



Jordan Payments & Clearing Company

Payment Systems Monthly Reports

March 2025



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Automated Clearing House

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 ECCU
Electronic Cheque Clearing Unit



Systems Summary

Monthly Report
March 2025

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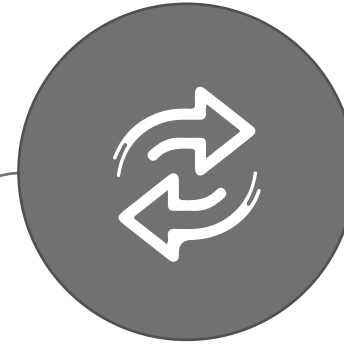


CliQ Summary



Number of
Users

1.78M



Number of
Transactions

12.11M



Value of
Transactions

1.56B_{JOD}

JoMoPay Summary



Number of
Users

2.6M



Number of
Transactions

7.29M



Value of
Transactions

538M_{JOD}



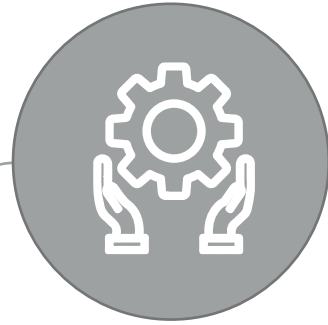
Number of
Users

4.65M



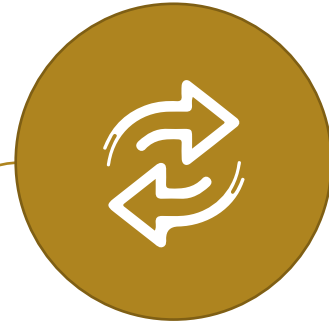
Number of
Billers

605



Number of
Services

2,090



Number of
Transactions

5.5M



Value of
Transactions

1.13B_{JOD}



ACH Summary

Automated Clearing House



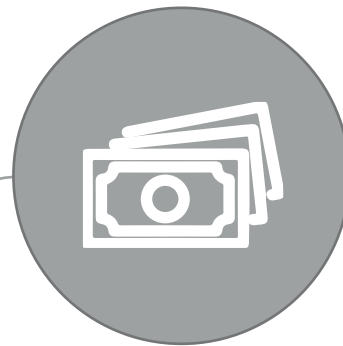
Total Number of Transactions

1.06M



Number of JOD Transactions

1.06M



Value of JOD Transactions

865M_{JOD}



ECCCU
Electronic Cheque Clearing Unit

Summary



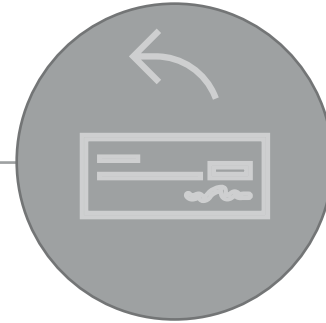
Number of
Cheques

491K



Value of
Cheques

3.1B_{JOD}



Number of
Returned Cheques

16.4K



Value of Returned
Cheques

83.9M_{JOD}



Monthly Report

March 2025

Instant Payment System for
Transfers Issued by Banks

9



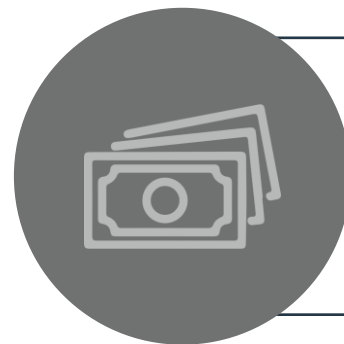
Total Number and Value of Transactions Since the Beginning of 2025

Transfers Issued by Banks



Number of Transactions

32.33M

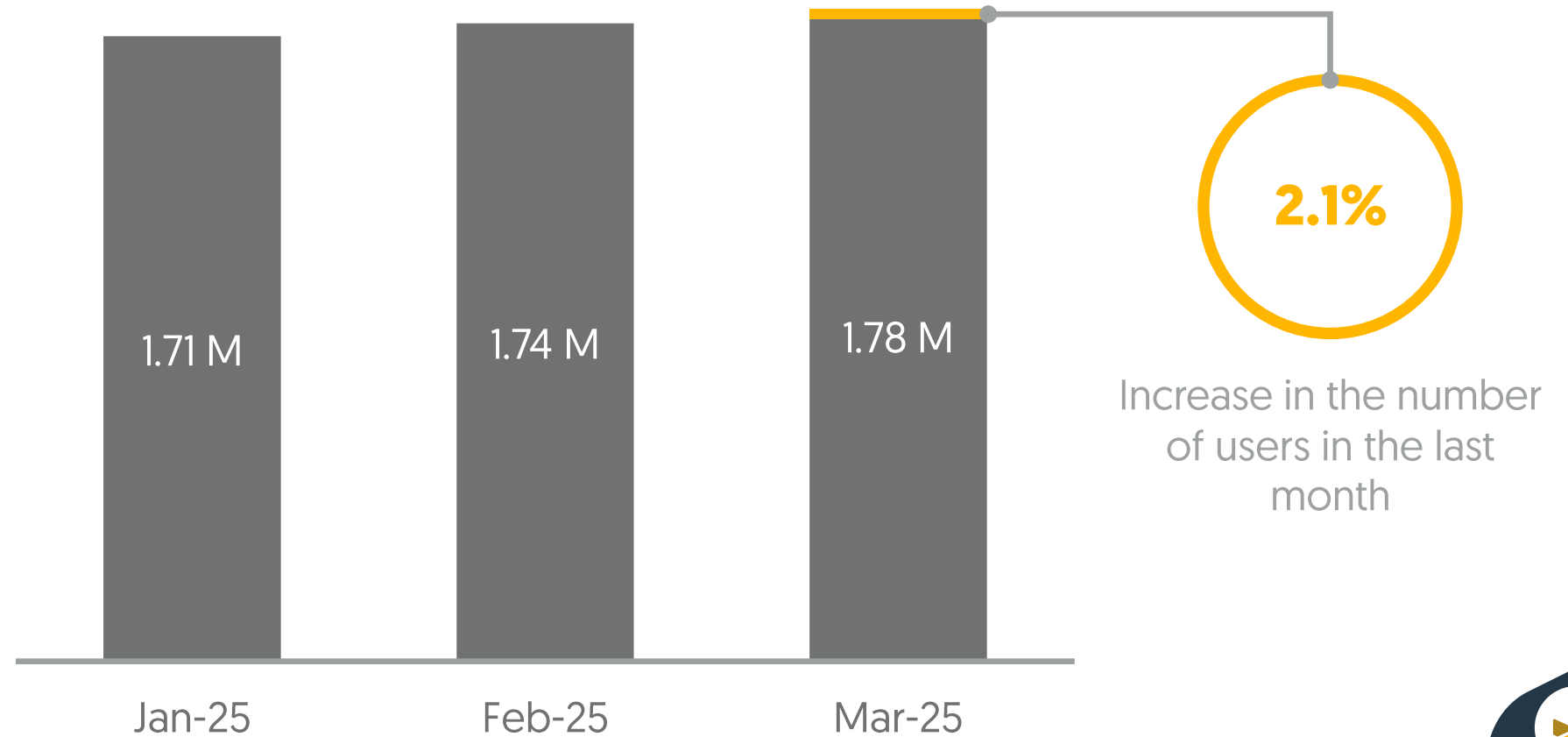


Value of Transactions

4.17B_{JOD}

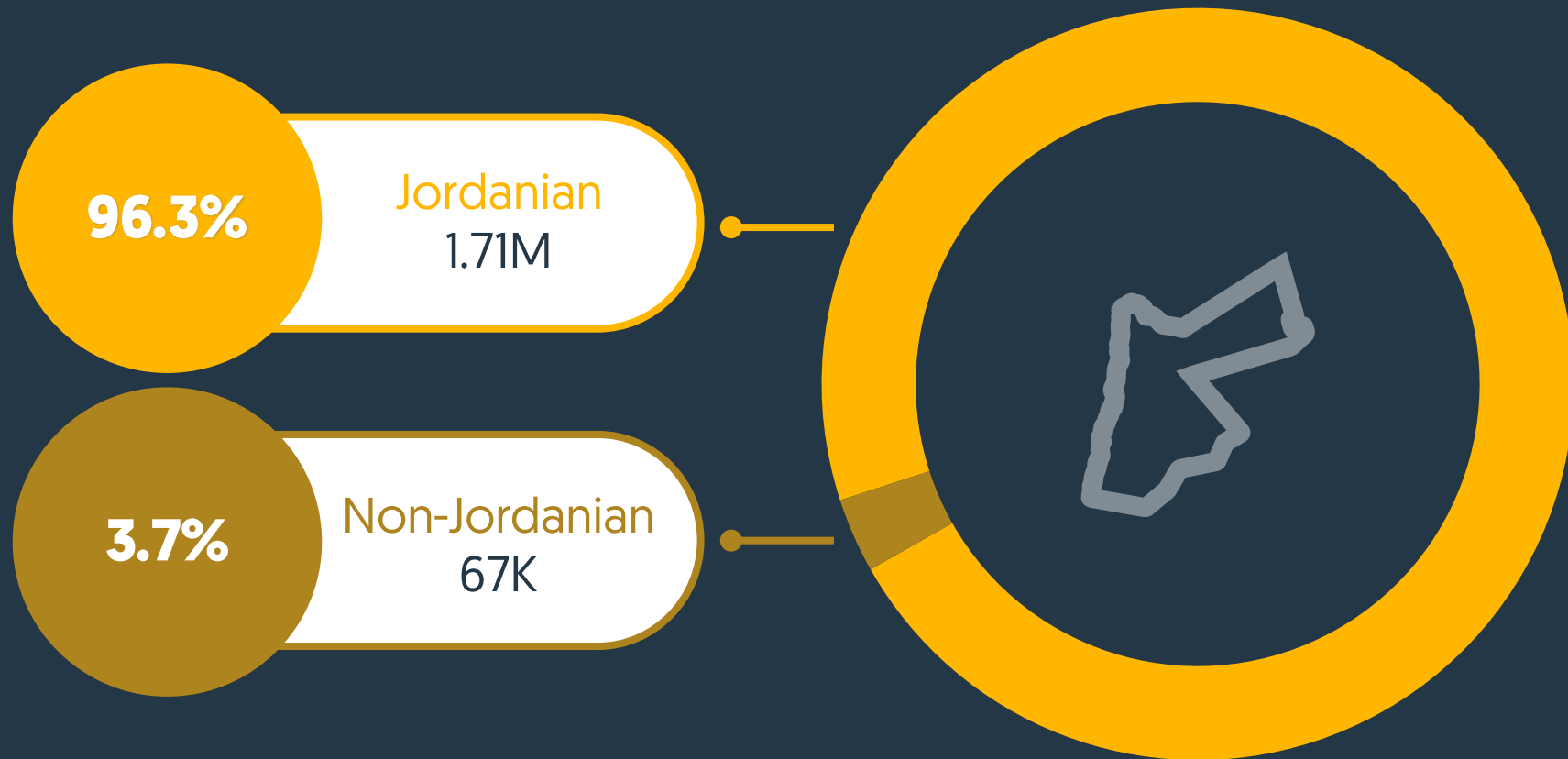
CliQ Users

Total Number of Users Over the Past 3 Months



CliQ Users

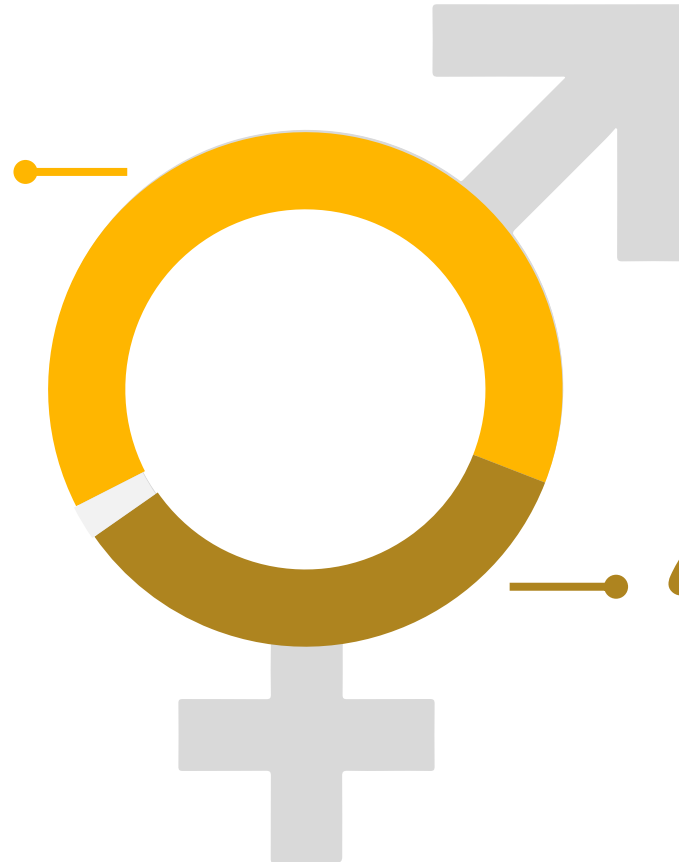
Percentage of Users Based on Nationality



CliQ Users

Percentage of Users Based on Gender

62.1%
1.11M
Male Users

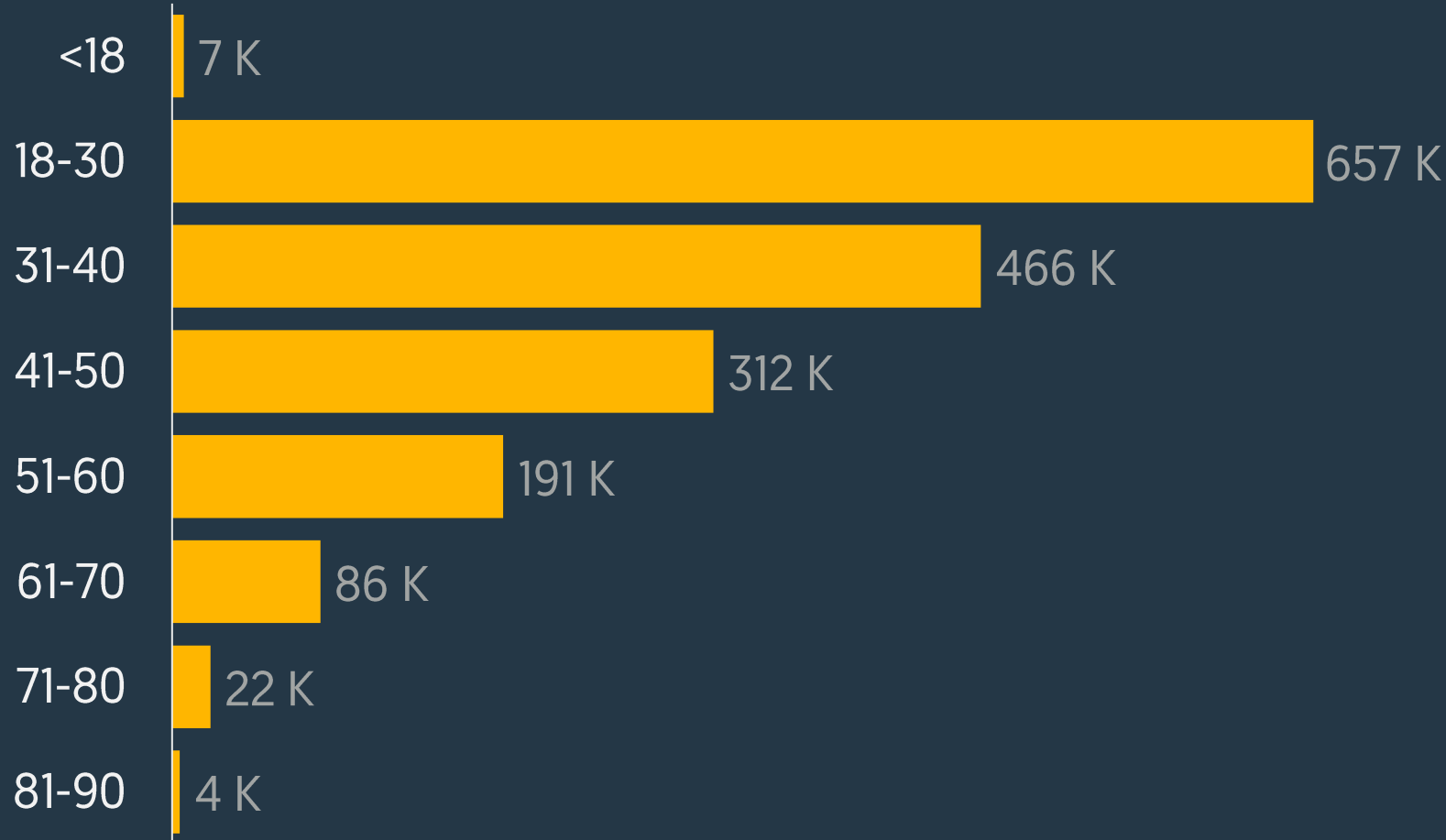


35%
0.62M
Female Users



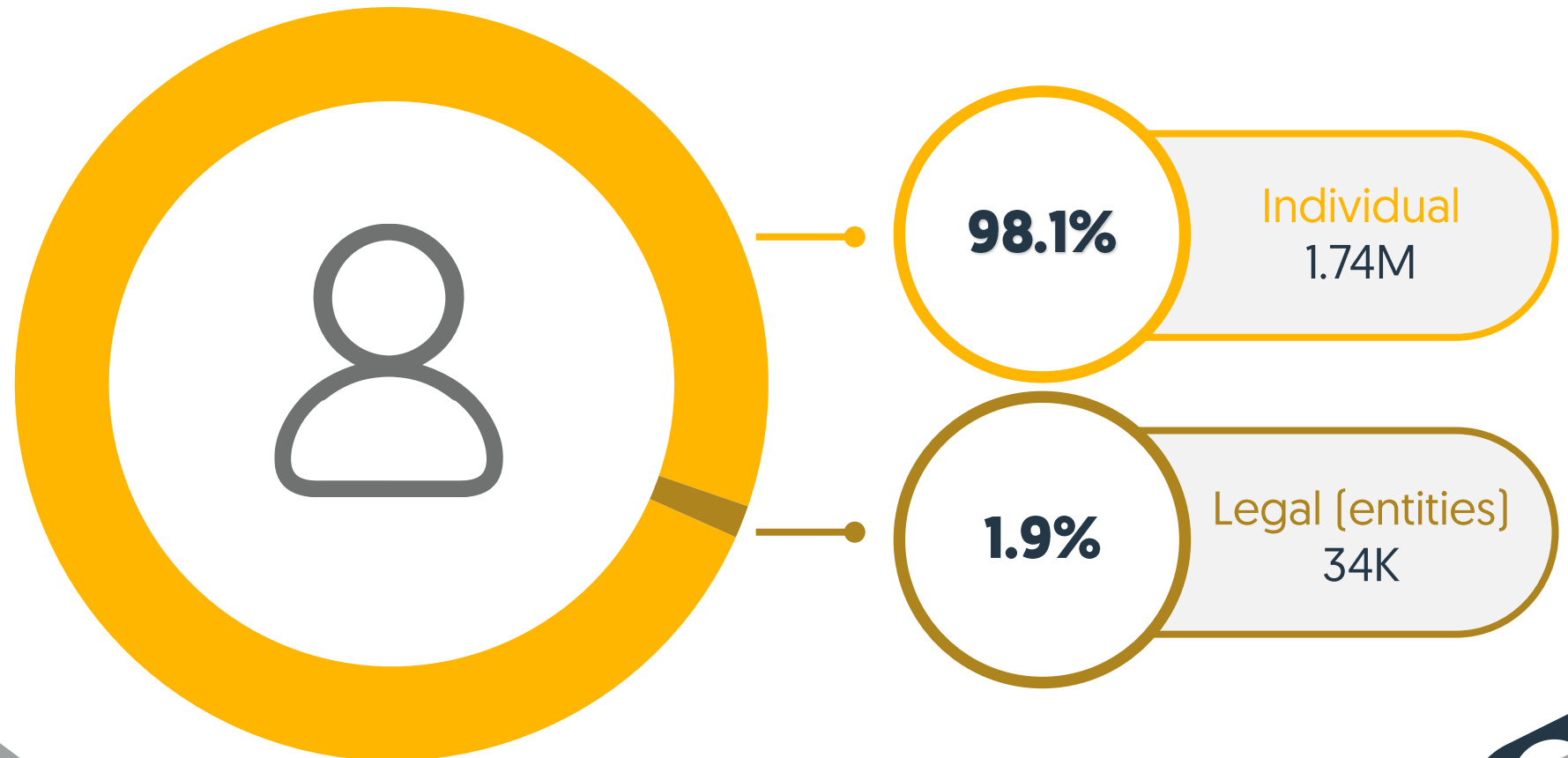
CliQ Users

Number of Users Based on Age Group



CliQ Users

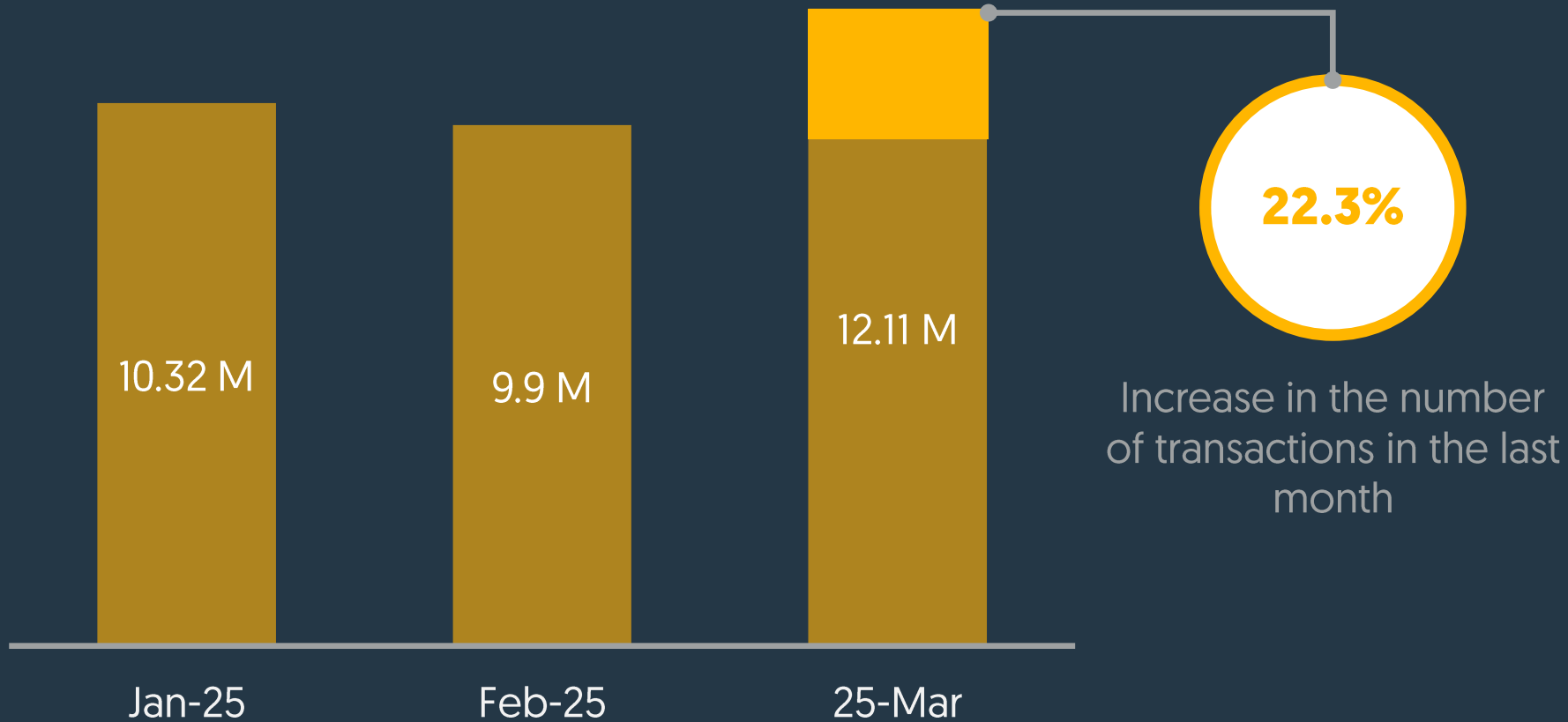
Percentage of Users Based on Customer Type



