



Jordan Payments & Clearing Company

Payment Systems Monthly Reports

November 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

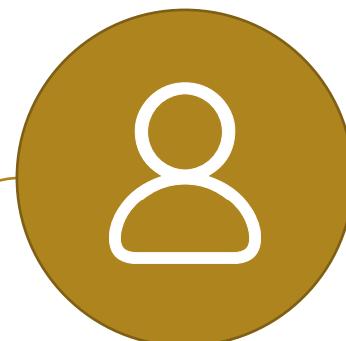
Monthly Report
November 2025

3



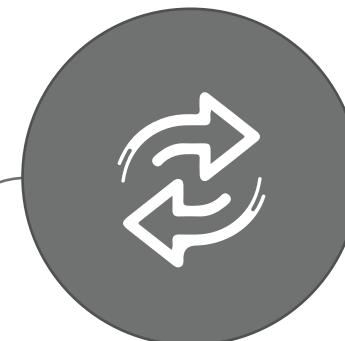


Summary



Number of
Users

2.09M



Number of
Transactions

16.35M



Value of
Transactions

1.73B_{JOD}



JoMoPay Summary



Number of
Users

2.78M



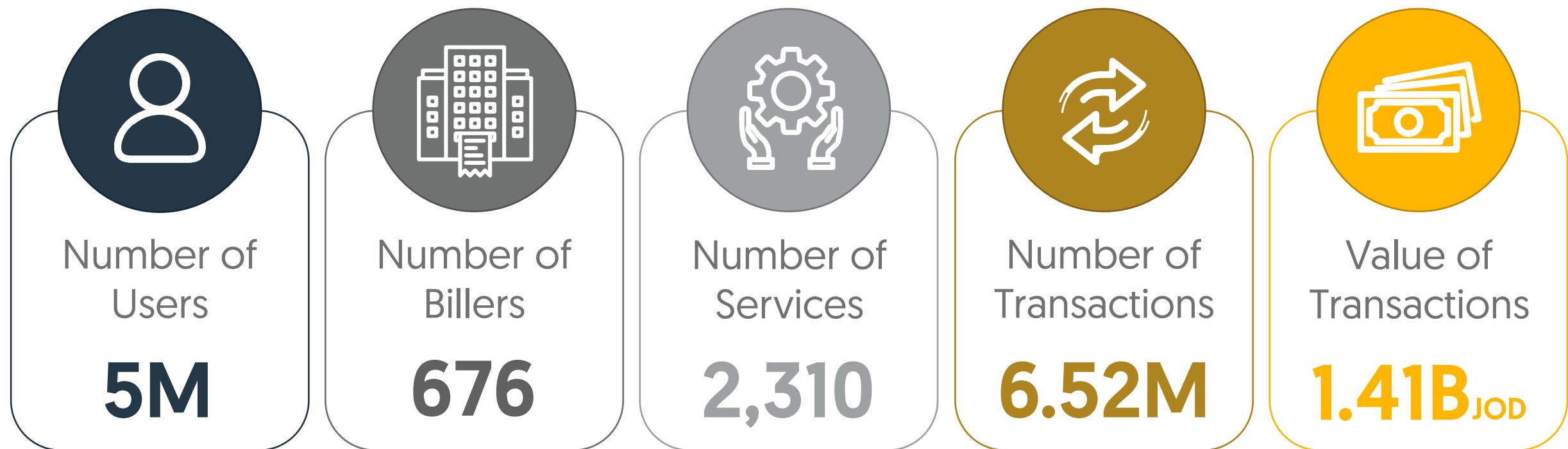
Number of
Transactions

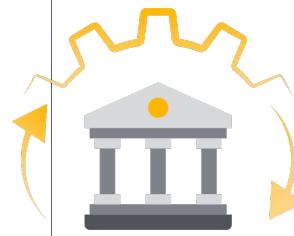
10.1M



Value of
Transactions

526M_{JOD}





ACH

Automated Clearing House

Summary



Total Number of
Transactions

1.03M



Number of JOD
Transactions

1.02M



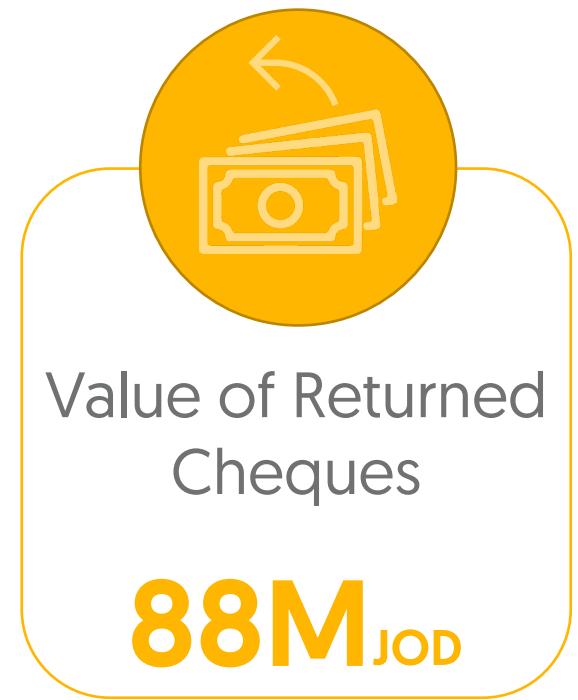
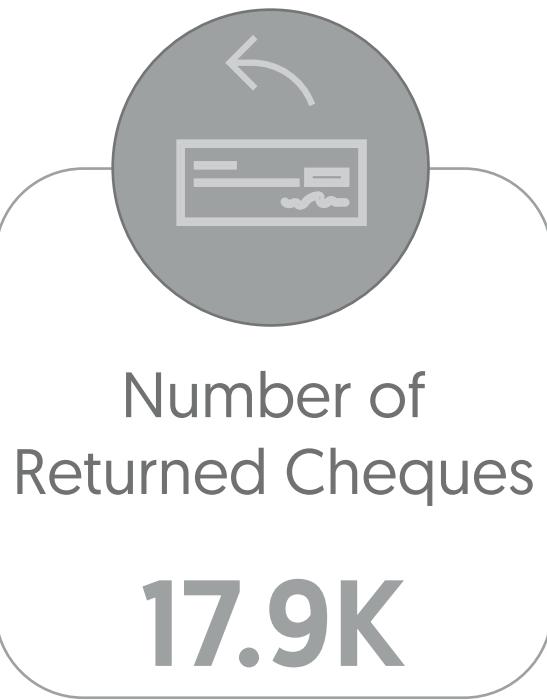
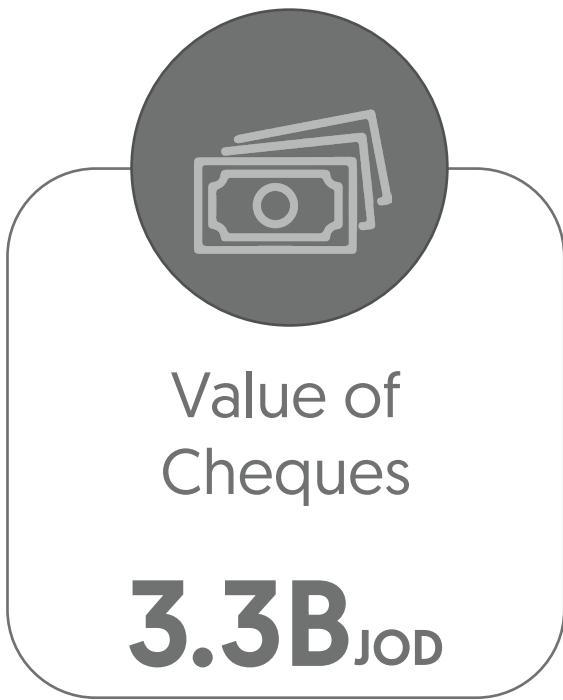
Value of JOD
Transactions

818M_{JOD}



ECCU
Electronic Cheque Clearing Unit

Summary



9



Monthly Report

November 2025

Instant Payment System for
Transfers Issued by Banks

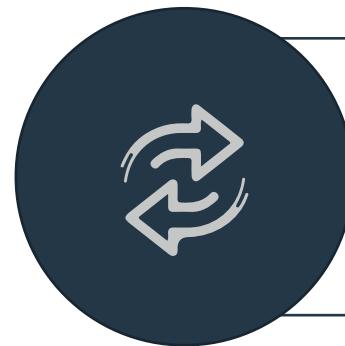


11.2025



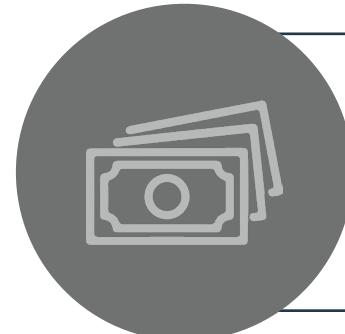
Total Number and Value of Transactions Since the Beginning of 2025

Transfers Issued by Banks



Number of Transactions

150.25M

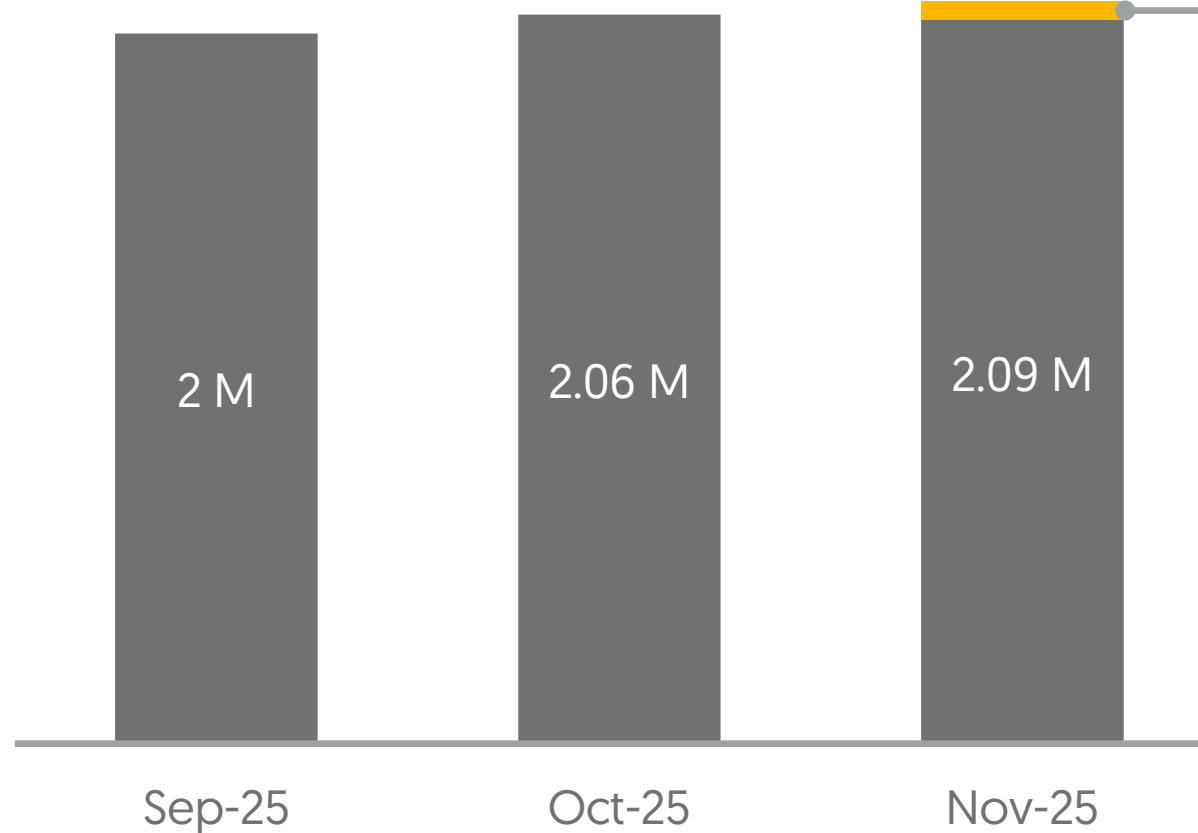


Value of Transactions

18.09B_{JOD}



Total Number of Users Over the Past 3 Months



1.8%

Increase in the number
of users in the last
month



Percentage of Users Based on Nationality

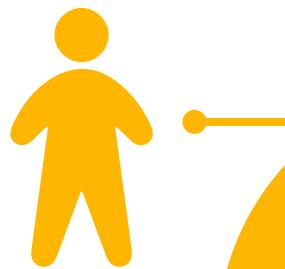


CliQ Users

Percentage of Users Based on Gender

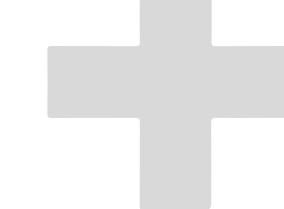
61.3%

1.28M
Male Users



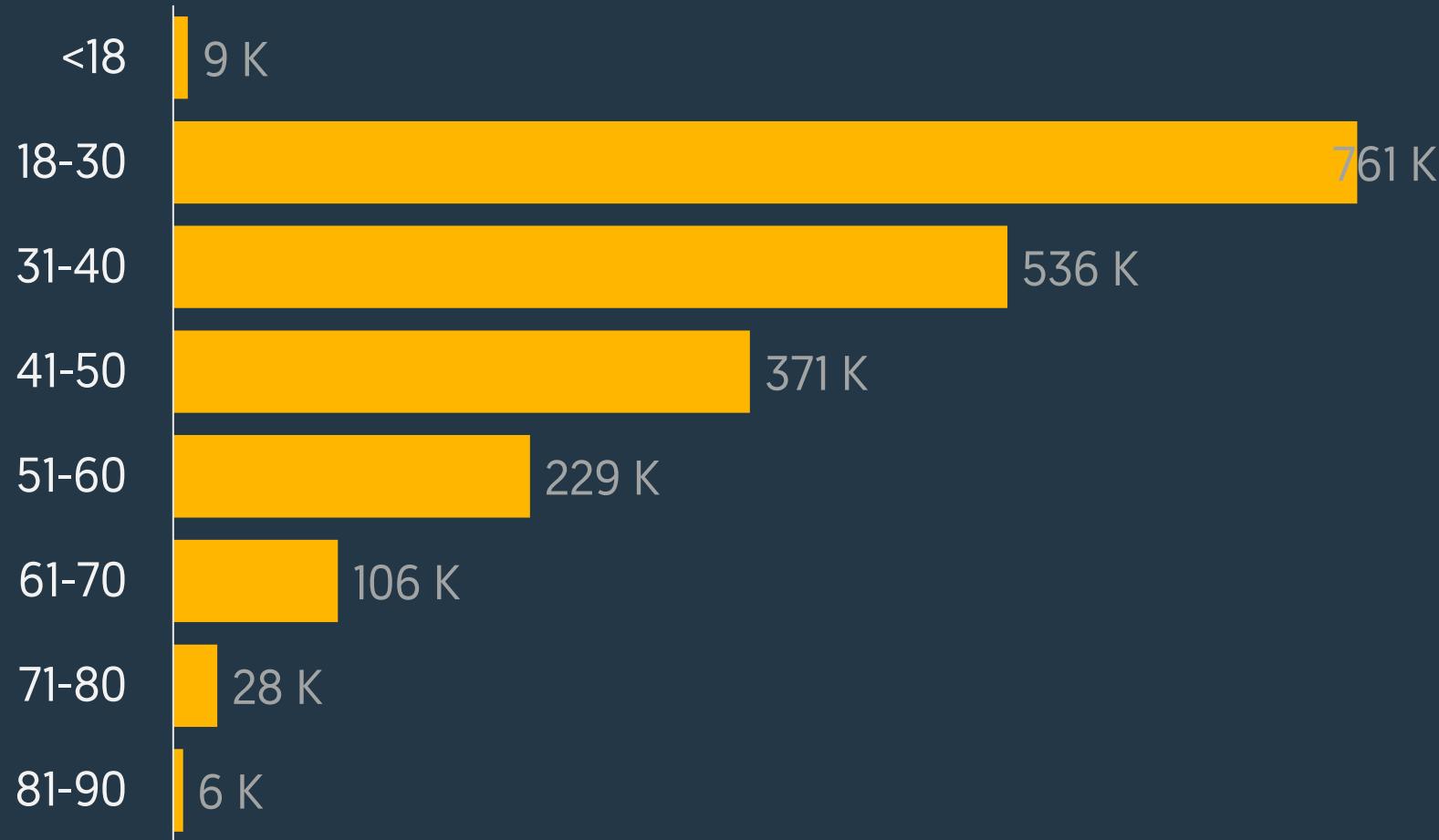
35.8%

0.75M
Female Users

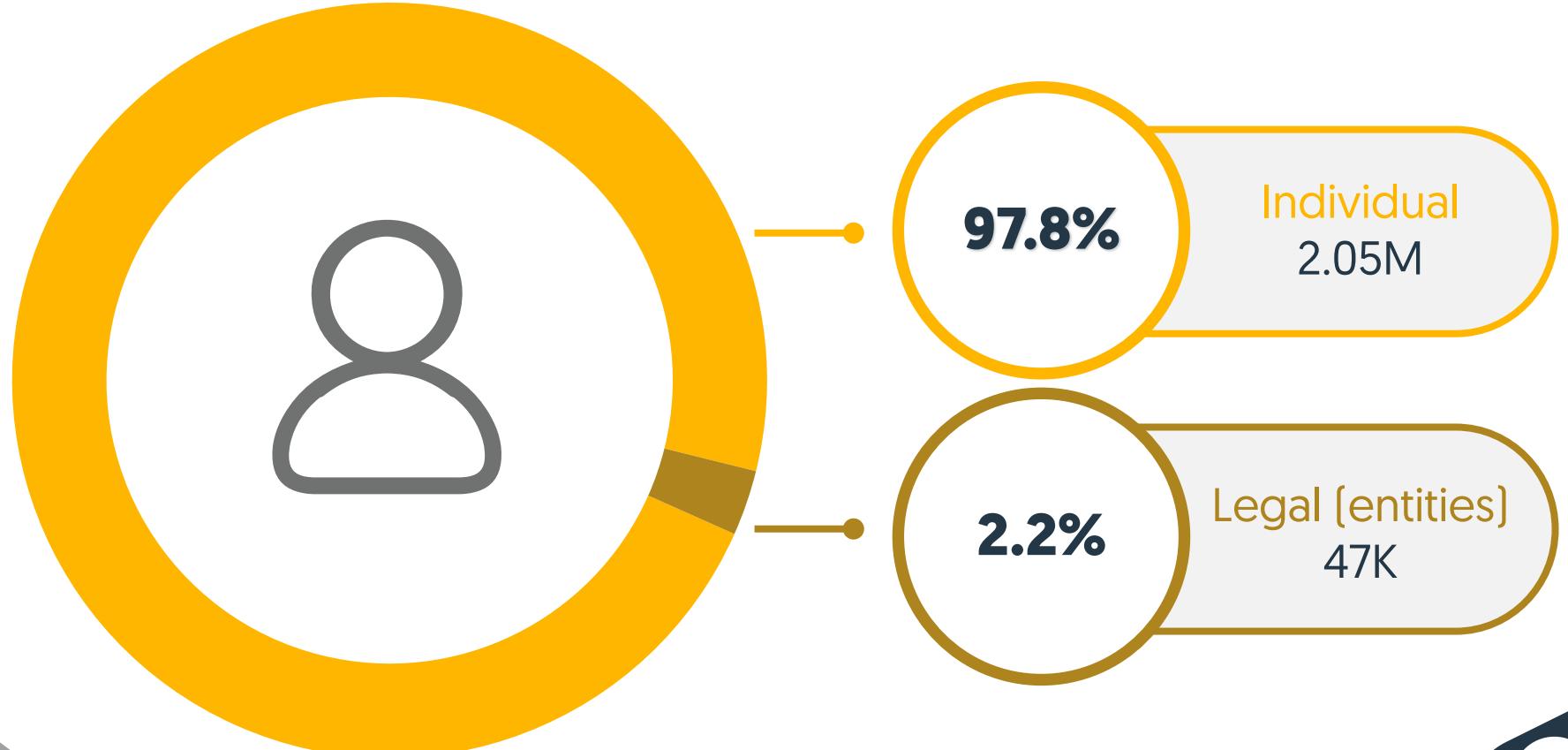




Number of Users Based on Age Group



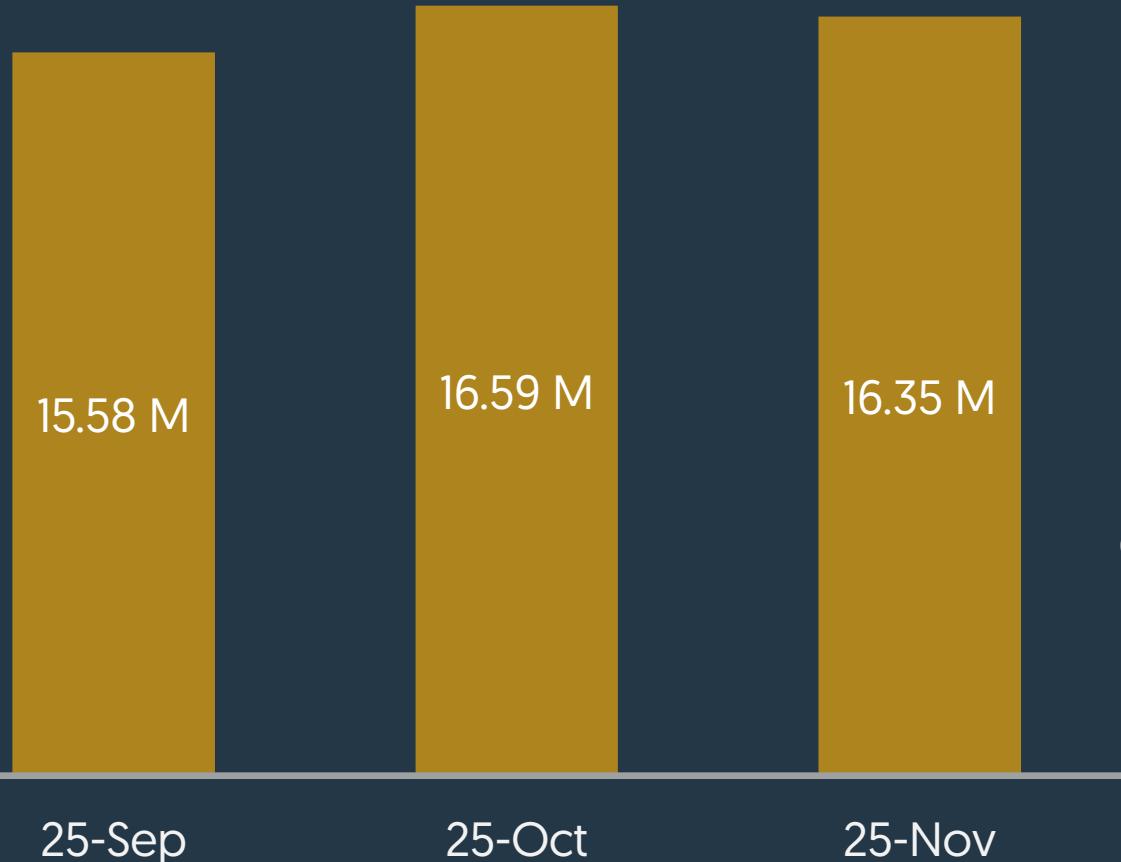
Percentage of Users Based on Customer Type



