



Jordan Payments & Clearing Company

Payment Systems Monthly Reports

April 2025



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Automated Clearing House

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ECCU
Electronic Cheque Clearing Unit



Systems Summary

Monthly Report

April 2025

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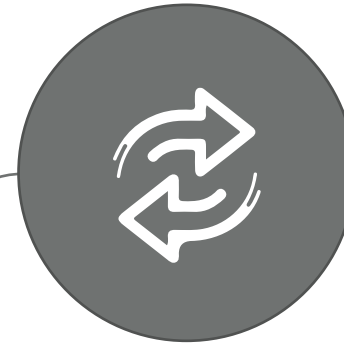
04.2025

CliQ Summary



Number of
Users

1.81M



Number of
Transactions

11.52M



Value of
Transactions

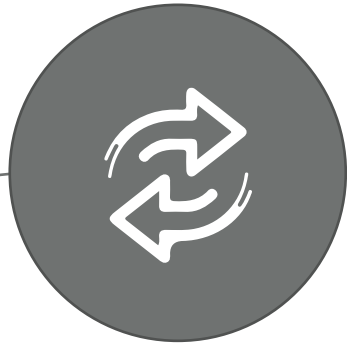
1.48B_{JOD}

JoMoPay Summary



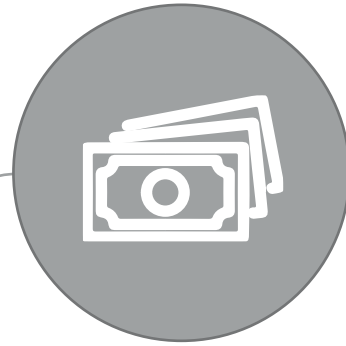
Number of
Users

2.63M



Number of
Transactions

6.99M



Value of
Transactions

469M_{JOD}



Number of
Users

4.68M



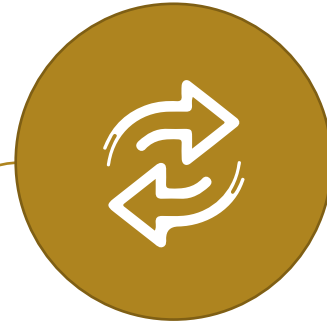
Number of
Billers

611



Number of
Services

2,104



Number of
Transactions

6.54M



Value of
Transactions

1.57B_{JOD}



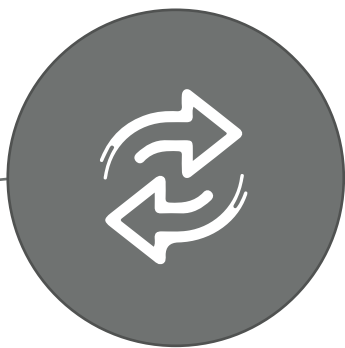
ACH Summary

Automated Clearing House



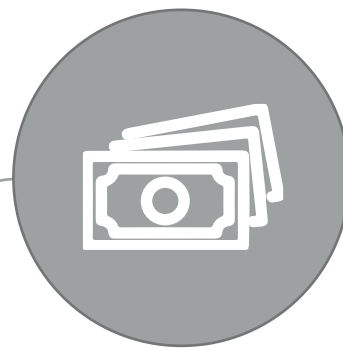
Total Number of
Transactions

0.94M



Number of JOD
Transactions

0.93M



Value of JOD
Transactions

782M_{JOD}



ECCCU
Electronic Cheque Clearing Unit

Summary



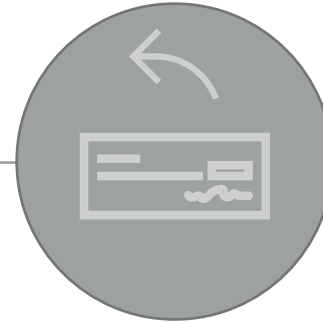
Number of
Cheques

588K



Value of
Cheques

3.48B_{JOD}



Number of
Returned Cheques

21.7K



Value of Returned
Cheques

119M_{JOD}



Monthly Report

April 2025

Instant Payment System for
Transfers Issued by Banks

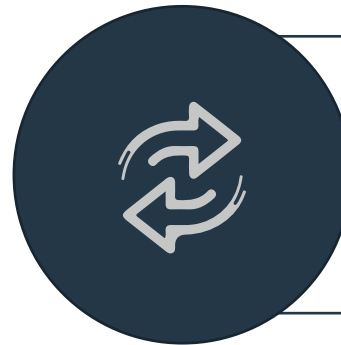
9



04.2025

Total Number and Value of Transactions Since the Beginning of 2025

Transfers Issued by Banks



Number of Transactions

43.85M

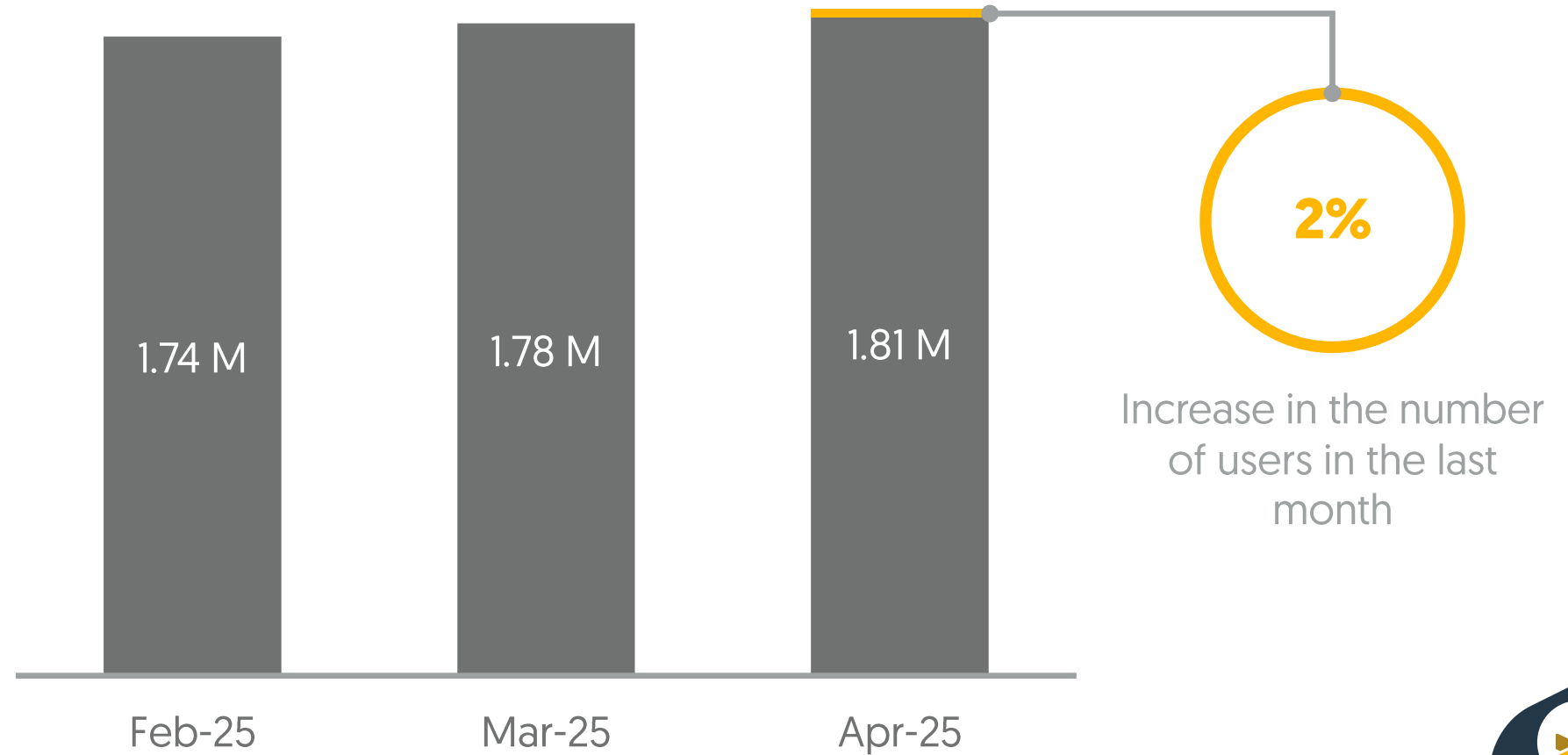


Value of Transactions

5.66B_{JOD}

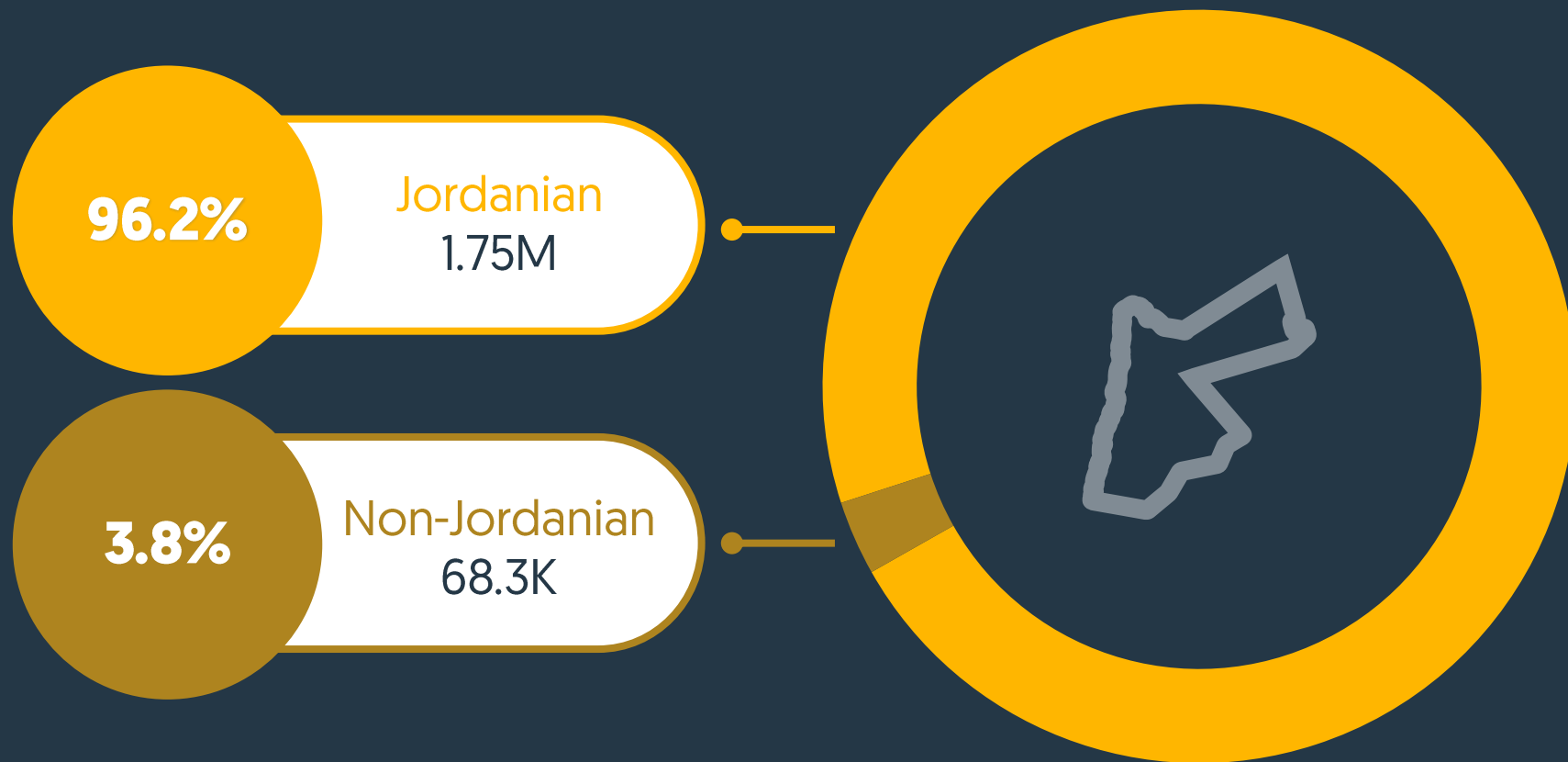
CliQ Users

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%
1.13M
Male Users

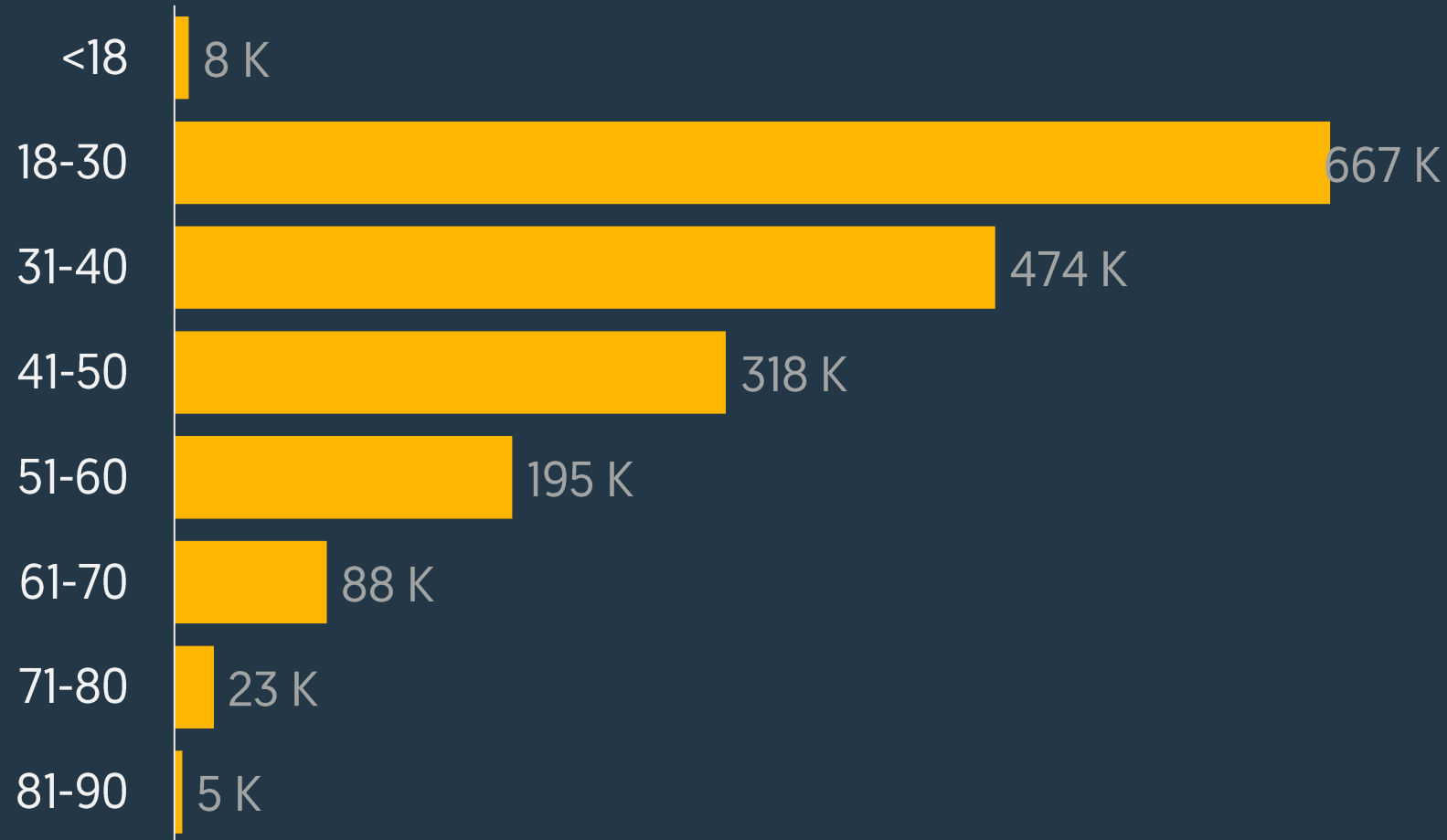


35.1%
0.64M
Female Users



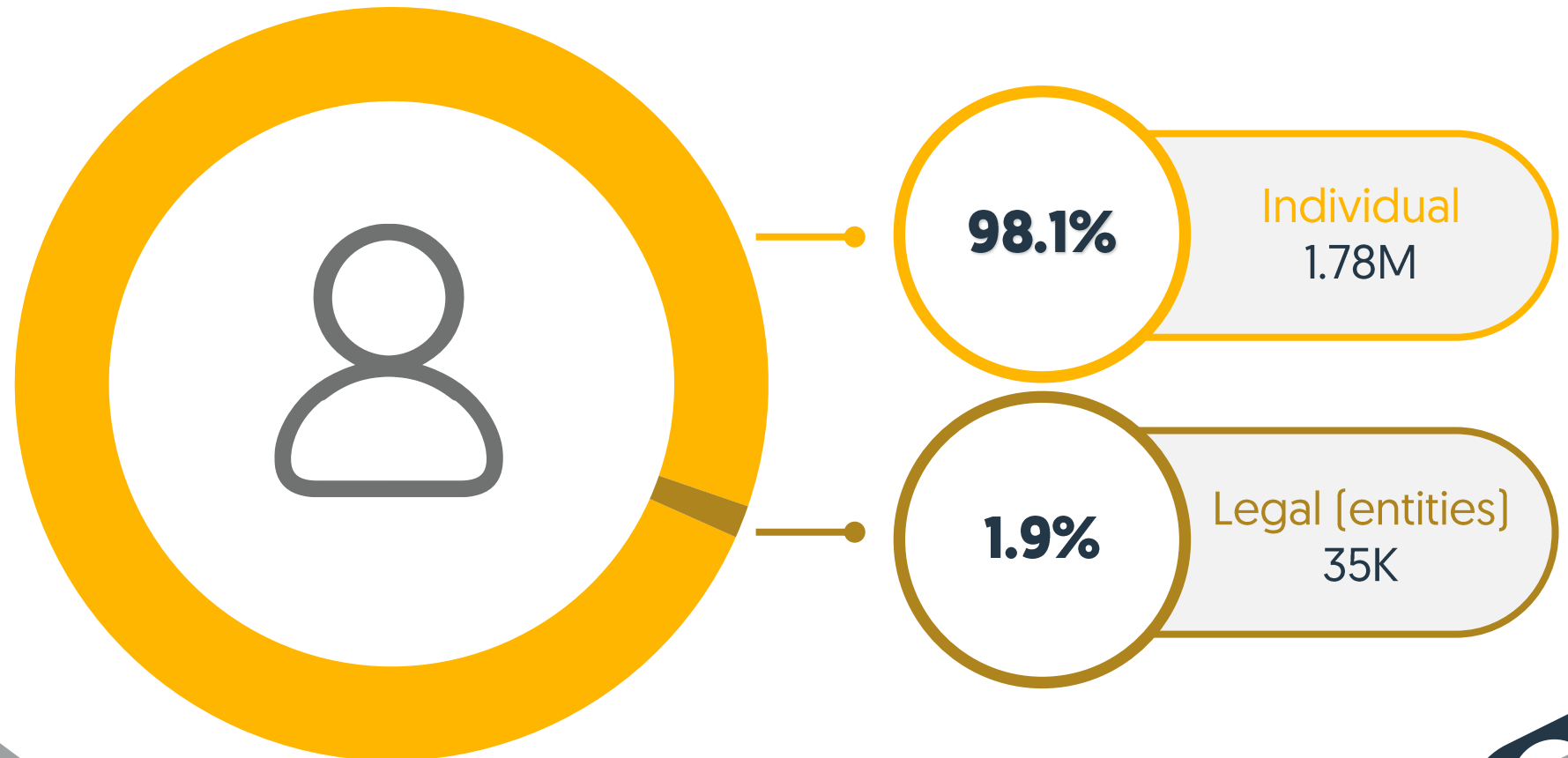
CliQ Users

Number of Users Based on Age Group



CliQ Users

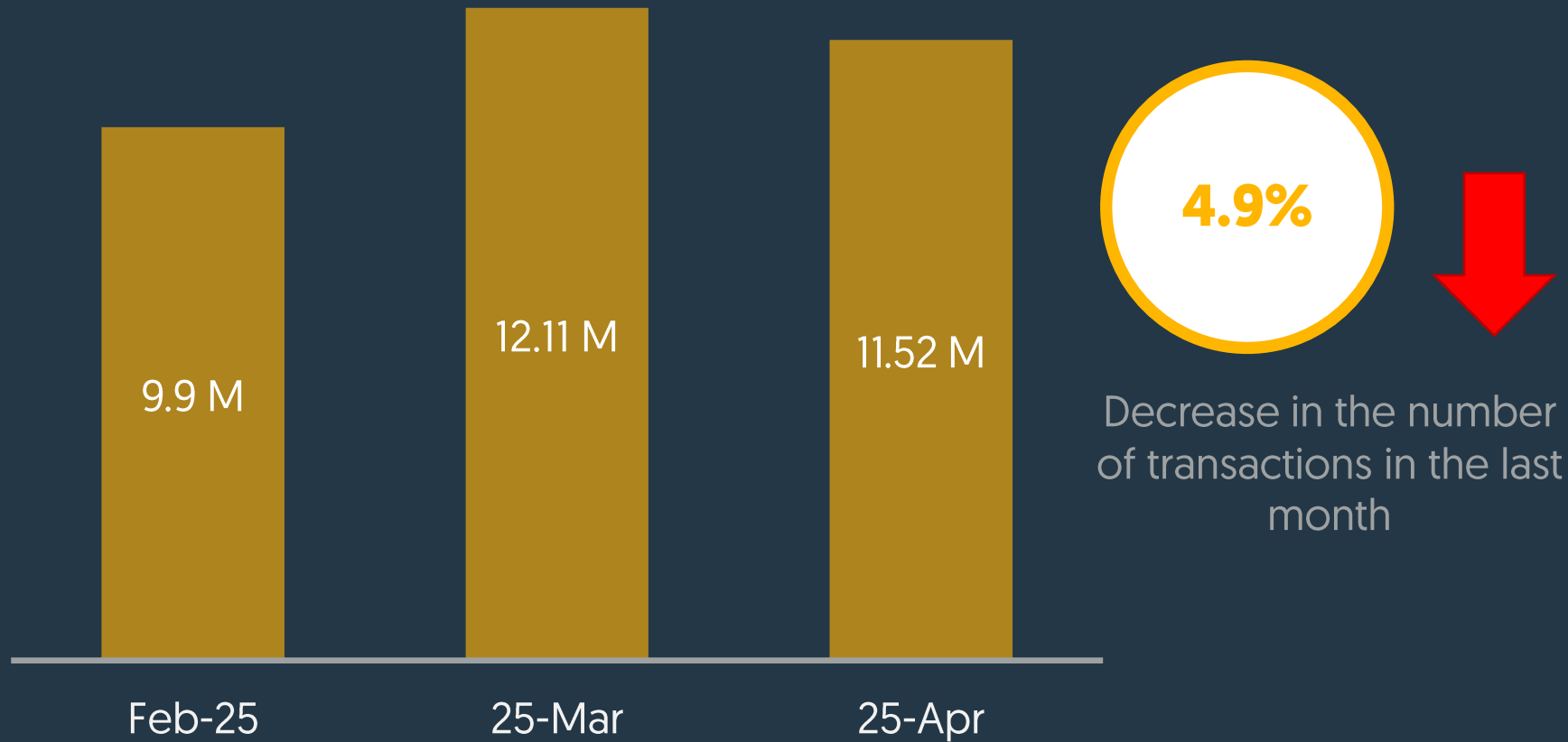
Percentage of Users Based on Customer Type



