



Jordan Payments & Clearing Company

# Payment Systems Monthly Reports

August 2025



**ACH**  
Automated Clearing House



**ECCU**  
Electronic Cheque Clearing Unit

# Table of Content

3

Systems  
Summary

9

CliQ

25

JoMoPay

41

Instant  
Payments  
Interoperability

54

Instant  
Payments in  
Jordan

60

FAWATEER.com

72

ACH  
Automated Clearing House

78

ECCU  
Electronic Cheque Clearing Unit



# Systems Summary

## Monthly Report

August 2025

3



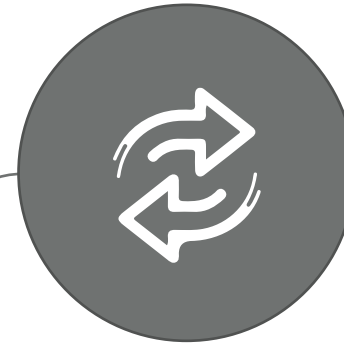
08.2025

# CliQ Summary



Number of  
Users

**1.96M**



Number of  
Transactions

**15.77M**



Value of  
Transactions

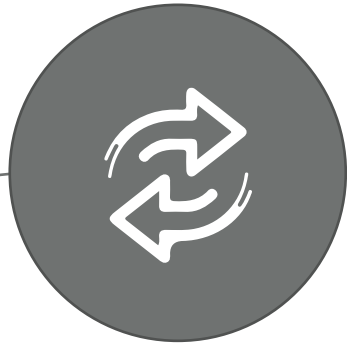
**1.88B<sub>JOD</sub>**

# JoMoPay Summary



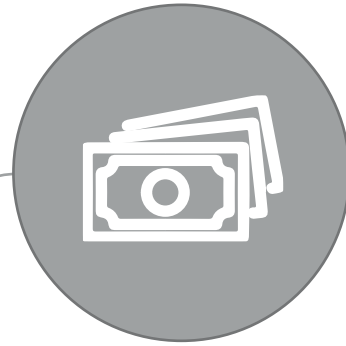
Number of  
Users

**2.66M**



Number of  
Transactions

**9.45M**



Value of  
Transactions

**573M<sub>JOD</sub>**



Number of  
Users

**4.85M**



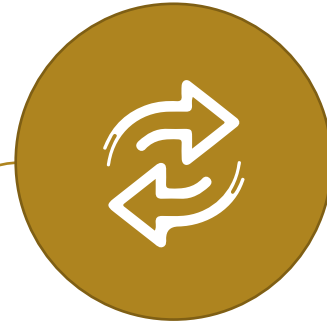
Number of  
Billers

**643**



Number of  
Services

**2,212**



Number of  
Transactions

**6.64M**



Value of  
Transactions

**1.28B<sub>JOD</sub>**



# ACH Summary

Automated Clearing House



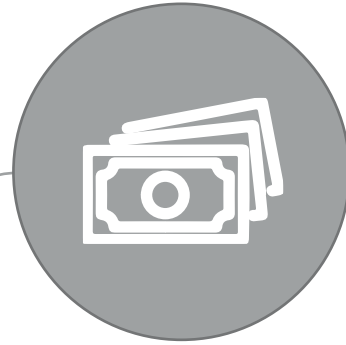
Total Number of  
Transactions

**1.01M**



Number of JOD  
Transactions

**1.01M**



Value of JOD  
Transactions

**849M<sub>JOD</sub>**



**ECCCU**  
Electronic Cheque Clearing Unit

# Summary



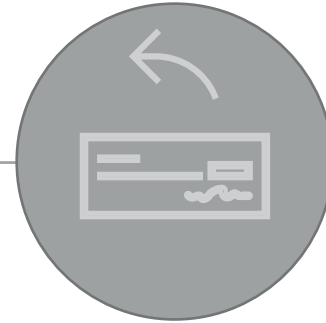
Number of  
Cheques

**525K**



Value of  
Cheques

**3.44B<sub>JOD</sub>**



Number of  
Returned Cheques

**15.6K**



Value of Returned  
Cheques

**84M<sub>JOD</sub>**





# Monthly Report

August 2025

Instant Payment System for  
Transfers Issued by Banks

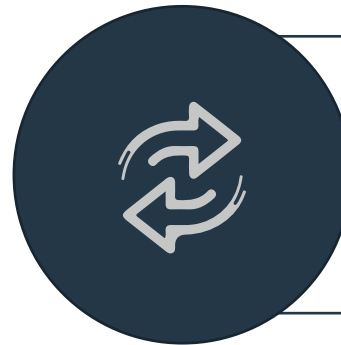
9



08.2025

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

Transfers Issued by Banks



Number of Transactions

**101.73M**

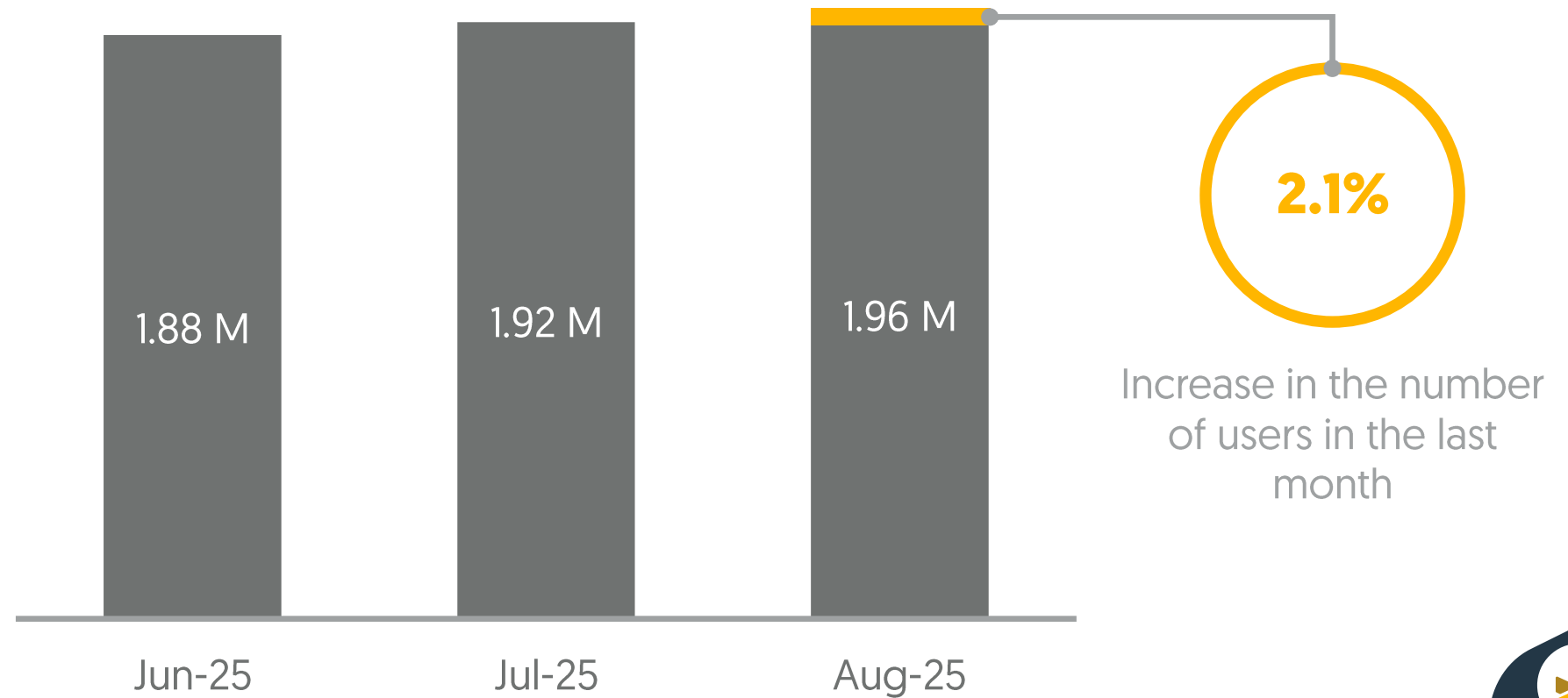


Value of Transactions

**12.64B<sub>JOD</sub>**

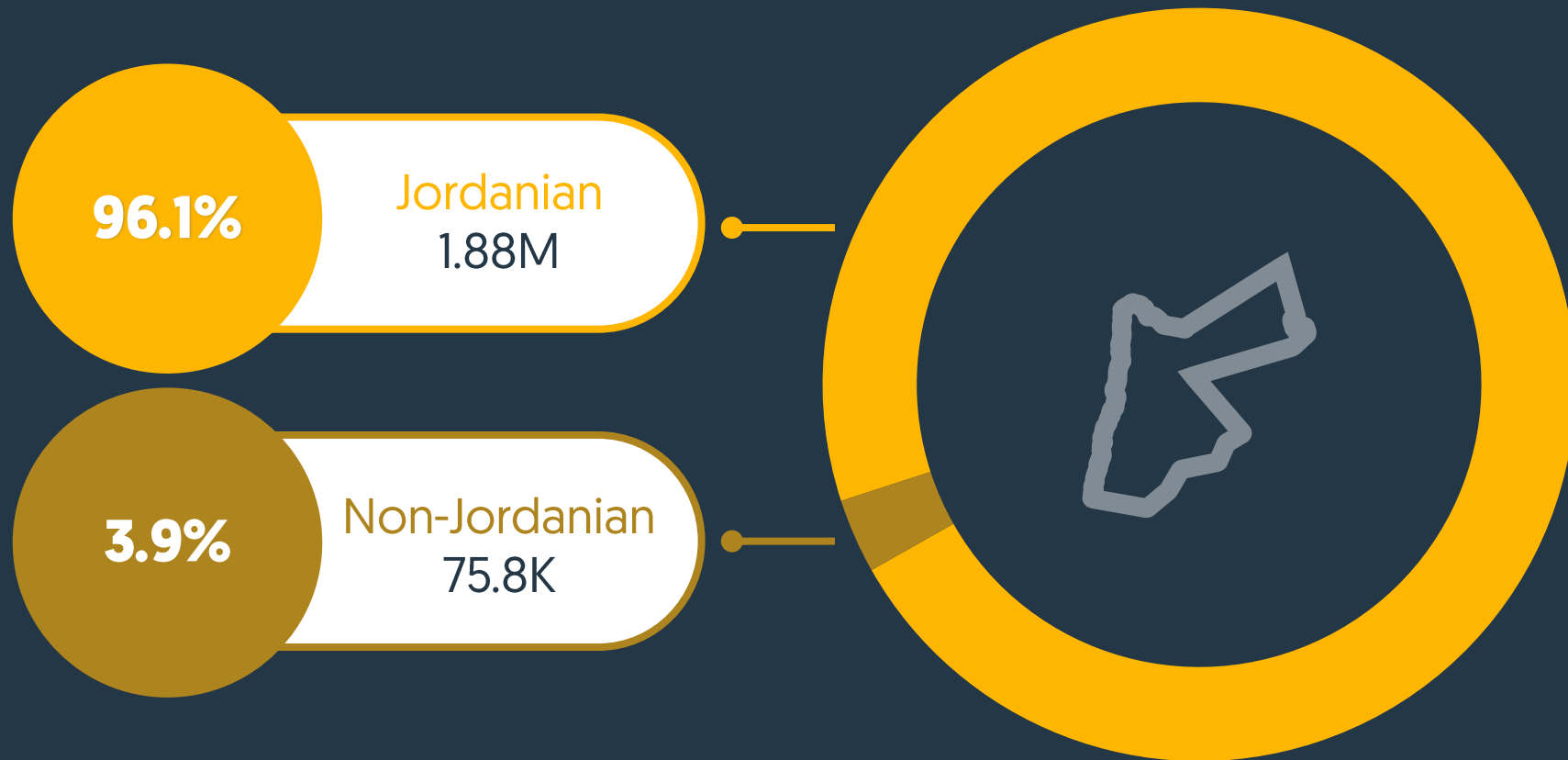
# CliQ Users

Total Number of Users Over the Past 3 Months



# CliQ Users

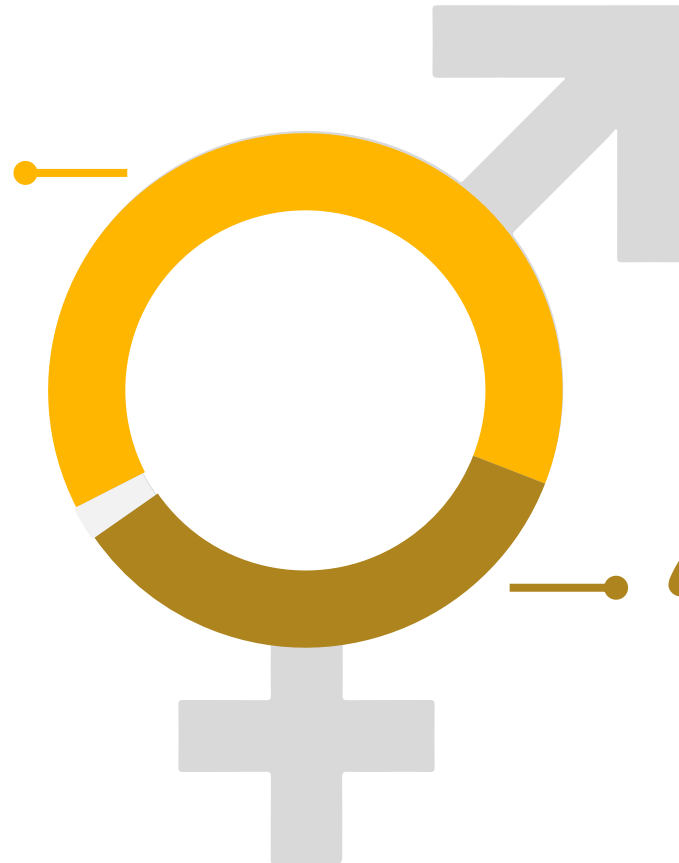
Percentage of Users Based on Nationality



# CliQ Users

Percentage of Users Based on Gender

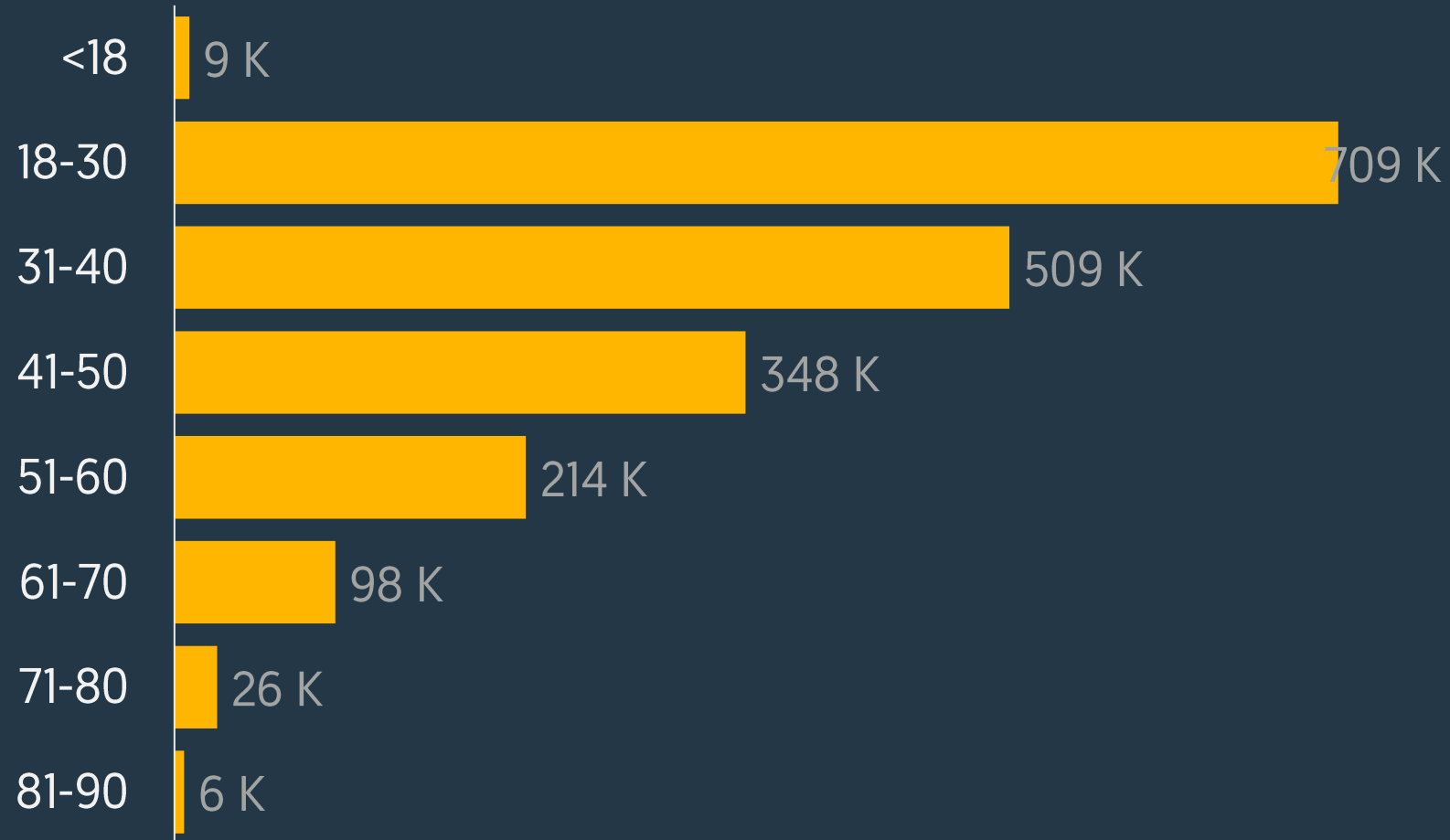
61.9%  
1.21M  
Male Users



35.3%  
0.69M  
Female Users

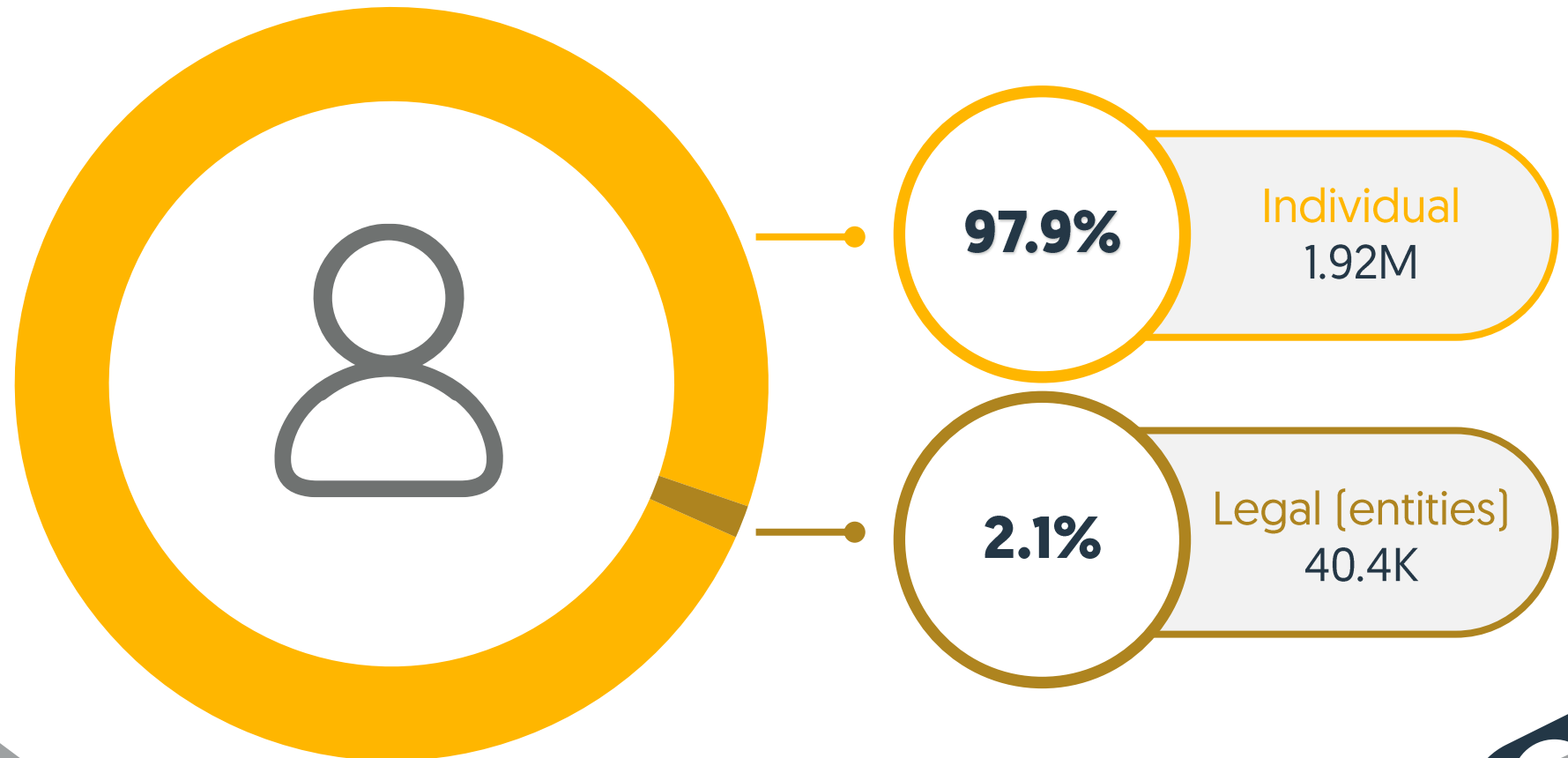
# CliQ Users

Number of Users Based on Age Group



# CliQ Users

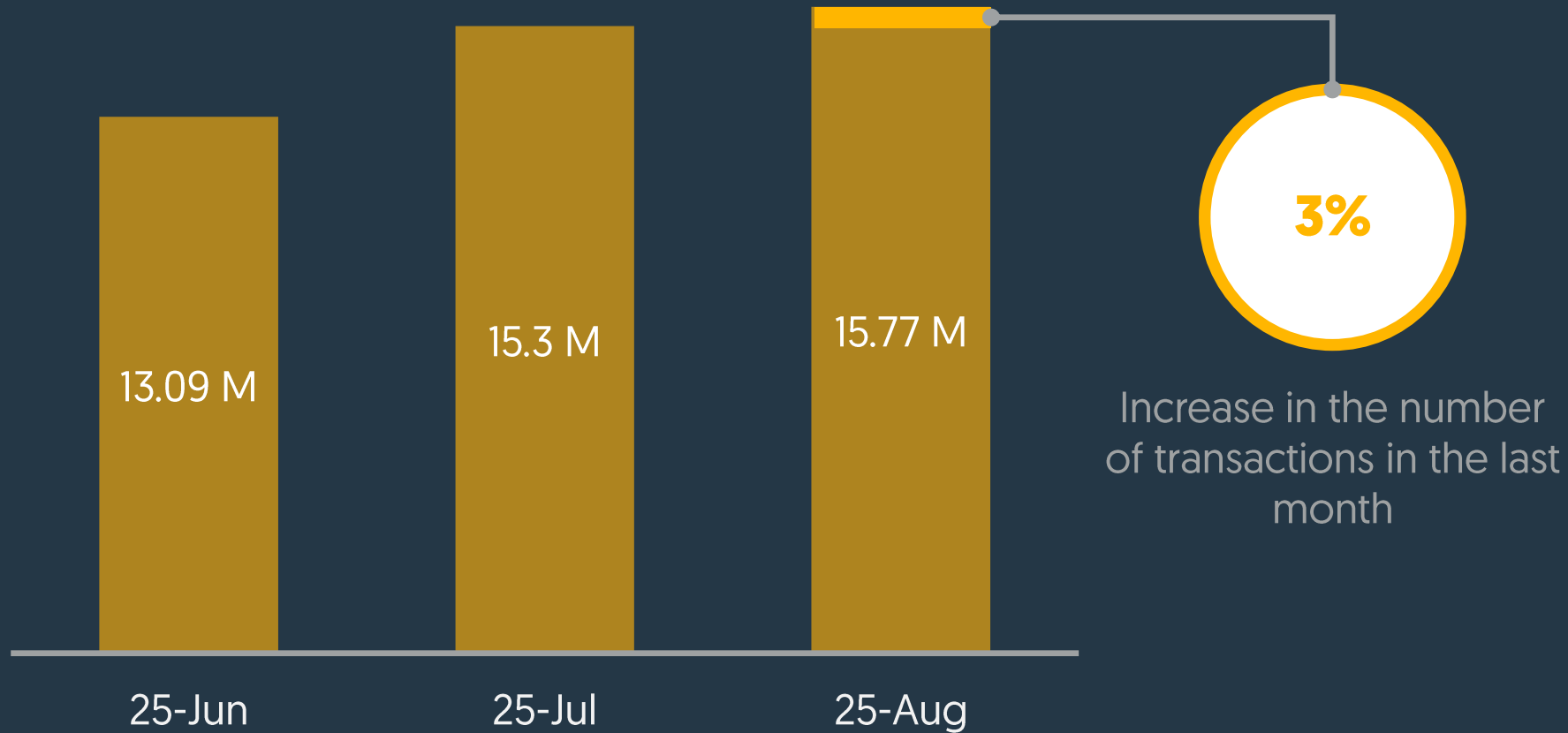
Percentage of Users Based on Customer Type



