



Jordan Payments & Clearing Company

# Payment Systems Monthly Reports

June 2025



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Electronic Cheque Clearing Unit



# Systems Summary

## Monthly Report

June 2025

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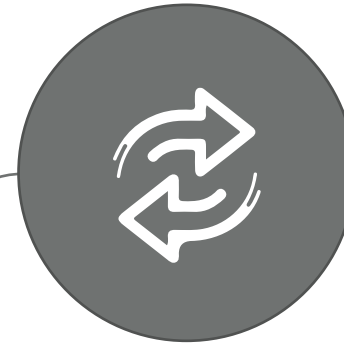
06.2025

# CliQ Summary



Number of  
Users

**1.88M**



Number of  
Transactions

**13.09M**



Value of  
Transactions

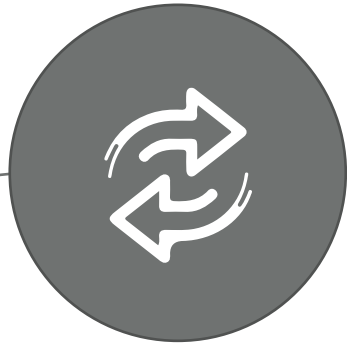
**1.6B<sub>JOD</sub>**

# JoMoPay Summary



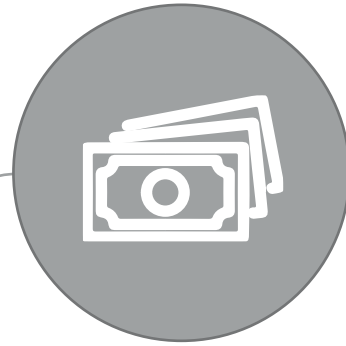
Number of  
Users

**2.67M**



Number of  
Transactions

**7.99M**



Value of  
Transactions

**525M<sub>JOD</sub>**



Number of  
Users

**4.76M**



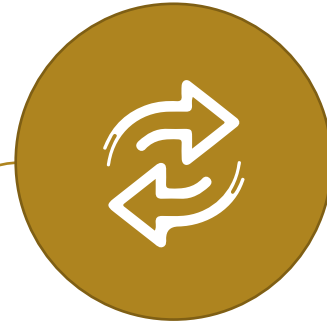
Number of  
Billers

**630**



Number of  
Services

**2,156**



Number of  
Transactions

**6.13M**



Value of  
Transactions

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



# ACH Summary

Automated Clearing House



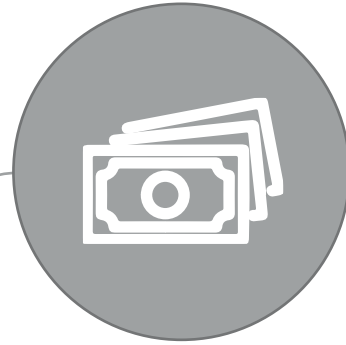
Total Number of  
Transactions

**971K**



Number of JOD  
Transactions

**966K**



Value of JOD  
Transactions

**780M<sub>JOD</sub>**



**ECCCU**  
Electronic Cheque Clearing Unit

# Summary



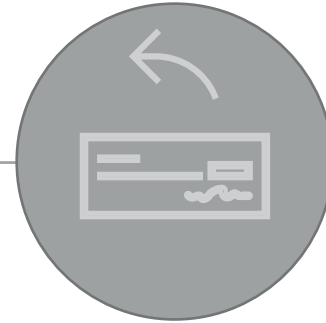
Number of  
Cheques

**562K**



Value of  
Cheques

**3.35B<sub>JOD</sub>**



Number of  
Returned Cheques

**21.3K**



Value of Returned  
Cheques

**113M<sub>JOD</sub>**





# Monthly Report

June 2025

Instant Payment System for  
Transfers Issued by Banks

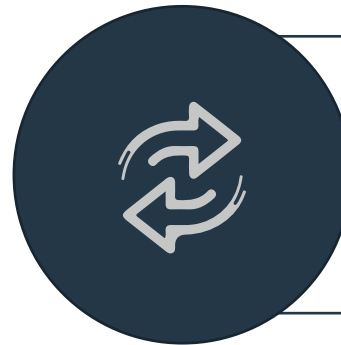
9



06.2025

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

Transfers Issued by Banks



Number of Transactions

**70.66M**

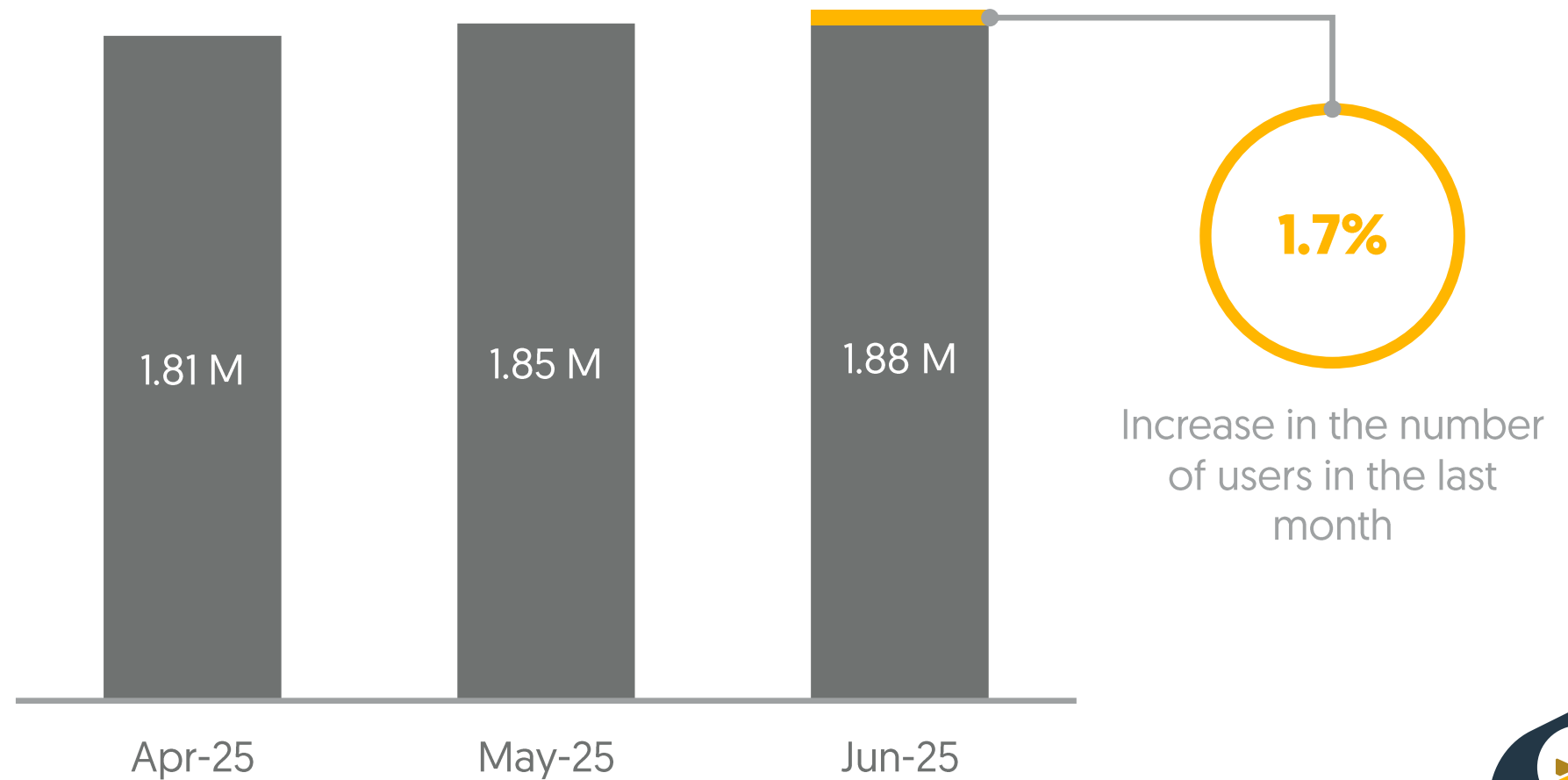


Value of Transactions

**8.89B<sub>JOD</sub>**

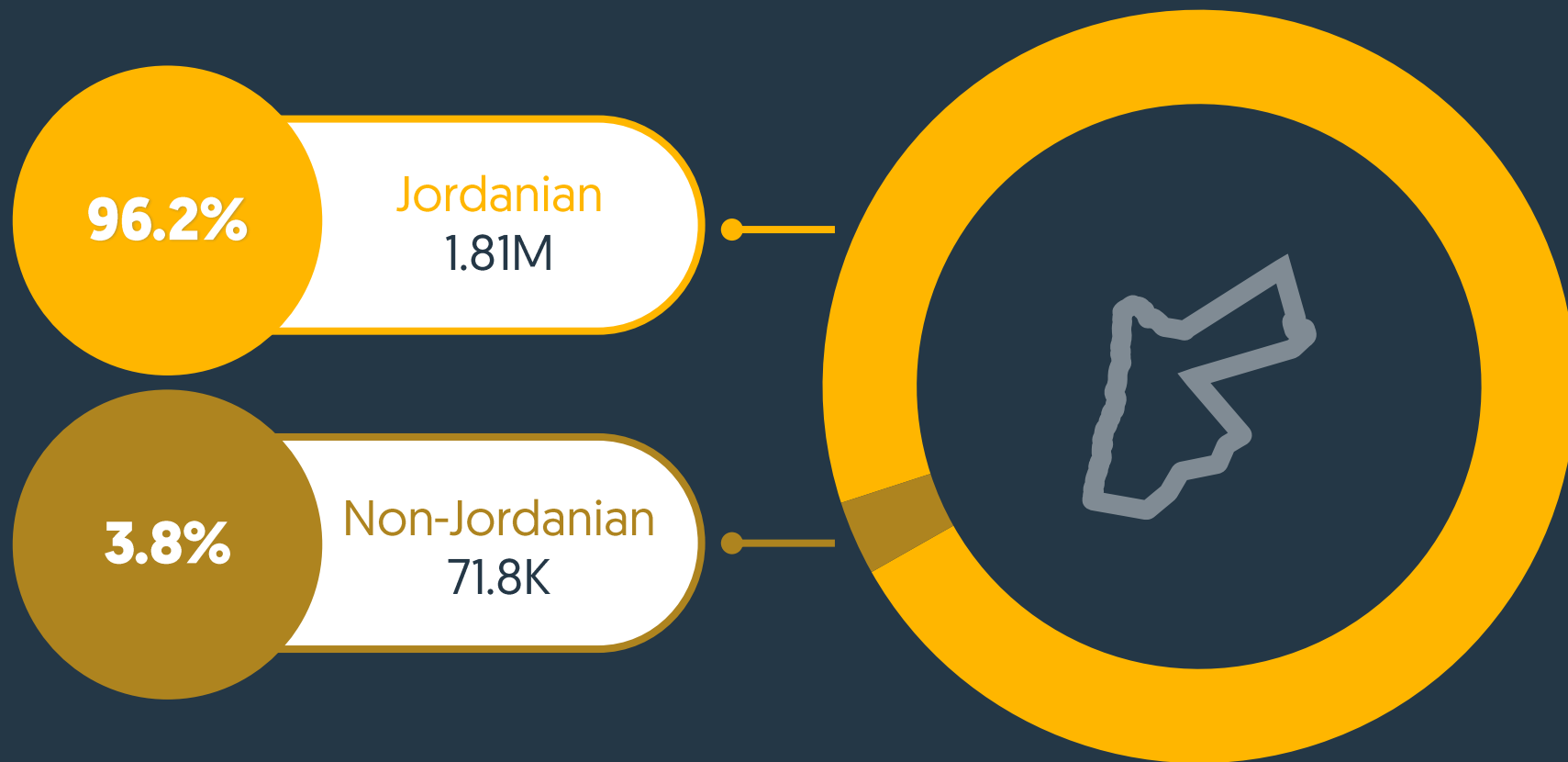
# CliQ Users

Total Number of Users Over the Past 3 Months



# CliQ Users

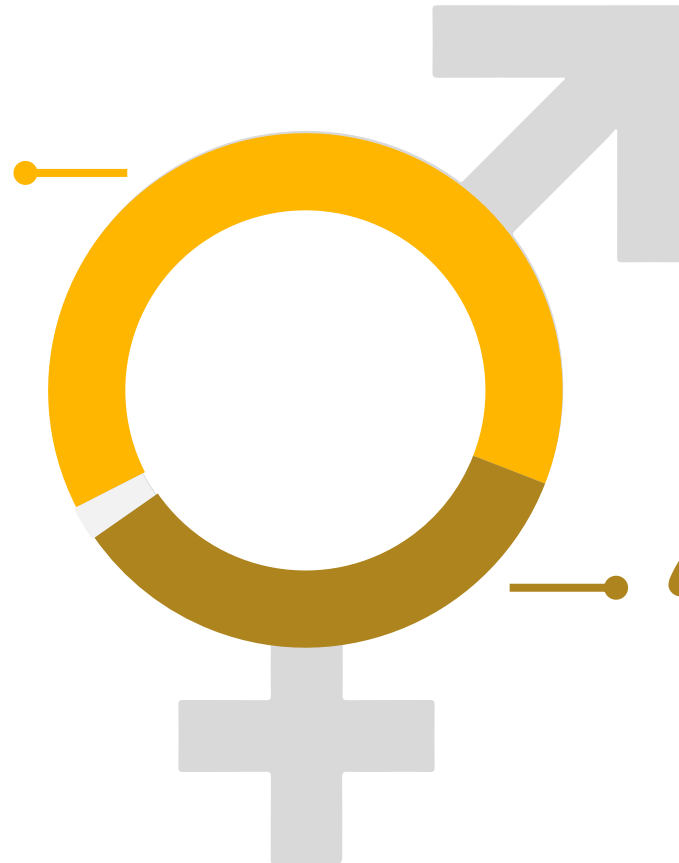
Percentage of Users Based on Nationality



# CliQ Users

Percentage of Users Based on Gender

62%  
1.16M  
Male Users

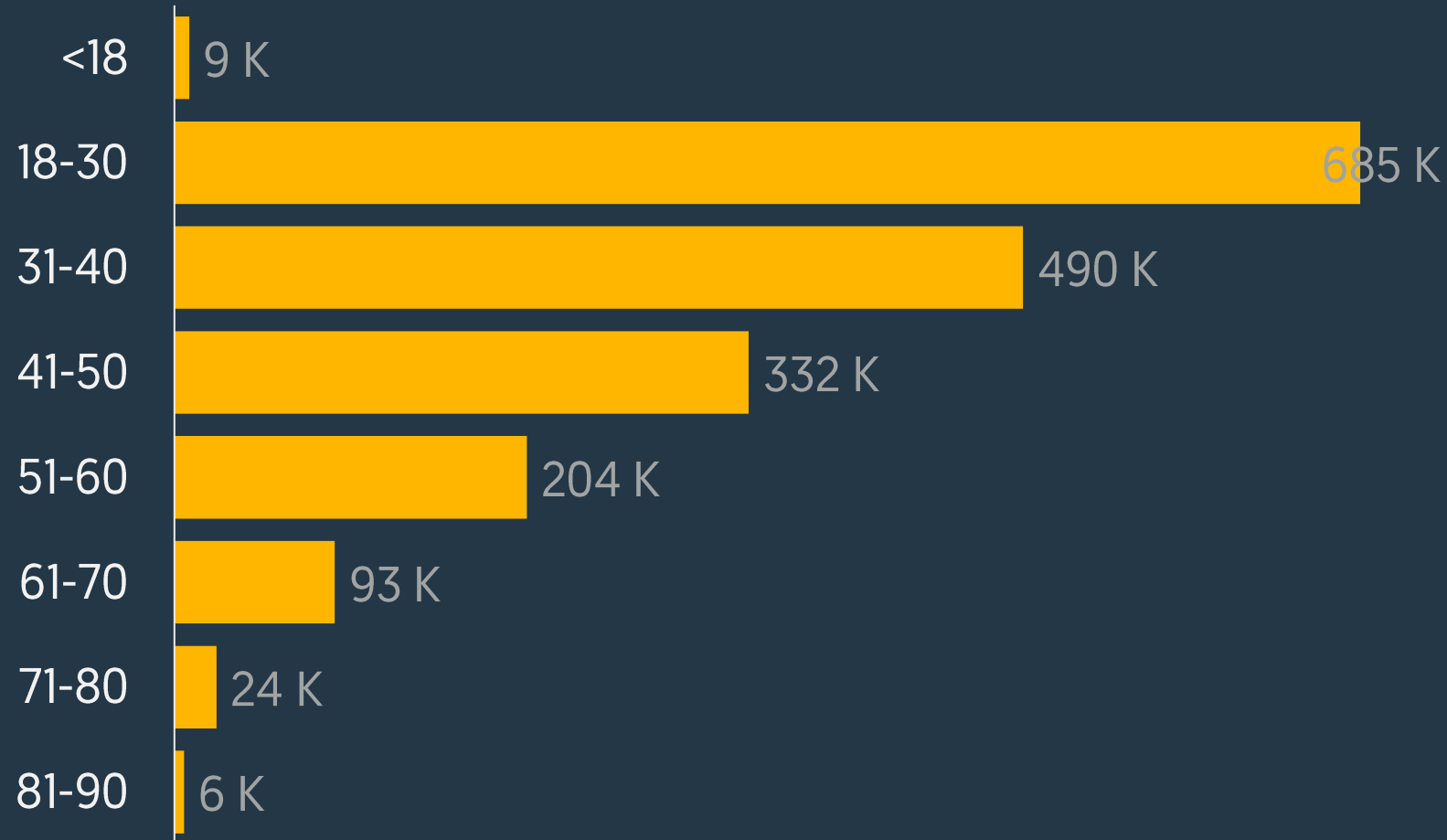


35.2%  
0.66M  
Female Users



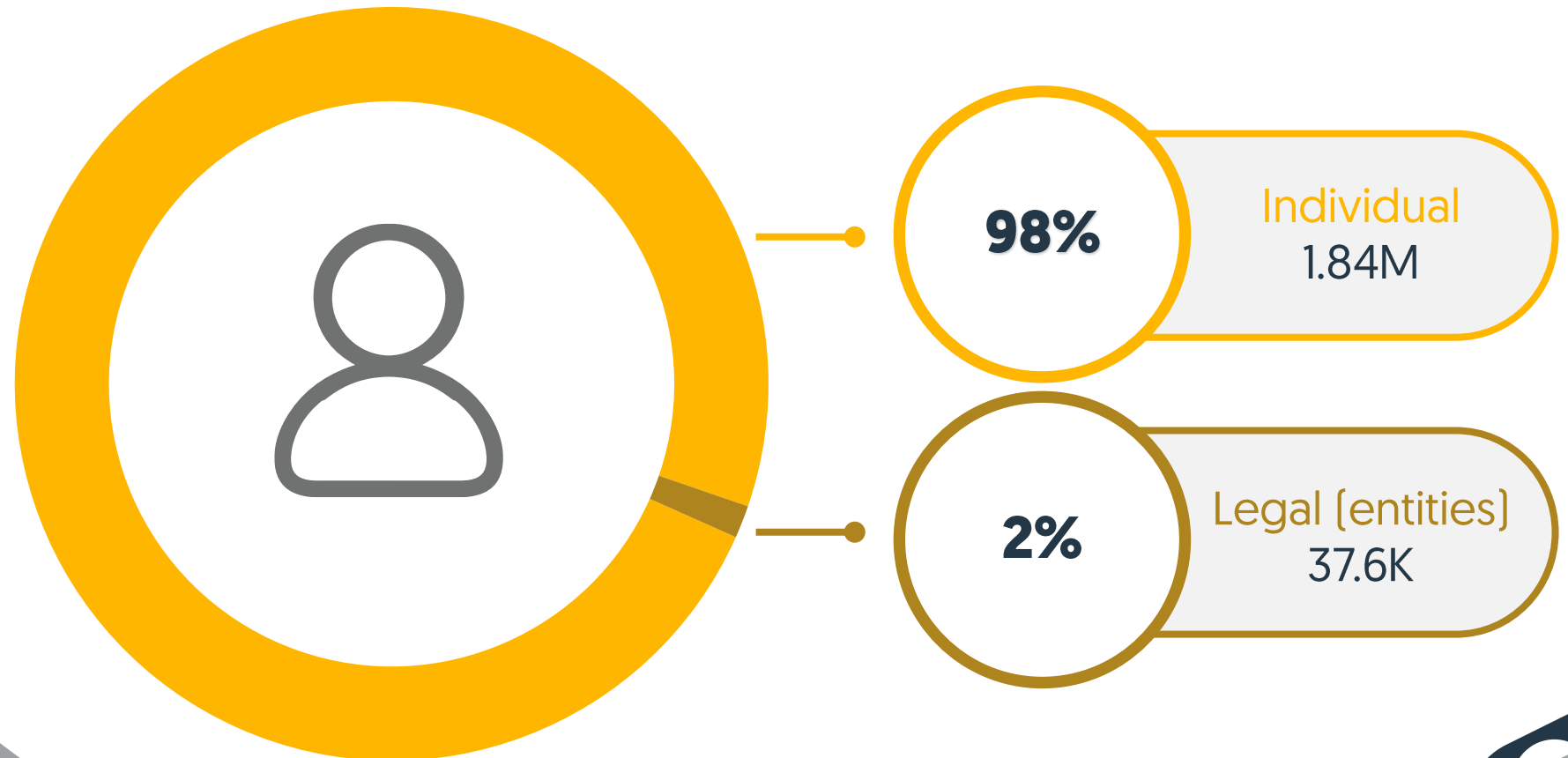
# CliQ Users

Number of Users Based on Age Group



# CliQ Users

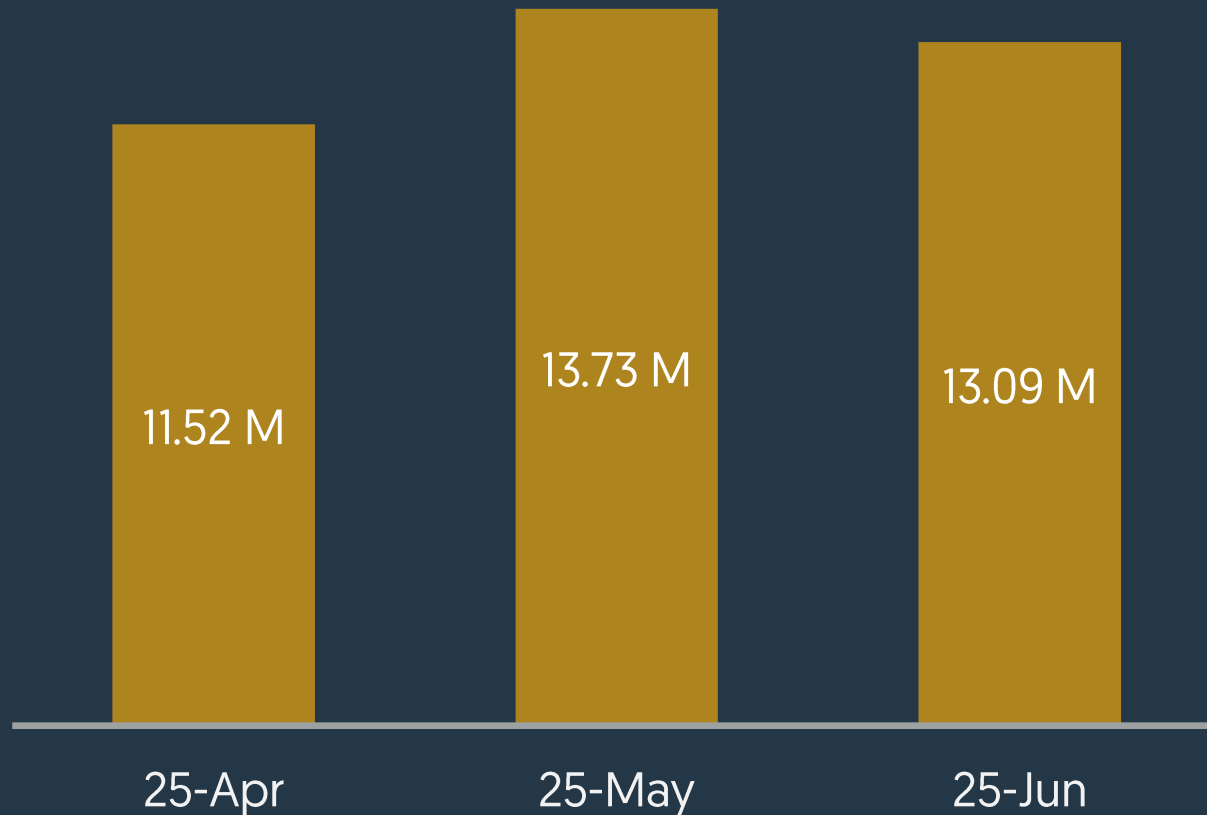
Percentage of Users Based on Customer Type



