



Jordan Payments & Clearing Company

Payment Systems Monthly Reports

November 2025



ACH
Automated Clearing House



ECCU
Electronic Cheque Clearing Unit

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Automated Clearing House

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ECCU
Electronic Cheque Clearing Unit



Systems Summary

Monthly Report

November 2025

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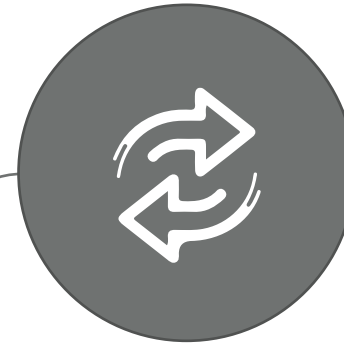
11.2025

CliQ Summary



Number of
Users

2.09M



Number of
Transactions

16.35M



Value of
Transactions

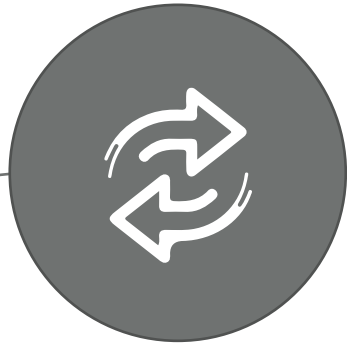
1.73B_{JOD}

JoMoPay Summary



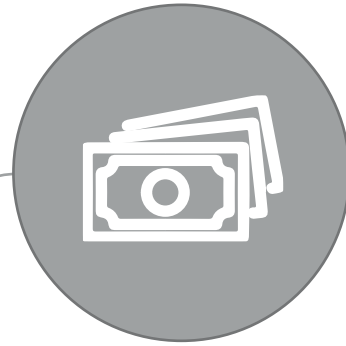
Number of
Users

2.78M



Number of
Transactions

10.1M



Value of
Transactions

526M_{JOD}



Number of
Users

5M



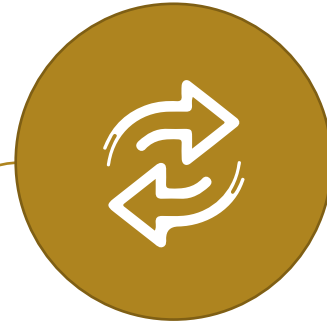
Number of
Billers

676



Number of
Services

2,310



Number of
Transactions

6.52M



Value of
Transactions

1.41B_{JOD}



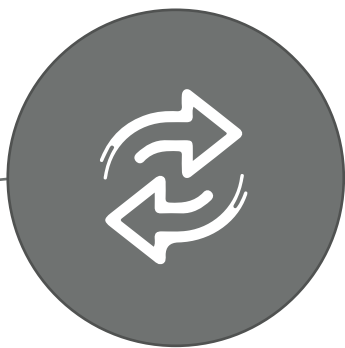
ACH Summary

Automated Clearing House



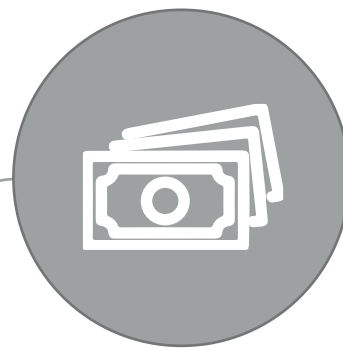
Total Number of
Transactions

1.03M



Number of JOD
Transactions

1.02M



Value of JOD
Transactions

818M_{JOD}



ECCCU
Electronic Cheque Clearing Unit

Summary



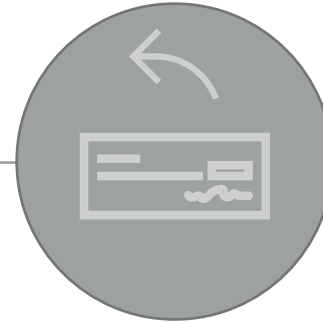
Number of
Cheques

562K



Value of
Cheques

3.3B_{JOD}



Number of
Returned Cheques

17.9K



Value of Returned
Cheques

88M_{JOD}



Monthly Report

November 2025

Instant Payment System for
Transfers Issued by Banks

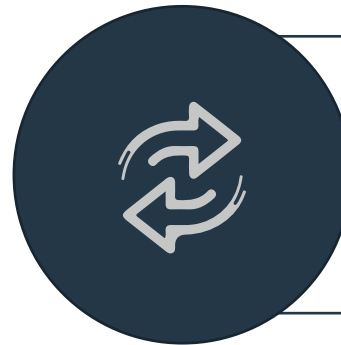
9



11.2025

Total Number and Value of Transactions Since the Beginning of 2025

Transfers Issued by Banks



Number of Transactions

150.25M

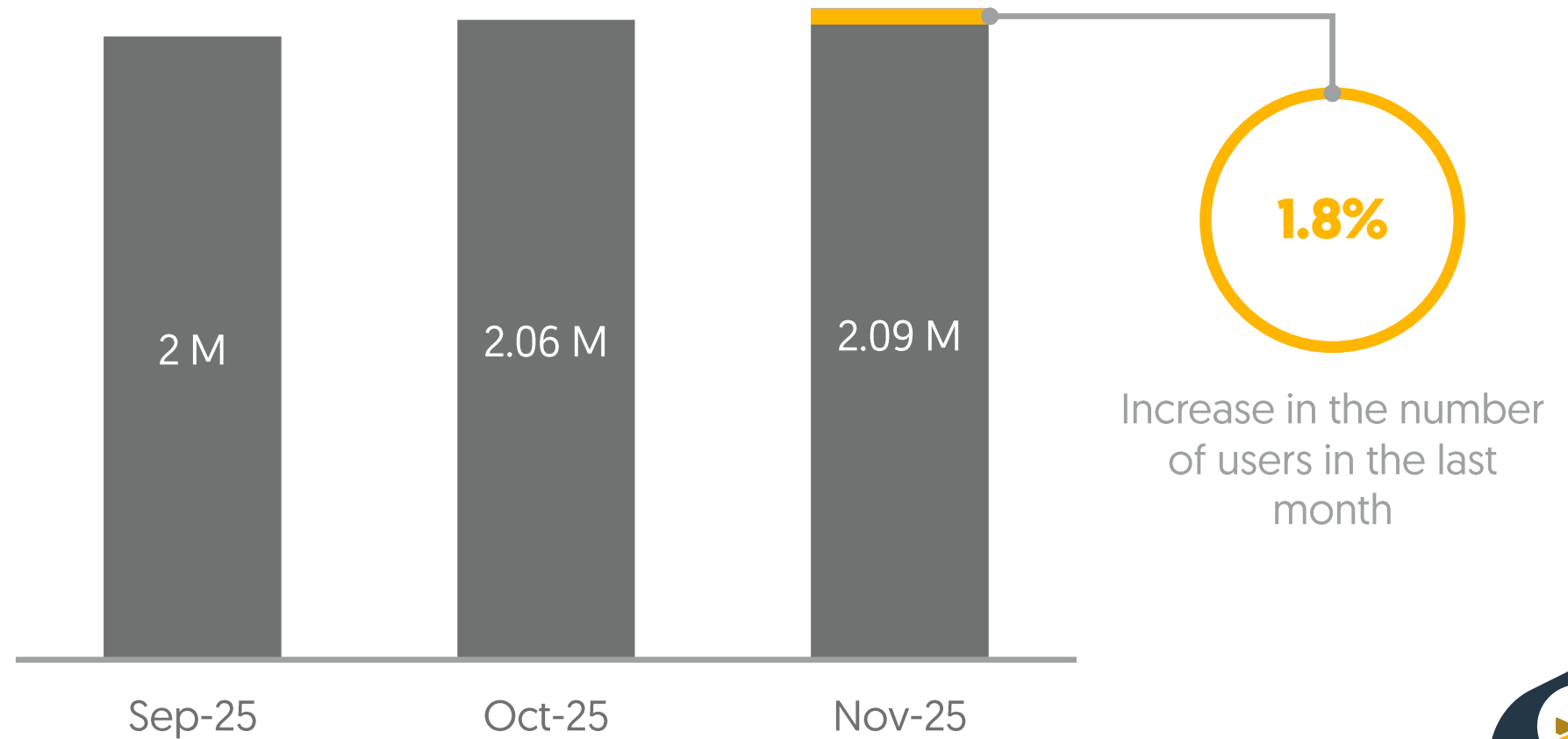


Value of Transactions

18.09B_{JOD}

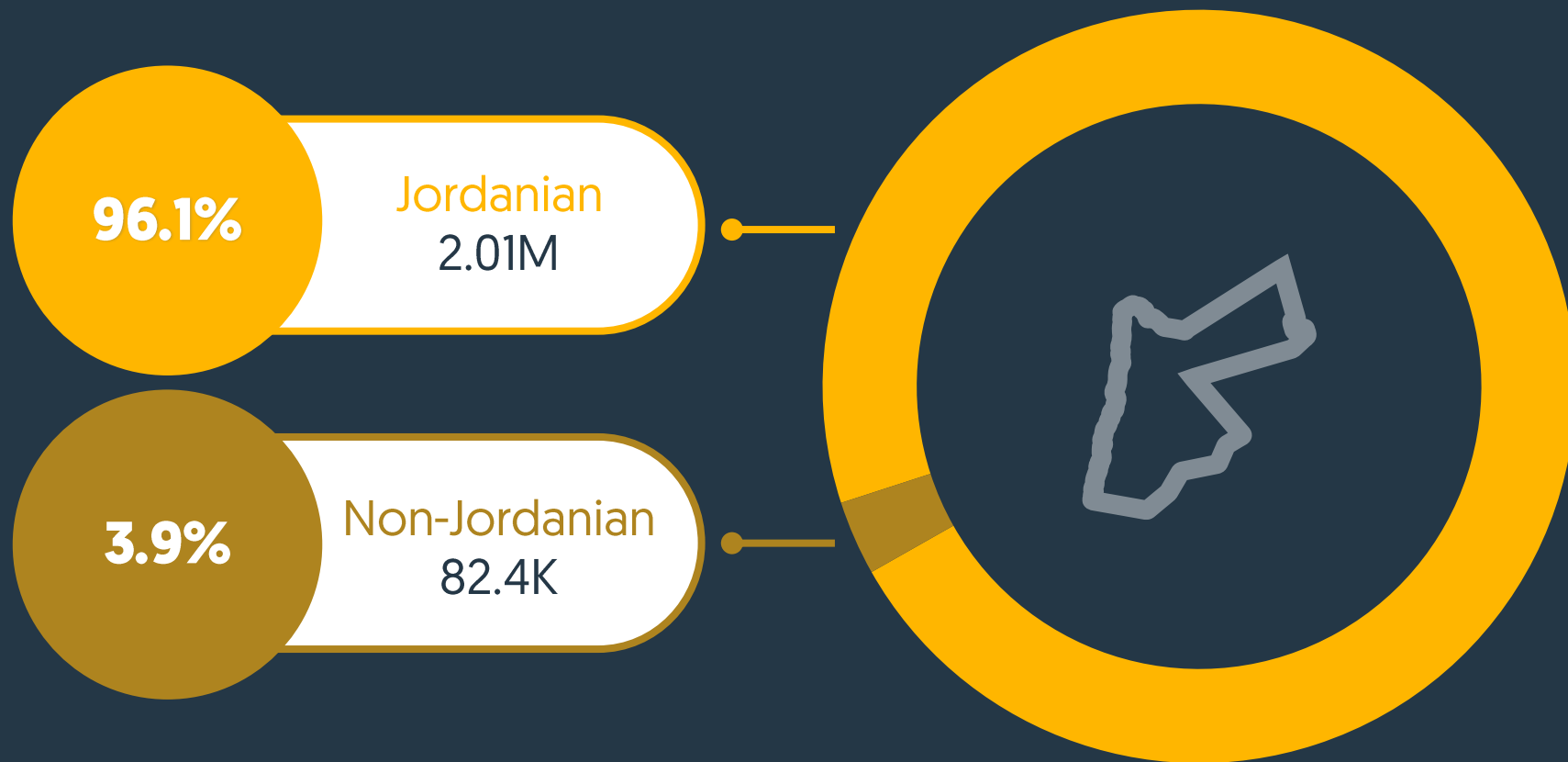
CliQ Users

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

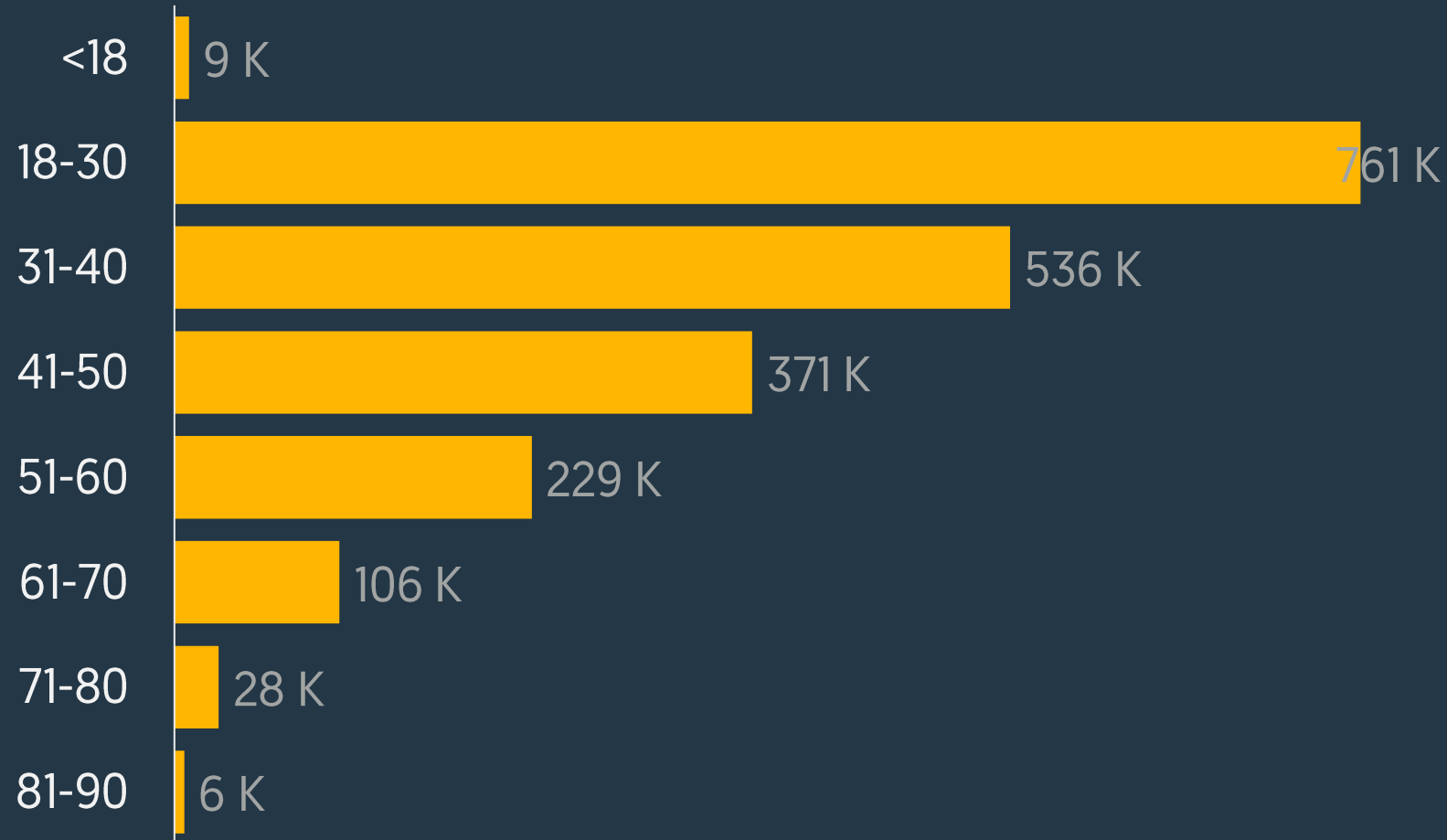
61.3%
1.28M
Male Users



35.8%
0.75M
Female Users

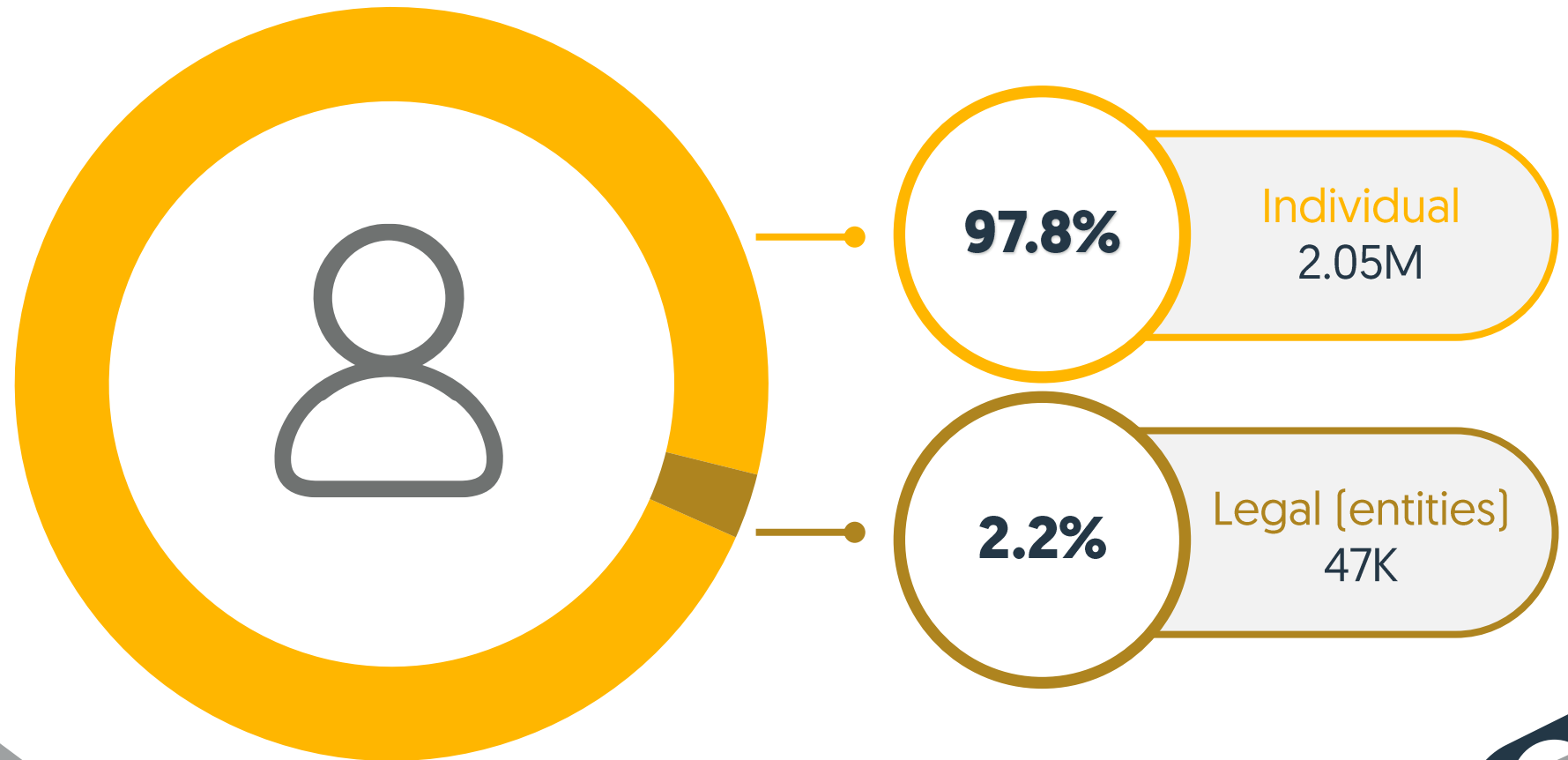
CliQ Users

Number of Users Based on Age Group



CliQ Users

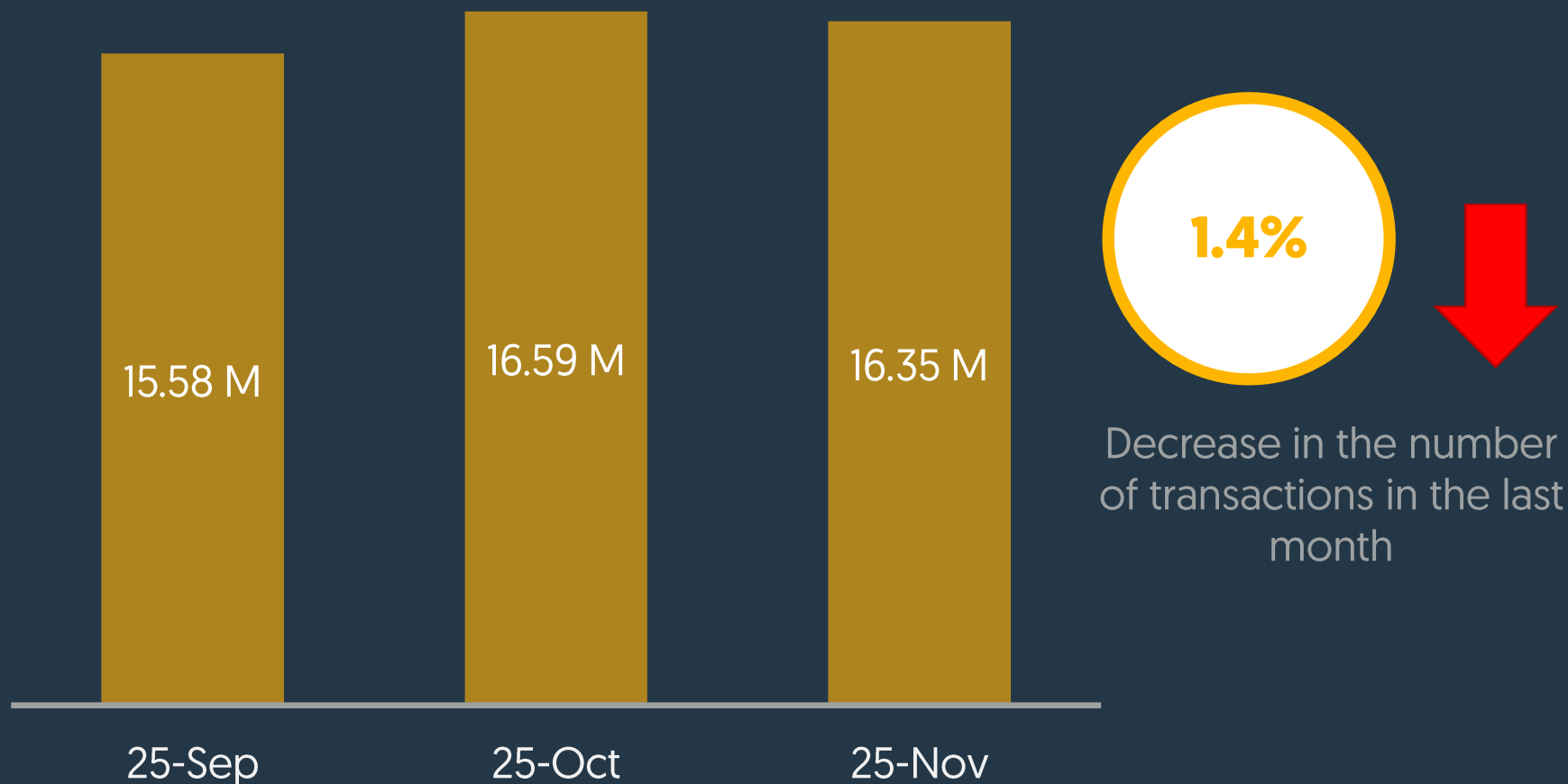
Percentage of Users Based on Customer Type



