



Jordan Payments & Clearing Company

Payment Systems Monthly Reports

September 2025



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Automated Clearing House

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ECCU
Electronic Cheque Clearing Unit



Systems Summary

Monthly Report

September 2025

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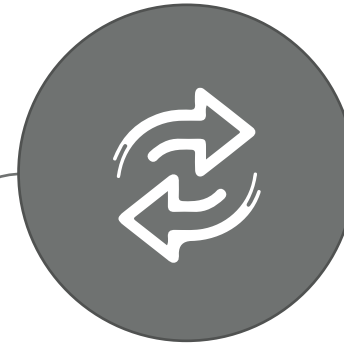
09.2025

CliQ Summary



Number of
Users

2M



Number of
Transactions

15.58M



Value of
Transactions

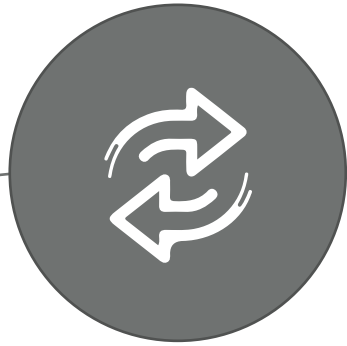
1.87B_{JOD}

JoMoPay Summary



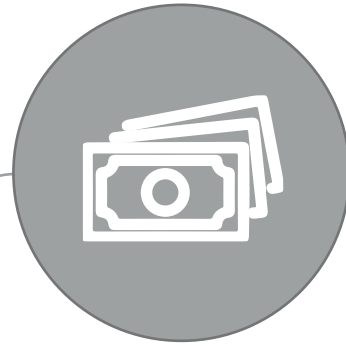
Number of
Users

2.7M



Number of
Transactions

9.5M



Value of
Transactions

559M_{JOD}



Number of
Users

4.9M



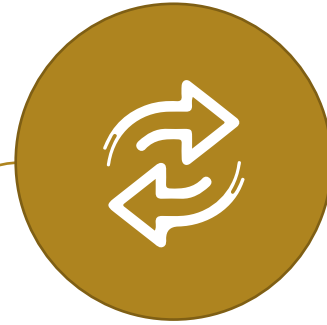
Number of
Billers

652



Number of
Services

2,245



Number of
Transactions

6.45M



Value of
Transactions

1.4B_{JOD}



ACH Summary

Automated Clearing House



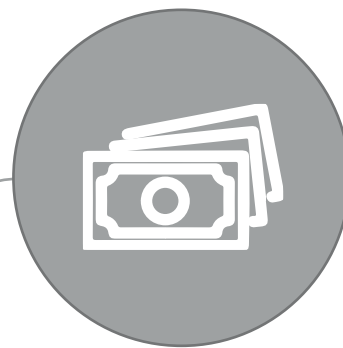
Total Number of
Transactions

1.01M



Number of JOD
Transactions

1.01M



Value of JOD
Transactions

858M_{JOD}



ECCCU
Electronic Cheque Clearing Unit

Summary



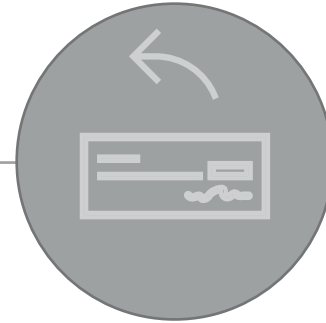
Number of
Cheques

539K



Value of
Cheques

3.44B_{JOD}



Number of
Returned Cheques

16K



Value of Returned
Cheques

75M_{JOD}



Monthly Report

September 2025

Instant Payment System for
Transfers Issued by Banks

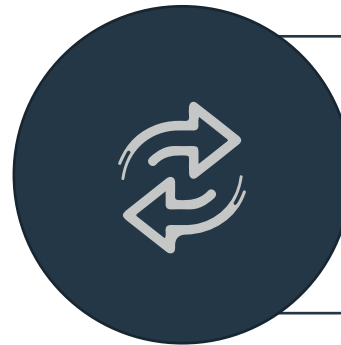
9



09.2025

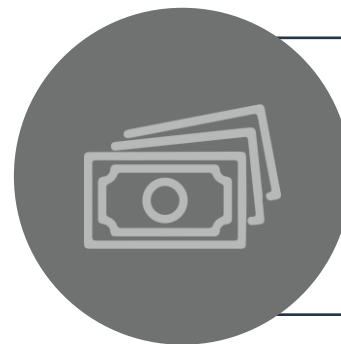
Total Number and Value of Transactions Since the Beginning of 2025

Transfers Issued by Banks



Number of Transactions

117.3M

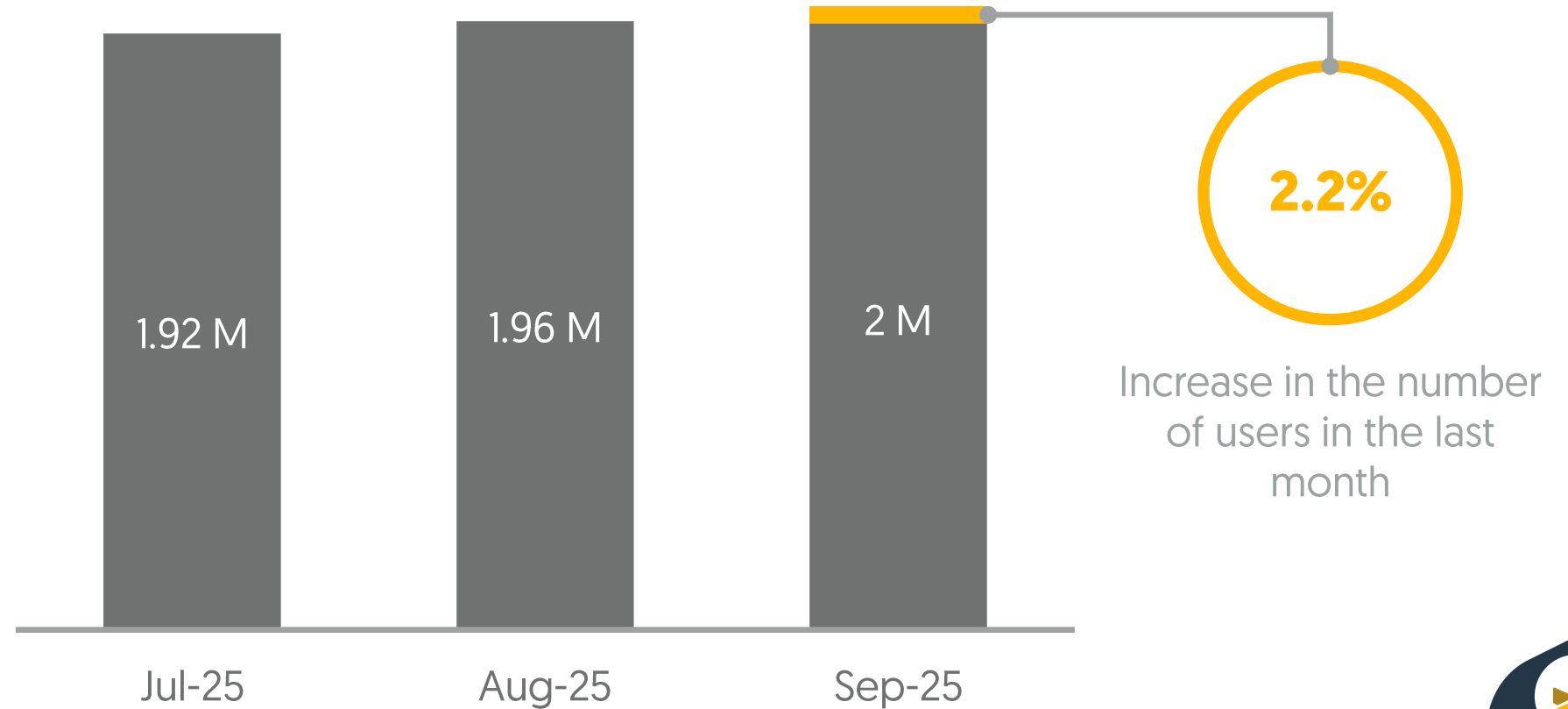


Value of Transactions

14.5B_{JOD}

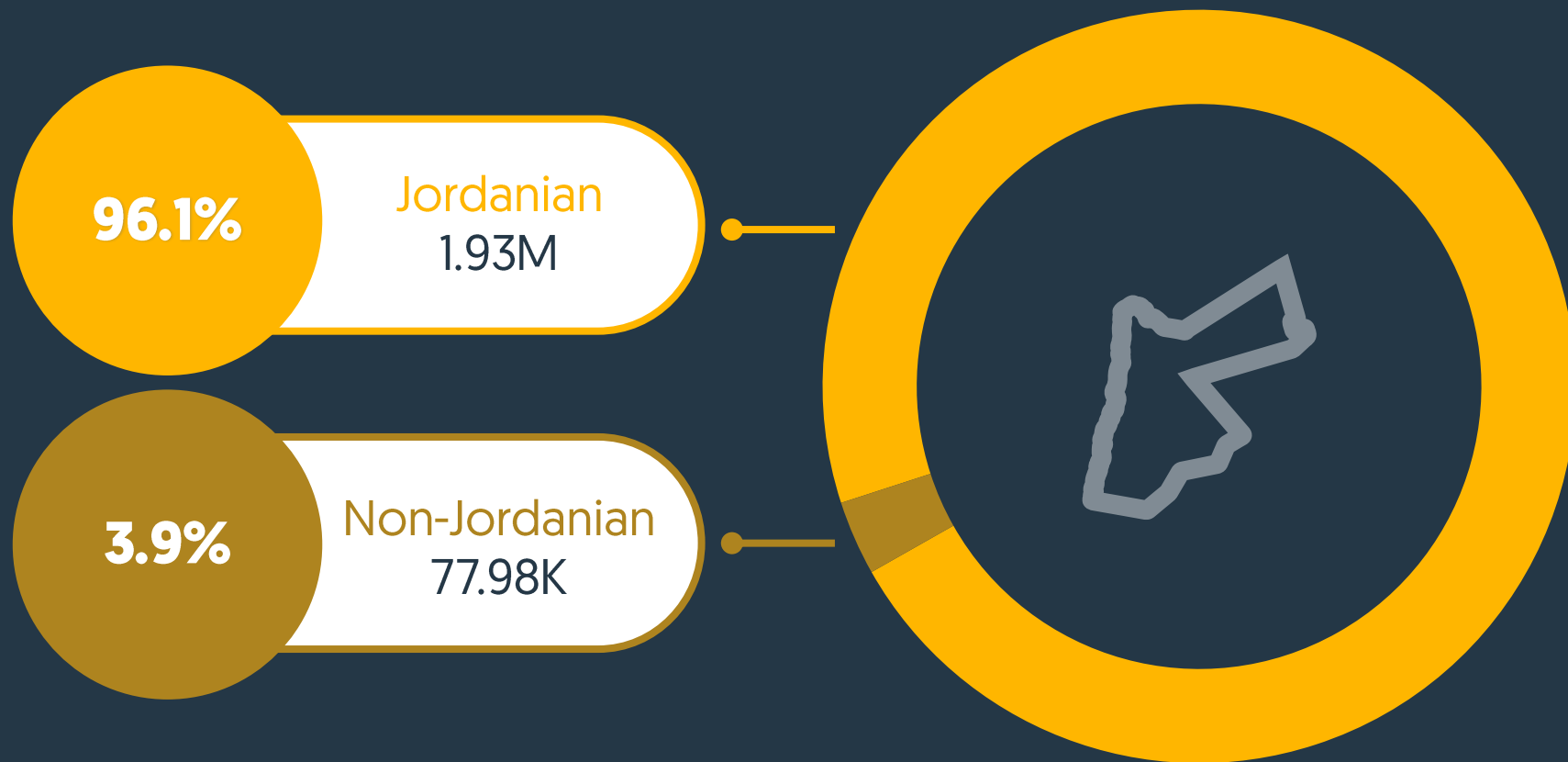
CliQ Users

Total Number of Users Over the Past 3 Months



CliQ Users

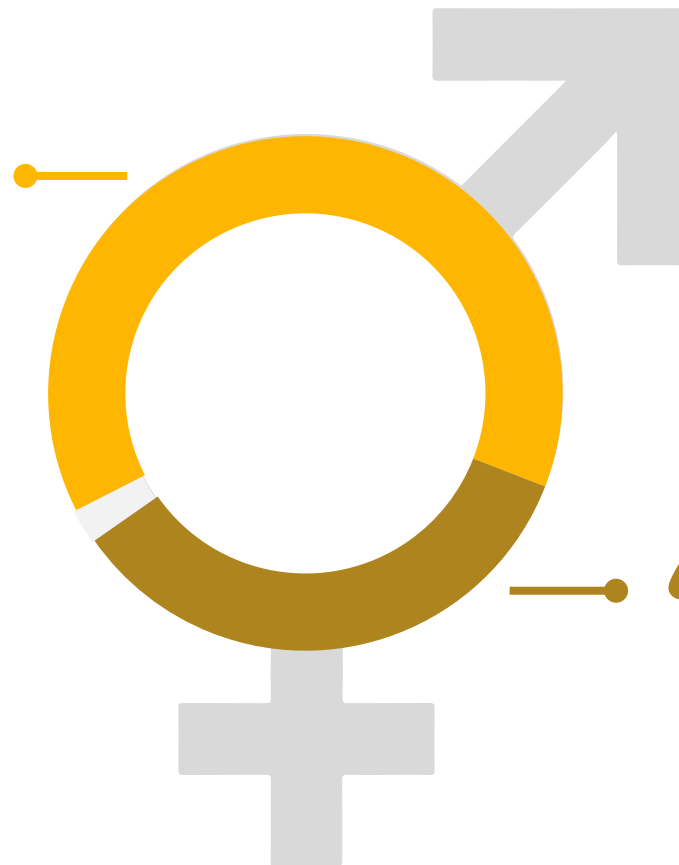
Percentage of Users Based on Nationality



CliQ Users

Percentage of Users Based on Gender

61.7%
1.24M
Male Users

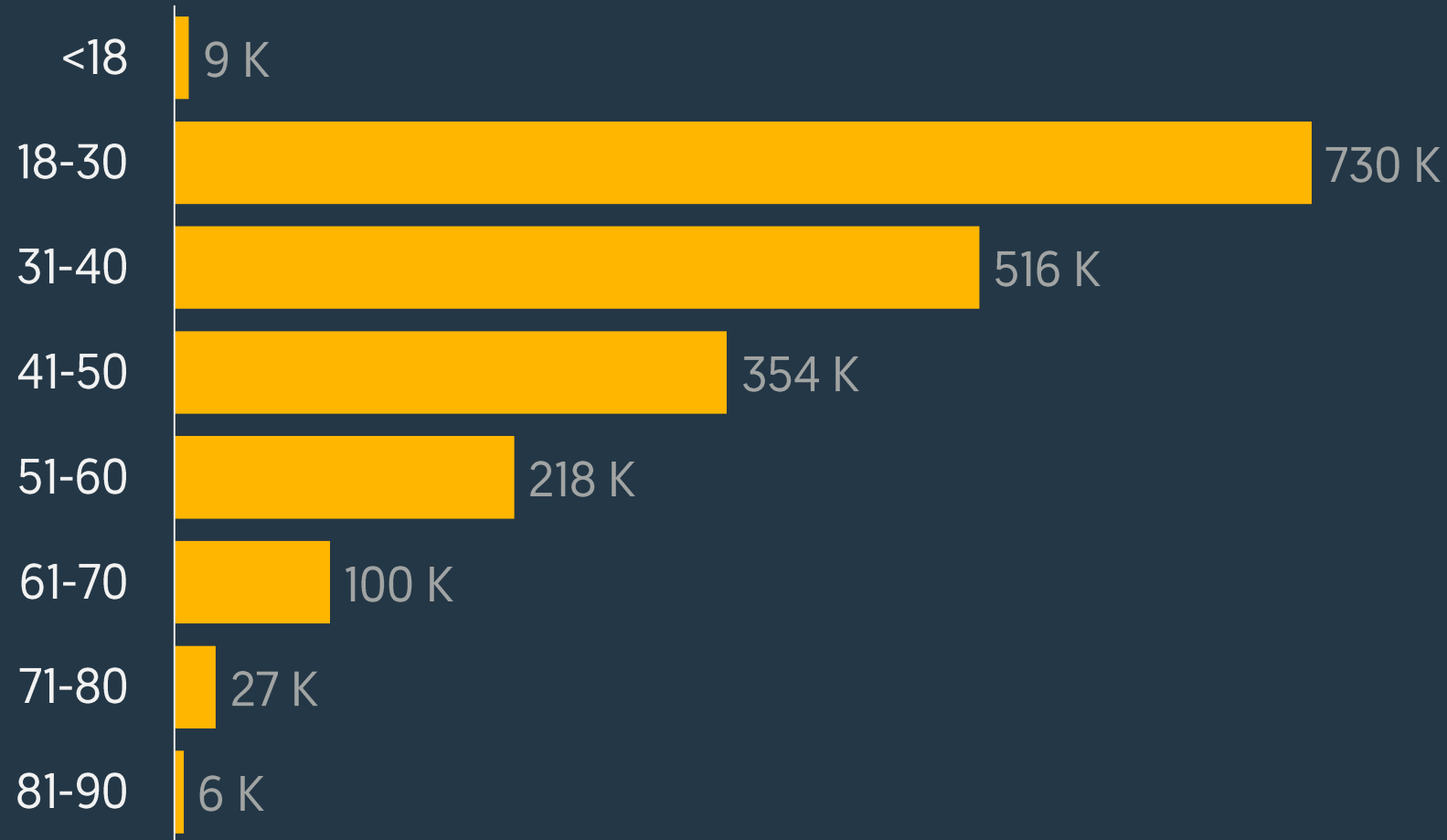


35.4%
0.71M
Female Users



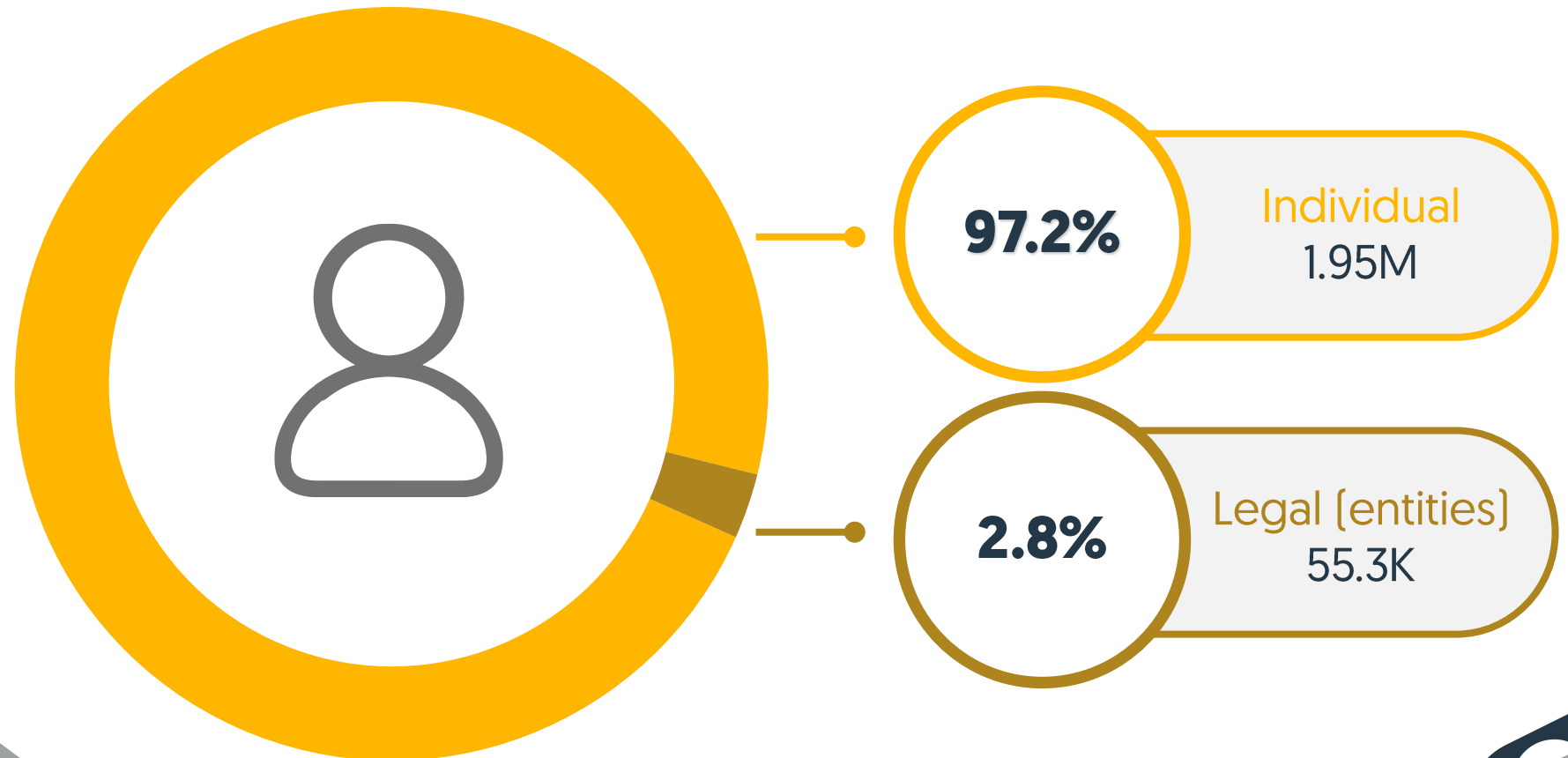
CliQ Users

Number of Users Based on Age Group



CliQ Users

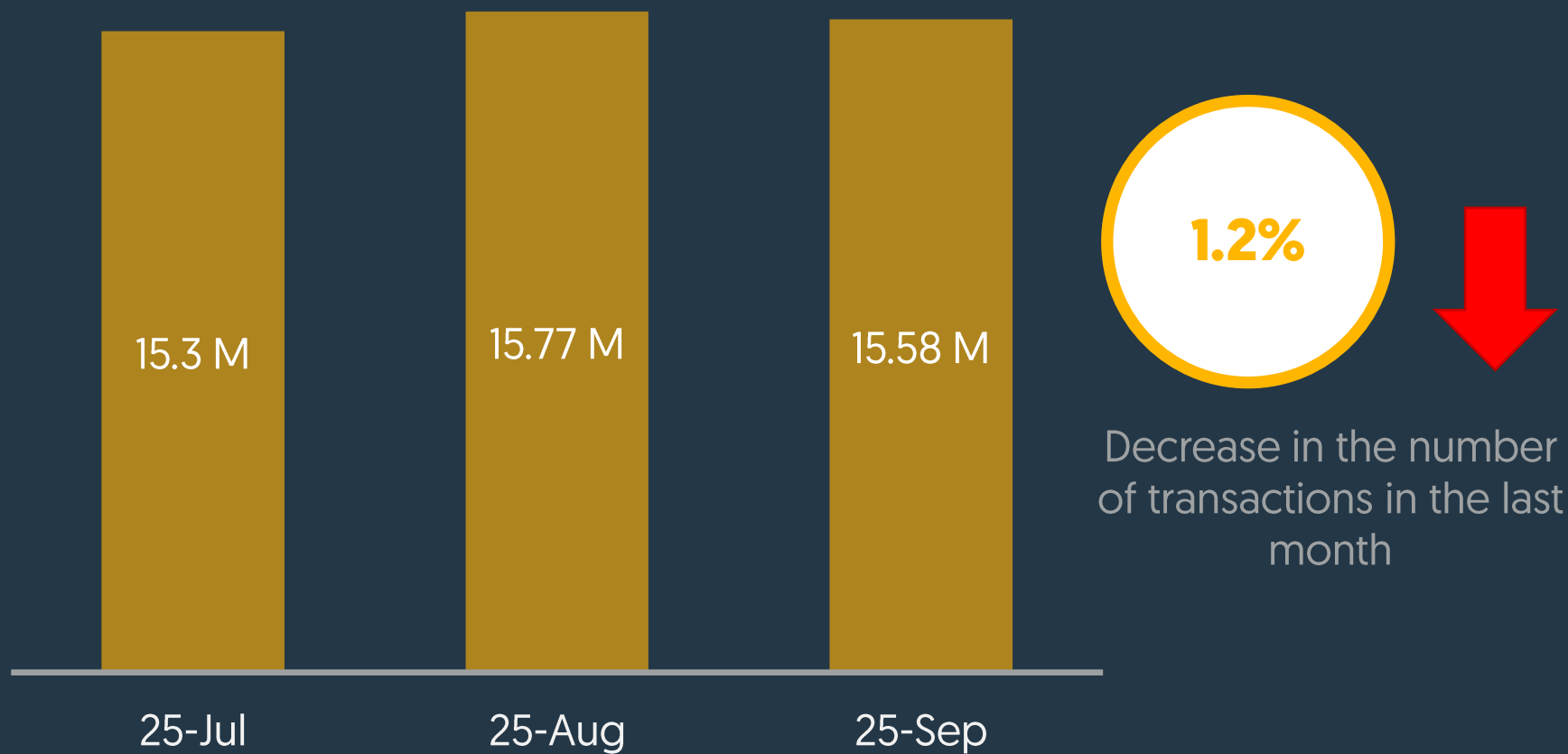
Percentage of Users Based on Customer Type