# CliQ Number of Transactions

Total Number of Transactions Over the Past 3 Months

Transfers Issued by Banks





# CliQ Number of Transactions

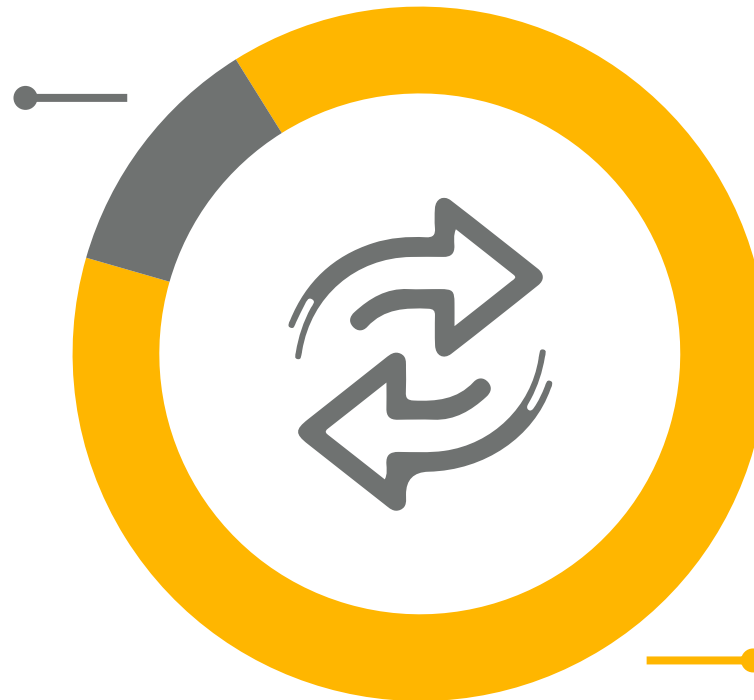
Percentage Based on Transaction Type

Transfers Issued by Banks

20.6%

3.26M

Purchases



79.4%

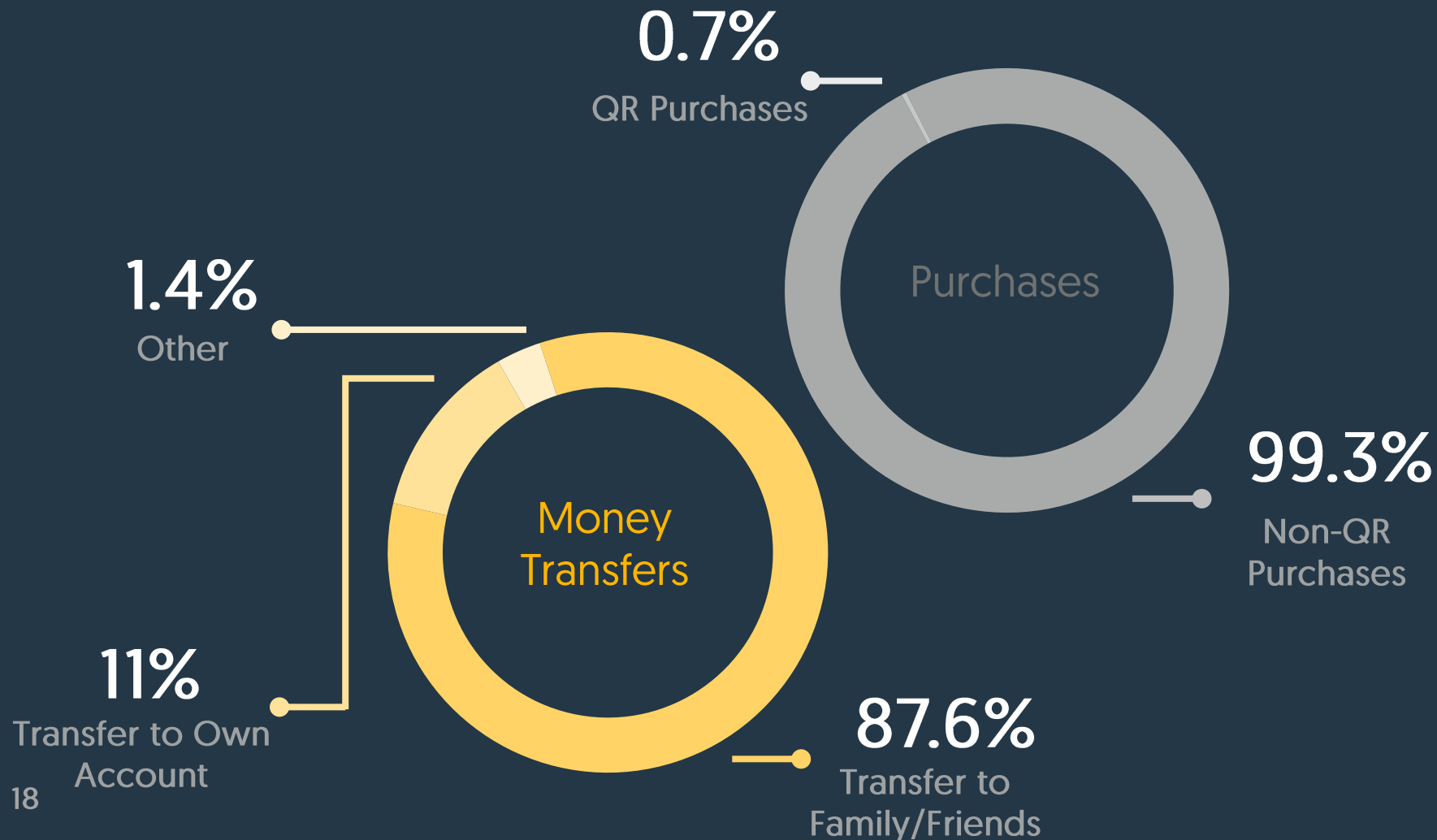
12.51M

Money Transfers

# CliQ Number of Transactions

Percentage Based on Transaction Type Sub-Category

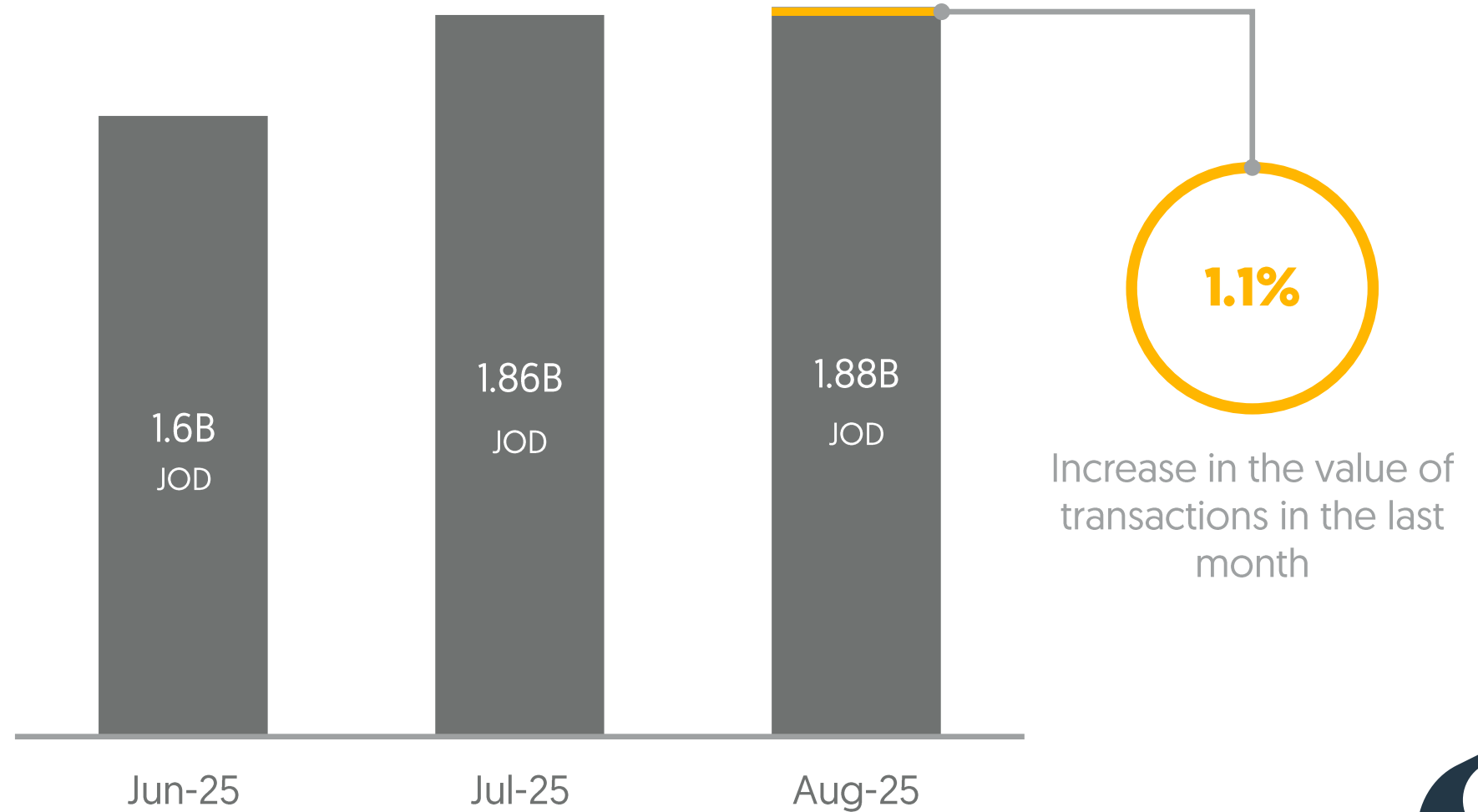
Transfers Issued by Banks



# 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

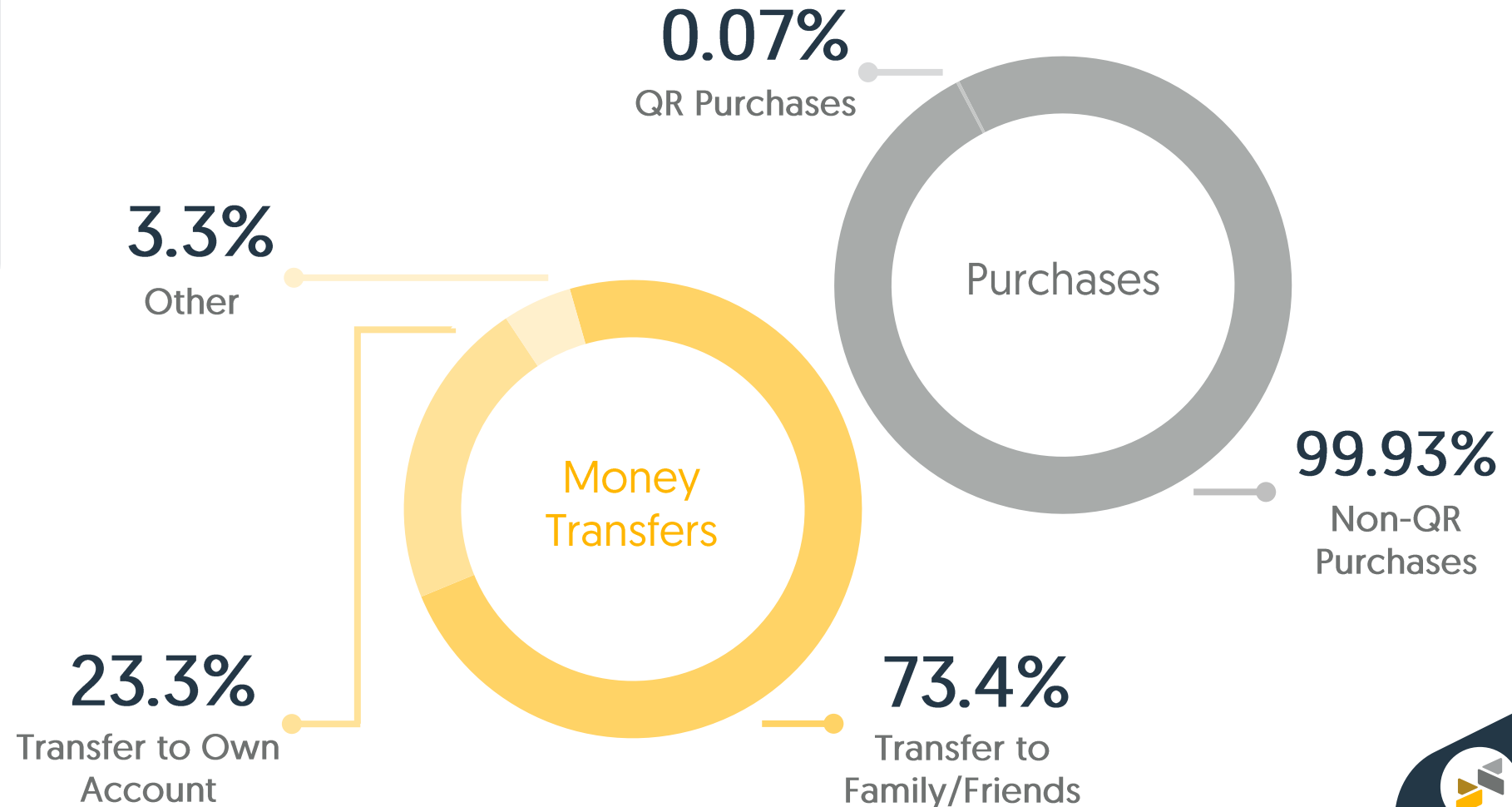
Transfers Issued by Banks



# CliQ Value of Transactions

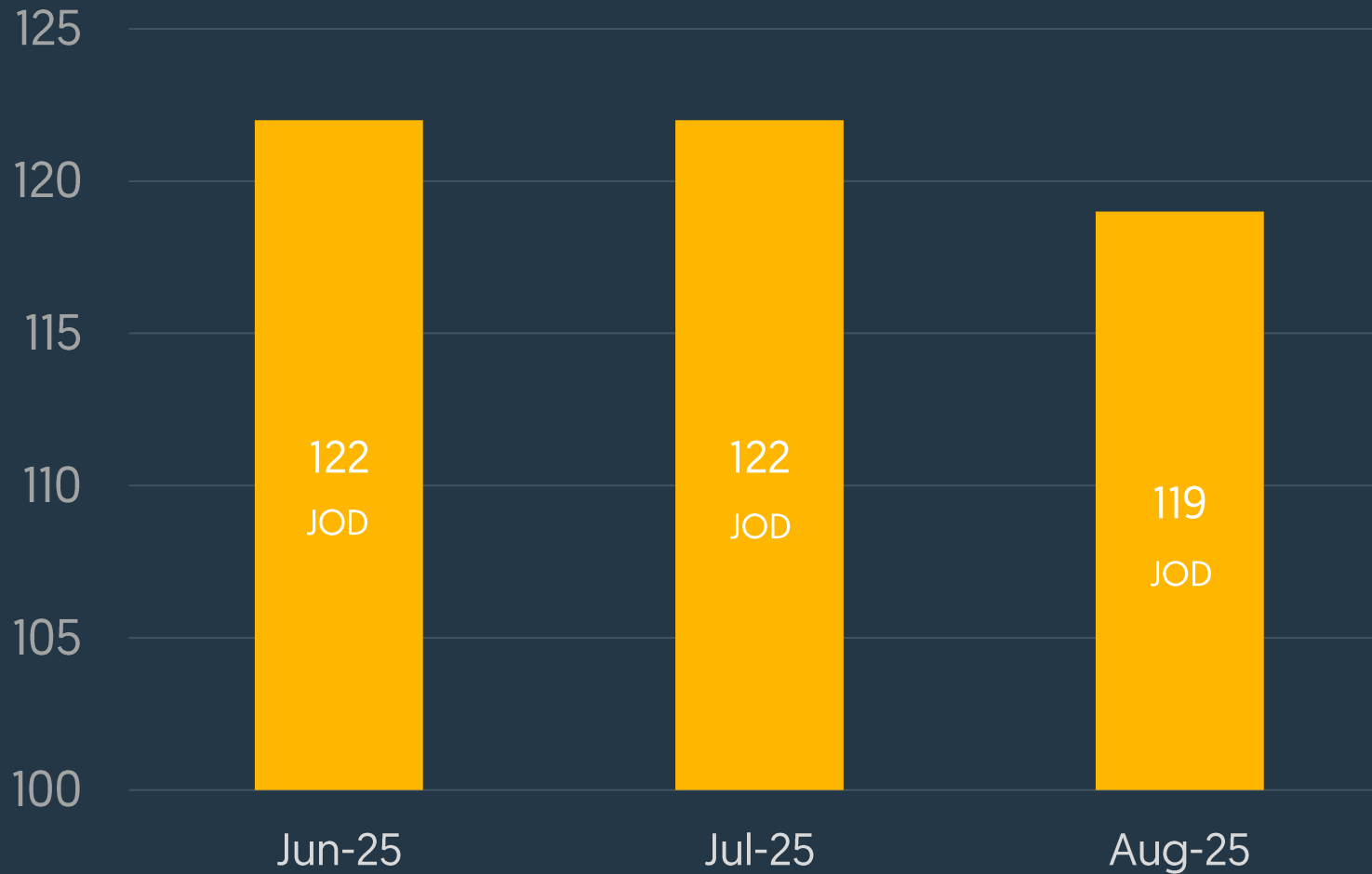
Percentage Based on Transaction Type Sub-Category

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

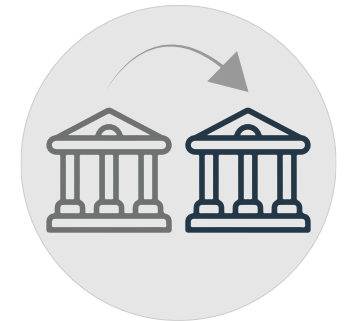
Transfers Issued by Banks



27%

2.38M

On Us



73%

6.42M

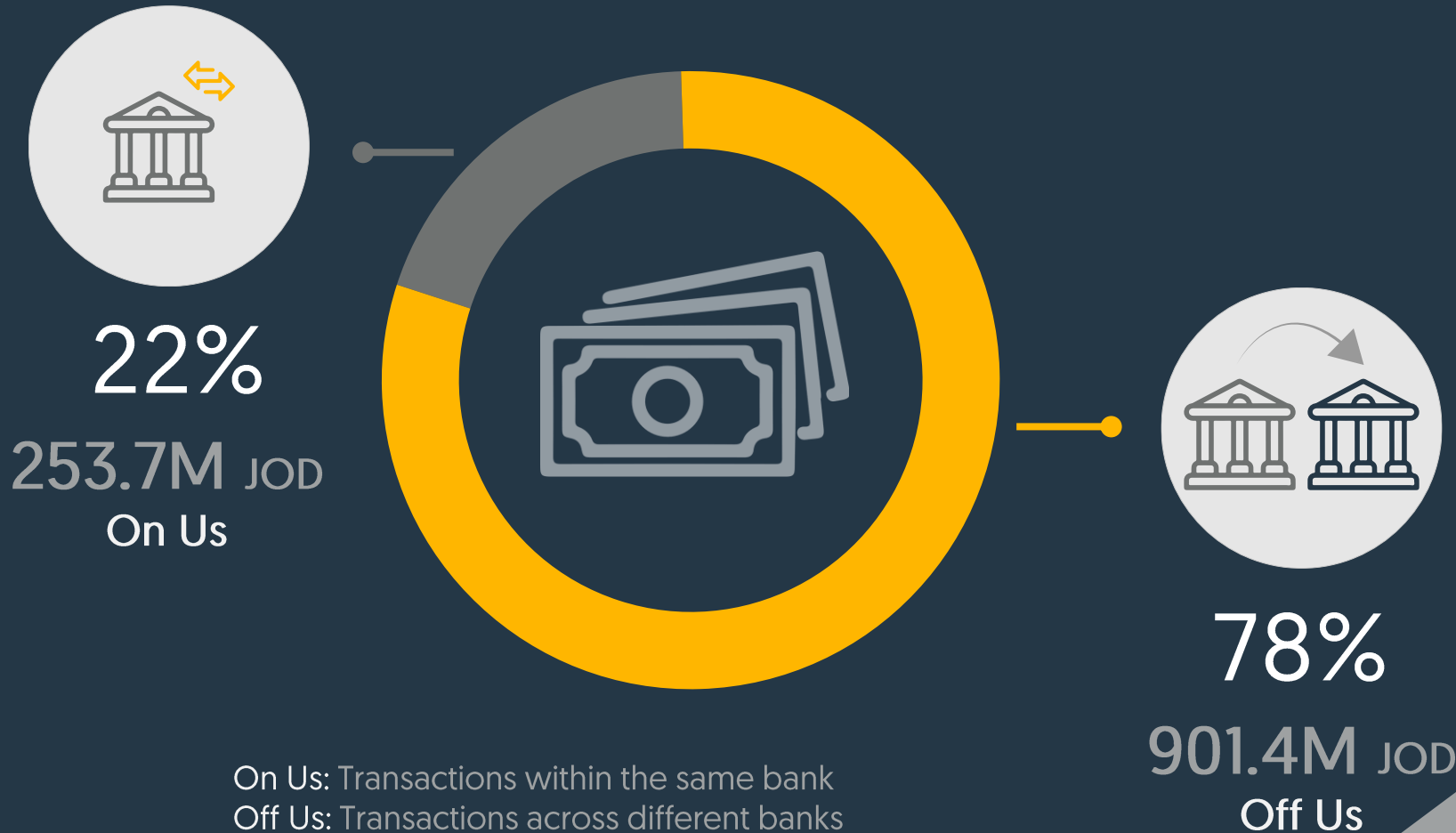
Off Us

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

### August 2025

Jordan Mobile Payments Switch for  
Transfers Issued by Mobile Wallets

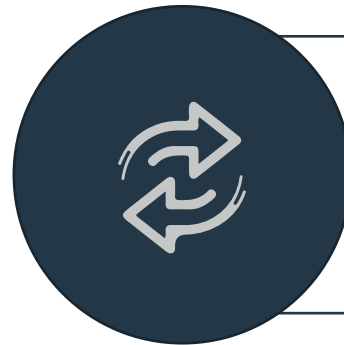
# 25



08.2025

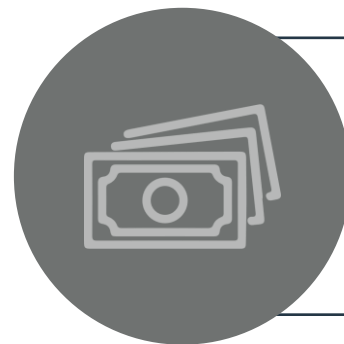
# Total Number and Value of Transactions Since the Beginning of 2025