CliQ Number of Transactions

Total Number of Transactions Over the Past 3 Months

Transfers Issued by Banks



CliQ Number of Transactions

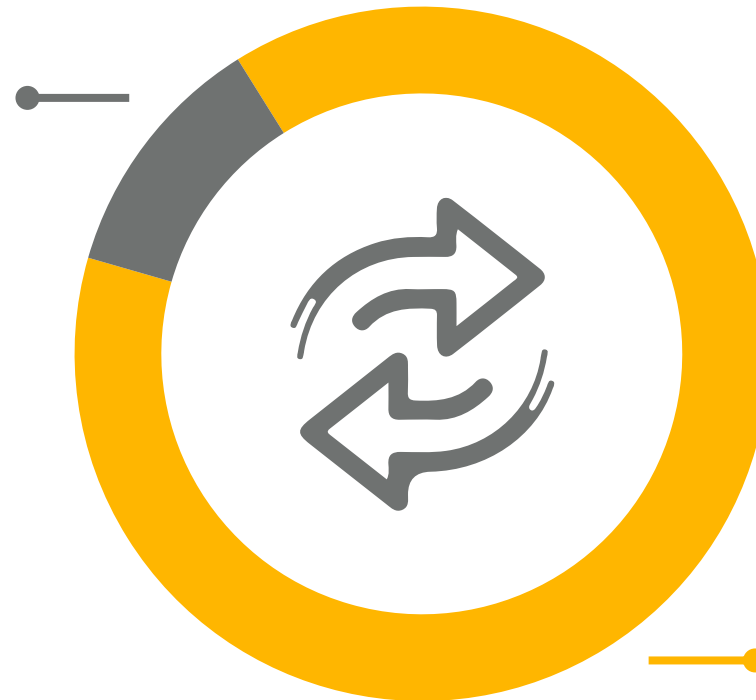
Percentage Based on Transaction Type

Transfers Issued by Banks

15.1%

1.74M

Purchases



84.9%

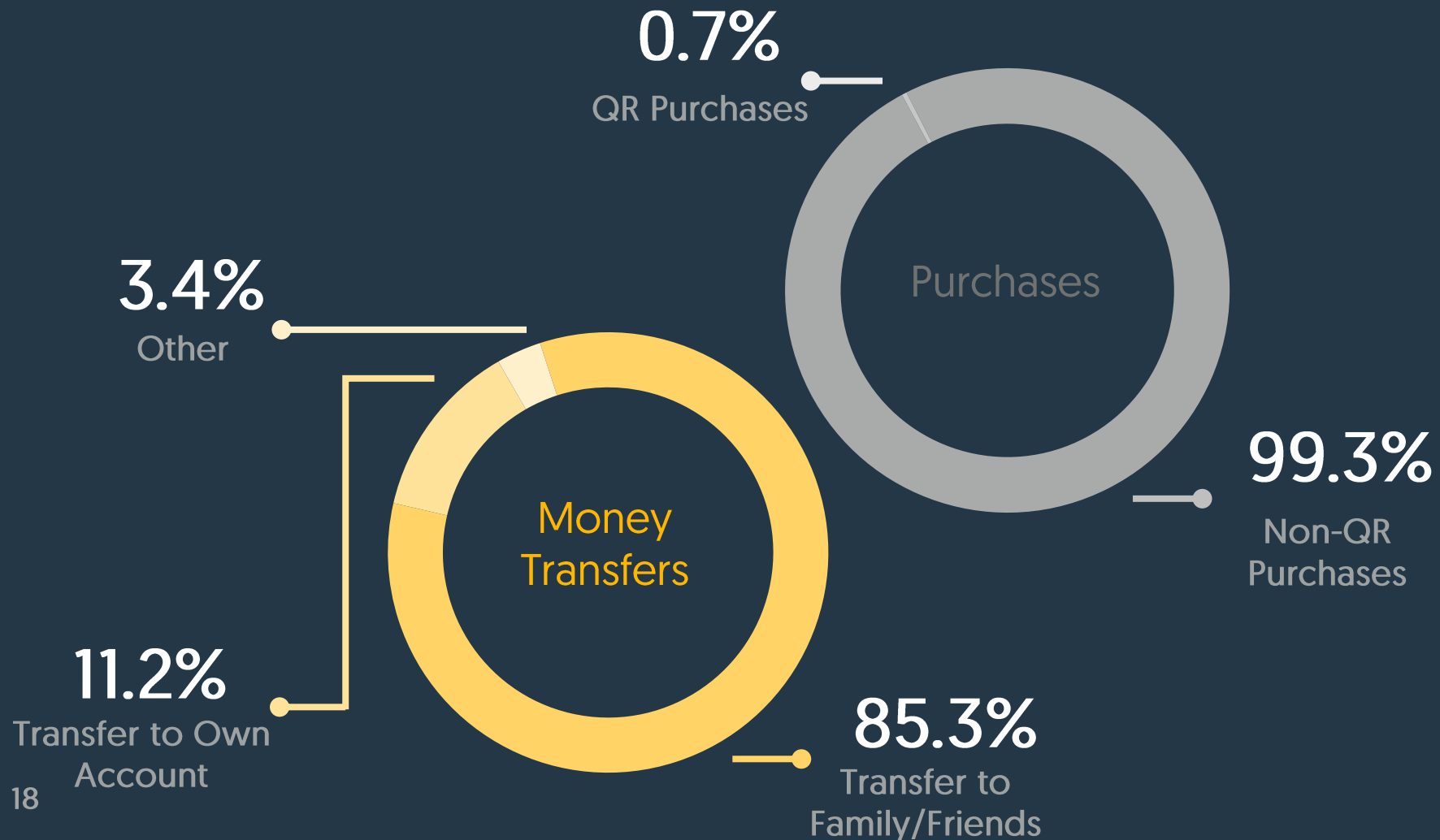
9.78M

Money Transfers

CliQ Number of Transactions

Percentage Based on Transaction Type Sub-Category

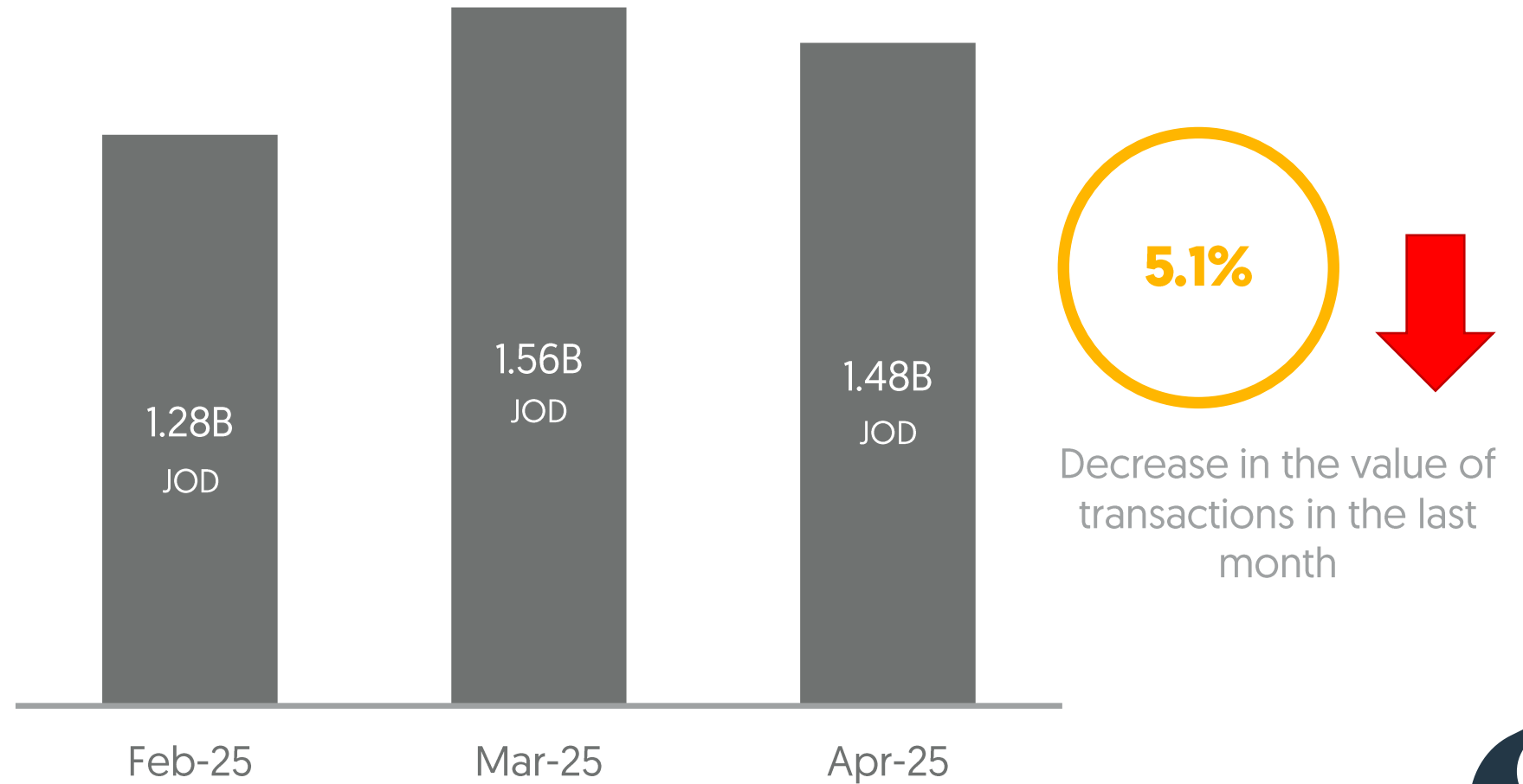
Transfers Issued by Banks



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

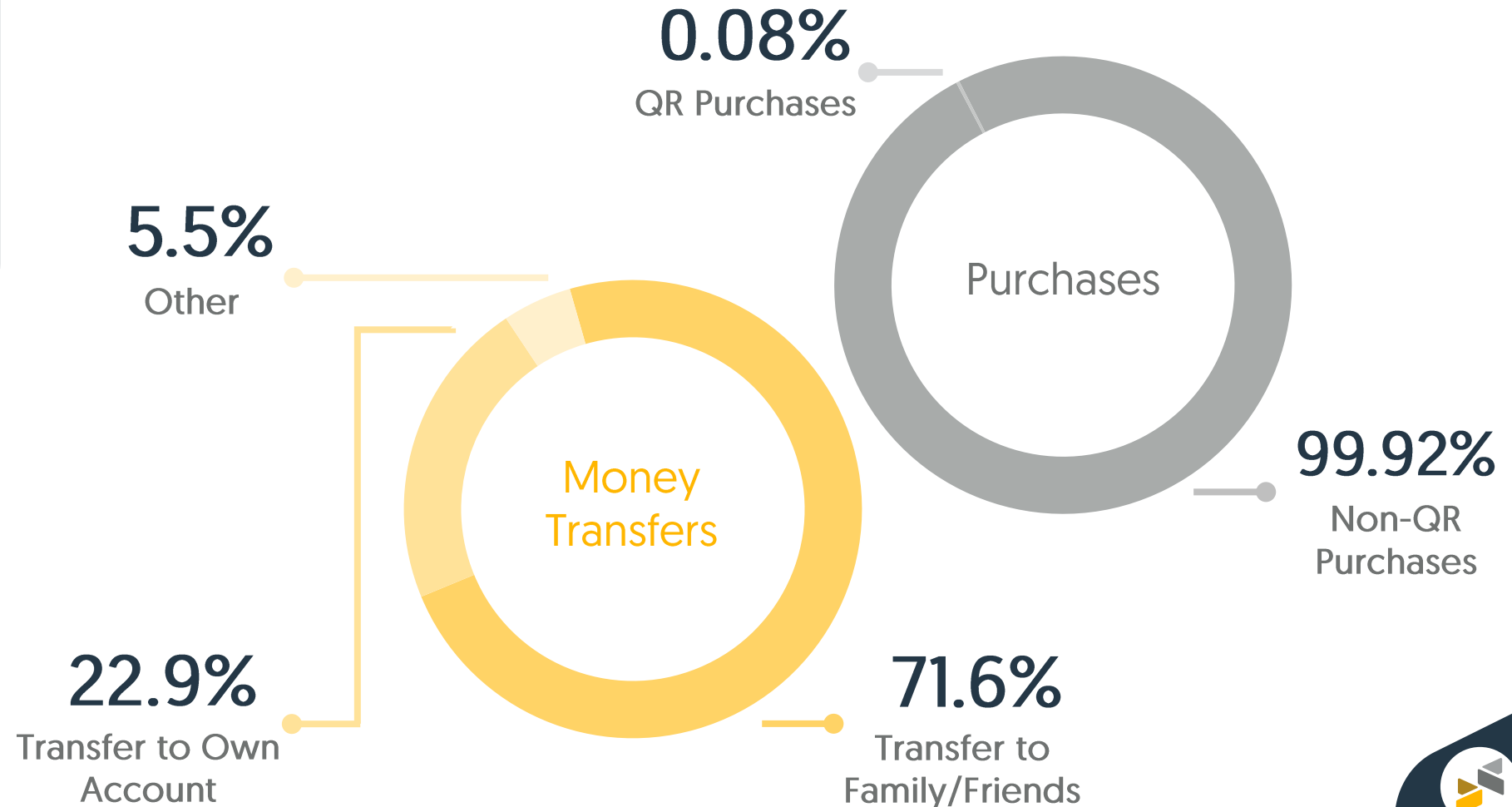
Transfers Issued by Banks



CliQ Value of Transactions

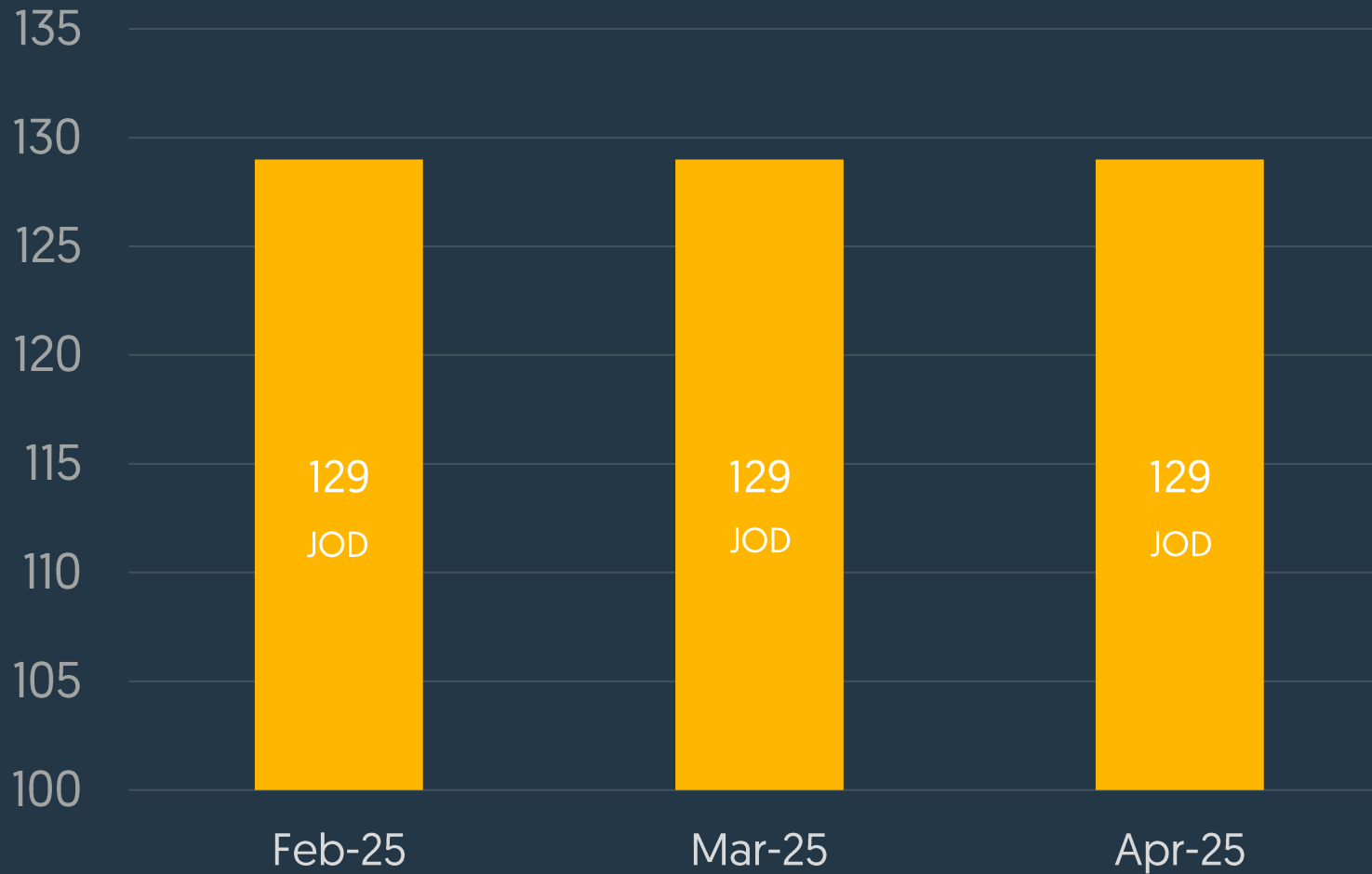
Percentage Based on Transaction Type Sub-Category

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

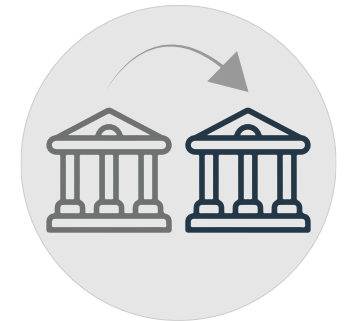
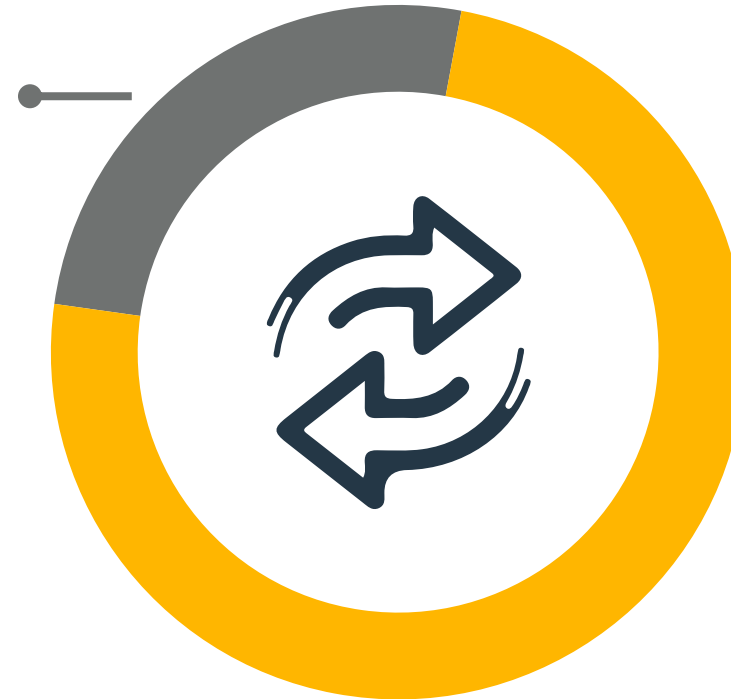
Transfers Issued by Banks



26.3%

1.84M

On Us



73.7%

5.16M

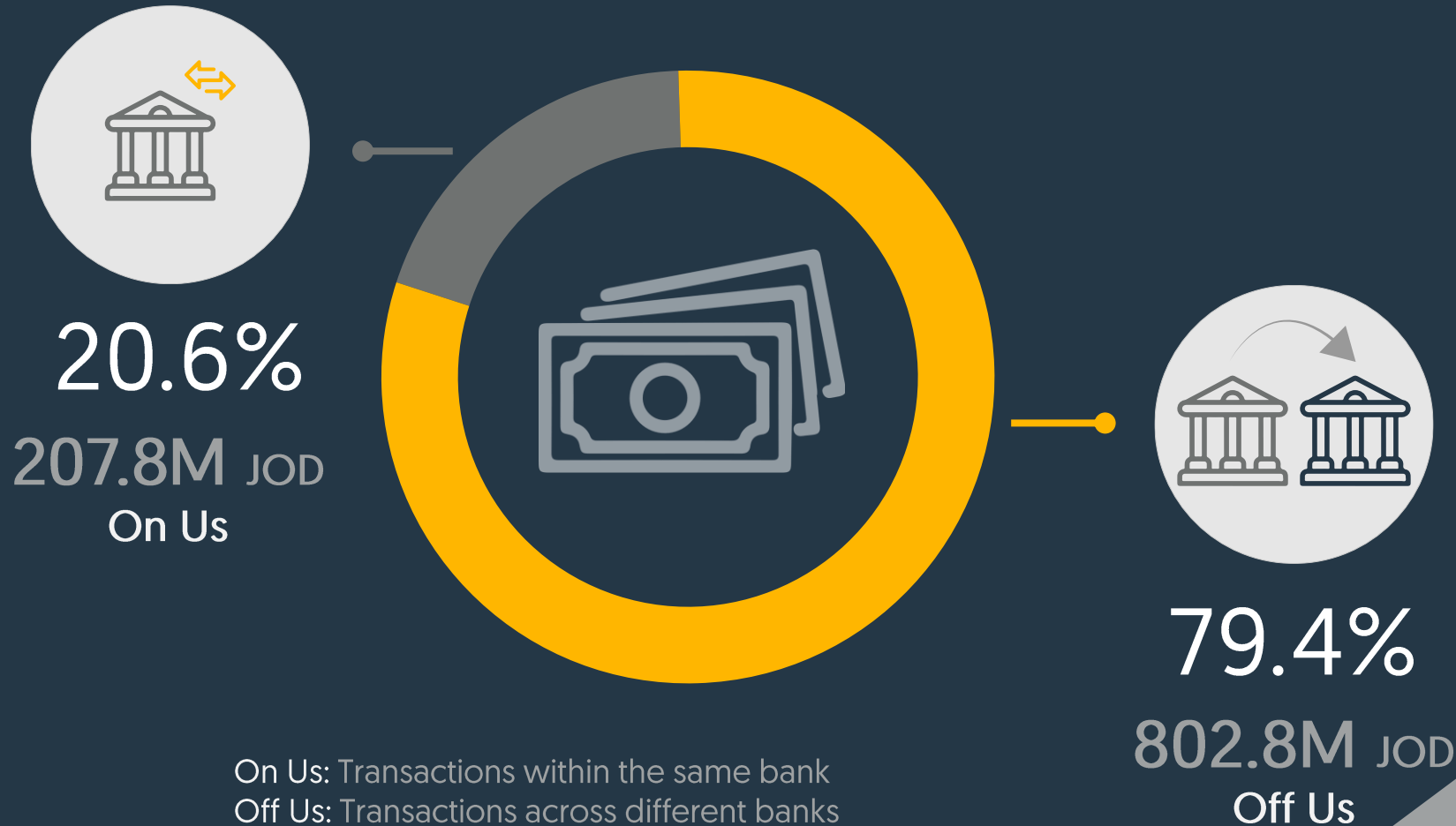
Off Us

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





JoMoPay
Jordan Mobile Payment

Monthly Report

April 2025

Jordan Mobile Payments Switch for
Transfers Issued by Mobile Wallets

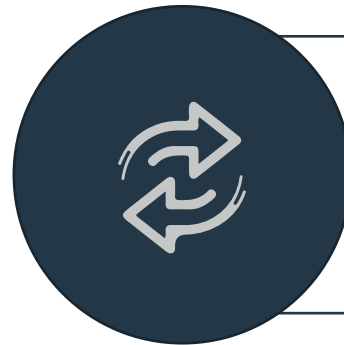
25



04.2025

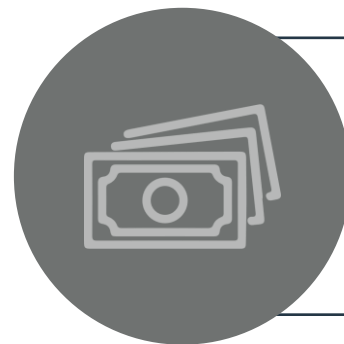
Total Number and Value of Transactions Since the Beginning of 2025