CliQ Number of Transactions

Total Number of Transactions Over the Past 3 Months

Transfers Issued by Banks

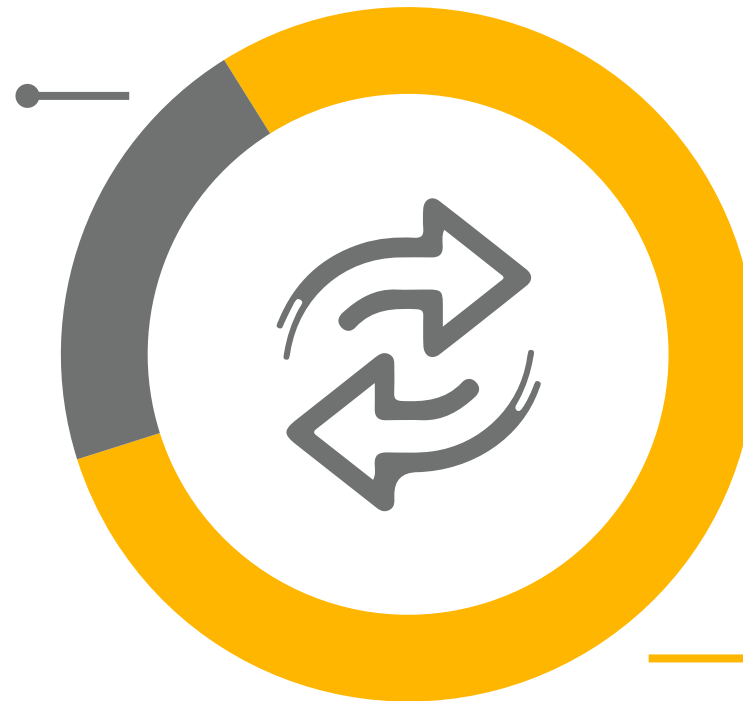


CliQ Number of Transactions

Percentage Based on Transaction Type

Transfers Issued by Banks

21%
3.28M
Purchases

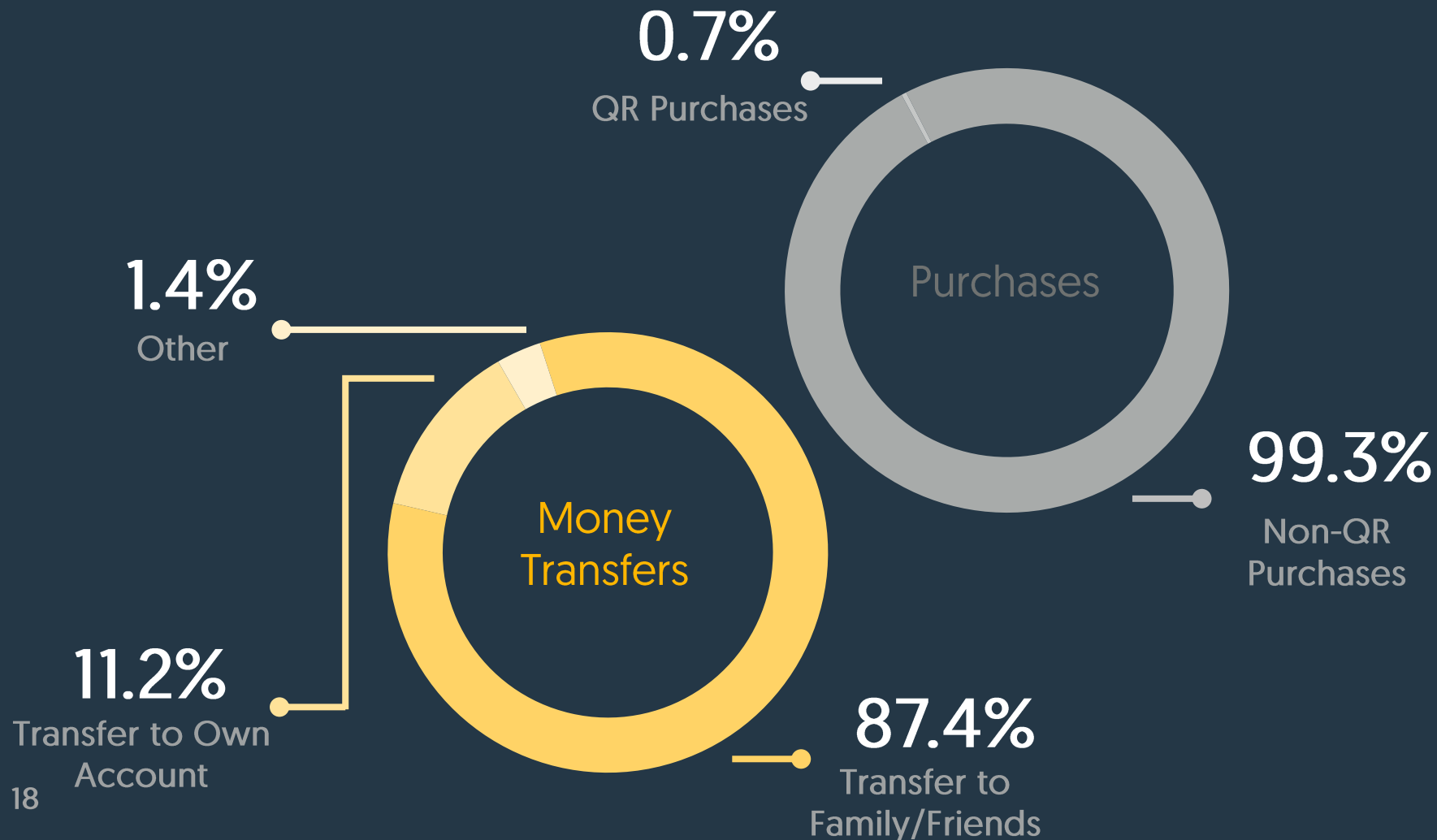


79%
12.3M
Money Transfers

CliQ Number of Transactions

Percentage Based on Transaction Type Sub-Category

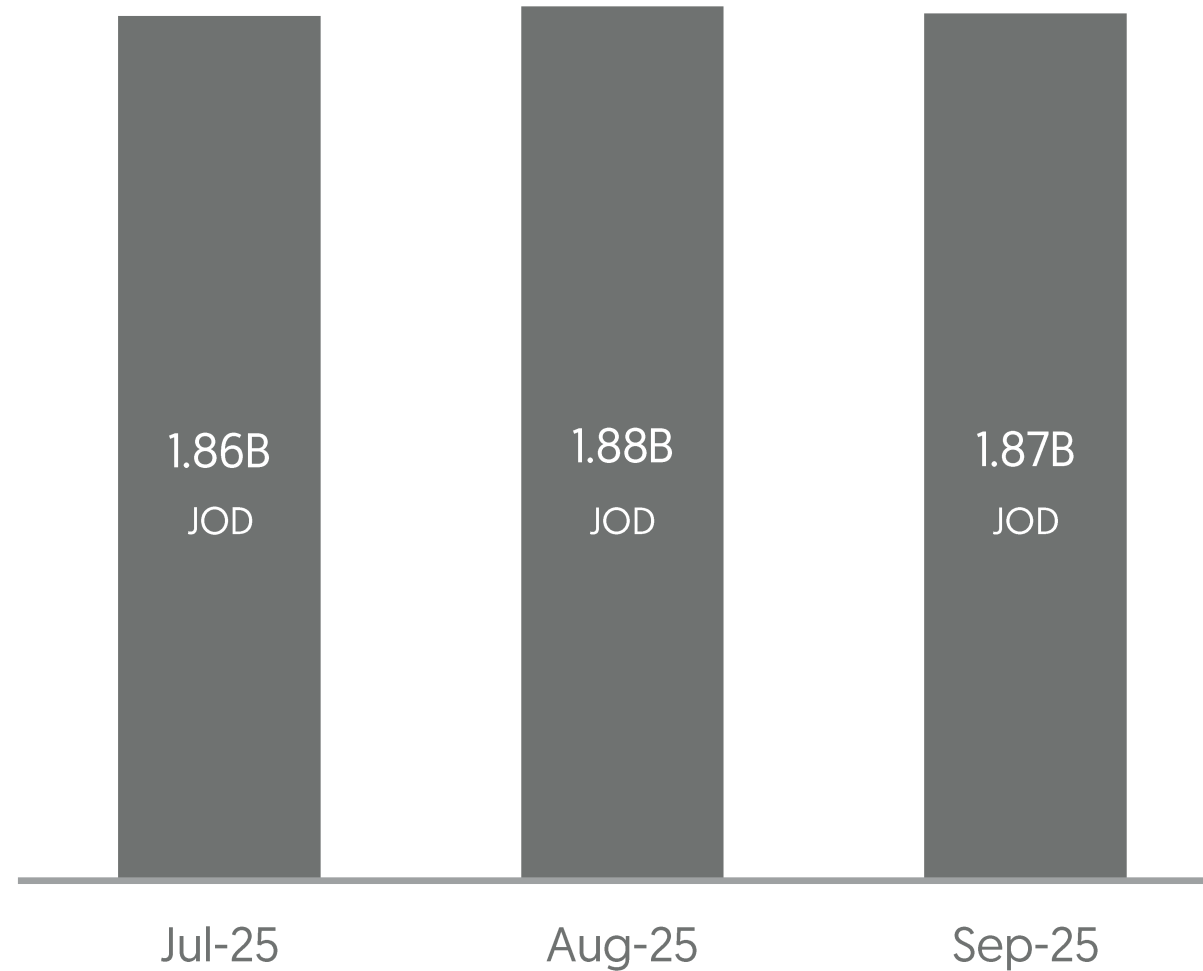
Transfers Issued by Banks



CliQ Value of Transactions

Total Value of Transactions Over the Past 3 Months

Transfers Issued by Banks



0.8%

Decrease in the value of transactions in the last month

CliQ Value of Transactions

Percentage Based on Transaction Type

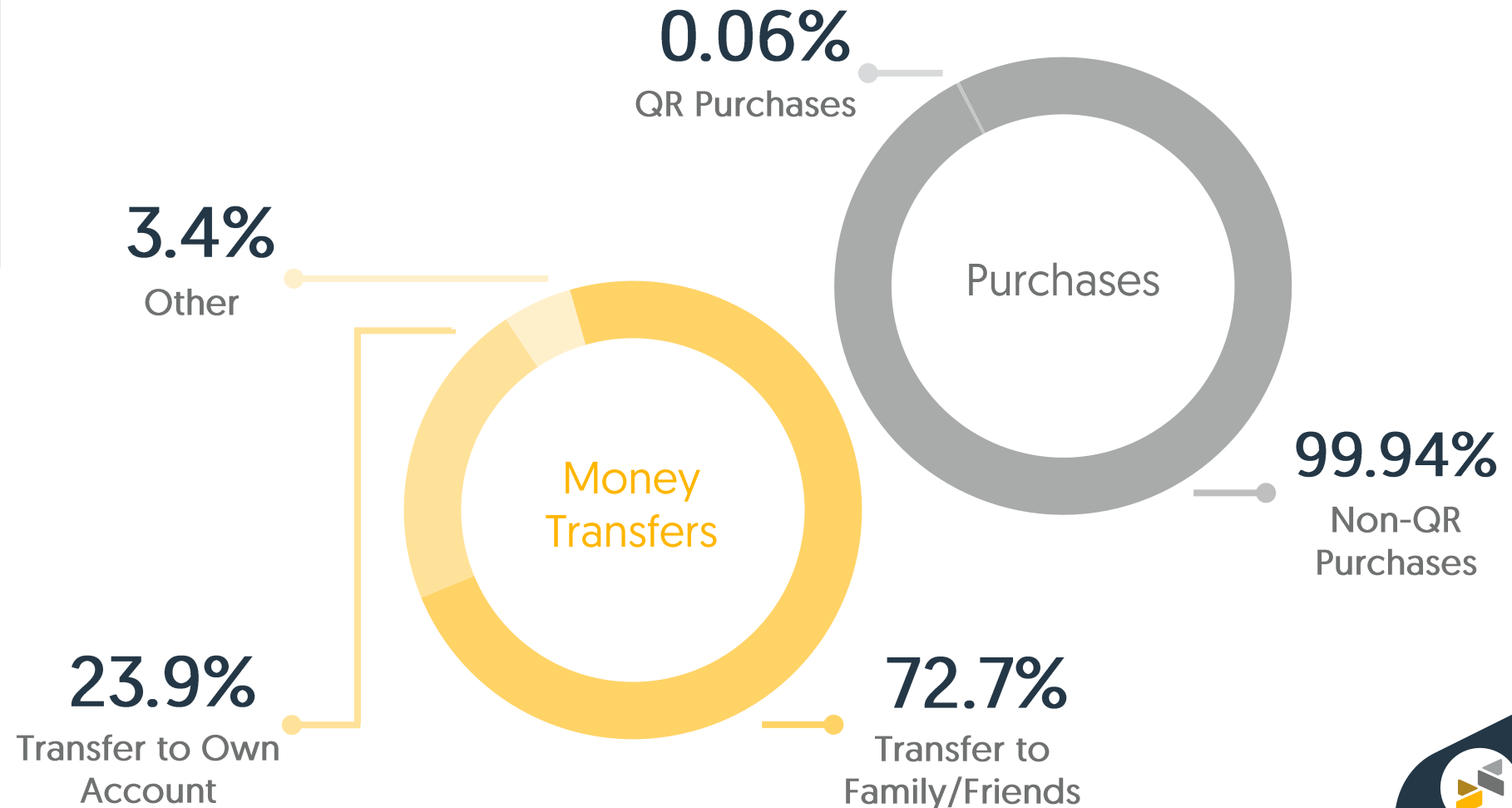
Transfers Issued by Banks



CliQ Value of Transactions

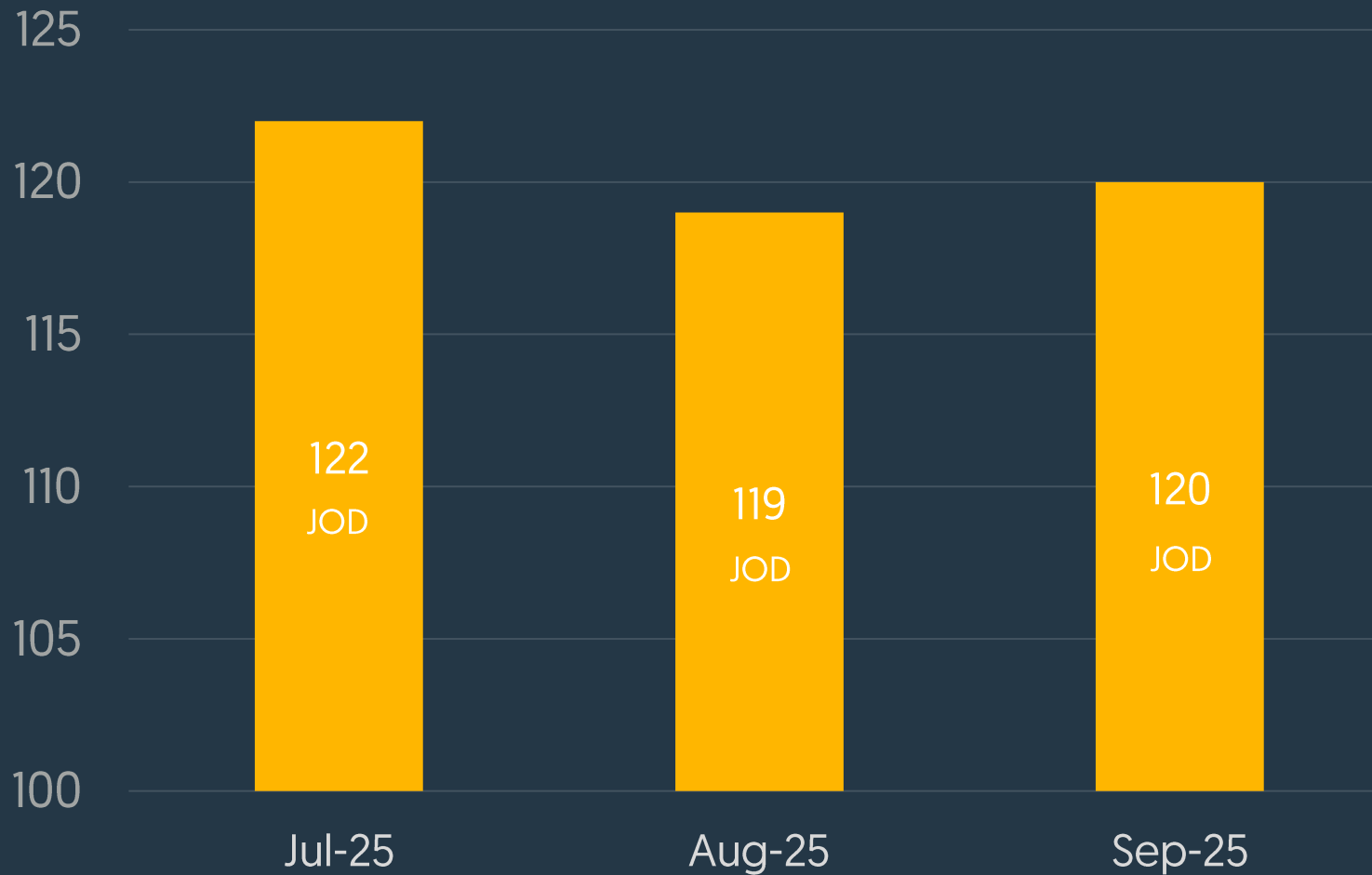
Percentage Based on Transaction Type Sub-Category

