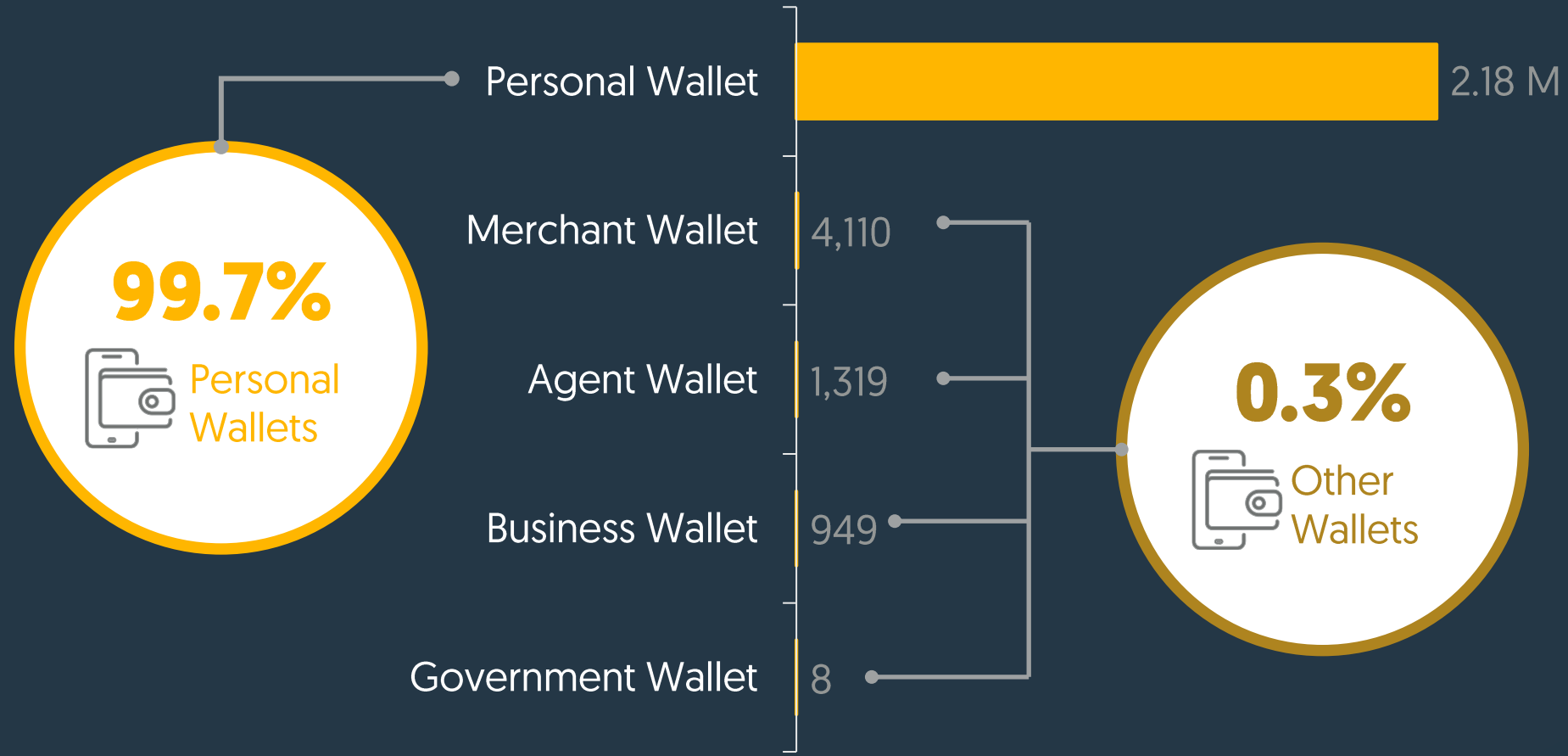
# JoMoPay Users

Number of Users Based on Age Group



# JoMoPay Users

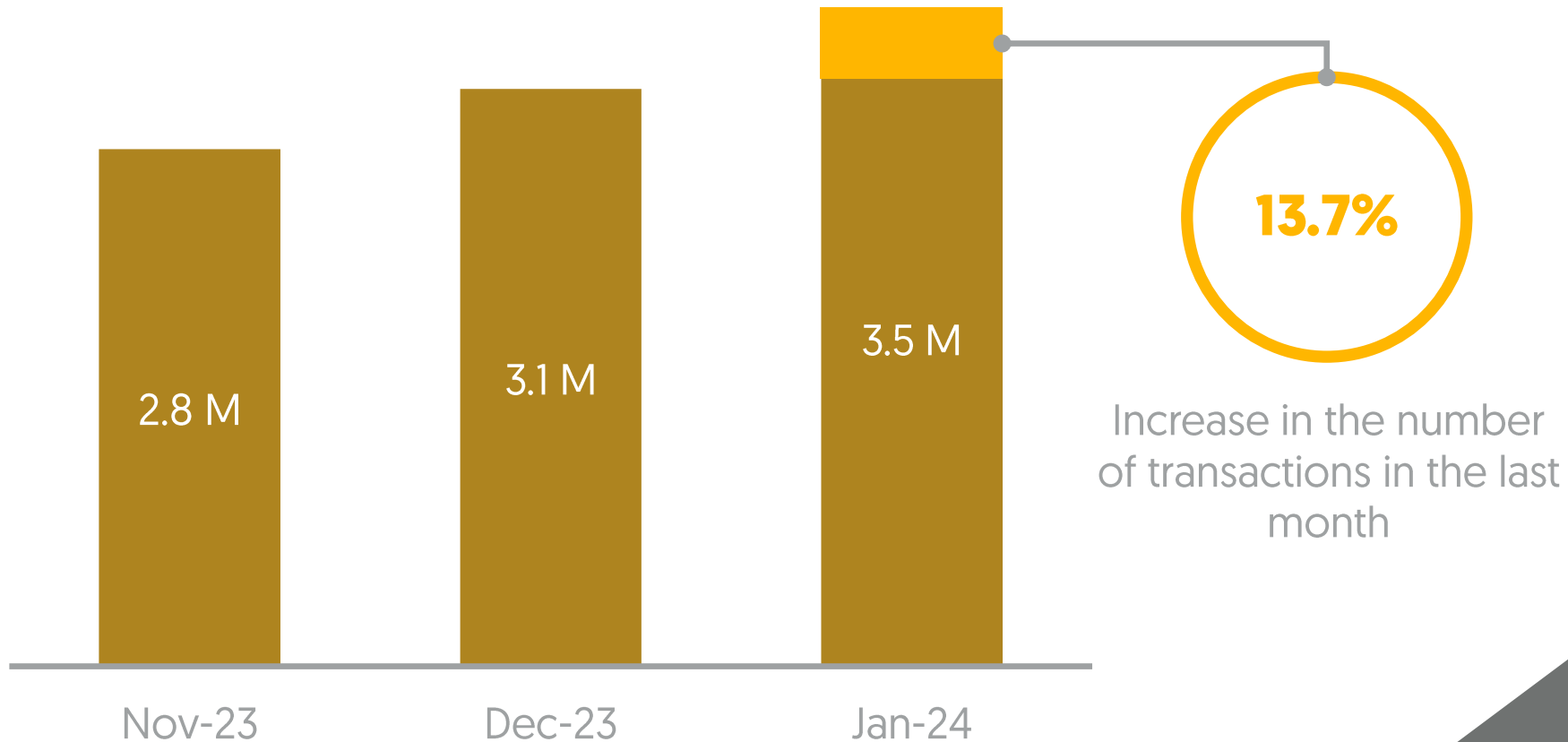
Number of Wallets Based on Wallet Type



# JoMoPay Number of Transactions

Total Number of Transactions Over the Past 3 Months

Transfers Issued by Mobile Wallets



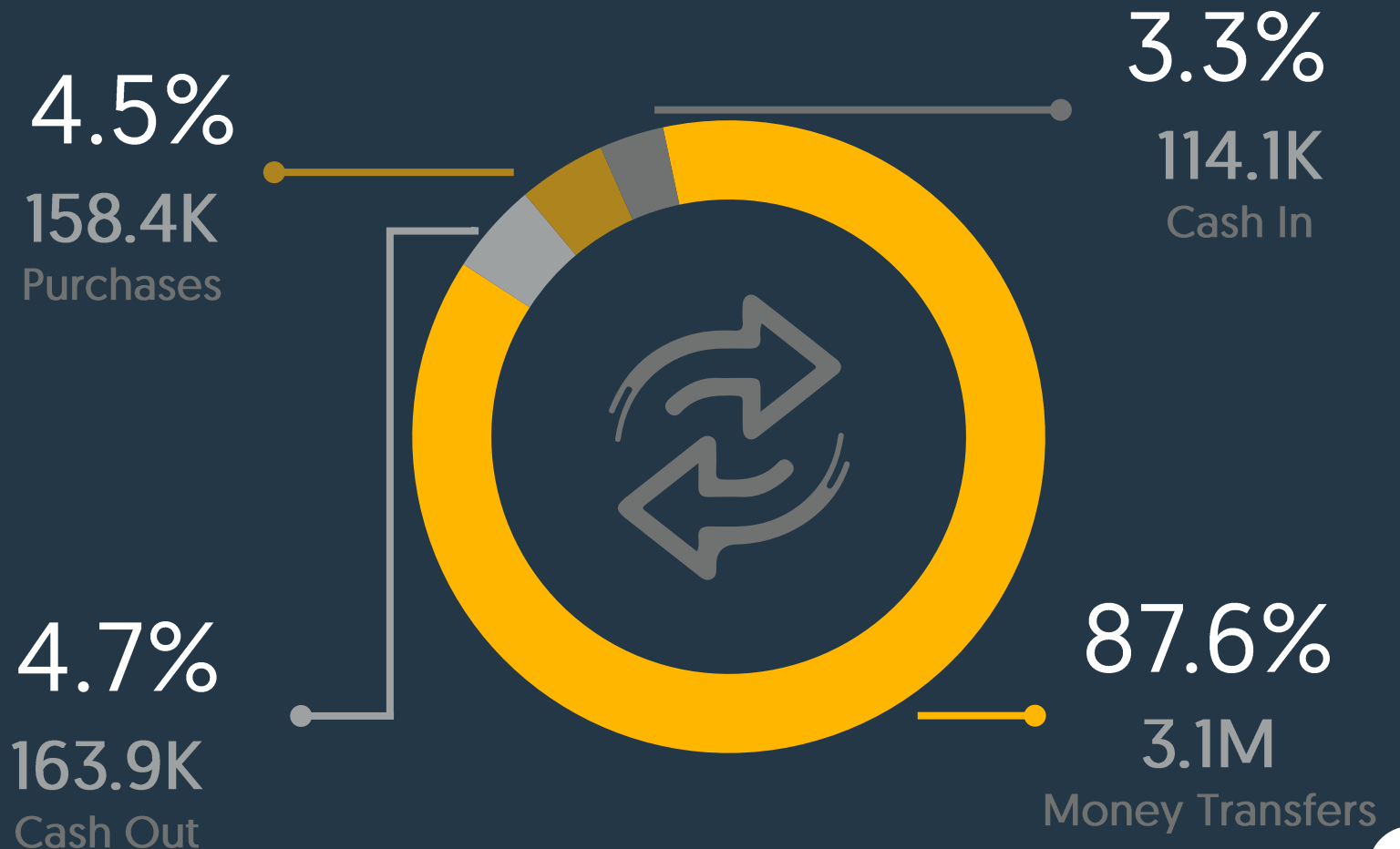




# JoMoPay Number of Transactions

Percentage Based on Transaction Type

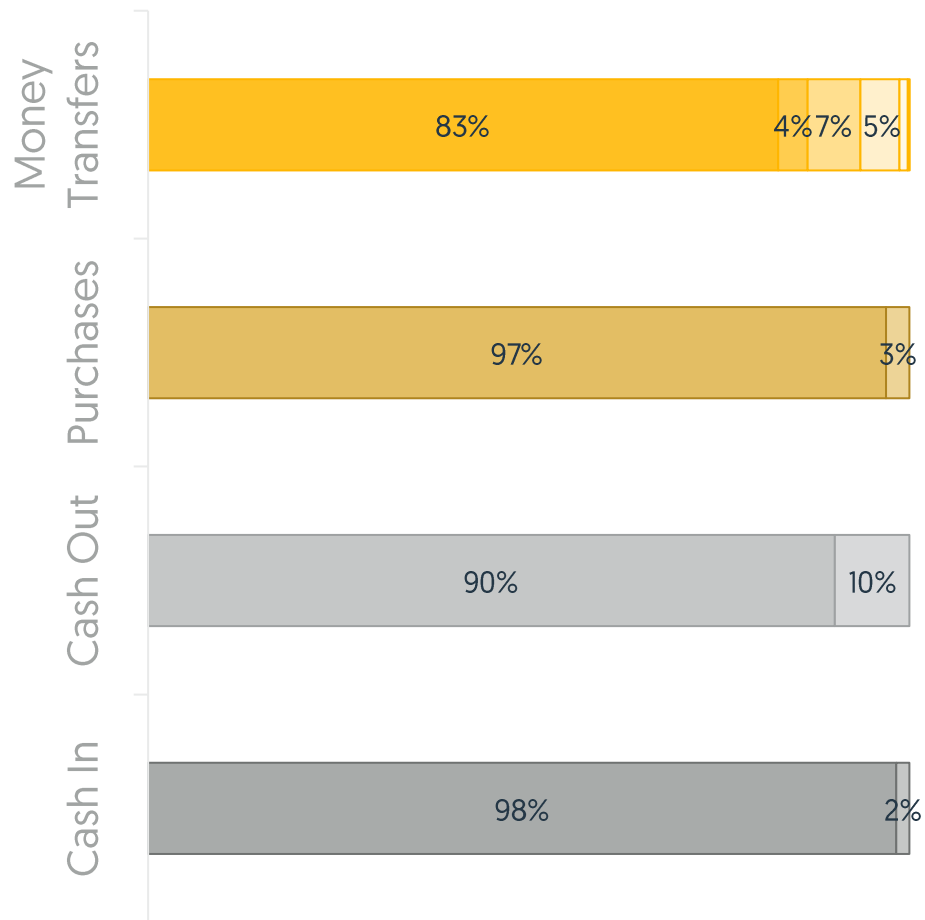
Transfers Issued by Mobile Wallets



# JoMoPay Number of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets

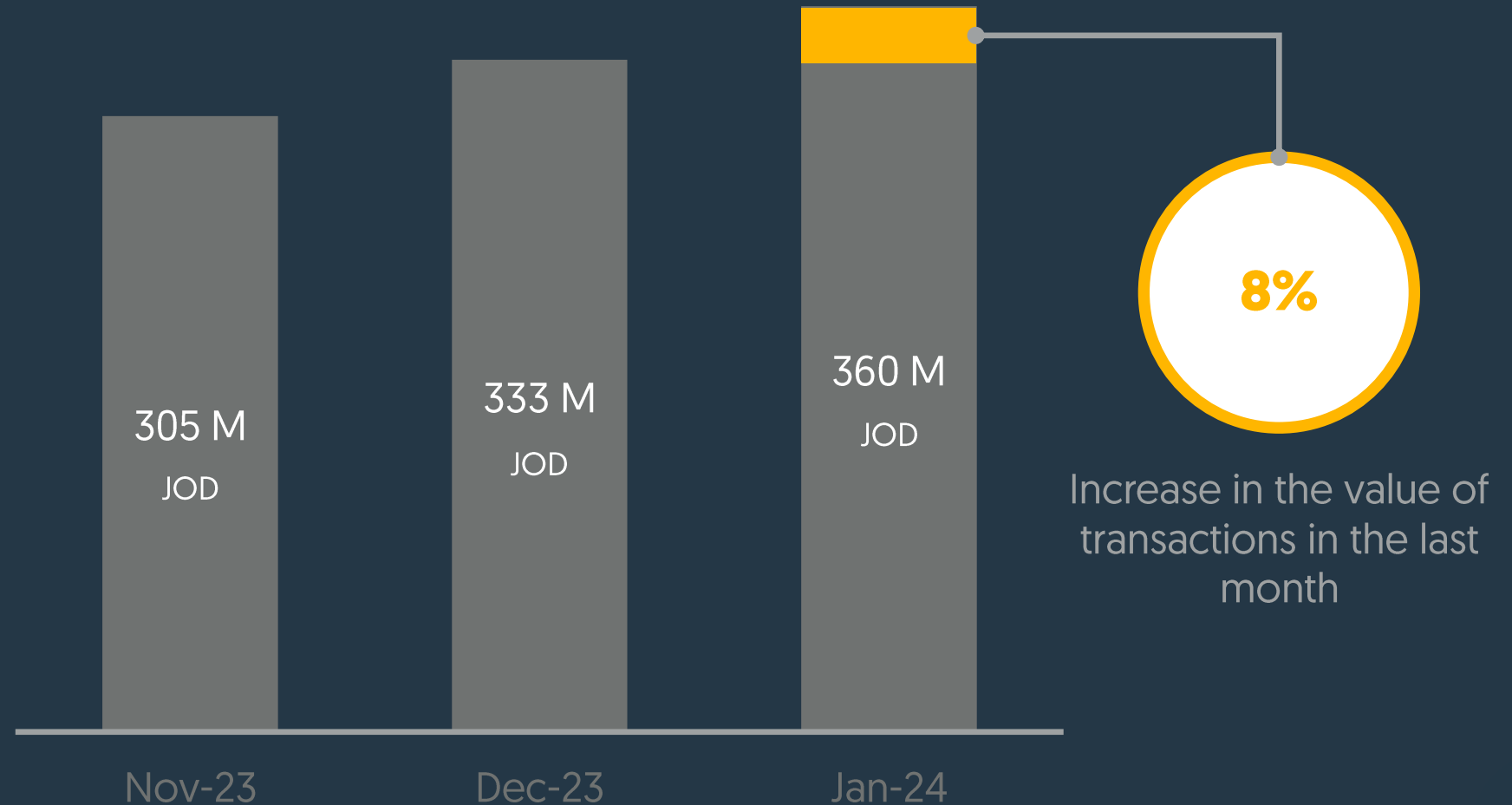


Transfer to Family/Friends	83%
Aid/Charity/Grant	4%
Transfer to Own Account	7%
Salary/Bonus/Dividends	5%
Loan/Loan Installment	1%
Cross Border Remittances	0%
Purchases	97%
QR Purchases	3%
Cash Out - Agent/Teller	90%
Cash Out - ATM/Kiosk	10%
Cash In - Agent/Teller	98%
