



Jordan Payments & Clearing Company

Payment Systems Monthly Reports

March 2026



Table of Content

3

Systems
Summary

9

CliQ

25

JoMoPay

41

Instant
Payments
Interoperability

54

Instant
Payments in
Jordan

60

FAWATEER.com

72

ACH
Automated Clearing House

78

ECCU
Electronic Cheque Clearing Unit



Systems Summary

Monthly Report

March 2026

3

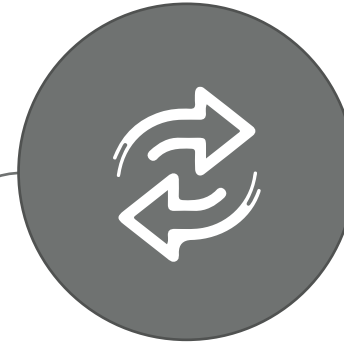


CliQ Summary



Number of
Users

2.22M



Number of
Transactions

19.01M



Value of
Transactions

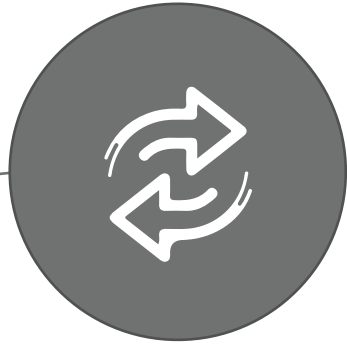
2.02B_{JOD}

JoMoPay Summary



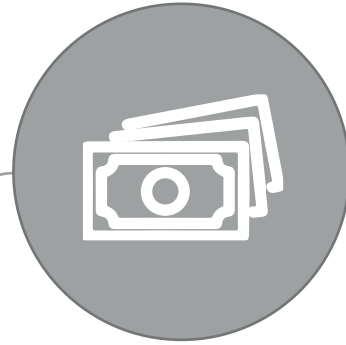
Number of
Users

2.91M



Number of
Transactions

12.76M



Value of
Transactions

652M_{JOD}



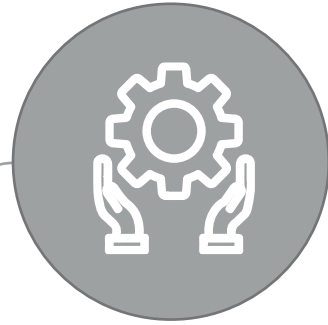
Number of
Users

5.17M



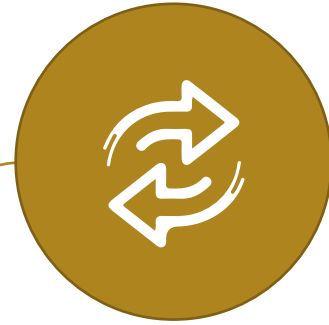
Number of
Billers

707



Number of
Services

2,429



Number of
Transactions

7.36M



Value of
Transactions

1.26B_{JOD}



ACH Summary

Automated Clearing House



Total Number of Transactions