CliQ Number of Transactions

Total Number of Transactions Over the Past 3 Months

Transfers Issued by Banks



CliQ Number of Transactions

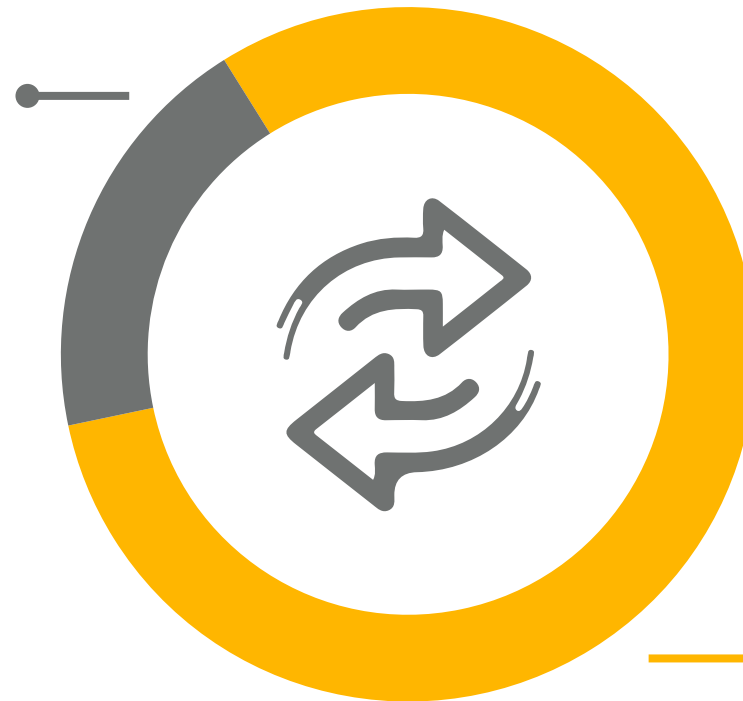
Percentage Based on Transaction Type

Transfers Issued by Banks

19.4%

3.17M

Purchases



80.6%

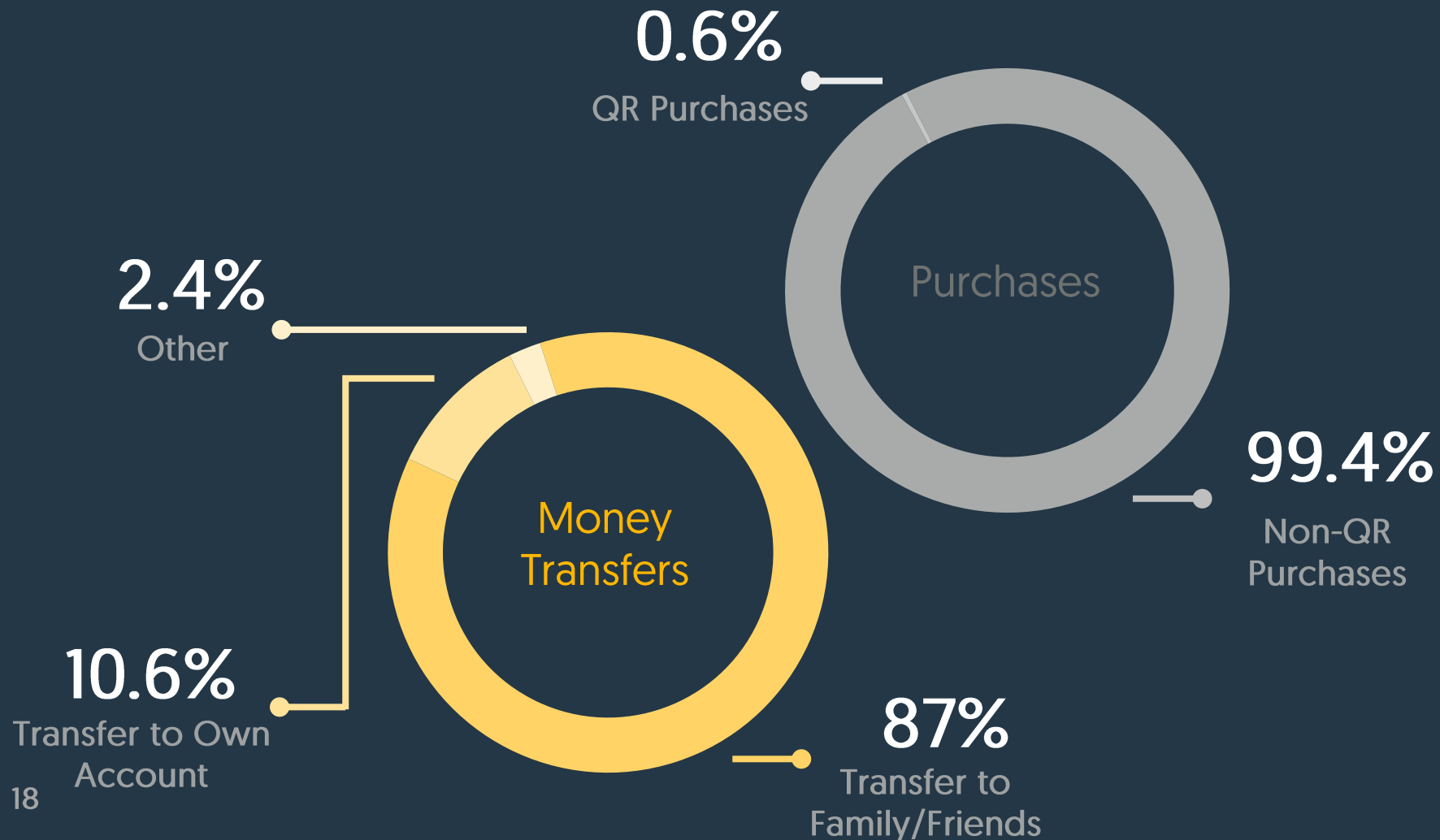
13.2M

Money Transfers

CliQ Number of Transactions

Percentage Based on Transaction Type Sub-Category

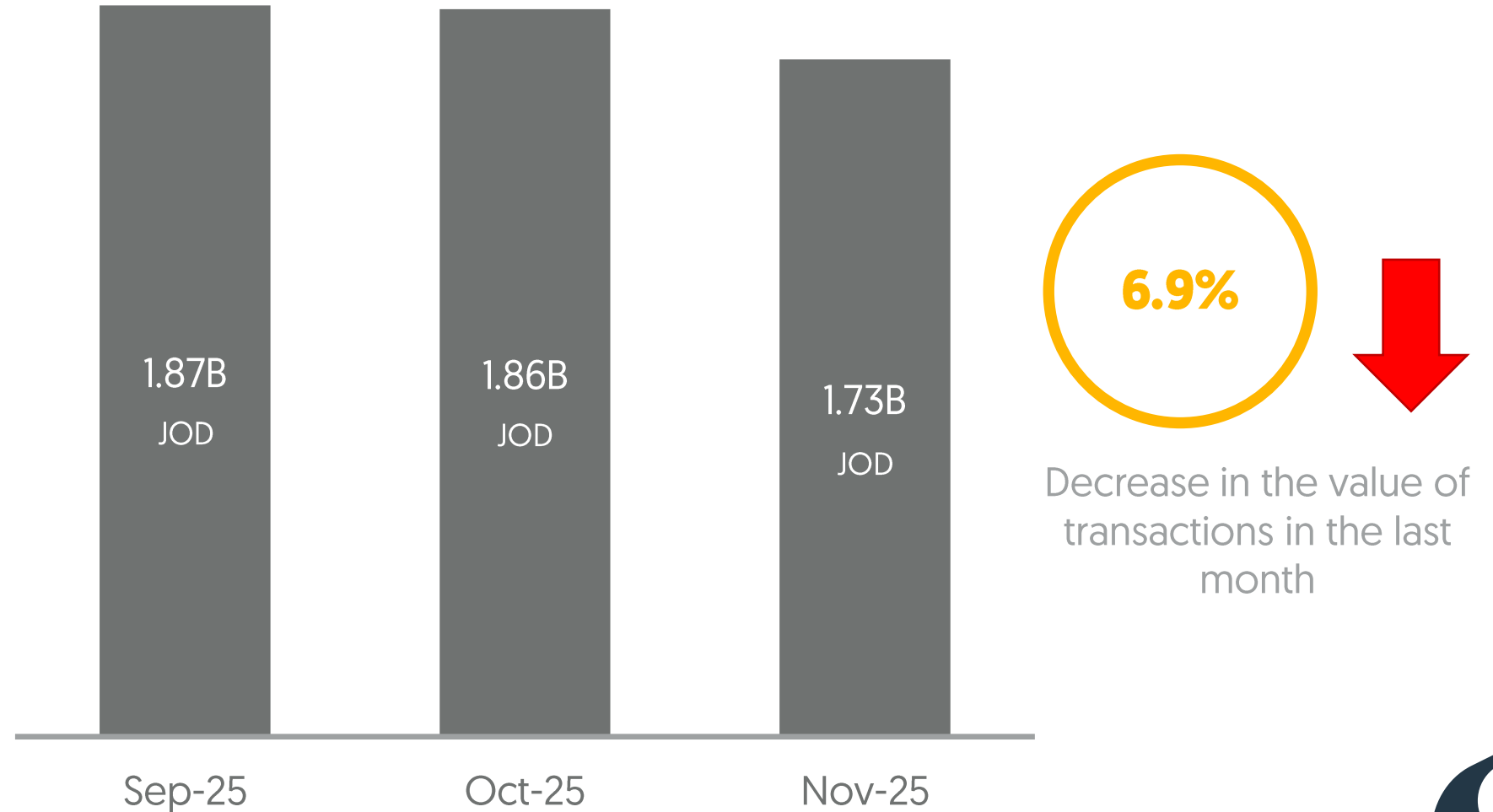
Transfers Issued by Banks



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

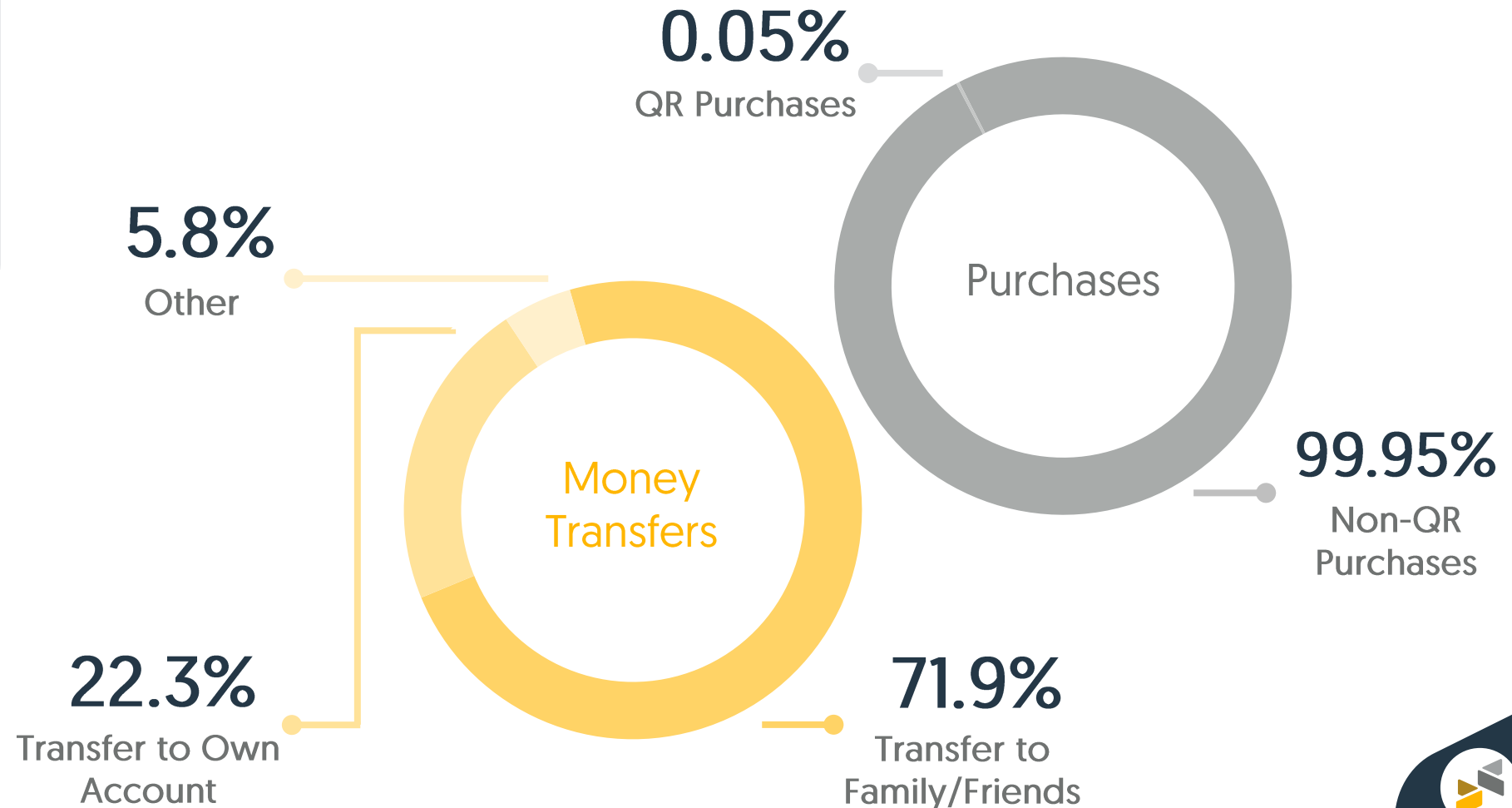
Transfers Issued by Banks



CliQ Value of Transactions

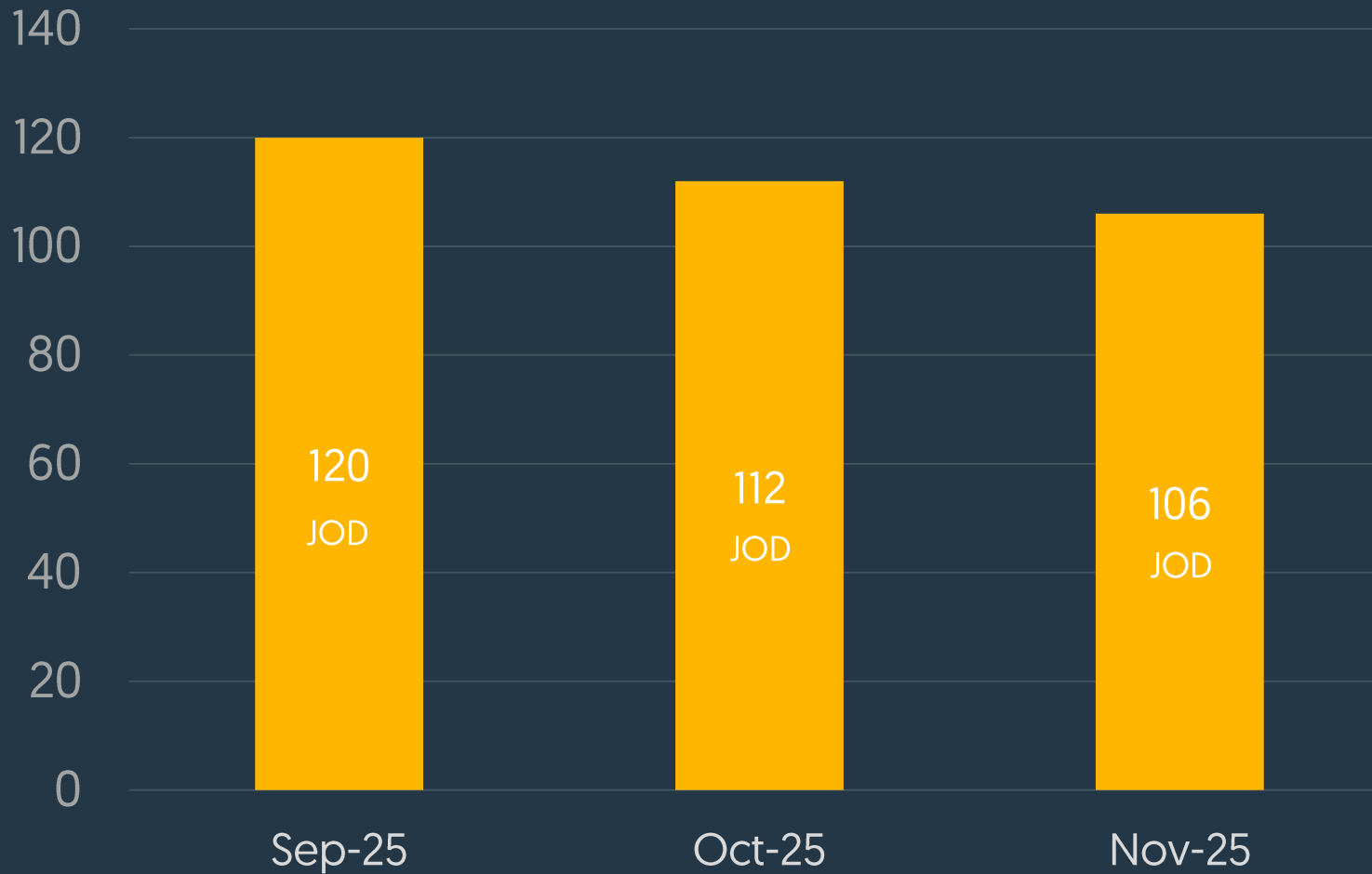
Percentage Based on Transaction Type Sub-Category

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%

2.49M

On Us



73%

6.73M

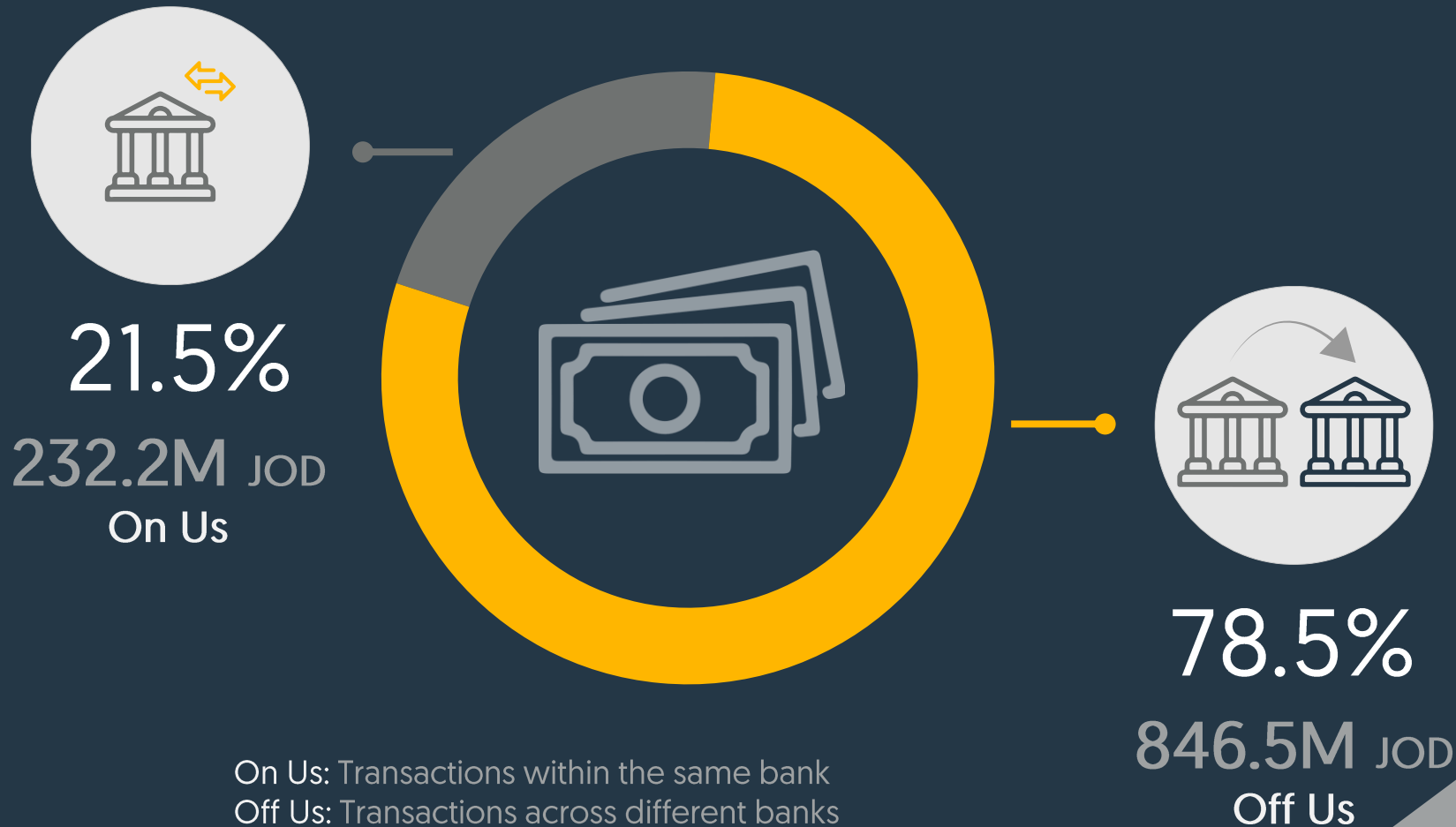
Off Us

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

November 2025

Jordan Mobile Payments Switch for
Transfers Issued by Mobile Wallets

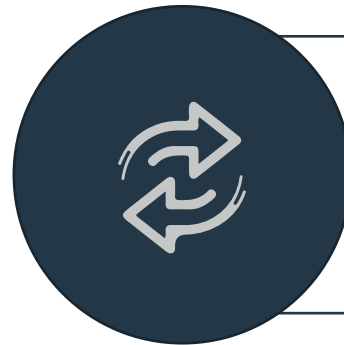
25



11.2025

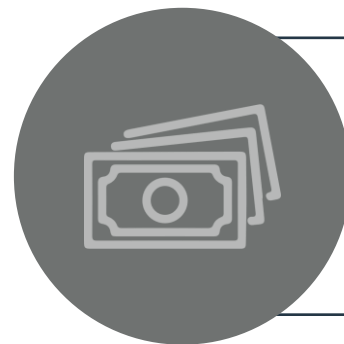
Total Number and Value of Transactions Since the Beginning of 2025

