



Jordan Payments & Clearing Company

# Payment Systems Monthly Reports

May 2025



**ACH**  
Automated Clearing House



**ECCU**  
Electronic Cheque Clearing Unit

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Automated Clearing House

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ECCU  
Electronic Cheque Clearing Unit



# Systems Summary

## Monthly Report

May 2025

3



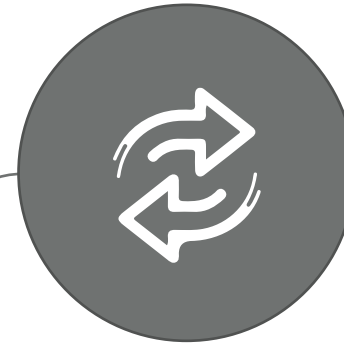
05.2025

# CliQ Summary



Number of  
Users

**1.85M**



Number of  
Transactions

**13.73M**



Value of  
Transactions

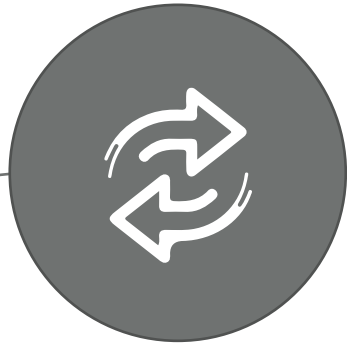
**1.64B<sub>JOD</sub>**

# JoMoPay Summary



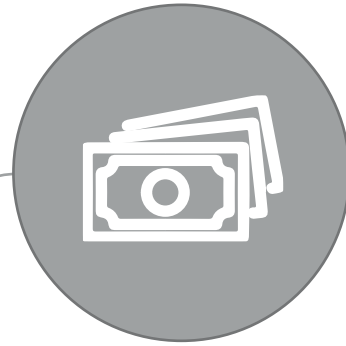
Number of  
Users

**2.66M**



Number of  
Transactions

**8.21M**



Value of  
Transactions

**543M<sub>JOD</sub>**



Number of  
Users

**4.73M**



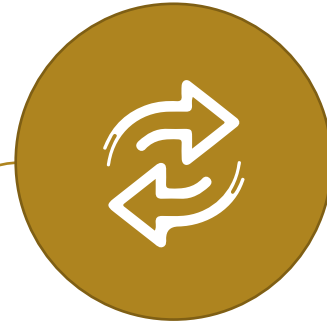
Number of  
Billers

**620**



Number of  
Services

**2,138**



Number of  
Transactions

**5.76M**



Value of  
Transactions

**1.13B<sub>JOD</sub>**



# ACH Summary

Automated Clearing House



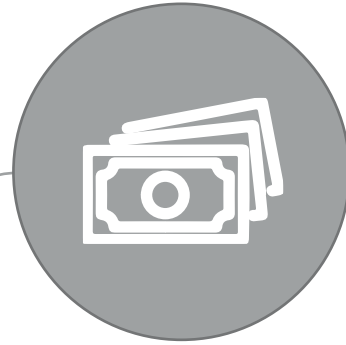
Total Number of  
Transactions

**0.98M**



Number of JOD  
Transactions

**0.97M**



Value of JOD  
Transactions

**792M<sub>JOD</sub>**



**ECCCU**  
Electronic Cheque Clearing Unit

# Summary



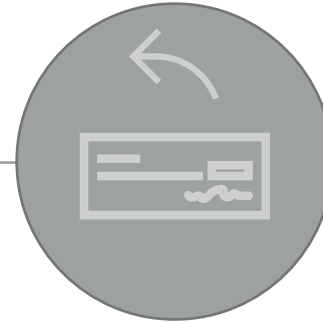
Number of  
Cheques

**443K**



Value of  
Cheques

**3.09B<sub>JOD</sub>**



Number of  
Returned Cheques

**13.9K**



Value of Returned  
Cheques

**93M<sub>JOD</sub>**





# Monthly Report

May 2025

Instant Payment System for  
Transfers Issued by Banks

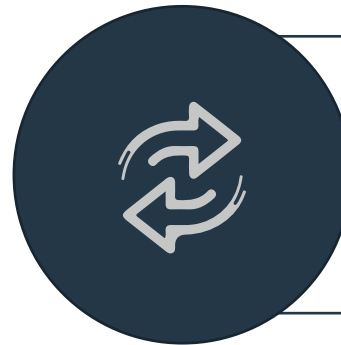
9



05.2025

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

Transfers Issued by Banks



Number of Transactions

**57.58M**

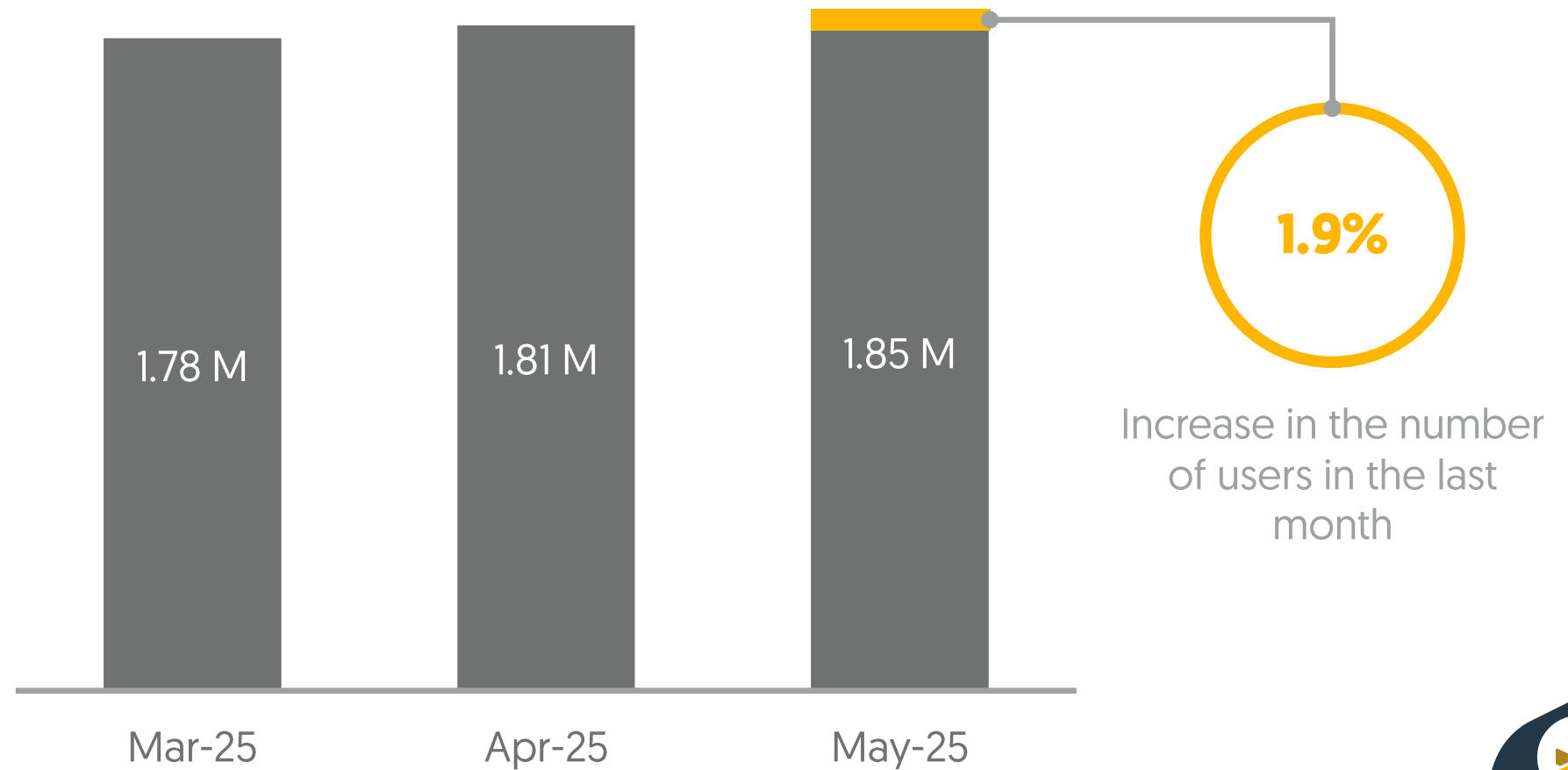


Value of Transactions

**7.29B<sub>JOD</sub>**

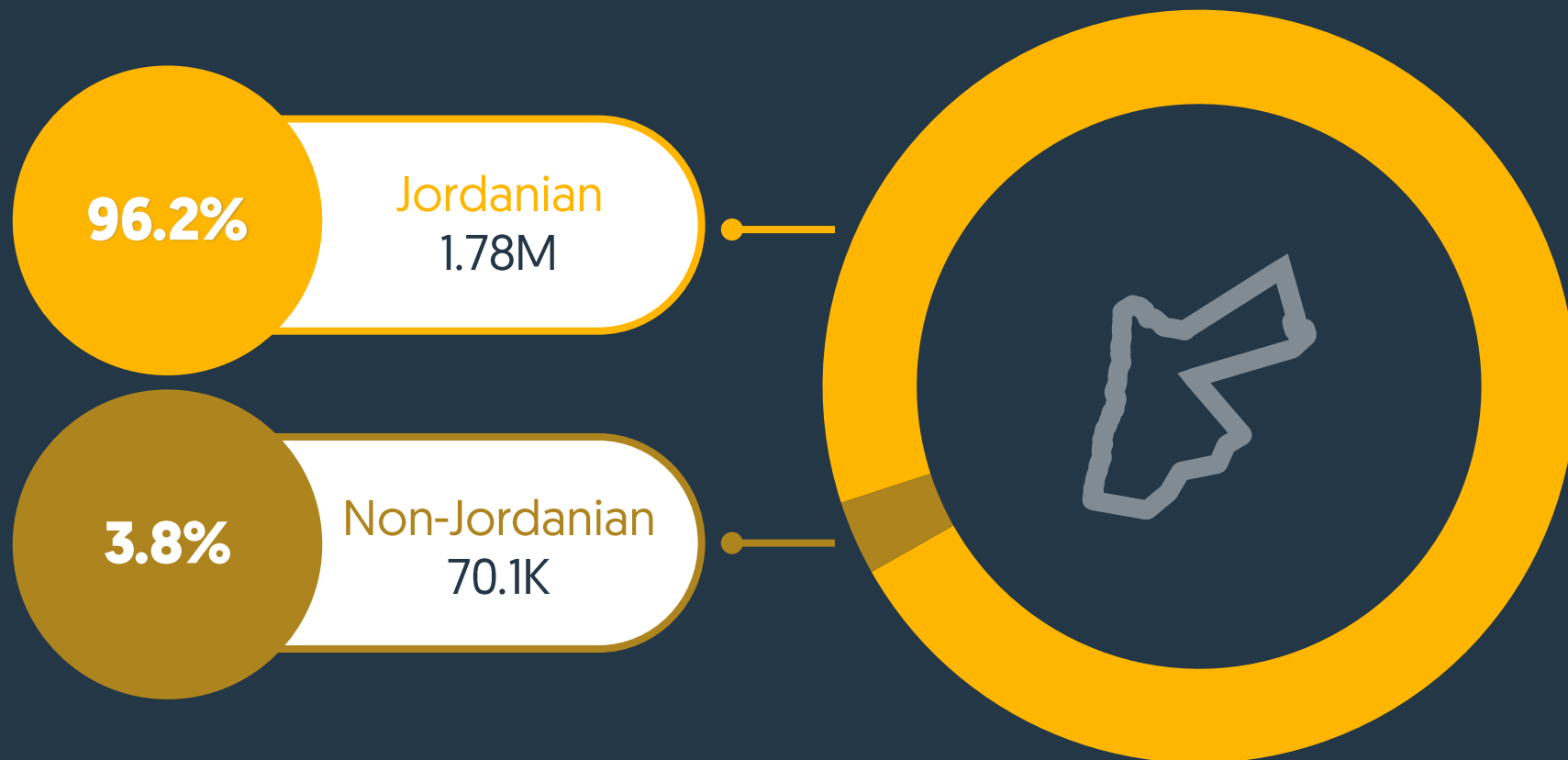
# CliQ Users

Total Number of Users Over the Past 3 Months



# CliQ Users

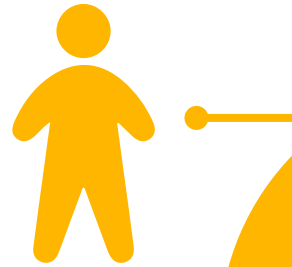
Percentage of Users Based on Nationality



# CliQ Users

Percentage of Users Based on Gender

62%  
1.15M  
Male Users

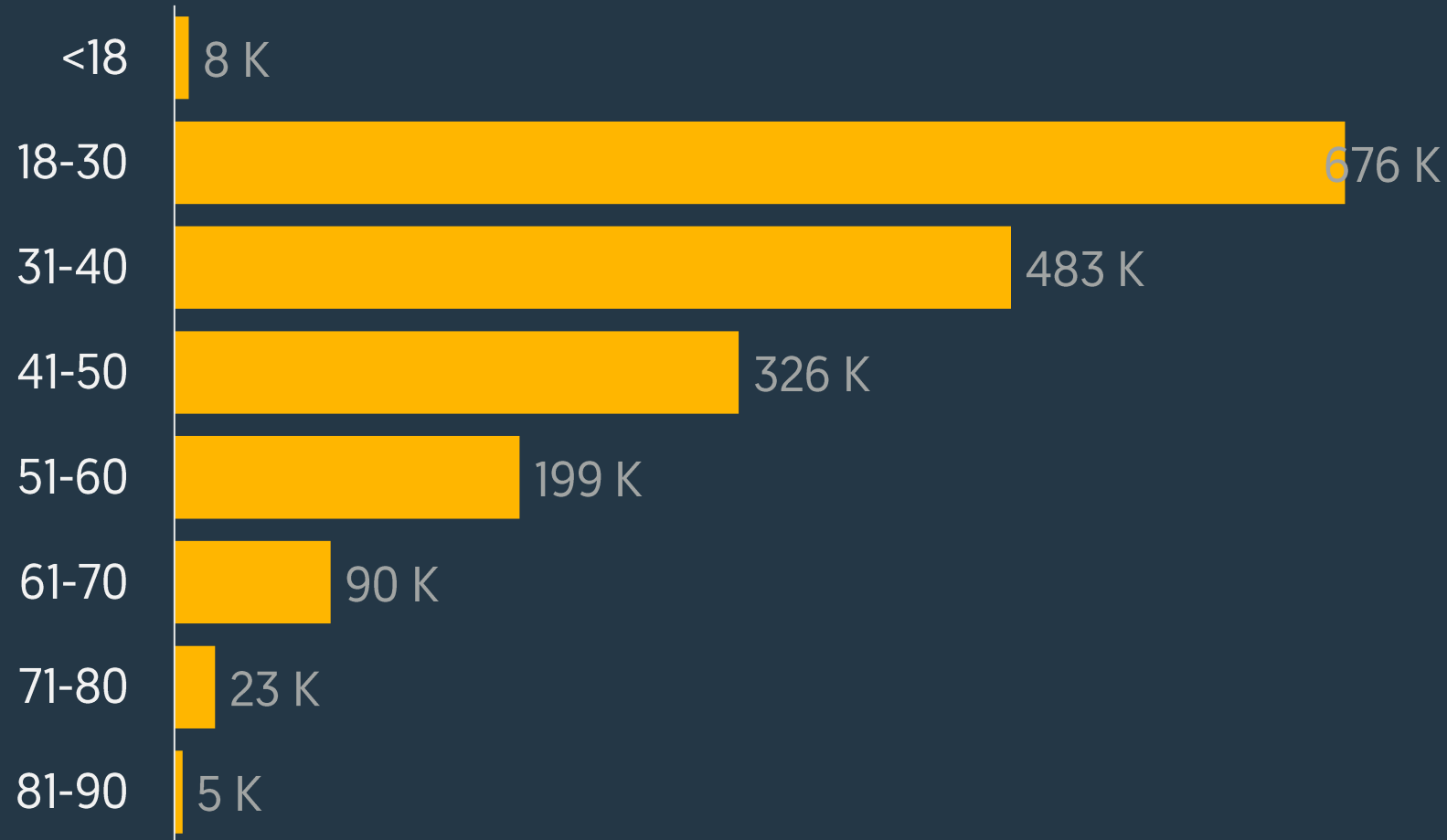


35.1%  
0.65M  
Female Users



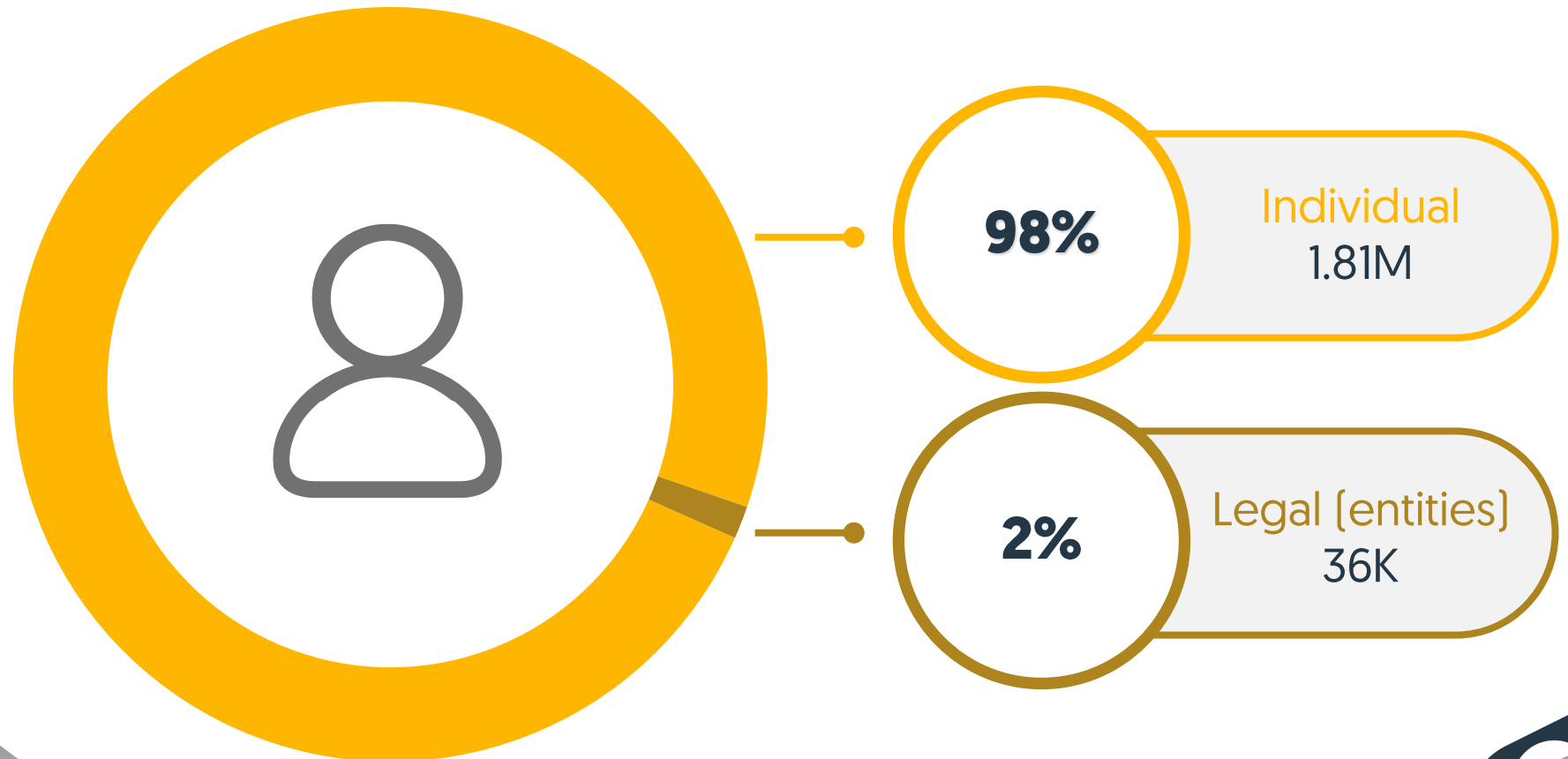
# CliQ Users

Number of Users Based on Age Group



# CliQ Users

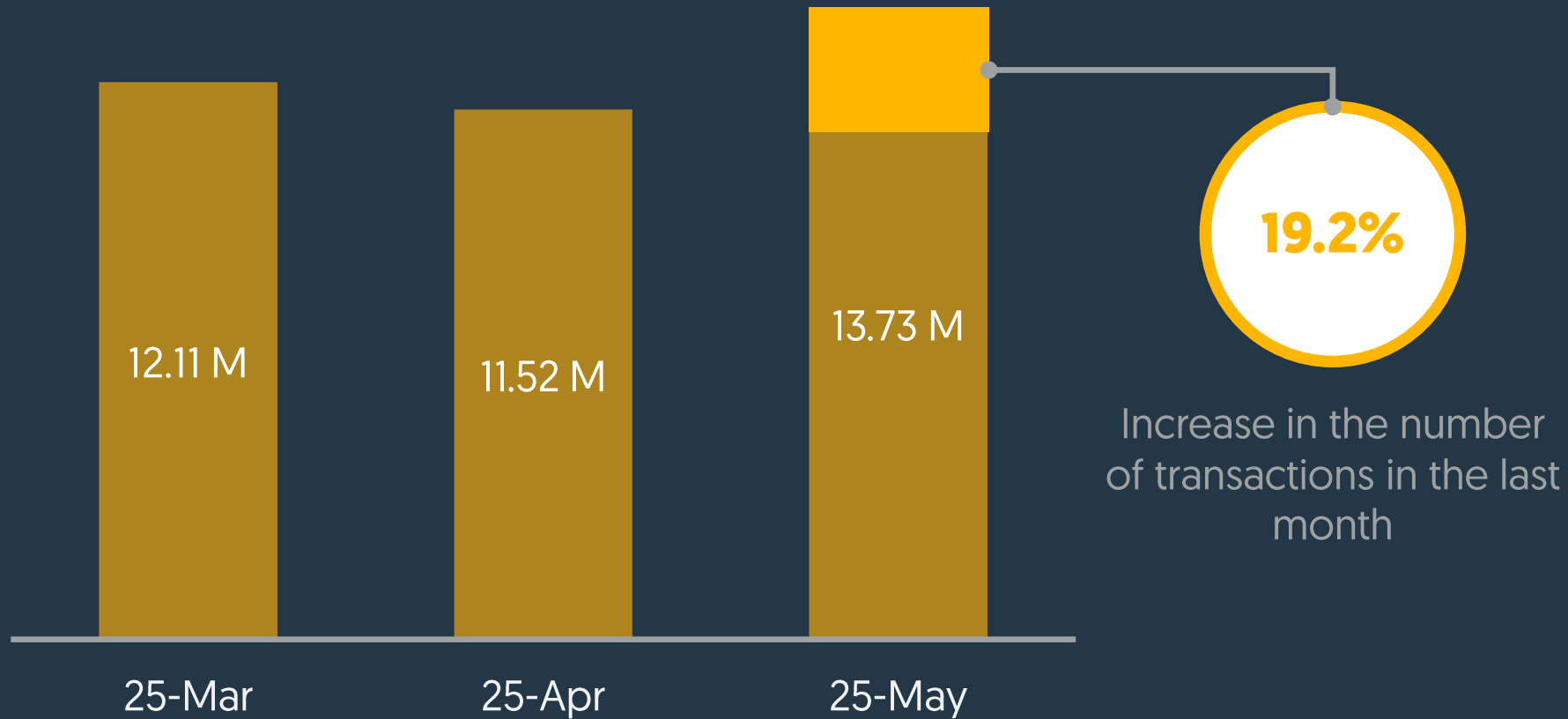
Percentage of Users Based on Customer Type



