



Jordan Payments & Clearing Company

Payment Systems Monthly Reports

January 2026



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Automated Clearing House

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 ECCU
Electronic Cheque Clearing Unit



Systems Summary

Monthly Report

January 2026

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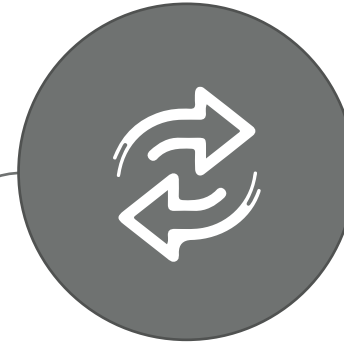


CliQ Summary



Number of
Users

2.16M



Number of
Transactions

17.7M



Value of
Transactions

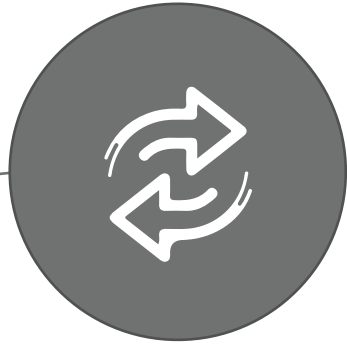
1.9B_{JOD}

JoMoPay Summary



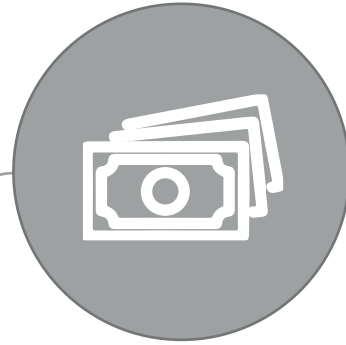
Number of
Users

2.85M



Number of
Transactions

11.83M



Value of
Transactions

0.58B_{JOD}



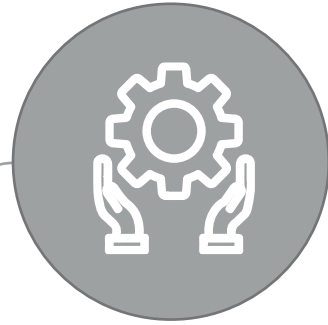
Number of
Users

5.09M



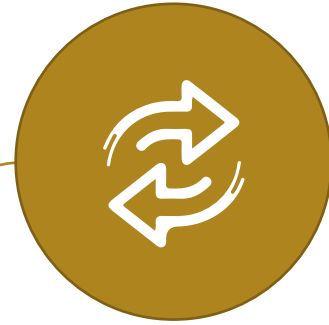
Number of
Billers

686



Number of
Services

2,346



Number of
Transactions

6.53M



Value of
Transactions

1.39B_{JOD}



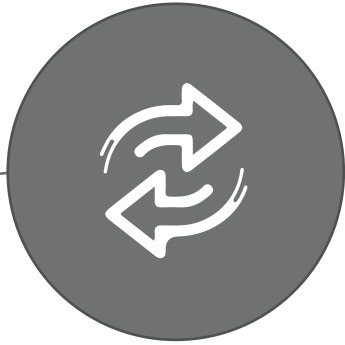
ACH Summary

Automated Clearing House



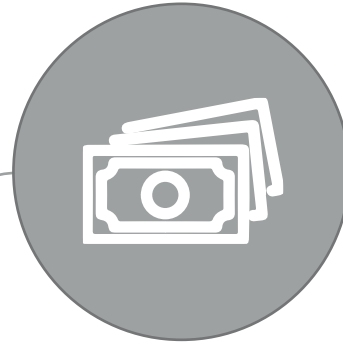
Total Number of Transactions

1.04M



Number of JOD Transactions

1.03M



Value of JOD Transactions

862M_{JOD}



ECCCU
Electronic Cheque Clearing Unit

Summary



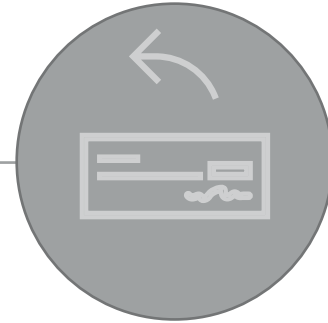
Number of
Cheques

407K



Value of
Cheques

3.07B_{JOD}



Number of
Returned Cheques

11.4K



Value of Returned
Cheques

65.9M_{JOD}



Monthly Report

January 2026

Instant Payment System for
Transfers Issued by Banks

9



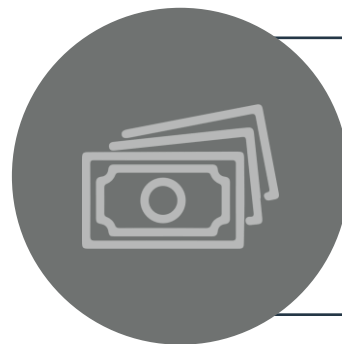
Total Number and Value of Transactions Since the Beginning of 2026

Transfers Issued by Banks



Number of Transactions

17.7M

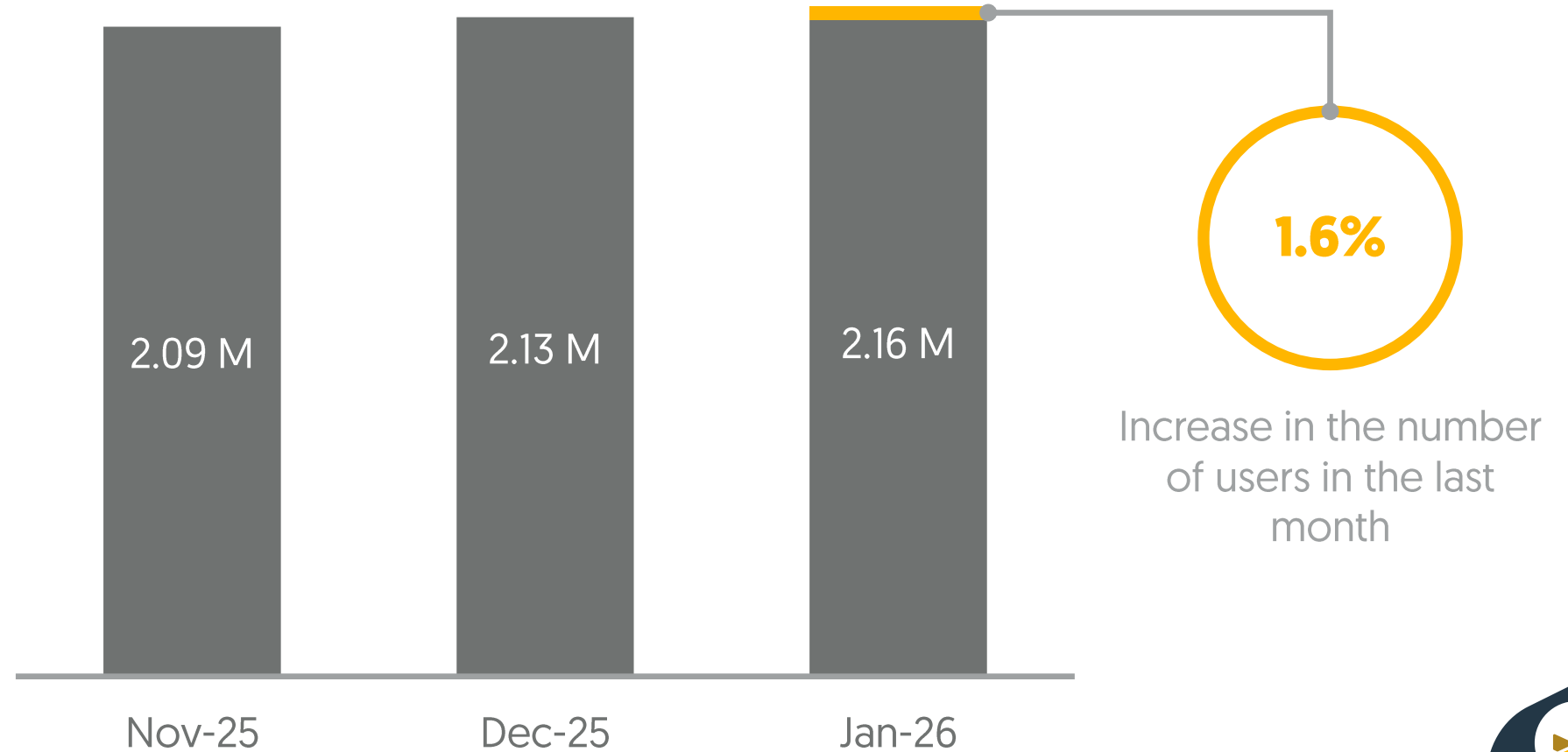


Value of Transactions

1.9B_{JOD}

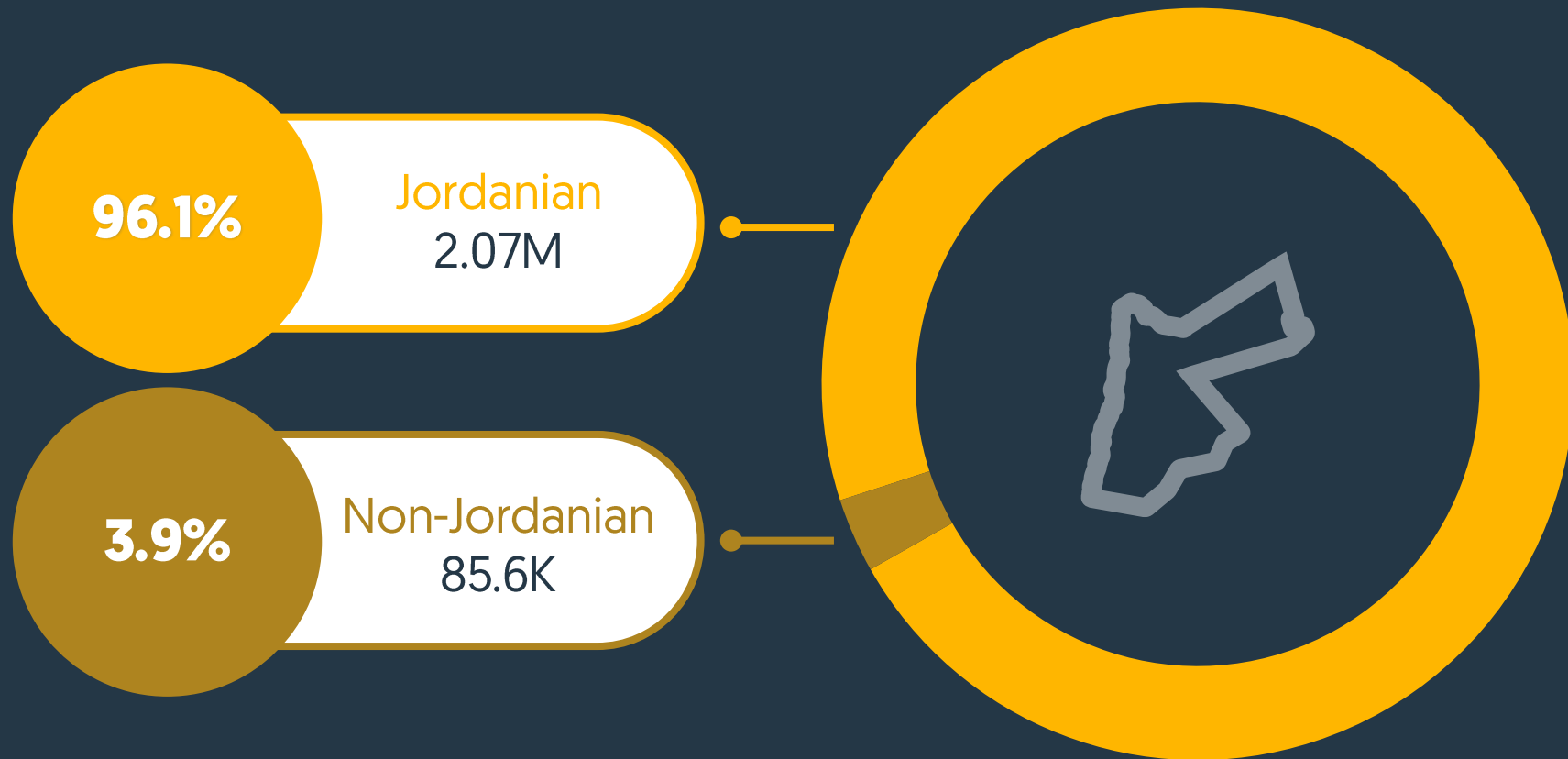
CliQ Users

Total Number of Users Over the Past 3 Months



CliQ Users

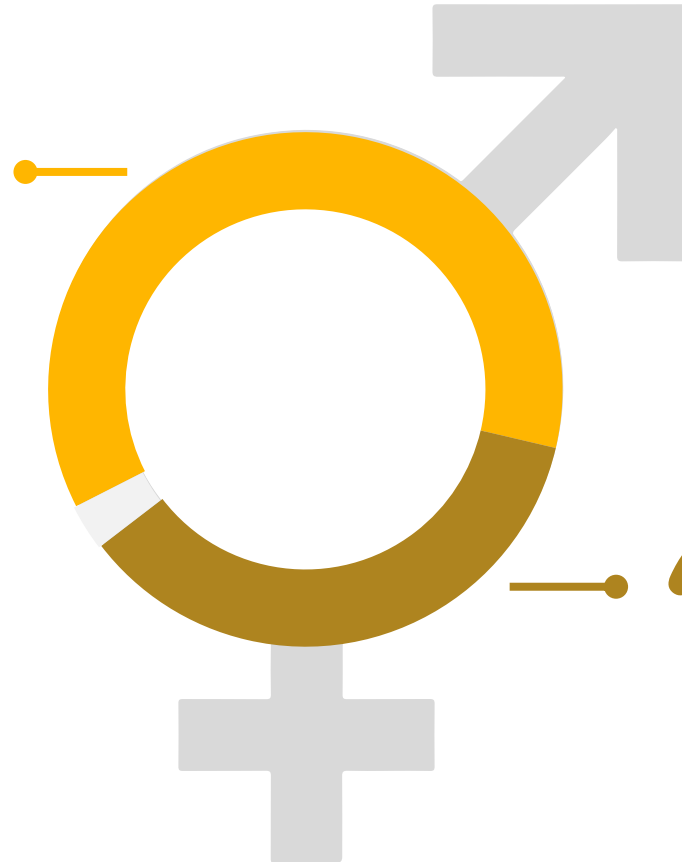
Percentage of Users Based on Nationality



CliQ Users

Percentage of Users Based on Gender

61.0%
1.32M
Male Users

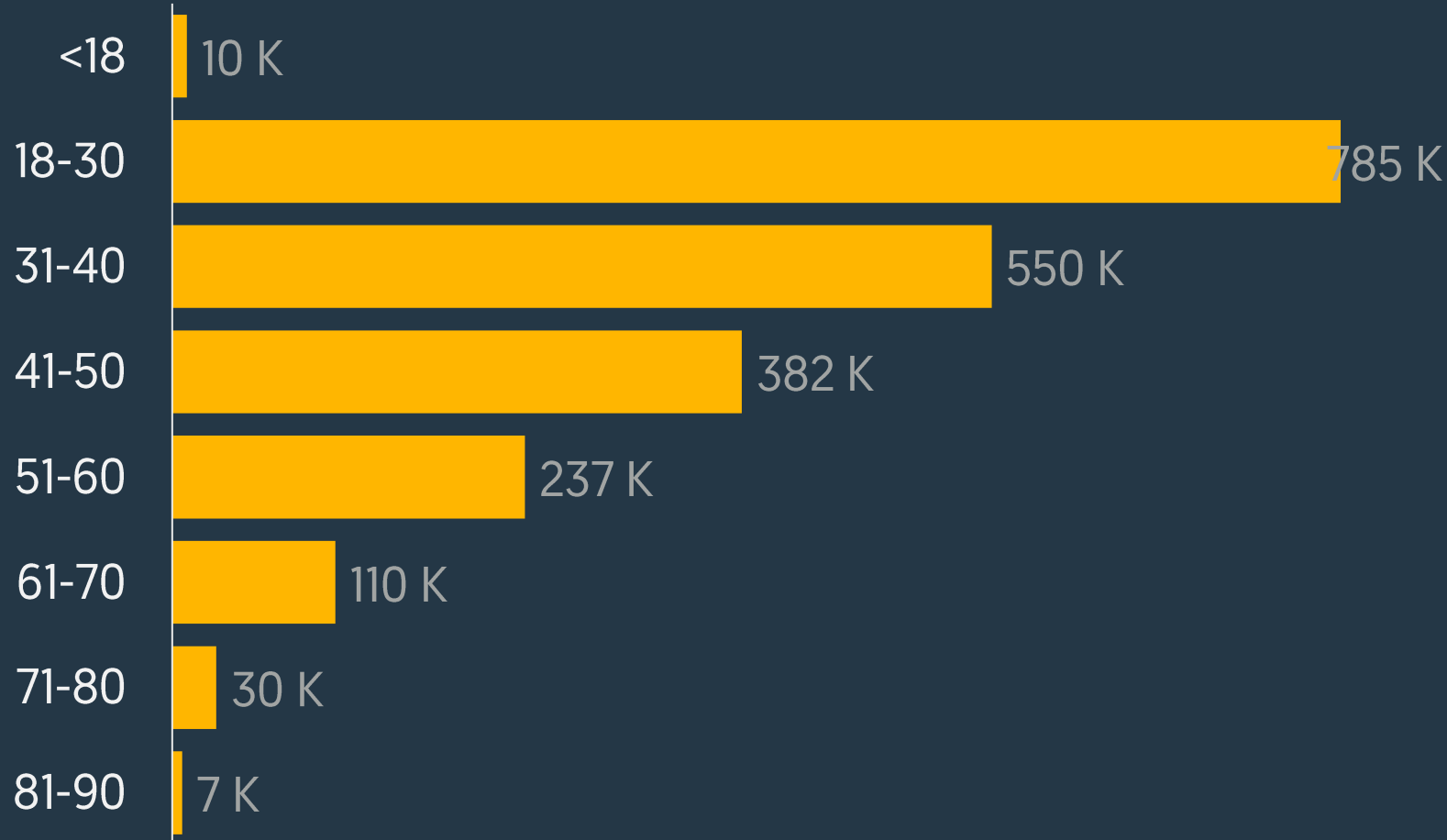


36.1%
0.78M
Female Users



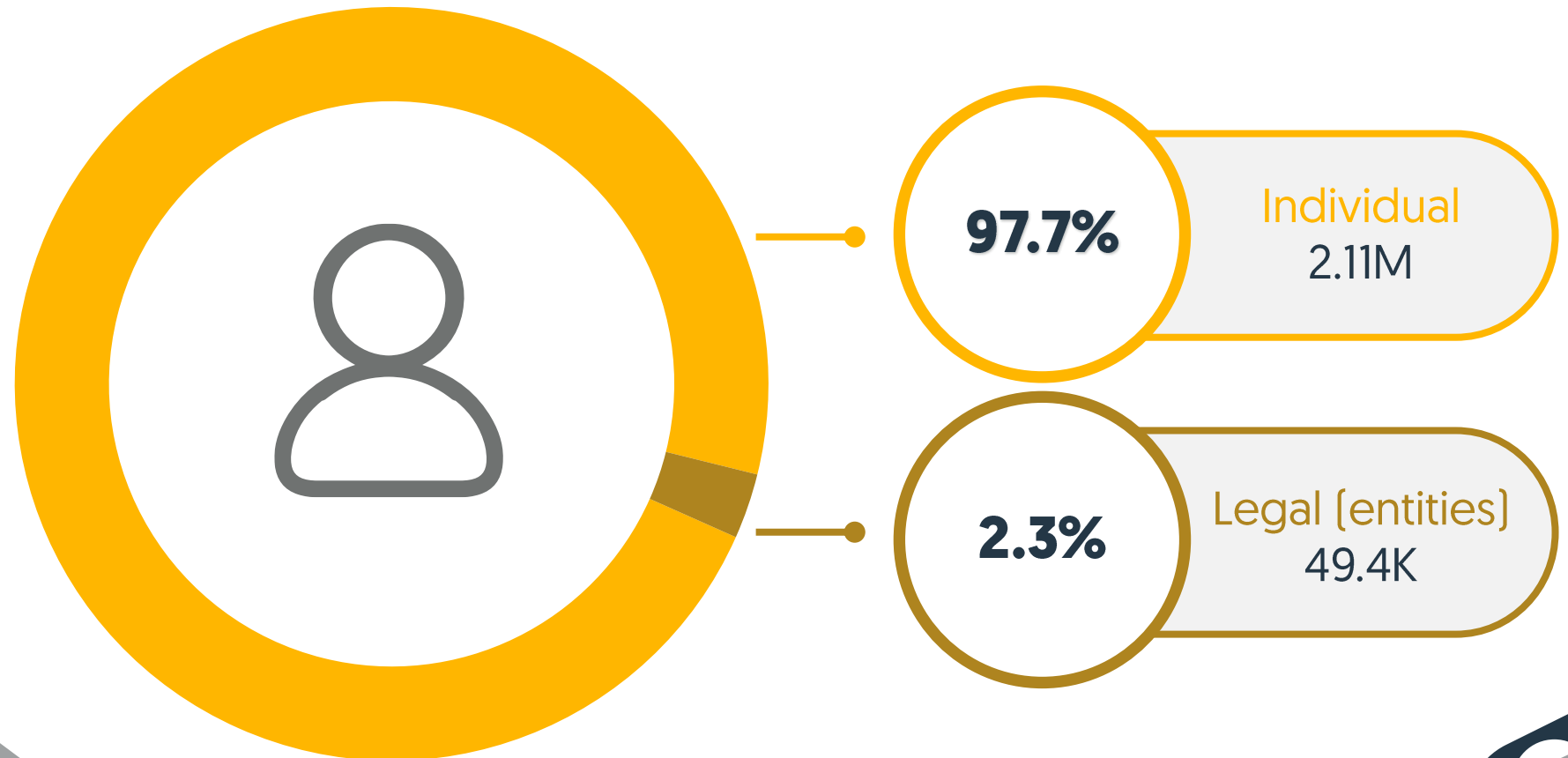
CliQ Users

Number of Users Based on Age Group



CliQ Users

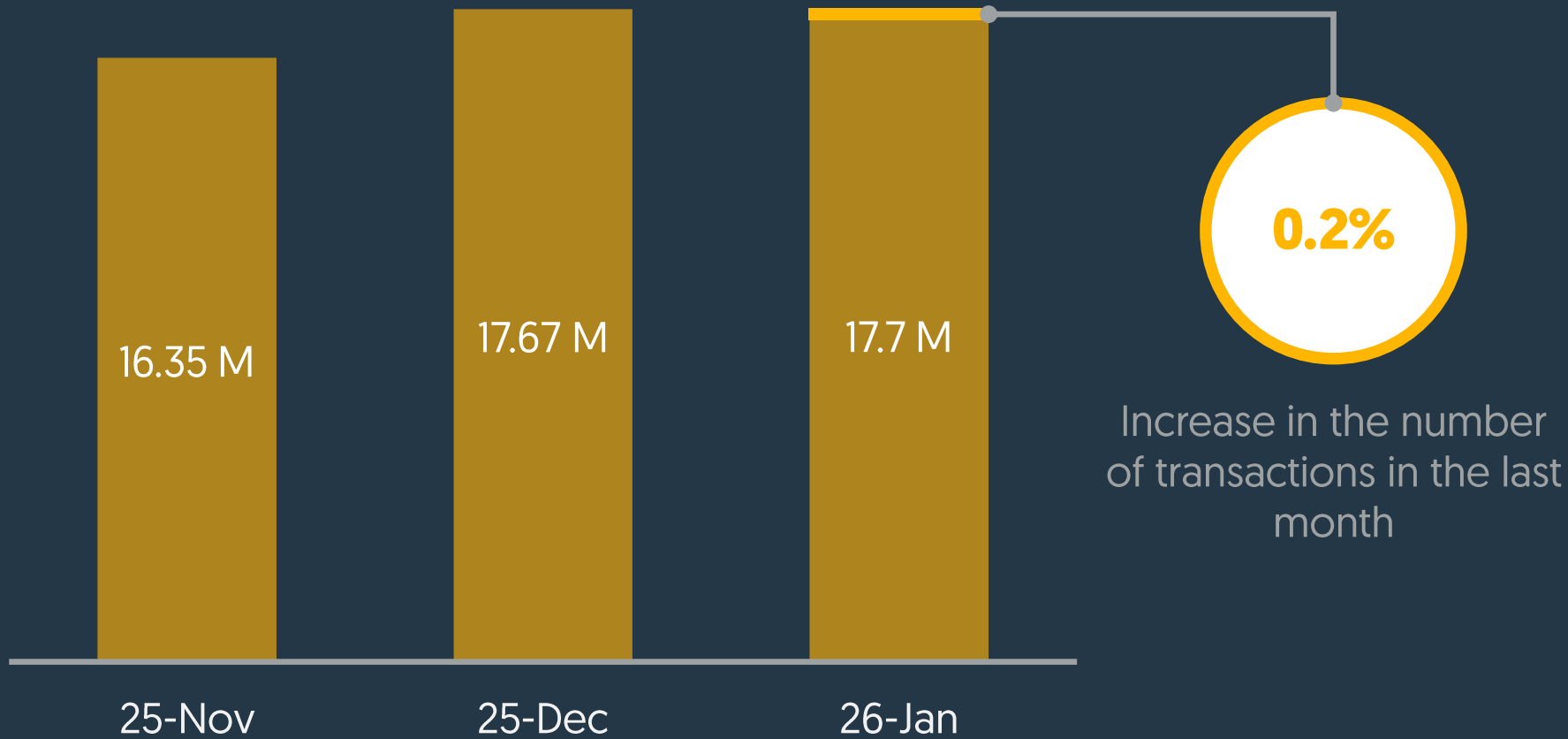
Percentage of Users Based on Customer Type