CliQ Number of Transactions

Total Number of Transactions Over the Past 3 Months

Transfers Issued by Banks



1.4%



Decrease in the number
of transactions in the last
month

CliQ Number of Transactions

Percentage Based on Transaction Type

Transfers Issued by Banks

19.4%

3.17M

Purchases



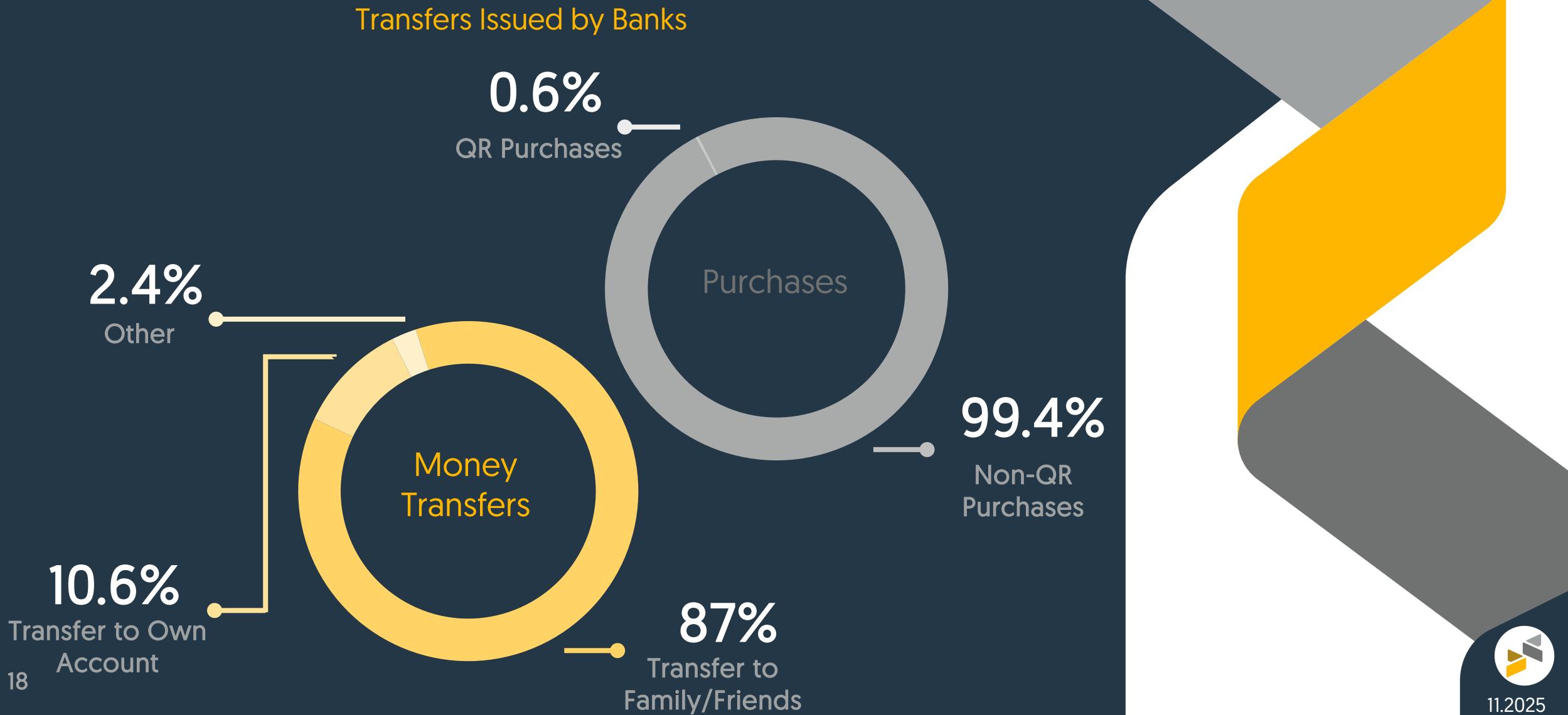
80.6%

13.2M

Money Transfers

CliQ Number of Transactions

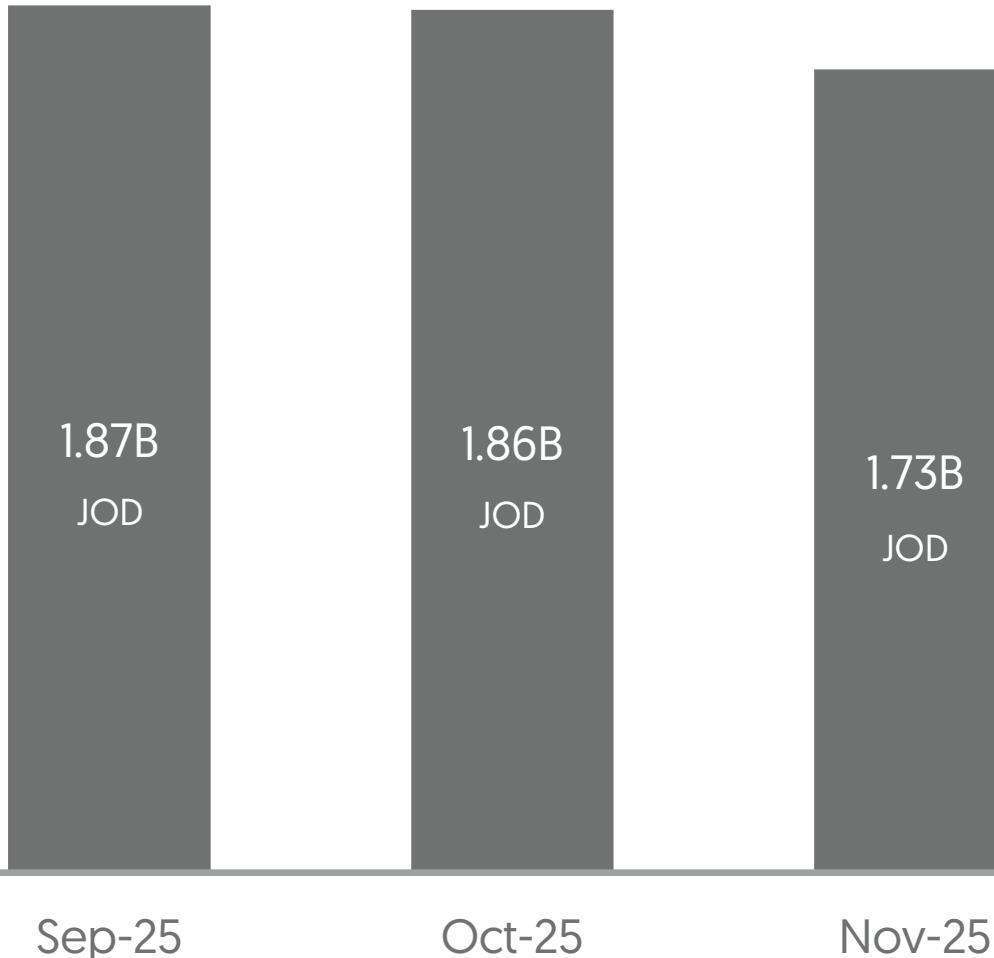
Percentage Based on Transaction Type Sub-Category



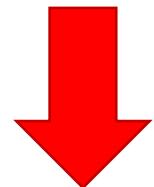
CliQ Value of Transactions

Total Value of Transactions Over the Past 3 Months

Transfers Issued by Banks



6.9%



Decrease in the value of
transactions in the last
month

CliQ Value of Transactions

Percentage Based on Transaction Type

Transfers Issued by Banks

26.8%

462.5M JOD

Purchases



73.2%

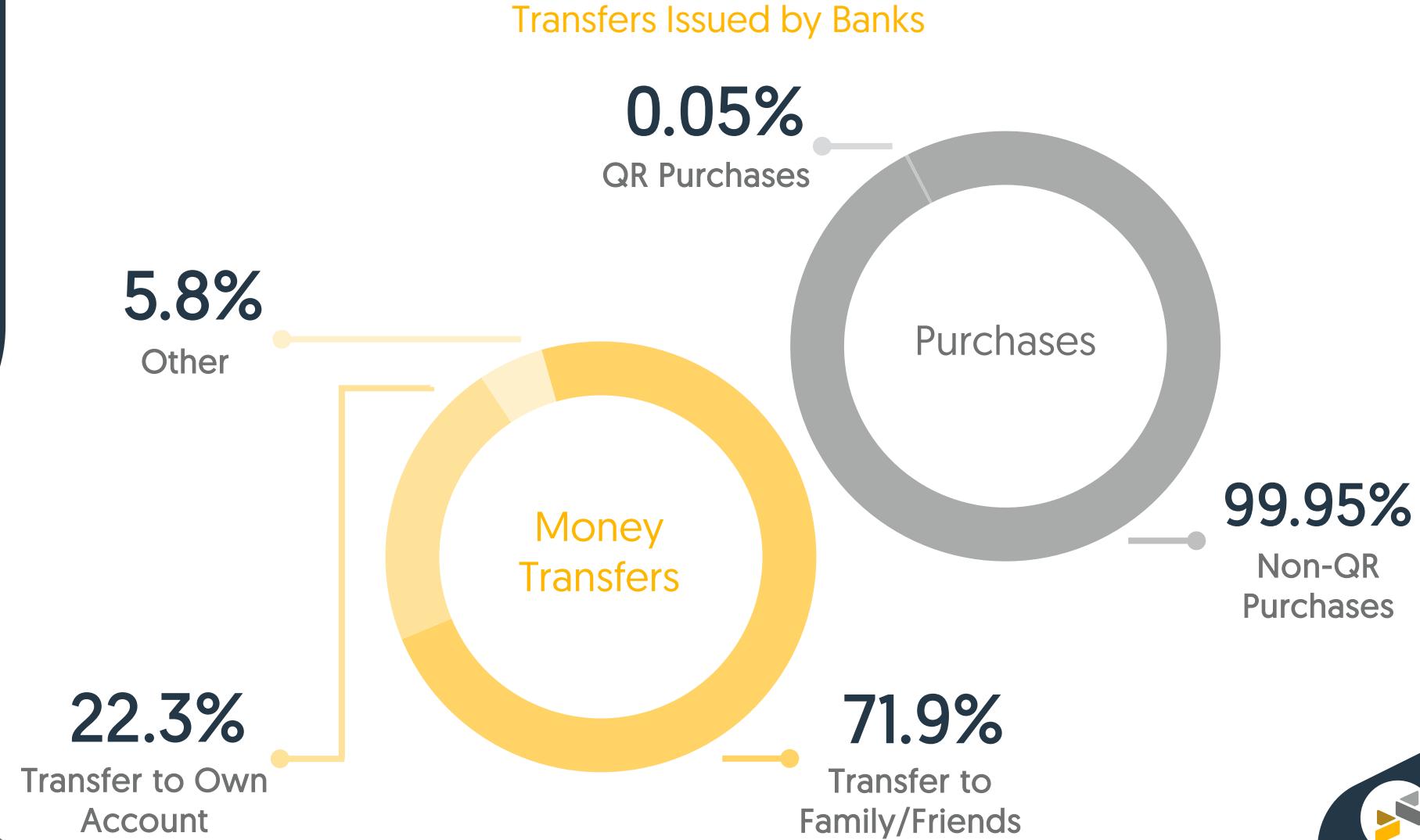
1.27B JOD

Money Transfers



cliQ Value of Transactions

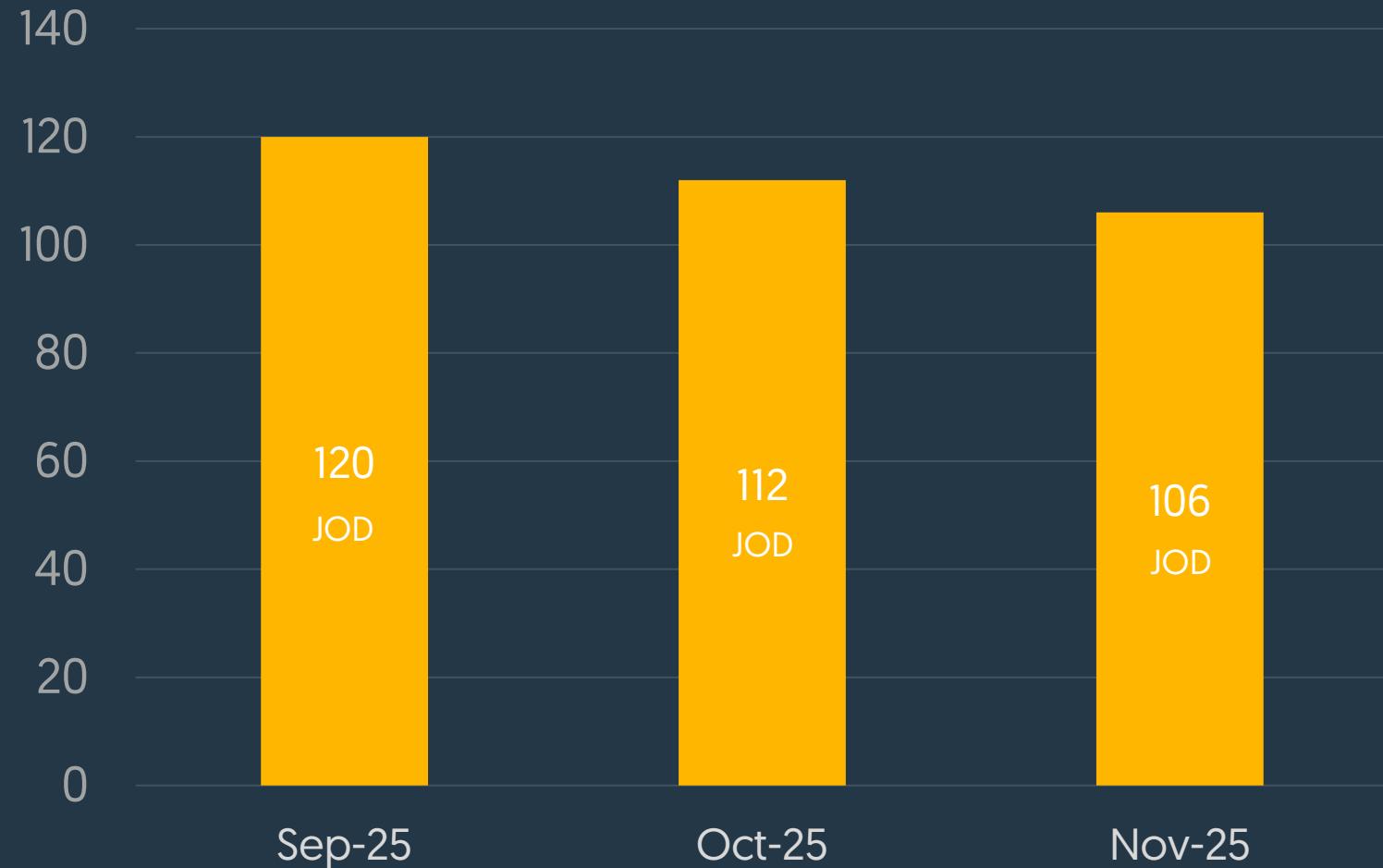
Percentage Based on Transaction Type Sub-Category



CliQ Transactions

Average Value of Transactions Over the Past 3 Months

Transfers Issued by Banks



CliQ Interoperability

Number of Money Transfer Transactions Through Banks

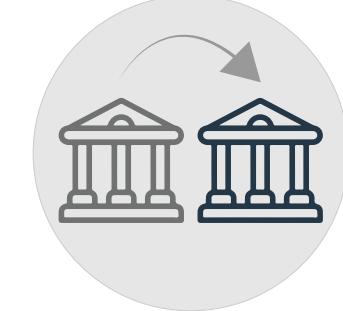
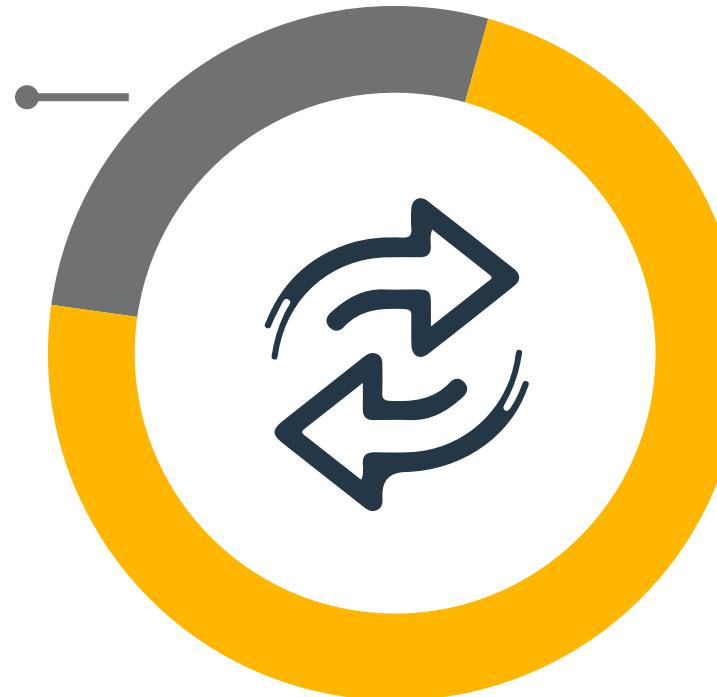
Transfers Issued by Banks



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



21.5%
232.2M JOD
On Us



78.5%
846.5M JOD
Off Us

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

25



JoMoPay
Jordan Mobile Payment

Monthly Report

November 2025

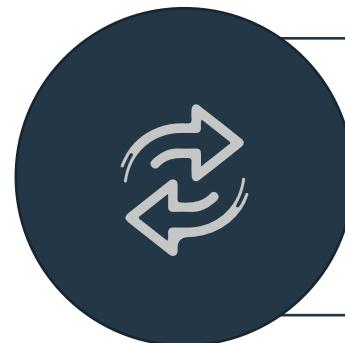
Jordan Mobile Payments Switch for
Transfers Issued by Mobile Wallets





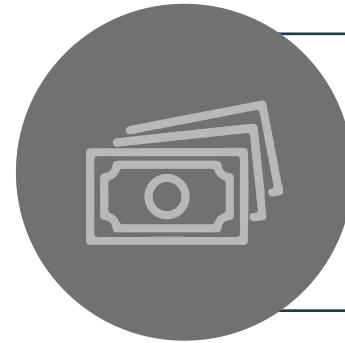
Total Number and Value of Transactions Since the Beginning of 2025