# CliQ Number of Transactions

Total Number of Transactions Over the Past 3 Months

Transfers Issued by Banks



4.7%



Decrease in the number of transactions in the last month



# CliQ Number of Transactions

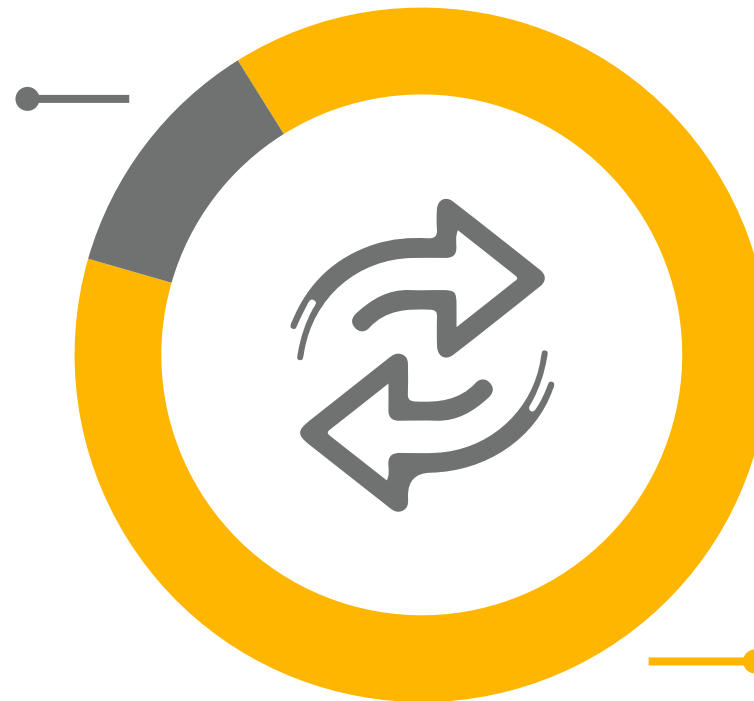
Percentage Based on Transaction Type

Transfers Issued by Banks

15.1%

1.97M

Purchases



84.9%

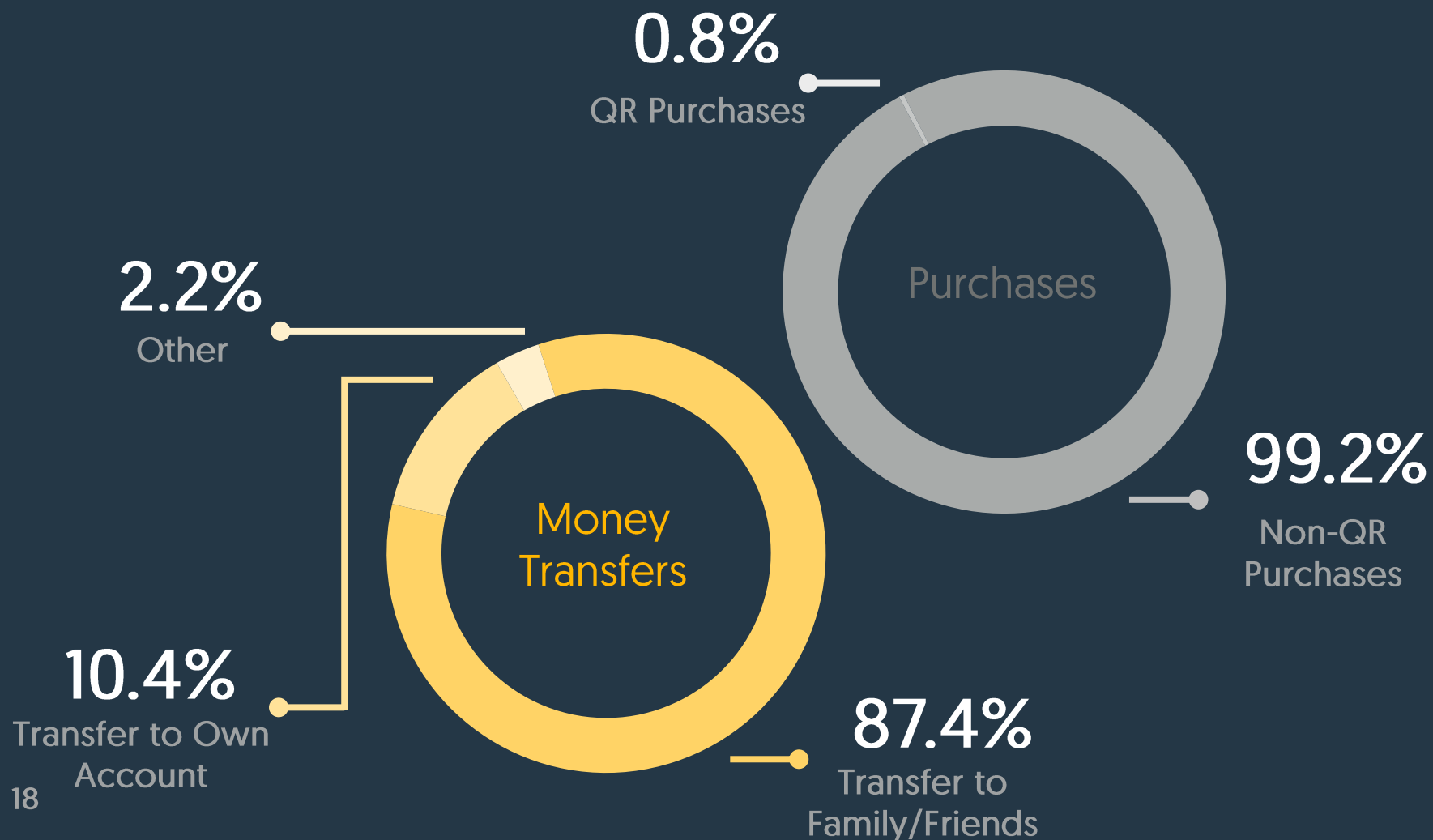
11.11M

Money Transfers

# CliQ Number of Transactions

Percentage Based on Transaction Type Sub-Category

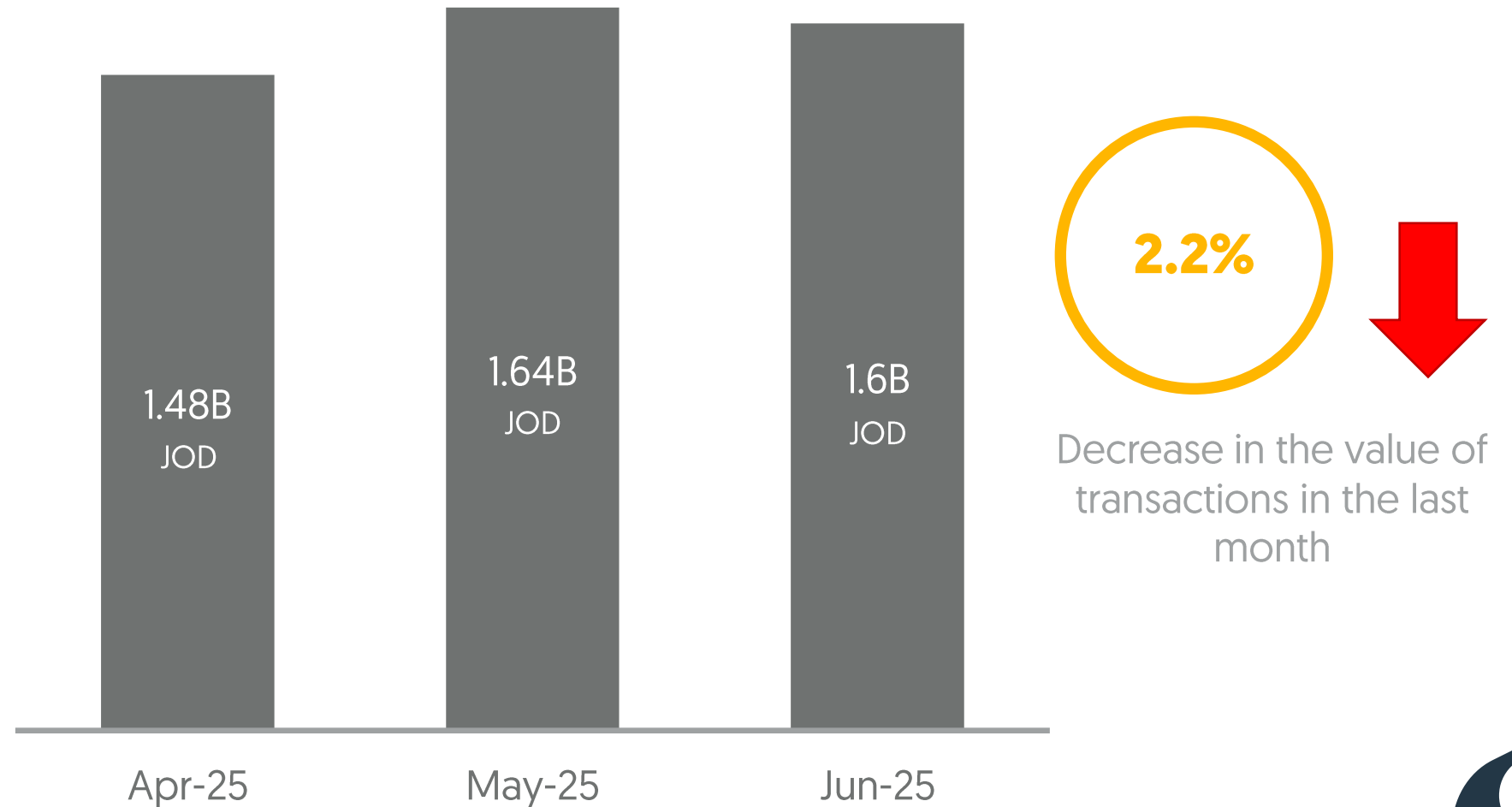
Transfers Issued by Banks



# 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

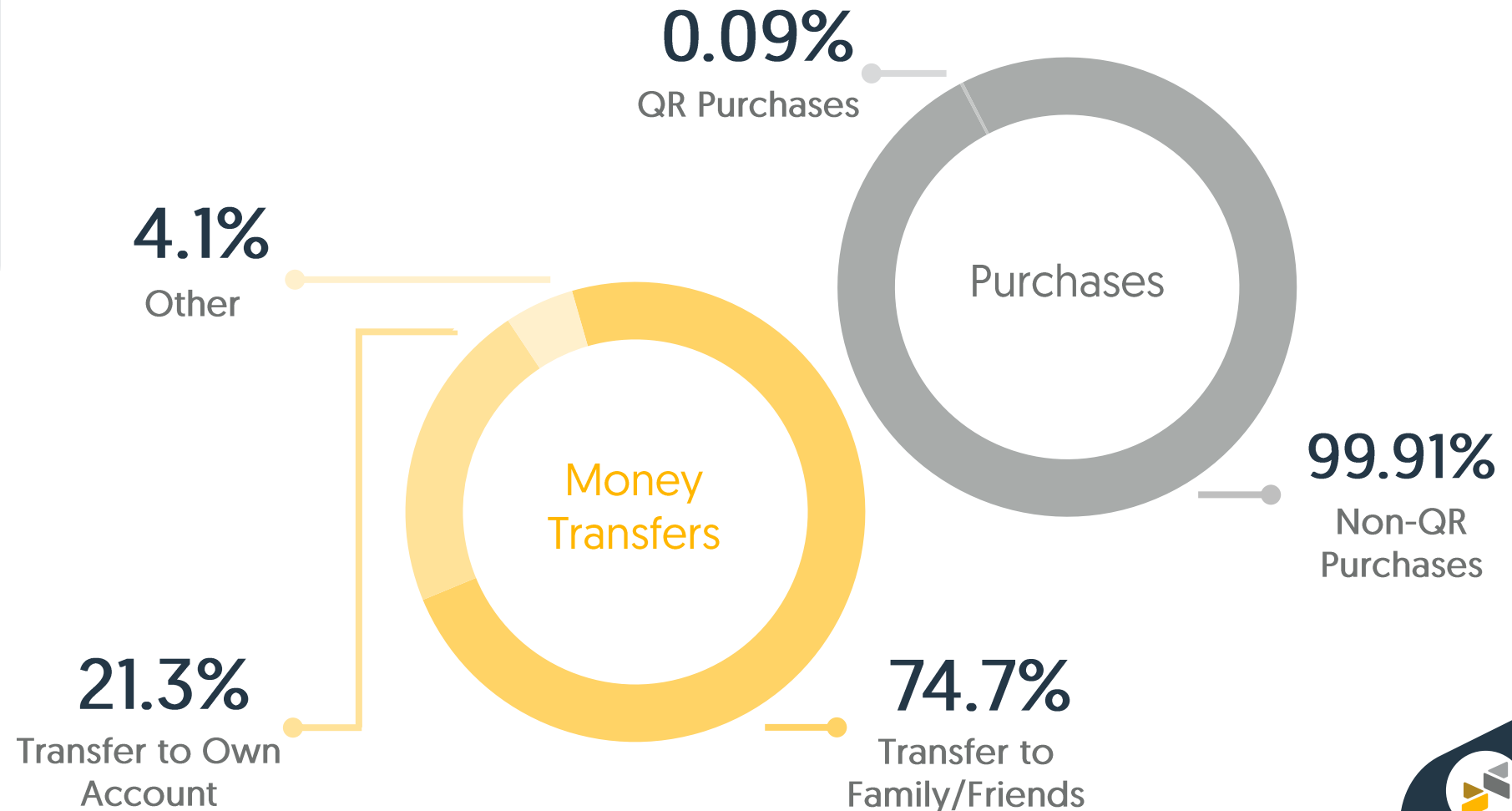
Transfers Issued by Banks



# CliQ Value of Transactions

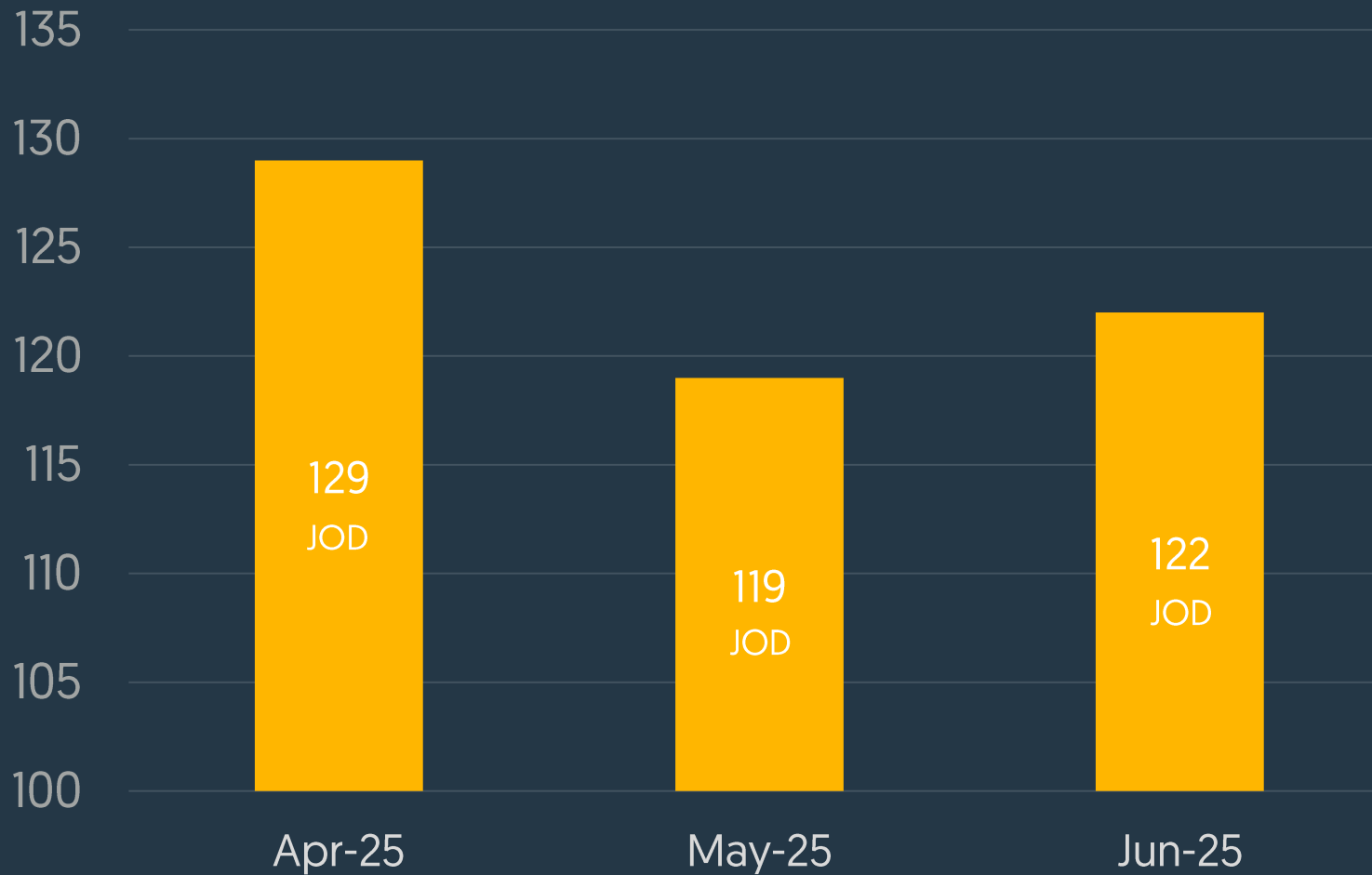
Percentage Based on Transaction Type Sub-Category

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

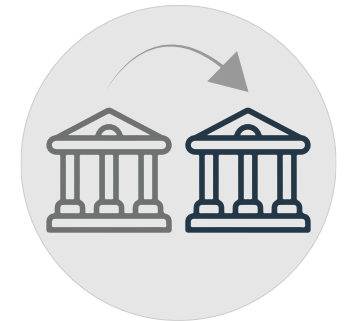
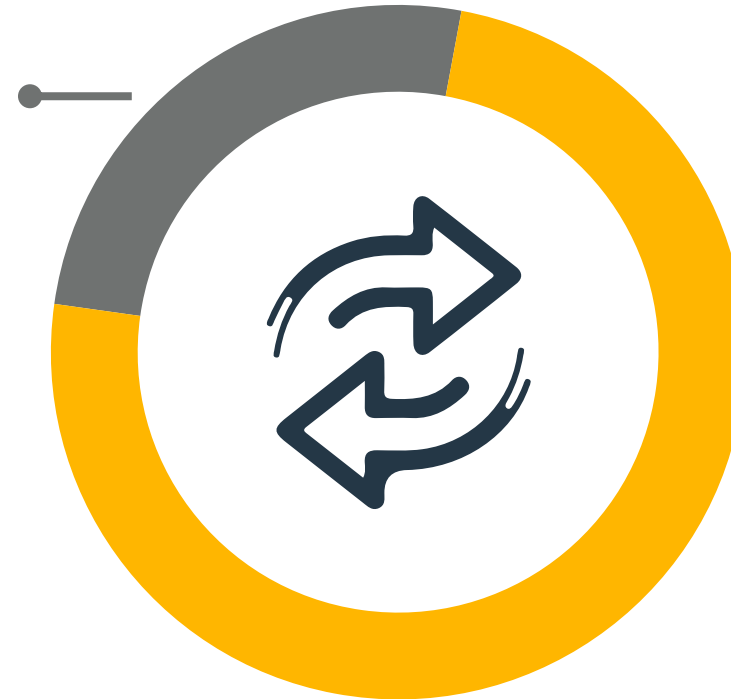
Transfers Issued by Banks



26.3%

2.07M

On Us



73.7%

5.79M

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



21.1%

227.2M JOD

On Us



78.9%

849.1M JOD

Off Us

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





# JoMoPay

Jordan Mobile Payment

## Monthly Report

### June 2025

Jordan Mobile Payments Switch for  
Transfers Issued by Mobile Wallets

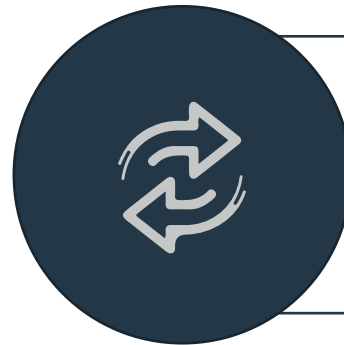
# 25



06.2025

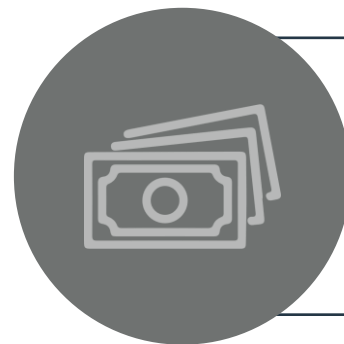
# Total Number and Value of Transactions Since the Beginning of 2025

