



Jordan Payments & Clearing Company

Payment Systems Monthly Reports

June 2024



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ECCU
Electronic Cheque Clearing Unit

Monthly Report



Systems Summary

Monthly Report

June 2024

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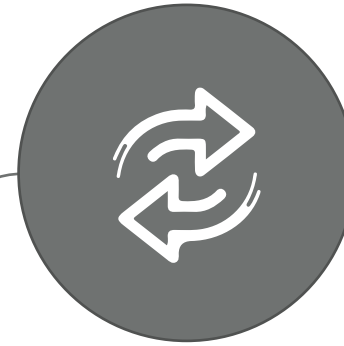
06.2024

CliQ Summary



Number of
Users

1.43M



Number of
Transactions

6.43M



Value of
Transactions

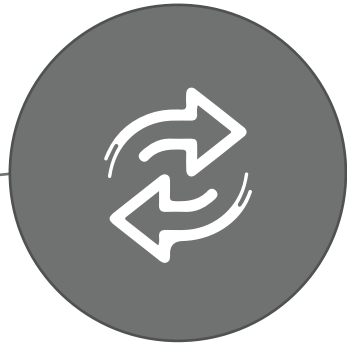
963M_{JOD}

JoMoPay Summary



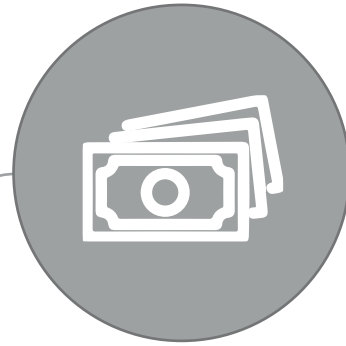
Number of
Users

2.29M



Number of
Transactions

4.5M



Value of
Transactions

426M_{JOD}



Number of
Users

4.31M



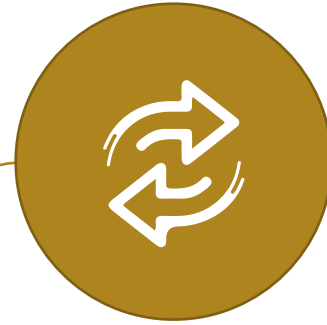
Number of
Billers

551



Number of
Services

1,844



Number of
Transactions

5.14M



Value of
Transactions

919M_{JOD}



ACH Summary

Automated Clearing House



Total Number of
Transactions

890K



Number of JOD
Transactions

885K



Value of JOD
Transactions

697M_{JOD}



ECCCU
Electronic Cheque Clearing Unit

Summary



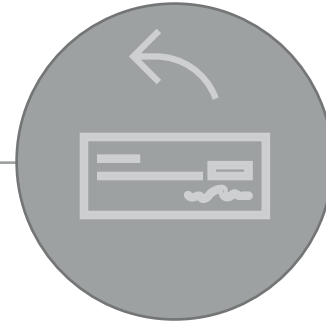
Number of
Cheques

519K



Value of
Cheques

2.9B_{JOD}



Number of
Returned Cheques

19.5K



Value of Returned
Cheques

117M_{JOD}



Monthly Report

June 2024

Instant Payment System for
Transfers Issued by Banks

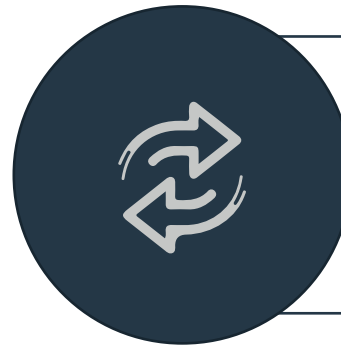
9



06.2024

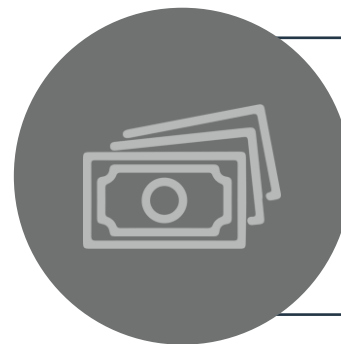
Total Number and Value of Transactions Since the Beginning of 2024

Transfers Issued by Banks



Number of Transactions

32.9M

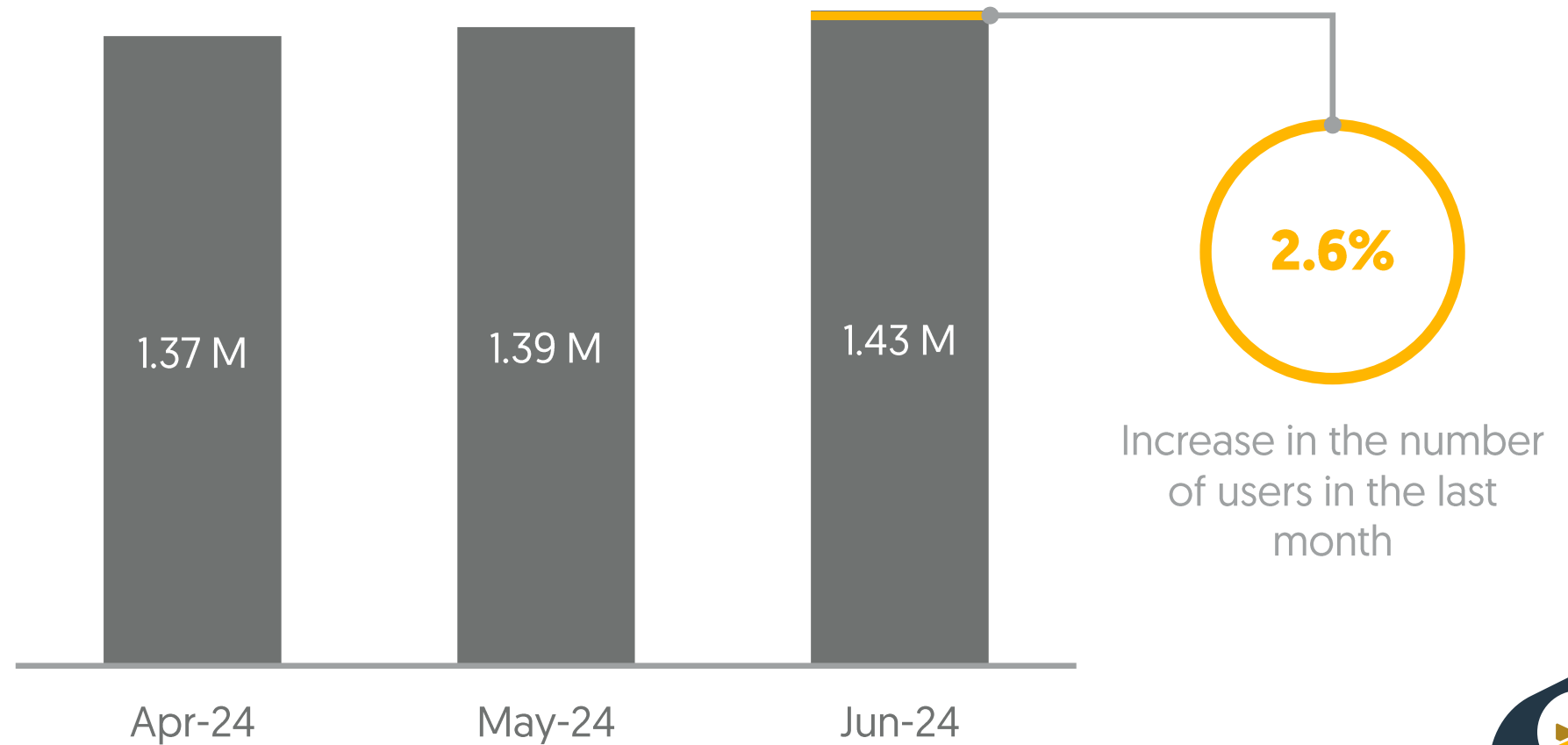


Value of Transactions

4.95B_{JOD}

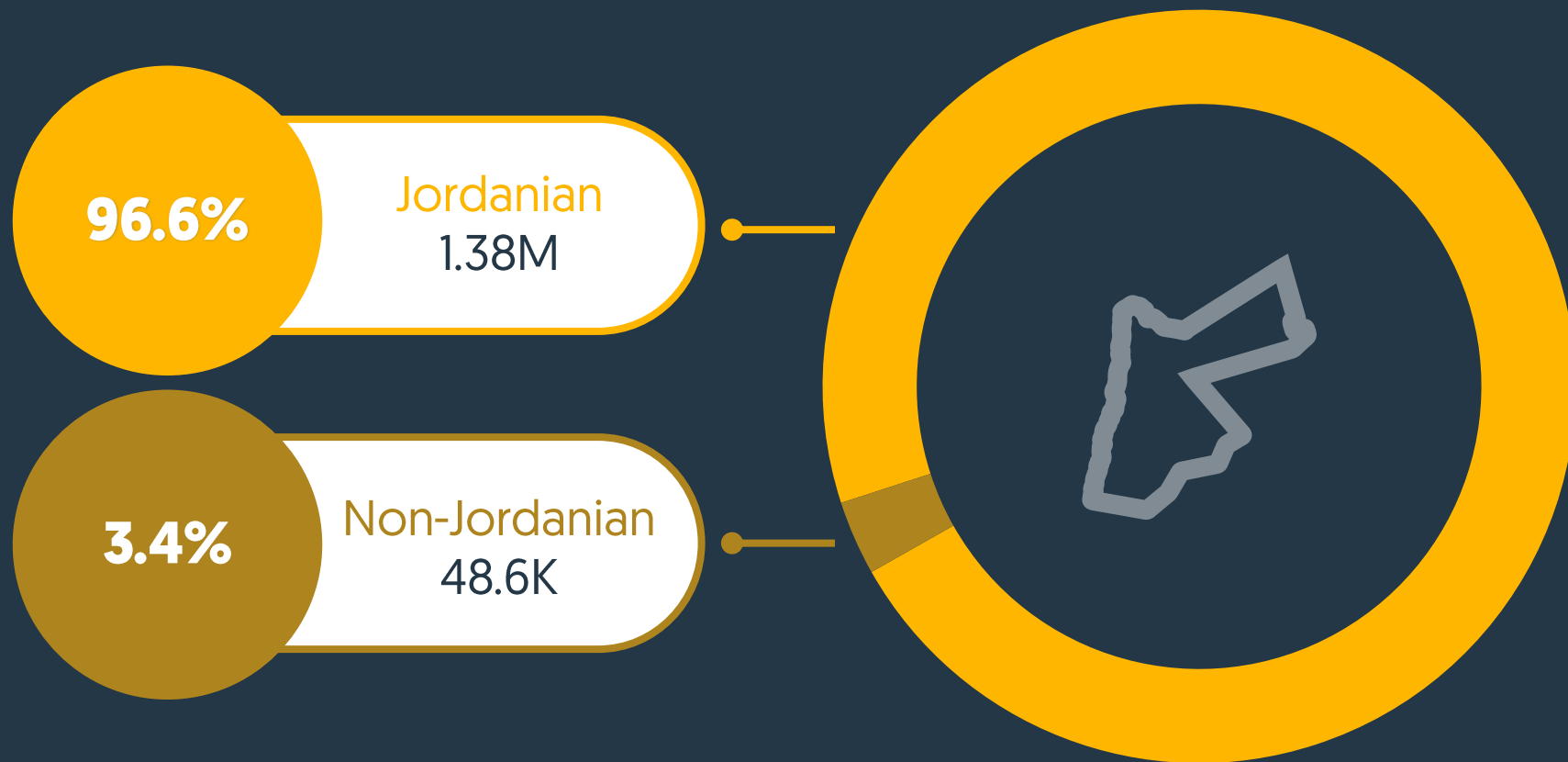
CliQ Users

Total Number of Users Over the Past 3 Months



CliQ Users

Percentage of Users Based on Nationality

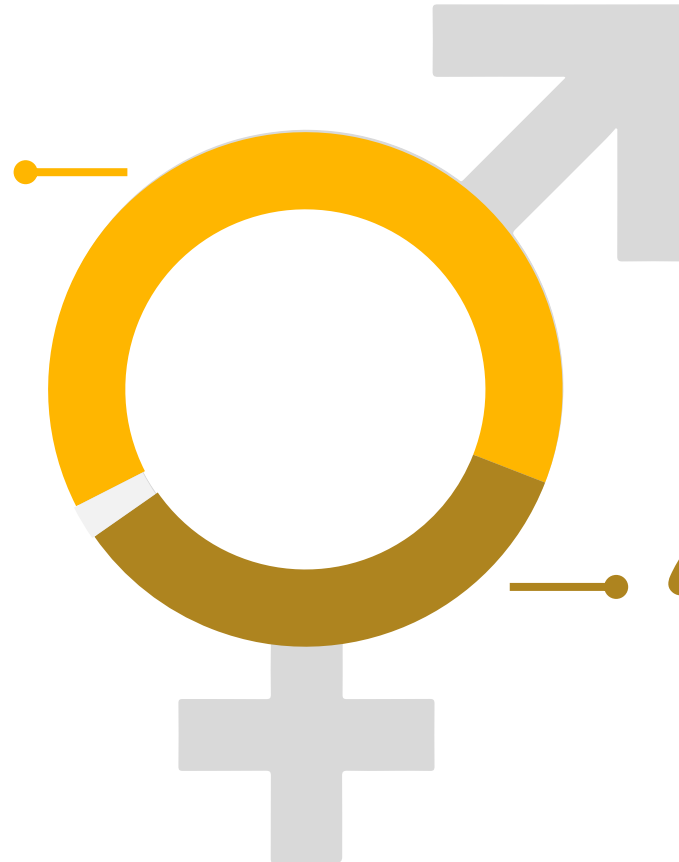


CliQ Users

Percentage of Users Based on Gender

62.8%

898.1K
Male Users



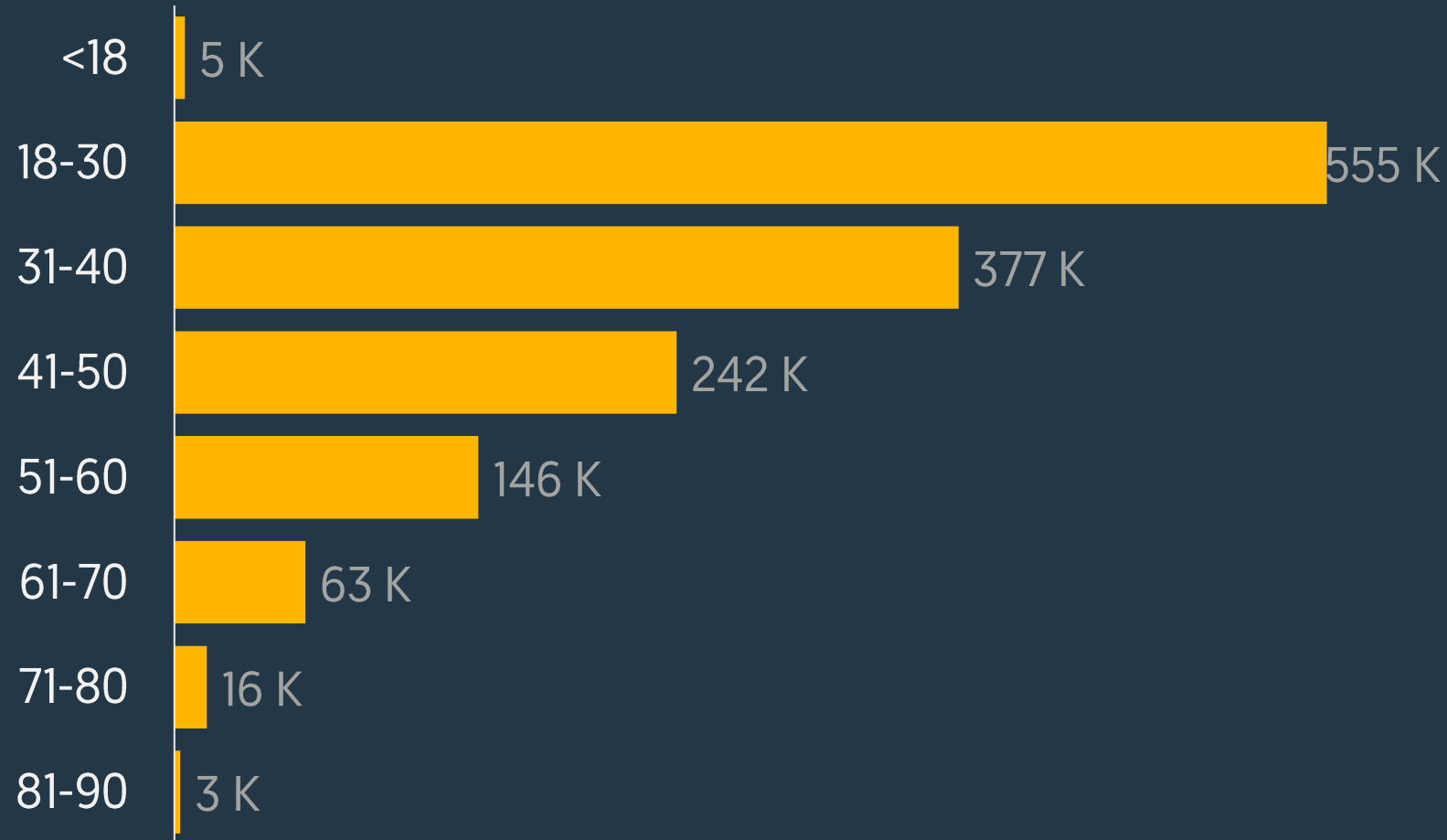
34.7%

496.2K
Female Users



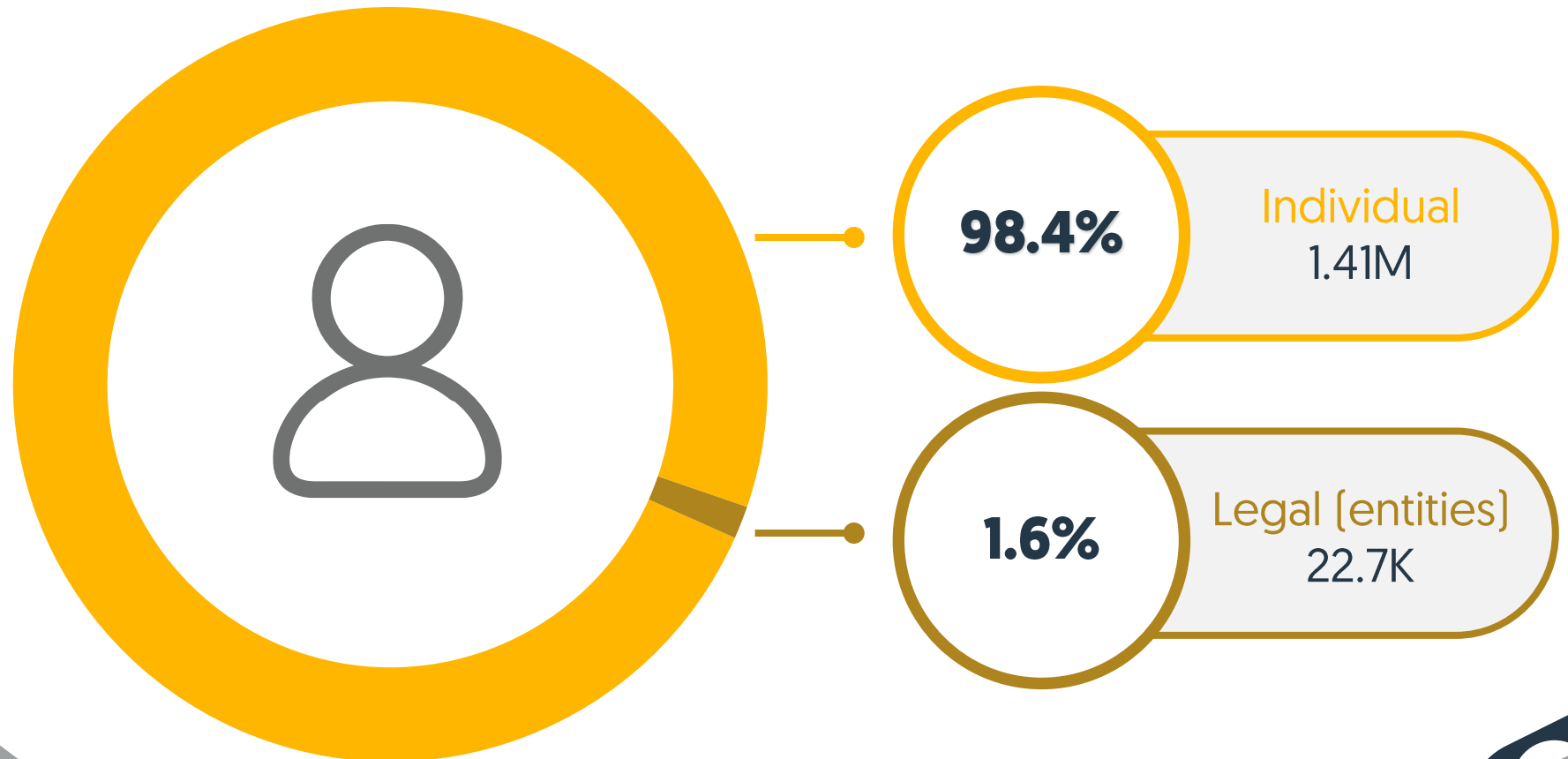
CliQ Users

Number of Users Based on Age Group



CliQ Users

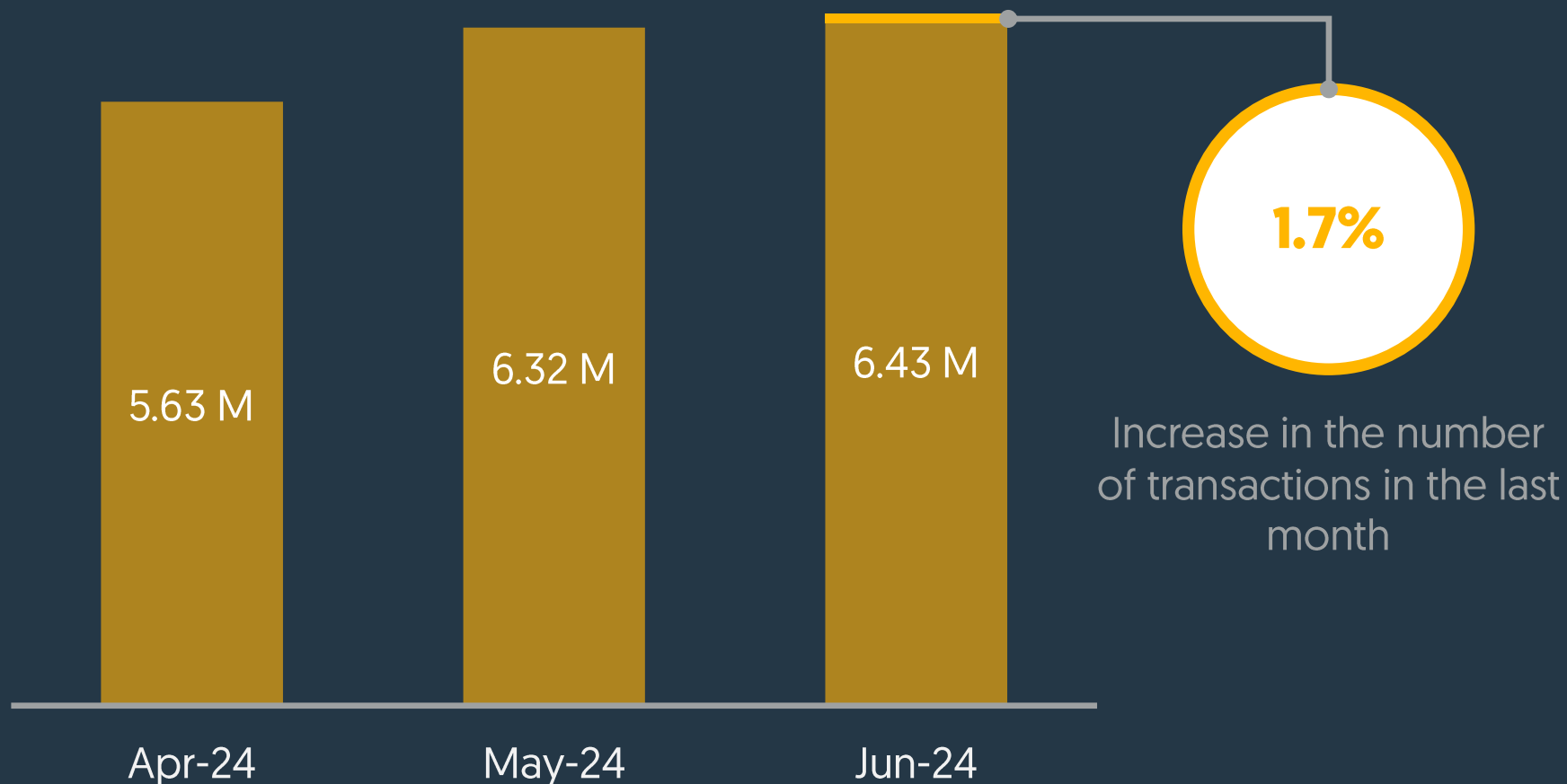
Percentage of Users Based on Customer Type



