



Jordan Payments & Clearing Company

Payment Systems Monthly Reports

October 2025



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Jordan

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FAWATEER.com

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ACH
Automated Clearing House

78

ECCU
Electronic Cheque Clearing Unit



Systems Summary

Monthly Report

October 2025

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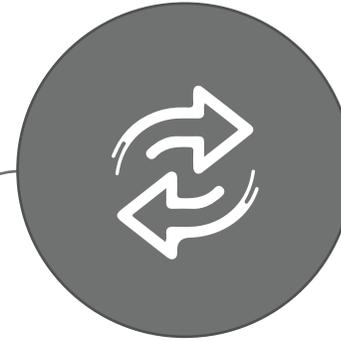


CliQ Summary



Number of
Users

2.06M



Number of
Transactions

16.59M



Value of
Transactions

1.86B_{JOD}

JoMoPay Summary



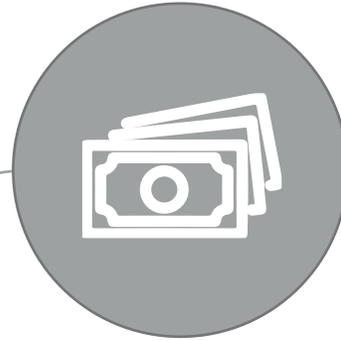
Number of
Users

2.74M



Number of
Transactions

10.13M



Value of
Transactions

555M_{JOD}



Number of
Users

4.95M



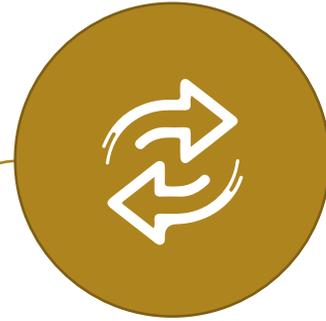
Number of
Billers

665



Number of
Services

2,272



Number of
Transactions

6.69M



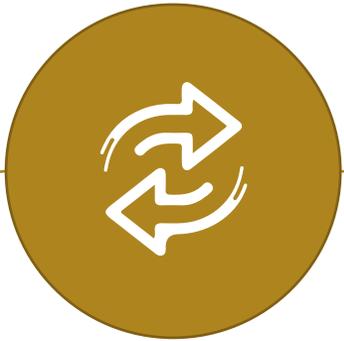
Value of
Transactions

1.42B_{JOD}



ACH Summary

Automated Clearing House



Total Number of Transactions

1.05M



Number of JOD Transactions

1.04M



Value of JOD Transactions

872M_{JOD}



ECCCU
Electronic Cheque Clearing Unit

Summary



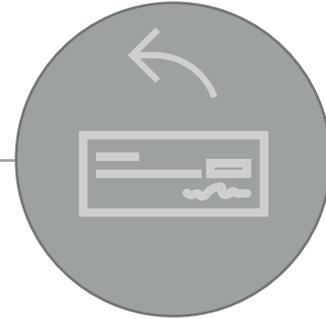
Number of
Cheques

516K



Value of
Cheques

3.66B_{JOD}



Number of
Returned Cheques

15.1K



Value of Returned
Cheques

80M_{JOD}



Monthly Report

October 2025

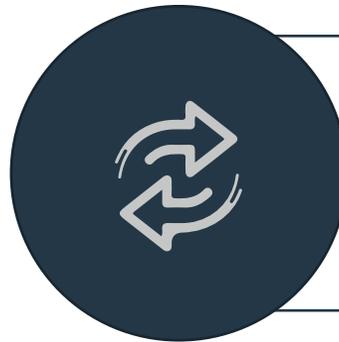
Instant Payment System for
Transfers Issued by Banks

9



Total Number and Value of Transactions Since the Beginning of 2025

Transfers Issued by Banks



Number of Transactions

133.9M

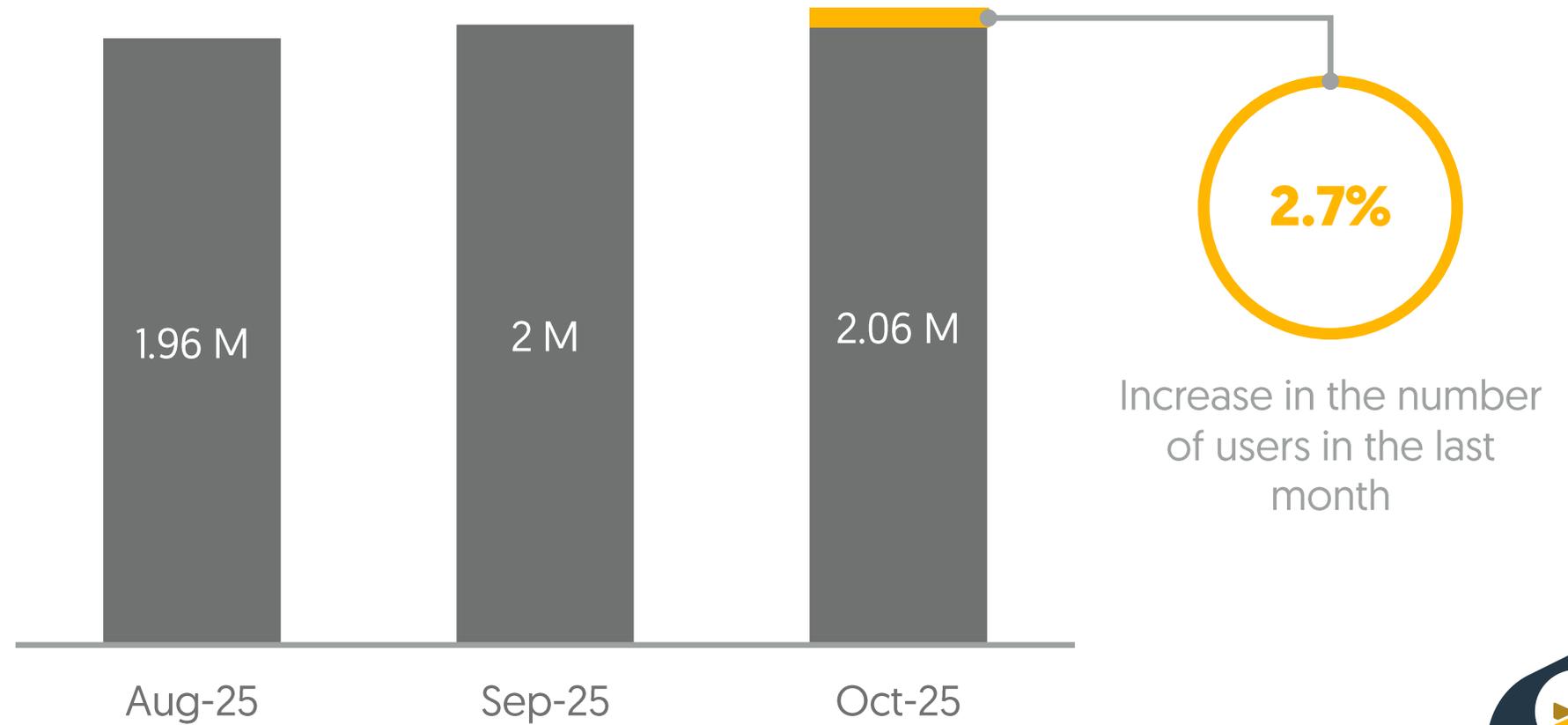


Value of Transactions

16.36B_{JOD}

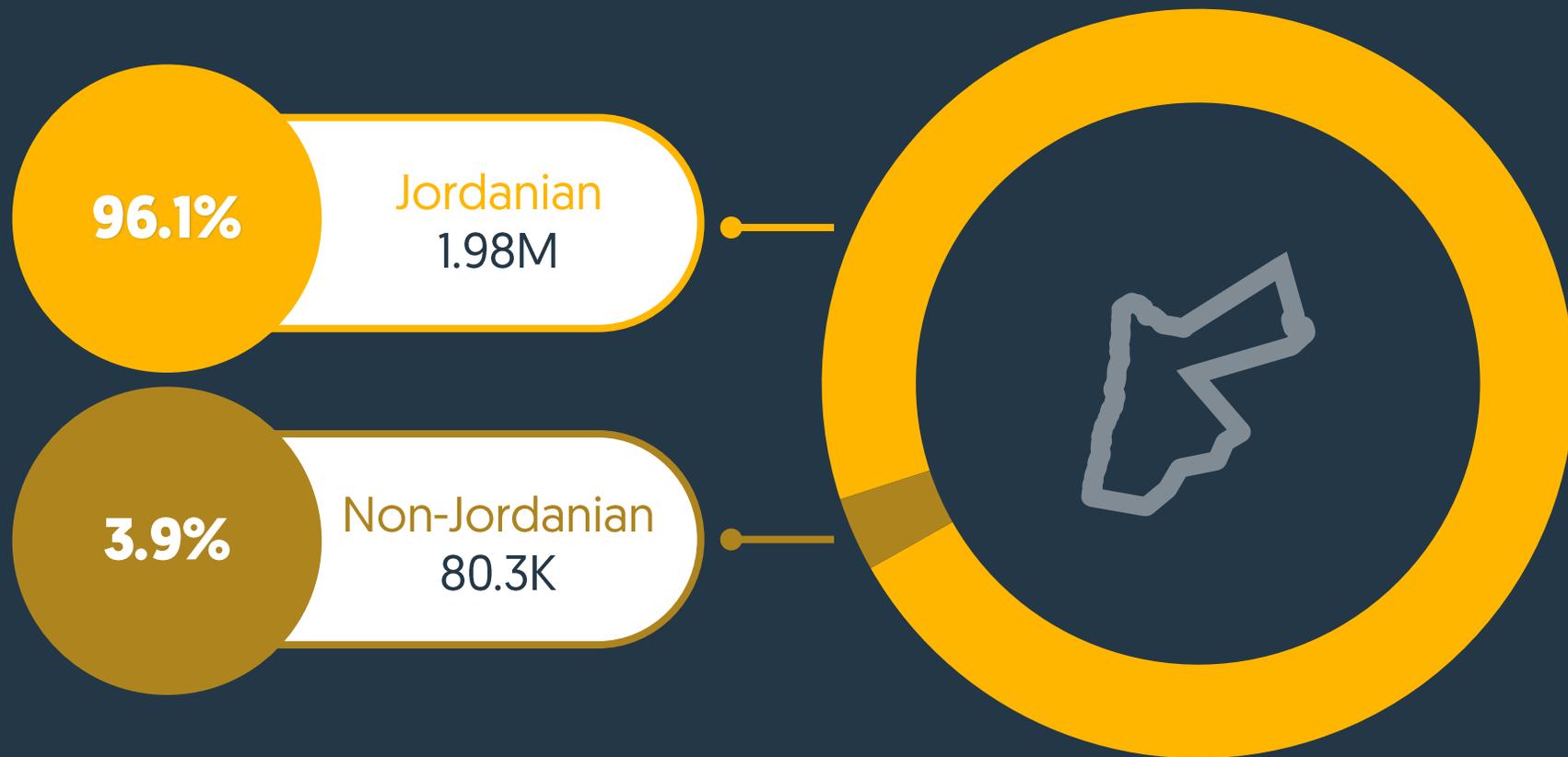
CliQ Users

Total Number of Users Over the Past 3 Months



CliQ Users

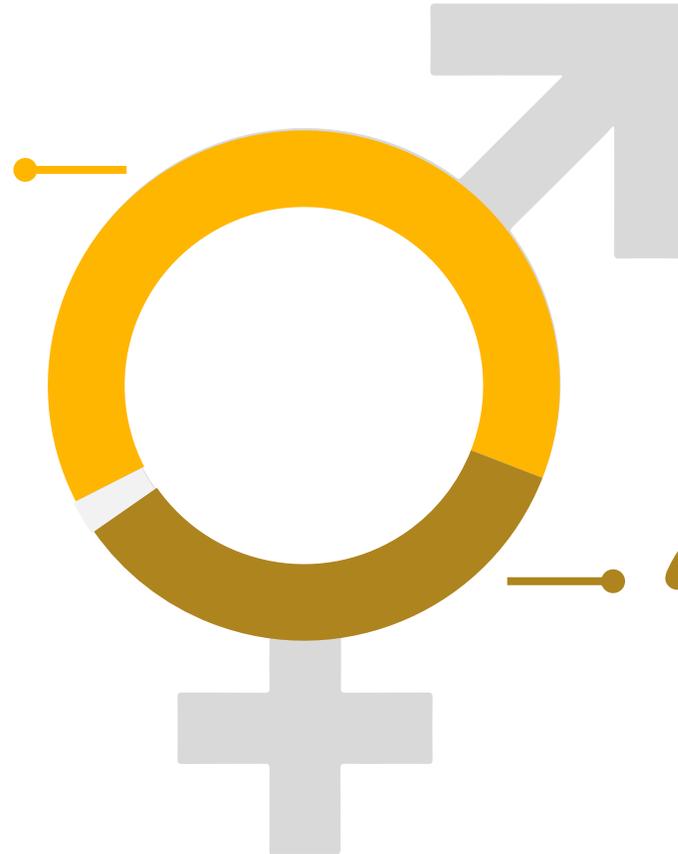
Percentage of Users Based on Nationality



CliQ Users

Percentage of Users Based on Gender

61.4%
1.26M
Male Users

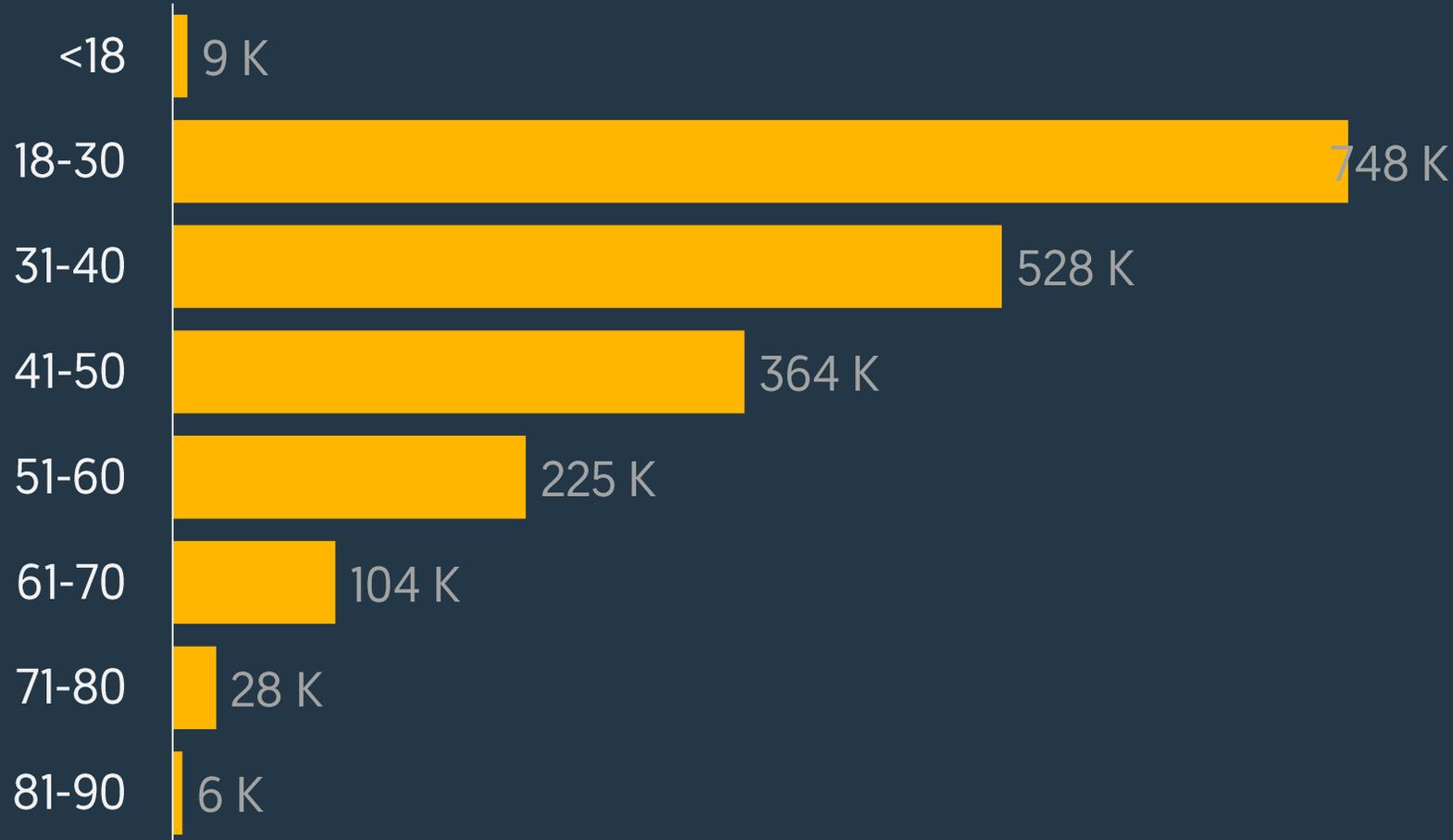


35.7%
0.73M
Female Users



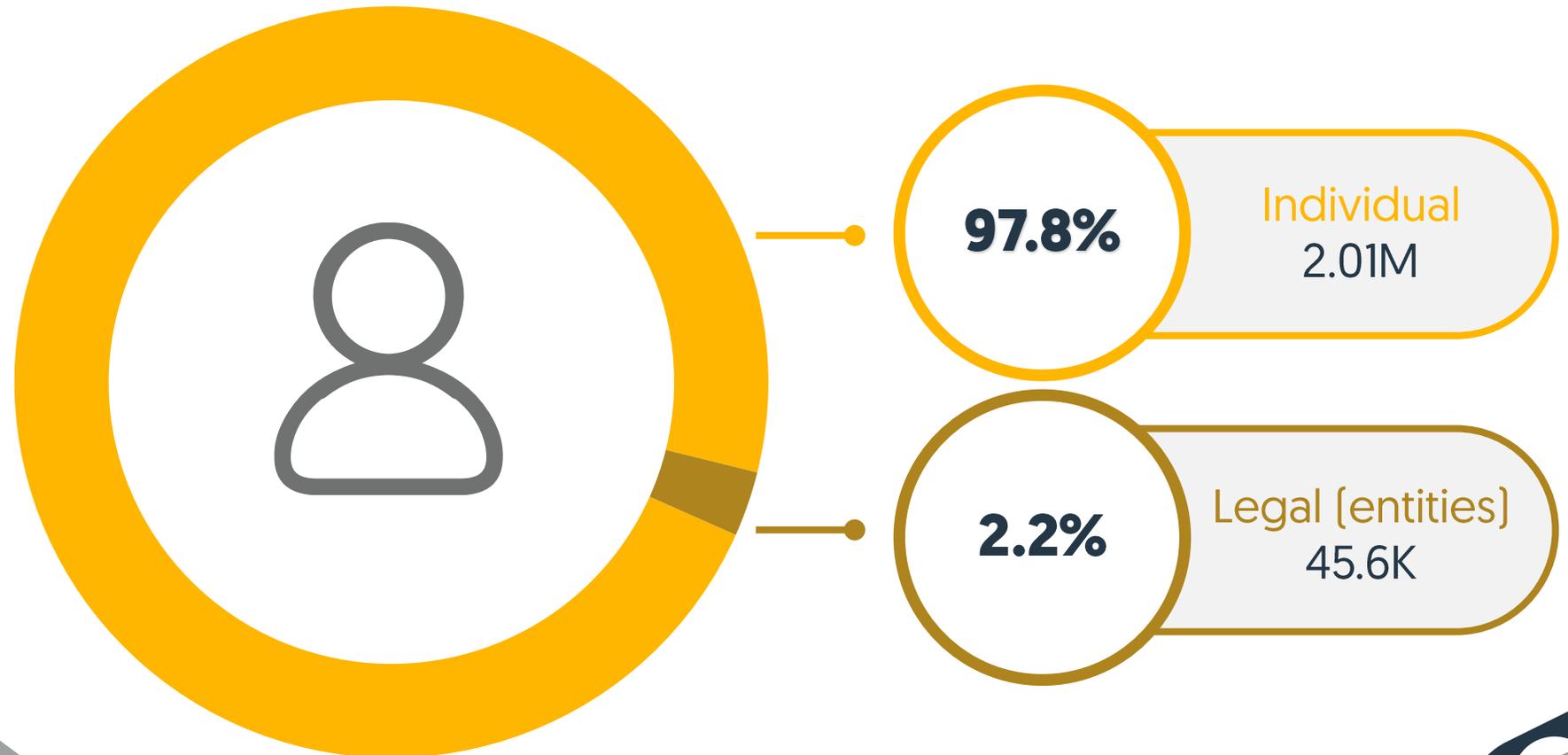
CliQ Users

Number of Users Based on Age Group



CliQ Users

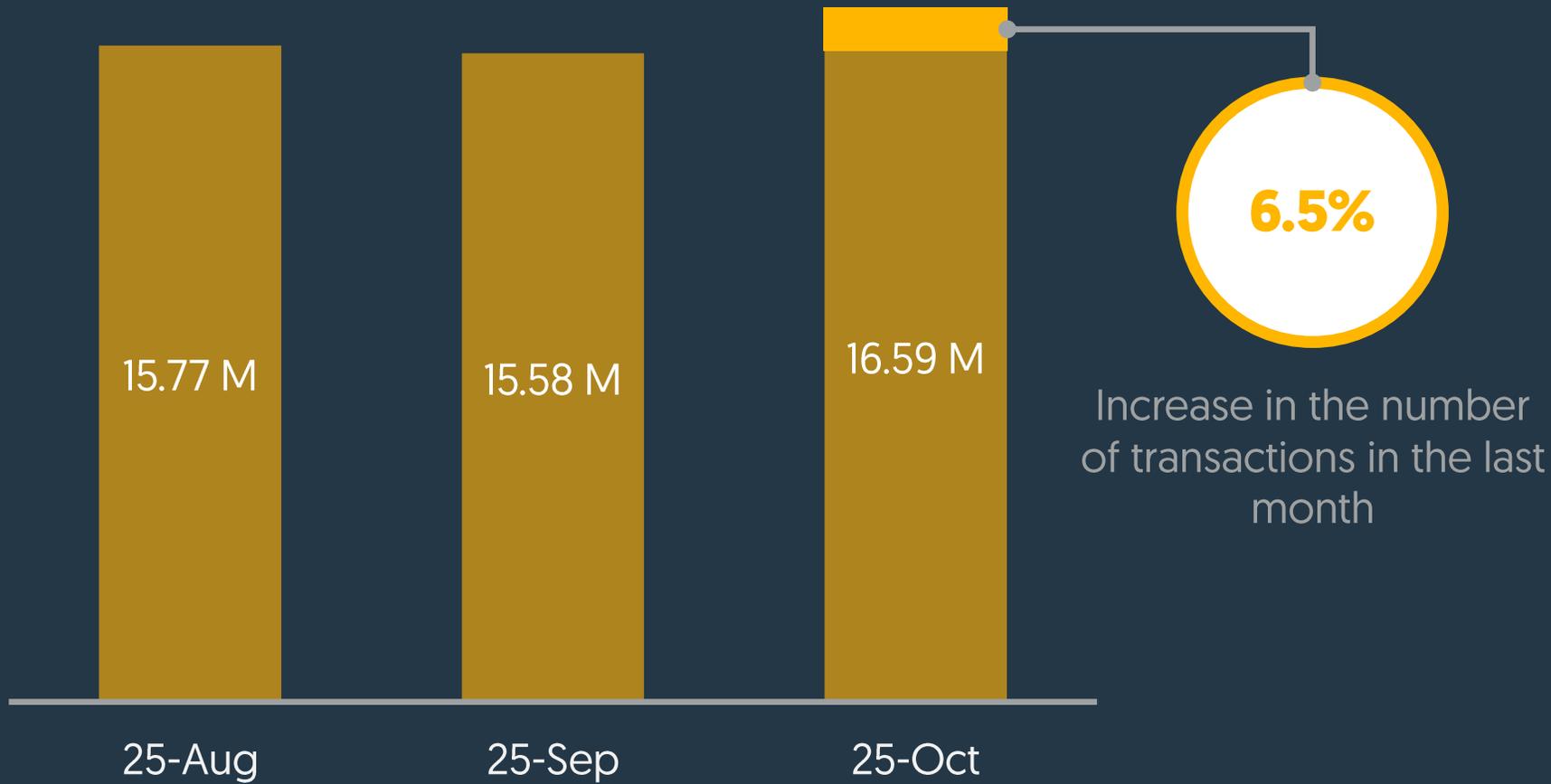
Percentage of Users Based on Customer Type