# CliQ Number of Transactions

Total Number of Transactions Over the Past 3 Months

Transfers Issued by Banks





# CliQ Number of Transactions

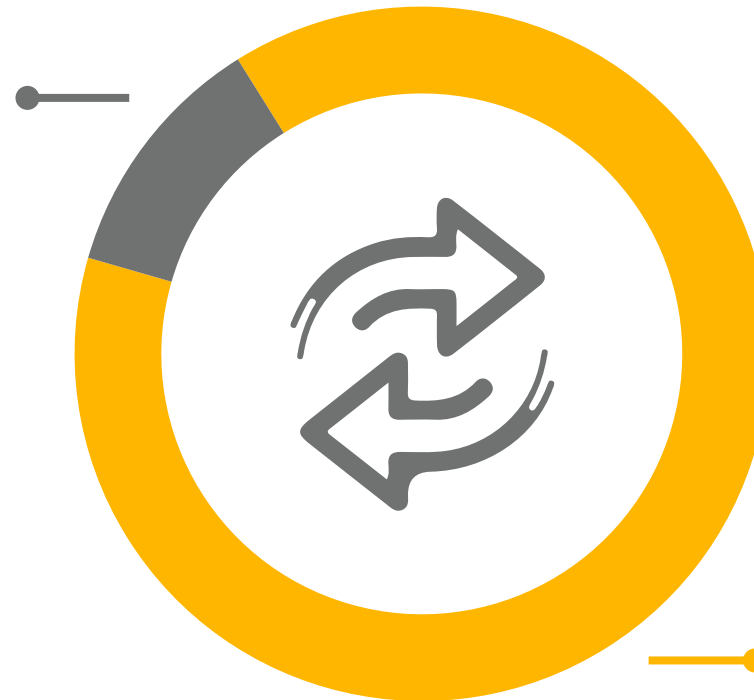
Percentage Based on Transaction Type

Transfers Issued by Banks

15.1%

2.08M

Purchases



84.9%

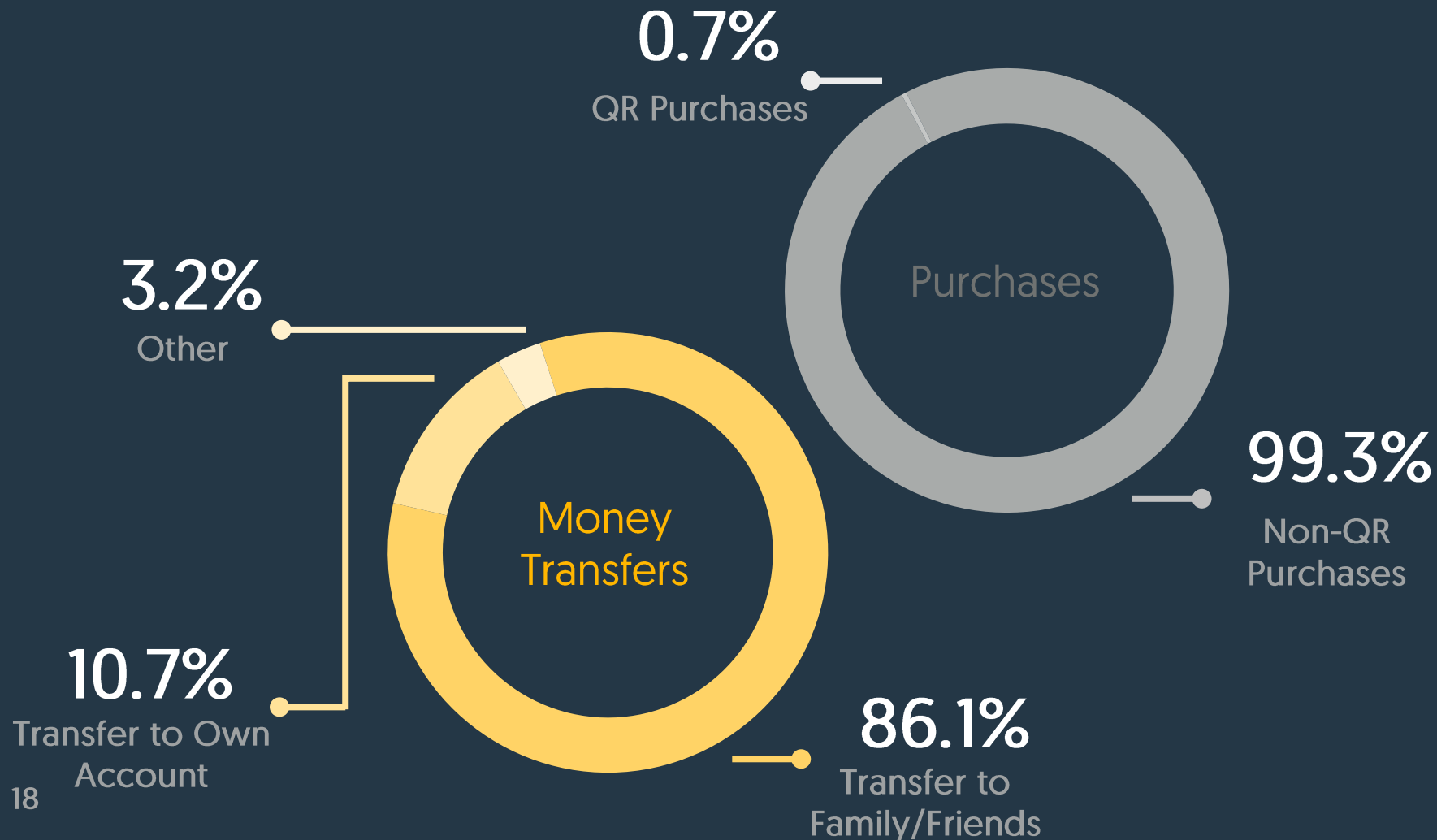
11.65M

Money Transfers

# CliQ Number of Transactions

Percentage Based on Transaction Type Sub-Category

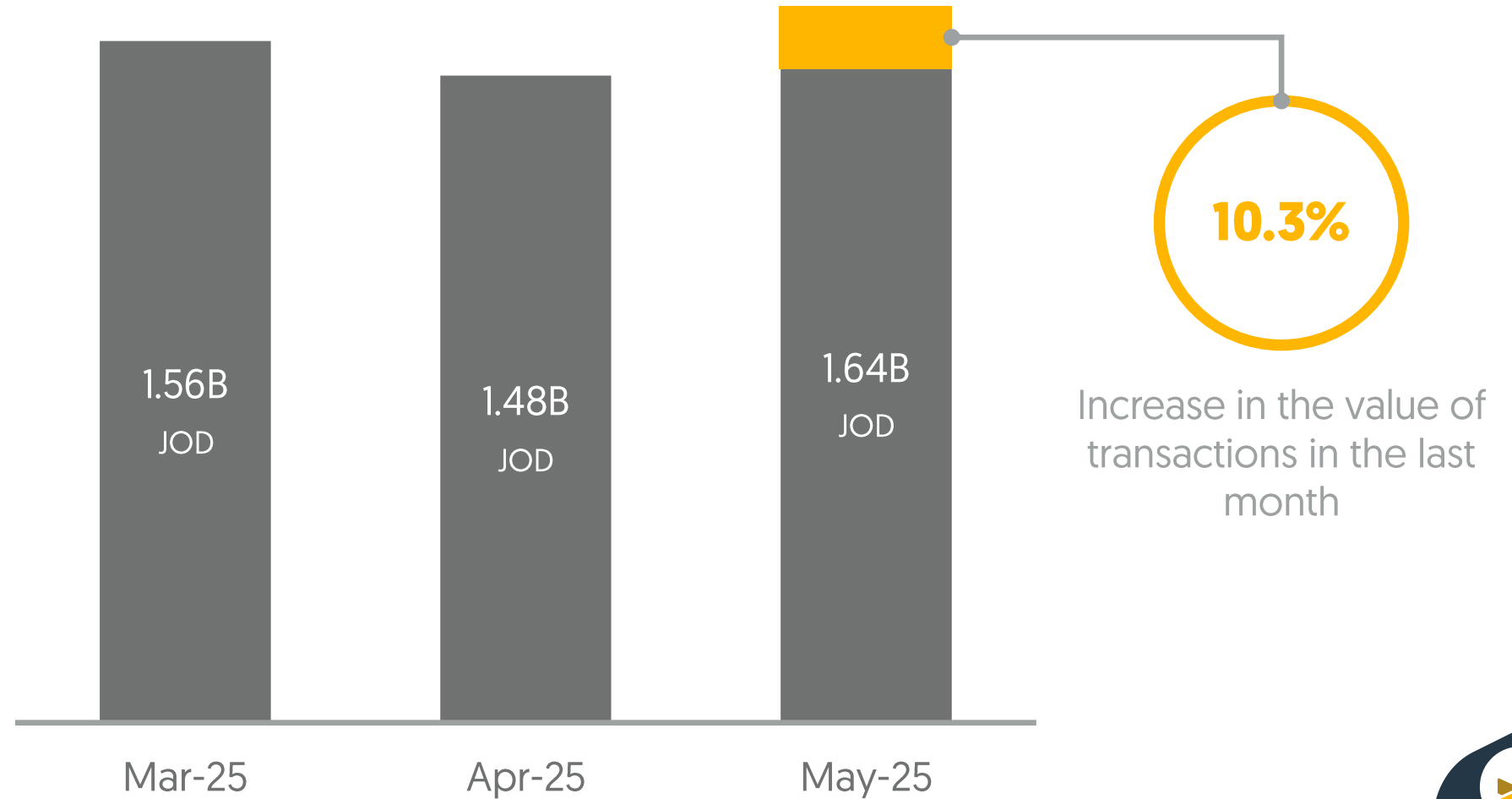
Transfers Issued by Banks



# 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

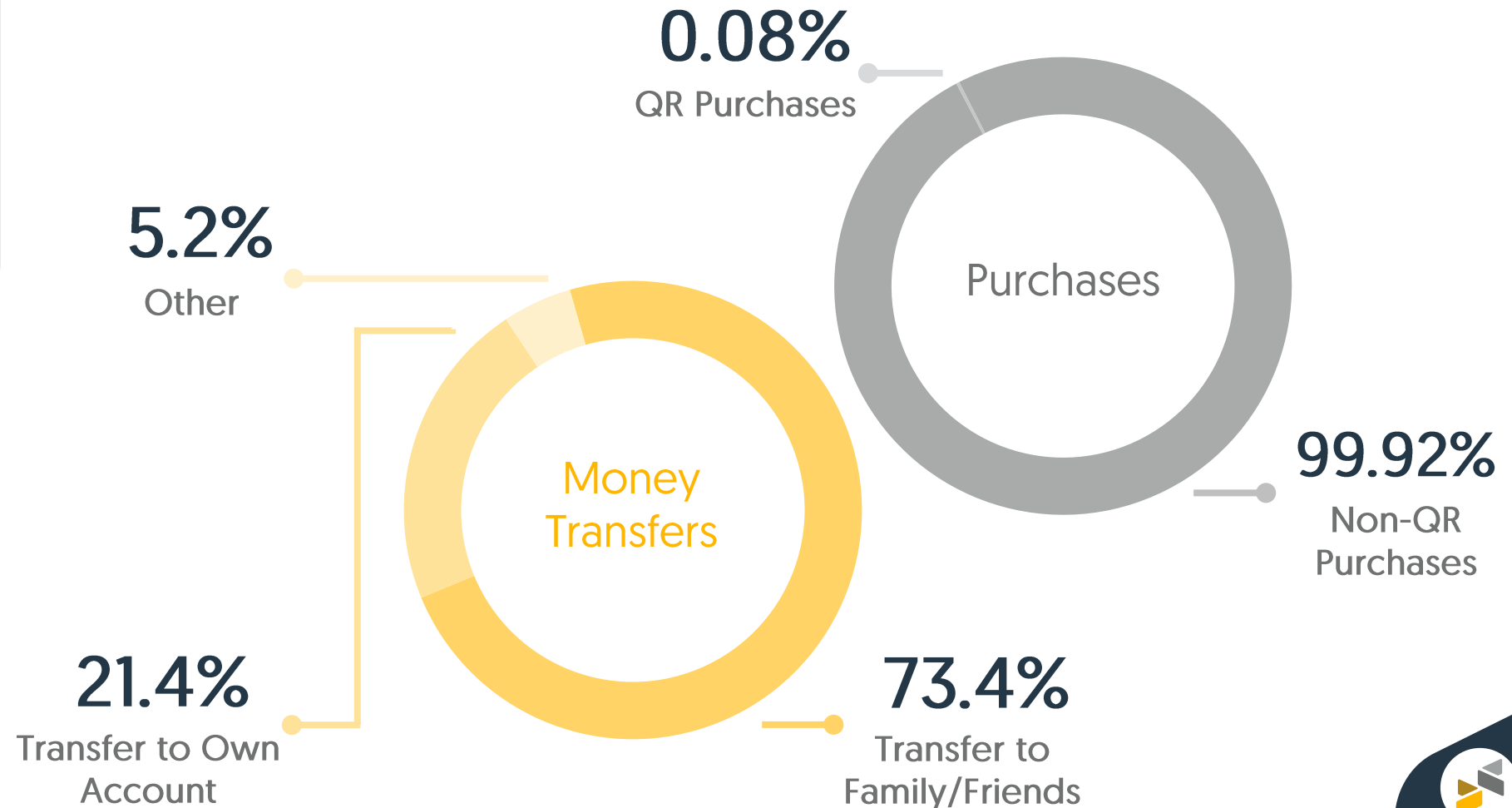
Transfers Issued by Banks



# CliQ Value of Transactions

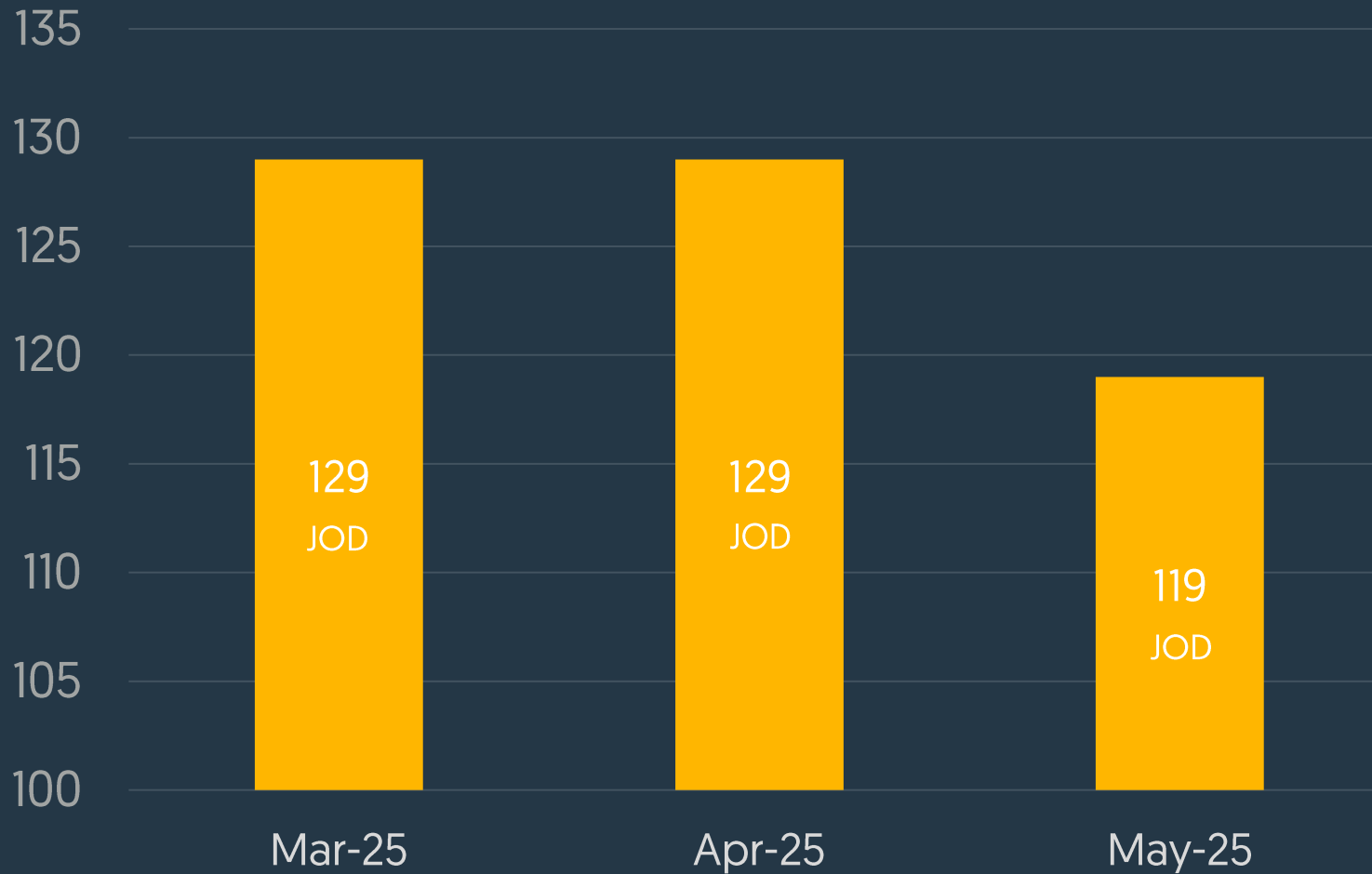
Percentage Based on Transaction Type Sub-Category

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%

2.18M

On Us



73.7%

6.11M

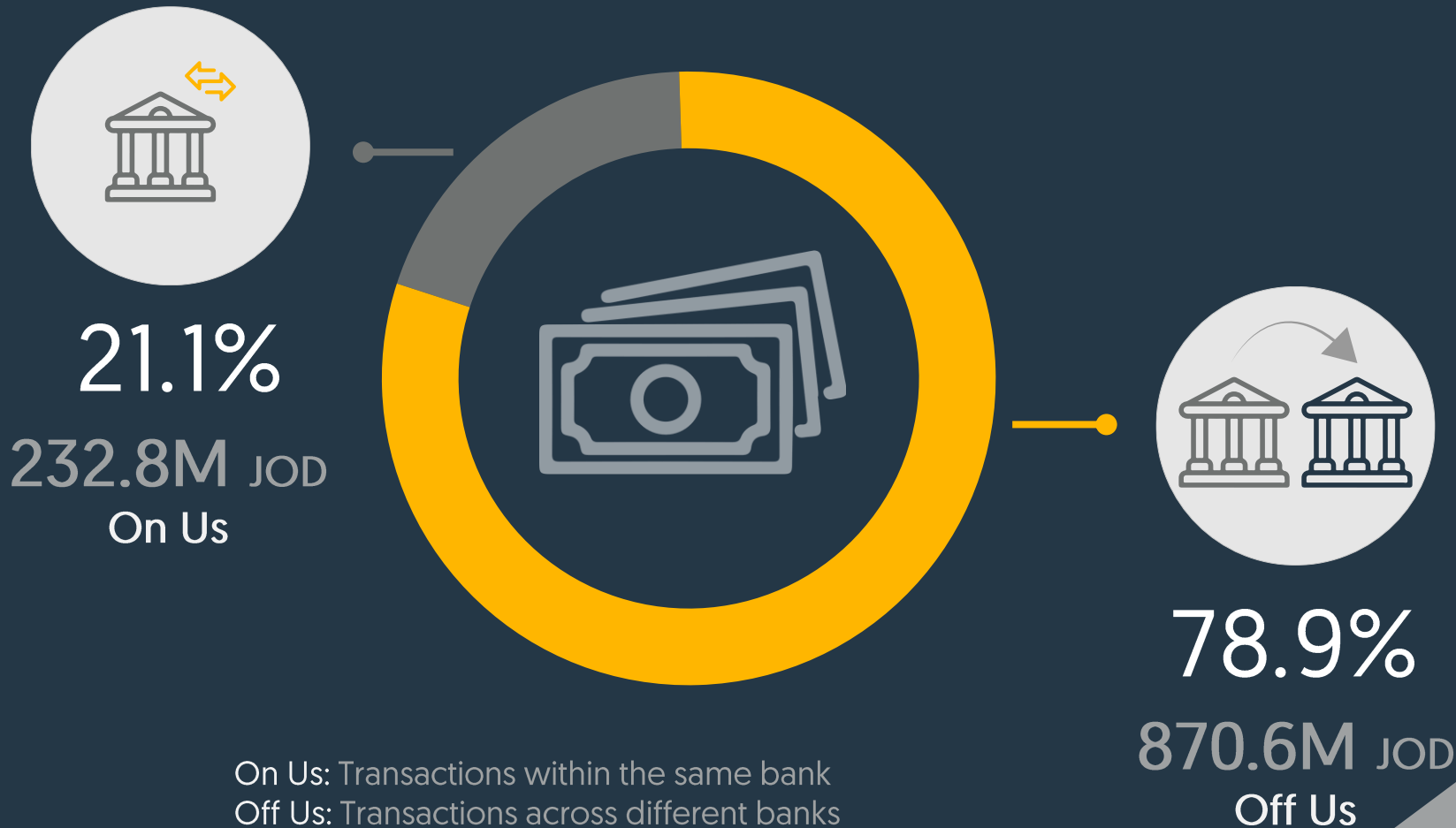
Off Us

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

## May 2025

Jordan Mobile Payments Switch for  
Transfers Issued by Mobile Wallets

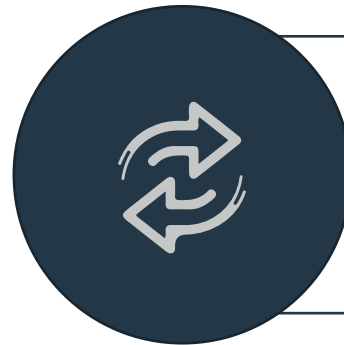
25



05.2025

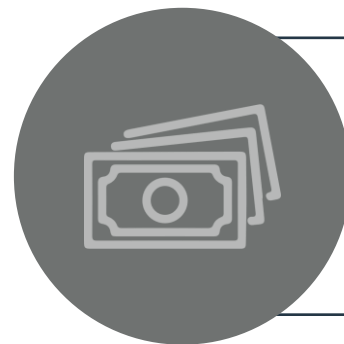
# Total Number and Value of Transactions Since the Beginning of 2025

