



Jordan Payments & Clearing Company

Payment Systems Monthly Reports

February 2026



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Automated Clearing House

78

 ECCU
Electronic Cheque Clearing Unit



Systems Summary

Monthly Report
February 2026

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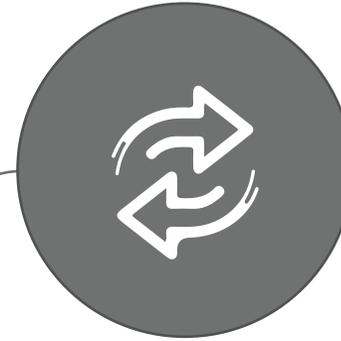


CliQ Summary



Number of
Users

2.2M



Number of
Transactions

16.58M



Value of
Transactions

1.79B_{JOD}

JoMoPay Summary



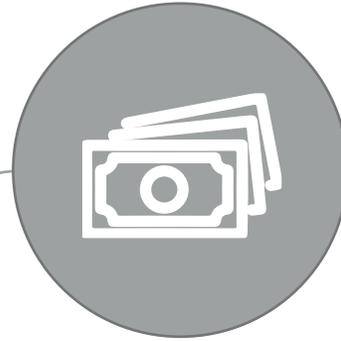
Number of
Users

2.88M



Number of
Transactions

10.84M



Value of
Transactions

0.55B_{JOD}



Number of
Users

5.13M



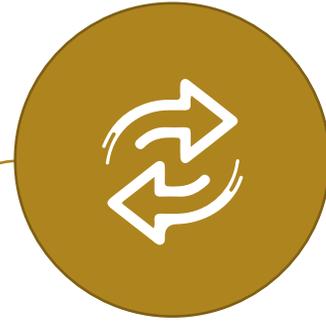
Number of
Billers

698



Number of
Services

2,388



Number of
Transactions

6.58M



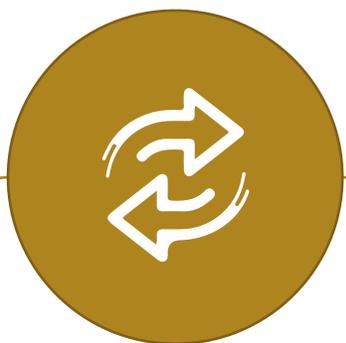
Value of
Transactions

1.24B_{JOD}



ACH Summary

Automated Clearing House



Total Number of Transactions

1.08M



Number of JOD Transactions

1.08M



Value of JOD Transactions

886M_{JOD}



ECCCU
Electronic Cheque Clearing Unit

Summary



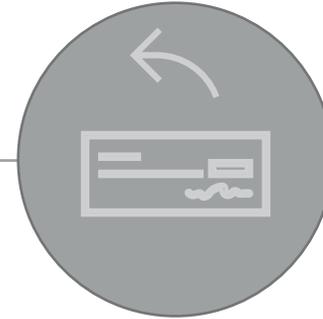
Number of
Cheques

479K



Value of
Cheques

3.23B_{JOD}



Number of
Returned Cheques

14.3K



Value of Returned
Cheques

75.3M_{JOD}



Monthly Report

February 2026

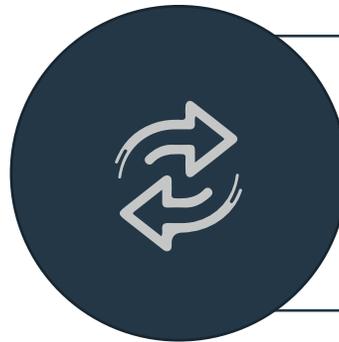
Instant Payment System for
Transfers Issued by Banks

9



Total Number and Value of Transactions Since the Beginning of 2026

Transfers Issued by Banks



Number of Transactions

34.28M

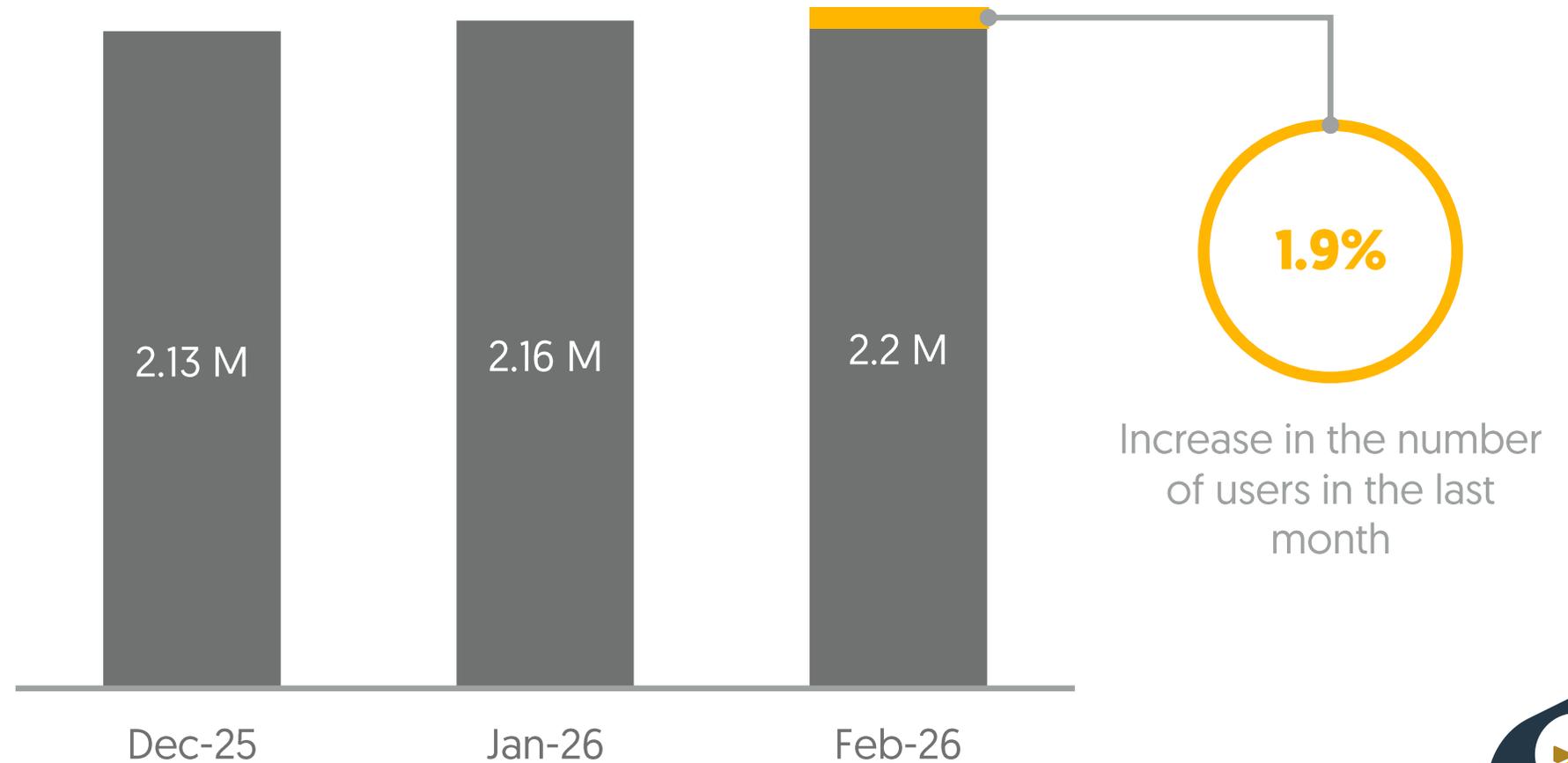


Value of Transactions

3.69B_{JOD}

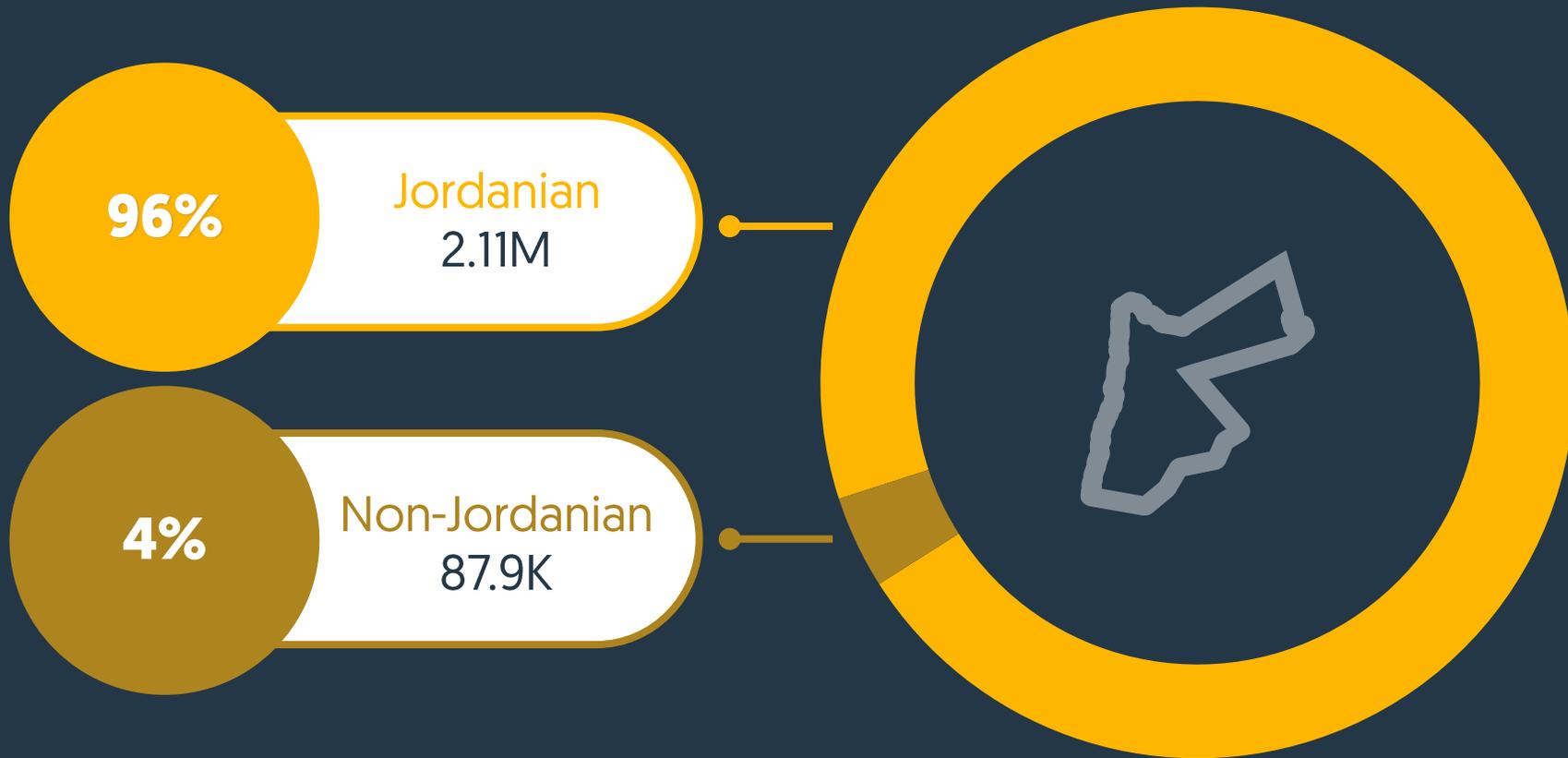
CliQ Users

Total Number of Users Over the Past 3 Months



CliQ Users

Percentage of Users Based on Nationality

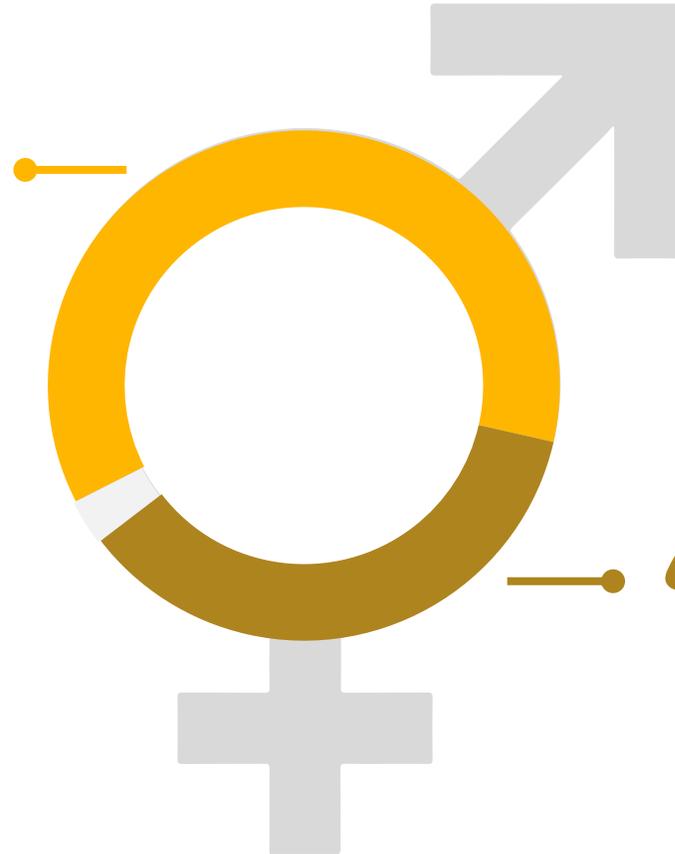


CliQ Users

Percentage of Users Based on Gender

60.9%

1.34M
Male Users



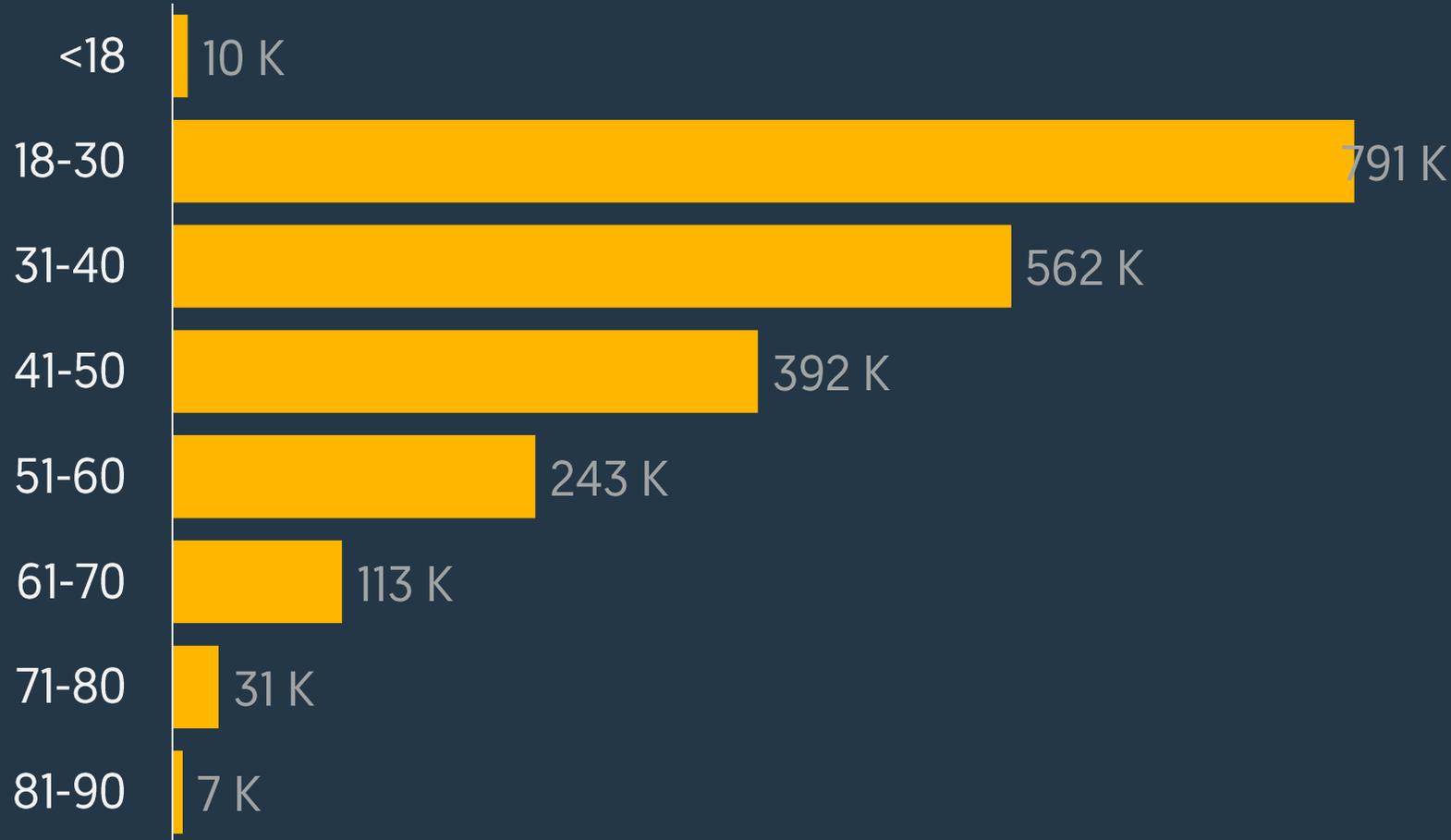
36.2%

0.8M
Female Users



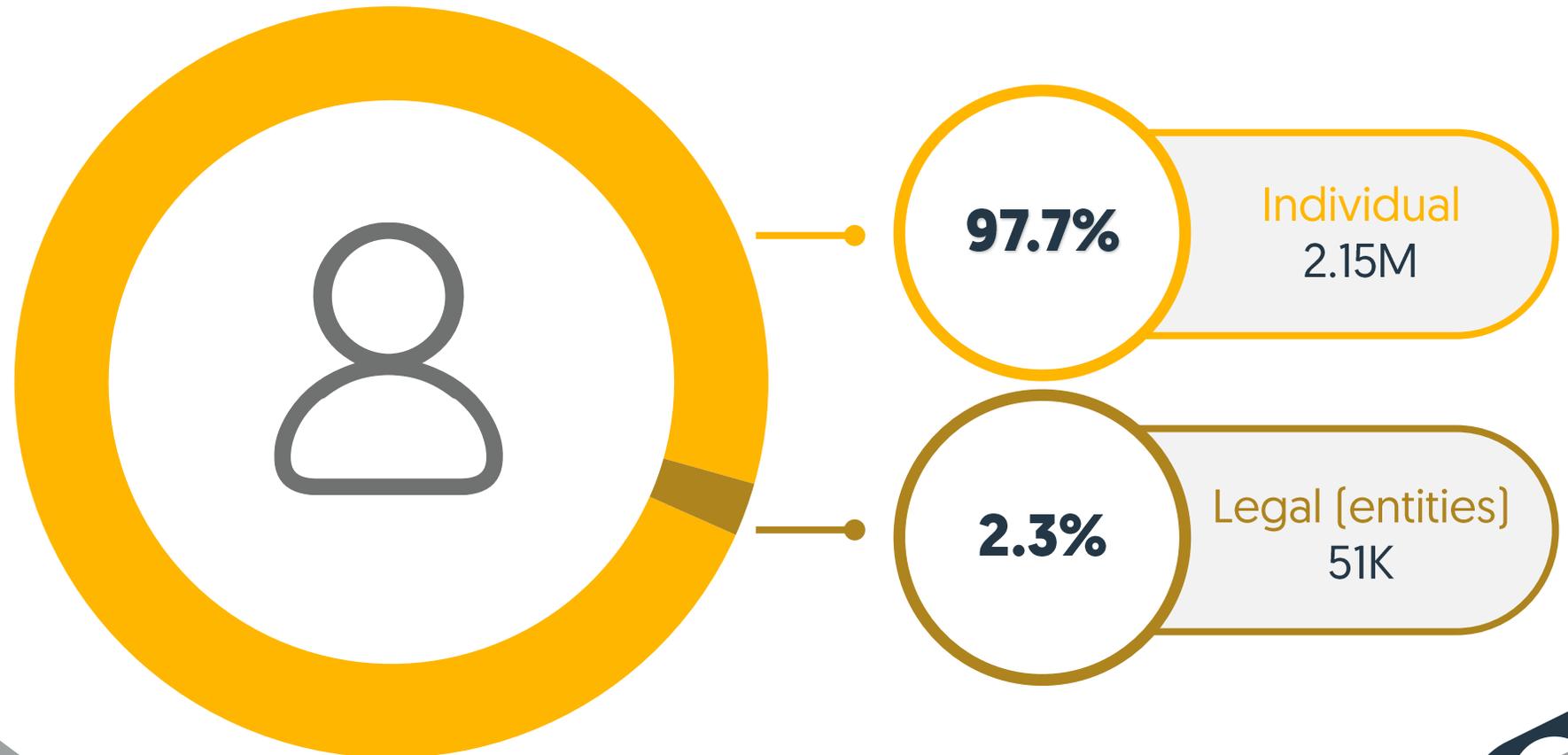
CliQ Users

Number of Users Based on Age Group



CliQ Users

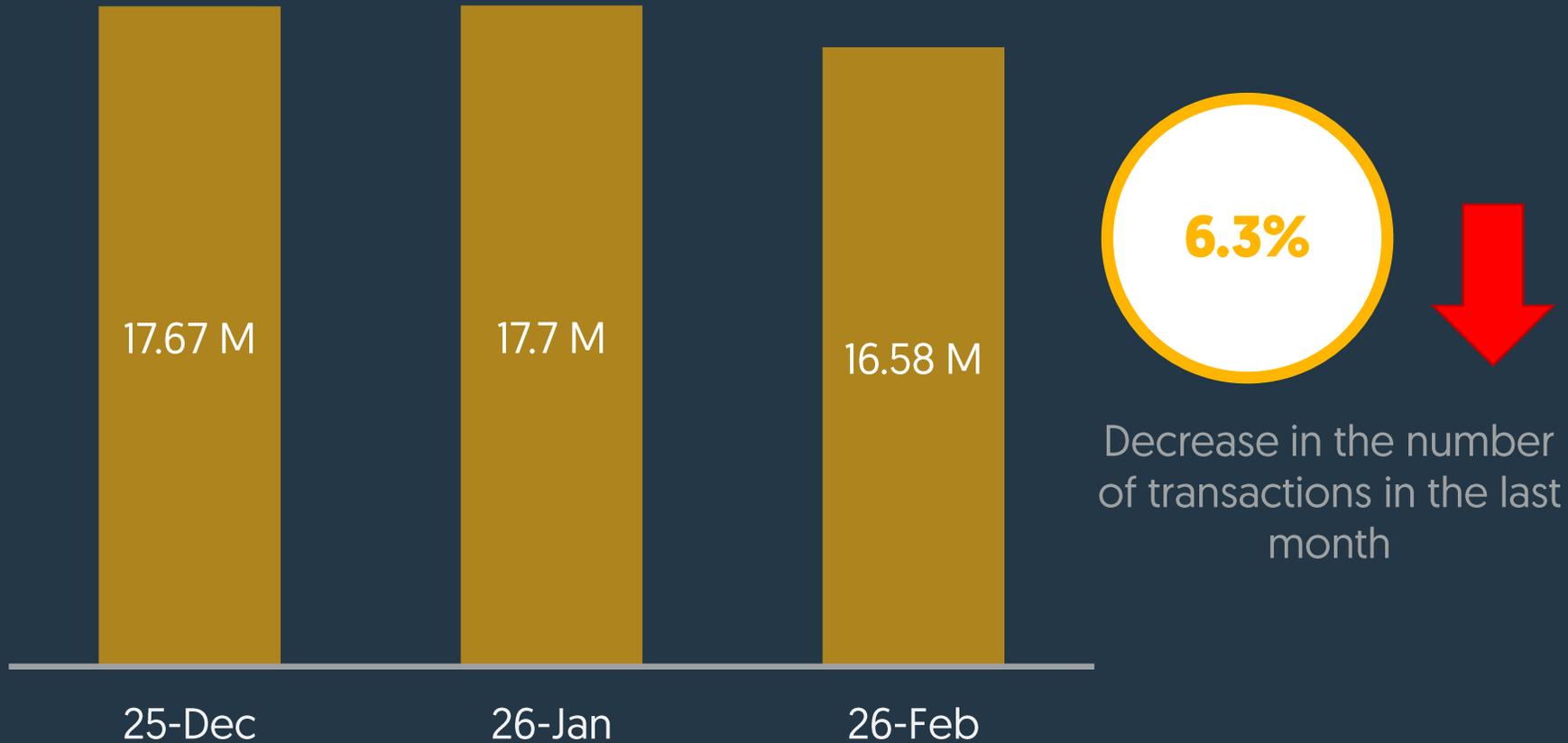
Percentage of Users Based on Customer Type



