

Jordan Payments & Clearing Company

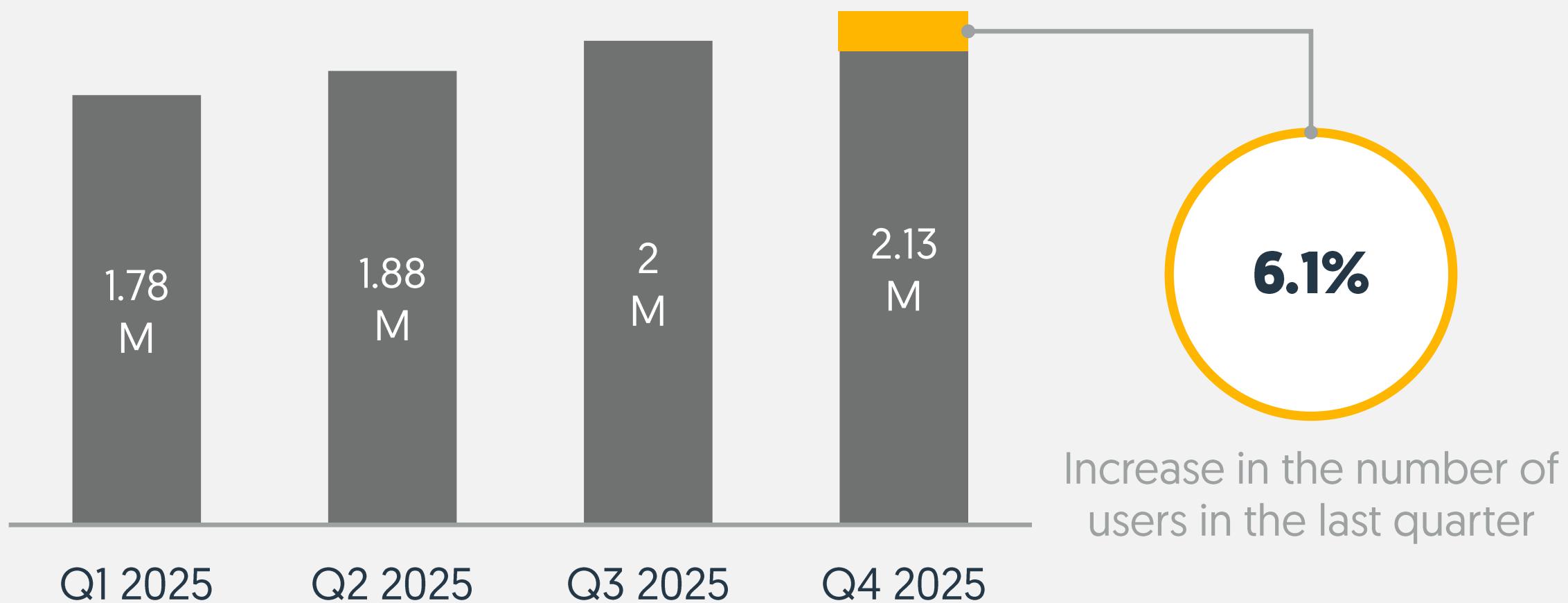
Payment Systems Quarterly Report

Q4 2025

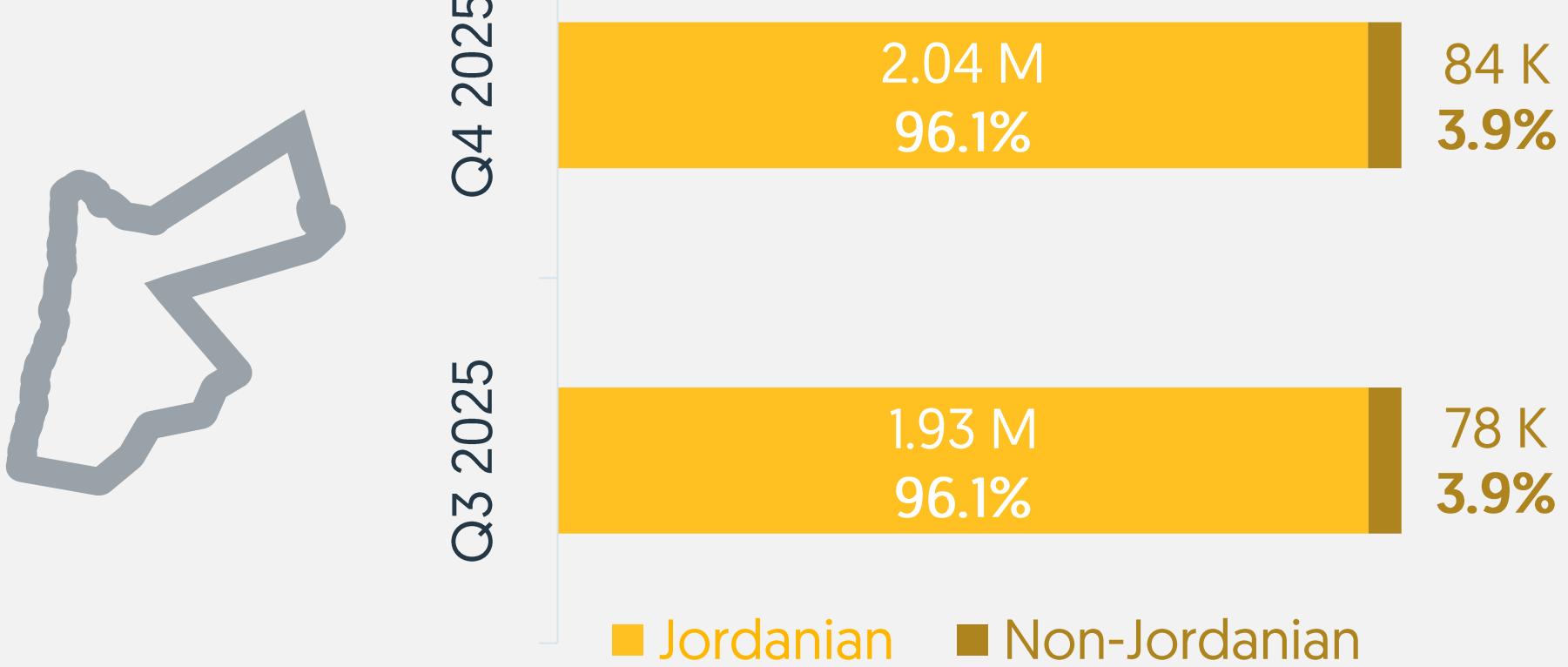


cliQ Users

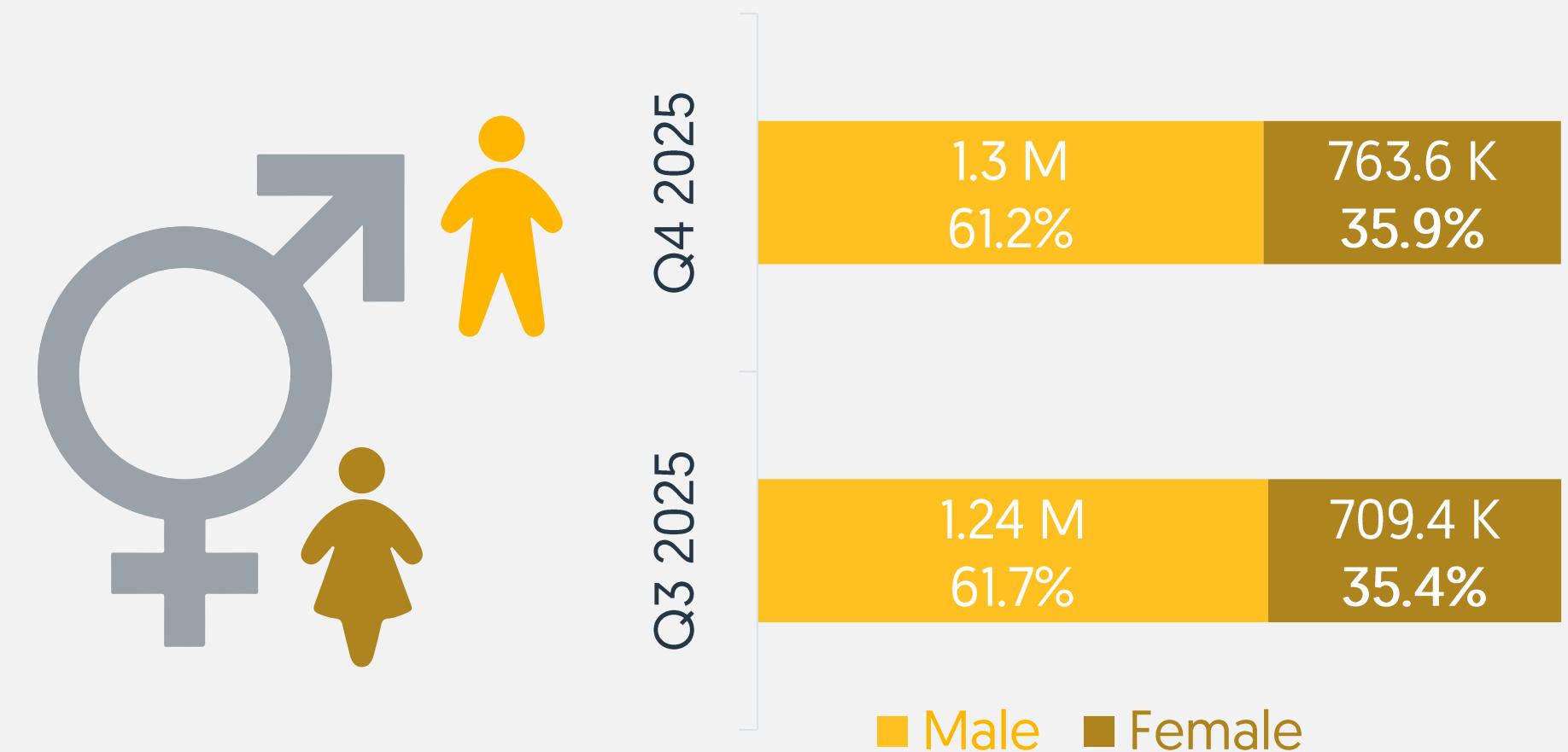
Total Number of Users Over the Quarters



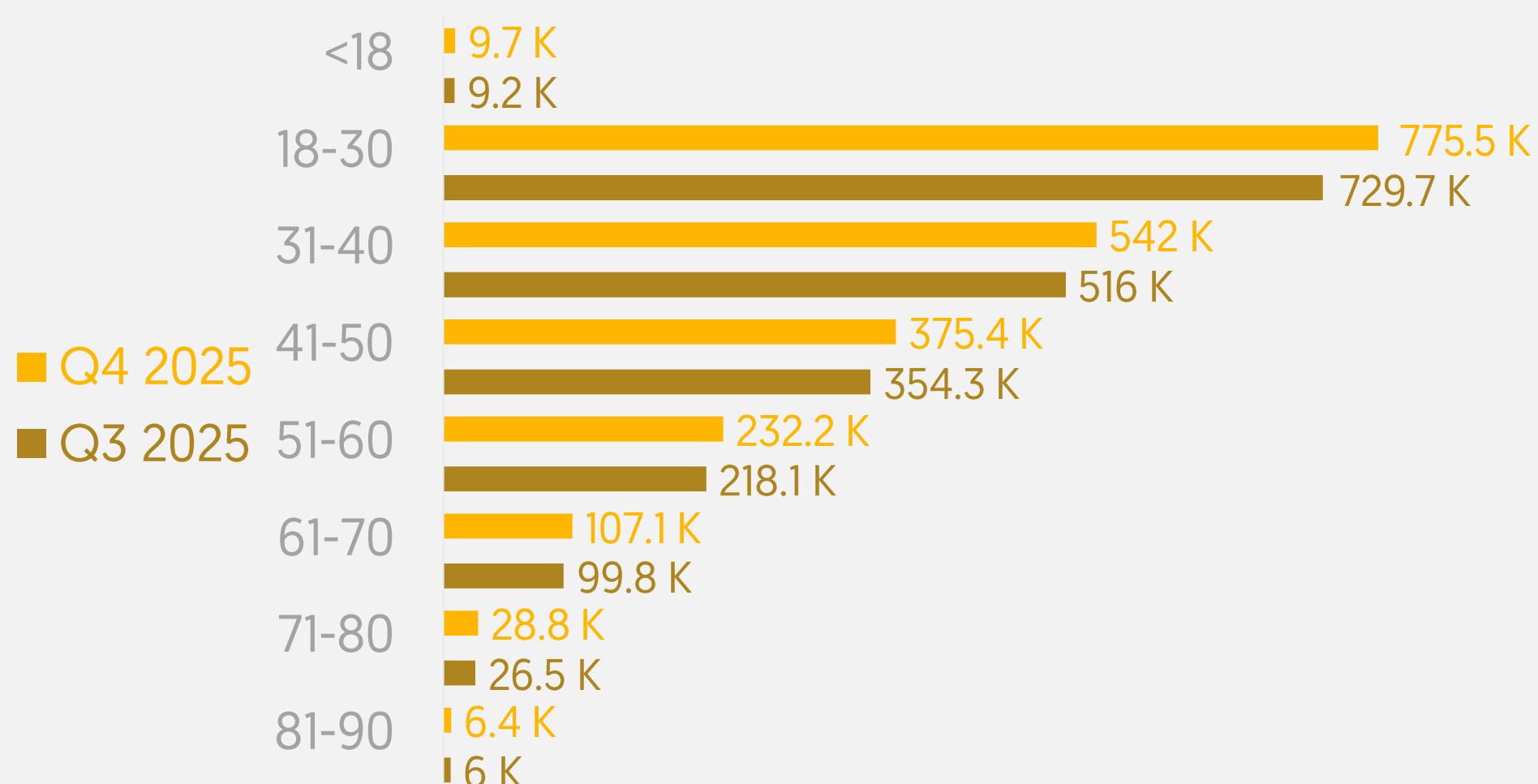
Percentage of Users Based on Nationality for Q4 2025 Compared with Q3 2025



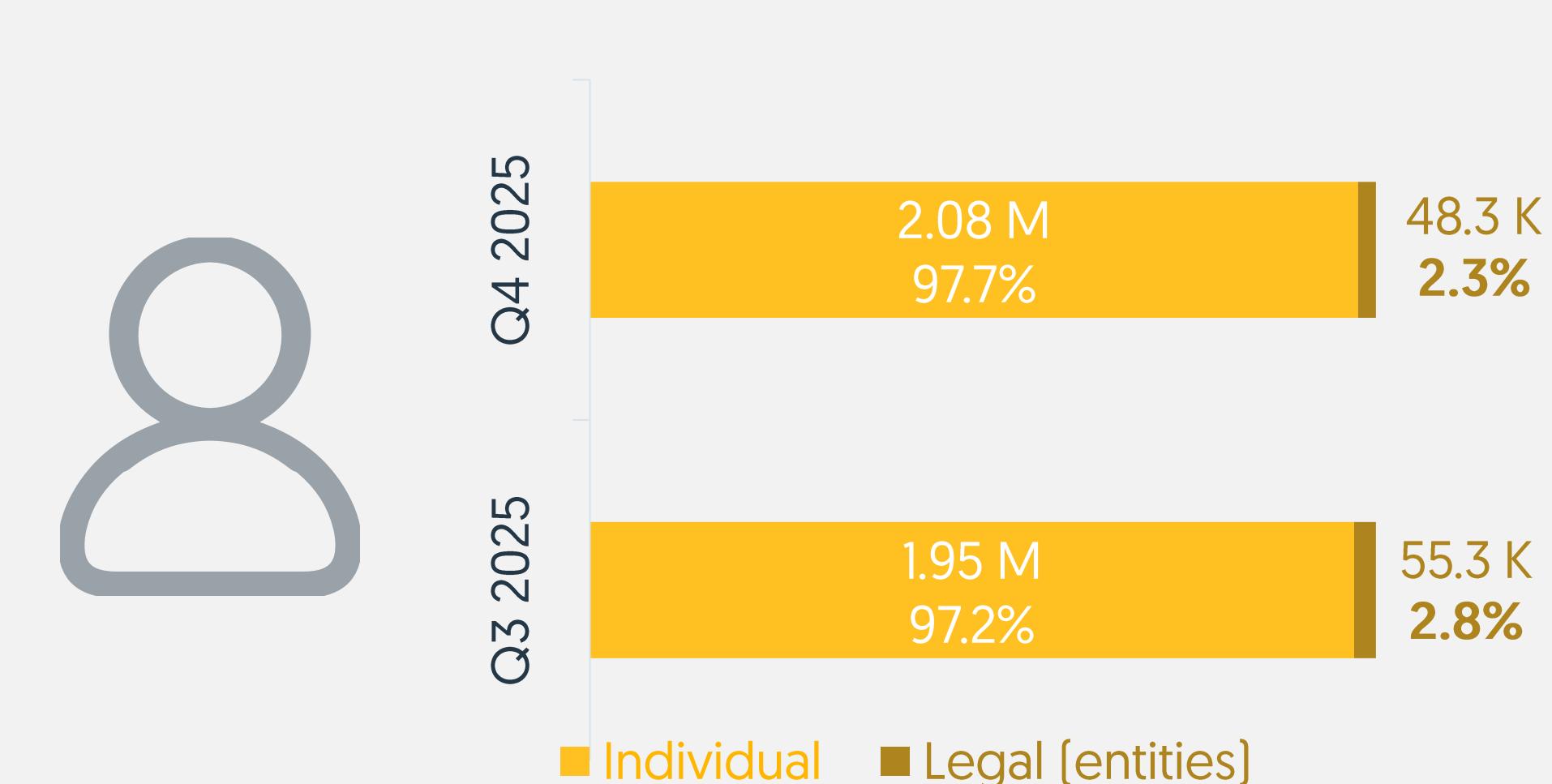
Percentage of Users Based on Gender for Q4 2025 Compared with Q3 2025



