



Jordan Payments & Clearing Company

Payment Systems Monthly Reports

April 2024



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ECCU
Electronic Cheque Clearing Unit

Monthly Report



Systems Summary

Monthly Report

April 2024

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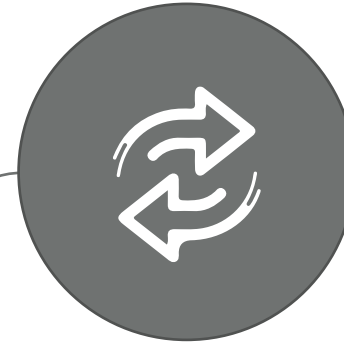


CliQ Summary



Number of
Users

1.37M



Number of
Transactions

5.63M



Value of
Transactions

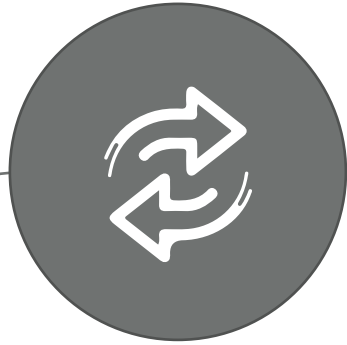
849M_{JOD}

JoMoPay Summary



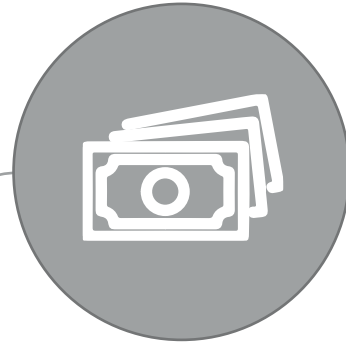
Number of
Users

2.28M



Number of
Transactions

4.22M



Value of
Transactions

431M_{JOD}



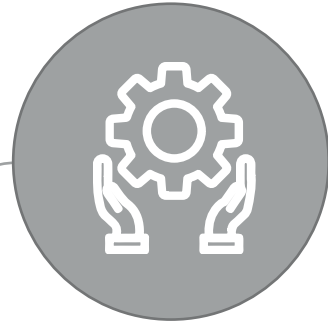
Number of
Users

4.26M



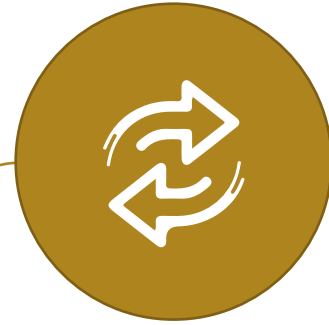
Number of
Billers

536



Number of
Services

1,810



Number of
Transactions

5.02M



Value of
Transactions

1196M_{JOD}



ACH Summary

Automated Clearing House



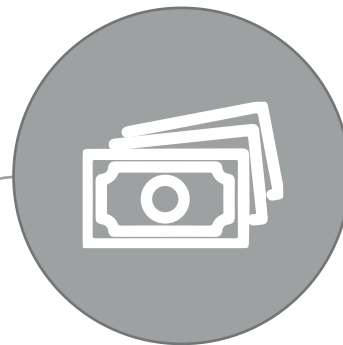
Total Number of Transactions

975K



Number of JOD Transactions

969K



Value of JOD Transactions

755M_{JOD}



ECCCU
Electronic Cheque Clearing Unit

Summary



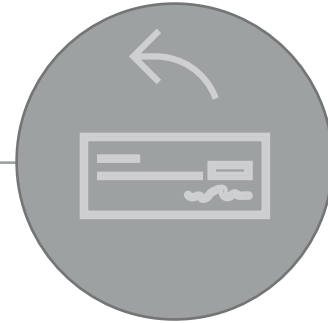
Number of
Cheques

525K



Value of
Cheques

3.36B_{JOD}



Number of
Returned Cheques

18.7K



Value of Returned
Cheques

130M_{JOD}



Monthly Report

April 2024

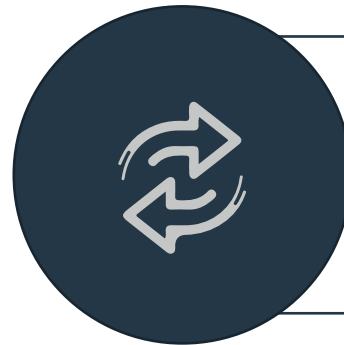
Instant Payment System for
Transfers Issued by Banks

9



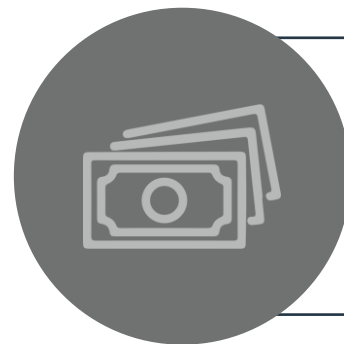
Total Number and Value of Transactions Since the Beginning of 2024

Transfers Issued by Banks



Number of Transactions

20.14M

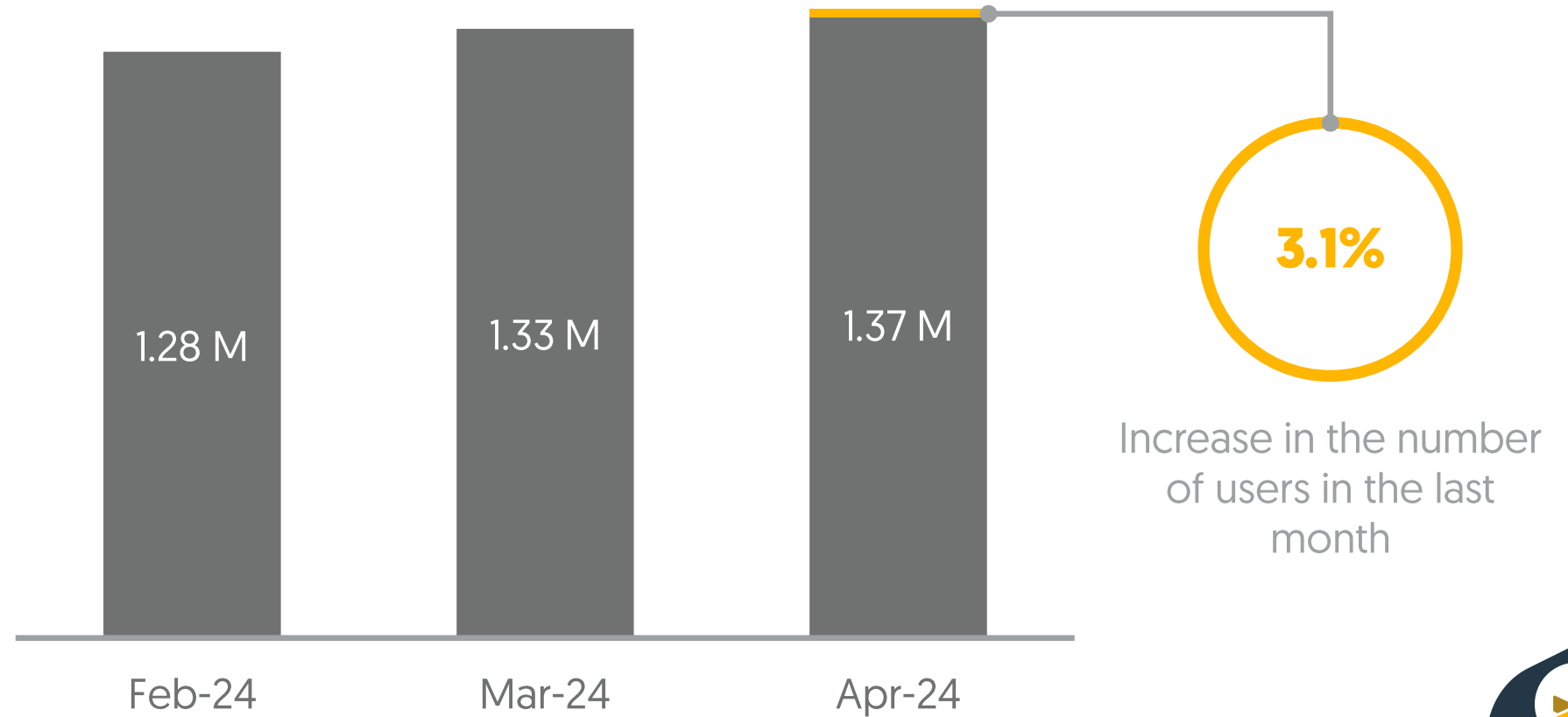


Value of Transactions

3.07B_{JOD}

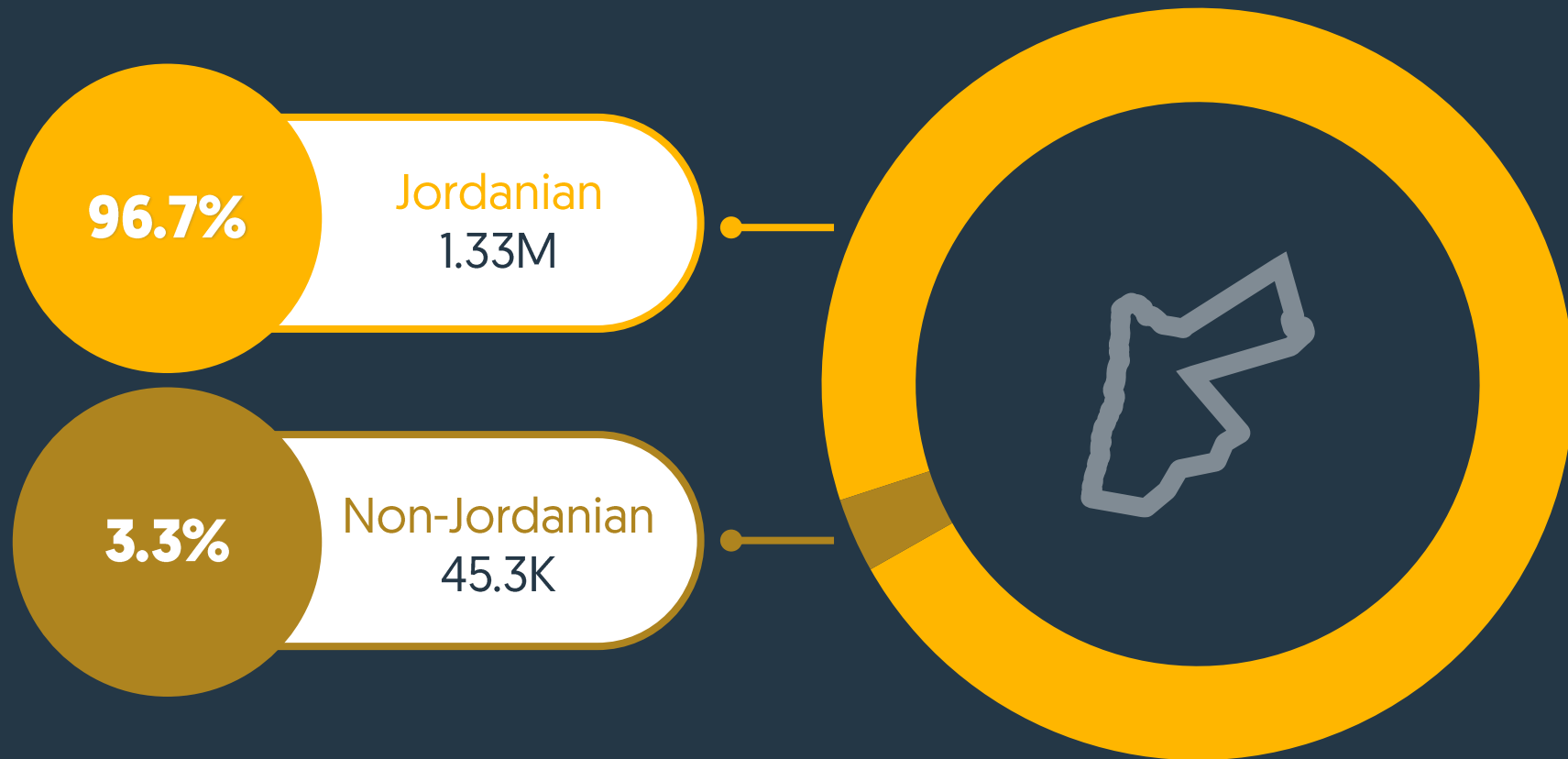
CliQ Users

Total Number of Users Over the Past 3 Months



CliQ Users

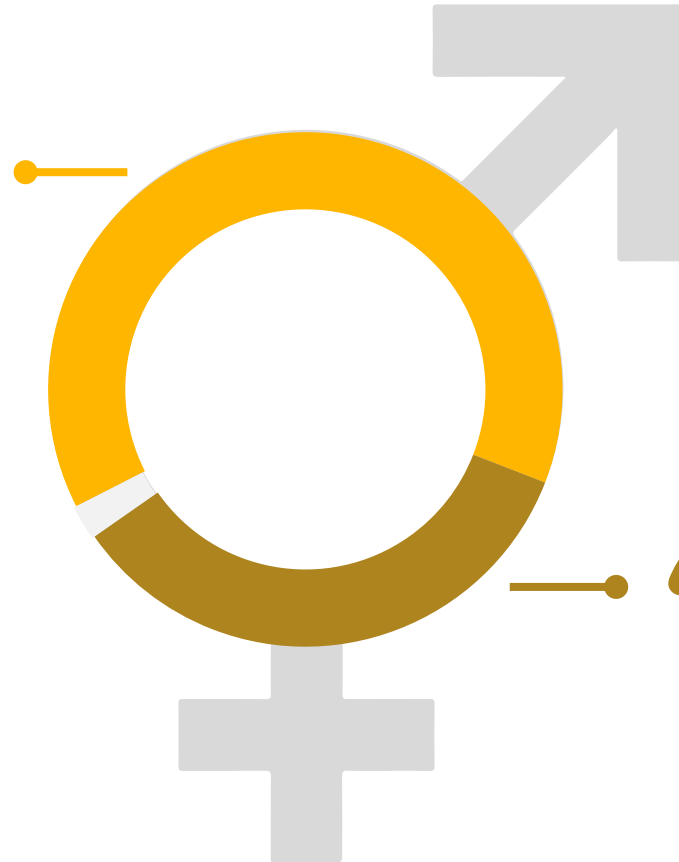
Percentage of Users Based on Nationality