Transfers Issued by Mobile Wallets



Number of Transactions

91.11M



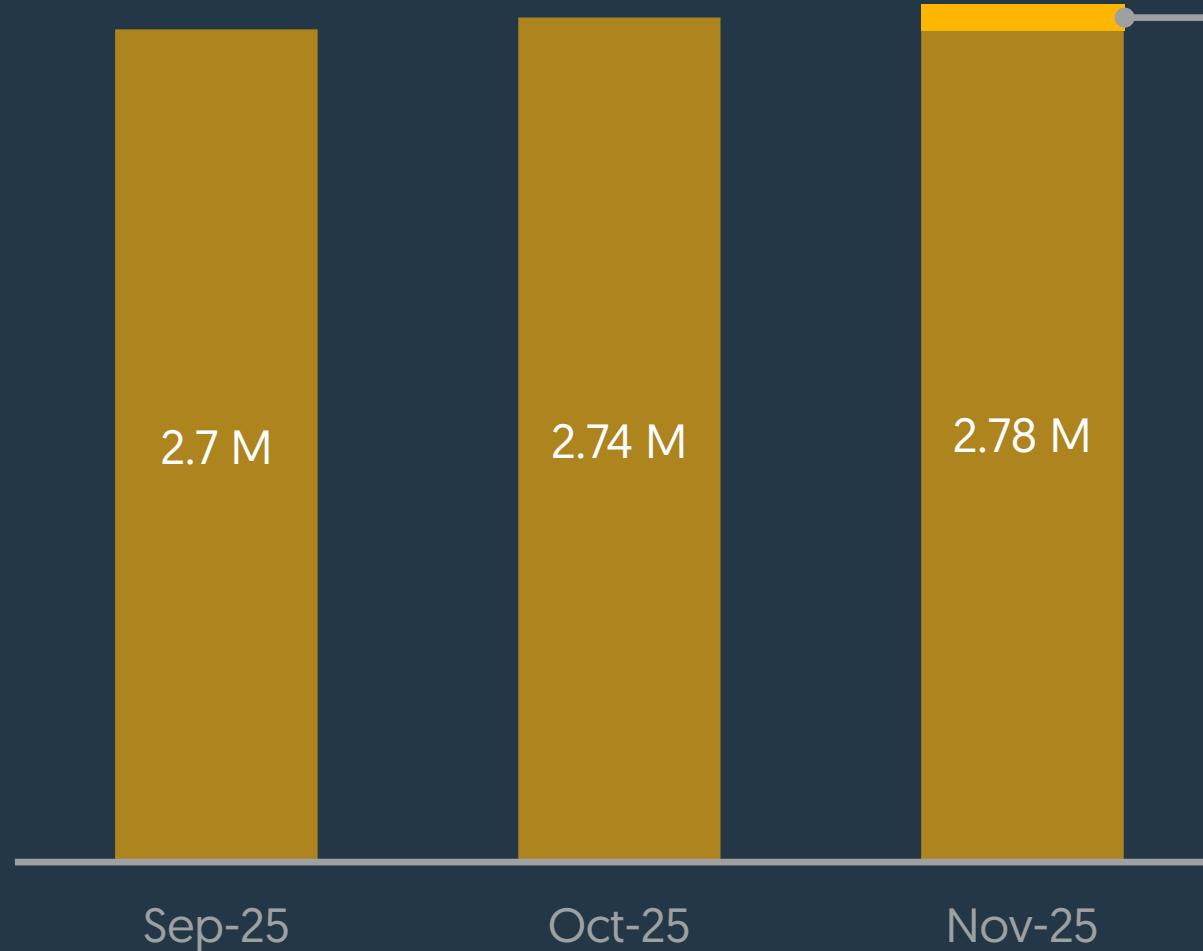
Value of Transactions

5.78B_{JOD}



JoMoPay Users

Total Number of Users Over the Past 3 Months

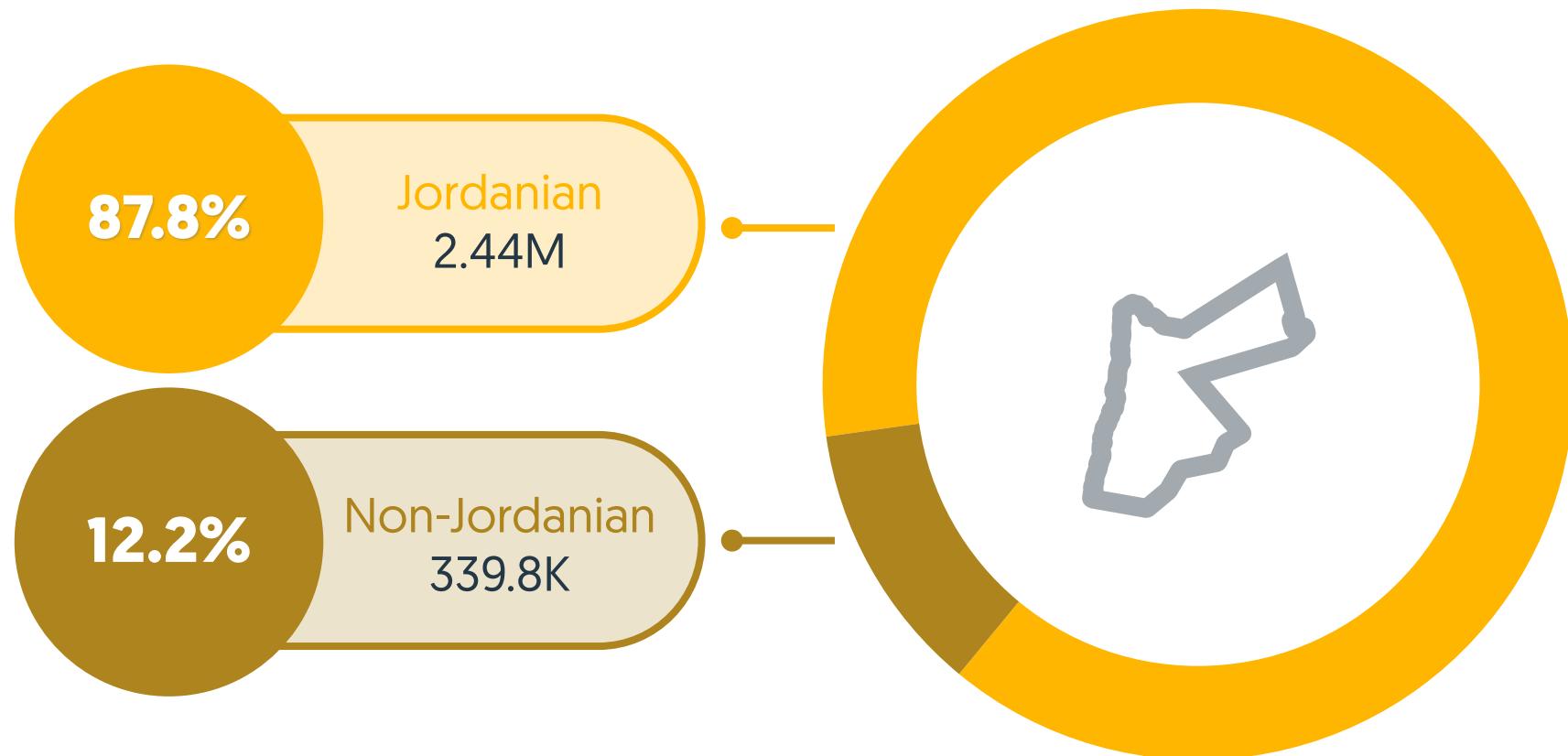


1.5%

Increase in the number
of users in the last
month



Percentage of Users Based on Nationality





JoMoPay Users

Percentage of Users Based on Gender

52.7%

1.46M
Male Users



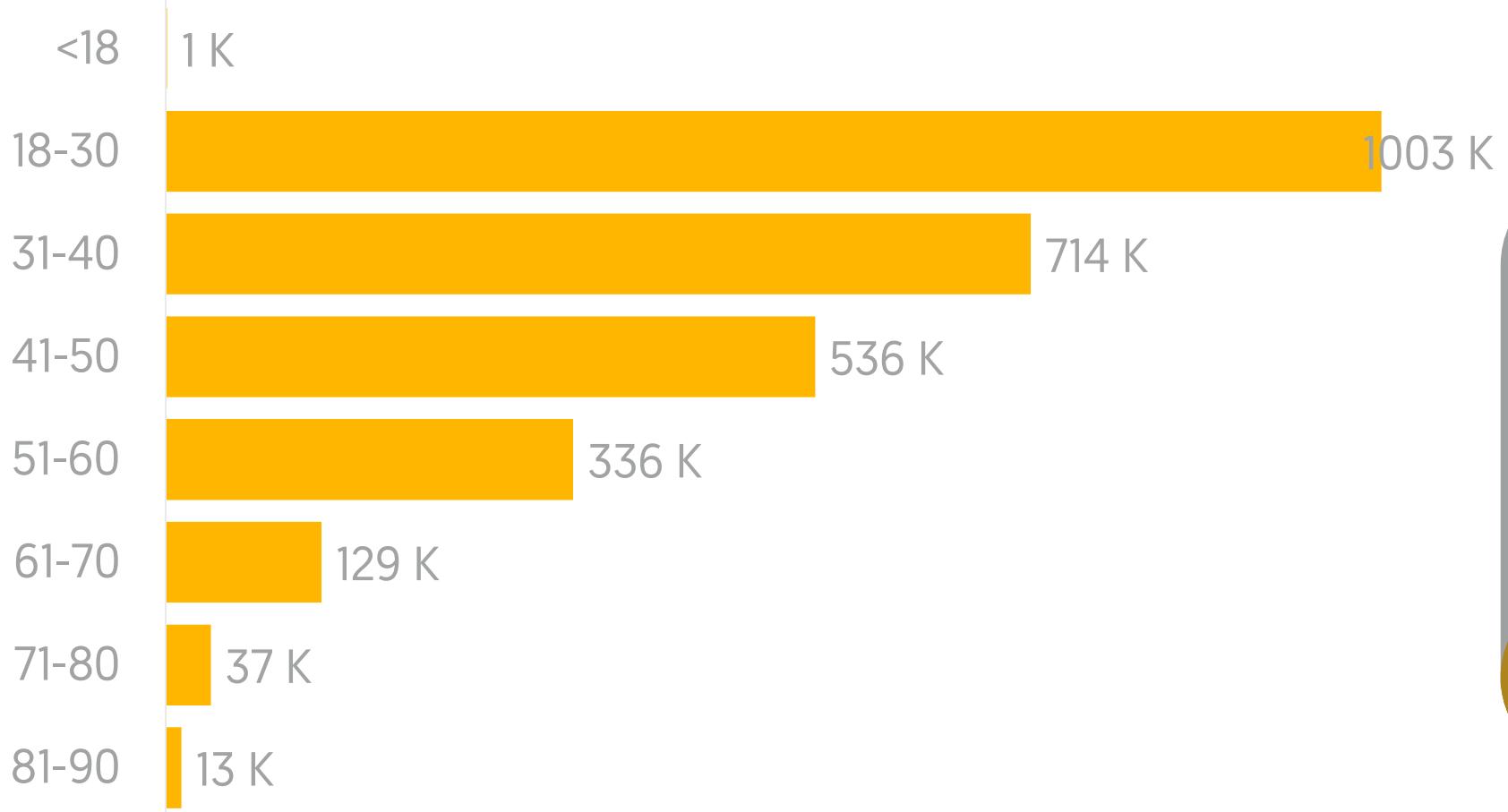
46.9%

1.3M
Female Users





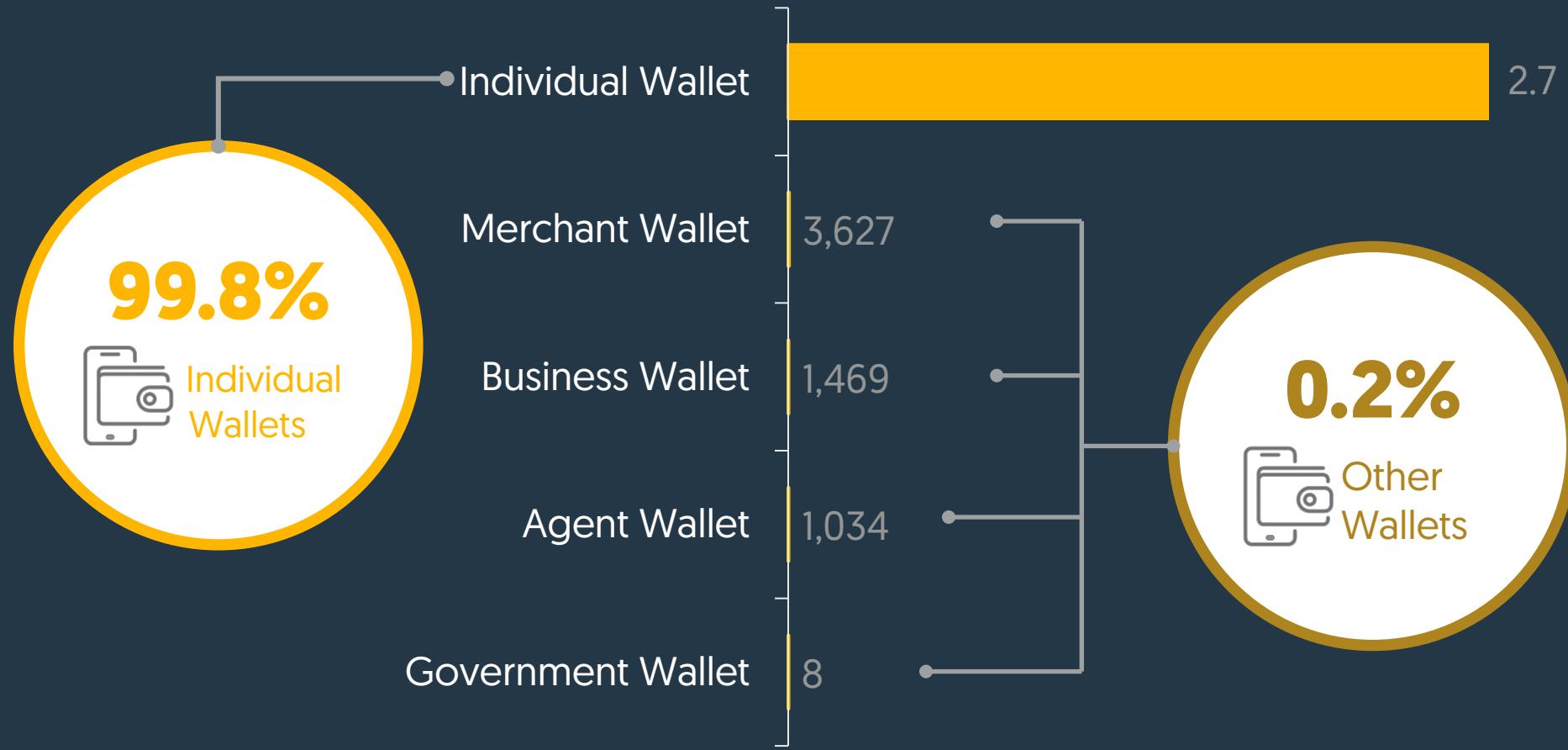
Number of Users Based on Age Group





JoMoPay Users

Number of Wallets Based on Wallet Type

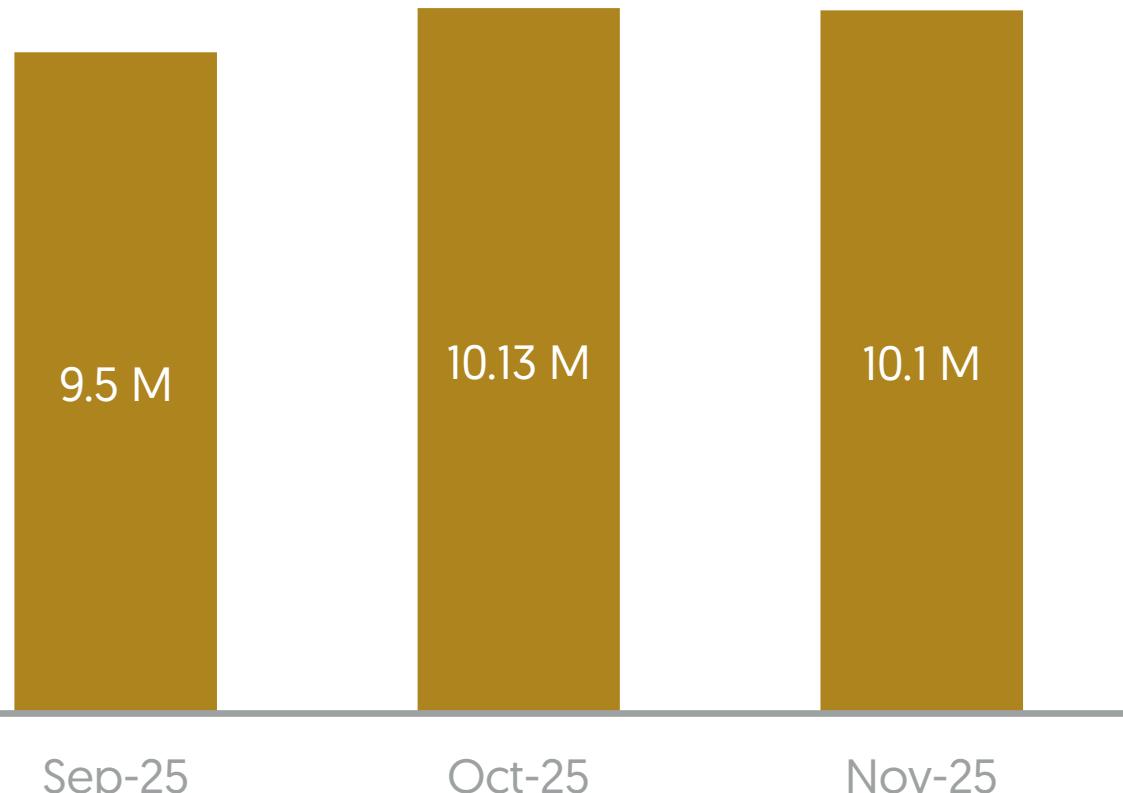




JoMoPay Number of Transactions

Total Number of Transactions Over the Past 3 Months

Transfers Issued by Mobile Wallets



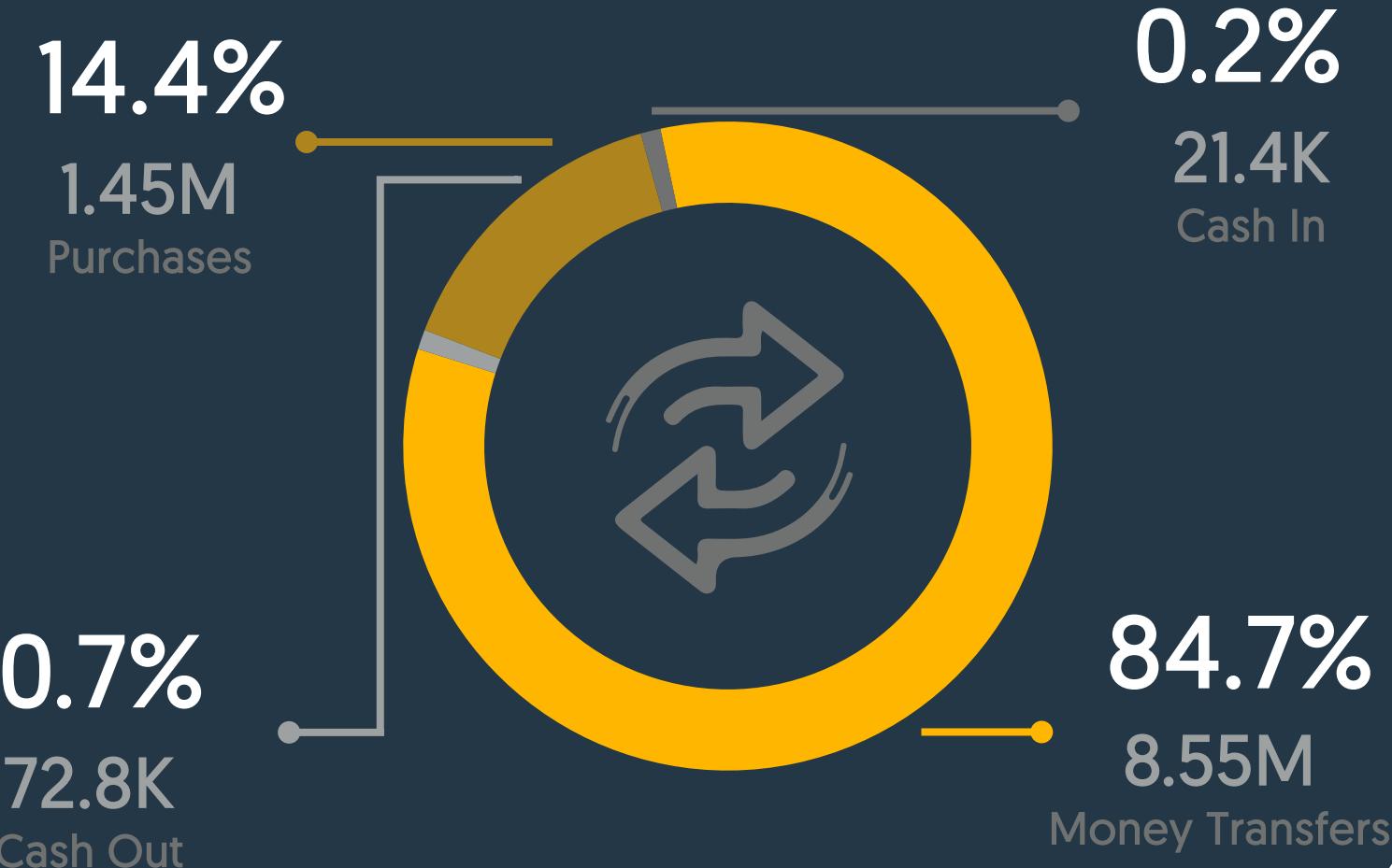
Decrease in the number
of transactions in the last
month



JoMoPay Number of Transactions

Percentage Based on Transaction Type

Transfers Issued by Mobile Wallets



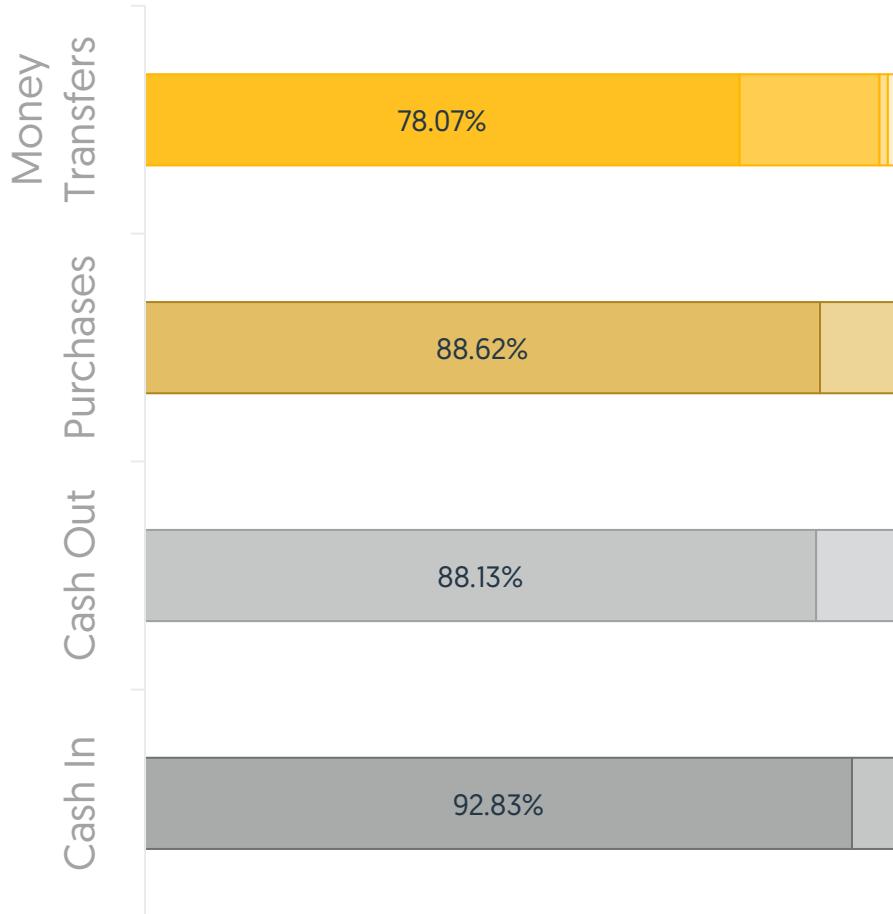
* Some data displayed in this page is based on the data shared by the system participants.