Transfers Issued by Mobile Wallets



Number of Transactions

**42.78M**



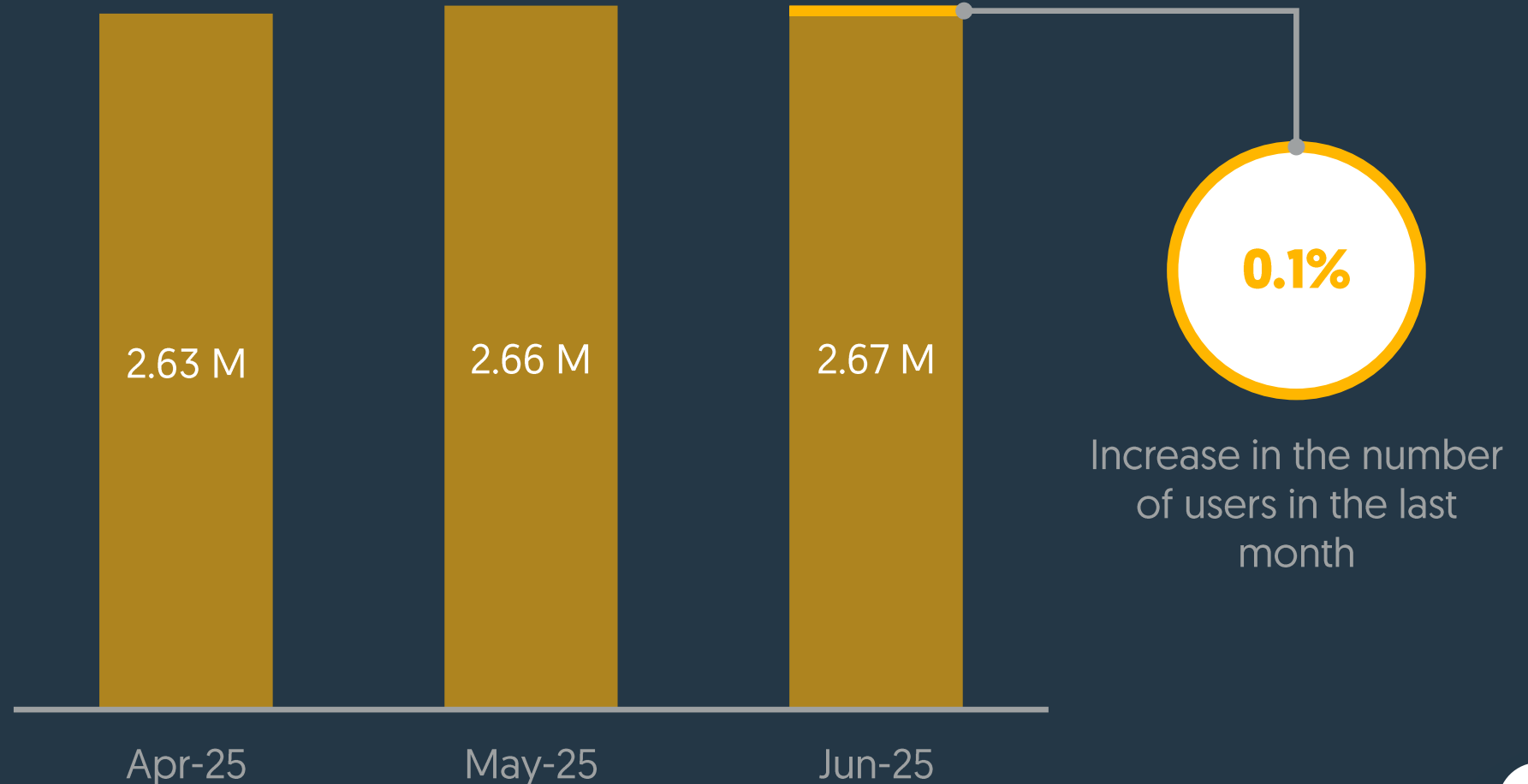
Value of Transactions

**2.97B<sub>JOD</sub>**



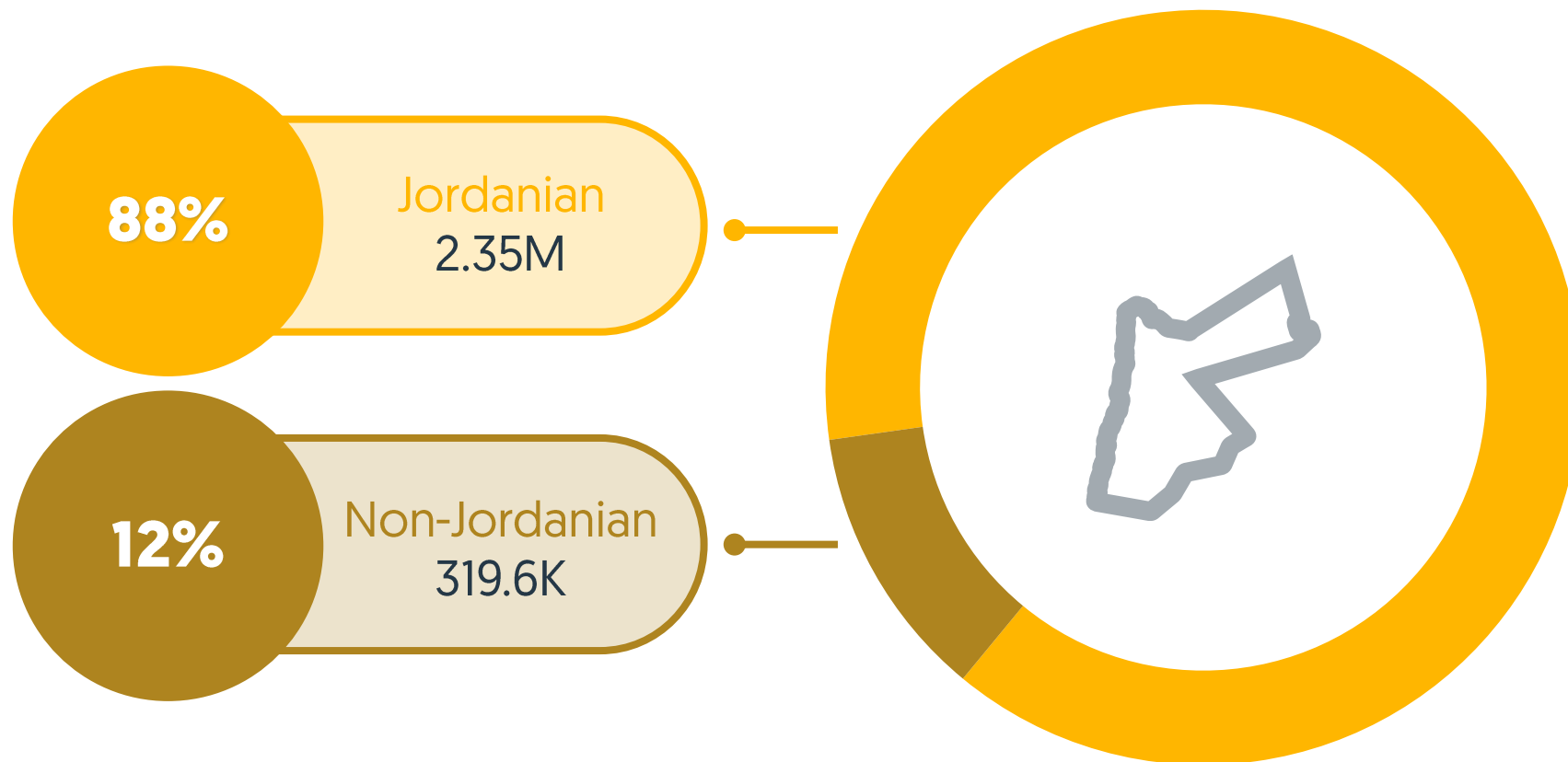
# JoMoPay Users

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

51%  
1.36M  
Male Users

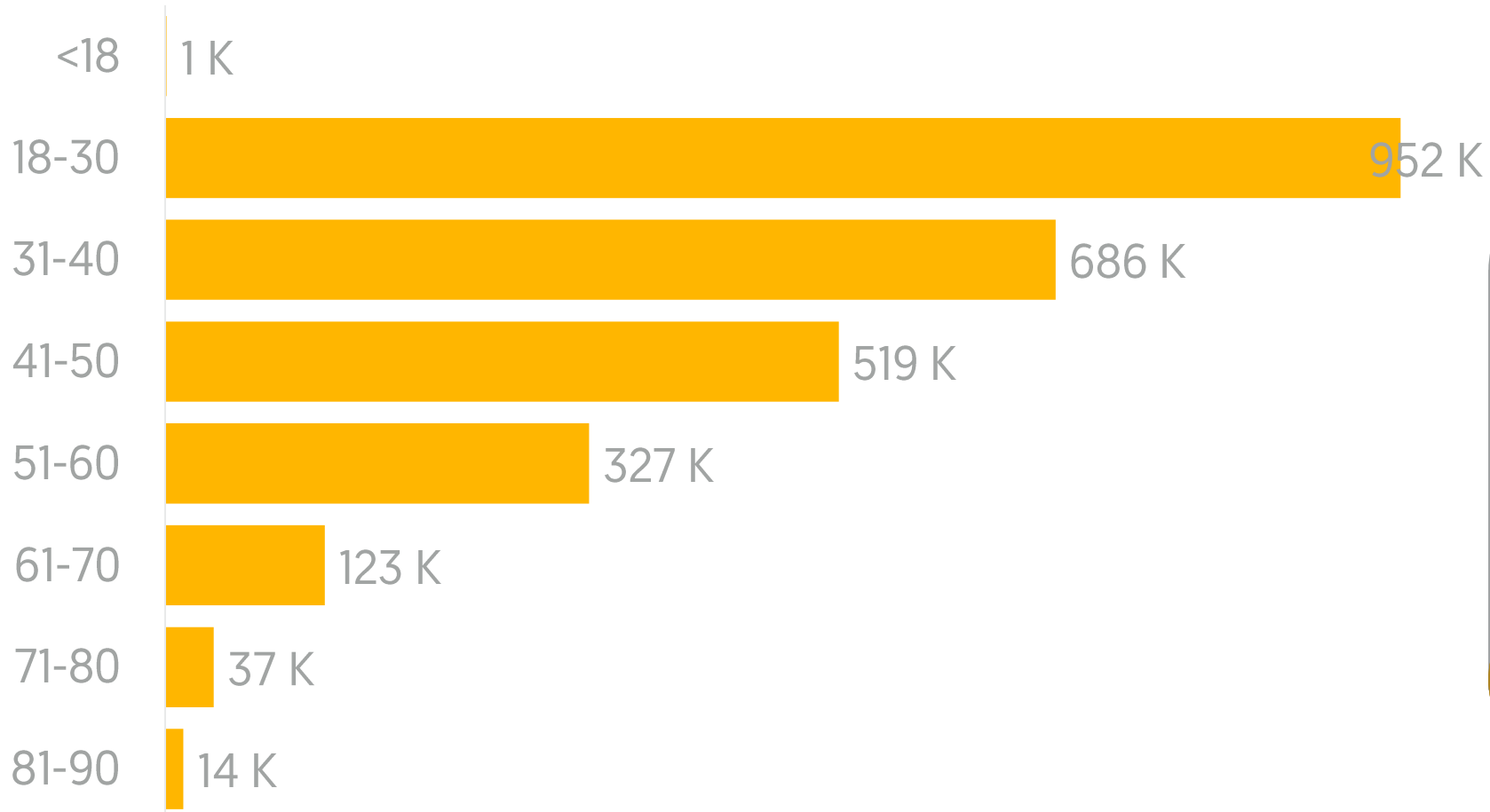


48.6%  
1.29M  
Female Users



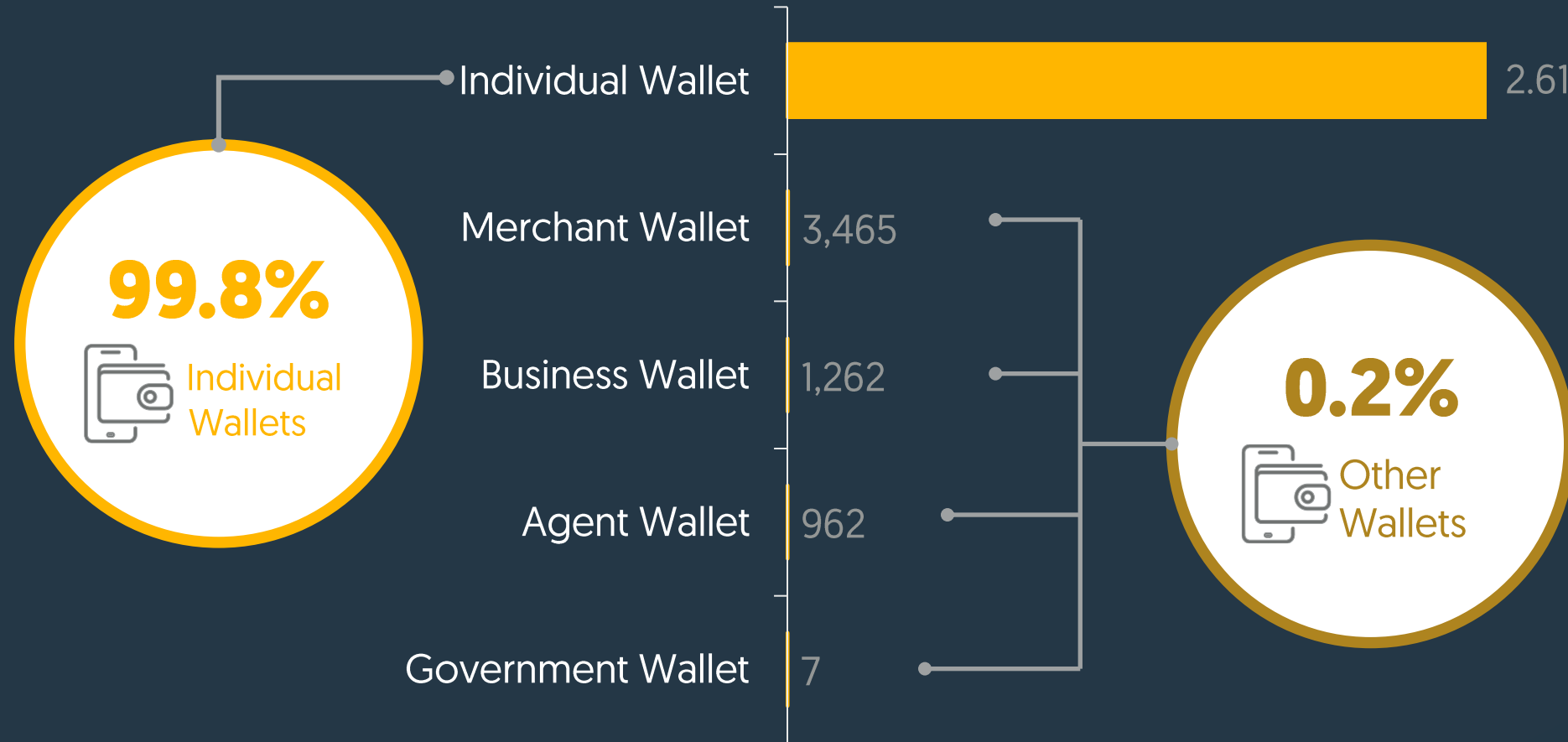


Number of Users Based on Age Group



# JoMoPay Users

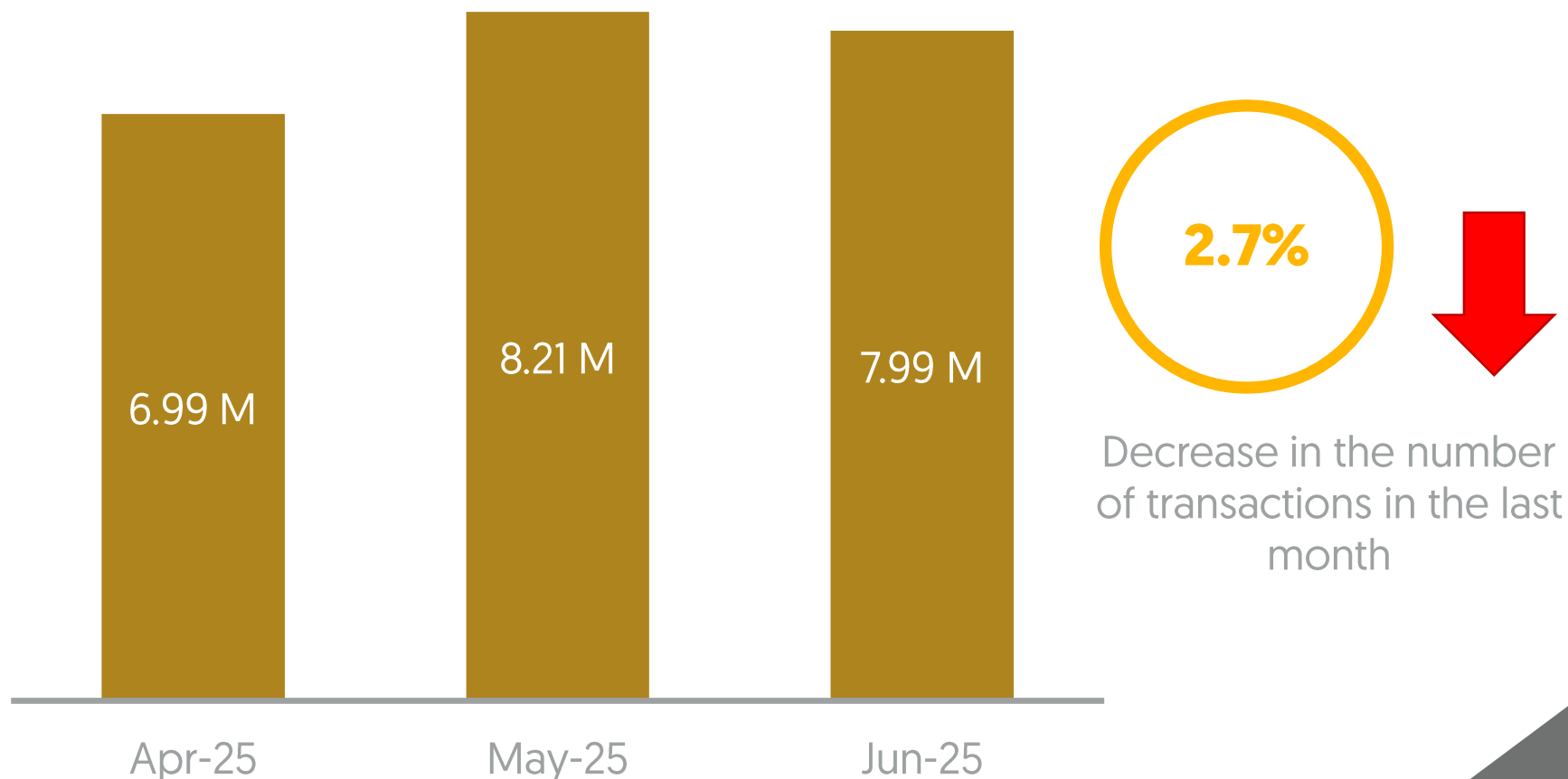
Number of Wallets Based on Wallet Type



# JoMoPay Number of Transactions

Total Number of Transactions Over the Past 3 Months

Transfers Issued by Mobile Wallets

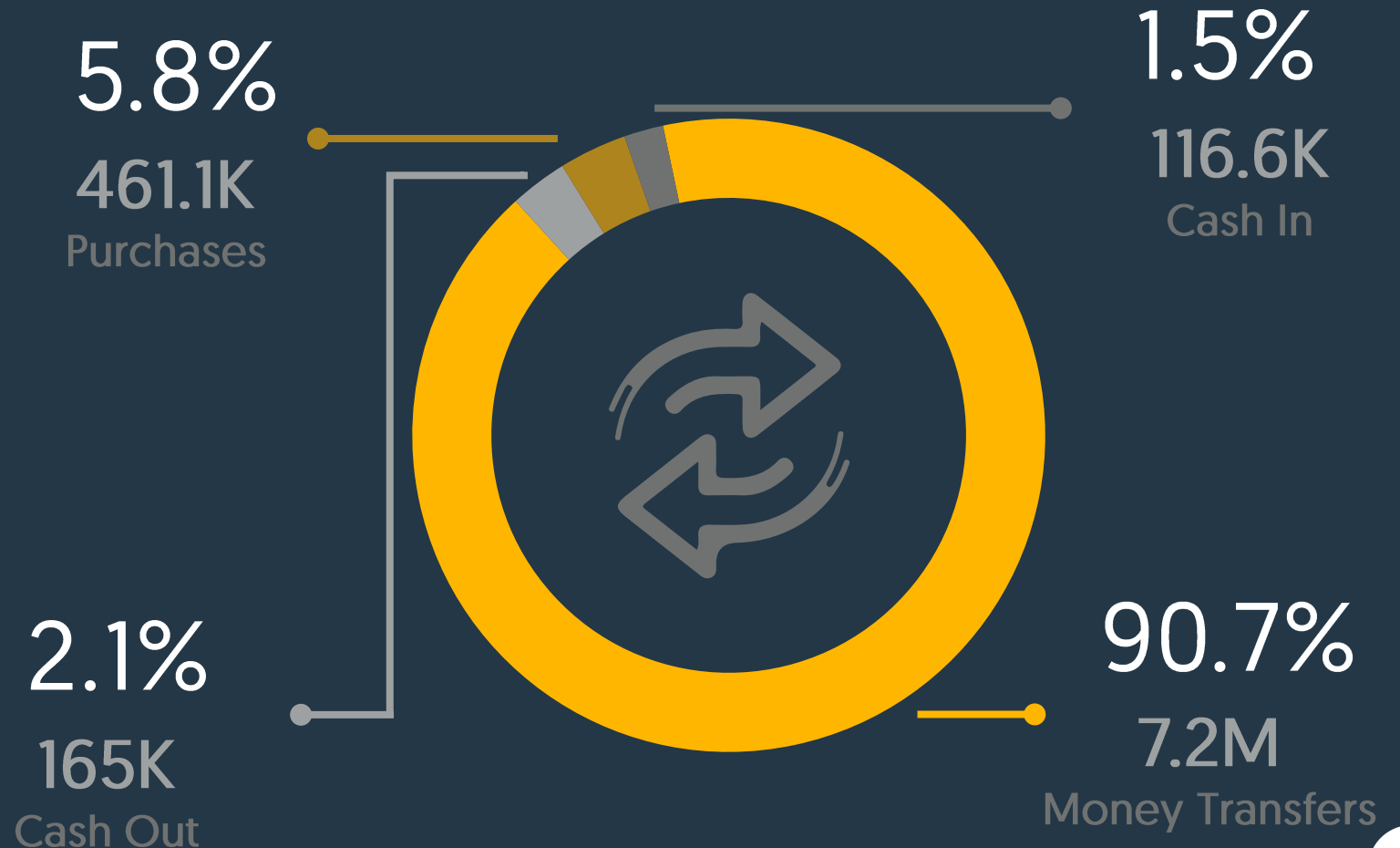




# JoMoPay Number of Transactions

Percentage Based on Transaction Type

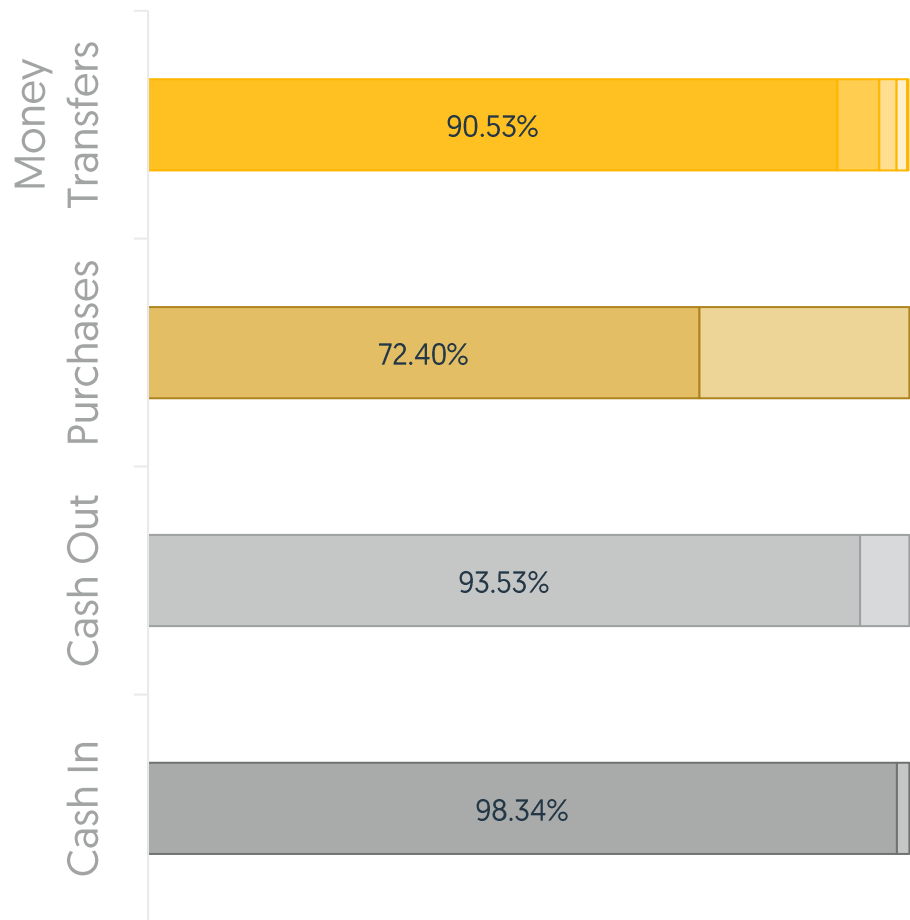
Transfers Issued by Mobile Wallets



# JoMoPay Number of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets



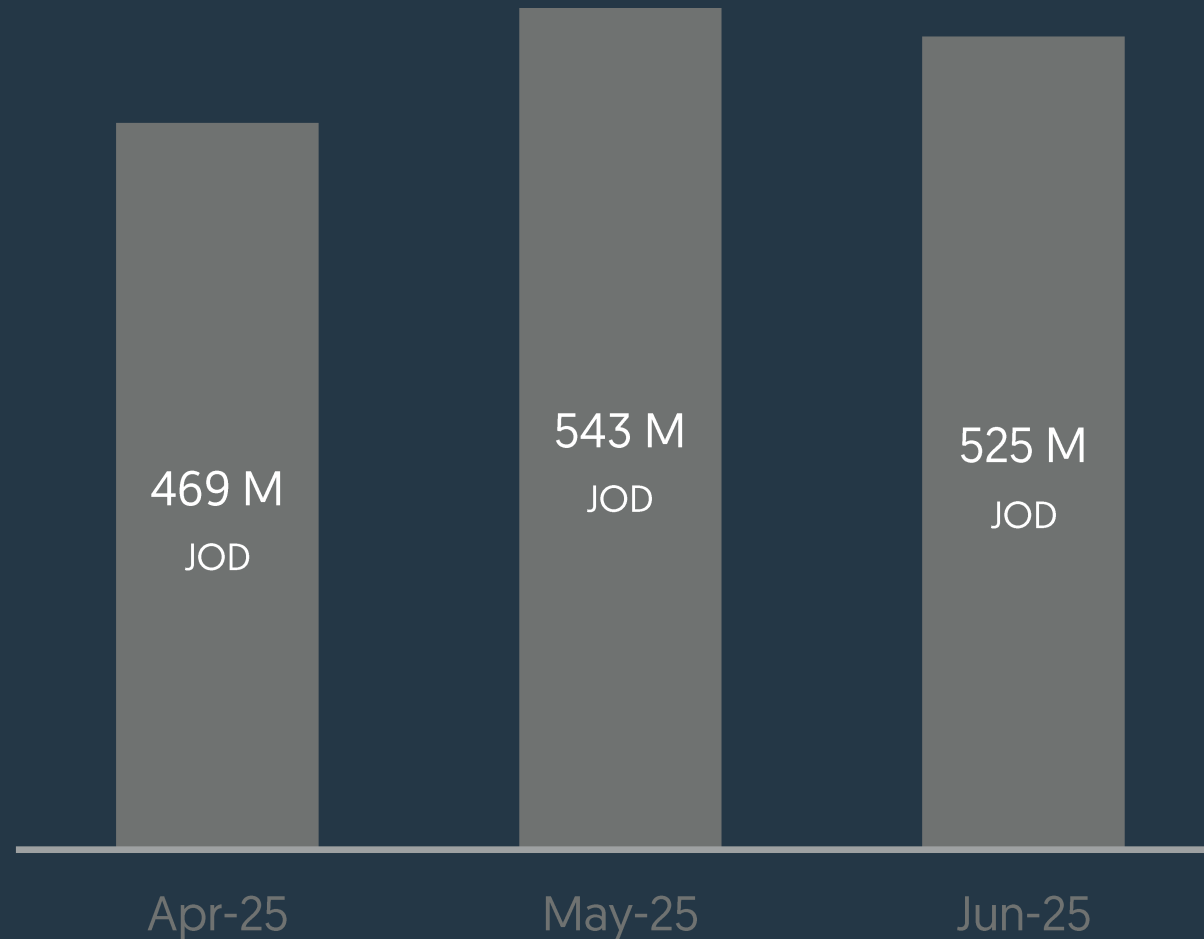
Transfer to Family/Friends	90.53%
Transfer to Own Account	5.49%
Salary/Bonus/Dividends	2.27%
Aid/Charity/Grant	1.39%
Loan/Loan Installment	0.19%
Cross Border Remittances	0.00%
Purchases	72.40%
QR Purchases	27.60%
Cash Out - Agent/Teller	93.53%
Cash Out - ATM/Kiosk	6.47%
Cash In - Agent/Teller	98.34%
Cash In - ATM/Kiosk	1.66%



