



Jordan Payments & Clearing Company

Payment Systems Monthly Reports

November 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

November 2024

3



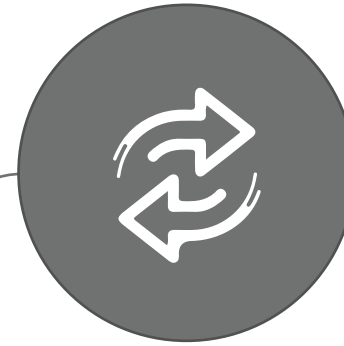
11.2024

CliQ Summary



Number of
Users

1.63M



Number of
Transactions

8.99M



Value of
Transactions

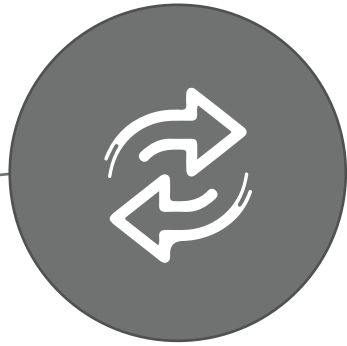
1.18B_{JOD}

JoMoPay Summary



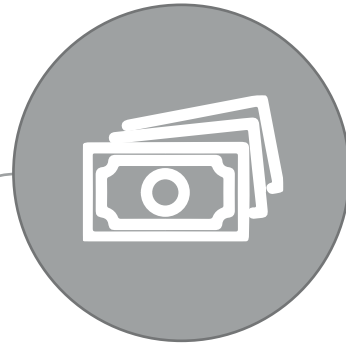
Number of
Users

2.4M



Number of
Transactions

5.56M



Value of
Transactions

444M_{JOD}



Number of
Users

4.5M



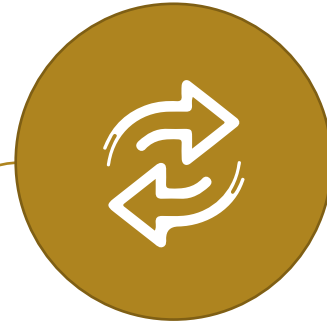
Number of
Billers

577



Number of
Services

1,973



Number of
Transactions

5.16M



Value of
Transactions

972M_{JOD}



ACH Summary

Automated Clearing House



Total Number of
Transactions

893K



Number of JOD
Transactions

888K



Value of JOD
Transactions

715M_{JOD}



ECCCU
Electronic Cheque Clearing Unit

Summary



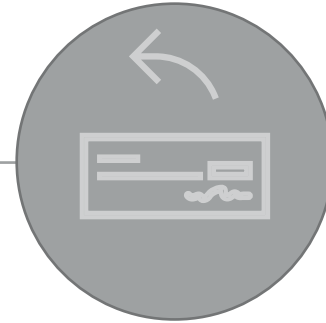
Number of
Cheques

451K



Value of
Cheques

3.05B_{JOD}



Number of
Returned Cheques

13K



Value of Returned
Cheques

82.2M_{JOD}



Monthly Report

November 2024

Instant Payment System for
Transfers Issued by Banks

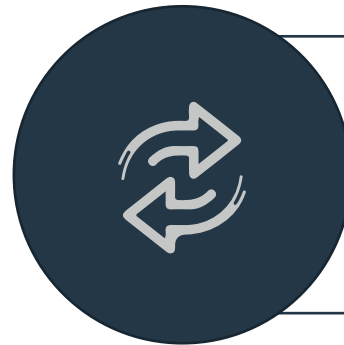
9



11.2024

Total Number and Value of Transactions Since the Beginning of 2024

Transfers Issued by Banks



Number of Transactions

73.96M

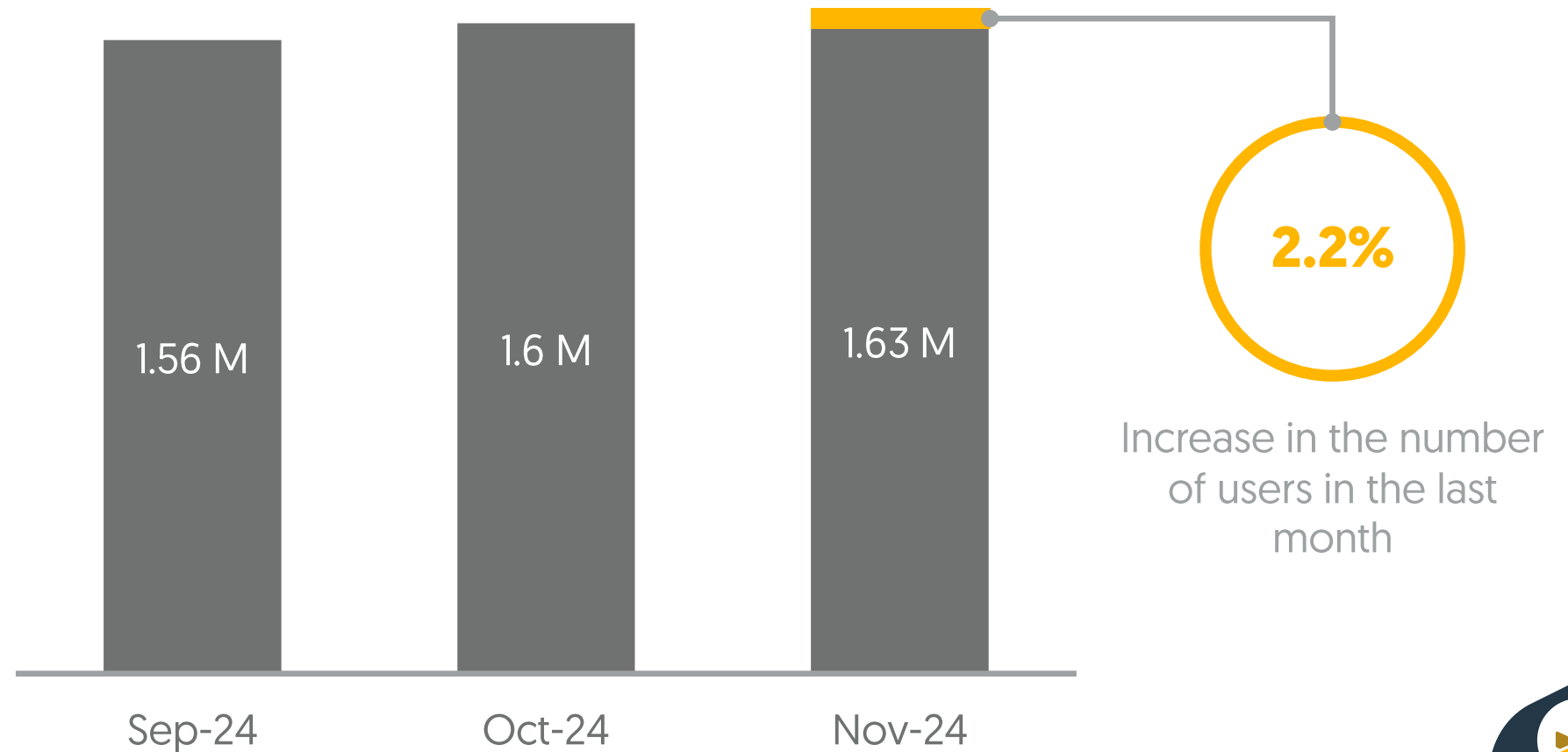


Value of Transactions

10.77B_{JOD}

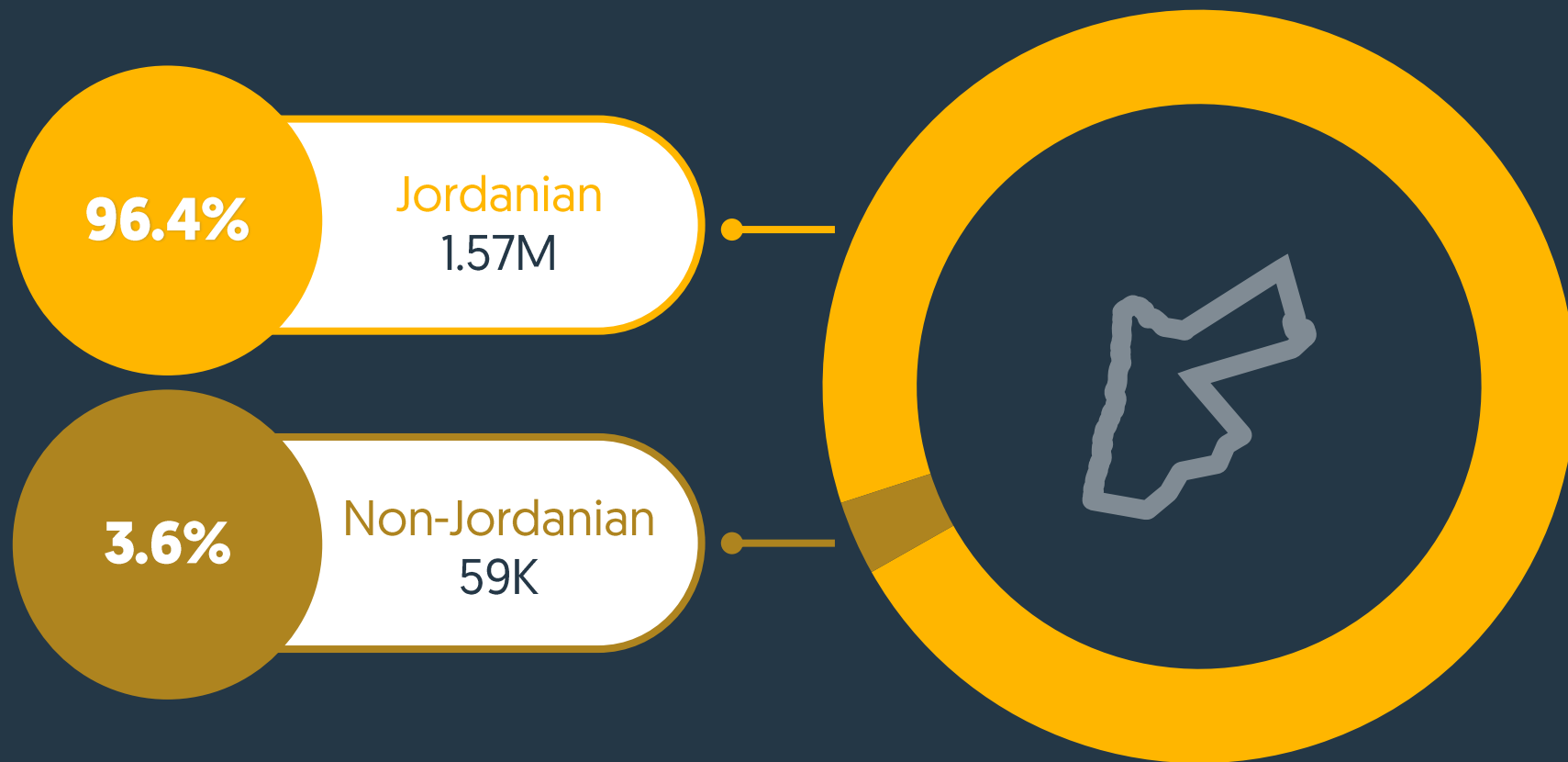
CliQ Users

Total Number of Users Over the Past 3 Months



CliQ Users

Percentage of Users Based on Nationality

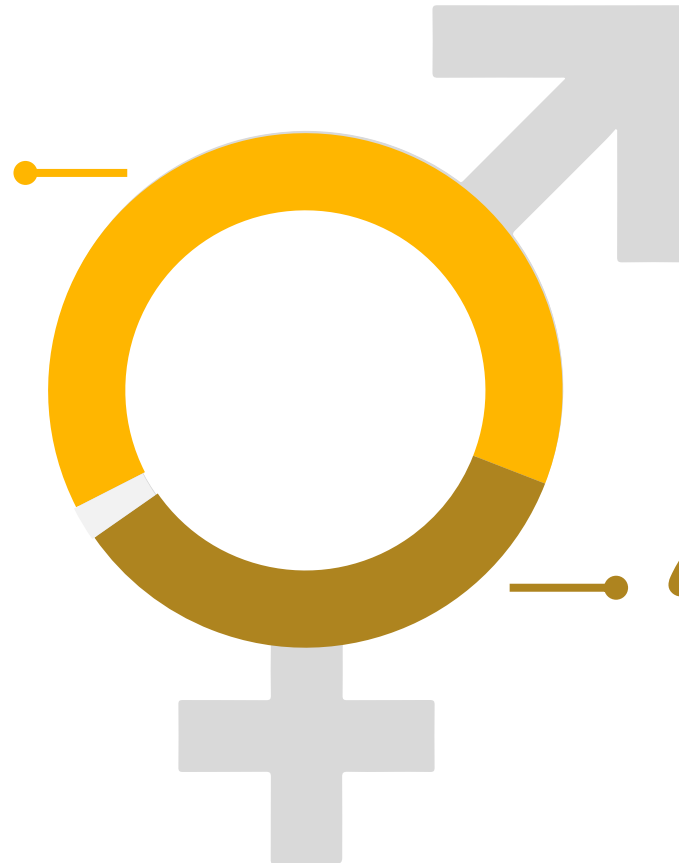


CliQ Users

Percentage of Users Based on Gender

62.4%

1.02M
Male Users



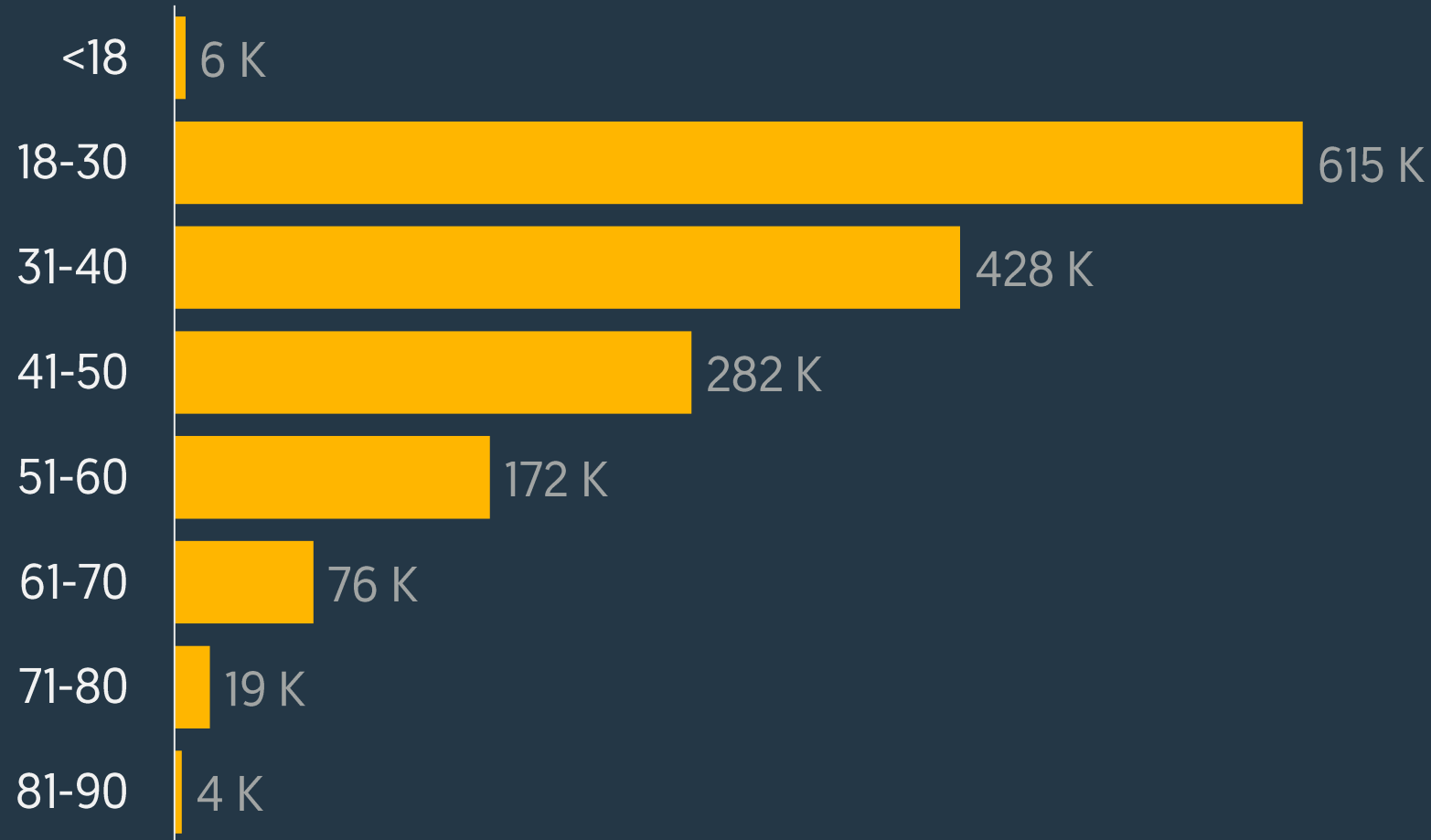
34.9%

0.57M
Female Users



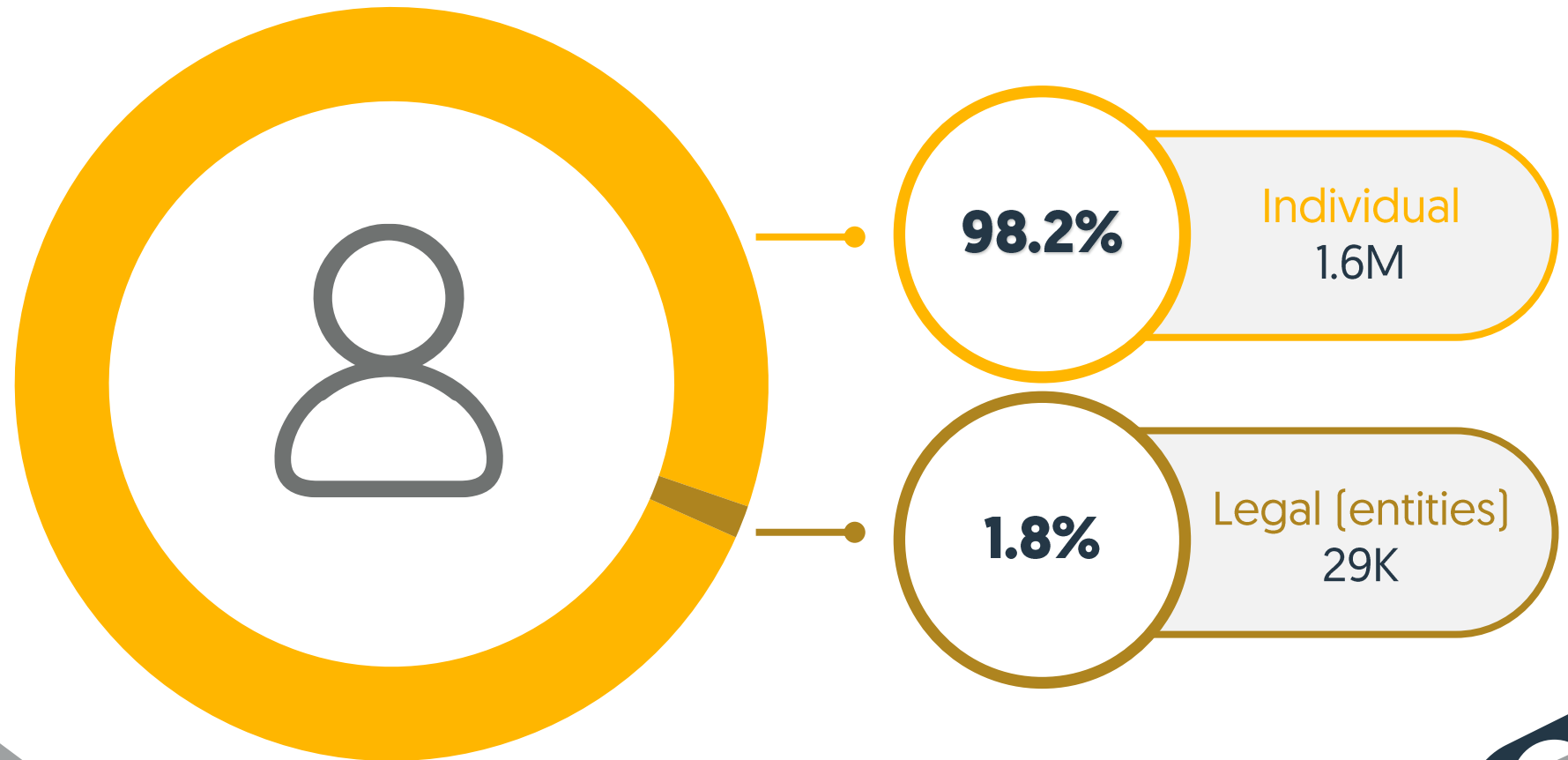
CliQ Users

Number of Users Based on Age Group



CliQ Users

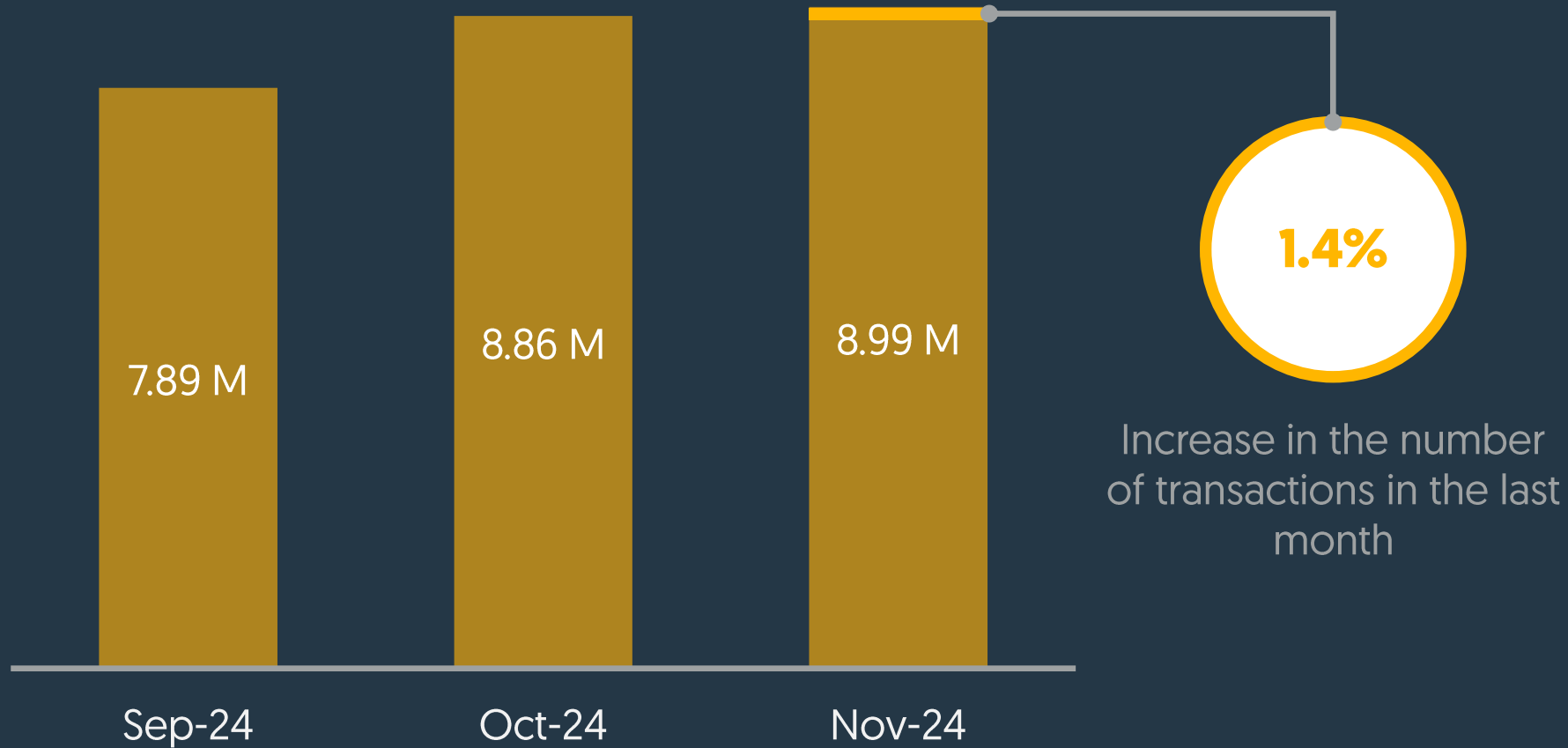
Percentage of Users Based on Customer Type