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

14.5%
1.75M
Purchases

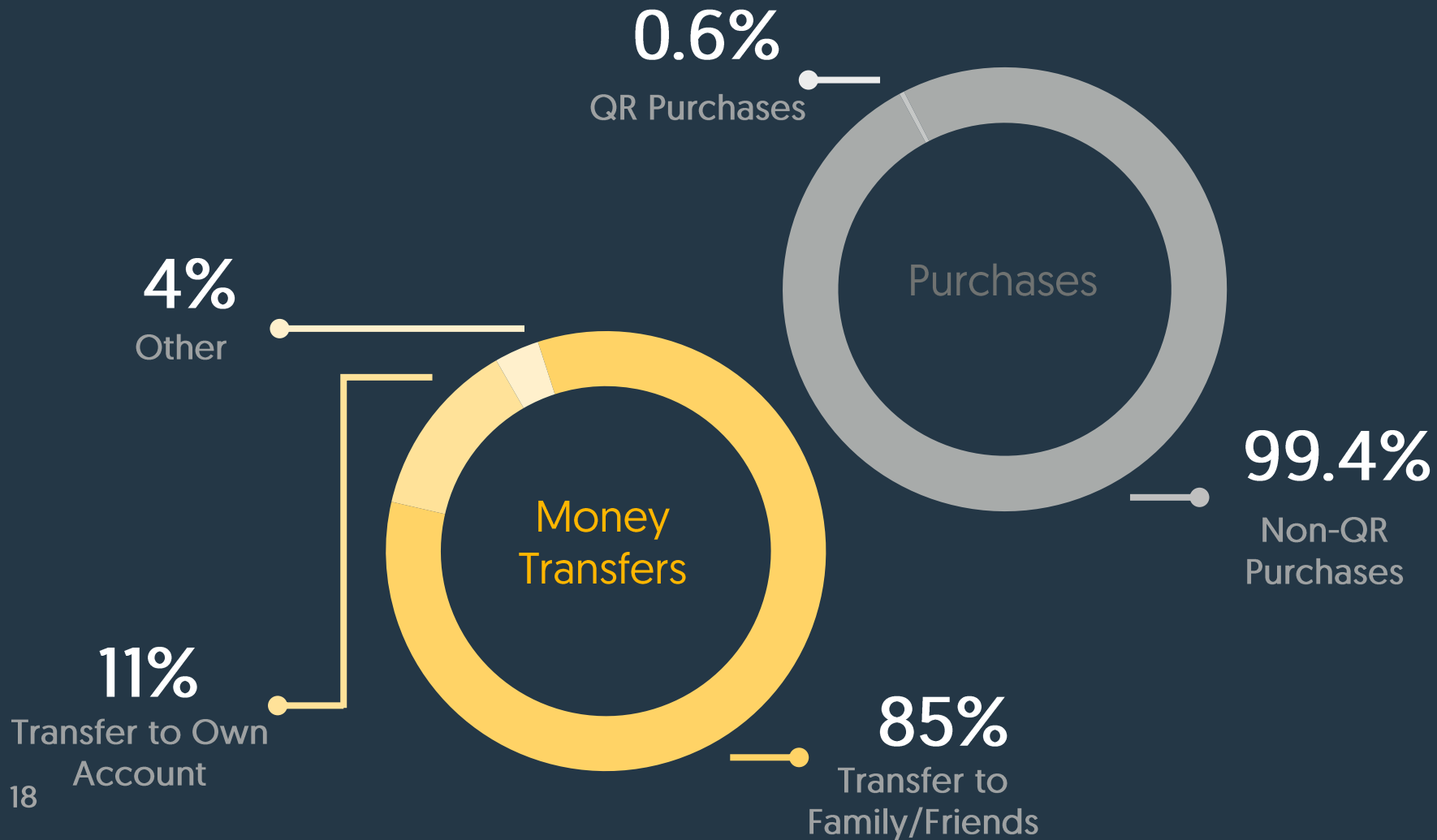


85.5%
10.36M
Money Transfers

CliQ Number of Transactions

Percentage Based on Transaction Type Sub-Category

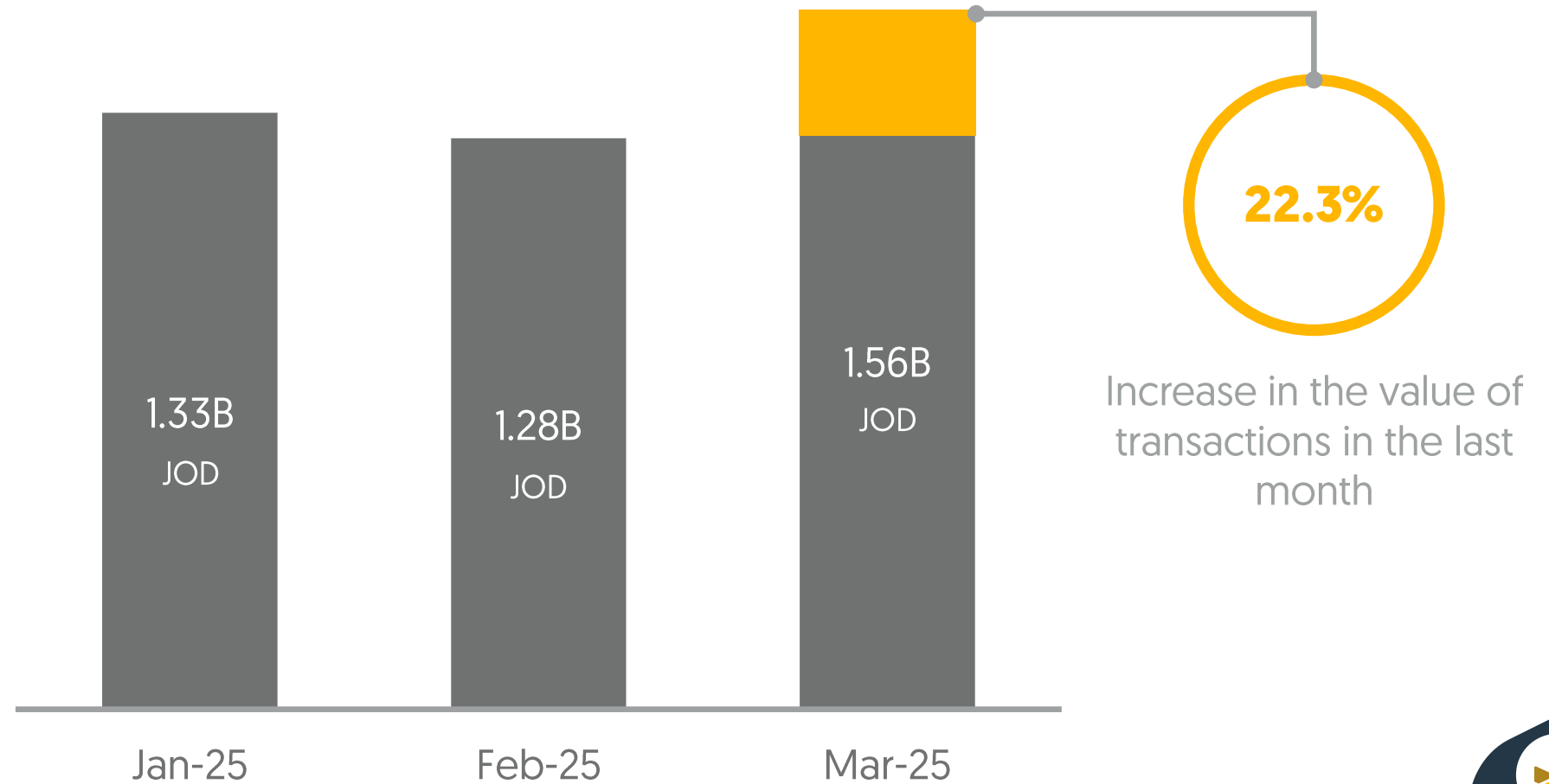
Transfers Issued by Banks



CliQ Value of Transactions

Total Value of Transactions Over the Past 3 Months

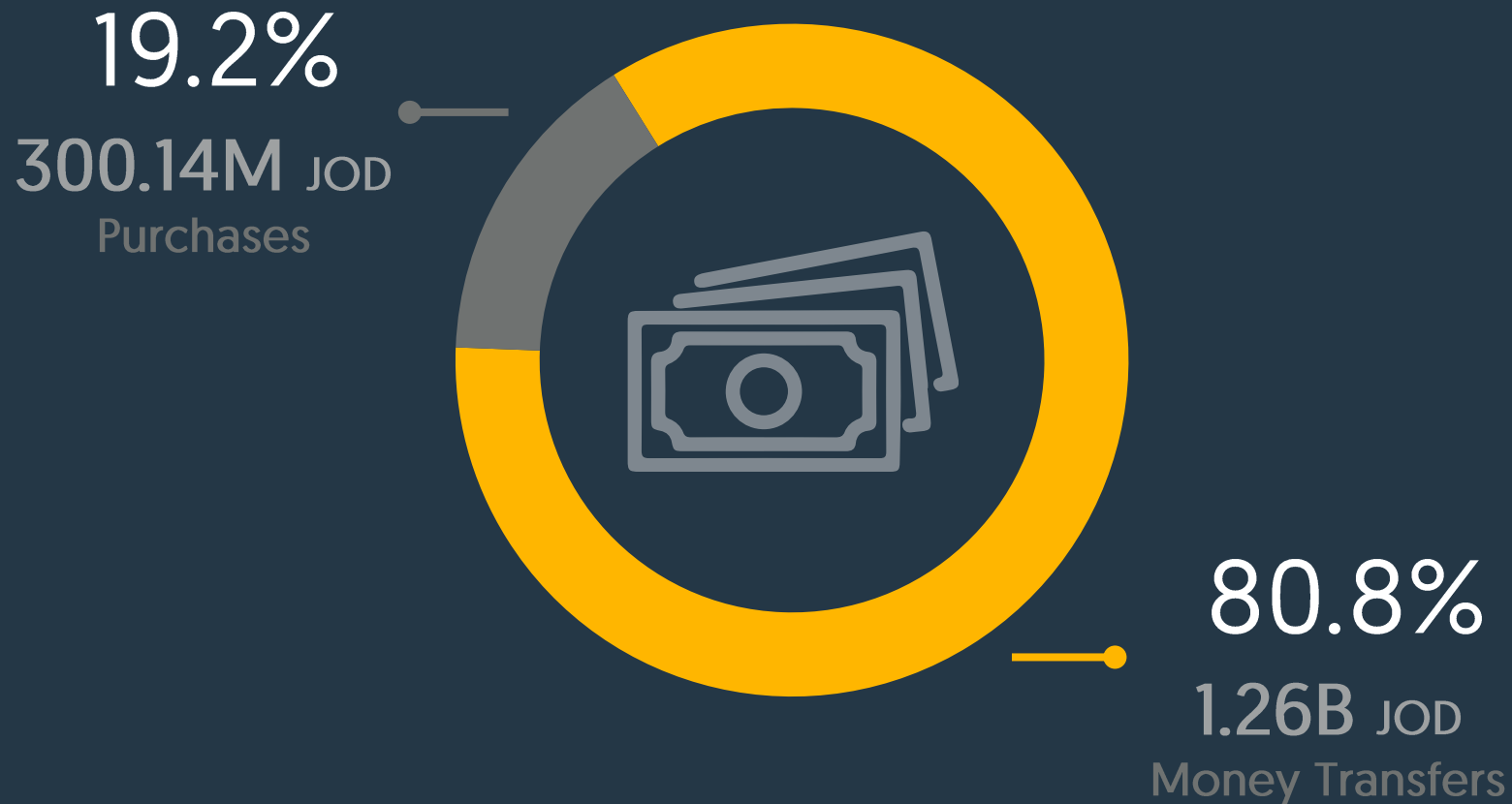
Transfers Issued by Banks



CliQ Value of Transactions

Percentage Based on Transaction Type

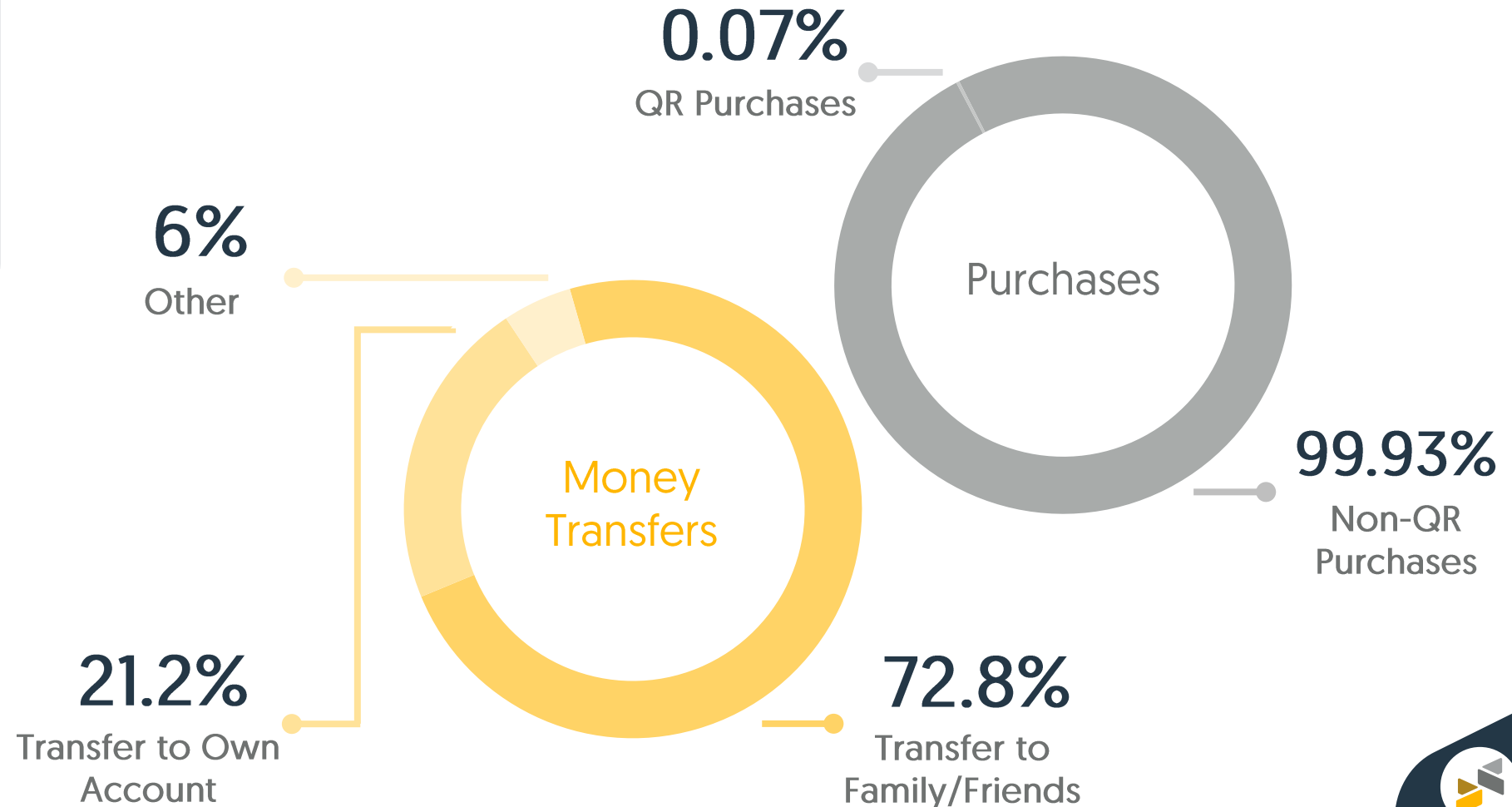
Transfers Issued by Banks



CliQ Value of Transactions

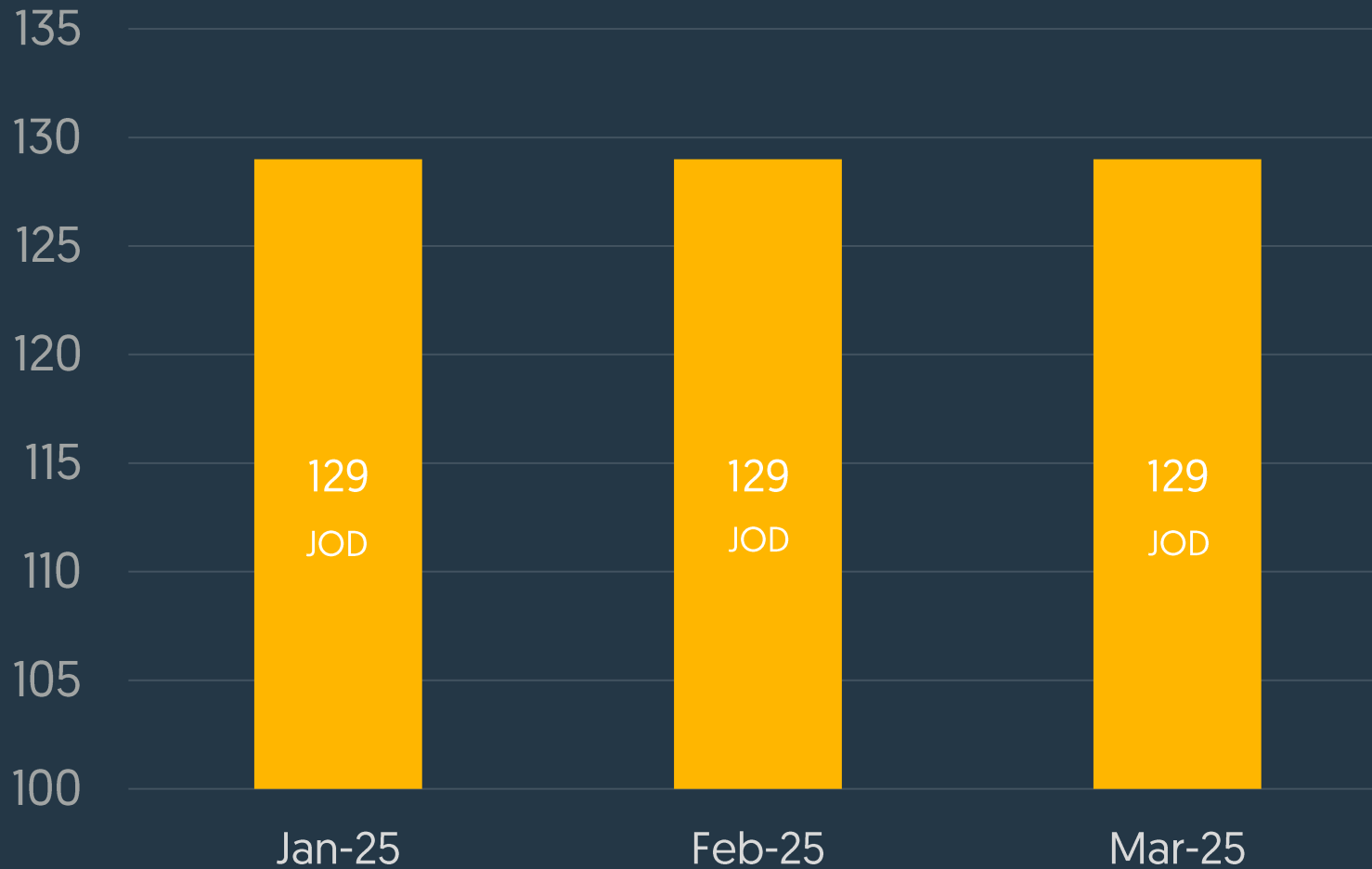
Percentage Based on Transaction Type Sub-Category