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

19.8%

3.28M
Purchases



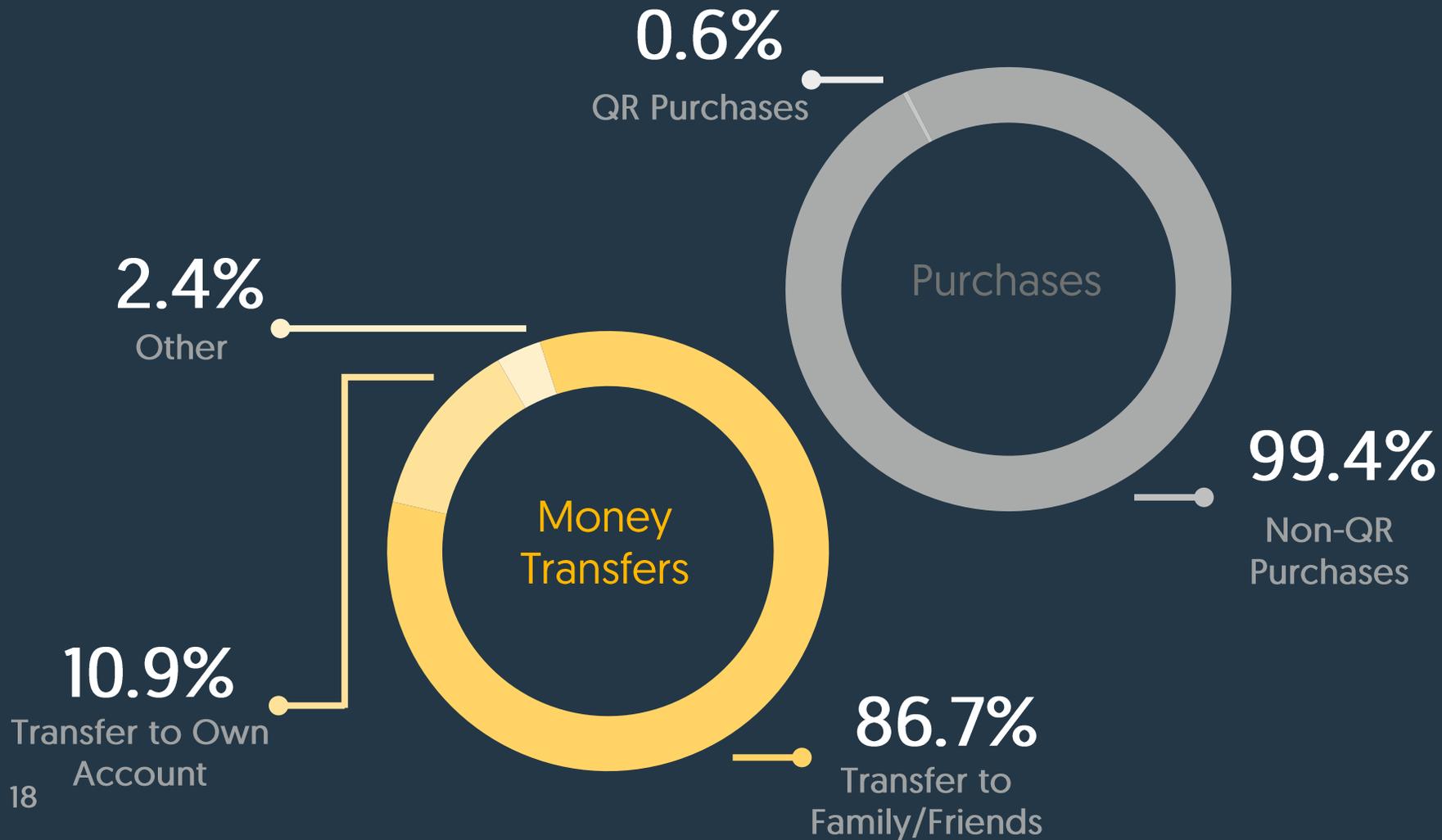
80.2%

13.3M
Money Transfers

CliQ Number of Transactions

Percentage Based on Transaction Type Sub-Category

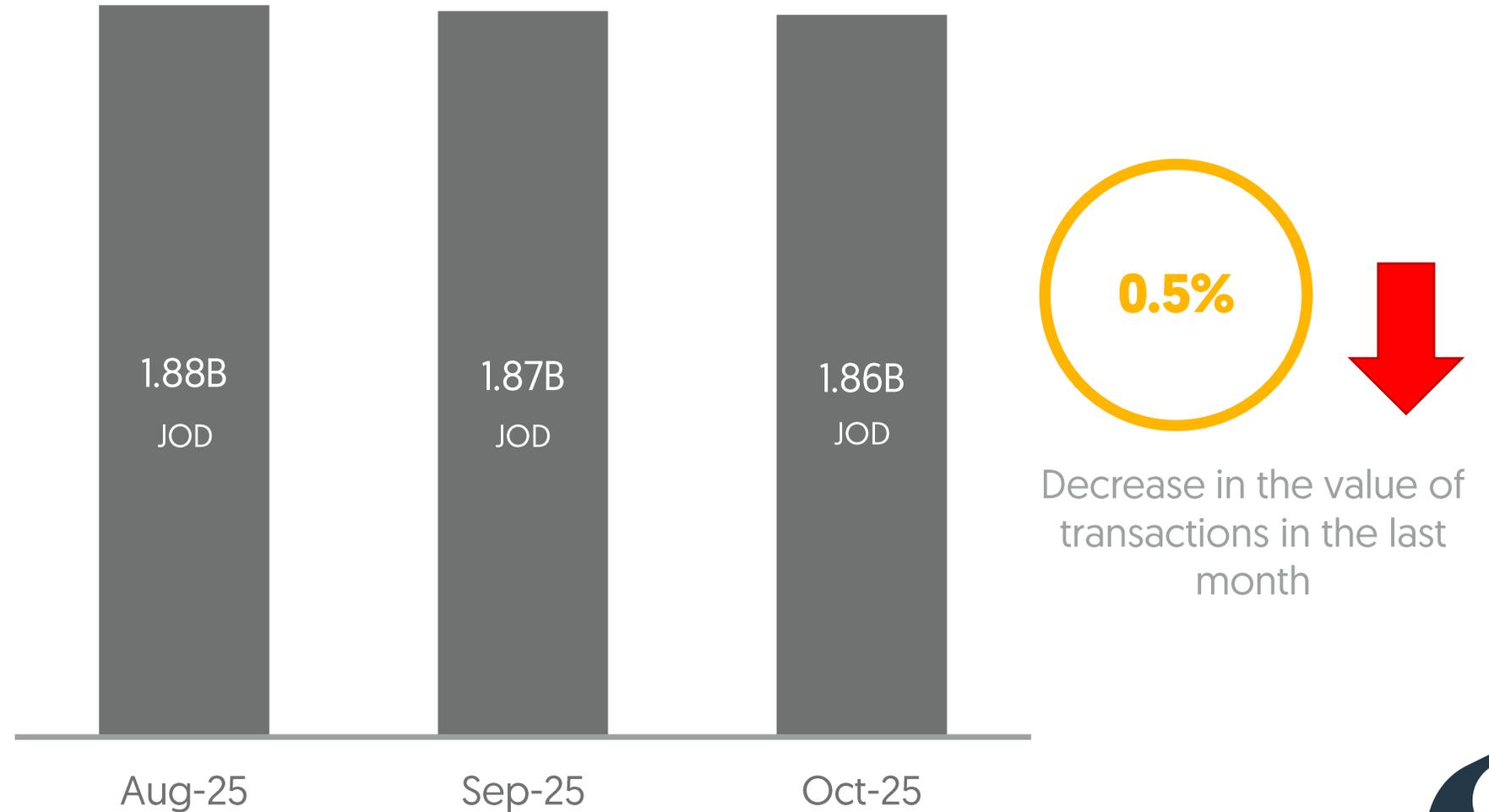
Transfers Issued by Banks



CliQ Value of Transactions

Total Value of Transactions Over the Past 3 Months

Transfers Issued by Banks



CliQ Value of Transactions

Percentage Based on Transaction Type

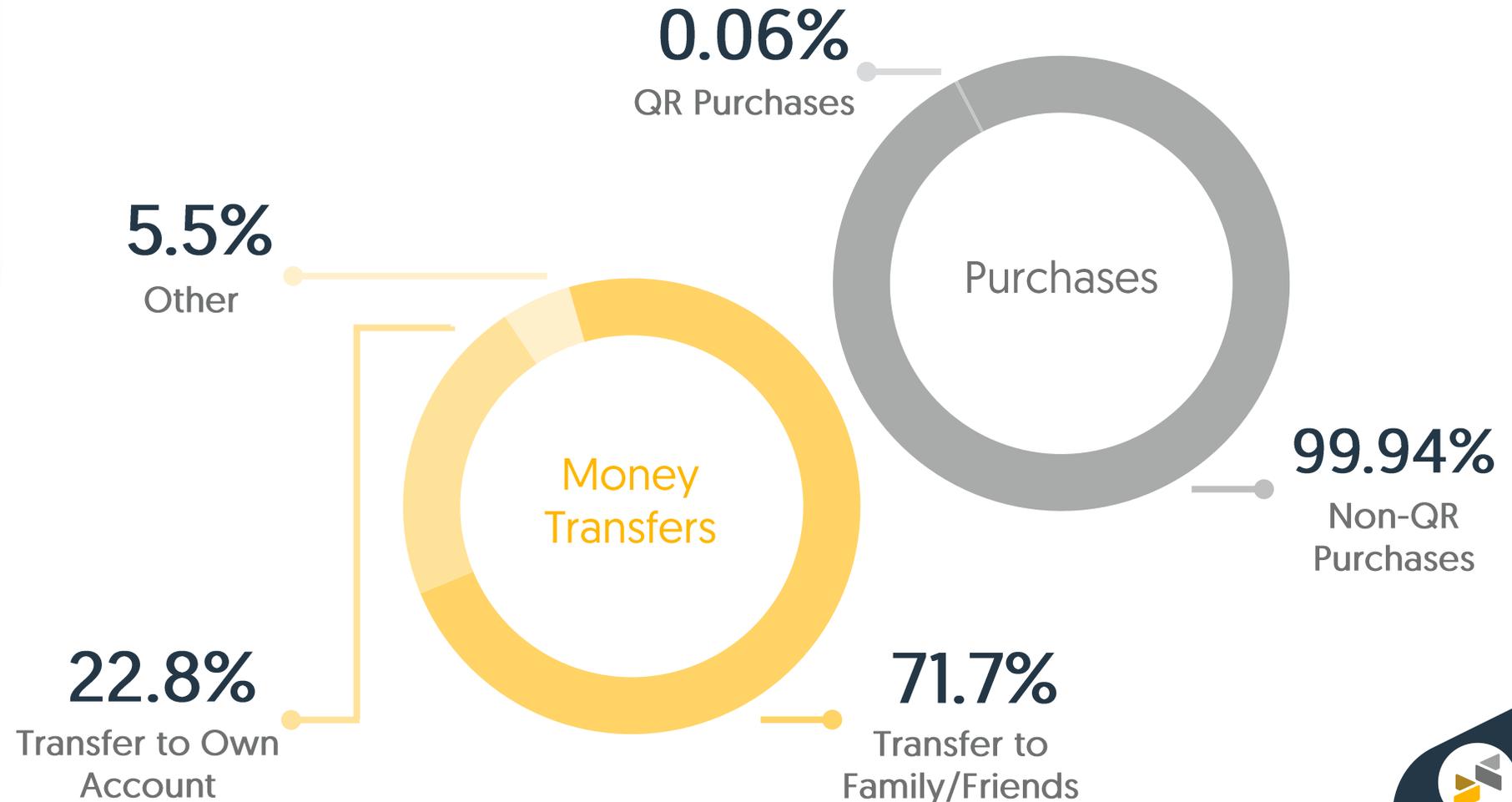
Transfers Issued by Banks



CliQ Value of Transactions

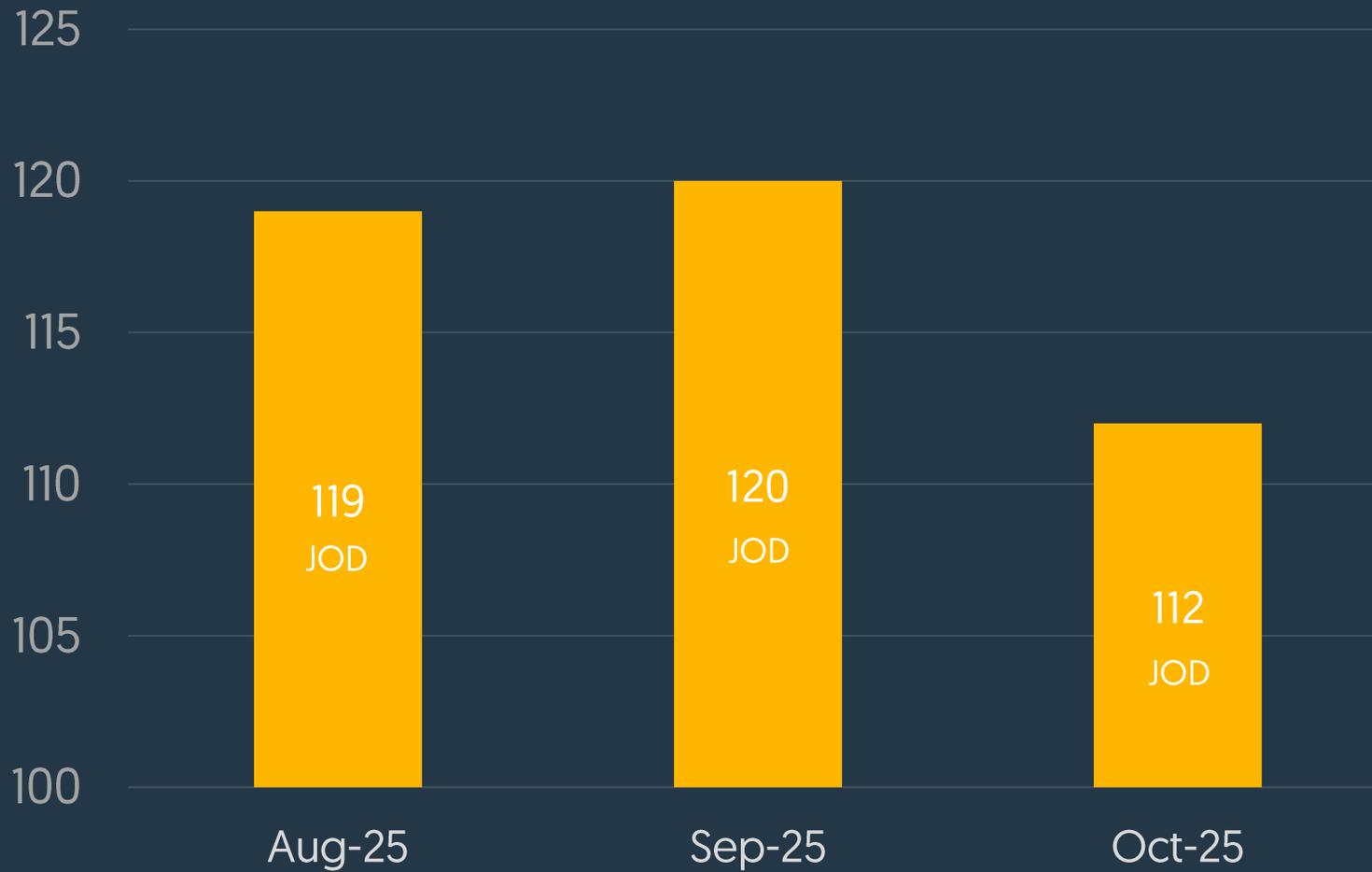
Percentage Based on Transaction Type Sub-Category

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

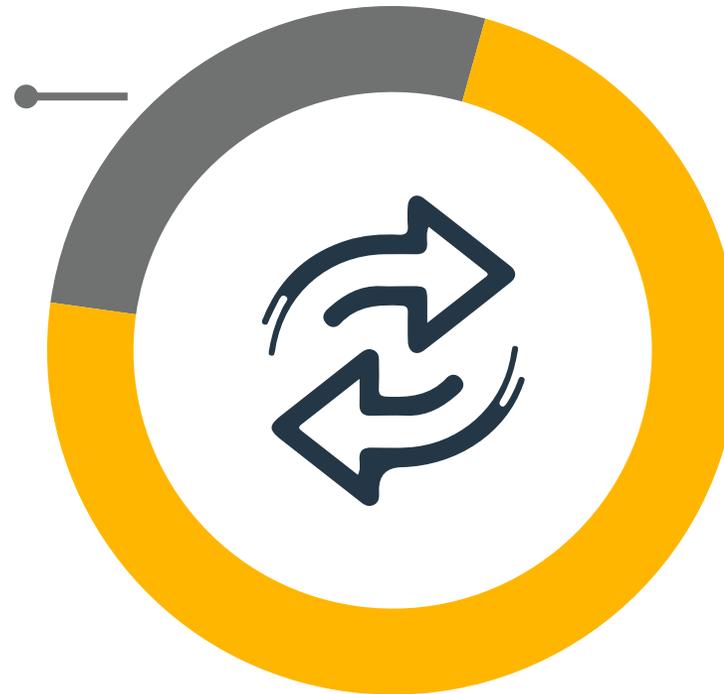
Transfers Issued by Banks



27%

2.5M

On Us



73%

6.8M

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



21.4%

247.4M JOD
On Us



78.6%

907.2M JOD
Off Us

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



JoMoPay

Jordan Mobile Payment

Monthly Report October 2025

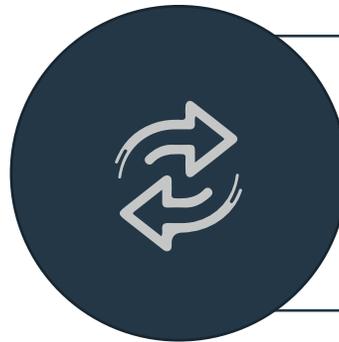
Jordan Mobile Payments Switch for
Transfers Issued by Mobile Wallets

25



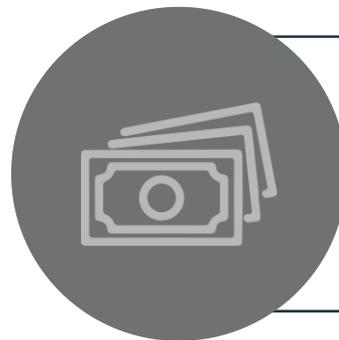
Total Number and Value of Transactions Since the Beginning of 2025