Cash In - ATM/Kiosk	2%

# JoMoPay Value of Transactions

Total Value of Transactions Over the Past 3 Months

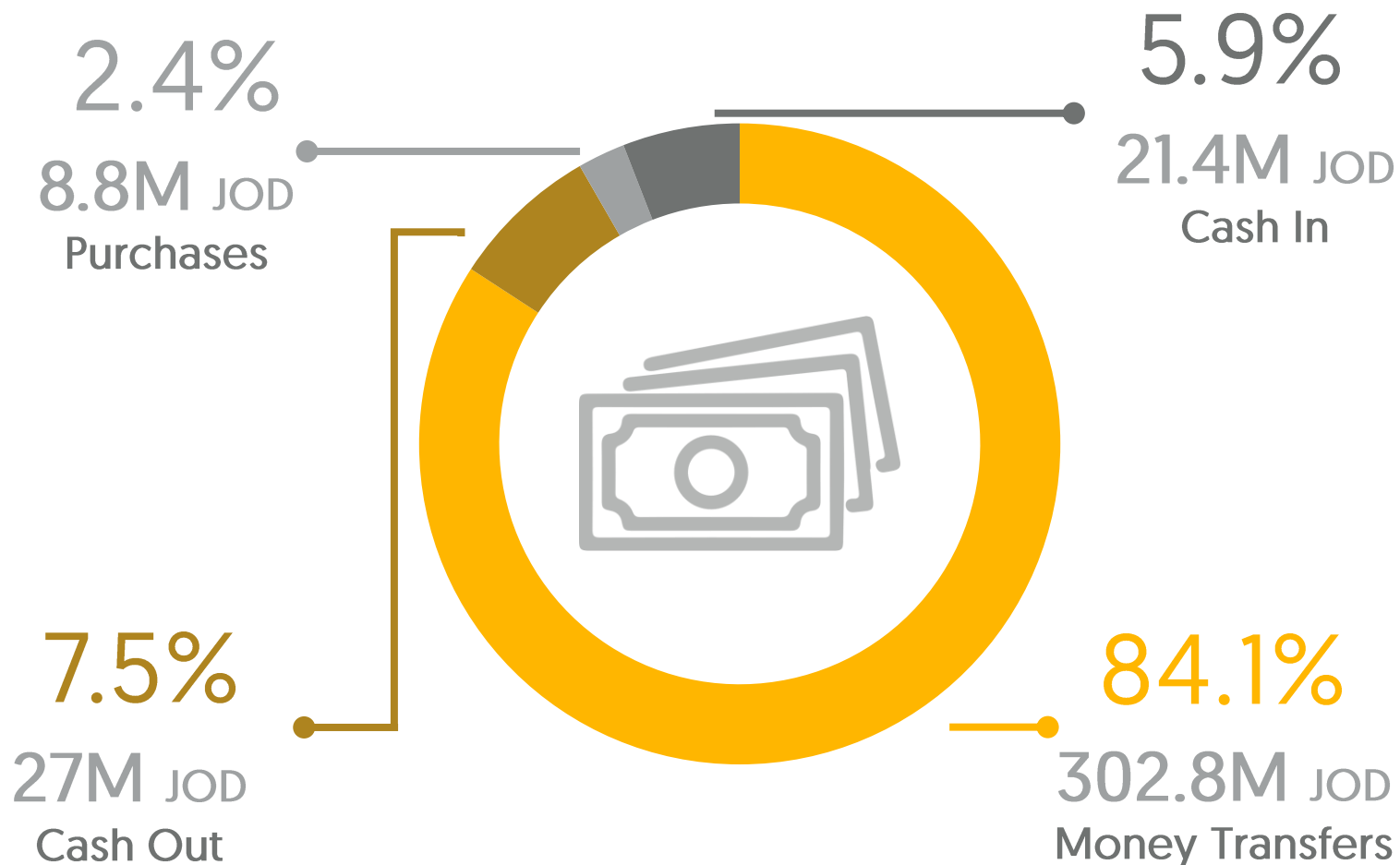
Transfers Issued by Mobile Wallets



# JoMoPay Value of Transactions

Percentage Based on Transaction Type

Transfers Issued by Mobile Wallets

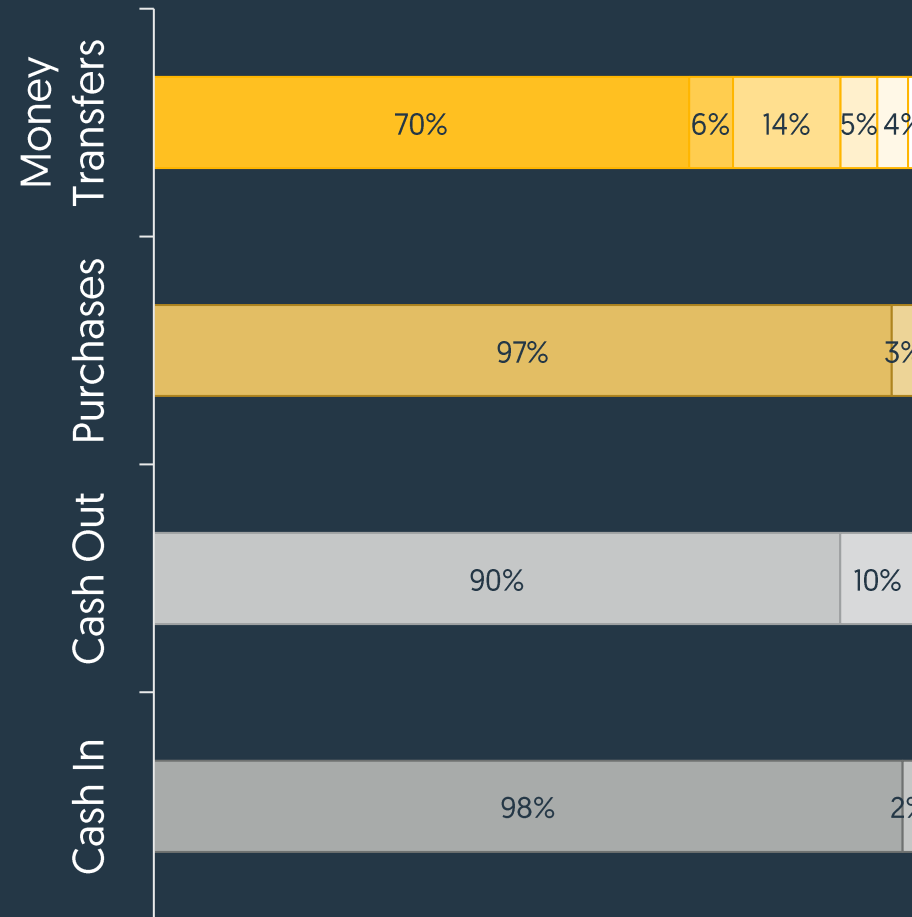




# JoMoPay Value of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets

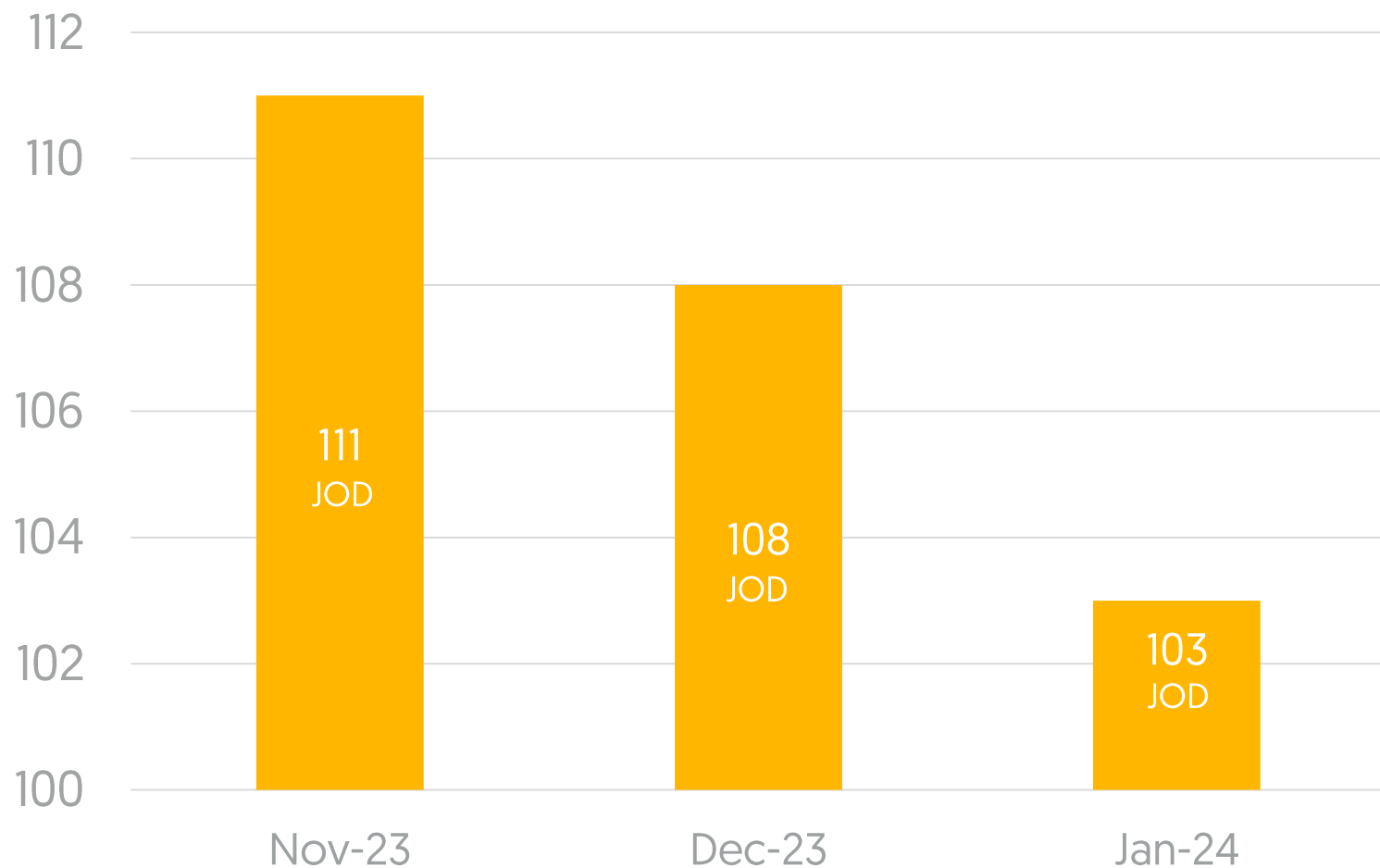


Transfer to Family/Friends	70%
Aid/Charity/Grant	6%
Transfer to Own Account	14%
Salary/Bonus/Dividends	5%
Loan/Loan Installment	4%
Cross Border Remittances	1%
Purchases	97%
QR Purchases	3%
Cash Out - Agent/Teller	90%
Cash Out - ATM/Kiosk	10%
Cash In - Agent/Teller	98%
Cash In - ATM/Kiosk	2%

# 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

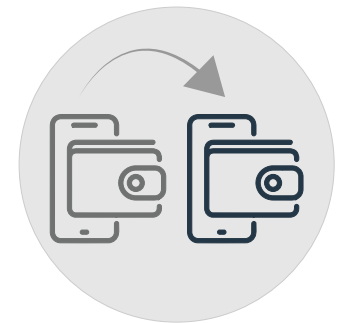
Value of Money Transfer Transactions Through PSPs