CliQ Number of Transactions

Total Number of Transactions Over the Past 3 Months

Transfers Issued by Banks



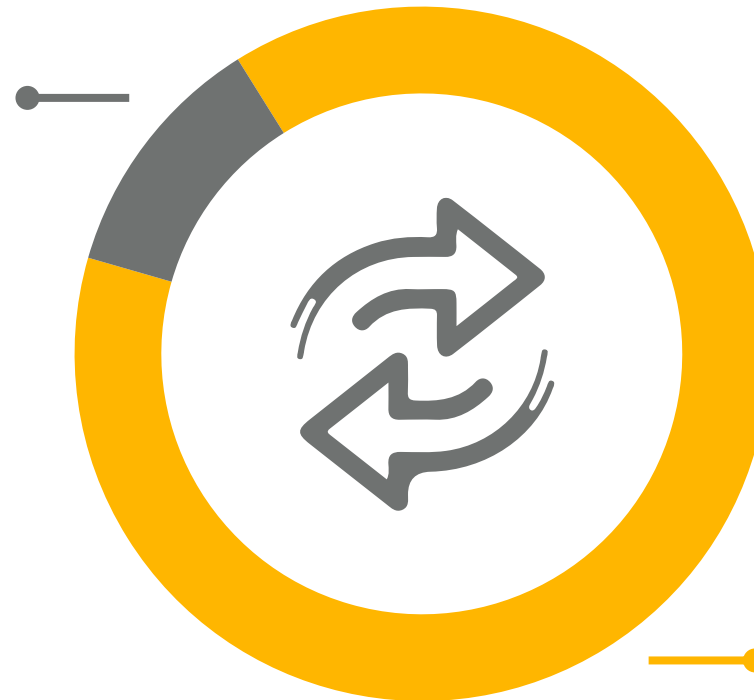
CliQ Number of Transactions

Percentage Based on Transaction Type

Transfers Issued by Banks

14.06%

1.26M
Purchases



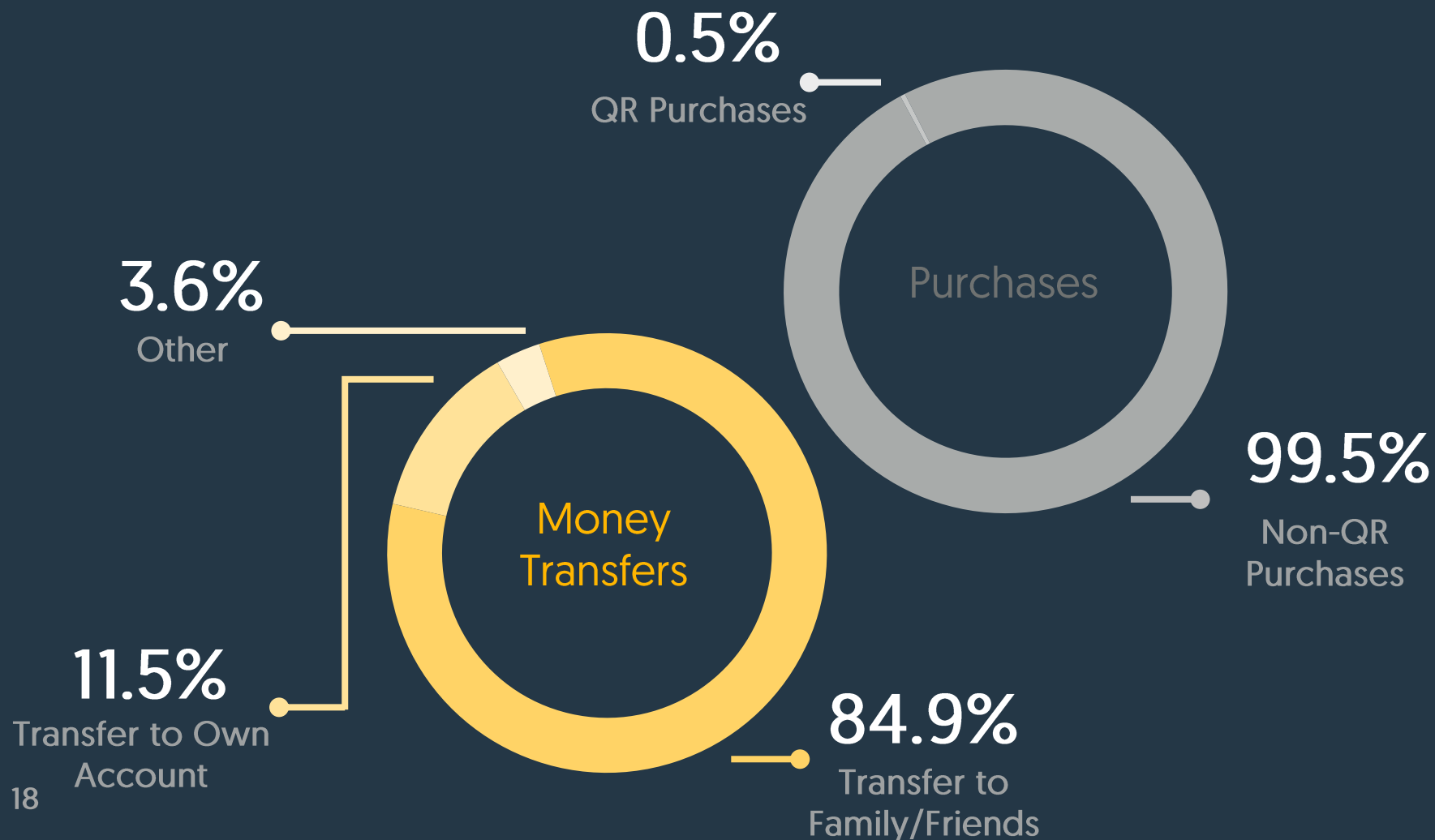
85.94%

7.72M
Money Transfers

CliQ Number of Transactions

Percentage Based on Transaction Type Sub-Category

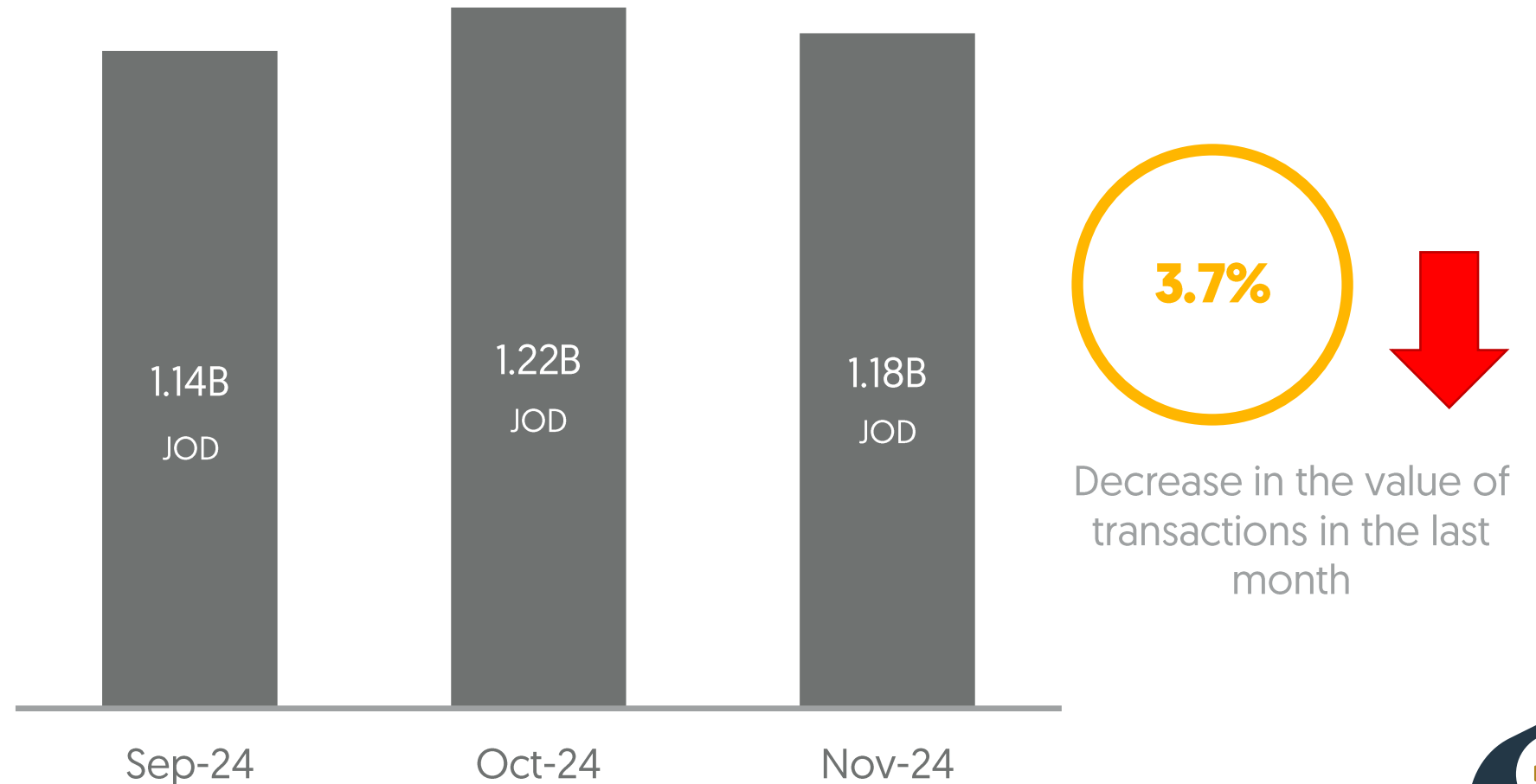
Transfers Issued by Banks



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

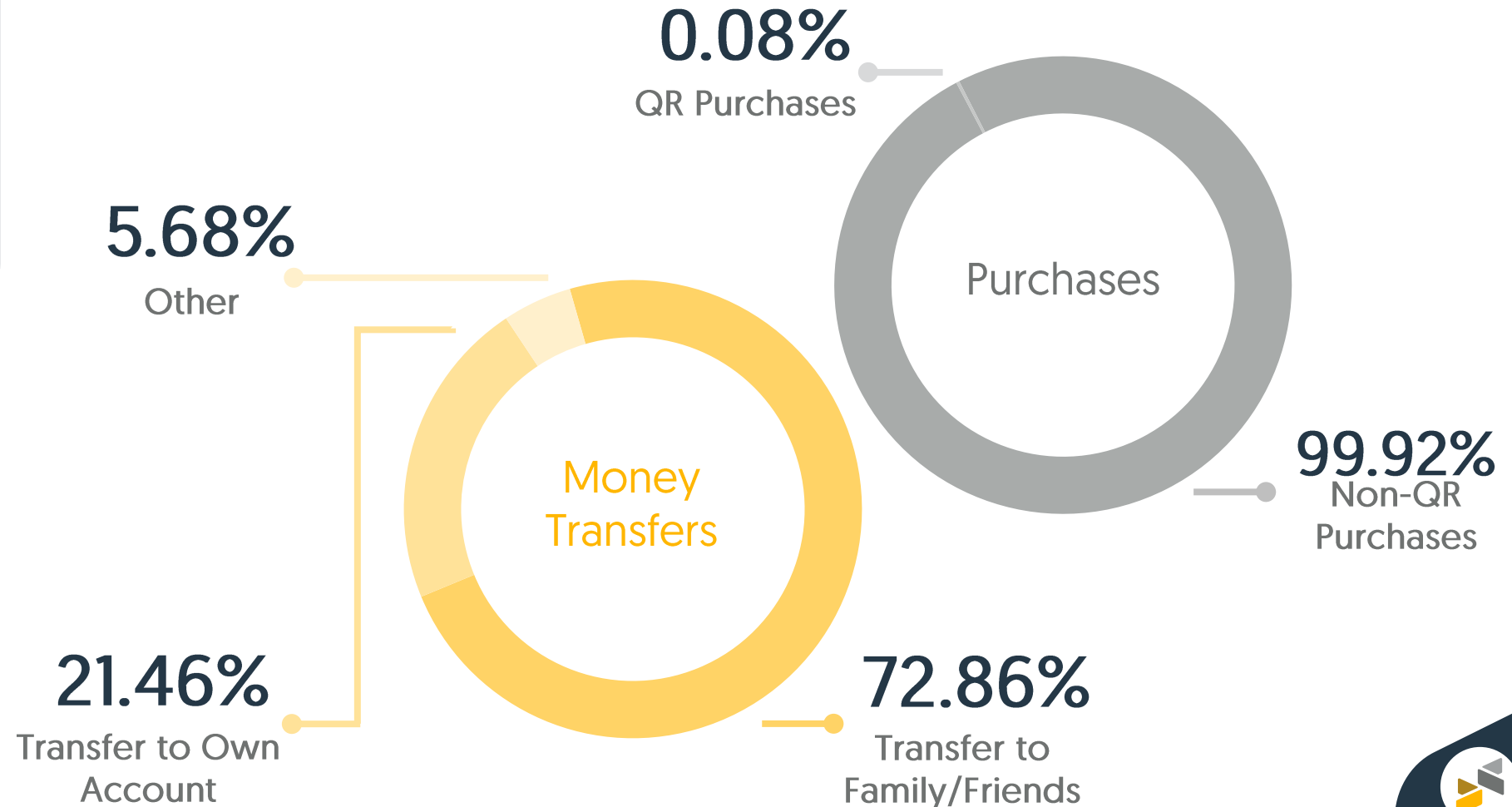
Transfers Issued by Banks



CliQ Value of Transactions

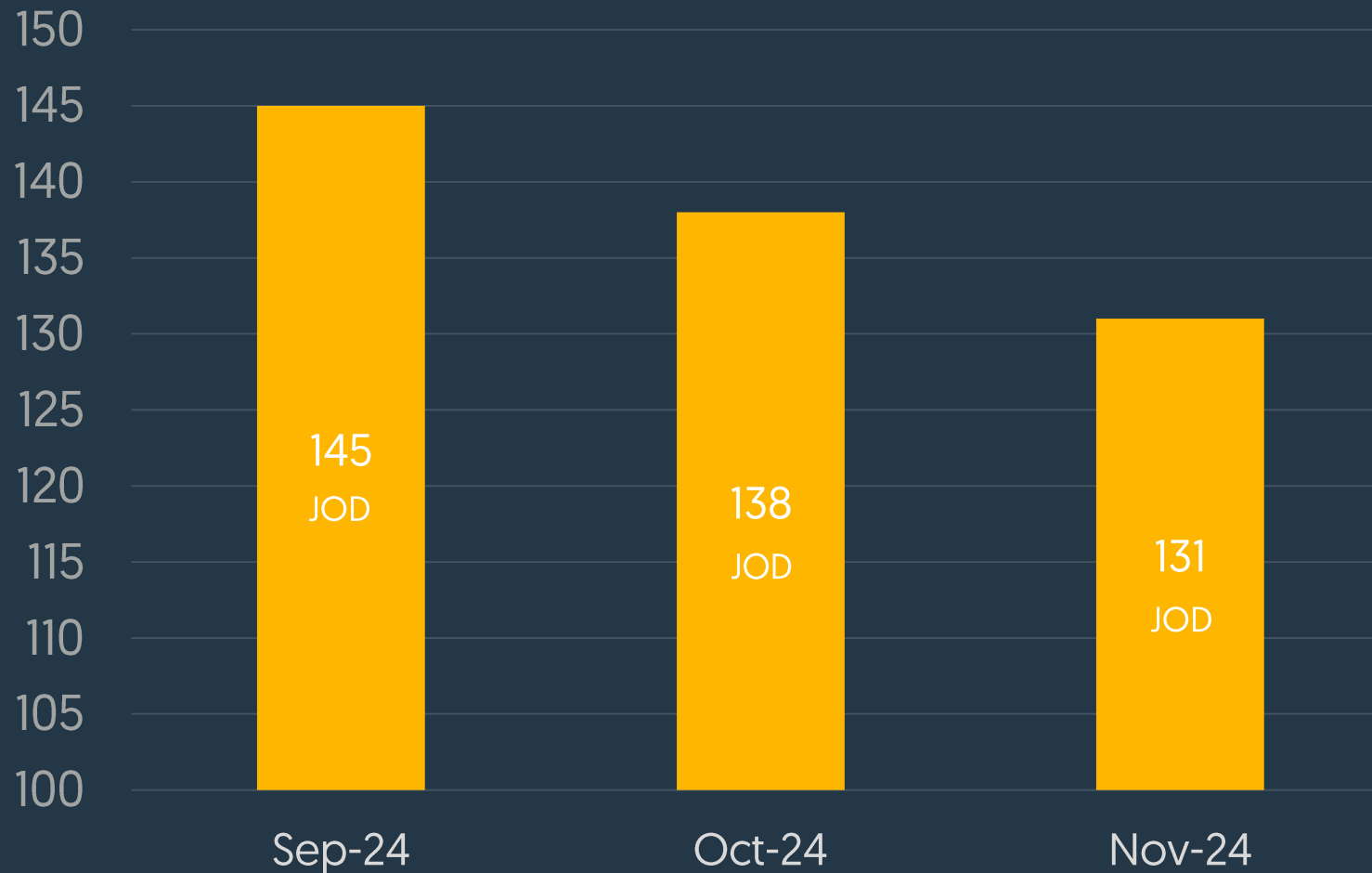
Percentage Based on Transaction Type Sub-Category

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

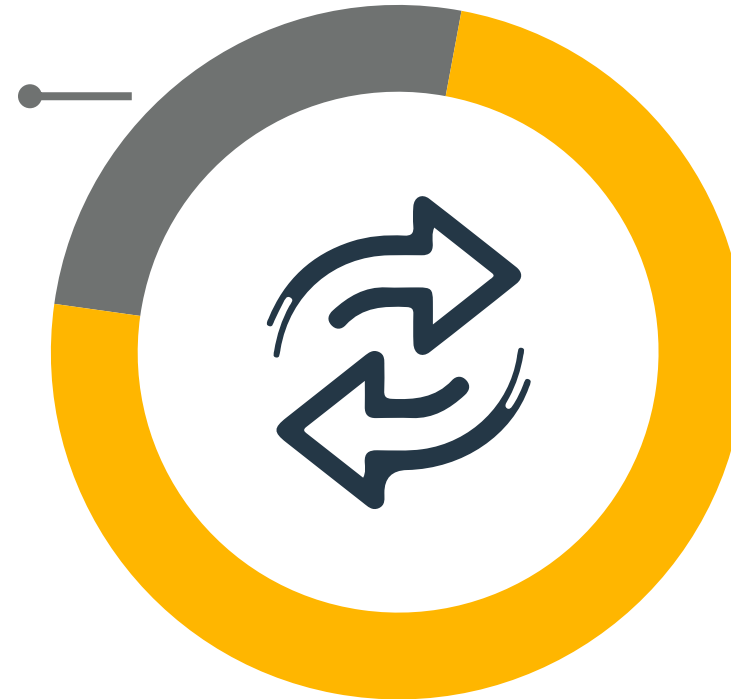
Transfers Issued by Banks



25.8%

1.46M

On Us



74.2%

4.19M

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



20.4%

167.3M JOD

On Us



79.6%

651.1M JOD

Off Us

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



JoMoPay
Jordan Mobile Payment

Monthly Report

November 2024

Jordan Mobile Payments Switch for
Transfers Issued by Mobile Wallets

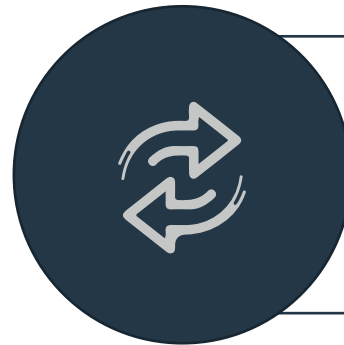
25



11.2024

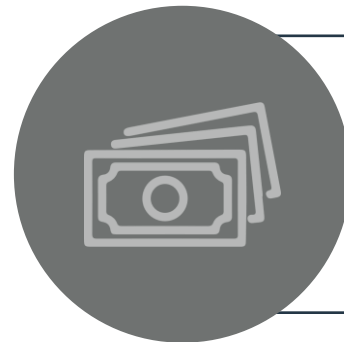
Total Number and Value of Transactions Since the Beginning of 2024