Transfers Issued by Mobile Wallets



Number of Transactions

26.58M



Value of Transactions

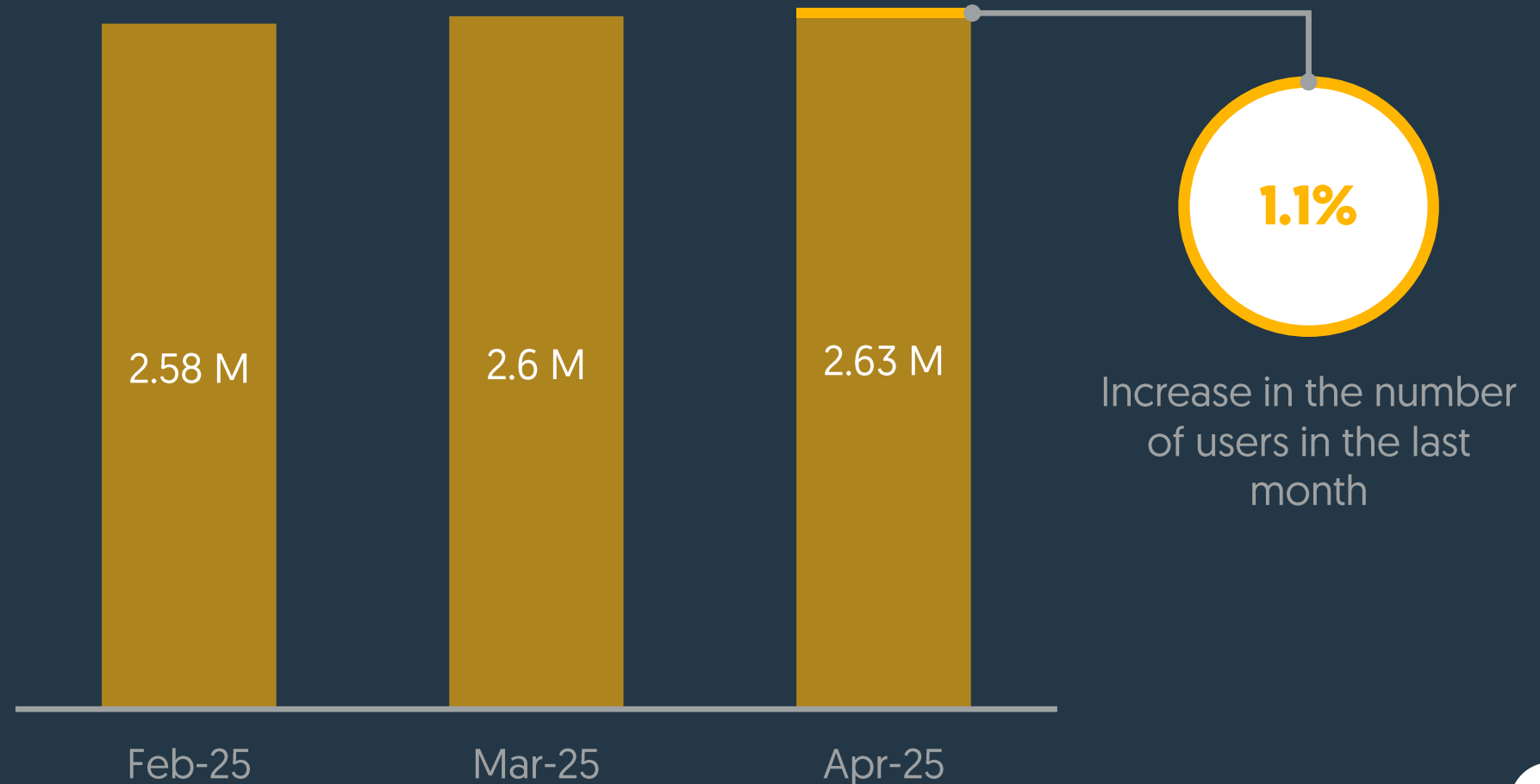
1.91B_{JOD}





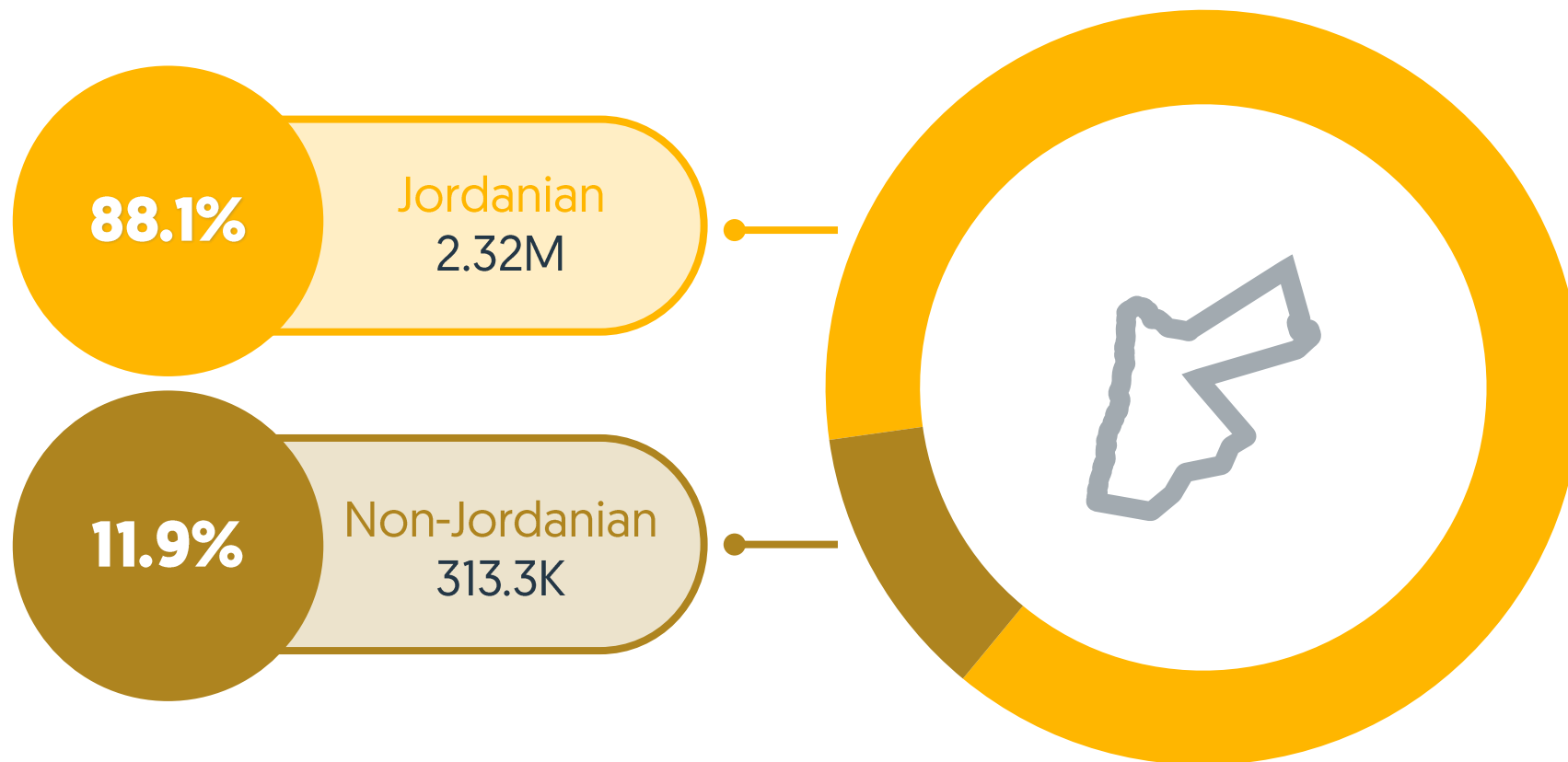
JoMoPay Users

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

50.2%

1.32M
Male Users



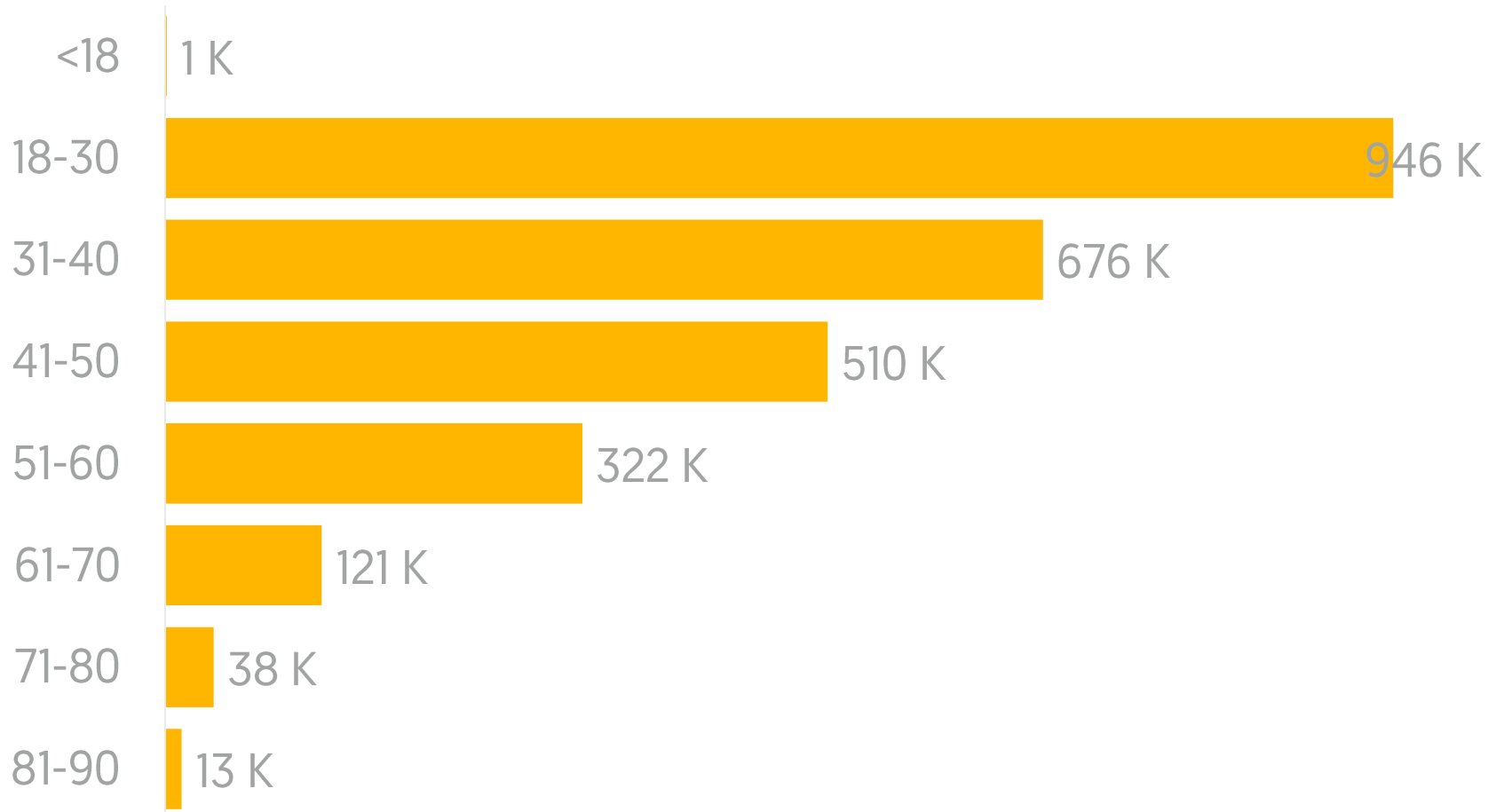
49.4%

1.3M
Female Users



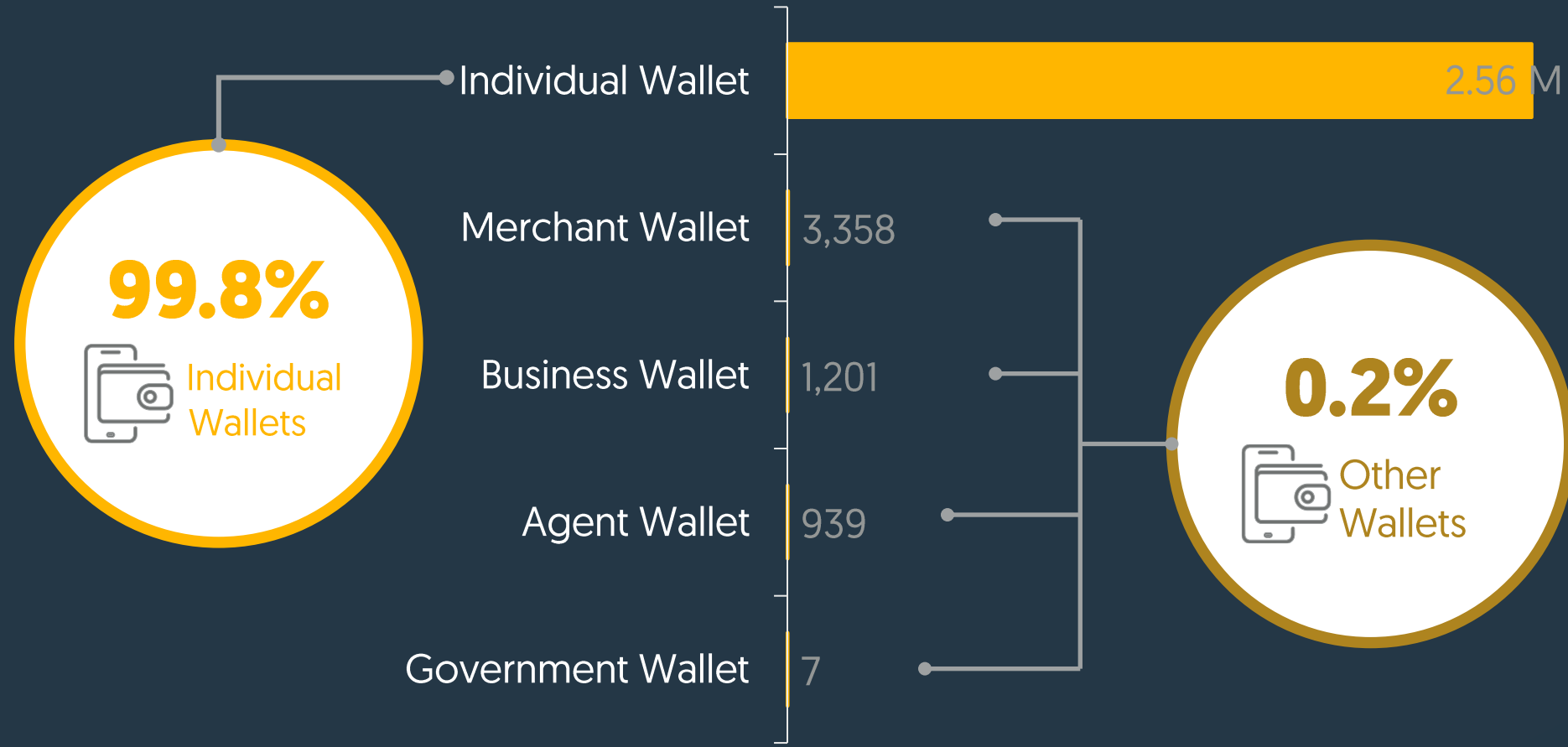
JoMoPay Users

Number of Users Based on Age Group



JoMoPay Users

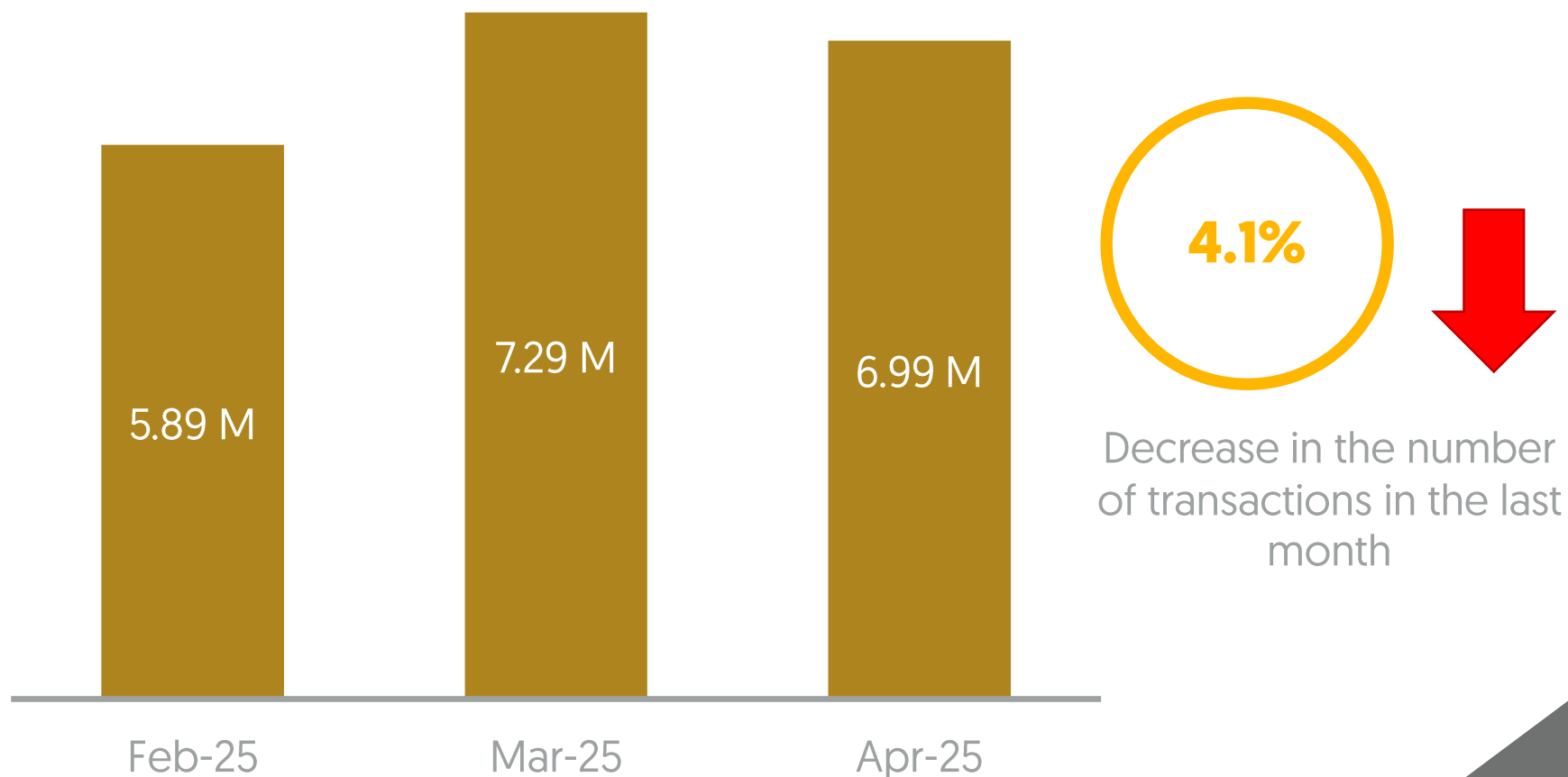
Number of Wallets Based on Wallet Type



JoMoPay Number of Transactions

Total Number of Transactions Over the Past 3 Months

Transfers Issued by Mobile Wallets

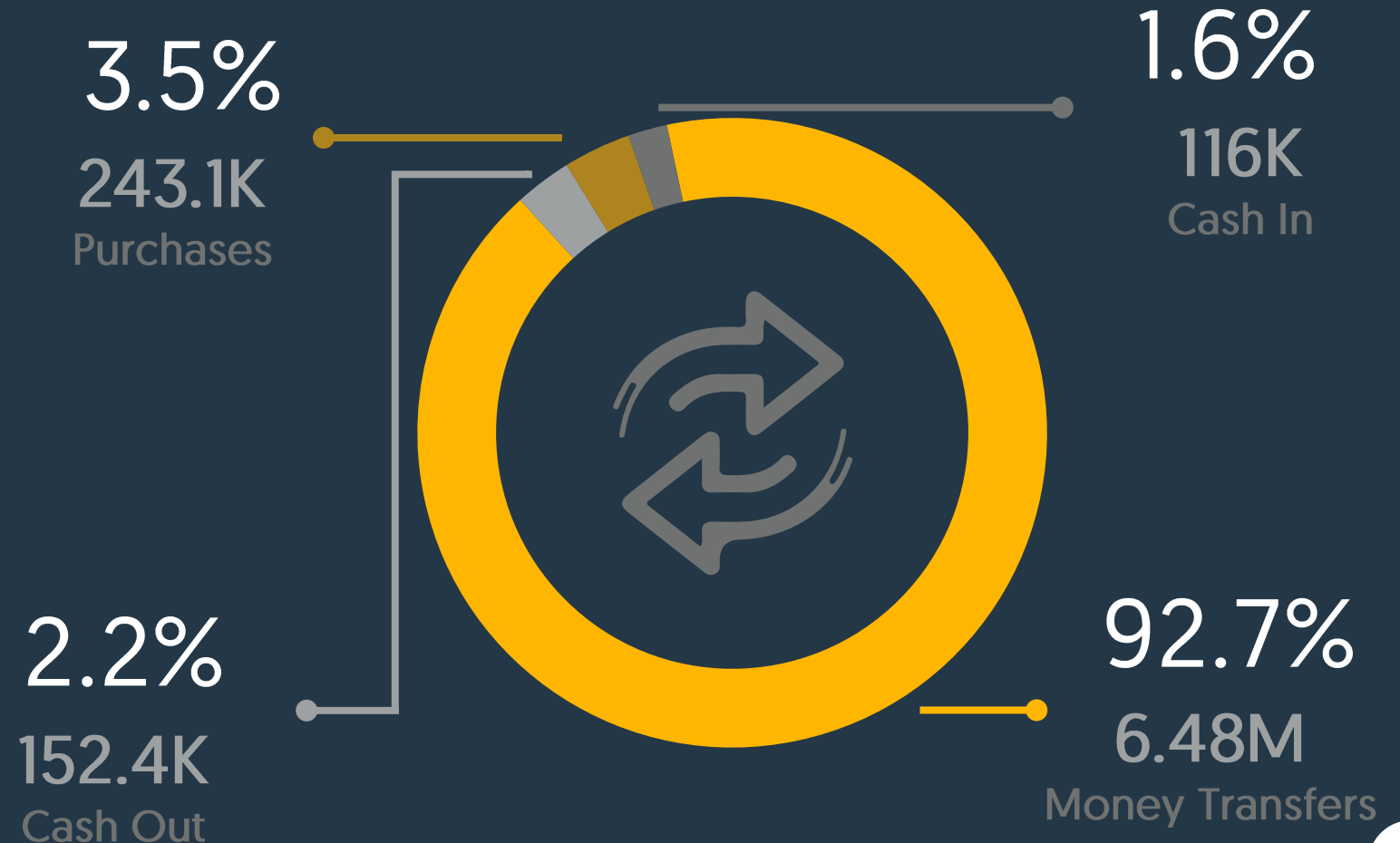




JoMoPay Number of Transactions

Percentage Based on Transaction Type

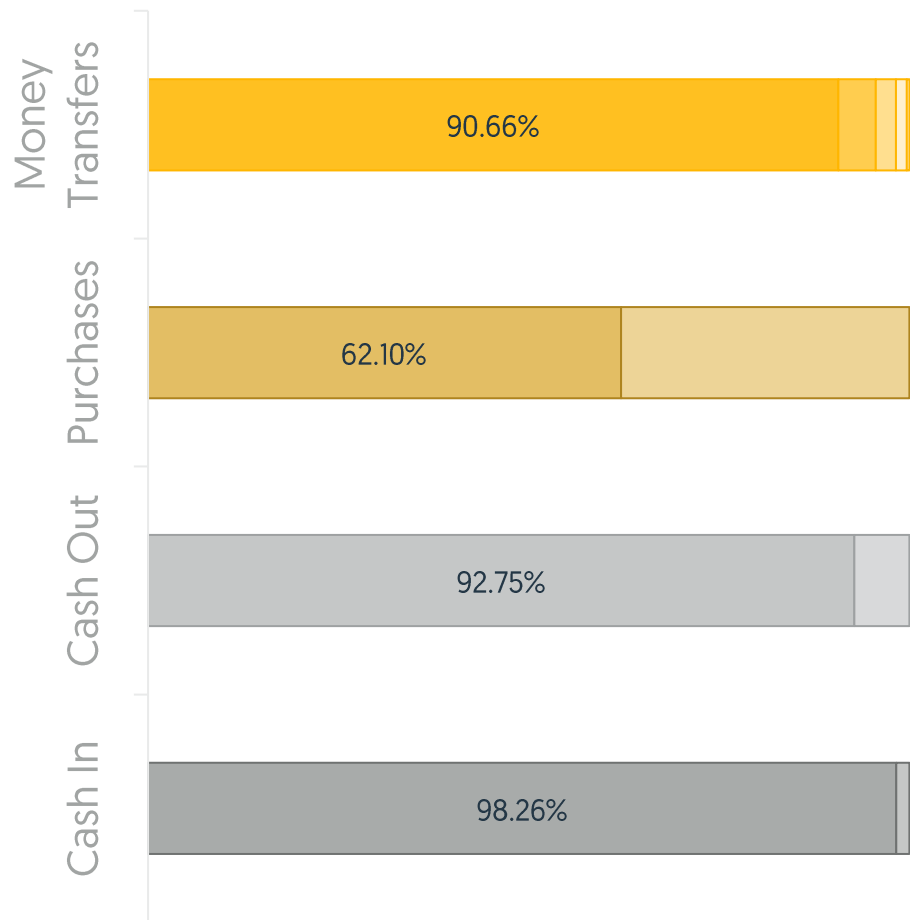
Transfers Issued by Mobile Wallets



JoMoPay Number of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets



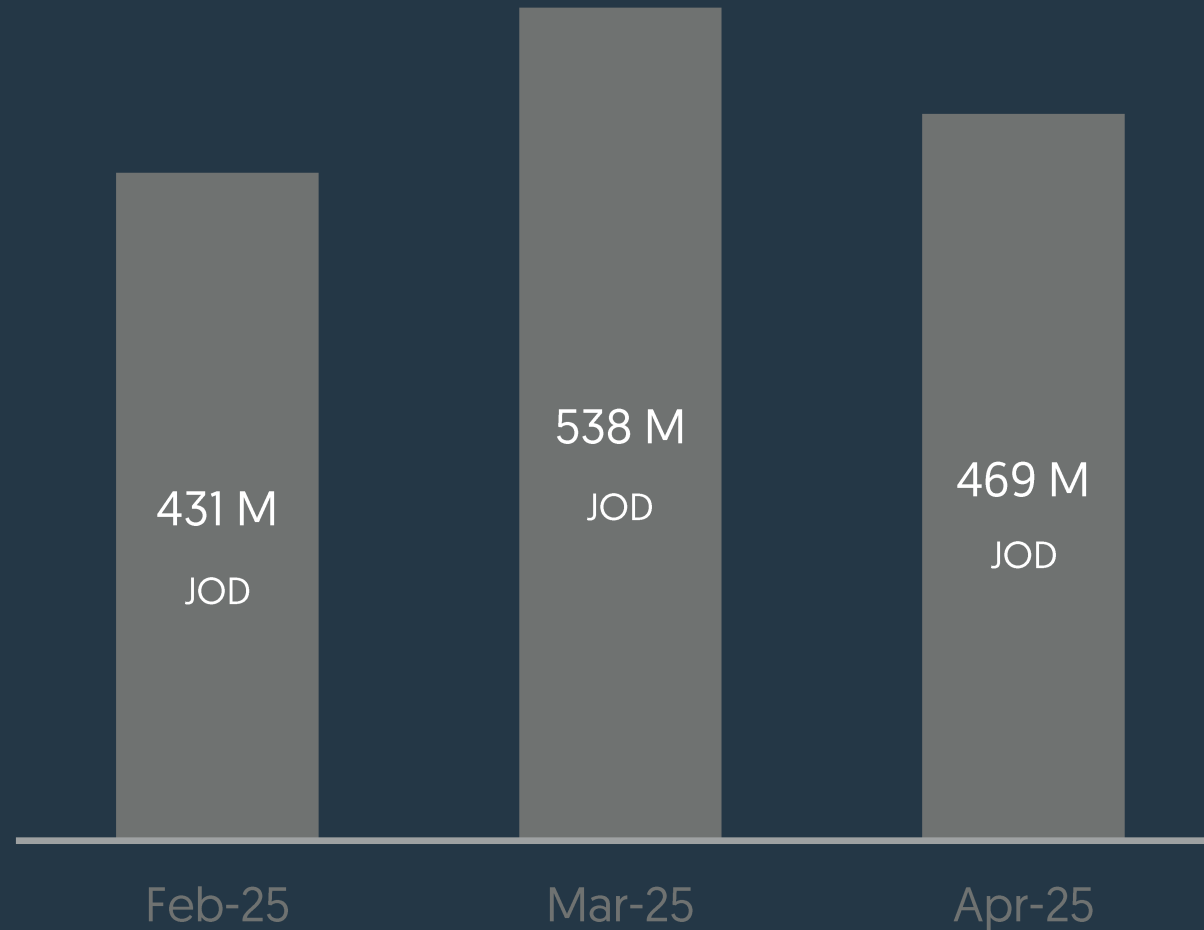
Transfer to Family/Friends	90.66%
Transfer to Own Account	4.91%
Salary/Bonus/Dividends	2.63%
Aid/Charity/Grant	1.43%
Loan/Loan Installment	0.37%