Percentage of Users Based on Age for Q4 2025 Compared with Q3 2025

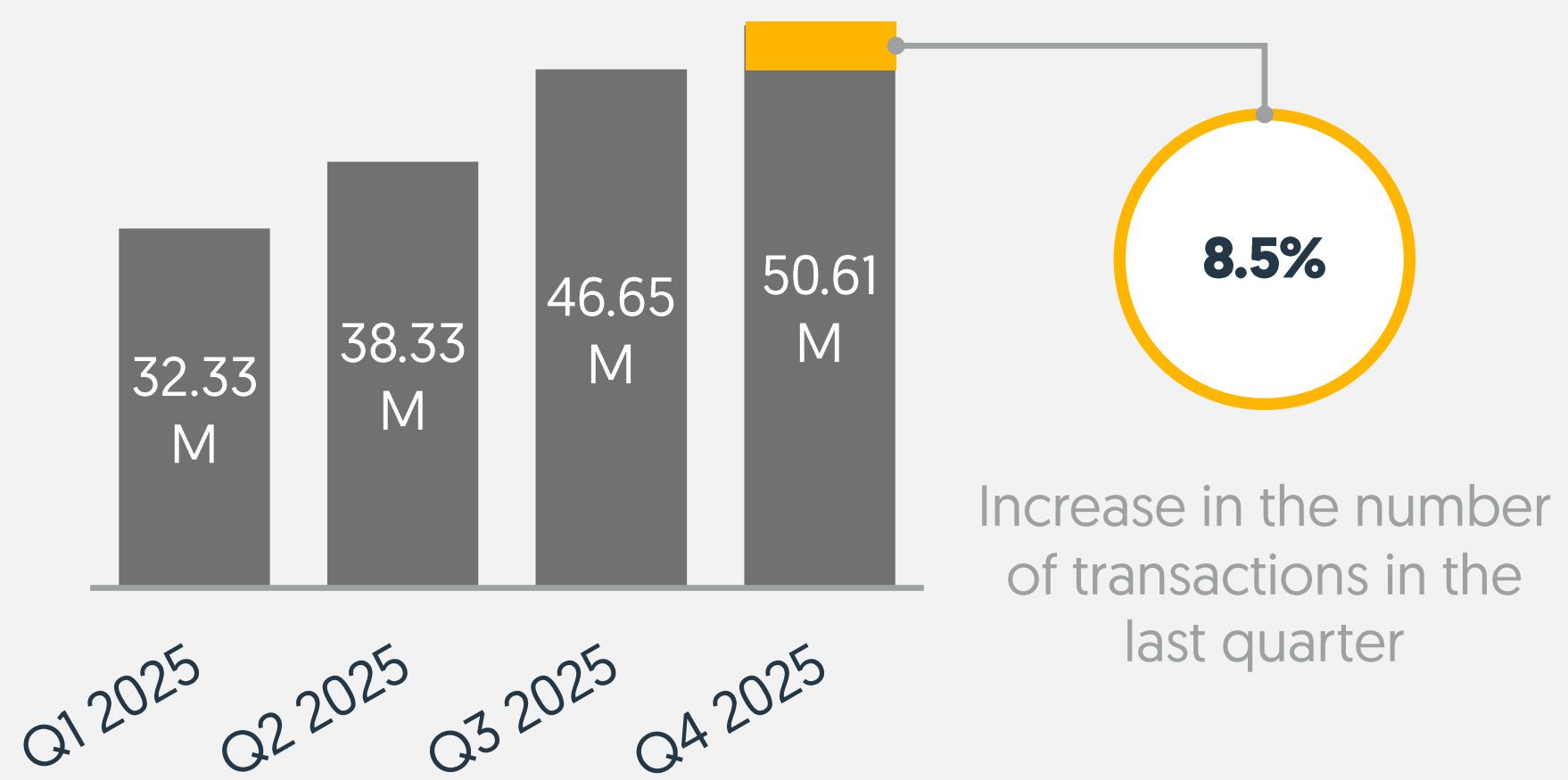


Percentage of Users Based on User Type for Q4 2025 Compared with Q3 2025

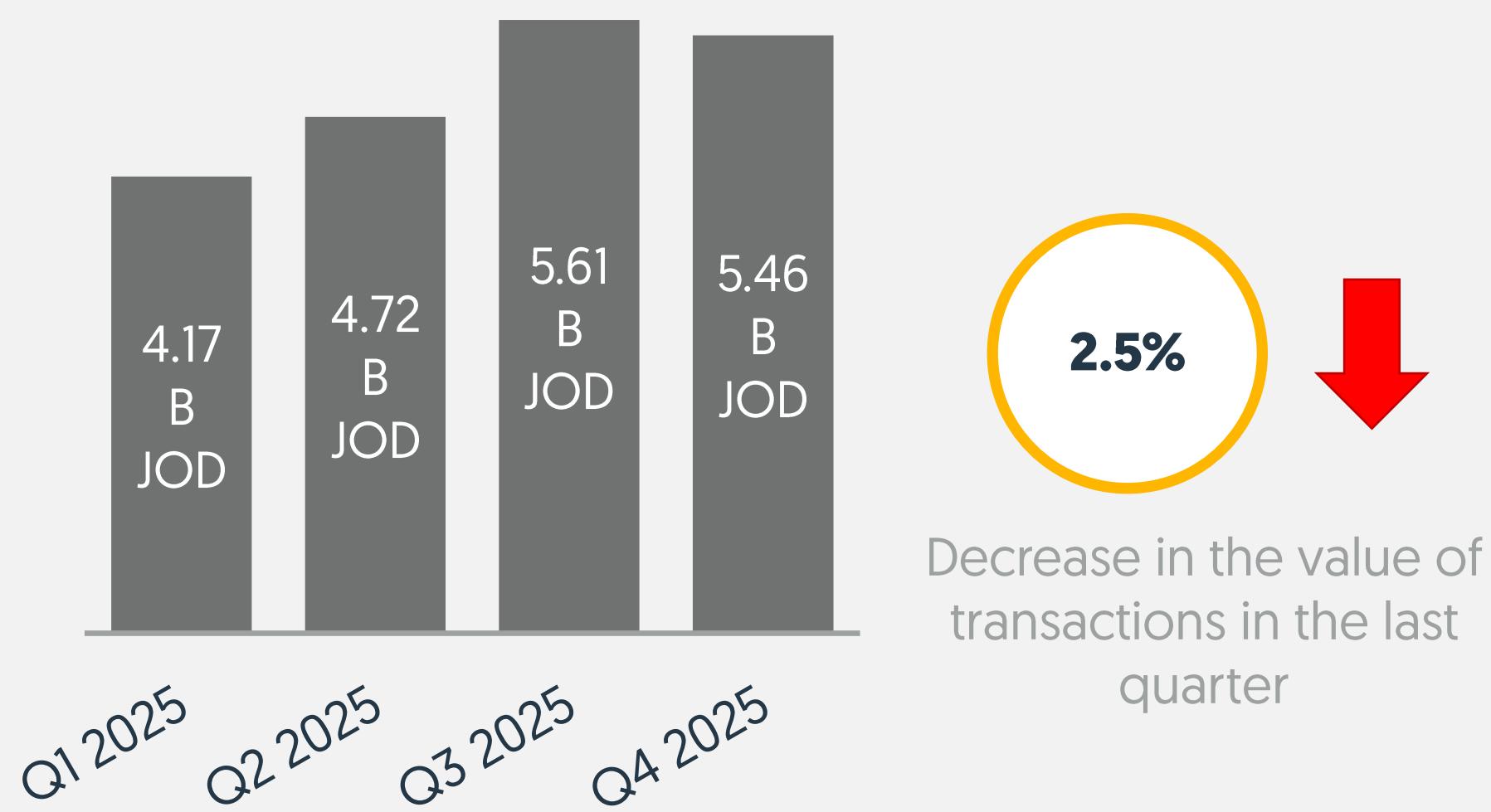


CliQ Transactions

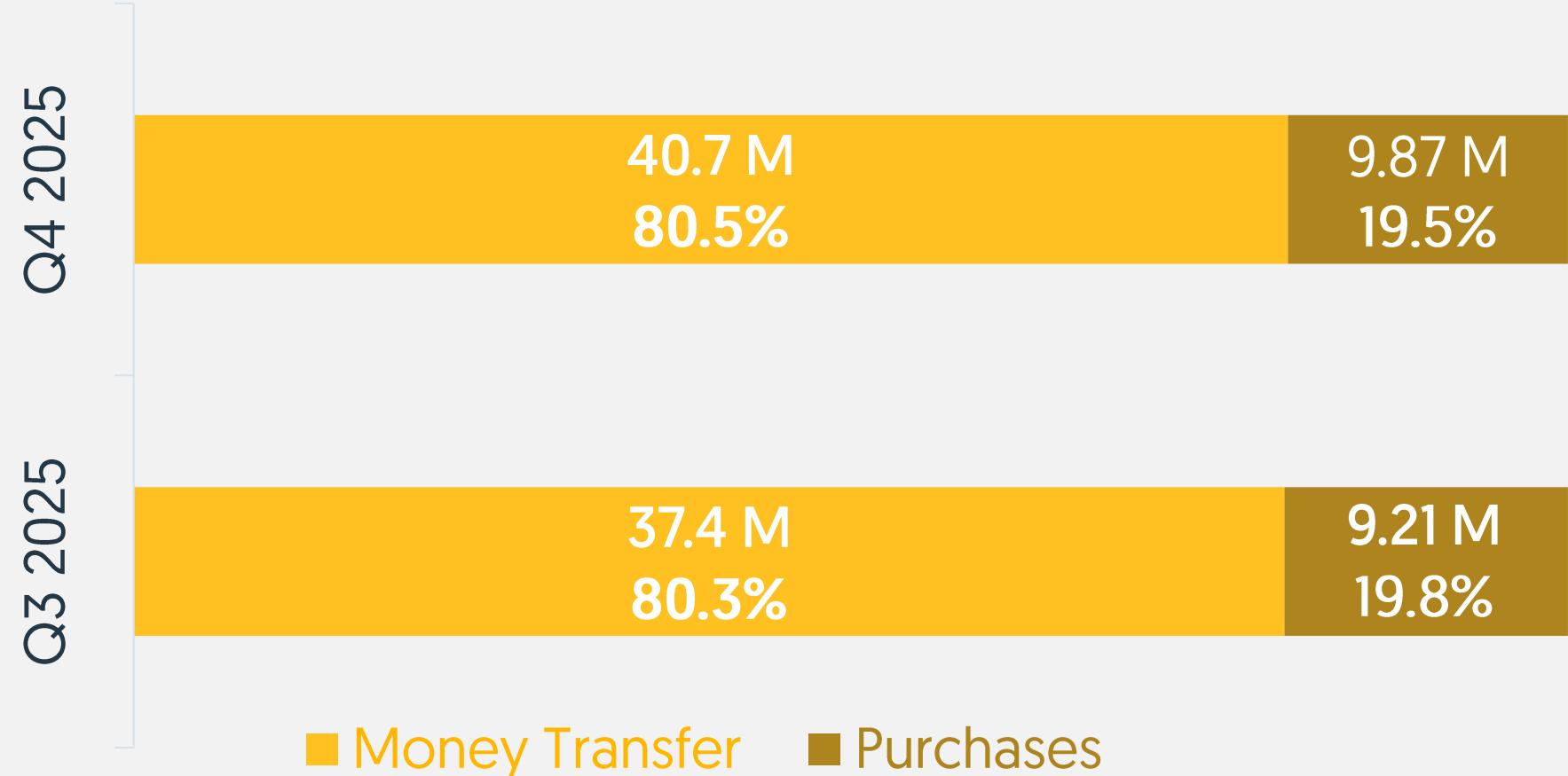
Total Number of Transactions Over the Quarters



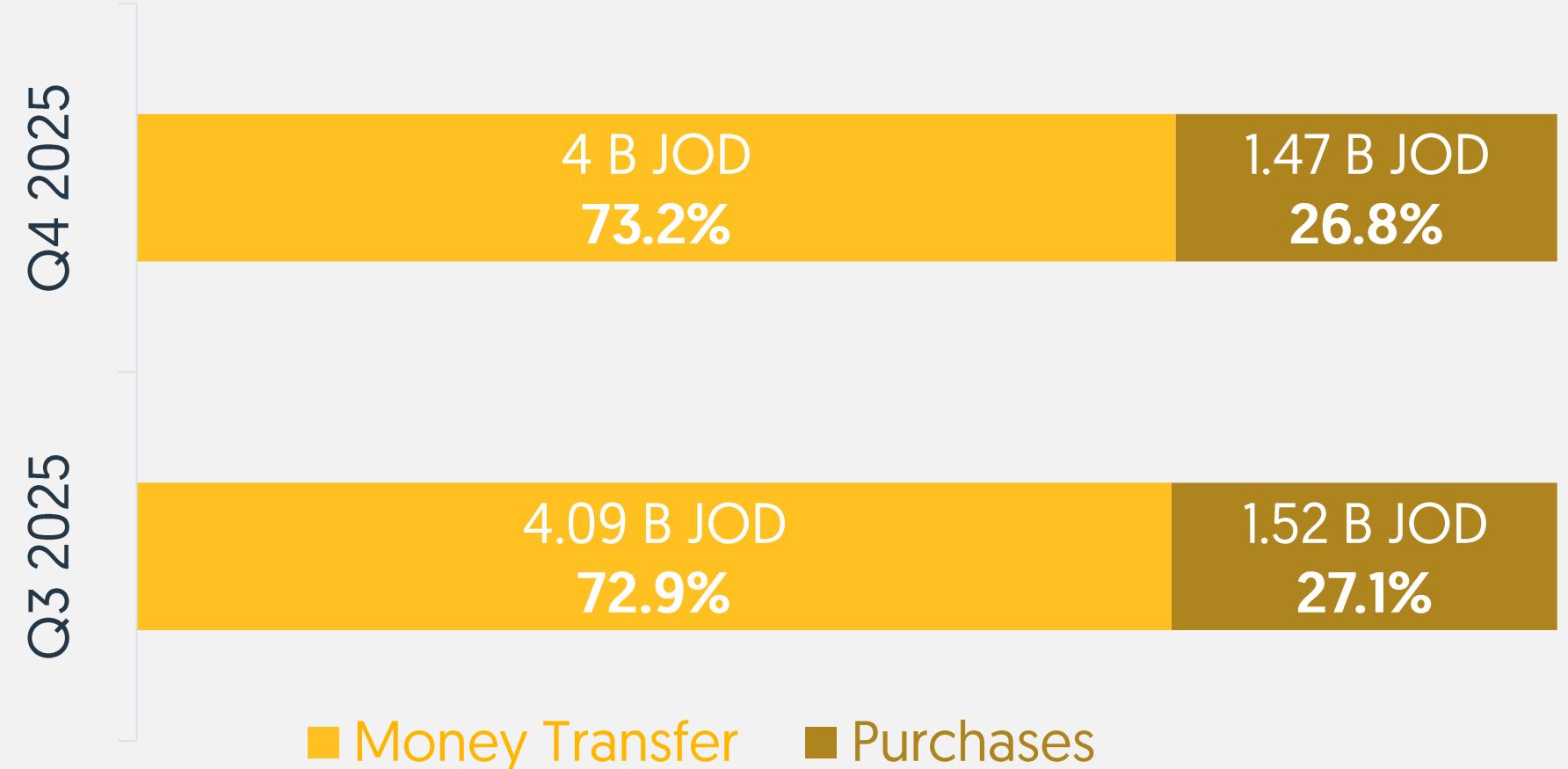
Total Value of Transactions Over the Quarters



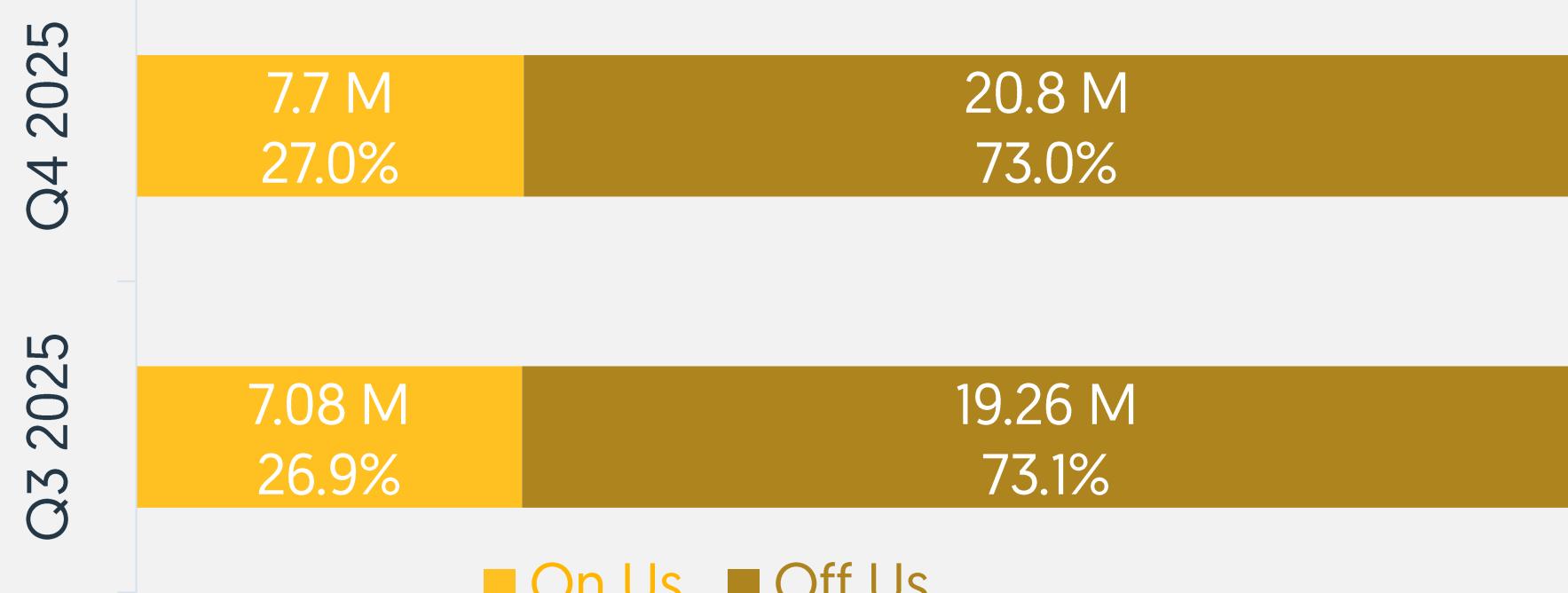
Total Number of Transactions Based on Transaction Type for Q4 2025 Compared with Q3 2025



