



Jordan Payments & Clearing Company

# Payment Systems Monthly Reports

July 2025



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Electronic Cheque Clearing Unit



# Systems Summary

## Monthly Report

July 2025

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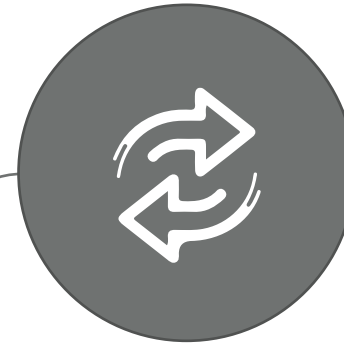
07.2025

# CliQ Summary



Number of  
Users

**1.92M**



Number of  
Transactions

**15.3M**



Value of  
Transactions

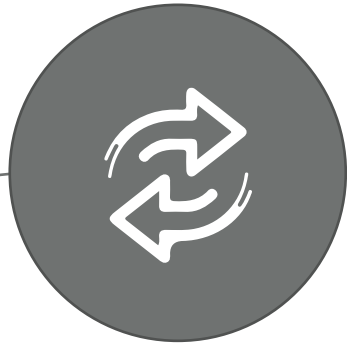
**1.86B<sub>JOD</sub>**

# JoMoPay Summary



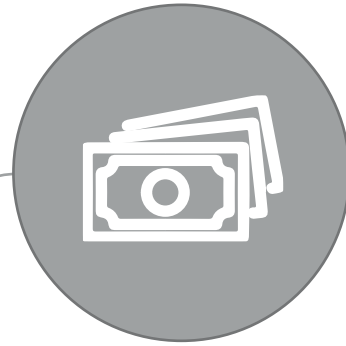
Number of  
Users

**2.63M**



Number of  
Transactions

**9.15M**



Value of  
Transactions

**588M<sub>JOD</sub>**



Number of  
Users

**4.81M**



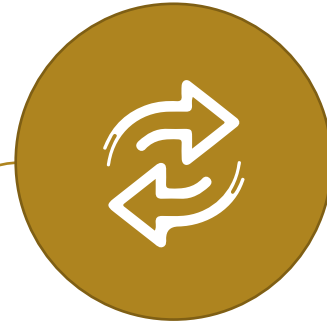
Number of  
Billers

**636**



Number of  
Services

**2,193**



Number of  
Transactions

**6.58M**



Value of  
Transactions

**1.4B<sub>JOD</sub>**



# ACH Summary

Automated Clearing House



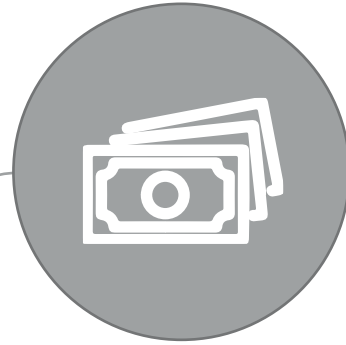
Total Number of  
Transactions

**1.05M**



Number of JOD  
Transactions

**1.05M**



Value of JOD  
Transactions

**903M<sub>JOD</sub>**



**ECCCU**  
Electronic Cheque Clearing Unit

# Summary



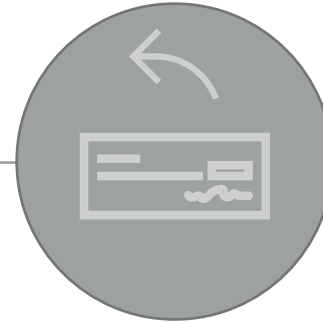
Number of  
Cheques

**551K**



Value of  
Cheques

**3.68B<sub>JOD</sub>**



Number of  
Returned Cheques

**17.3K**



Value of Returned  
Cheques

**109M<sub>JOD</sub>**





# Monthly Report

July 2025

Instant Payment System for  
Transfers Issued by Banks

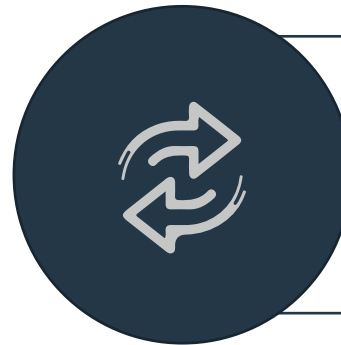
9



07.2025

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

Transfers Issued by Banks



Number of Transactions

**85.97M**

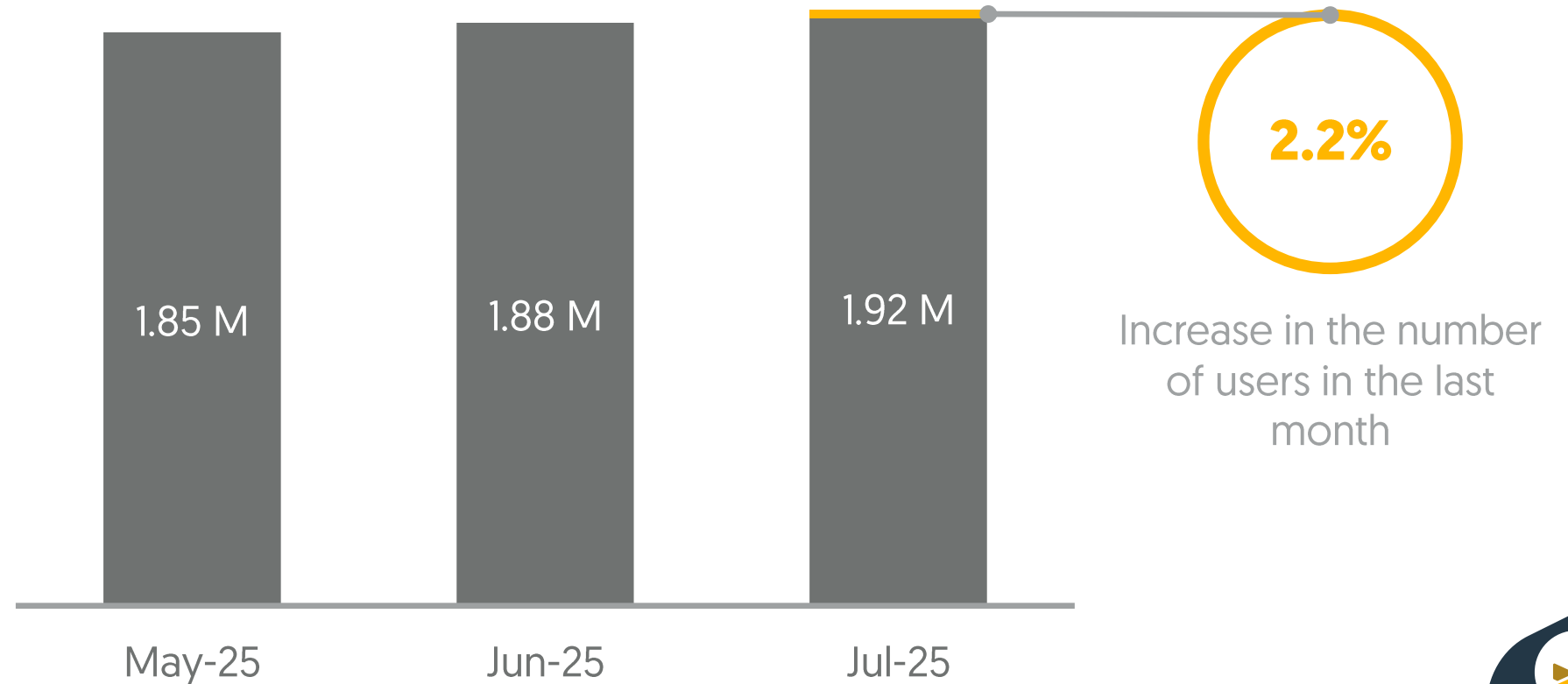


Value of Transactions

**10.75B<sub>JOD</sub>**

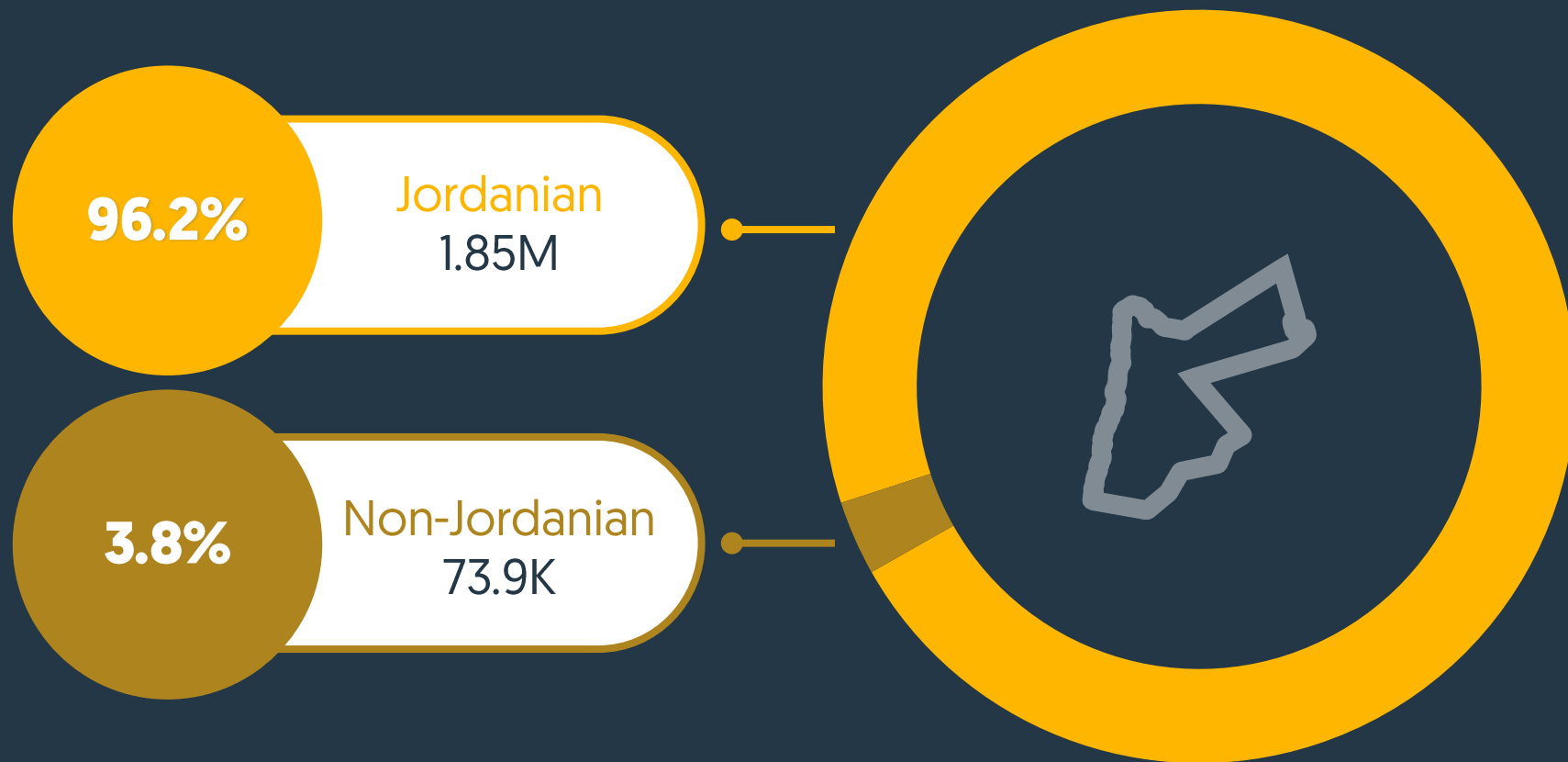
# CliQ Users

Total Number of Users Over the Past 3 Months



# CliQ Users

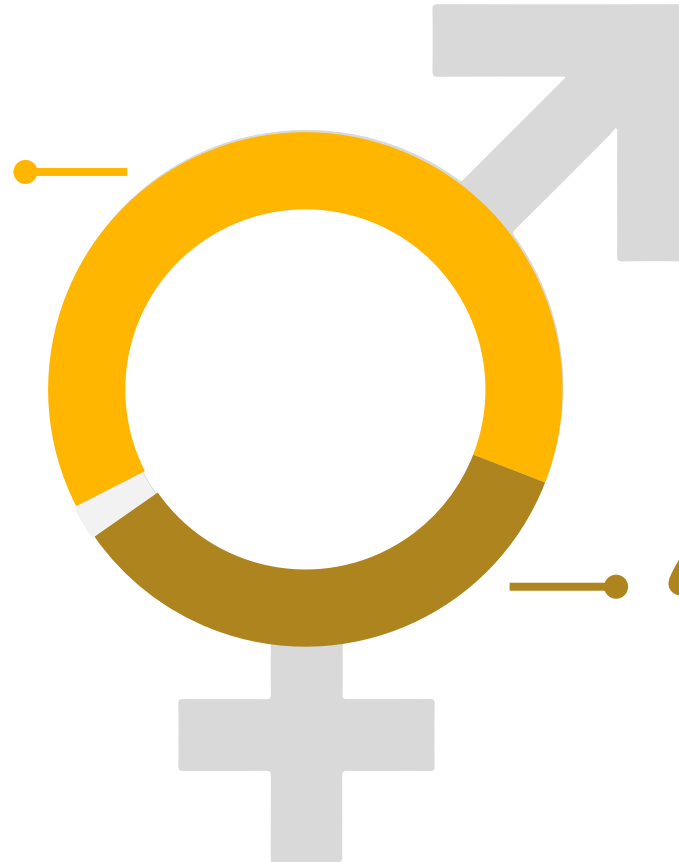
Percentage of Users Based on Nationality



# CliQ Users

Percentage of Users Based on Gender

61.9%  
1.19M  
Male Users

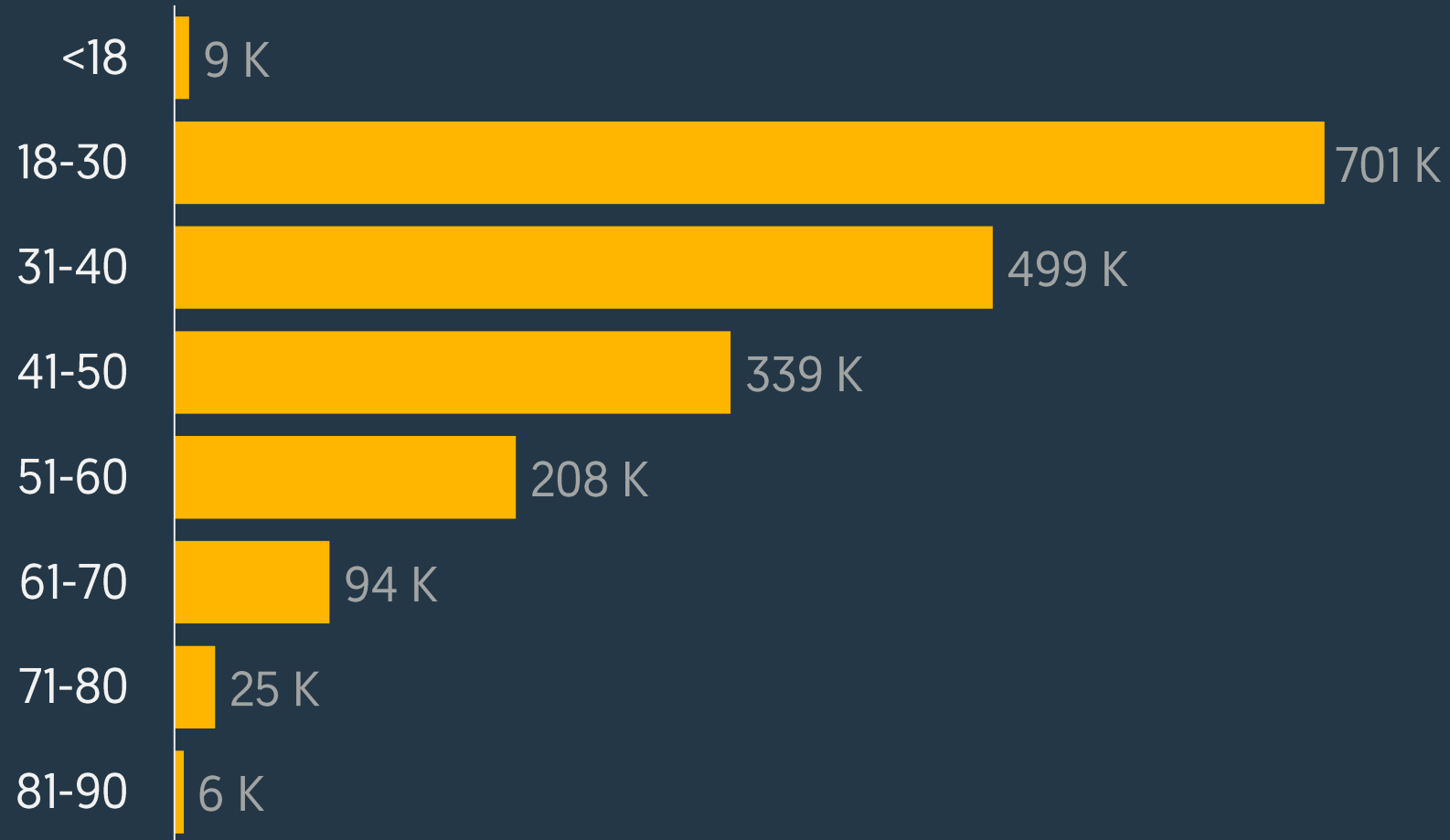


35.3%  
0.68M  
Female Users



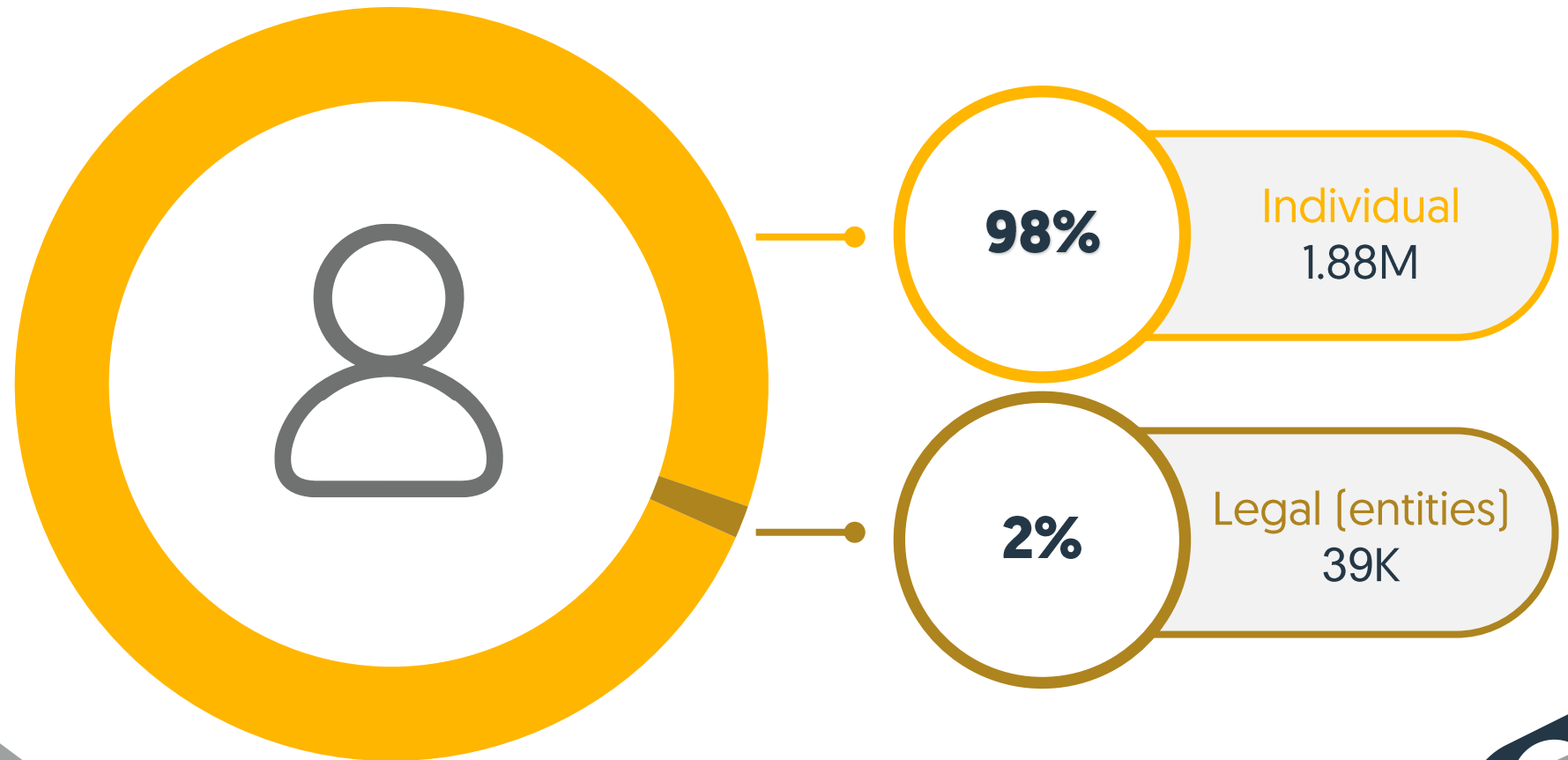
# CliQ Users

Number of Users Based on Age Group



# CliQ Users

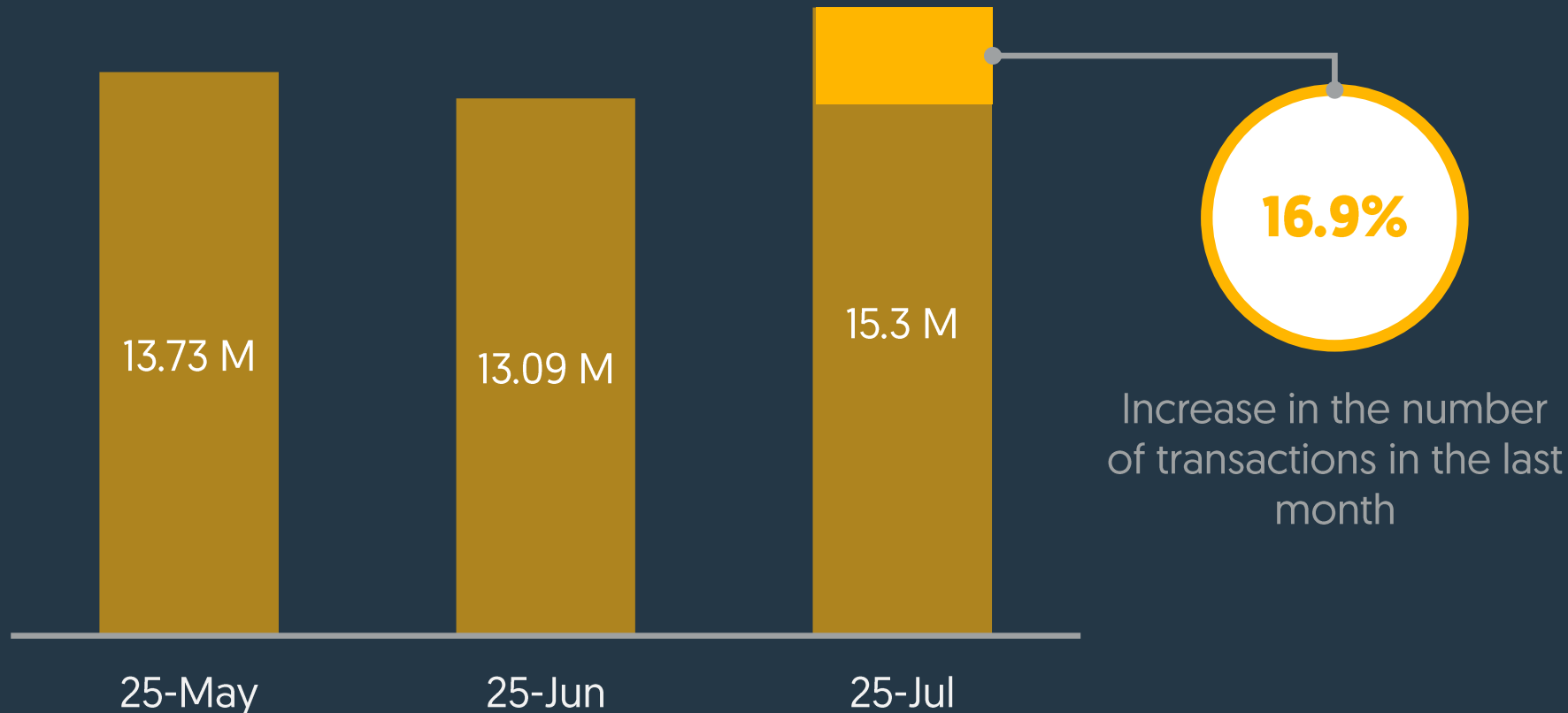
Percentage of Users Based on Customer Type



