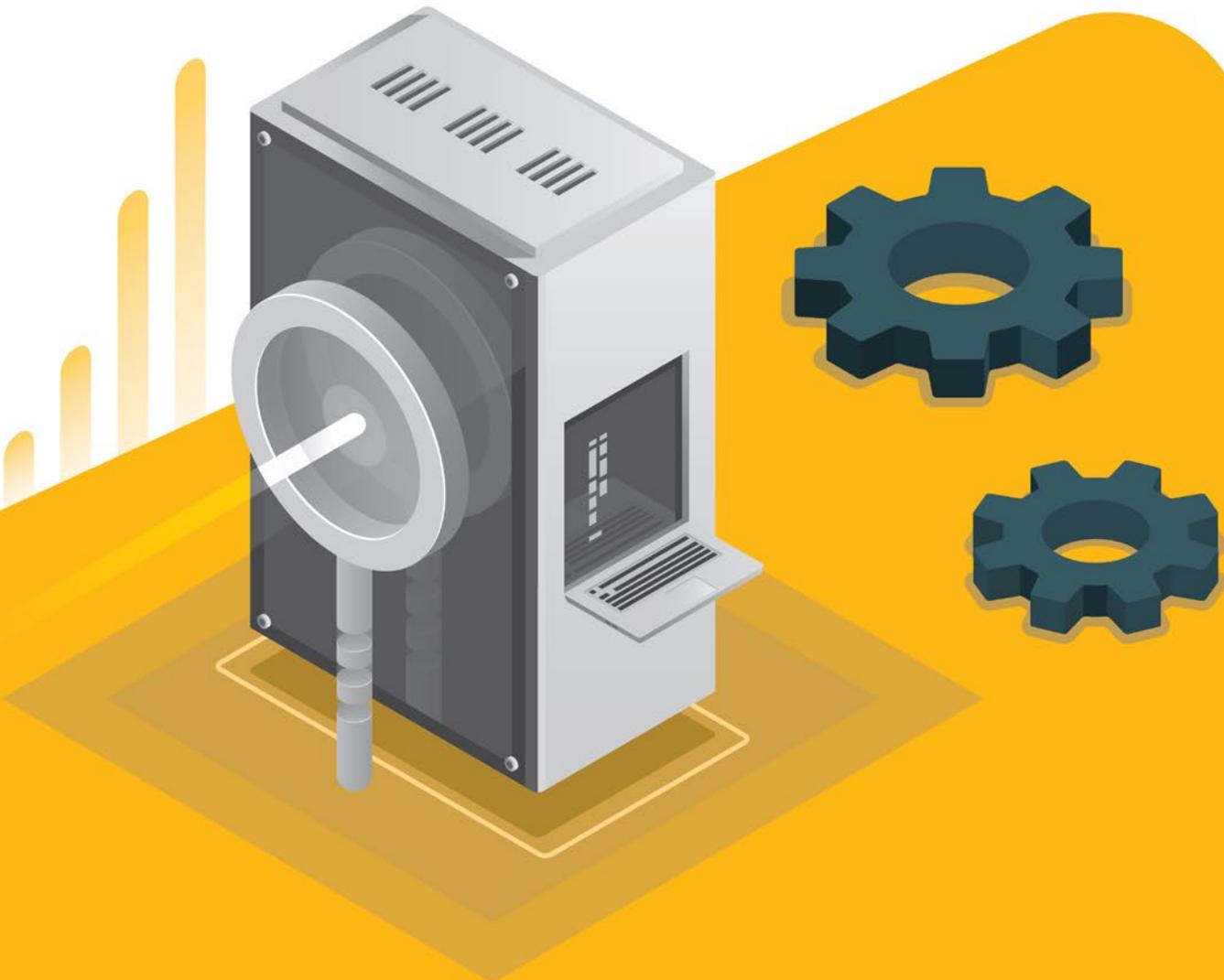


2025 End of Year Systems Report



Performance of JoPACC's Payment Systems

1

Systems'
Summary

2

CliQ

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JoMoPay
Jordan Mobile Payment

4

CliQ
JoMoPay
Jordan Mobile Payment

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FAWATEER.com

6

ACH
Automated Clearing House

7

ECCU
Electronic Cheque Clearing Unit

Total Value and Volume of Transactions on JoPACC's Systems in 2025



Total Number of
Transactions in 2025

363.84M
Transactions



Total Value of
Transactions in 2025

93.26B
JOD

In 2025, JoPACC's payment systems continued to record strong year-on-year growth compared to 2024, with notable increases in both transaction volume and value. Total transaction volume rose by **62.0%**, increasing from 224.62 million transactions in 2024 to 363.84 million transactions in 2025. Over the same period, total transaction value grew by **16.6%**, reaching JOD 93.26 billion compared to JOD 79.95 billion in 2024.

As in previous years, growth in transaction volumes outpaced growth in transaction values, reflecting increased usage for lower-value transactions. This dynamic contributed to a further decline in the average transaction value, which fell by **28%**, from JOD 355.9 in 2024 to JOD 256.3 in 2025, highlighting the continued shift toward more frequent, everyday digital payments.