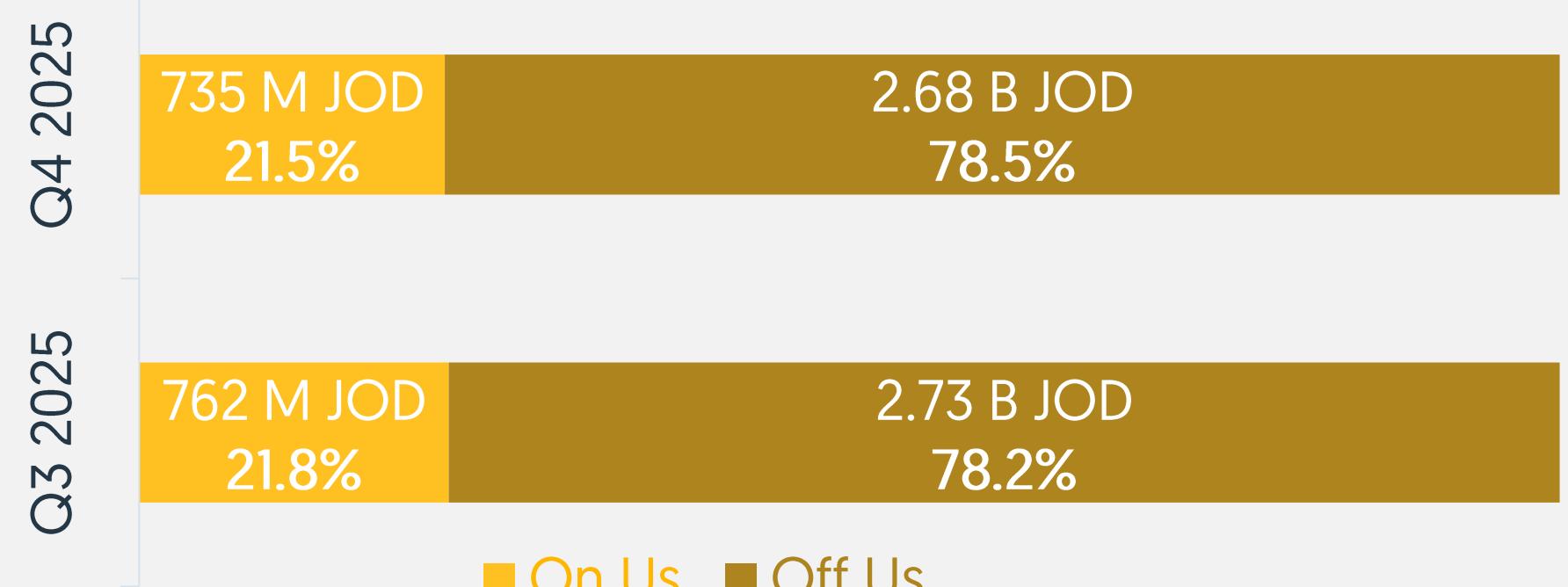
Total Value of Transactions Based on Transaction Type for Q4 2025 Compared with Q3 2025



Total Number of Money Transfer Transactions Based on Direction for Q4 2025 Compared with Q3 2025



Total Value of Money Transfer Transactions Based on Direction for Q4 2025 Compared with Q3 2025

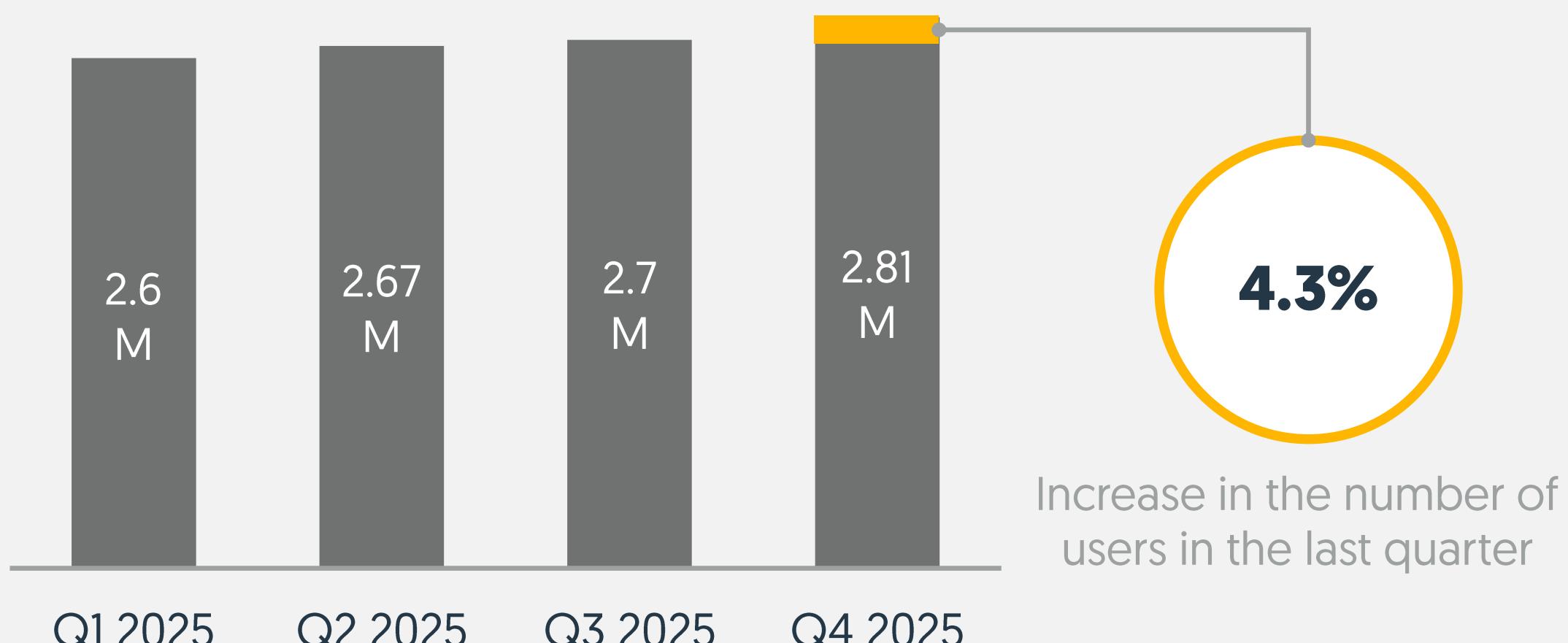


On Us: Transactions within the same bank
Off Us: Transactions across different banks

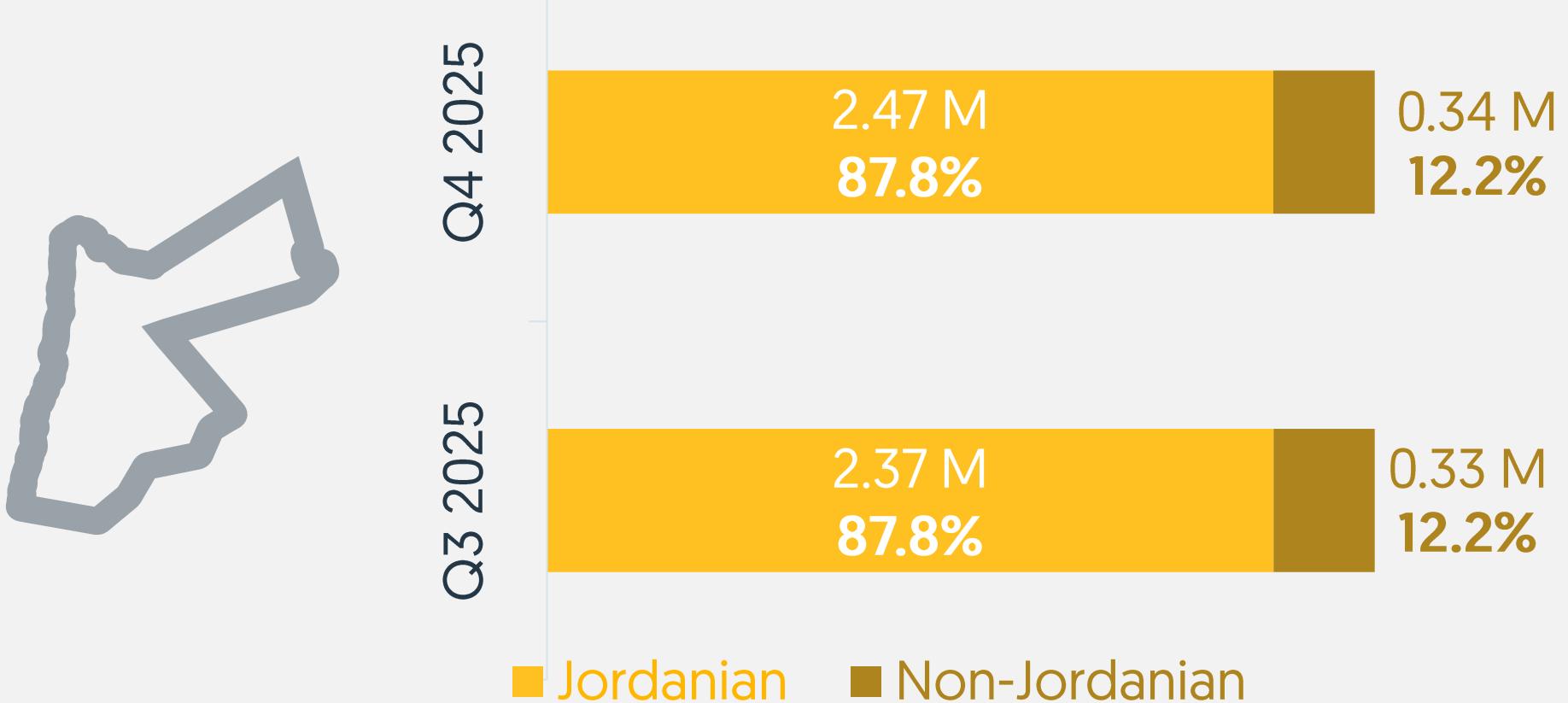
On Us: Transactions within the same bank
Off Us: Transactions across different banks

JoMoPay Users

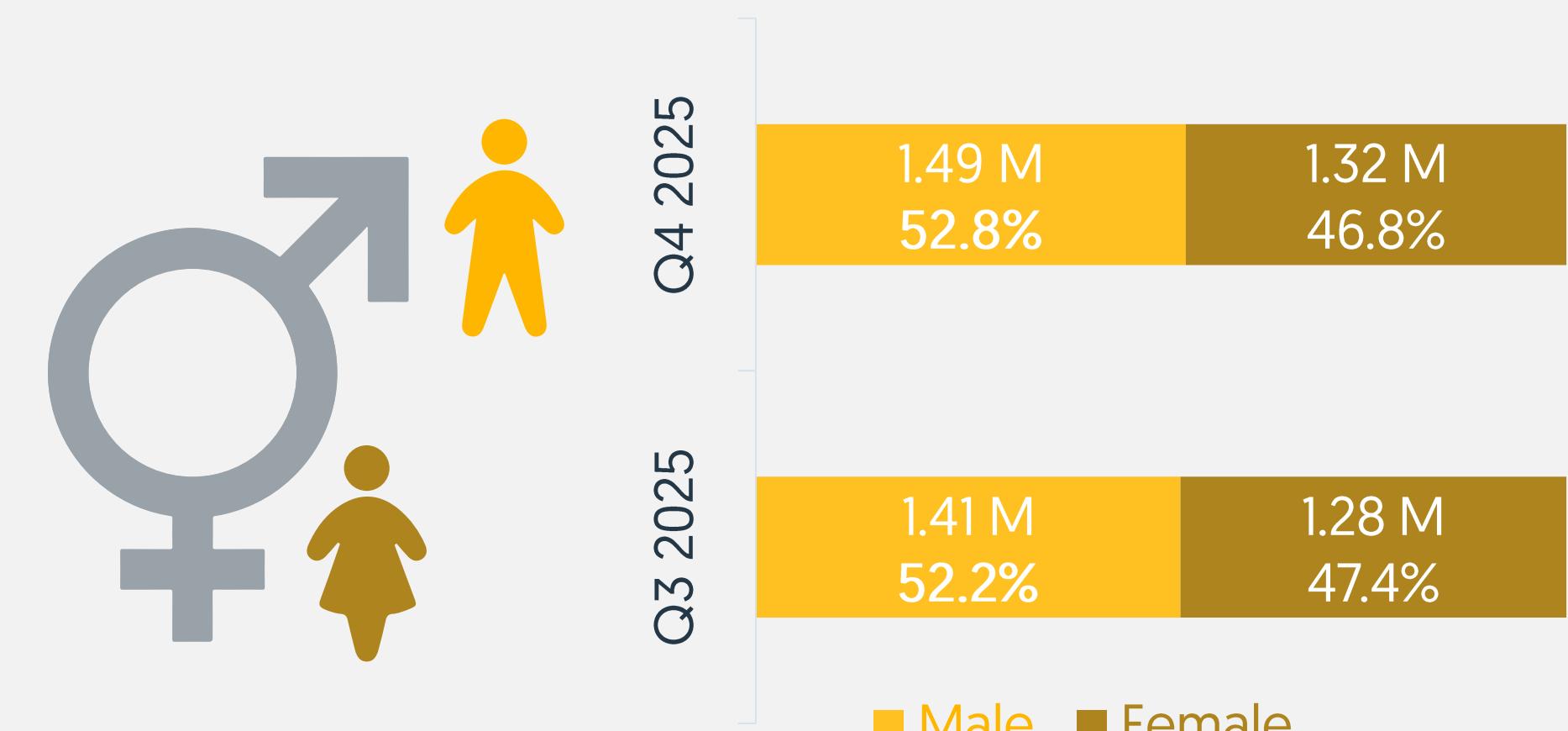
Total Number of Users Over the Quarters



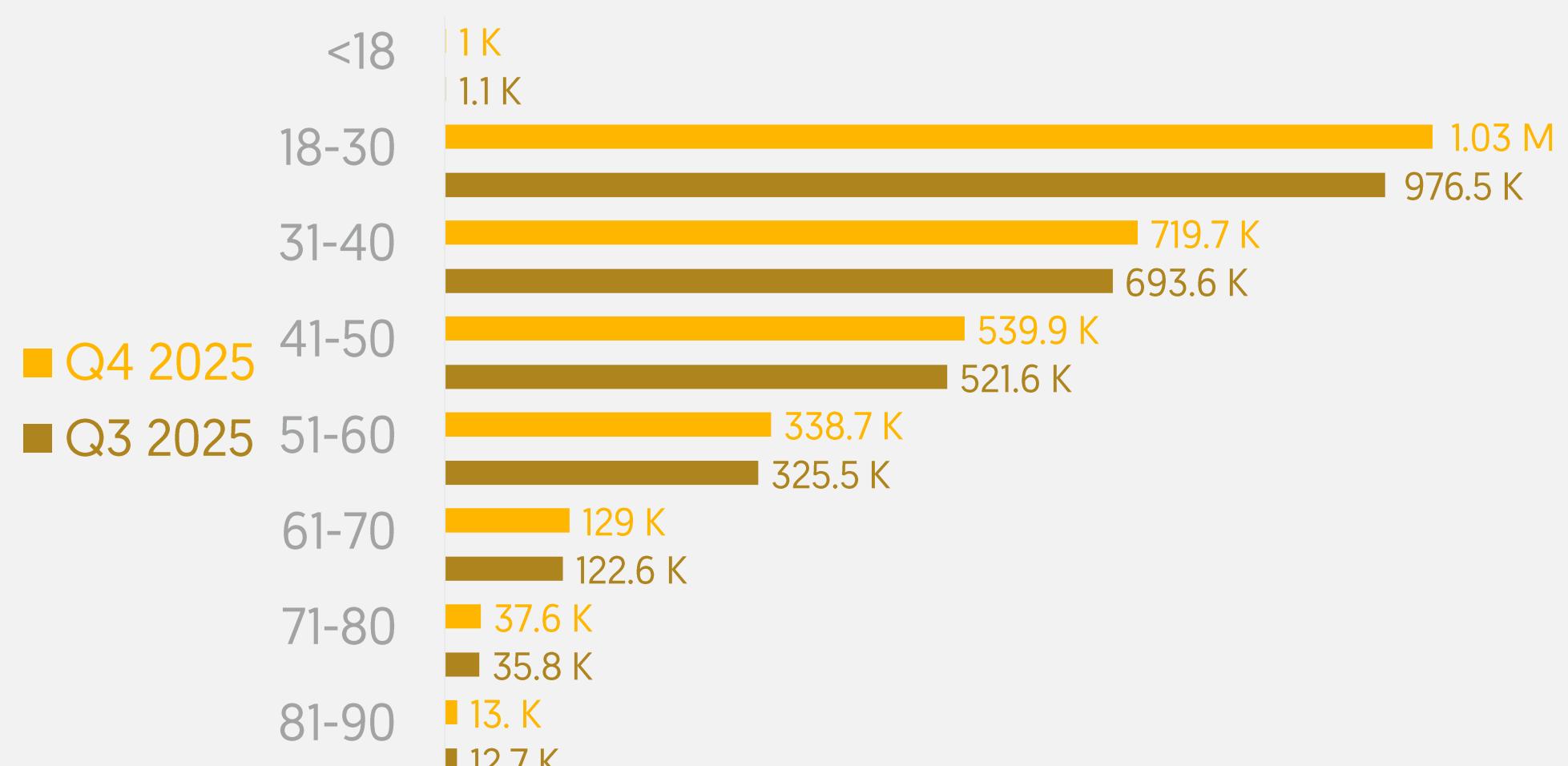
Percentage of Users Based on Nationality for Q4 2025 Compared with Q3 2025