Transfers Issued by Mobile Wallets



Number of Transactions

50.54M



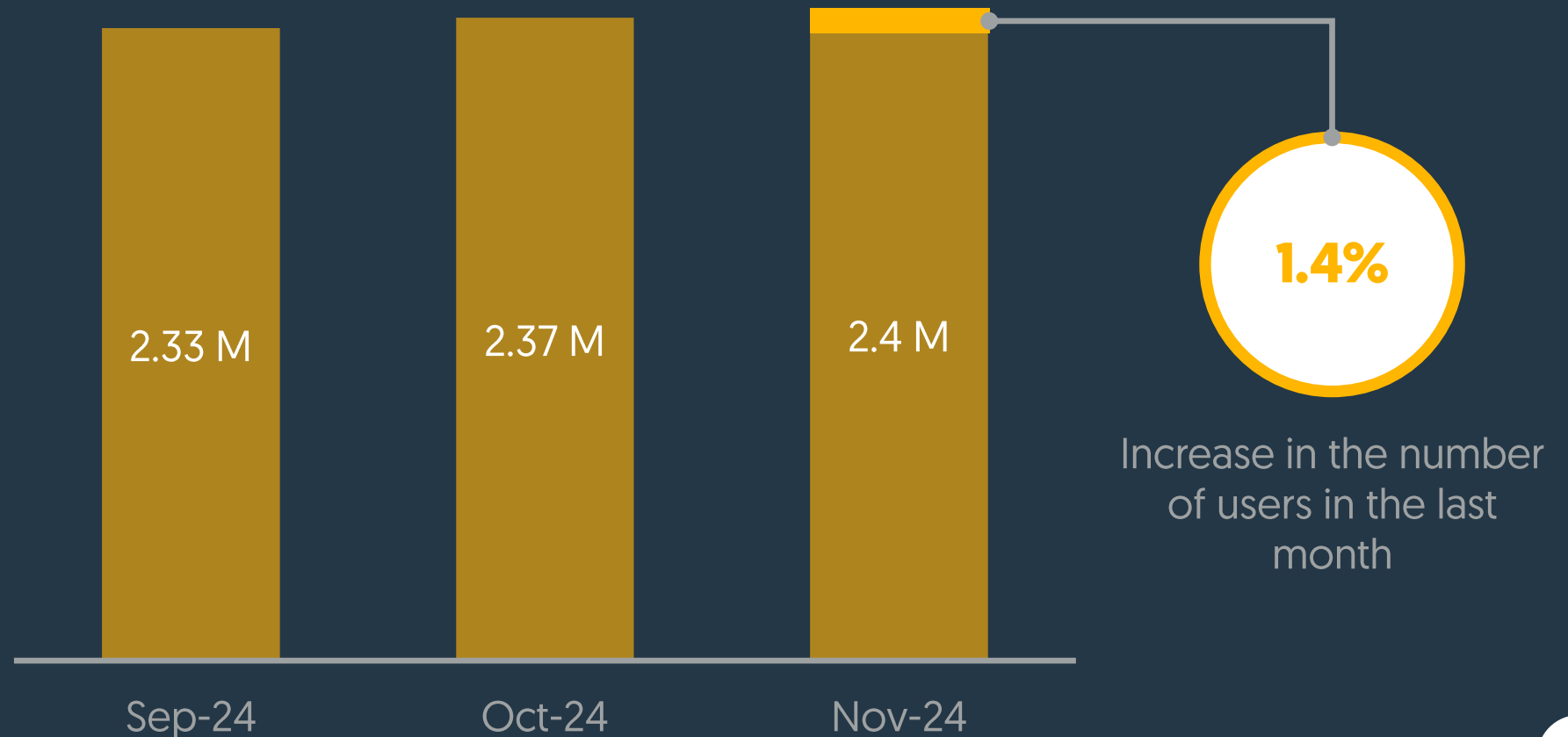
Value of Transactions

4.73B_{JOD}



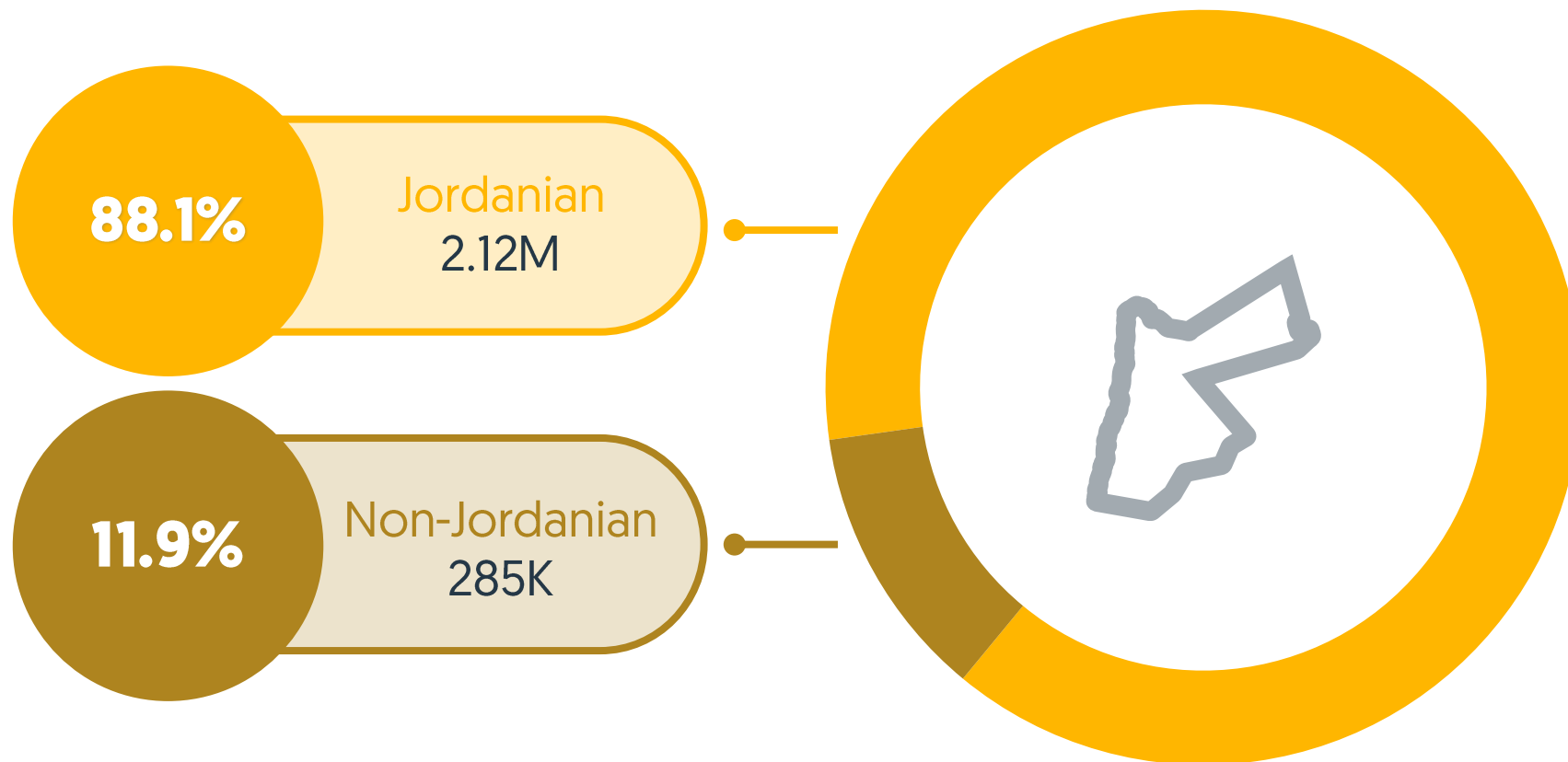
JoMoPay Users

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

50.01%

1.20M
Male Users



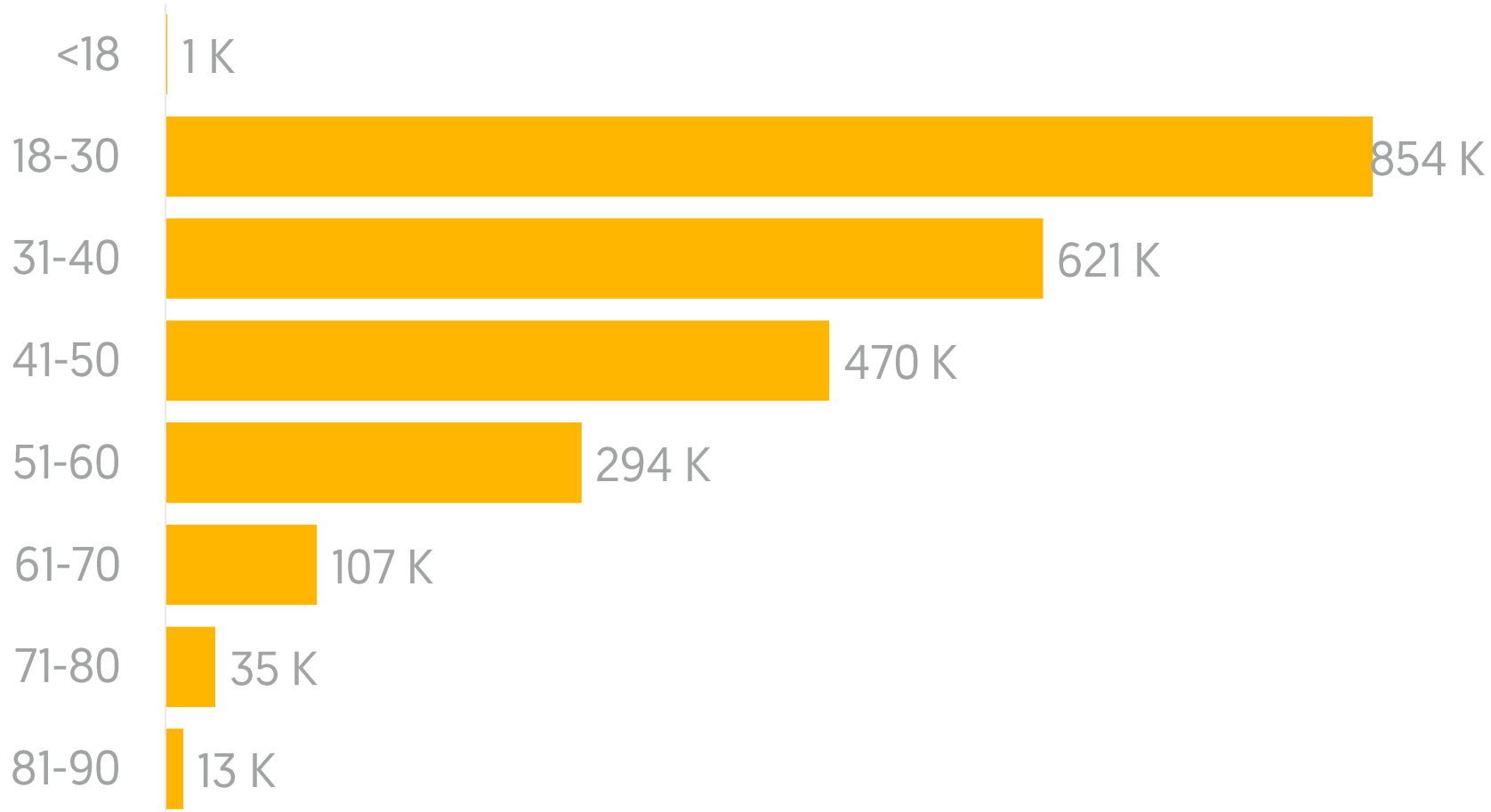
49.50%

1.19M
Female Users



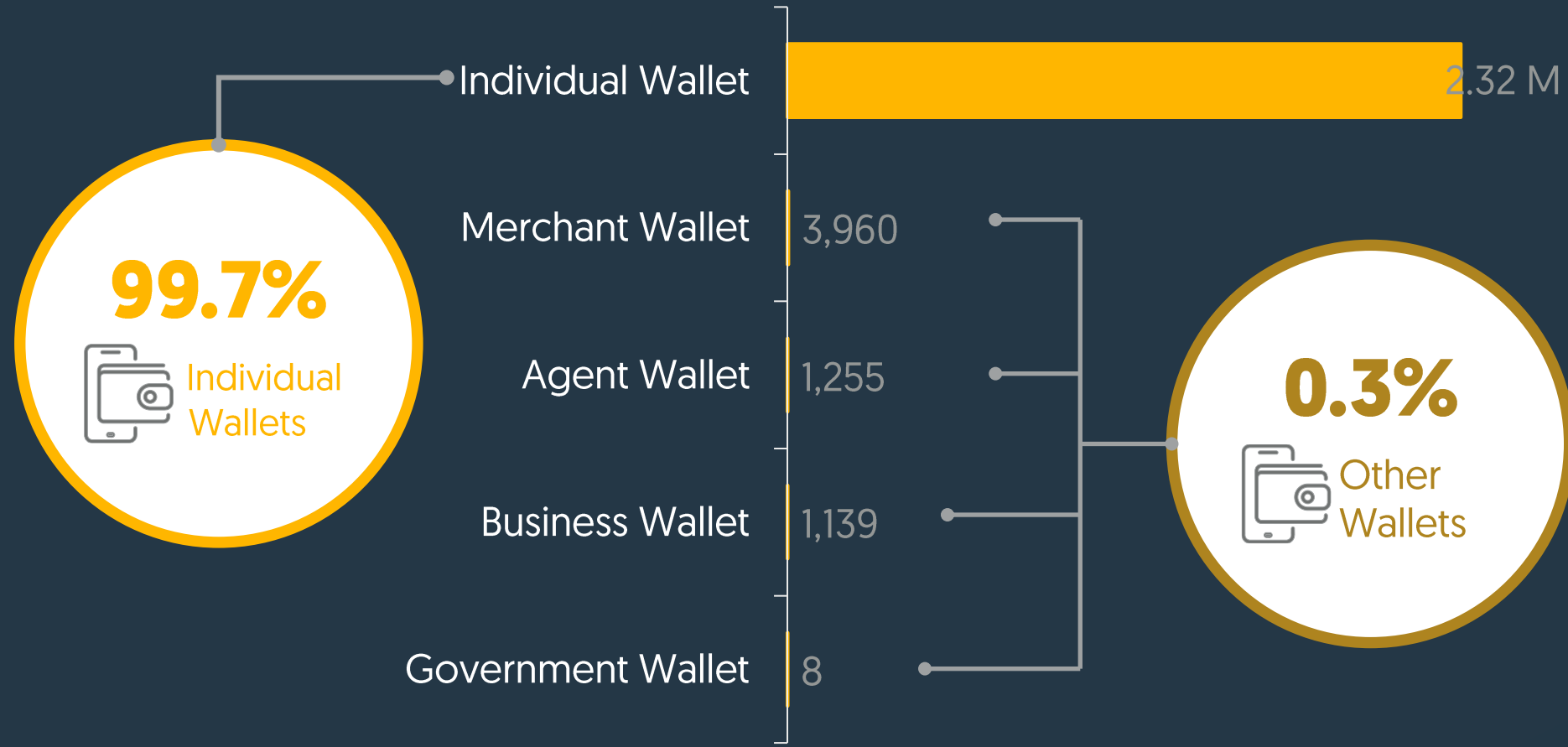


Number of Users Based on Age Group



JoMoPay Users

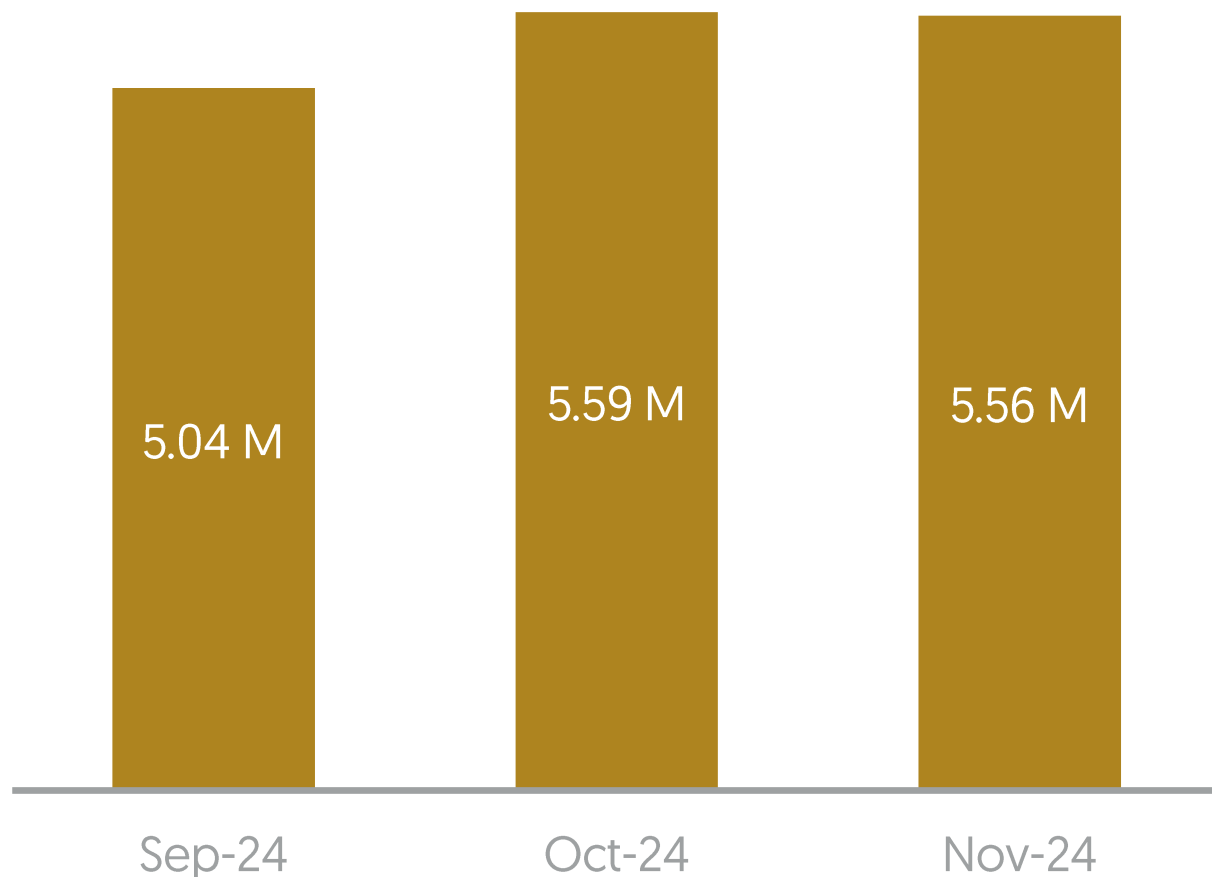
Number of Wallets Based on Wallet Type



JoMoPay Number of Transactions

Total Number of Transactions Over the Past 3 Months

Transfers Issued by Mobile Wallets



0.4%



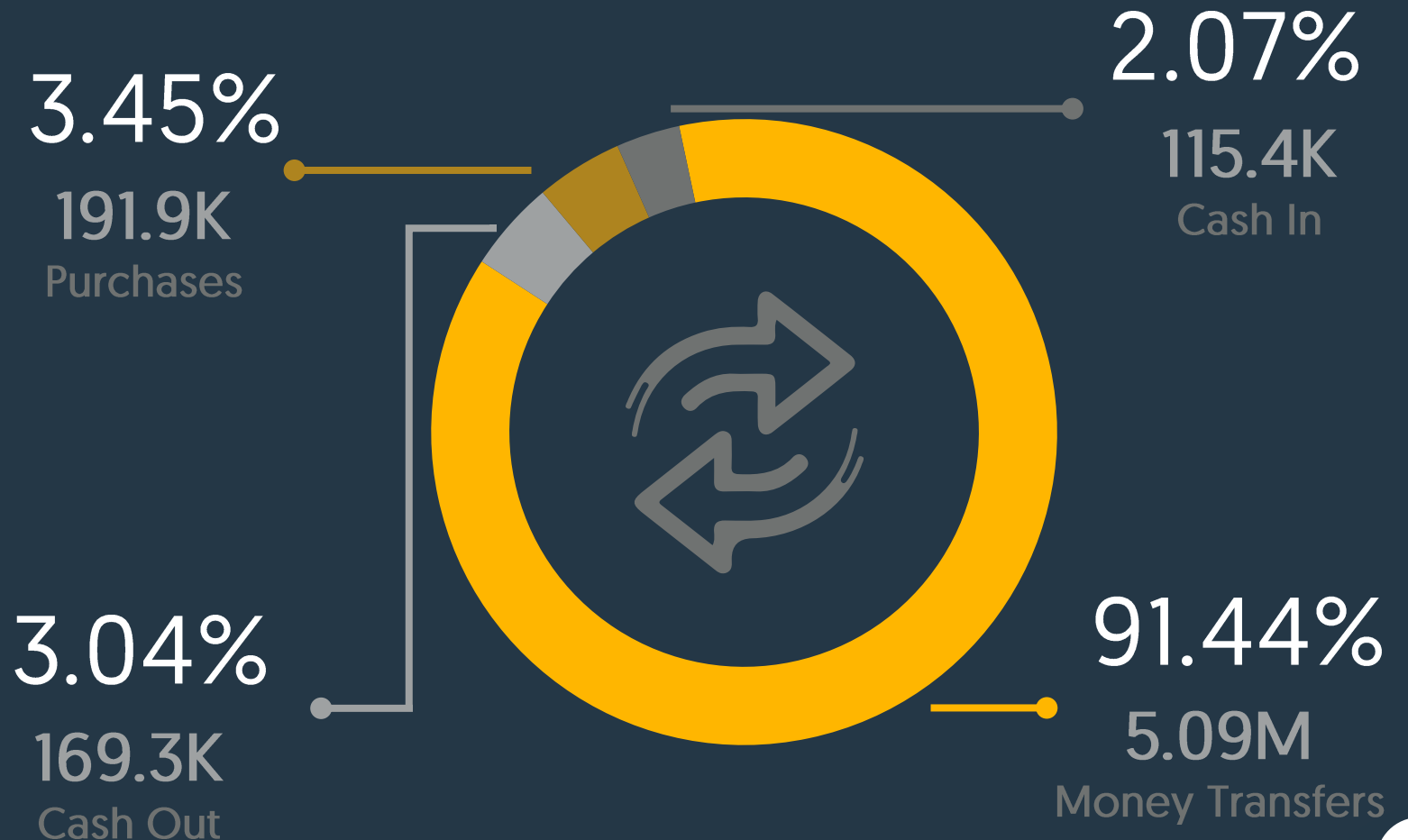
Decrease in the number of transactions in the last month



