



Jordan Payments & Clearing Company

# Payment Systems Monthly Reports

February 2025



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# Systems Summary

Monthly Report  
February 2025

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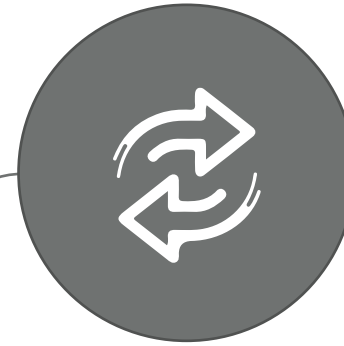


# CliQ Summary



Number of  
Users

**1.74M**



Number of  
Transactions

**9.9M**



Value of  
Transactions

**1.28B<sub>JOD</sub>**

# JoMoPay Summary



Number of  
Users

**2.58M**



Number of  
Transactions

**5.89M**



Value of  
Transactions

**431M<sub>JOD</sub>**



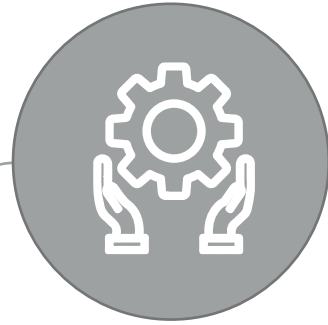
Number of  
Users

**4.62M**



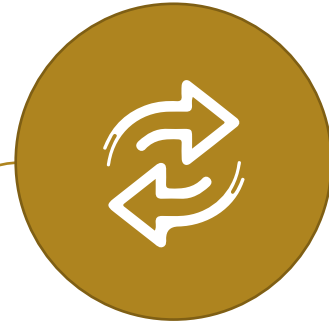
Number of  
Billers

**599**



Number of  
Services

**2,078**



Number of  
Transactions

**5.7M**



Value of  
Transactions

**1.19B<sub>JOD</sub>**



# ACH Summary

Automated Clearing House



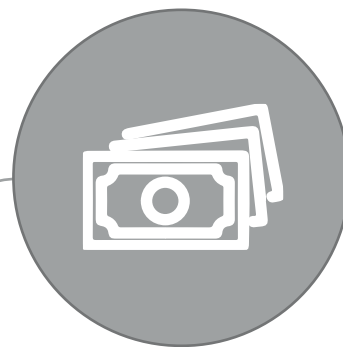
Total Number of Transactions

**988K**



Number of JOD Transactions

**982K**



Value of JOD Transactions

**783M<sub>JOD</sub>**



**ECCCU**  
Electronic Cheque Clearing Unit

# Summary



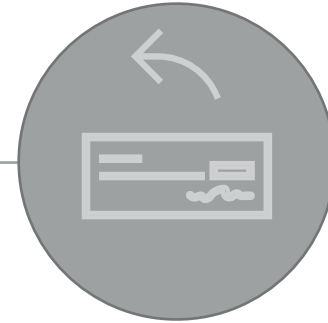
Number of  
Cheques

**464K**



Value of  
Cheques

**3.2B<sub>JOD</sub>**



Number of  
Returned Cheques

**14.4K**



Value of Returned  
Cheques

**82M<sub>JOD</sub>**





# Monthly Report

February 2025

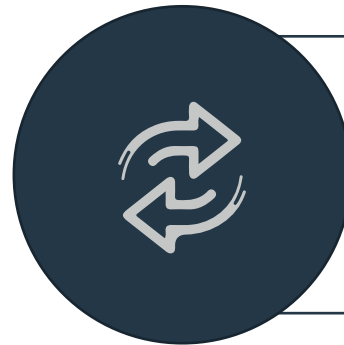
Instant Payment System for  
Transfers Issued by Banks

9



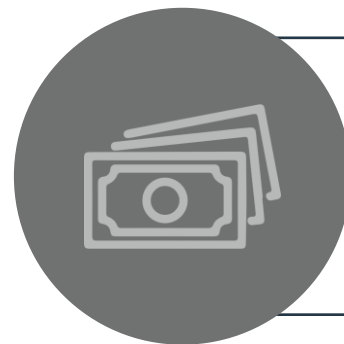
# Total Number and Value of Transactions Since the Beginning of 2025

Transfers Issued by Banks



Number of Transactions

**20.22M**

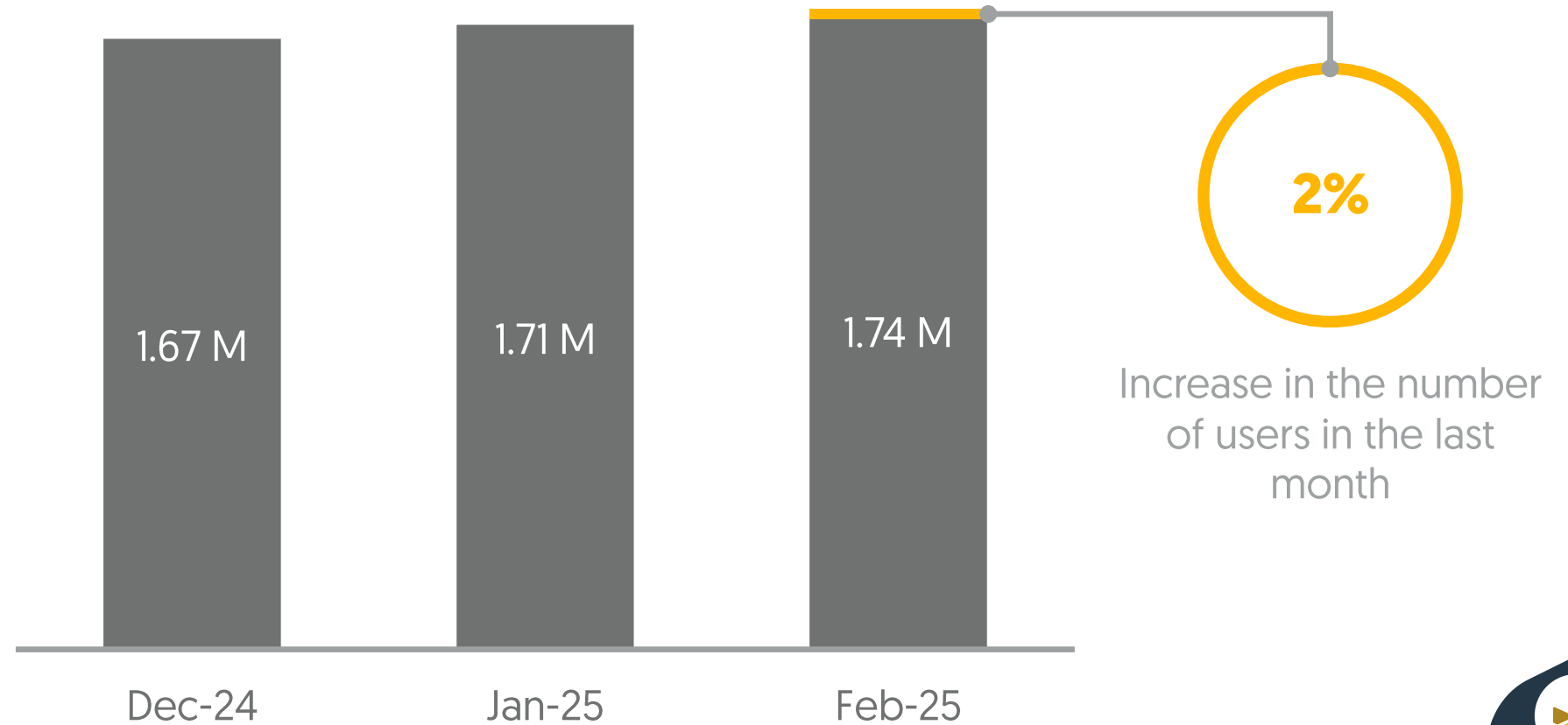


Value of Transactions

**2.61B<sub>JOD</sub>**

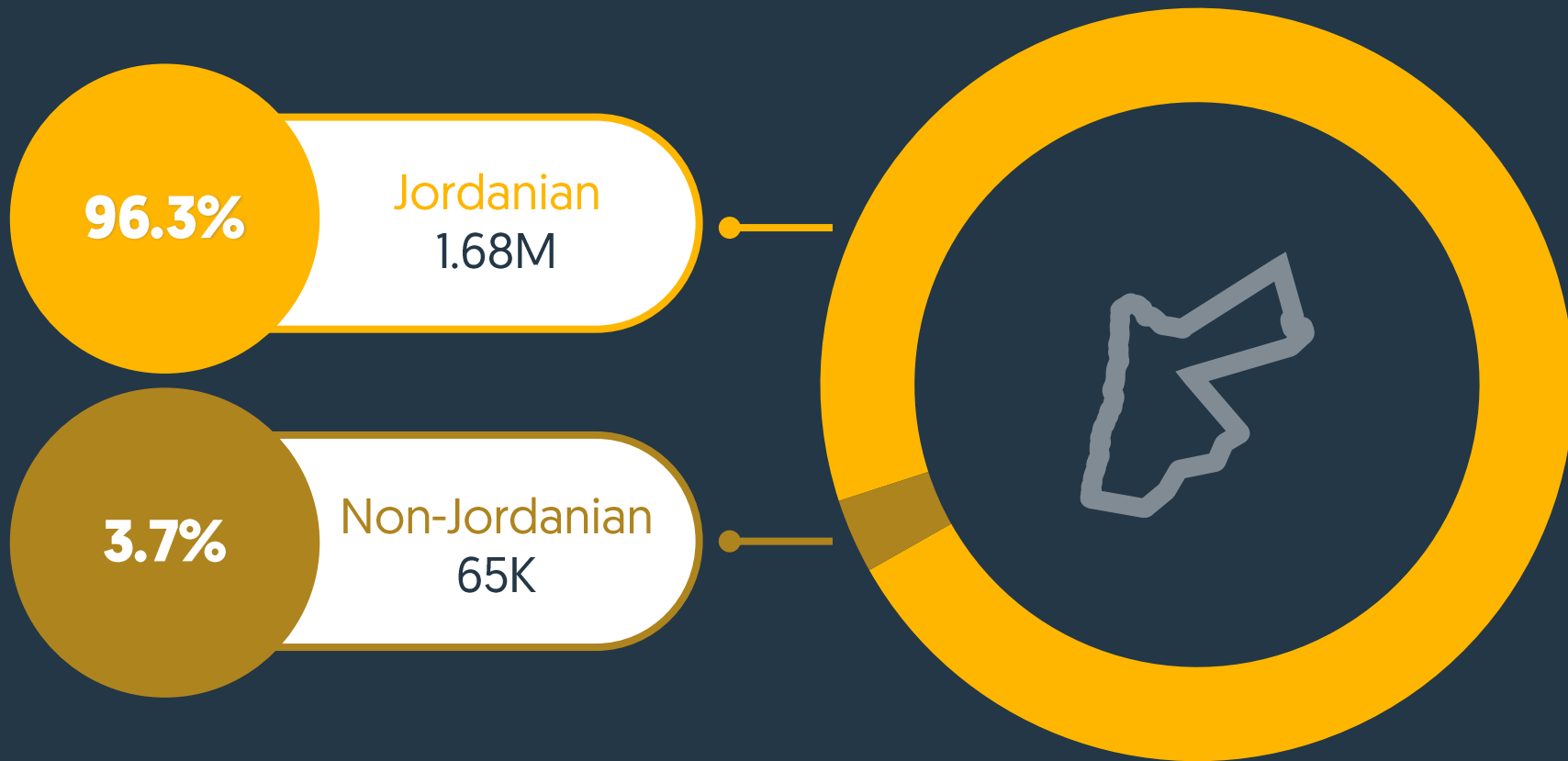
# CliQ Users

Total Number of Users Over the Past 3 Months



# CliQ Users

Percentage of Users Based on Nationality

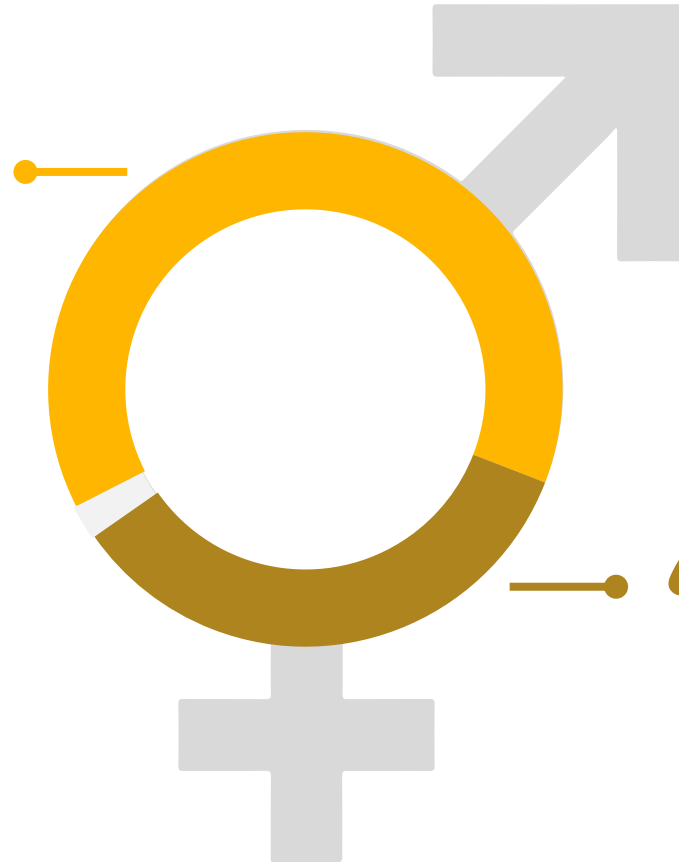


# CliQ Users

Percentage of Users Based on Gender

62.2%

1.08M  
Male Users



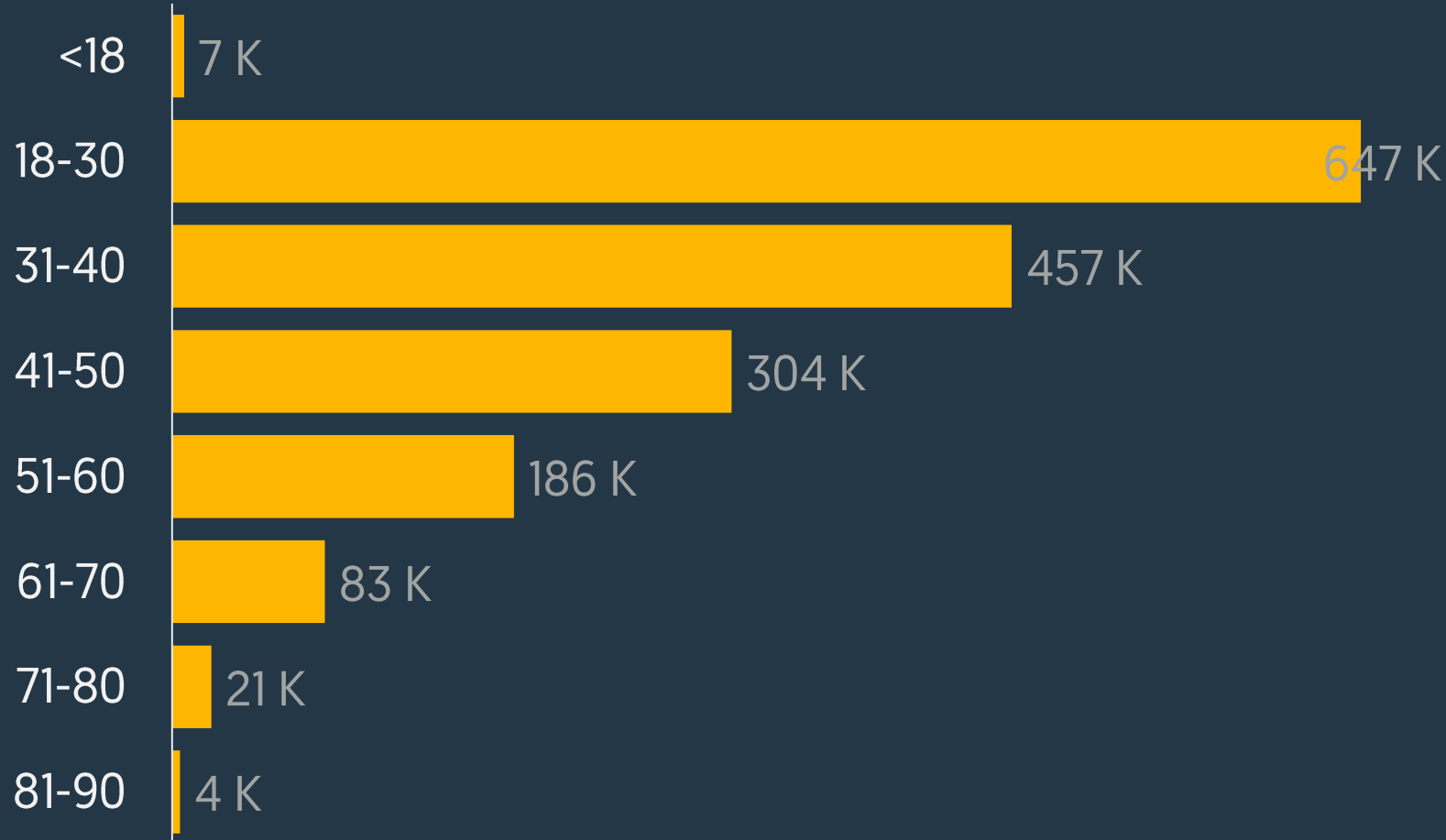
35%

0.61M  
Female Users



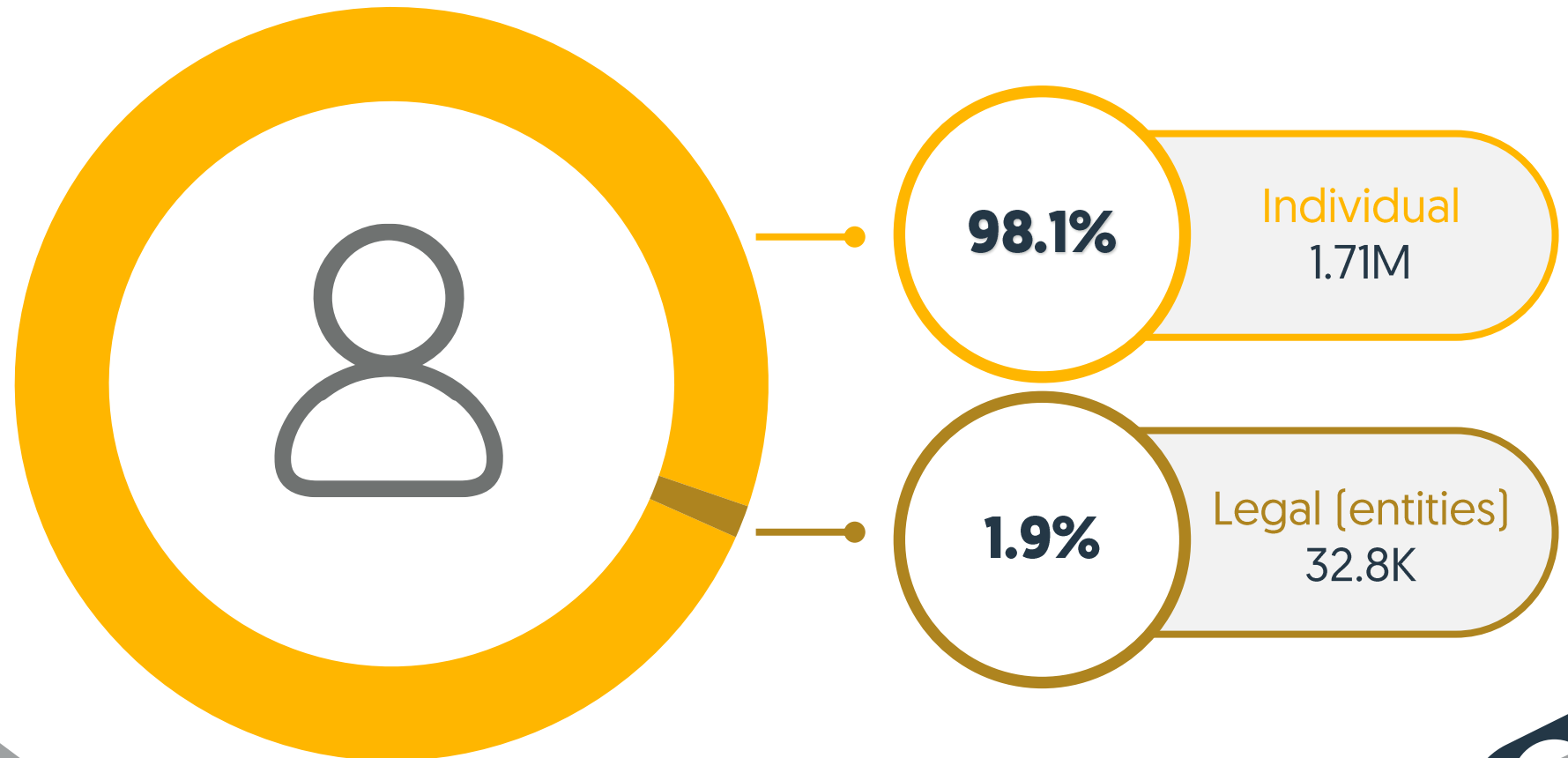
# CliQ Users

Number of Users Based on Age Group



# CliQ Users

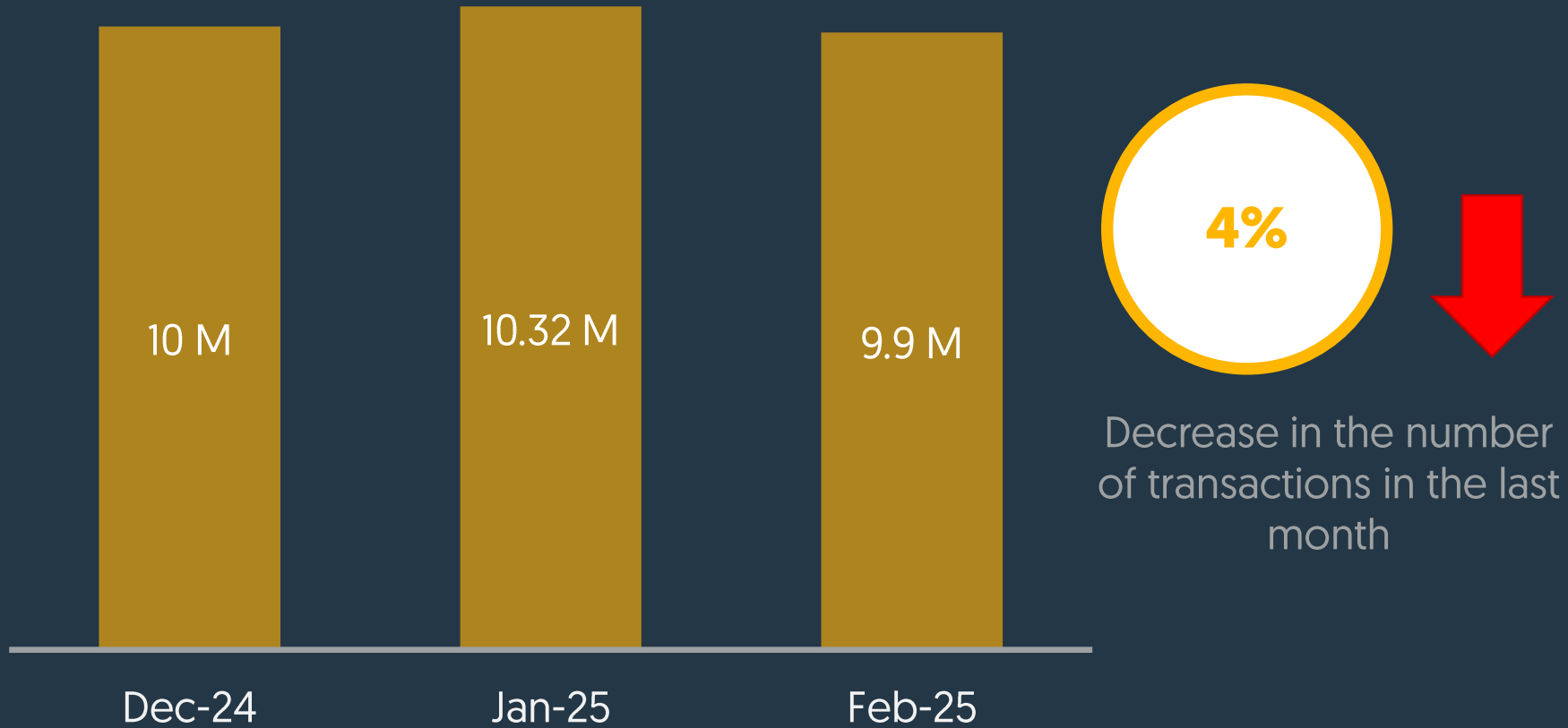
Percentage of Users Based on Customer Type