Transfers Issued by Mobile Wallets



Number of Transactions

**61.38M**



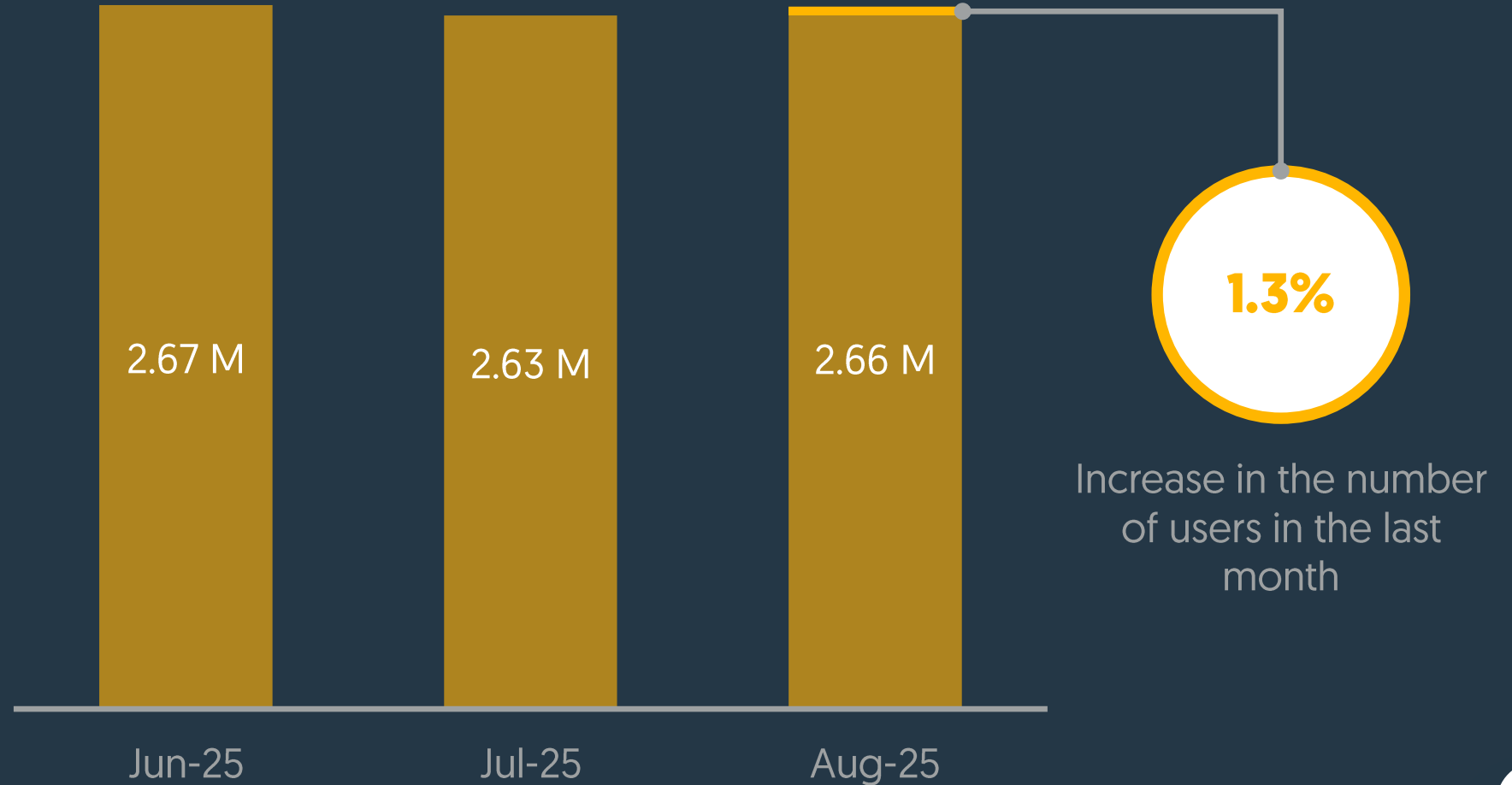
Value of Transactions

**4.14B<sub>JOD</sub>**



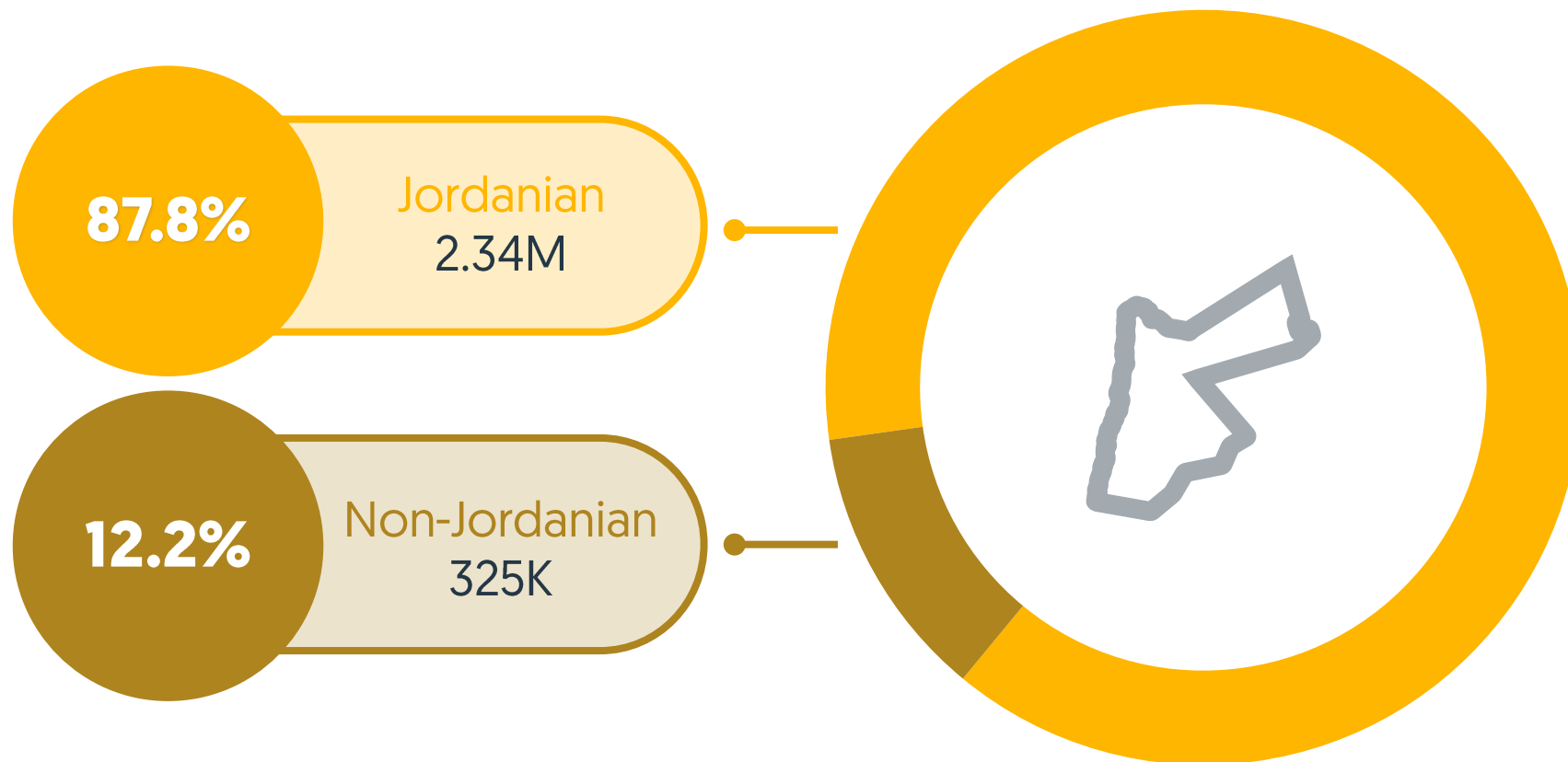
# JoMoPay Users

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

51.8%

1.38M  
Male Users



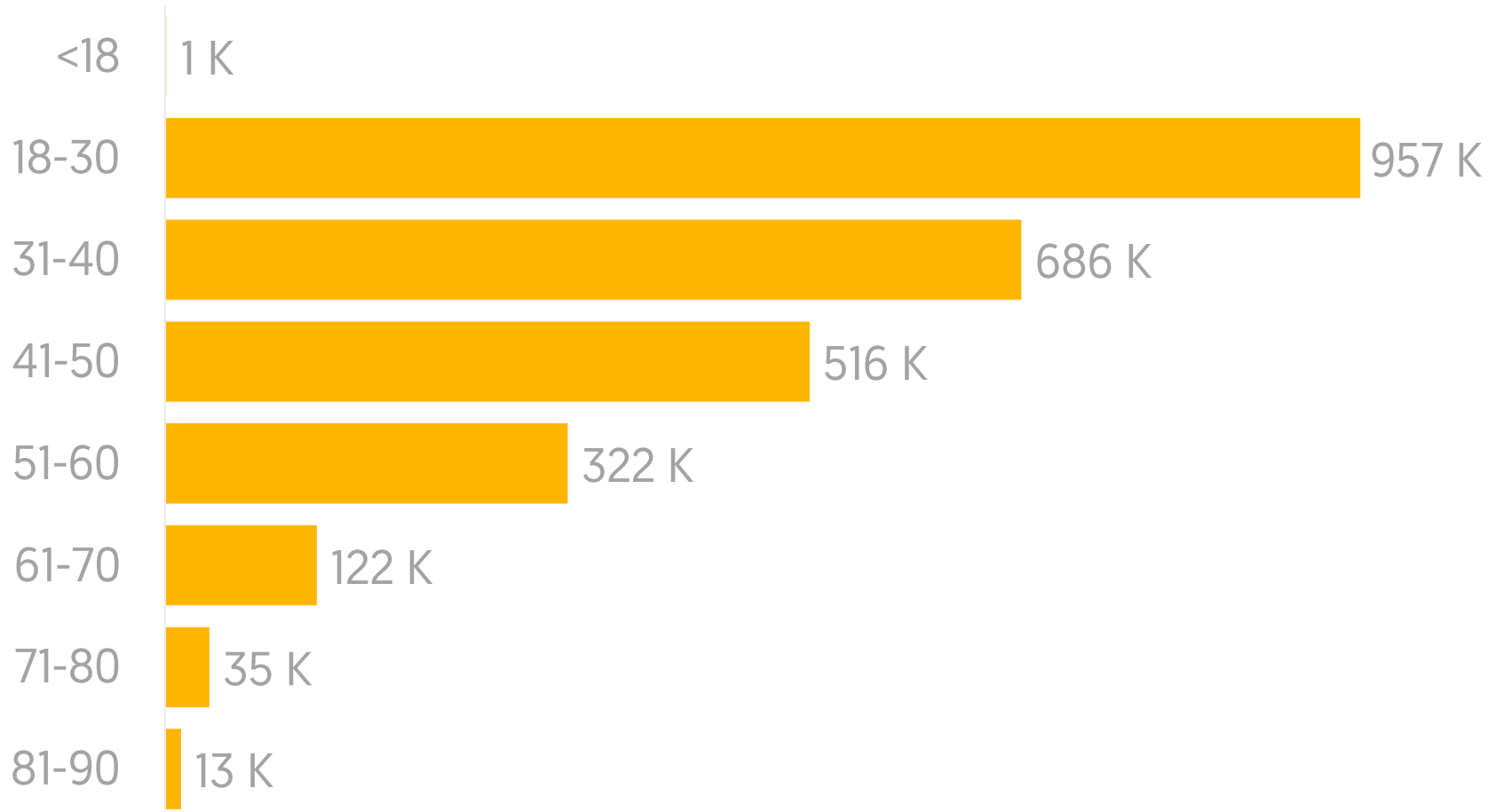
47.7%

1.27M  
Female Users



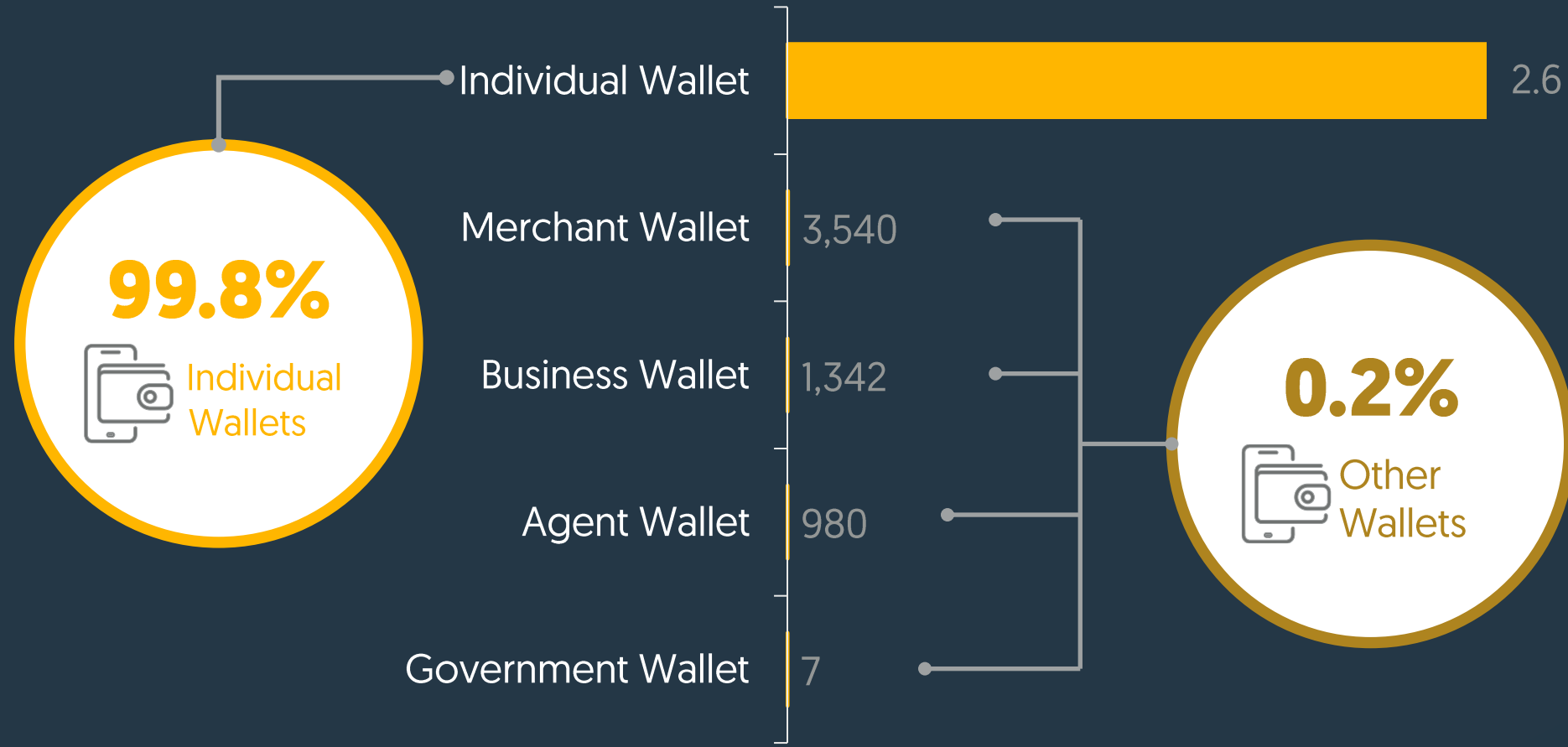
# JoMoPay Users

Number of Users Based on Age Group



# JoMoPay Users

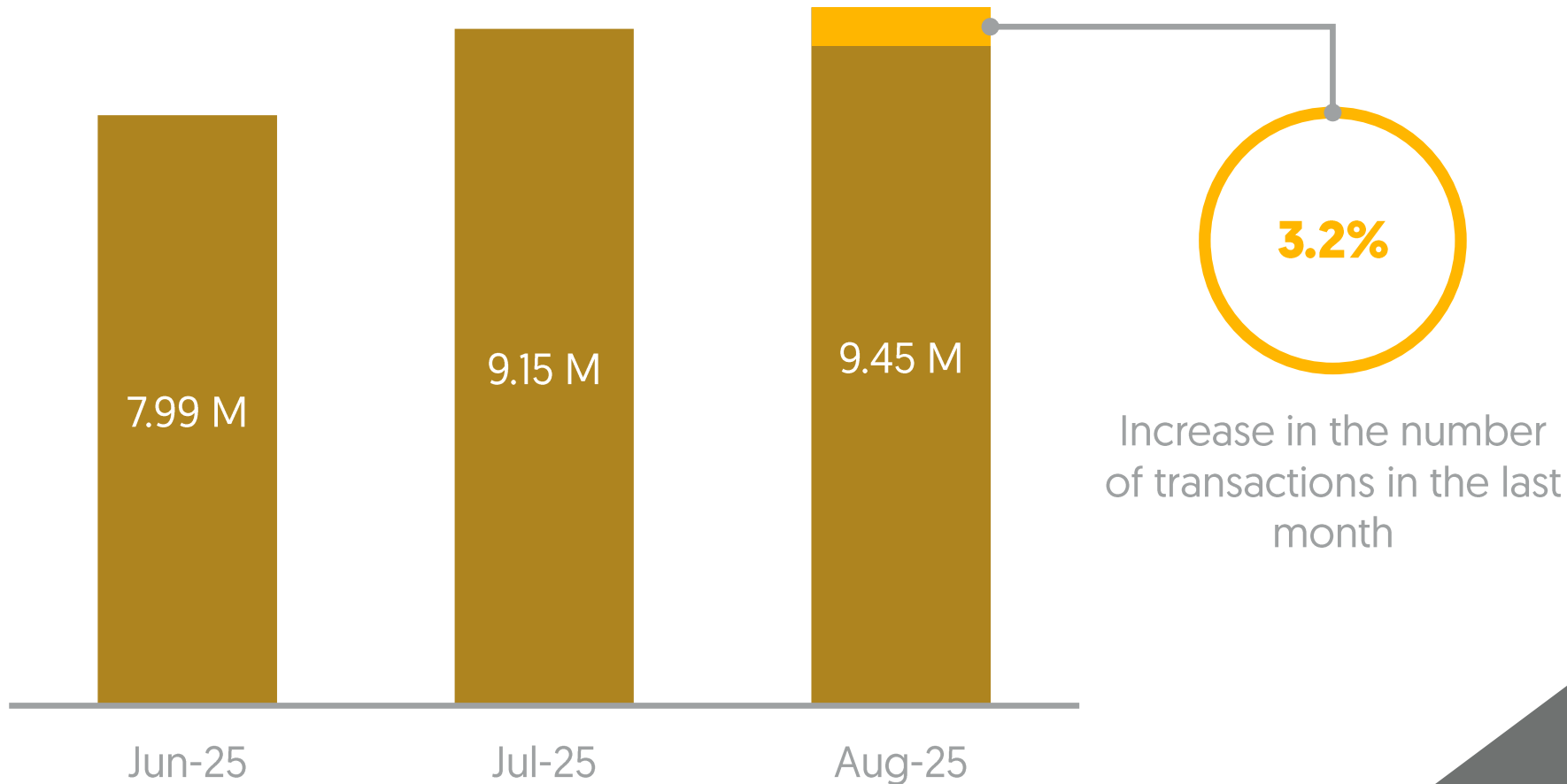
Number of Wallets Based on Wallet Type



# JoMoPay Number of Transactions

Total Number of Transactions Over the Past 3 Months

Transfers Issued by Mobile Wallets



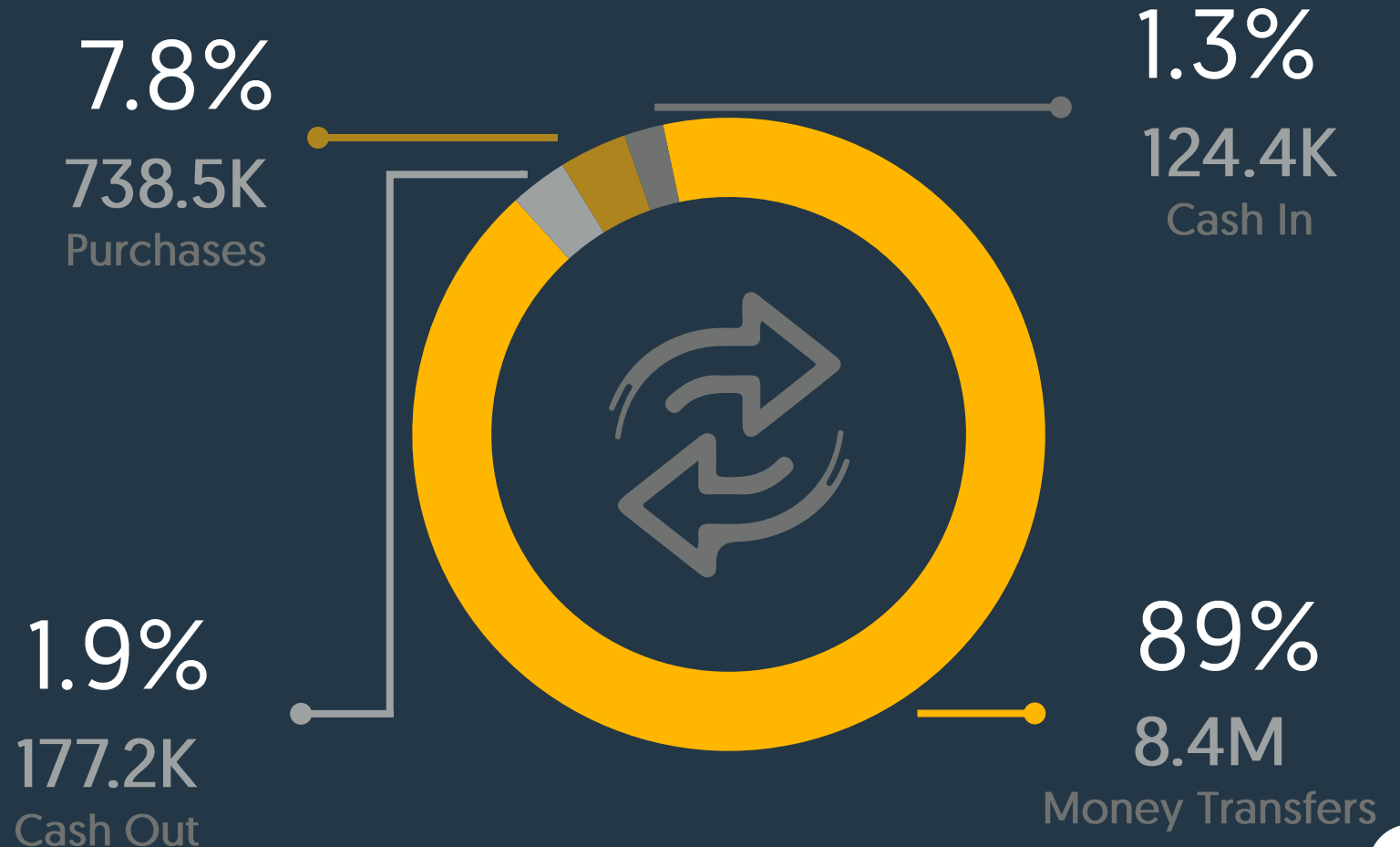




# JoMoPay Number of Transactions

Percentage Based on Transaction Type

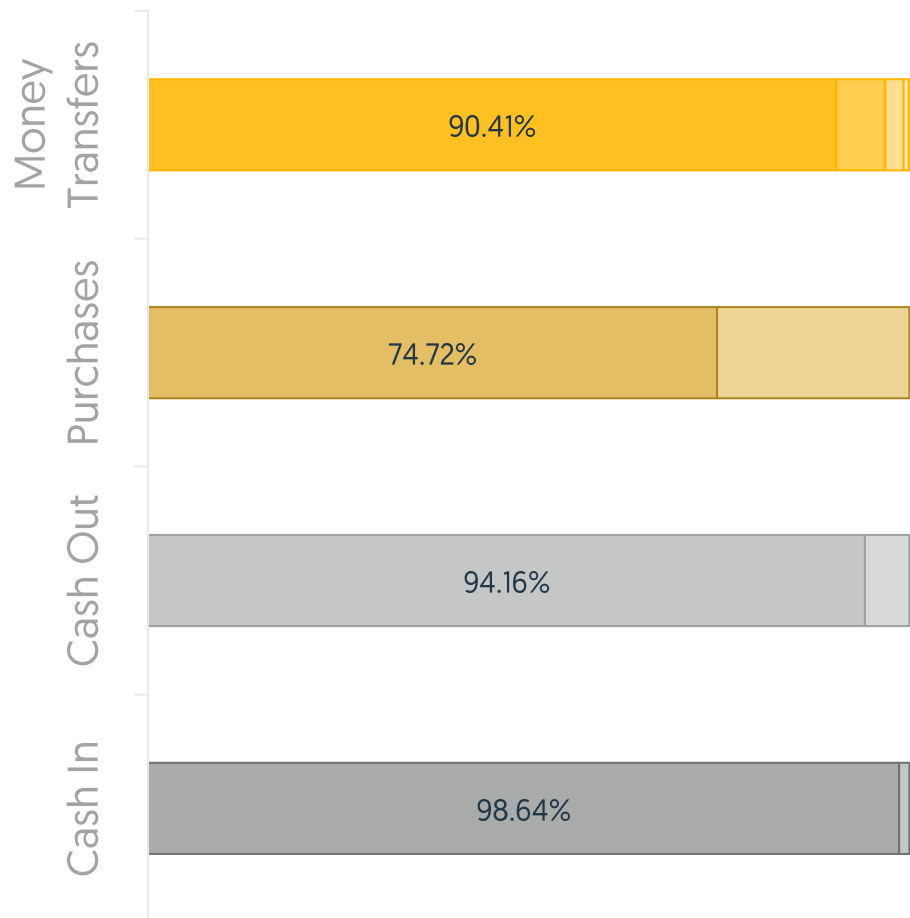
Transfers Issued by Mobile Wallets



# JoMoPay Number of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets



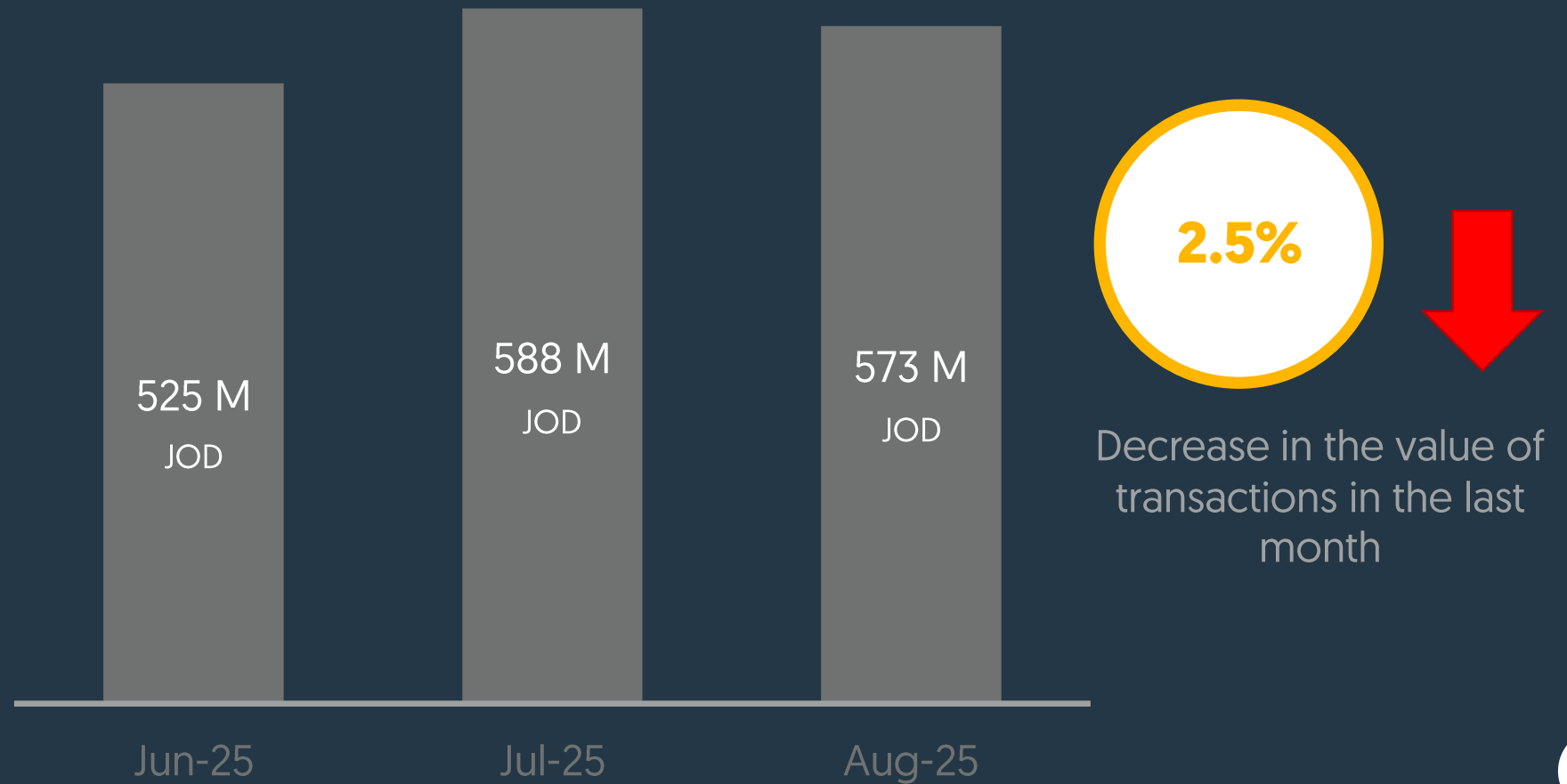
Transfer to Family/Friends	90.41%
Transfer to Own Account	6.41%
Salary/Bonus/Dividends	2.42%
Aid/Charity/Grant	0.66%
Loan/Loan Disbursement	0.06%
Loan/Loan Installment	0.04%
Purchases	74.72%
QR Purchases	25.28%
Cash Out - Agent/Teller	94.16%
Cash Out - ATM/Kiosk	5.84%
Cash In - Agent/Teller	98.64%
Cash In - ATM/Kiosk	1.36%