# JoMoPay Value of Transactions

Total Value of Transactions Over the Past 3 Months

Transfers Issued by Mobile Wallets



3.4%

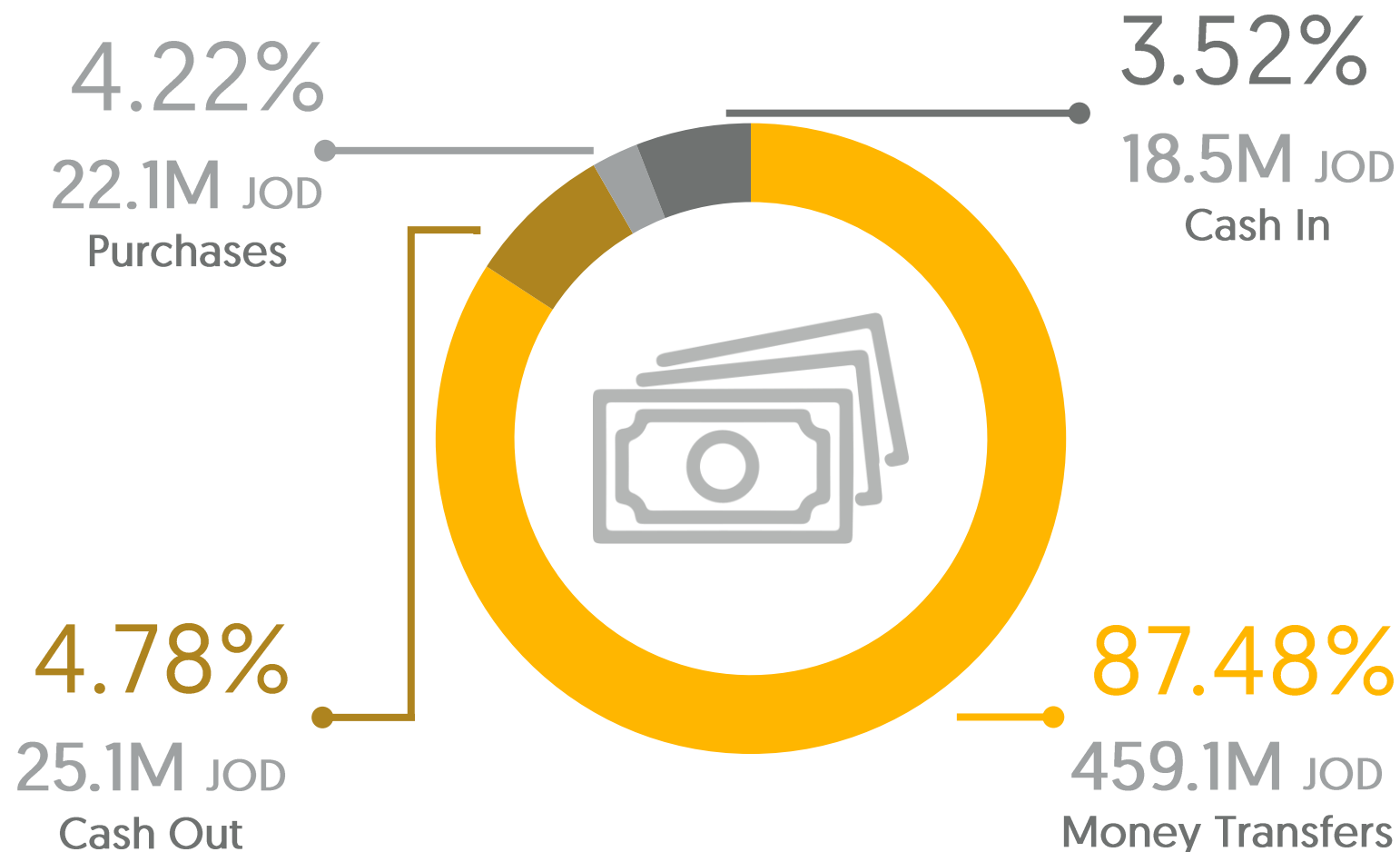


Decrease in the value of transactions in the last month

# JoMoPay Value of Transactions

Percentage Based on Transaction Type

Transfers Issued by Mobile Wallets

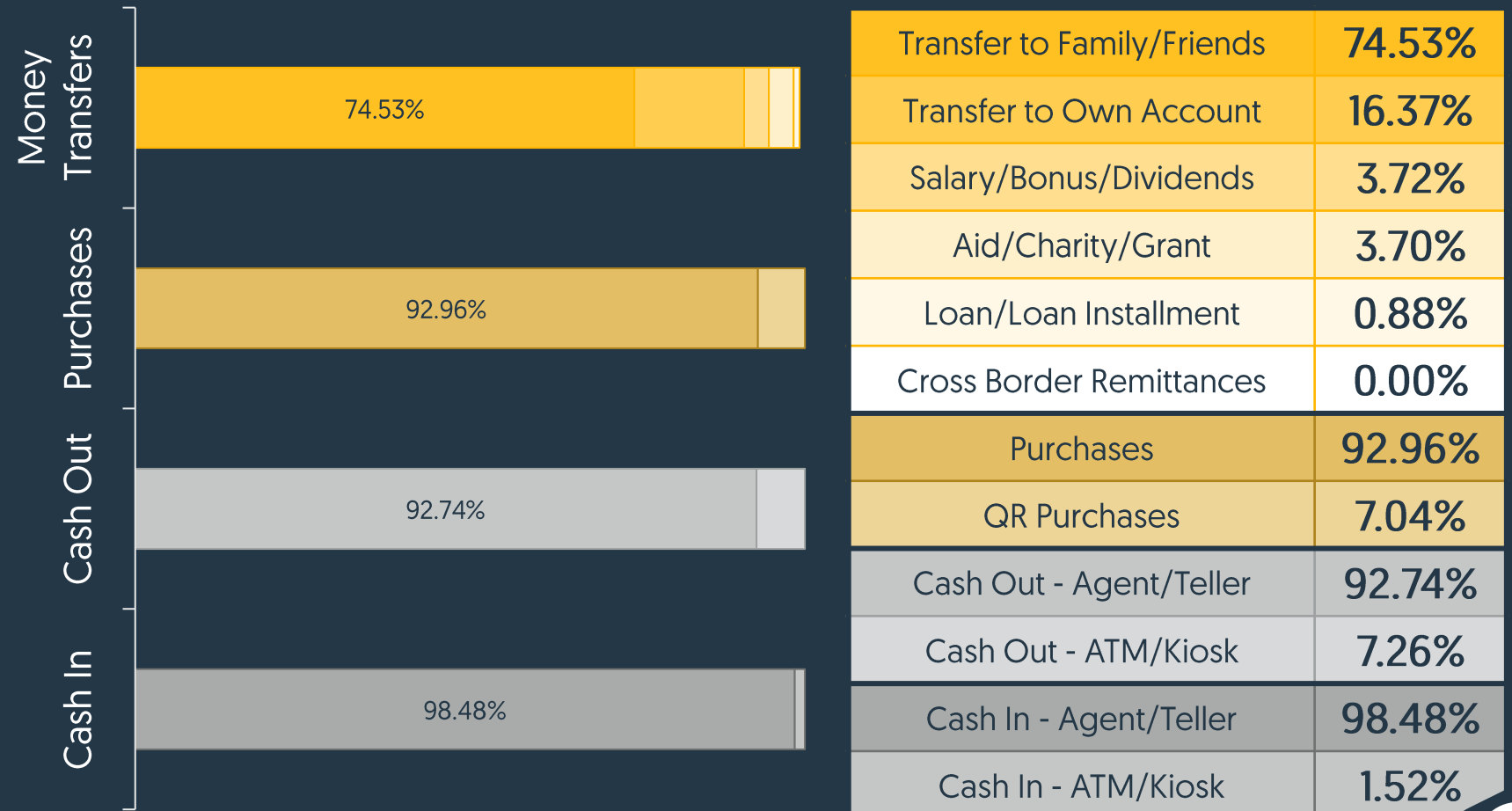




# JoMoPay Value of Transactions

Percentage Based on Transaction Type Sub-Category

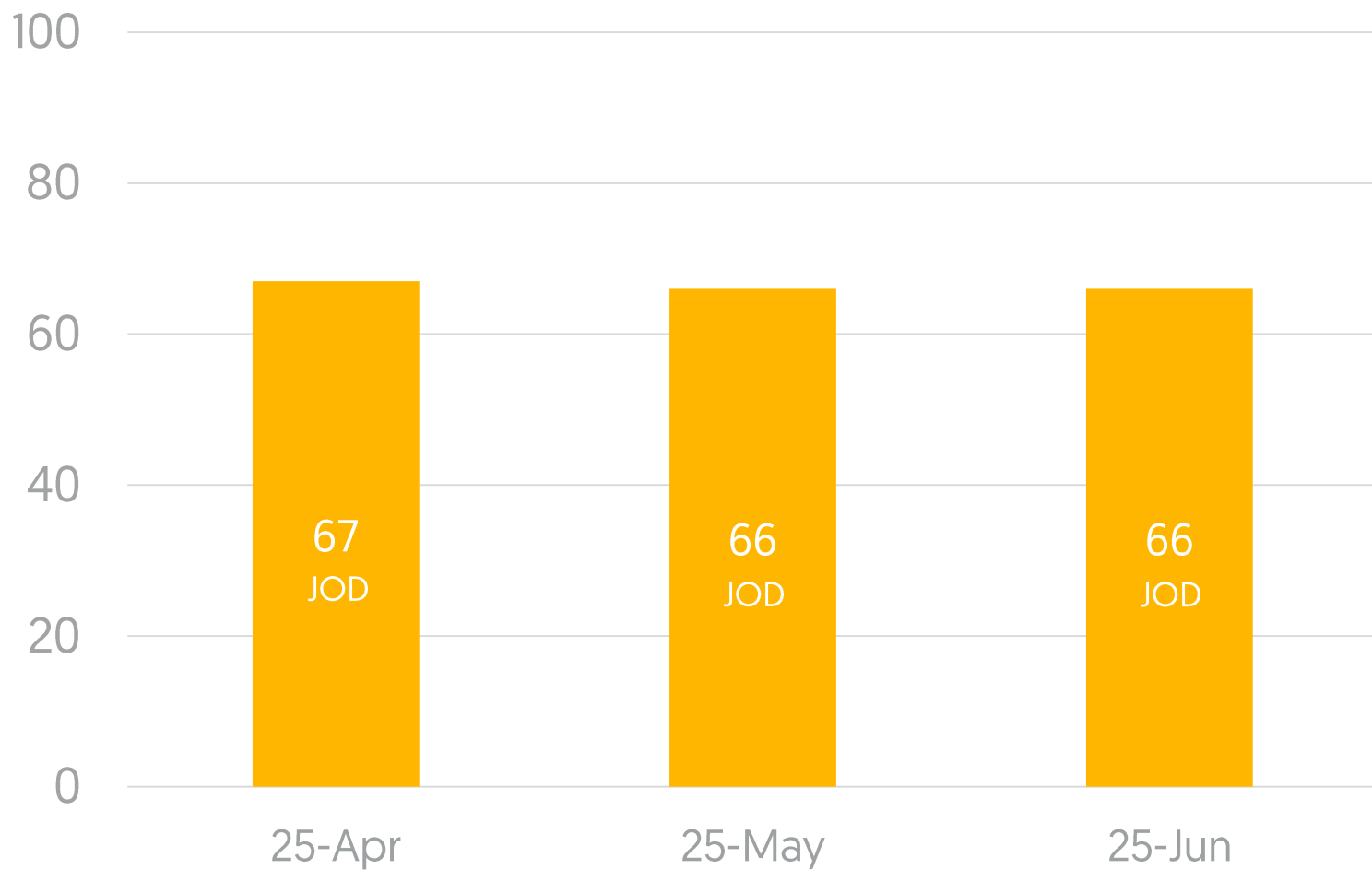
Transfers Issued by Mobile Wallets



# 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

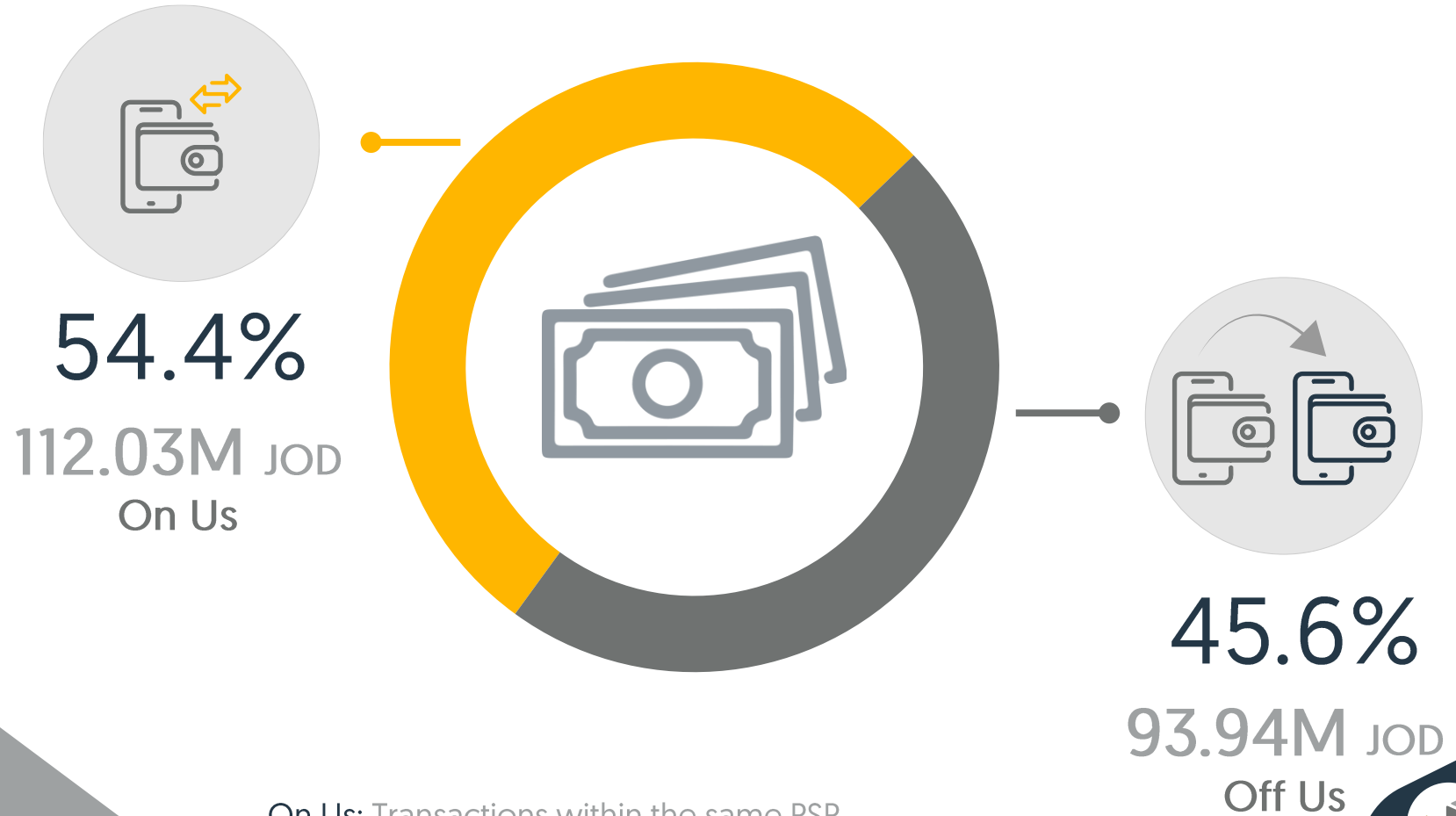


On Us: Transactions within the same PSP  
Off Us: Transactions across different PSPs