# 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

14.7%  
1.45M  
Purchases

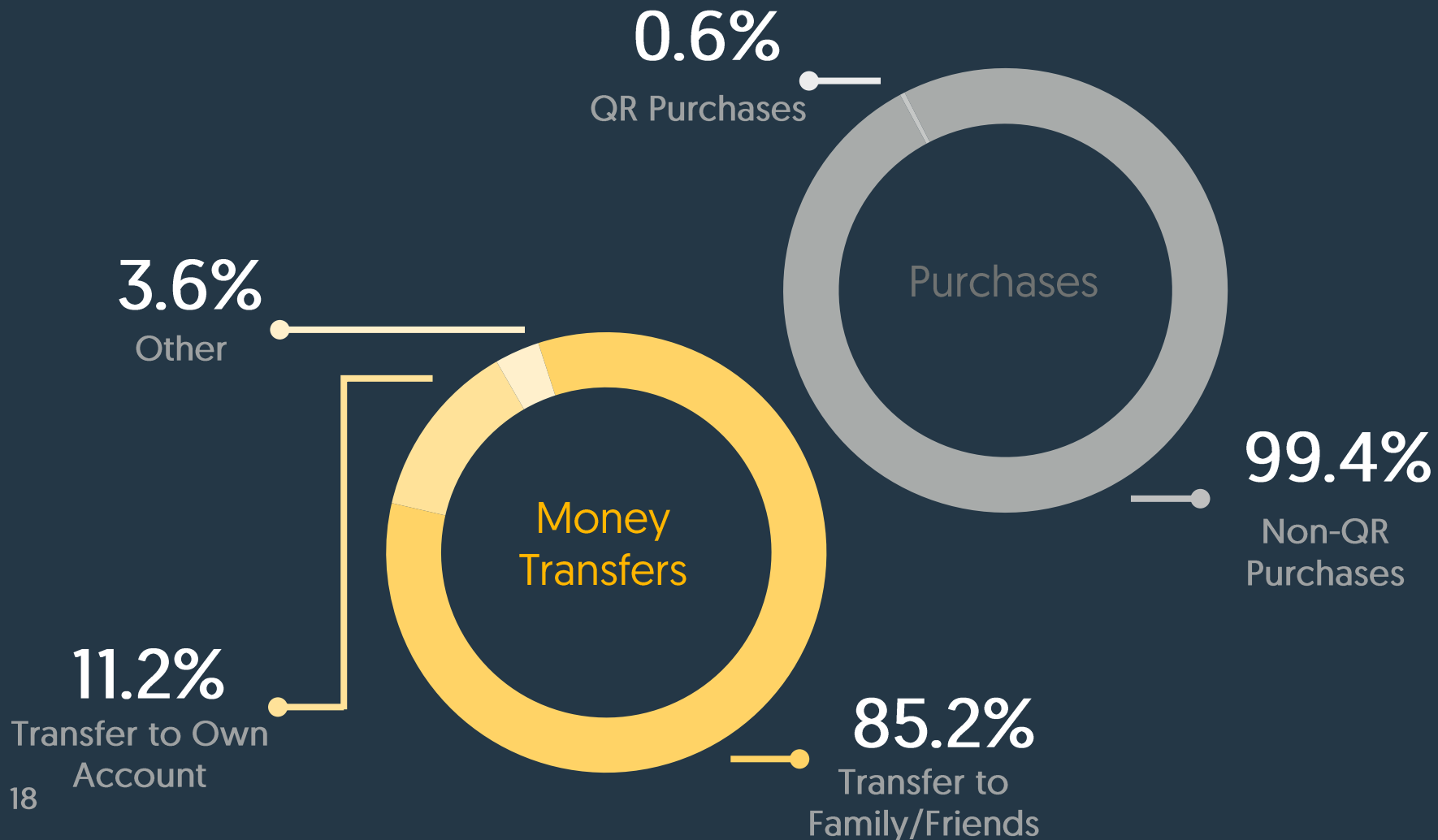


85.3%  
8.45M  
Money Transfers

# CliQ Number of Transactions

Percentage Based on Transaction Type Sub-Category

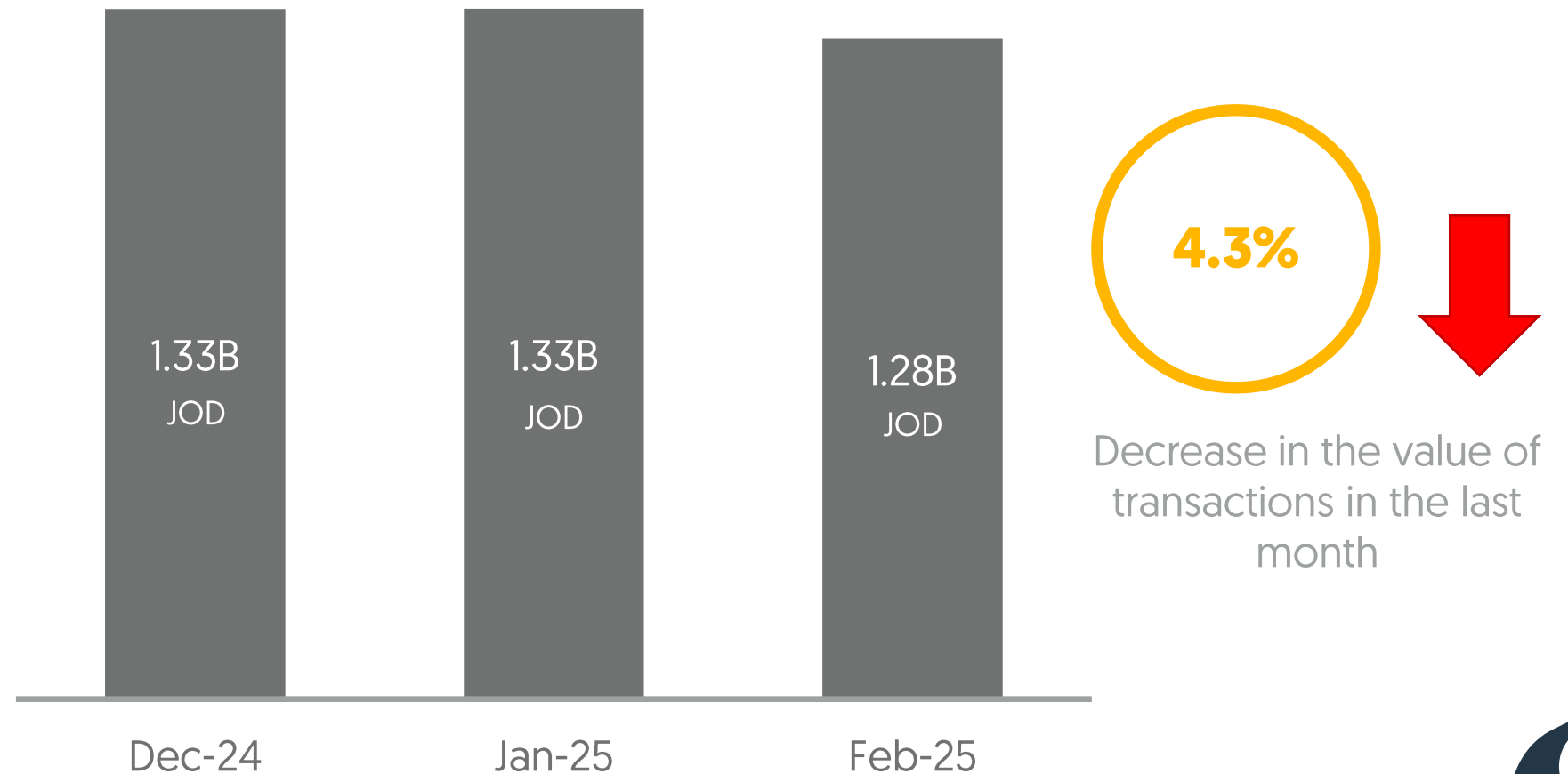
Transfers Issued by Banks



# CliQ Value of Transactions

Total Value of Transactions Over the Past 3 Months

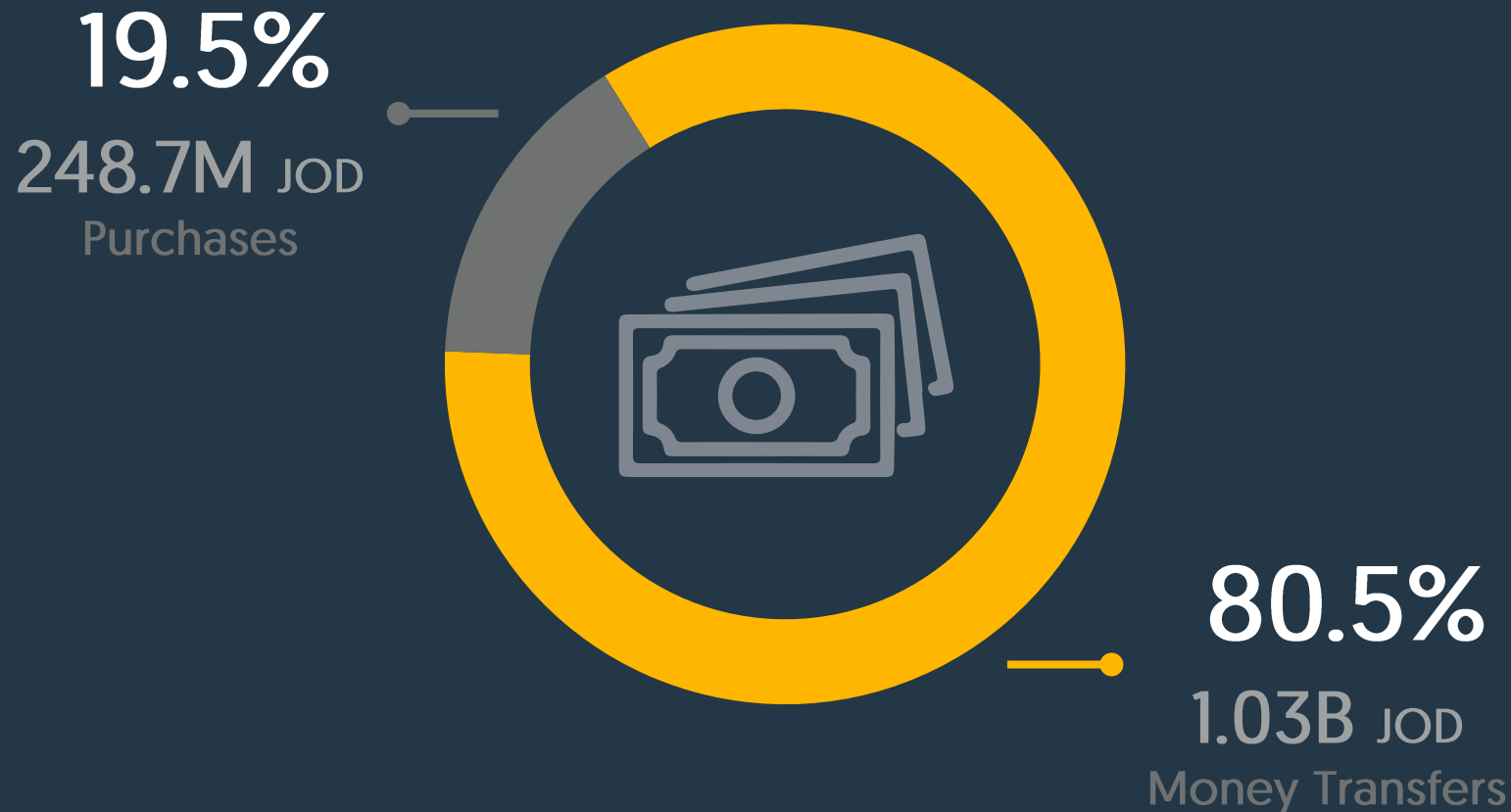
Transfers Issued by Banks



# CliQ Value of Transactions

Percentage Based on Transaction Type

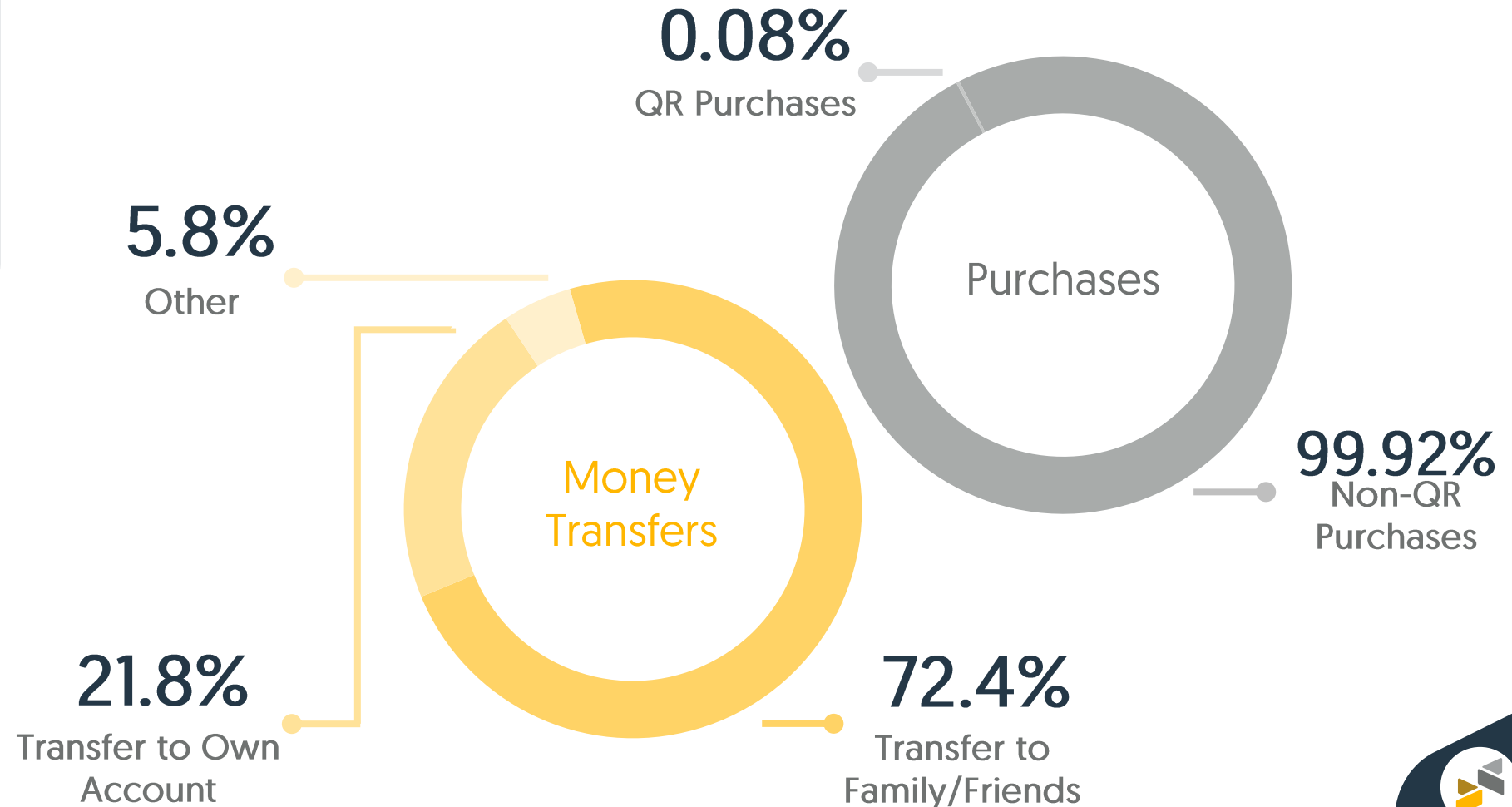
Transfers Issued by Banks



# CliQ Value of Transactions

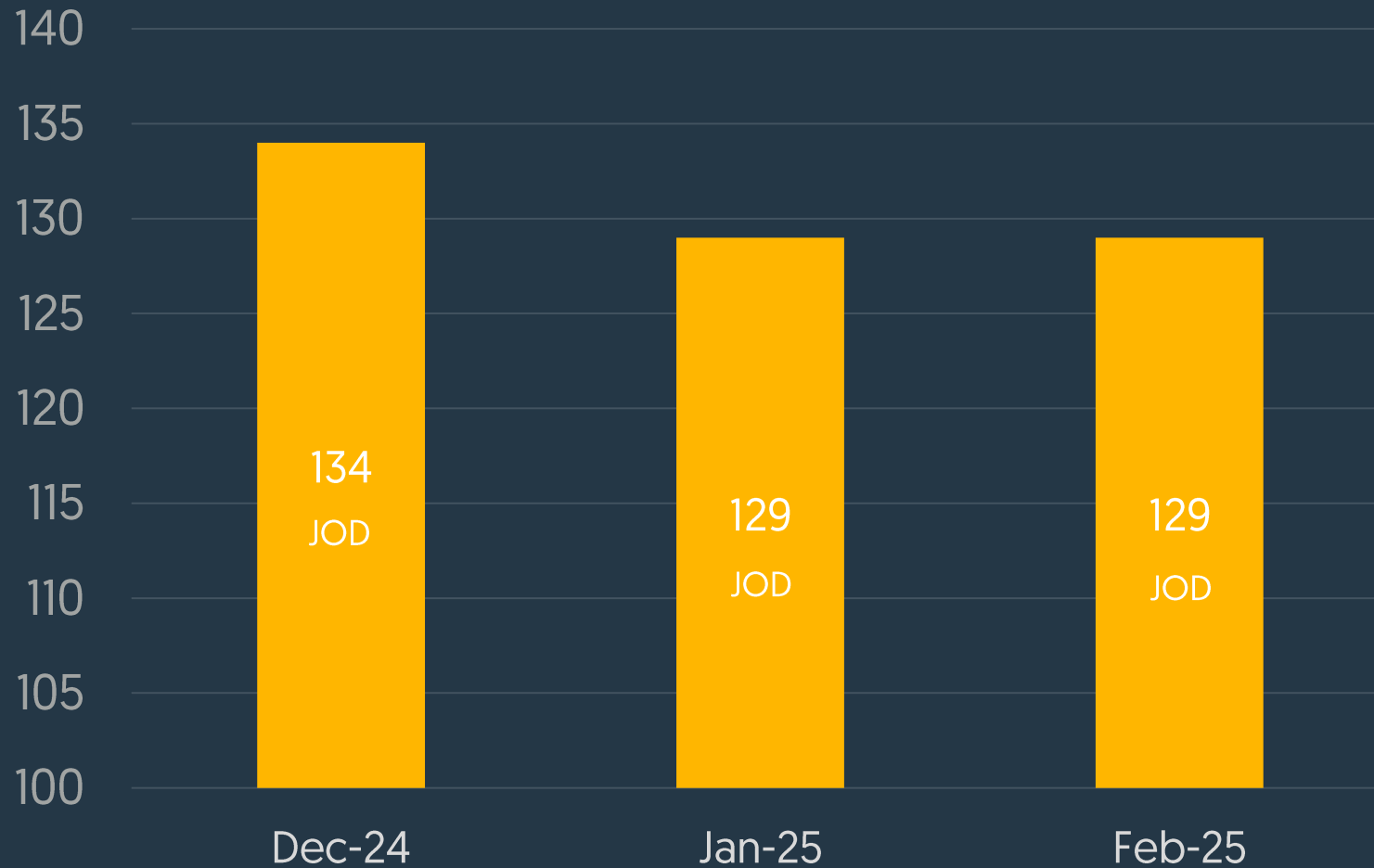
Percentage Based on Transaction Type Sub-Category

Transfers Issued by Banks



# CliQ Transactions

Average Value of Transactions Over the Past 3 Months  
Transfers Issued by Banks



# CliQ Interoperability

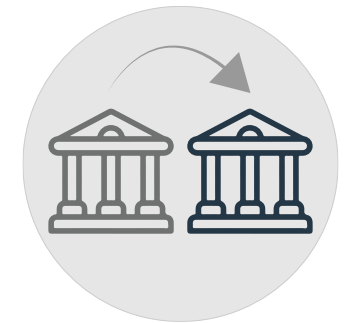
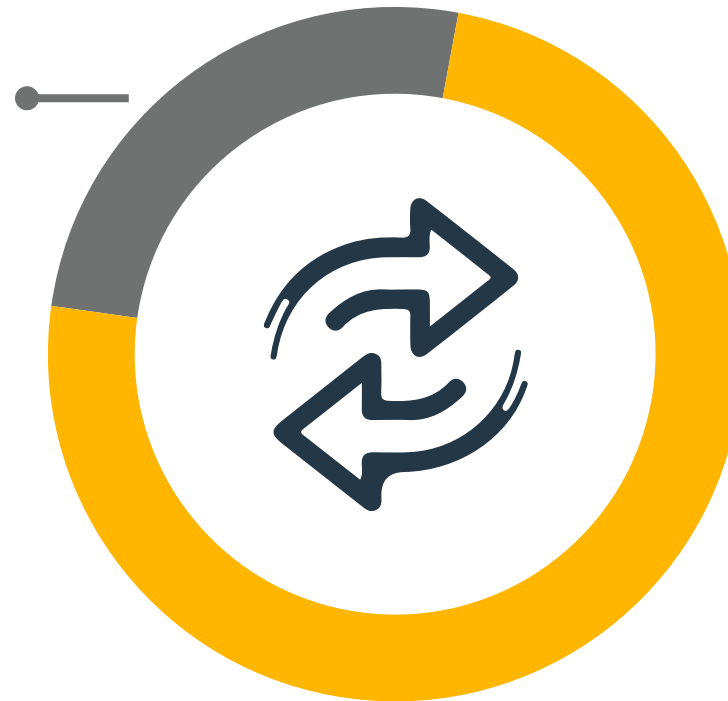
Number of Money Transfer Transactions Through Banks

Transfers Issued by Banks



26.2%

1.6M  
On Us



73.8%

4.51M  
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



20.6%

181.7M JOD

On Us



79.4%

700.8M JOD

Off Us

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





**JoMoPay**  
Jordan Mobile Payment

# Monthly Report

## February 2025

Jordan Mobile Payments Switch for  
Transfers Issued by Mobile Wallets

25



02.2025

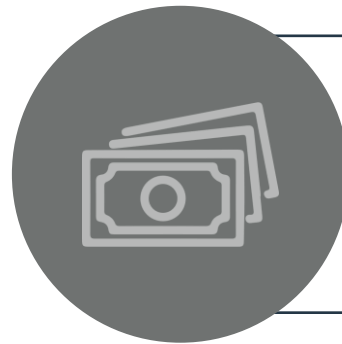
# Total Number and Value of Transactions Since the Beginning of 2025