JoMoPay Number of Transactions

Percentage Based on Transaction Type

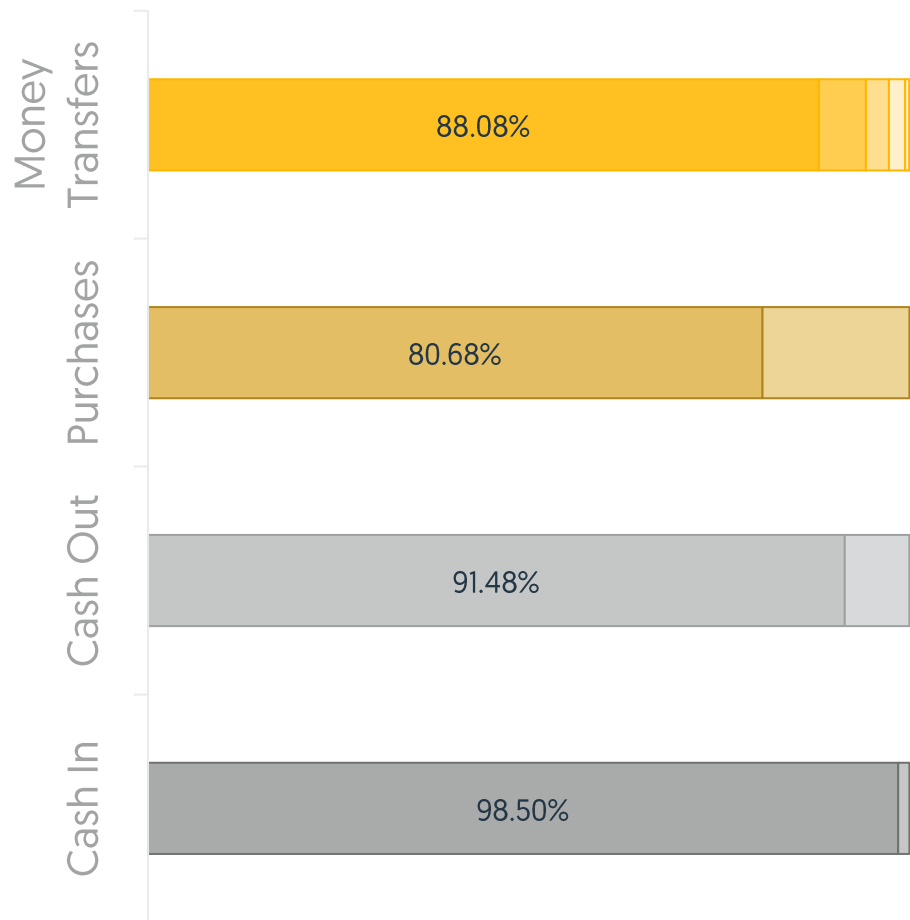
Transfers Issued by Mobile Wallets



JoMoPay Number of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets

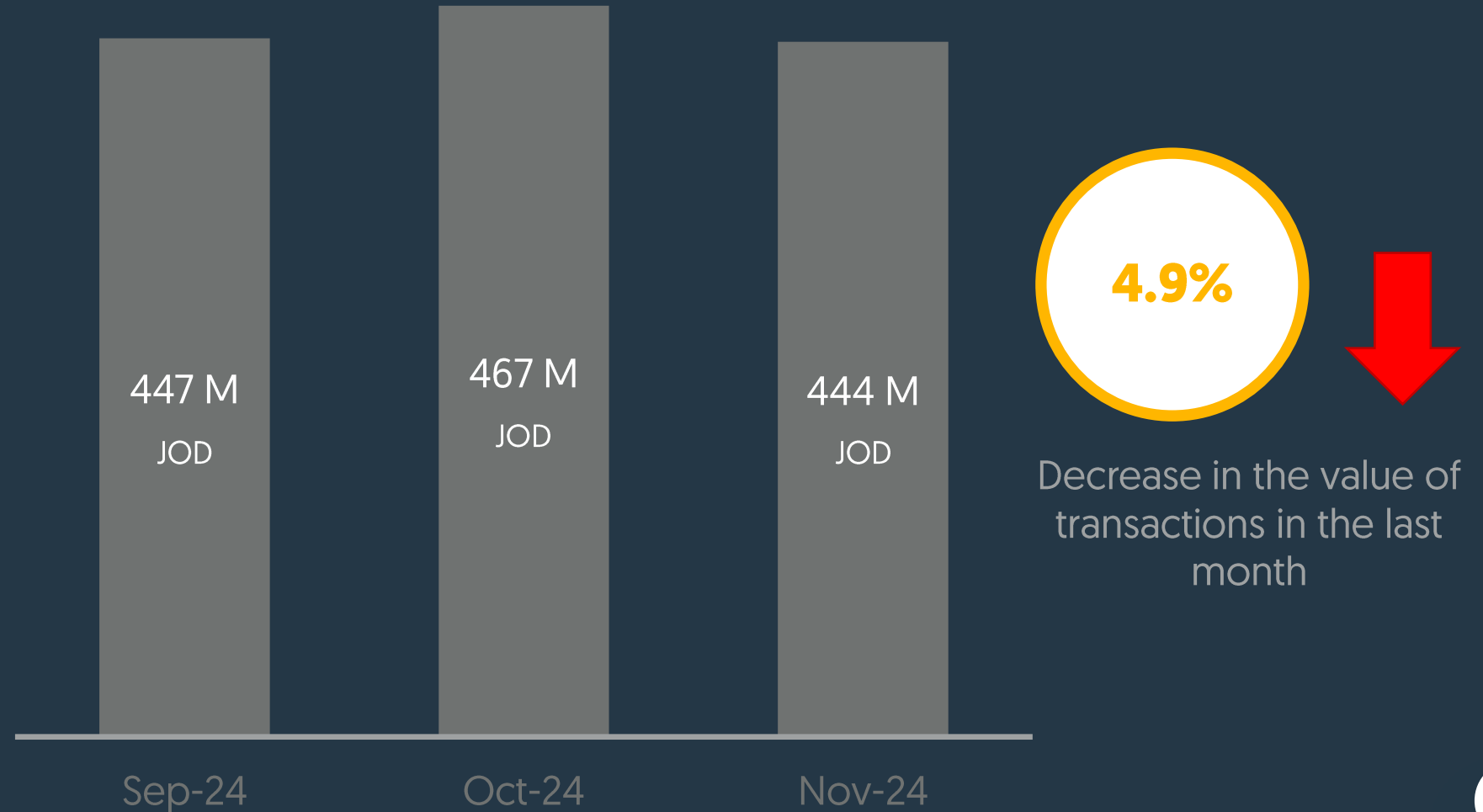


Transfer to Family/Friends	88.08%
Transfer to Own Account	6.18%
Salary/Bonus/Dividends	3.02%
Aid/Charity/Grant	2.14%
Loan/Loan Installment	0.57%
Cross Border Remittances	0.01%
Purchases	80.68%
QR Purchases	19.32%
Cash Out - Agent/Teller	91.48%
Cash Out - ATM/Kiosk	8.52%
Cash In - Agent/Teller	98.50%
Cash In - ATM/Kiosk	1.50%

JoMoPay Value of Transactions

Total Value of Transactions Over the Past 3 Months

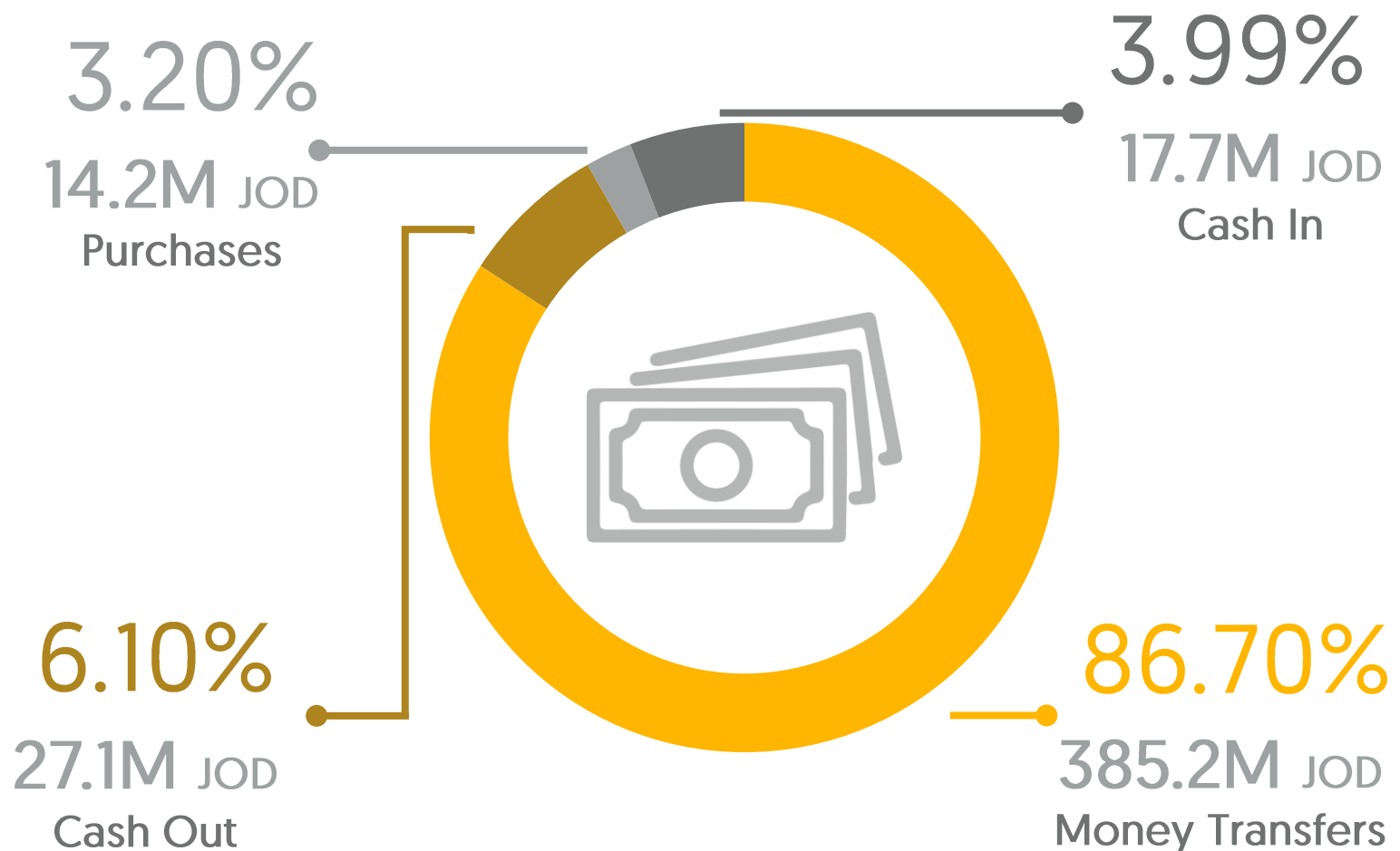
Transfers Issued by Mobile Wallets



JoMoPay Value of Transactions

Percentage Based on Transaction Type

Transfers Issued by Mobile Wallets

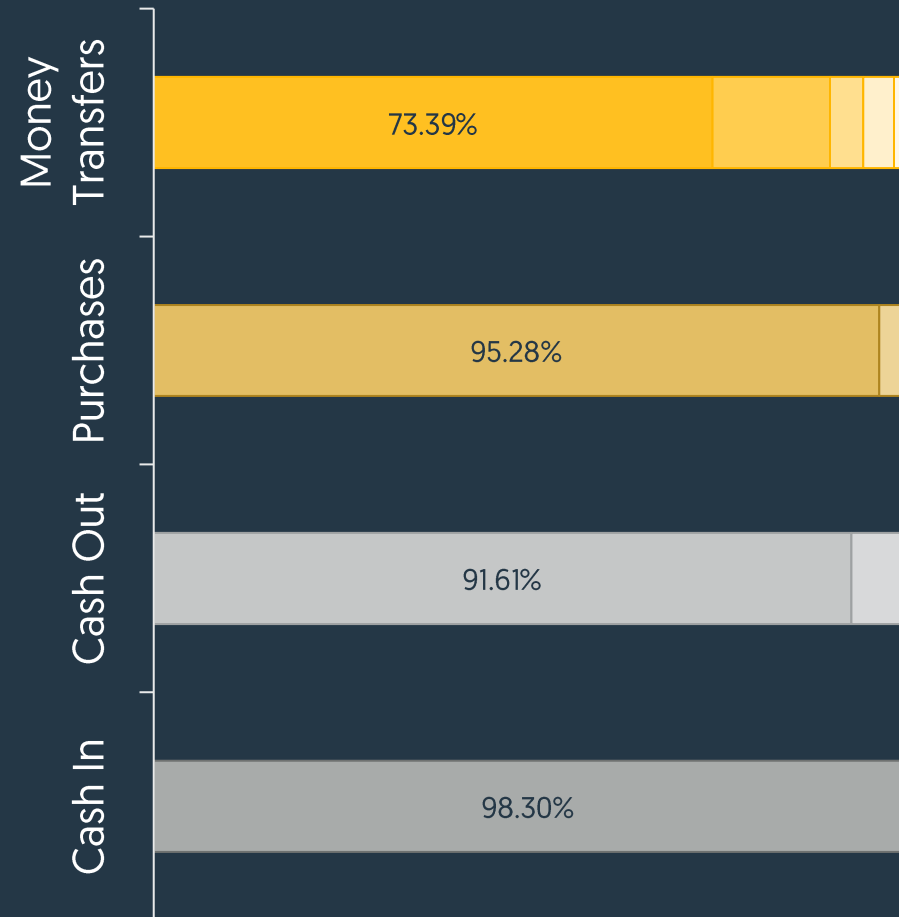




JoMoPay Value of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets

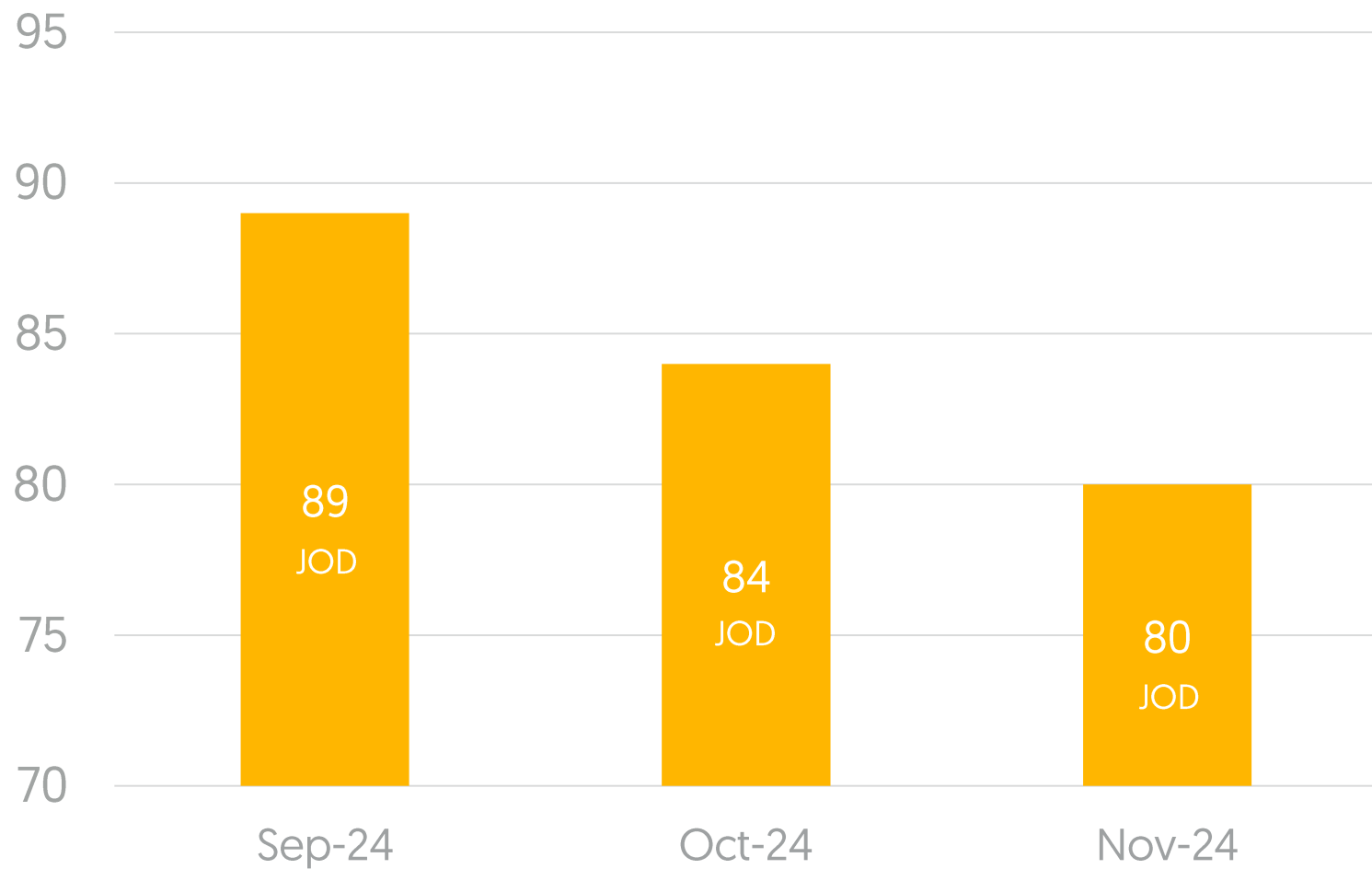


Transfer to Family/Friends	73.39%
Transfer to Own Account	15.41%
Aid/Charity/Grant	4.37%
Salary/Bonus/Dividends	4.05%
Loan/Loan Installment	2.75%
Cross Border Remittances	0.04%
Purchases	95.28%
QR Purchases	4.72%
Cash Out - Agent/Teller	91.61%
Cash Out - ATM/Kiosk	8.39%
Cash In - Agent/Teller	98.30%
Cash In - ATM/Kiosk	1.70%