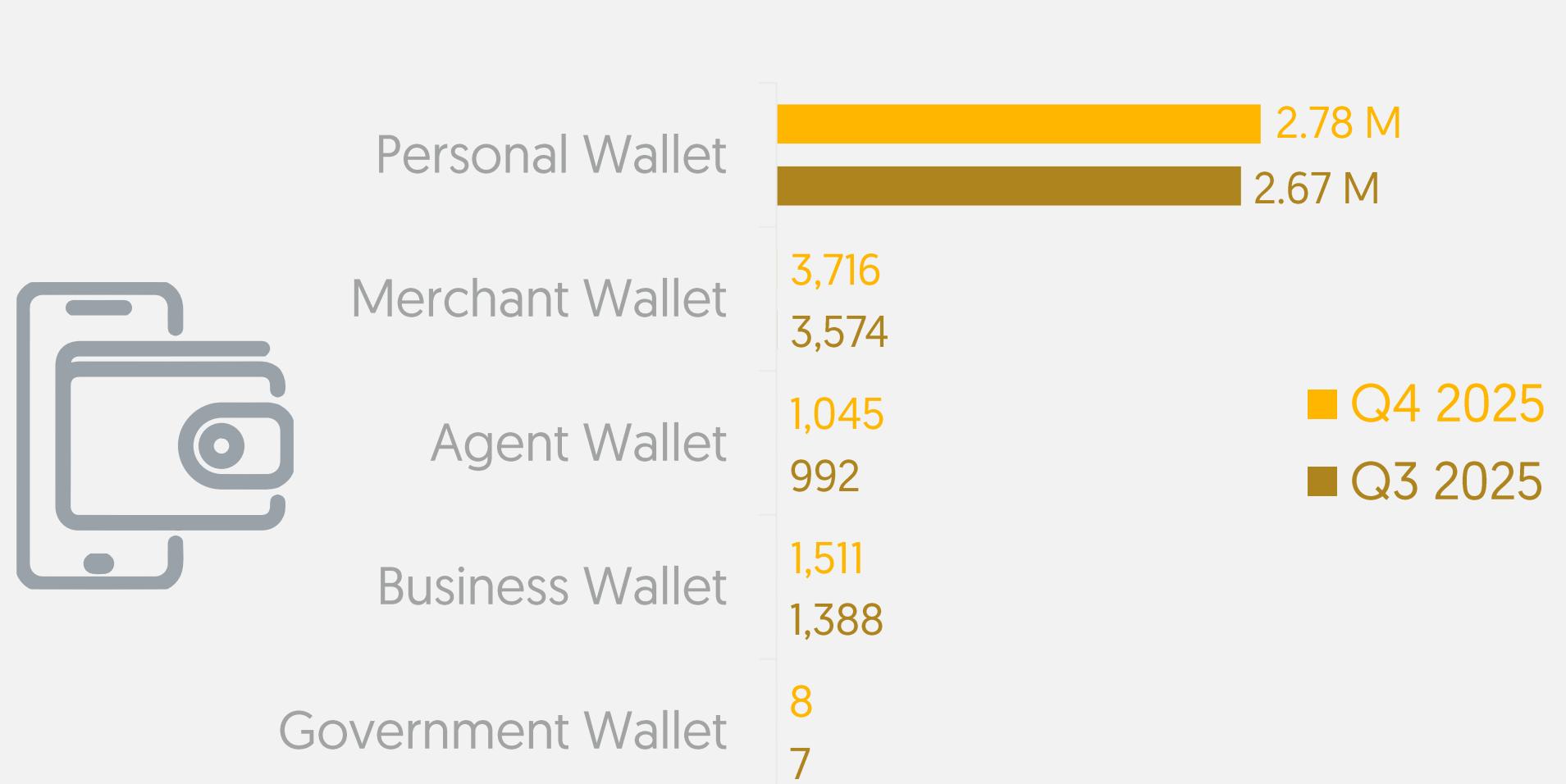
Percentage of Users Based on Gender for Q4 2025 Compared with Q3 2025



Percentage of Users Based on Age for Q4 2025 Compared with Q3 2025

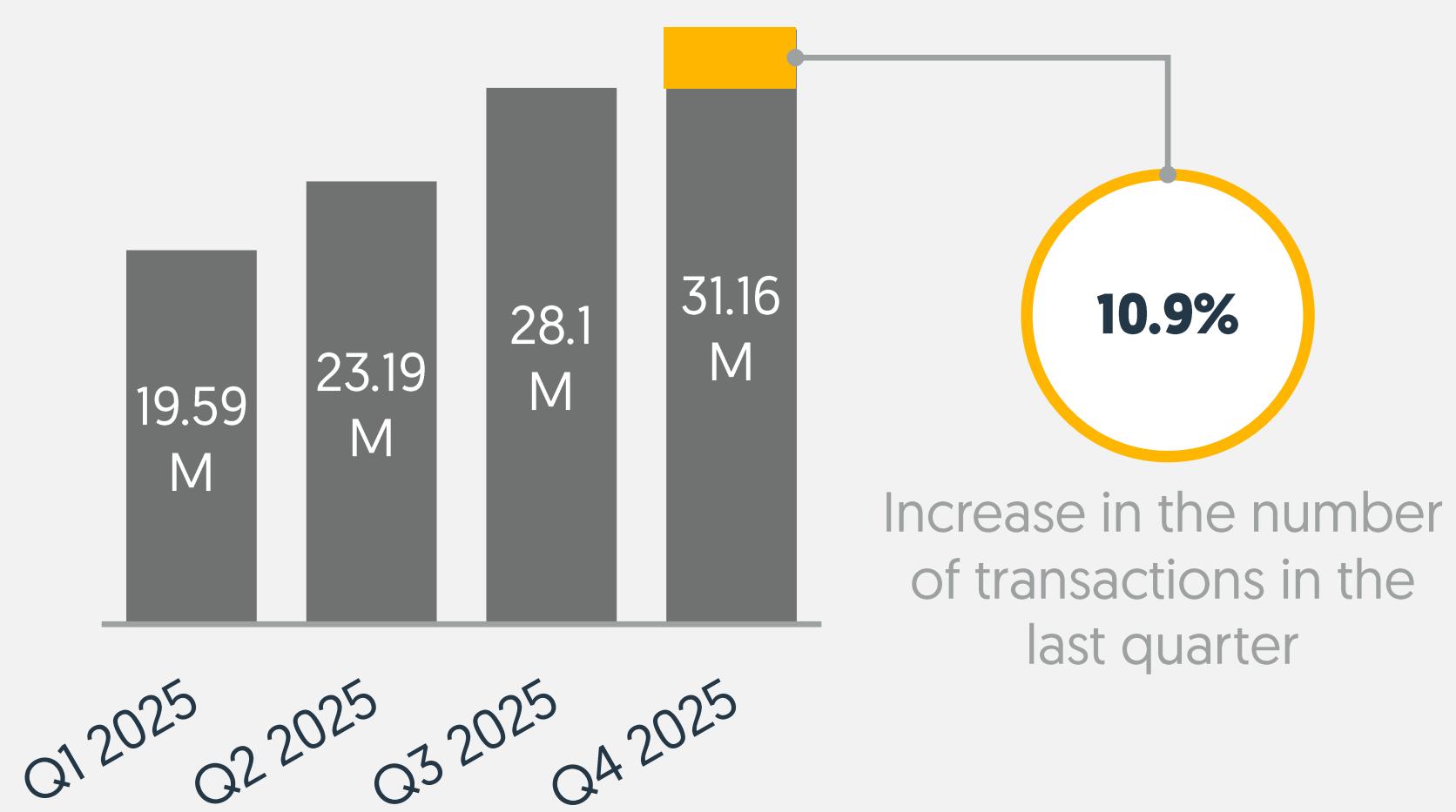


Percentage of Users Based on User Type for Q4 2025 Compared with Q3 2025

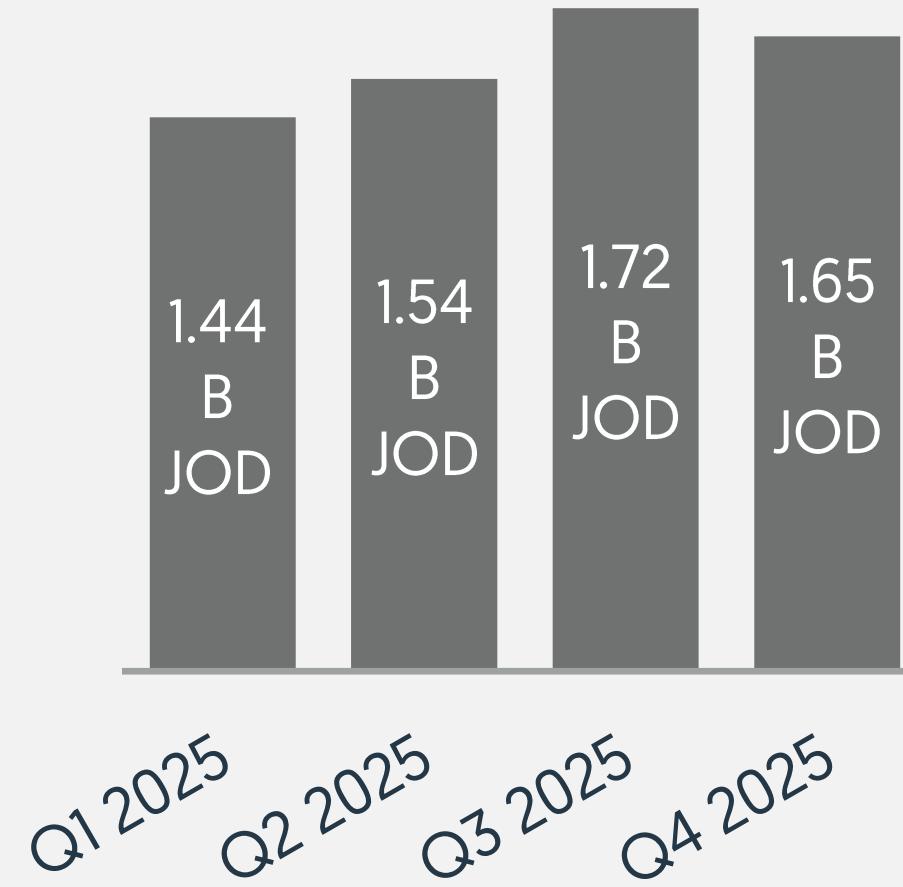


JoMoPay Transactions

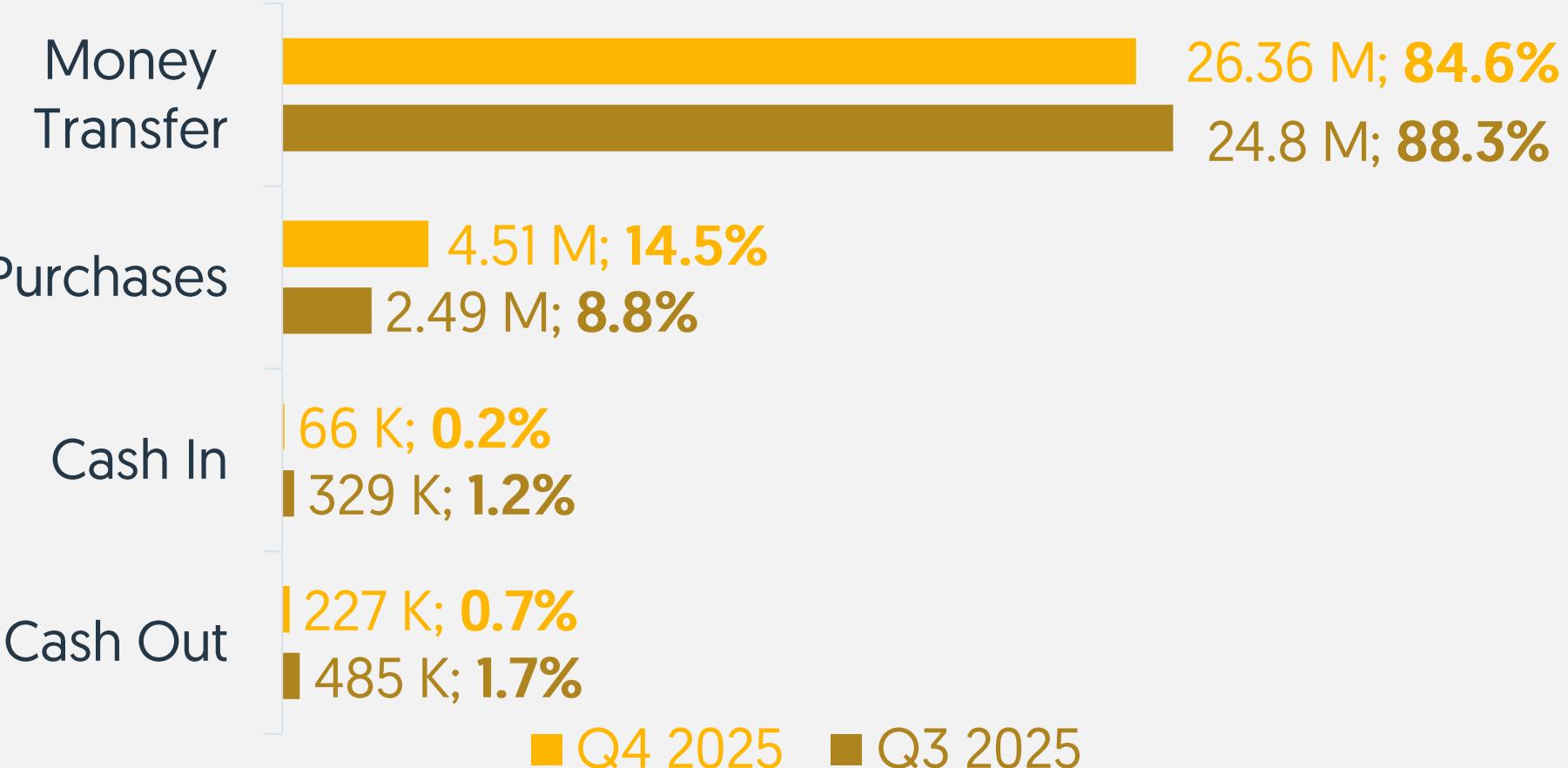
Total Number of Transactions Over the Quarters



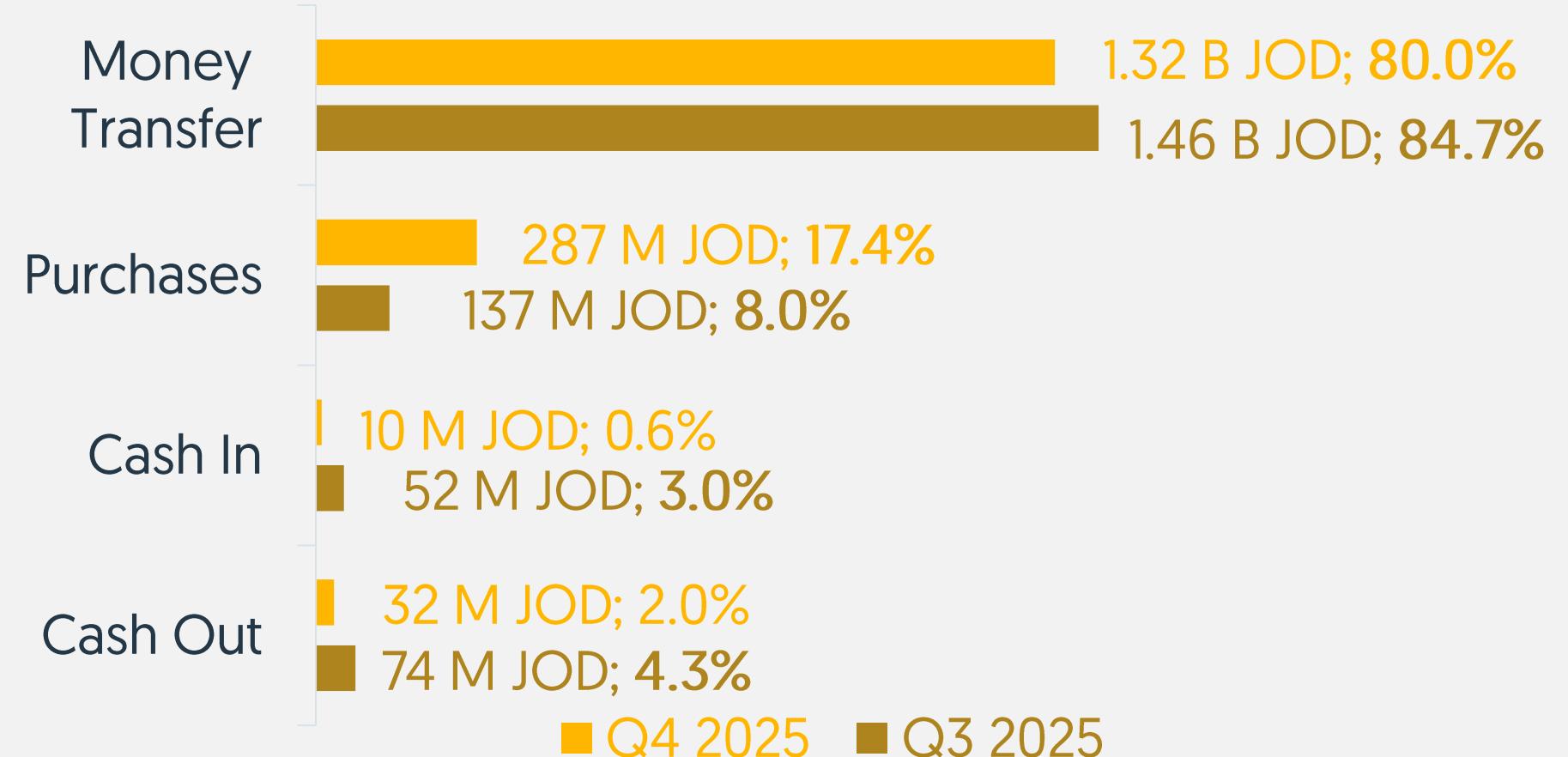
Total Value of Transactions Over the Quarters in JOD



