



Jordan Payments & Clearing Company

Payment Systems Monthly Reports

December 2025



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54 Instant Payments in Jordan	60  eFAWATEER.com	72  ACH Automated Clearing House	78  ECCU Electronic Cheque Clearing Unit



Systems Summary

Monthly Report
December 2025

3





Summary



Number of
Users

2.13M



Number of
Transactions

17.67M



Value of
Transactions

1.88B_{JOD}



JoMoPay Summary



Number of
Users

2.81M



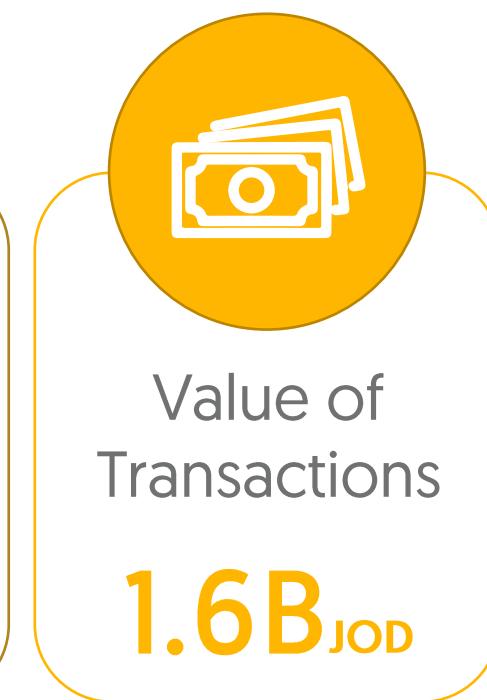
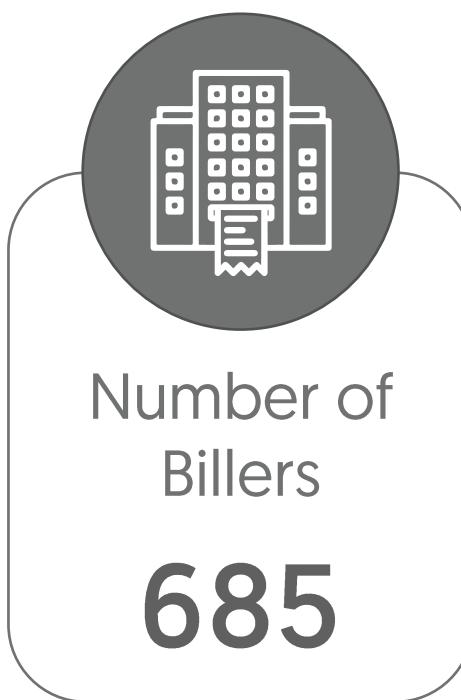
Number of
Transactions

10.93M



Value of
Transactions

566M_{JOD}





ACH

Automated Clearing House

Summary



Total Number of
Transactions

1.2M



Number of JOD
Transactions

1.19M



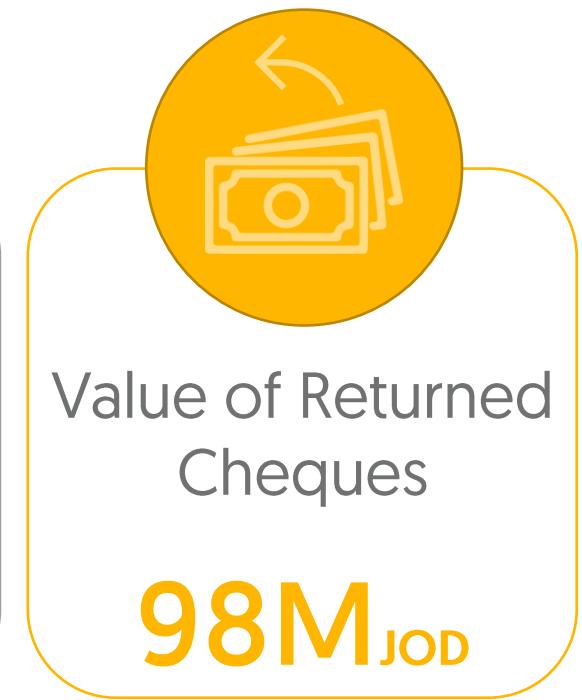
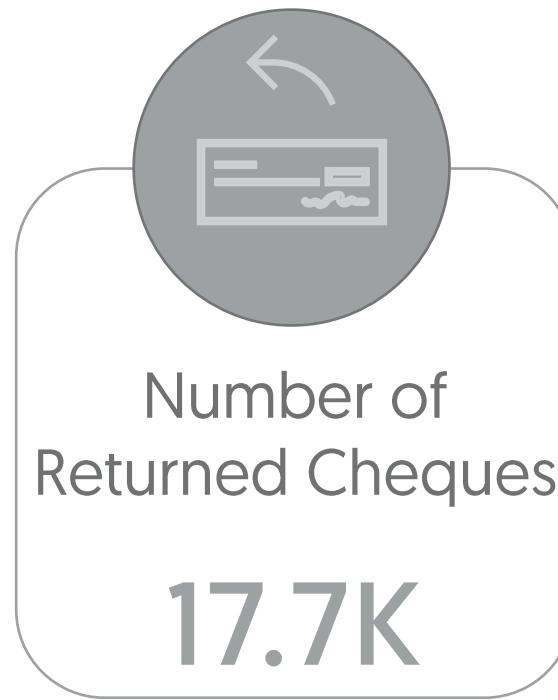
Value of JOD
Transactions

939M_{JOD}



ECCU
Electronic Cheque Clearing Unit

Summary



9



Monthly Report

December 2025

Instant Payment System for
Transfers Issued by Banks

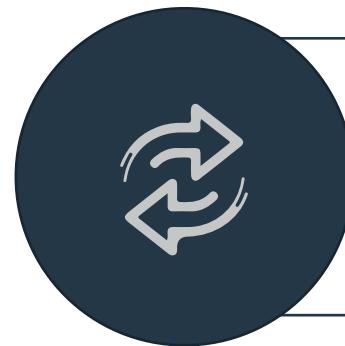


12.2025



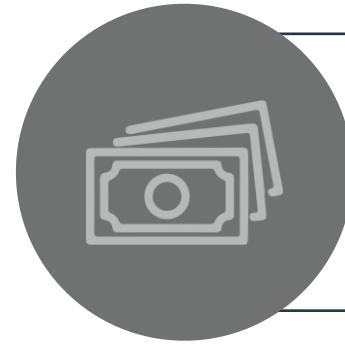
Total Number and Value of Transactions Since the Beginning of 2025

Transfers Issued by Banks



Number of Transactions

167.92M

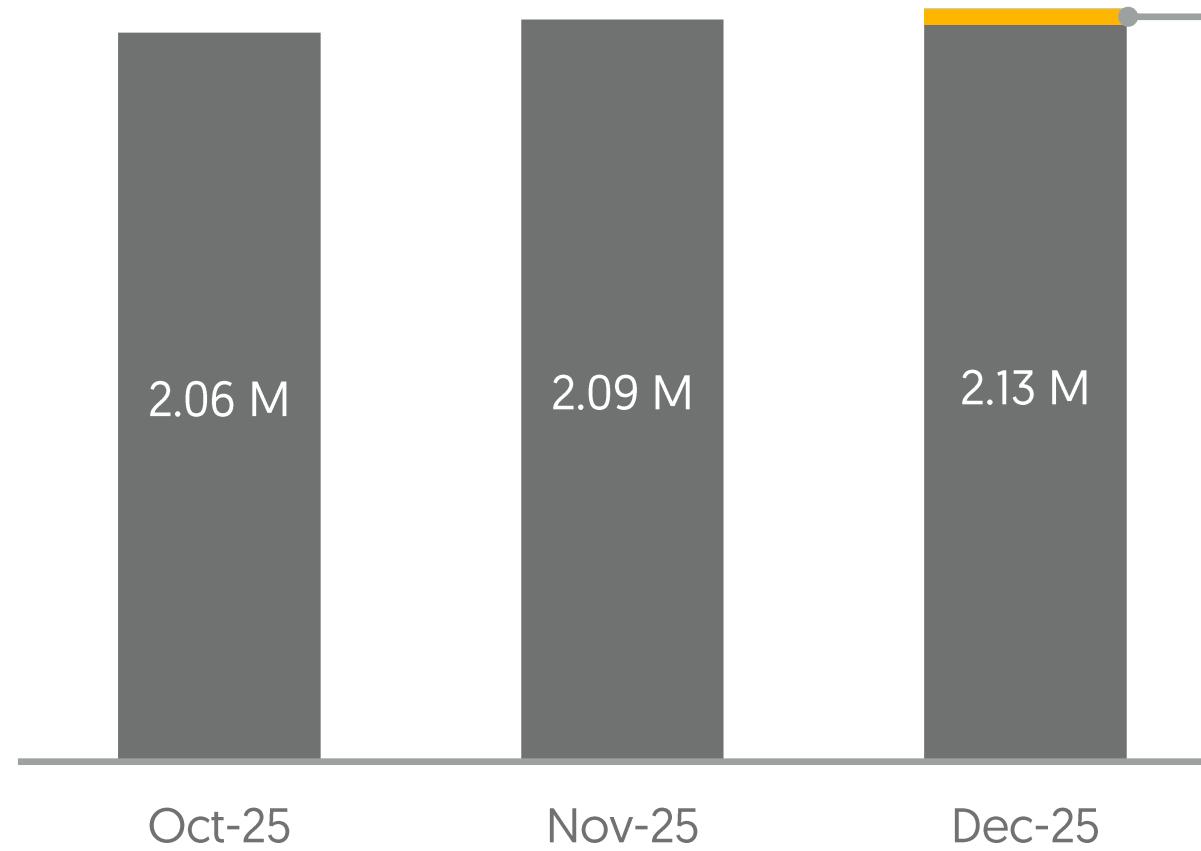


Value of Transactions

19.97B_{JOD}



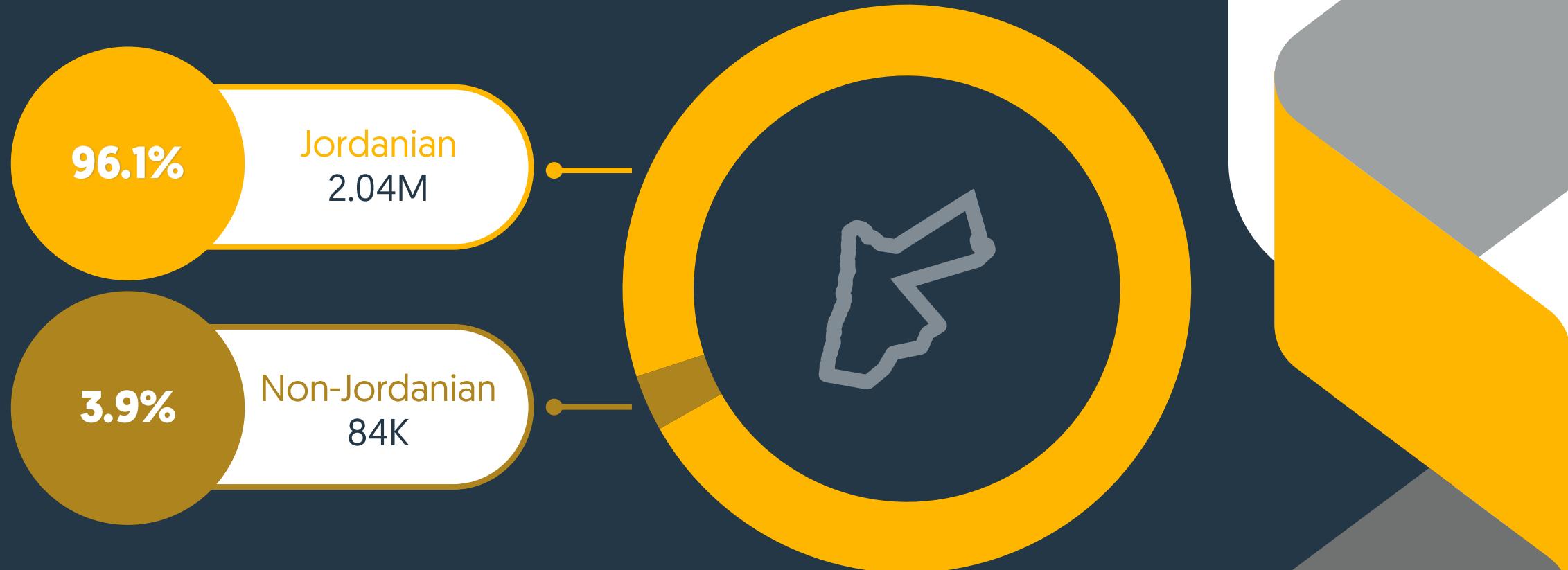
Total Number of Users Over the Past 3 Months



Increase in the number
of users in the last
month



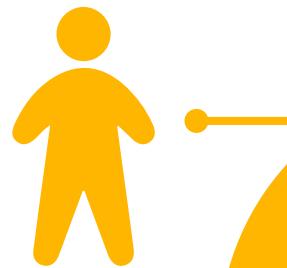
Percentage of Users Based on Nationality



CliQ Users

Percentage of Users Based on Gender

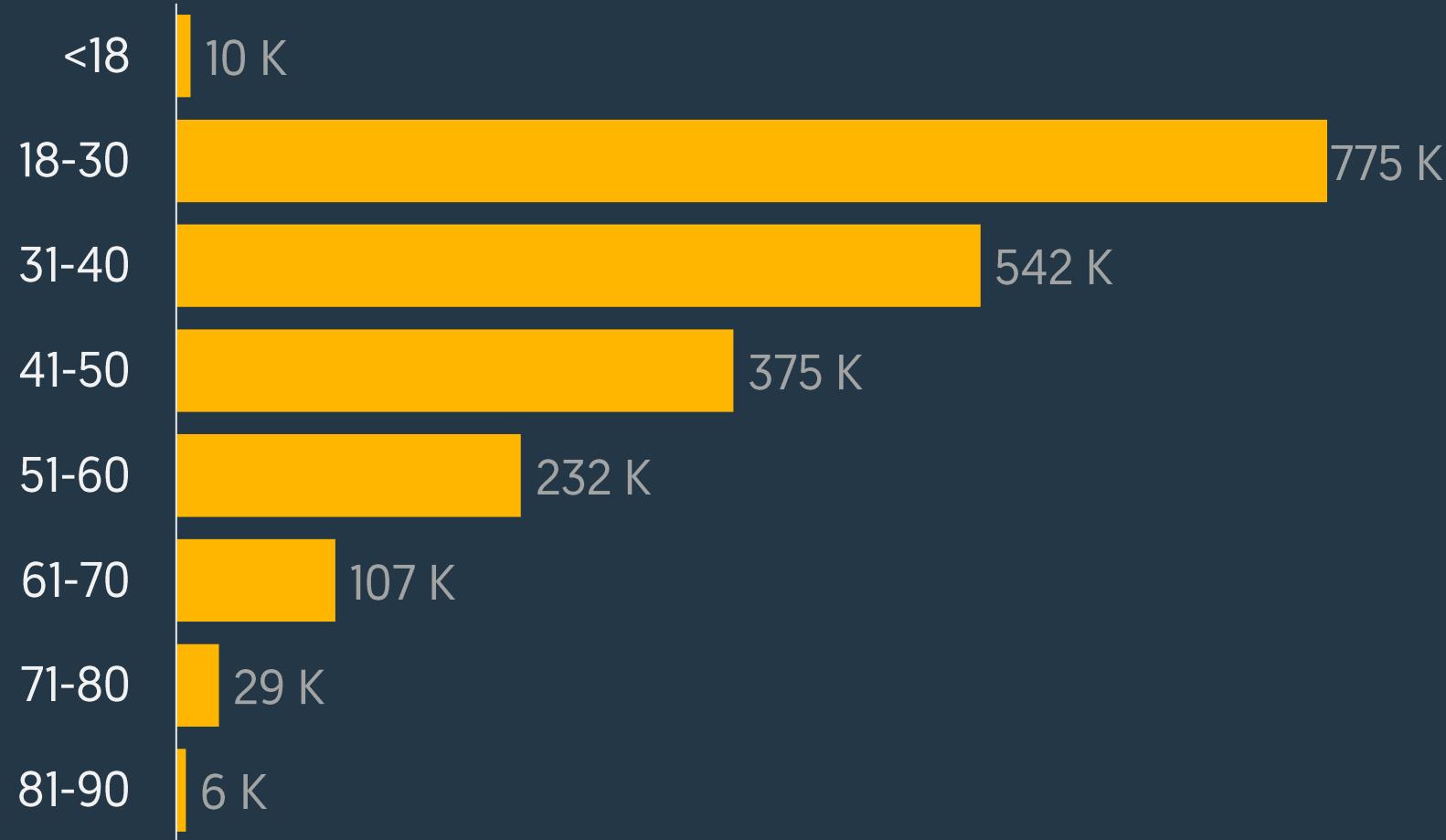
61.2%
1.3M
Male Users



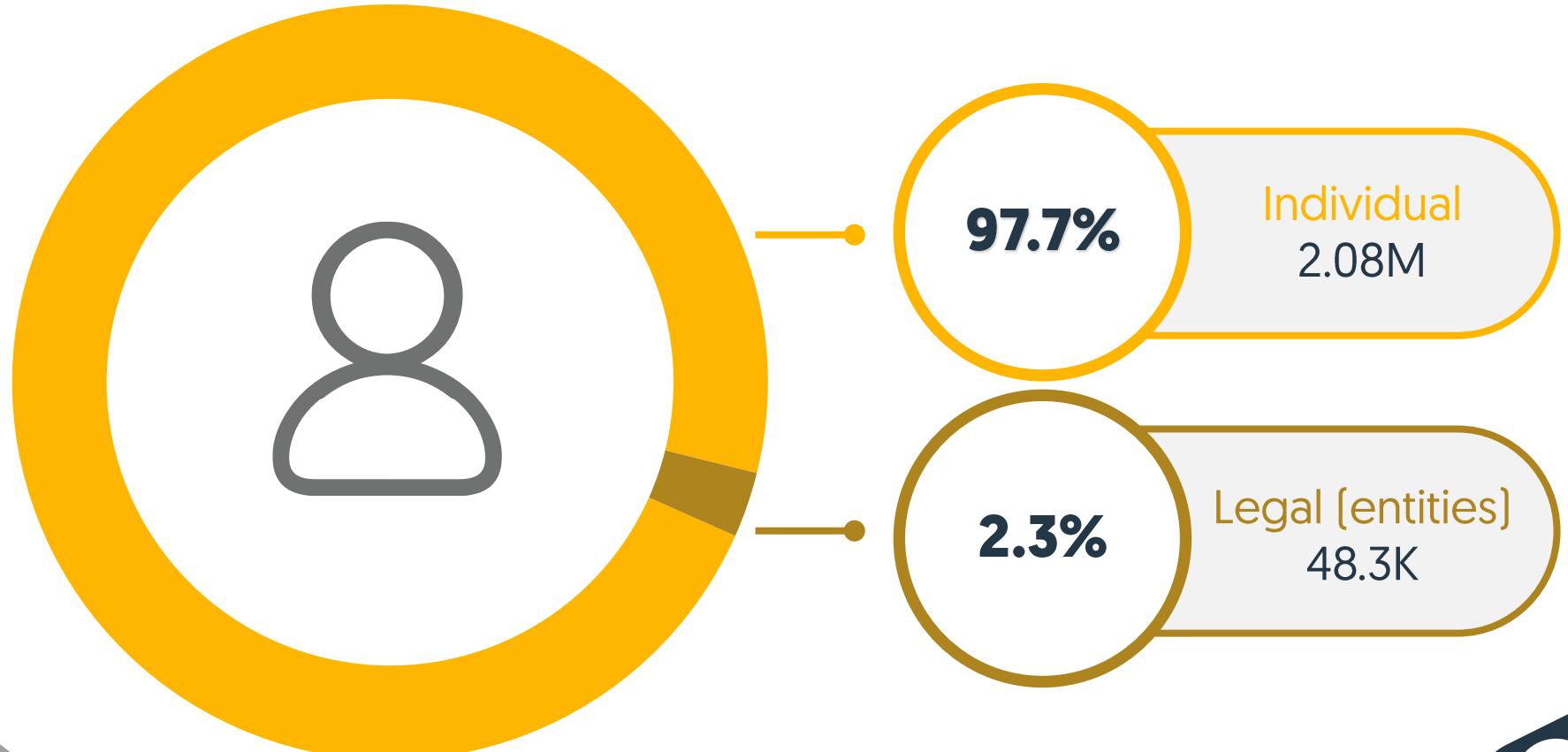
35.9%
0.76M
Female Users



Number of Users Based on Age Group



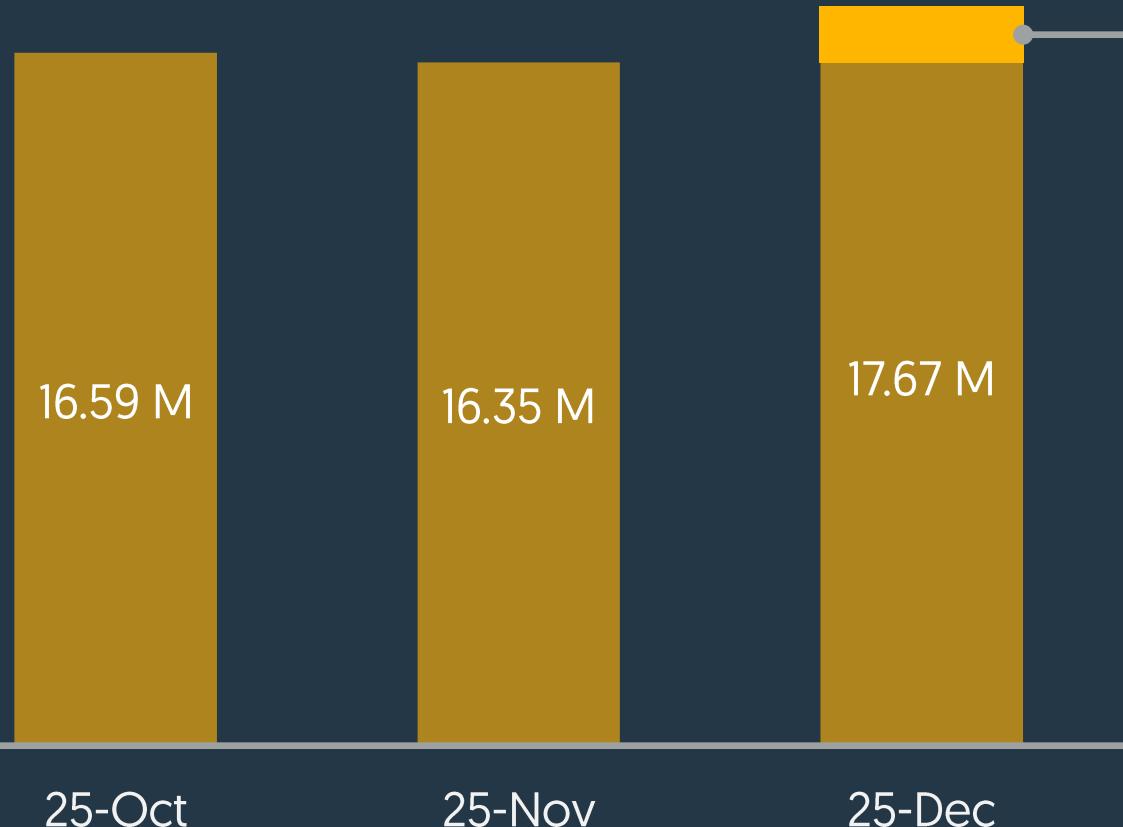
Percentage of Users Based on Customer Type