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



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

CliQ & JoMoPay Interoperability

Monthly Report
November 2024

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



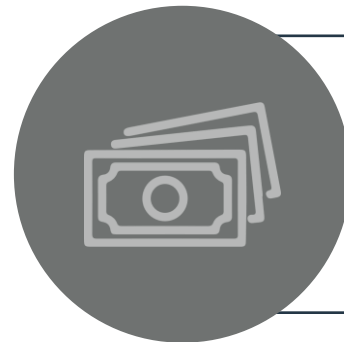
11.2024

Total Number and Value of Transactions Since the Beginning of 2024



Number of Transactions

124.49M



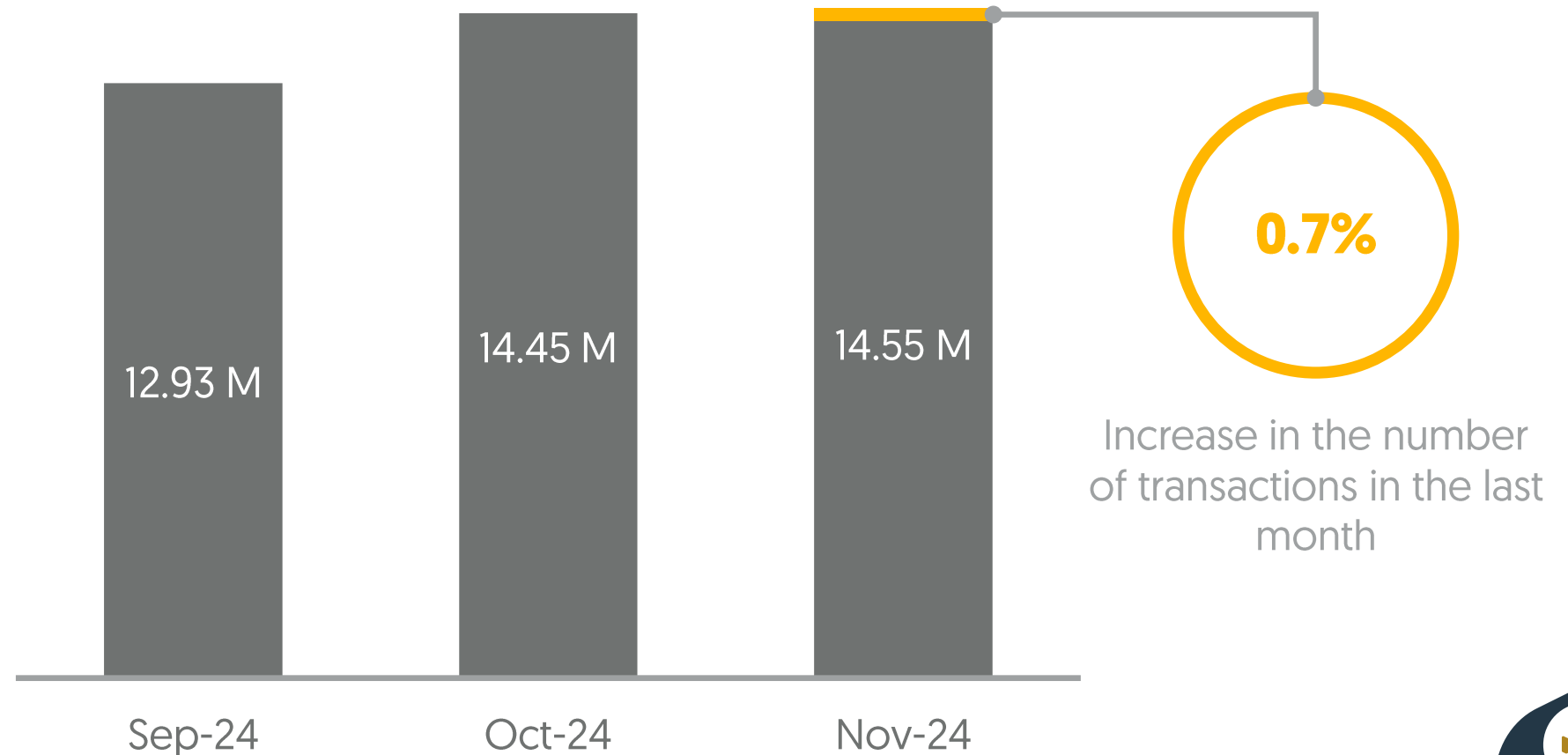
Value of Transactions

15.5B_{JOD}



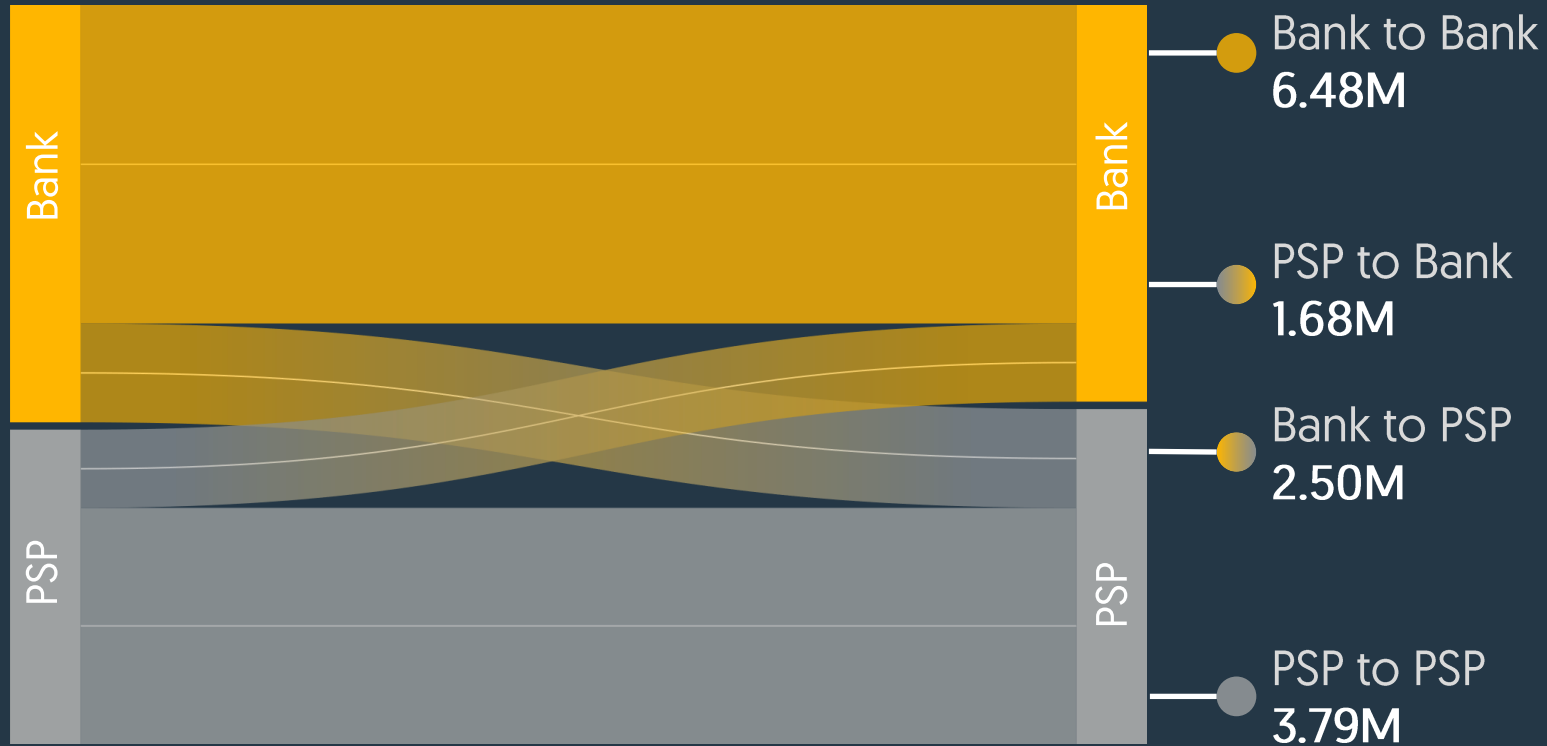
CliQ & JoMoPay Transactions

Total Number of Transactions Over the Past 3 Months



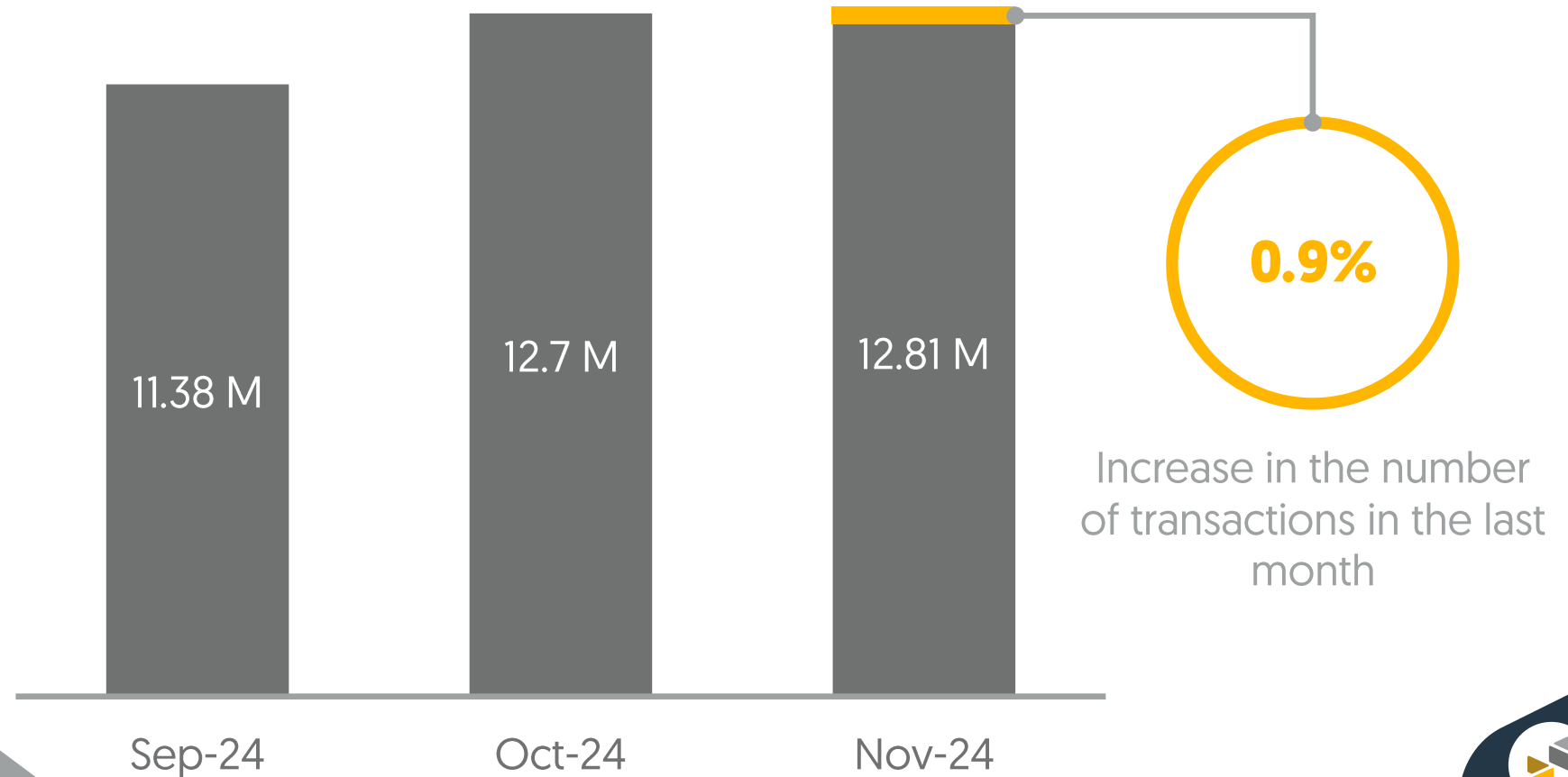
CliQ & JoMoPay Transactions

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



74.5%

9.55M

Off Us



25.5%

3.27M

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



44.3%

1.66M

mPSP to Bank



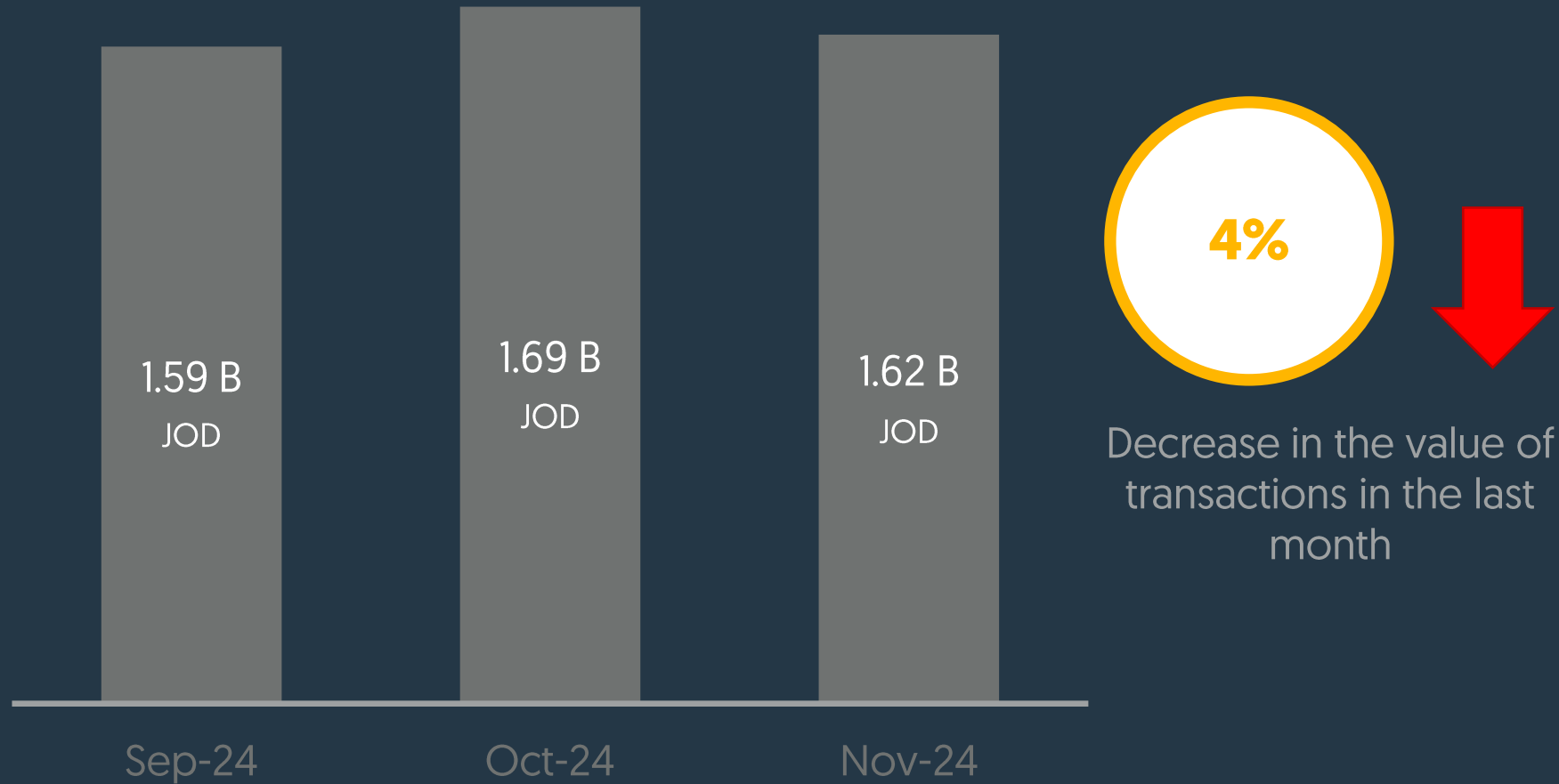
55.7%

2.08M

Bank to mPSP

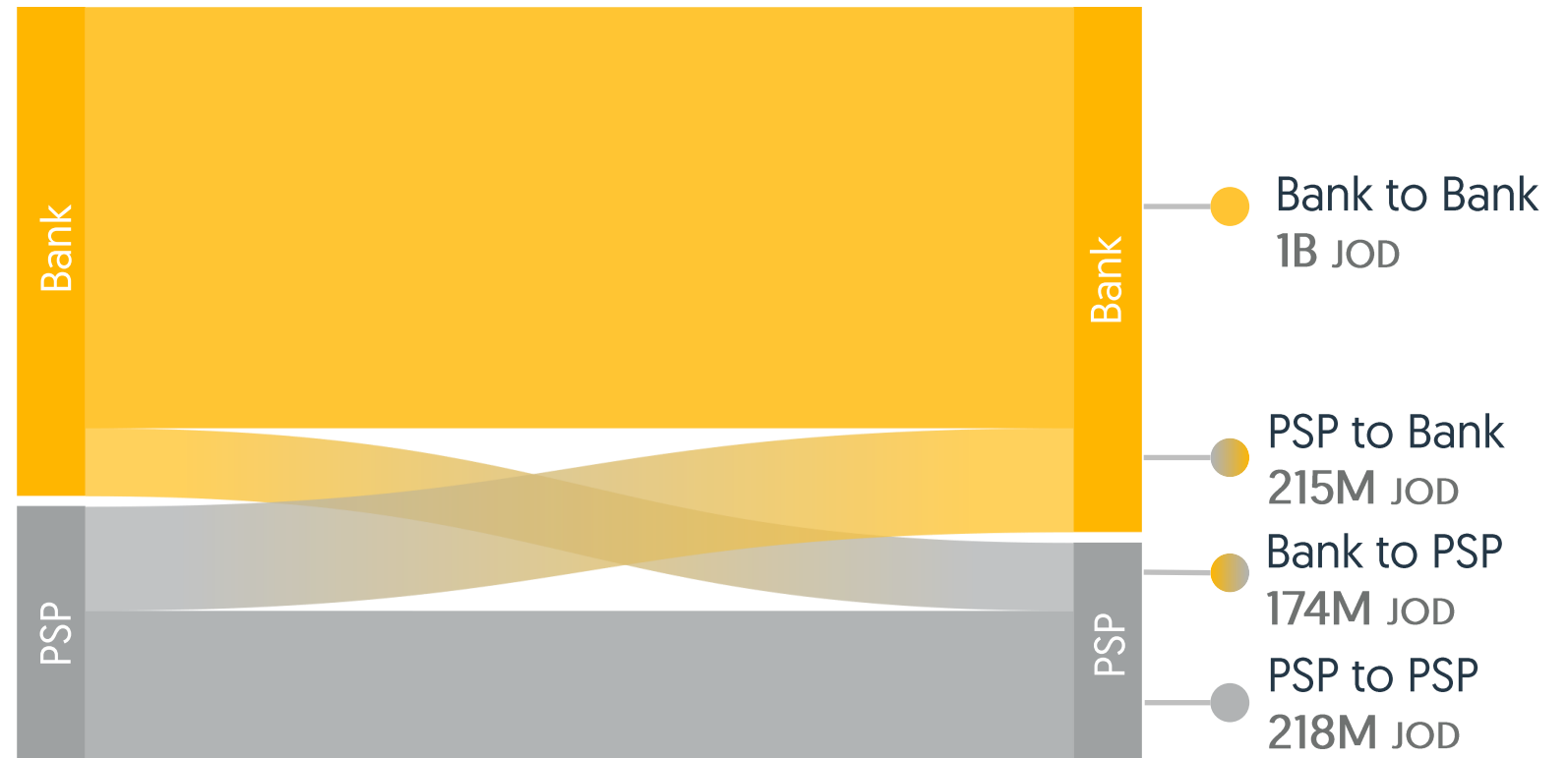
CliQ & JoMoPay Transactions

Total Value of Transactions Over the Past 3 Months



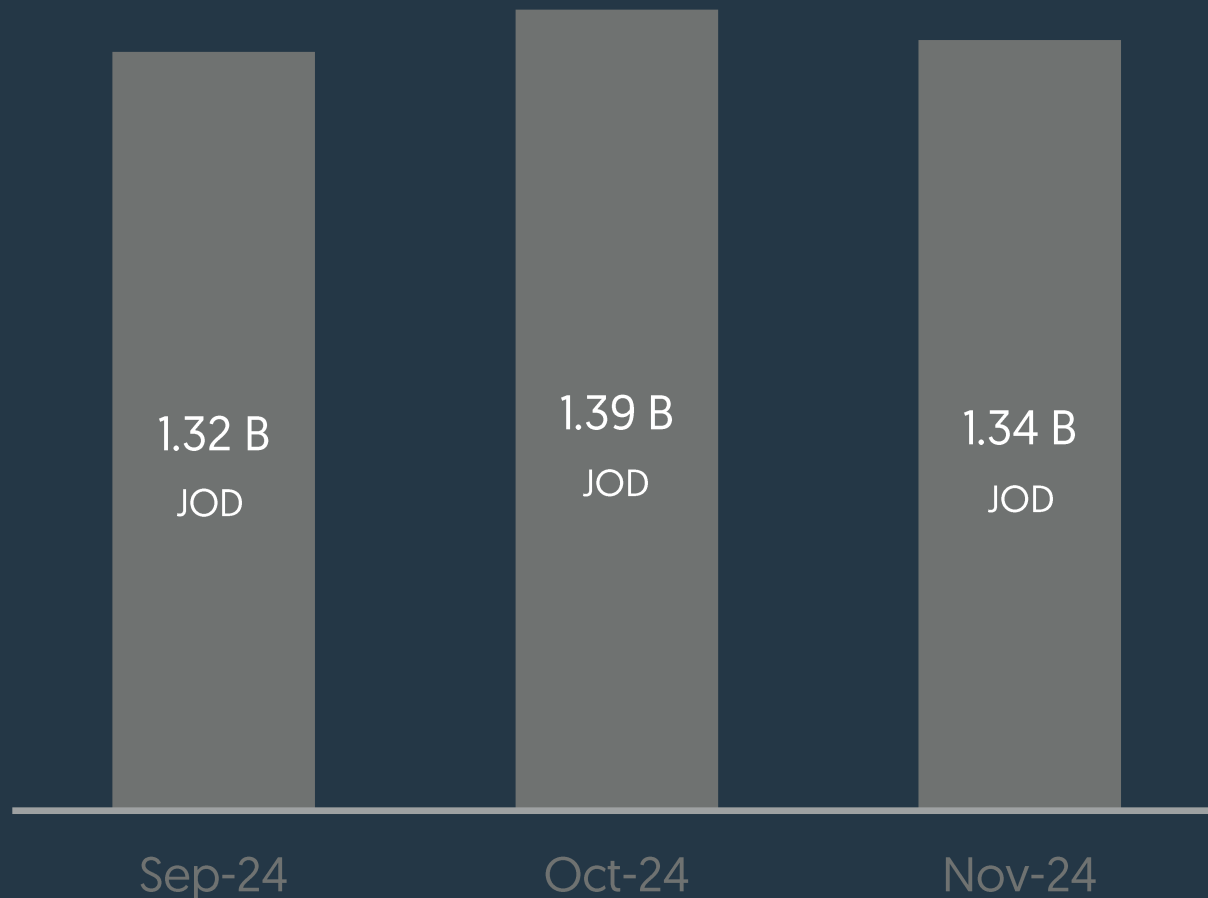
CliQ & JoMoPay Transactions

Total Value of Banks and PSPs Transactions



CliQ & JoMoPay Transactions

Total Value of Money Transfer Transactions Over the Past 3 Months



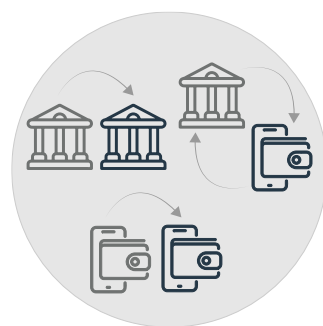
3.8%



Decrease in the value of transactions in the last month

CliQ & JoMoPay Interoperability

Switch Interoperability – Total Value of Money Transfer
Transactions Between All Banks and PSPs



81%

1.09B JOD
Off Us



19%

254.1M JOD
On Us

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%

212M JOD
mPSP to Bank



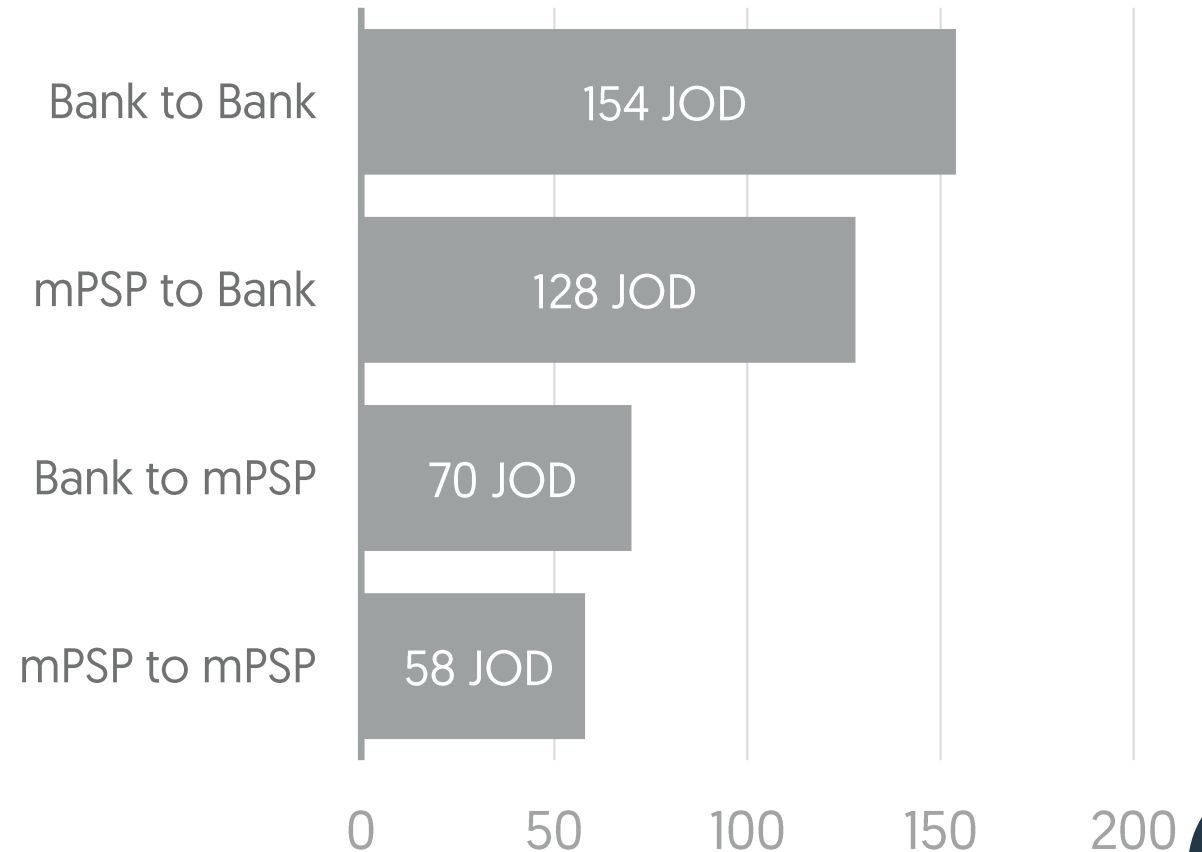
39%

136M JOD
Bank to mPSP

CliQ & JoMoPay Average Value of Transactions

Average Value of Transactions

103 JOD
Transaction
Average





Monthly Report

November 2024

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Electronic Bill Presentment & Payment (EBPP) System