Transfers Issued by Mobile Wallets



Number of Transactions

91.11M



Value of Transactions

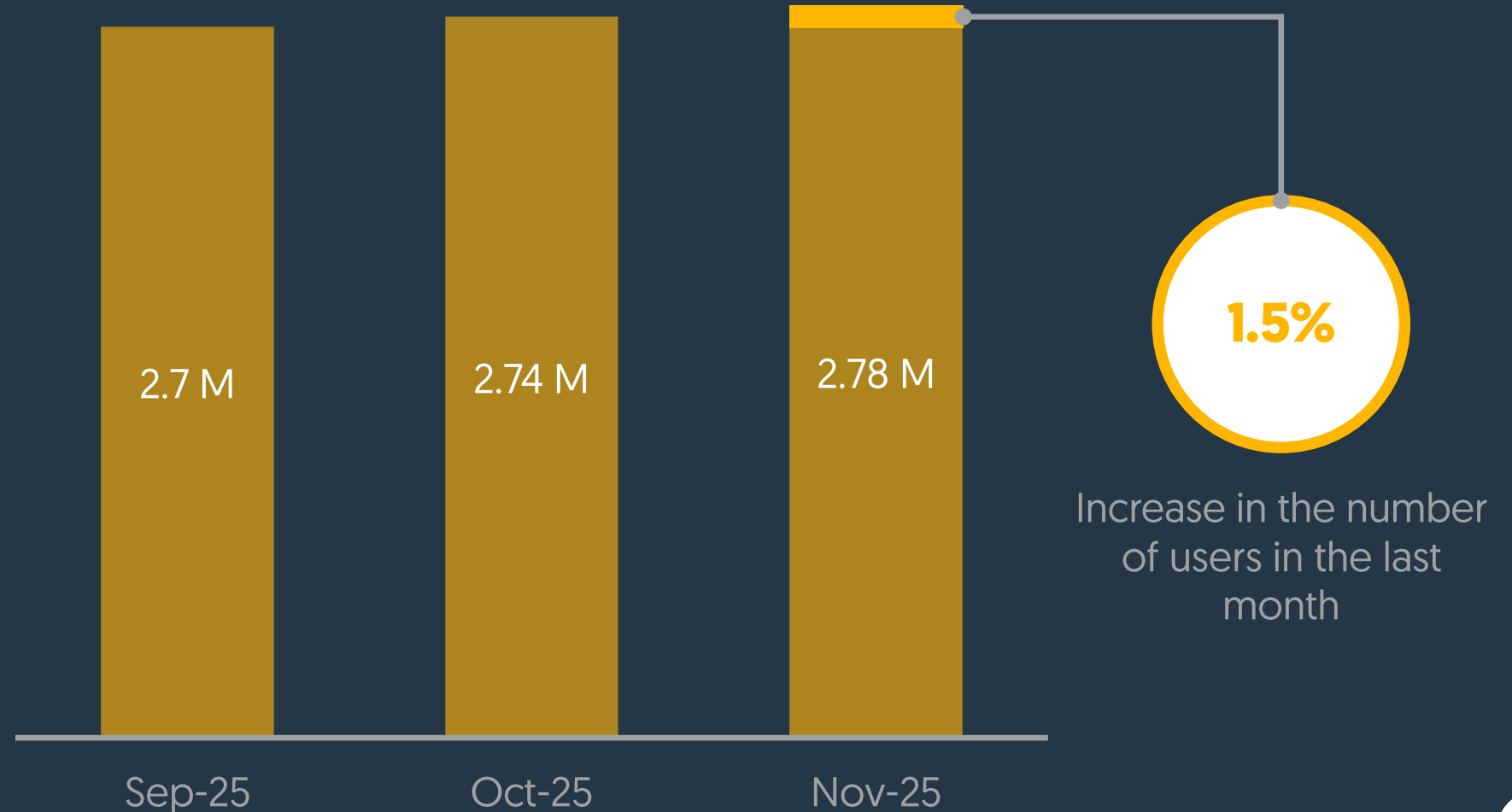
5.78B_{JOD}





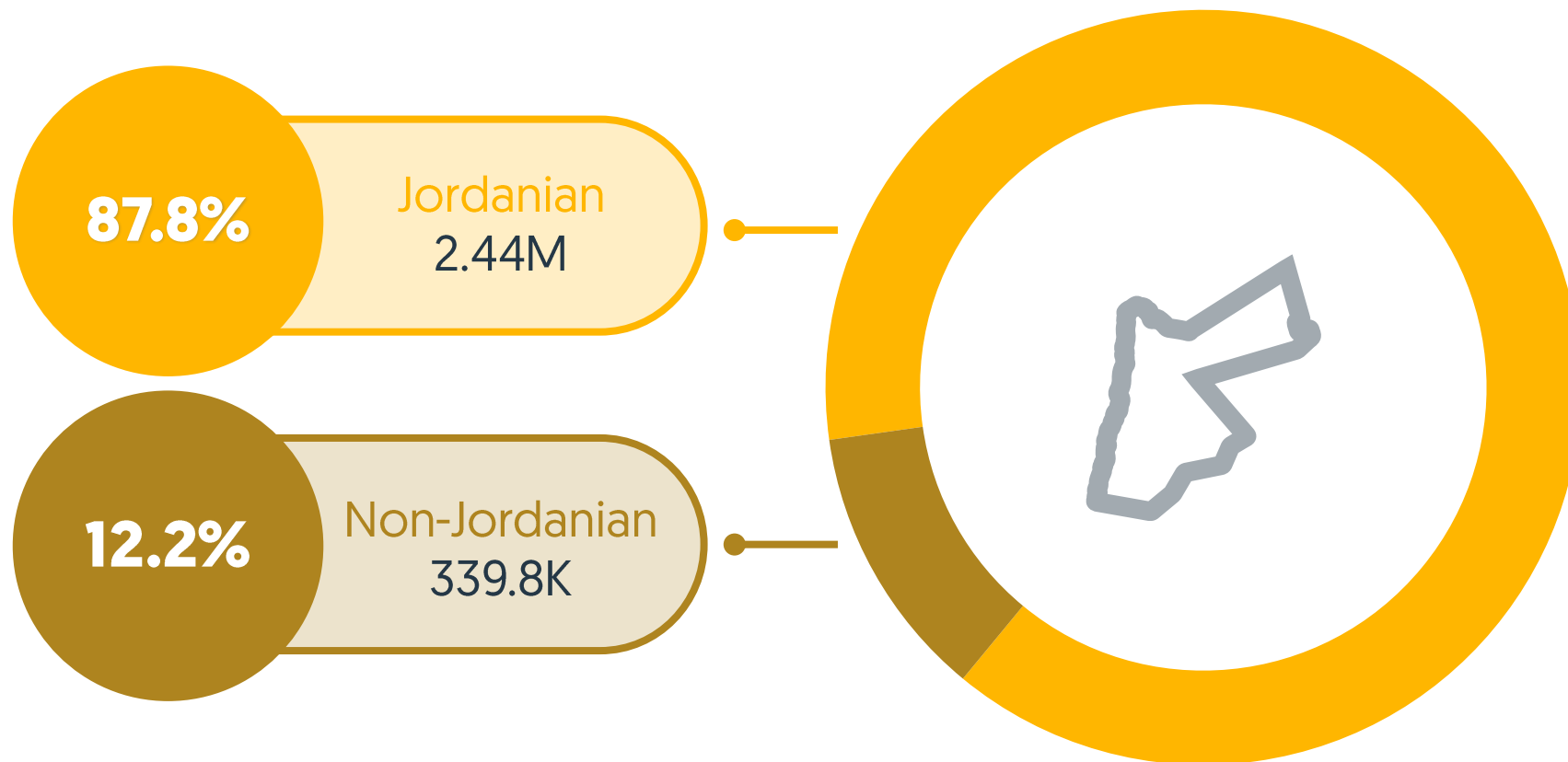
JoMoPay Users

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

52.7%

1.46M

Male Users



46.9%

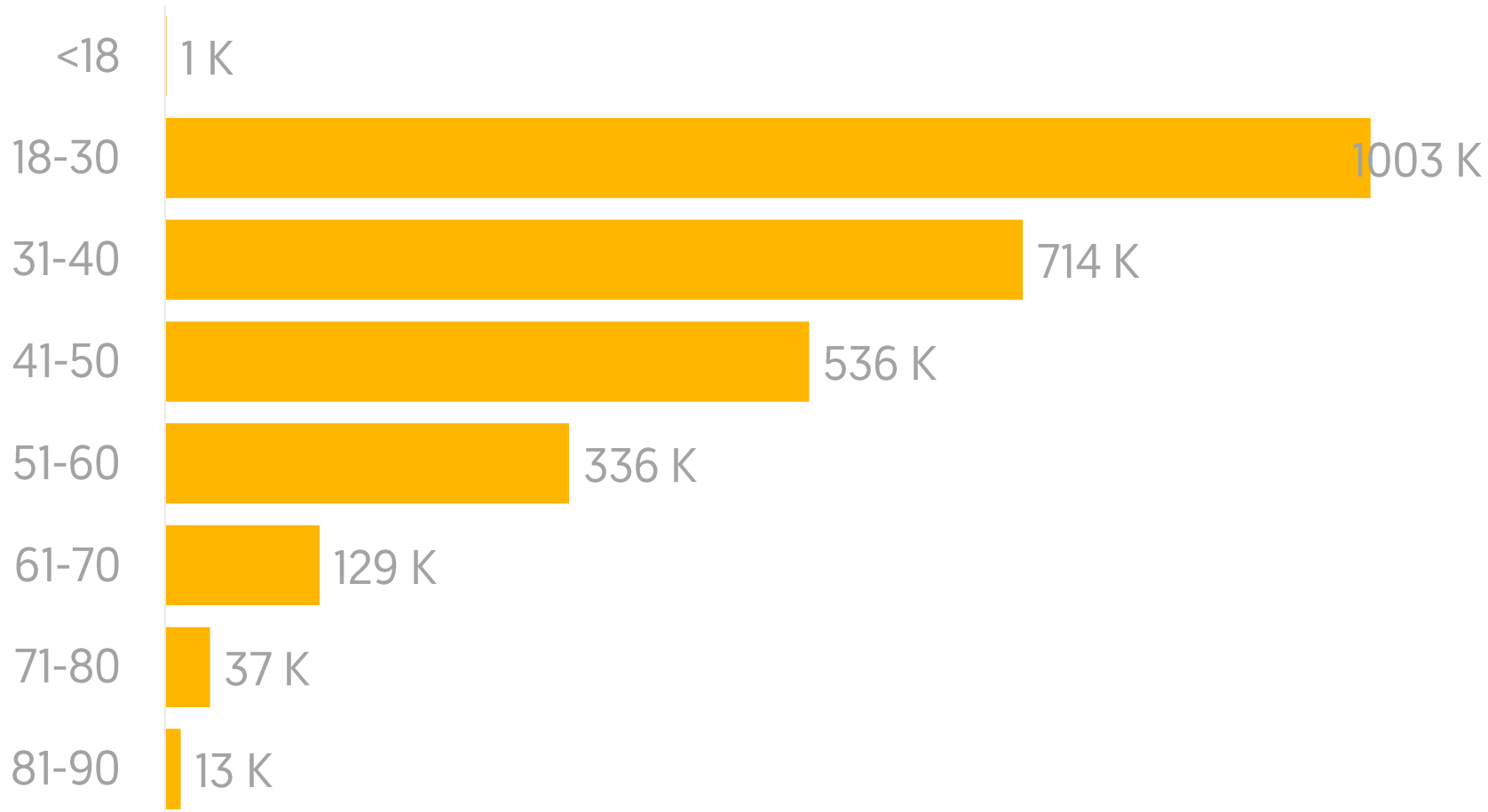
1.3M

Female Users



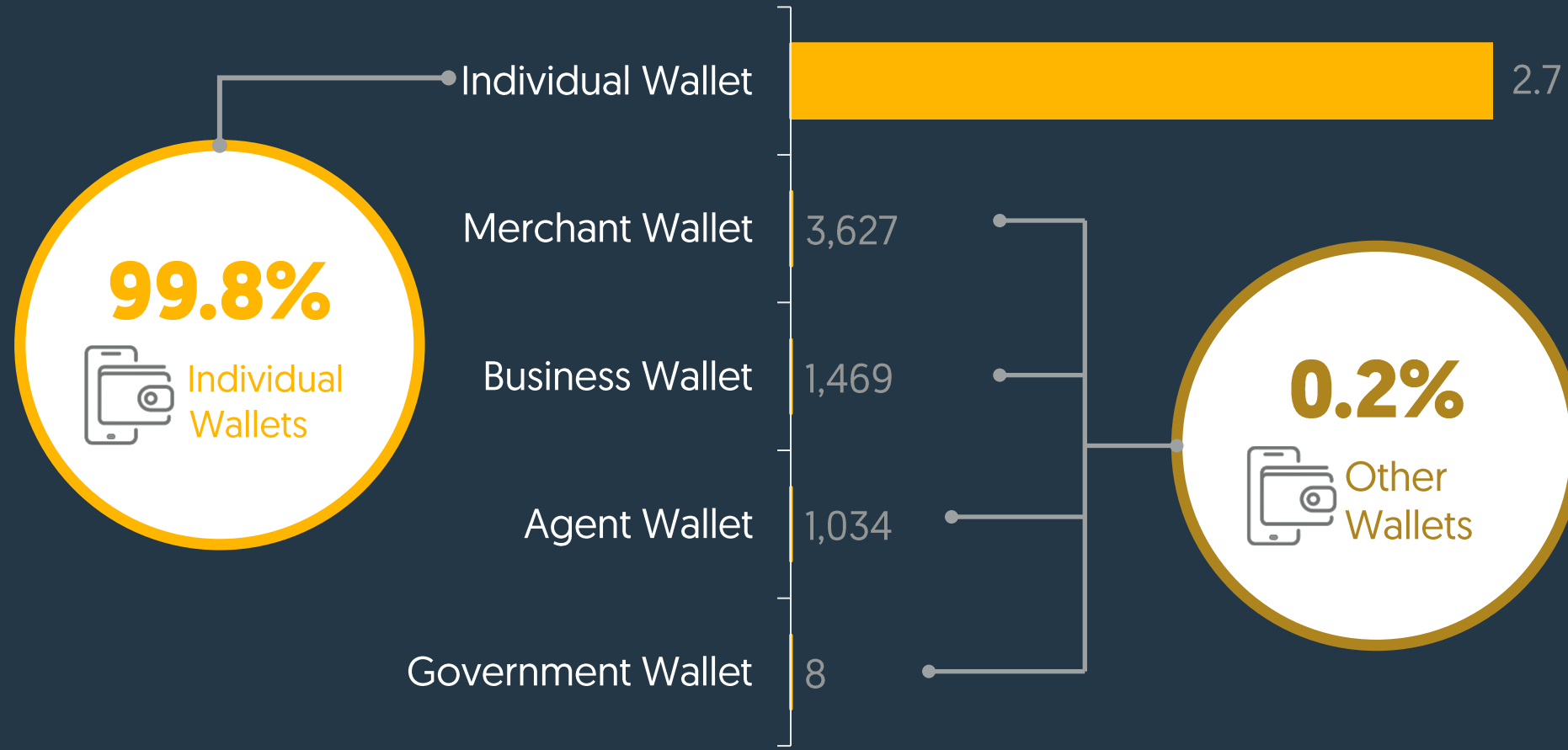
JoMoPay Users

Number of Users Based on Age Group



JoMoPay Users

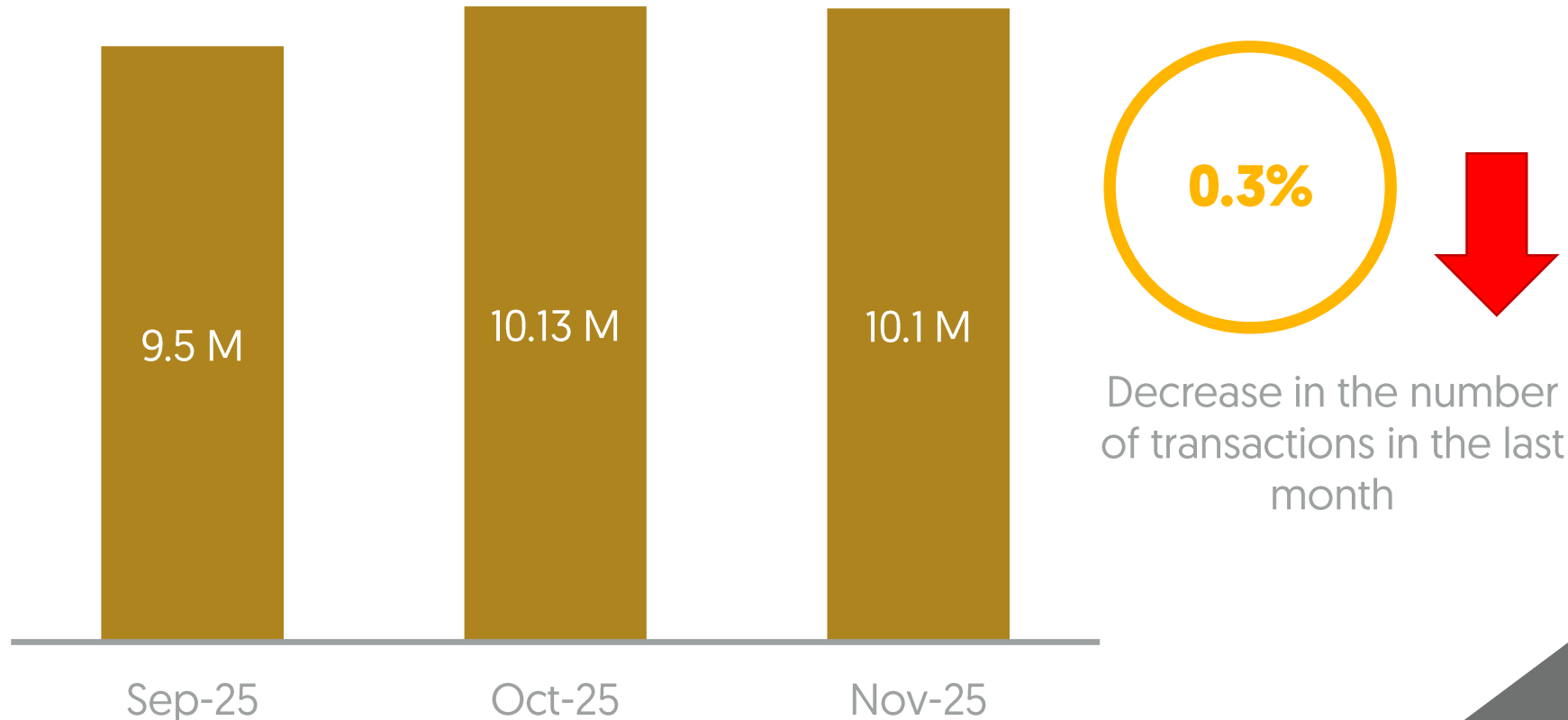
Number of Wallets Based on Wallet Type



JoMoPay Number of Transactions

Total Number of Transactions Over the Past 3 Months

Transfers Issued by Mobile Wallets

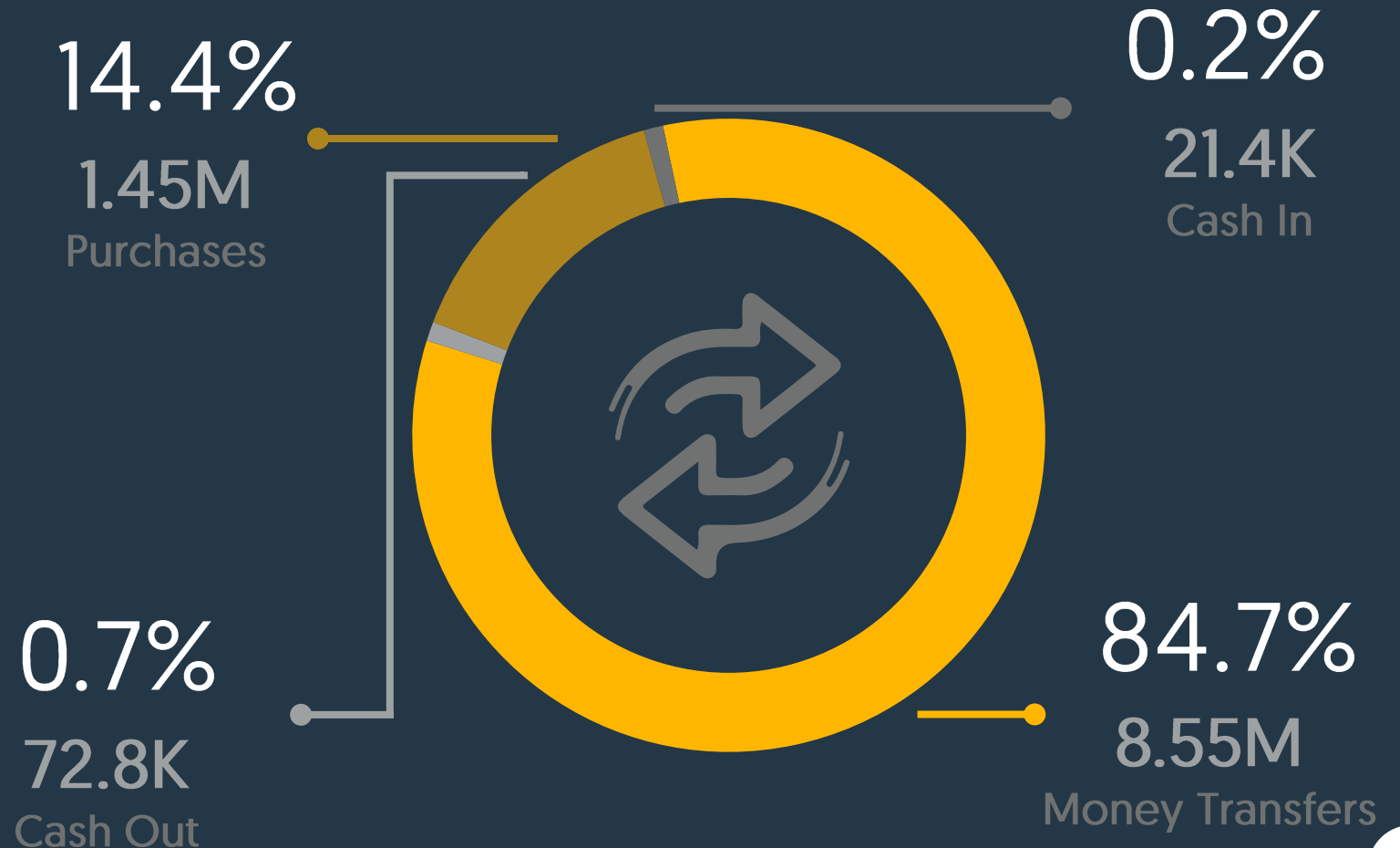




JoMoPay Number of Transactions

Percentage Based on Transaction Type

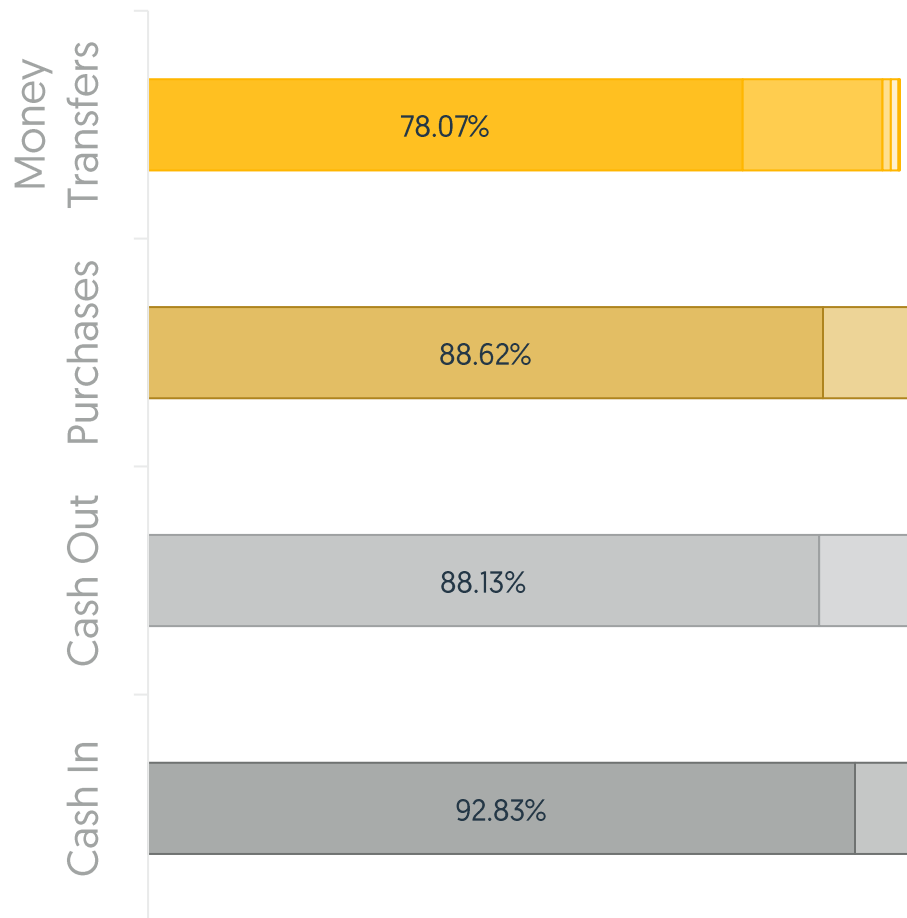
Transfers Issued by Mobile Wallets



JoMoPay Number of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets

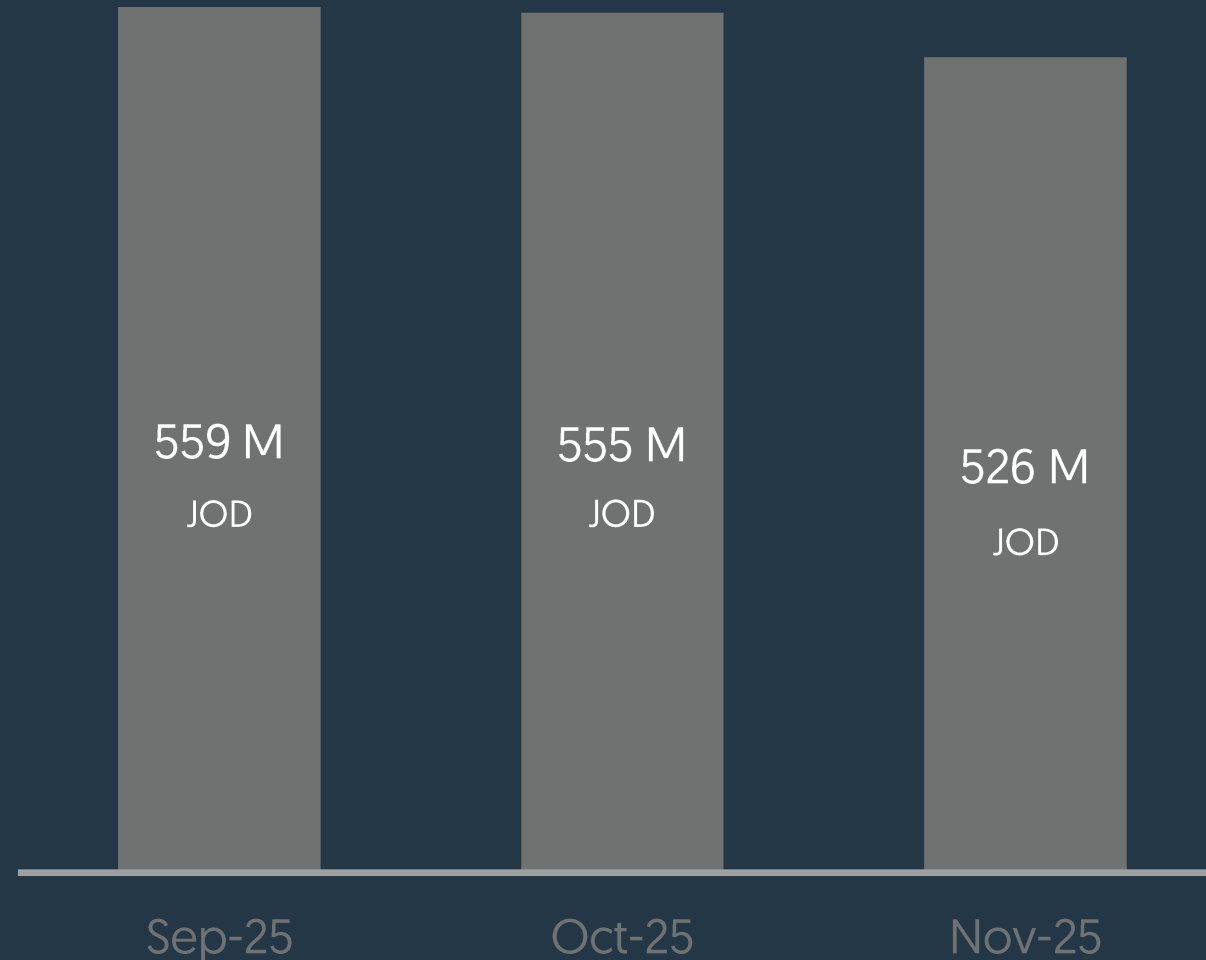


Transfer to Family/Friends	78.07%
Transfer to Own Account	18.36%
Goods/Services	1.27%
Aid/Charity/Grant	1.11%
Salary/Bonus/Dividends	1.01%
Loan/Loan Disbursement	0.11%
Loan/Loan Installment	0.07%