Cross Border Remittances	0.00%
Purchases	62.10%
QR Purchases	37.90%
Cash Out - Agent/Teller	92.75%
Cash Out - ATM/Kiosk	7.25%
Cash In - Agent/Teller	98.26%
Cash In - ATM/Kiosk	1.74%



JoMoPay Value of Transactions

Total Value of Transactions Over the Past 3 Months

Transfers Issued by Mobile Wallets



12.8%

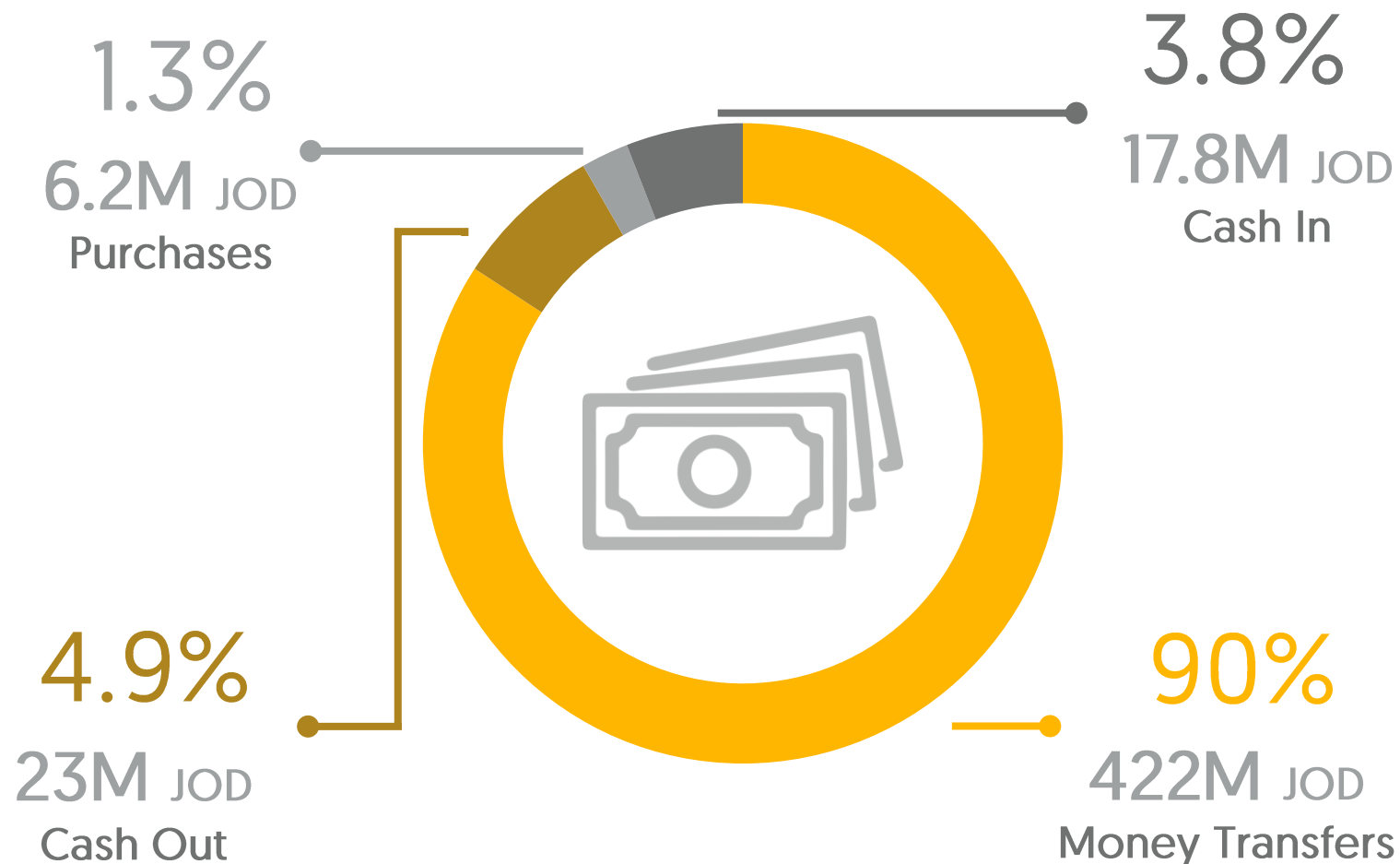


Decrease in the value of transactions in the last month

JoMoPay Value of Transactions

Percentage Based on Transaction Type

Transfers Issued by Mobile Wallets

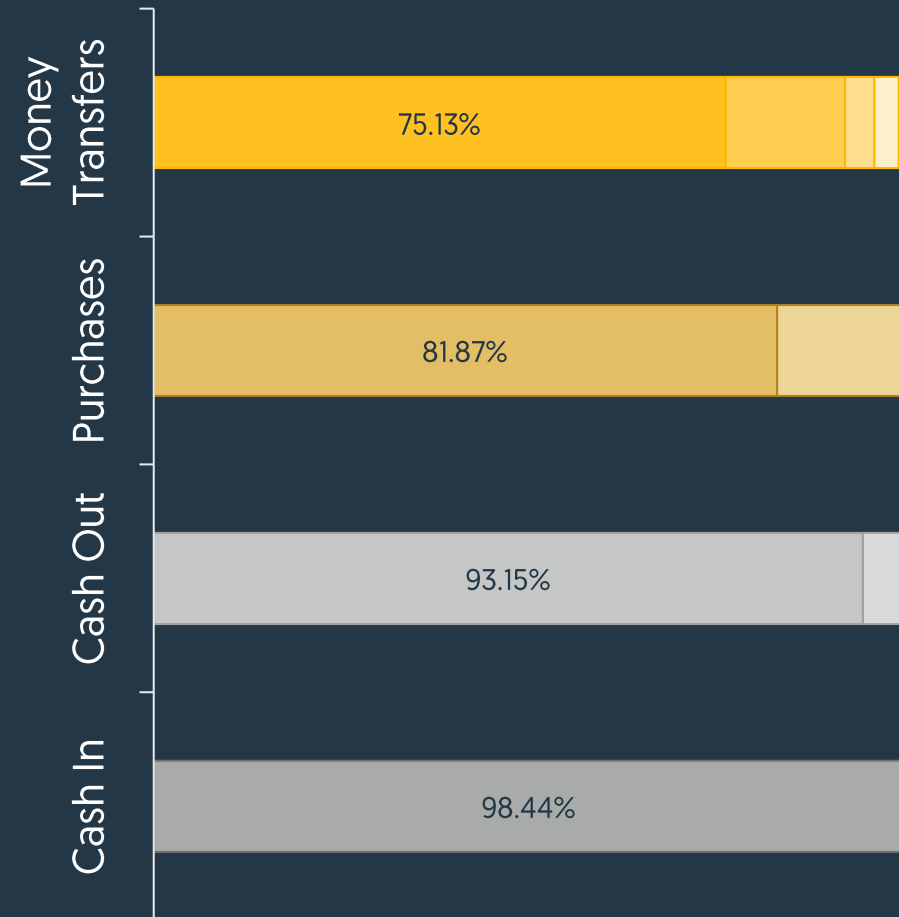




JoMoPay Value of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets



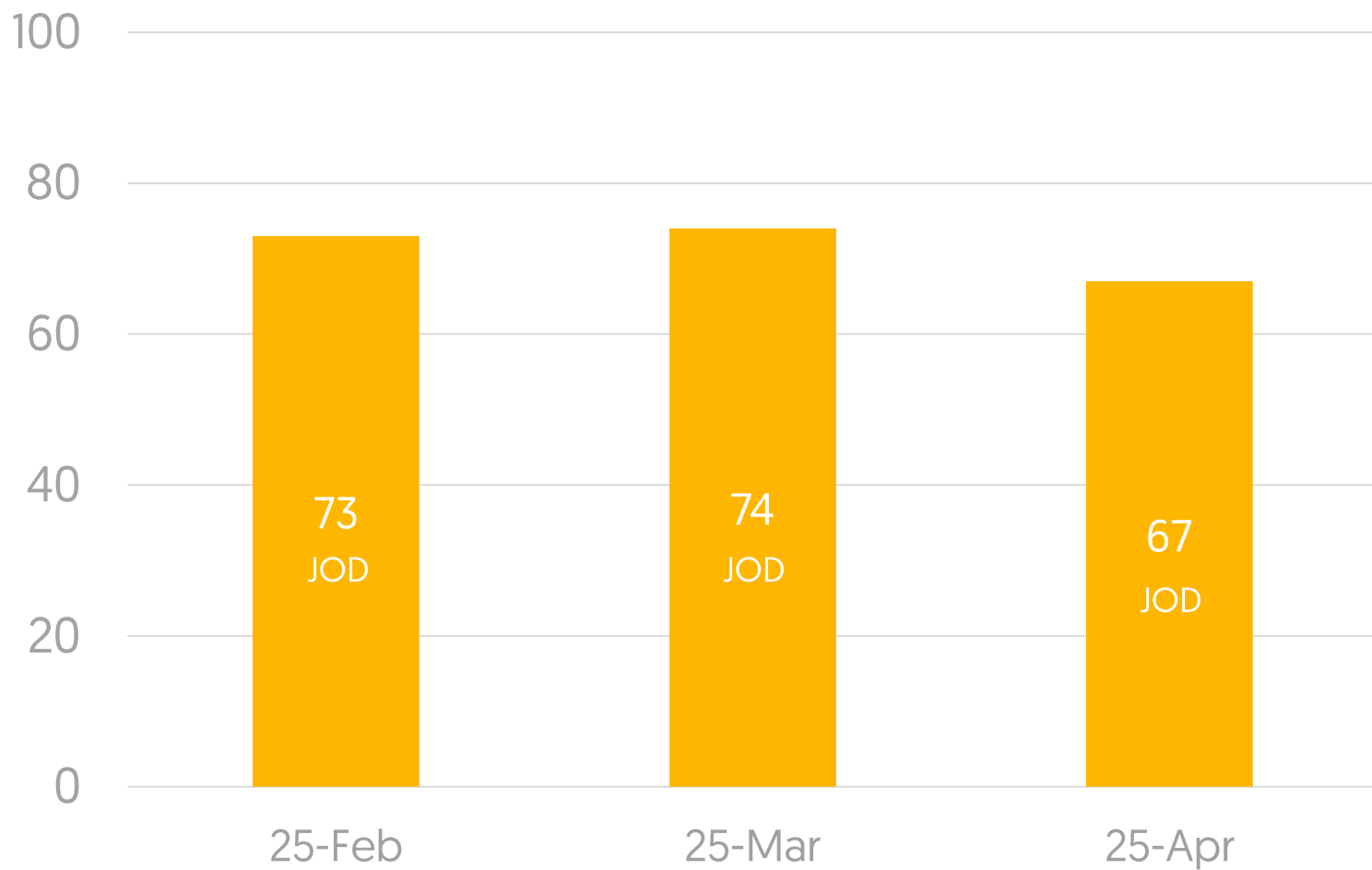
Transfer to Family/Friends	75.13%
Transfer to Own Account	15.65%
Salary/Bonus/Dividends	3.86%
Aid/Charity/Grant	3.21%
Loan/Loan Installment	2.15%
Cross Border Remittances	0.00%
Purchases	81.87%
QR Purchases	18.13%
Cash Out - Agent/Teller	93.15%
Cash Out - ATM/Kiosk	6.85%
Cash In - Agent/Teller	98.44%
Cash In - ATM/Kiosk	1.56%



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

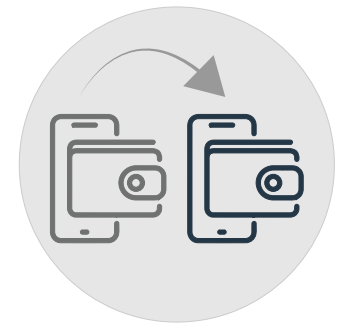
Value of Money Transfer Transactions Through PSPs