CliQ Number of Transactions

Total Number of Transactions Over the Past 3 Months

Transfers Issued by Banks



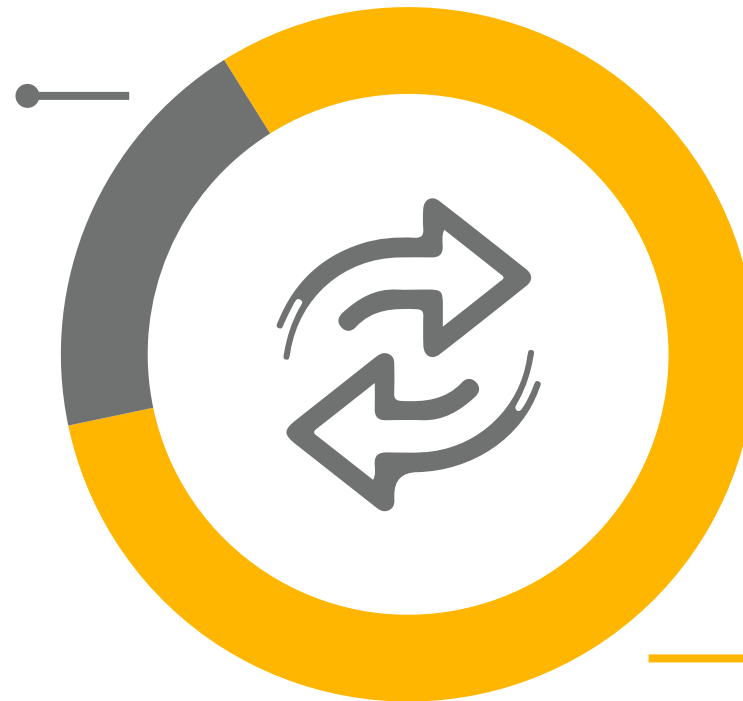
CliQ Number of Transactions

Percentage Based on Transaction Type

Transfers Issued by Banks

19.3%

3.41M
Purchases



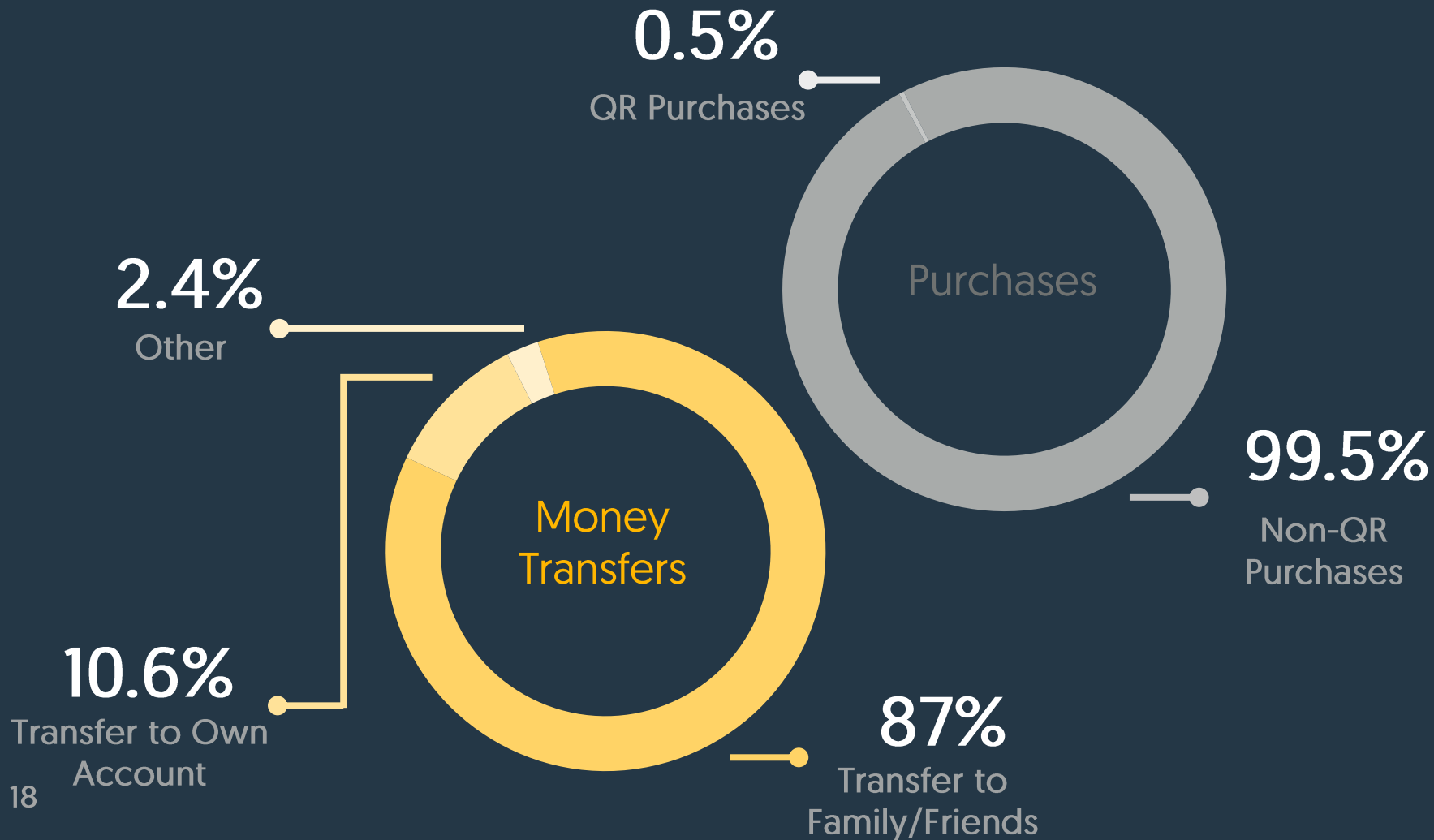
80.7%

14.29M
Money Transfers

CliQ Number of Transactions

Percentage Based on Transaction Type Sub-Category

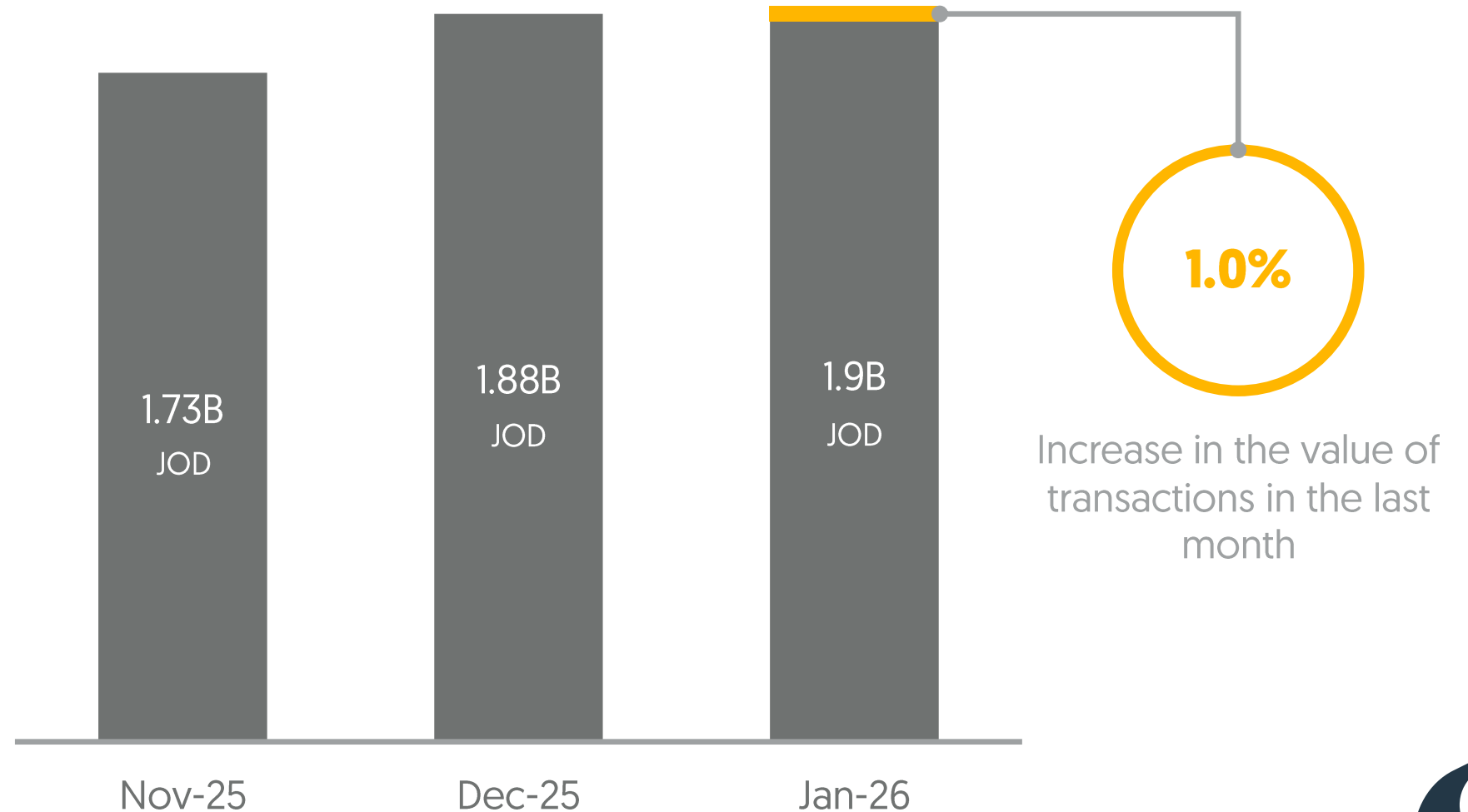
Transfers Issued by Banks



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

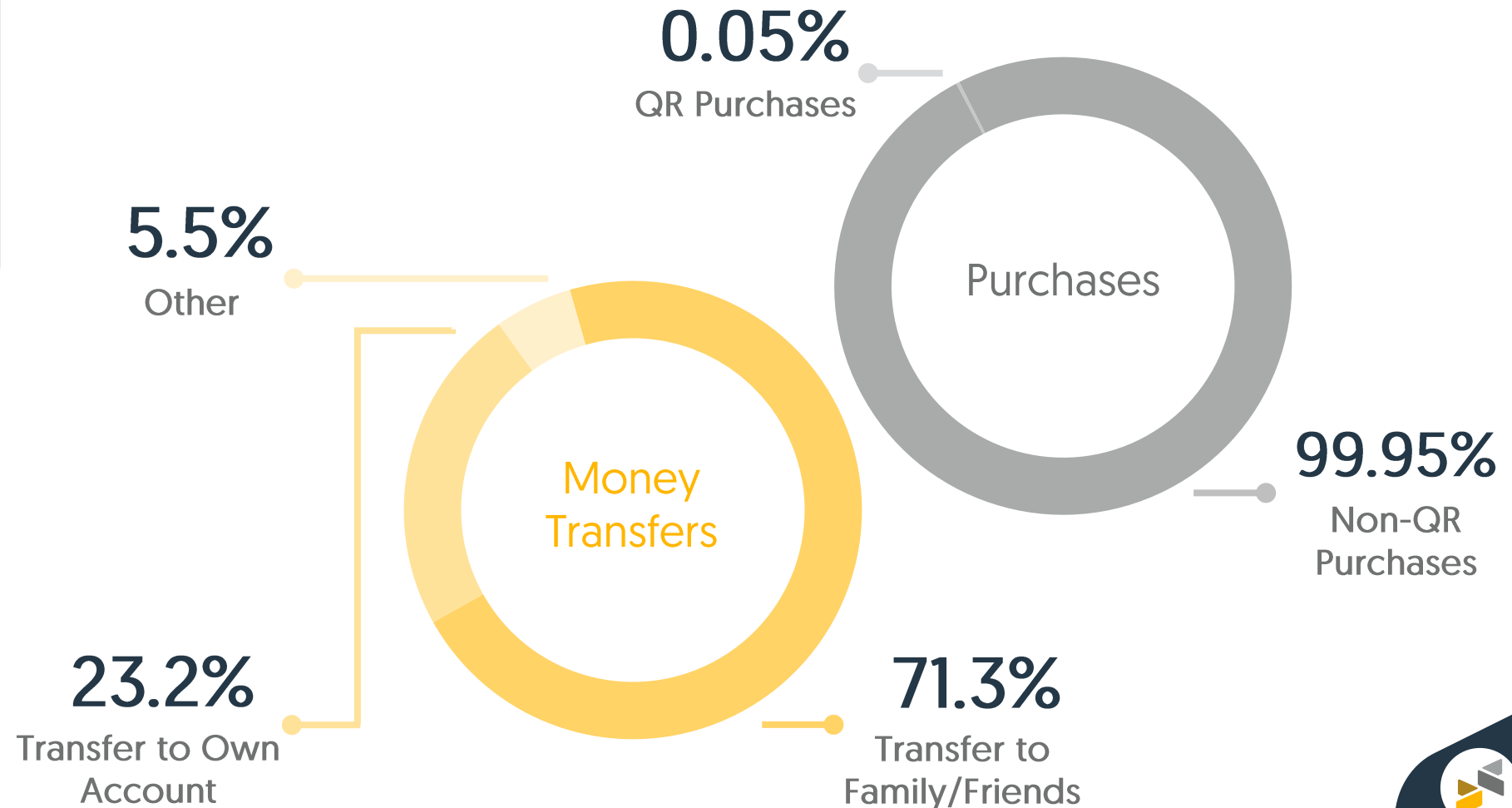
Transfers Issued by Banks



CliQ Value of Transactions

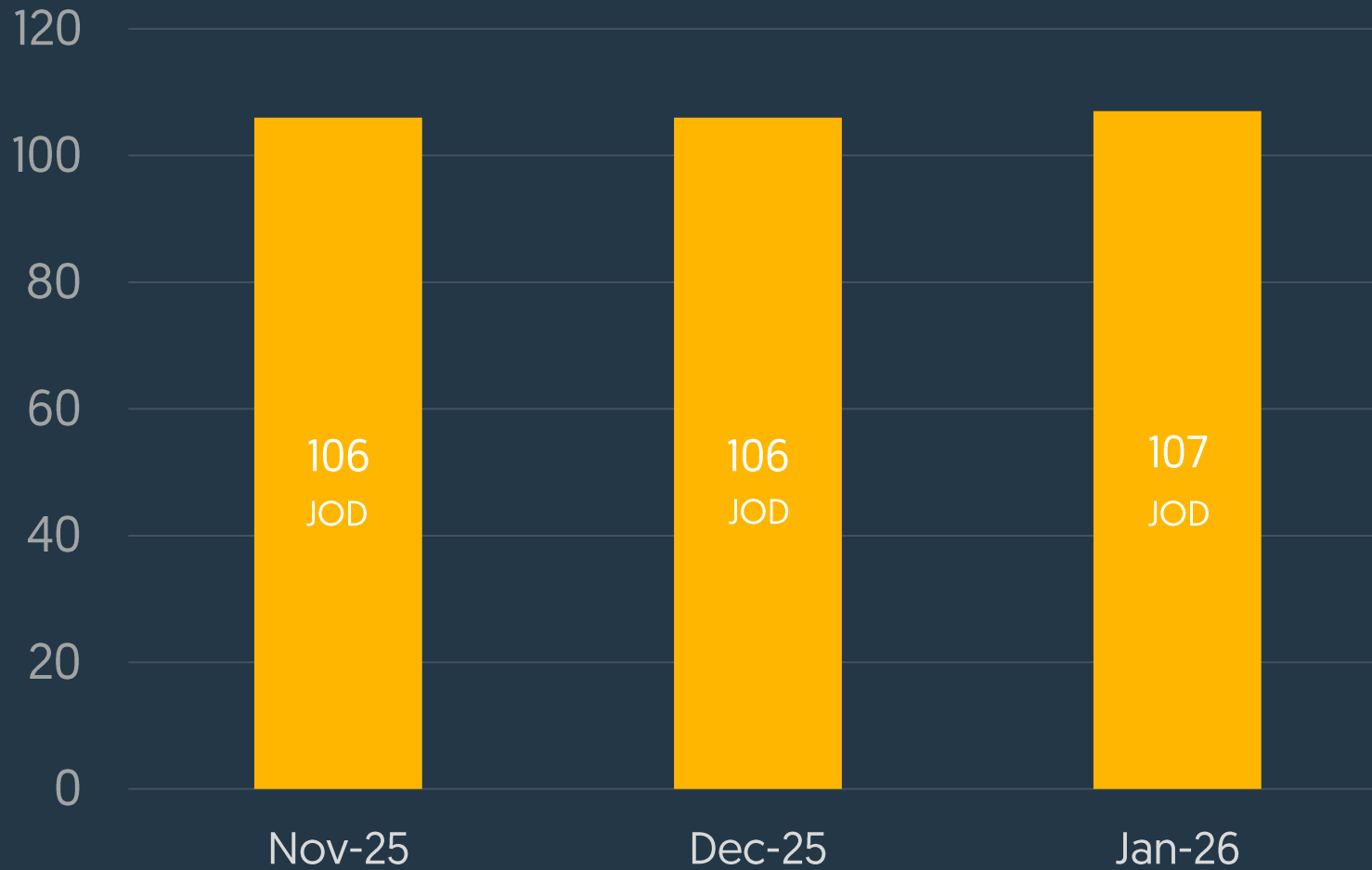
Percentage Based on Transaction Type Sub-Category