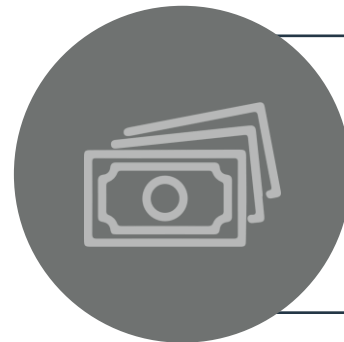
11.2024

Total Number and Value of Transactions Since the Beginning of 2024



Number of Transactions

59.64M



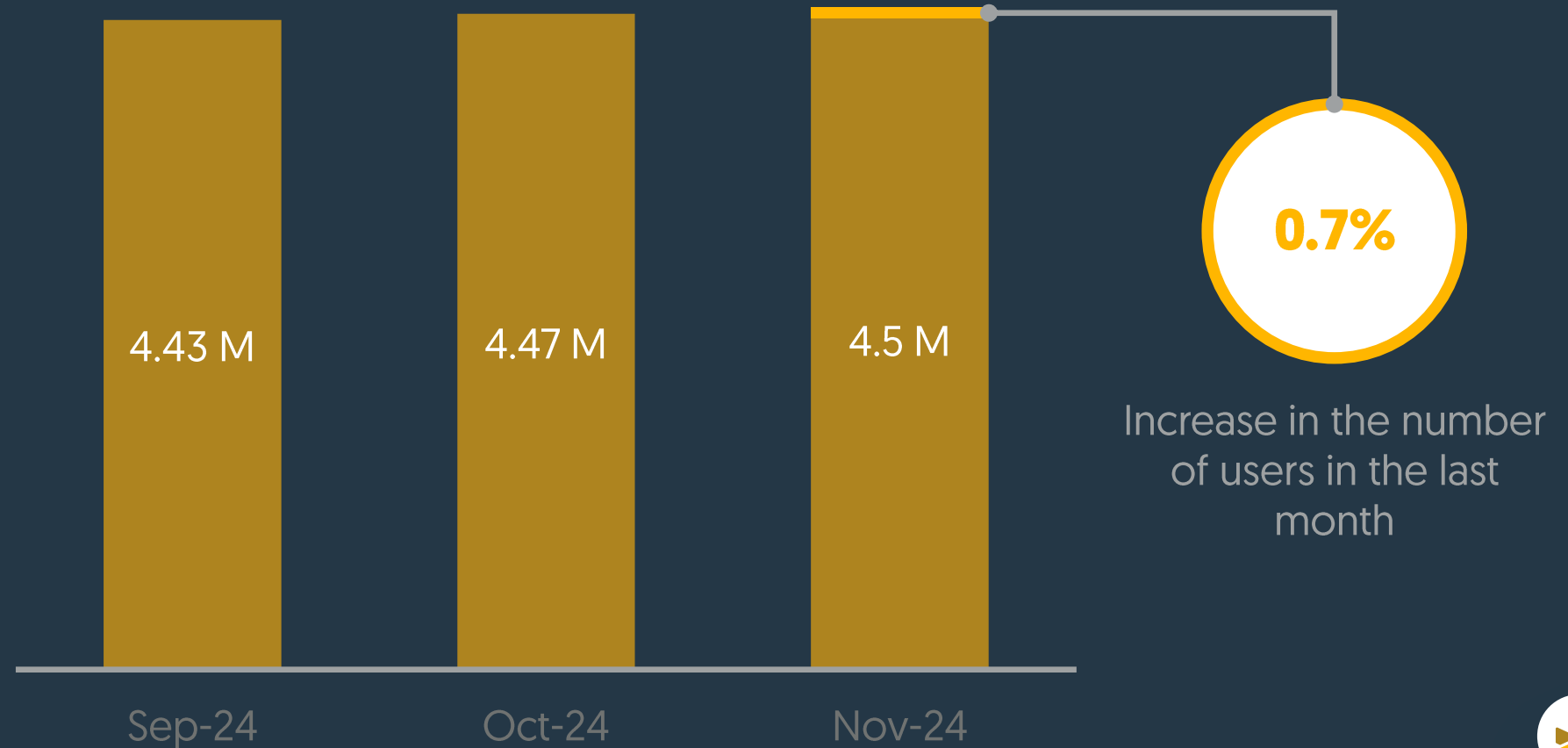
Value of Transactions

11.85B_{JOD}



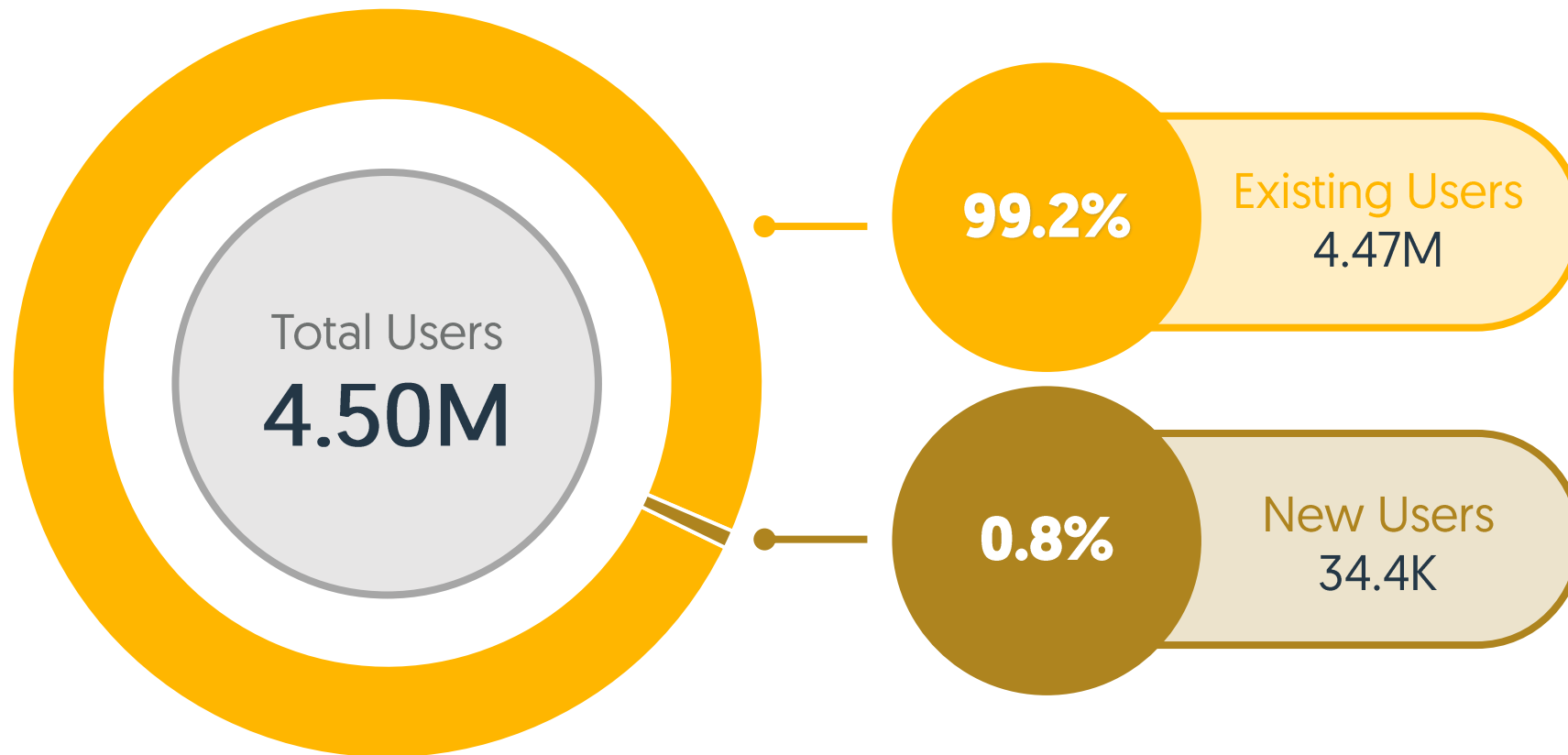
eFAWATEERcom Users

Total Number of Users Over the Past 3 Months



eFAWATEERcom Users

Number of eFAWATEERcom Users



eFAWATEERcom Billers & Services

Number of eFAWATEERcom Billers & Services



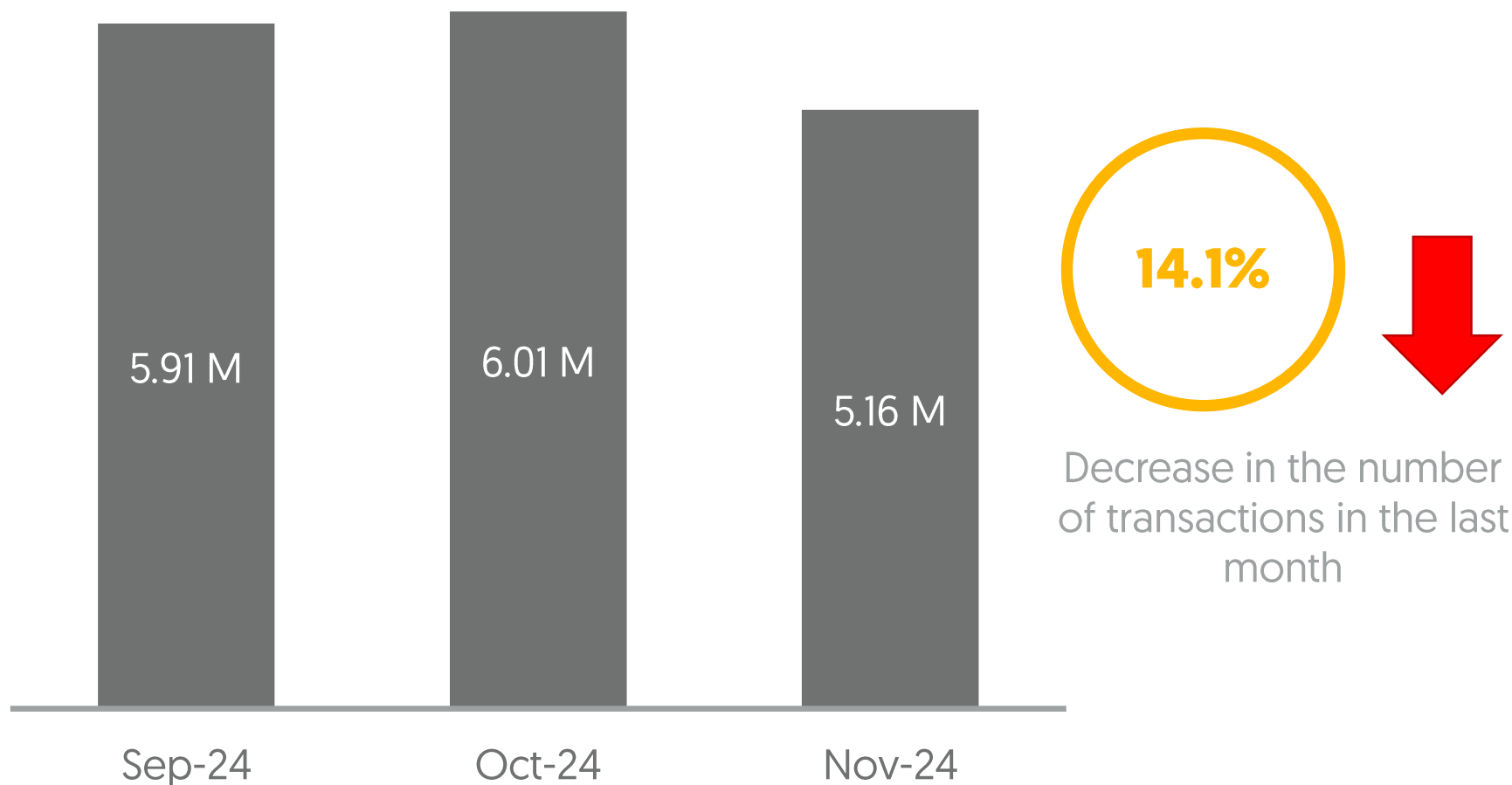
Billers
577



Services
1,973

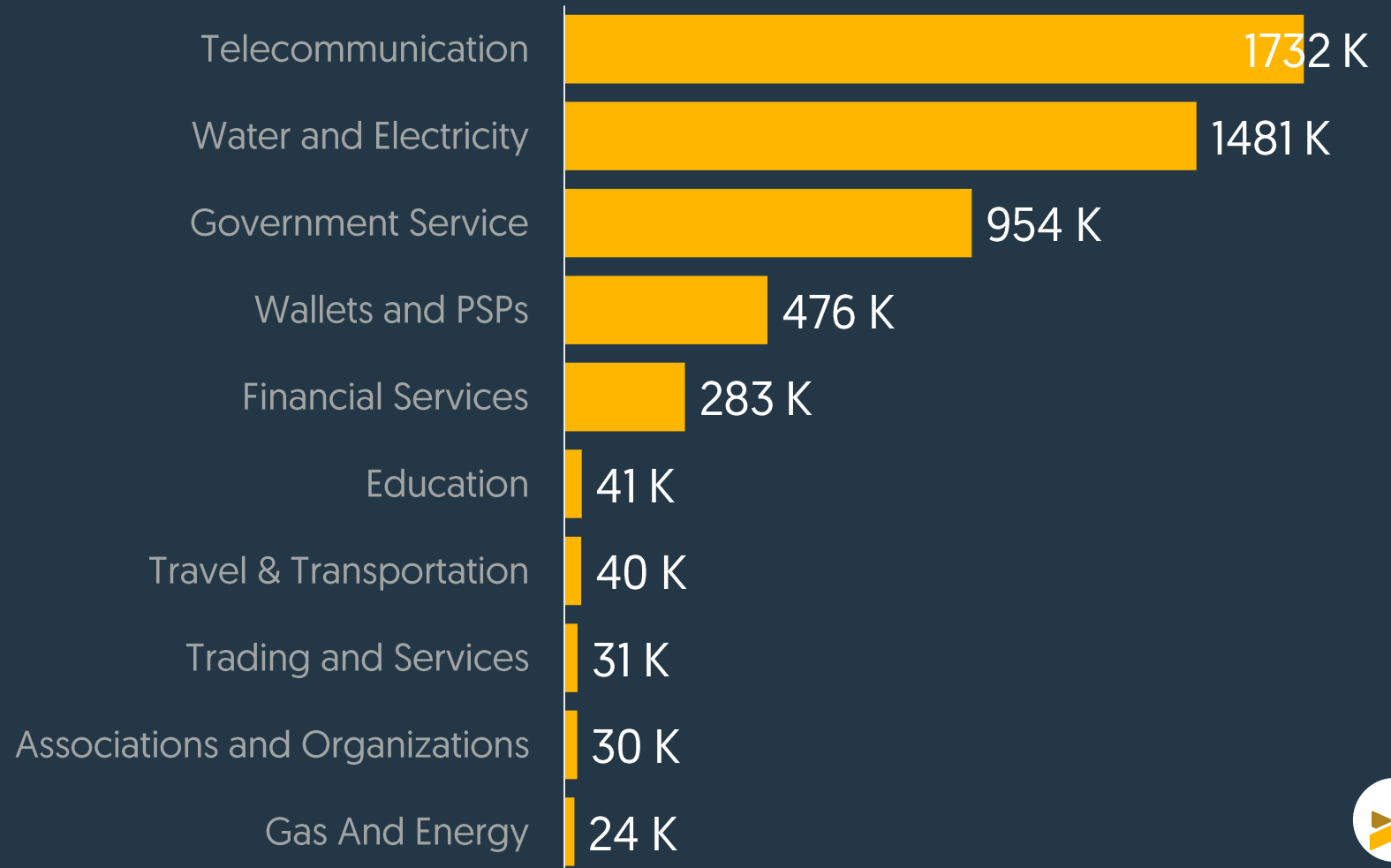
eFAWATEERcom Number of Transactions

Total Number of Transactions Over the Past 3 Months



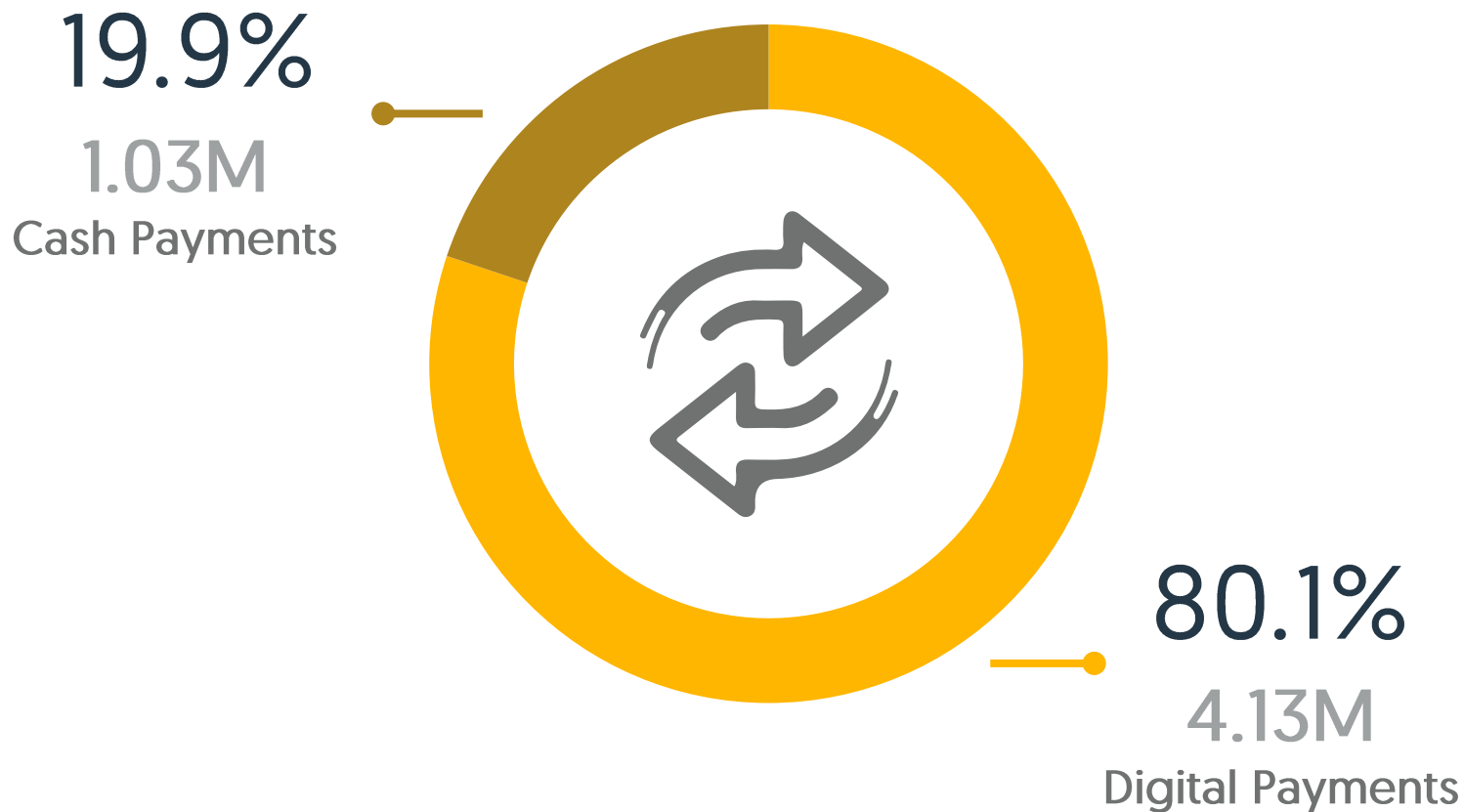
eFAWATEERcom Number of Transactions

Number of Transactions by Category



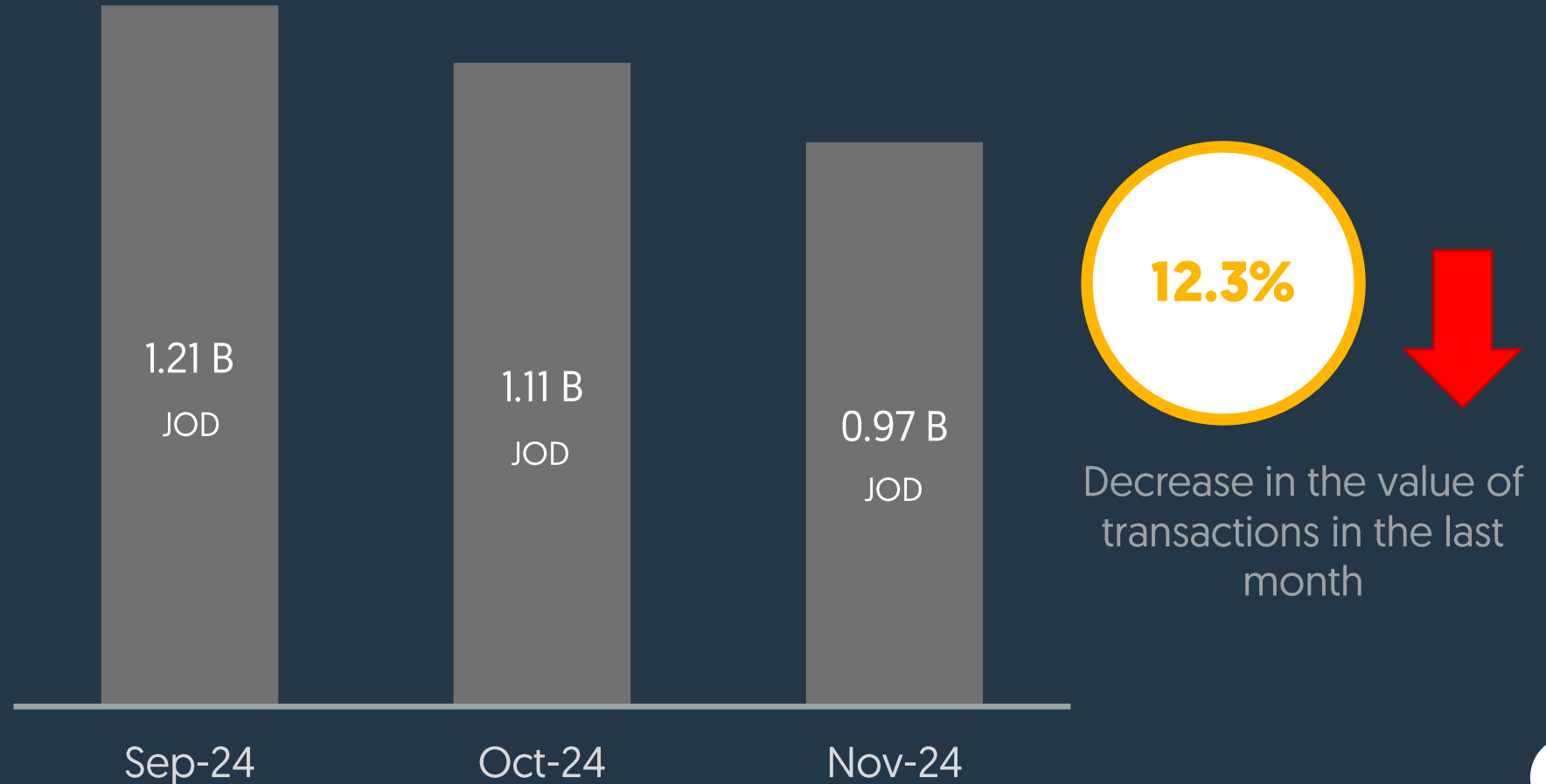
eFAWATEERcom Number of Transactions

Percentage Based on Payment Method



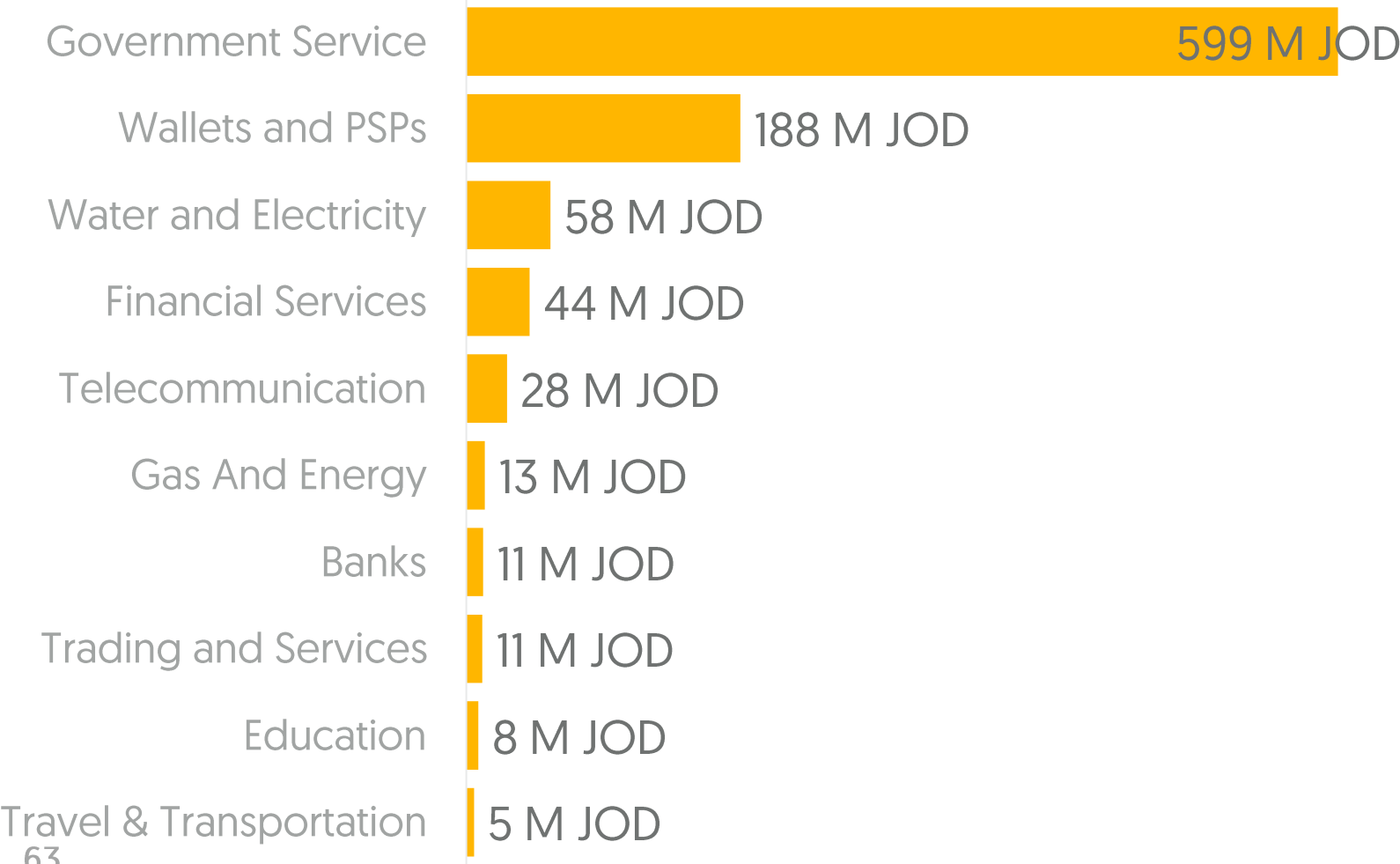
eFAWATEERcom Value of Transactions