JoMoPay Number of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets



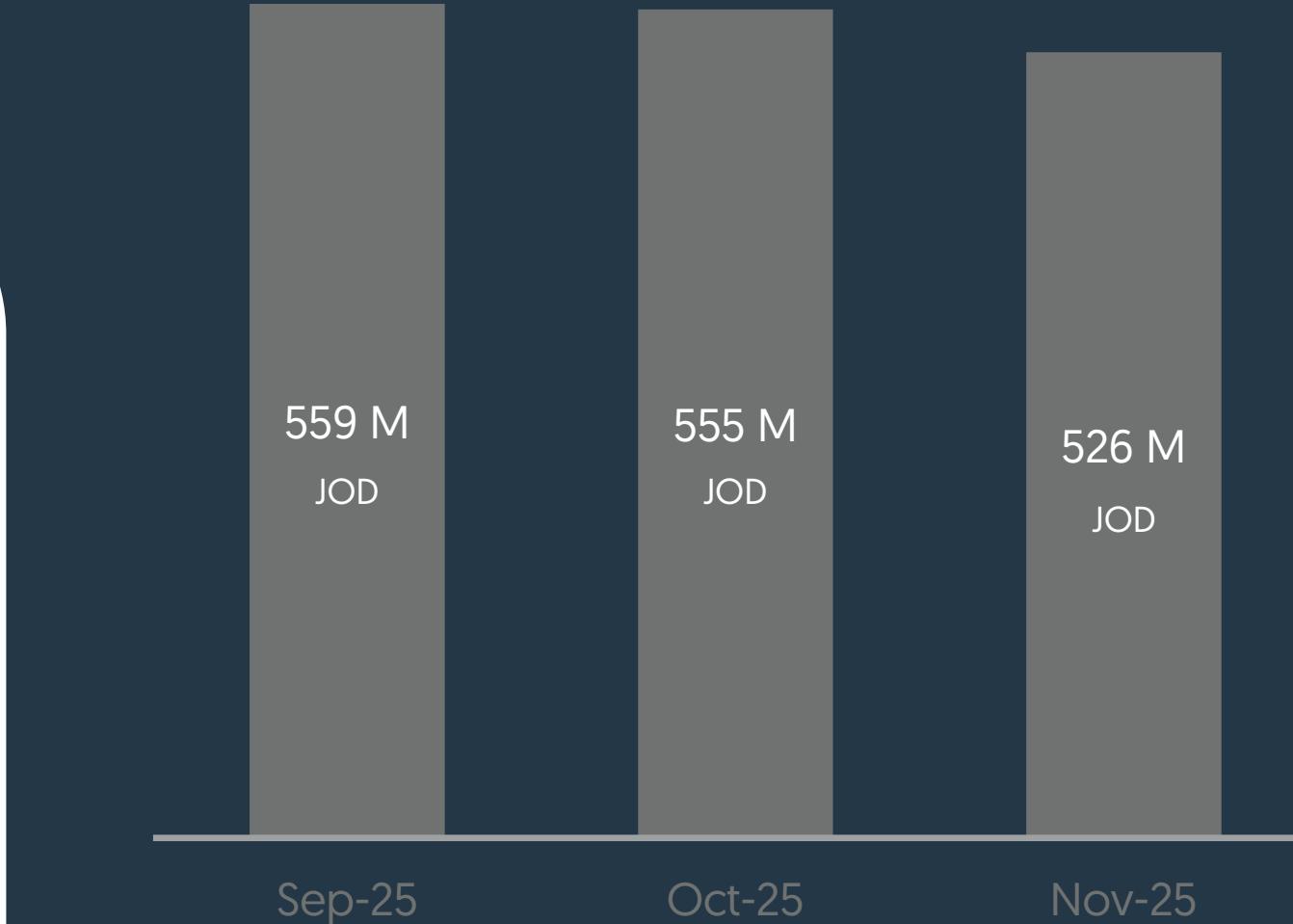
Transfer to Family/Friends	78.07%
Transfer to Own Account	18.36%
Goods/Services	1.27%
Aid/Charity/Grant	1.11%
Salary/Bonus/Dividends	1.01%
Loan/Loan Disbursement	0.11%
Loan/Loan Installment	0.07%
Purchases	88.62%
QR Purchases	11.38%
Cash Out - Agent/Teller	88.13%
Cash Out - ATM/Kiosk	11.87%
Cash In -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



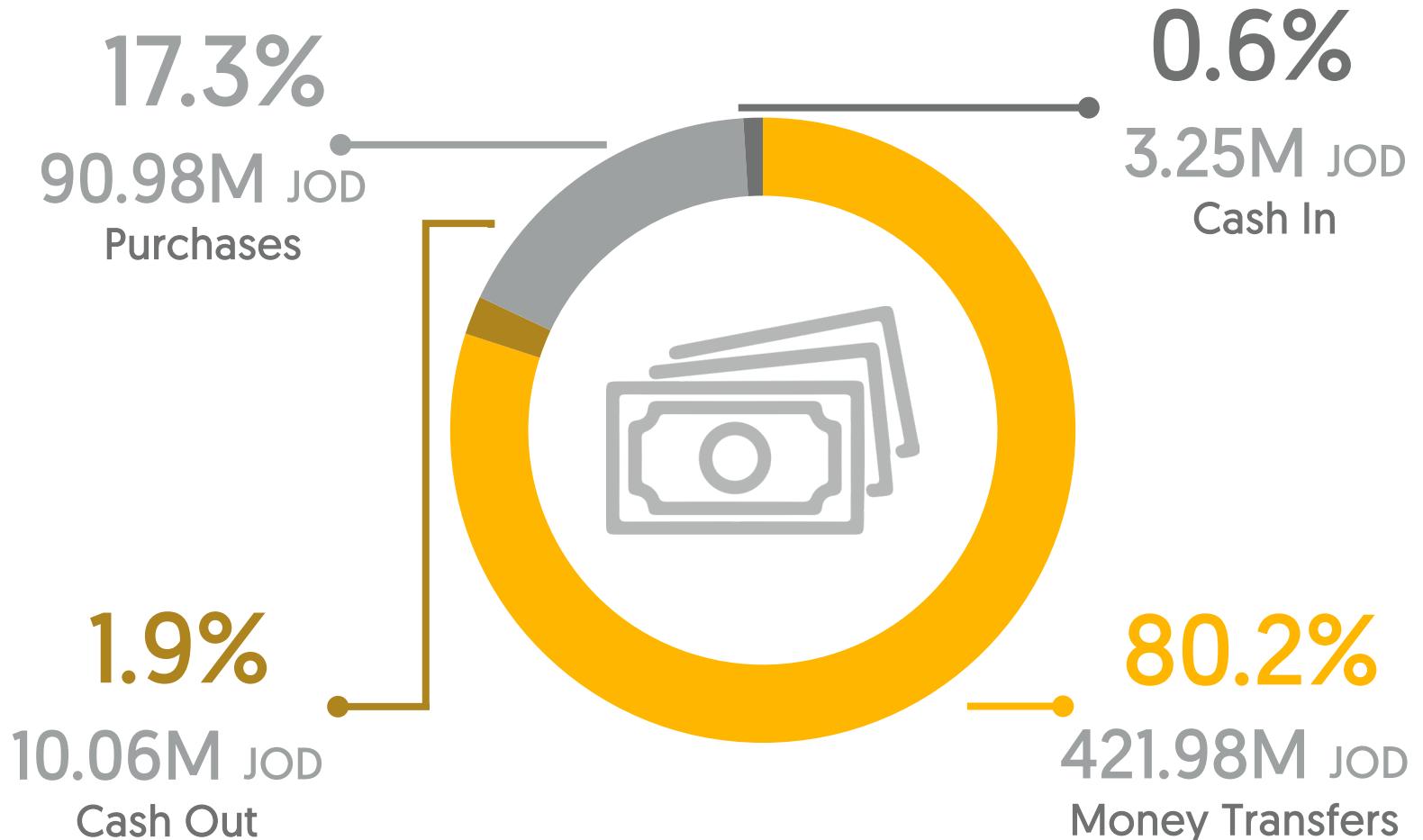
Decrease in the value of transactions in the last month



JoMoPay Value of Transactions

Percentage Based on Transaction Type

Transfers Issued by Mobile Wallets

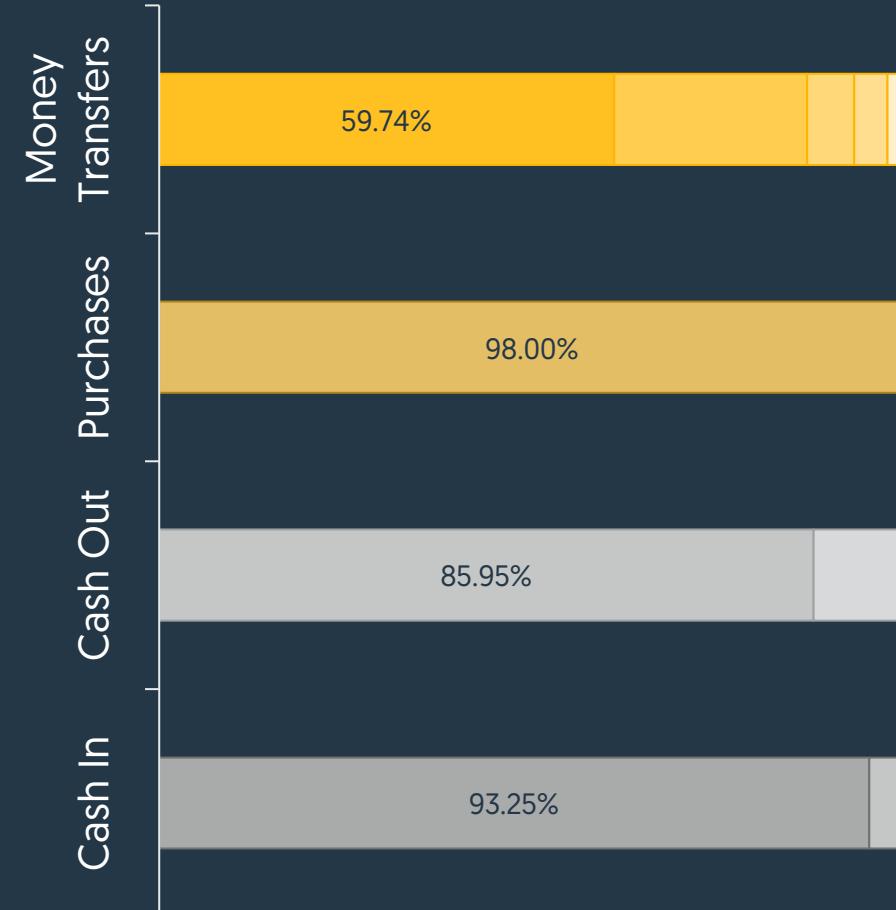




JoMoPay Value of Transactions

Percentage Based on Transaction Type Sub-Category

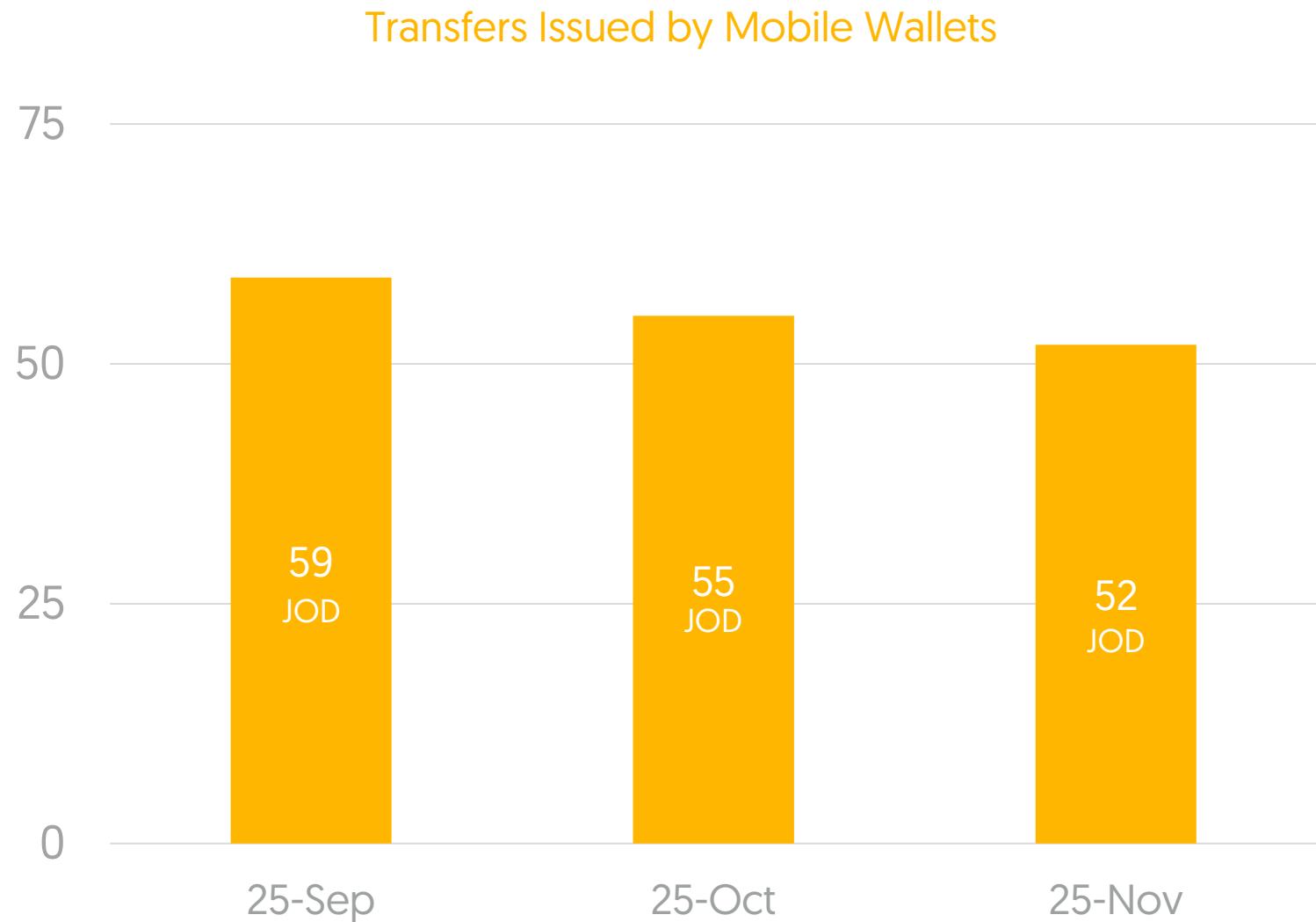
Transfers Issued by Mobile Wallets



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%



Average Value of Transactions Over the Past 3 Months





JoMoPay Interoperability

Number of Money Transfer Transactions Through PSPs

Transfers Issued by Mobile Wallets



59.9%
3.47M
On Us



40.1%
2.33M
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



56.1%

107.89M JOD
On Us



43.9%

84.52M JOD
Off Us

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

CliQ & JoMoPay Interoperability Monthly Report November 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

241.36M

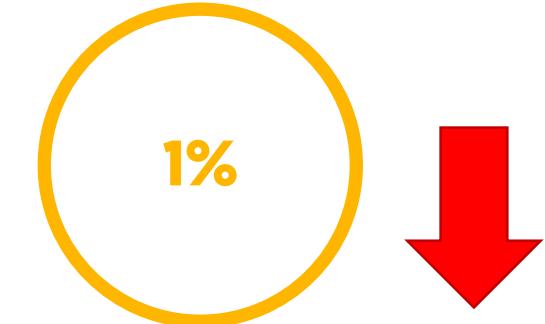
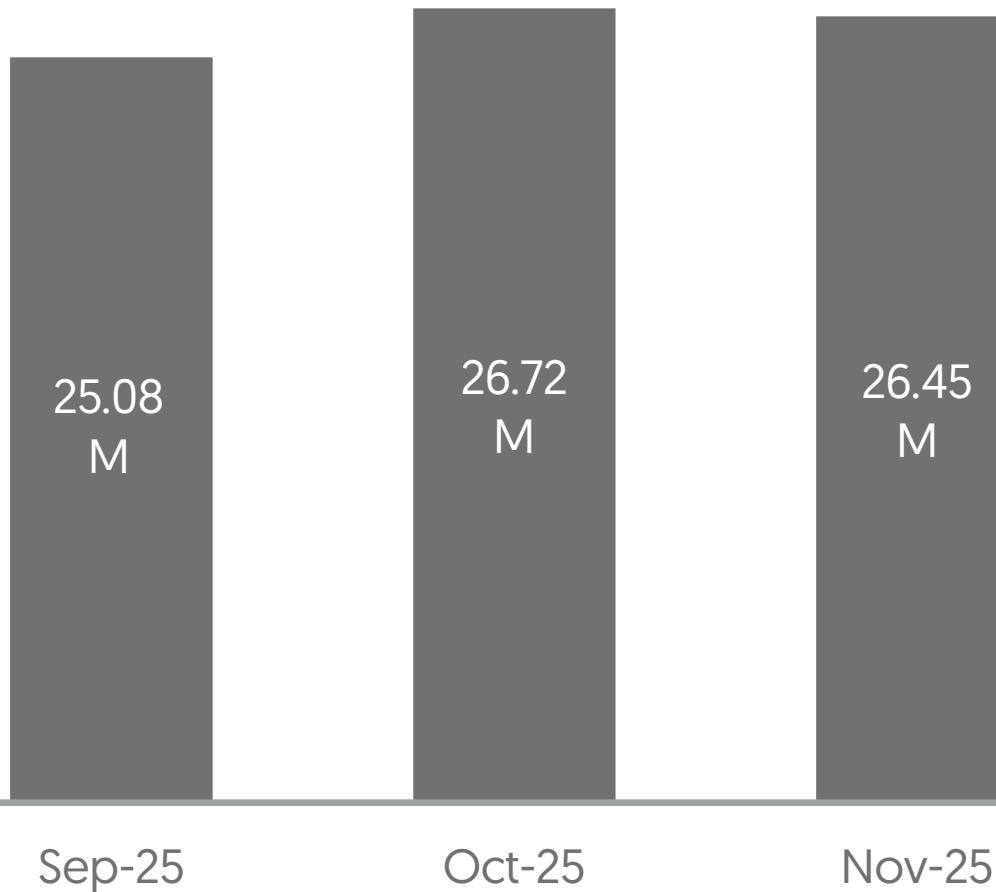


Value of Transactions

23.86B_{JOD}

CliQ & JoMoPay Transactions

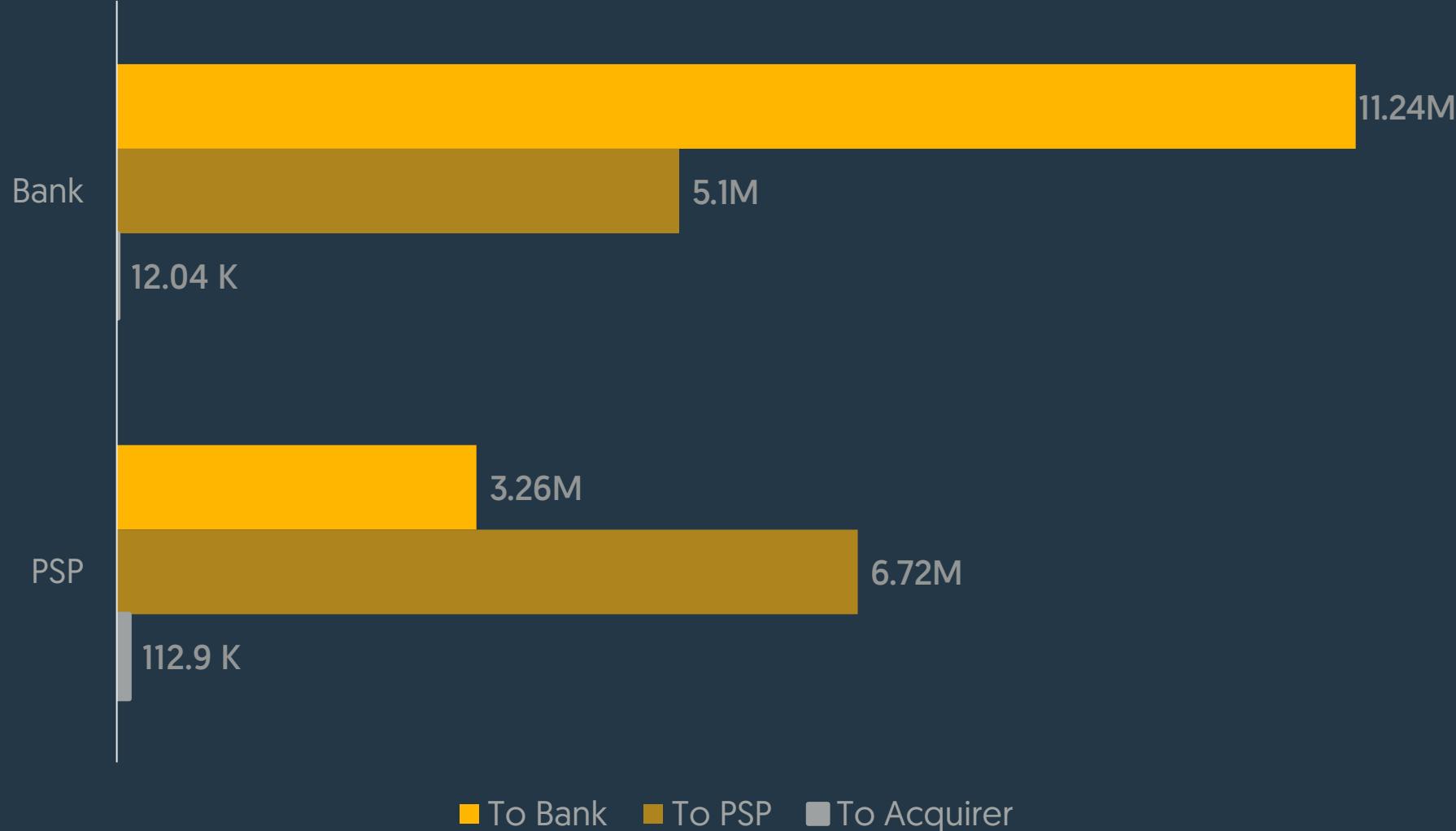
Total Number of Transactions Over the Past 3 Months