Purchases	88.62%
QR Purchases	11.38%
Cash Out - Agent/Teller	88.13%
Cash Out - ATM/Kiosk	11.87%
Cash In - Agent/Teller	92.83%
Cash In - ATM/Kiosk	7.17%

JoMoPay Value of Transactions

Total Value of Transactions Over the Past 3 Months

Transfers Issued by Mobile Wallets



5.2%

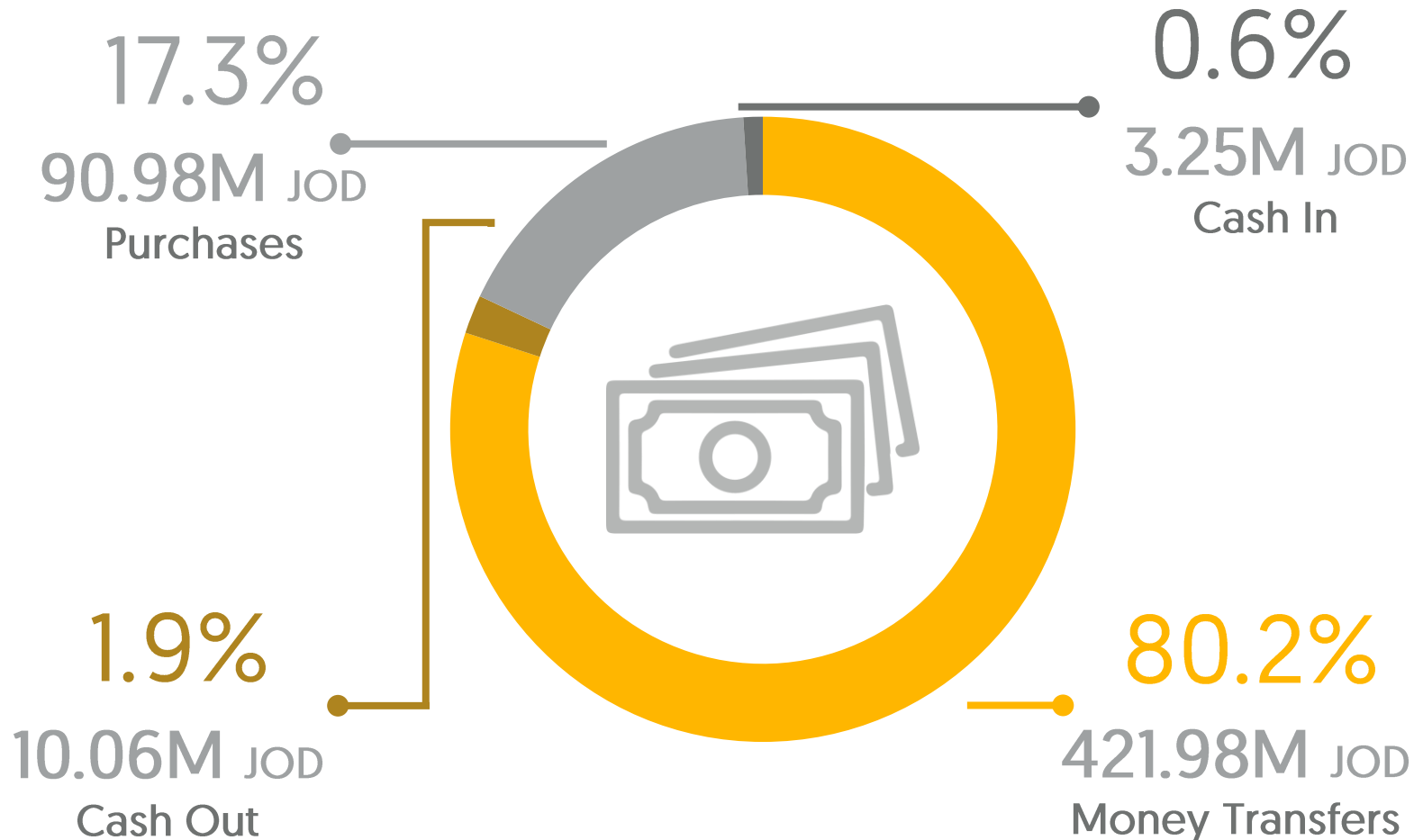


Decrease in the value of transactions in the last month

JoMoPay Value of Transactions

Percentage Based on Transaction Type

Transfers Issued by Mobile Wallets

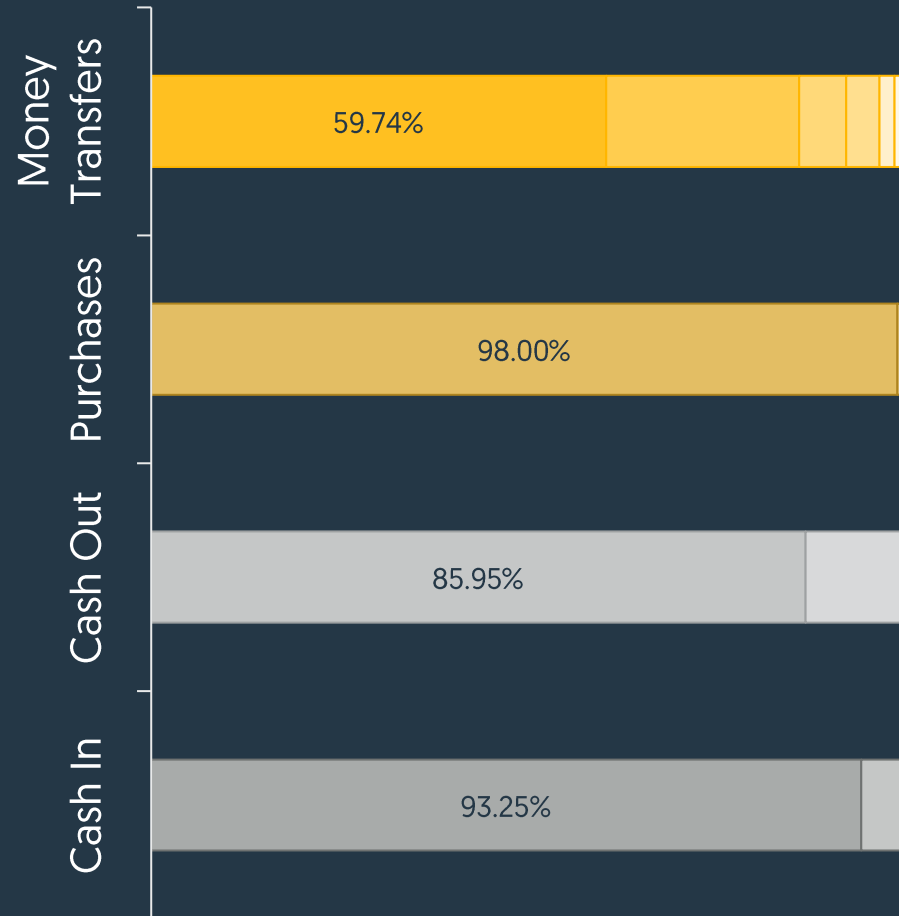




JoMoPay Value of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets

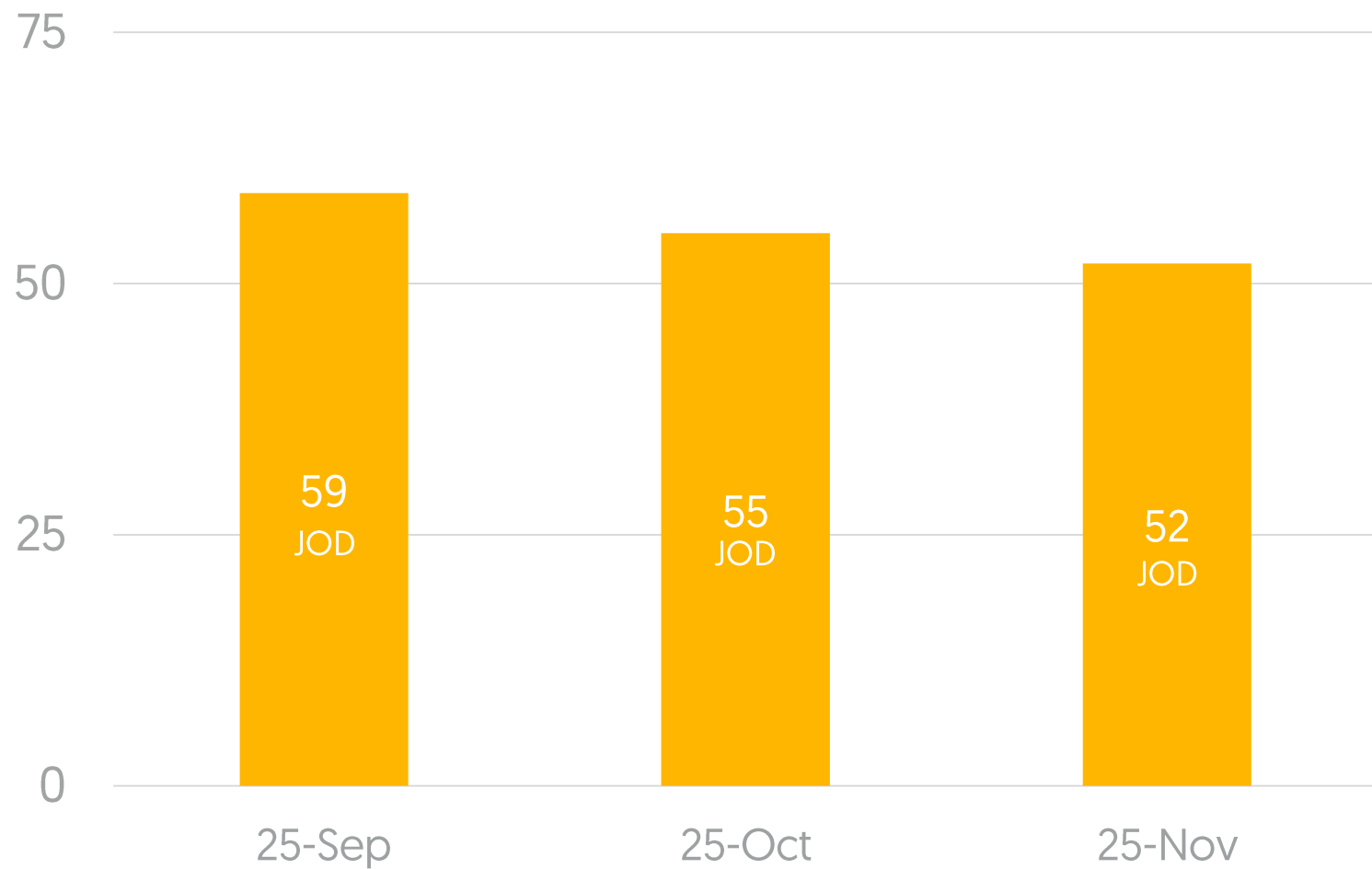


Transfer to Family/Friends	59.74%
Transfer to Own Account	25.35%
Goods/Services	6.2%
Aid/Charity/Grant	4.38%
Salary/Bonus/Dividends	1.95%
Loan/Loan Disbursement	1.41%
Loan/Loan Installment	0.98%
Purchases	98.00%
QR Purchases	2.00%
Cash Out - Agent/Teller	85.95%
Cash Out - ATM/Kiosk	14.05%
Cash In - Agent/Teller	93.25%
Cash In - ATM/Kiosk	6.75%

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

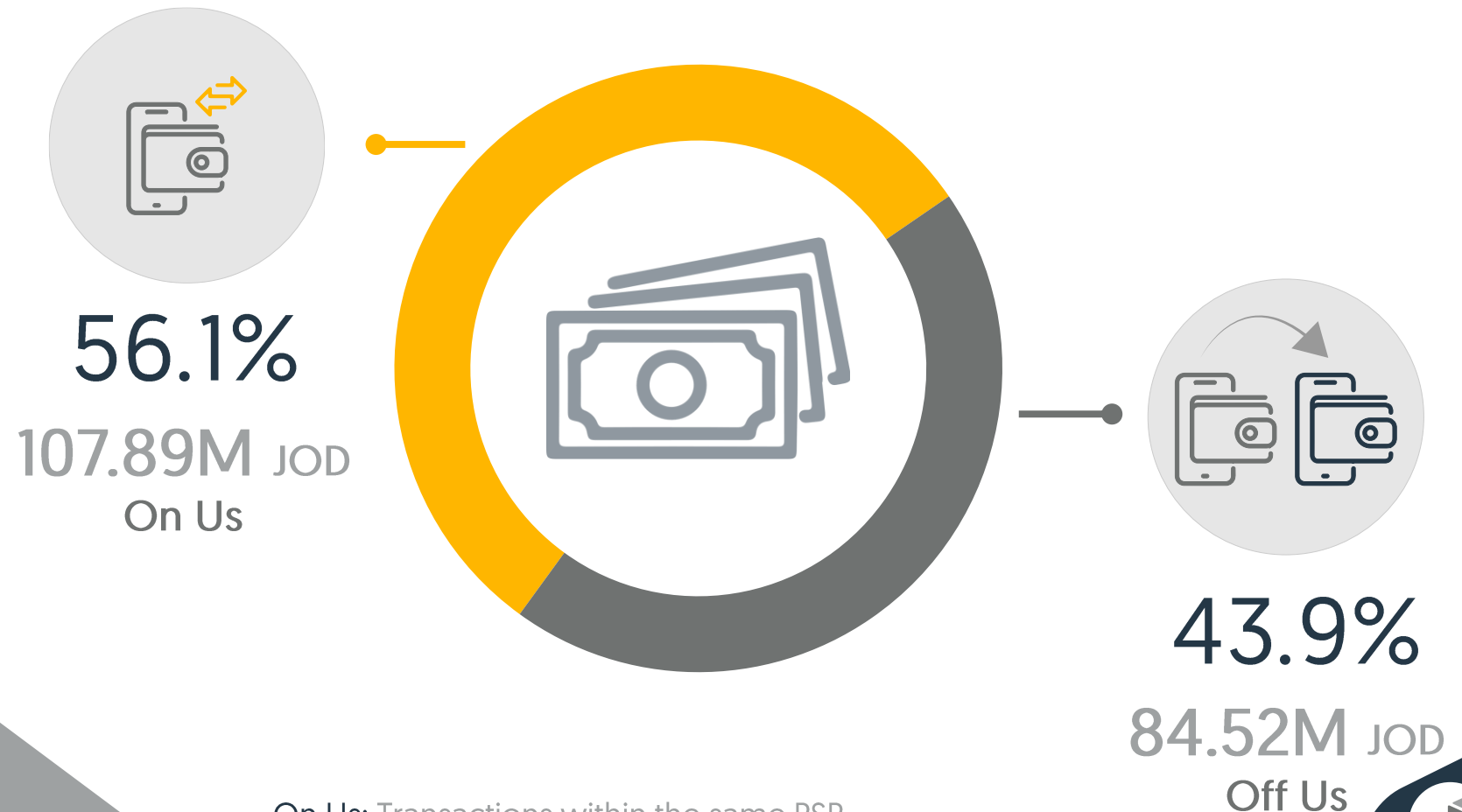


On Us: Transactions within the same PSP
Off Us: Transactions across different PSPs