Transfers Issued by Mobile Wallets



53.4%

87.1M JOD  
On Us



46.6%

75.9M JOD  
Off Us

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



# CliQ & JoMoPay Interoperability

Monthly Report  
January 2024

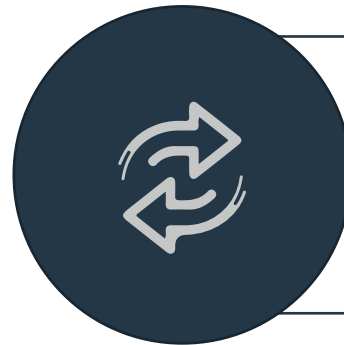
41

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



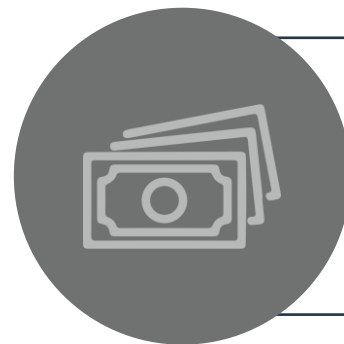
01.2024

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



Number of Transactions

**7.9M**



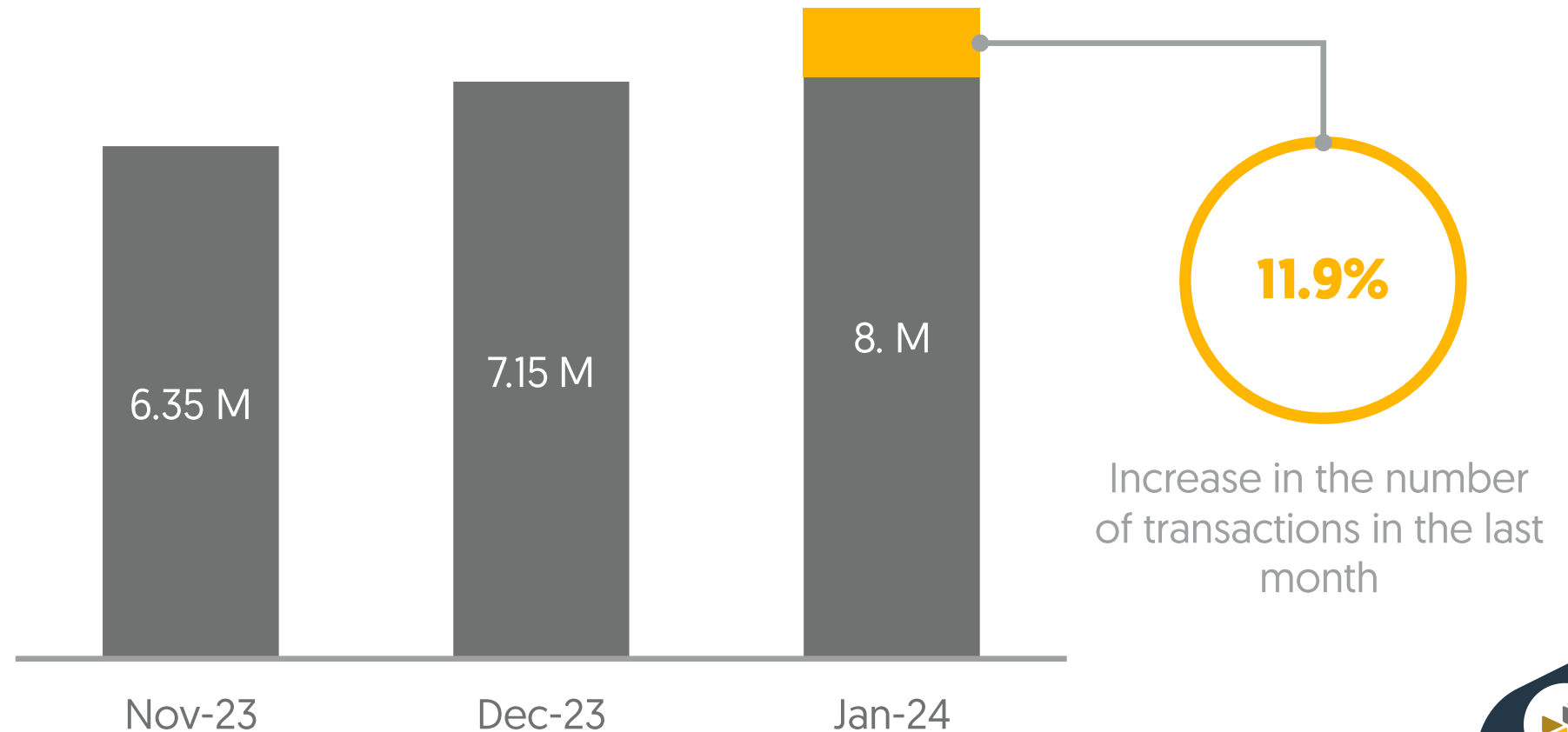
Value of Transactions

**1.1B<sub>JOD</sub>**



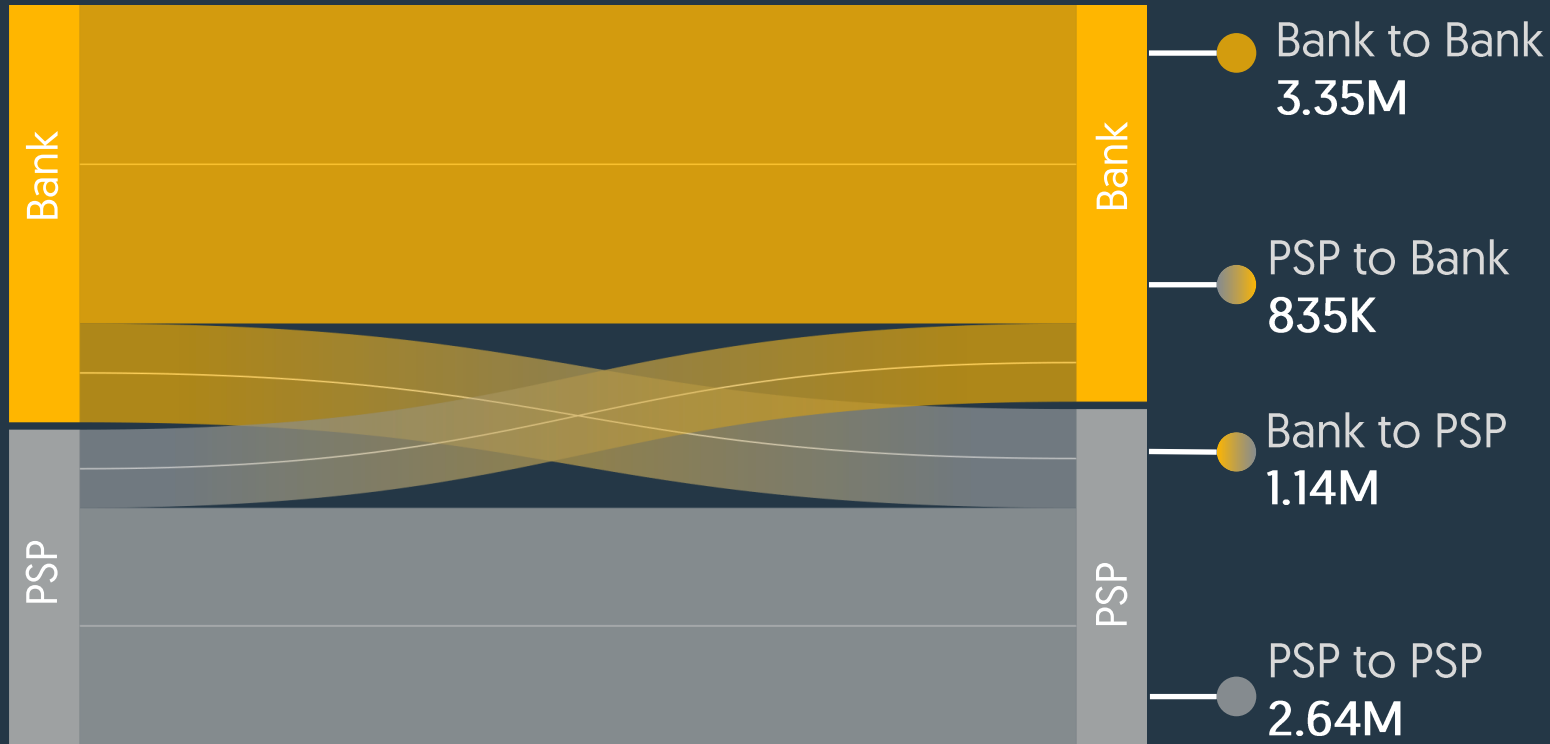
# CliQ & JoMoPay Transactions

Total Number of Transactions Over the Past 3 Months



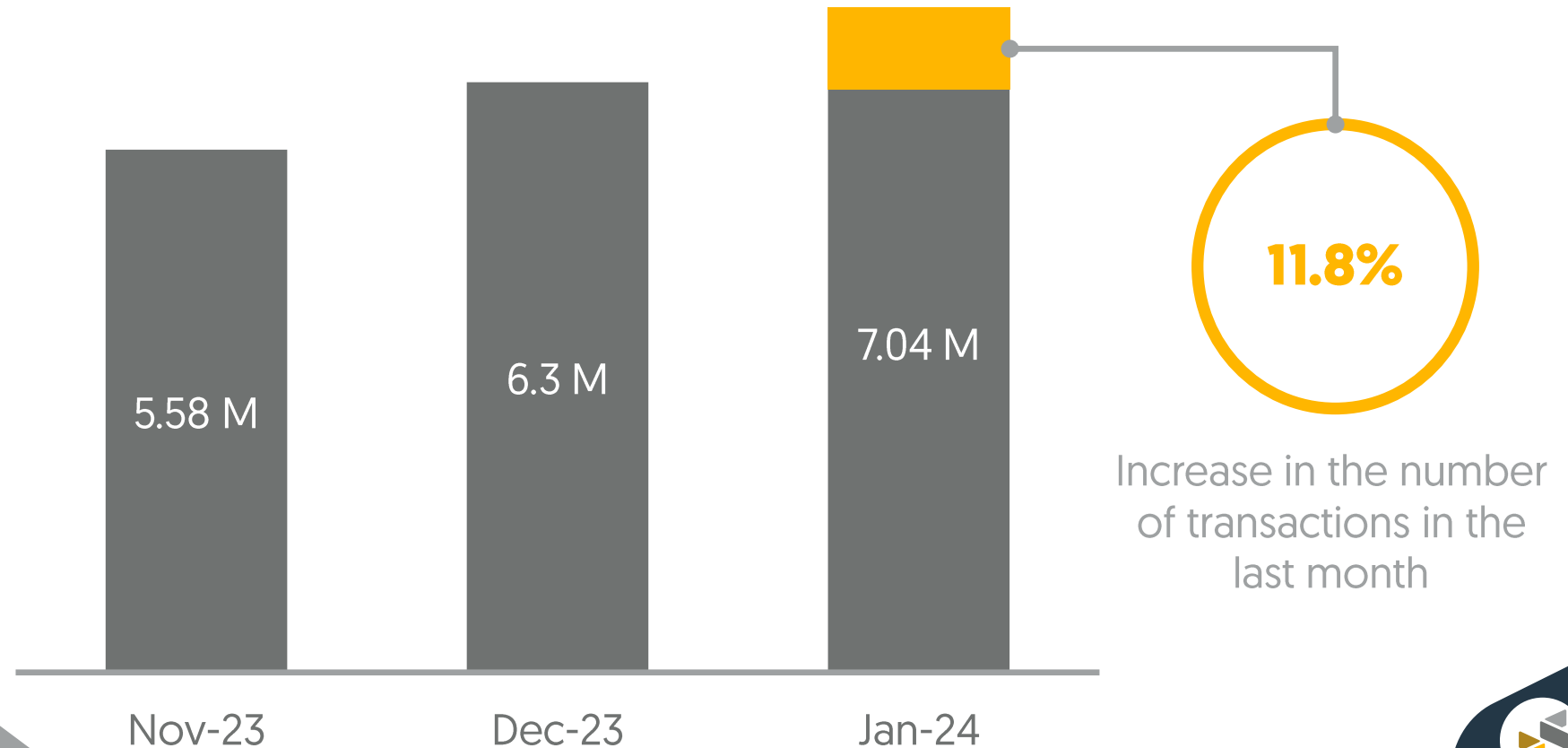
# CliQ & JoMoPay Transactions

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



72.1%  
5.07M  
Off Us



27.9%  
1.97M  
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



45.7%

814K

mPSP to Bank



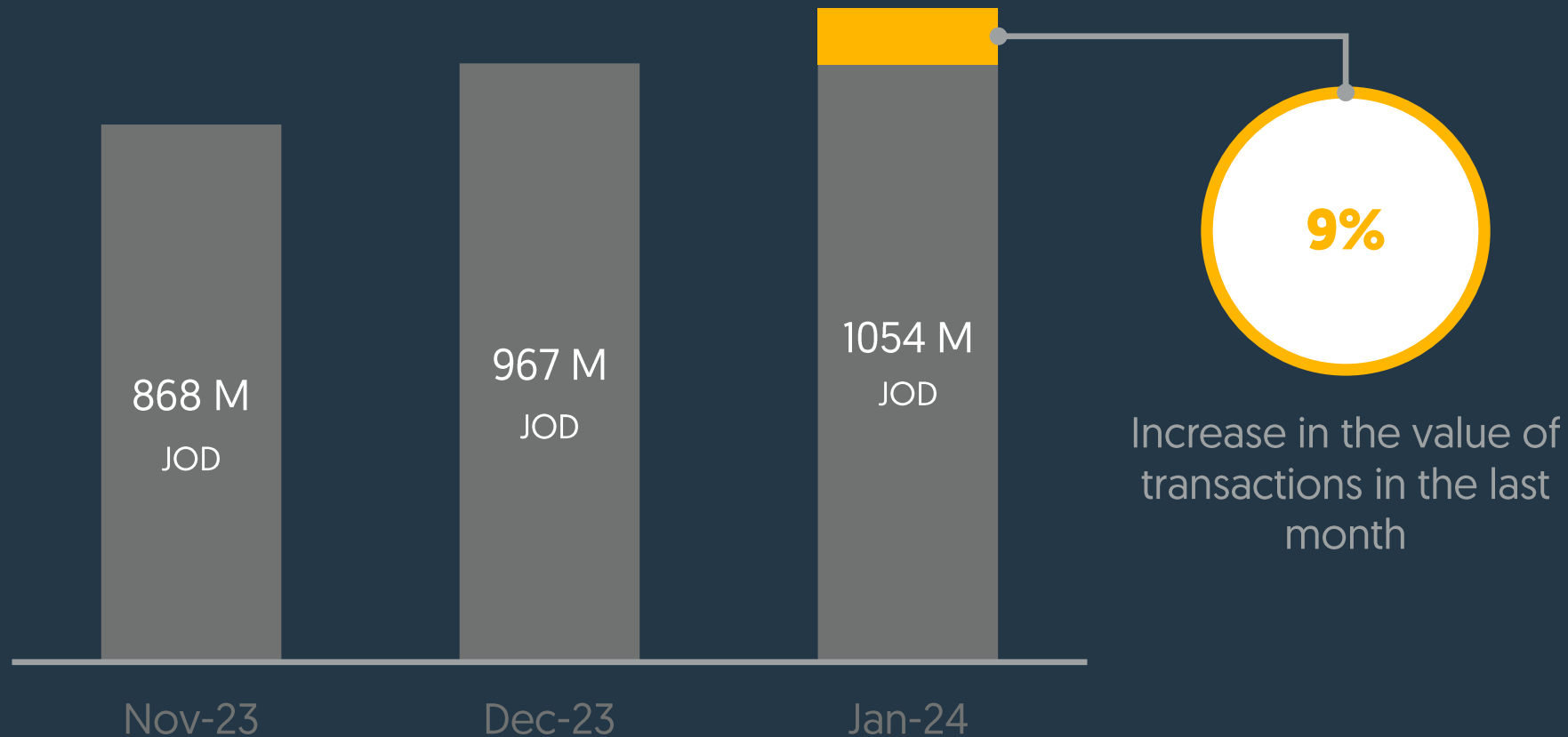
54.3%

968K

Bank to mPSP

# CliQ & JoMoPay Transactions

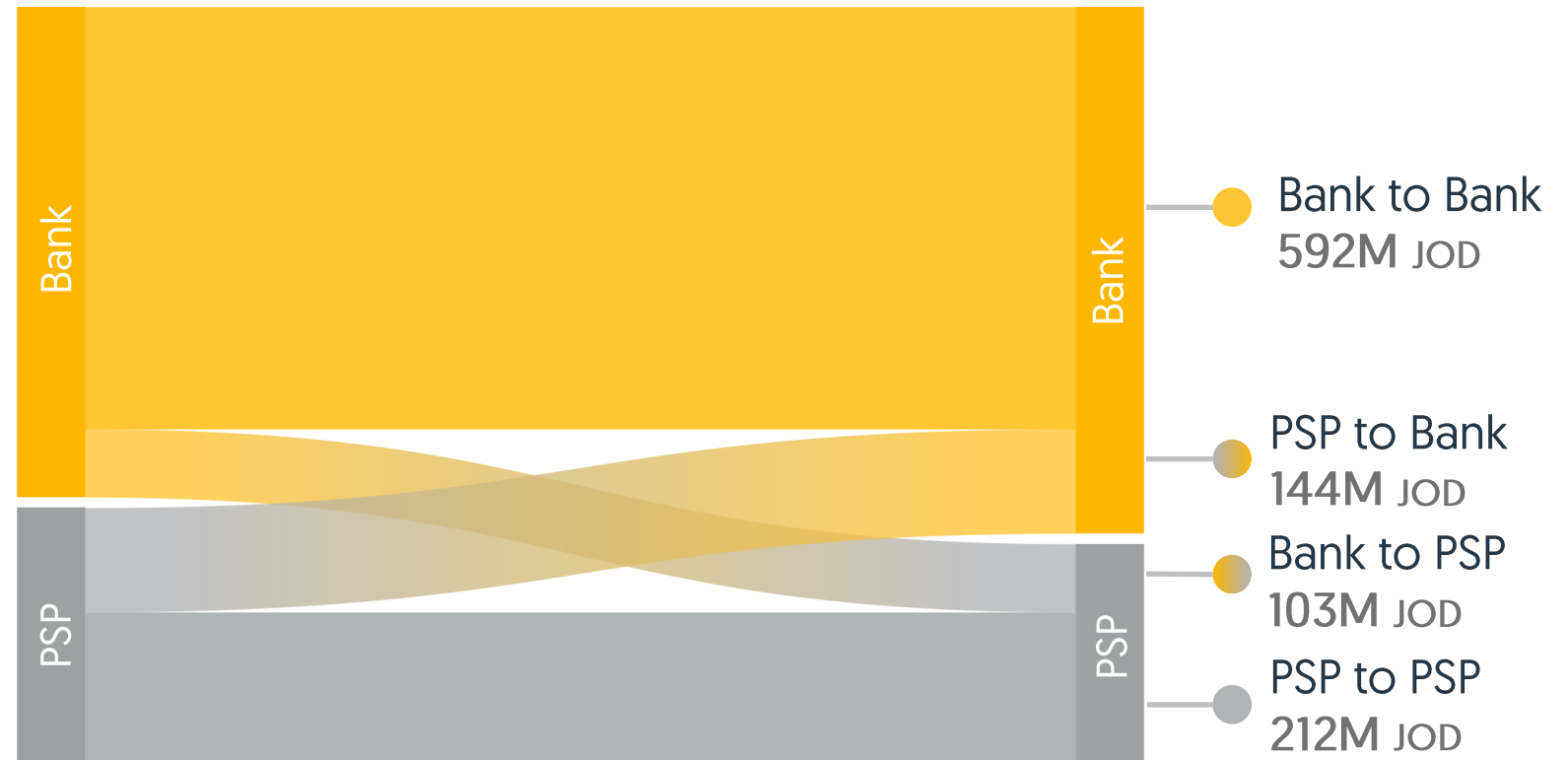
Total Value of Transactions Over the Past 3 Months