Decrease in the number
of transactions in the last
month

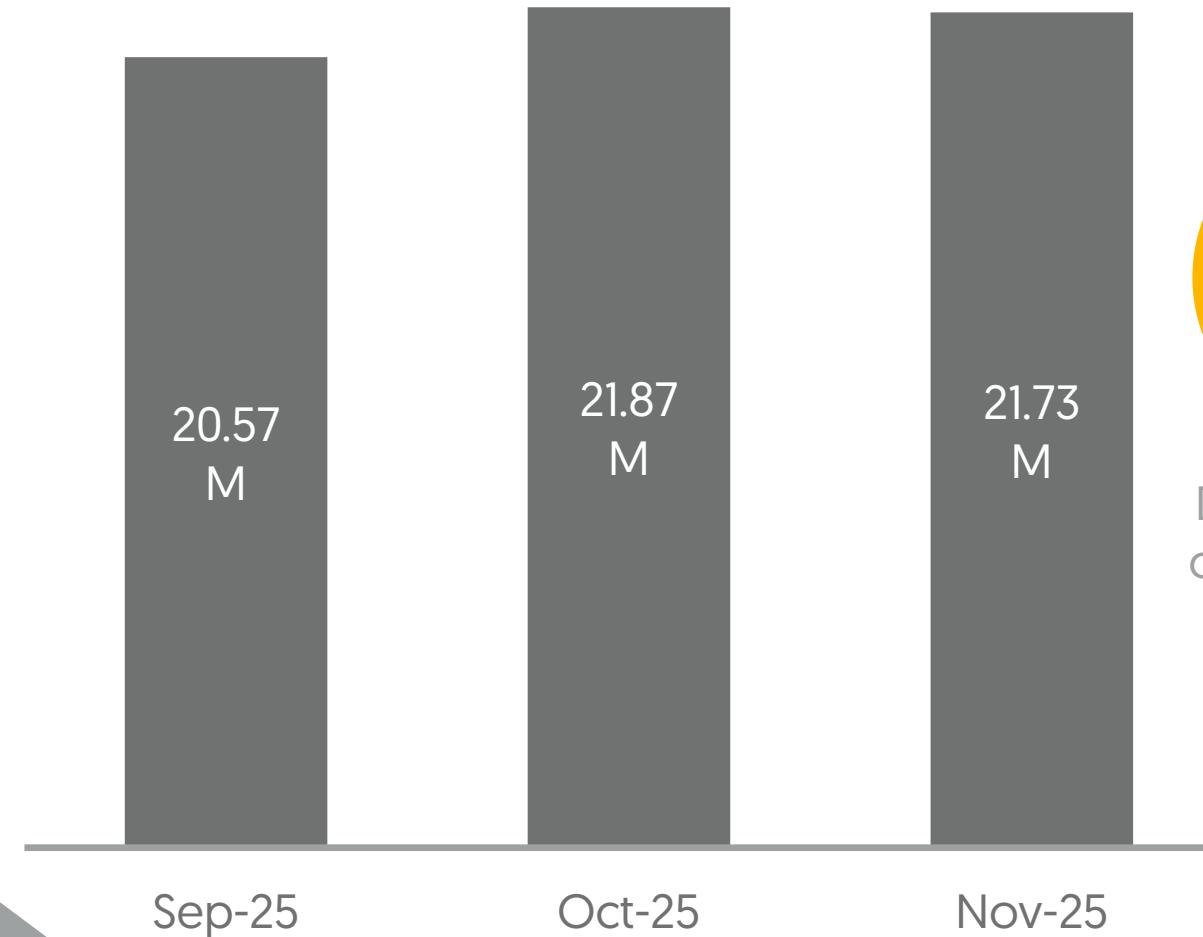
CliQ & JoMoPay Transactions

Total Number of Transactions between Banks and PSPs



CliQ & JoMoPay Transactions

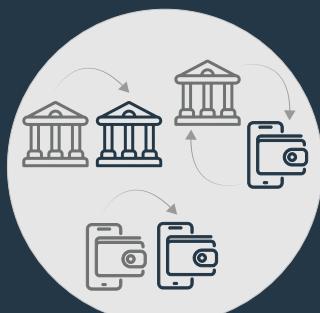
Total Number of Money Transfer Transactions Over the Past 3 Months



Decrease in the number of transactions in the last month

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

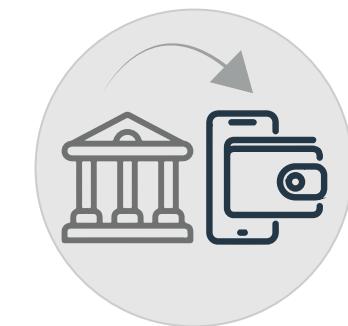
On Us: Transactions within the same financial institution
Off Us: Transactions across different financial institutions

CliQ & JoMoPay Interoperability

Number of Money Transfer Transactions Between Banks and PSPs



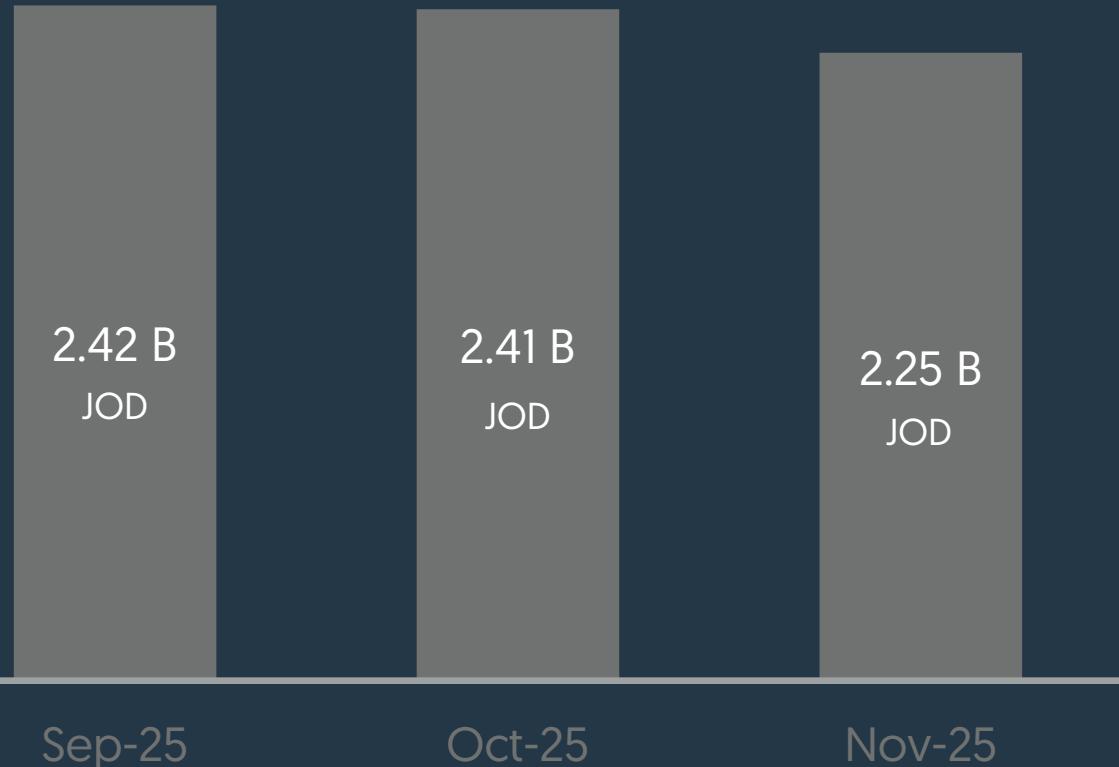
41%
2.76M
mPSP to Bank



59%
3.97M
Bank to mPSP

CliQ & JoMoPay Transactions

Total Value of Transactions Over the Past 3 Months



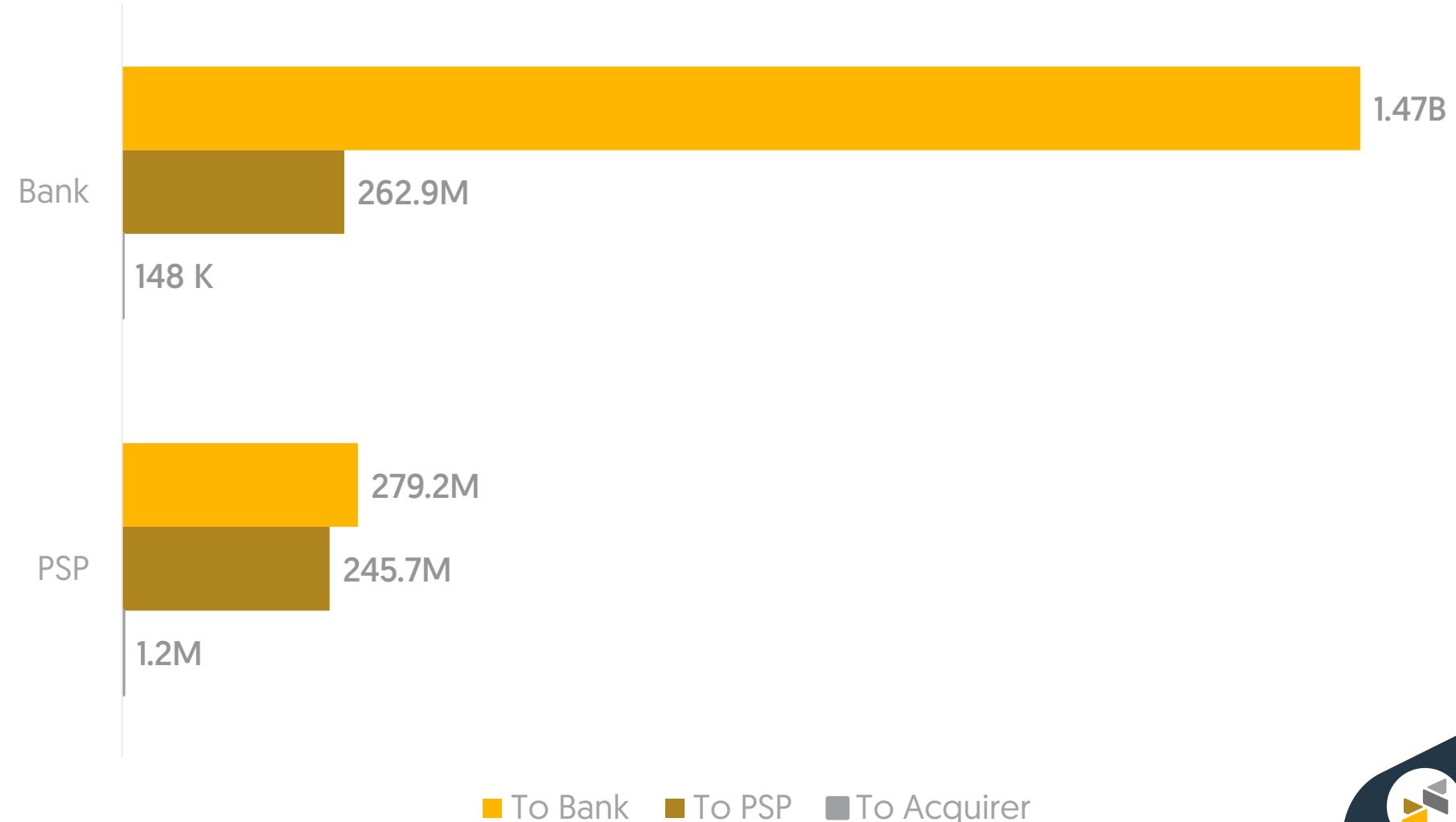
6.5%



Decrease in the value of
transactions in the last
month

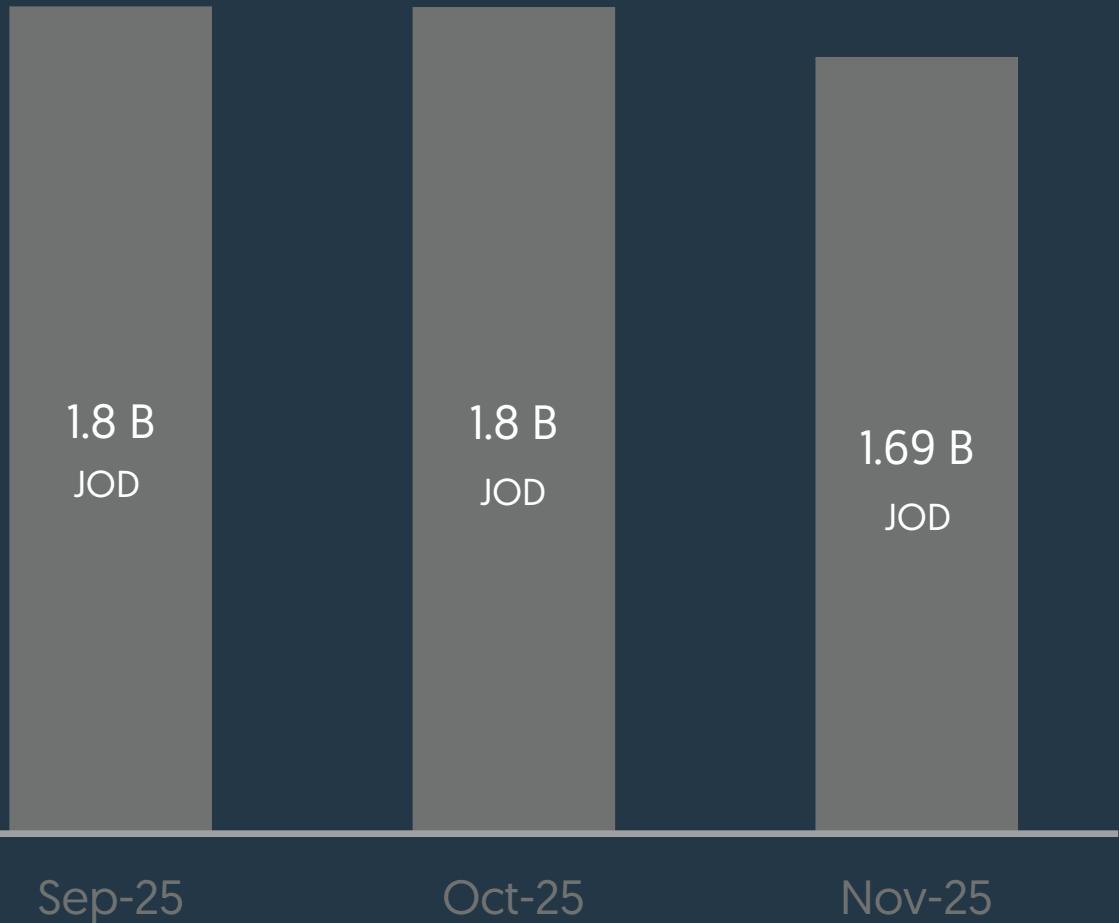
CliQ & JoMoPay Transactions

Total Value of Banks and PSPs Transactions



cliQ & JoMoPay Transactions

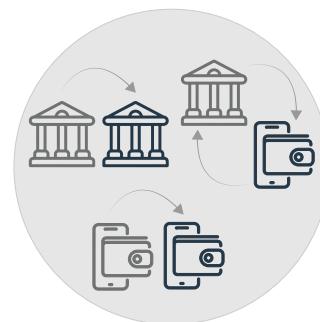
Total Value of Money Transfer Transactions Over the Past 3 Months