CliQ

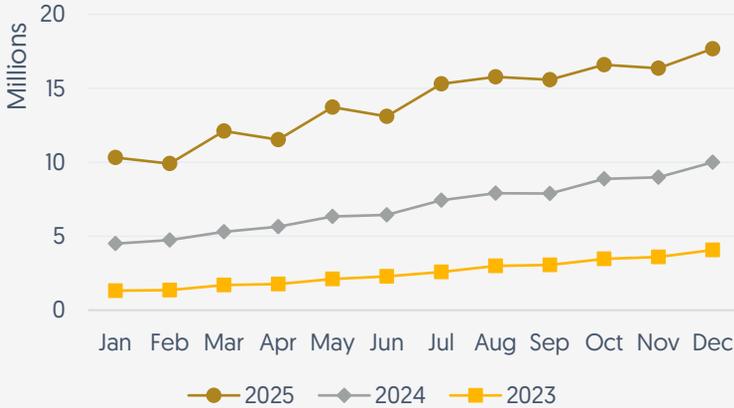


2

CliQ
Instant Payment System
For Transfers Issued through
Bank Accounts

CliQ Transactions

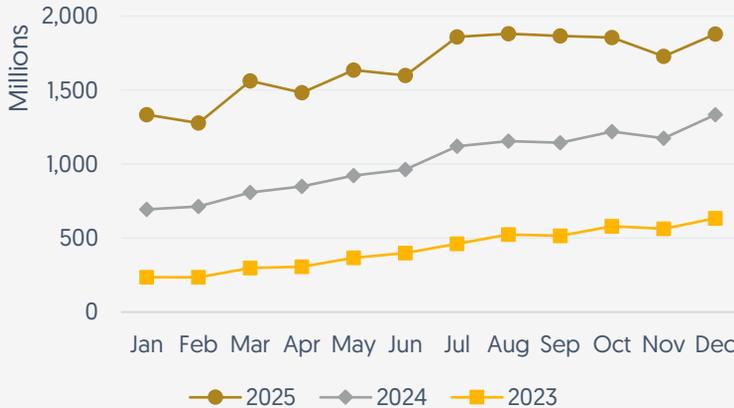
Number of Transactions



Total Number of Transactions in 2025

167.92M
Transactions

Value of Transactions



Total Value of Transactions in 2025

19.97B
JOD

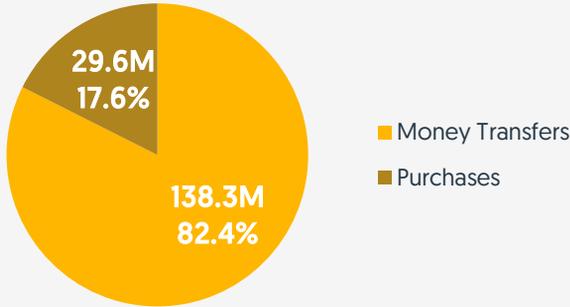
Average Value of Transactions in 2025

118.9
JOD

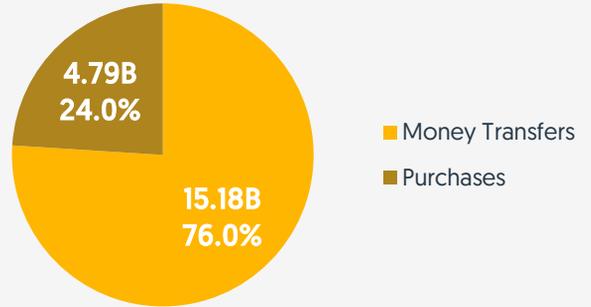
In 2025, CliQ maintained its strong growth momentum, with transaction volumes doubling by **100.02%**, rising from 83.95 million to 167.92 million transactions. Transaction values also increased significantly by **65.0%**, reaching JOD 19.97 billion compared to JOD 12.1 billion in 2024. Despite this expansion, the average transaction value declined from JOD 144.1 to JOD 118.9, indicating increased usage for lower-value, everyday payments. This performance marks the sixth consecutive year of sustained growth since CliQ's launch.

CliQ Transactions per Payment Type

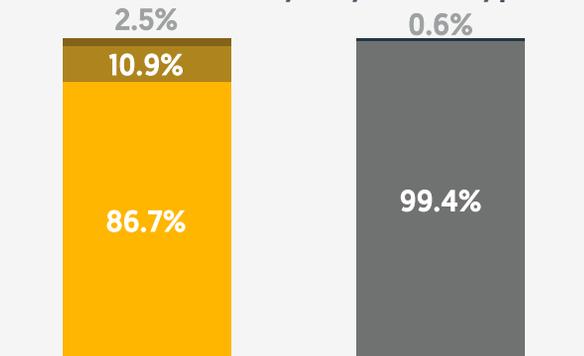
Percentage of Number of Transactions by Payment Type