Transfers Issued by Mobile Wallets



Number of Transactions

**34.79M**



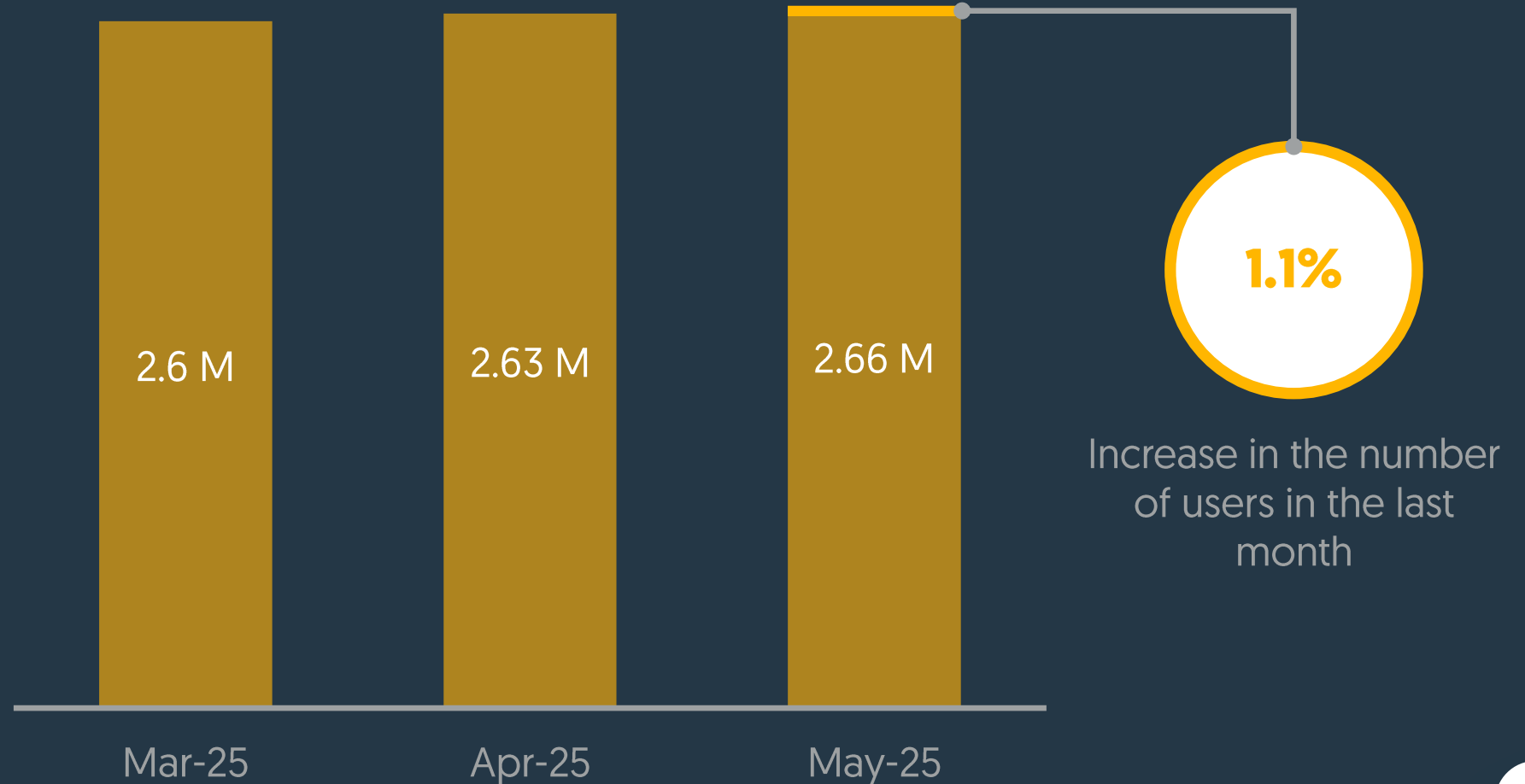
Value of Transactions

**2.45B<sub>JOD</sub>**



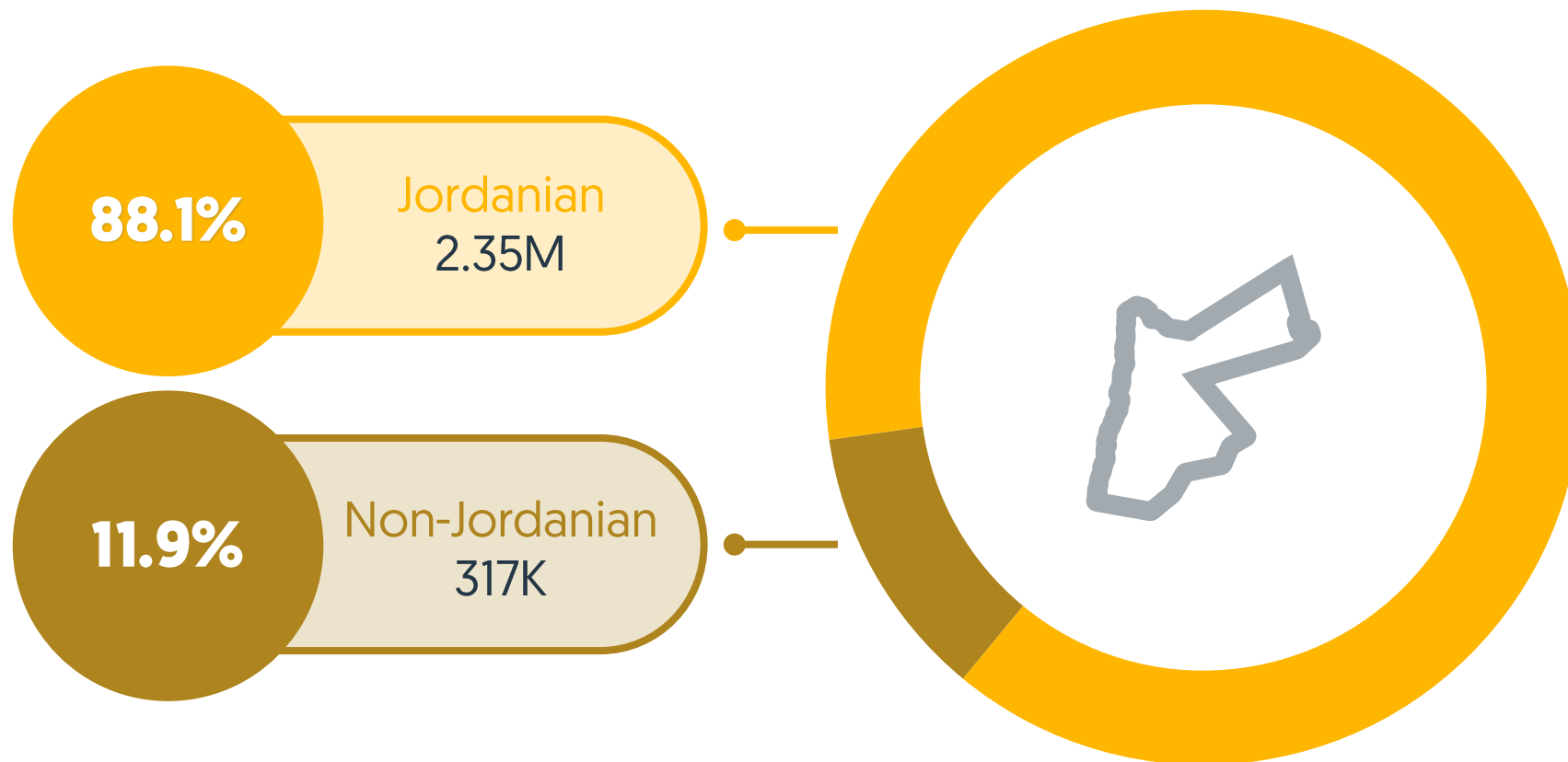
# JoMoPay Users

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

50.7%

1.35M  
Male Users



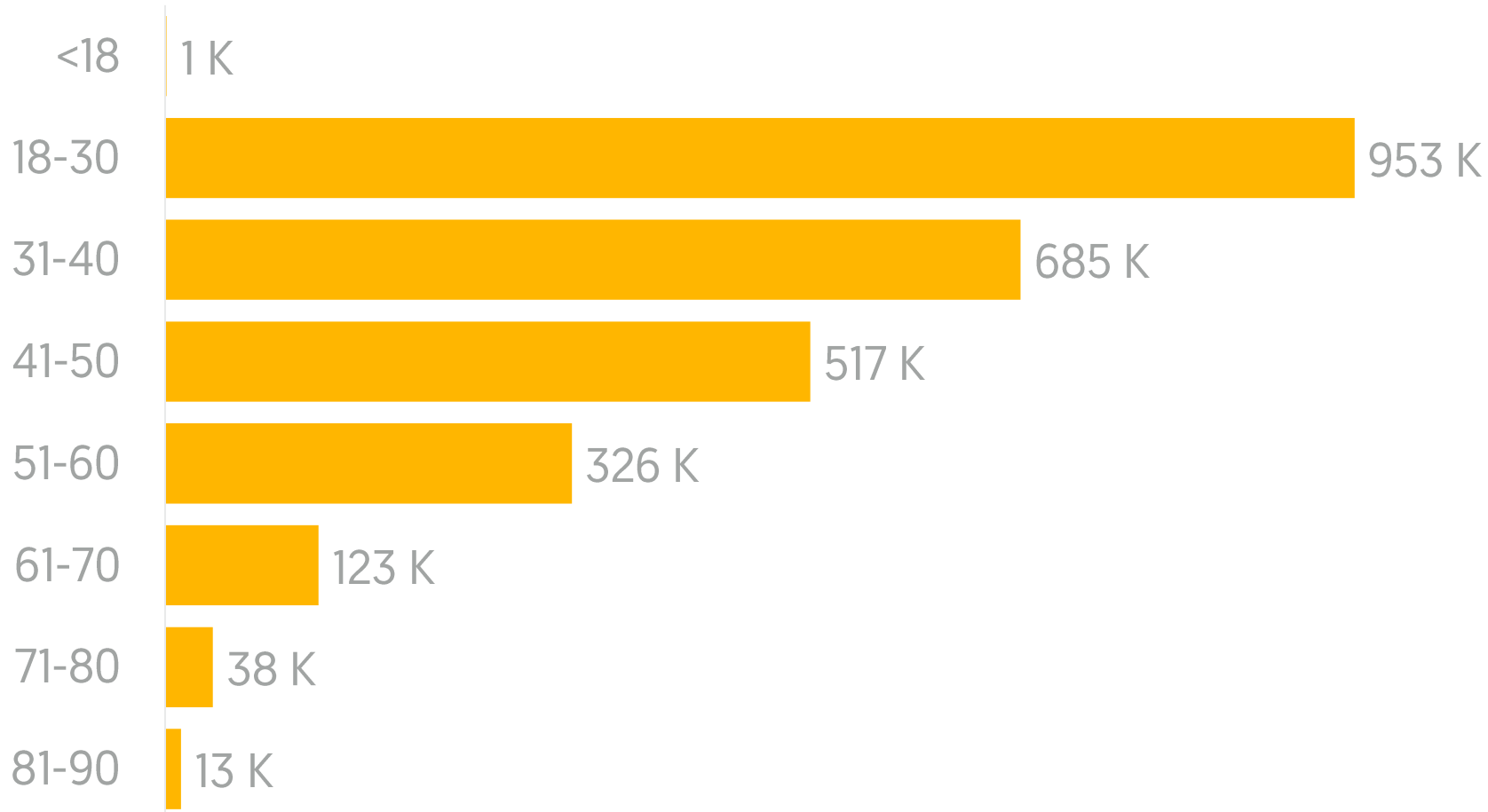
48.9%

1.3M  
Female Users



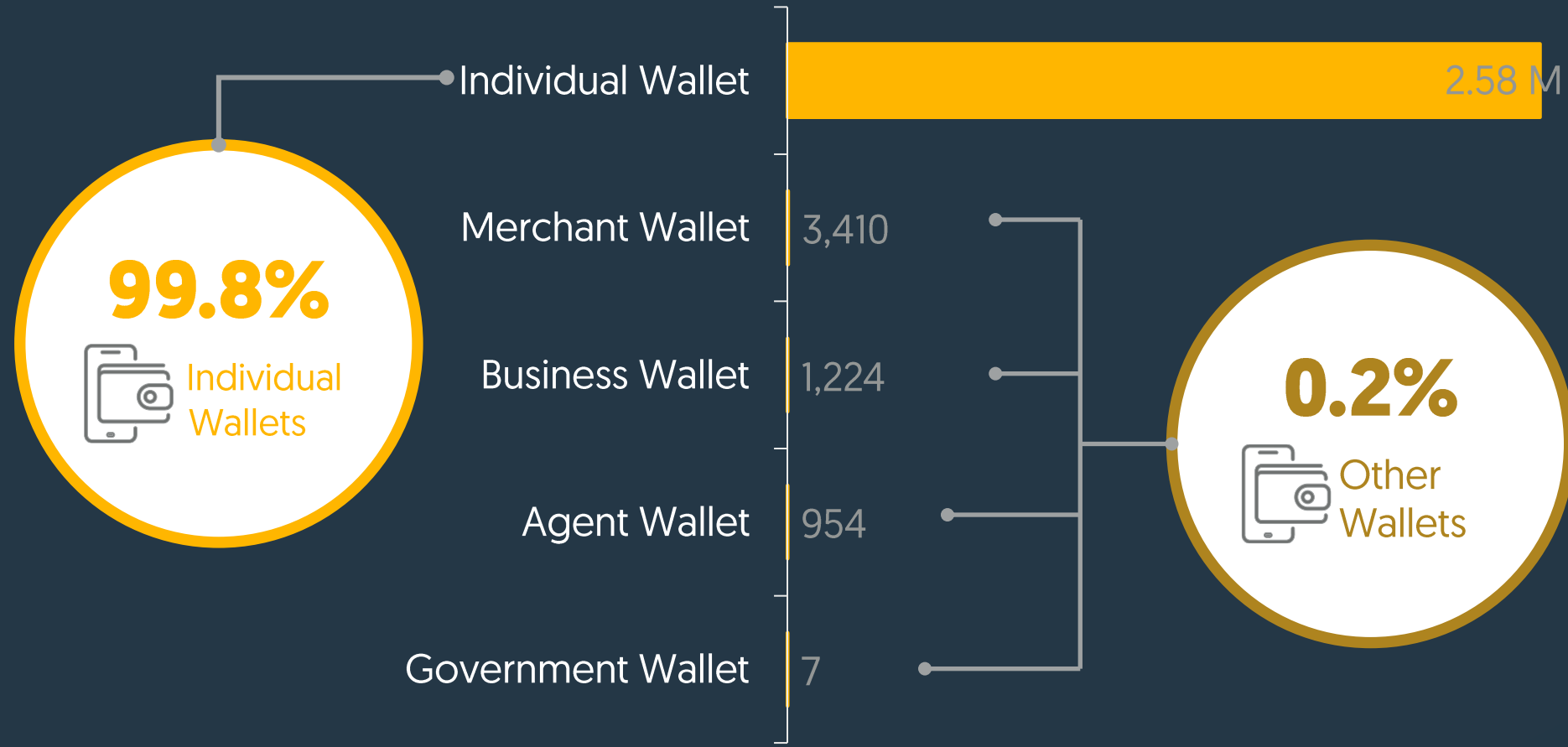
# JoMoPay Users

Number of Users Based on Age Group



# JoMoPay Users

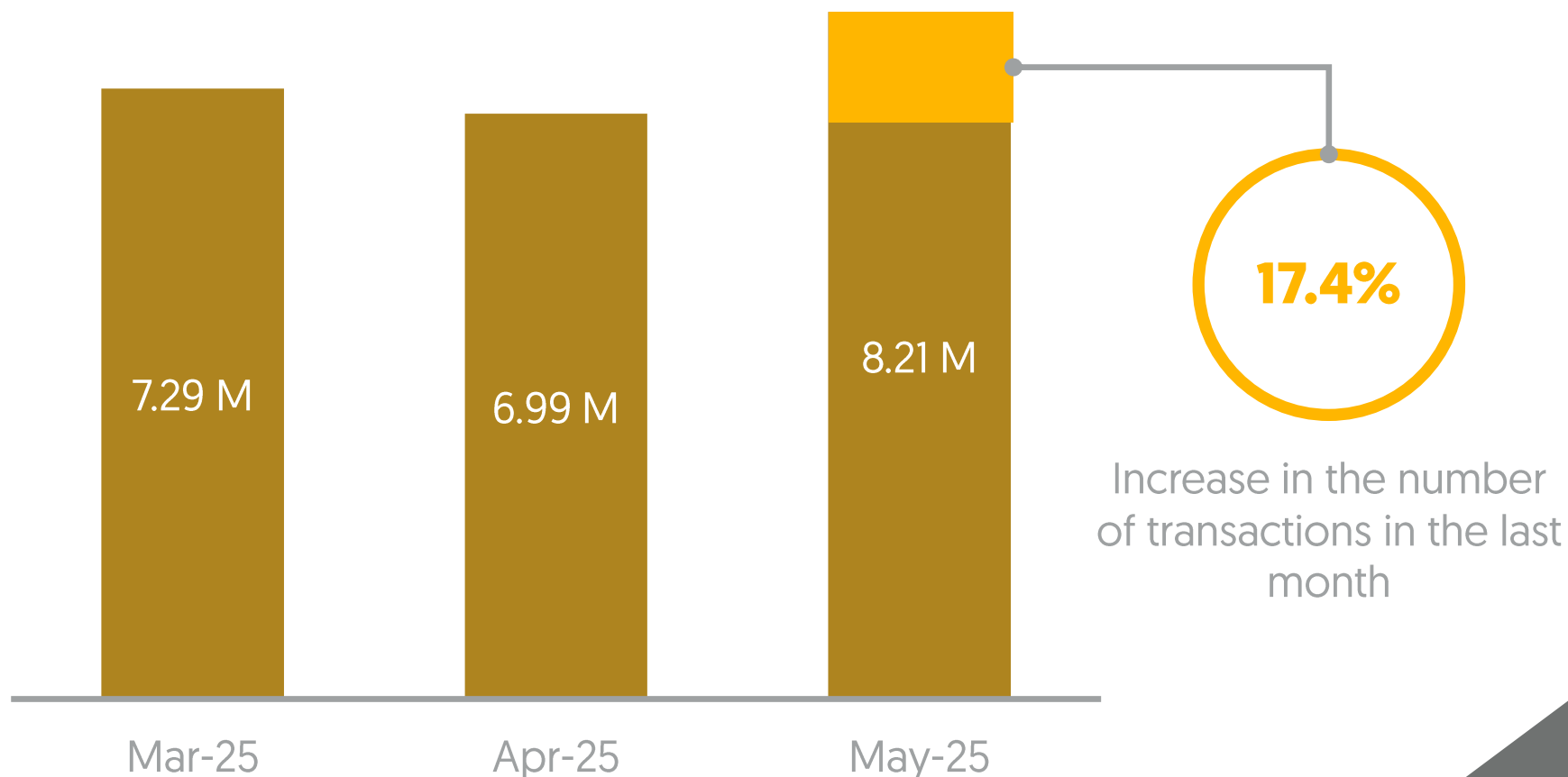
Number of Wallets Based on Wallet Type



# JoMoPay Number of Transactions

Total Number of Transactions Over the Past 3 Months

Transfers Issued by Mobile Wallets



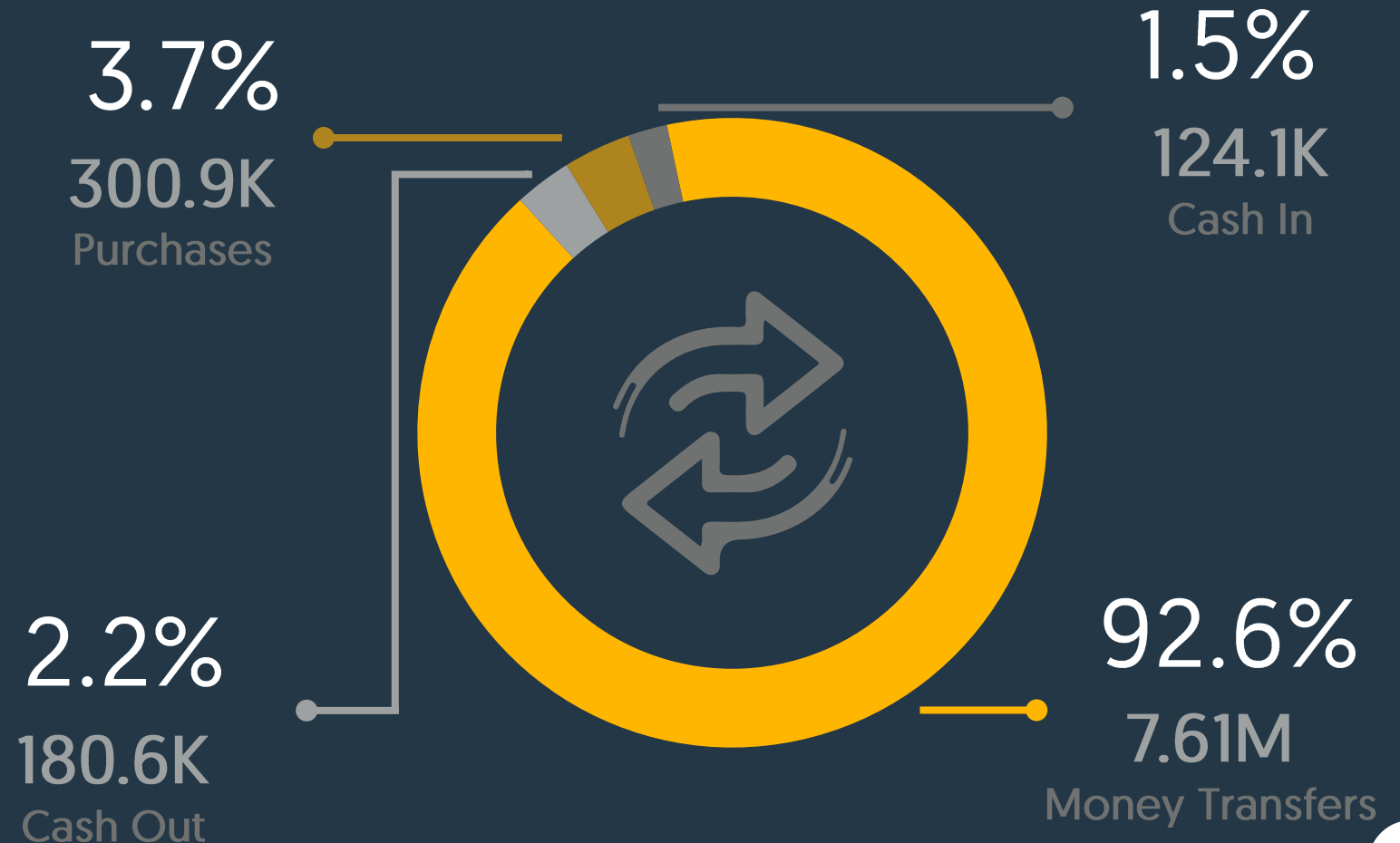




# JoMoPay Number of Transactions

Percentage Based on Transaction Type

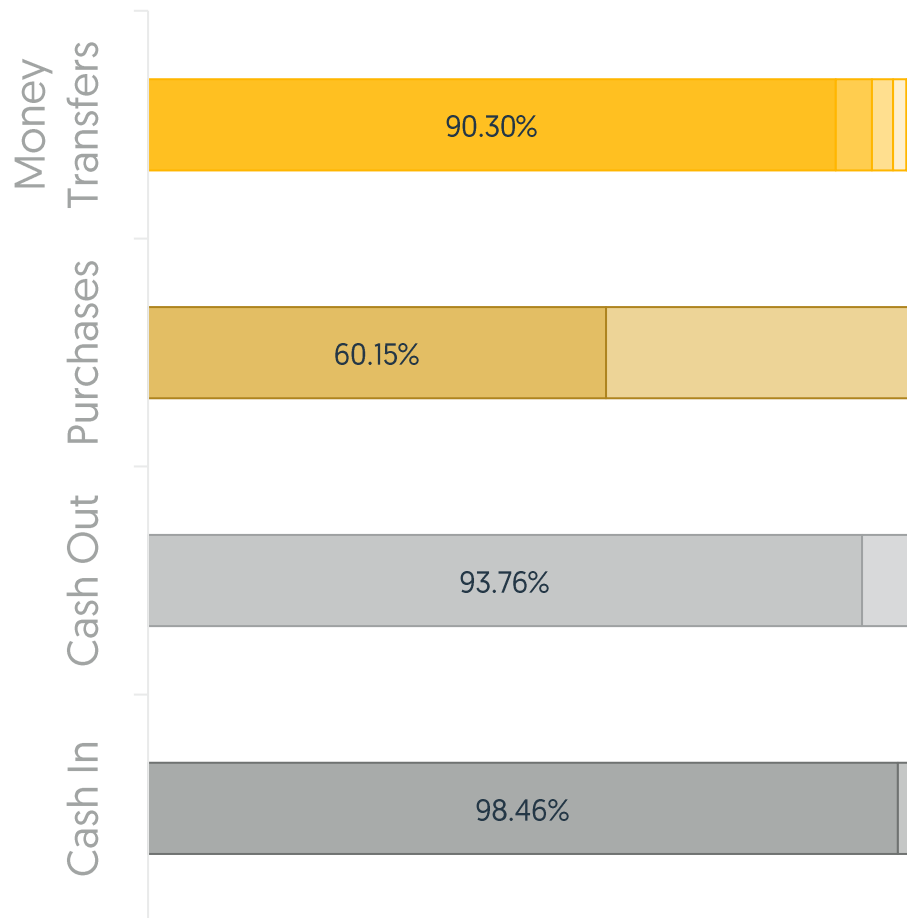
Transfers Issued by Mobile Wallets



# JoMoPay Number of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets



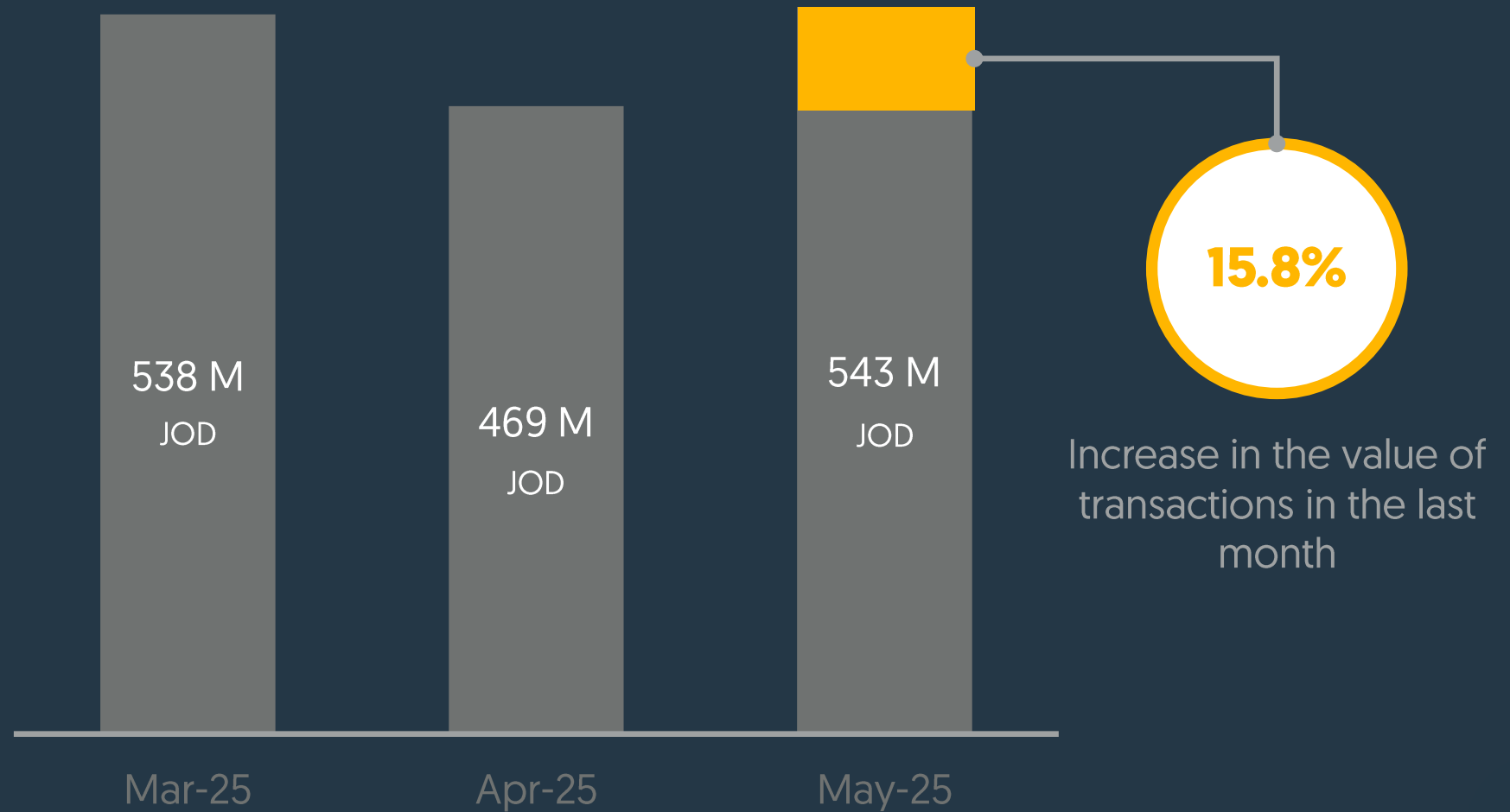
Transfer to Family/Friends	90.30%