# 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  
June 2025

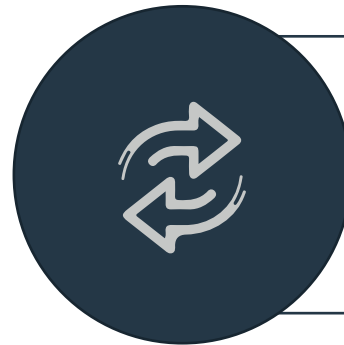
41

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



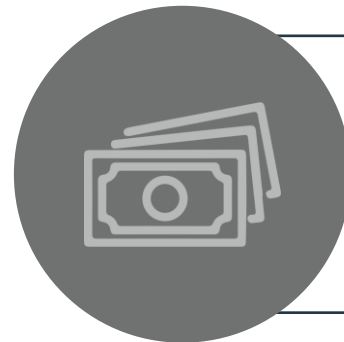
06.2025

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



Number of Transactions

**113.44M**



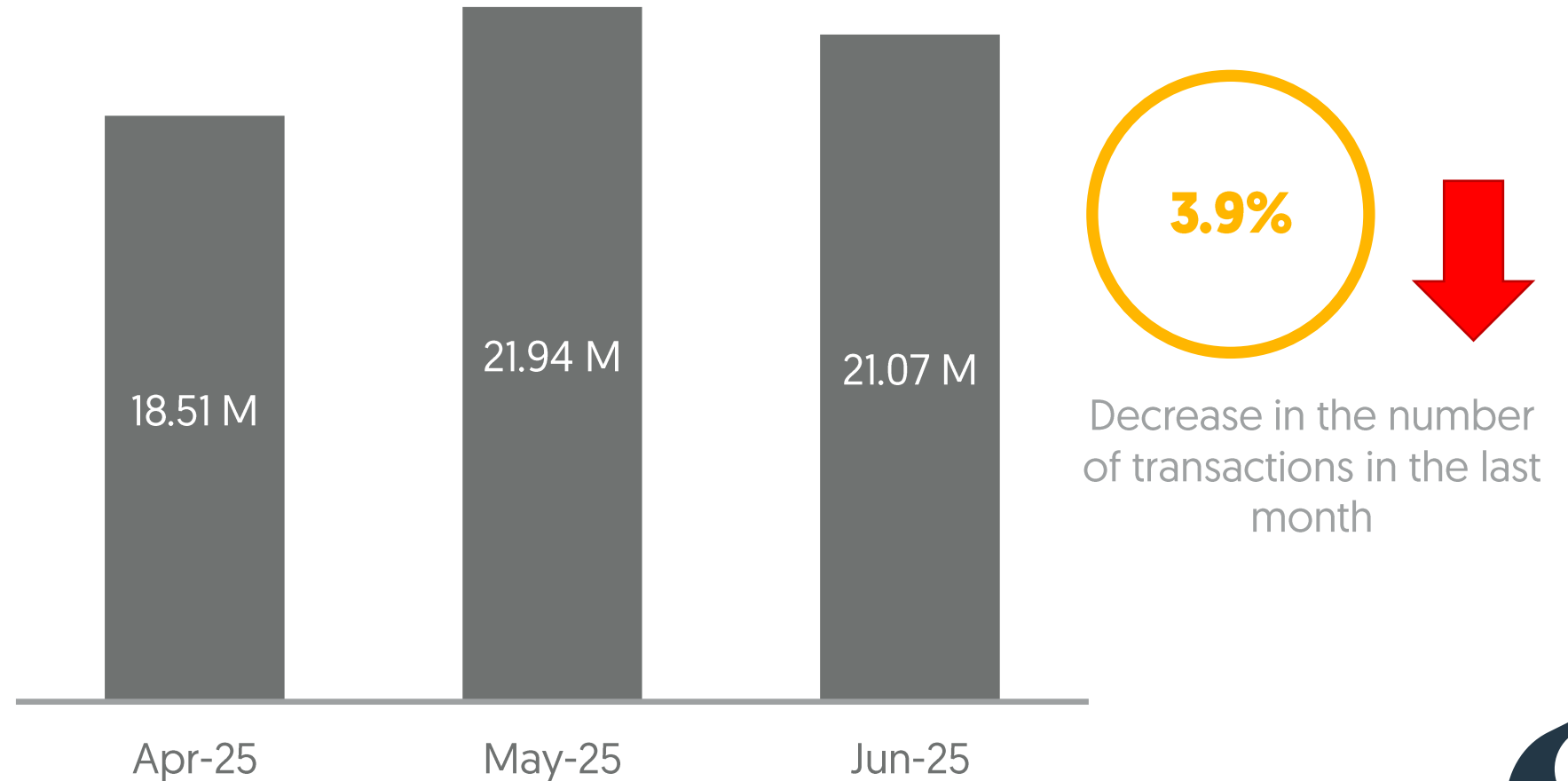
Value of Transactions

**11.87B<sub>JOD</sub>**



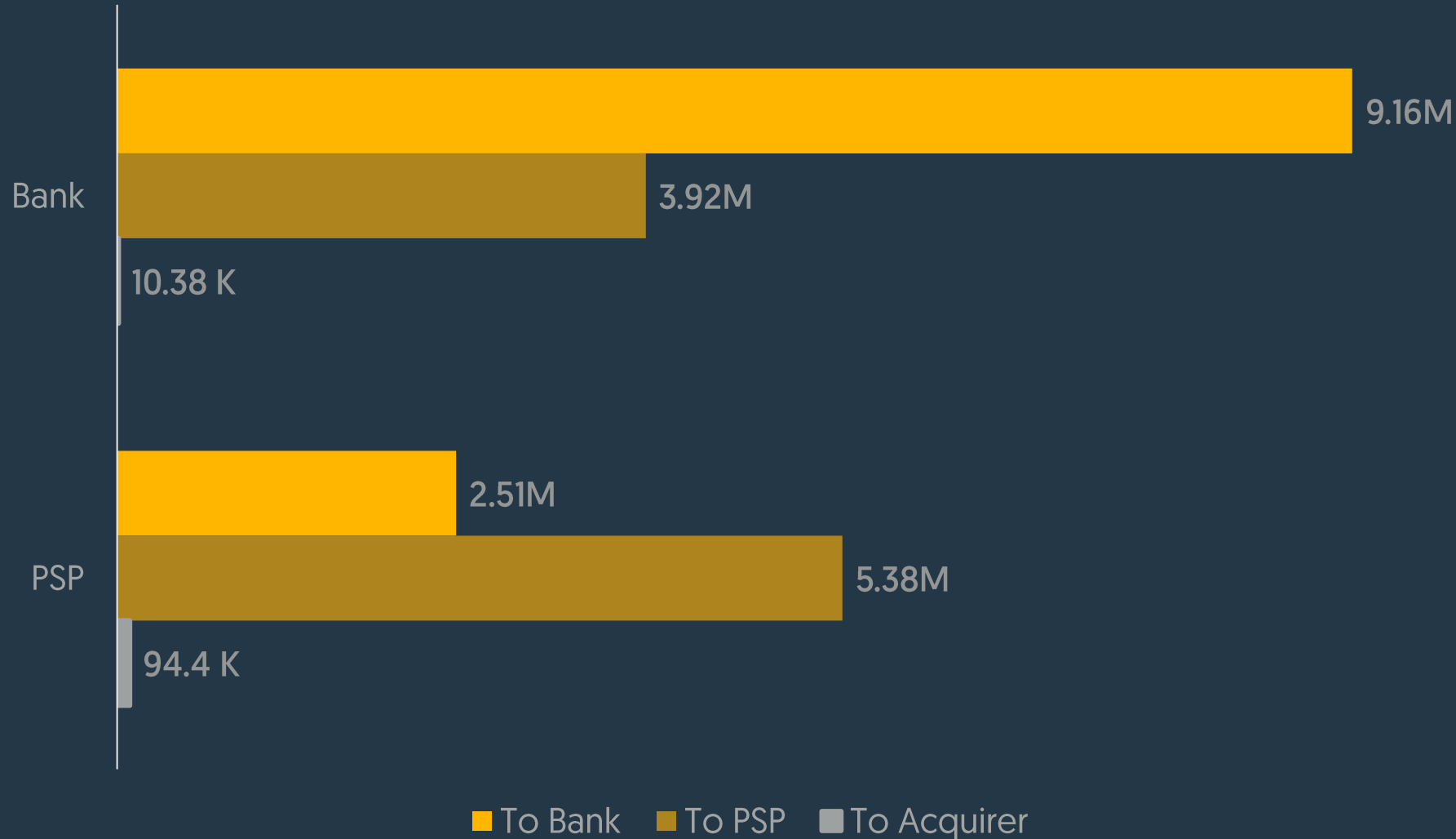
# CliQ & JoMoPay Transactions

Total Number of Transactions Over the Past 3 Months



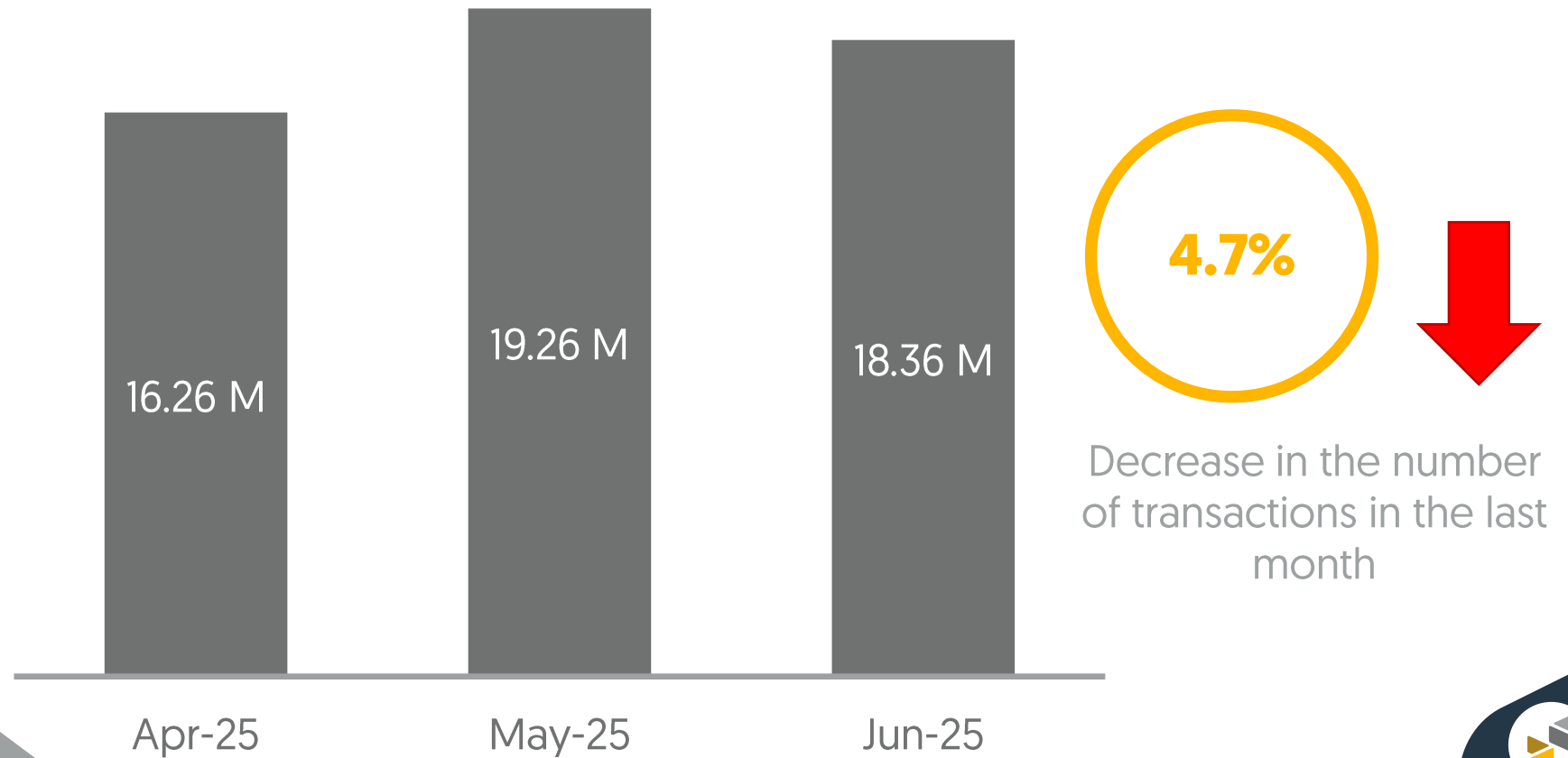
# CliQ & JoMoPay Transactions

Total Number of Transactions between Banks and PSPs



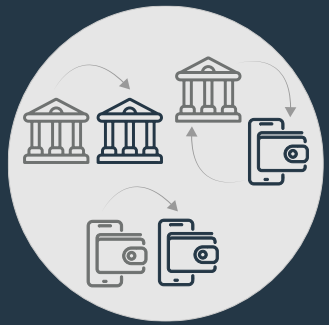
# CliQ & JoMoPay Transactions

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



73.5%

13.49M

Off Us



26.5%

4.87M

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



42.2%

2.37M

mPSP to Bank



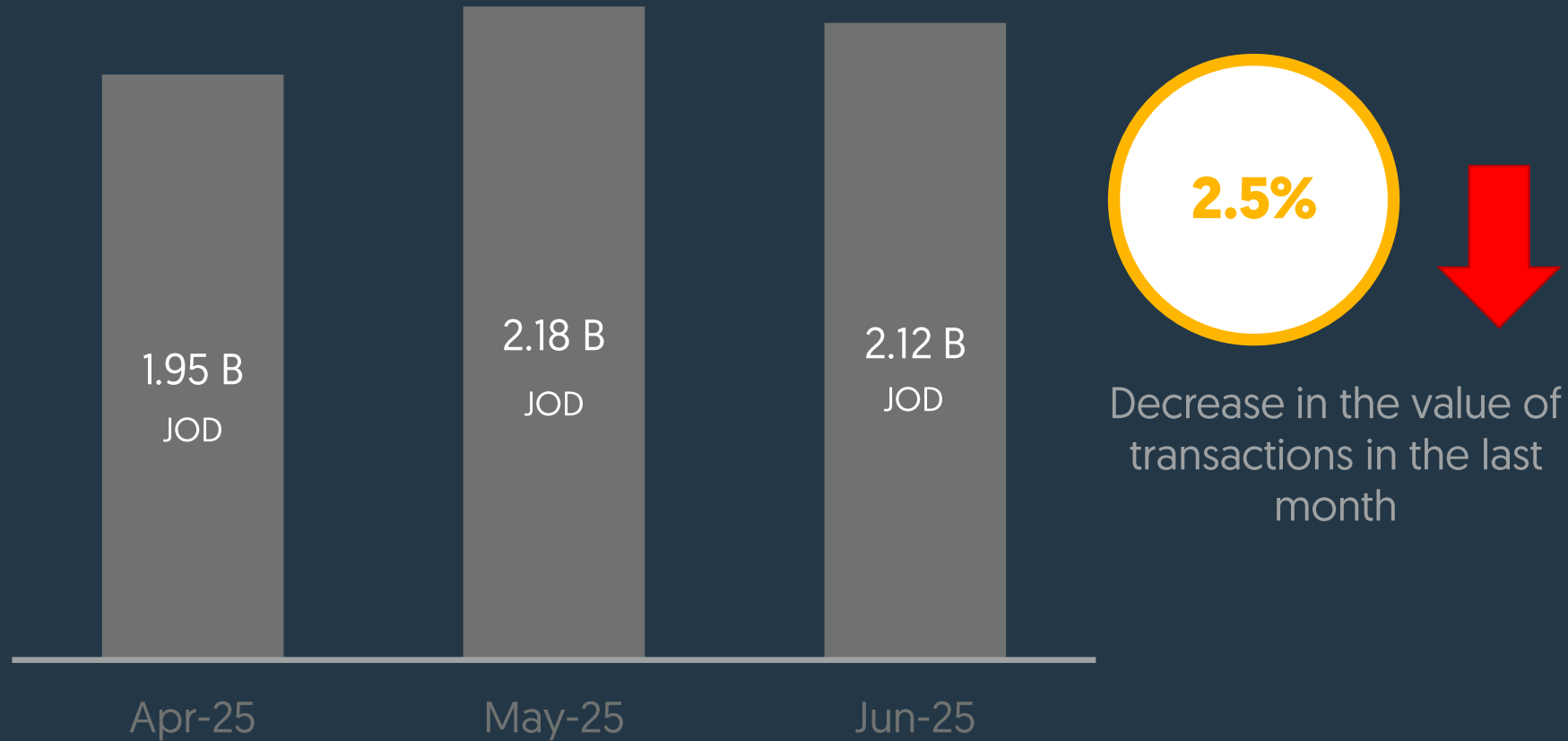
57.8%

3.25M

Bank to mPSP

# CliQ & JoMoPay Transactions

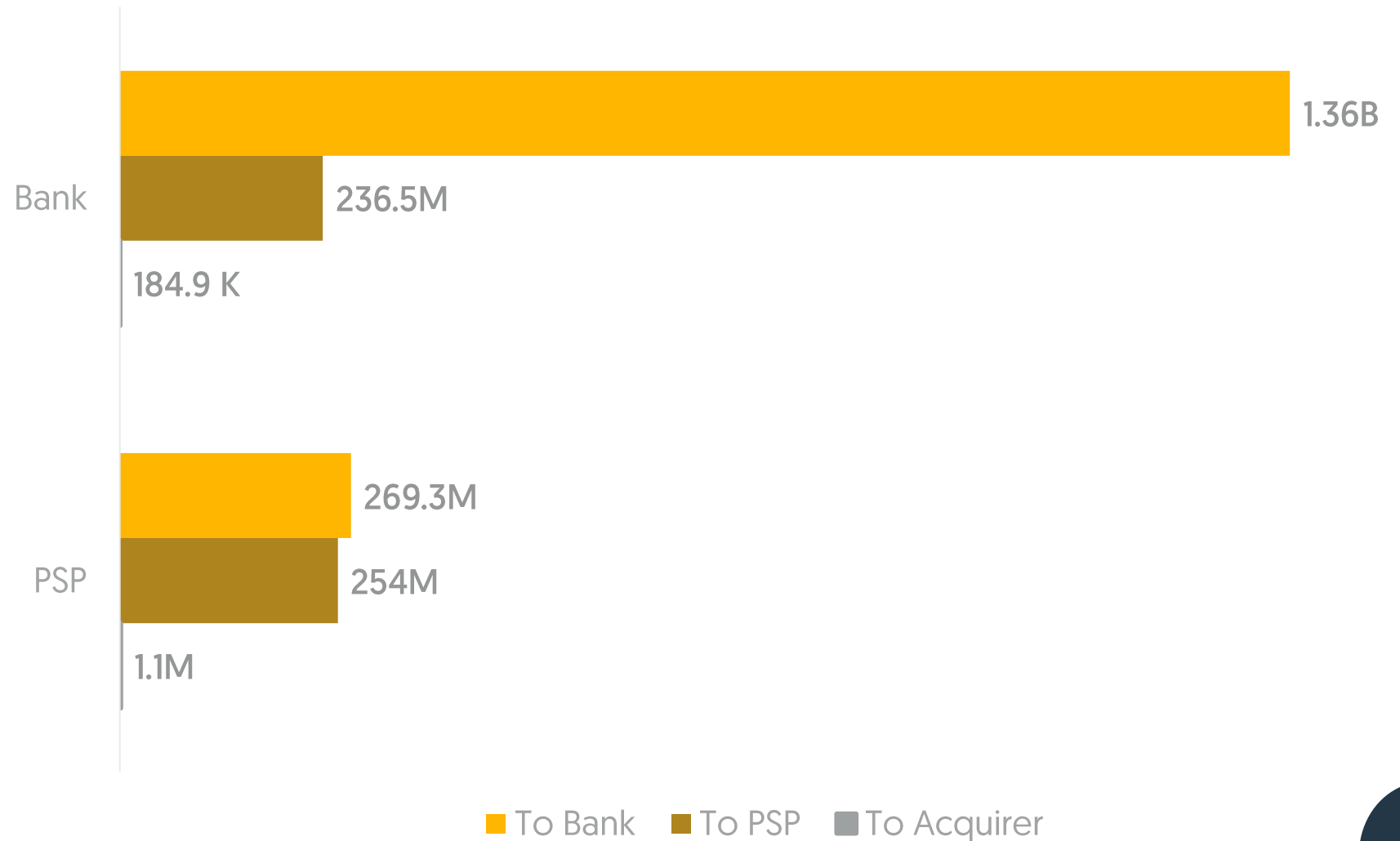
Total Value of Transactions Over the Past 3 Months





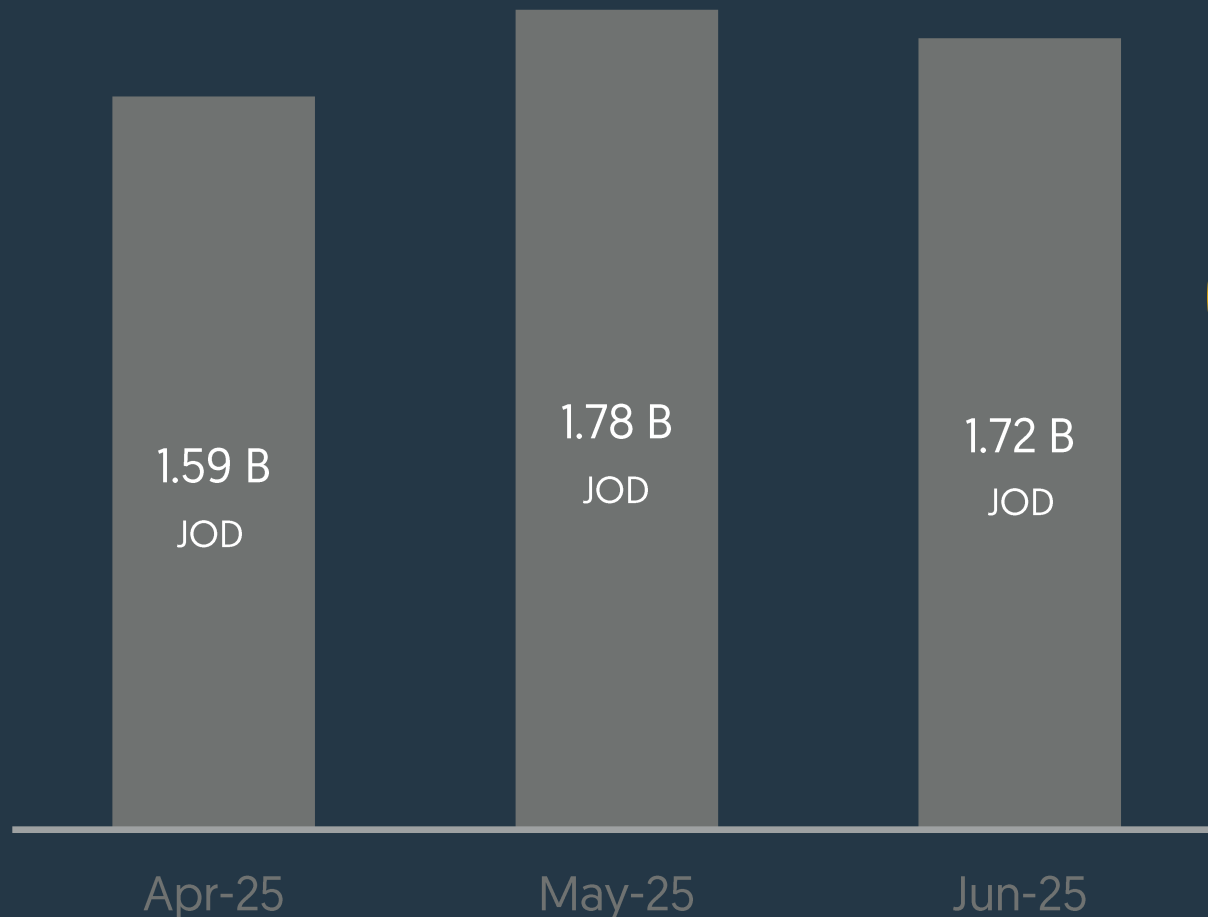
# CliQ & JoMoPay Transactions

Total Value of Banks and PSPs Transactions



# CliQ & JoMoPay Transactions

Total Value of Money Transfer Transactions Over the Past 3 Months



3.5%



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



80.3%

1.38B JOD  
Off Us



19.7%

339.2M 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



57.8%

253.2M JOD  
mPSP to Bank



42.2%

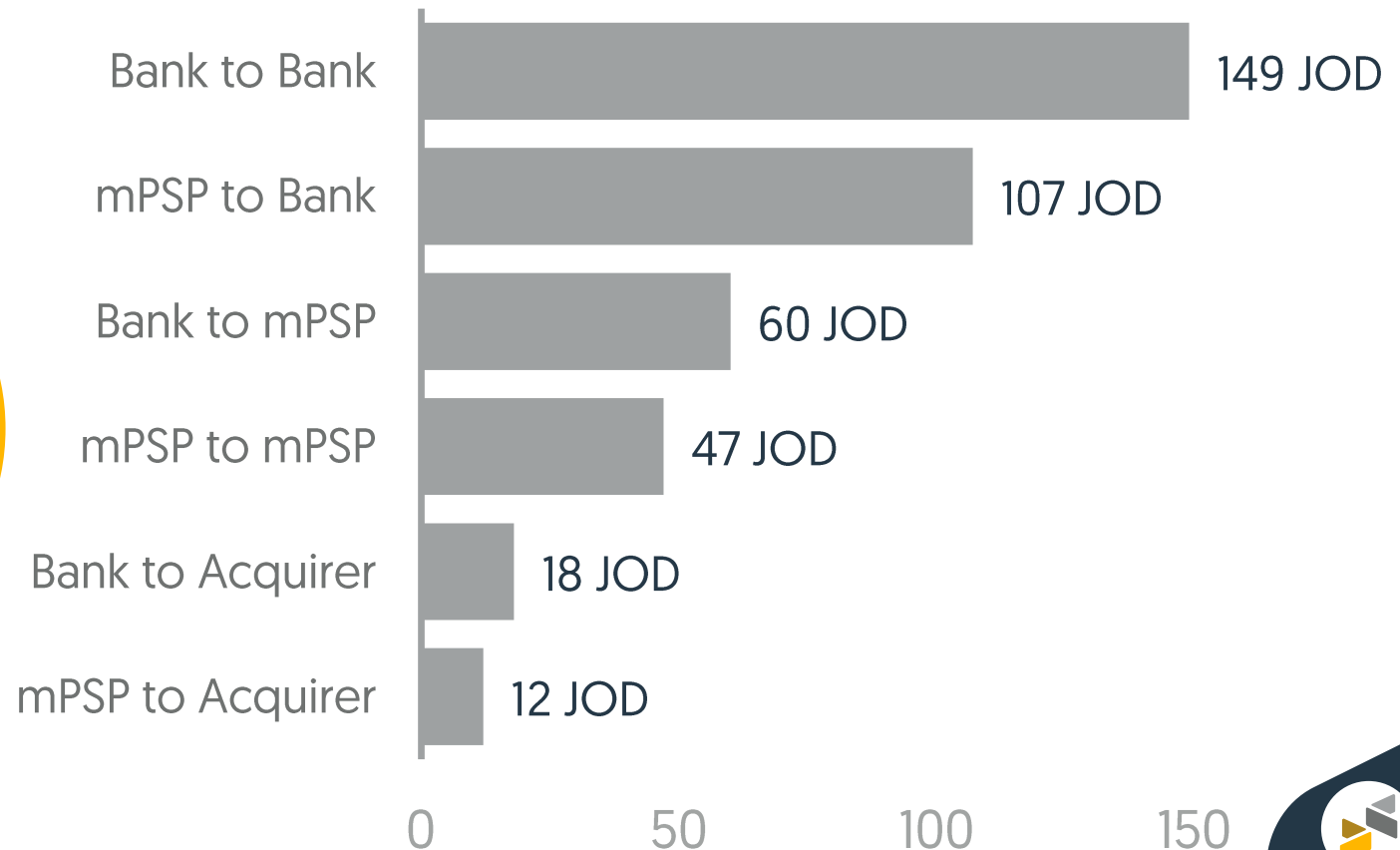
184.5M JOD  
Bank to mPSP

# CliQ & JoMoPay Average Value of Transactions

Average Value of Transactions for Banks and mPSPs

**101 JOD**

Transaction  
Average



# Instant Payment Systems in Jordan

**CliQ** &  **JoMoPay**

## Monthly Report

June 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

**113.4M**



Through Bank Accounts  
**70.66M**



Through Mobile Wallets  
**42.78M**



Total Value of Transactions

**11.9B JOD**



Through Bank Accounts  
**8.89B JOD**



Through Mobile Wallets  
**2.97B 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