CliQ Number of Transactions

Total Number of Transactions Over the Past 3 Months

Transfers Issued by Banks



CliQ Number of Transactions

Percentage Based on Transaction Type

Transfers Issued by Banks

19.2%

3.18M
Purchases



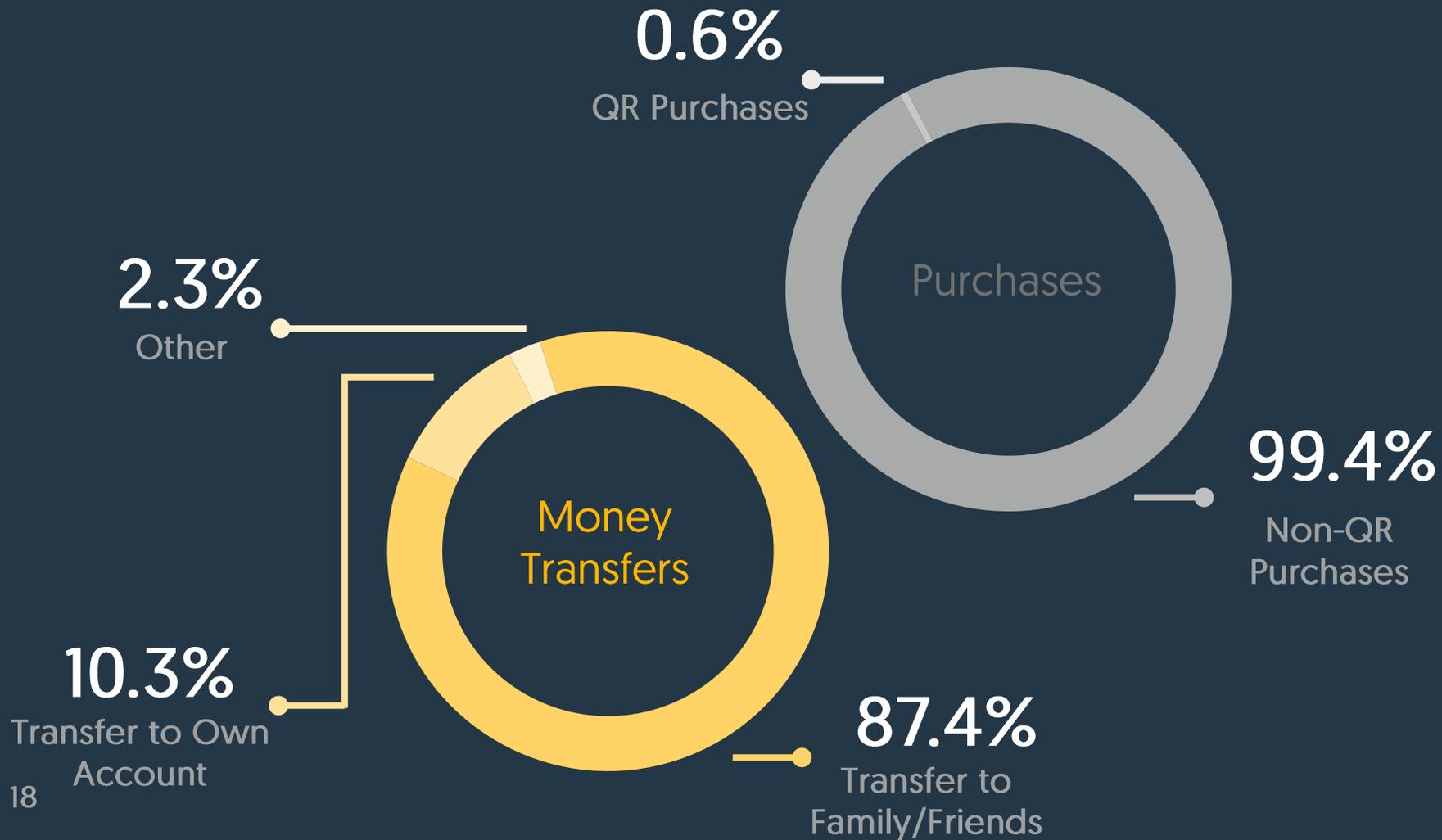
80.8%

13.40M
Money Transfers

CliQ Number of Transactions

Percentage Based on Transaction Type Sub-Category

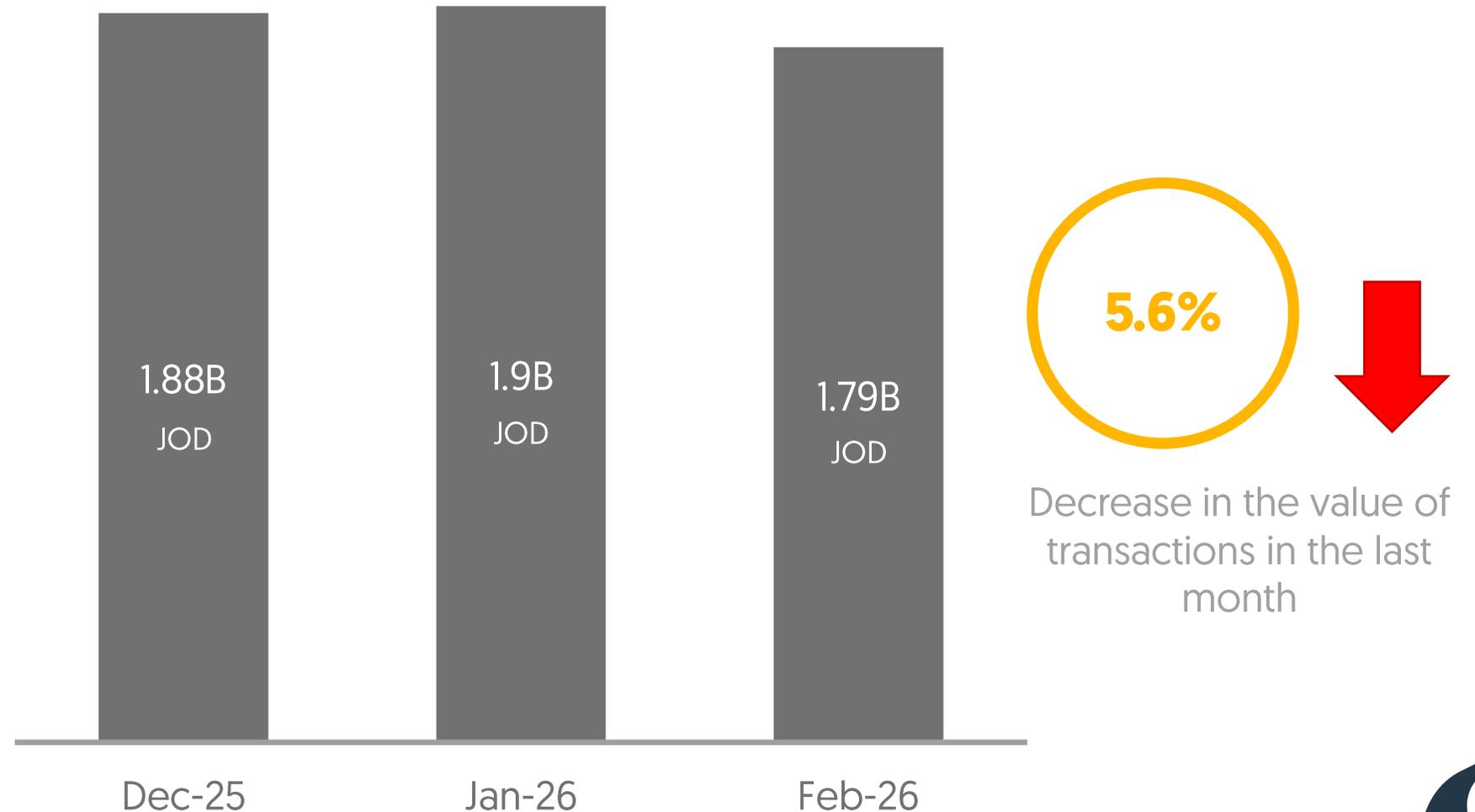
Transfers Issued by Banks



CliQ Value of Transactions

Total Value of Transactions Over the Past 3 Months

Transfers Issued by Banks



CliQ Value of Transactions

Percentage Based on Transaction Type

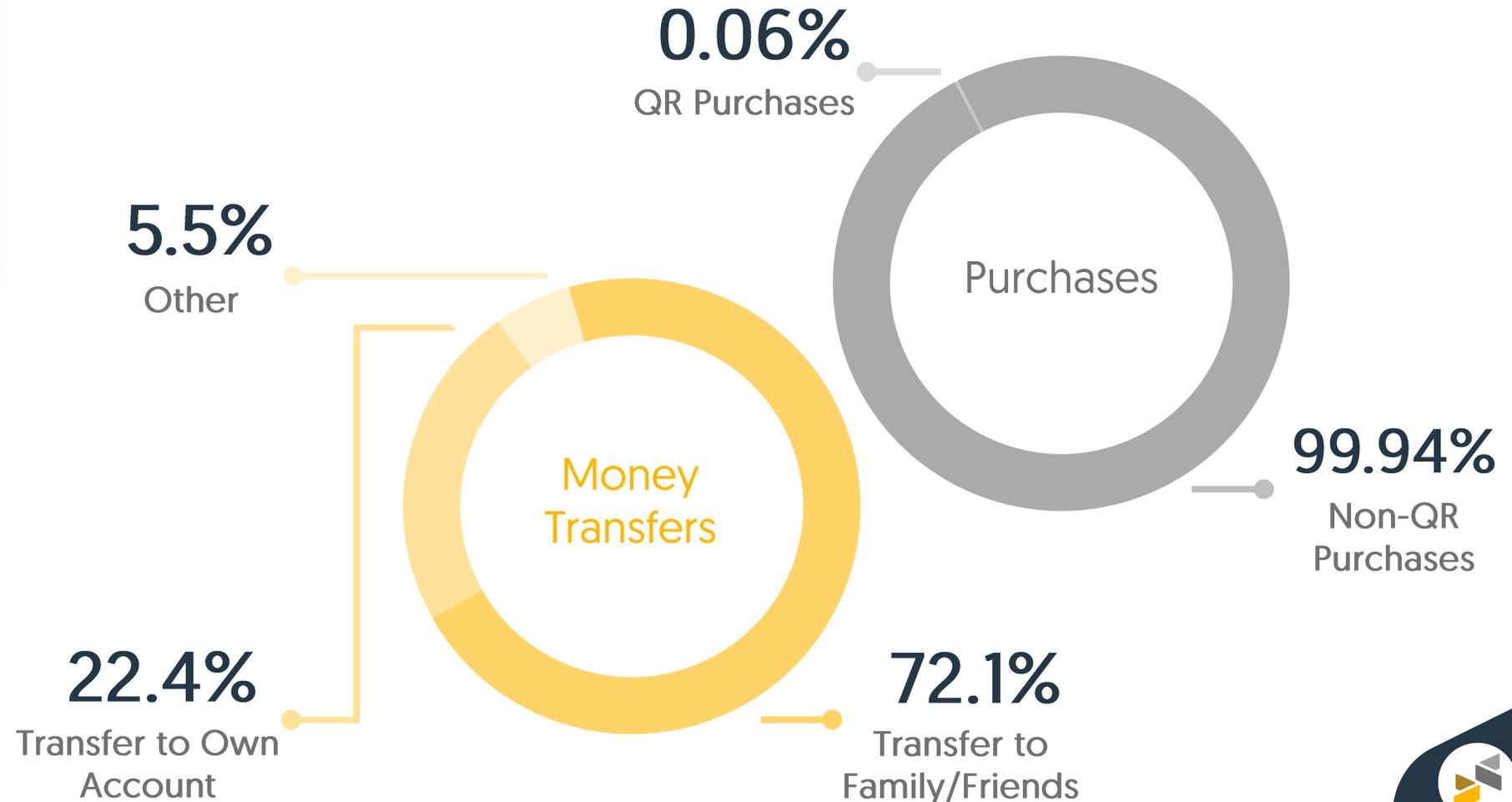
Transfers Issued by Banks



CliQ Value of Transactions

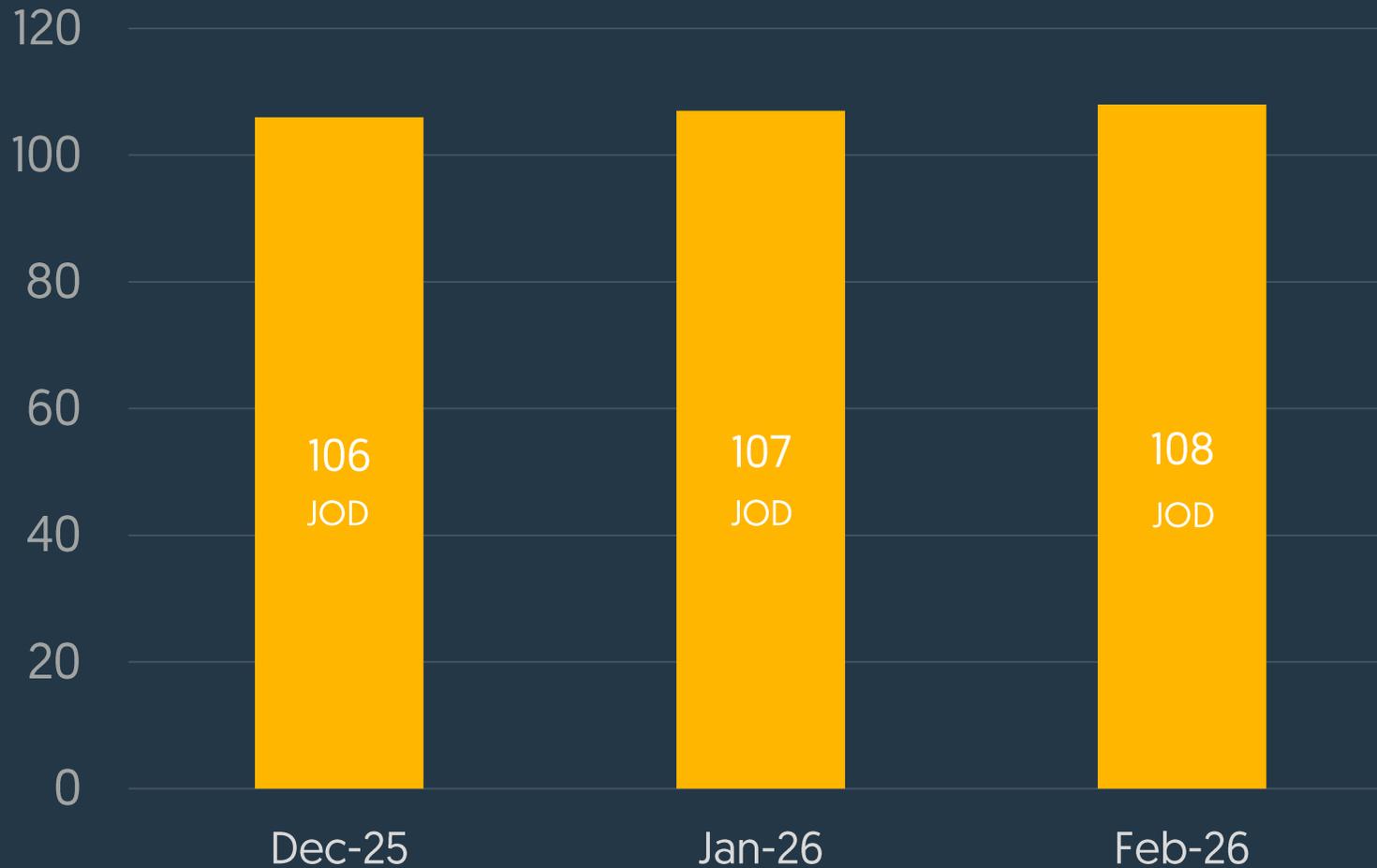
Percentage Based on Transaction Type Sub-Category

Transfers Issued by Banks



CliQ Transactions

Average Value of Transactions Over the Past 3 Months
Transfers Issued by Banks



CliQ Interoperability

Number of Money Transfer Transactions Through Banks

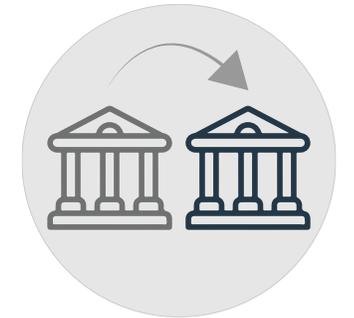
Transfers Issued by Banks



27.2%

2.55M

On Us



72.8%

6.83M

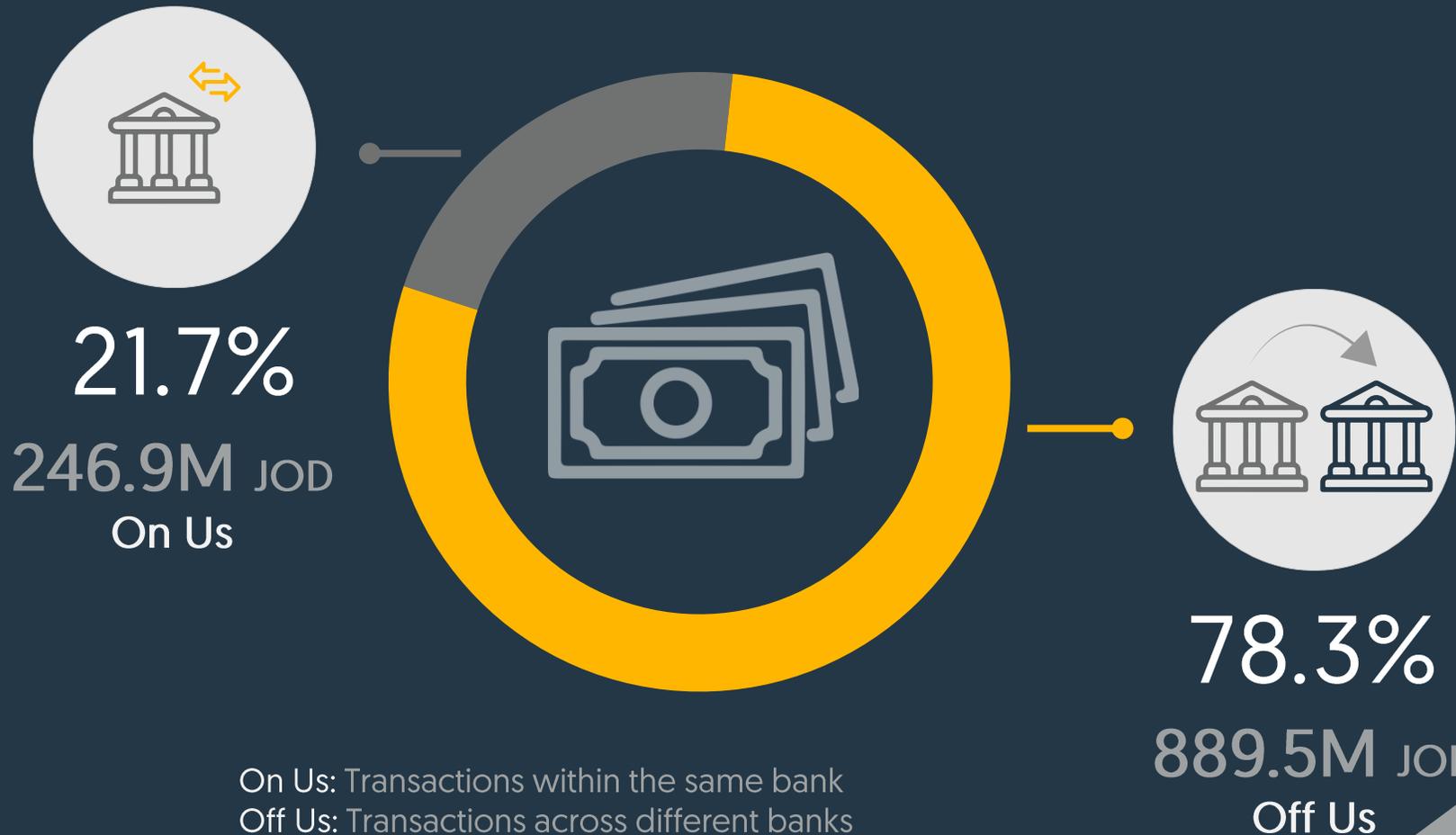
Off Us

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



JoMoPay

Jordan Mobile Payment

Monthly Report

February 2026

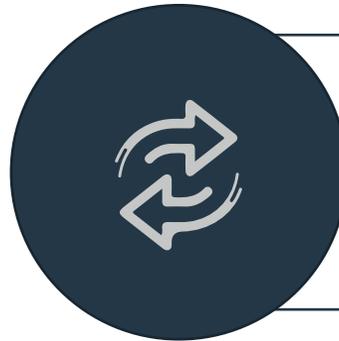
Jordan Mobile Payments Switch for
Transfers Issued by Mobile Wallets

25



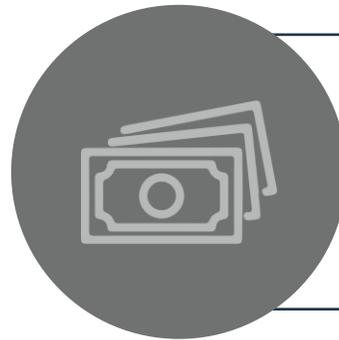
Total Number and Value of Transactions Since the Beginning of 2026