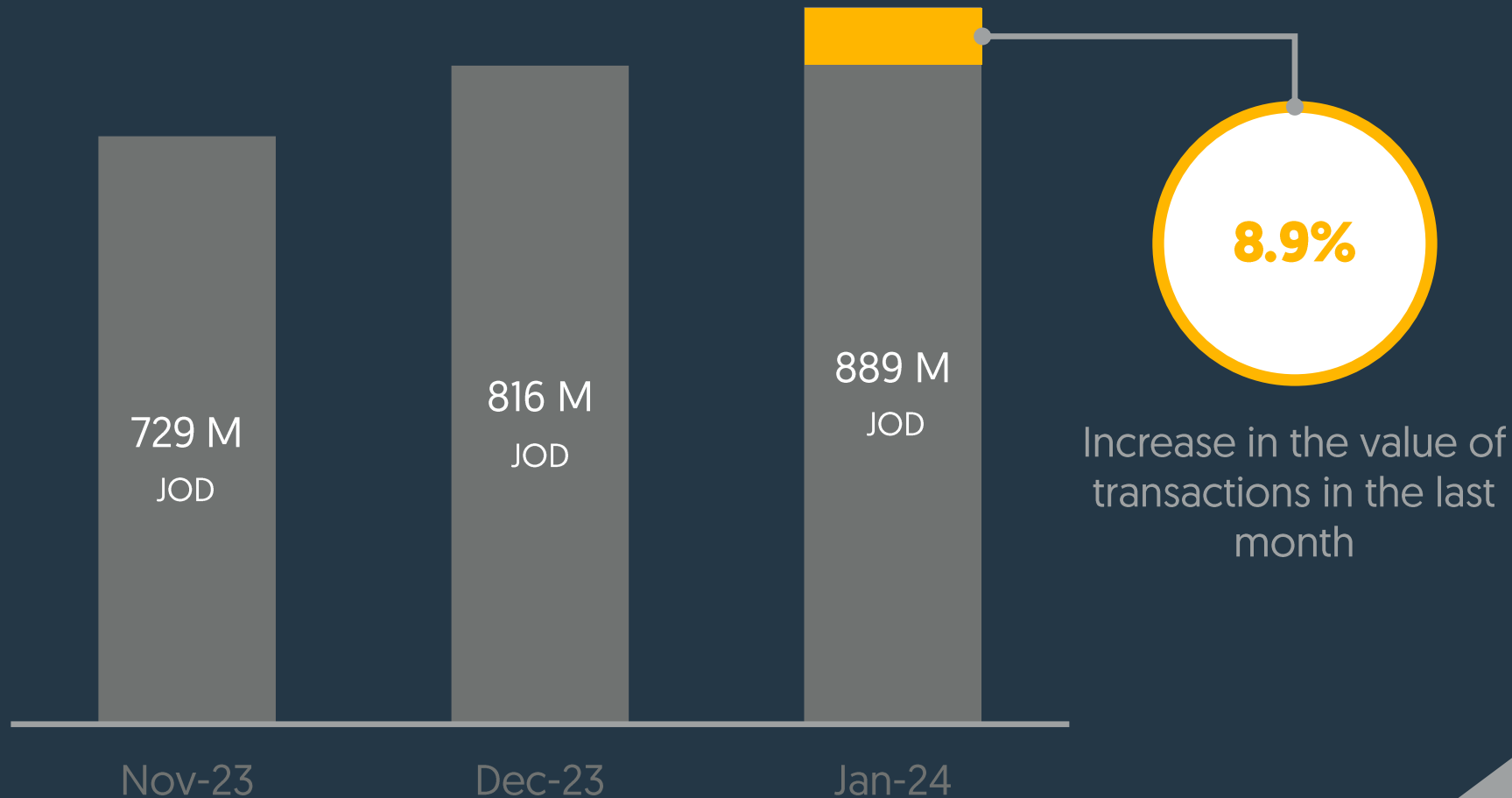
# CliQ & JoMoPay Transactions

Total Value of Banks and PSPs Transactions



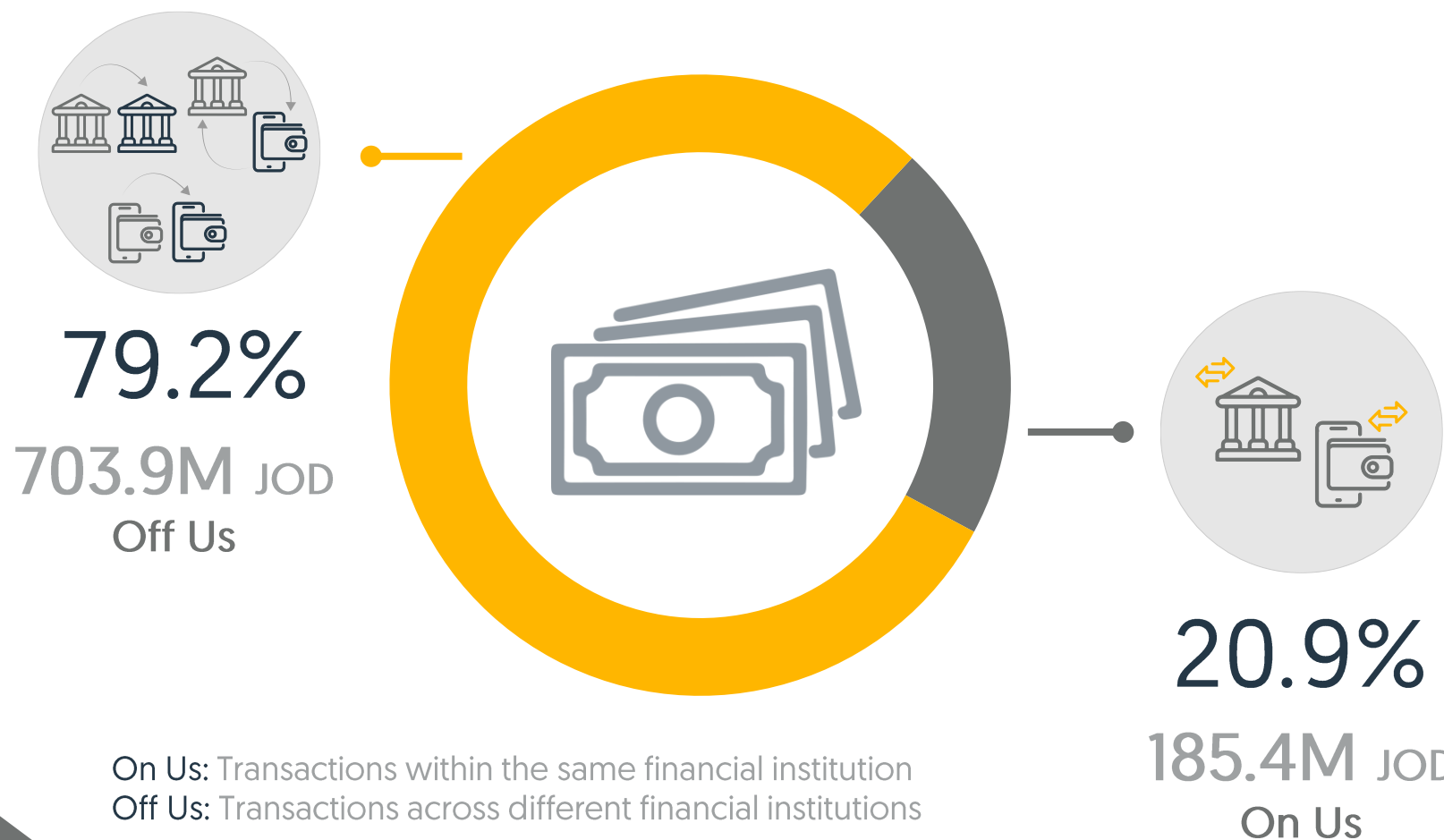
# CliQ & JoMoPay Transactions

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



63.2%

139.7M JOD  
mPSP to Bank



36.8%

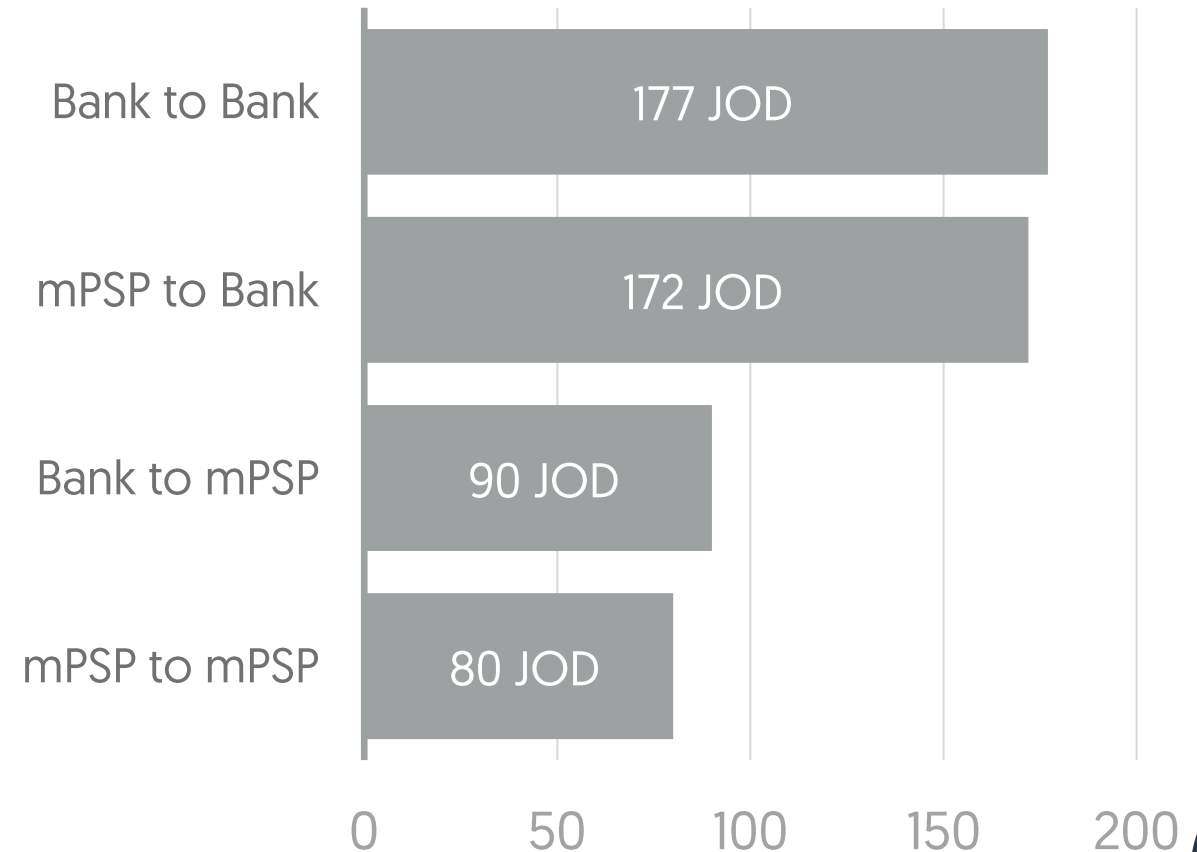
81.4M JOD  
Bank to mPSP

# CliQ & JoMoPay Average Value of Transactions

Average Value of Transactions

**130 JOD**

Transaction  
Average





# Monthly Report

## January 2024

54

Electronic Bill Presentment & Payment (EBPP) System



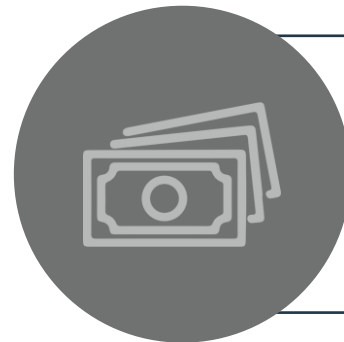
01.2024

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



Number of Transactions

**5.26M**



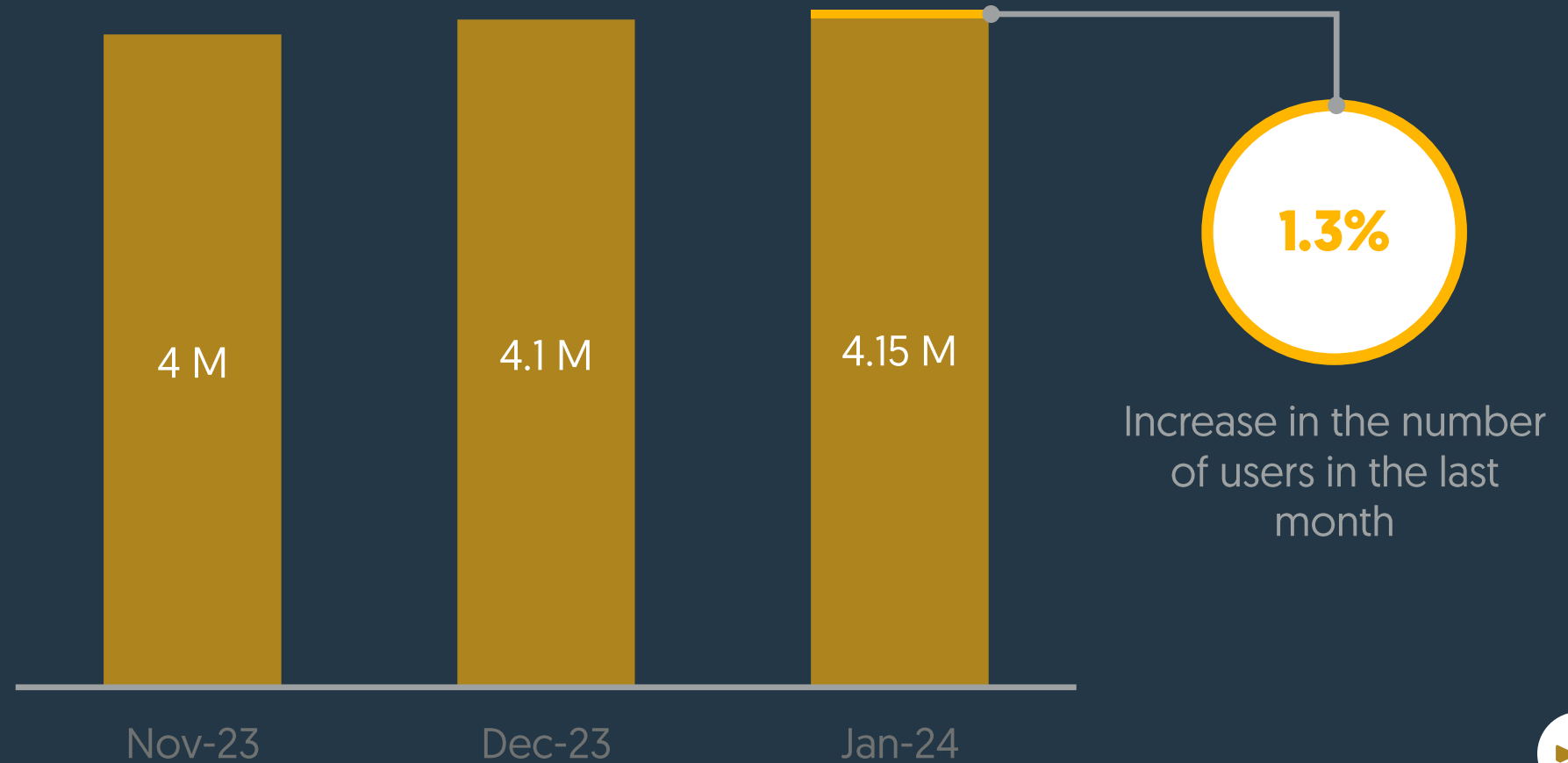
Value of Transactions

**1.15B<sub>JOD</sub>**



# eFAWATEERcom Users

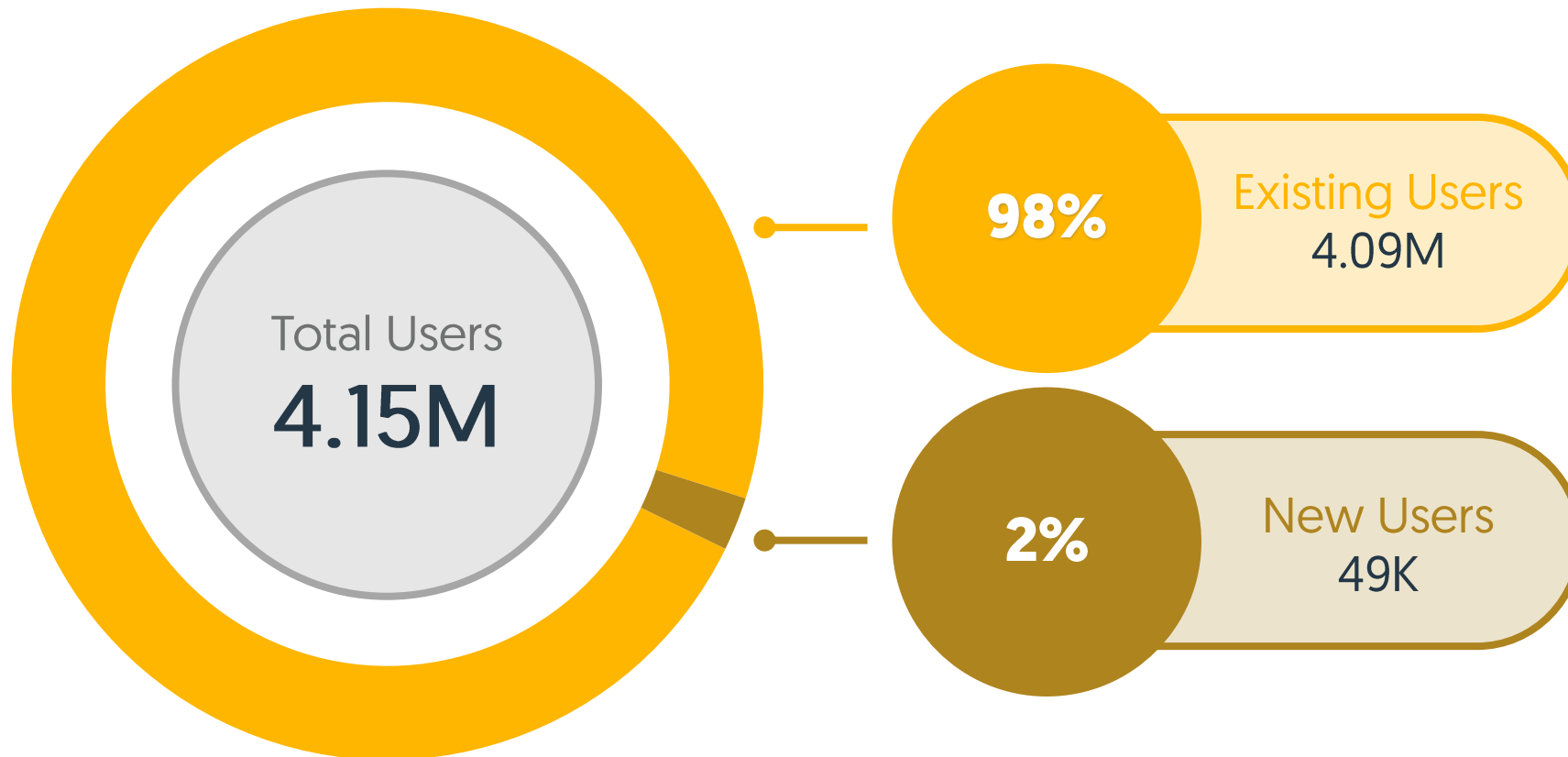
Total Number of Users Over the Past 3 Months