CliQ Number of Transactions

Total Number of Transactions Over the Past 3 Months

Transfers Issued by Banks



CliQ Number of Transactions

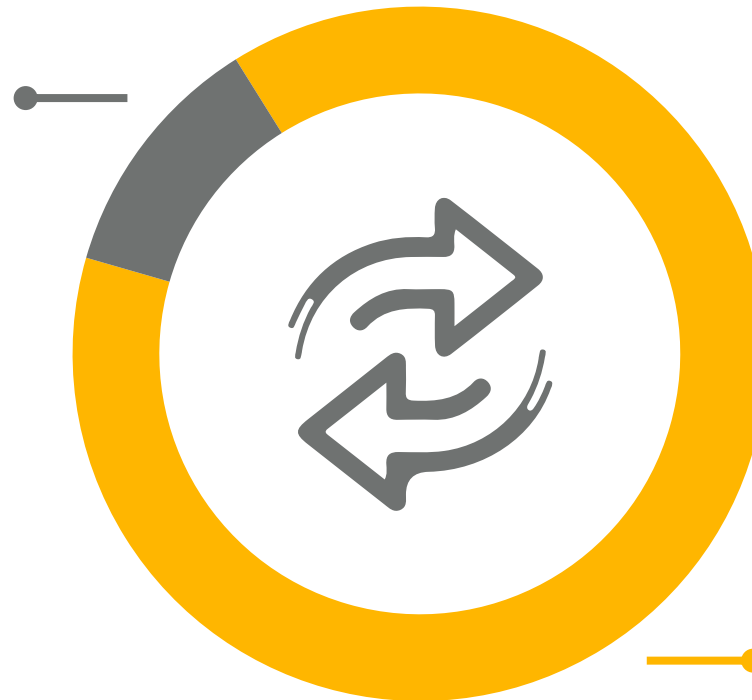
Percentage Based on Transaction Type

Transfers Issued by Banks

13.2%

846.1K

Purchases



86.8%

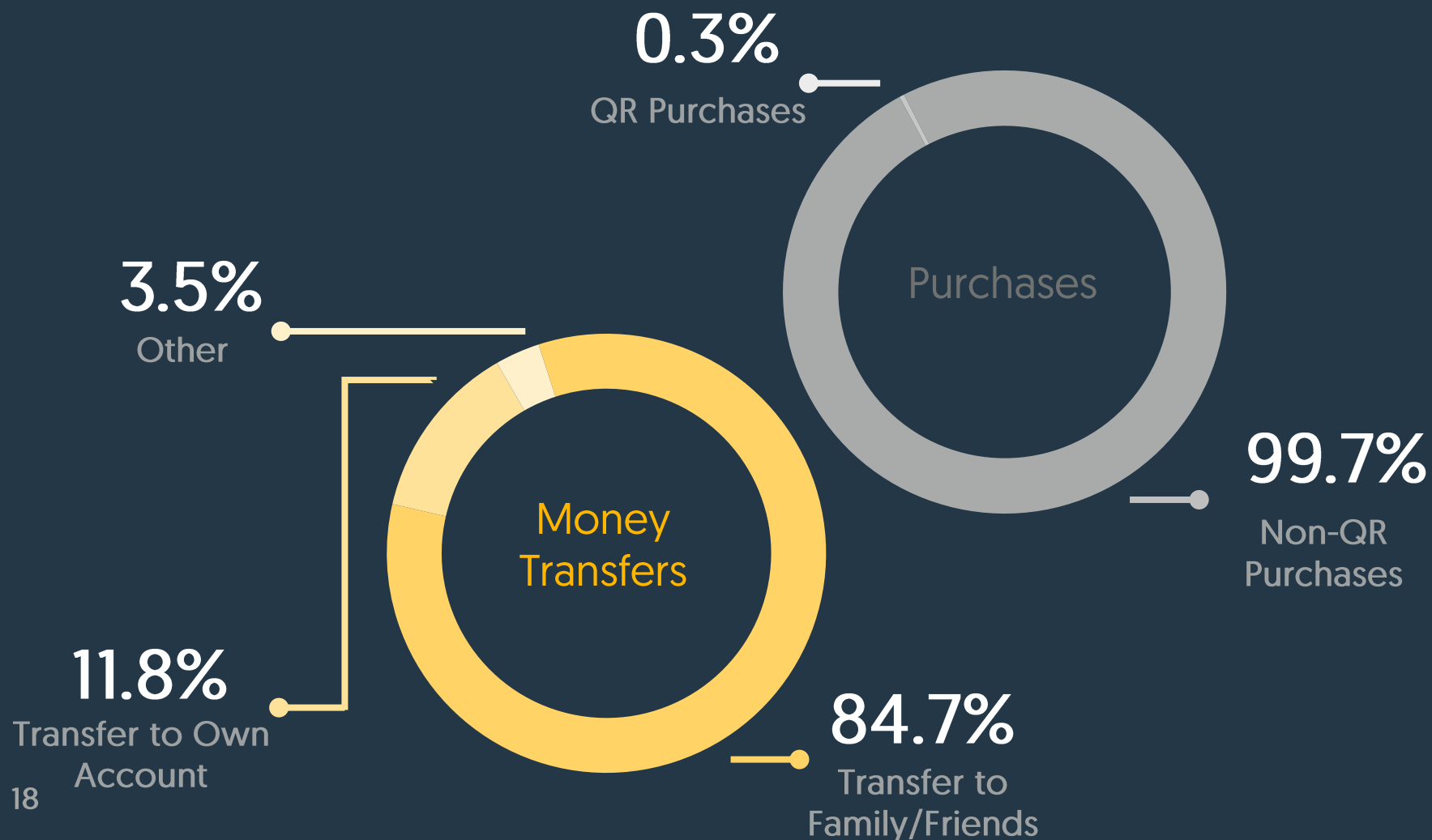
5.6M

Money Transfers

CliQ Number of Transactions

Percentage Based on Transaction Type Sub-Category

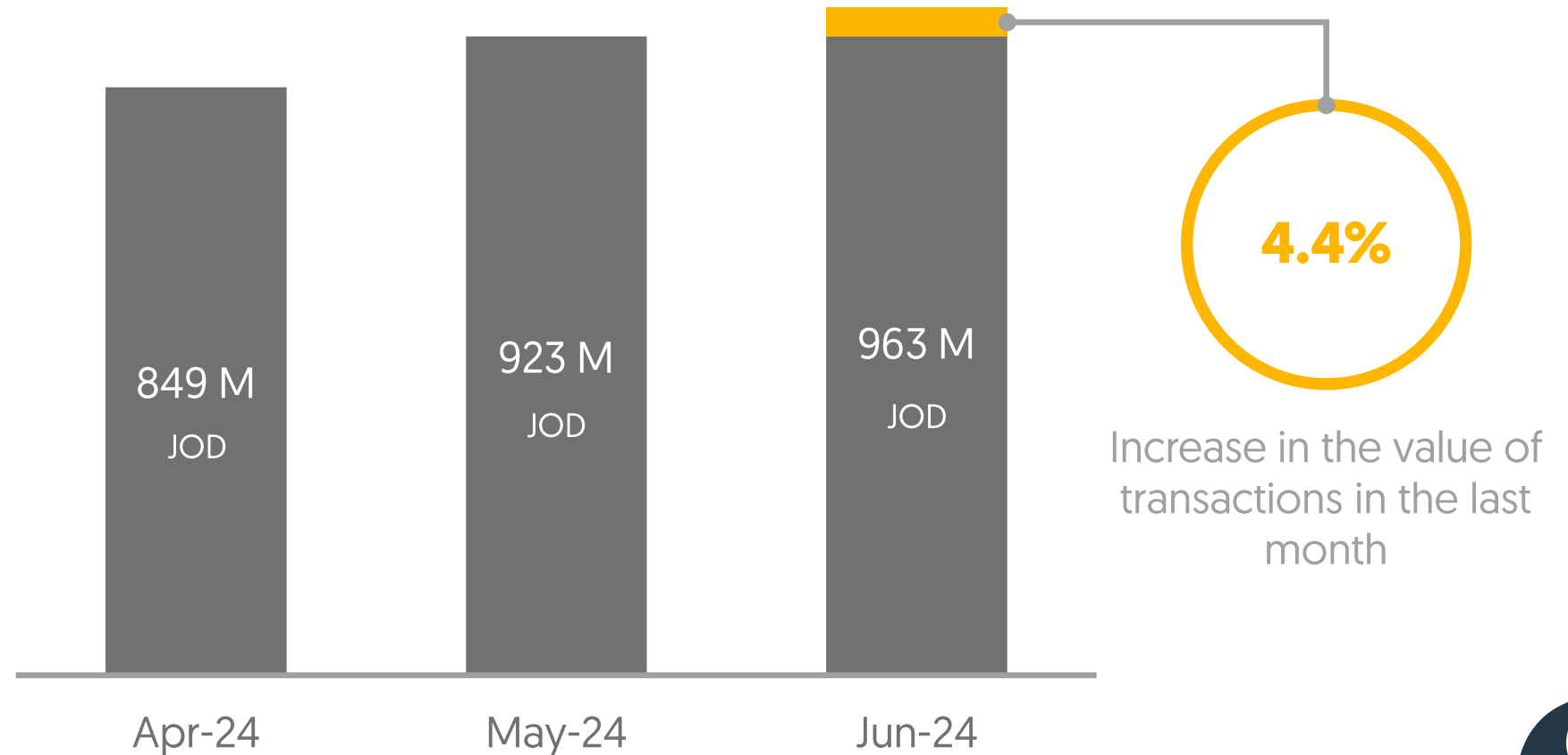
Transfers Issued by Banks



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

17.3%
167M JOD
Purchases

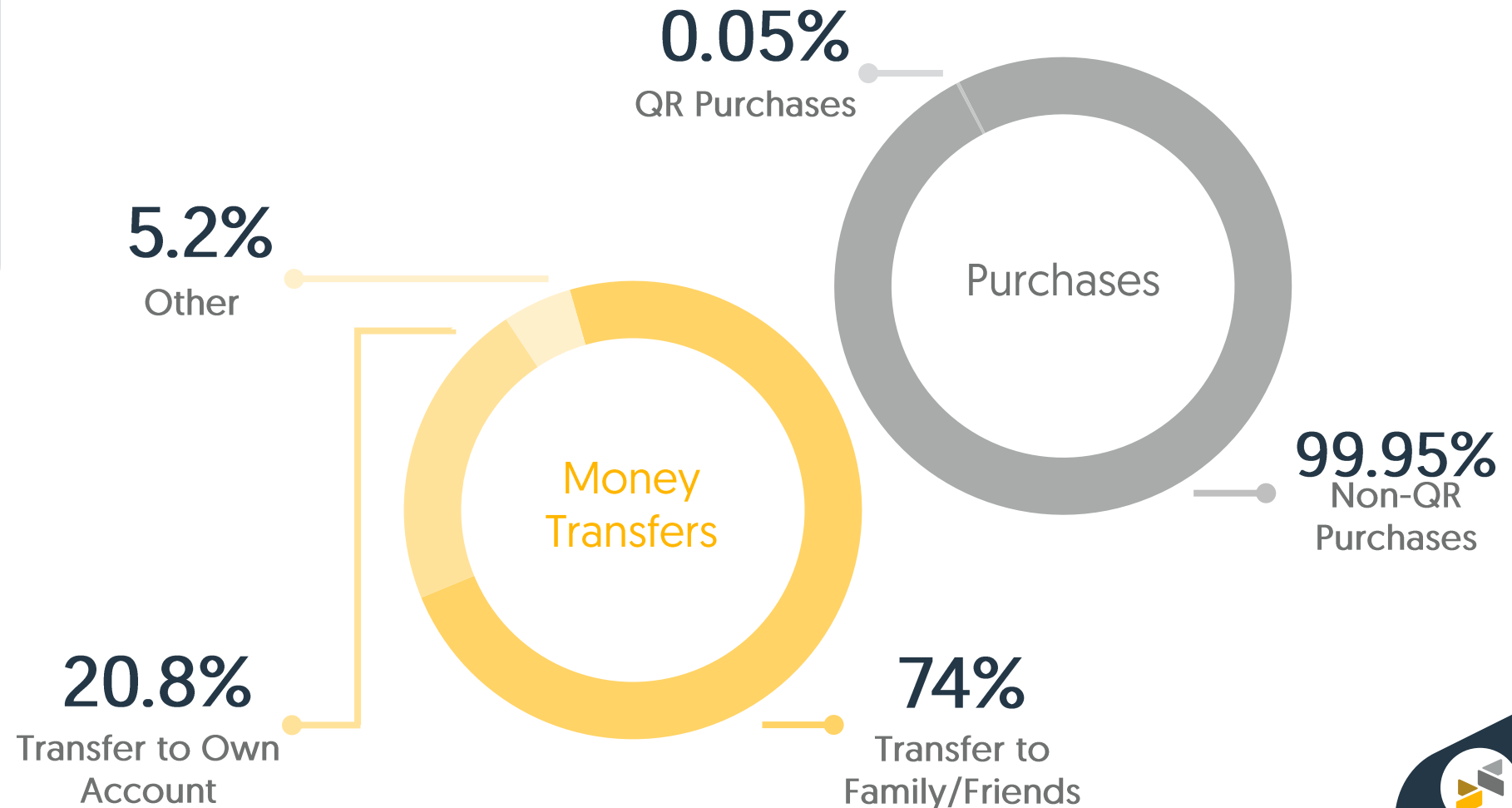


82.7%
796.1M JOD
Money Transfers

CliQ Value of Transactions

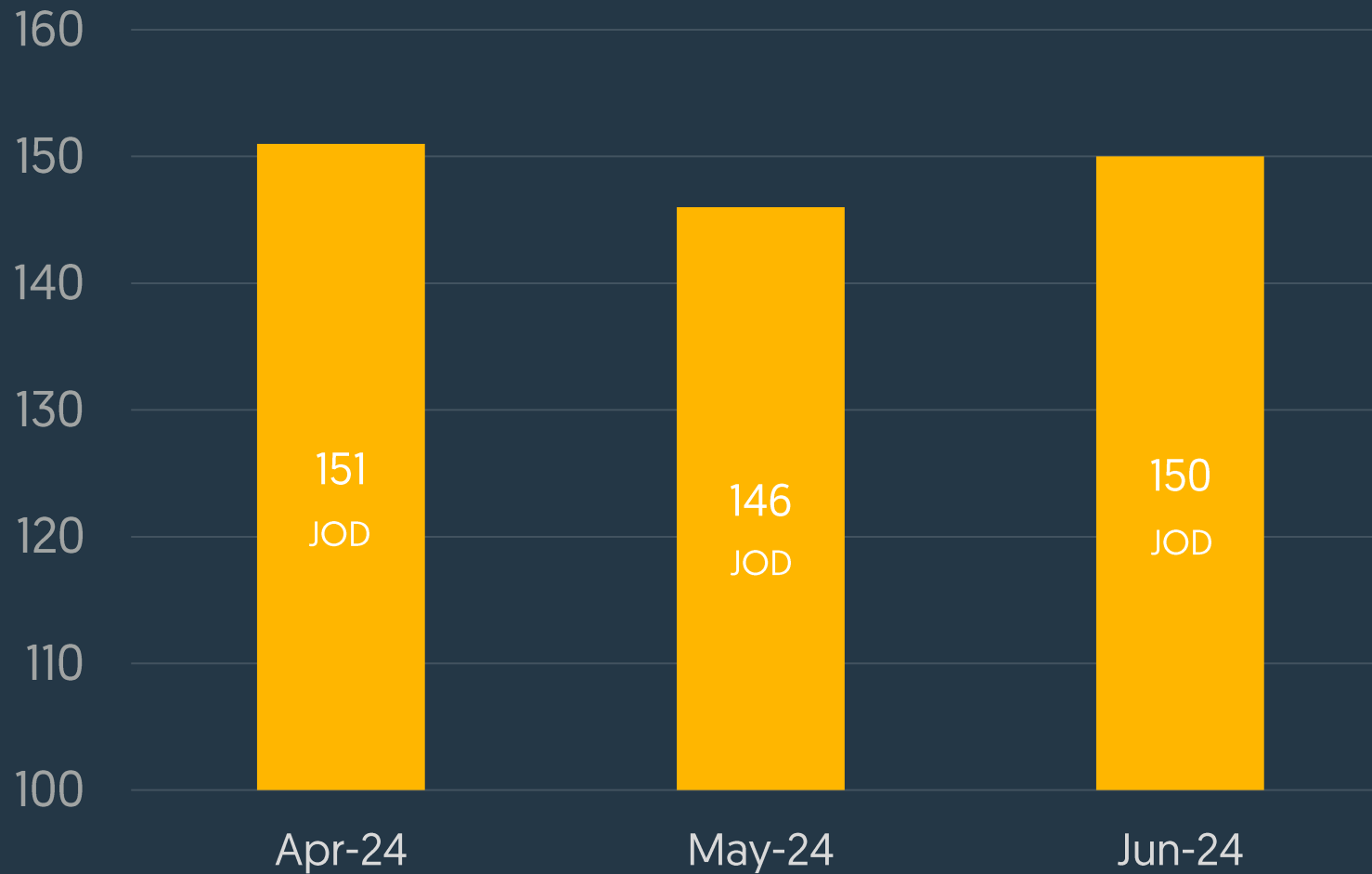
Percentage Based on Transaction Type Sub-Category

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



25.6%

1.06M

On Us



74.4%

3.08M

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



20.1%

136.3M JOD

On Us



79.9%

542M JOD

Off Us

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



JoMoPay
Jordan Mobile Payment

Monthly Report

June 2024

Jordan Mobile Payments Switch for
Transfers Issued by Mobile Wallets

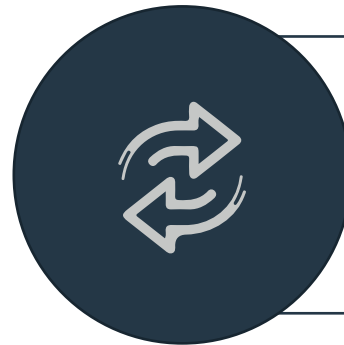
25



06.2024

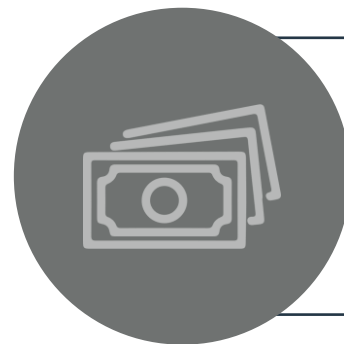
Total Number and Value of Transactions Since the Beginning of 2024