Transfers Issued by Mobile Wallets



Number of Transactions

22.67M



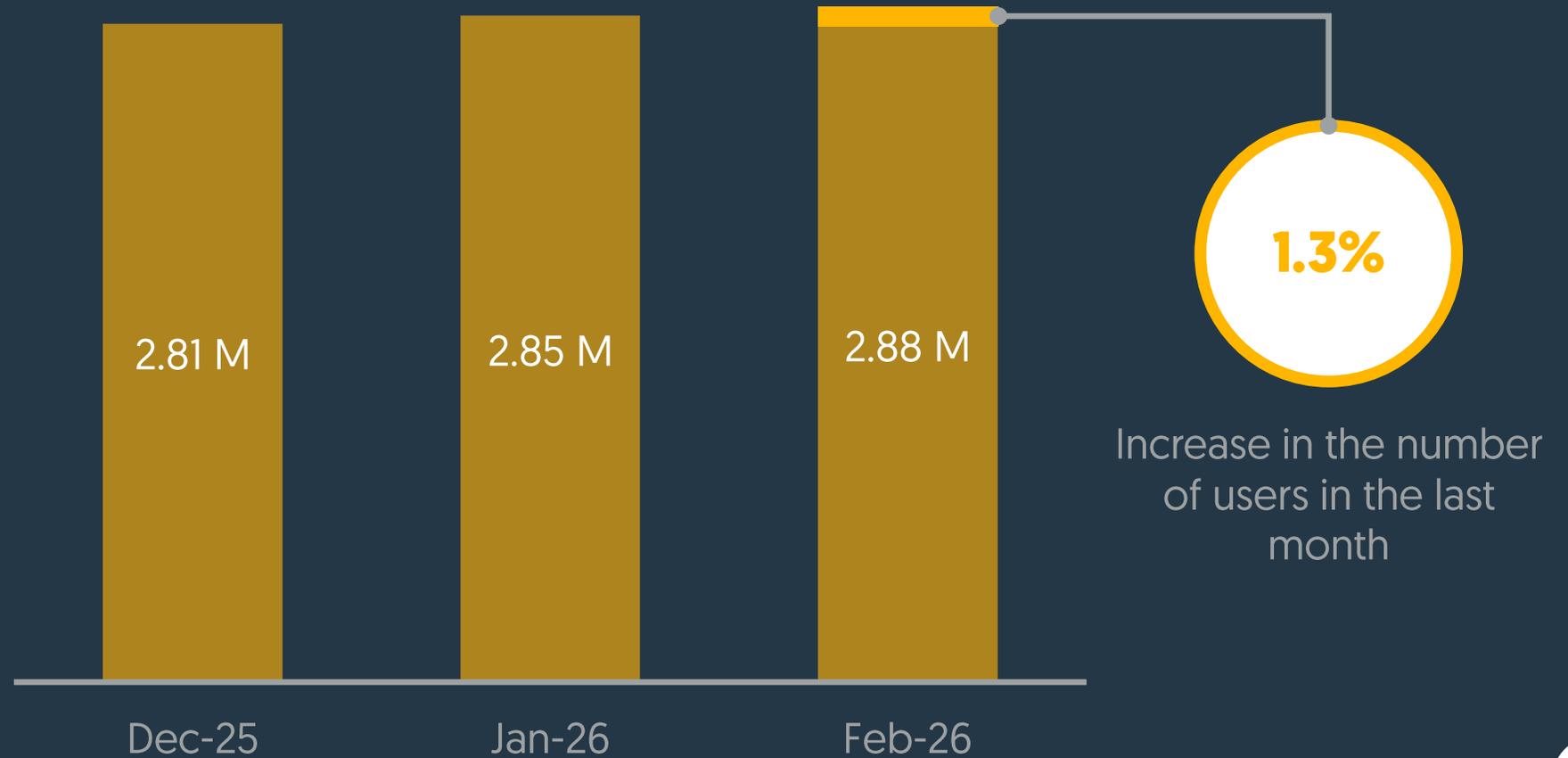
Value of Transactions

1.14B_{JOD}



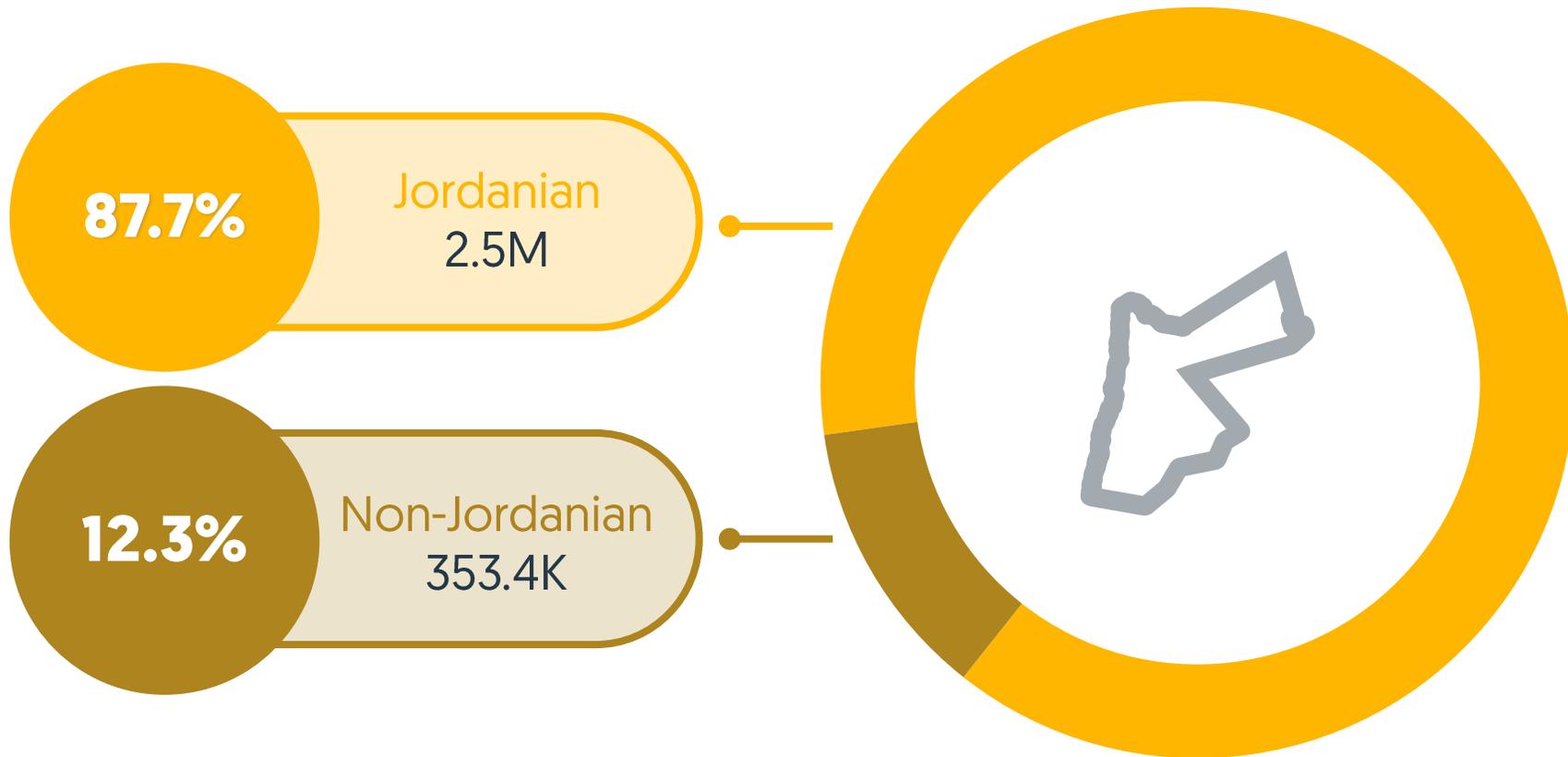
JoMoPay Users

Total Number of Users Over the Past 3 Months



JoMoPay Users

Percentage of Users Based on Nationality



JoMoPay Users

Percentage of Users Based on Gender

53.3%

1.54M
Male Users



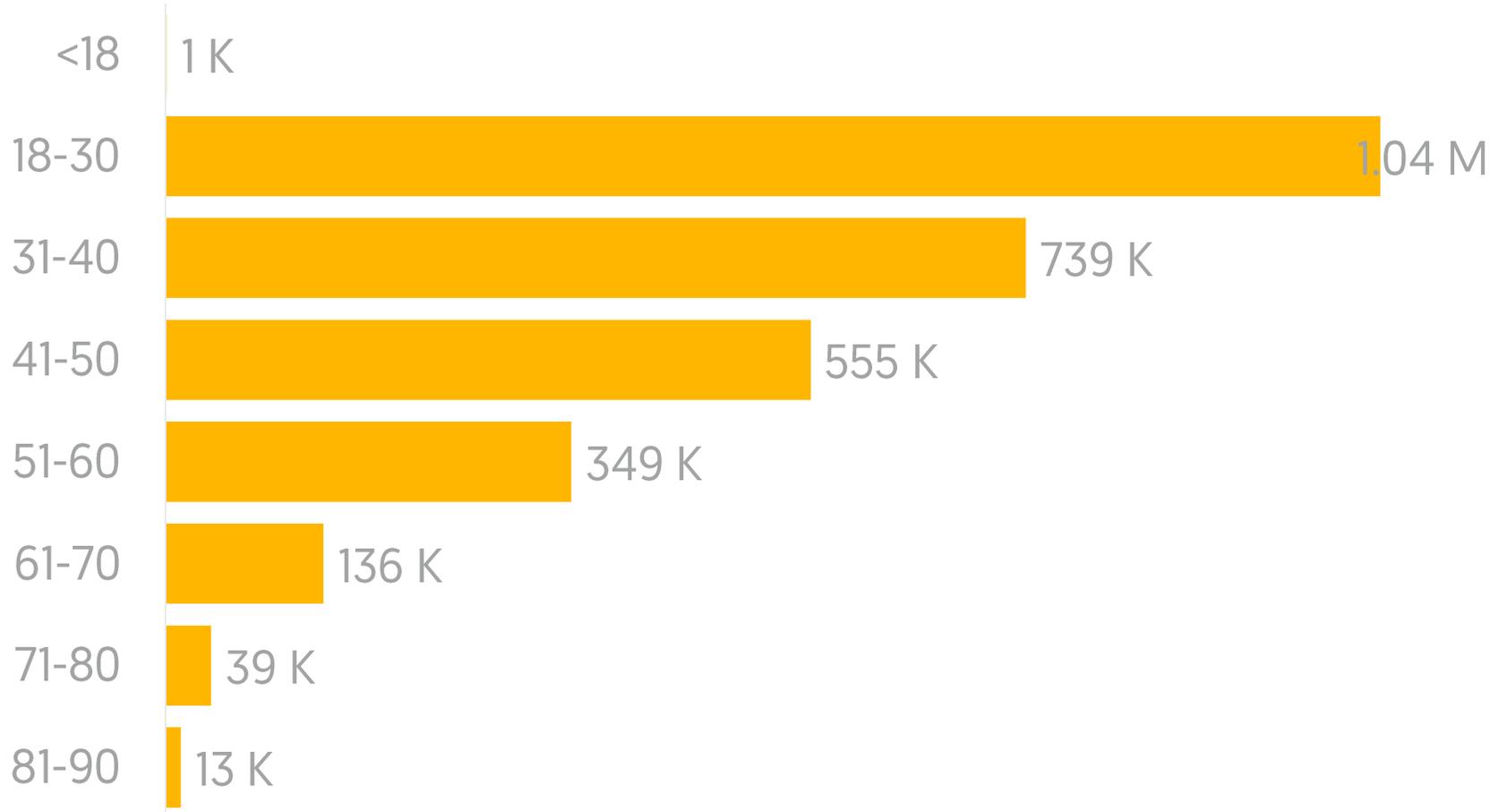
46.3%

1.34M
Female Users



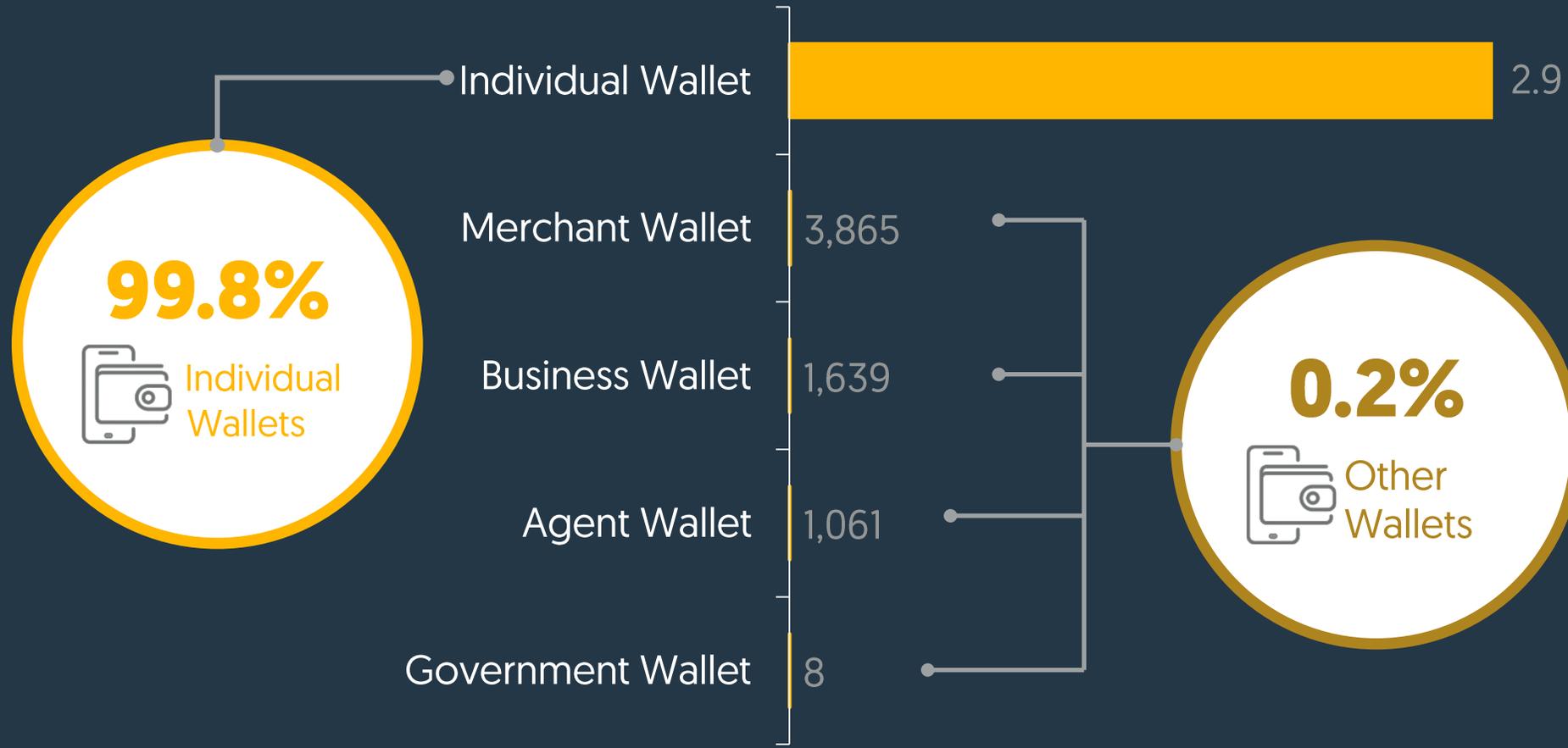
JoMoPay Users

Number of Users Based on Age Group



JoMoPay Users

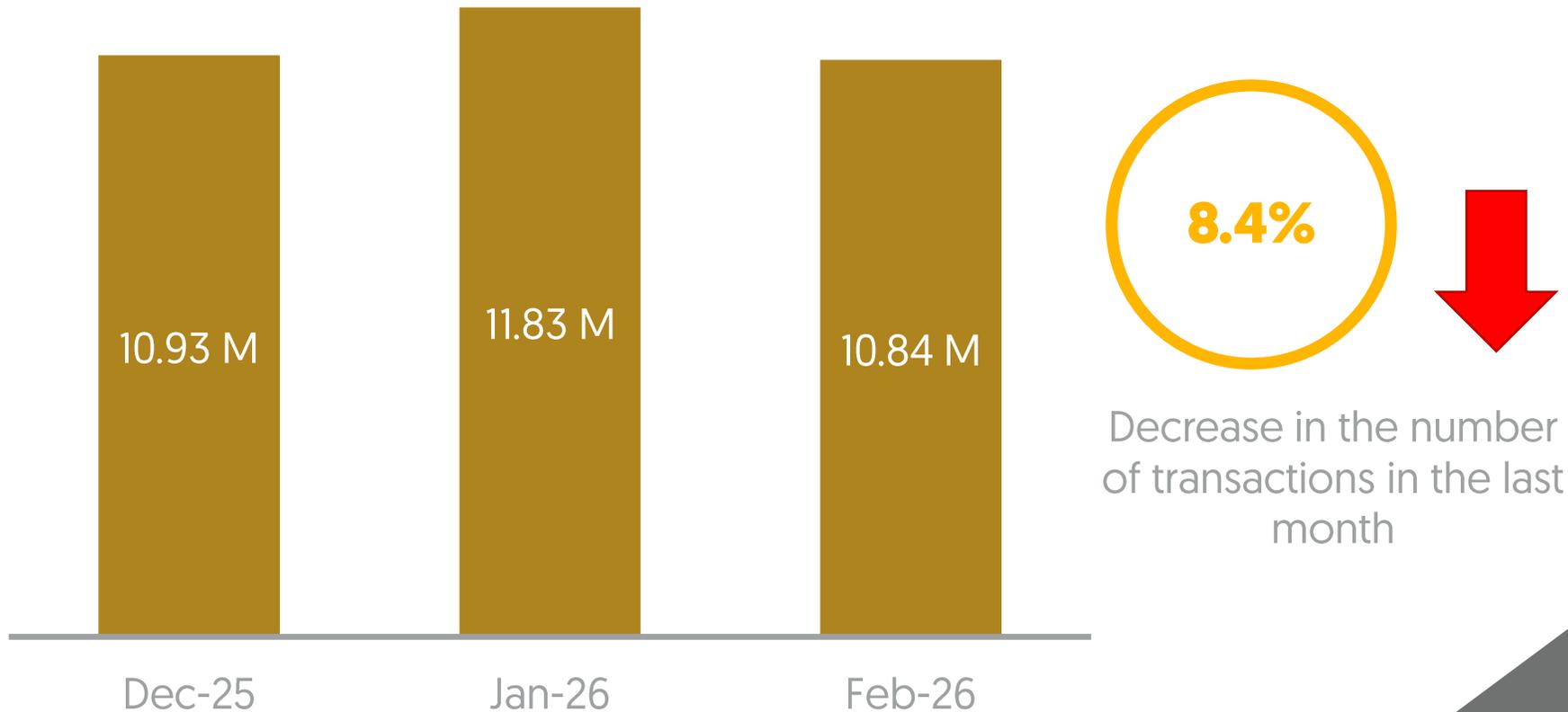
Number of Wallets Based on Wallet Type



JoMoPay Number of Transactions

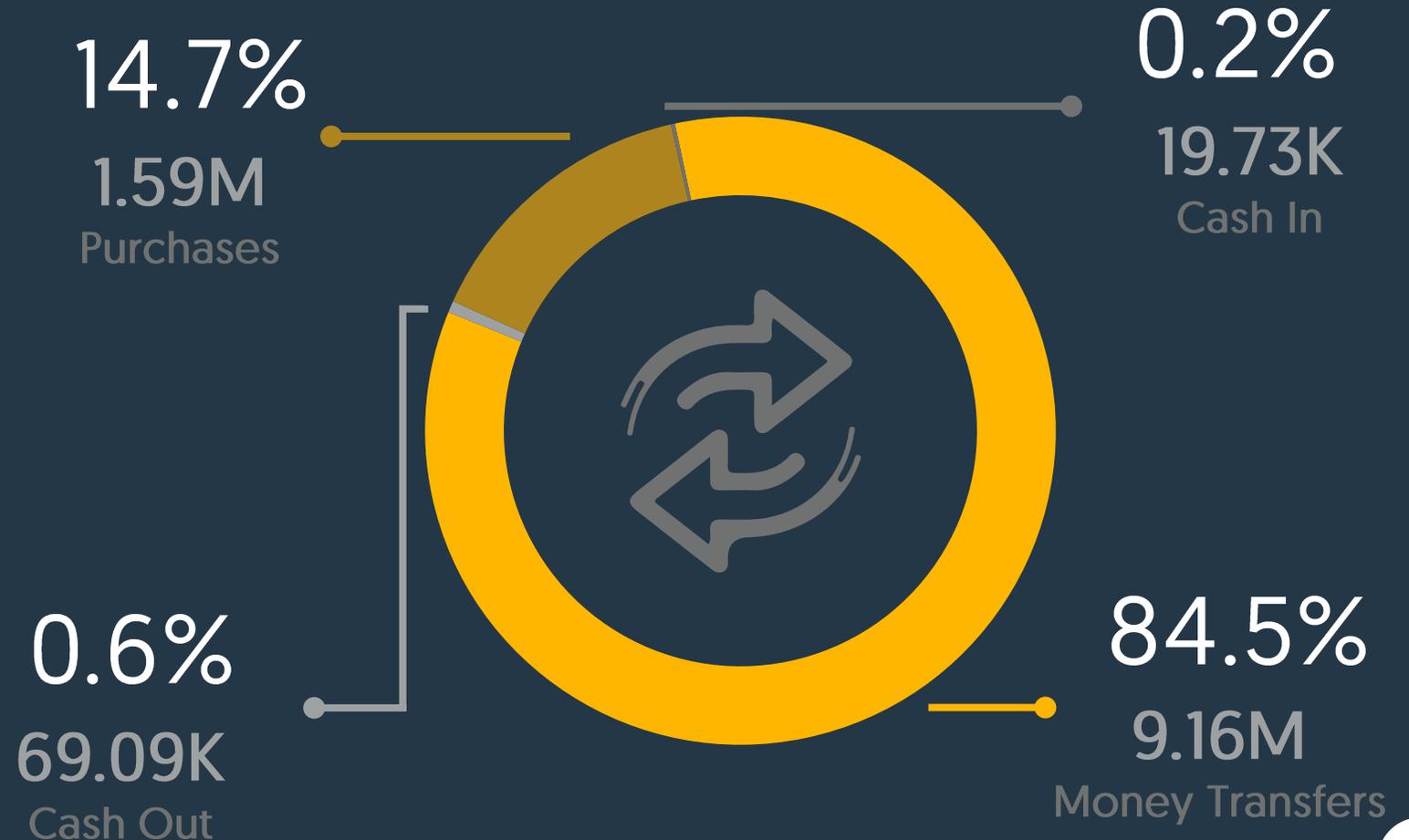
Total Number of Transactions Over the Past 3 Months

Transfers Issued by Mobile Wallets



JoMoPay Number of Transactions

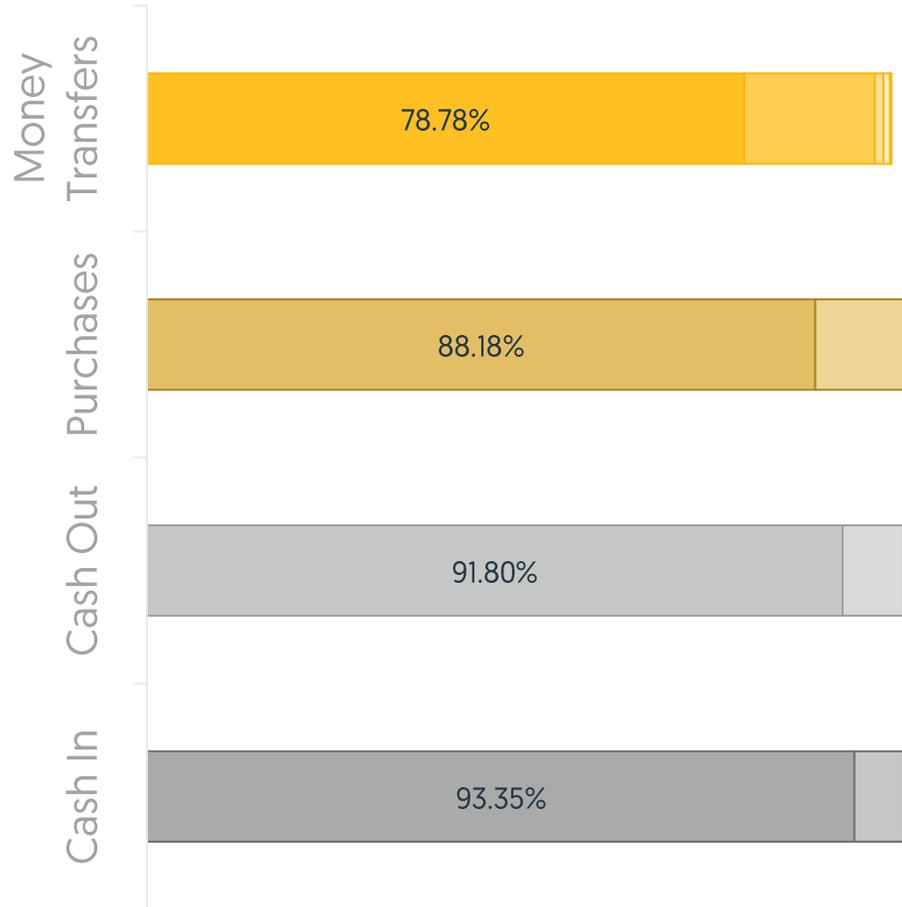
Percentage Based on Transaction Type
Transfers Issued by Mobile Wallets