Transfer to Own Account	4.77%
Salary/Bonus/Dividends	2.76%
Aid/Charity/Grant	1.78%
Loan/Loan Installment	0.38%
Cross Border Remittances	0.00%
Purchases	60.15%
QR Purchases	39.85%
Cash Out - Agent/Teller	93.76%
Cash Out - ATM/Kiosk	6.24%
Cash In - Agent/Teller	98.46%
Cash In - ATM/Kiosk	1.54%



# JoMoPay Value of Transactions

Total Value of Transactions Over the Past 3 Months

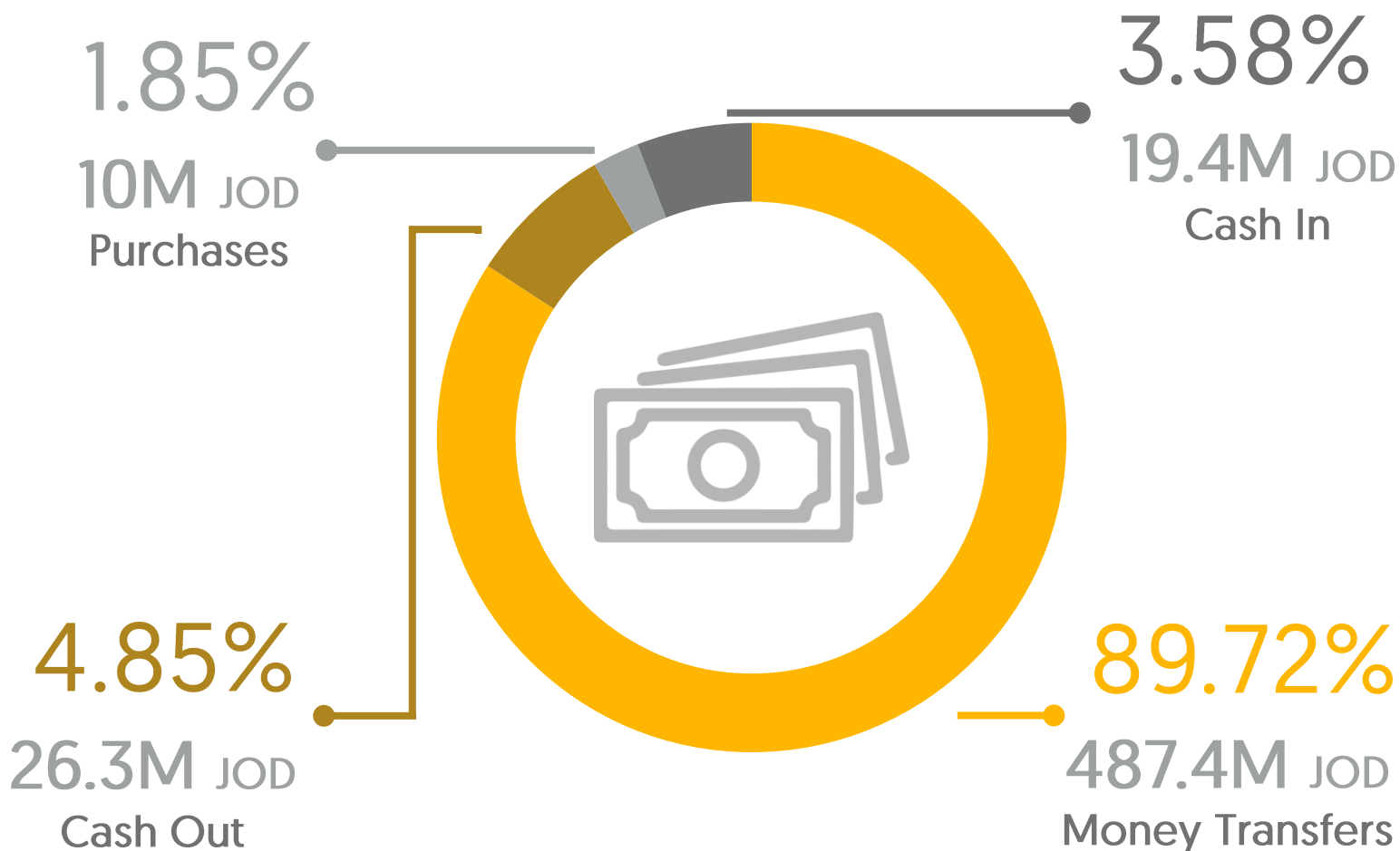
Transfers Issued by Mobile Wallets



# JoMoPay Value of Transactions

Percentage Based on Transaction Type

Transfers Issued by Mobile Wallets

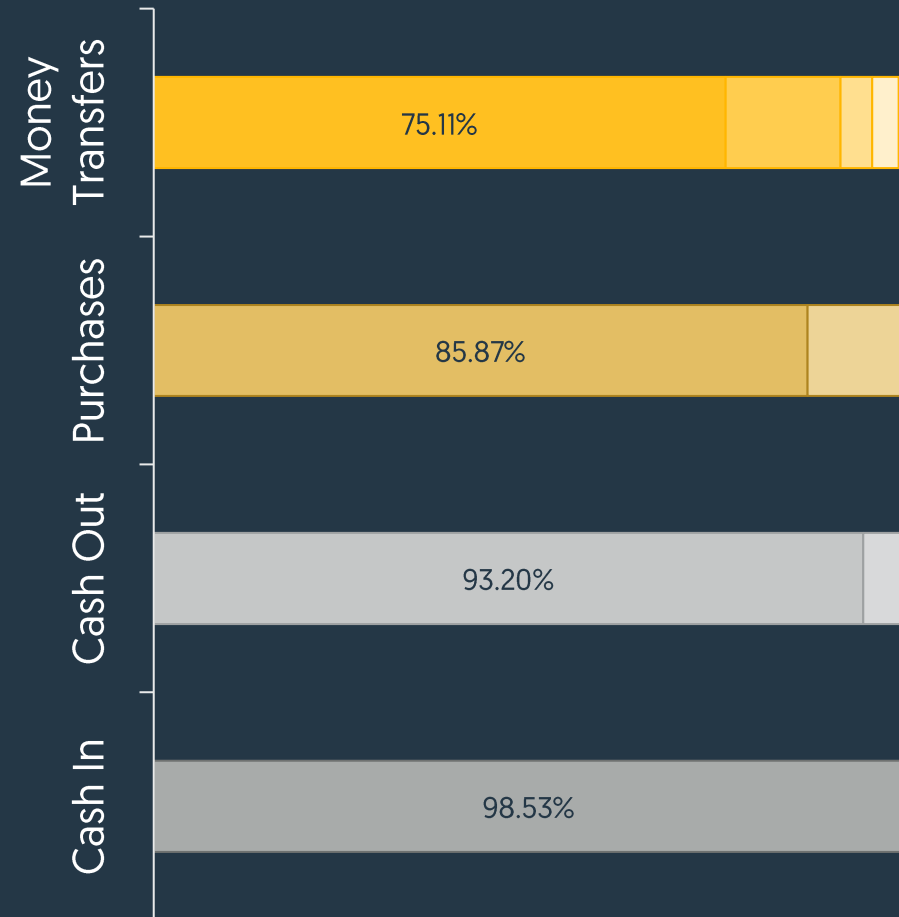




# JoMoPay Value of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets



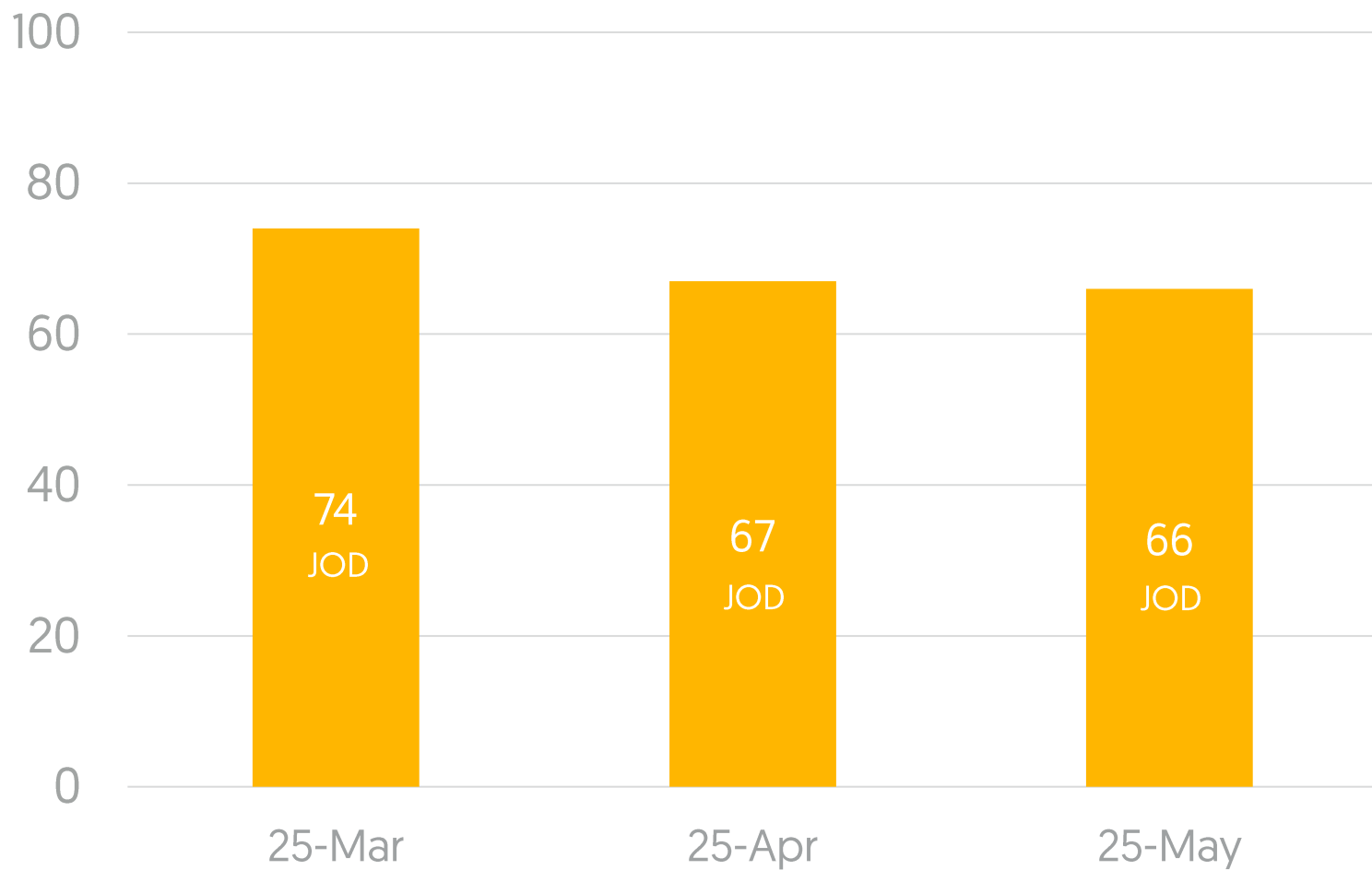
Transfer to Family/Friends	75.11%
Transfer to Own Account	15.07%
Salary/Bonus/Dividends	4.16%
Aid/Charity/Grant	3.51%
Loan/Loan Installment	2.15%
Cross Border Remittances	0.00%
Purchases	85.87%
QR Purchases	14.13%
Cash Out - Agent/Teller	93.20%
Cash Out - ATM/Kiosk	6.80%
Cash In - Agent/Teller	98.53%
Cash In - ATM/Kiosk	1.47%