# JoMoPay Value of Transactions

Total Value of Transactions Over the Past 3 Months

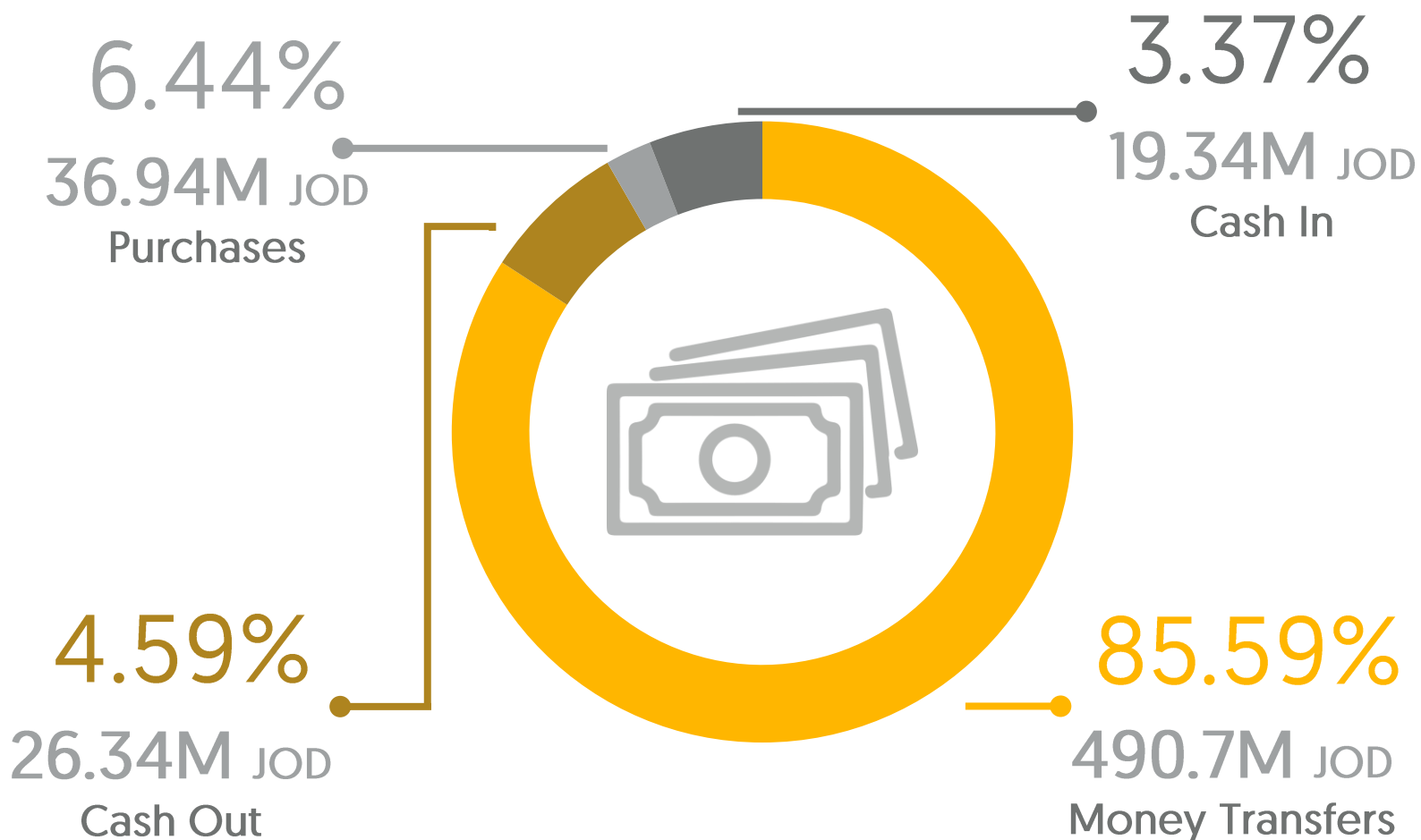
Transfers Issued by Mobile Wallets



# JoMoPay Value of Transactions

Percentage Based on Transaction Type

Transfers Issued by Mobile Wallets

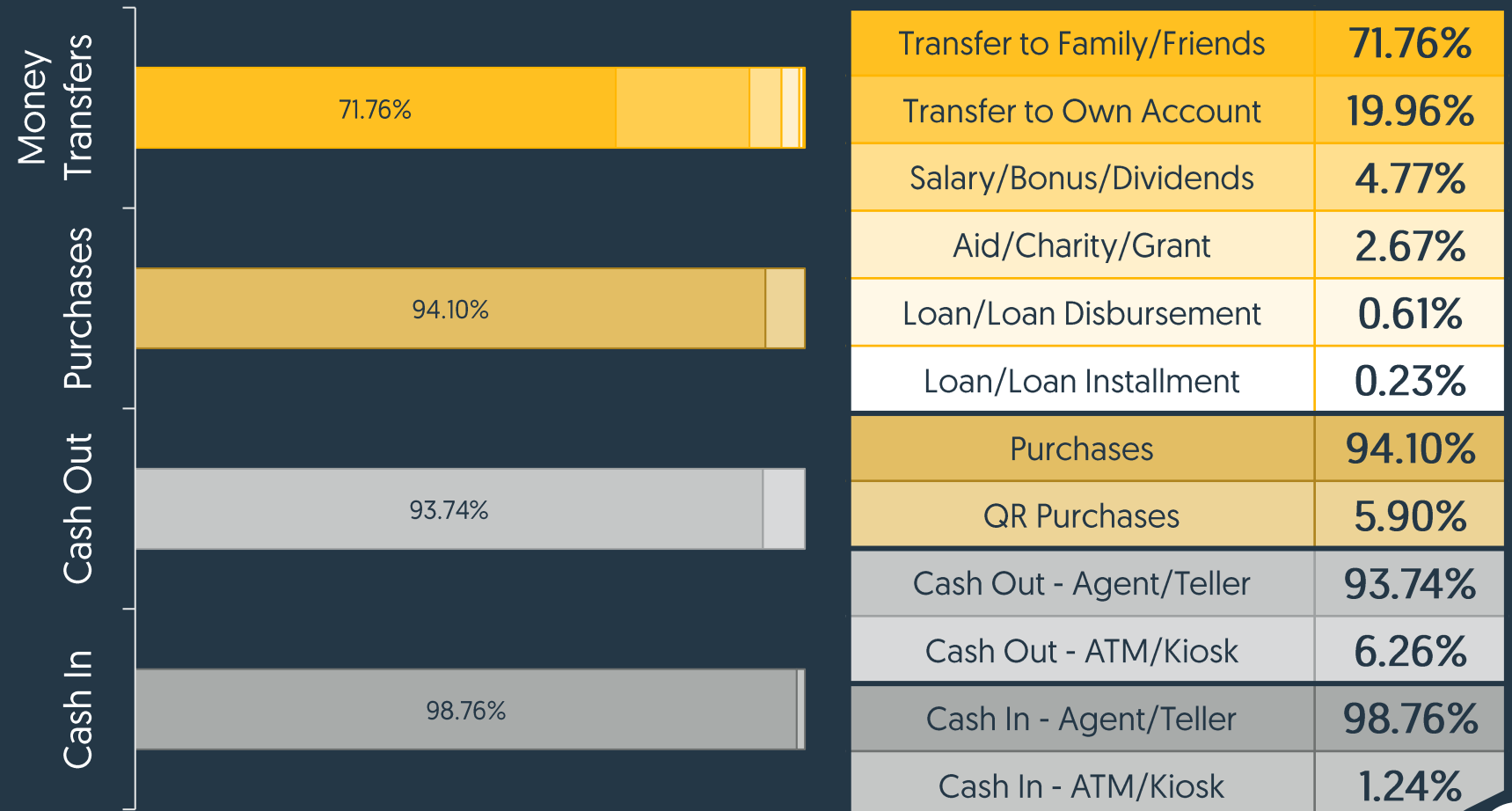




# JoMoPay Value of Transactions

Percentage Based on Transaction Type Sub-Category

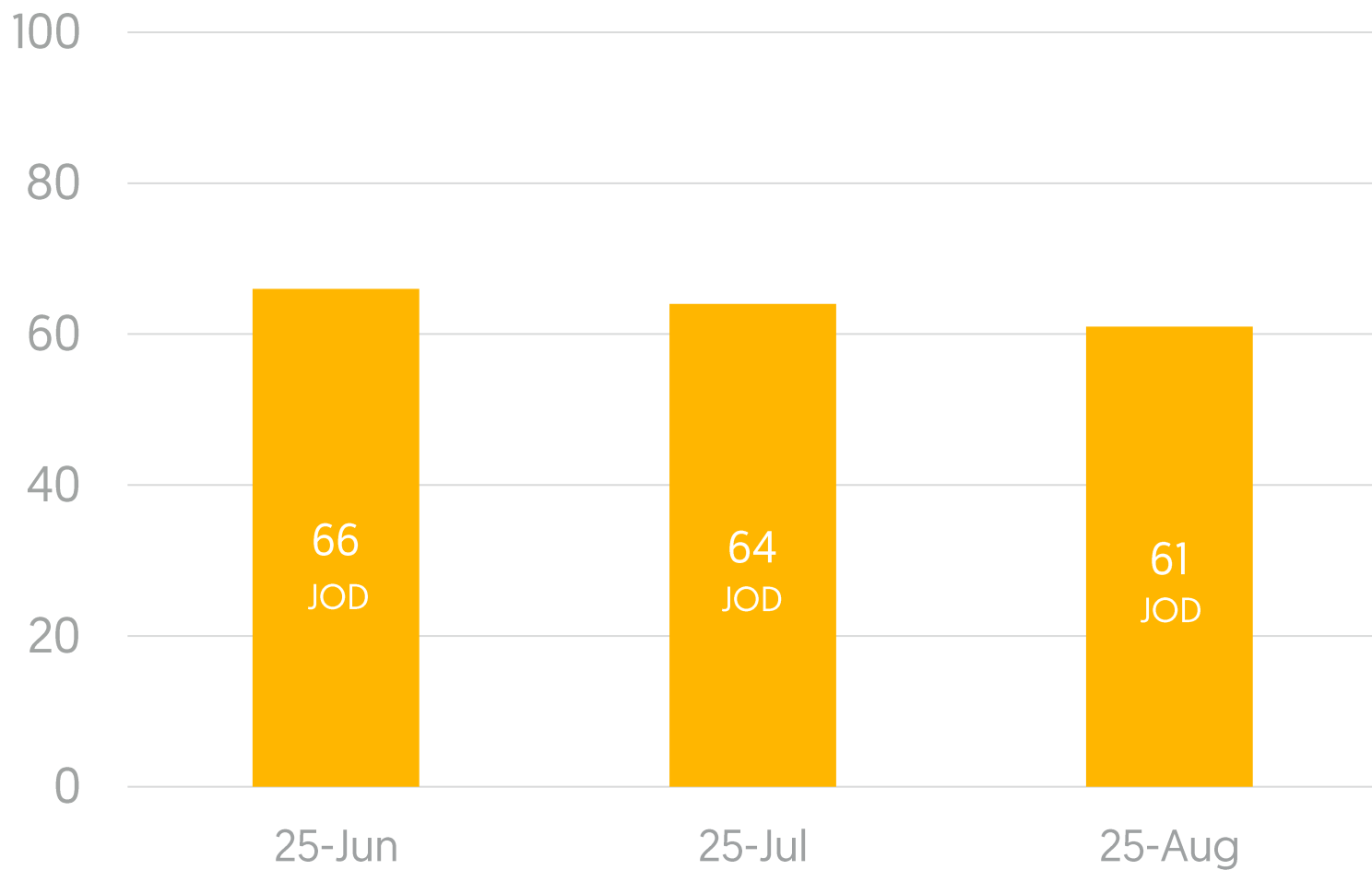
Transfers Issued by Mobile Wallets



# 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  
August 2025

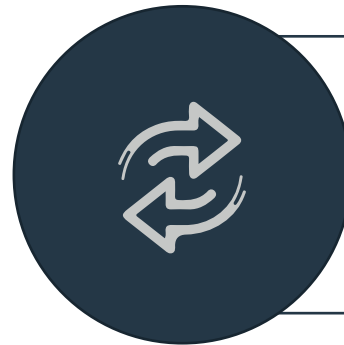
41

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



08.2025

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



Number of Transactions

**163.11M**



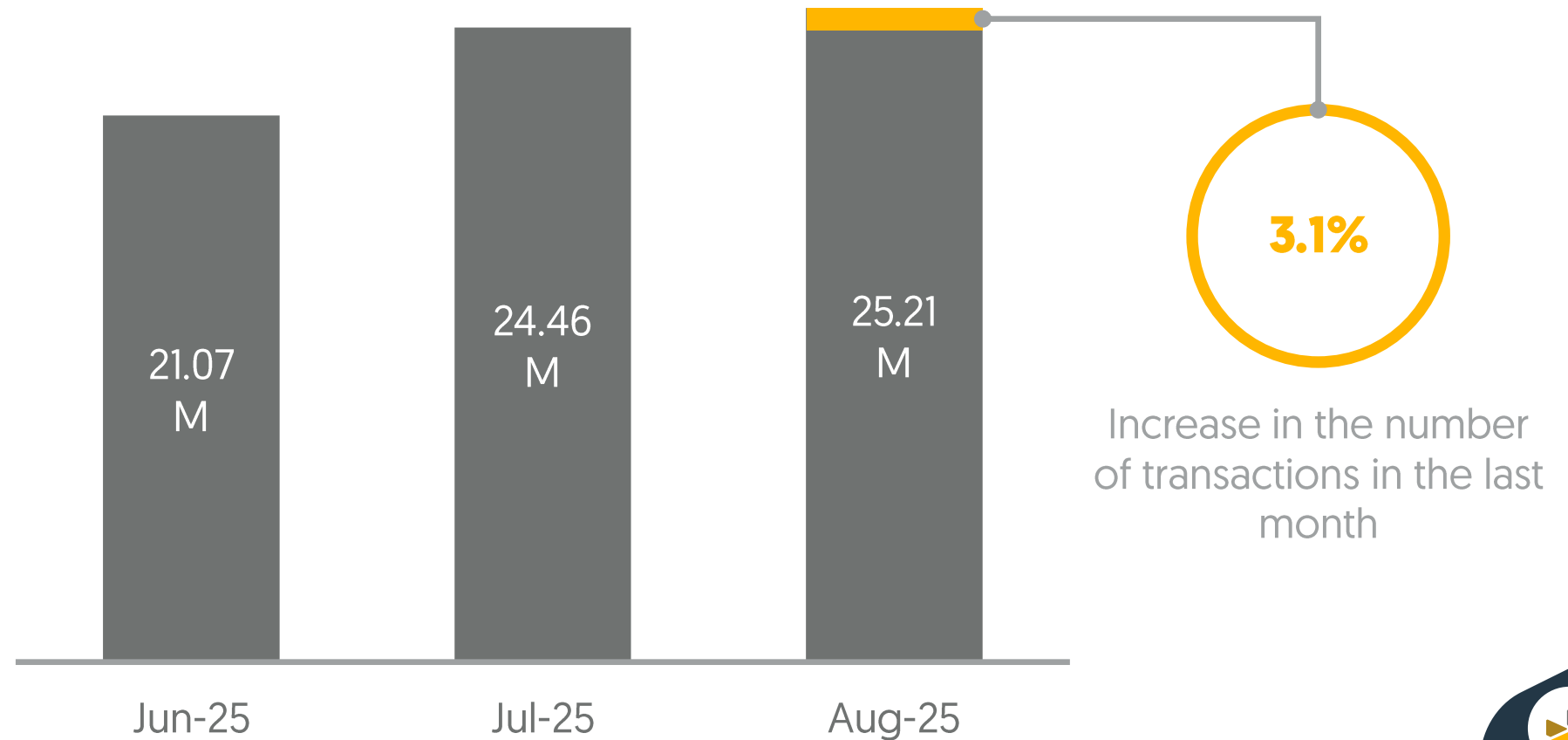
Value of Transactions

**16.77B<sub>JOD</sub>**



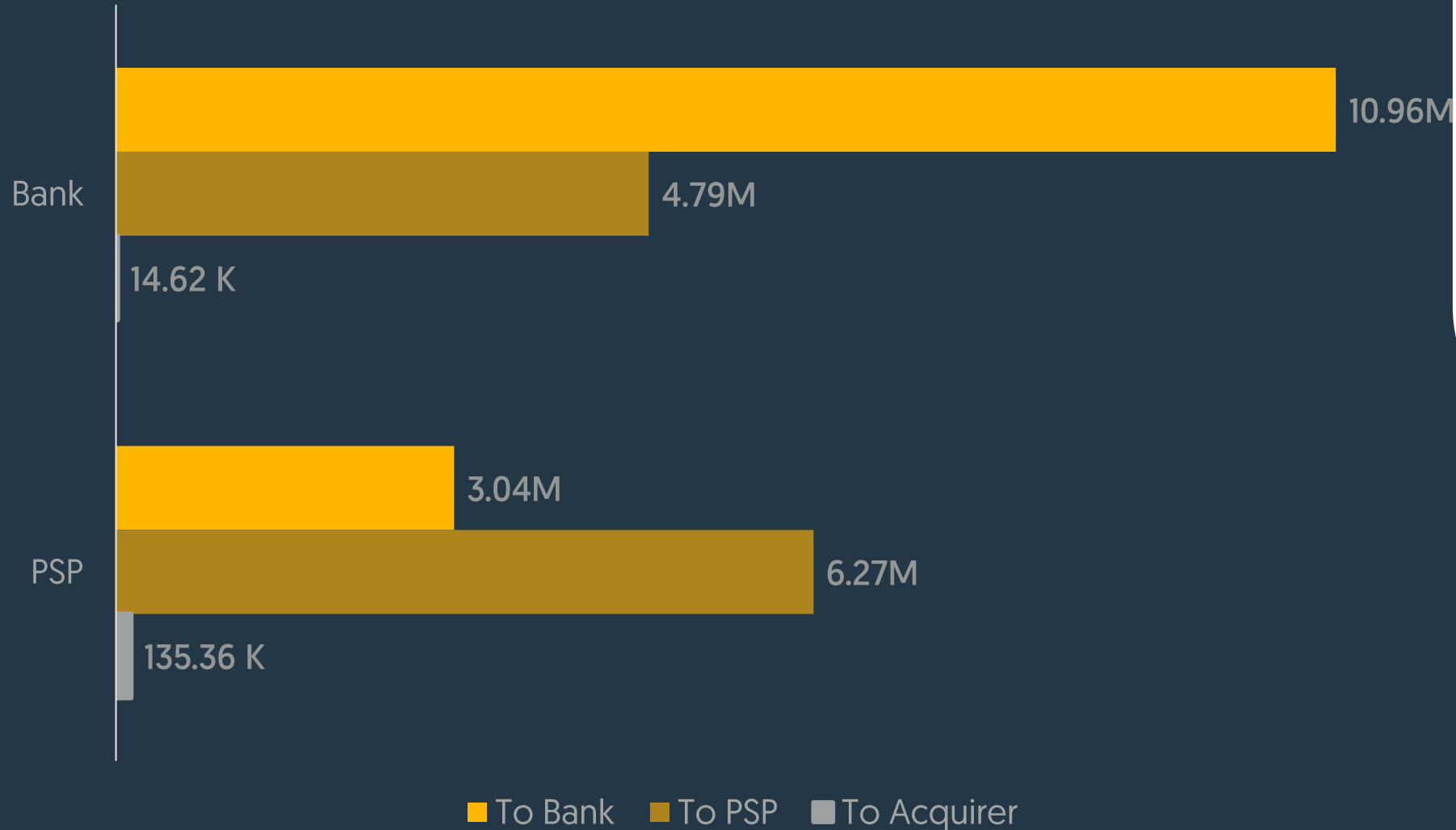
# CliQ & JoMoPay Transactions

Total Number of Transactions Over the Past 3 Months



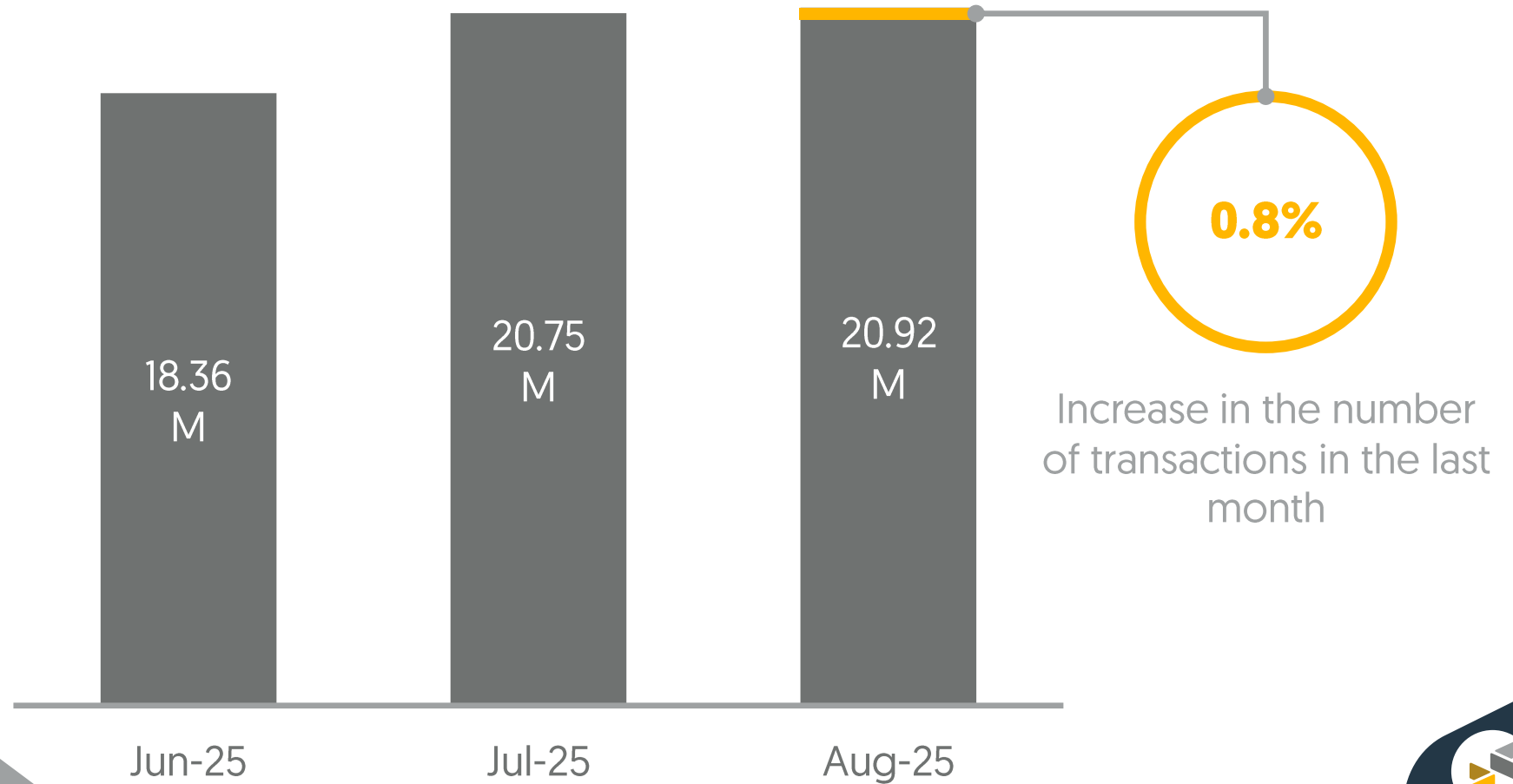
# CliQ & JoMoPay Transactions

Total Number of Transactions between Banks and PSPs



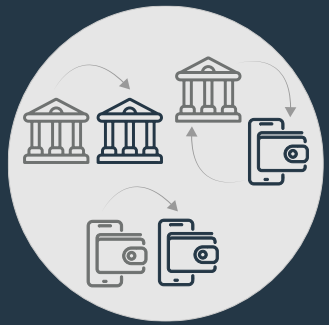
# CliQ & JoMoPay Transactions

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



72.6%

15.19M

Off Us



27.4%

5.72M

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