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

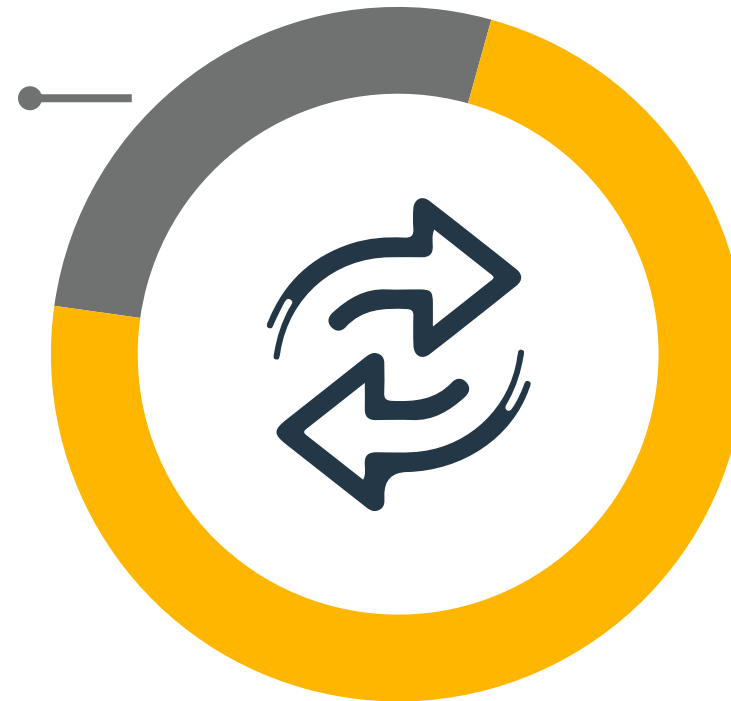
Transfers Issued by Banks



27.0%

2.69M

On Us



73.0%

7.26M

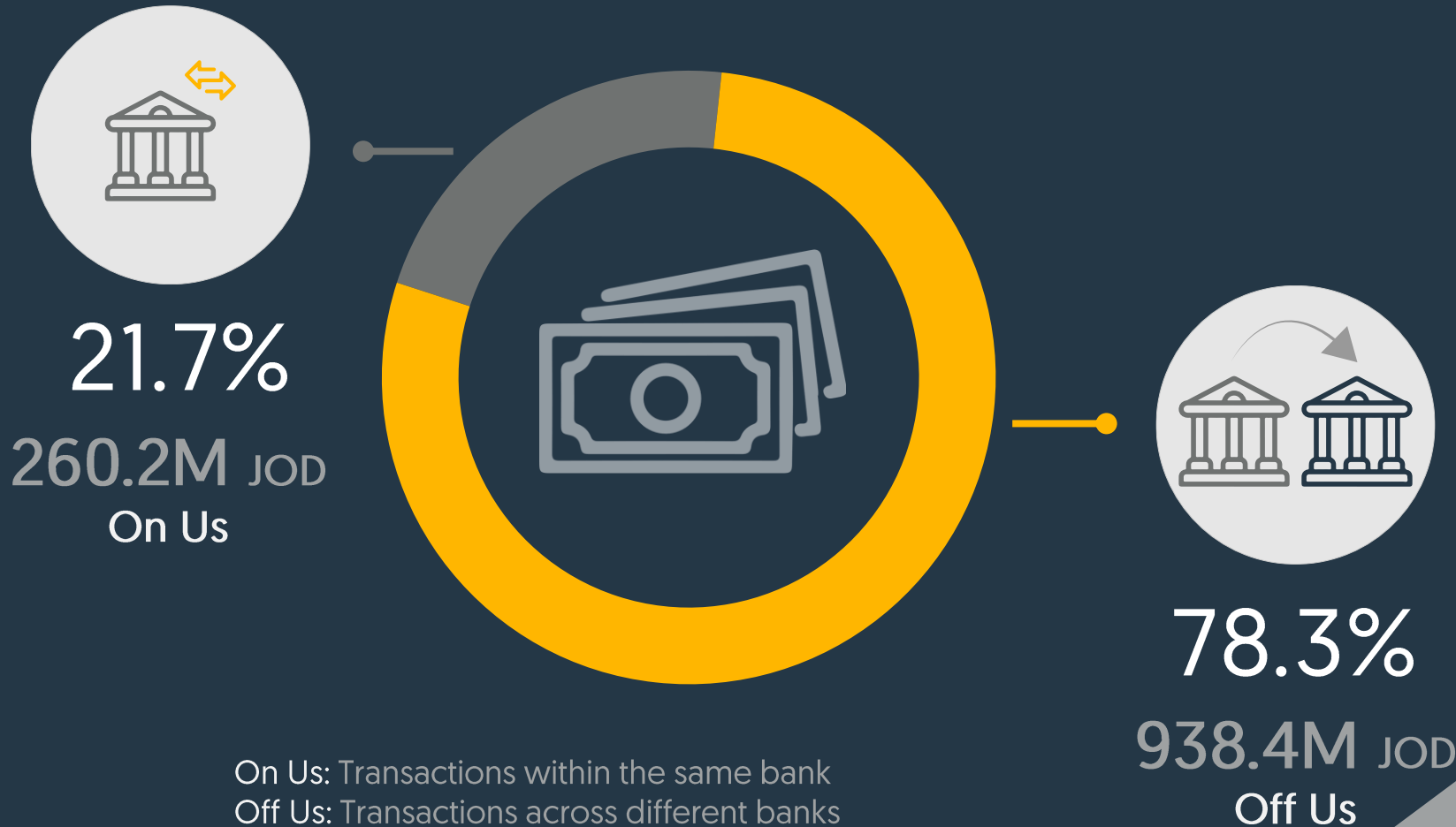
Off Us

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

CliQ Interoperability

Value of Money Transfer Transactions Through Banks

Transfers Issued by Banks





JoMoPay
Jordan Mobile Payment

Monthly Report

January 2026

Jordan Mobile Payments Switch for
Transfers Issued by Mobile Wallets

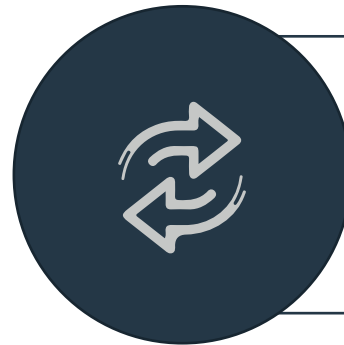
25



01.2026

Total Number and Value of Transactions Since the Beginning of 2026

Transfers Issued by Mobile Wallets



Number of Transactions

11.83M



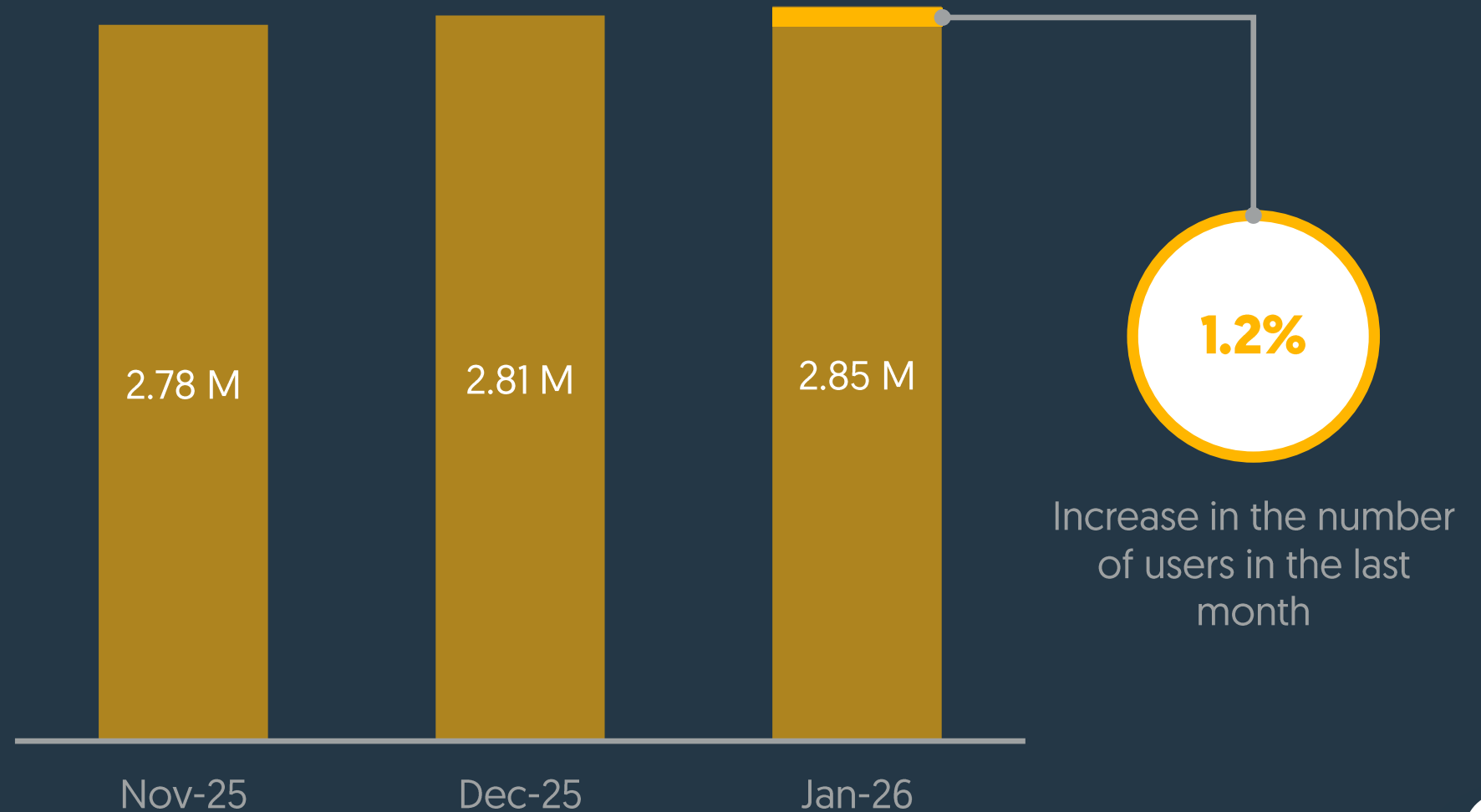
Value of Transactions

0.58B_{JOD}



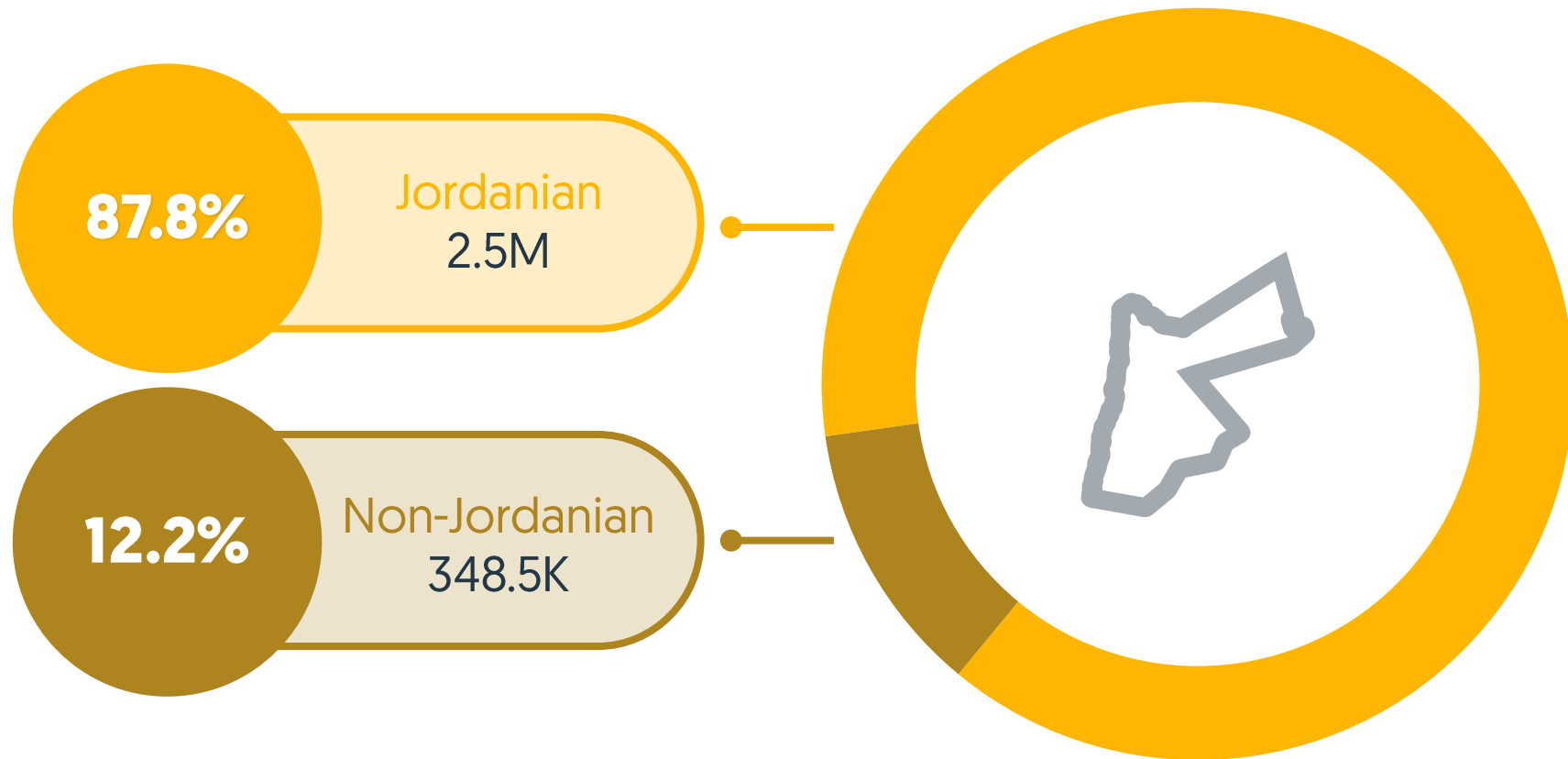
JoMoPay Users

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

53.0%

1.51M
Male Users



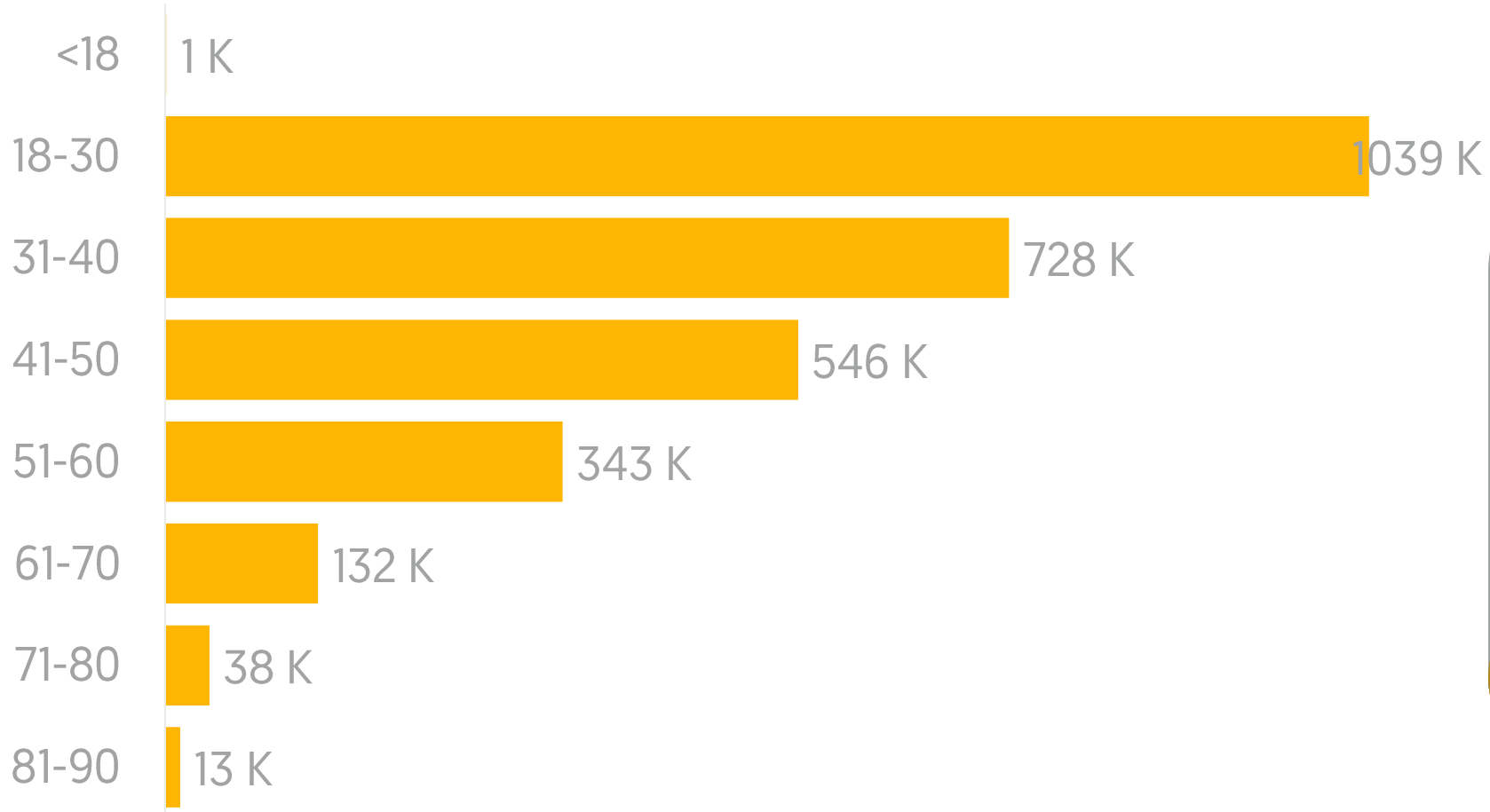
46.6%

1.33M
Female Users



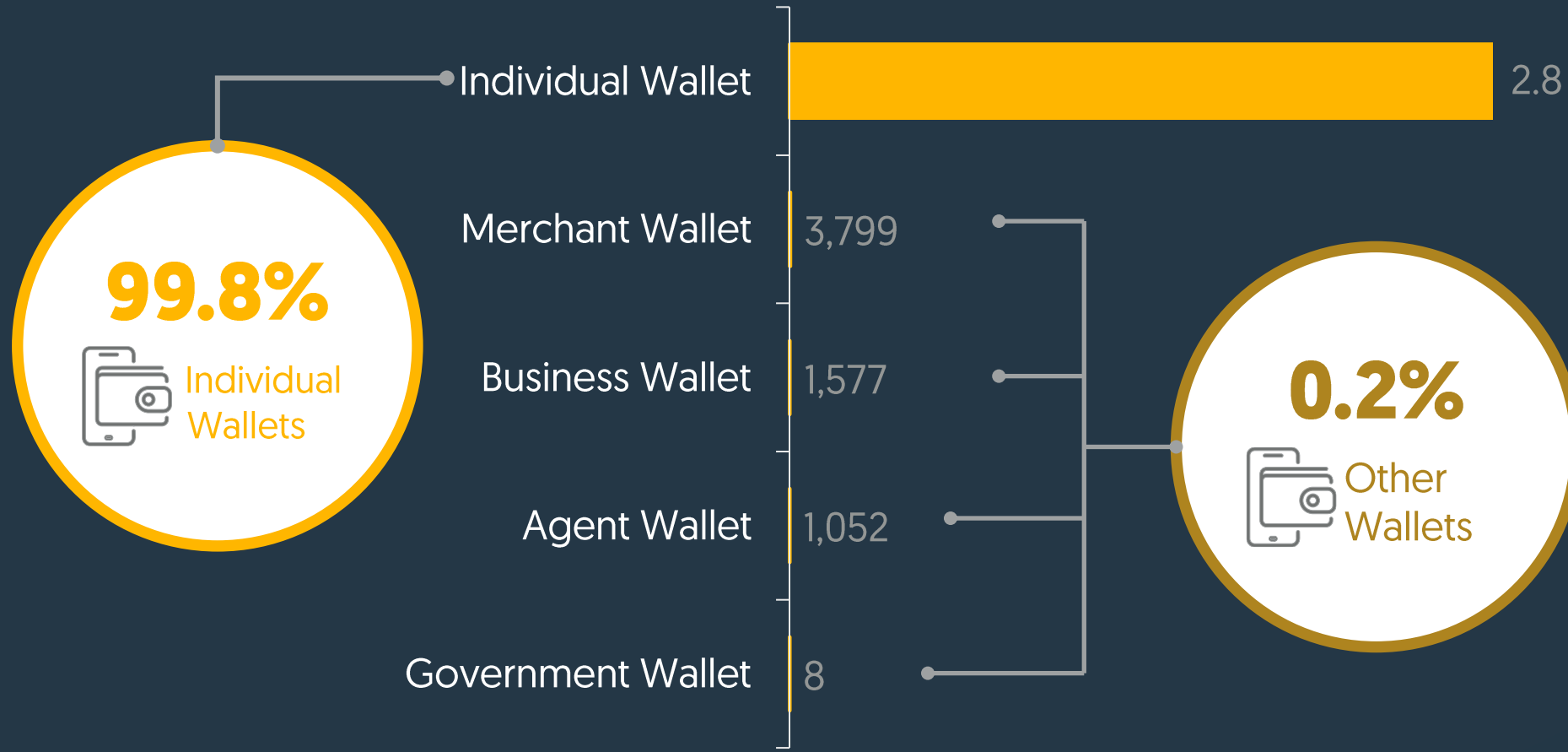
JoMoPay Users

Number of Users Based on Age Group



JoMoPay Users

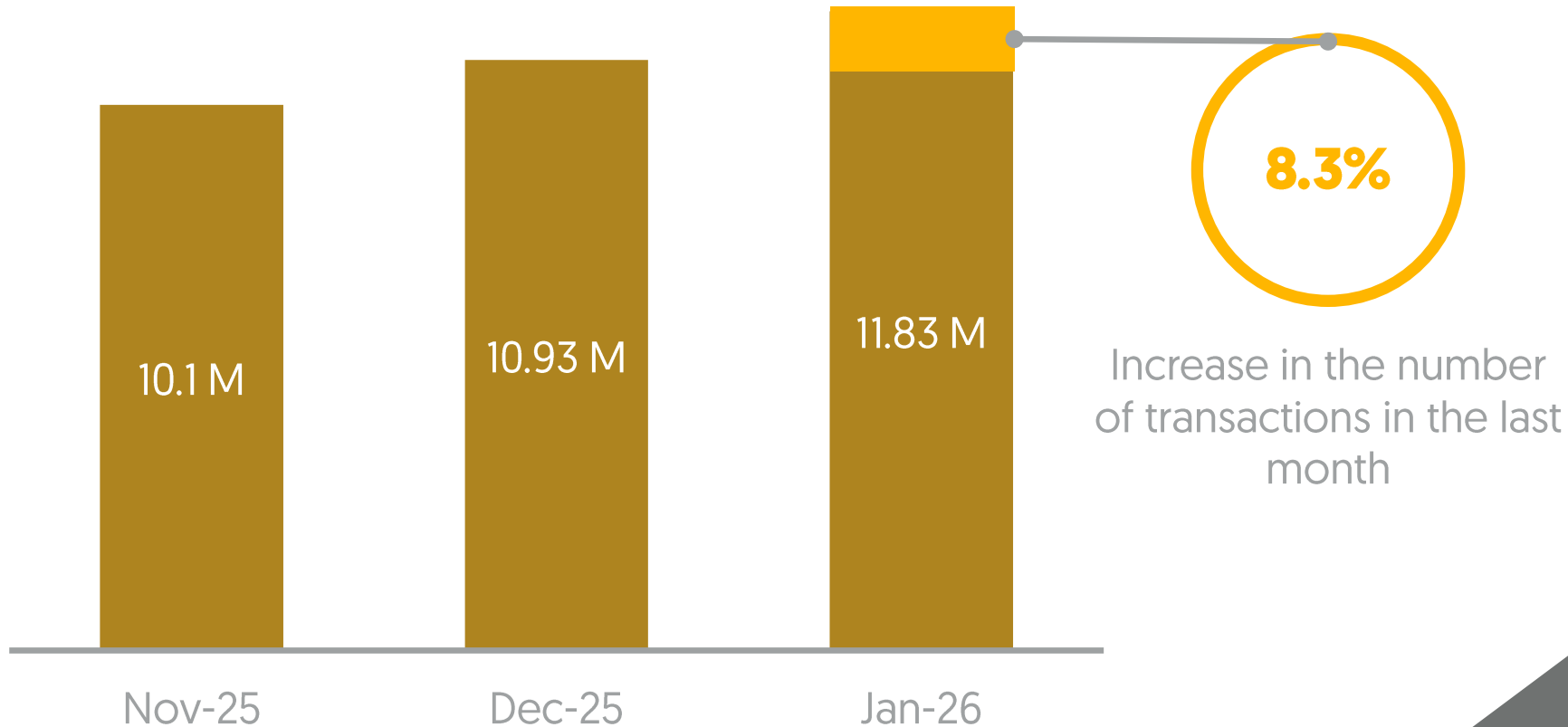
Number of Wallets Based on Wallet Type



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

14.6%

1.73M
Purchases

0.2%

21.25K
Cash In

0.6%

71.55K
Cash Out

84.6%

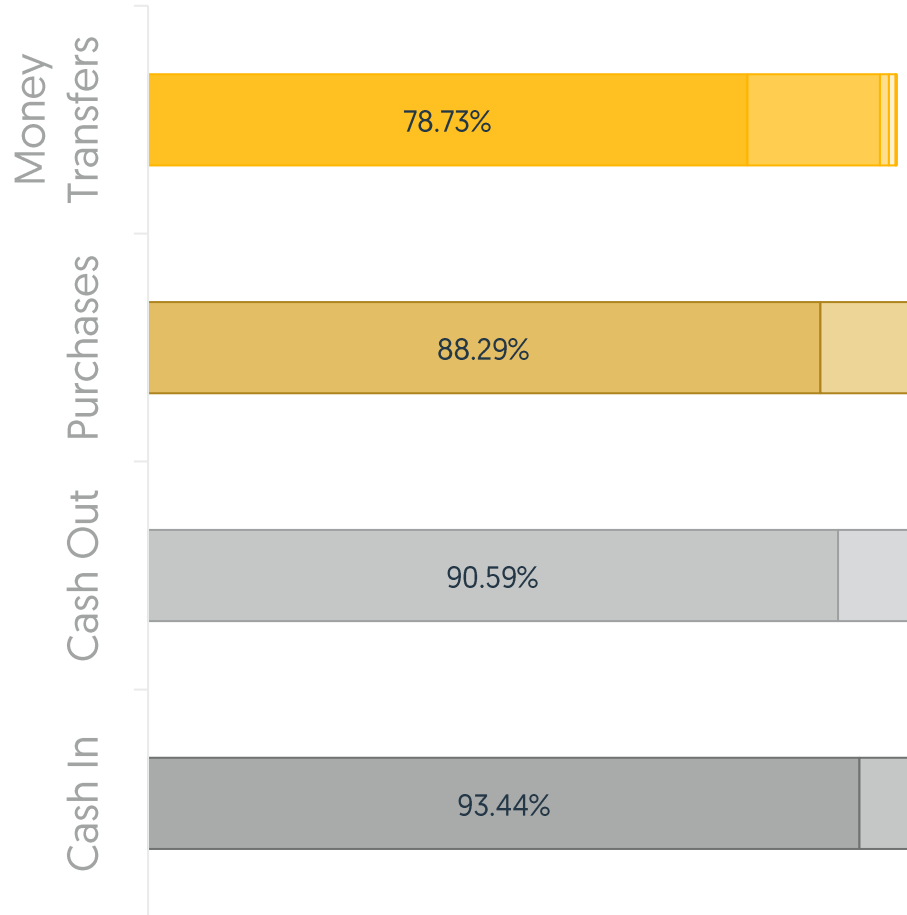
10.01M
Money Transfers