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

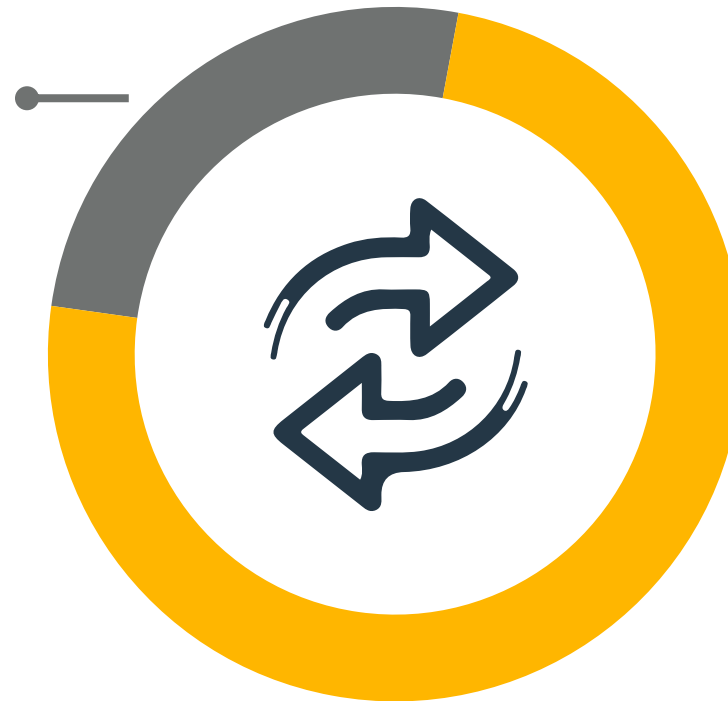
Transfers Issued by Banks



25.9%

1.93M

On Us



74.1%

5.51M

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



20.7%

223.9M JOD
On Us



79.3%

856.4M JOD
Off Us

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



JoMoPay

Jordan Mobile Payment

Monthly Report

March 2025

Jordan Mobile Payments Switch for
Transfers Issued by Mobile Wallets

25



Total Number and Value of Transactions Since the Beginning of 2025

Transfers Issued by Mobile Wallets



Number of Transactions

19.59M



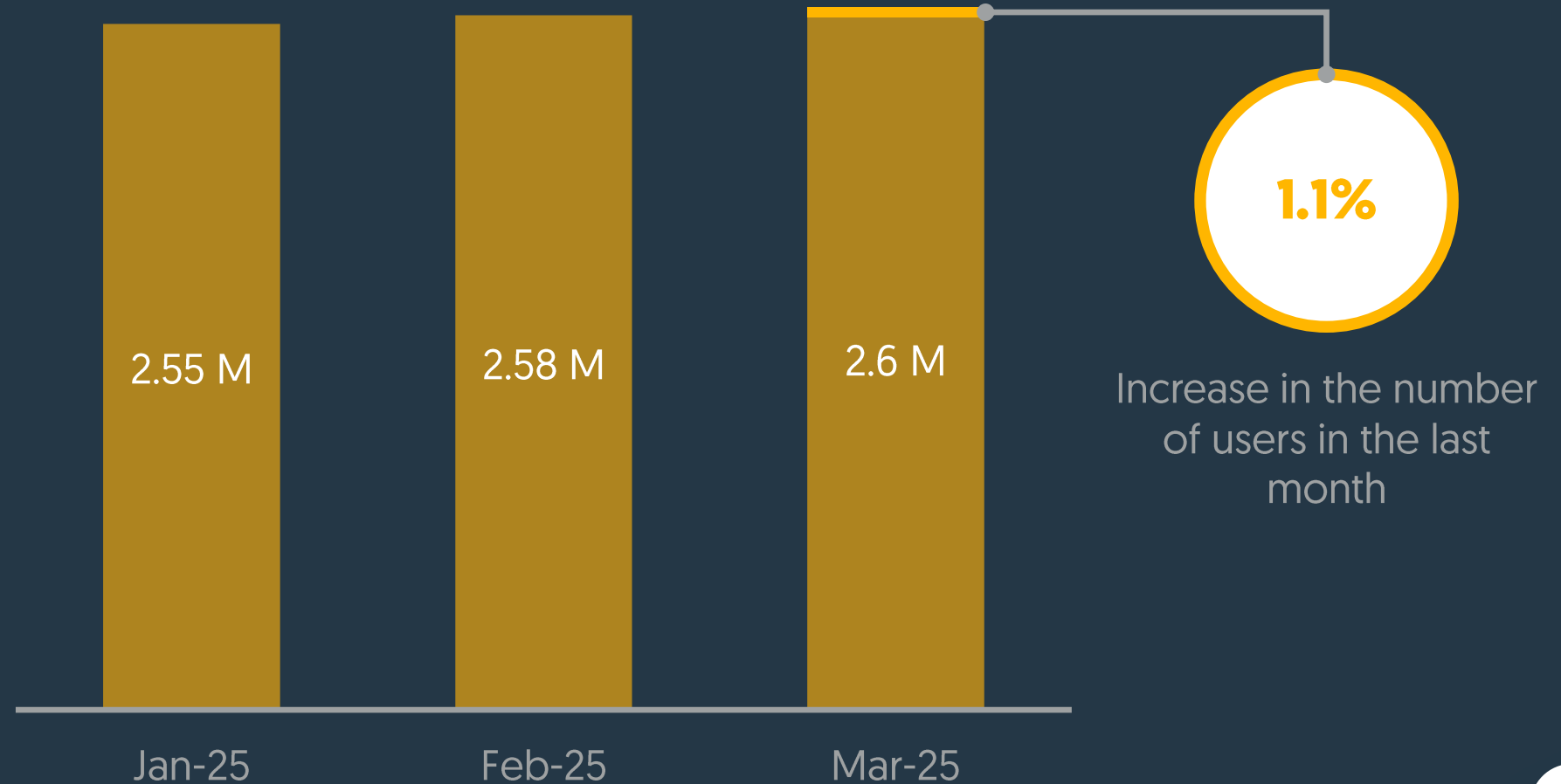
Value of Transactions

1.44B_{JOD}



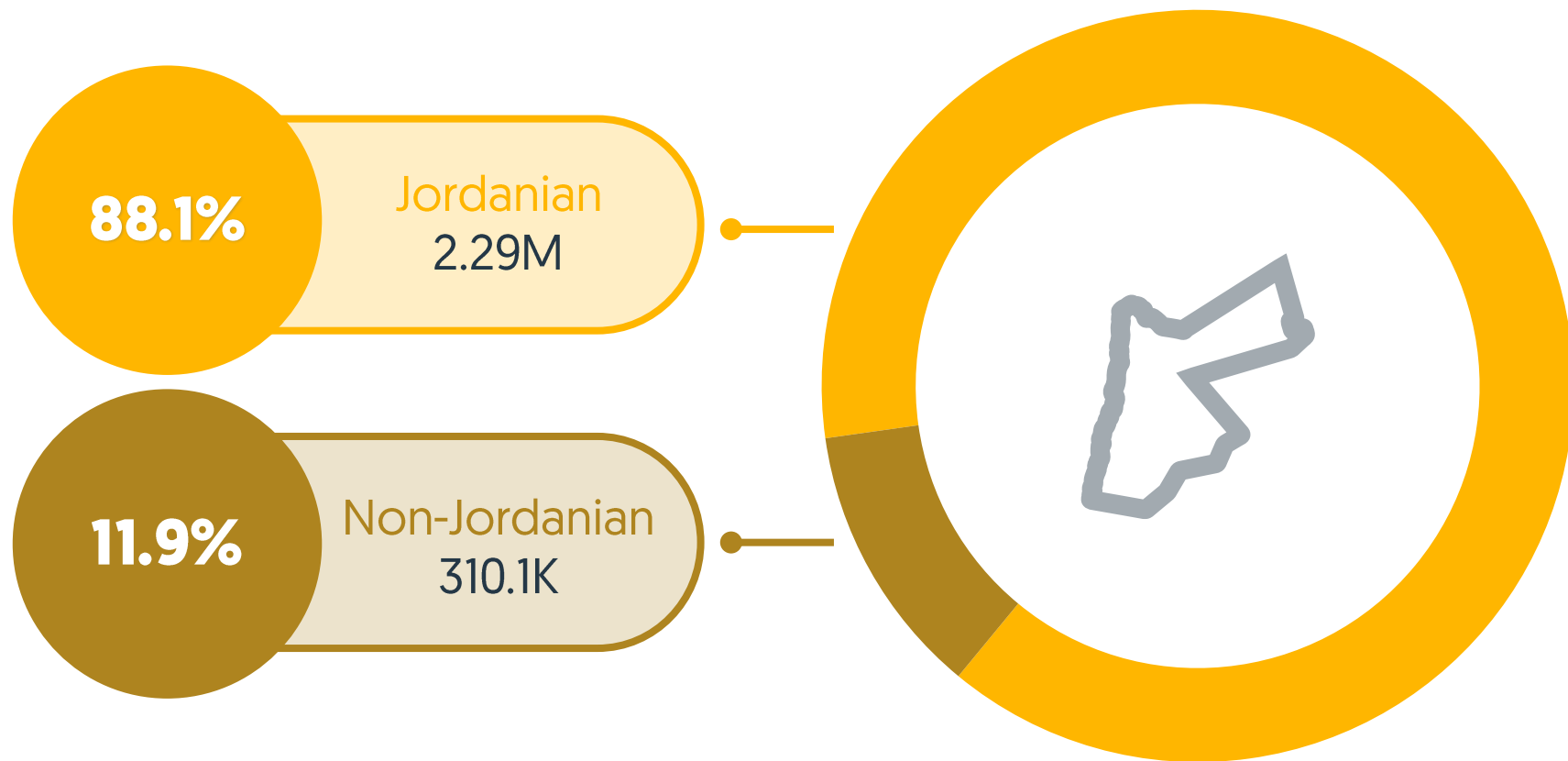
JoMoPay Users

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

49.8%

1.3M
Male Users



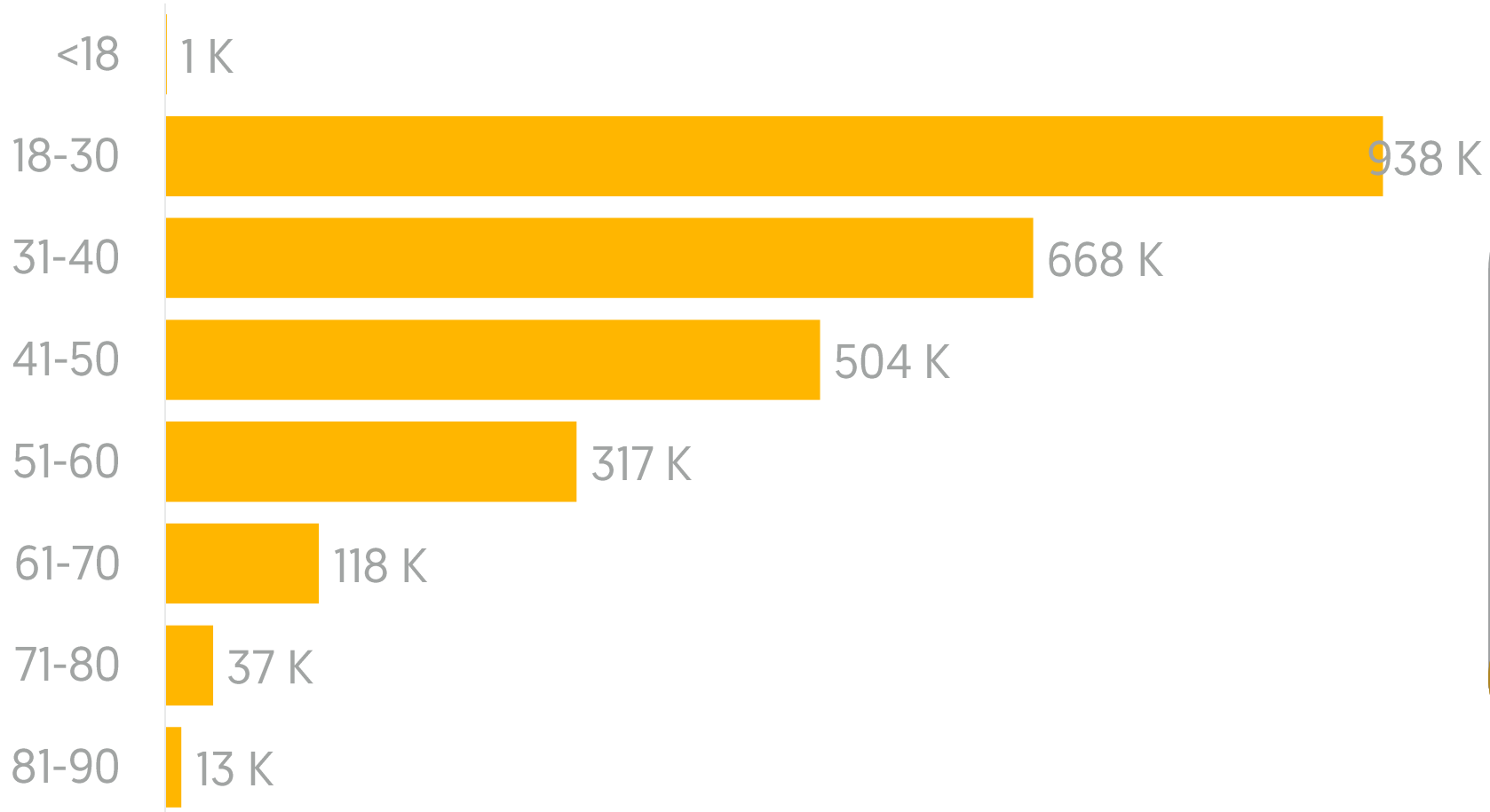
49.8%

1.3M
Female Users



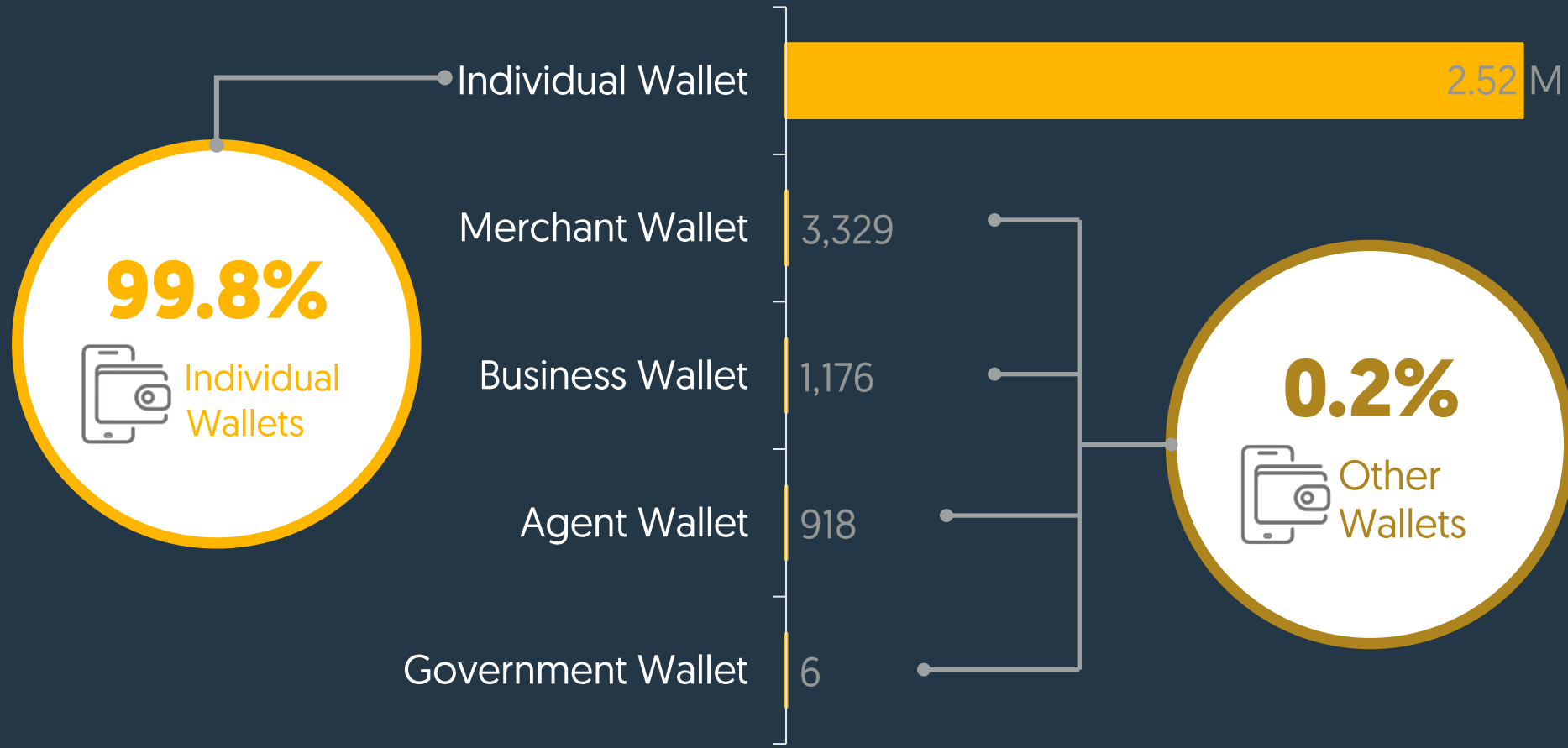
JoMoPay Users

Number of Users Based on Age Group



JoMoPay Users

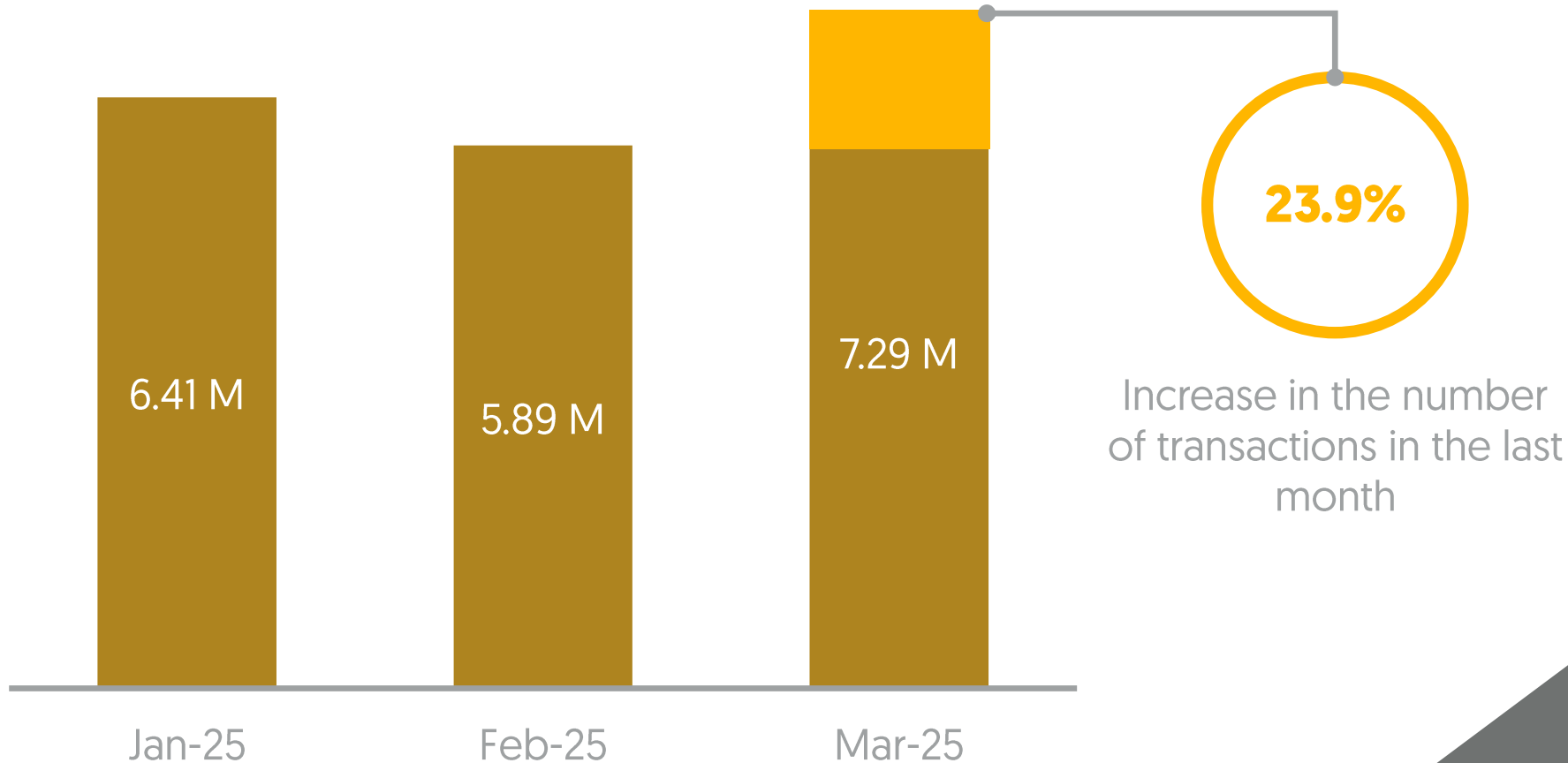
Number of Wallets Based on Wallet Type



JoMoPay Number of Transactions

Total Number of Transactions Over the Past 3 Months

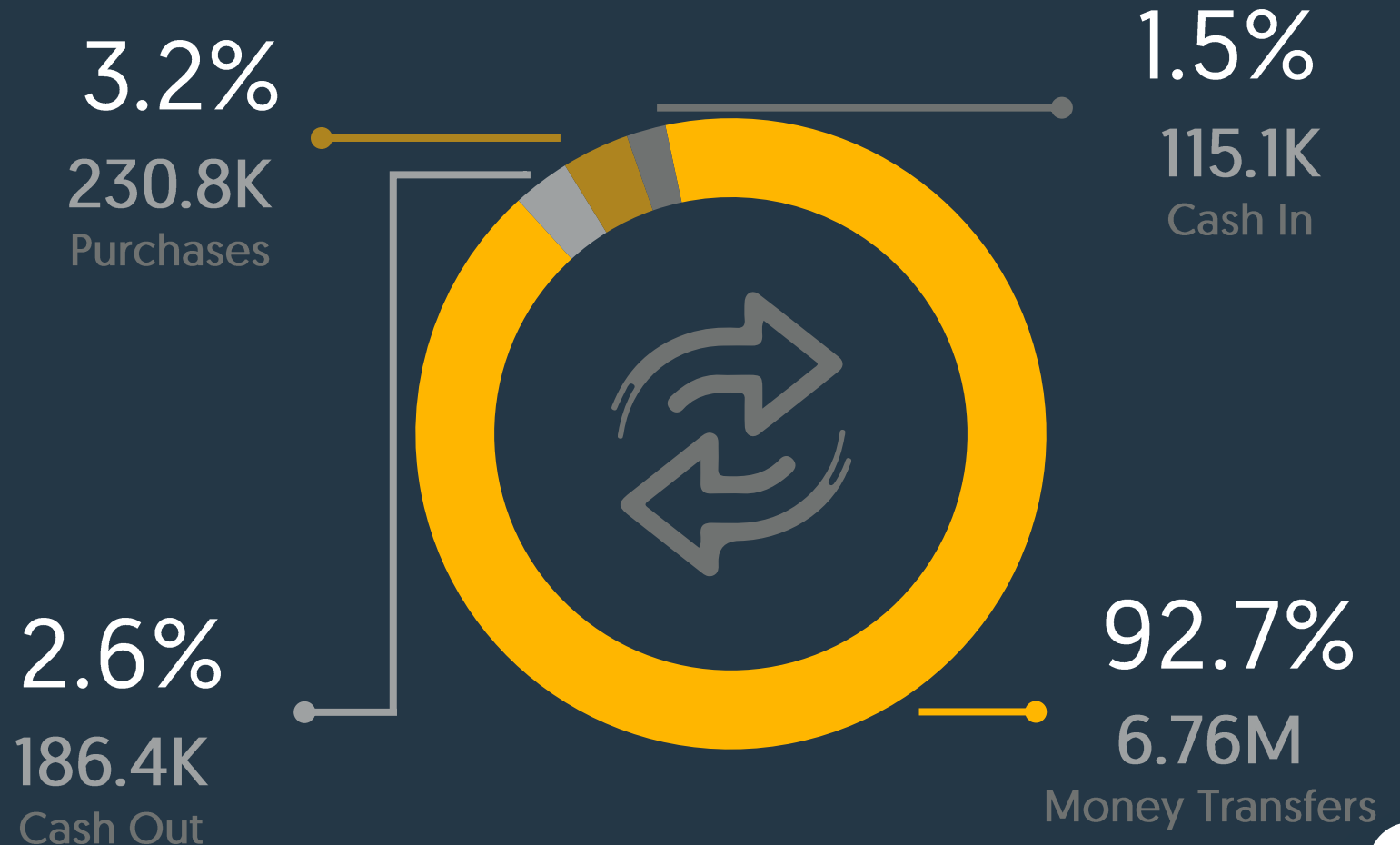
Transfers Issued by Mobile Wallets



JoMoPay Number of Transactions

Percentage Based on Transaction Type

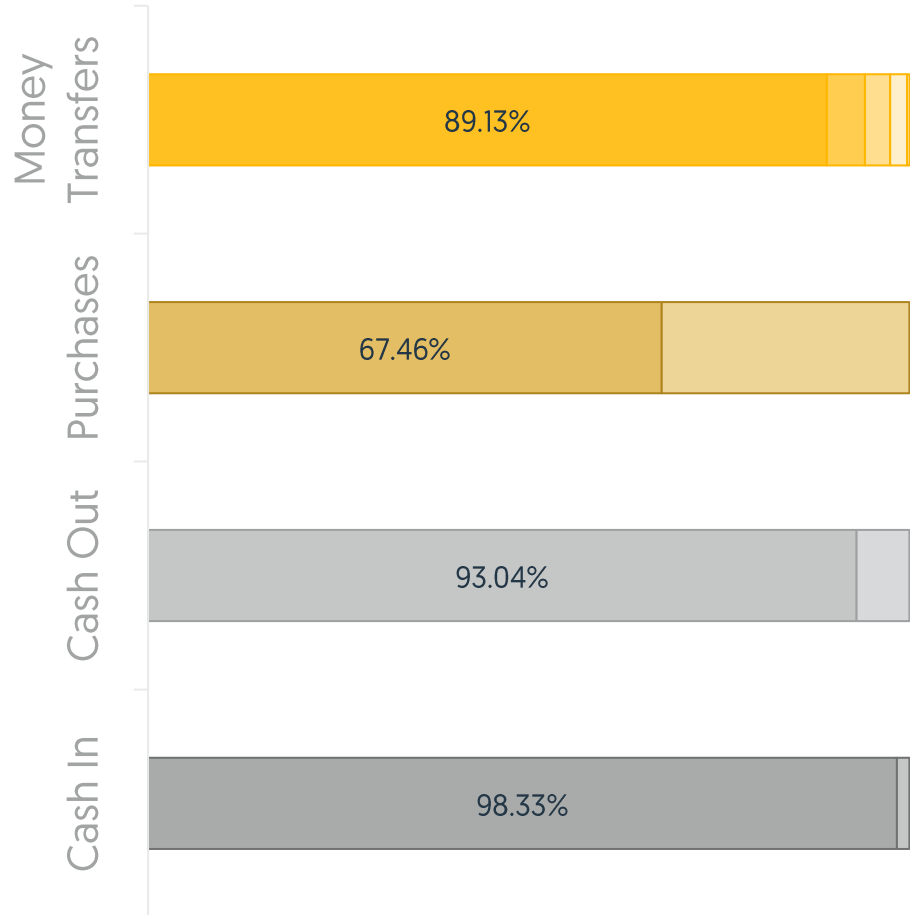
Transfers Issued by Mobile Wallets



JoMoPay Number of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets

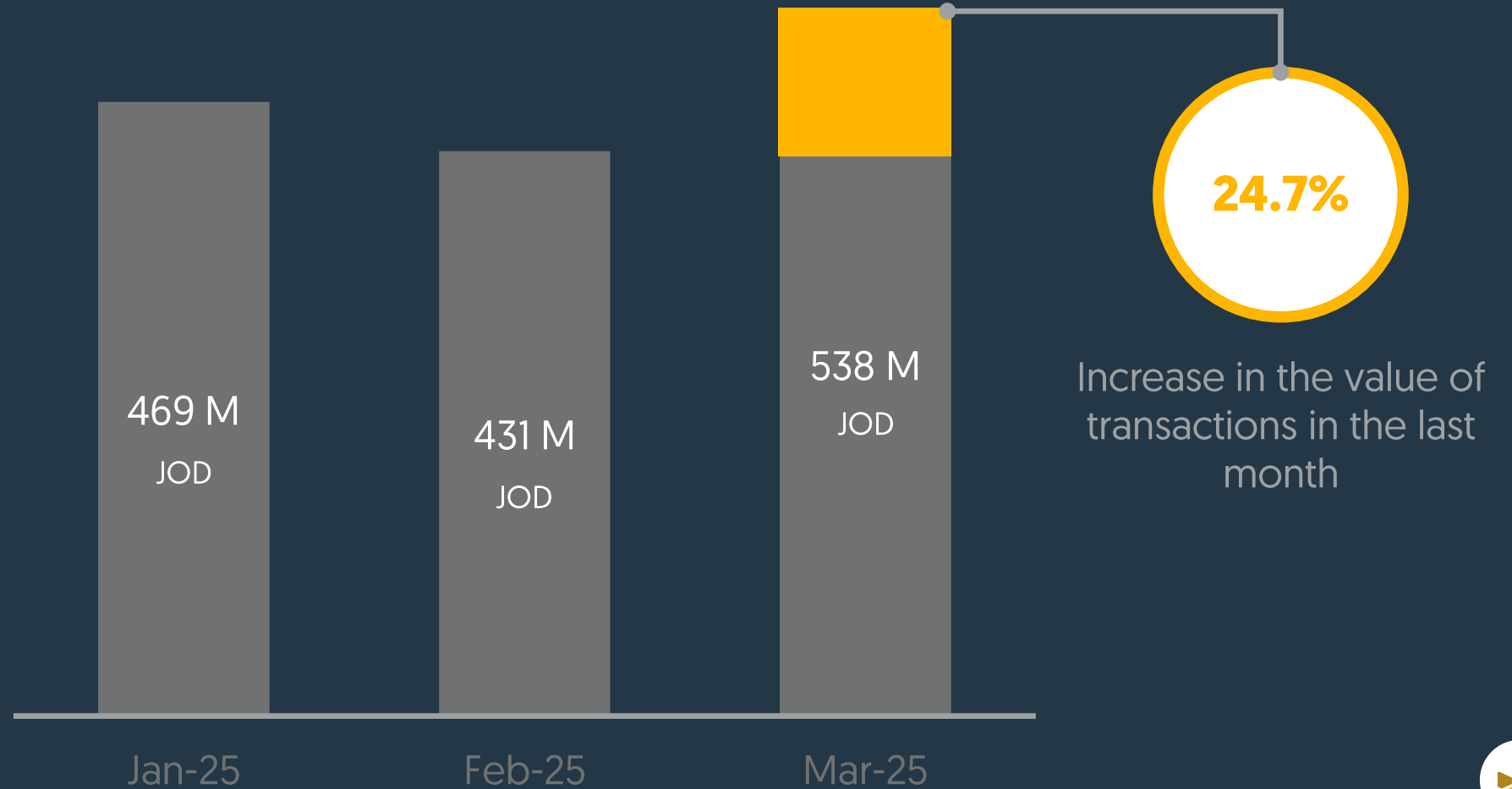


Transfer to Family/Friends	89.13%
Transfer to Own Account	5.00%
Salary/Bonus/Dividends	3.33%
Aid/Charity/Grant	2.22%
Loan/Loan Installment	0.33%