Percentage of Value of Transactions by Payment Type



Percentage of Number of Transactions by Payment Type

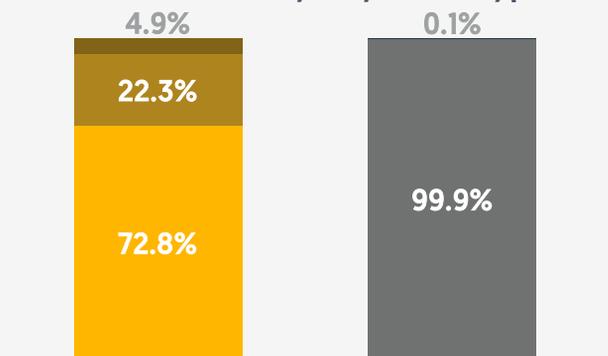


Money Transfers

Purchases



Percentage of Value of Transactions by Payment Type



Money Transfers

Purchases



Total Number of QR Transactions in 2025

186.8K

Transactions

Total Value of QR Transactions in 2025

3.1M

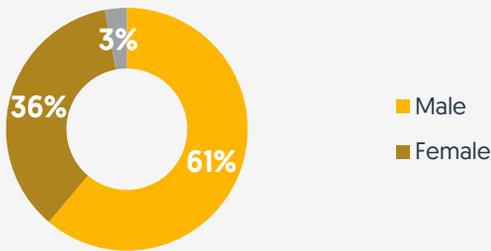
JOD

CliQ Users

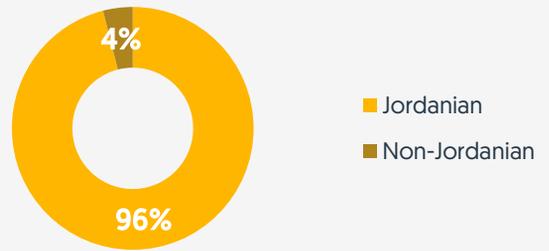
Total Number of Users

2.13M Users

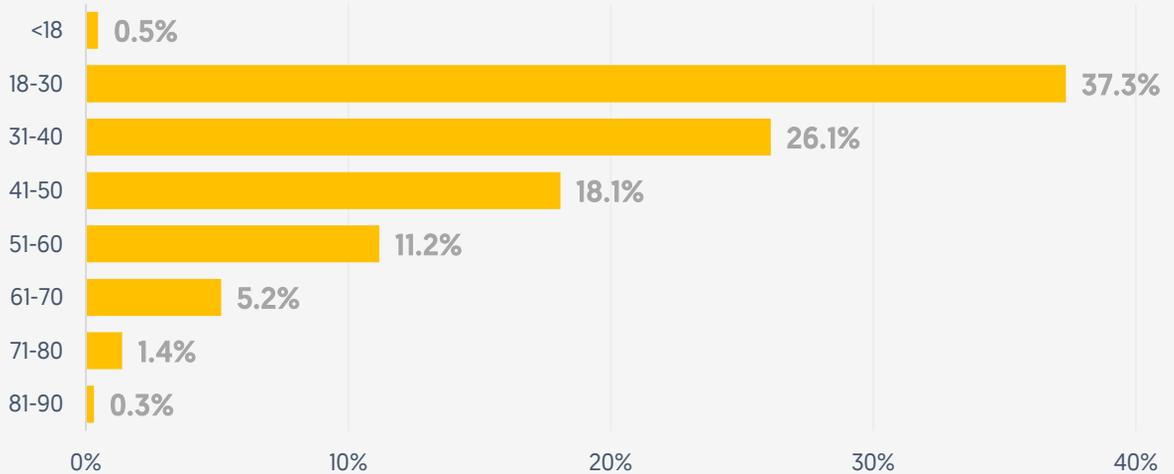
Percentage of Users by Gender



Percentage of Users by Nationality

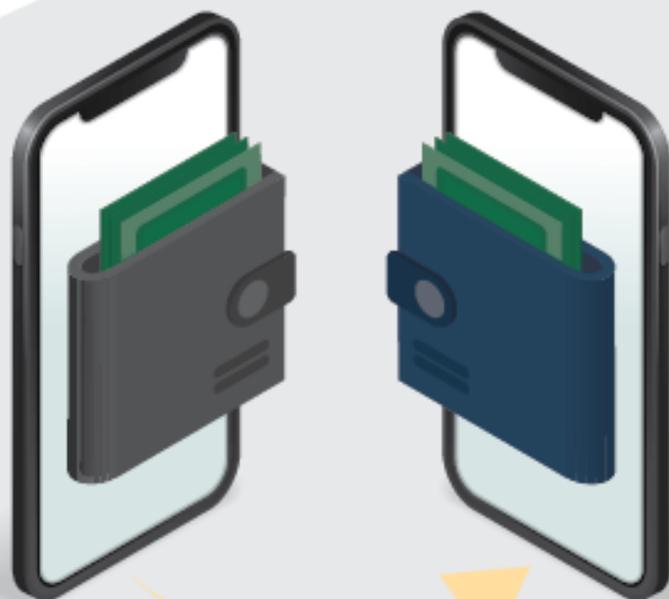


Percentage of Users by Age Range



Around **97.7%** of CliQ users are individuals, and the rest are legal entities.

In 2025, the number of CliQ users increased by **27.3%** compared to 2024, rising from 1.67 M to 2.13 M, reflecting the system's steady growth.



3

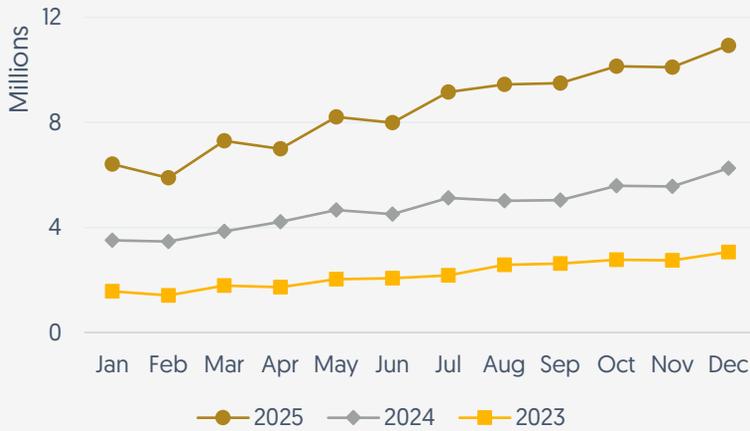
JoMoPay

Jordan Mobile Payment Switch

For Transfers Issued through Mobile Wallets

JoMoPay Transactions

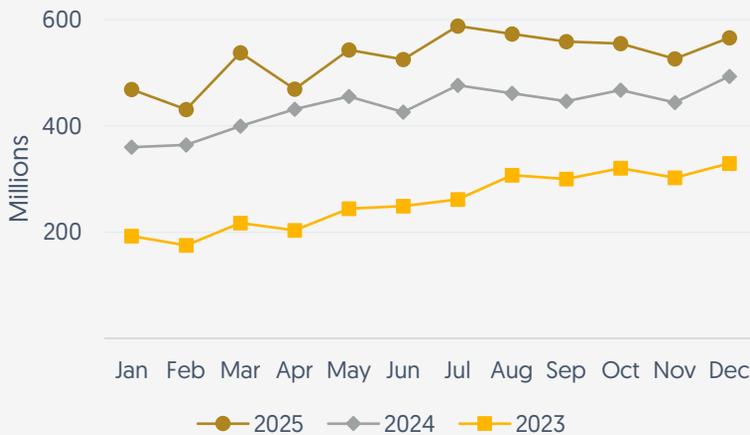
Number of Transactions



Total Number of Transactions in 2025

102.04M
Transactions

Value of Transactions



Total Value of Transactions in 2025

6.34B
JOD

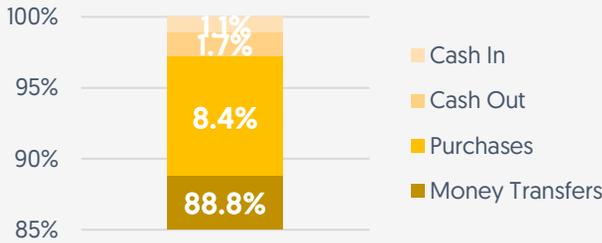
Average Value of Transactions in 2025

62.14
JOD

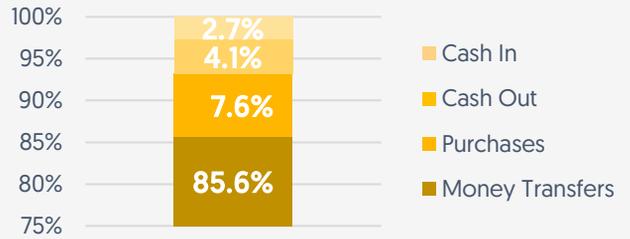
In 2025, JoMoPay recorded strong year-on-year growth compared to 2024, with transaction volumes increasing by **79.7%**, from 56.79 million to 102.04 million transactions. Over the same period, total transaction value grew by **21.3%**, reaching JOD 6.34 billion compared to JOD 5.23 billion in 2024. This growth reflects continued expansion and adoption of JoMoPay; however, as transaction volumes increased faster than transaction values, the average transaction value declined by **32.5%**, indicating greater use for lower-value payments.

JoMoPay Transactions per Payment Type

Percentage of Number of Transactions by Payment



Percentage of Value of Transactions by Payment Type



Number of Transactions by Payment Type for 2025 Compared to 2024



Value of Transactions by Payment Type for 2025 Compared to 2024



Total Number of QR Transactions in 2025

1.54M
Transactions

Total Value of QR Transactions in 2025

18.16M
JOD

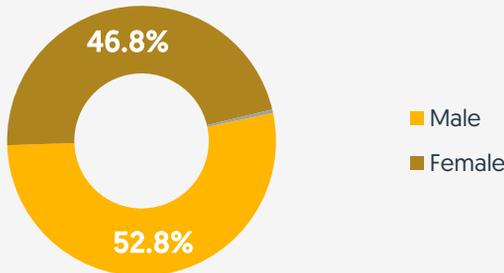
In 2025, purchases conducted through mobile wallets recorded the highest growth among all mobile wallet services, with transaction volumes increasing by approximately **287.4%**. Money transfer transactions also expanded significantly, rising by around **77.2%**, making both categories the fastest-growing payment types. Similarly, the transaction value of purchases and transfers registered the largest year-on-year increases in 2025 compared to 2024, growing by **202.3%** and **21.4%**, respectively. This growth underscores a notable shift in user behavior toward greater reliance on digital financial services. Withdrawals and deposits declined in both volume and value in 2025 compared to 2024, while payments related to purchases and transfers increased. This trend indicates a gradual shift toward the digital use of financial services, with cash remaining present within financial transactions through digital channels rather than through direct cash-based transactions.