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

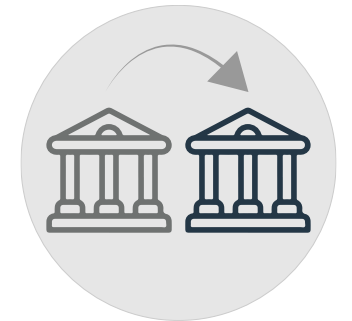
Transfers Issued by Banks



27.1%

2.35M

On Us



72.9%

6.30M

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



21.9%

250.1M JOD

On Us



78.1%

891.8M JOD

Off Us

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



JoMoPay

Jordan Mobile Payment

Monthly Report

September 2025

Jordan Mobile Payments Switch for
Transfers Issued by Mobile Wallets

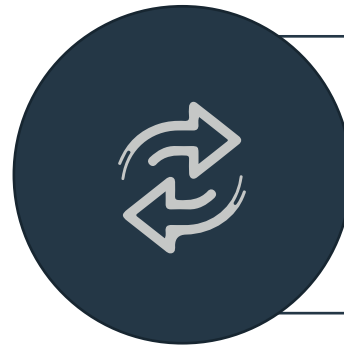
25



09.2025

Total Number and Value of Transactions Since the Beginning of 2025

Transfers Issued by Mobile Wallets



Number of Transactions

70.88M



Value of Transactions

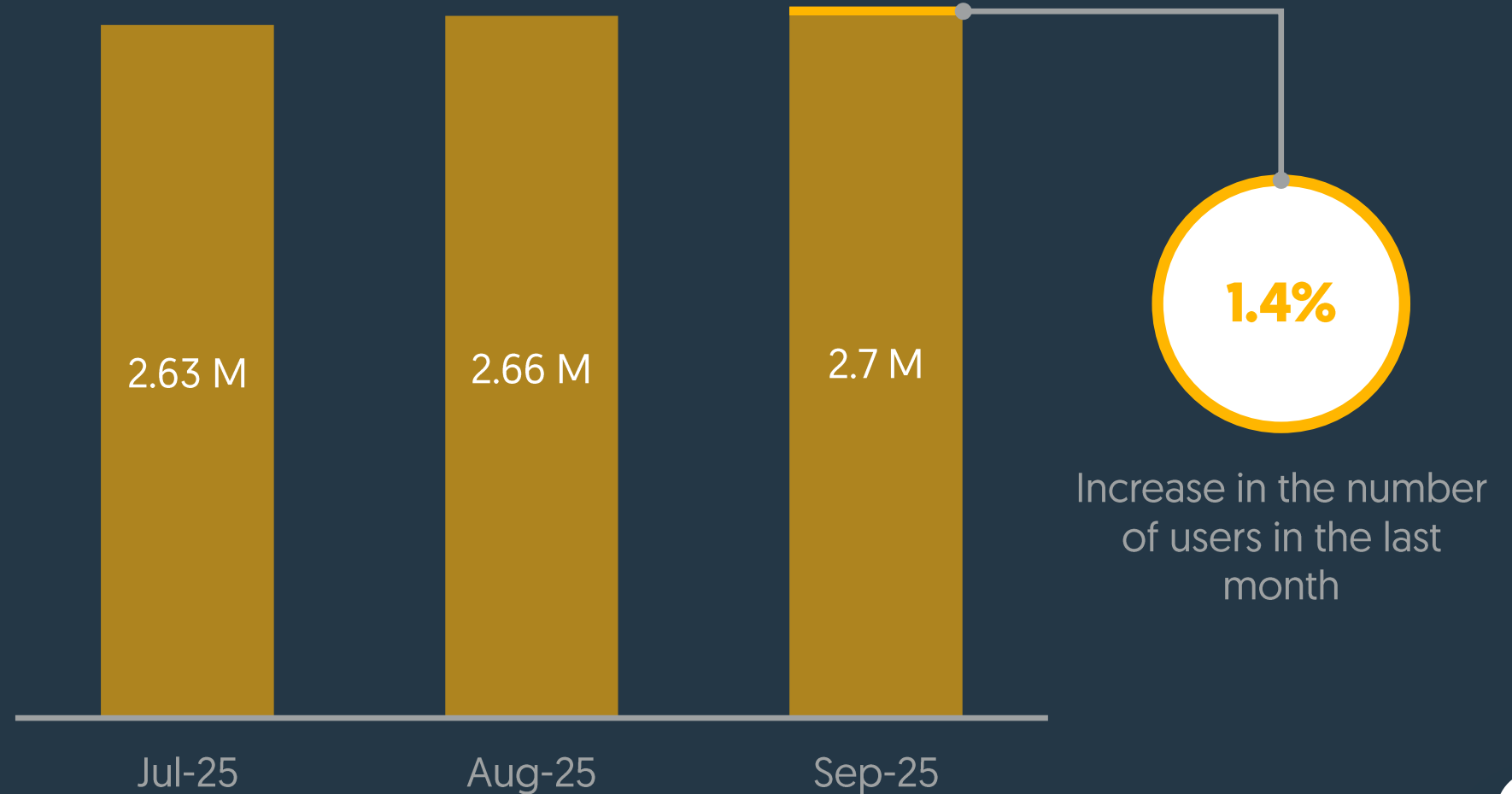
4.69B_{JOD}





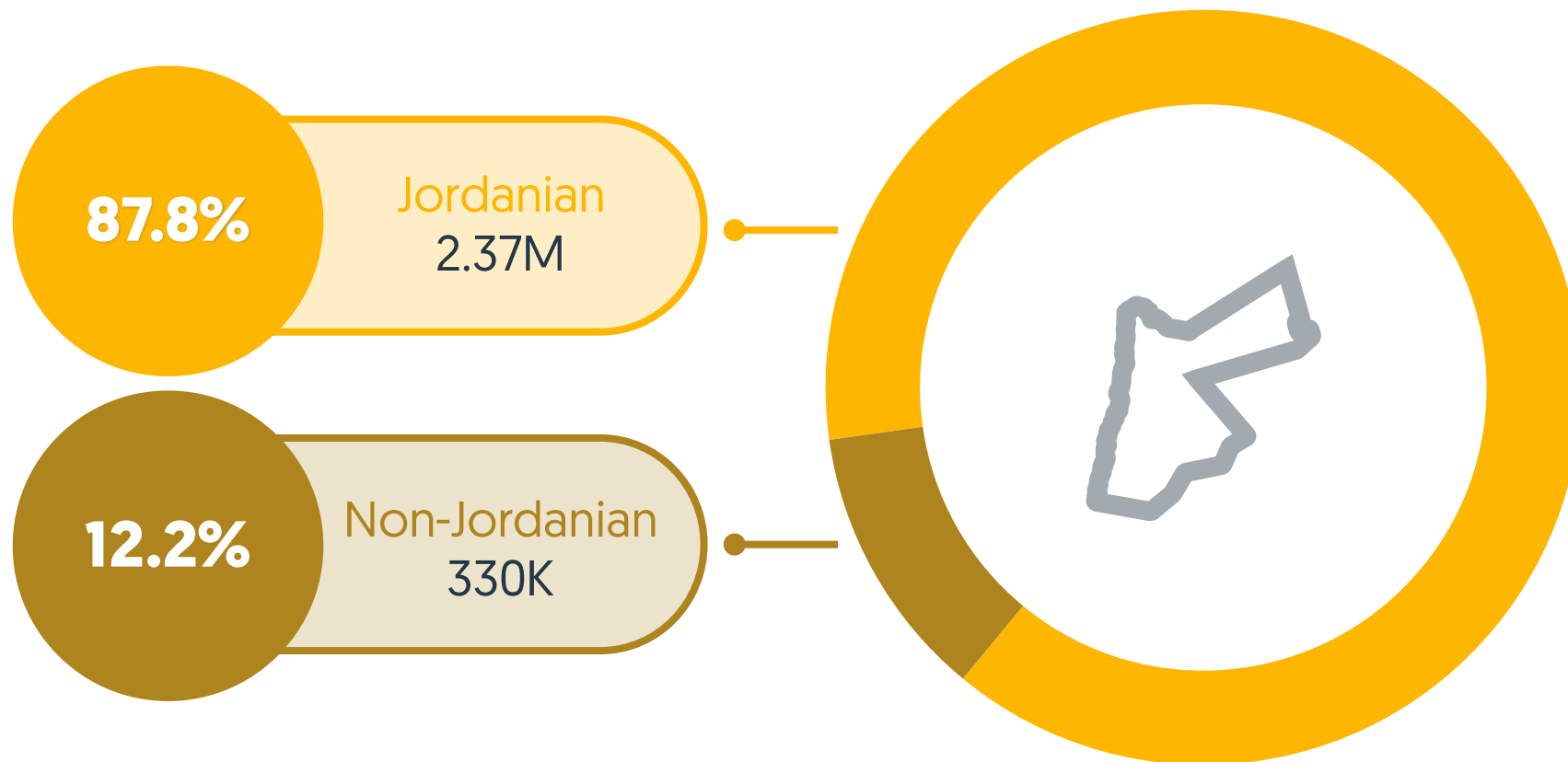
JoMoPay Users

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

52.2%

1.41M
Male Users



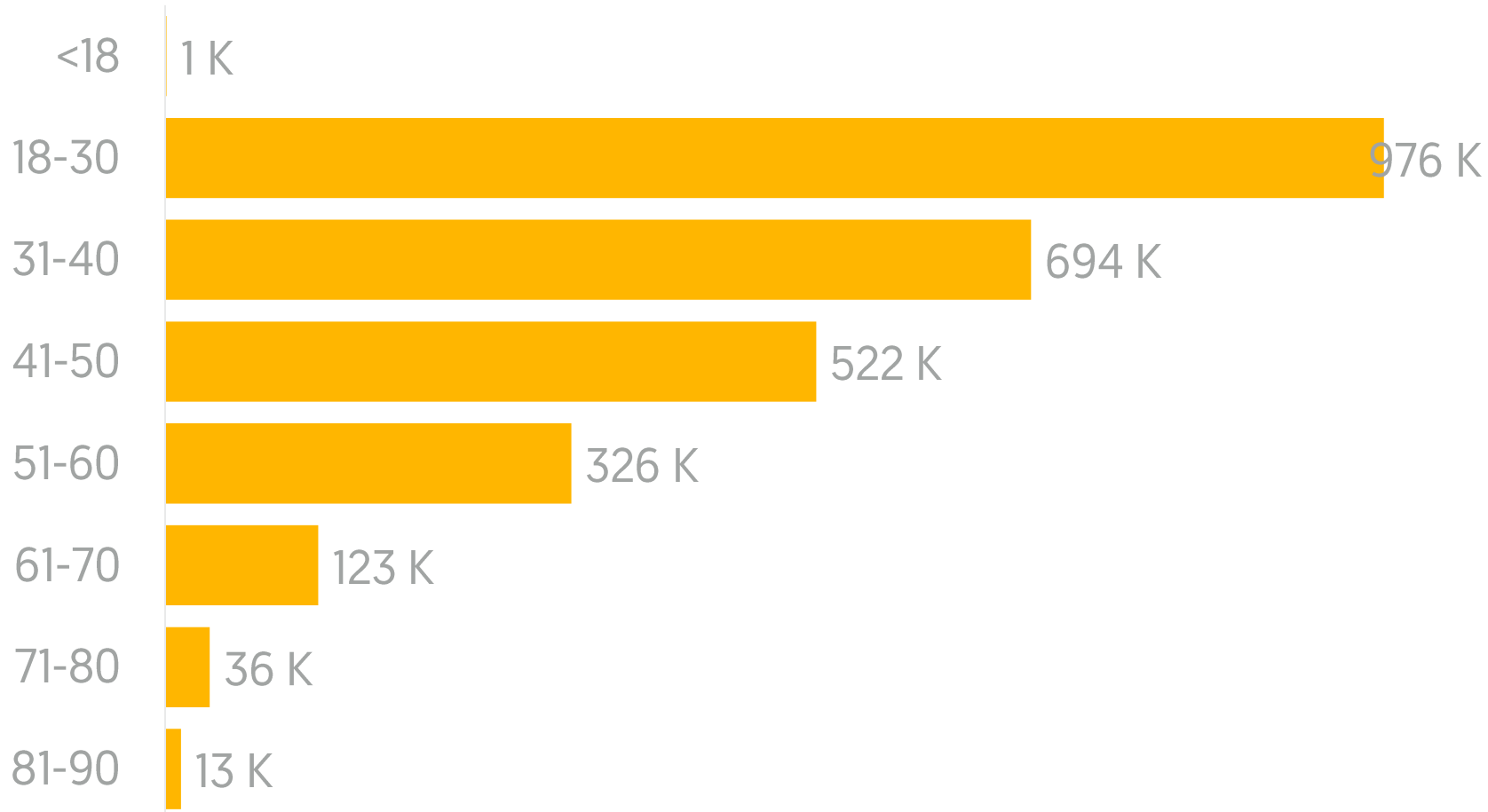
47.4%

1.28M
Female Users



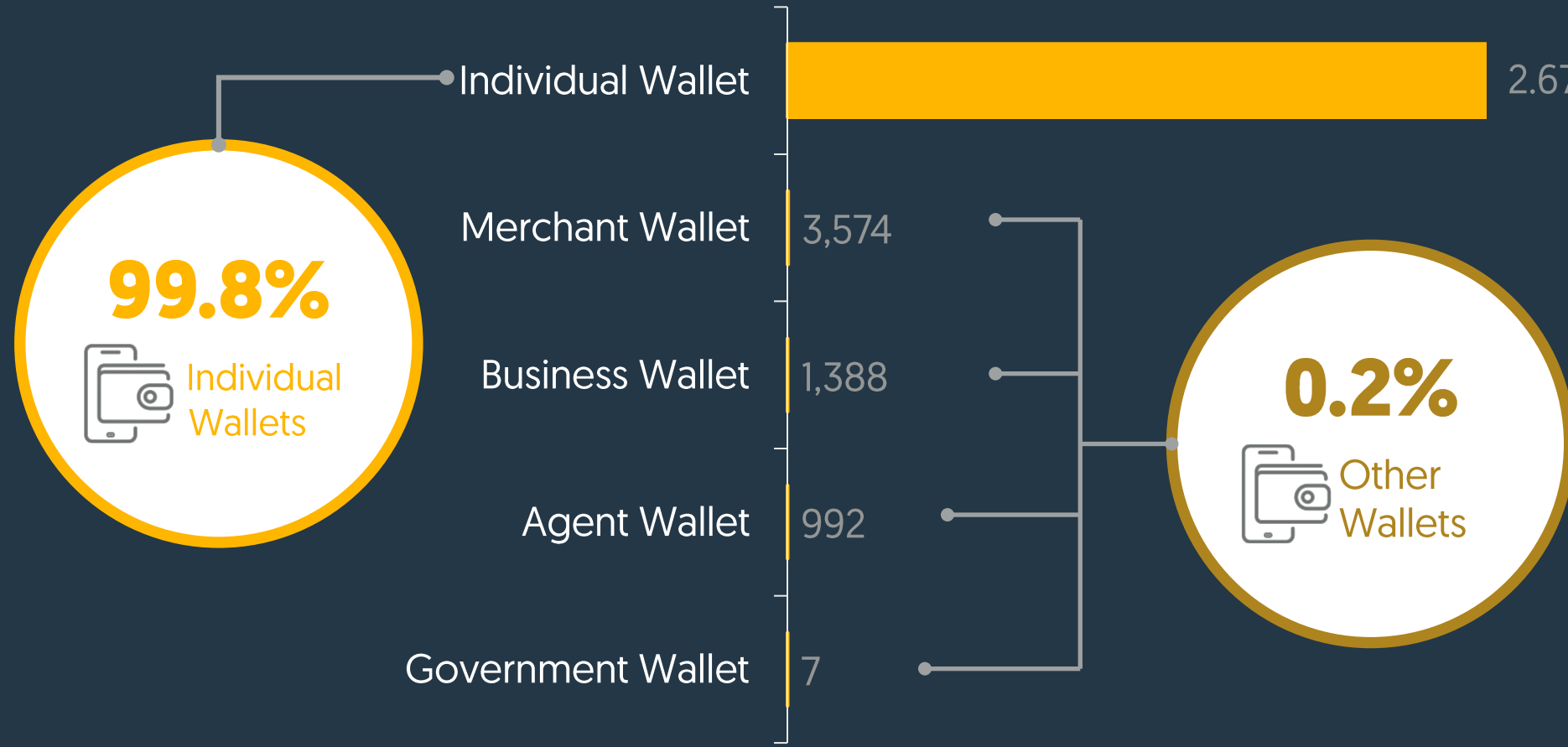


Number of Users Based on Age Group



JoMoPay Users

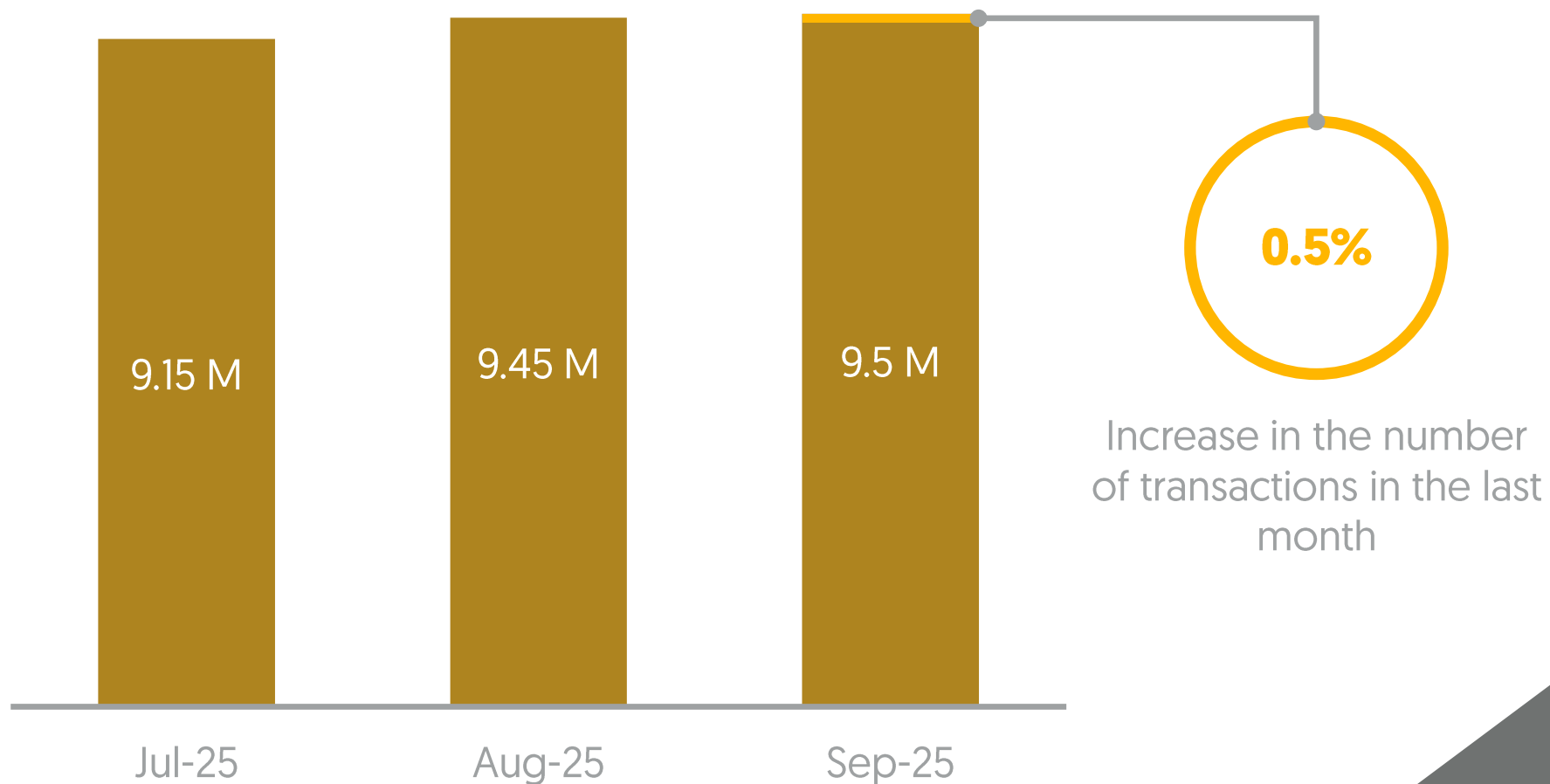
Number of Wallets Based on Wallet Type



JoMoPay Number of Transactions

Total Number of Transactions Over the Past 3 Months

Transfers Issued by Mobile Wallets

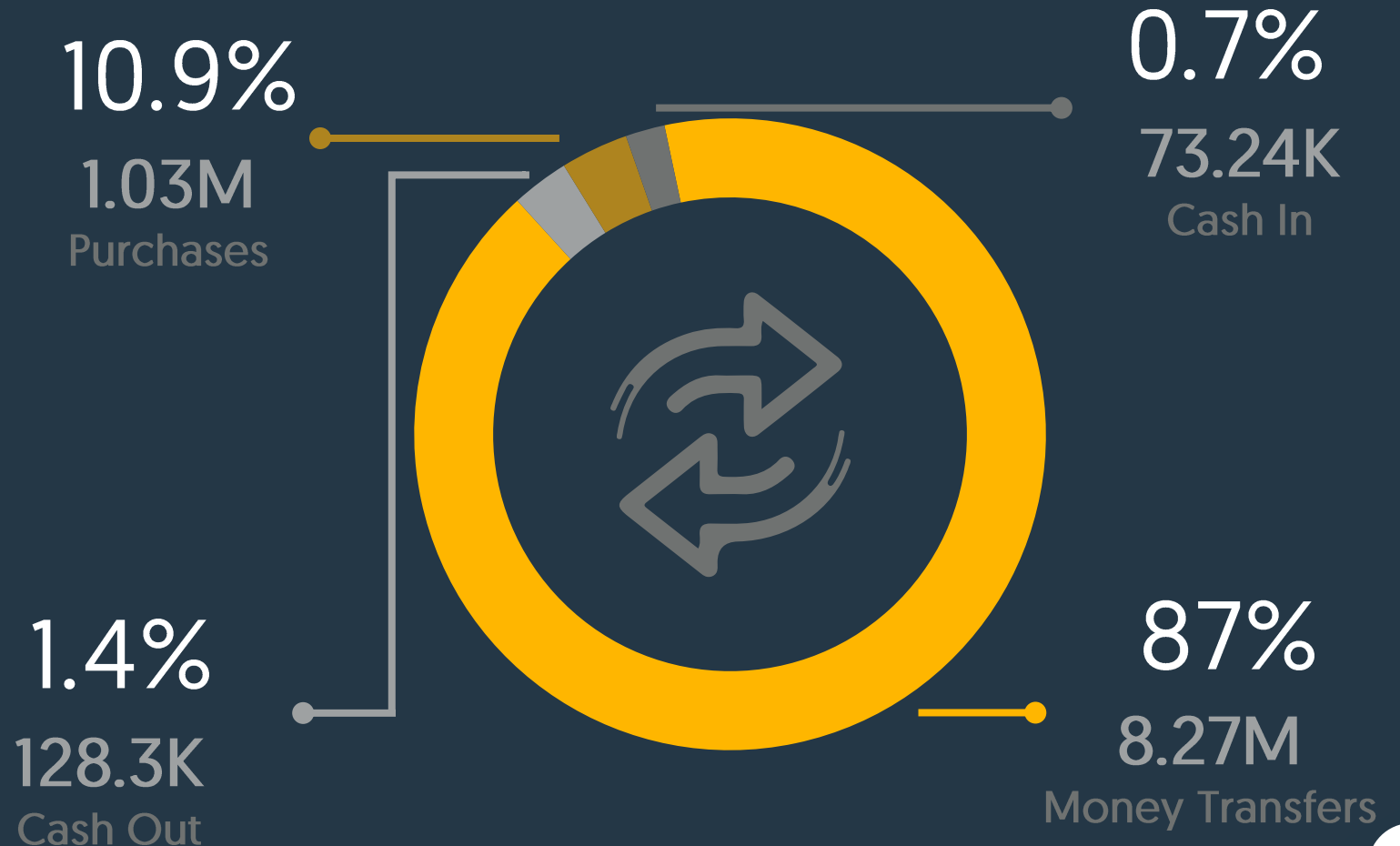




JoMoPay Number of Transactions

Percentage Based on Transaction Type

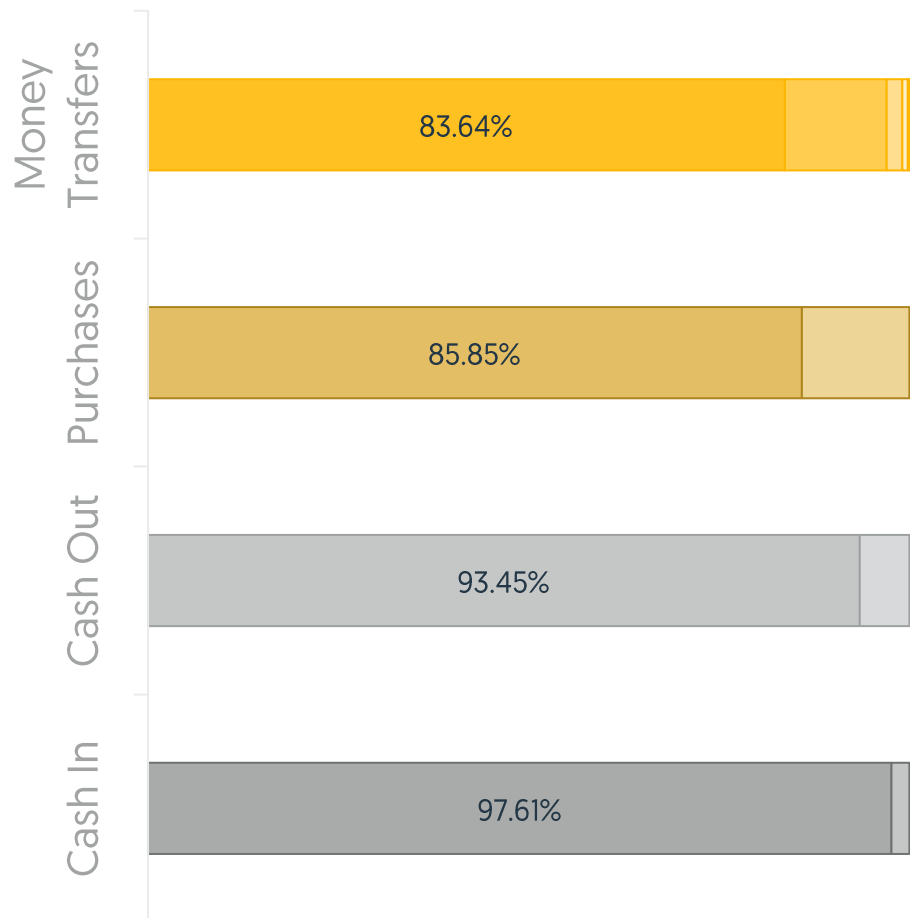
Transfers Issued by Mobile Wallets



JoMoPay Number of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets



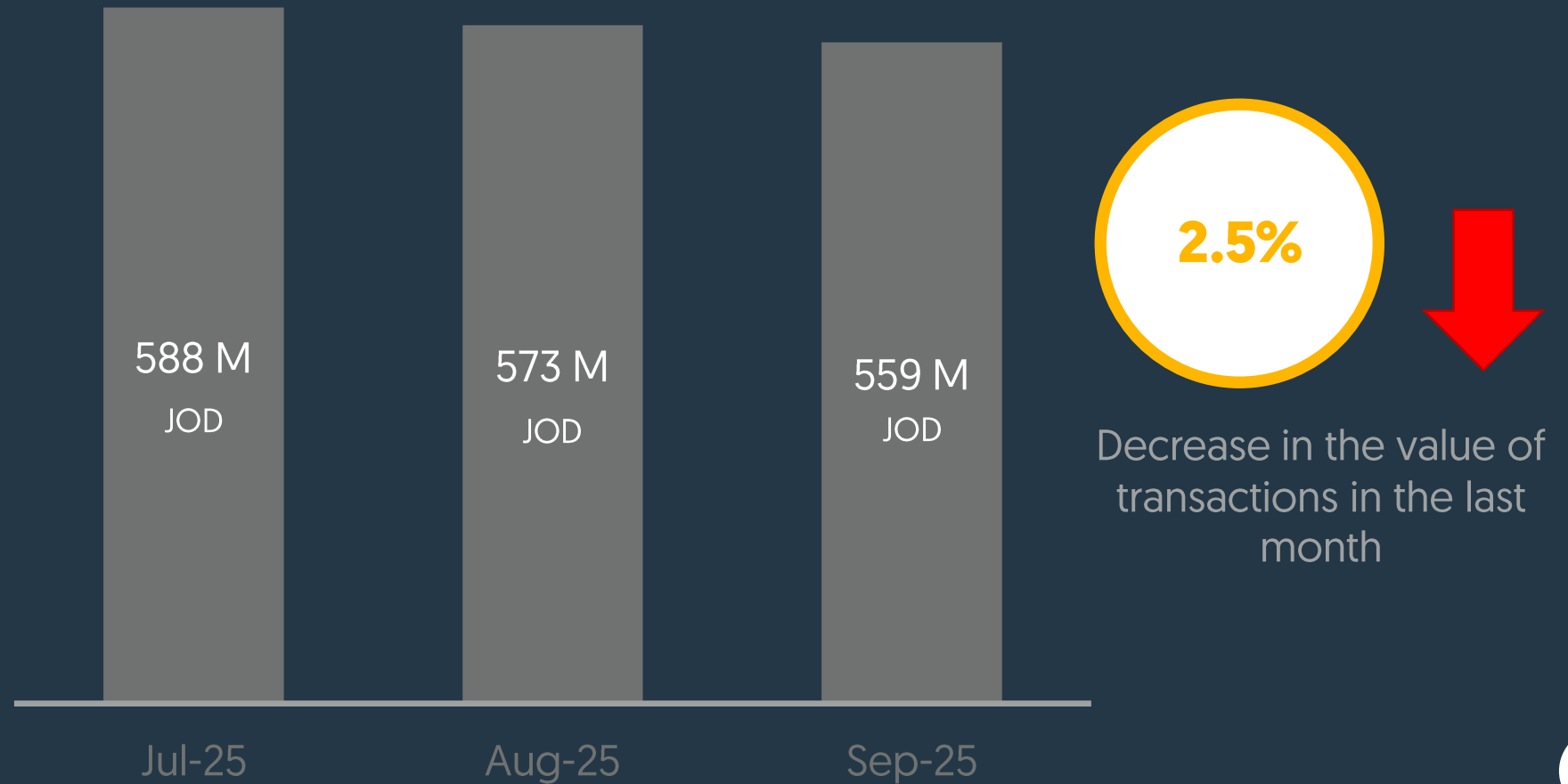
Transfer to Family/Friends	83.64%
Transfer to Own Account	13.34%
Salary/Bonus/Dividends	2.09%
Aid/Charity/Grant	0.68%
Loan/Loan Disbursement	0.18%
Loan/Loan Installment	0.08%
Purchases	85.85%
QR Purchases	14.15%
Cash Out - Agent/Teller	93.45%
Cash Out - ATM/Kiosk	6.55%
Cash In - Agent/Teller	97.61%
Cash In - ATM/Kiosk	2.39%