# JoMoPay Transactions

Average Value of Transactions Over the Past 3 Months

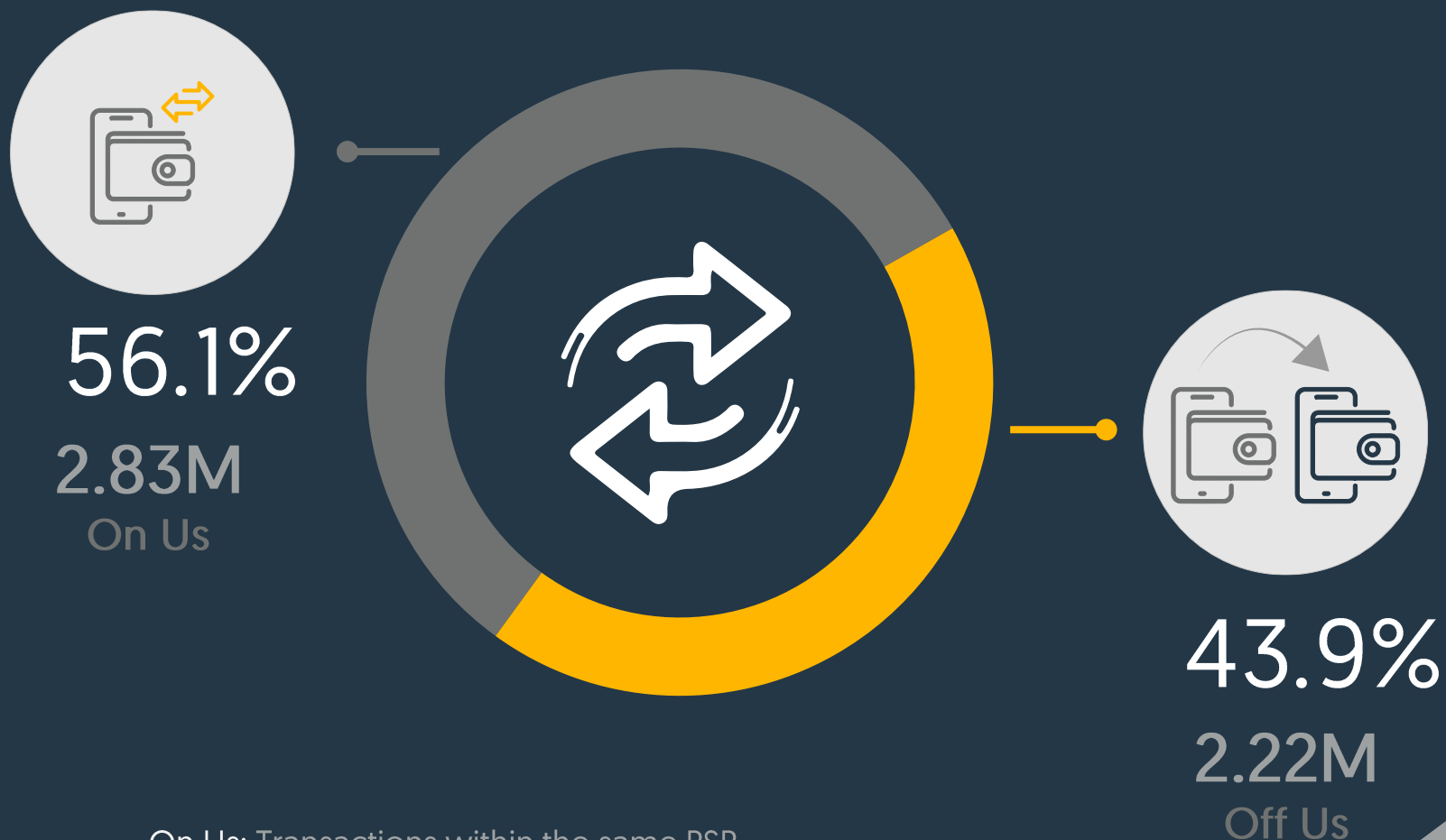
Transfers Issued by Mobile Wallets



# 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  
May 2025

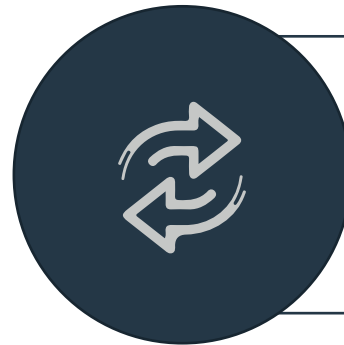
41

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



05.2025

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



Number of Transactions

**92.37M**



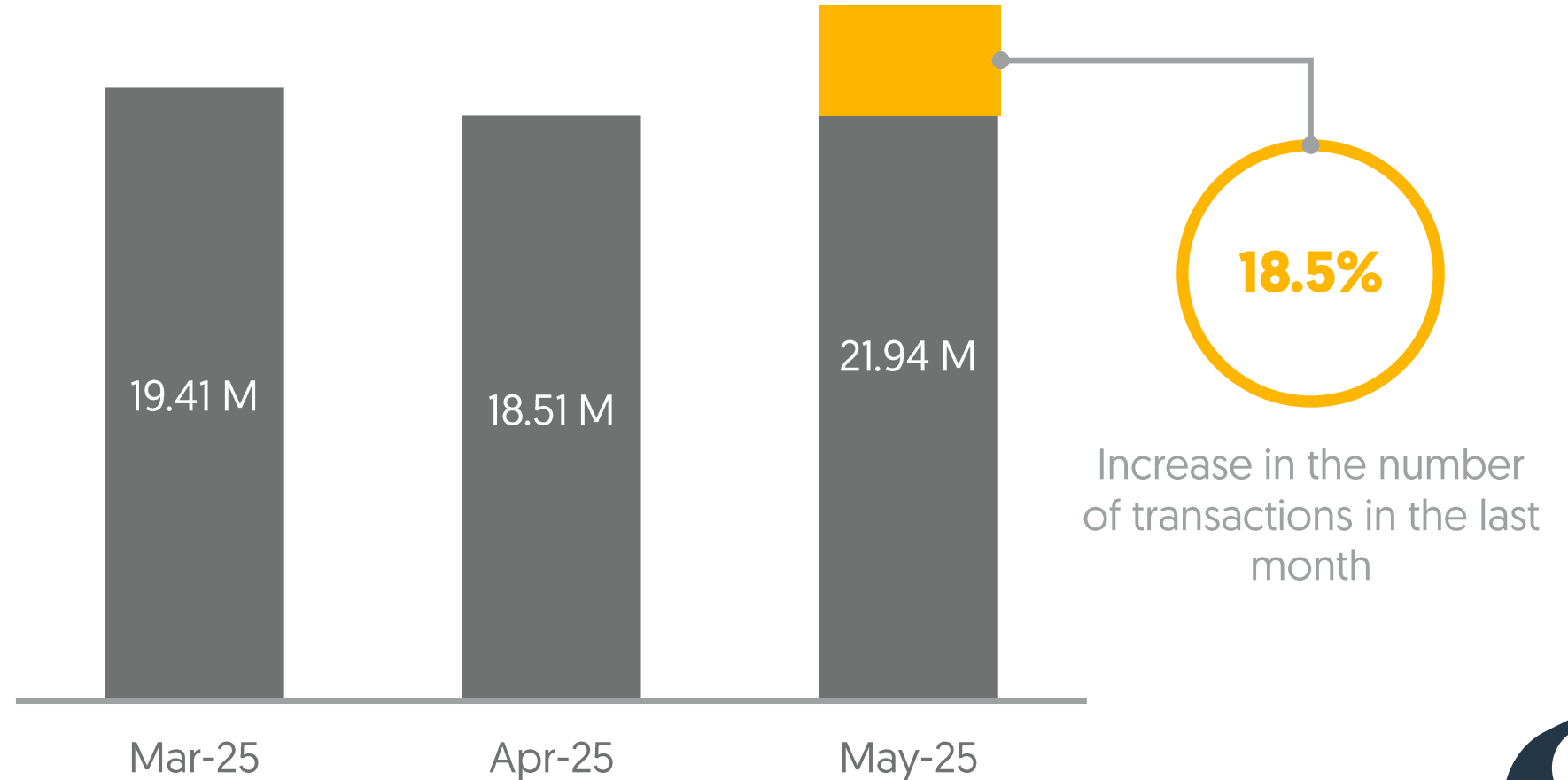
Value of Transactions

**9.74B<sub>JOD</sub>**



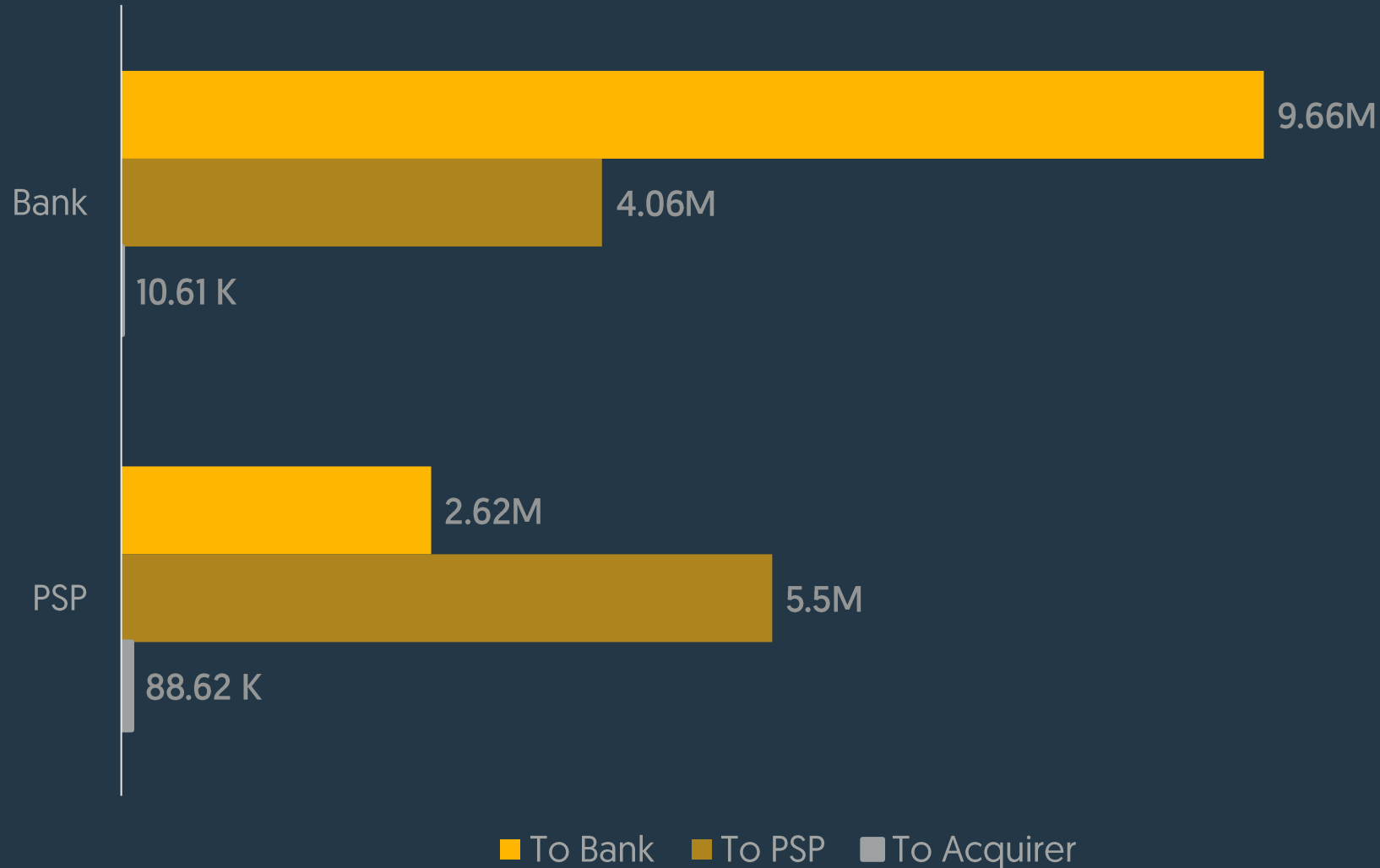
# CliQ & JoMoPay Transactions

Total Number of Transactions Over the Past 3 Months



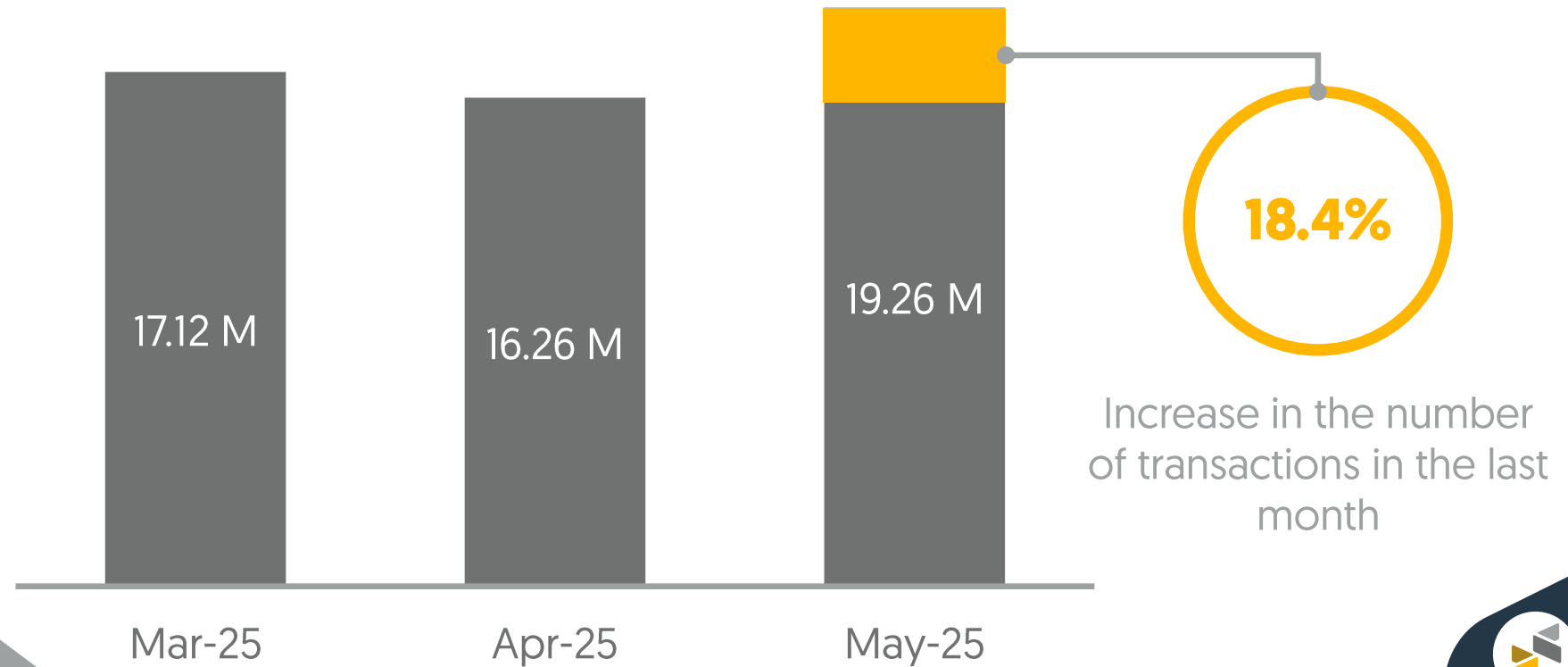
# CliQ & JoMoPay Transactions

Total Number of Transactions between Banks and PSPs



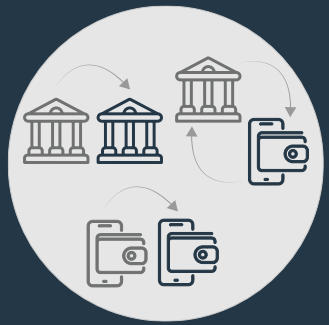
# CliQ & JoMoPay Transactions

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%  
14.25M  
Off Us



26%  
5.01M  
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%

2.56M

mPSP to Bank



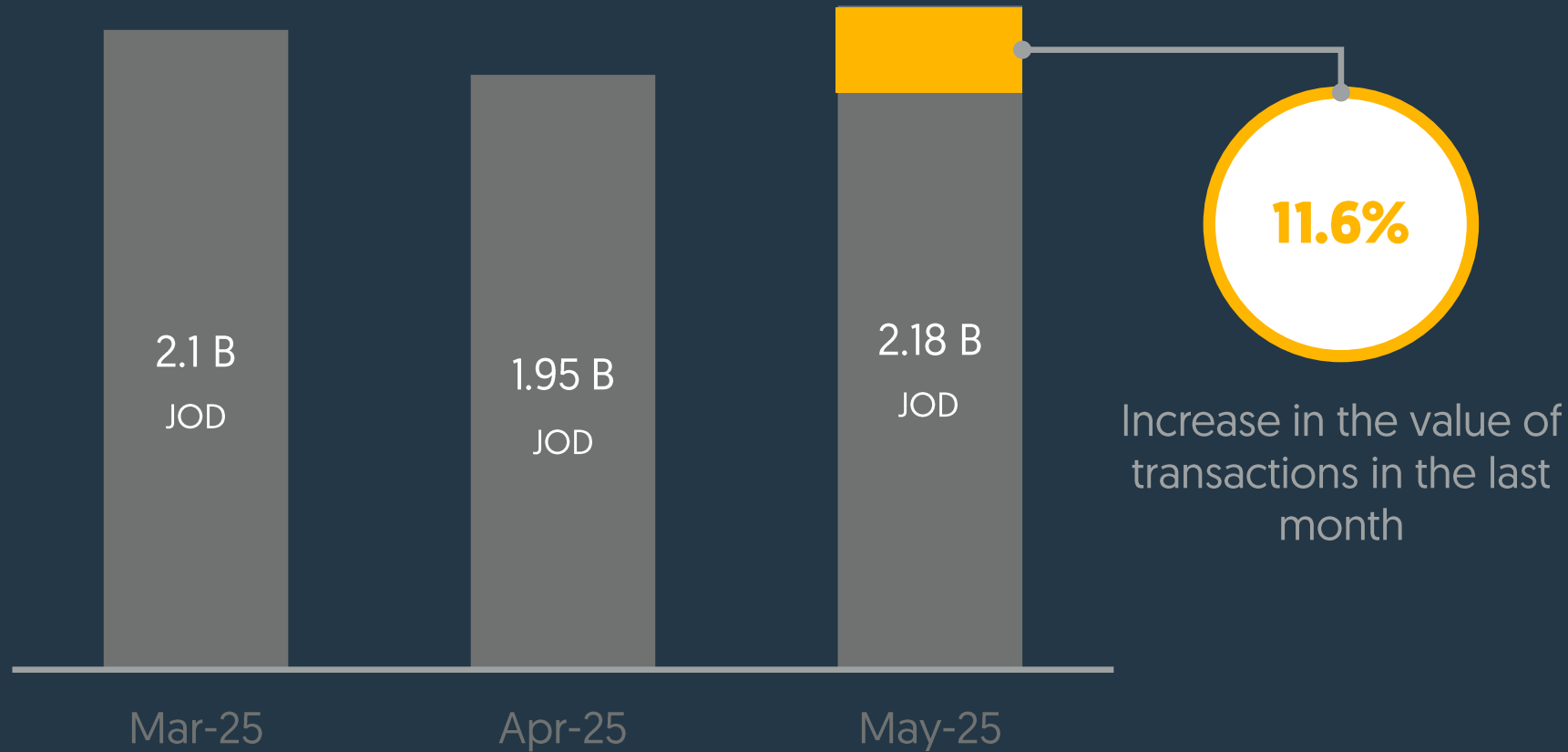
56.7%

3.36M

Bank to mPSP

# CliQ & JoMoPay Transactions

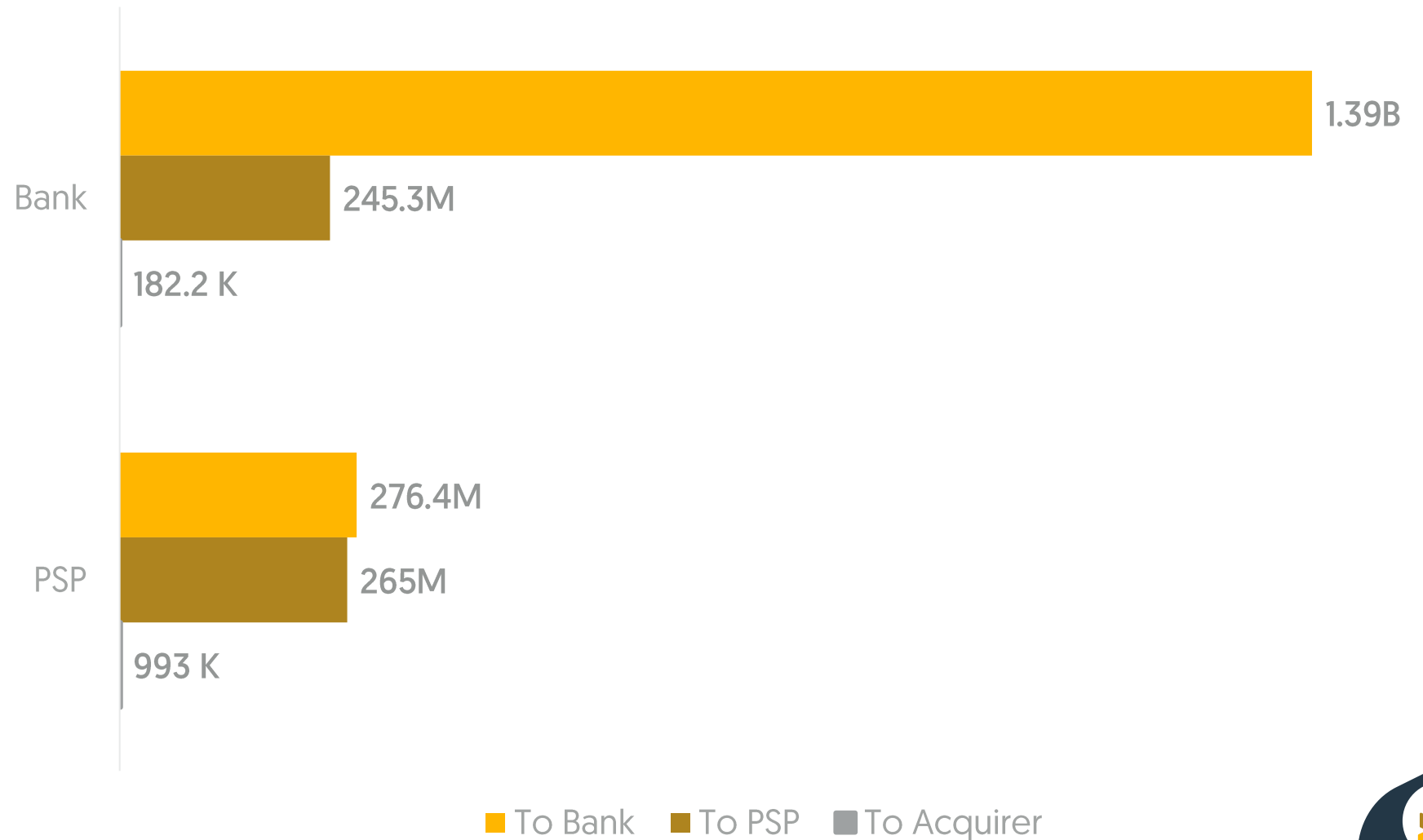
Total Value of Transactions Over the Past 3 Months





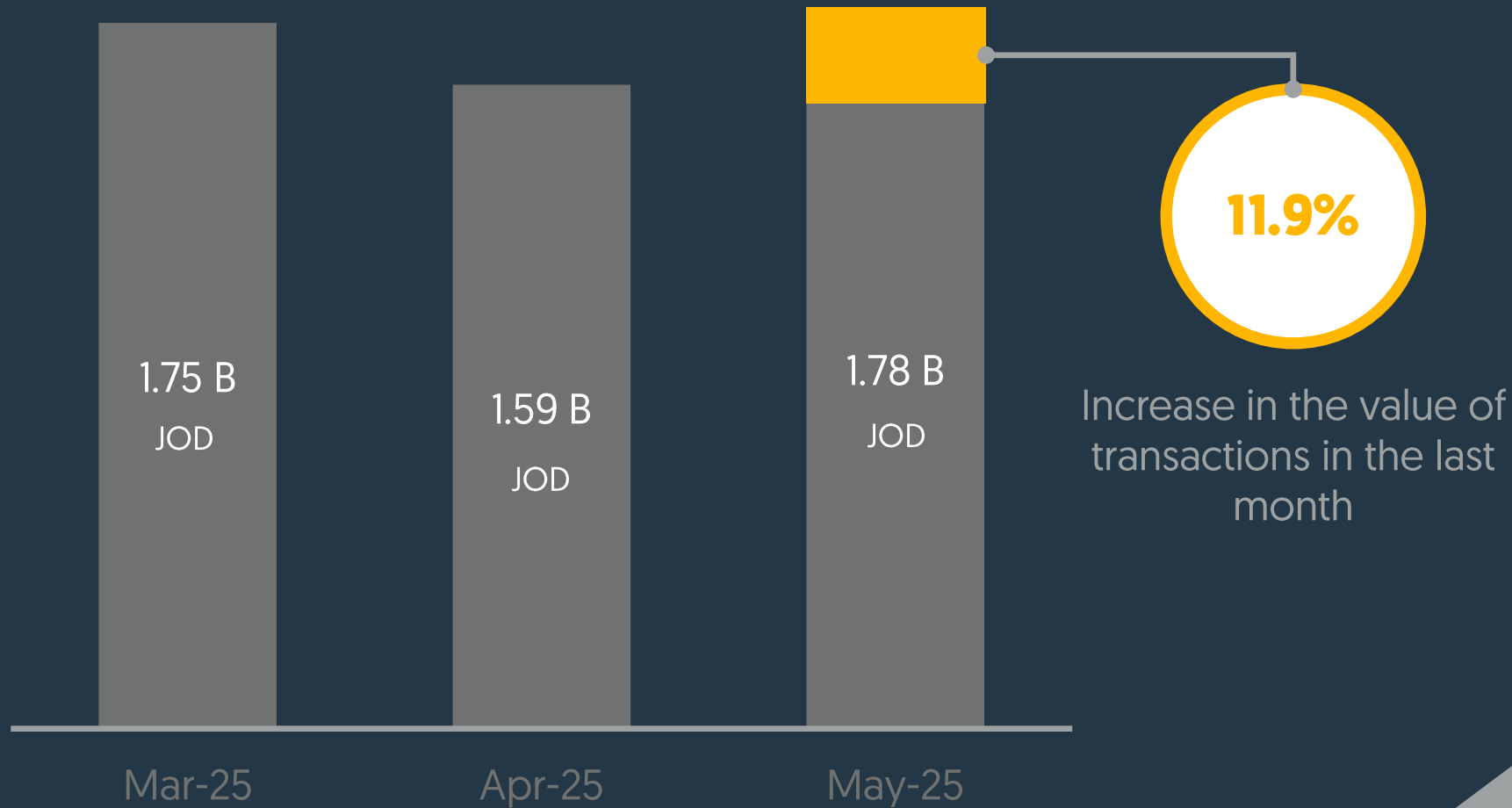
# CliQ & JoMoPay Transactions

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



80.4%

1.43B JOD  
Off Us



19.6%

349.4M 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



58.5%

269.4M JOD  
mPSP to Bank



41.5%

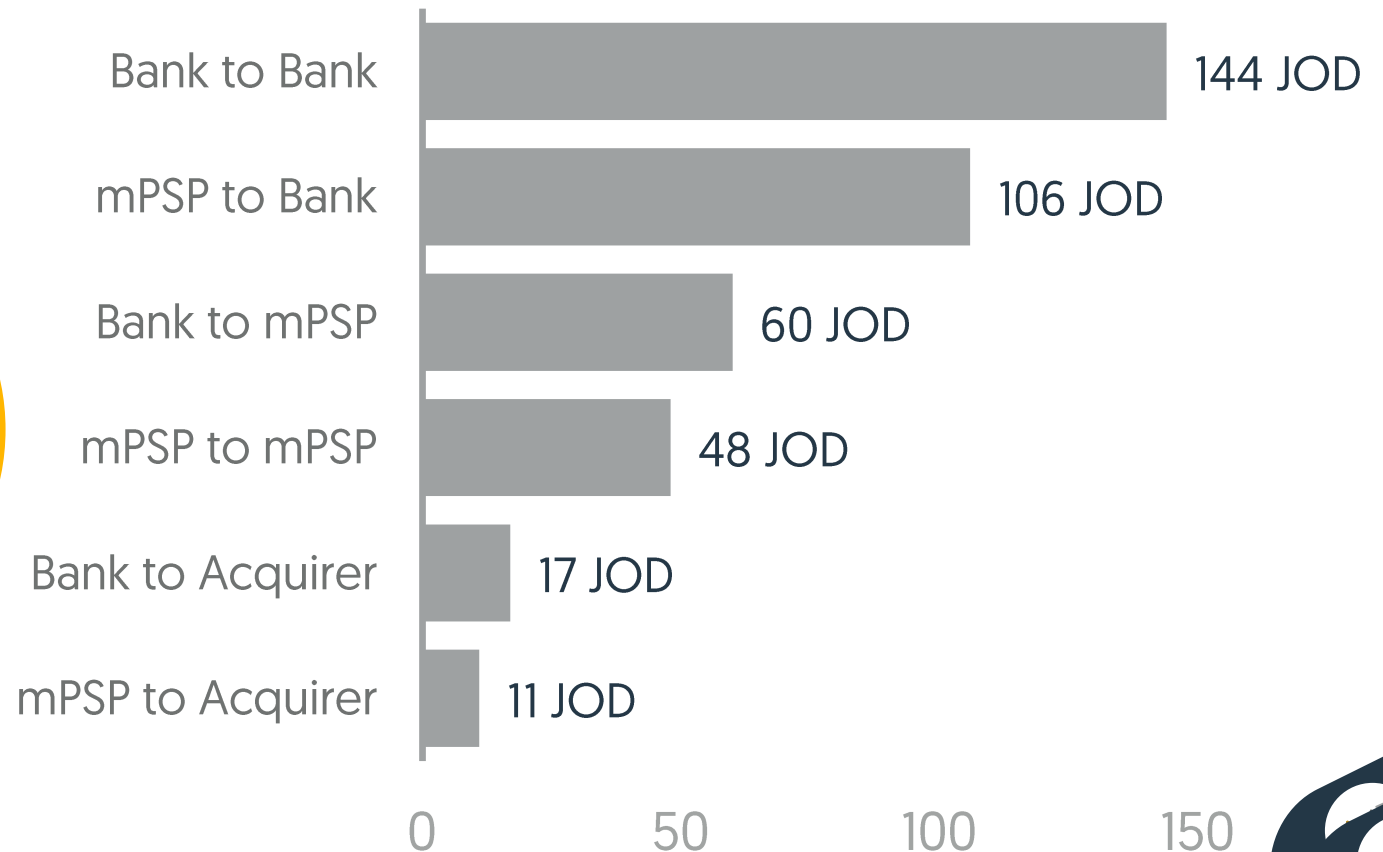
190.9M JOD  
Bank to mPSP

# CliQ & JoMoPay Average Value of Transactions

Average Value of Transactions for Banks and mPSPs

**99 JOD**

Transaction  
Average



# Instant Payment Systems in Jordan

**CliQ** &  **JoMoPay**

## Monthly Report

May 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

**92.37M**



Through Bank Accounts  
**57.58M**



Through Mobile Wallets  
**34.79M**



Total Value of Transactions

**9.74B JOD**



Through Bank Accounts  
**7.29B JOD**



Through Mobile Wallets  
**2.45B 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