JoMoPay Users

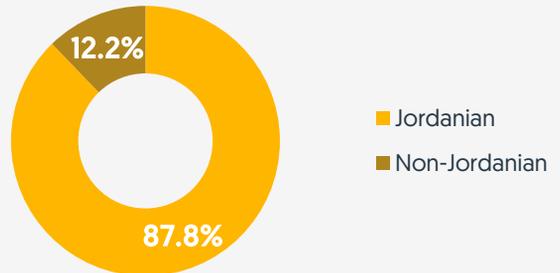
Total Number of Users

2.81M Users

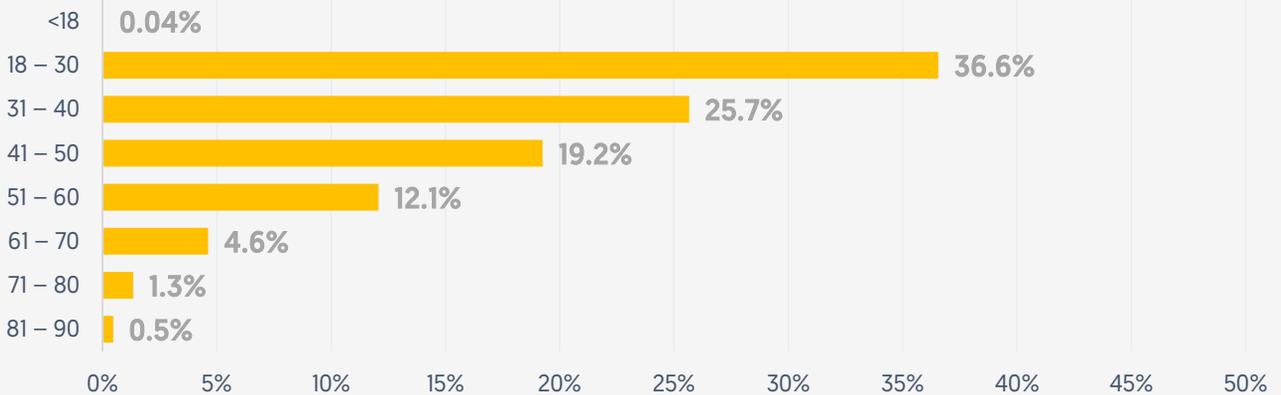
Percentage of Users by Gender



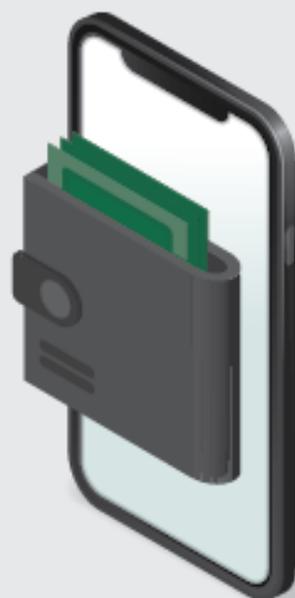
Percentage of Users by Nationality



Percentage of Users Per Age Group



- Individual wallets account for **99.8%** of all registered wallets, while the remaining 0.2% consist of merchant, agent, government, and business wallets.
- In 2025, growth in mobile wallet usage among women slowed, with the number of female users increasing by only **4.2%**, from 1.26 million to 1.32 million. Consequently, the share of female users declined from **48.8%** to **46.8%**, indicating that new user growth during the year was driven more by male users than female users.



4

Instant Payments Payments through Banks and mPSPs in Jordan

Instant Payment Users

Total Number of Users

3.93M Users

Bank Account Users
Only

1.06M Users

Mobile Wallet Users
Only

1.75M Users

Bank Account &
Mobile Wallet Users

1.07M Users

Total Number of Users Across the Year



By the end of the year, the total number of instant payment users reached 3.93 million. Of these, **27%** were bank account users, **45.5%** were mobile wallet users, while **27.1%** used both bank accounts and mobile wallets.

The instant payments user base expanded steadily from 3.48 million in December 2024 to 3.93 million in December 2025, reflecting a net increase of 448 thousand users and an annual growth rate of **12.9%**. This growth corresponds to an average monthly increase of approximately 37.4 thousand users over the year.

Instant Payment Transactions

Total Number of All Instant Payment Transactions in 2025

269.96M Transactions

Total Value of All Instant Payment Transactions in 2025

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

Average Value of All Instant Payment Transactions in 2025

97.4 JOD

Average Transaction Value through Bank Accounts

118.9 JOD

Average Transaction Value through Mobile Wallets

62.1 JOD

Percentage of Transactions Volume Through Bank Accounts or Mobile Wallets

| Month | Bank Accounts (%) | Mobile Wallets (%) |
|-------|-------------------|--------------------|
| Jan | 61.7% | 38.3% |
| Feb | 62.7% | 37.3% |
| Mar | 62.4% | 37.6% |
| Apr | 62.2% | 37.8% |
| May | 62.6% | 37.4% |
| Jun | 62.1% | 37.9% |
| Jul | 62.6% | 37.4% |
| Aug | 62.5% | 37.5% |
| Sep | 62.1% | 37.9% |
| Oct | 62.1% | 37.9% |
| Nov | 61.8% | 38.2% |
| Dec | 61.8% | 38.2% |

■ Bank Accounts ■ Mobile Wallets

Percentage of Transactions Value Through Bank Accounts or Mobile Wallets

| Month | Bank Accounts (%) | Mobile Wallets (%) |
|-------|-------------------|--------------------|
| Jan | 74.0% | 26.0% |
| Feb | 74.8% | 25.2% |
| Mar | 74.4% | 25.6% |
| Apr | 76.0% | 24.0% |
| May | 75.1% | 24.9% |
| Jun | 75.3% | 24.7% |
| Jul | 76.0% | 24.0% |
| Aug | 76.6% | 23.4% |
| Sep | 77.0% | 23.1% |
| Oct | 77.0% | 23.0% |
| Nov | 76.7% | 23.3% |
| Dec | 76.9% | 23.1% |