# CliQ Number of Transactions

Total Number of Transactions Over the Past 3 Months

Transfers Issued by Banks





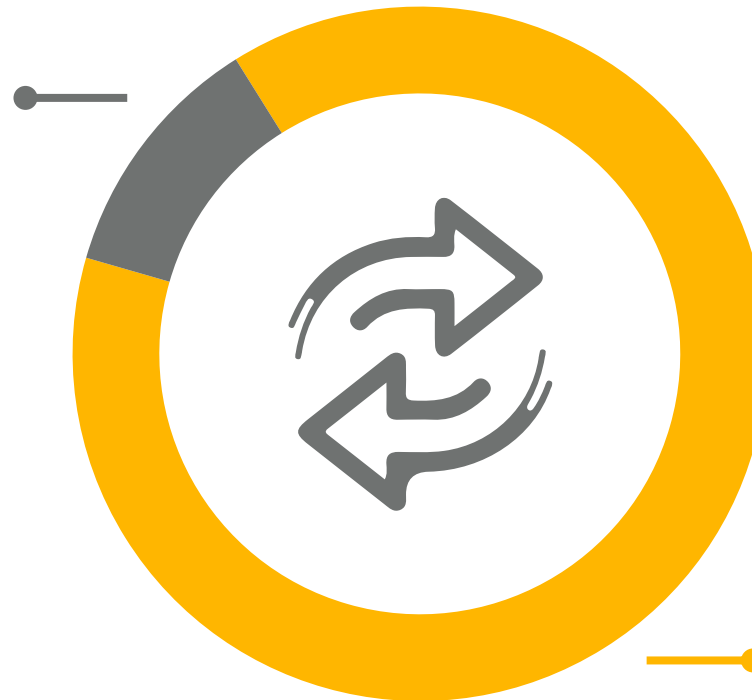
# CliQ Number of Transactions

Percentage Based on Transaction Type

Transfers Issued by Banks

17.5%

2.7M  
Purchases



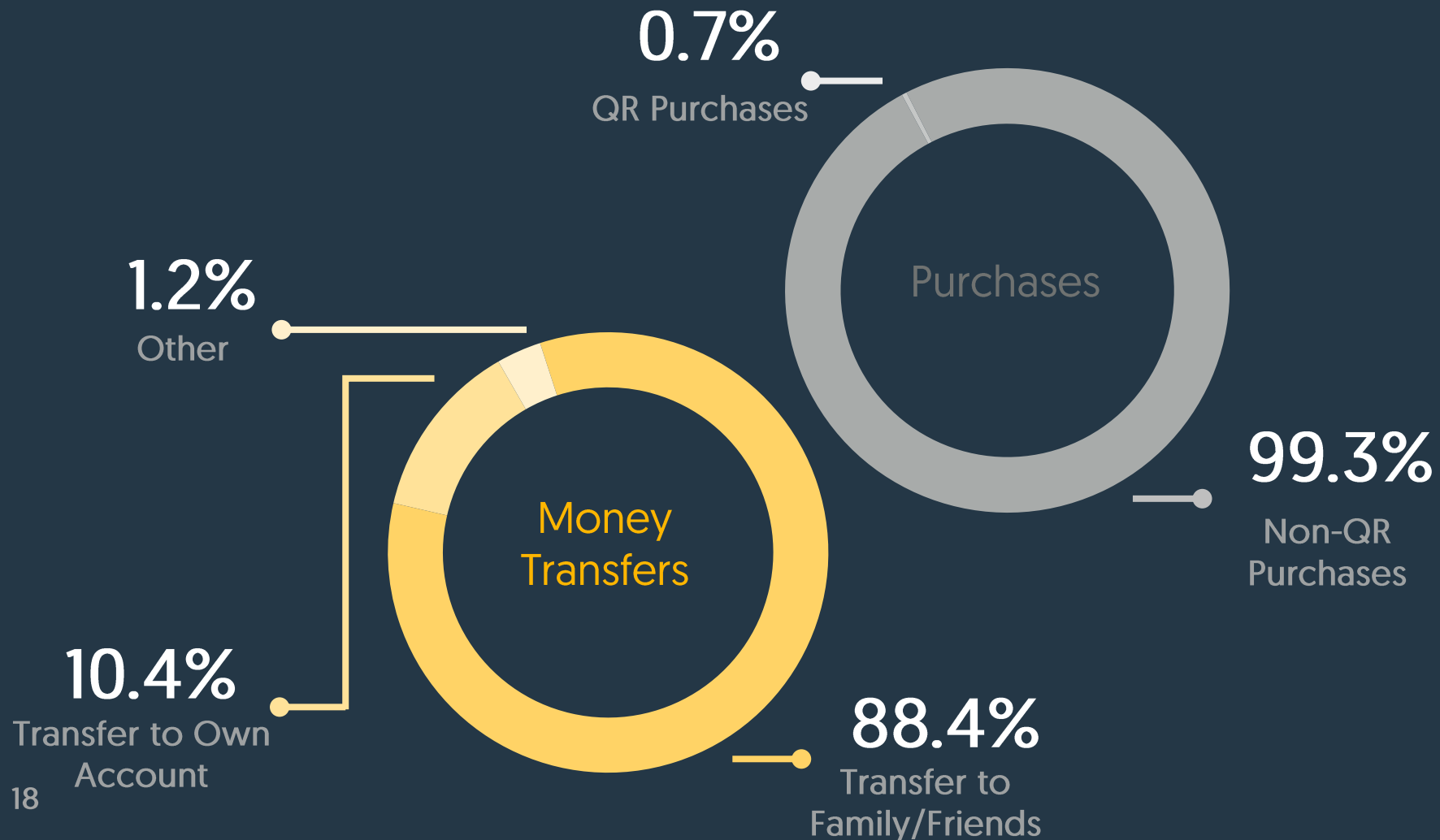
82.5%

12.6M  
Money Transfers

# CliQ Number of Transactions

Percentage Based on Transaction Type Sub-Category

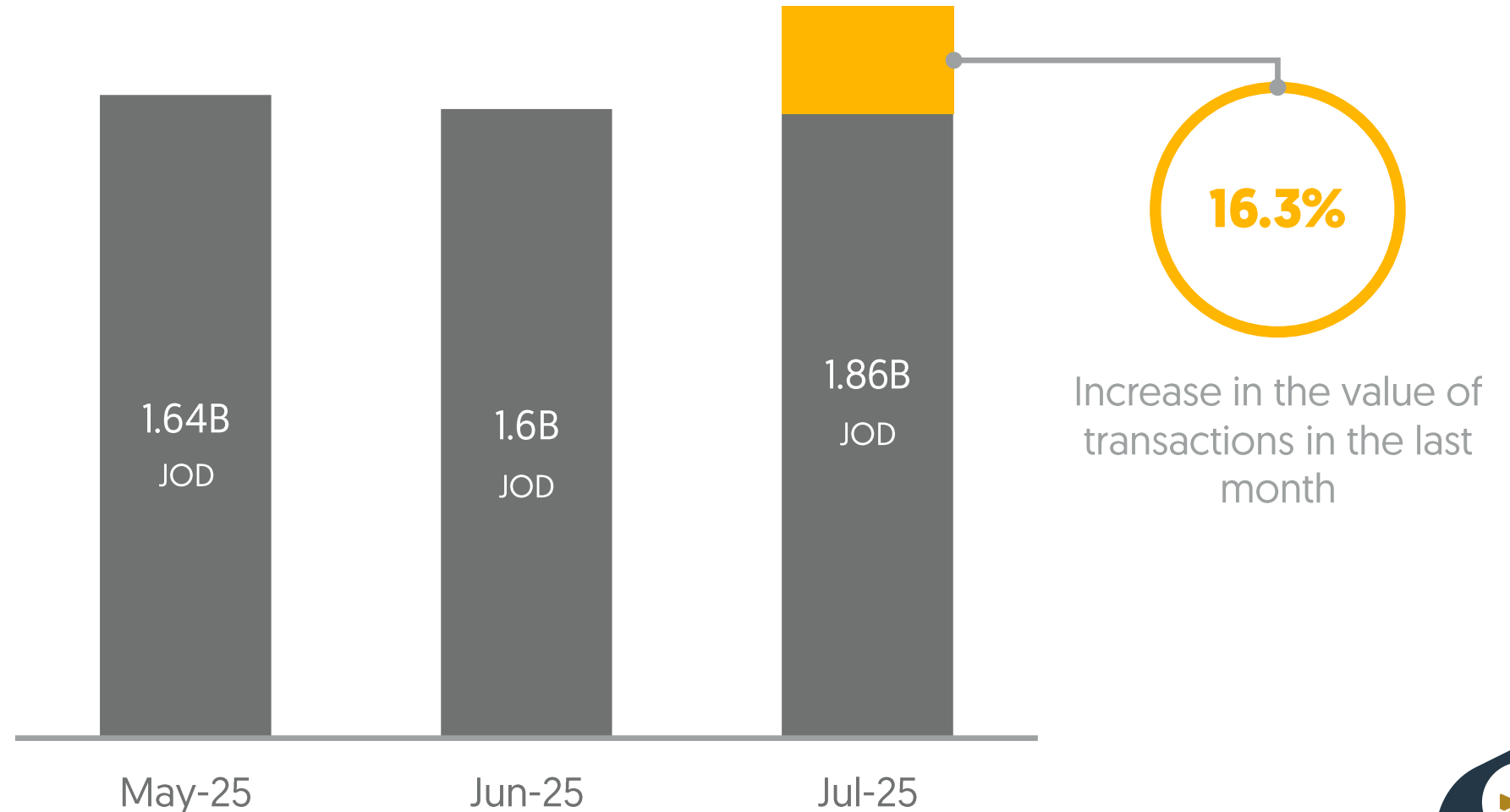
Transfers Issued by Banks



# 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

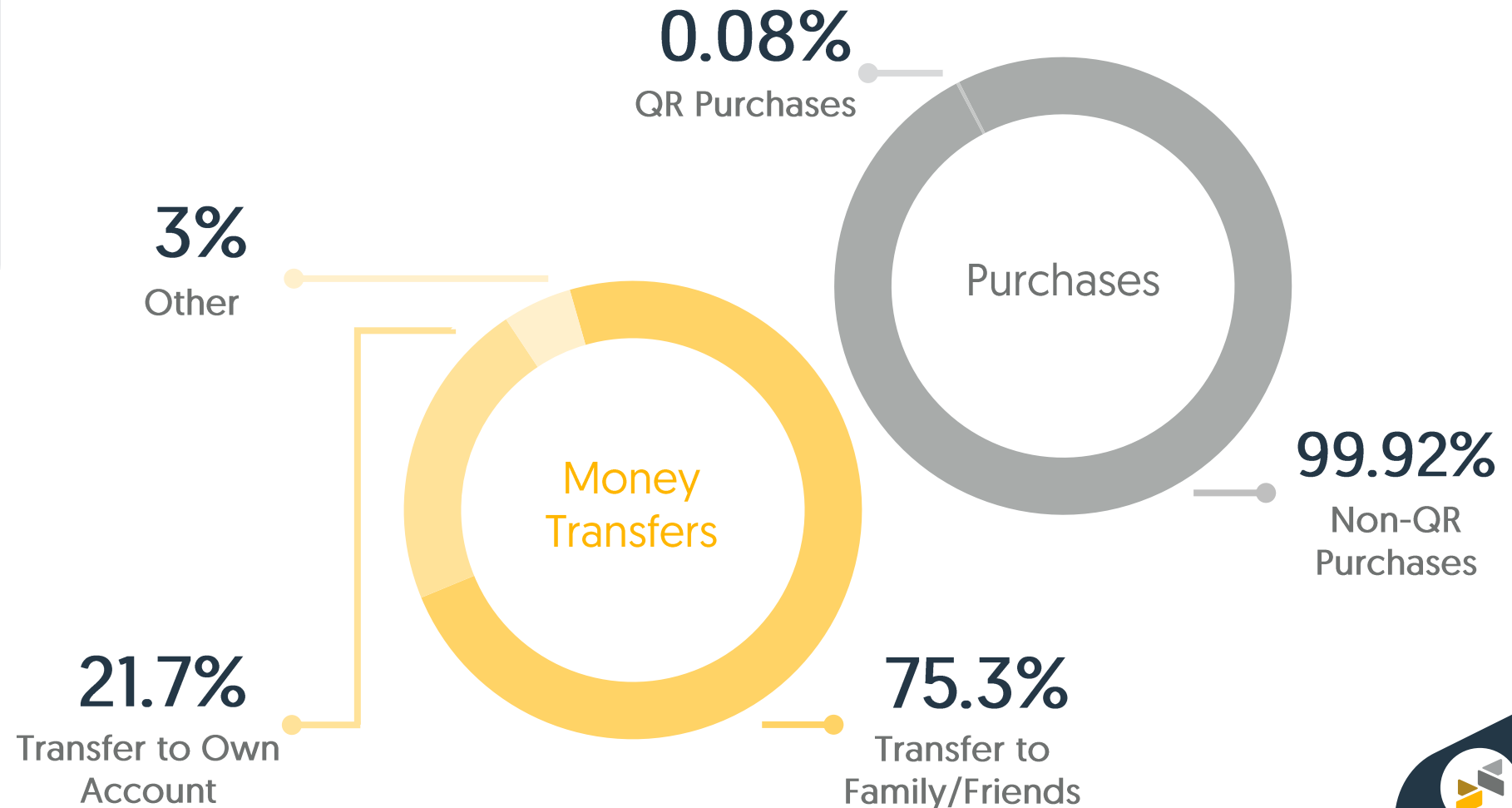
Transfers Issued by Banks



# CliQ Value of Transactions

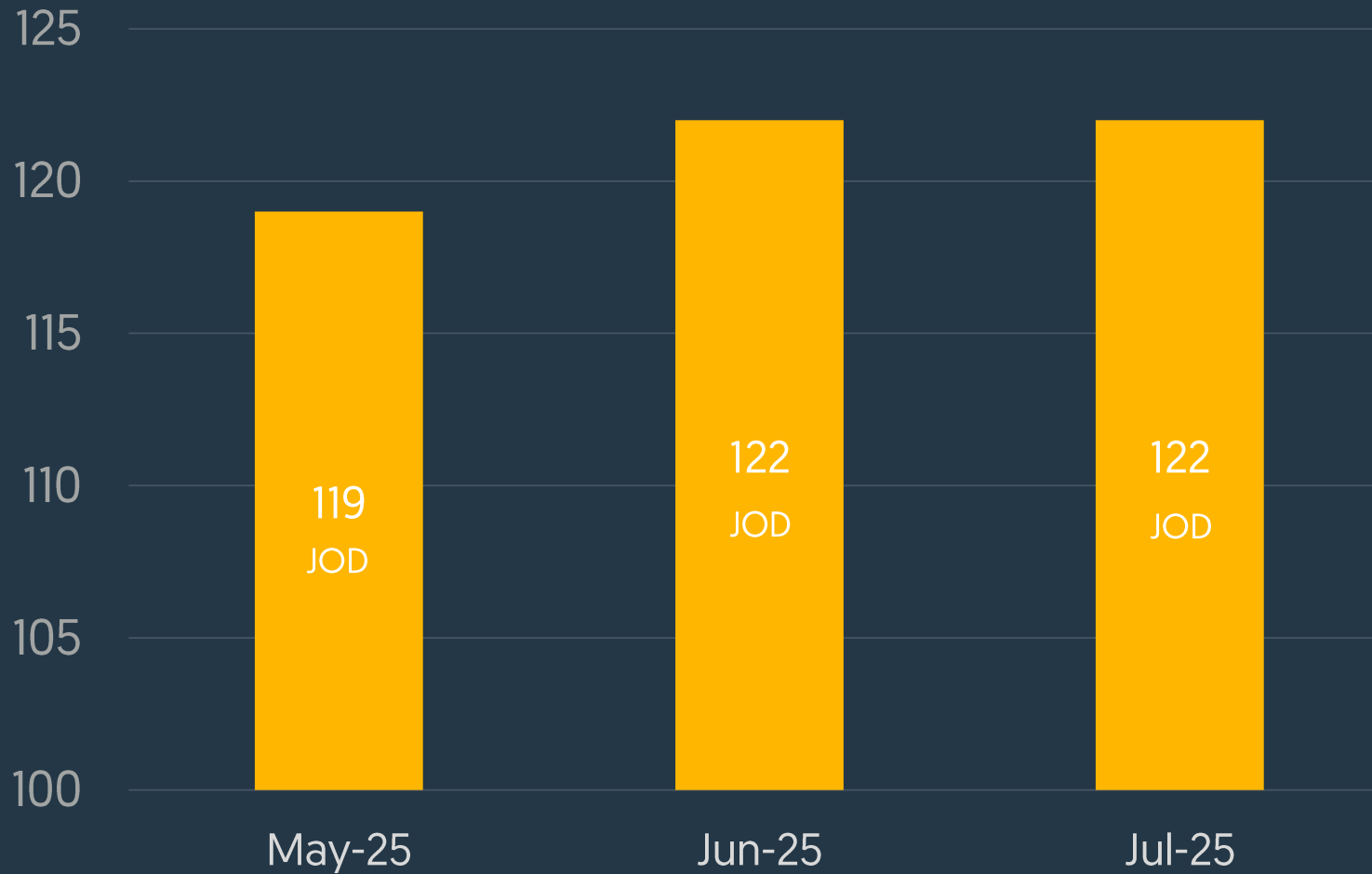
Percentage Based on Transaction Type Sub-Category

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

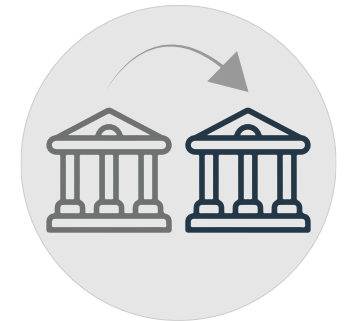
Transfers Issued by Banks



26.5%

2.36M

On Us



73.5%

6.53M

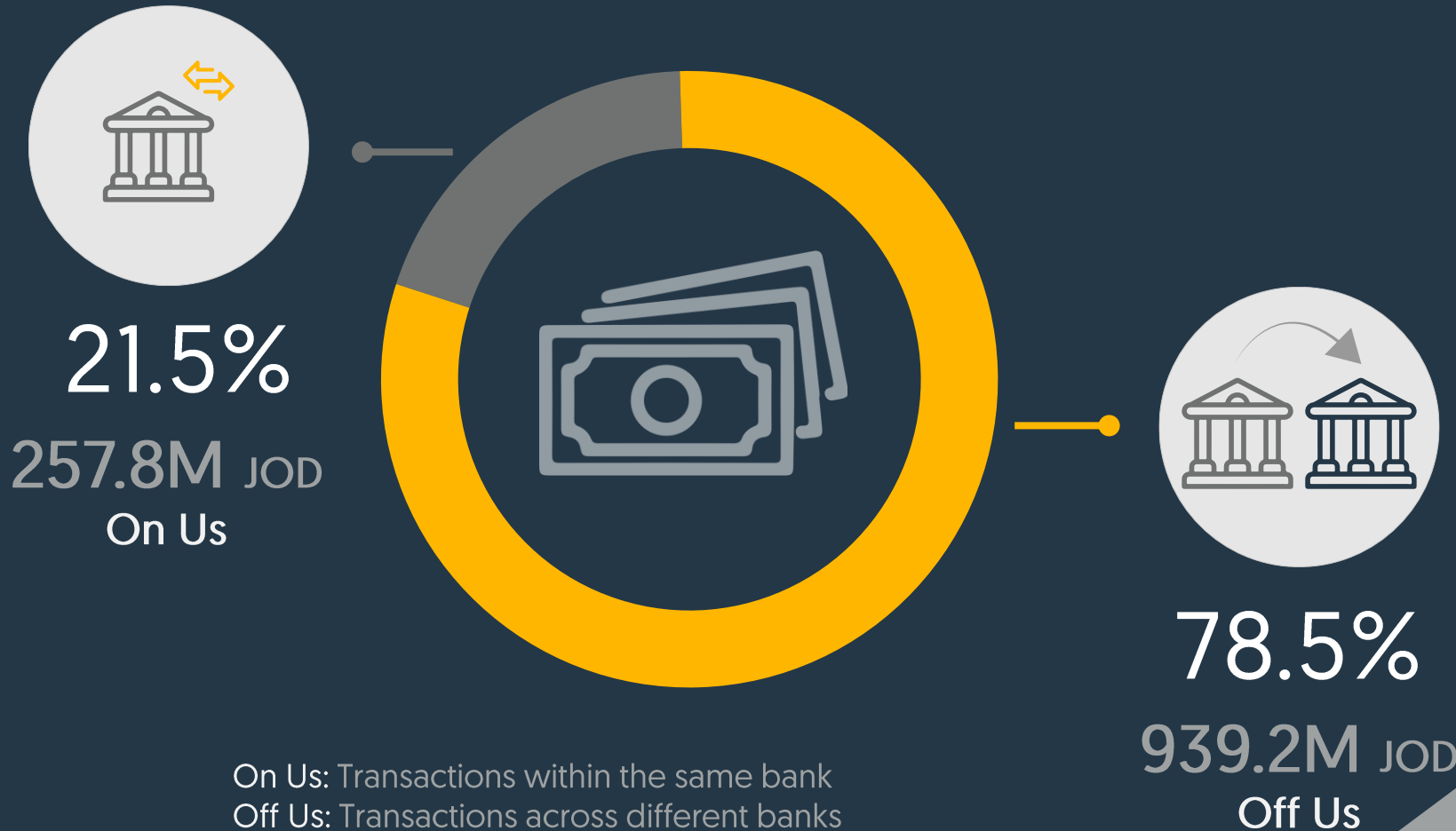
Off Us

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



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





**JoMoPay**  
Jordan Mobile Payment

# Monthly Report

## July 2025

Jordan Mobile Payments Switch for  
Transfers Issued by Mobile Wallets

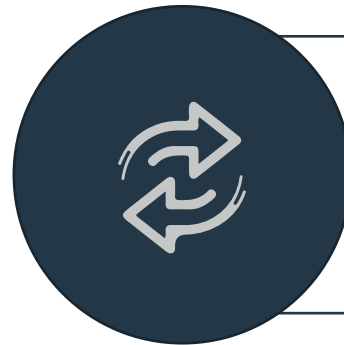
25



07.2025

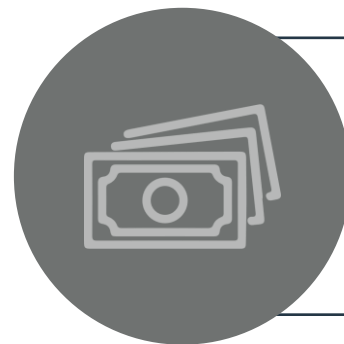
# Total Number and Value of Transactions Since the Beginning of 2025