**3.65M**



Bank Account  
Only

**0.929M**



Mobile Wallet  
Only

**1.745M**



Bank Account &  
Mobile Wallet

**0.919M**



# Instant Payment Transactions

Number of Transfers Issued by Banks and Mobile Payment Service Providers

Total Number of Transactions  
For May 2025

**21.94M**



Number of Transactions  
through Bank Accounts

**13.73 M**



Number of Transactions  
through Mobile Wallets

**8.21 M**

# Instant Payment Transactions

Value of Transfers Issued by Banks and Mobile Payment Service Providers

Total Value of Transactions  
For May 2025

**2.18B<sub>JOD</sub>**



Value of Transactions  
through Bank Accounts

**1.64B<sub>JOD</sub>**



Value of Transactions  
through Mobile Wallets

**0.54B<sub>JOD</sub>**

# Instant Payment Transactions

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

Average Value of All Transactions  
For May 2025

**99.32JOD**



Average Transaction Value  
through Bank Accounts

**119.16JOD**



Average Transaction Value  
through Mobile Wallets

**66.15JOD**



# Monthly Report

## May 2025

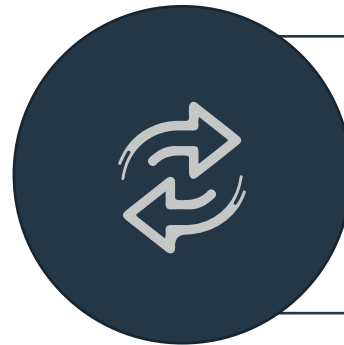
60

Electronic Bill Presentment & Payment [EBPP] System



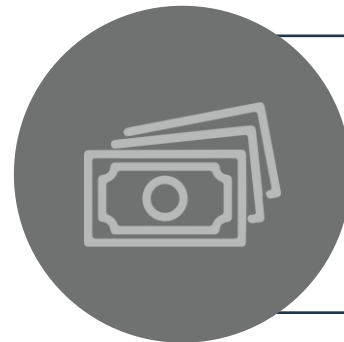
05.2025

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



Number of Transactions

**29.38M**



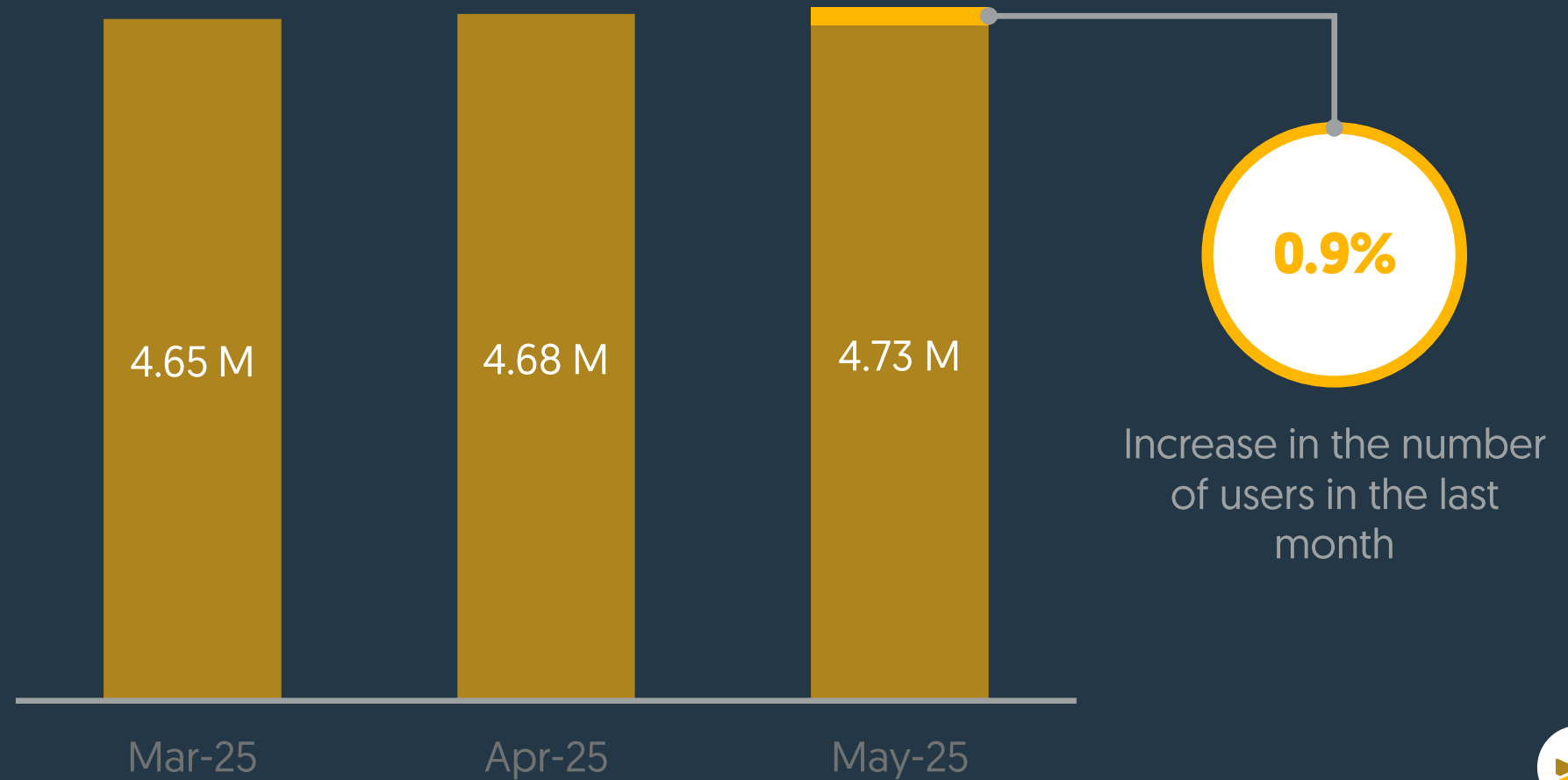
Value of Transactions