■ Bank Accounts ■ Mobile Wallets



5



eFAWATEER.com
Electronic Bill Presentment &
Payment System

eFAWATEERcom Transactions

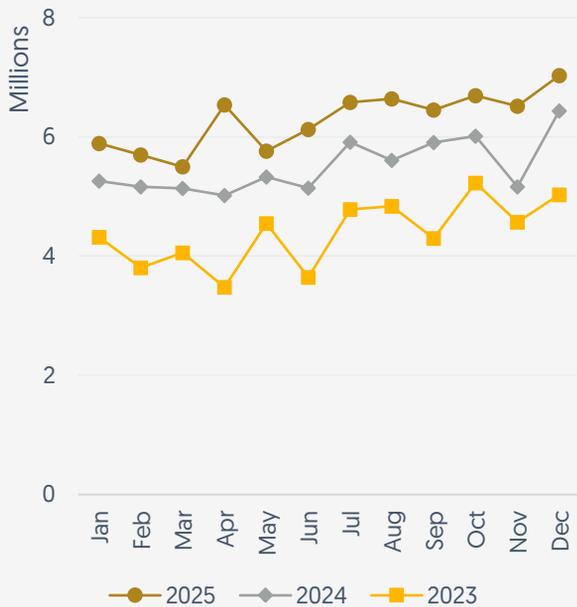
Total Number of Transactions
in 2025

75.43M Transactions

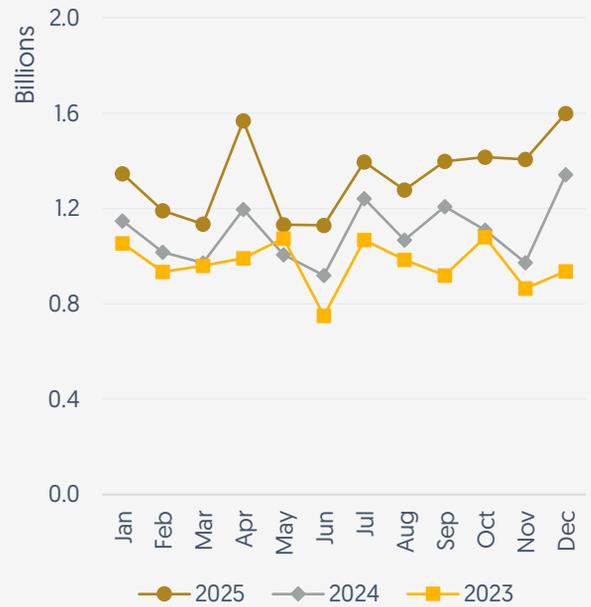
Total Value of Transactions
in 2025

15.99B JOD

eFAWATEERcom Number of Transactions



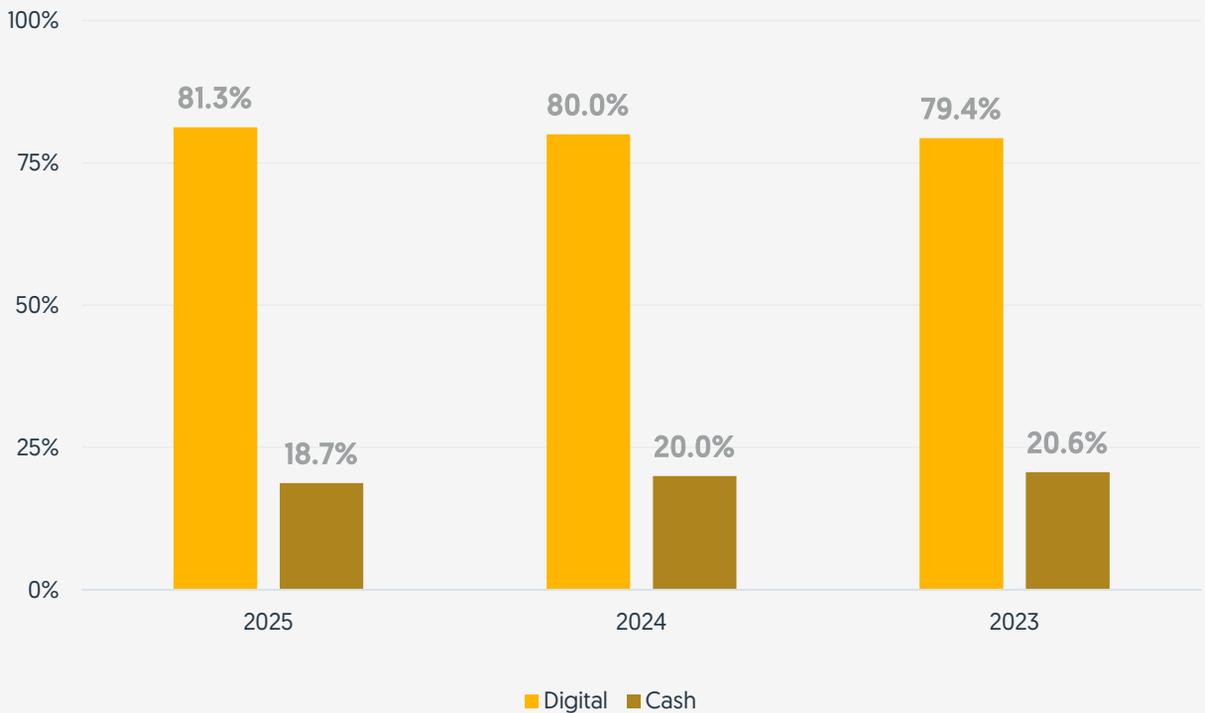
eFAWATEERcom Value of Transactions



- In 2025, both transaction volume and value recorded notable year-on-year growth compared to 2024. Transaction volumes increased by **14.2%**, rising from 66.07 million to 75.43 million transactions, while transaction values grew by **21.2%**, reaching JOD 15.99 billion compared to JOD 13.19 billion in 2024.
- December ranked as the strongest-performing month of 2025, registering the highest transaction volume and value in 2025. A total of 7.03 million transactions were recorded in December, accounting for **9.3%** of the annual total, while transaction value reached JOD 1.60 billion, representing approximately **10%** of the yearly value.
- Moreover, 2025 accounted for the highest share of transactions over the past three years, comprising **38.9%** of the total, compared to **34.0%** in 2024 and **27.1%** in 2023. The year also recorded the largest share of transaction value at **39.2%**, underscoring a sustained upward trend in the adoption of digital transactions.

eFAWATEERcom Transactions per Payment Type

eFAWATEERcom Percentage Number of Transactions: Cash vs Digital



Total Number of Digital Transactions in 2025

61.30M Transactions

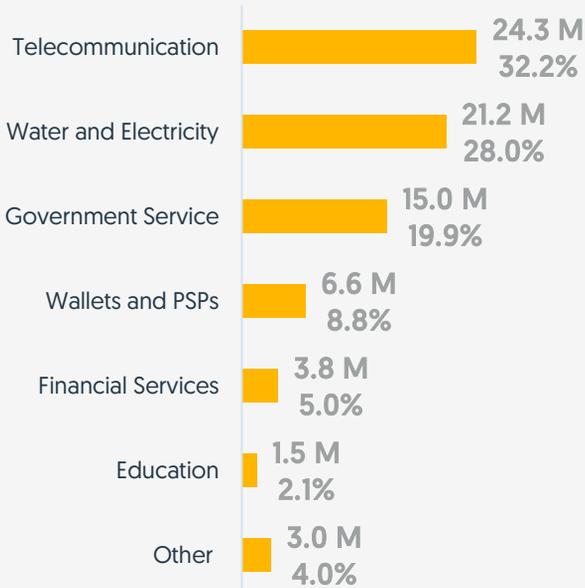
Total Value of Digital Transactions in 2025