42.8%

2.77M

mPSP to Bank



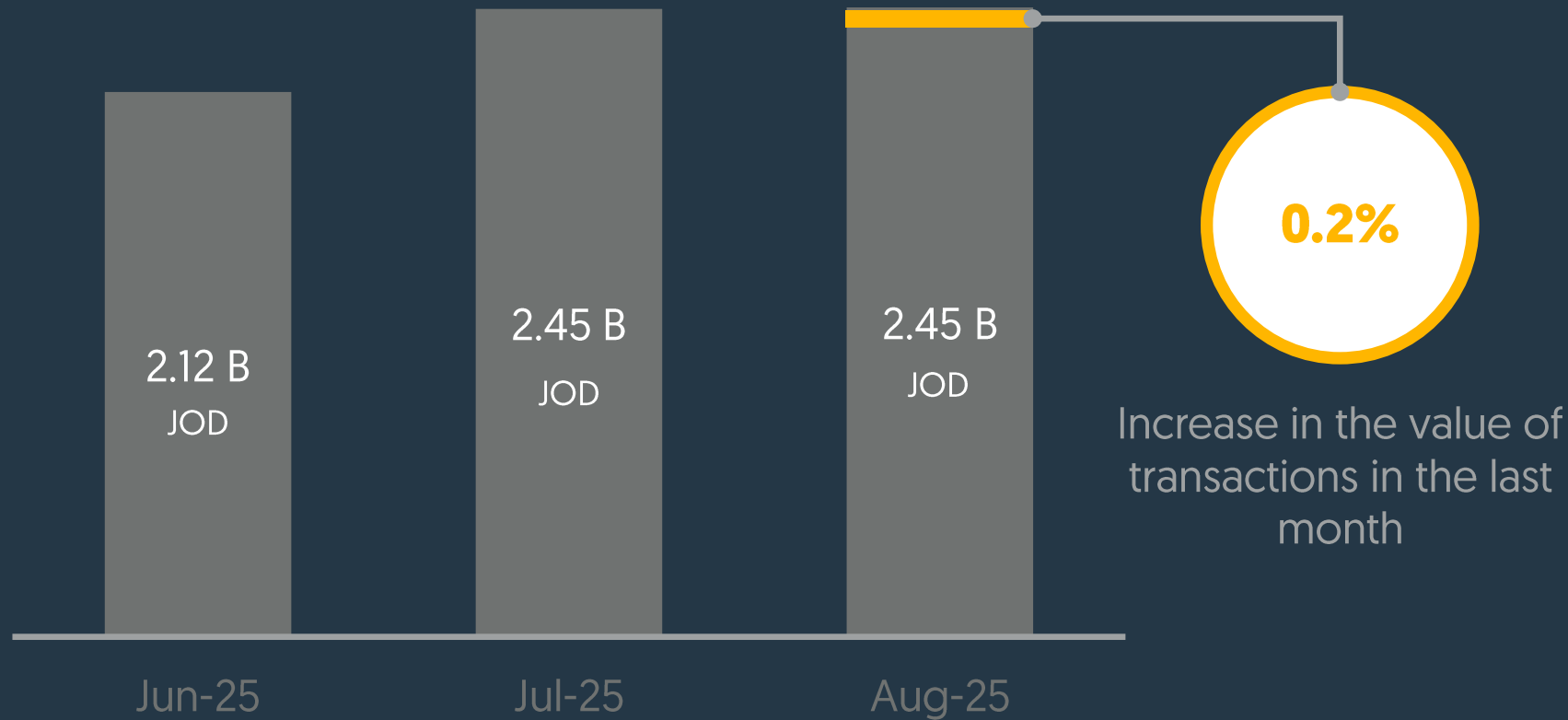
57.2%

3.70M

Bank to mPSP

# CliQ & JoMoPay Transactions

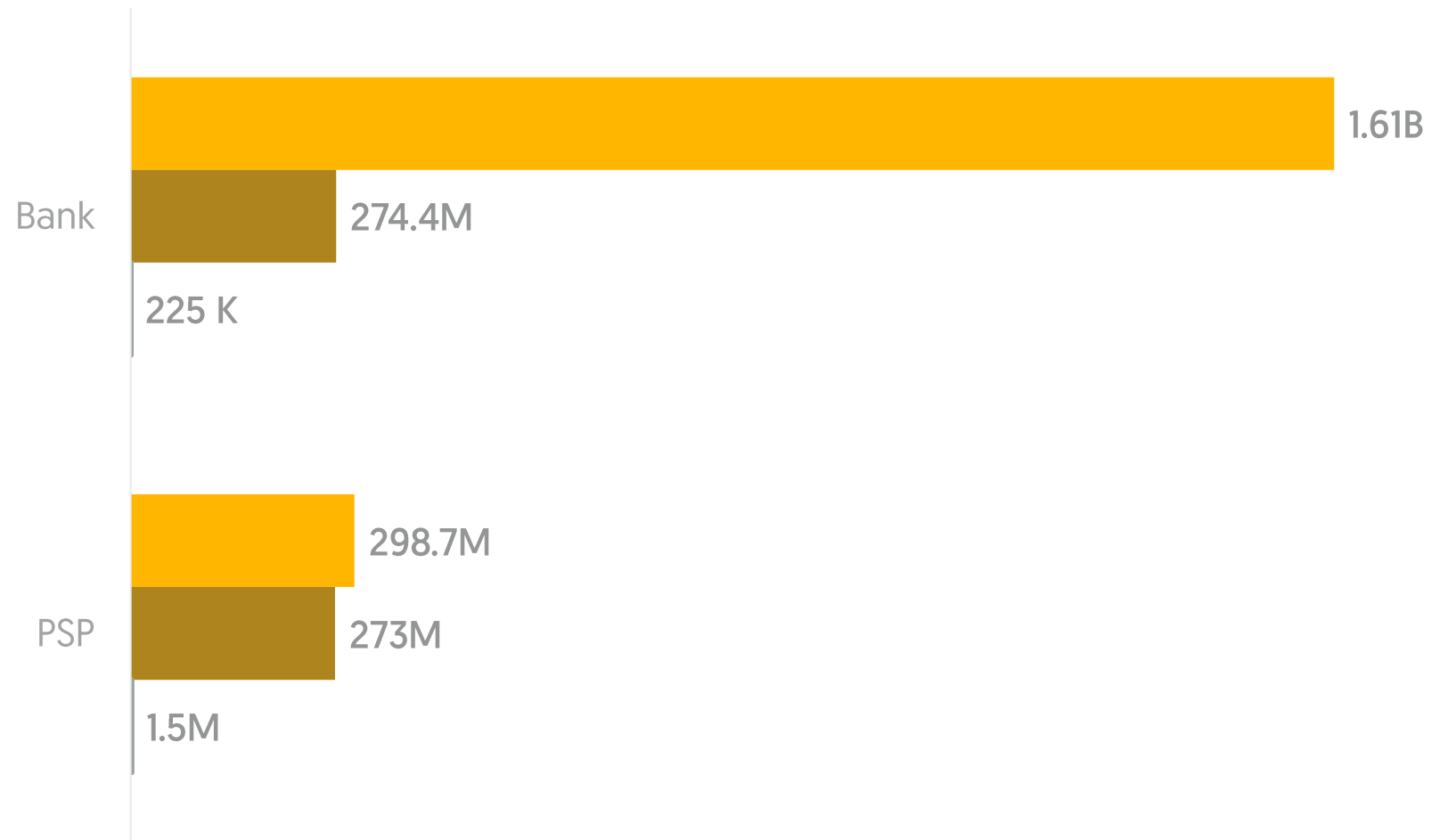
Total Value of Transactions Over the Past 3 Months





# CliQ & JoMoPay Transactions

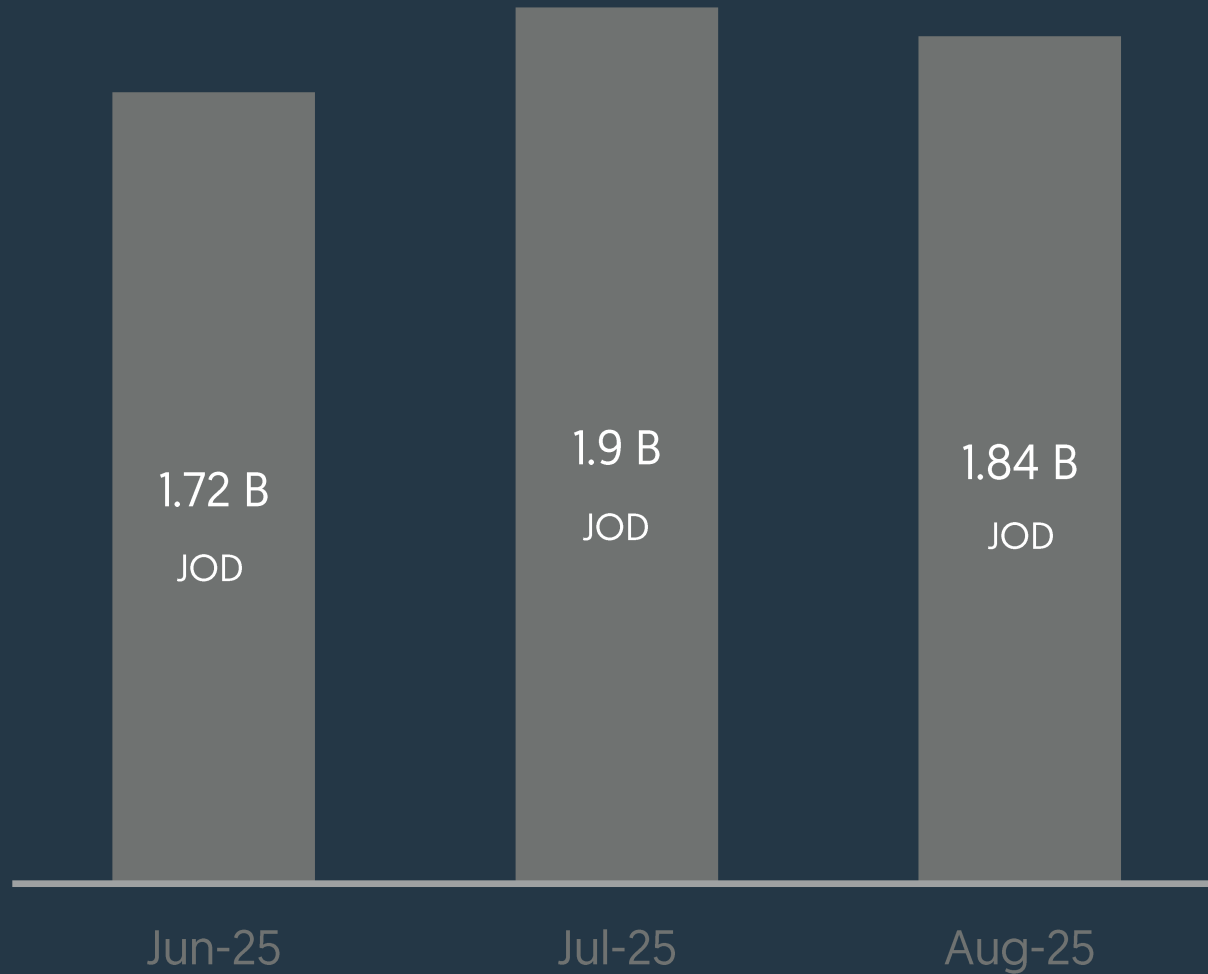
Total Value of Banks and PSPs Transactions



■ To Bank ■ To PSP ■ To Acquirer

# CliQ & JoMoPay Transactions

Total Value of Money Transfer Transactions Over the Past 3 Months



3.3%



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



79.6%

1.47B JOD  
Off Us



20.4%

376.03M 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



58.3%

272.6M JOD  
mPSP to Bank



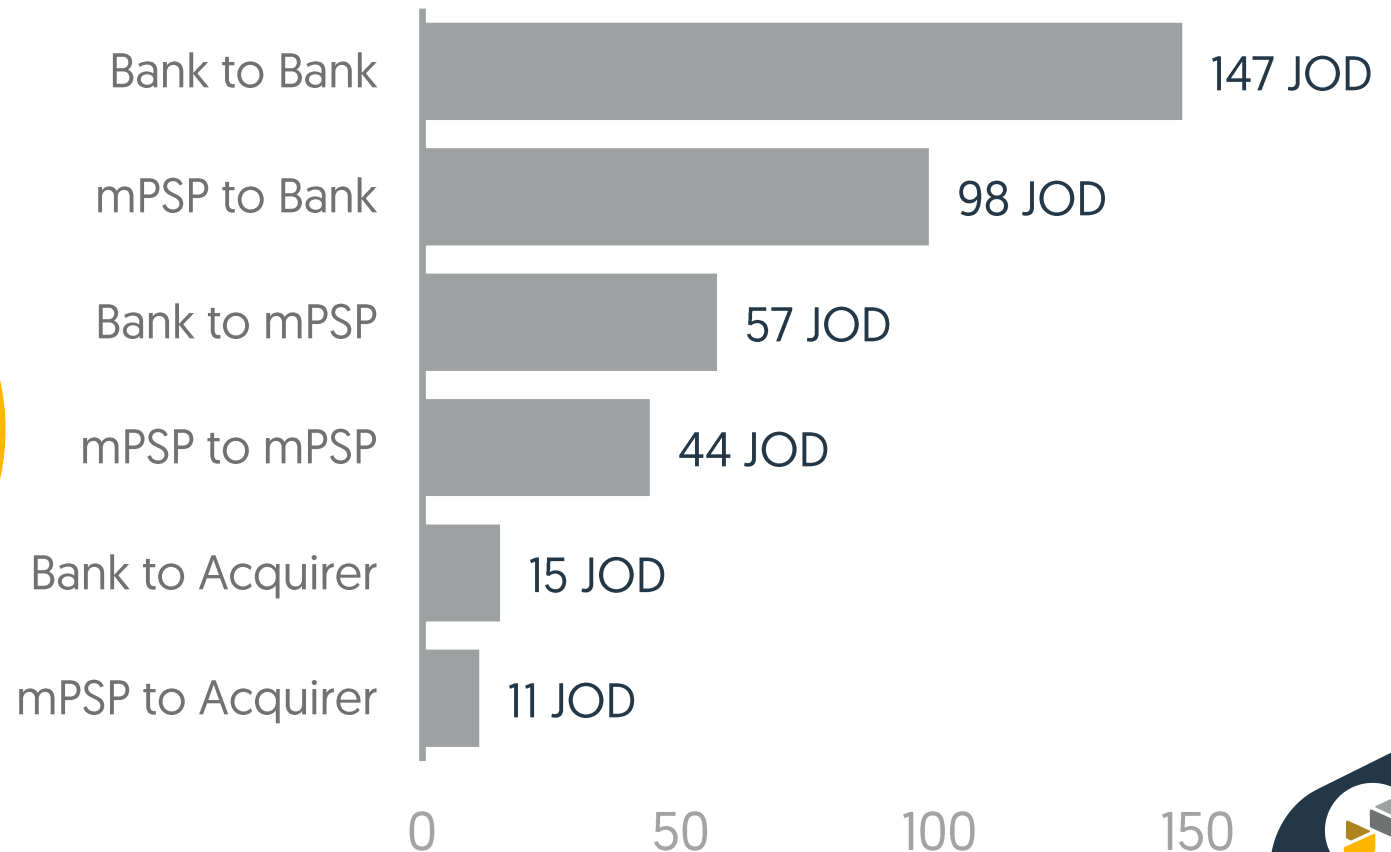
41.7%

195.3M JOD  
Bank to mPSP

# CliQ & JoMoPay Average Value of Transactions

Average Value of Transactions for Banks and mPSPs

**97 JOD**  
Transaction  
Average



# Instant Payment Systems in Jordan

**CliQ** &  **JoMoPay**

## Monthly Report

August 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

**163.11M**



Through Bank Accounts  
**101.73M**



Through Mobile Wallets  
**61.38M**



Total Value of Transactions

**16.77B<sub>JOD</sub>**



Through Bank Accounts  
**12.64B<sub>JOD</sub>**



Through Mobile Wallets  
**4.14B<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