Transfers Issued by Mobile Wallets



Number of Transactions

**12.29M**



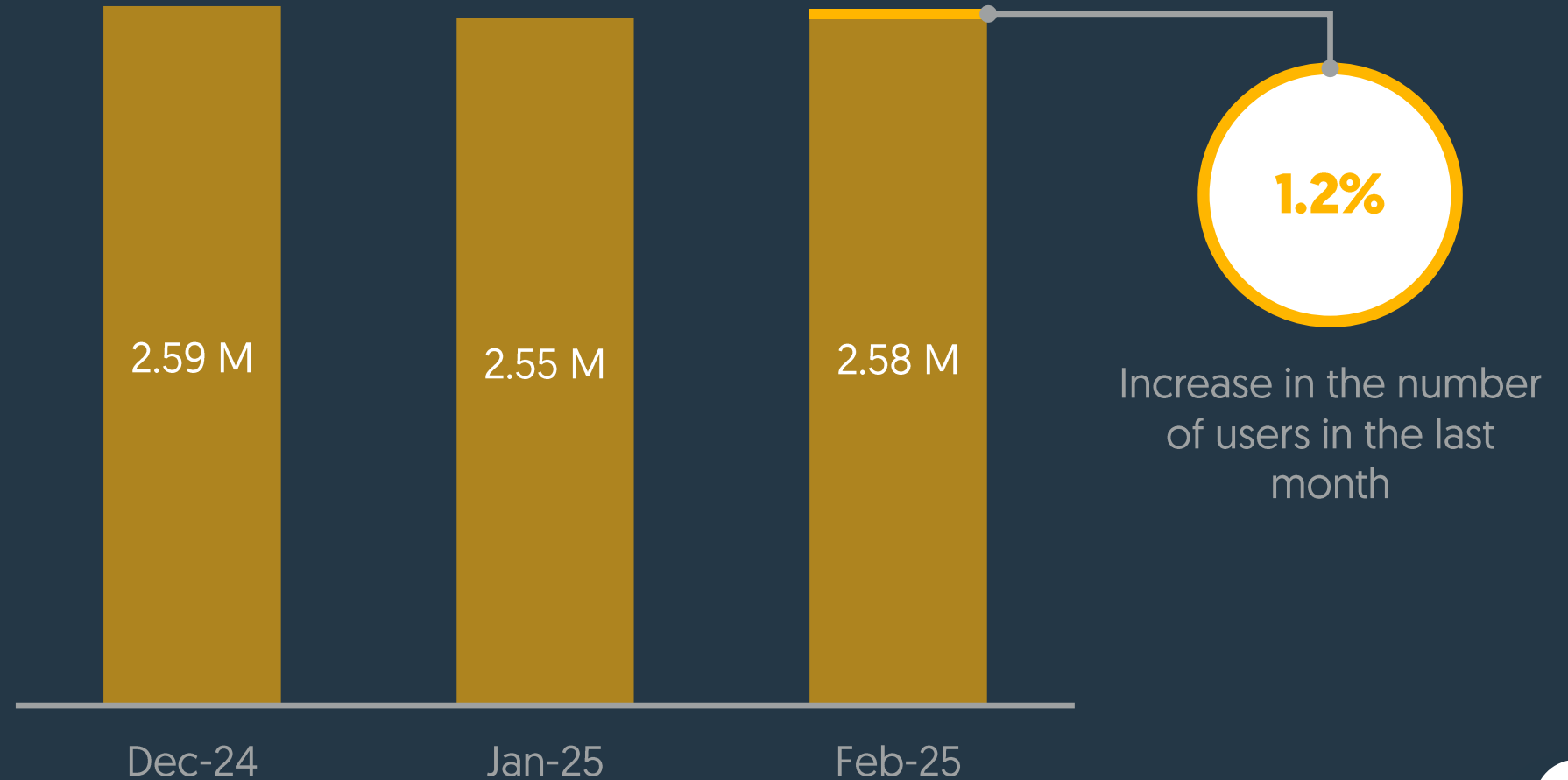
Value of Transactions

**899.7M<sub>JOD</sub>**



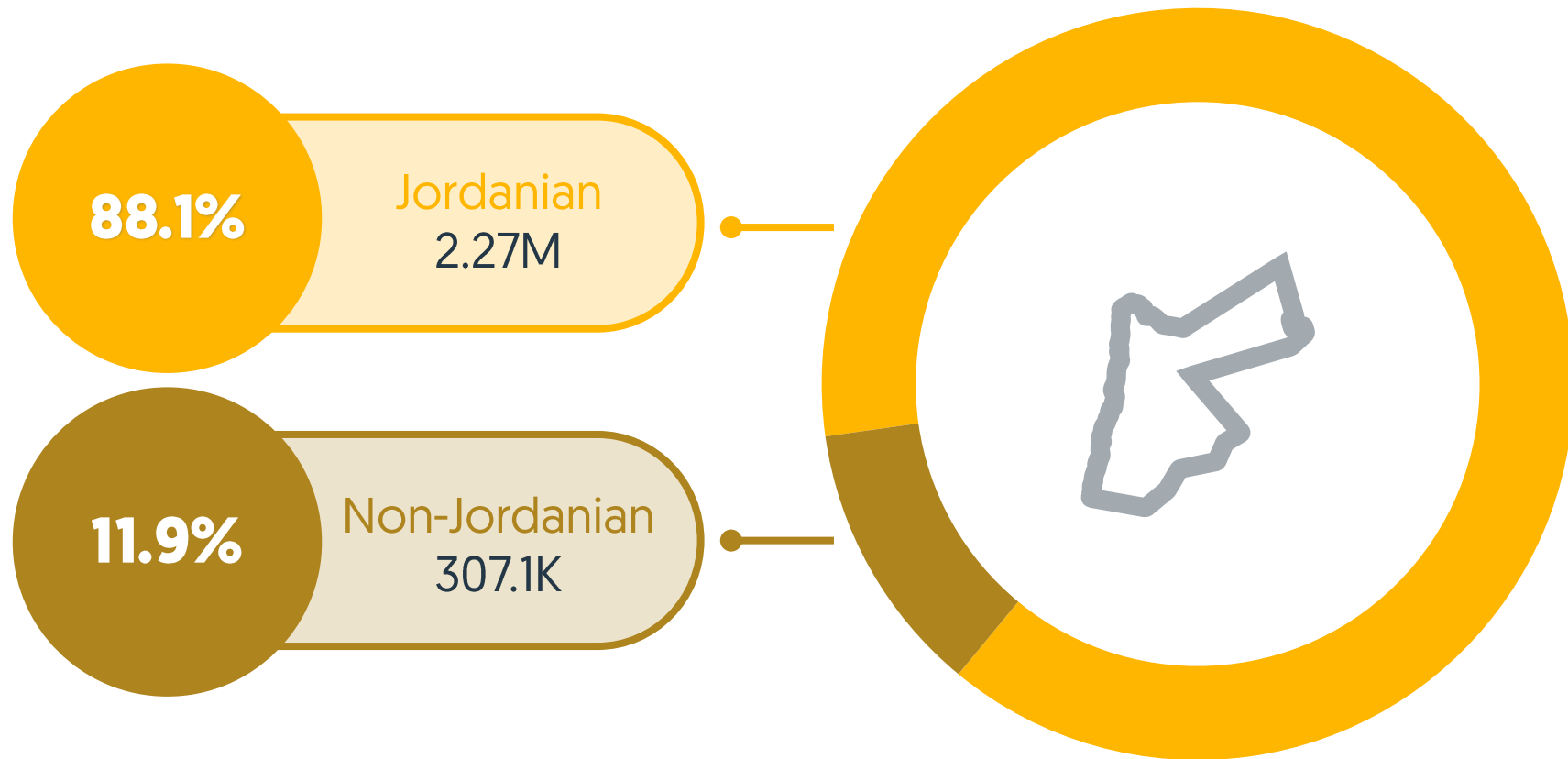
# JoMoPay Users

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

49.2%

1.27M  
Male Users



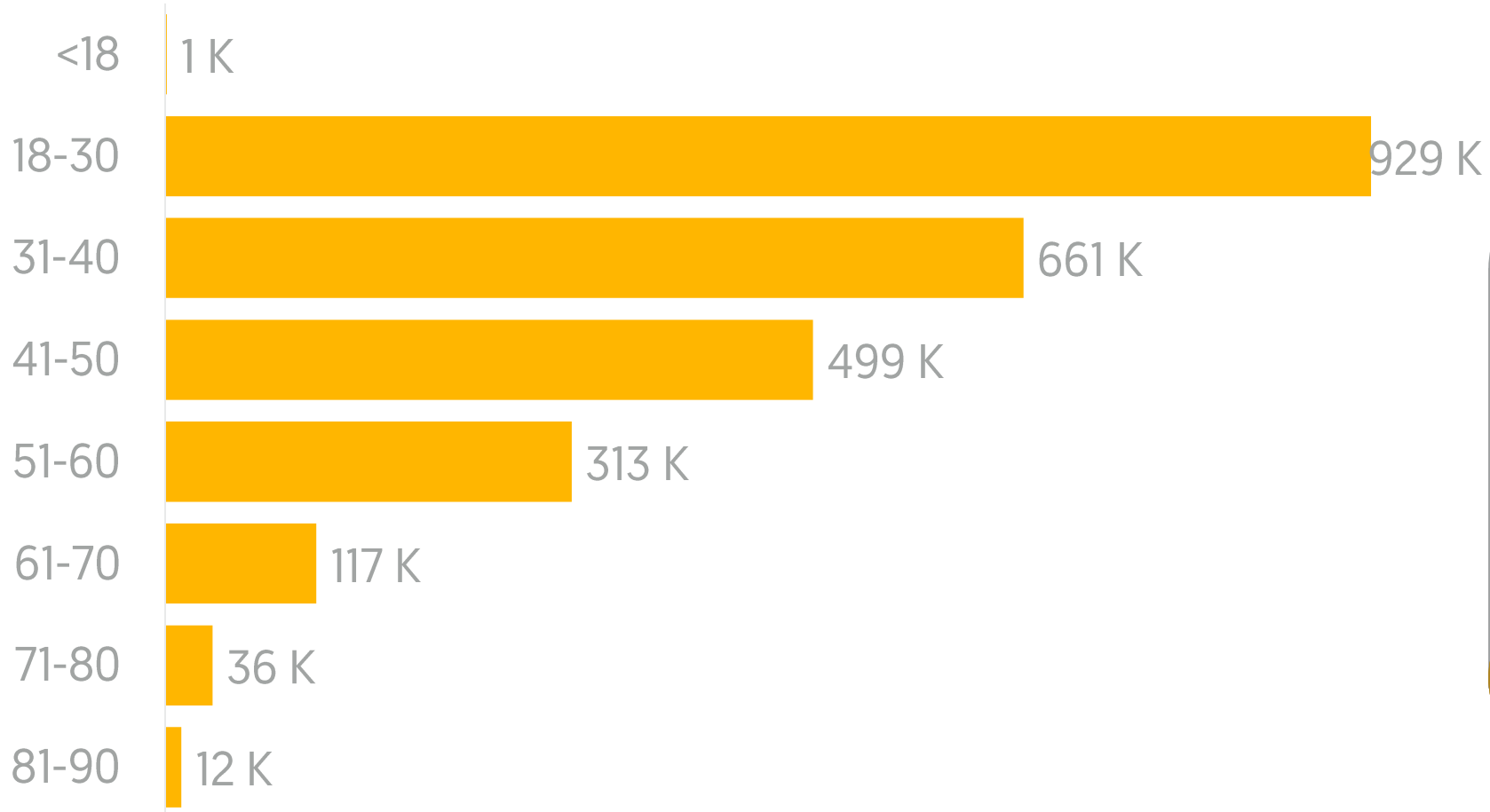
50.3%

1.3M  
Female Users



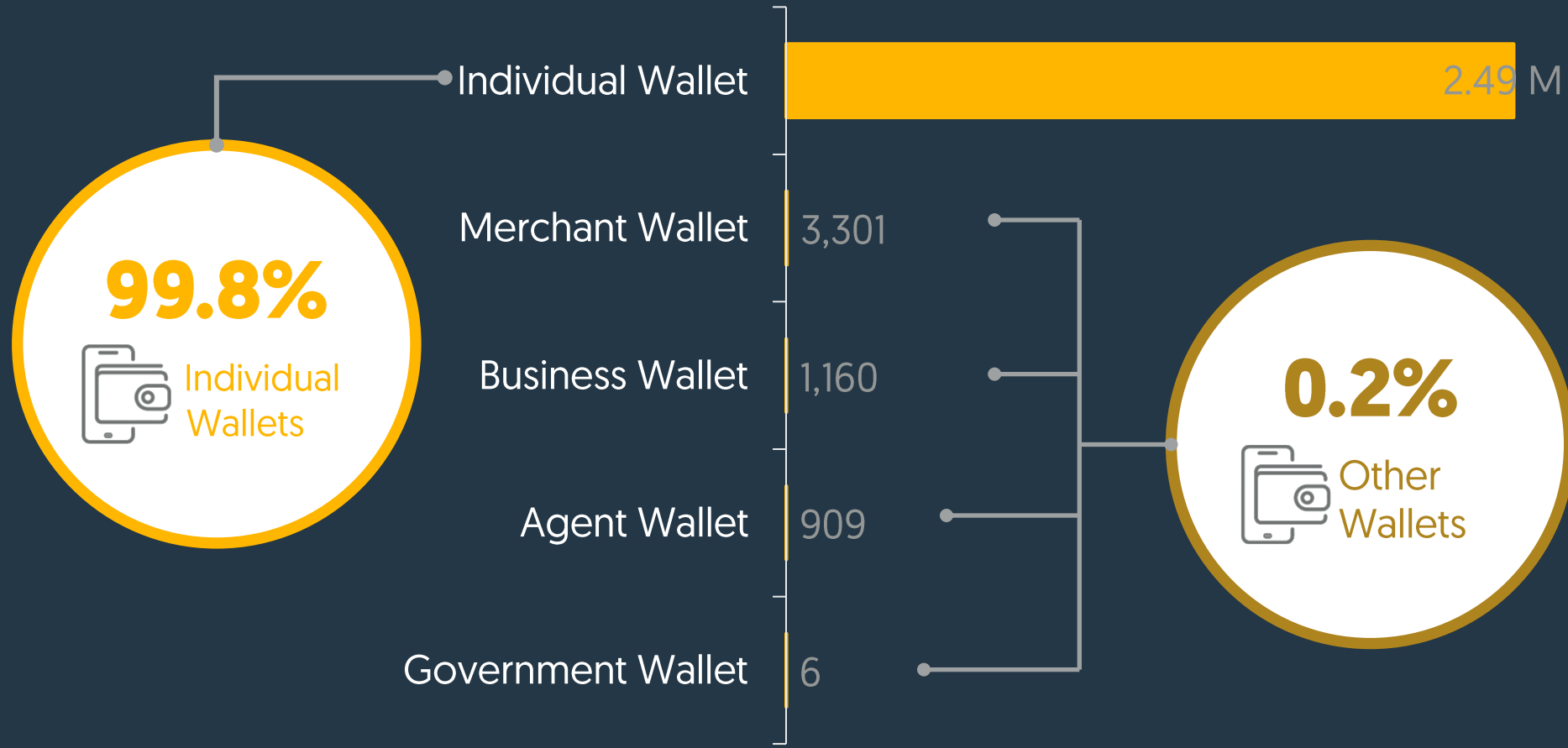
# JoMoPay Users

Number of Users Based on Age Group



# JoMoPay Users

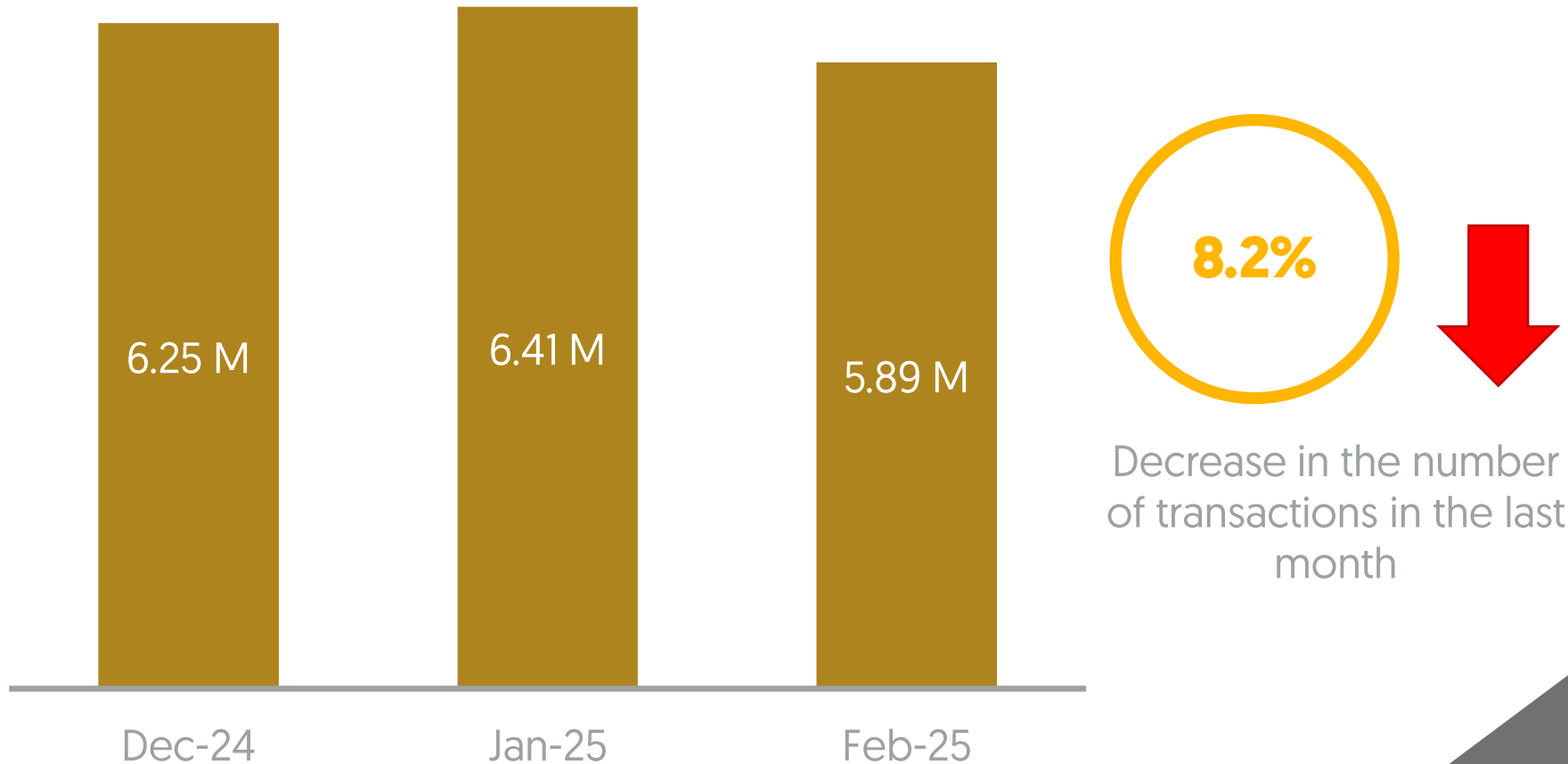
Number of Wallets Based on Wallet Type



# JoMoPay Number of Transactions

Total Number of Transactions Over the Past 3 Months

Transfers Issued by Mobile Wallets

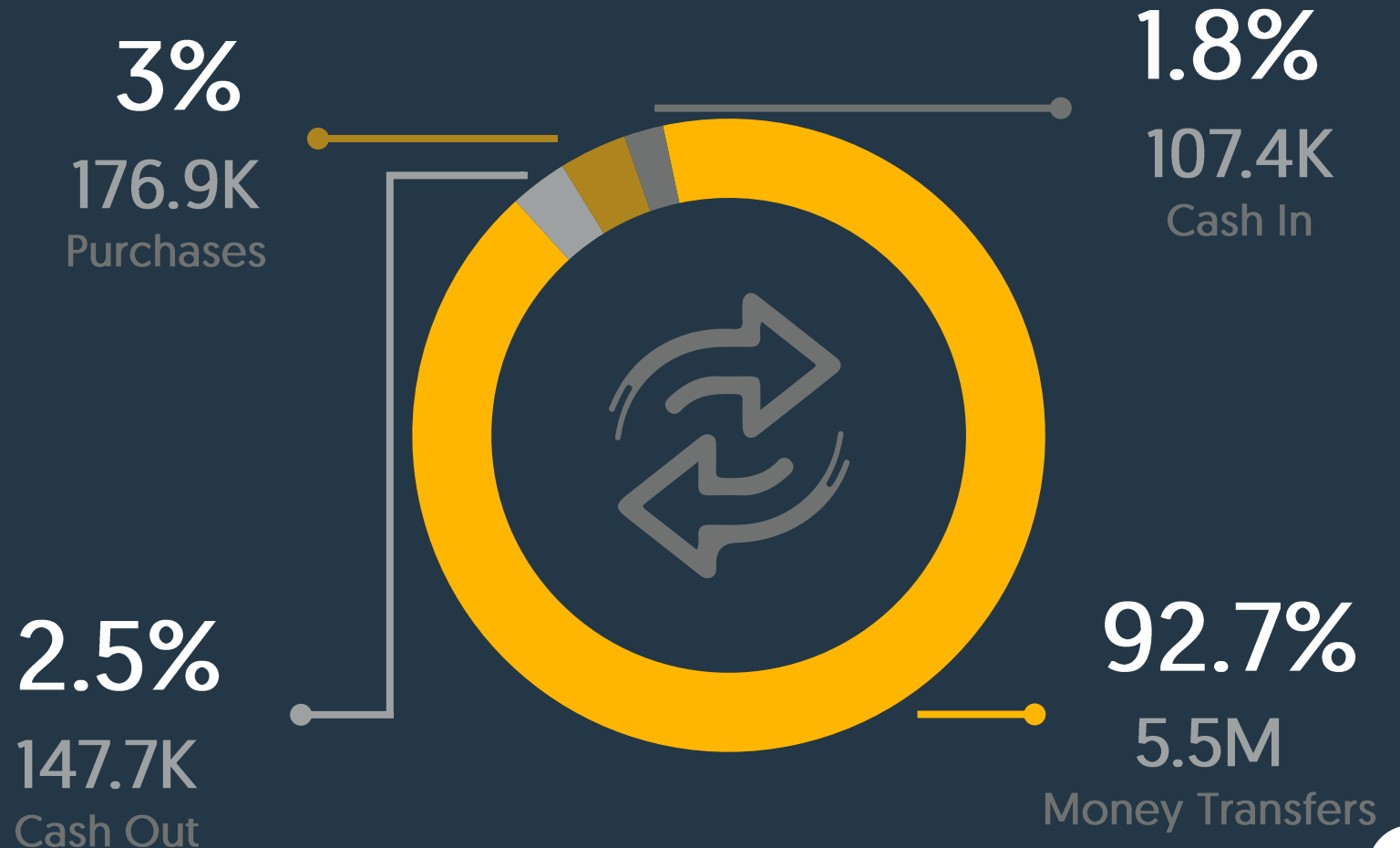




# JoMoPay Number of Transactions

Percentage Based on Transaction Type

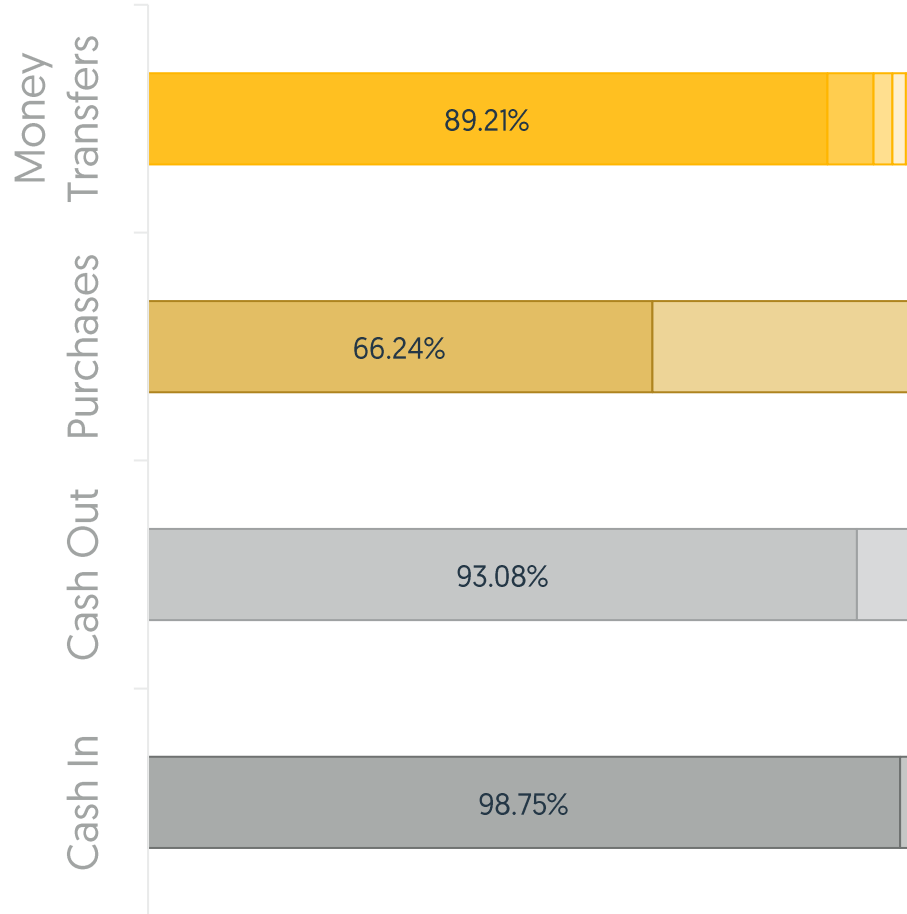
Transfers Issued by Mobile Wallets



# JoMoPay Number of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets

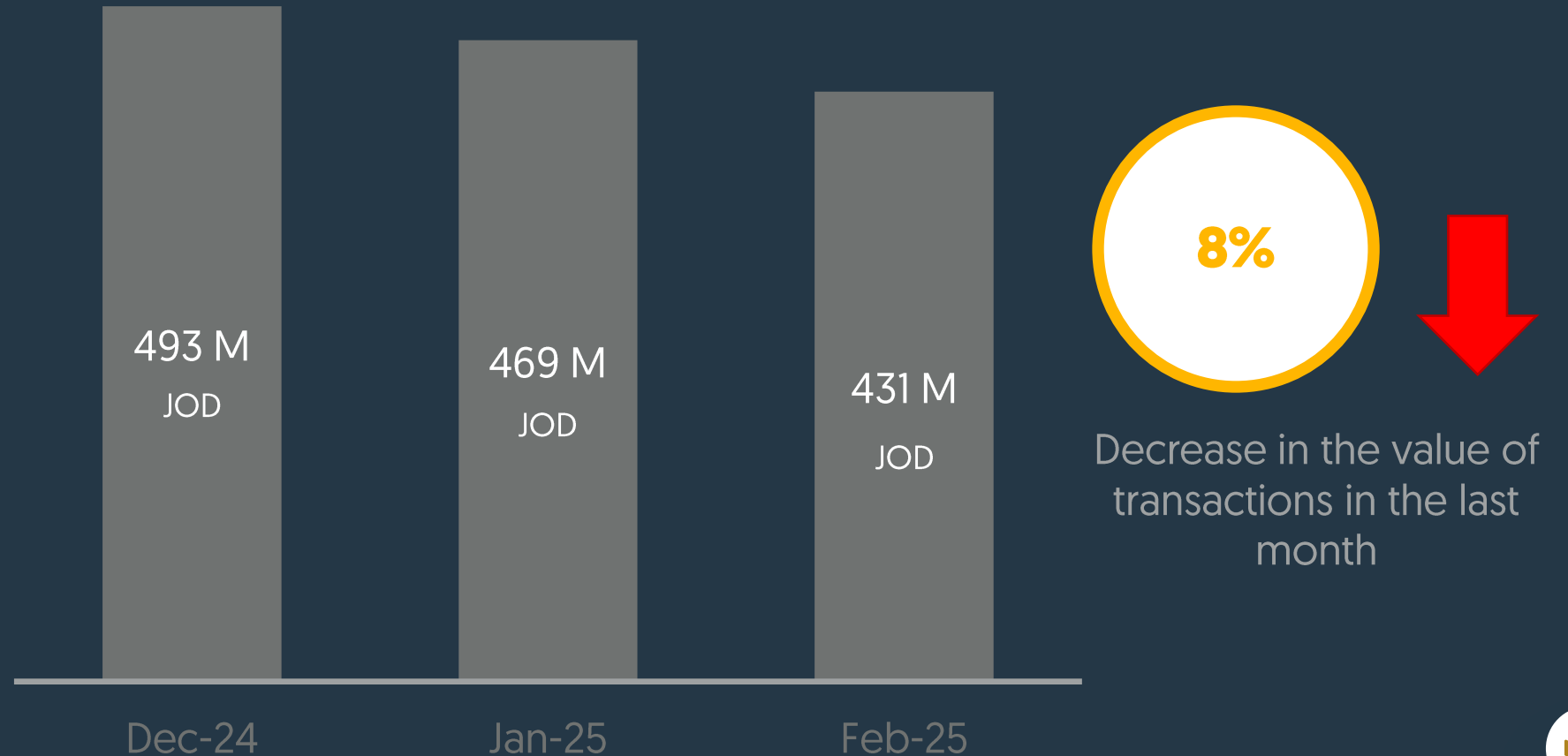


Transfer to Family/Friends	89.21%
Transfer to Own Account	6.05%
Salary/Bonus/Dividends	2.48%
Aid/Charity/Grant	1.76%
Loan/Loan Installment	0.50%
Cross Border Remittances	0.00%
Purchases	66.24%
QR Purchases	33.76%
Cash Out - Agent/Teller	93.08%
Cash Out - ATM/Kiosk	6.92%
Cash In - Agent/Teller	98.75%
Cash In - ATM/Kiosk	1.25%