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
November 2025

41

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



11.2025

Total Number and Value of Transactions Since the Beginning of 2025



Number of Transactions

241.36M

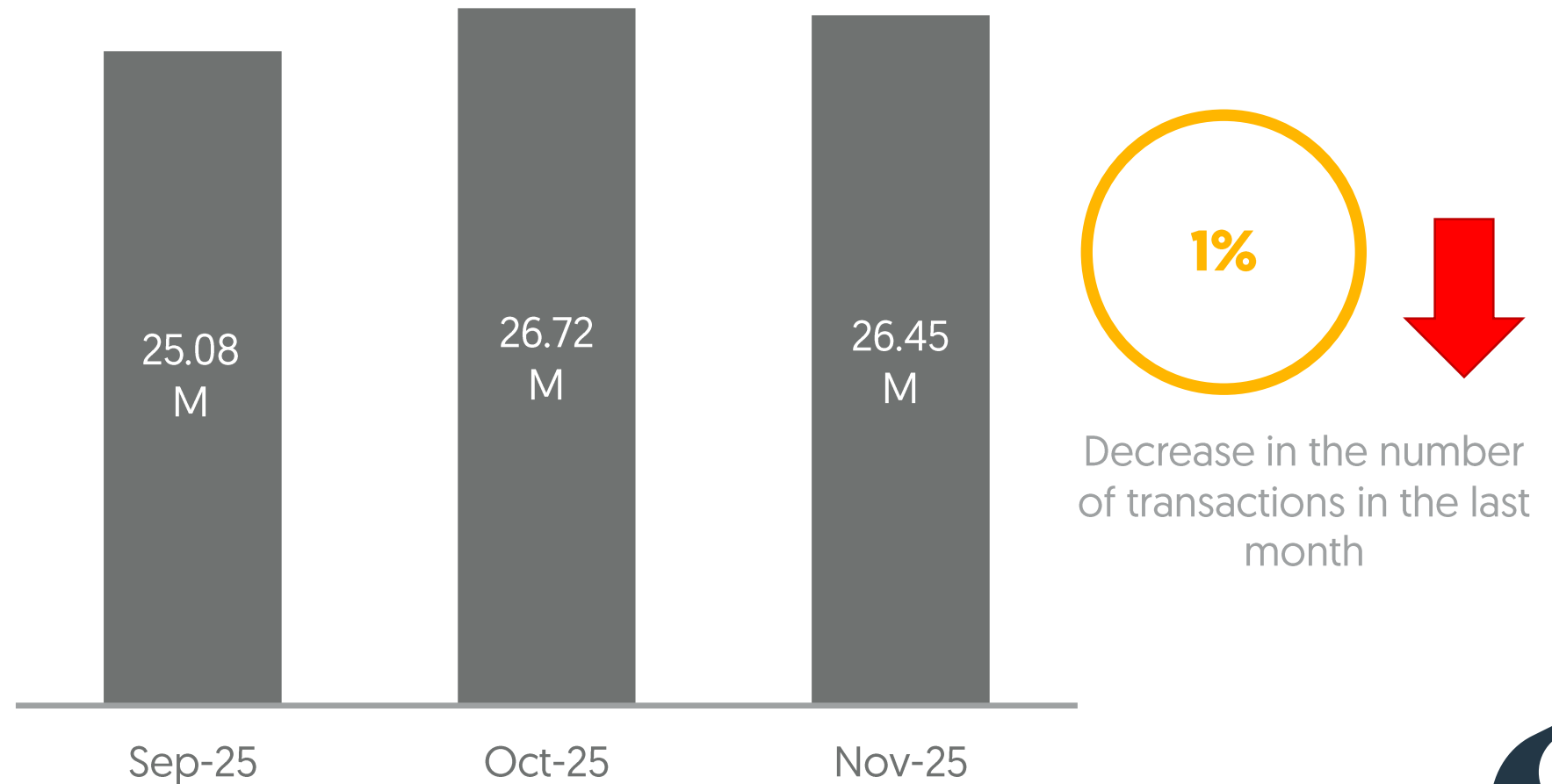


Value of Transactions

23.86B_{JOD}

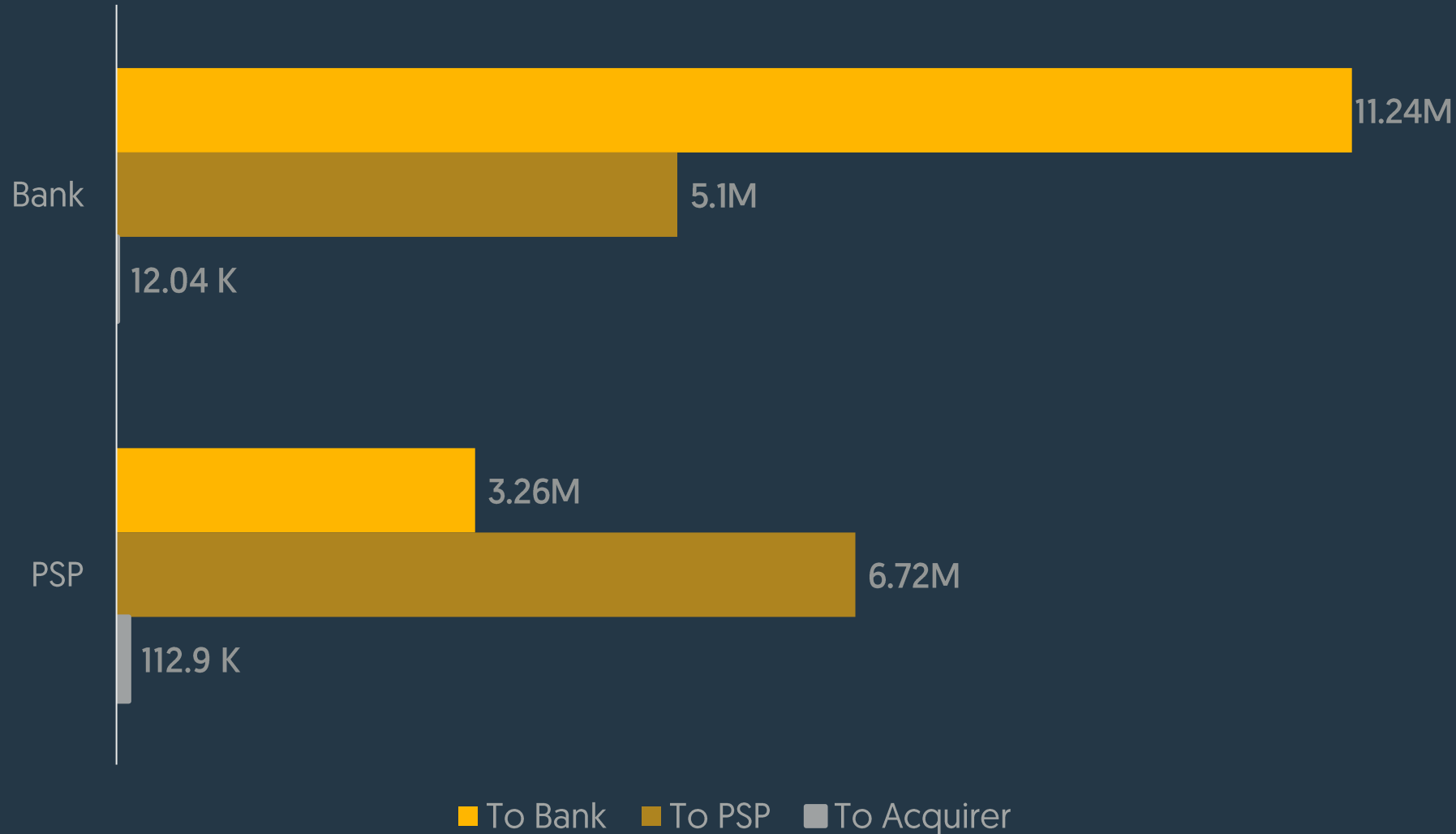
CliQ & JoMoPay Transactions

Total Number of Transactions Over the Past 3 Months



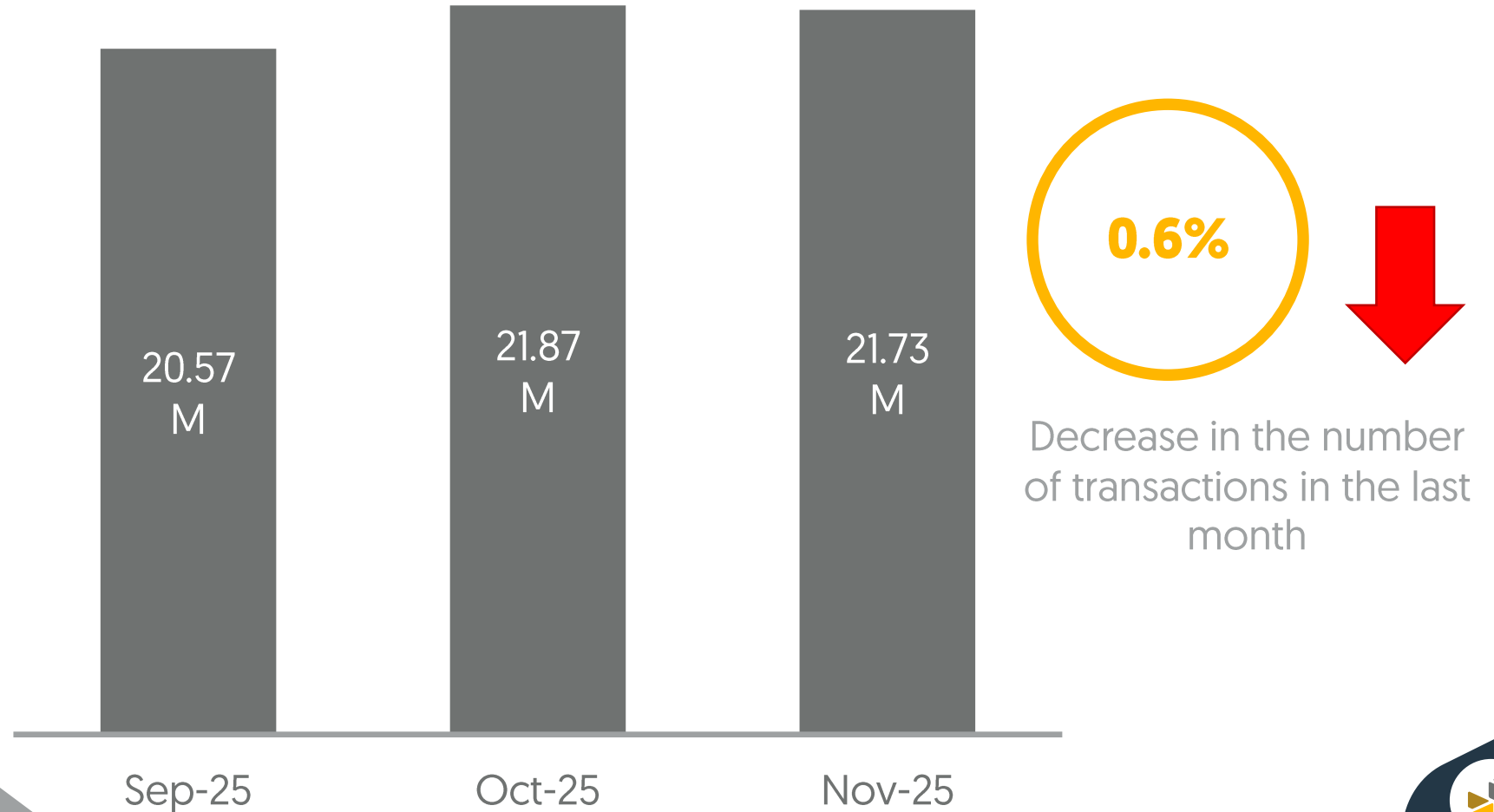
CliQ & JoMoPay Transactions

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



72.6%

15.78M

Off Us



27.4%

5.96M

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%

2.76M

mPSP to Bank



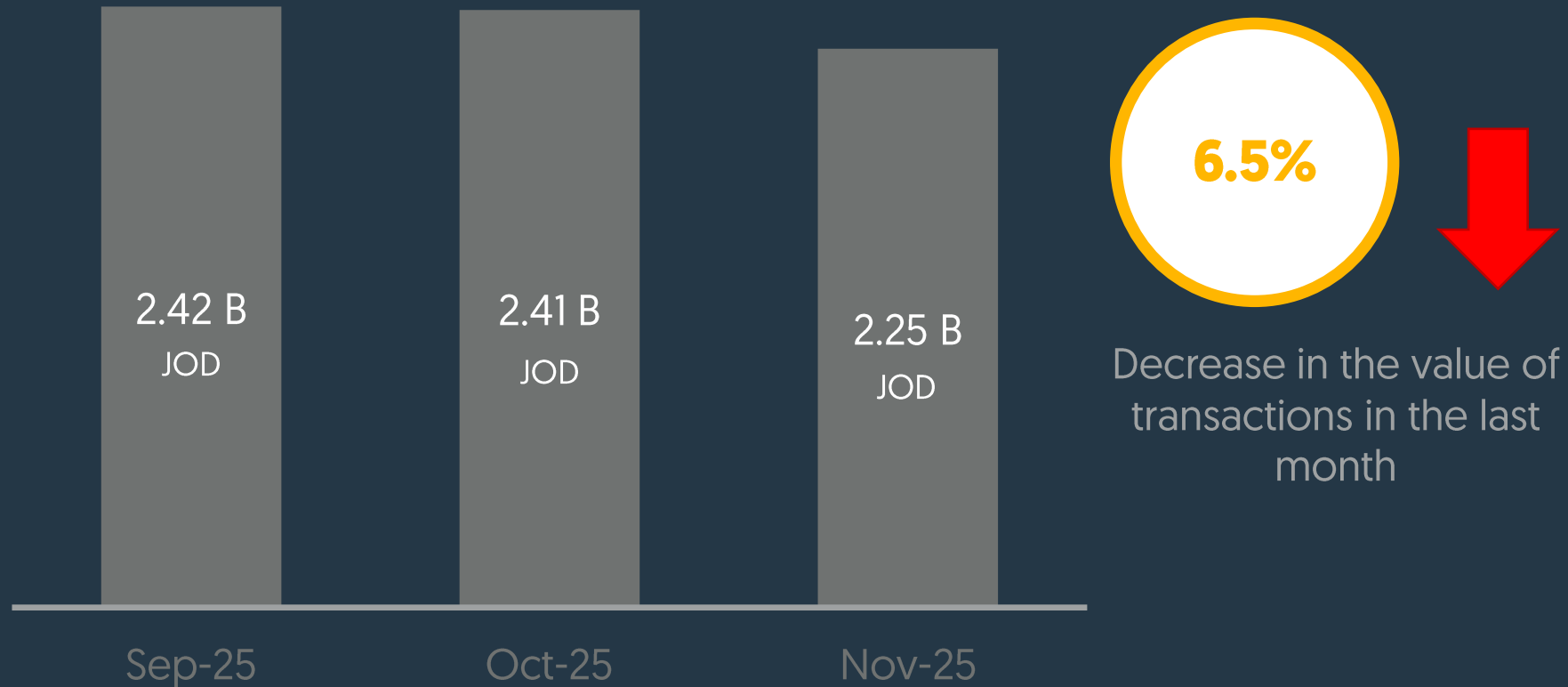
59%

3.97M

Bank to mPSP

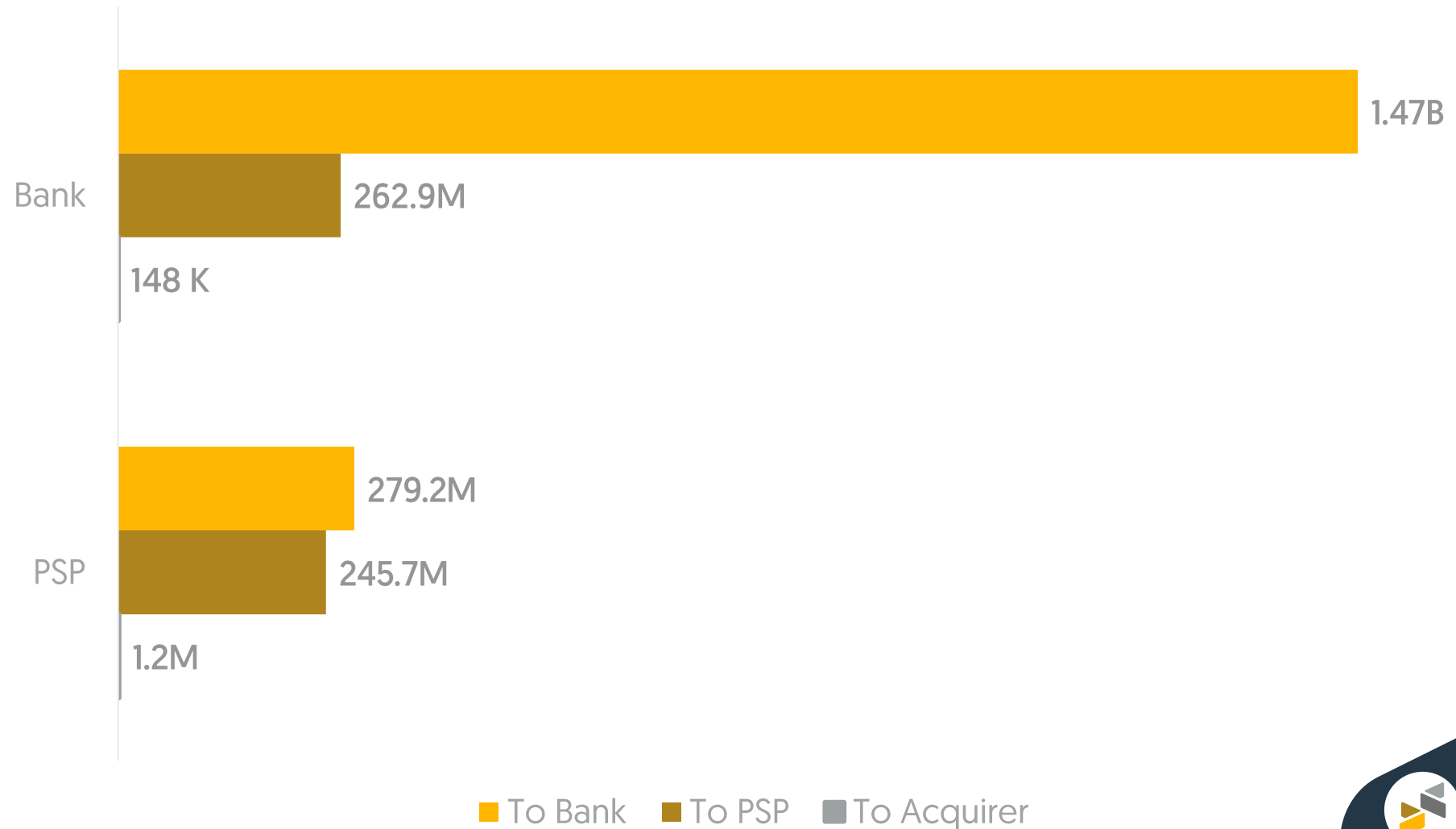
CliQ & JoMoPay Transactions

Total Value of Transactions Over the Past 3 Months



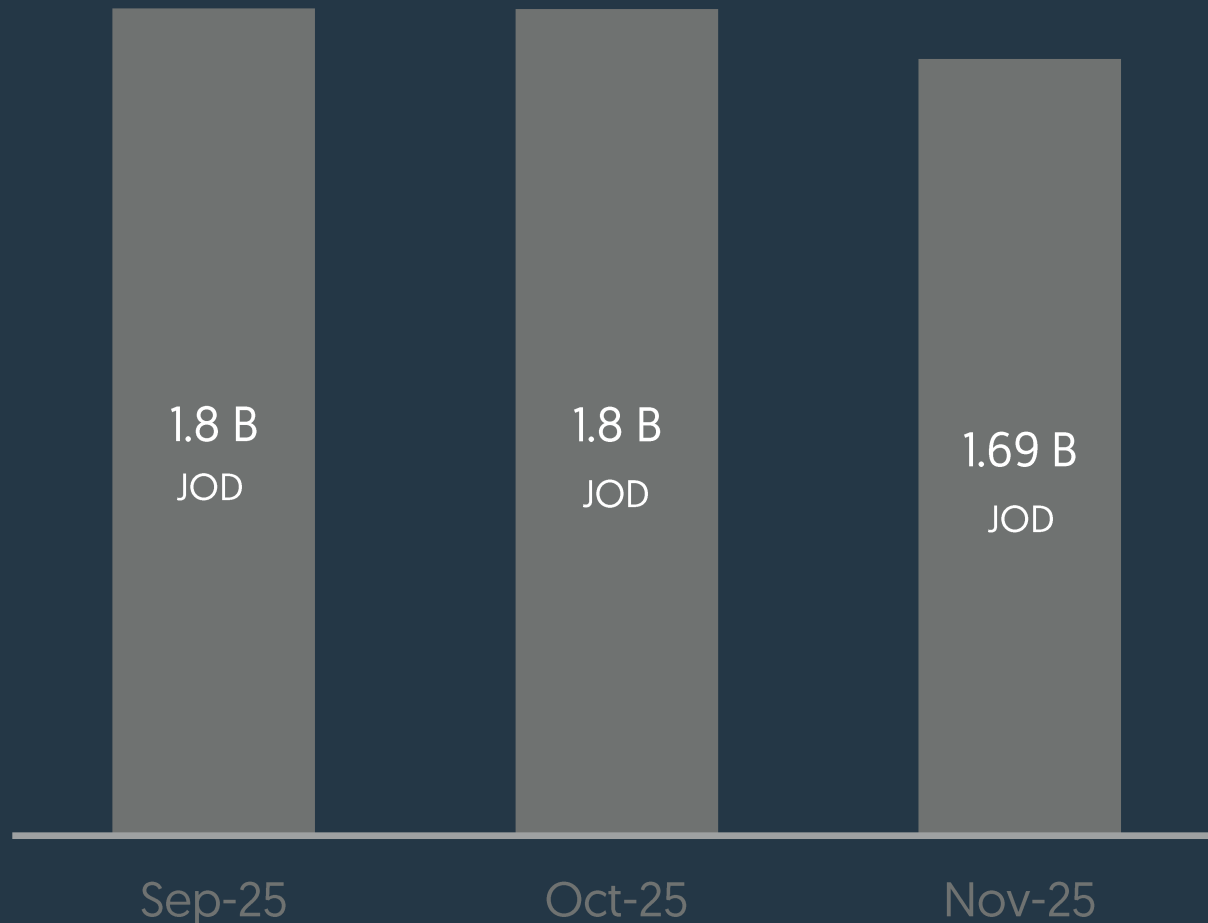
CliQ & JoMoPay Transactions

Total Value of Banks and PSPs Transactions



CliQ & JoMoPay Transactions

Total Value of Money Transfer Transactions Over the Past 3 Months



6%



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



79.8%

1.35B JOD
Off Us



20.2%

340.05M 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%

229.6M JOD
mPSP to Bank



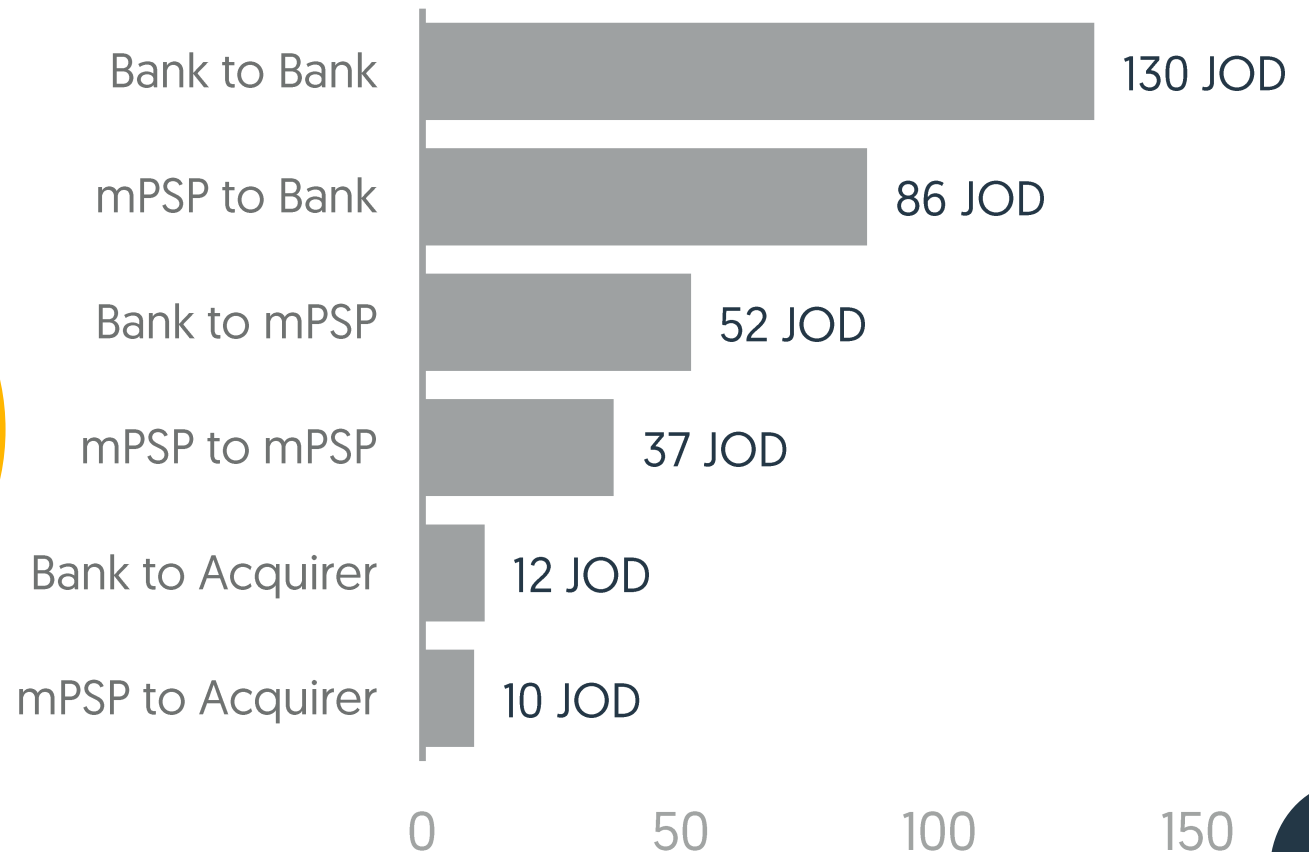
44.9%

187M JOD
Bank to mPSP

CliQ & JoMoPay Average Value of Transactions

Average Value of Transactions for Banks and mPSPs

85 JOD
Transaction
Average



Instant Payment Systems in Jordan

CliQ &  **JoMoPay**

Monthly Report

November 2025

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

54



11.2025

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

241.36M



Through Bank Accounts
150.25M



Through Mobile Wallets
91.11M



Total Value of Transactions

23.86B_{JOD}



Through Bank Accounts
18.09B_{JOD}



Through Mobile Wallets
5.78B_{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