Cross Border Remittances	0.00%
Purchases	67.46%
QR Purchases	32.54%
Cash Out - Agent/Teller	93.04%
Cash Out - ATM/Kiosk	6.96%
Cash In - Agent/Teller	98.33%
Cash In - ATM/Kiosk	1.67%

JoMoPay Value of Transactions

Total Value of Transactions Over the Past 3 Months

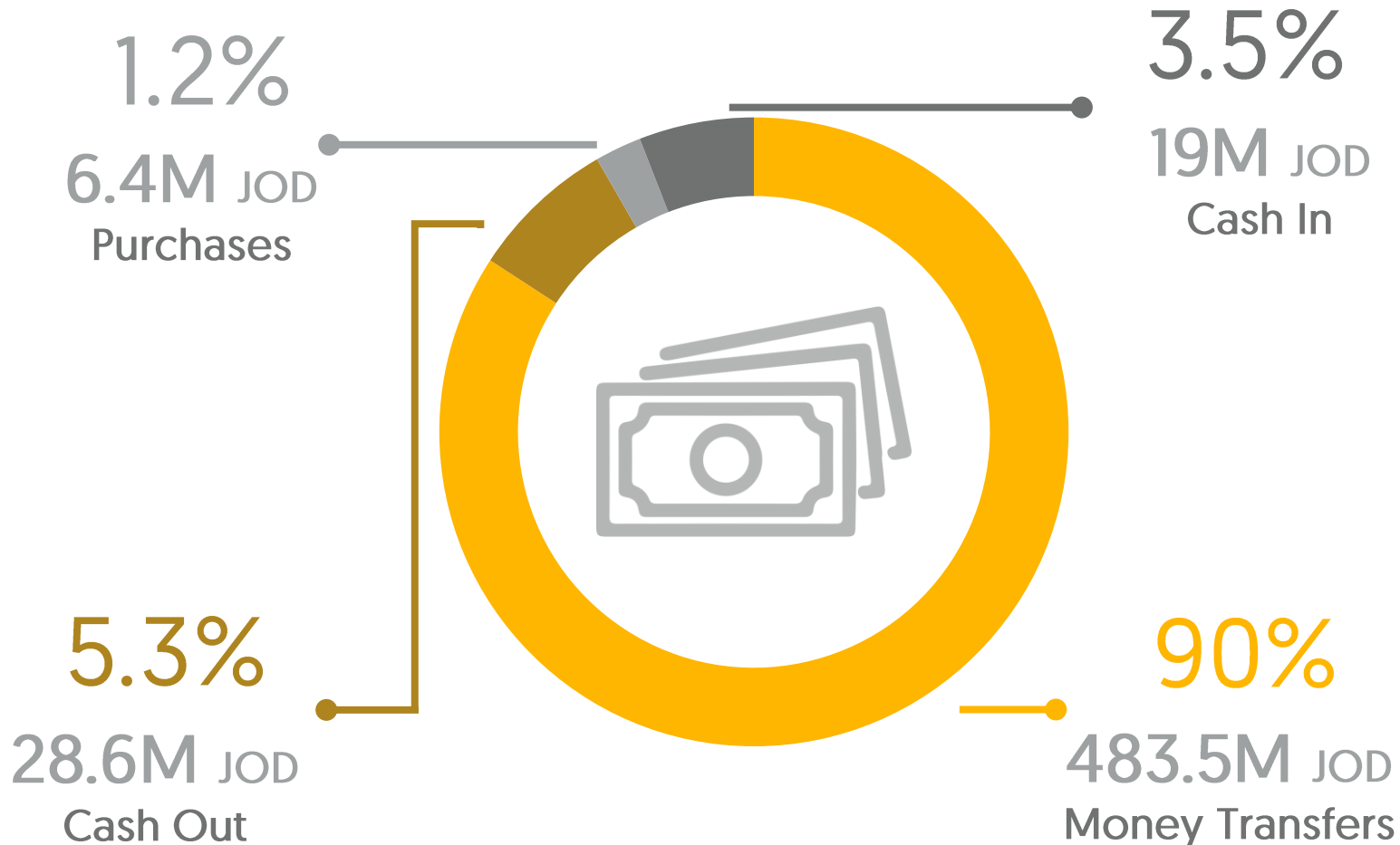
Transfers Issued by Mobile Wallets



JoMoPay Value of Transactions

Percentage Based on Transaction Type

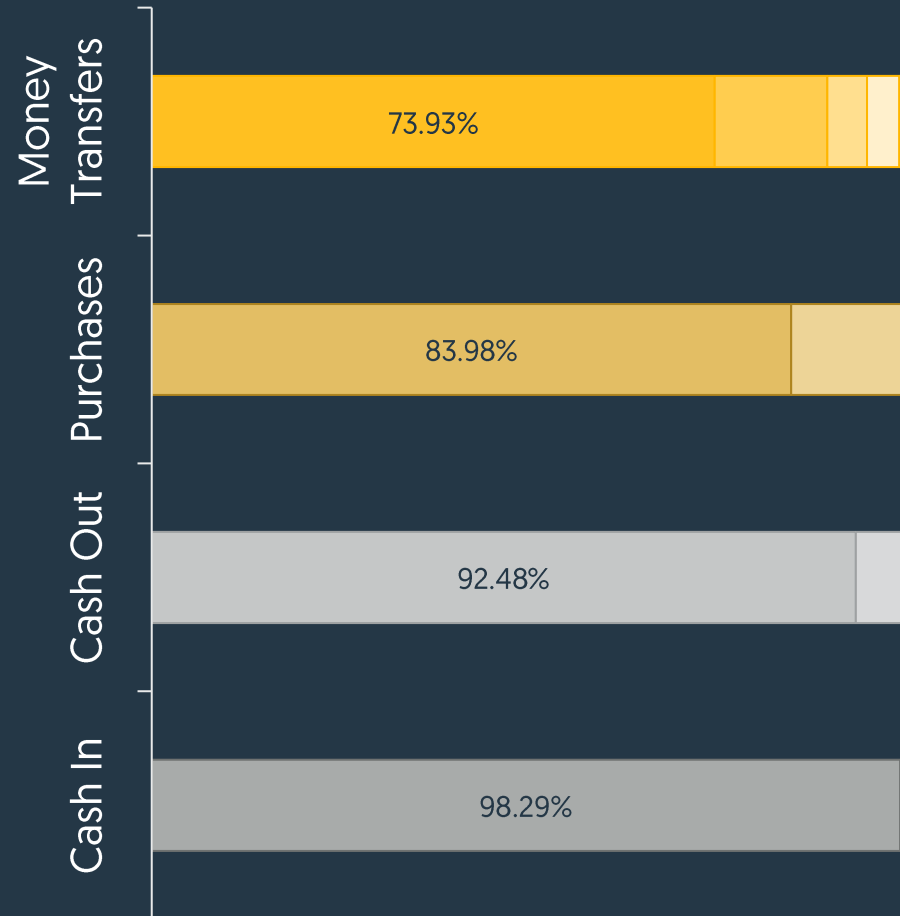
Transfers Issued by Mobile Wallets



JoMoPay Value of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets

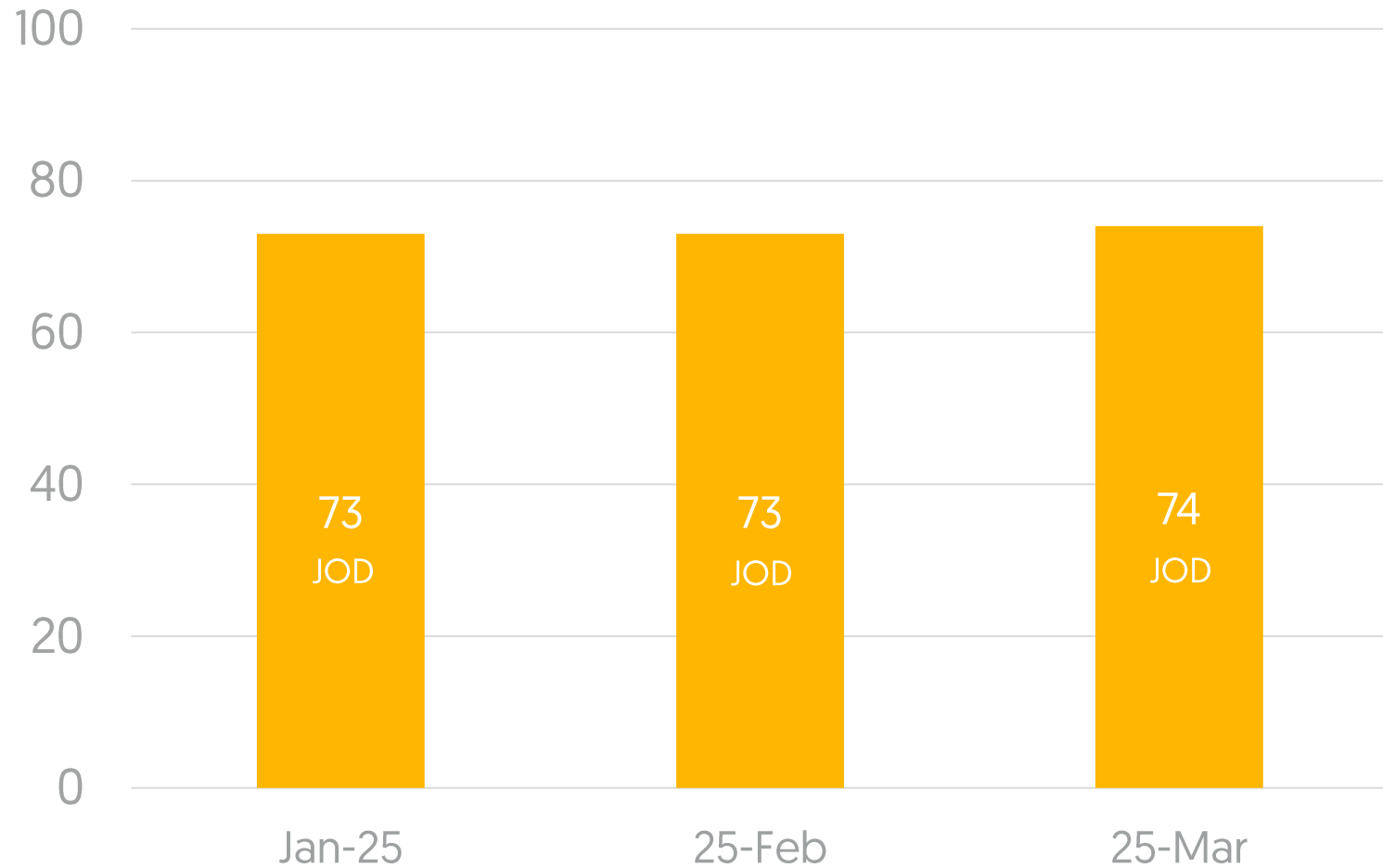


Transfer to Family/Friends	73.93%
Transfer to Own Account	14.80%
Aid/Charity/Grant	5.21%
Salary/Bonus/Dividends	4.26%
Loan/Loan Installment	1.80%
Cross Border Remittances	0.00%
Purchases	83.98%
QR Purchases	16.02%
Cash Out - Agent/Teller	92.48%
Cash Out - ATM/Kiosk	7.52%
Cash In - Agent/Teller	98.29%
Cash In - ATM/Kiosk	1.71%

JoMoPay Transactions

Average Value of Transactions Over the Past 3 Months

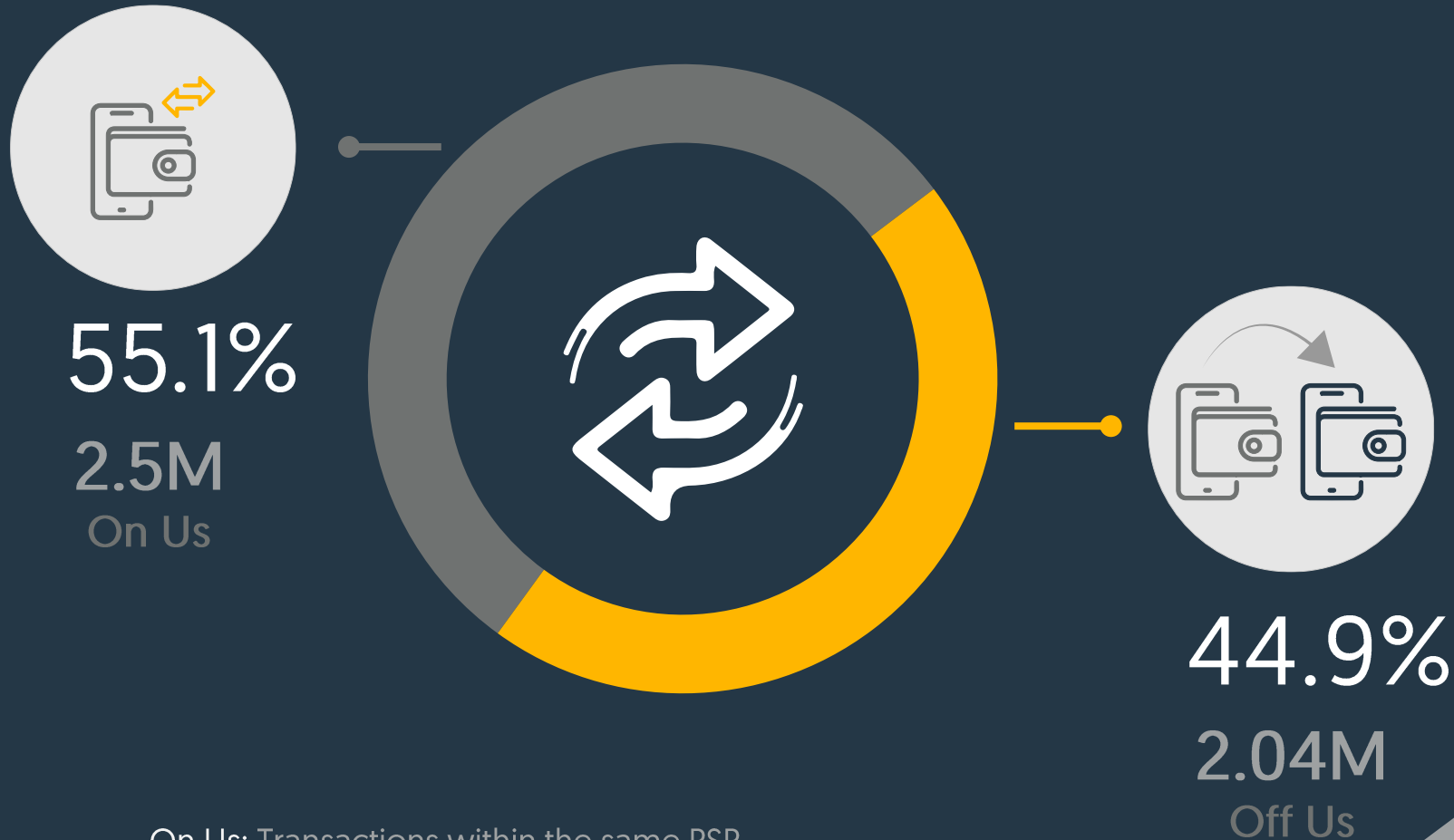
Transfers Issued by Mobile Wallets



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

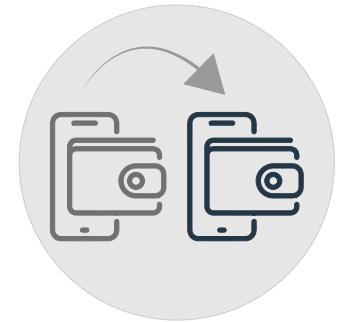
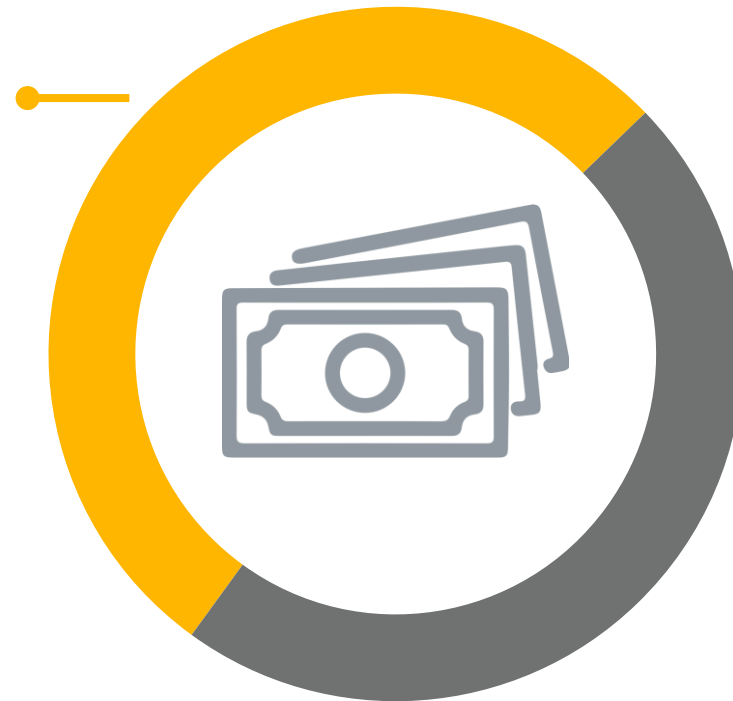
Value of Money Transfer Transactions Through PSPs

Transfers Issued by Mobile Wallets



53.6%

119.6M JOD
On Us



46.4%

103.4M JOD
Off Us

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

CliQ & JoMoPay Interoperability

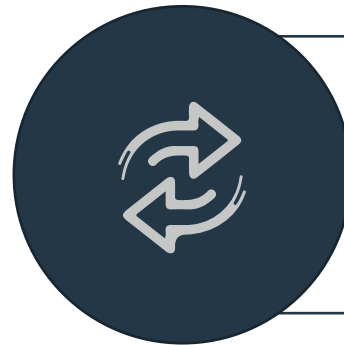
Monthly Report
March 2025

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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 2025