# JoMoPay Value of Transactions

Total Value of Transactions Over the Past 3 Months

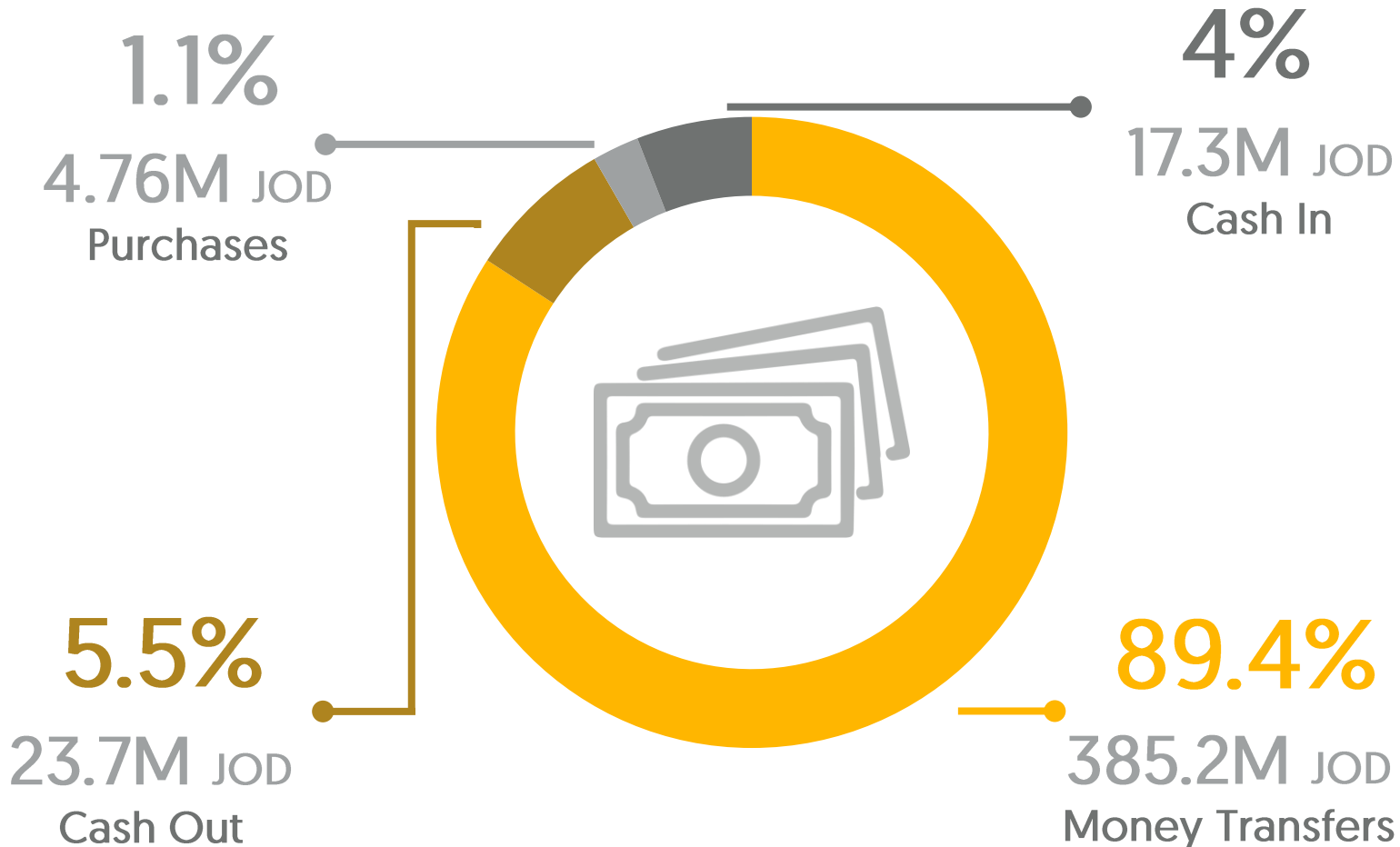
Transfers Issued by Mobile Wallets



# JoMoPay Value of Transactions

Percentage Based on Transaction Type

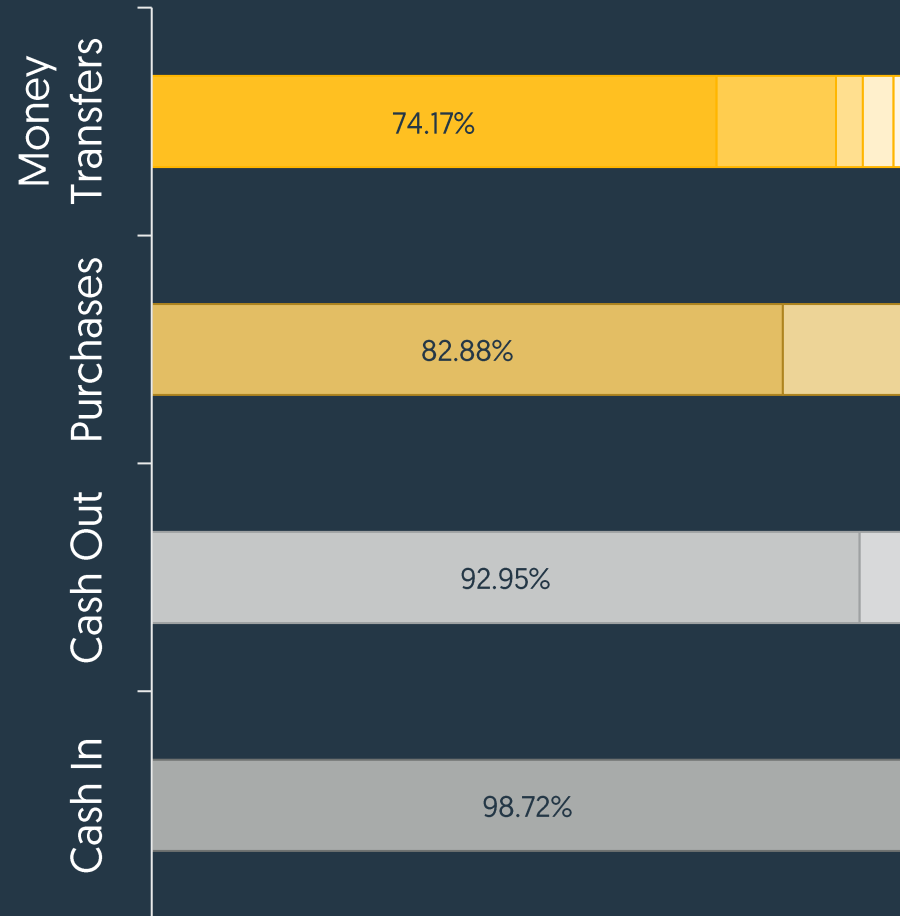
Transfers Issued by Mobile Wallets



# JoMoPay Value of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets

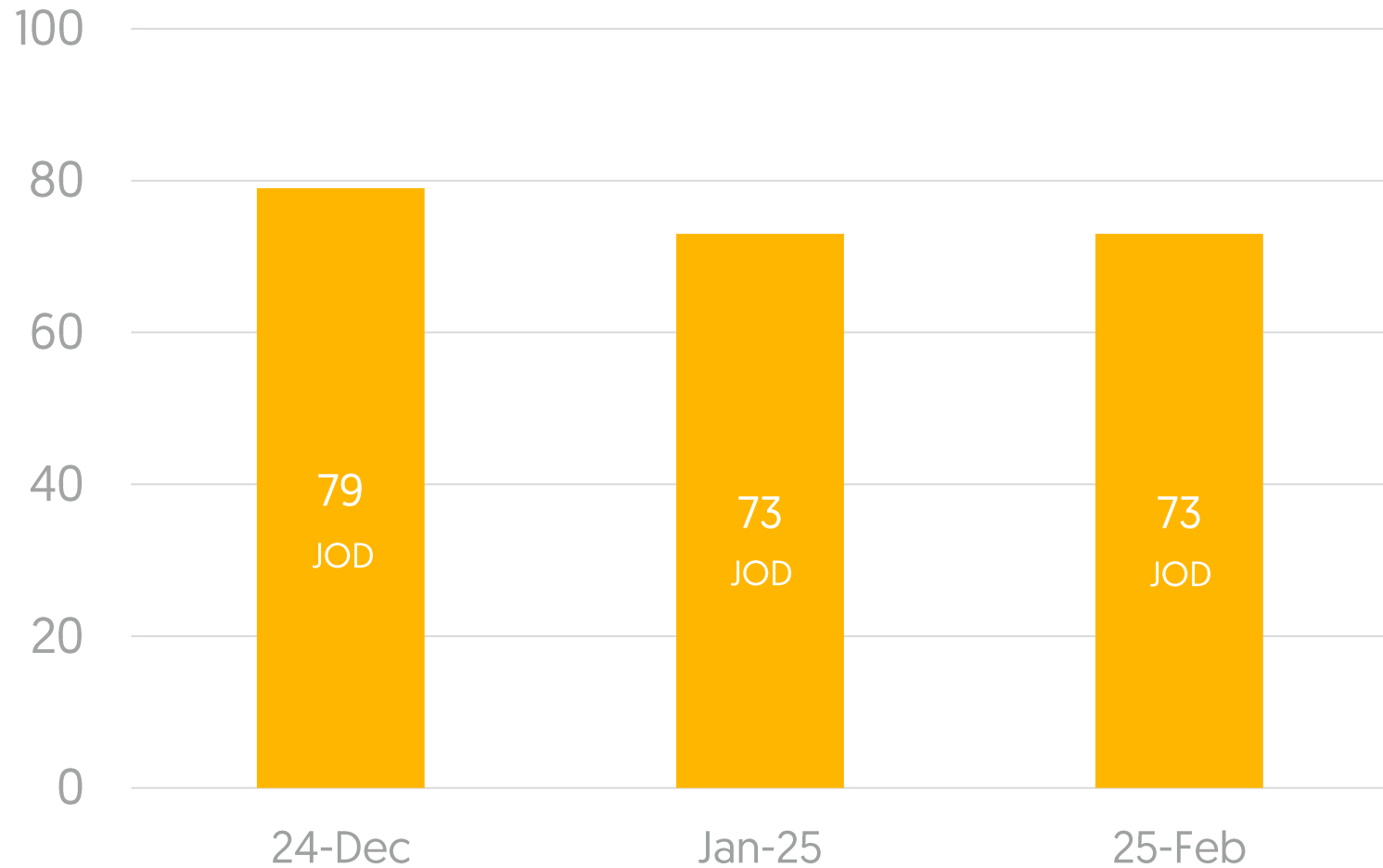


Transfer to Family/Friends	74.17%
Transfer to Own Account	15.71%
Aid/Charity/Grant	4.05%
Salary/Bonus/Dividends	3.51%
Loan/Loan Installment	2.56%
Cross Border Remittances	0.00%
Purchases	82.88%
QR Purchases	17.12%
Cash Out - Agent/Teller	92.95%
Cash Out - ATM/Kiosk	7.05%
Cash In - Agent/Teller	98.72%
Cash In - ATM/Kiosk	1.28%

# JoMoPay Transactions

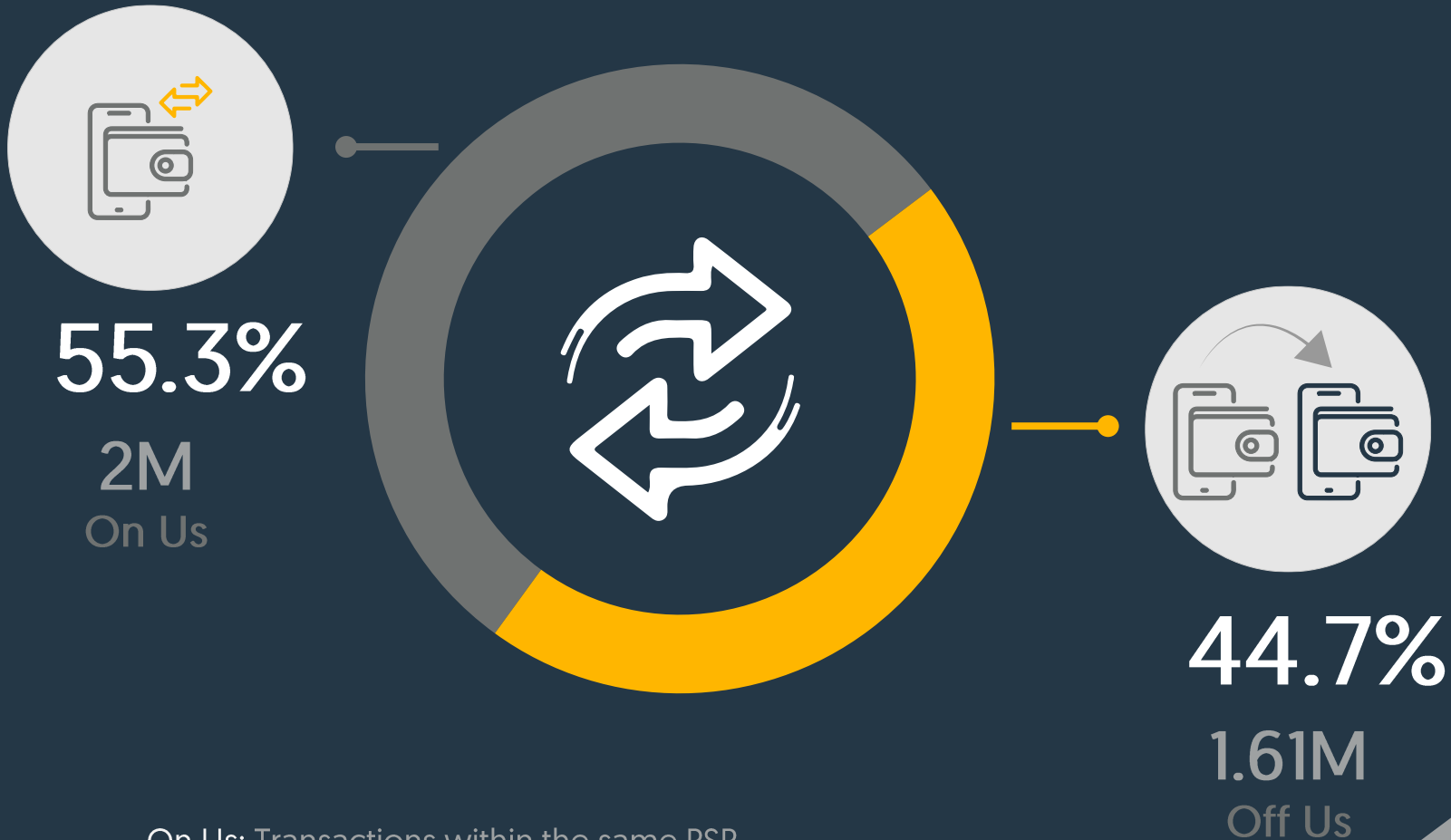
Average Value of Transactions Over the Past 3 Months

Transfers Issued by Mobile Wallets



# JoMoPay Interoperability

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

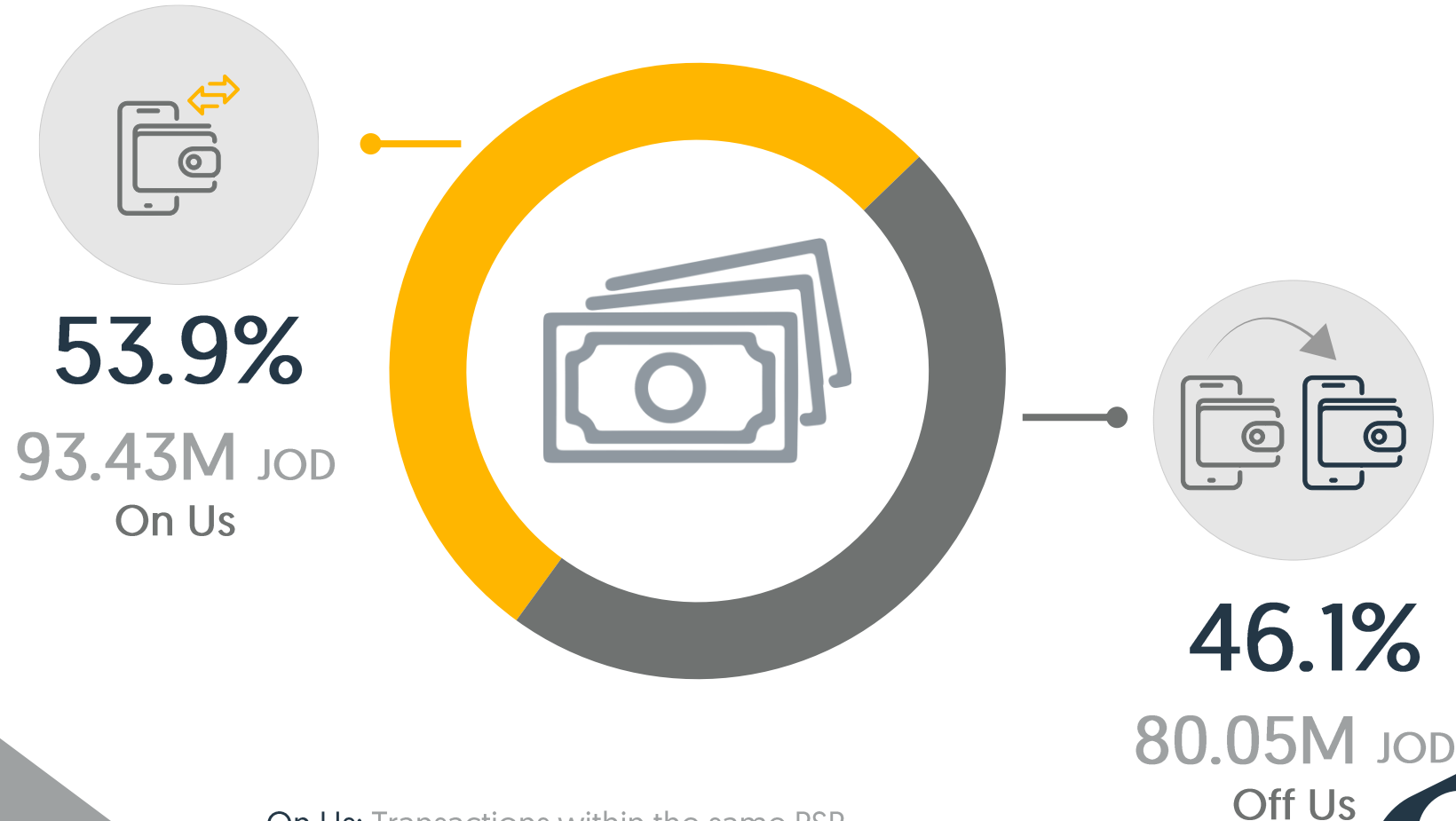


On Us: Transactions within the same PSP  
Off Us: Transactions across different PSPs