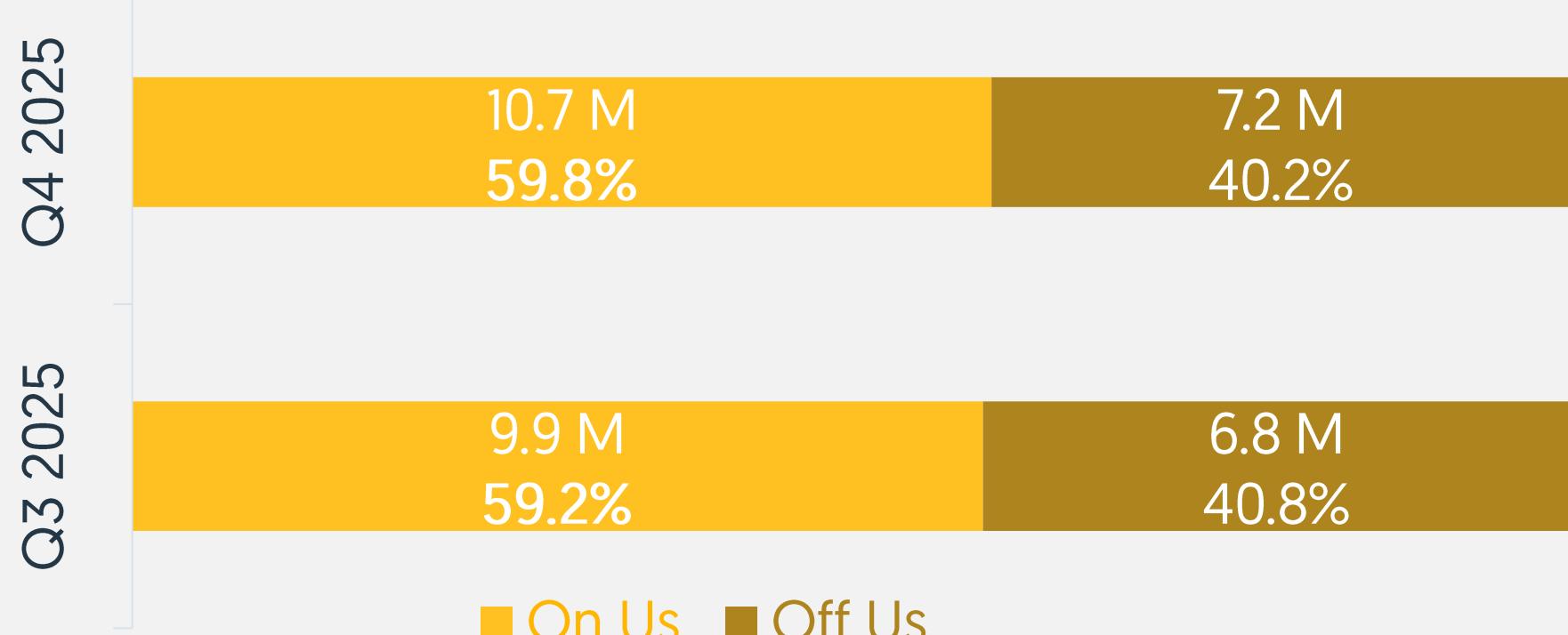
Total Number of Transactions Based on Transaction Type for Q4 2025 Compared with Q3 2025



Total Value of Transactions Based on Transaction Type for Q4 2025 Compared with Q3 2025

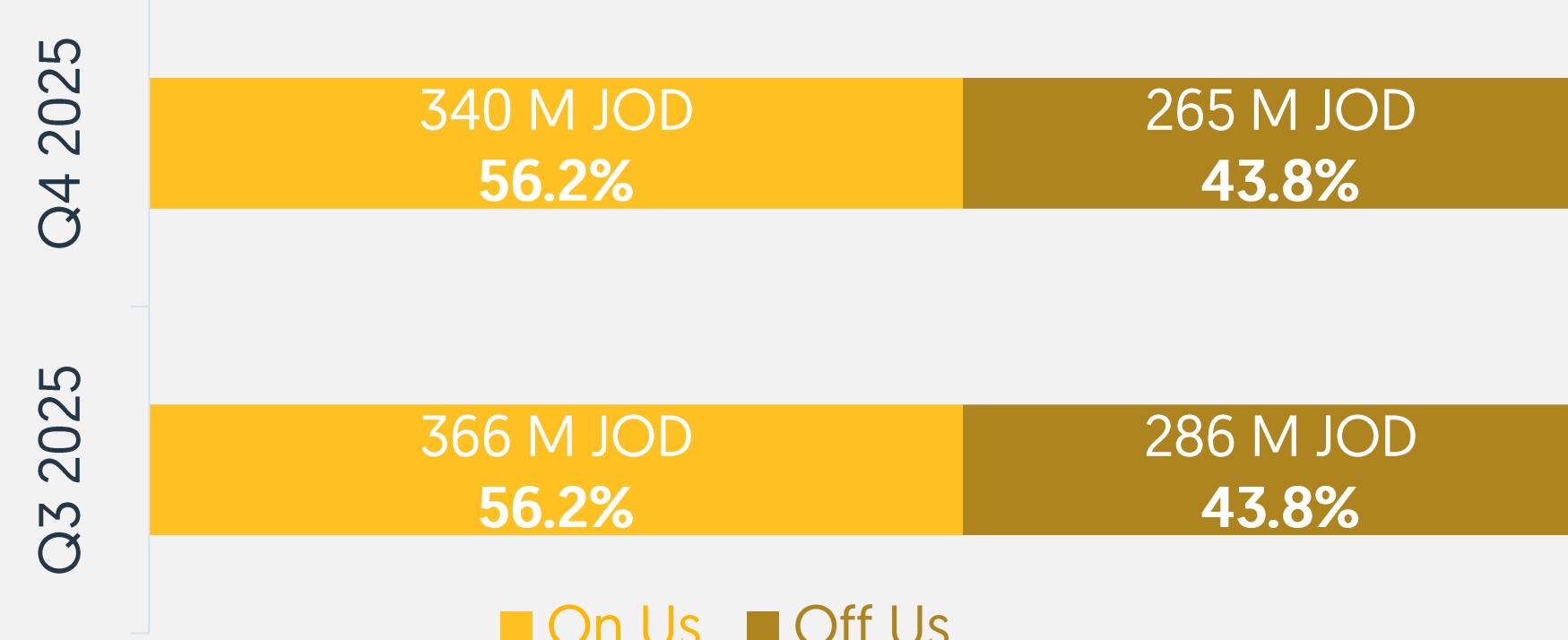


Total Number of Money Transfer Transactions Based on Direction for Q4 2025 Compared with Q3 2025



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

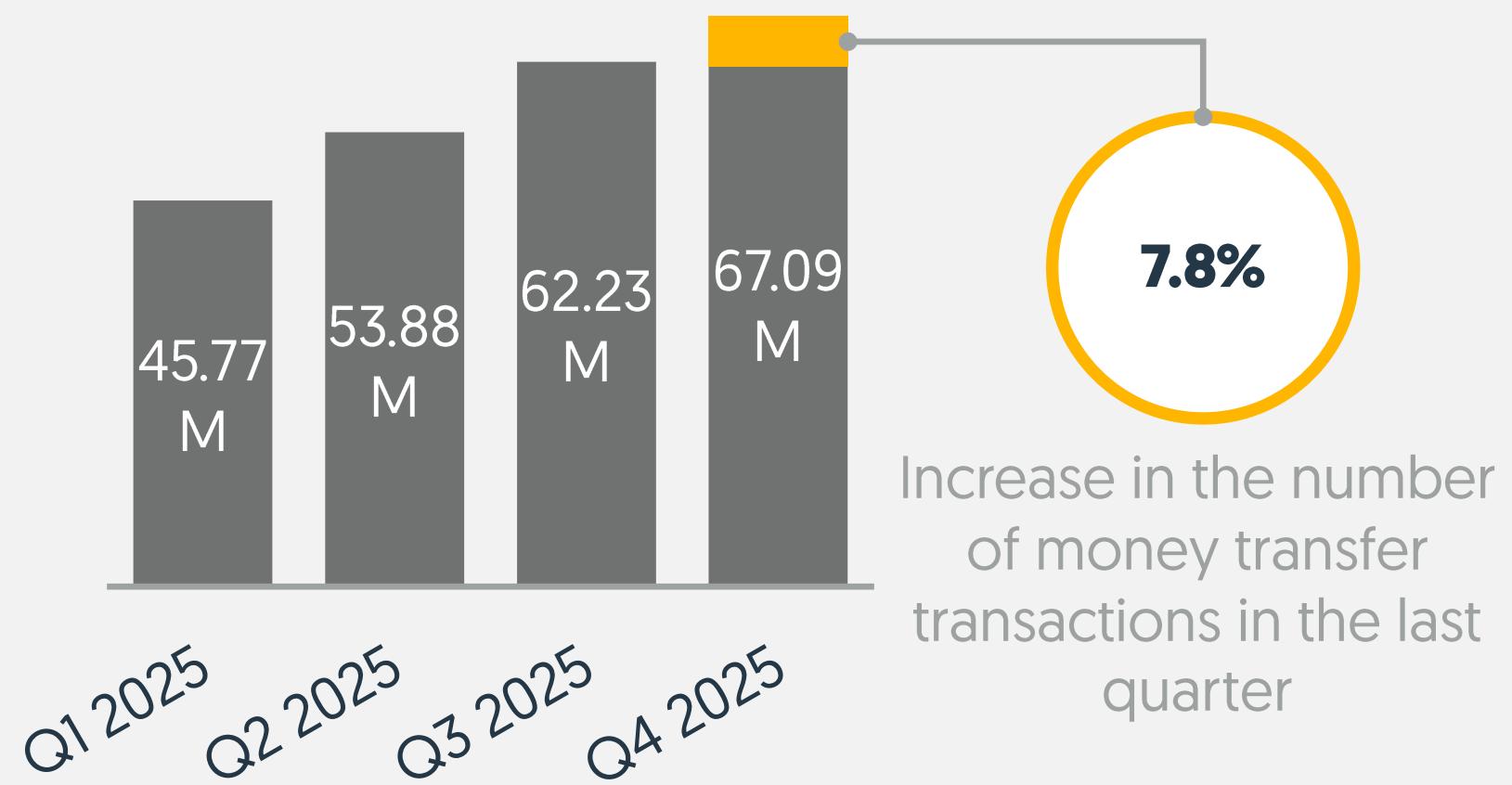
Total Value of Money Transfer Transactions Based on Direction for Q4 2025 Compared with Q3 2025



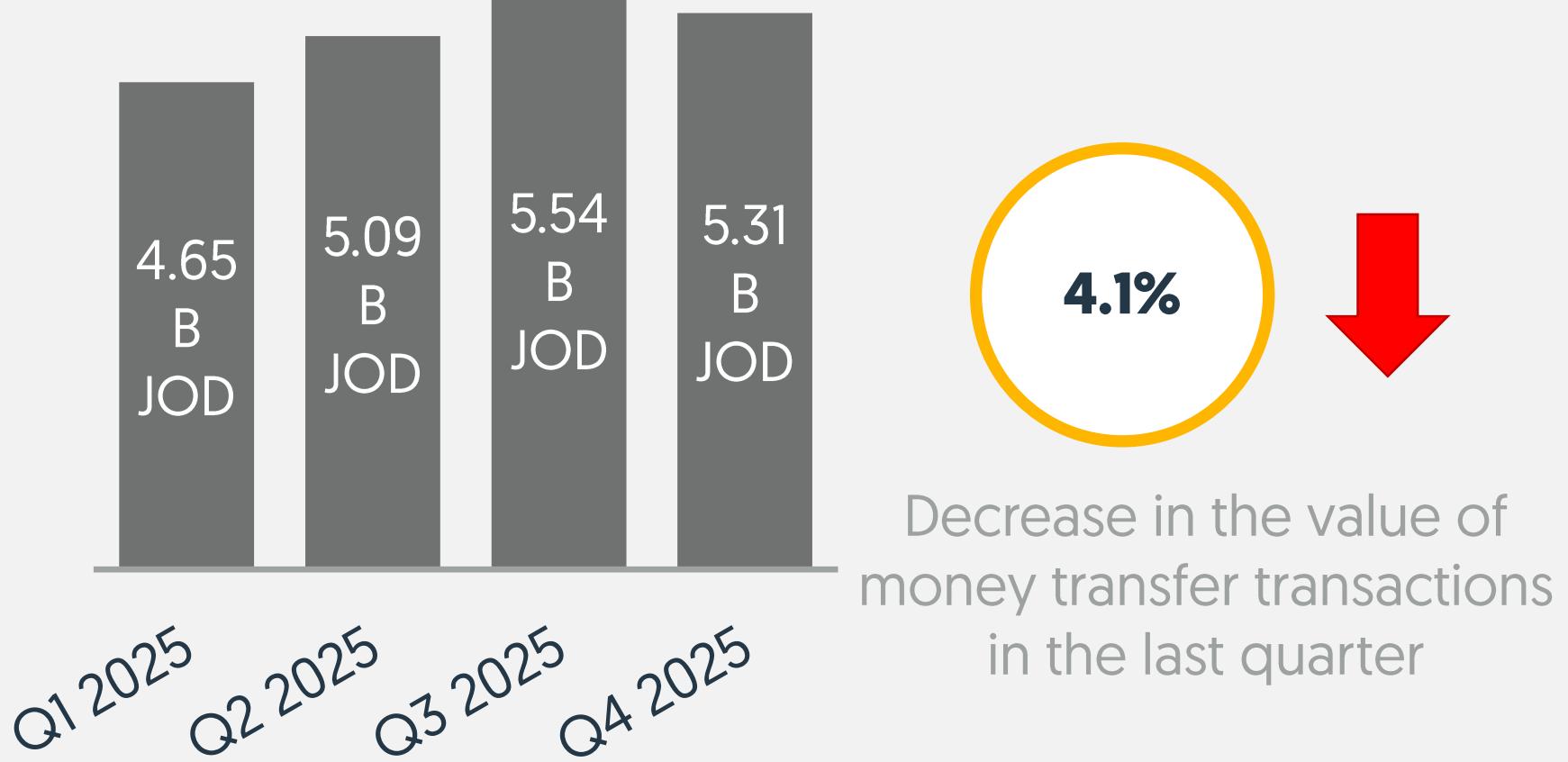
On Us: Transactions within the same PSP
Off Us: Transactions across different PSPs

CliQ & JoMoPay Interoperability

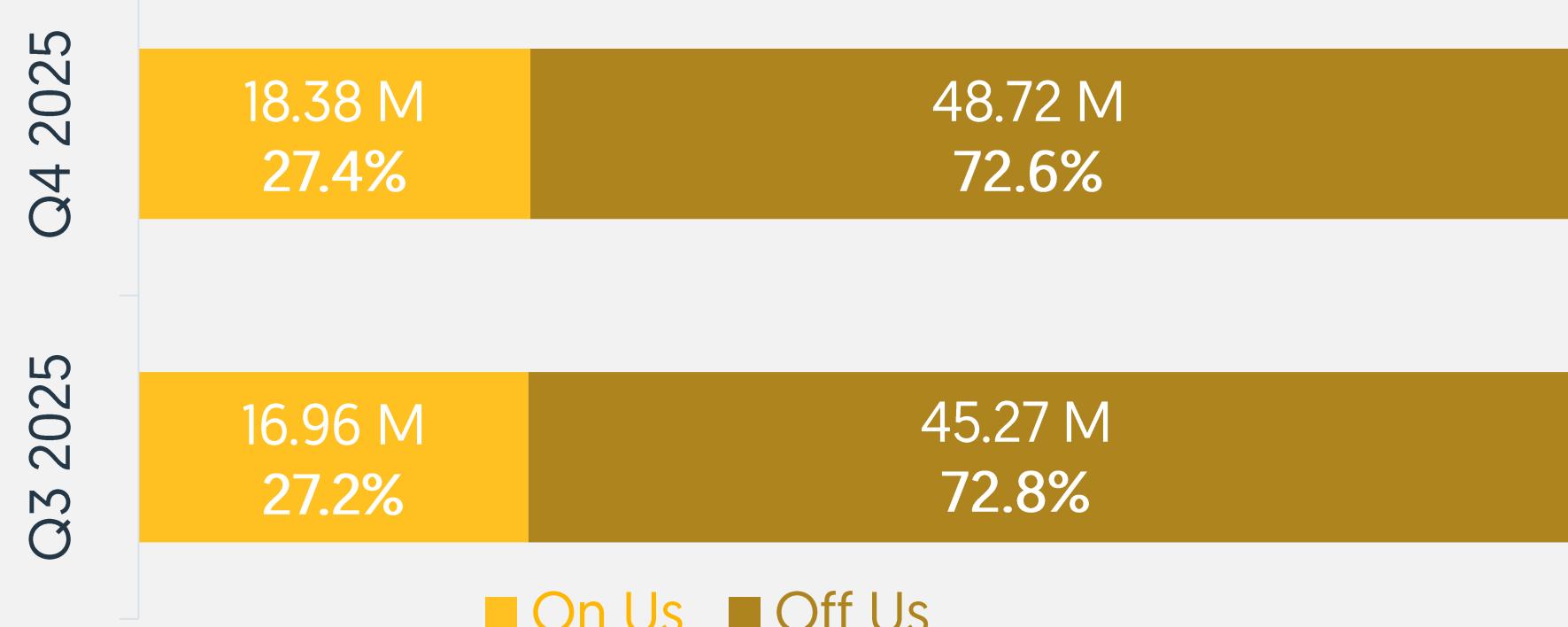
Total Number of Money Transfer Transactions
Over the Quarters