# eFAWATEERcom Users

Number of eFAWATEERcom Users



# eFAWATEERcom Billers & Services

Number of eFAWATEERcom Billers & Services



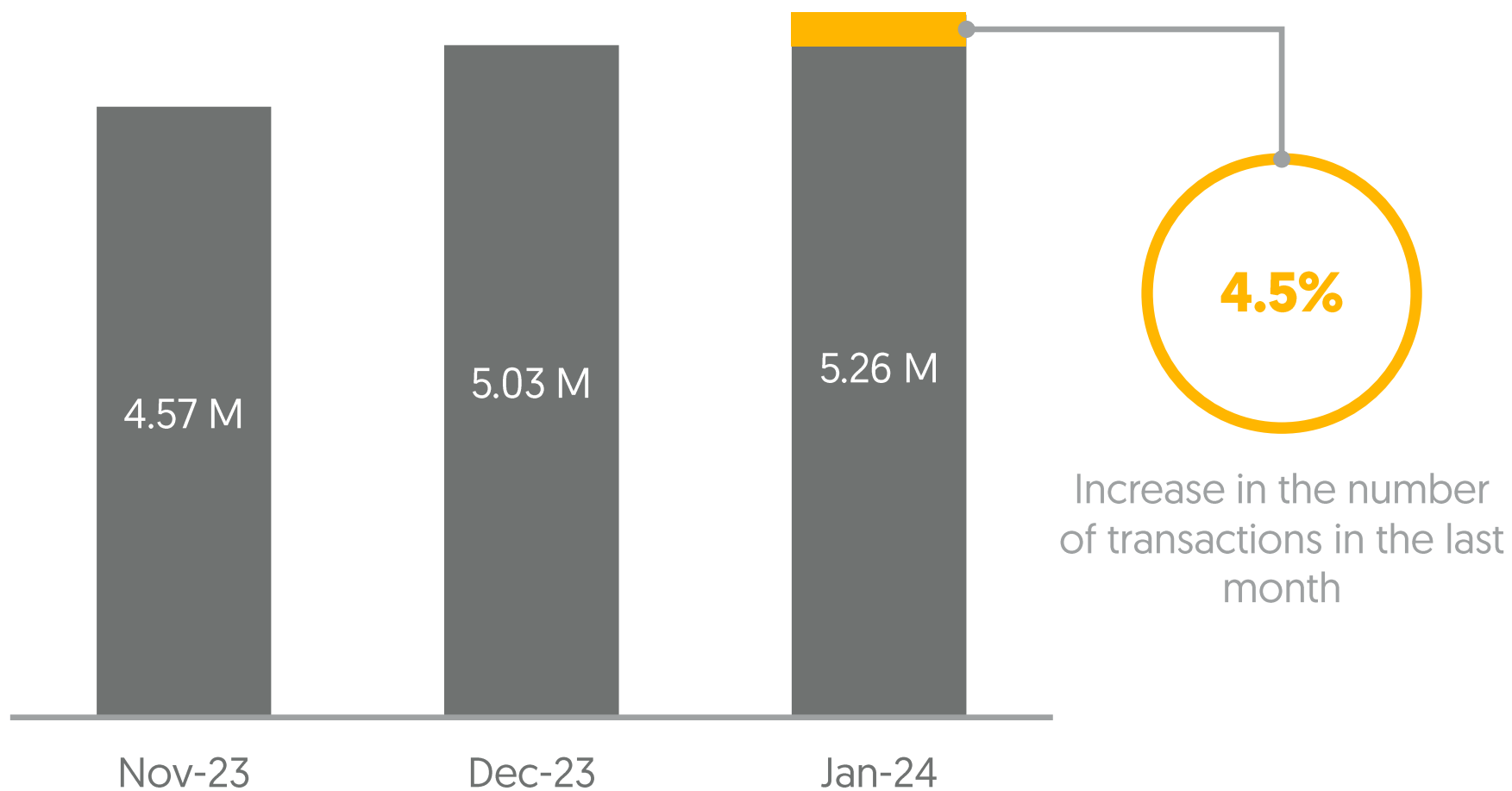
Billers  
505



Services  
1,743

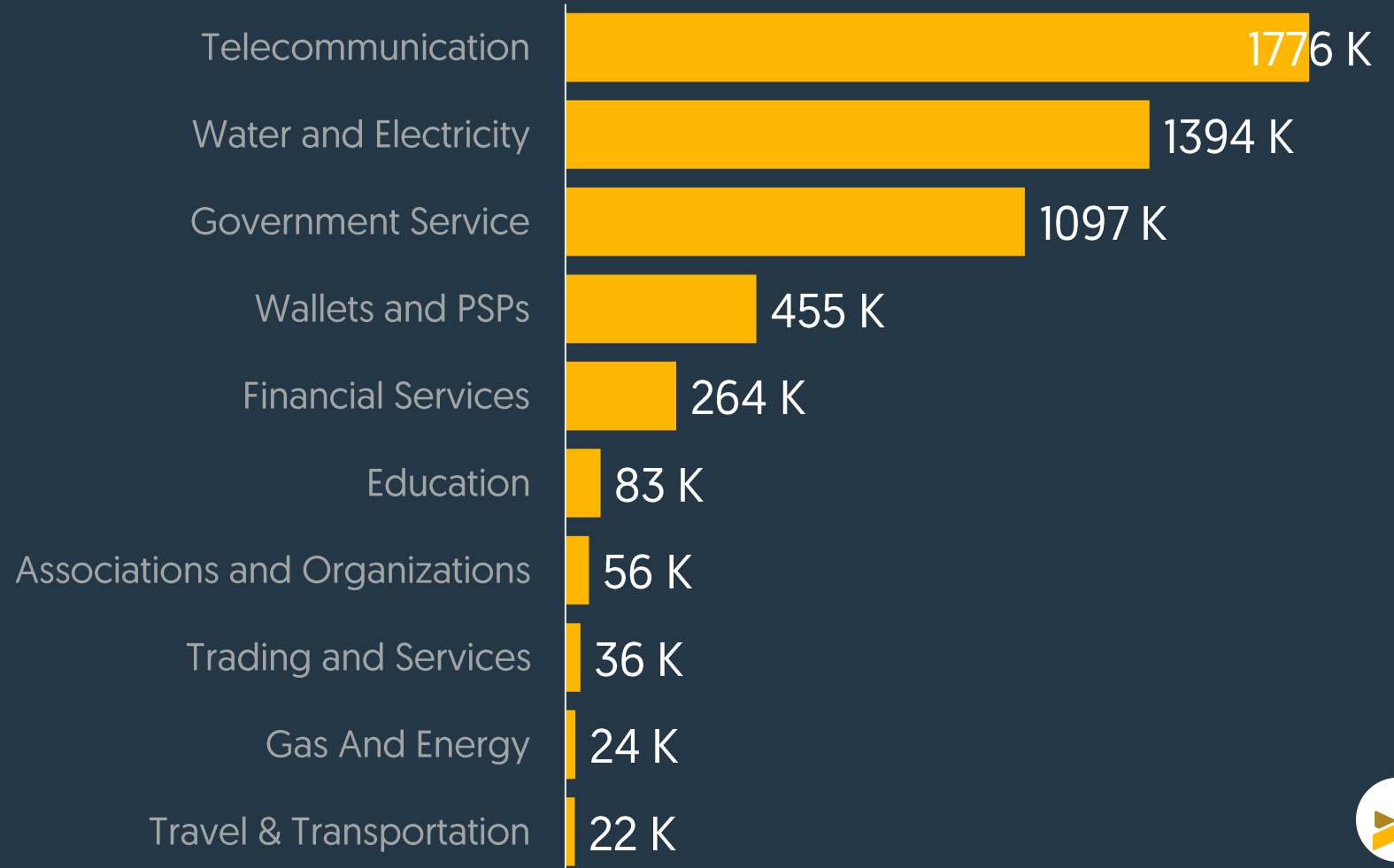
# eFAWATEERcom Number of Transactions

Total Number of Transactions Over the Past 3 Months



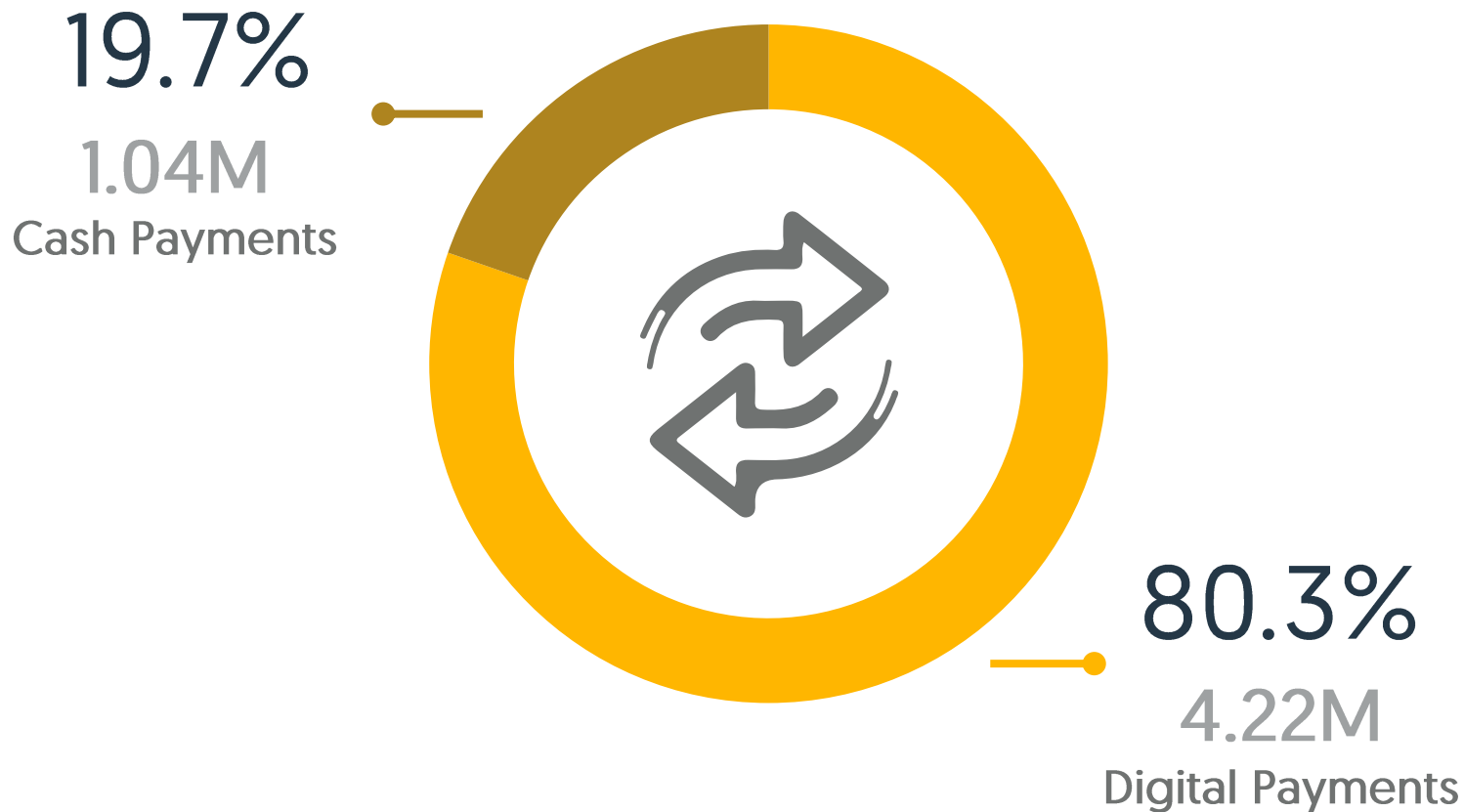
# eFAWATEERcom Number of Transactions

## Number of Transactions by Category



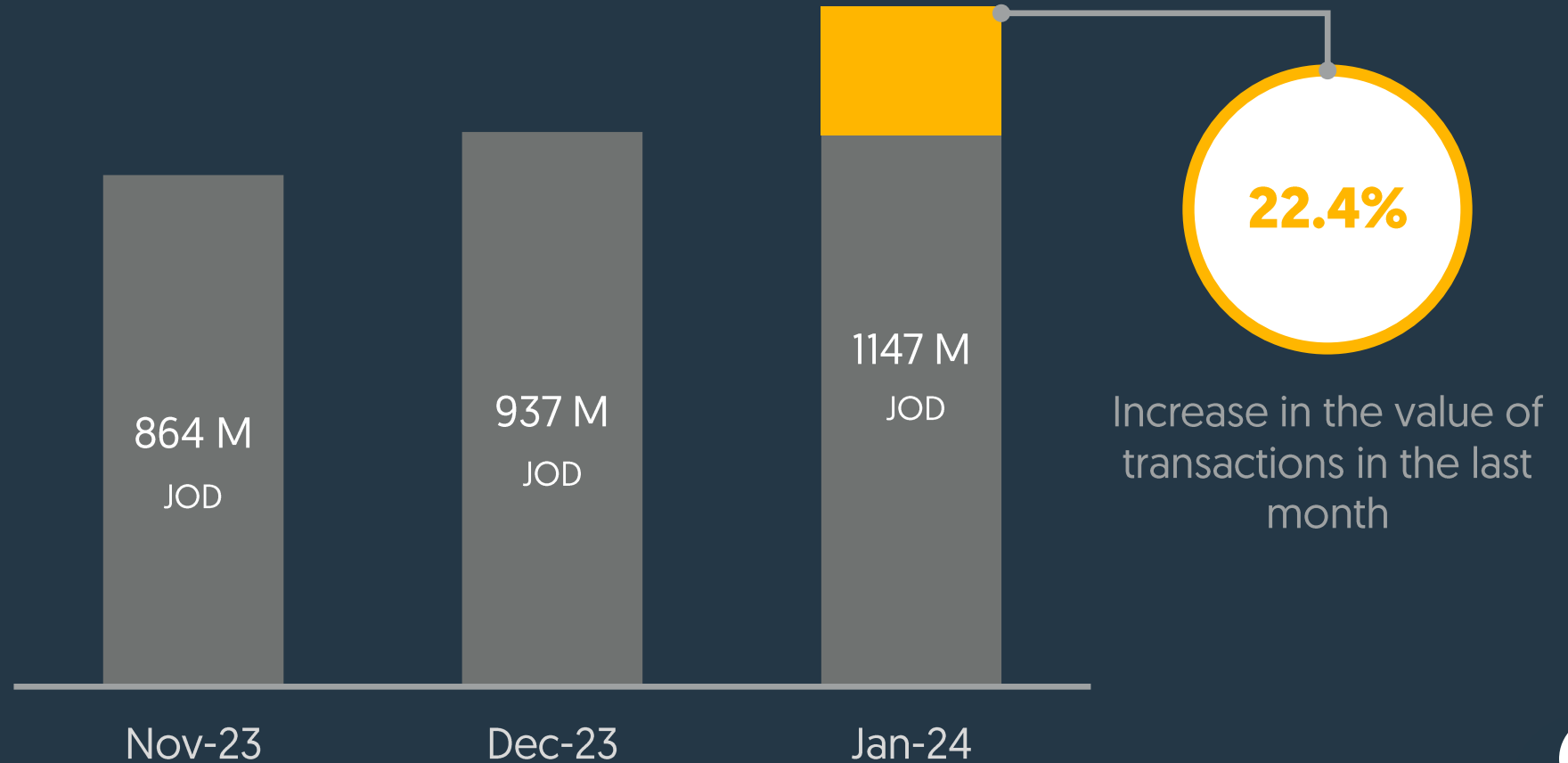
# eFAWATEERcom Number of Transactions

Percentage Based on Payment Method