1.13M



Number of JOD Transactions

1.12M



Value of JOD Transactions

937M_{JOD}



ECCCU
Electronic Cheque Clearing Unit

Summary



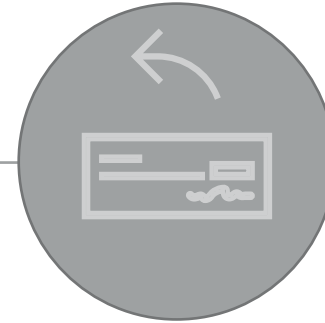
Number of
Cheques

567K



Value of
Cheques

3.43B_{JOD}



Number of
Returned Cheques

20.1K



Value of Returned
Cheques

119.6M_{JOD}



Monthly Report

March 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

53.29M

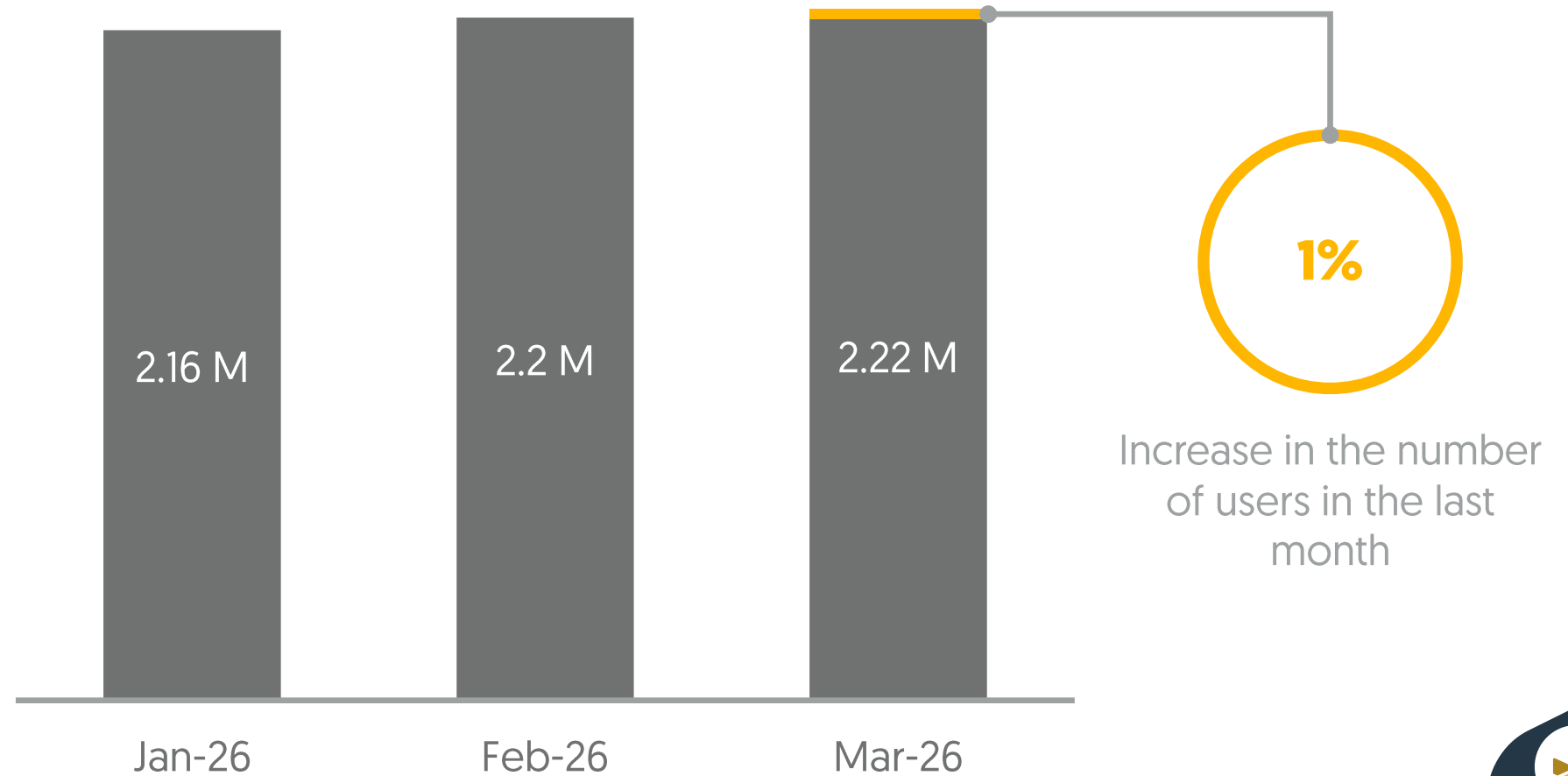


Value of Transactions

5.71B_{JOD}

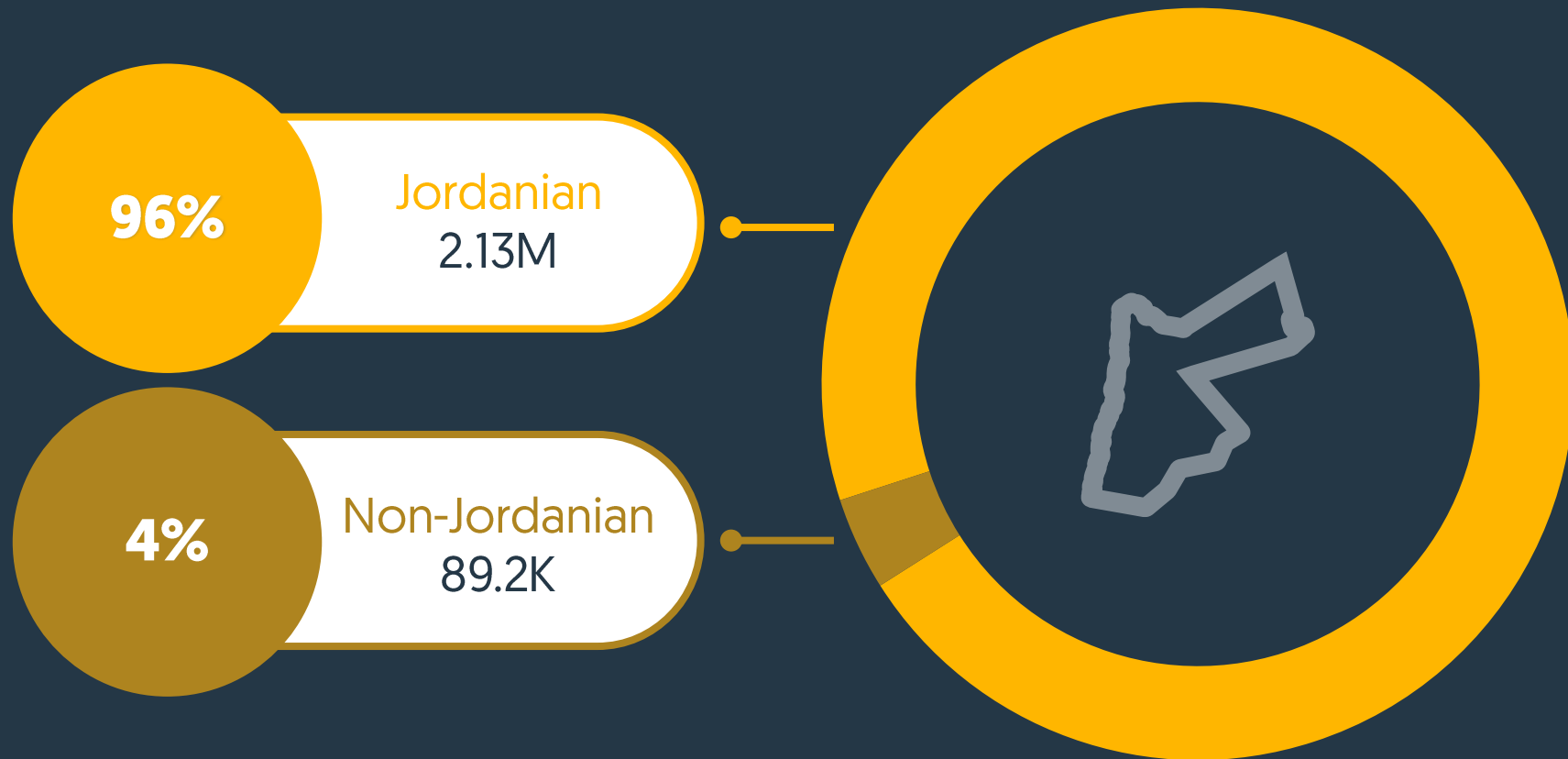
CliQ Users

Total Number of Users Over the Past 3 Months



CliQ Users

Percentage of Users Based on Nationality

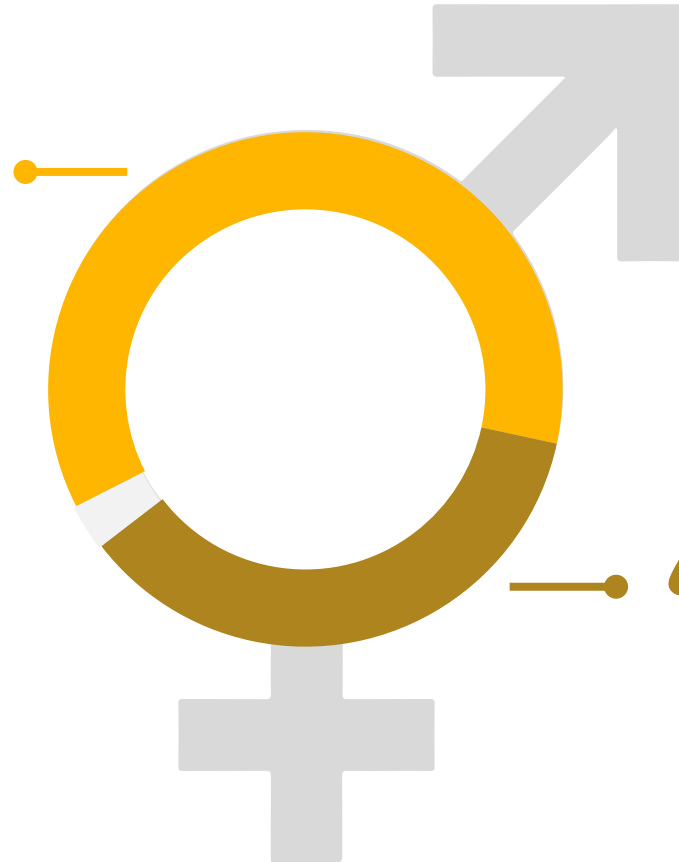


CliQ Users

Percentage of Users Based on Gender

60.9%

1.35M
Male Users



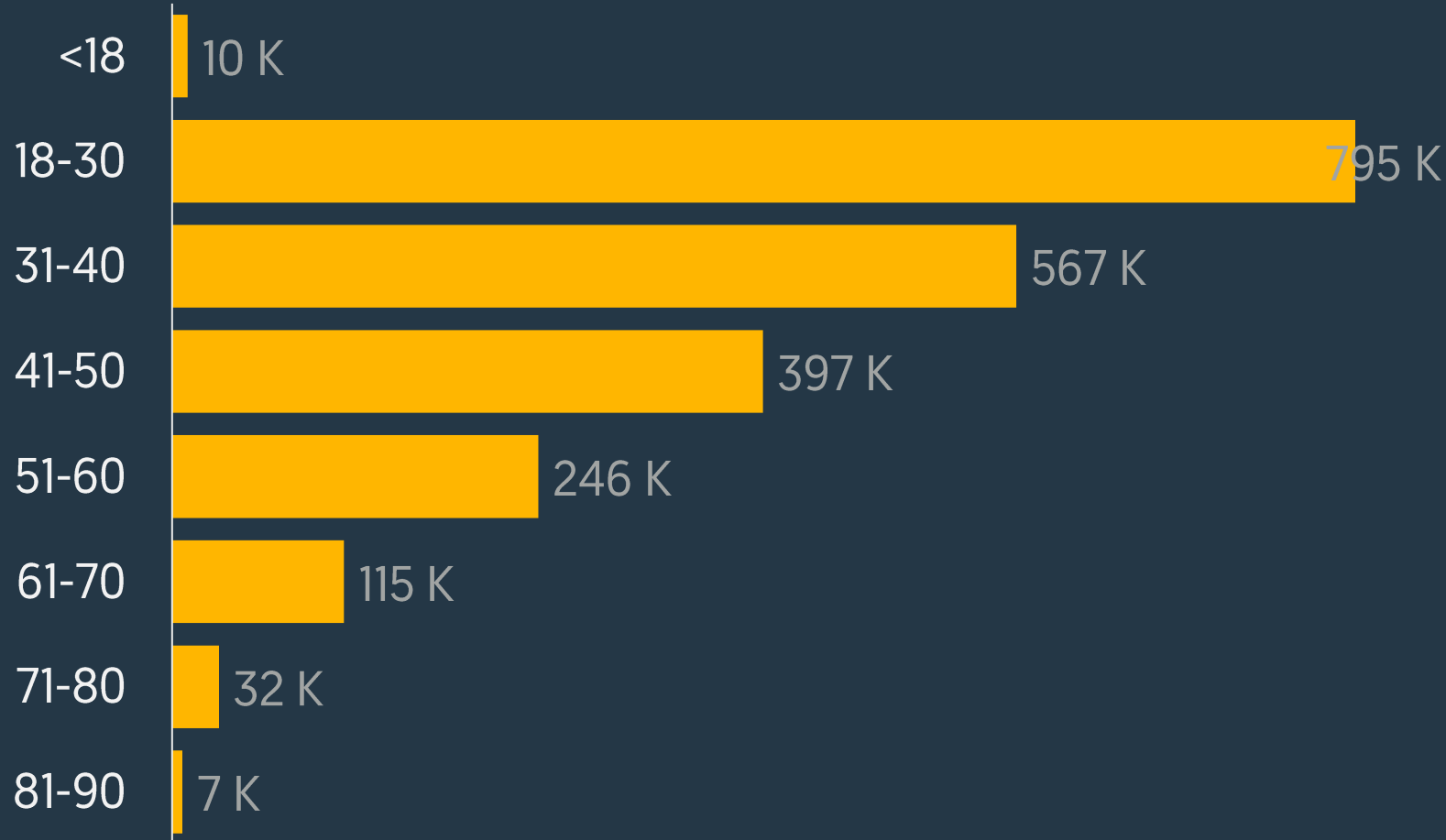
36.2%

0.8M
Female Users



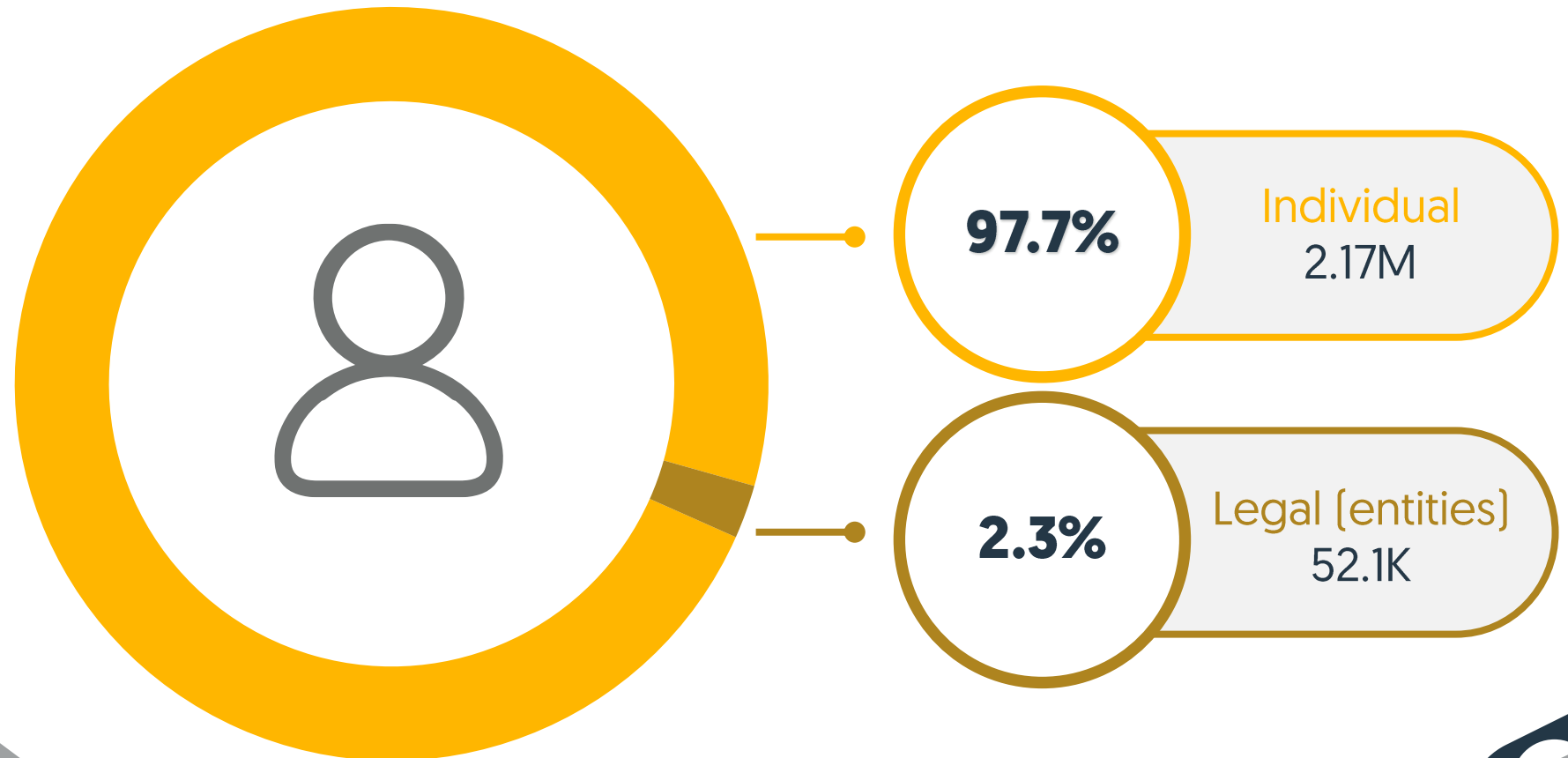
CliQ Users

Number of Users Based on Age Group



CliQ Users

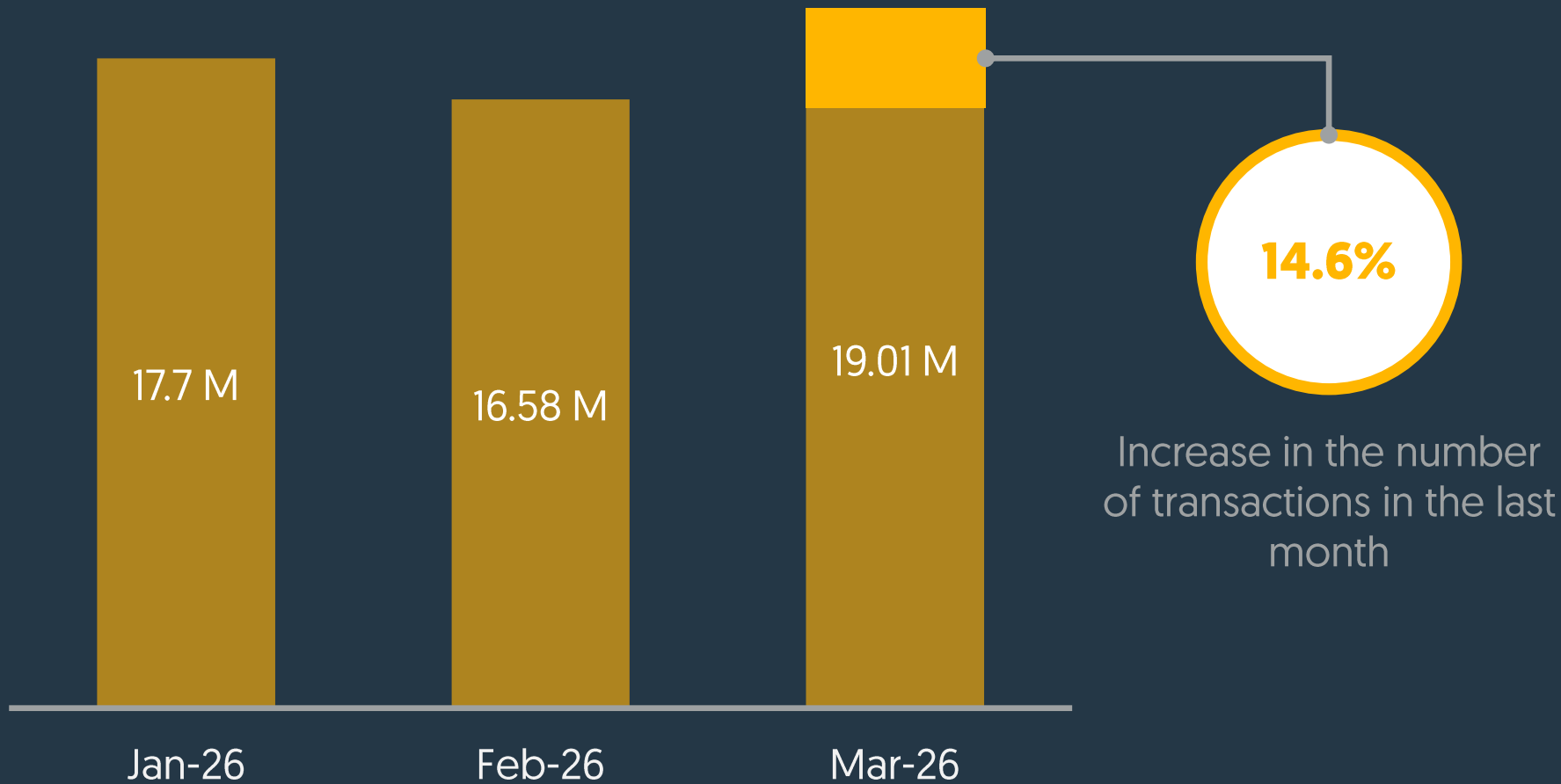
Percentage of Users Based on Customer Type