Transfers Issued by Mobile Wallets



Number of Transactions

81.01M

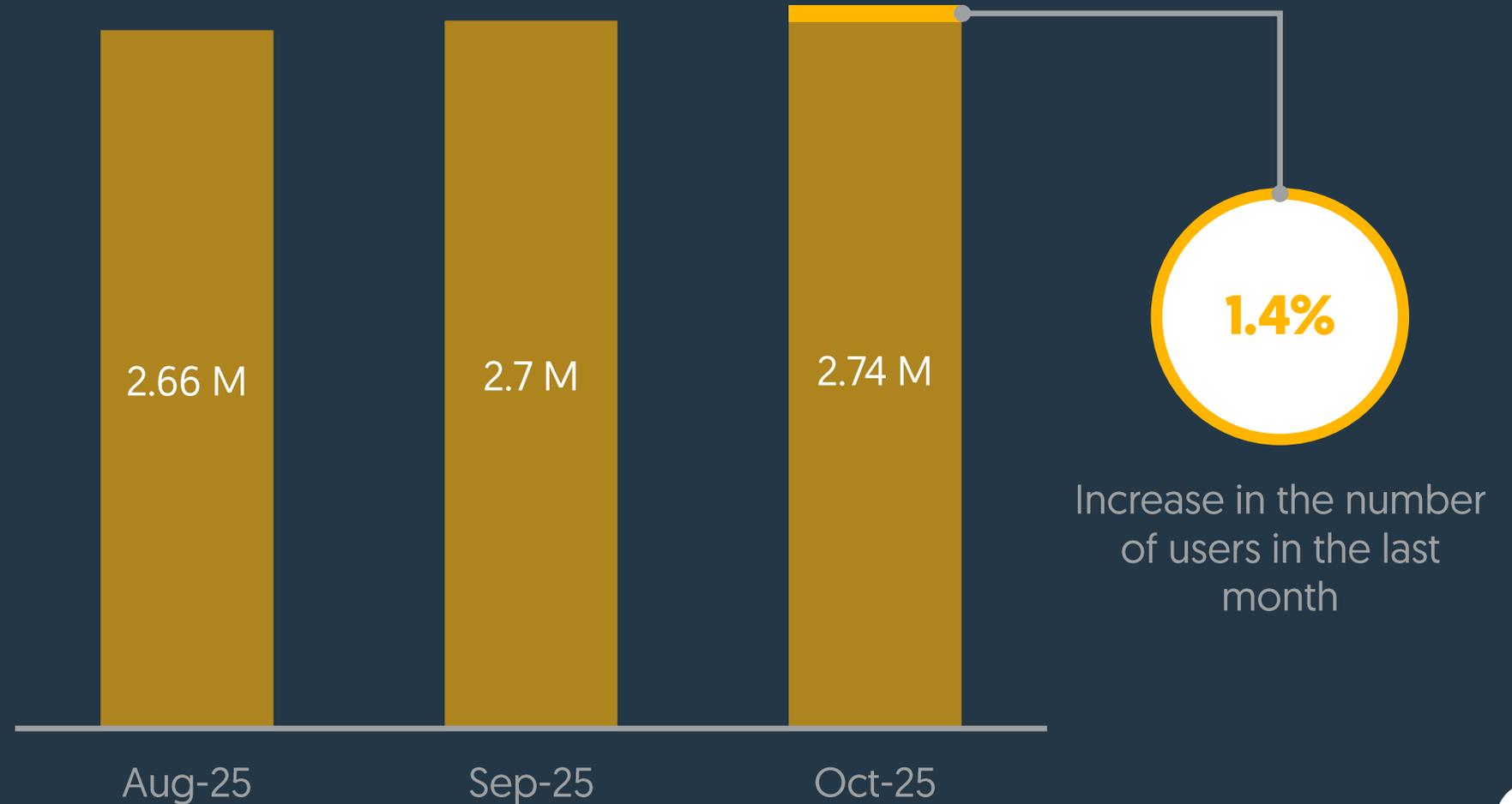


Value of Transactions

5.25B_{JOD}

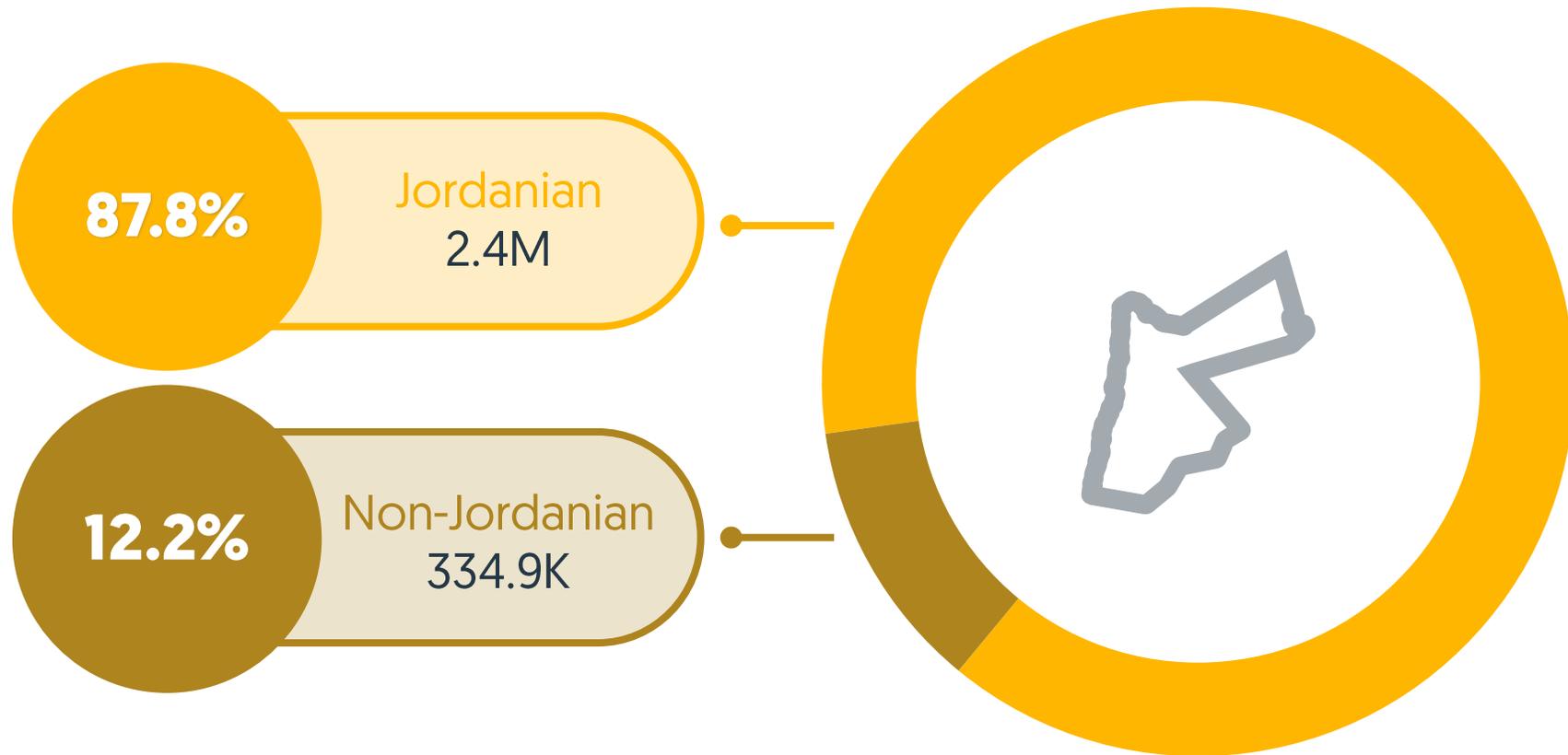
JoMoPay Users

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

52.5%

1.44M
Male Users



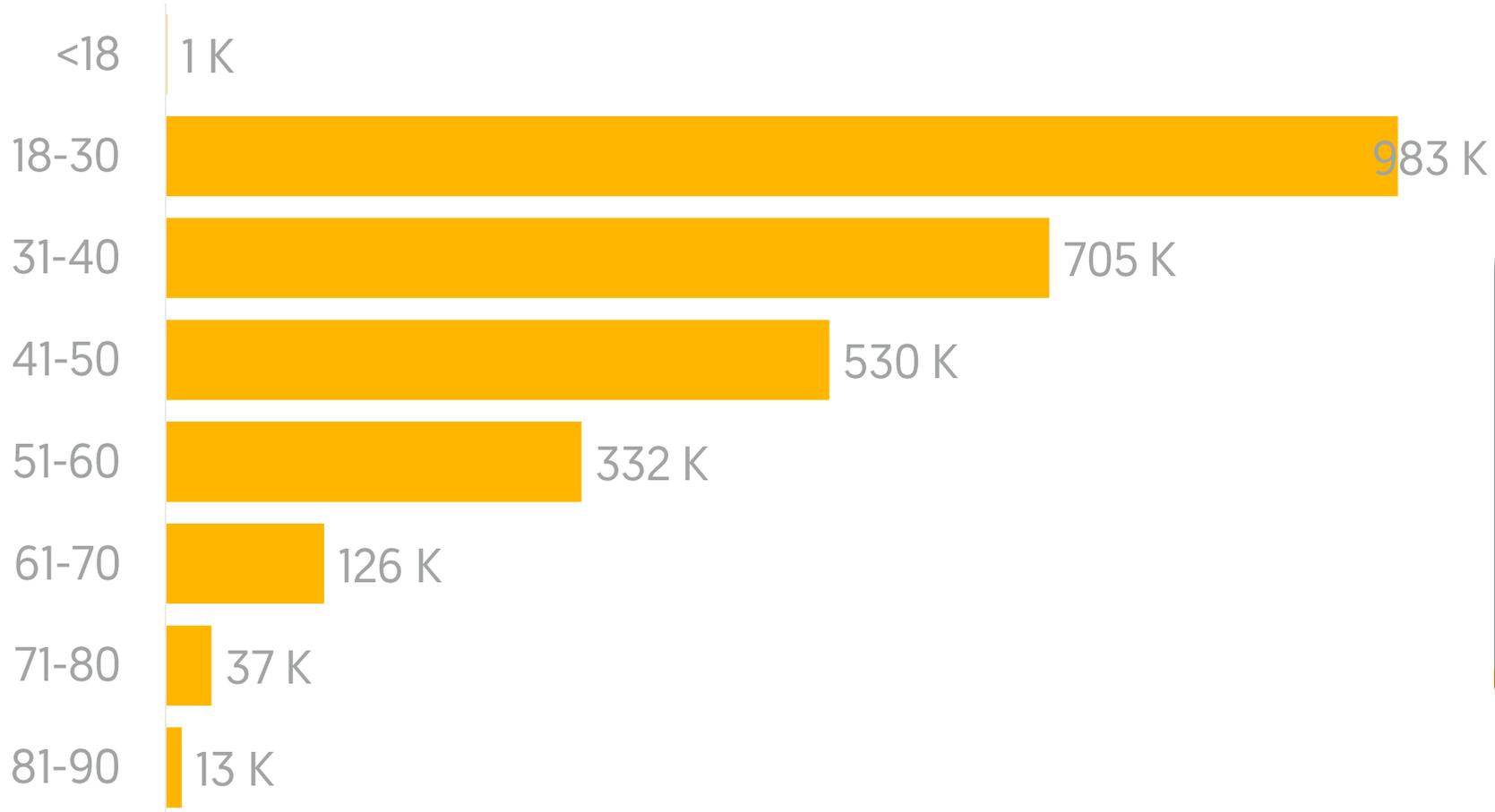
47.1%

1.29M
Female Users



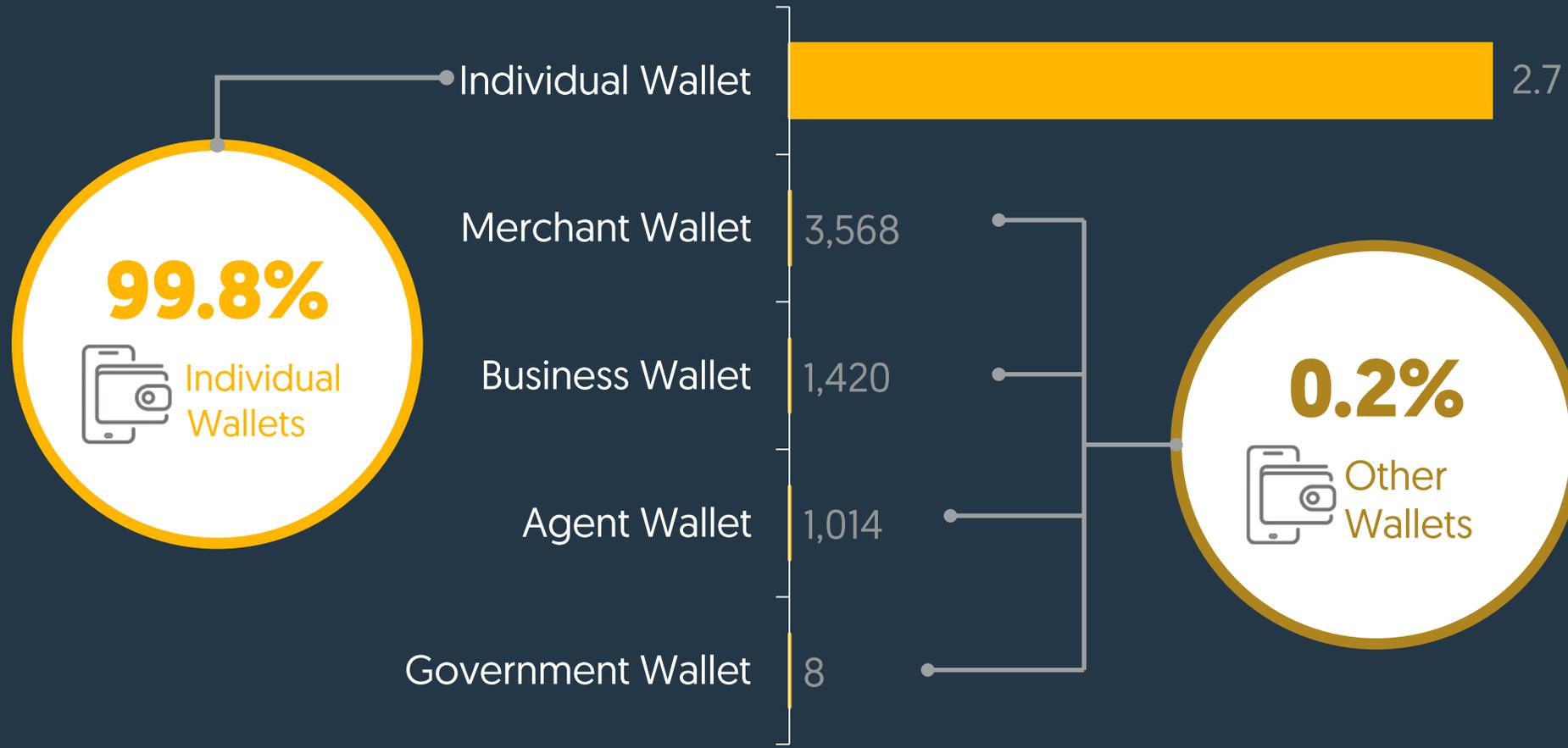
JoMoPay Users

Number of Users Based on Age Group



JoMoPay Users

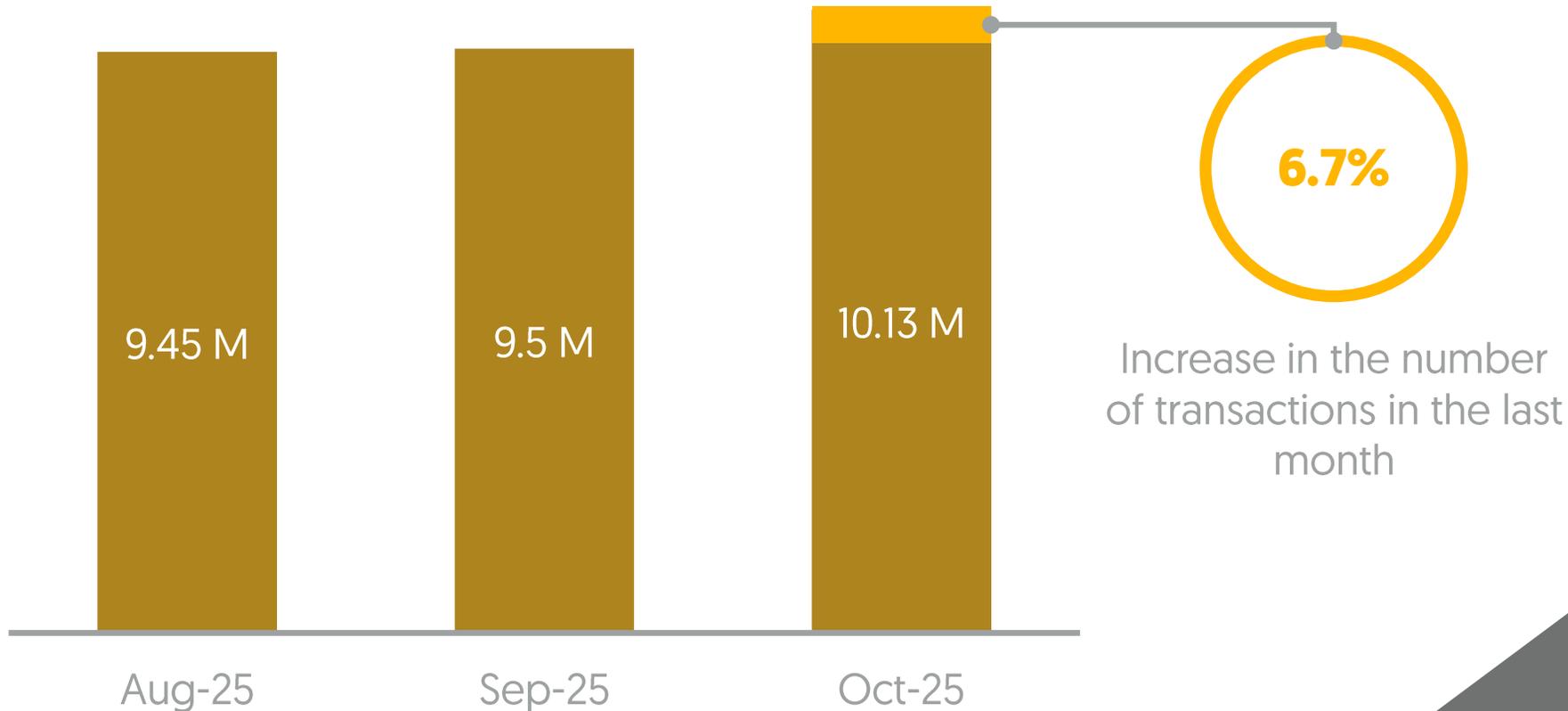
Number of Wallets Based on Wallet Type



JoMoPay Number of Transactions

Total Number of Transactions Over the Past 3 Months

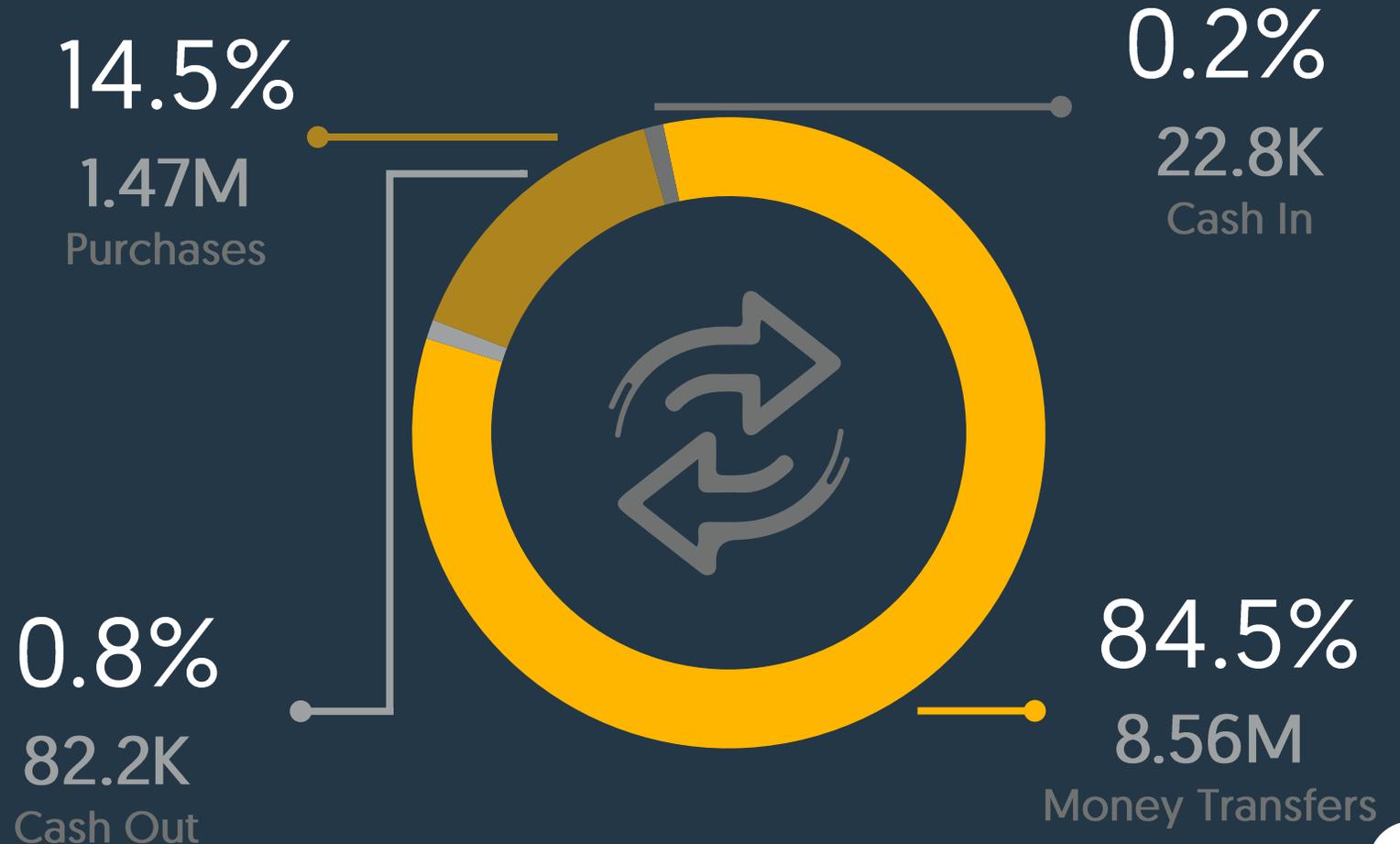
Transfers Issued by Mobile Wallets



JoMoPay Number of Transactions

Percentage Based on Transaction Type

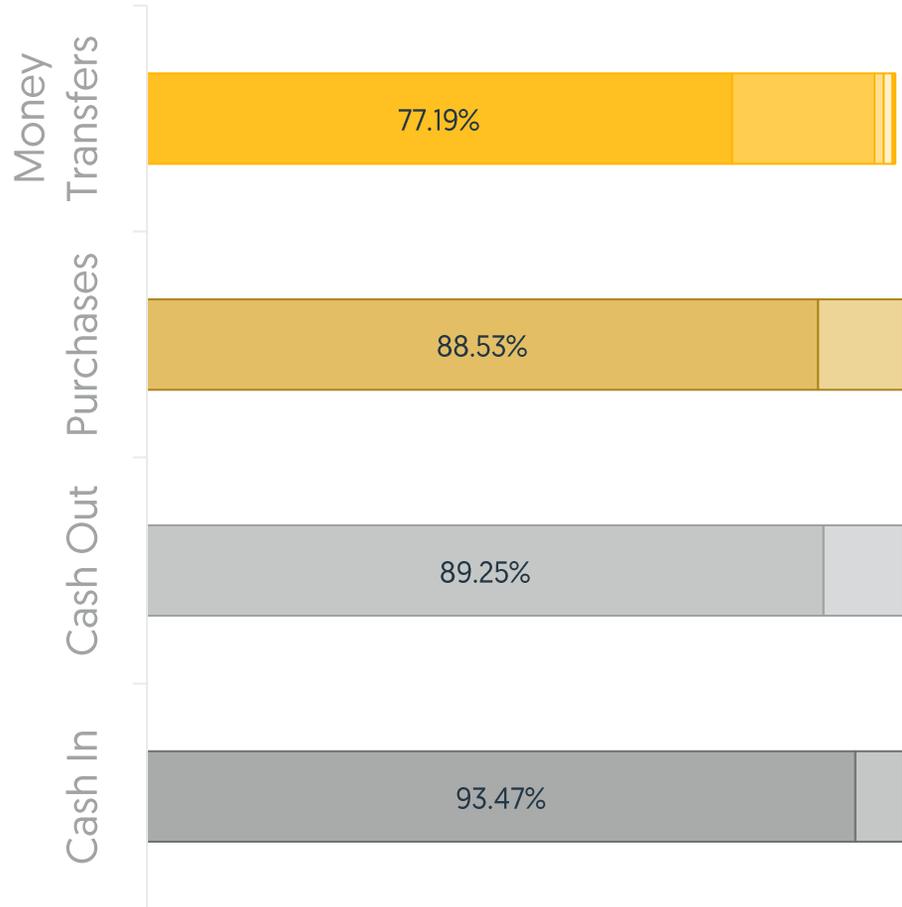
Transfers Issued by Mobile Wallets



JoMoPay Number of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets

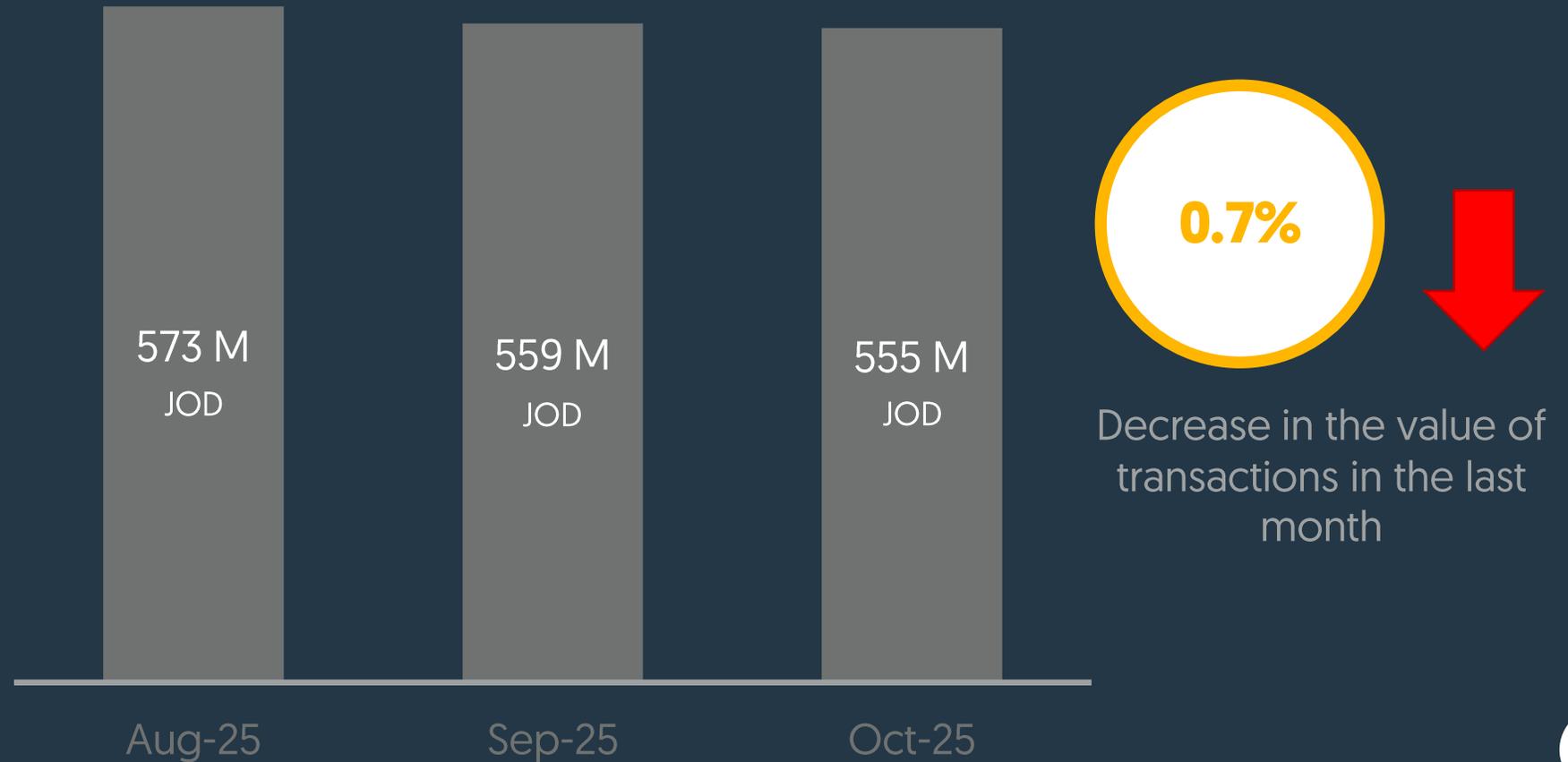


Transfer to Family/Friends	77.19%
Transfer to Own Account	18.80%
Goods/Services	1.29%
Salary/Bonus/Dividends	1.21%
Aid/Charity/Grant	1.15%
Loan/Loan Disbursement	0.28%
Loan/Loan Installment	0.08%
Purchases	88.53%
QR Purchases	11.47%
Cash Out - Agent/Teller	89.25%
Cash Out - ATM/Kiosk	10.75%
Cash In - Agent/Teller	93.47%
Cash In - ATM/Kiosk	6.53%