CliQ Users

Percentage of Users Based on Gender

63%
866K
Male Users

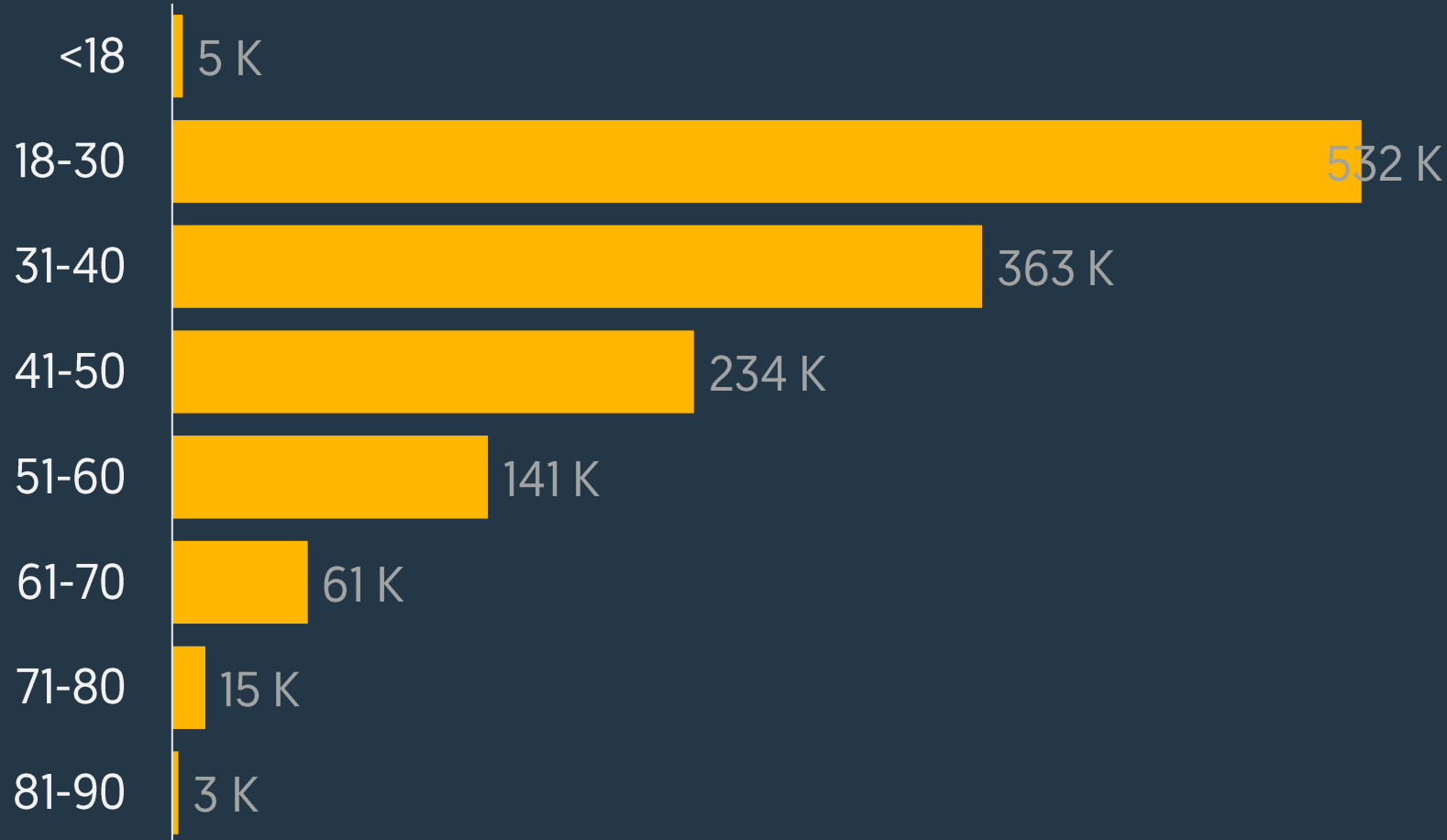


34.6%
476K
Female Users



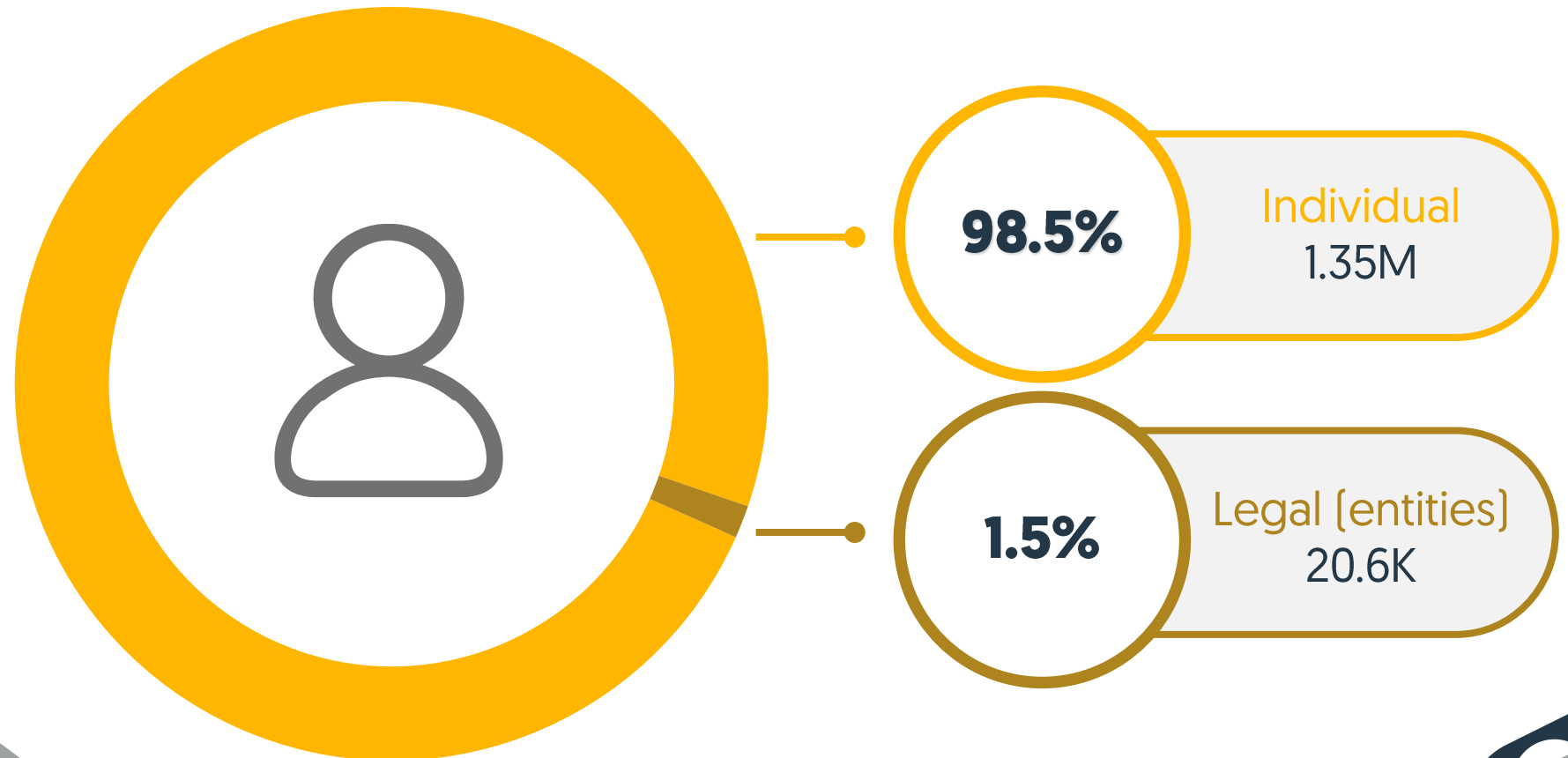
CliQ Users

Number of Users Based on Age Group



CliQ Users

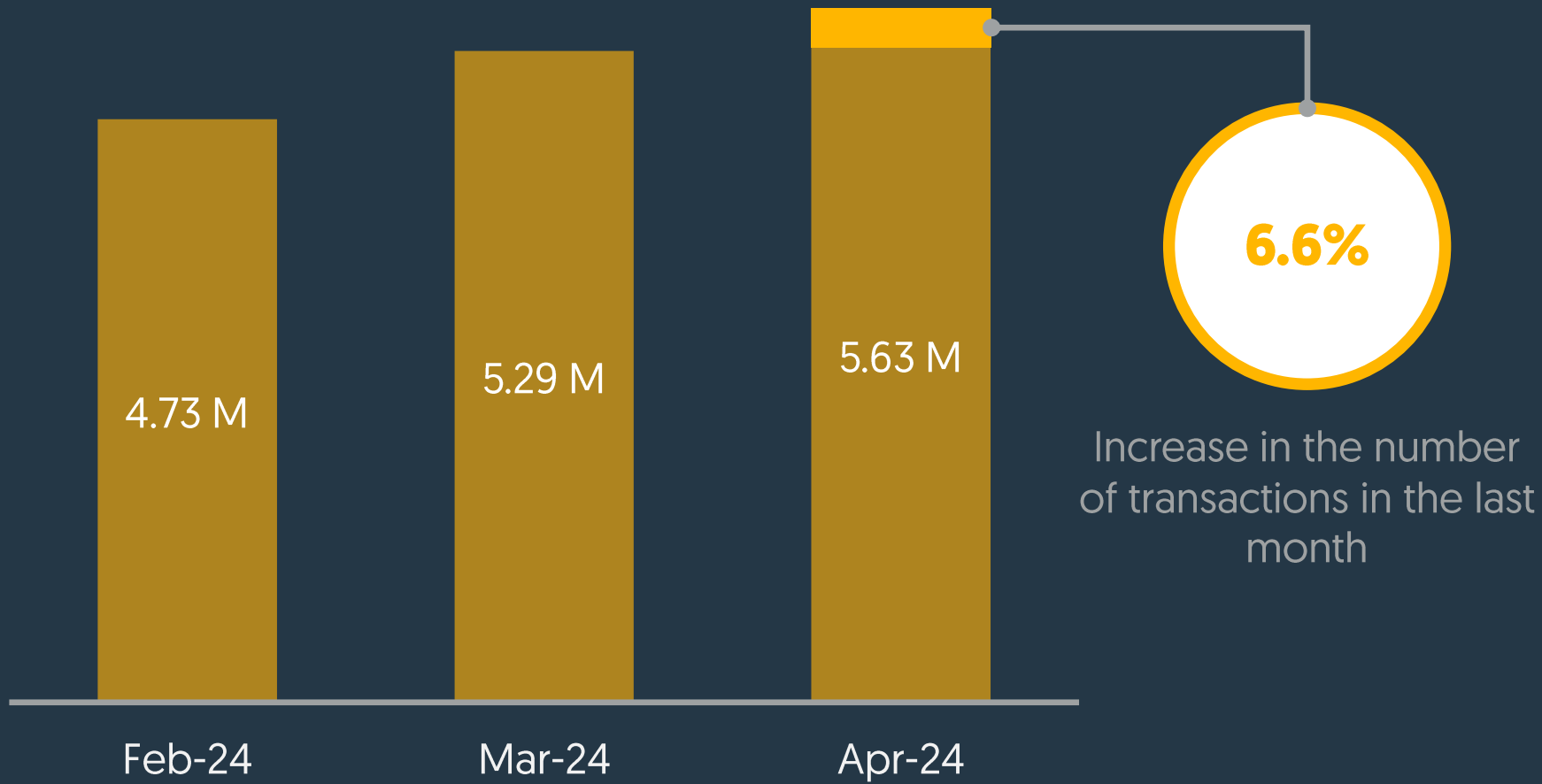
Percentage of Users Based on Customer Type



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

12.5%

701.2K
Purchases



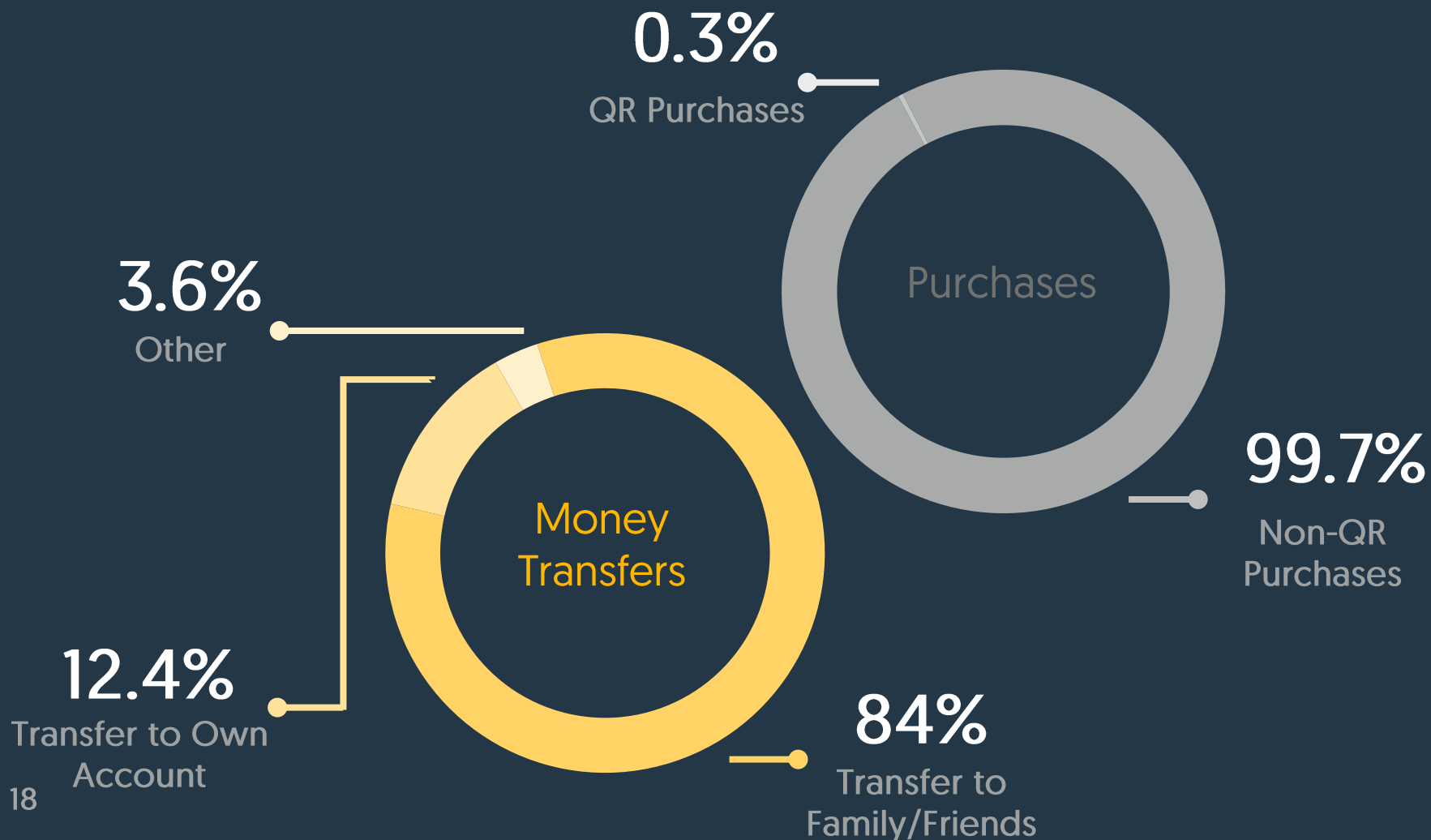
87.5%

4.93M
Money Transfers

CliQ Number of Transactions

Percentage Based on Transaction Type Sub-Category

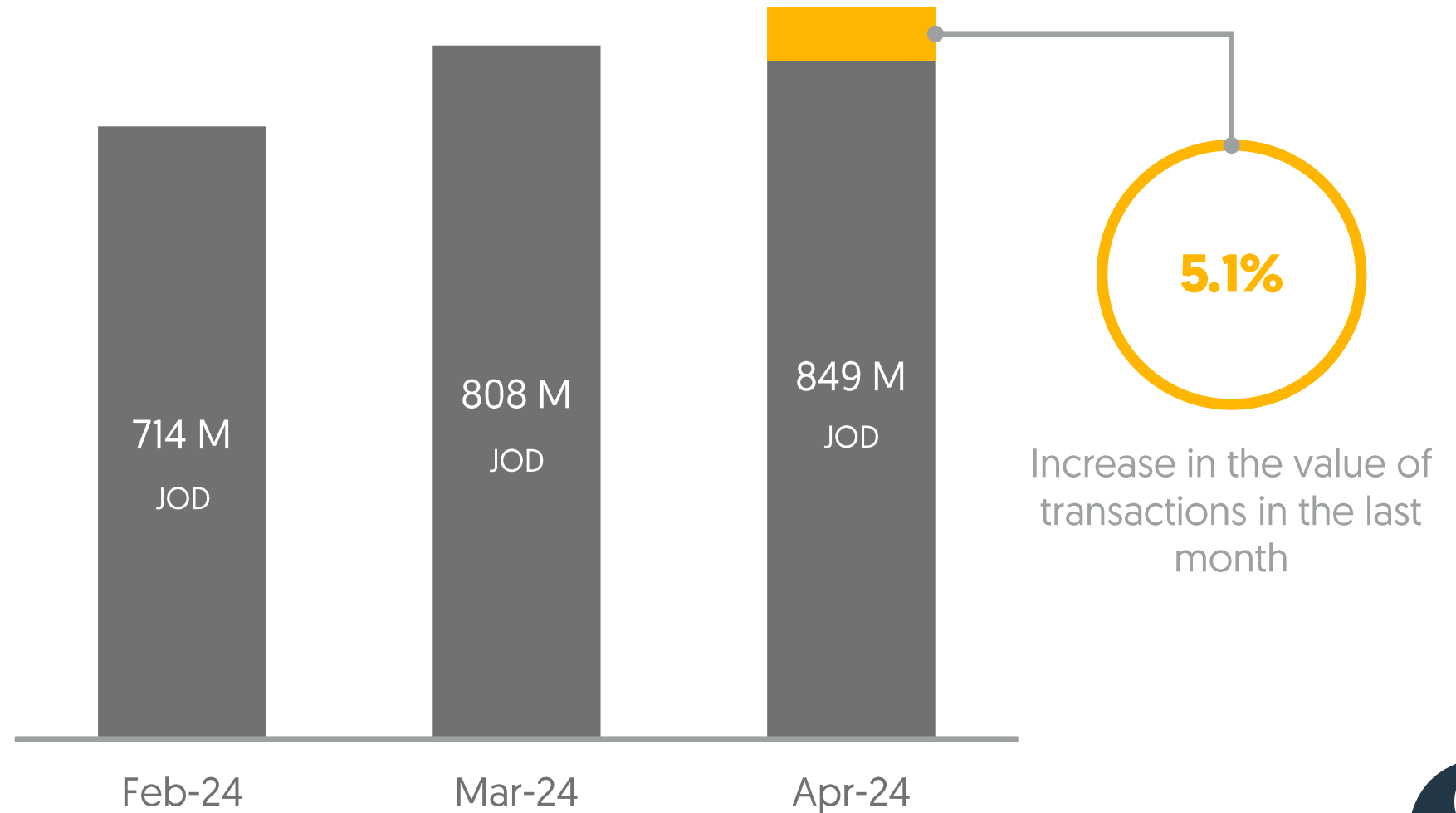
Transfers Issued by Banks



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

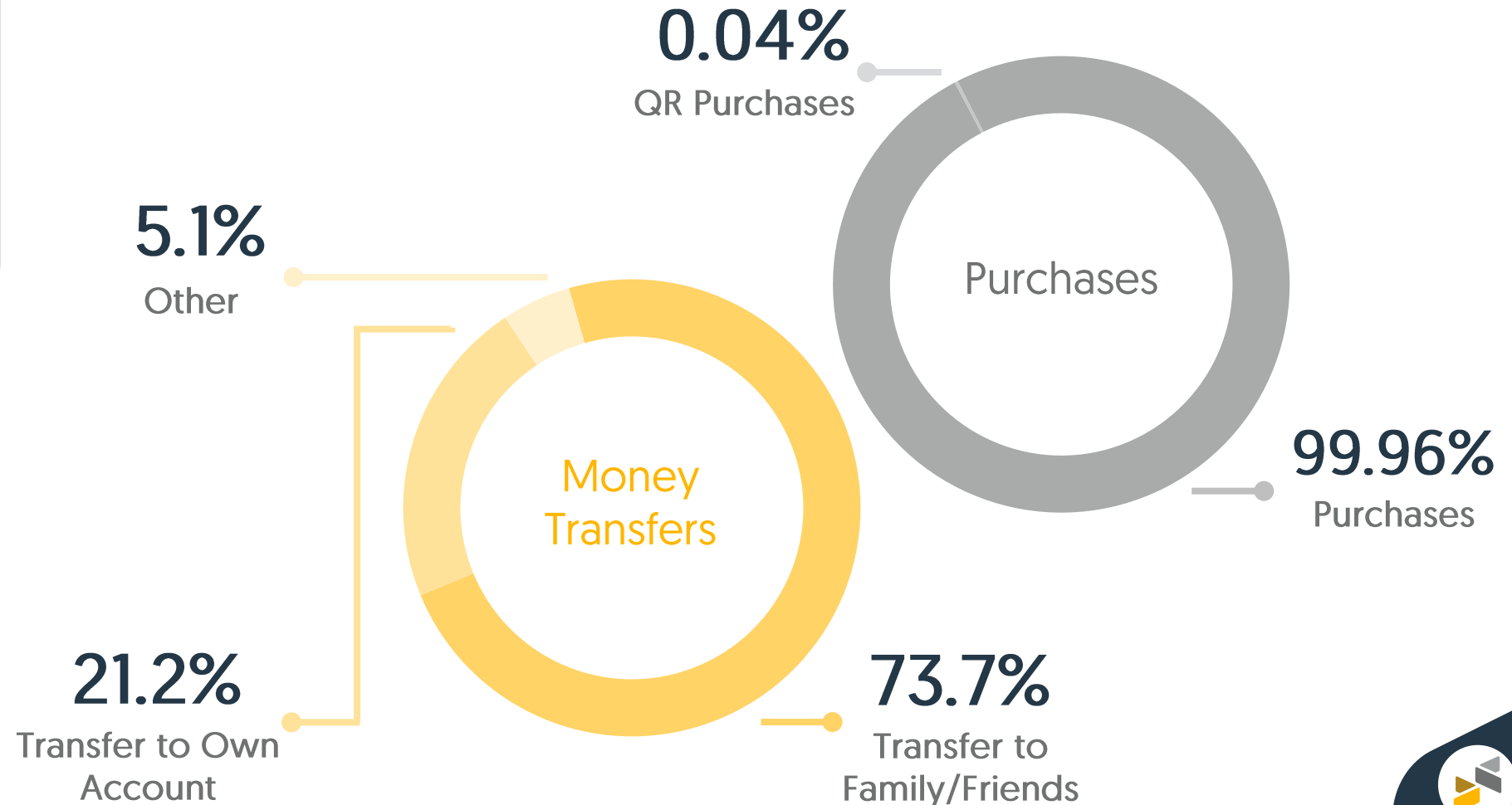
Transfers Issued by Banks



CliQ Value of Transactions

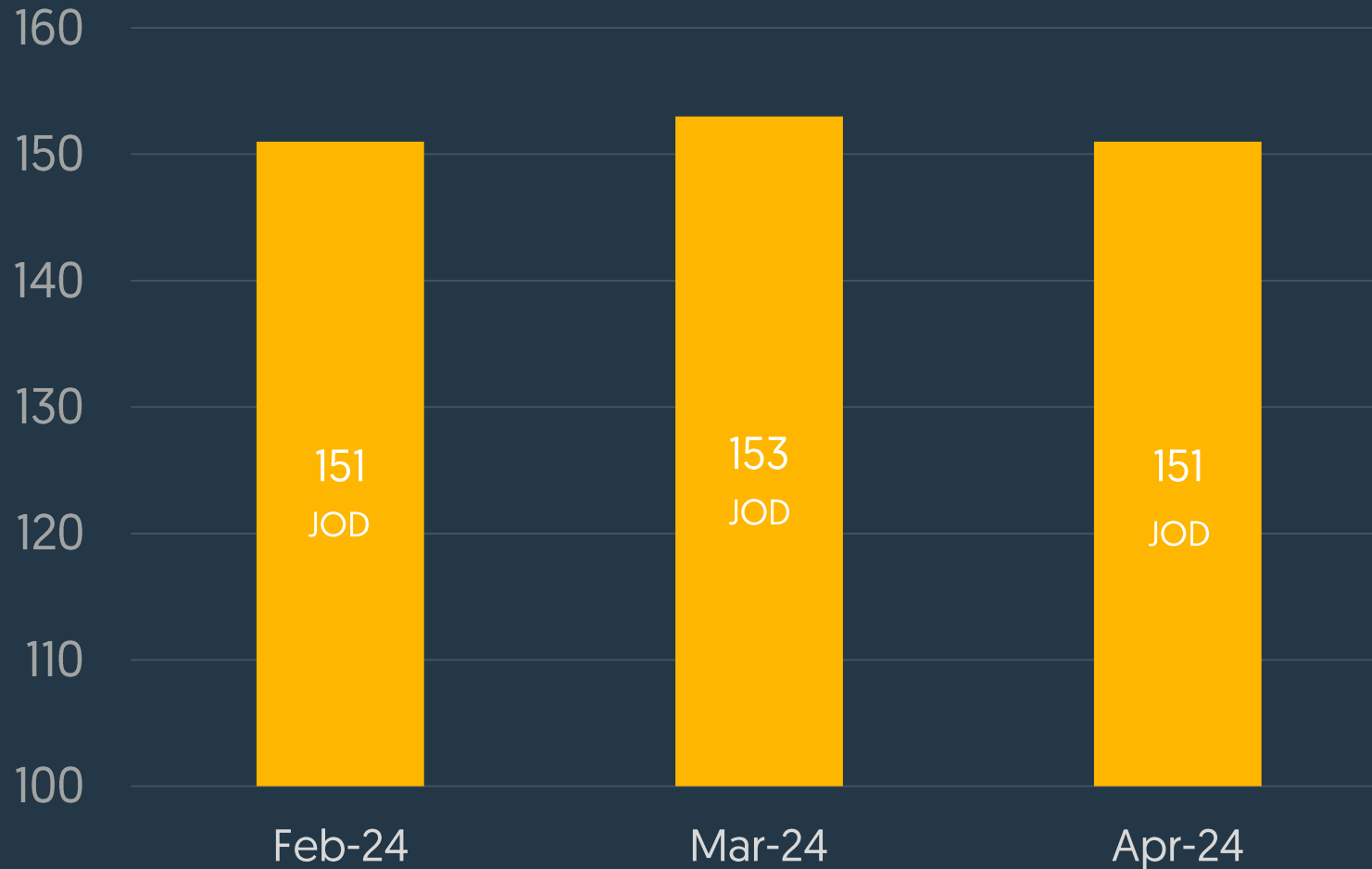
Percentage Based on Transaction Type Sub-Category

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

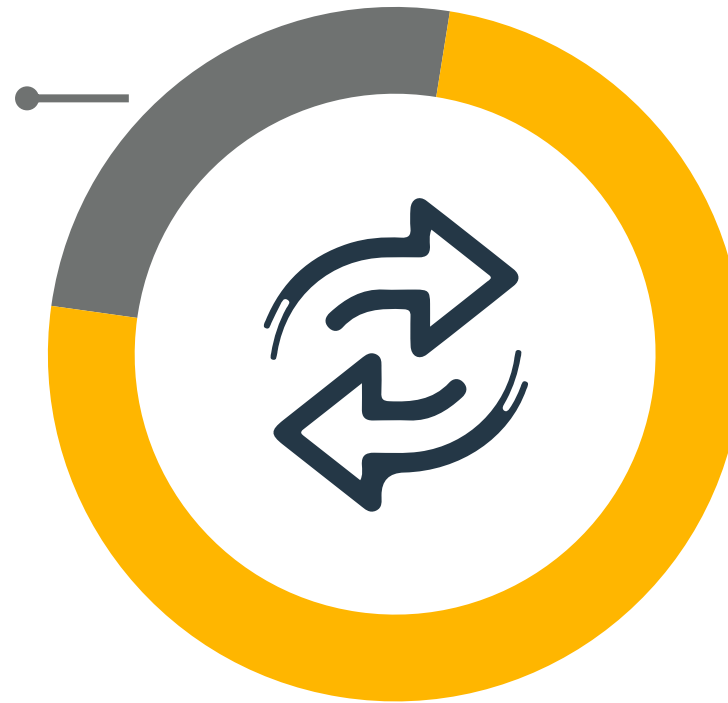
Transfers Issued by Banks



25.5%

0.94M

On Us



74.5%

2.73M

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



19.9%

120.2M JOD

On Us



80.1%

483.8M JOD

Off Us

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



JoMoPay

Jordan Mobile Payment

Monthly Report

April 2024

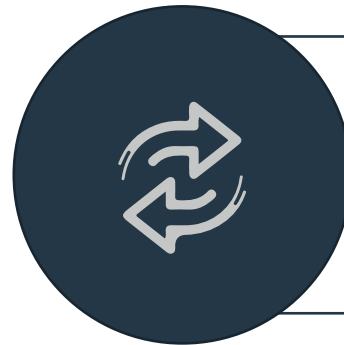
Jordan Mobile Payments Switch for
Transfers Issued by Mobile Wallets

25



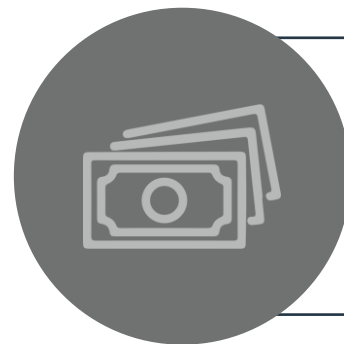
Total Number and Value of Transactions Since the Beginning of 2024