Decrease in the value of transactions in the last month

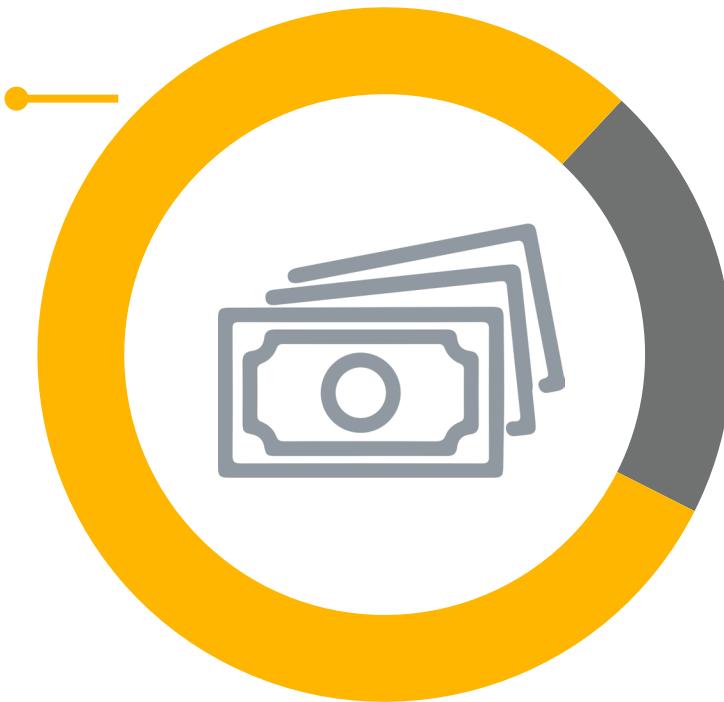
CliQ & JoMoPay Interoperability

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



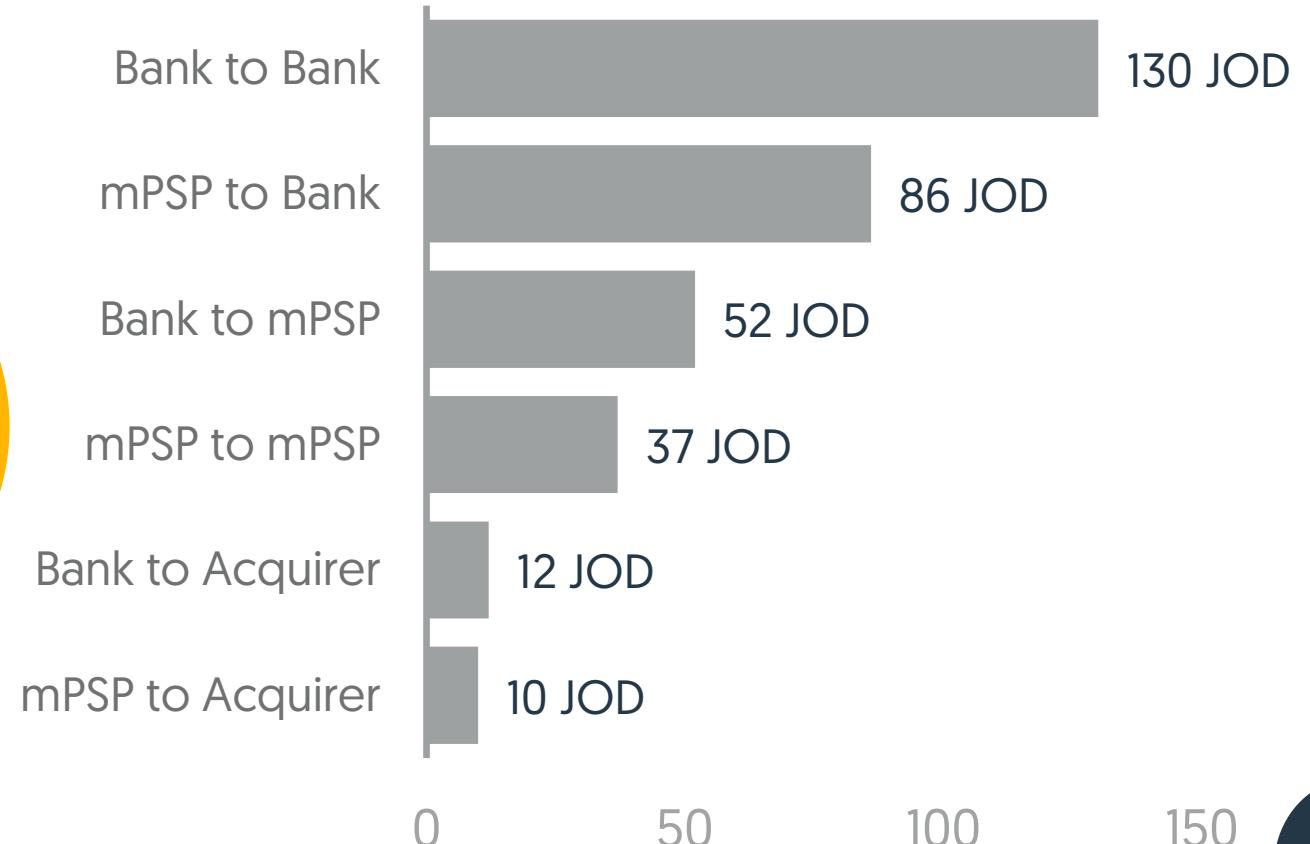
55.1%
229.6M JOD
mPSP to Bank



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

 &  **JoMoPay**

Monthly Report

November 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

241.36M



Total Value of Transactions

23.86B_{JOD}



Through Bank Accounts
150.25M



Through Mobile Wallets
91.11M



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

85.2 JOD



Average Transaction Value
through Bank Accounts

105.7 JOD



Average Transaction Value
through Mobile Wallets

52.1 JOD

60



Monthly Report

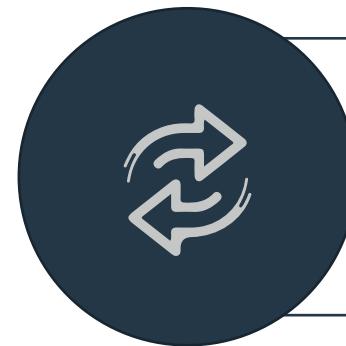
November 2025

Electronic Bill Presentment & Payment (EBPP) System





Total Number and Value of Transactions Since the Beginning of 2025



Number of Transactions

68.4M

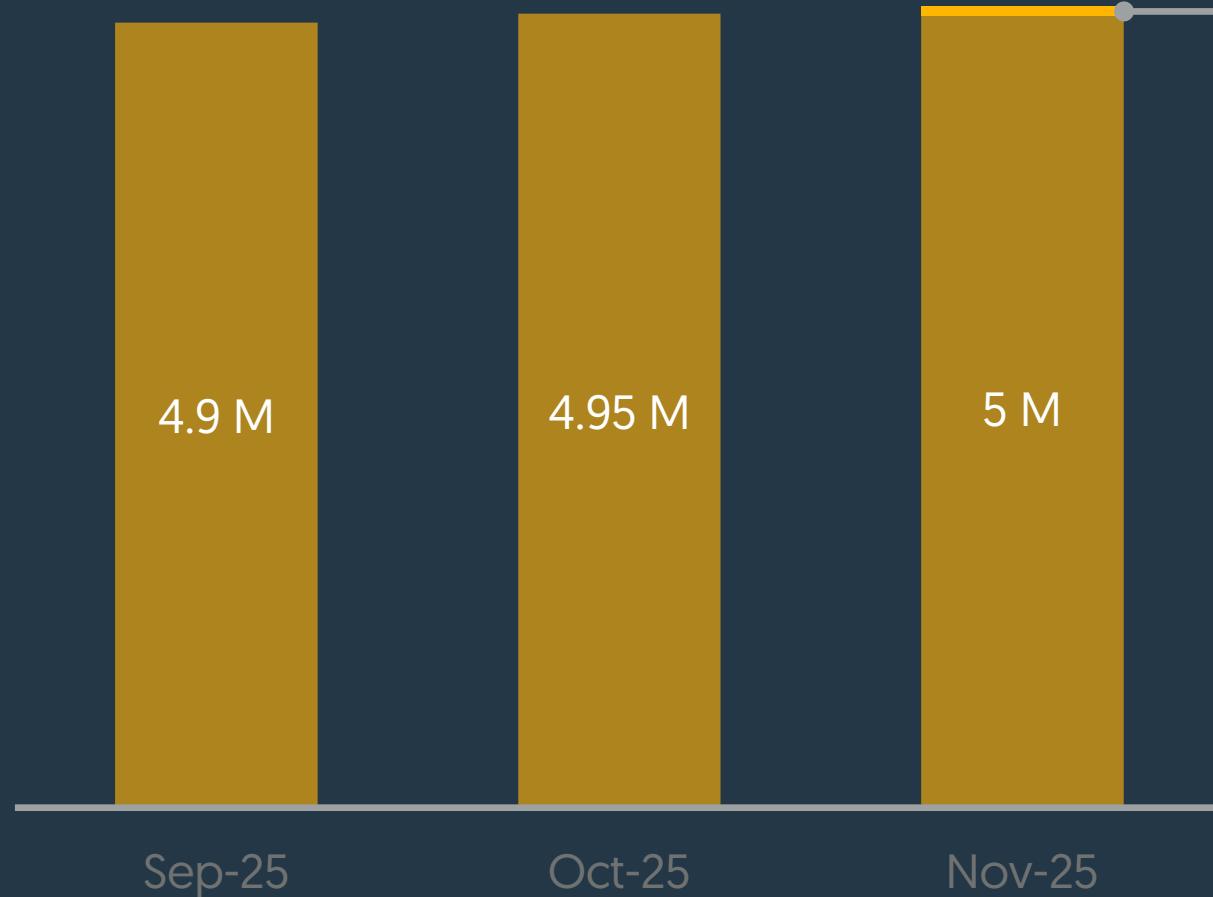


Value of Transactions

14.39B_{JOD}

eFAWATEER.com Users

Total Number of Users Over the Past 3 Months

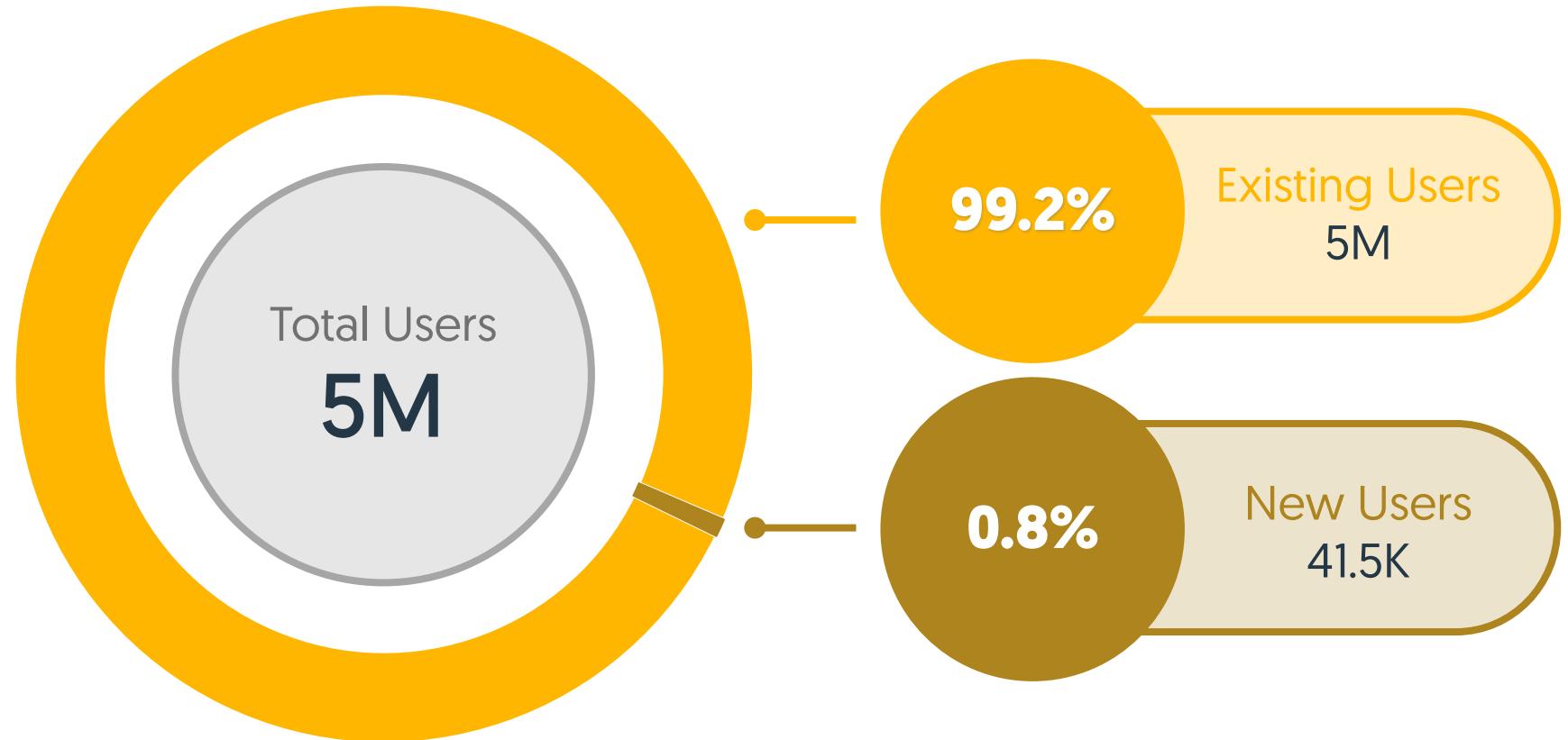


0.8%

Increase in the number
of users in the last
month

eFAWATEERcom Users

Number of eFAWATEERcom Users



eFAWATEERcom Billers & Services

Number of eFAWATEERcom Billers & Services



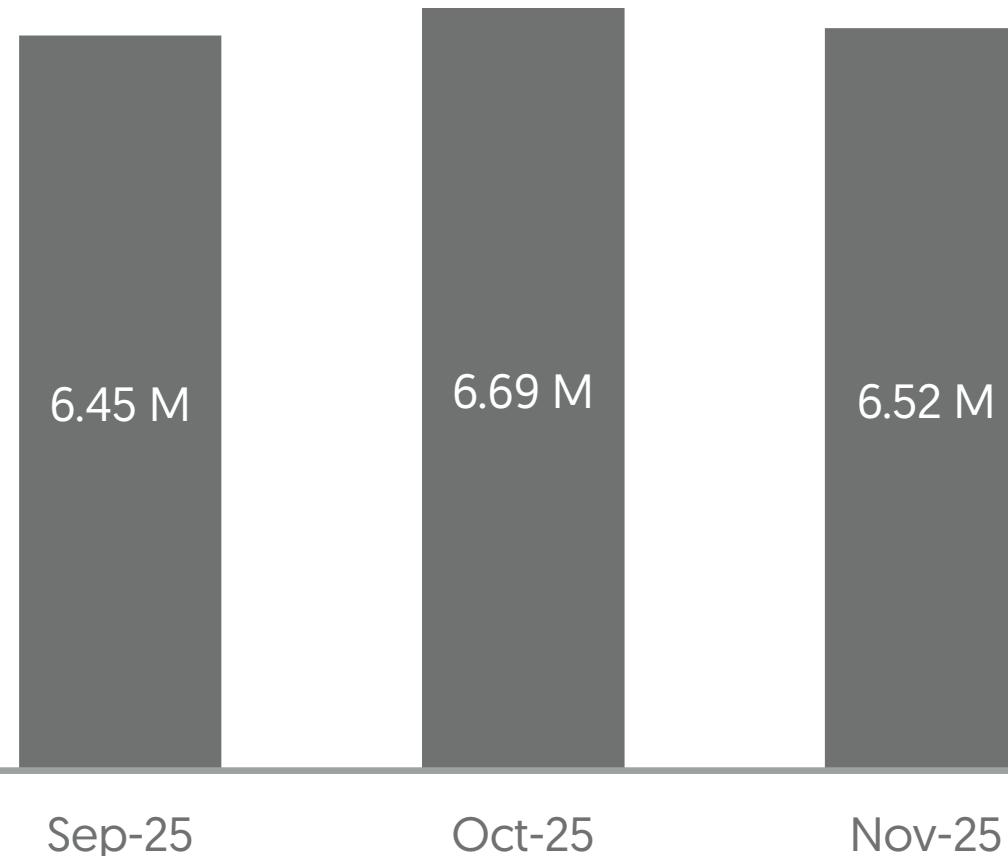
Billers
676



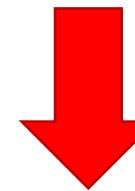
Services
2,310

eFAWATEER.com Number of Transactions

Total Number of Transactions Over the Past 3 Months



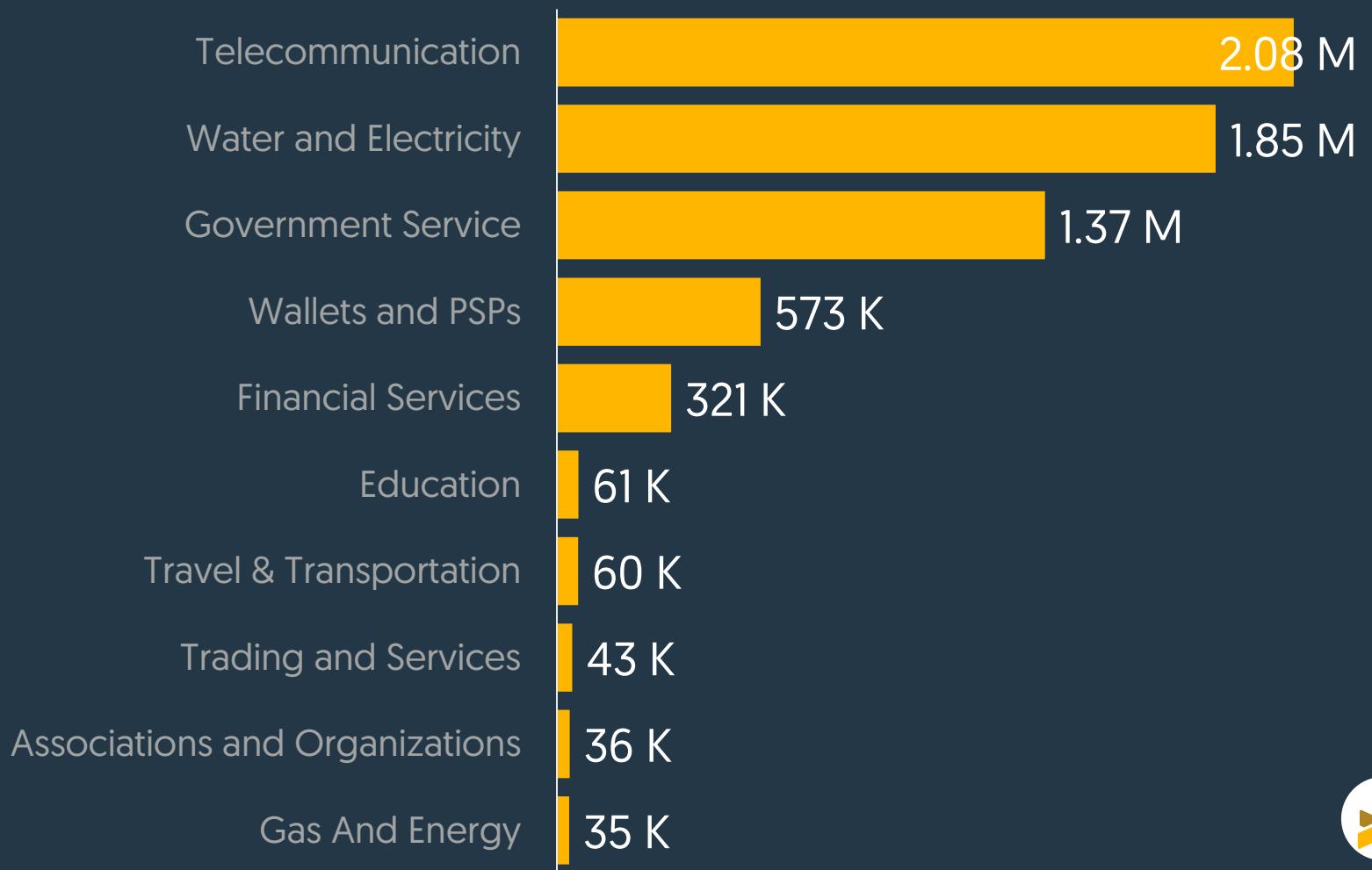
2.6%