Transfers Issued by Mobile Wallets



Number of Transactions

**51.94M**



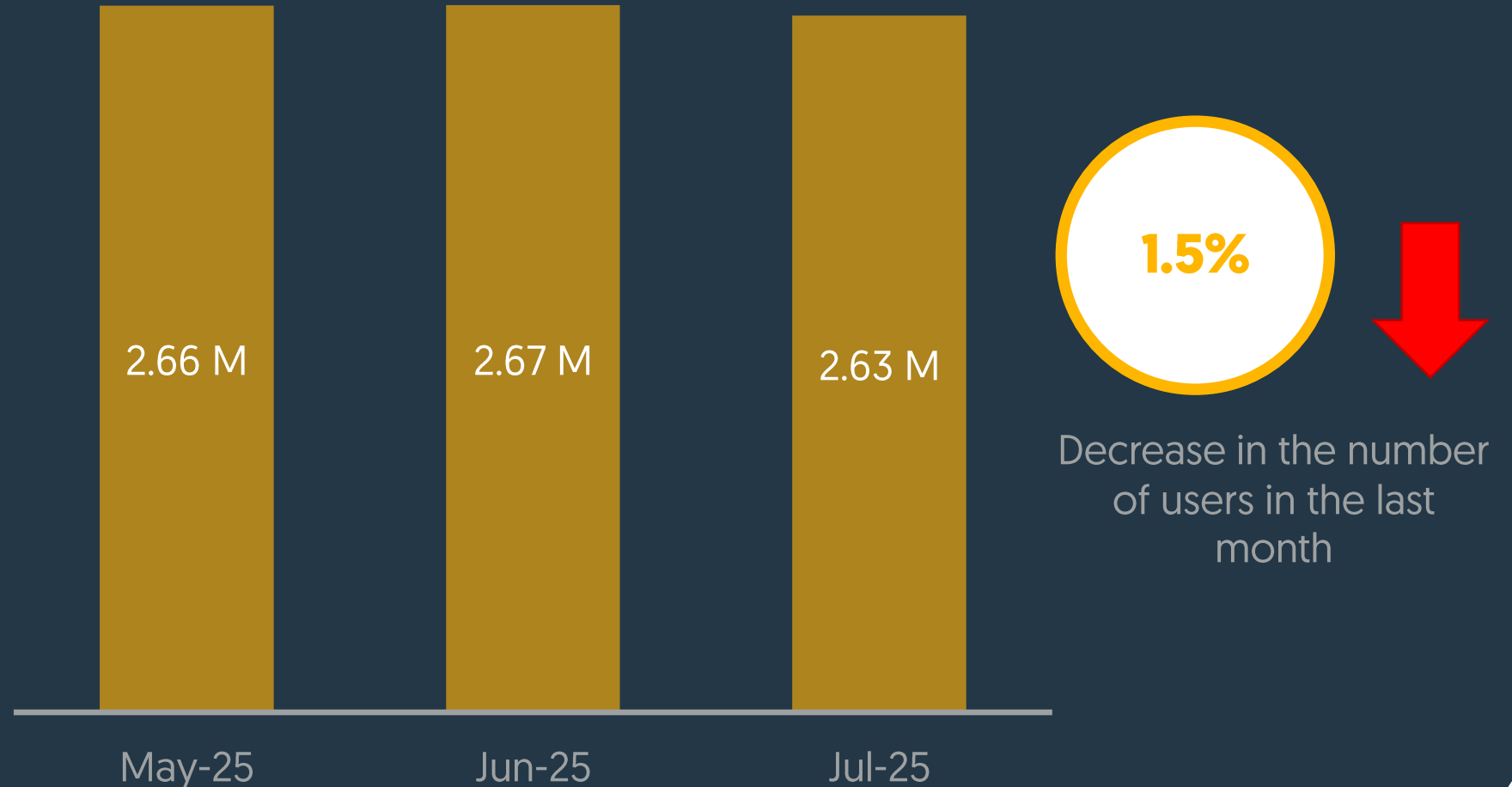
Value of Transactions

**3.56B<sub>JOD</sub>**



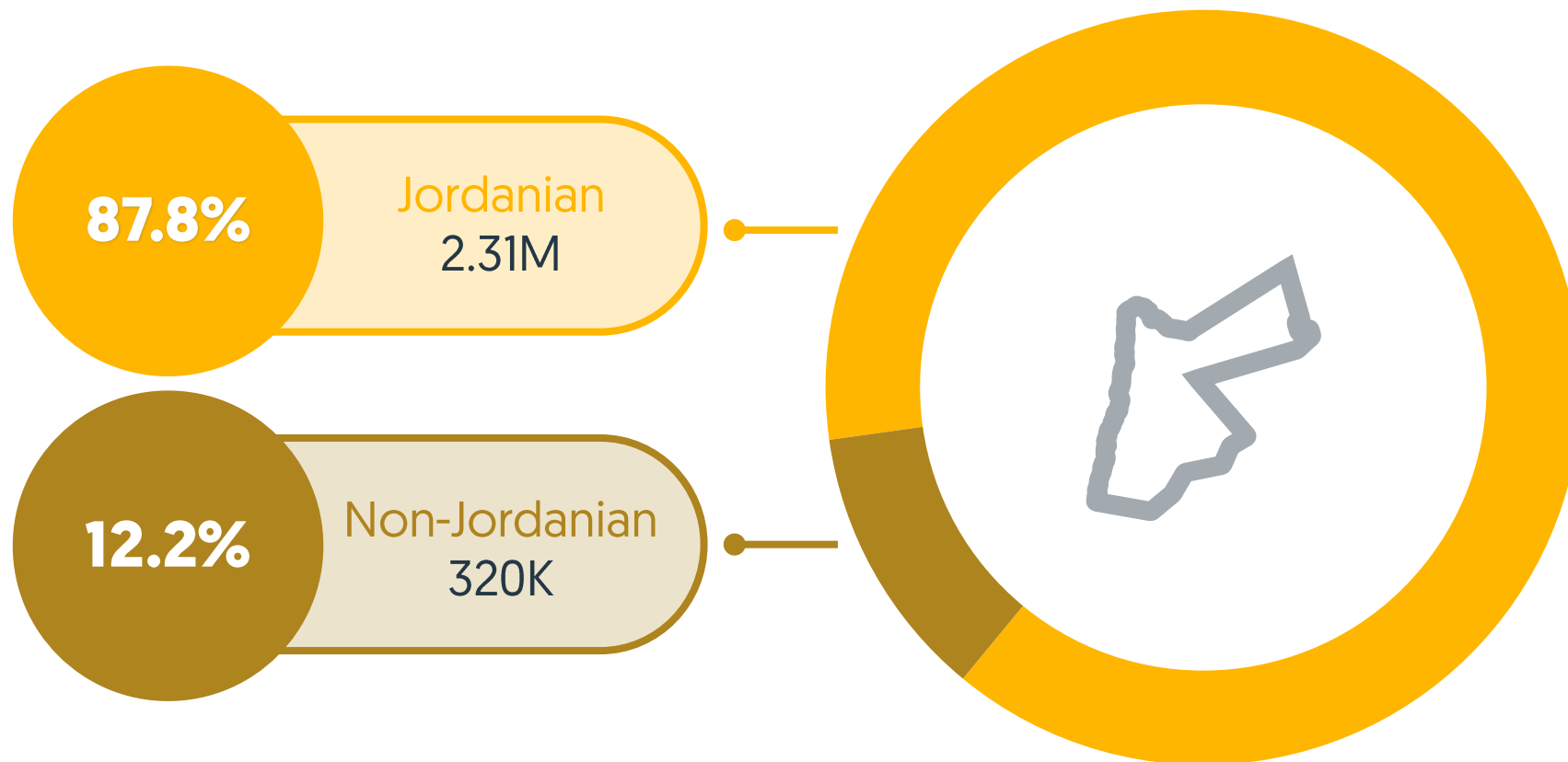
# JoMoPay Users

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

51.4%

1.35M  
Male Users



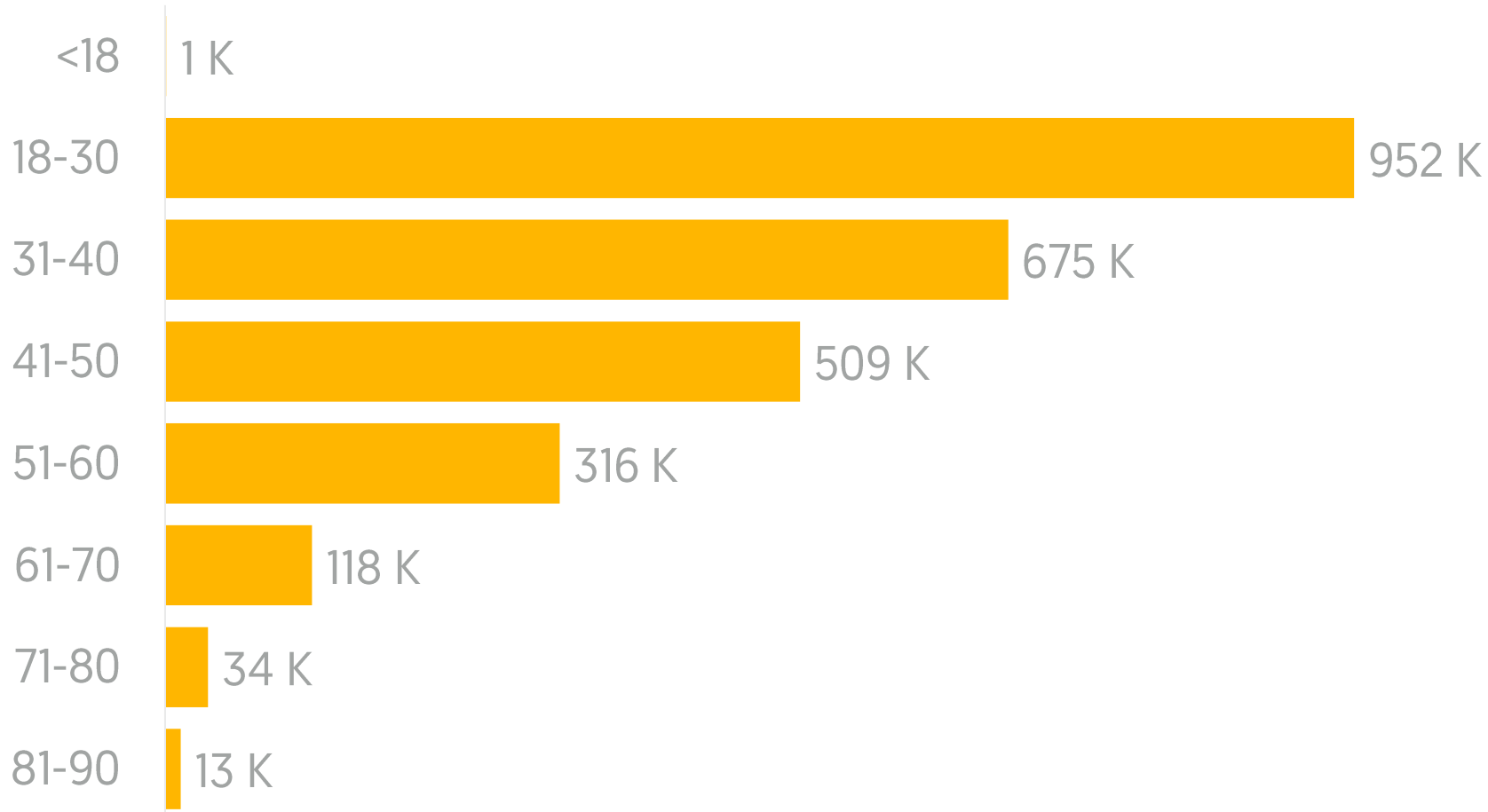
48.1%

1.26M  
Female Users



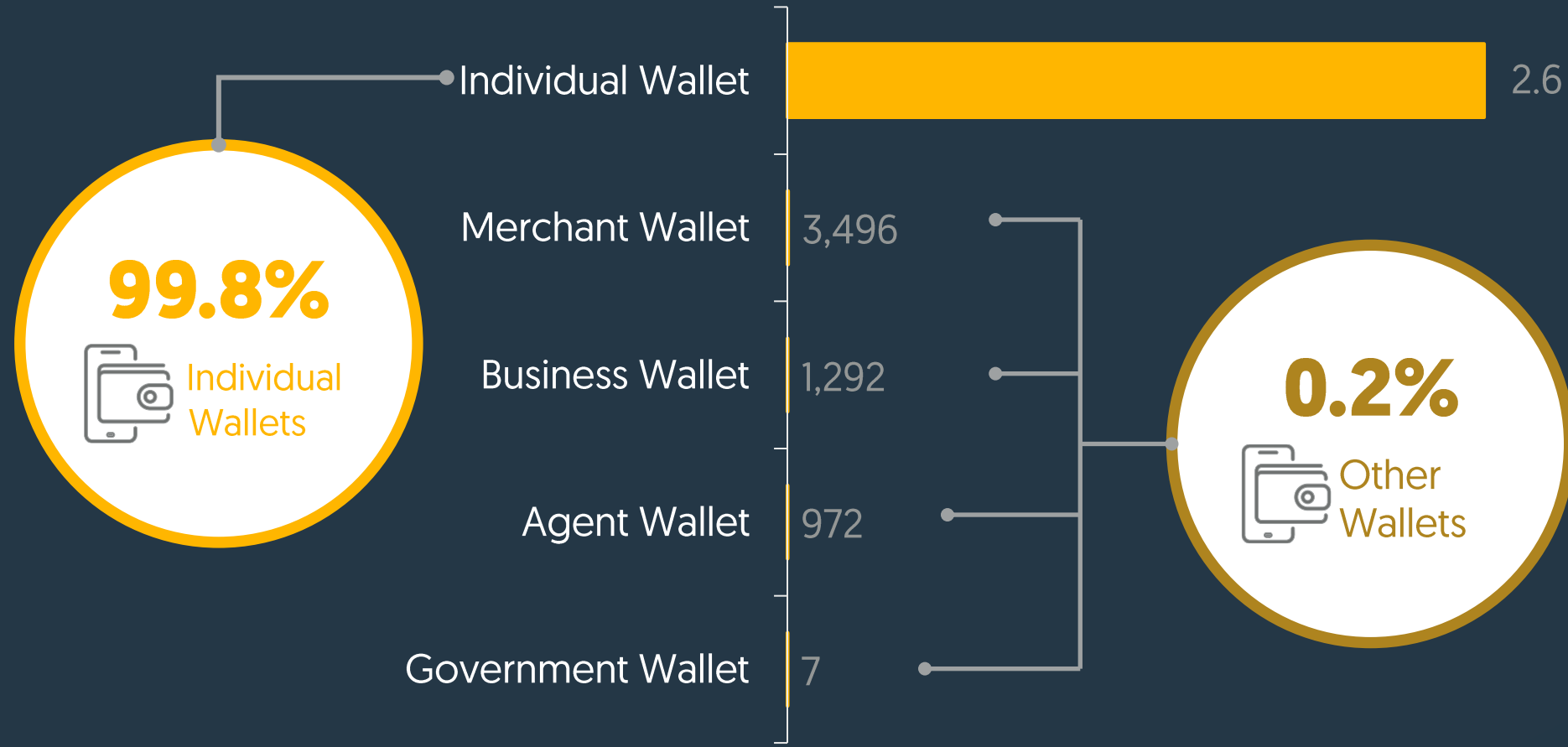
# JoMoPay Users

Number of Users Based on Age Group



# JoMoPay Users

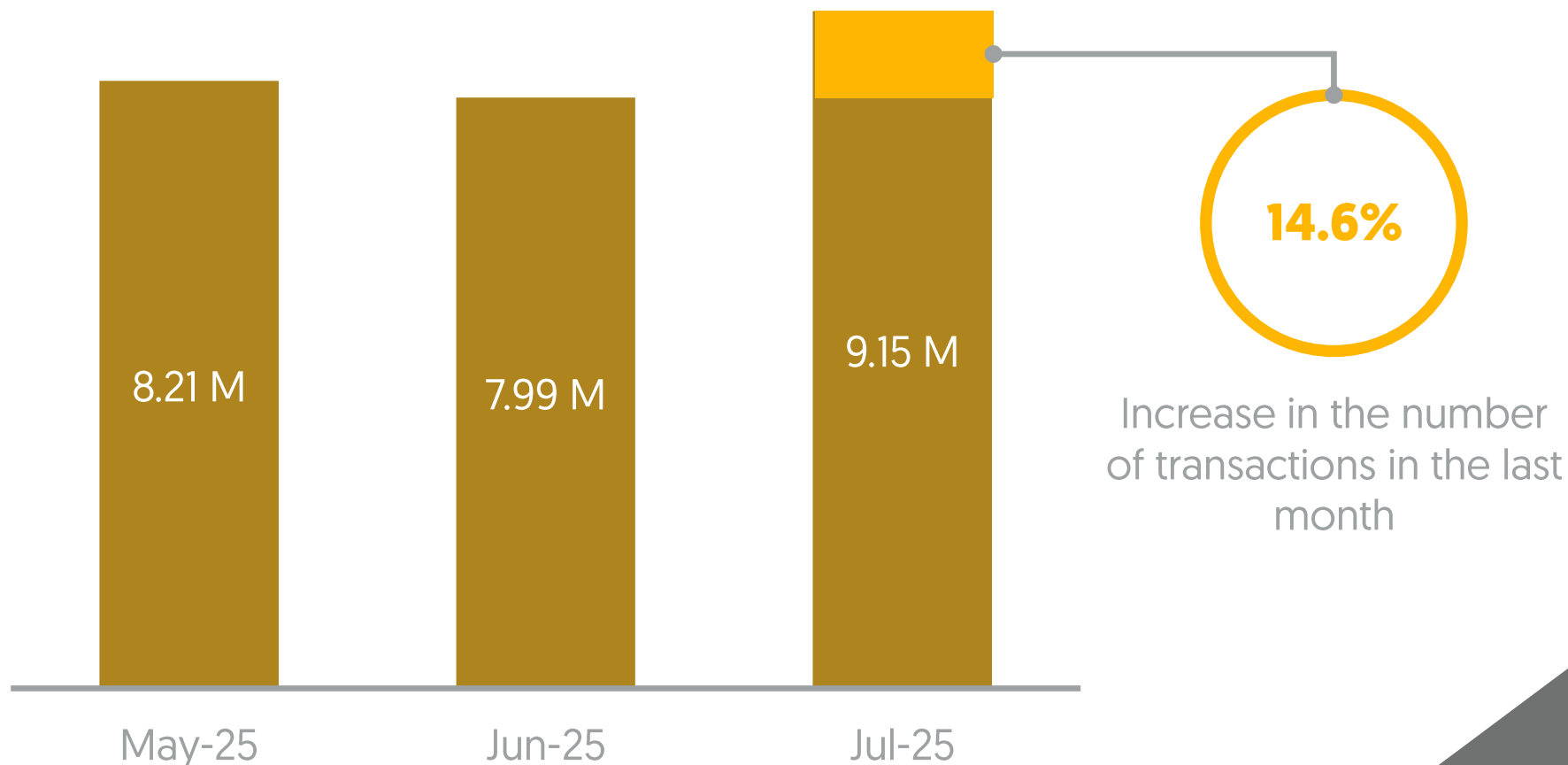
Number of Wallets Based on Wallet Type



# JoMoPay Number of Transactions

Total Number of Transactions Over the Past 3 Months

Transfers Issued by Mobile Wallets



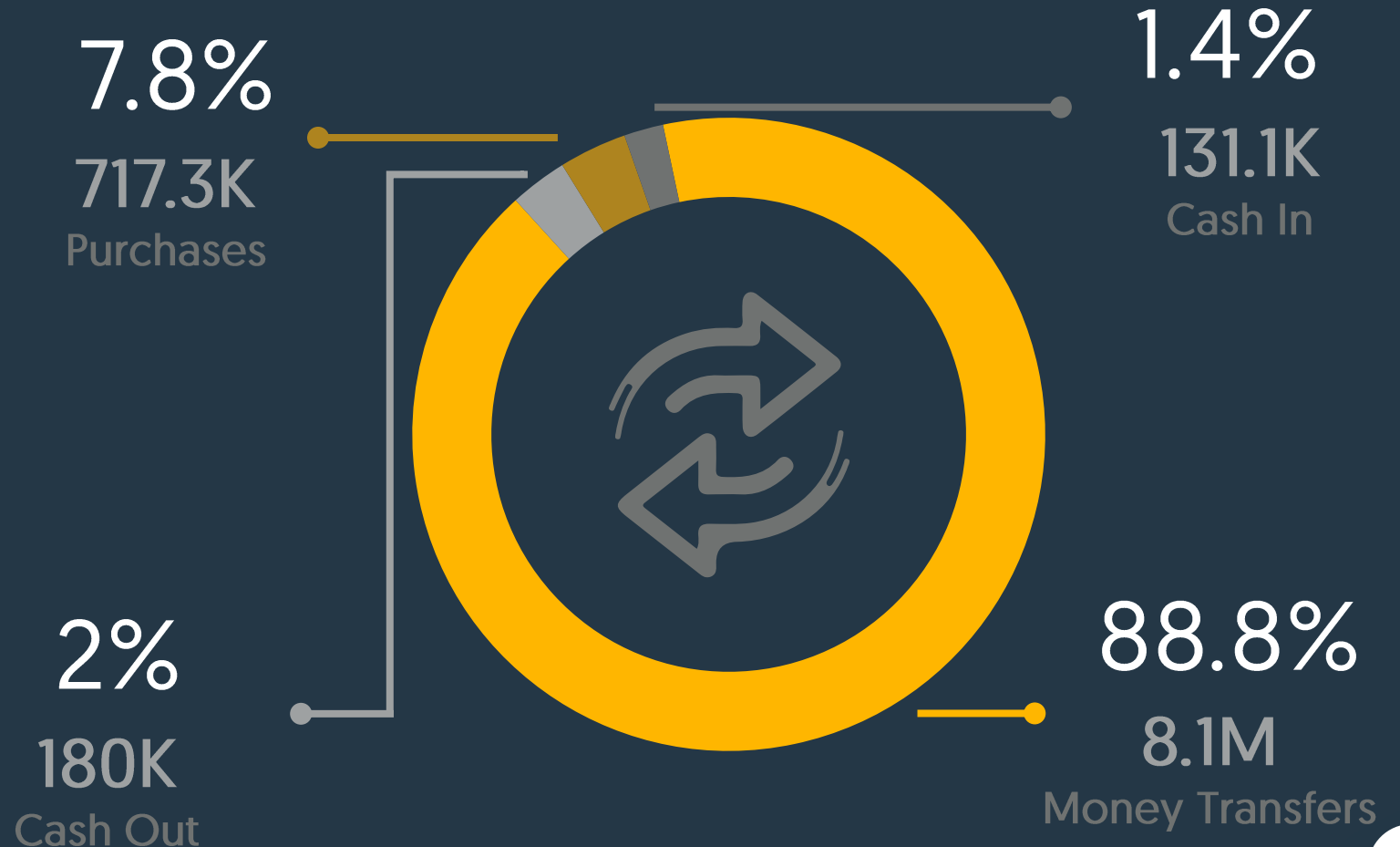




# JoMoPay Number of Transactions

Percentage Based on Transaction Type

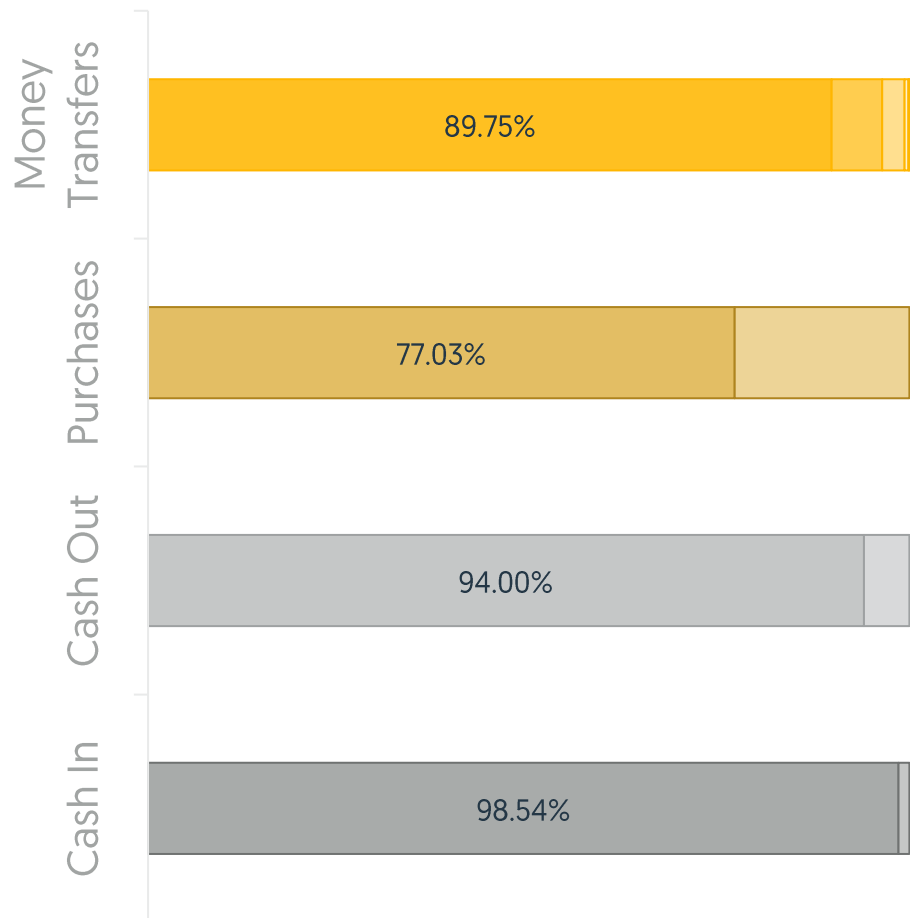
Transfers Issued by Mobile Wallets



# JoMoPay Number of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets



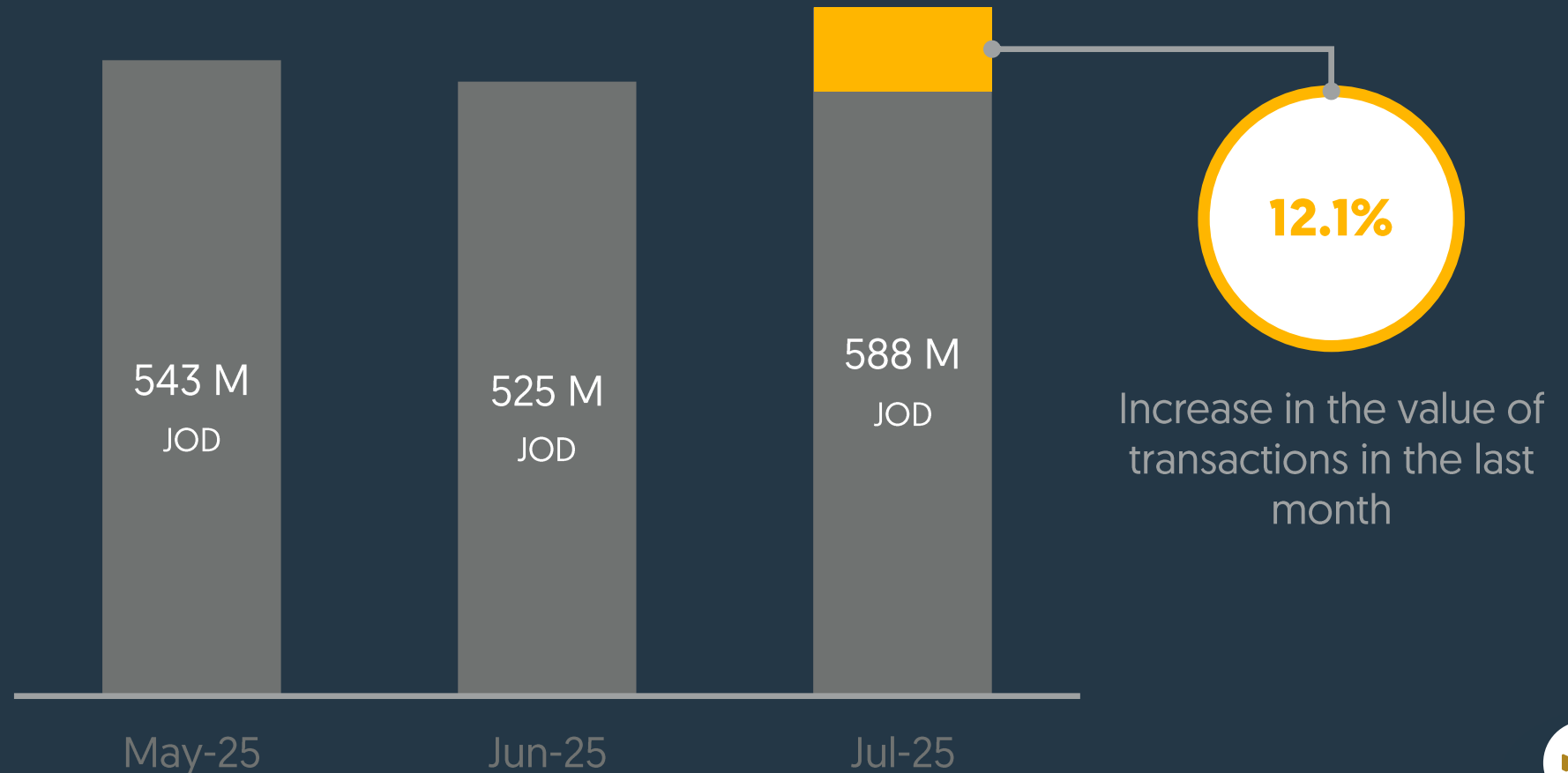
Transfer to Family/Friends	89.75%
Transfer to Own Account	6.64%
Salary/Bonus/Dividends	2.96%
Aid/Charity/Grant	0.52%
Loan/Loan Disbursement	0.10%
Loan/Loan Installment	0.03%
Purchases	77.03%
QR Purchases	22.97%
Cash Out - Agent/Teller	94.00%
Cash Out - ATM/Kiosk	6.00%
Cash In - Agent/Teller	98.54%
Cash In - ATM/Kiosk	1.46%