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

18.5%
3.53M
Purchases

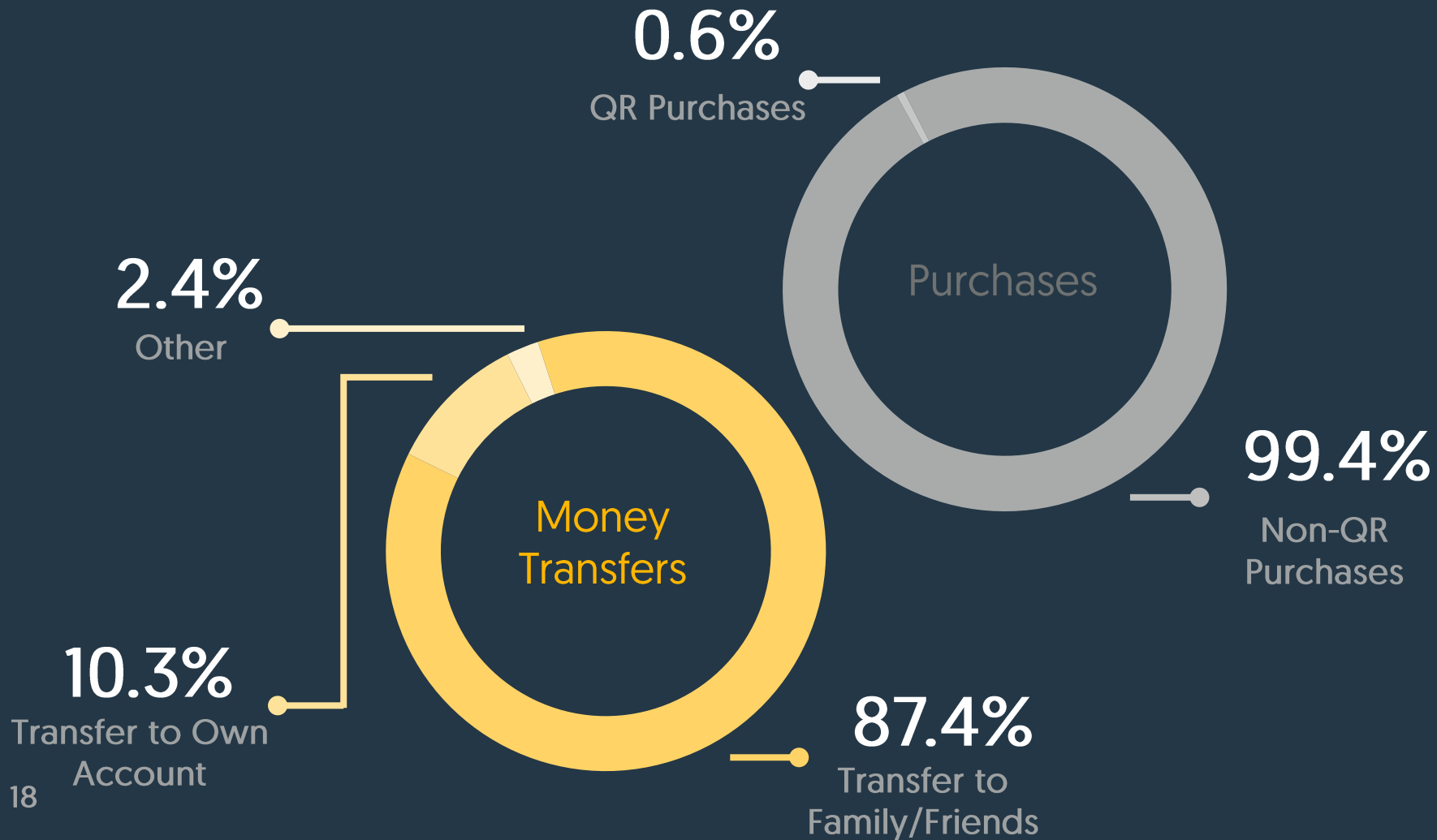


81.5%
15.48M
Money Transfers

CliQ Number of Transactions

Percentage Based on Transaction Type Sub-Category

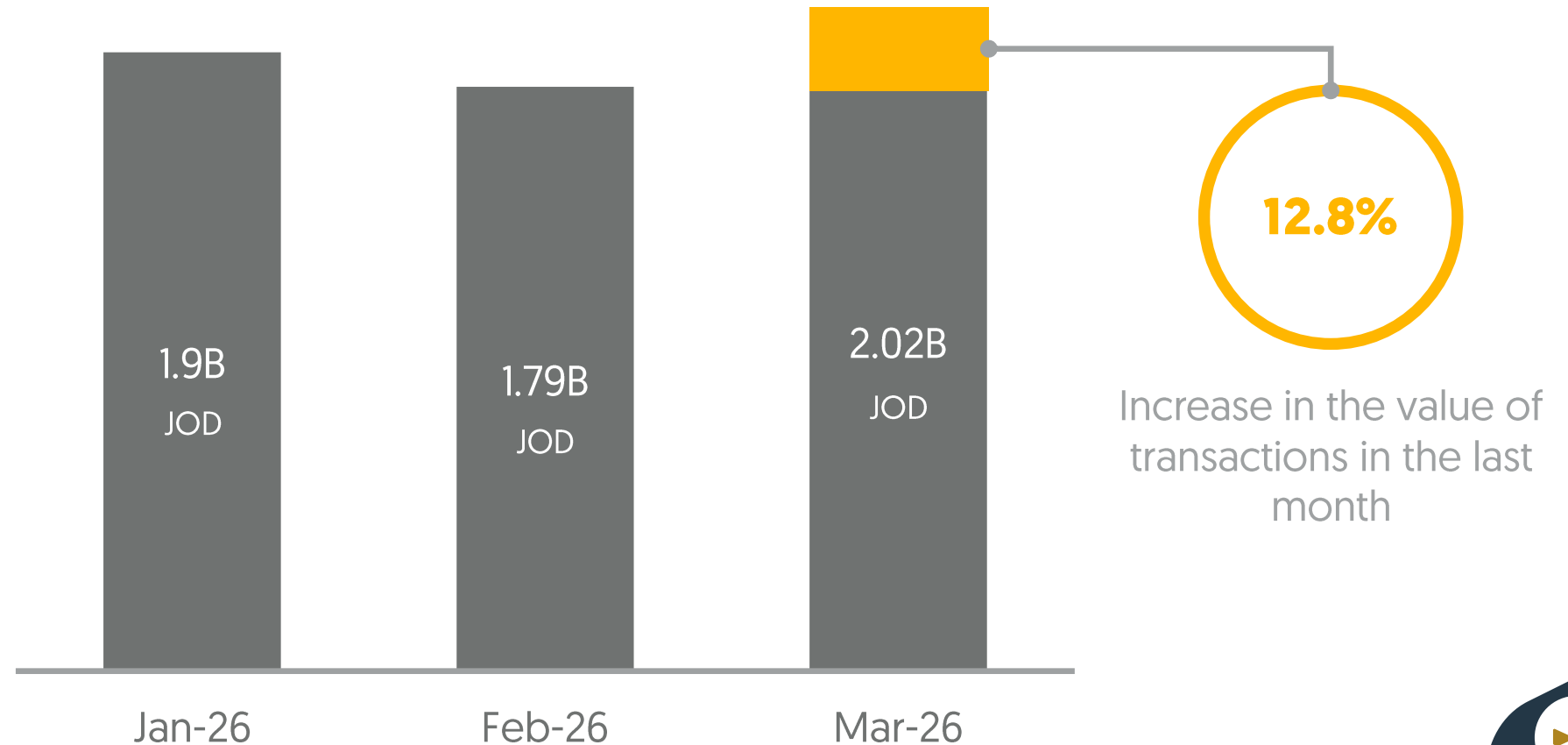