JoMoPay Number of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets

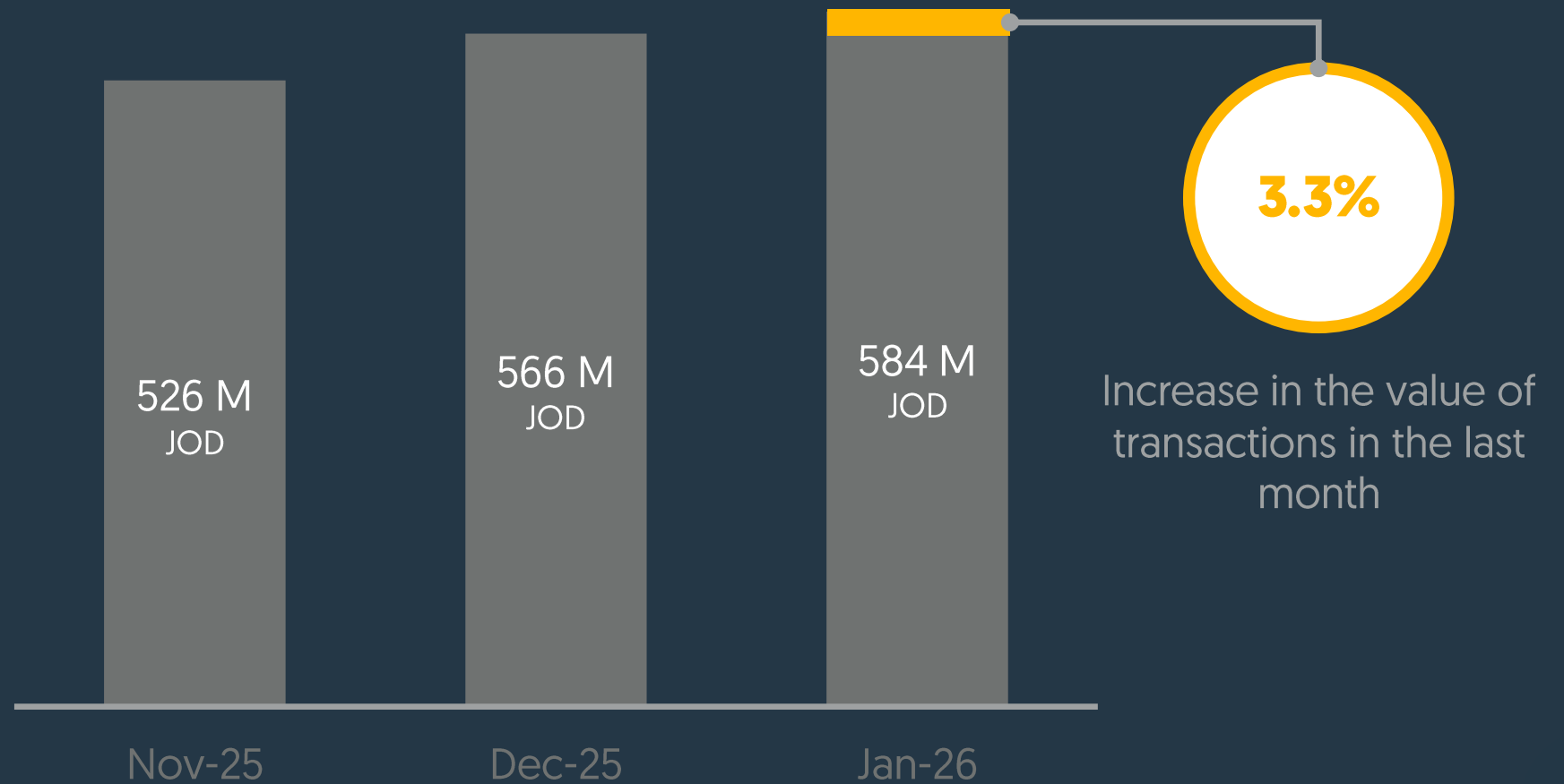


Transfer to Family/Friends	78.73%
Transfer to Own Account	17.39%
Aid/Charity/Grant	1.68%
Goods/Services	1.16%
Salary/Bonus/Dividends	0.88%
Loan/Loan Disbursement	0.10%
Loan/Loan Installment	0.06%
Purchases	88.29%
QR Purchases	11.71%
Cash Out - Agent/Teller	90.59%
Cash Out - ATM/Kiosk	9.41%
Cash In - Agent/Teller	93.44%
Cash In - ATM/Kiosk	6.56%

JoMoPay Value of Transactions

Total Value of Transactions Over the Past 3 Months

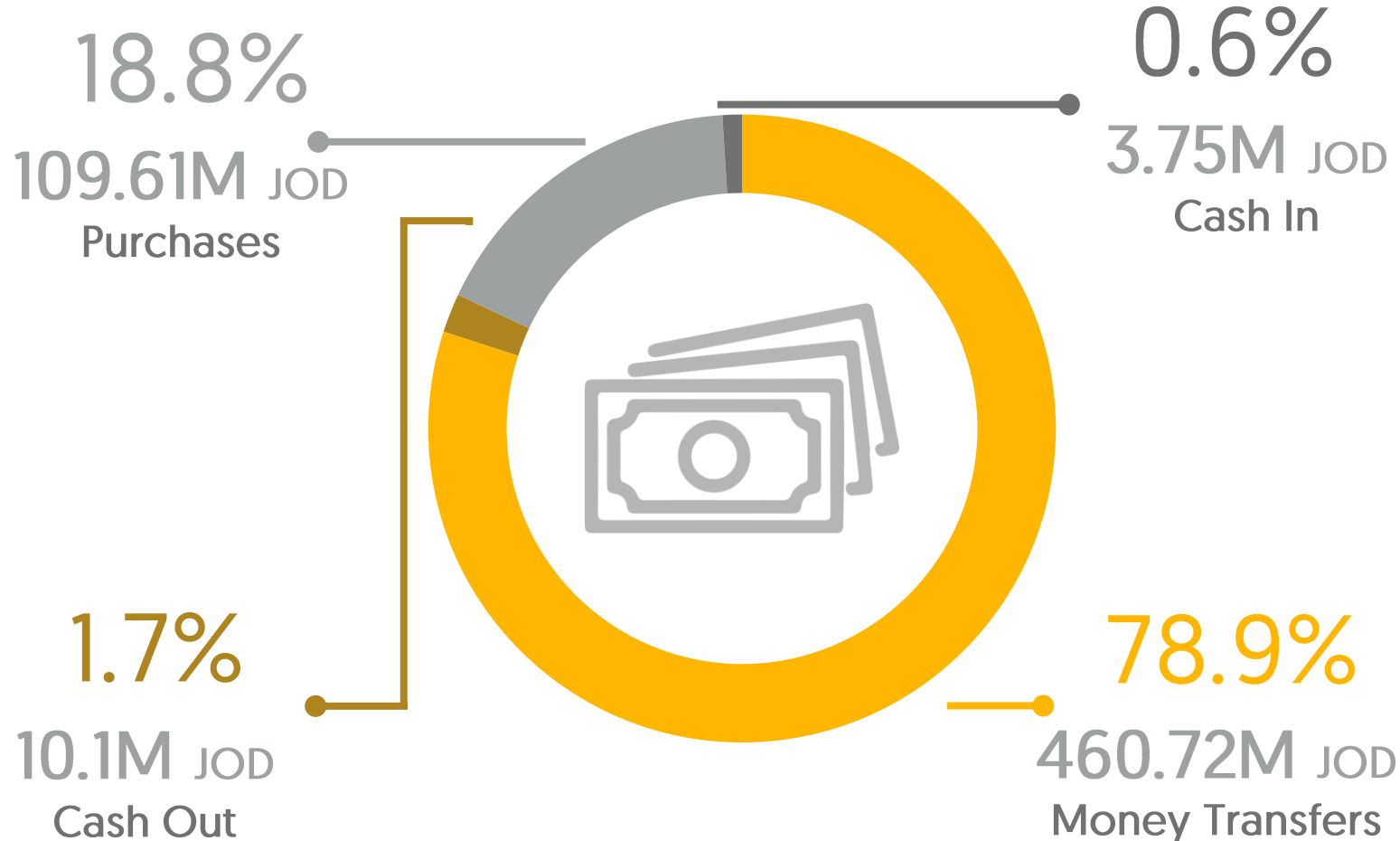
Transfers Issued by Mobile Wallets



JoMoPay Value of Transactions

Percentage Based on Transaction Type

Transfers Issued by Mobile Wallets

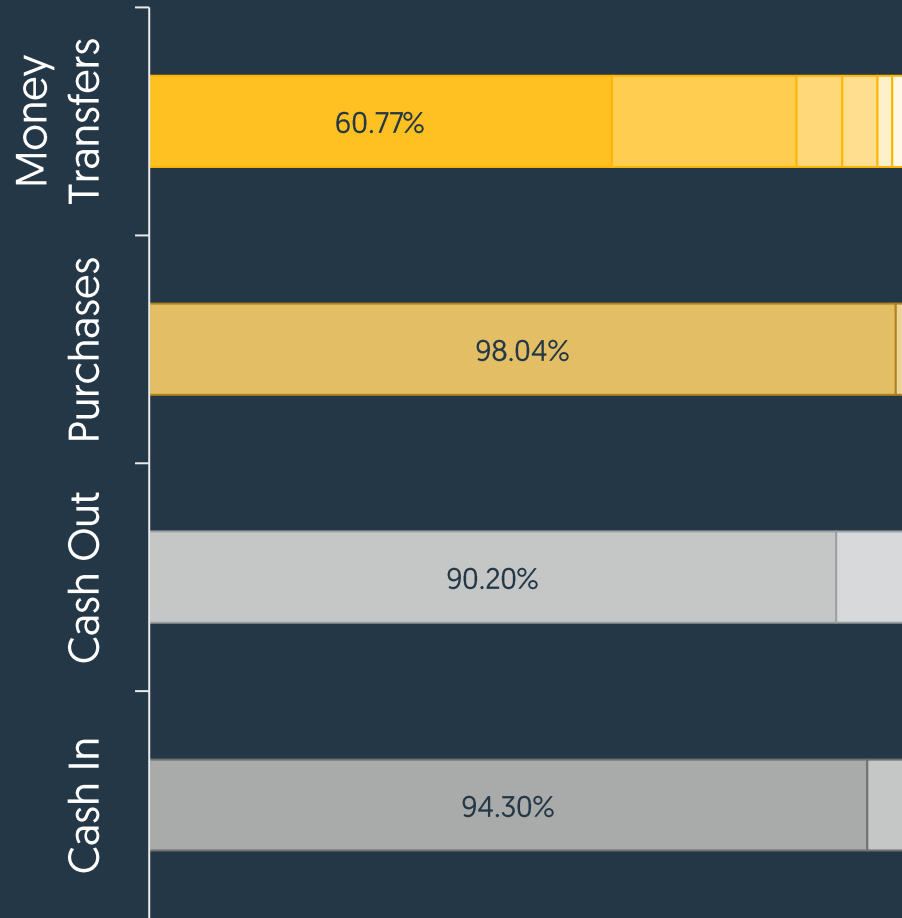




JoMoPay Value of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets



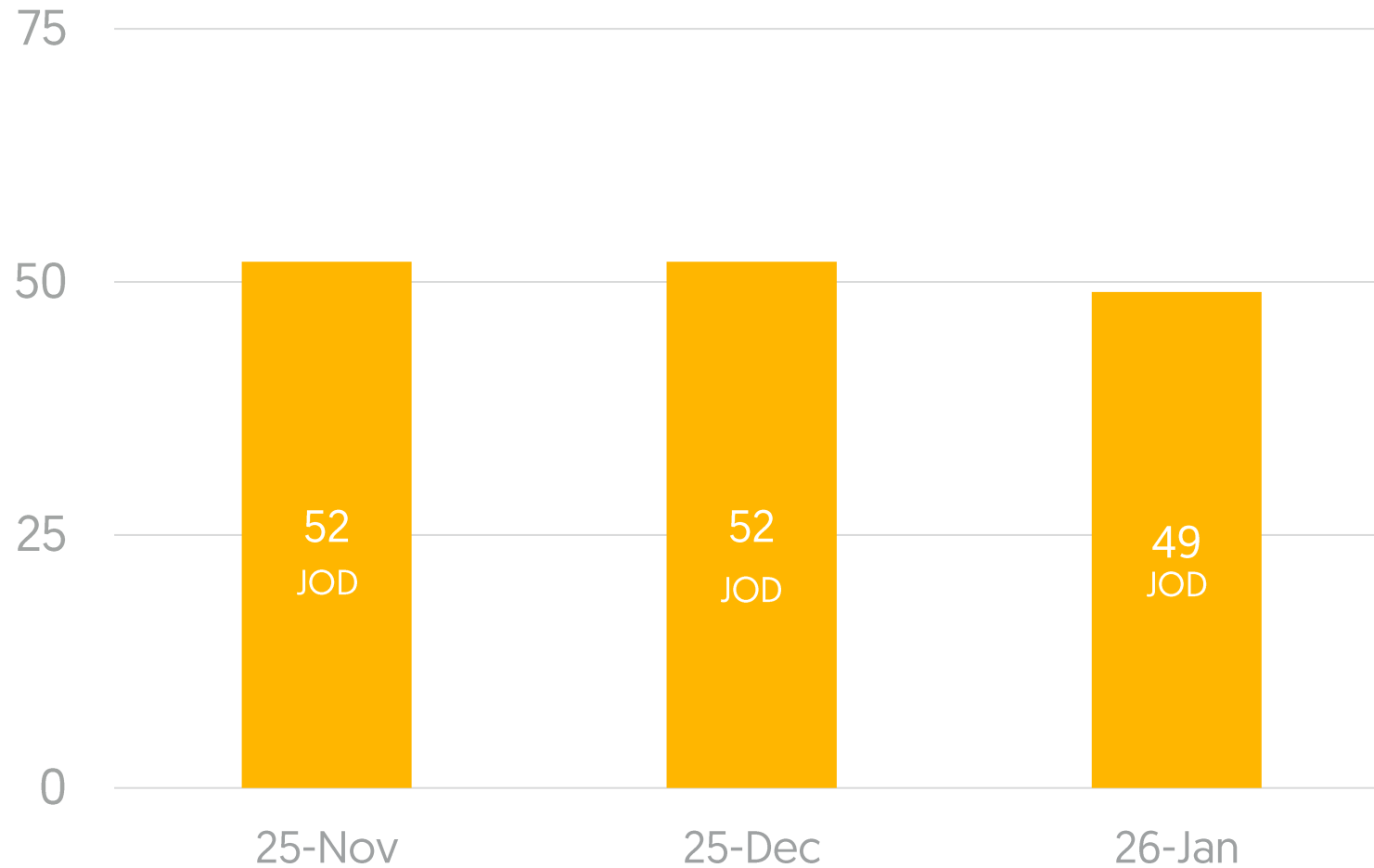
Transfer to Family/Friends	60.77%
Transfer to Own Account	24.24%
Goods/Services	5.99%
Aid/Charity/Grant	4.65%
Salary/Bonus/Dividends	1.92%
Loan/Loan Disbursement	1.45%
Loan/Loan Installment	0.97%
Purchases	98.04%
QR Purchases	1.96%
Cash Out - Agent/Teller	90.20%
Cash Out - ATM/Kiosk	9.80%
Cash In - Agent/Teller	94.30%
Cash In - ATM/Kiosk	5.70%



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

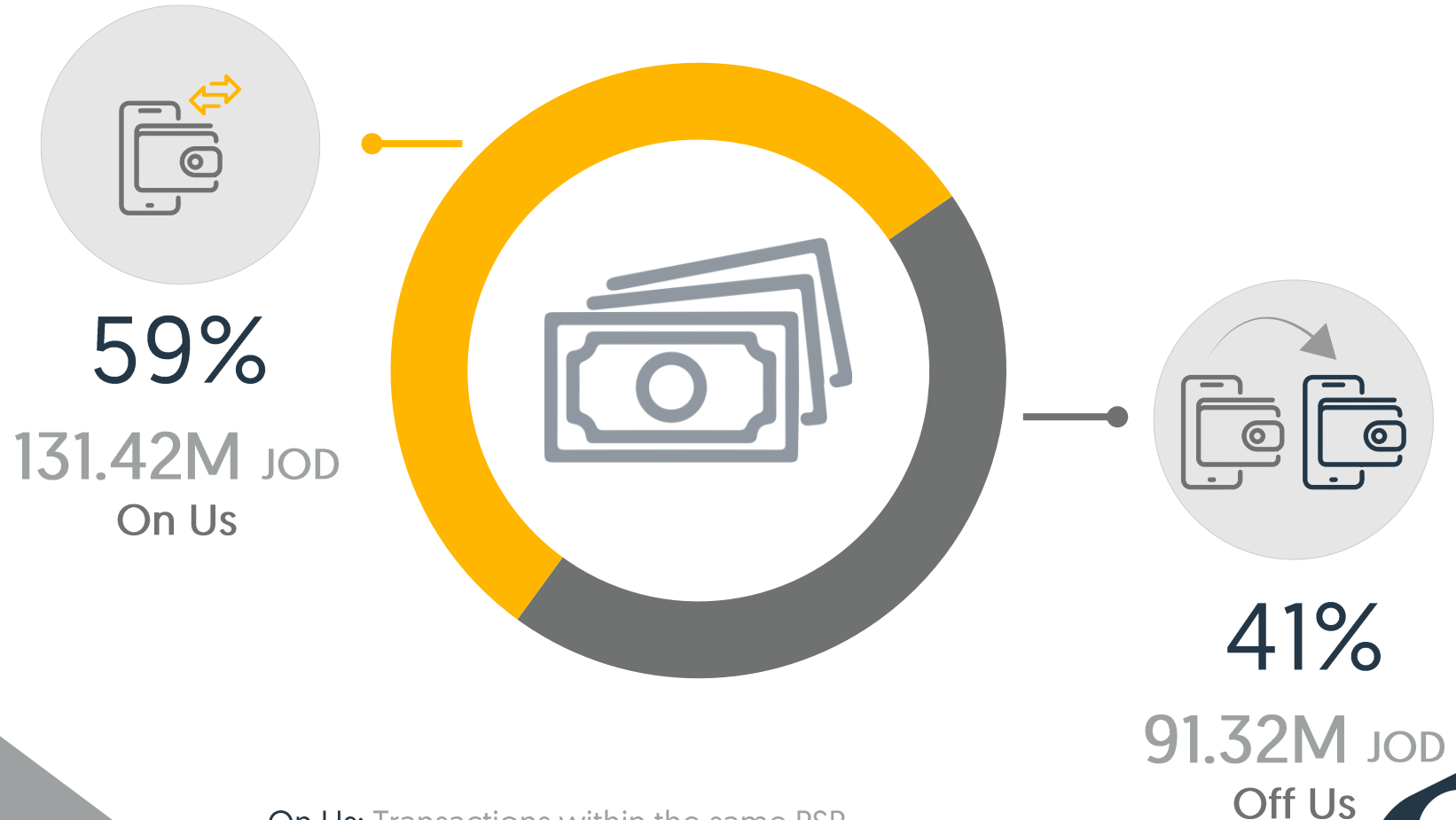


On Us: Transactions within the same PSP
Off Us: Transactions across different PSPs