Transfers Issued by Mobile Wallets



Number of Transactions

15.04M



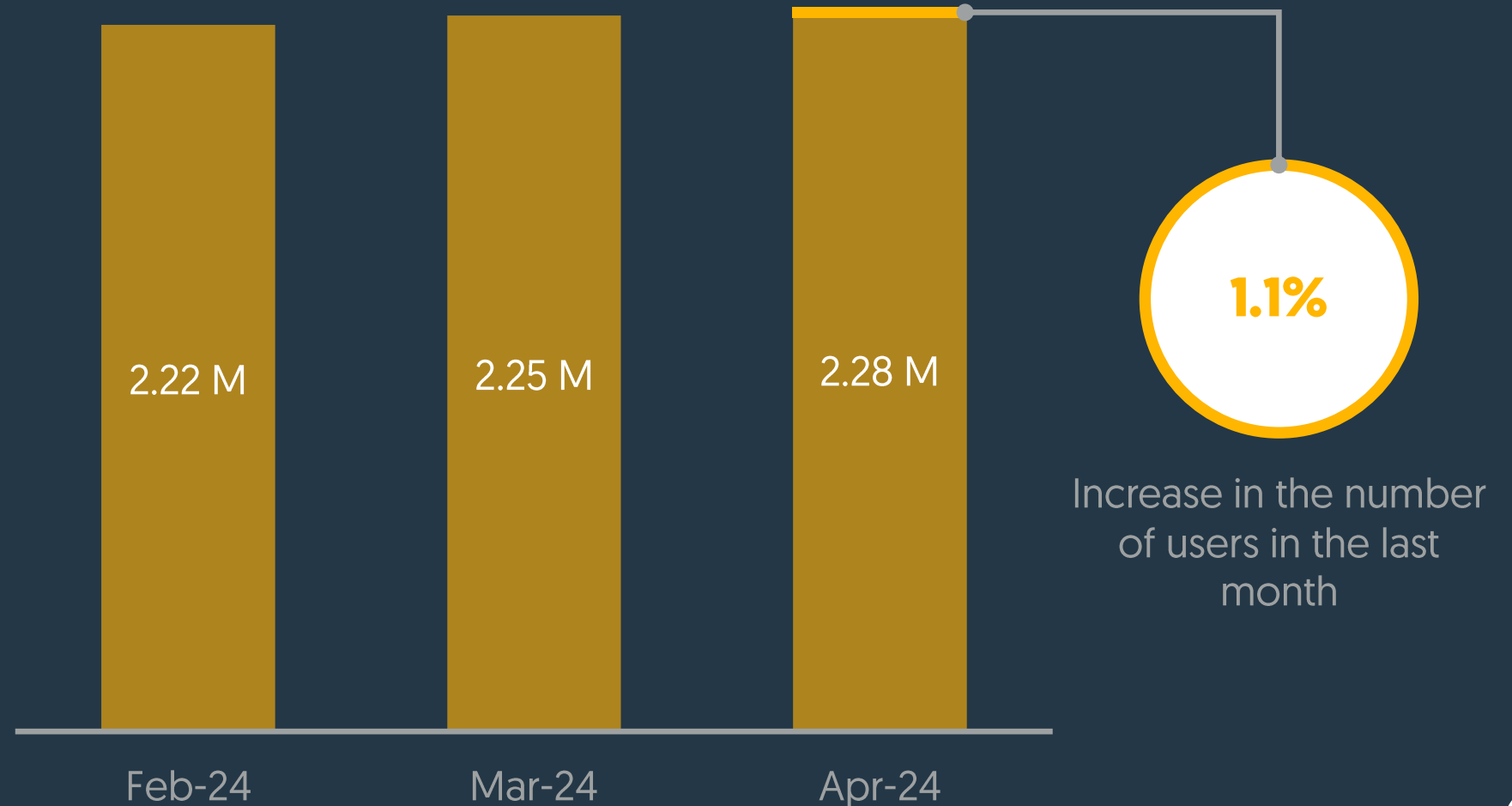
Value of Transactions

1.56B_{JOD}



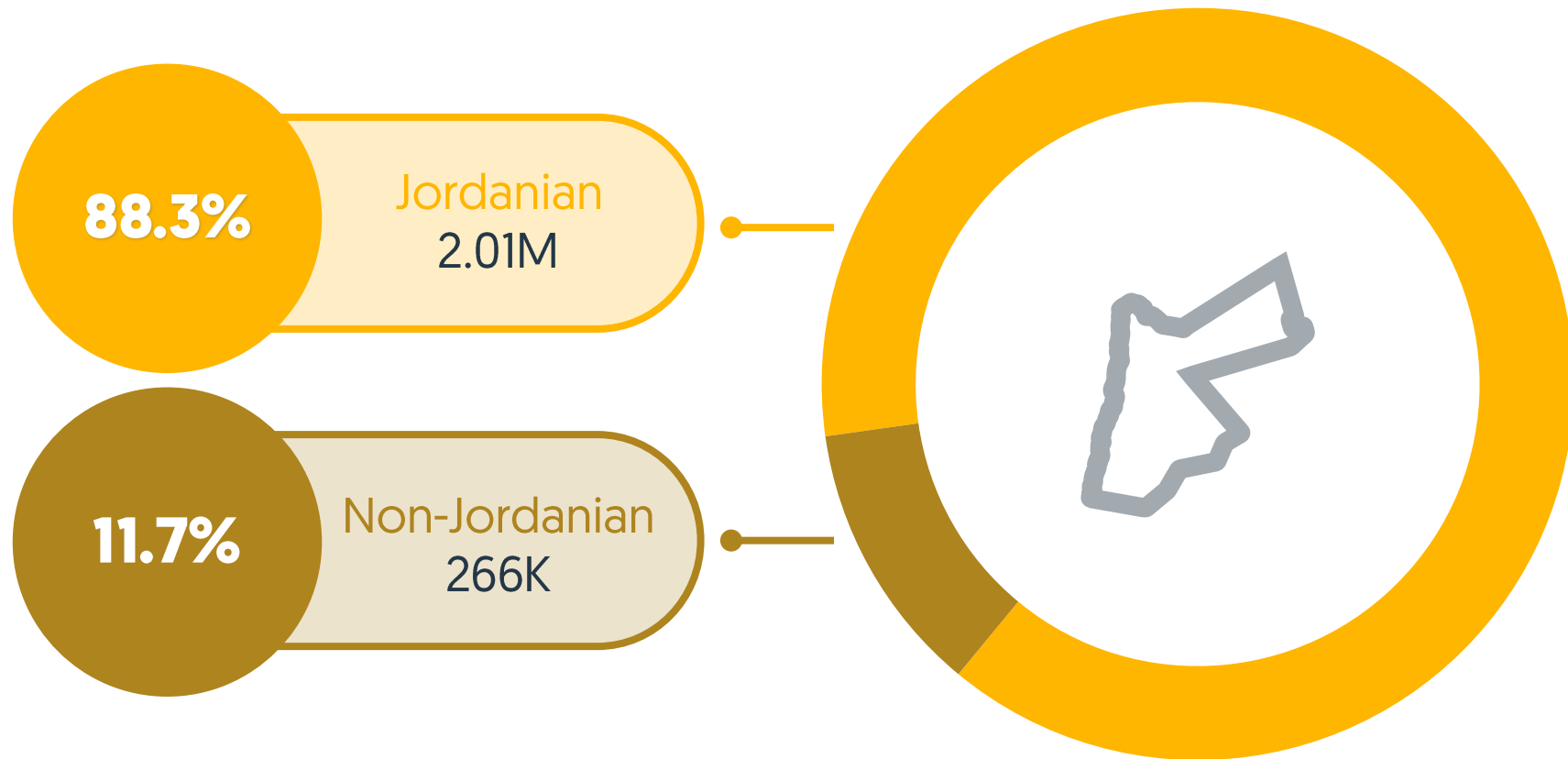
JoMoPay Users

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%
1.18M
Male Users

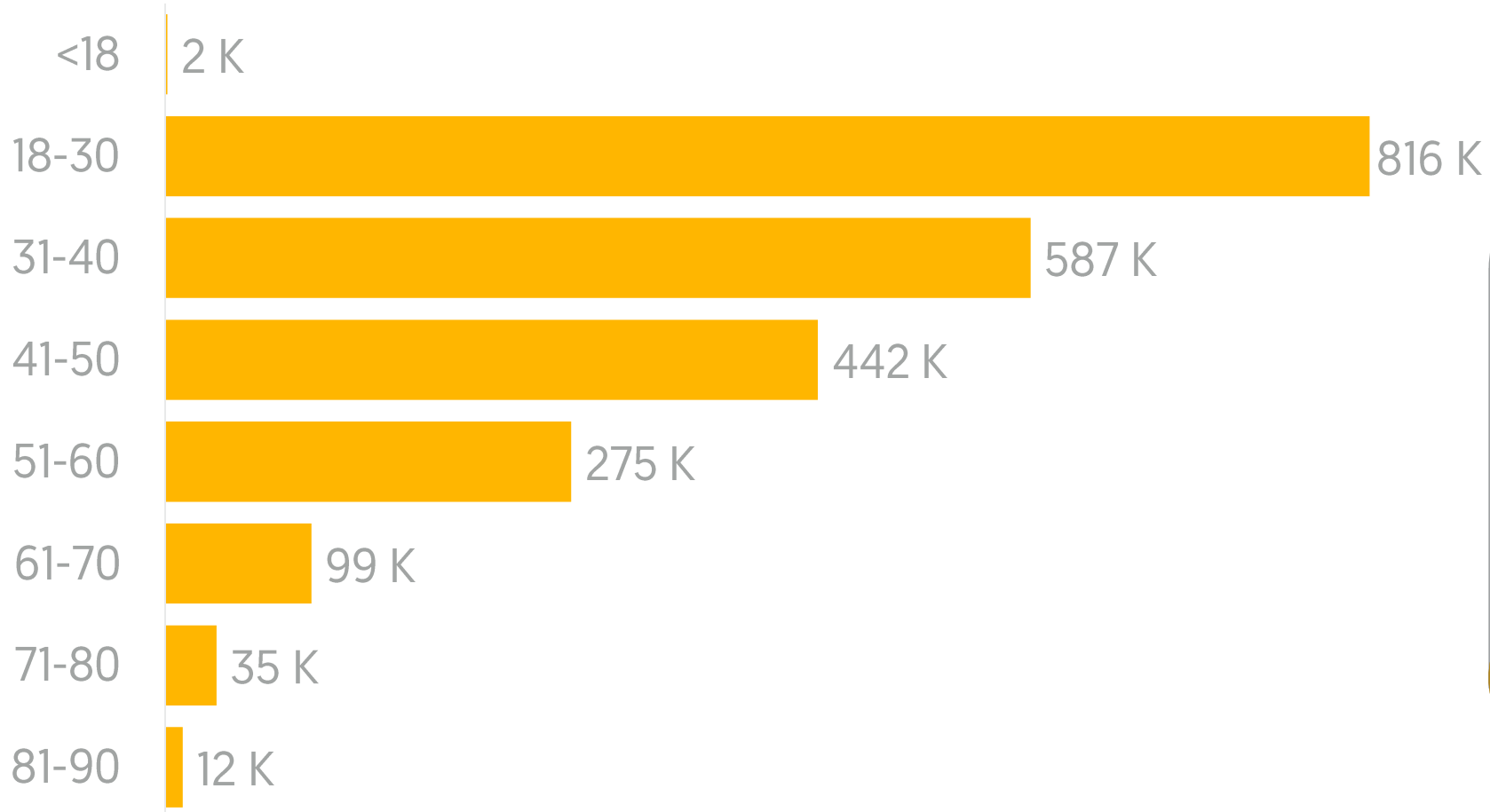


47.6%
1.08M
Female Users



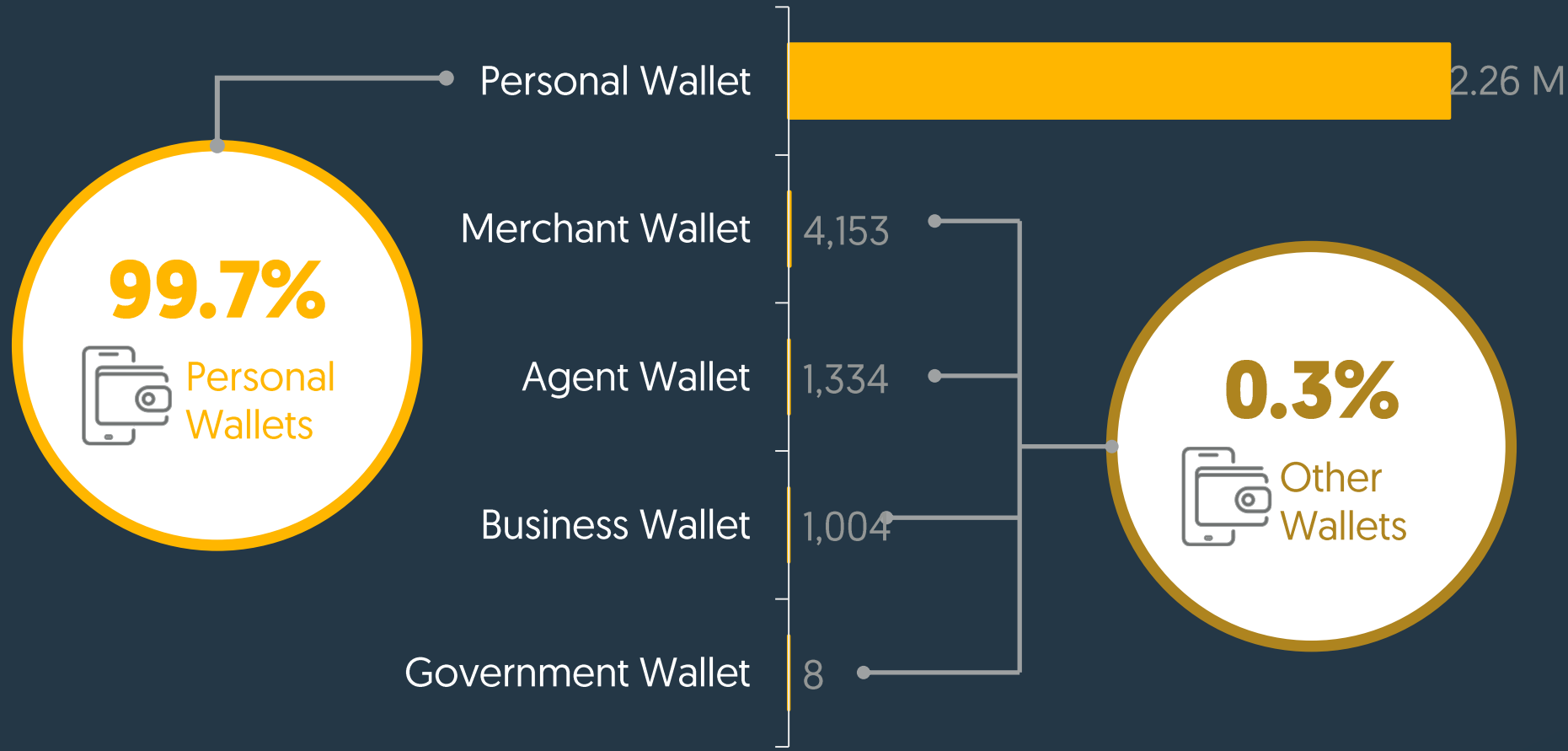
JoMoPay Users

Number of Users Based on Age Group



JoMoPay Users

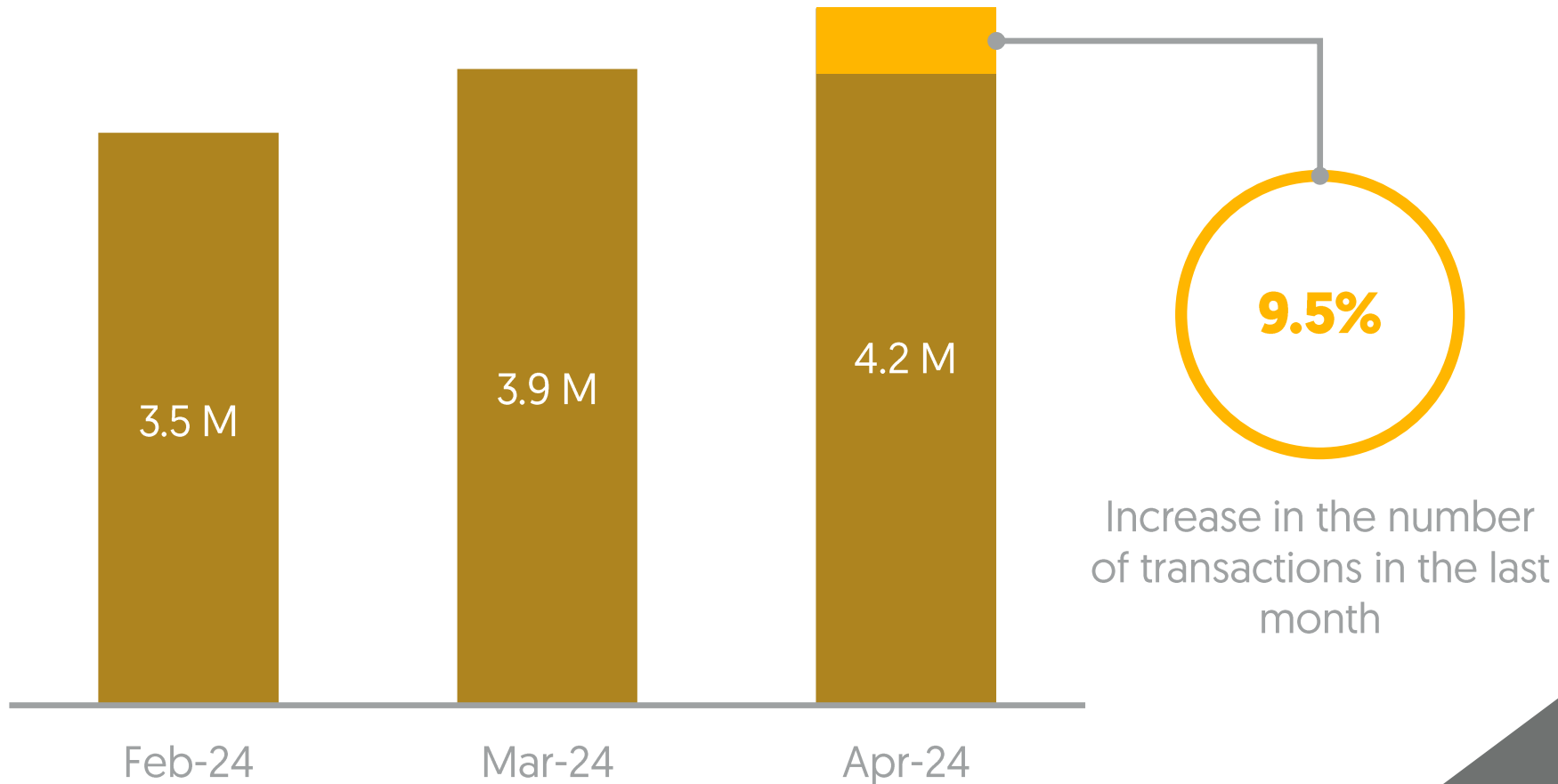
Number of Wallets Based on Wallet Type



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

4.2%

179.5K
Purchases

2.6%

108.6K
Cash In

3.8%

160.1K
Cash Out

89.4%

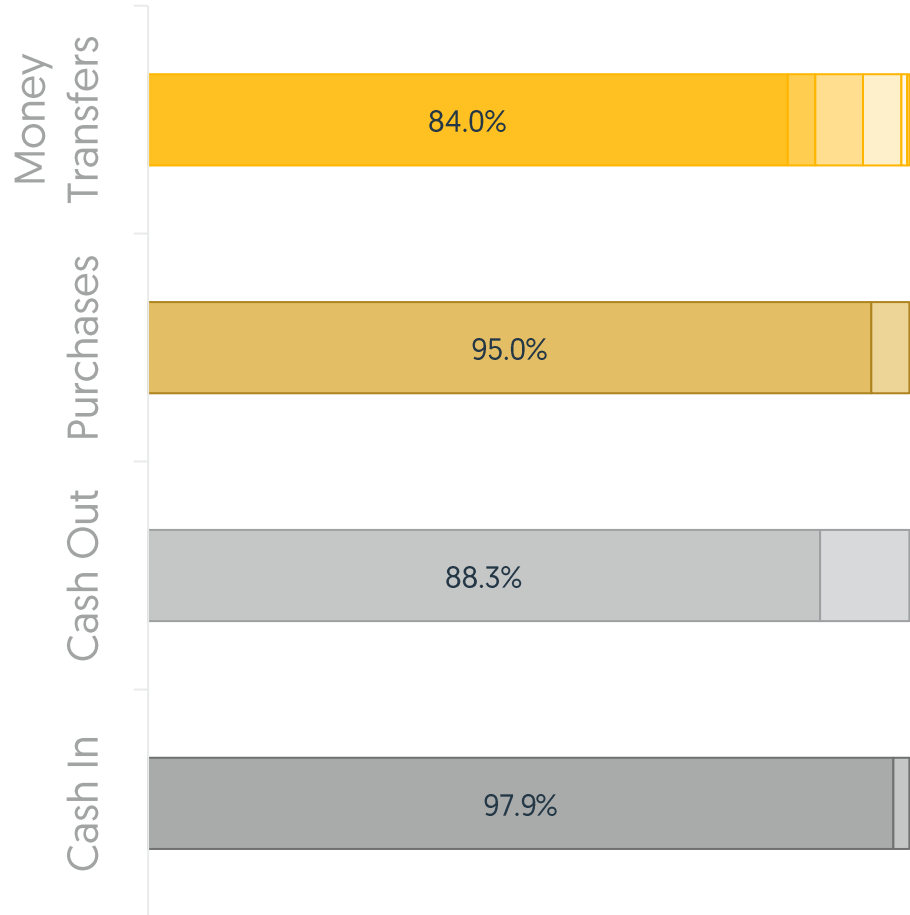
3.8M
Money Transfers



JoMoPay Number of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets

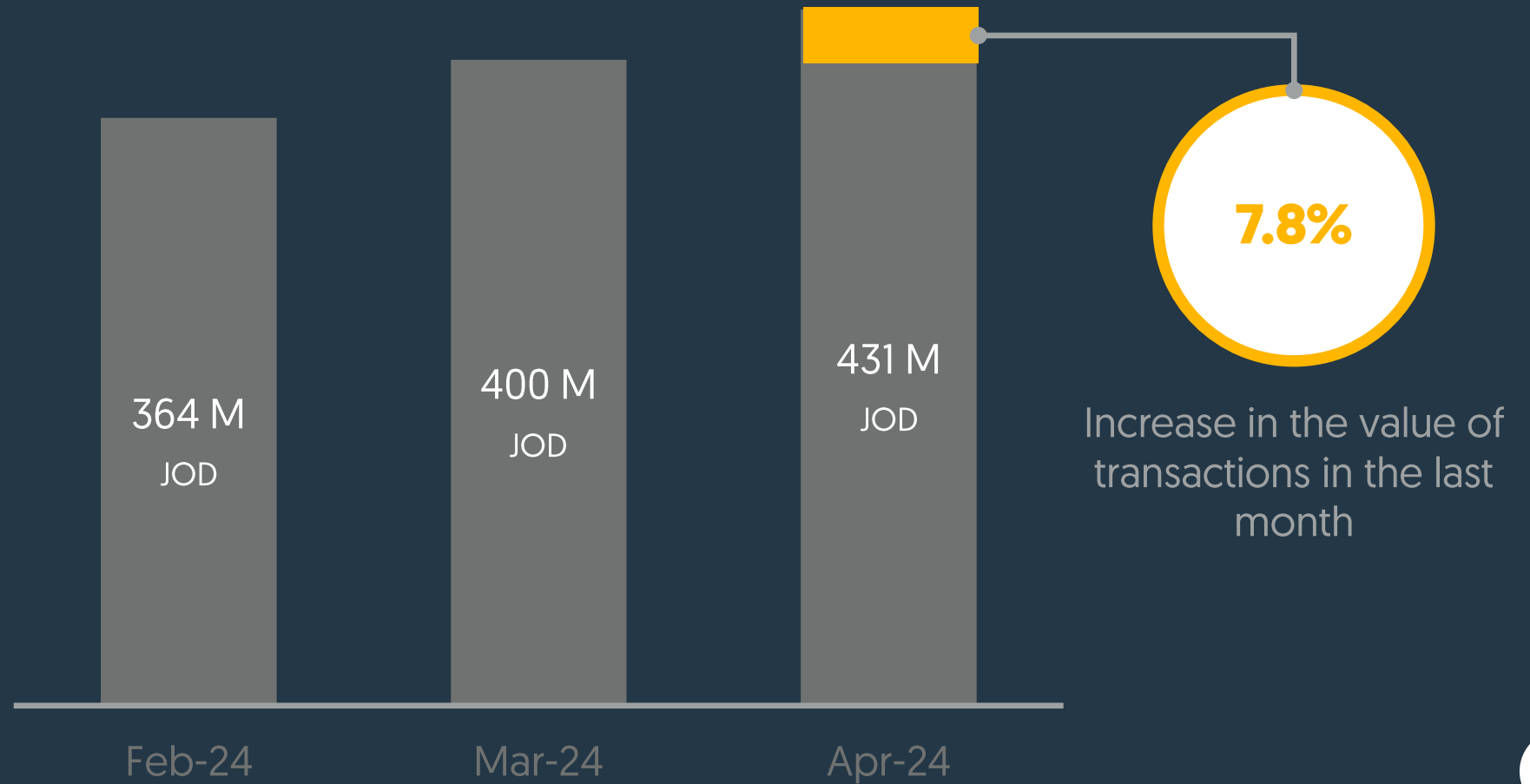


Transfer to Family/Friends	84%
Aid/Charity/Grant	3.6%
Transfer to Own Account	6.2%
Salary/Bonus/Dividends	5.1%
Loan/Loan Installment	0.8%
Cross Border Remittances	0.3%
Purchases	95%
QR Purchases	5%
Cash Out - Agent/Teller	88.3%
Cash Out - ATM/Kiosk	11.7%
Cash In - Agent/Teller	97.9%
Cash In - ATM/Kiosk	2.1%

JoMoPay Value of Transactions

Total Value of Transactions Over the Past 3 Months