Transfers Issued by Mobile Wallets



54.7%

102M JOD
On Us



45.3%

84.7M JOD
Off Us

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

CliQ & JoMoPay Interoperability

Monthly Report
April 2025

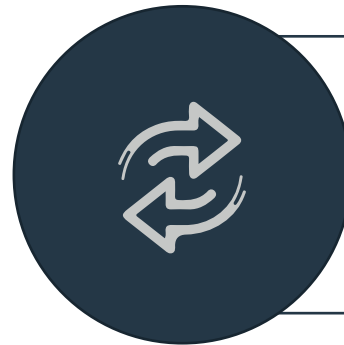
41

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



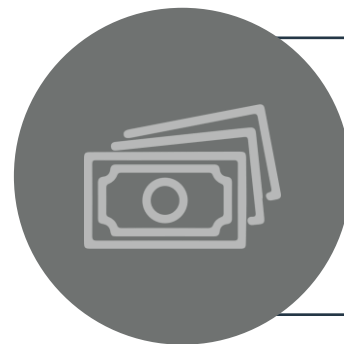
04.2025

Total Number and Value of Transactions Since the Beginning of 2025



Number of Transactions

70.43M



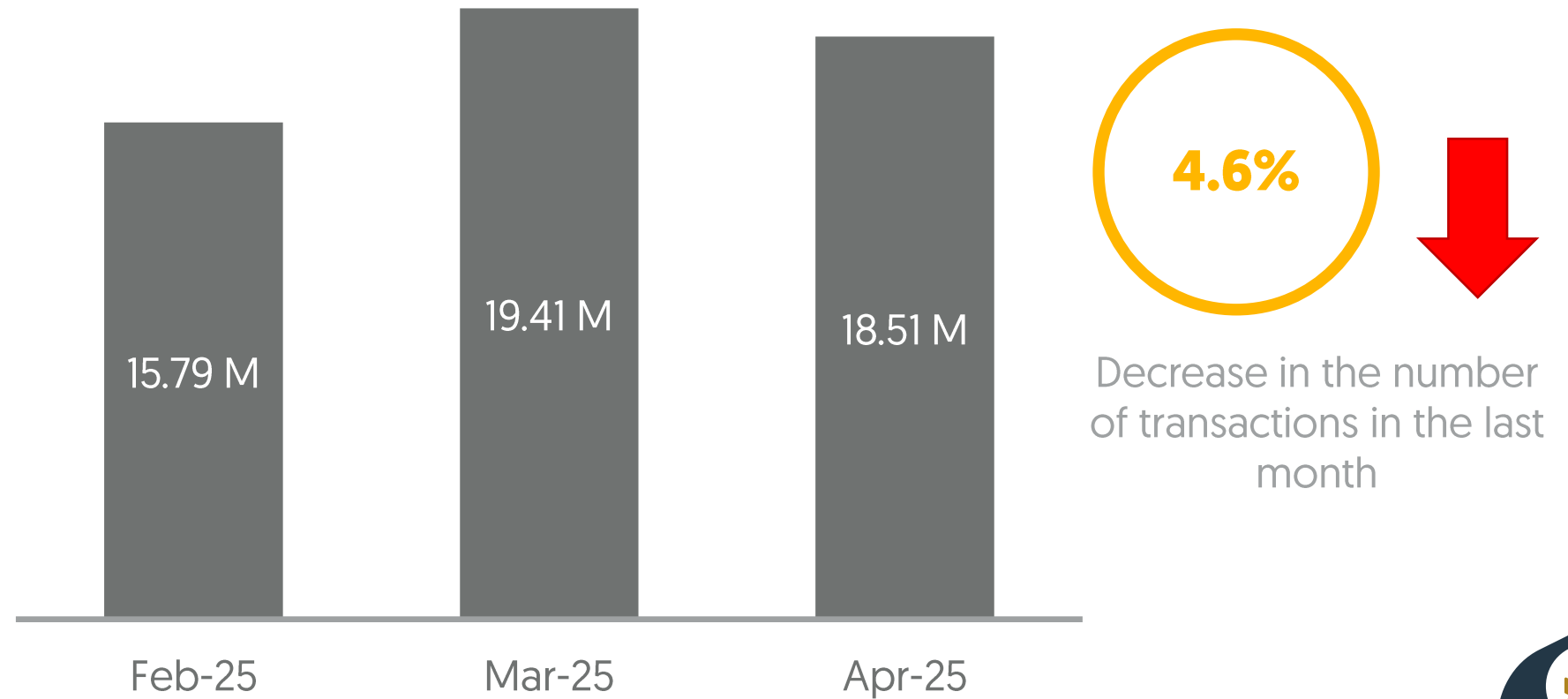
Value of Transactions

7.56B_{JOD}



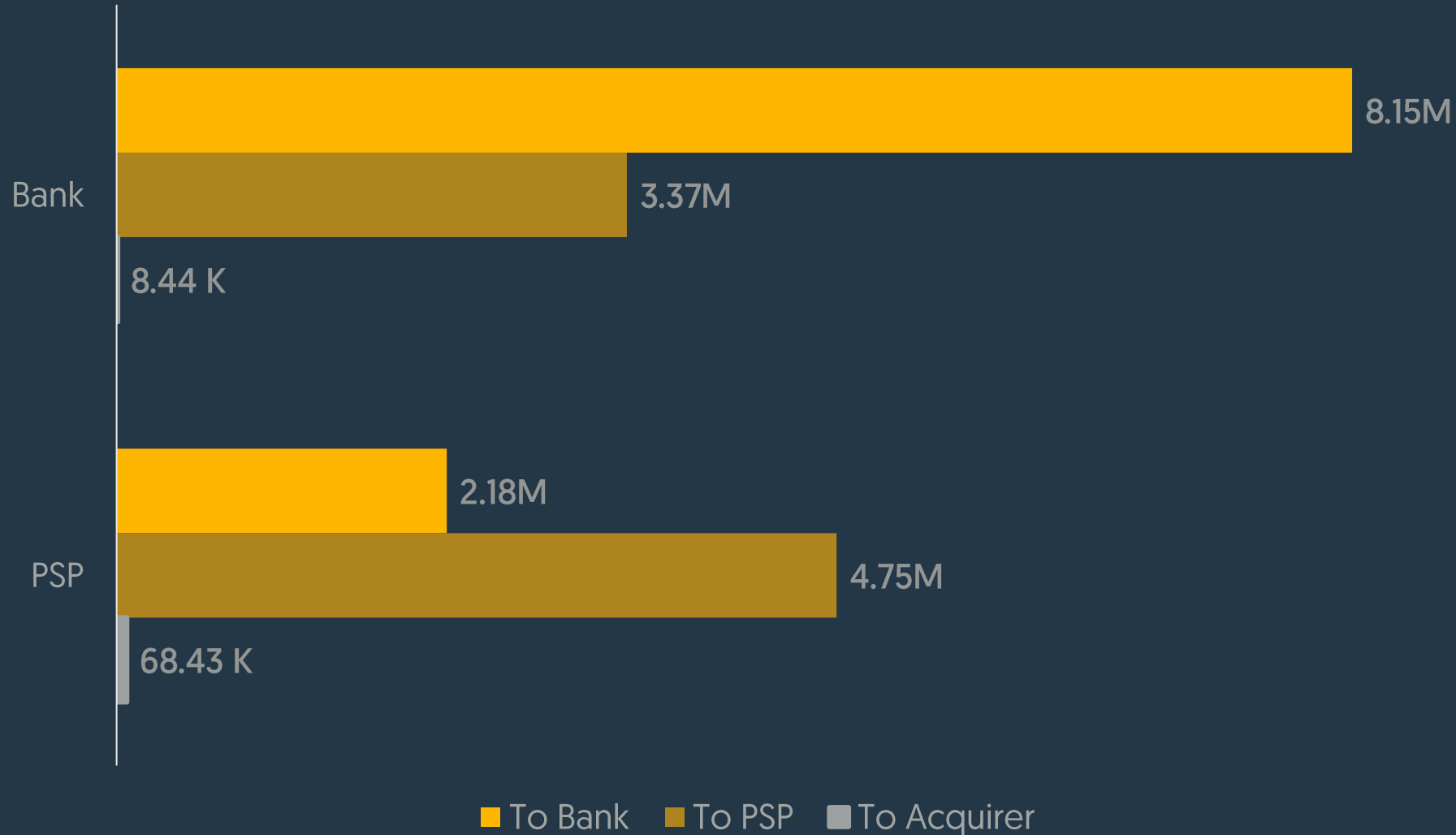
CliQ & JoMoPay Transactions

Total Number of Transactions Over the Past 3 Months



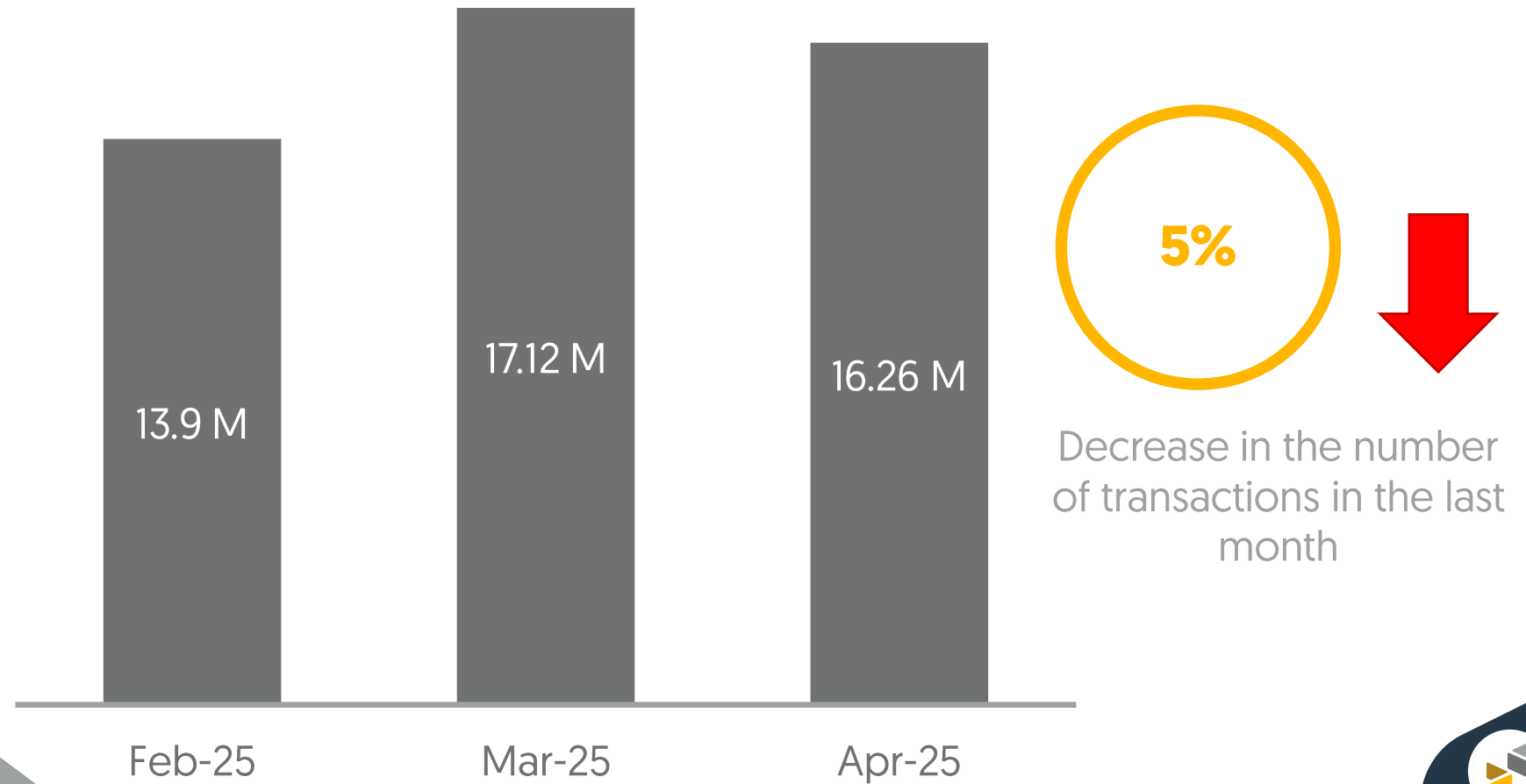
CliQ & JoMoPay Transactions

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%

12M

Off Us



26.5%

4.3M

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



43.5%

2.14M

mPSP to Bank



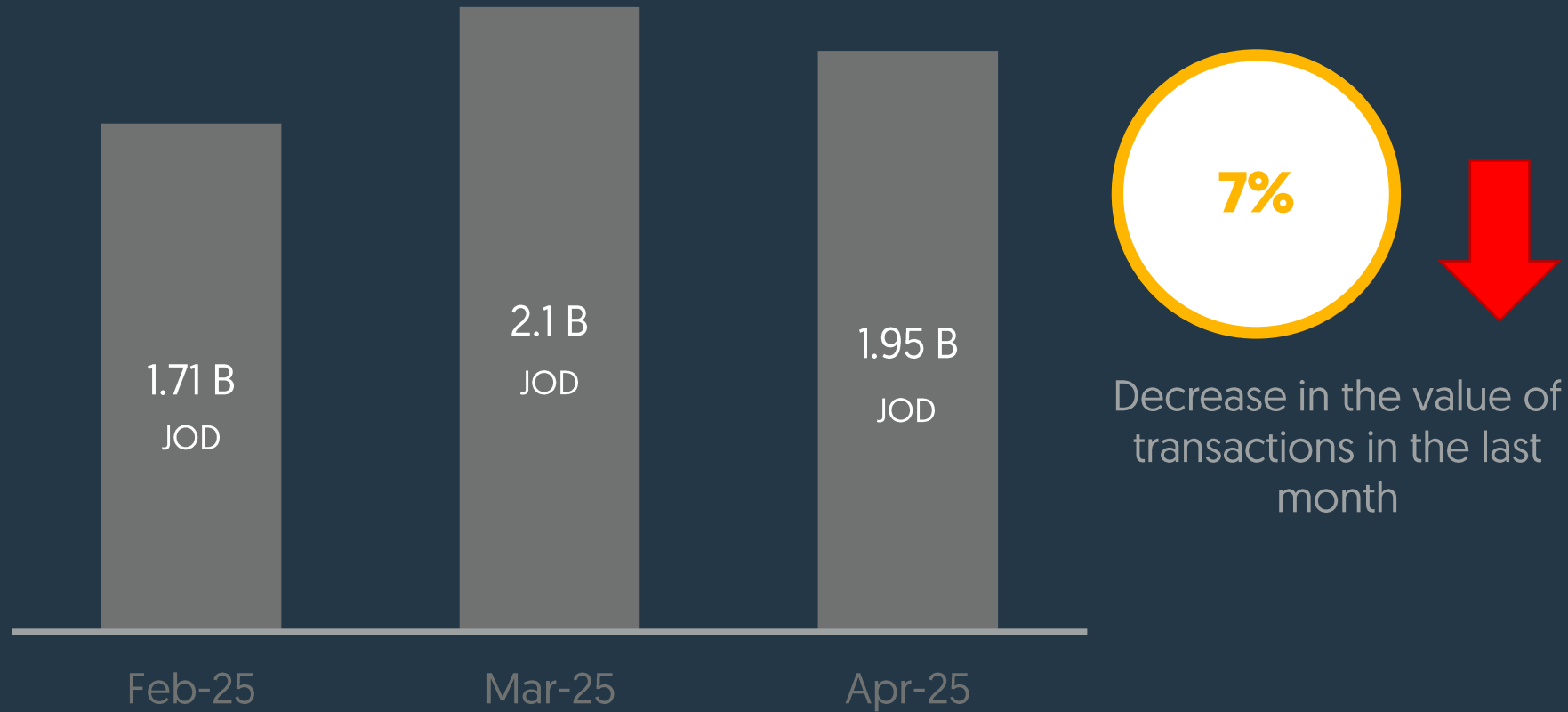
56.5%

2.79M

Bank to mPSP

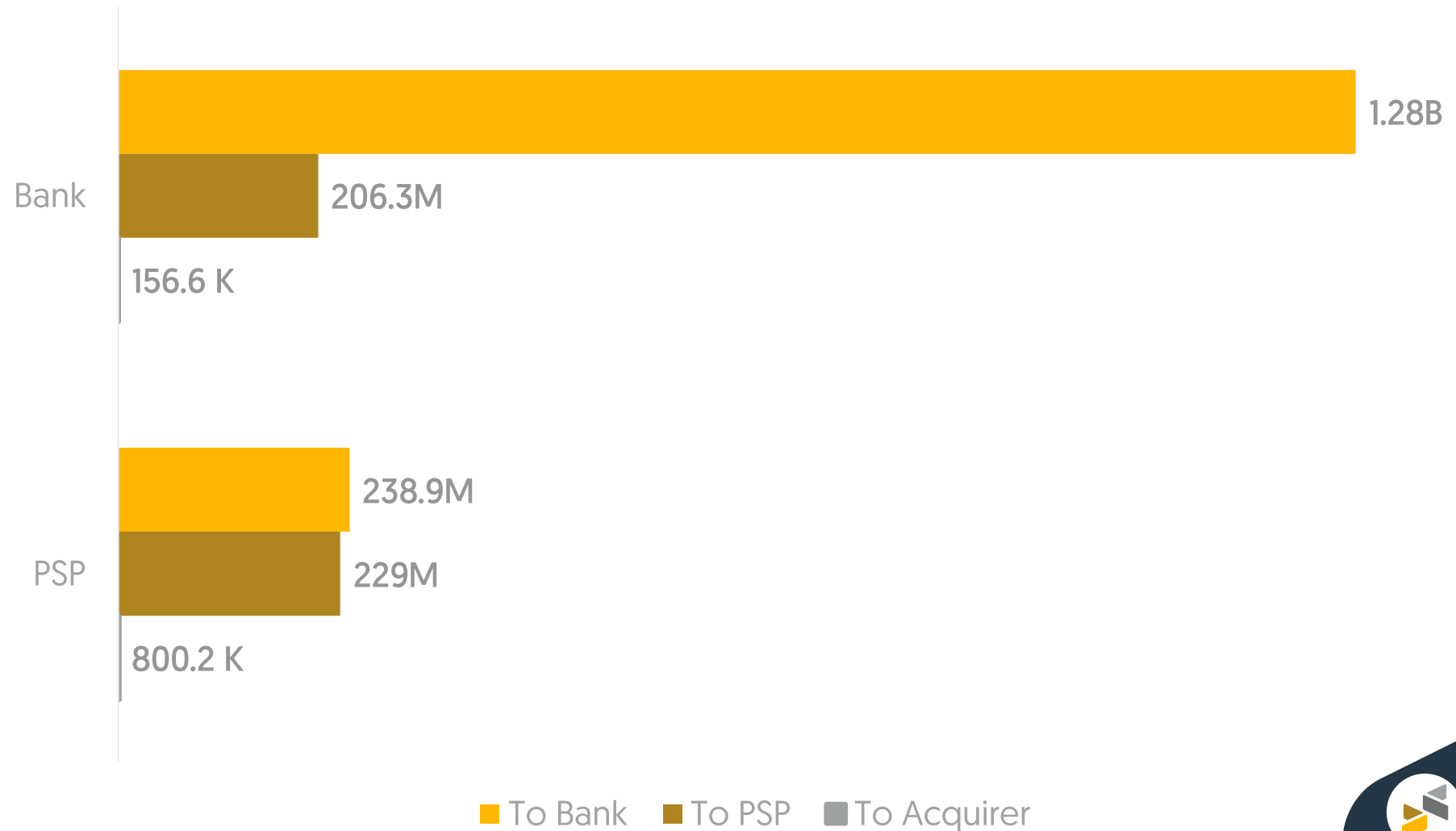
CliQ & JoMoPay Transactions

Total Value of Transactions Over the Past 3 Months



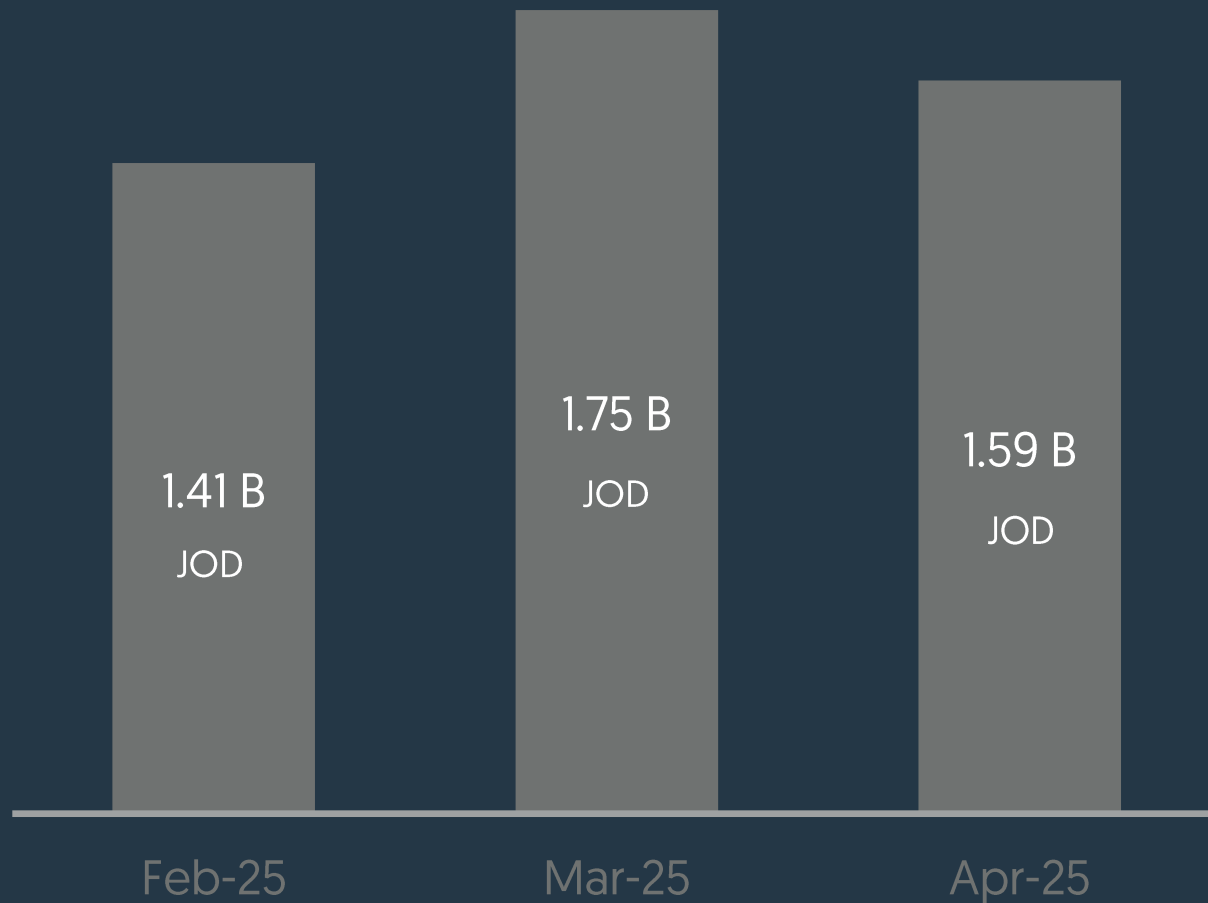
CliQ & JoMoPay Transactions

Total Value of Banks and PSPs Transactions



CliQ & JoMoPay Transactions

Total Value of Money Transfer Transactions Over the Past 3 Months



8.8%



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



80.5%

1.28B JOD
Off Us



19.5%

309.8M 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



59.5%

235.3M JOD
mPSP to Bank



40.5%