JoMoPay Number of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets

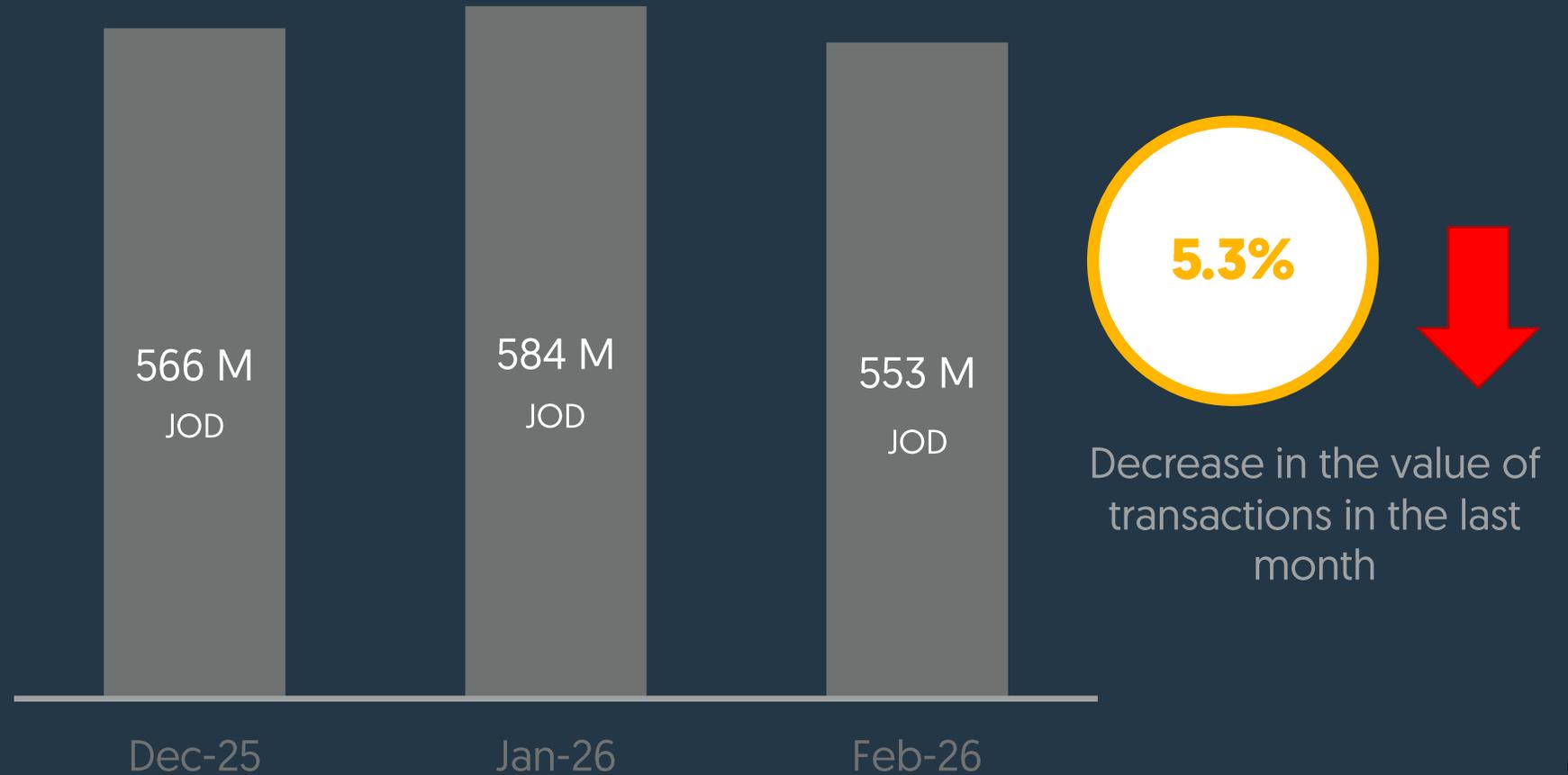


Transfer to Family/Friends	78.78%
Transfer to Own Account	17.27%
Aid/Charity/Grant	1.79%
Goods/Services	1.10%
Salary/Bonus/Dividends	0.88%
Loan/Loan Disbursement	0.11%
Loan/Loan Installment	0.06%
Purchases	88.18%
QR Purchases	11.82%
Cash Out - Agent/Teller	91.80%
Cash Out - ATM/Kiosk	8.20%
Cash In - Agent/Teller	93.35%
Cash In - ATM/Kiosk	6.65%

JoMoPay Value of Transactions

Total Value of Transactions Over the Past 3 Months

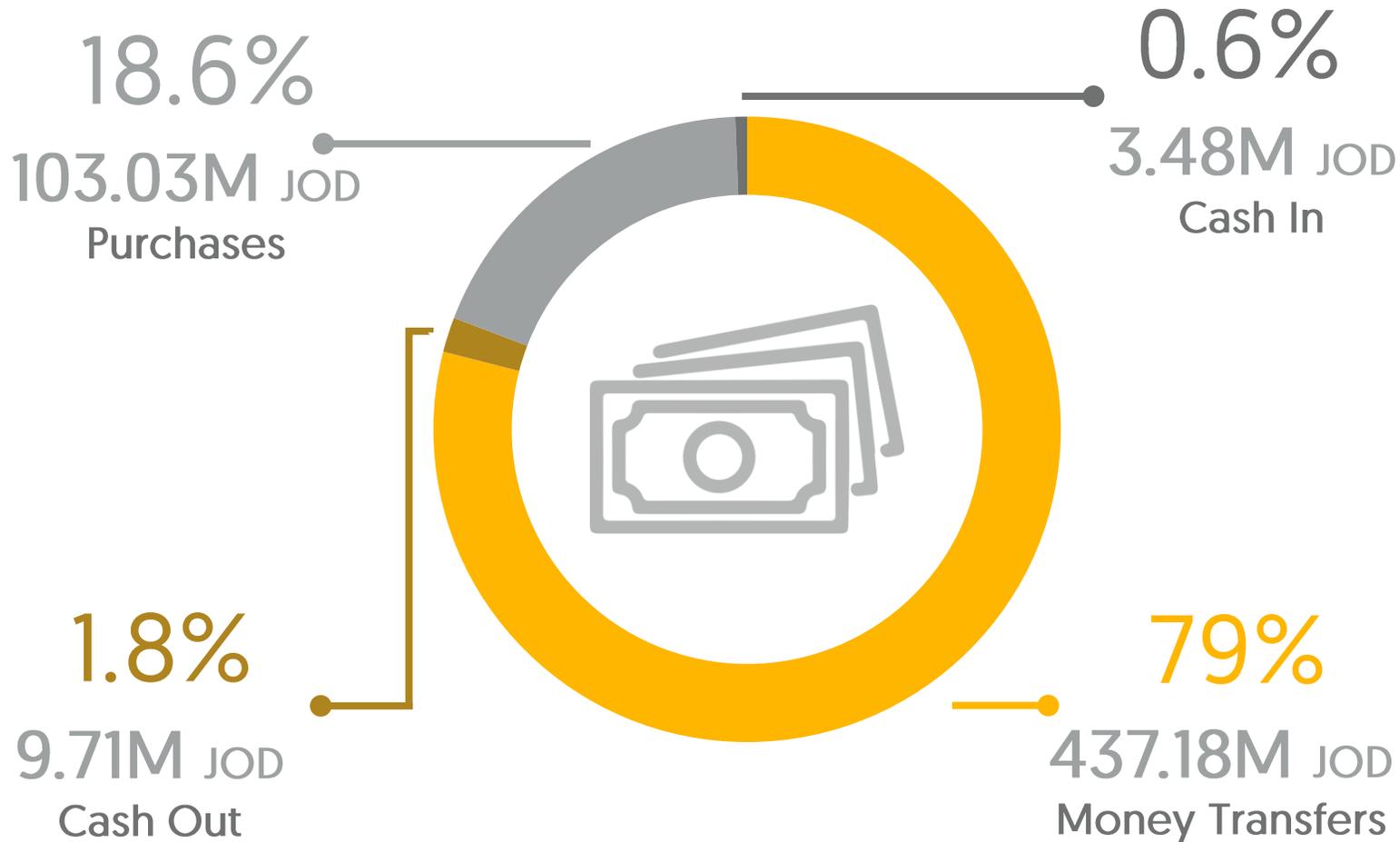
Transfers Issued by Mobile Wallets



JoMoPay Value of Transactions

Percentage Based on Transaction Type

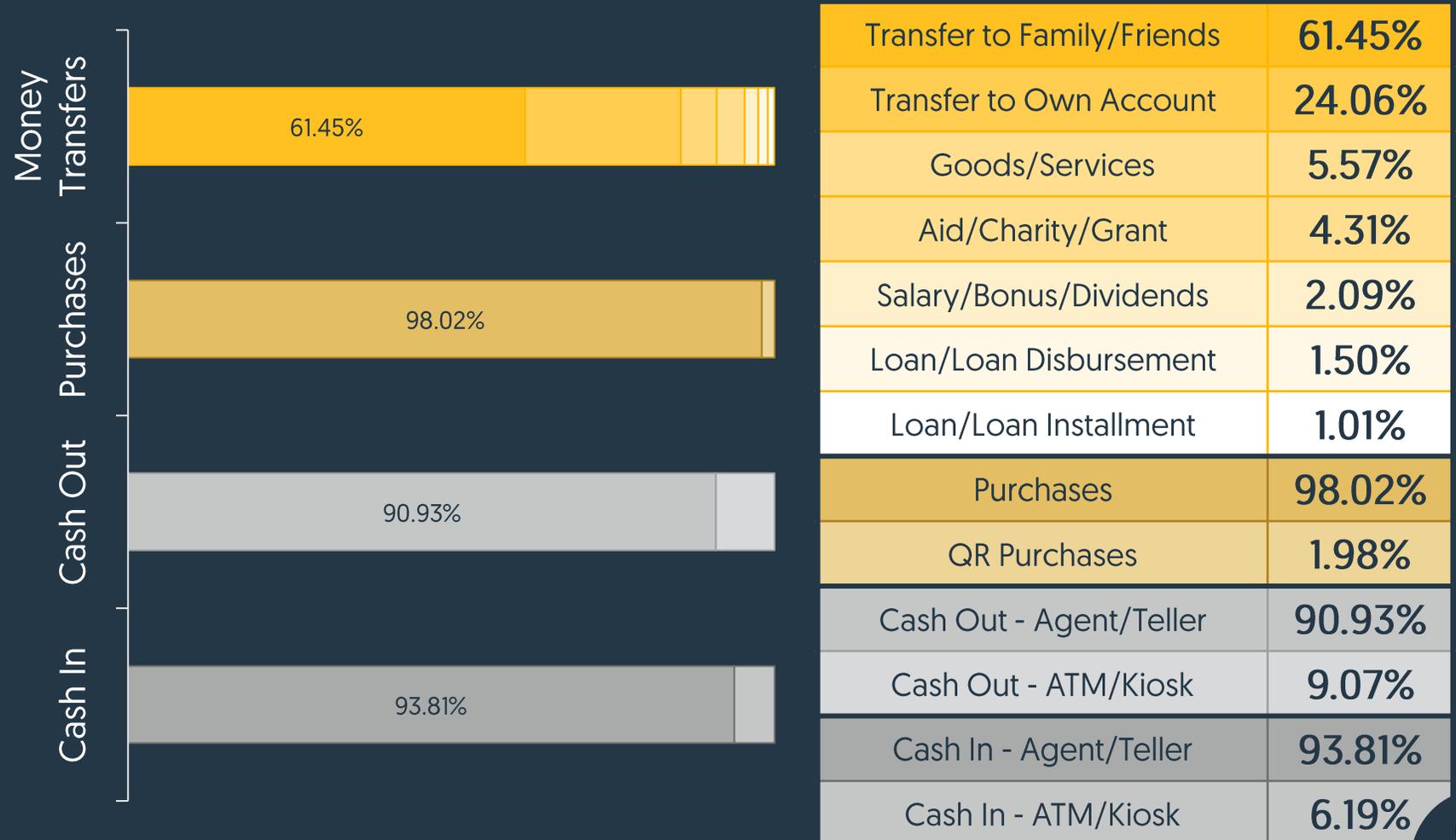
Transfers Issued by Mobile Wallets



JoMoPay Value of Transactions

Percentage Based on Transaction Type Sub-Category

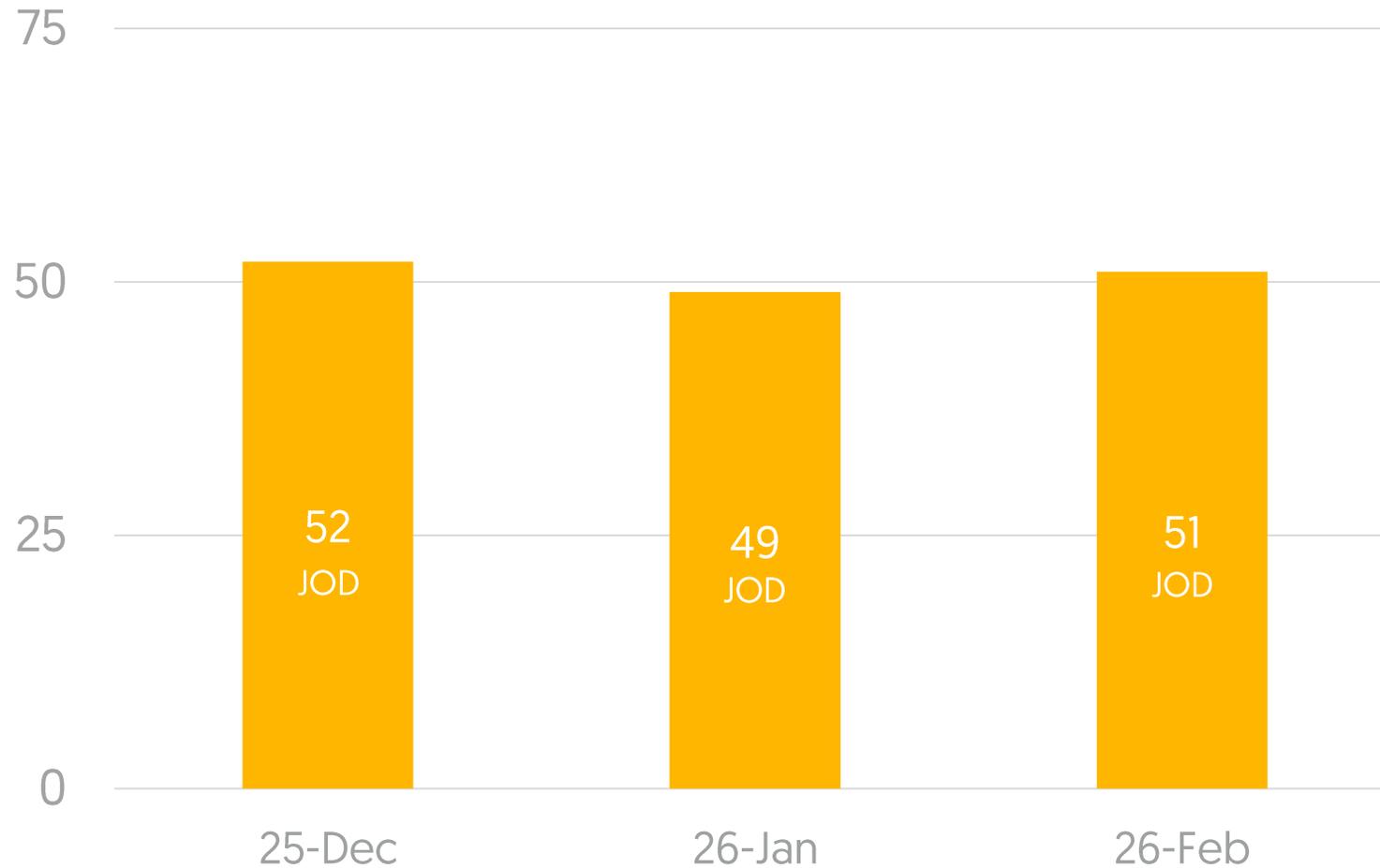
Transfers Issued by Mobile Wallets



JoMoPay Transactions

Average Value of Transactions Over the Past 3 Months

Transfers Issued by Mobile Wallets



JoMoPay Interoperability

Number of Money Transfer Transactions Through PSPs
Transfers Issued by Mobile Wallets



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

JoMoPay Interoperability

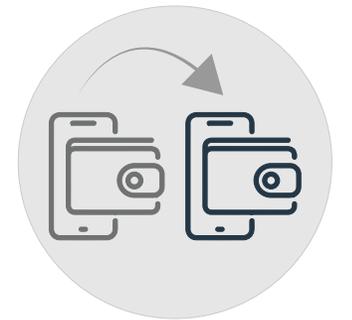
Value of Money Transfer Transactions Through PSPs