JoMoPay Value of Transactions

Total Value of Transactions Over the Past 3 Months

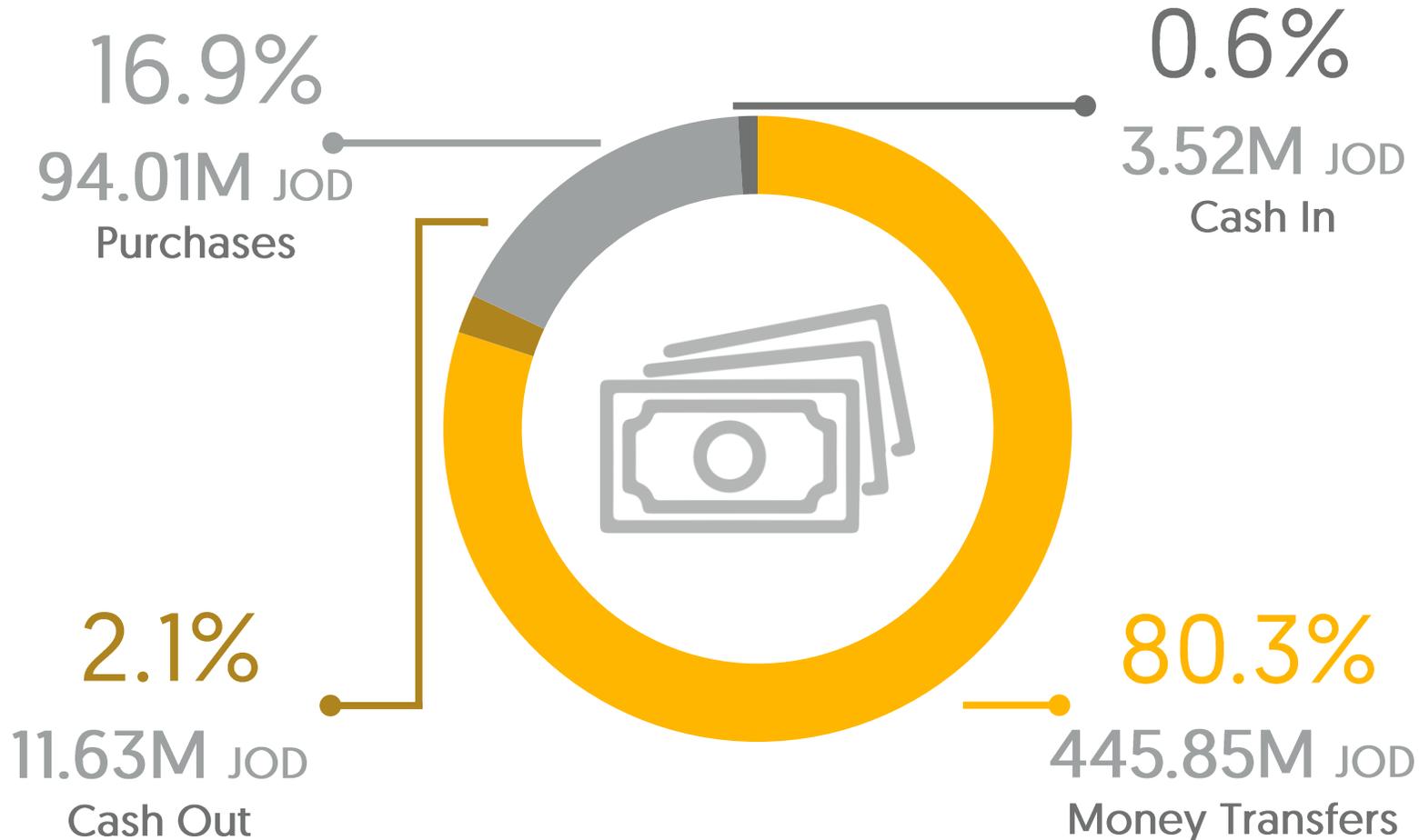
Transfers Issued by Mobile Wallets



JoMoPay Value of Transactions

Percentage Based on Transaction Type

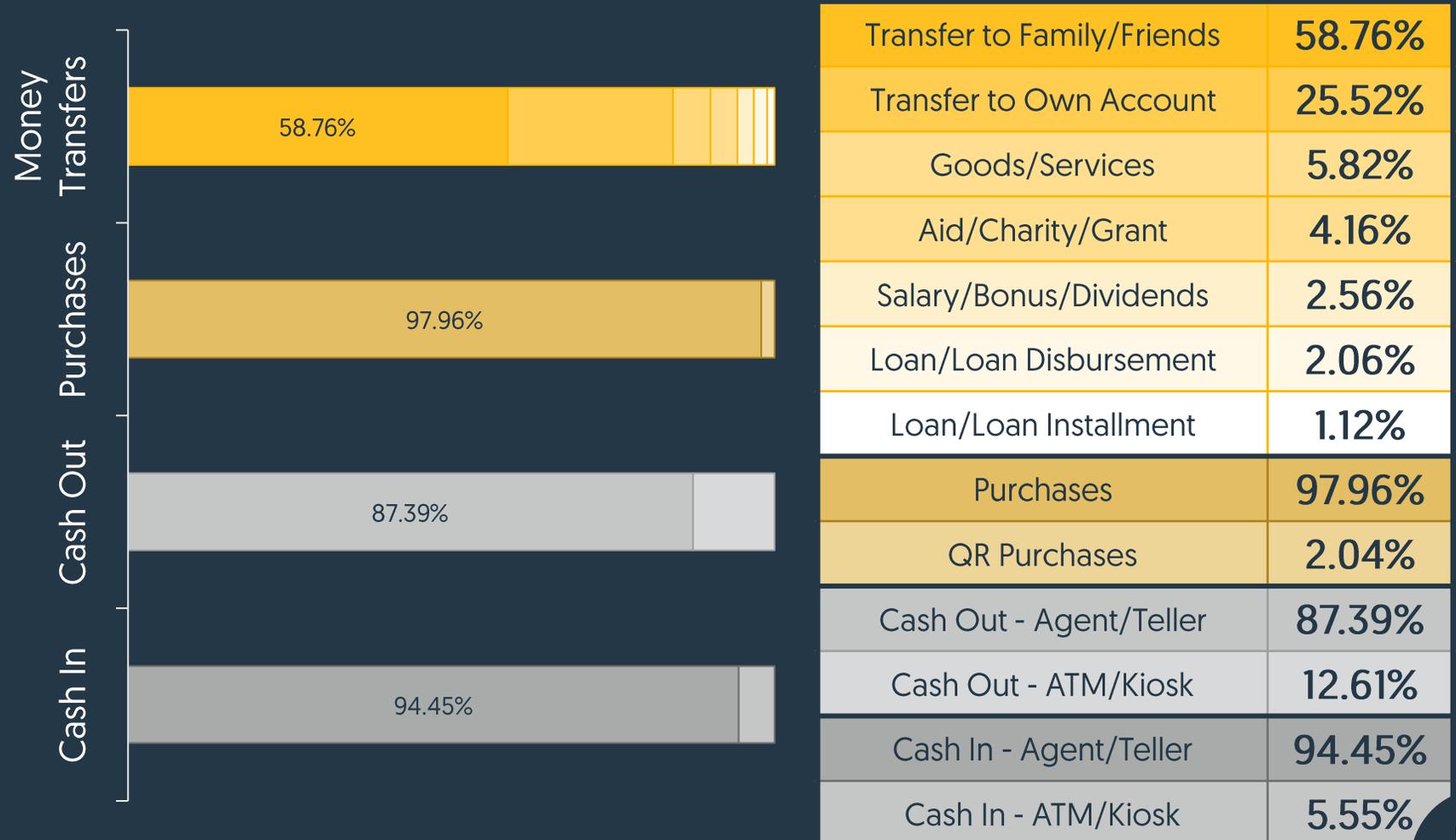
Transfers Issued by Mobile Wallets



JoMoPay Value of Transactions

Percentage Based on Transaction Type Sub-Category

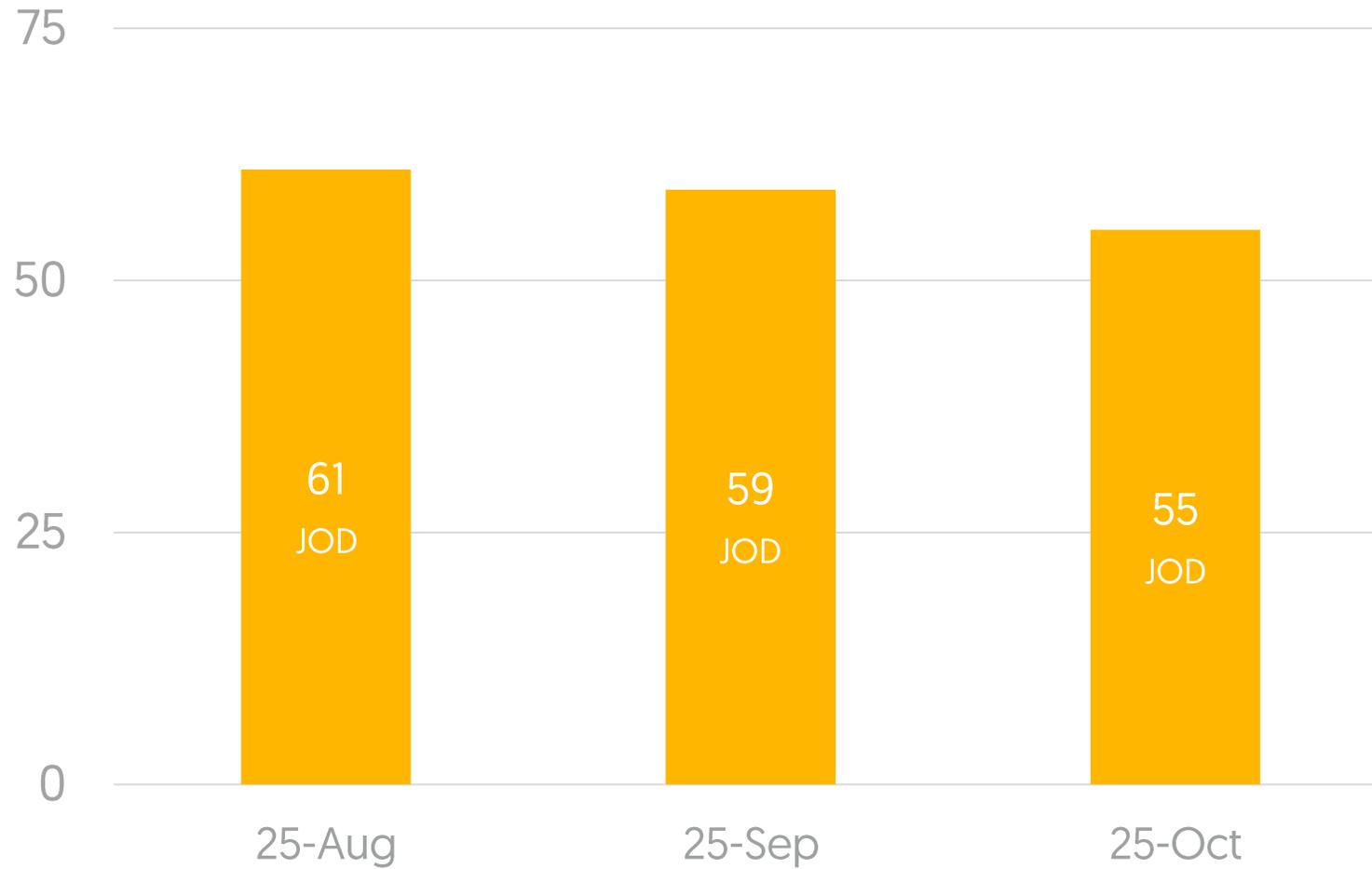
Transfers Issued by Mobile Wallets



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

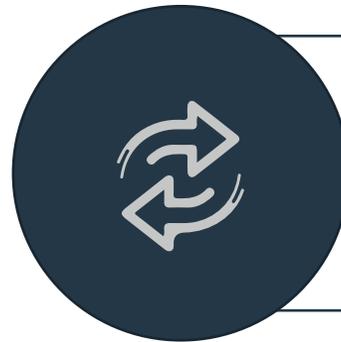
Monthly Report
October 2025

41

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



Total Number and Value of Transactions Since the Beginning of 2025



Number of Transactions

214.91M



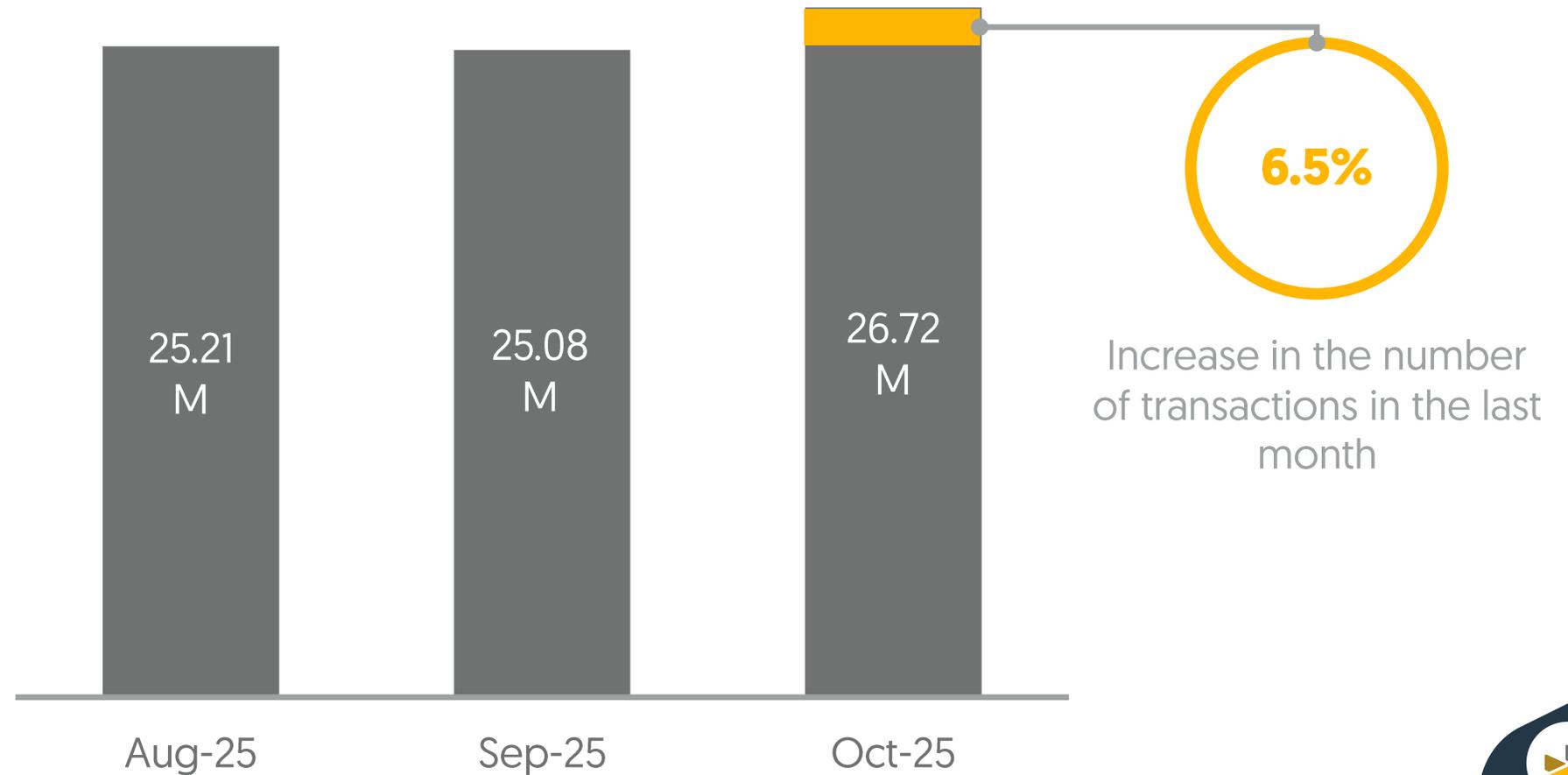
Value of Transactions

21.61B_{JOD}



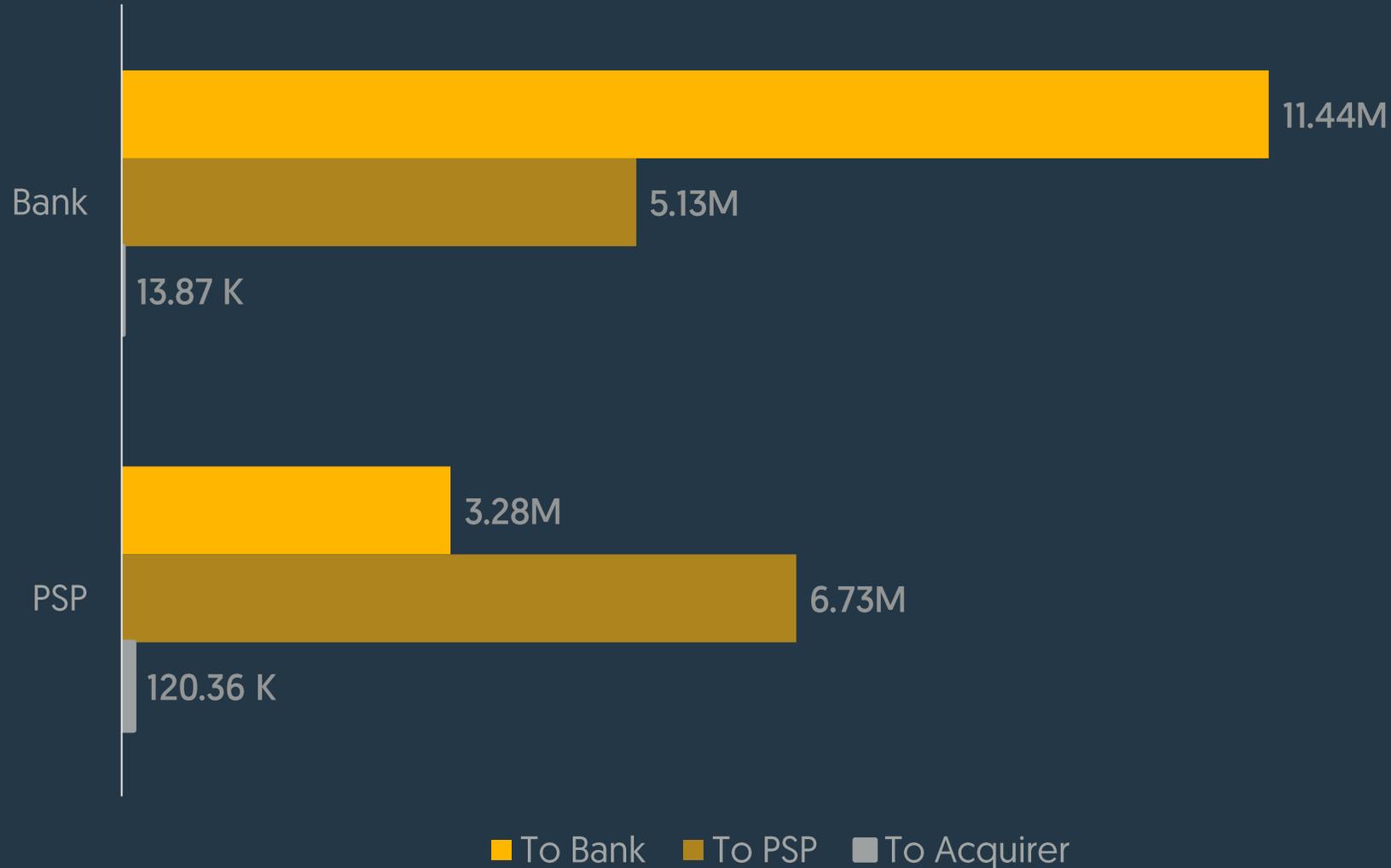
CliQ & JoMoPay Transactions

Total Number of Transactions Over the Past 3 Months