Number of Transactions

51.92M



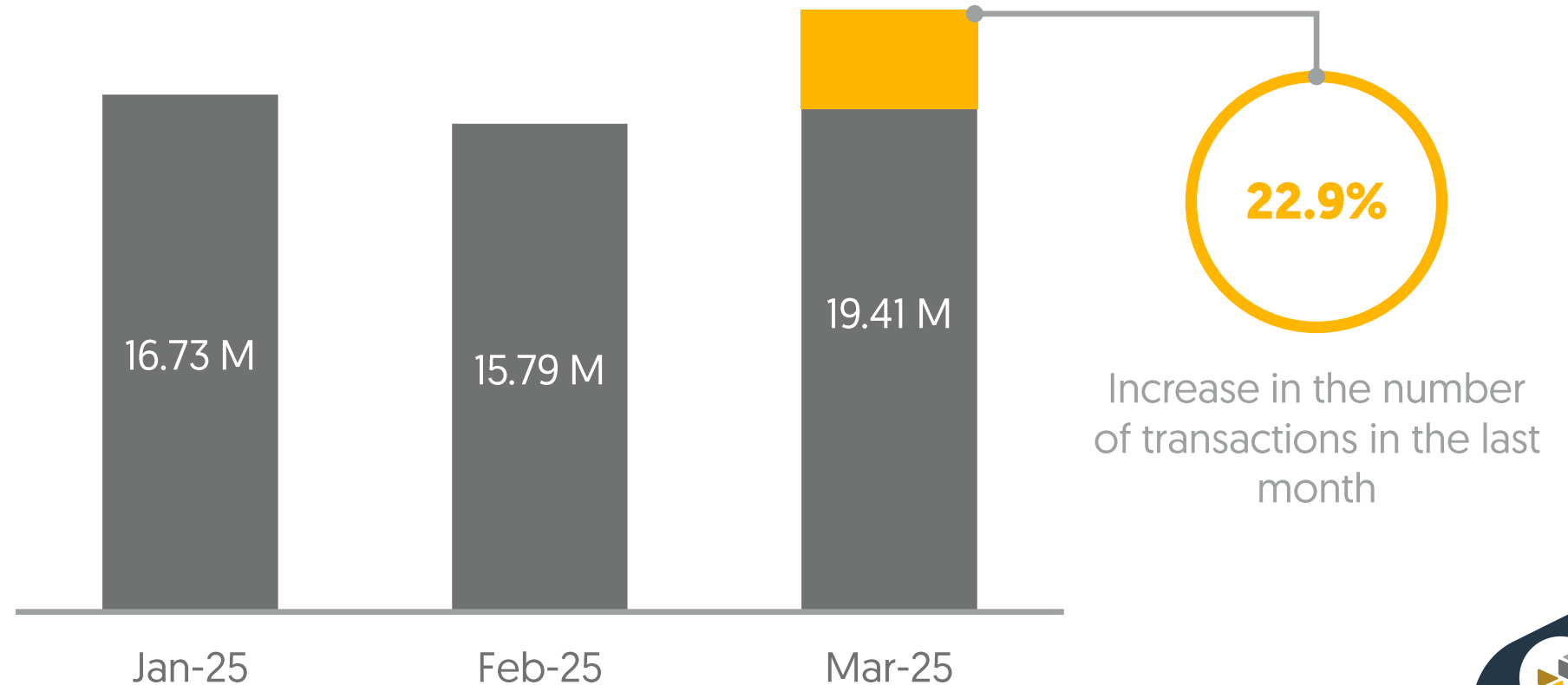
Value of Transactions

5.61B_{JOD}



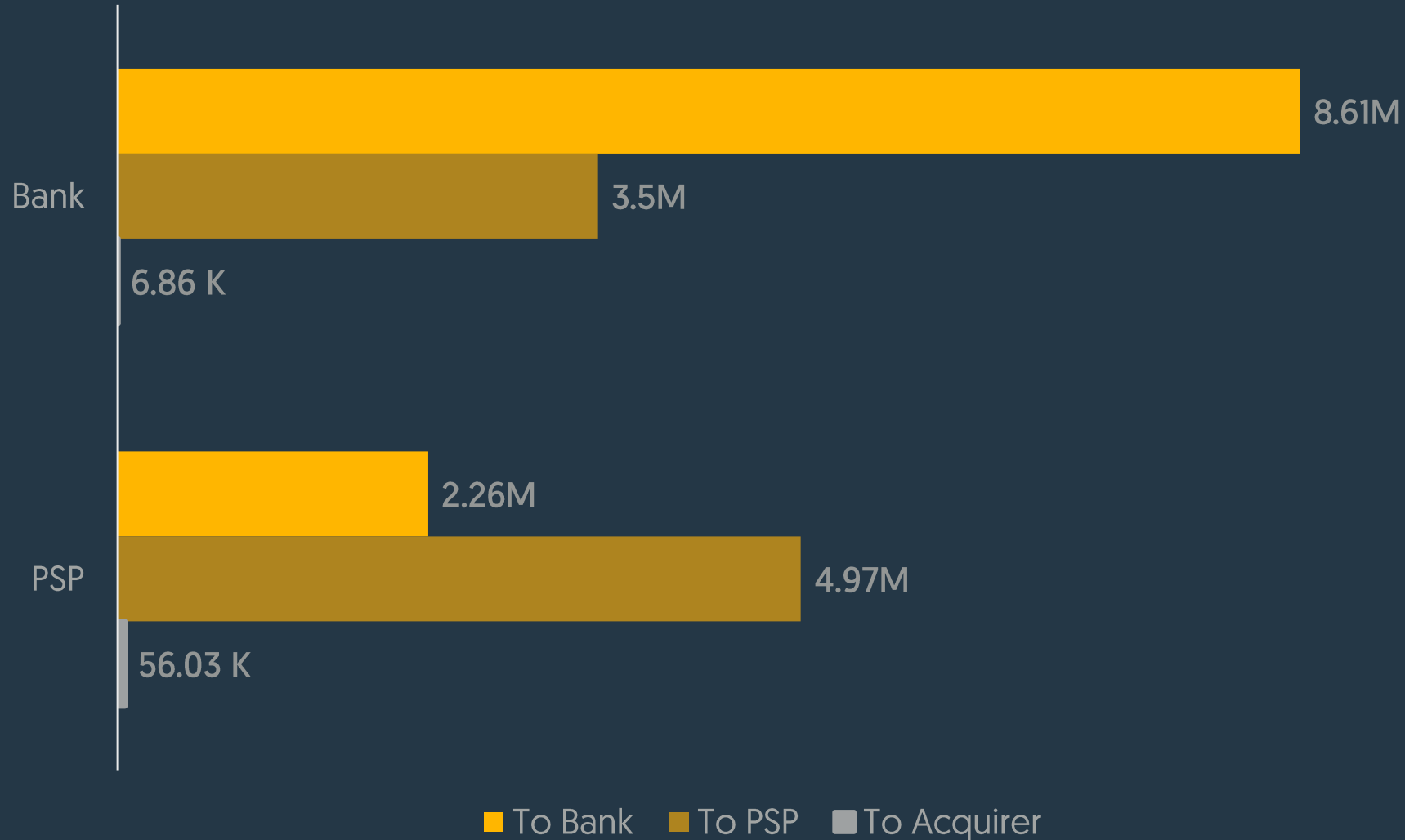
CliQ & JoMoPay Transactions

Total Number of Transactions Over the Past 3 Months



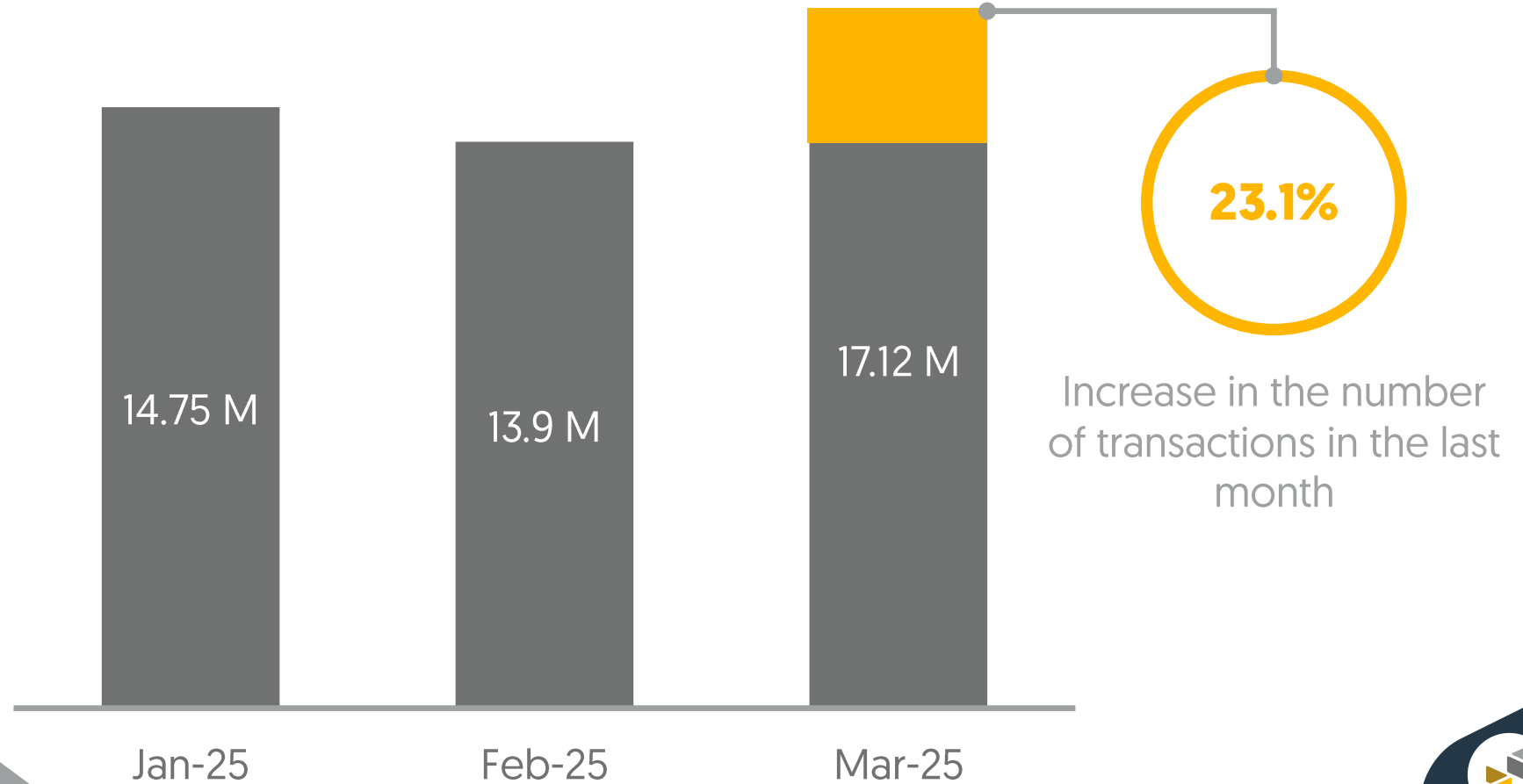
CliQ & JoMoPay Transactions

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



74.1%
12.69M
Off Us



25.9%
4.43M
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



43.3%

2.23M
mPSP to Bank

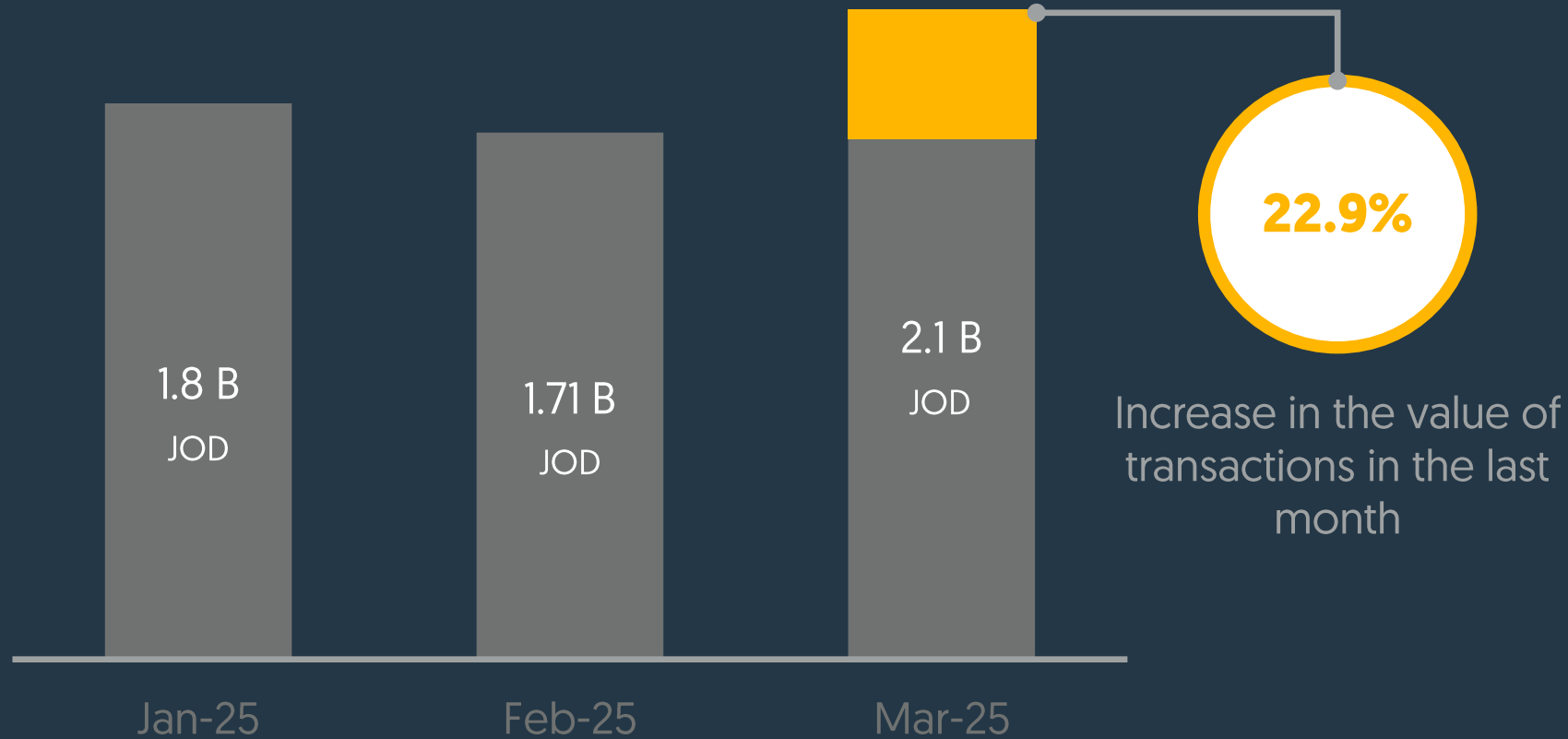


56.7%

2.92M
Bank to mPSP

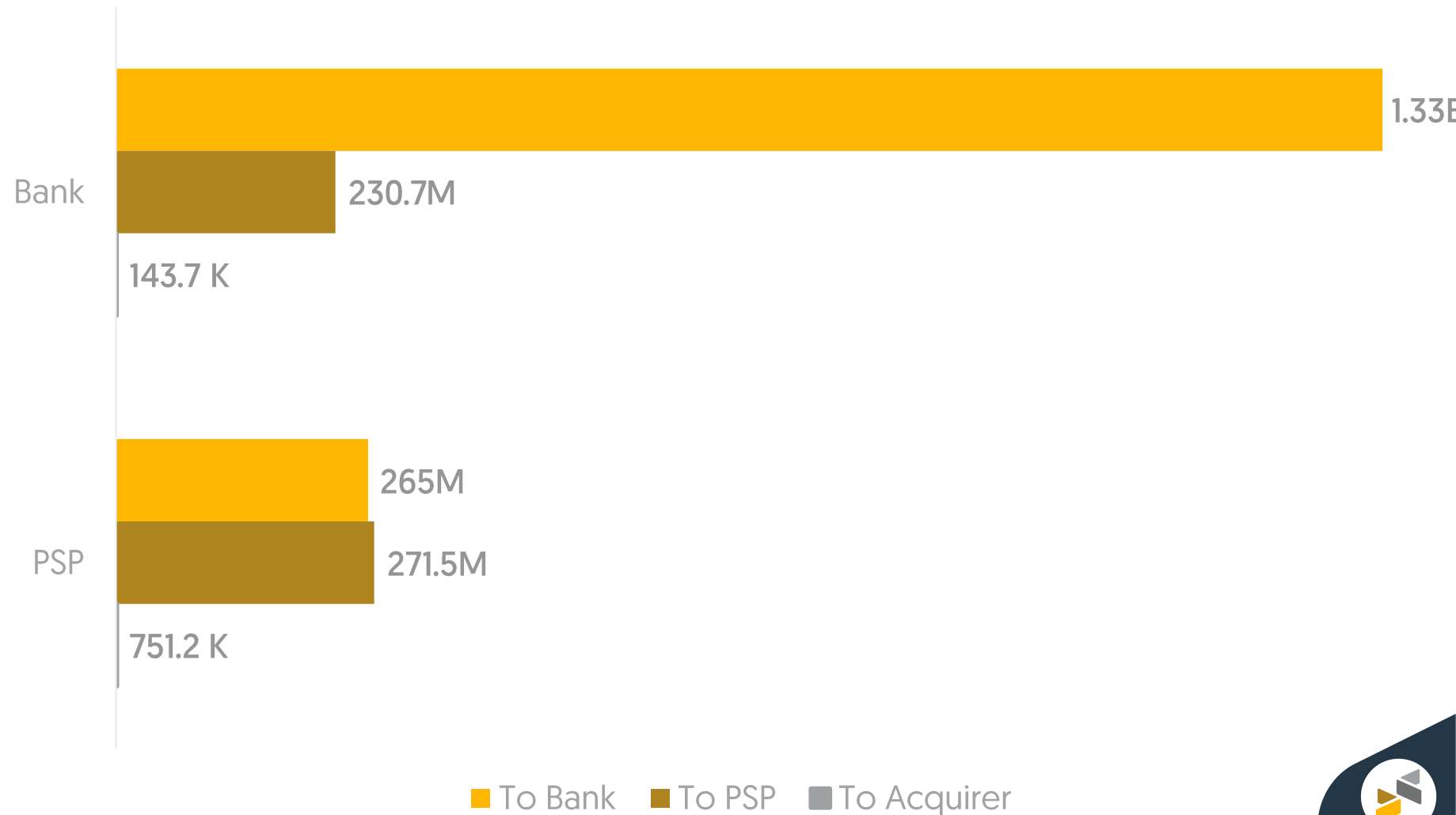
CliQ & JoMoPay Transactions

Total Value of Transactions Over the Past 3 Months



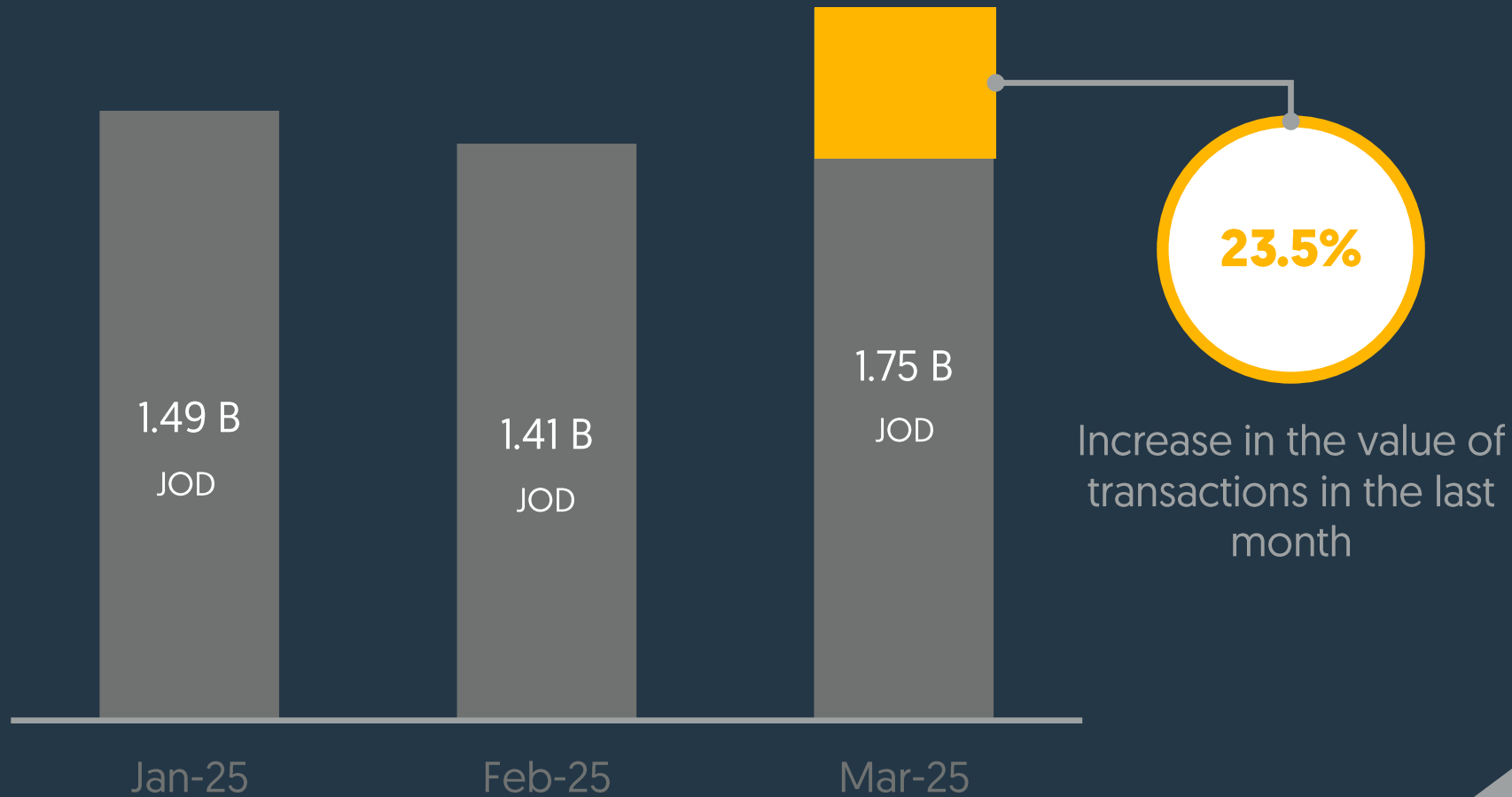
CliQ & JoMoPay Transactions

Total Value of Banks and PSPs Transactions



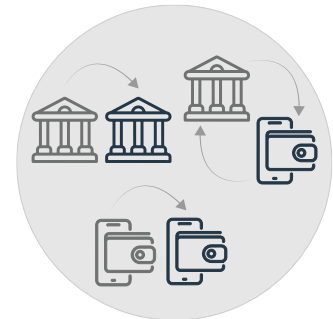
CliQ & JoMoPay Transactions

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



80.3%

1.40B JOD
Off Us



19.7%

343.4M 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



58.8%

260.6M JOD
mPSP to Bank



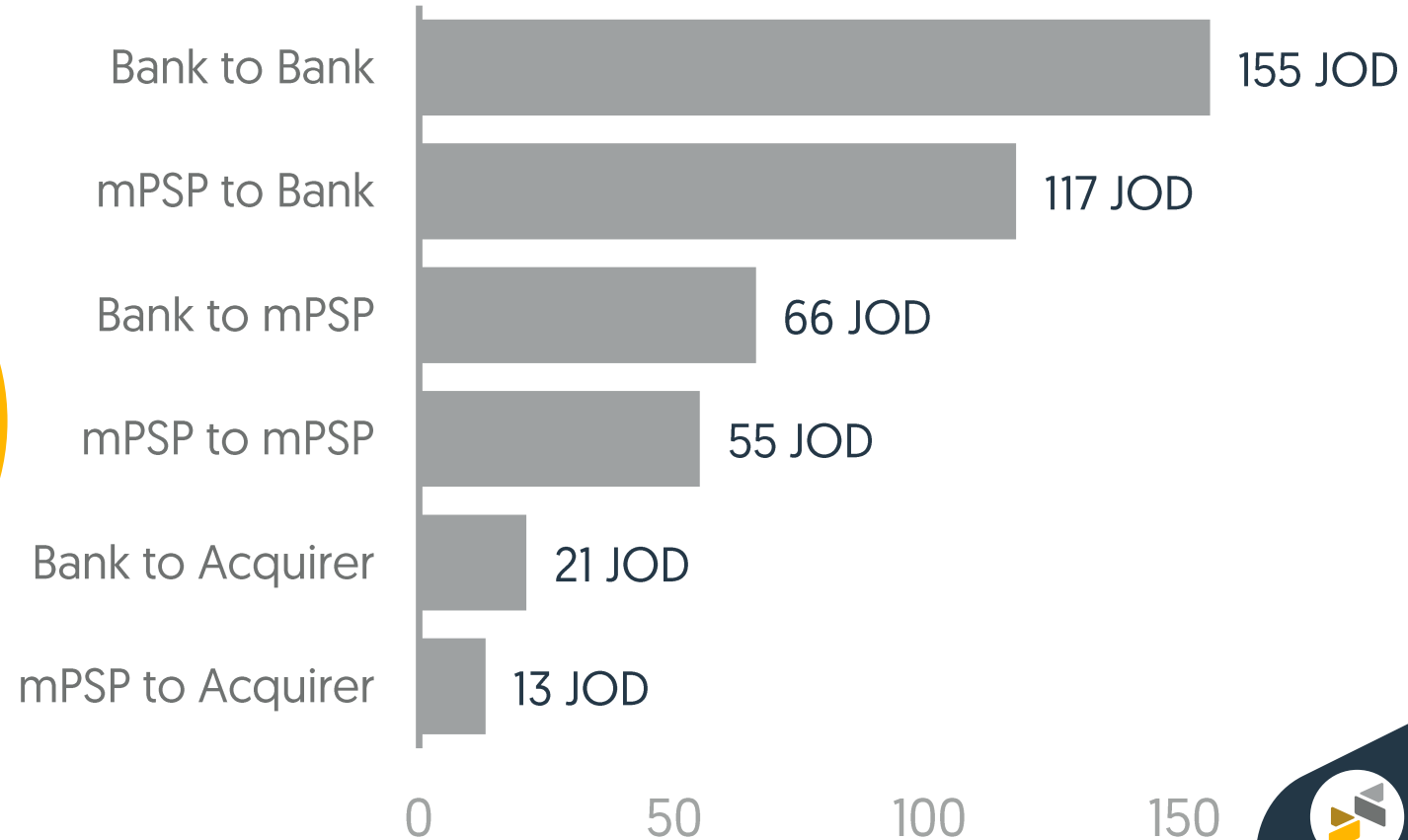
41.2%

182.2M 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

March 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

51.92M



Total Value of Transactions

5.61BJOD



Through Bank Accounts
32.33M



Through Mobile Wallets
19.59M



Through Bank Accounts
4.17BJOD



Through Mobile Wallets
1.44BJOD