**6.37B<sub>JOD</sub>**



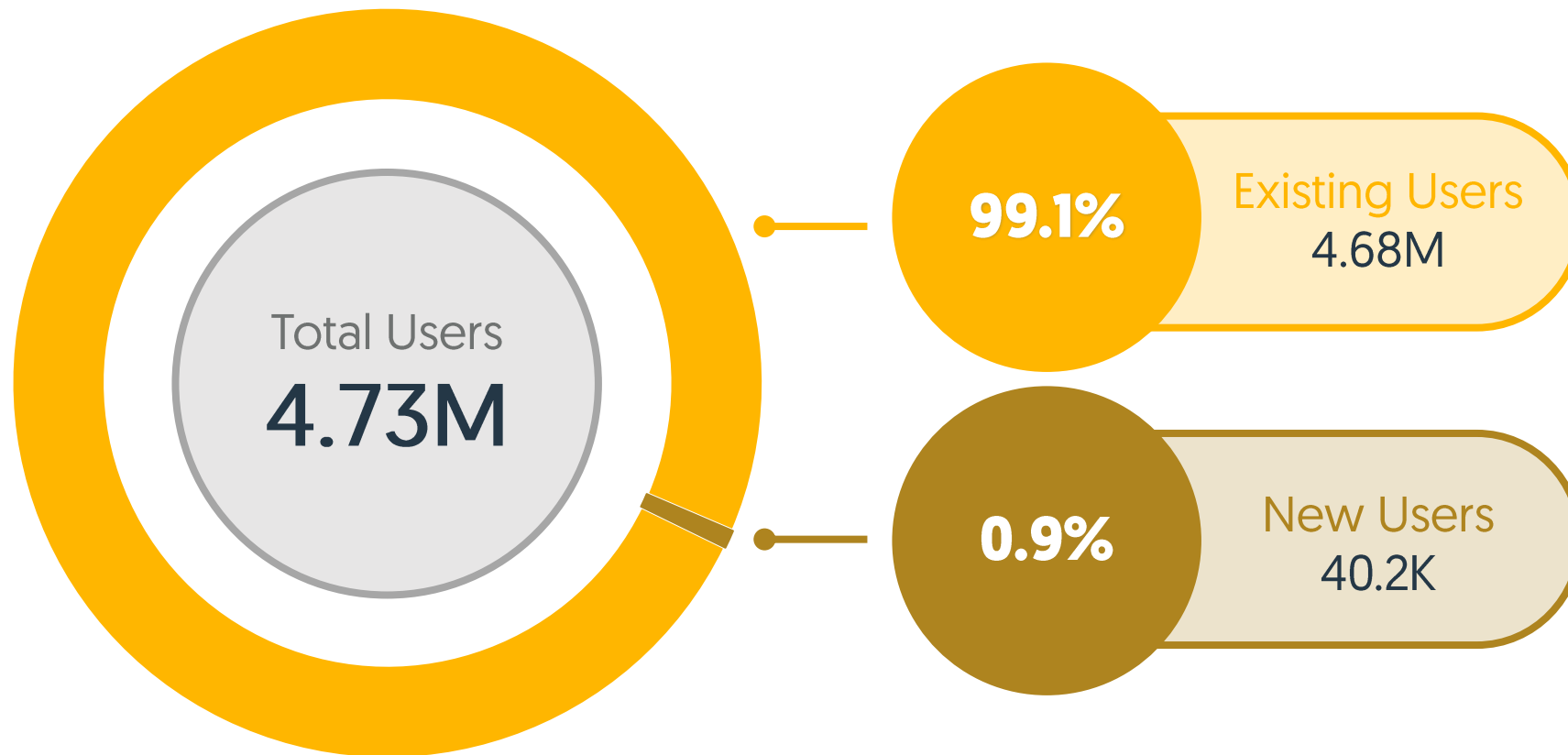
# eFAWATEERcom Users

Total Number of Users Over the Past 3 Months



# eFAWATEERcom Users

Number of eFAWATEERcom Users



# eFAWATEERcom Billers & Services

Number of eFAWATEERcom Billers & Services



Billers  
620

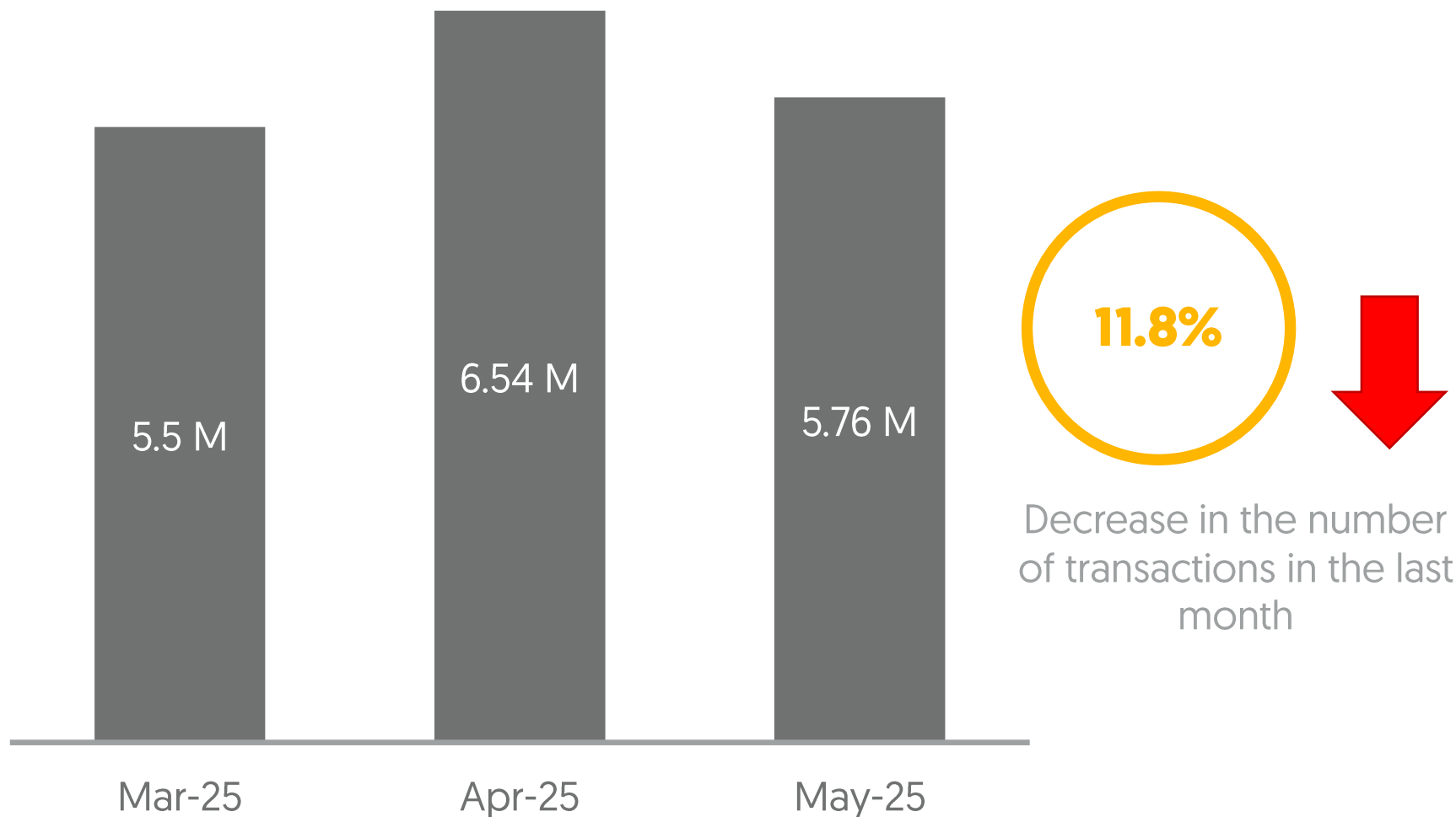


Services  
2,138



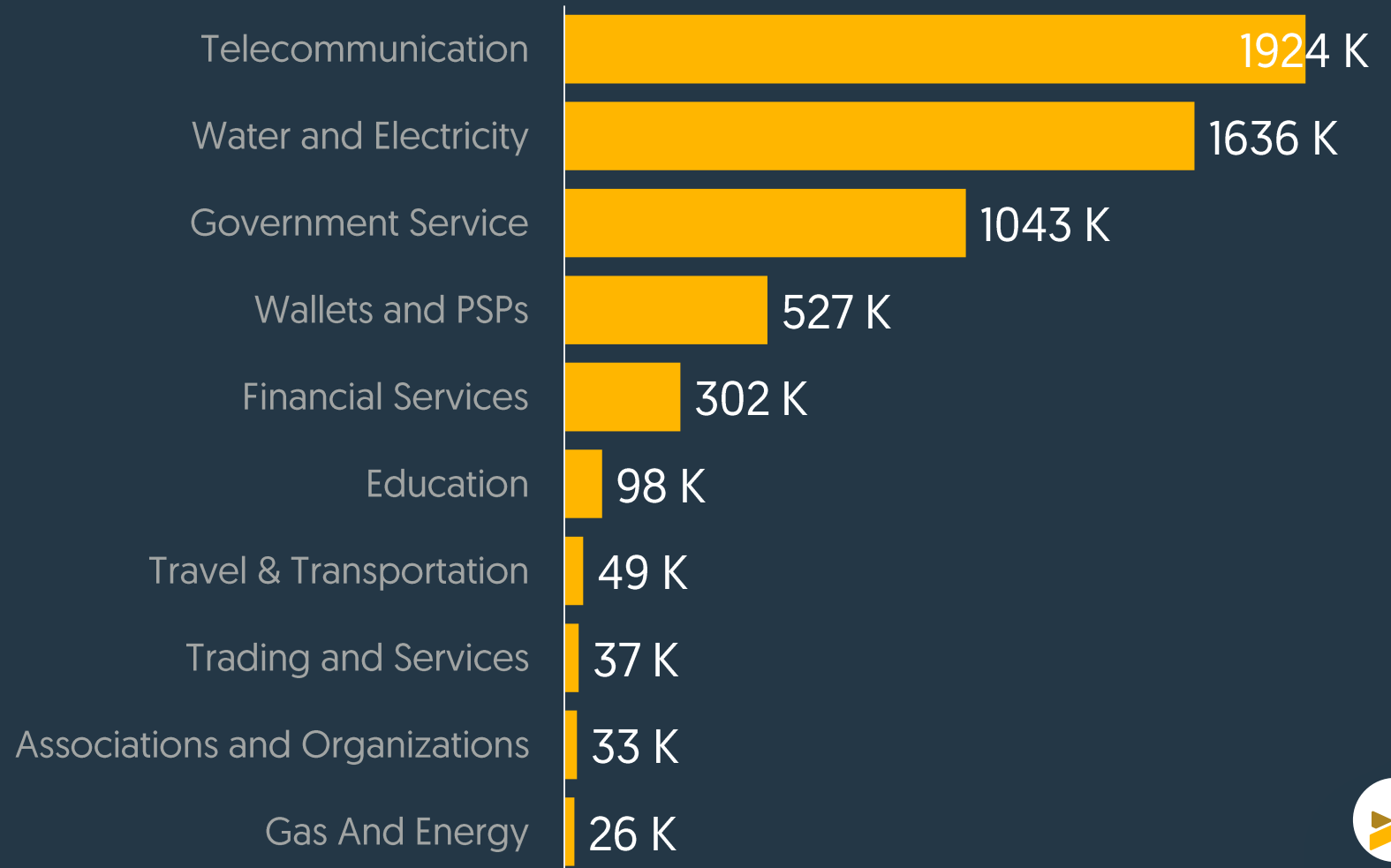
# eFAWATEERcom Number of Transactions

Total Number of Transactions Over the Past 3 Months



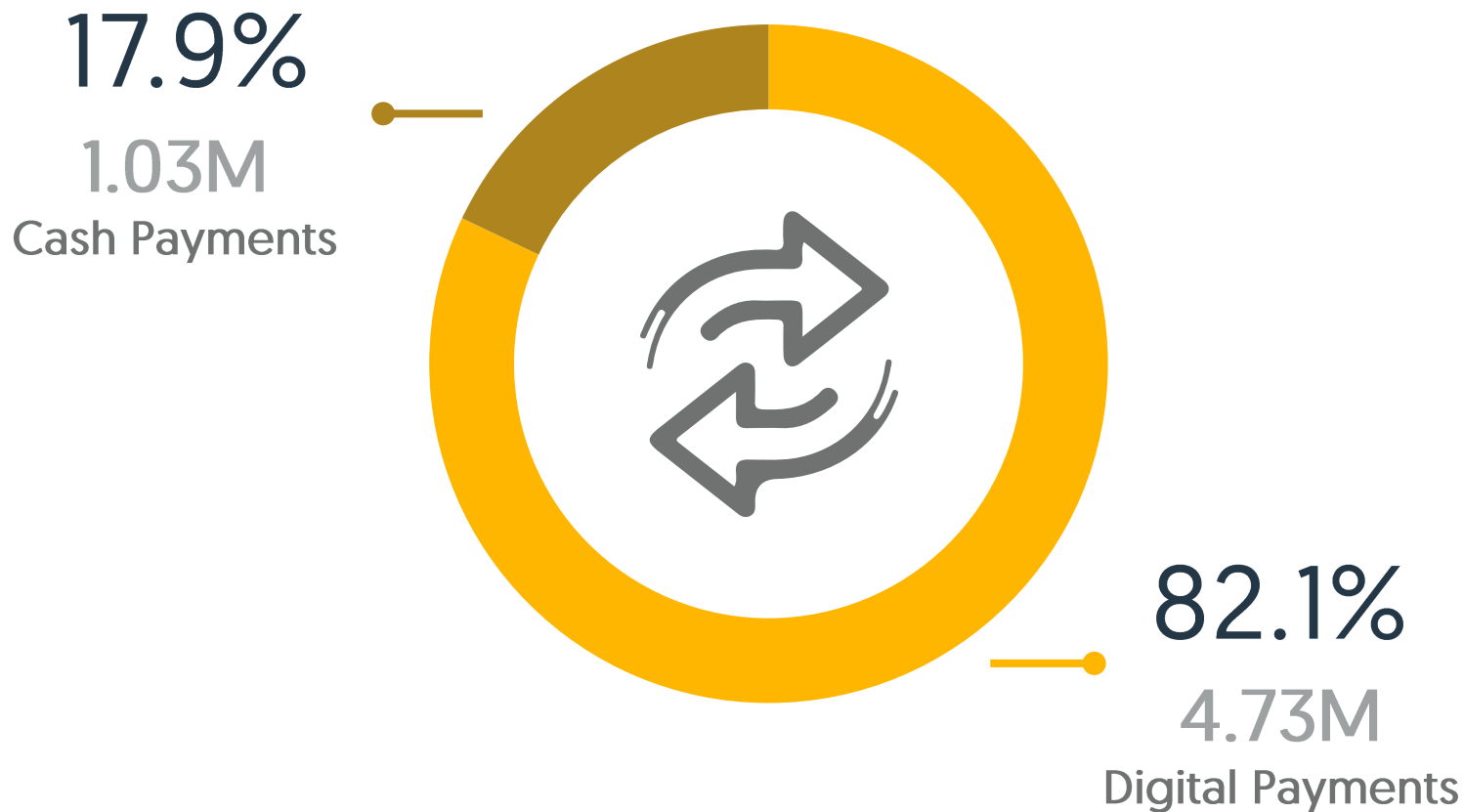
# eFAWATEERcom Number of Transactions

## Number of Transactions by Category



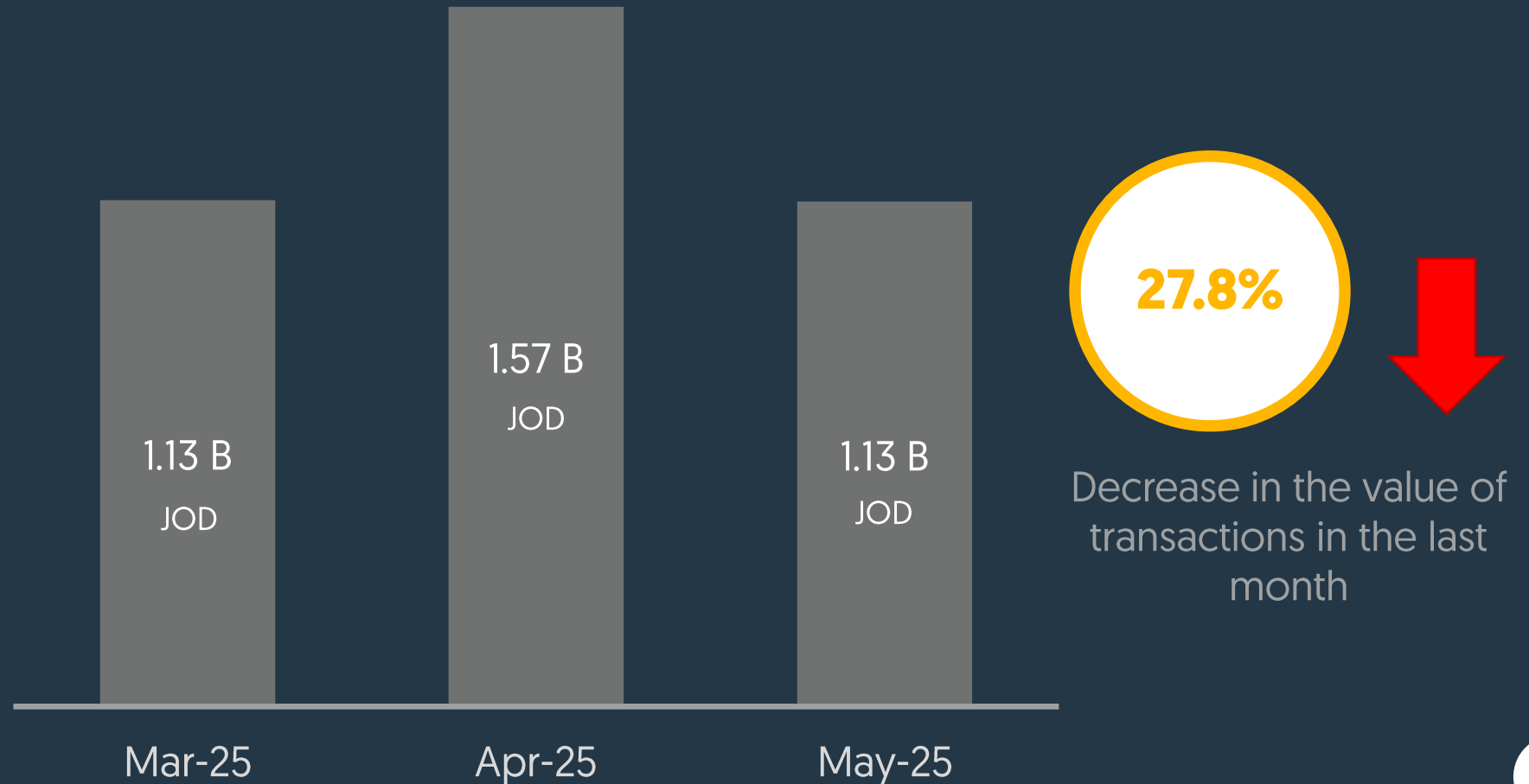
# eFAWATEERcom Number of Transactions

Percentage Based on Payment Method



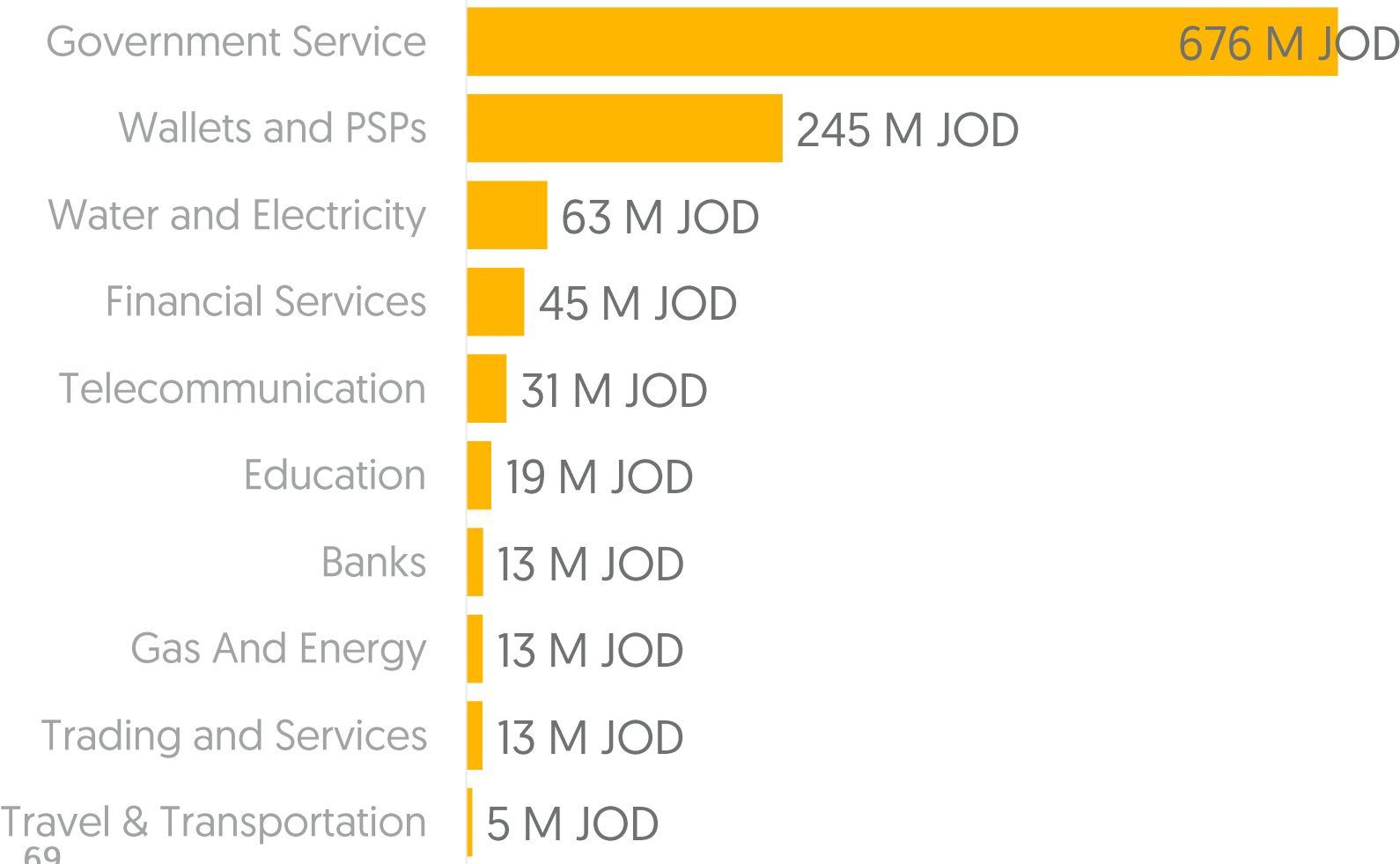
# eFAWATEERcom Value of Transactions

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

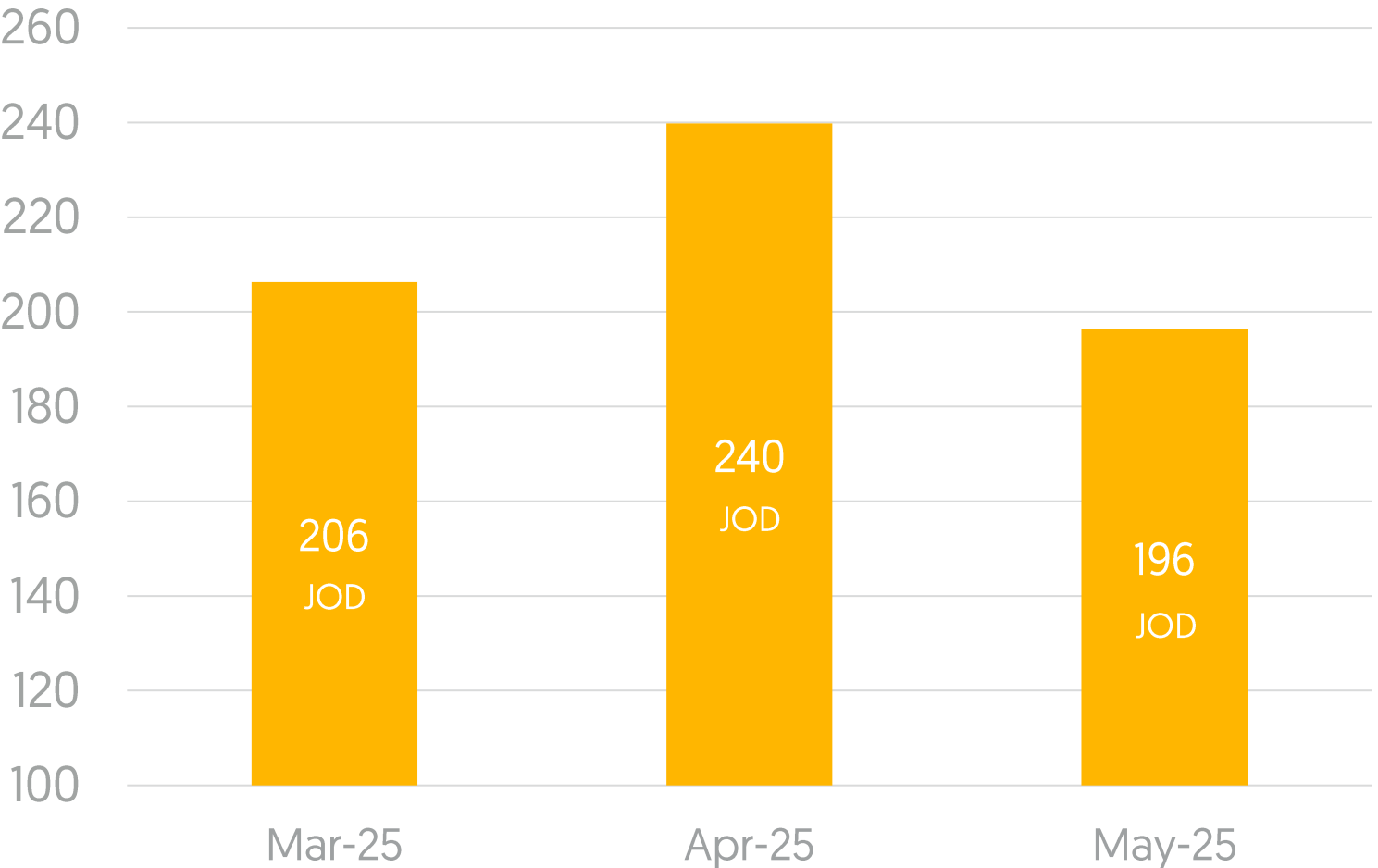
21.2%  
240.1M JOD  
Cash Payments



78.8%  
891.2M JOD  
Digital Payments

# eFAWATEERcom Transactions

Average Value of Transactions Over the Past 3 Months





ACH  
Automated Clearing House

# Monthly Report

## May 2025

72

Automated Clearing House



05.2025



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



Number of Transactions

**4.88M**



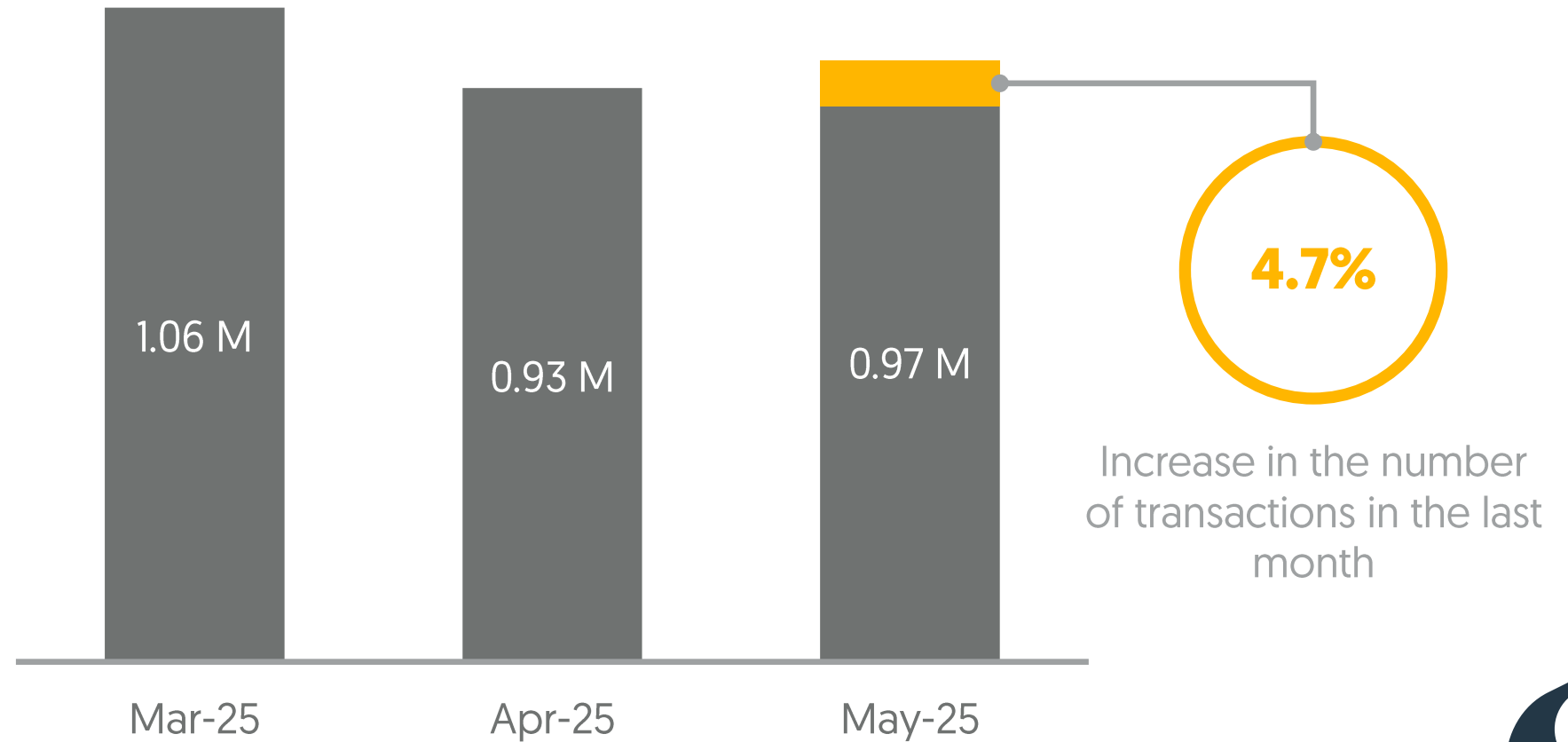
Value of Transactions

**3.99B<sub>JOD</sub>**



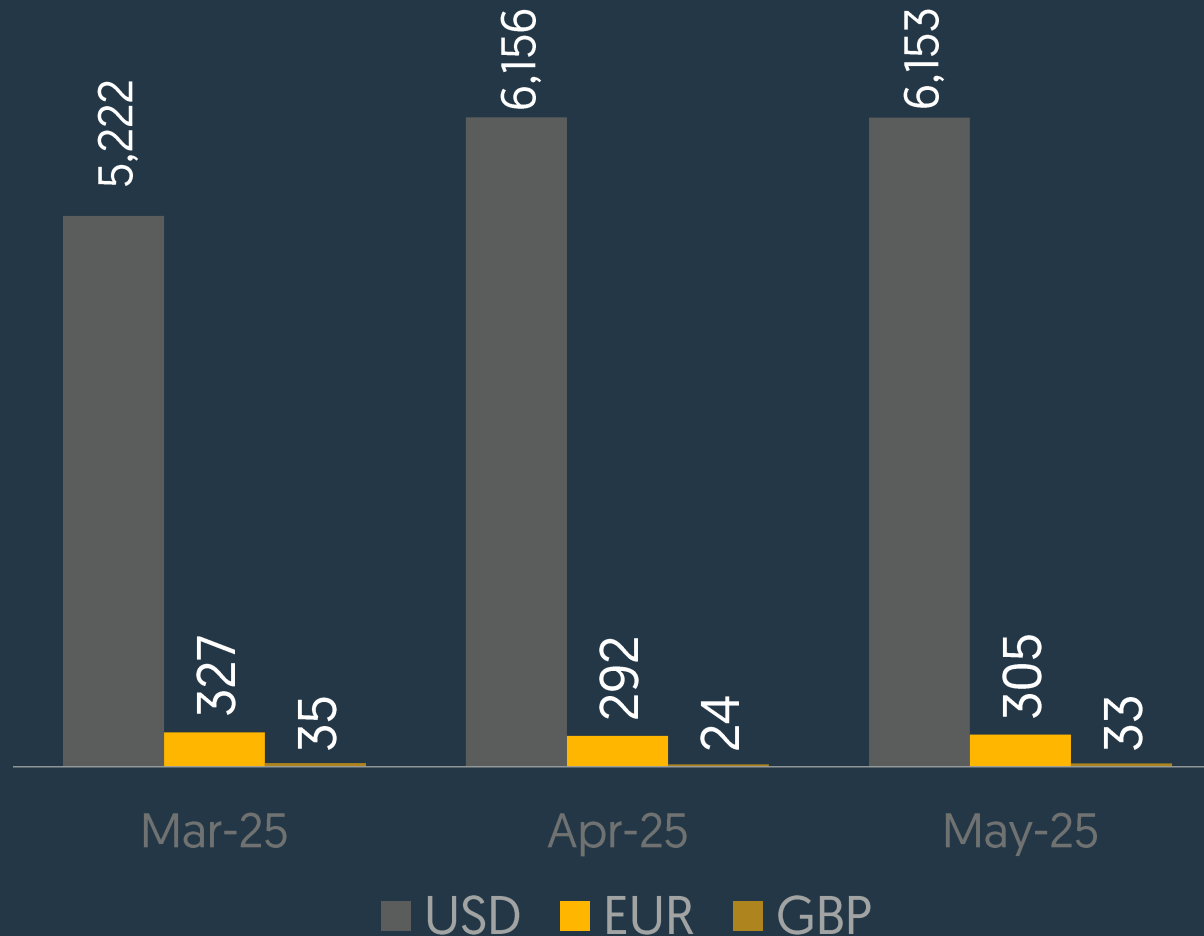