Transfers Issued by Mobile Wallets



Number of Transactions

24.2M



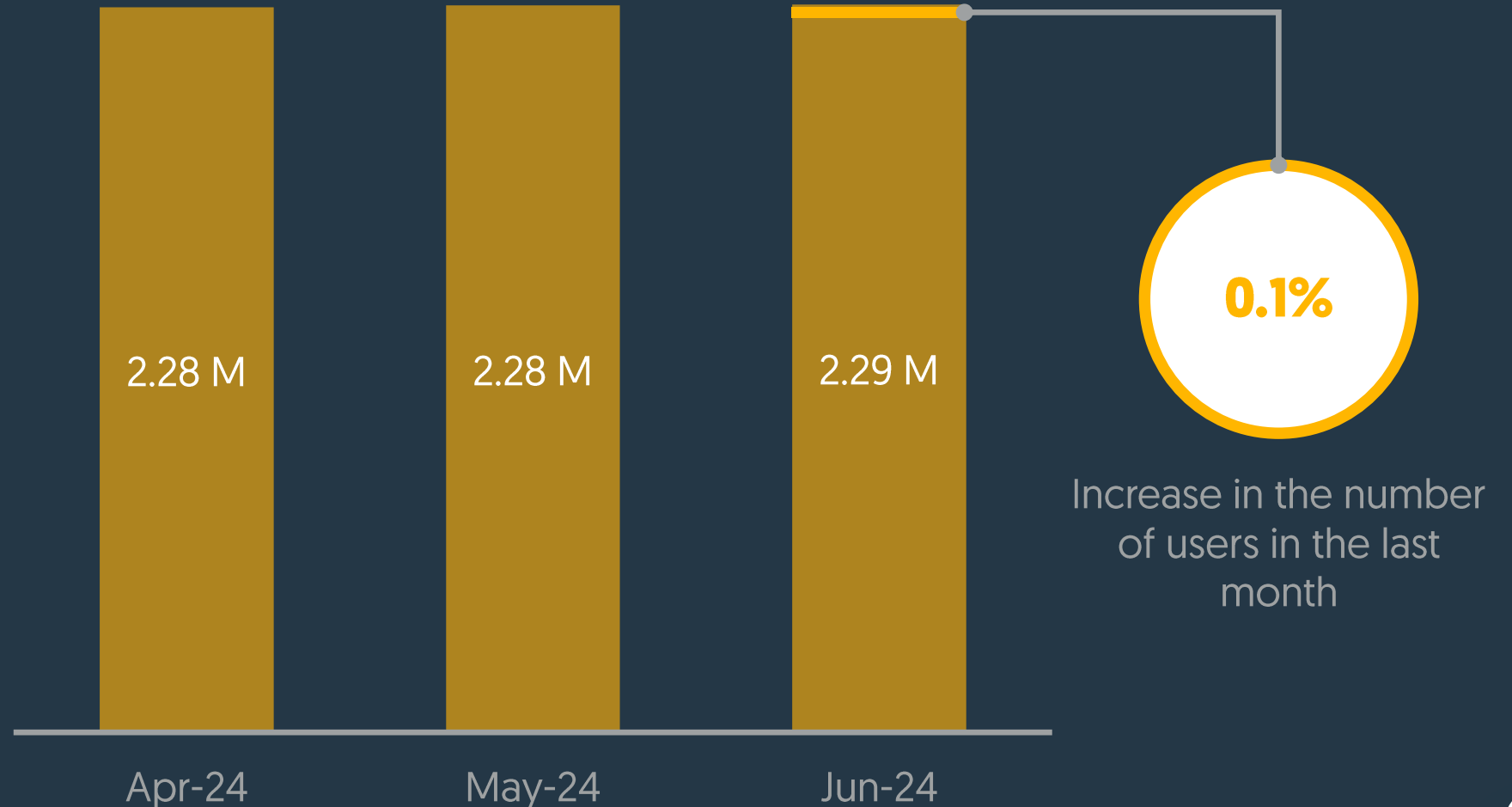
Value of Transactions

2.44B_{JOD}



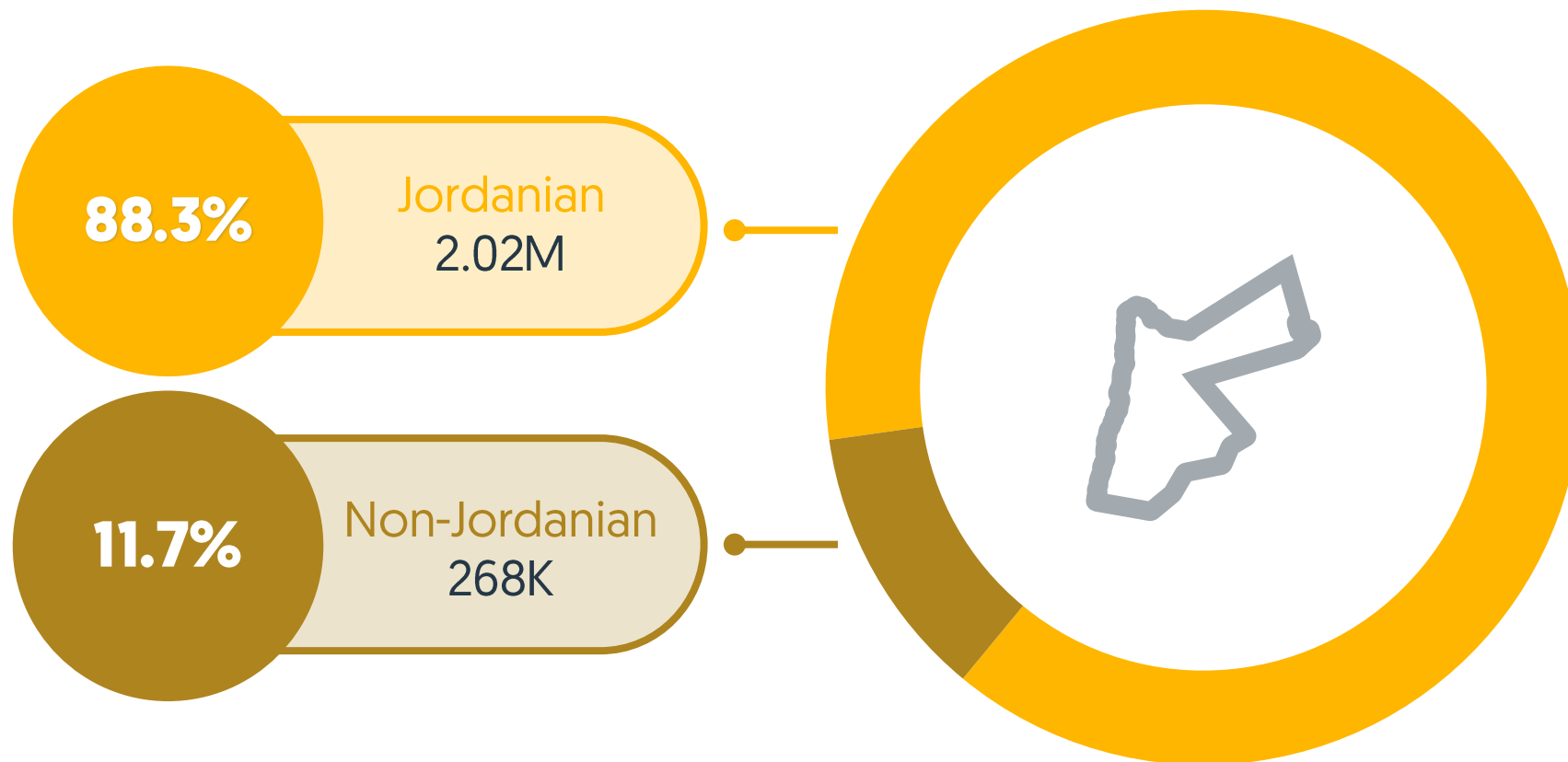
JoMoPay Users

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

51.5%

1.18M
Male Users



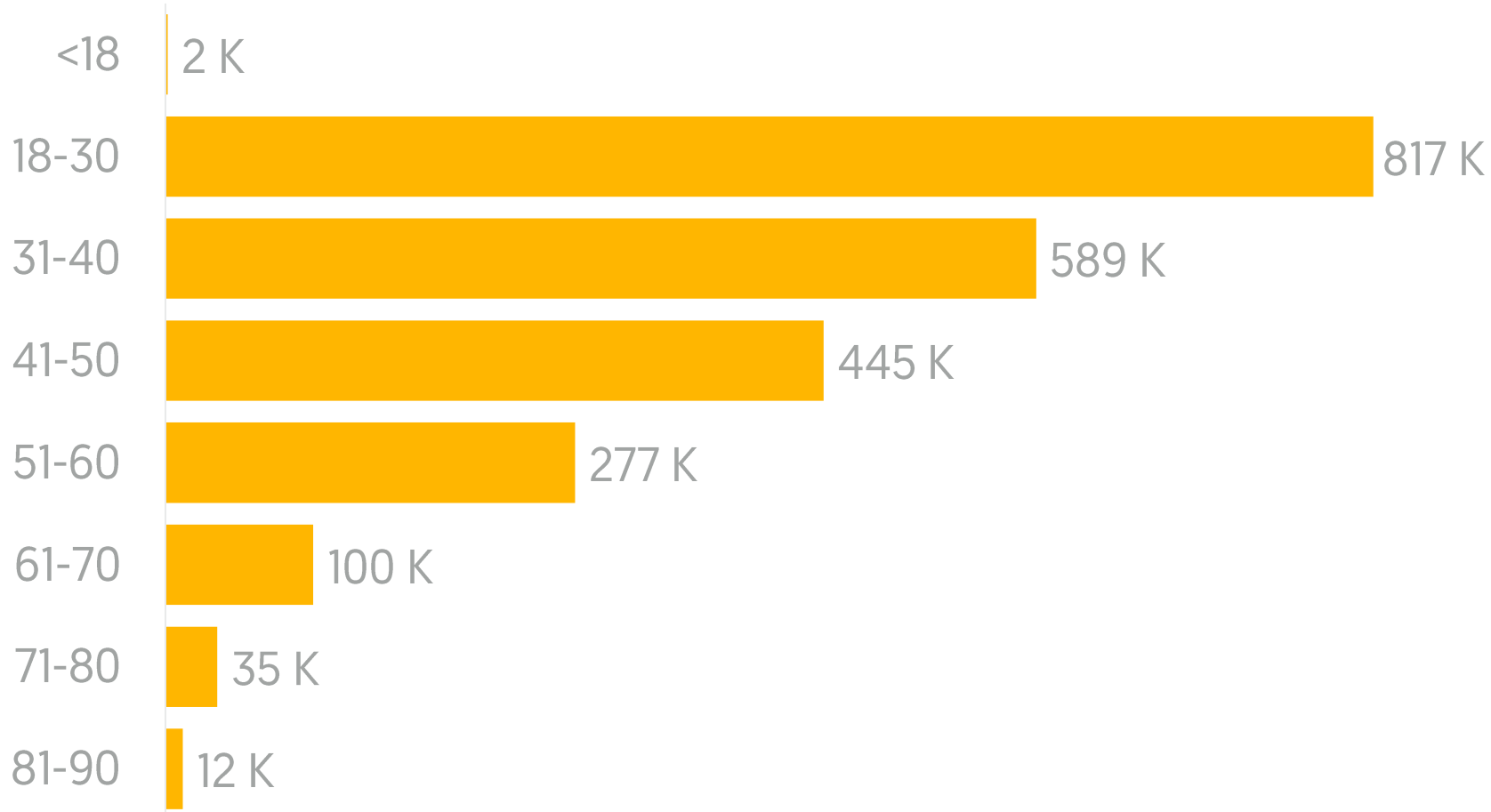
48%

1.09M
Female Users



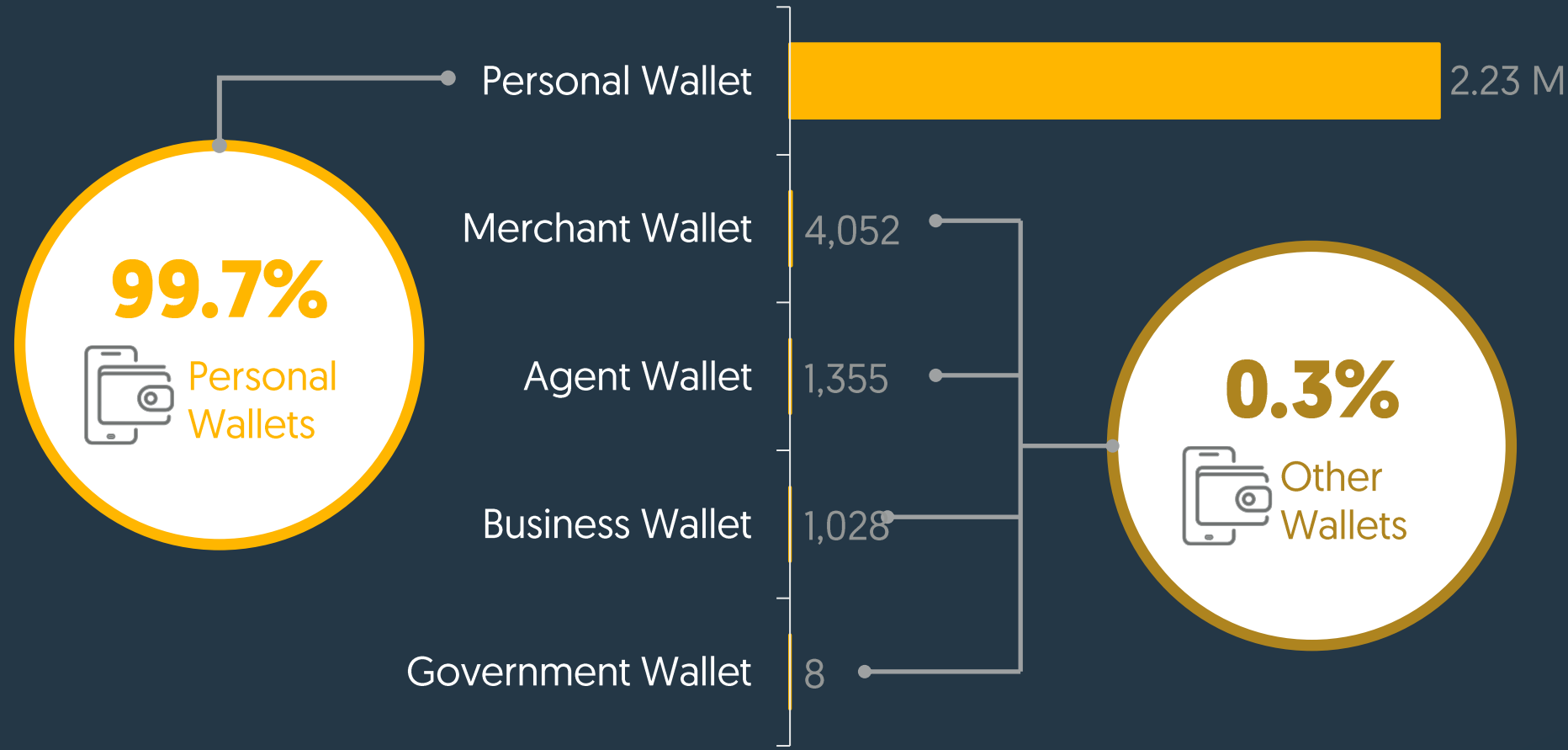
JoMoPay Users

Number of Users Based on Age Group



JoMoPay Users

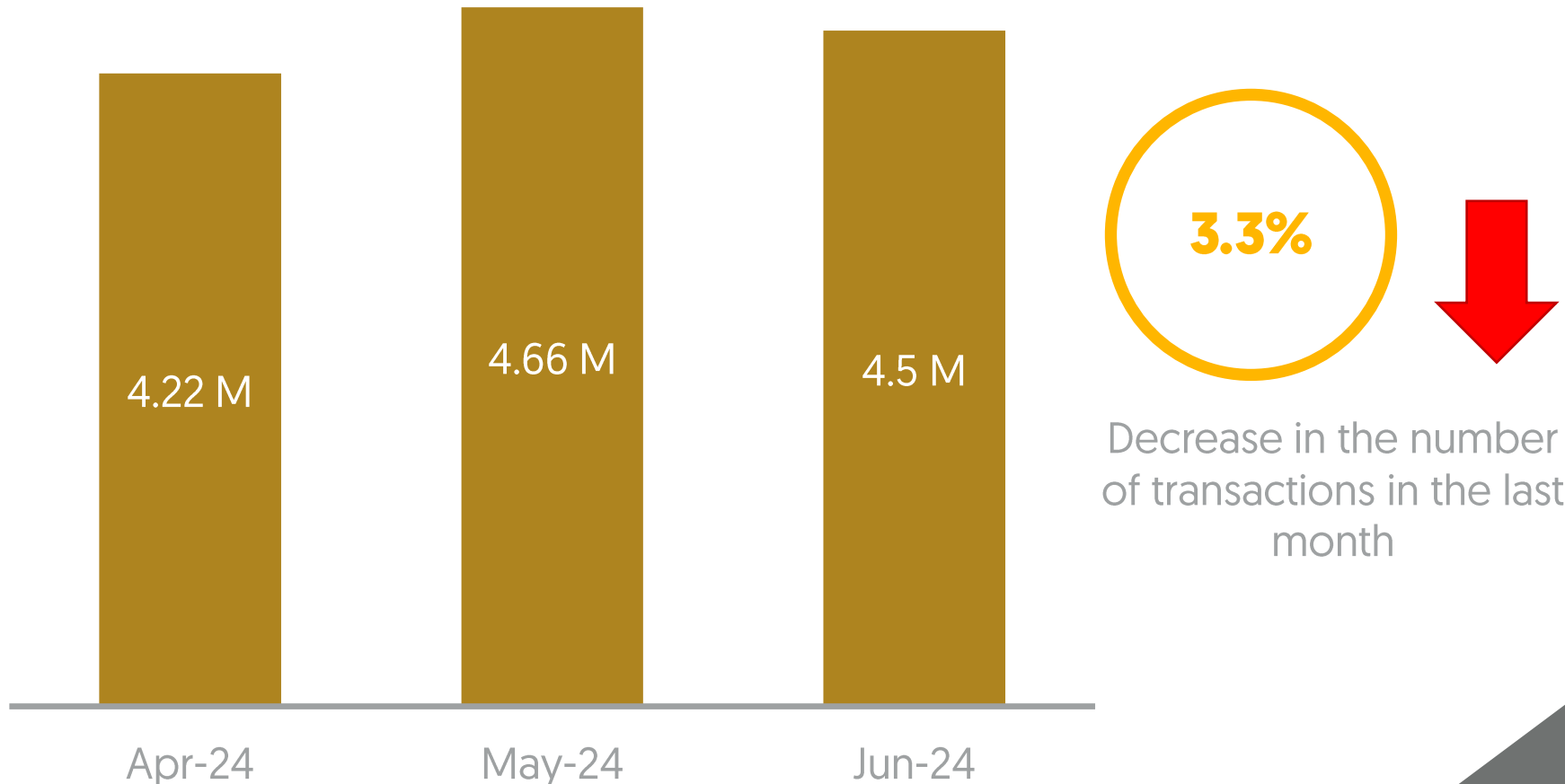
Number of Wallets Based on Wallet Type



JoMoPay Number of Transactions

Total Number of Transactions Over the Past 3 Months

Transfers Issued by Mobile Wallets

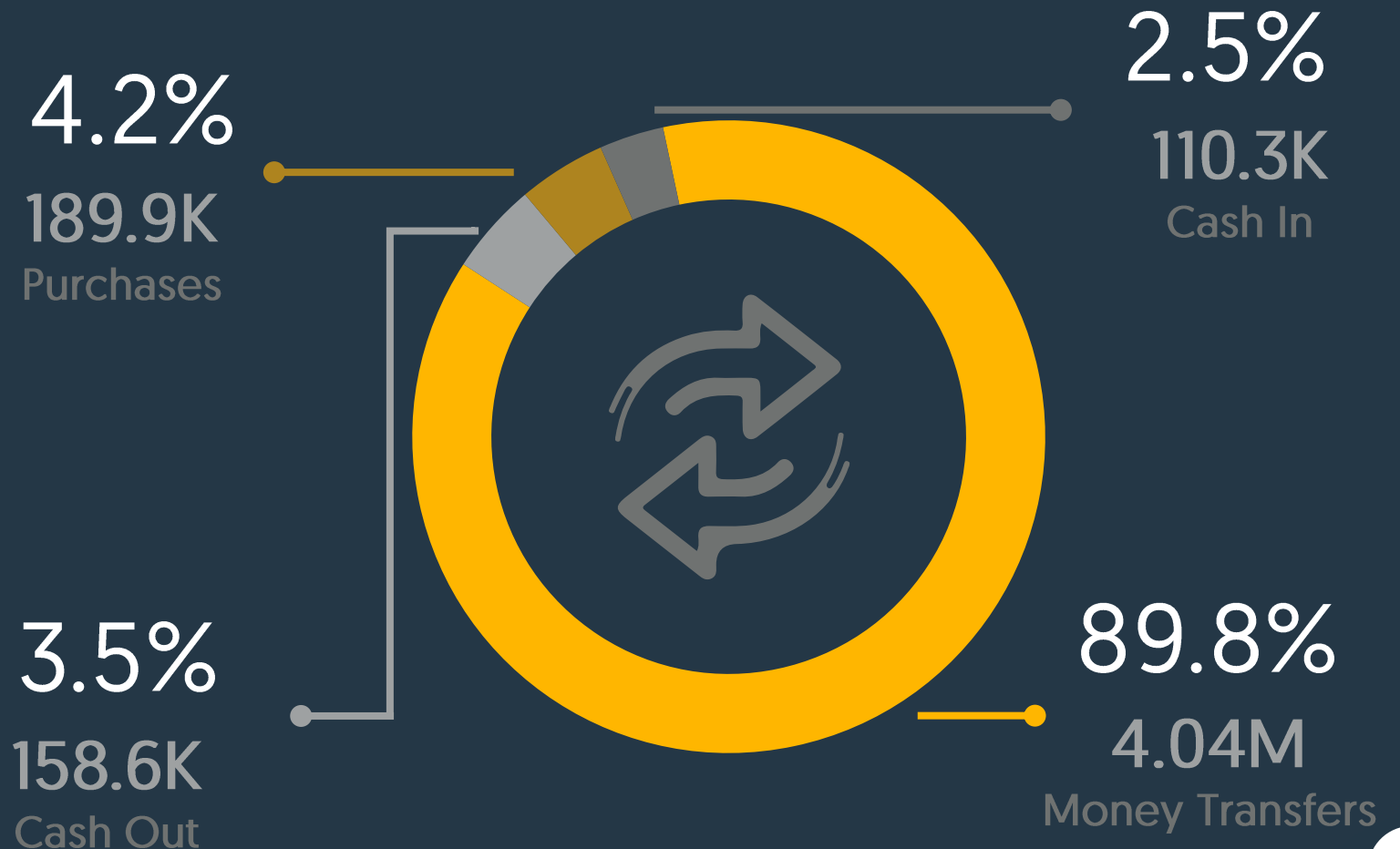




JoMoPay Number of Transactions

Percentage Based on Transaction Type

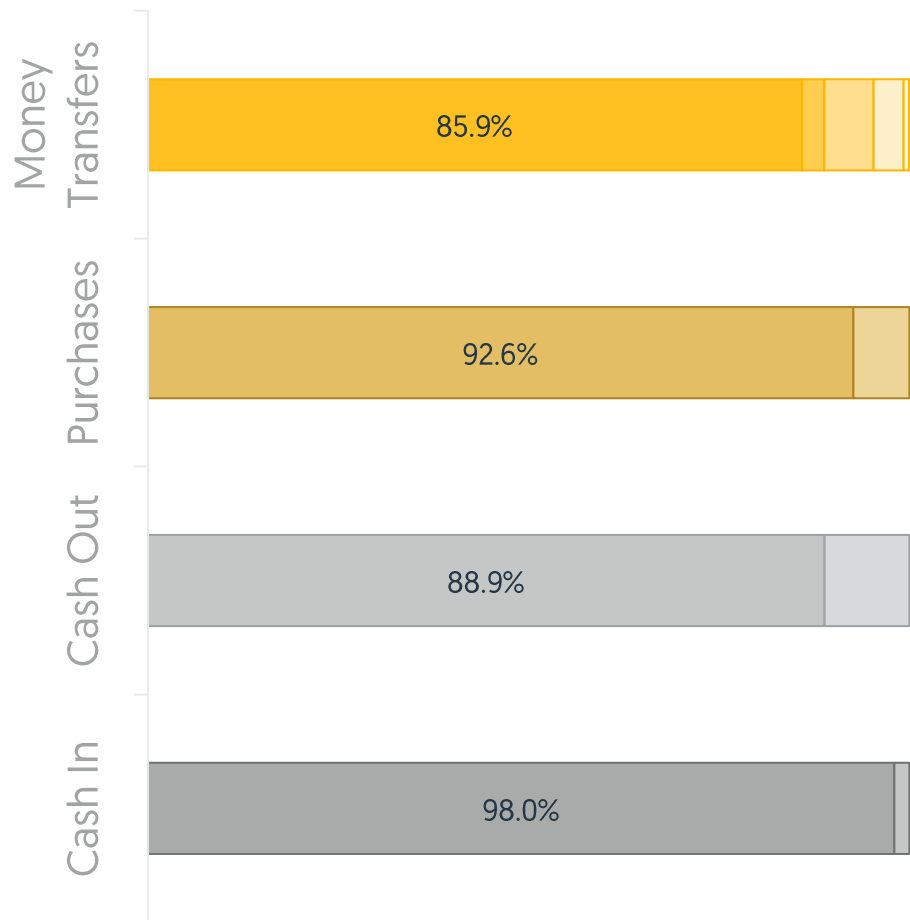
Transfers Issued by Mobile Wallets



JoMoPay Number of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets

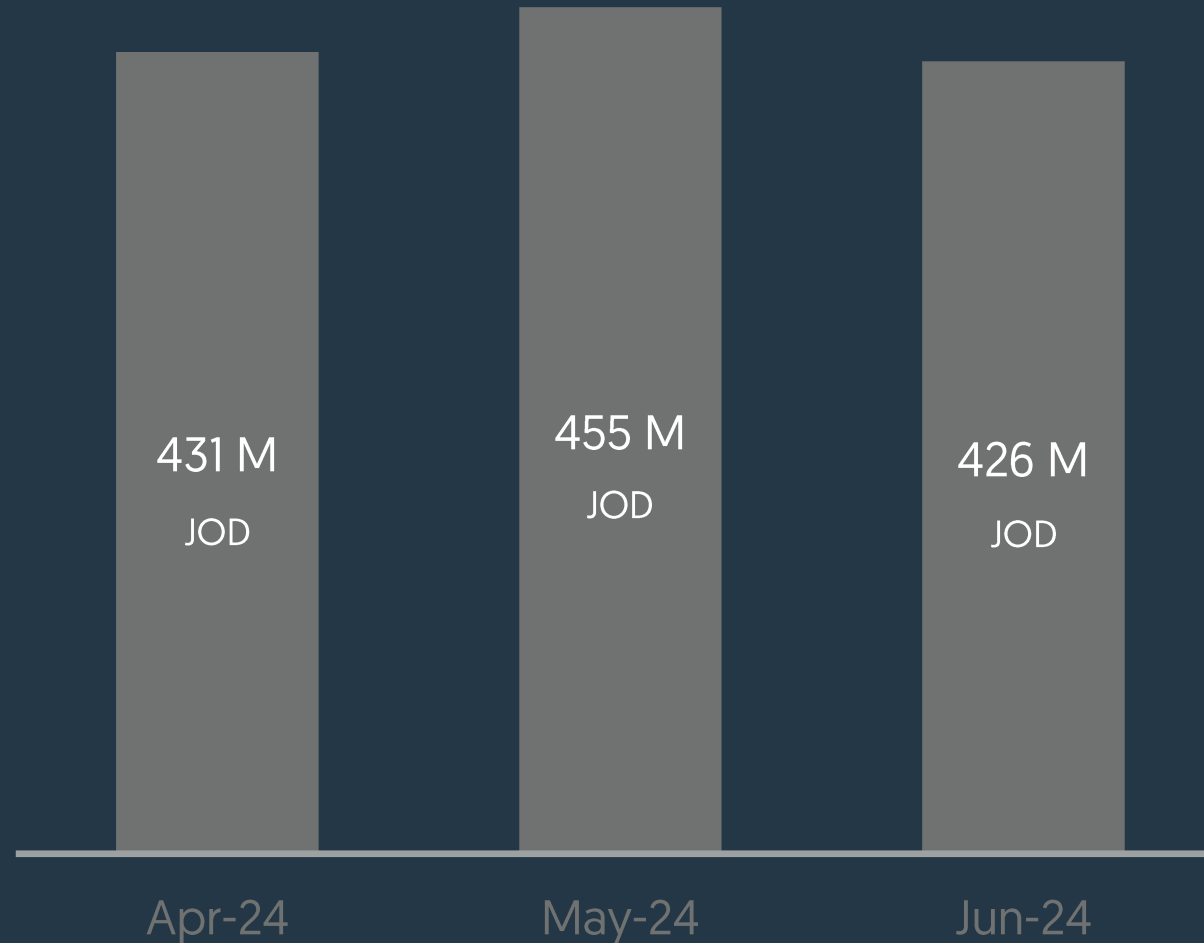


Transfer to Family/Friends	85.9%
Aid/Charity/Grant	2.9%
Transfer to Own Account	6.5%
Salary/Bonus/Dividends	4.0%
Loan/Loan Installment	0.7%