# JoMoPay Value of Transactions

Total Value of Transactions Over the Past 3 Months

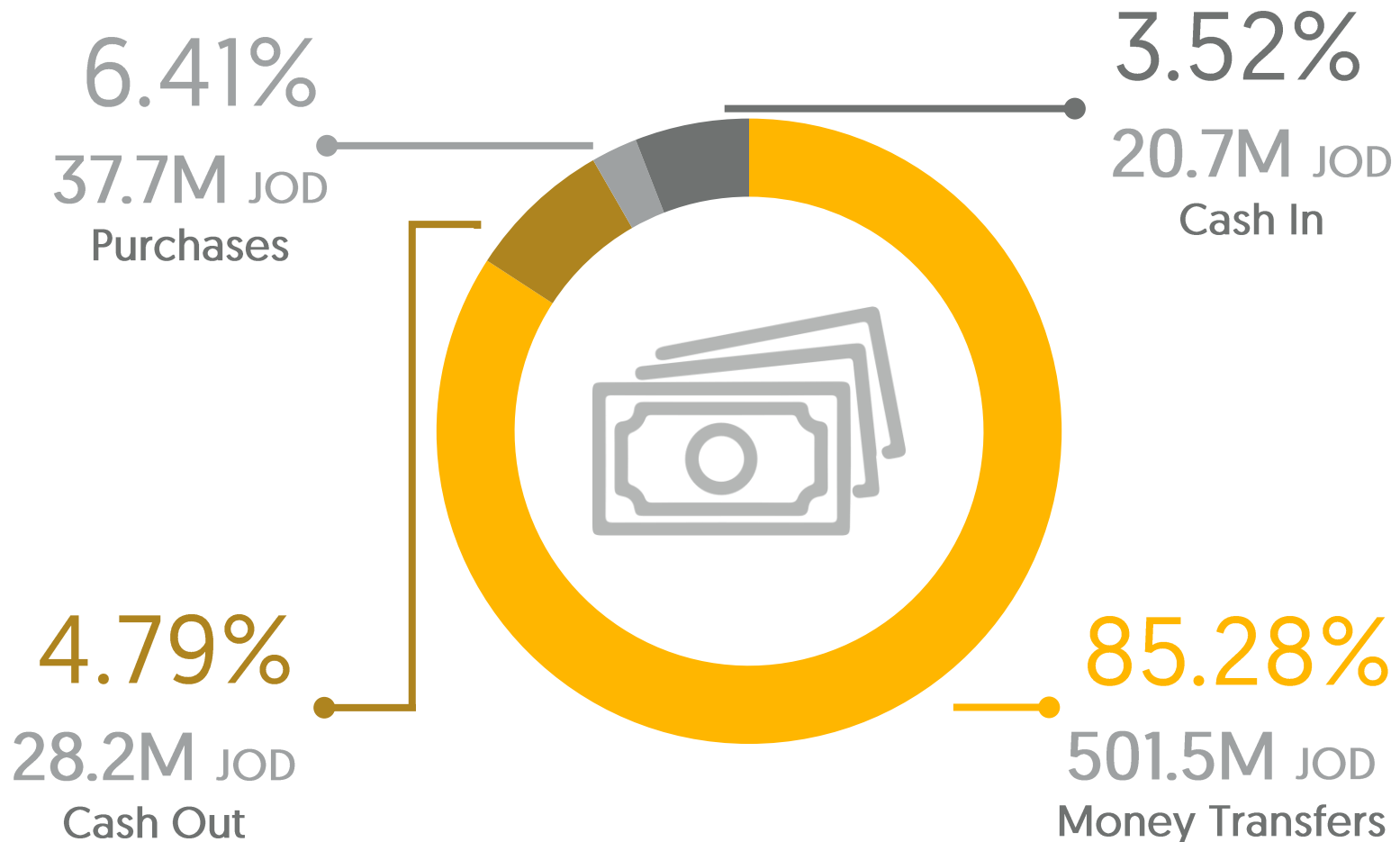
Transfers Issued by Mobile Wallets



# JoMoPay Value of Transactions

Percentage Based on Transaction Type

Transfers Issued by Mobile Wallets

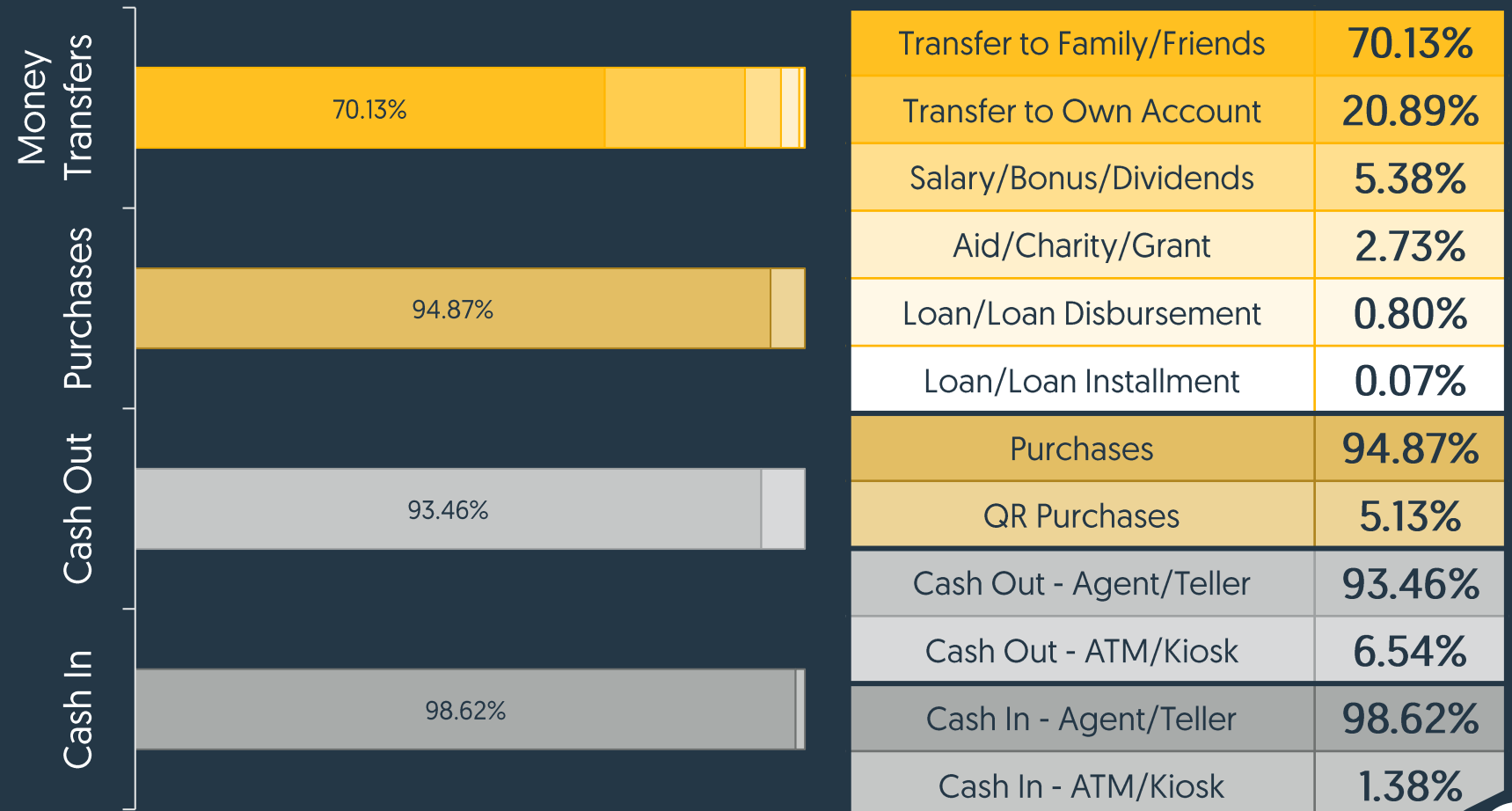




# JoMoPay Value of Transactions

Percentage Based on Transaction Type Sub-Category

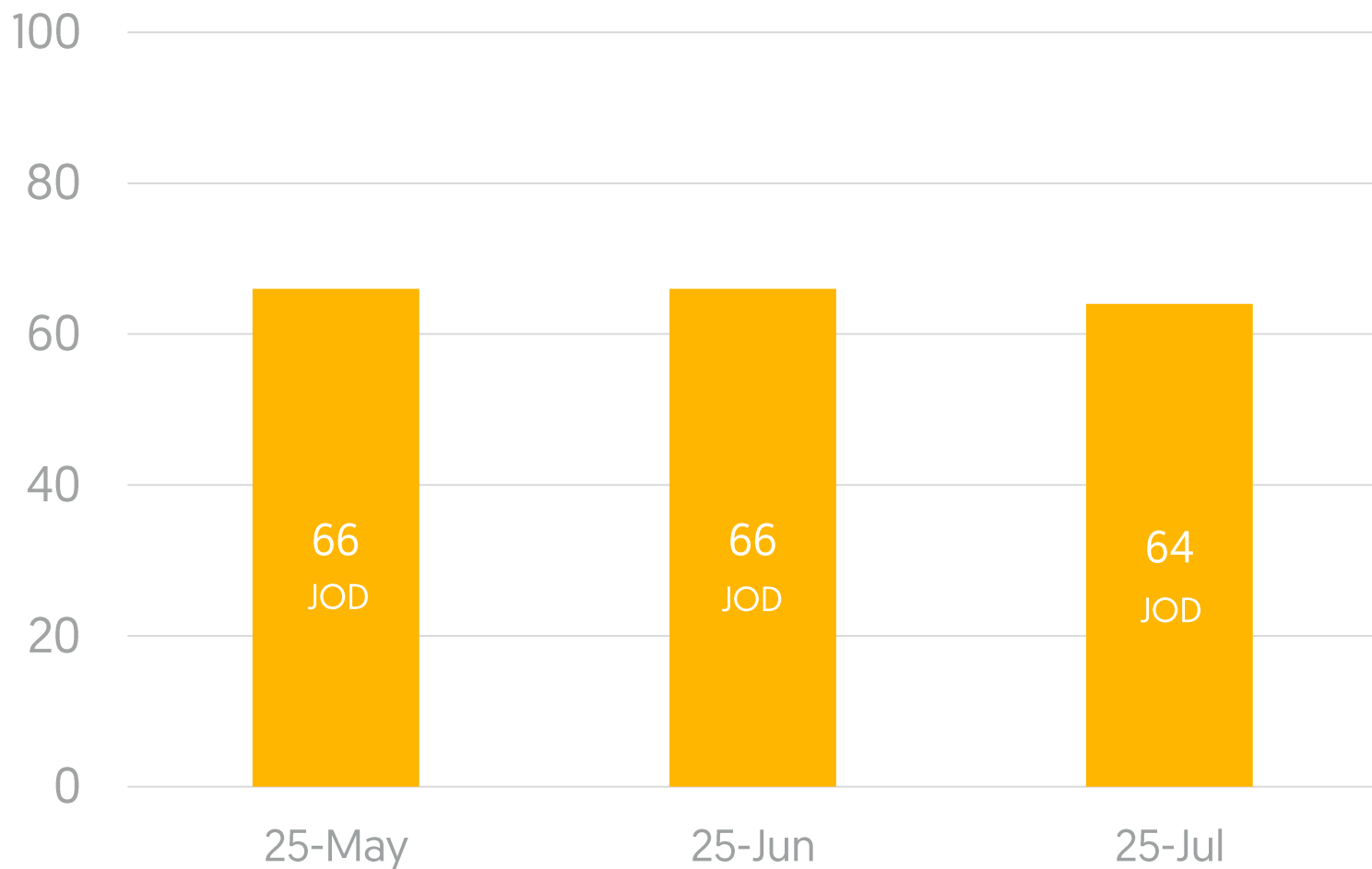
Transfers Issued by Mobile Wallets



# JoMoPay Transactions

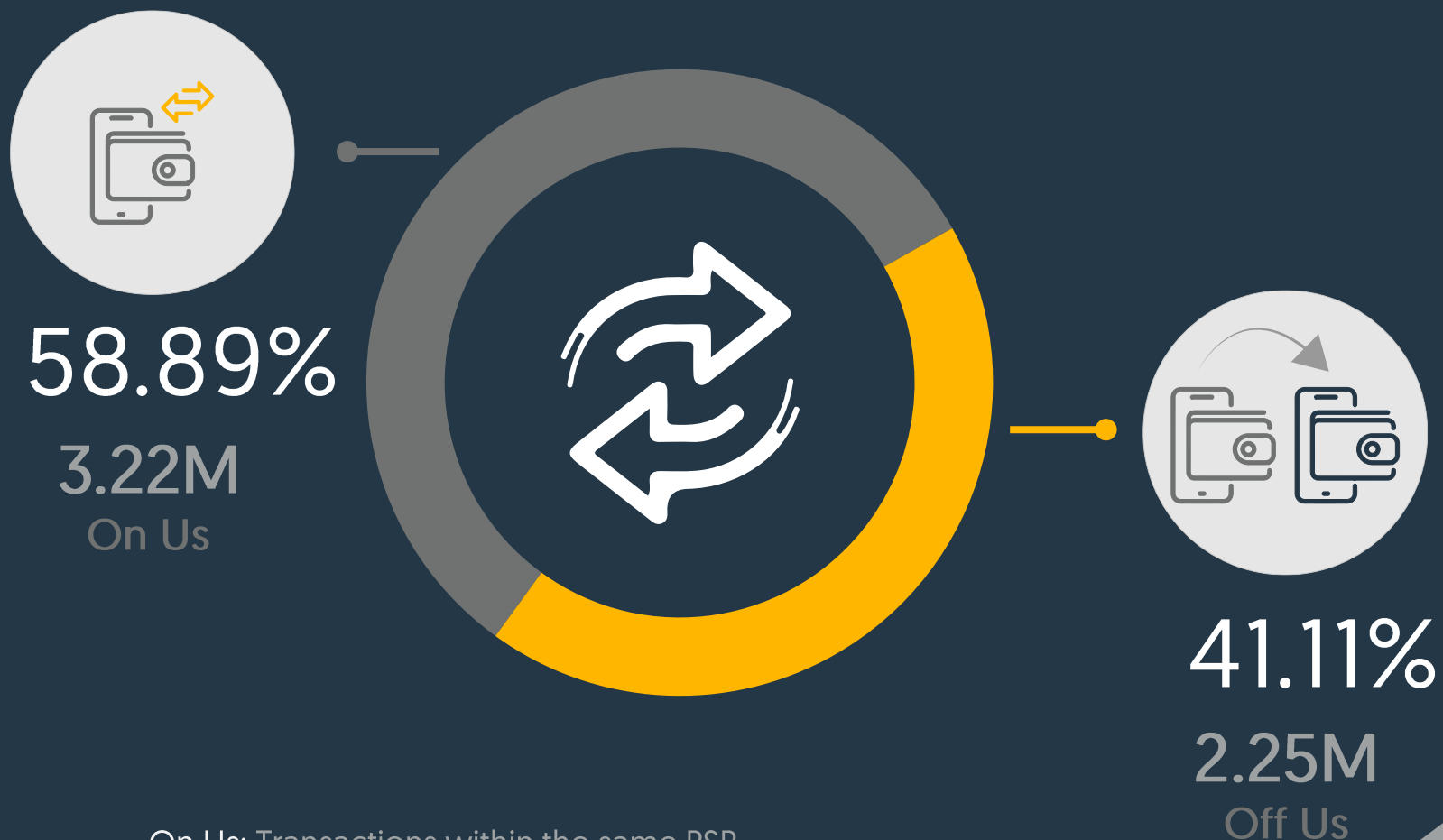
Average Value of Transactions Over the Past 3 Months

Transfers Issued by Mobile Wallets



# JoMoPay Interoperability

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

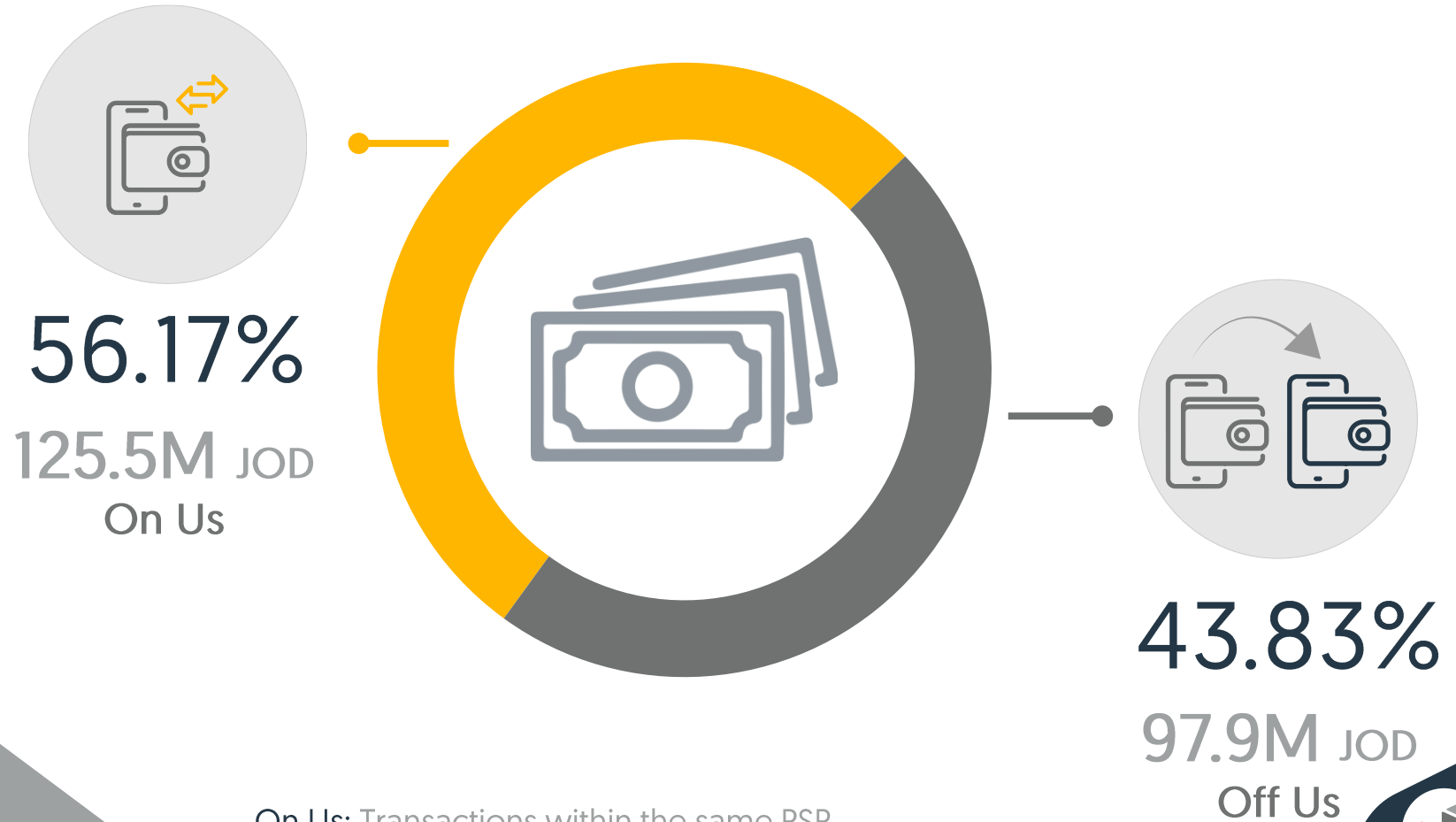


On Us: Transactions within the same PSP  
Off Us: Transactions across different PSPs