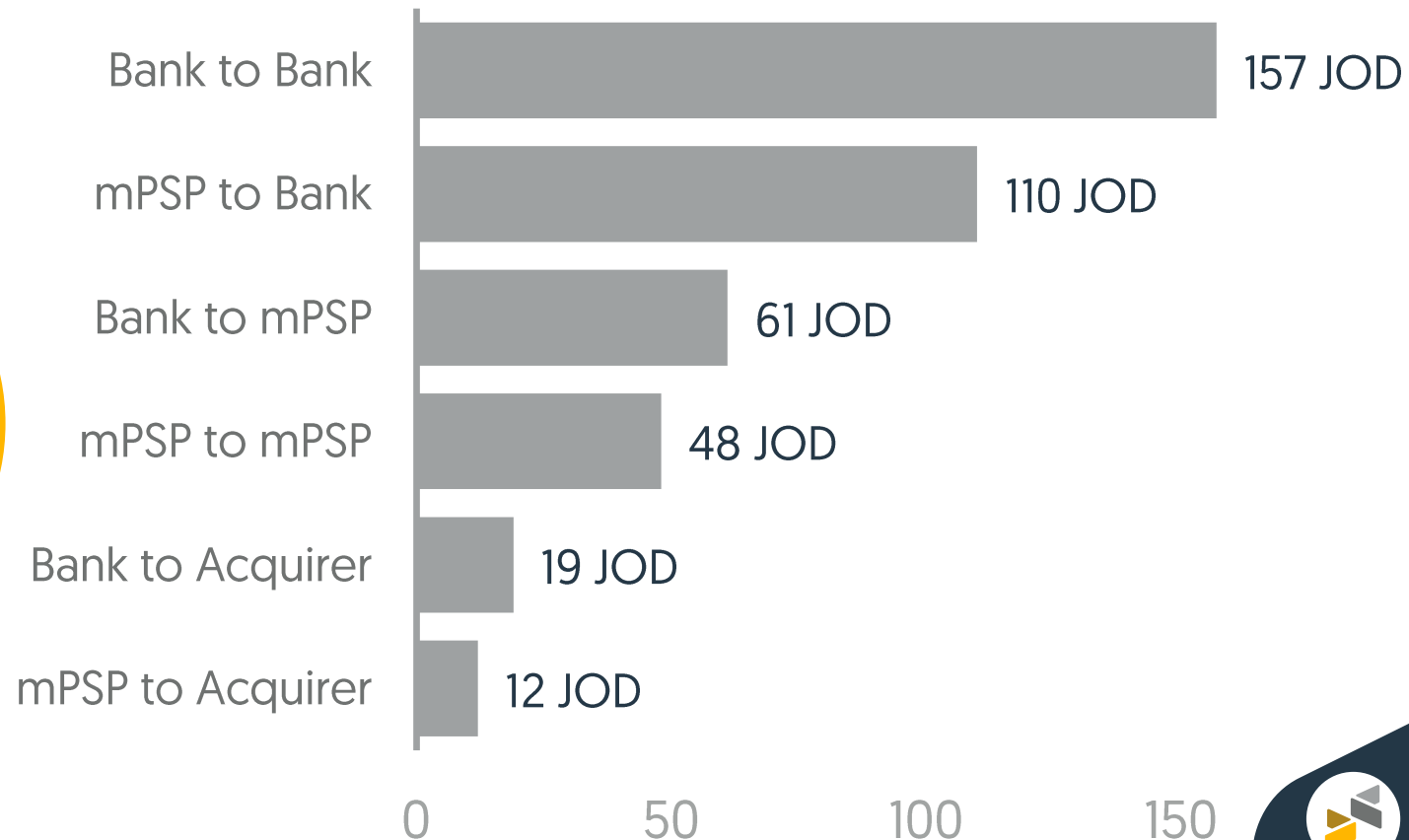
160.2M JOD
Bank to mPSP

CliQ & JoMoPay Average Value of Transactions

Average Value of Transactions for Banks and mPSPs

105 JOD

Transaction
Average



Instant Payment Systems in Jordan

CliQ &  **JoMoPay**

Monthly Report

April 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

70.43M



Through Bank Accounts
43.85M



Through Mobile Wallets
26.58M



Total Value of Transactions

7.56B_{JOD}



Through Bank Accounts
5.66B_{JOD}



Through Mobile Wallets
1.91B_{JOD}

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

3.60M



Bank Account
Only

0.915M



Mobile Wallet
Only

1.735M



Bank Account &
Mobile Wallet

0.899M

Instant Payment Transactions

Number of Transfers Issued by Banks and Mobile Payment Service Providers

Total Number of Transactions
For April 2025

18.51M



Number of Transactions
through Bank Accounts

11.52 M



Number of Transactions
through Mobile Wallets

6.99 M

Instant Payment Transactions

Value of Transfers Issued by Banks and Mobile Payment Service Providers

Total Value of Transactions
For April 2025

1.95B_{JOD}



Value of Transactions
through Bank Accounts

1.48B_{JOD}



Value of Transactions
through Mobile Wallets

0.47B_{JOD}

Instant Payment Transactions

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

Average Value of All Transactions
For April 2025

105.5JOD



Average Transaction Value
through Bank Accounts

128.8JOD



Average Transaction Value
through Mobile Wallets

67.1JOD



Monthly Report