Transfers Issued by Banks



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

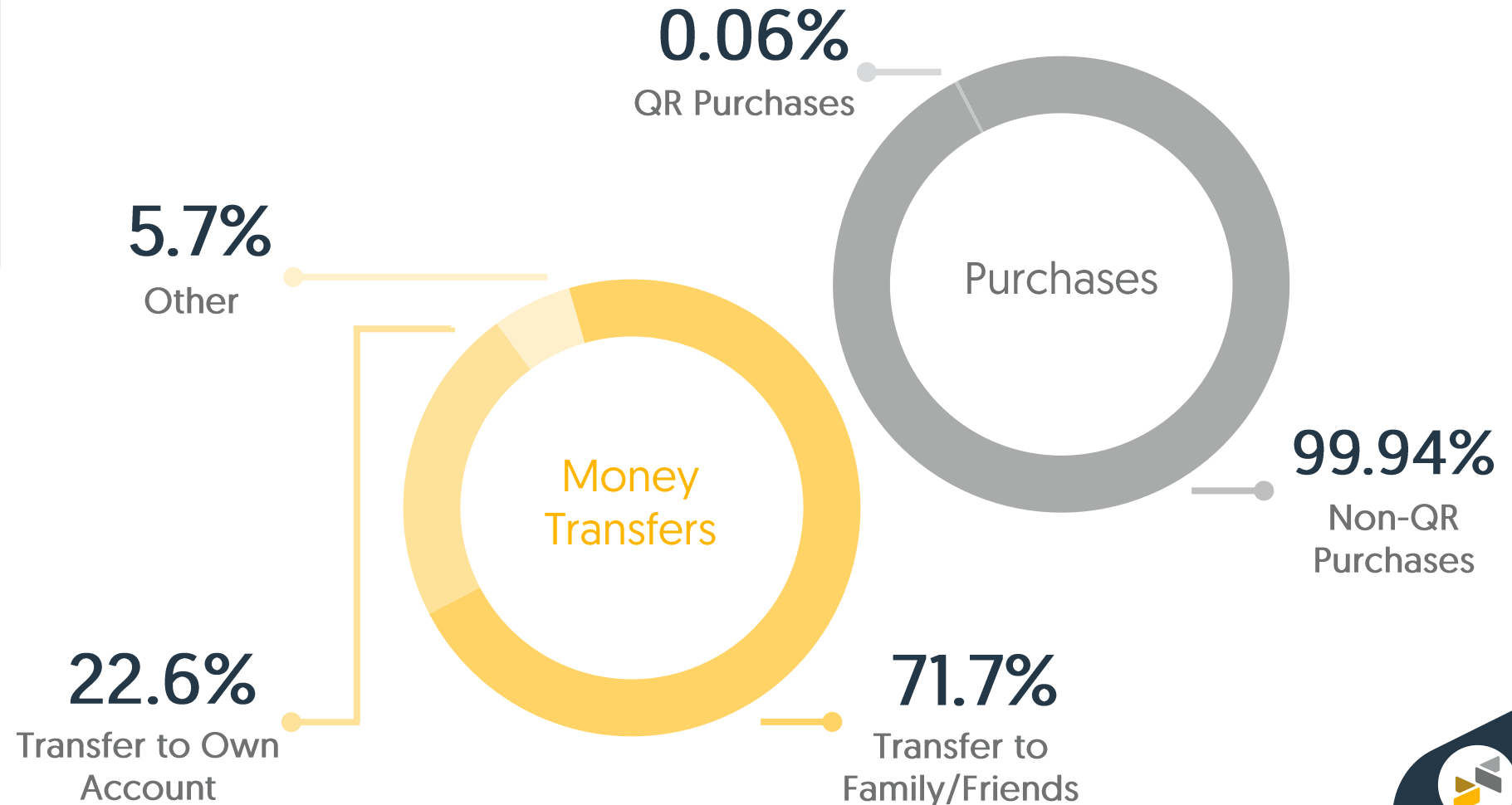
Transfers Issued by Banks



CliQ Value of Transactions

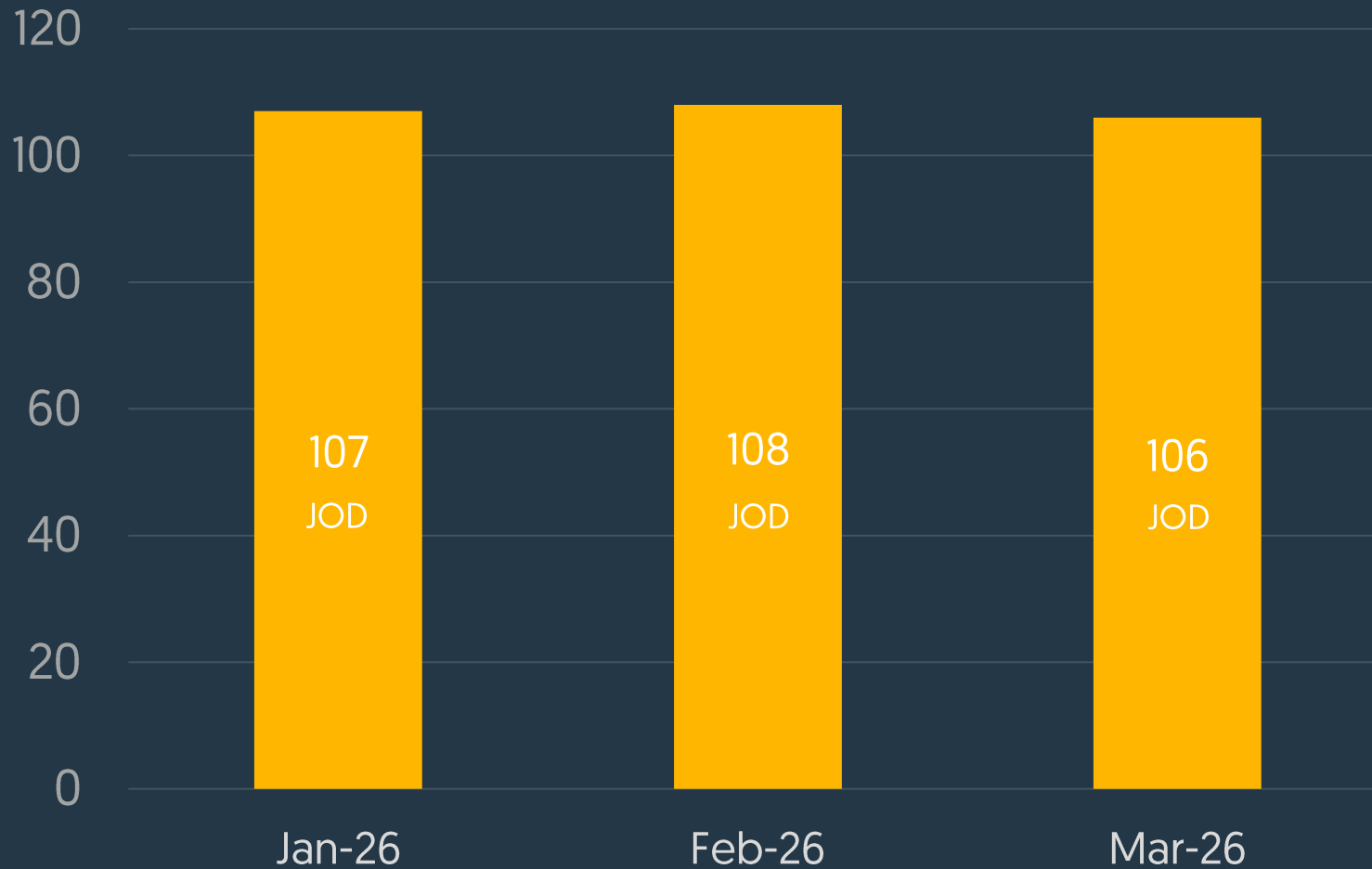
Percentage Based on Transaction Type Sub-Category