JoMoPay Value of Transactions

Total Value of Transactions Over the Past 3 Months

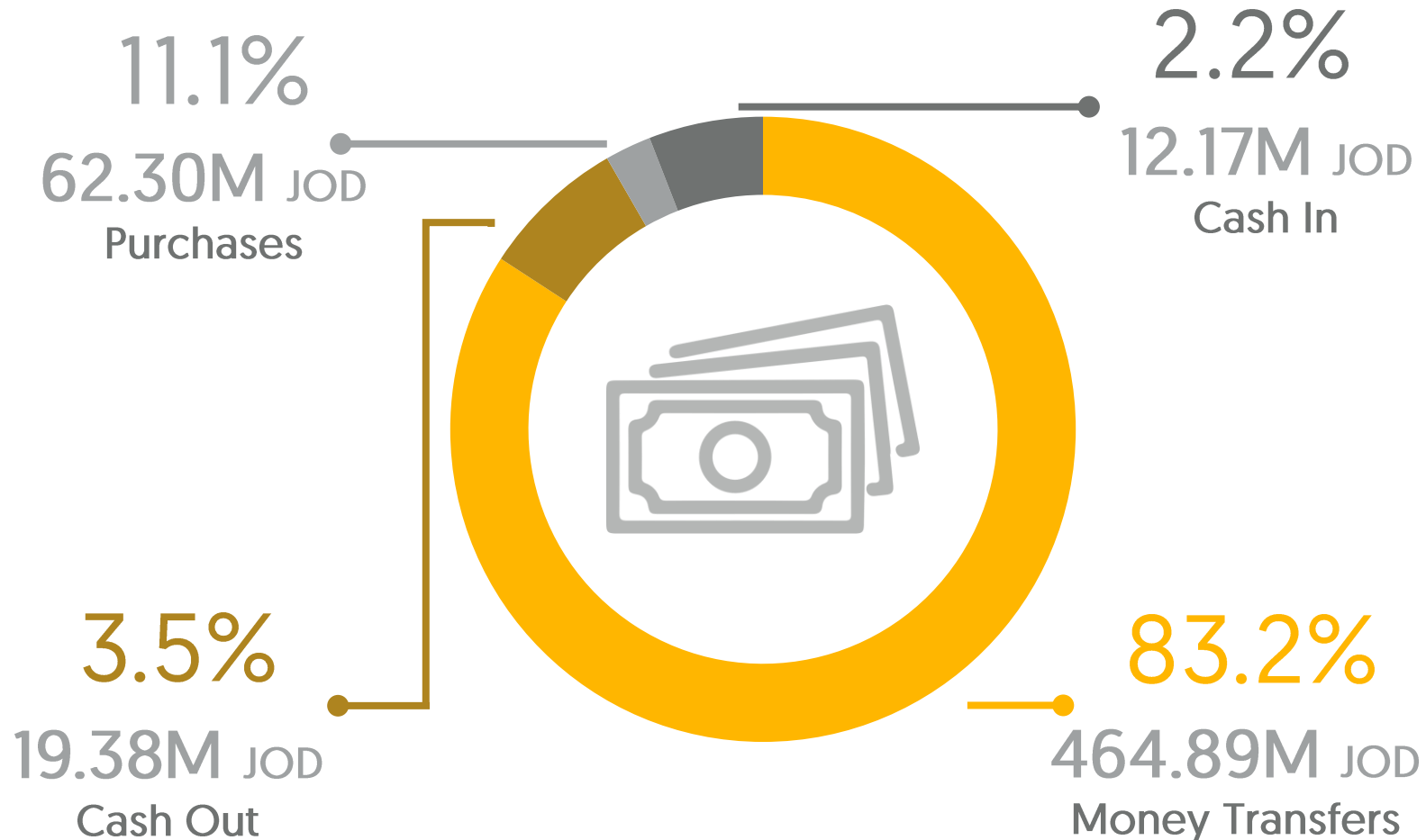
Transfers Issued by Mobile Wallets



JoMoPay Value of Transactions

Percentage Based on Transaction Type

Transfers Issued by Mobile Wallets

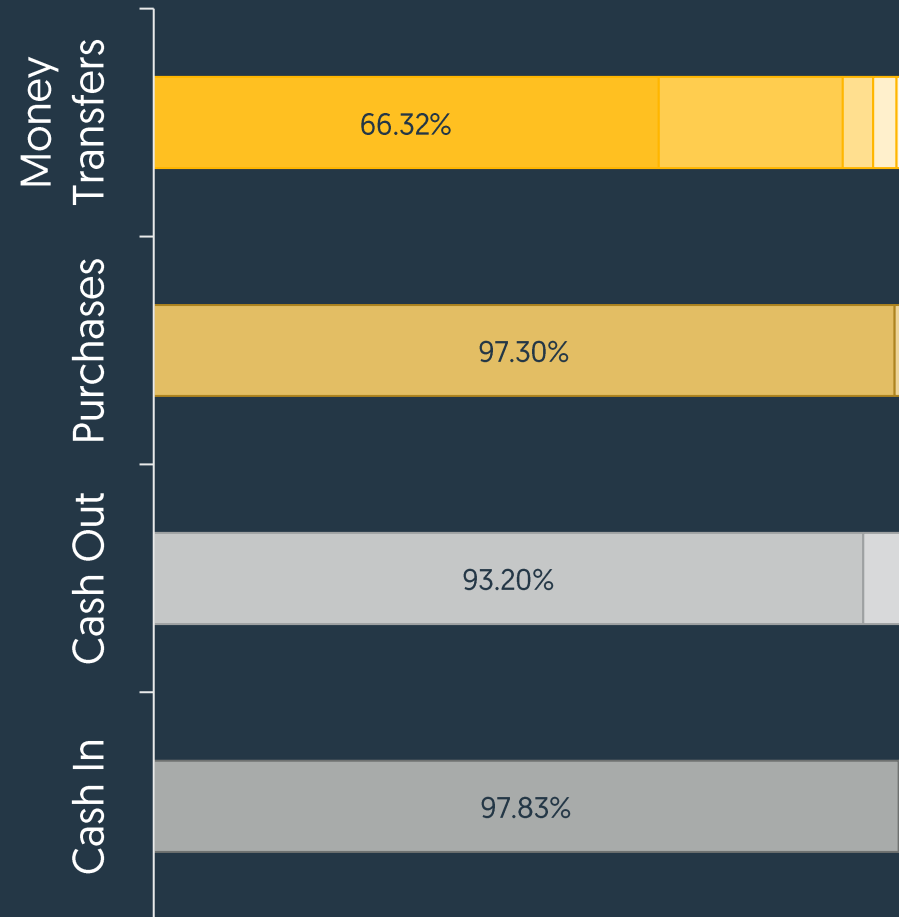




JoMoPay Value of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets



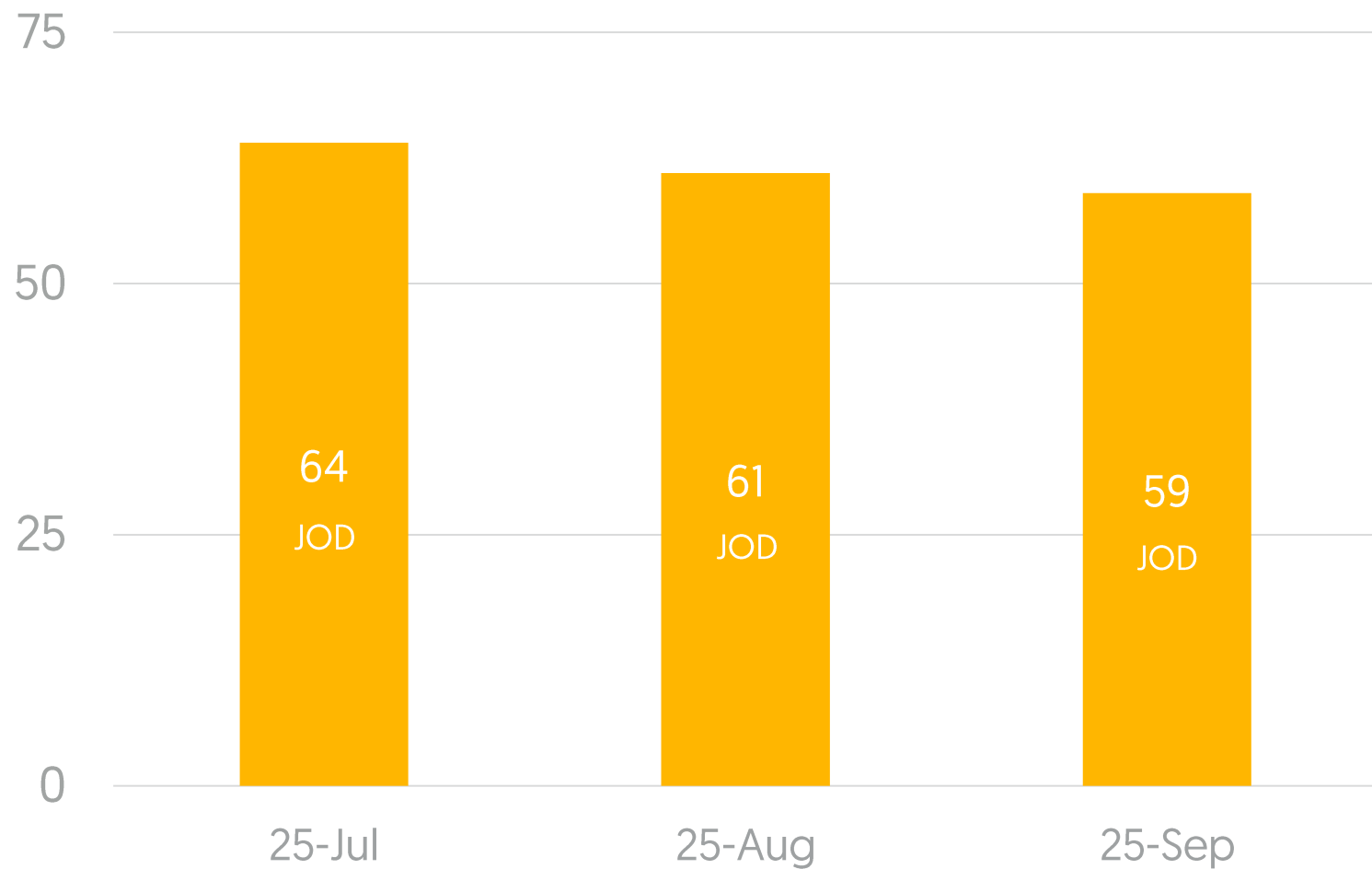
Transfer to Family/Friends	66.32%
Transfer to Own Account	24.17%
Salary/Bonus/Dividends	4.00%
Aid/Charity/Grant	3.06%
Loan/Loan Disbursement	1.39%
Loan/Loan Installment	1.05%
Purchases	97.30%
QR Purchases	2.70%
Cash Out - Agent/Teller	93.20%
Cash Out - ATM/Kiosk	6.80%
Cash In - Agent/Teller	97.83%
Cash In - ATM/Kiosk	2.17%



JoMoPay Transactions

Average Value of Transactions Over the Past 3 Months

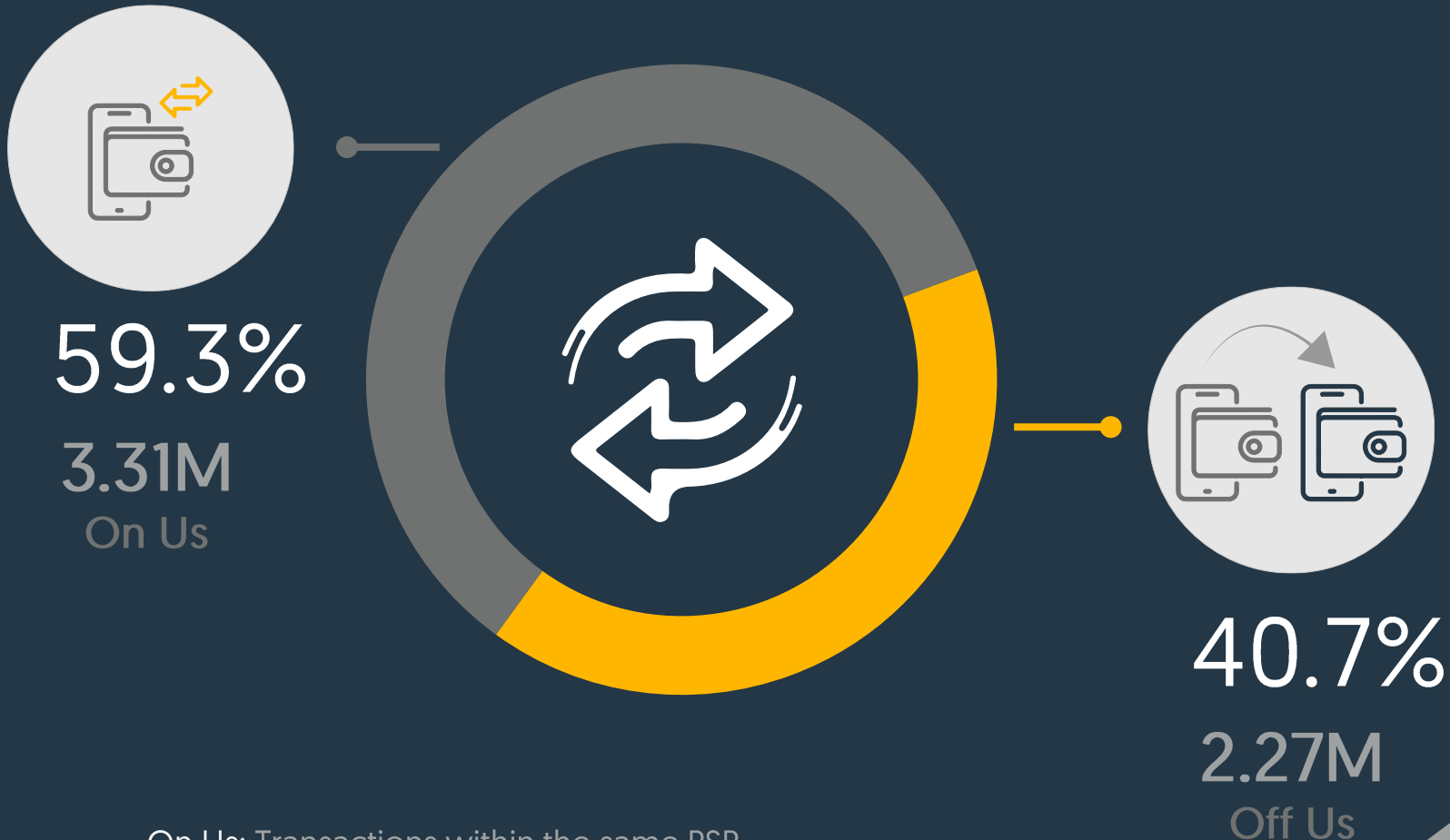
Transfers Issued by Mobile Wallets



JoMoPay Interoperability

Number of Money Transfer Transactions Through PSPs

Transfers Issued by Mobile Wallets

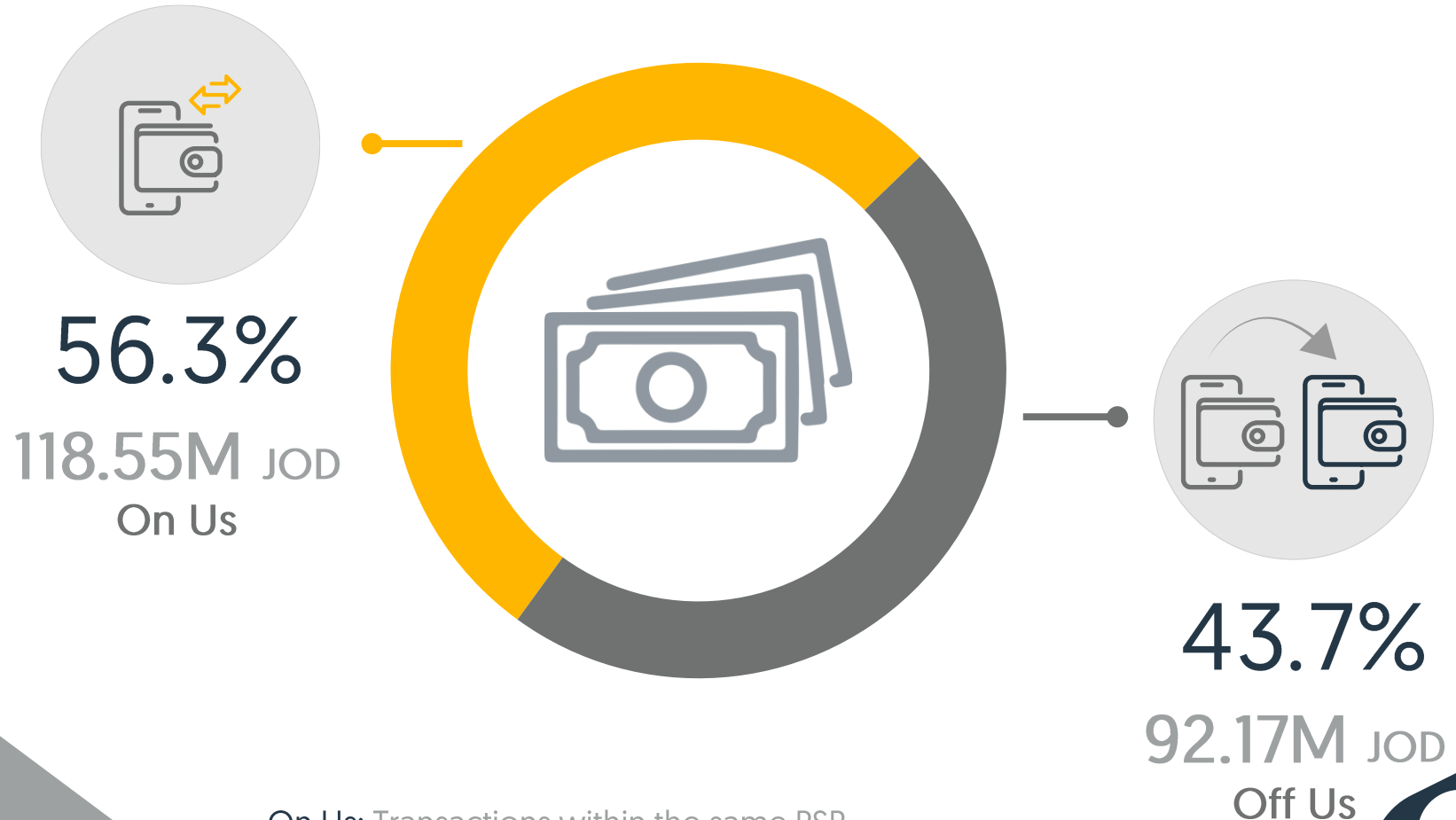


On Us: Transactions within the same PSP
Off Us: Transactions across different PSPs