3.88M



Bank Account
Only

1.05M



Mobile Wallet
Only

1.73M



Bank Account &
Mobile Wallet

1.04M

Instant Payment Transactions

Number of Transfers Issued by Banks and Mobile Payment Service Providers

Total Number of Transactions
For November 2025

26.45M



Number of Transactions
through Bank Accounts

16.35M



Number of Transactions
through Mobile Wallets

10.1M

Instant Payment Transactions

Value of Transfers Issued by Banks and Mobile Payment Service Providers

Total Value of Transactions
For November 2025

2.25B_{JOD}



Value of Transactions
through Bank Accounts

1.73B_{JOD}



Value of Transactions
through Mobile Wallets

0.53B_{JOD}

Instant Payment Transactions

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

Average Value of All Transactions
For November 2025

85.2JOD



Average Transaction Value
through Bank Accounts

105.7JOD



Average Transaction Value
through Mobile Wallets

52.1JOD



Monthly Report

November 2025

60

Electronic Bill Presentment & Payment (EBPP) System



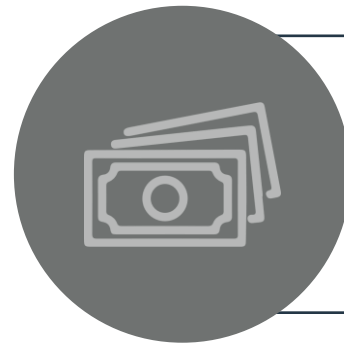
11.2025

Total Number and Value of Transactions Since the Beginning of 2025



Number of Transactions

68.4M

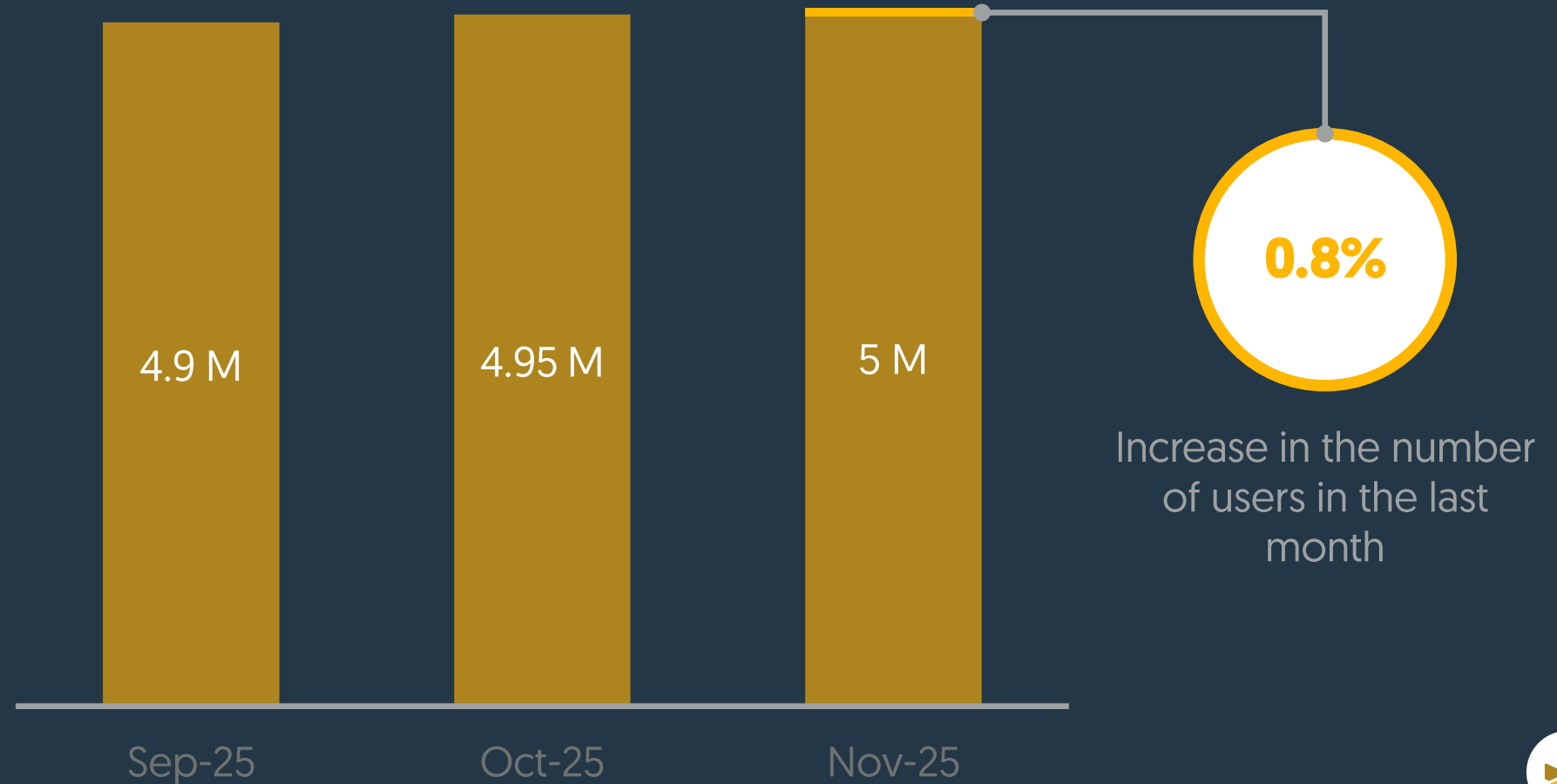


Value of Transactions

14.39B_{JOD}

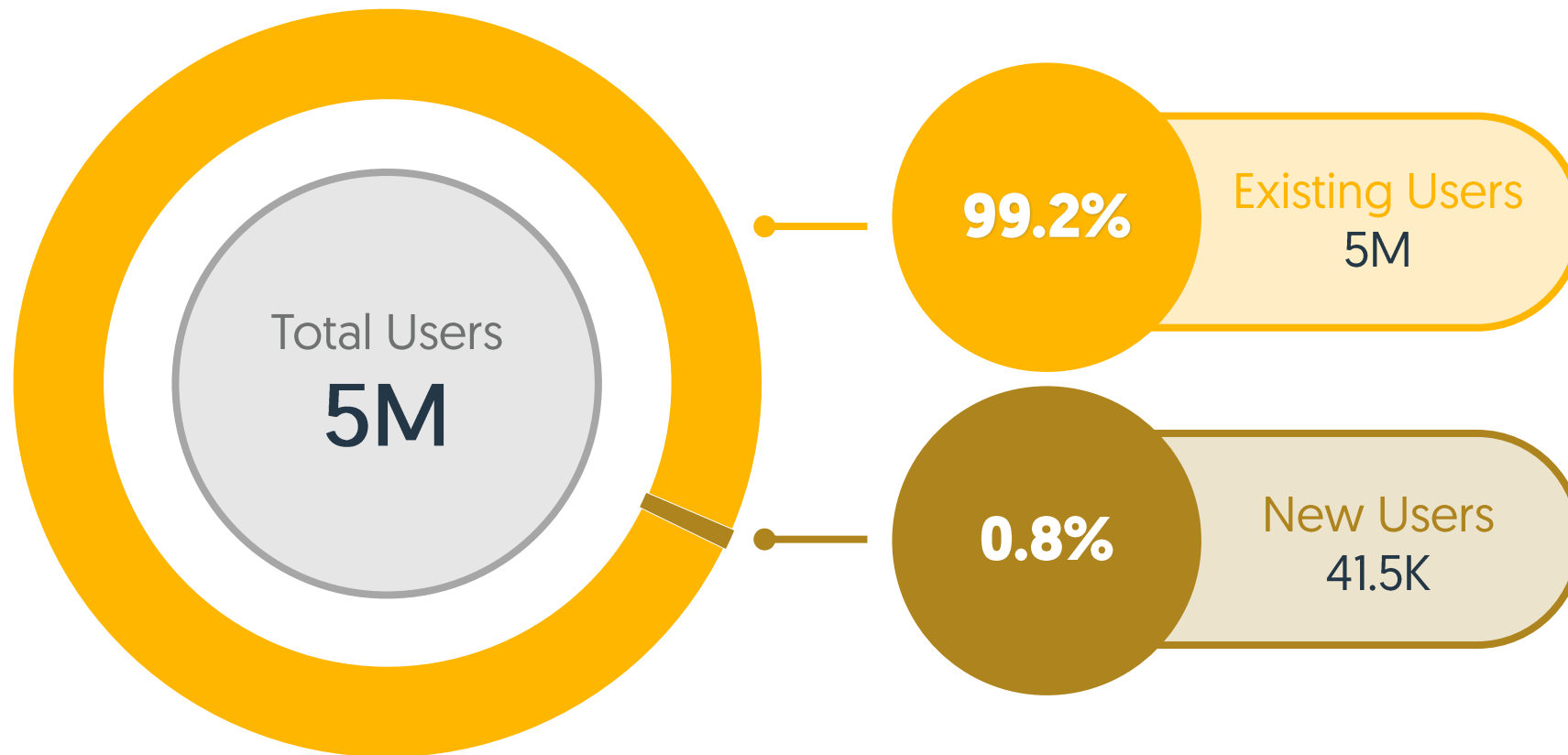
eFAWATEERcom Users

Total Number of Users Over the Past 3 Months