**3.706M**



Bank Account  
Only

**0.995M**



Mobile Wallet  
Only

**1.696M**



Bank Account &  
Mobile Wallet

**0.965M**



# Instant Payment Transactions

Number of Transfers Issued by Banks and Mobile Payment Service Providers

Total Number of Transactions  
For July 2025

**25.21M**



Number of Transactions  
through Bank Accounts

**15.77M**



Number of Transactions  
through Mobile Wallets

**9.45M**

# 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

**1.88B<sub>JOD</sub>**



Value of Transactions  
through Mobile Wallets

**0.57B<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

**97.4JOD**



Average Transaction Value  
through Bank Accounts

**119.3JOD**



Average Transaction Value  
through Mobile Wallets

**60.7JOD**



# Monthly Report

## August 2025

60

Electronic Bill Presentment & Payment (EBPP) System



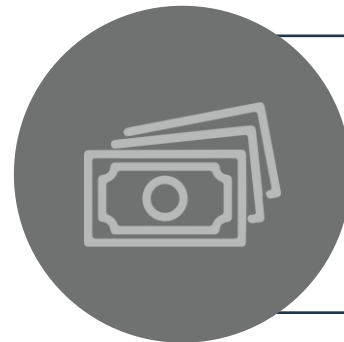
08.2025

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



Number of Transactions

**48.73M**



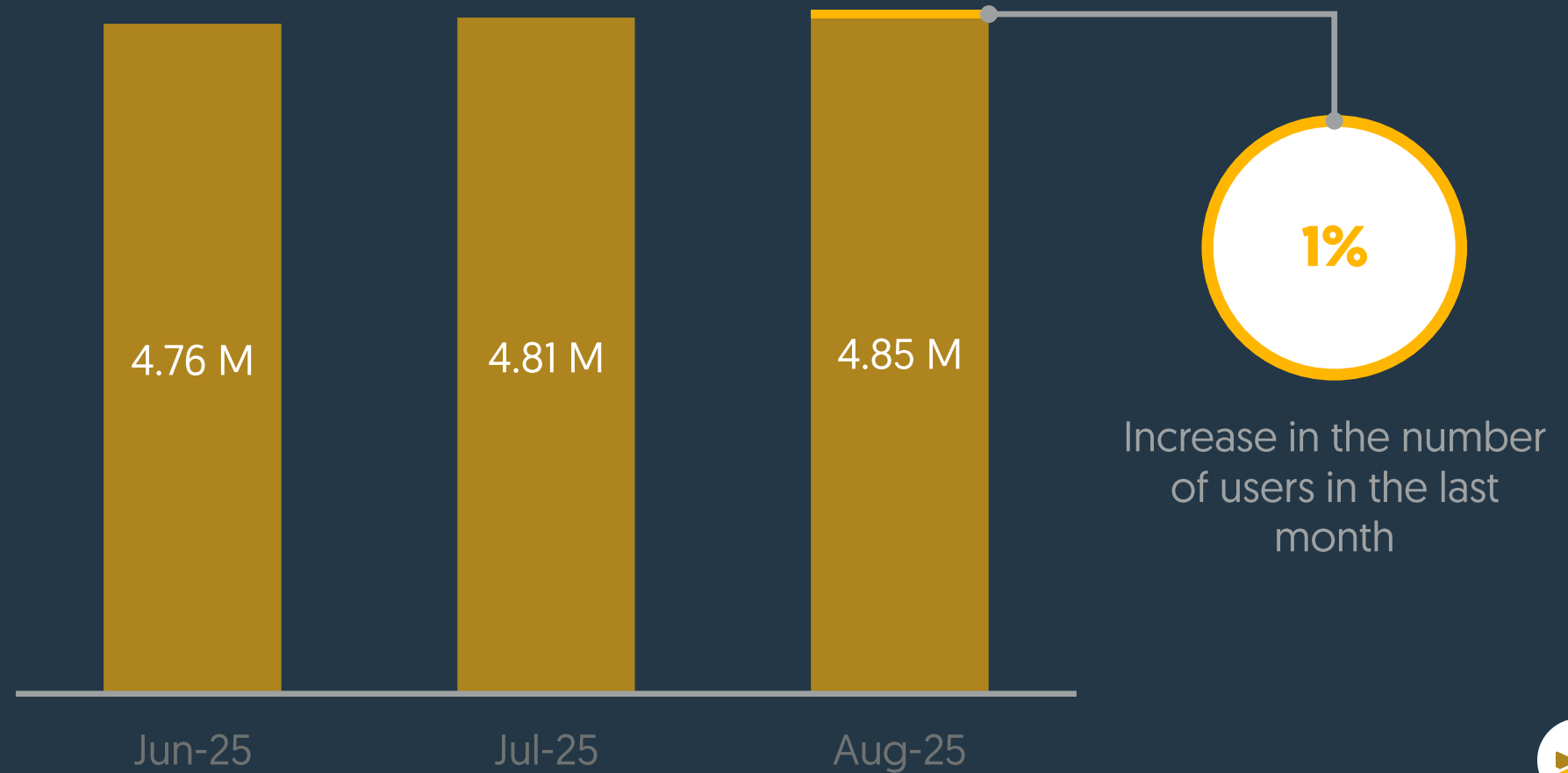
Value of Transactions

**10.17B<sub>JOD</sub>**



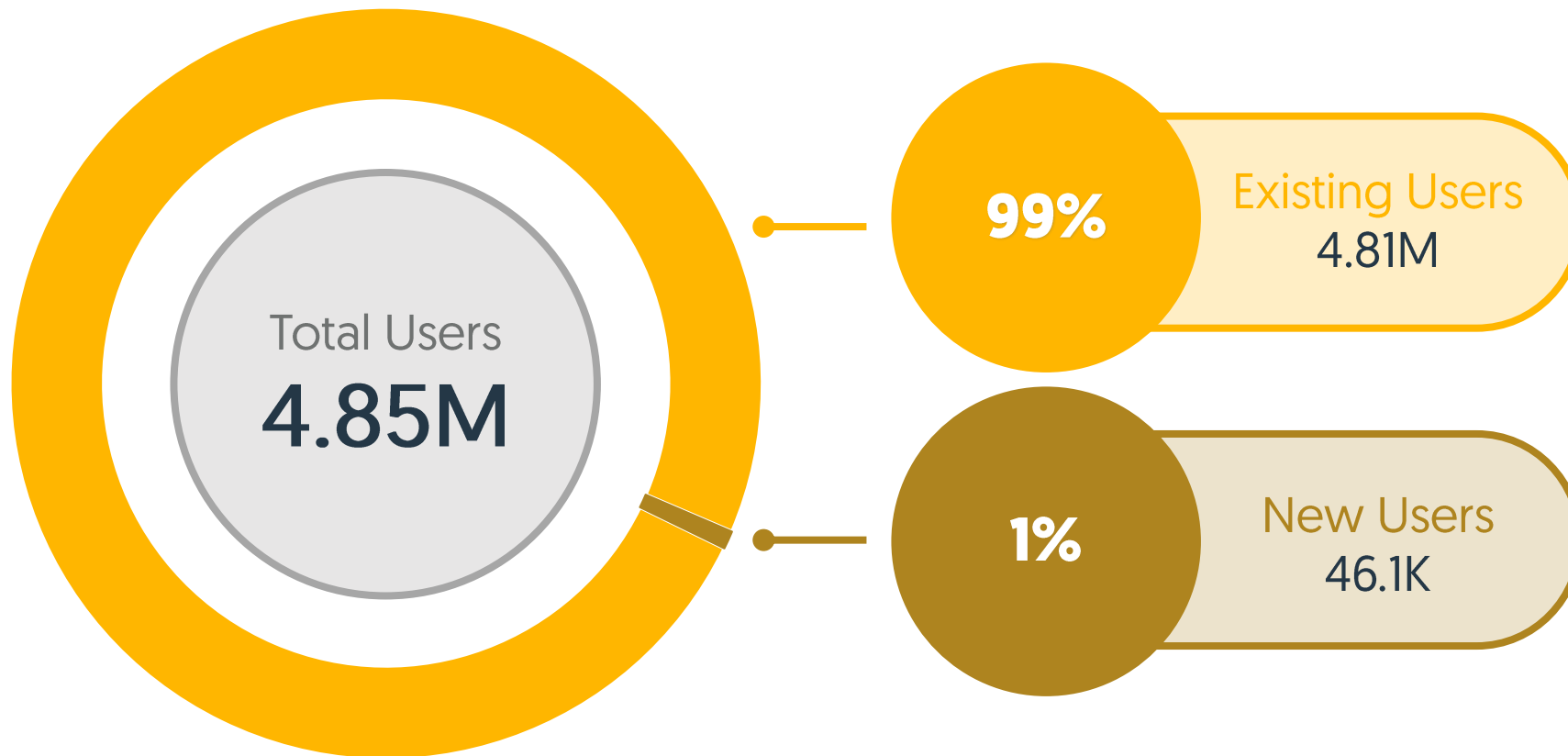
# eFAWATEERcom Users

Total Number of Users Over the Past 3 Months



# eFAWATEERcom Users

Number of eFAWATEERcom Users



# eFAWATEERcom Billers & Services

Number of eFAWATEERcom Billers & Services