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
September 2025

41

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



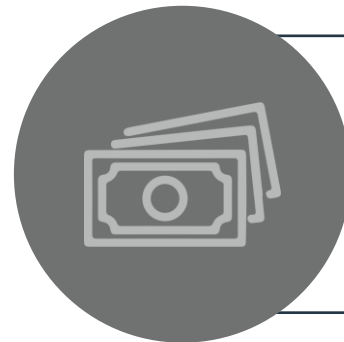
09.2025

Total Number and Value of Transactions Since the Beginning of 2025



Number of Transactions

188.19M



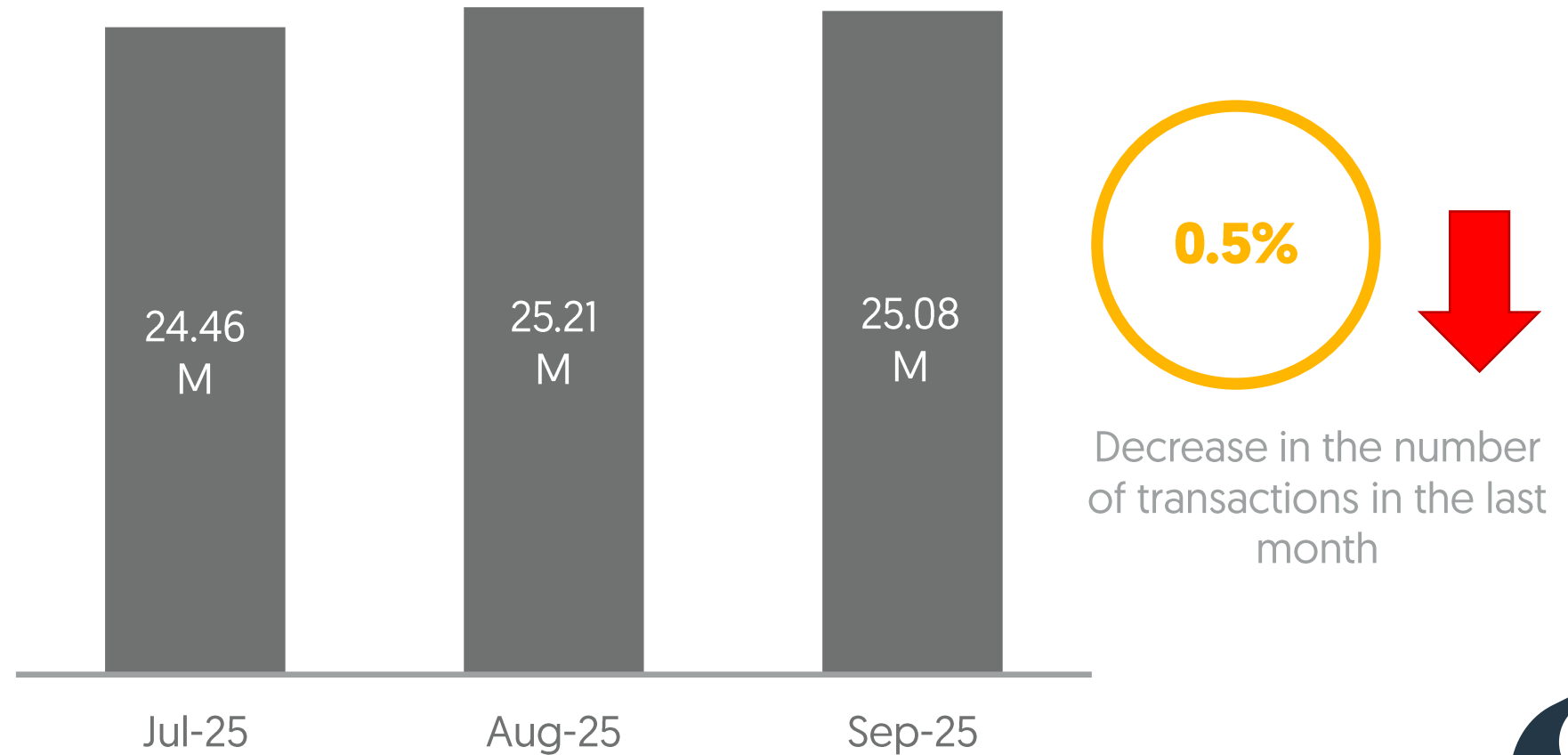
Value of Transactions

19.2B_{JOD}



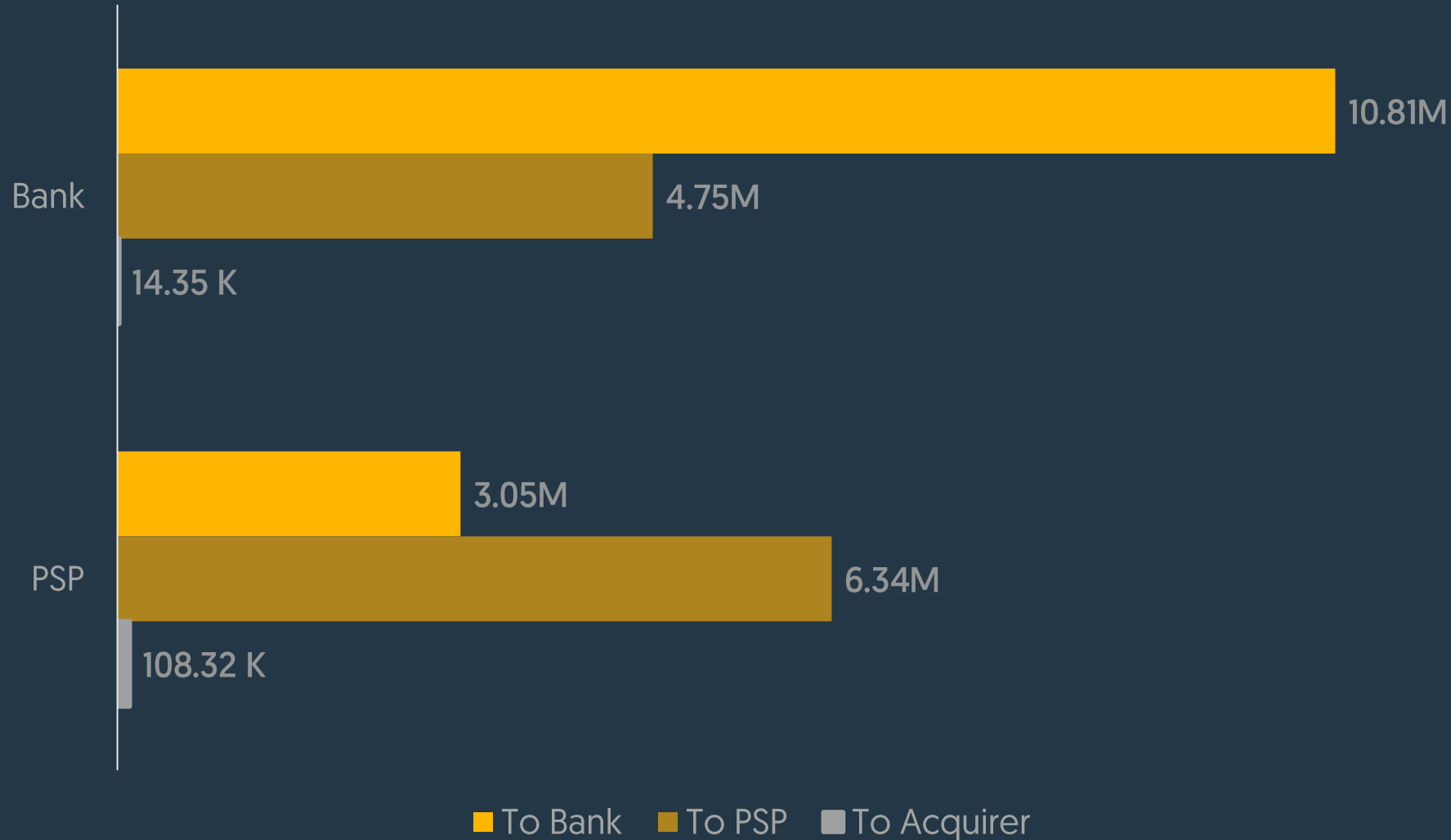
CliQ & JoMoPay Transactions

Total Number of Transactions Over the Past 3 Months



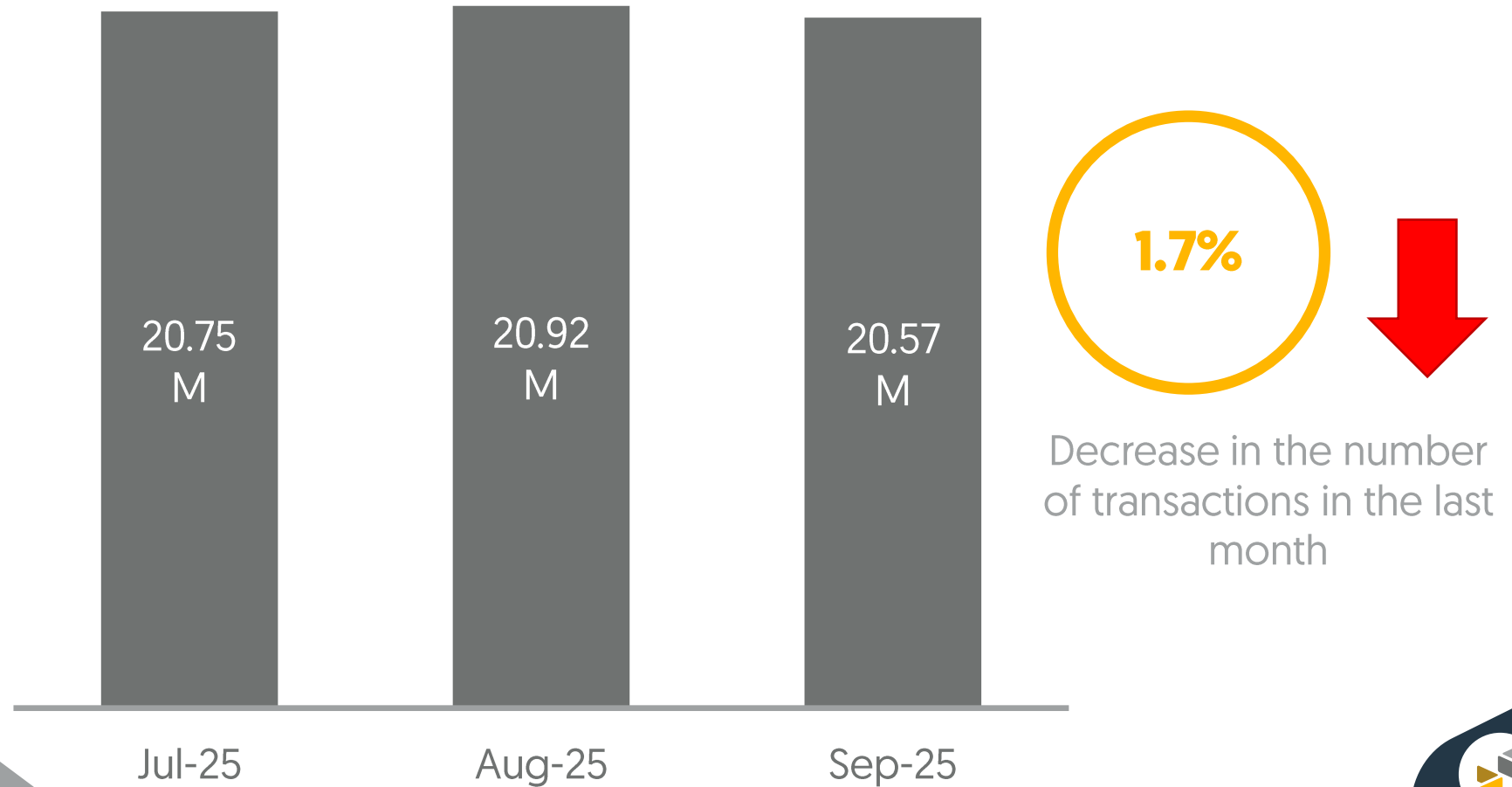
CliQ & JoMoPay Transactions

Total Number of Transactions between Banks and PSPs



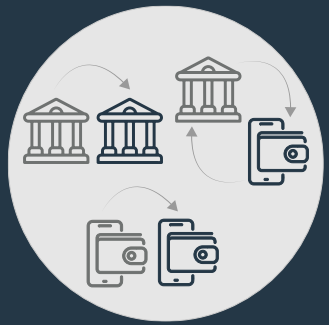
CliQ & JoMoPay Transactions

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



72.5%

14.91M

Off Us



27.5%

5.66M

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



42.4%

2.68M

mPSP to Bank



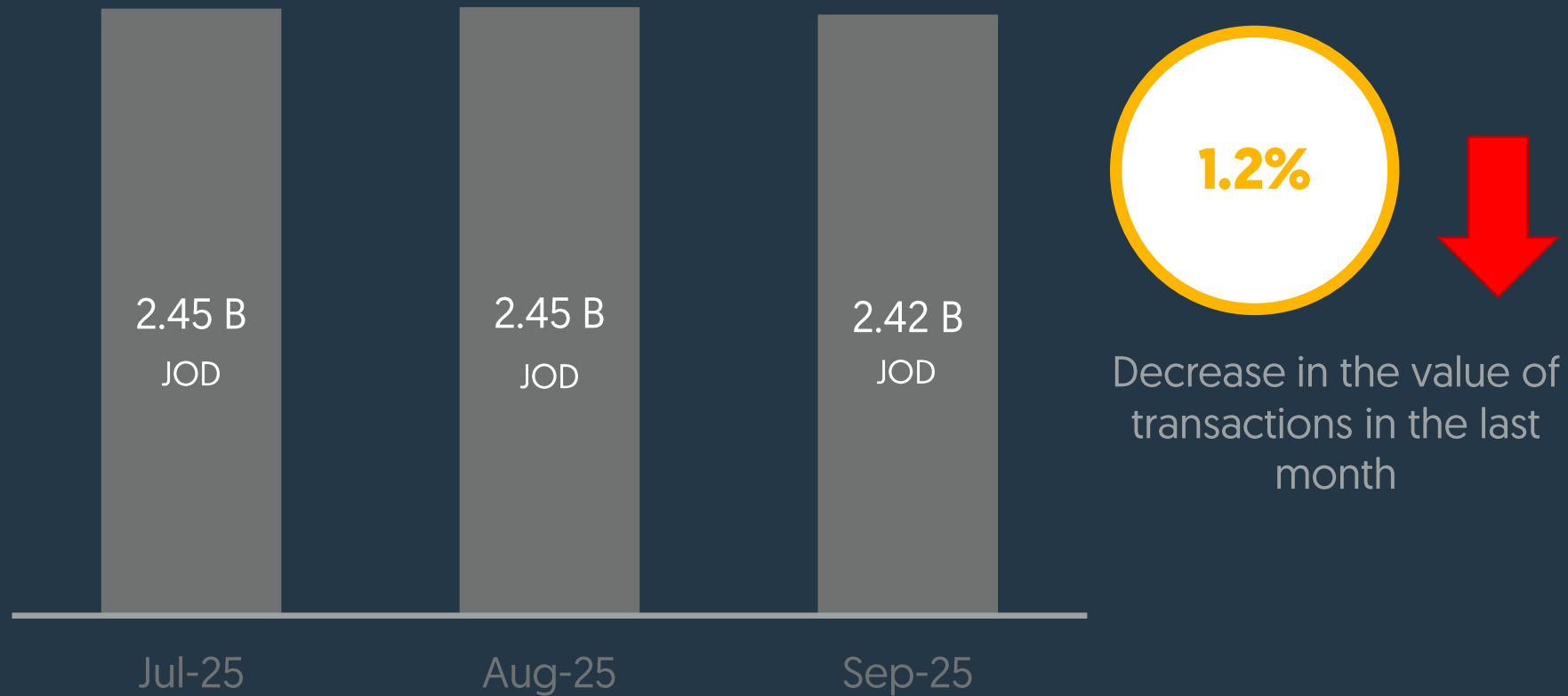
57.6%

3.65M

Bank to mPSP

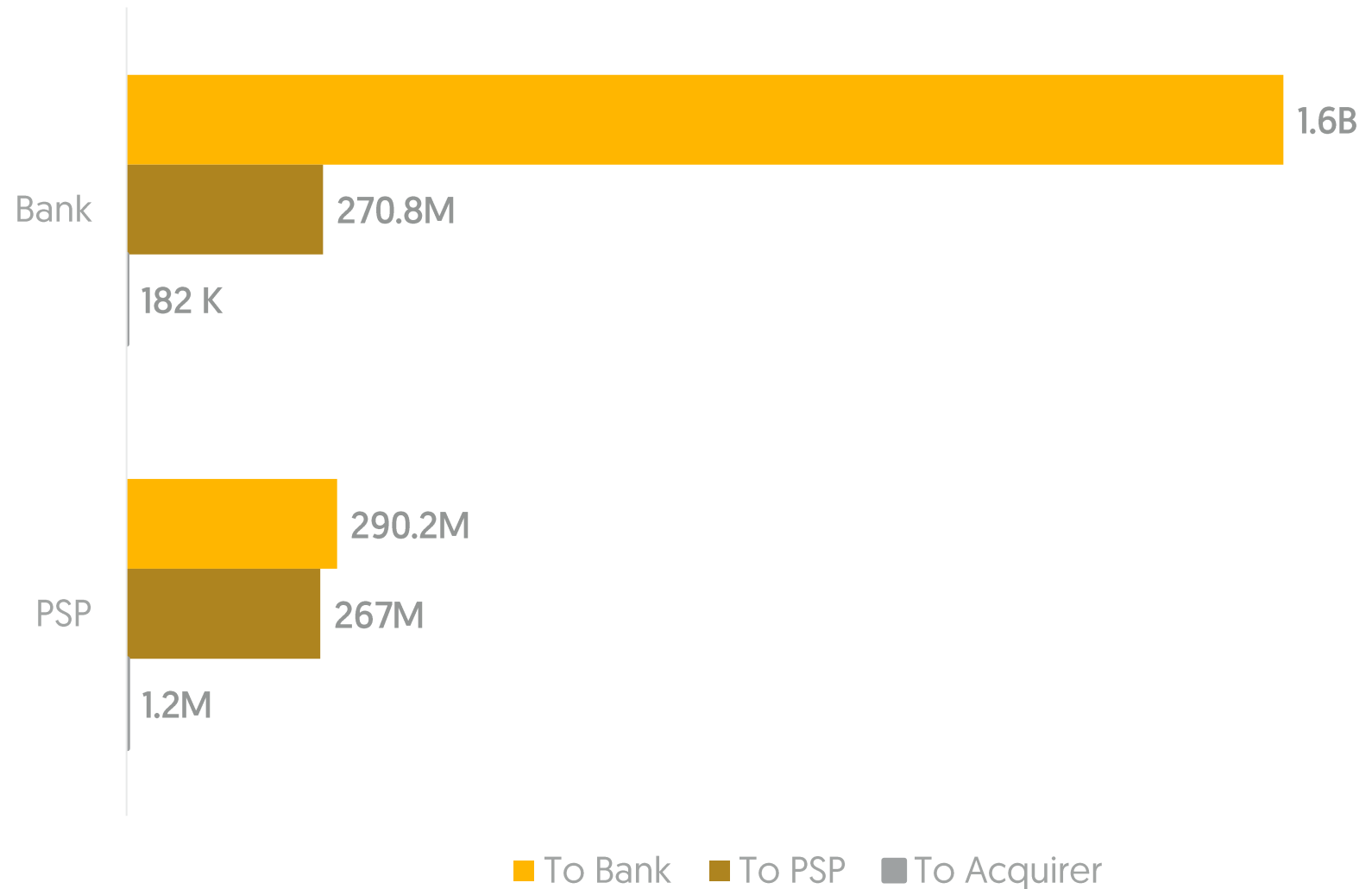
CliQ & JoMoPay Transactions

Total Value of Transactions Over the Past 3 Months



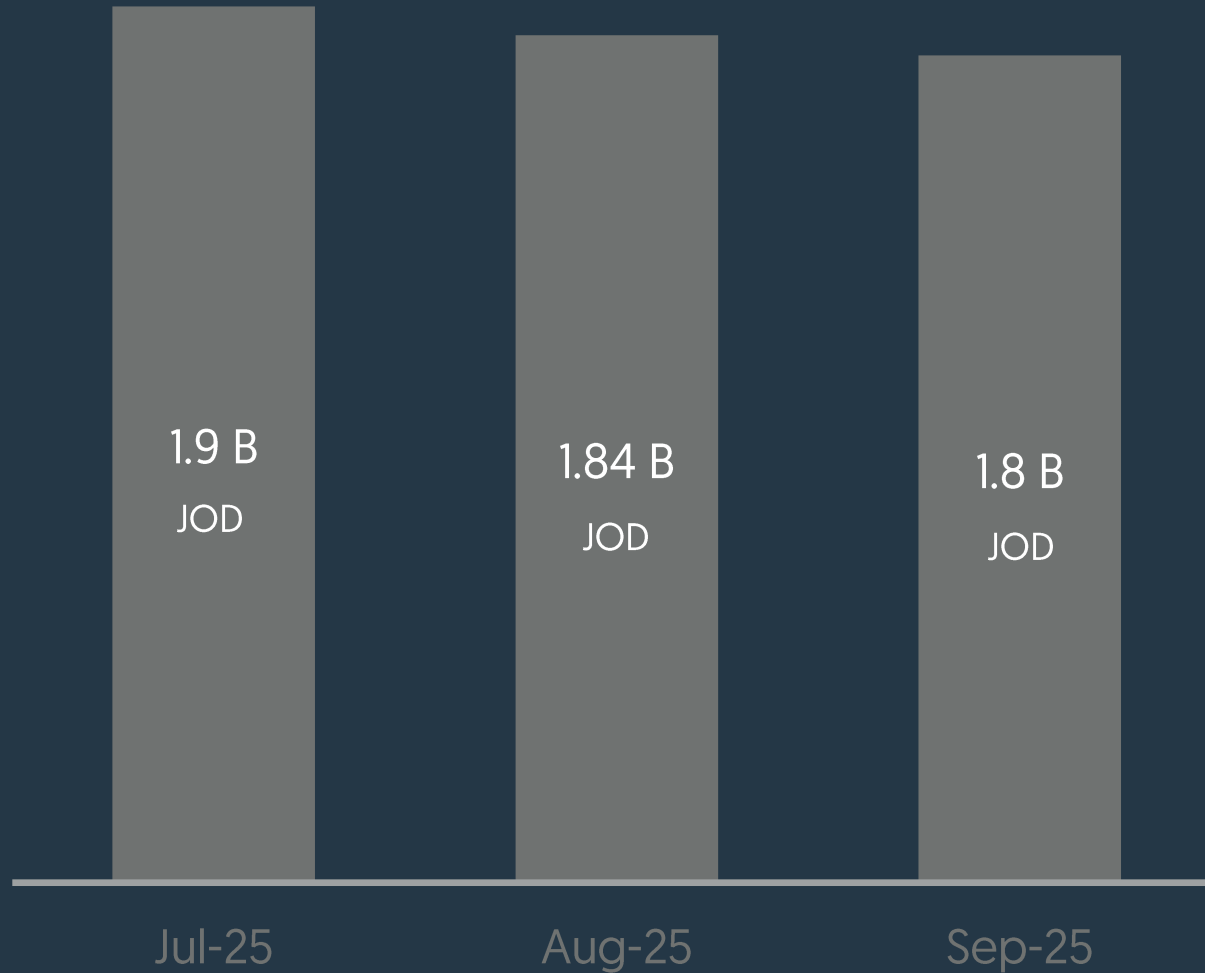
CliQ & JoMoPay Transactions

Total Value of Banks and PSPs Transactions



CliQ & JoMoPay Transactions

Total Value of Money Transfer Transactions Over the Past 3 Months



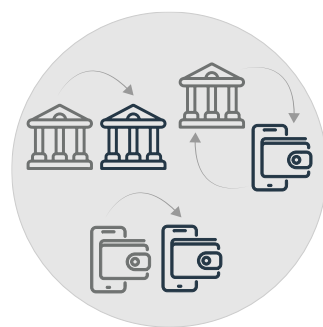
2.4%



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



79.5%

1.43B JOD
Off Us



20.5%

368.7M 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



57.1%

254.2M JOD
mPSP to Bank



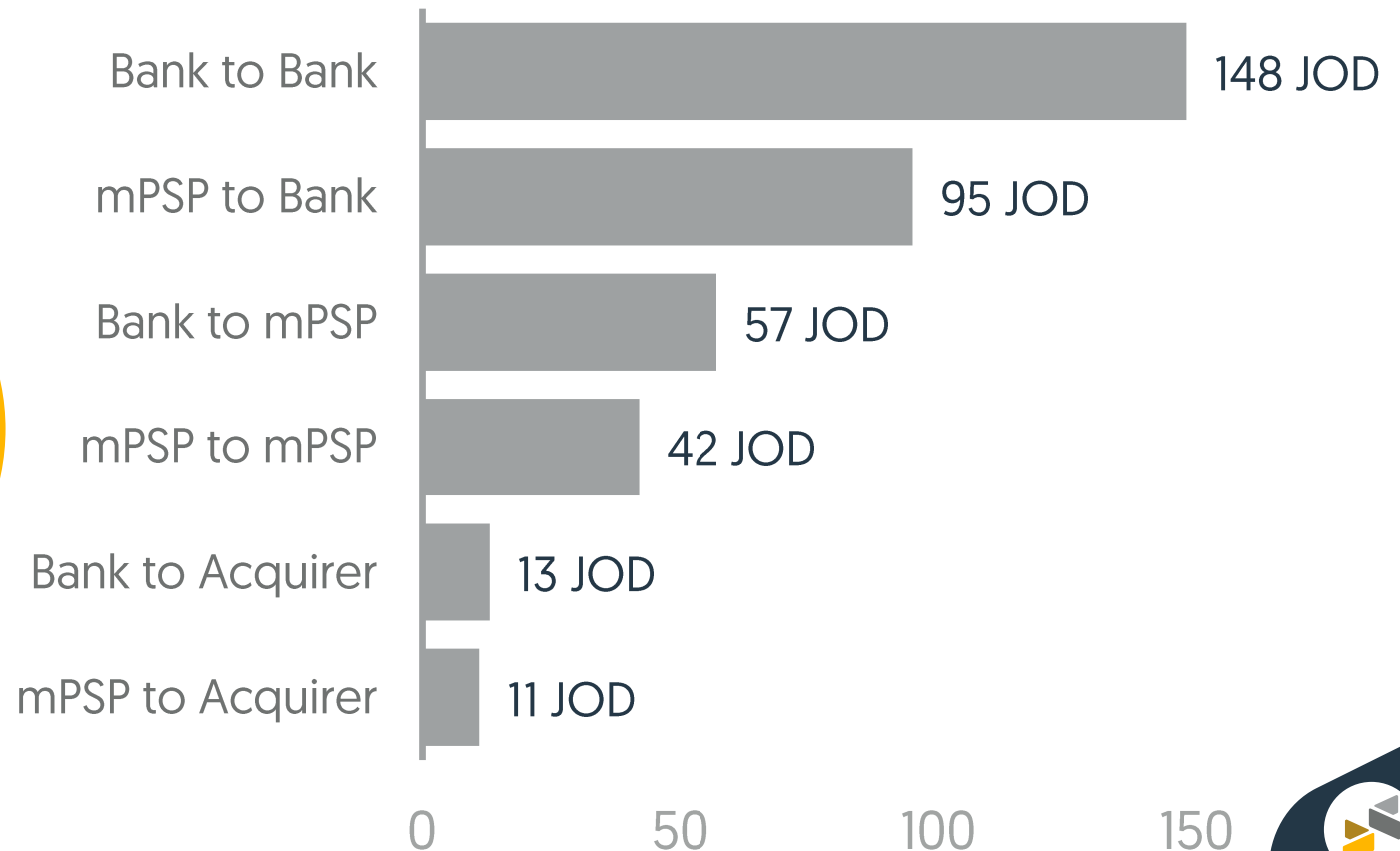
42.9%

190.7M 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

September 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

188.19M



Through Bank Accounts
117.31M



Through Mobile Wallets
70.88M



Total Value of Transactions

19.2B JOD



Through Bank Accounts
14.5B JOD



Through Mobile Wallets
4.69B 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