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

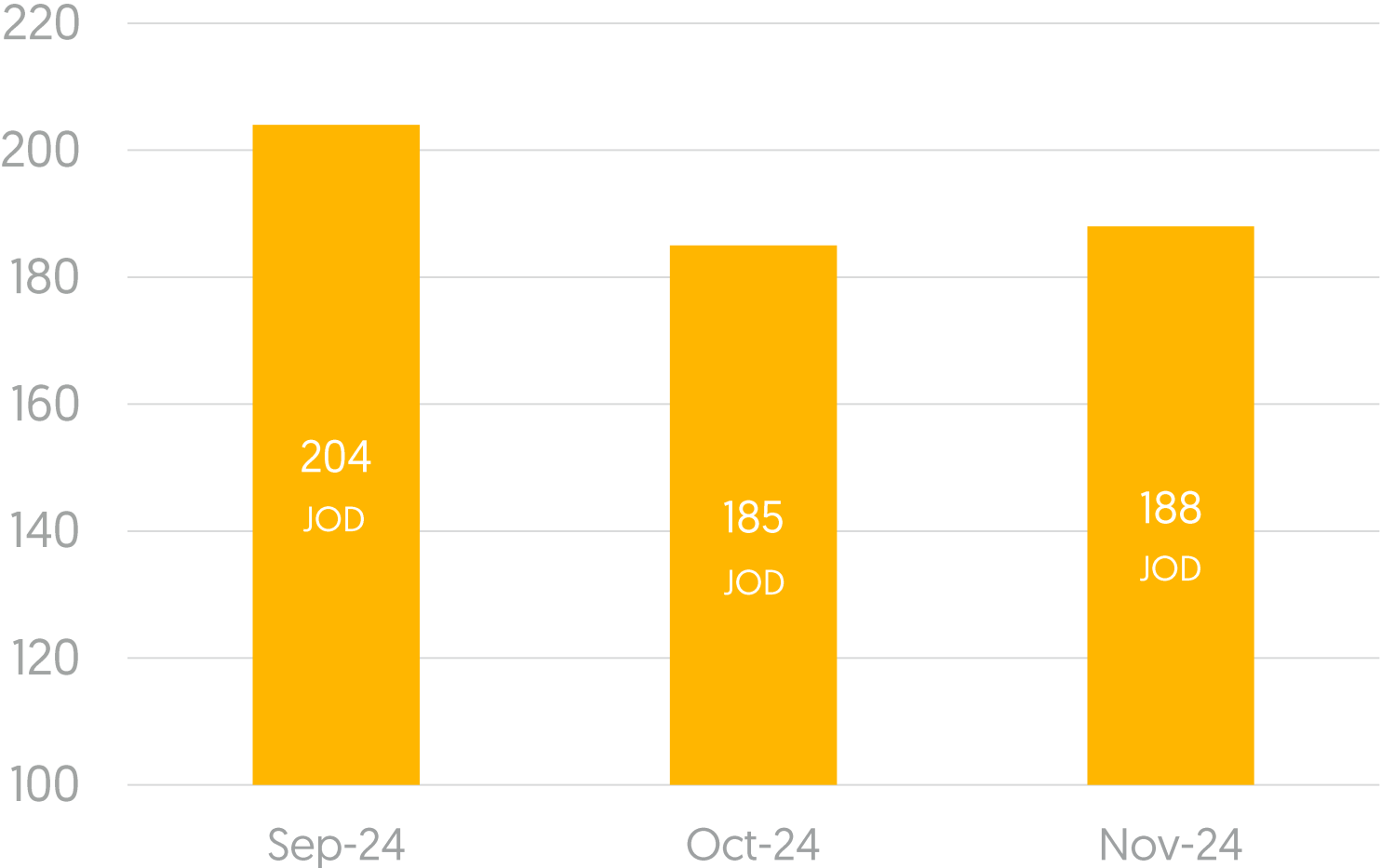
19%
185M JOD
Cash Payments



81%
787.4M JOD
Digital Payments

eFAWATEERcom Transactions

Average Value of Transactions Over the Past 3 Months





ACH
Automated Clearing House

Monthly Report

November 2024

66

Automated Clearing House



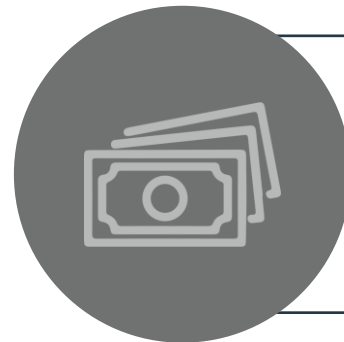
11.2024

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



Number of Transactions

10.27M



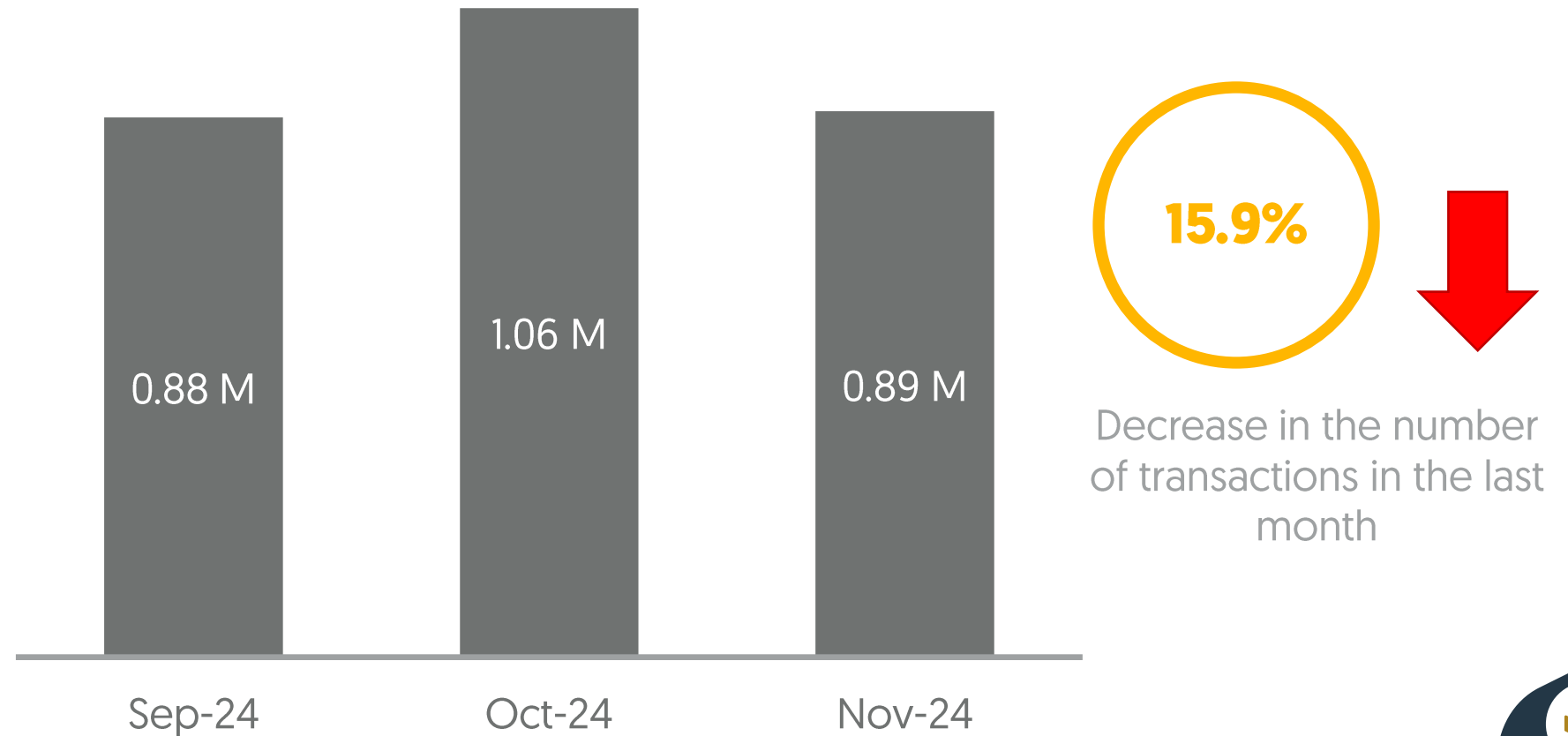
Value of Transactions

8.26B_{JOD}



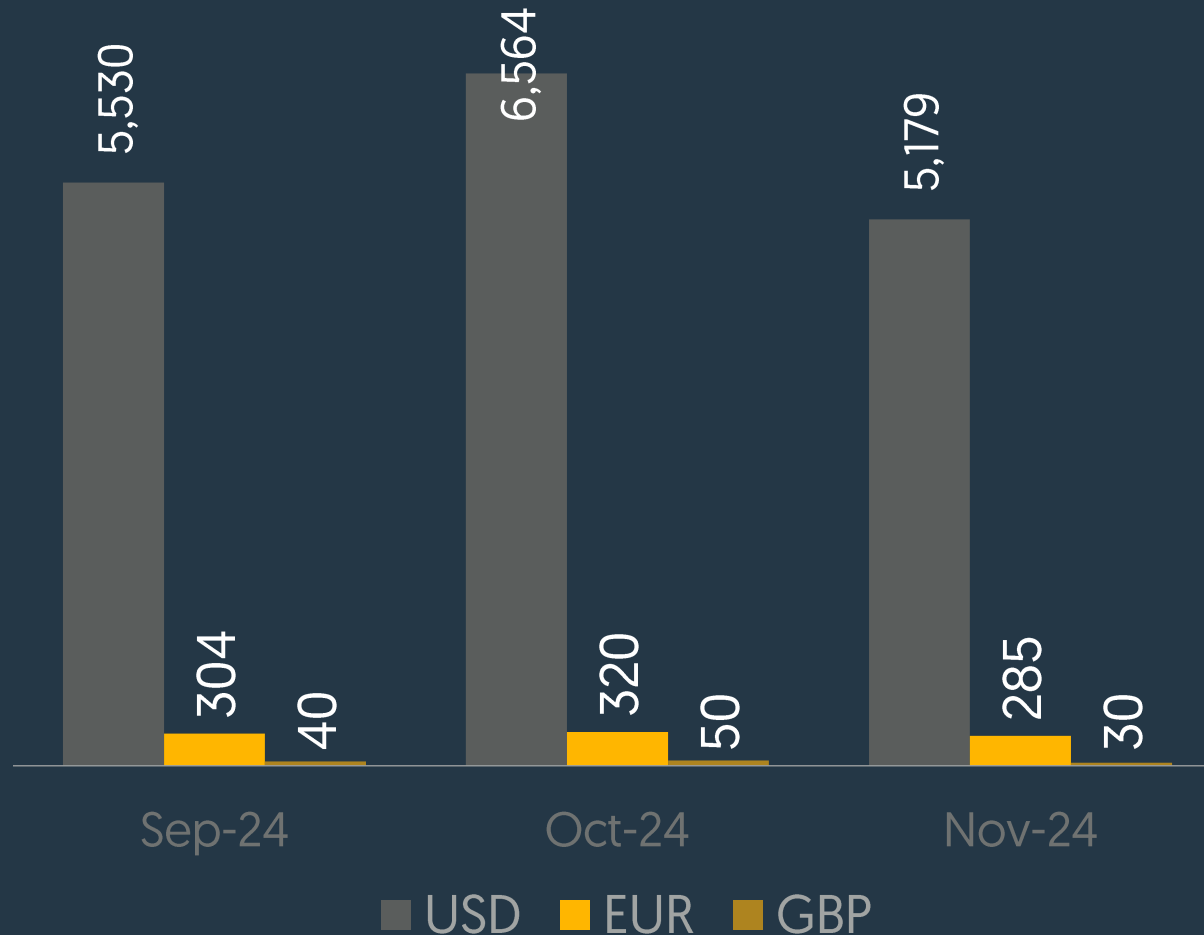
ACH Transactions

Total Number of Jordanian Dinar Transactions Over the Past 3 Months



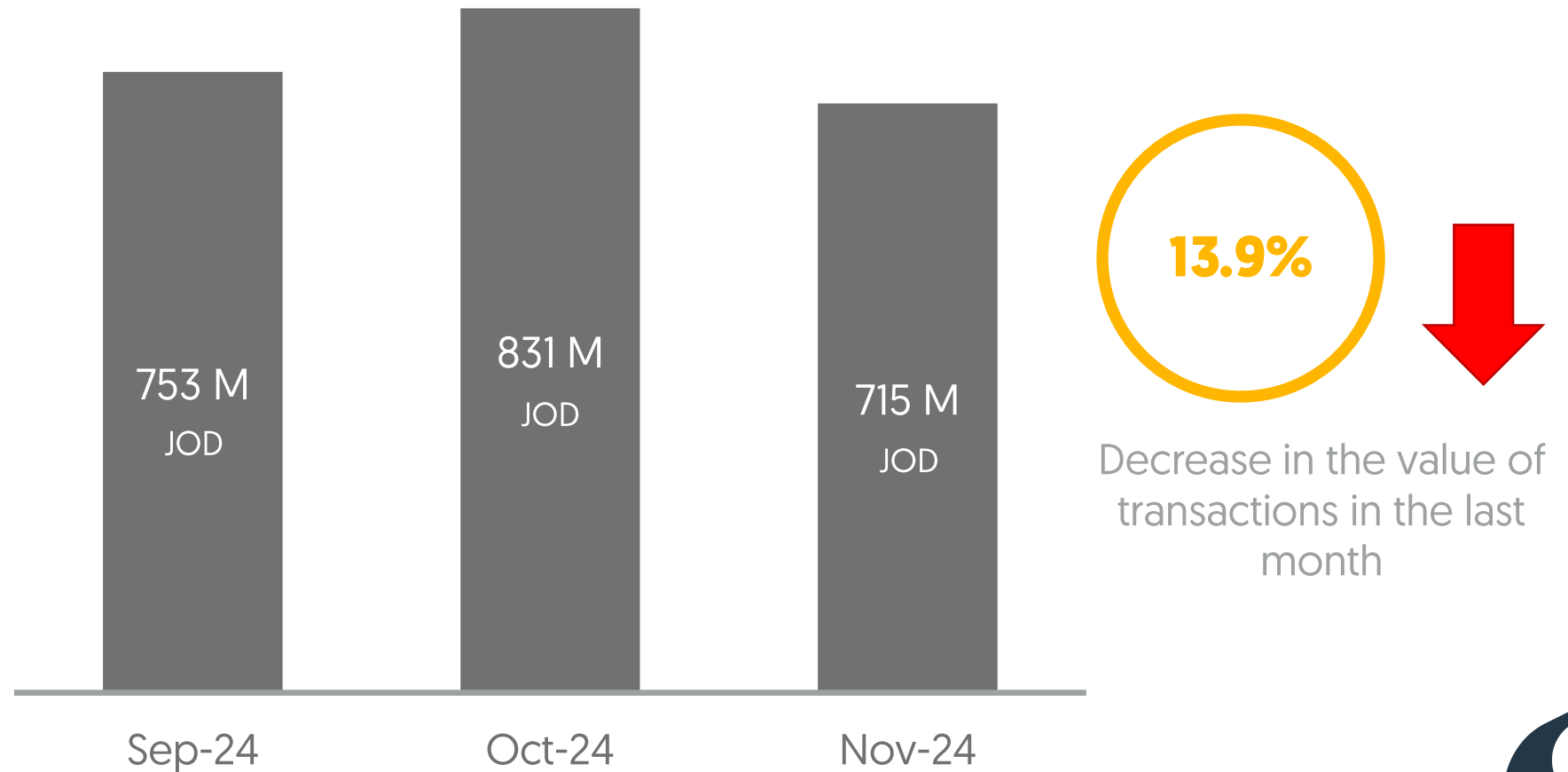
ACH Transactions

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



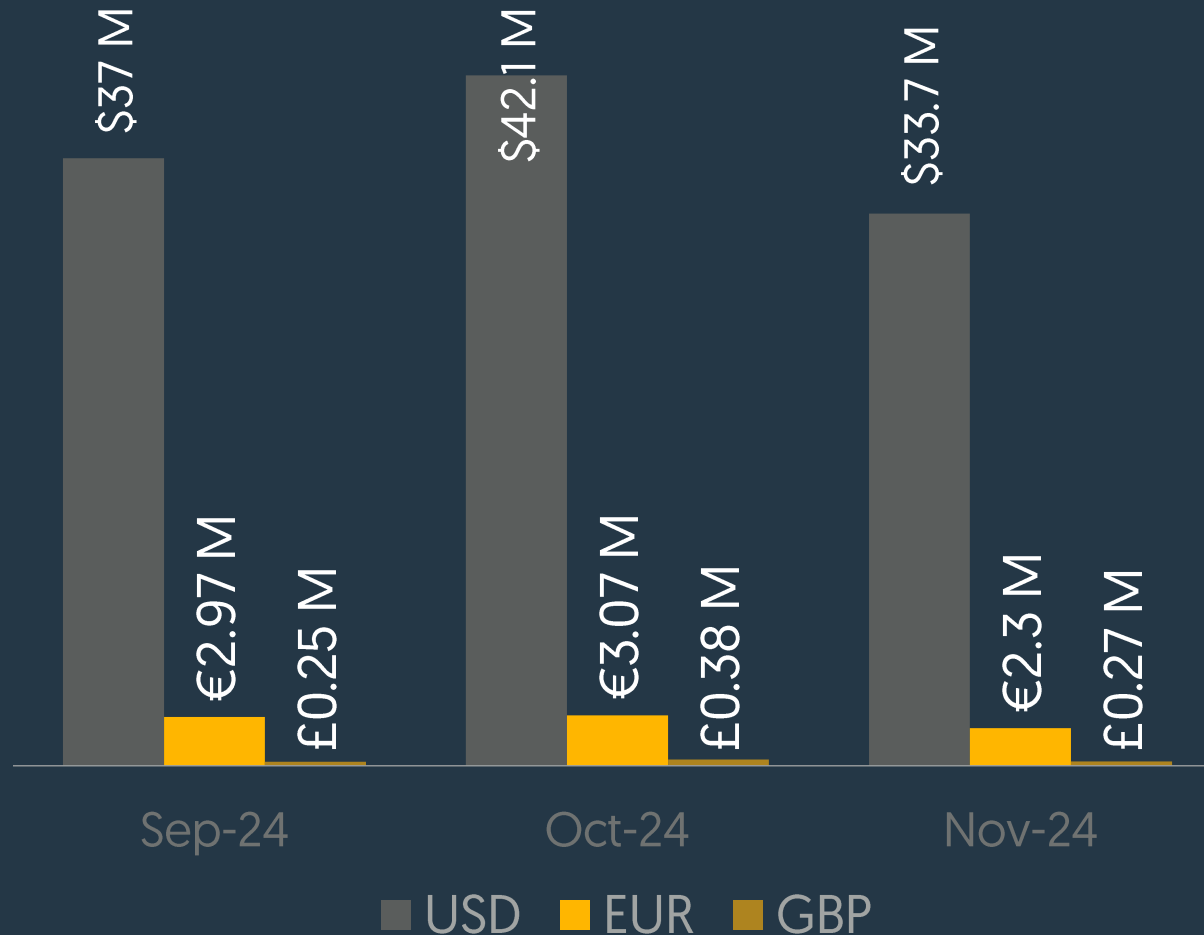
ACH Transactions

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 November 2024

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Electronic Cheque Clearing Unit