April 2025

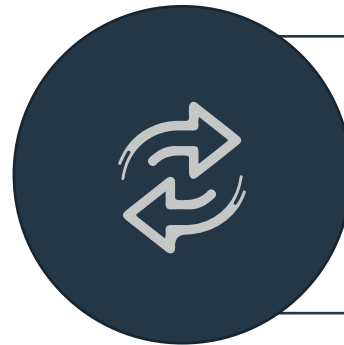
60

Electronic Bill Presentment & Payment (EBPP) System



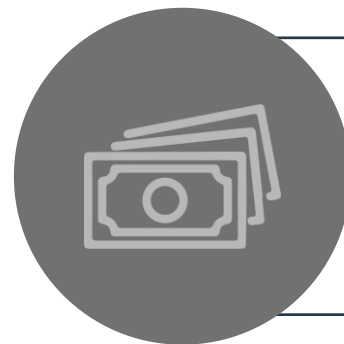
04.2025

Total Number and Value of Transactions Since the Beginning of 2025



Number of Transactions

23.62M



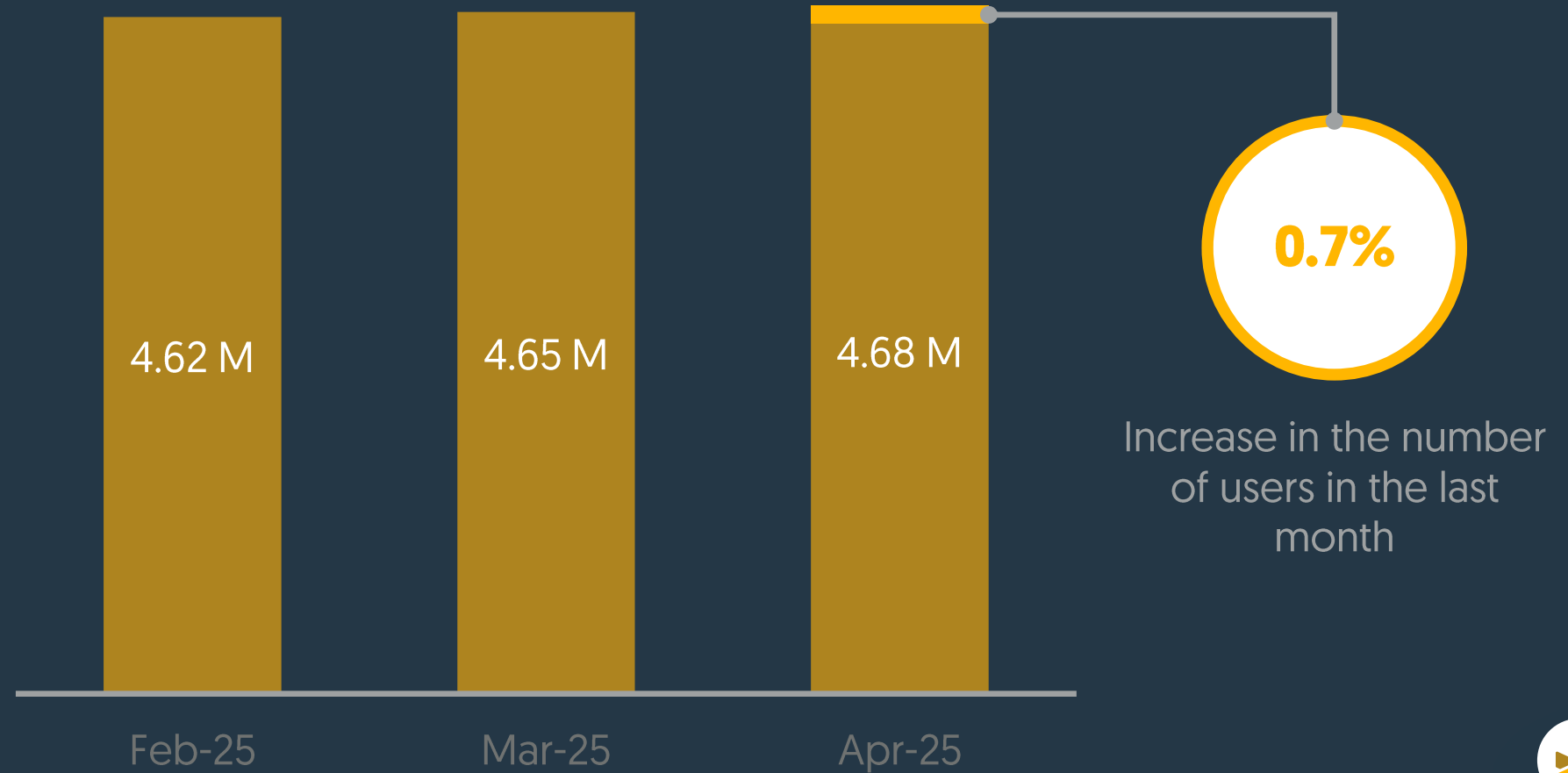
Value of Transactions

5.24B_{JOD}



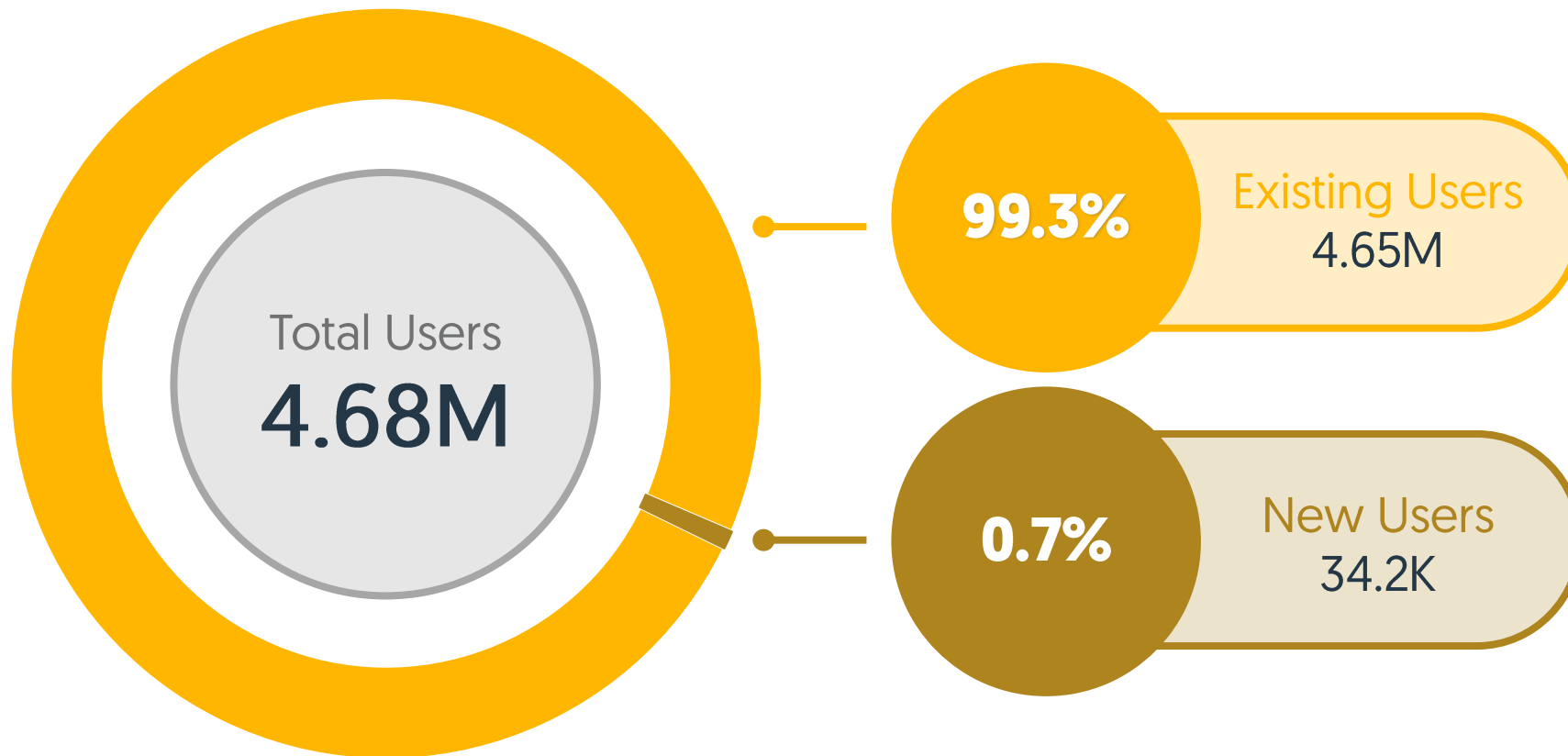
eFAWATEERcom Users

Total Number of Users Over the Past 3 Months



eFAWATEERcom Users

Number of eFAWATEERcom Users



eFAWATEERcom Billers & Services

Number of eFAWATEERcom Billers & Services



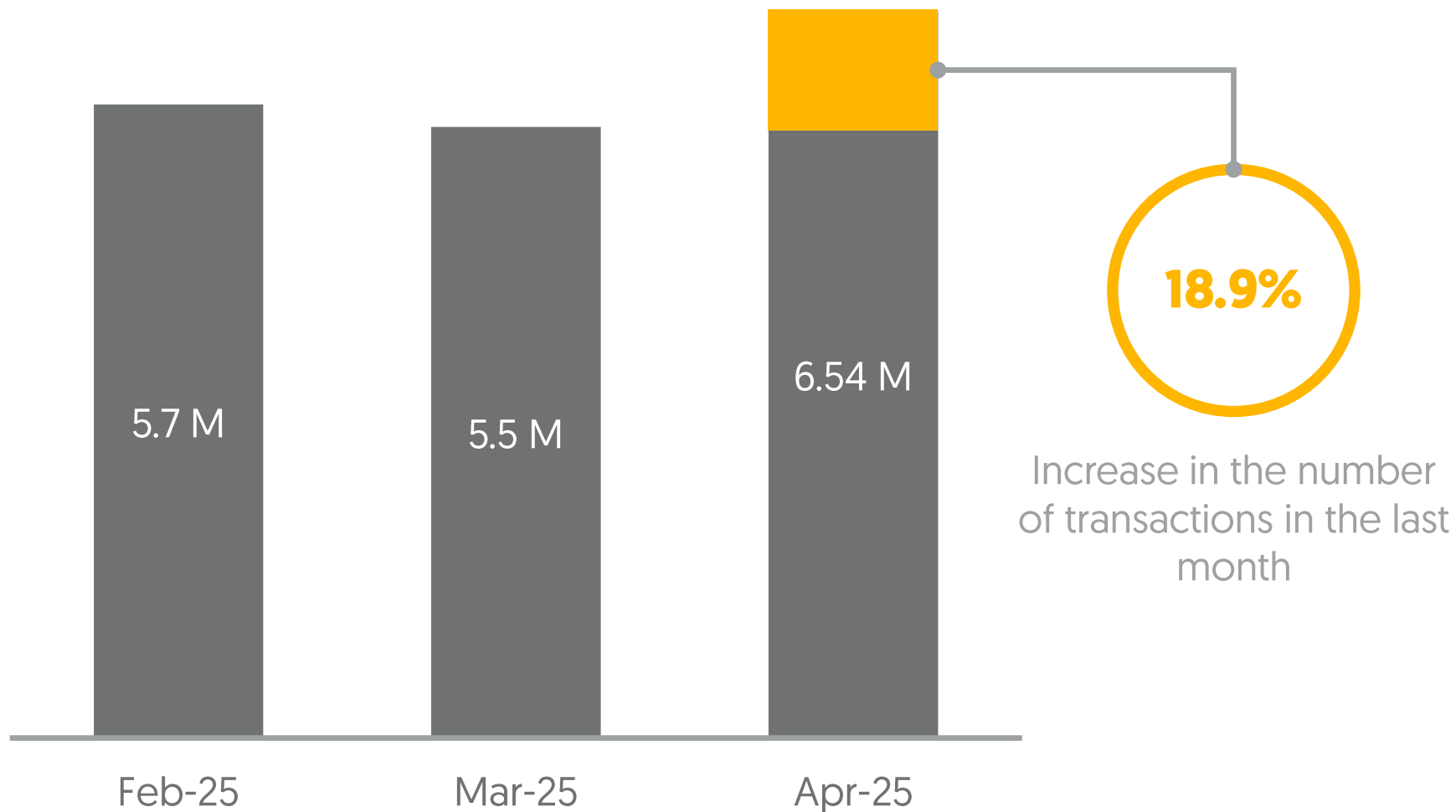
Billers
611



Services
2,104

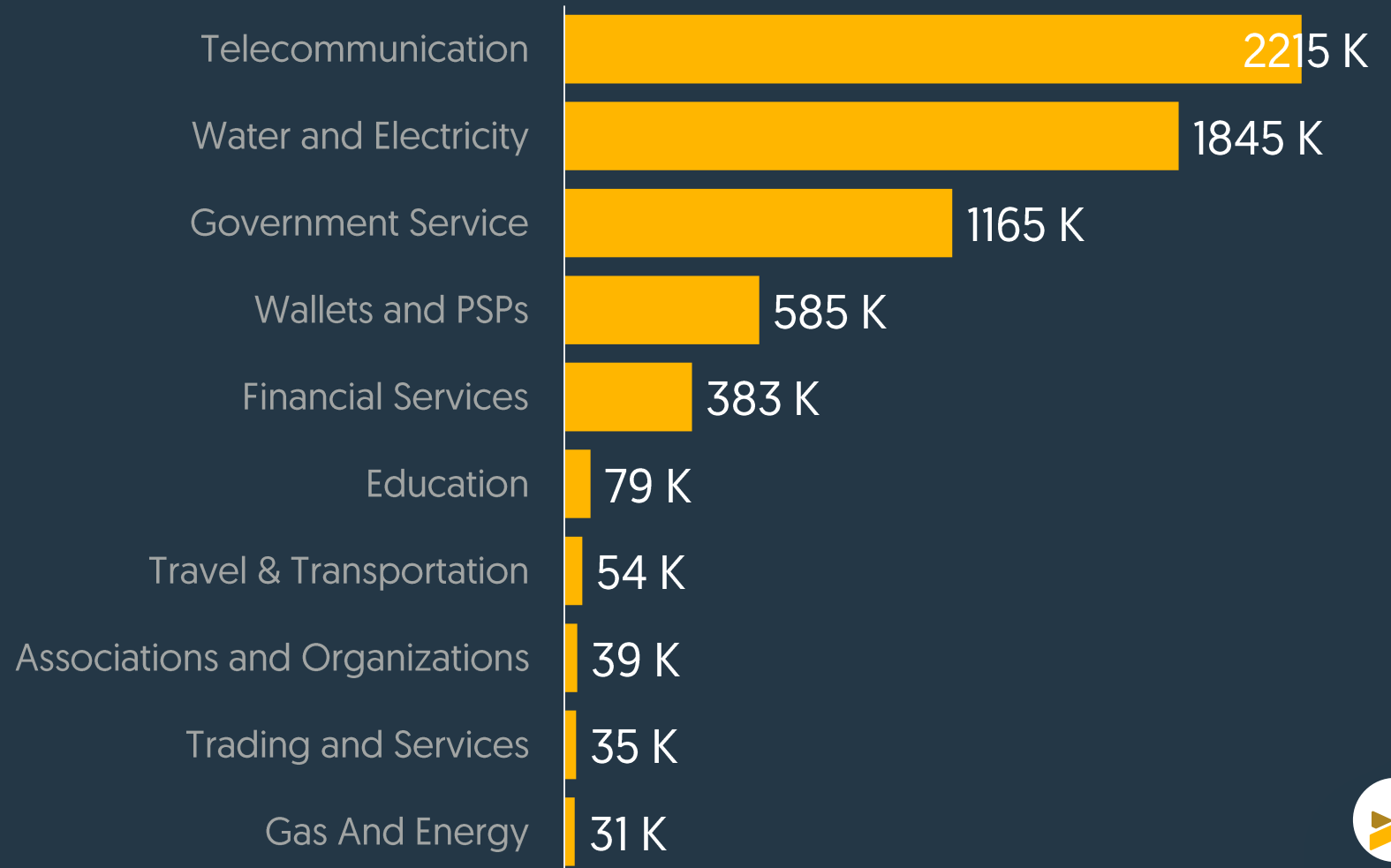
eFAWATEERcom Number of Transactions

Total Number of Transactions Over the Past 3 Months



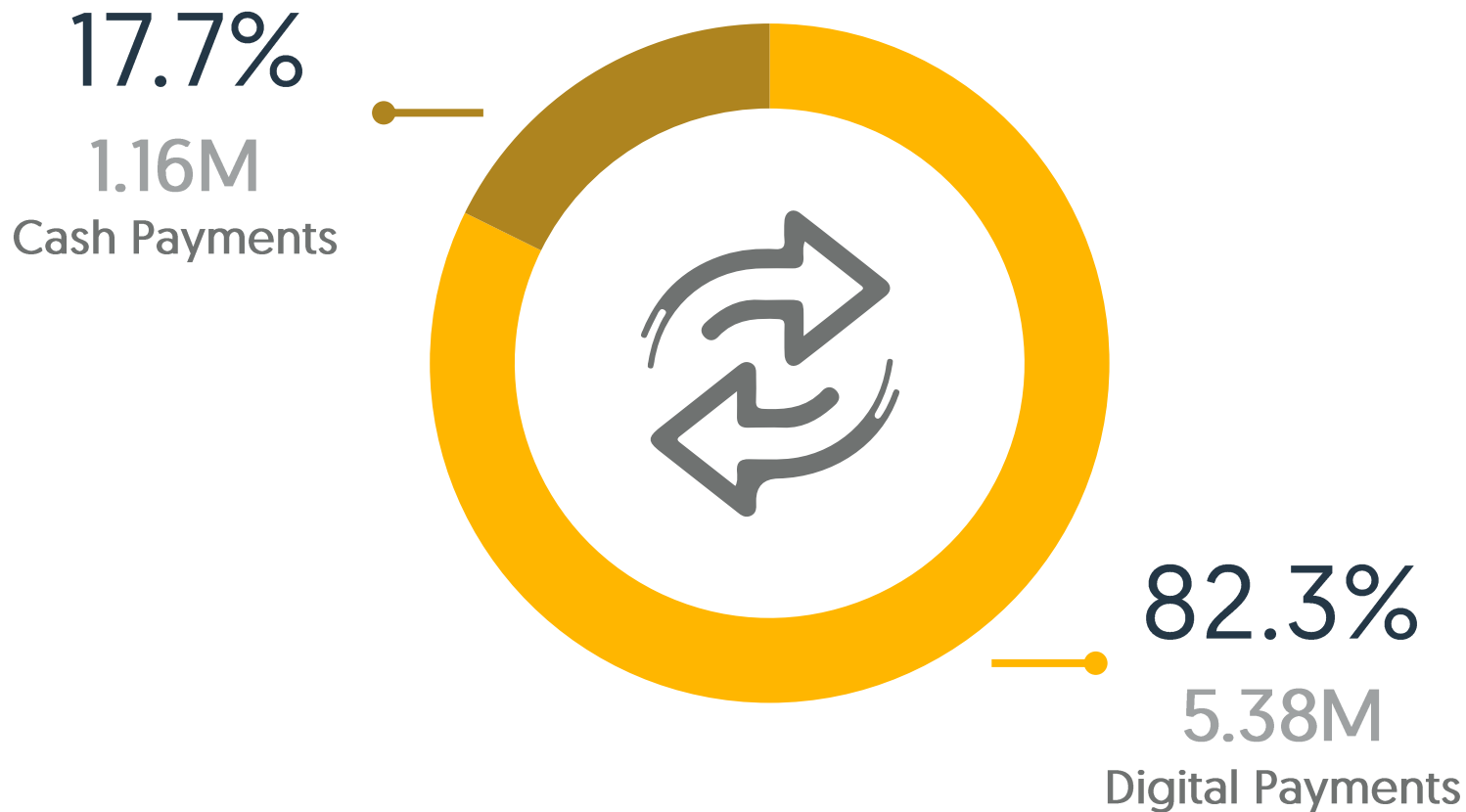
eFAWATEERcom Number of Transactions

Number of Transactions by Category



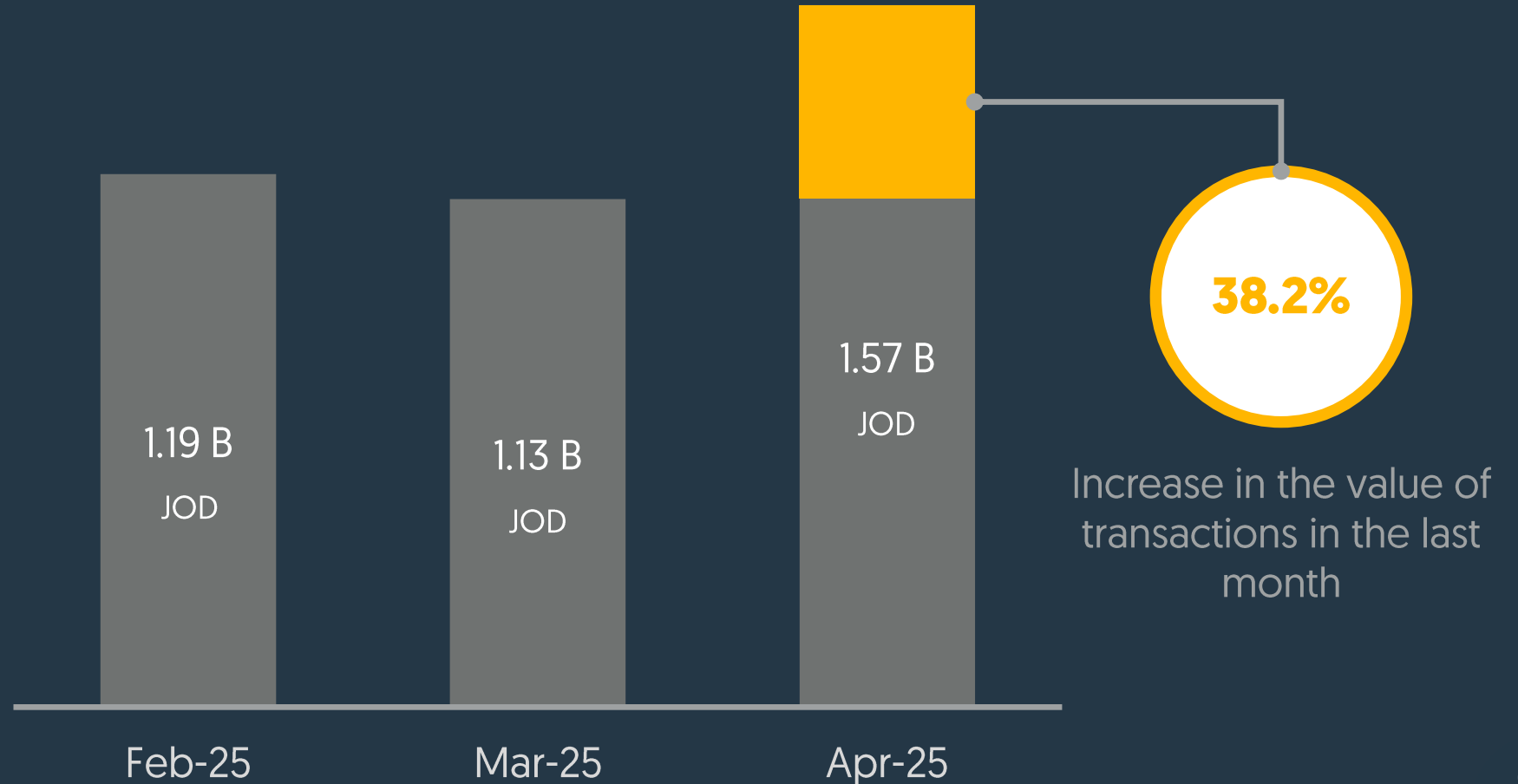
eFAWATEERcom Number of Transactions

Percentage Based on Payment Method



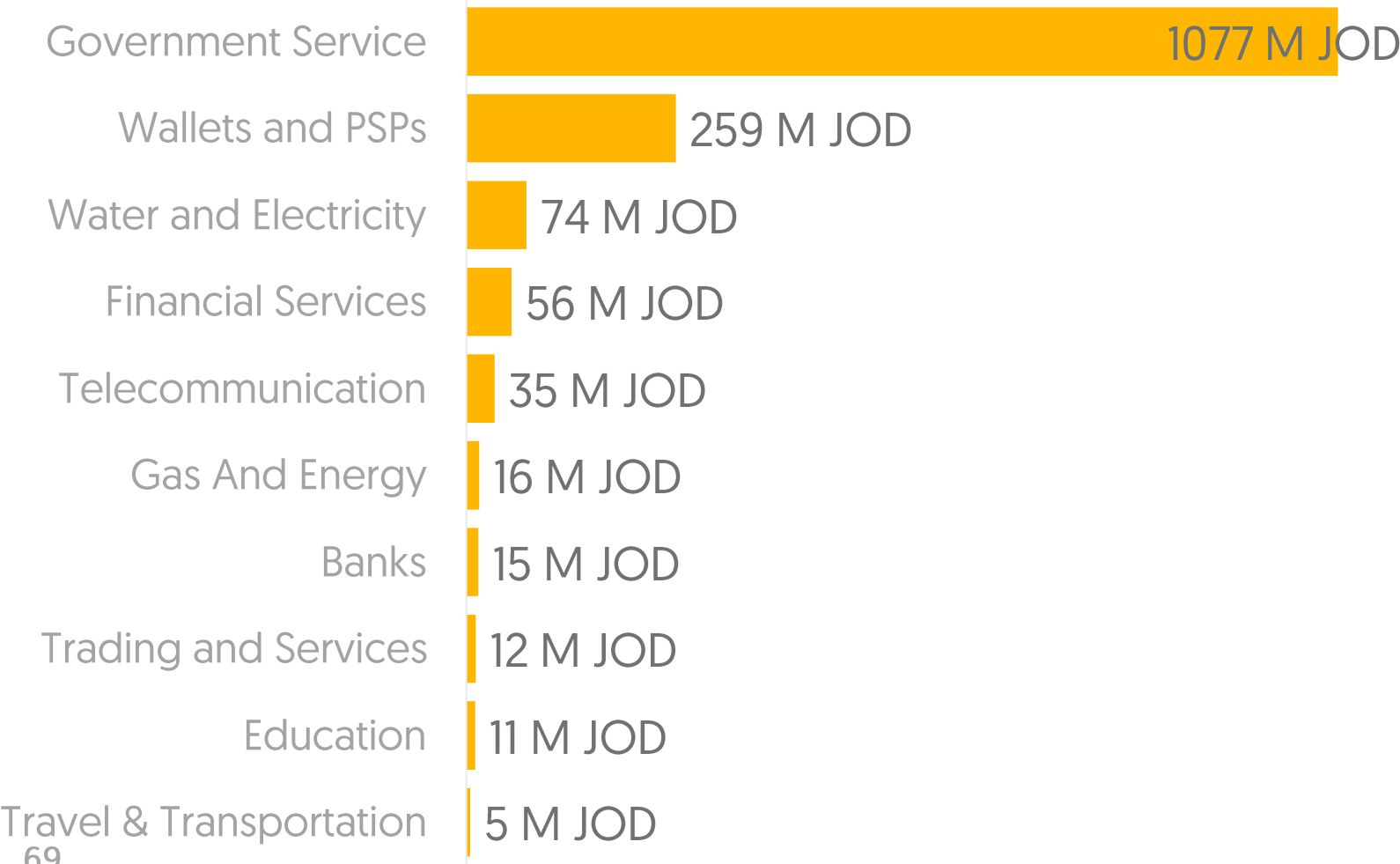
eFAWATEERcom Value of Transactions

Total Value of Transactions Over the Past 3 Months



eFAWATEERcom Value of Transactions

Value of Transactions by Category



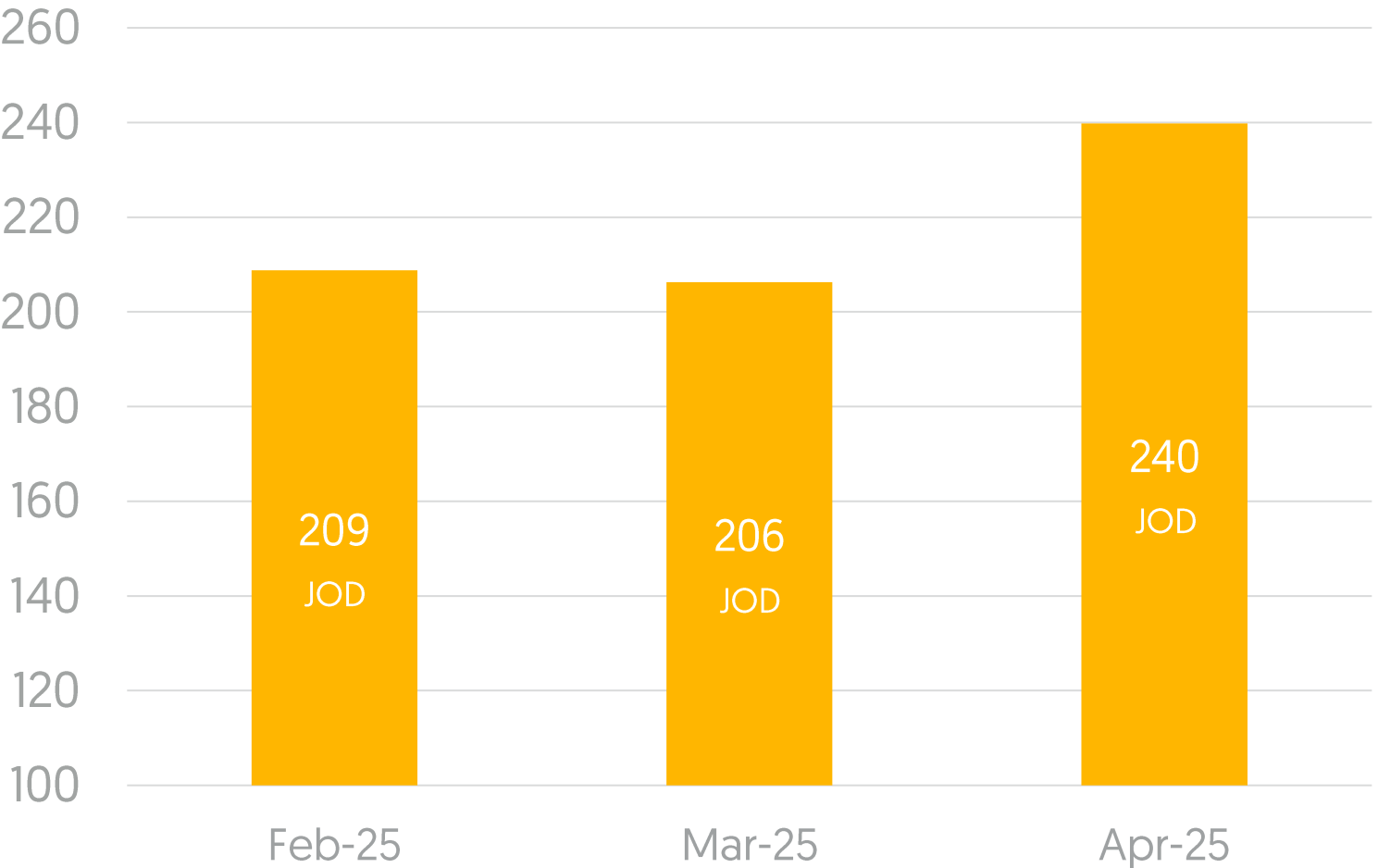
eFAWATEERcom Value of Transactions

Percentage Based on Payment Method



eFAWATEERcom Transactions

Average Value of Transactions Over the Past 3 Months





ACH
Automated Clearing House

Monthly Report

April 2025

72

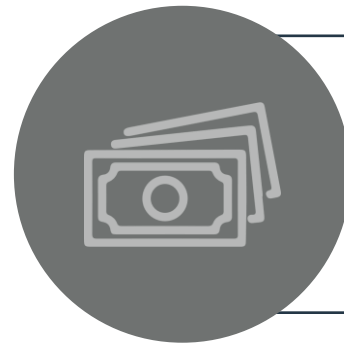