Billers  
643

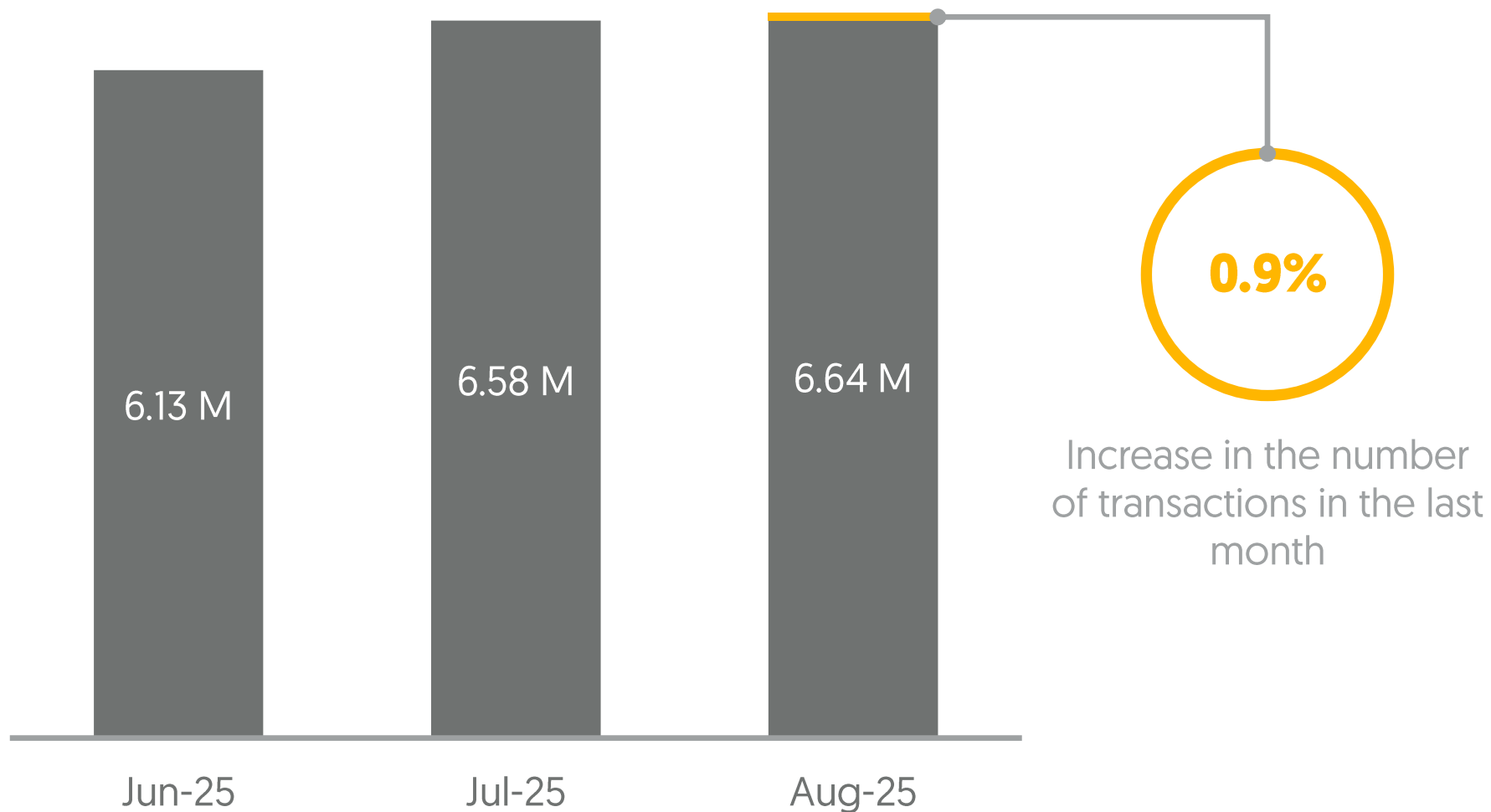


Services  
2,212



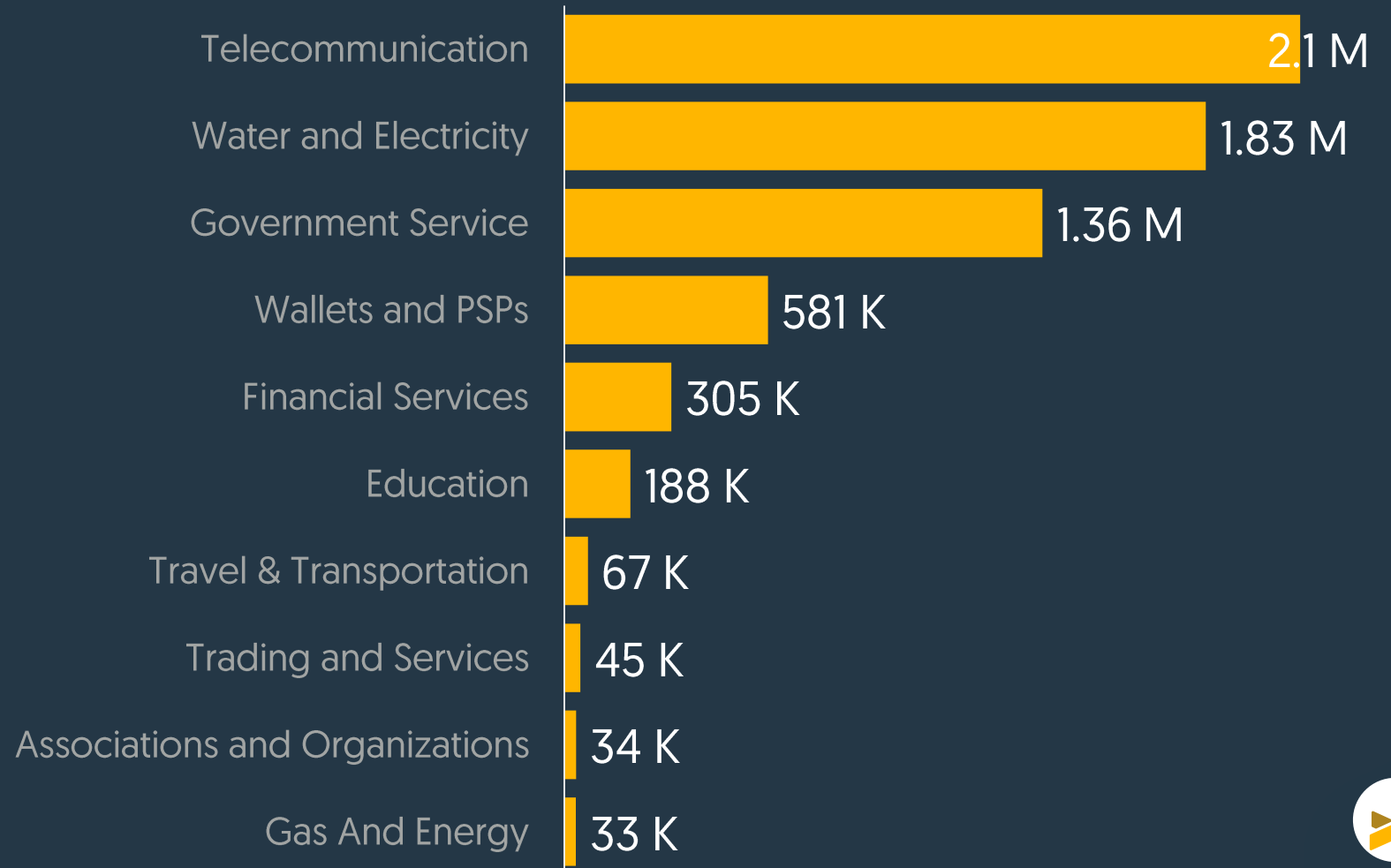
# eFAWATEERcom Number of Transactions

Total Number of Transactions Over the Past 3 Months



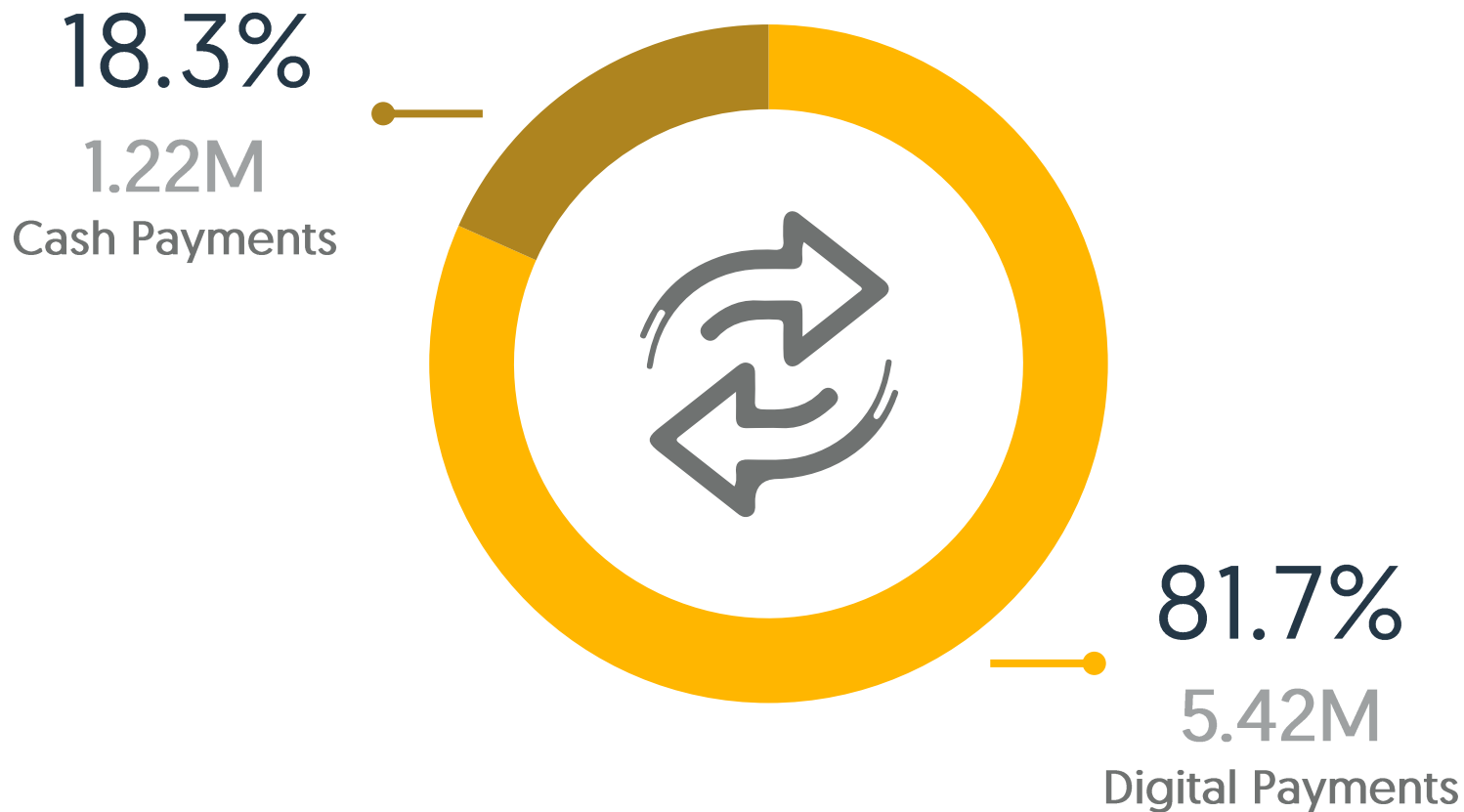
# eFAWATEERcom Number of Transactions

## Number of Transactions by Category



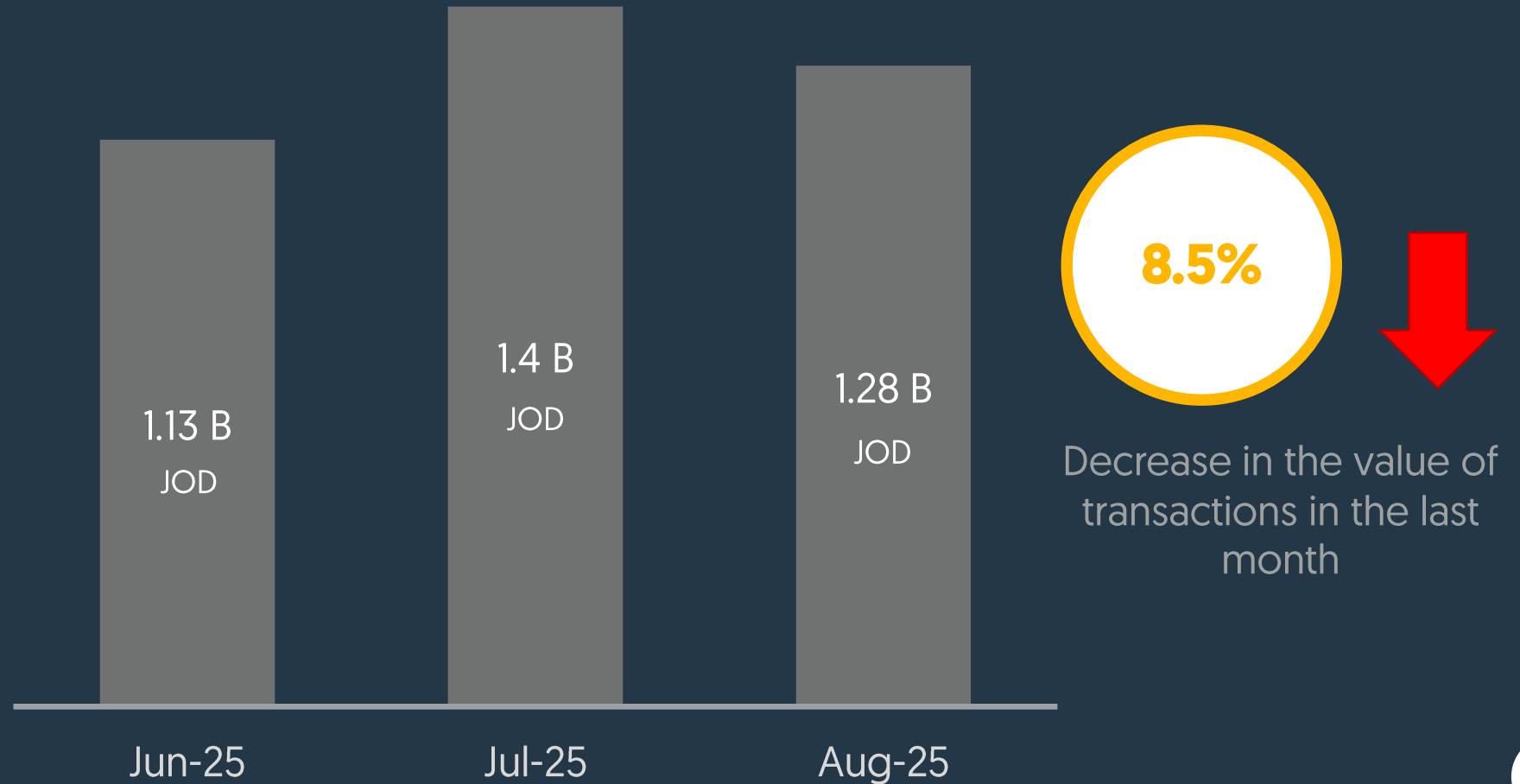
# eFAWATEERcom Number of Transactions

Percentage Based on Payment Method



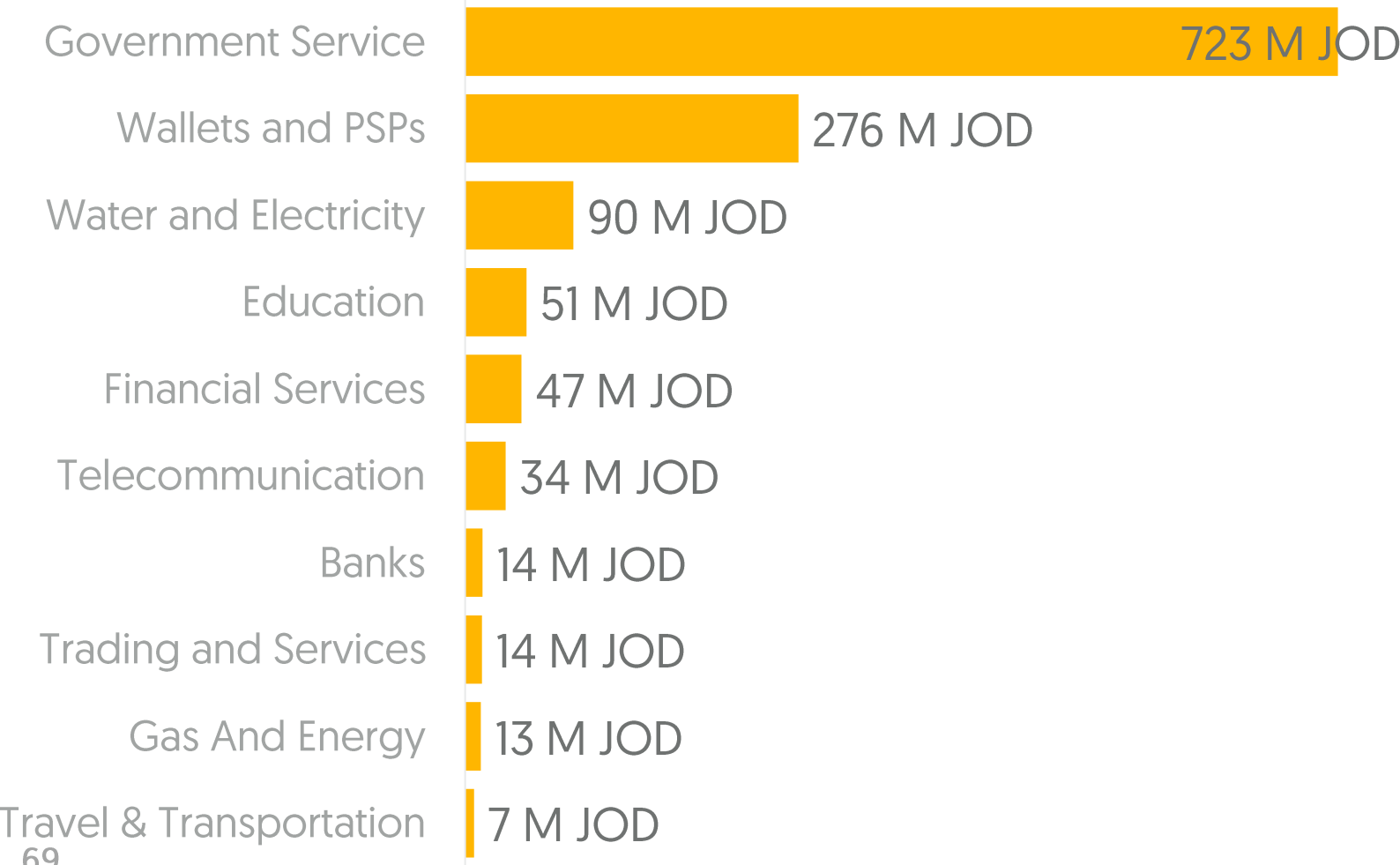
# eFAWATEERcom Value of Transactions

Total Value of Transactions Over the Past 3 Months



# eFAWATEERcom Value of Transactions

Value of Transactions by Category



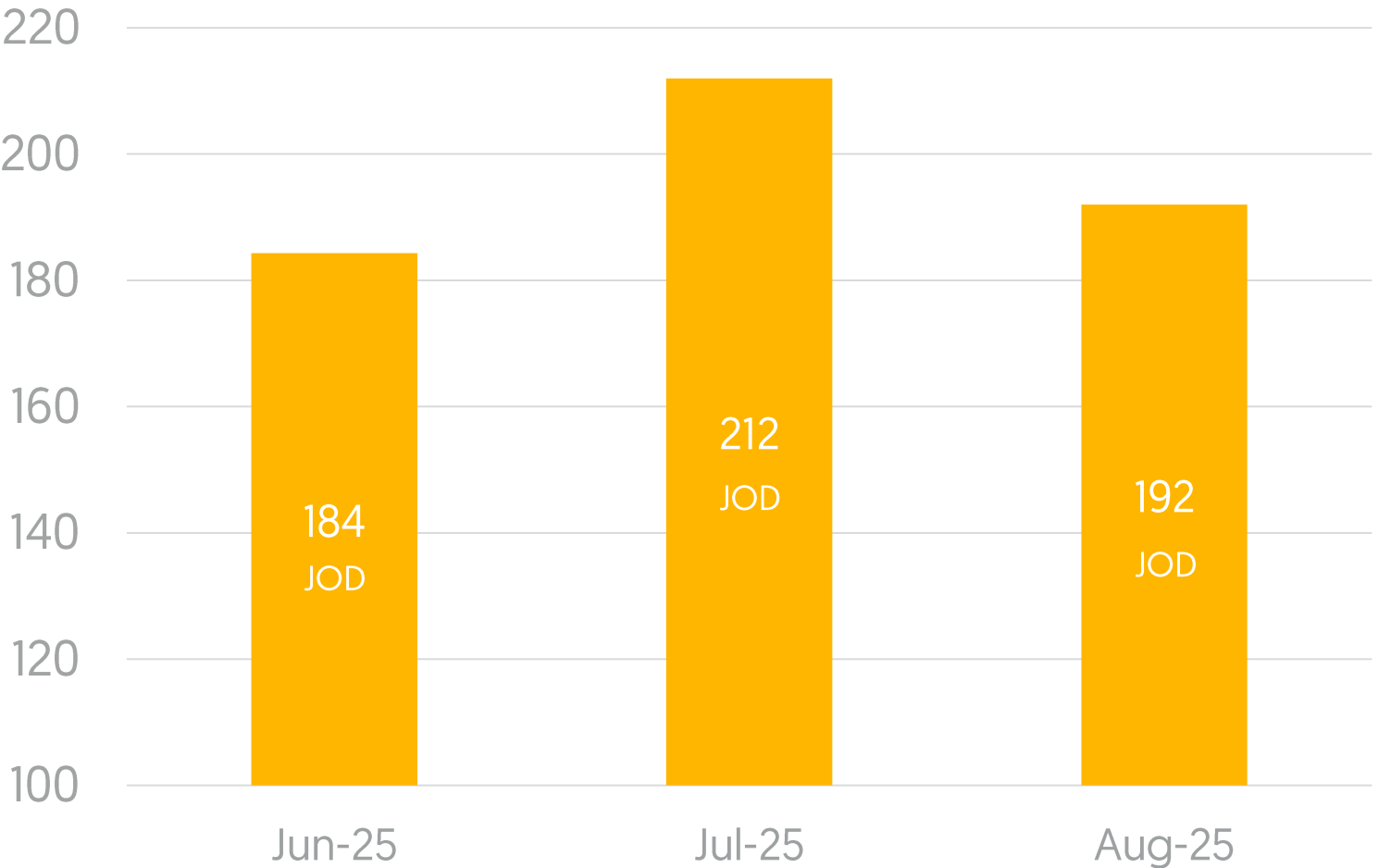
# eFAWATEERcom Value of Transactions

Percentage Based on Payment Method



# eFAWATEERcom Transactions

Average Value of Transactions Over the Past 3 Months





ACH  
Automated Clearing House

# Monthly Report

## August 2025

72

Automated Clearing House



08.2025



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



Number of Transactions

**7.9M**



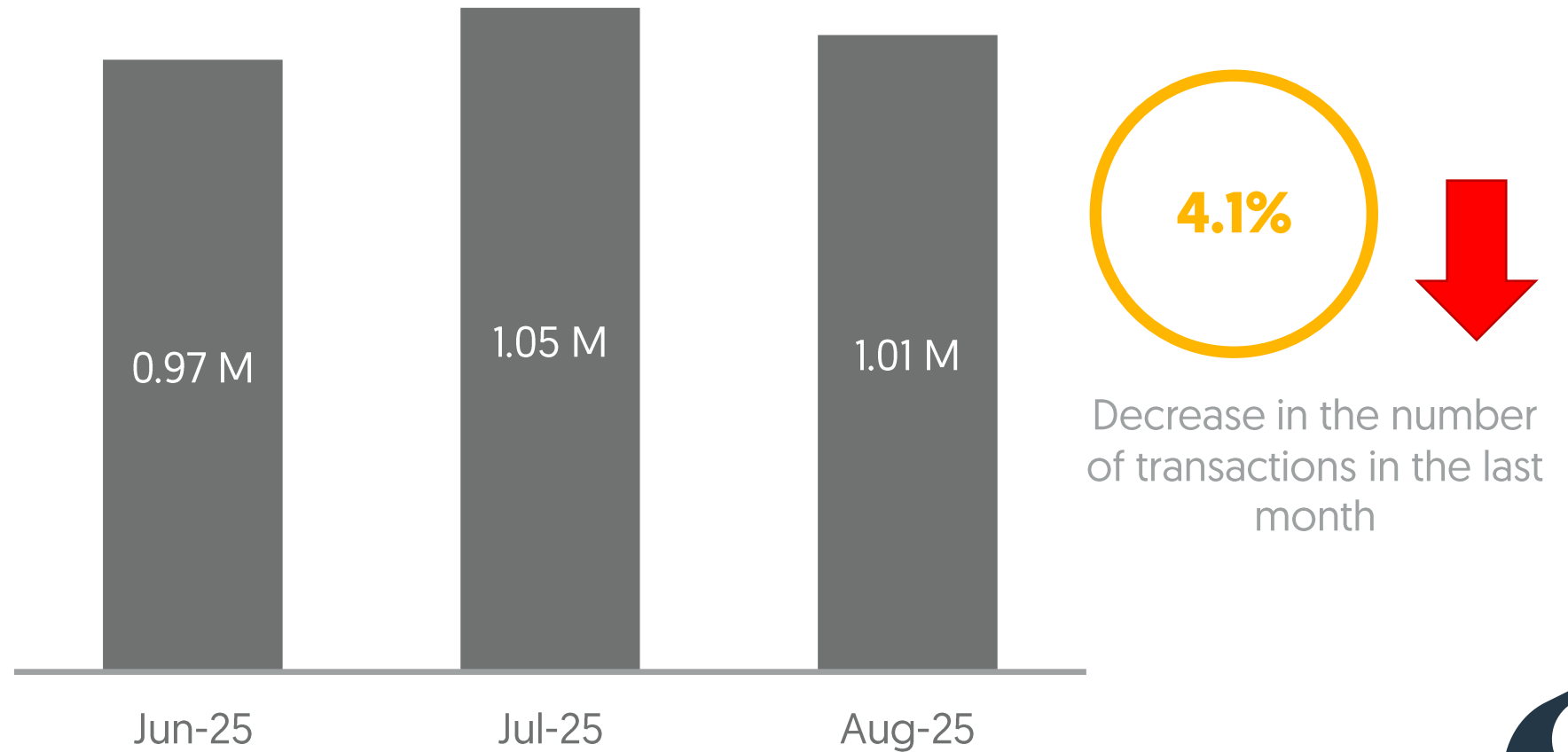
Value of Transactions

**6.52B<sub>JOD</sub>**



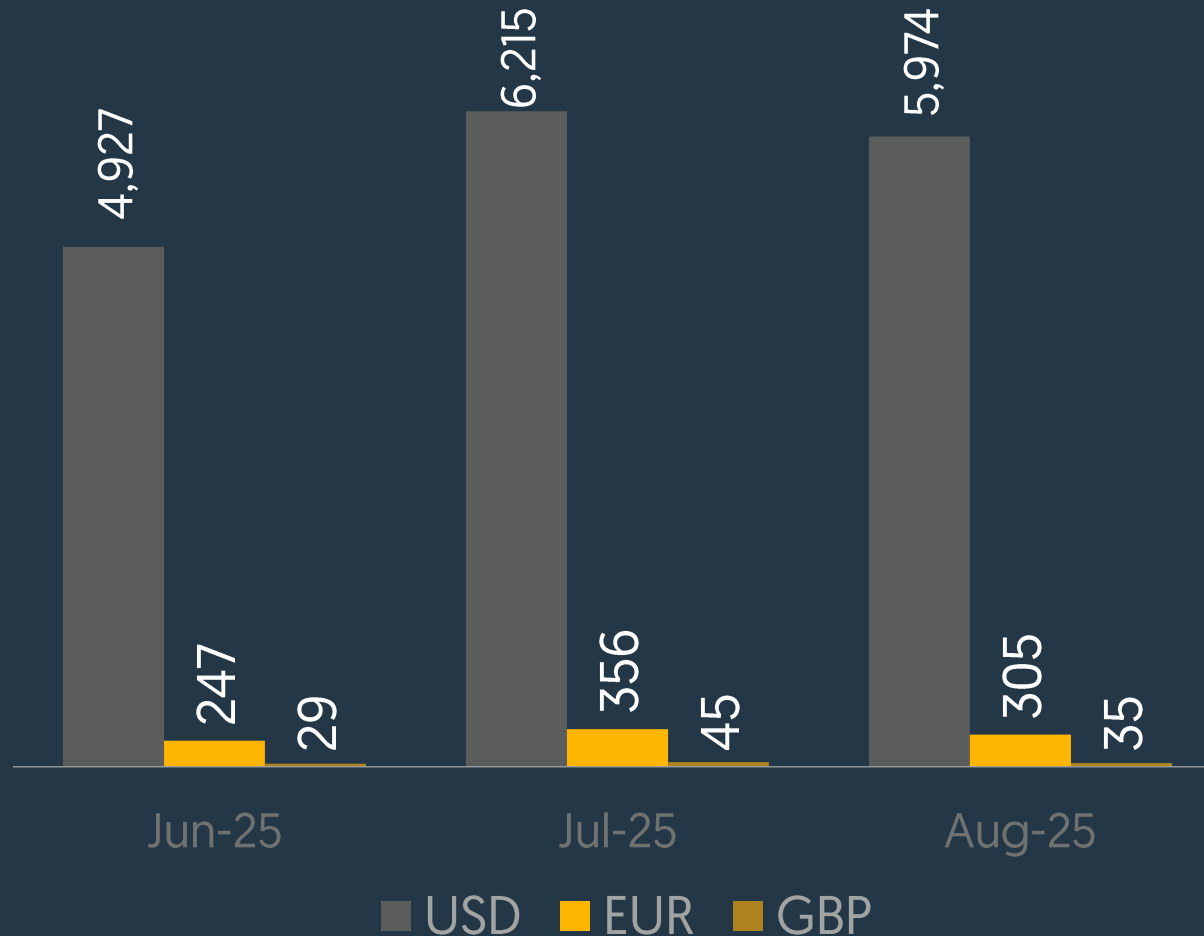
# ACH Transactions

Total Number of Jordanian Dinar Transactions Over the Past 3 Months



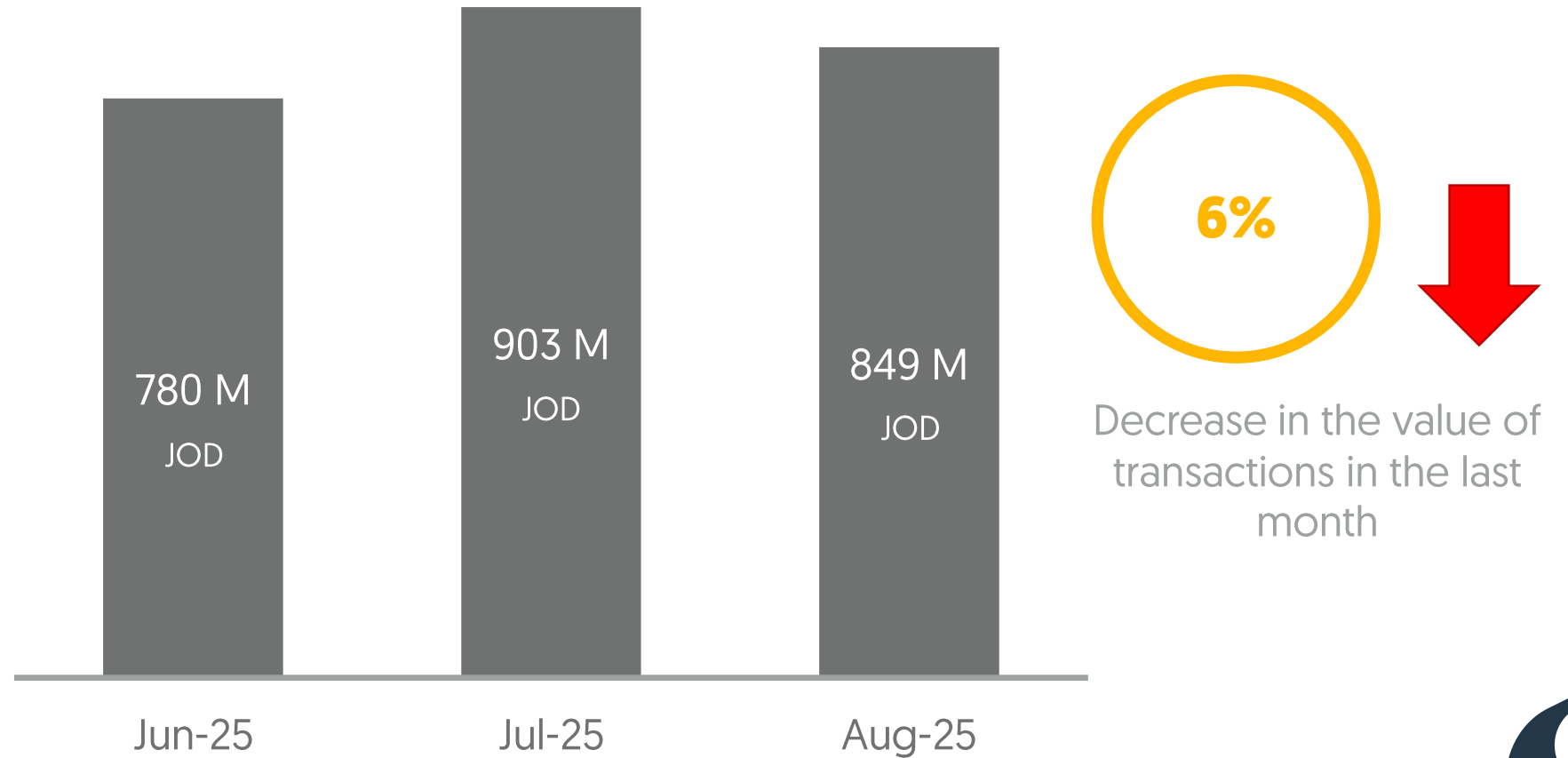