Total Value of Money Transfer Transactions Over the Quarters

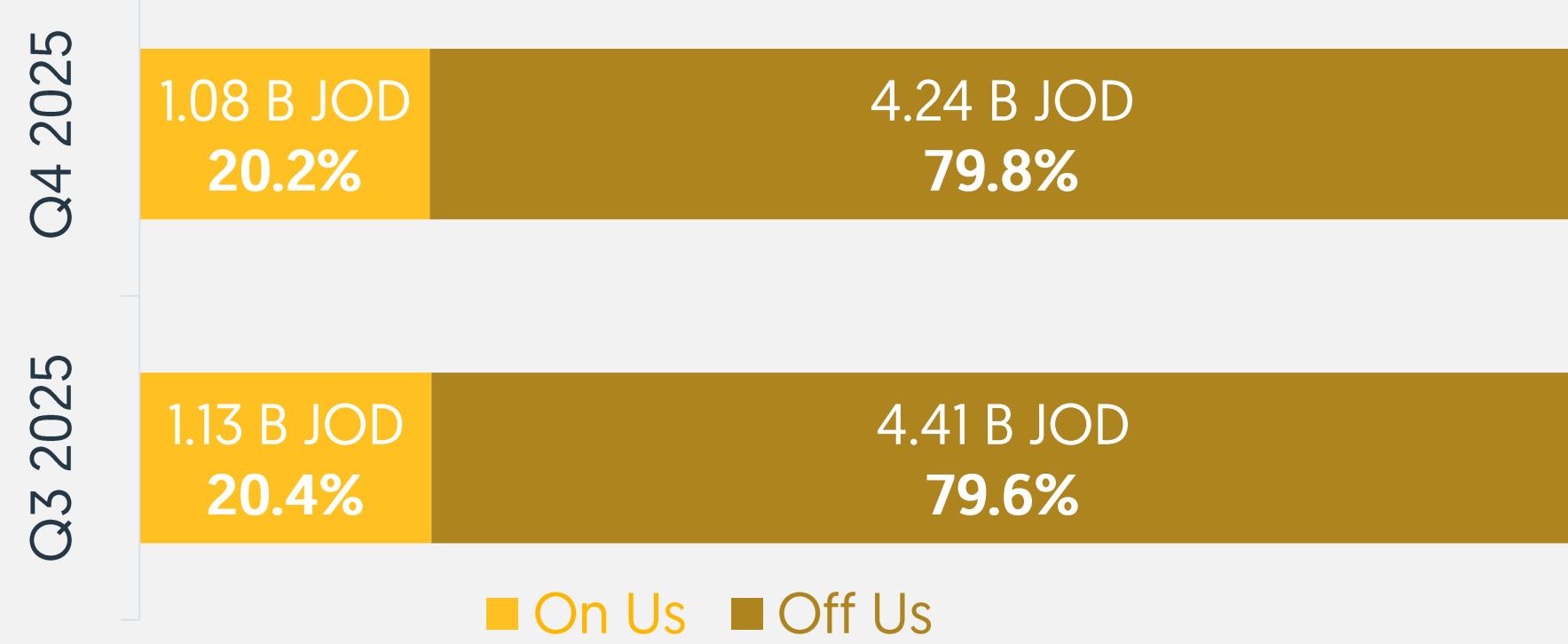


Interoperability – Number of On Us and Off Us Money Transfer Transactions for Q4 2025 Compared with Q3 2025



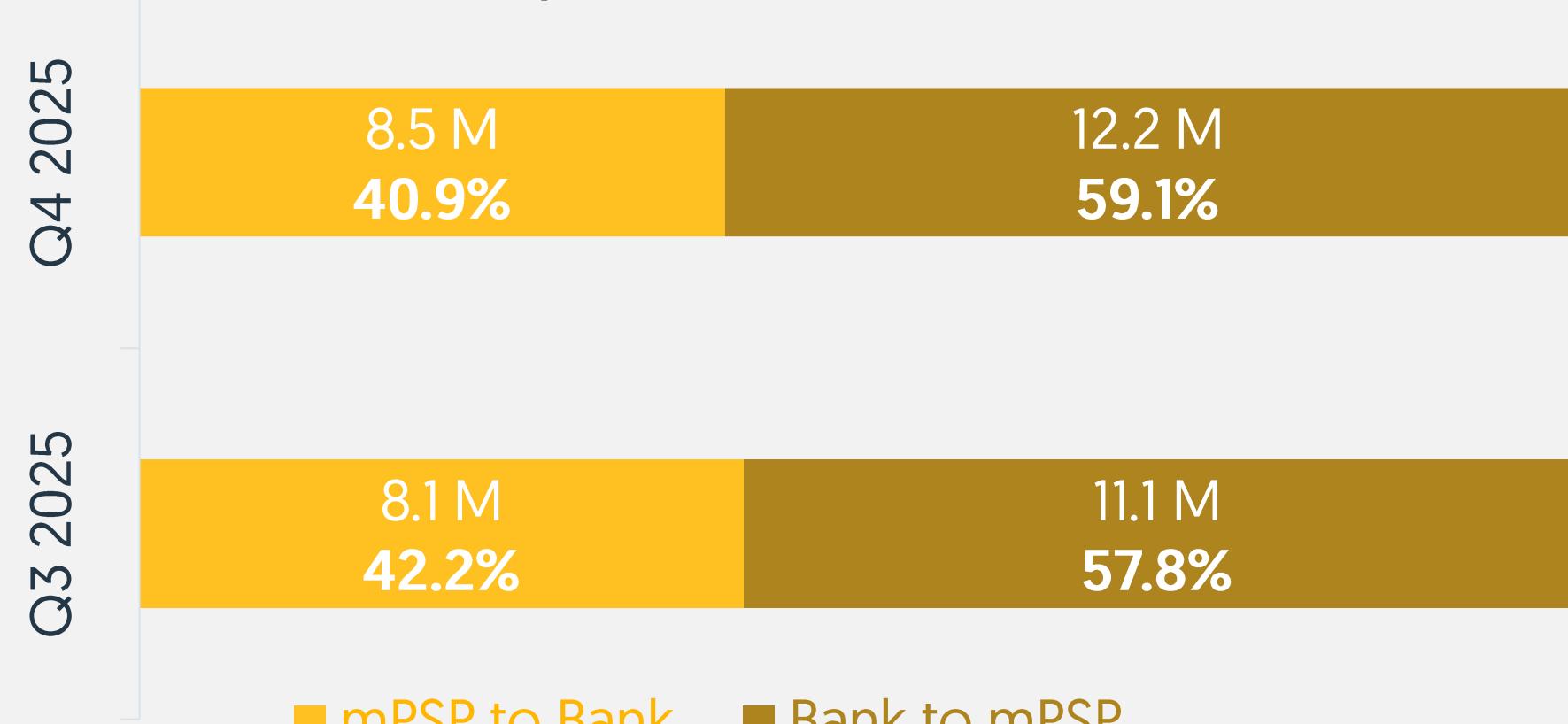
On Us: Transactions within the same financial institution
Off Us: Transactions across different financial institutions

Total Value of Transactions Based on Money Transfer Transaction Type for Q4 2025 Compared with Q3 2025

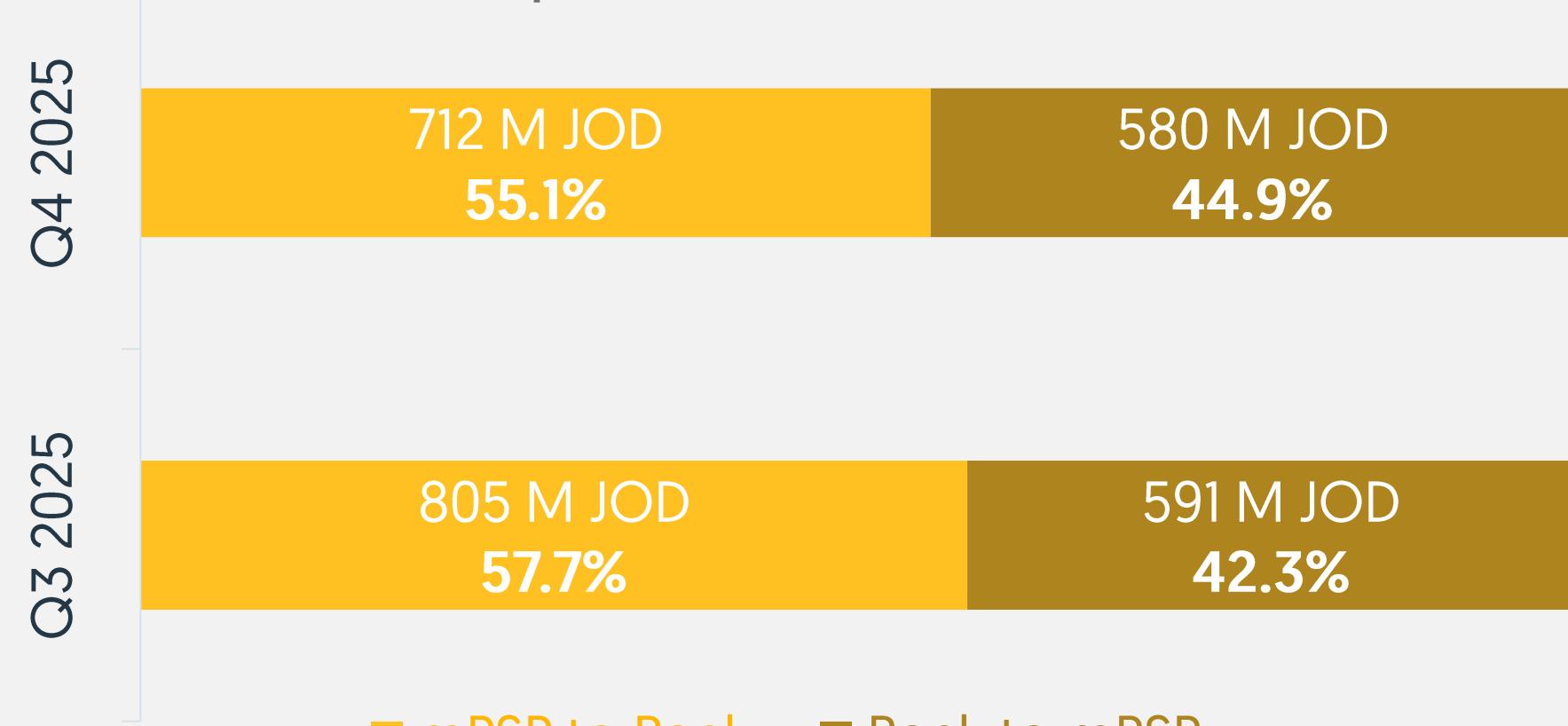


On Us: Transactions within the same financial institution
Off Us: Transactions across different financial institutions

Interoperability – Number of PSP to Bank and Bank to PSP Money Transfer Transactions for Q4 2025 Compared with Q3 2025



Interoperability – Value of PSP to Bank and Bank to PSP Money Transfer Transactions for Q4 2025 Compared with Q3 2025



Users & Transactions



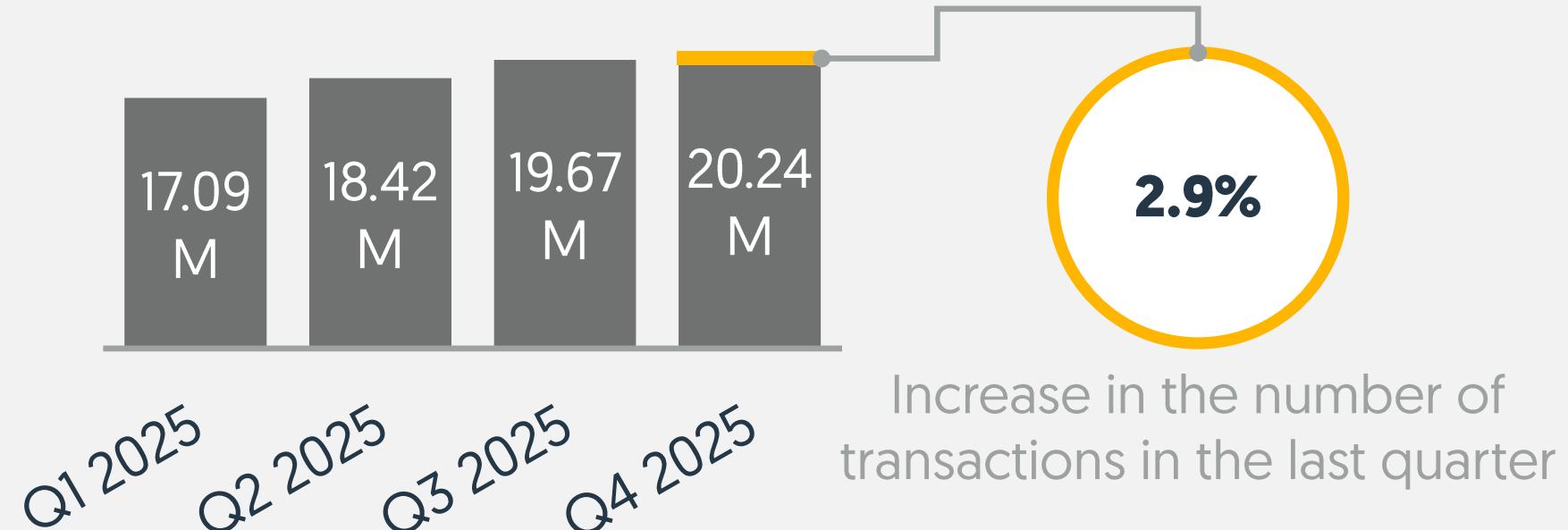
Total Number of Users Over the Quarters



2.9%

Increase in the number of users in the last quarter

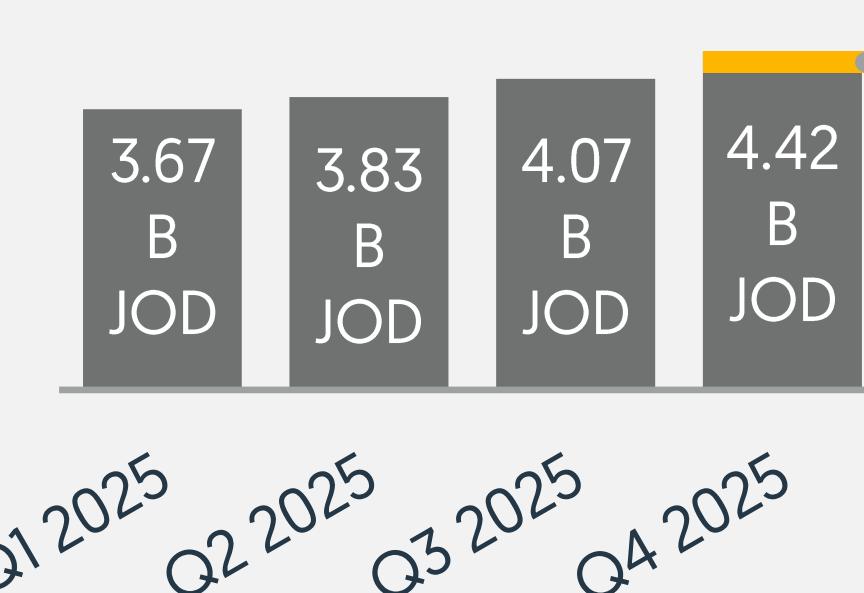
Total Number of Transactions Over the Quarters