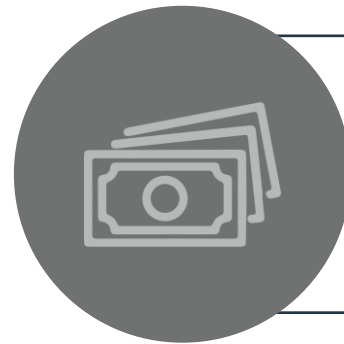
11.2024

Total Number and Value of Transactions Since the Beginning of 2024



Number of Transactions

5.84M



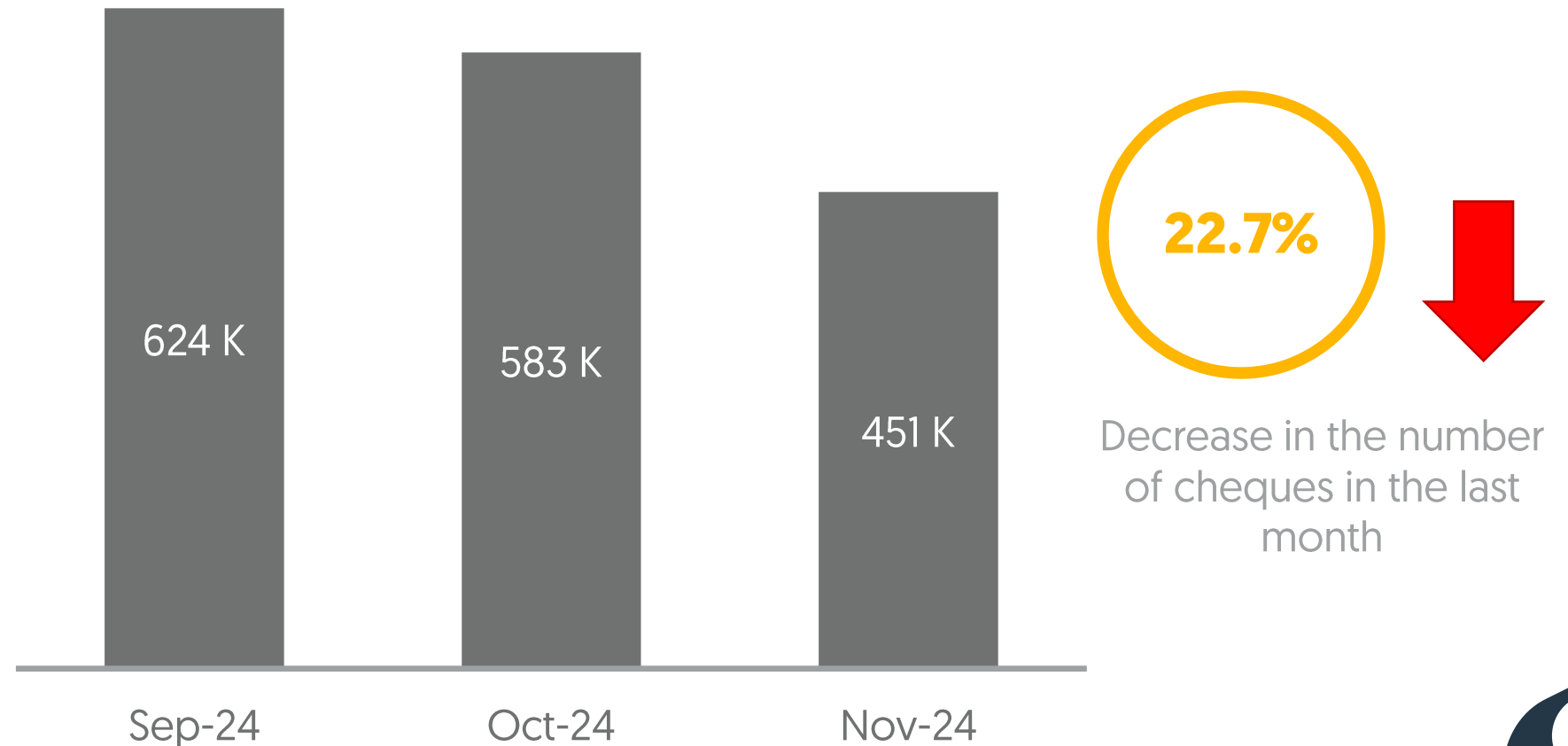
Value of Transactions

36.34B_{JOD}



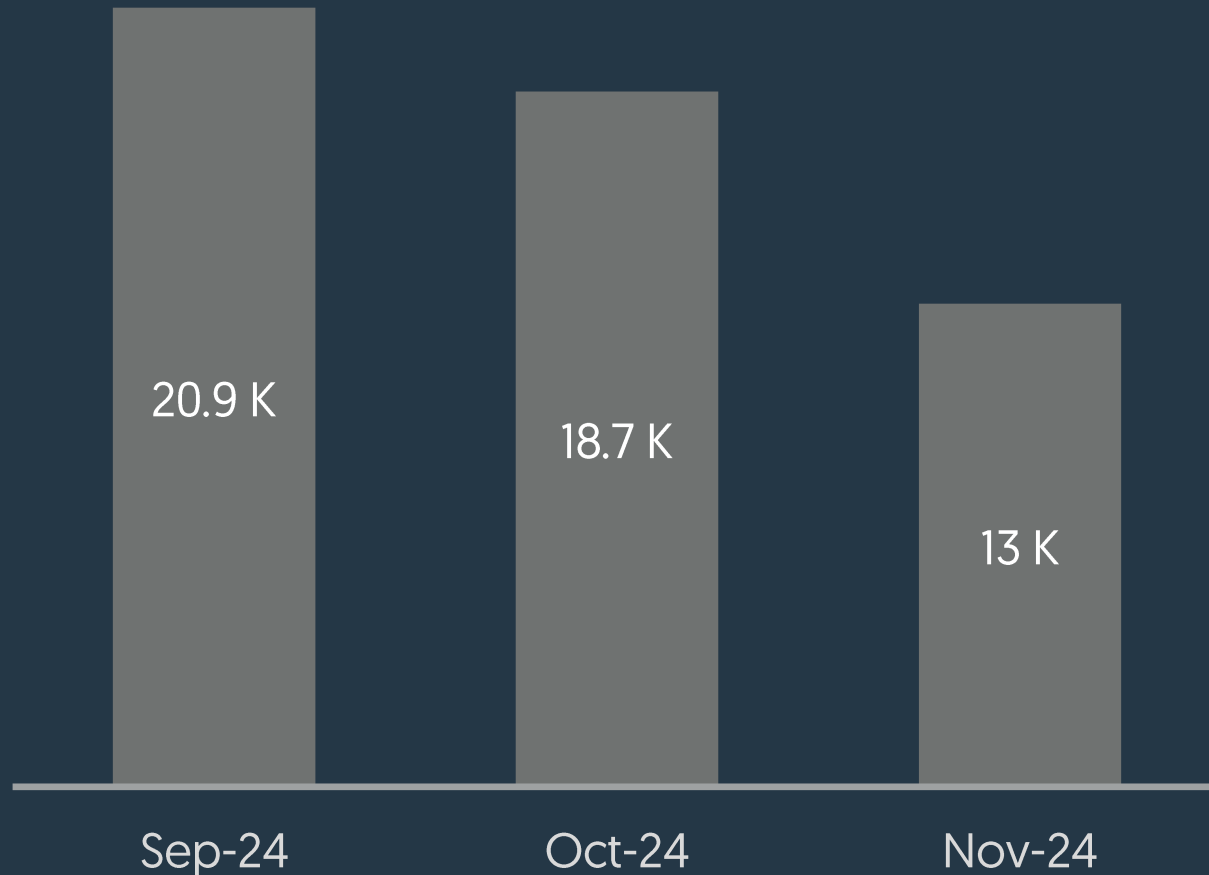
ECCU Cheques

Total Number of Inward Cheques Over the Past 3 Months



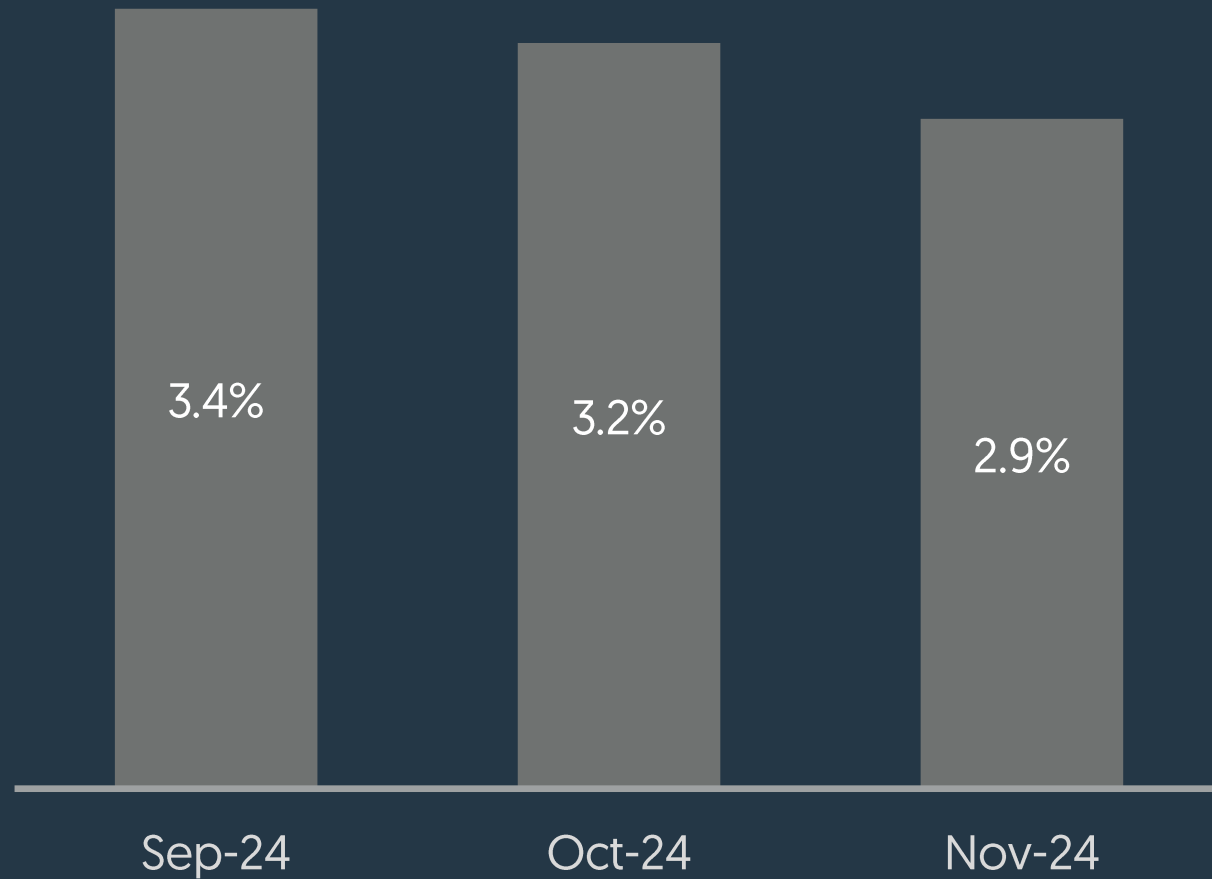
ECCU Returned Cheques

Total Number of Returned Cheques Over the Past 3 Months



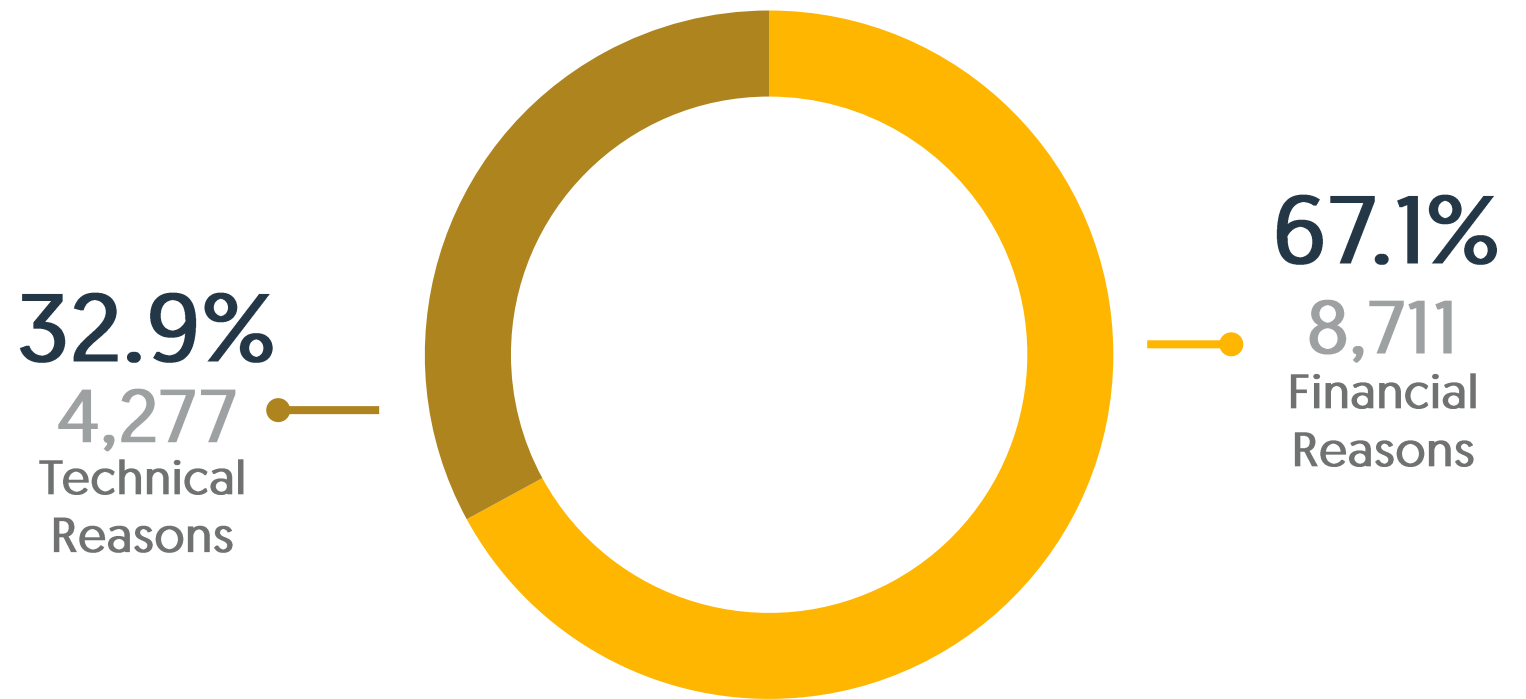
ECCU Returned Cheques

Percentage of Returned Cheques from the Total Number of Cheques
Over the Past 3 Months



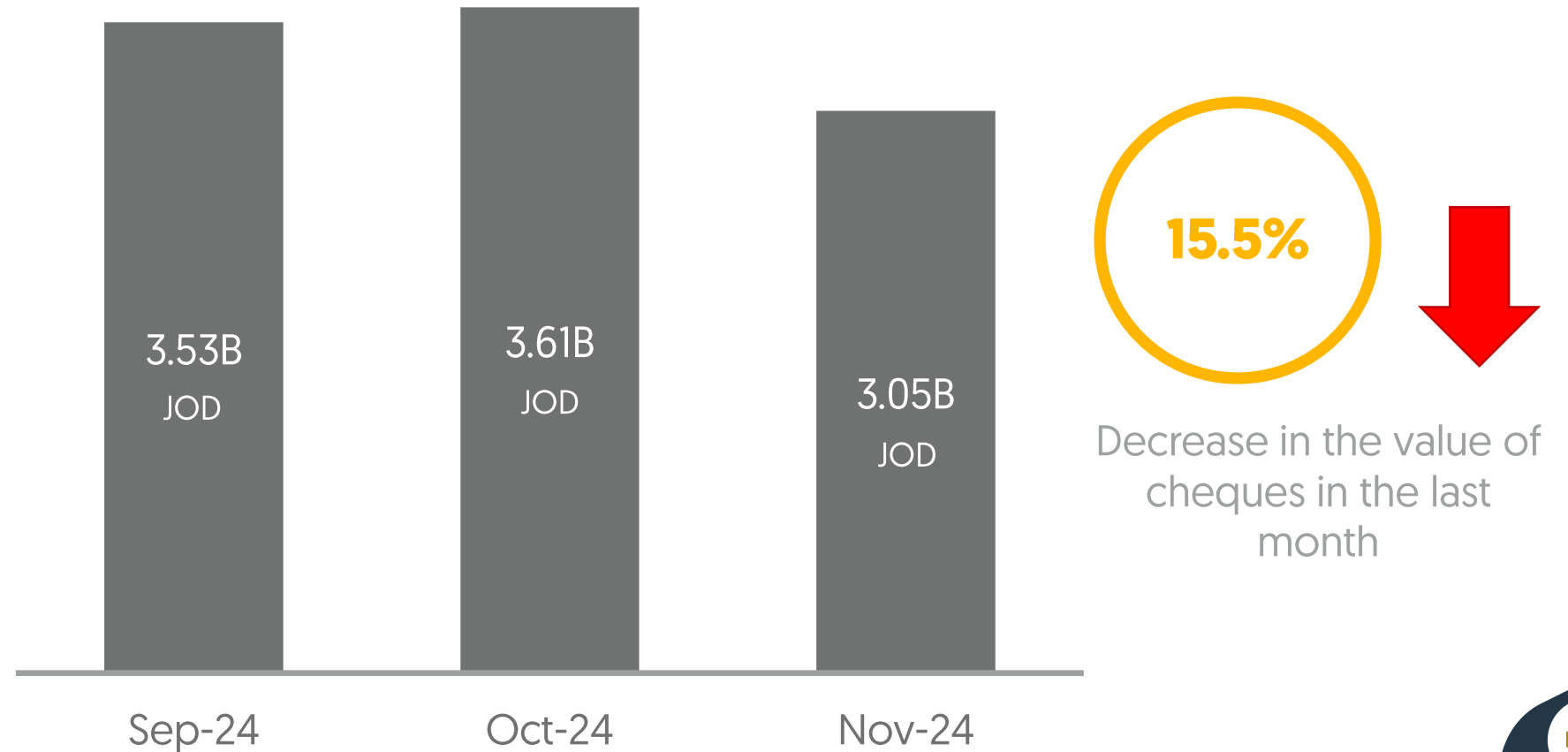
ECCU Cheques

Total Number of Returned Cheques due to Financial and Technical Reasons



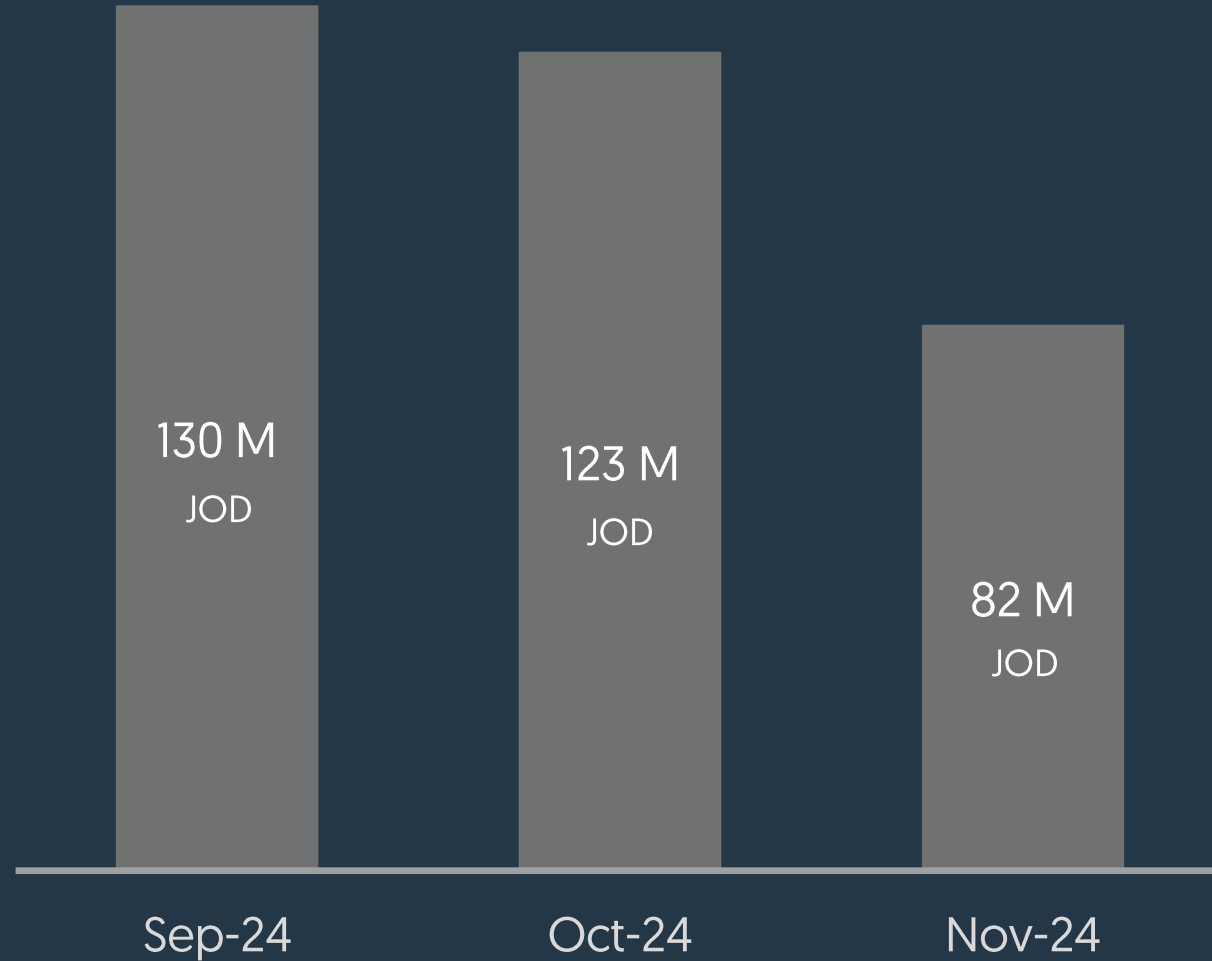
ECCU Cheques

Total Value of Inward Cheques Over the Past 3 Months



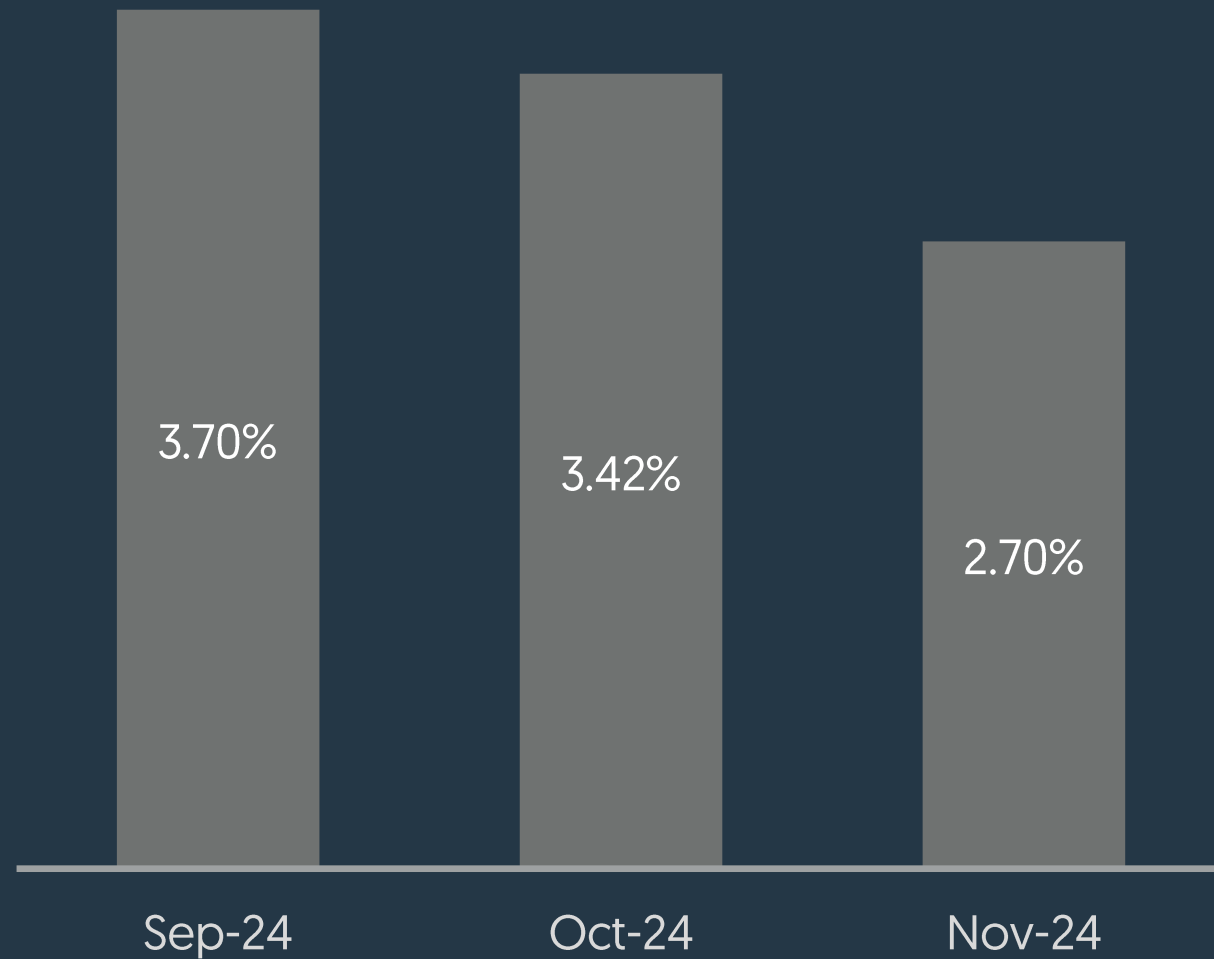
ECCU Returned Cheques

Total Value of Returned Cheques Over the Past 3 Months



ECCU Returned Cheques

Percentage of Returned Cheques from the Total Value of Cheques
Over the Past 3 Months



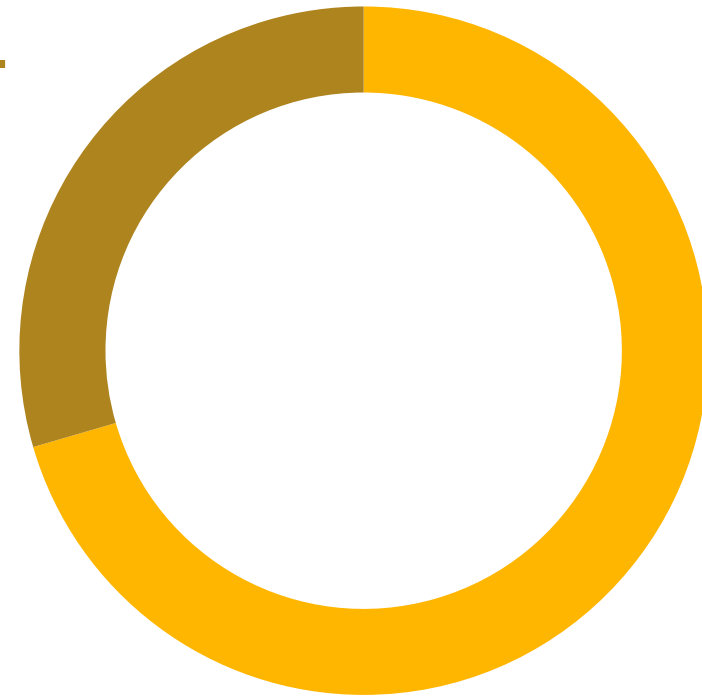
ECCU Cheques

Total Value of Returned Cheques due to Financial and Technical Reasons

29.5%

24.3M_{JOD}

Technical
Reasons



70.5%

57.9M_{JOD}

Financial
Reasons