JoMoPay Interoperability

Value of Money Transfer Transactions Through PSPs

Transfers Issued by Mobile Wallets



59%
131.42M JOD
On Us

41%
91.32M JOD
Off Us

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

CliQ & JoMoPay Interoperability

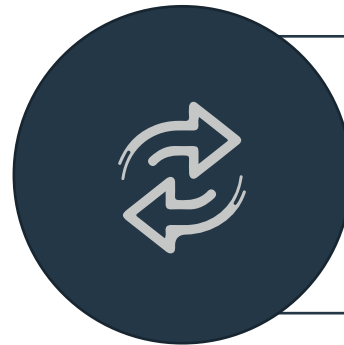
Monthly Report
January 2026

41

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

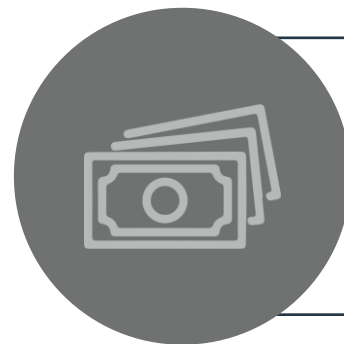


Total Number and Value of Transactions Since the Beginning of 2026



Number of Transactions

29.53M



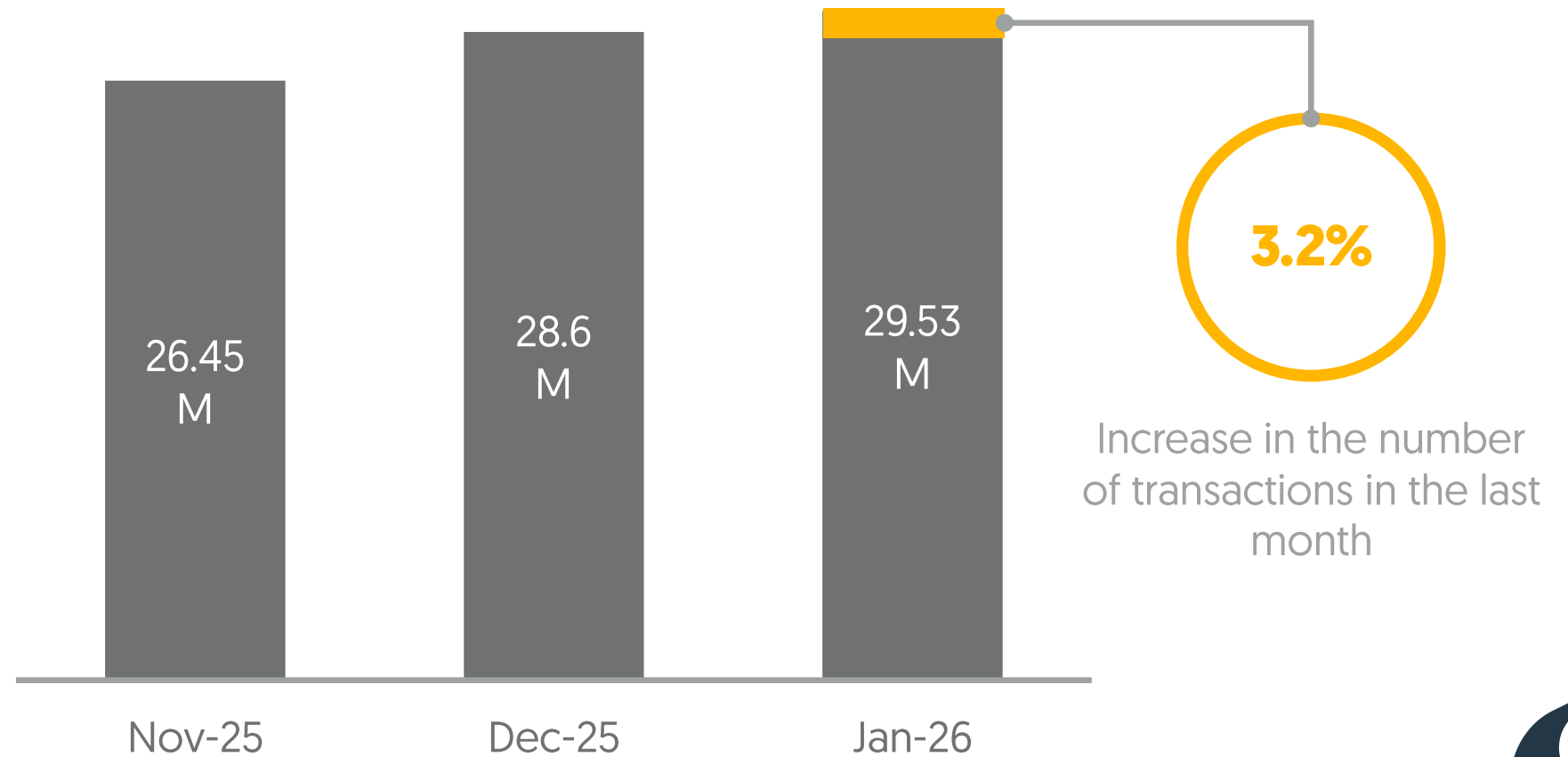
Value of Transactions

2.48B_{JOD}



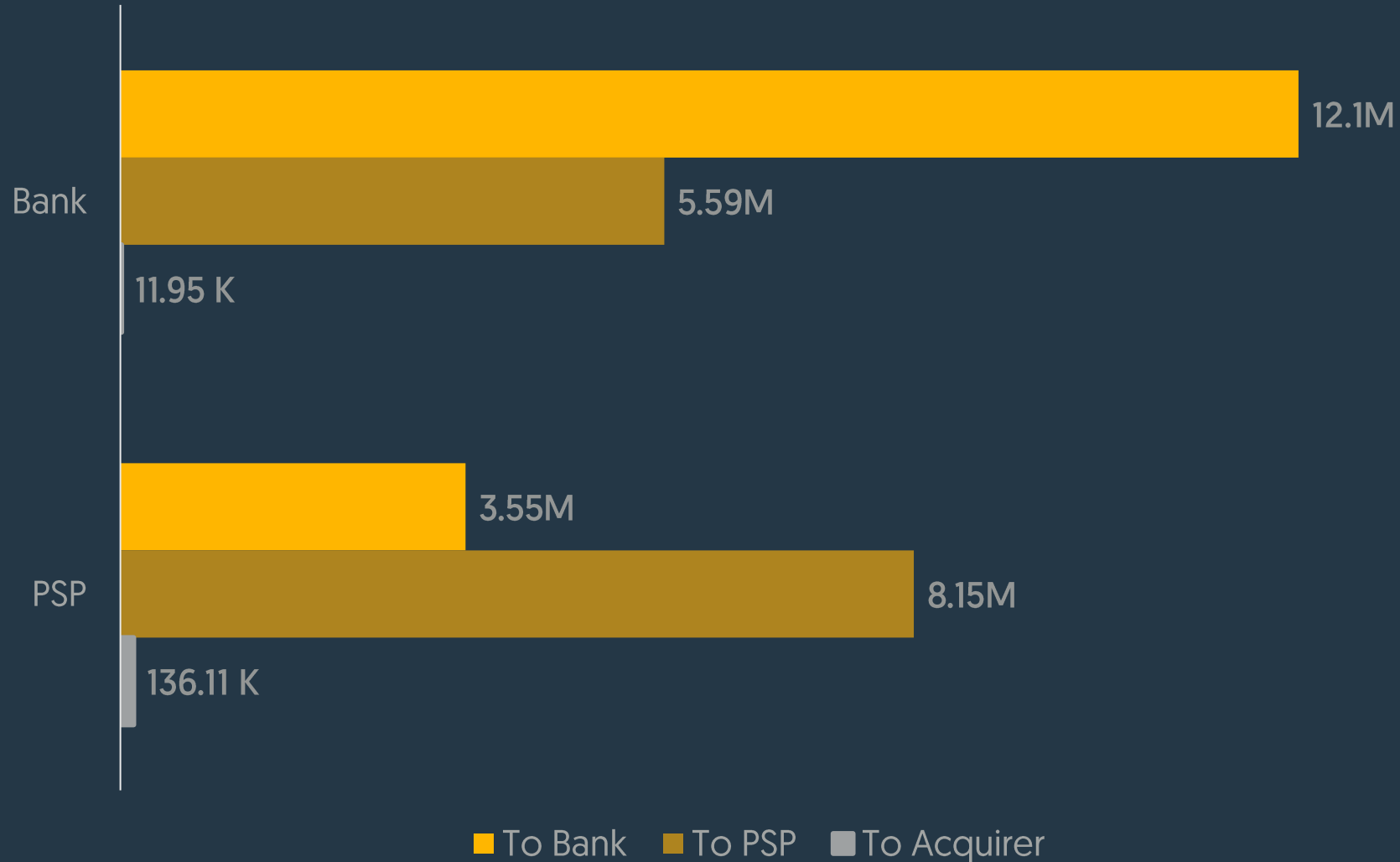
CliQ & JoMoPay Transactions

Total Number of Transactions Over the Past 3 Months



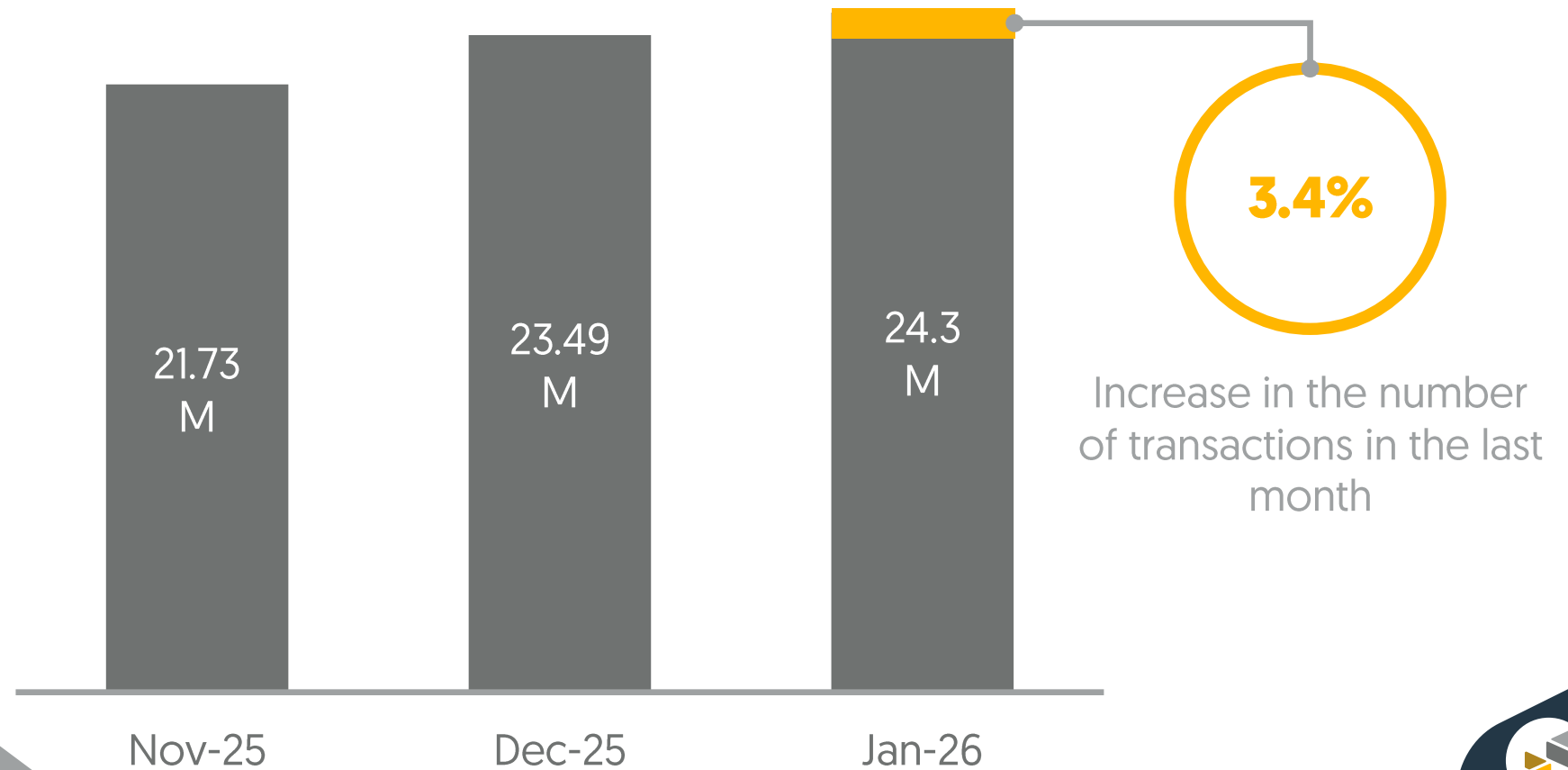
CliQ & JoMoPay Transactions

Total Number of Transactions between Banks and PSPs



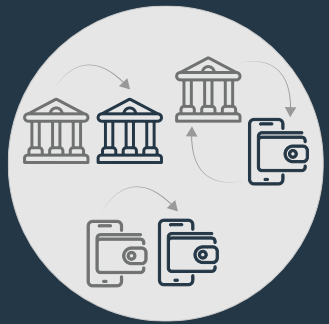
CliQ & JoMoPay Transactions

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%
17.14M
Off Us



29.5%
7.16M
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%

2.99M
mPSP to Bank

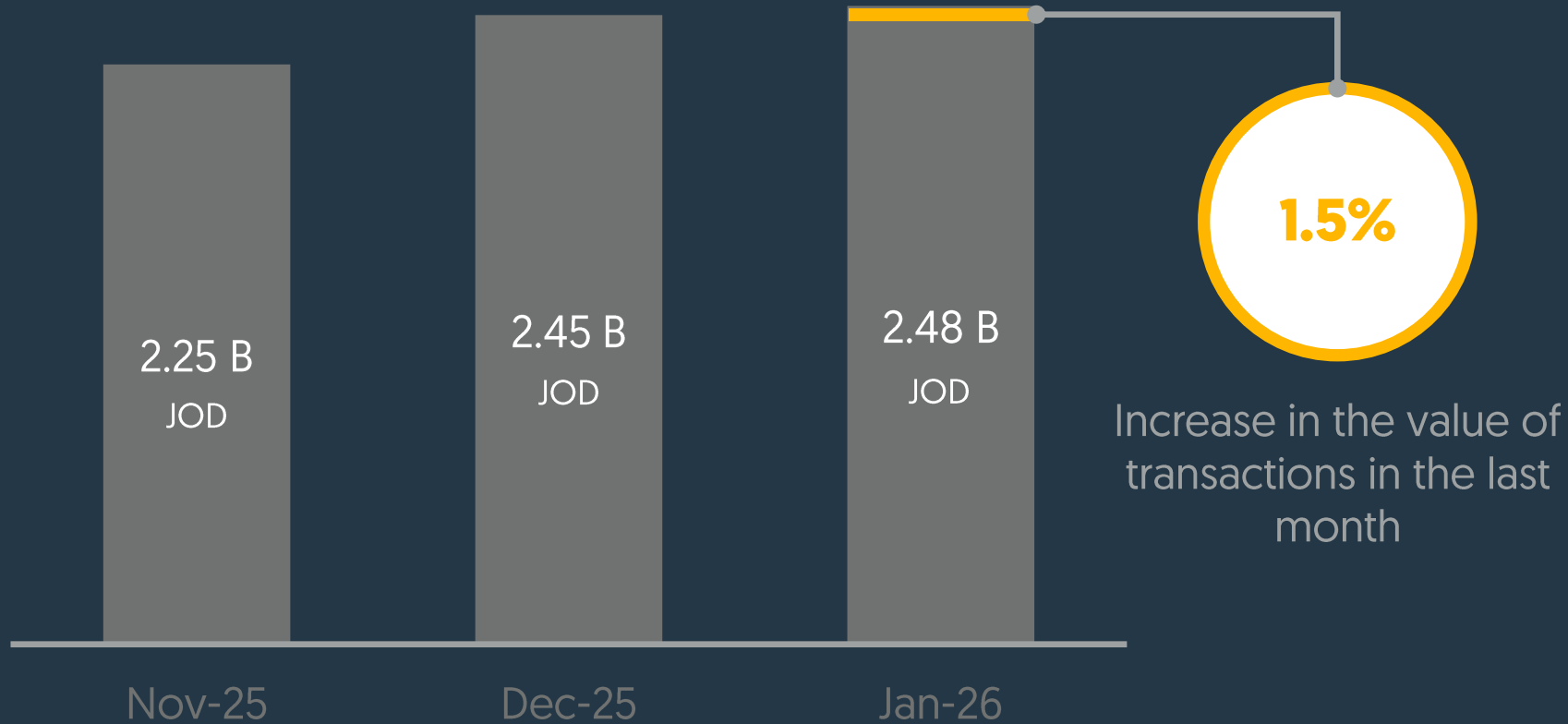


59.2%

4.34M
Bank to mPSP

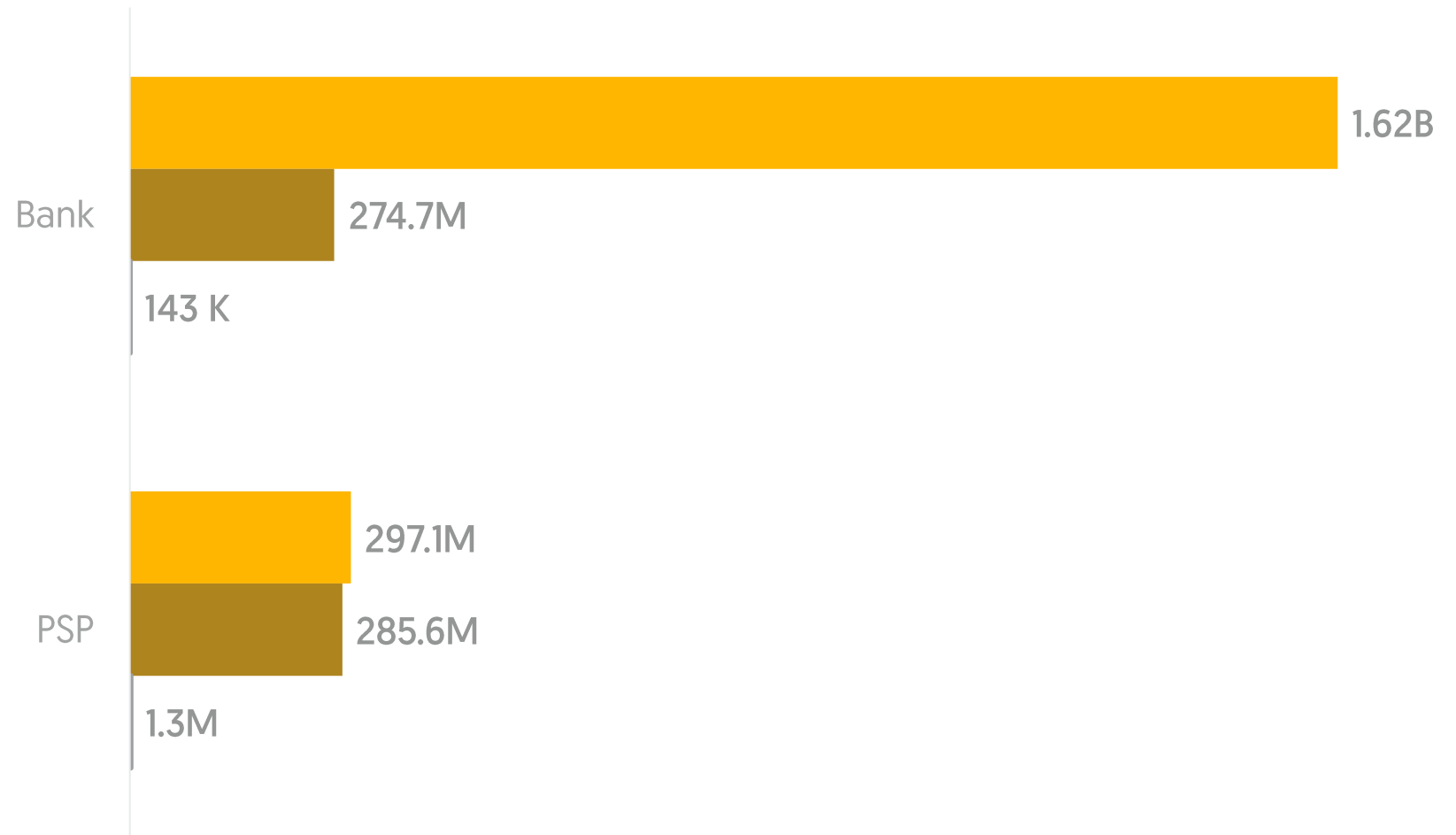
CliQ & JoMoPay Transactions

Total Value of Transactions Over the Past 3 Months



CliQ & JoMoPay Transactions

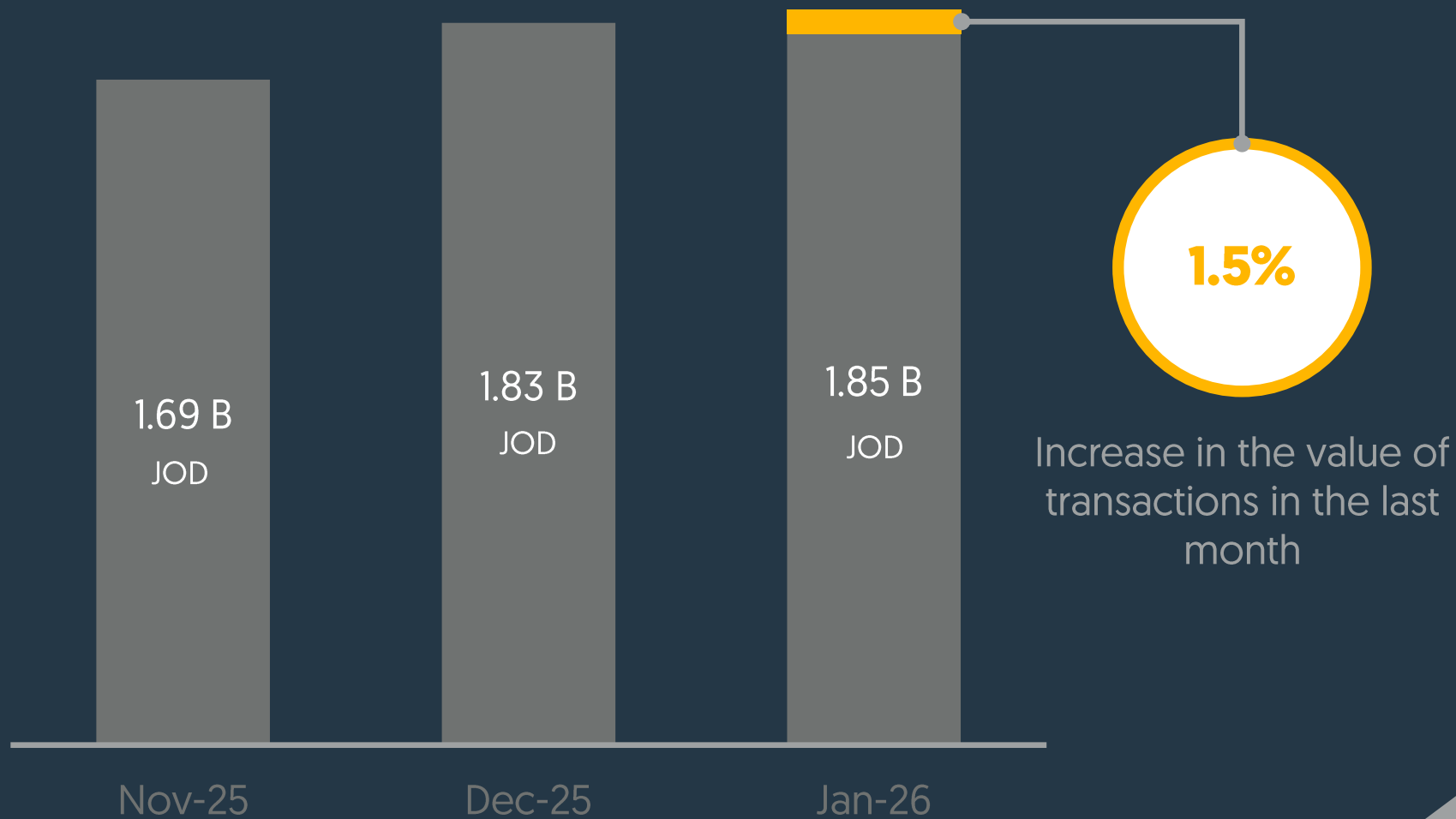
Total Value of Banks and PSPs Transactions