12.48B JOD

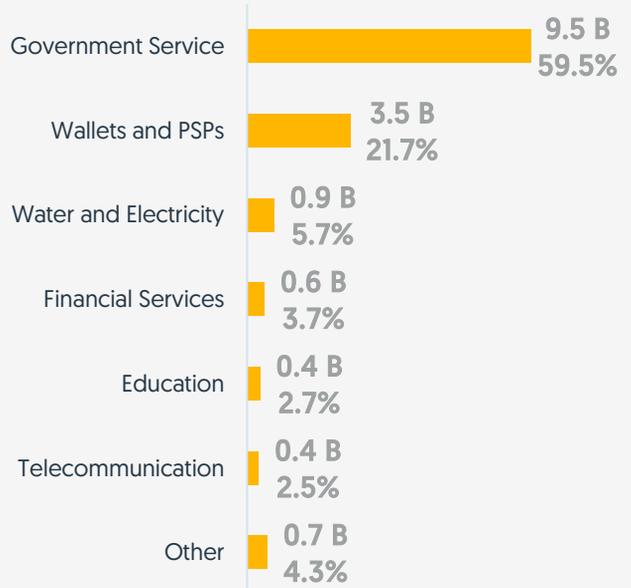
Over the past three years, approximately **80%** of eFAWATEERcom transactions have been conducted digitally, while the remaining **20%** were cash-based. In addition, the number of digital transactions has increased consistently year over year, reflecting a steady shift toward digital payment channels.

eFAWATEERcom Transactions Per Billing Category

Percentage of Number of Transactions Per Billing Category – Top 6



Percentage of Value of Transactions Per Billing Category – Top 6



The top three categories by transaction volume in 2025 were telecommunications, water and electricity, and government services.

The top three categories by transaction value in 2025 were government services, wallets and PSPs, and water and electricity.

Compared to the previous year, Education recorded the highest growth in transaction volume, with the number of transactions increasing by **25.0%**, while Wallets and PSPs experienced the strongest growth in transaction value, rising by **66.7%**.

The ranking of top billing categories by both volume and value remained consistent across 2023, 2024, and 2025.

eFAWATEERcom Users

Total Number of Users

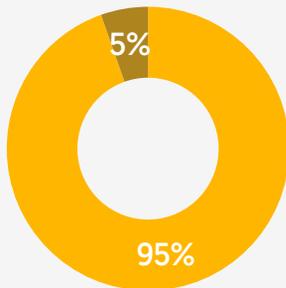
5.039M Users

eFAWATEERcom Number of New Customers Per Year



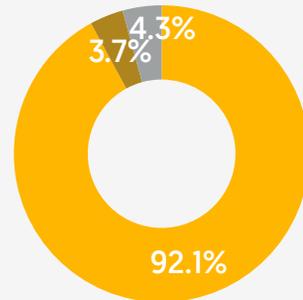
On average, **419,945** new users join eFAWATEERcom every year.

Percentage of Users Through Bank Account by Nationality



Jordanian Non-Jordanian

Percentage of Users Through Bank Account by Payment Method



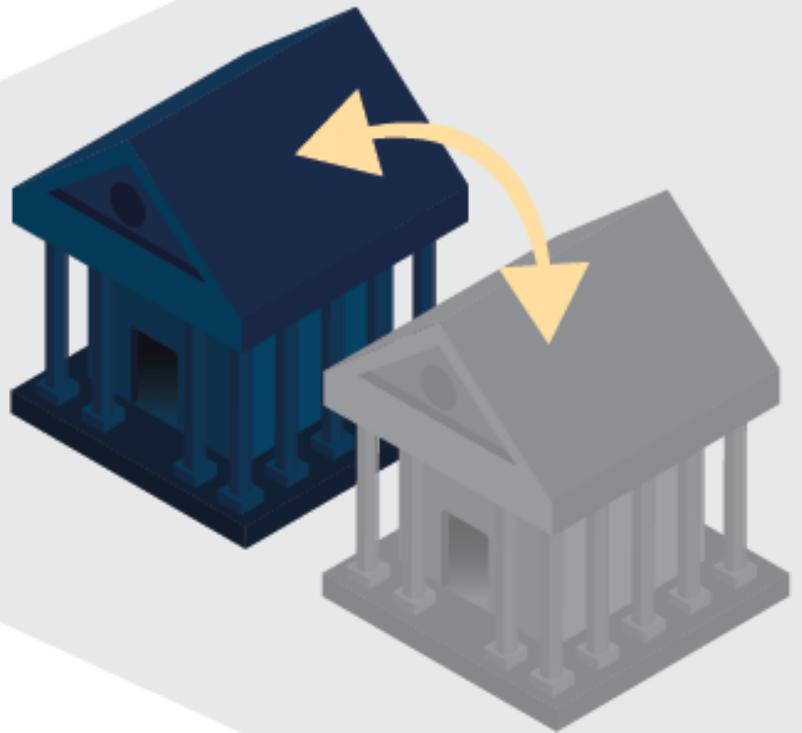
Digital User Only Cash User Only Cash and Digital User

Total Number of Users (Paying Through Bank Accounts)

1.577M Users



ACH
Automated Clearing House



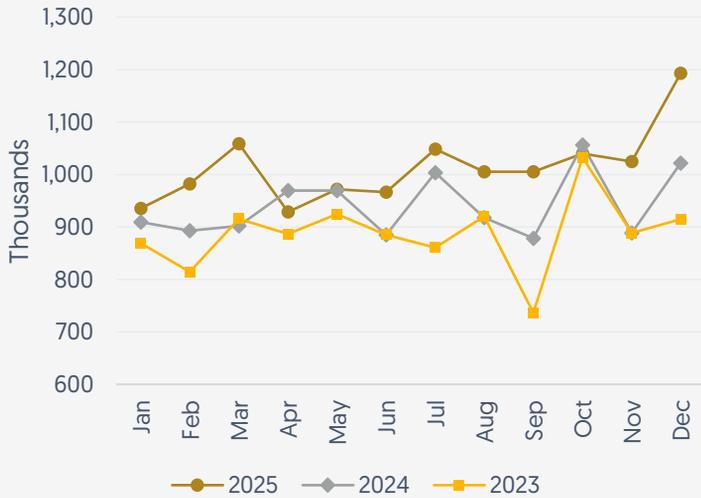
6

ACH

Automated Clearing House

ACH Transactions

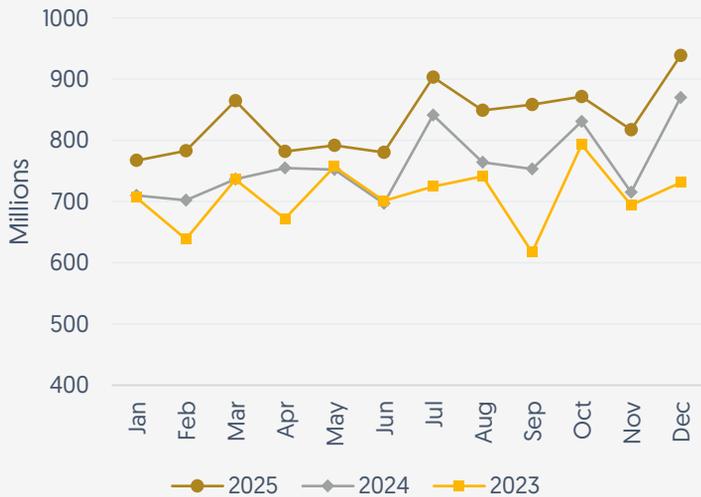
Number of ACH Transactions (JOD)