Transfers Issued by Mobile Wallets



59%

127.1M JOD
On Us



41%

87.6M JOD
Off Us

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

CliQ & JoMoPay Interoperability

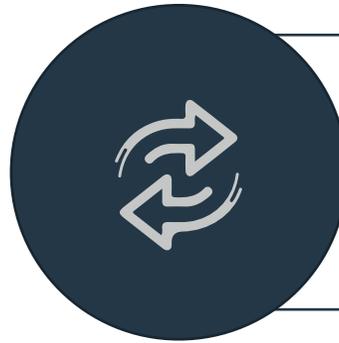
Monthly Report
February 2026

41

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

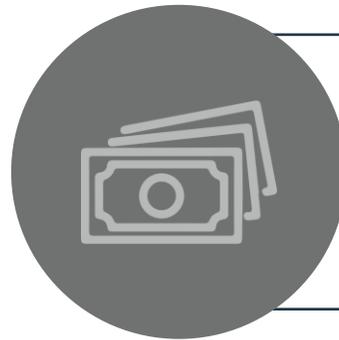


Total Number and Value of Transactions Since the Beginning of 2026



Number of Transactions

56.95M

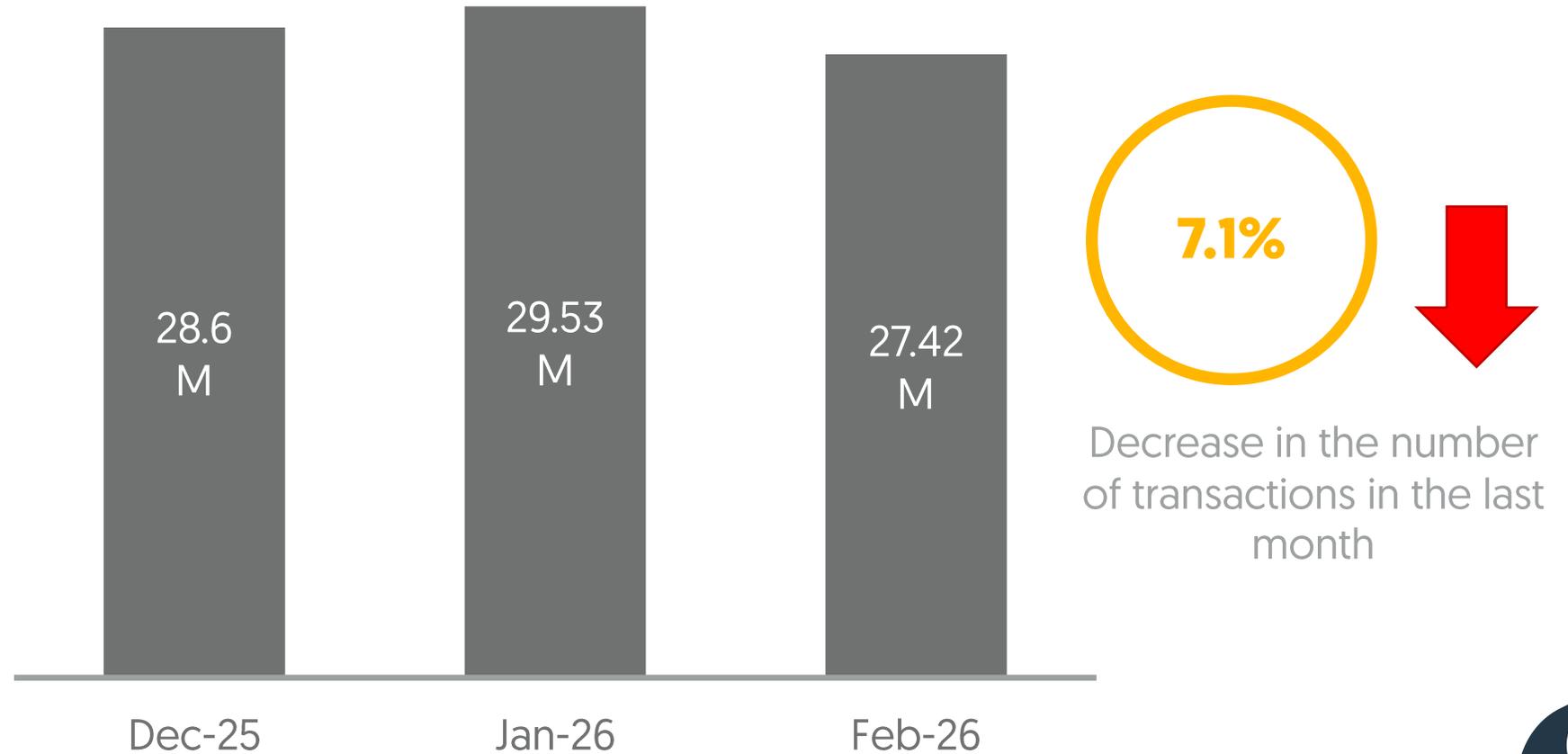


Value of Transactions

4.83B_{JOD}

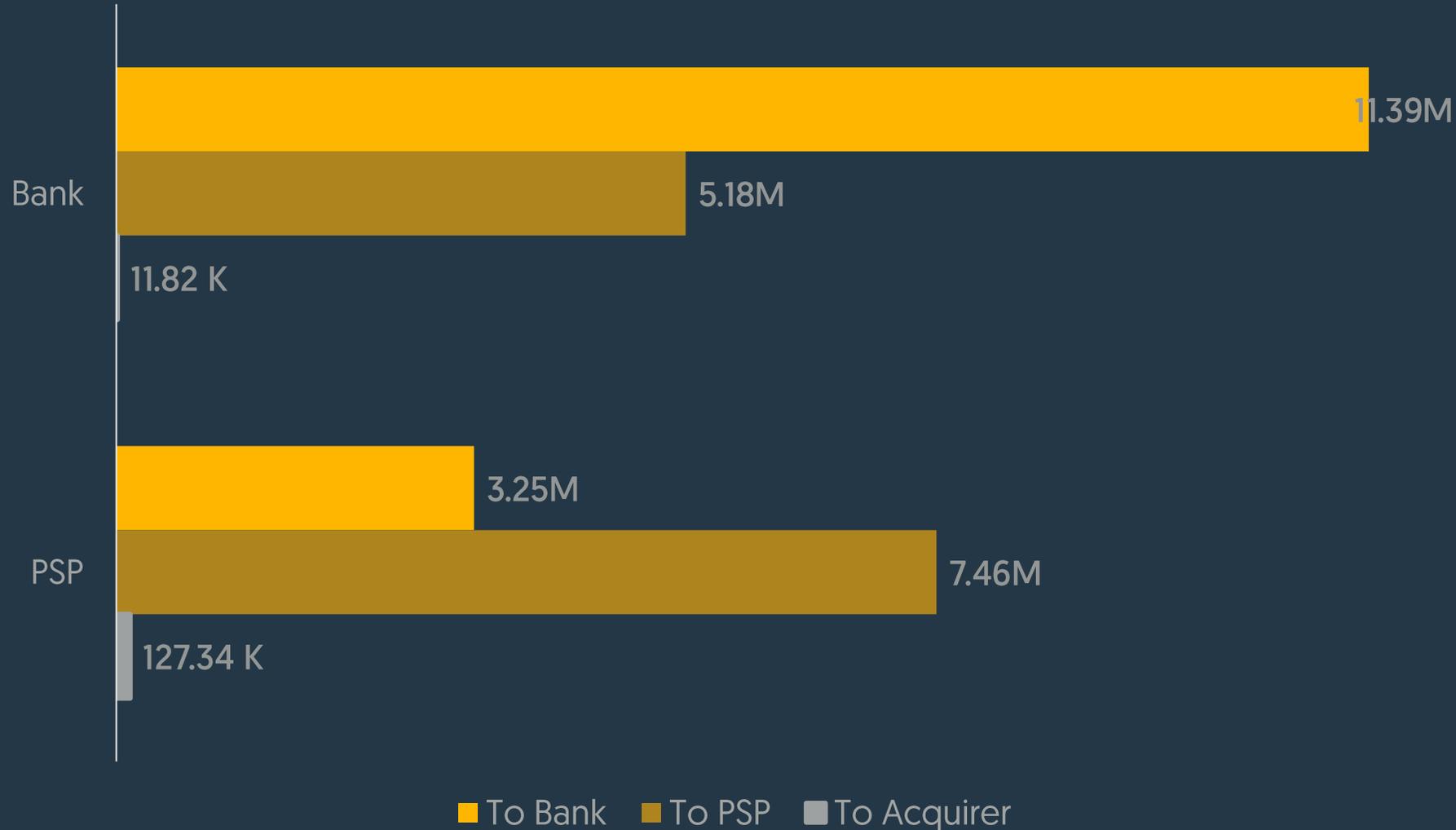
CliQ & JoMoPay Transactions

Total Number of Transactions Over the Past 3 Months



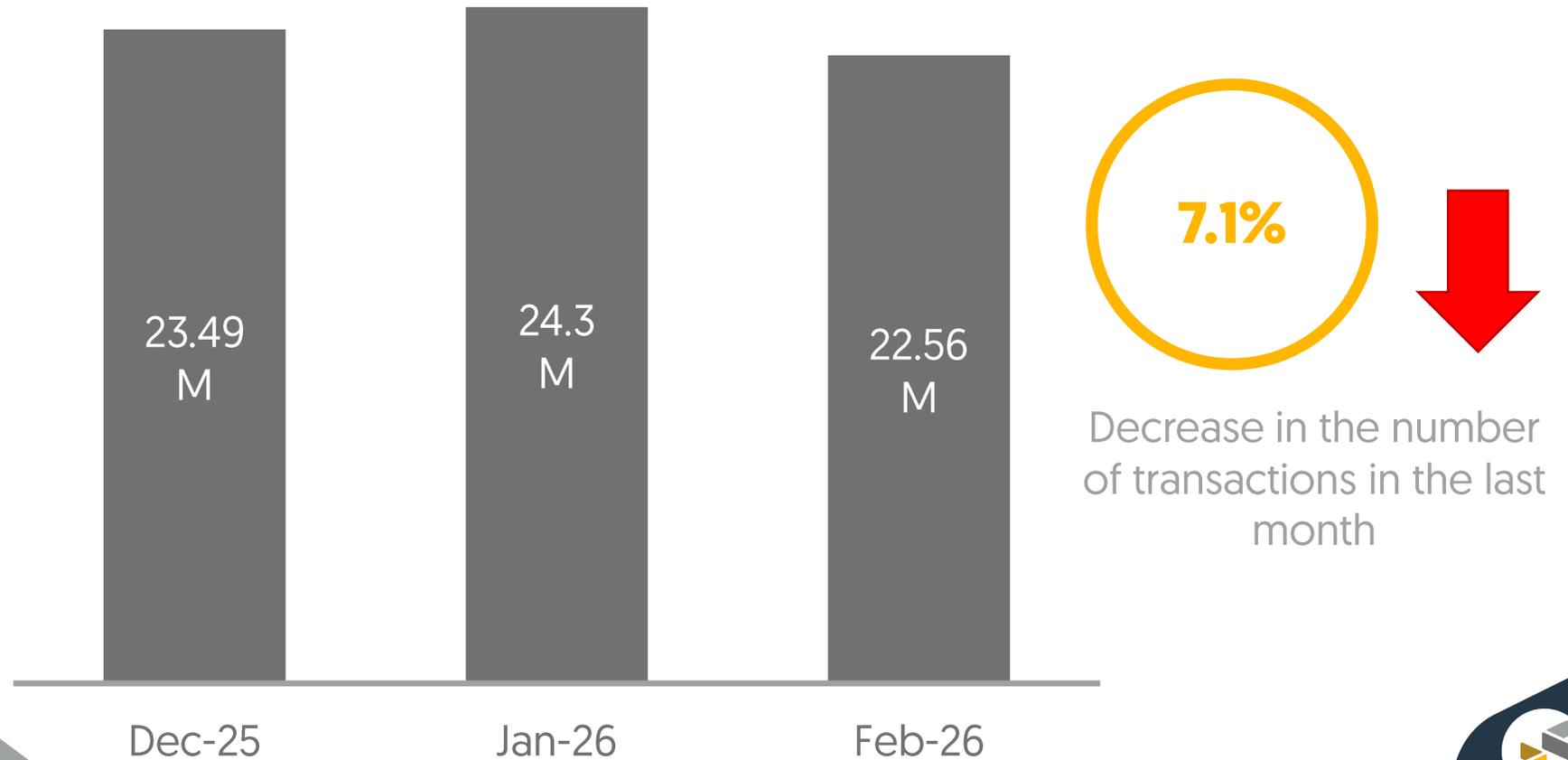
CliQ & JoMoPay Transactions

Total Number of Transactions between Banks and PSPs



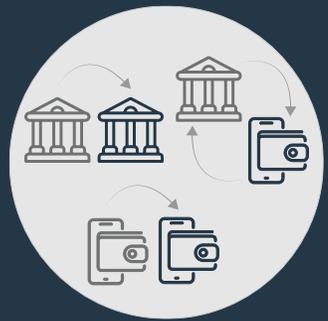
CliQ & JoMoPay Transactions

Total Number of Money Transfer Transactions Over the Past 3 Months



CliQ & JoMoPay Interoperability

Switch Interoperability – Total Number of Money Transfer Transactions Between All Banks and PSPs



70.5%
15.91M
Off Us



29.5%
6.65M
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%

2.75M
mPSP to Bank

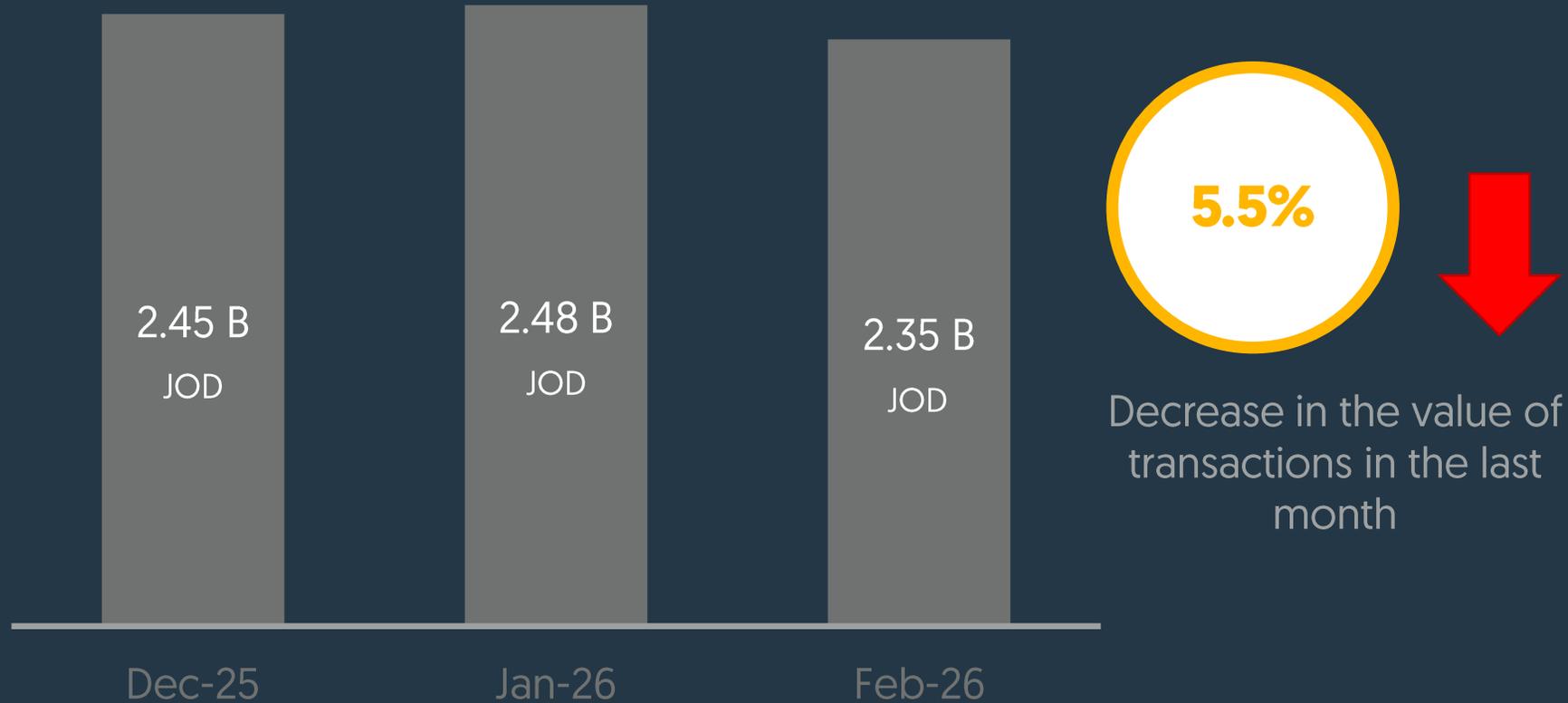


59.2%

4.03M
Bank to mPSP

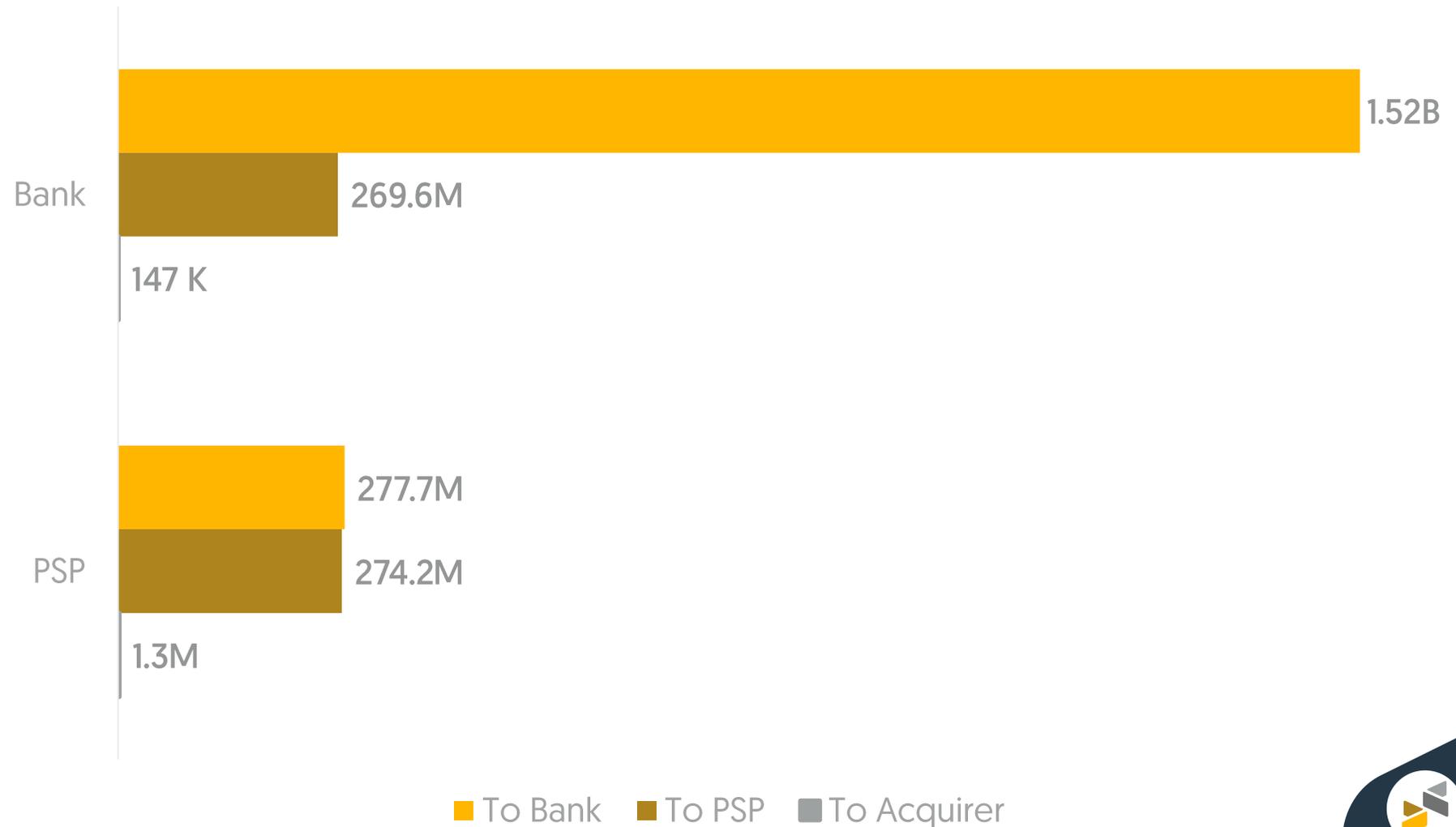
CliQ & JoMoPay Transactions

Total Value of Transactions Over the Past 3 Months



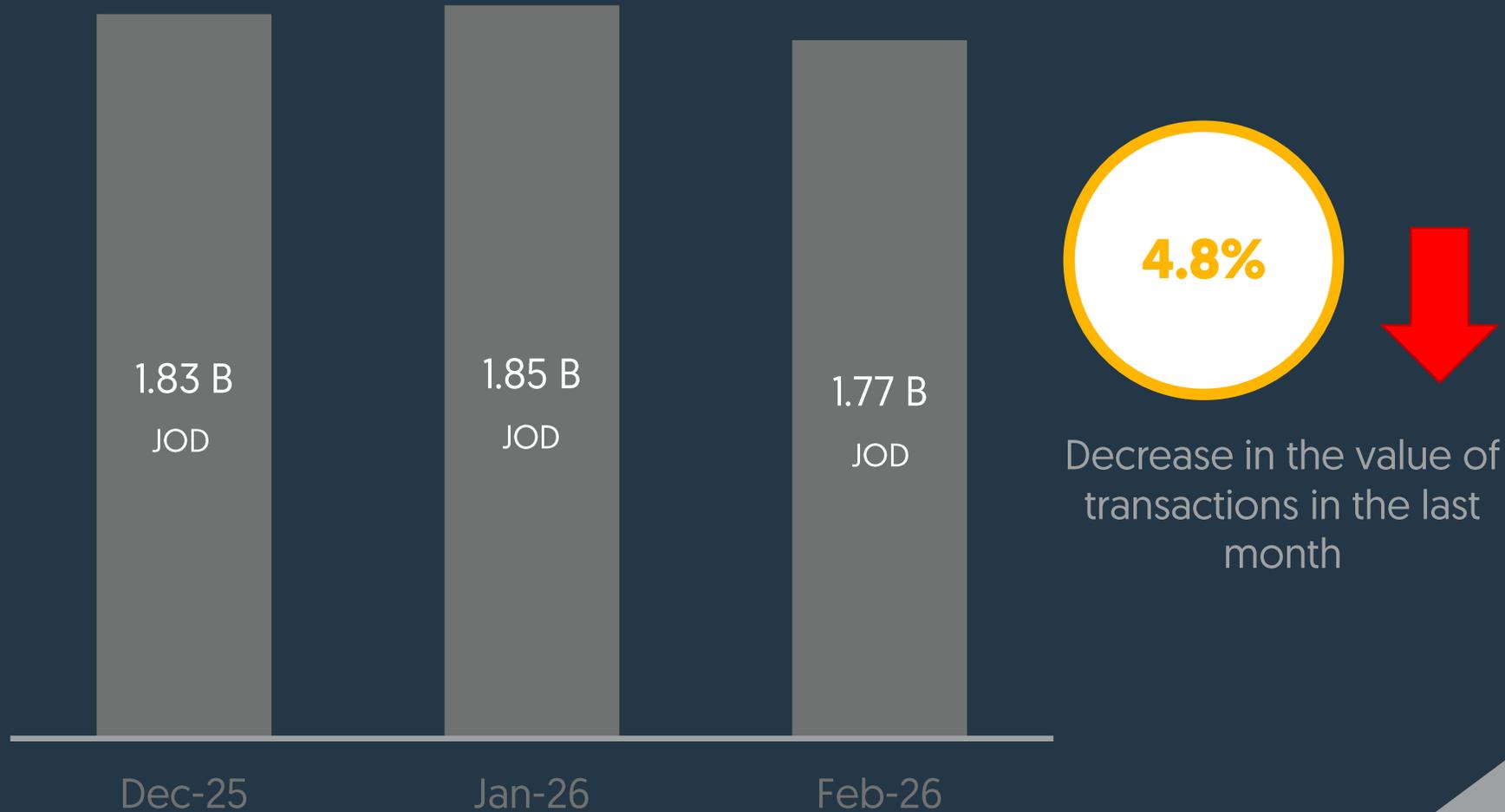
CliQ & JoMoPay Transactions

Total Value of Banks and PSPs Transactions



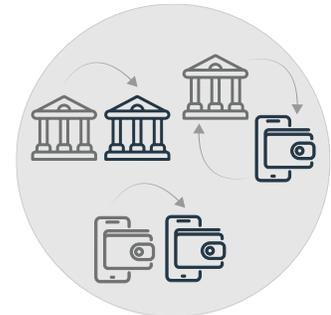
CliQ & JoMoPay Transactions

Total Value of Money Transfer Transactions Over the Past 3 Months



CliQ & JoMoPay Interoperability

Switch Interoperability – Total Value of Money Transfer Transactions Between All Banks and PSPs



78.8%

1.39B JOD
Off Us



21.2%

374M 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



53.7%

222.6M JOD
mPSP to Bank



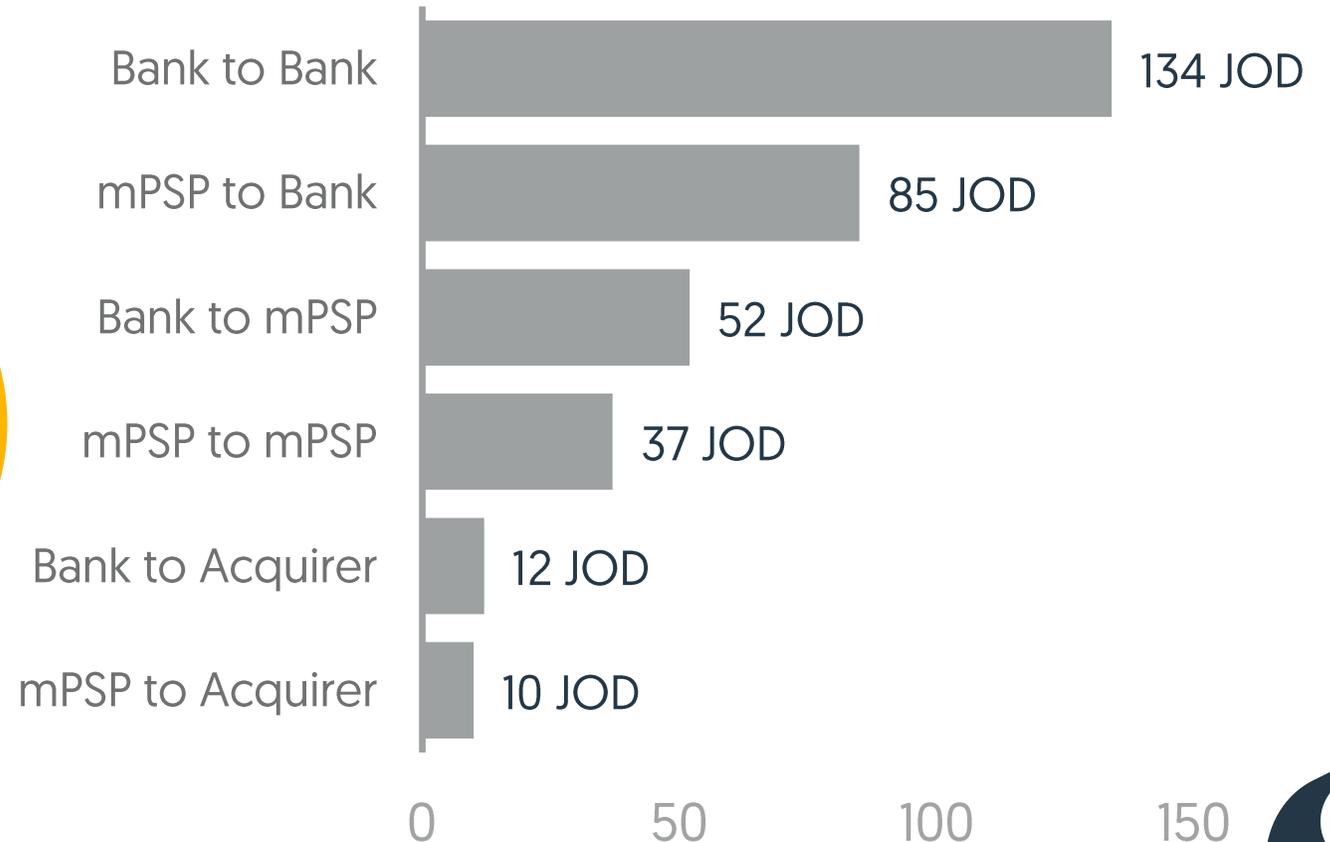
46.3%

191.7M 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

CliQ & **JoMoPay**

Monthly Report

February 2026

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

54



Instant Payments - Total Number and Value of Transactions Since the Beginning of 2026

Transfers Issued by Banks and Mobile Payment Service Providers



Total Number of Transactions

56.95M



Total Value of Transactions

4.83BJOD



Through Bank Accounts
34.28M



Through Mobile Wallets
22.67M



Through Bank Accounts
3.69BJOD



Through Mobile Wallets
1.14BJOD

Instant Payment Users

Total Number of Instant Payment Users through Banks and Mobile Payment Service Providers in Jordan