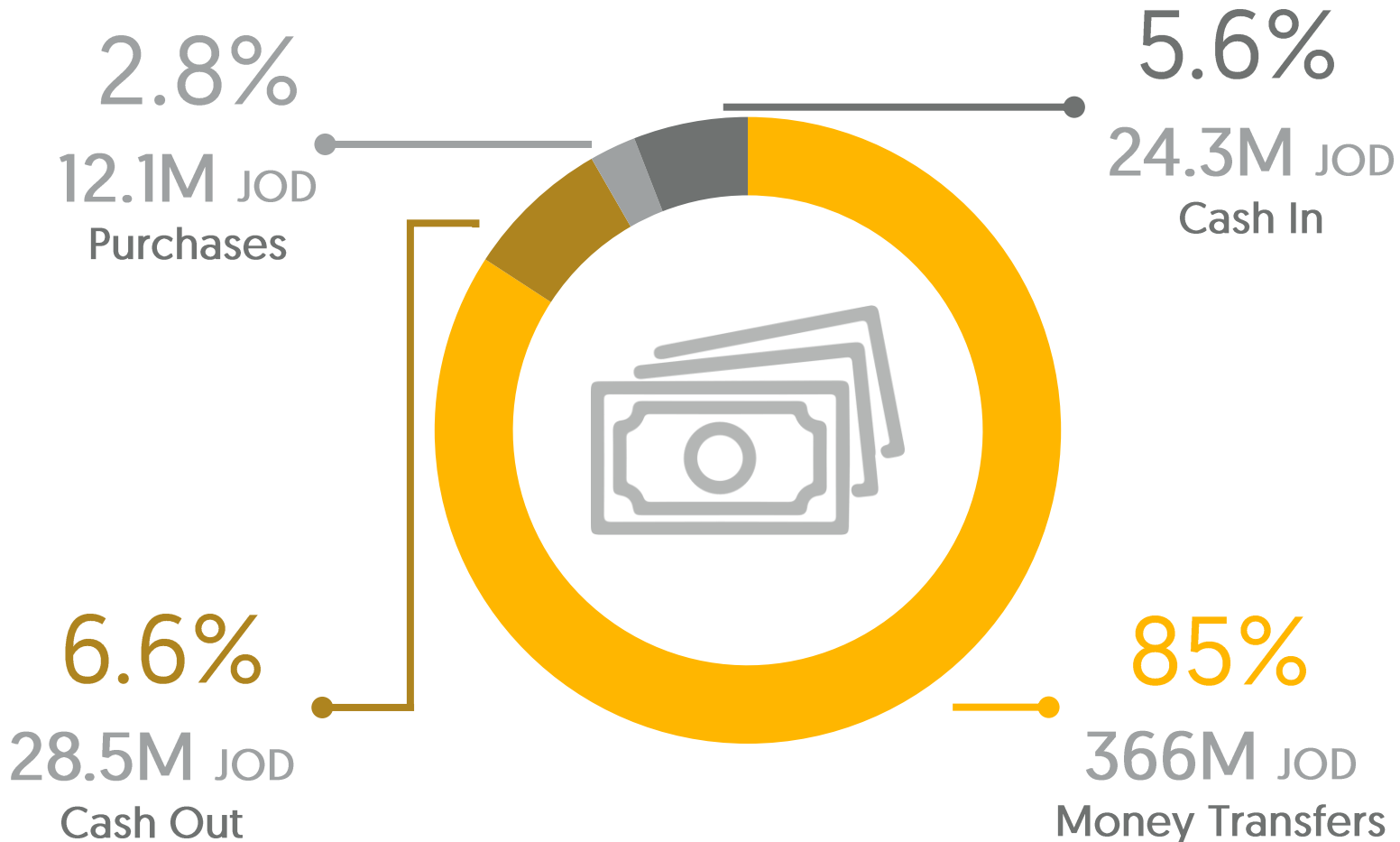
Transfers Issued by Mobile Wallets



JoMoPay Value of Transactions

Percentage Based on Transaction Type

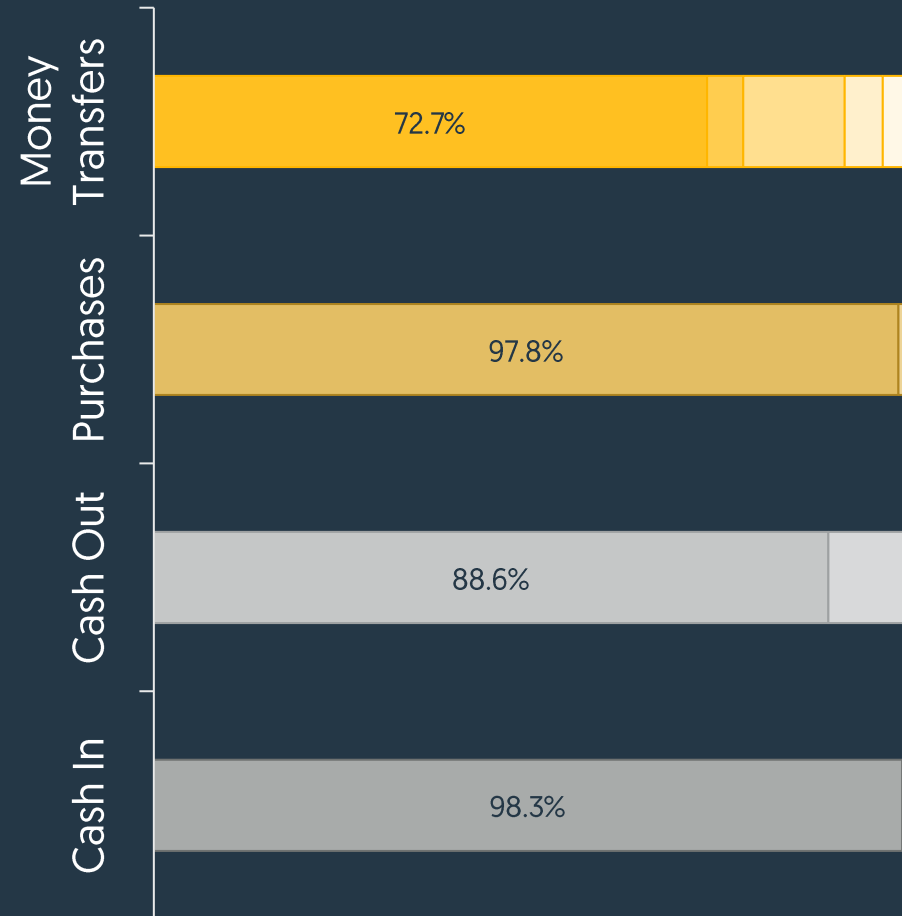
Transfers Issued by Mobile Wallets



JoMoPay Value of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets

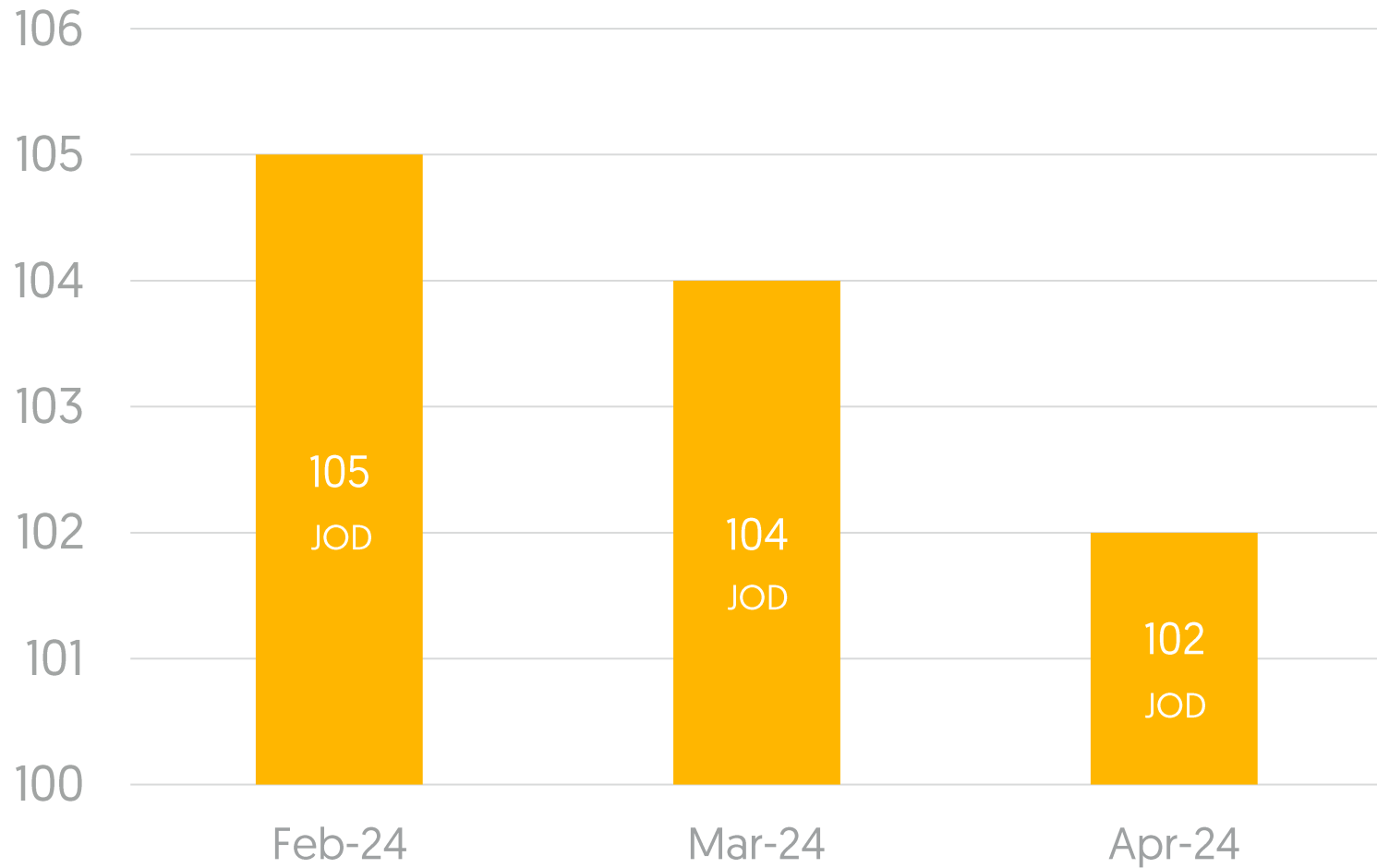


Transfer to Family/Friends	72.7%
Aid/Charity/Grant	4.8%
Transfer to Own Account	13.3%
Salary/Bonus/Dividends	5%
Loan/Loan Installment	2.9%
Cross Border Remittances	1.4%
Purchases	97.8%
QR Purchases	2.2%
Cash Out - Agent/Teller	88.6%
Cash Out - ATM/Kiosk	11.4%
Cash In - Agent/Teller	98.3%
Cash In - ATM/Kiosk	1.7%

JoMoPay Transactions

Average Value of Transactions Over the Past 3 Months

Transfers Issued by Mobile Wallets



JoMoPay Interoperability

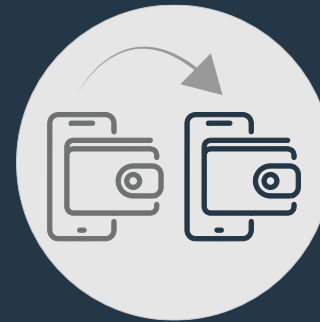
Number of Money Transfer Transactions Through PSPs
Transfers Issued by Mobile Wallets



53.4%

1.47M

On Us



46.6%

1.28M

Off Us

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



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

CliQ & JoMoPay Interoperability

Monthly Report
April 2024

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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 2024