Decrease in the number of transactions in the last month

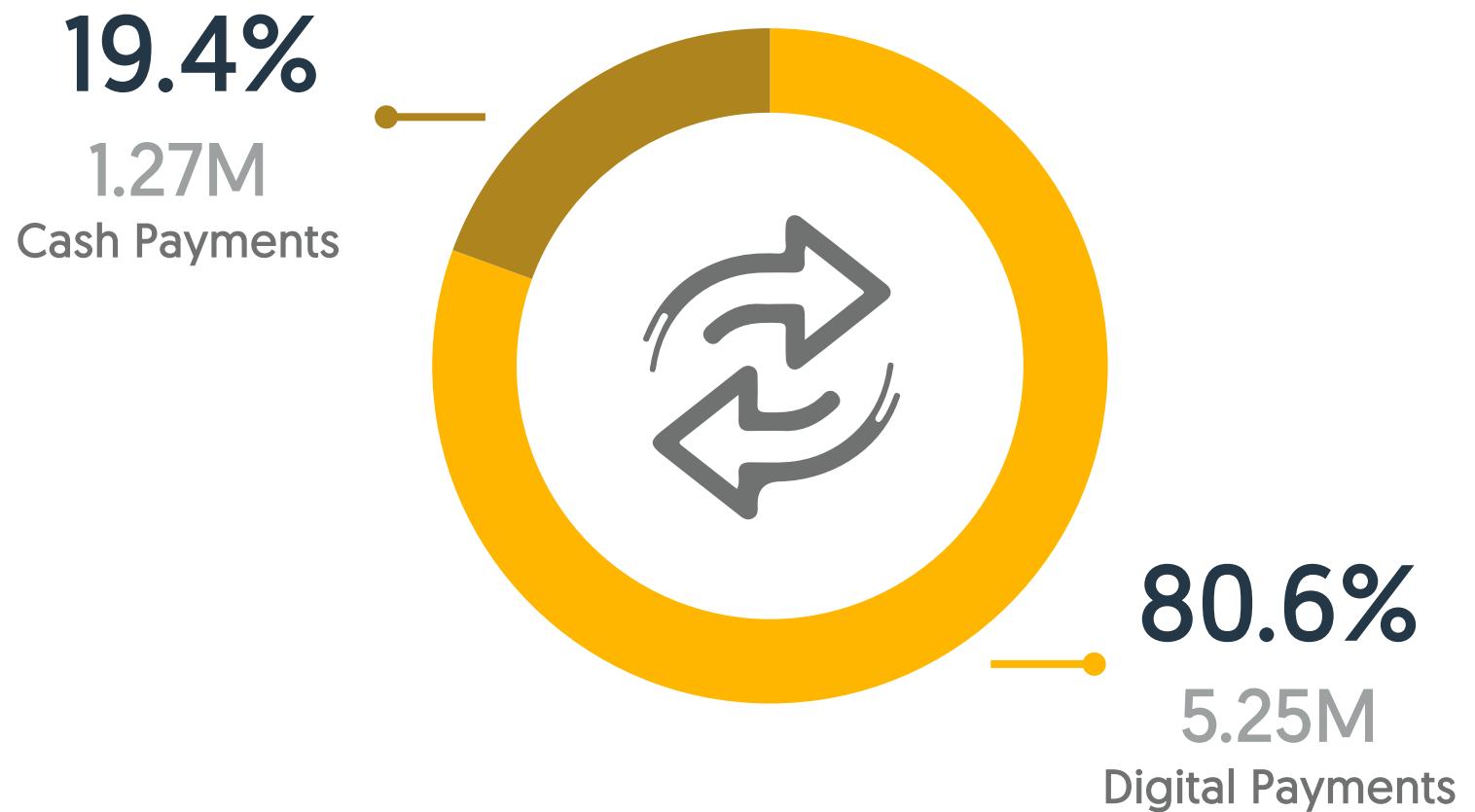
eFAWATEERcom Number of Transactions

Number of Transactions by Category



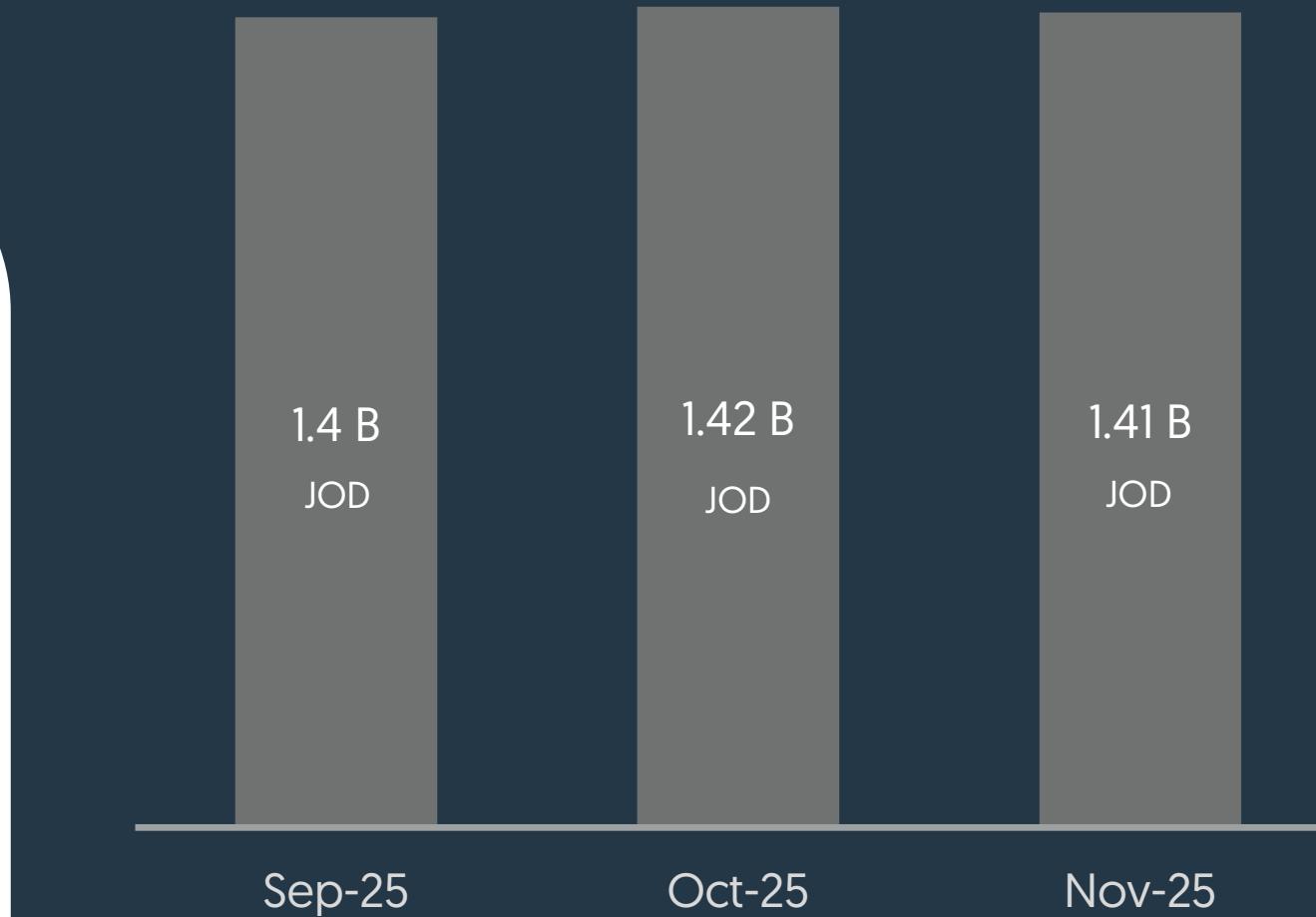
eFAWATEER.com Number of Transactions

Percentage Based on Payment Method



eFAWATEERcom Value of Transactions

Total Value of Transactions Over the Past 3 Months



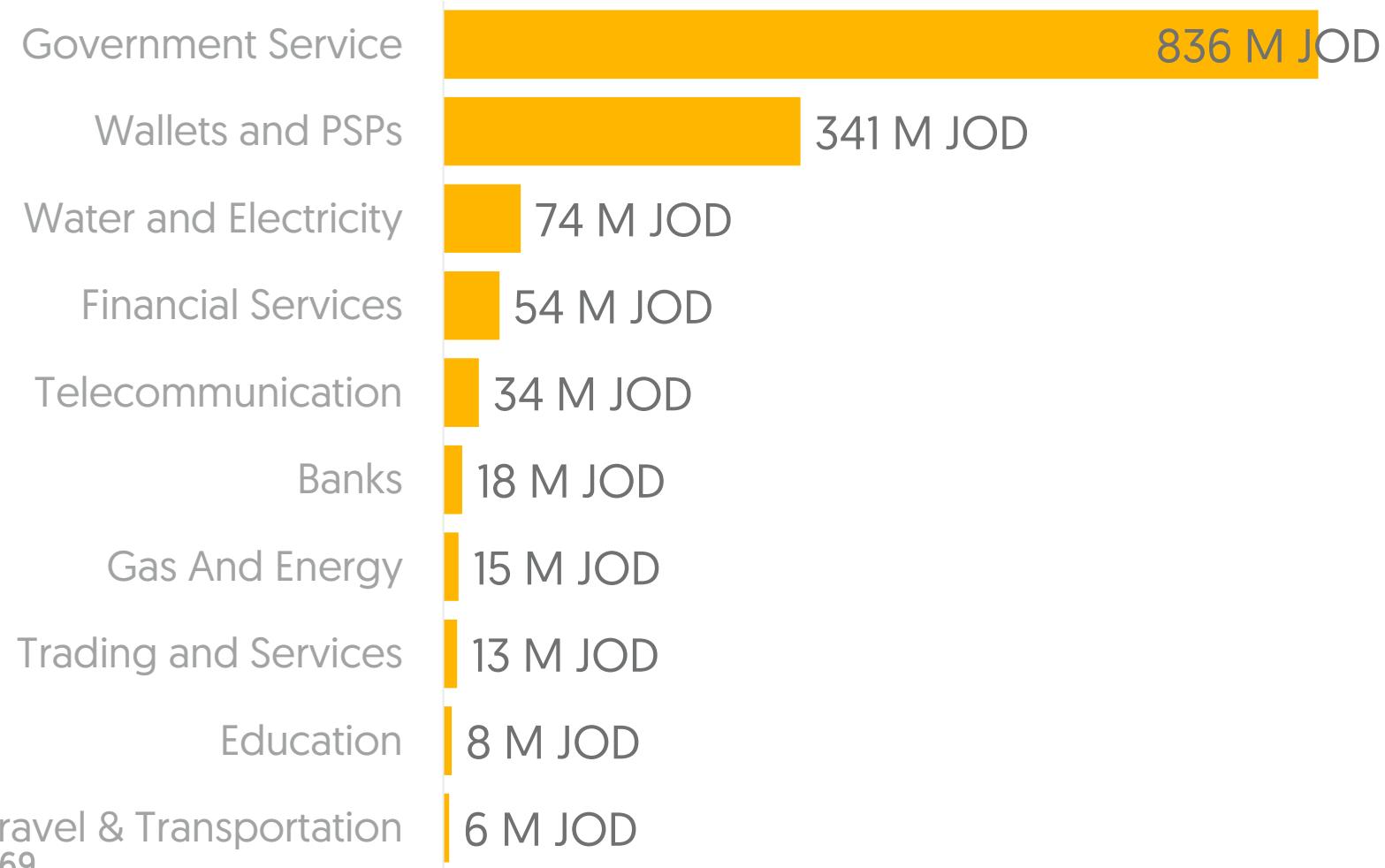
0.7%



Decrease in the value of transactions in the last month

eFAWATEERcom Value of Transactions

Value of Transactions by Category



eFAWATEER.com Value of Transactions

Percentage Based on Payment Method

24.1%

338.5M JOD
Cash Payments

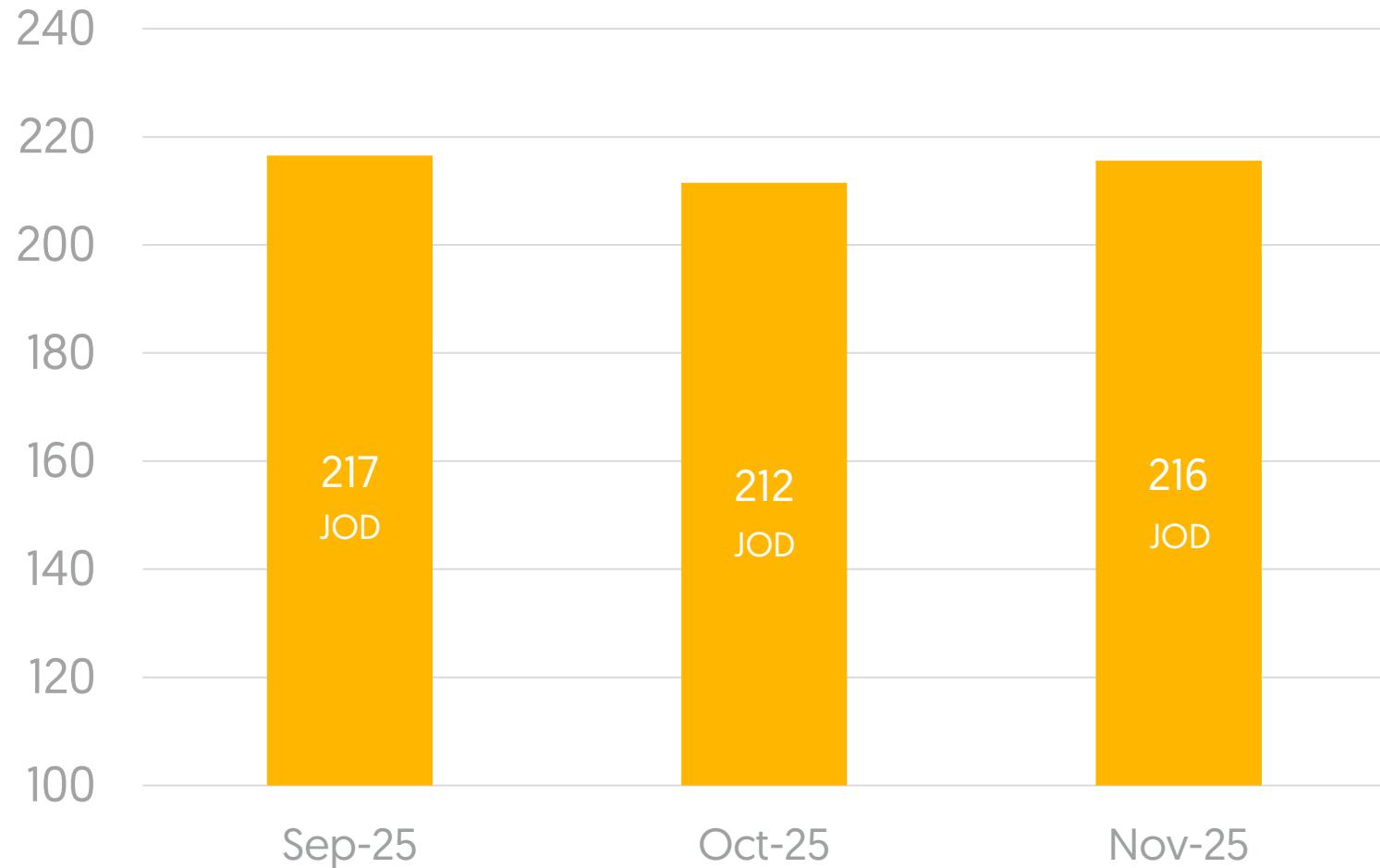


75.9%

1.07B JOD
Digital Payments

eFAWATEERcom Transactions

Average Value of Transactions Over the Past 3 Months



72

Automated Clearing House



ACH
Automated Clearing House

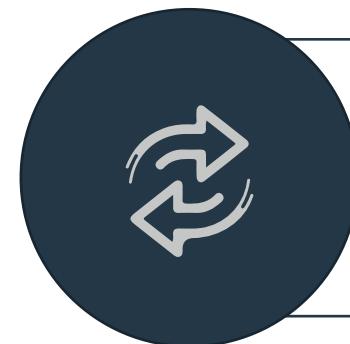
Monthly Report
November 2025



11.2025

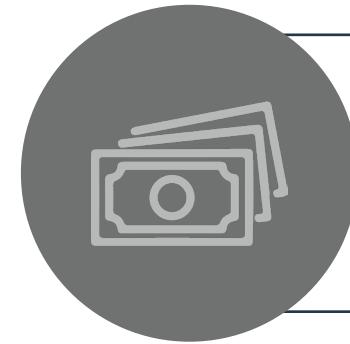


Total Number and Value of JOD Transactions Since the Beginning of 2025



Number of Transactions

10.97M

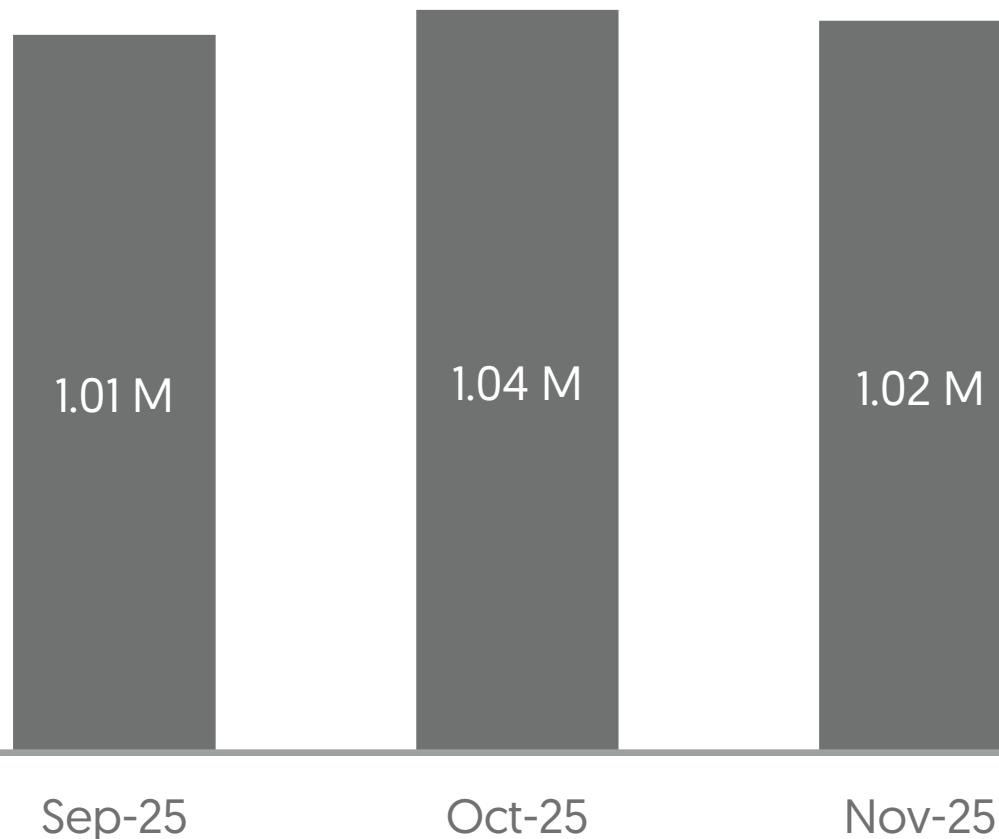


Value of Transactions

9.07B_{JOD}

ACH Transactions

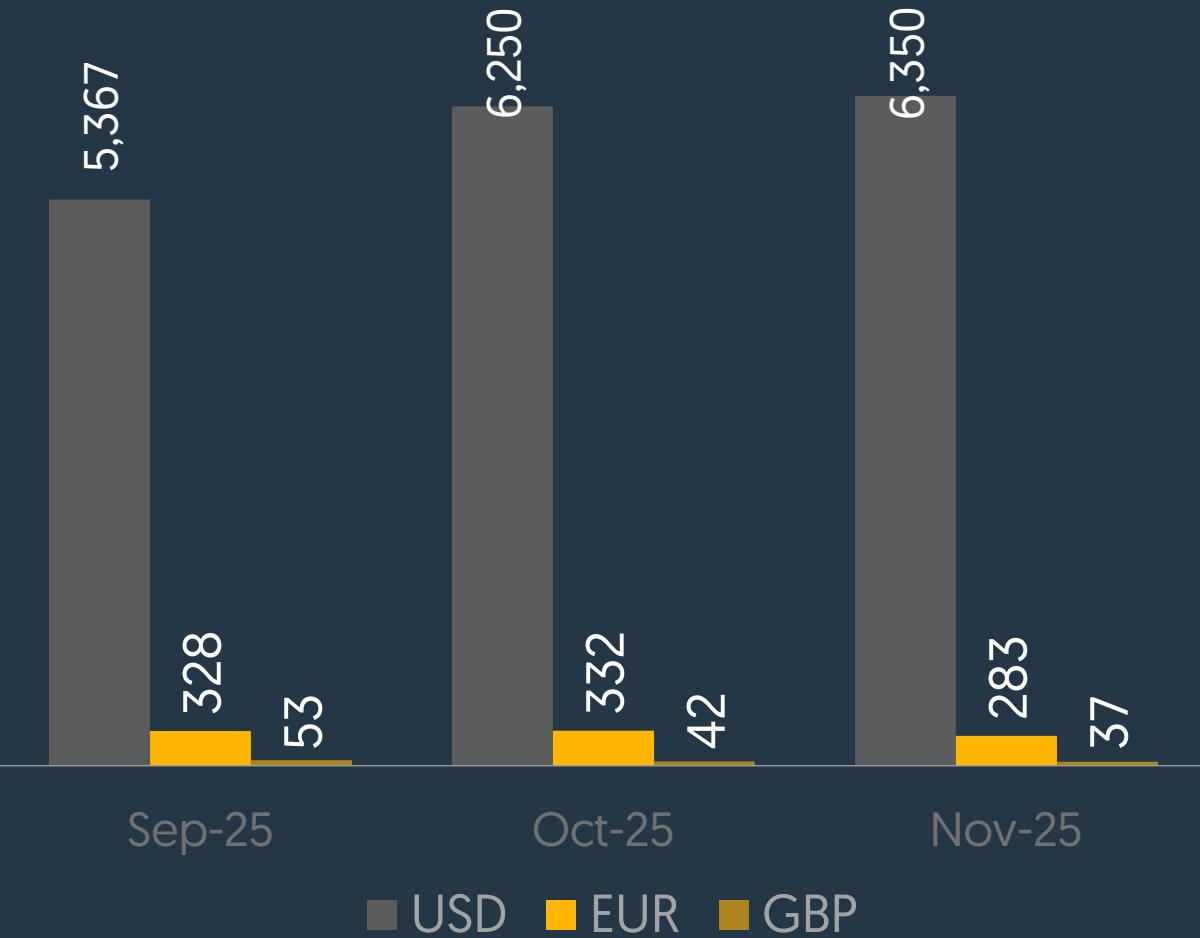
Total Number of Jordanian Dinar Transactions Over the Past 3 Months



Decrease in the number of transactions in the last month

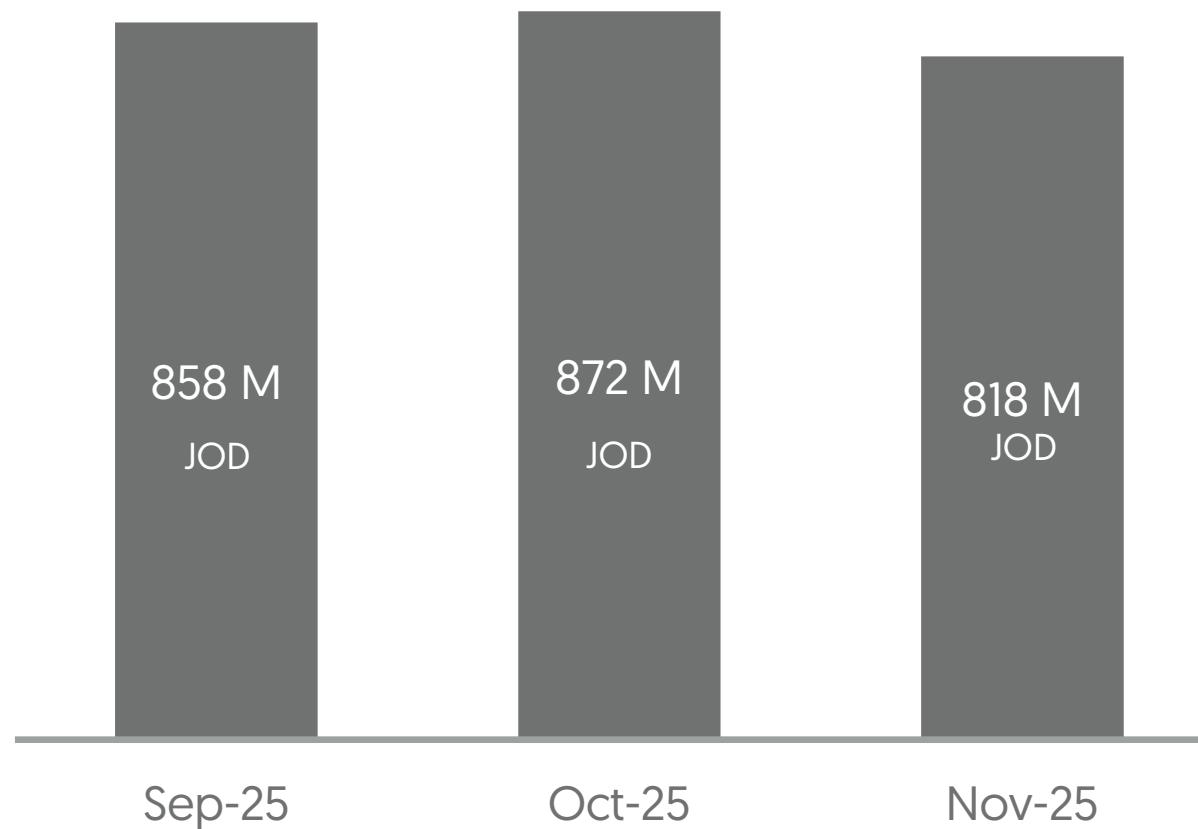
ACH Transactions

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



ACH Transactions

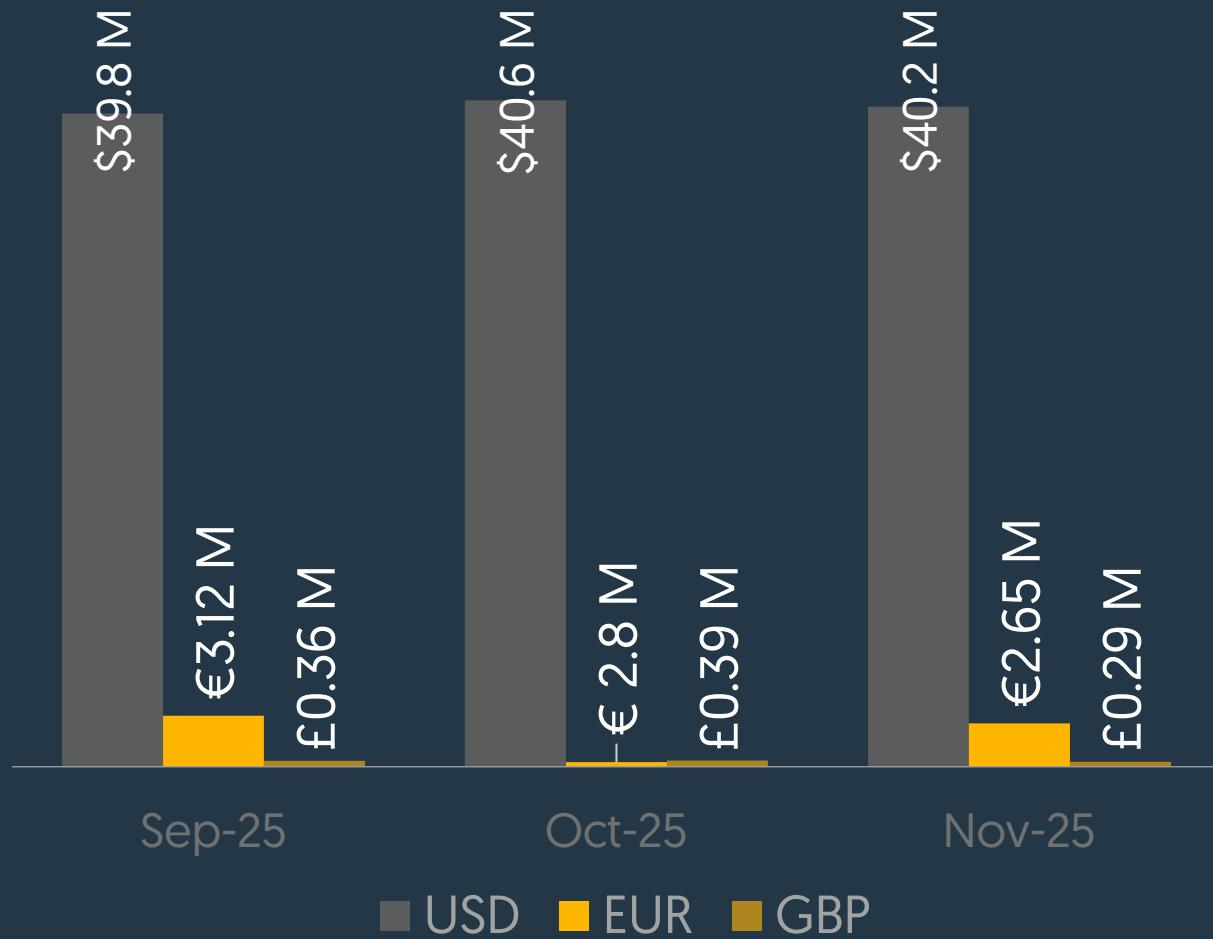
Total Value of Jordanian Dinar Transactions Over the Past 3 Months