3.76M



Bank Account
Only

1.01M



Mobile Wallet
Only

1.71M



Bank Account &
Mobile Wallet

0.99M

Instant Payment Transactions

Number of Transfers Issued by Banks and Mobile Payment Service Providers

Total Number of Transactions
For September 2025

25.08M



Number of Transactions
through Bank Accounts

15.58M



Number of Transactions
through Mobile Wallets

9.50M

Instant Payment Transactions

Value of Transfers Issued by Banks and Mobile Payment Service Providers

Total Value of Transactions
For September 2025

2.42B_{JOD}



Value of Transactions
through Bank Accounts

1.87B_{JOD}



Value of Transactions
through Mobile Wallets

0.56B_{JOD}

Instant Payment Transactions

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

Average Value of All Transactions
For September 2025

96.7 JOD



Average Transaction Value
through Bank Accounts

119.8 JOD



Average Transaction Value
through Mobile Wallets

58.8 JOD



Monthly Report

September 2025

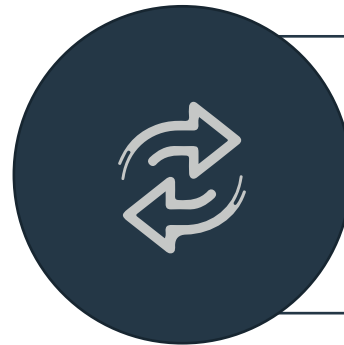
60

Electronic Bill Presentment & Payment (EBPP) System



09.2025

Total Number and Value of Transactions Since the Beginning of 2025



Number of Transactions

55.19M

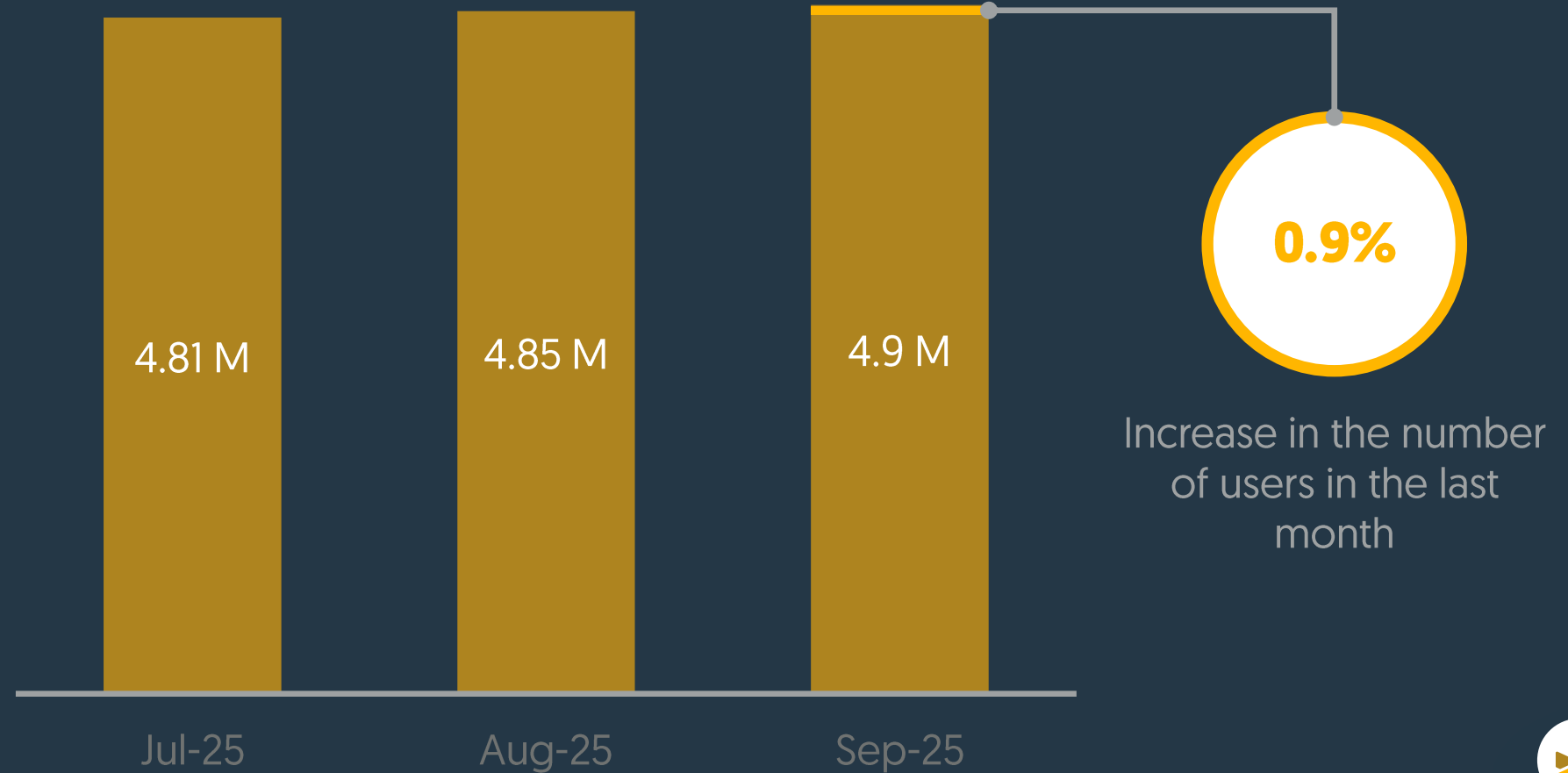


Value of Transactions

11.57B_{JOD}

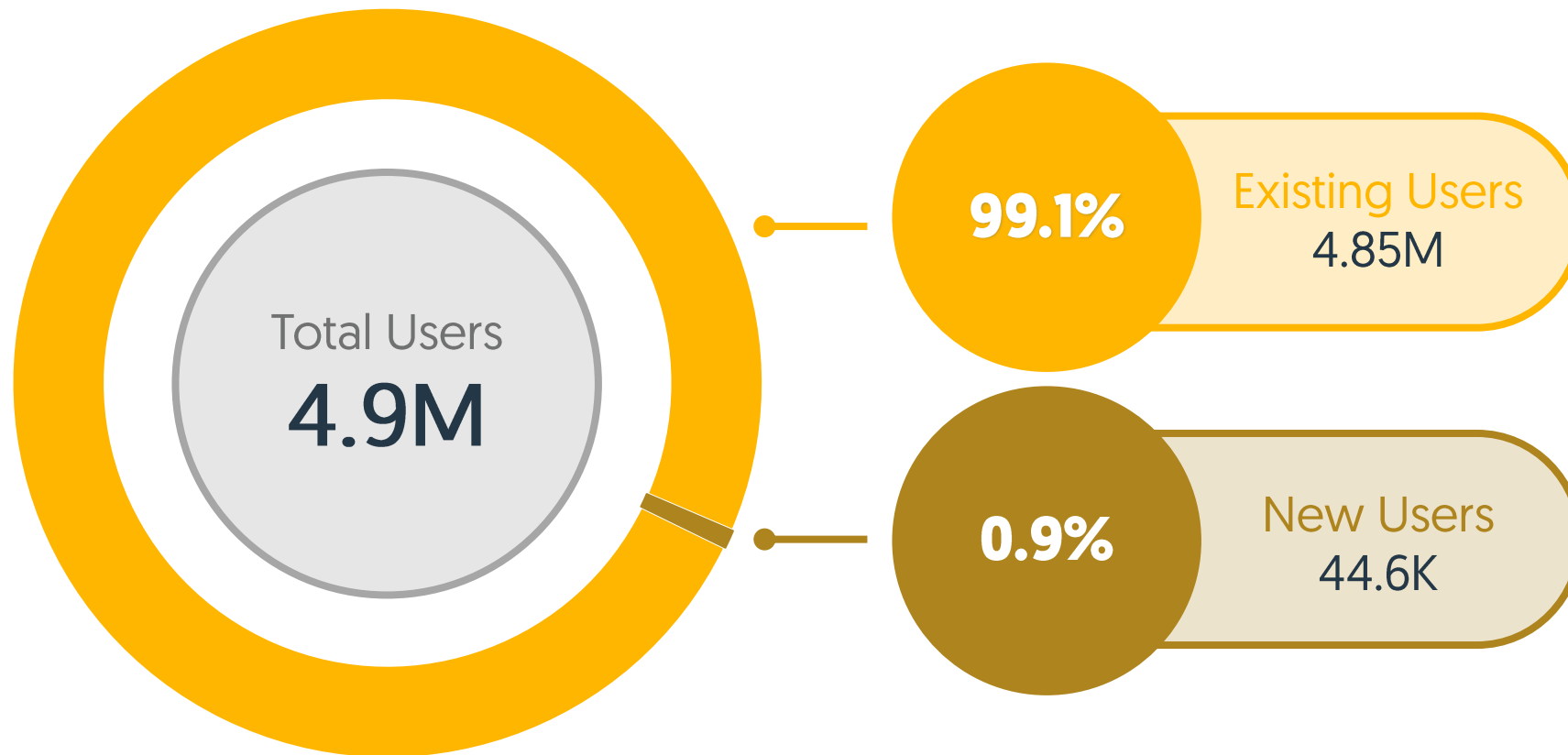
eFAWATEERcom Users

Total Number of Users Over the Past 3 Months



eFAWATEERcom Users