All Users Since the Beginning of 2026

4.03M



Bank Account Only

1.09M



Mobile Wallet Only

1.77M



Bank Account & Mobile Wallet

1.11M

Instant Payment Transactions

Number of Transfers Issued by Banks and Mobile Payment Service Providers

Total Number of Transactions
For February 2026

27.42M



Number of Transactions
through Bank Accounts

16.58M



Number of Transactions
through Mobile Wallets

10.84M

Instant Payment Transactions

Value of Transfers Issued by Banks and Mobile Payment Service Providers

Total Value of Transactions
For February 2026

2.35B JOD



Value of Transactions
through Bank Accounts

1.79B JOD



Value of Transactions
through Mobile Wallets

0.55B JOD

Instant Payment Transactions

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

Average Value of All Transactions
For February 2026

85.5 JOD



Average Transaction Value
through Bank Accounts

108.1 JOD



Average Transaction Value
through Mobile Wallets

51.1 JOD



Monthly Report

February 2026

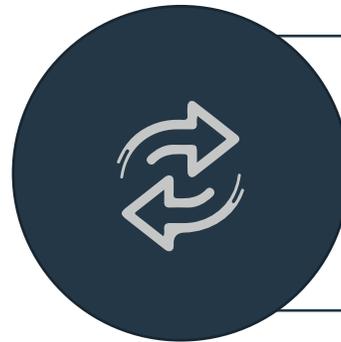
60

Electronic Bill Presentment & Payment (EBPP) System



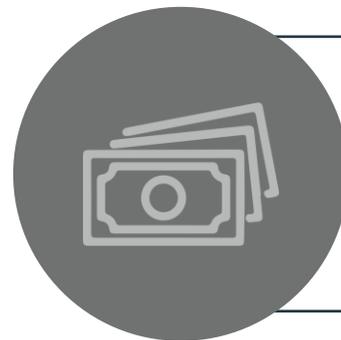
02.2026

Total Number and Value of Transactions Since the Beginning of 2026



Number of Transactions

13.11M



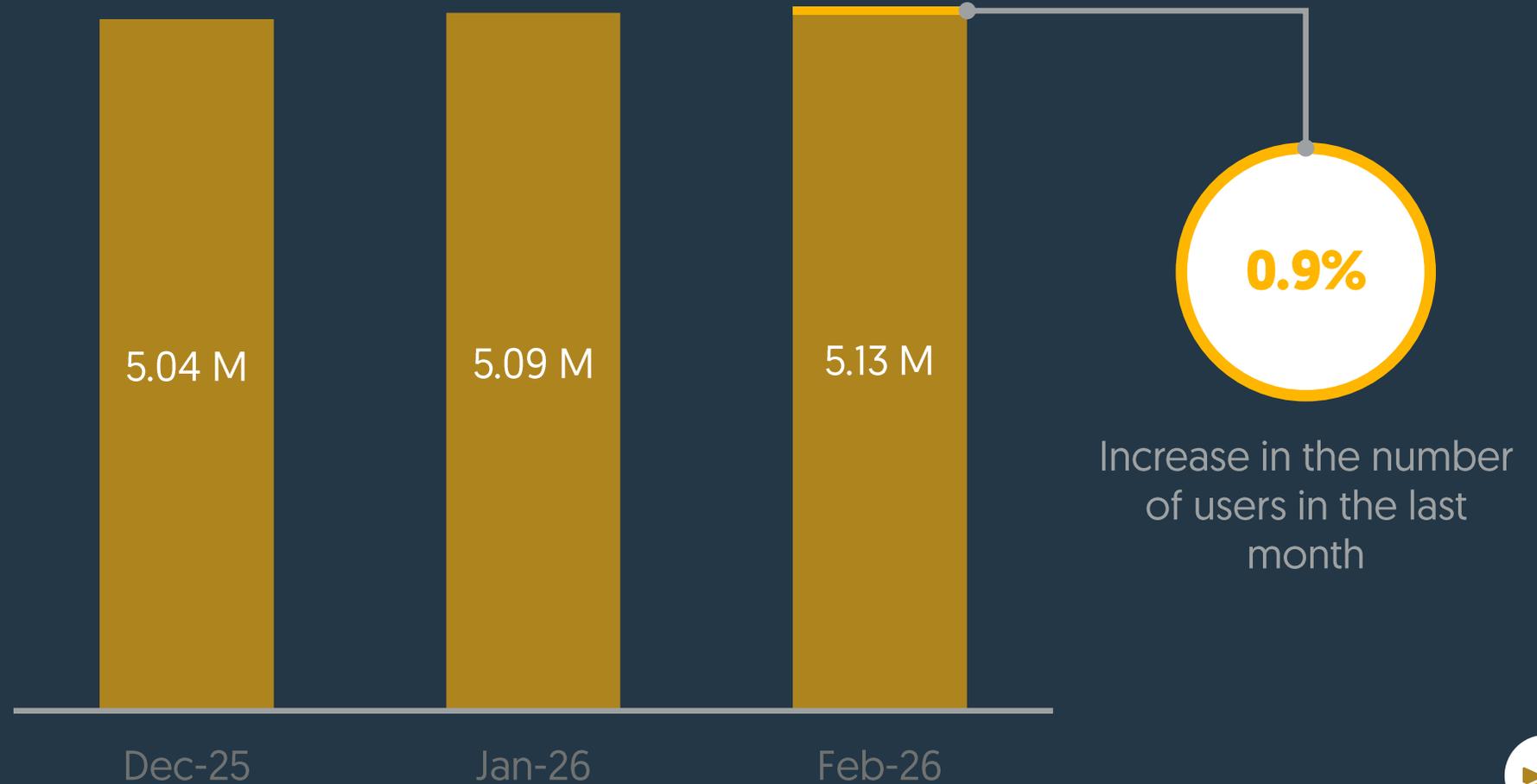
Value of Transactions

2.63B_{JOD}



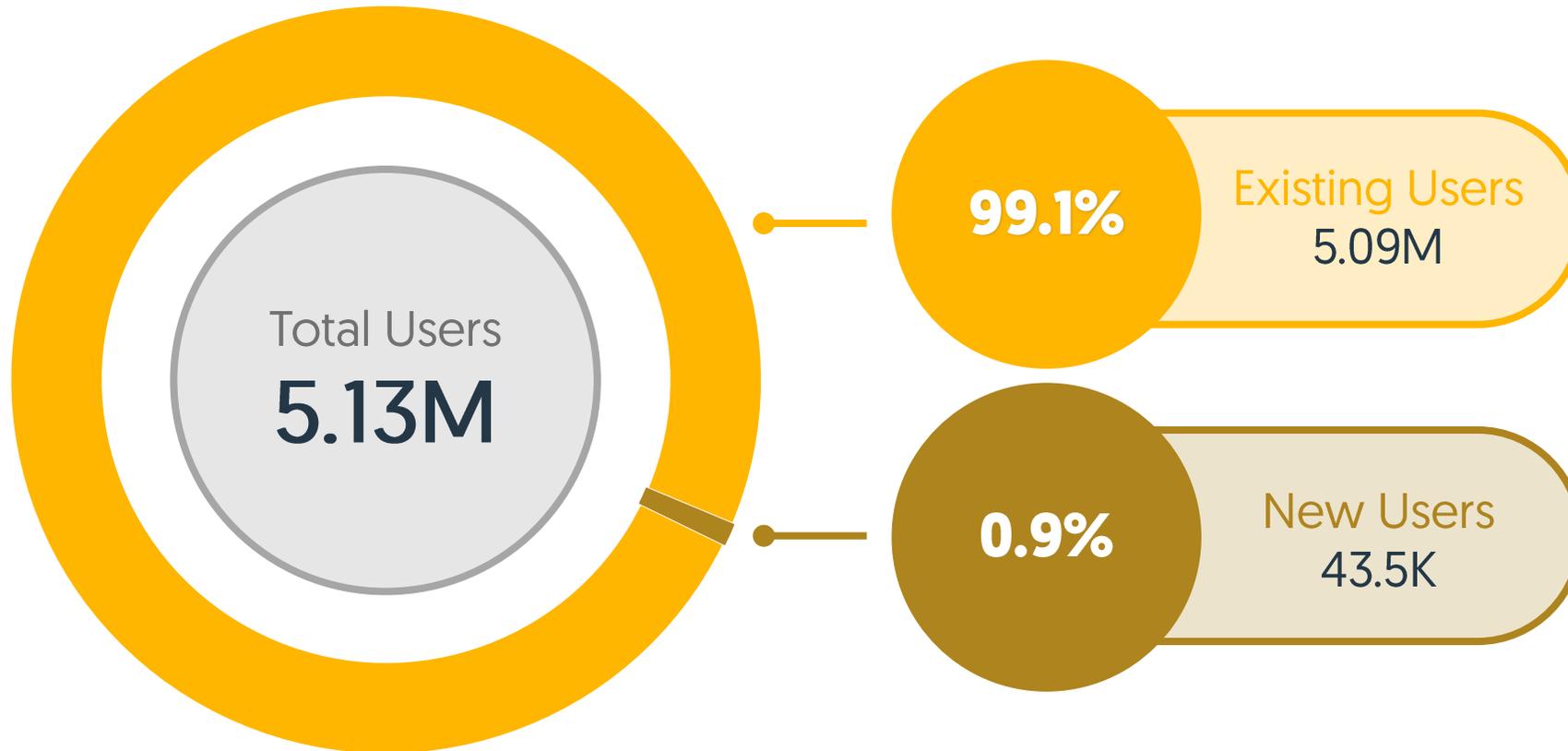
eFAWATEERcom Users

Total Number of Users Over the Past 3 Months



eFAWATEERcom Users

Number of eFAWATEERcom Users



eFAWATEERcom Billers & Services