Cross Border Remittances	0.0%
Purchases	92.6%
QR Purchases	7.4%
Cash Out - Agent/Teller	88.9%
Cash Out - ATM/Kiosk	11.1%
Cash In - Agent/Teller	98%
Cash In - ATM/Kiosk	2%

JoMoPay Value of Transactions

Total Value of Transactions Over the Past 3 Months

Transfers Issued by Mobile Wallets



6.4%

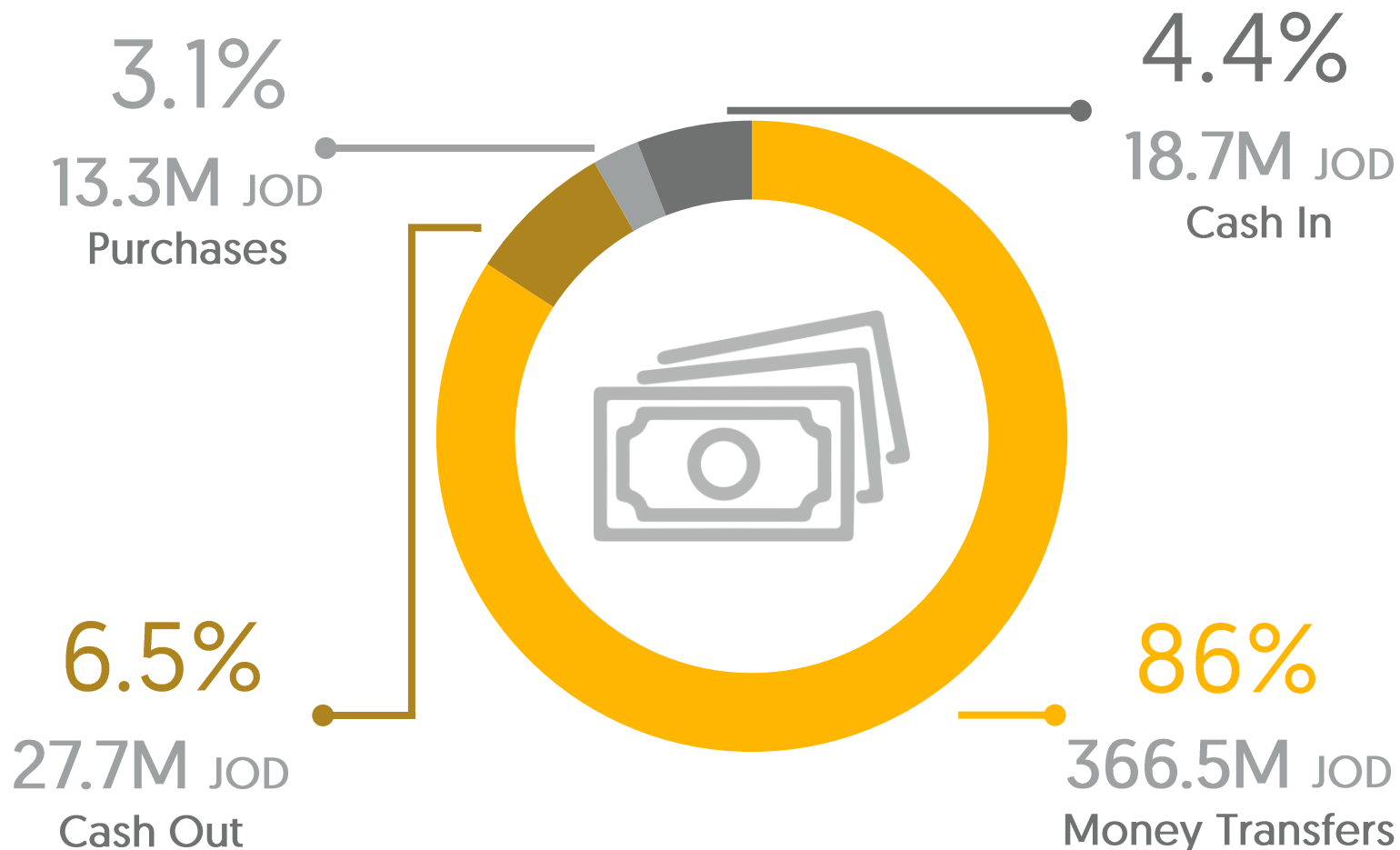


Decrease in the value of transactions in the last month

JoMoPay Value of Transactions

Percentage Based on Transaction Type

Transfers Issued by Mobile Wallets

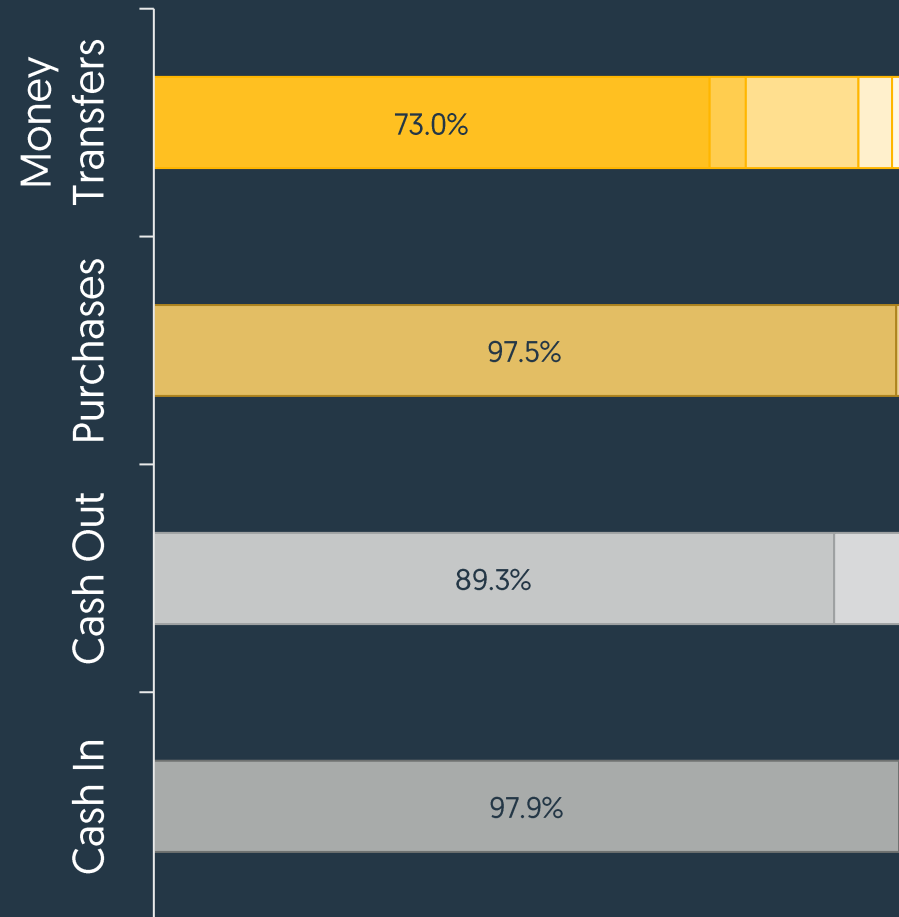




JoMoPay Value of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets



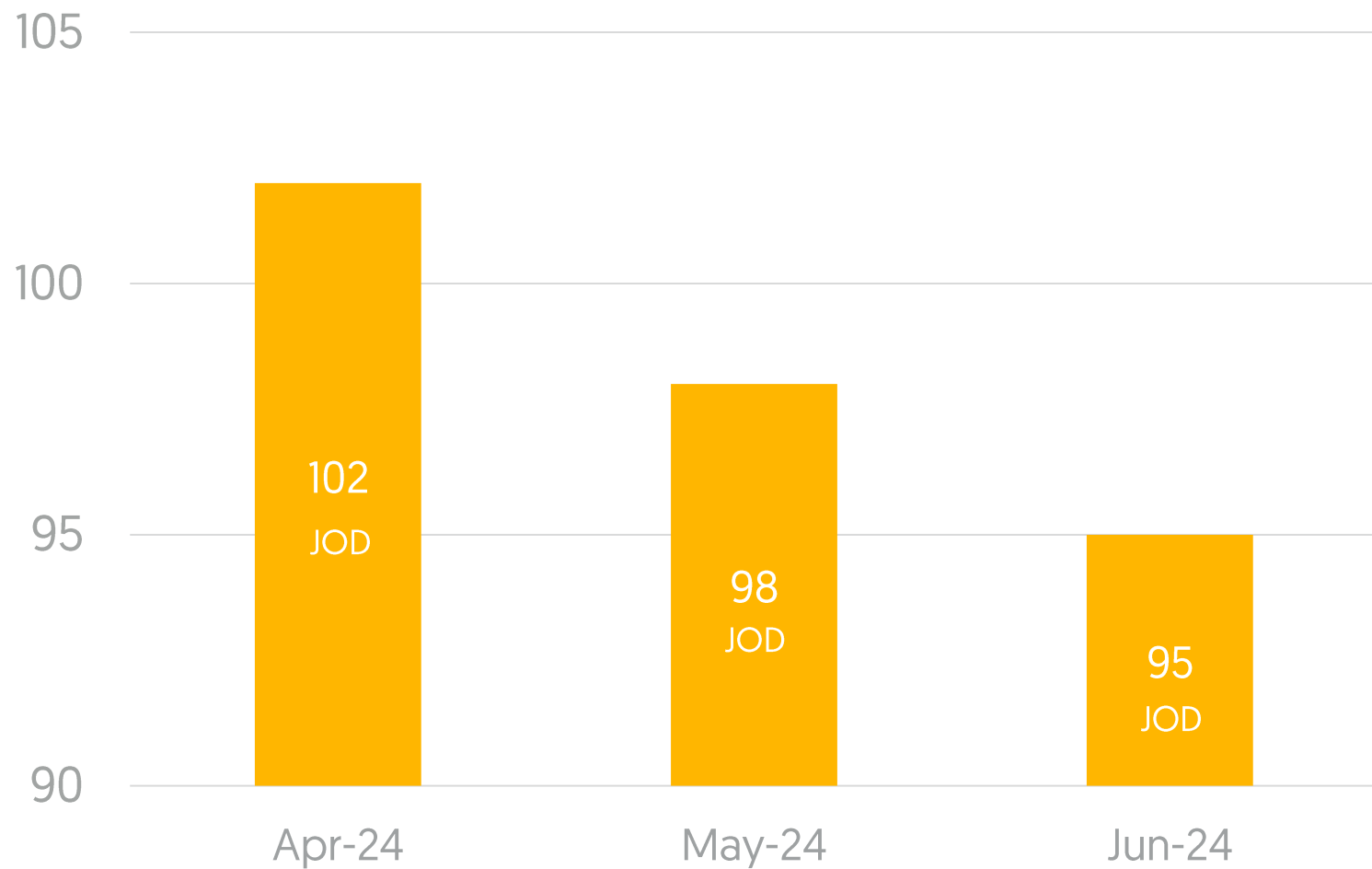
Transfer to Family/Friends	73%
Aid/Charity/Grant	4.8%
Transfer to Own Account	14.8%
Salary/Bonus/Dividends	4.4%
Loan/Loan Installment	3.0%
Cross Border Remittances	0.0%
Purchases	97.5%
QR Purchases	2.5%
Cash Out - Agent/Teller	89.3%
Cash Out - ATM/Kiosk	10.7%
Cash In - Agent/Teller	97.9%
Cash In - ATM/Kiosk	2.1%



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

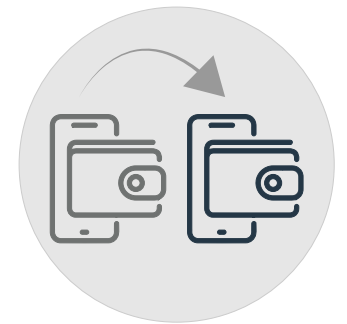
Value of Money Transfer Transactions Through PSPs