# 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

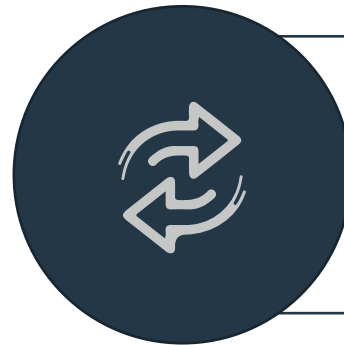
Monthly Report  
February 2025

41

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 2025



Number of Transactions

**32.51M**



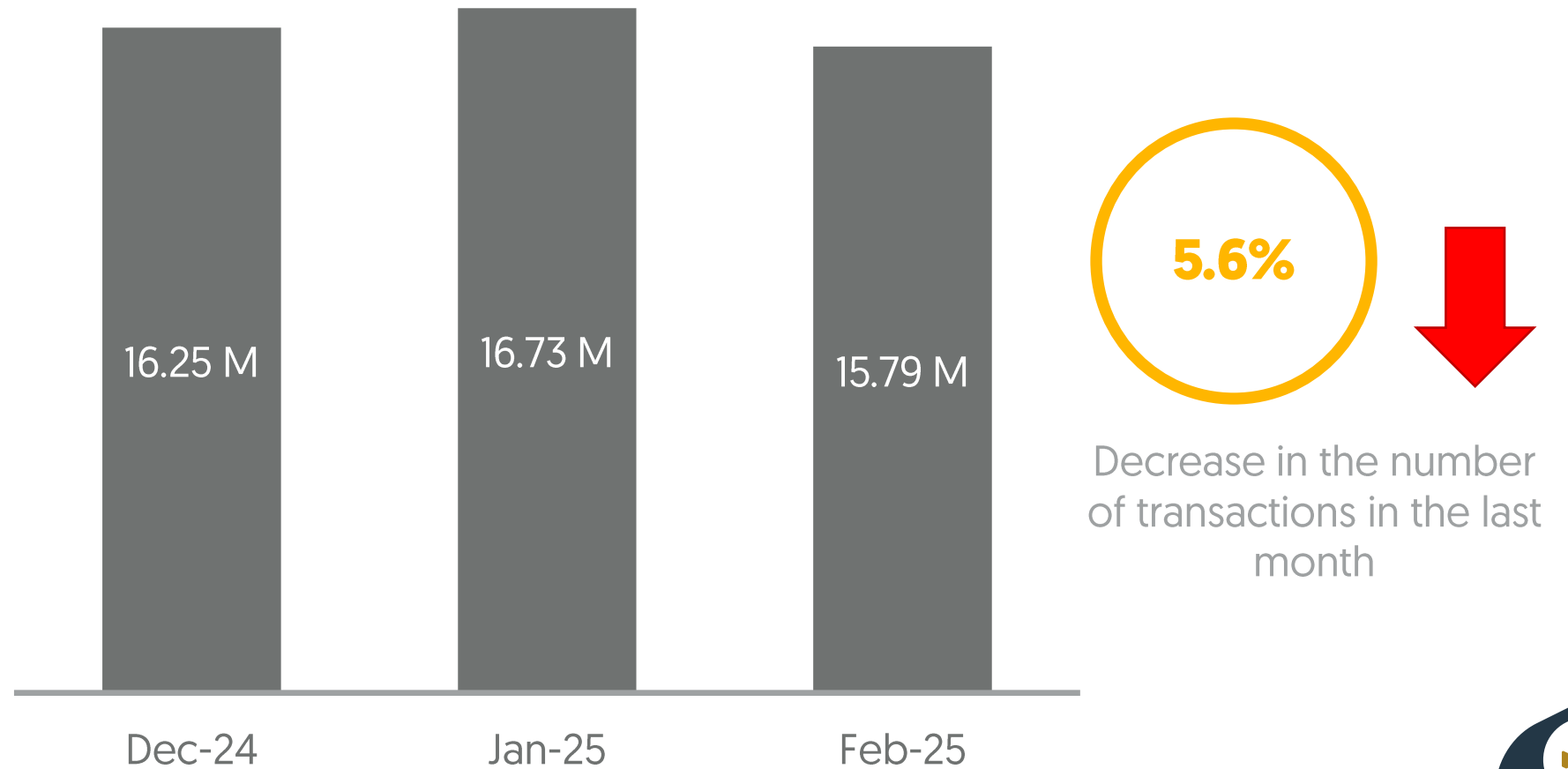
Value of Transactions

**3.51B<sub>JOD</sub>**



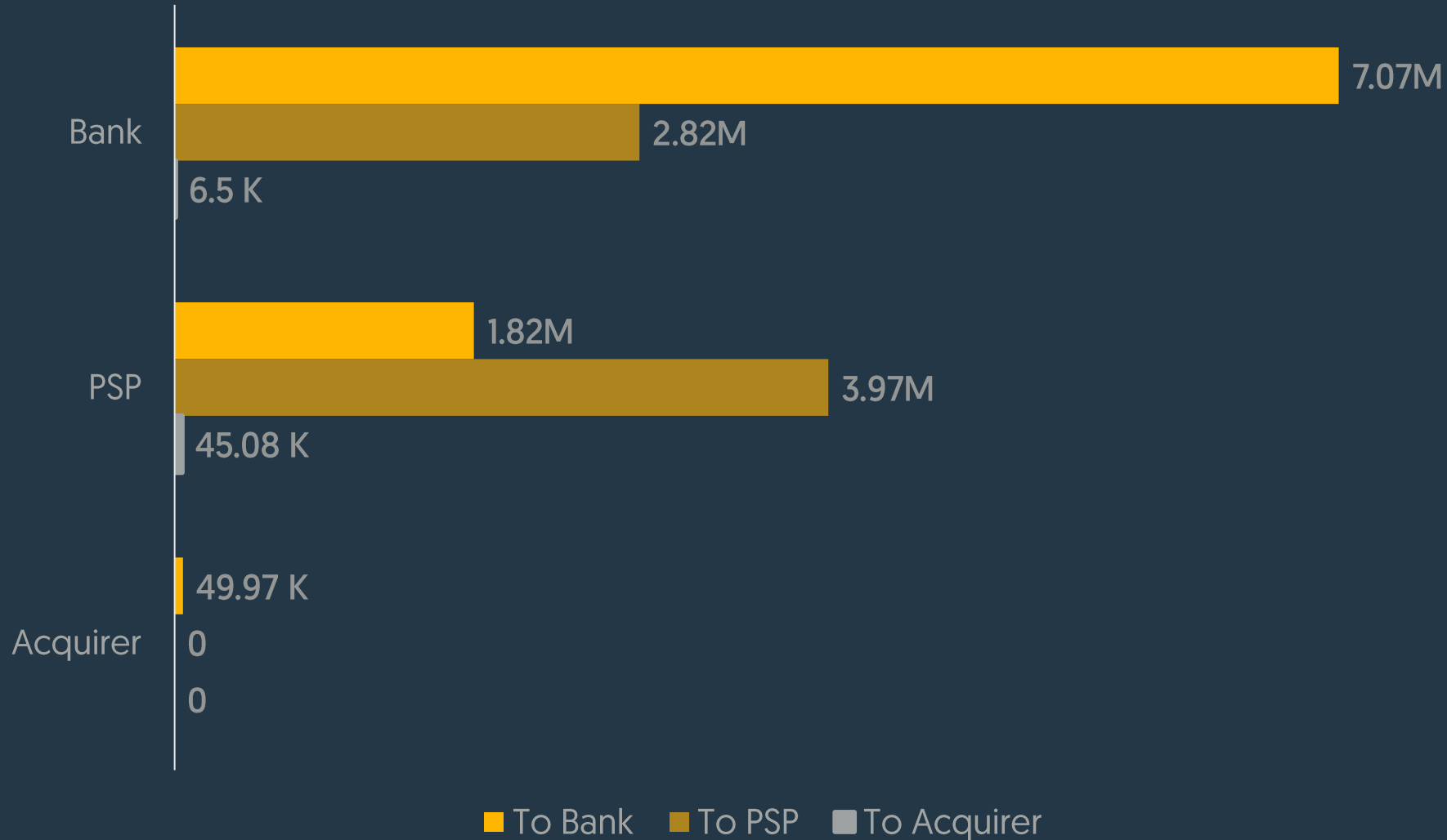
# CliQ & JoMoPay Transactions

Total Number of Transactions Over the Past 3 Months



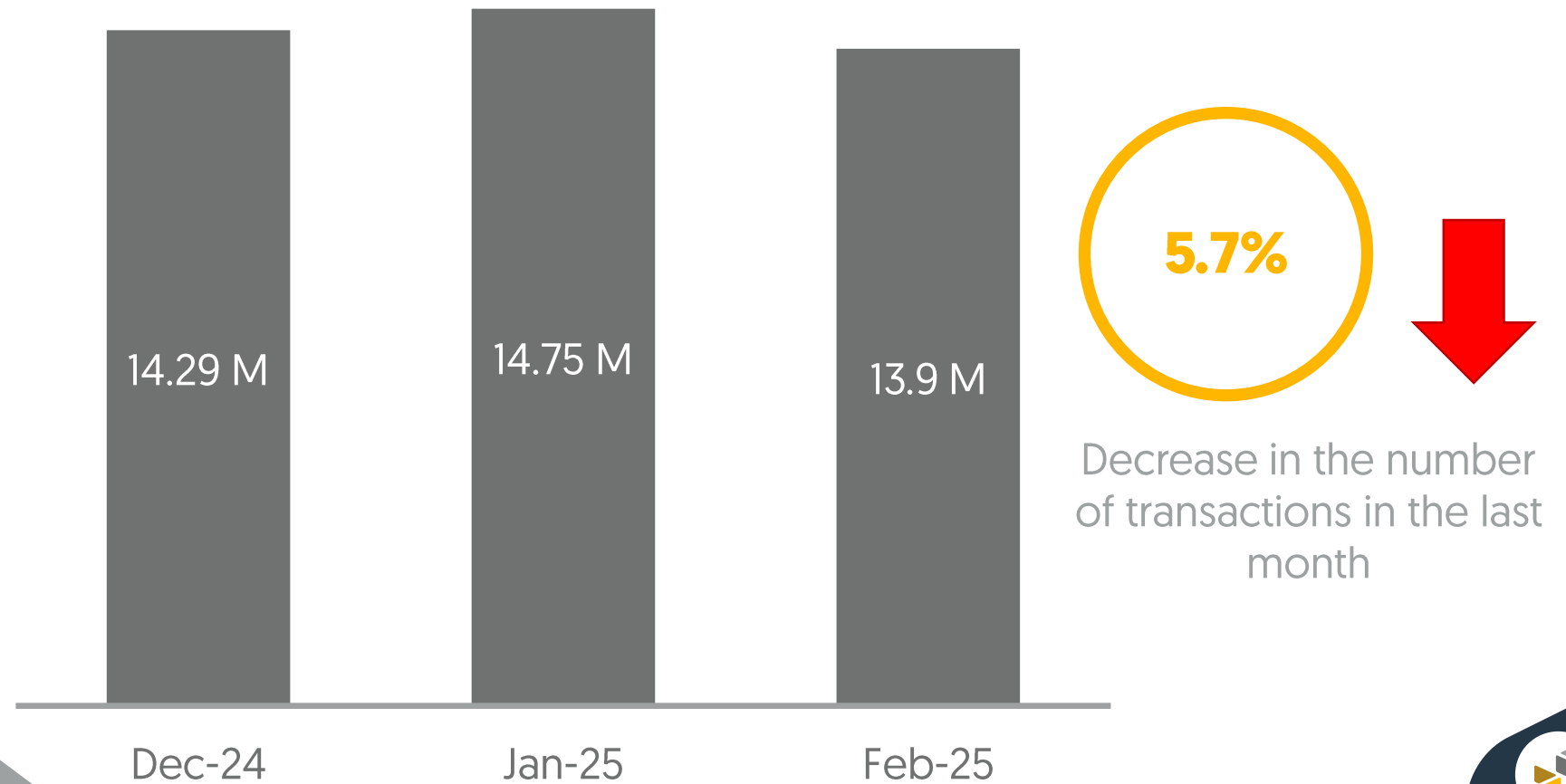
# CliQ & JoMoPay Transactions

Total Number of Transactions between Banks and PSPs



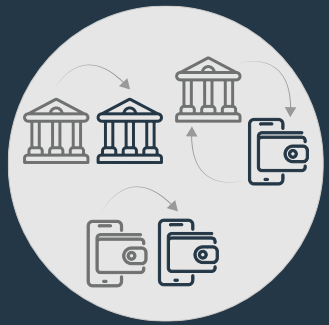
# CliQ & JoMoPay Transactions

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



74.1%

10.31M

Off Us



25.9%

3.59M

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



43.4%

1.79M  
mPSP to Bank

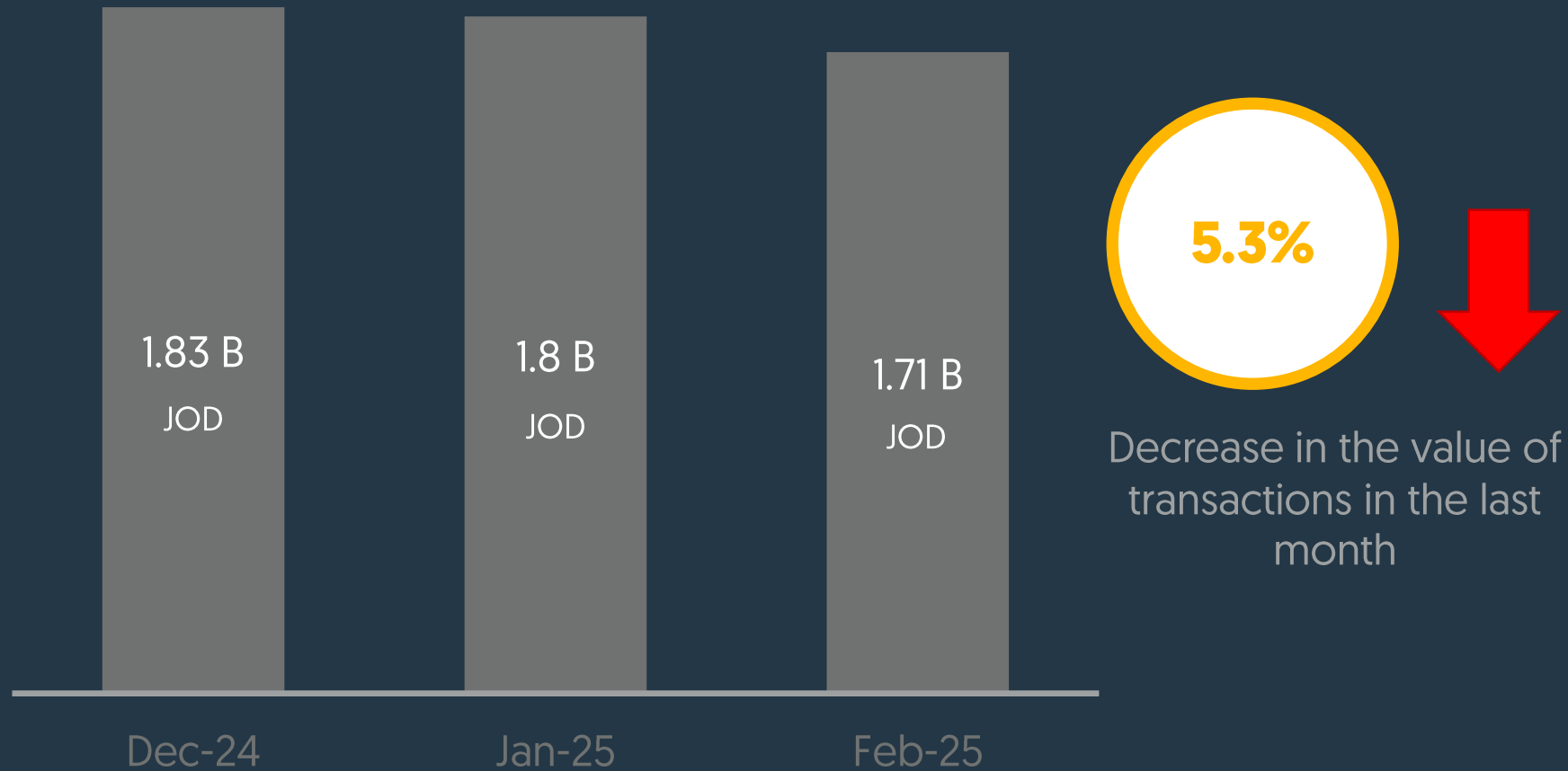


56.6%

2.34M  
Bank to mPSP

# CliQ & JoMoPay Transactions

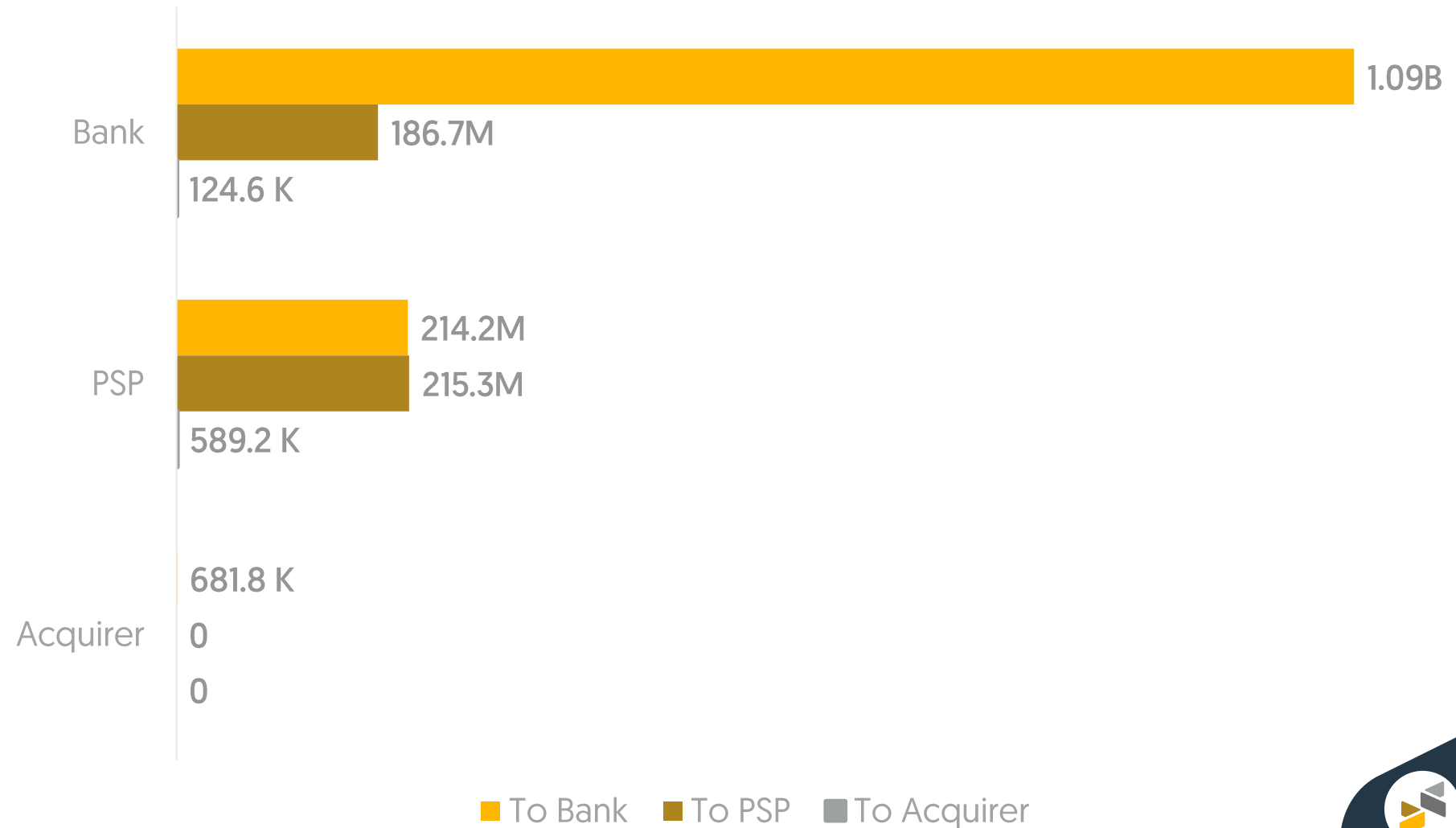
Total Value of Transactions Over the Past 3 Months





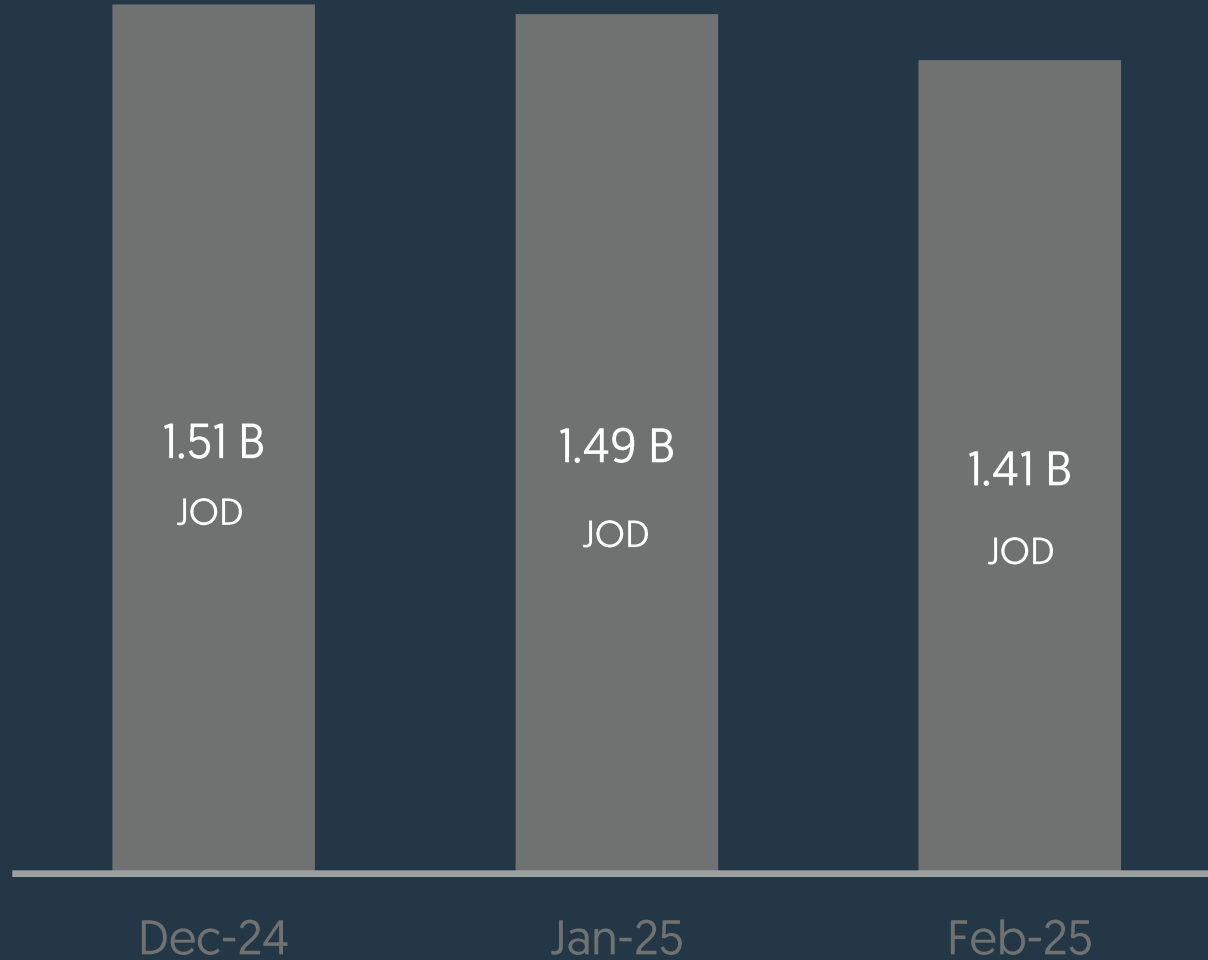
# CliQ & JoMoPay Transactions

Total Value of Banks and PSPs Transactions



# CliQ & JoMoPay Transactions

Total Value of Money Transfer Transactions Over the Past 3 Months



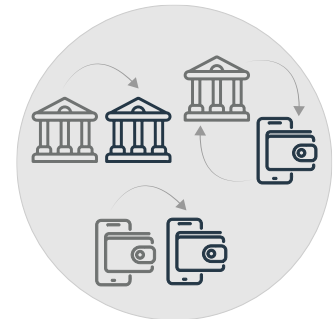
**5.4%**



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



**80.5%**  
1.14B JOD  
Off Us



**19.5%**  
275.1M 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



59.1%

211.1M JOD  
mPSP to Bank



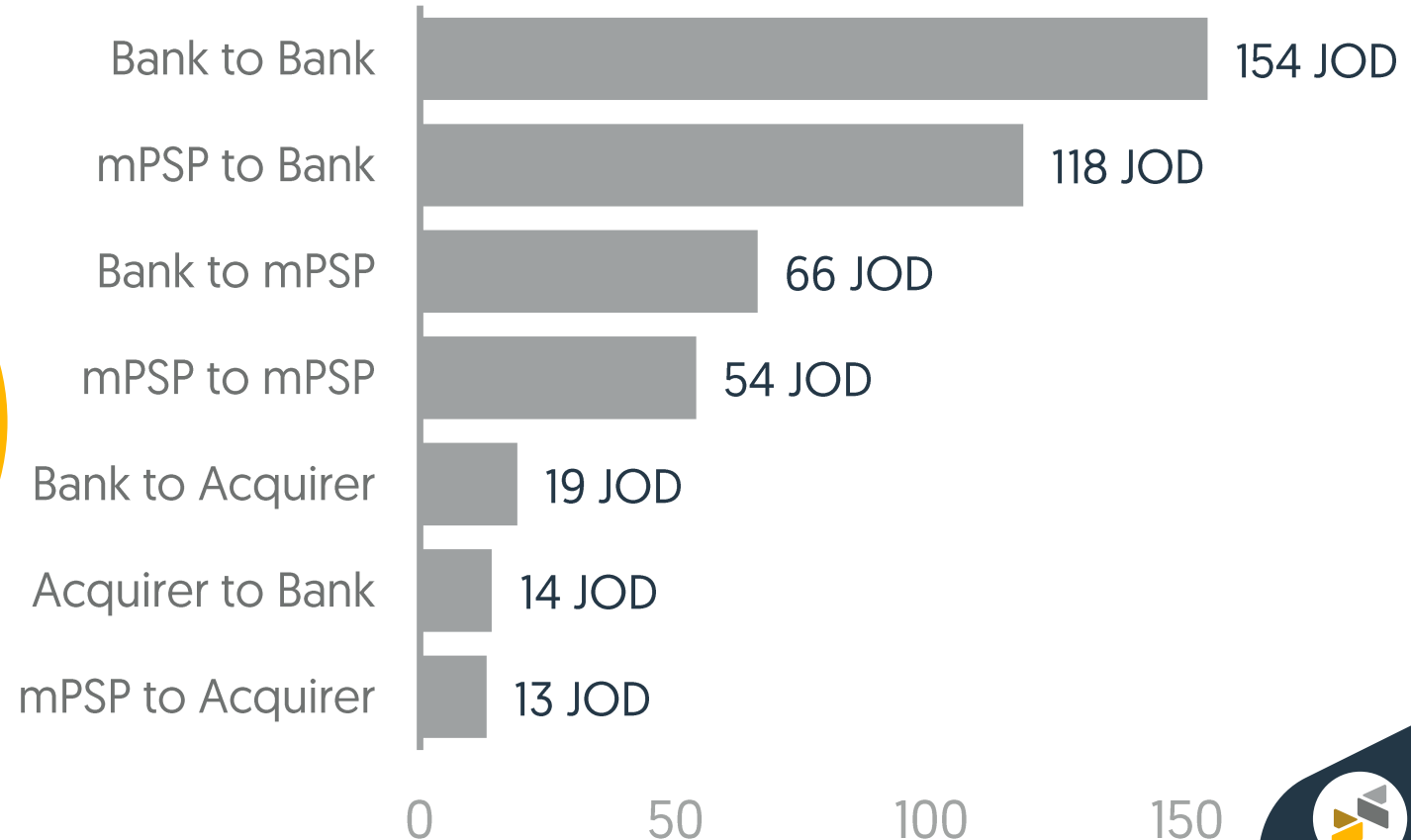
40.9%

146.3M JOD  
Bank to mPSP

# CliQ & JoMoPay Average Value of Transactions

Average Value of Transactions for Banks and mPSPs

**108 JOD**  
Transaction  
Average



# Instant Payment Systems in Jordan

**CliQ** & **JoMoPay**

## Monthly Report

February 2025

Instant Payment Systems for Transfers Issued  
by Banks & Mobile Payment Service Providers

54



# Instant Payments - Total Number and Value of Transactions Since the Beginning of 2025

Transfers Issued by Banks and Mobile Payment Service Providers



Total Number of Transactions

**32.51M**



Total Value of Transactions

**3.51B<sub>JOD</sub>**



Through Bank Accounts  
**20.22M**



Through Mobile Wallets  
**12.29M**



Through Bank Accounts  
**2.61B<sub>JOD</sub>**



Through Mobile Wallets  
**899.7M<sub>JOD</sub>**

# Instant Payment Users

Total Number of Instant Payment Users through Banks and Mobile Payment Service Providers in Jordan