Decrease 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 November 2025



Total Number and Value of Transactions Since the Beginning of 2024



Number of Transactions

5.72M

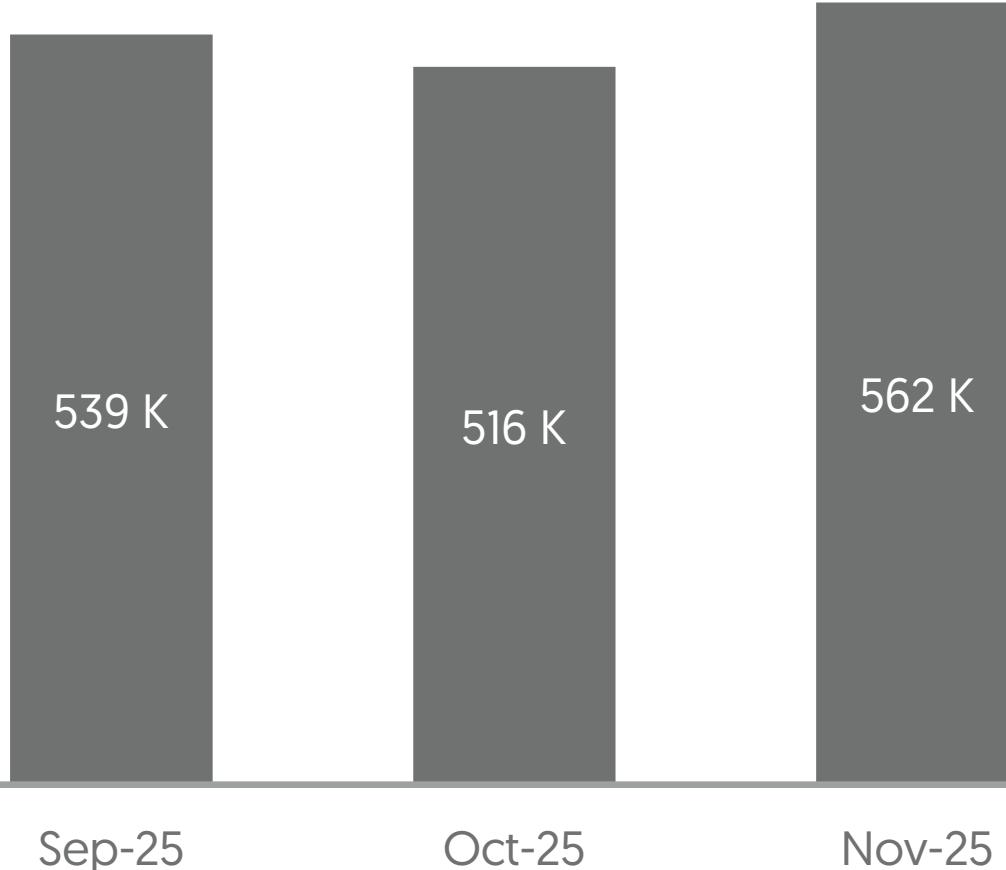


Value of Transactions

37.11B_{JOD}

ECCU Cheques

Total Number of Inward Cheques Over the Past 3 Months

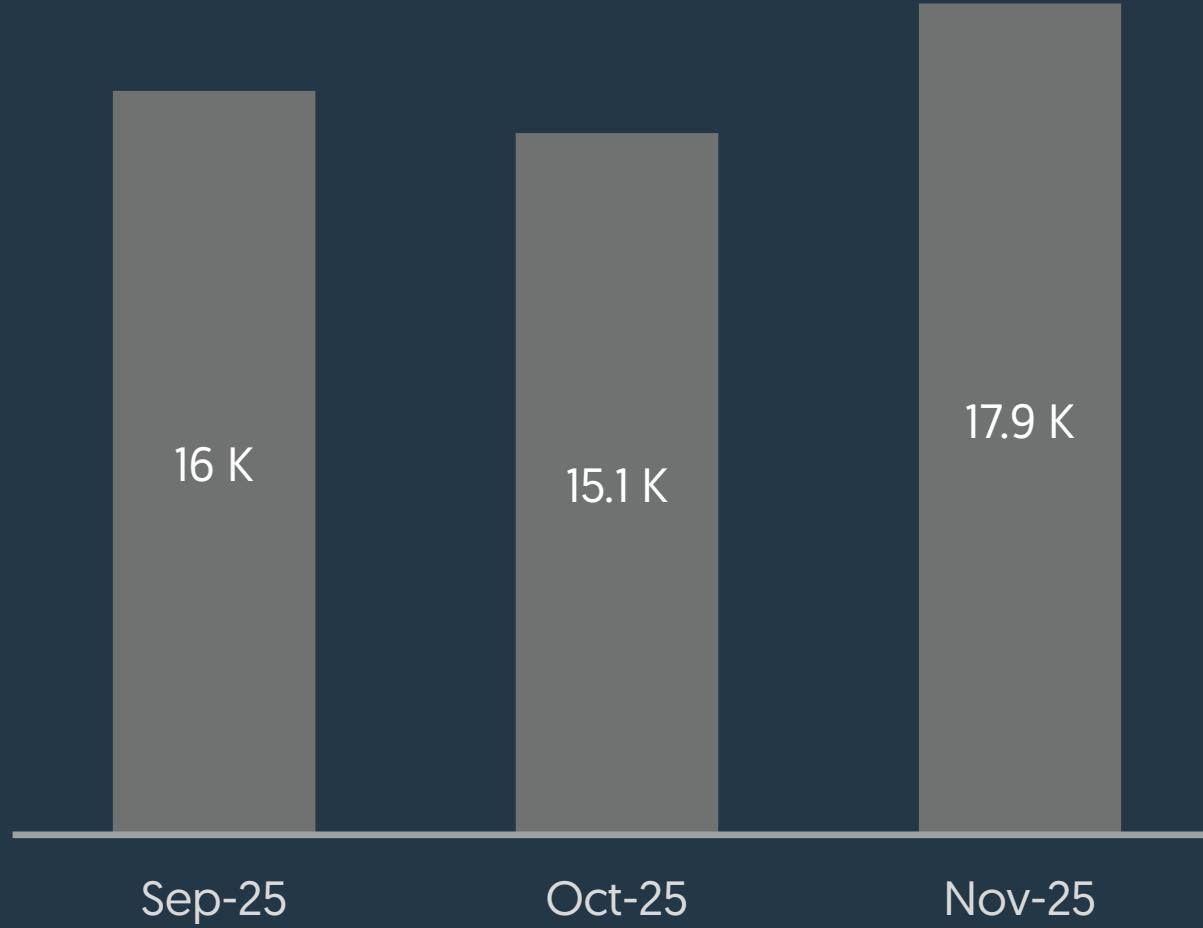


9%

Increase in the number
of cheques in the last
month

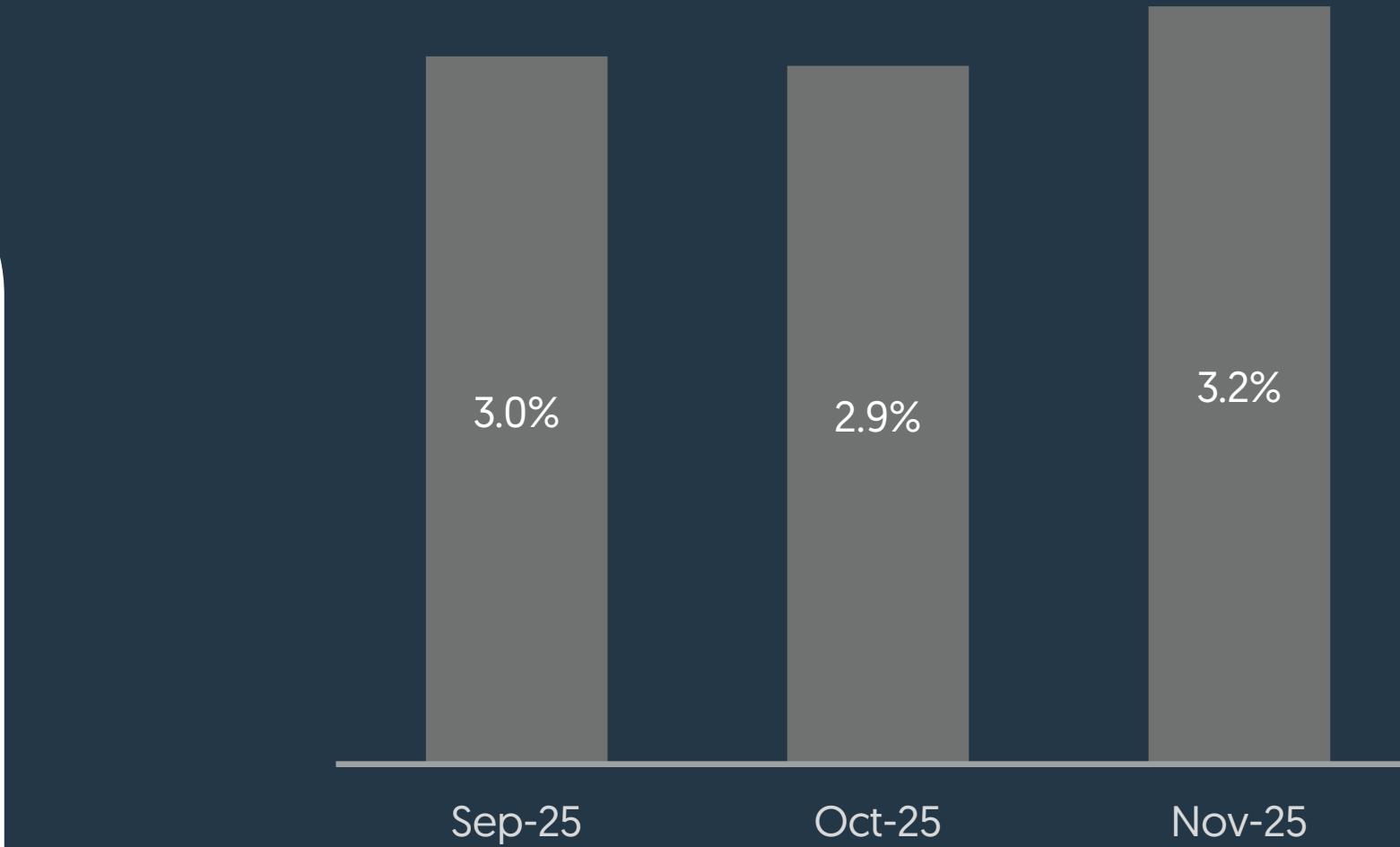
ECCU Returned Cheques

Total Number of Returned Cheques Over the Past 3 Months



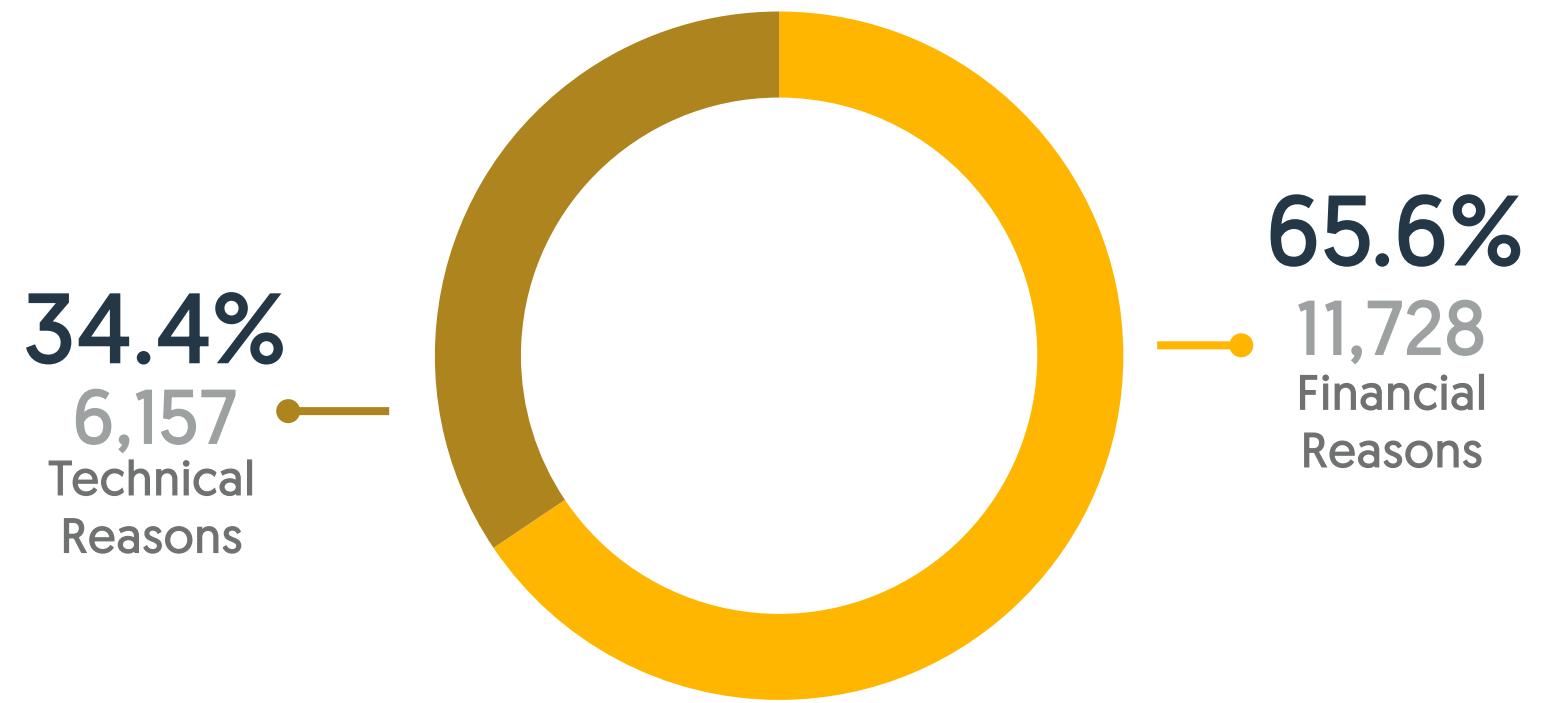
ECCU Returned Cheques

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



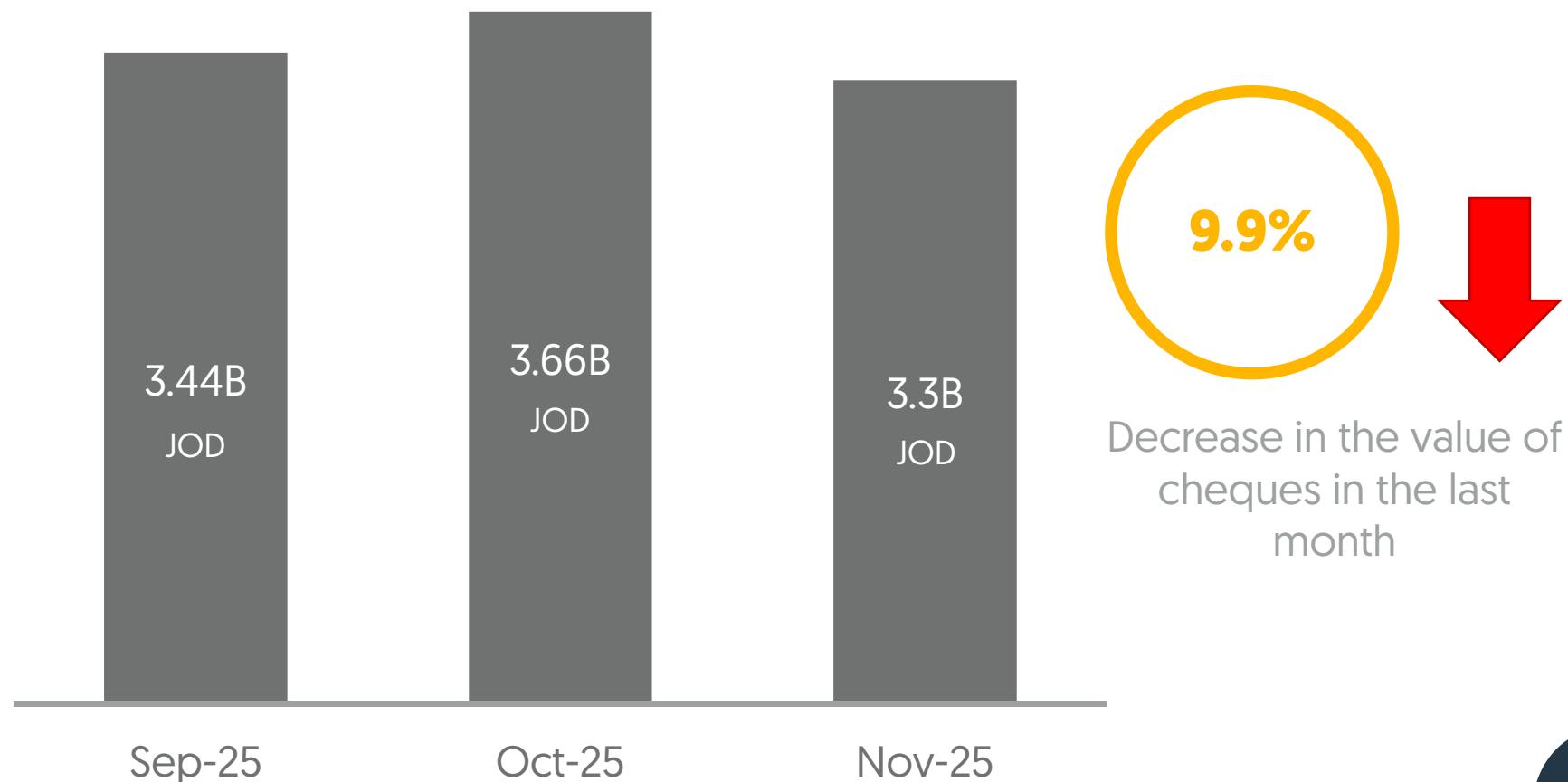
ECCU Cheques

Total Number of Returned Cheques due to Financial and Technical Reasons



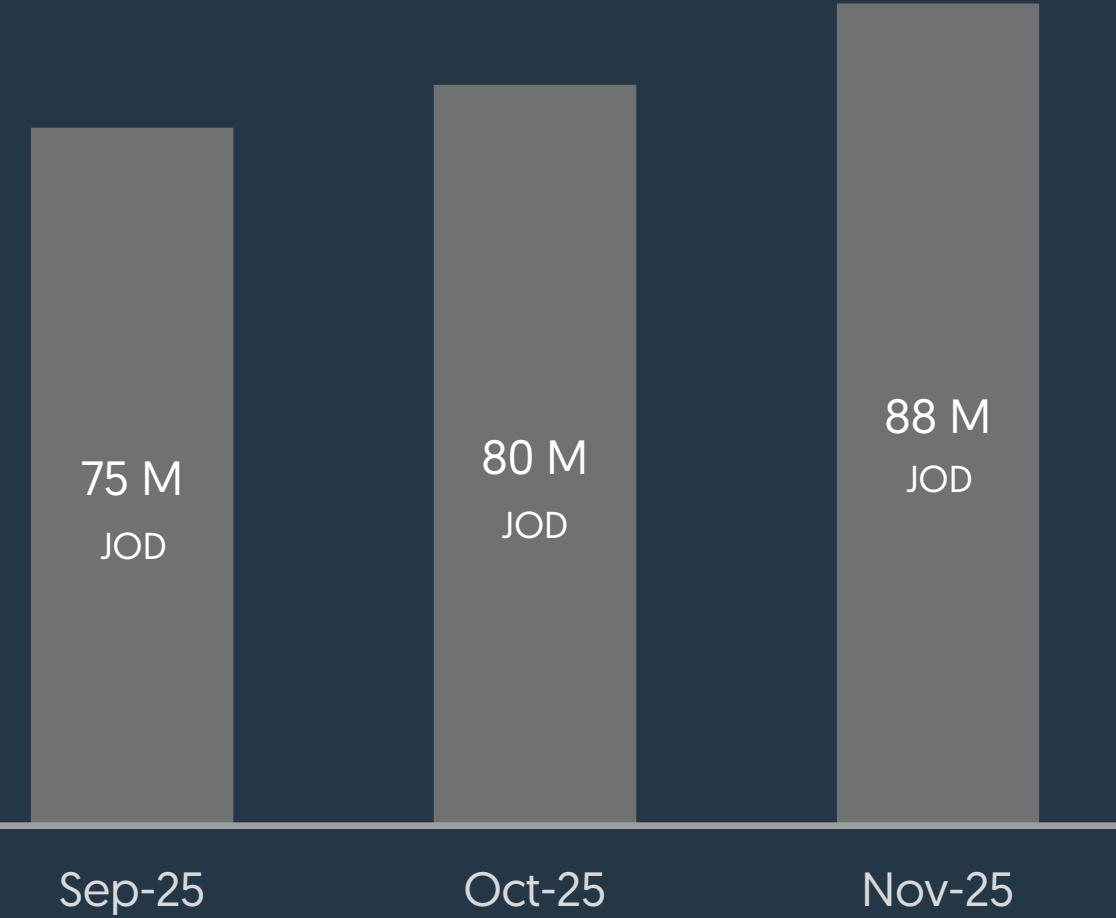
ECCU Cheques

Total Value of Inward Cheques Over the Past 3 Months



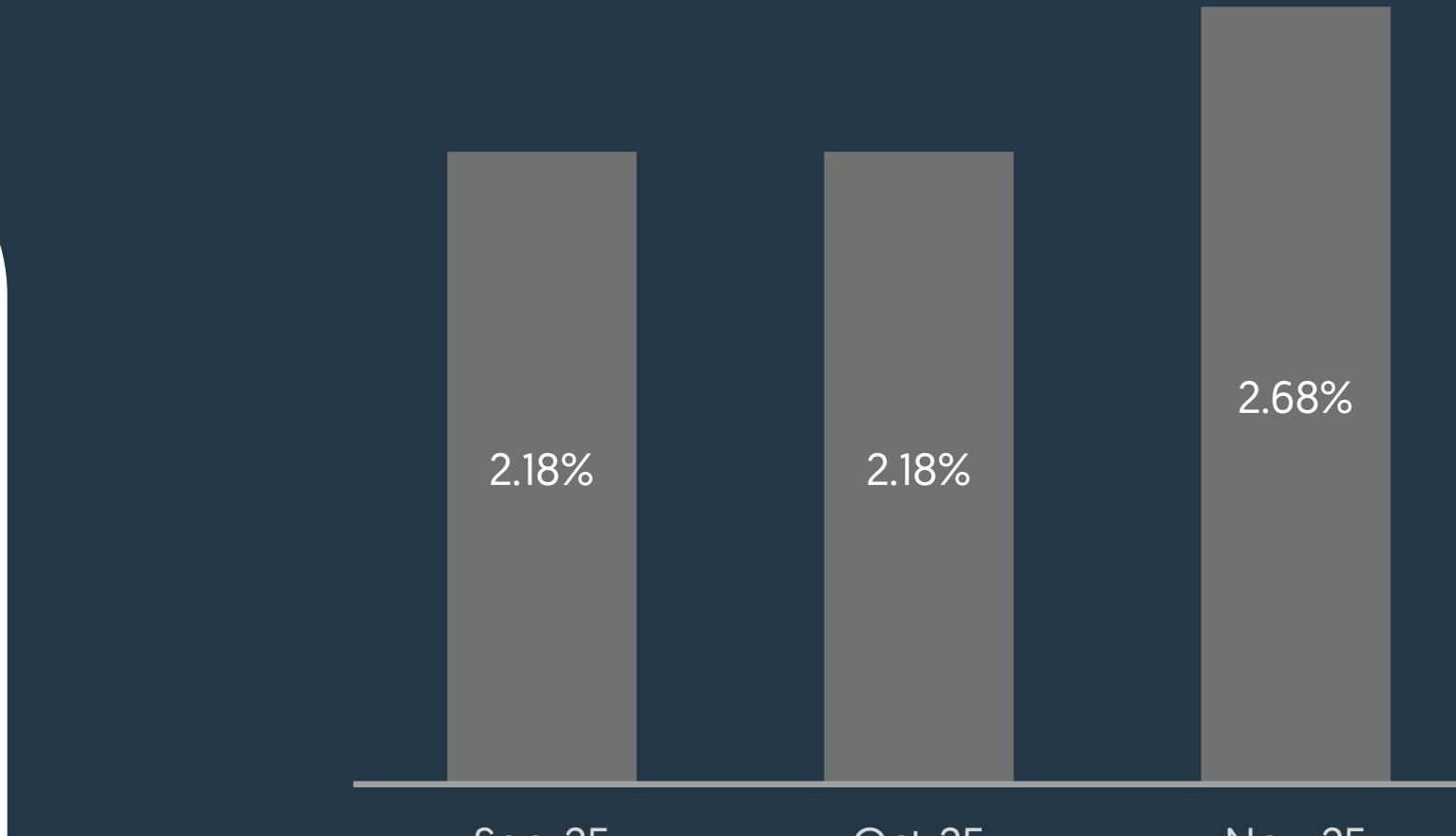
ECCU Returned Cheques

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