Number of Transactions

35.18M



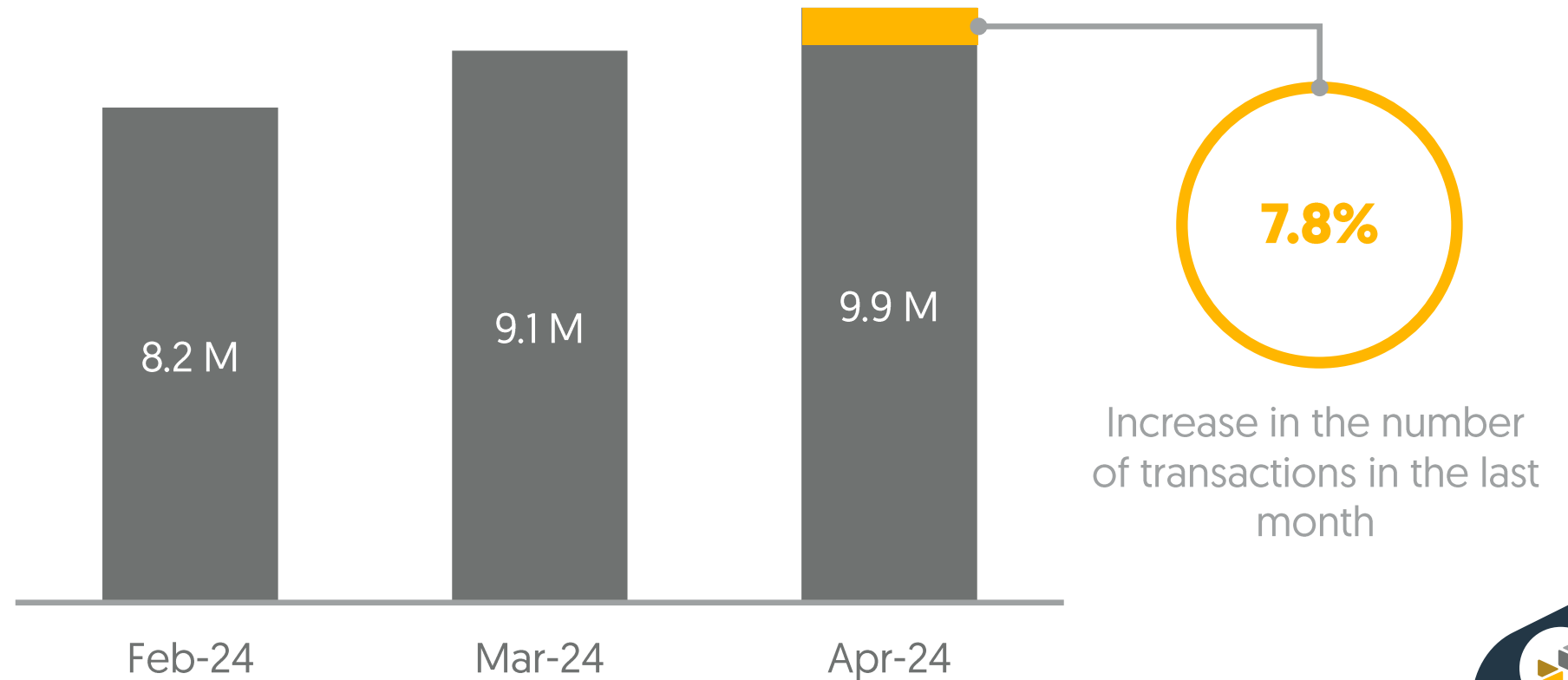
Value of Transactions

4.62B_{JOD}



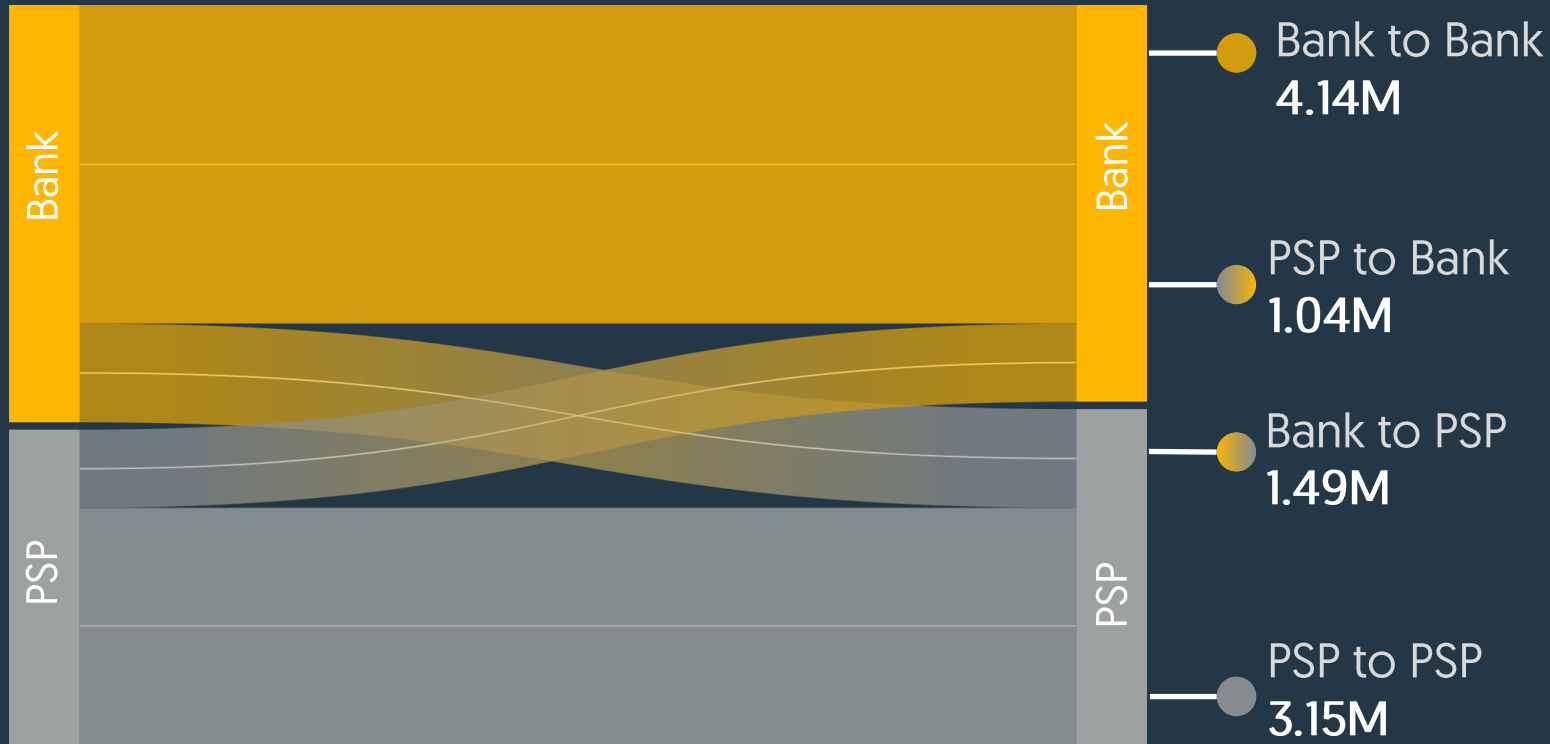
CliQ & JoMoPay Transactions

Total Number of Transactions Over the Past 3 Months



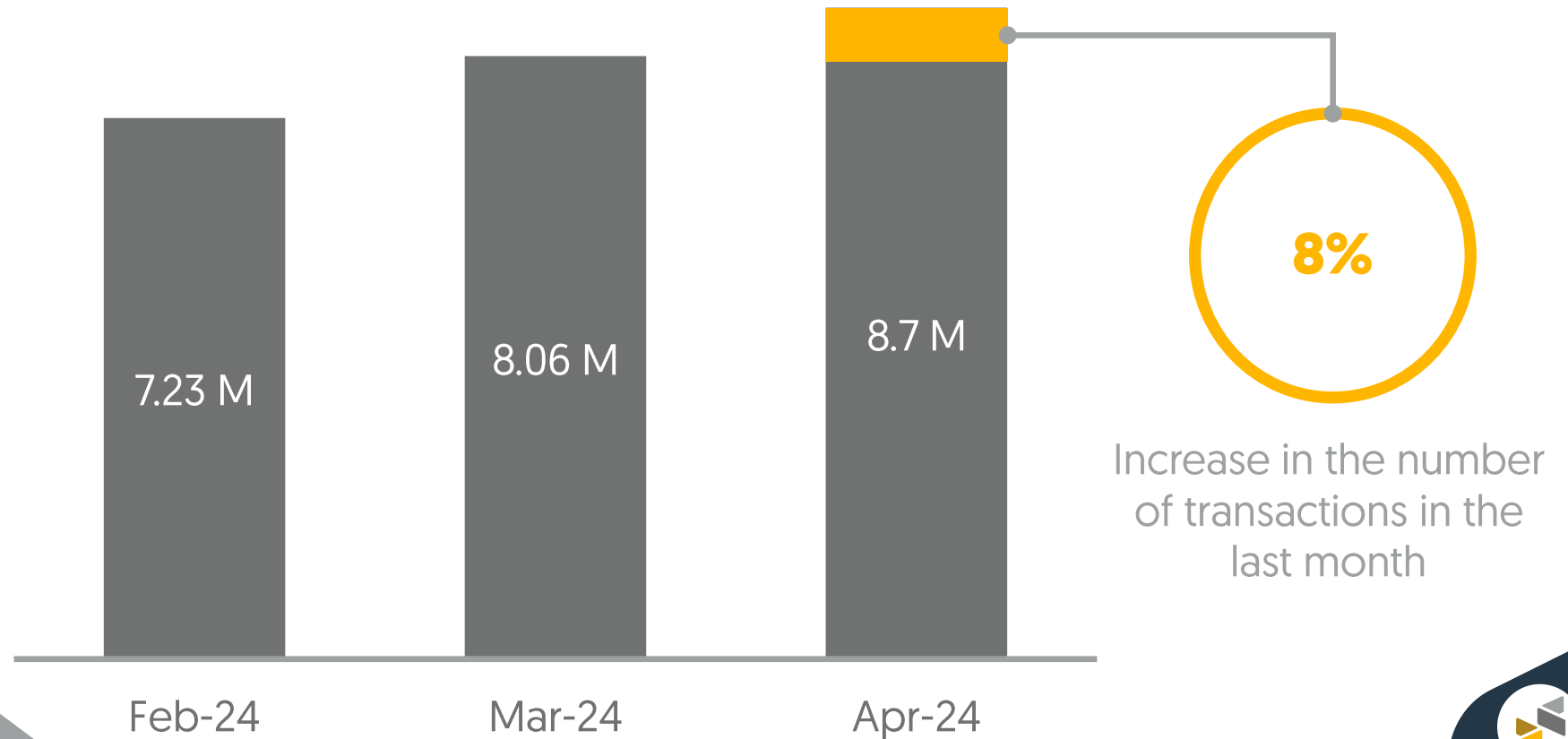
CliQ & JoMoPay Transactions

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



72.3%

6.29M

Off Us



27.7%

2.41M

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



44.5%

1.01M
mPSP to Bank

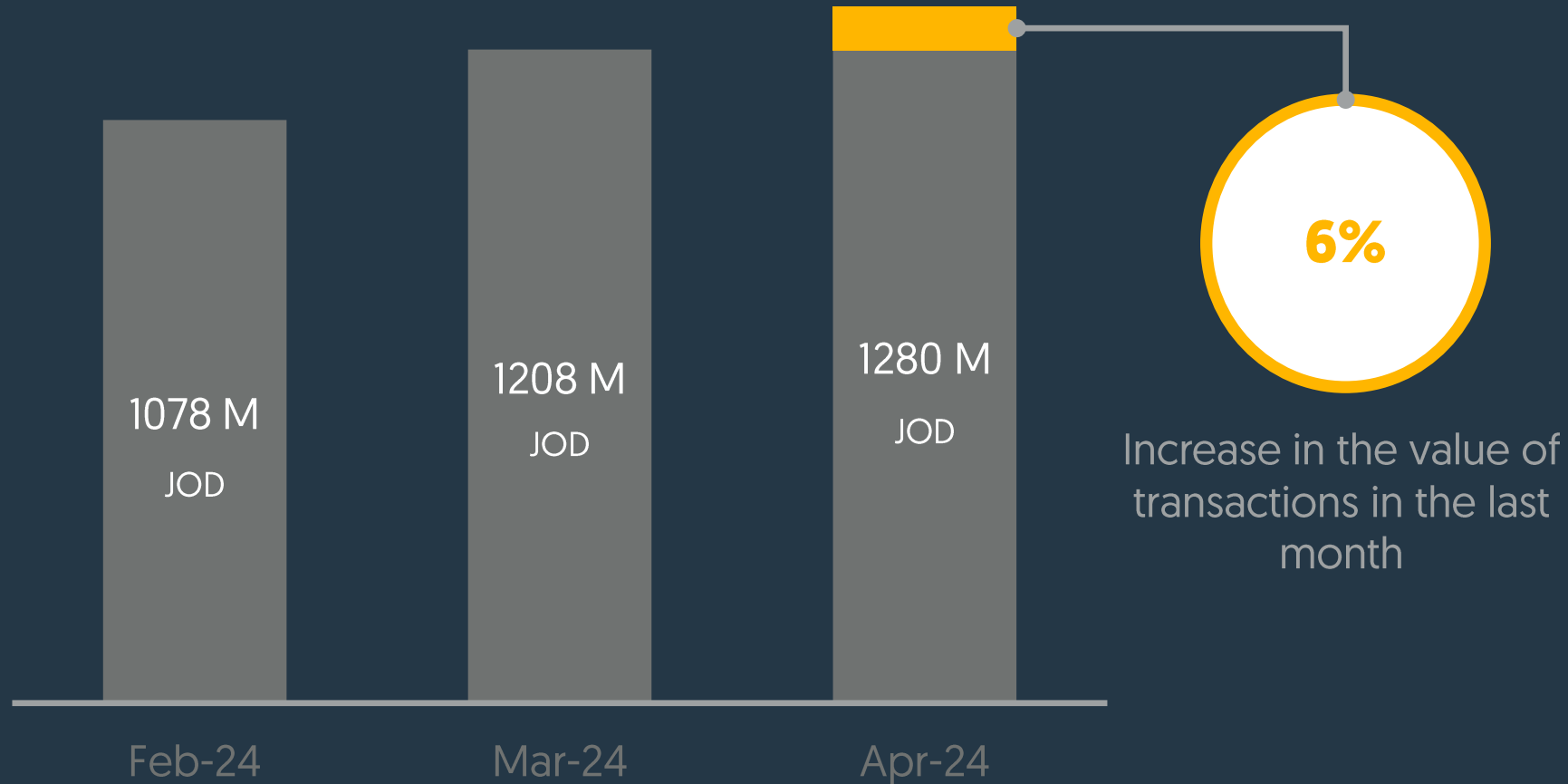


55.5%

1.26M
Bank to mPSP

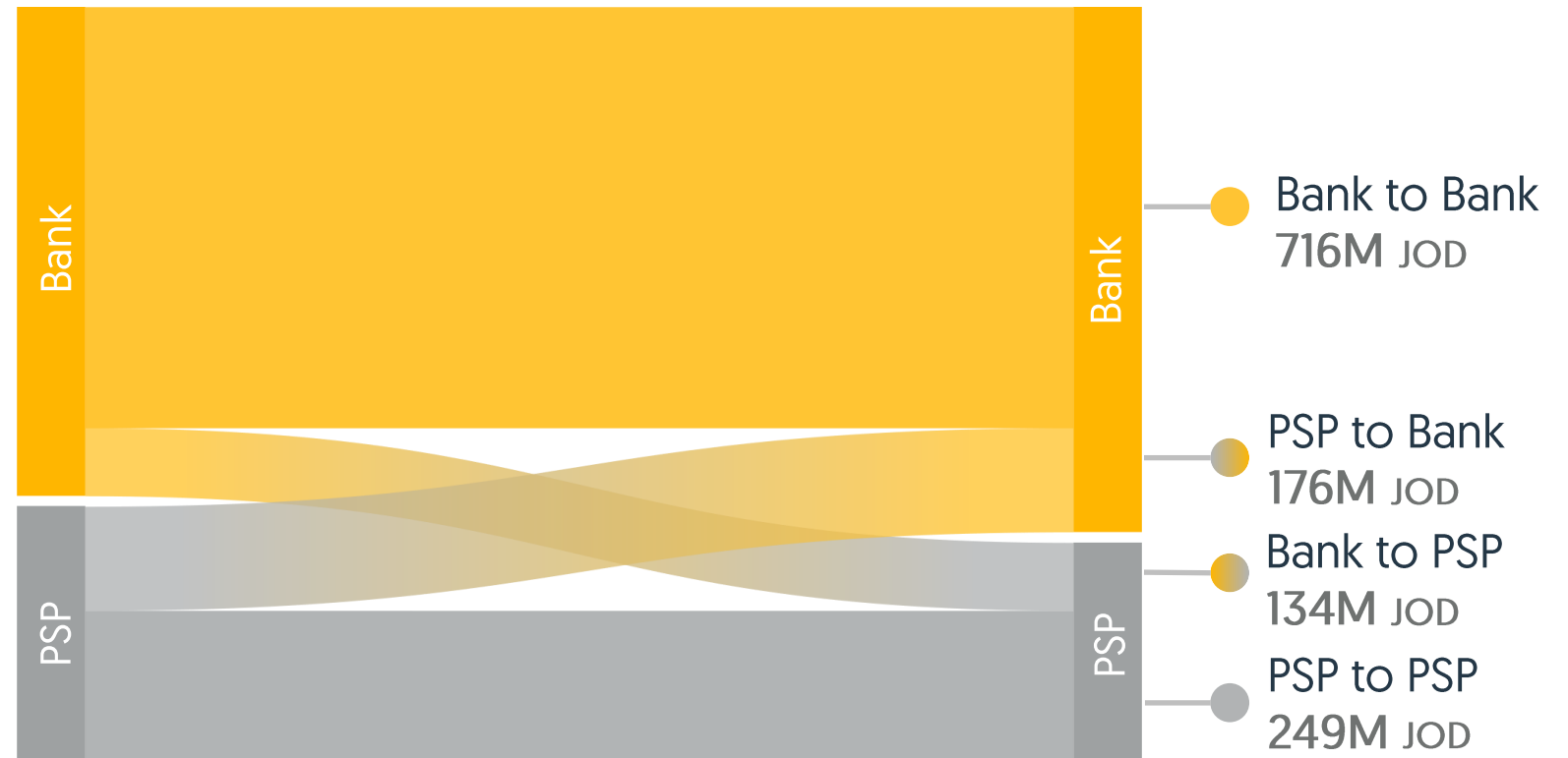
CliQ & JoMoPay Transactions

Total Value of Transactions Over the Past 3 Months



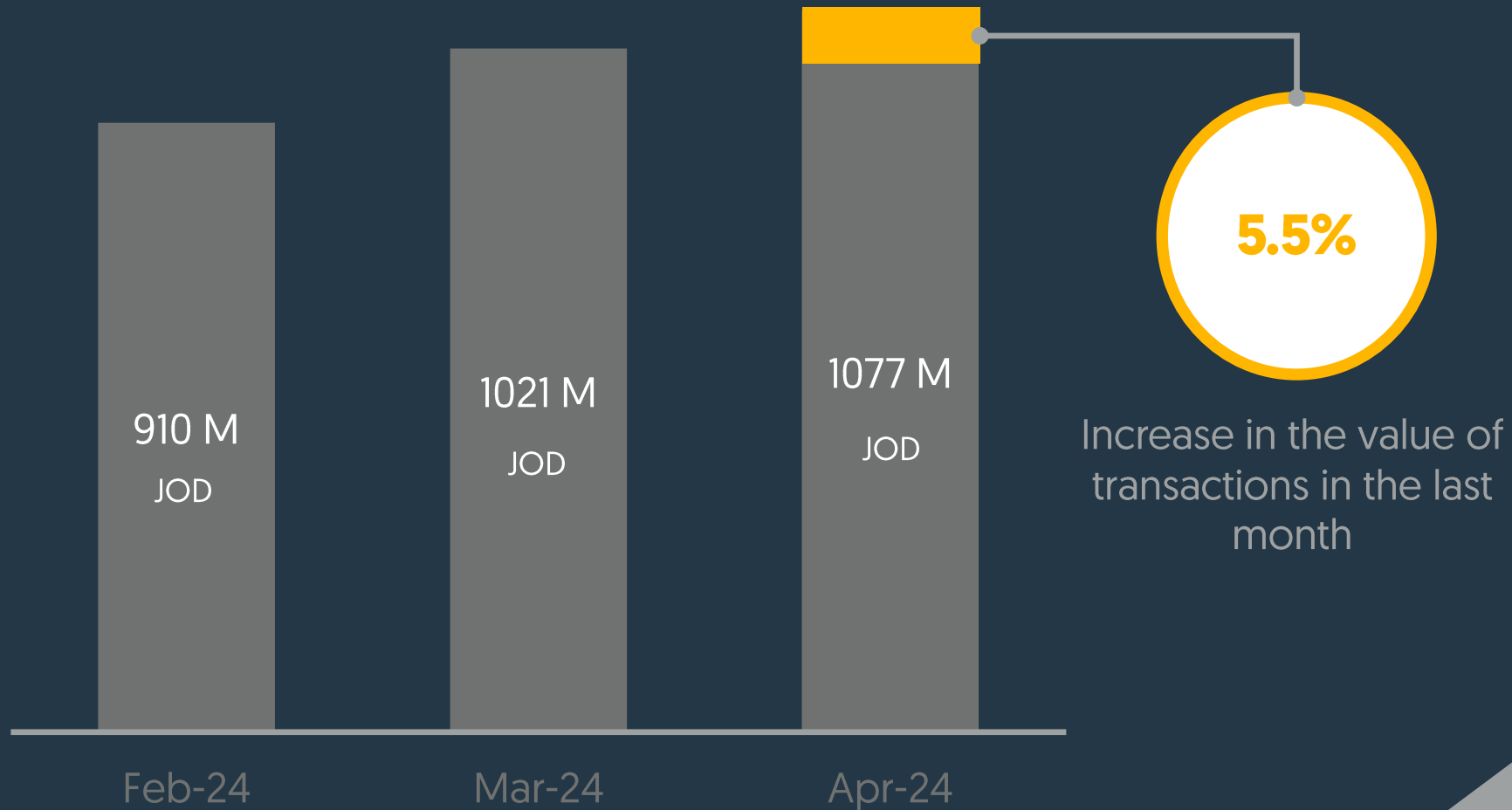
CliQ & JoMoPay Transactions

Total Value of Banks and PSPs Transactions



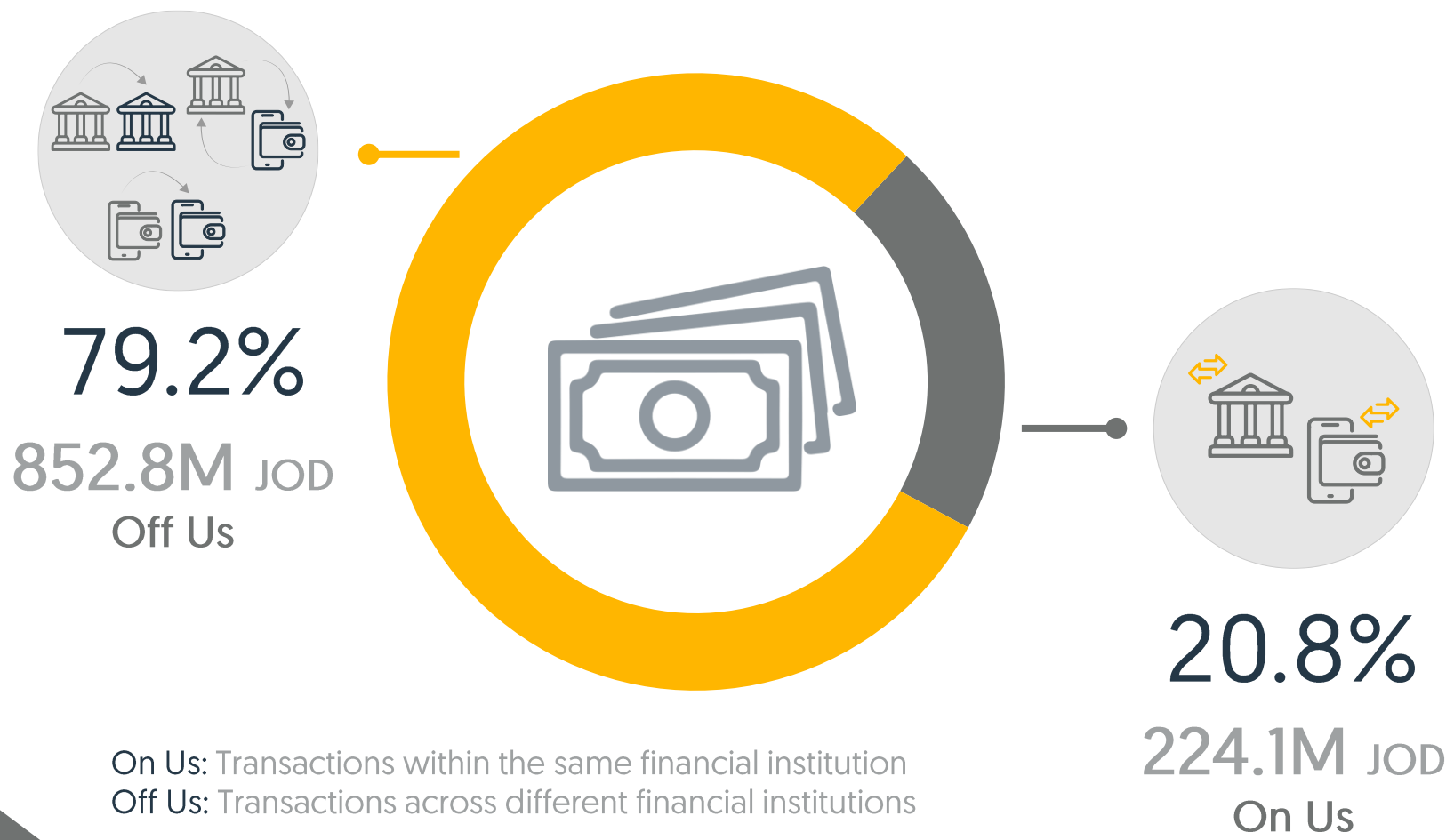
CliQ & JoMoPay Transactions

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



61.5%

170.2M JOD
mPSP to Bank



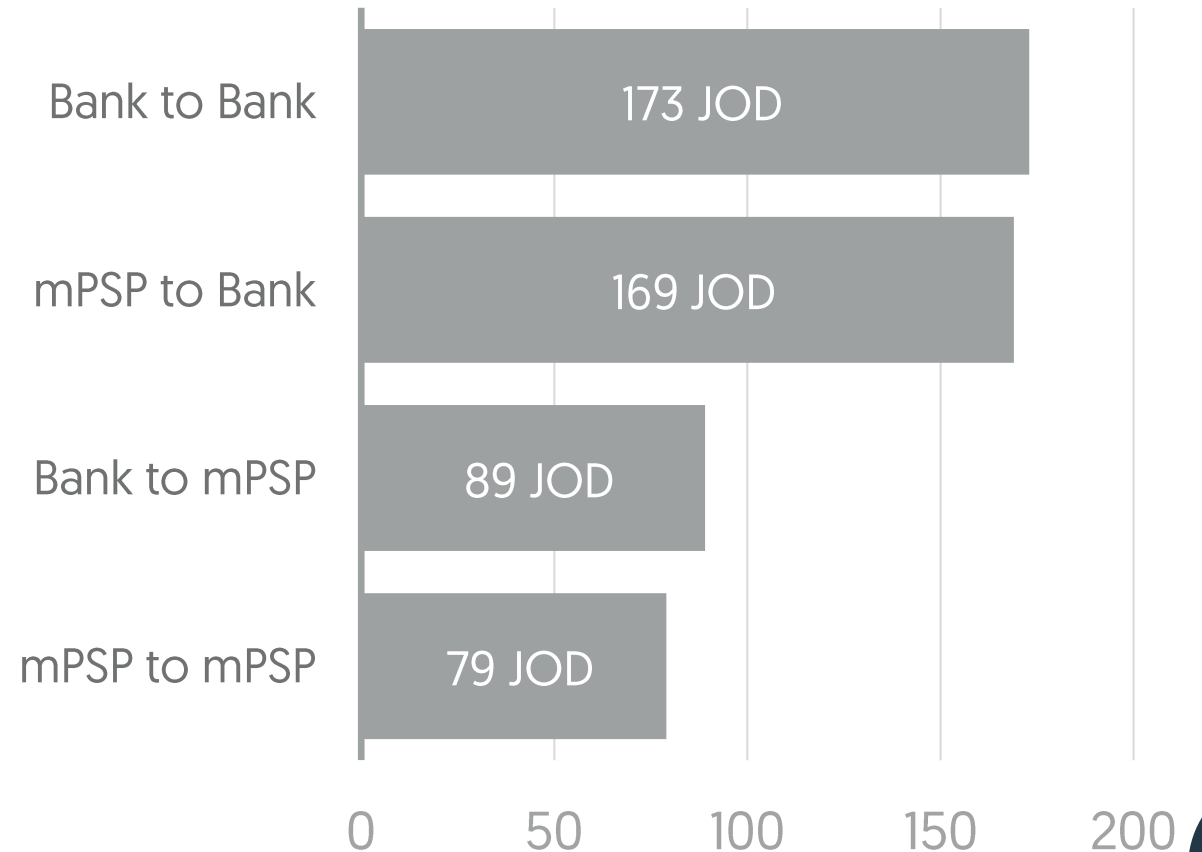
38.5%

106.4M JOD
Bank to mPSP

CliQ & JoMoPay Average Value of Transactions

Average Value of Transactions

128 JOD
Transaction
Average





Monthly Report

April 2024

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Electronic Bill Presentment & Payment (EBPP) System