■ To Bank ■ To PSP ■ To Acquirer

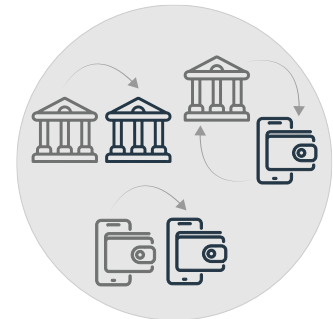
CliQ & JoMoPay Transactions

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



78.9%
1.46B JOD
Off Us



21.13%
391.6M JOD
On Us

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

CliQ & JoMoPay Interoperability

Value of Money Transfer Transactions Between Banks and PSPs



55%

238M JOD
mPSP to Bank



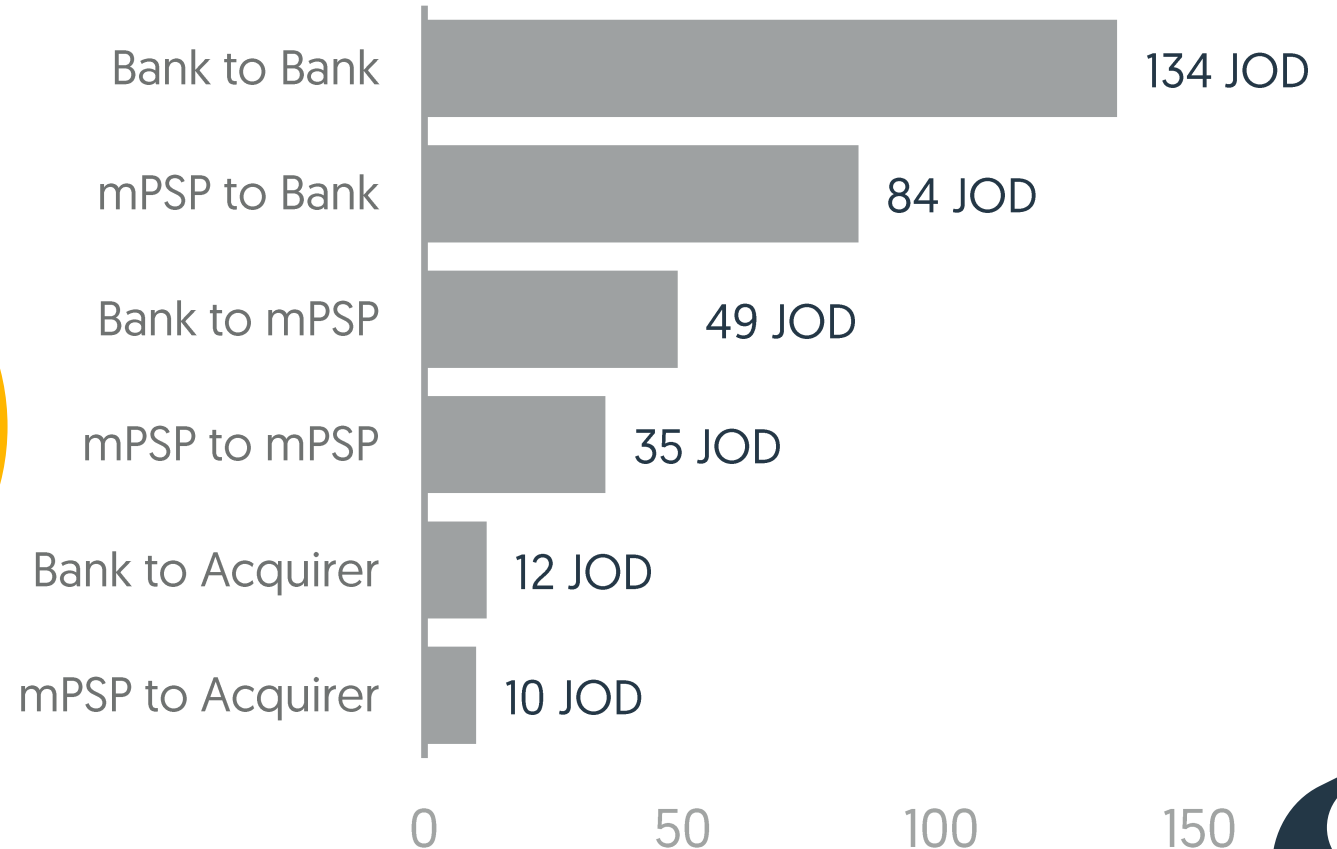
45%

194.5M 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

January 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

29.53M



Total Value of Transactions

2.48BJOD



Through Bank Accounts
17.7M



Through Mobile Wallets
11.83M



Through Bank Accounts
1.9BJOD



Through Mobile Wallets
0.58BJOD

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

3.97M



Bank Account Only

1.07M



Mobile Wallet Only

1.76M



Bank Account & Mobile Wallet

1.09M

Instant Payment Transactions

Number of Transfers Issued by Banks and Mobile Payment Service Providers

Total Number of Transactions
For January 2026

29.53M



Number of Transactions
through Bank Accounts

17.7M



Number of Transactions
through Mobile Wallets

11.83M

Instant Payment Transactions

Value of Transfers Issued by Banks and Mobile Payment Service Providers

Total Value of Transactions
For January 2026

2.48BJOD



Value of Transactions
through Bank Accounts

1.9BJOD



Value of Transactions
through Mobile Wallets

0.58BJOD

Instant Payment Transactions

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

Average Value of All Transactions
For January 2026