Total Number of JOD Transactions in 2025

12.16M
Transactions

Value of ACH Transactions (JOD)



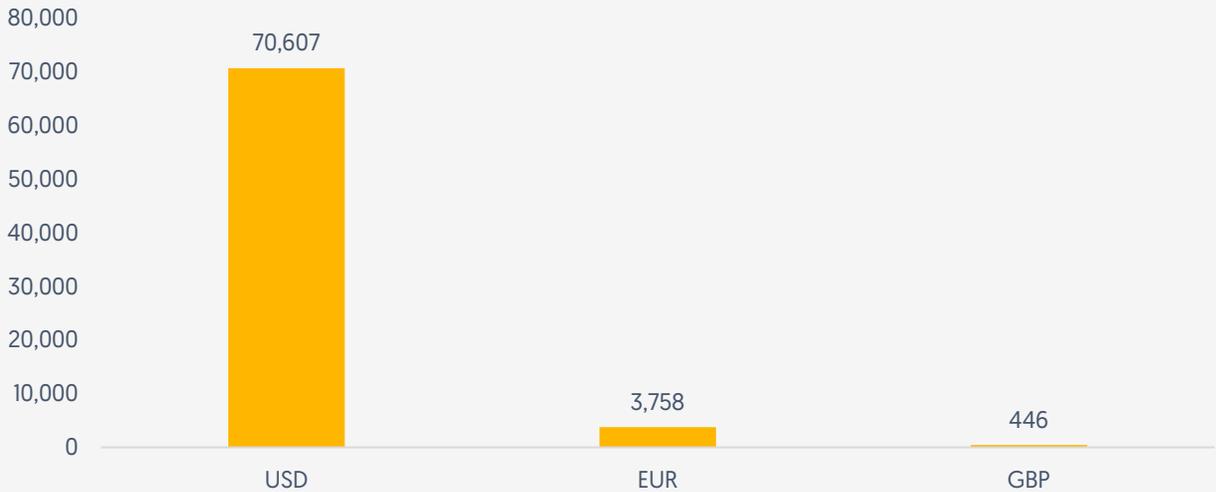
Total Value of JOD Transactions in 2025

10.01B
JOD

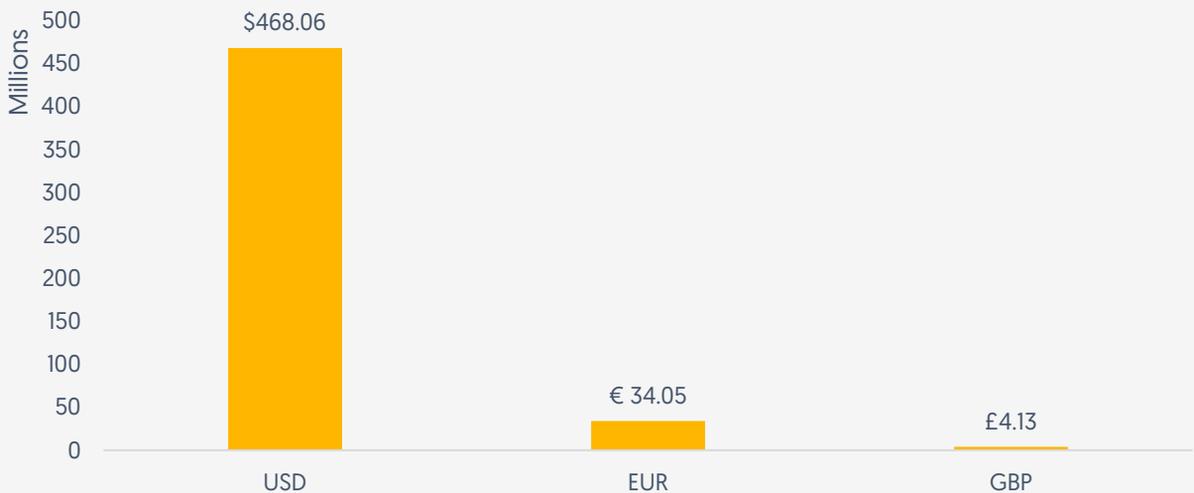
ACH transactions have demonstrated strong and sustained growth over the past three years. Between 2024 and 2025, the total number of JOD transactions increased by **7.7%**, while total transaction value rose by **9.6%**, reflecting continued expansion in ACH usage. In 2025, the average JOD transaction value processed through the ACH was recorded at **823 JOD**.

ACH Transactions – Foreign Currencies

Number of Transactions for Foreign Currencies



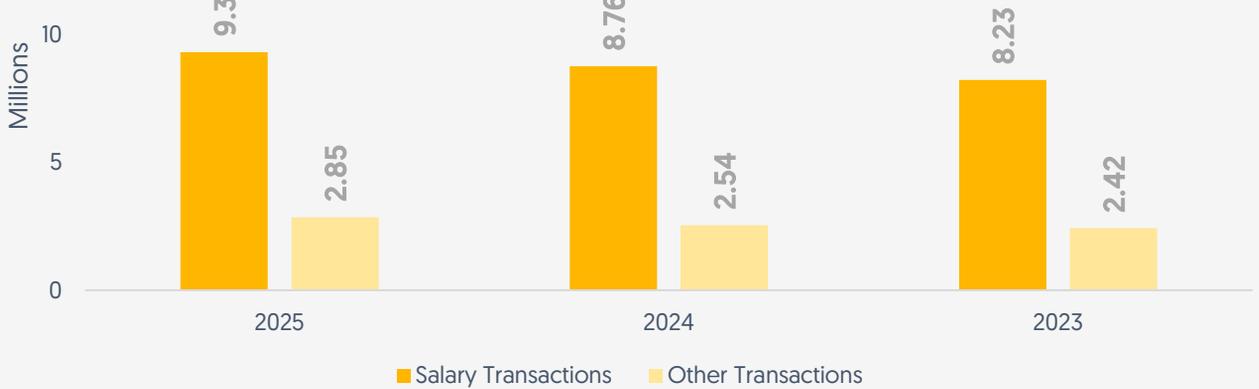
Value of Transactions for Foreign Currencies



In 2025, foreign currency transactions recorded notable year-on-year growth in both volume and value. Among foreign currencies, Euro [EUR] transactions experienced the largest increase in transaction volume, rising by **7.1%**, while British pound [GBP] transactions recorded the highest growth in transaction value, increasing by **19%**. Overall, the volume of foreign currency transactions grew by **6.6%**, reflecting increased activity in foreign currency transfers.