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

3.557M



Bank Account Only

0.900M



Mobile Wallet Only

1.726M



Bank Account & Mobile Wallet

0.879M

Instant Payment Transactions

Number of Transfers Issued by Banks and Mobile Payment Service Providers

Total Number of Transactions
For March 2025

19.40M



Number of Transactions
through Bank Accounts

12.11 M



Number of Transactions
through Mobile Wallets

7.29 M

Instant Payment Transactions

Value of Transfers Issued by Banks and Mobile Payment Service Providers

Total Value of Transactions
For March 2025

2.10BJOD



Value of Transactions
through Bank Accounts

1.56BJOD



Value of Transactions
through Mobile Wallets

0.54BJOD

Instant Payment Transactions

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

Average Value of All Transactions
For March 2025

108.2 JOD



Average Transaction Value
through Bank Accounts

129 JOD



Average Transaction Value
through Mobile Wallets

73.7 JOD



Monthly Report

March 2025

60

Electronic Bill Presentment & Payment (EBPP) System



03.2025

Total Number and Value of Transactions Since the Beginning of 2025



Number of Transactions

17.09M



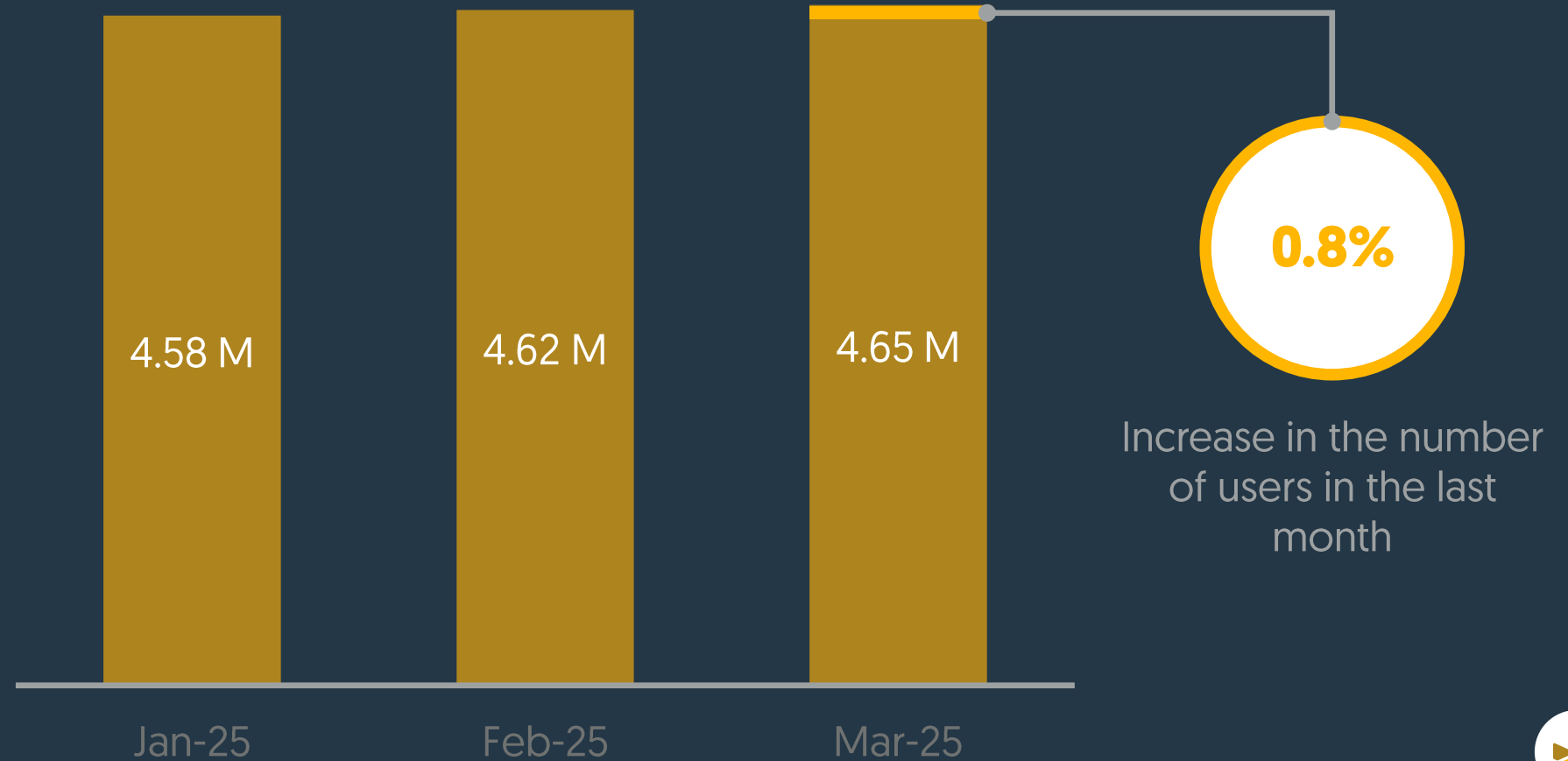
Value of Transactions

3.67B_{JOD}



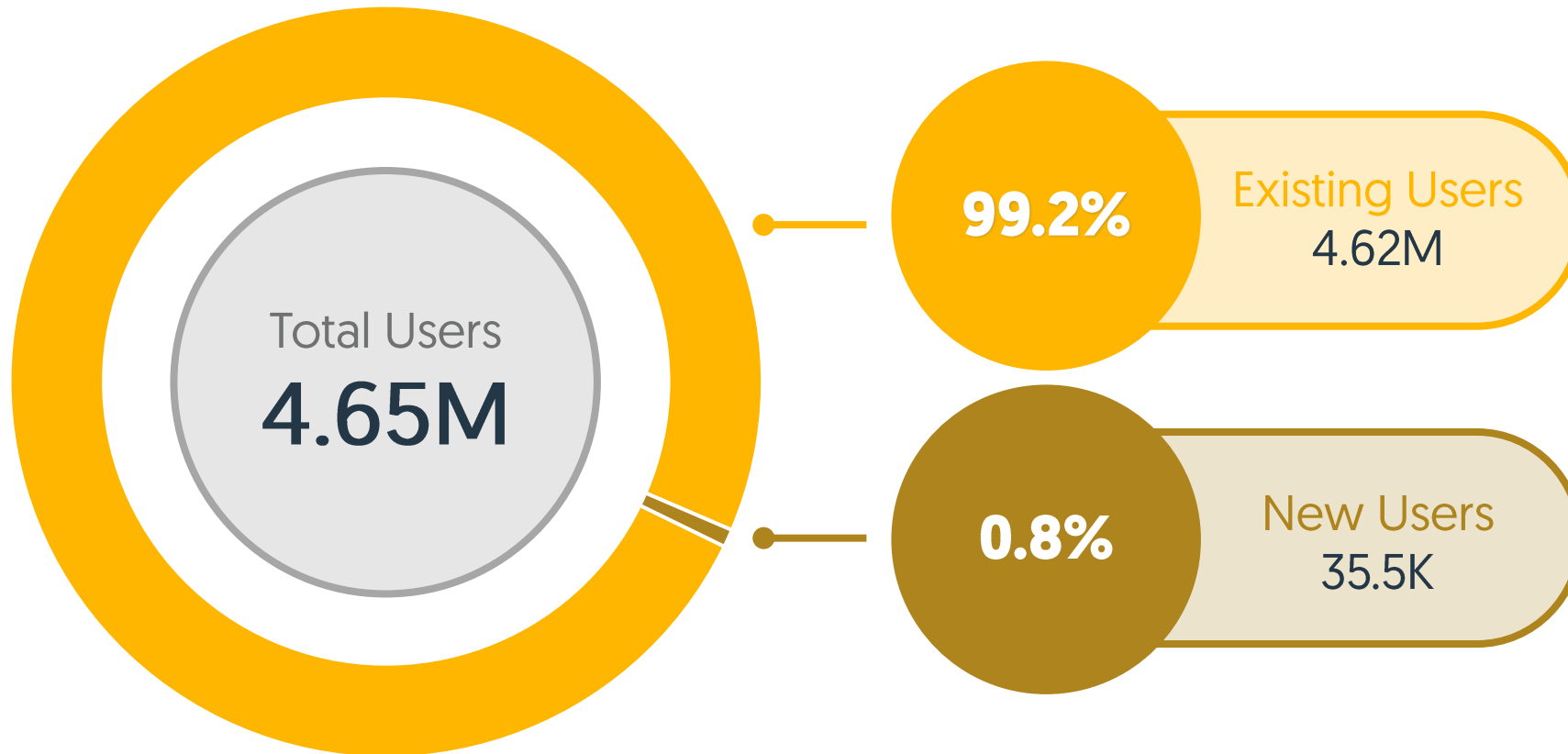
eFAWATEERcom Users

Total Number of Users Over the Past 3 Months



eFAWATEERcom Users

Number of eFAWATEERcom Users



eFAWATEERcom Billers & Services