CliQ Number of Transactions

Total Number of Transactions Over the Past 3 Months

Transfers Issued by Banks



8.1%

Increase in the number
of transactions in the last
month

CliQ Number of Transactions

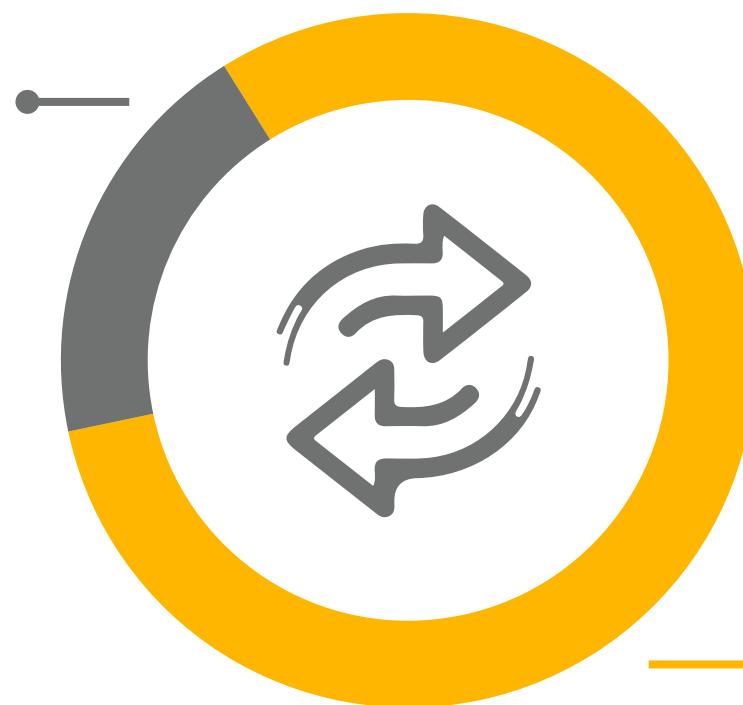
Percentage Based on Transaction Type

Transfers Issued by Banks

19.4%

3.42M

Purchases



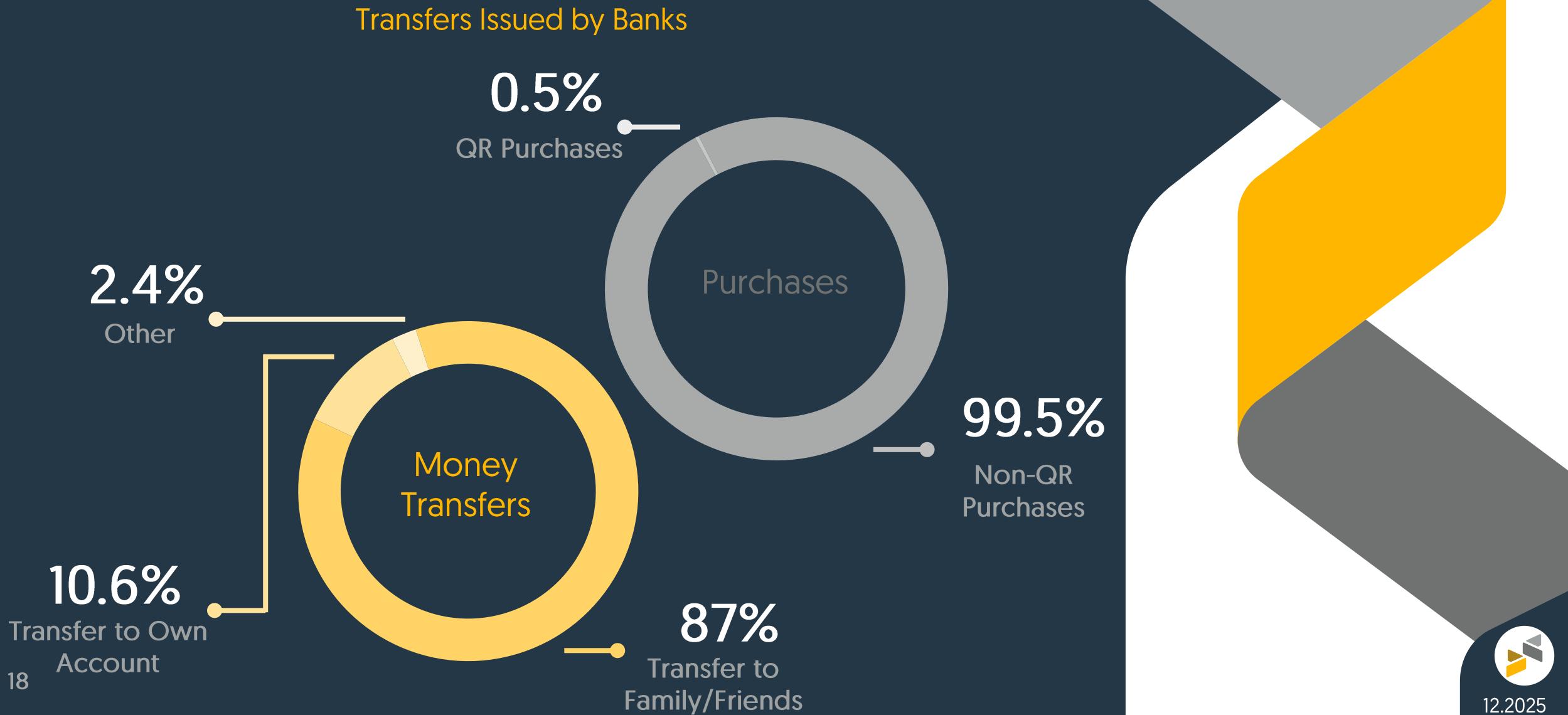
80.6%

14.25M

Money Transfers

CliQ Number of Transactions

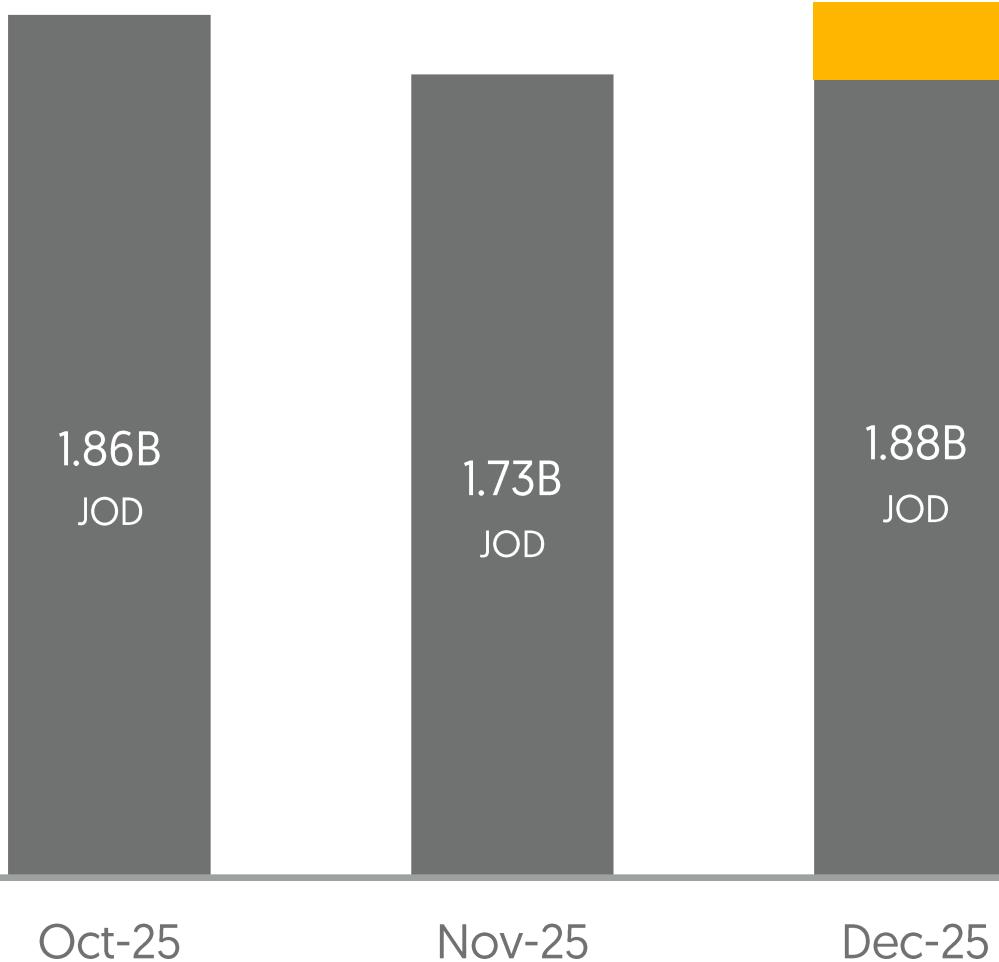
Percentage Based on Transaction Type Sub-Category



CliQ Value of Transactions

Total Value of Transactions Over the Past 3 Months

Transfers Issued by Banks



8.8%

Increase in the value of
transactions in the last
month

CliQ Value of Transactions

Percentage Based on Transaction Type

Transfers Issued by Banks

26.5%

498.5M JOD

Purchases



73.5%

1.38B JOD

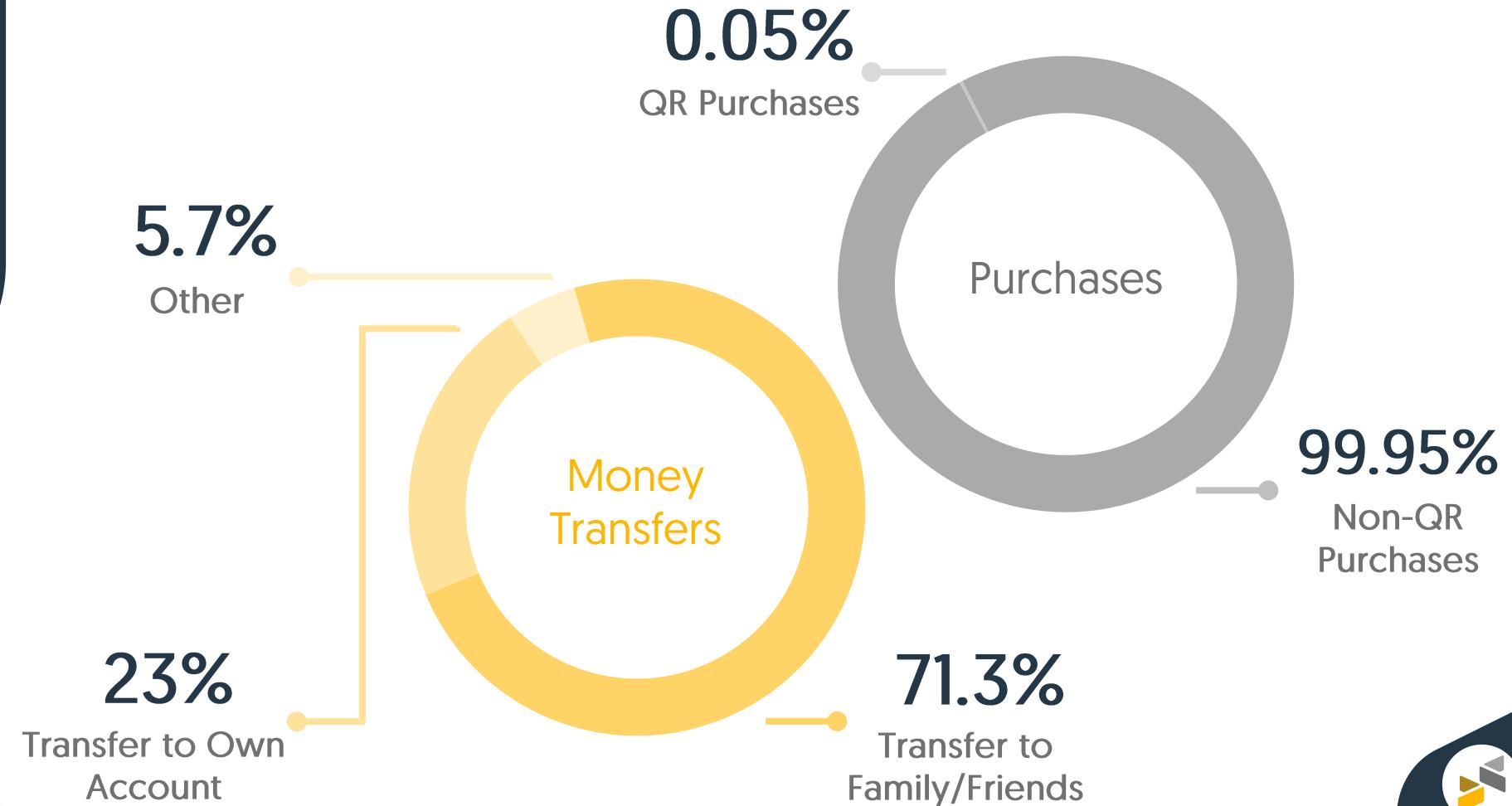
Money Transfers



CliQ Value of Transactions

Percentage Based on Transaction Type Sub-Category

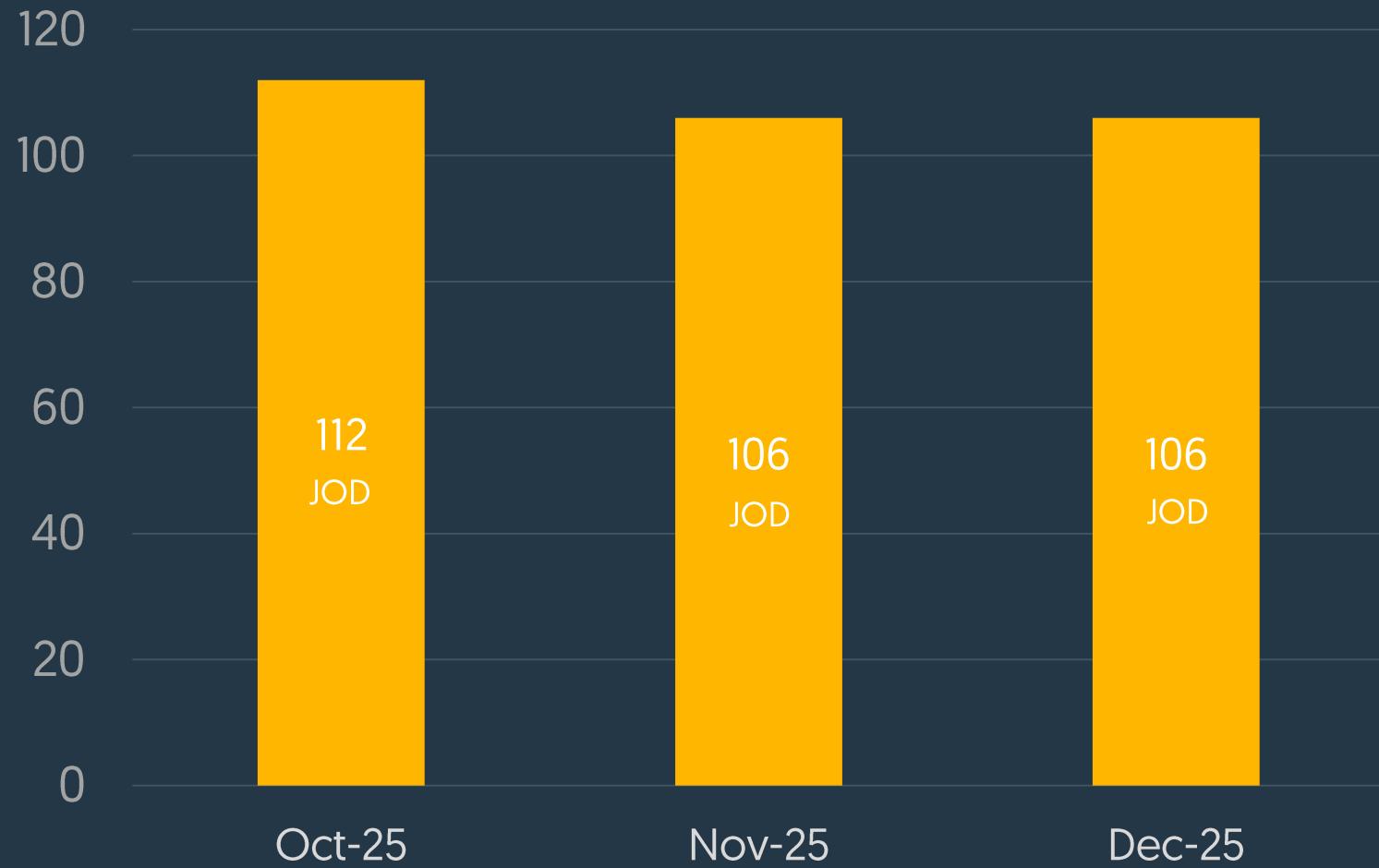
Transfers Issued by Banks



CliQ Transactions

Average Value of Transactions Over the Past 3 Months

Transfers Issued by Banks



CliQ Interoperability

Number of Money Transfer Transactions Through Banks

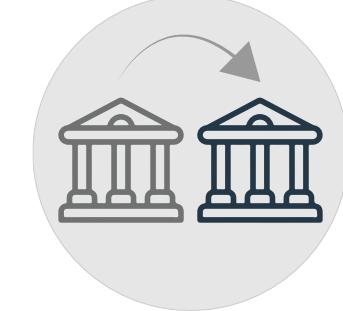
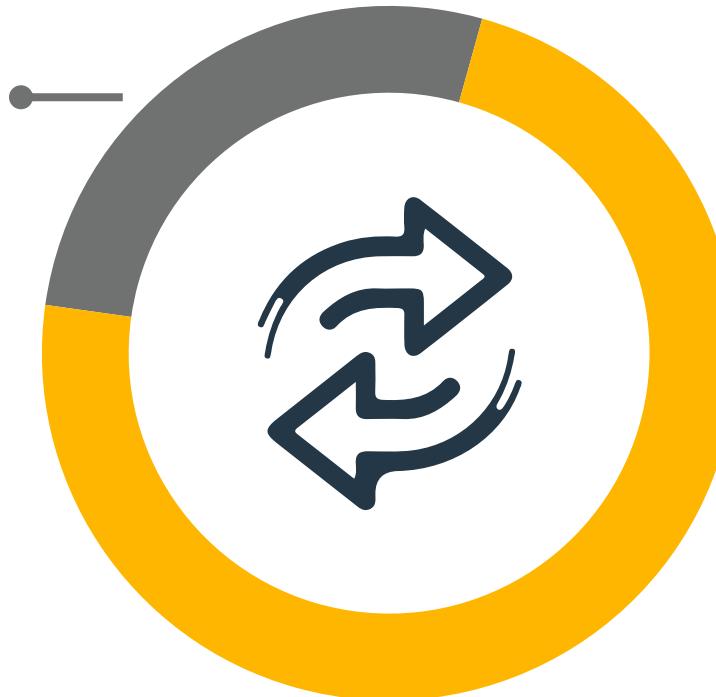
Transfers Issued by Banks



27.1%

2.7M

On Us



72.9%

7.26M

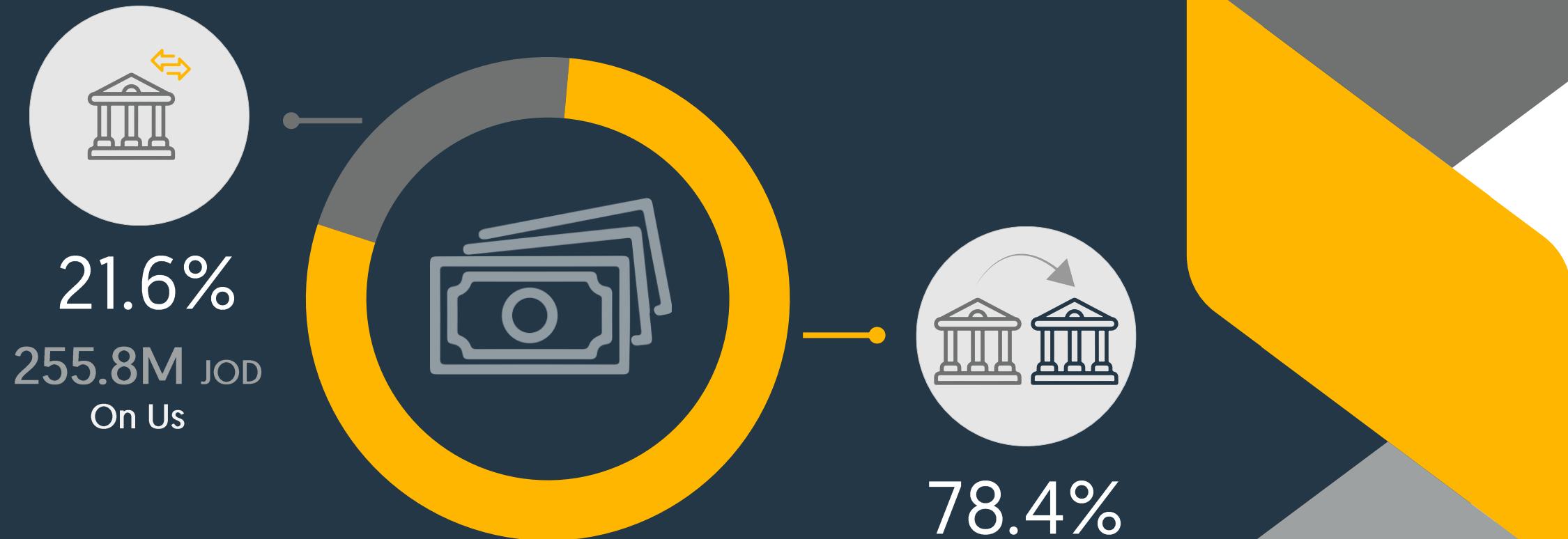
Off Us

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

CliQ Interoperability

Value of Money Transfer Transactions Through Banks

Transfers Issued by Banks



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

25



JoMoPay
Jordan Mobile Payment

Monthly Report

December 2025

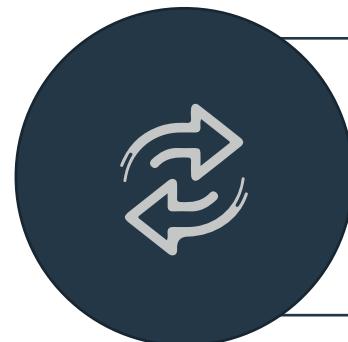
Jordan Mobile Payments Switch for
Transfers Issued by Mobile Wallets





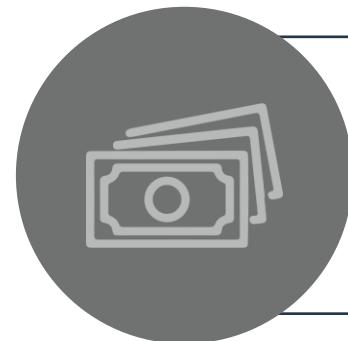
Total Number and Value of Transactions Since the Beginning of 2025