# 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  
July 2025

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



07.2025

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



Number of Transactions

**137.9M**



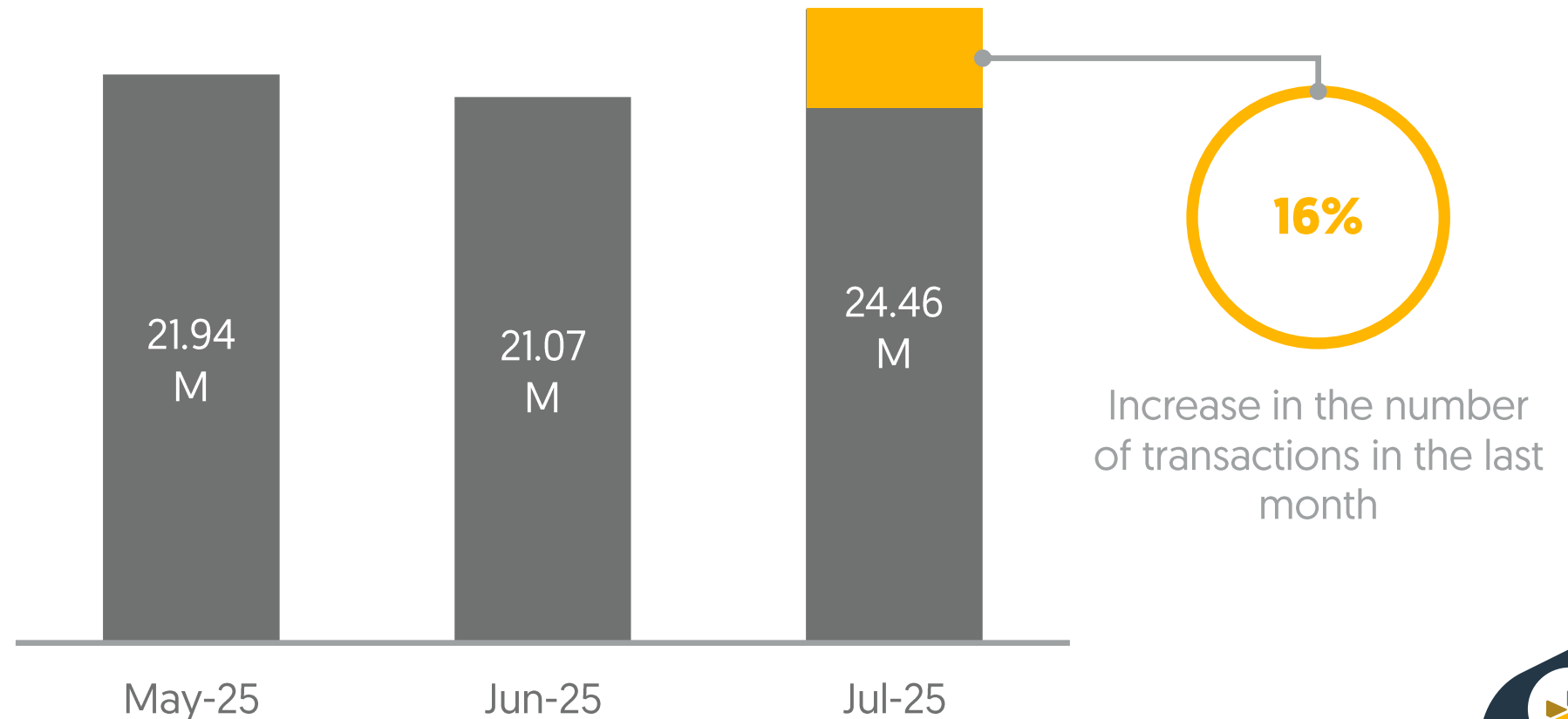
Value of Transactions

**14.32B<sub>JOD</sub>**



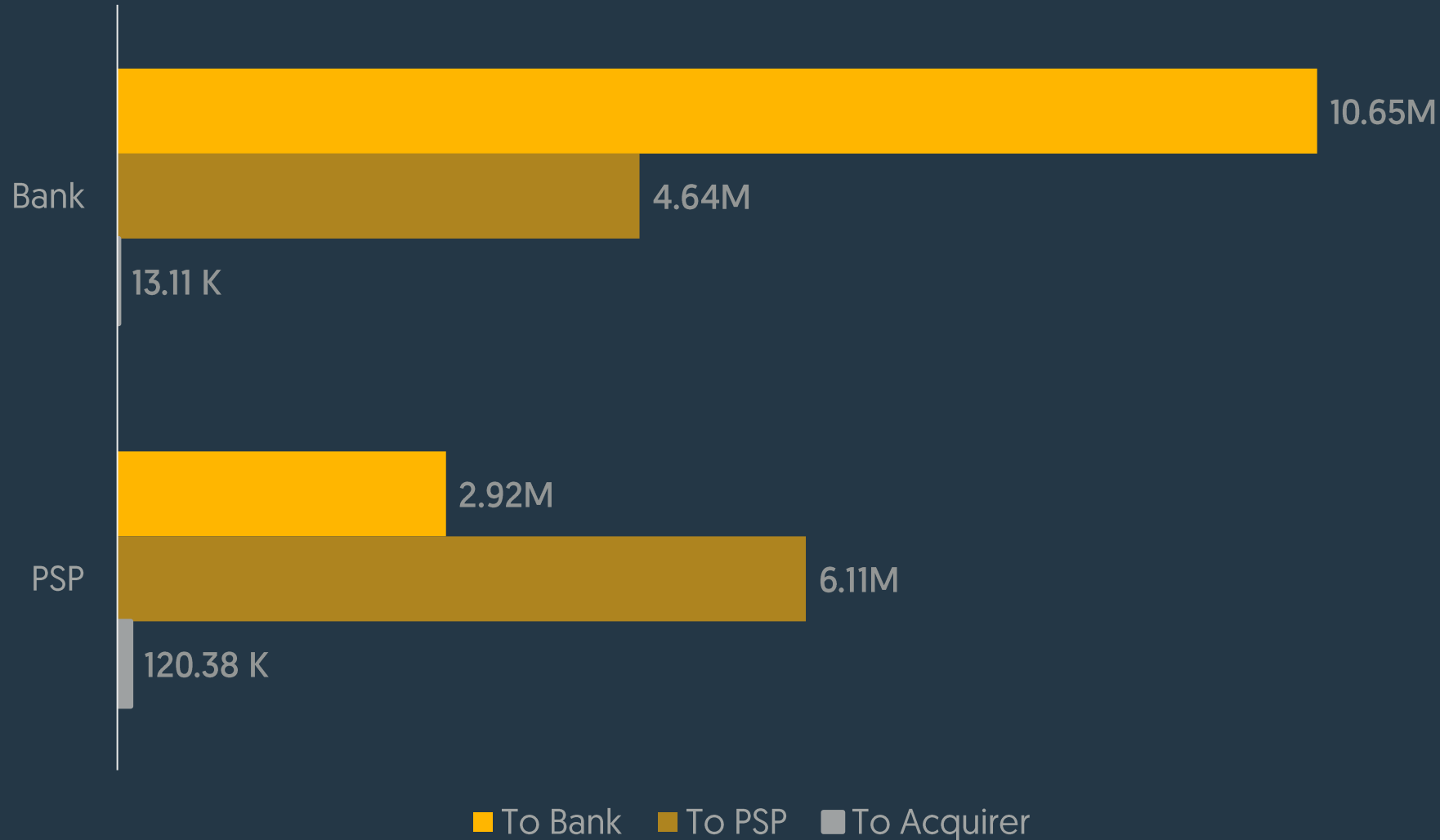
# CliQ & JoMoPay Transactions

Total Number of Transactions Over the Past 3 Months



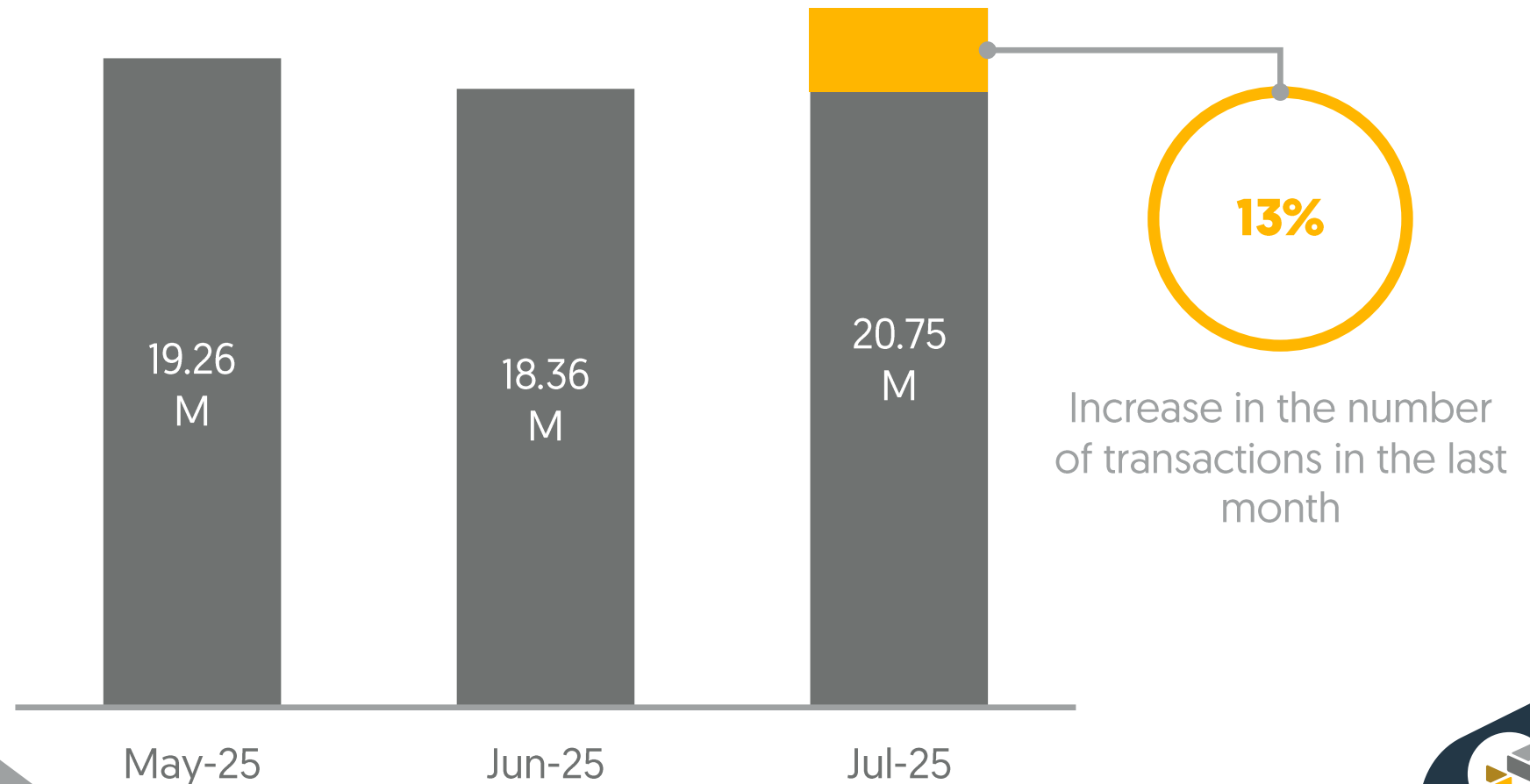
# CliQ & JoMoPay Transactions

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



73.1%

15.2M

Off Us



26.9%

5.58M

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



41.6%

2.66M

mPSP to Bank



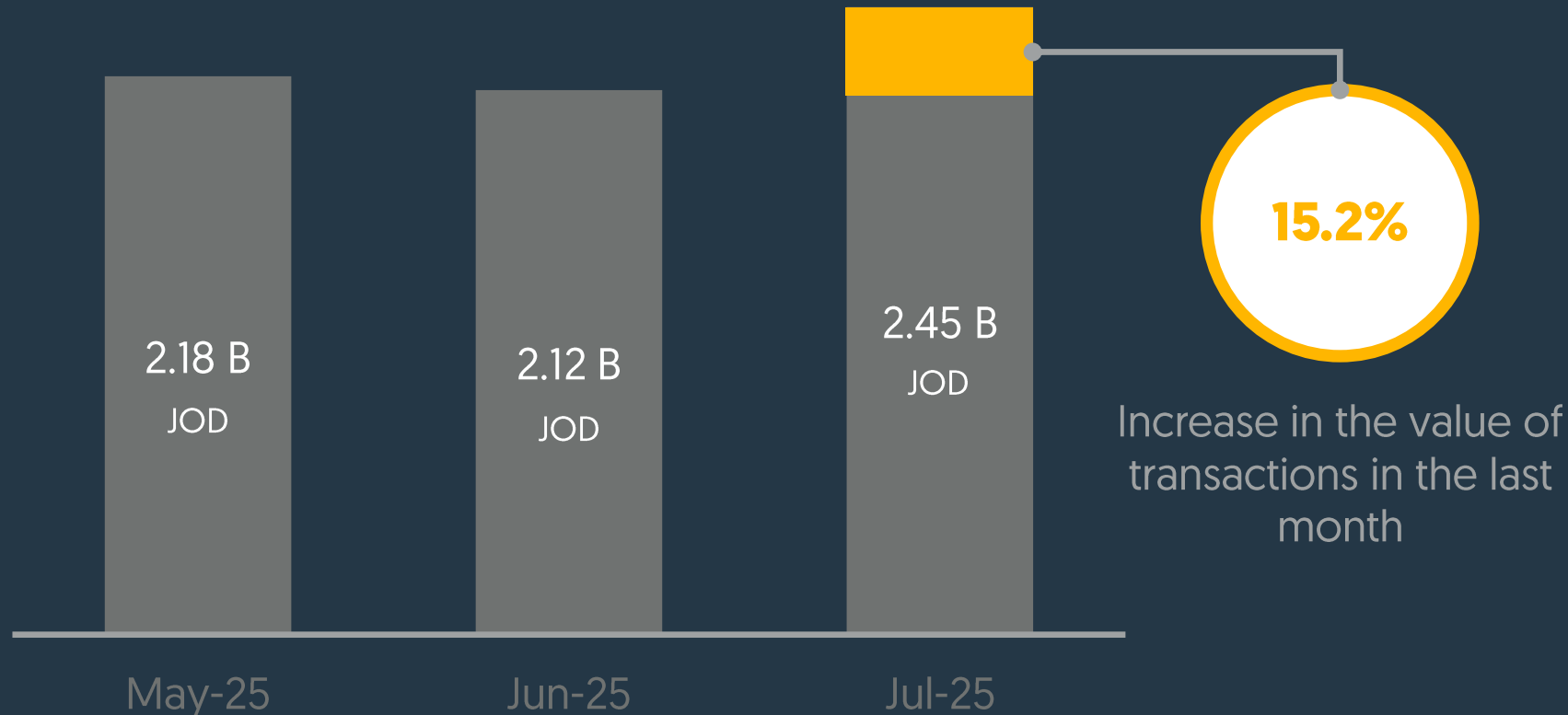
58.4%

3.74M

Bank to mPSP

# CliQ & JoMoPay Transactions

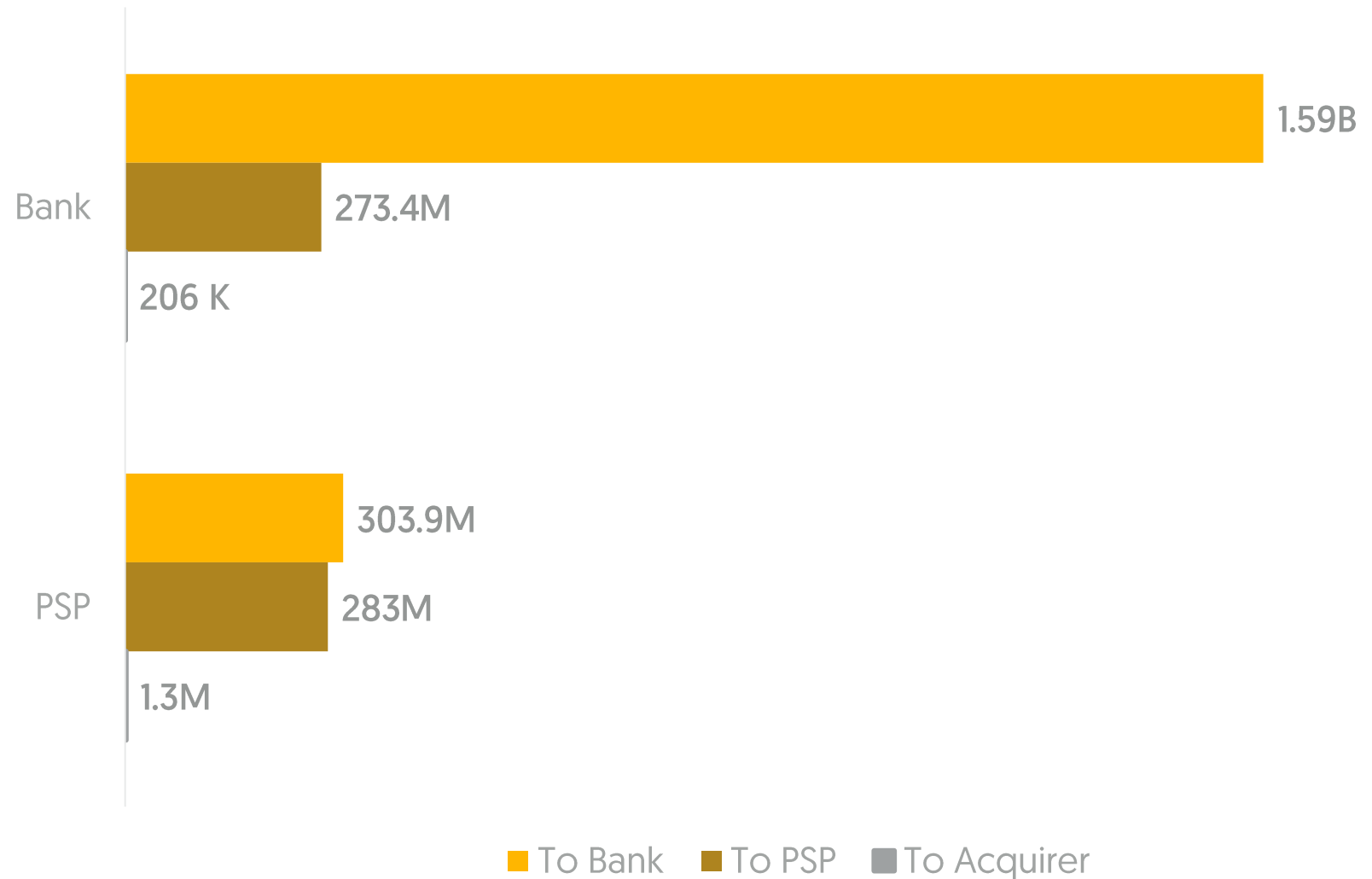
Total Value of Transactions Over the Past 3 Months





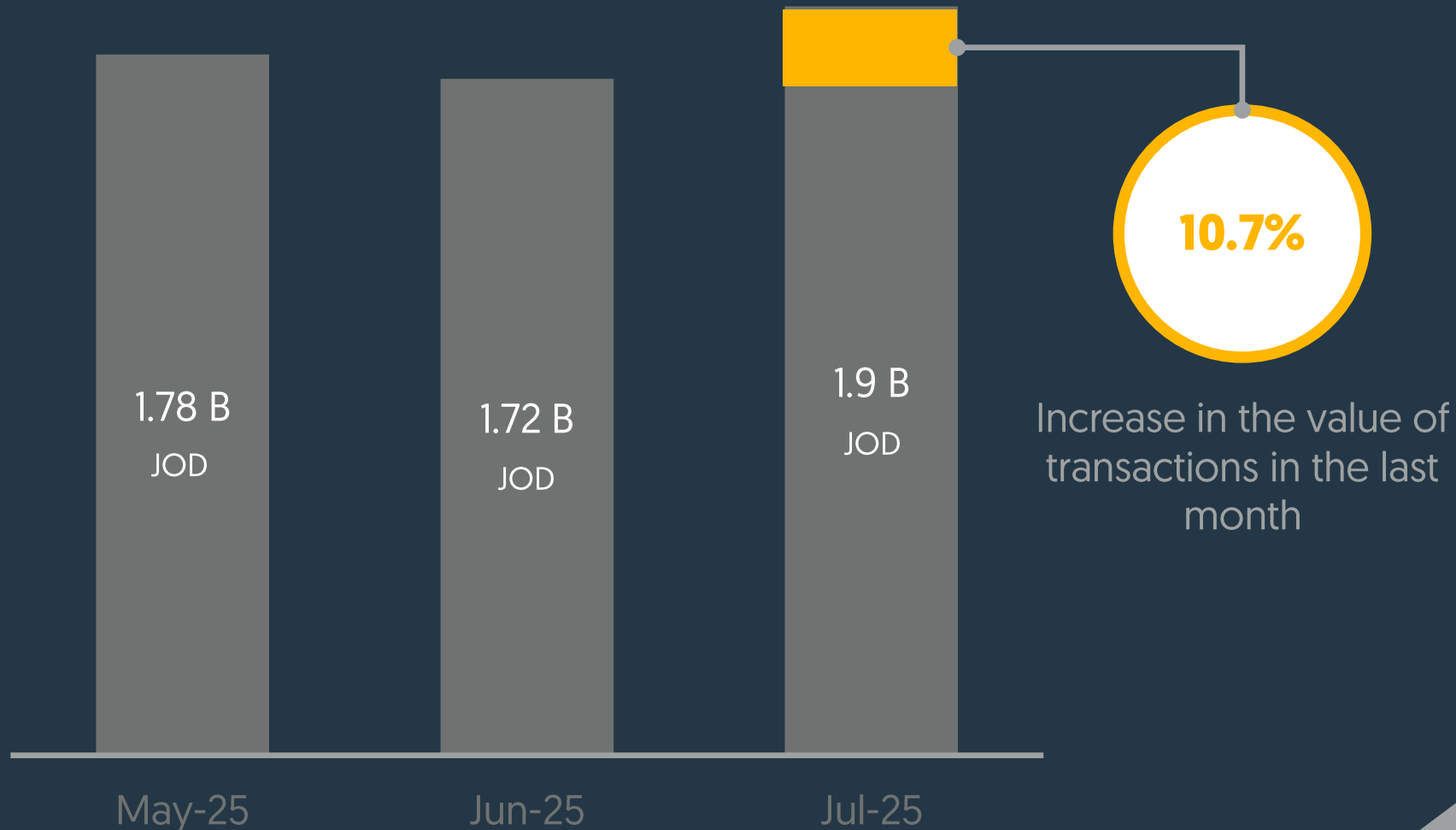
# CliQ & JoMoPay Transactions

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



79.9%

1.52B JOD  
Off Us



20.1%

383.3M 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



57.6%

278.1M JOD  
mPSP to Bank



42.4%

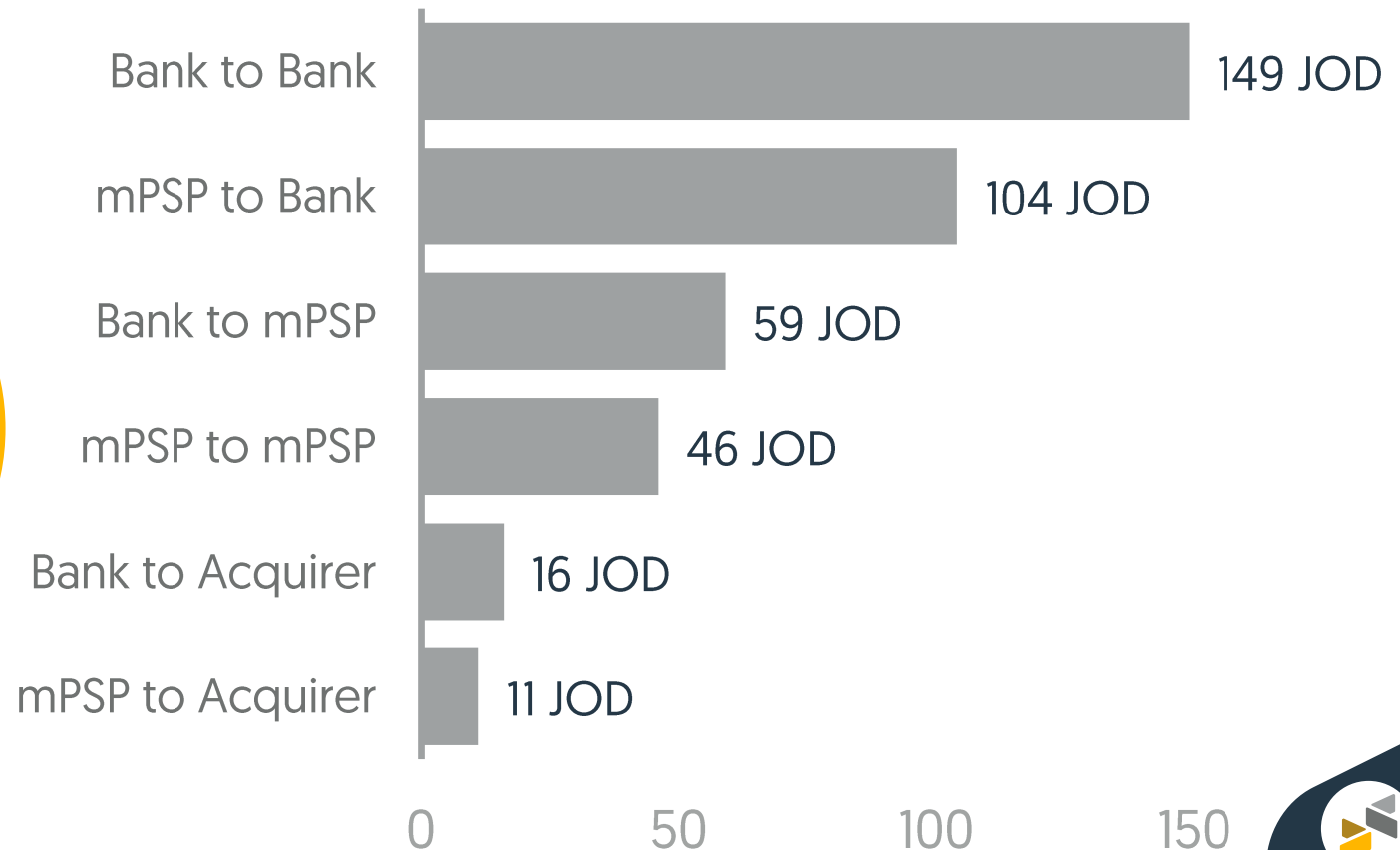
204.9M JOD  
Bank to mPSP

# CliQ & JoMoPay Average Value of Transactions

Average Value of Transactions for Banks and mPSPs

**100 JOD**

Transaction  
Average



# Instant Payment Systems in Jordan

**CliQ** &  **JoMoPay**

## Monthly Report

July 2025

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

54



07.2025

# 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

**137.9M**



Through Bank Accounts  
**85.97M**



Through Mobile Wallets  
**51.94M**



Total Value of Transactions

**14.32B<sub>JOD</sub>**



Through Bank Accounts  
**10.75B<sub>JOD</sub>**



Through Mobile Wallets  
**3.56B<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