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

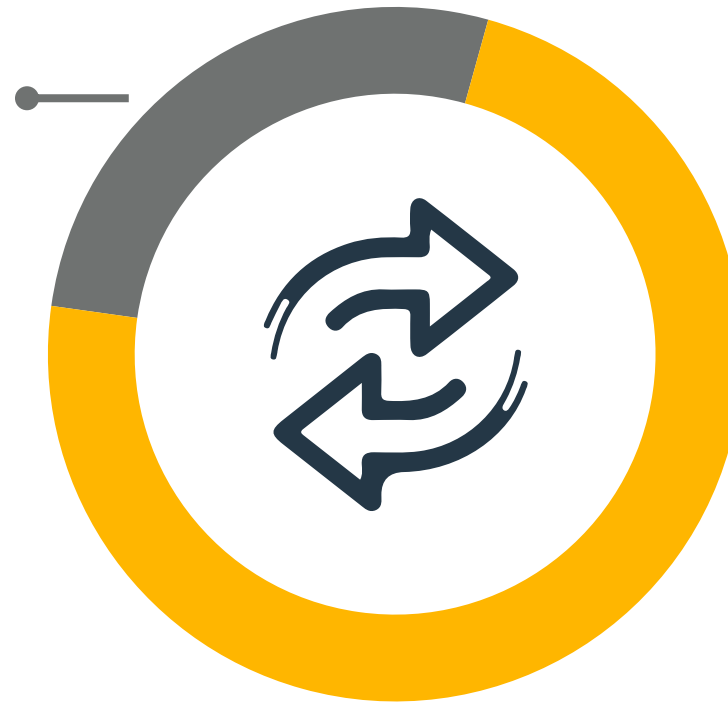
Transfers Issued by Banks



27.2%

2.93M

On Us



72.8%

7.82M

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



21.6%

279.1M JOD

On Us



78.4%

1.01B JOD

Off Us

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



JoMoPay
Jordan Mobile Payment

Monthly Report

March 2026

Jordan Mobile Payments Switch for
Transfers Issued by Mobile Wallets

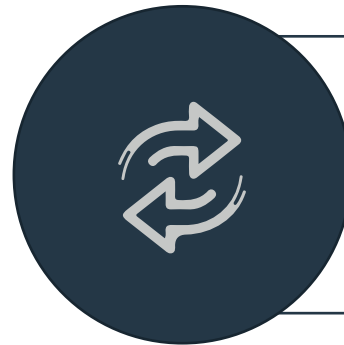
25



03.2026