Transfers Issued by Mobile Wallets



Number of Transactions

102.04M



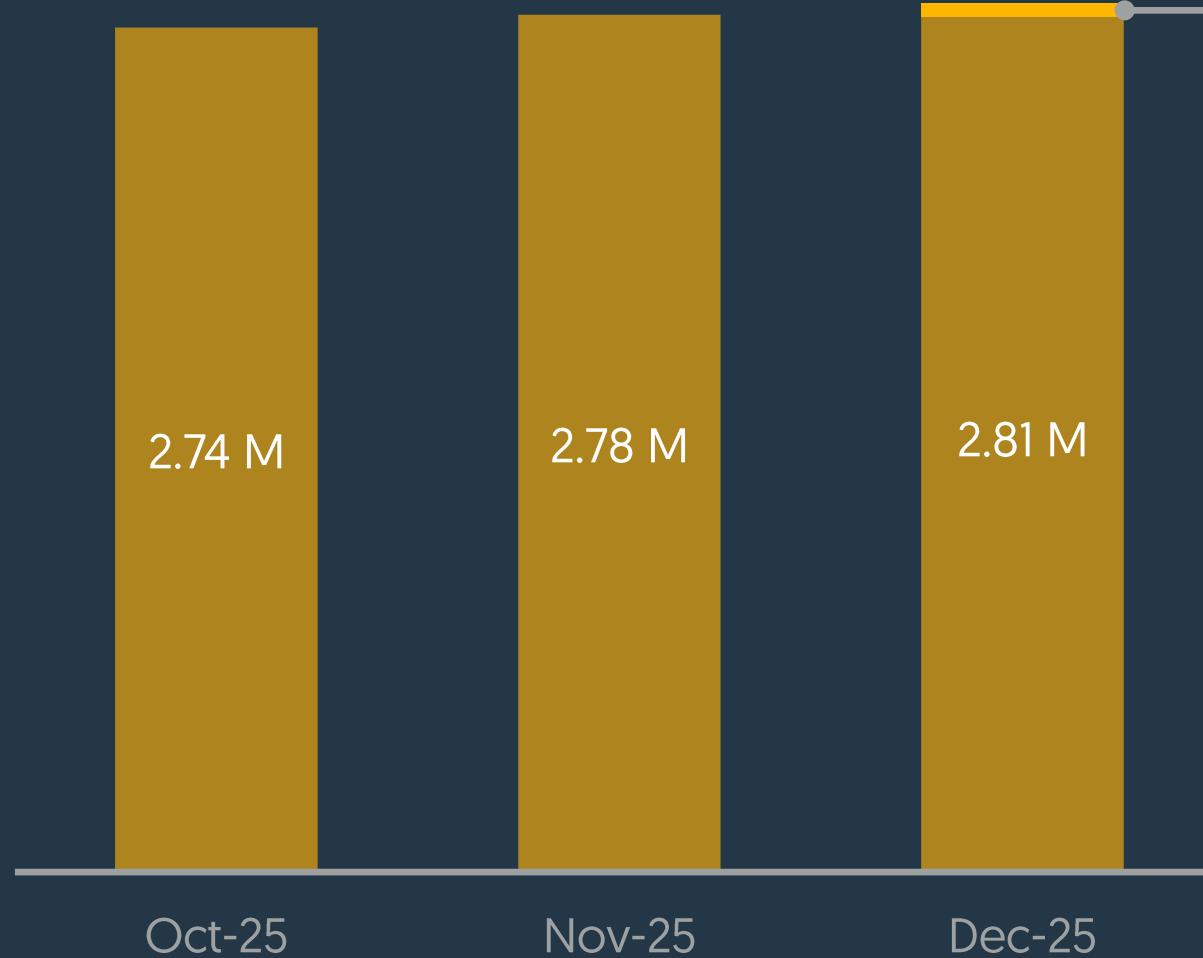
Value of Transactions

6.34B_{JOD}



JoMoPay Users

Total Number of Users Over the Past 3 Months

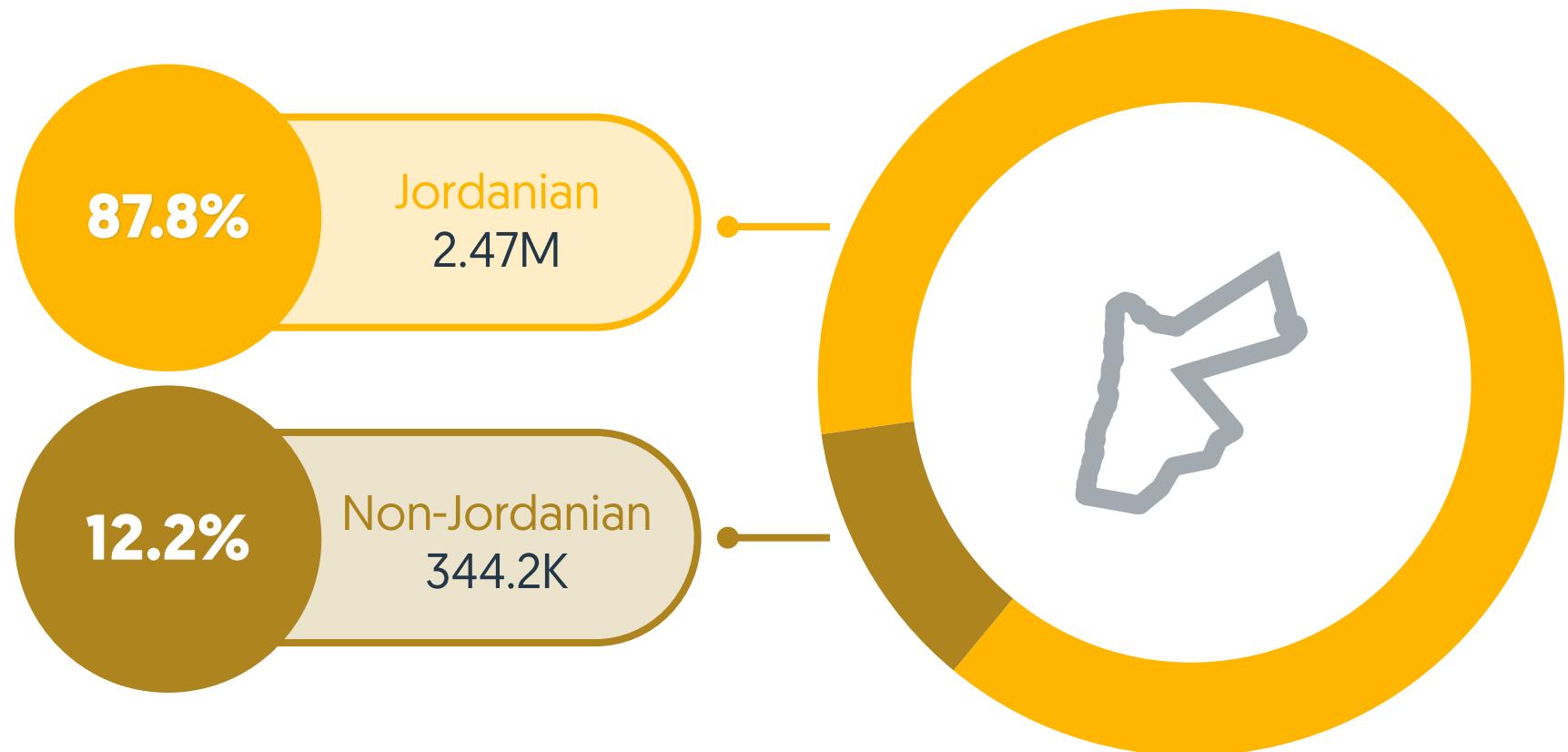


1.3%

Increase in the number
of users in the last
month



Percentage of Users Based on Nationality





JoMoPay Users

Percentage of Users Based on Gender

52.8%

1.49M
Male Users



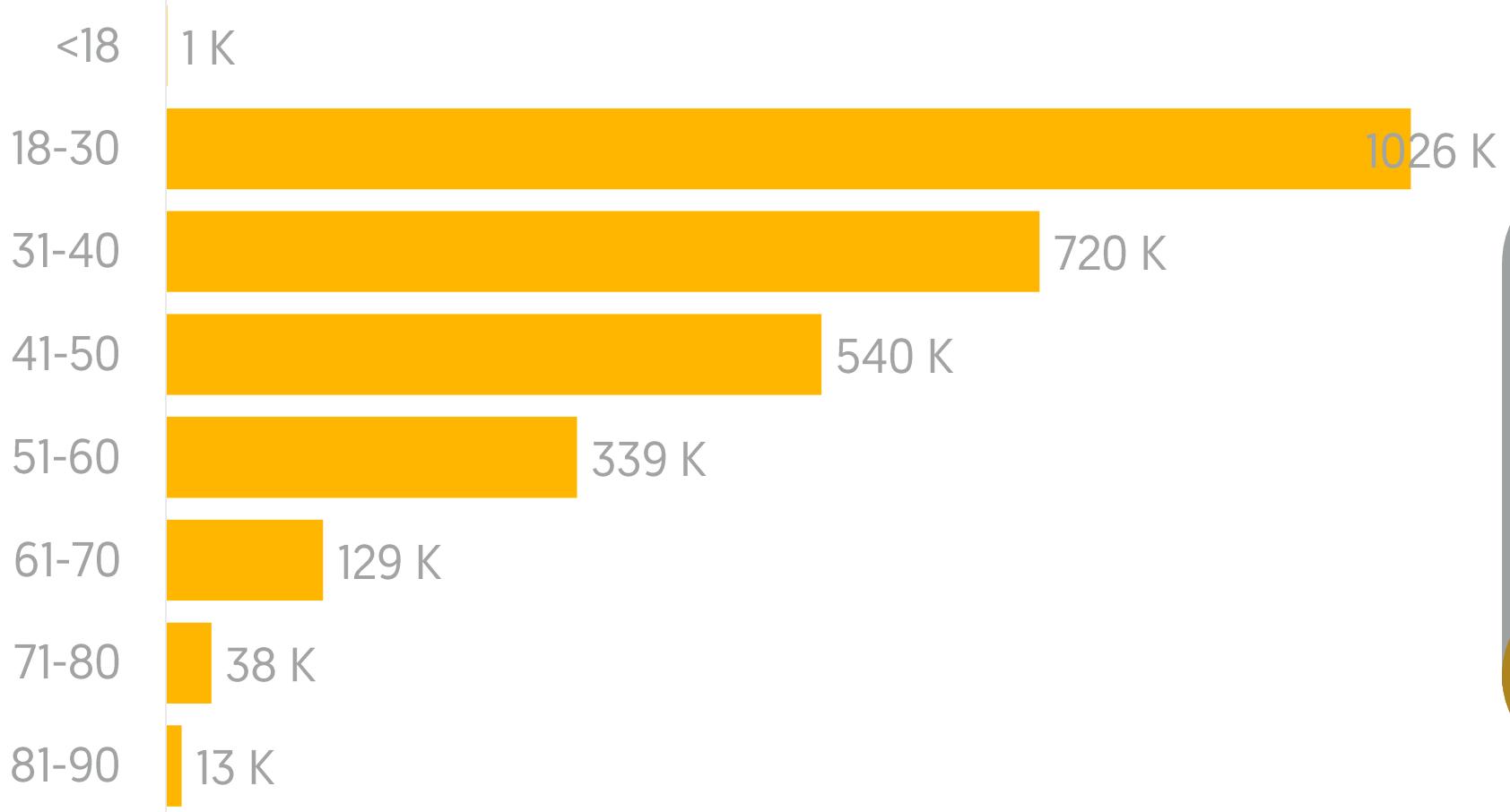
46.8%

1.32M
Female Users





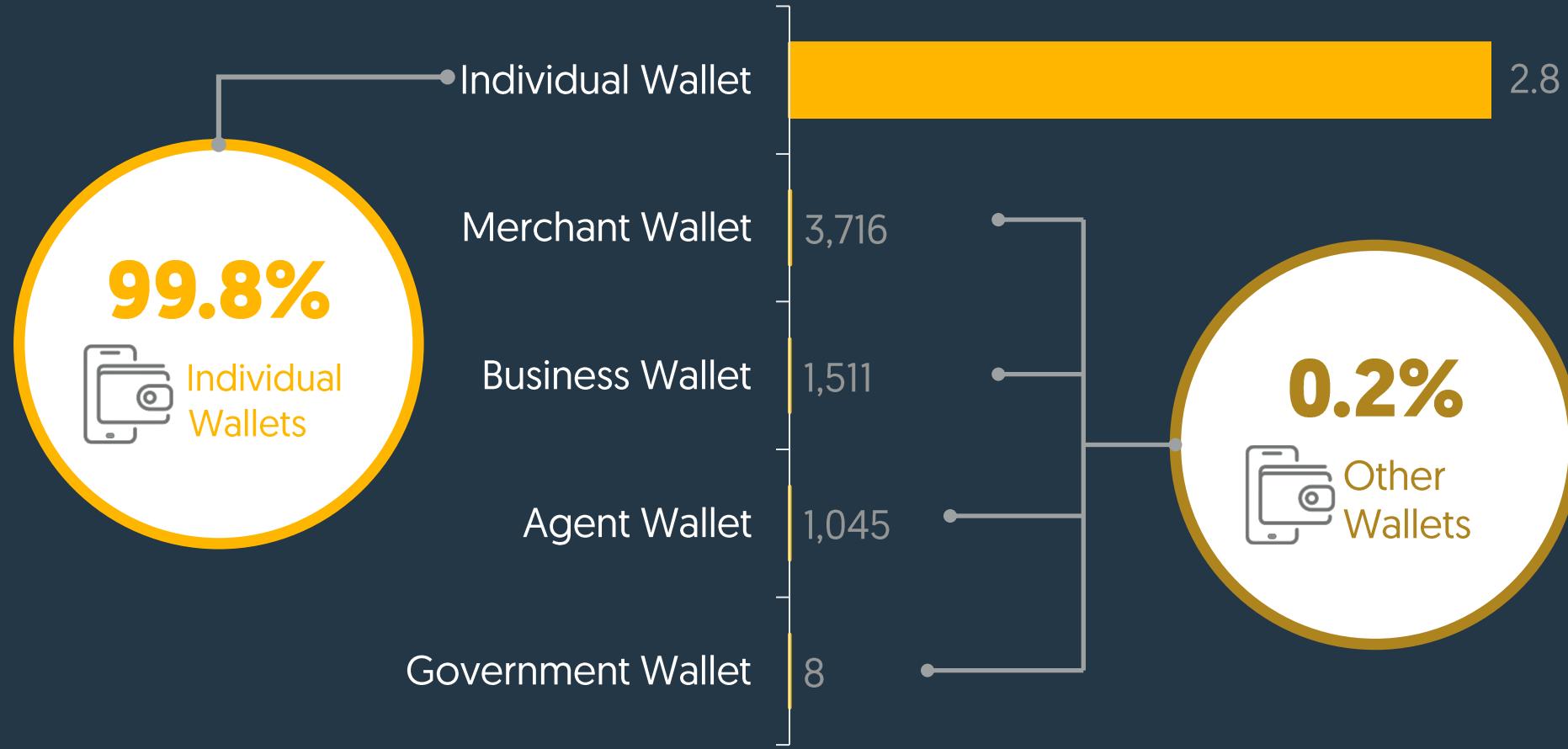
Number of Users Based on Age Group





JoMoPay Users

Number of Wallets Based on Wallet Type

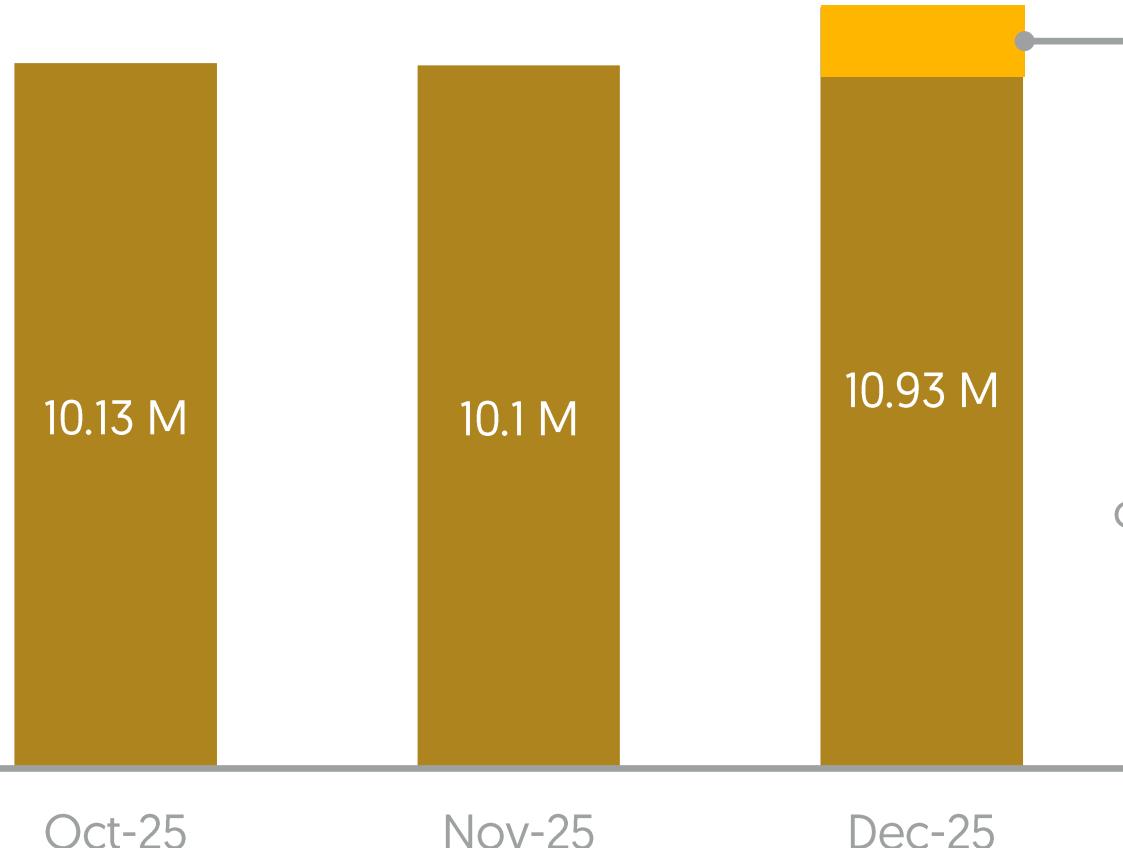




JoMoPay Number of Transactions

Total Number of Transactions Over the Past 3 Months

Transfers Issued by Mobile Wallets



8.2%

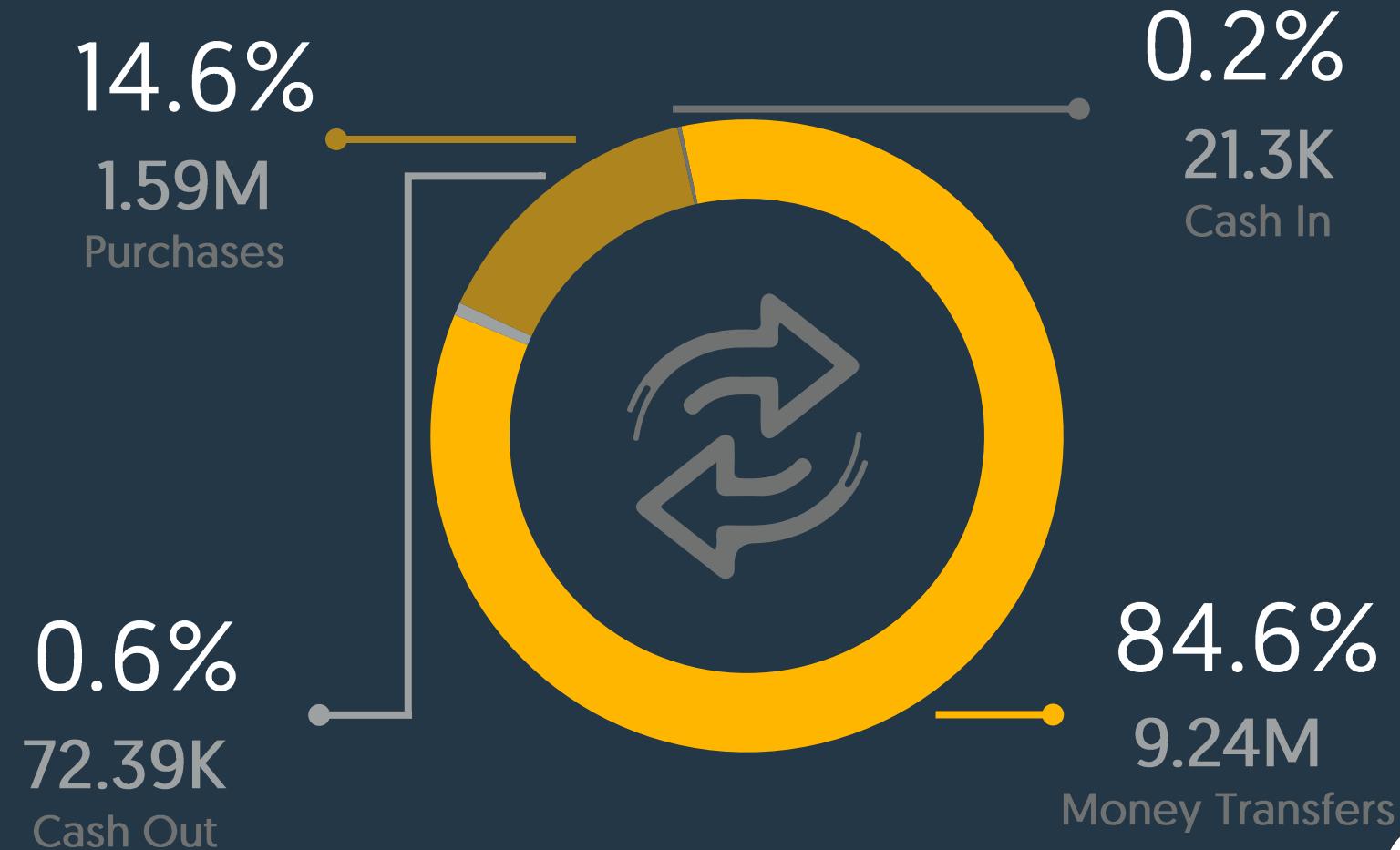
Increase in the number
of transactions in the last
month



JoMoPay Number of Transactions

Percentage Based on Transaction Type

Transfers Issued by Mobile Wallets



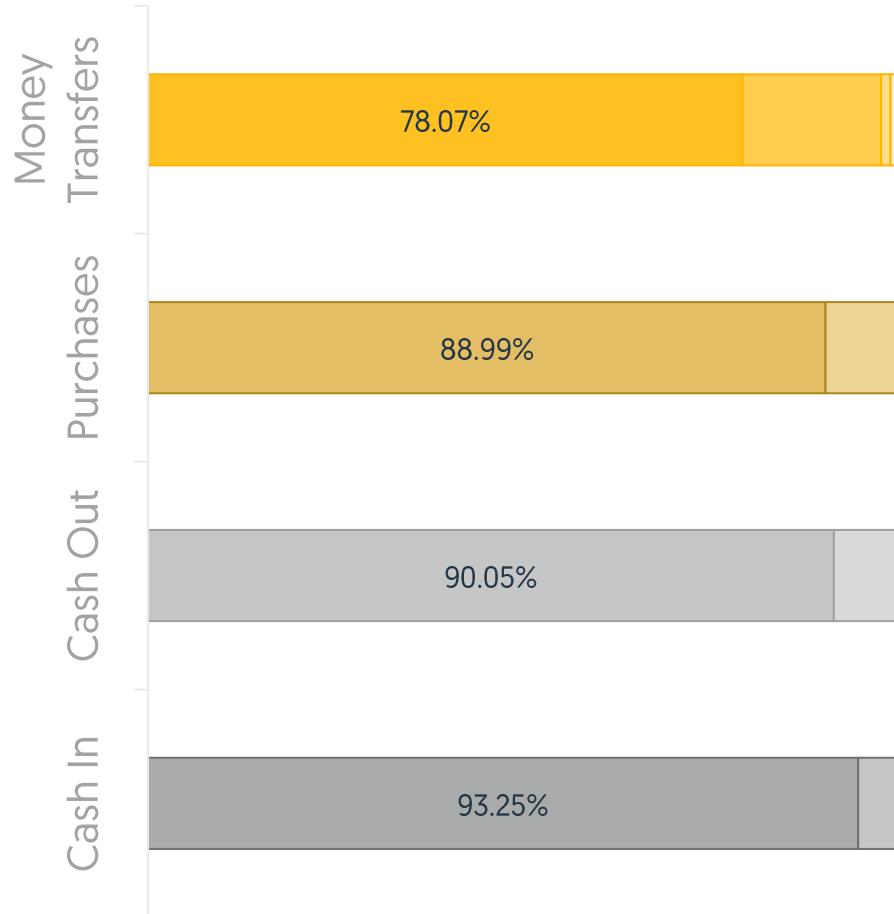
* Some data displayed in this page is based on the data shared by the system participants.