**3.65M**



Bank Account  
Only

**0.977M**



Mobile Wallet  
Only

**1.683M**



Bank Account &  
Mobile Wallet

**0.943M**



# Instant Payment Transactions

Number of Transfers Issued by Banks and Mobile Payment Service Providers

Total Number of Transactions  
For July 2025

**24.46M**



Number of Transactions  
through Bank Accounts

**15.30 M**



Number of Transactions  
through Mobile Wallets

**9.15 M**

# Instant Payment Transactions

Value of Transfers Issued by Banks and Mobile Payment Service Providers

Total Value of Transactions  
For July 2025

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



Value of Transactions  
through Bank Accounts

**1.86B<sub>JOD</sub>**



Value of Transactions  
through Mobile Wallets

**0.59B<sub>JOD</sub>**

# Instant Payment Transactions

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

Average Value of All Transactions  
For July 2025

**100.1JOD**



Average Transaction Value  
through Bank Accounts

**121.6JOD**



Average Transaction Value  
through Mobile Wallets

**64.2JOD**



# Monthly Report

## July 2025

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Electronic Bill Presentment & Payment (EBPP) System



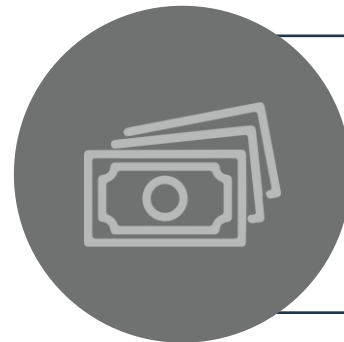
07.2025

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



Number of Transactions

**42.09M**



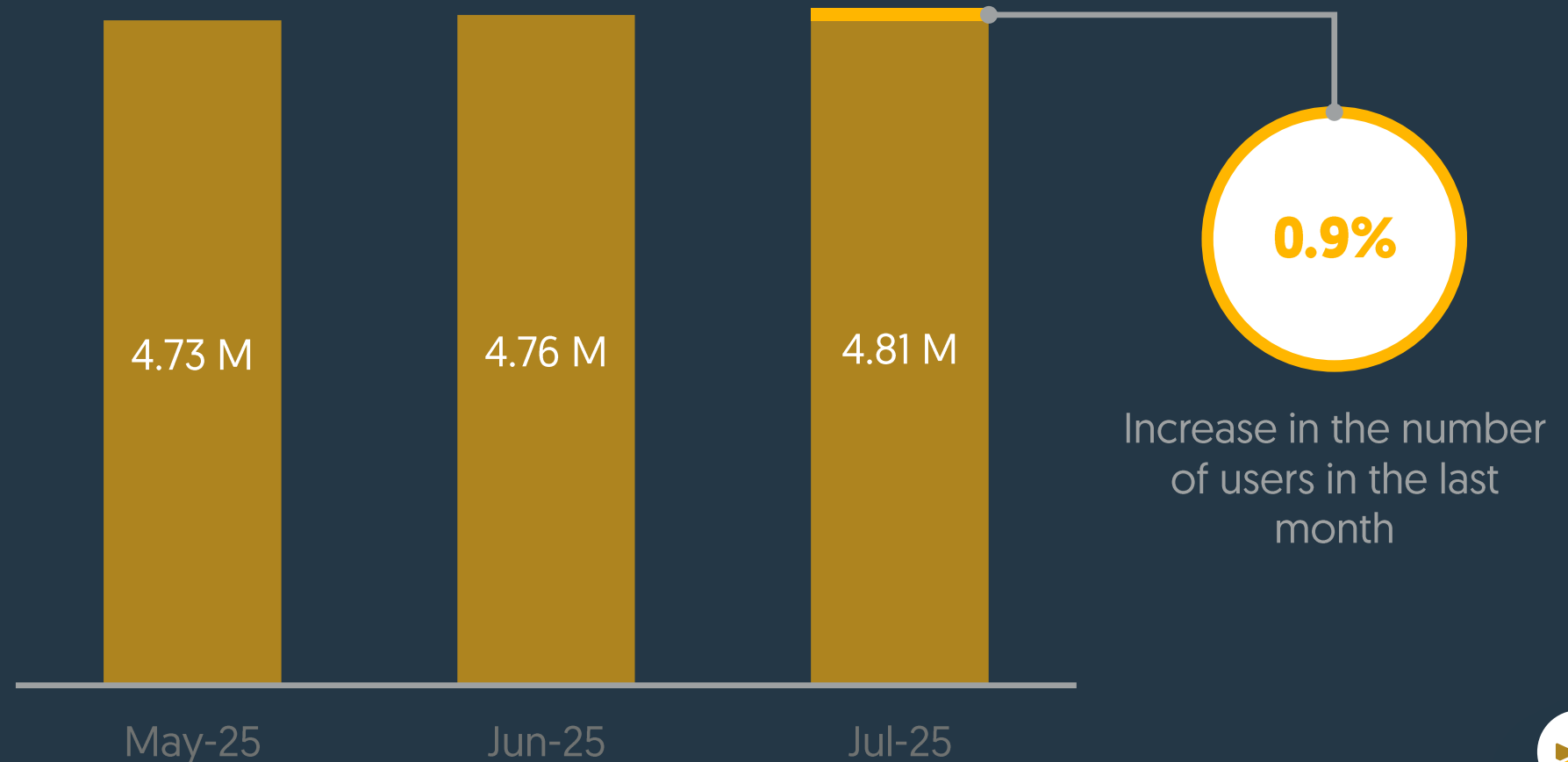
Value of Transactions