# ACH Transactions

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



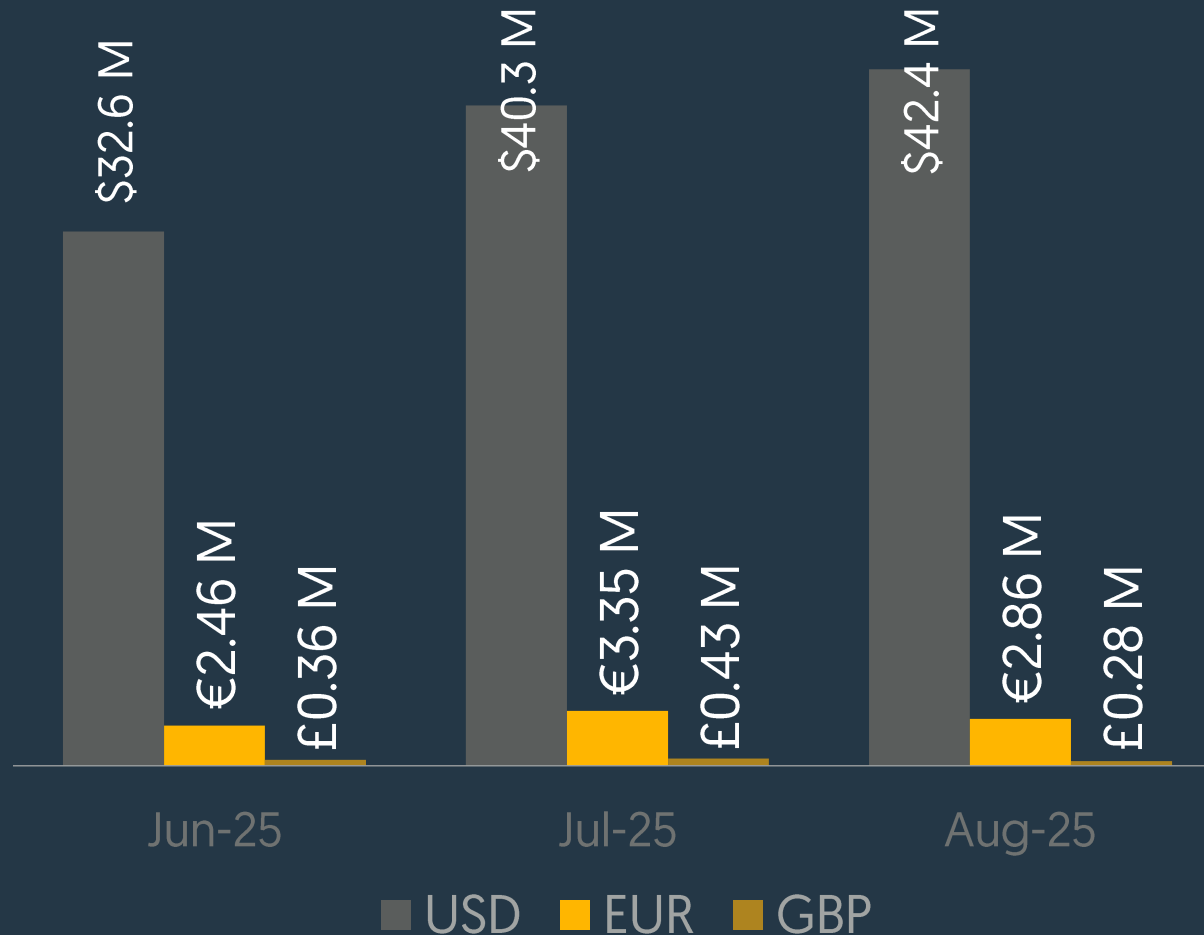
# ACH Transactions

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

## August 2025

Electronic Cheque Clearing Unit



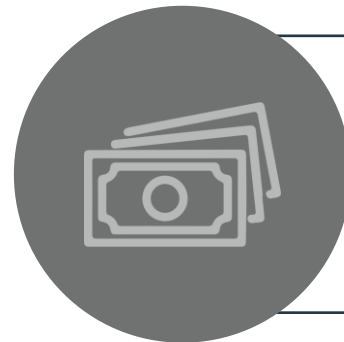
08.2025

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



Number of Transactions

**4.1M**



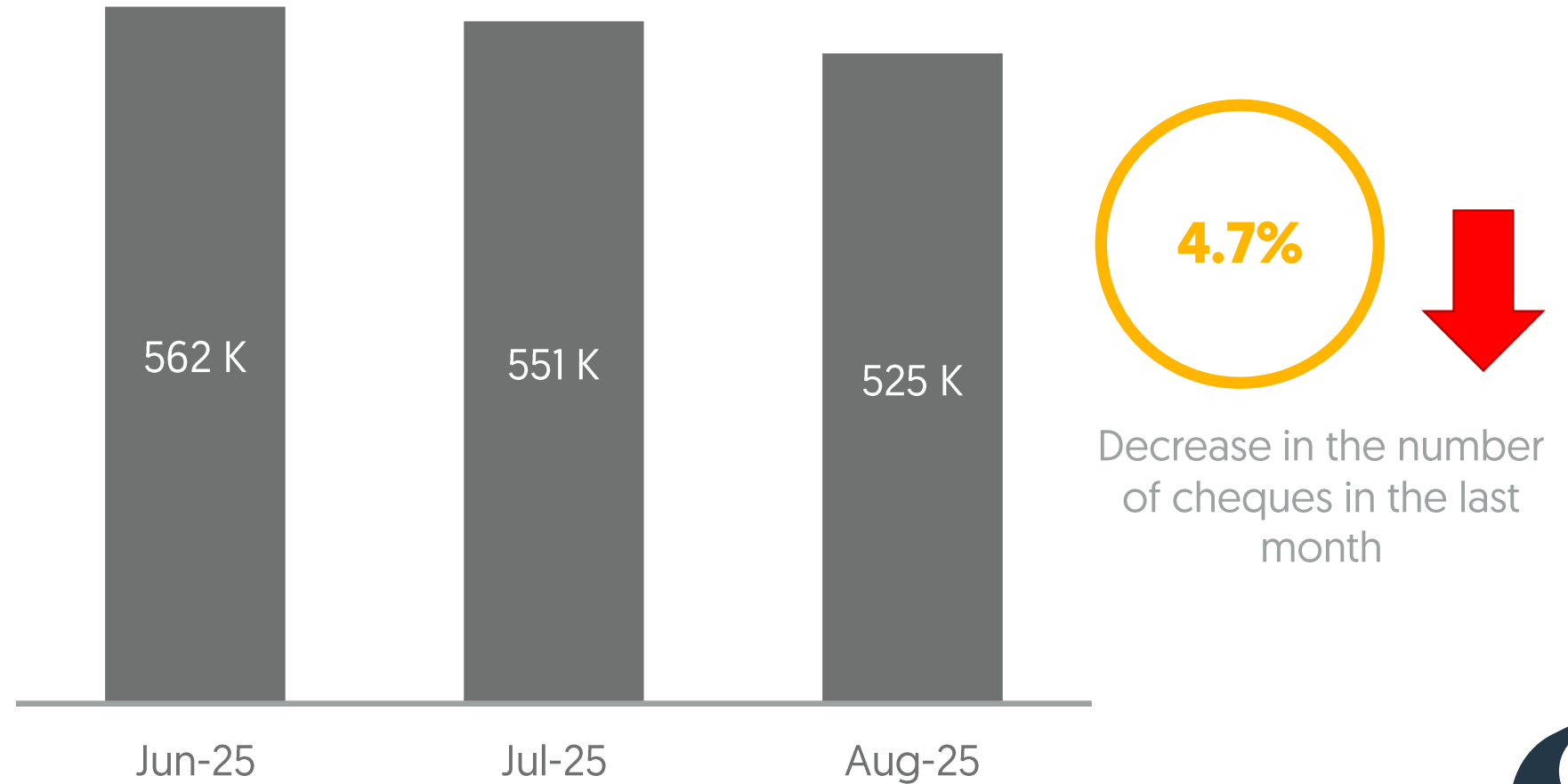
Value of Transactions

**26.7B<sub>JOD</sub>**



# ECCU Cheques

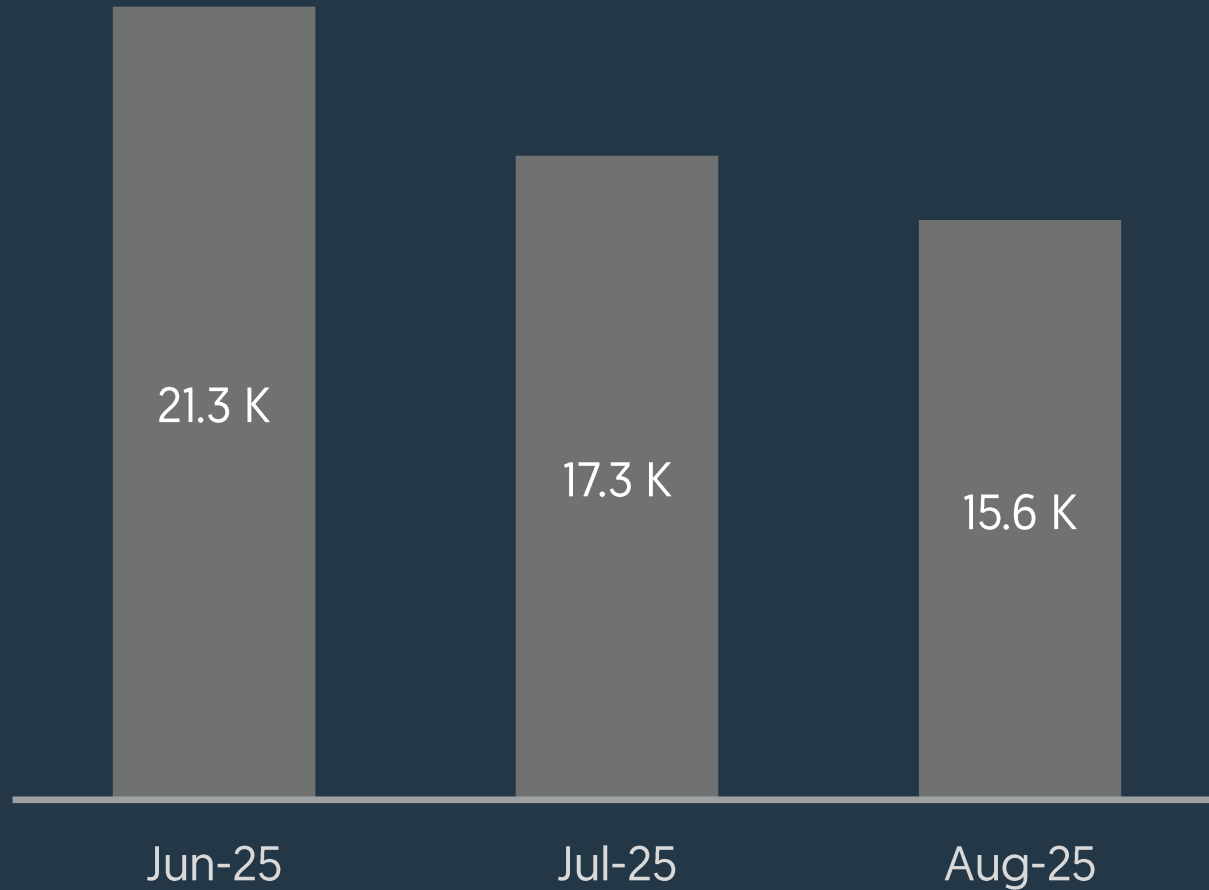
Total Number of Inward Cheques Over the Past 3 Months





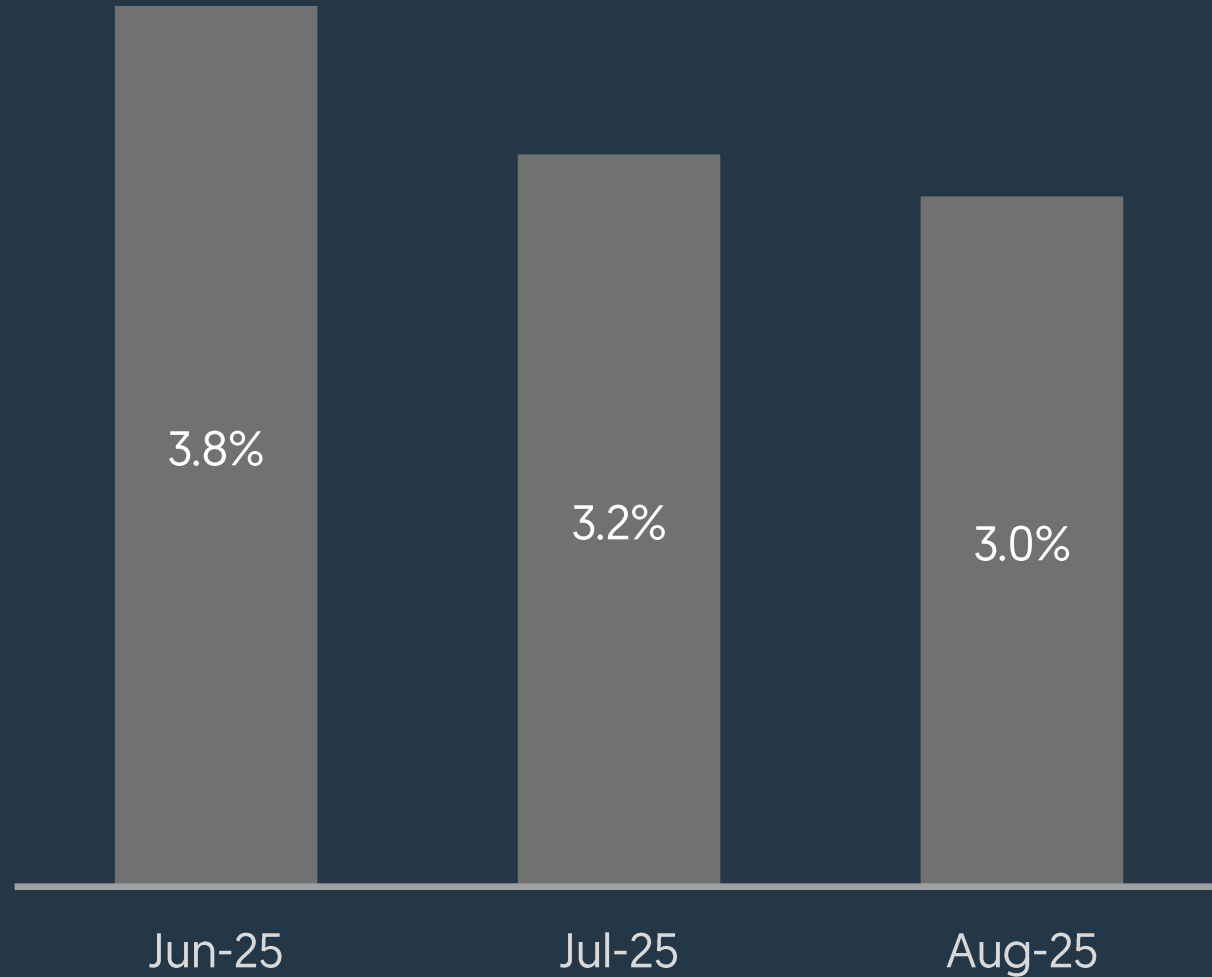
# ECCU Returned Cheques

Total Number of Returned Cheques Over the Past 3 Months



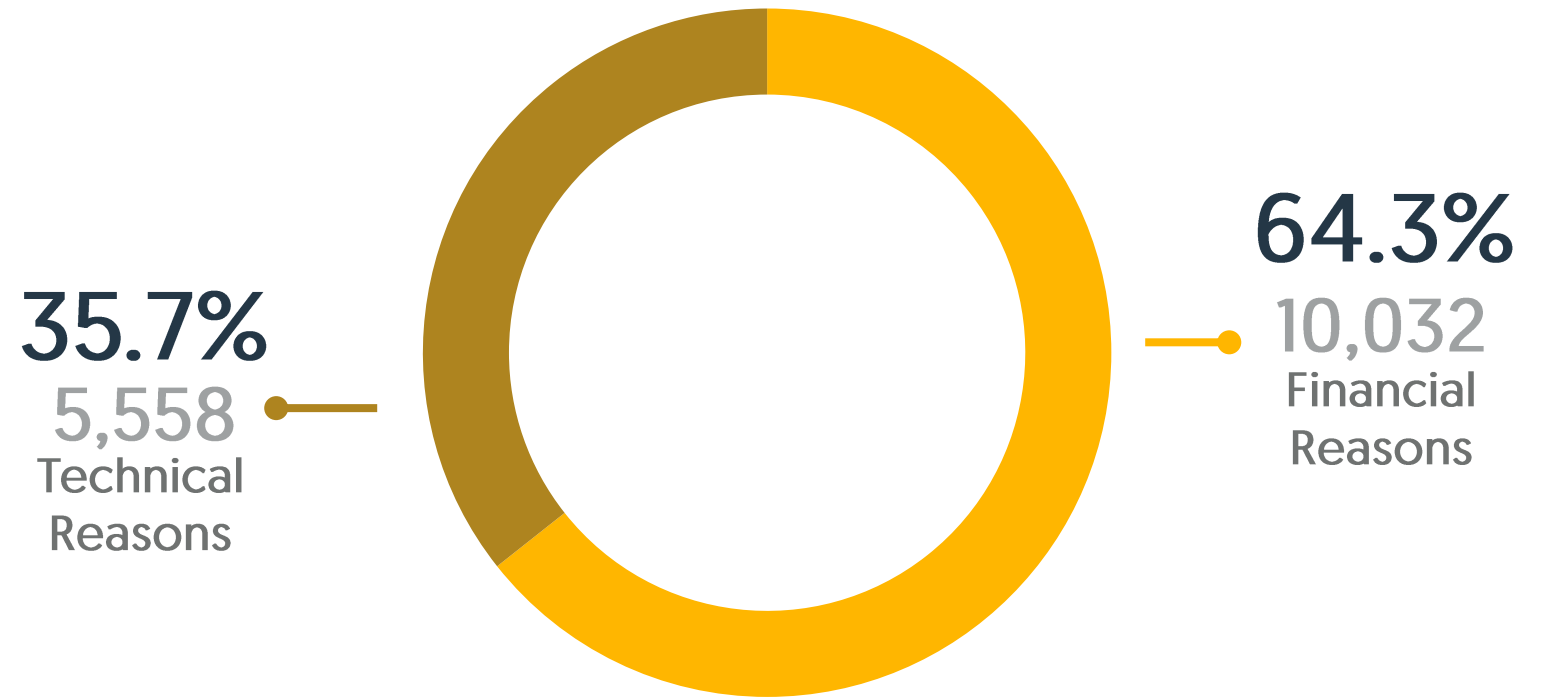
# ECCU Returned Cheques

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



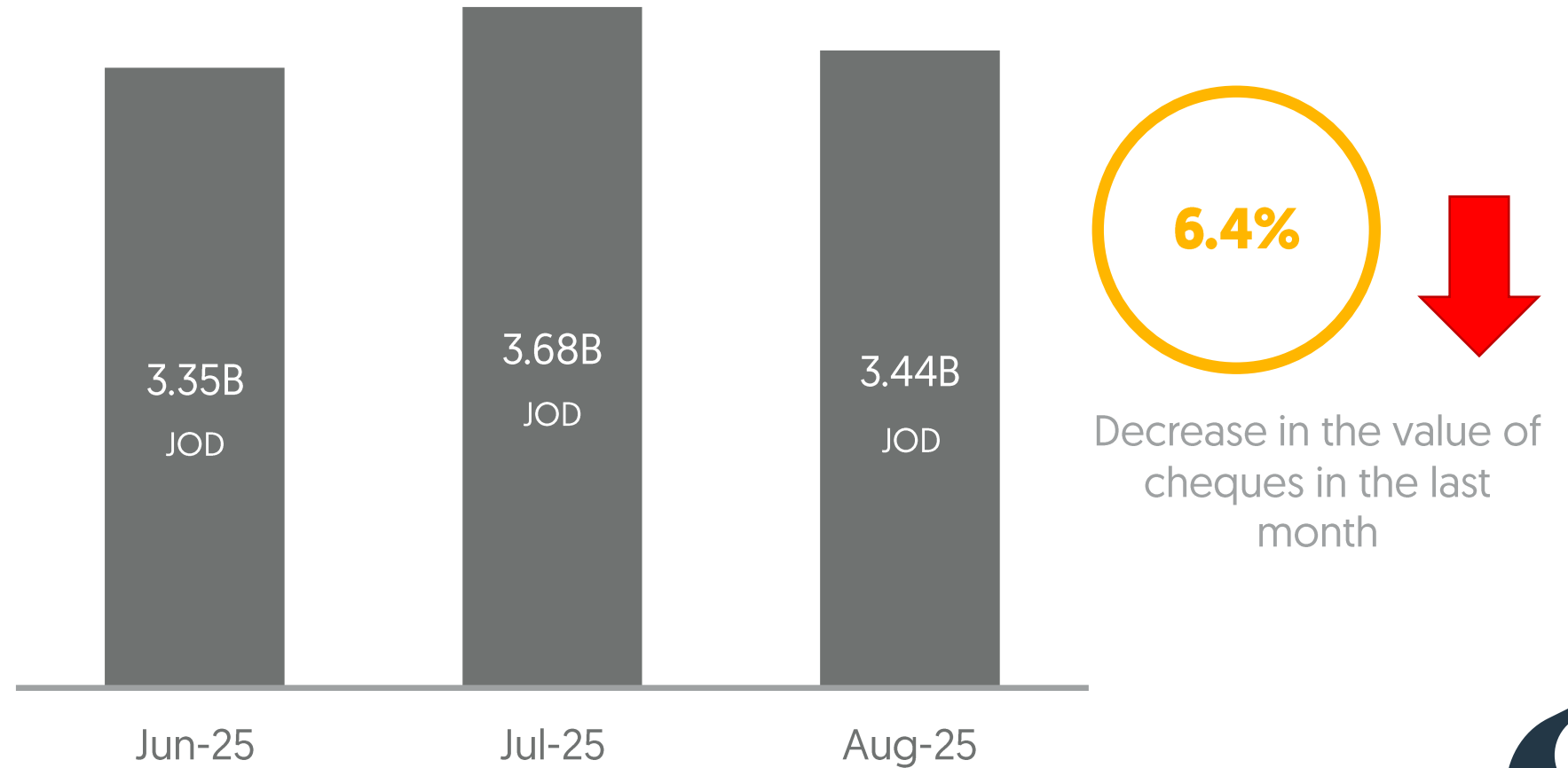
# ECCU Cheques

Total Number of Returned Cheques due to Financial and Technical Reasons



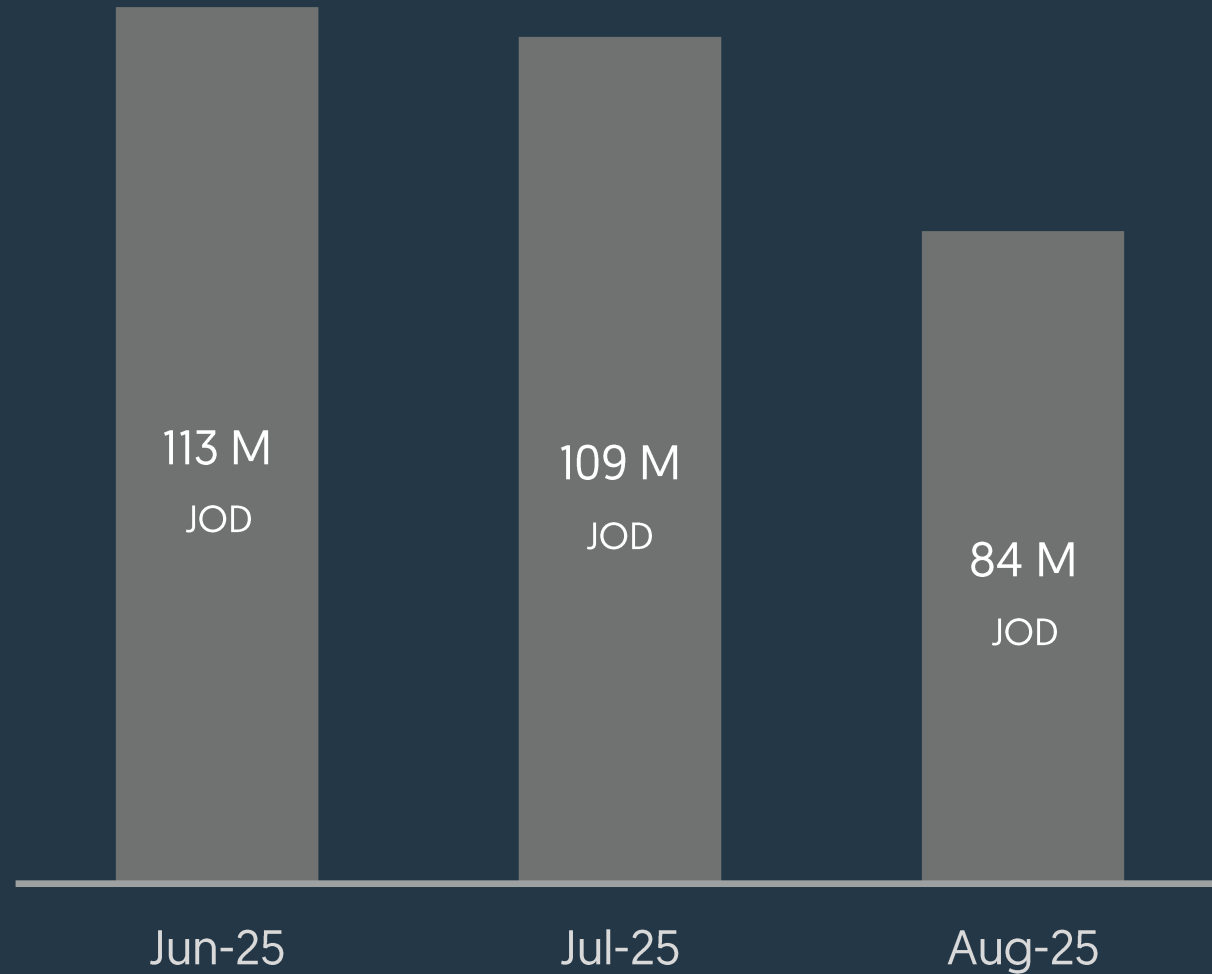
# ECCU Cheques

Total Value of Inward Cheques Over the Past 3 Months



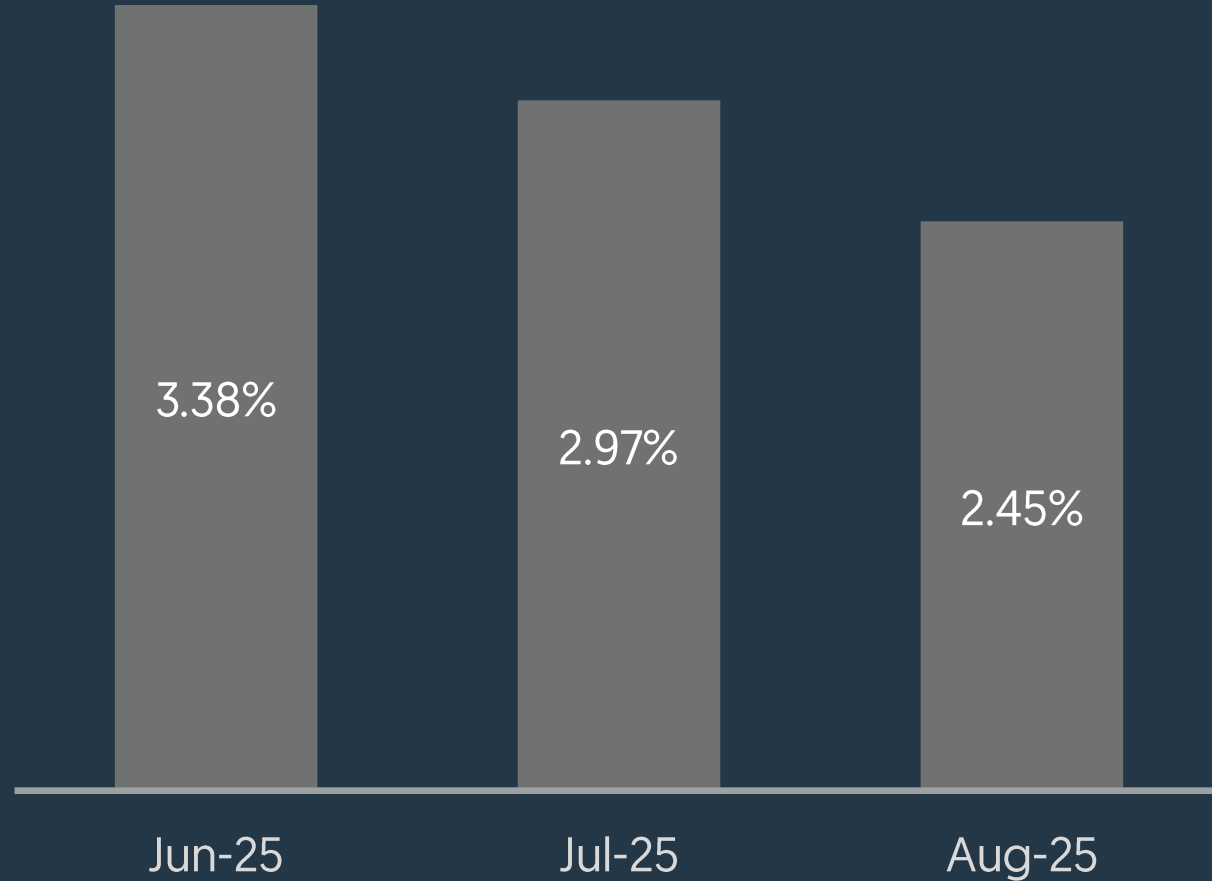
# ECCU Returned Cheques

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

**35.2%**  
**29.6M<sub>JOD</sub>**  
Technical  
Reasons



**64.8%**  
**54.6M<sub>JOD</sub>**  
Financial  
Reasons