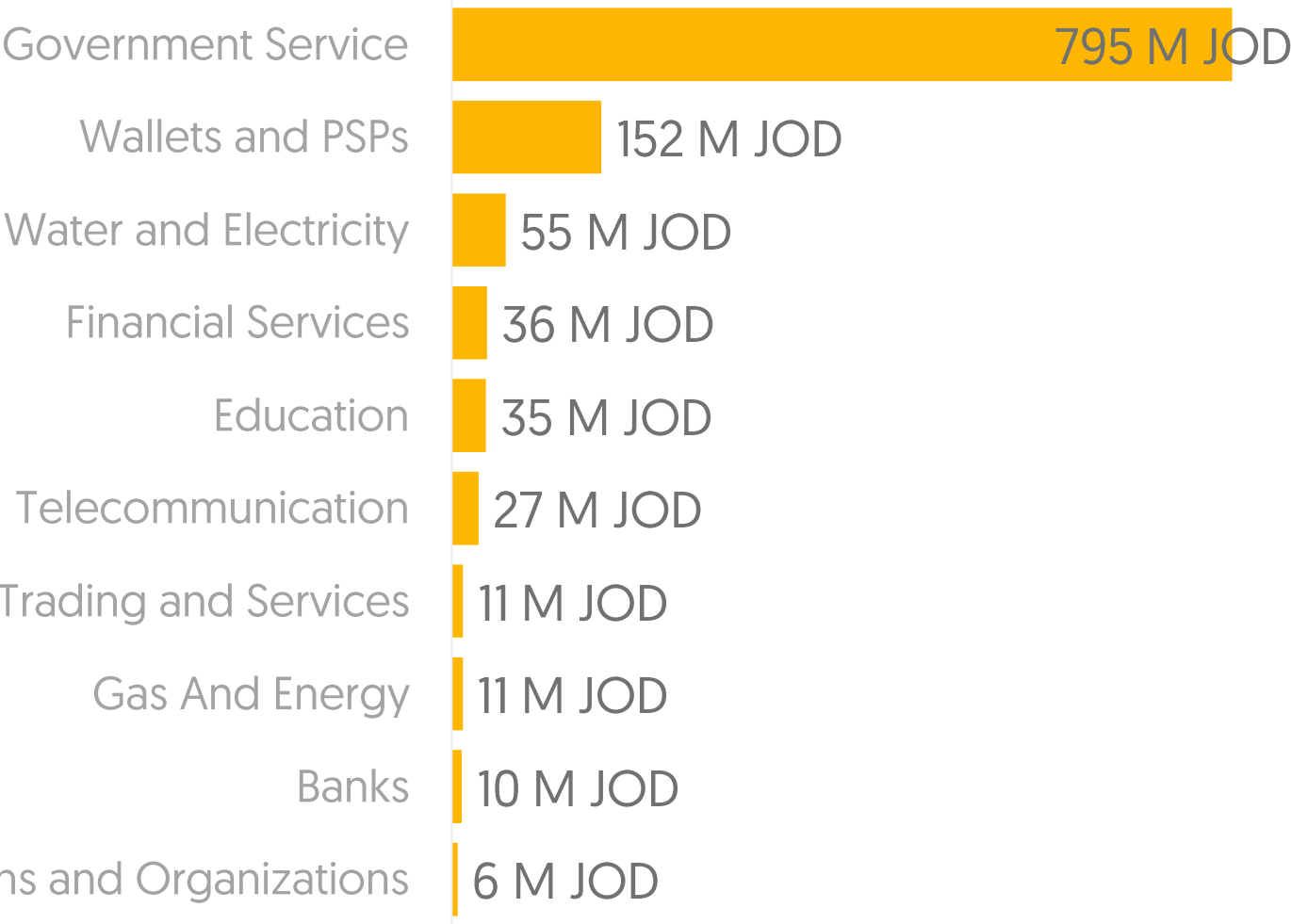
# eFAWATEERcom Value of Transactions

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

16.9%  
194.3M JOD  
Cash Payments

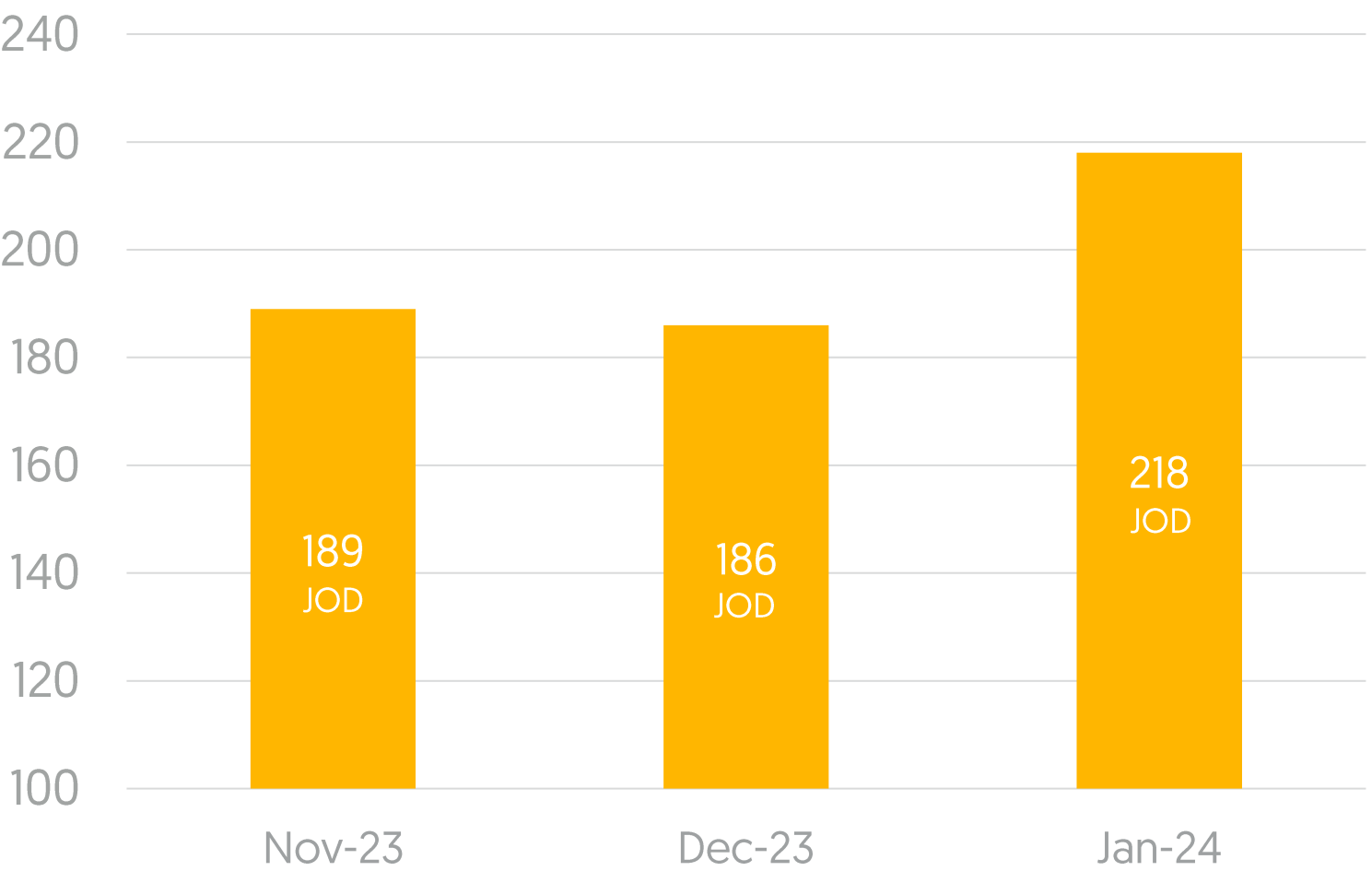


83.1%  
952.9M JOD  
Digital Payments



# eFAWATEERcom Transactions

Average Value of Transactions Over the Past 3 Months





ACH  
Automated Clearing House

# Monthly Report

## January 2024

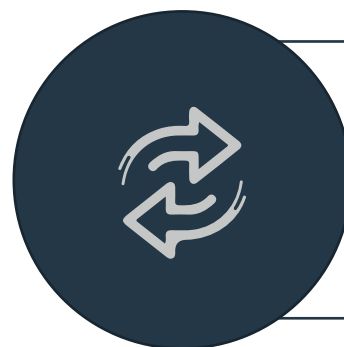
66

Automated Clearing House



01.2024

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