Automated Clearing House

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



Number of Transactions

3.9M



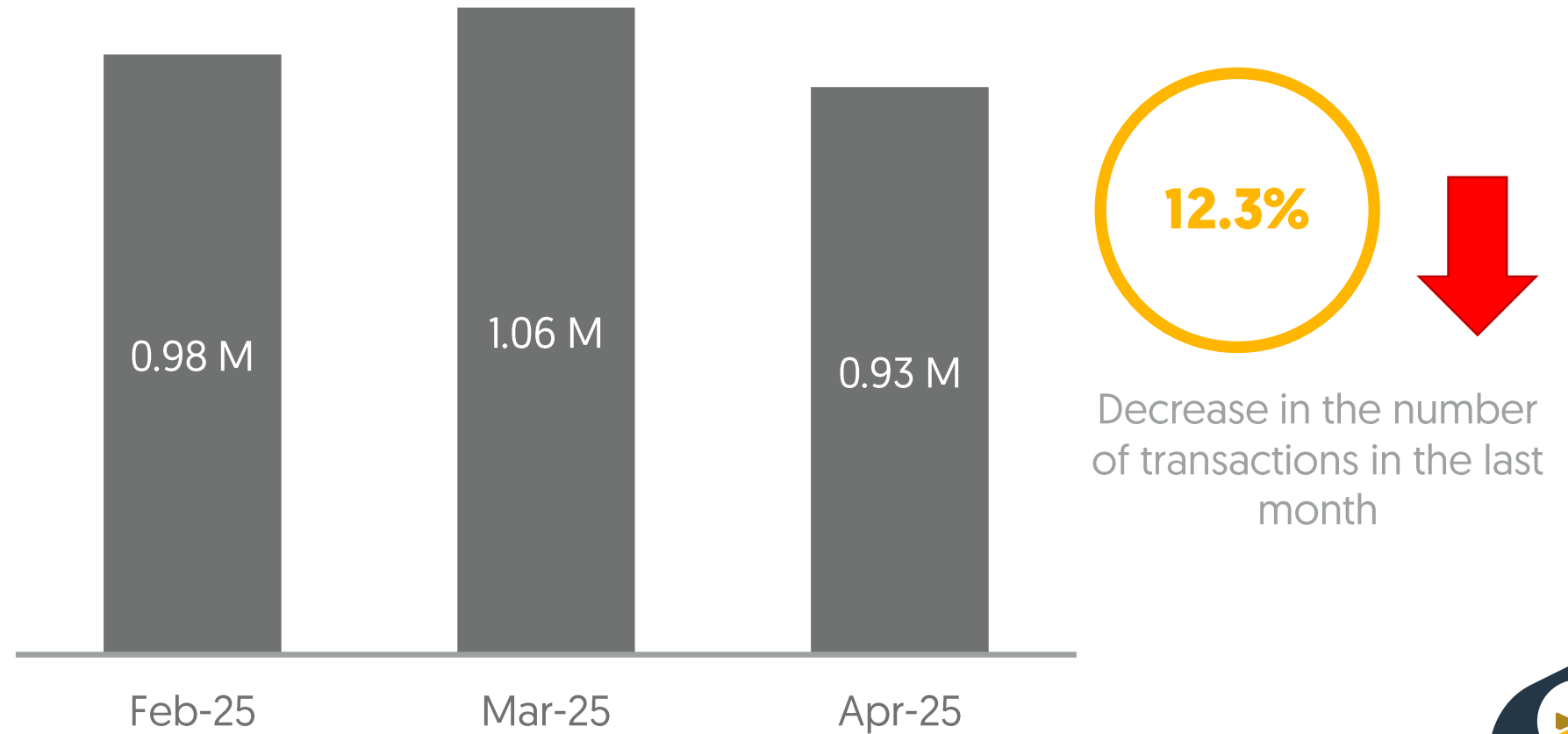
Value of Transactions

3.2B_{JOD}



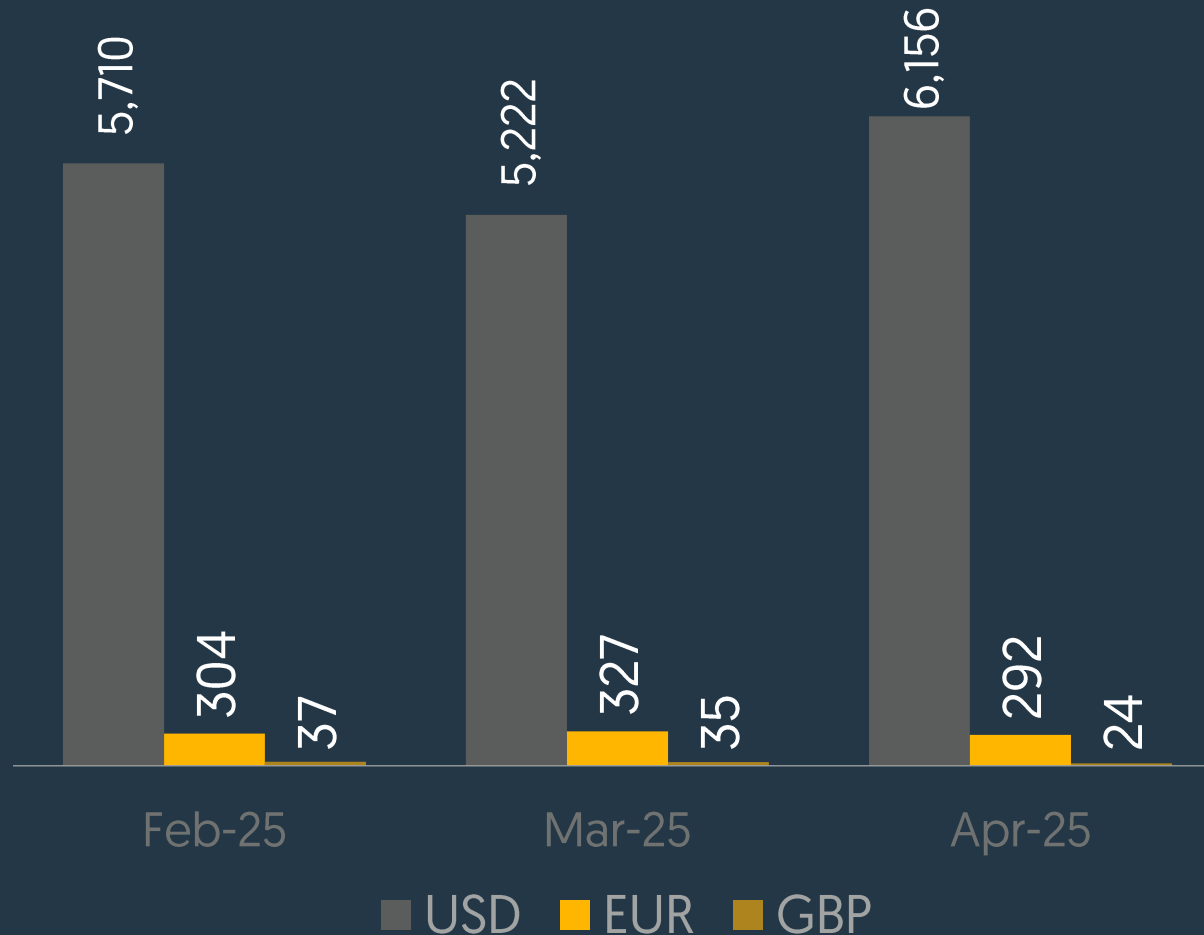
ACH Transactions

Total Number of Jordanian Dinar Transactions Over the Past 3 Months



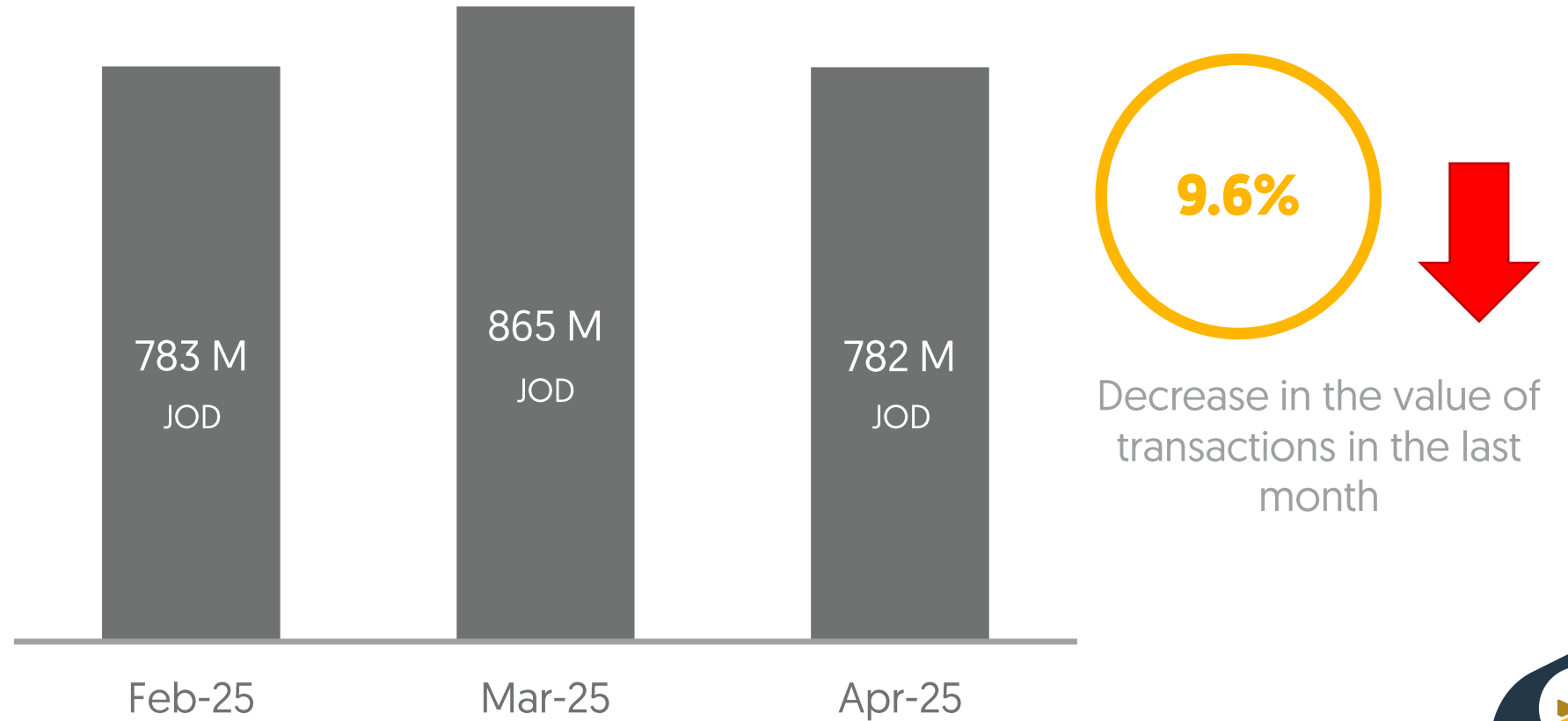
ACH Transactions

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



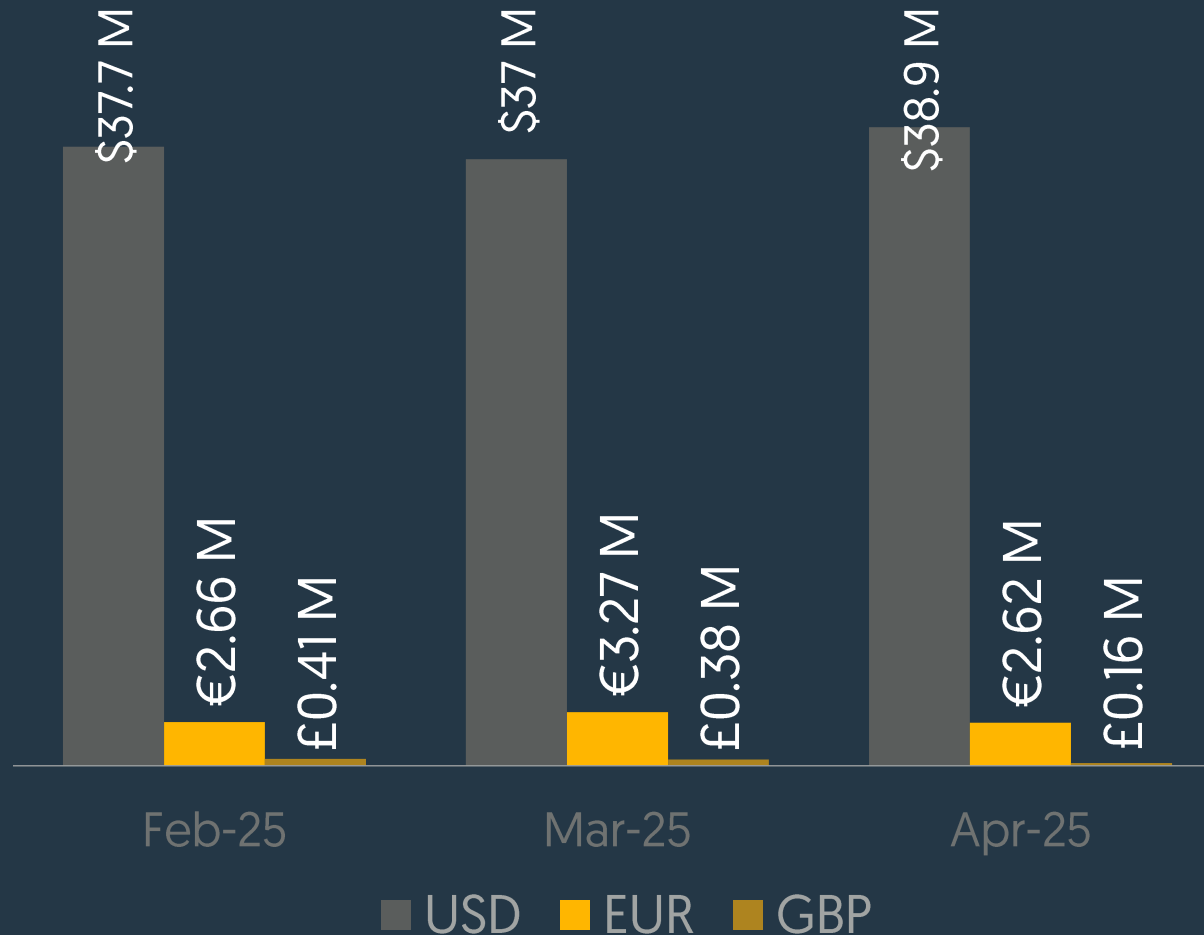
ACH Transactions

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

April 2025

Electronic Cheque Clearing Unit



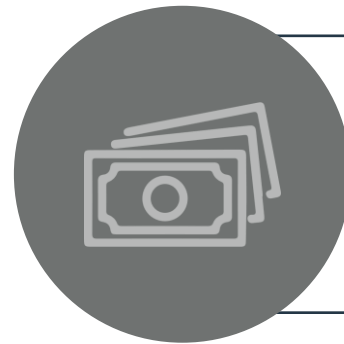
04.2025

Total Number and Value of Transactions Since the Beginning of 2024



Number of Transactions

2.02M



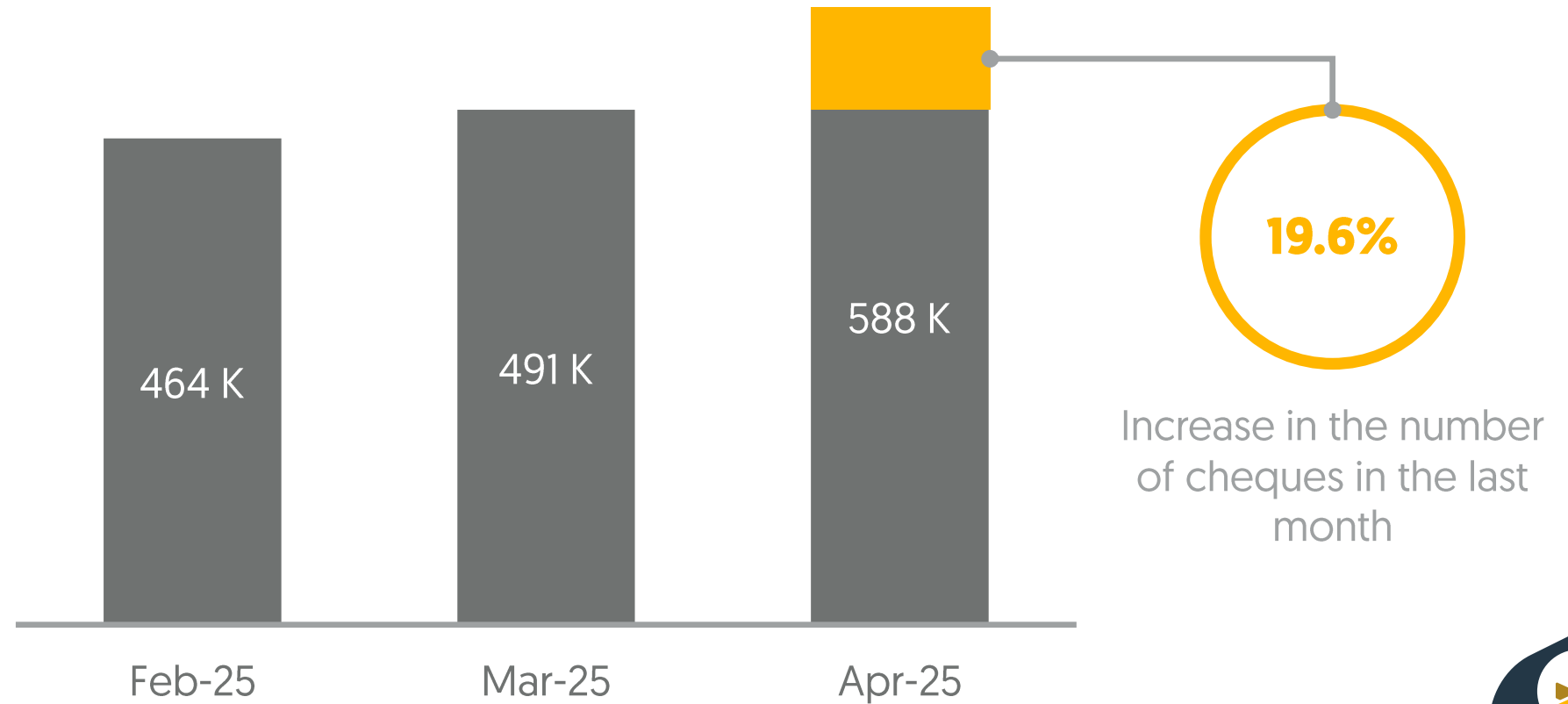
Value of Transactions

13.14B_{JOD}



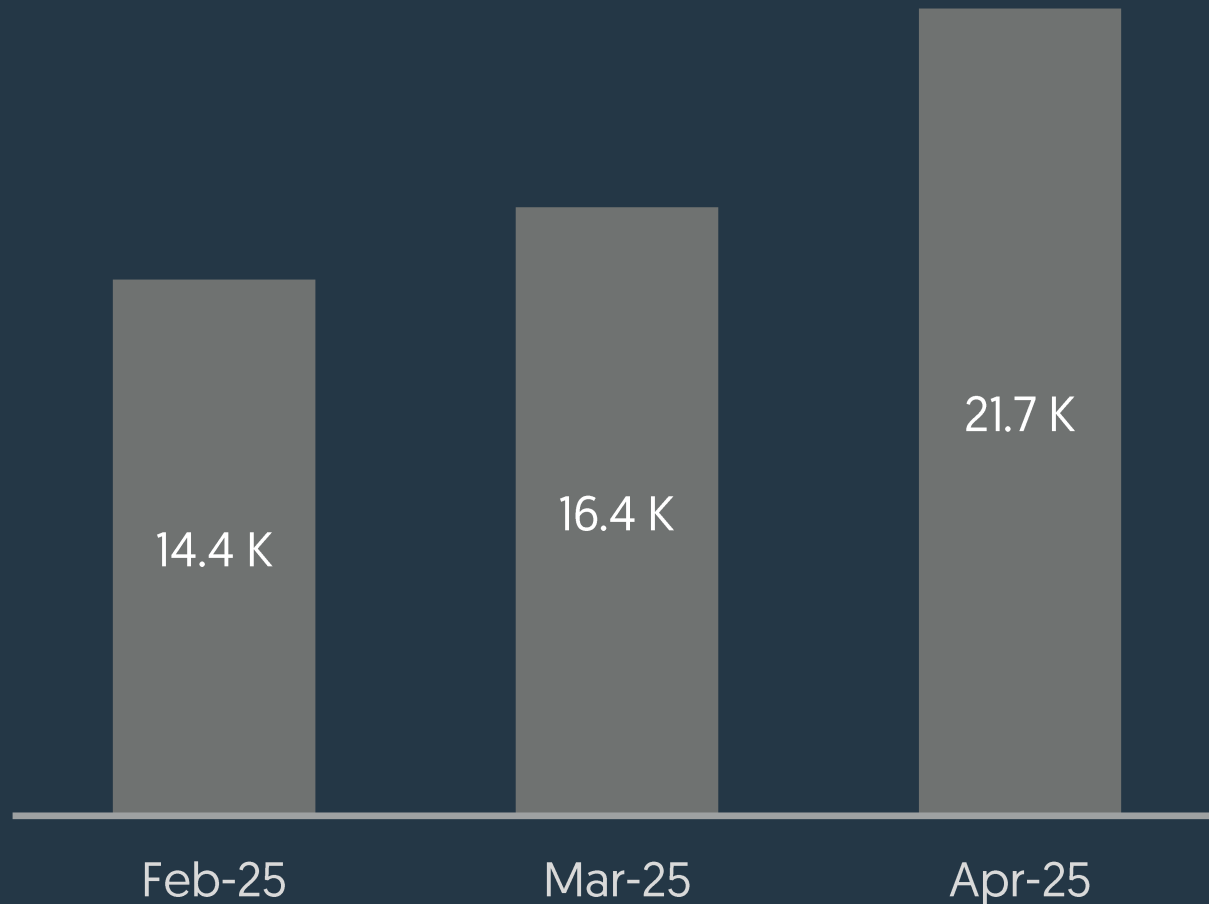
ECCU Cheques

Total Number of Inward Cheques Over the Past 3 Months



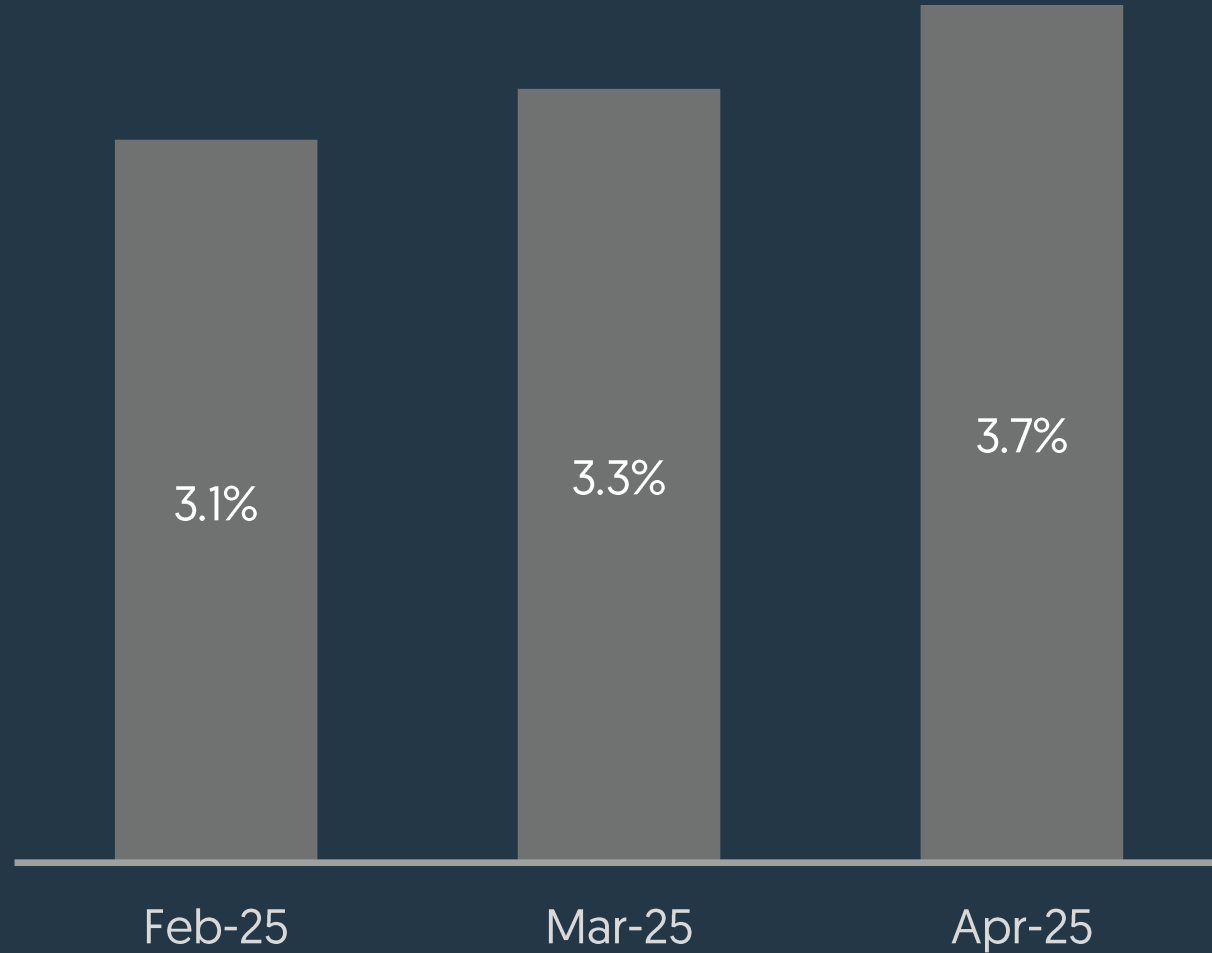
ECCU Returned Cheques

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



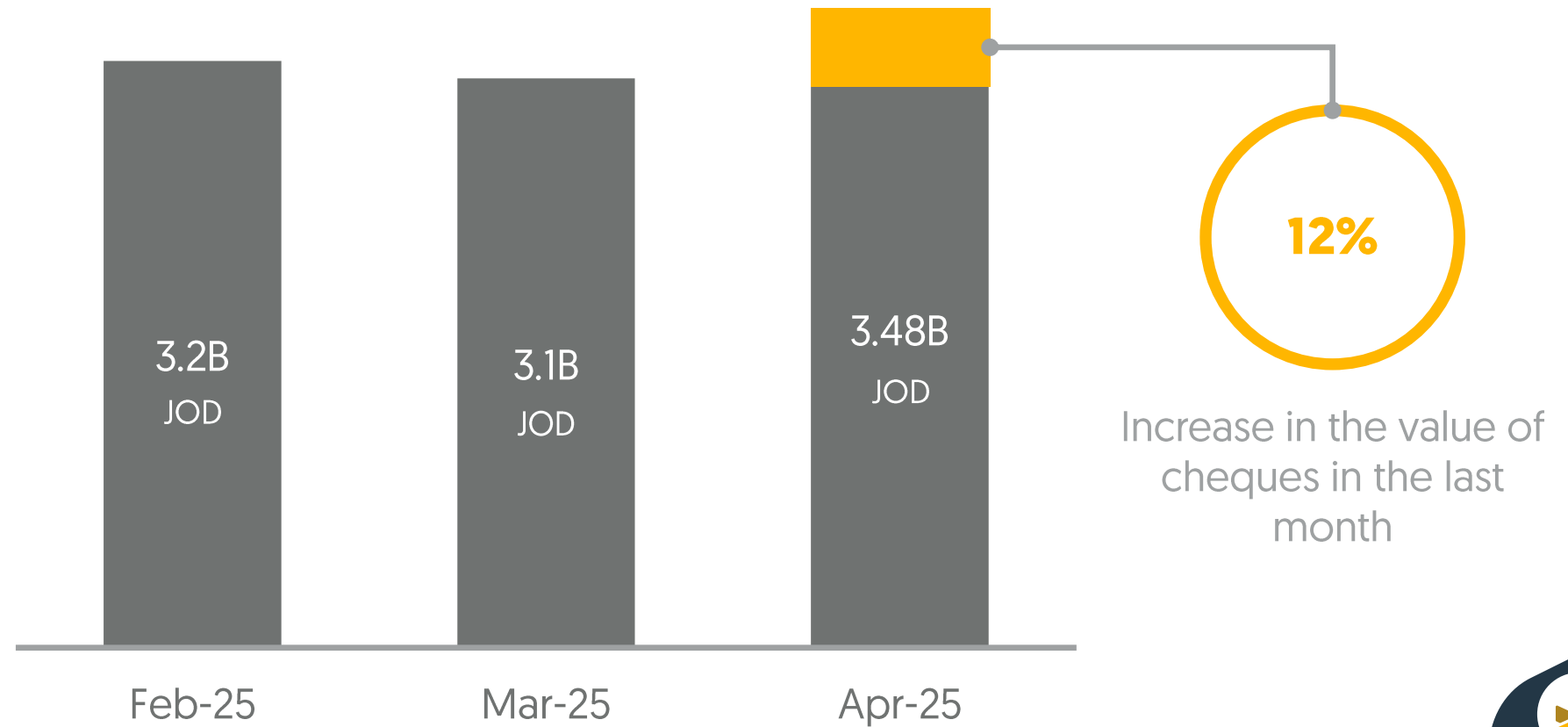
ECCU Cheques

Total Number of Returned Cheques due to Financial and Technical Reasons



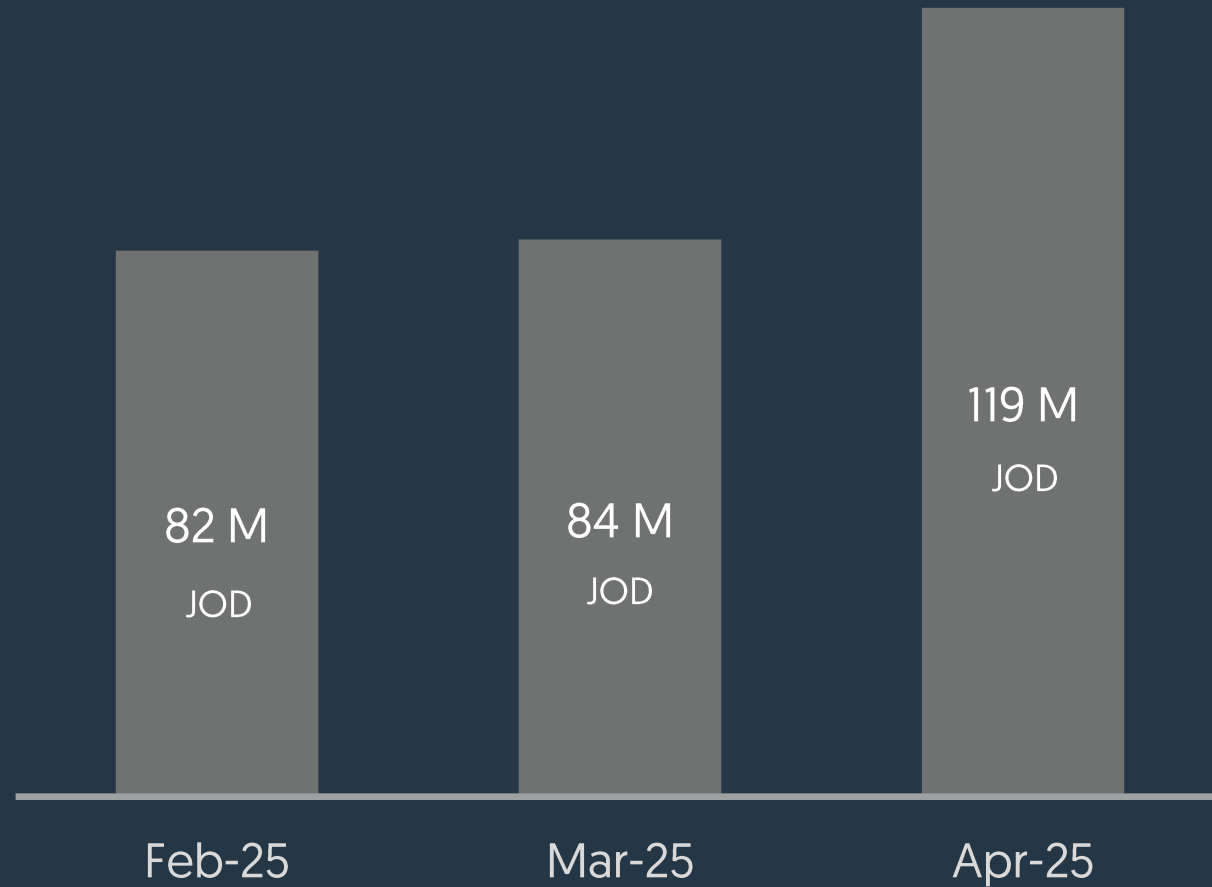
ECCU Cheques

Total Value of Inward Cheques Over the Past 3 Months



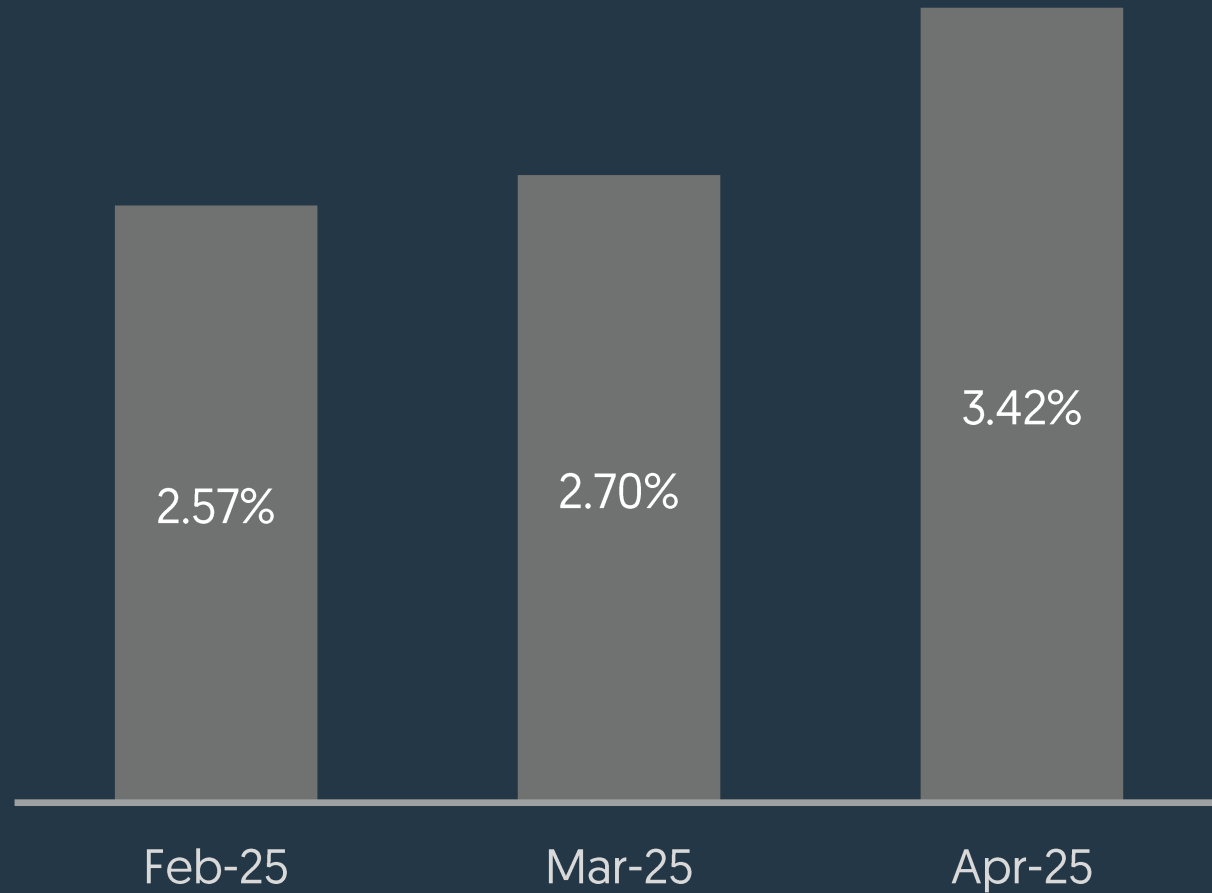
ECCU Returned Cheques

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

32.2%

38.3M_{JOD}

Technical
Reasons



67.8%

80.5M_{JOD}

Financial
Reasons