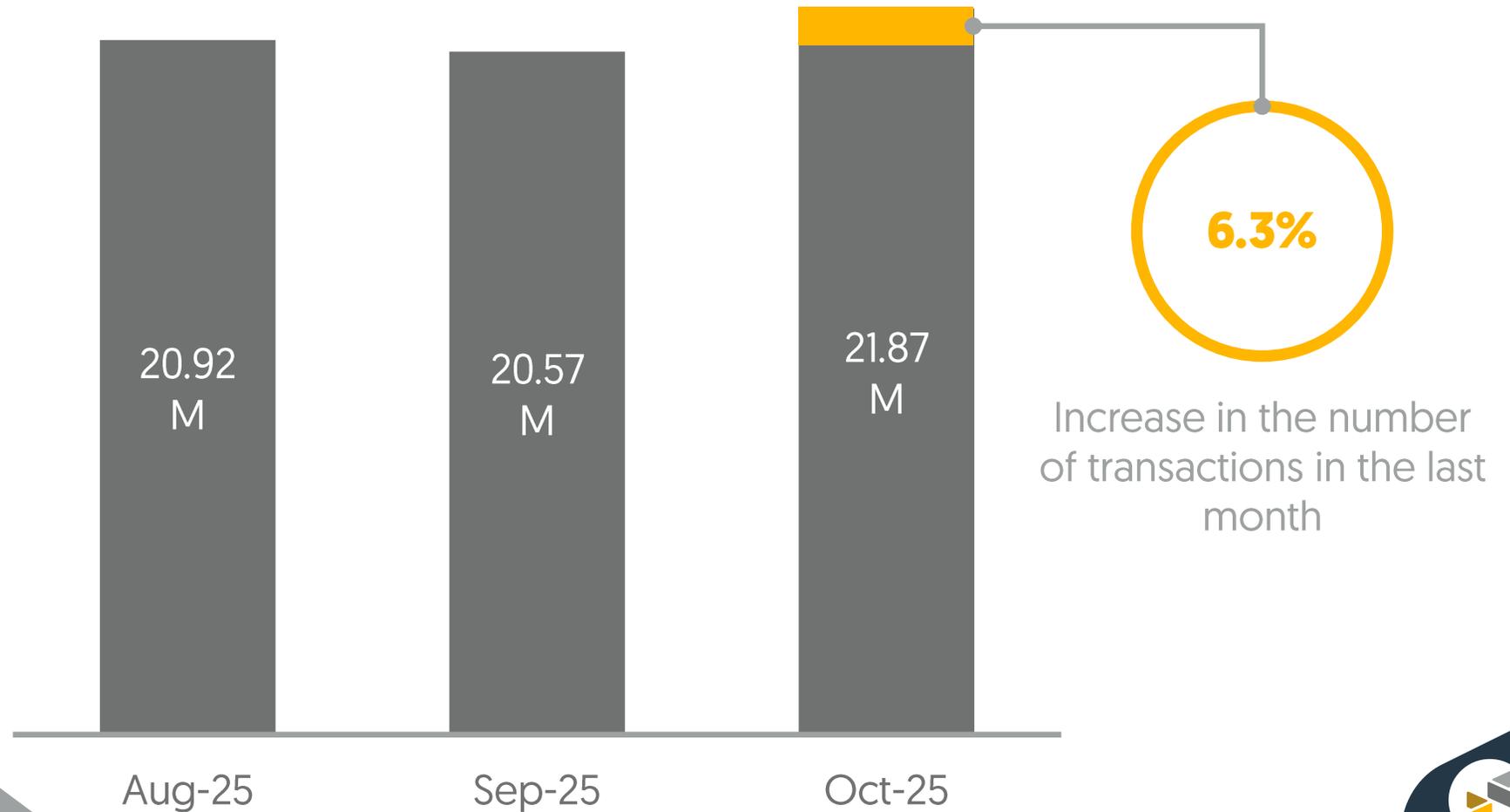
CliQ & JoMoPay Transactions

Total Number of Transactions between Banks and PSPs



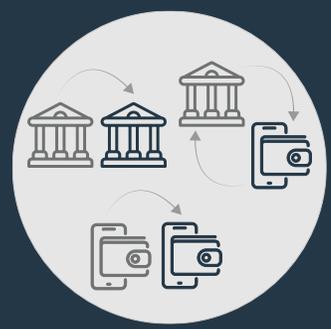
CliQ & JoMoPay Transactions

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



73%
15.97M
Off Us



27%
5.89M
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



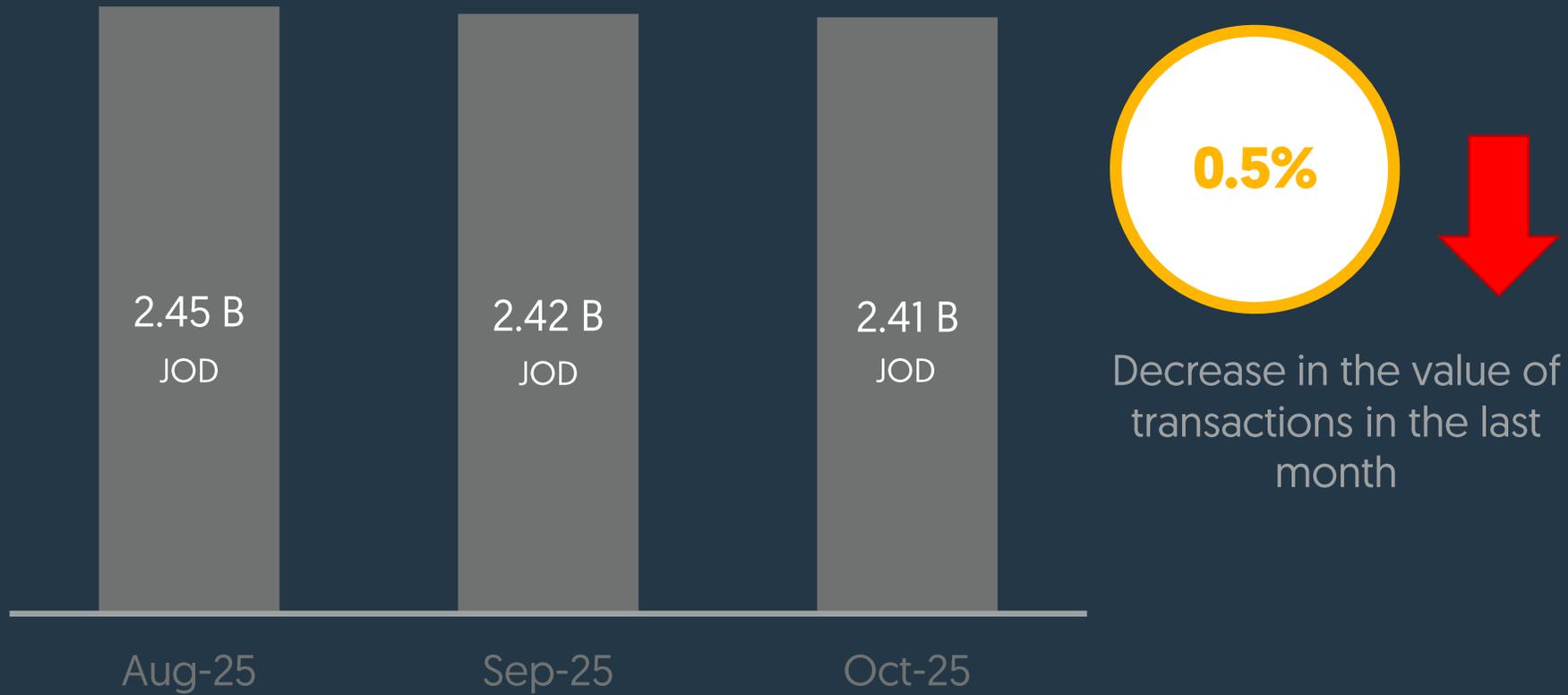
41%
2.77M
mPSP to Bank



59%
3.99M
Bank to mPSP

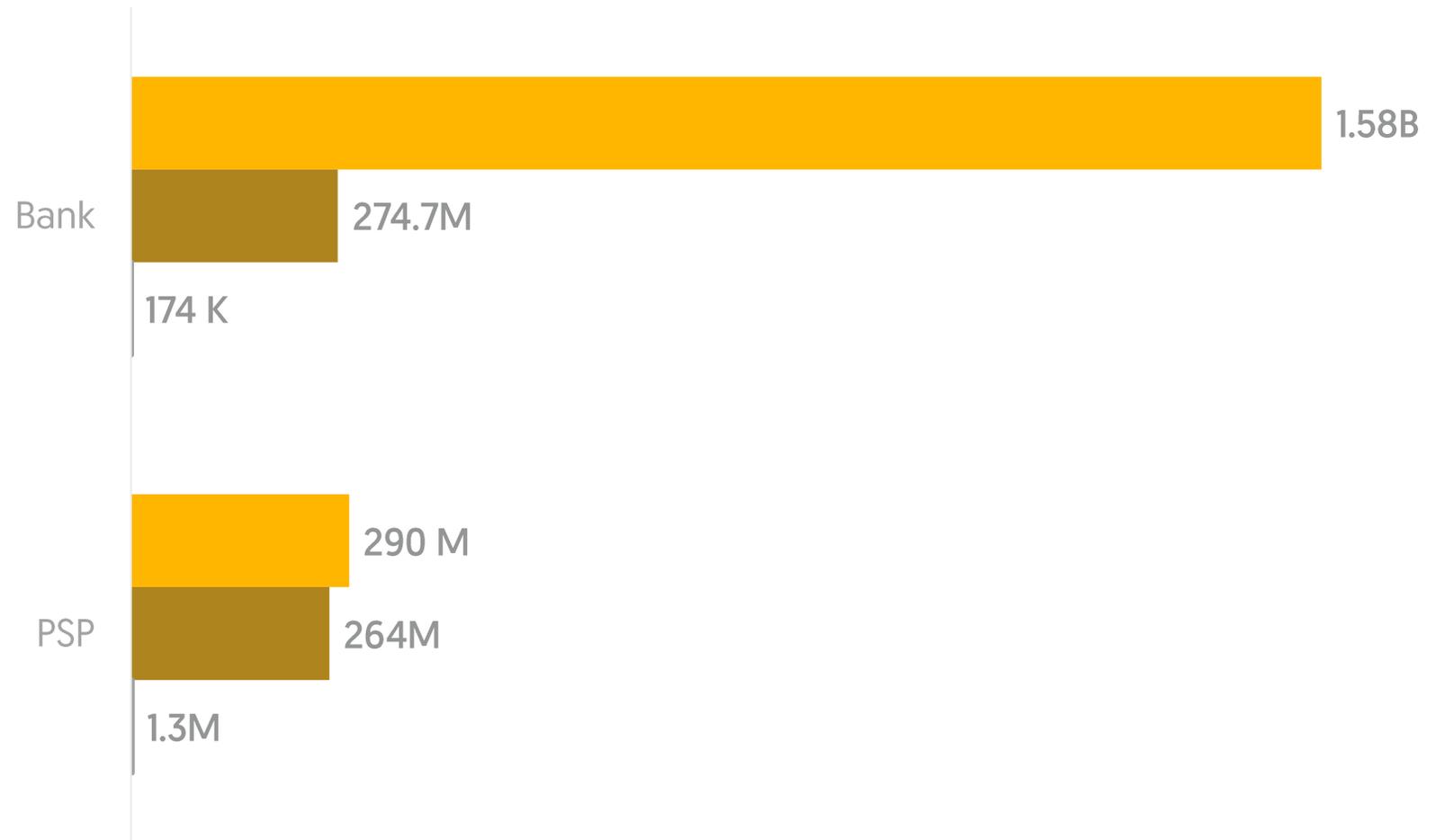
CliQ & JoMoPay Transactions

Total Value of Transactions Over the Past 3 Months



CliQ & JoMoPay Transactions

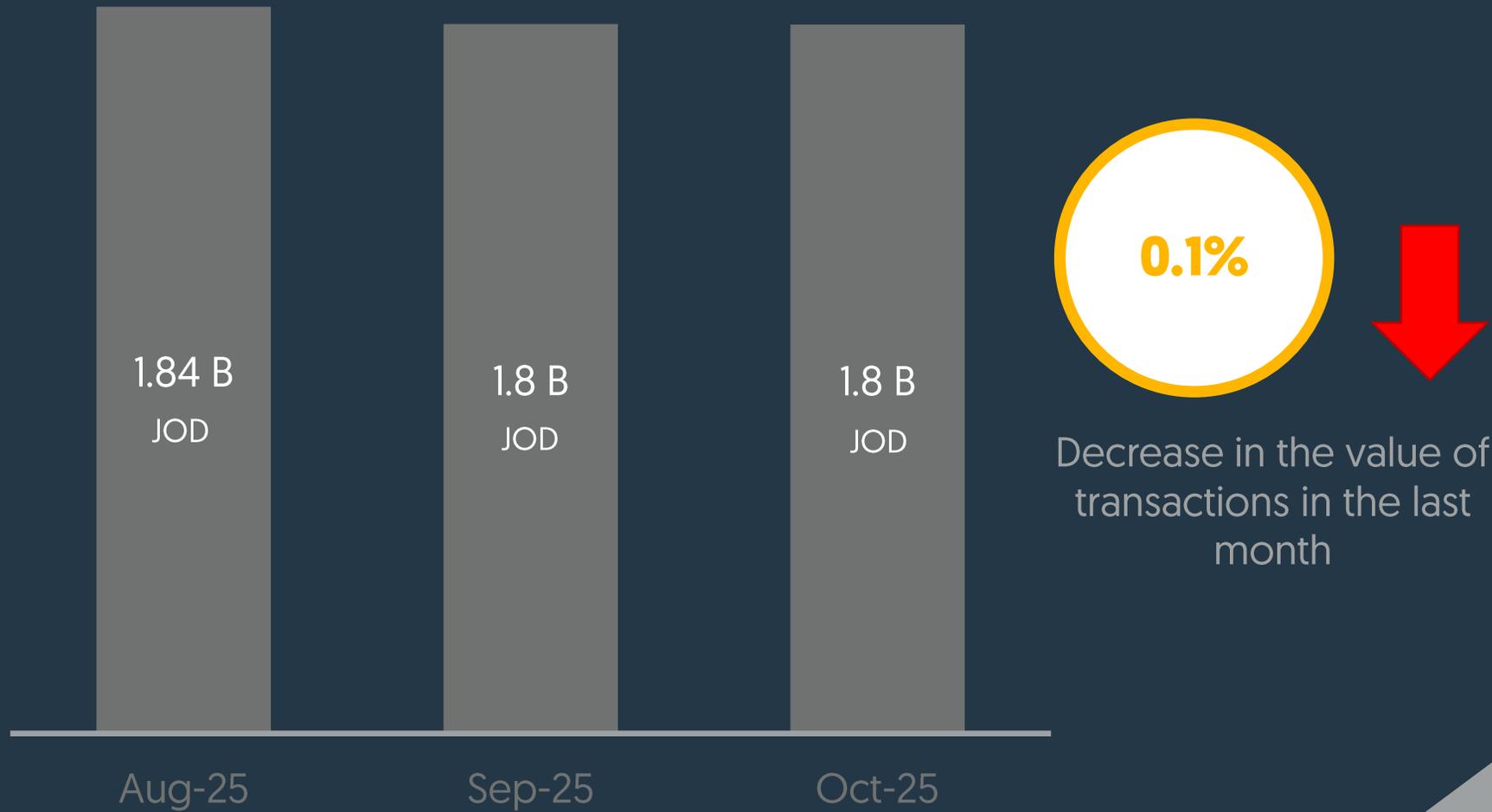
Total Value of Banks and PSPs Transactions



■ To Bank ■ To PSP ■ To Acquirer

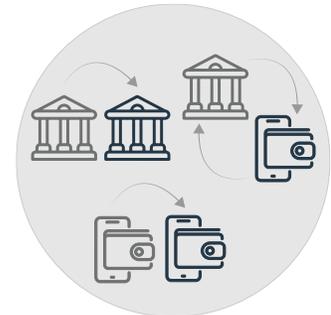
CliQ & JoMoPay Transactions

Total Value of Money Transfer Transactions Over the Past 3 Months



CliQ & JoMoPay Interoperability

Switch Interoperability – Total Value of Money Transfer Transactions Between All Banks and PSPs