Transfers Issued by Mobile Wallets



50.6%

91.6M JOD
On Us



49.4%

89.6M JOD
Off Us

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

CliQ & JoMoPay Interoperability

Monthly Report
June 2024

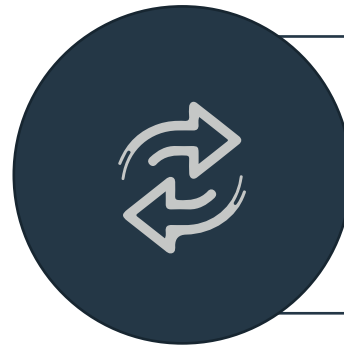
41

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



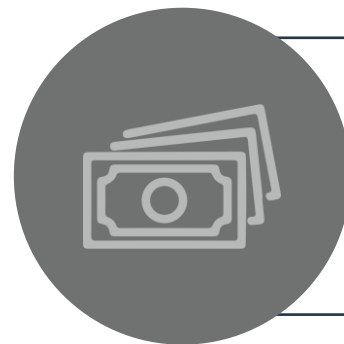
06.2024

Total Number and Value of Transactions Since the Beginning of 2024



Number of Transactions

57.09M



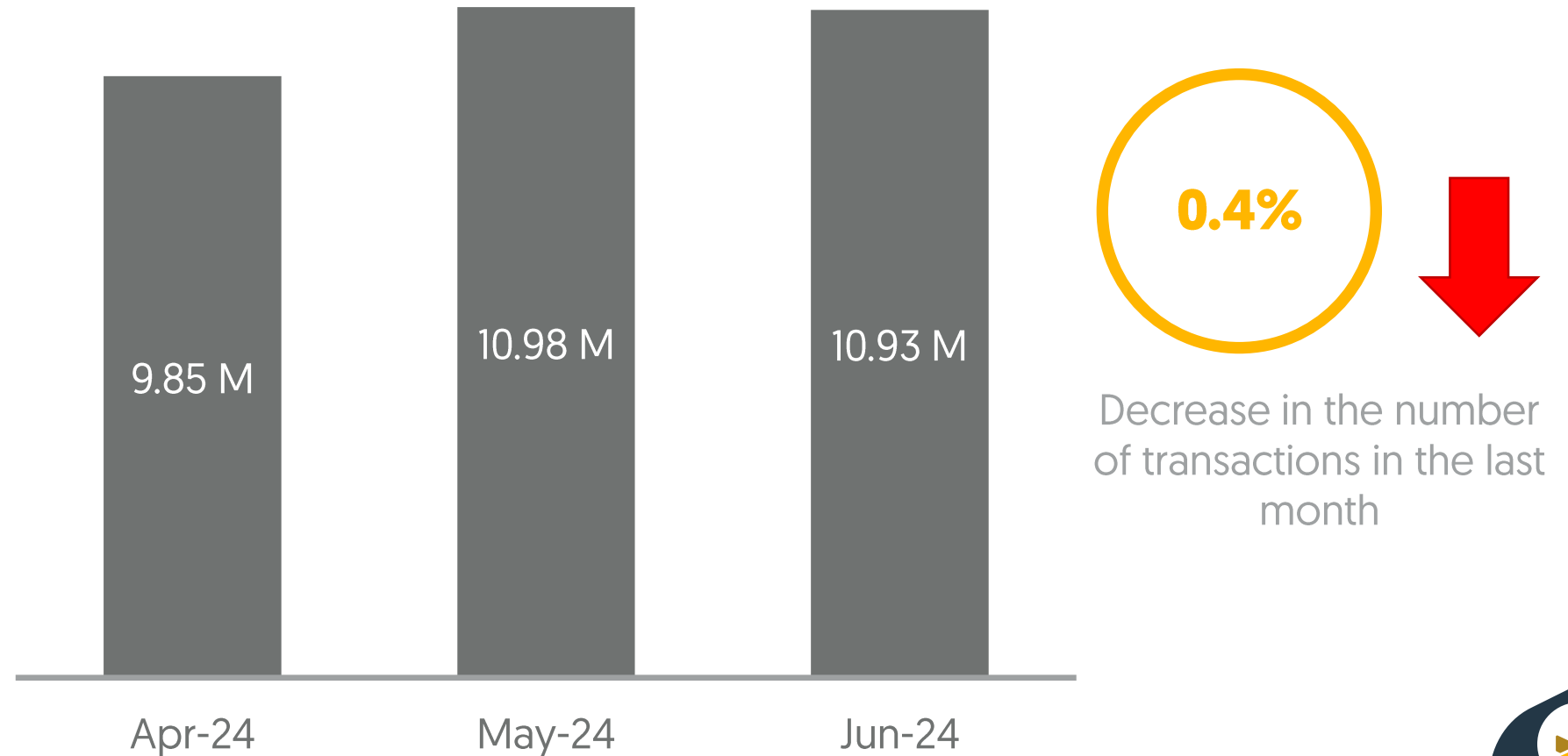
Value of Transactions

7.39B_{JOD}



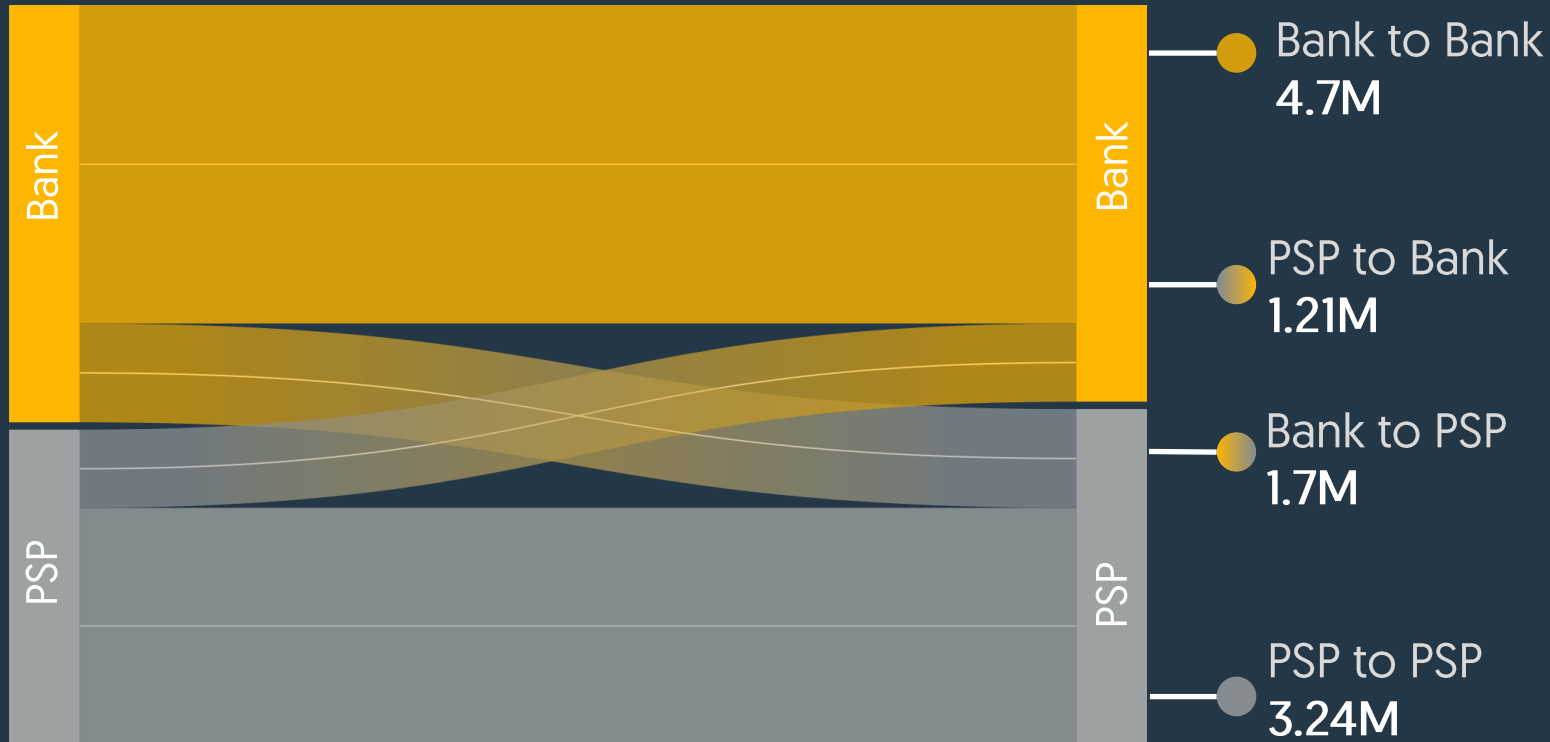
CliQ & JoMoPay Transactions

Total Number of Transactions Over the Past 3 Months



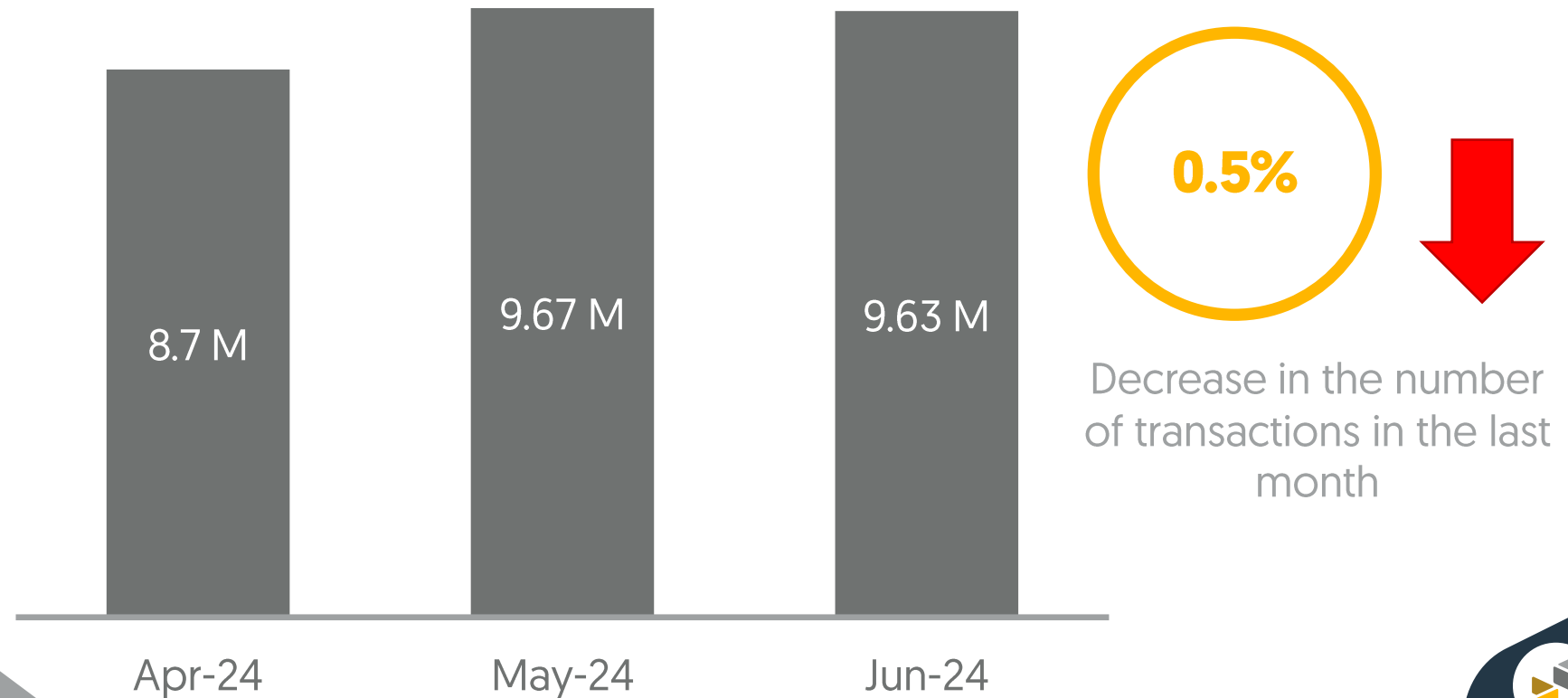
CliQ & JoMoPay Transactions

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



73.5%

7.08M

Off Us



26.5%

2.5M

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%

1.18M

mPSP to Bank



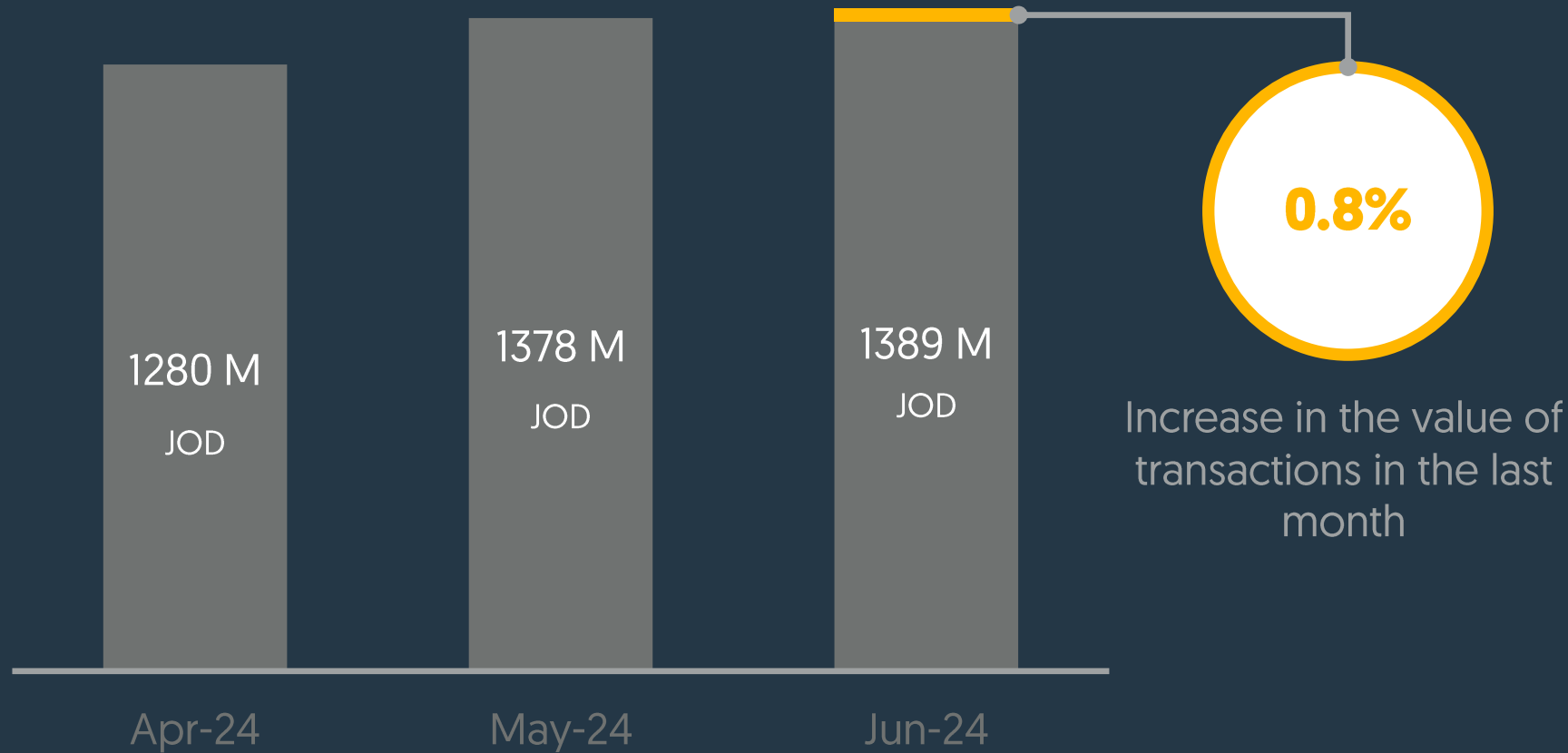
55%

1.45M

Bank to mPSP

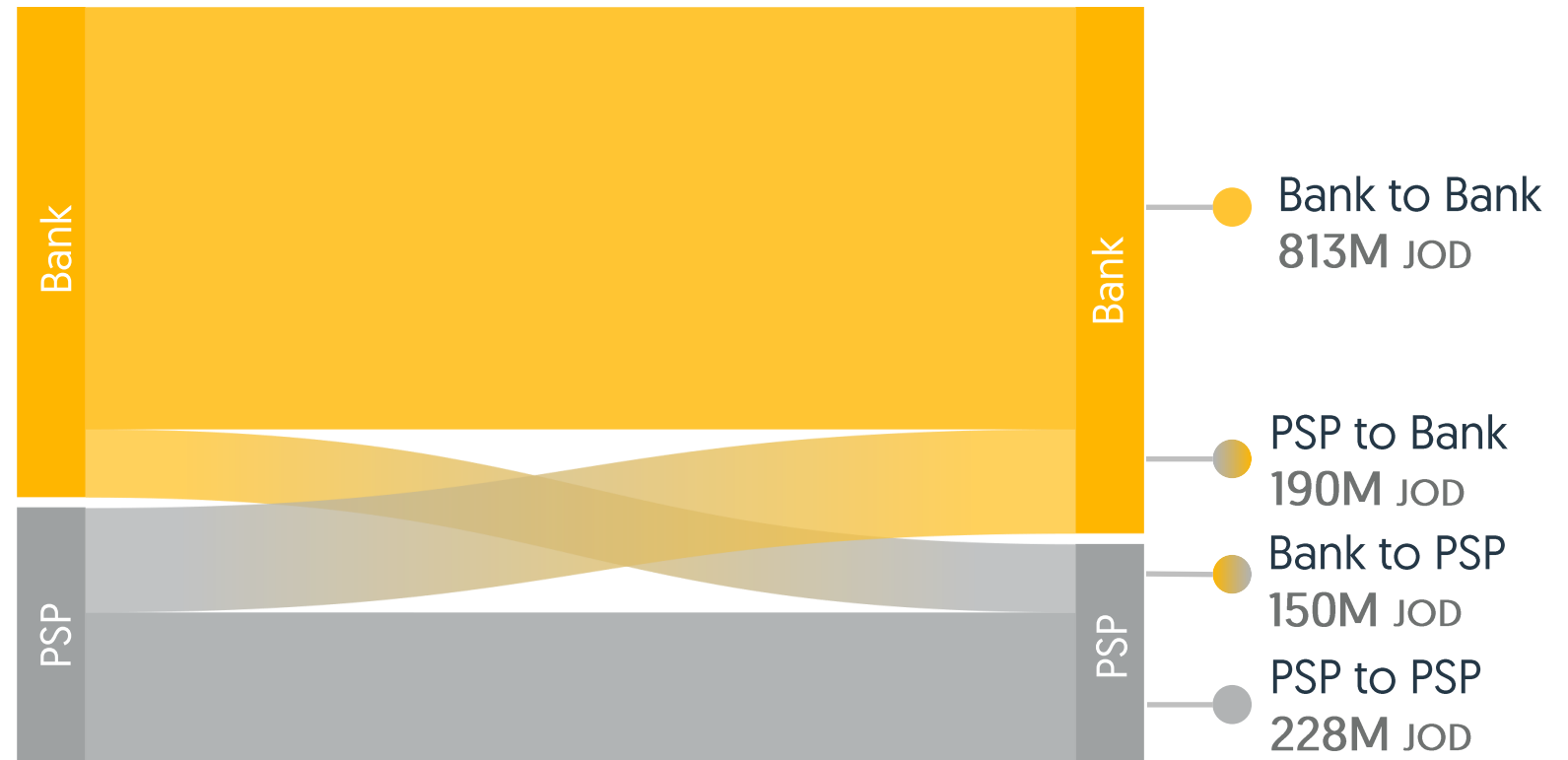
CliQ & JoMoPay Transactions

Total Value of Transactions Over the Past 3 Months



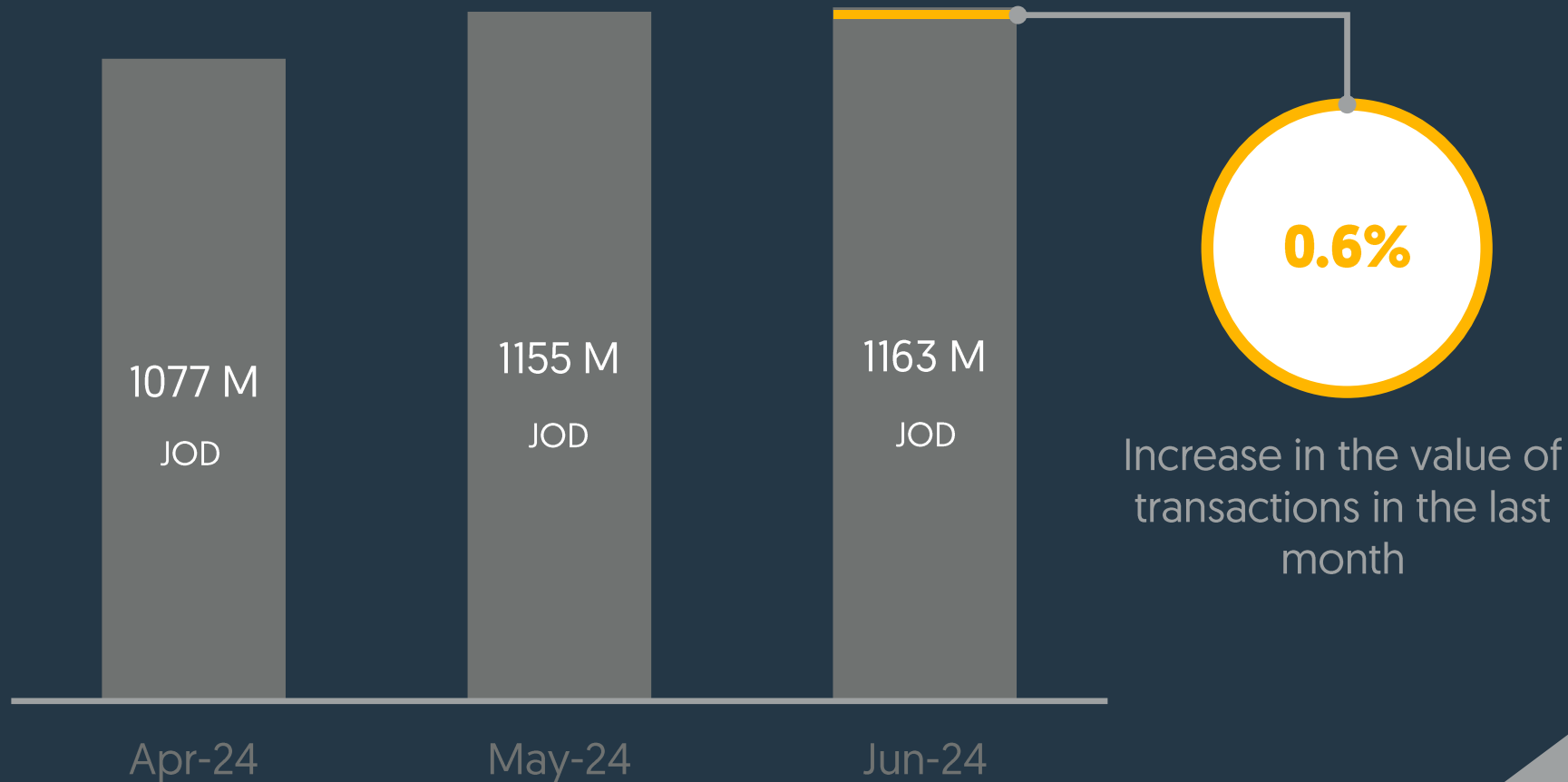
CliQ & JoMoPay Transactions

Total Value of Banks and PSPs Transactions



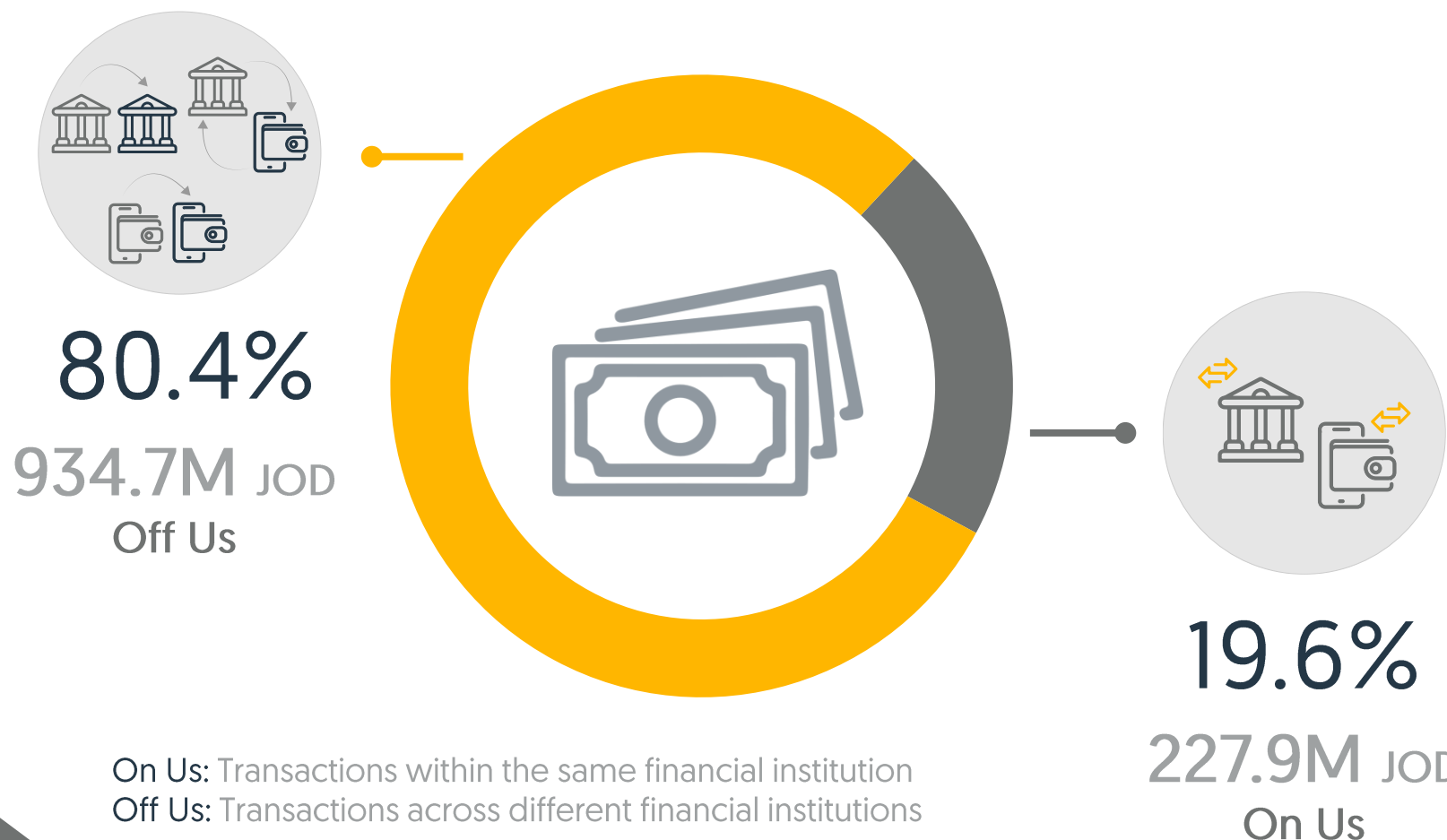
CliQ & JoMoPay Transactions

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



61.1%

185.1M JOD
mPSP to Bank



38.9%

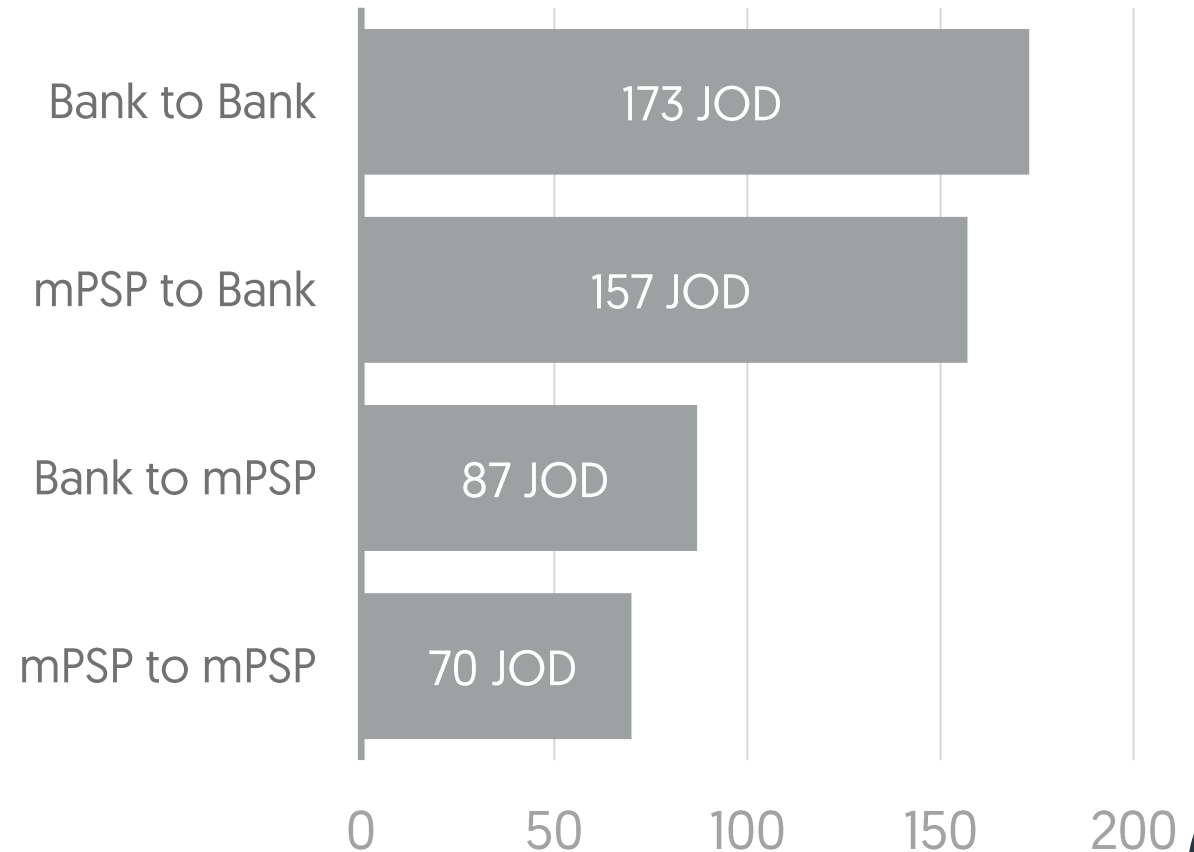
117.8M JOD
Bank to mPSP

CliQ & JoMoPay Average Value of Transactions

Average Value of Transactions

121 JOD

Transaction
Average





Monthly Report

June 2024

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Electronic Bill Presentment & Payment (EBPP) System