Total Number and Value of Transactions Since the Beginning of 2026

Transfers Issued by Mobile Wallets



Number of Transactions

35.43M



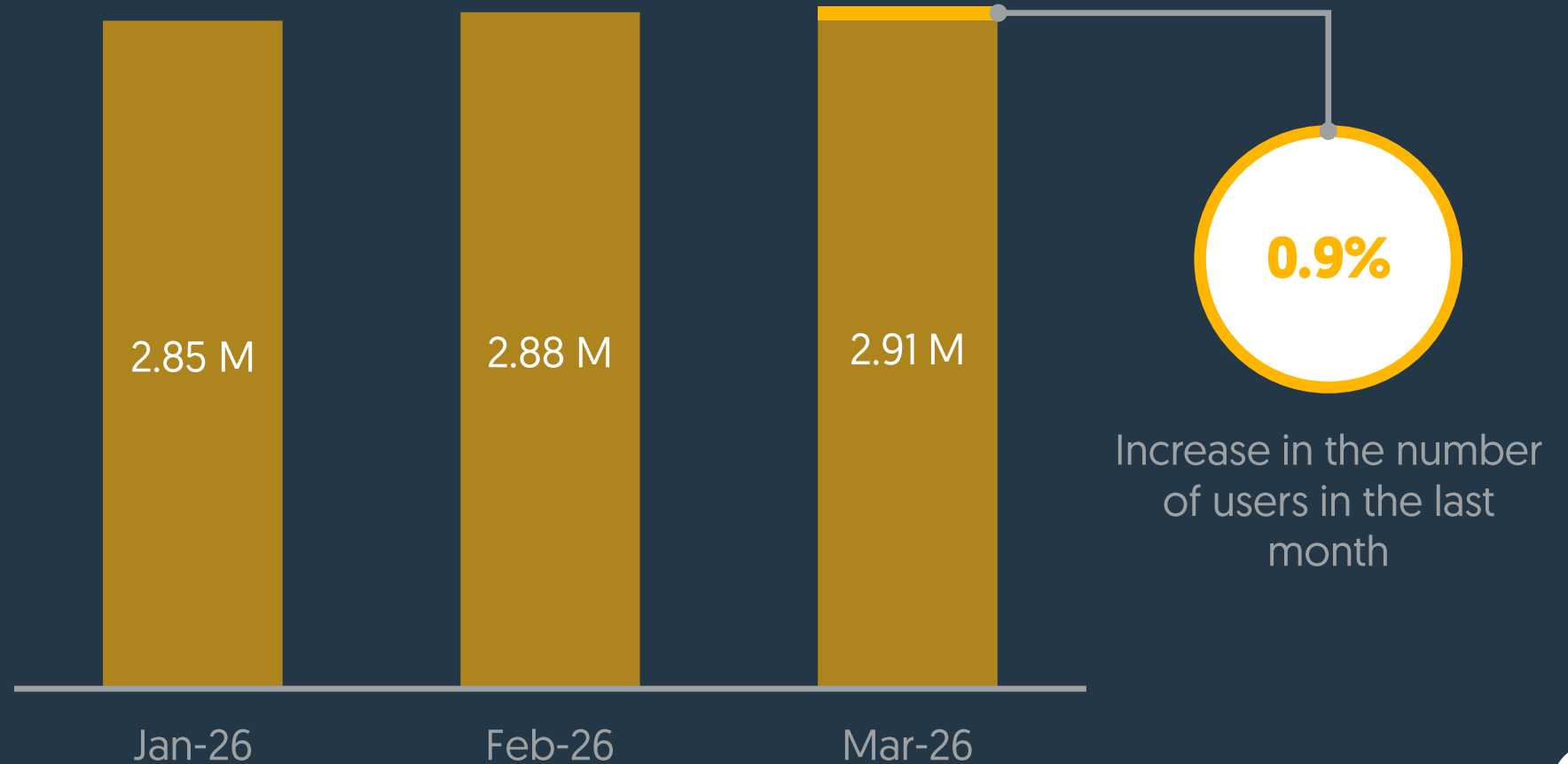
Value of Transactions

1.79B_{JOD}



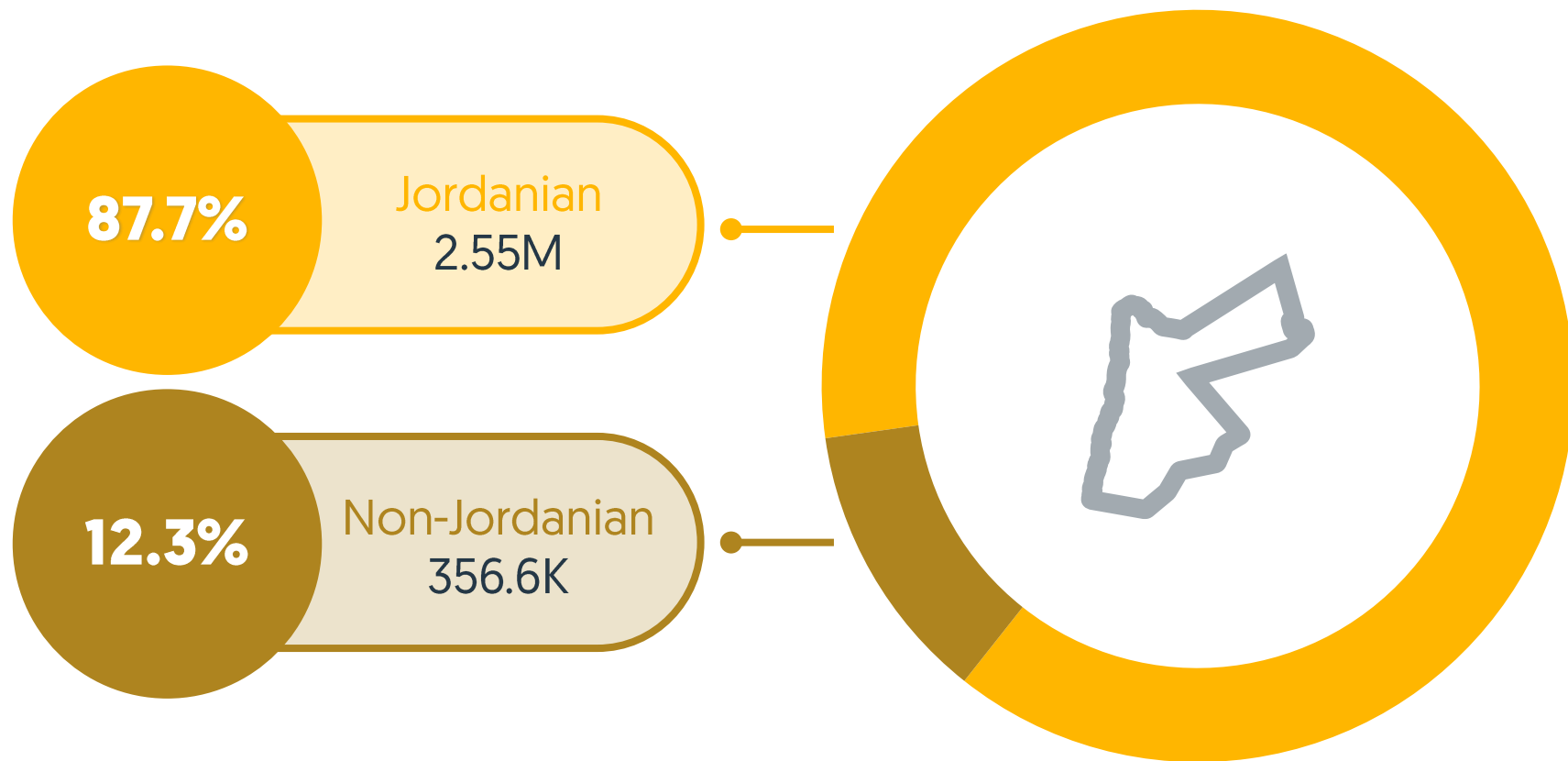
JoMoPay Users

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

53.4%

1.55M
Male Users



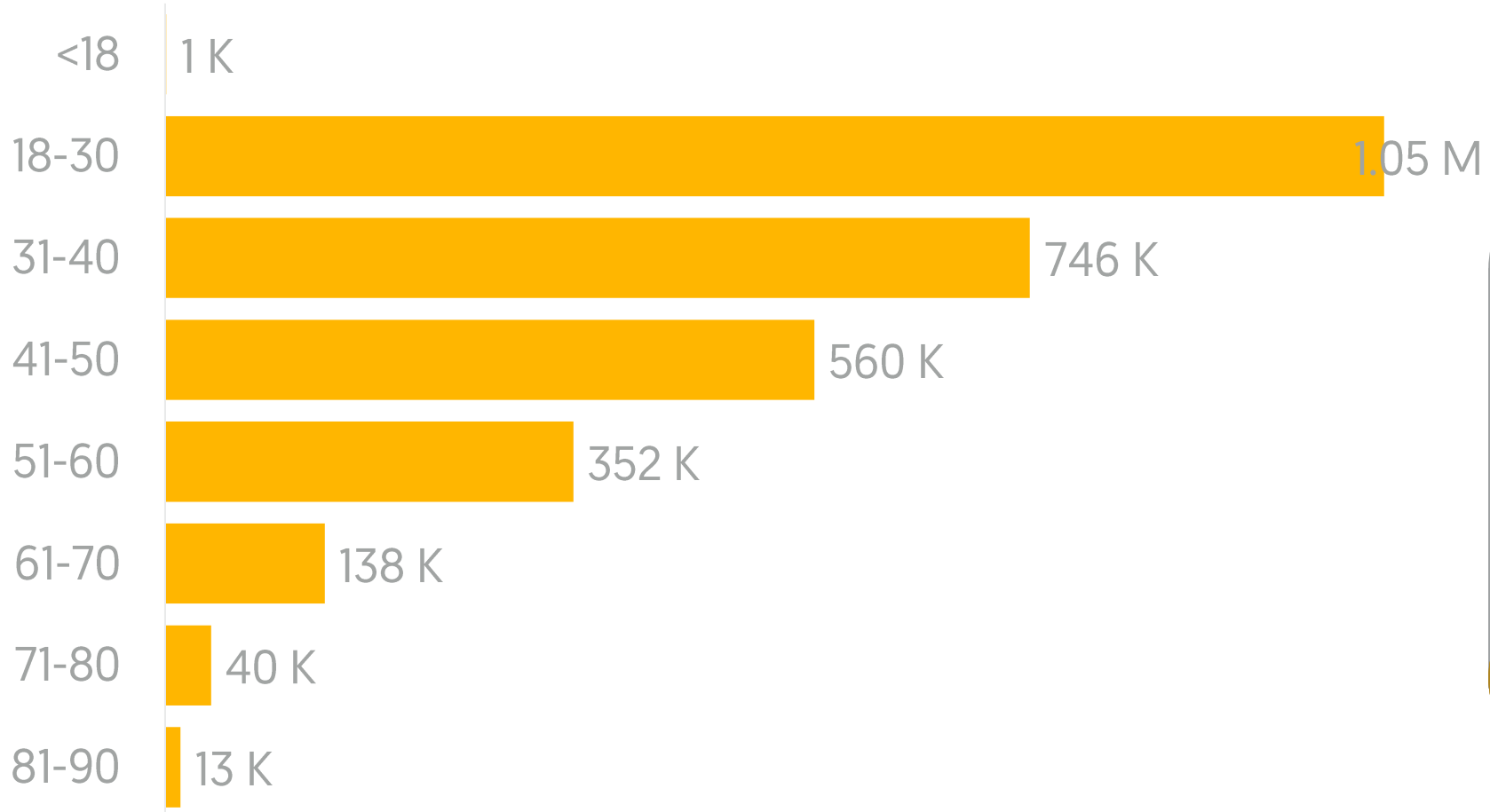
46.2%

1.34M
Female Users



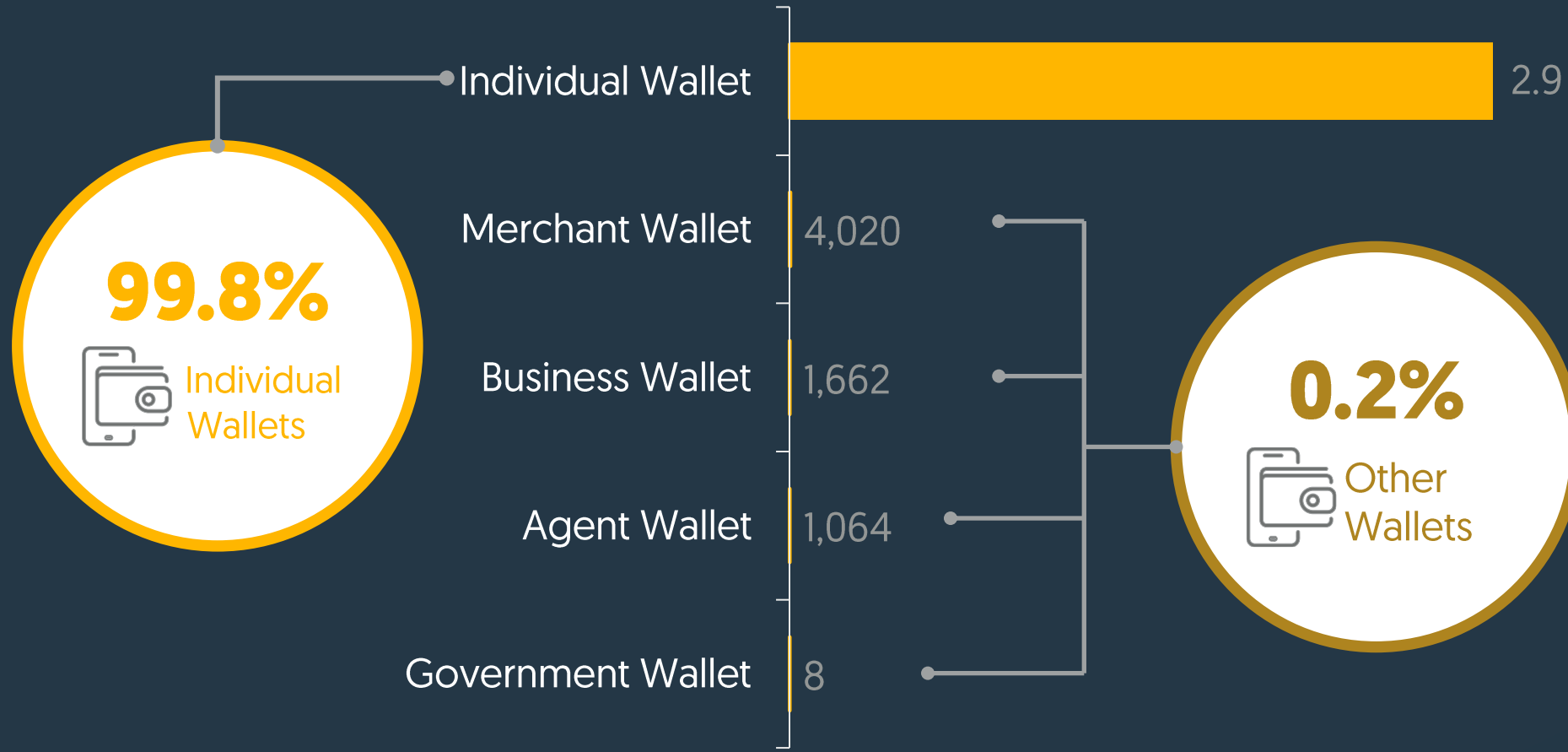
JoMoPay Users

Number of Users Based on Age Group



JoMoPay Users

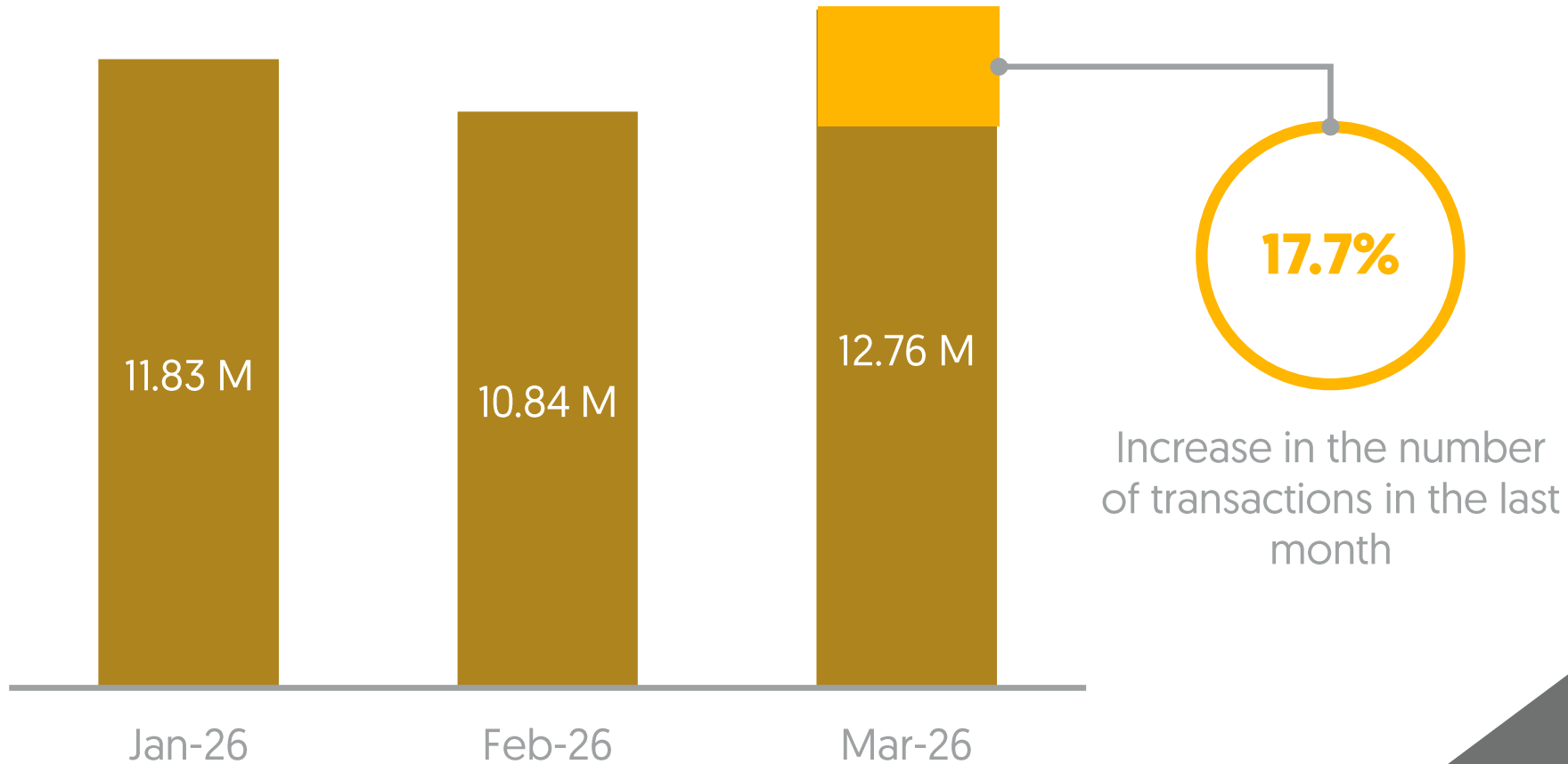