All Users Since the Beginning of 2025

**3.513M**



Bank Account Only

**0.884M**



Mobile Wallet Only

**1.718M**



Bank Account & Mobile Wallet

**0.858M**



# Instant Payment Transactions

Number of Transfers Issued by Banks and Mobile Payment Service Providers

Total Number of Transactions  
For February 2025

**15.79M**



Number of Transactions  
through Bank Accounts

**9.9 M**



Number of Transactions  
through Mobile Wallets

**5.89 M**

# Instant Payment Transactions

Value of Transfers Issued by Banks and Mobile Payment Service Providers

Total Value of Transactions  
For February 2025

**1.71B<sub>JOD</sub>**



Value of Transactions  
through Bank Accounts

**1.28B<sub>JOD</sub>**



Value of Transactions  
through Mobile Wallets

**0.43B<sub>JOD</sub>**

# Instant Payment Transactions

Average Value of Transfers Issued by Banks and Mobile Payment Service Providers

Average Value of All Transactions  
For February 2025

**108.2JOD**



Average Transaction Value  
through Bank Accounts

**129JOD**



Average Transaction Value  
through Mobile Wallets

**73.2JOD**



# Monthly Report

## February 2025

60

Electronic Bill Presentment & Payment (EBPP) System



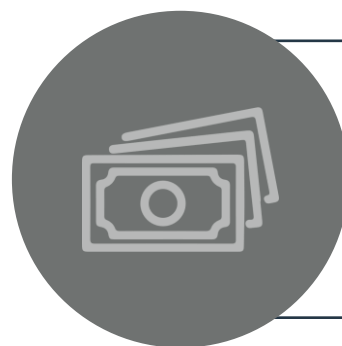
02.2025

## Total Number and Value of Transactions Since the Beginning of 2025



Number of Transactions

**11.59M**



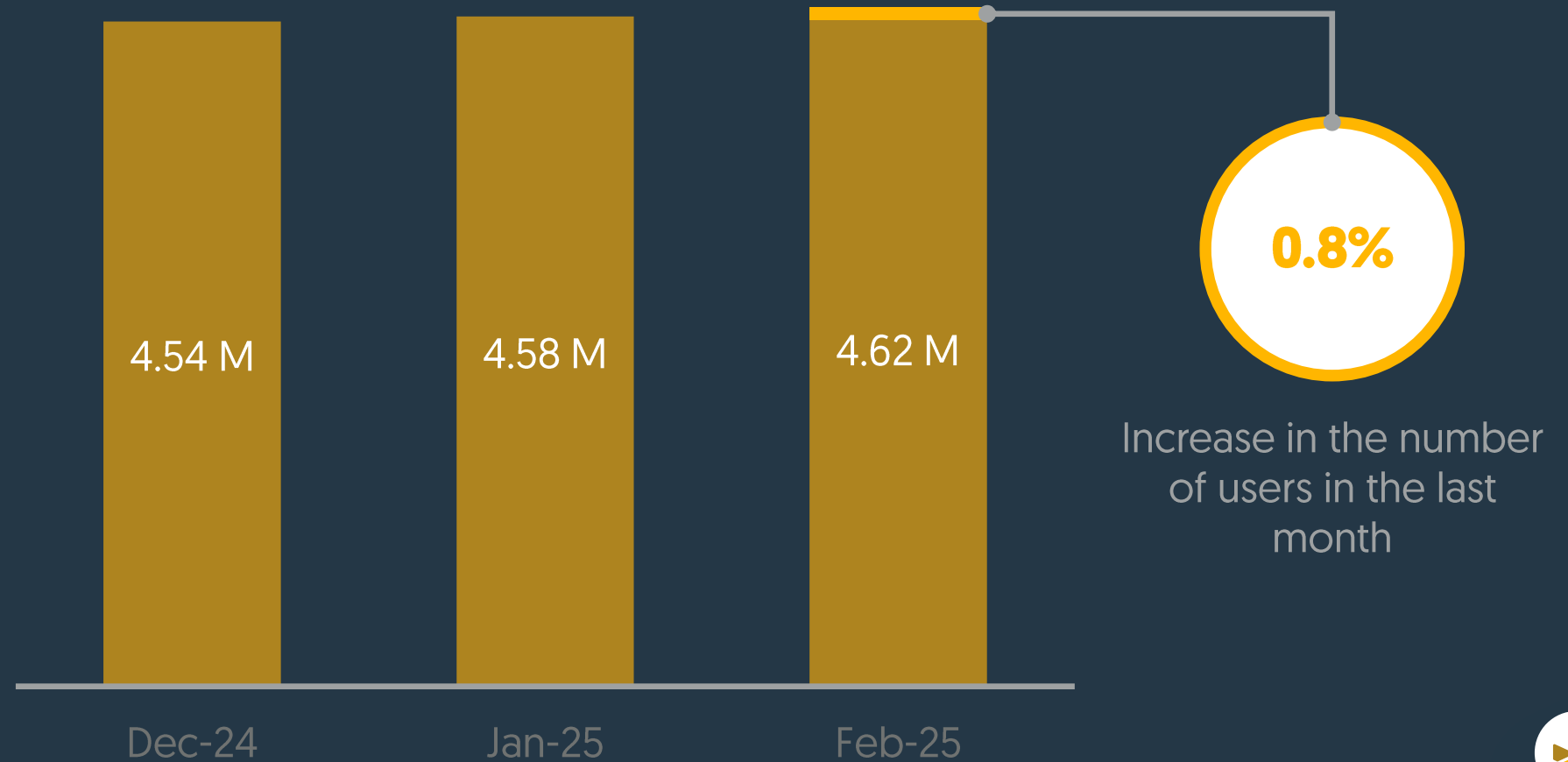
Value of Transactions

**2.54B<sub>JOD</sub>**



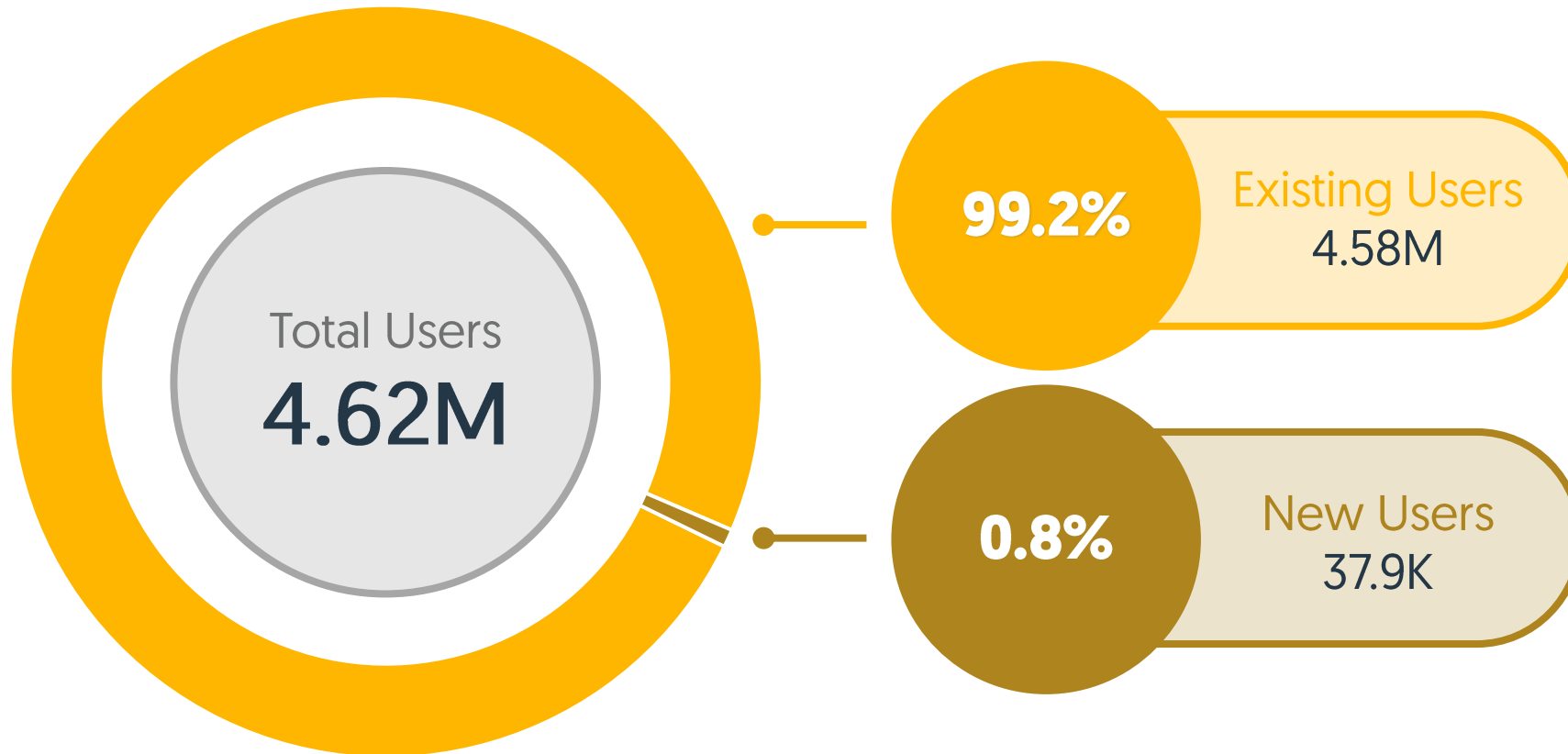
# eFAWATEERcom Users

Total Number of Users Over the Past 3 Months