Number of Transactions

**0.91M**



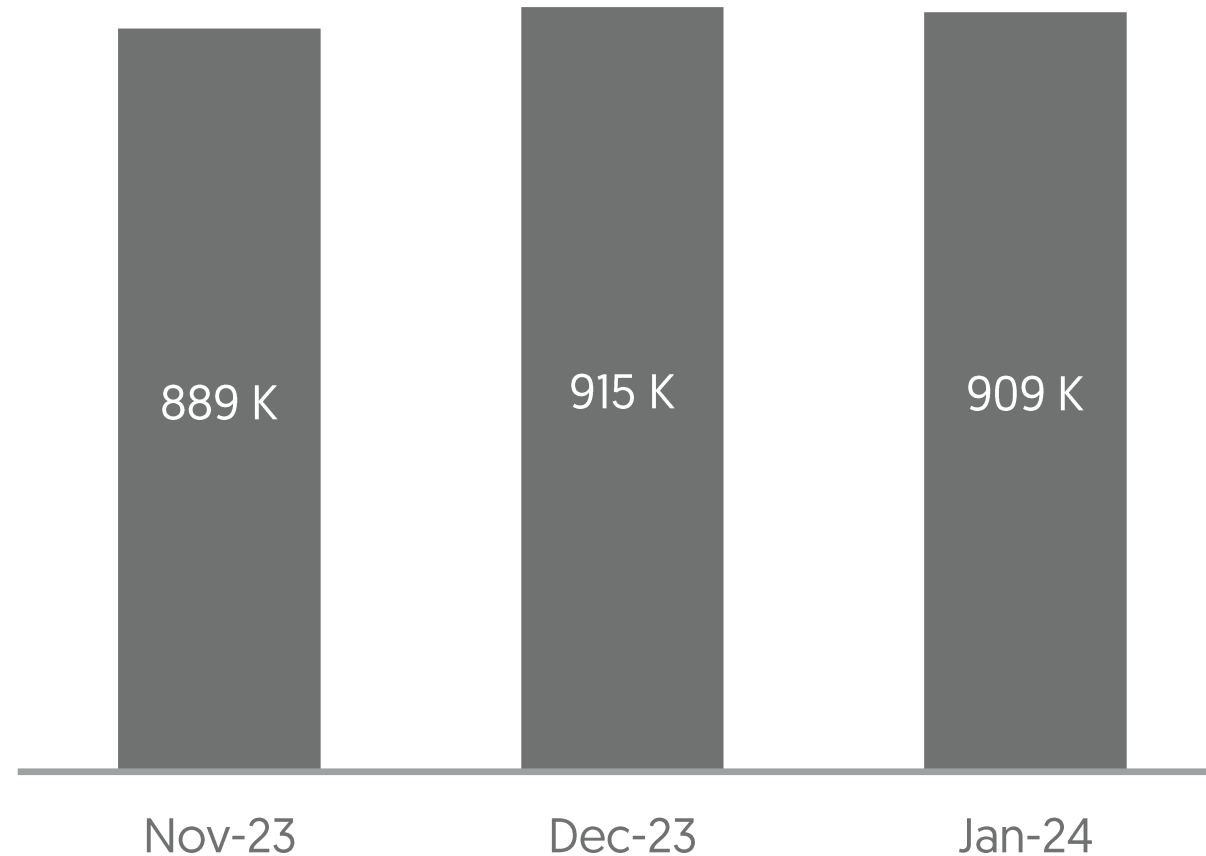
Value of Transactions

**709B<sub>JOD</sub>**



# ACH Transactions

Total Number of Jordanian Dinar Transactions Over the Past 3 Months

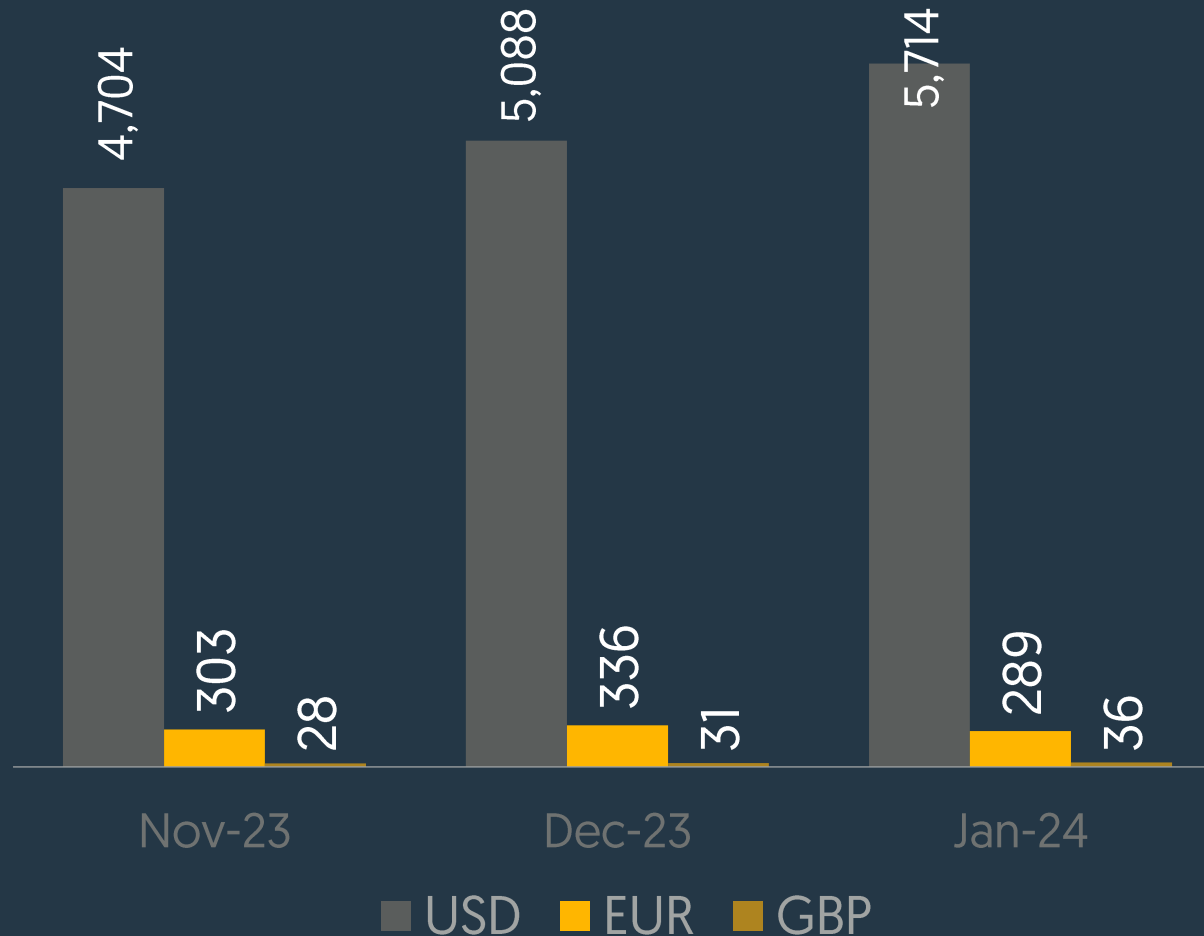


**0.6%**

Decrease in the number of transactions in the last month

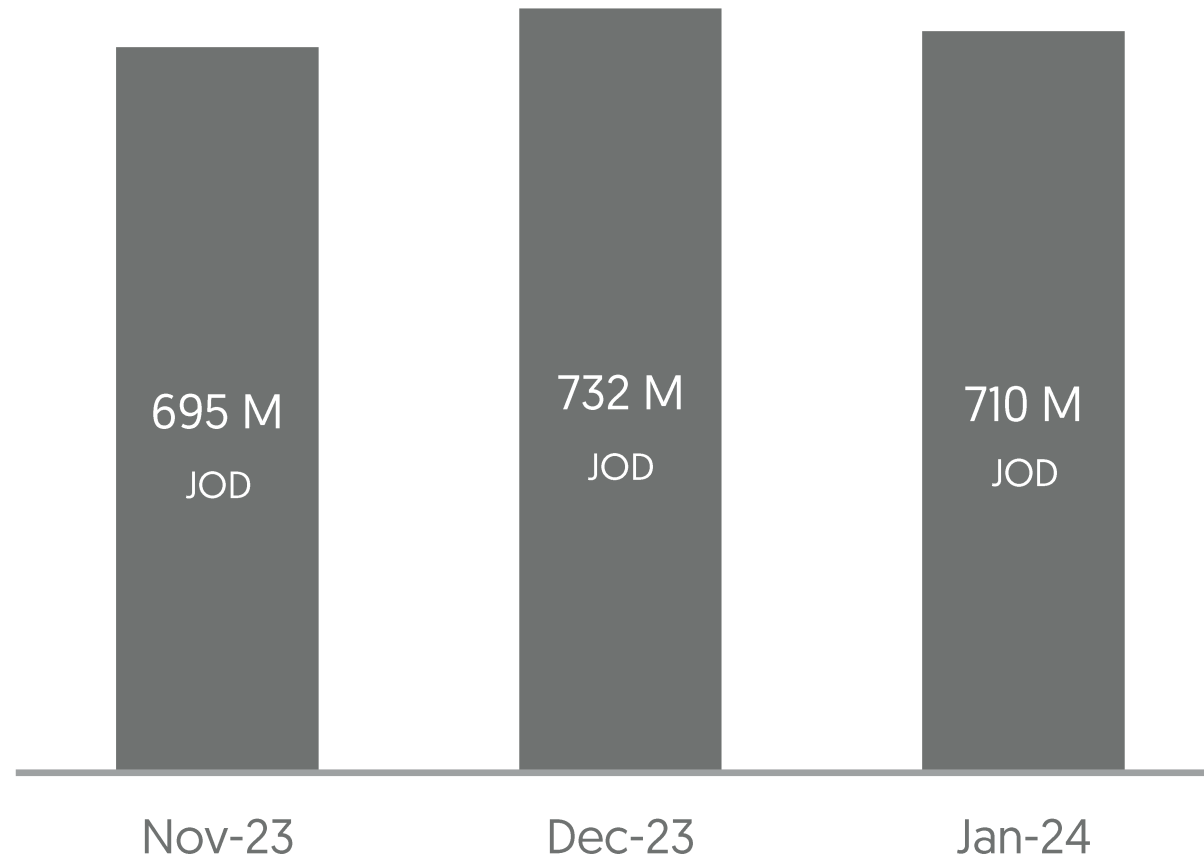
# ACH Transactions

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



# ACH Transactions

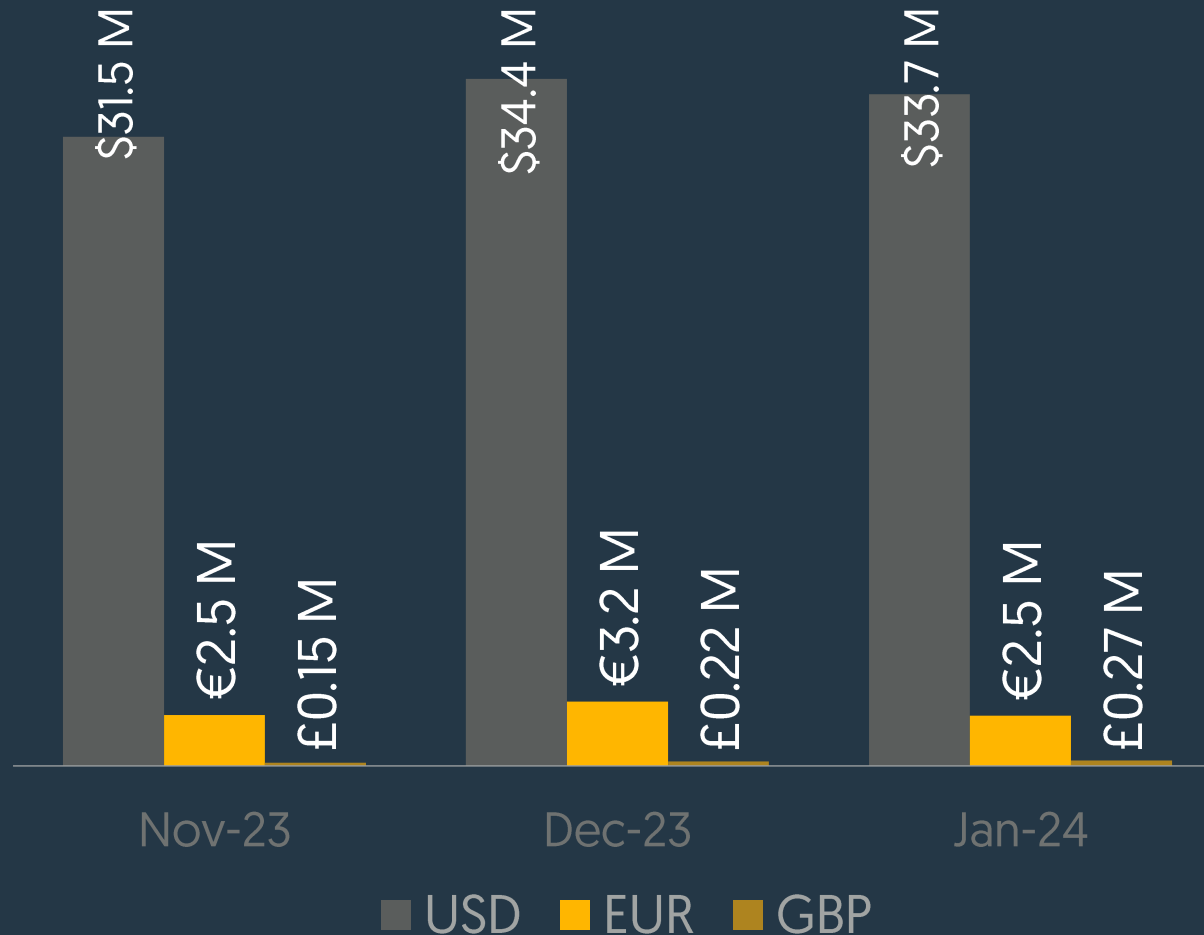
Total Value of Jordanian Dinar Transactions Over the Past 3 Months