Number of Wallets Based on Wallet Type



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

14.8%

1.89M
Purchases

0.2%

20.79K
Cash In

0.6%

73.87K
Cash Out

84.4%

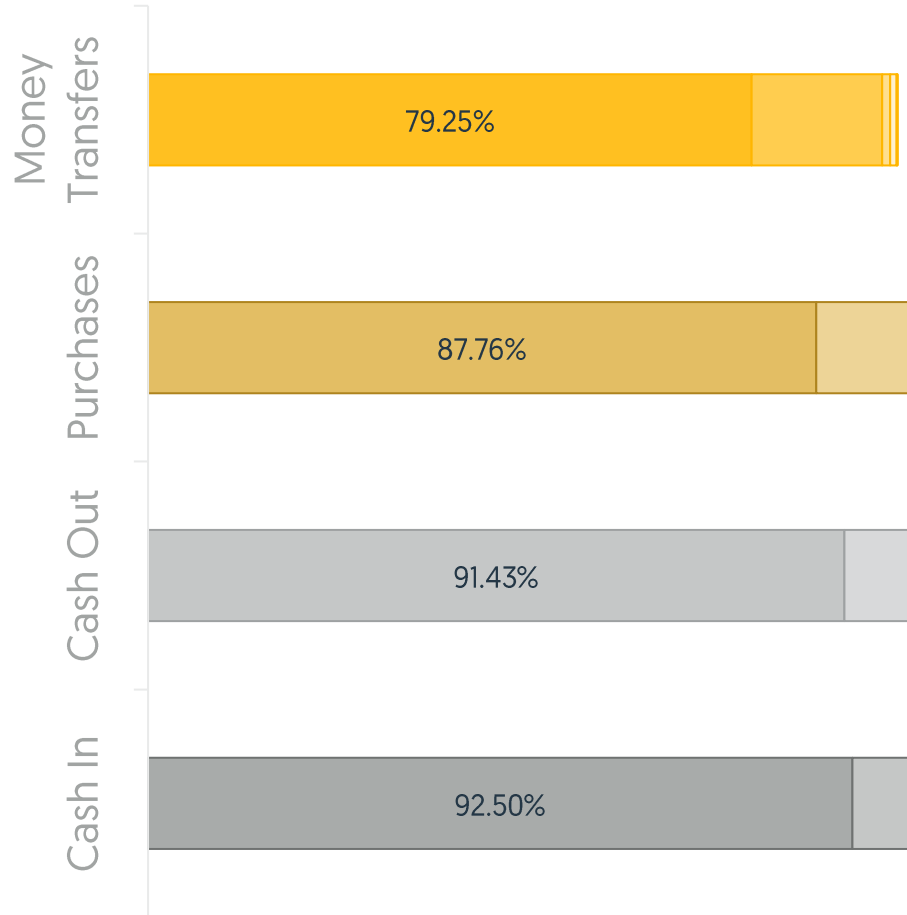
10.78M
Money Transfers



JoMoPay Number of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets

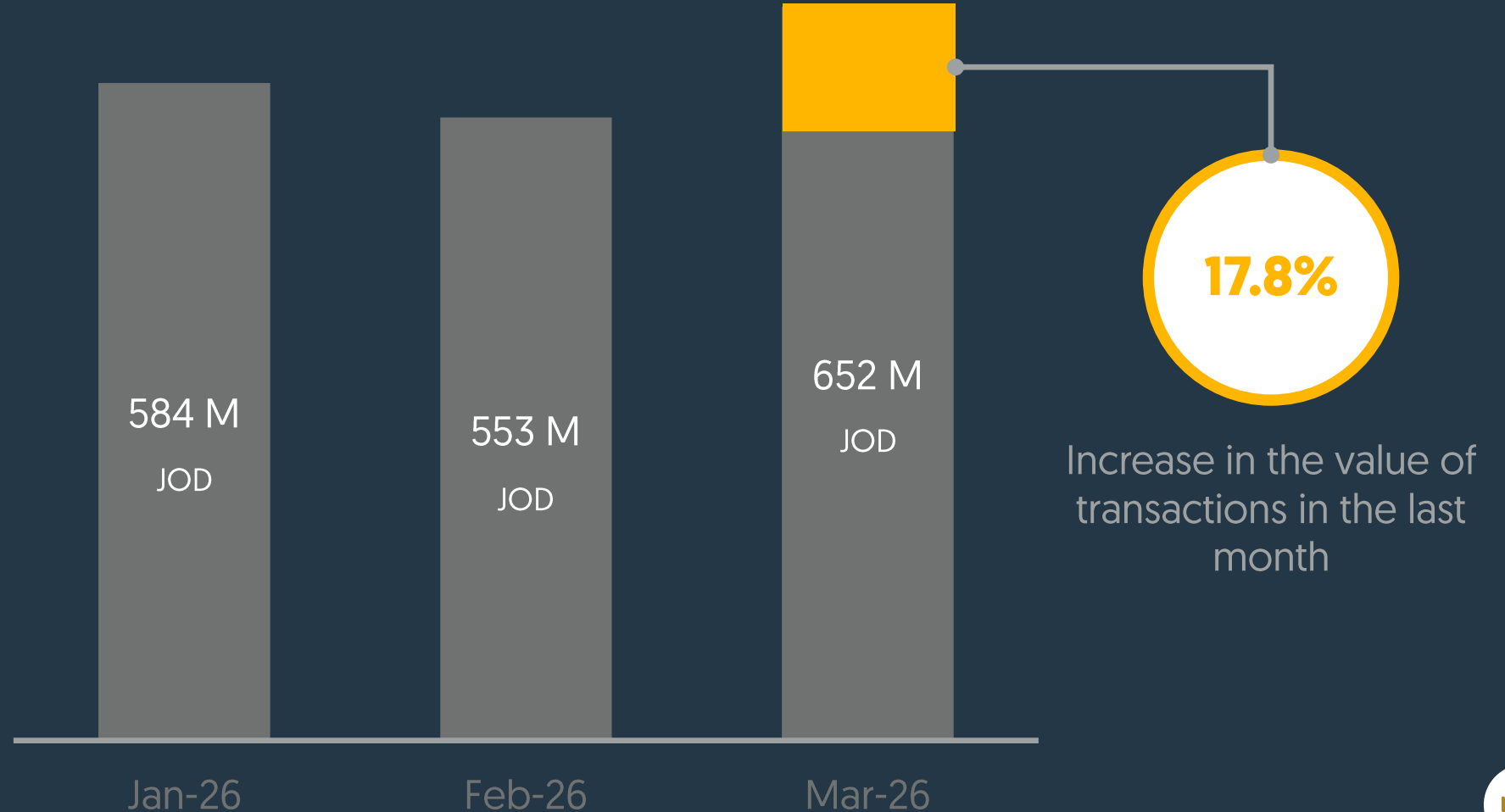


Transfer to Family/Friends	79.25%
Transfer to Own Account	17.14%
Aid/Charity/Grant	1.59%
Goods/Services	1.09%
Salary/Bonus/Dividends	0.83%
Loan/Loan Disbursement	0.09%
Loan/Loan Installment	0.02%