**3.67M**



Bank Account  
Only

**0.942M**



Mobile Wallet  
Only

**1.729M**



Bank Account &  
Mobile Wallet

**0.937M**



# Instant Payment Transactions

Number of Transfers Issued by Banks and Mobile Payment Service Providers

Total Number of Transactions  
For June 2025

**21.07M**



Number of Transactions  
through Bank Accounts

**13.09 M**



Number of Transactions  
through Mobile Wallets

**7.99 M**

# Instant Payment Transactions

Value of Transfers Issued by Banks and Mobile Payment Service Providers

Total Value of Transactions  
For June 2025

**2.12B<sub>JOD</sub>**



Value of Transactions  
through Bank Accounts

**1.6B<sub>JOD</sub>**



Value of Transactions  
through Mobile Wallets

**0.52B<sub>JOD</sub>**

# Instant Payment Transactions

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

Average Value of All Transactions  
For June 2025

**100.8JOD**



Average Transaction Value  
through Bank Accounts

**122.3JOD**



Average Transaction Value  
through Mobile Wallets

**65.7JOD**



# Monthly Report

## June 2025

60

Electronic Bill Presentment & Payment (EBPP) System



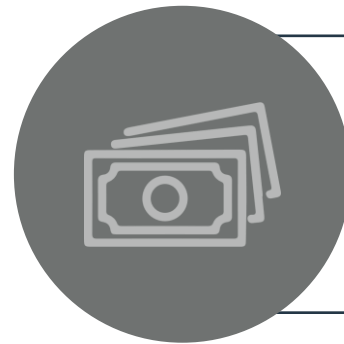
06.2025

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



Number of Transactions

**35.51M**



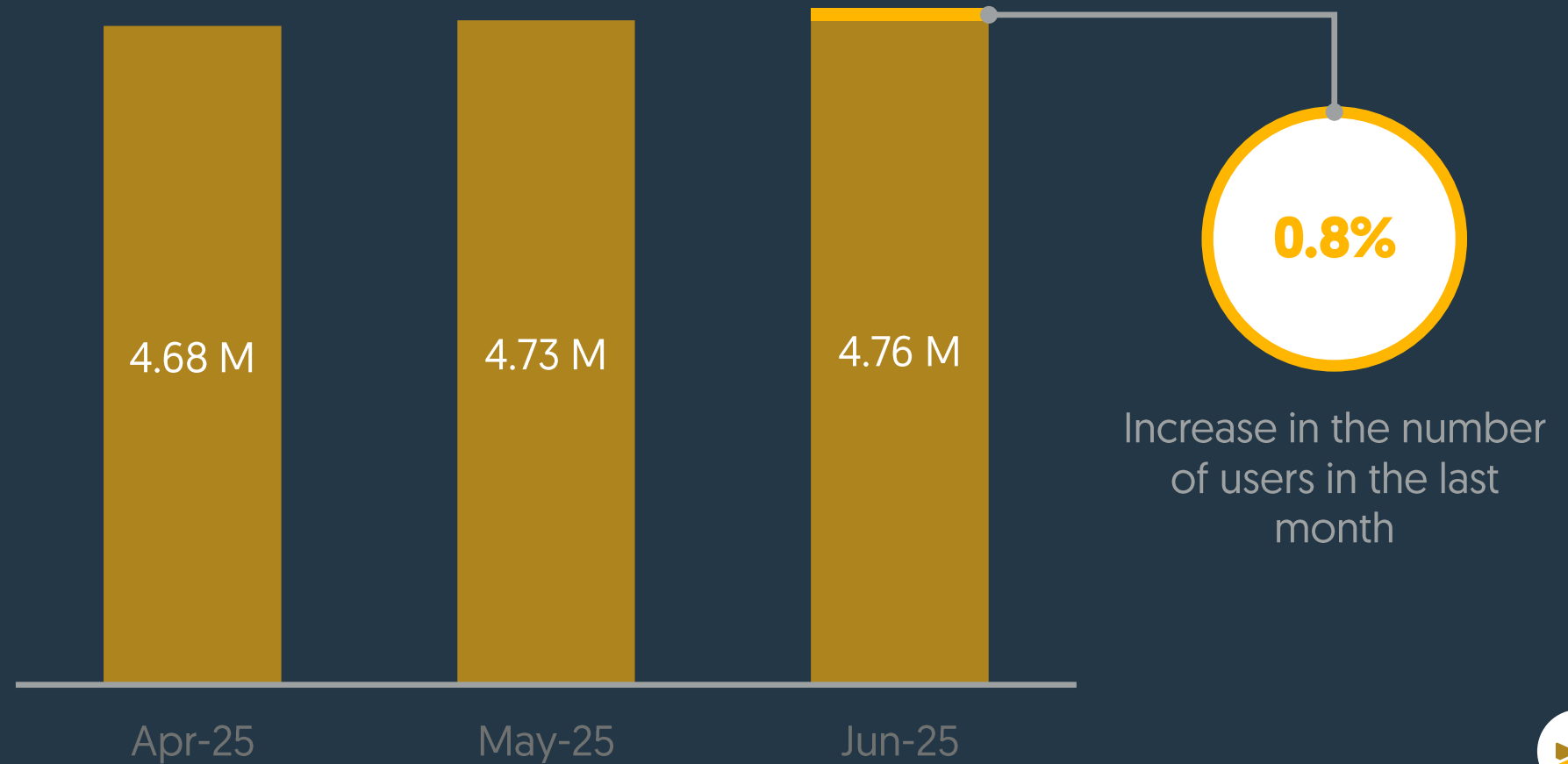
Value of Transactions

**7.5B<sub>JOD</sub>**



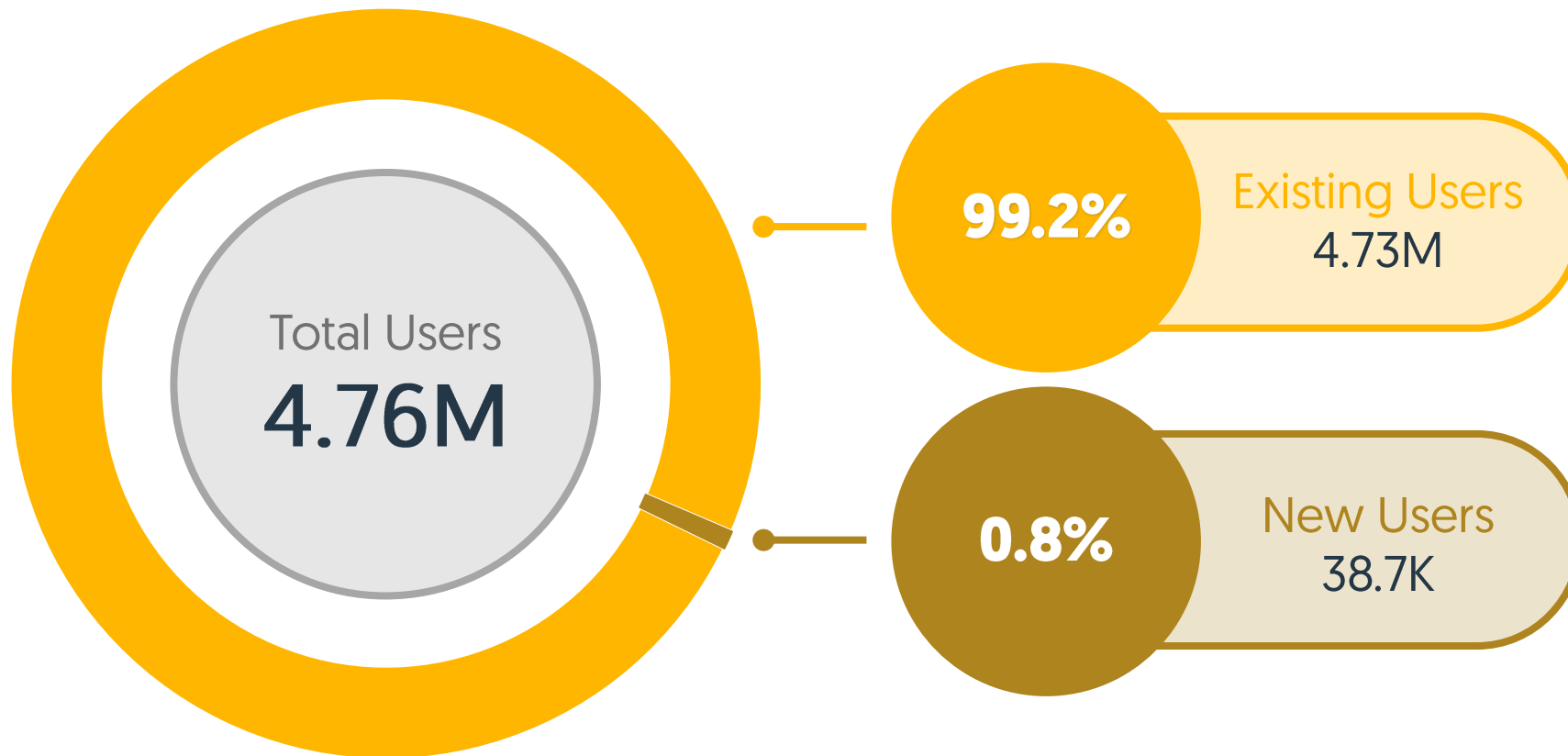
# eFAWATEERcom Users

Total Number of Users Over the Past 3 Months