eFAWATEERcom Users

Number of eFAWATEERcom Users



eFAWATEERcom Billers & Services

Number of eFAWATEERcom Billers & Services



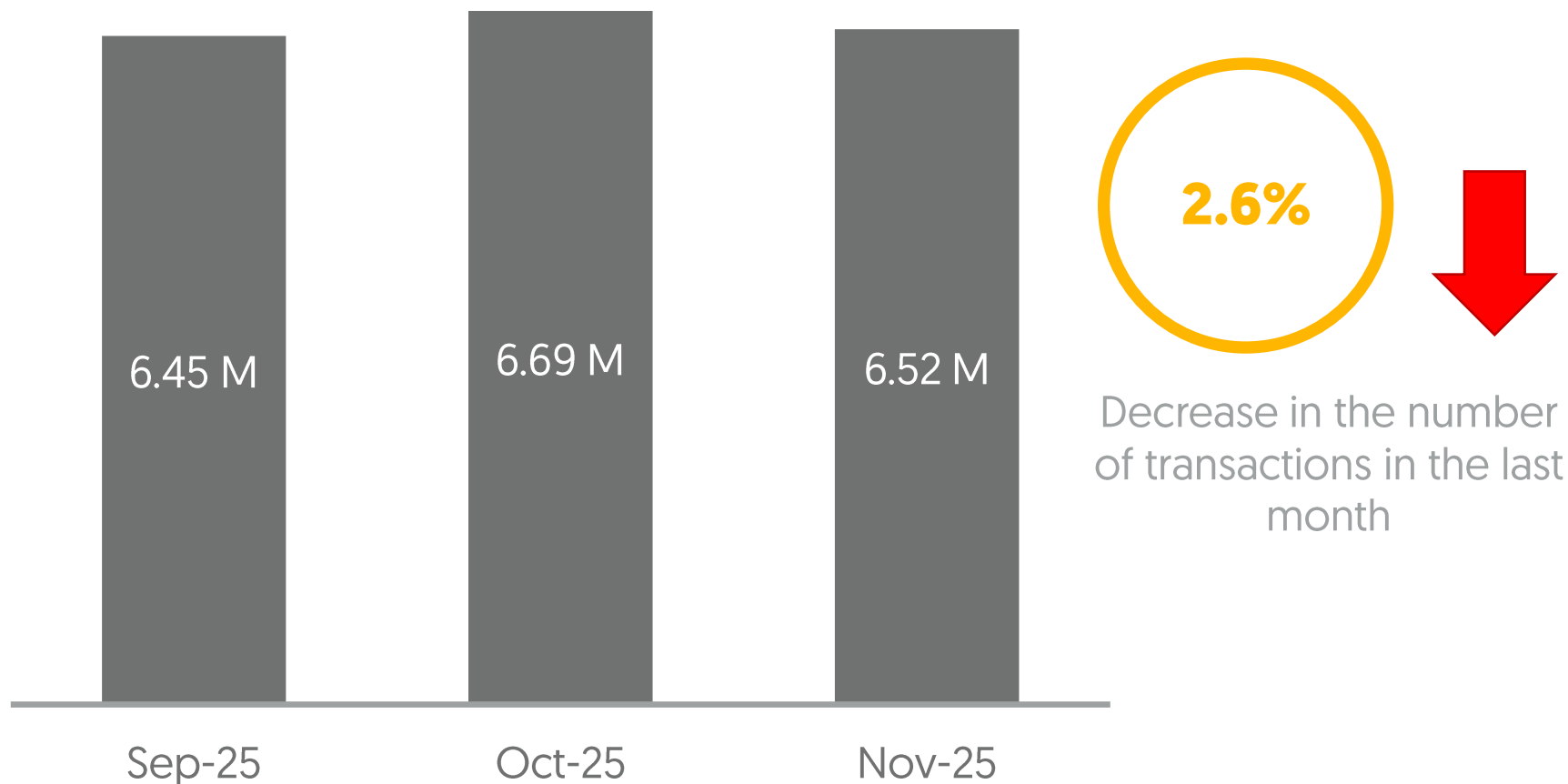
Billers
676



Services
2,310

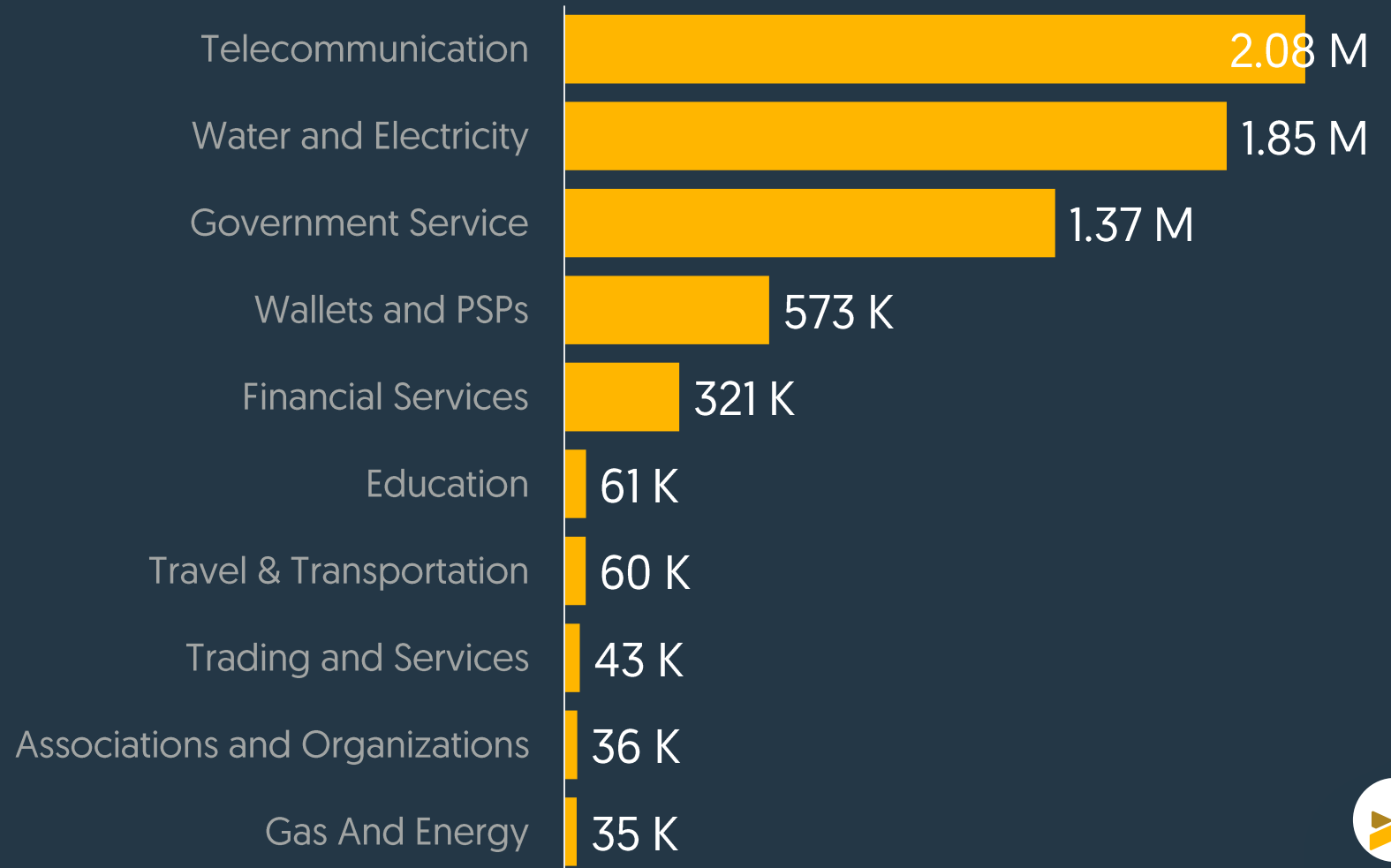
eFAWATEERcom Number of Transactions

Total Number of Transactions Over the Past 3 Months



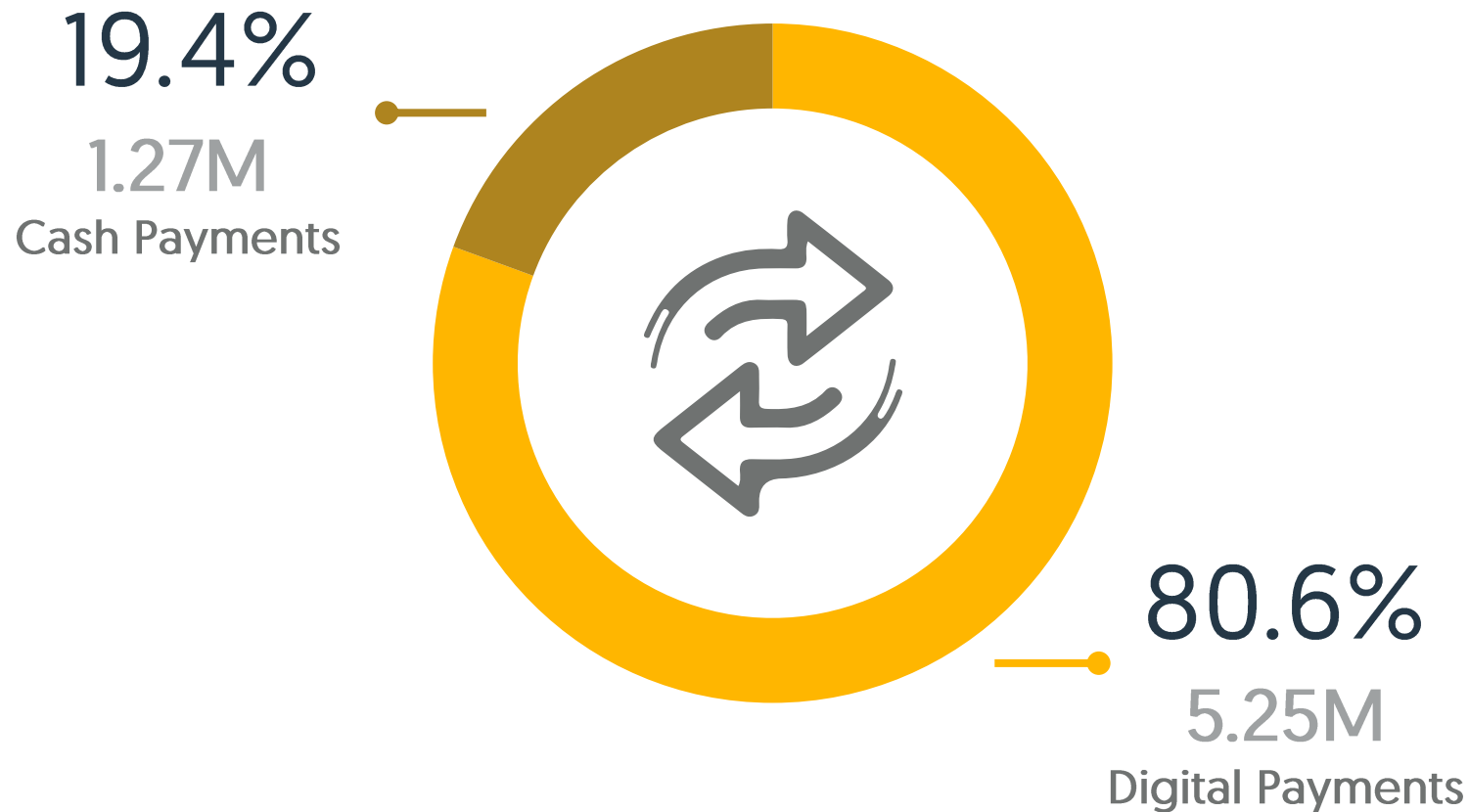
eFAWATEERcom Number of Transactions

Number of Transactions by Category



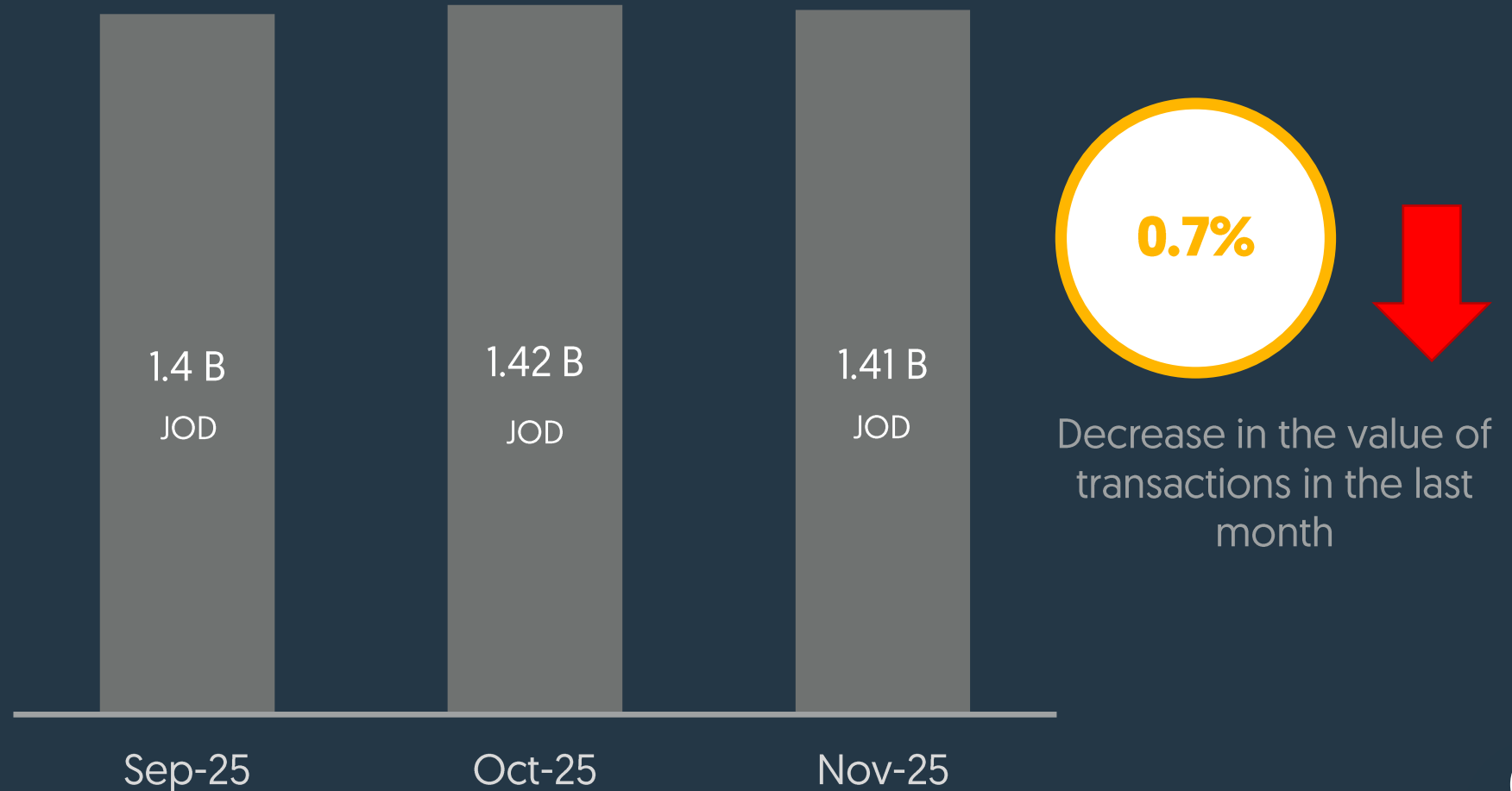
eFAWATEERcom Number of Transactions

Percentage Based on Payment Method



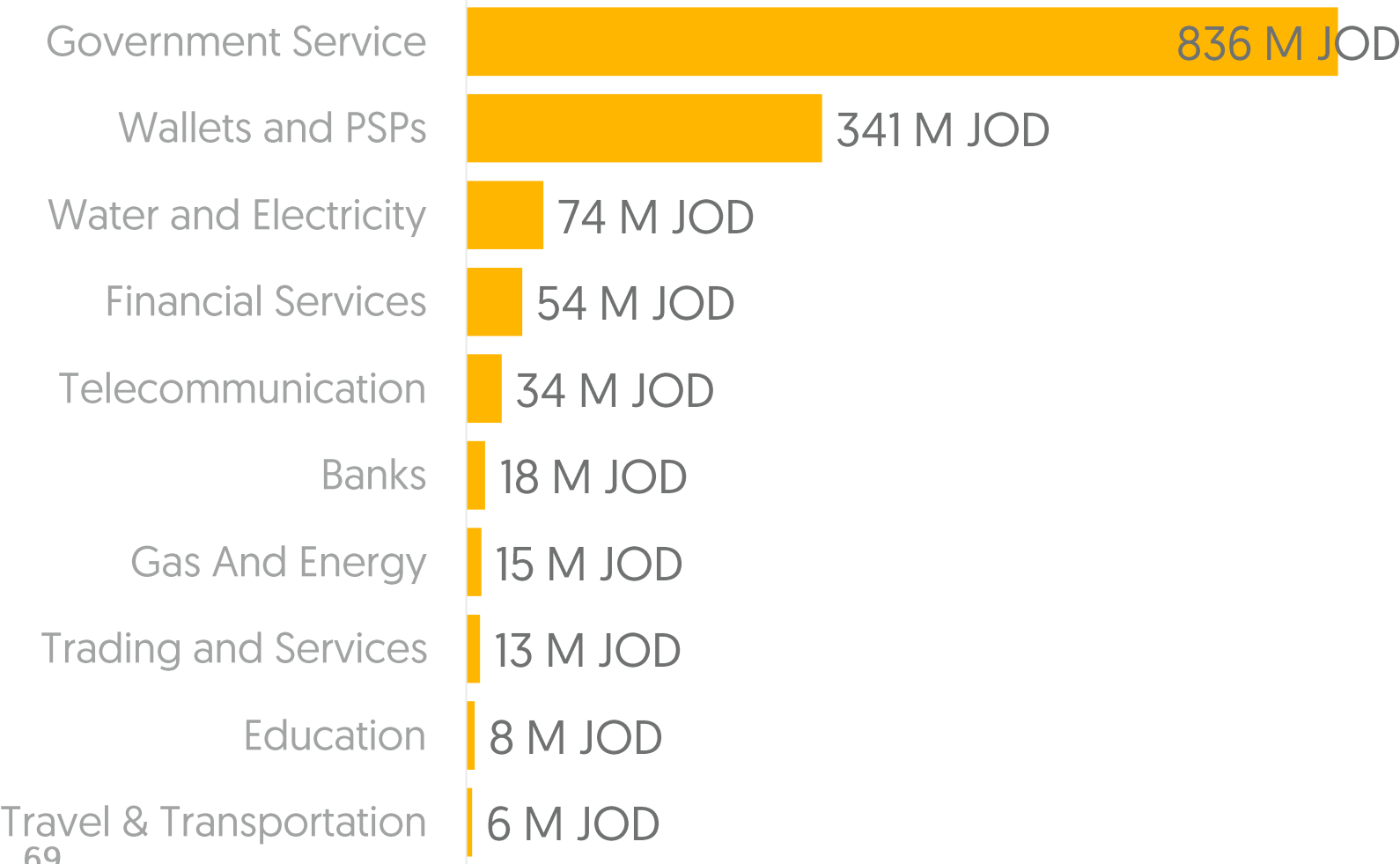
eFAWATEERcom Value of Transactions

Total Value of Transactions Over the Past 3 Months



eFAWATEERcom Value of Transactions

Value of Transactions by Category



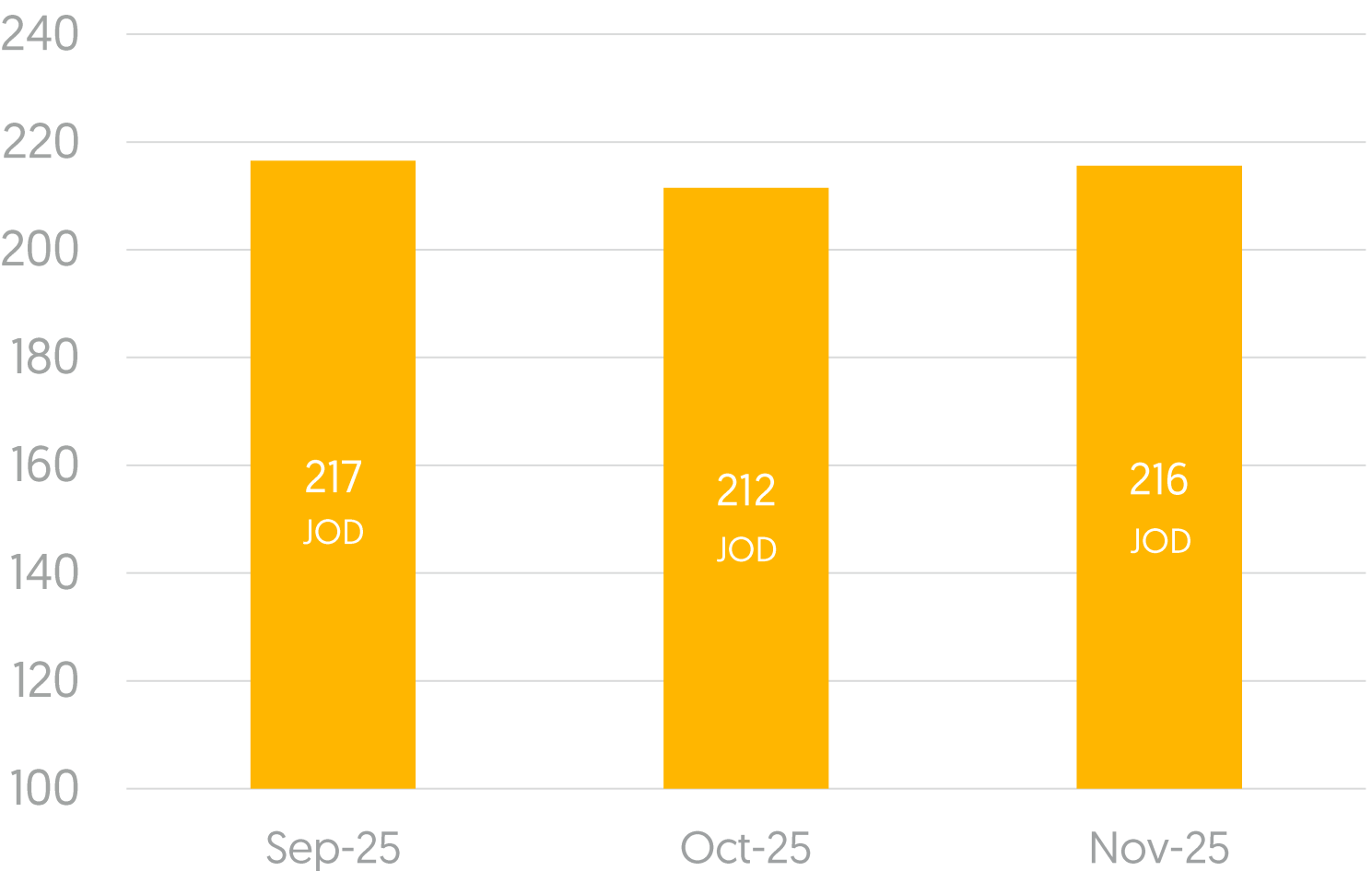
eFAWATEERcom Value of Transactions

Percentage Based on Payment Method



eFAWATEERcom Transactions

Average Value of Transactions Over the Past 3 Months





ACH
Automated Clearing House

Monthly Report

November 2025

72

Automated Clearing House



11.2025

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



Number of Transactions

10.97M



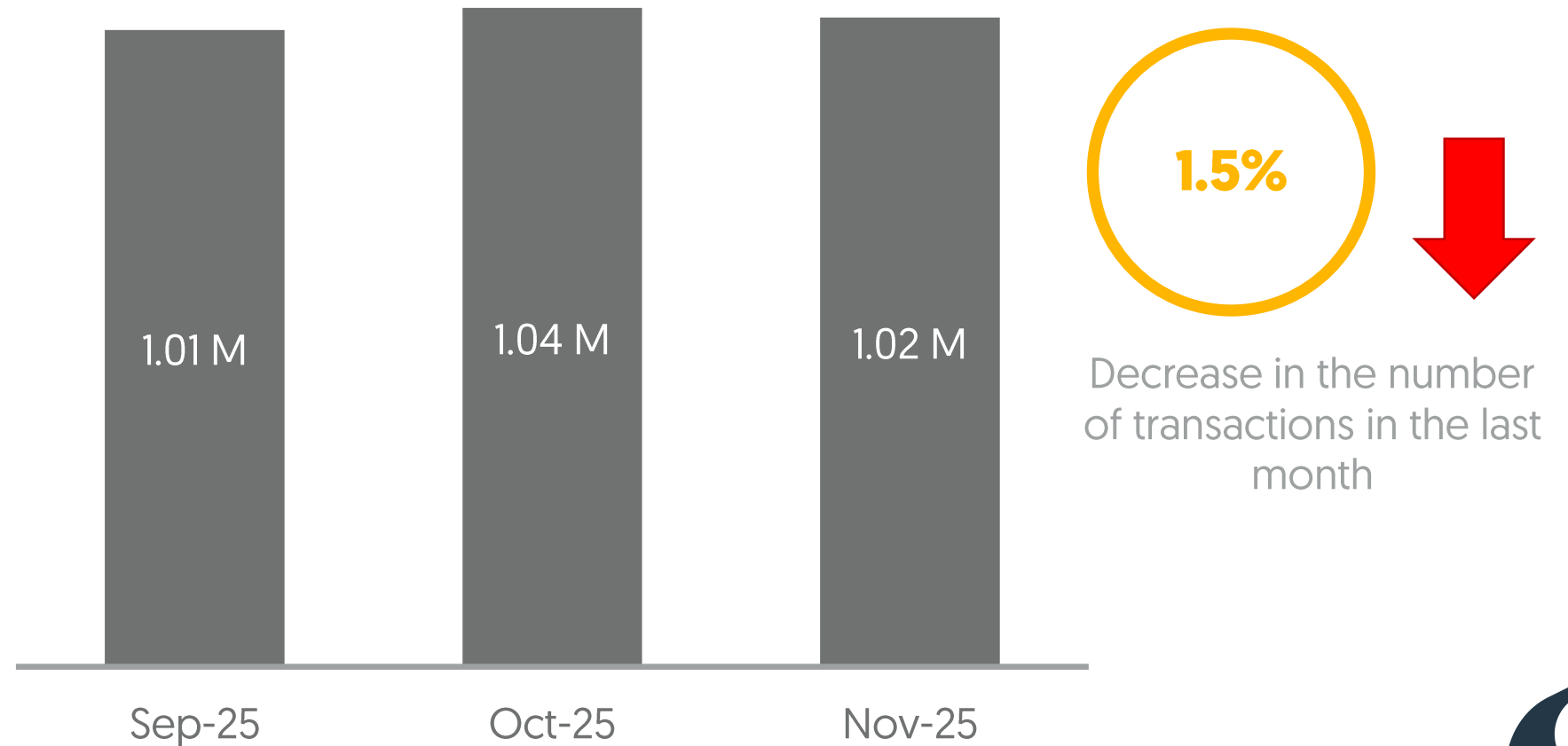
Value of Transactions

9.07B_{JOD}



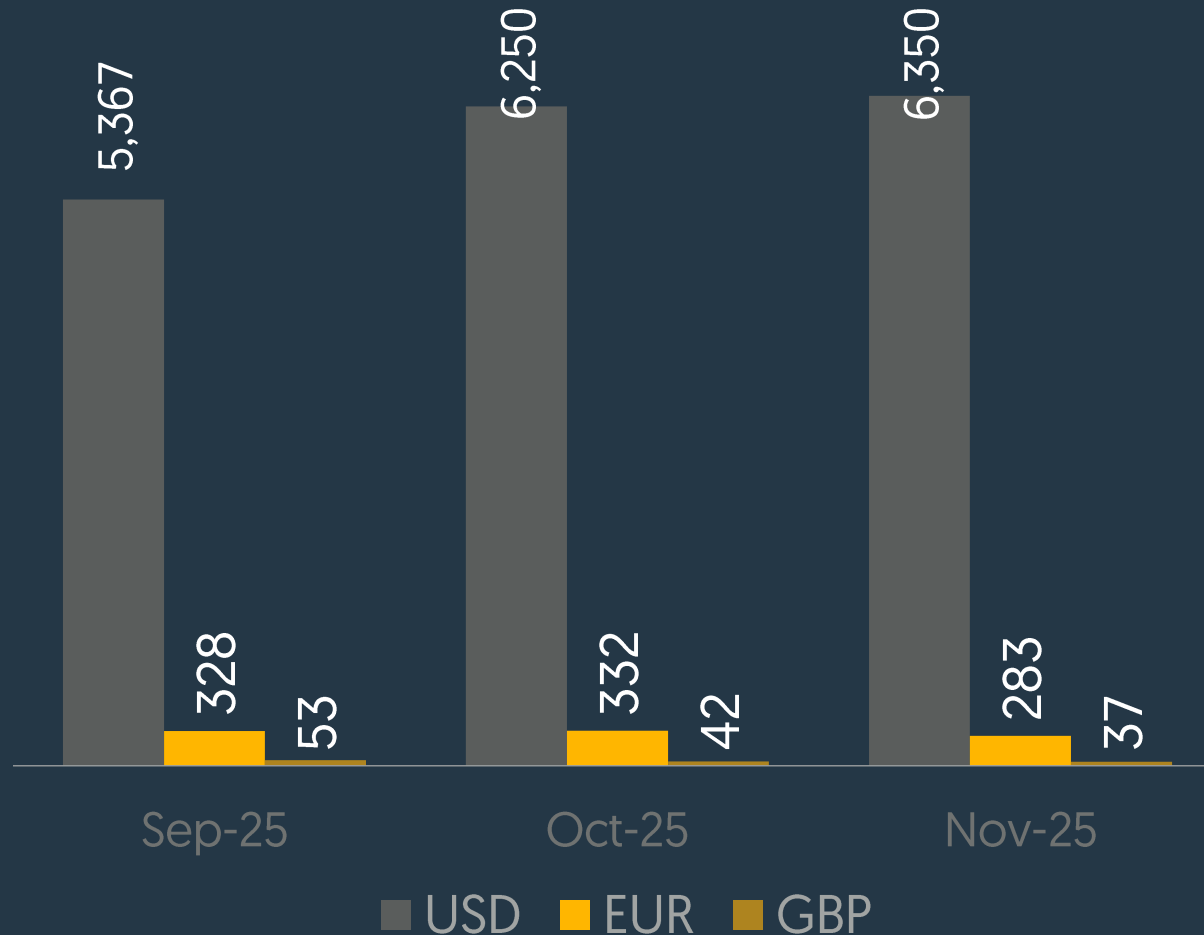
ACH Transactions

Total Number of Jordanian Dinar Transactions Over the Past 3 Months