Number of eFAWATEERcom Billers & Services



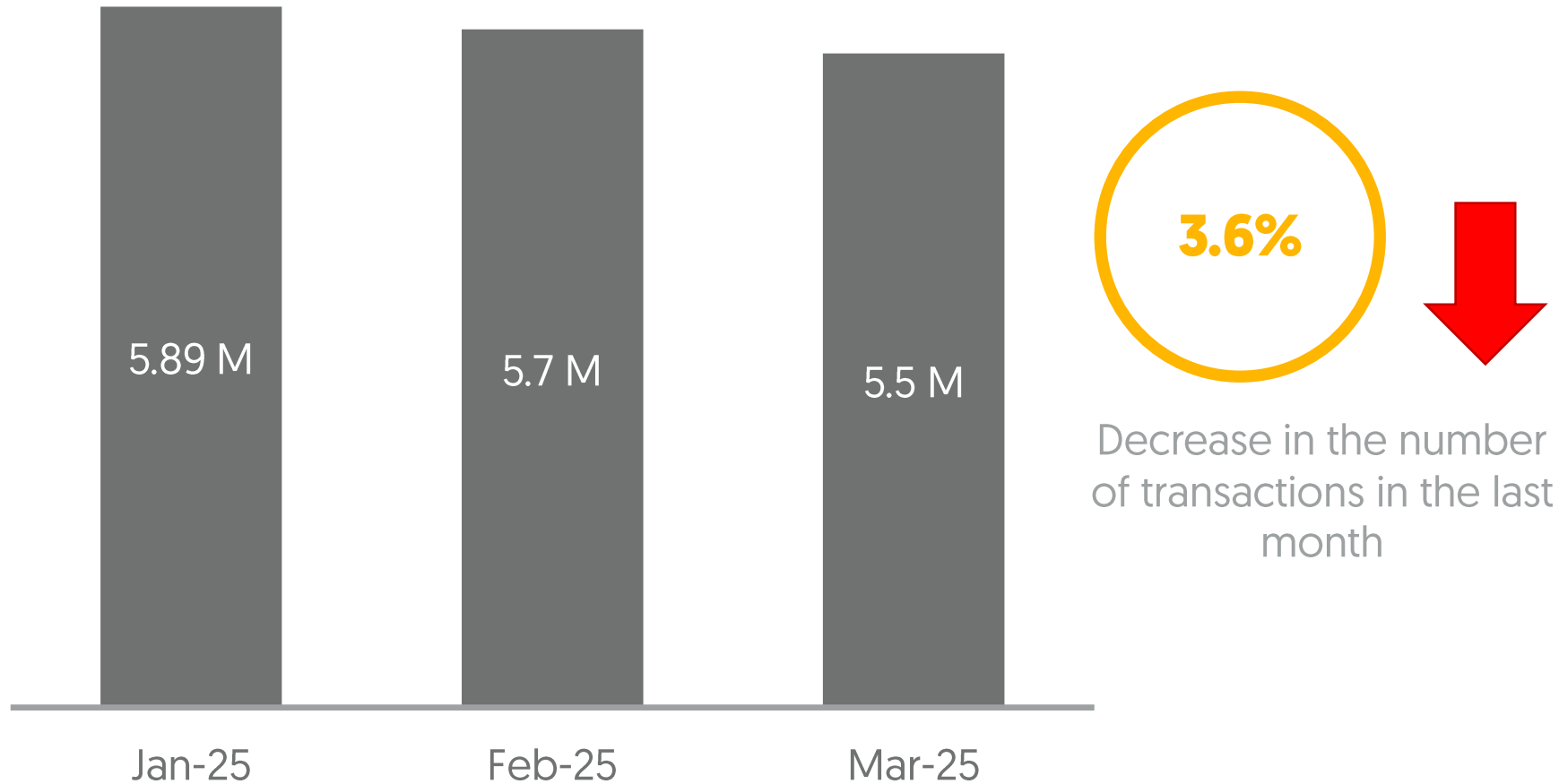
Billers
605



Services
2,090

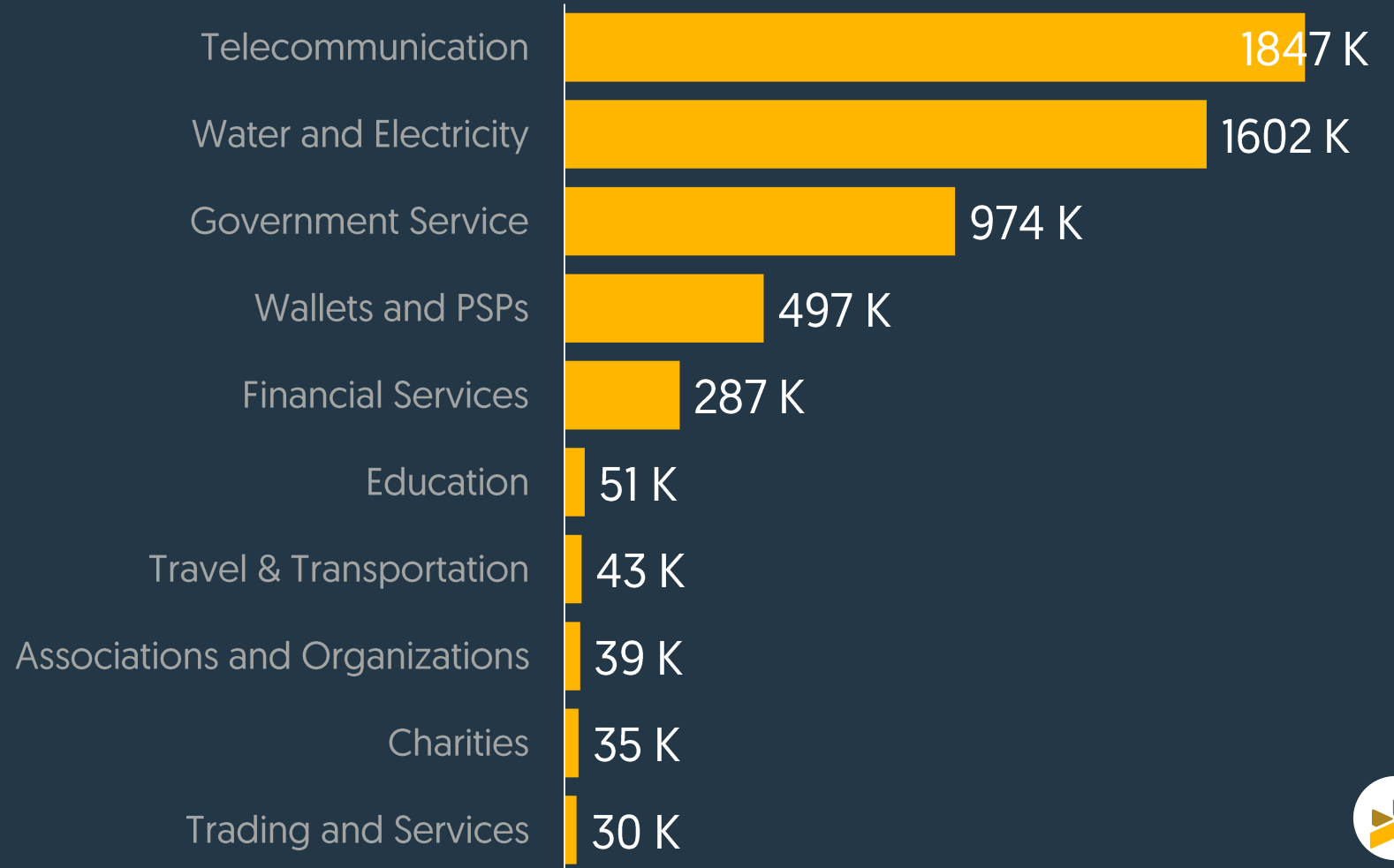
eFAWATEERcom Number of Transactions

Total Number of Transactions Over the Past 3 Months



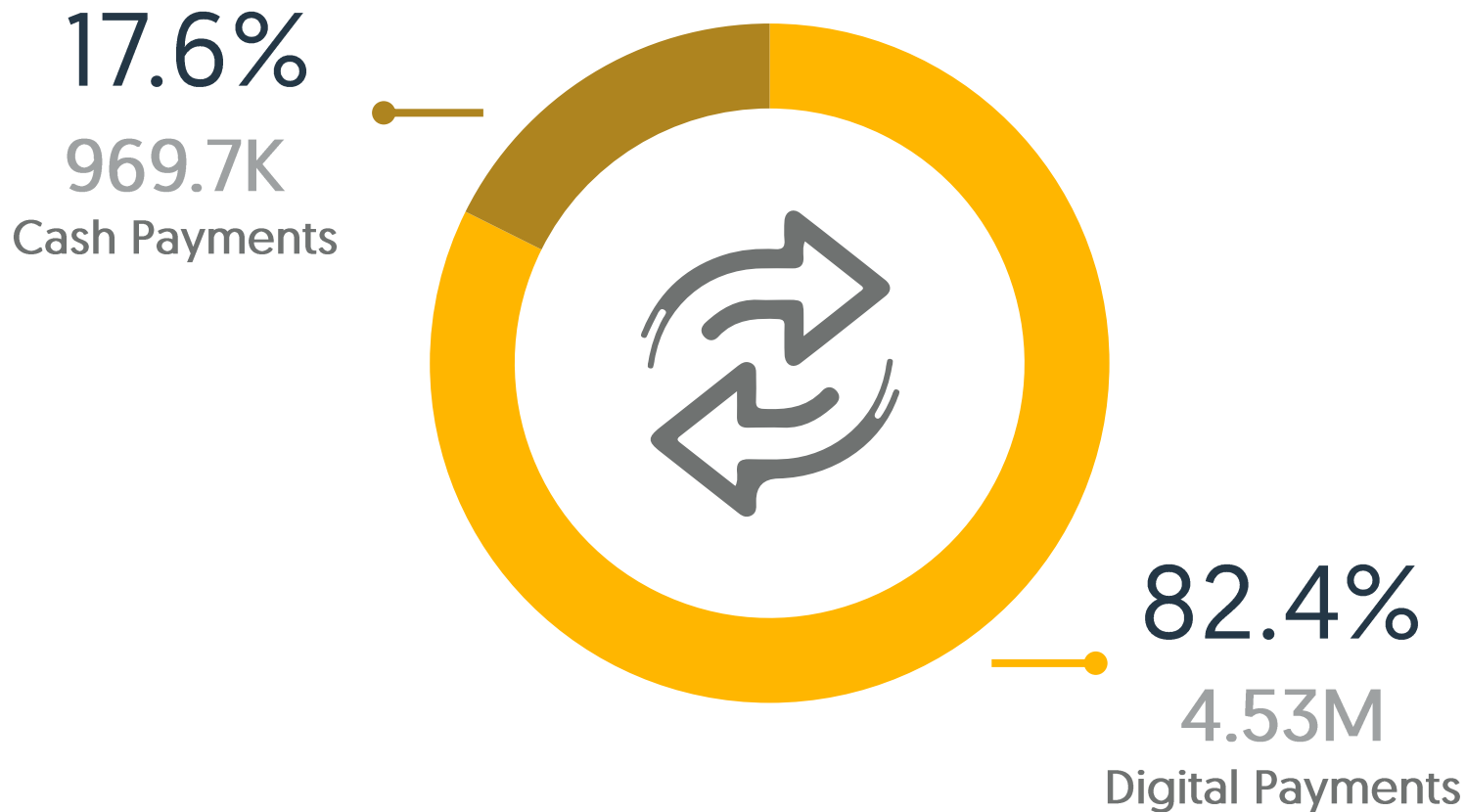
eFAWATEERcom Number of Transactions

Number of Transactions by Category



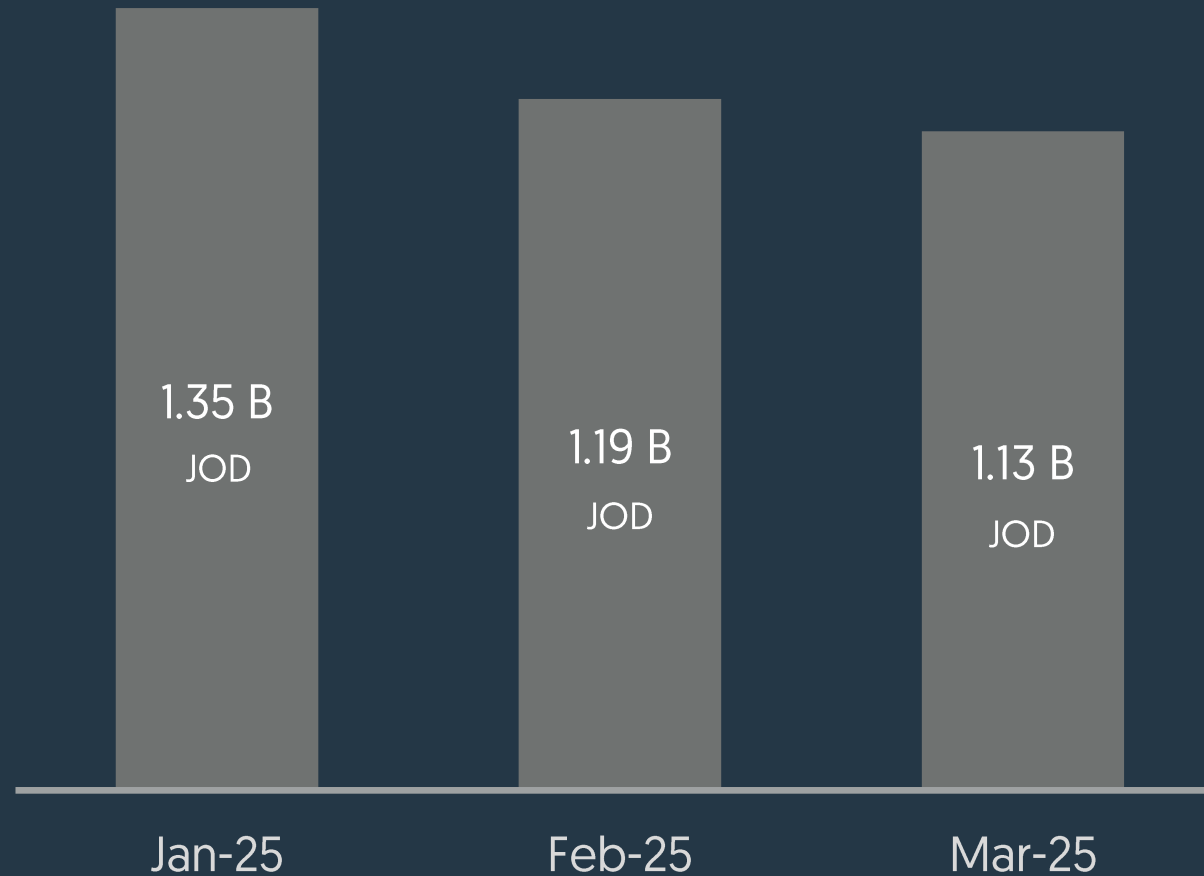
eFAWATEERcom Number of Transactions

Percentage Based on Payment Method



eFAWATEERcom Value of Transactions

Total Value of Transactions Over the Past 3 Months



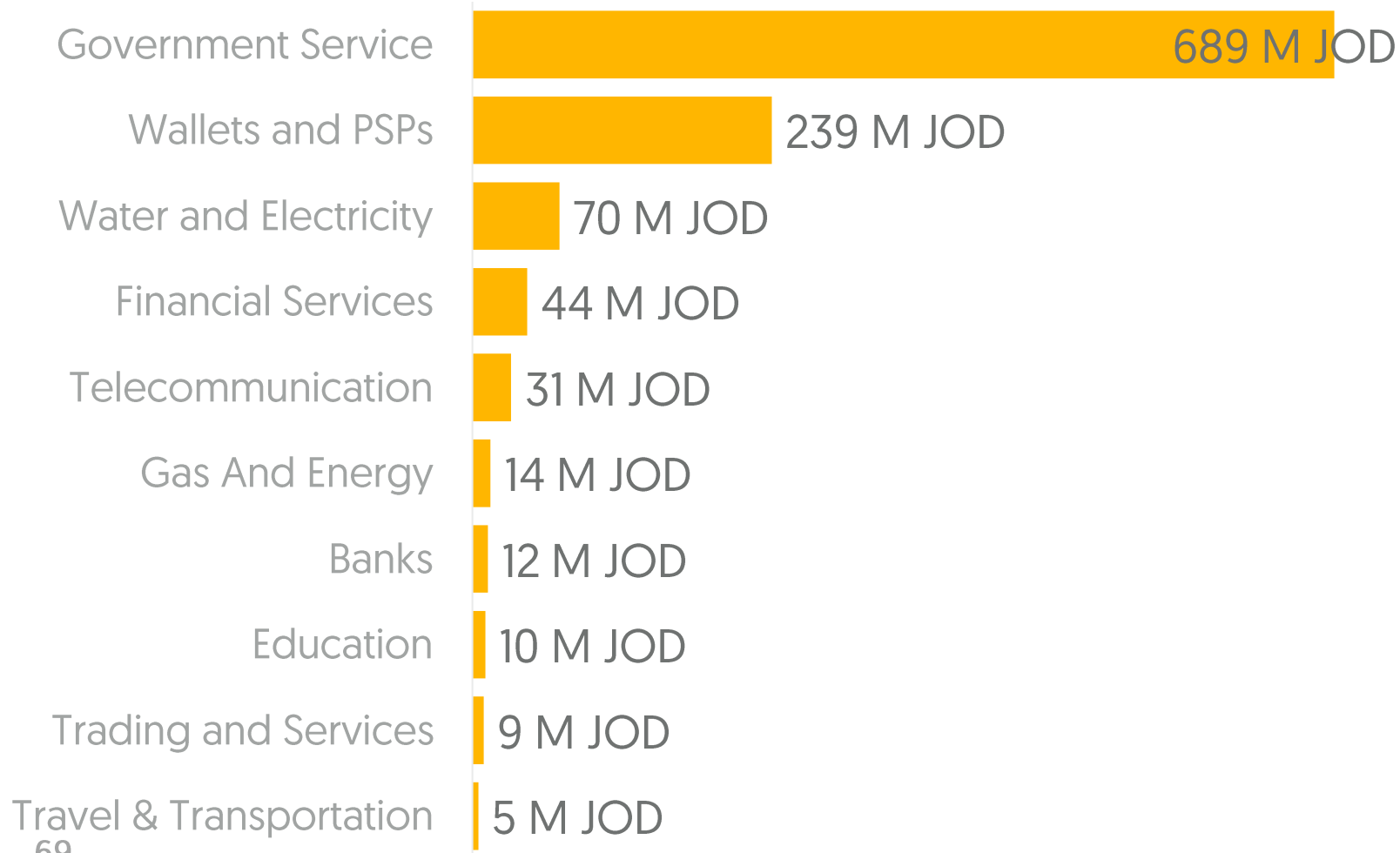
4.7%



Decrease in the value of transactions in the last month

eFAWATEERcom Value of Transactions

Value of Transactions by Category



eFAWATEERcom Value of Transactions

Percentage Based on Payment Method

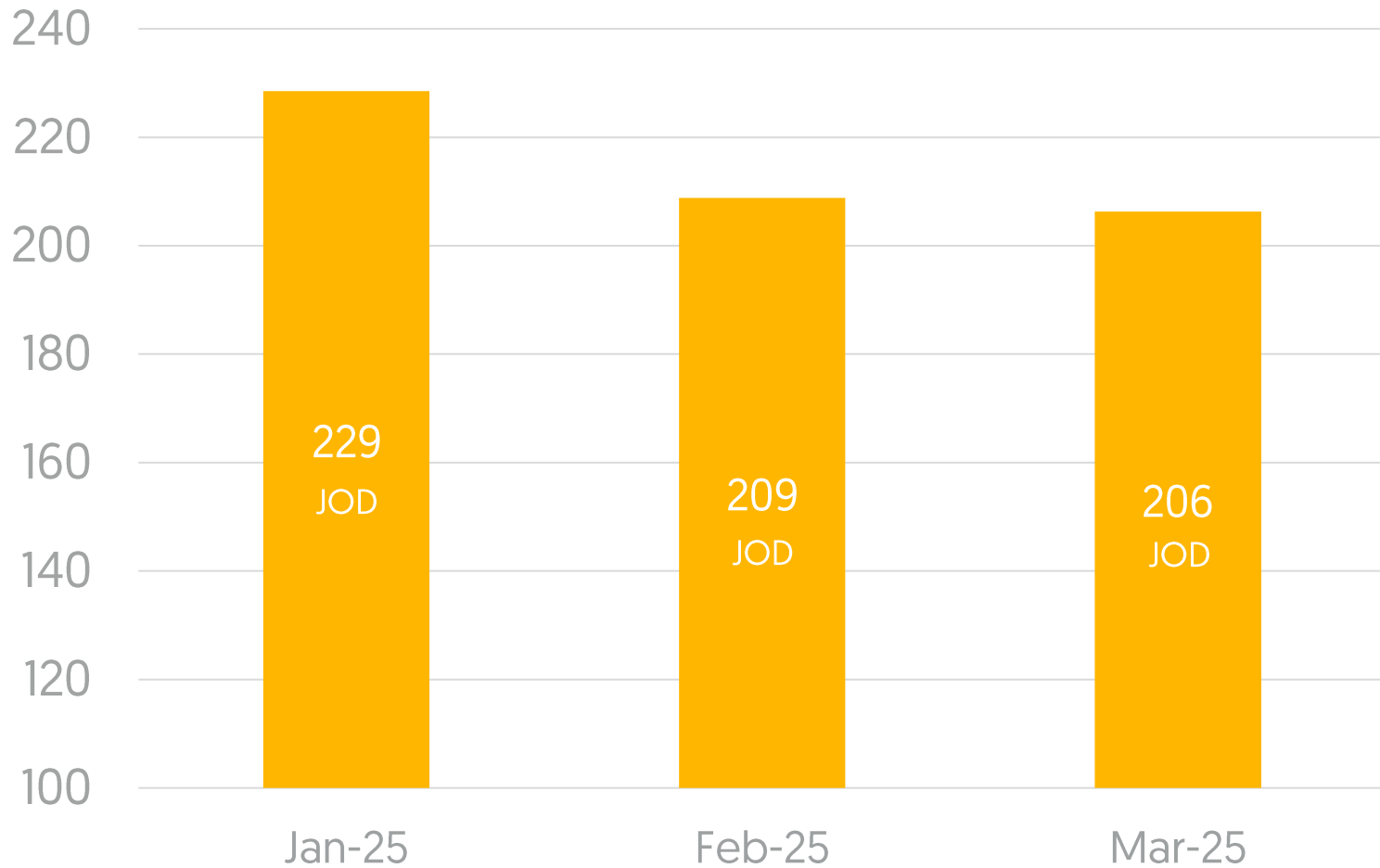
20.8%
236.2M JOD
Cash Payments



79.2%
898.2M JOD
Digital Payments

eFAWATEERcom Transactions

Average Value of Transactions Over the Past 3 Months





ACH
Automated Clearing House

Monthly Report

March 2025

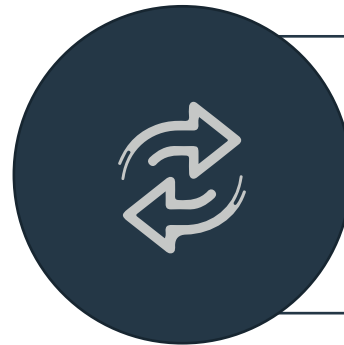
72

Automated Clearing House



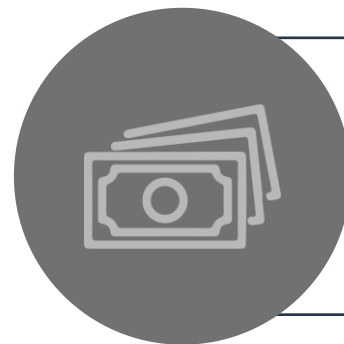
03.2025

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



Number of Transactions

2.98M



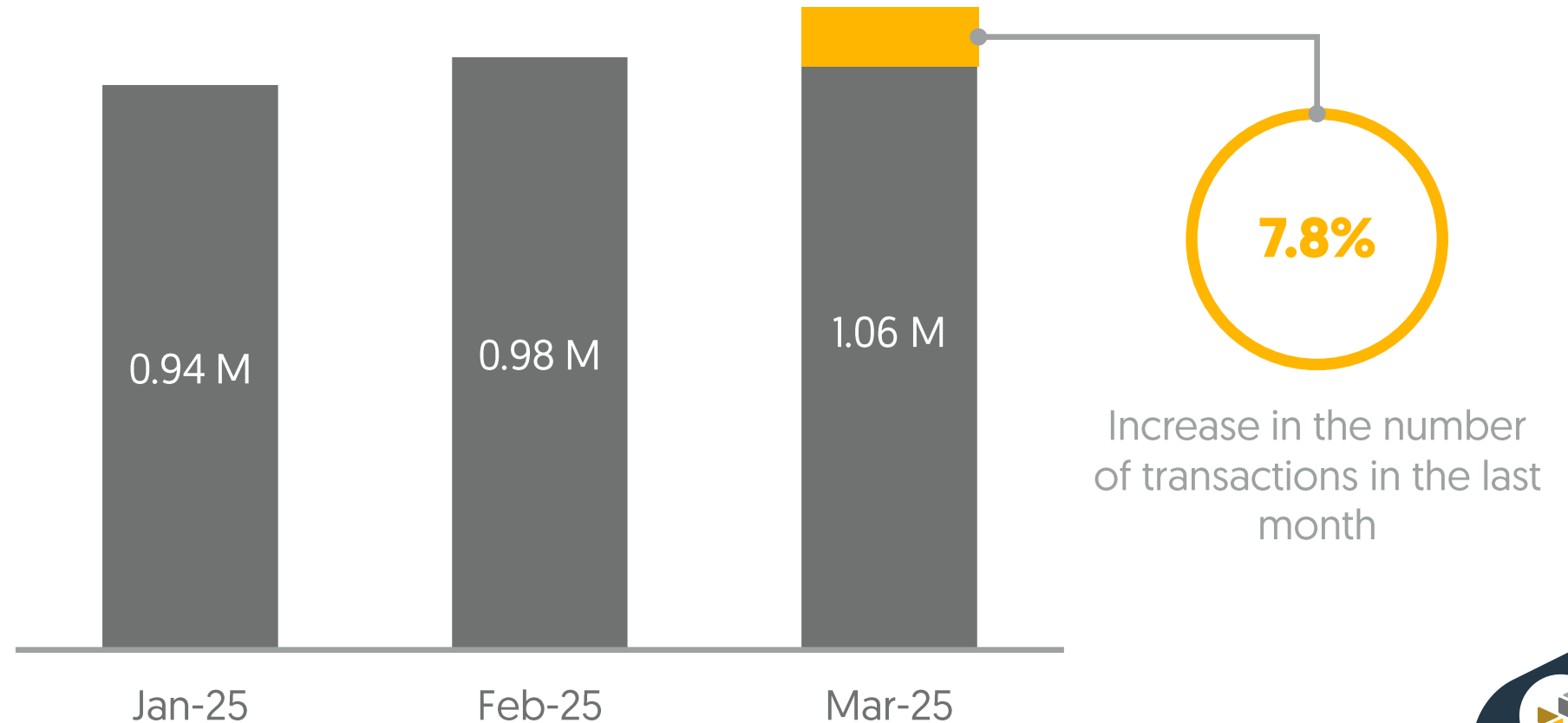
Value of Transactions

2.41B_{JOD}



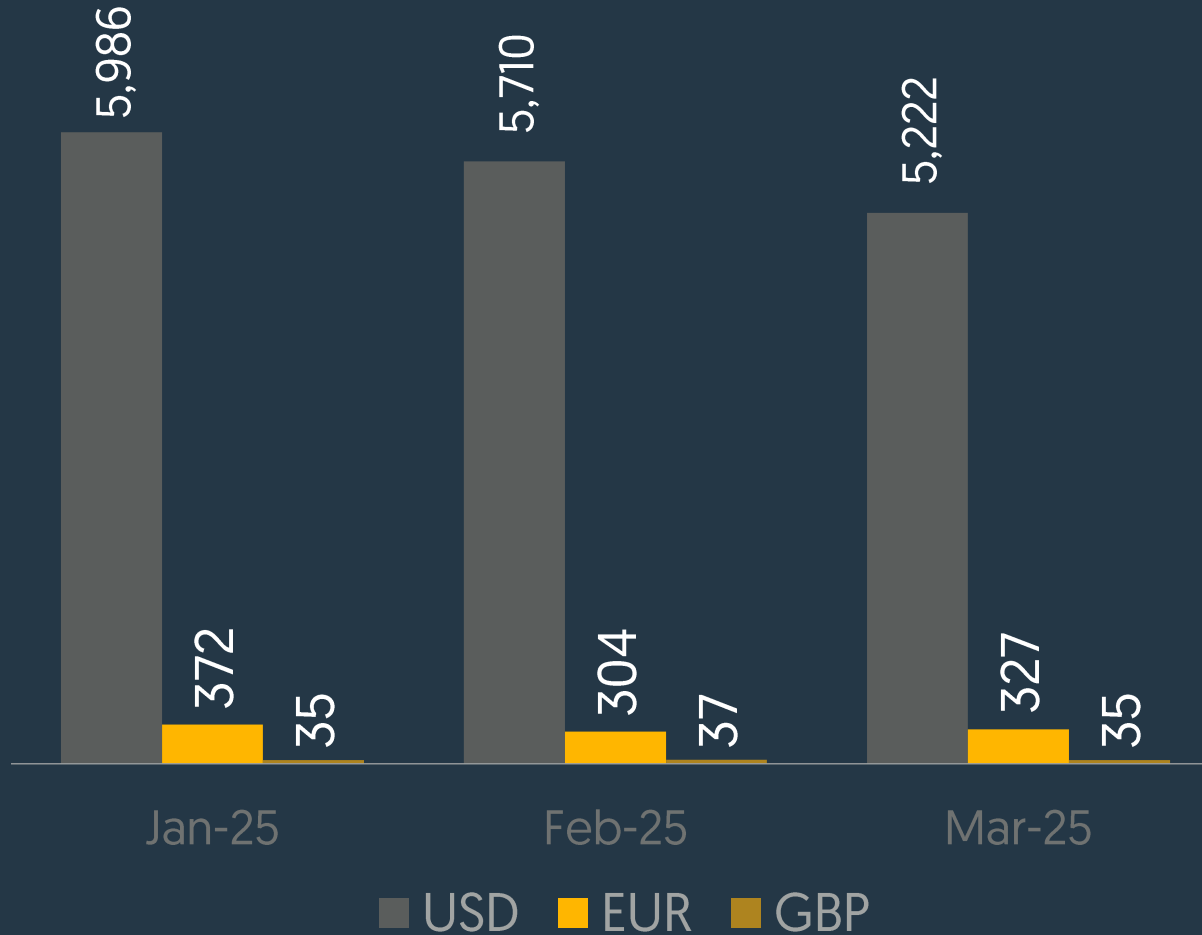
ACH Transactions