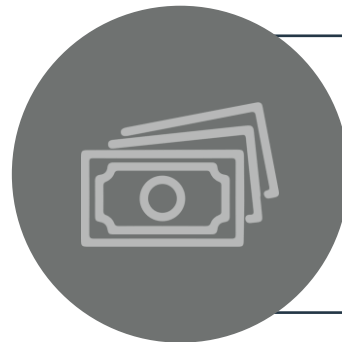
04.2024

Total Number and Value of Transactions Since the Beginning of 2024



Number of Transactions

20.57M



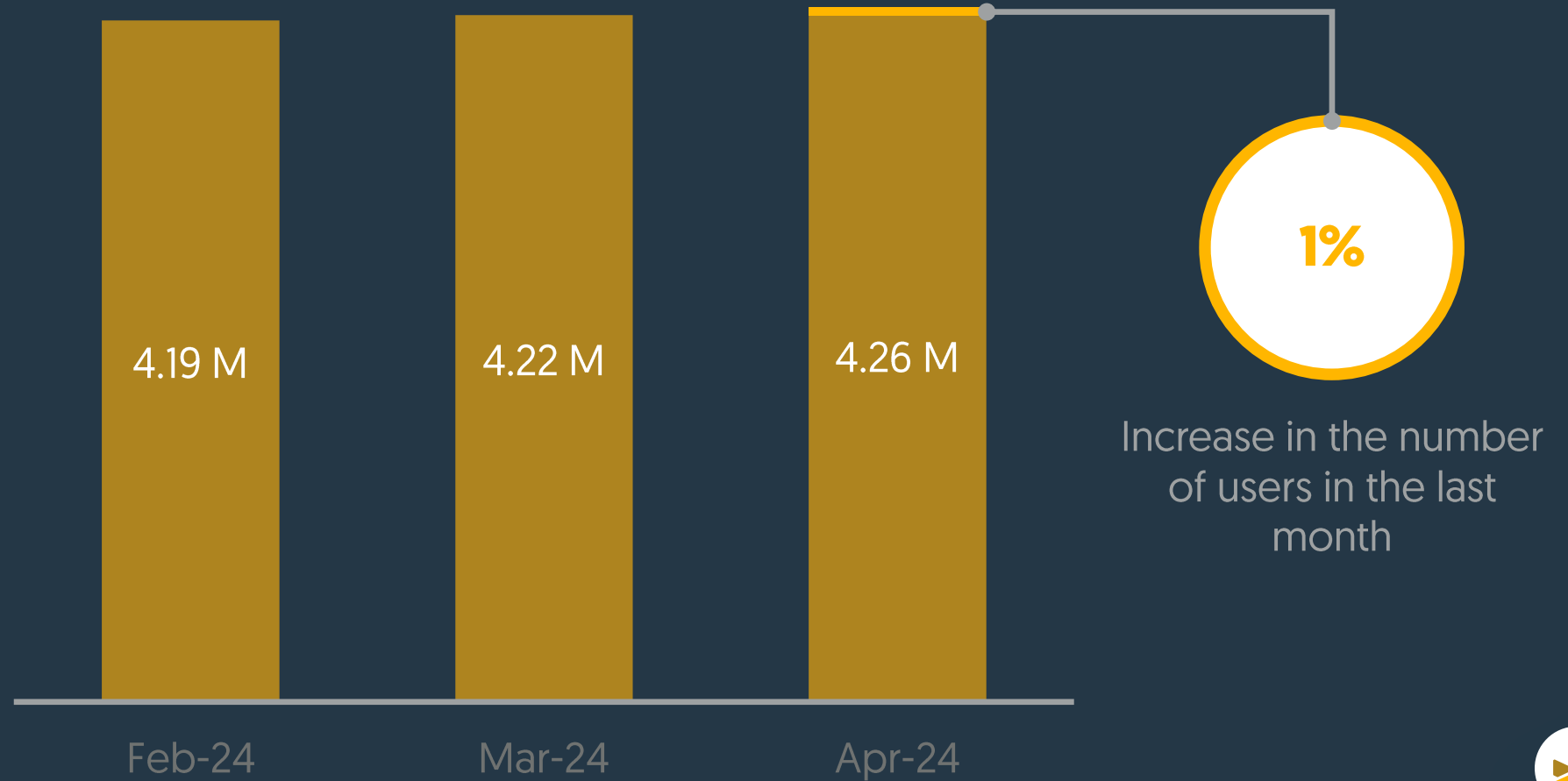
Value of Transactions

4.33B_{JOD}



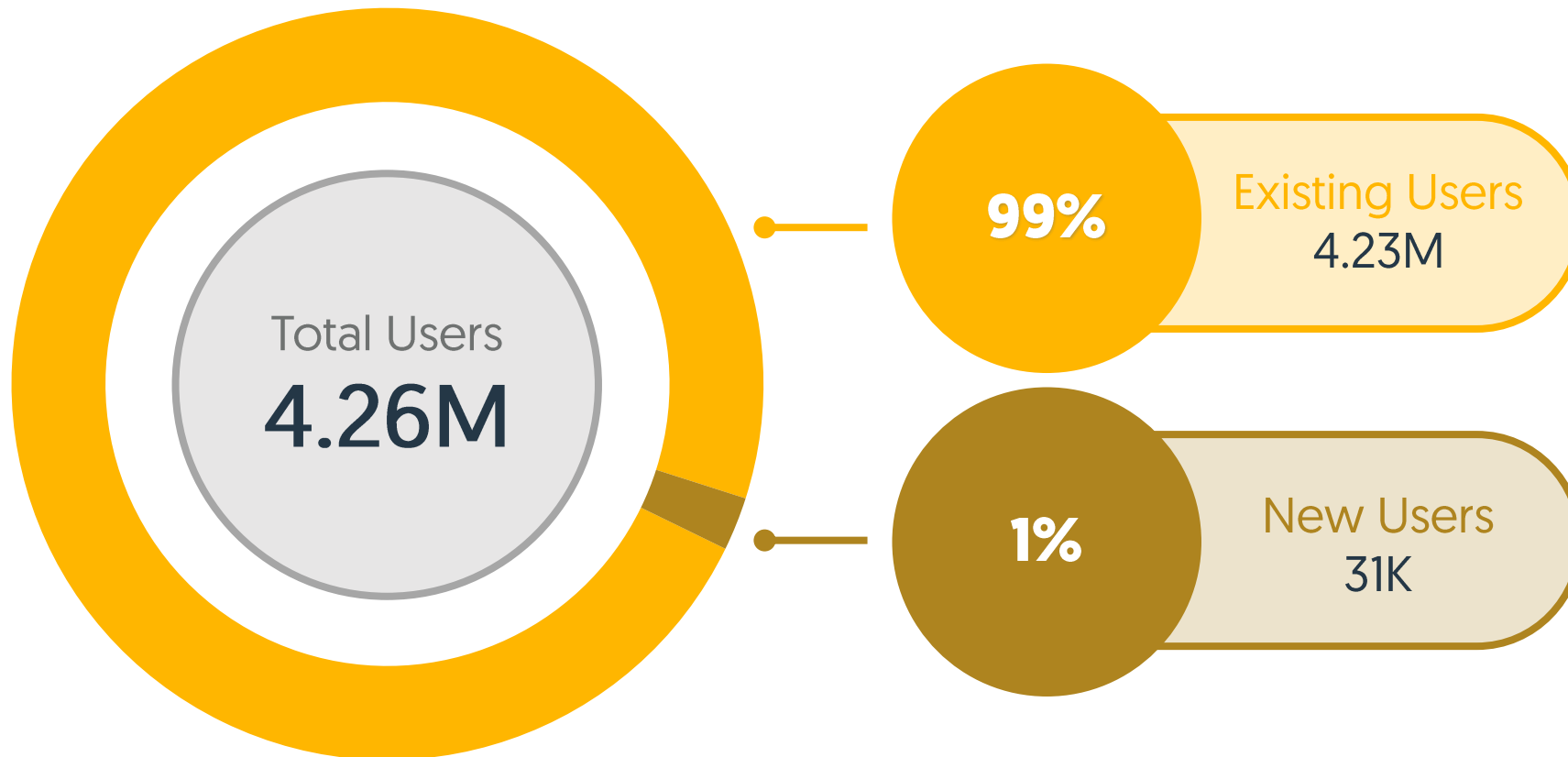
eFAWATEERcom Users

Total Number of Users Over the Past 3 Months



eFAWATEERcom Users

Number of eFAWATEERcom Users



eFAWATEERcom Billers & Services

Number of eFAWATEERcom Billers & Services



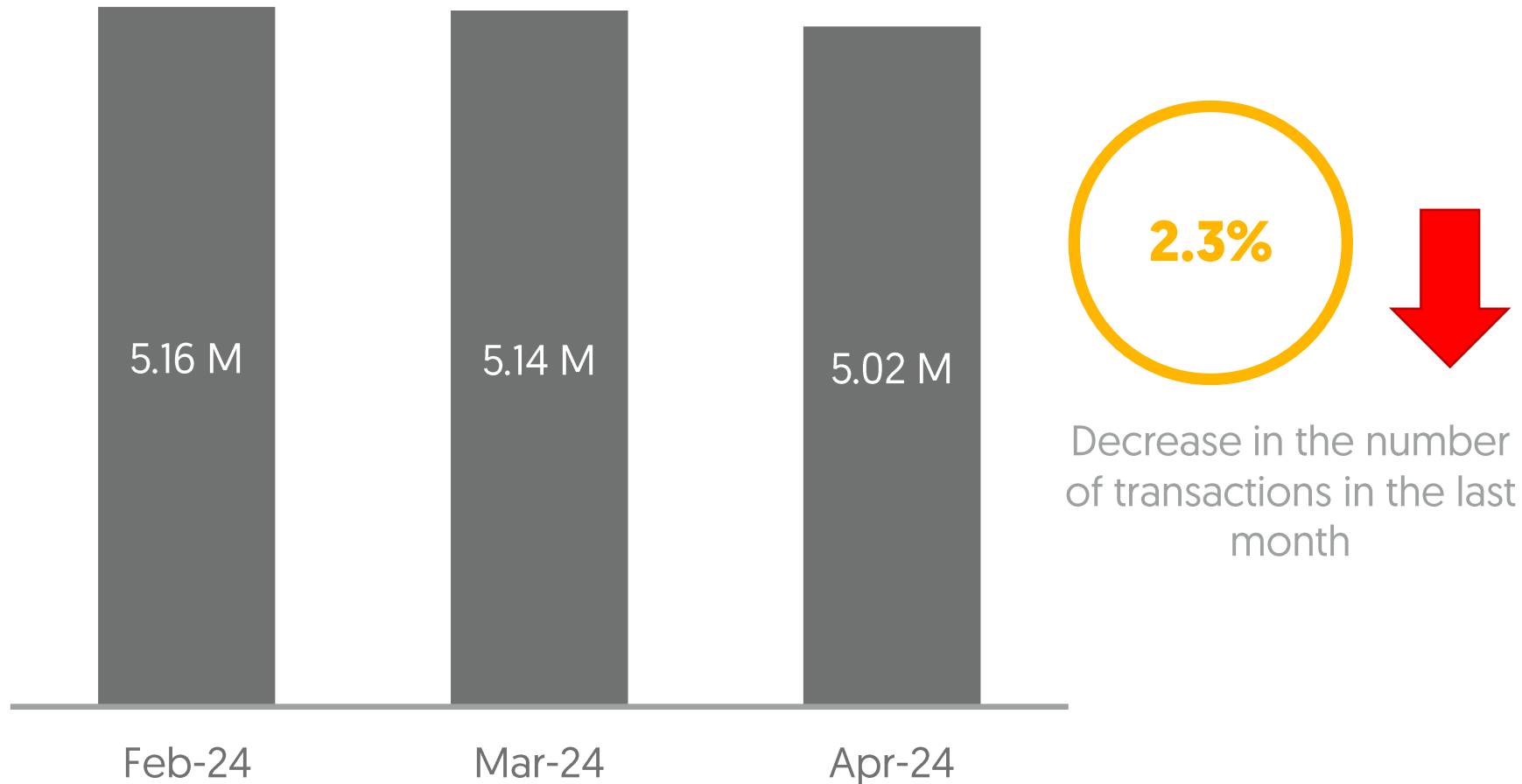
Billers
536



Services
1,810

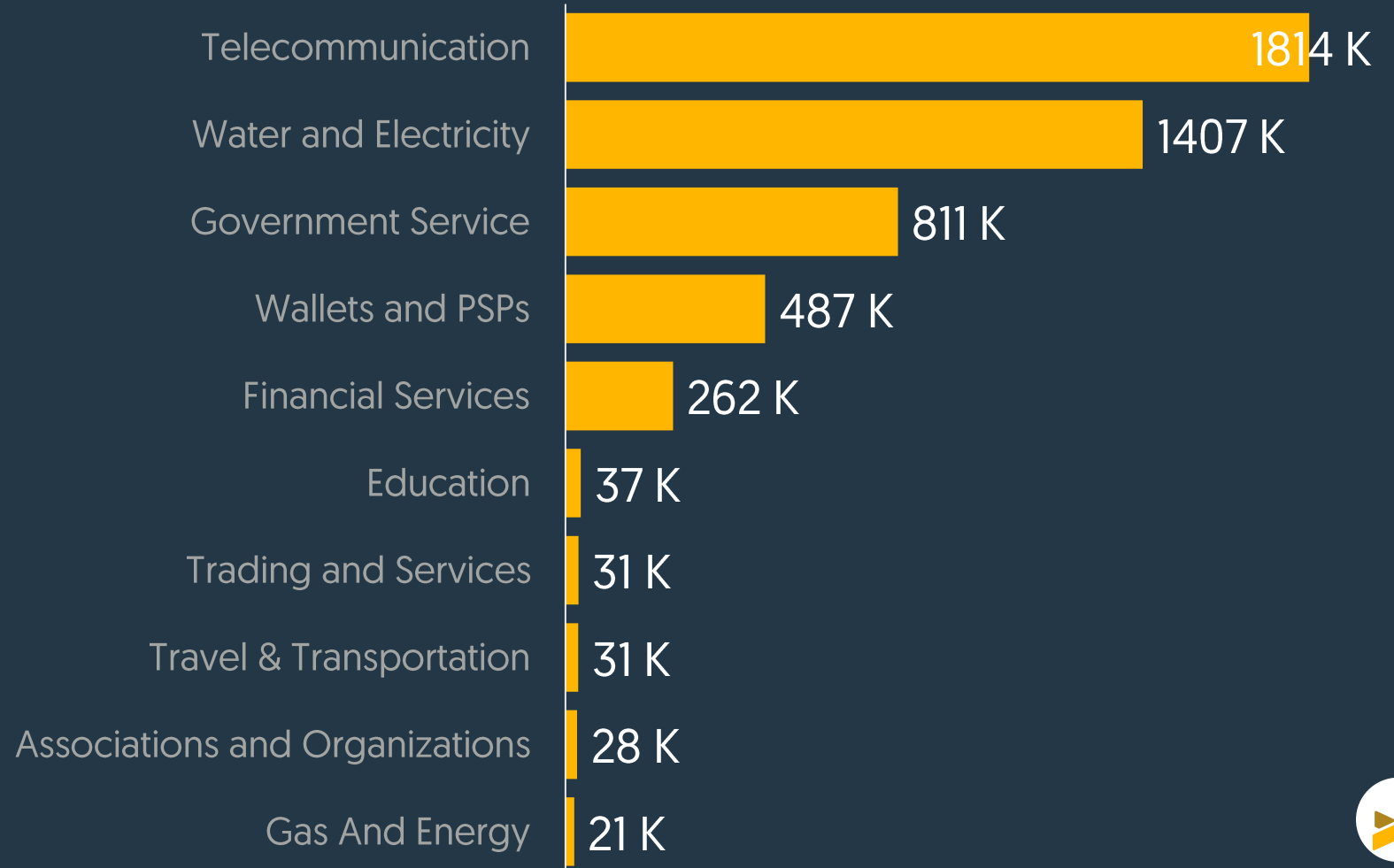
eFAWATEERcom Number of Transactions

Total Number of Transactions Over the Past 3 Months



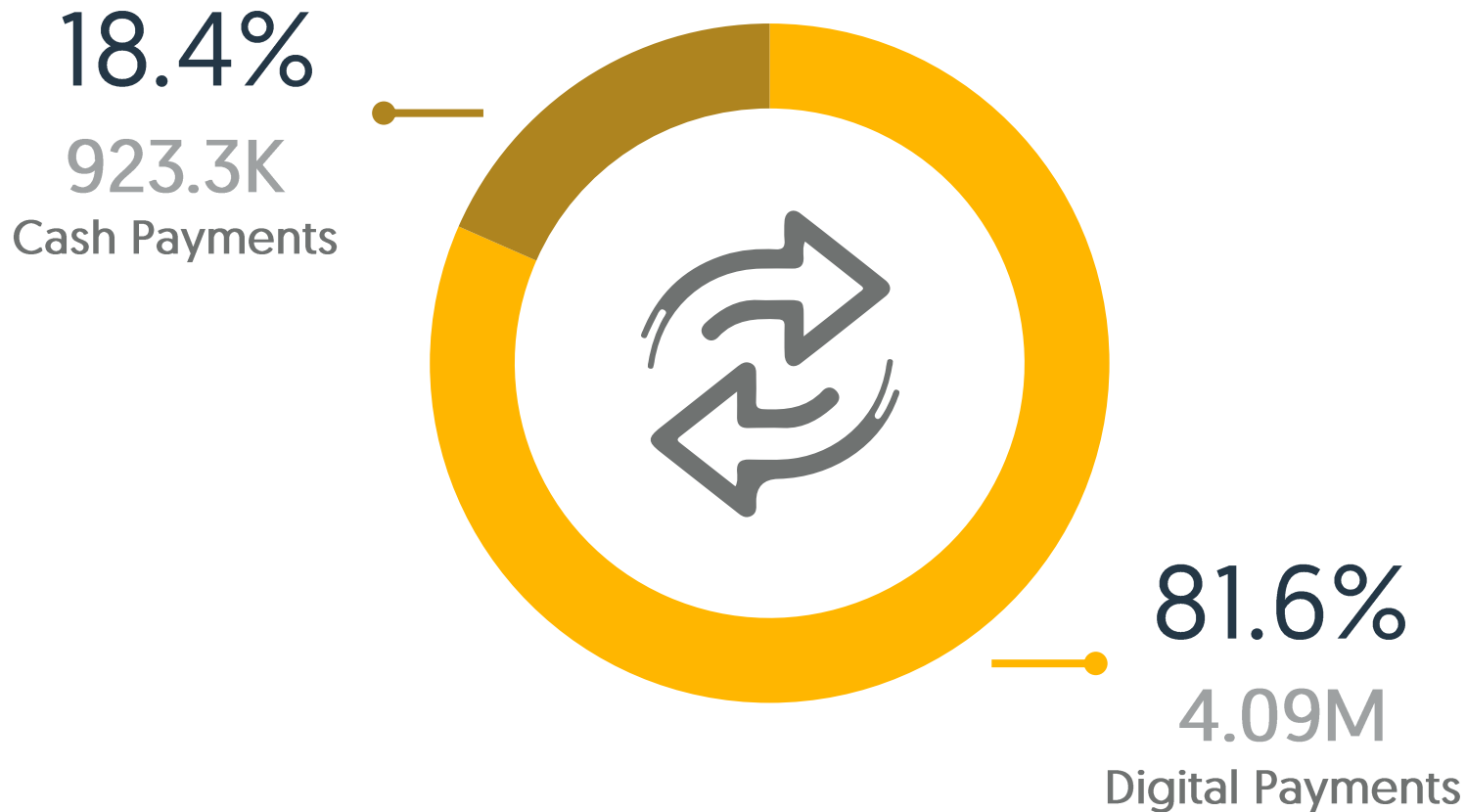
eFAWATEERcom Number of Transactions

Number of Transactions by Category



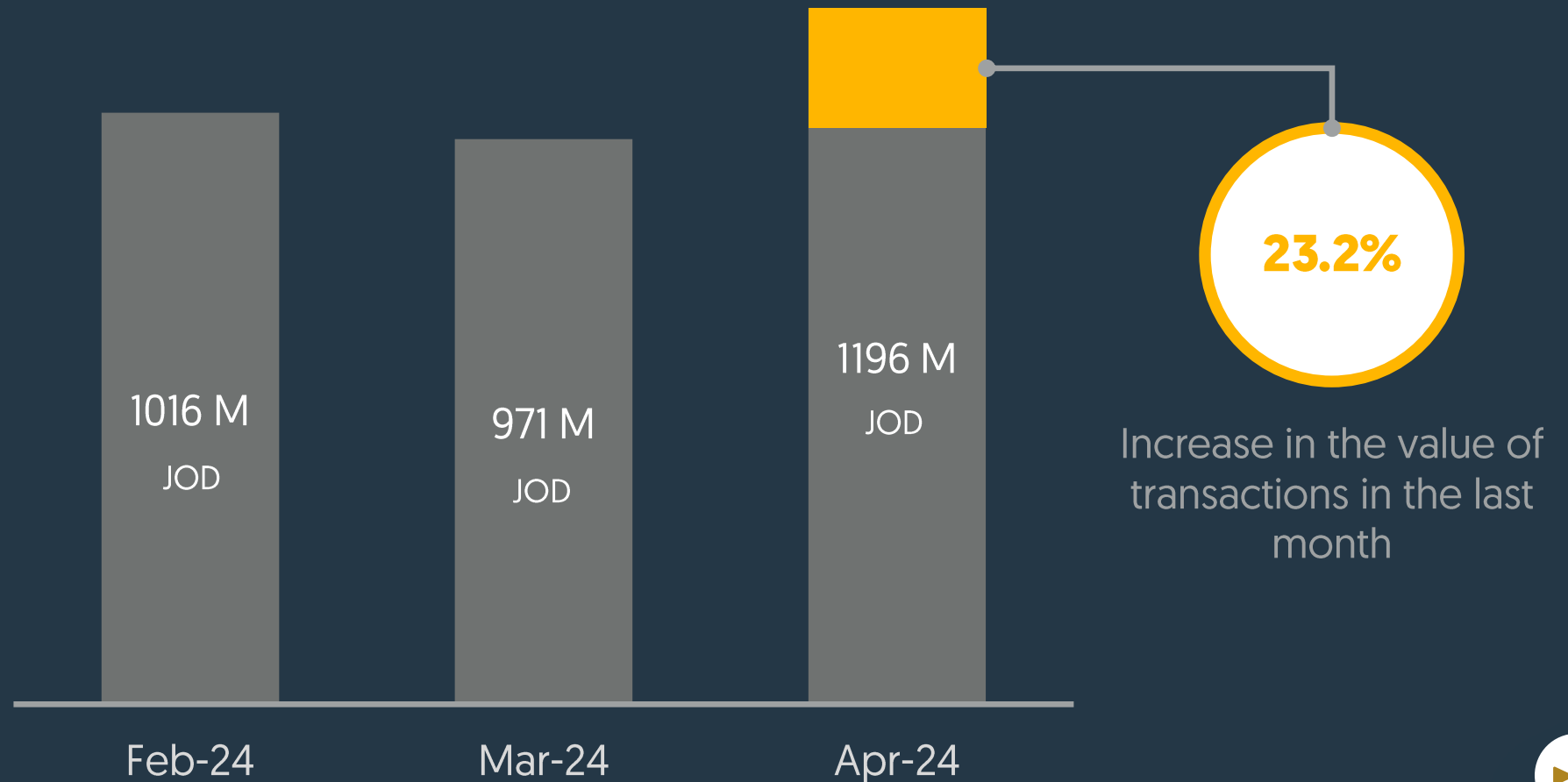
eFAWATEERcom Number of Transactions

Percentage Based on Payment Method



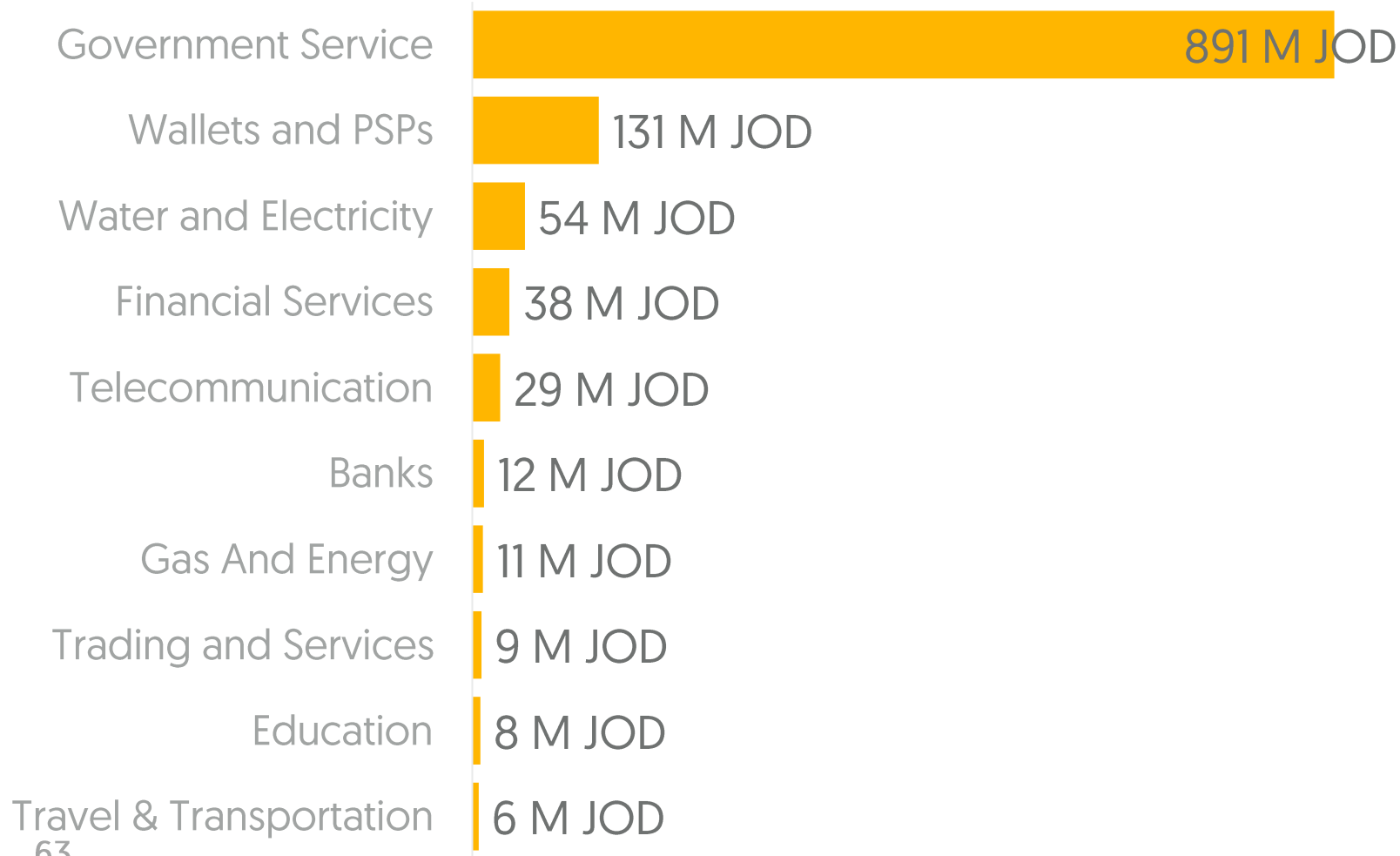