79.8%
1.43B JOD
Off Us



20.2%
361.8M 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



55.1%

239.4M JOD
mPSP to Bank



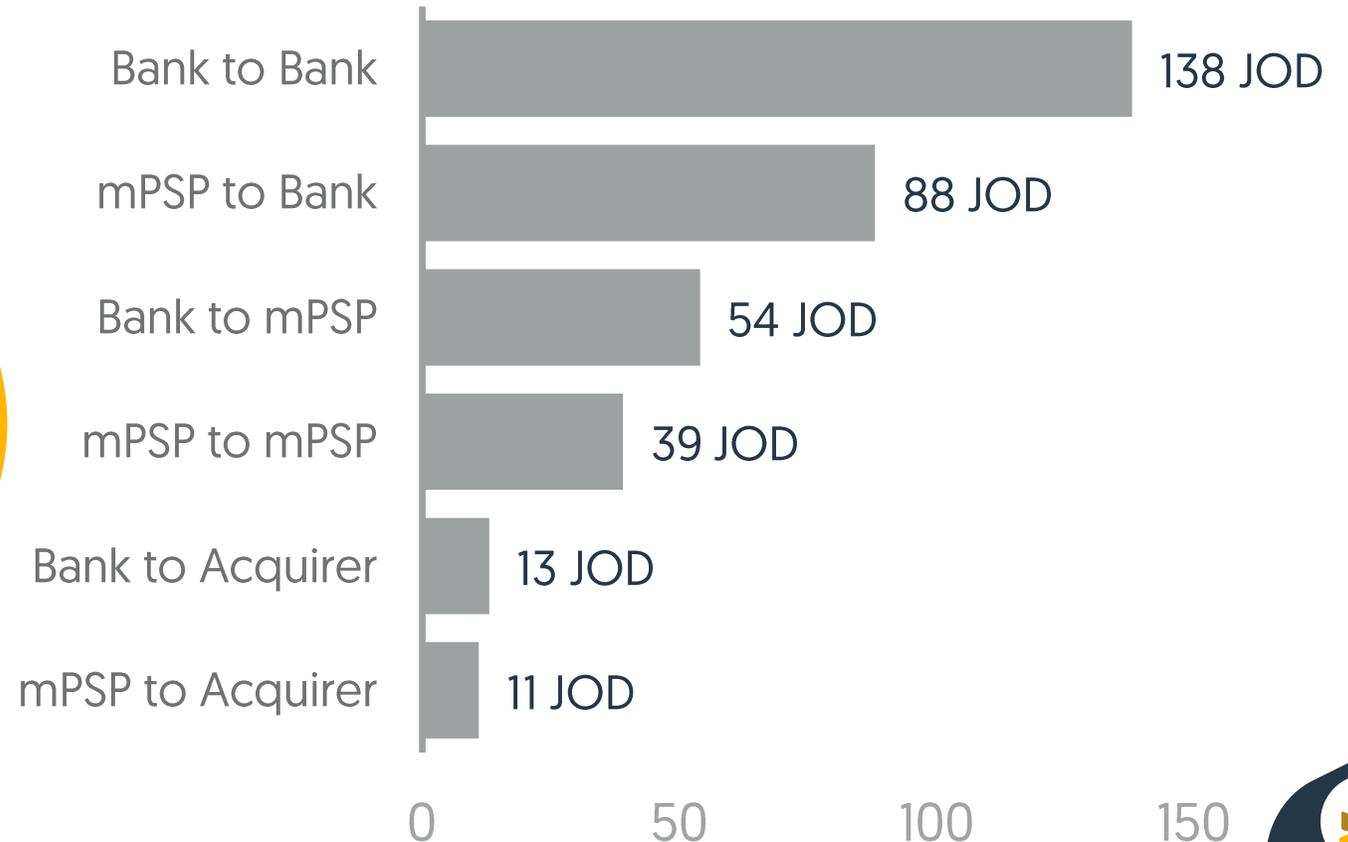
44.9%

195.4M JOD
Bank to mPSP

CliQ & JoMoPay Average Value of Transactions

Average Value of Transactions for Banks and mPSPs

90 JOD
Transaction
Average



Instant Payment Systems in Jordan

CliQ & **JoMoPay**

Monthly Report

October 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

214.91M



Total Value of Transactions

21.61BJOD



Through Bank Accounts
133.9M



Through Mobile Wallets
81.01M



Through Bank Accounts
16.36BJOD



Through Mobile Wallets
5.25BJOD

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

3.82M



Bank Account
Only

1.04M



Mobile Wallet
Only

1.71M



Bank Account &
Mobile Wallet

1.02M

Instant Payment Transactions

Number of Transfers Issued by Banks and Mobile Payment Service Providers

Total Number of Transactions
For October 2025

26.72M



Number of Transactions
through Bank Accounts

16.59M



Number of Transactions
through Mobile Wallets

10.13M

Instant Payment Transactions

Value of Transfers Issued by Banks and Mobile Payment Service Providers

Total Value of Transactions
For October 2025

2.41BJOD



Value of Transactions
through Bank Accounts

1.86BJOD



Value of Transactions
through Mobile Wallets

0.56BJOD

Instant Payment Transactions

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

Average Value of All Transactions
For October 2025

90 JOD



Average Transaction Value
through Bank Accounts

111.9 JOD



Average Transaction Value
through Mobile Wallets

54.8 JOD



Monthly Report