# eFAWATEERcom Users

Number of eFAWATEERcom Users



# eFAWATEERcom Billers & Services

Number of eFAWATEERcom Billers & Services



Billers  
630

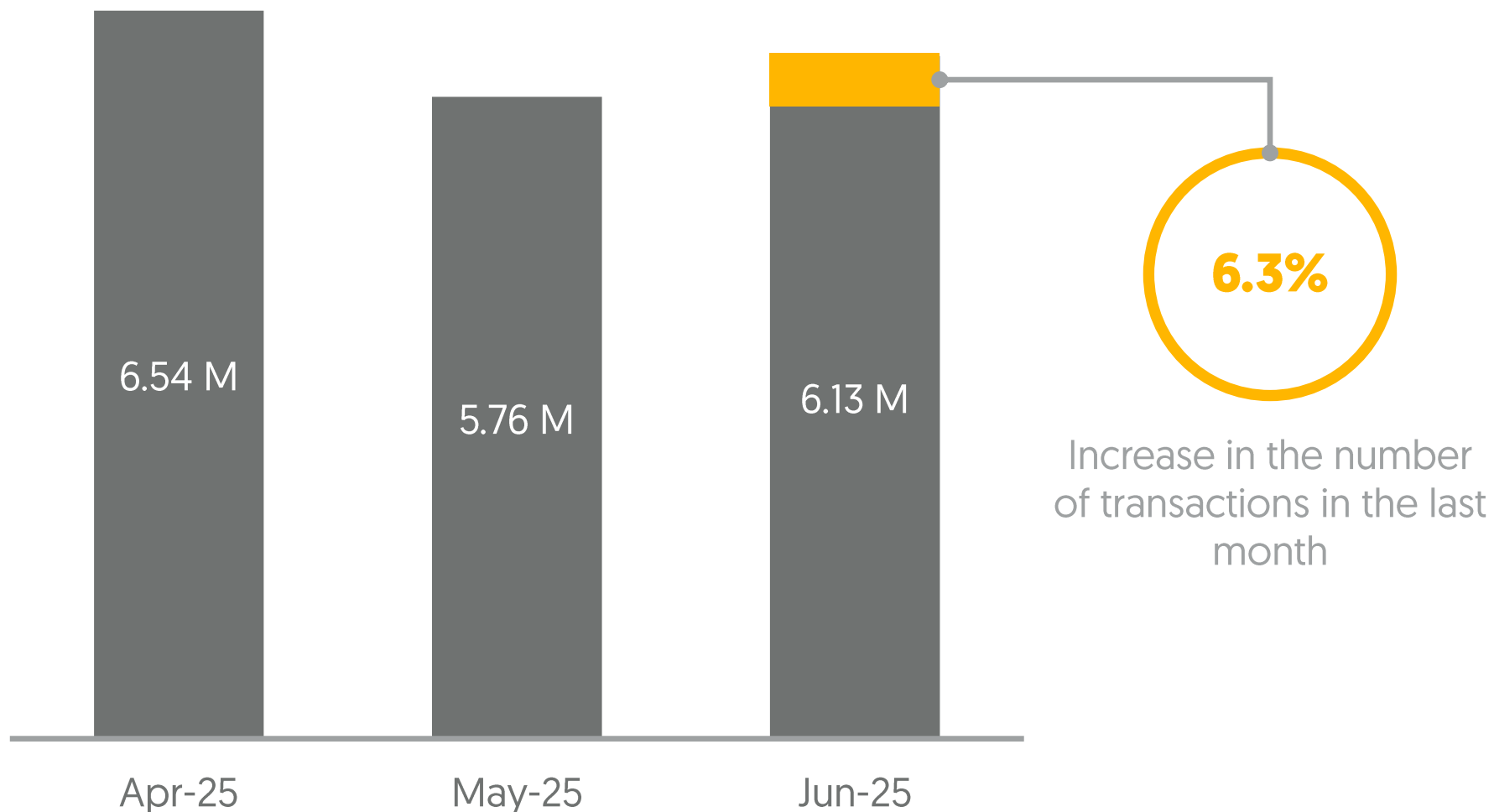


Services  
2,156



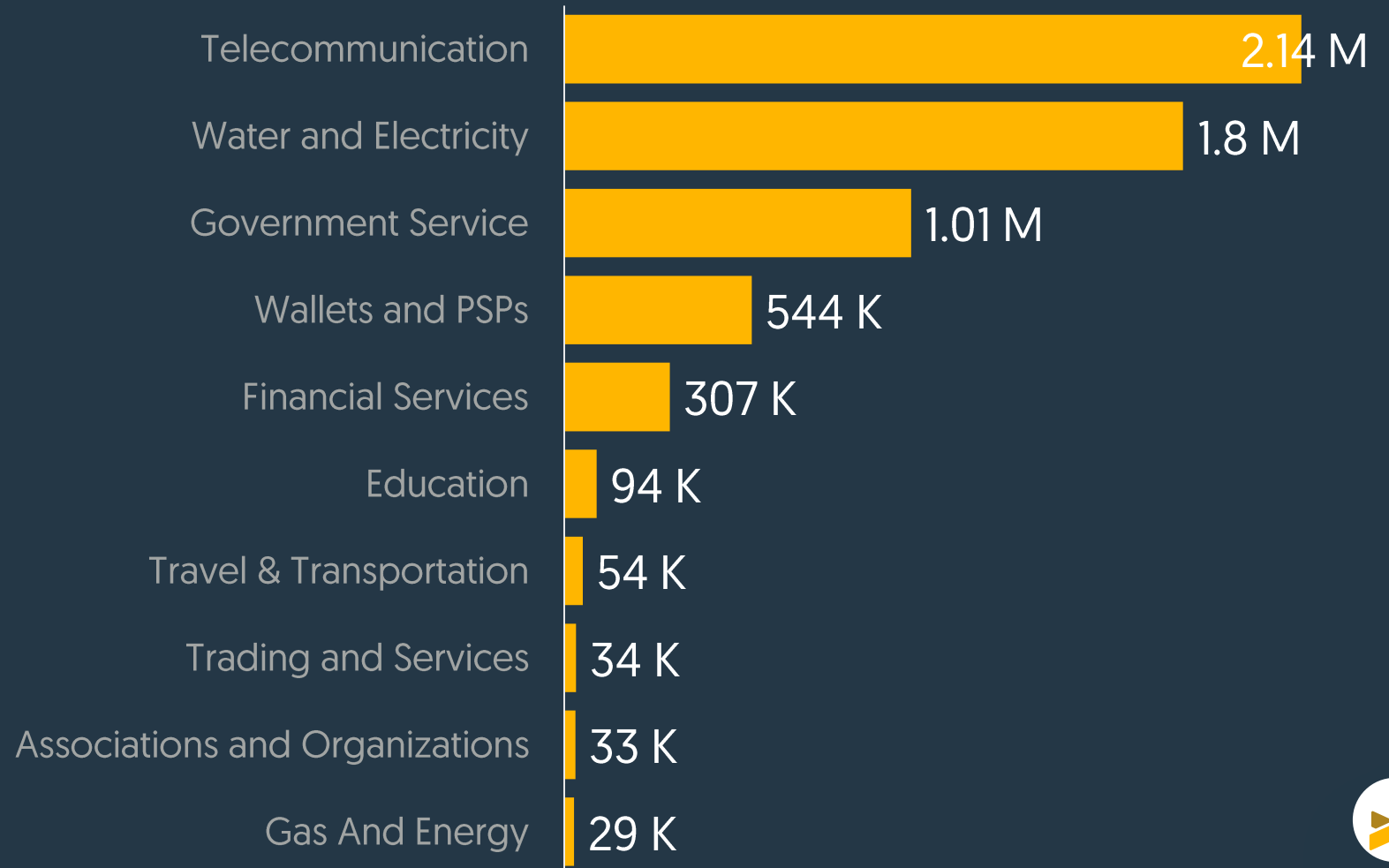
# eFAWATEERcom Number of Transactions

Total Number of Transactions Over the Past 3 Months



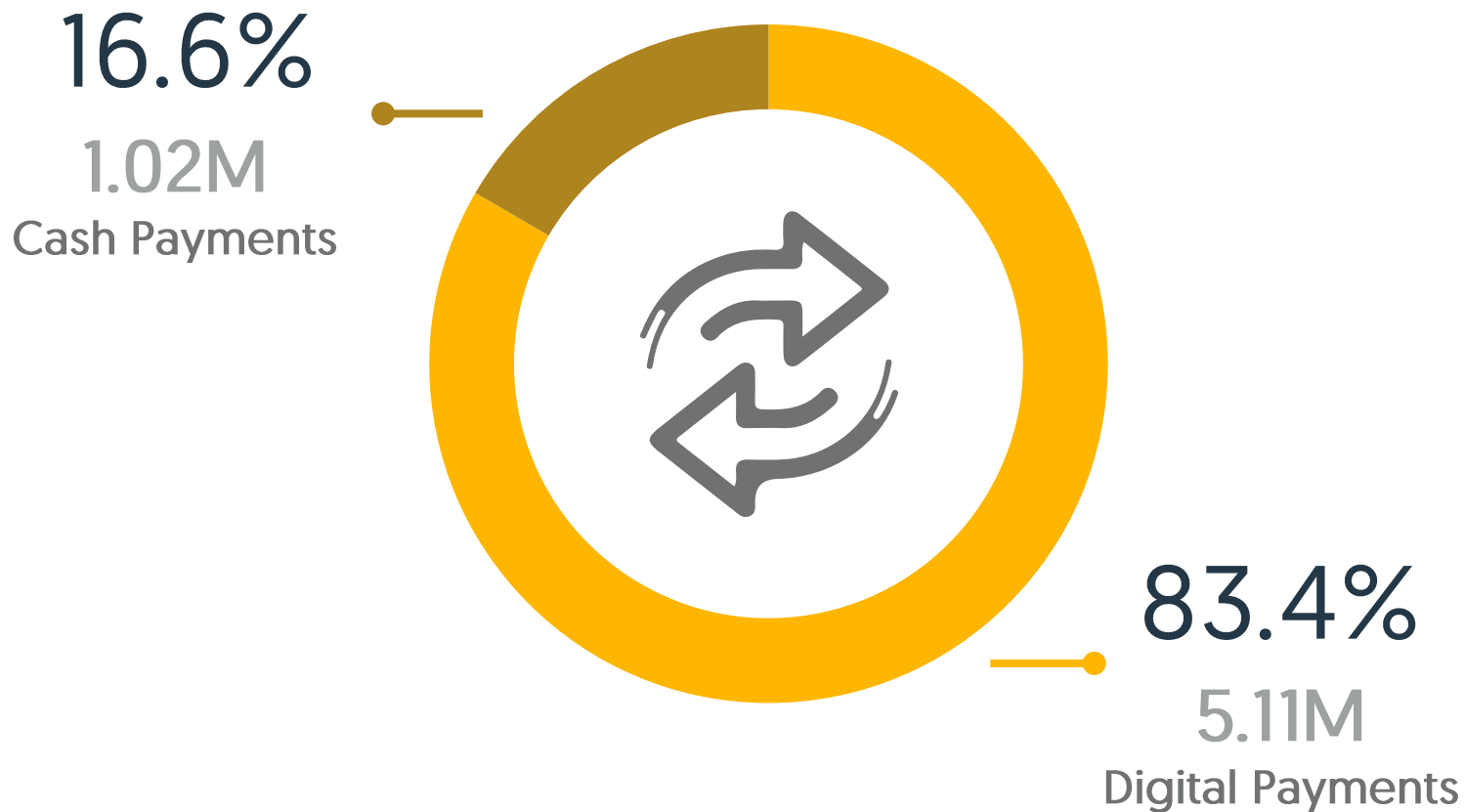
# eFAWATEERcom Number of Transactions

## Number of Transactions by Category



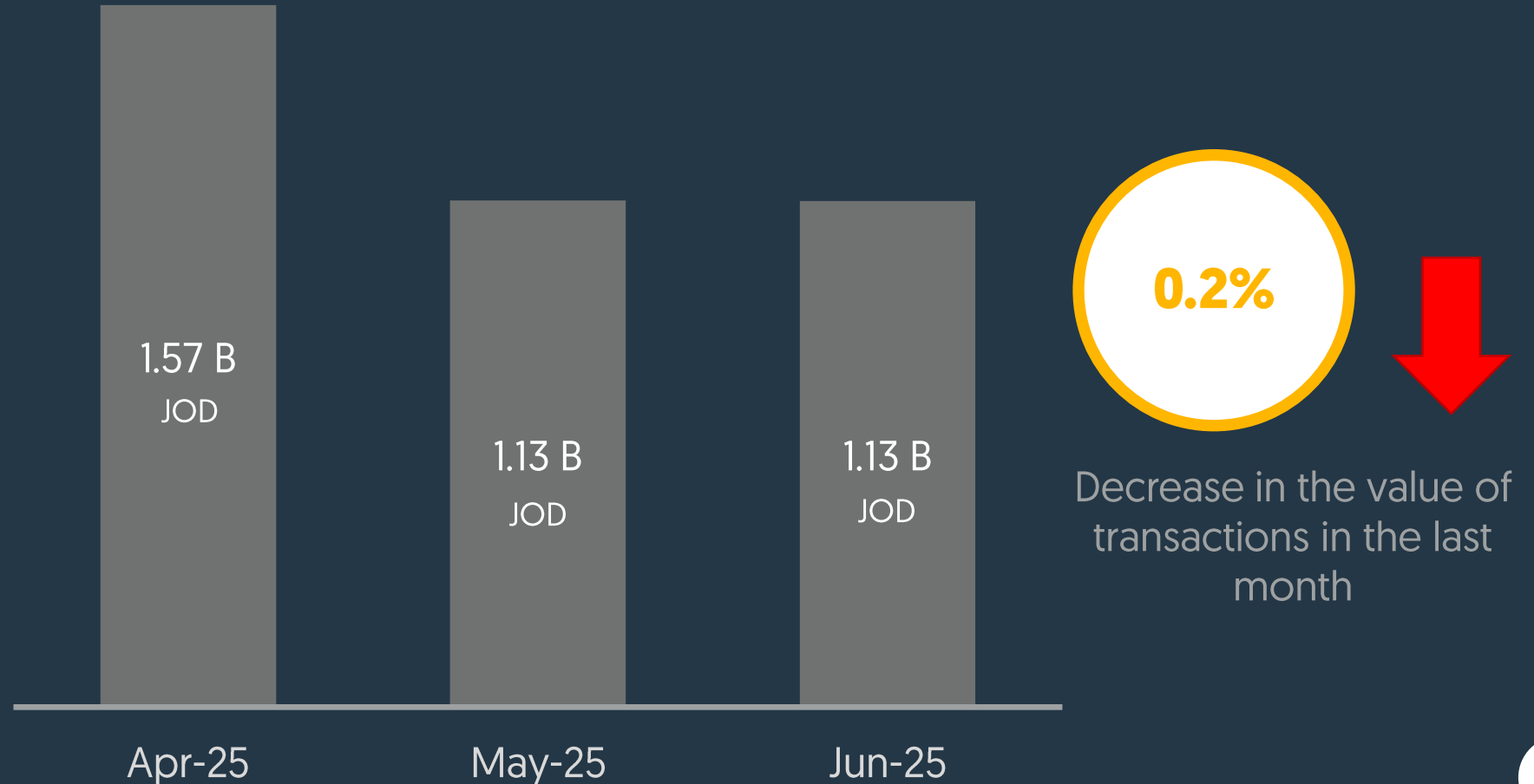
# eFAWATEERcom Number of Transactions

Percentage Based on Payment Method



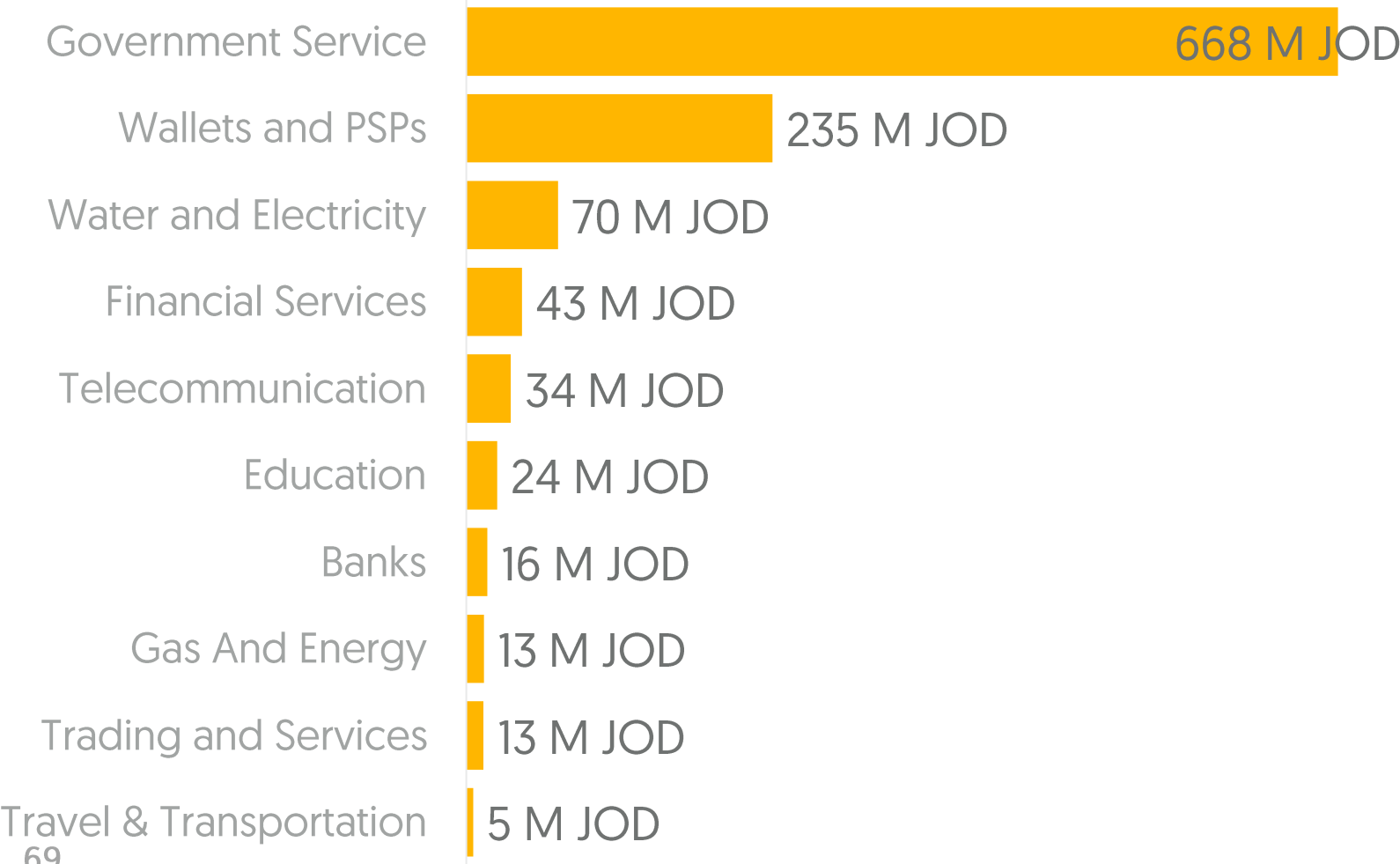
# eFAWATEERcom Value of Transactions

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

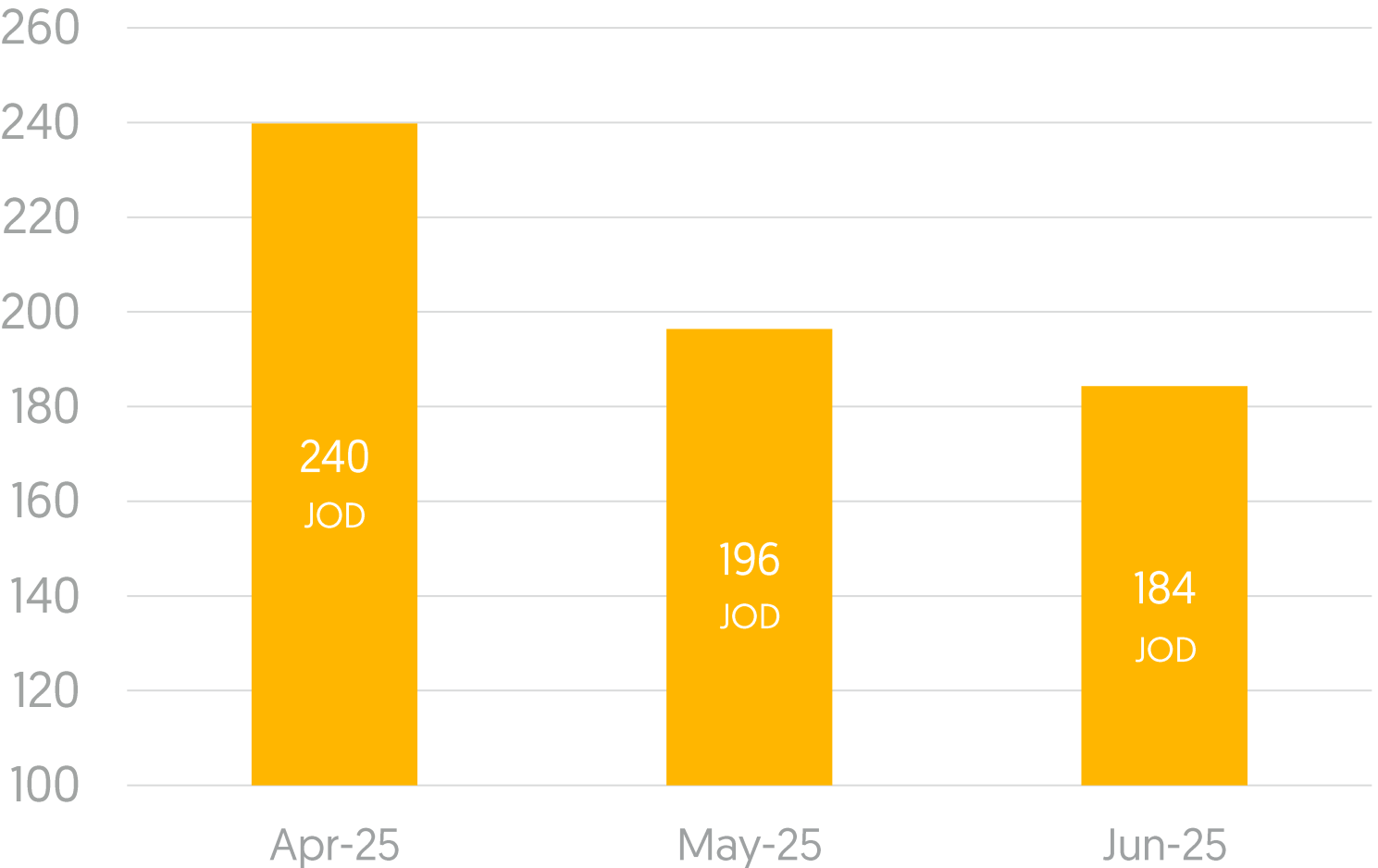
19.8%  
224.1M JOD  
Cash Payments



80.2%  
905.5M JOD  
Digital Payments

# eFAWATEERcom Transactions

Average Value of Transactions Over the Past 3 Months





ACH  
Automated Clearing House

# Monthly Report

## June 2025

72

Automated Clearing House



06.2025



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



Number of Transactions

**5.84M**



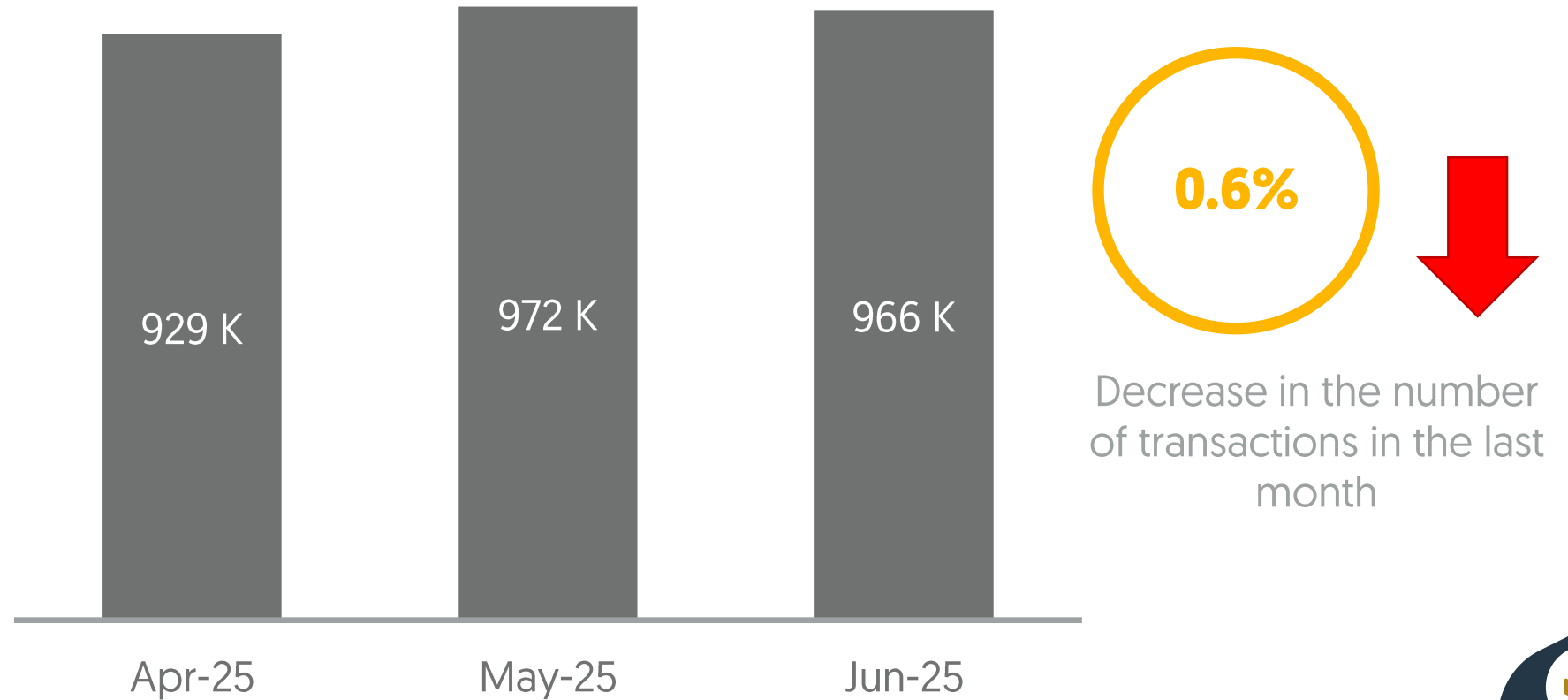
Value of Transactions

**4.77B<sub>JOD</sub>**



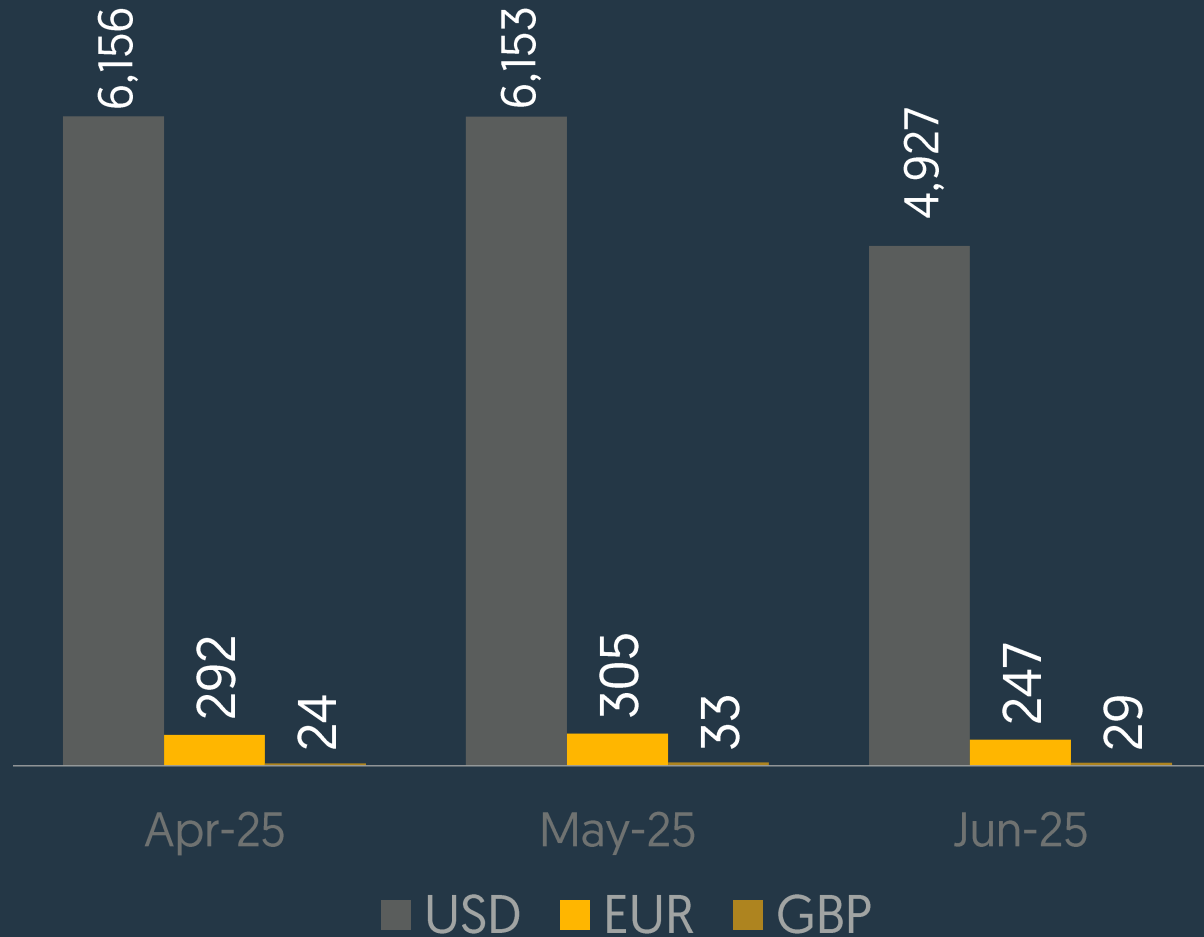
# ACH Transactions

Total Number of Jordanian Dinar Transactions Over the Past 3 Months



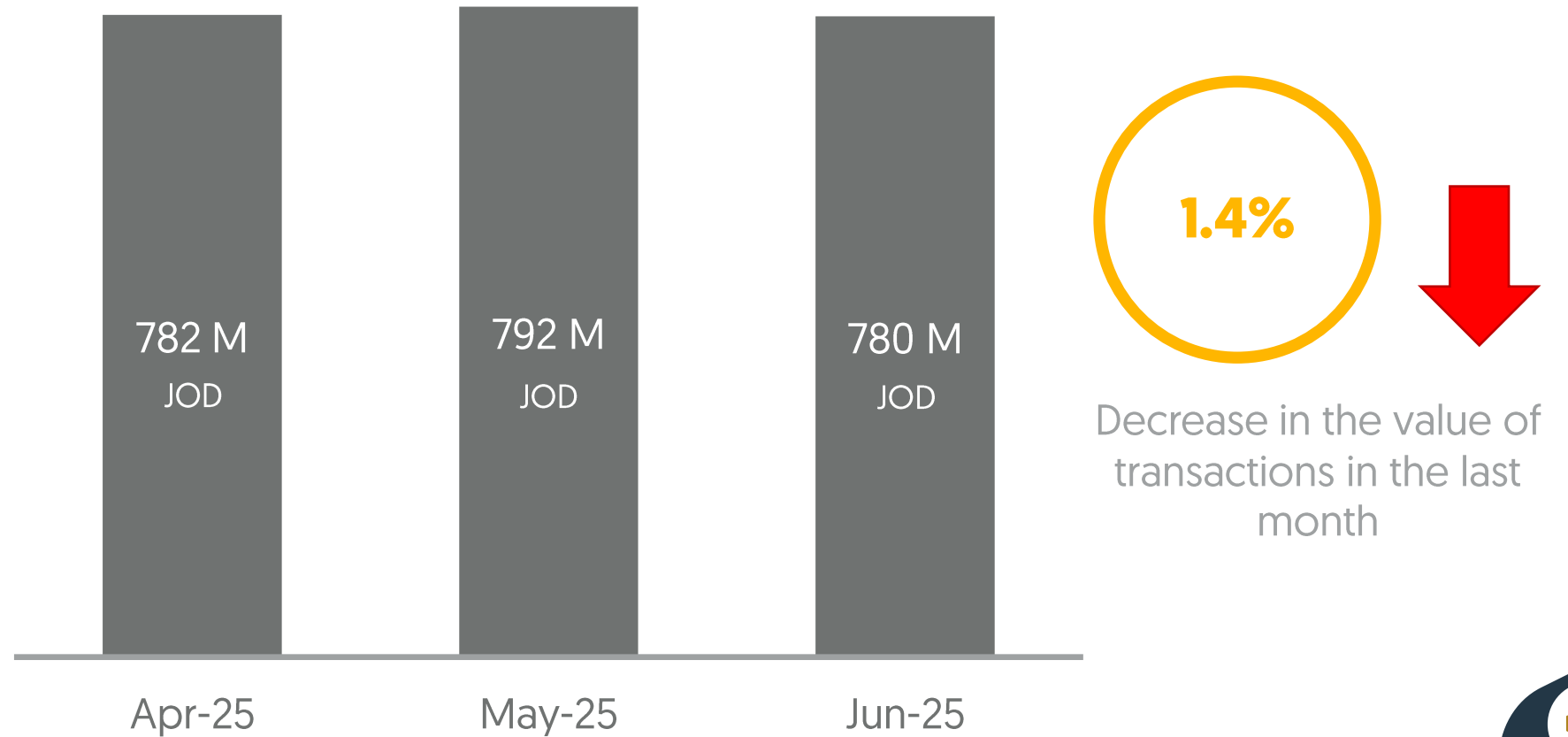