eFAWATEERcom Value of Transactions

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

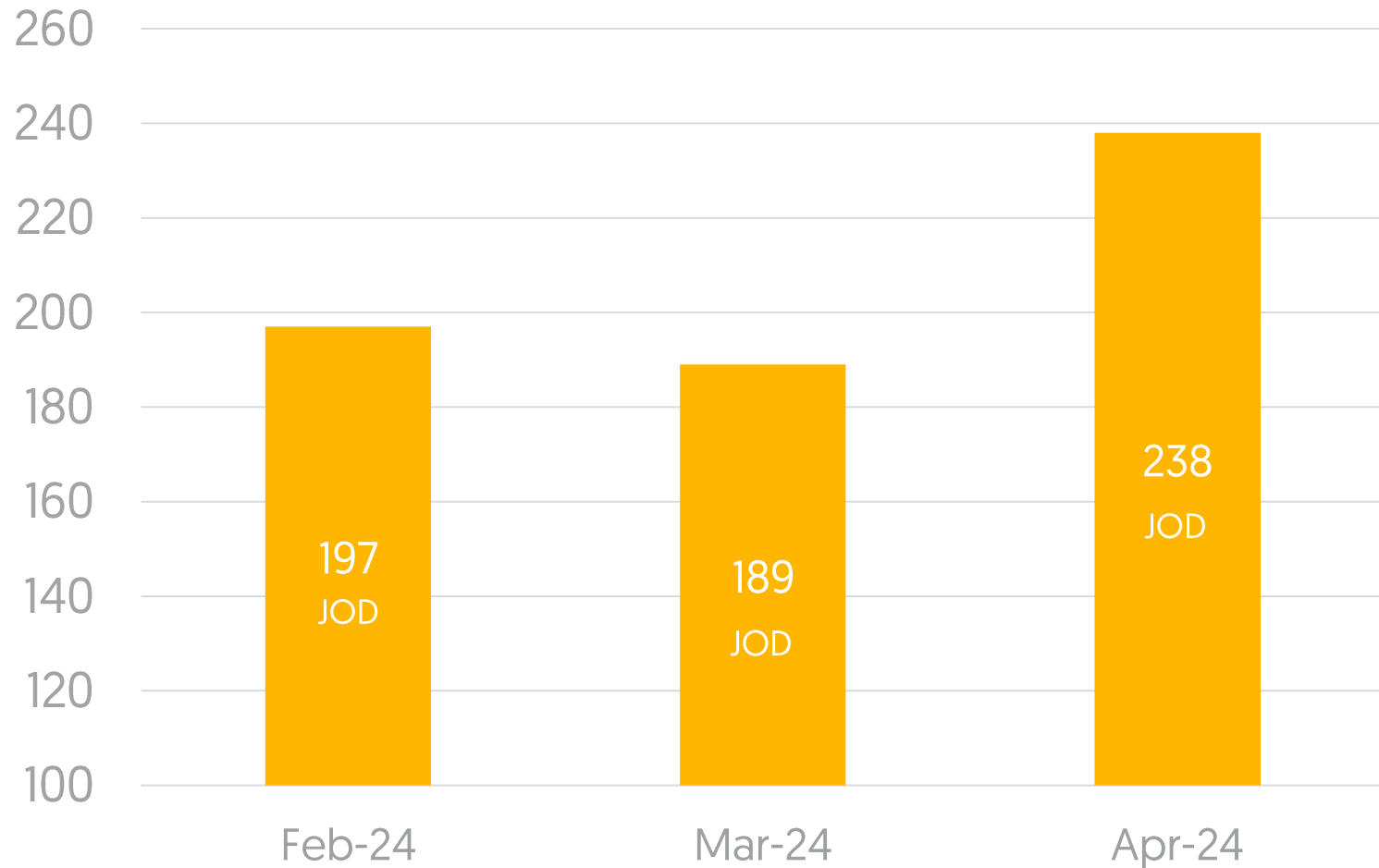
13.2%
158.4M JOD
Cash Payments



86.8%
1.04B JOD
Digital Payments

eFAWATEERcom Transactions

Average Value of Transactions Over the Past 3 Months





ACH
Automated Clearing House

Monthly Report

April 2024

66

Automated Clearing House



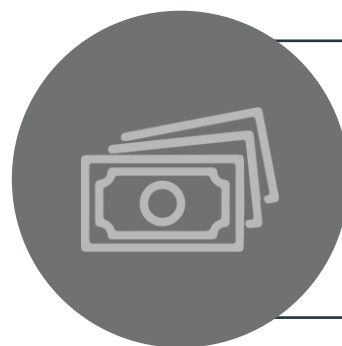
04.2024

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



Number of Transactions

3.67M



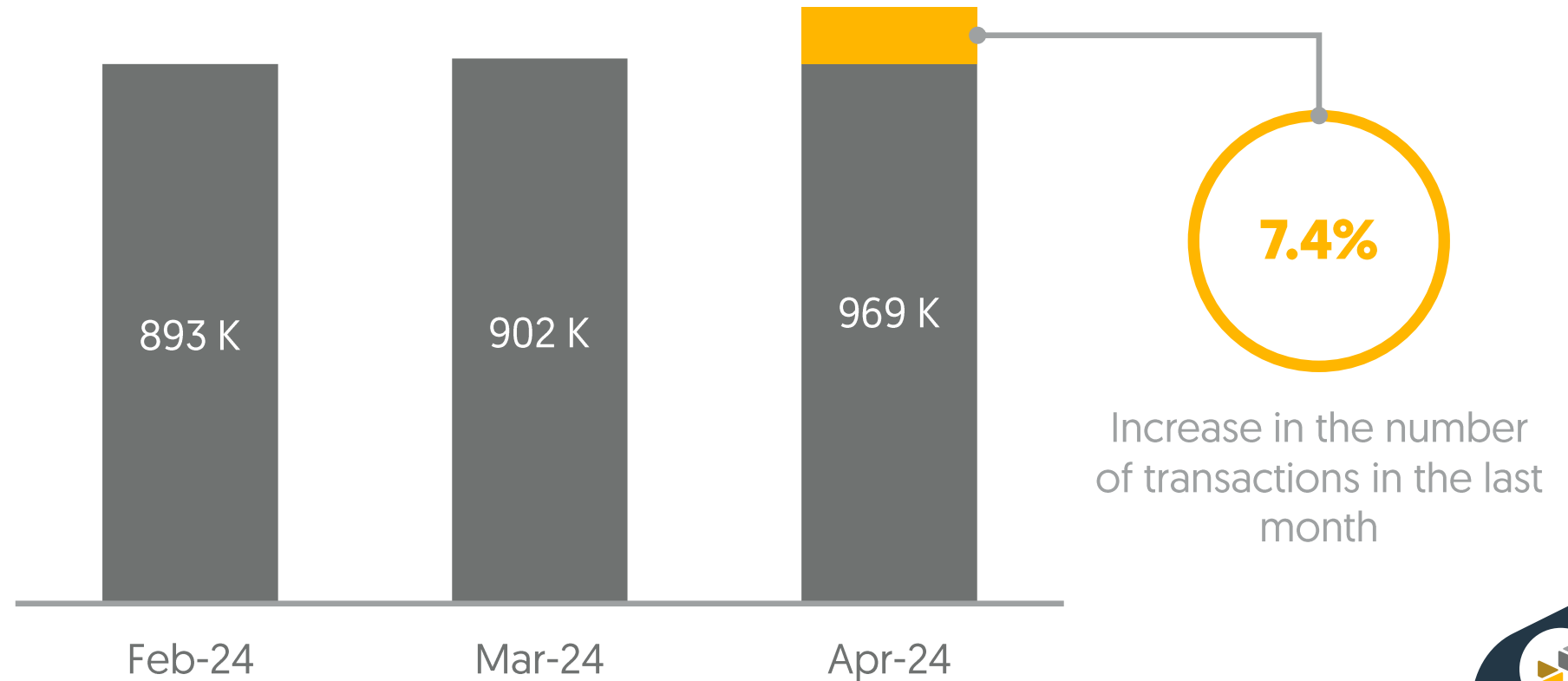
Value of Transactions

2.9B_{JOD}



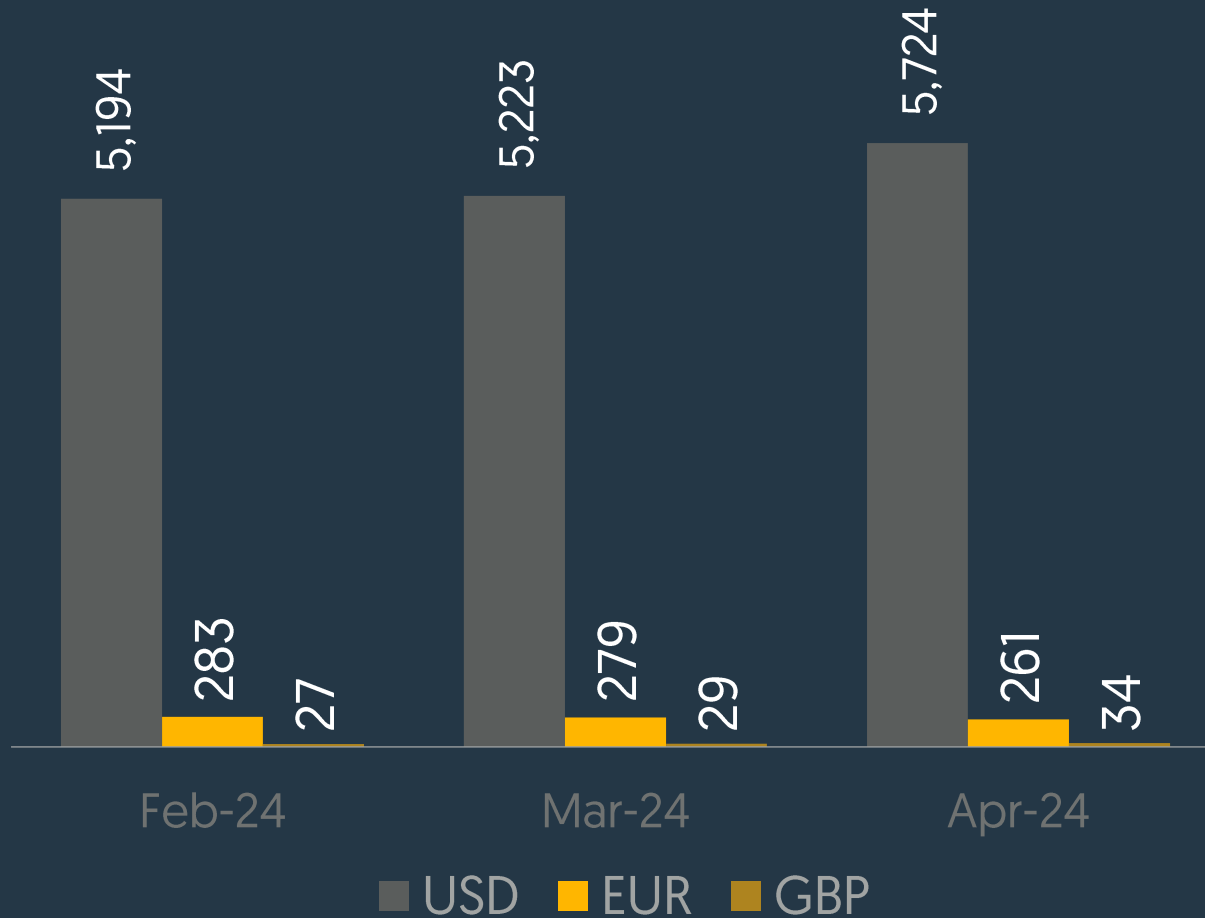
ACH Transactions

Total Number of Jordanian Dinar Transactions Over the Past 3 Months



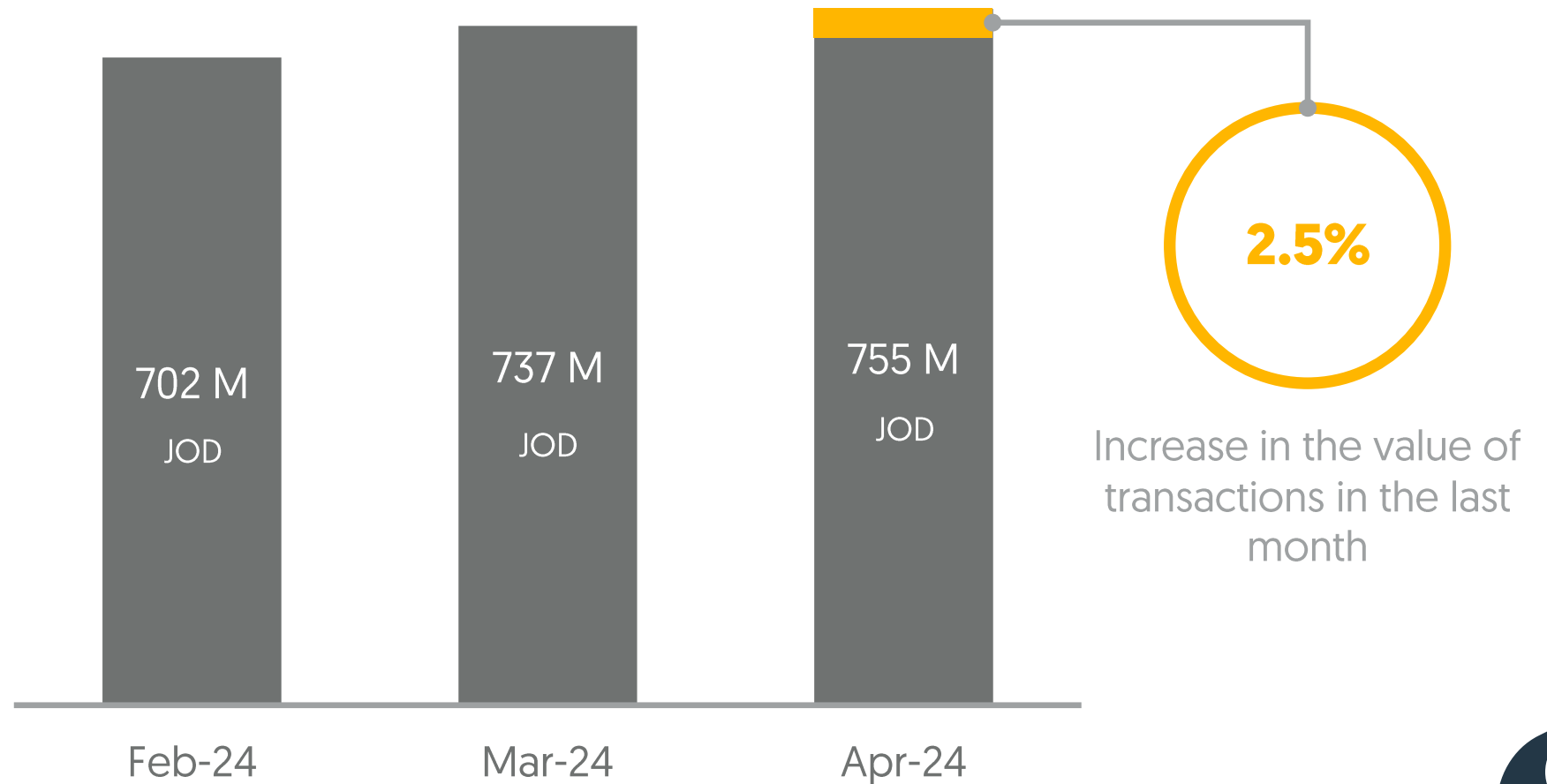
ACH Transactions

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



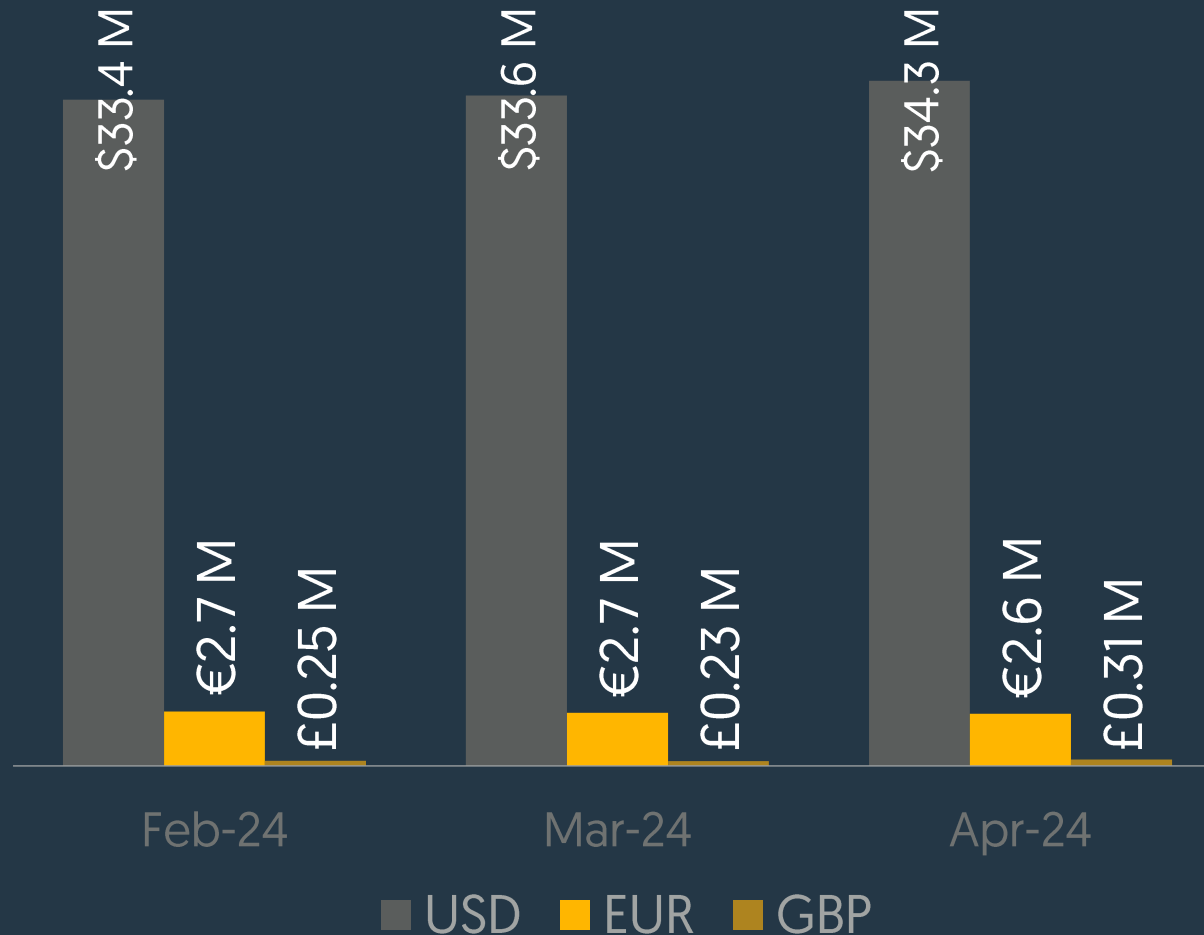
ACH Transactions

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

April 2024