October 2025

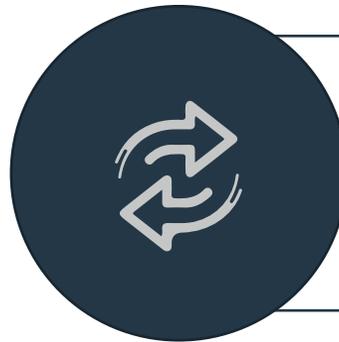
60

Electronic Bill Presentment & Payment (EBPP) System



10.2025

Total Number and Value of Transactions Since the Beginning of 2025



Number of Transactions

61.88M

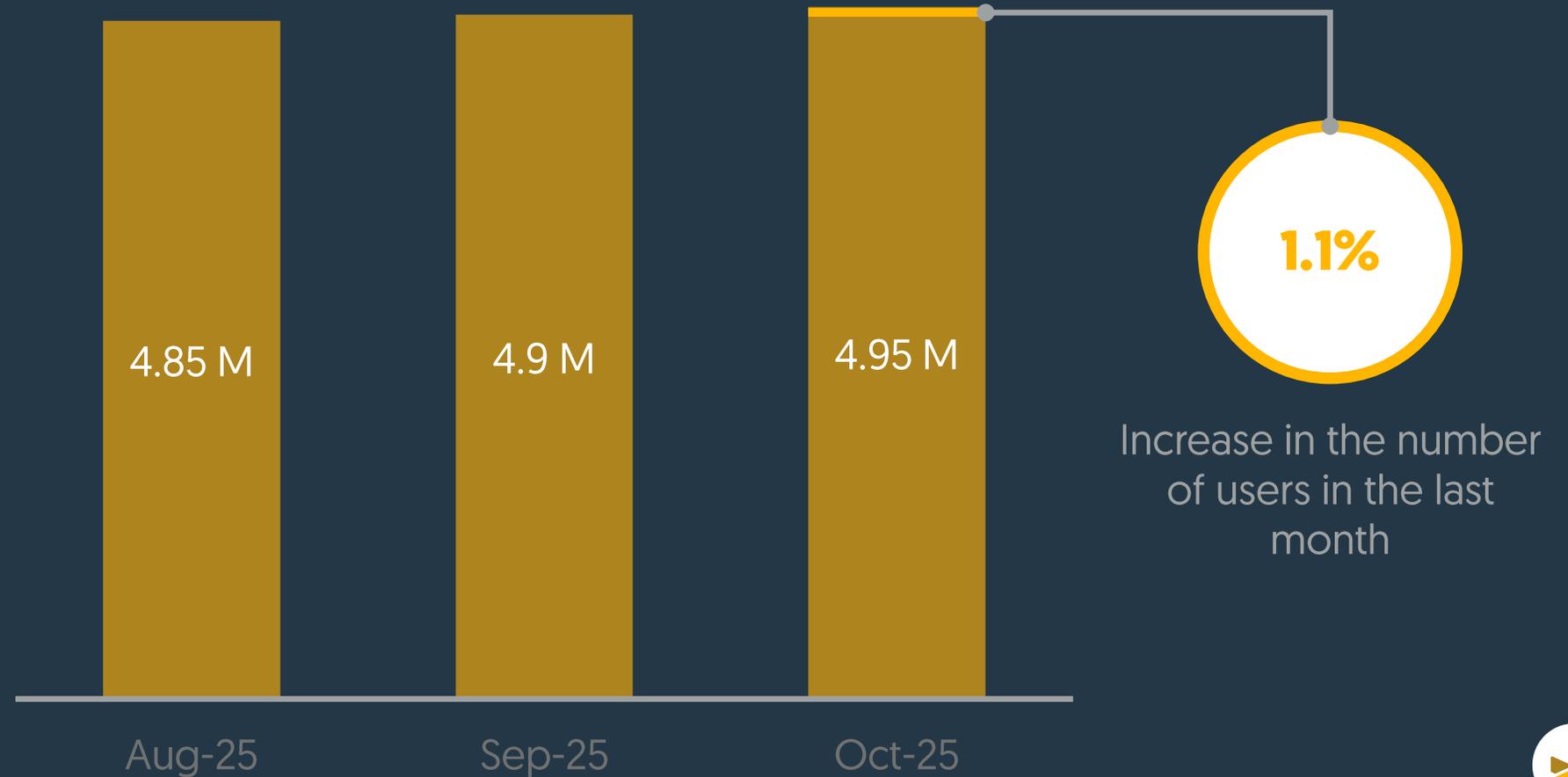


Value of Transactions

12.99B_{JOD}

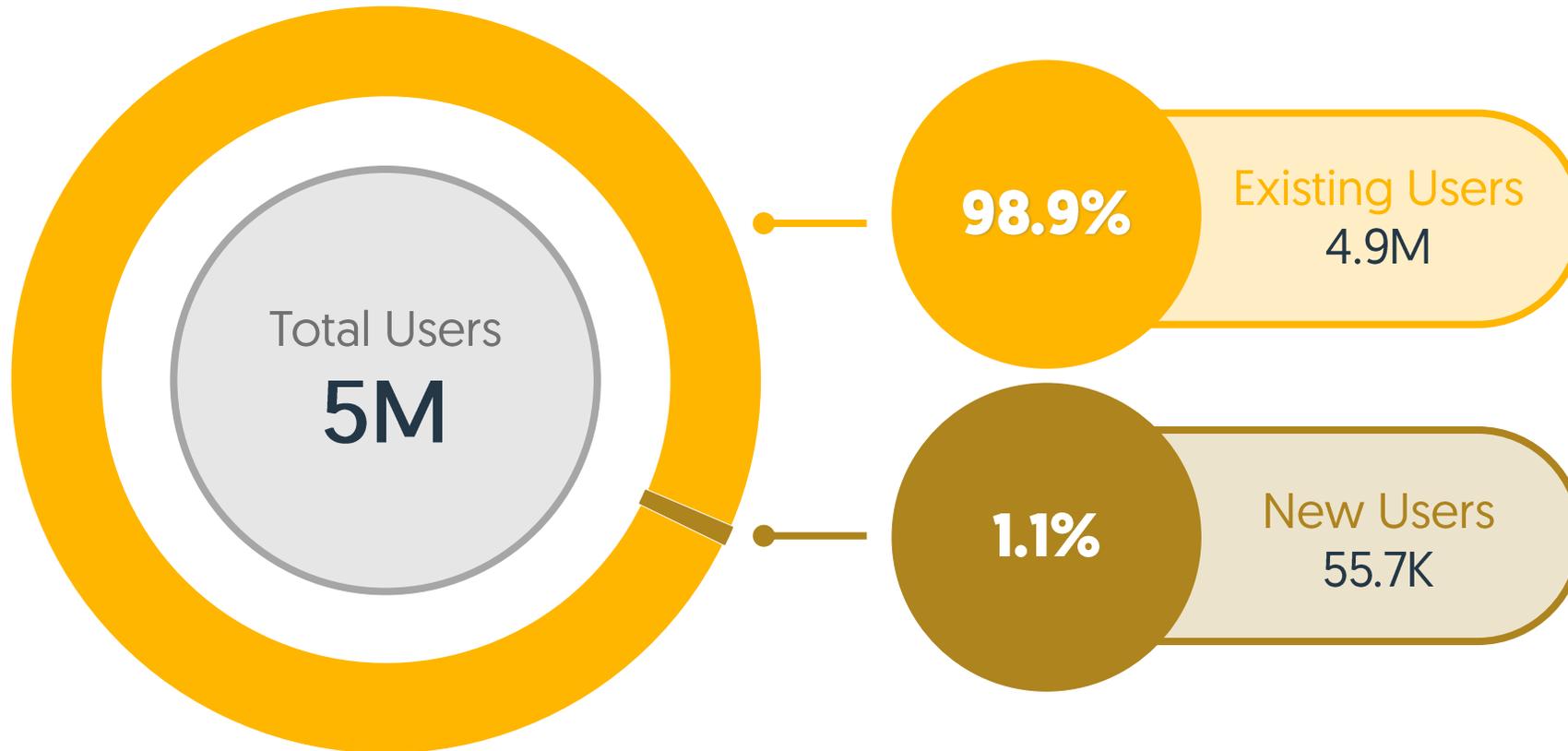
eFAWATEERcom Users

Total Number of Users Over the Past 3 Months



eFAWATEERcom Users

Number of eFAWATEERcom Users



eFAWATEERcom Billers & Services

Number of eFAWATEERcom Billers & Services



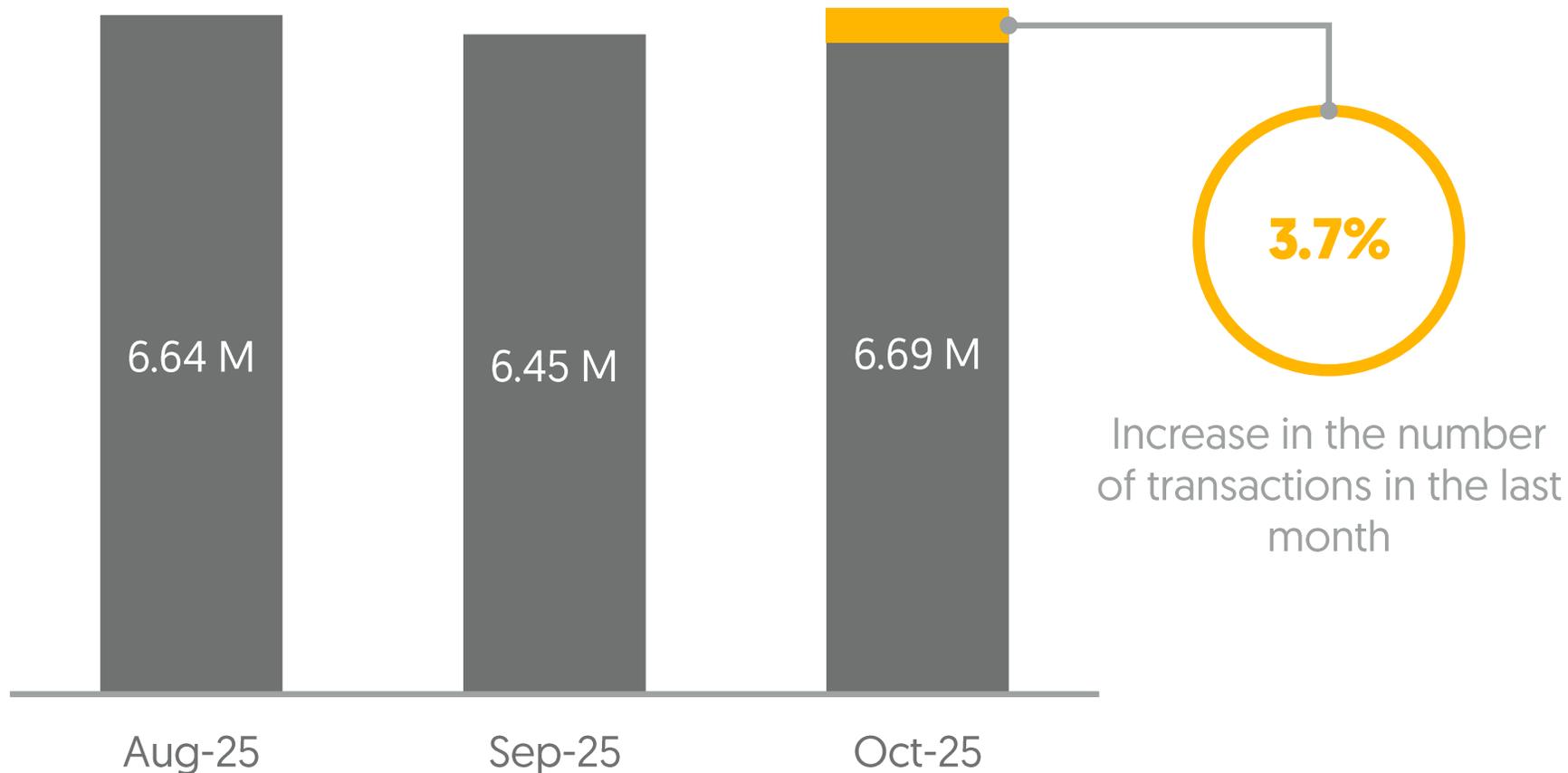
Billers
665



Services
2,272

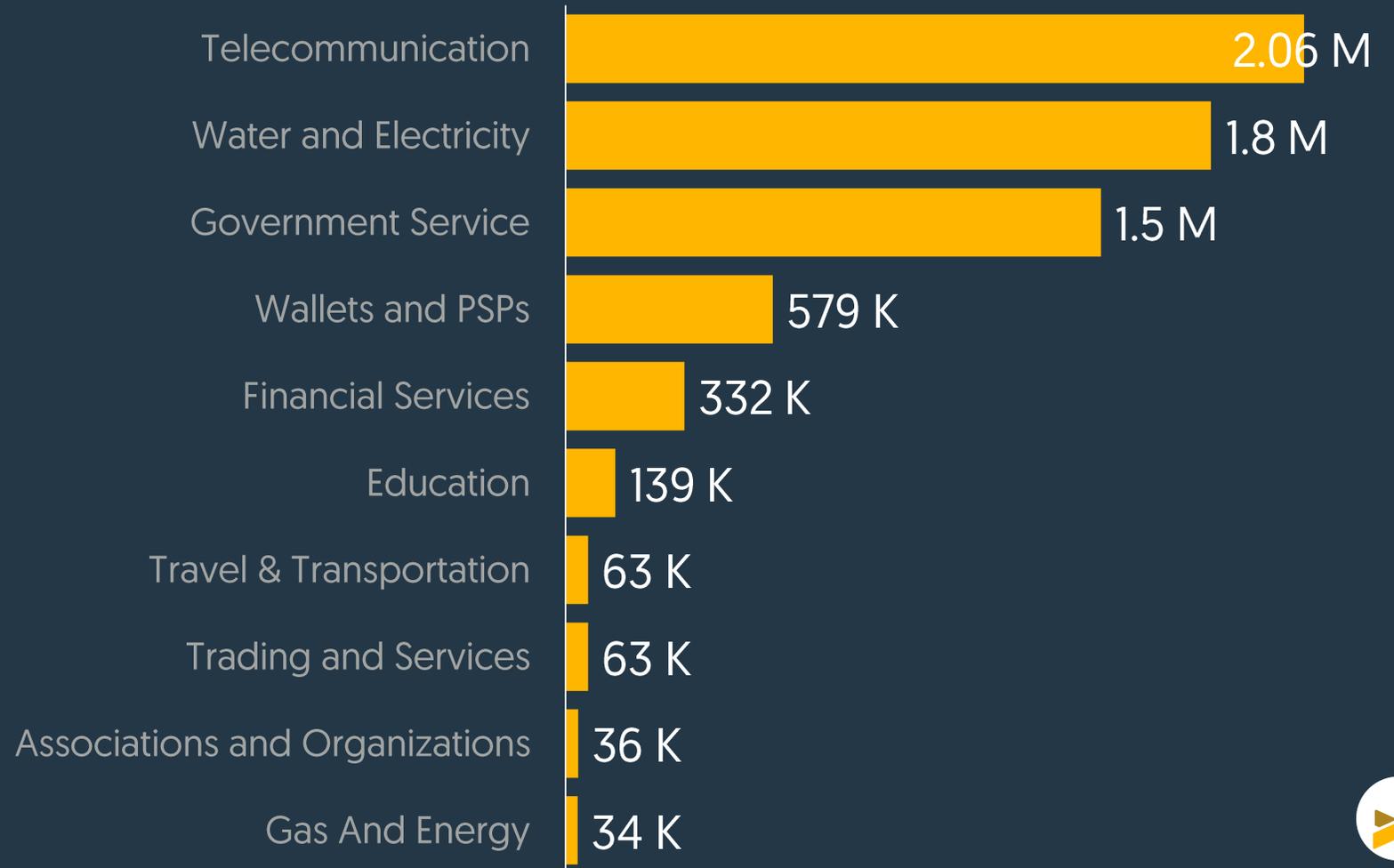
eFAWATEERcom Number of Transactions

Total Number of Transactions Over the Past 3 Months



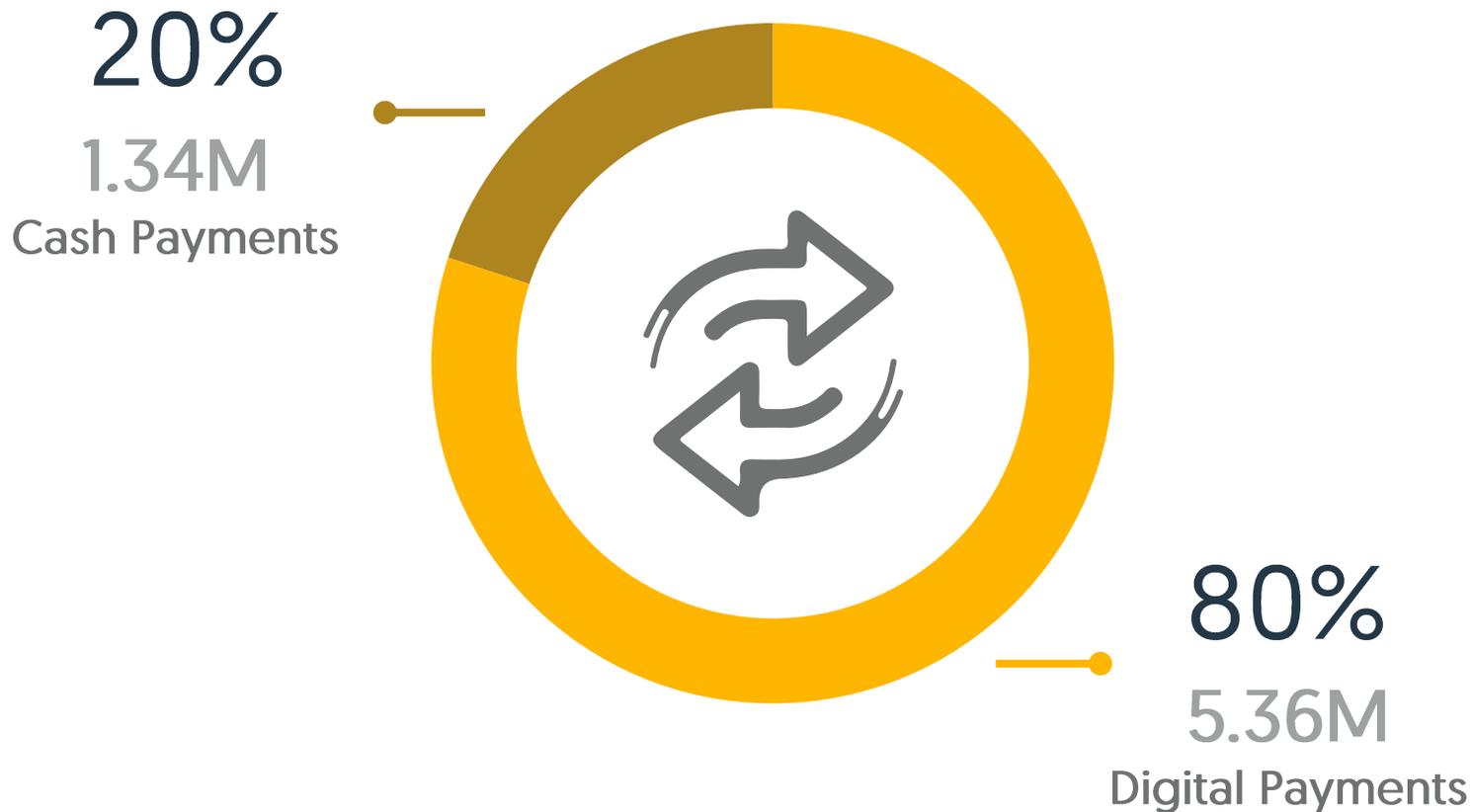
eFAWATEERcom Number of Transactions

Number of Transactions by Category



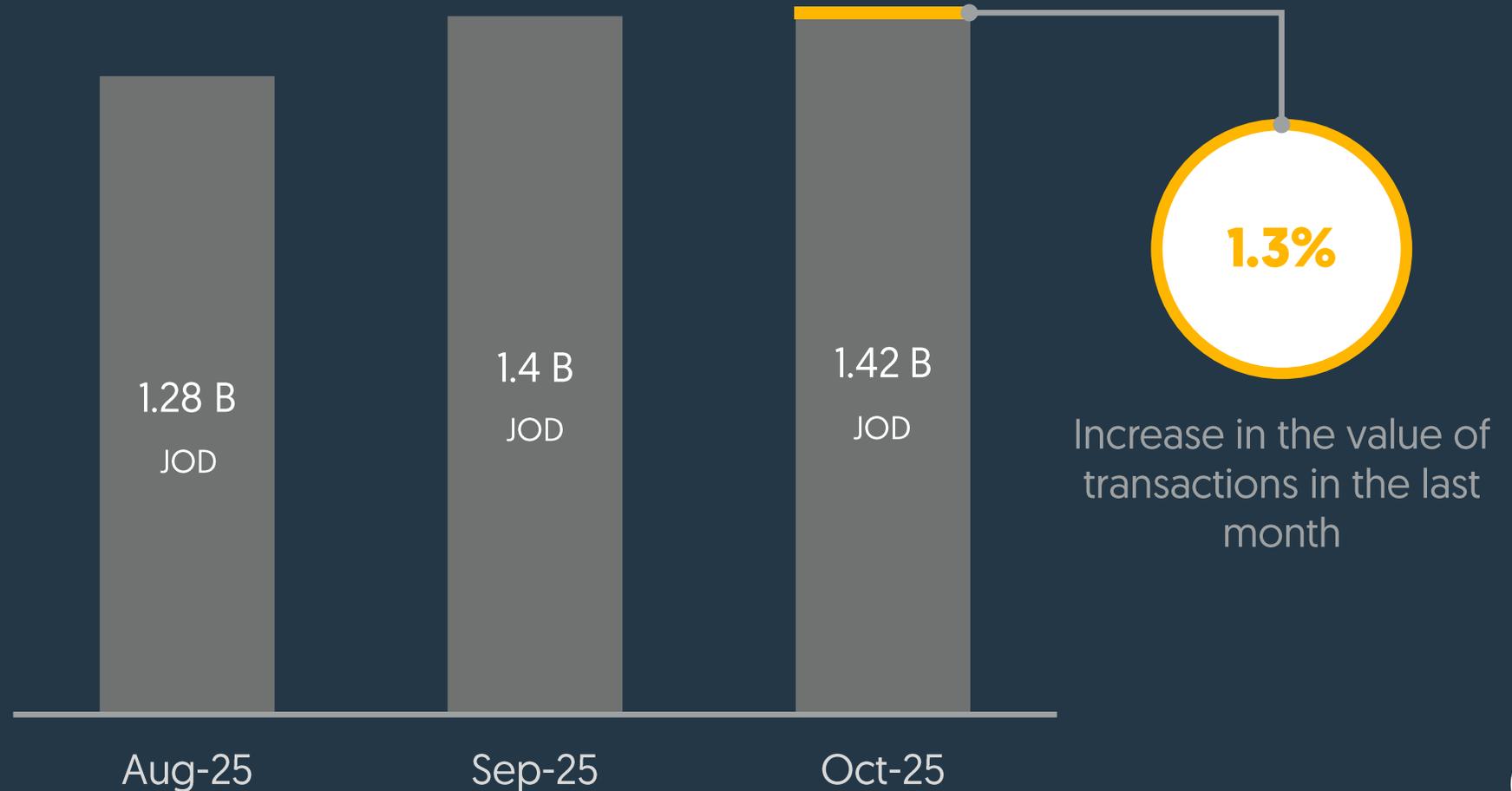
eFAWATEERcom Number of Transactions

Percentage Based on Payment Method



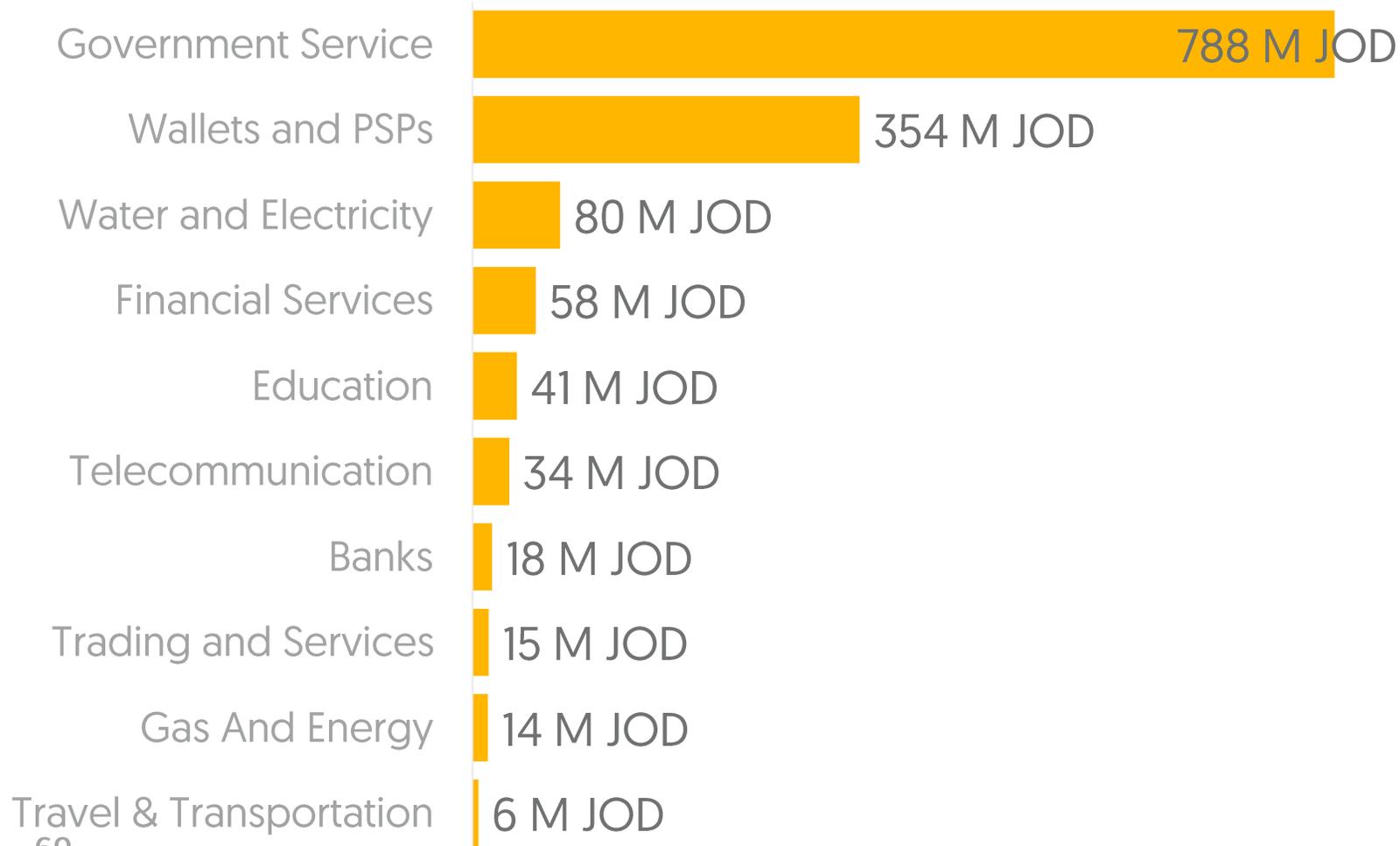
eFAWATEERcom Value of Transactions

Total Value of Transactions Over the Past 3 Months



eFAWATEERcom Value of Transactions

Value of Transactions by Category



eFAWATEER.com Value of Transactions

Percentage Based on Payment Method

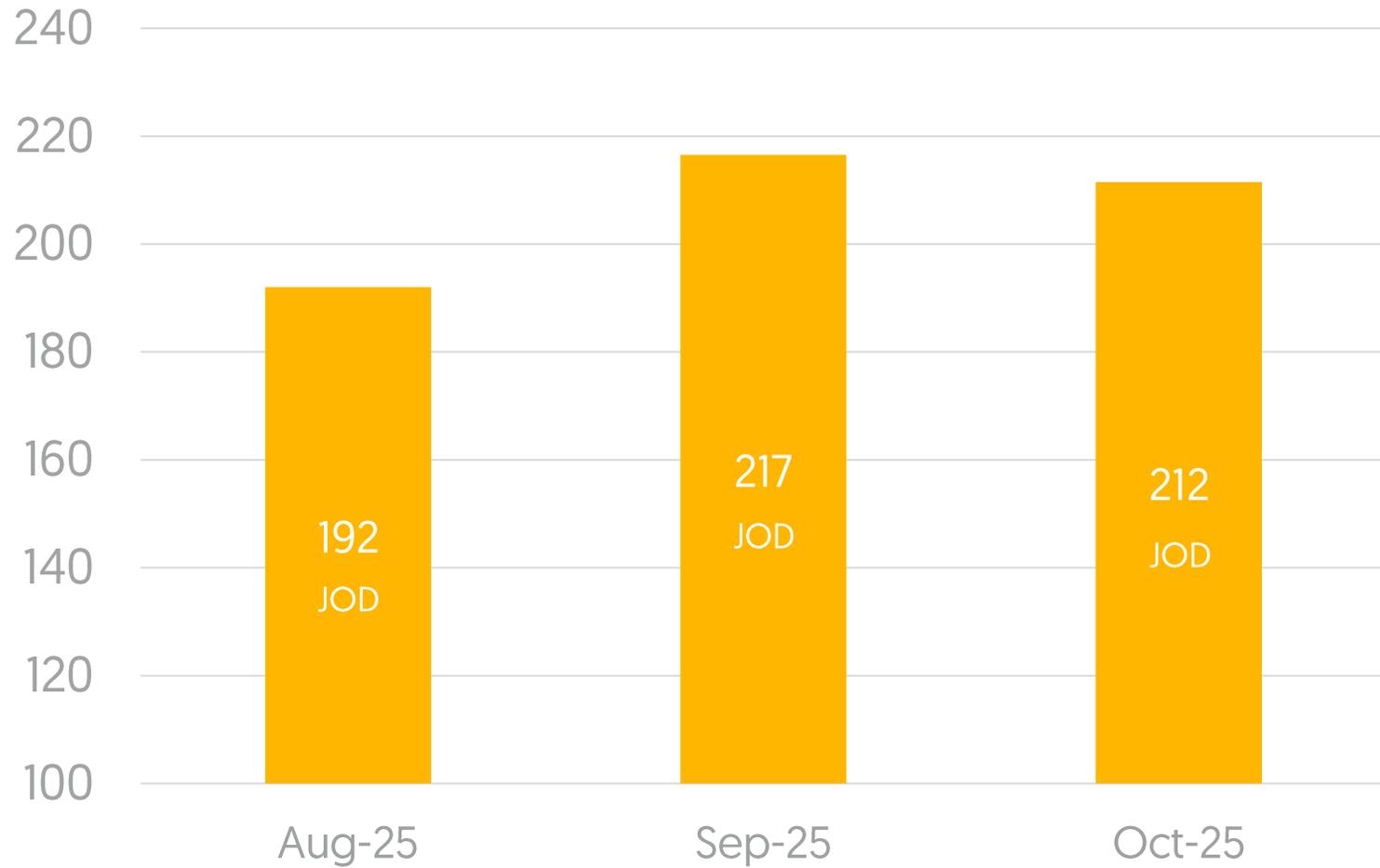
24.9%
352M JOD
Cash Payments



75.1%
1.06B JOD
Digital Payments

eFAWATEERcom Transactions

Average Value of Transactions Over the Past 3 Months





ACH
Automated Clearing House

Monthly Report

October 2025

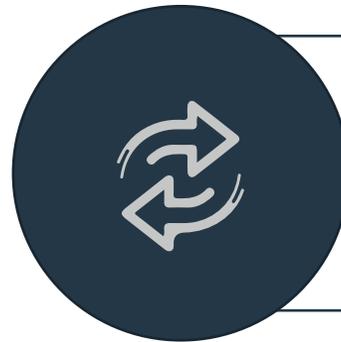
72

Automated Clearing House



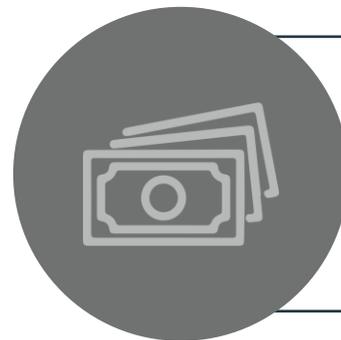
10.2025