JoMoPay Number of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets



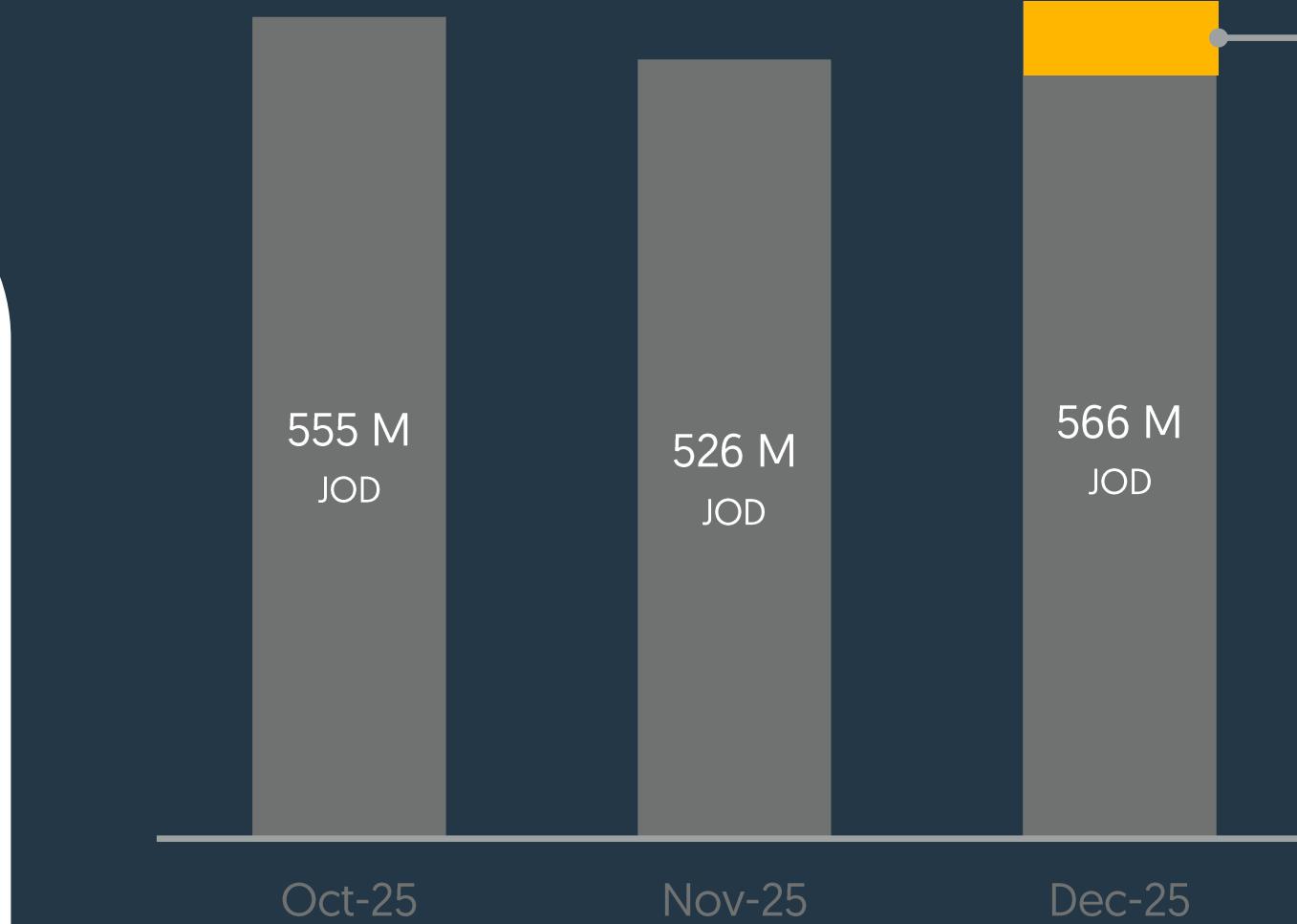
Transfer to Family/Friends	78.07%
Transfer to Own Account	18.21%
Aid/Charity/Grant	1.38%
Goods/Services	1.22%
Salary/Bonus/Dividends	0.93%
Loan/Loan Disbursement	0.11%
Loan/Loan Installment	0.07%
Purchases	88.99%
QR Purchases	11.01%
Cash Out - Agent/Teller	90.05%
Cash Out - ATM/Kiosk	9.95%
Cash In - Agent/Teller	93.25%
Cash In - ATM/Kiosk	6.75%



JoMoPay Value of Transactions

Total Value of Transactions Over the Past 3 Months

Transfers Issued by Mobile Wallets



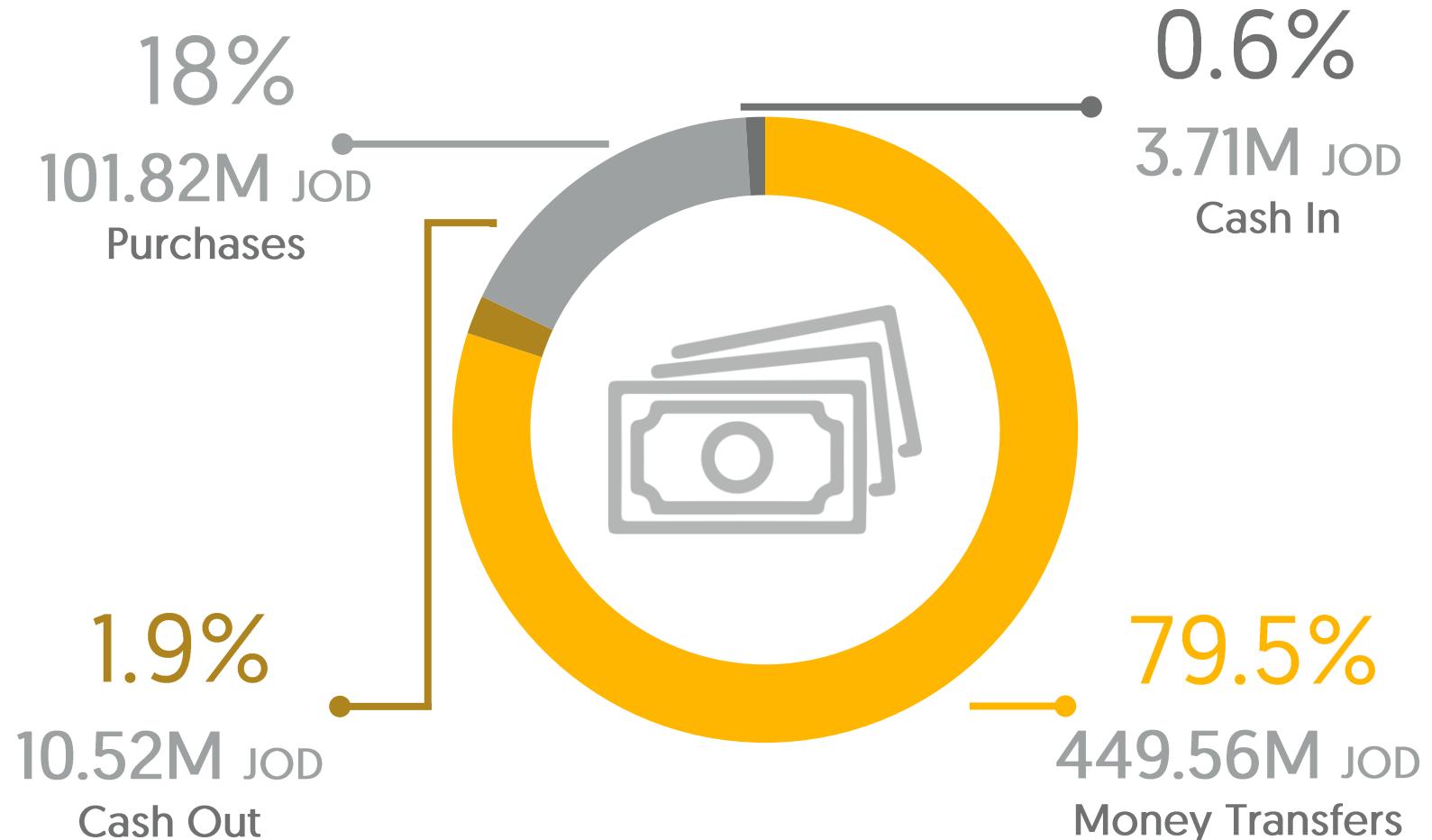
Increase in the value of transactions in the last month



JoMoPay Value of Transactions

Percentage Based on Transaction Type

Transfers Issued by Mobile Wallets

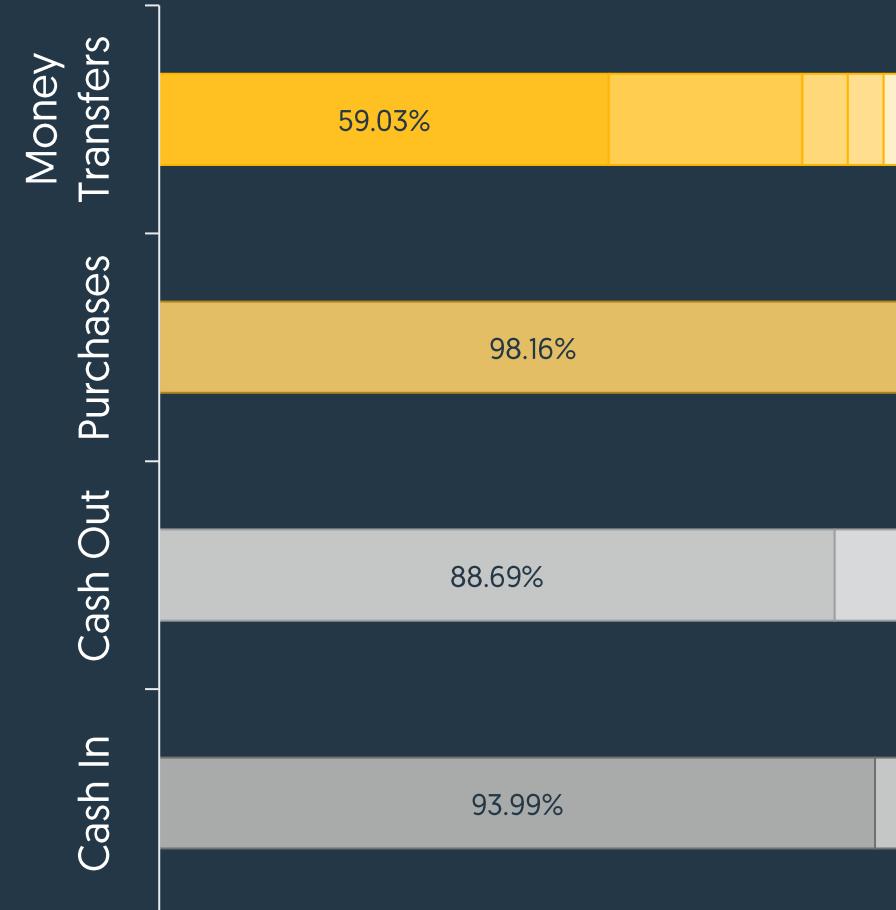




JoMoPay Value of Transactions

Percentage Based on Transaction Type Sub-Category

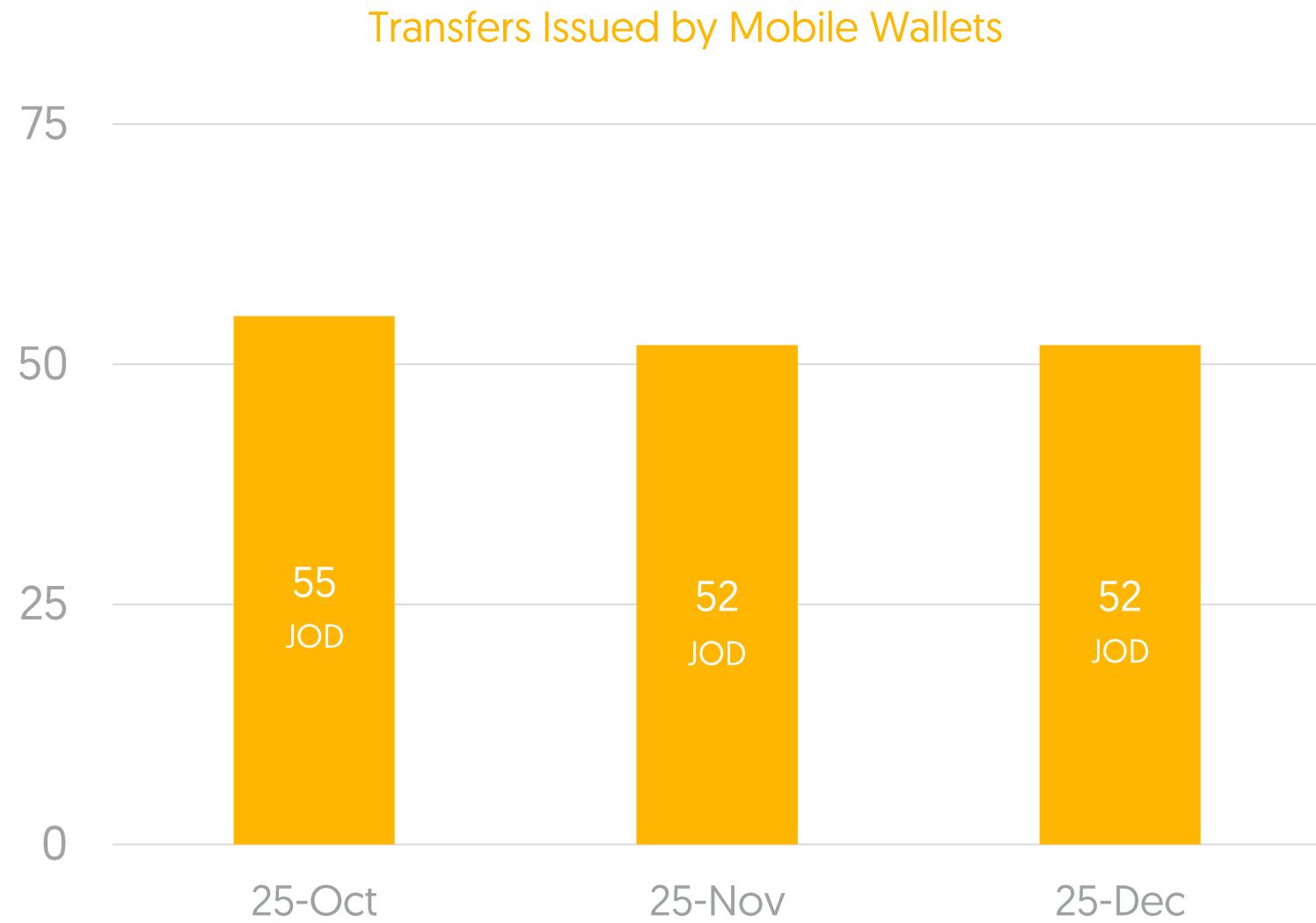
Transfers Issued by Mobile Wallets



Transfer to Family/Friends	59.03%
Transfer to Own Account	25.43%
Goods/Services	6.0%
Aid/Charity/Grant	4.72%
Salary/Bonus/Dividends	2.32%
Loan/Loan Disbursement	1.53%
Loan/Loan Installment	1.01%
Purchases	98.16%
QR Purchases	1.84%
Cash Out - Agent/Teller	88.69%
Cash Out - ATM/Kiosk	11.31%
Cash In - Agent/Teller	93.99%
Cash In - ATM/Kiosk	6.01%



Average Value of Transactions Over the Past 3 Months





JoMoPay Interoperability

Number of Money Transfer Transactions Through PSPs

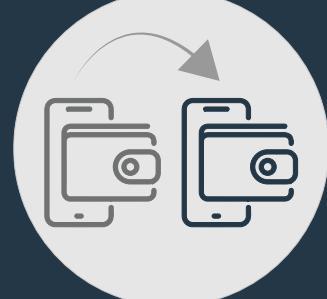
Transfers Issued by Mobile Wallets



60.85%

3.83M

On Us



39.15%

2.46M

Off Us

On Us: Transactions within the same PSP

Off Us: Transactions across different PSPs



JoMoPay Interoperability

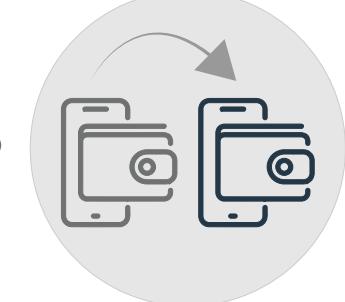
Value of Money Transfer Transactions Through PSPs