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



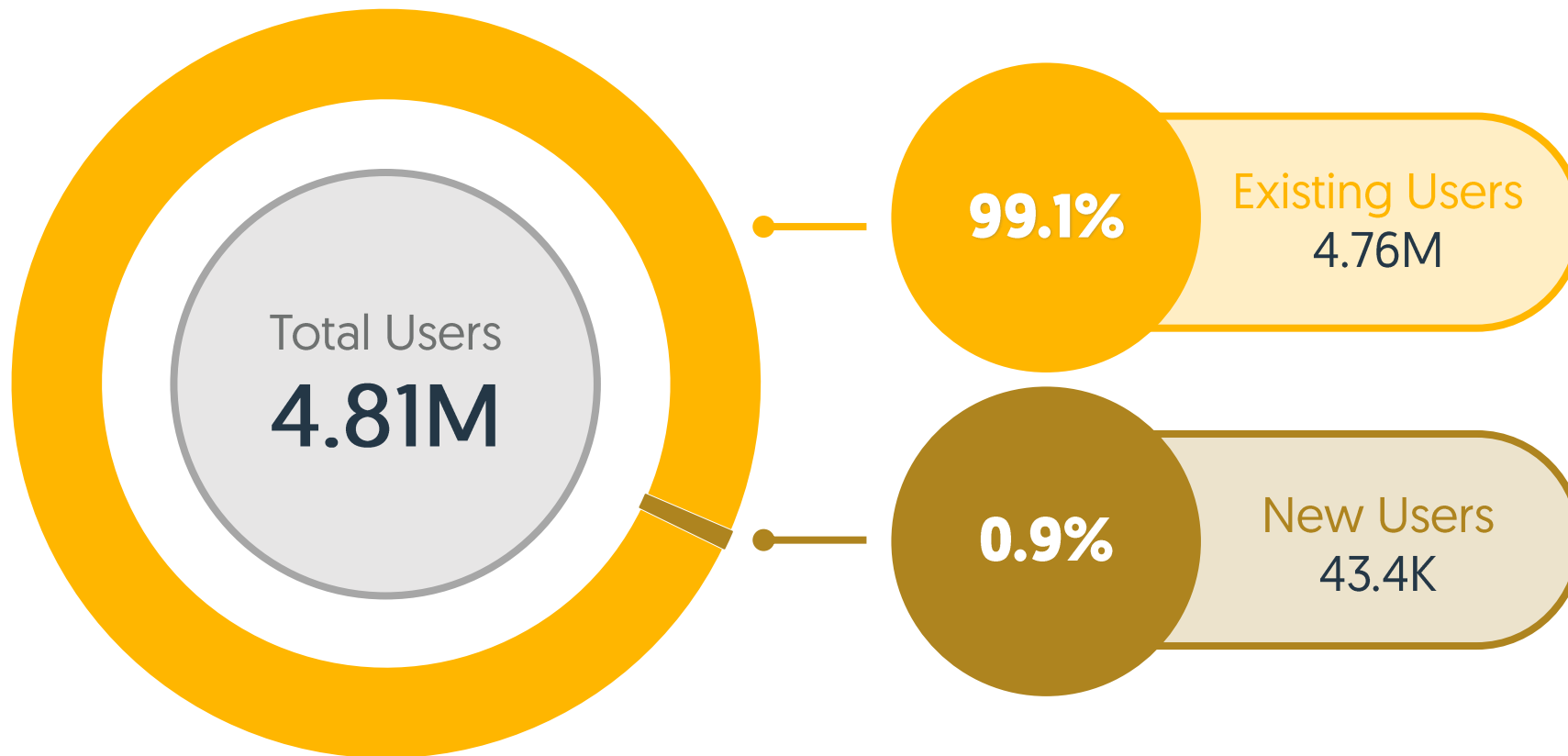
# eFAWATEERcom Users

Total Number of Users Over the Past 3 Months



# eFAWATEERcom Users

Number of eFAWATEERcom Users



# eFAWATEERcom Billers & Services

Number of eFAWATEERcom Billers & Services



Billers  
636

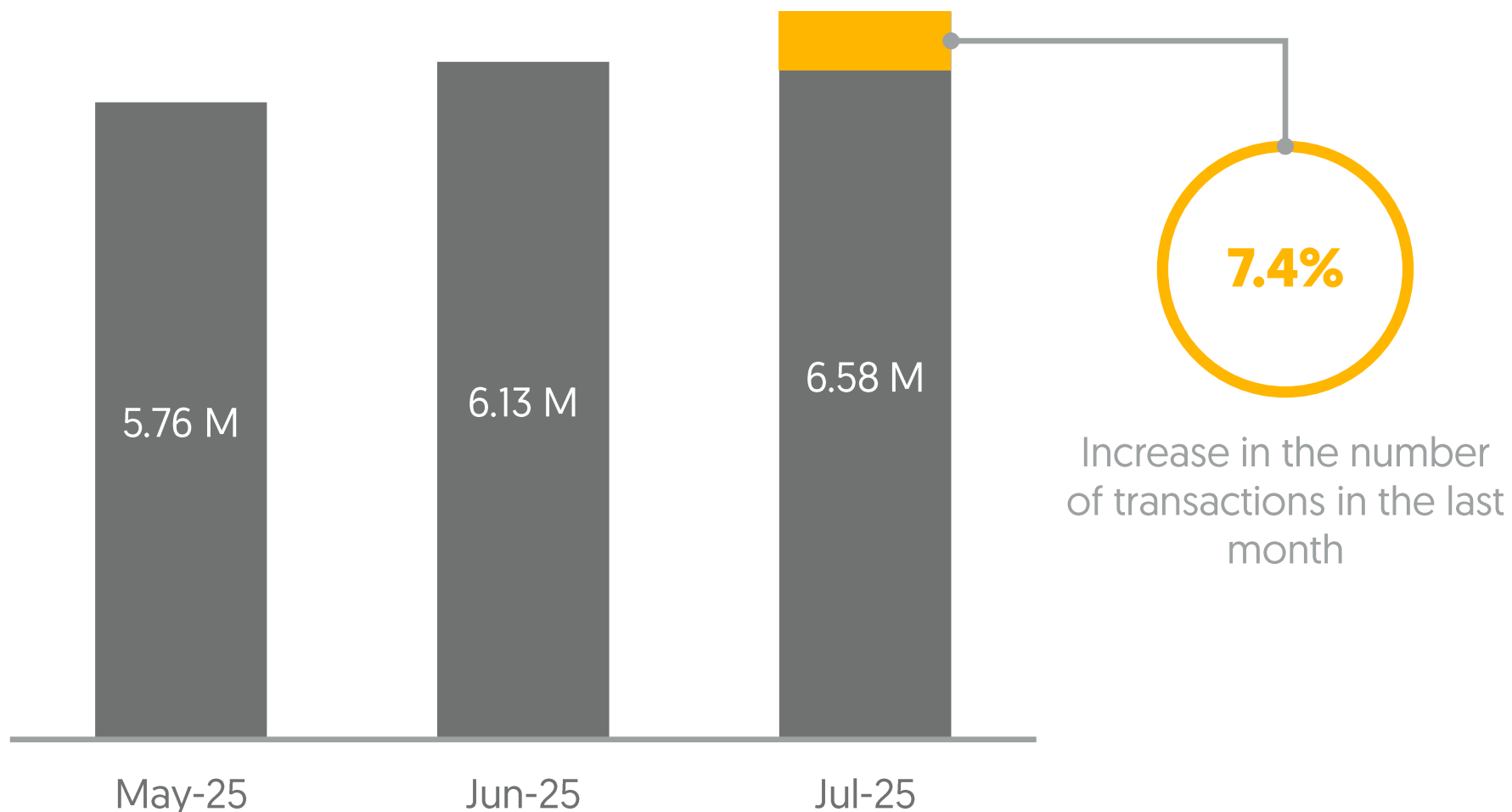


Services  
2,193



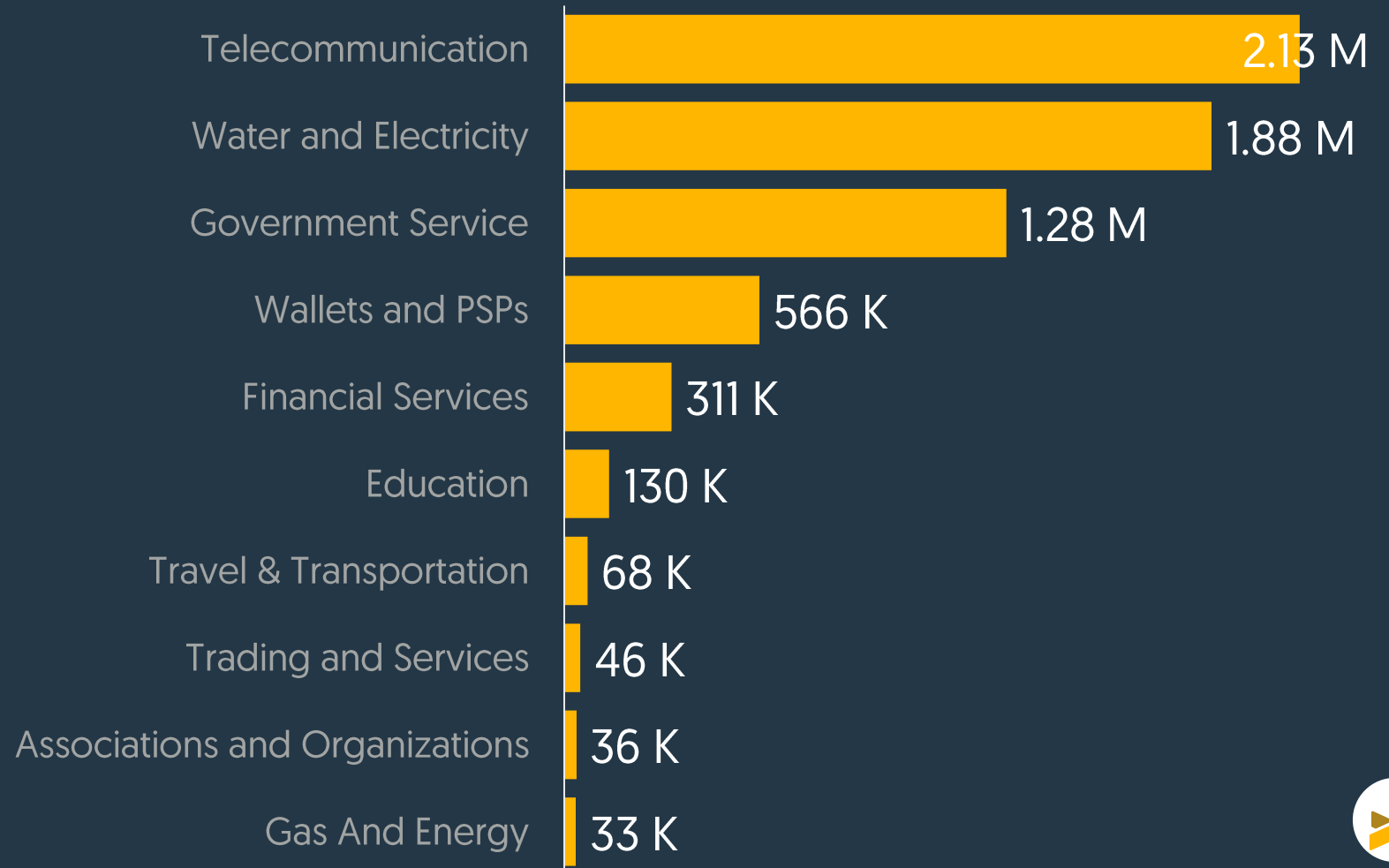
# eFAWATEERcom Number of Transactions

Total Number of Transactions Over the Past 3 Months



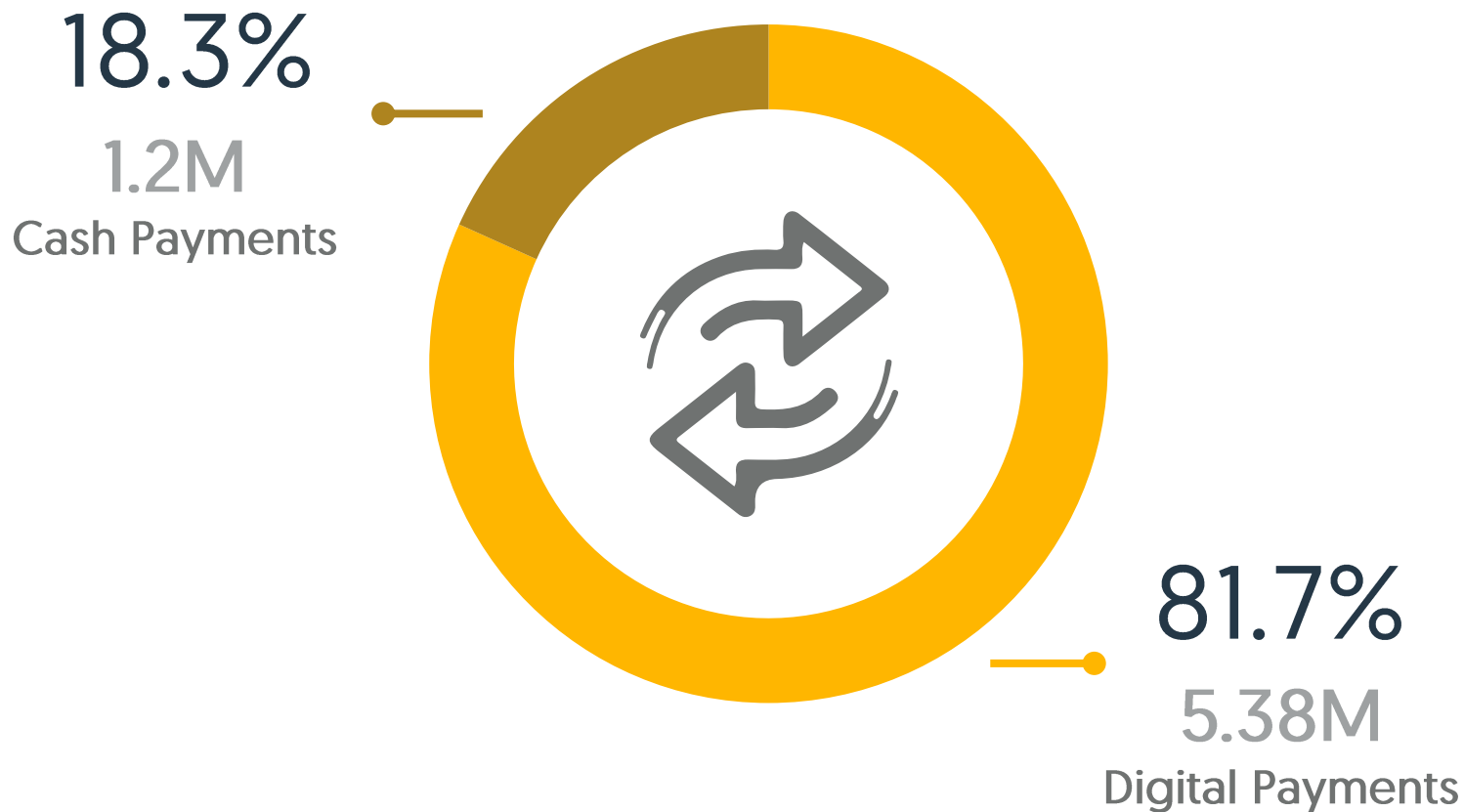
# eFAWATEERcom Number of Transactions

## Number of Transactions by Category



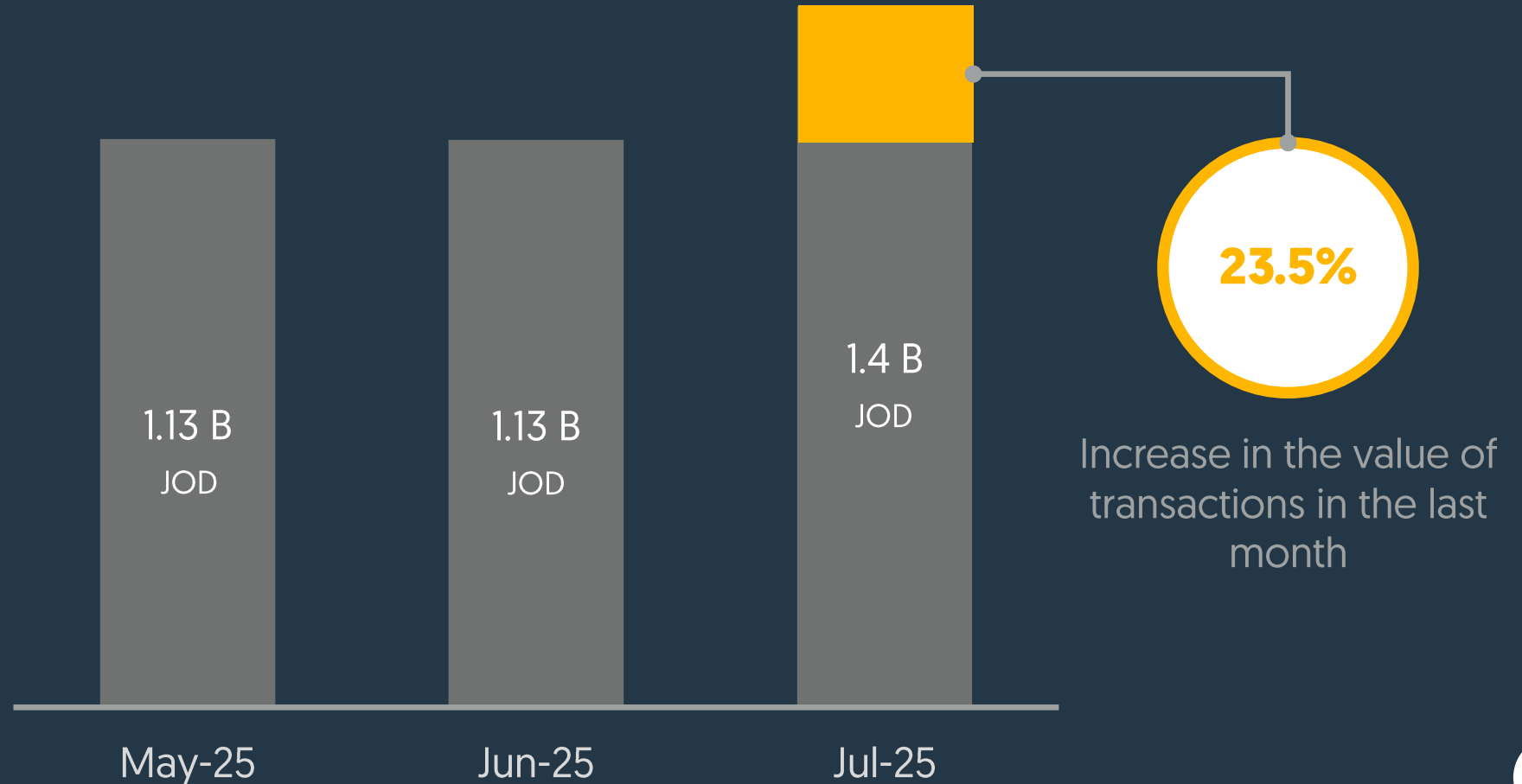
# eFAWATEERcom Number of Transactions

Percentage Based on Payment Method



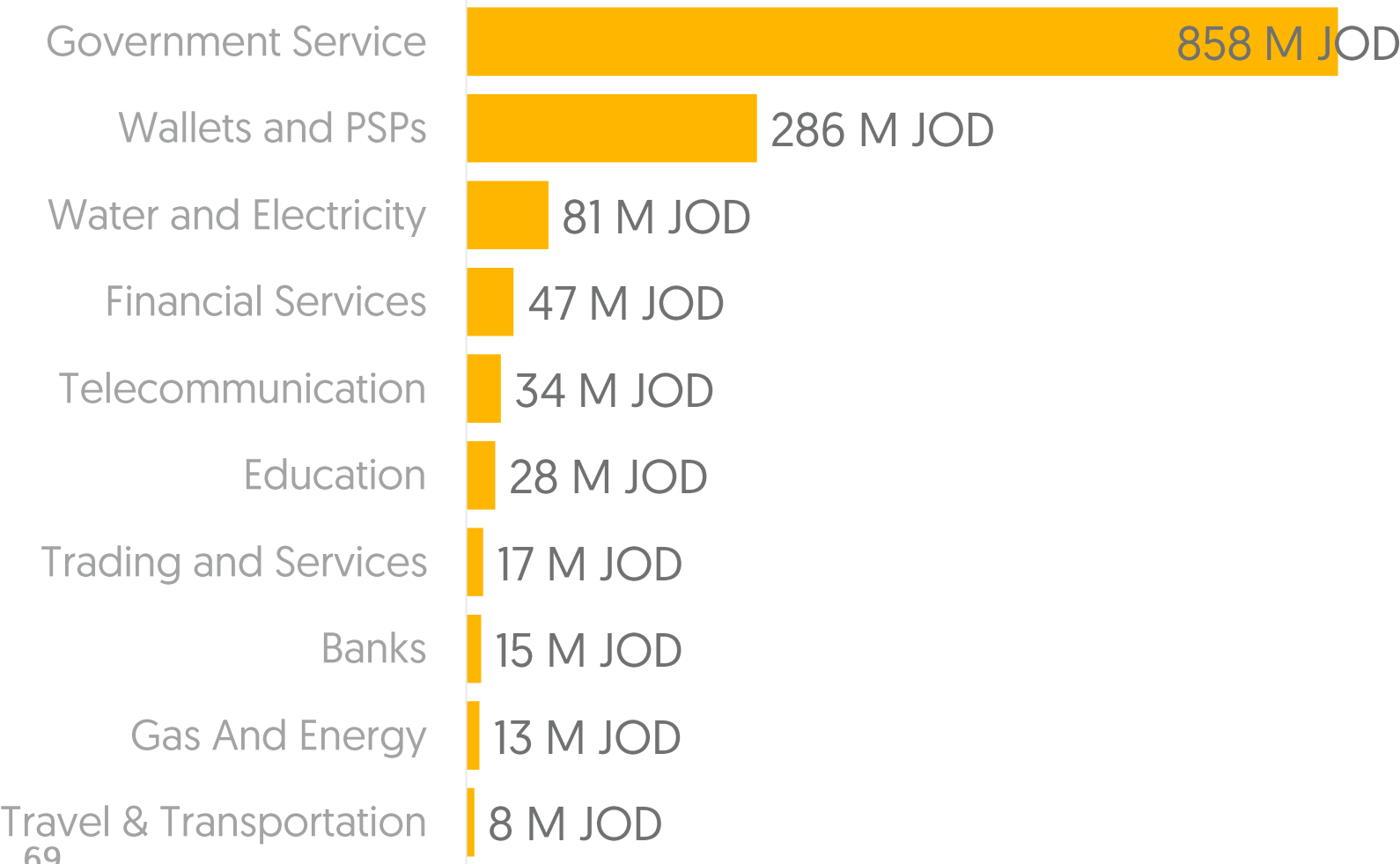
# eFAWATEERcom Value of Transactions

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

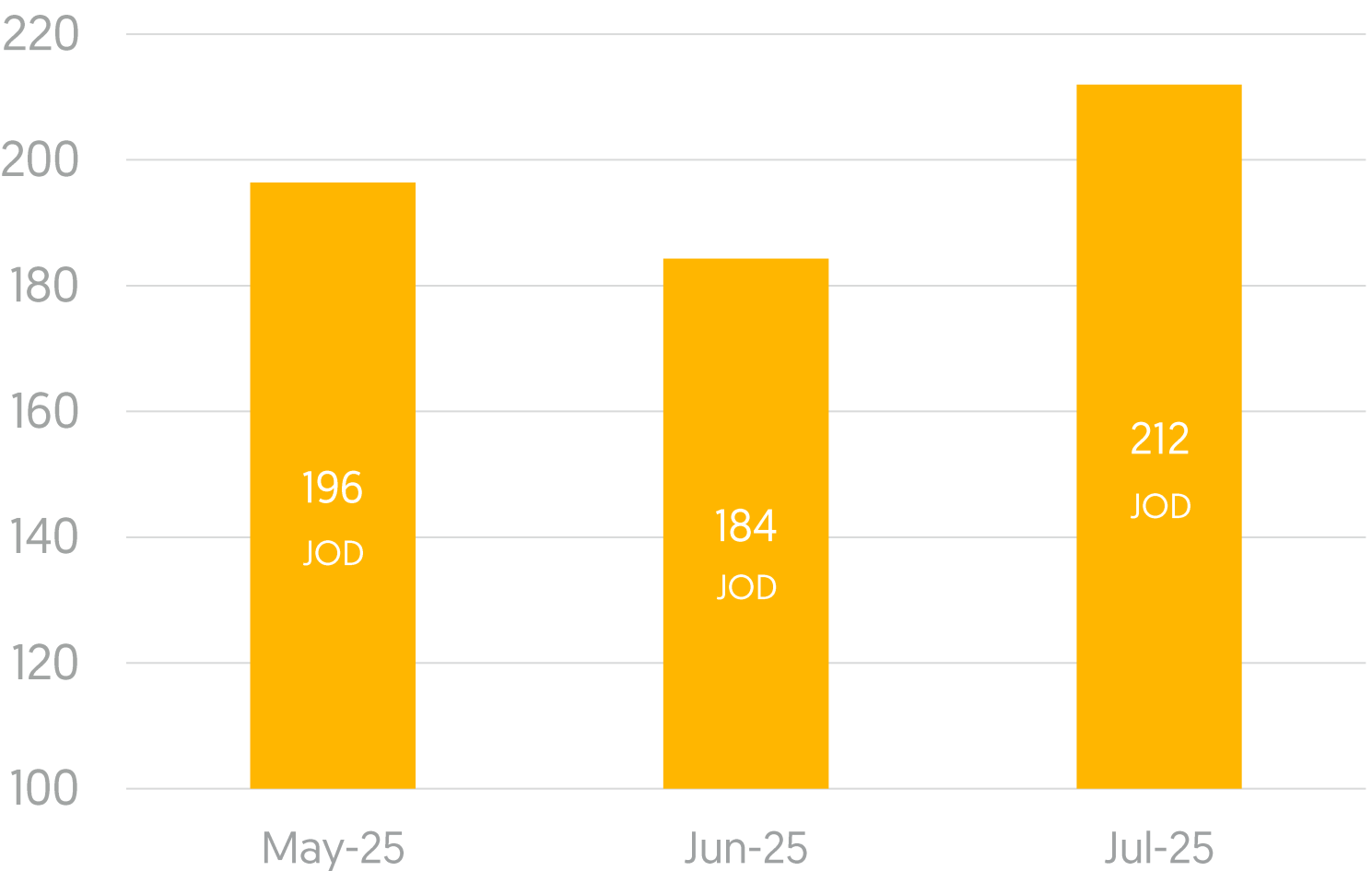
21.1%  
294.6M JOD  
Cash Payments



78.9%  
1.1B JOD  
Digital Payments

# eFAWATEERcom Transactions

Average Value of Transactions Over the Past 3 Months





ACH  
Automated Clearing House

# Monthly Report

## July 2025

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Automated Clearing House



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



Number of Transactions

**6.89M**

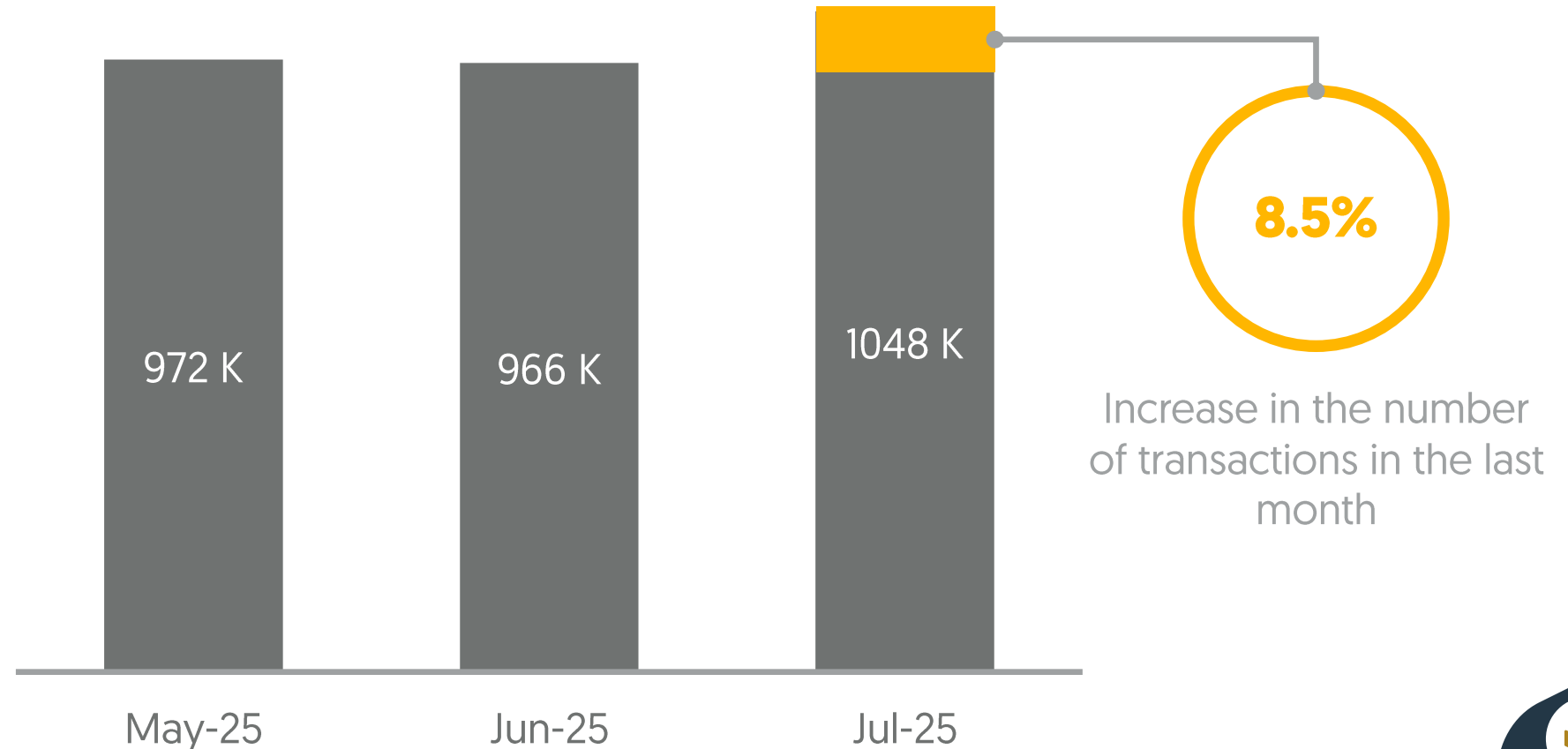


Value of Transactions