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



Number of Transactions

9.94M

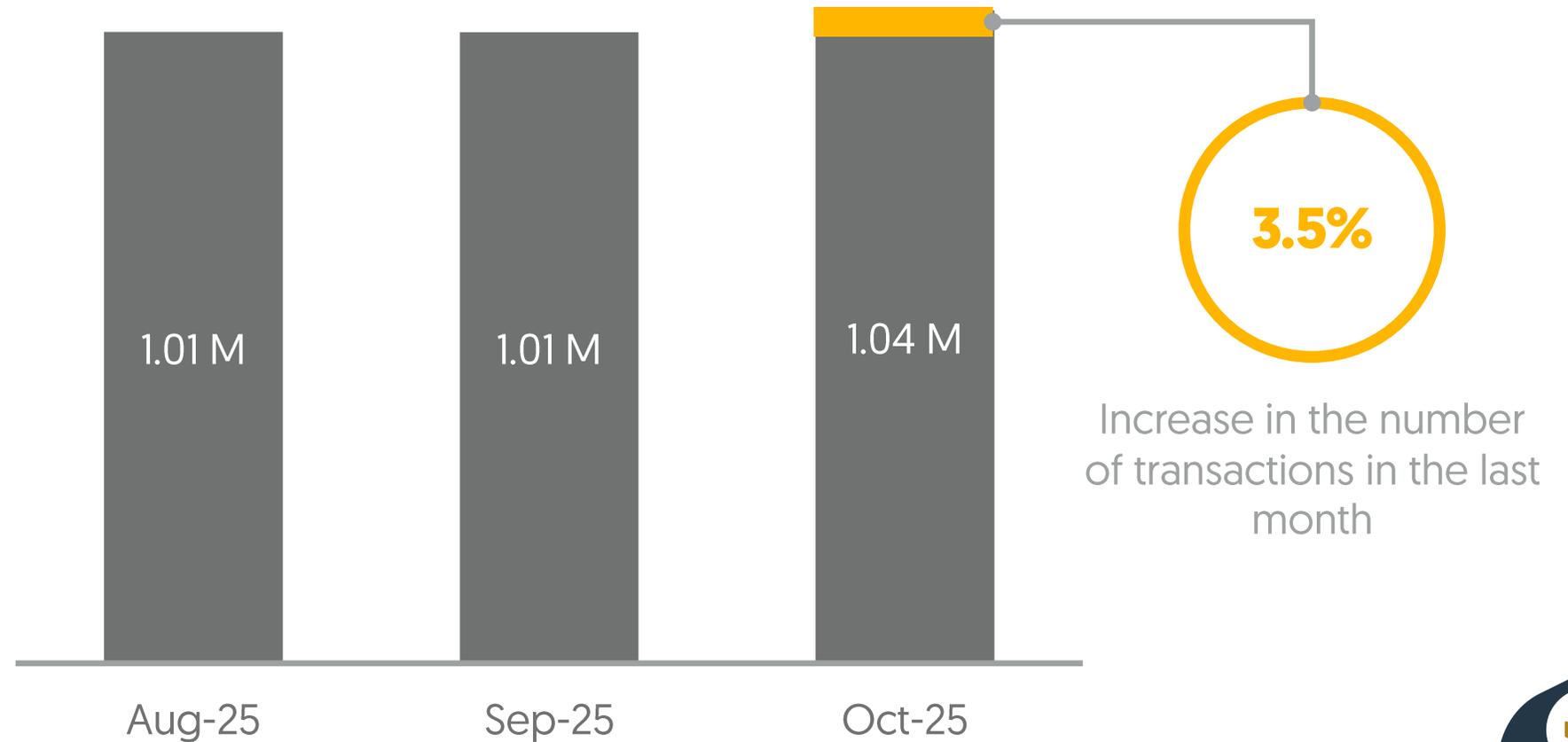


Value of Transactions

8.25B_{JOD}

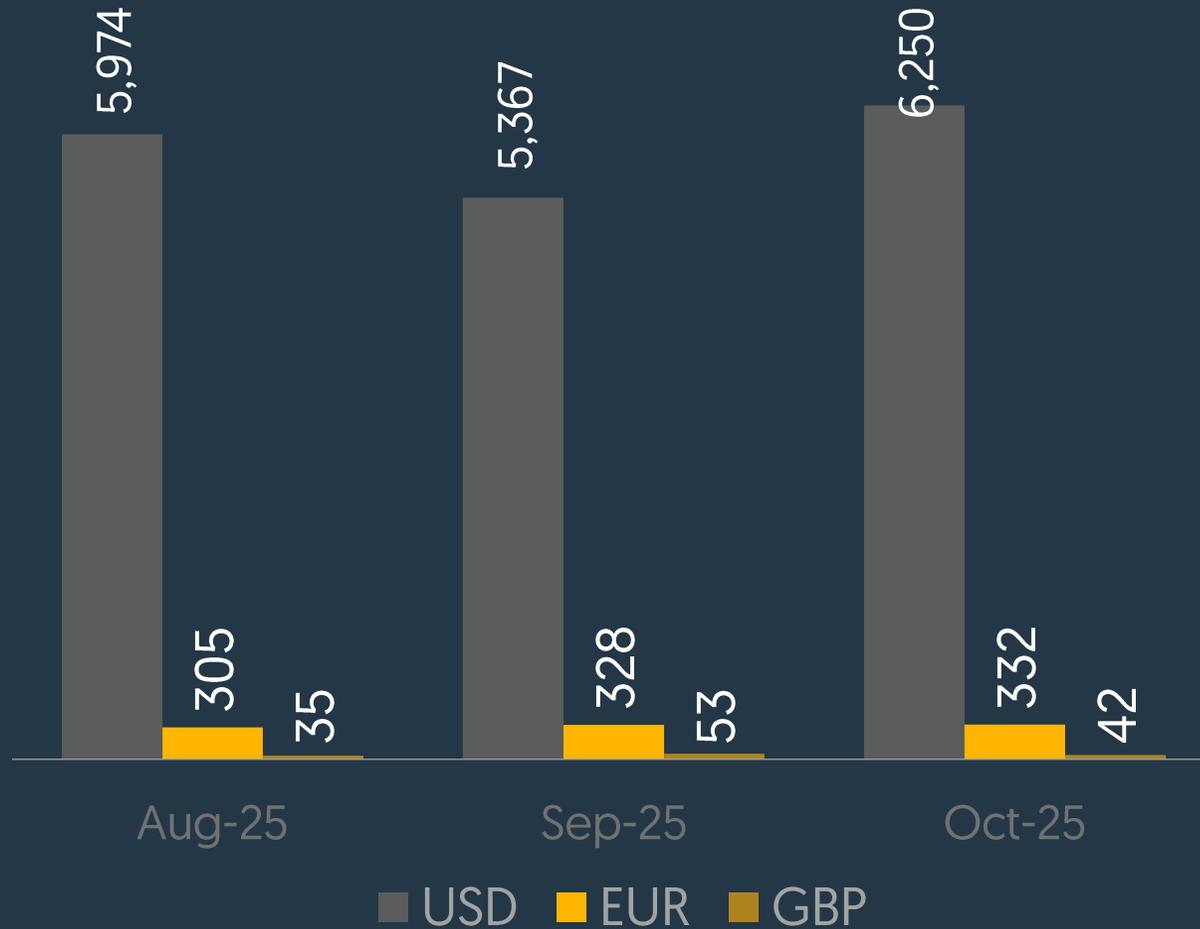
ACH Transactions

Total Number of Jordanian Dinar Transactions Over the Past 3 Months



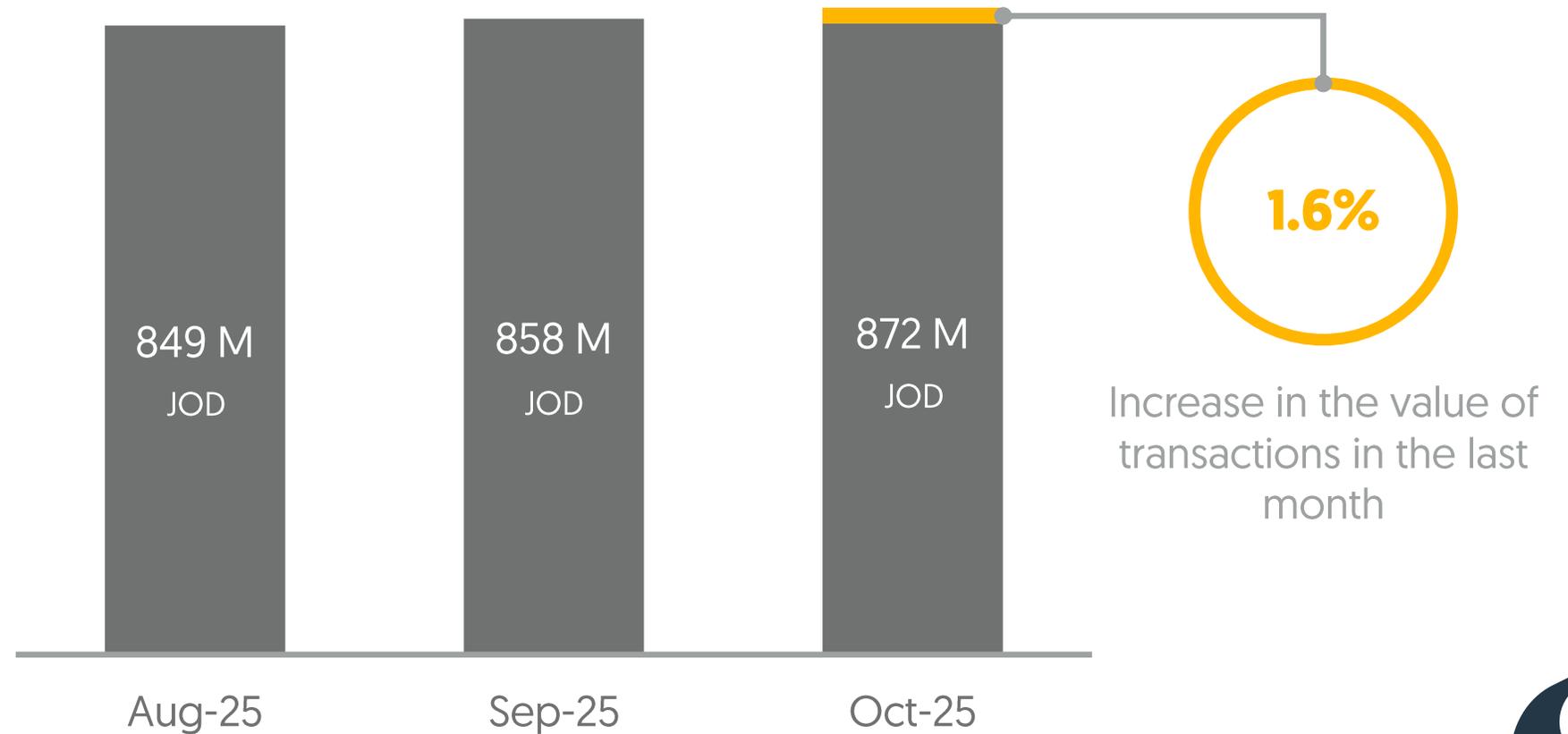
ACH Transactions

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



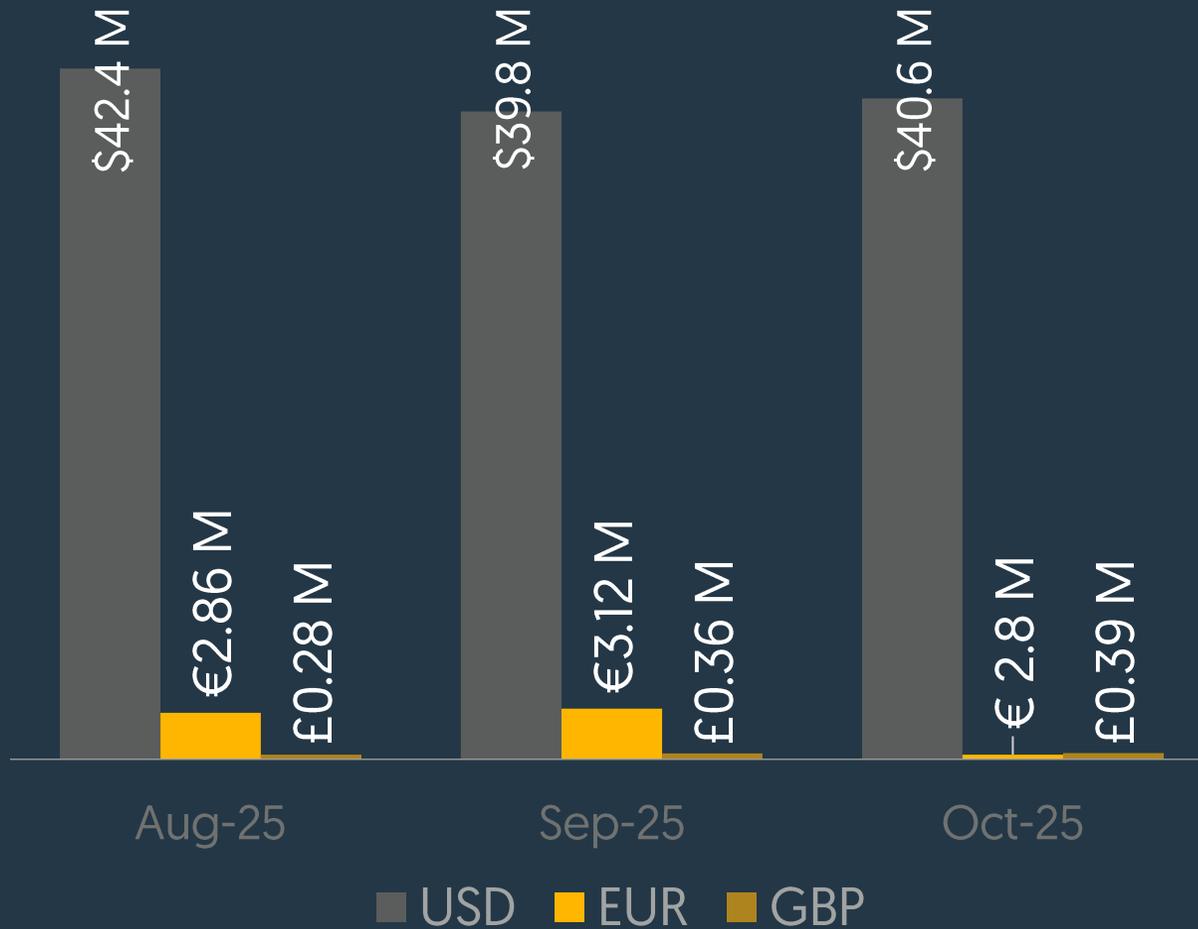
ACH Transactions

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

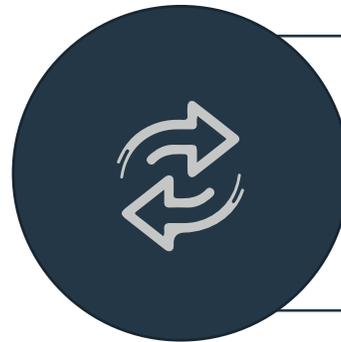
October 2025

Electronic Cheque Clearing Unit



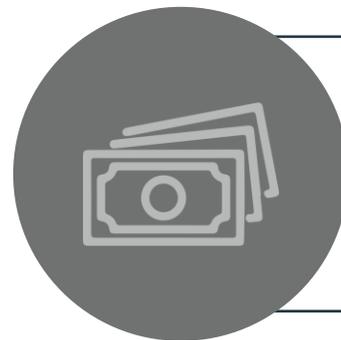
10.2025

Total Number and Value of Transactions Since the Beginning of 2024



Number of Transactions

5.16M



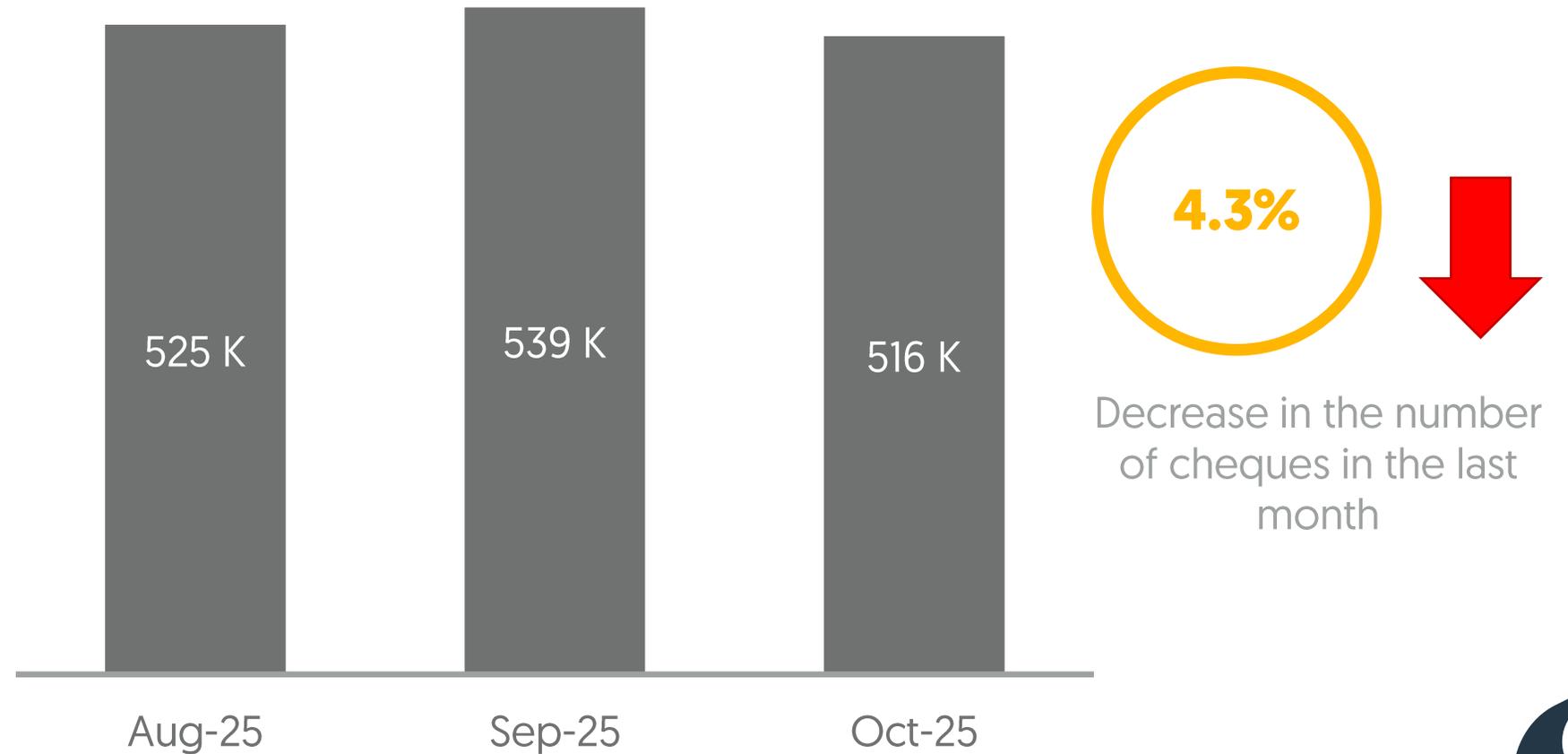
Value of Transactions

33.81B_{JOD}



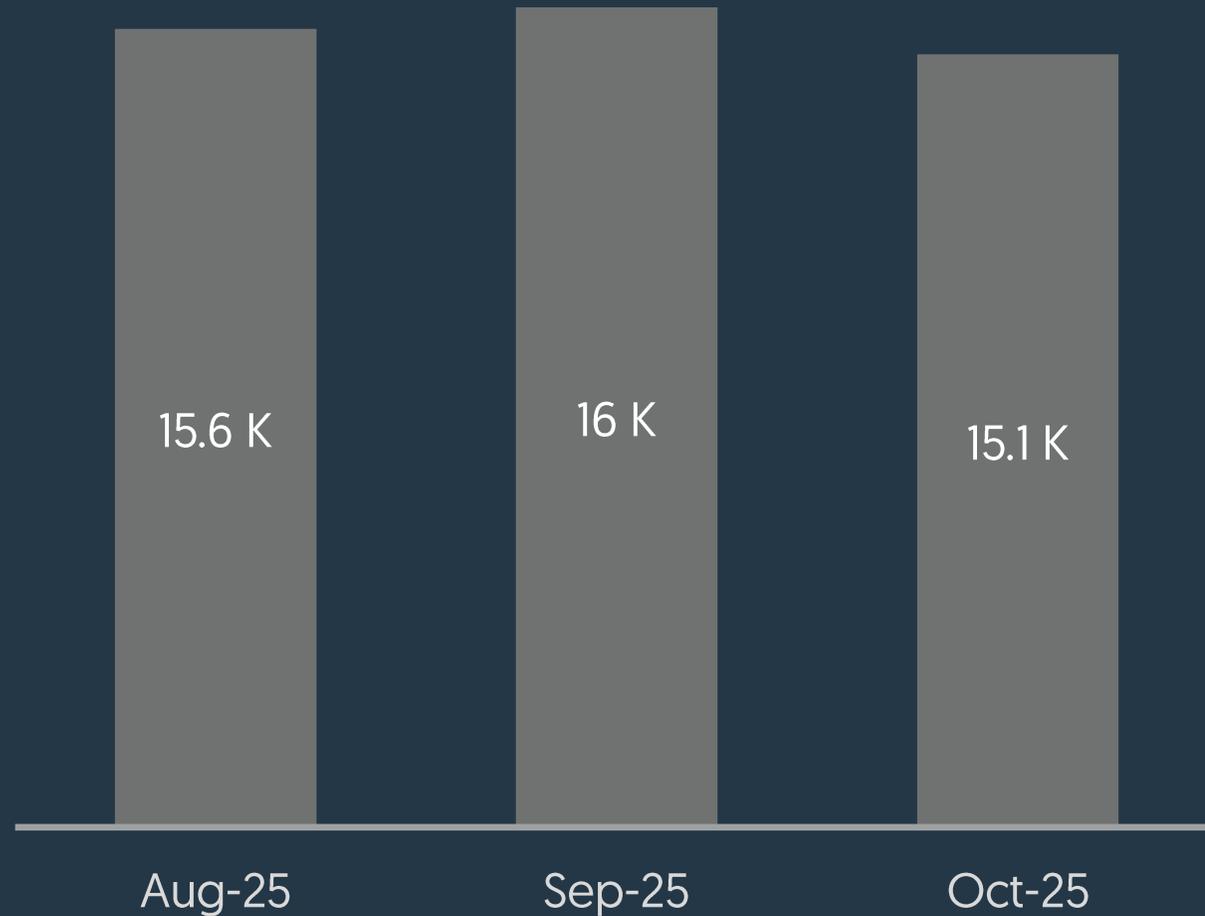
ECCU Cheques

Total Number of Inward Cheques Over the Past 3 Months



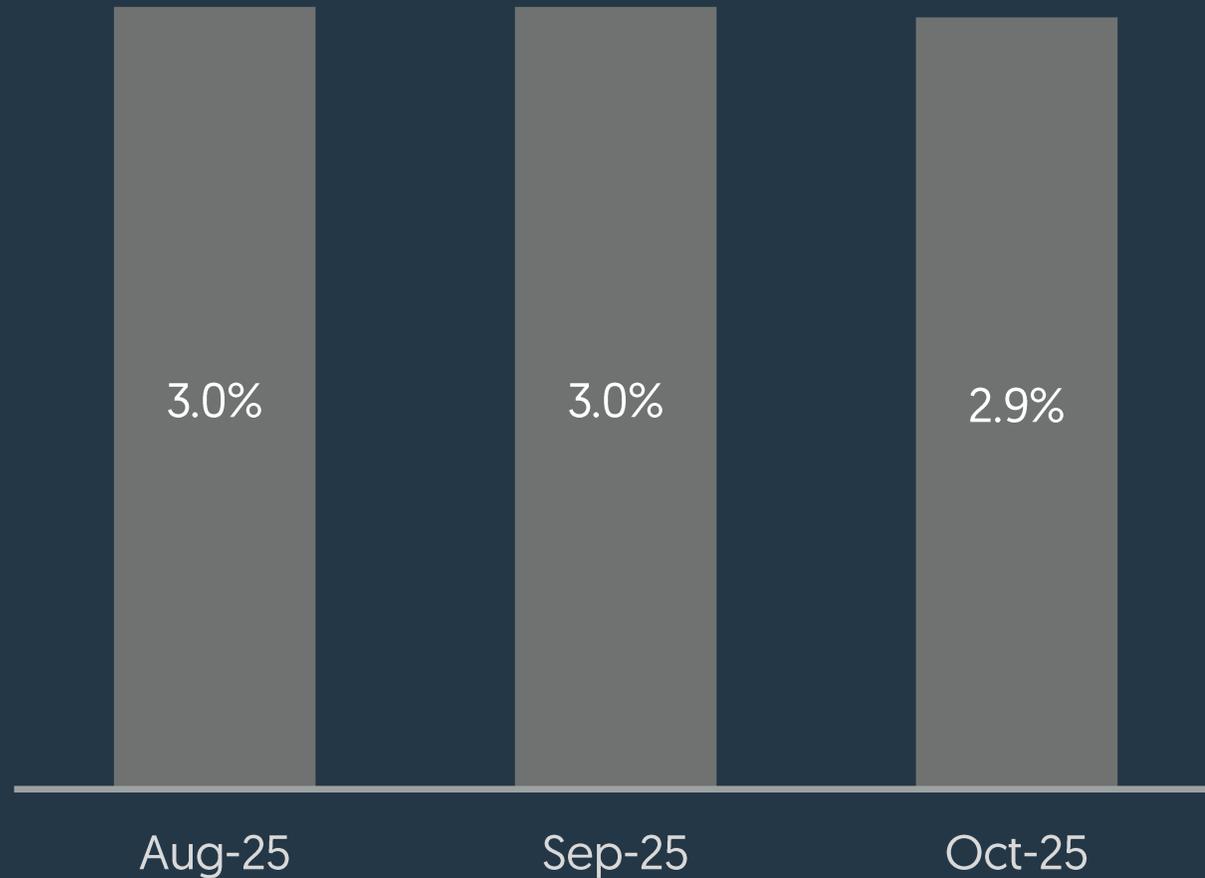
ECCU Returned Cheques

Total Number of Returned Cheques Over the Past 3 Months



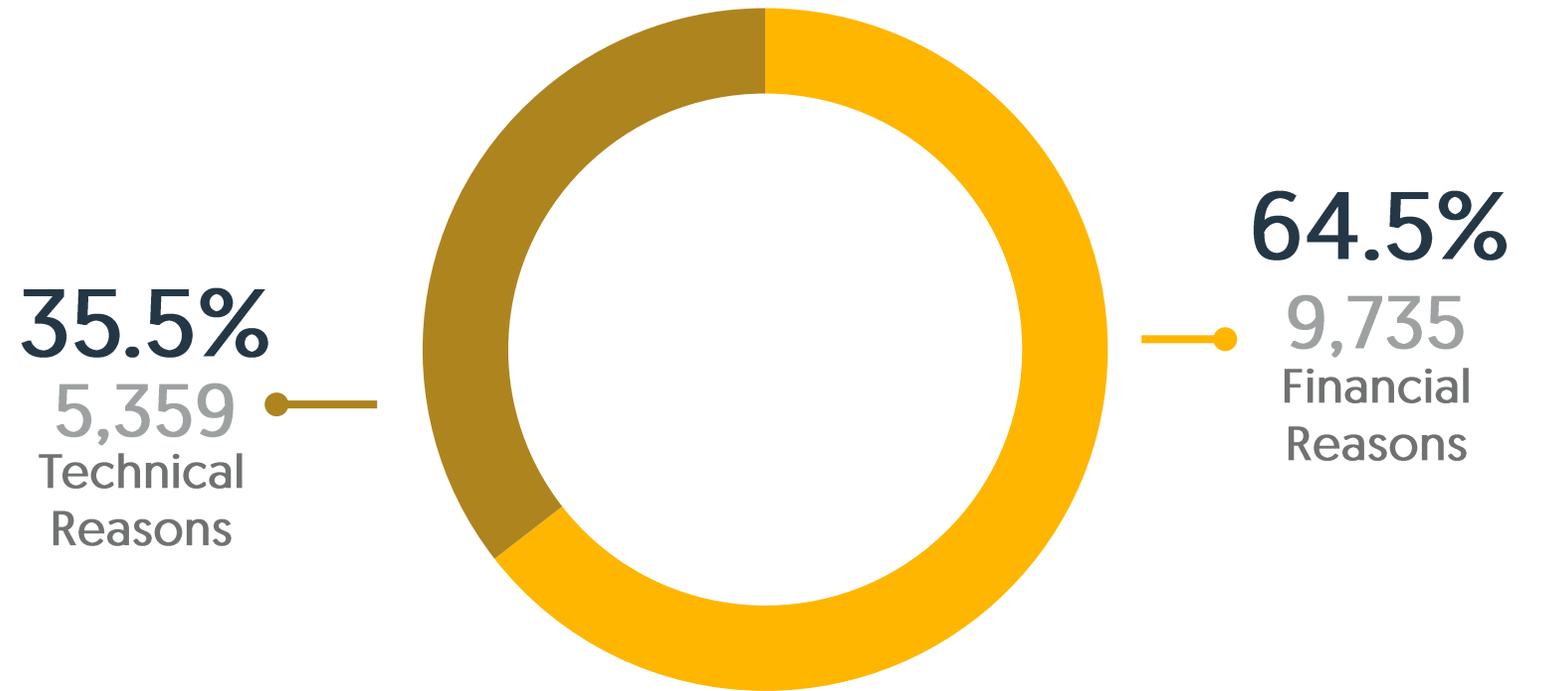
ECCU Returned Cheques

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



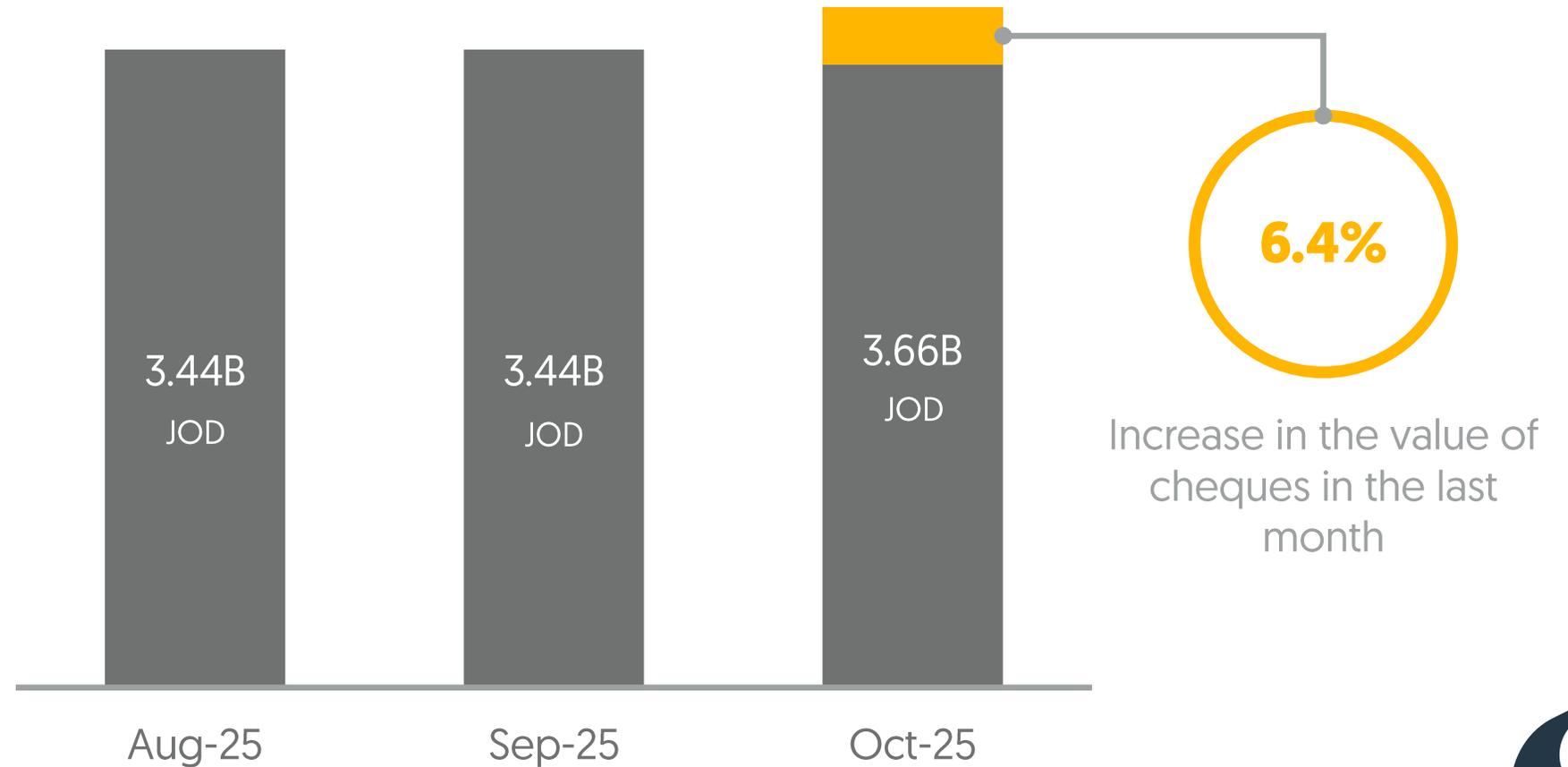
ECCU Cheques

Total Number of Returned Cheques due to Financial and Technical Reasons



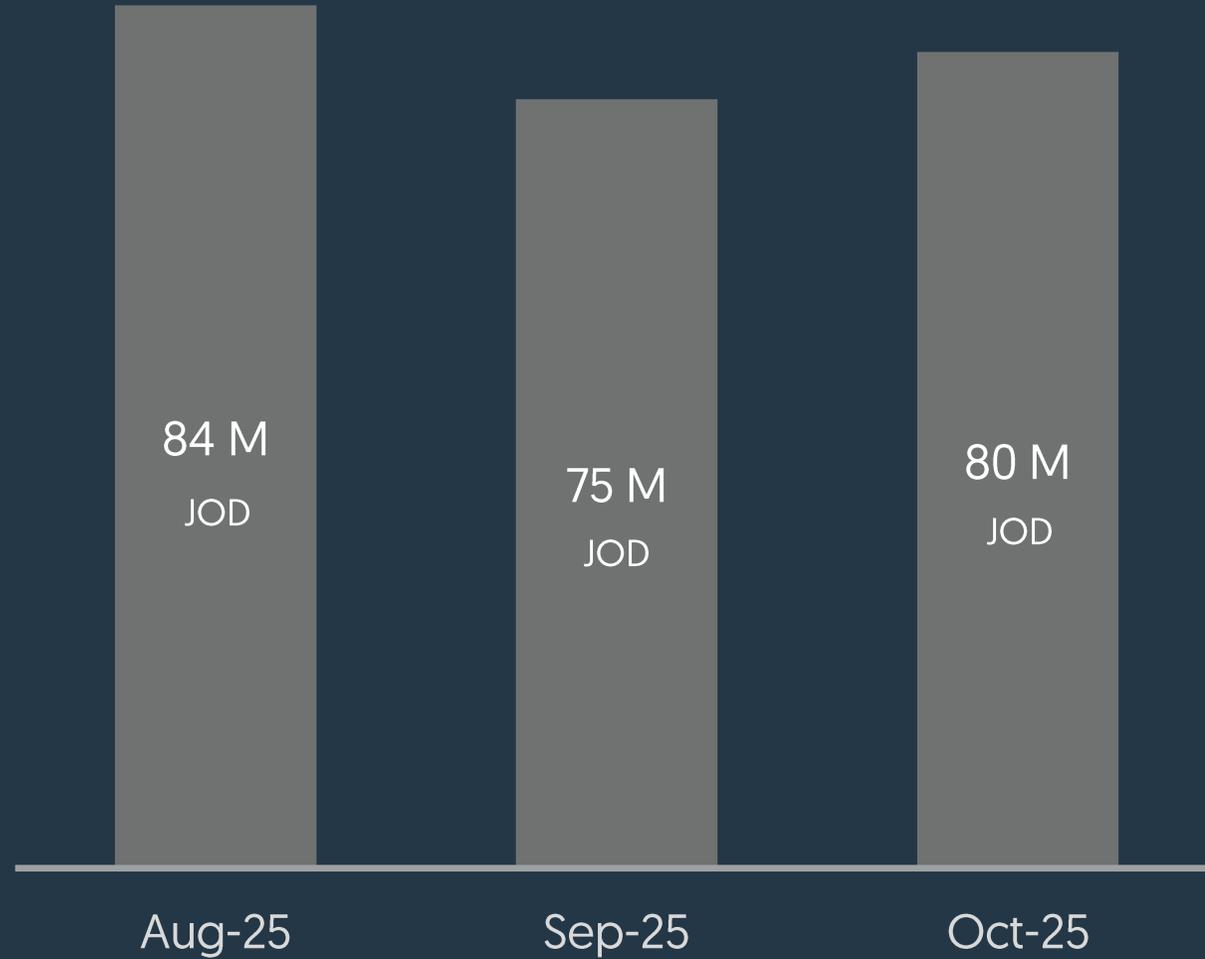
ECCU Cheques

Total Value of Inward Cheques Over the Past 3 Months



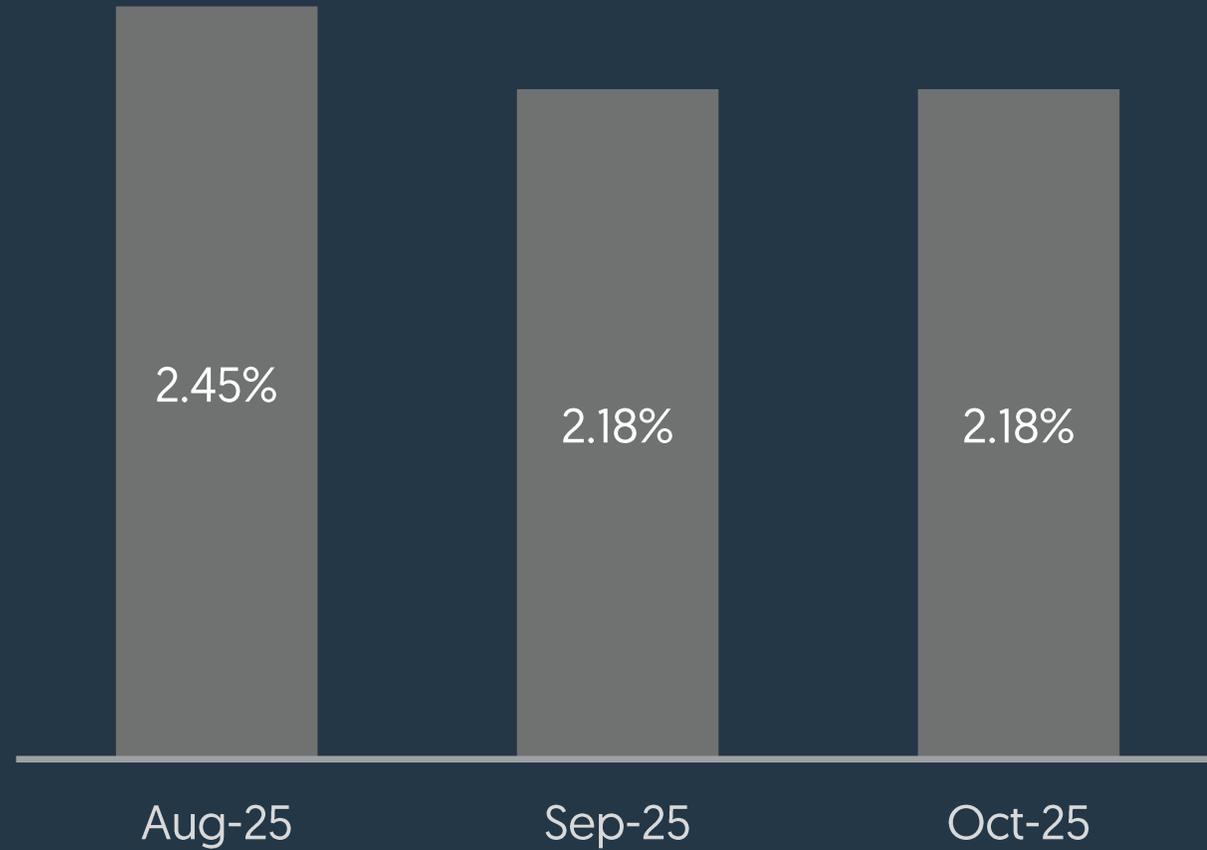
ECCU Returned Cheques

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

43.3%

34.5M_{JOD}

Technical
Reasons



56.7%

45.2M_{JOD}

Financial
Reasons