Transfers Issued by Mobile Wallets



57%

117.79M JOD
On Us



43%

88.86M JOD
Off Us

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

CliQ & JoMoPay Interoperability Monthly Report December 2025

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

269.96M

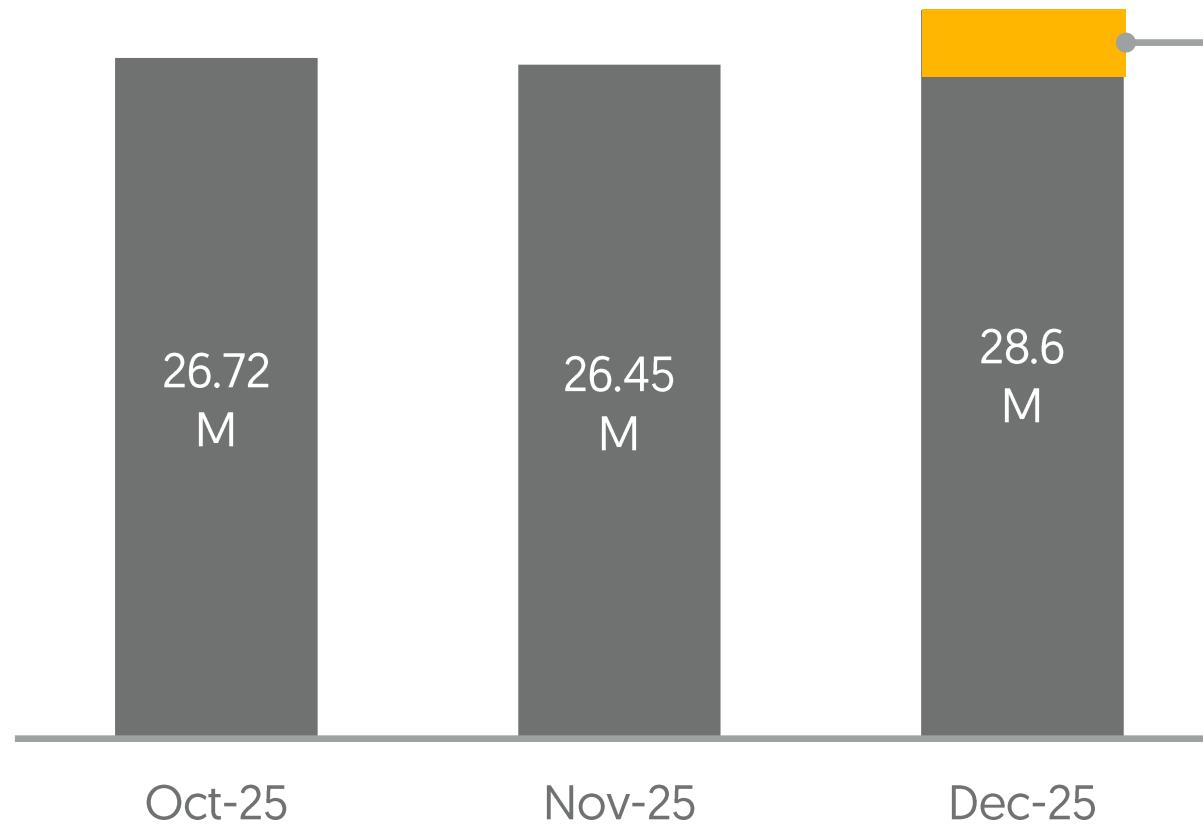


Value of Transactions

26.31B_{JOD}

CliQ & JoMoPay Transactions

Total Number of Transactions Over the Past 3 Months

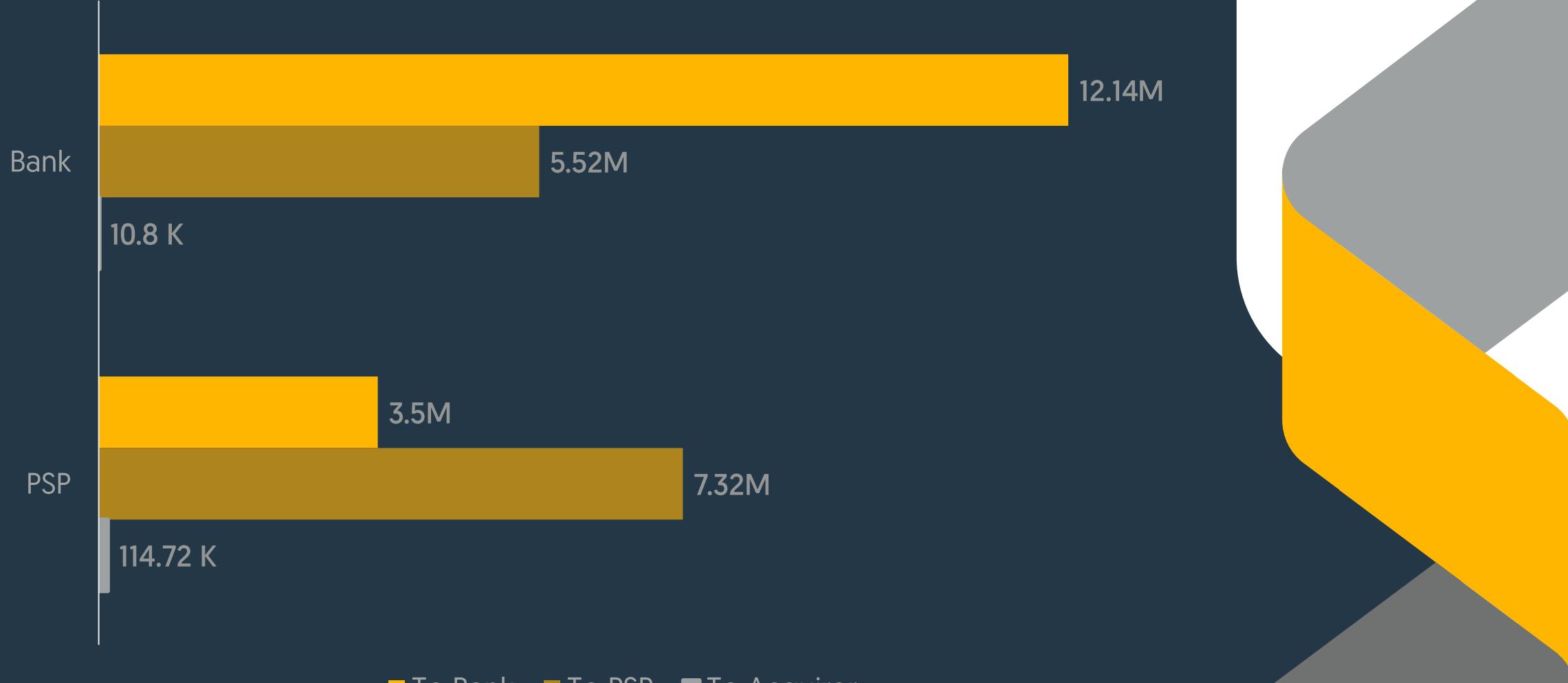


Increase in the number
of transactions in the last
month



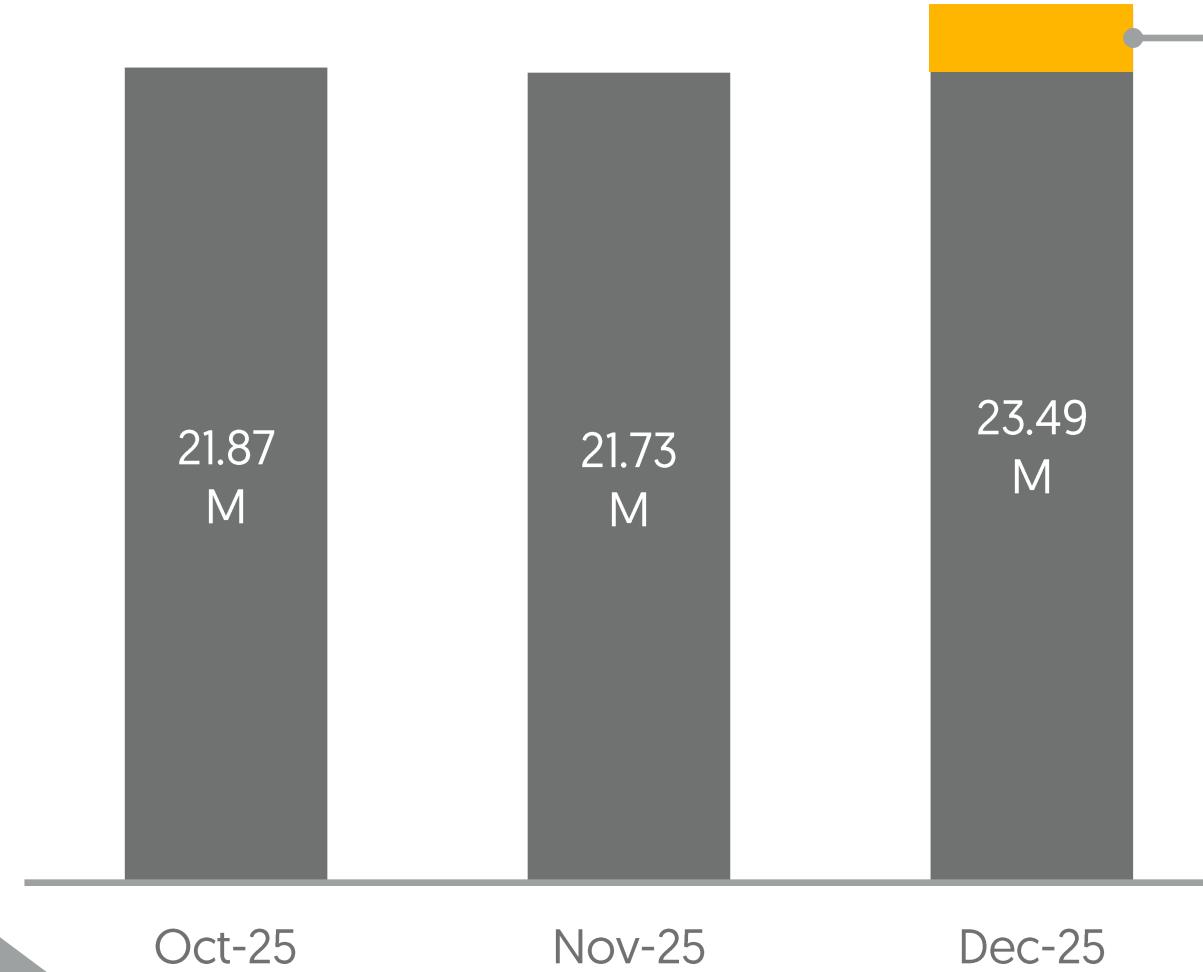
CliQ & JoMoPay Transactions

Total Number of Transactions between Banks and PSPs



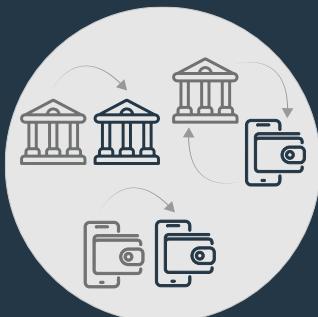
CliQ & JoMoPay Transactions

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



72.2%

16.96M

Off Us



27.8%

6.53M

On Us

On Us: Transactions within the same financial institution
Off Us: Transactions across different financial institutions

CliQ & JoMoPay Interoperability

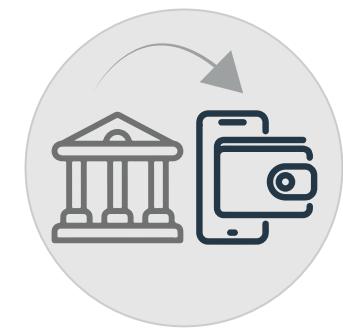
Number of Money Transfer Transactions Between Banks and PSPs



40.8%

2.95M

mPSP to Bank



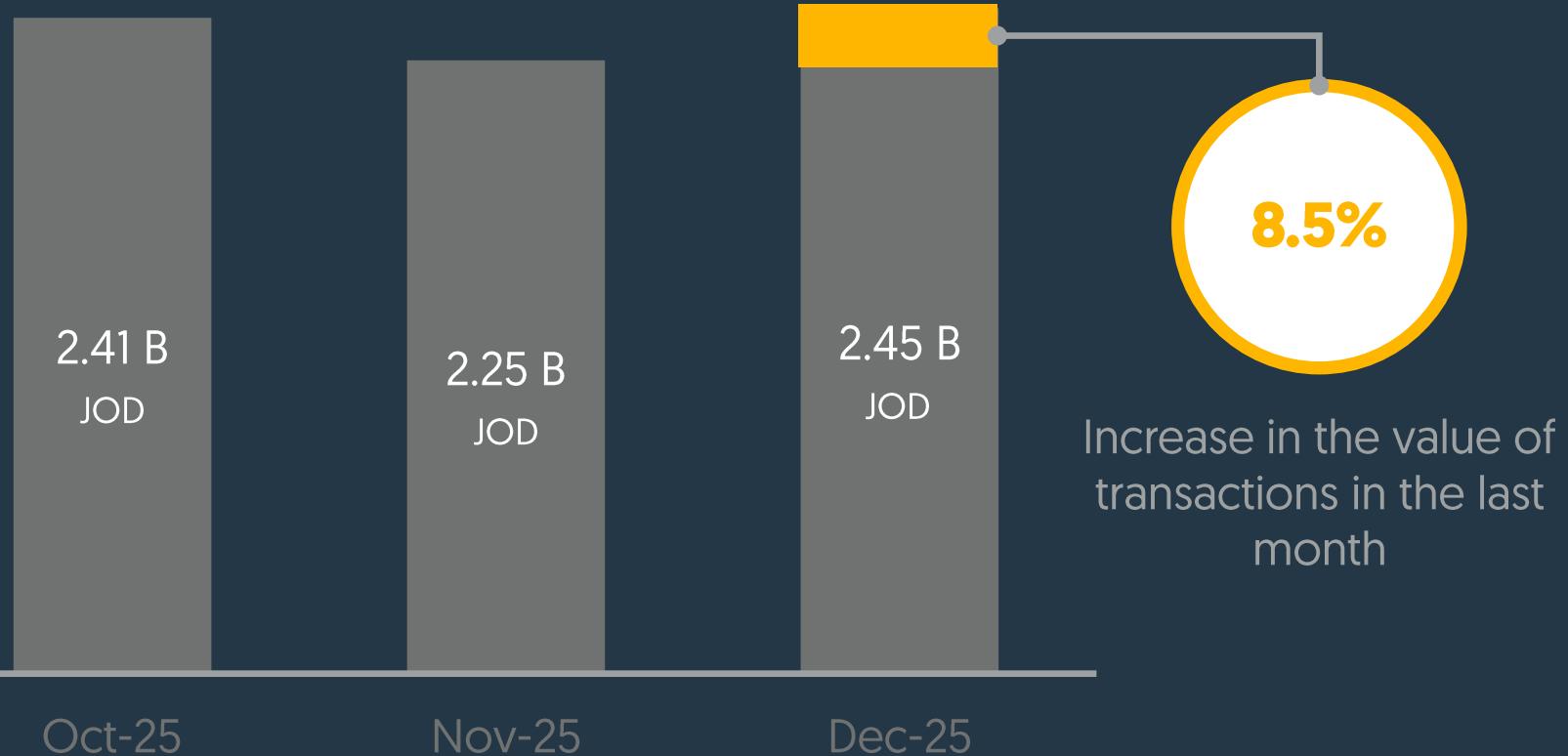
59.2%

4.29M

Bank to mPSP

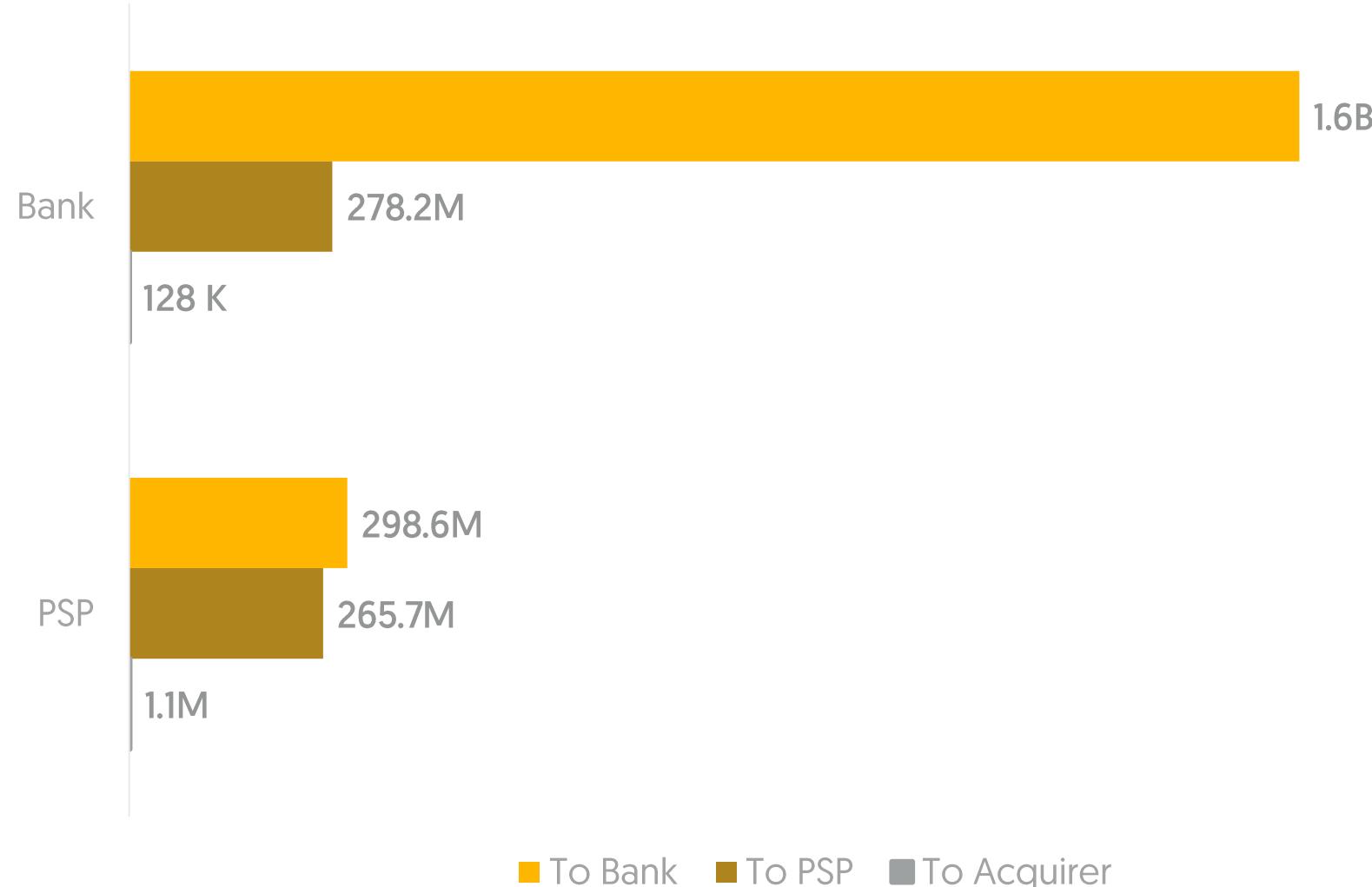
cliQ & JoMoPay Transactions

Total Value of Transactions Over the Past 3 Months



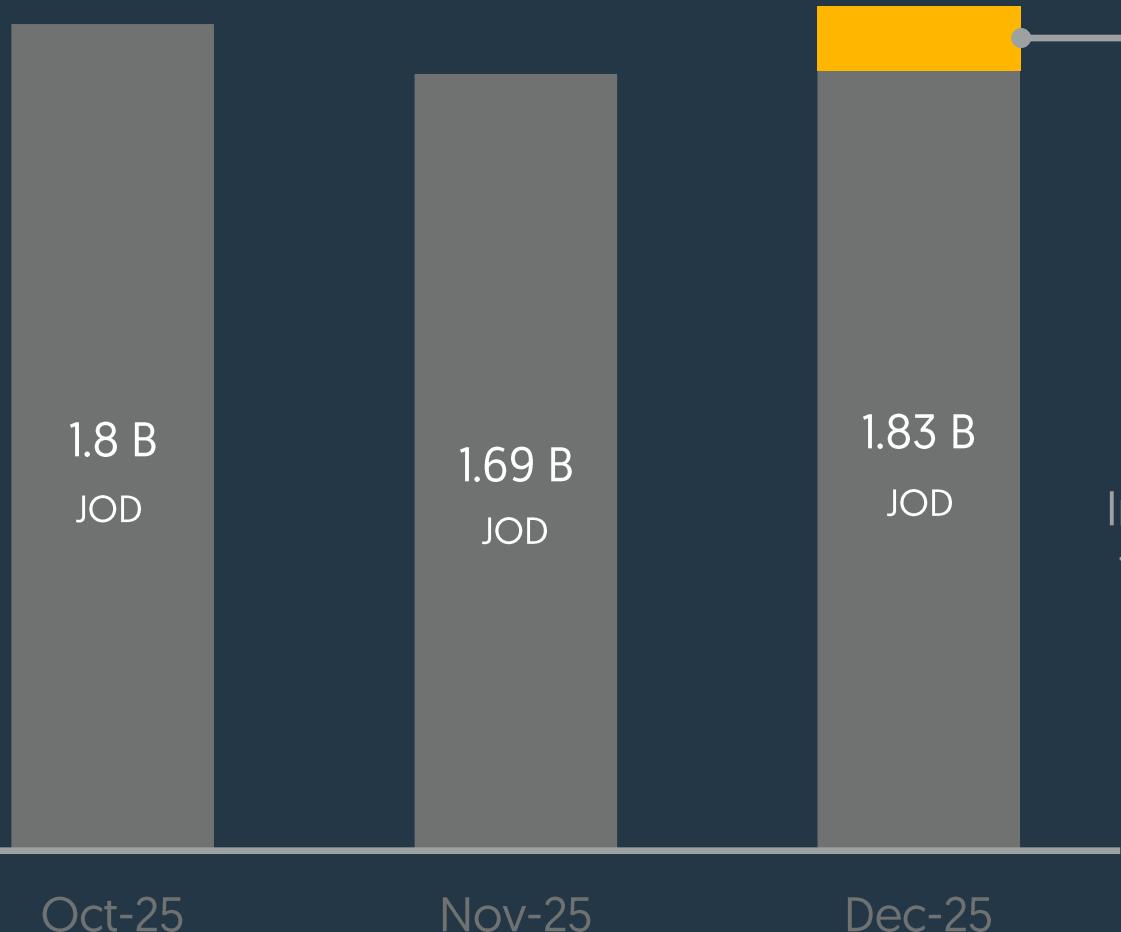
CliQ & JoMoPay Transactions

Total Value of Banks and PSPs Transactions



cliQ & JoMoPay Transactions

Total Value of Money Transfer Transactions Over the Past 3 Months

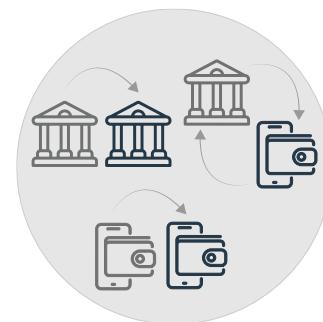


8.5%

Increase 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%

1.46B JOD
Off Us



20.4%

373.6M 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



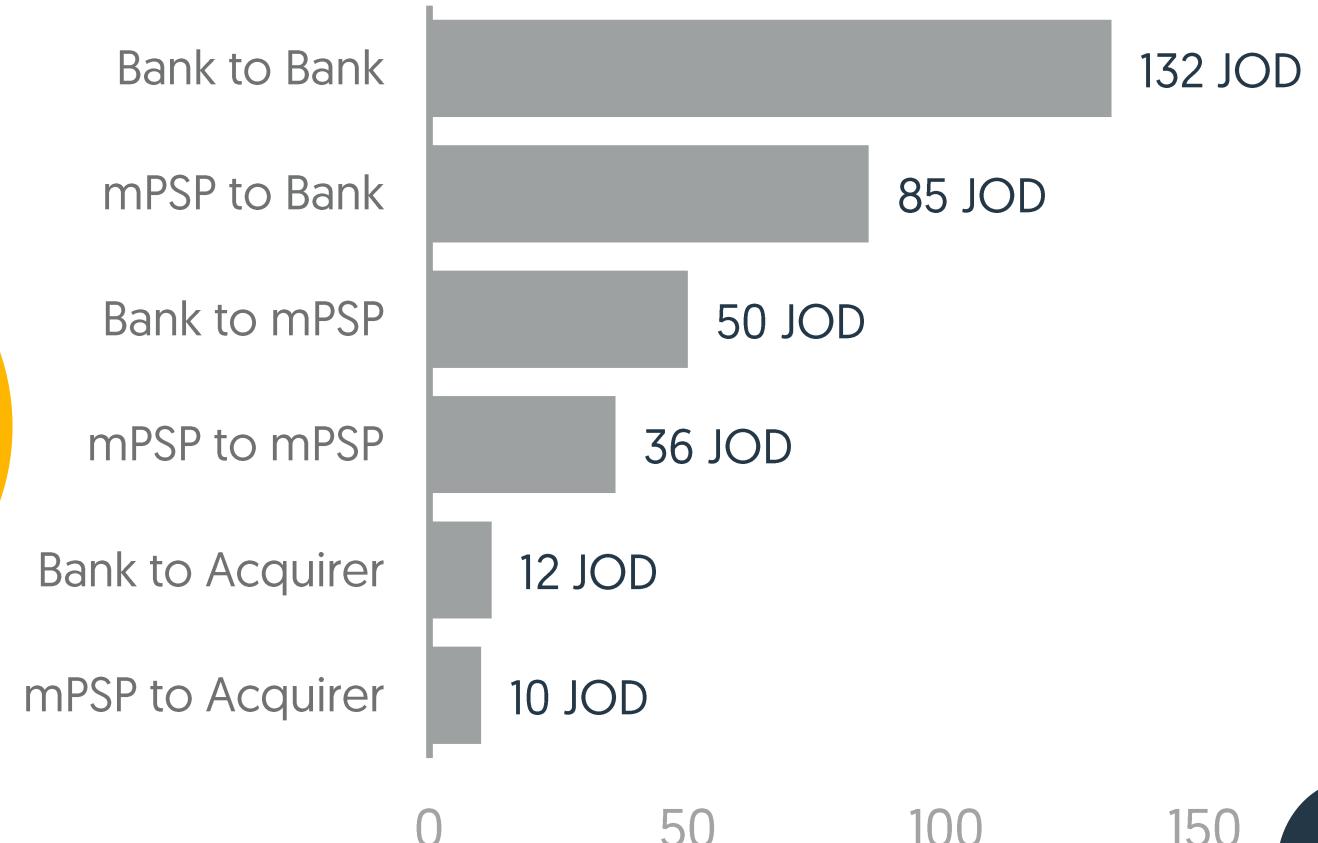
55.1%
242.9M JOD
mPSP to Bank



44.9%
197.7M JOD
Bank to mPSP

CliQ & JoMoPay Average Value of Transactions

Average Value of Transactions for Banks and mPSPs



86 JOD

Transaction Average

Instant Payment Systems in Jordan

 &  **JoMoPay**

Monthly Report
December 2025

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



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

269.96M



Total Value of Transactions

26.31B_{JOD}



Through Bank Accounts
167.92M



Through Mobile Wallets
102.04M



Through Bank Accounts
19.97B_{JOD}



Through Mobile Wallets
6.34B_{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