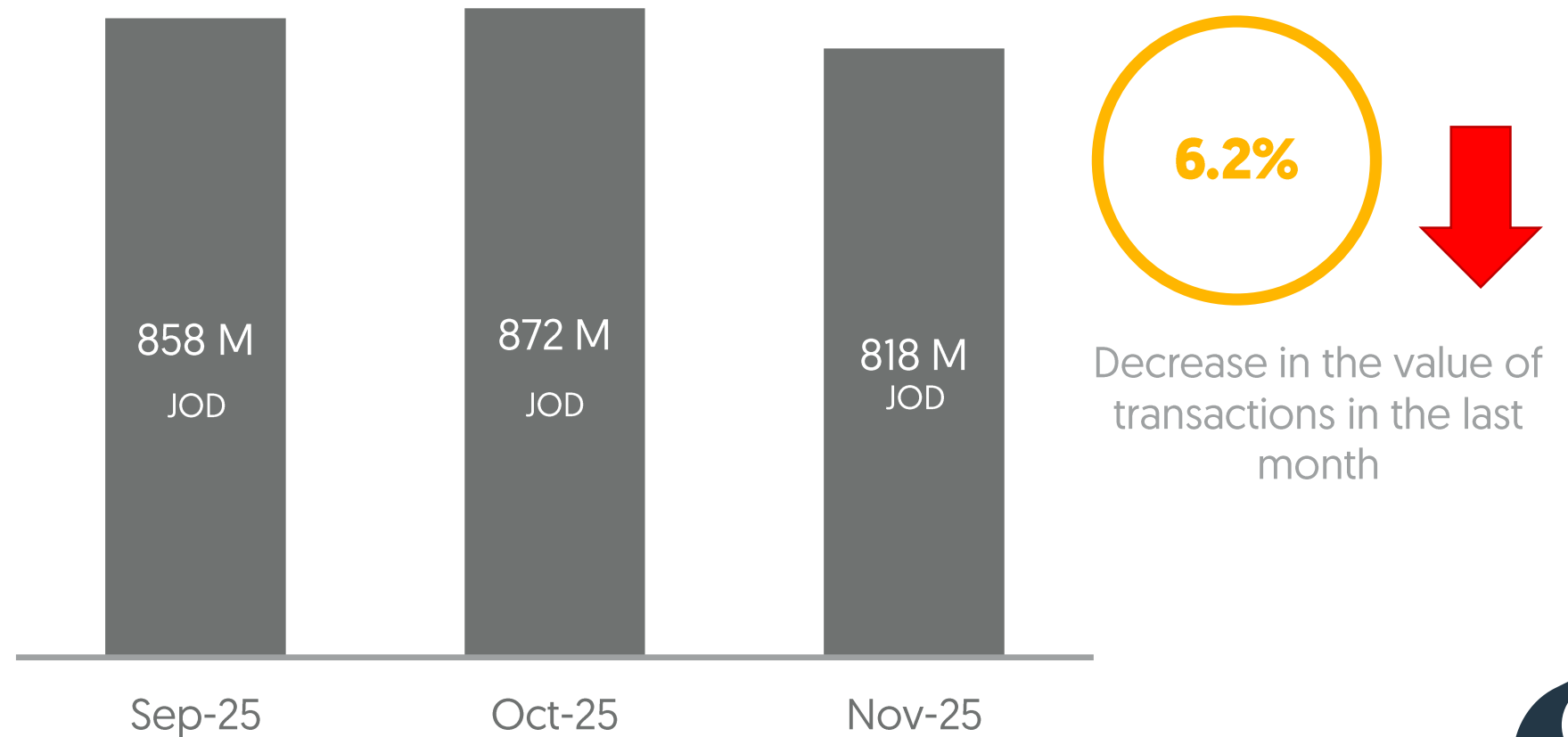
ACH Transactions

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



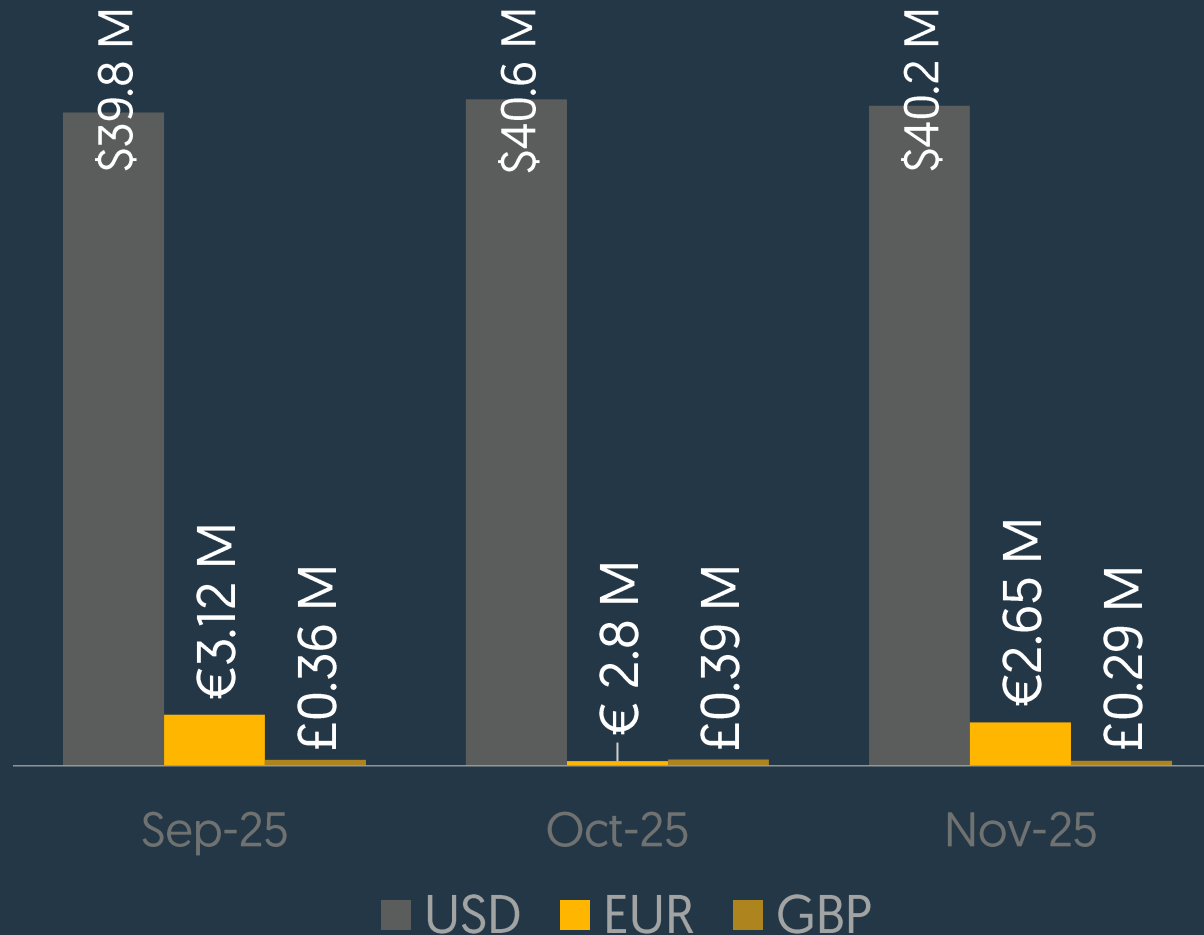
ACH Transactions

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

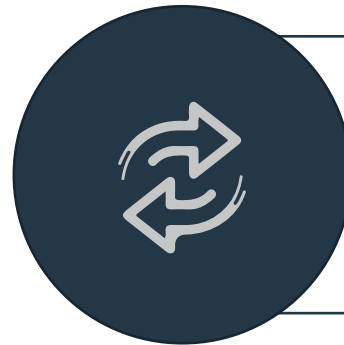
November 2025

Electronic Cheque Clearing Unit



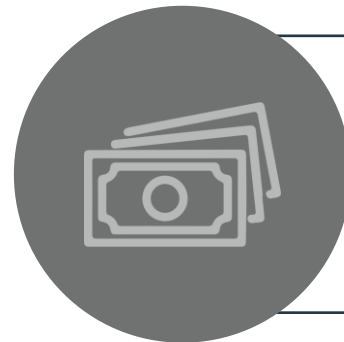
11.2025

Total Number and Value of Transactions Since the Beginning of 2024



Number of Transactions

5.72M

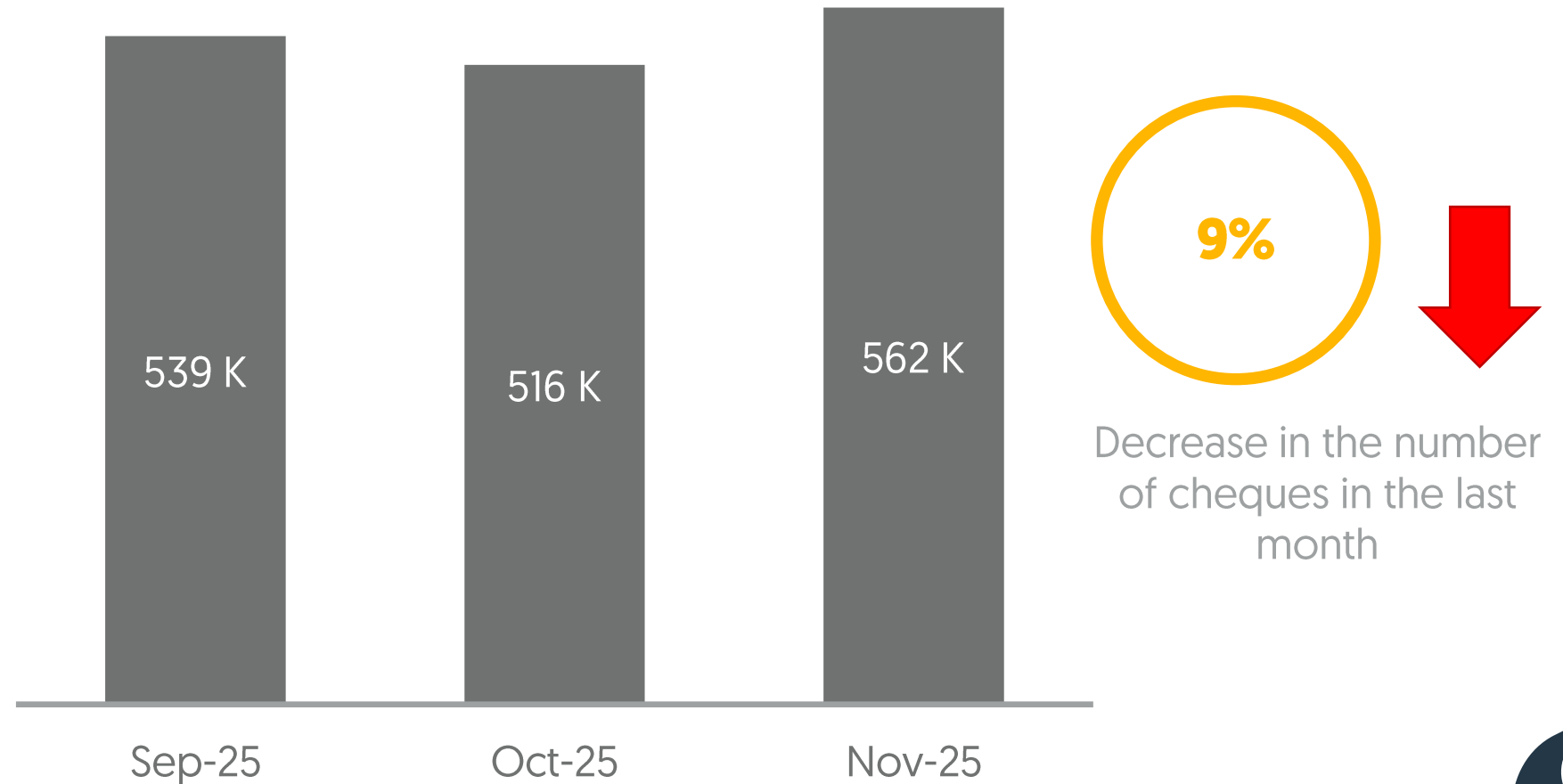


Value of Transactions

37.11B_{JOD}

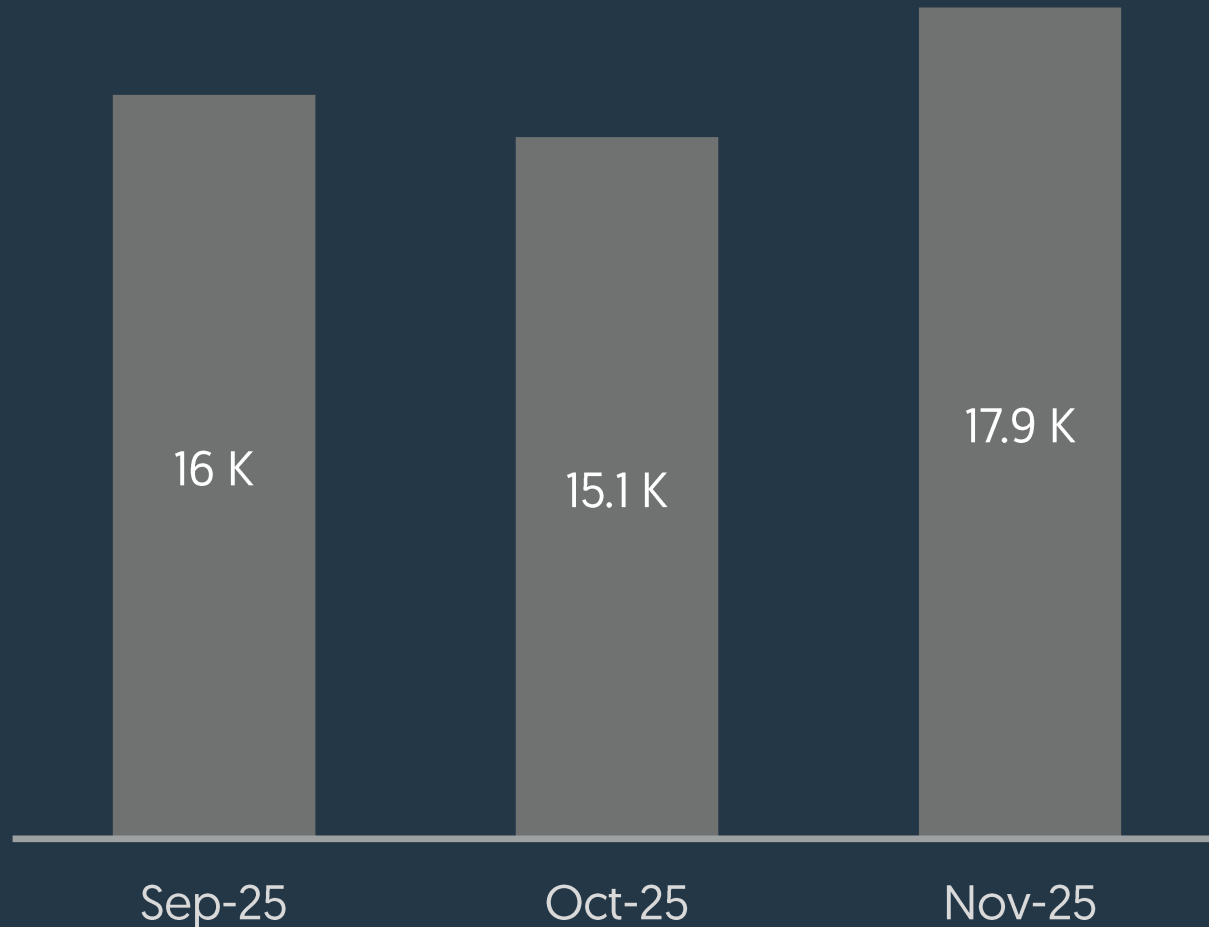
ECCU Cheques

Total Number of Inward Cheques Over the Past 3 Months



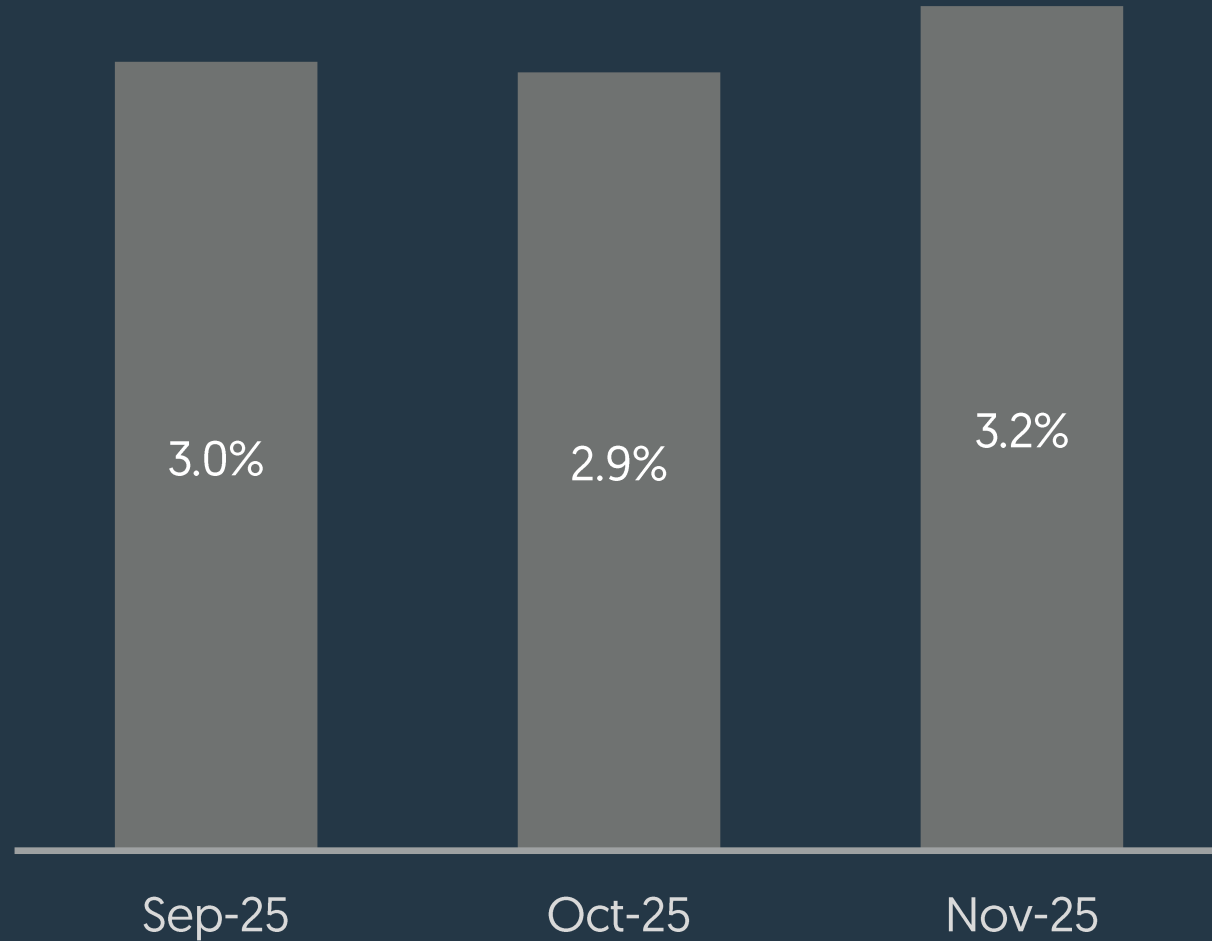
ECCU Returned Cheques

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



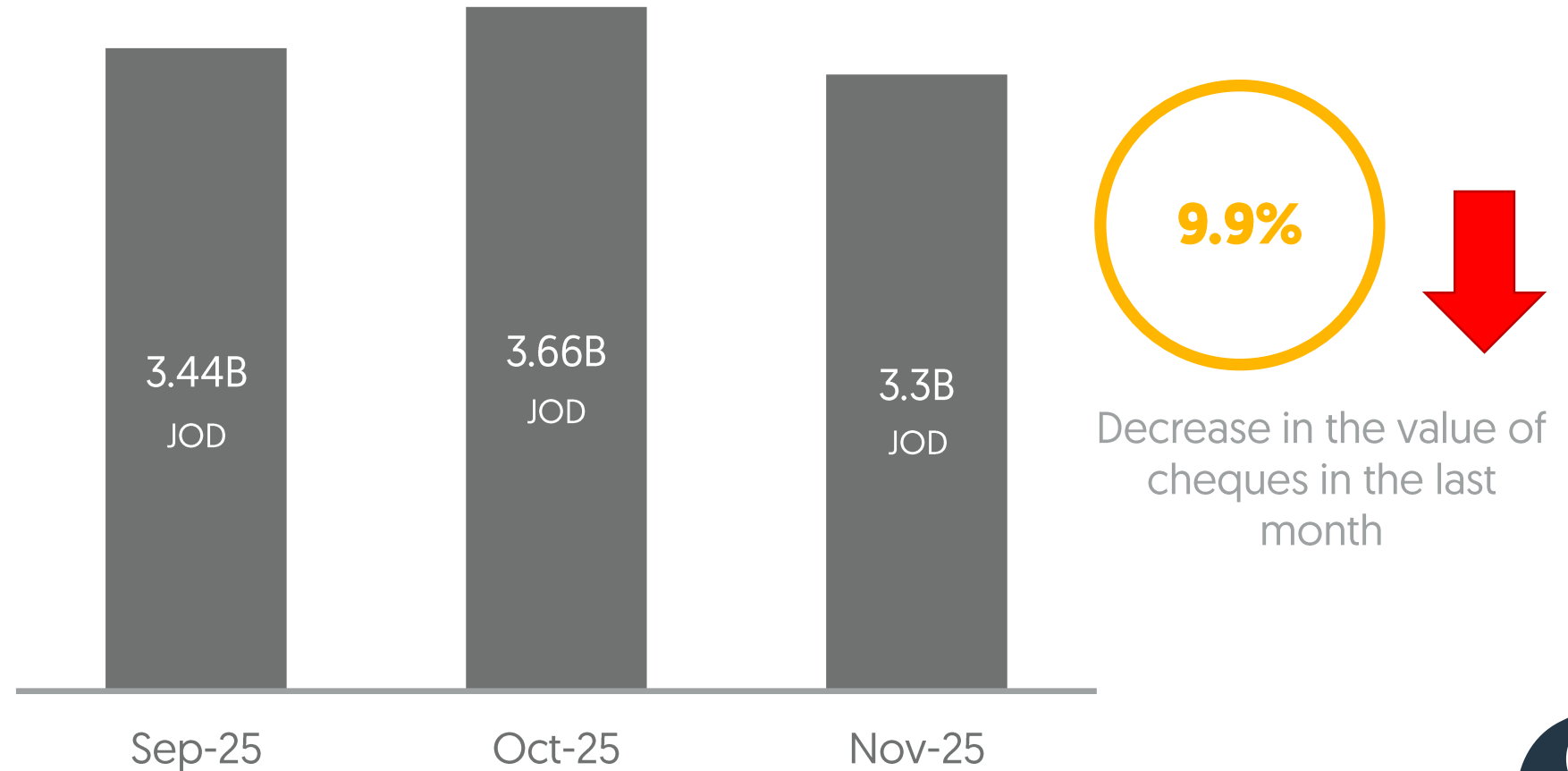
ECCU Cheques

Total Number of Returned Cheques due to Financial and Technical Reasons



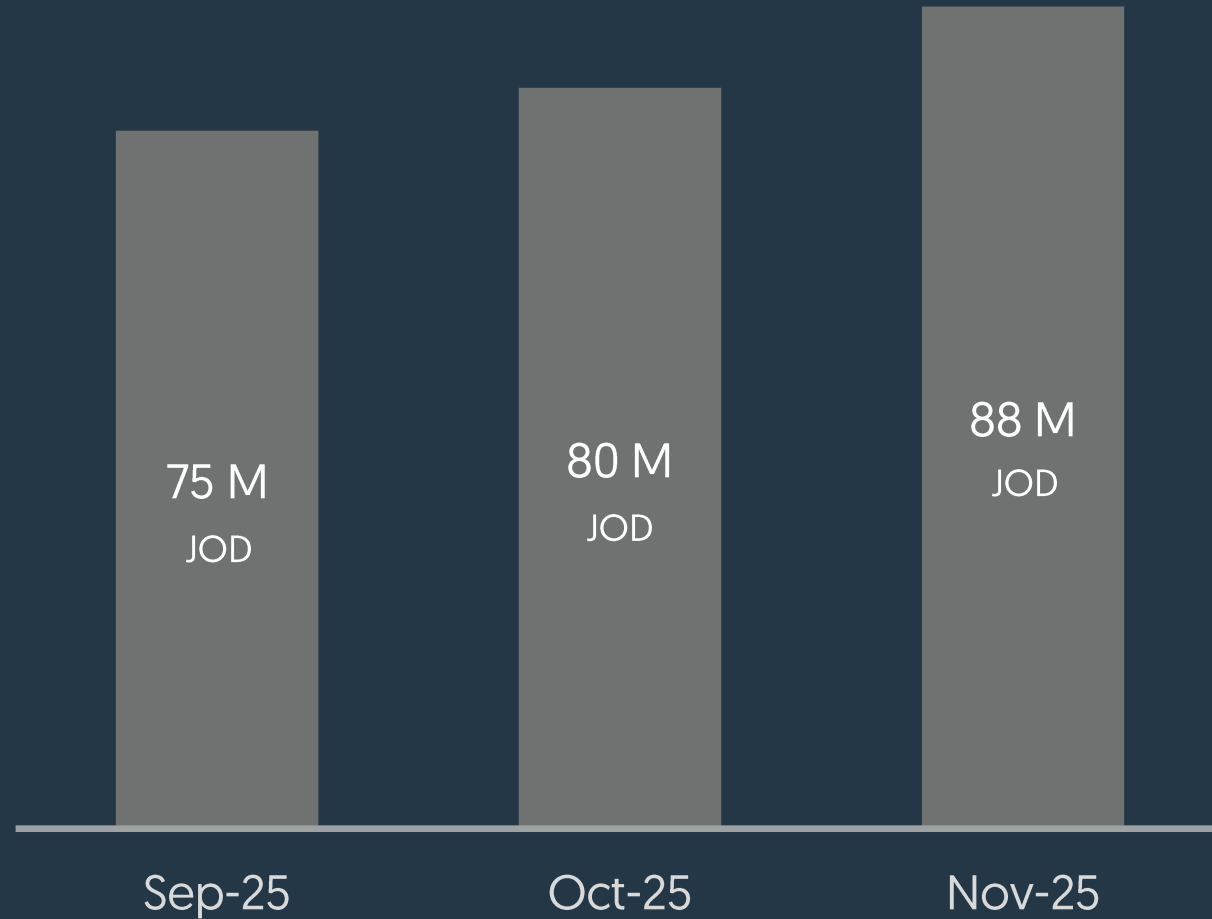
ECCU Cheques

Total Value of Inward Cheques Over the Past 3 Months



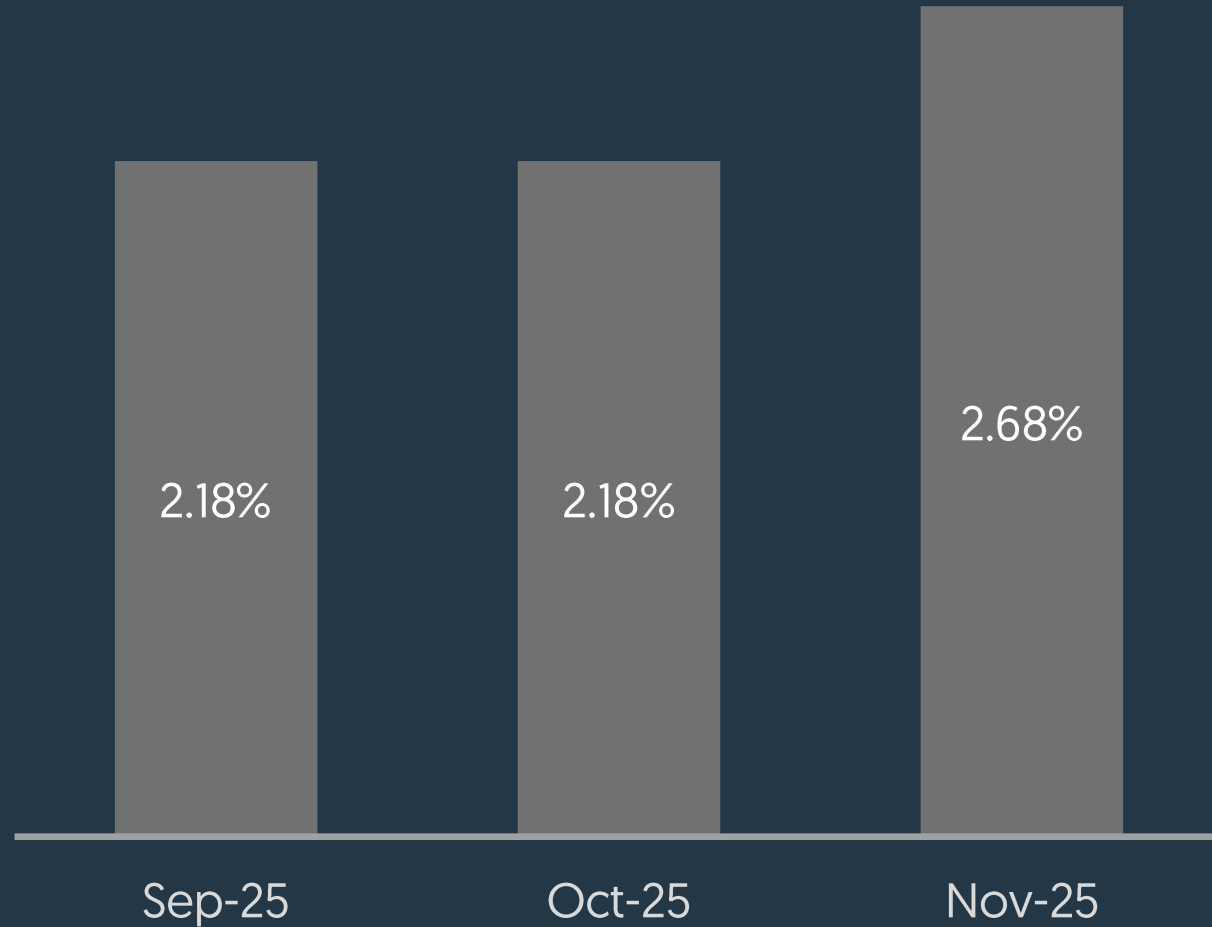
ECCU Returned Cheques

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



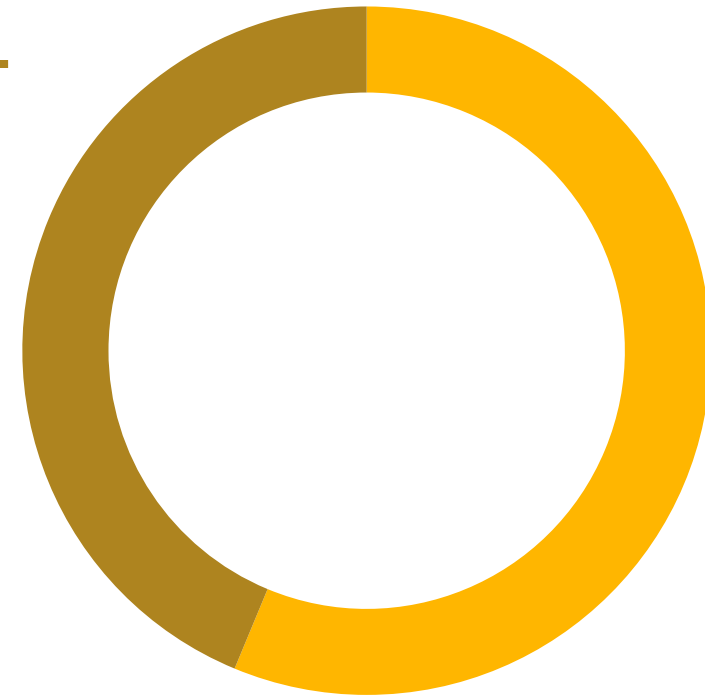
ECCU Cheques

Total Value of Returned Cheques due to Financial and Technical Reasons

43.7%

38.7M_{JOD}

Technical
Reasons



56.3%

49.7M_{JOD}

Financial
Reasons