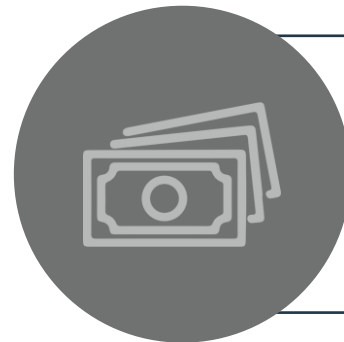
06.2024

Total Number and Value of Transactions Since the Beginning of 2024



Number of Transactions

31.04M



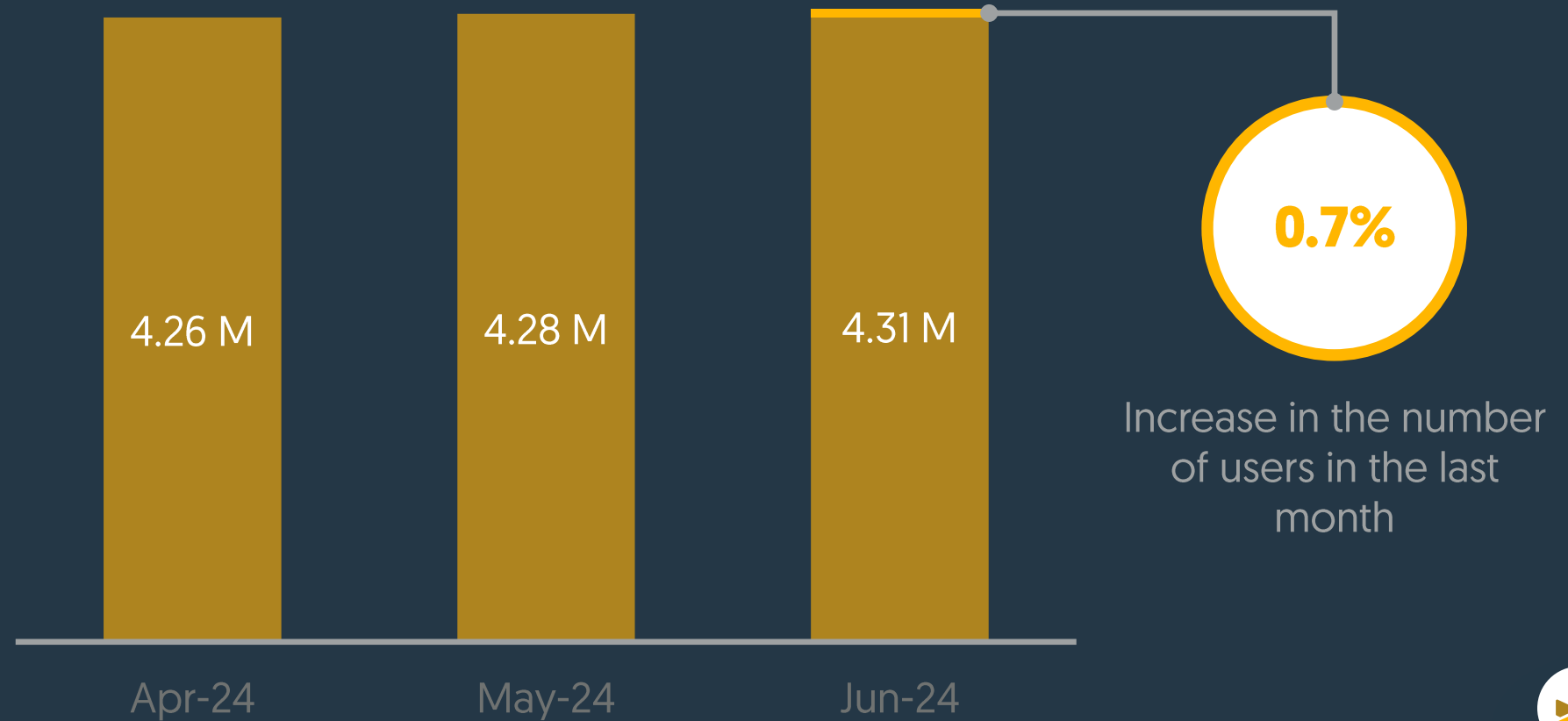
Value of Transactions

6.26B_{JOD}



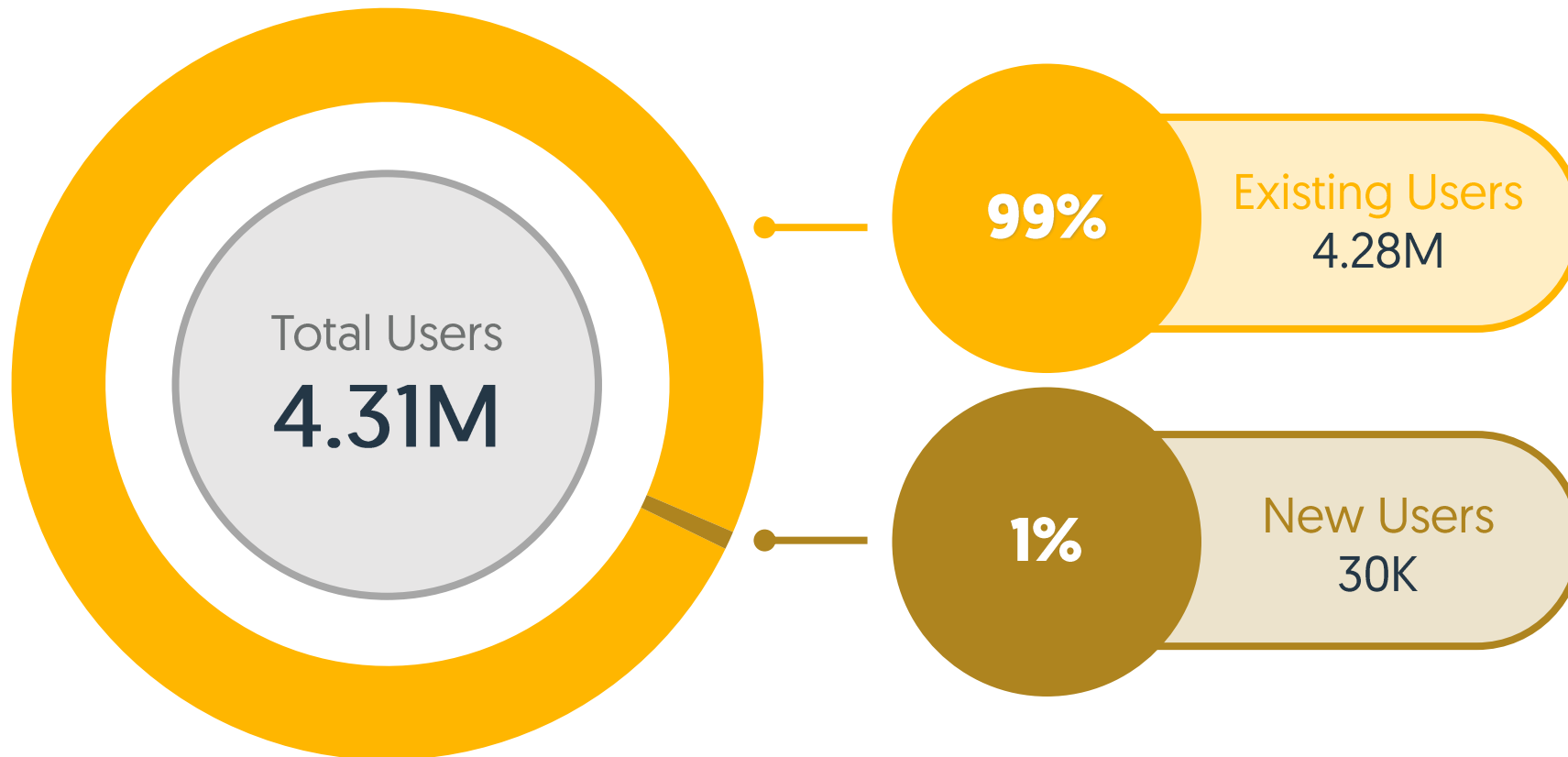
eFAWATEERcom Users

Total Number of Users Over the Past 3 Months



eFAWATEERcom Users

Number of eFAWATEERcom Users



eFAWATEERcom Billers & Services

Number of eFAWATEERcom Billers & Services



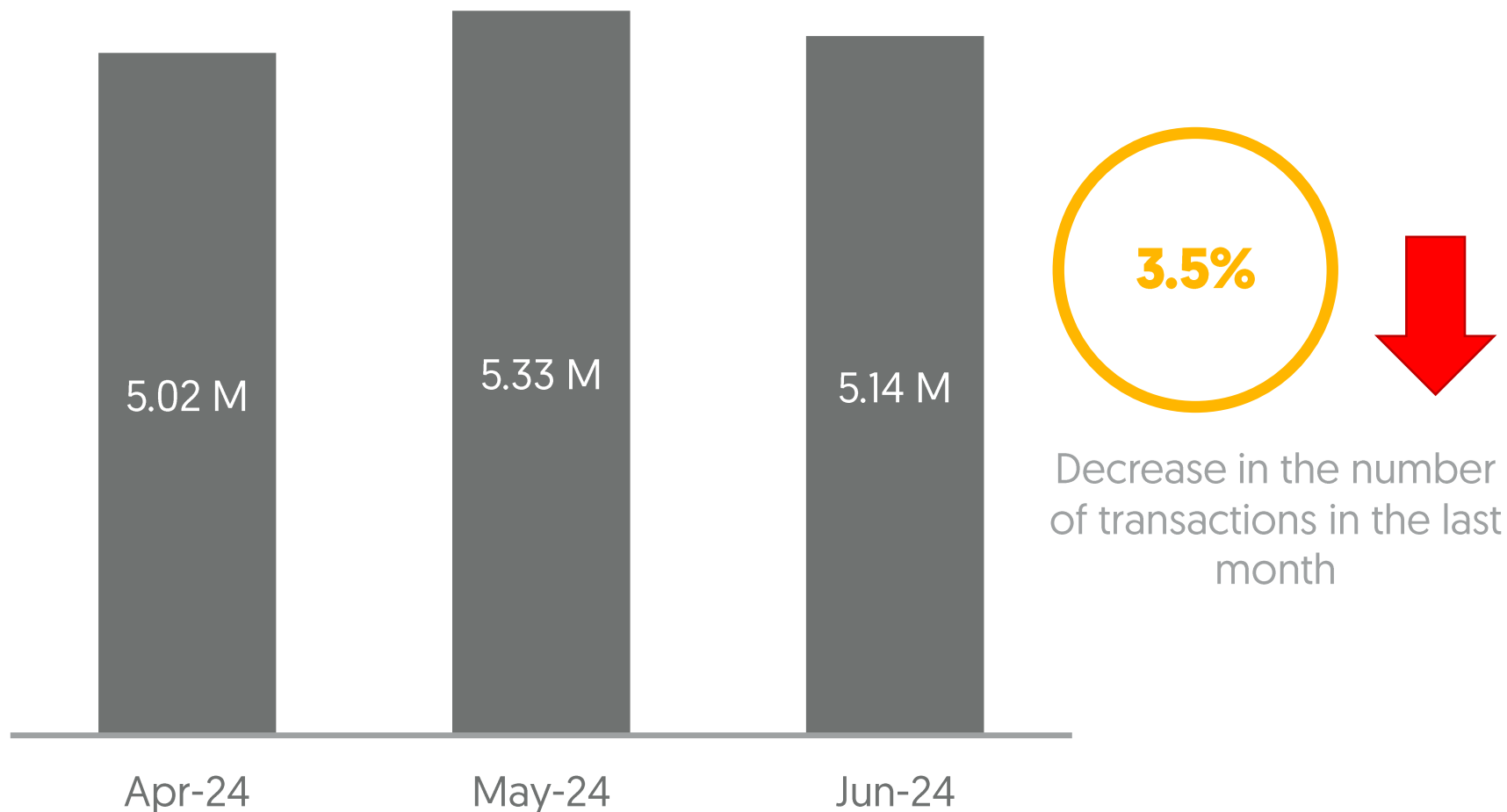
Billers
551



Services
1,844

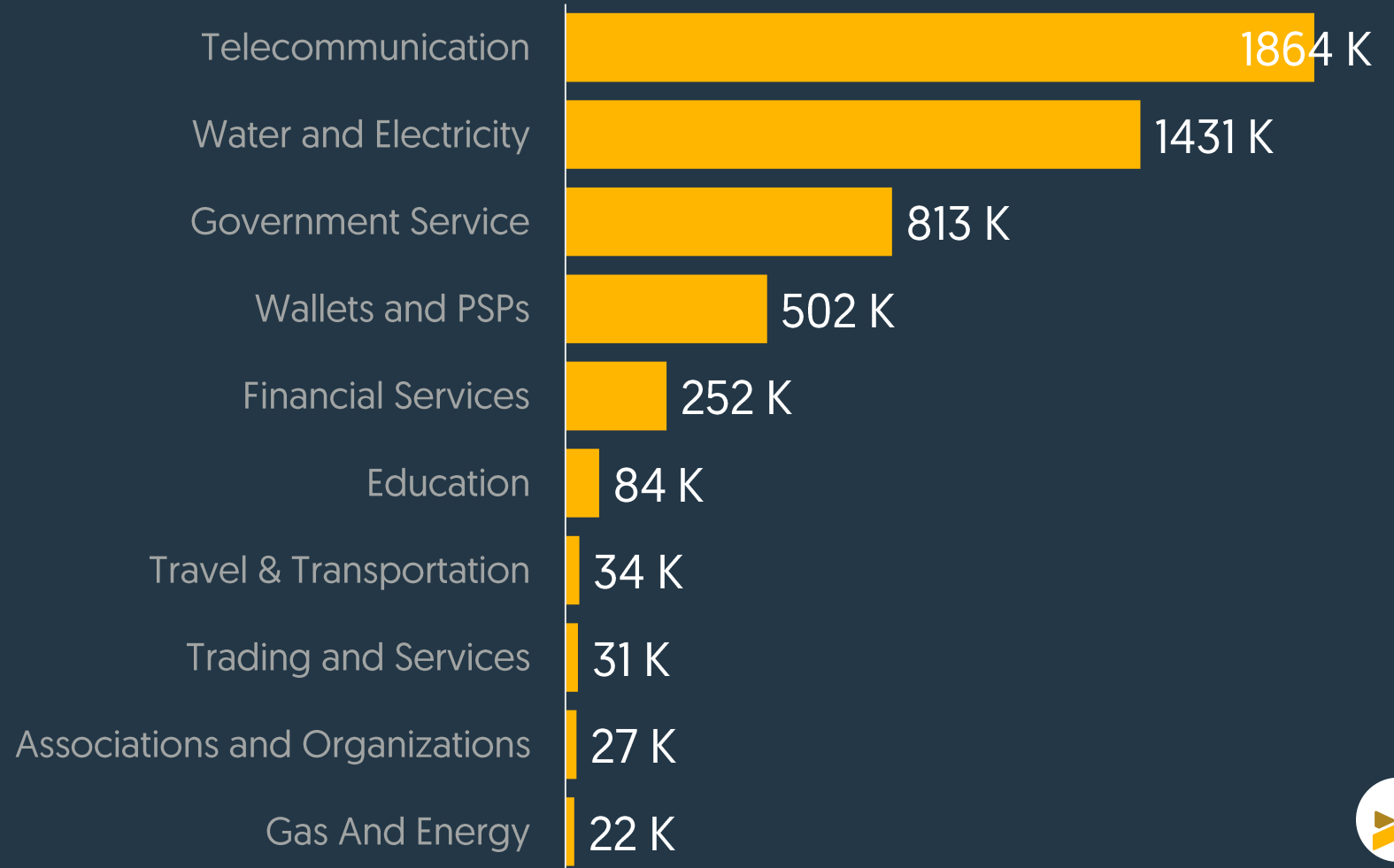
eFAWATEERcom Number of Transactions

Total Number of Transactions Over the Past 3 Months



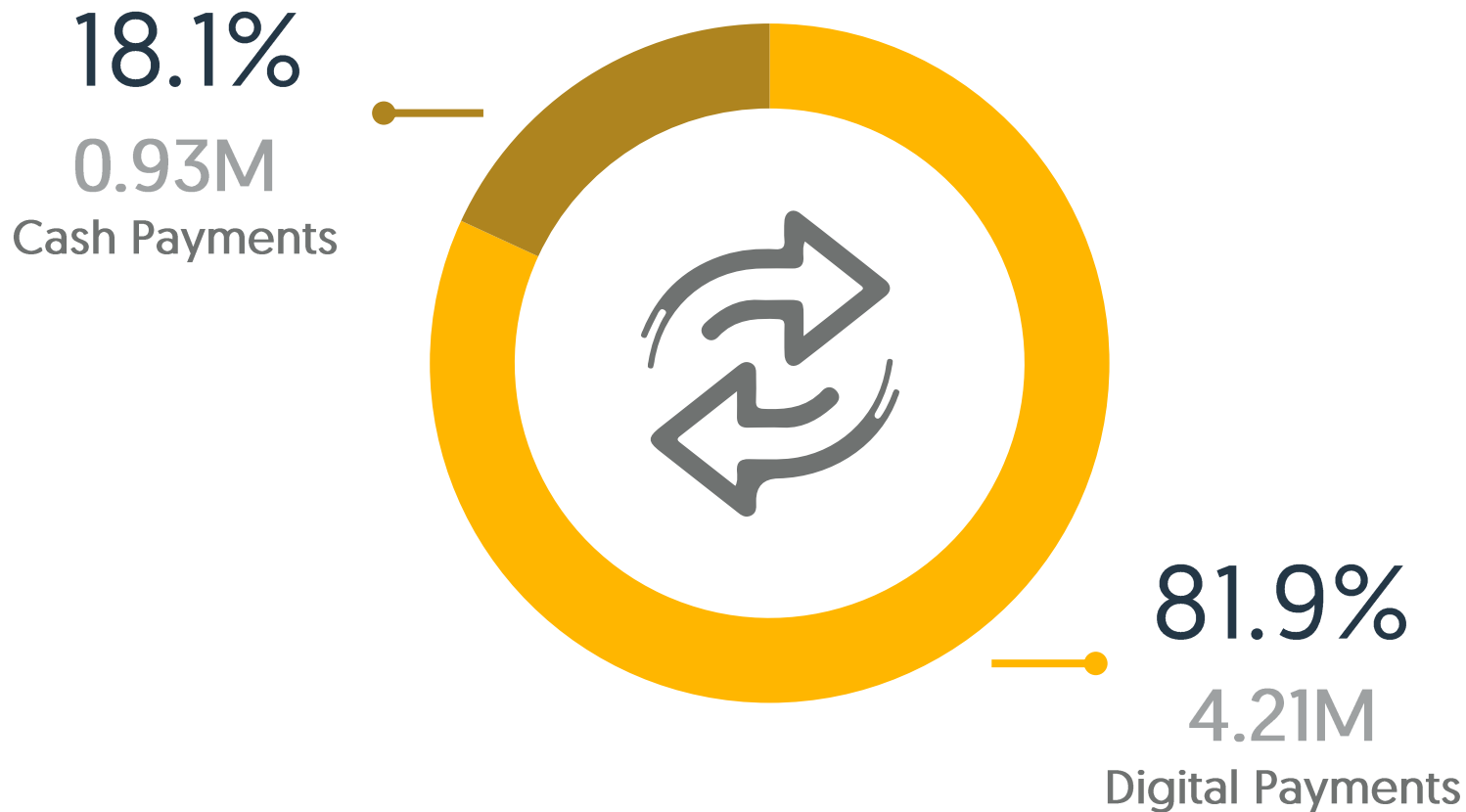
eFAWATEERcom Number of Transactions

Number of Transactions by Category



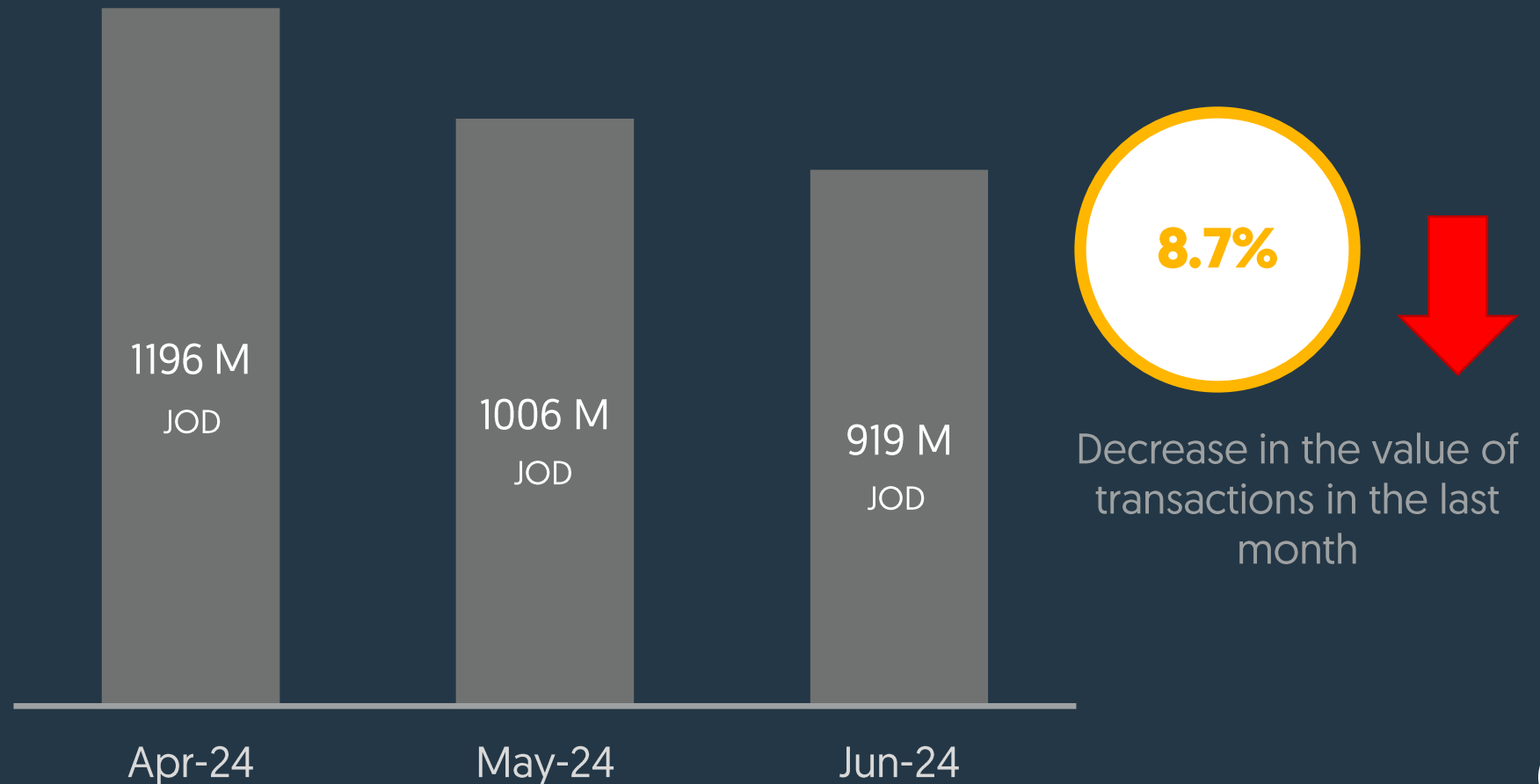
eFAWATEERcom Number of Transactions

Percentage Based on Payment Method



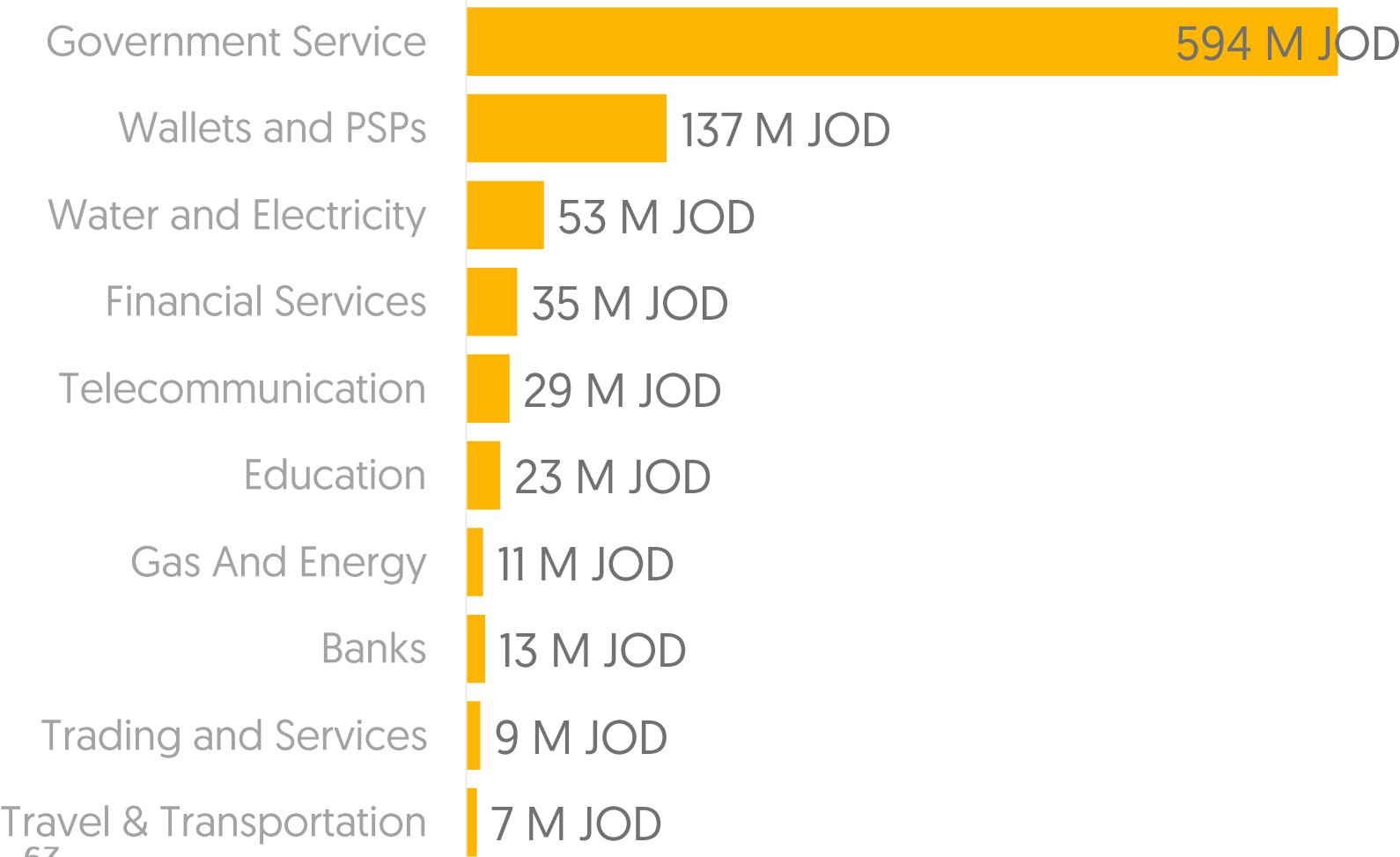