84.1 JOD



Average Transaction Value
through Bank Accounts

107.2 JOD



Average Transaction Value
through Mobile Wallets

49.4 JOD



Monthly Report

January 2026

60

Electronic Bill Presentment & Payment (EBPP) System



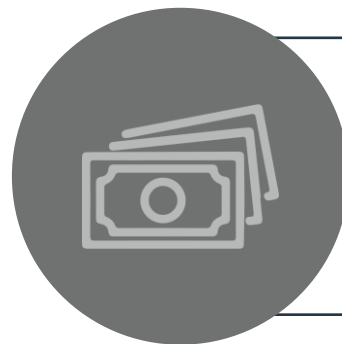
01.2026

Total Number and Value of Transactions Since the Beginning of 2026



Number of Transactions

6.53M



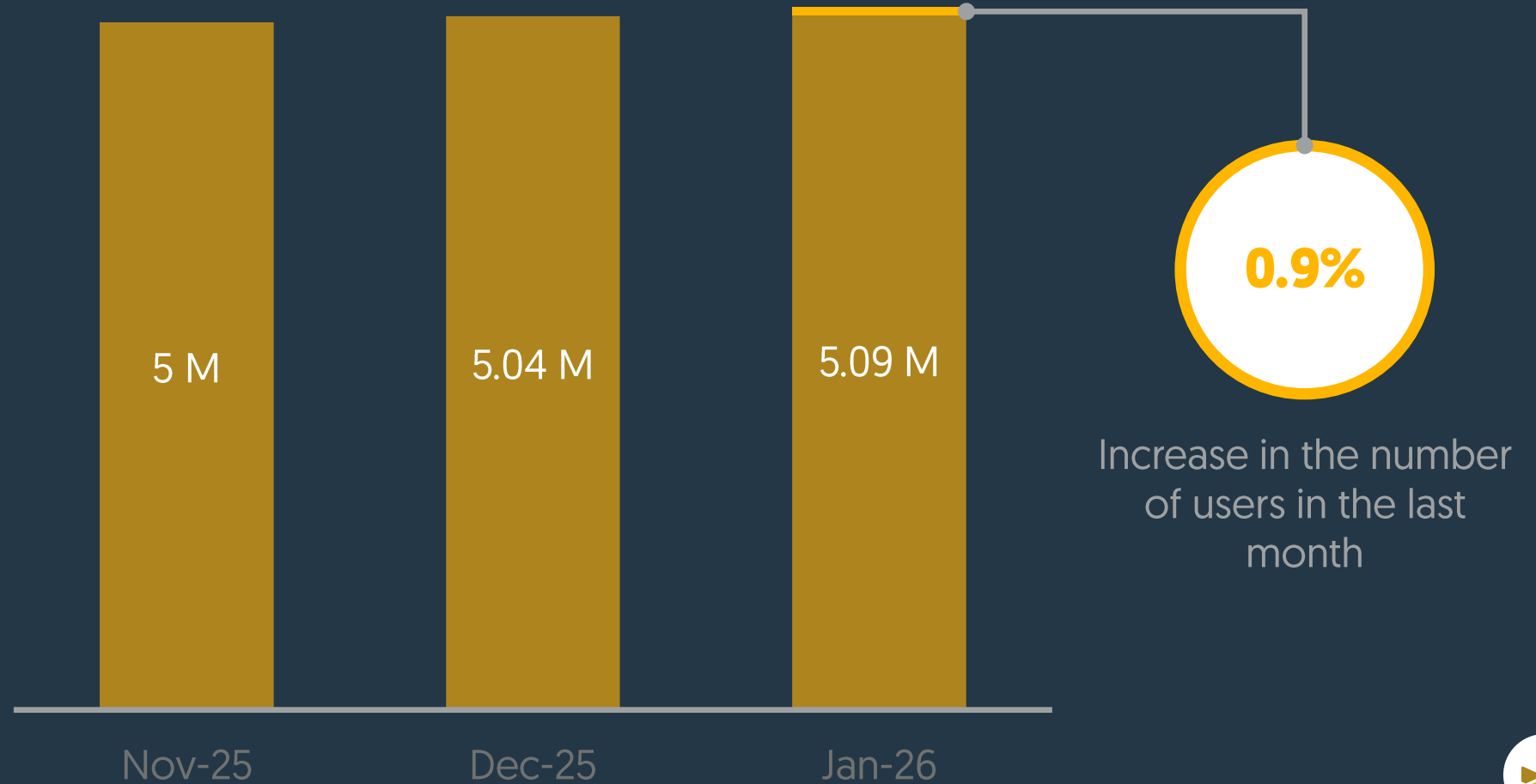
Value of Transactions

1.39B_{JOD}



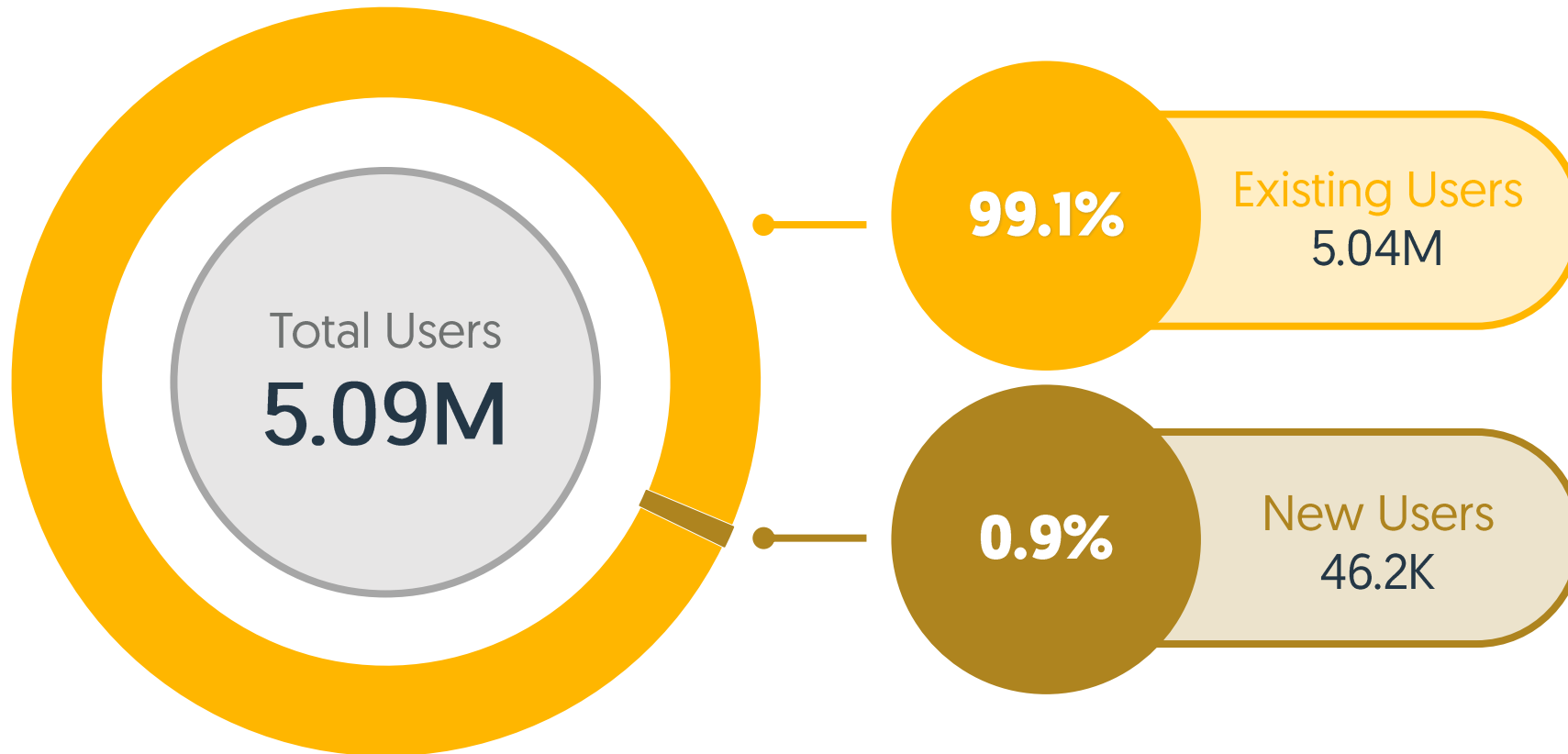
eFAWATEERcom Users

Total Number of Users Over the Past 3 Months



eFAWATEERcom Users

Number of eFAWATEERcom Users



eFAWATEERcom Billers & Services

Number of eFAWATEERcom Billers & Services



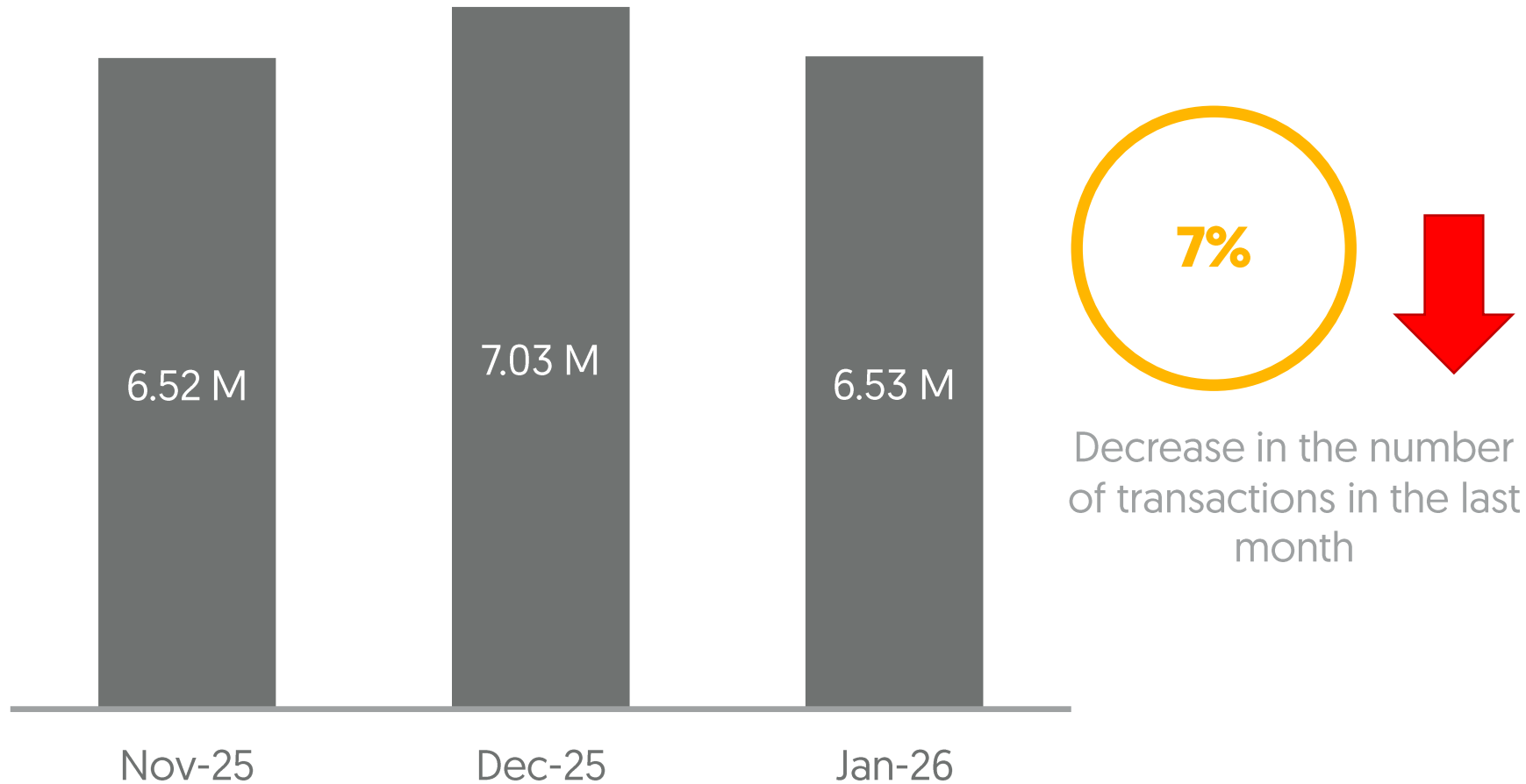
Billers
686



Services
2,346

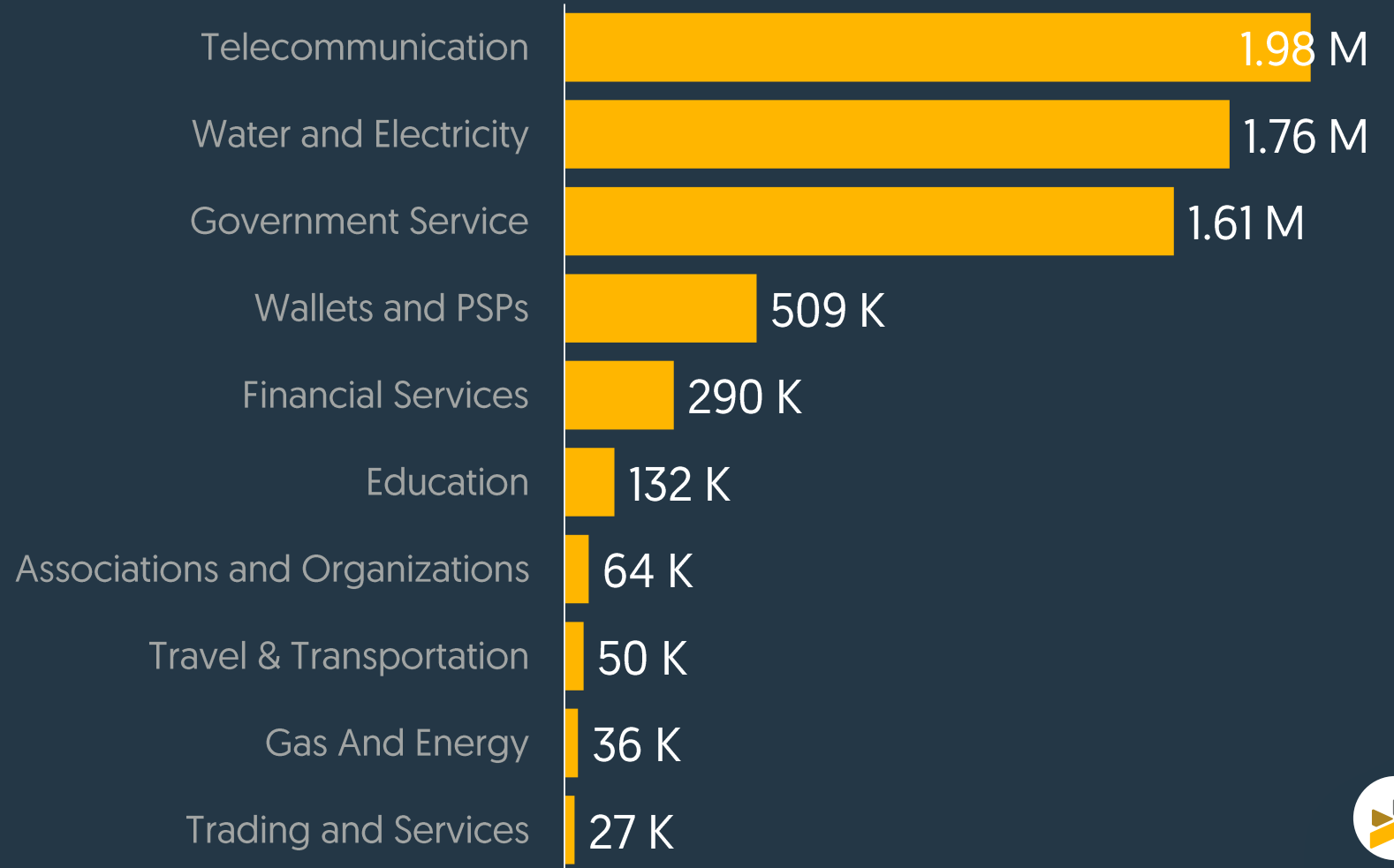
eFAWATEERcom Number of Transactions

Total Number of Transactions Over the Past 3 Months



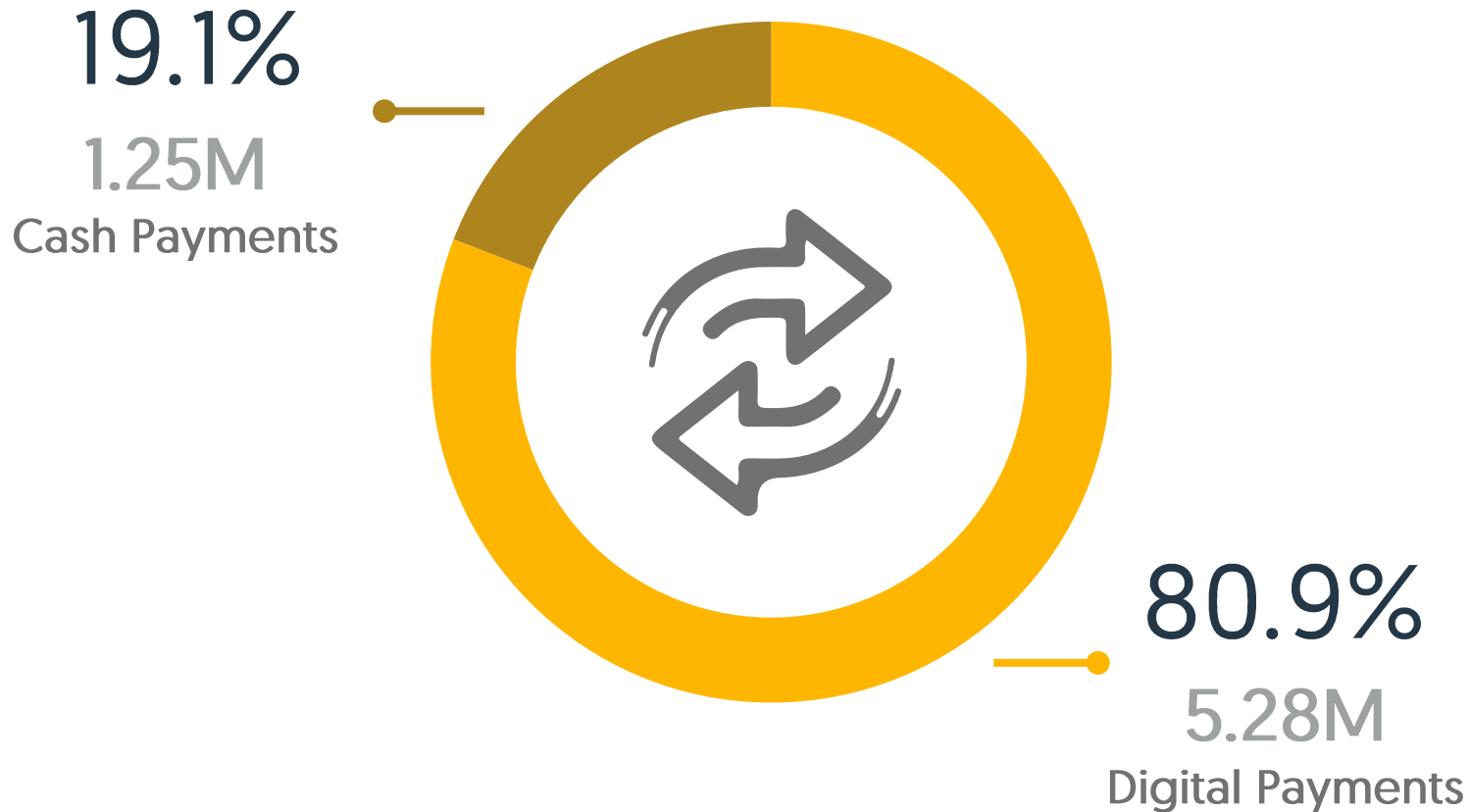
eFAWATEERcom Number of Transactions

Number of Transactions by Category



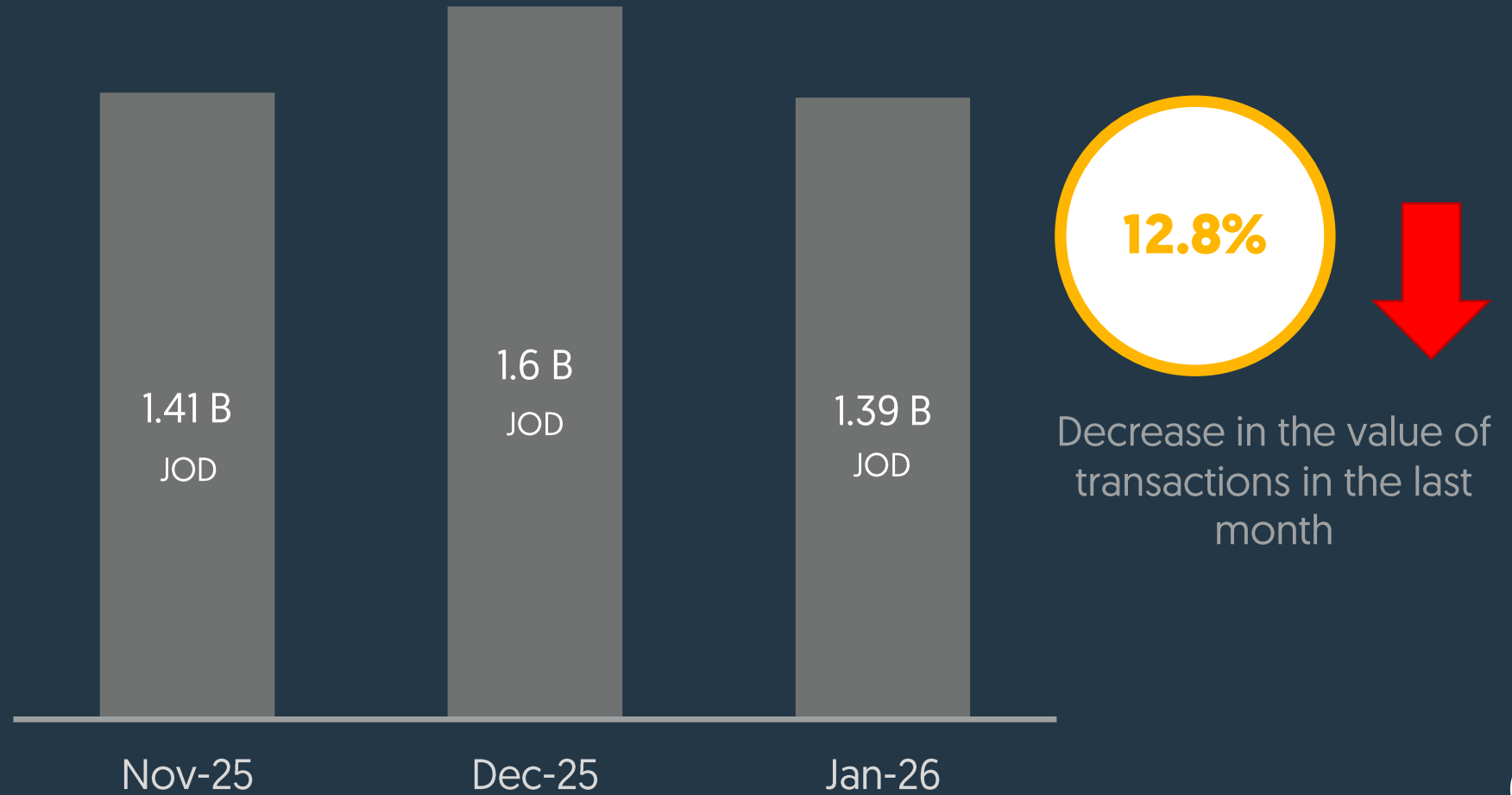
eFAWATEERcom Number of Transactions

Percentage Based on Payment Method



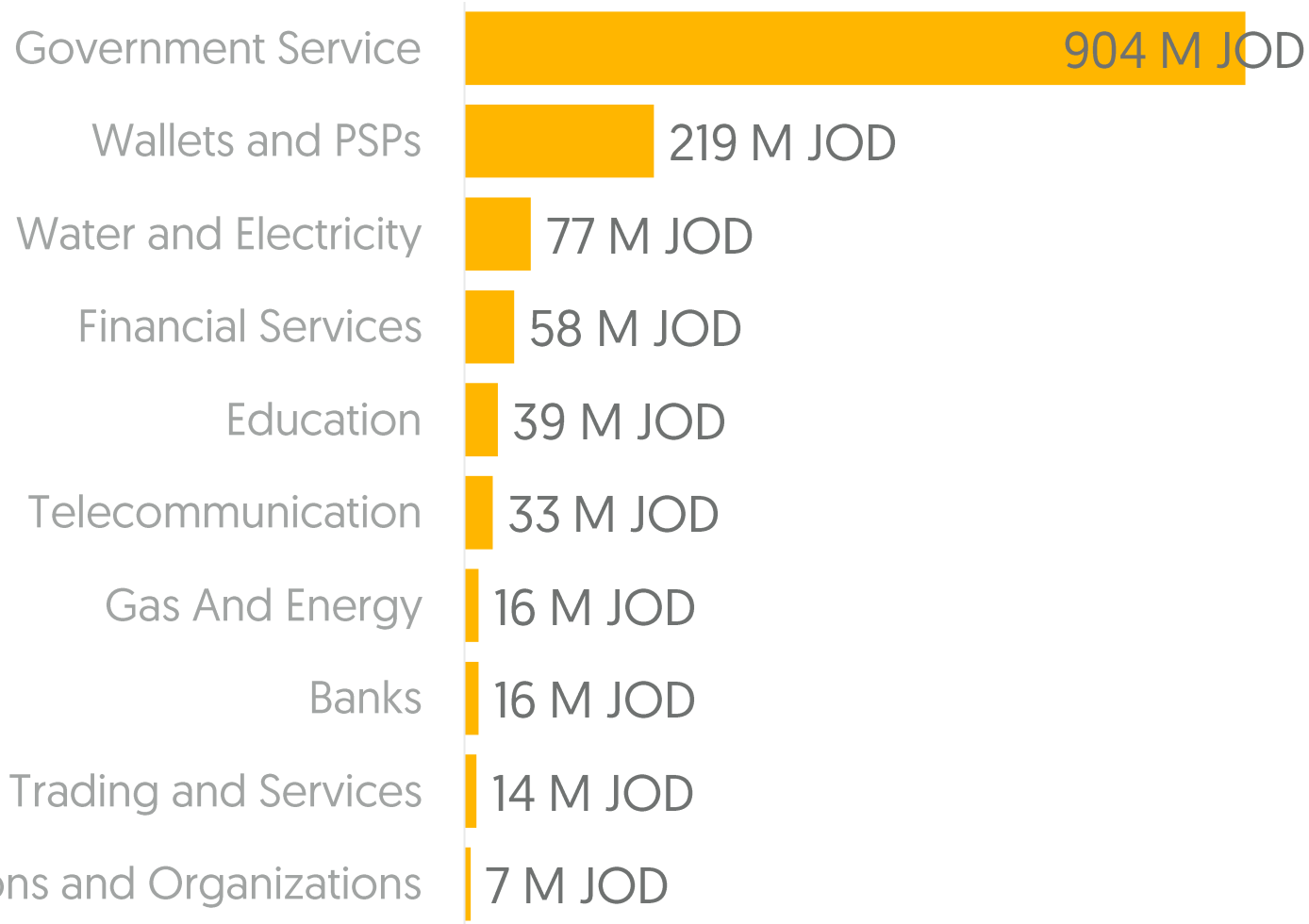
eFAWATEERcom Value of Transactions

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

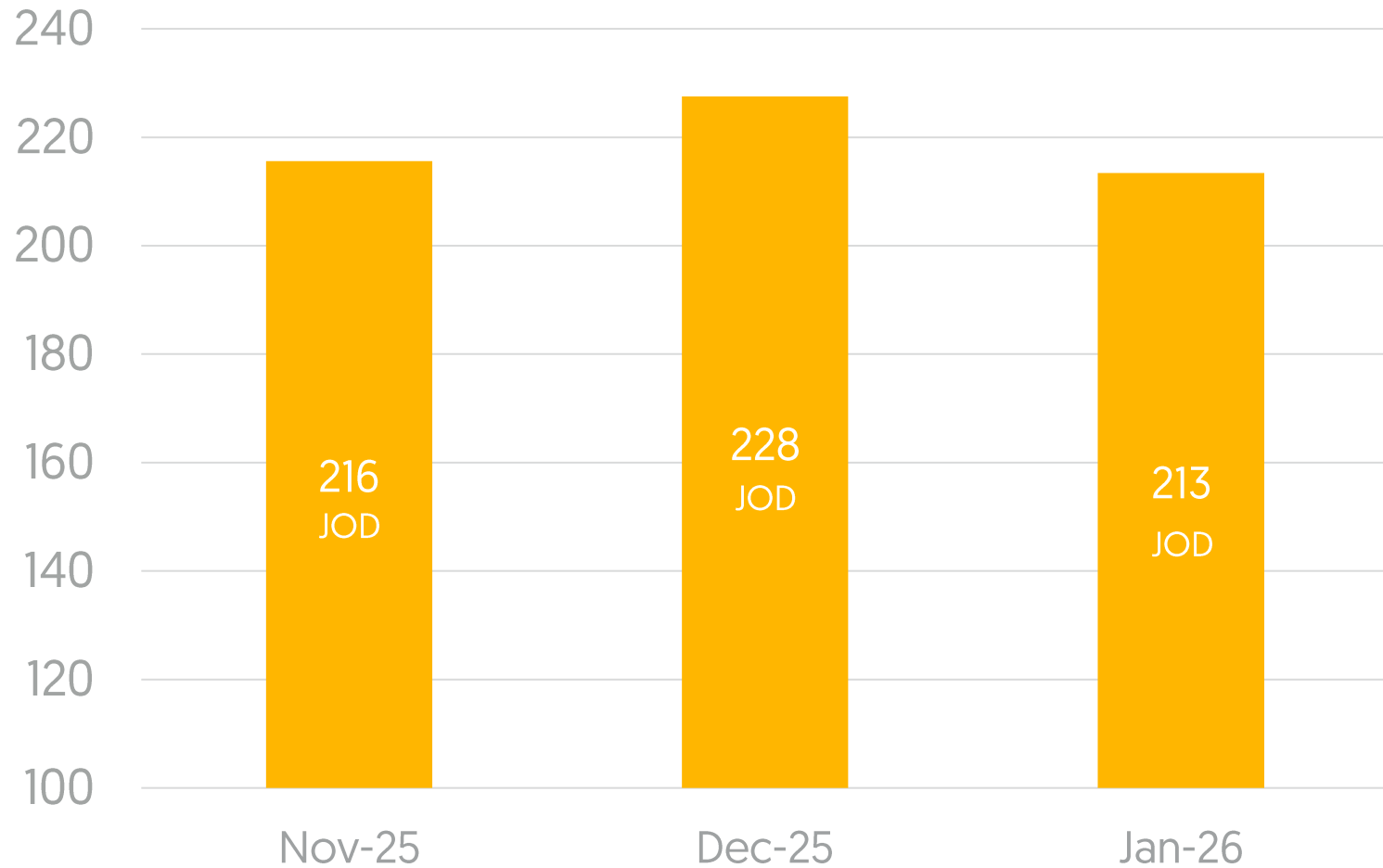
17.2%
240M JOD
Cash Payments



82.8%
1.15B JOD
Digital Payments

eFAWATEERcom Transactions

Average Value of Transactions Over the Past 3 Months





ACH
Automated Clearing House

Monthly Report

January 2026

72

Automated Clearing House



01.2026