Total Number of Jordanian Dinar Transactions Over the Past 3 Months



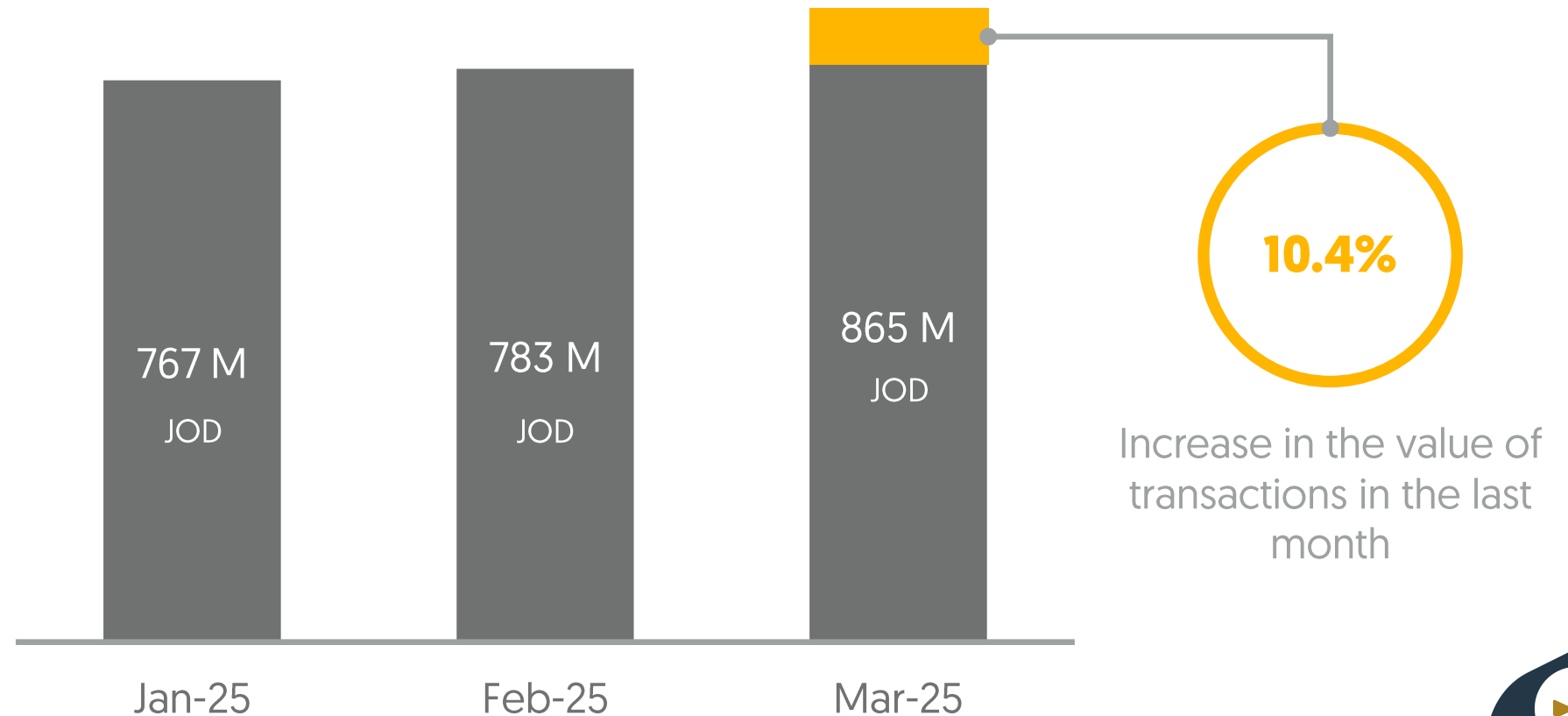
ACH Transactions

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



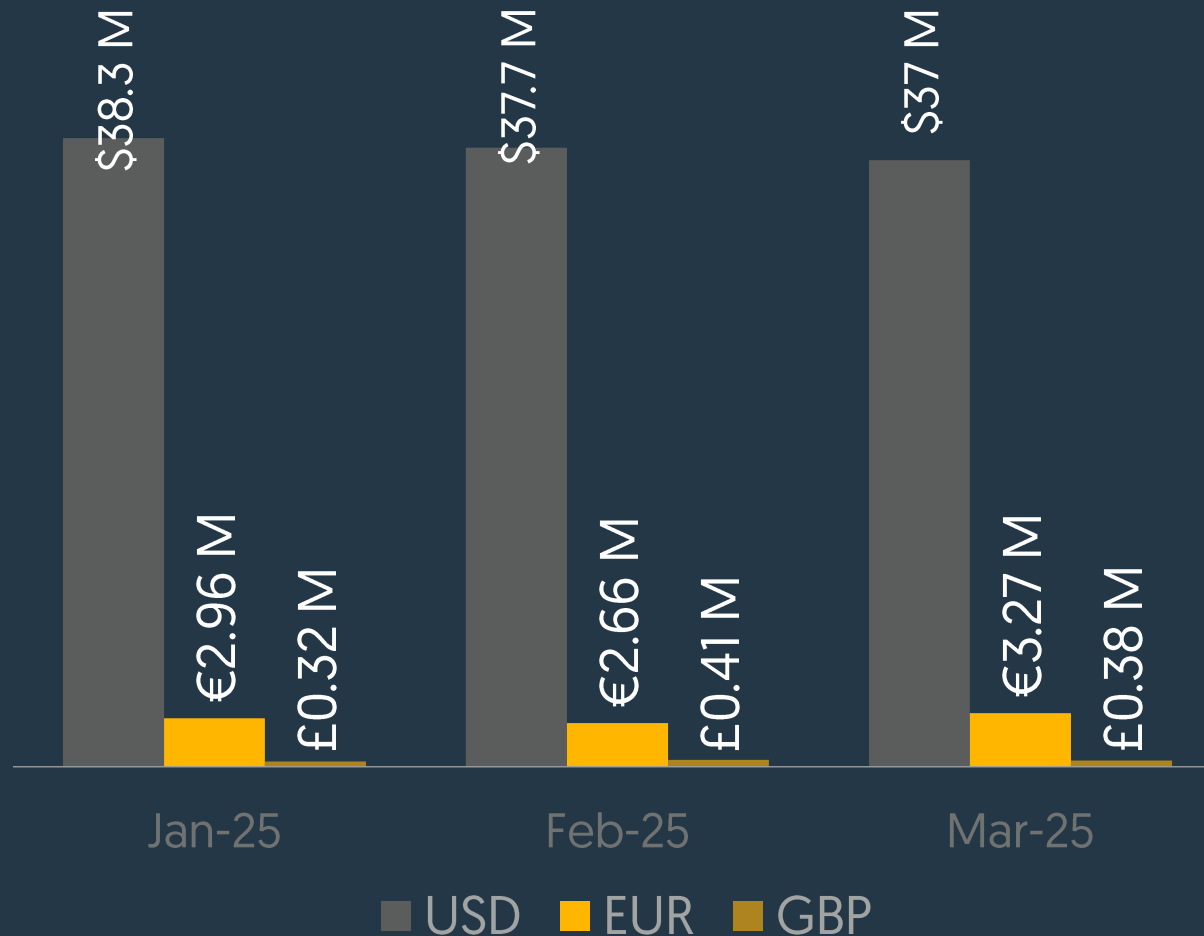
ACH Transactions

Total Value of Jordanian Dinar Transactions Over the Past 3 Months



ACH Transactions

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



78



ECCCU
Electronic Cheque Clearing Unit

Monthly Report

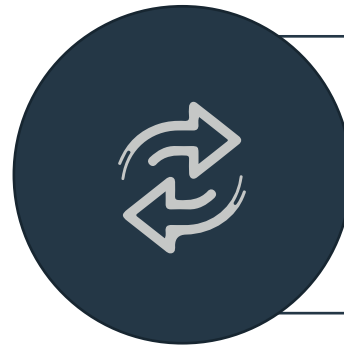
March 2025

Electronic Cheque Clearing Unit



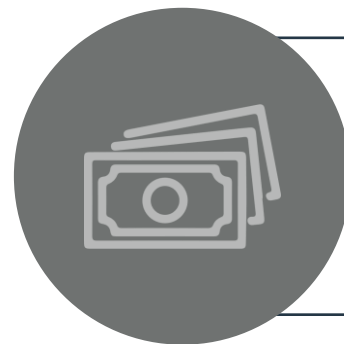
03.2025

Total Number and Value of Transactions Since the Beginning of 2024



Number of Transactions

1.43M



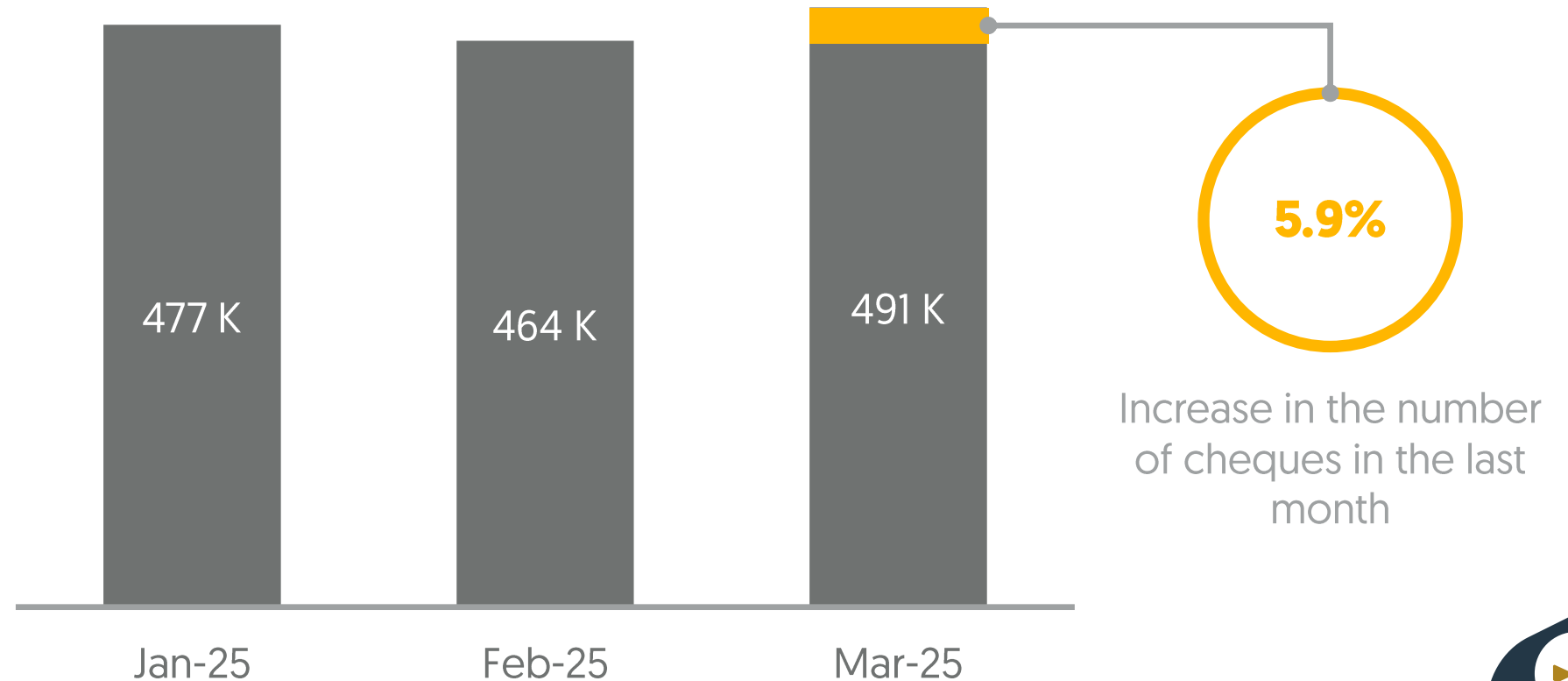
Value of Transactions

9.67B_{JOD}



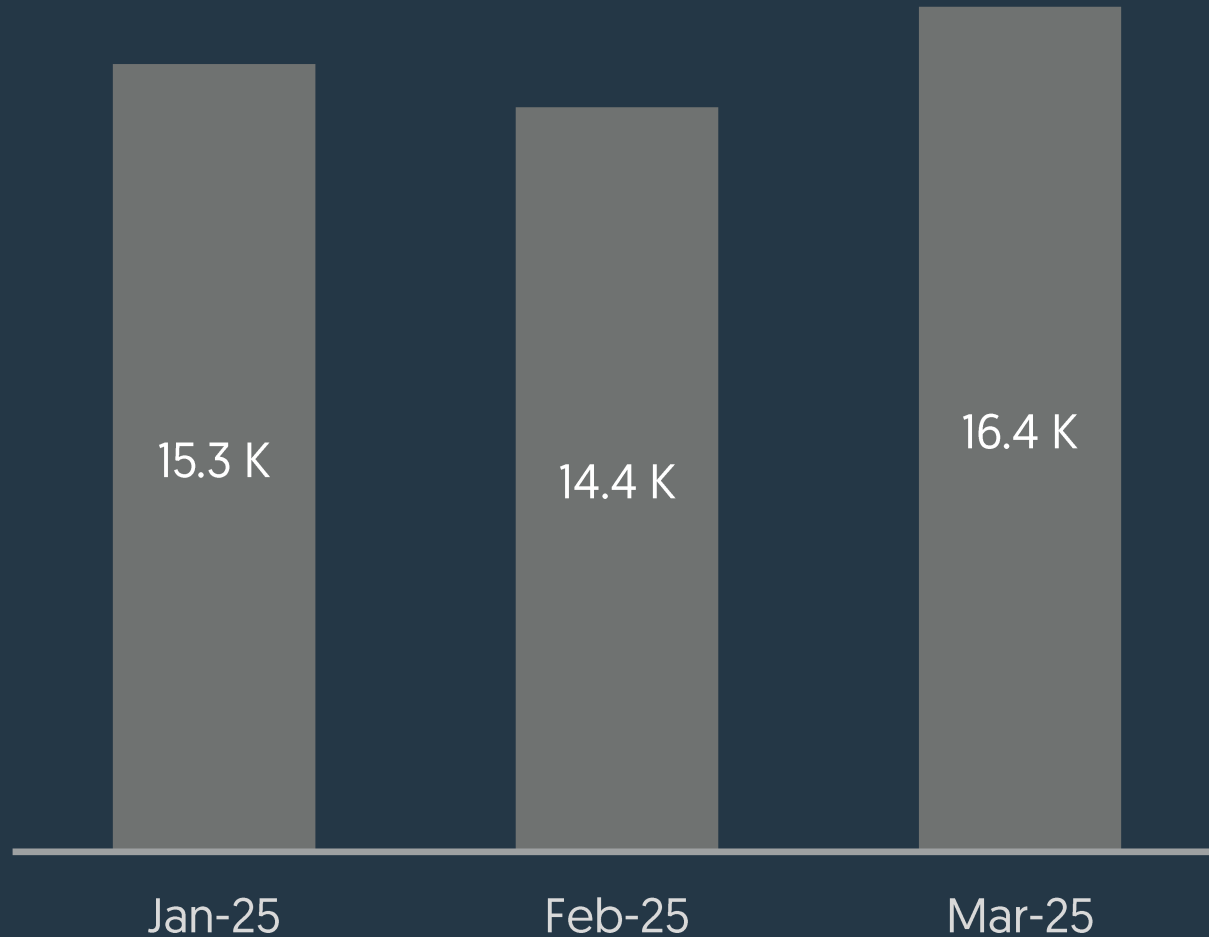
ECCU Cheques

Total Number of Inward Cheques Over the Past 3 Months



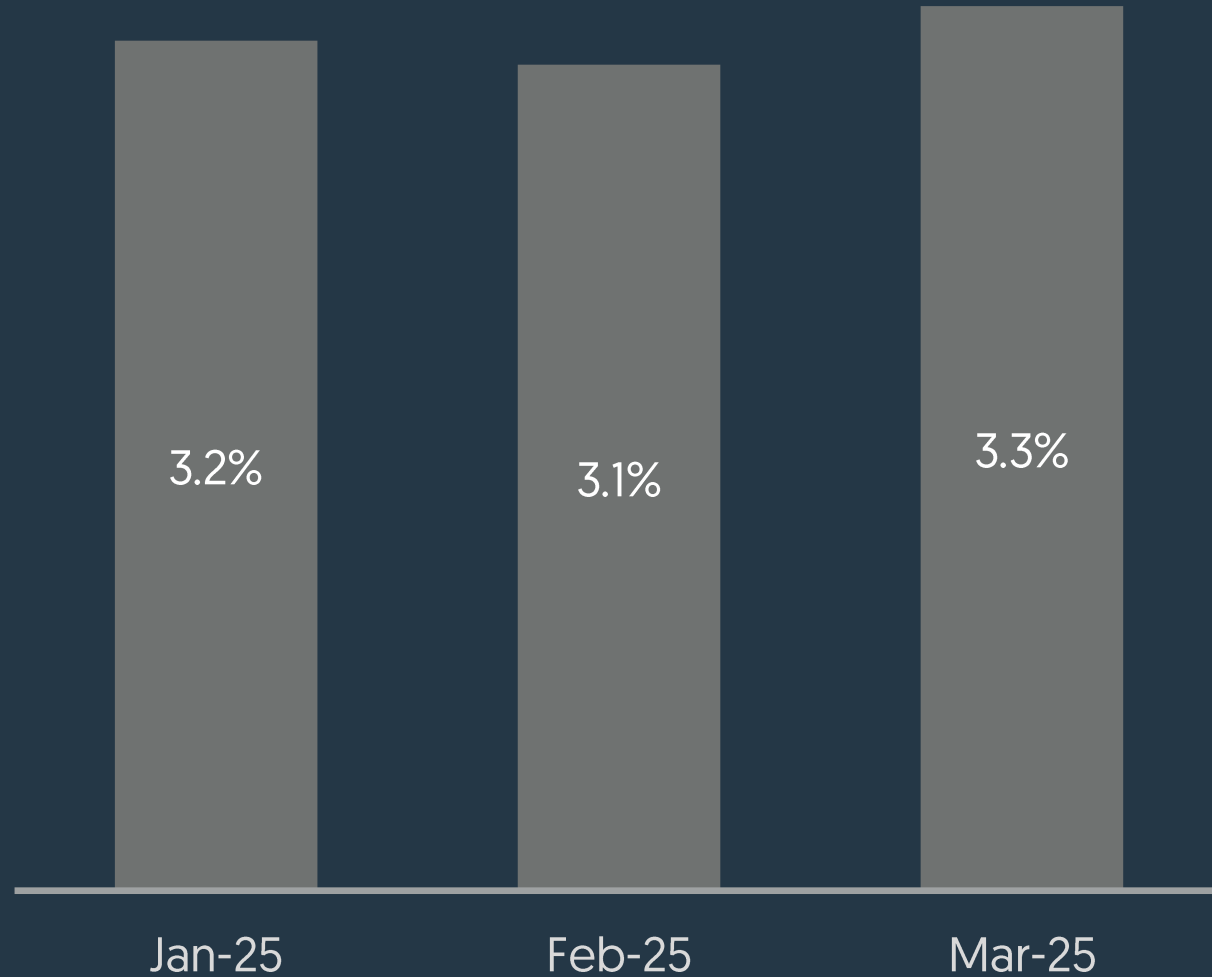
ECCU Returned Cheques

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



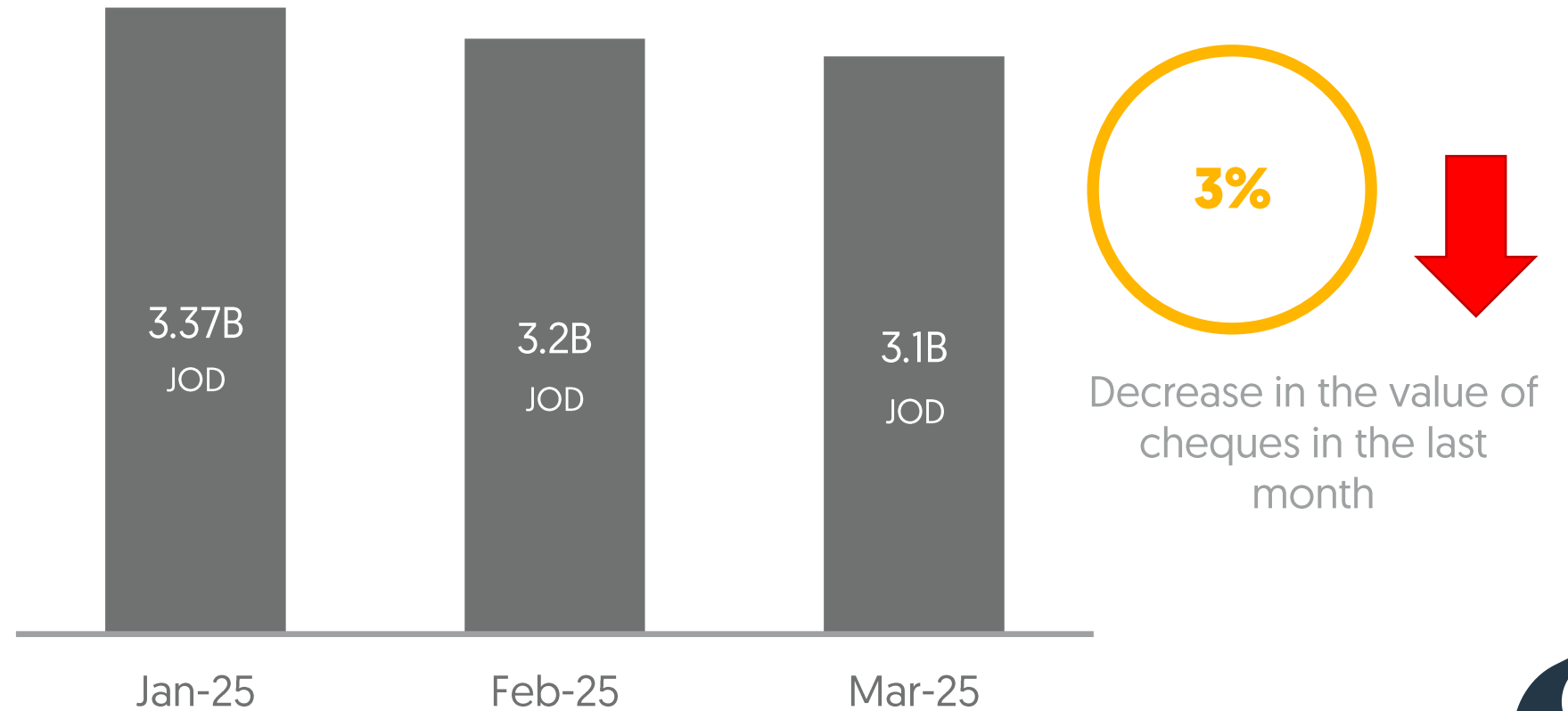
ECCU Cheques

Total Number of Returned Cheques due to Financial and Technical Reasons



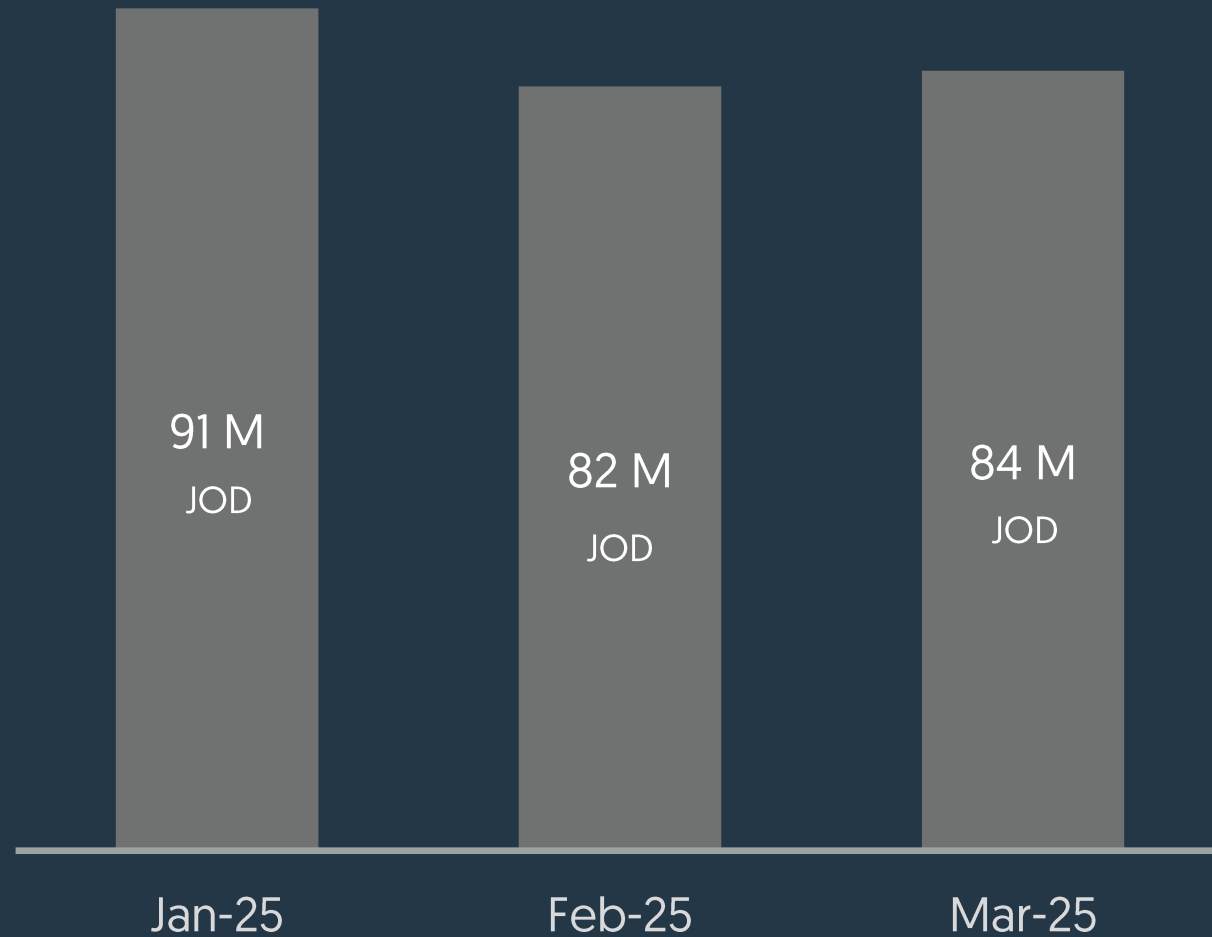
ECCU Cheques

Total Value of Inward Cheques Over the Past 3 Months



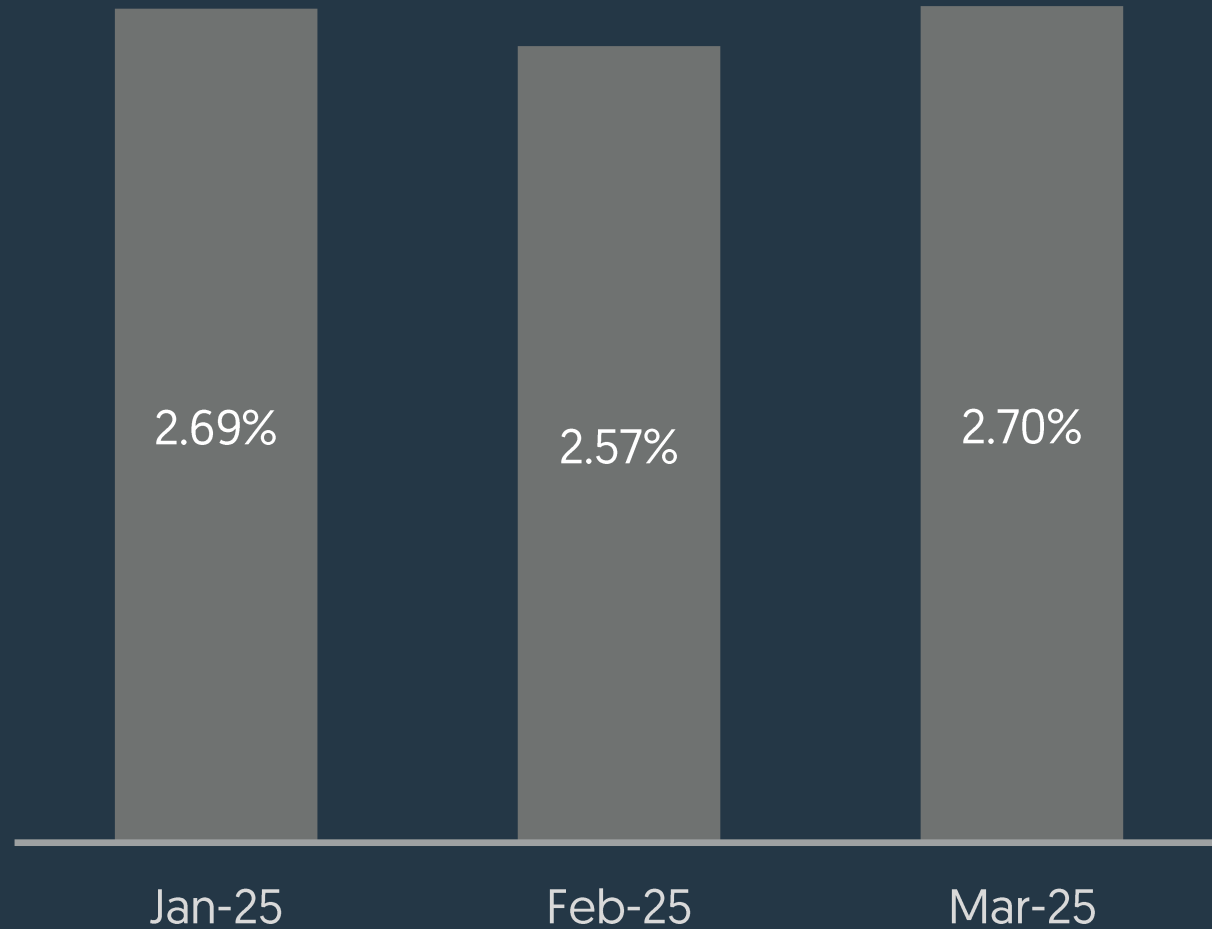
ECCU Returned Cheques

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

29.6%
24.8M_{JOD}
Technical
Reasons



70.4%
59.1M_{JOD}
Financial
Reasons