Number of eFAWATEERcom Billers & Services



Billers

698

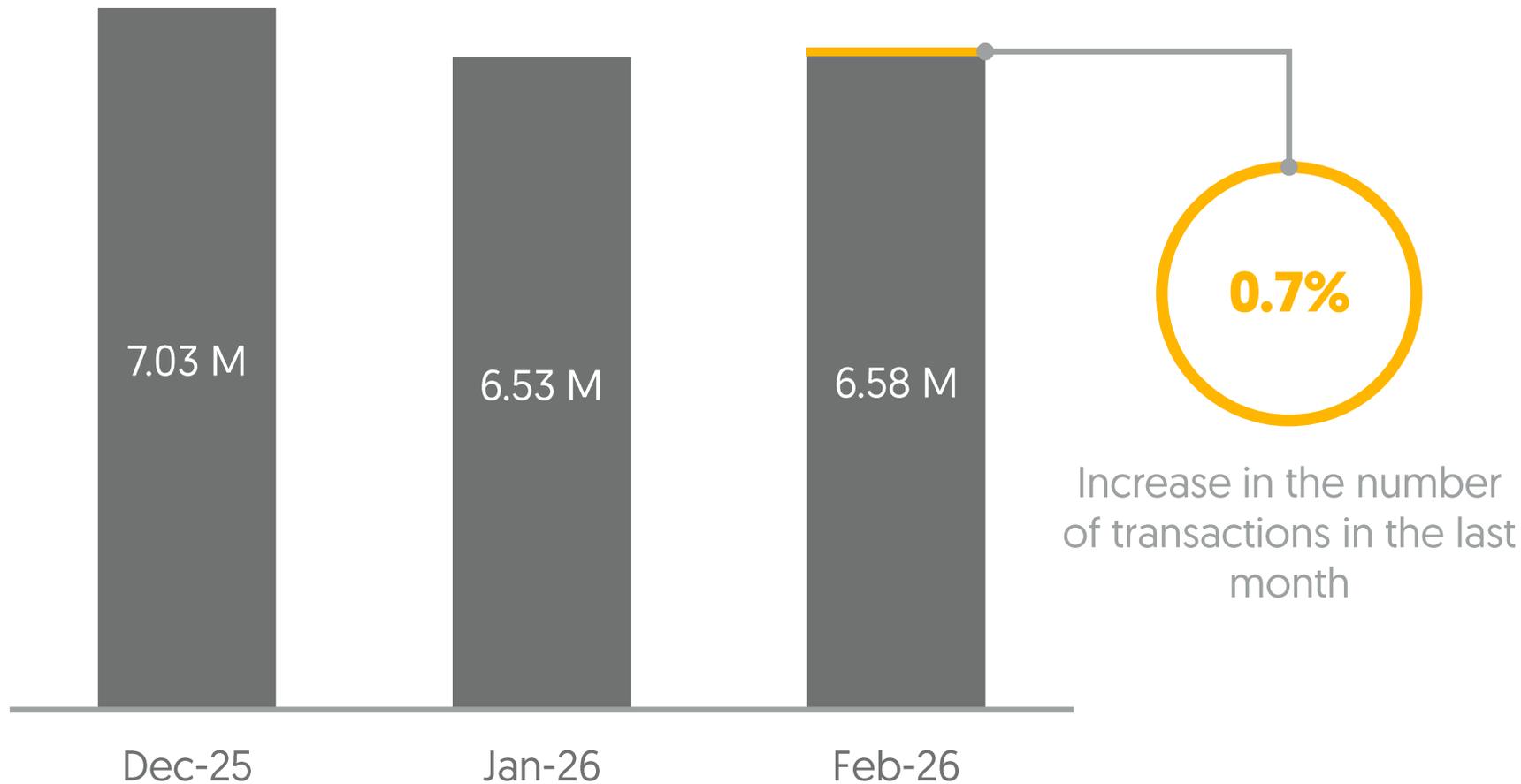


Services

2,388

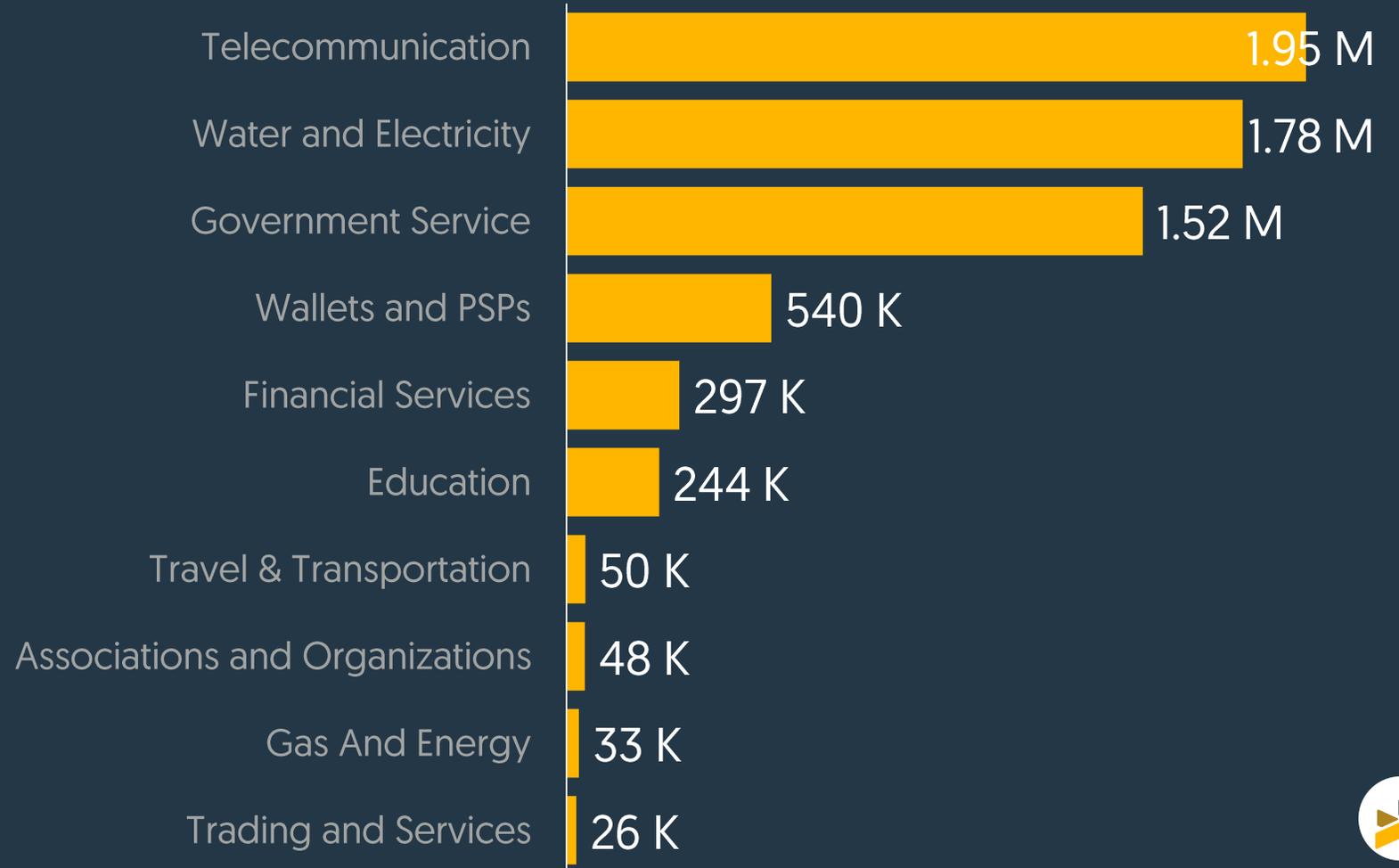
eFAWATEERcom Number of Transactions

Total Number of Transactions Over the Past 3 Months



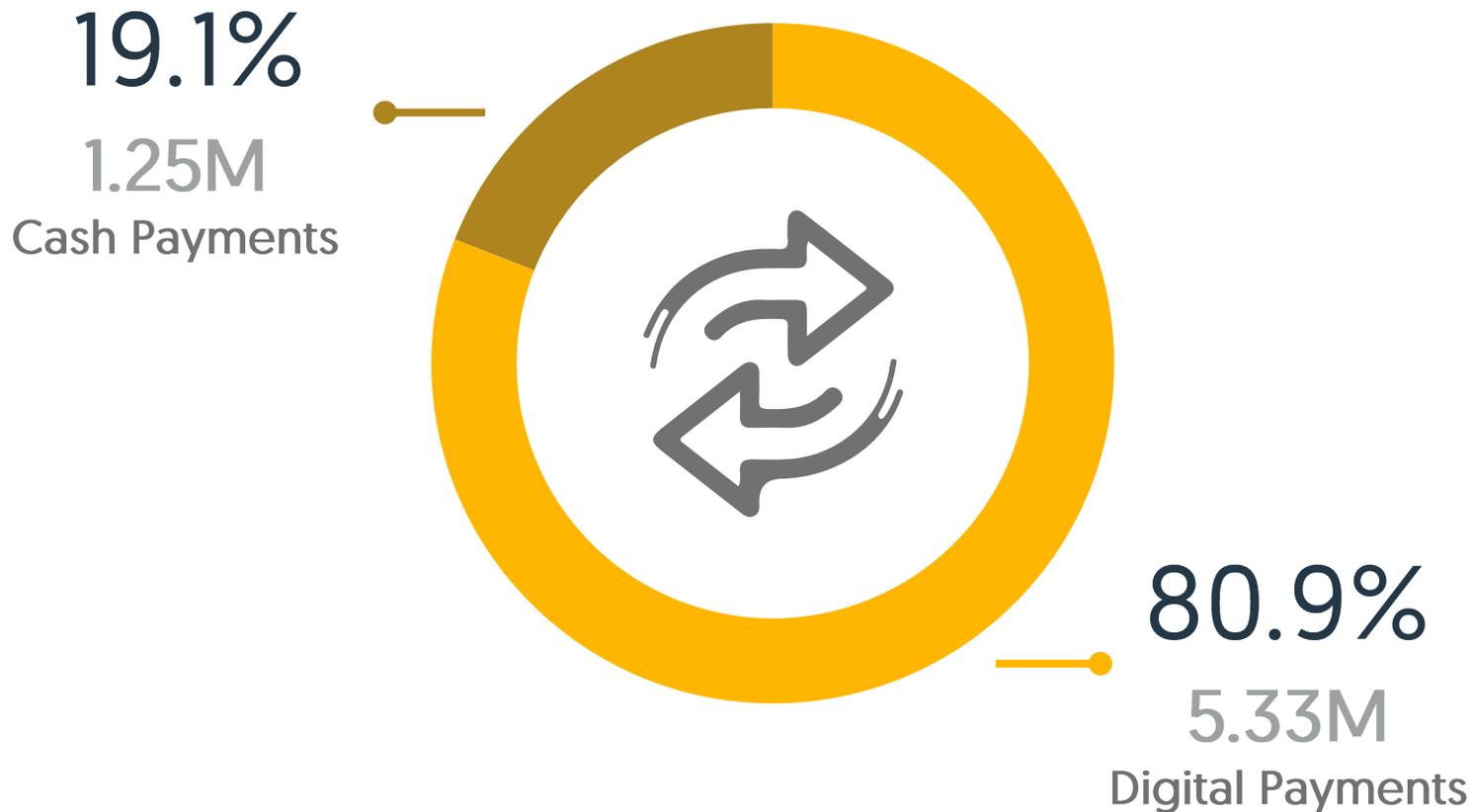
eFAWATEERcom Number of Transactions

Number of Transactions by Category



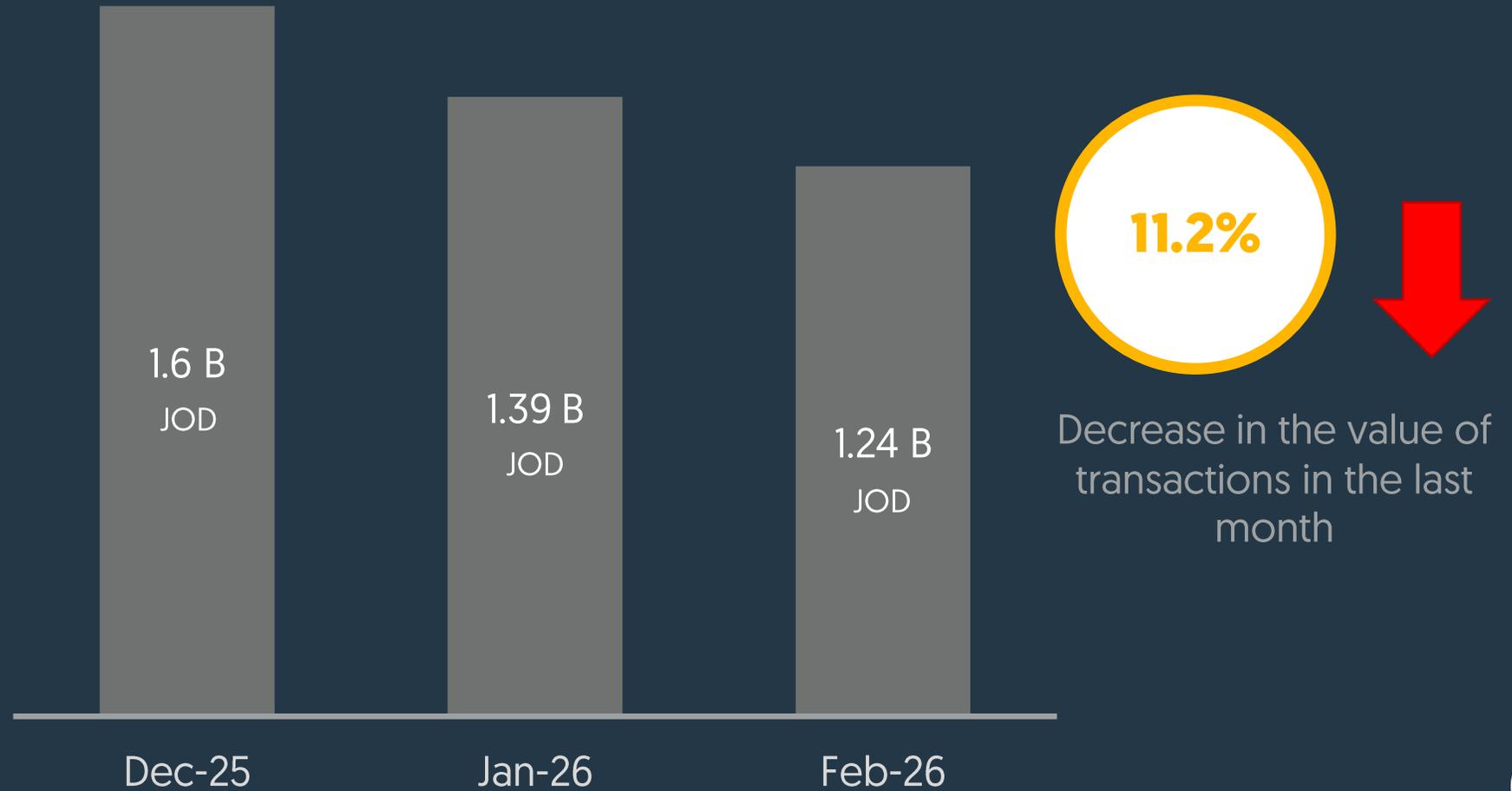
eFAWATEERcom Number of Transactions

Percentage Based on Payment Method



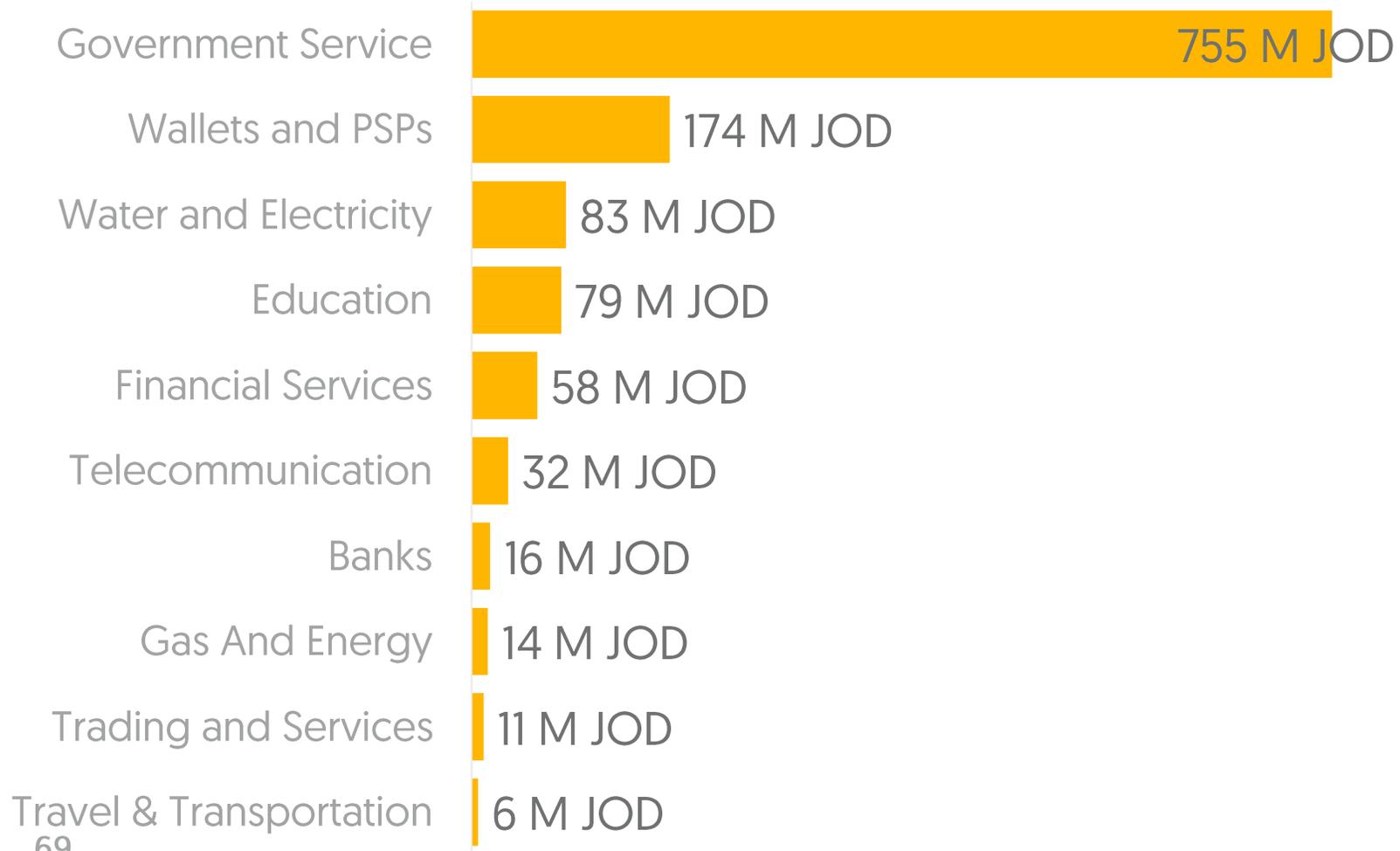
eFAWATEERcom Value of Transactions

Total Value of Transactions Over the Past 3 Months



eFAWATEERcom Value of Transactions

Value of Transactions by Category



eFAWATEERcom Value of Transactions

Percentage Based on Payment Method

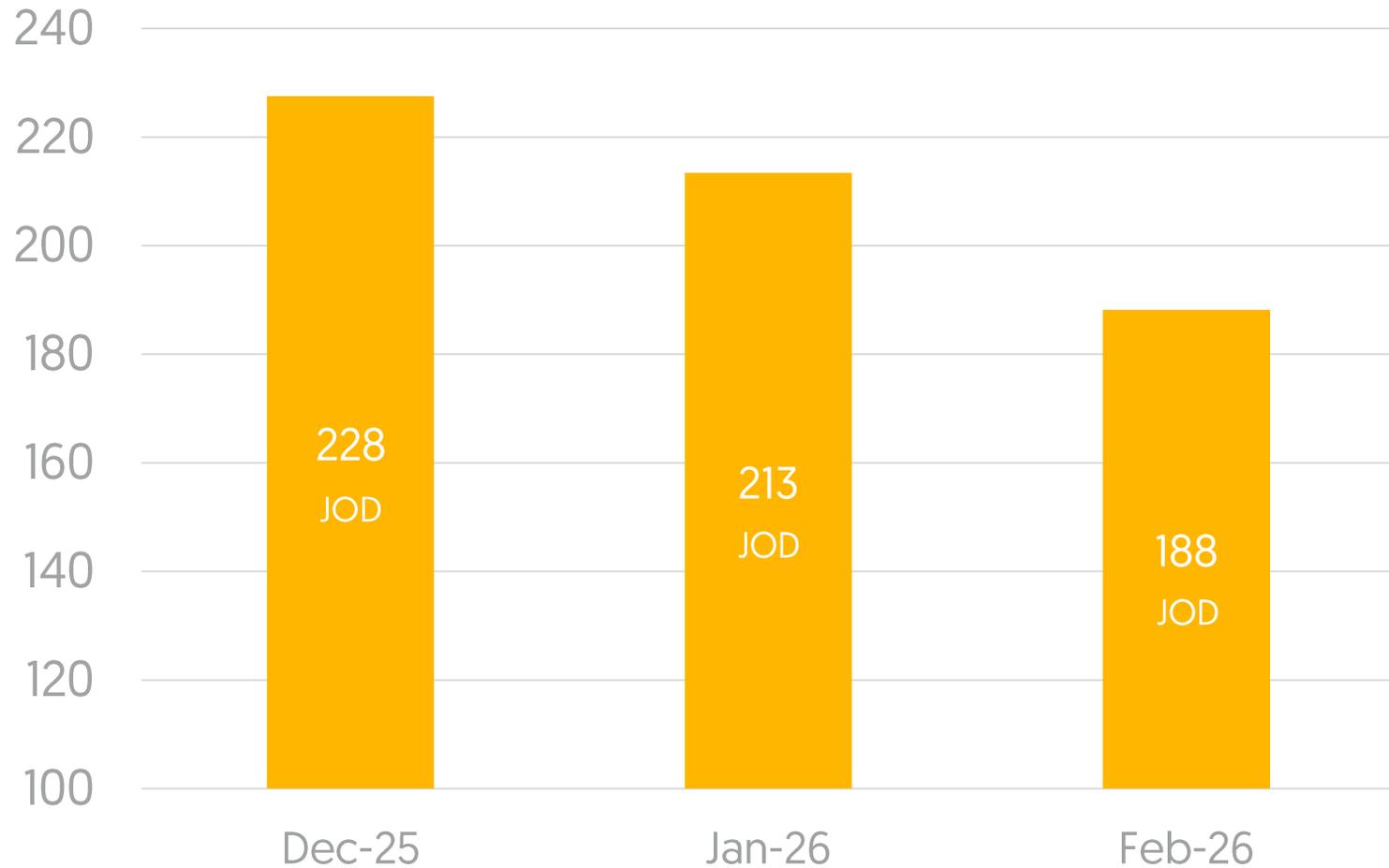
13.8%
170.8M JOD
Cash Payments



86.2%
1.07B JOD
Digital Payments

eFAWATEERcom Transactions

Average Value of Transactions Over the Past 3 Months





ACH
Automated Clearing House

Monthly Report

February 2026

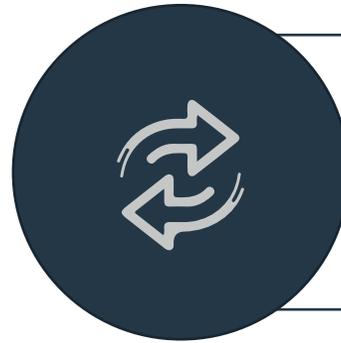
72

Automated Clearing House



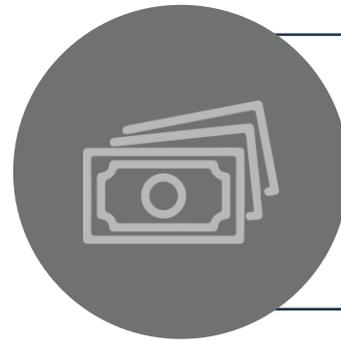
02.2026

Total Number and Value of JOD Transactions Since the Beginning of 2026



Number of Transactions

2.11M



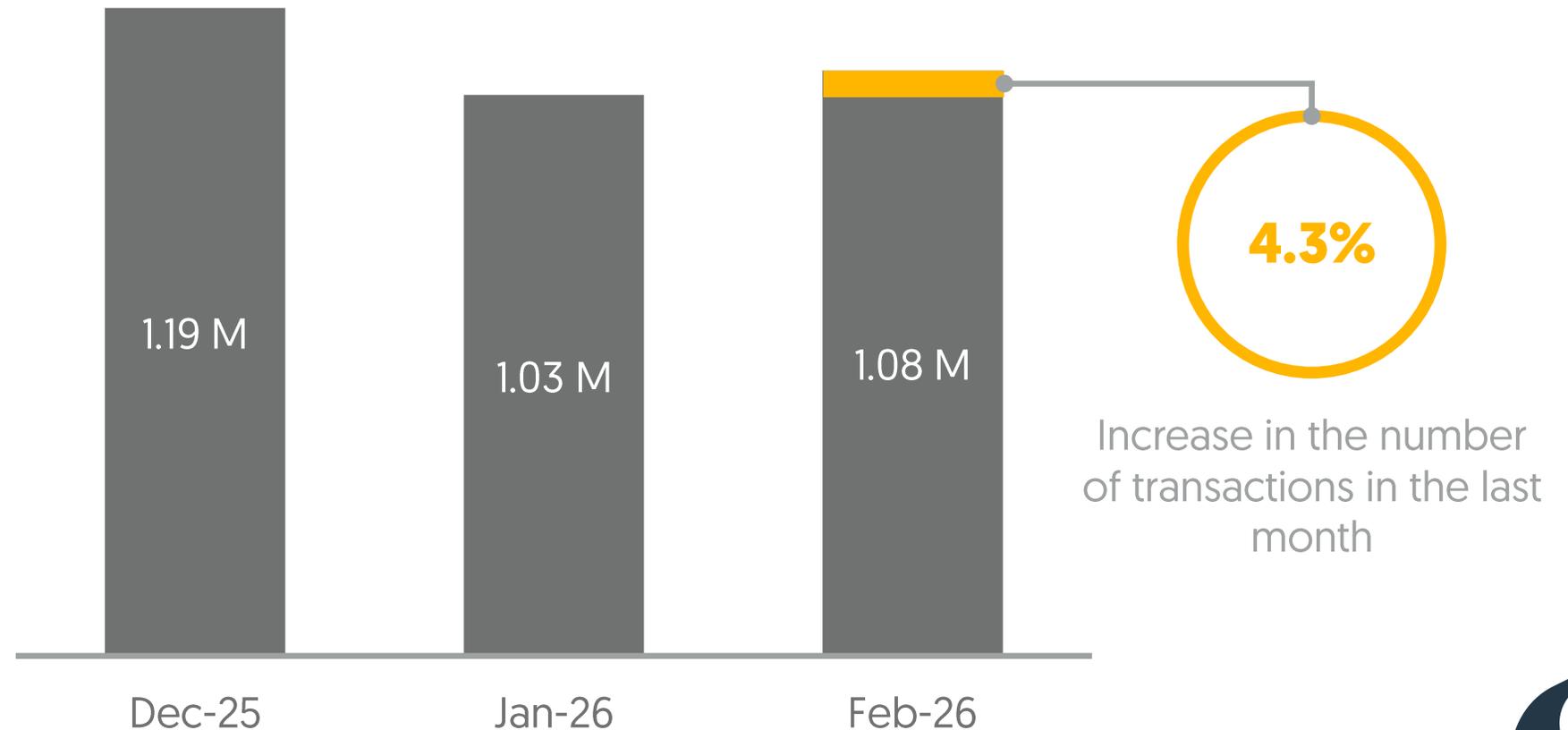
Value of Transactions

1.79B_{JOD}



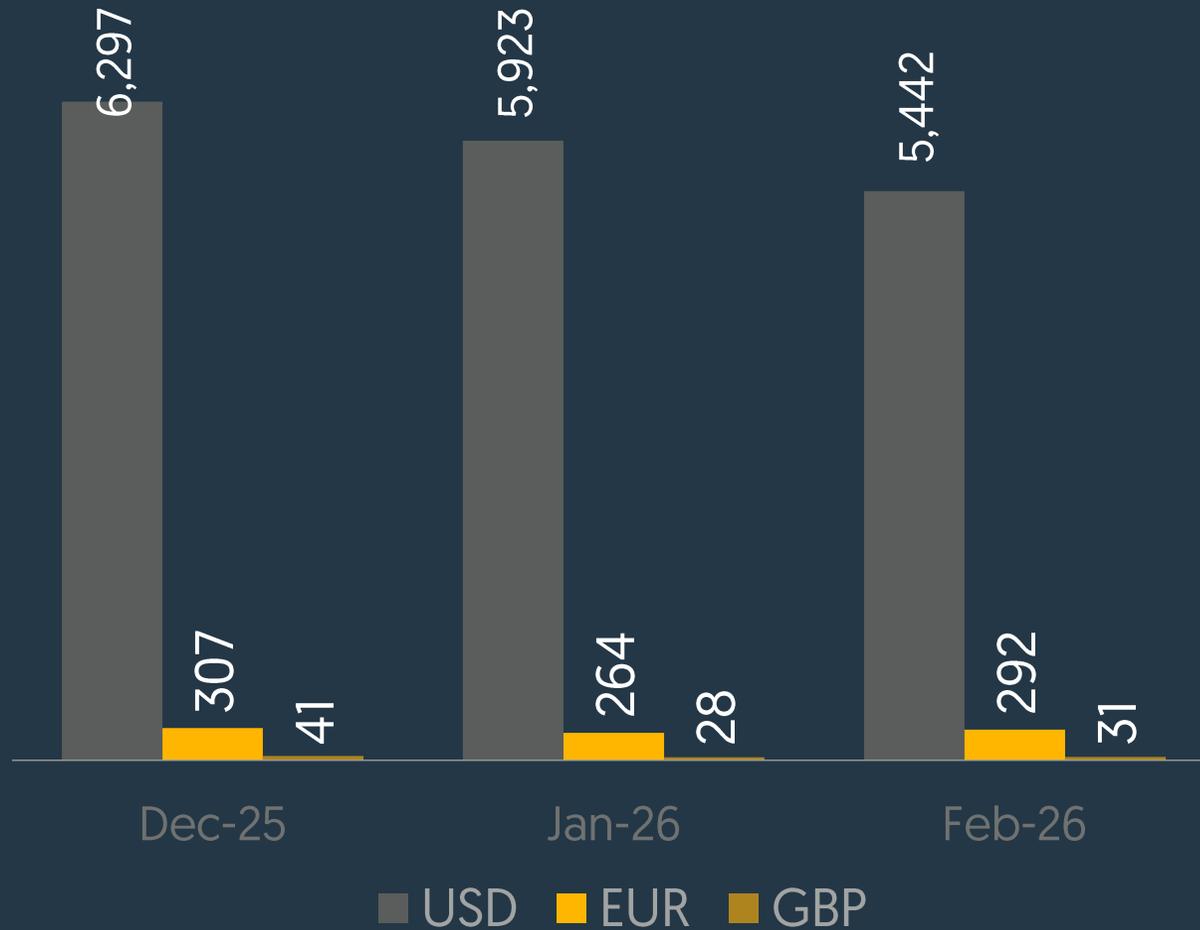
ACH Transactions

Total Number of Jordanian Dinar Transactions Over the Past 3 Months



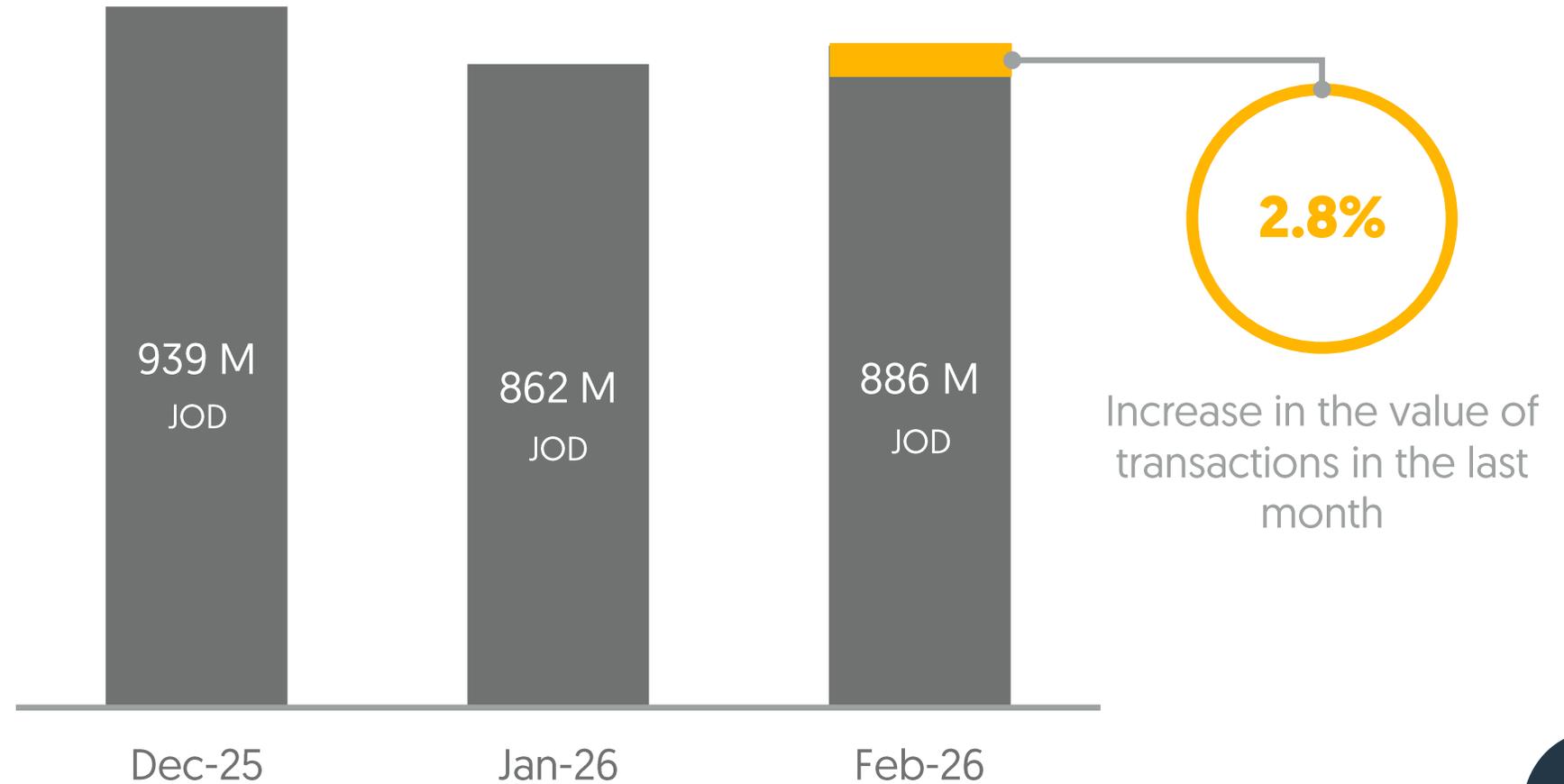
ACH Transactions

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