# eFAWATEERcom Users

Number of eFAWATEERcom Users



# eFAWATEERcom Billers & Services

Number of eFAWATEERcom Billers & Services



Billers  
599

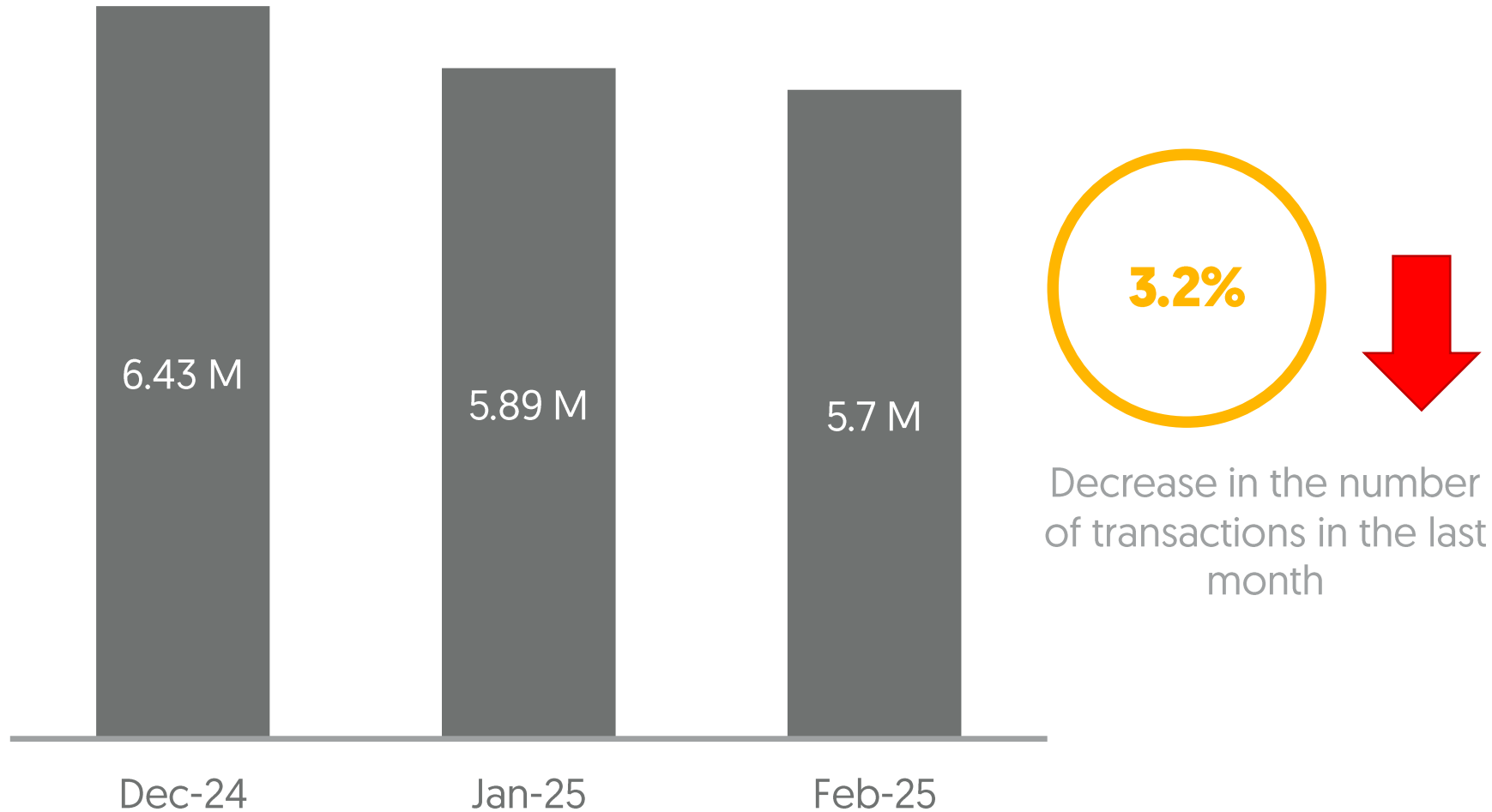


Services  
2,078



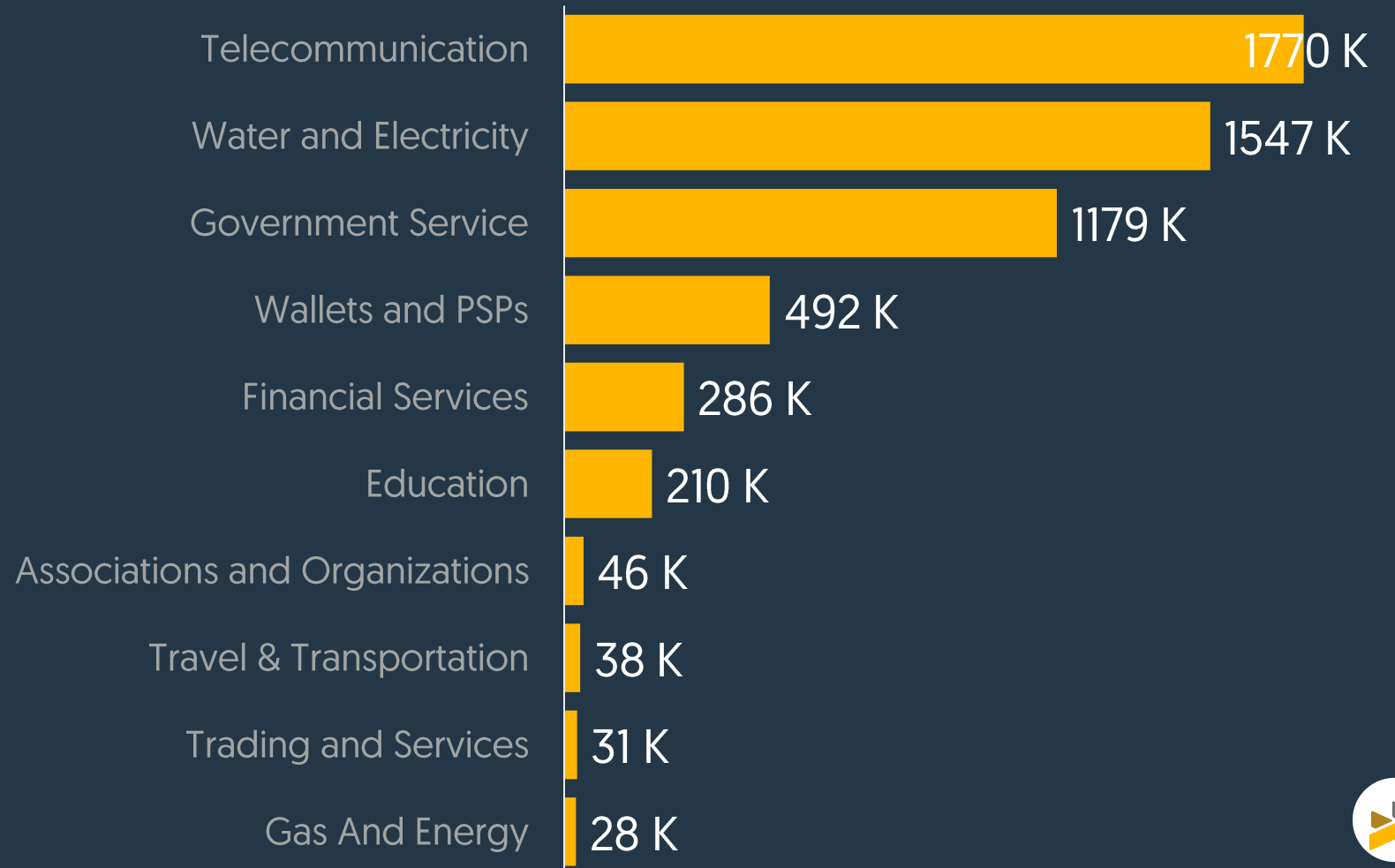
# eFAWATEERcom Number of Transactions

Total Number of Transactions Over the Past 3 Months



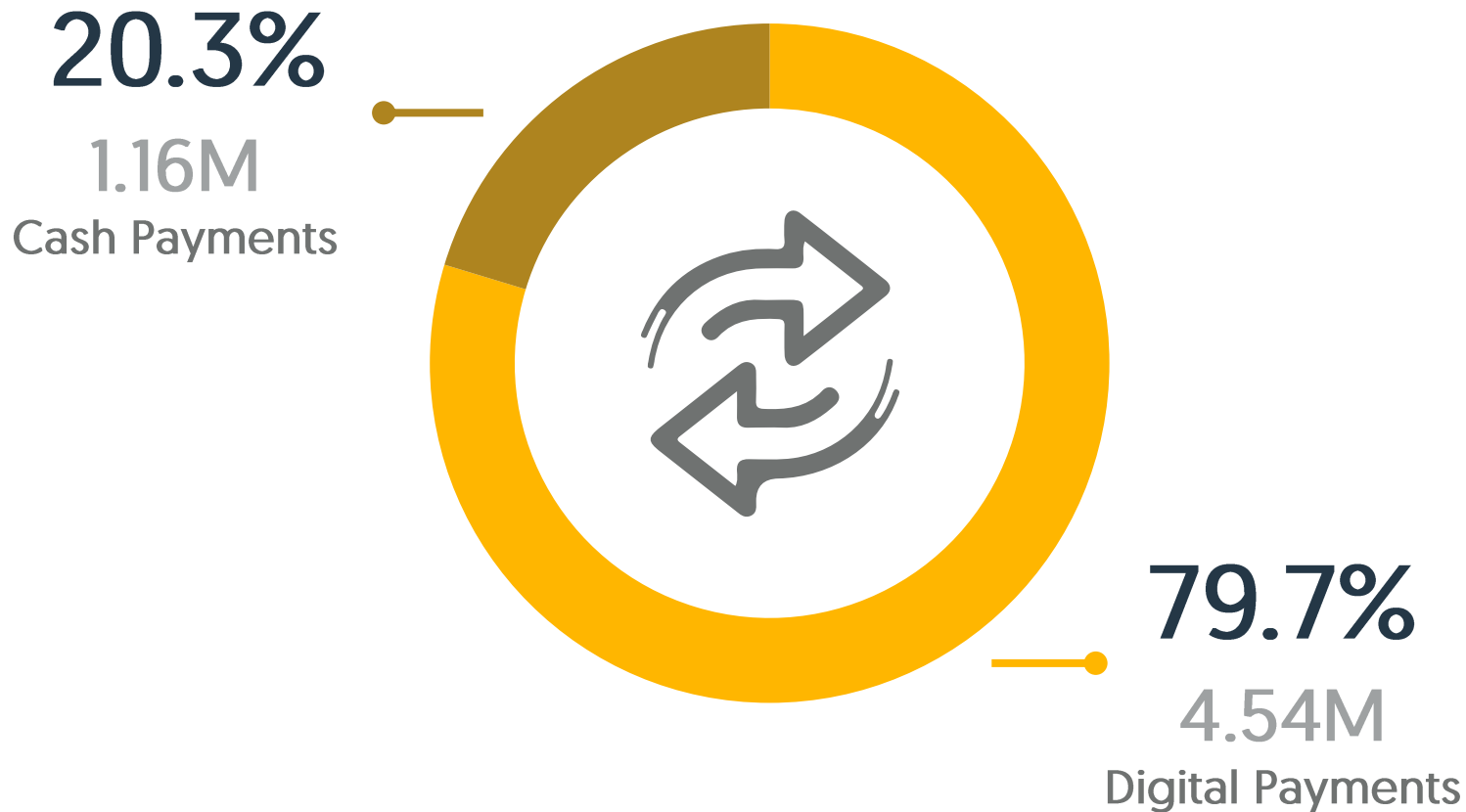
# eFAWATEERcom Number of Transactions

## Number of Transactions by Category



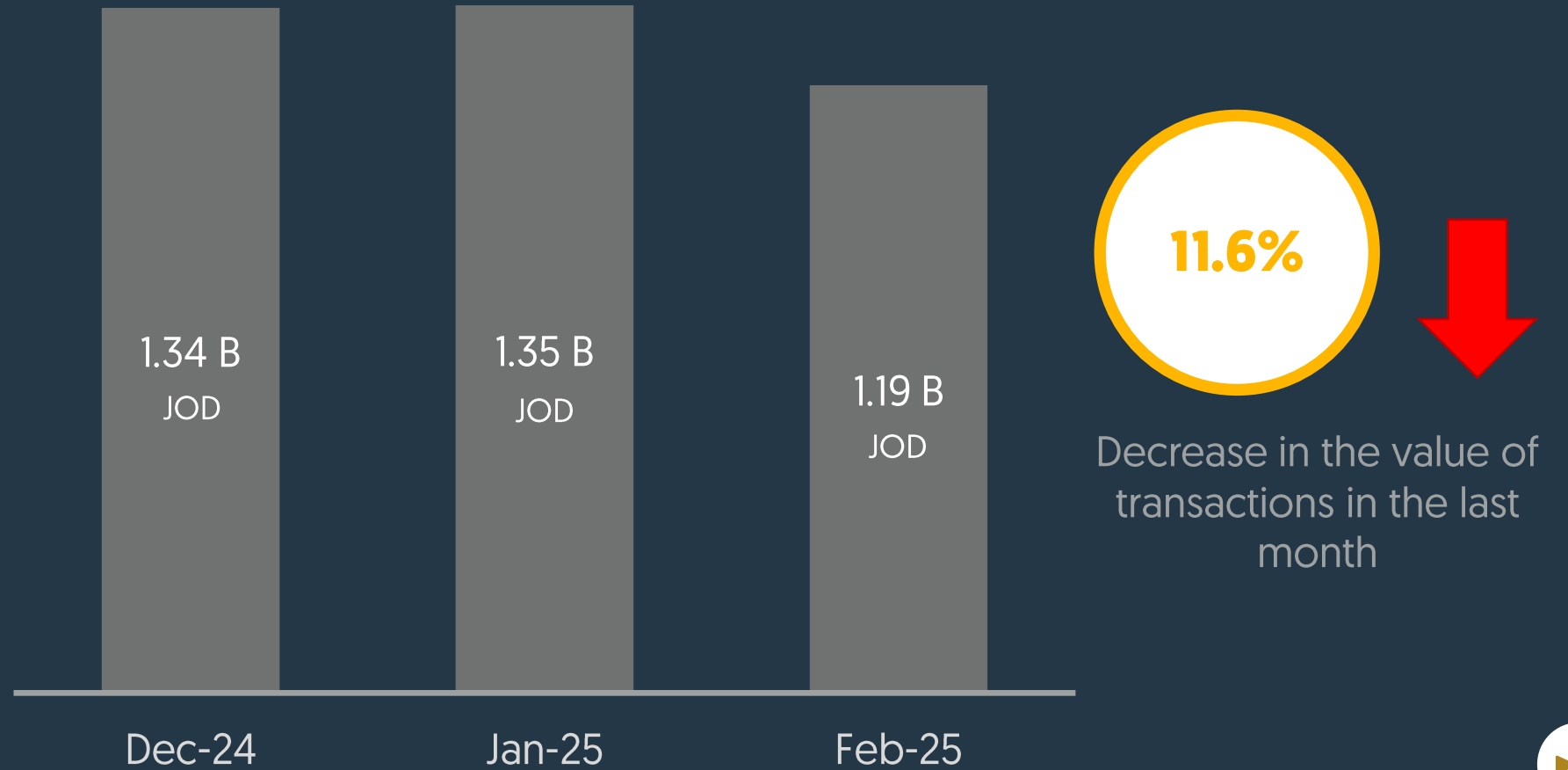
# eFAWATEERcom Number of Transactions

Percentage Based on Payment Method



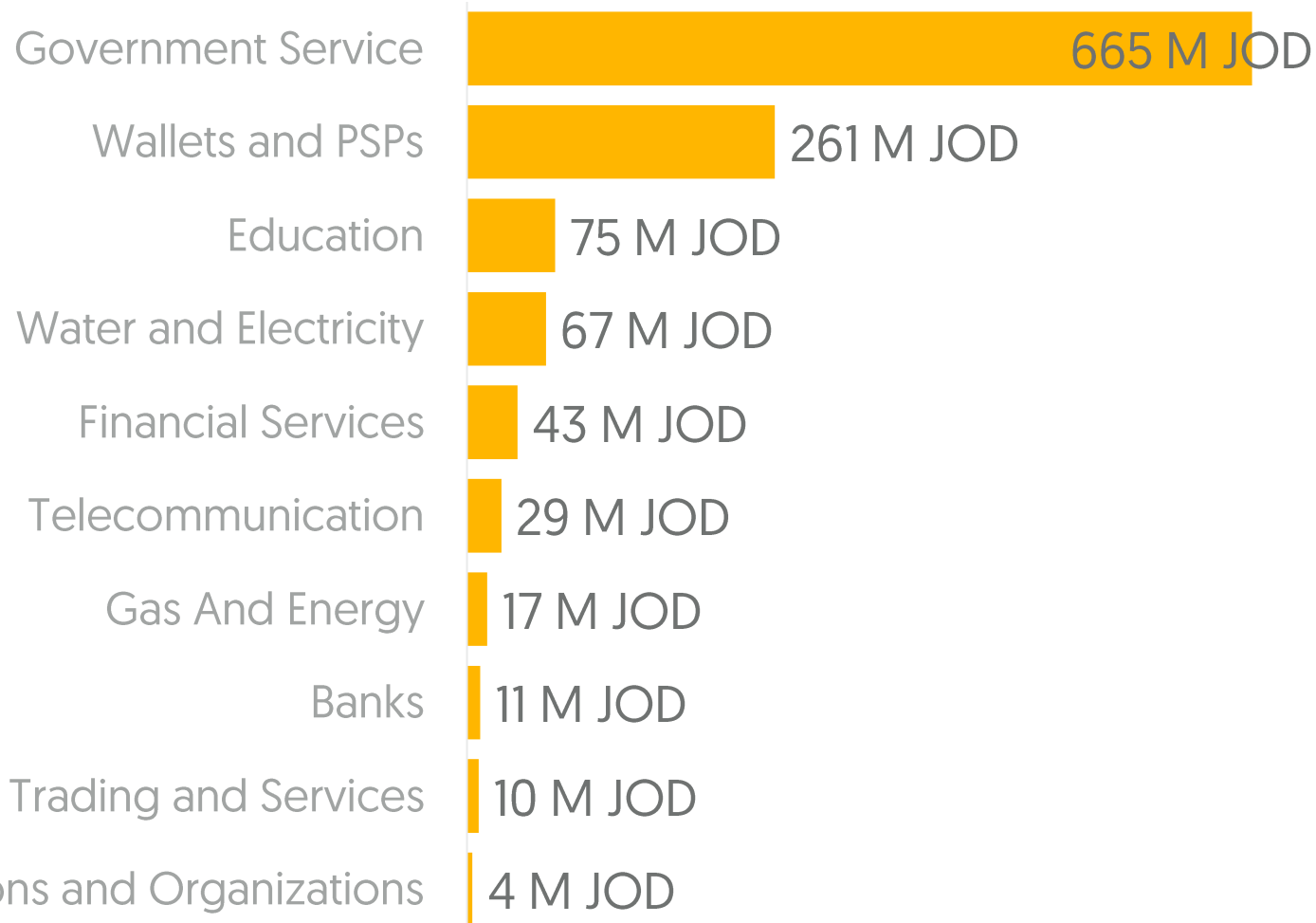
# eFAWATEERcom Value of Transactions

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

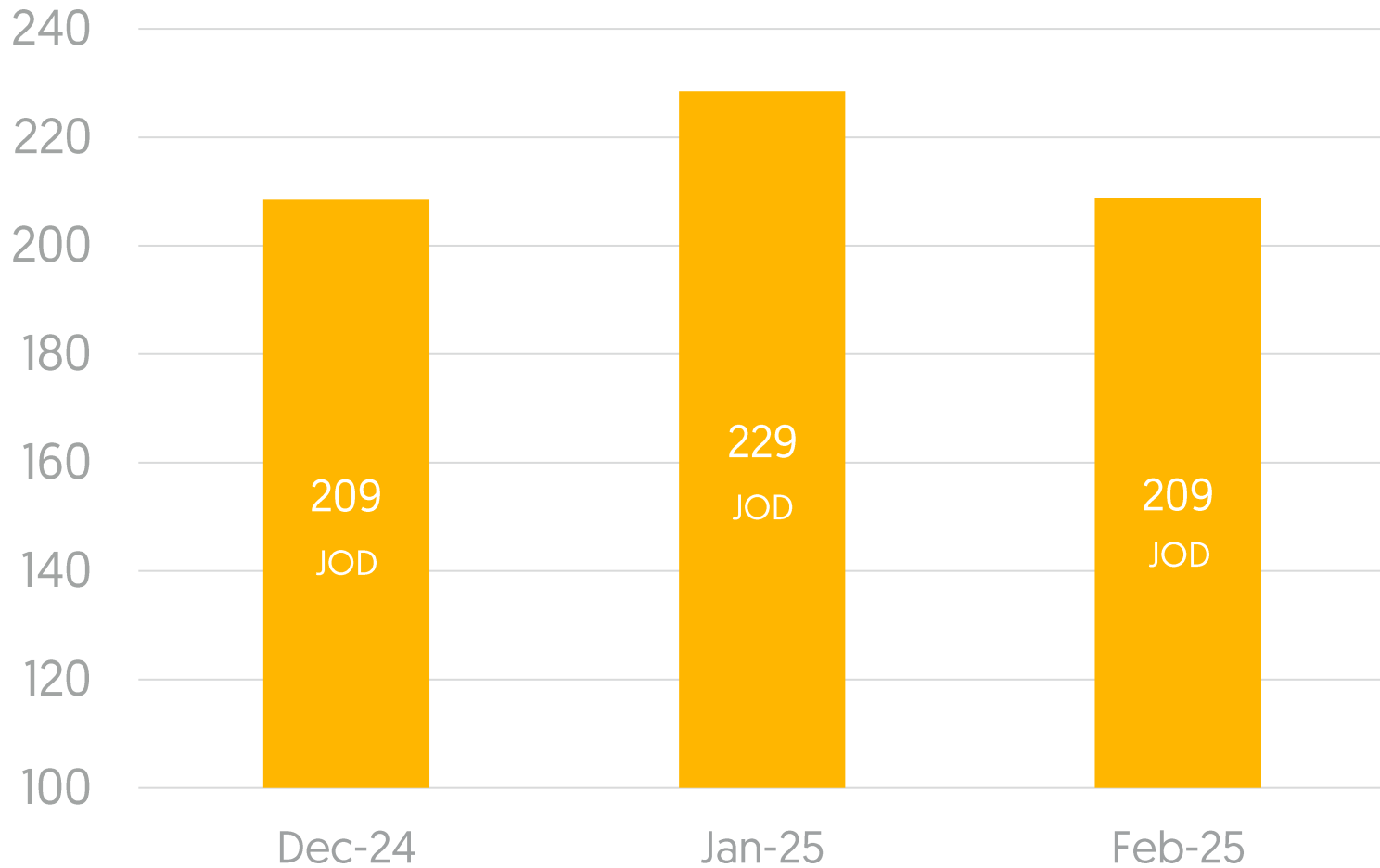
**23.5%**  
279.7M JOD  
Cash Payments



**76.5%**  
910.4M JOD  
Digital Payments

# eFAWATEERcom Transactions

Average Value of Transactions Over the Past 3 Months





**ACH**  
Automated Clearing House

# Monthly Report

## February 2025

72

Automated Clearing House



02.2025



## Total Number and Value of JOD Transactions Since the Beginning of 2025



Number of Transactions

**1.92M**



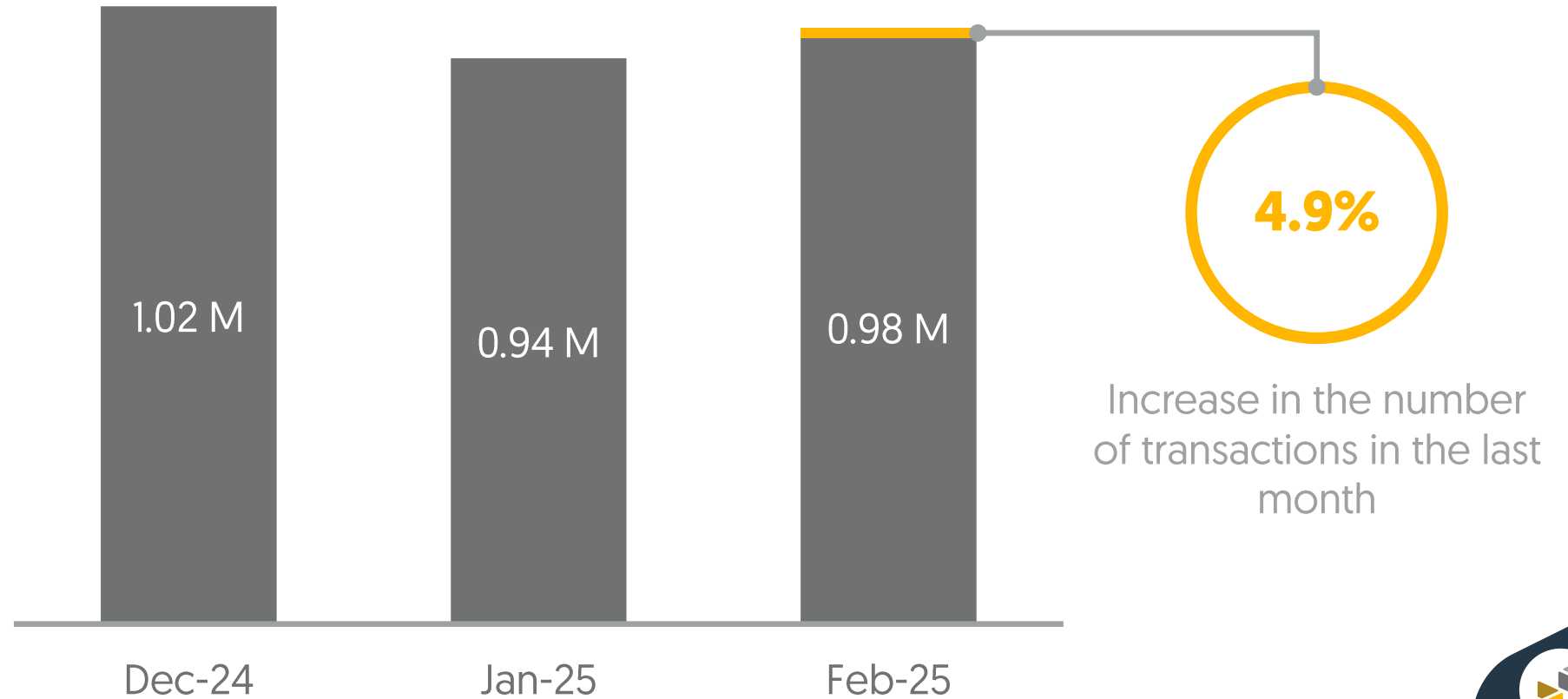
Value of Transactions

**1.55B<sub>JOD</sub>**



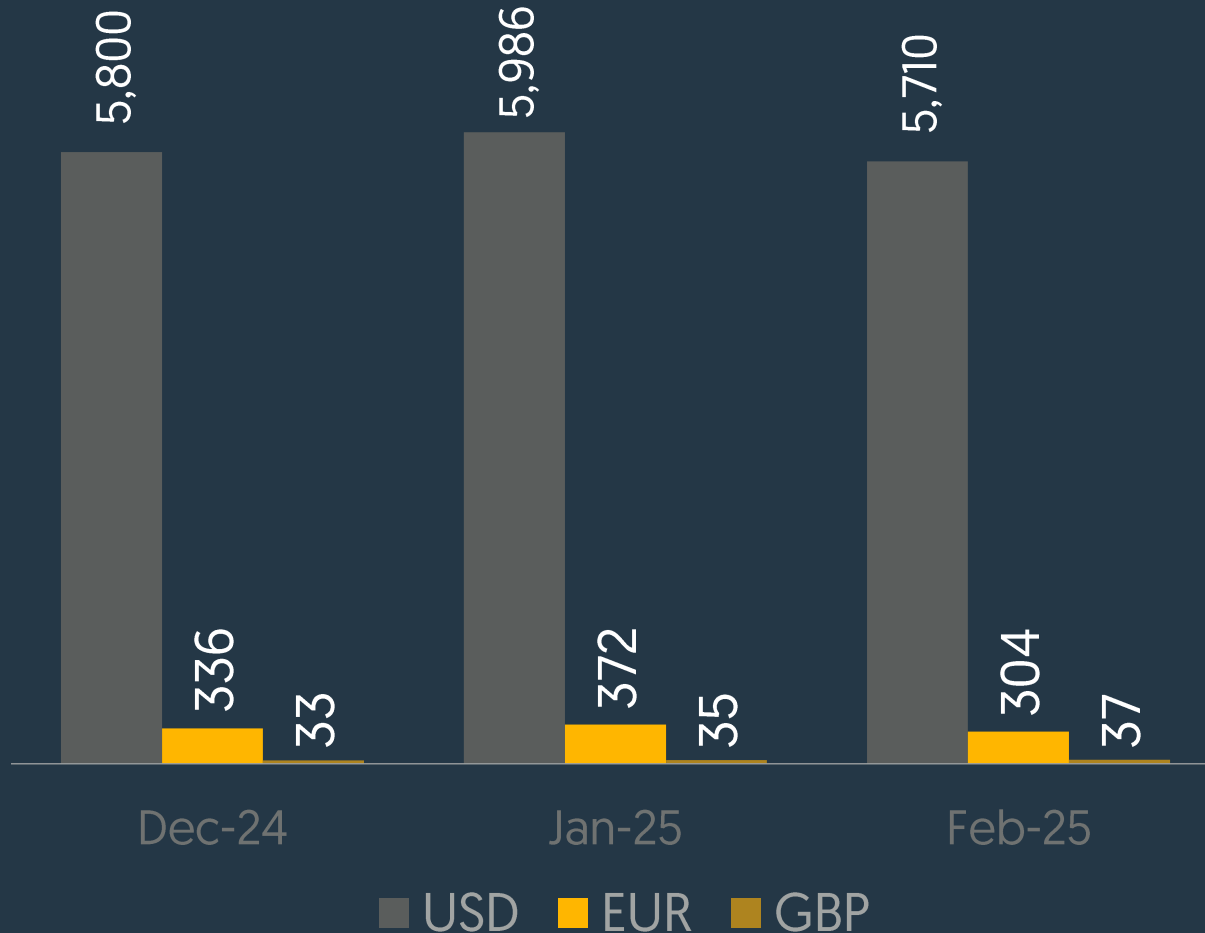
# ACH Transactions

Total Number of Jordanian Dinar Transactions Over the Past 3 Months



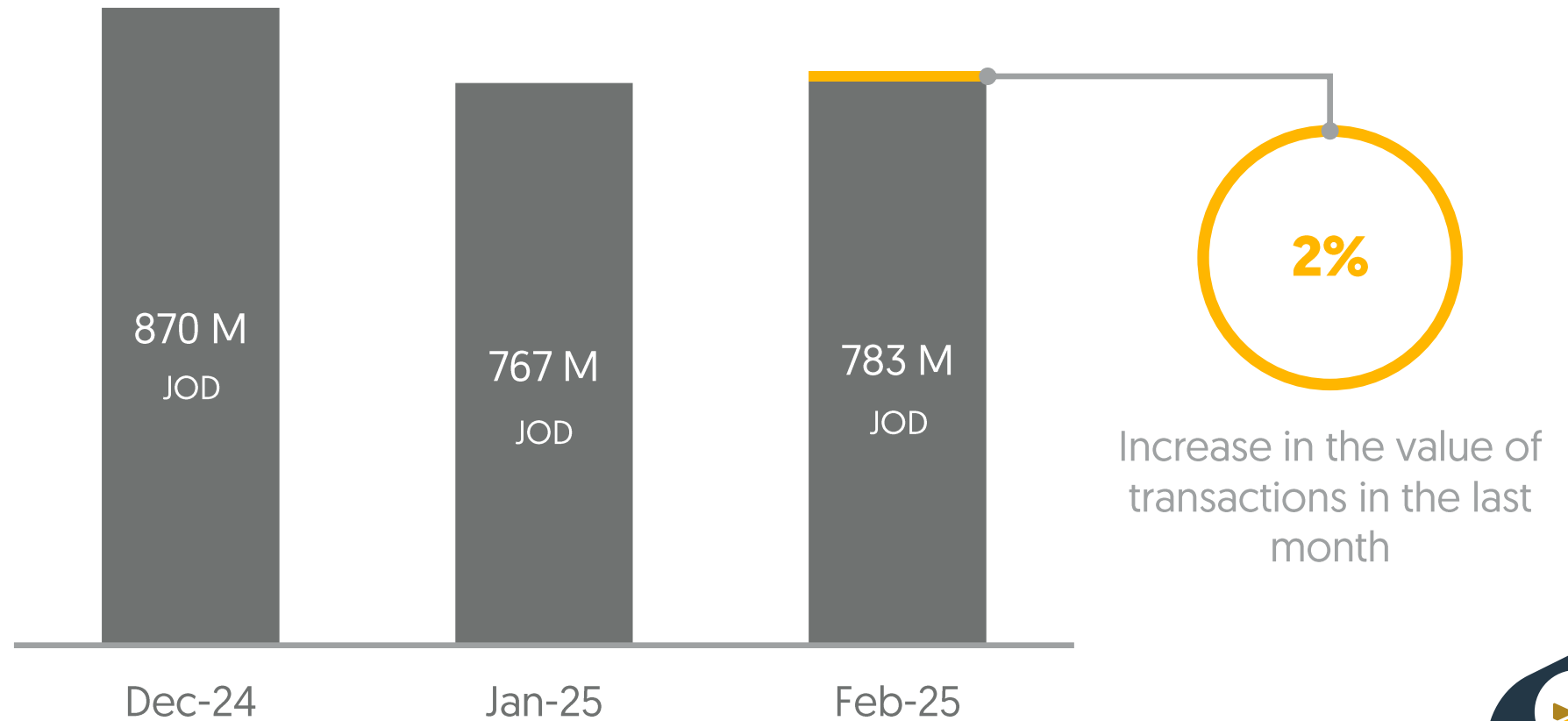
# ACH Transactions

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