3.93M



Bank Account Only

1.06M



Mobile Wallet Only

1.75M



Bank Account & Mobile Wallet

1.07M

Instant Payment Transactions

Number of Transfers Issued by Banks and Mobile Payment Service Providers

Total Number of Transactions
For December 2025

28.6M



Number of Transactions
through Bank Accounts

17.67M



Number of Transactions
through Mobile Wallets

10.93M

Instant Payment Transactions

Value of Transfers Issued by Banks and Mobile Payment Service Providers

Total Value of Transactions
For December 2025

2.44B_{JOD}



Value of Transactions
through Bank Accounts

1.88B_{JOD}



Value of Transactions
through Mobile Wallets

0.57B_{JOD}

Instant Payment Transactions

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

Average Value of All Transactions
For December 2025

85.5 JOD



Average Transaction Value
through Bank Accounts

106.4 JOD



Average Transaction Value
through Mobile Wallets

51.8 JOD

60



Monthly Report

December 2025

Electronic Bill Presentment & Payment (EBPP) System



12.2025



Total Number and Value of Transactions Since the Beginning of 2025



Number of Transactions

75.43M

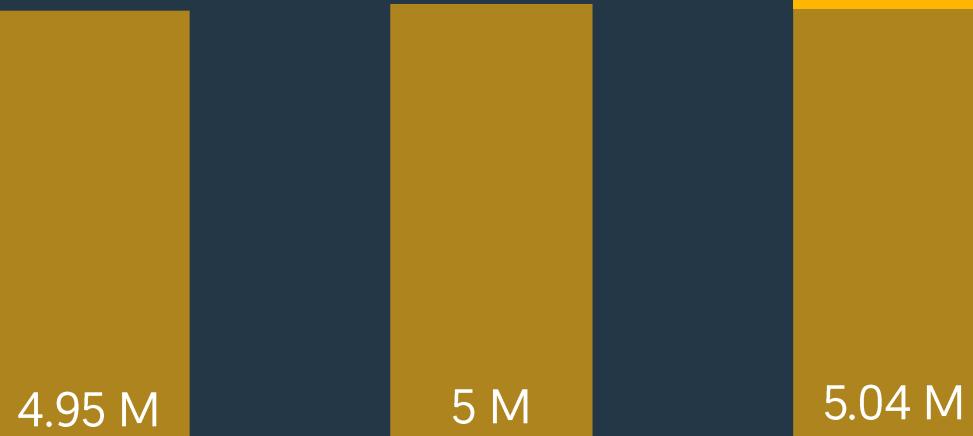


Value of Transactions

15.99B_{JOD}

eFAWATEER.com Users

Total Number of Users Over the Past 3 Months

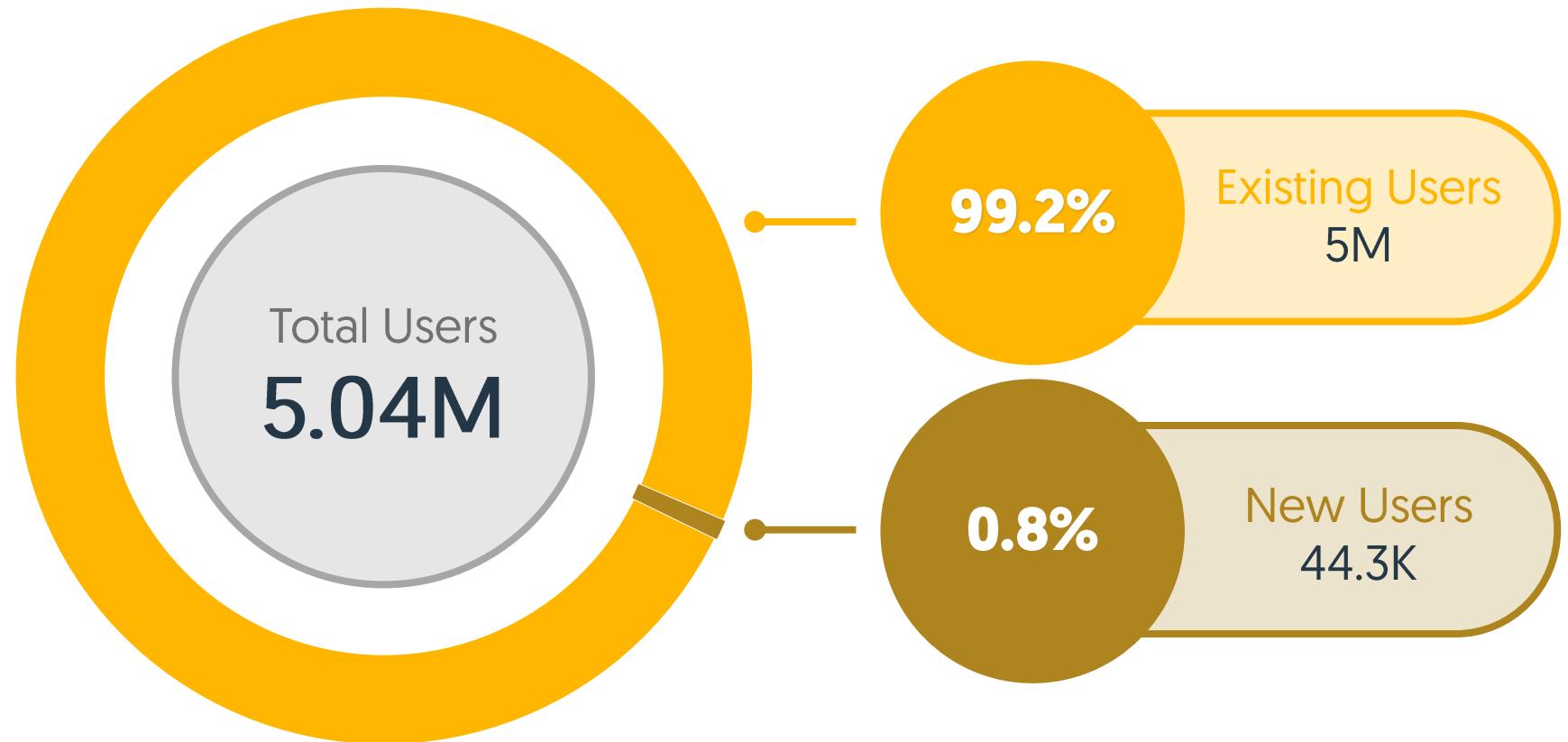


0.9%

Increase in the number
of users in the last
month

eFAWATEERcom Users

Number of eFAWATEERcom Users



eFAWATEERcom Billers & Services

Number of eFAWATEERcom Billers & Services



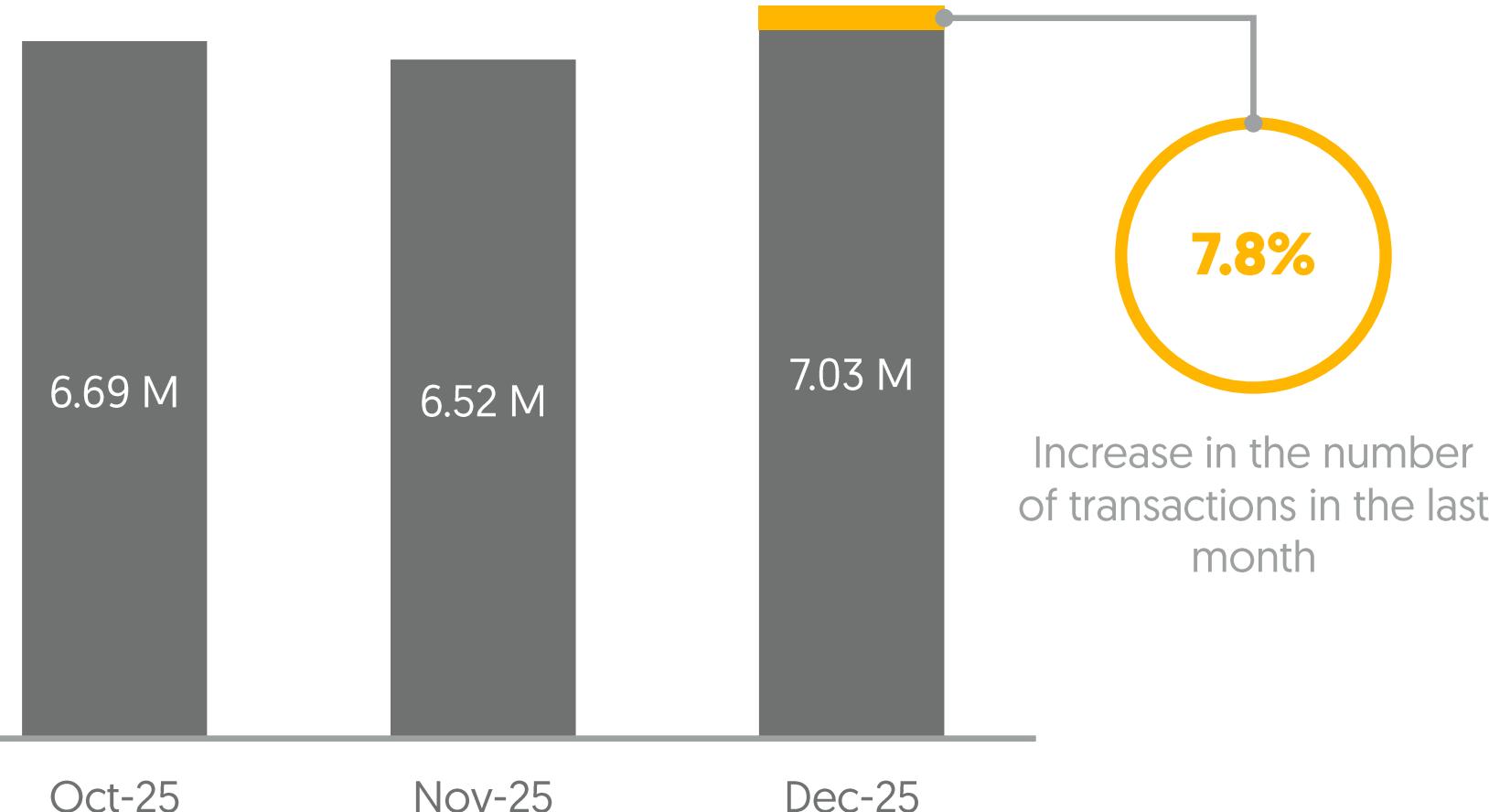
Billers
685



Services
2,323