# ACH Transactions

Total Number of Jordanian Dinar Transactions Over the Past 3 Months



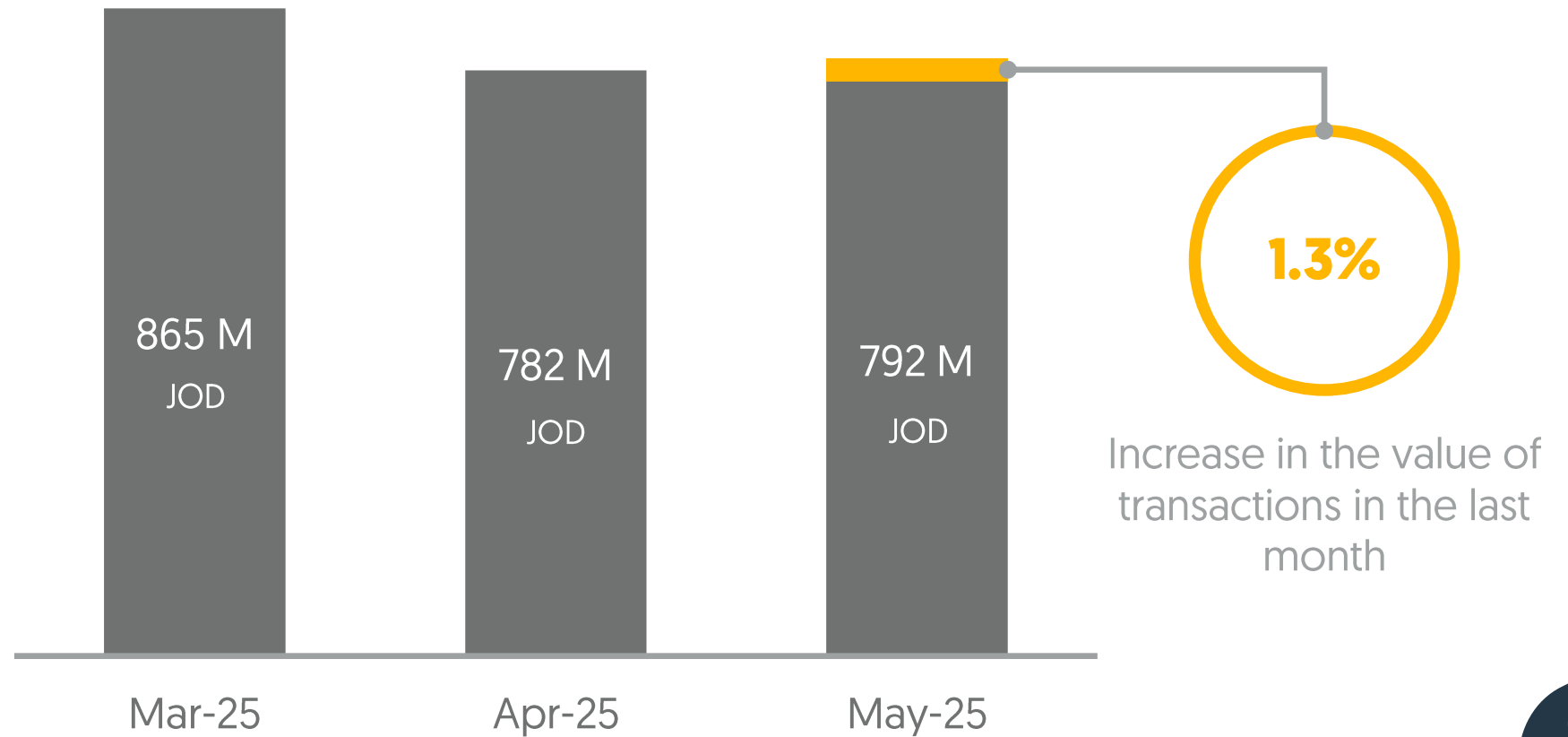
# ACH Transactions

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



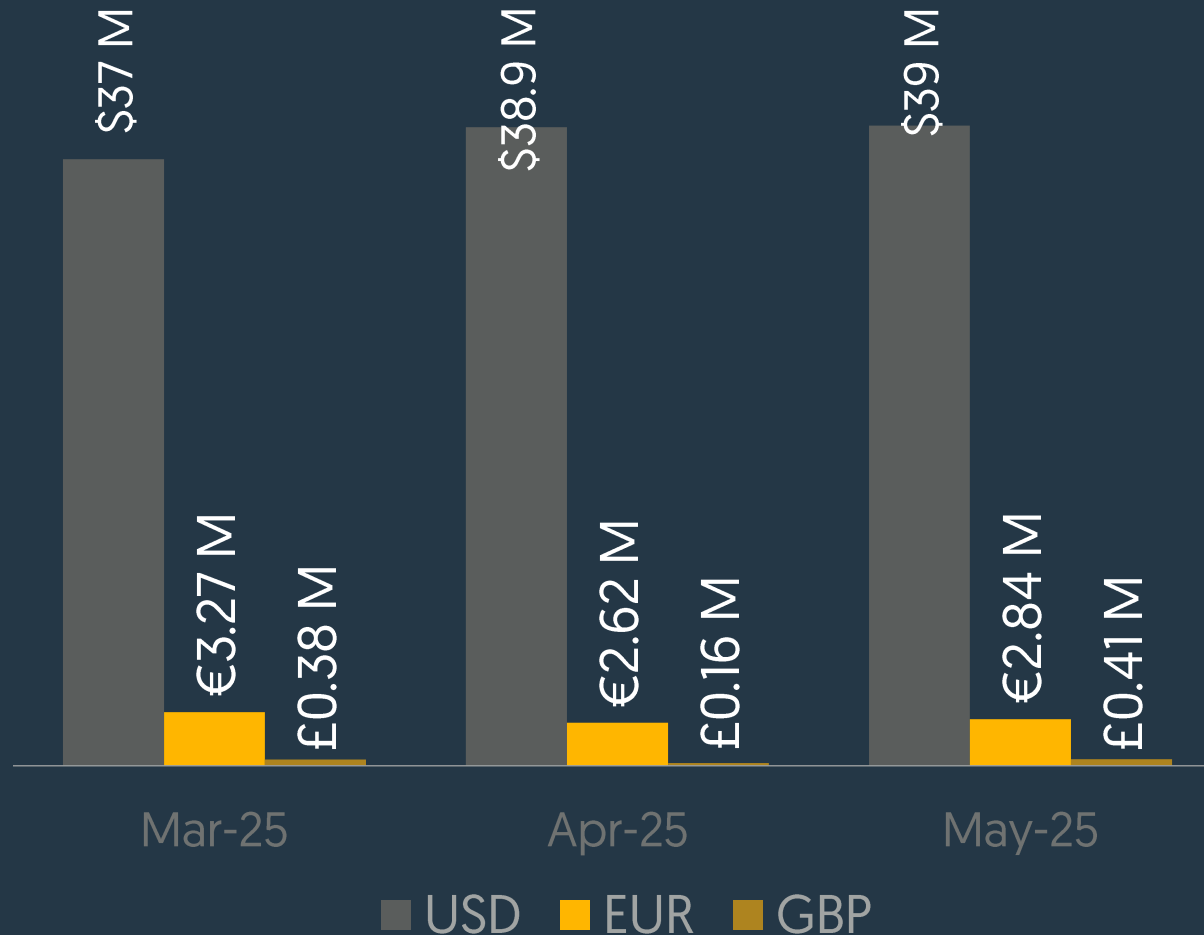
# ACH Transactions

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

## May 2025

Electronic Cheque Clearing Unit



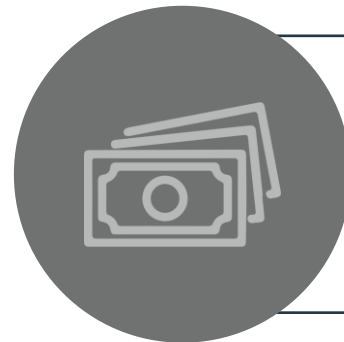
05.2025

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



Number of Transactions

**2.46M**



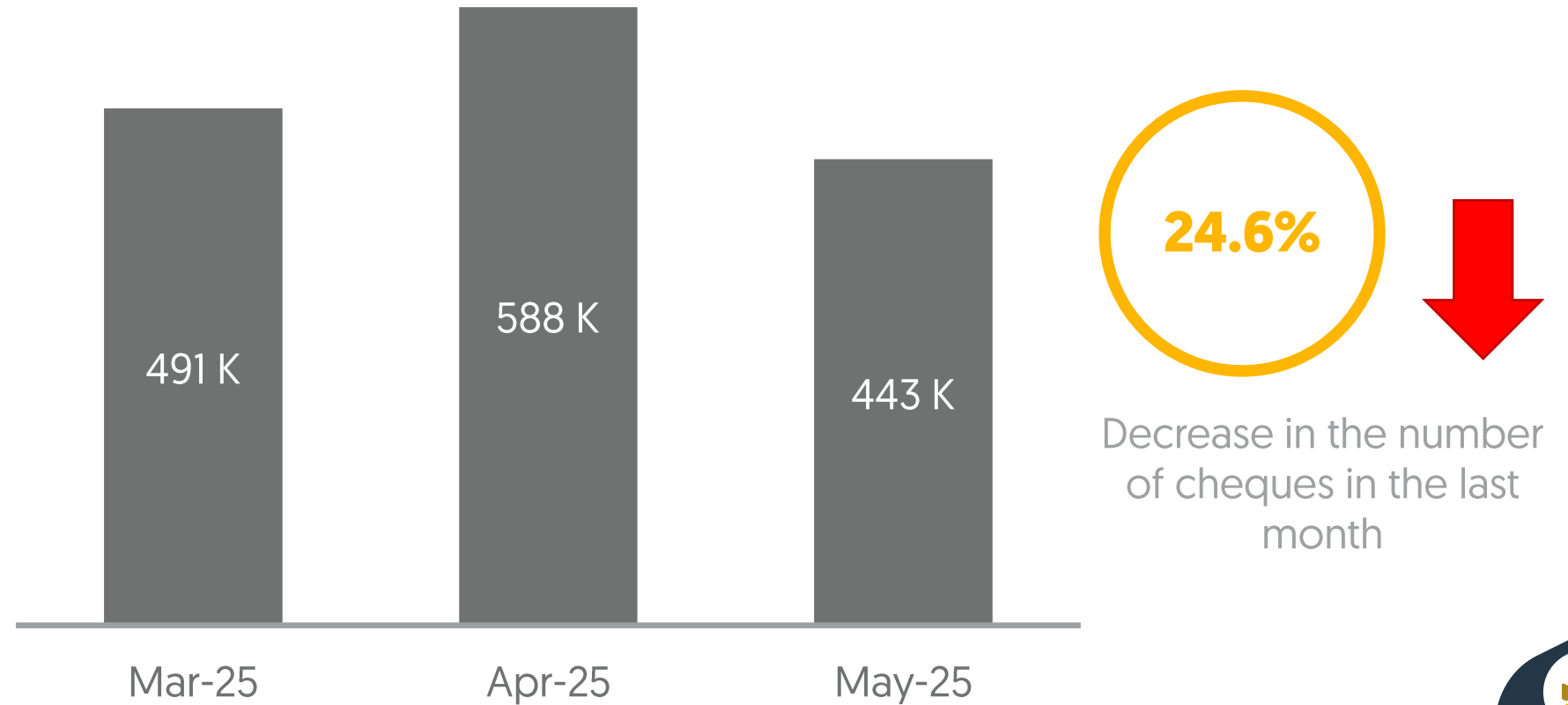
Value of Transactions

**16.24B<sub>JOD</sub>**



# ECCU Cheques

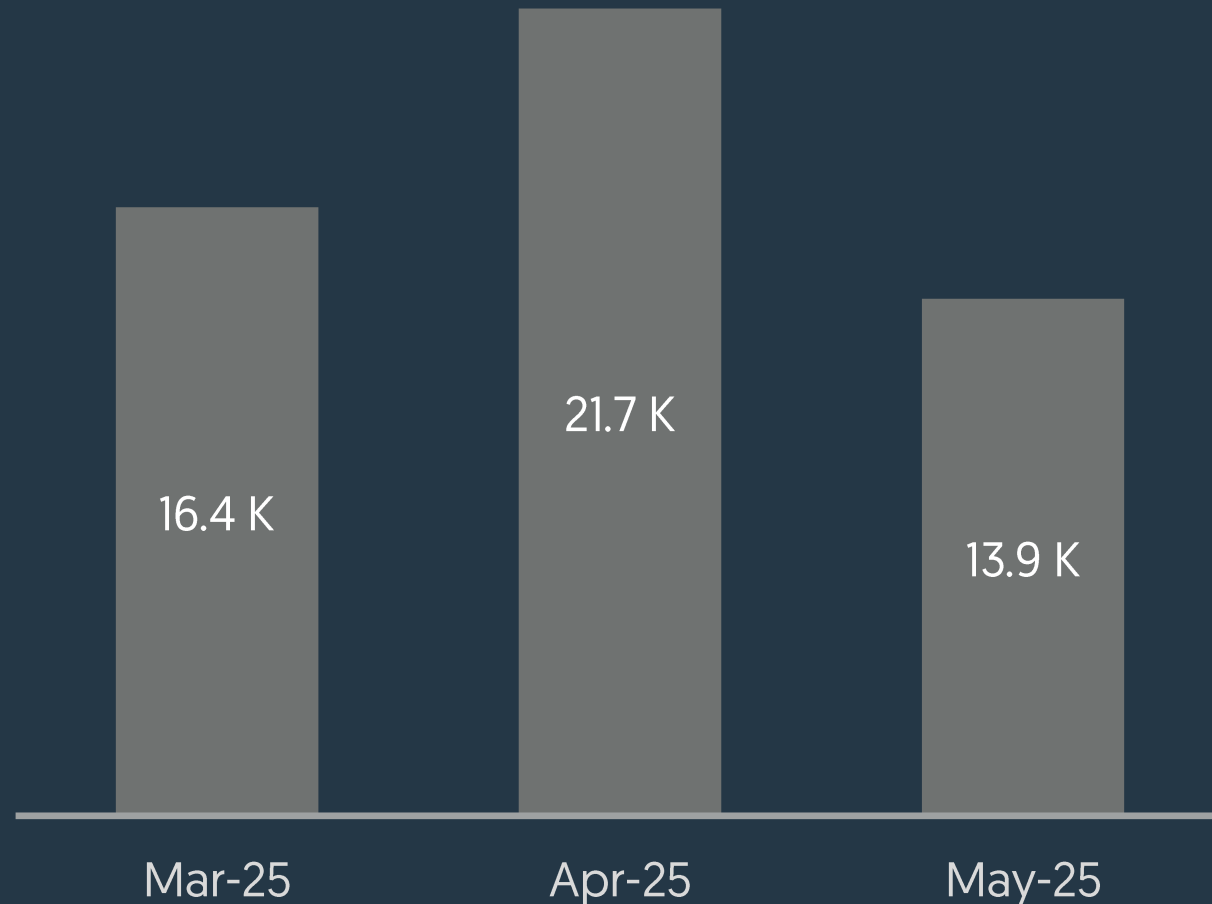
Total Number of Inward Cheques Over the Past 3 Months





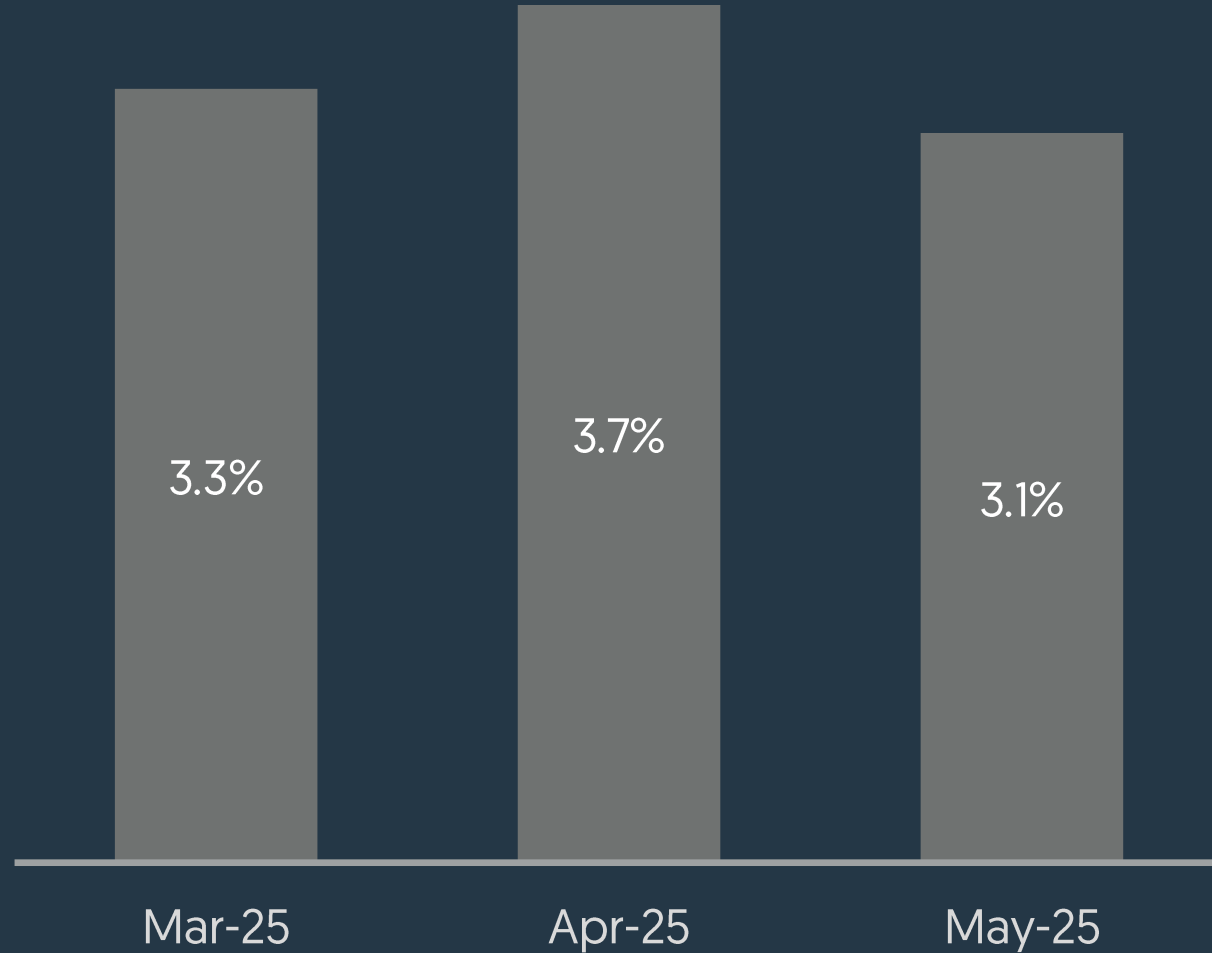
# ECCU Returned Cheques

Total Number of Returned Cheques Over the Past 3 Months



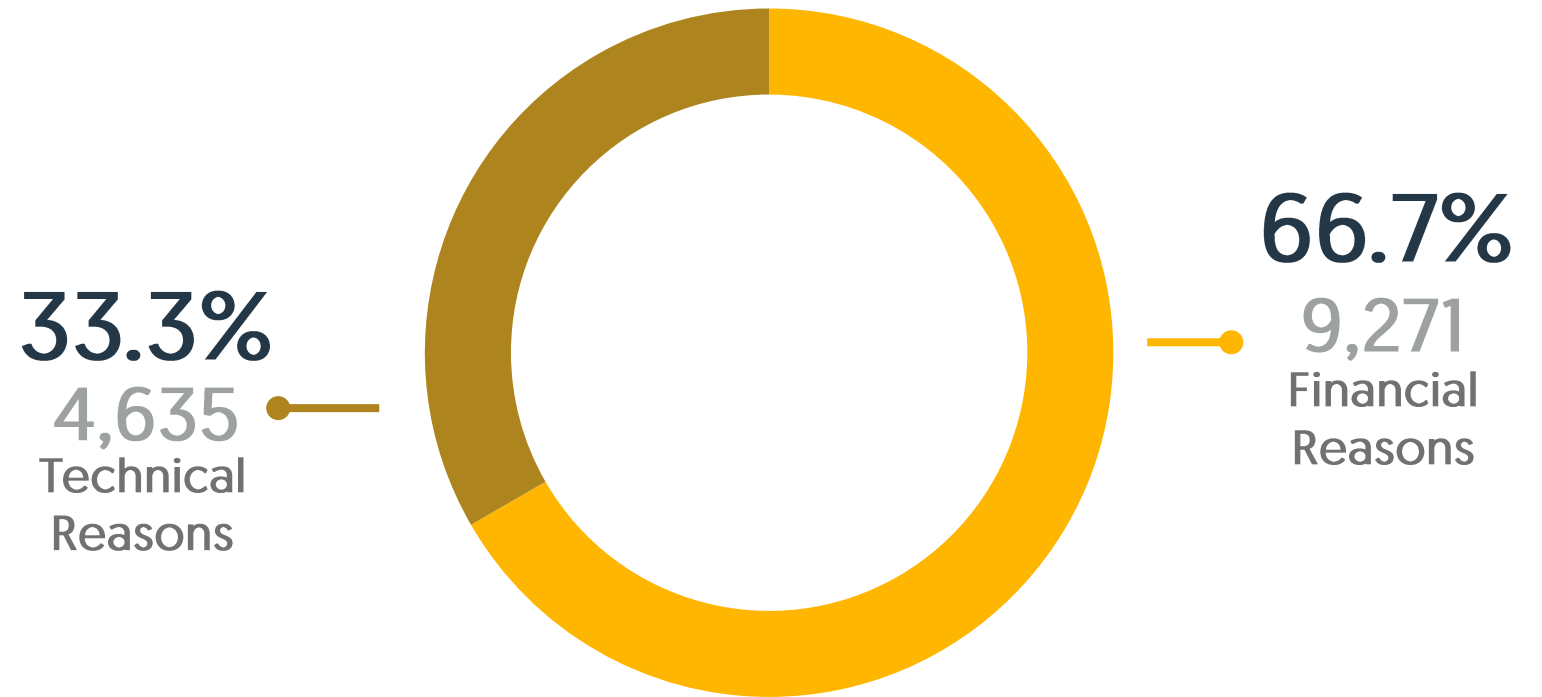
# ECCU Returned Cheques

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



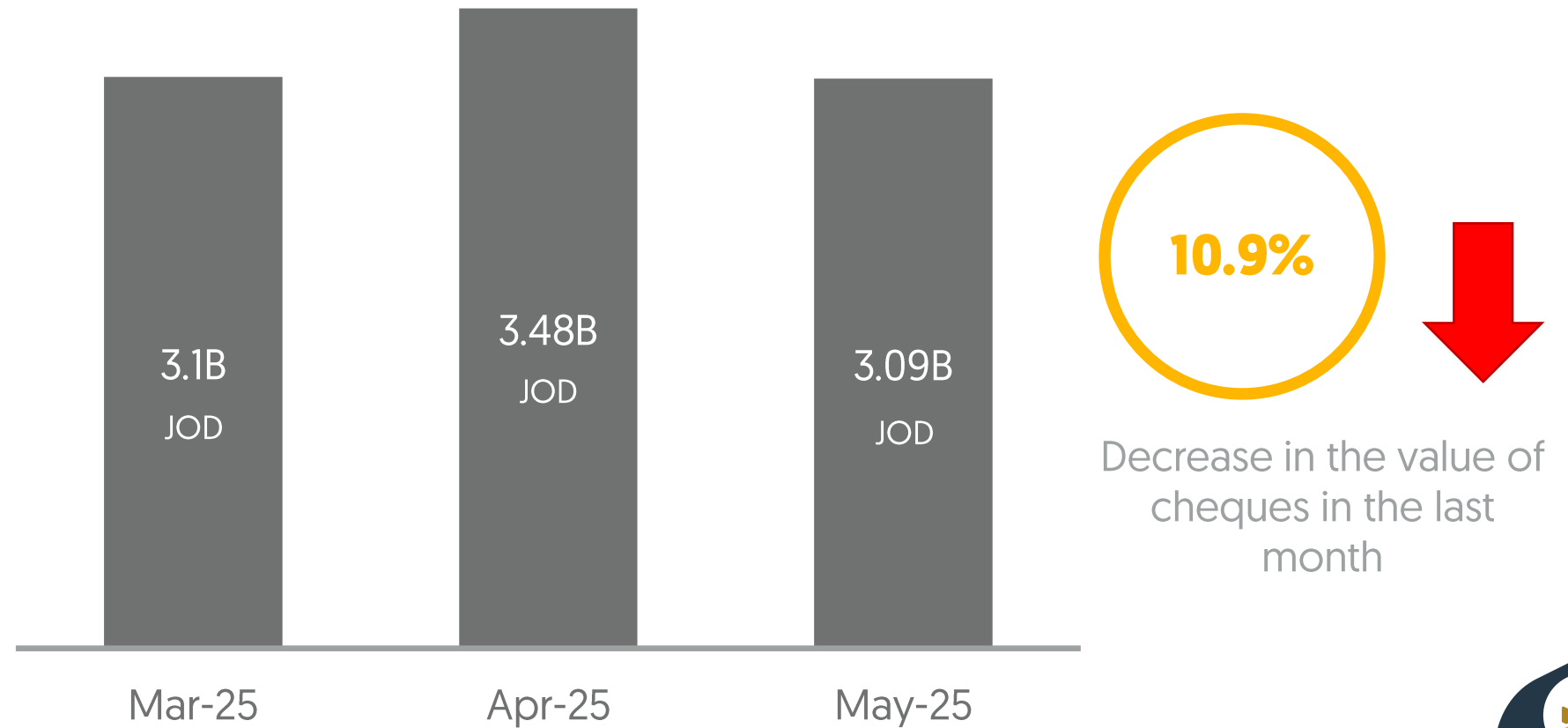
# ECCU Cheques

Total Number of Returned Cheques due to Financial and Technical Reasons



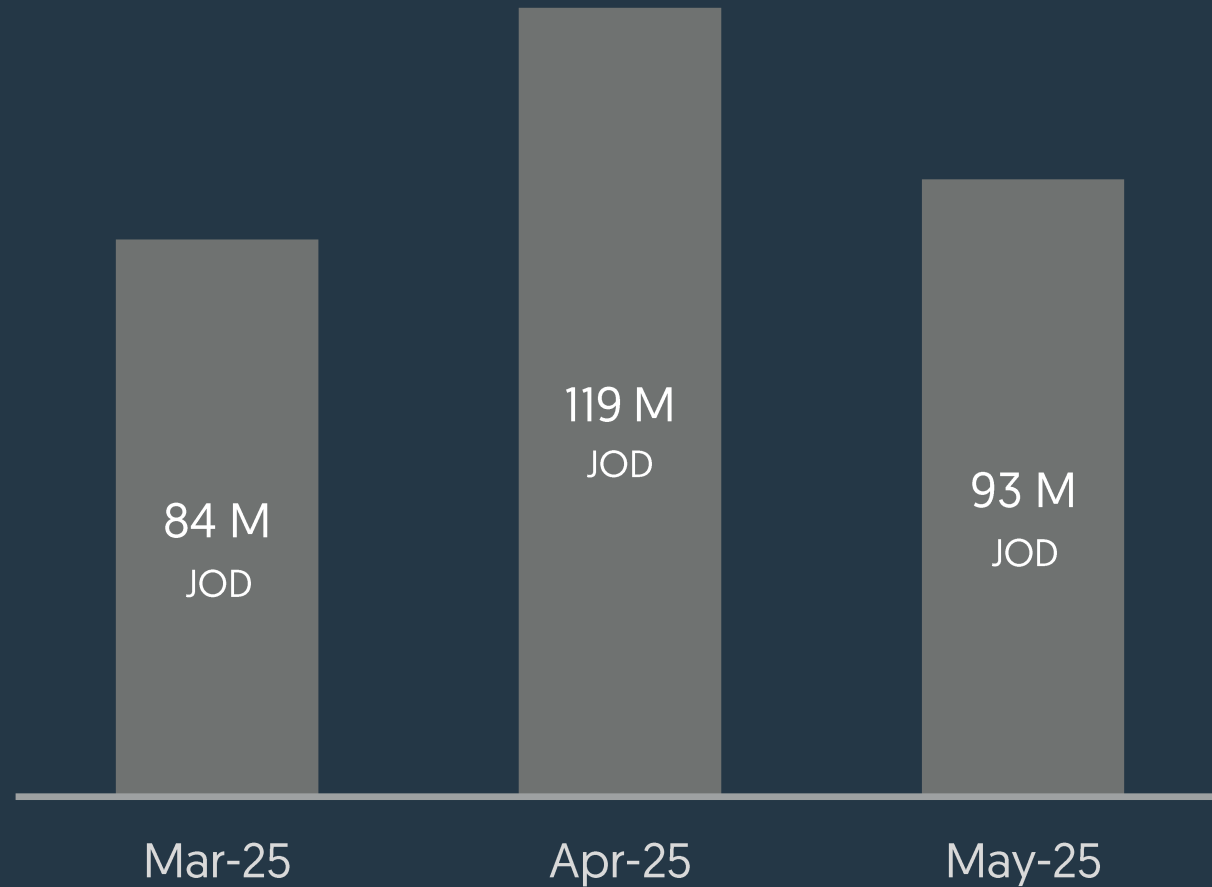
# ECCU Cheques

Total Value of Inward Cheques Over the Past 3 Months



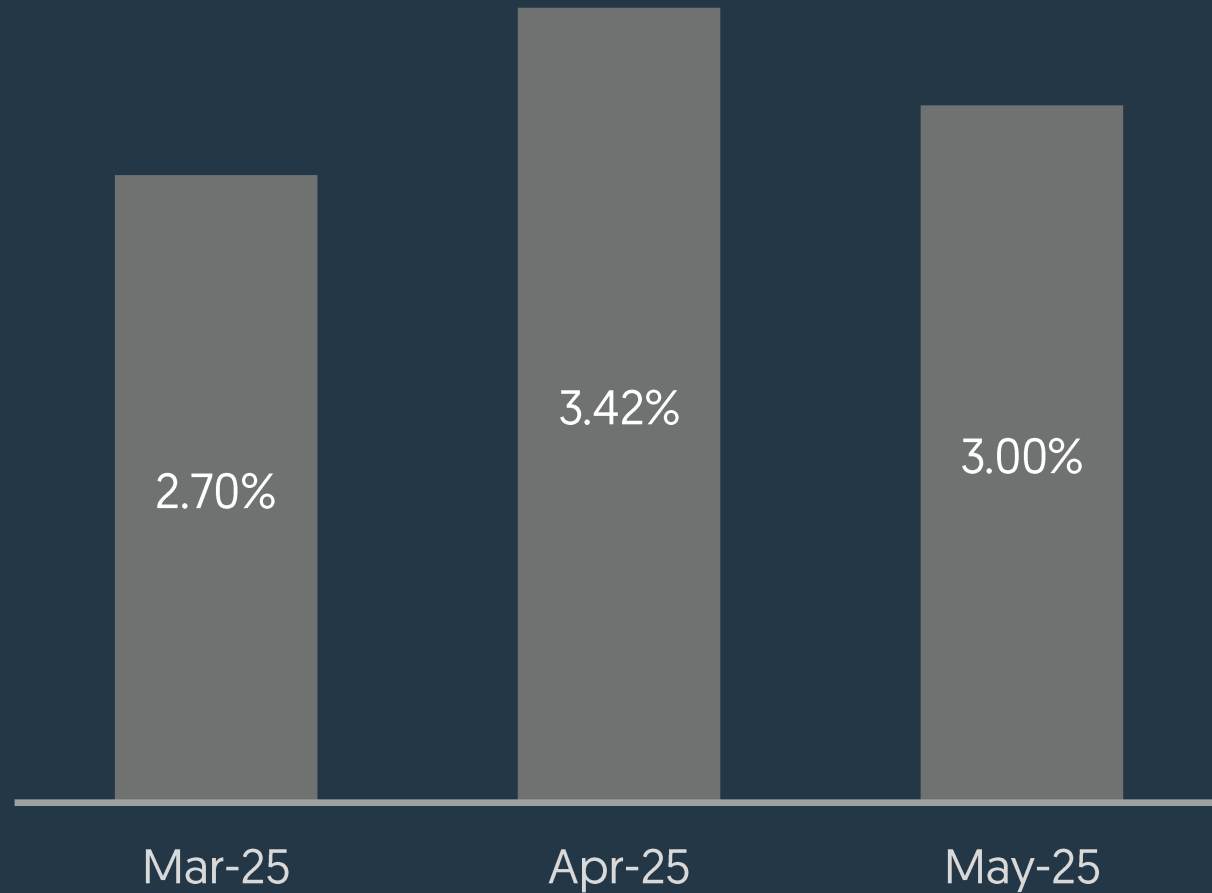
# ECCU Returned Cheques

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

**33.5%**

31.1M<sub>JOD</sub>  
Technical  
Reasons



**66.5%**

61.8M<sub>JOD</sub>  
Financial  
Reasons