Number of eFAWATEERcom Users



eFAWATEERcom Billers & Services

Number of eFAWATEERcom Billers & Services



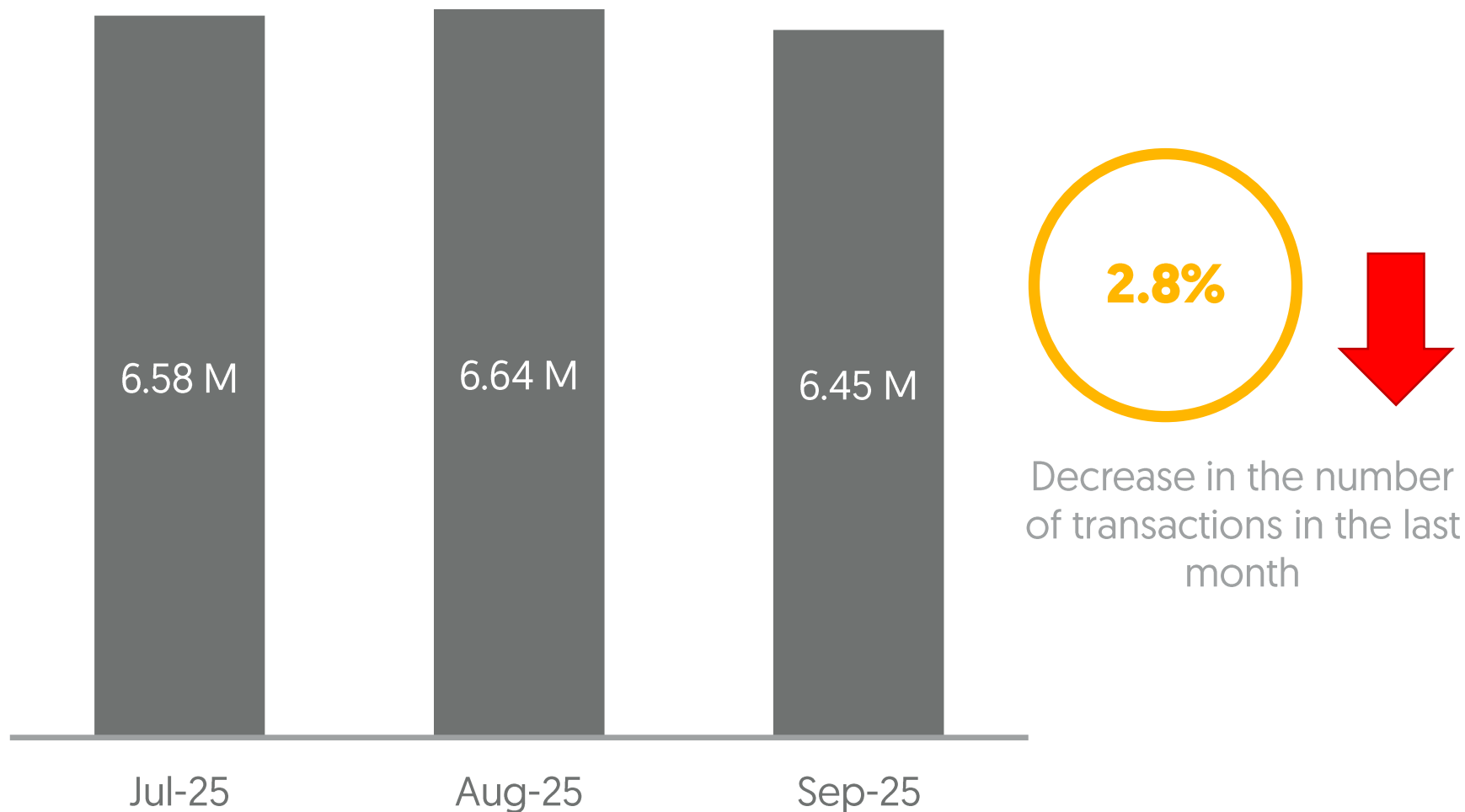
Billers
652



Services
2,245

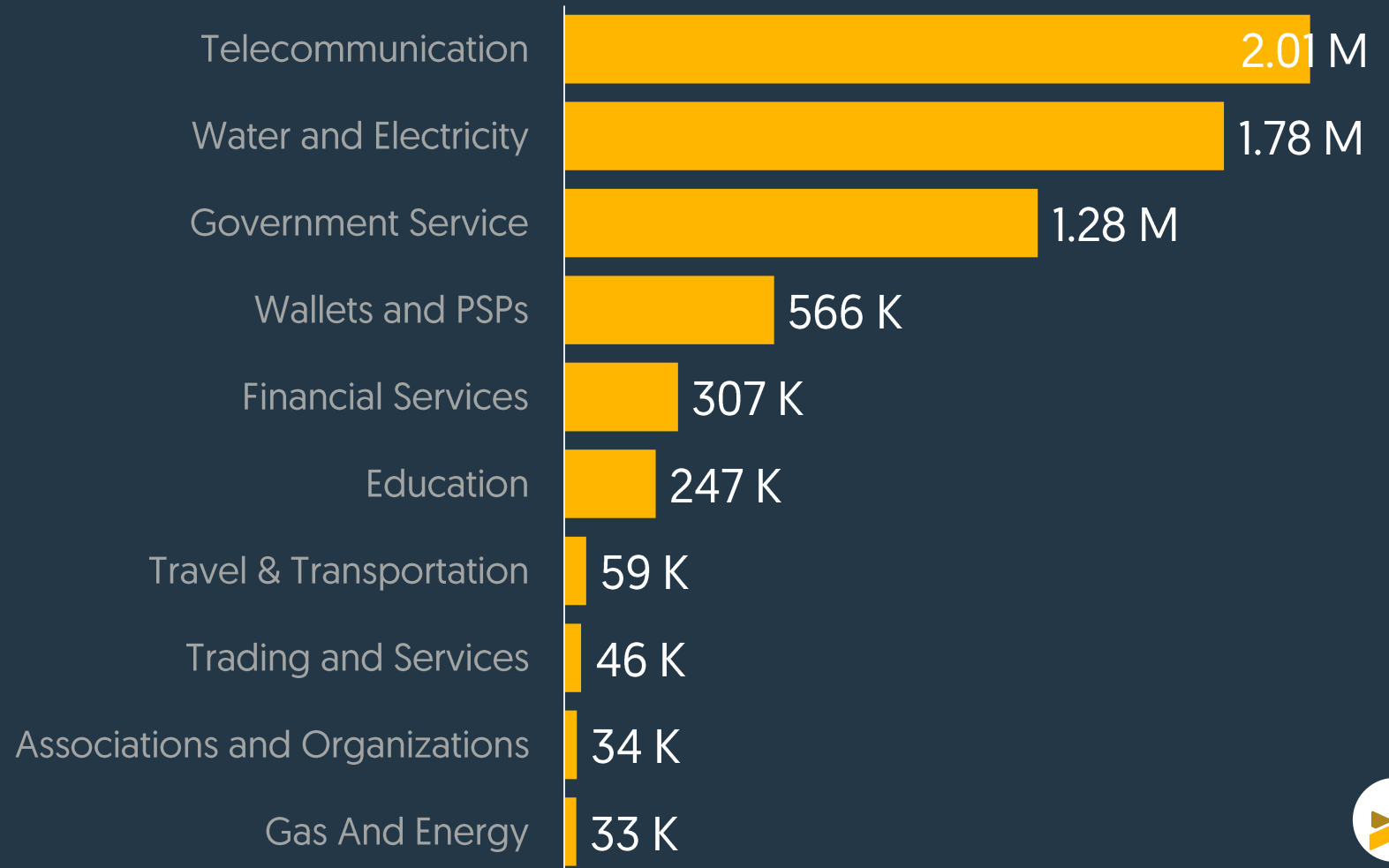
eFAWATEERcom Number of Transactions

Total Number of Transactions Over the Past 3 Months



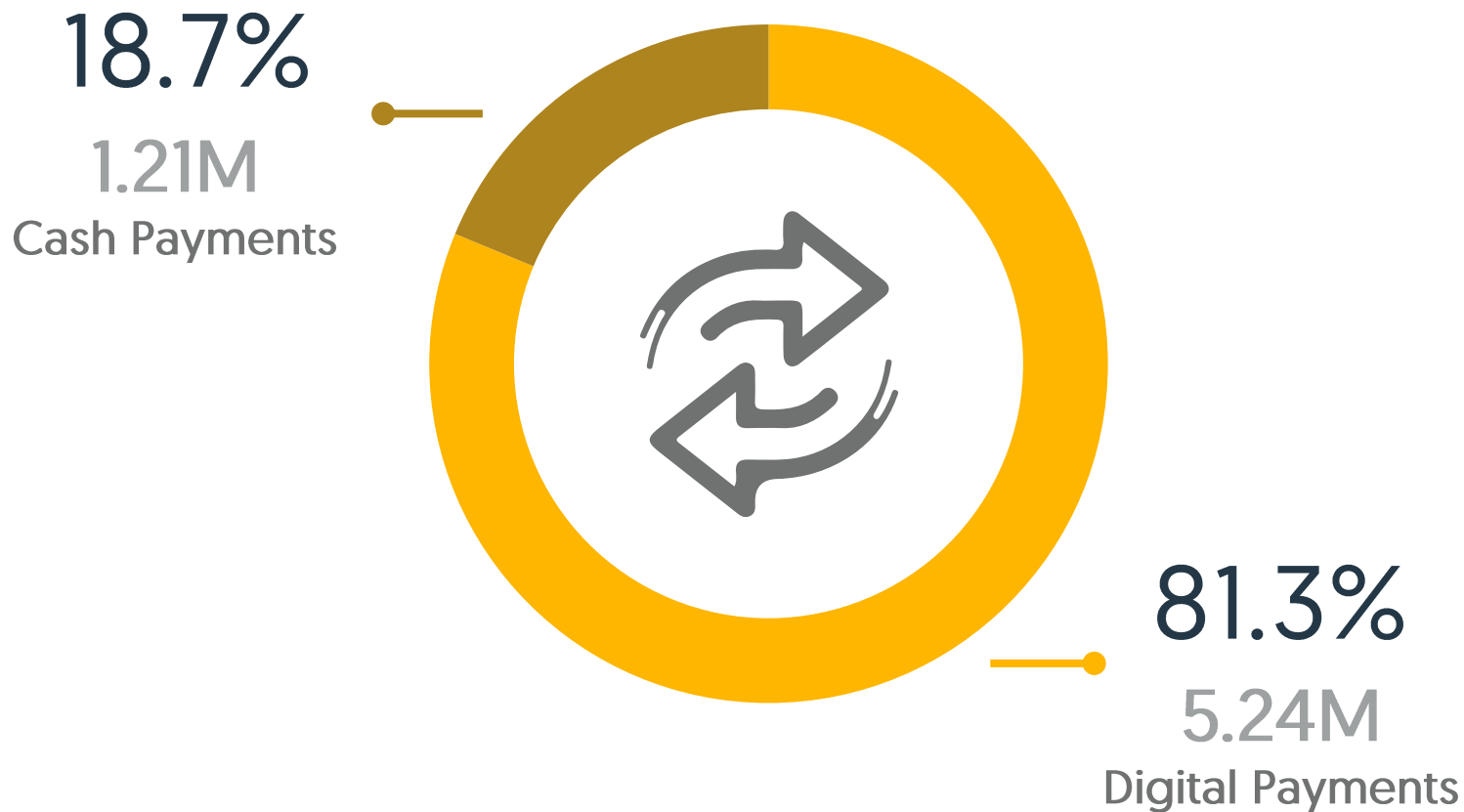
eFAWATEERcom Number of Transactions

Number of Transactions by Category



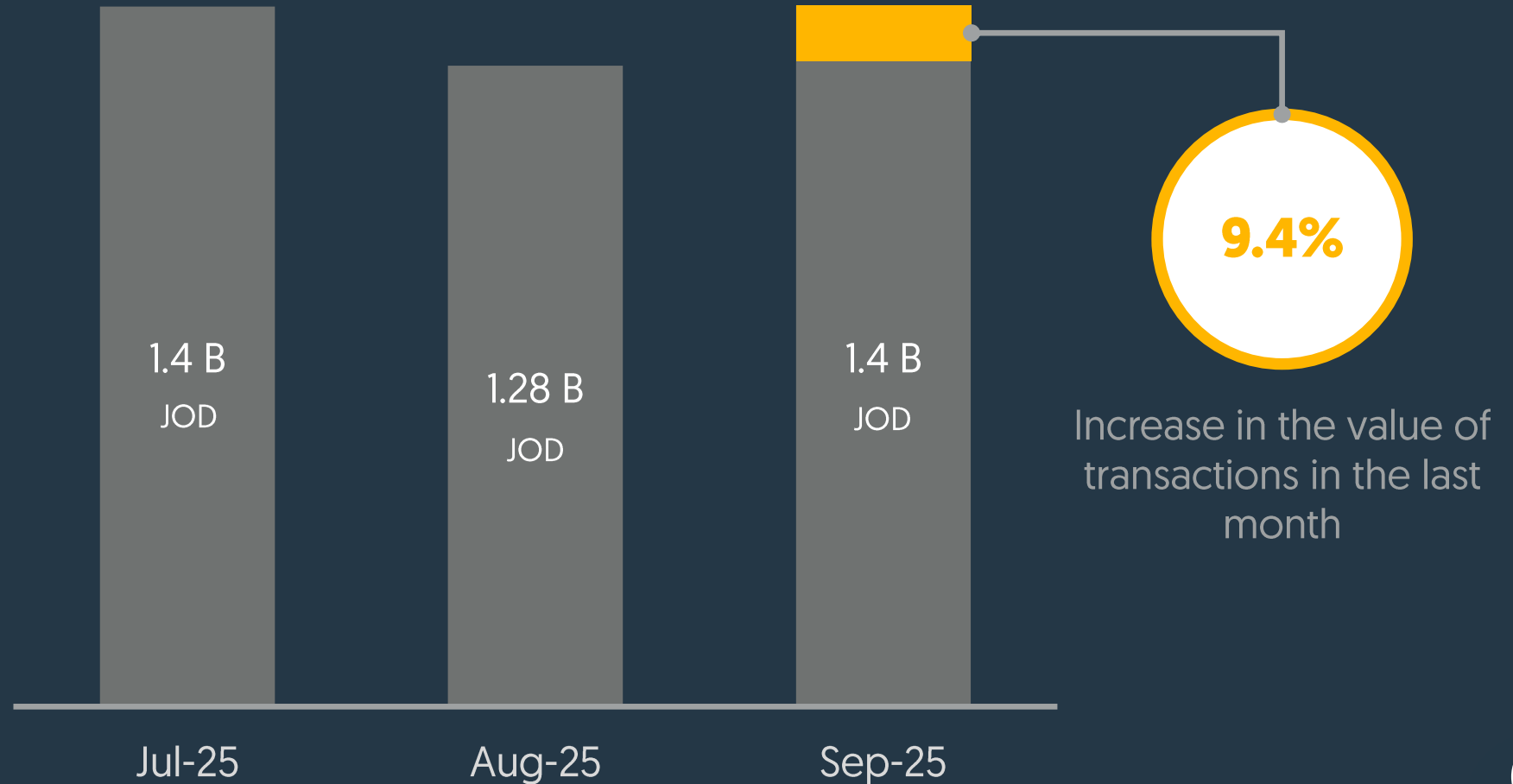
eFAWATEERcom Number of Transactions

Percentage Based on Payment Method



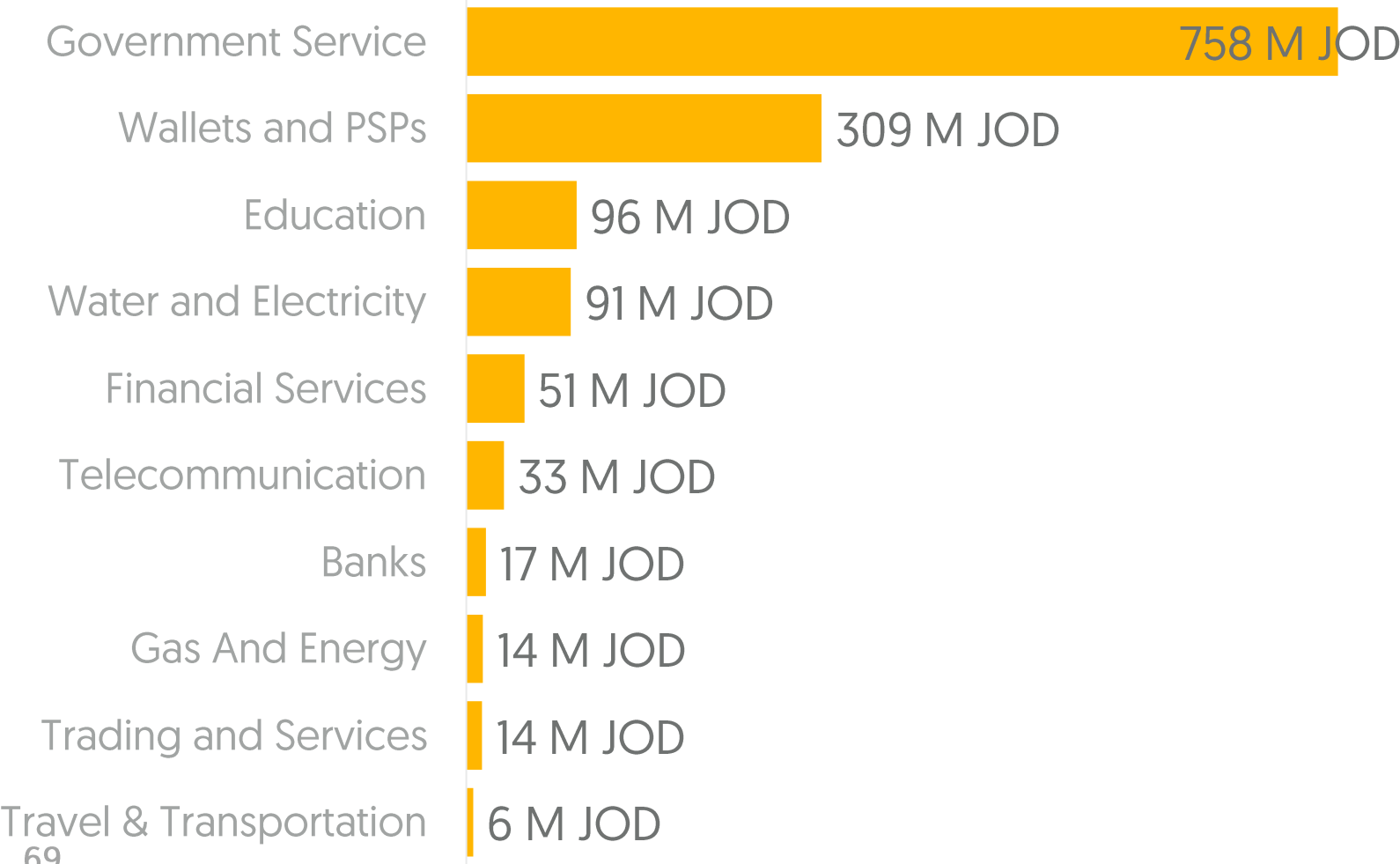
eFAWATEERcom Value of Transactions

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

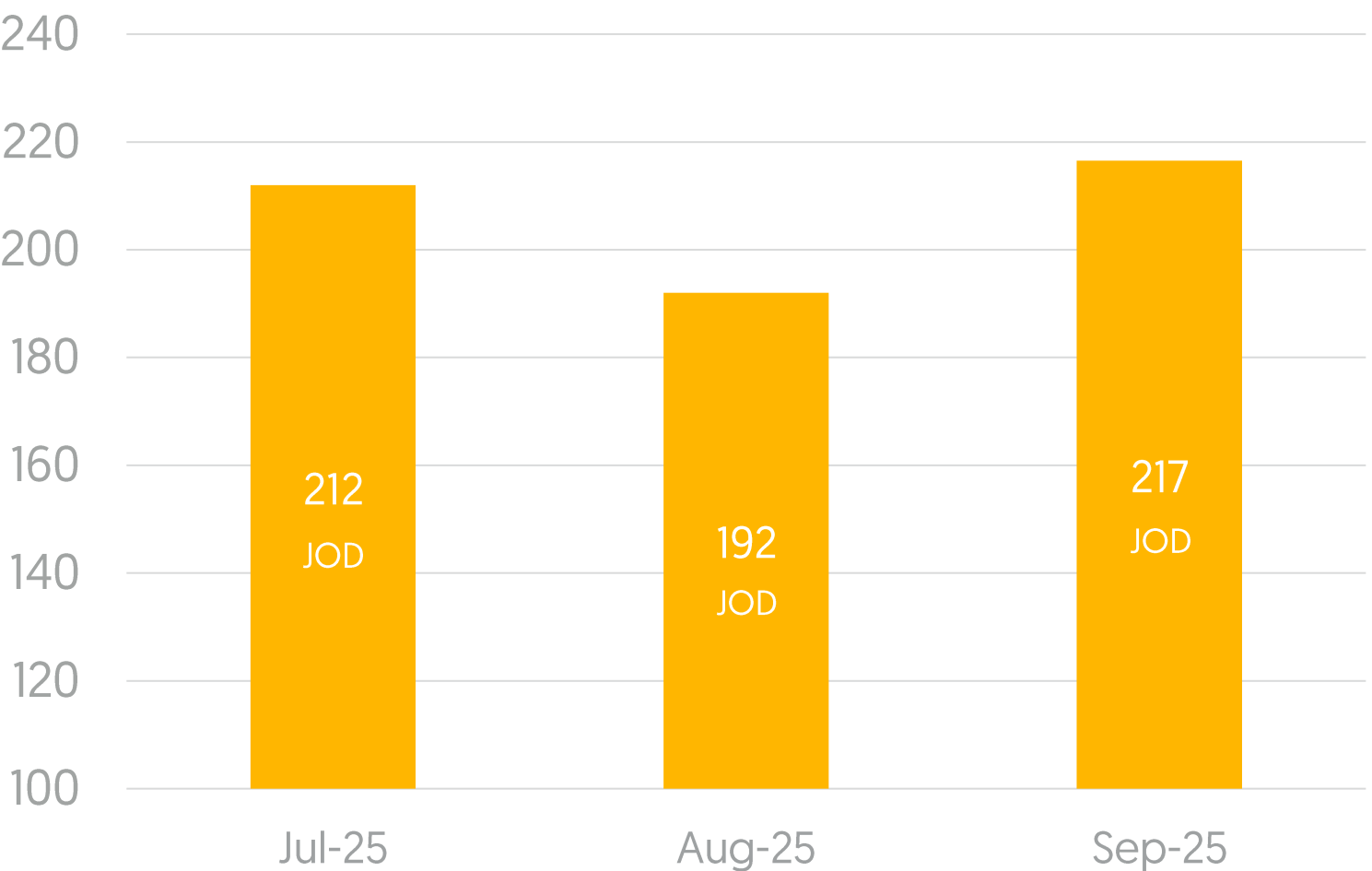
22.3%
311.4M JOD
Cash Payments



77.7%
1.09B JOD
Digital Payments

eFAWATEERcom Transactions

Average Value of Transactions Over the Past 3 Months





ACH
Automated Clearing House

Monthly Report

September 2025

72

Automated Clearing House



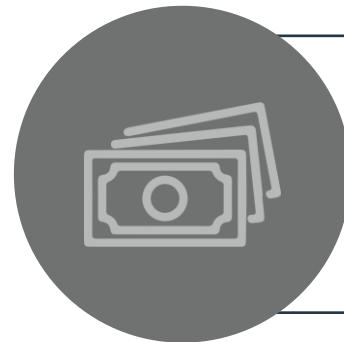
09.2025

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



Number of Transactions

8.9M

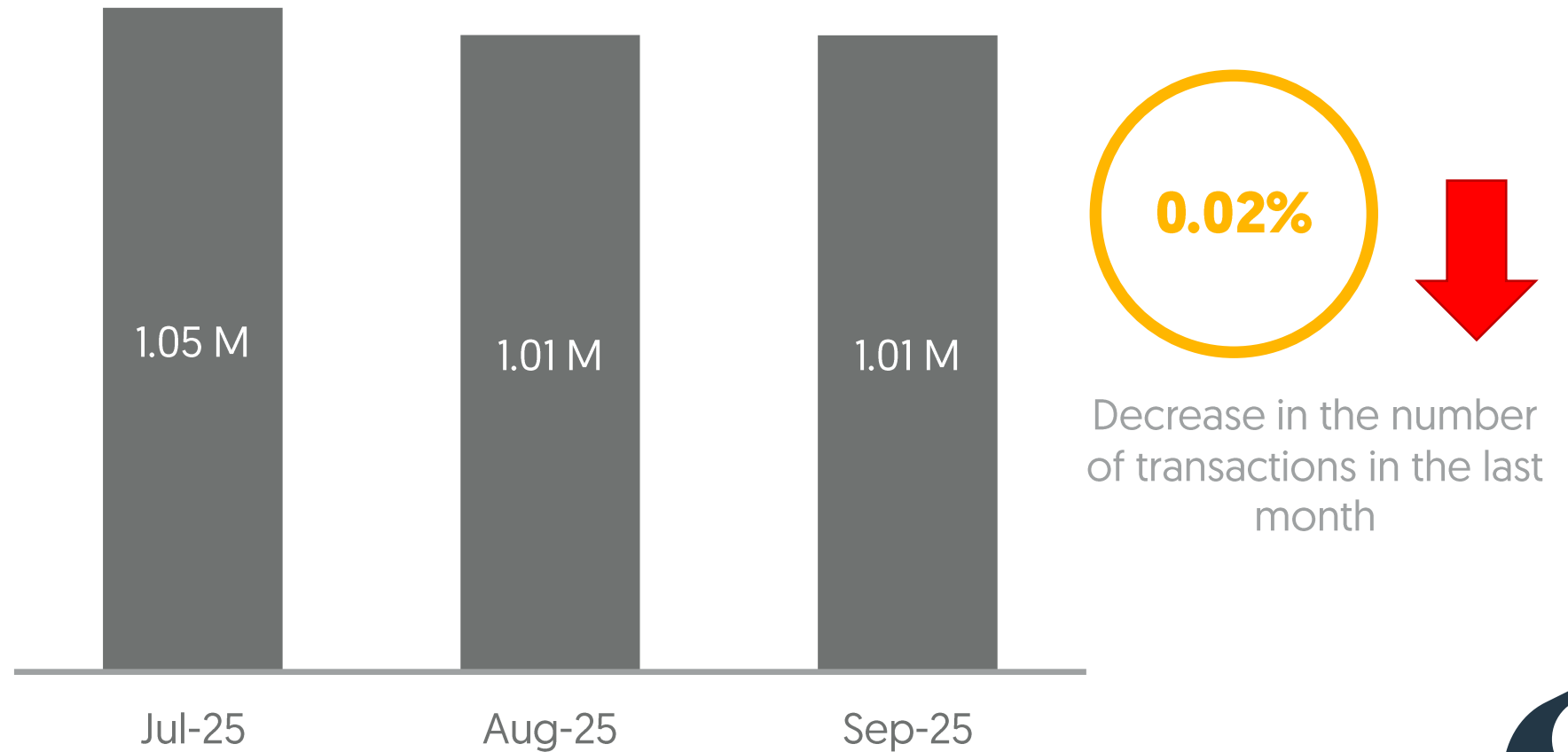


Value of Transactions

7.38B_{JOD}

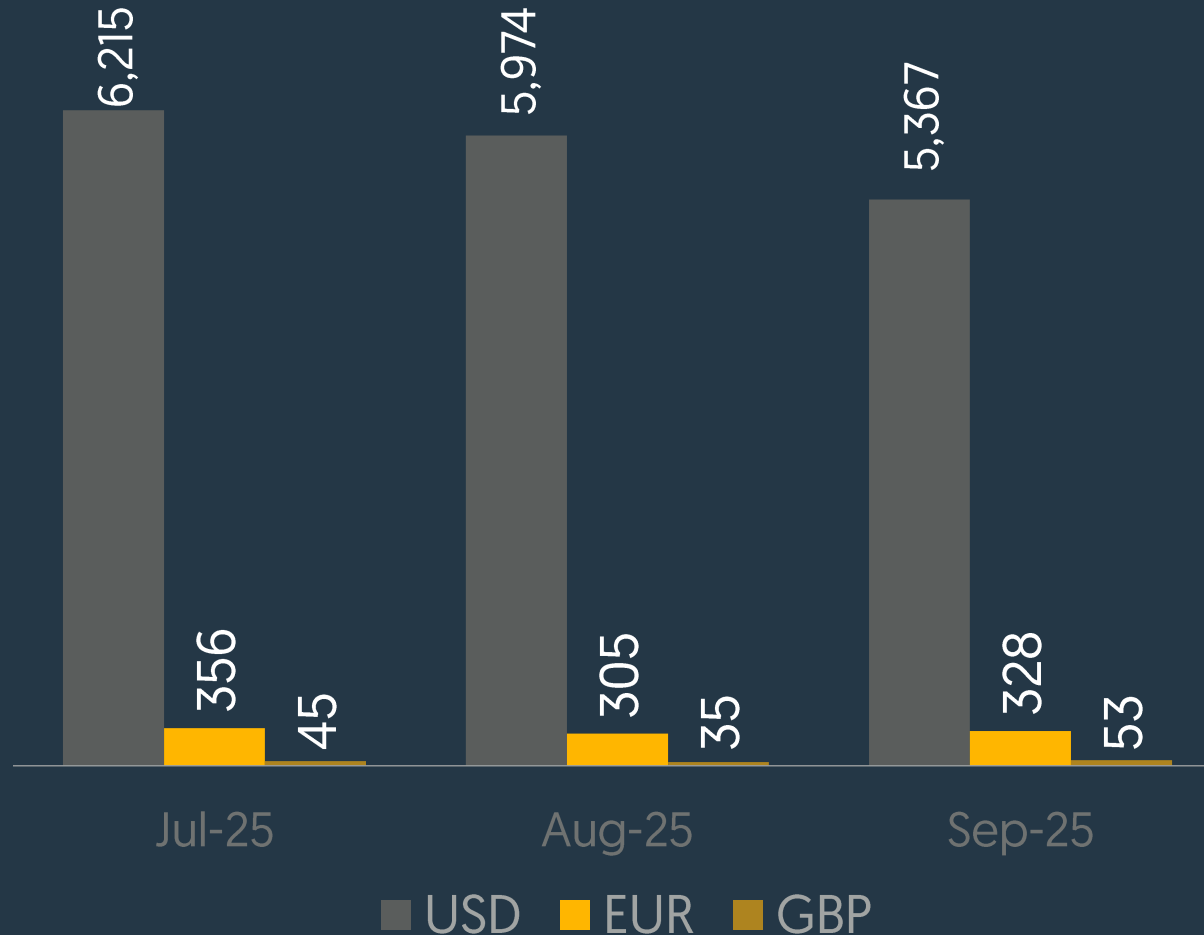
ACH Transactions

Total Number of Jordanian Dinar Transactions Over the Past 3 Months



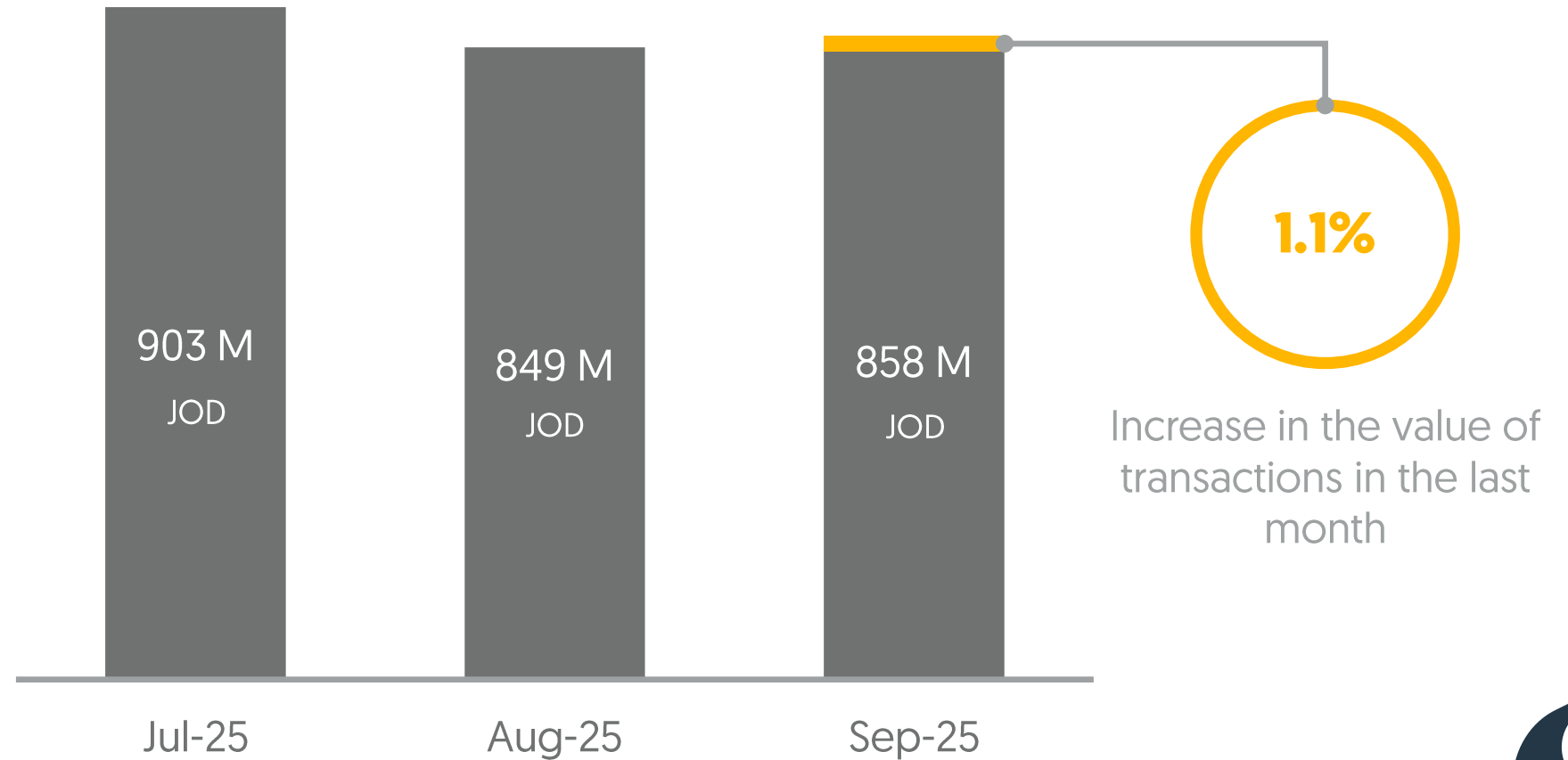
ACH Transactions