# ACH Transactions

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



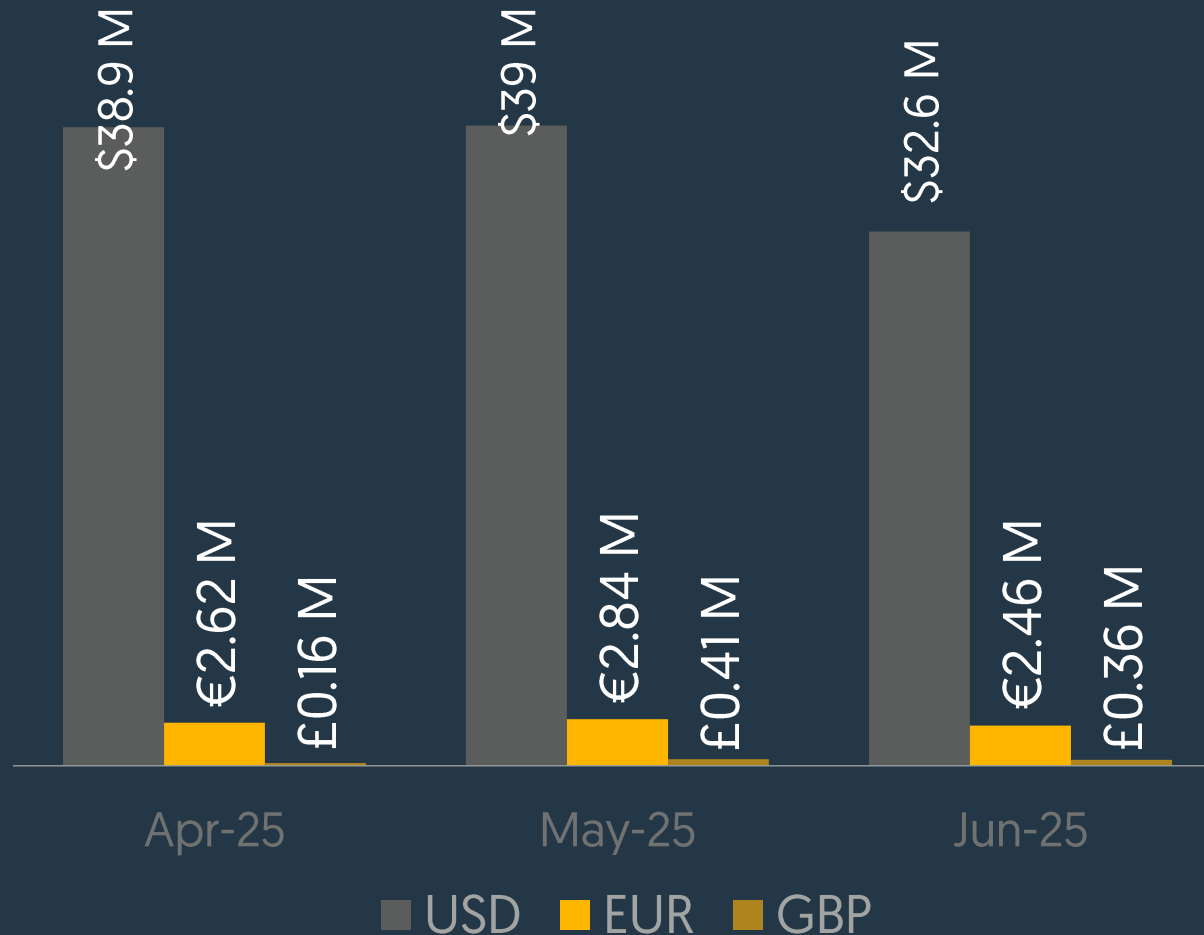
# ACH Transactions

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

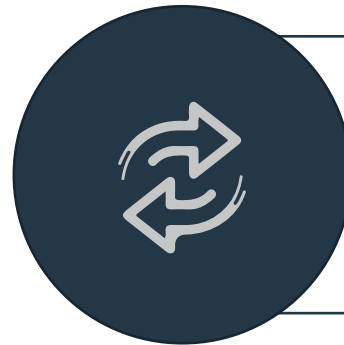
## June 2025

Electronic Cheque Clearing Unit



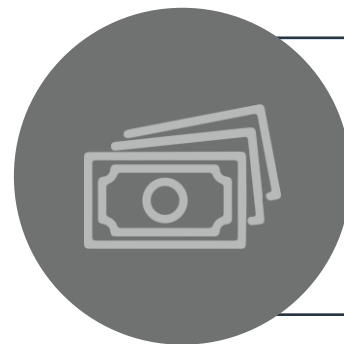
06.2025

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



Number of Transactions

**3.03M**



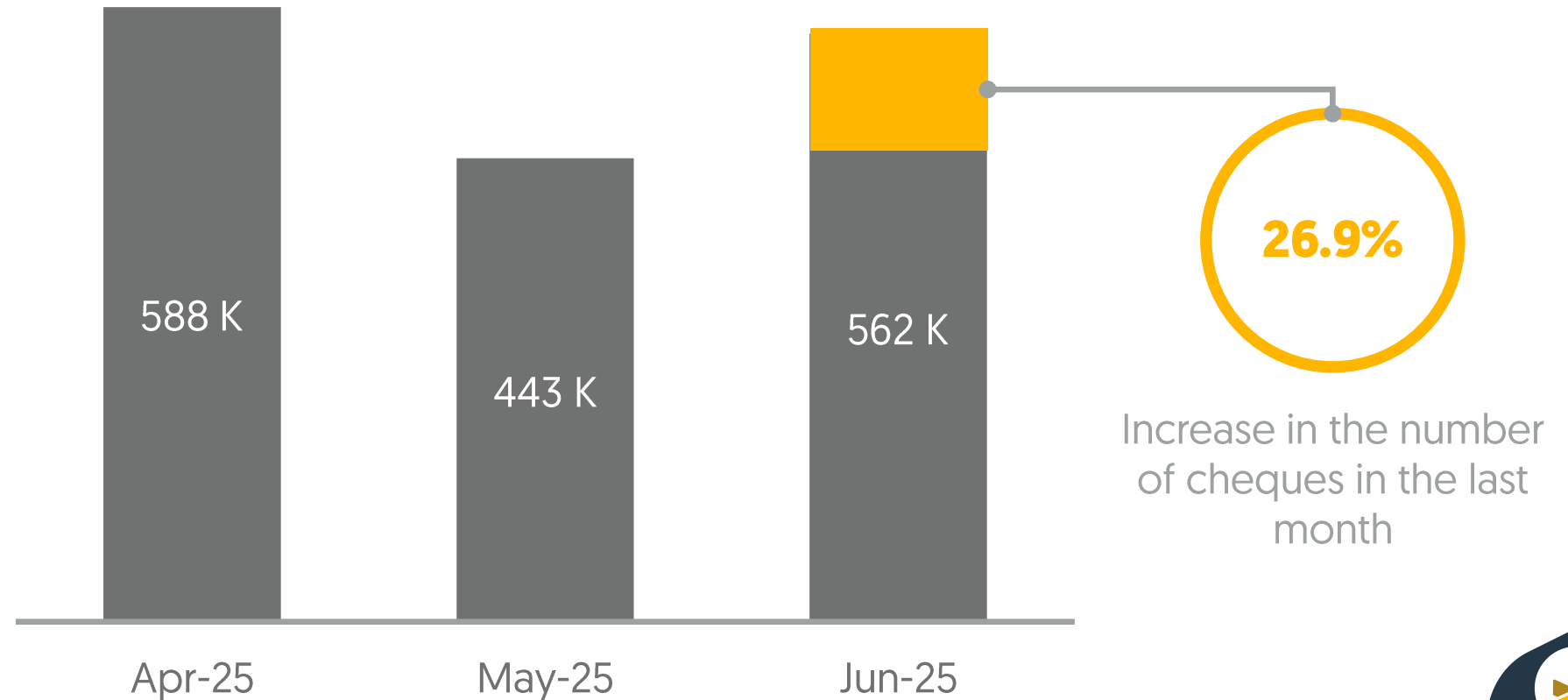
Value of Transactions

**19.59B<sub>JOD</sub>**



# ECCU Cheques

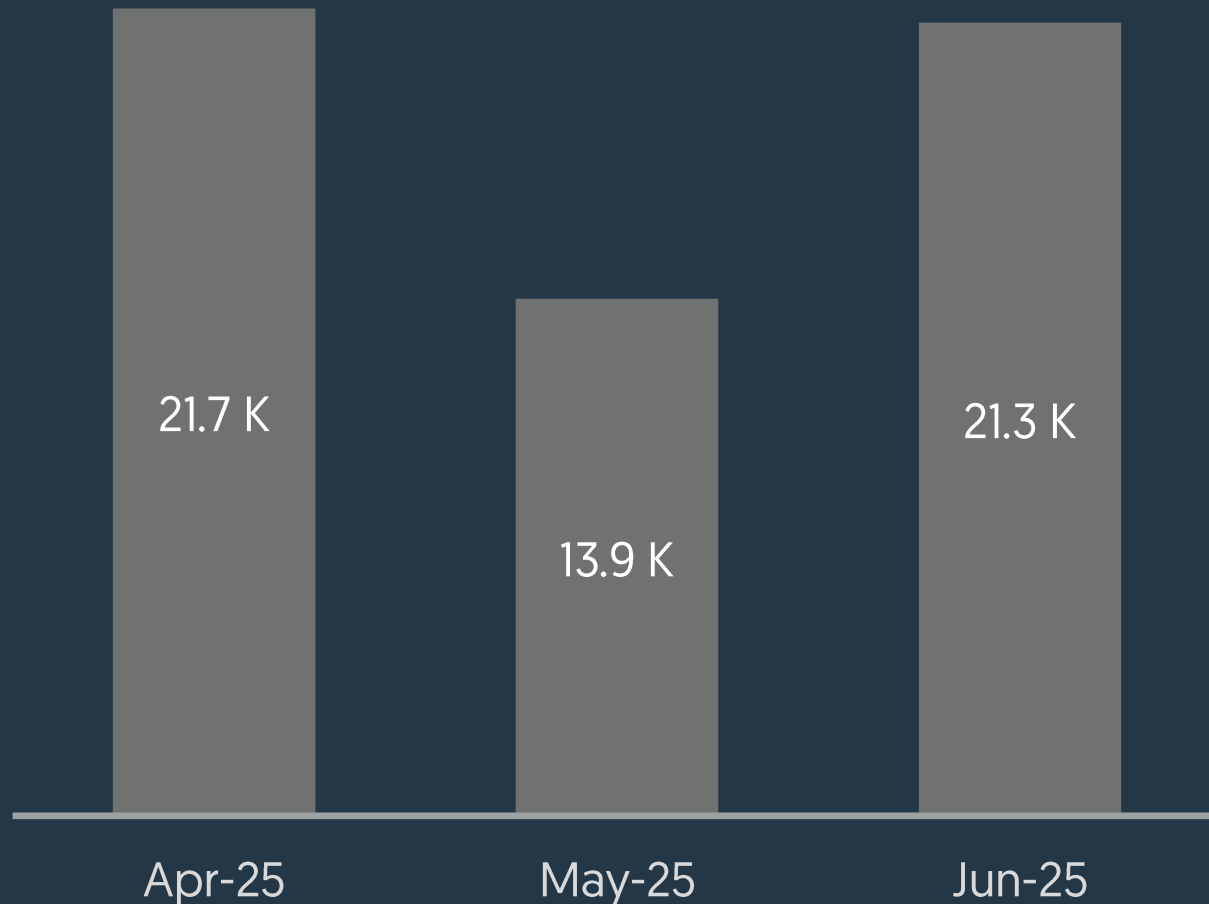
Total Number of Inward Cheques Over the Past 3 Months





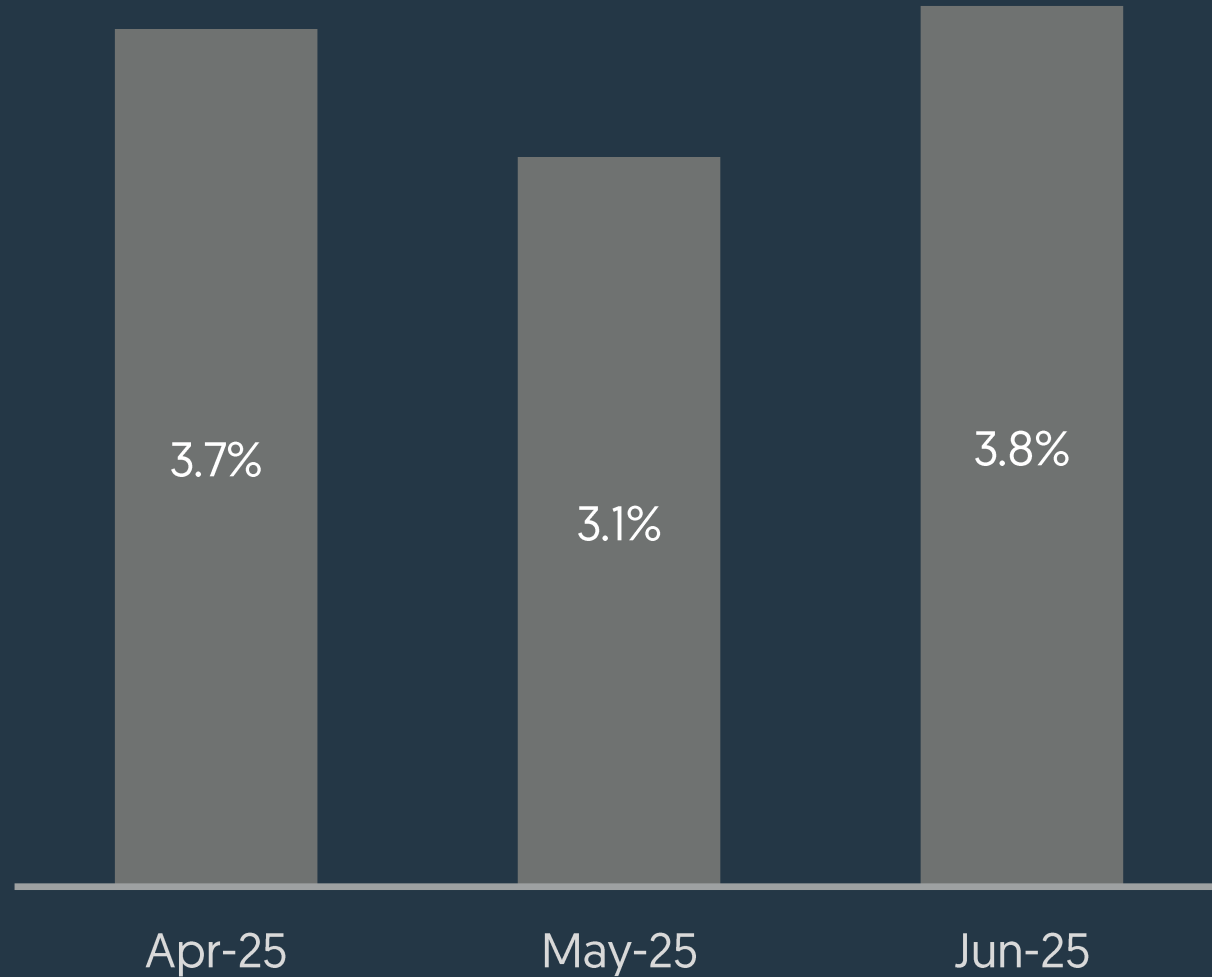
# ECCU Returned Cheques

Total Number of Returned Cheques Over the Past 3 Months



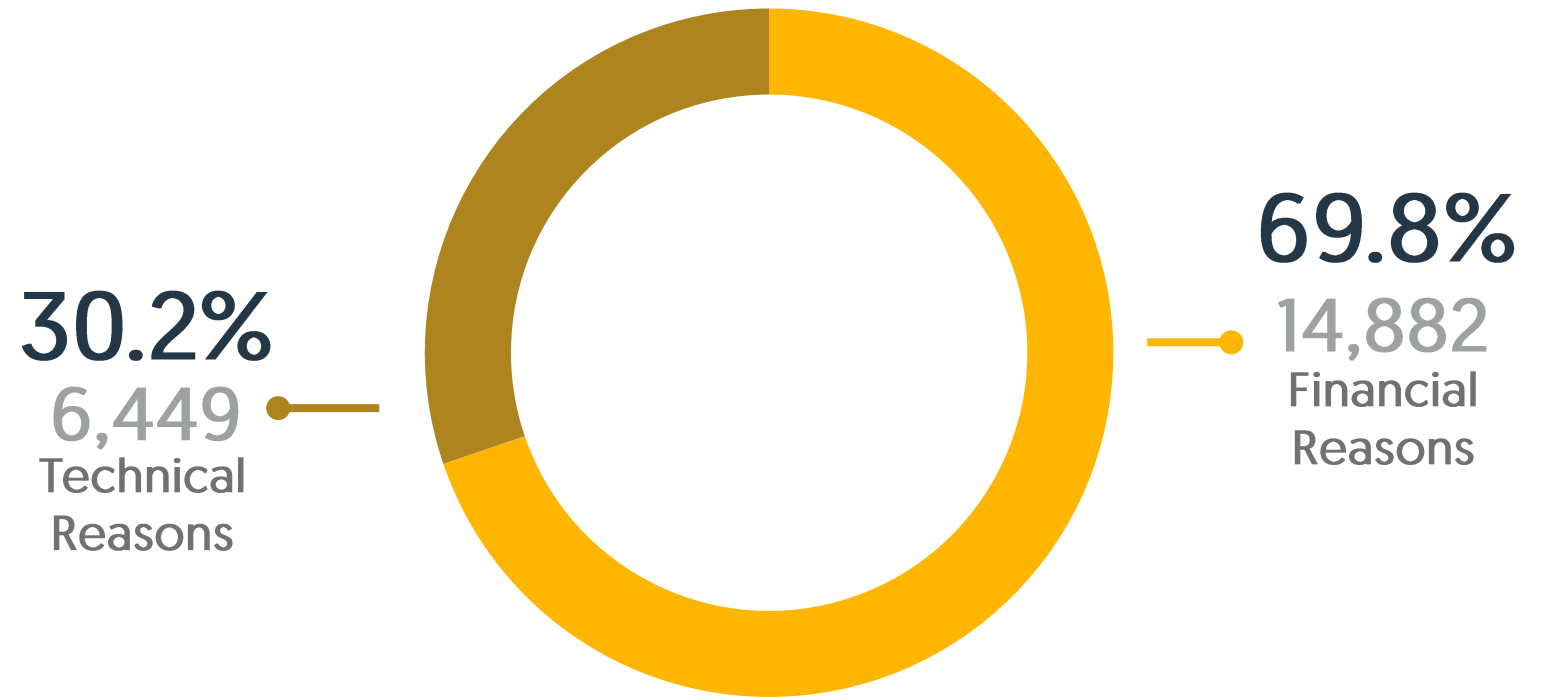
# ECCU Returned Cheques

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



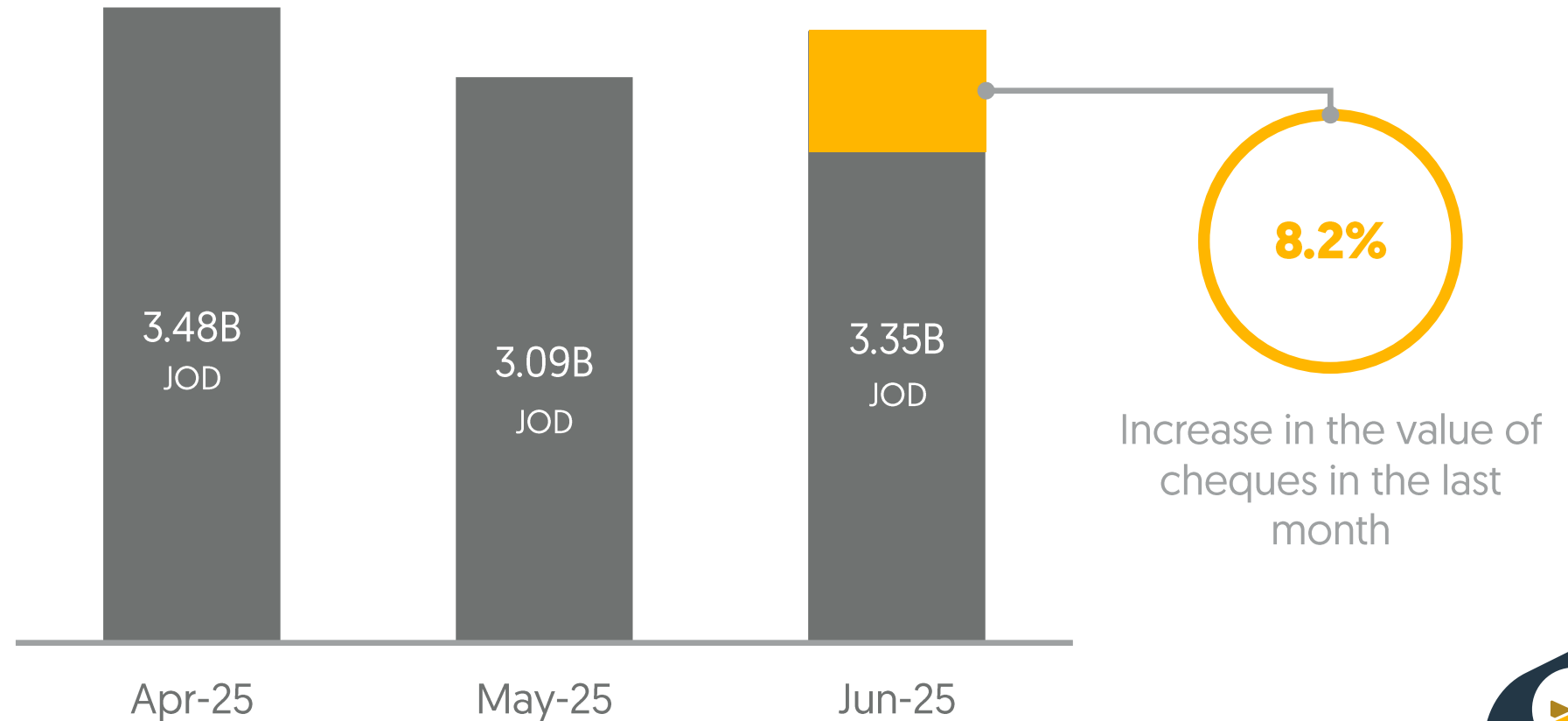
# ECCU Cheques

Total Number of Returned Cheques due to Financial and Technical Reasons



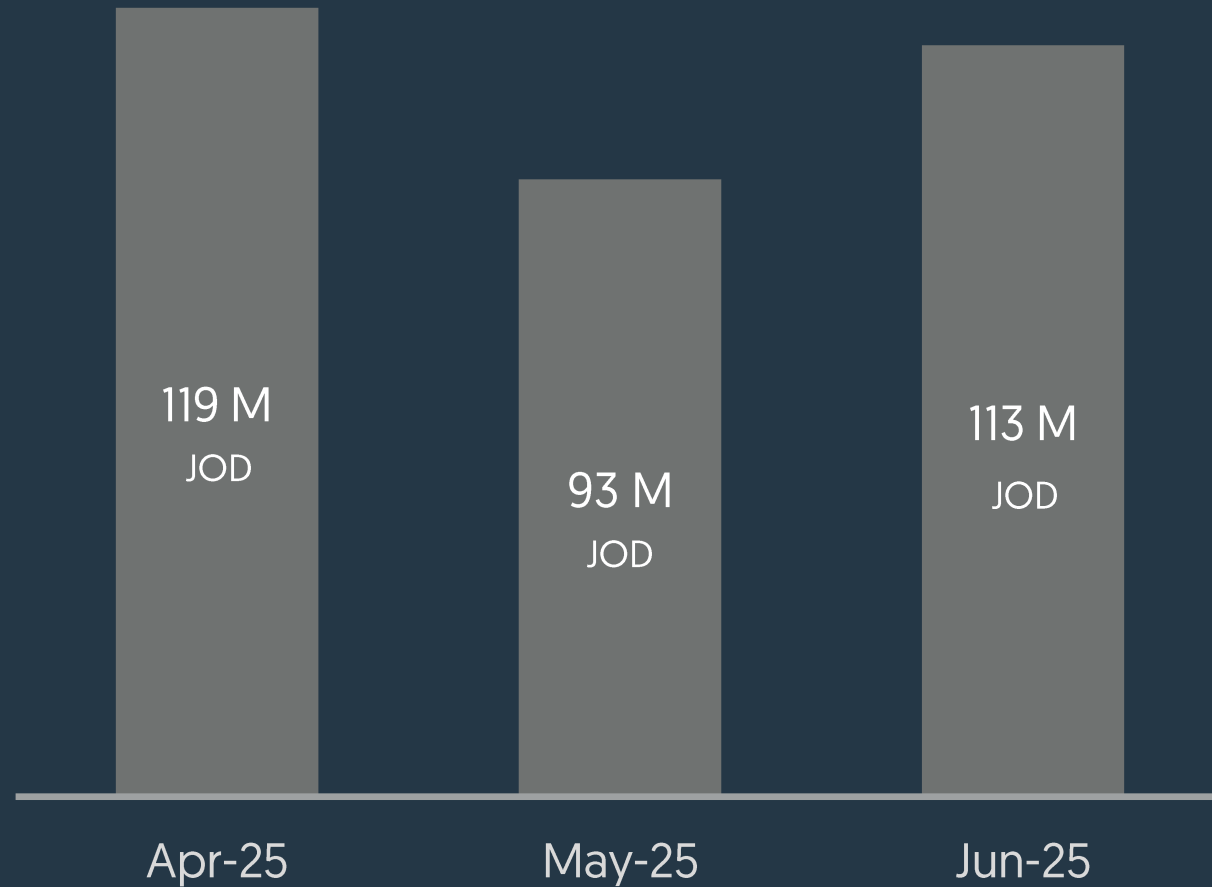
# ECCU Cheques

Total Value of Inward Cheques Over the Past 3 Months



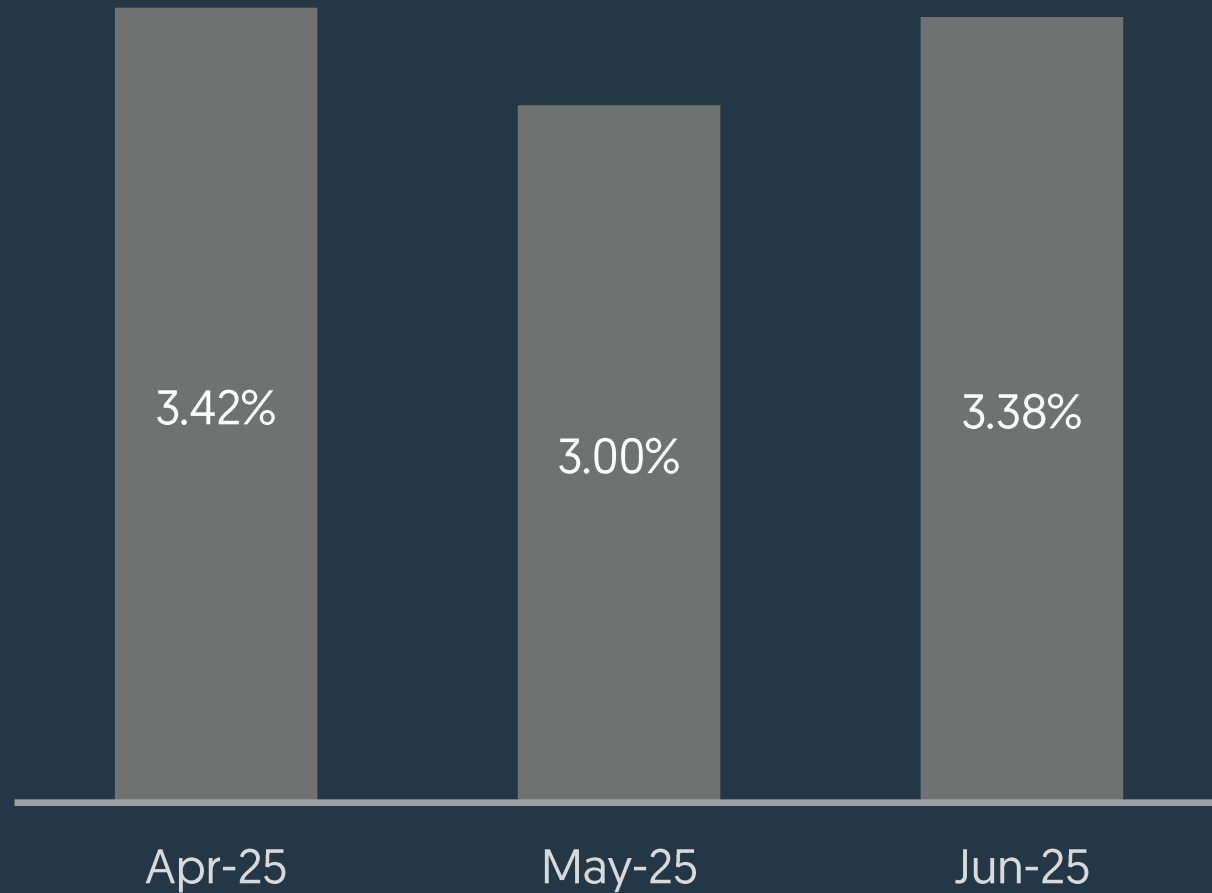
# ECCU Returned Cheques

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



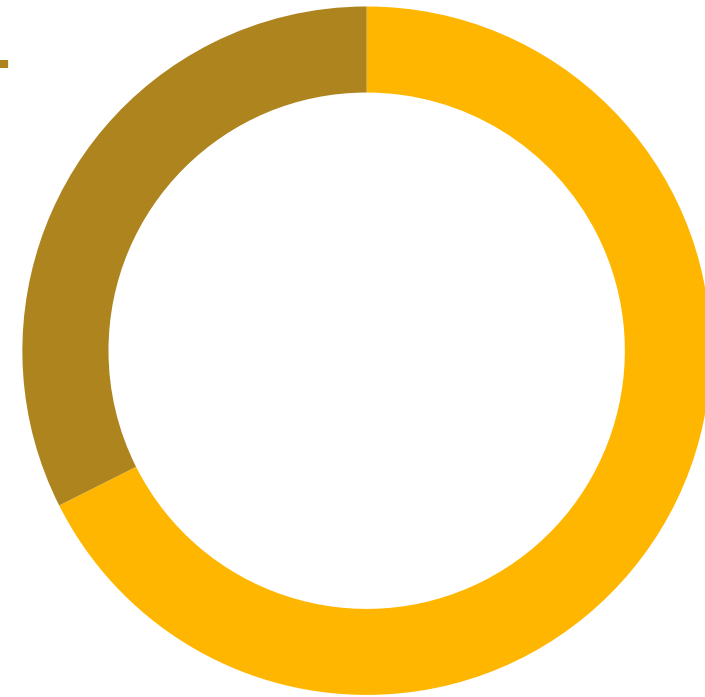
# ECCU Cheques

Total Value of Returned Cheques due to Financial and Technical Reasons

**32.4%**

36.7M<sub>JOD</sub>

Technical  
Reasons



**67.6%**

76.5M<sub>JOD</sub>

Financial  
Reasons