Decrease in the value of transactions in the last month

# ACH Transactions

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





# ECCCU

Electronic Cheque Clearing Unit

## Monthly Report

### January 2024

# 72

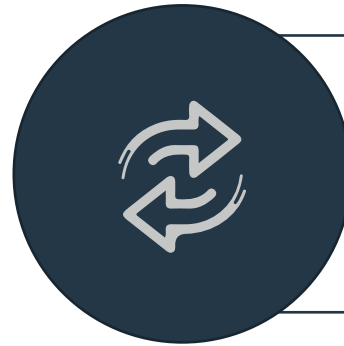
Electronic Cheque Clearing Unit



01.2024

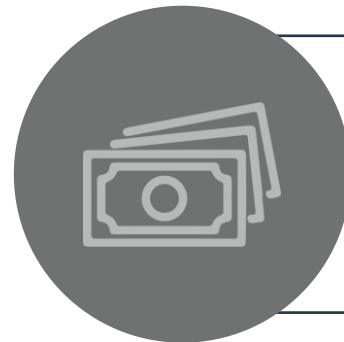


## Total Number and Value of Transactions Since the Beginning of 2024



Number of Transactions

**0.54M**



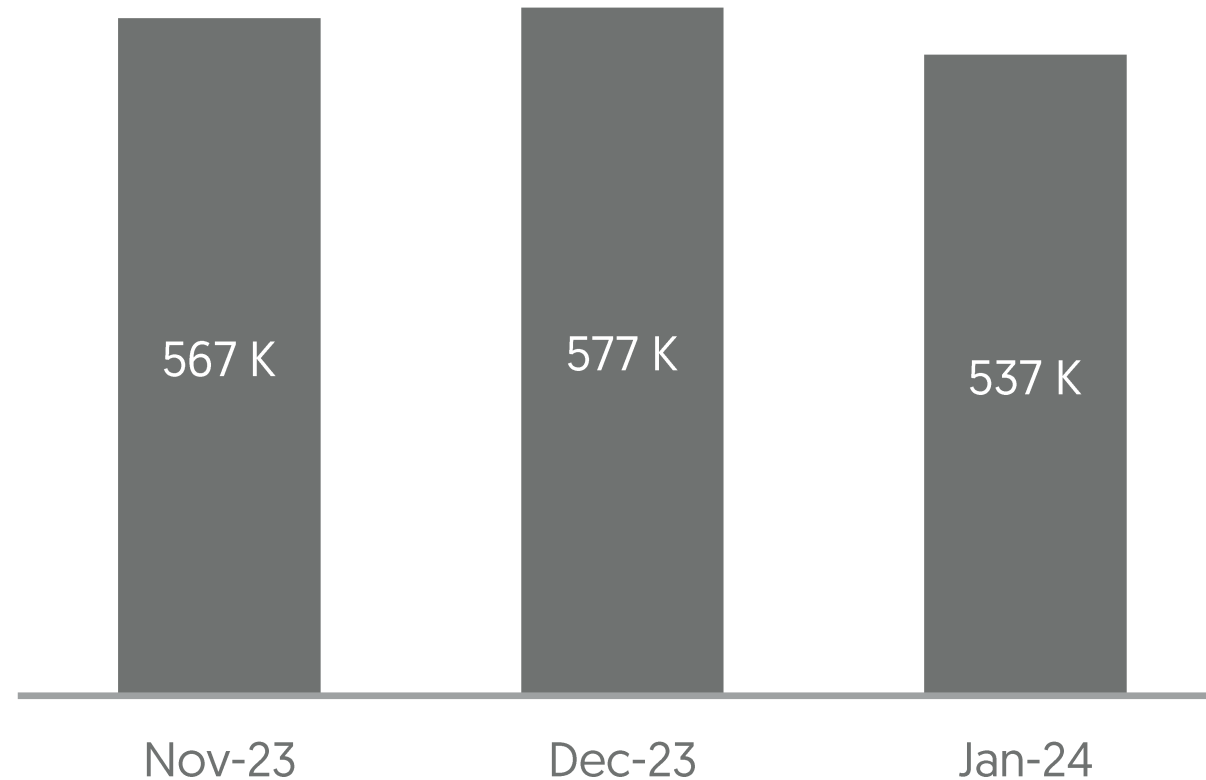
Value of Transactions

**3.3B<sub>JOD</sub>**



# ECCU Cheques

Total Number of Inward Cheques Over the Past 3 Months

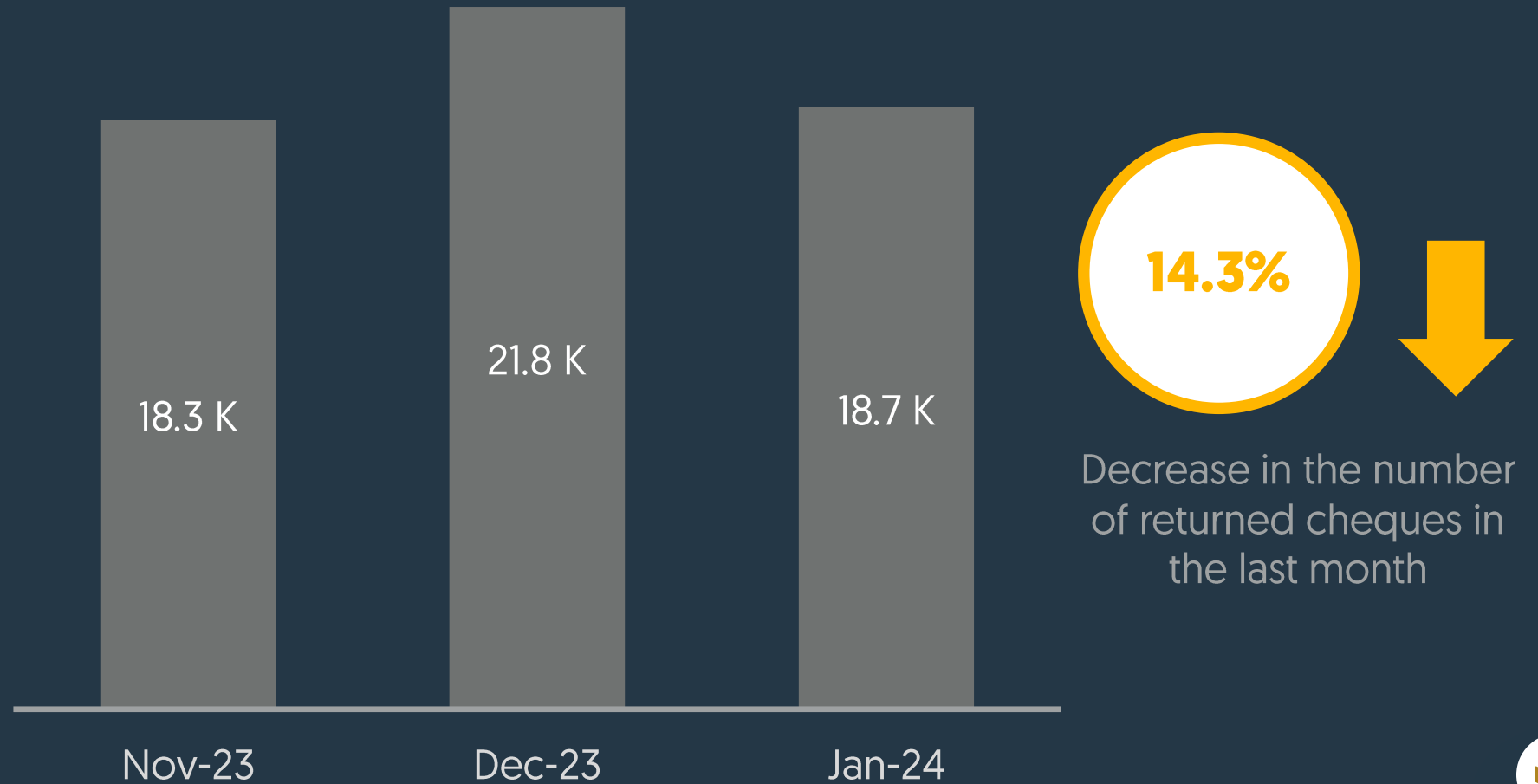


**6.9%**

Decrease in the number of cheques in the last month

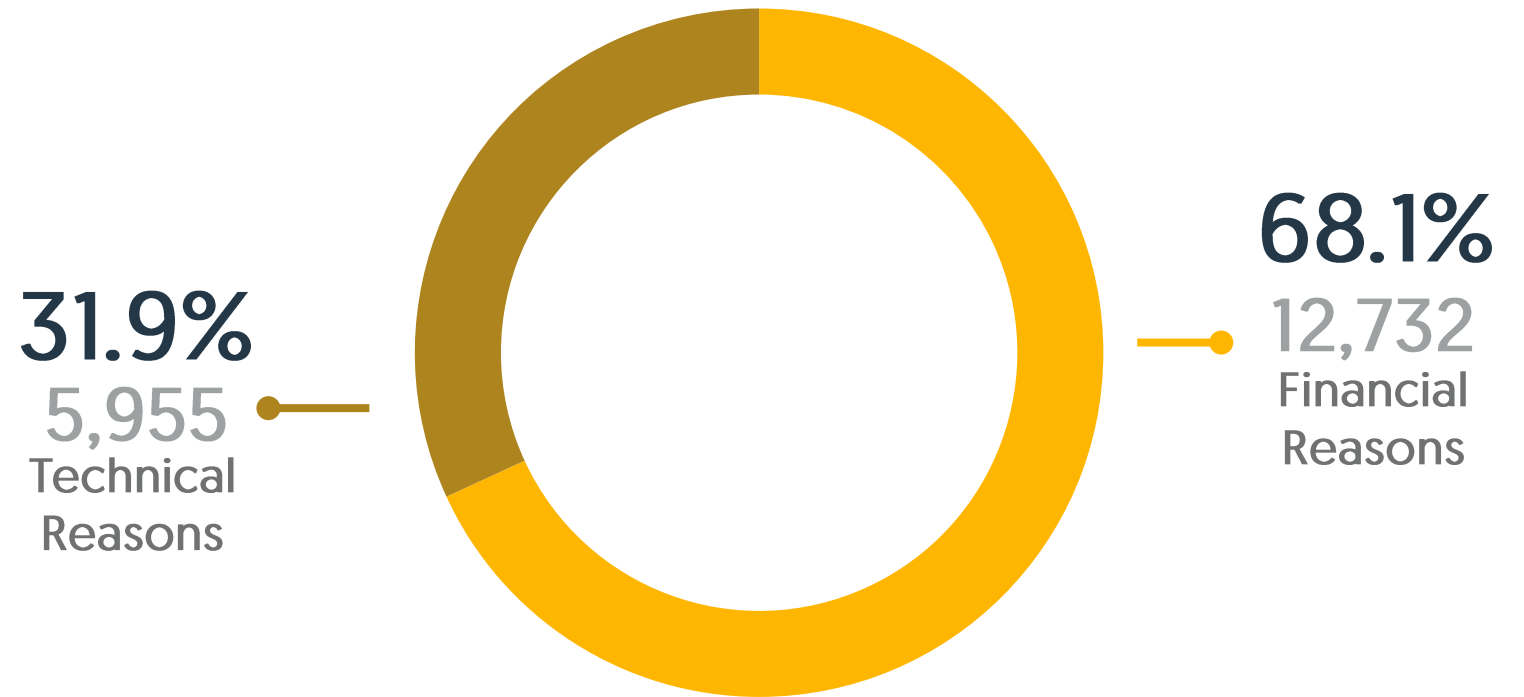
# ECCU Returned Cheques

Total Number of Returned Cheques Over the Past 3 Months



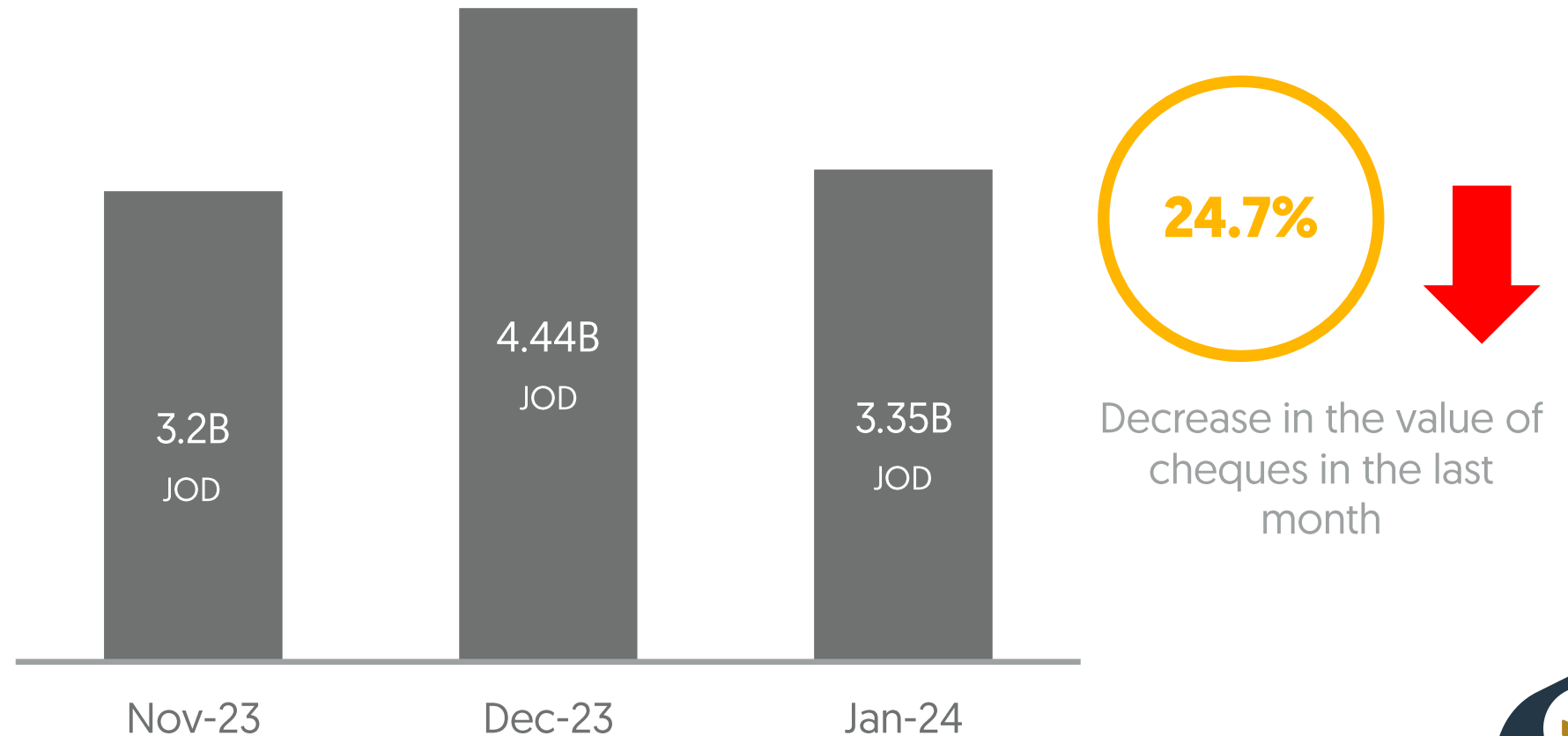
# ECCU Cheques

Total Number of Returned Cheques due to Financial and Technical Reasons



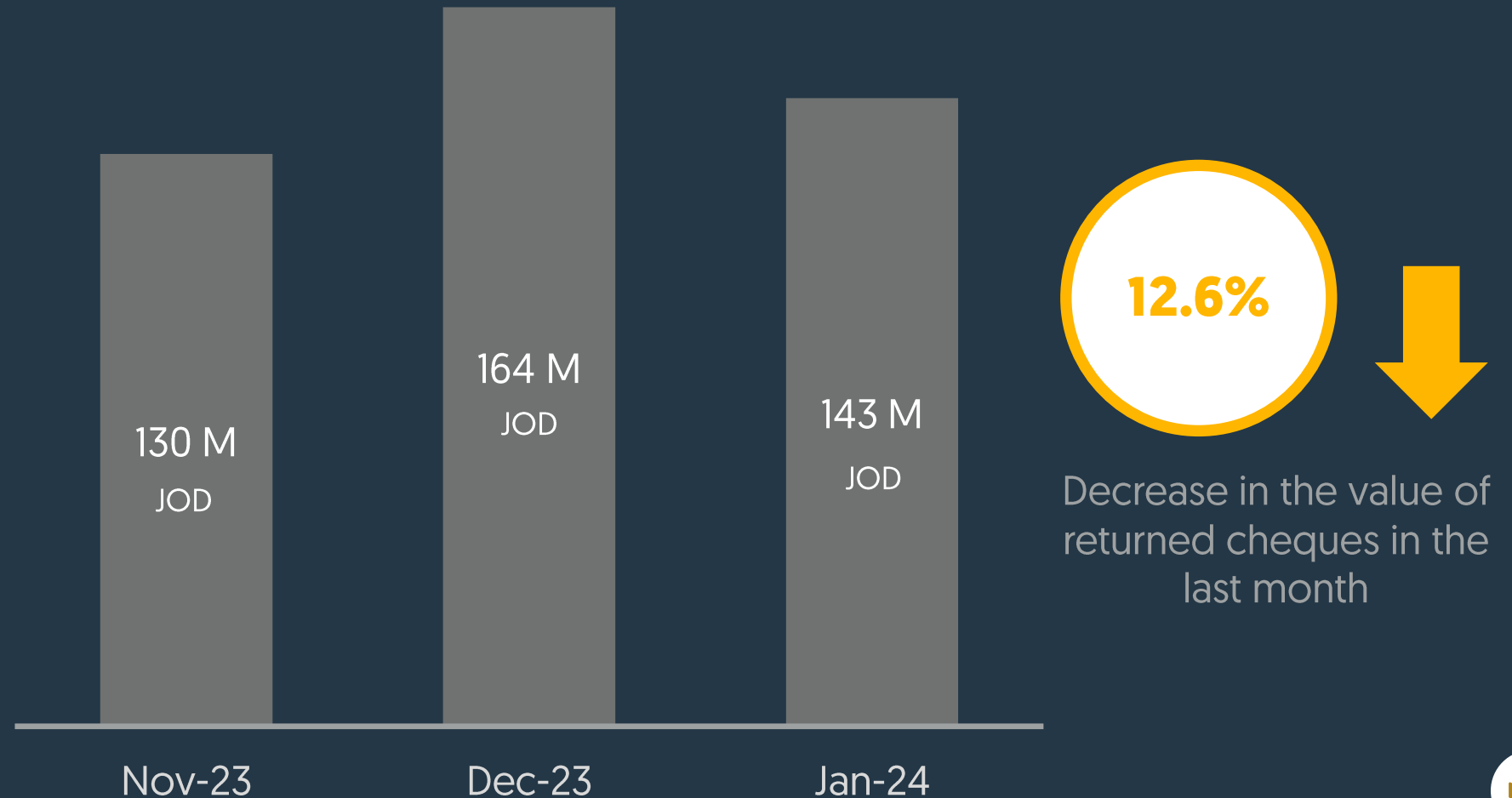
# ECCU Cheques

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