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



Number of Transactions

1.04M



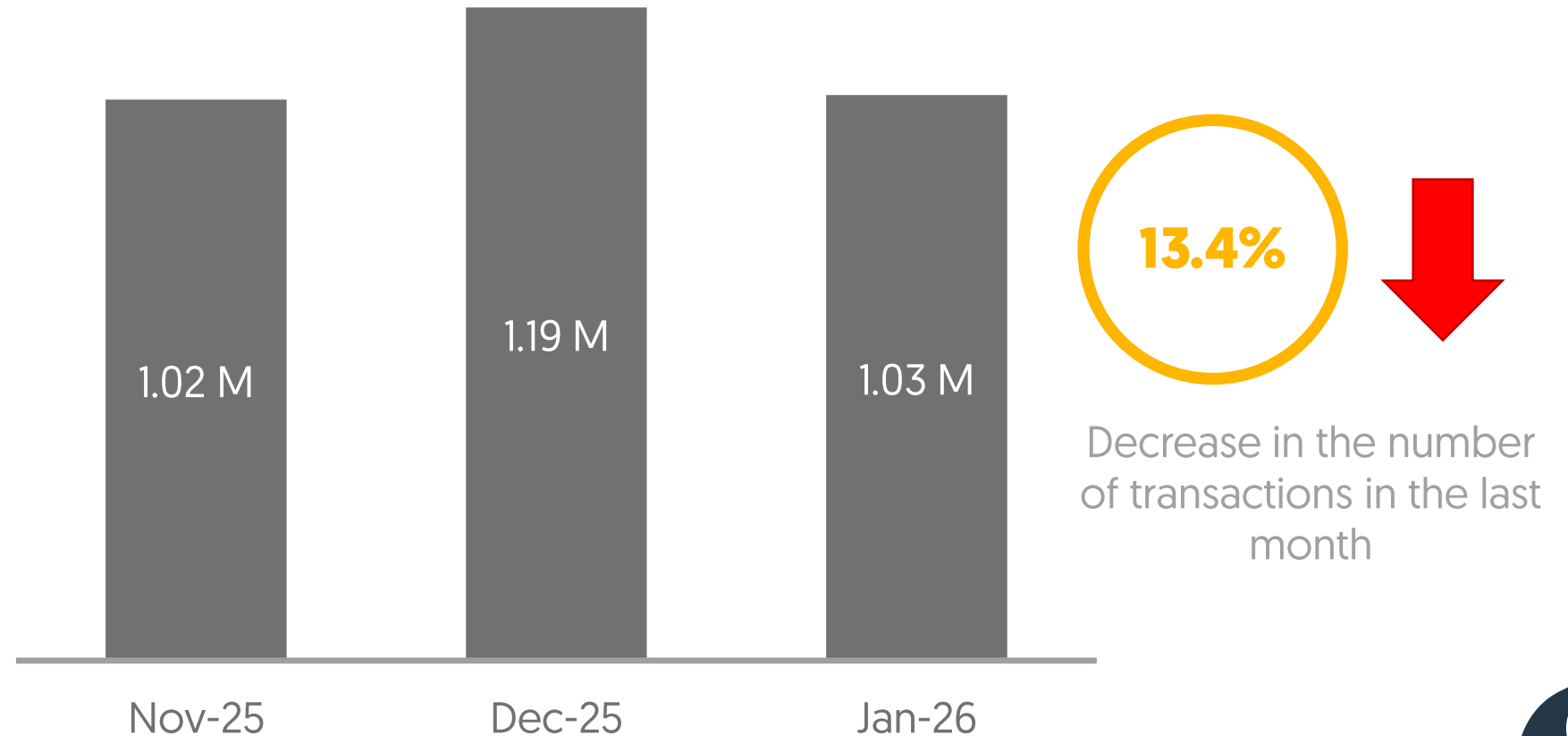
Value of Transactions

0.86B_{JOD}



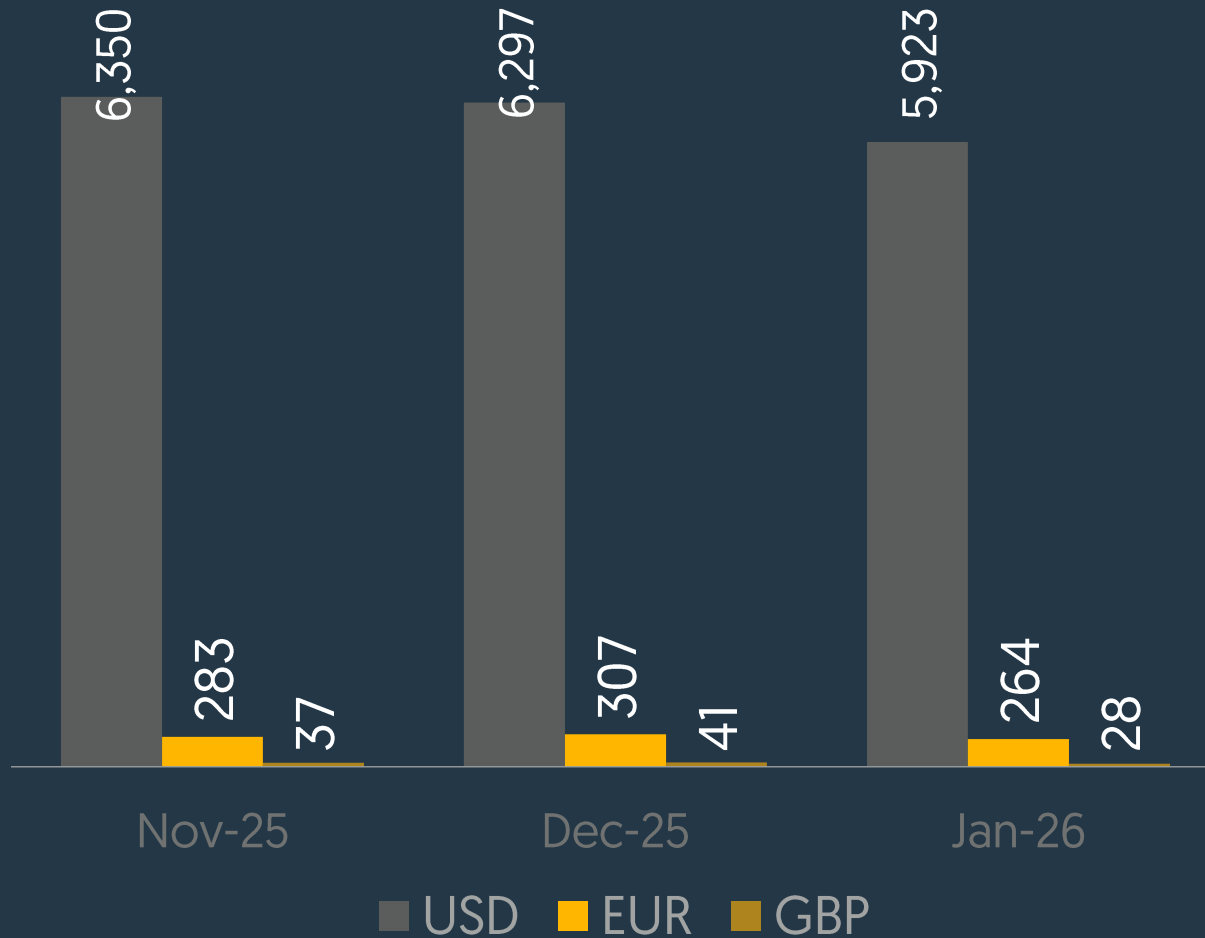
ACH Transactions

Total Number of Jordanian Dinar Transactions Over the Past 3 Months



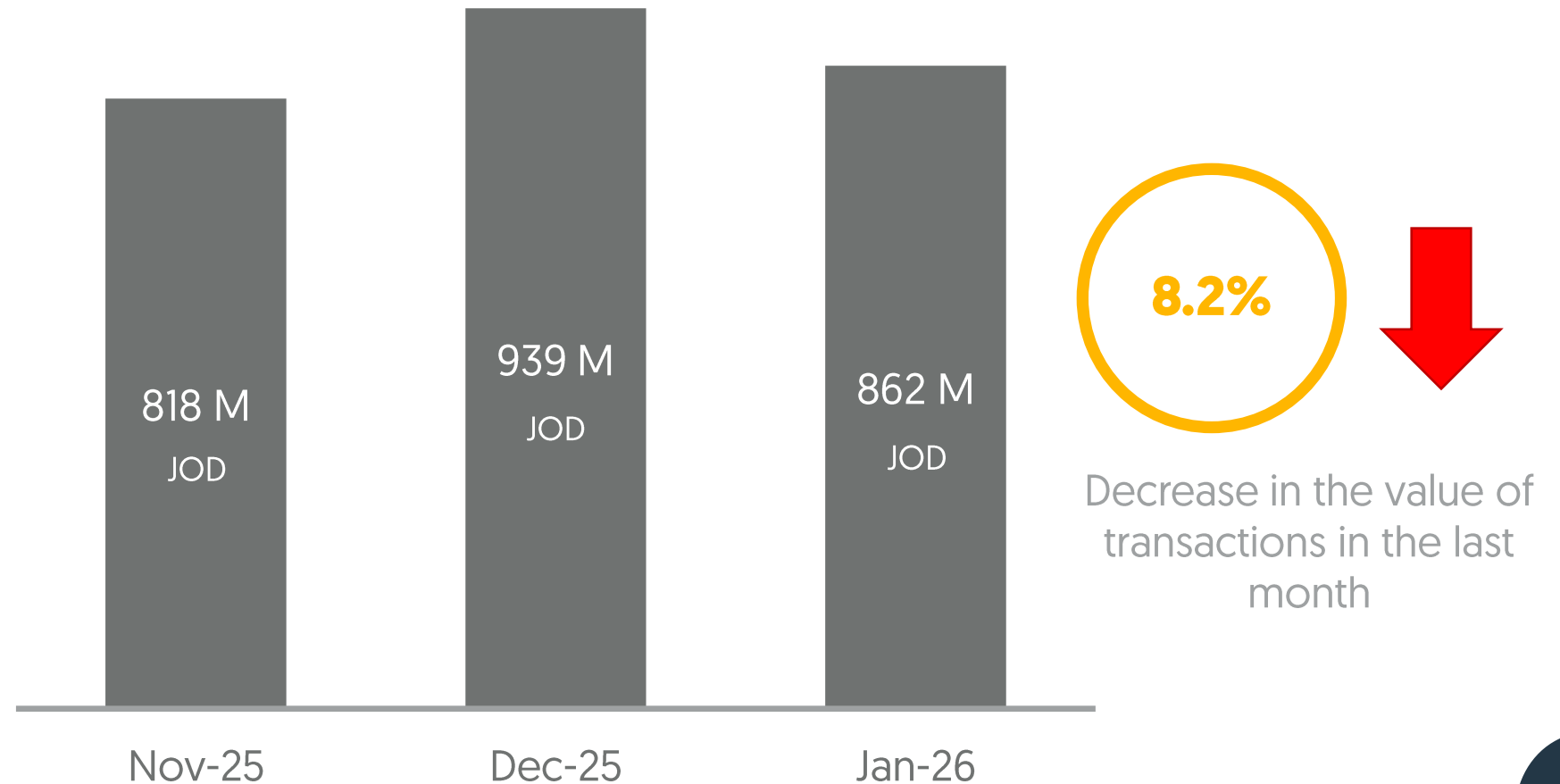
ACH Transactions

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



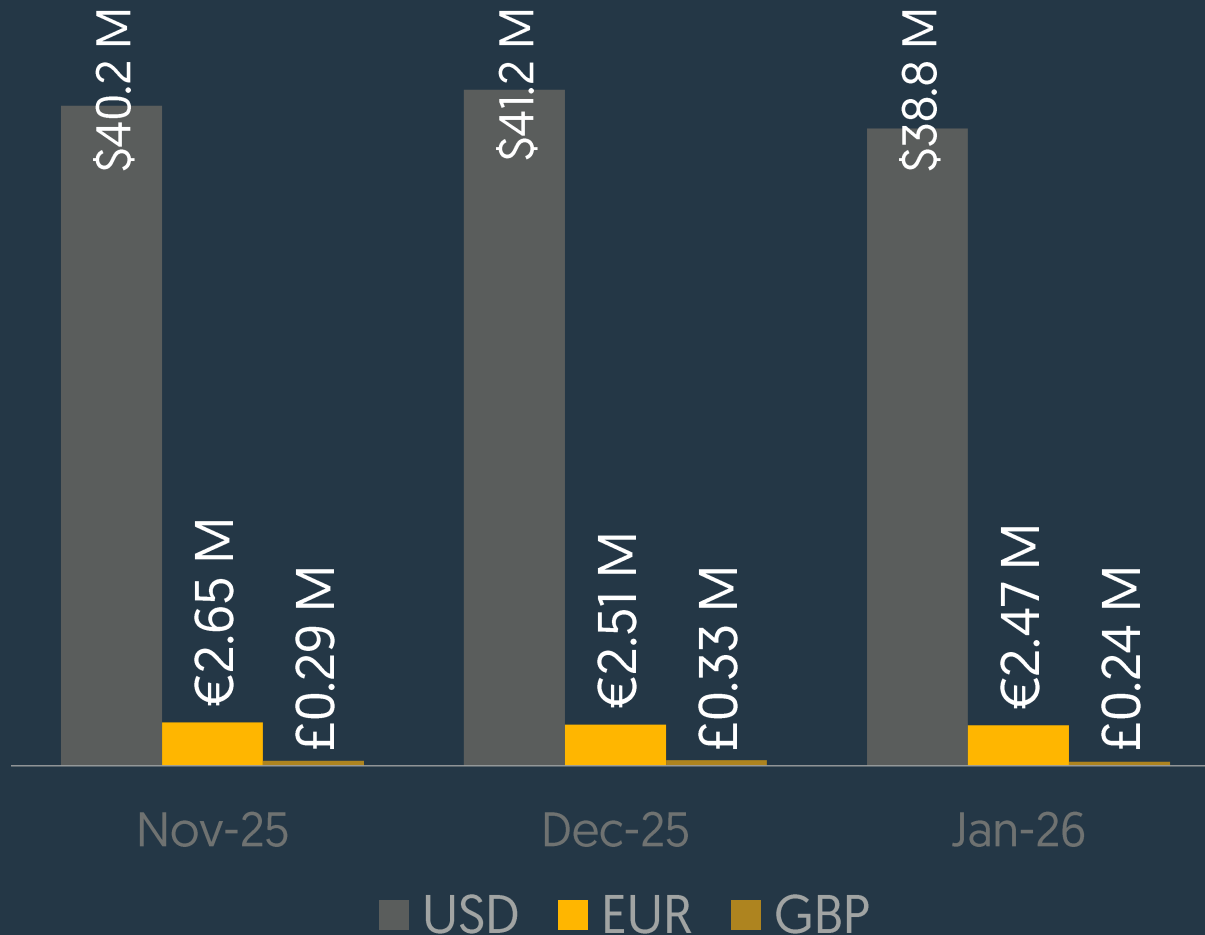
ACH Transactions

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

January 2026

Electronic Cheque Clearing Unit



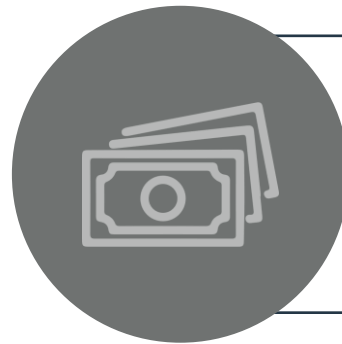
01.2026

Total Number and Value of Transactions Since the Beginning of 2026



Number of Transactions

407.5K



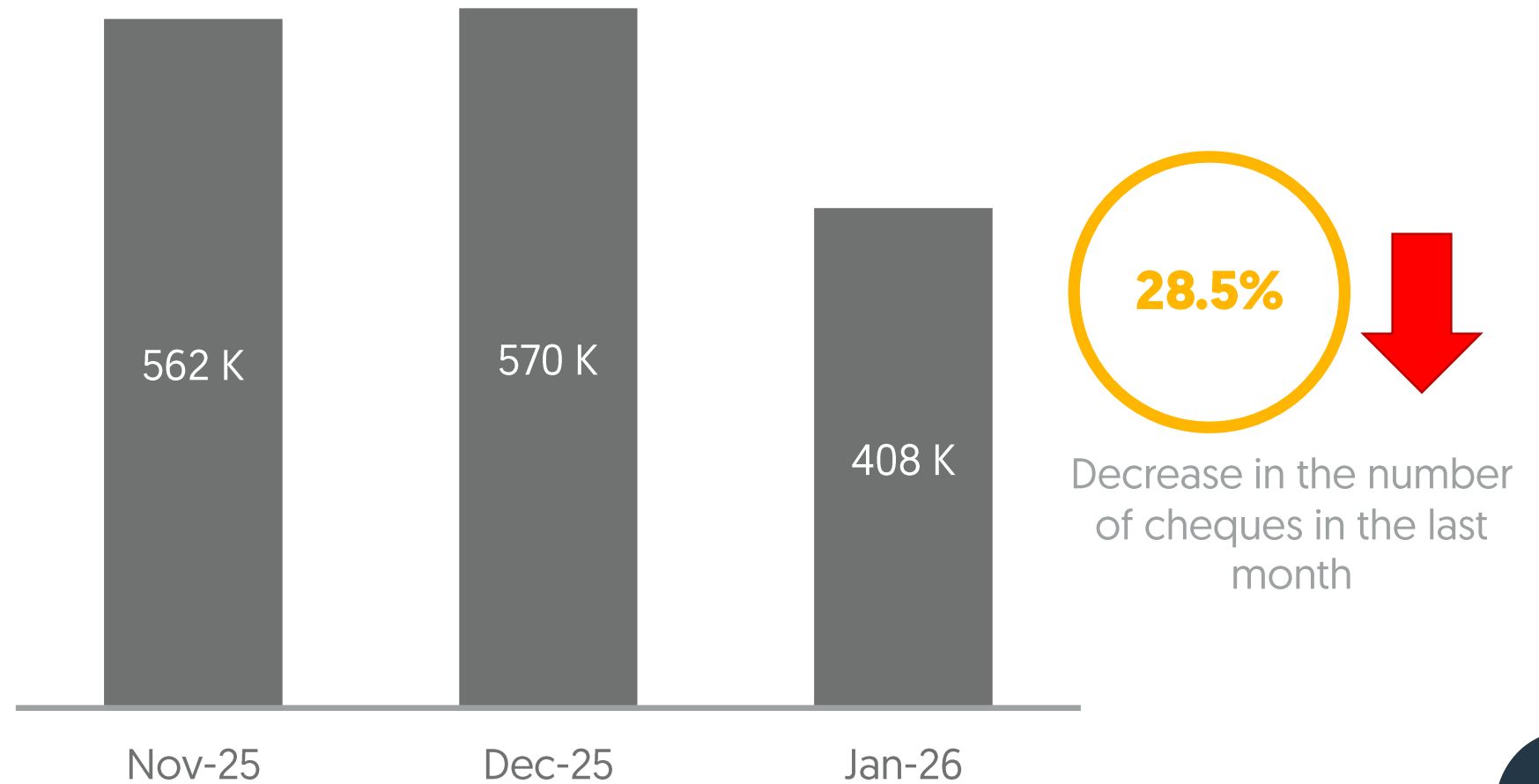
Value of Transactions

3.07B_{JOD}



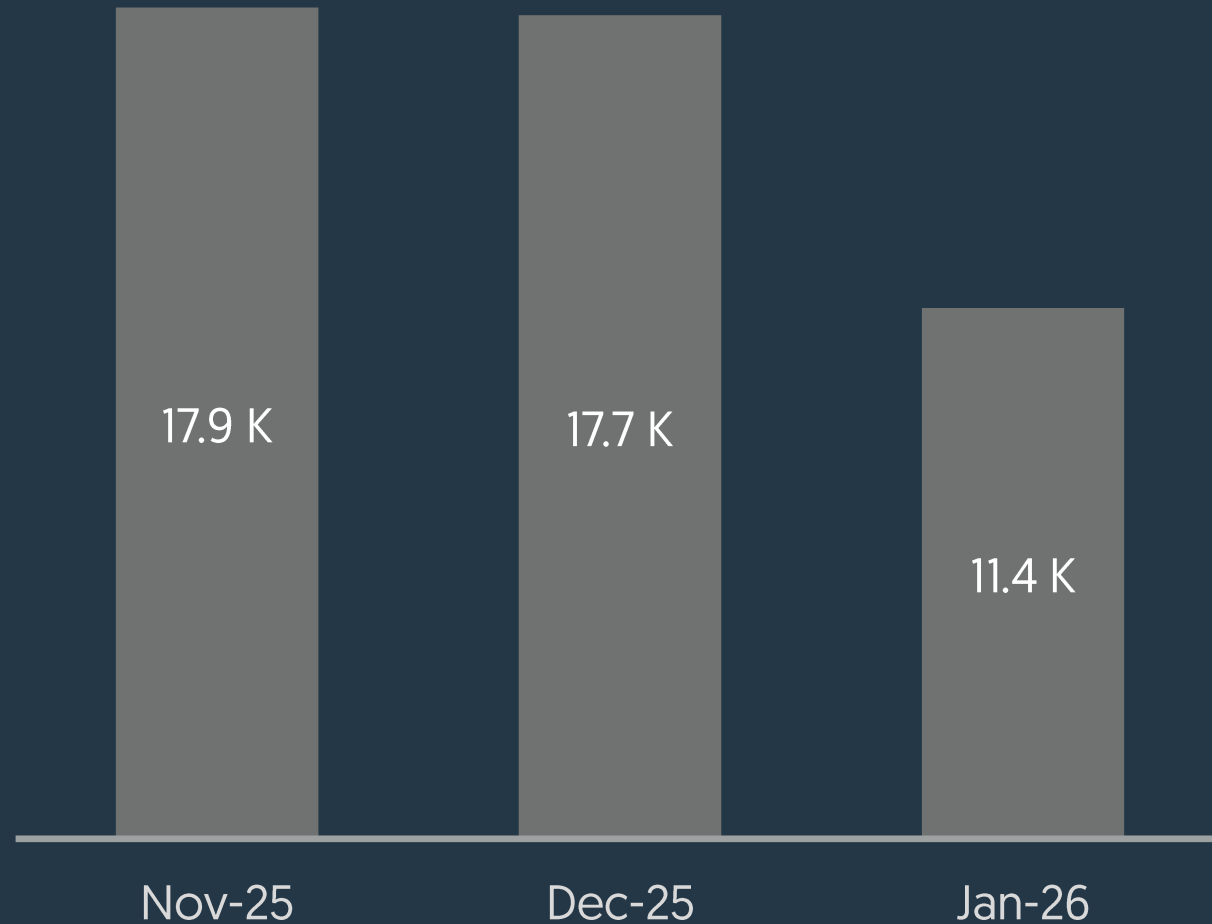
ECCU Cheques

Total Number of Inward Cheques Over the Past 3 Months



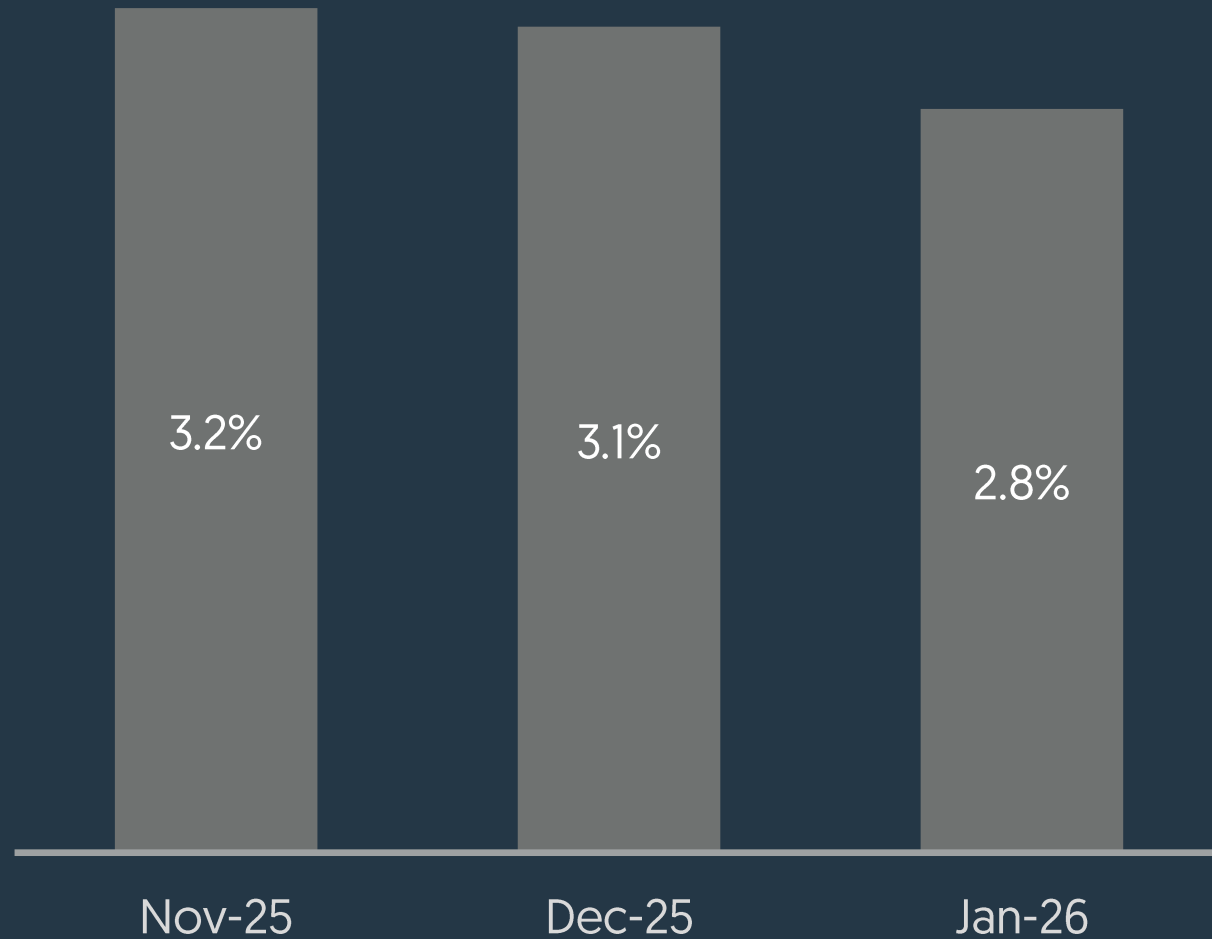
ECCU Returned Cheques

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



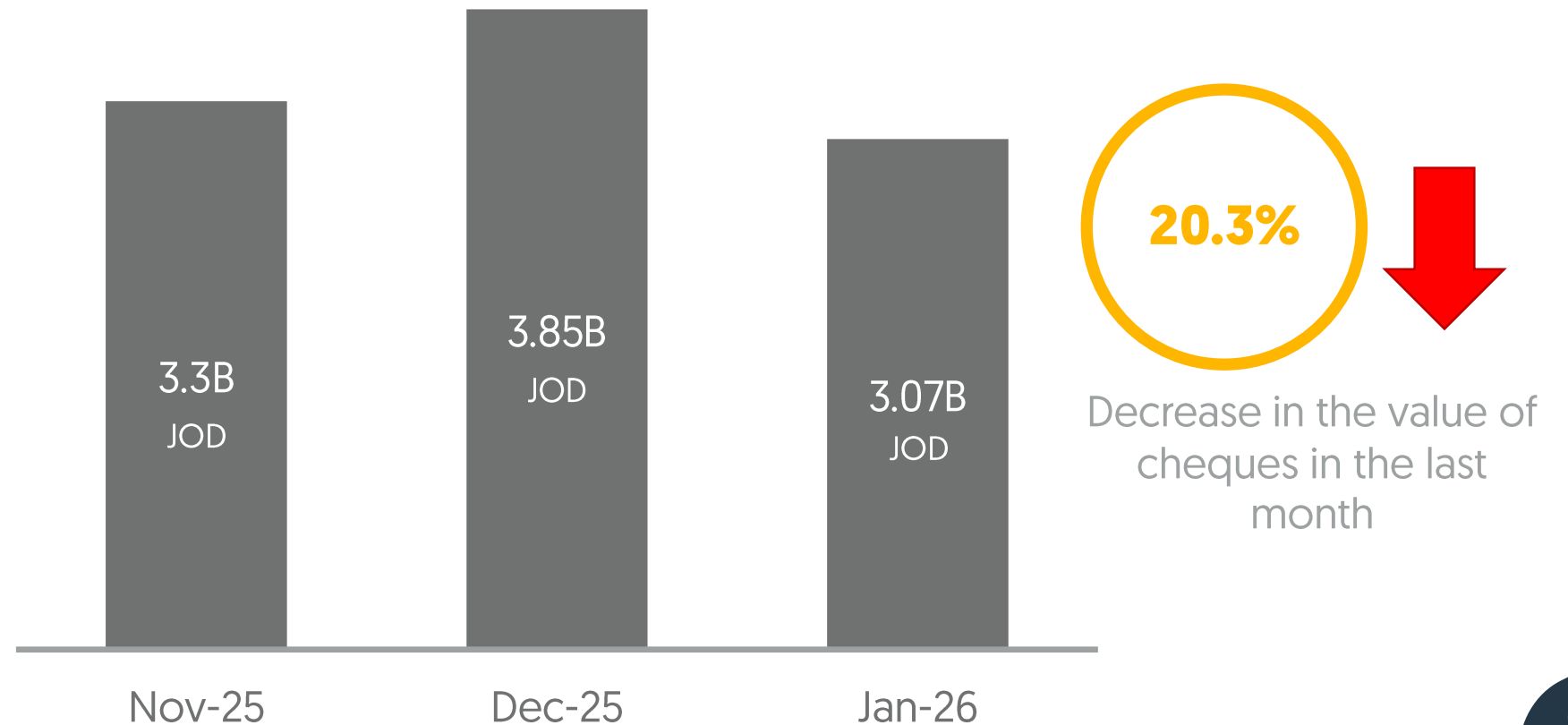
ECCU Cheques

Total Number of Returned Cheques due to Financial and Technical Reasons



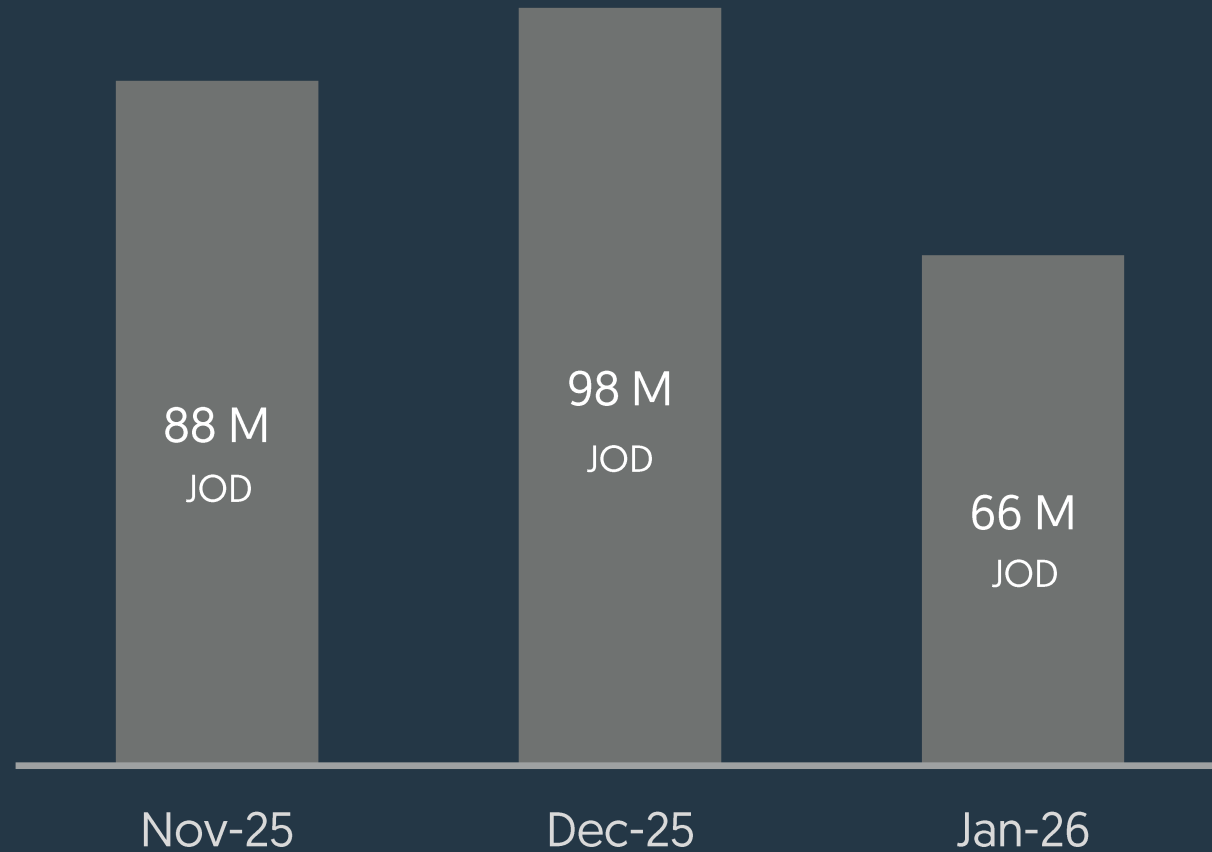
ECCU Cheques

Total Value of Inward Cheques Over the Past 3 Months



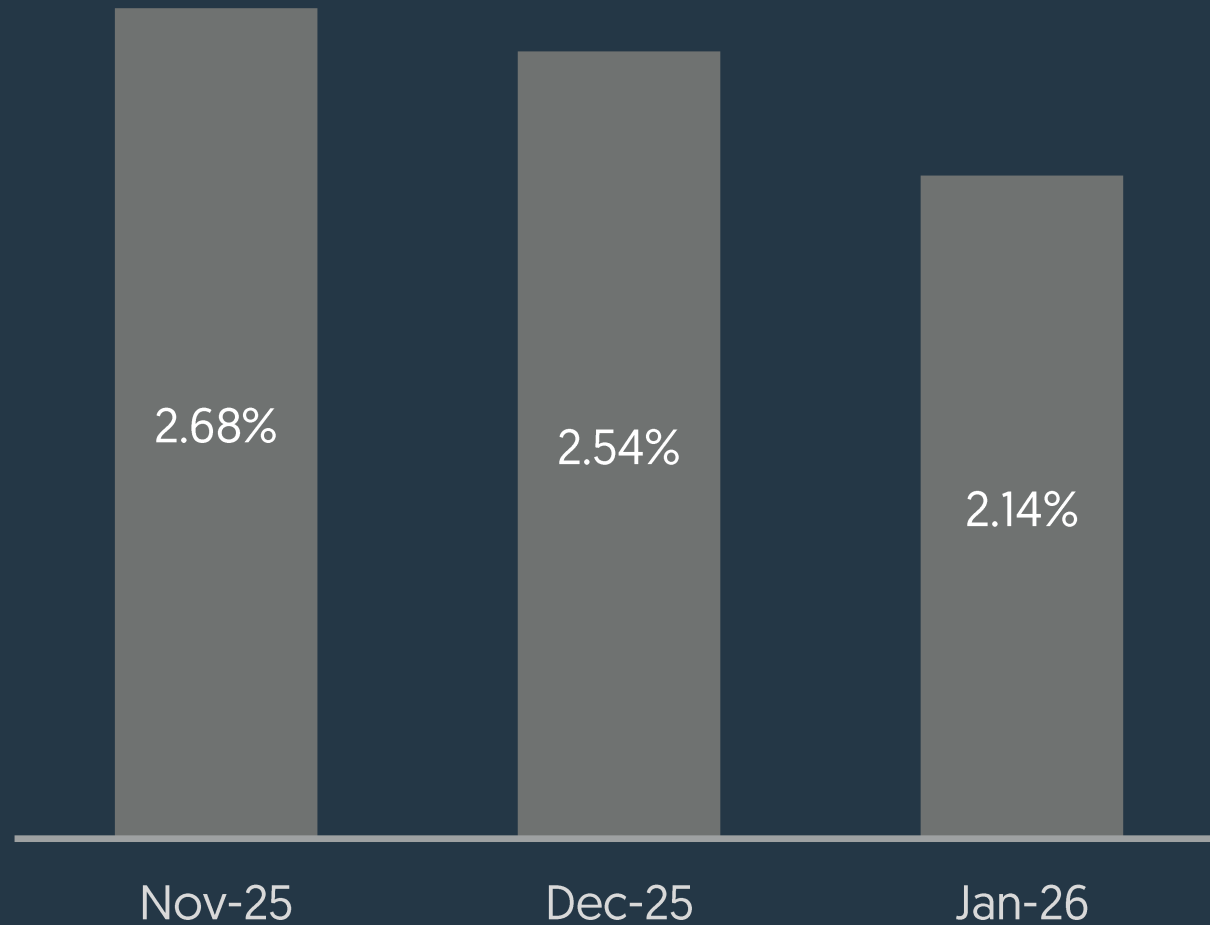
ECCU Returned Cheques

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



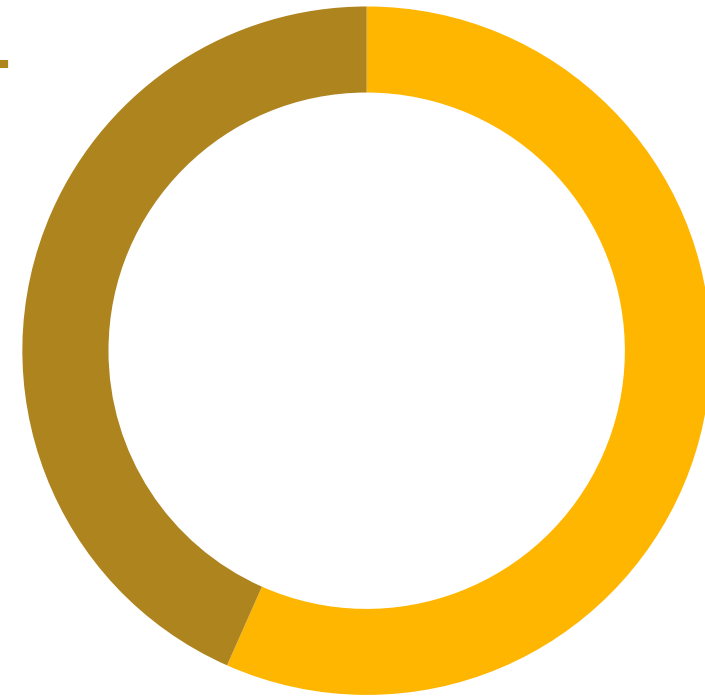
ECCU Cheques

Total Value of Returned Cheques due to Financial and Technical Reasons

43.4%

28.6M_{JOD}

Technical
Reasons



56.6%

37.3M_{JOD}

Financial
Reasons