**5.67B<sub>JOD</sub>**

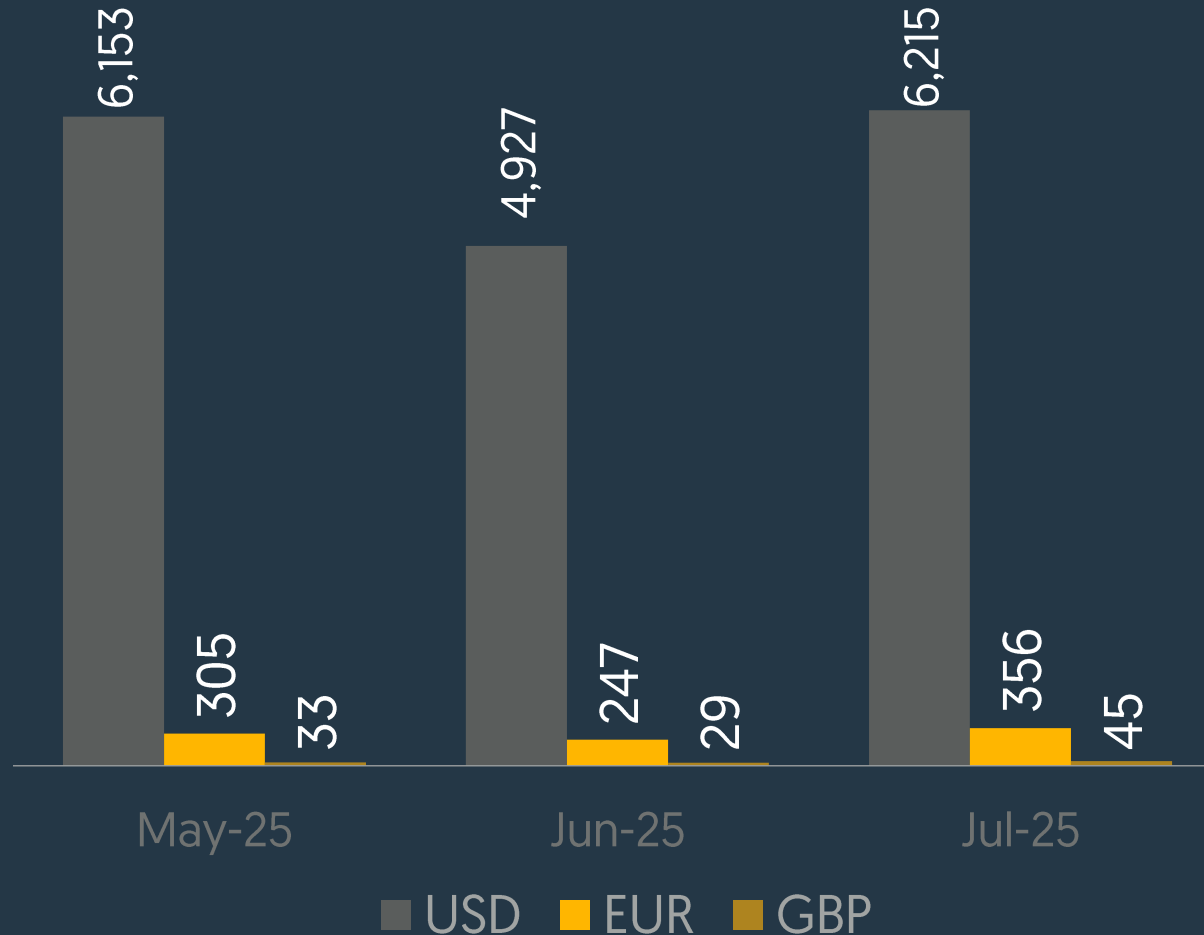
# ACH Transactions

Total Number of Jordanian Dinar Transactions Over the Past 3 Months



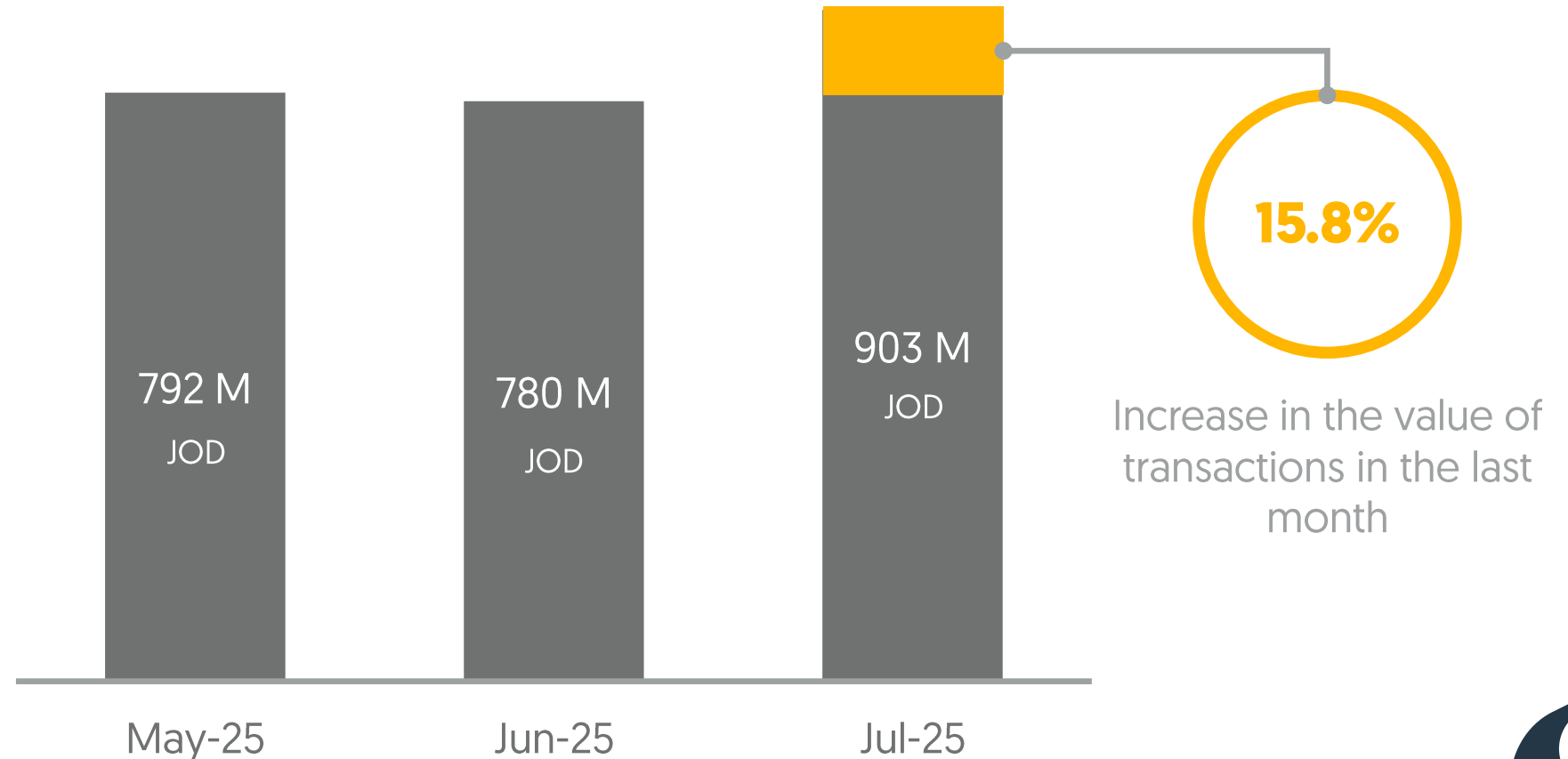
# ACH Transactions

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



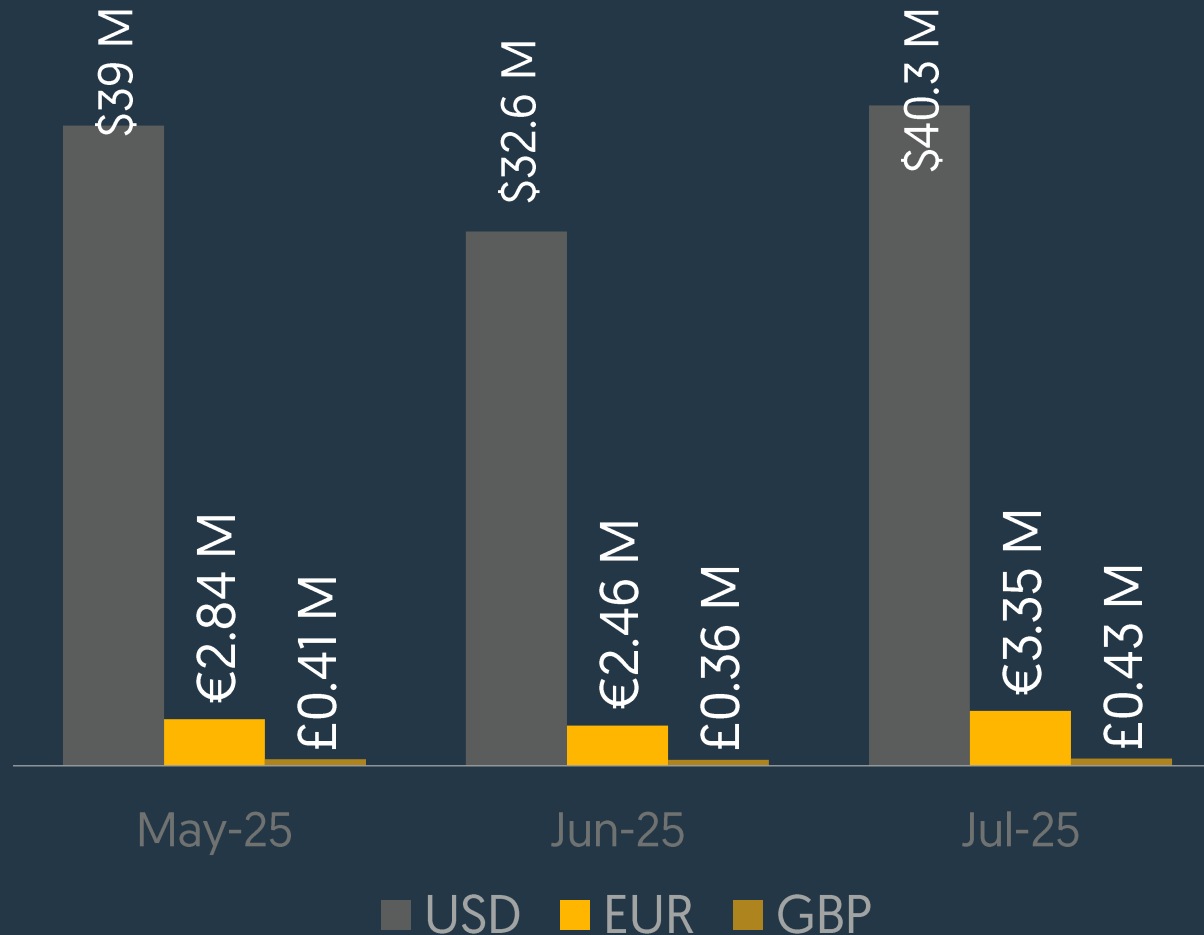
# ACH Transactions

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

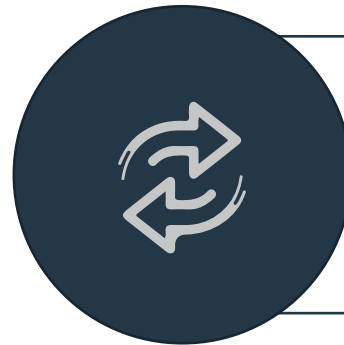
## July 2025

Electronic Cheque Clearing Unit



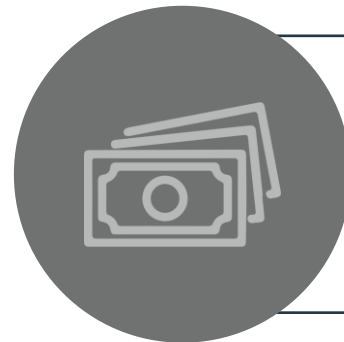
07.2025

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



Number of Transactions

**3.58M**



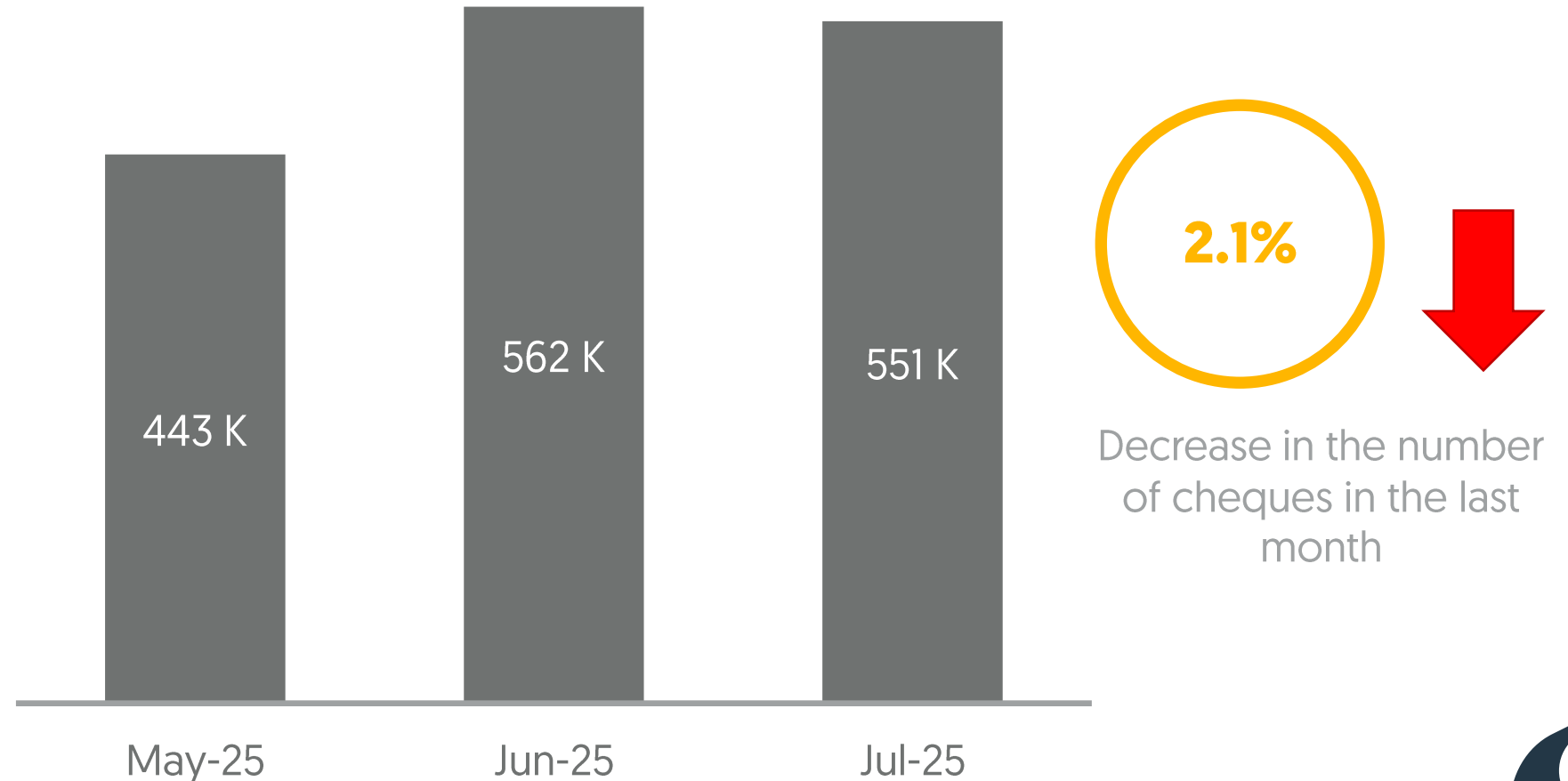
Value of Transactions

**23.26B<sub>JOD</sub>**



# ECCU Cheques

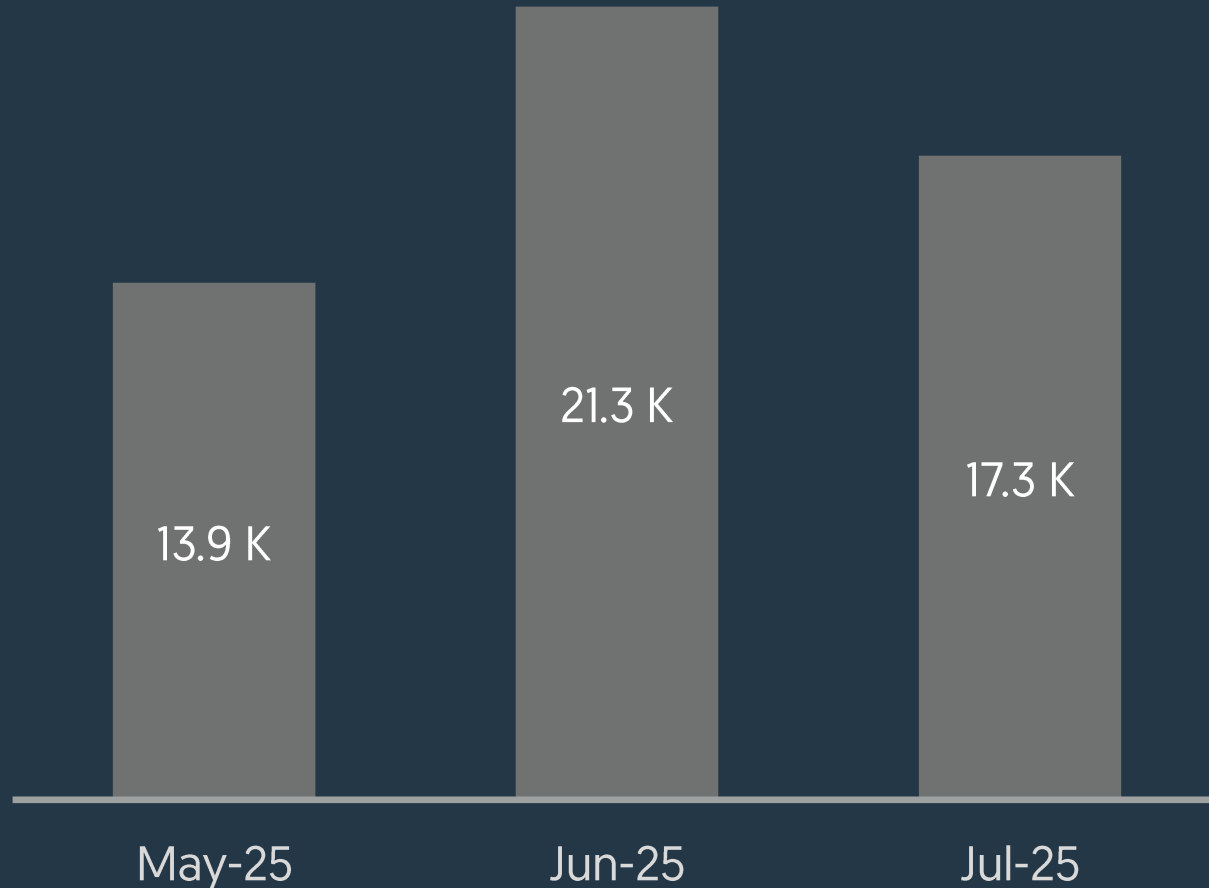
Total Number of Inward Cheques Over the Past 3 Months





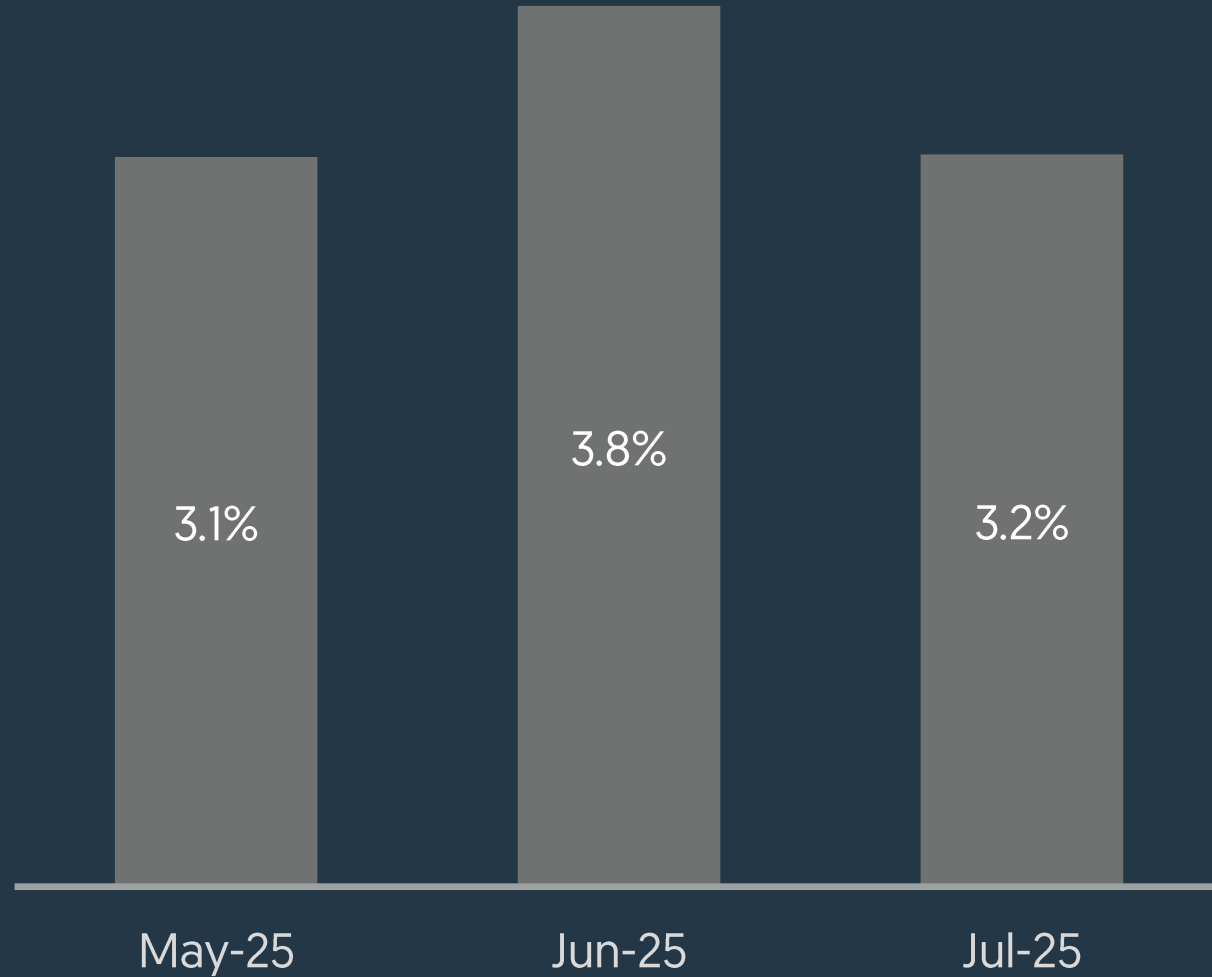
# ECCU Returned Cheques

Total Number of Returned Cheques Over the Past 3 Months



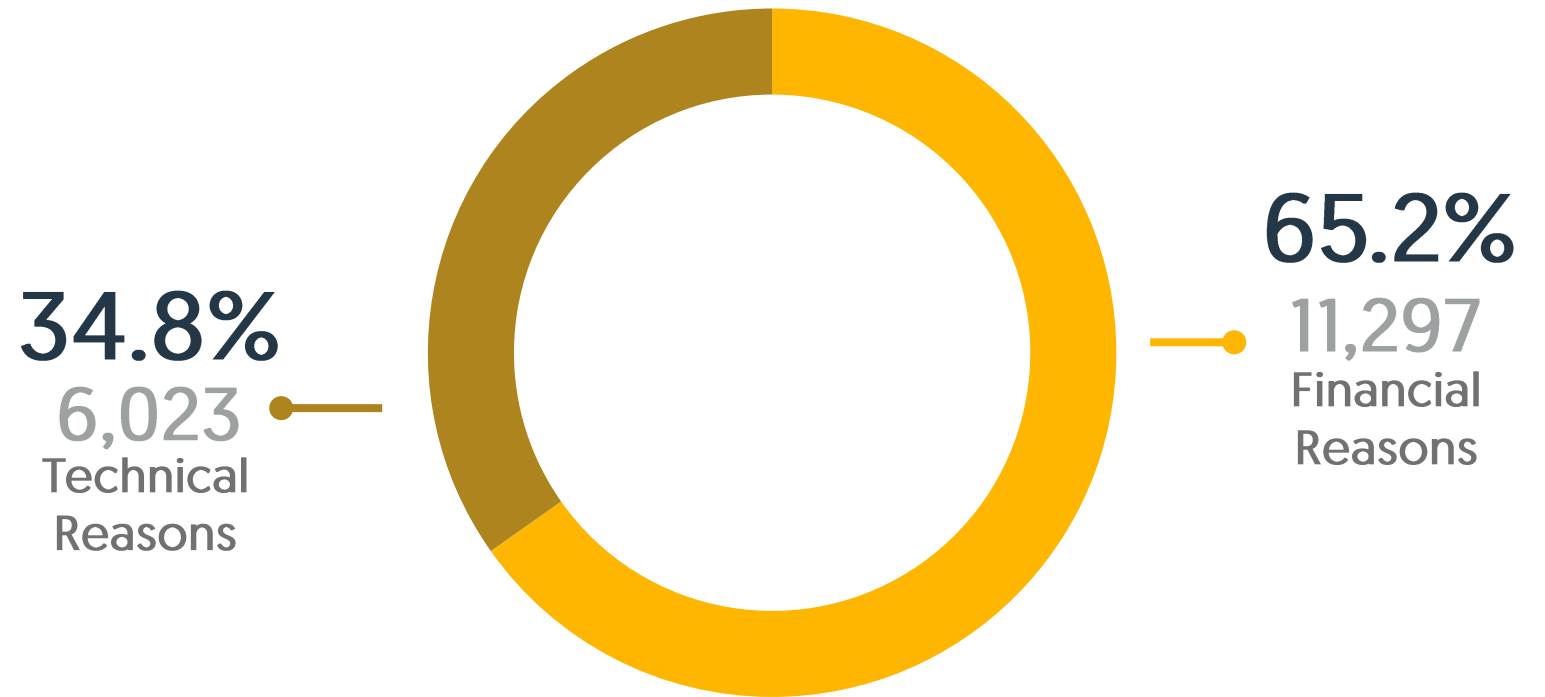
# ECCU Returned Cheques

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



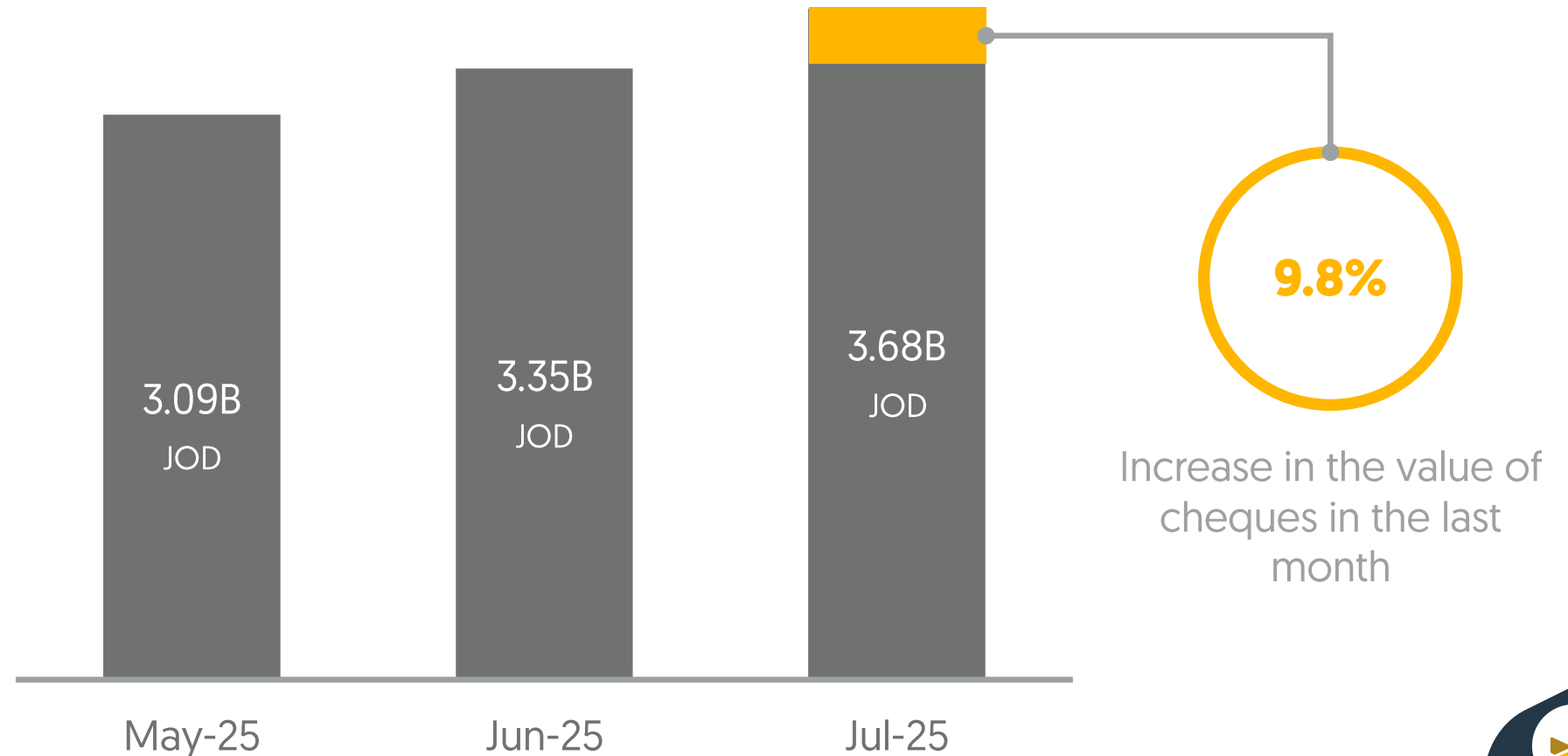
# ECCU Cheques

Total Number of Returned Cheques due to Financial and Technical Reasons



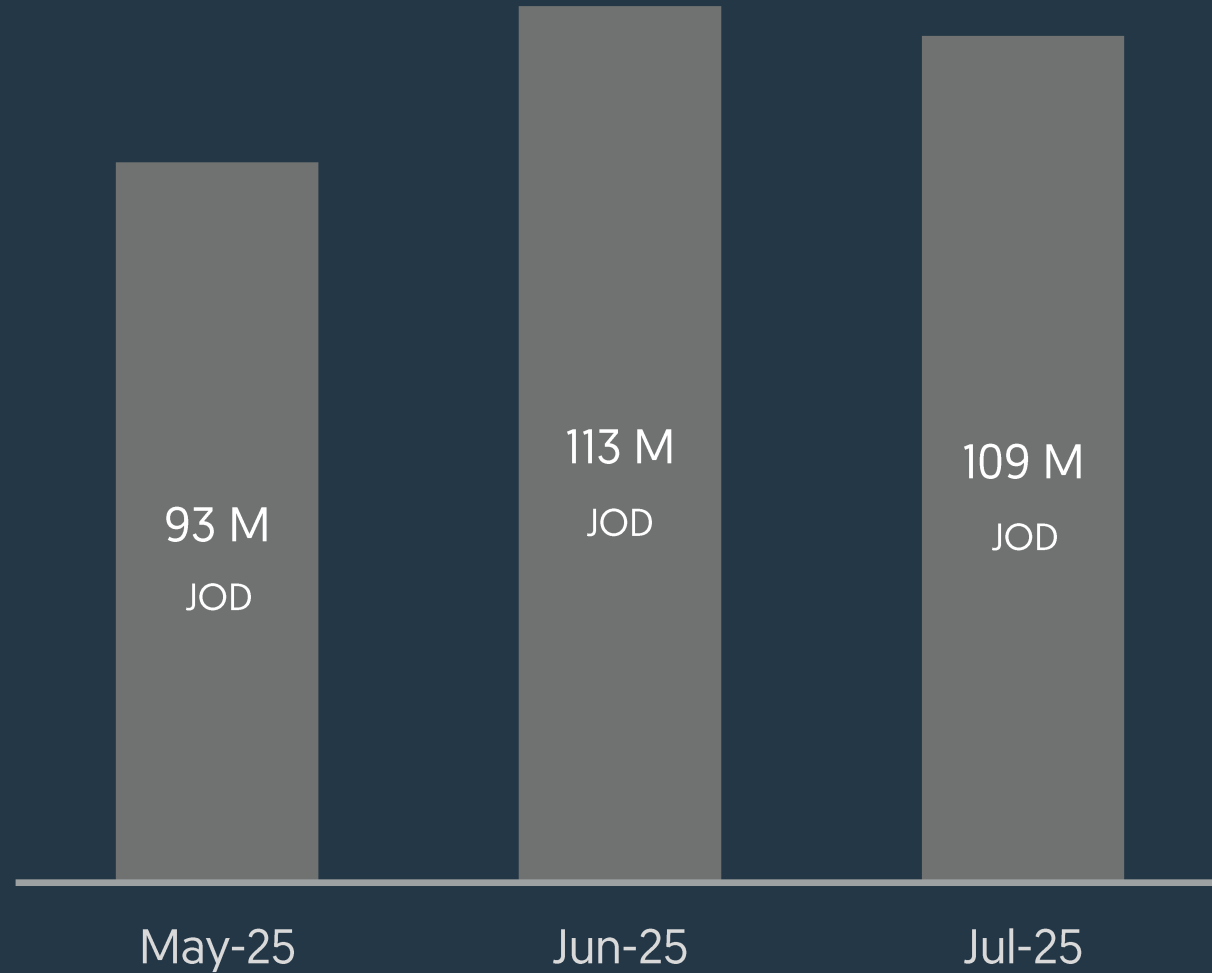
# ECCU Cheques

Total Value of Inward Cheques Over the Past 3 Months



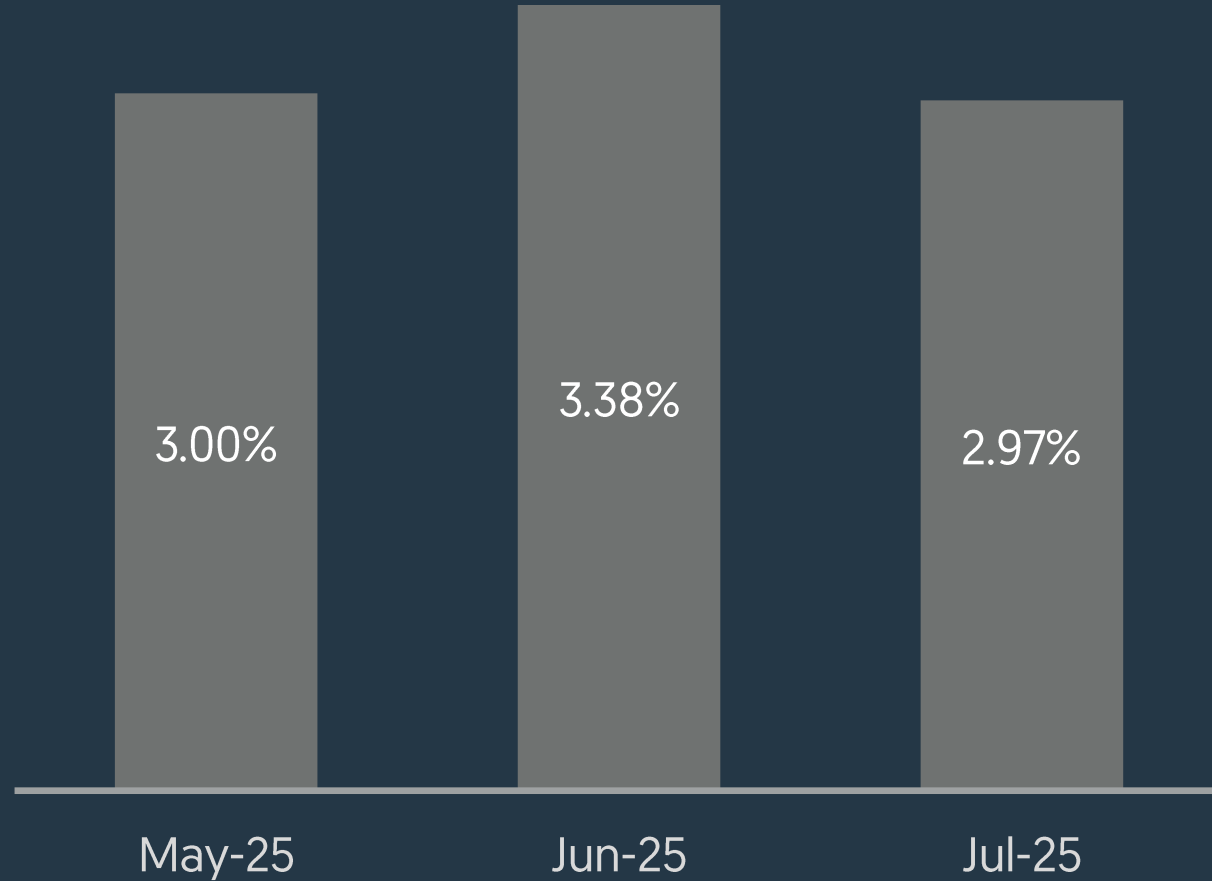
# ECCU Returned Cheques

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