eFAWATEERcom Value of Transactions

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

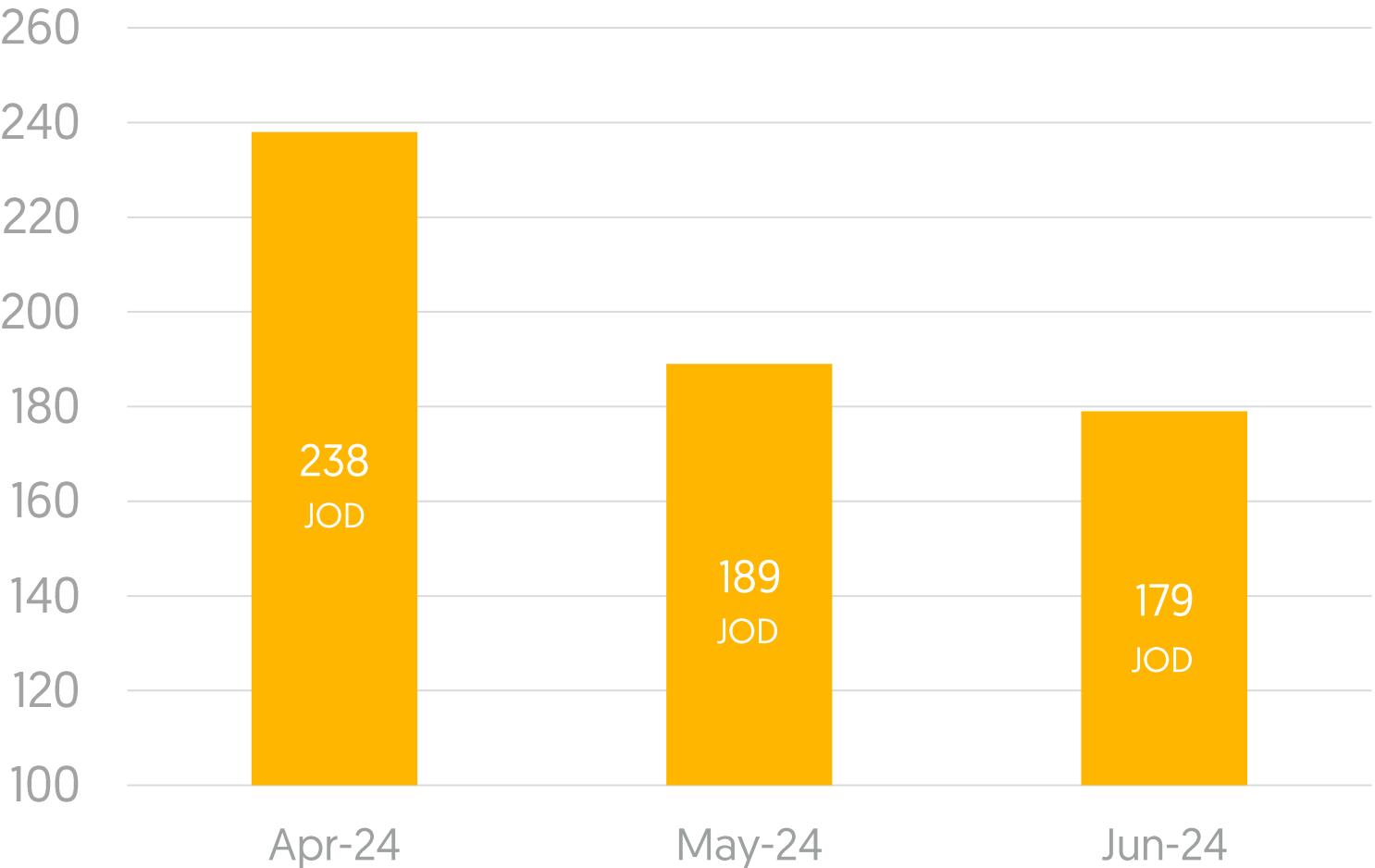
14.6%
134.5M JOD
Cash Payments



85.4%
784.4M JOD
Digital Payments

eFAWATEERcom Transactions

Average Value of Transactions Over the Past 3 Months





ACH
Automated Clearing House

Monthly Report

June 2024

66

Automated Clearing House



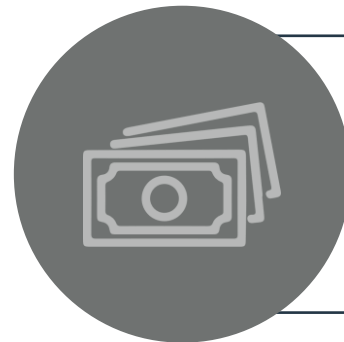
06.2024

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



Number of Transactions

5.53M



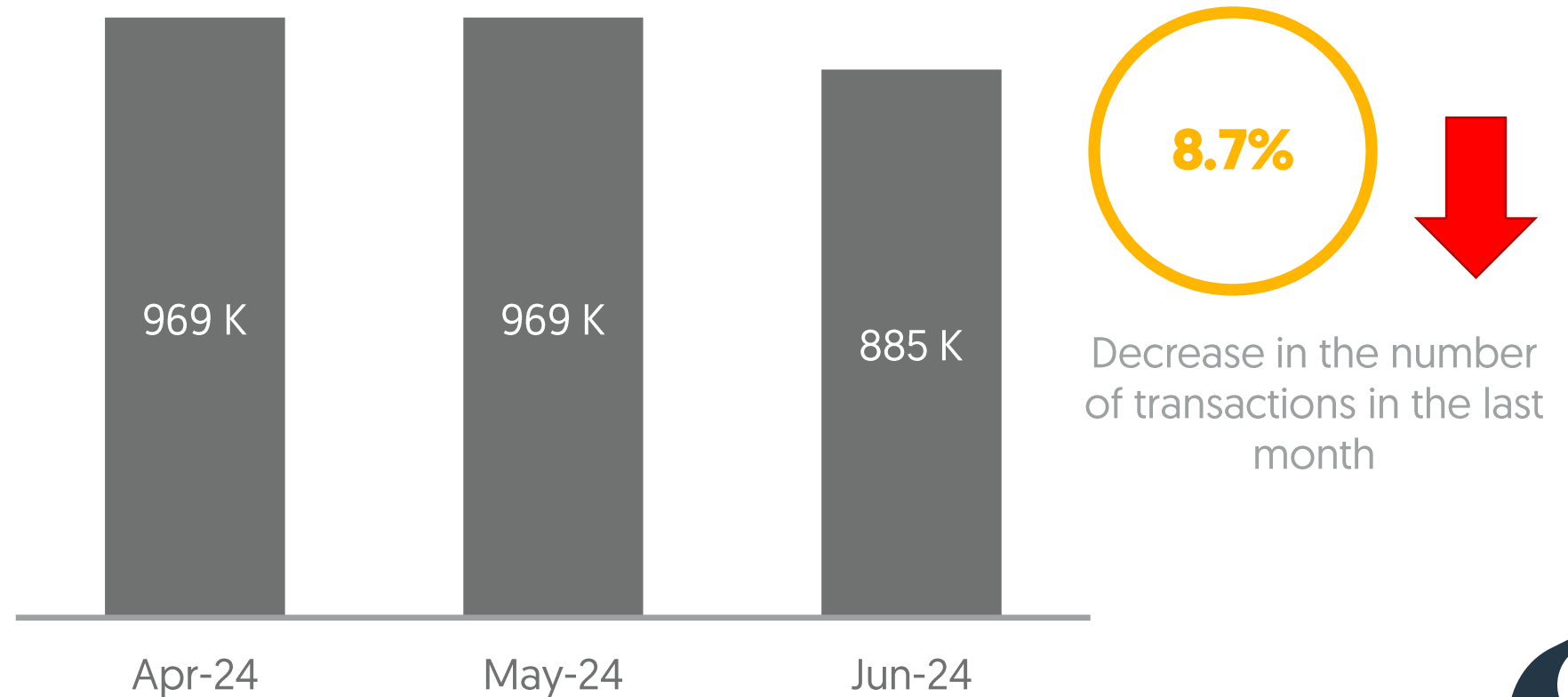
Value of Transactions

4.35B_{JOD}



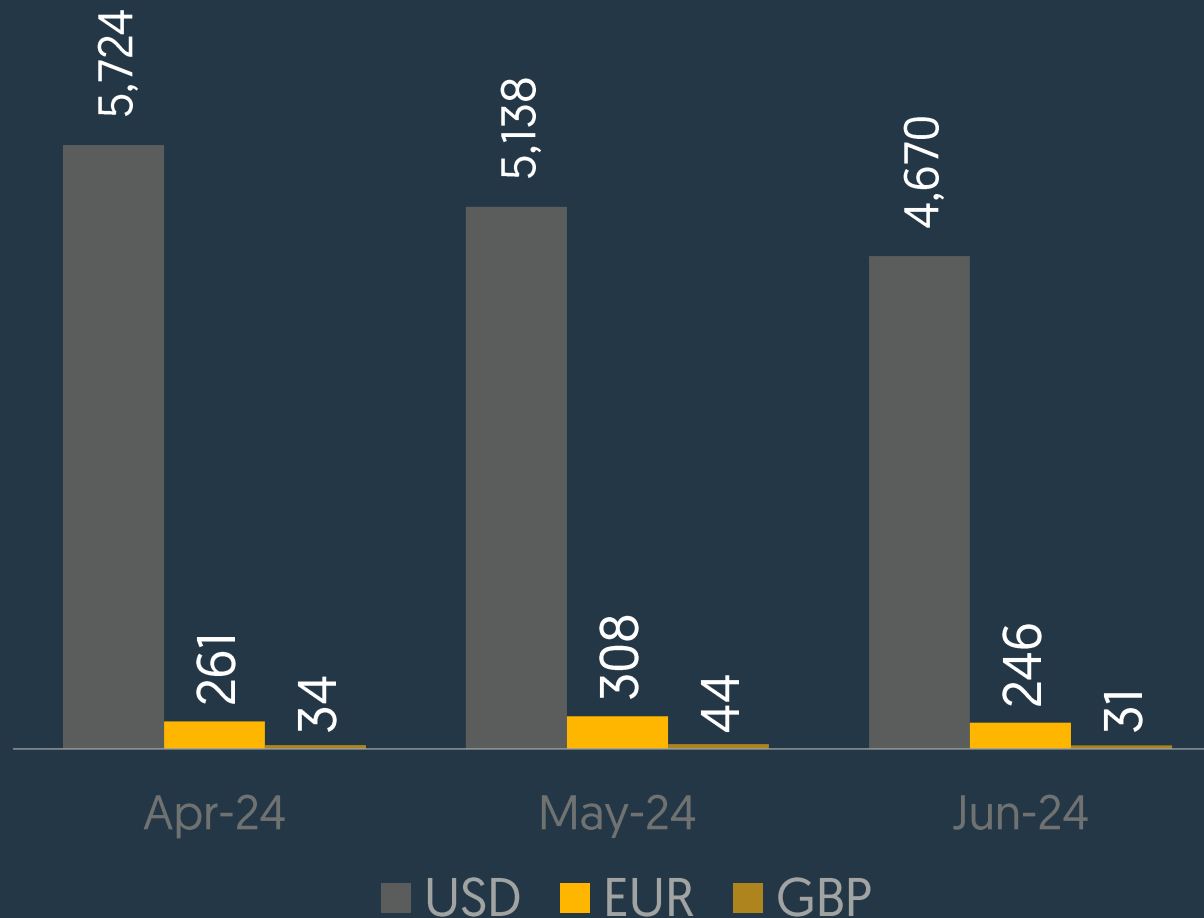
ACH Transactions

Total Number of Jordanian Dinar Transactions Over the Past 3 Months



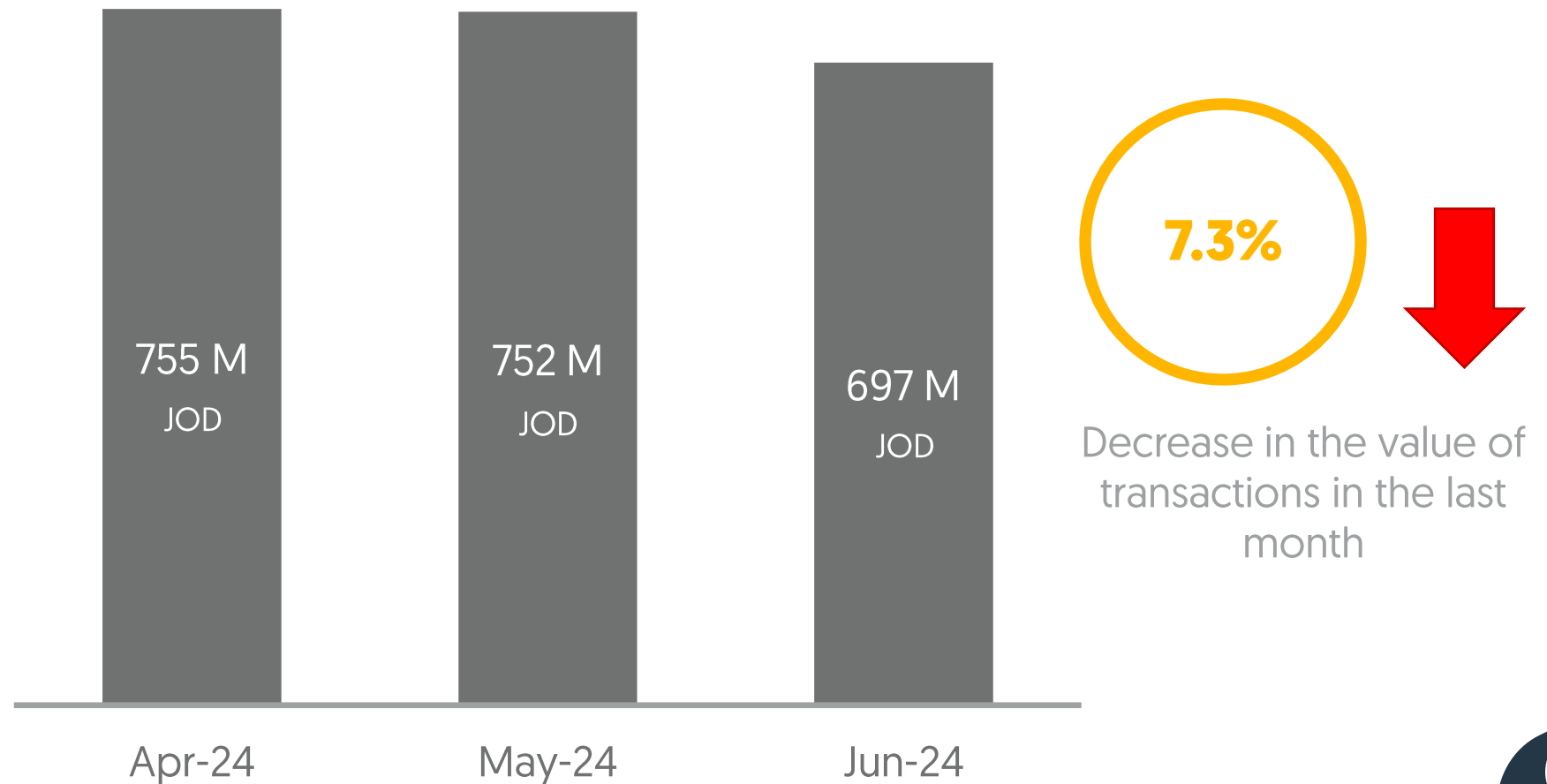
ACH Transactions

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



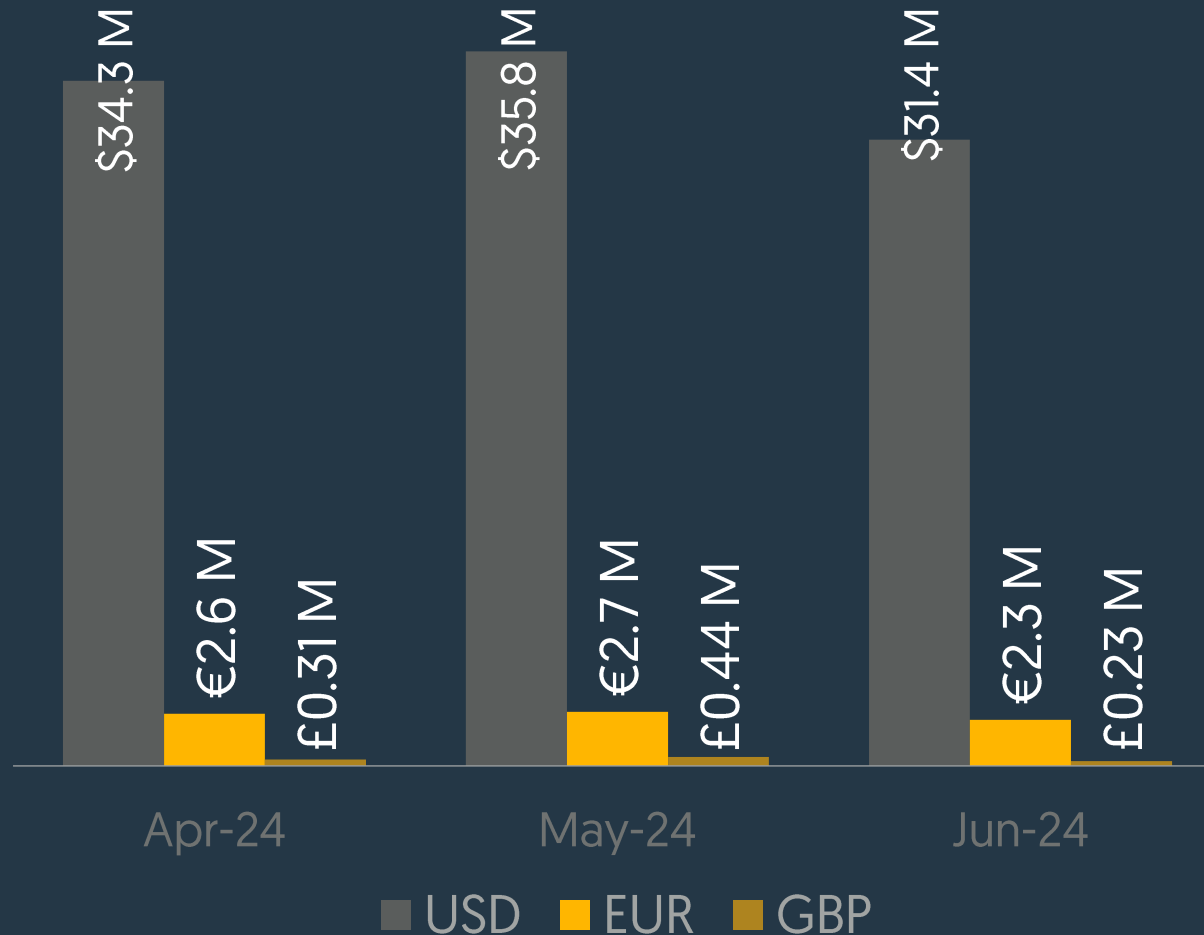
ACH Transactions

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

June 2024

72