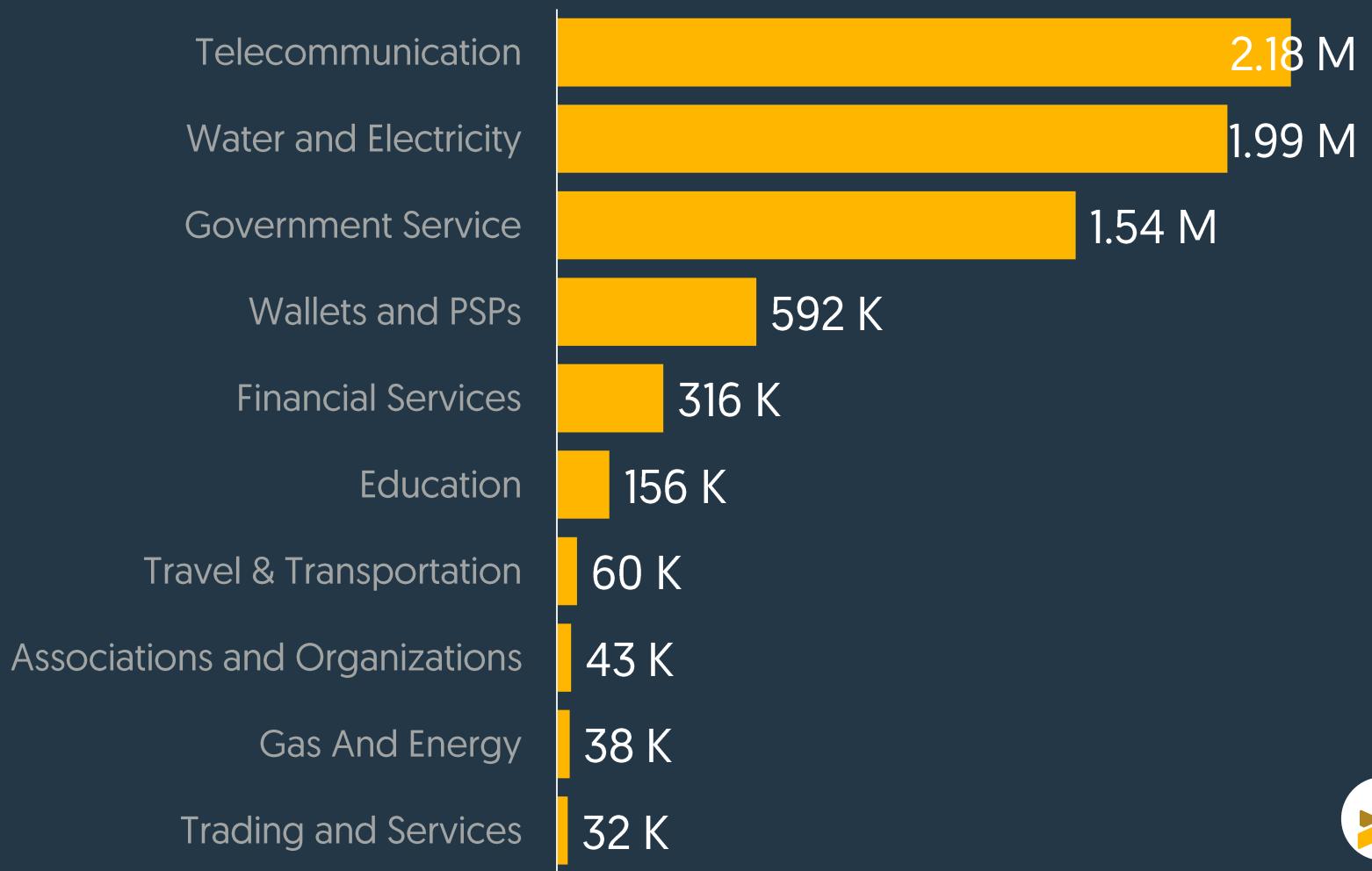
eFAWATEER.com Number of Transactions

Total Number of Transactions Over the Past 3 Months



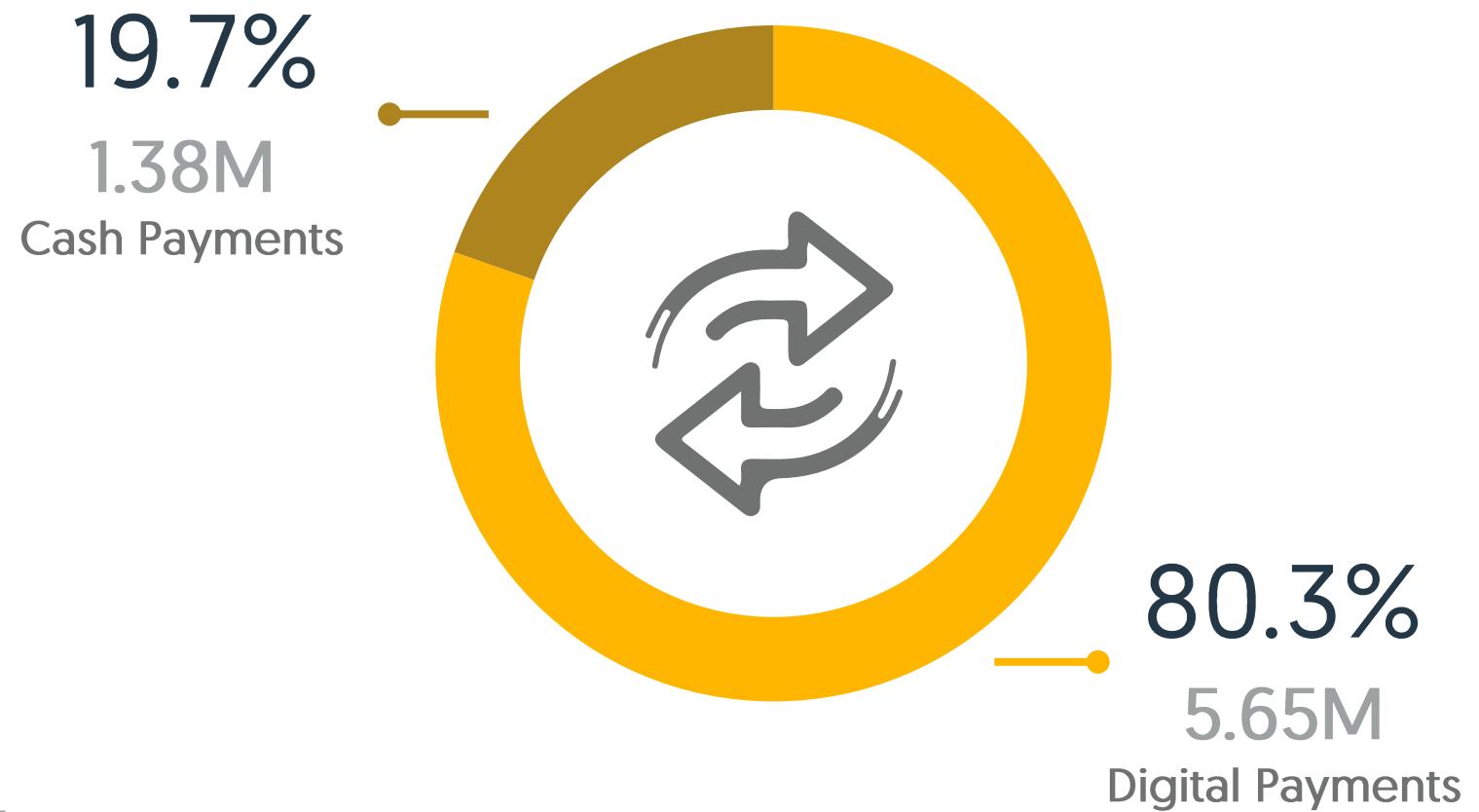
eFAWATEERcom Number of Transactions

Number of Transactions by Category



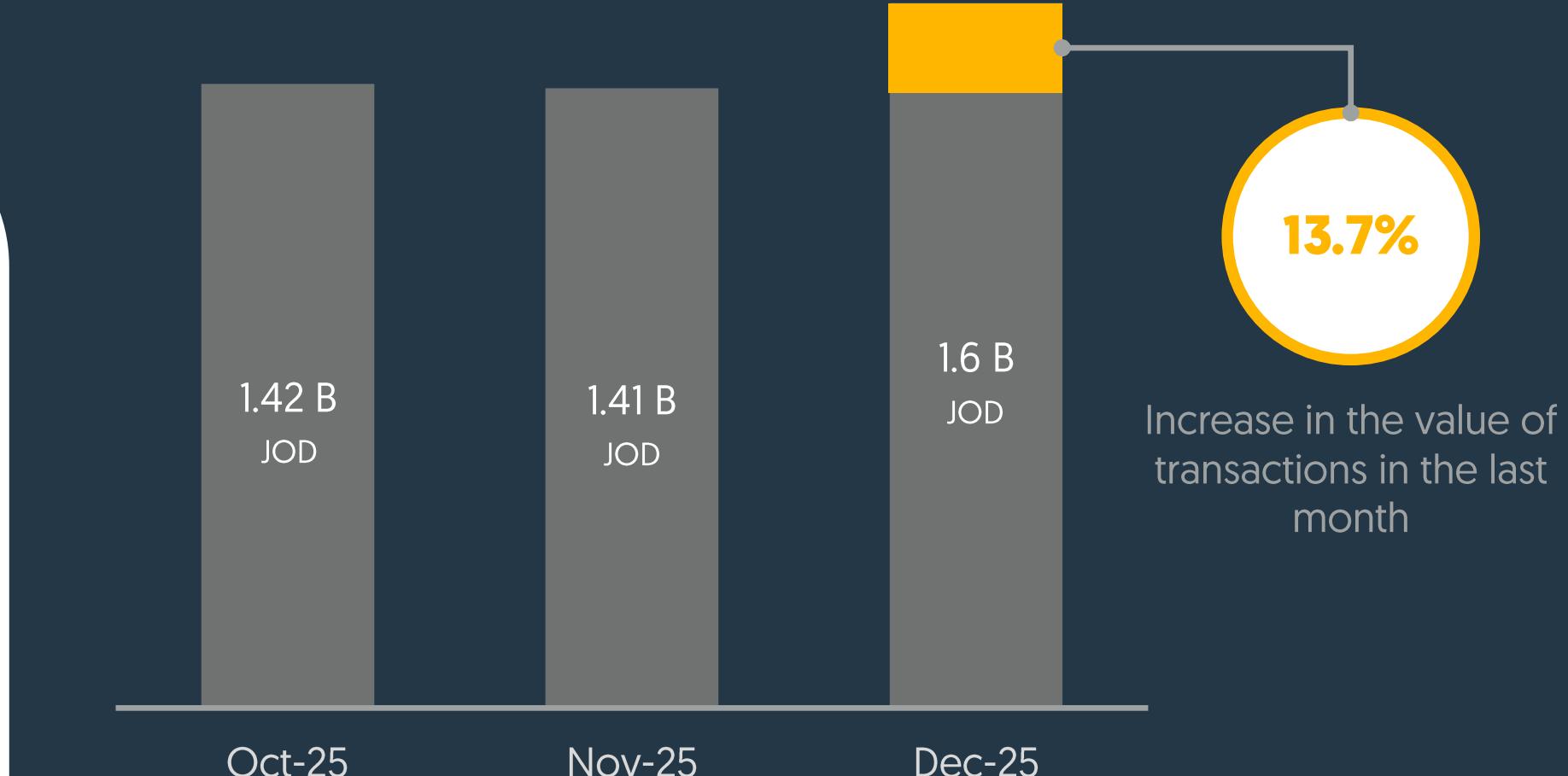
eFAWATEER.com Number of Transactions

Percentage Based on Payment Method



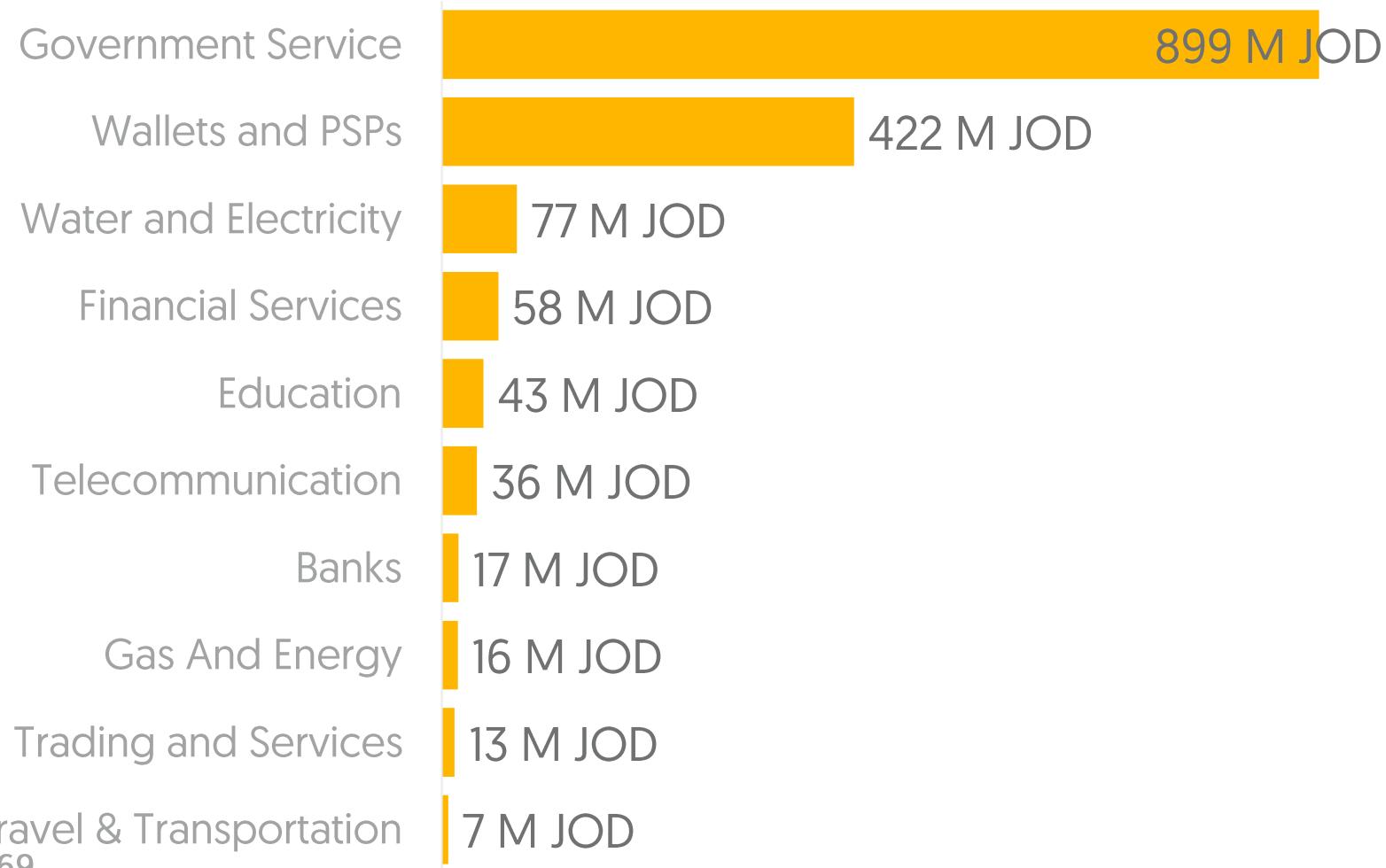
eFAWATEERcom Value of Transactions

Total Value of Transactions Over the Past 3 Months



eFAWATEERcom Value of Transactions

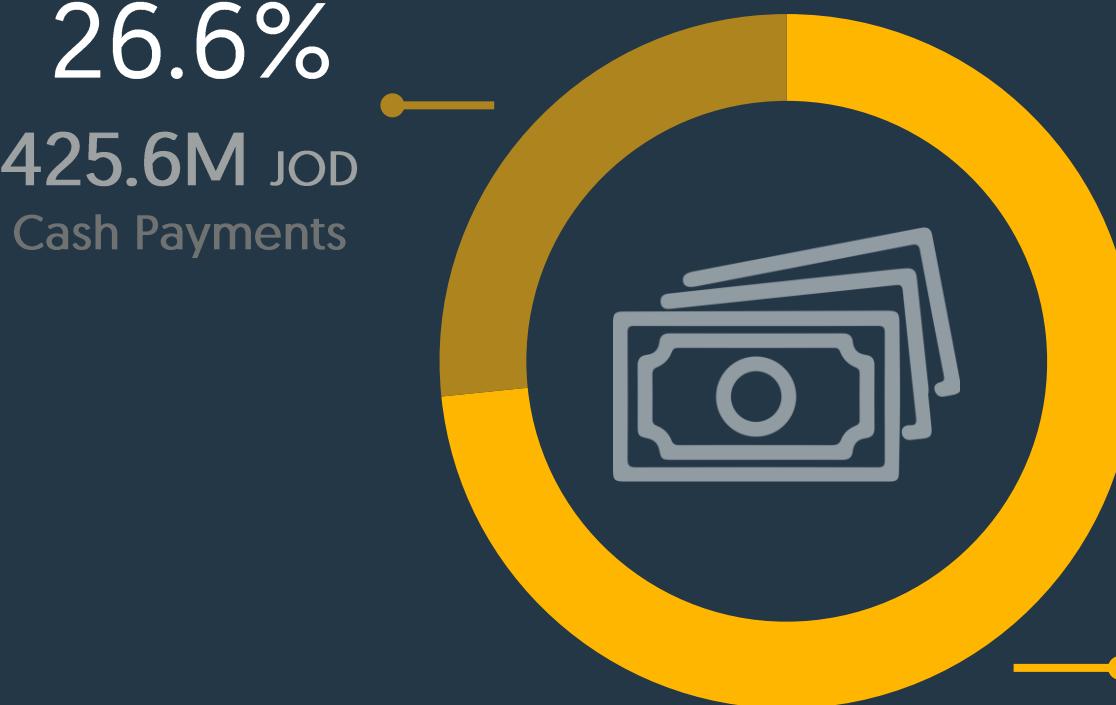
Value of Transactions by Category



eFAWATEER.com Value of Transactions

Percentage Based on Payment Method

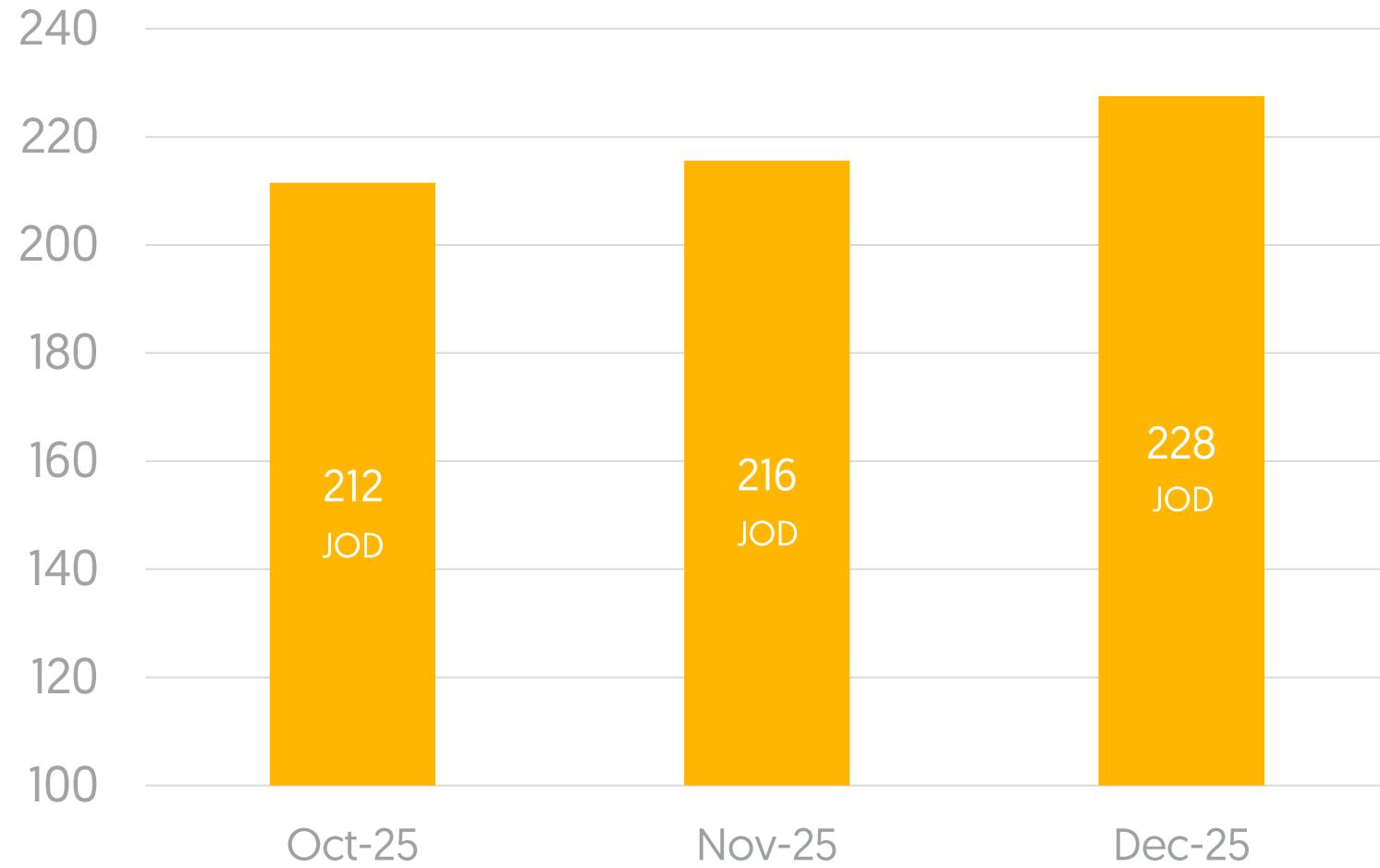
26.6%
425.6M JOD
Cash Payments



73.4%
1.17B JOD
Digital Payments

eFAWATEERcom Transactions

Average Value of Transactions Over the Past 3 Months



72

Automated Clearing House



ACH
Automated Clearing House

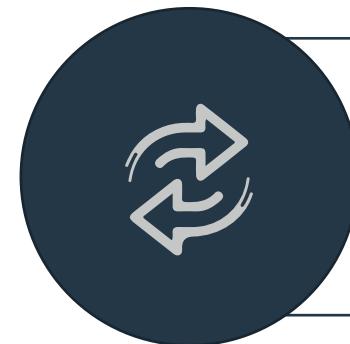
Monthly Report
December 2025



12.2025

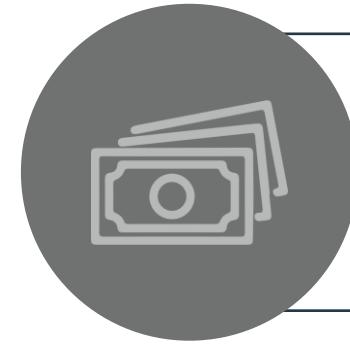


Total Number and Value of JOD Transactions Since the Beginning of 2025



Number of Transactions

12.16M

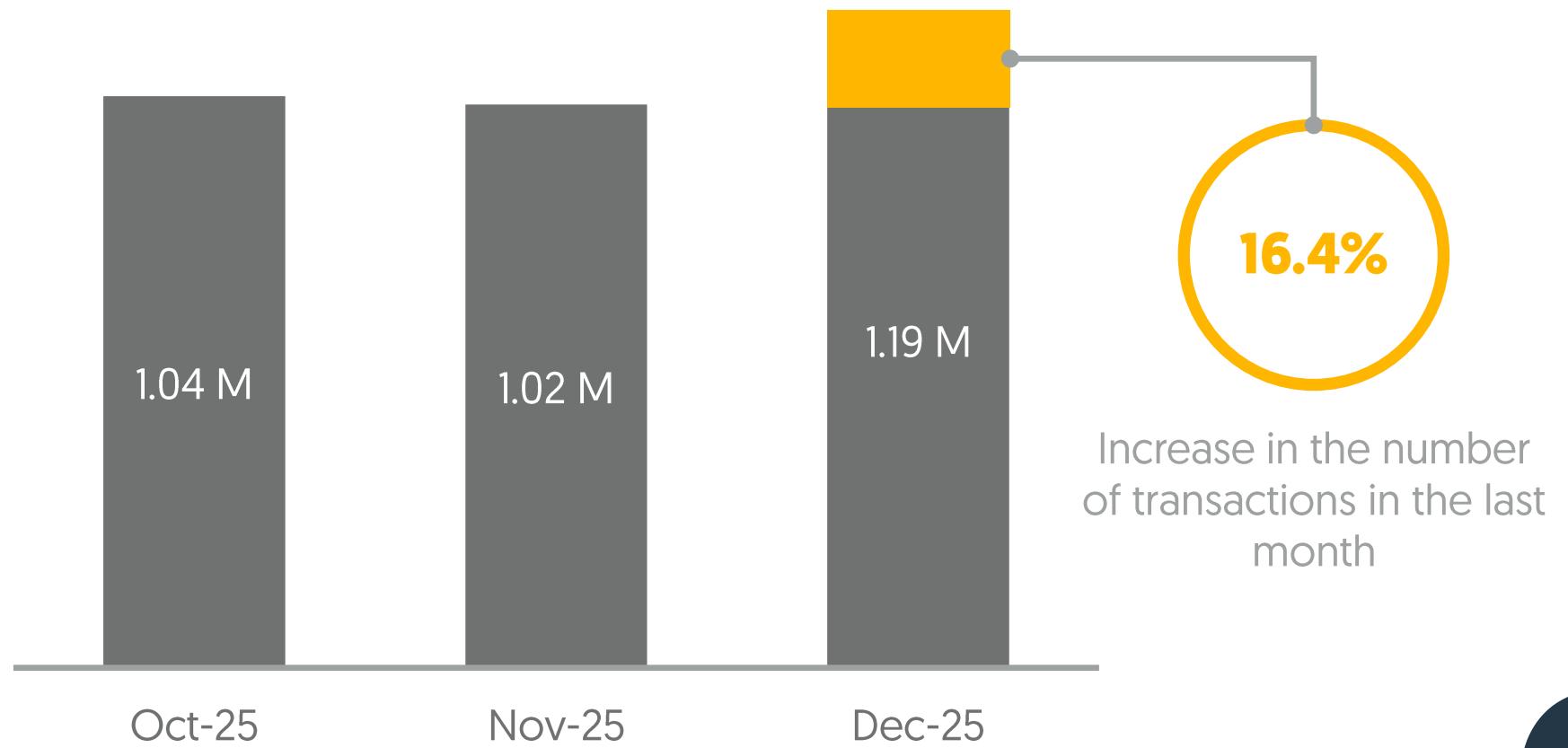


Value of Transactions

10.01B_{JOD}

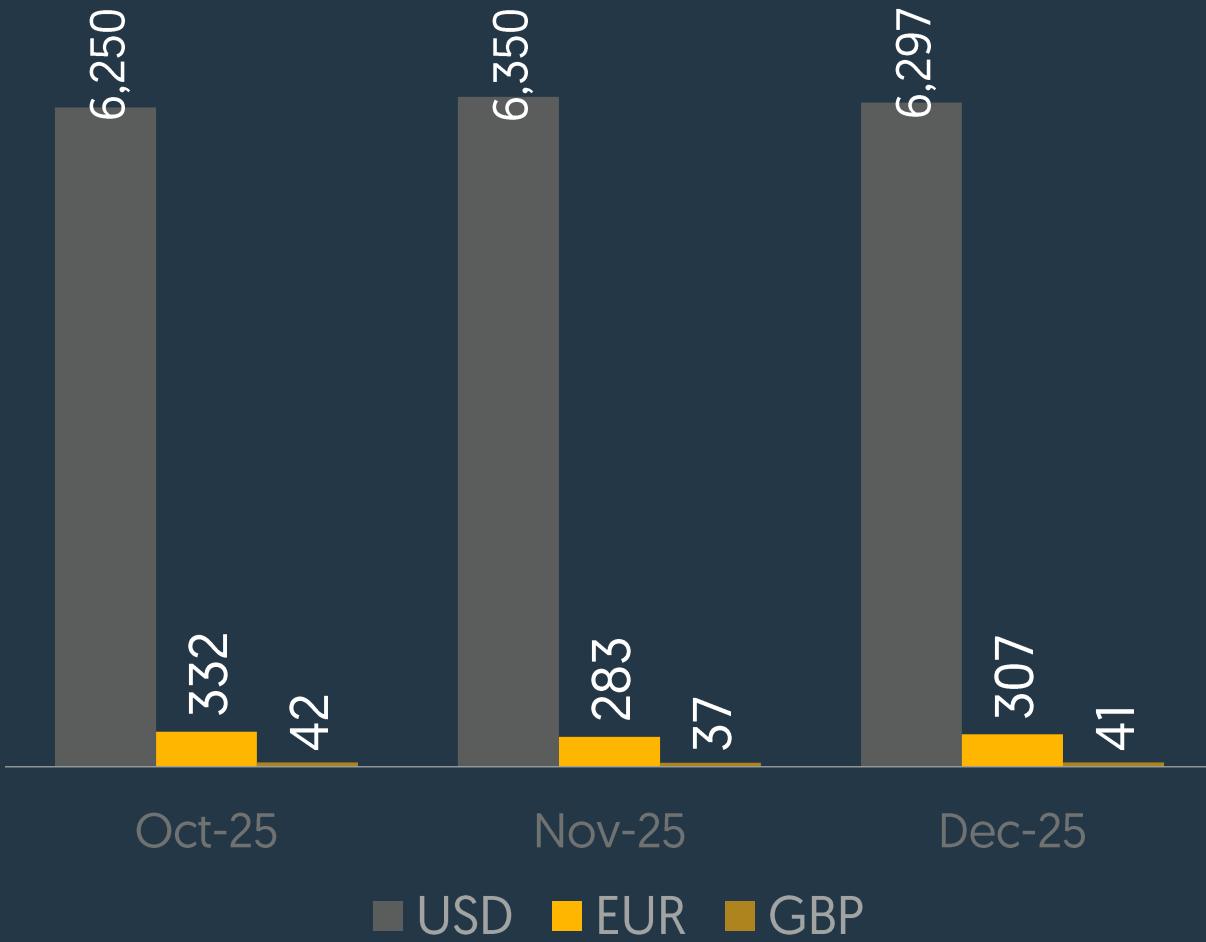
ACH Transactions

Total Number of Jordanian Dinar Transactions Over the Past 3 Months



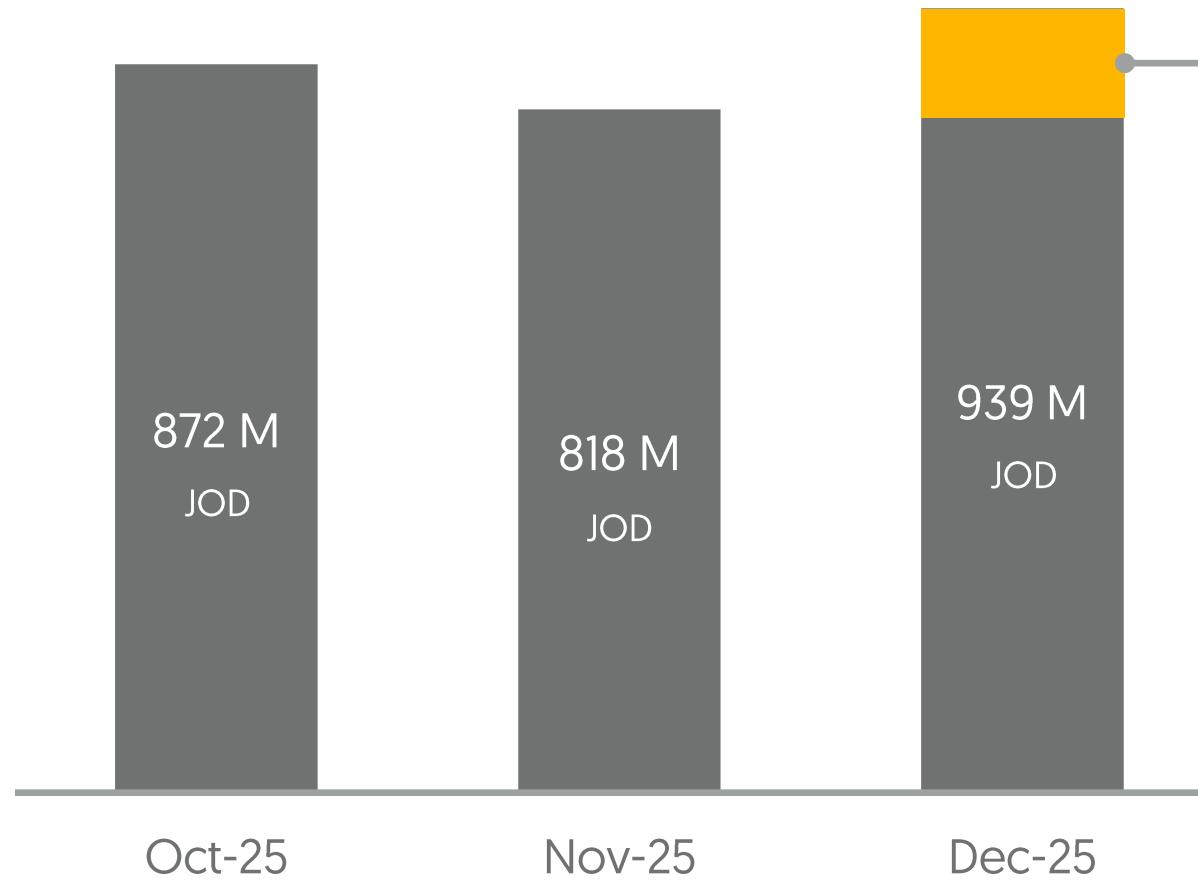
ACH Transactions

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



ACH Transactions

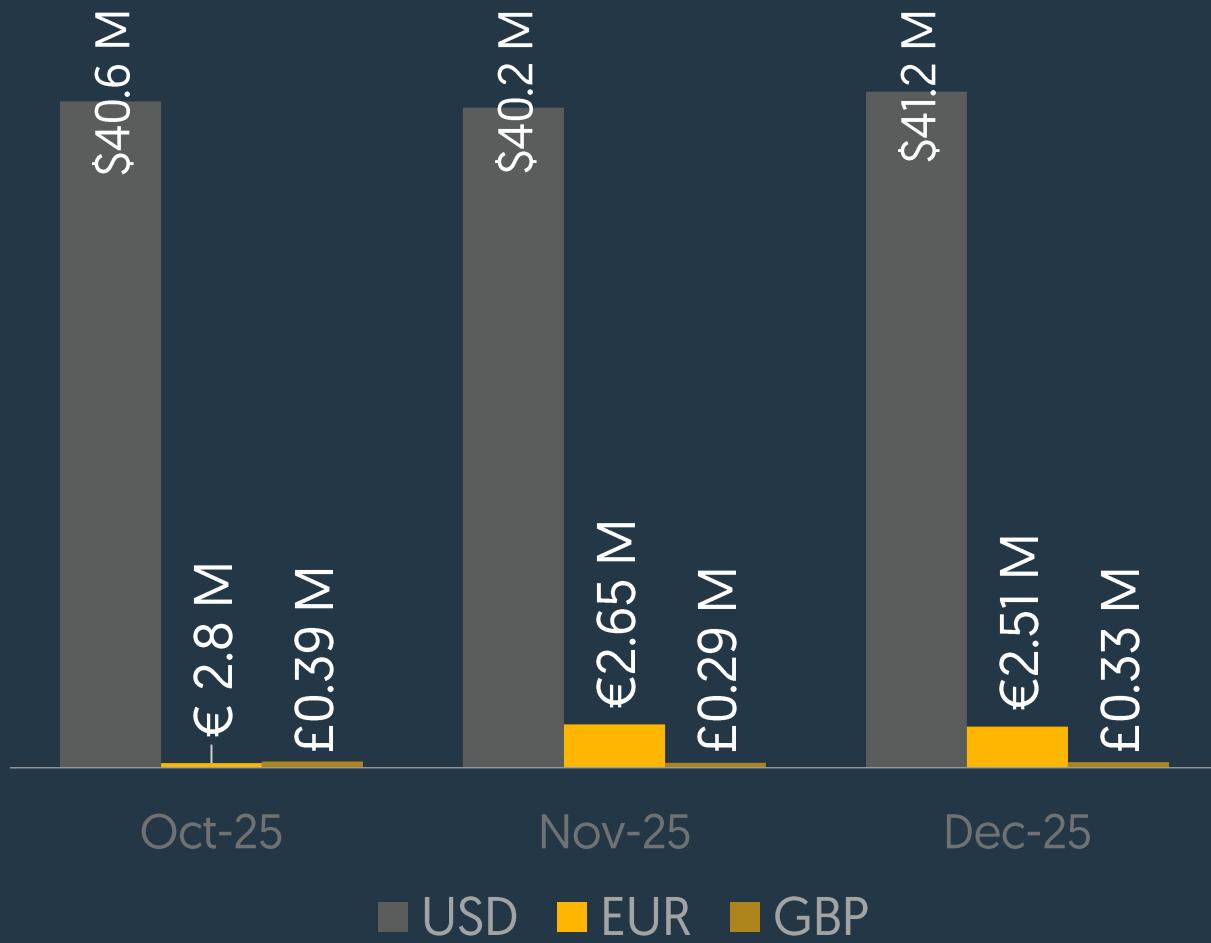
Total Value of Jordanian Dinar Transactions Over the Past 3 Months