2.9%

Increase in the number of transactions in the last quarter

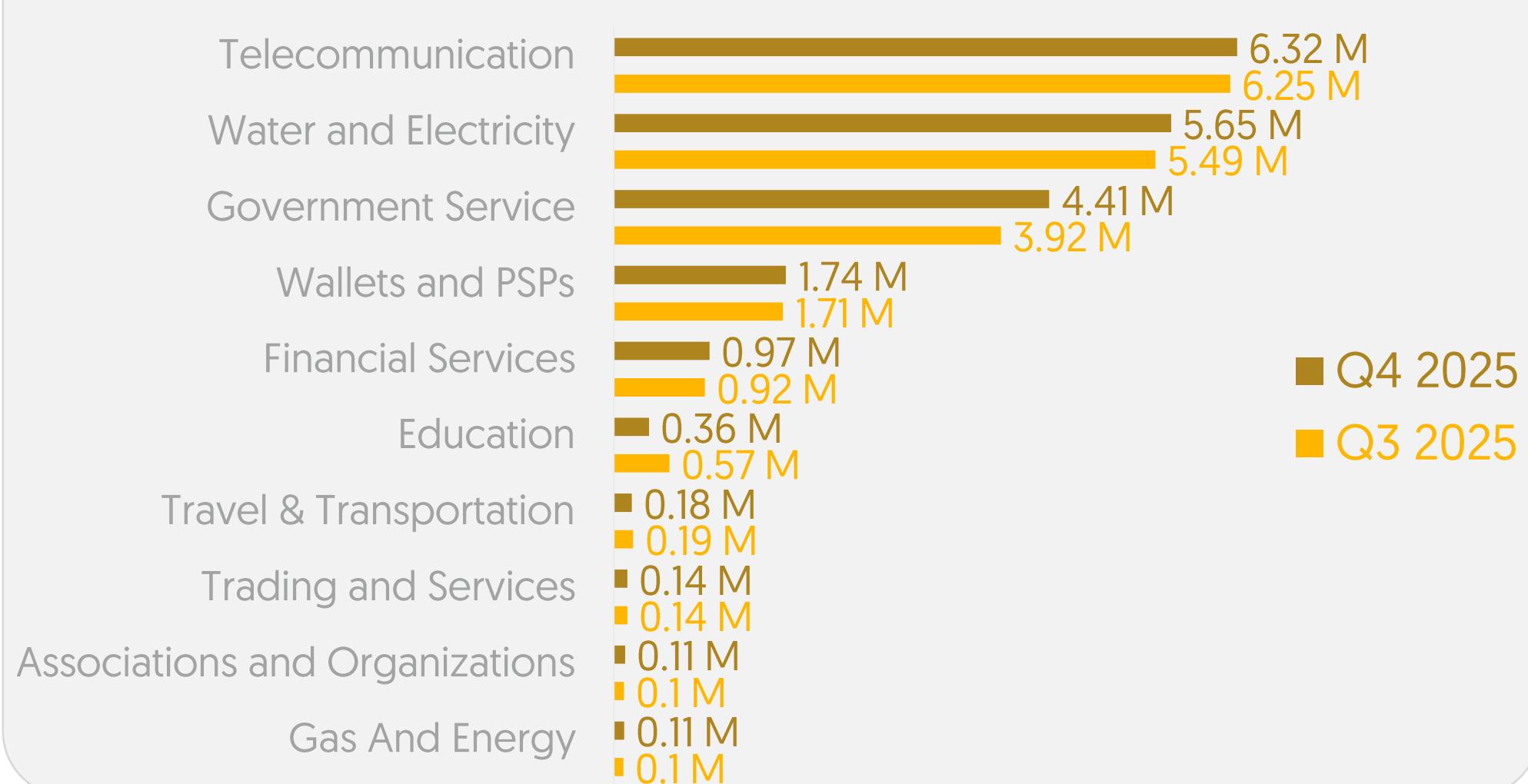
Total Value of Transactions Over the Quarters



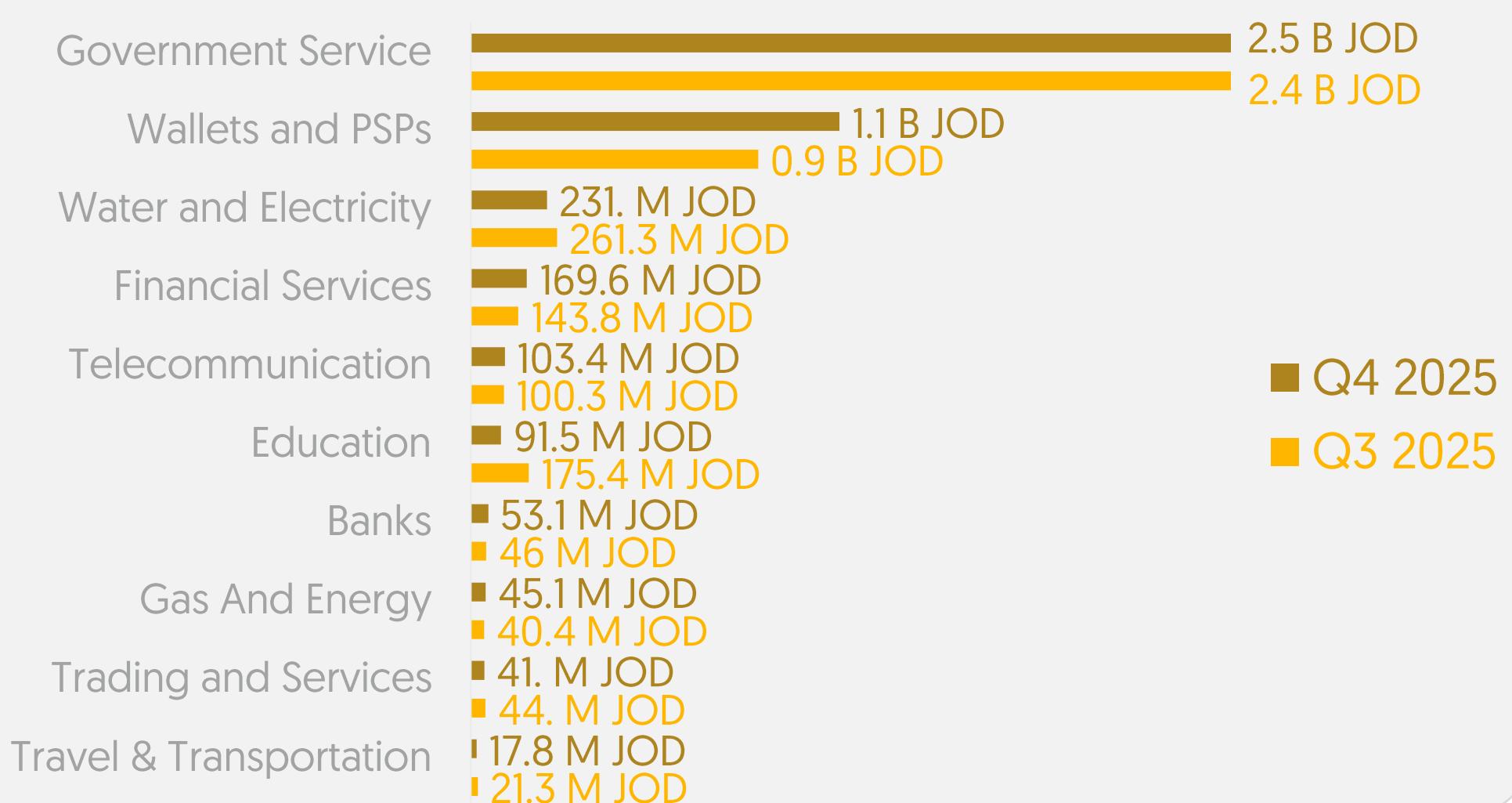
8.6%

Increase in the value of transactions in the last quarter

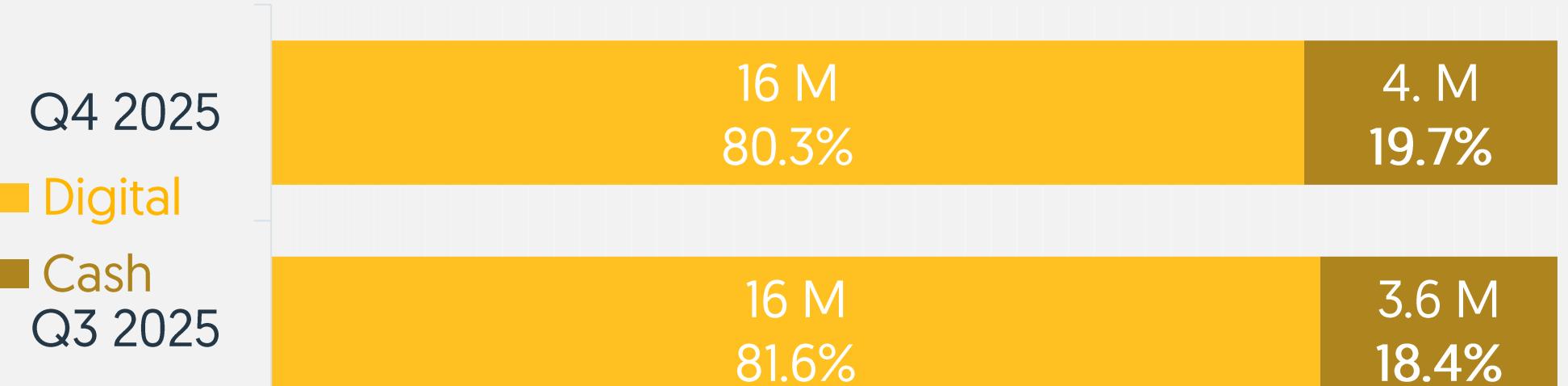
Total Number of Transactions Based on Biller Type for Q4 2025 Compared with Q3 2025



Total Value of Transactions Based on Biller Type for Q4 2025 Compared with Q3 2025 in JOD



Total Number of Transactions Based on Payment Method for Q4 2025 Compared with Q3 2025



Total Value of Transactions Based on Payment Method for Q4 2025 Compared with Q3 2025 in JOD

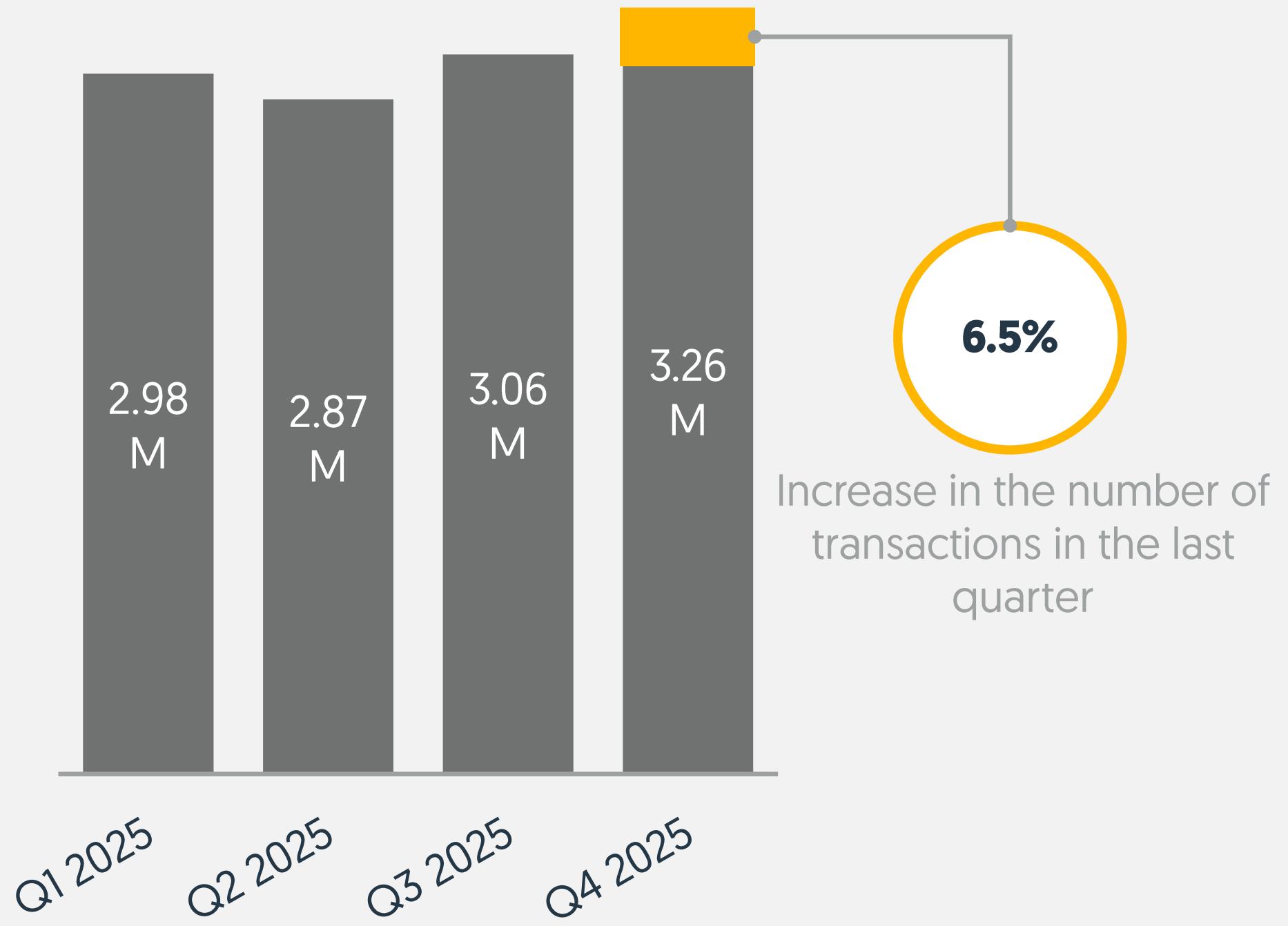




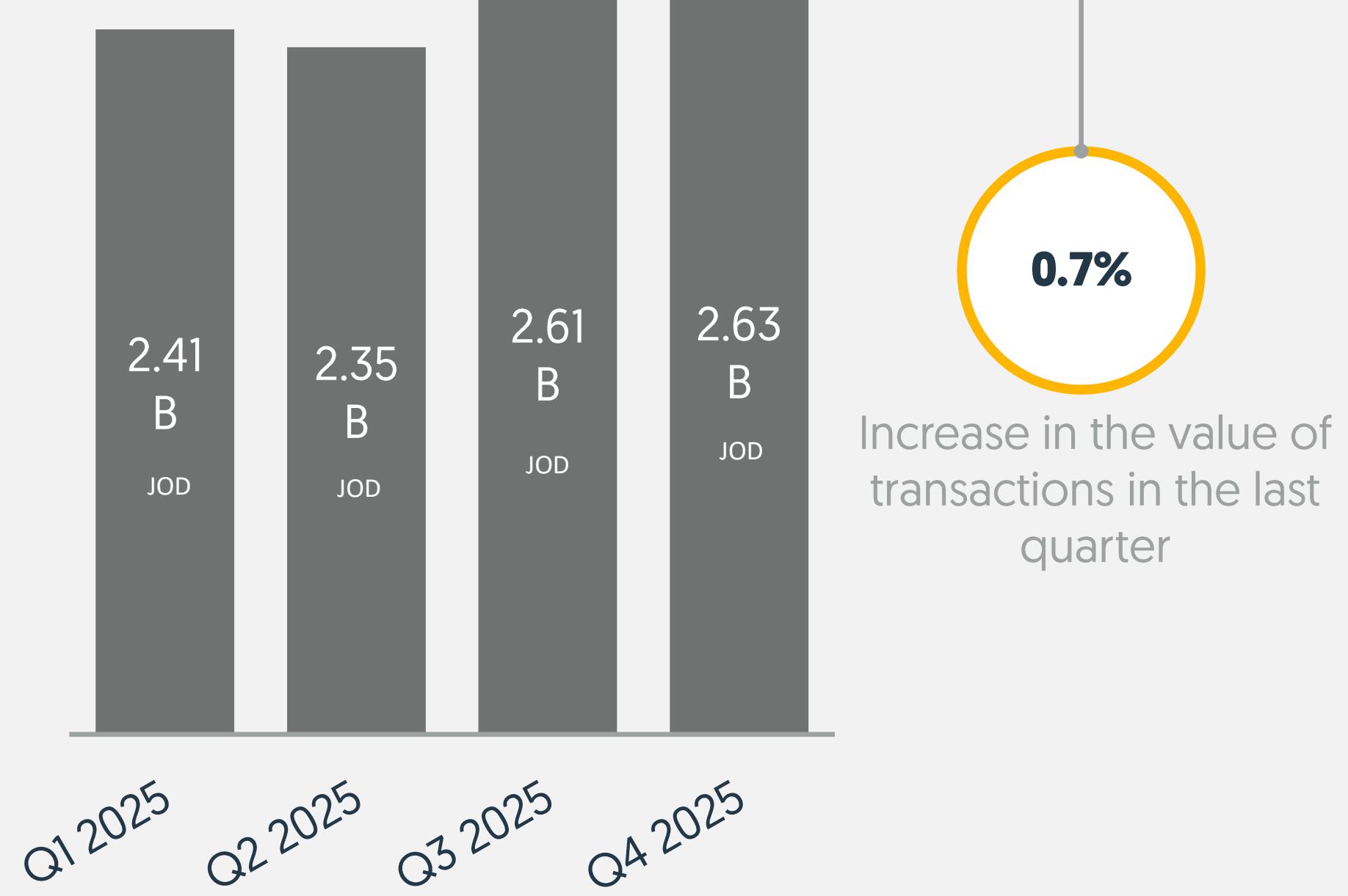
ACH Transactions

Automated Clearing House

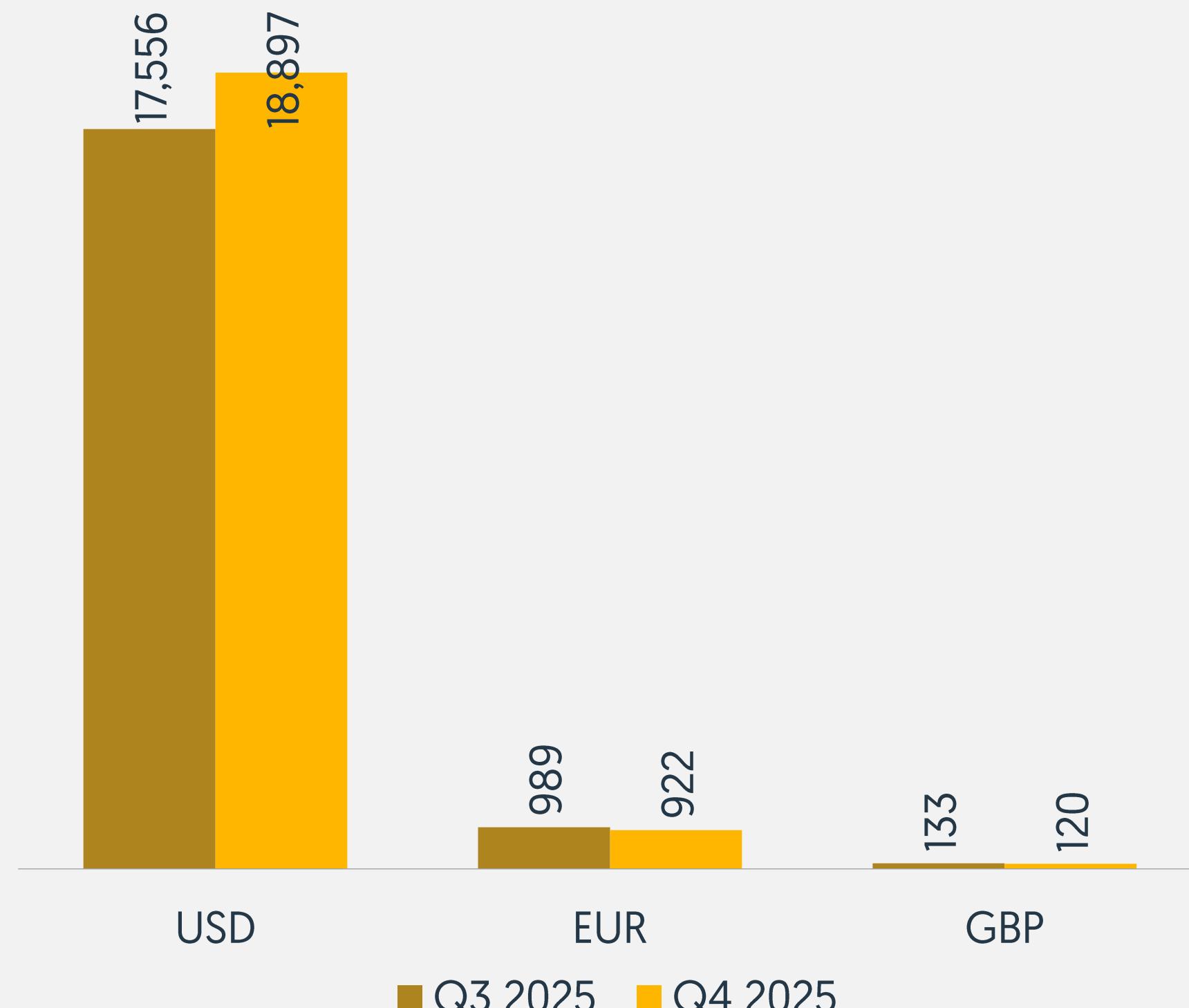
Total Number of Jordanian Dinar (JOD) Transactions Over the Quarters