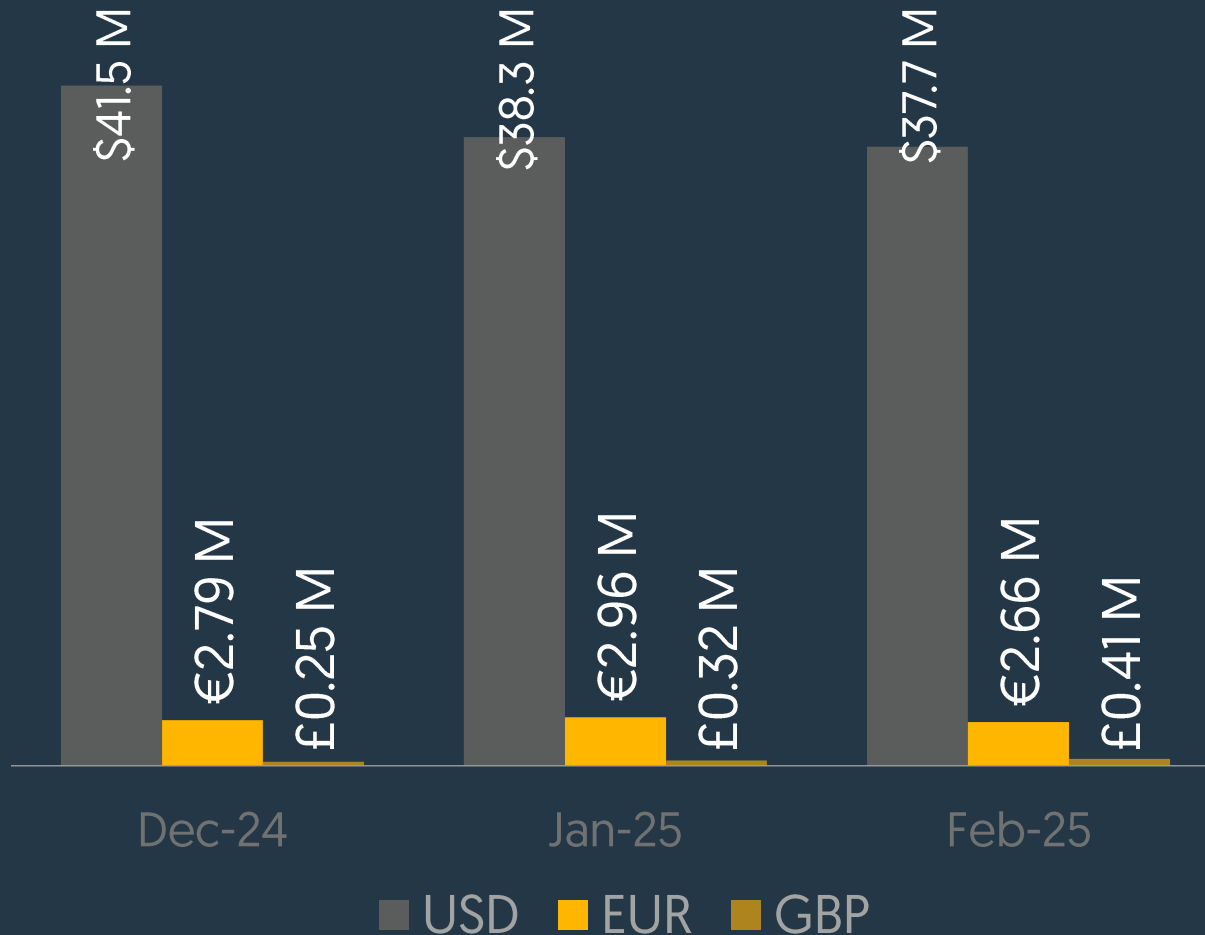
# ACH Transactions

Total Value of Jordanian Dinar Transactions Over the Past 3 Months



# ACH Transactions

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



78



**ECCCU**  
Electronic Cheque Clearing Unit

# Monthly Report

## February 2025

Electronic Cheque Clearing Unit



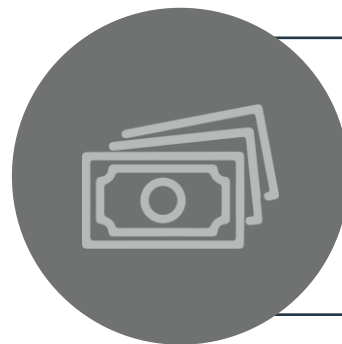
02.2025

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



Number of Transactions

**941.2K**



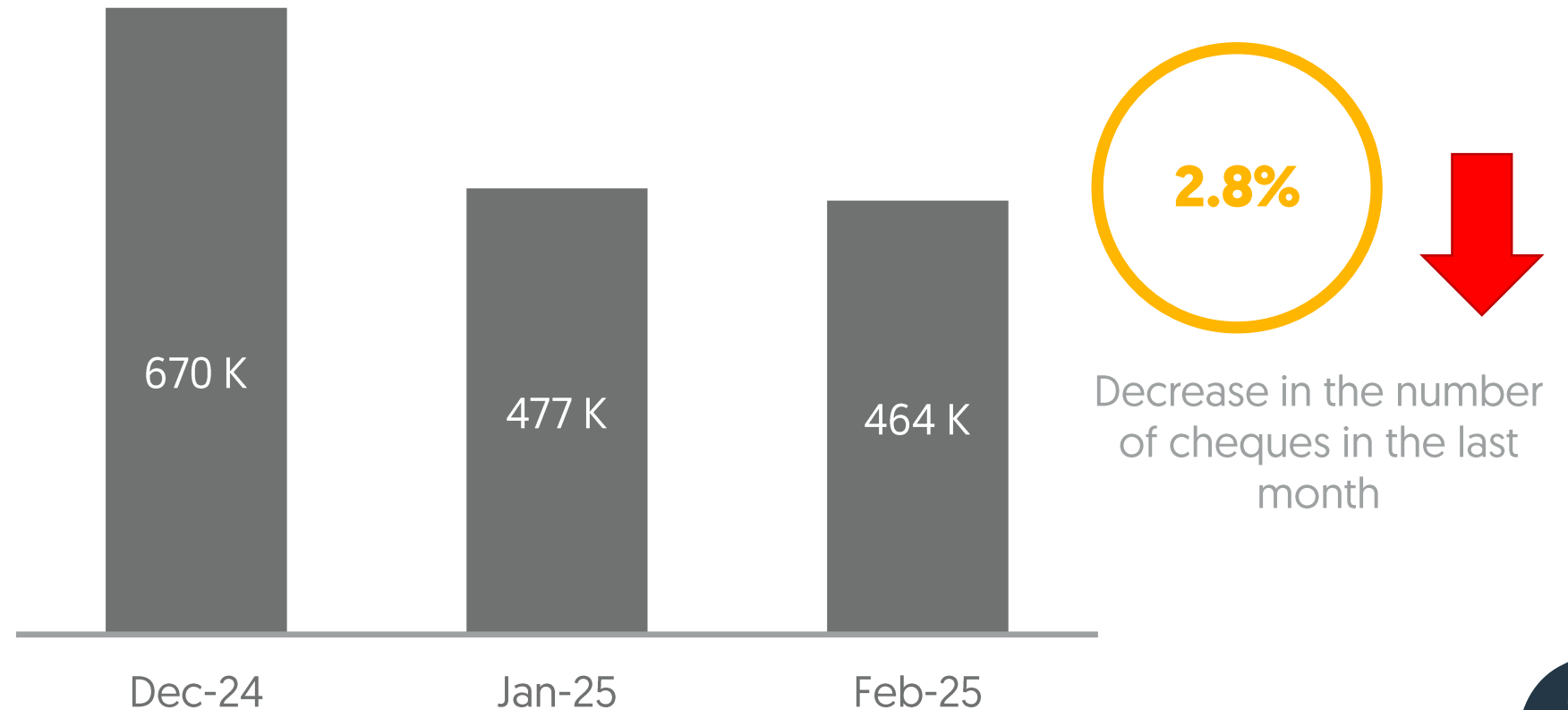
Value of Transactions

**6.57B<sub>JOD</sub>**



# ECCU Cheques

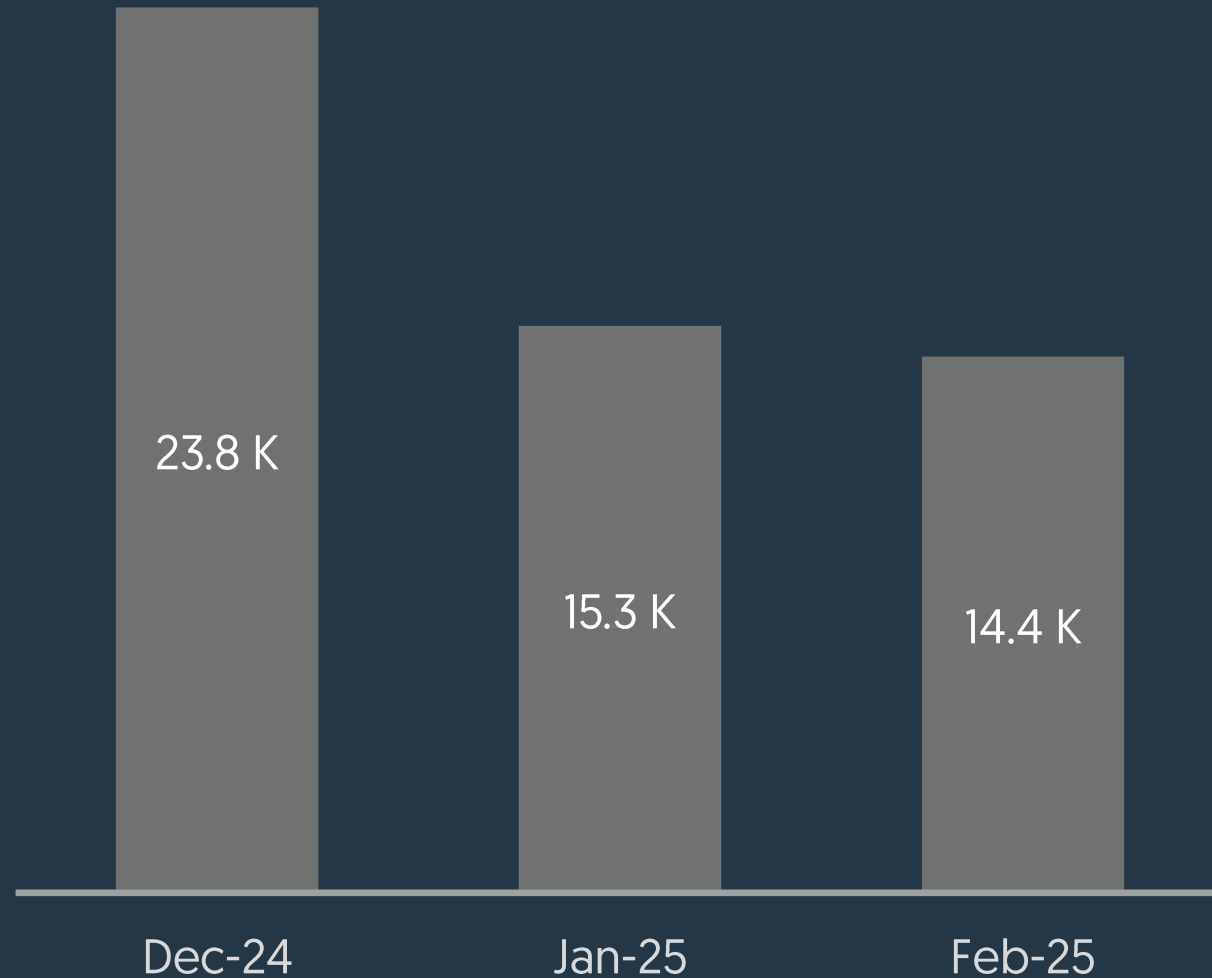
Total Number of Inward Cheques Over the Past 3 Months





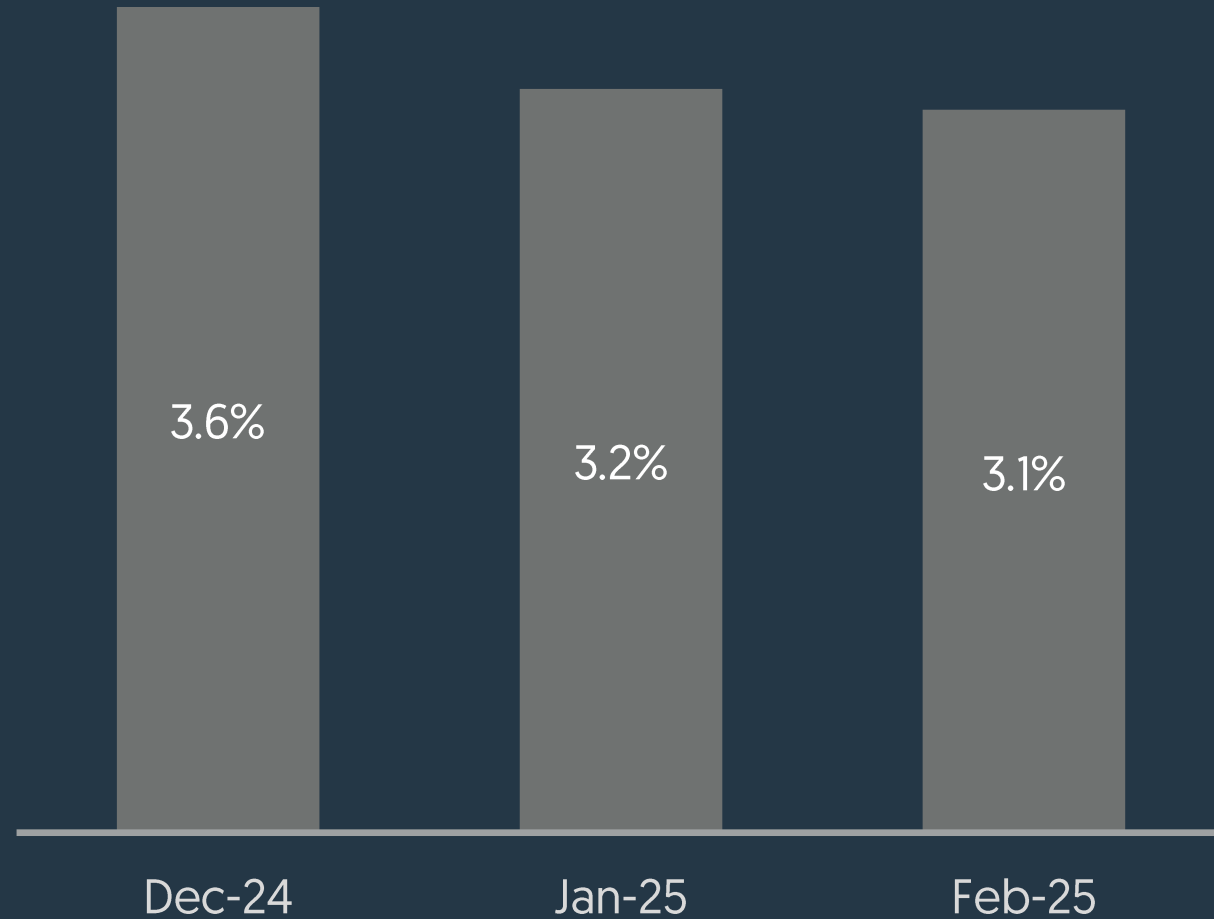
# ECCU Returned Cheques

Total Number of Returned Cheques Over the Past 3 Months



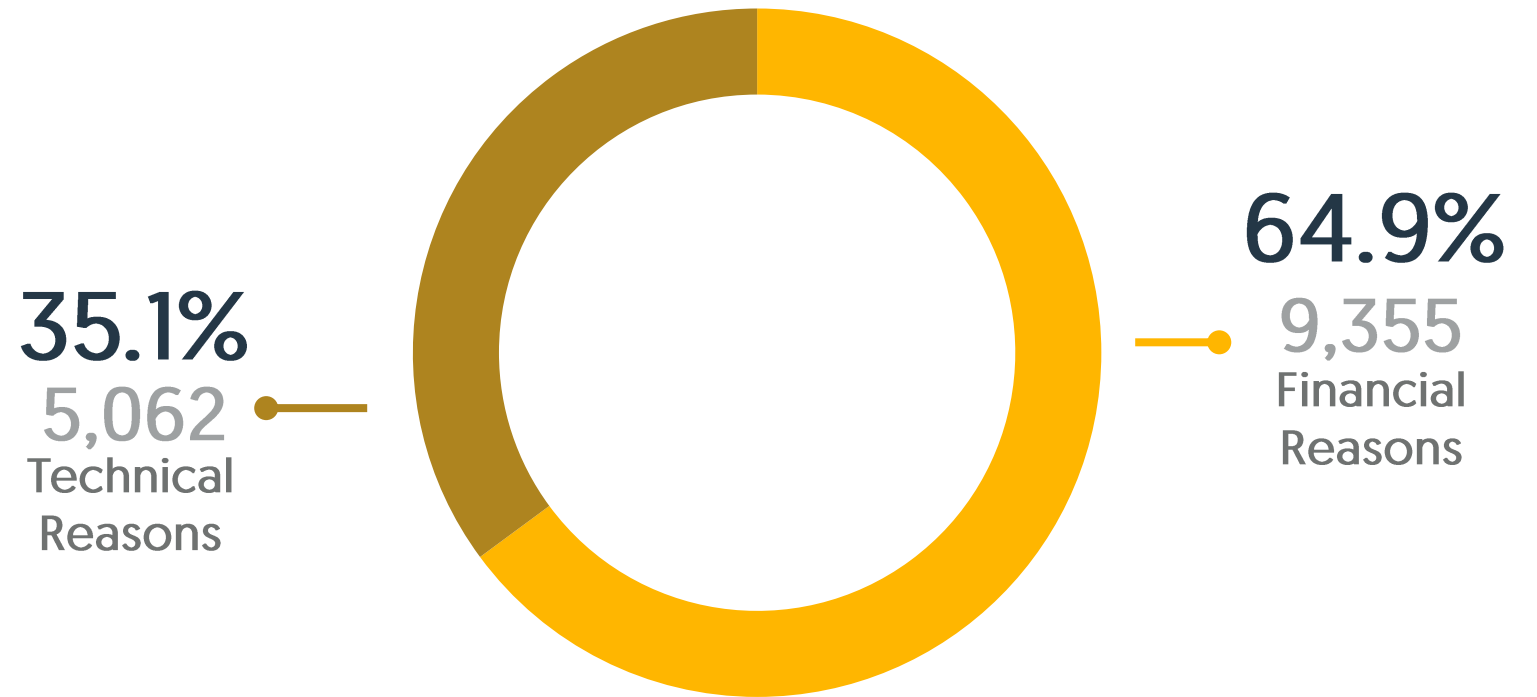
# ECCU Returned Cheques

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



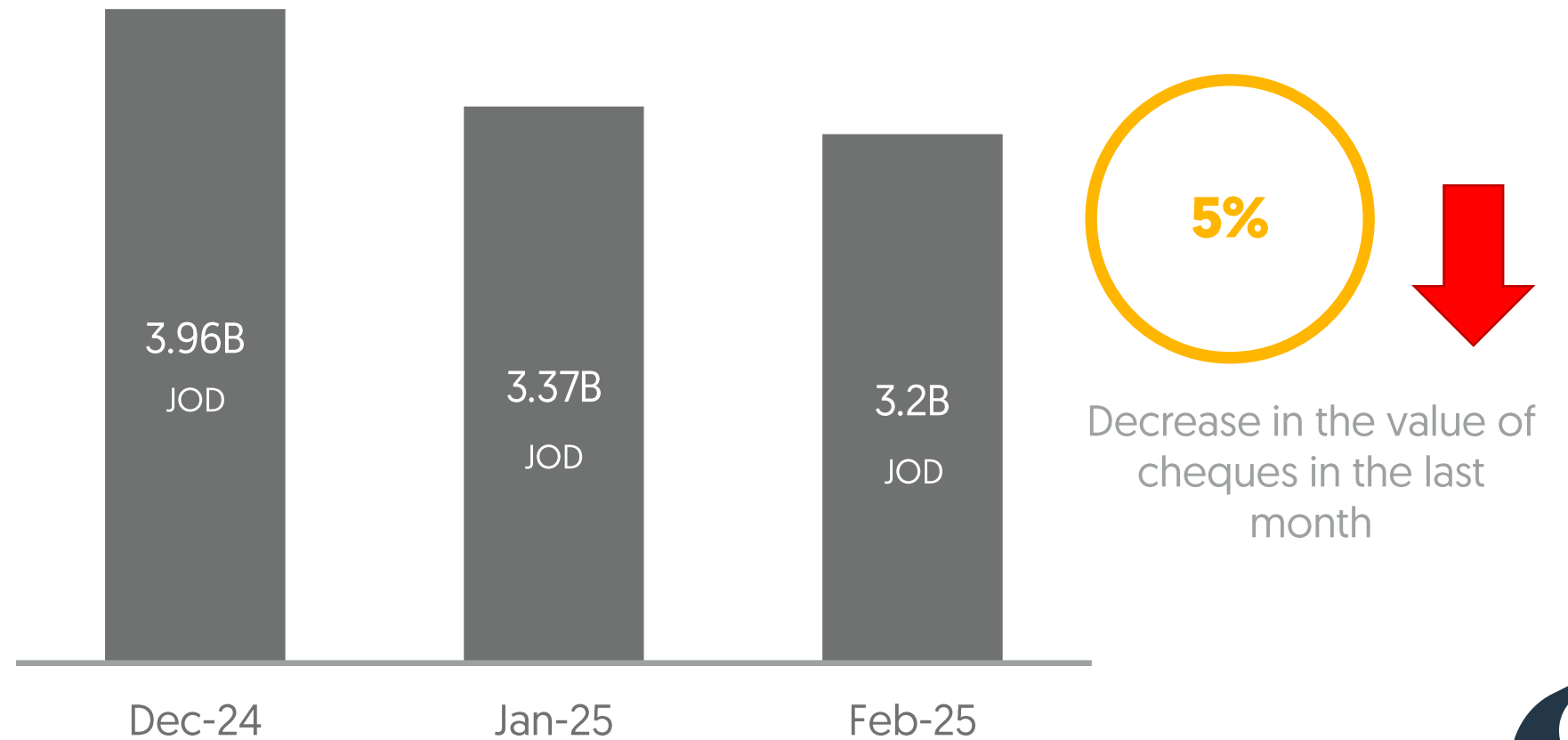
# ECCU Cheques

Total Number of Returned Cheques due to Financial and Technical Reasons



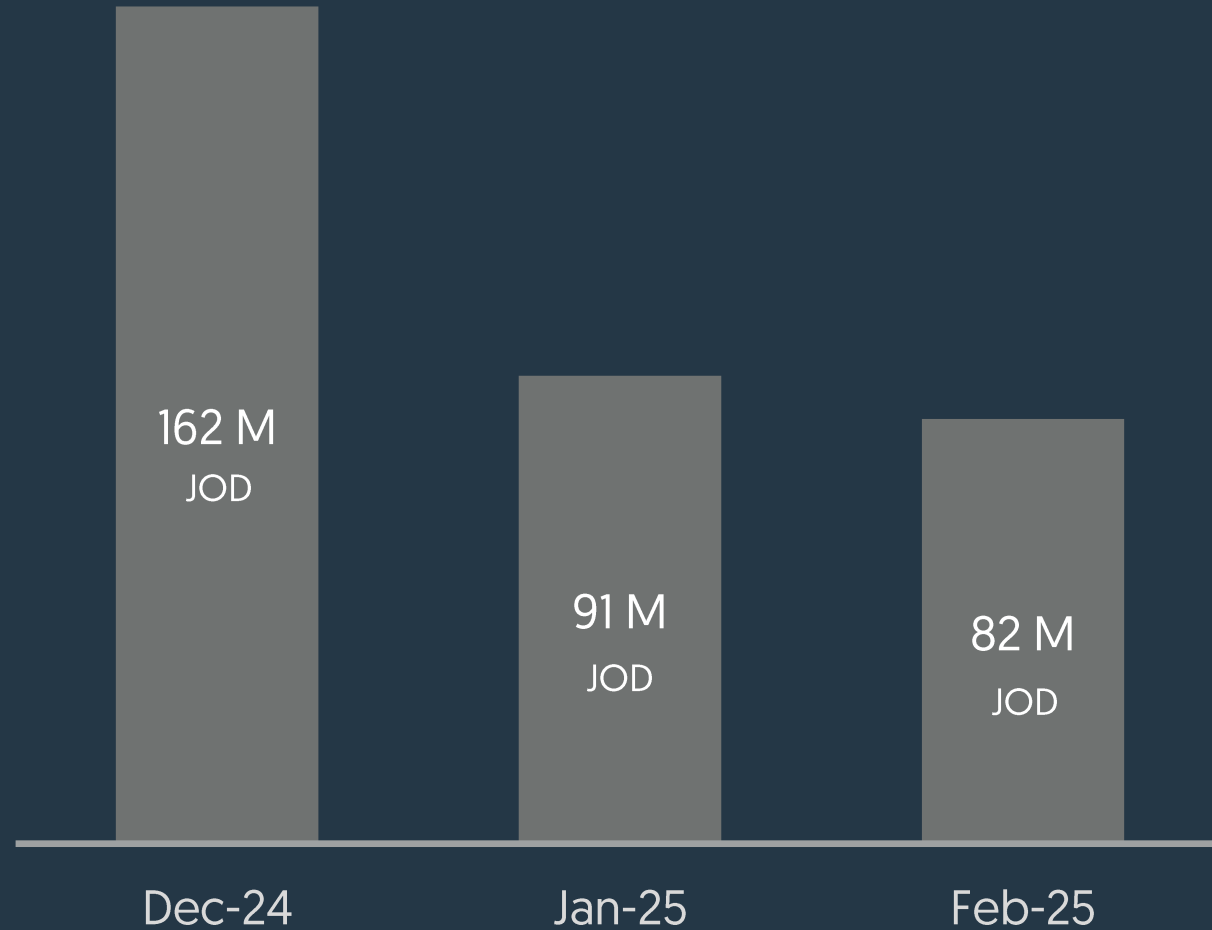
# ECCU Cheques

Total Value of Inward Cheques Over the Past 3 Months



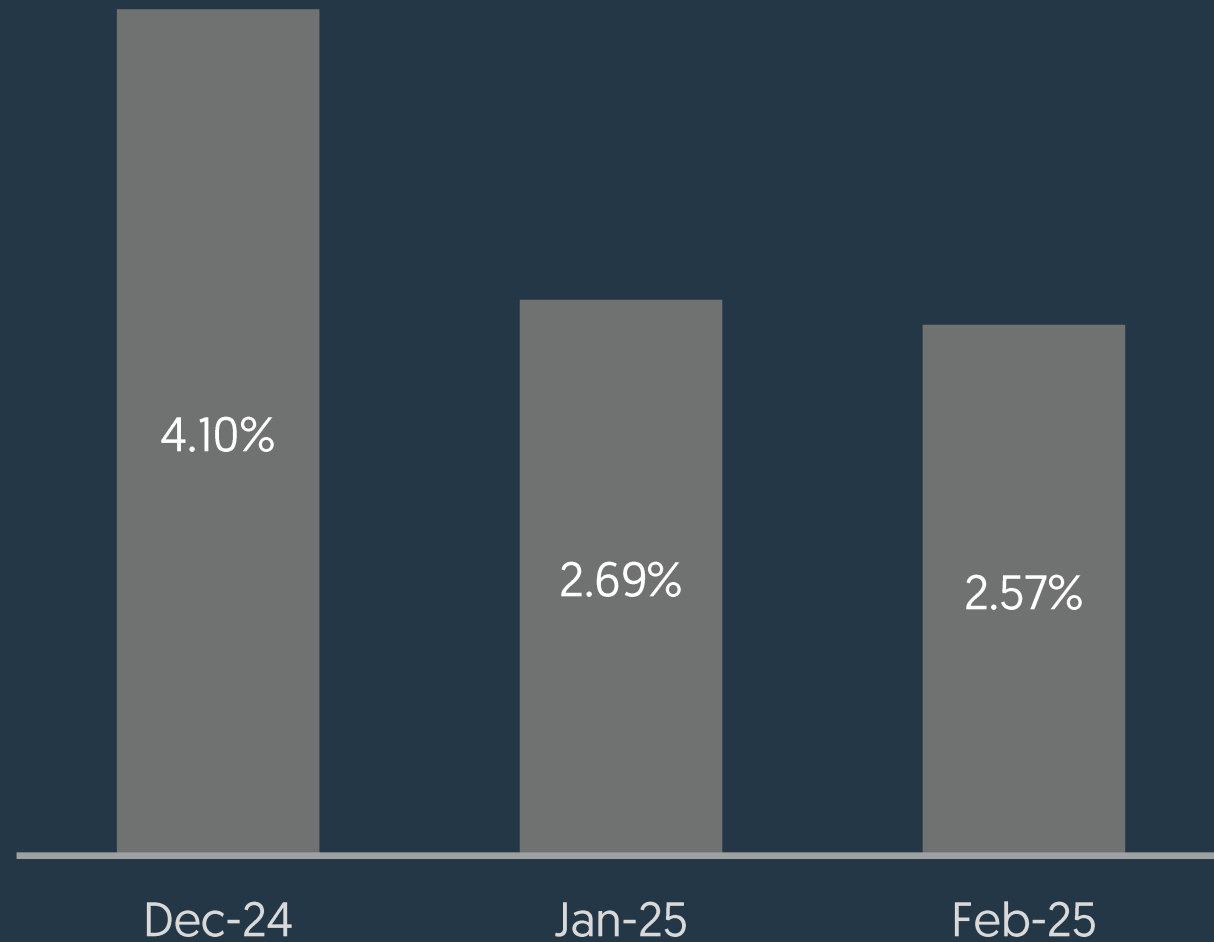
# ECCU Returned Cheques

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



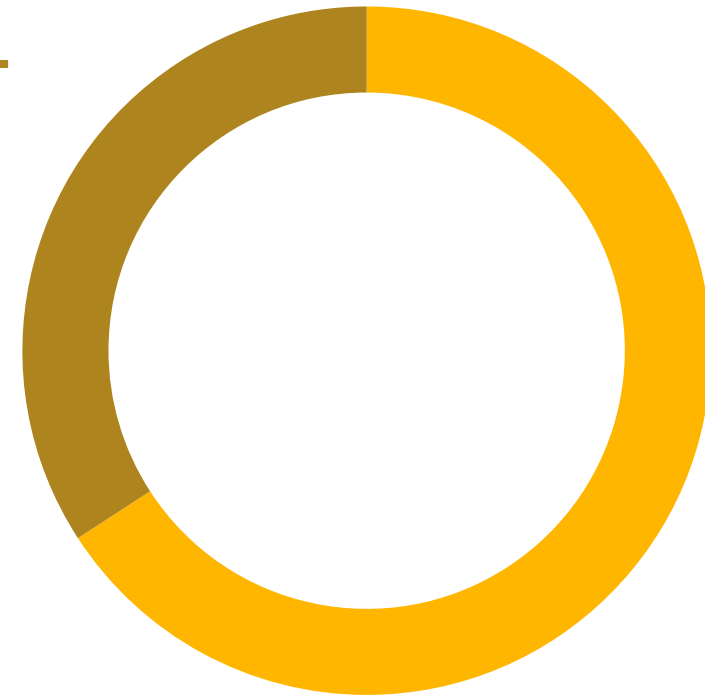
# ECCU Cheques

Total Value of Returned Cheques due to Financial and Technical Reasons

**34.2%**

28.1M<sub>JOD</sub>

Technical  
Reasons



**65.8%**

54.1M<sub>JOD</sub>

Financial  
Reasons