Increase in the value of transactions in the last month

ACH Transactions

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





ECCU
Electronic Cheque Clearing Unit

Monthly Report

December 2025



Total Number and Value of Transactions Since the Beginning of 2024



Number of Transactions

6.29M

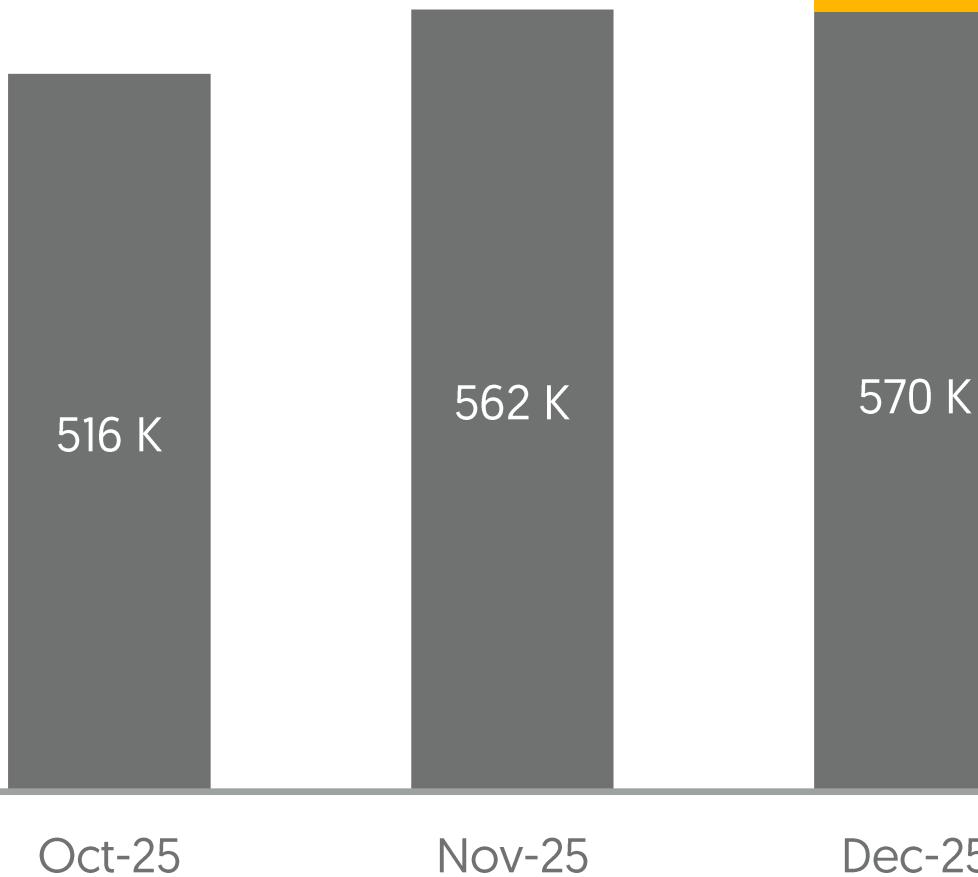


Value of Transactions

40.96B_{JOD}

ECCU Cheques

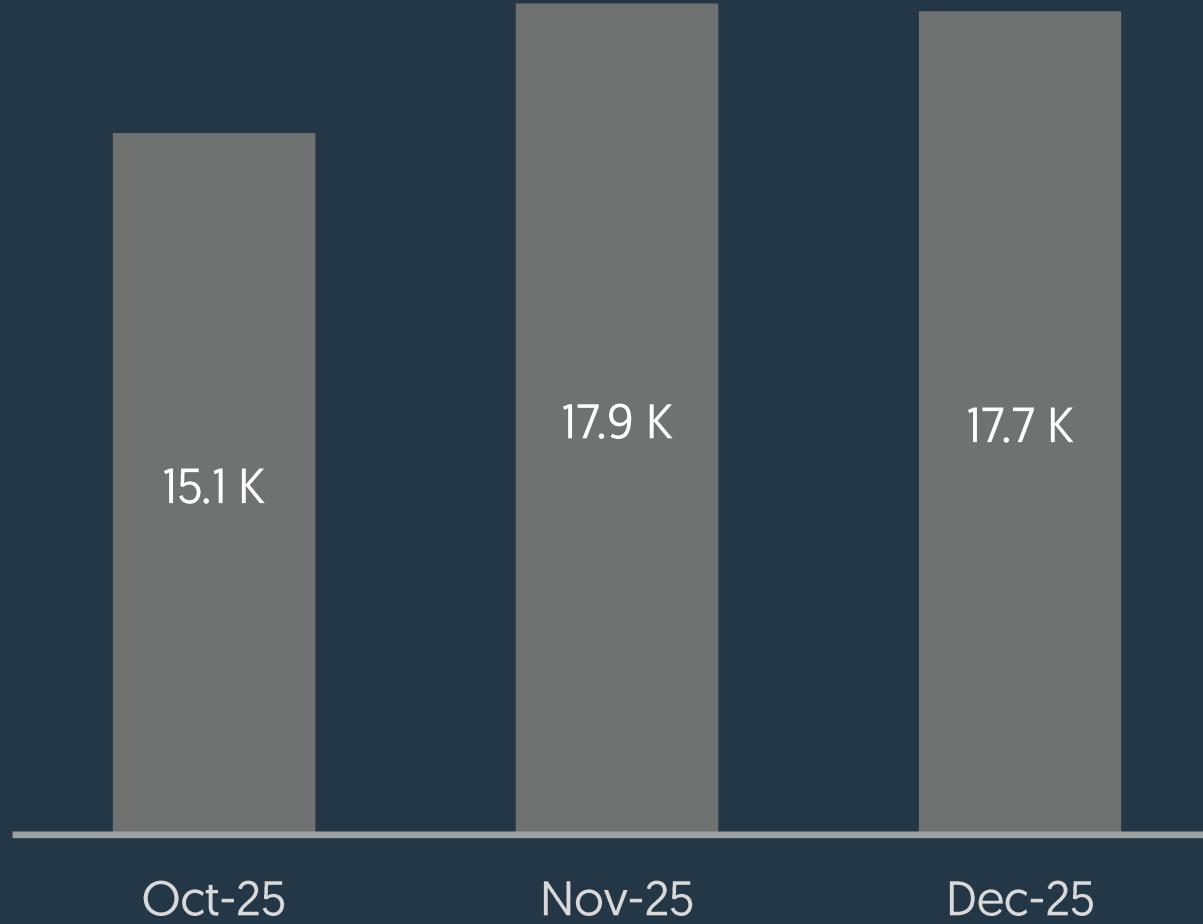
Total Number of Inward Cheques Over the Past 3 Months



Increase in the number
of cheques in the last
month

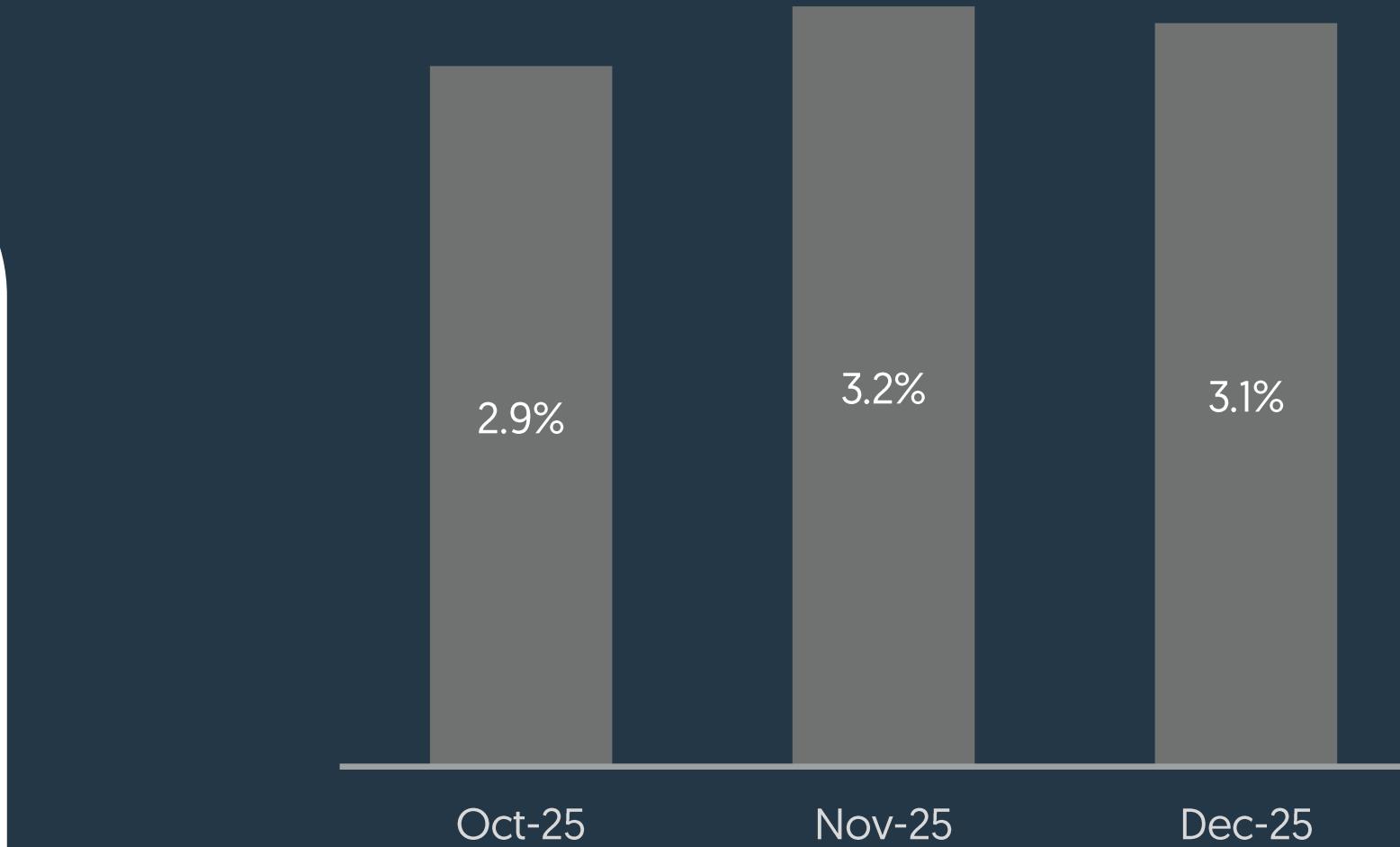
ECCU Returned Cheques

Total Number of Returned Cheques Over the Past 3 Months



ECCU Returned Cheques

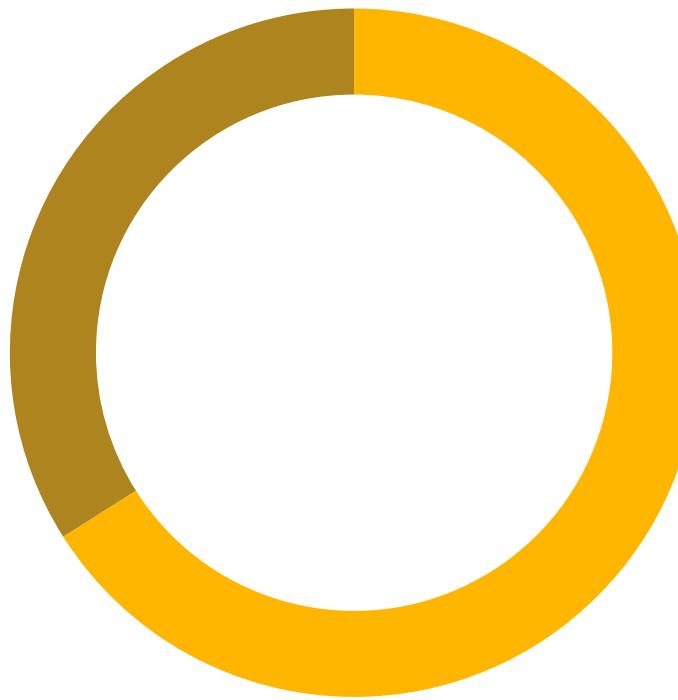
Percentage of Returned Cheques from the Total Number of Cheques
Over the Past 3 Months



ECCU Cheques

Total Number of Returned Cheques due to Financial and Technical Reasons

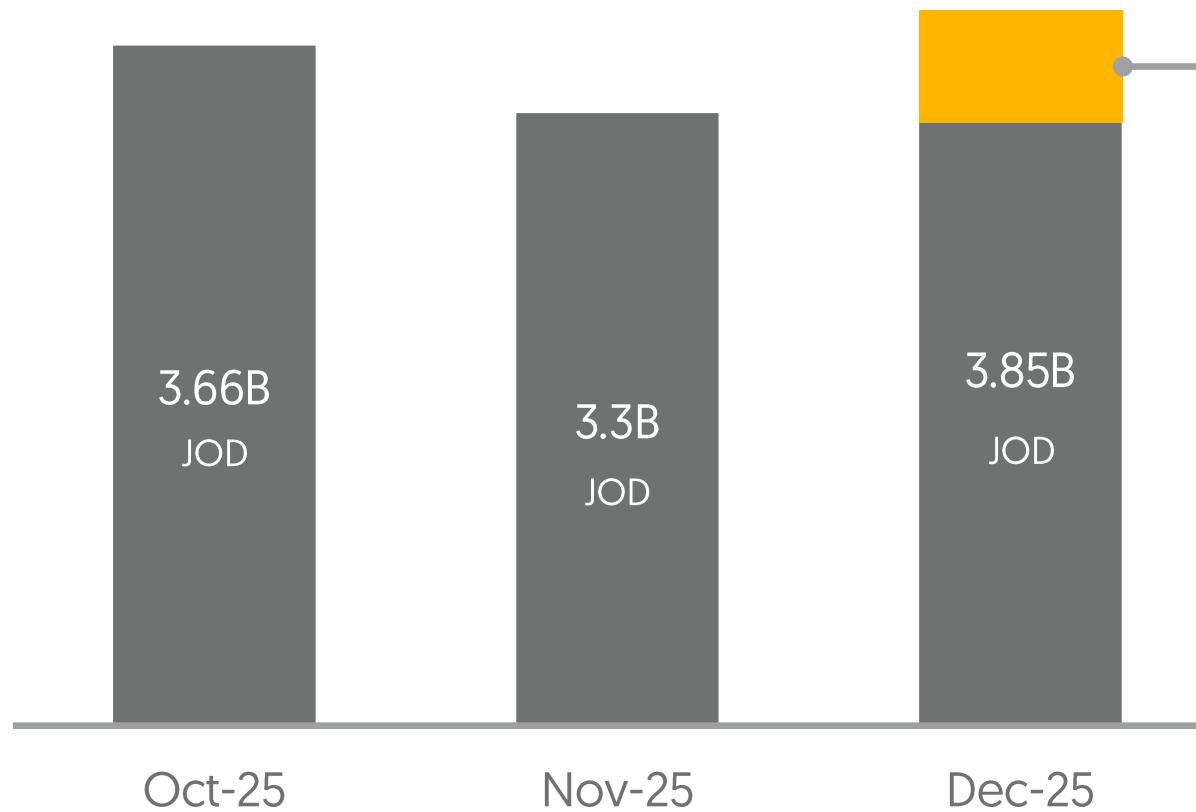
34%
6,019
Technical
Reasons



66%
11,698
Financial
Reasons

ECCU Cheques

Total Value of Inward Cheques Over the Past 3 Months

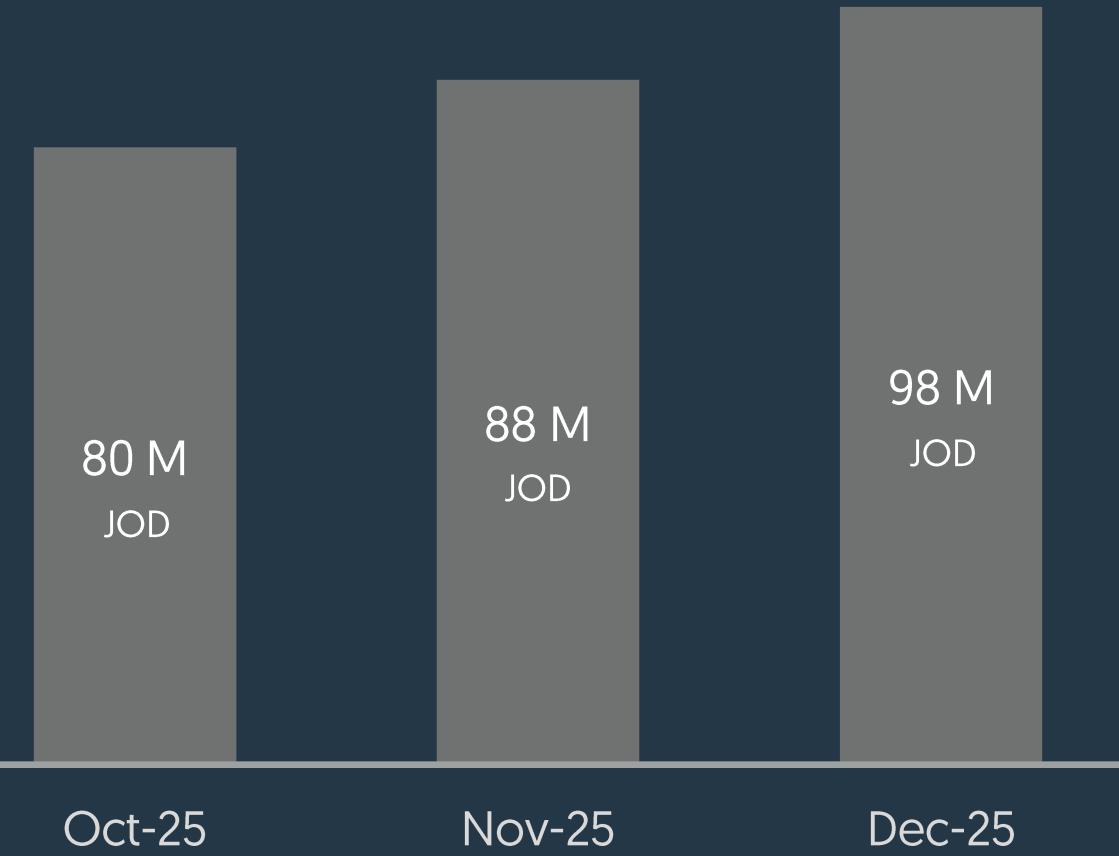


16.8%

Increase in the value of
cheques in the last
month

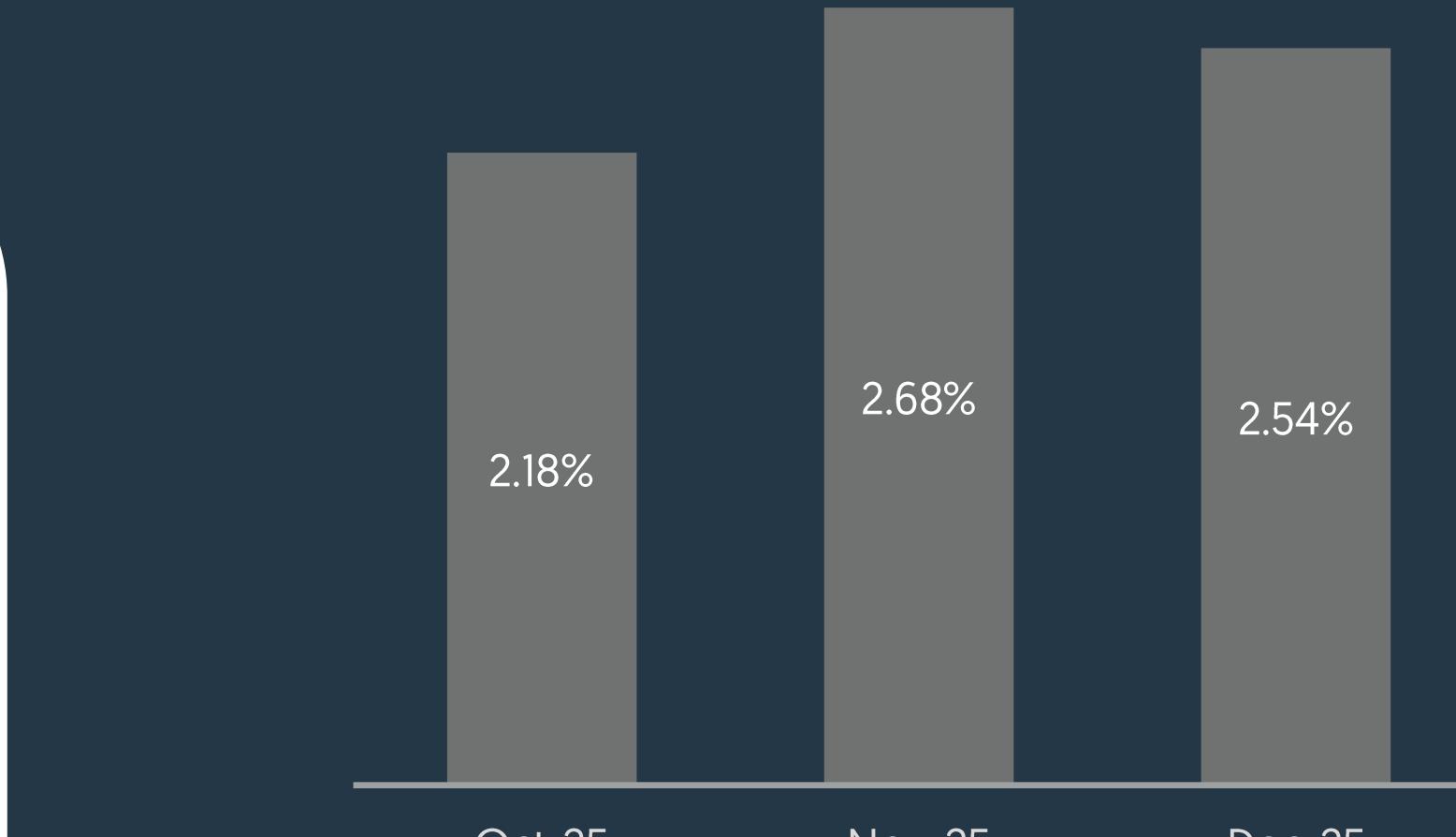
ECCU Returned Cheques

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

34.5%

33.8M_{JOD}

Technical
Reasons

65.5%

64M_{JOD}

Financial
Reasons