Electronic Cheque Clearing Unit



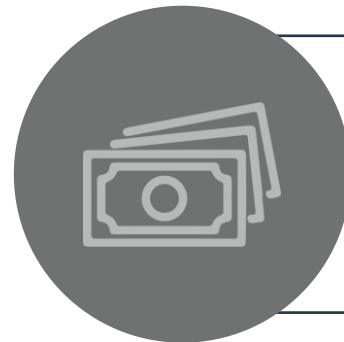
06.2024

Total Number and Value of Transactions Since the Beginning of 2024



Number of Transactions

3.14M



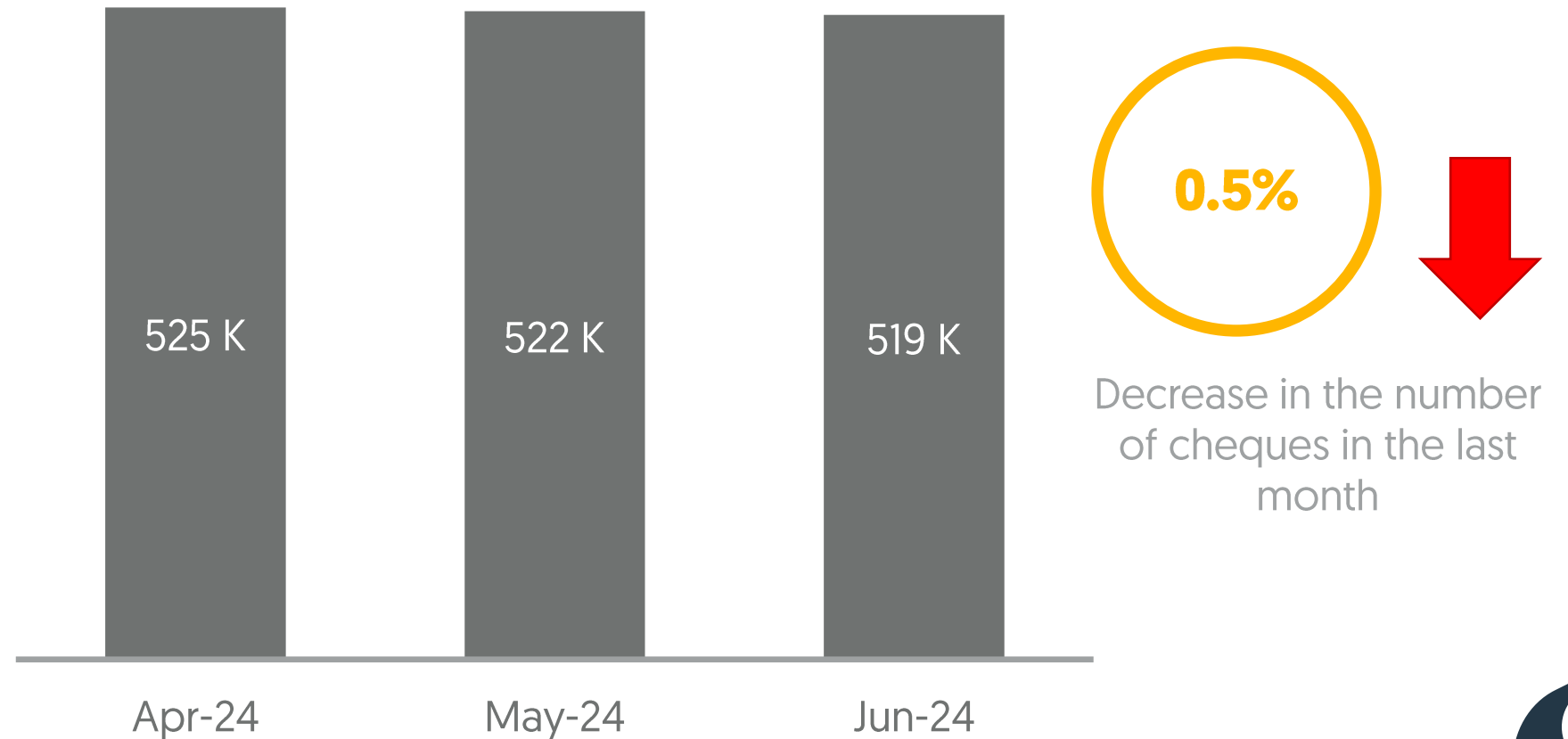
Value of Transactions

19.28B_{JOD}



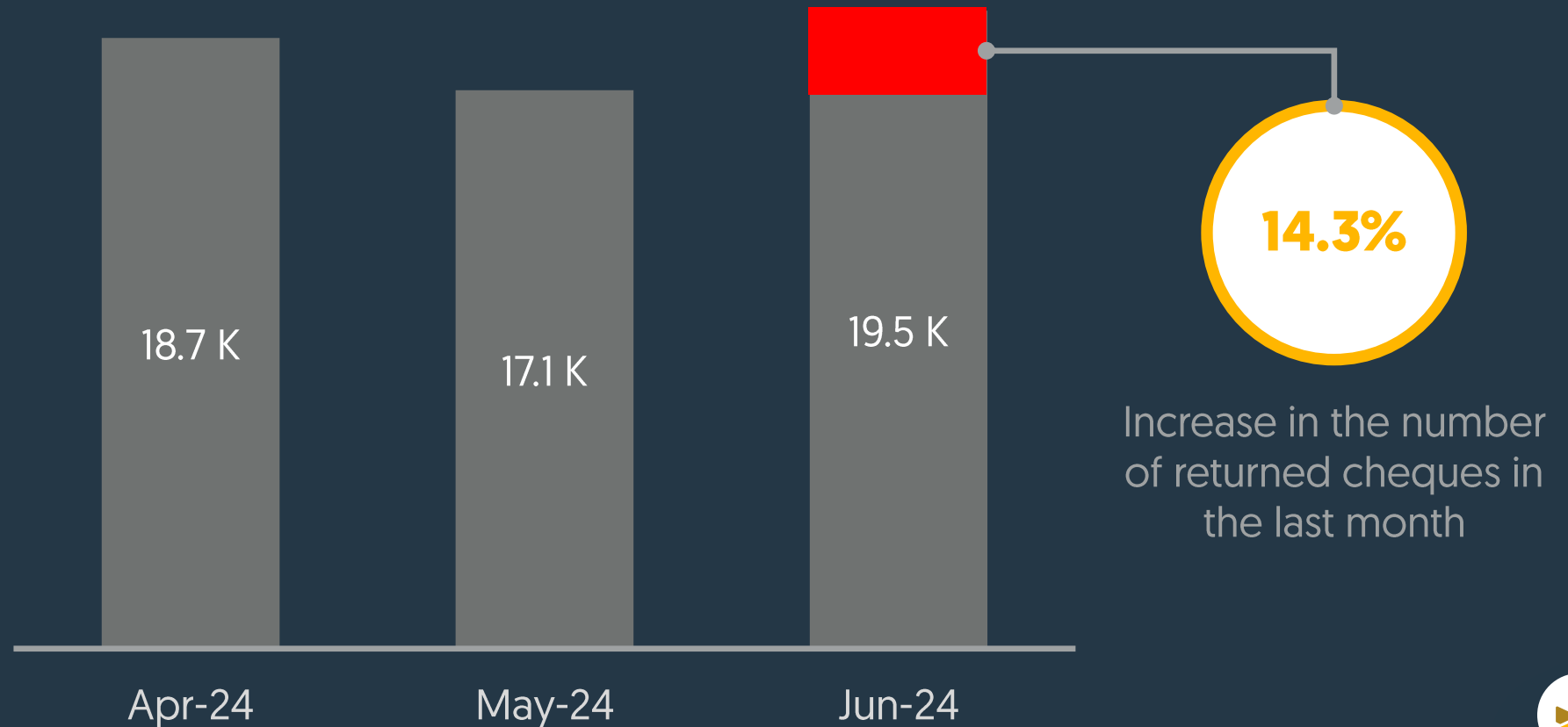
ECCU Cheques

Total Number of Inward Cheques Over the Past 3 Months



ECCU Returned Cheques

Total Number of Returned Cheques Over the Past 3 Months



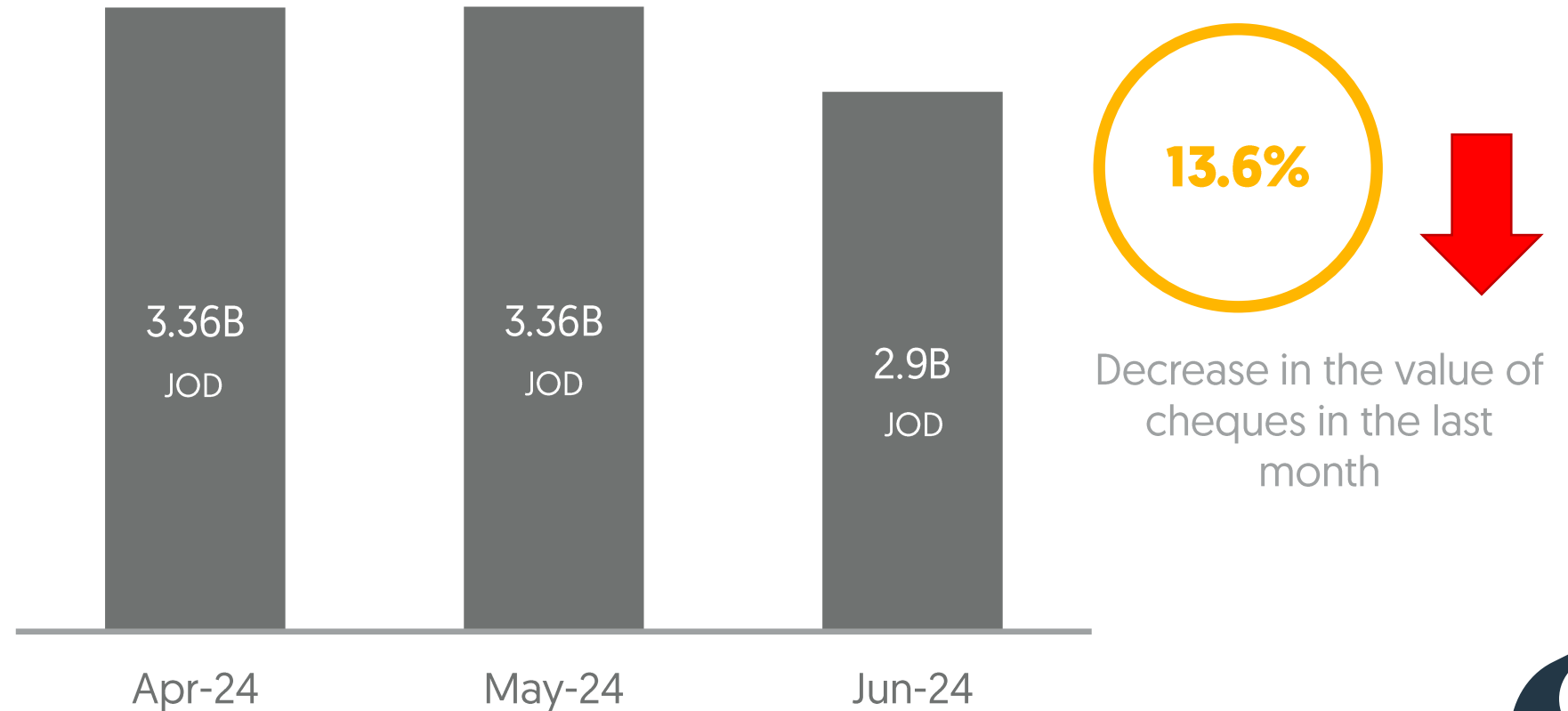
ECCU Cheques

Total Number of Returned Cheques due to Financial and Technical Reasons



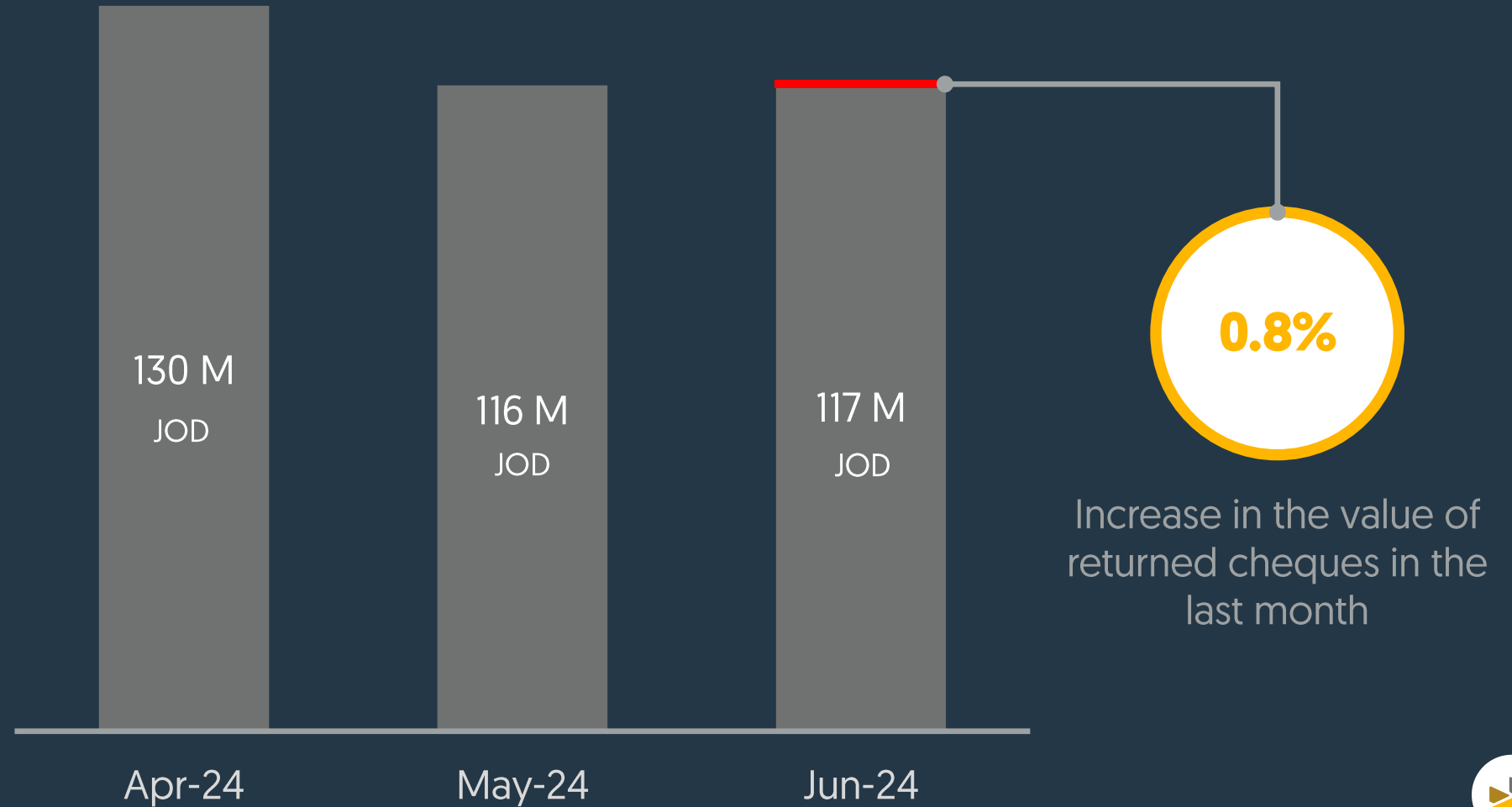
ECCU Cheques

Total Value of Inward Cheques Over the Past 3 Months



ECCU Returned Cheques

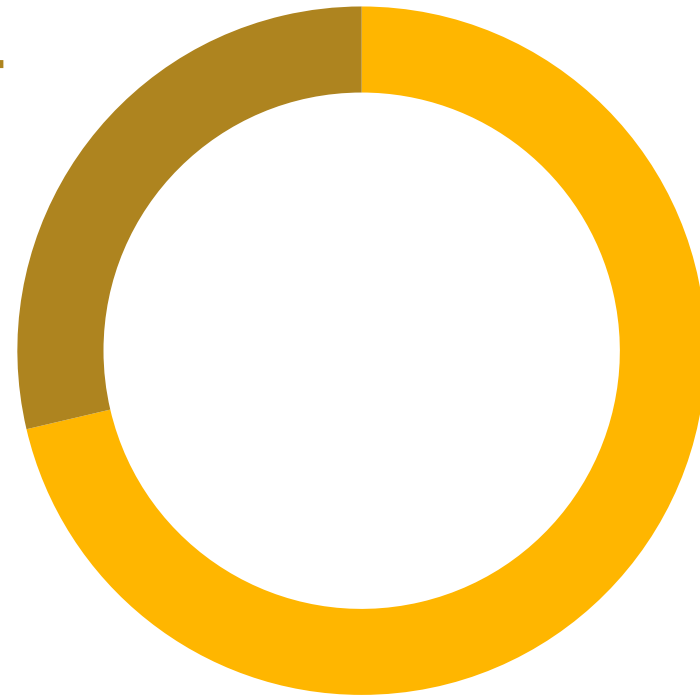
Total Value of Returned Cheques Over the Past 3 Months



ECCU Cheques

Total Value of Returned Cheques due to Financial and Technical Reasons

28.7%
33.5M_{JOD}
Technical
Reasons



71.3%
83.3M_{JOD}
Financial
Reasons