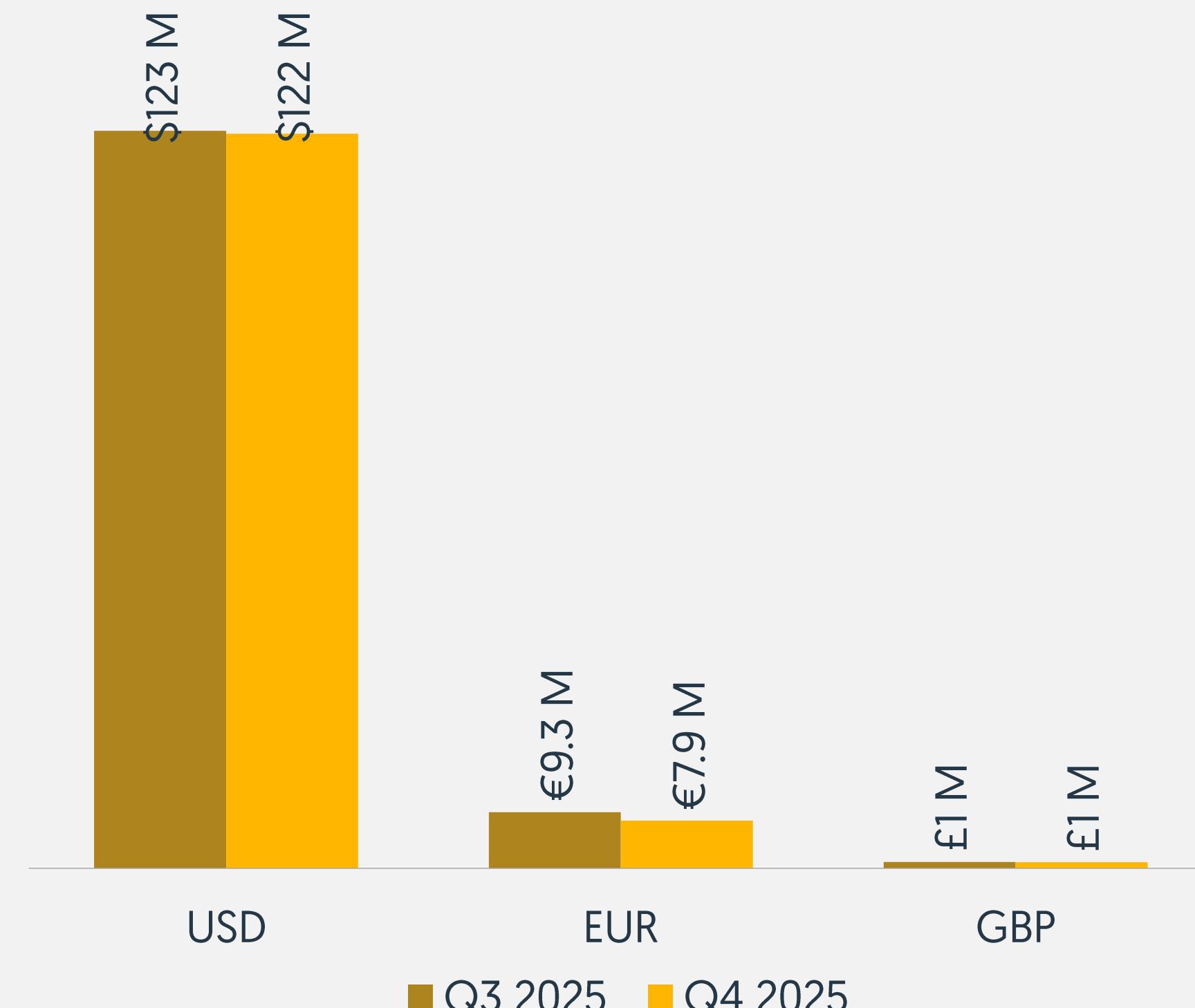
Total Value of Jordanian Dinar (JOD) Transactions Over the Quarters



Total Number of Transactions Based on Foreign Currencies for Q4 2025 Compared with Q3 2025



Total Value of Transactions Based on Foreign Currencies for Q4 2025 Compared with Q3 2025

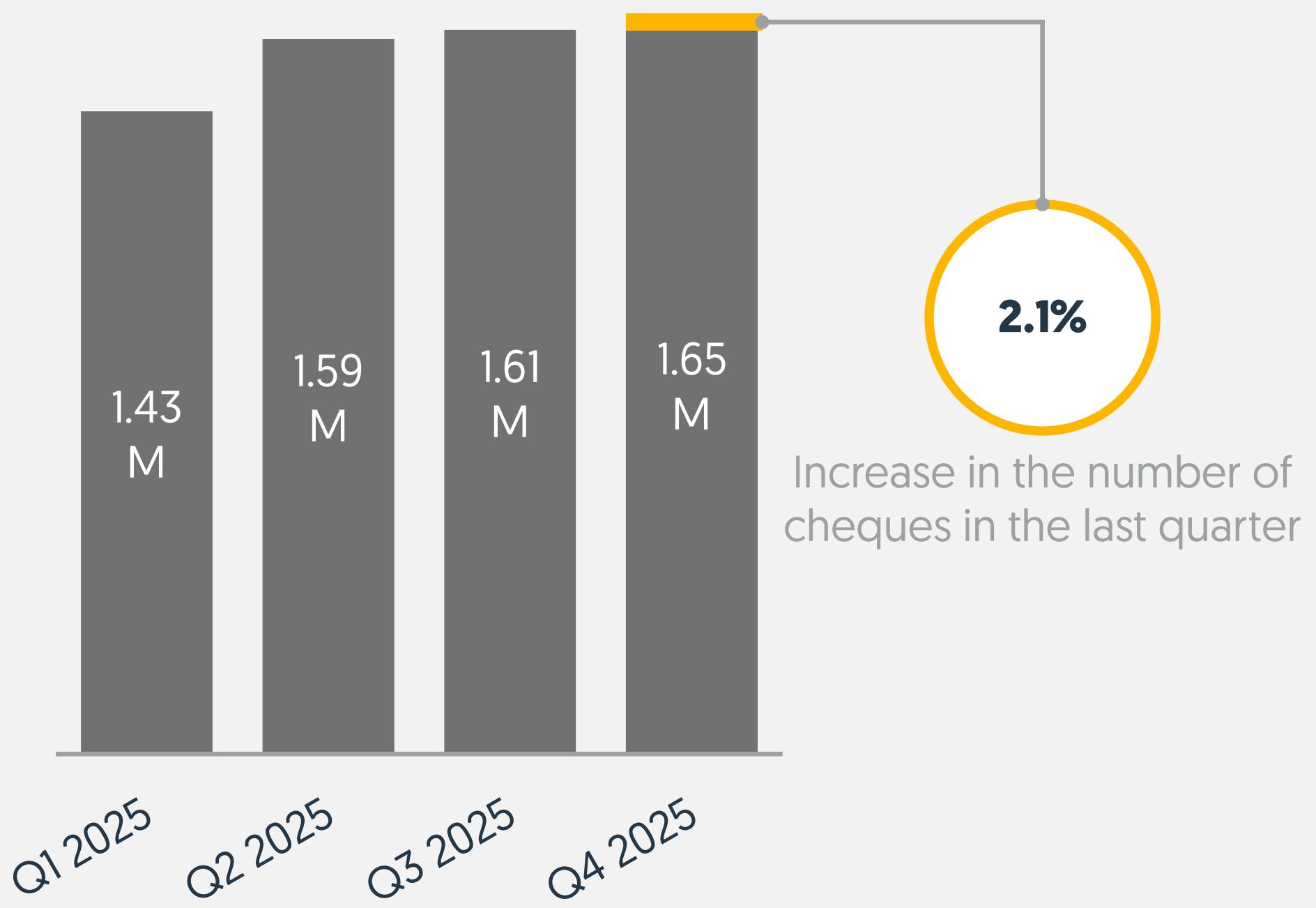




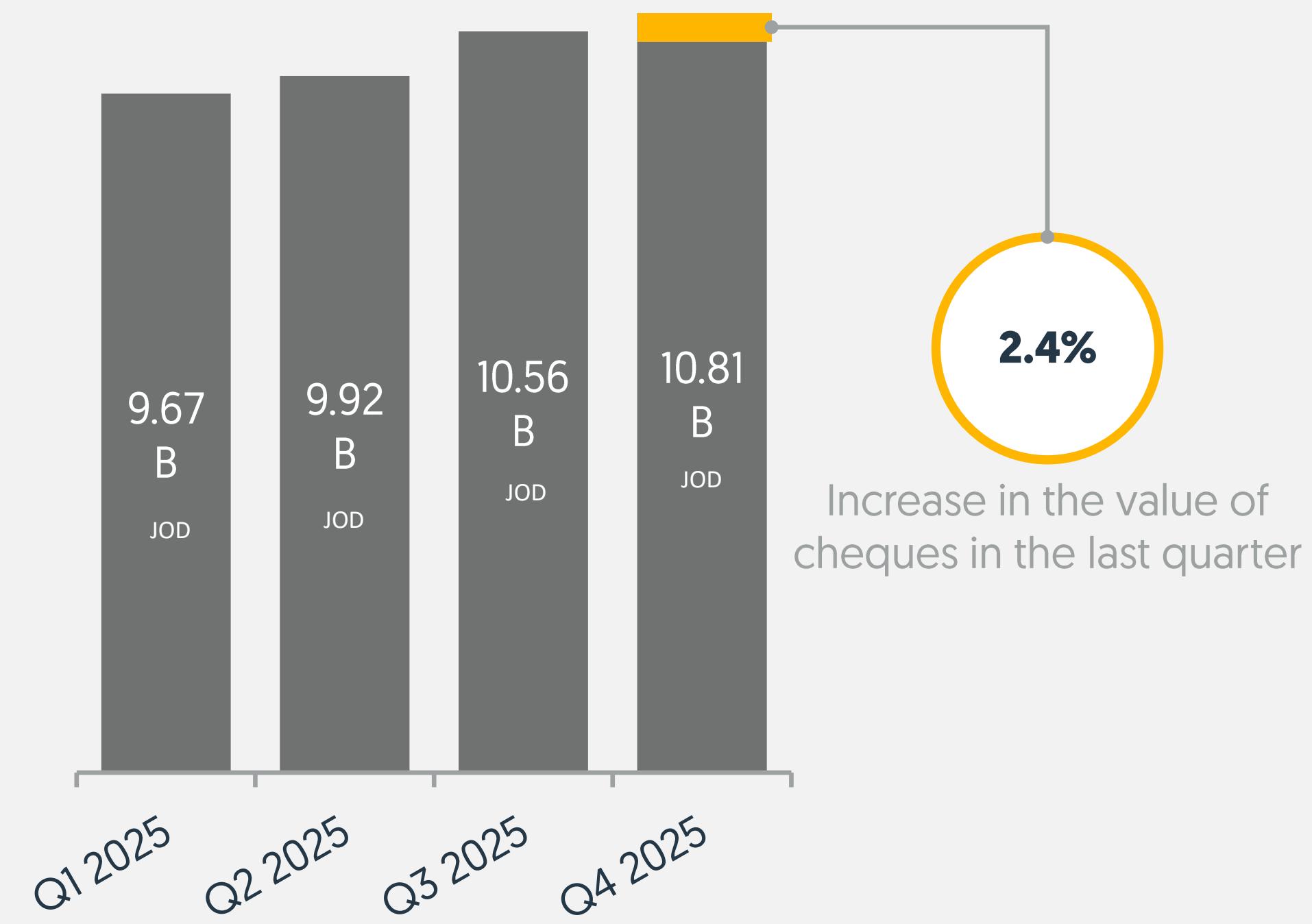
ECCU Transactions

Electronic Cheque Clearing Unit

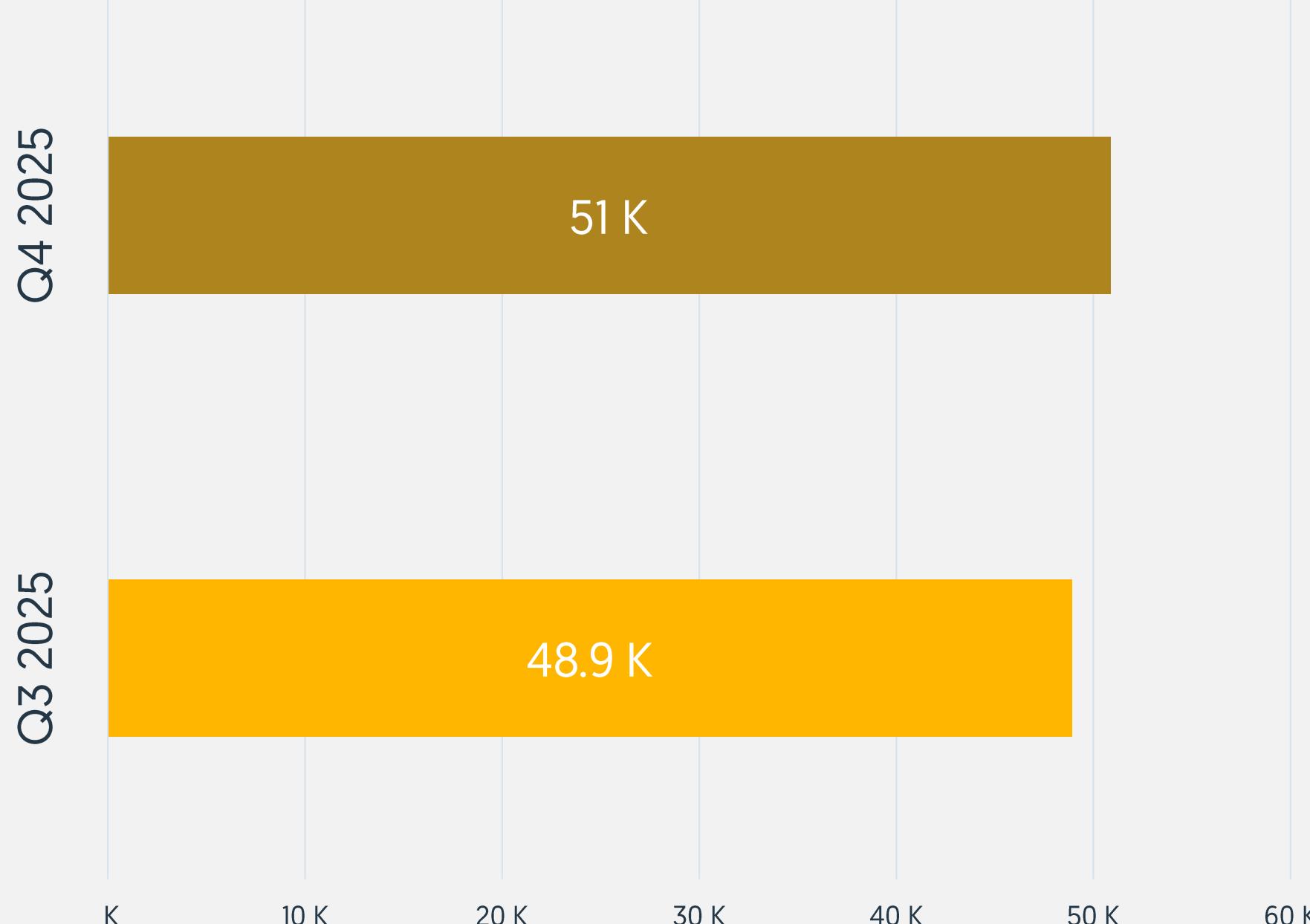
Total Number of Cheques Over the Quarters



Total Value of Cheques Over the Quarters in JOD



Total Number of Returned Cheques for Q4 2025
Compared with Q3 2025



Total Value of Returned Cheques for Q4 2025
Compared with Q3 2025