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



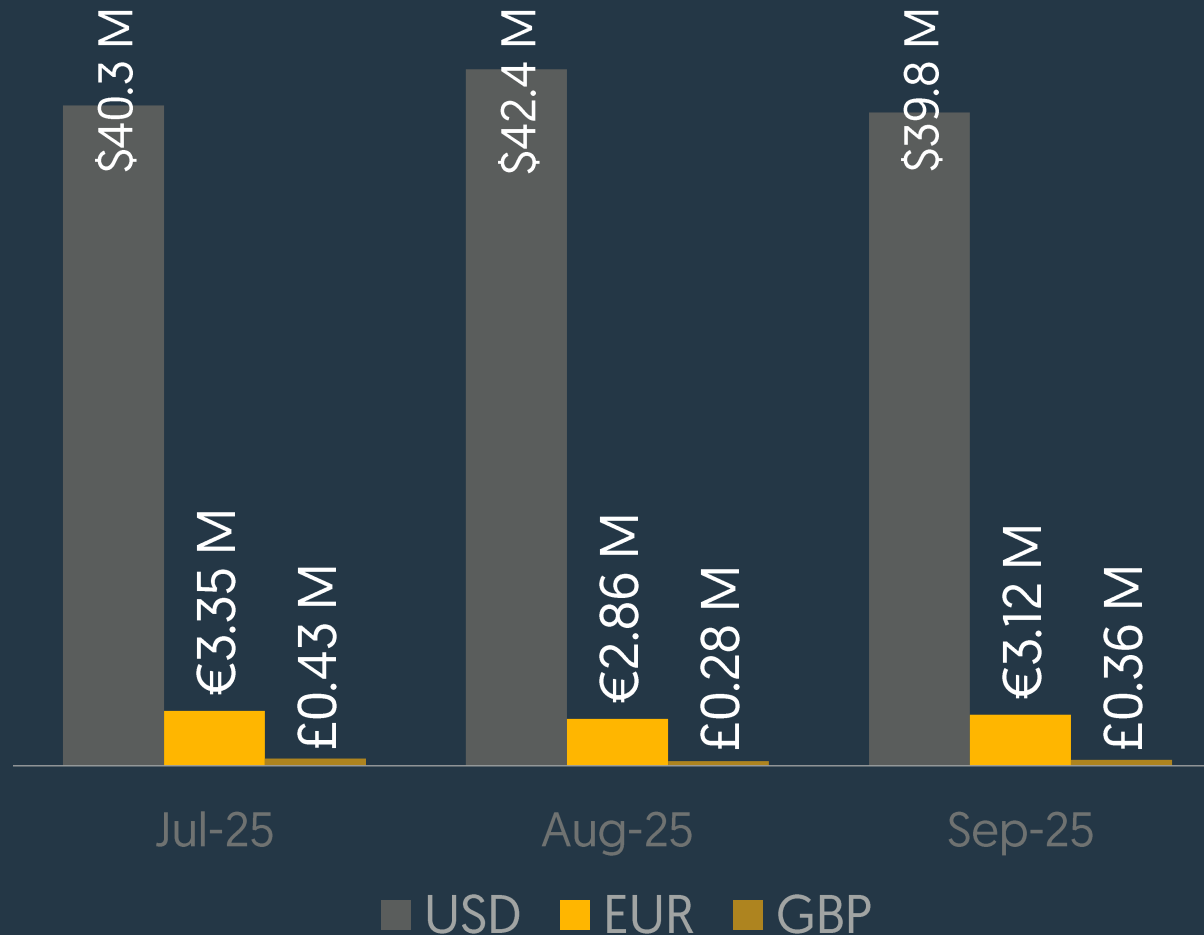
ACH Transactions

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

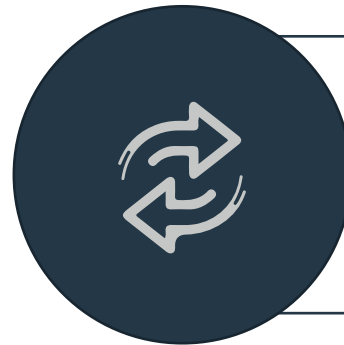
September 2025

Electronic Cheque Clearing Unit



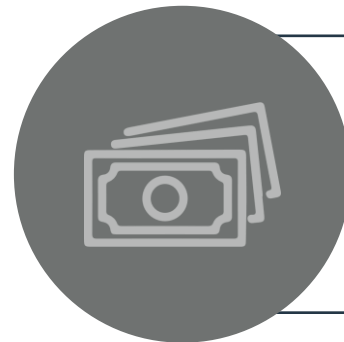
09.2025

Total Number and Value of Transactions Since the Beginning of 2024



Number of Transactions

4.64M



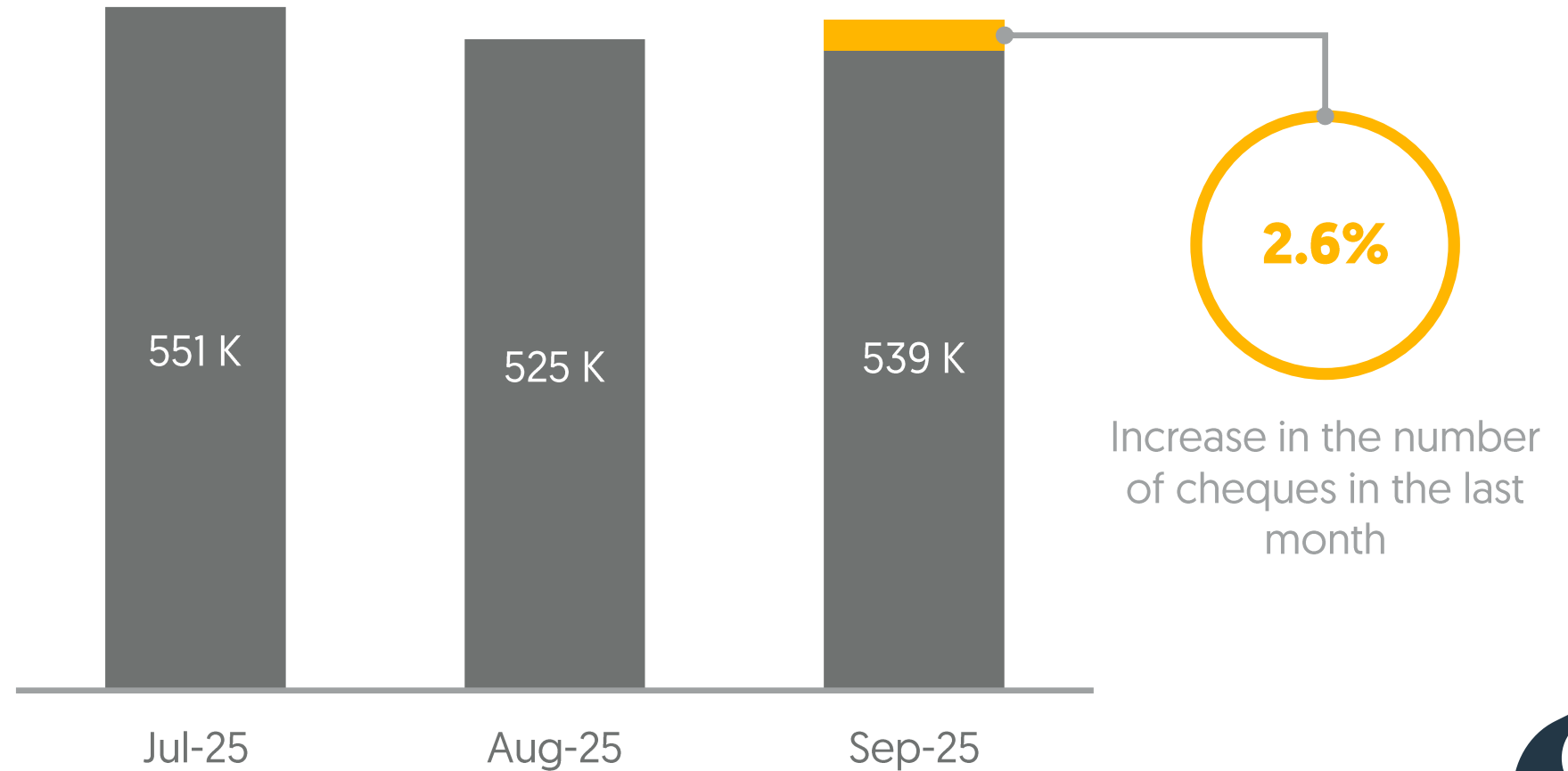
Value of Transactions

30.14B_{JOD}



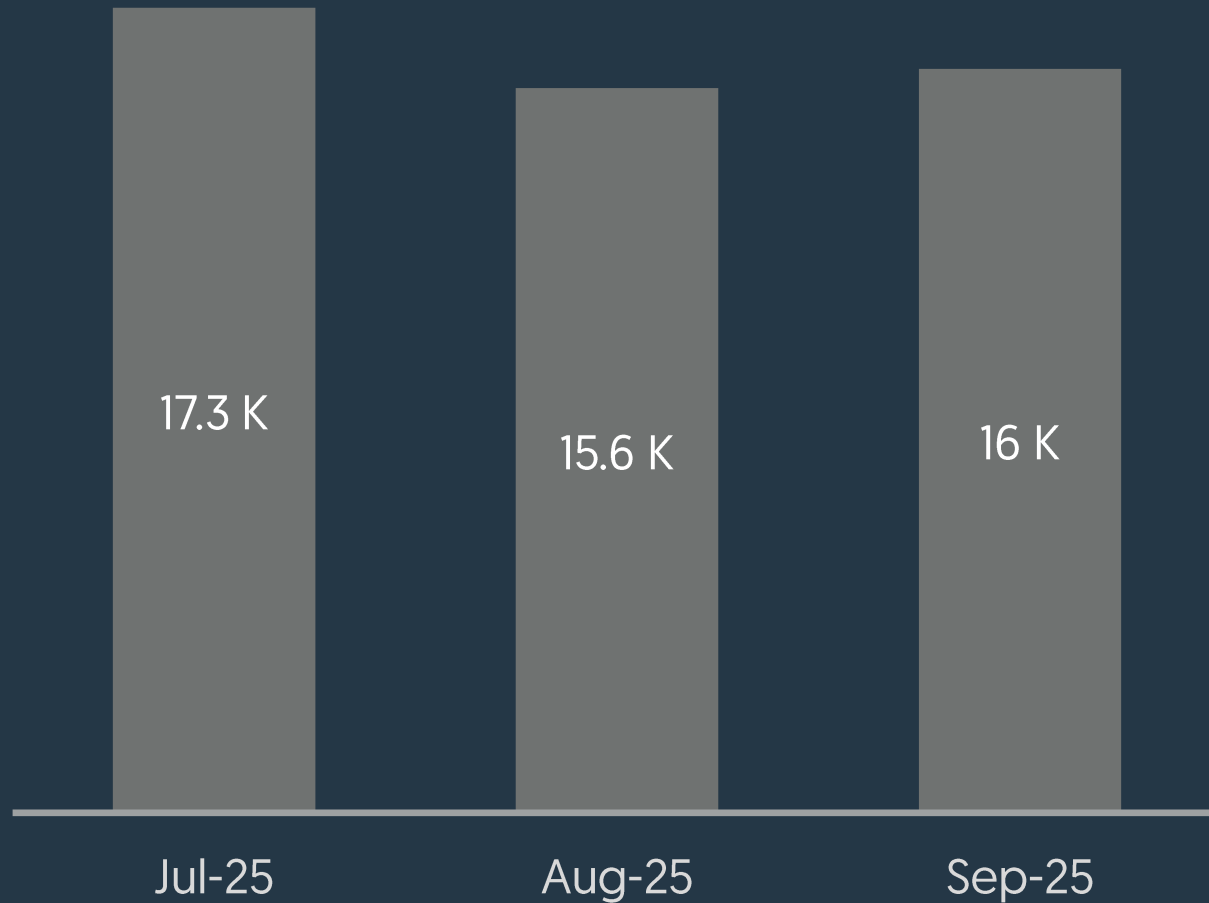
ECCU Cheques

Total Number of Inward Cheques Over the Past 3 Months



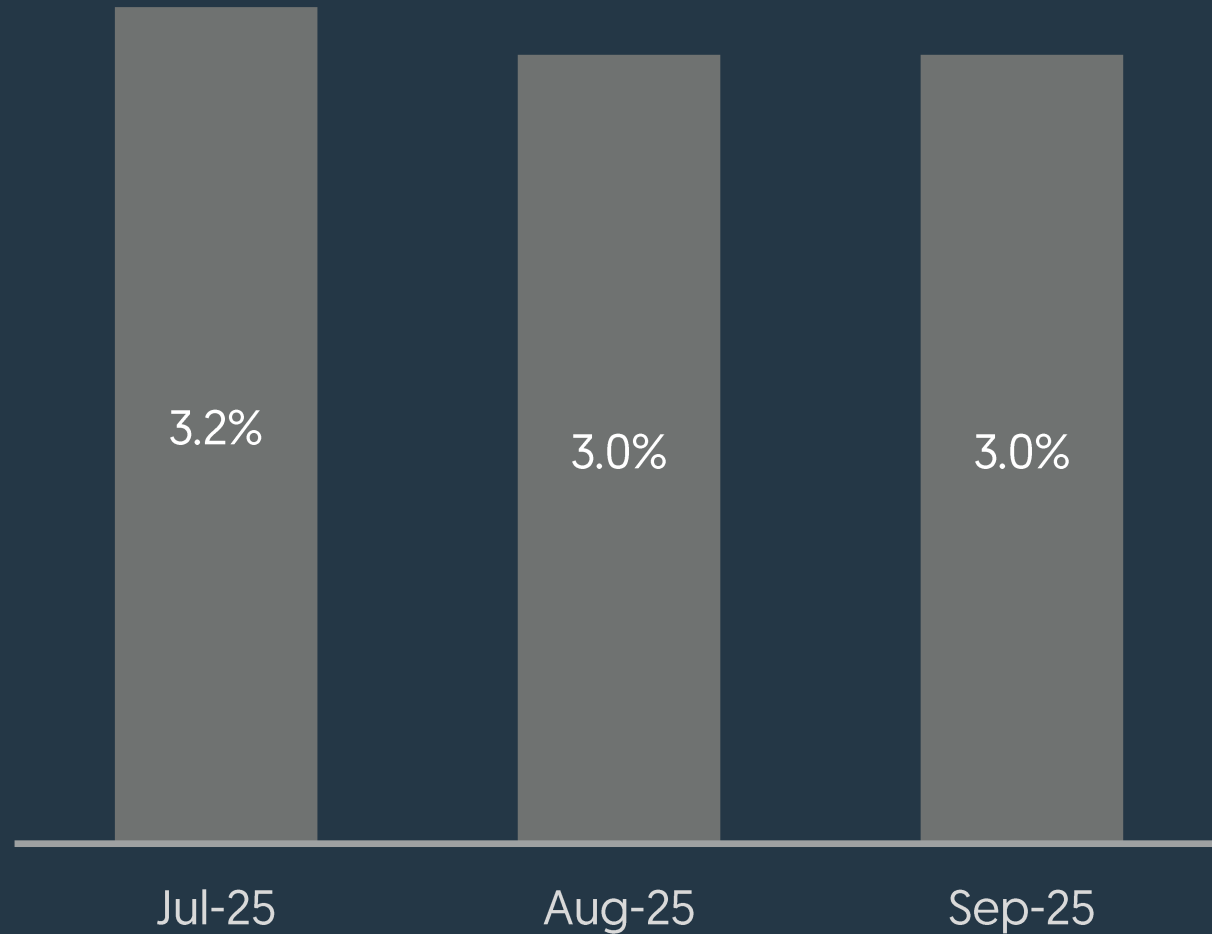
ECCU Returned Cheques

Total Number of Returned Cheques Over the Past 3 Months



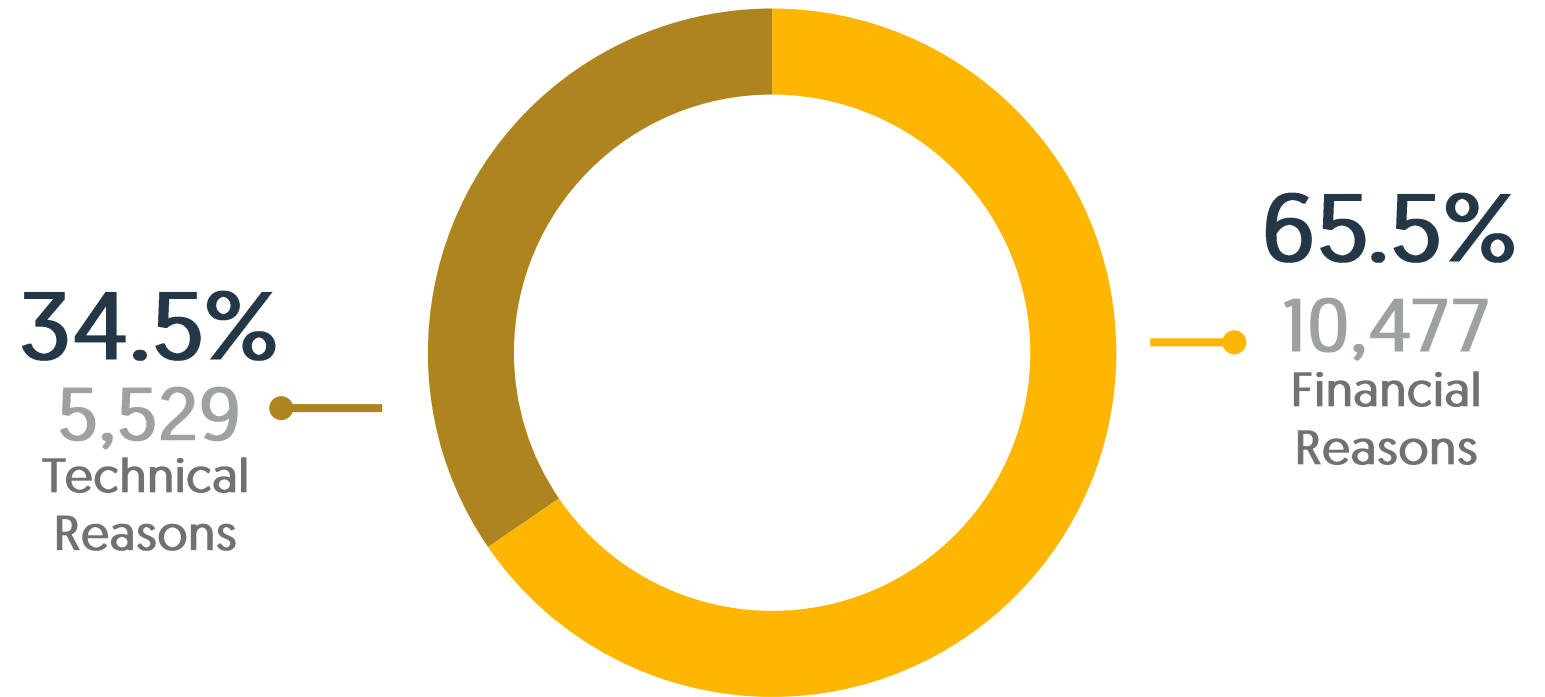
ECCU Returned Cheques

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



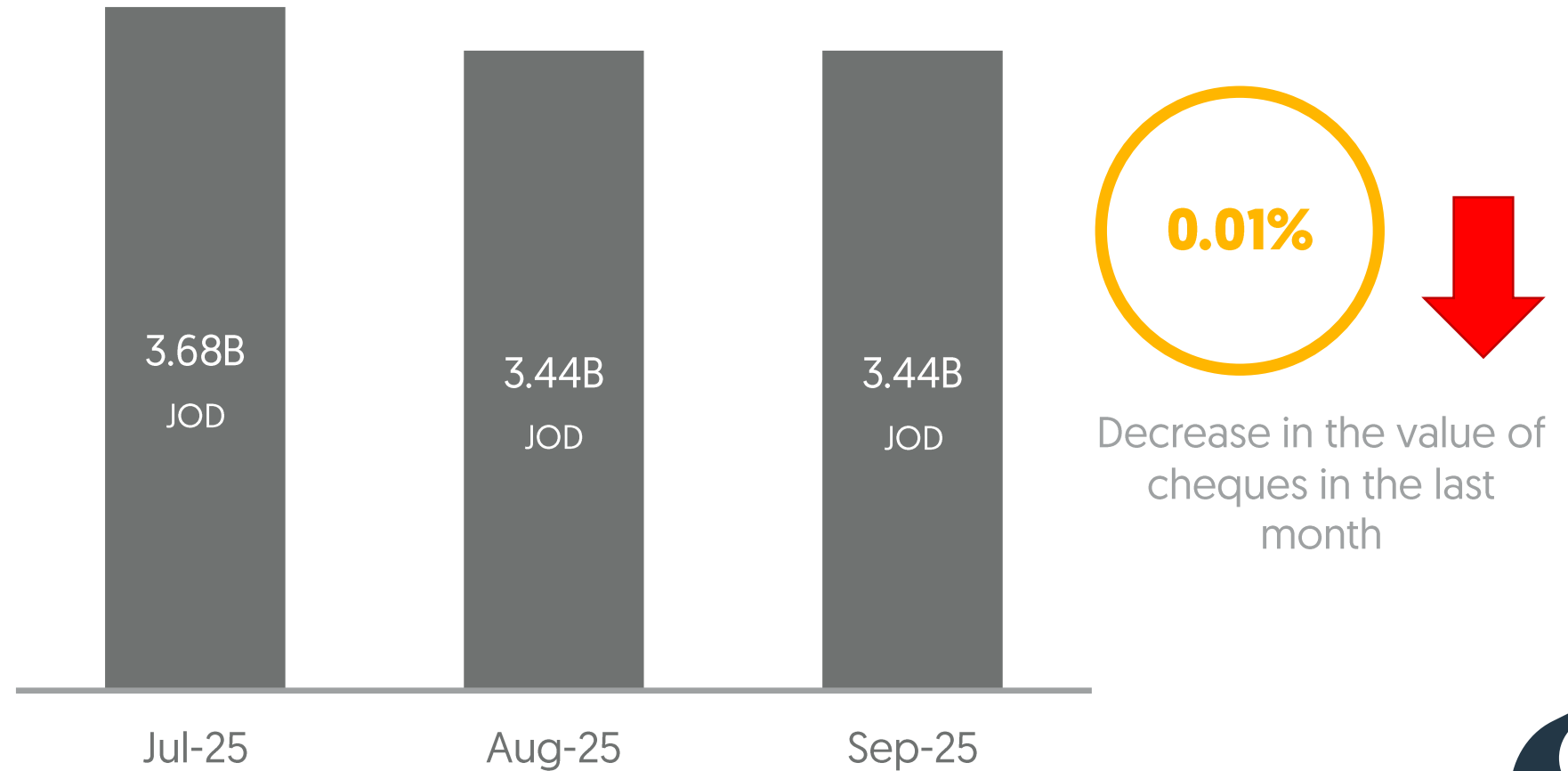
ECCU Cheques

Total Number of Returned Cheques due to Financial and Technical Reasons



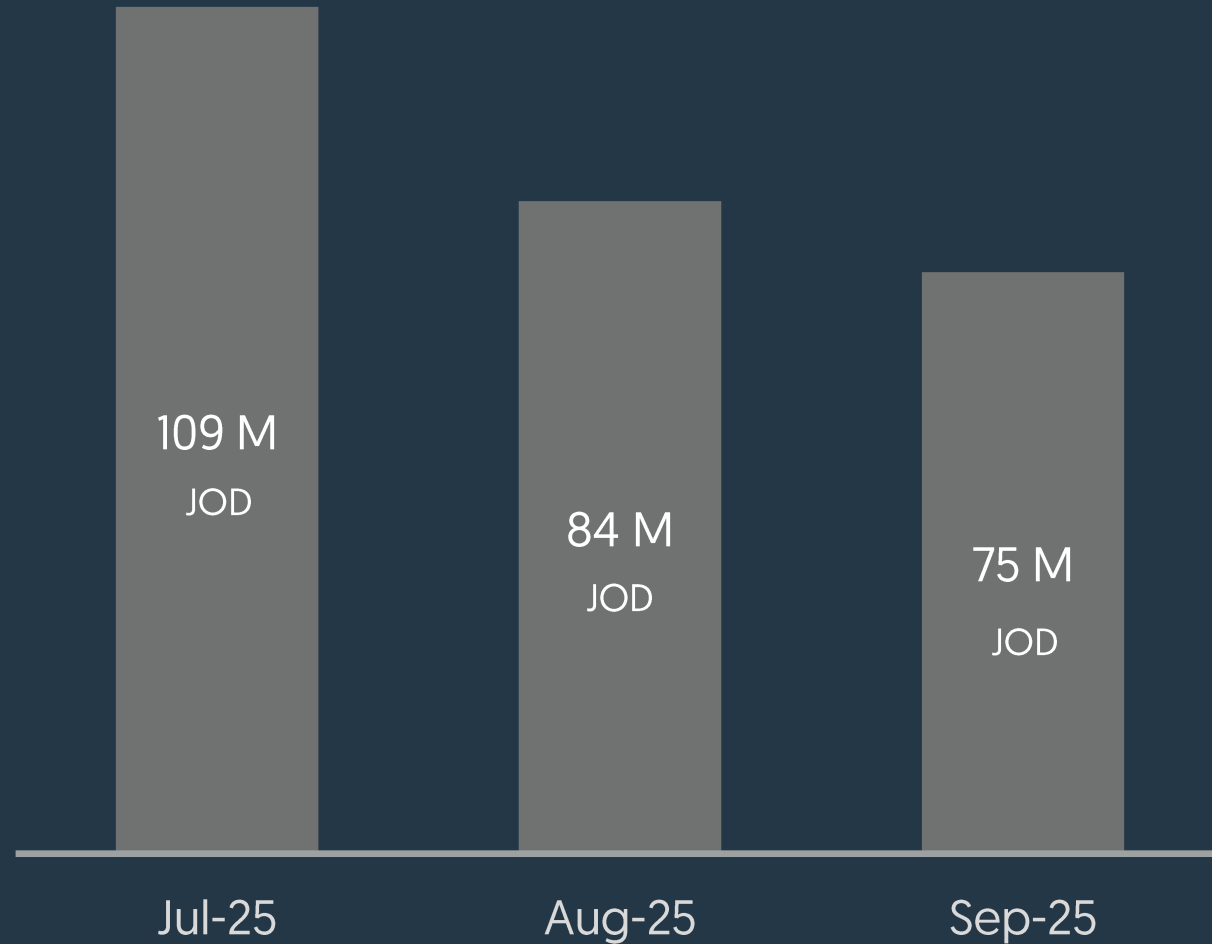
ECCU Cheques

Total Value of Inward Cheques Over the Past 3 Months



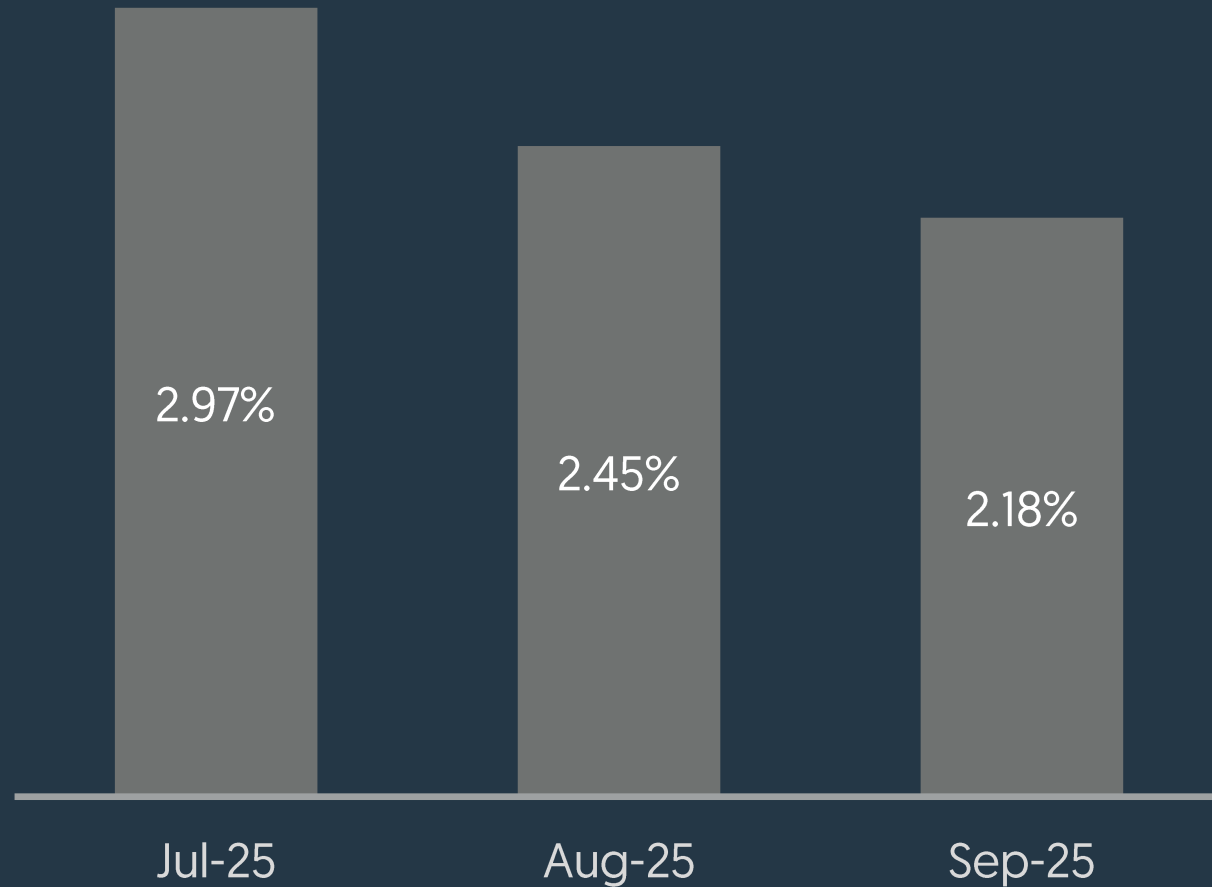
ECCU Returned Cheques

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



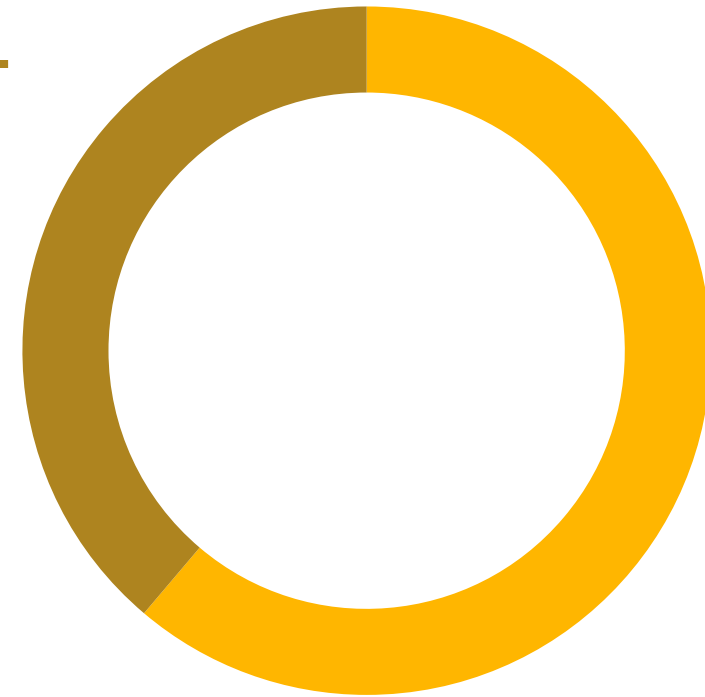
ECCU Cheques

Total Value of Returned Cheques due to Financial and Technical Reasons

38.8%

29.1M_{JOD}

Technical
Reasons



61.2%

45.9M_{JOD}

Financial
Reasons