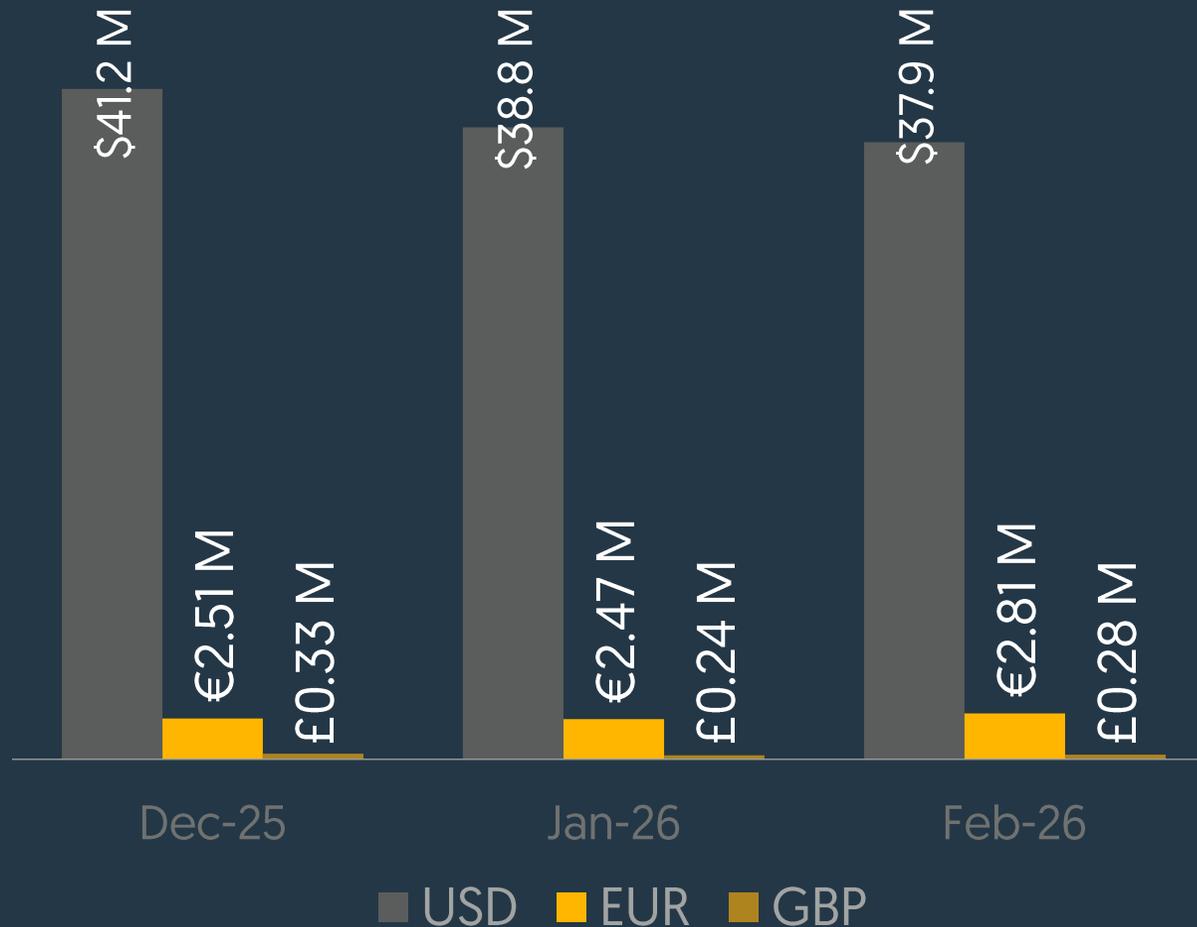
ACH Transactions

Total Value of Jordanian Dinar Transactions Over the Past 3 Months



ACH Transactions

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



78



ECCCU
Electronic Cheque Clearing Unit

Monthly Report

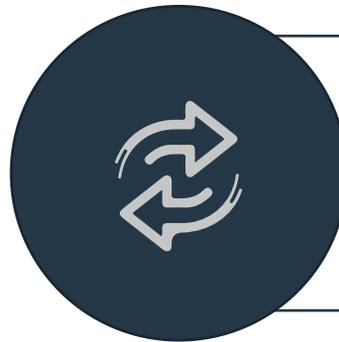
February 2026

Electronic Cheque Clearing Unit



02.2026

Total Number and Value of Transactions Since the Beginning of 2026



Number of Transactions

886.7K



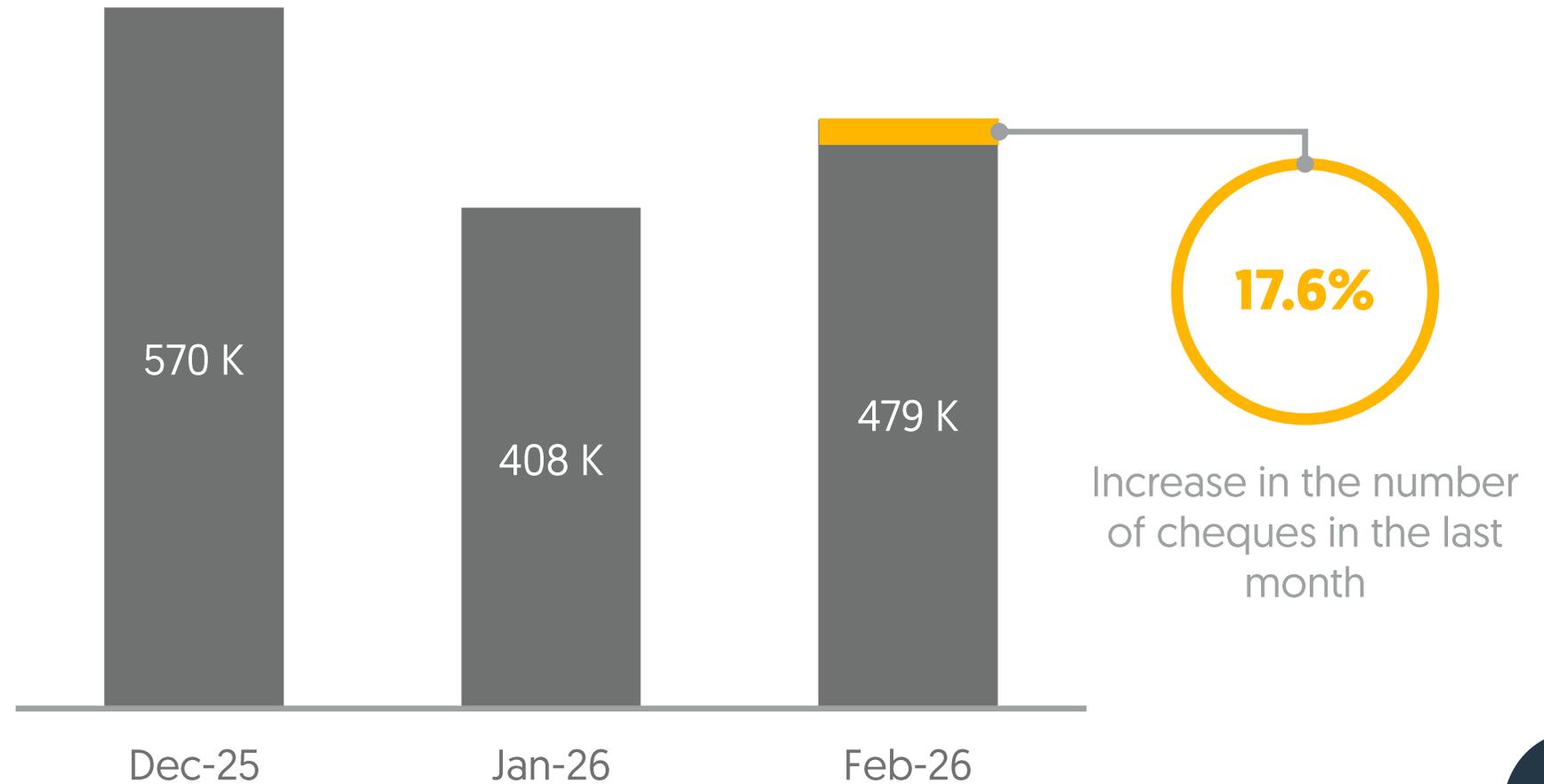
Value of Transactions

6.31B_{JOD}



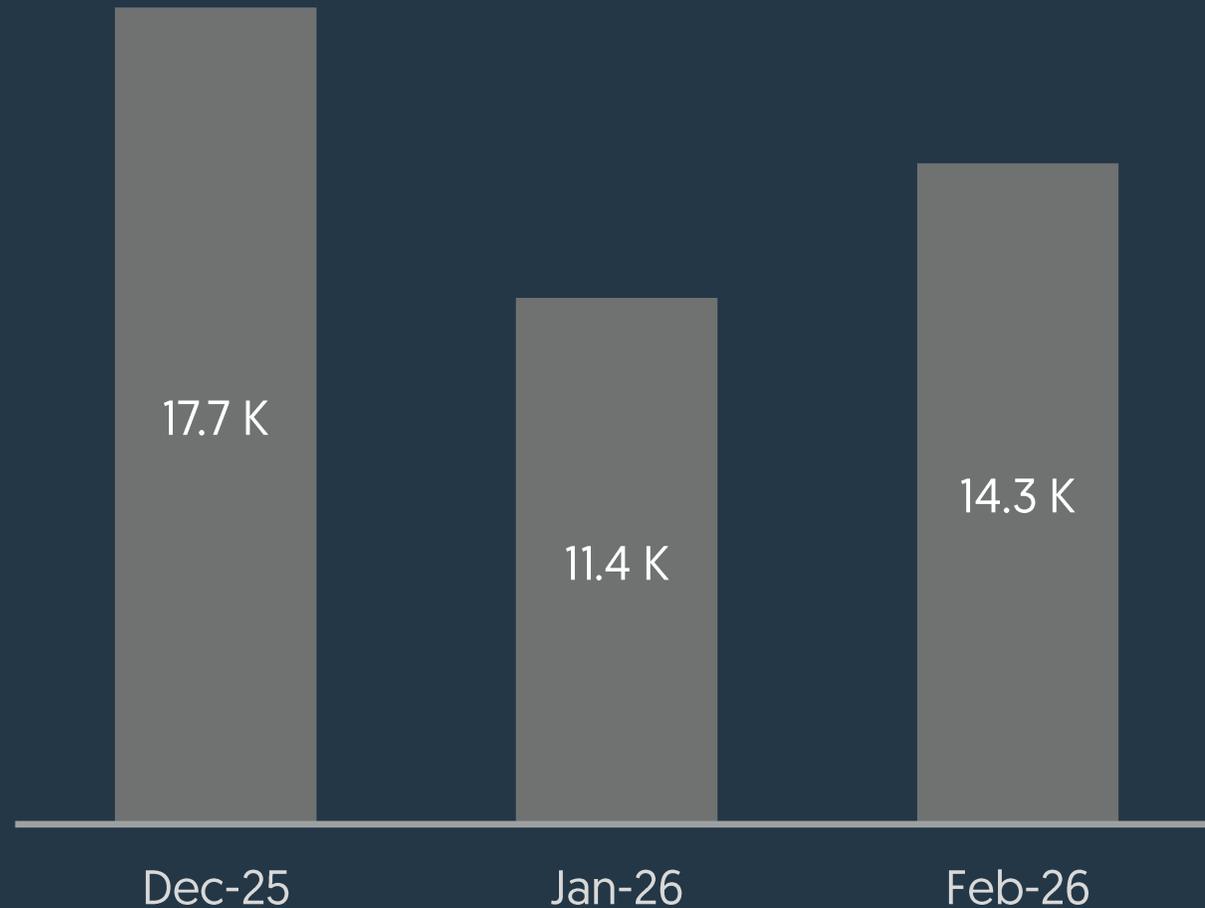
ECCU Cheques

Total Number of Inward Cheques Over the Past 3 Months



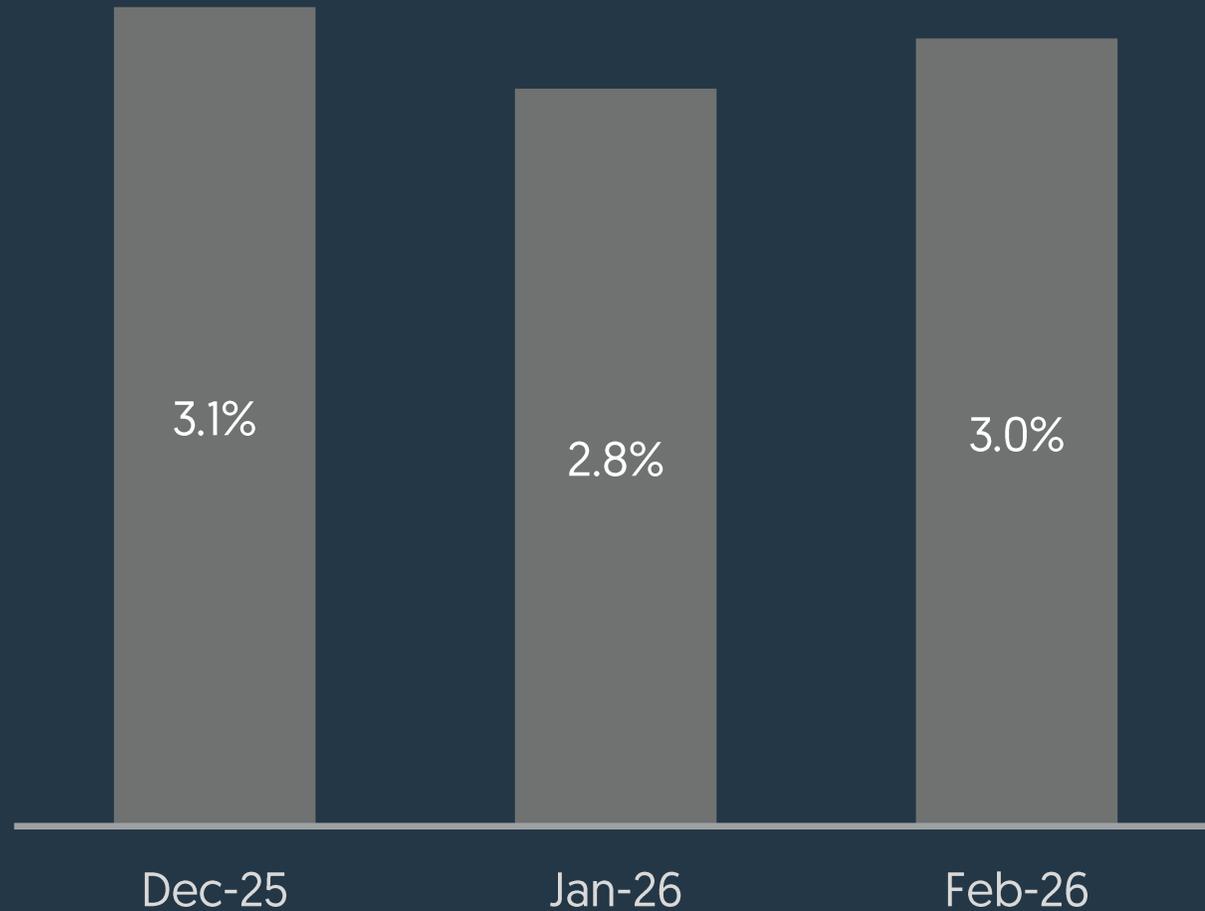
ECCU Returned Cheques

Total Number of Returned Cheques Over the Past 3 Months



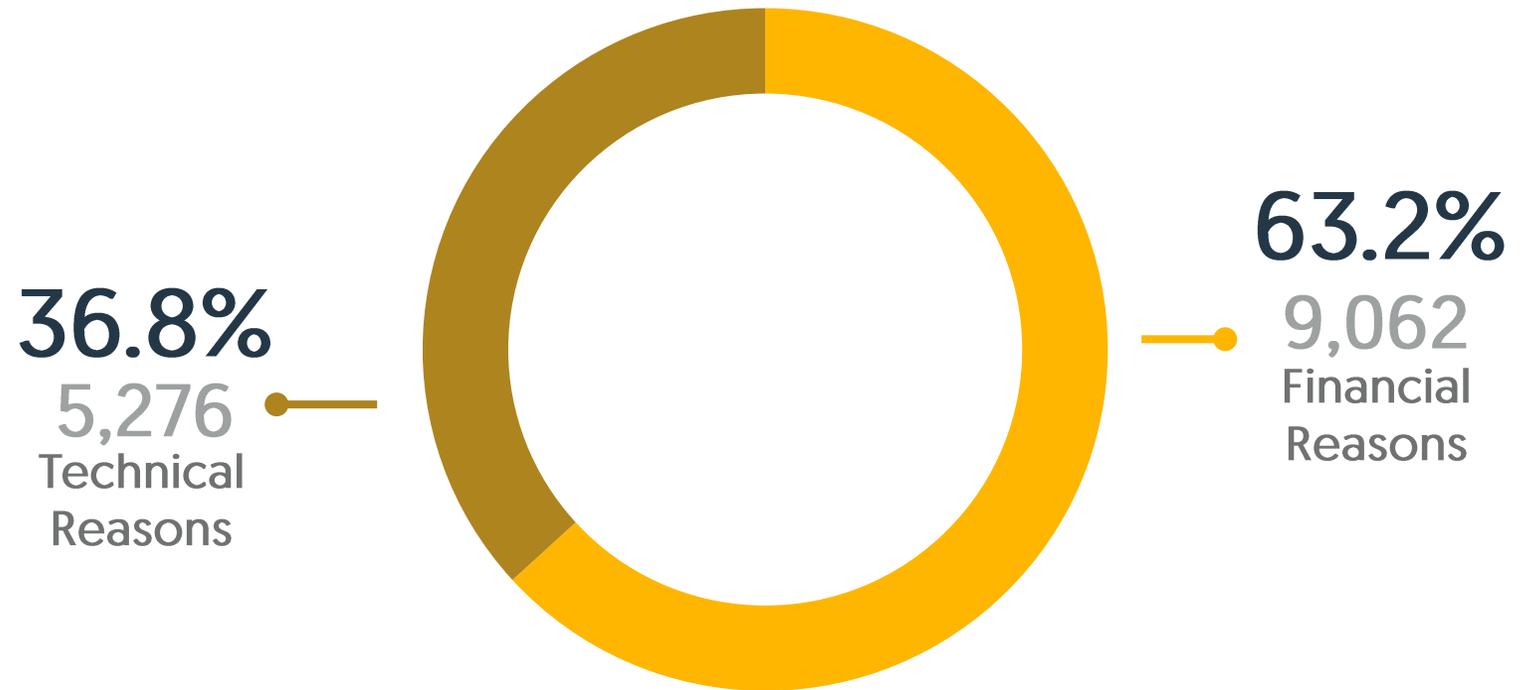
ECCU Returned Cheques

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



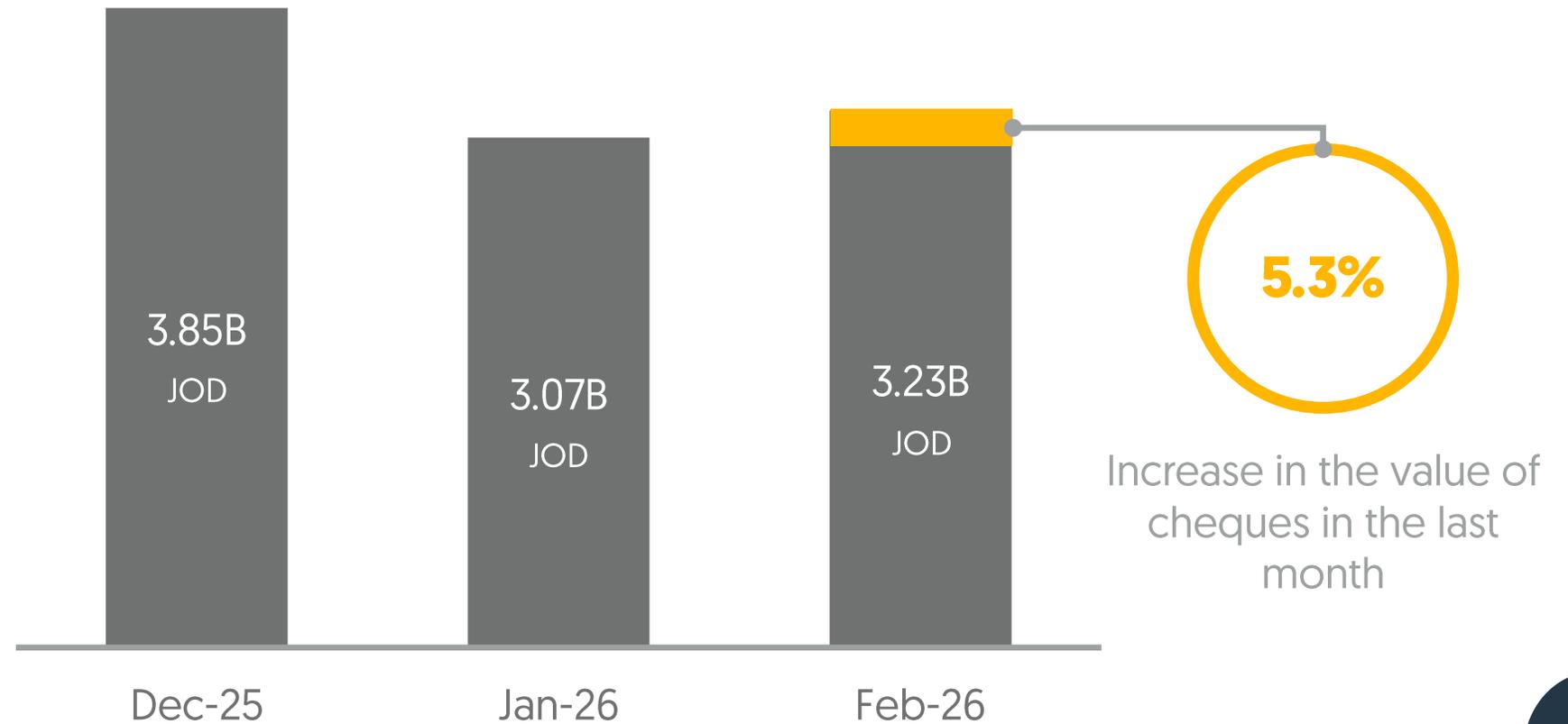
ECCU Cheques

Total Number of Returned Cheques due to Financial and Technical Reasons



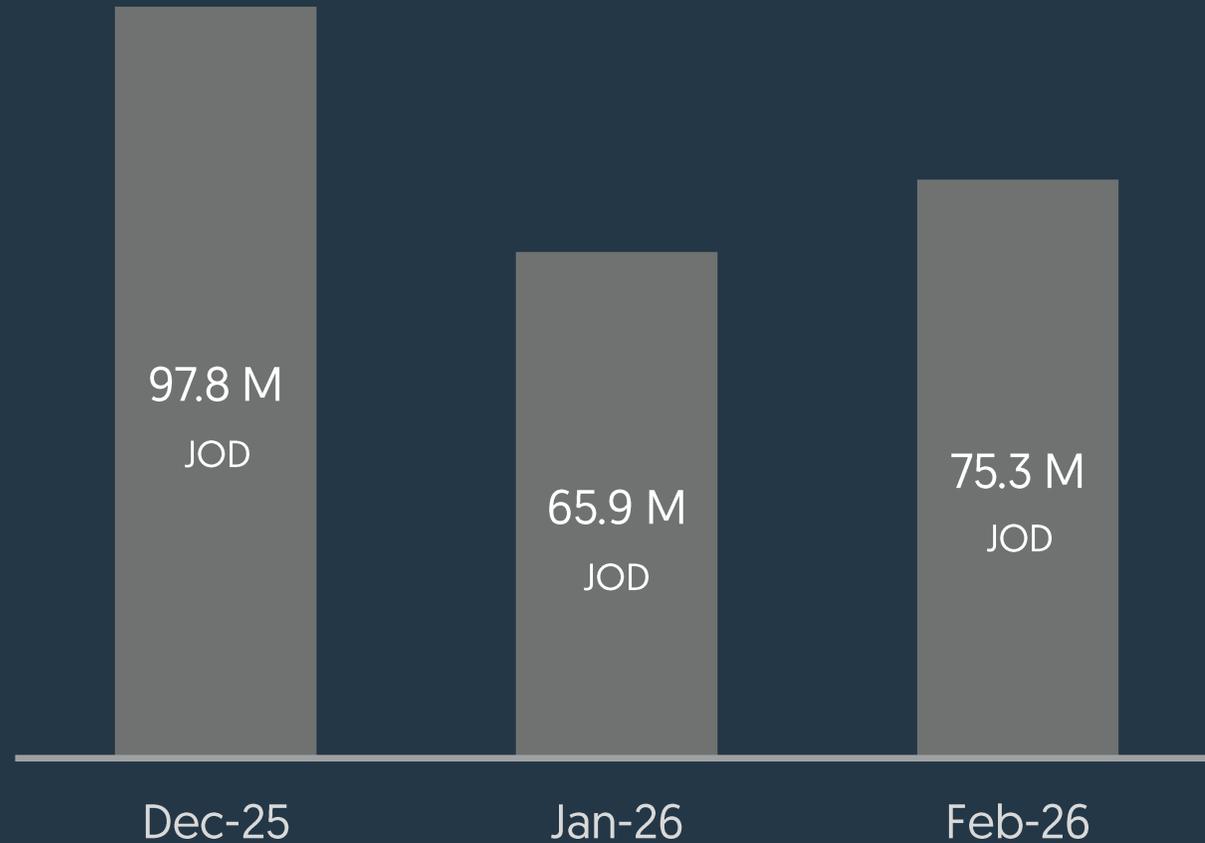
ECCU Cheques

Total Value of Inward Cheques Over the Past 3 Months



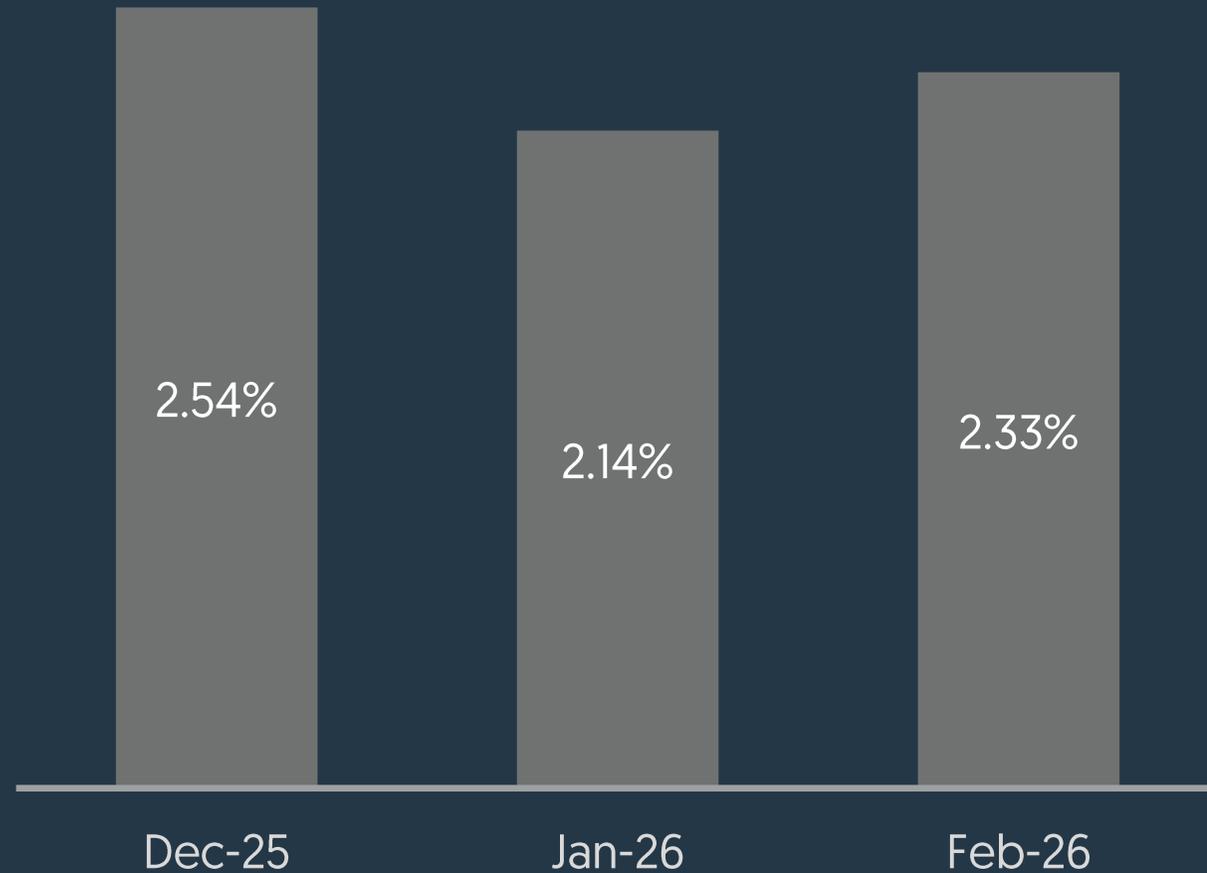
ECCU Returned Cheques

Total Value of Returned Cheques Over the Past 3 Months



ECCU Returned Cheques

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



ECCU Cheques

Total Value of Returned Cheques due to Financial and Technical Reasons

42.2%

31.8M_{JOD}

Technical
Reasons



57.8%

43.5M_{JOD}

Financial
Reasons