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Electronic Cheque Clearing Unit



04.2024

Total Number and Value of Transactions Since the Beginning of 2024



Number of Transactions

2.1M



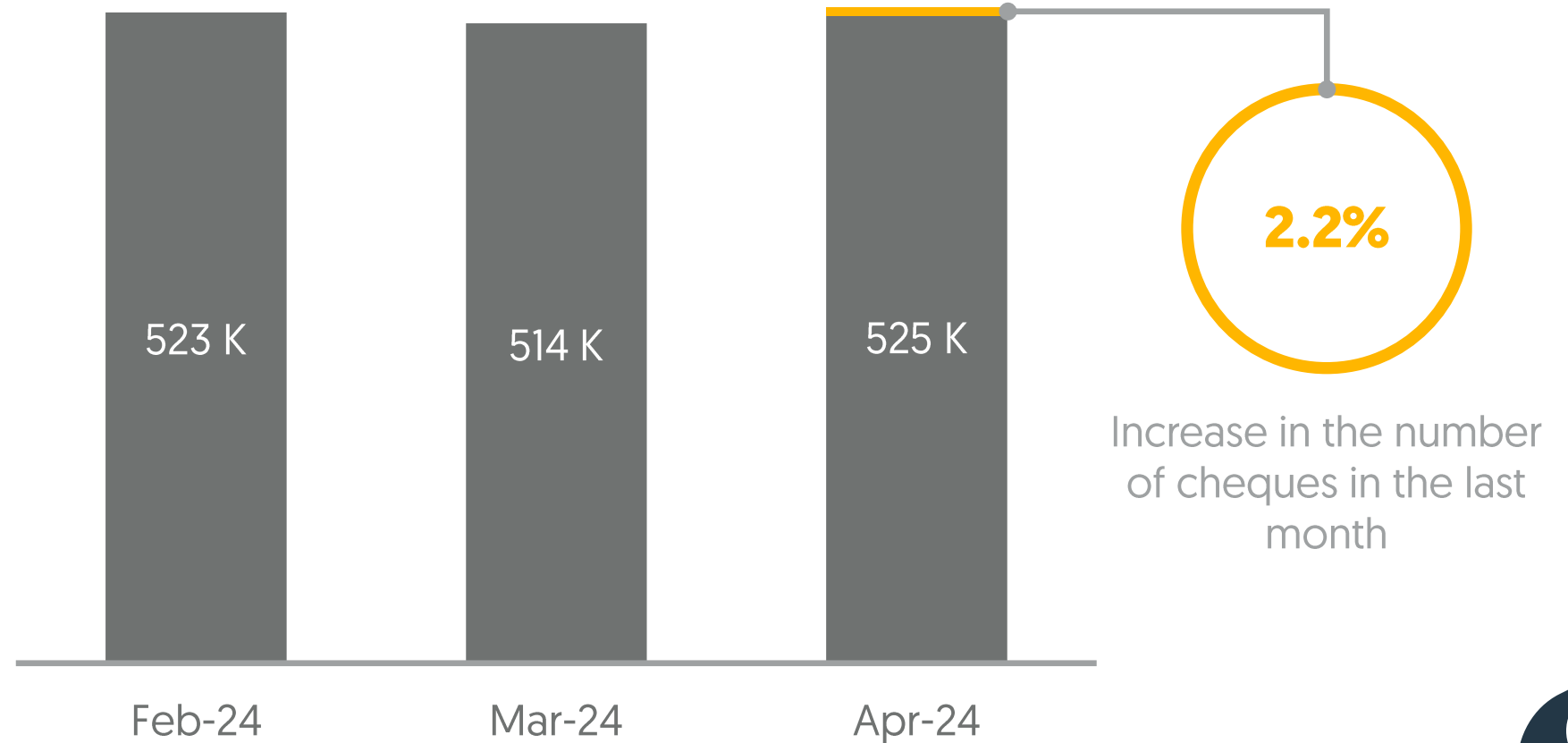
Value of Transactions

13.01B_{JOD}



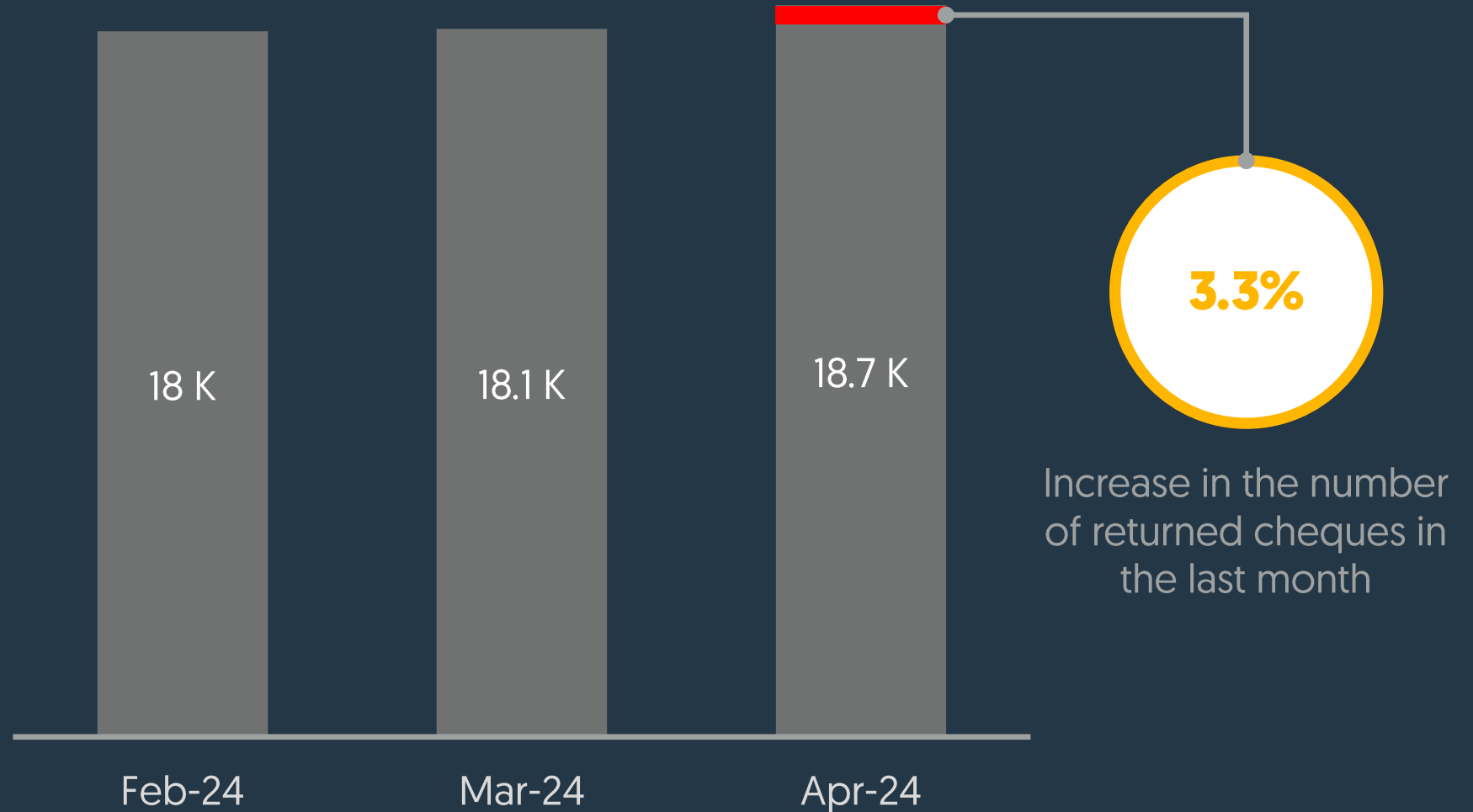
ECCU Cheques

Total Number of Inward Cheques Over the Past 3 Months



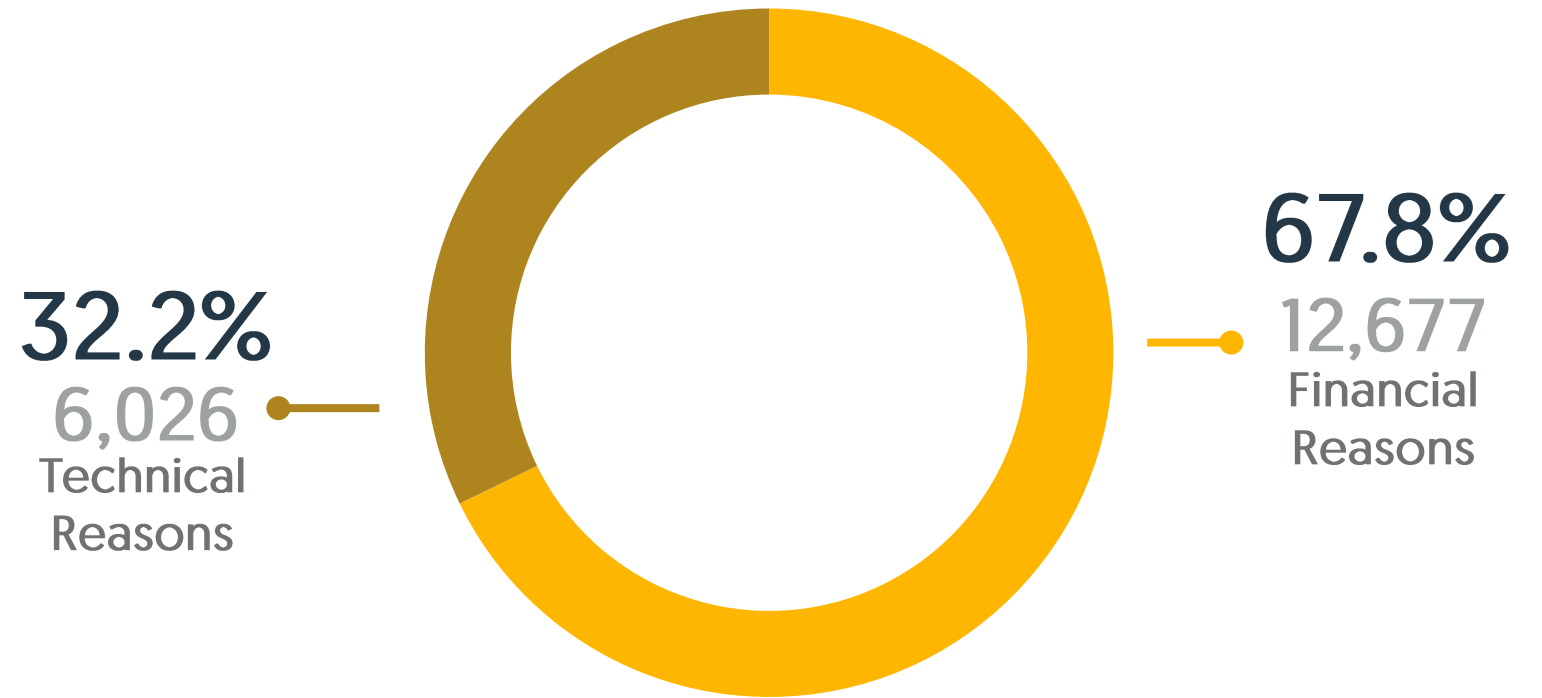
ECCU Returned Cheques

Total Number of Returned Cheques Over the Past 3 Months



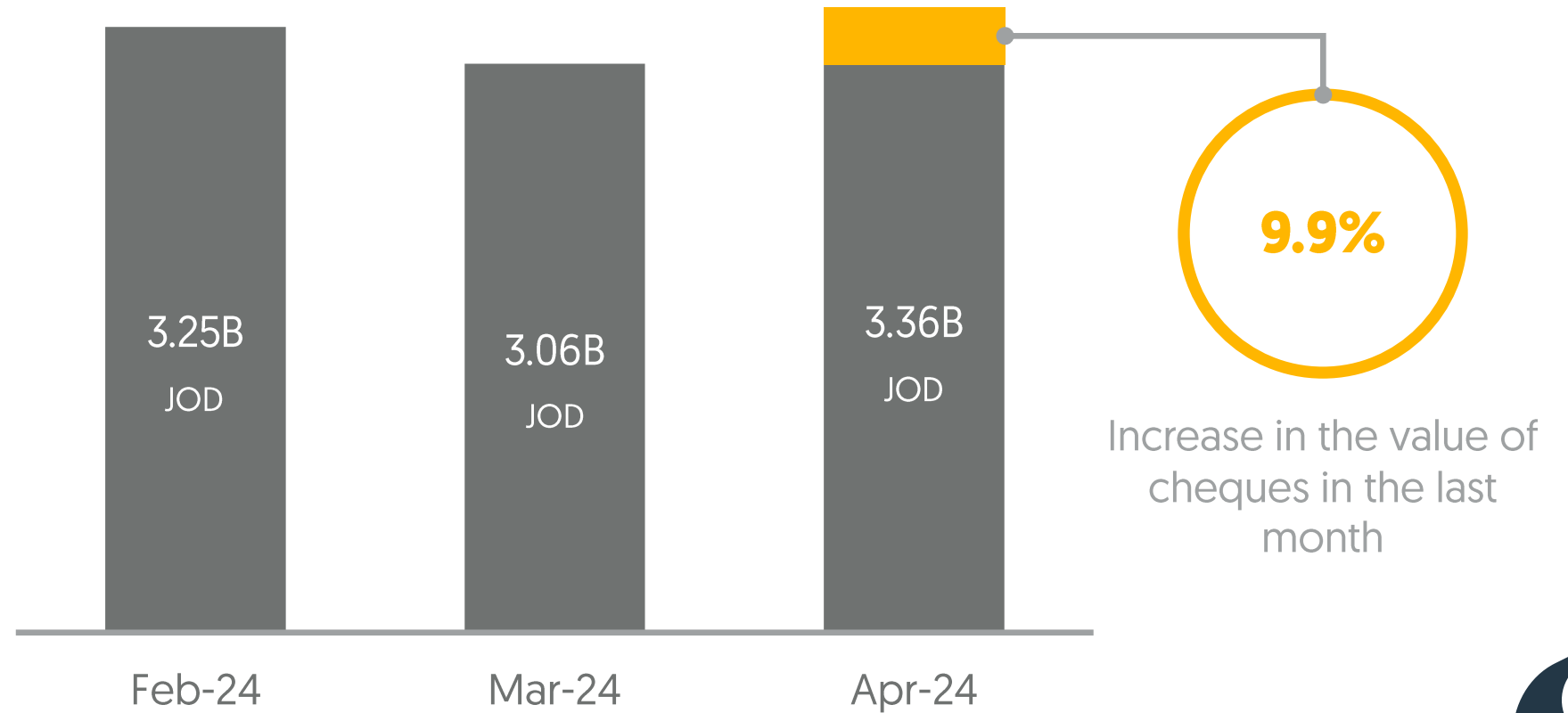
ECCU Cheques

Total Number of Returned Cheques due to Financial and Technical Reasons



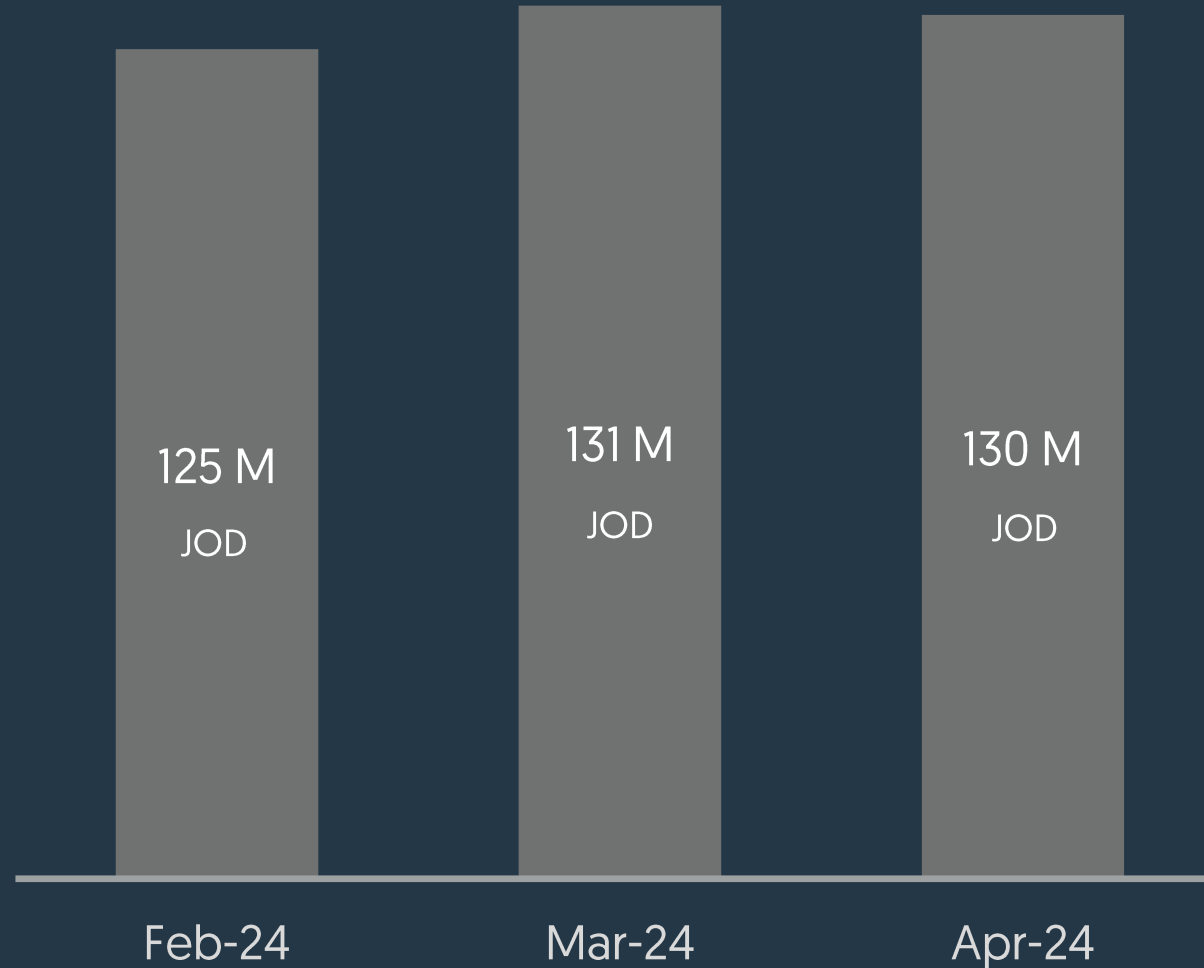
ECCU Cheques

Total Value of Inward Cheques Over the Past 3 Months



ECCU Returned Cheques

Total Value of Returned Cheques Over the Past 3 Months



Decrease in the value of returned cheques in the last month

ECCU Cheques

Total Value of Returned Cheques due to Financial and Technical Reasons