ACH Transactions - Types of Transactions

Number of Total JOD Transaction Types Over the Past Three Years



Value of Total JOD Transaction Types Over the Past Three Years



- The volume of JOD salary payments increased by **6.3%** between 2024 and 2025, and the total value of JOD salary payments rose by **8.5%** during the same period.
- JOD salary transactions constituted **76.6%** of the total JOD transaction volume for ACH payments in 2025. These transactions represented **50.8%** of the total JOD transaction value for ACH payments in 2025.
- The average salary value in Jordanian Dinars remained relatively stable in 2025, showing a modest increase of **2.1%** compared to 2024. The average salary rose from 534.5 JOD to 545.6 JOD, indicating minimal growth in wage levels over the year.



ECCU
Electronic Cheque Clearing Unit



7

ECCU

Electronic Cheque Clearing Unit

ECCU Transactions

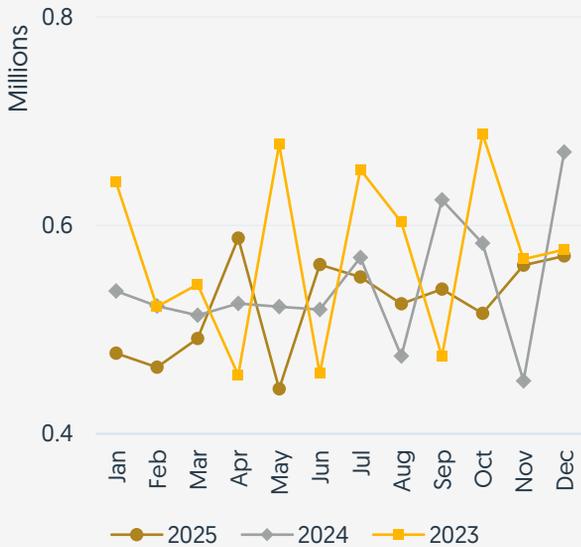
Total Number of ECCU Cheques
in 2025

6.29M Cheques

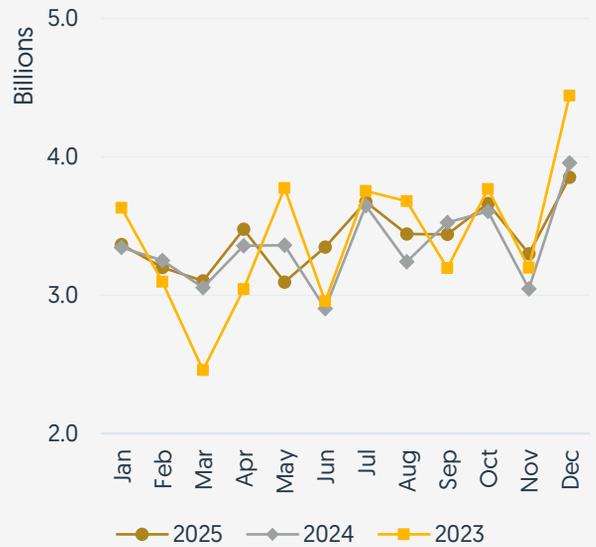
Total Value of ECCU Cheques
in 2025

40.96B JOD

Number of ECCU Cheques



Value of ECCU Cheques



Average Value of ECCU Cheques in 2025

6,514.6 JOD

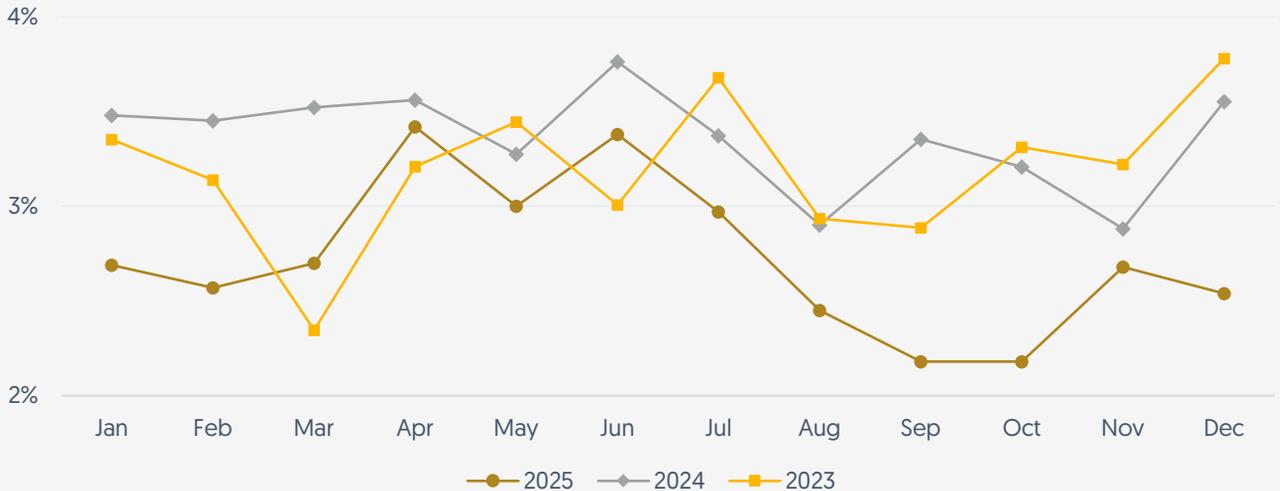
In 2025, the number of cheques declined by **3.4%** compared to the previous year, while their total value increased by **1.6%**.

The average cheque value rose by **5.3%** from JOD 6,189 to JOD 6,515, indicating that higher-value cheques are being processed despite the drop in overall transaction volume.

April recorded the highest transaction volume, while December registered the highest cheque value. Accordingly, the average cheque value rose from JOD 6,315 in April to JOD 6,754 in December.

Returned Cheques

Number of Returned Cheques as a Percentage of Total ECCU Cheques for the Past 3 Years



Total Number of Returned Cheques in 2025

202.6K

Cheques

Representing 3.2% of the total number of cheques

Total Value of Returned Cheques in 2025

1.12B

Cheques

Representing 2.7% of the total value of cheques

In 2025, the number of returned cheques declined by 7.7%, while their total value fell more sharply by 26.5% compared to 2024.

The average value of cheques returned, regardless of the reason, reached 5,509.7 JOD in 2025, marking a 20.4% decrease from the previous year.

Cheques returned due to insufficient balance constituted 66.6% of all returned cheques, representing 64.9% of their total value. The average value per returned cheque for this reason was 5,367.6 JOD.

In June 2025, the imprisonment for debt law was abolished, contributing to a decline in returned cheques in the following months, as cheque acceptance likely decreased—particularly for higher-risk payers—following the legal change.