Purchases	87.76%
QR Purchases	12.24%
Cash Out - Agent/Teller	91.43%
Cash Out - ATM/Kiosk	8.57%
Cash In - Agent/Teller	92.50%
Cash In - ATM/Kiosk	7.50%

JoMoPay Value of Transactions

Total Value of Transactions Over the Past 3 Months

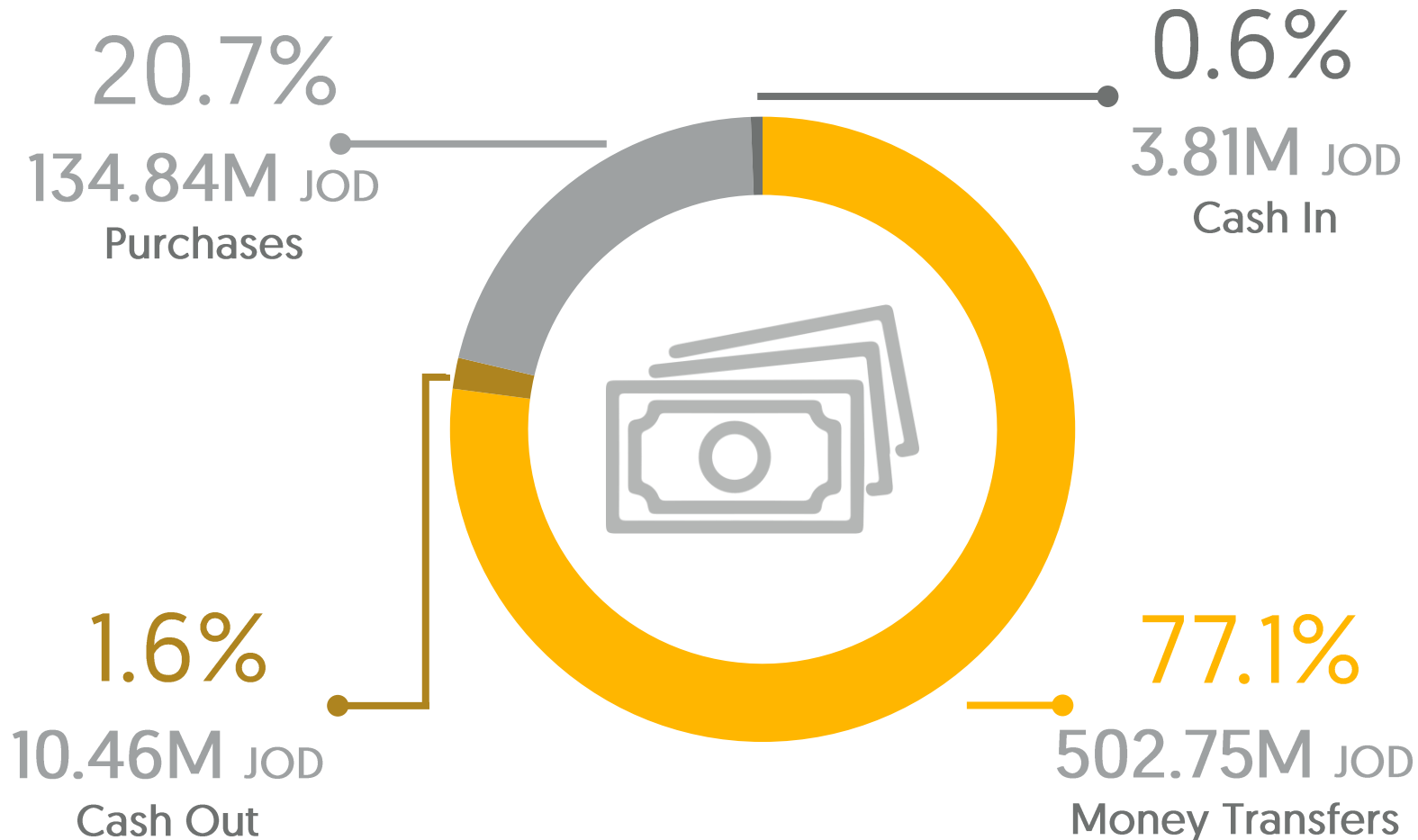
Transfers Issued by Mobile Wallets



JoMoPay Value of Transactions

Percentage Based on Transaction Type

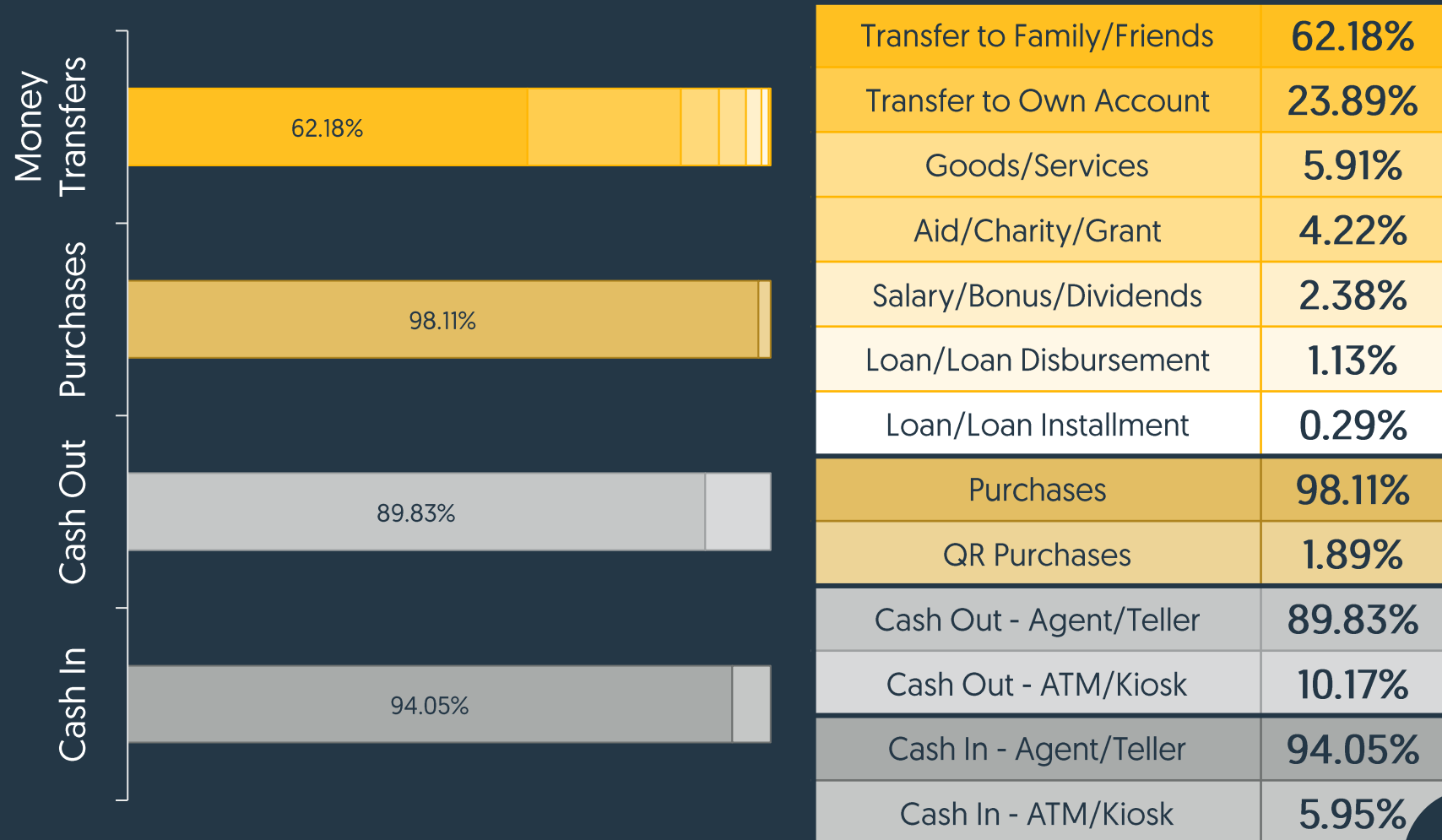
Transfers Issued by Mobile Wallets



JoMoPay Value of Transactions

Percentage Based on Transaction Type Sub-Category

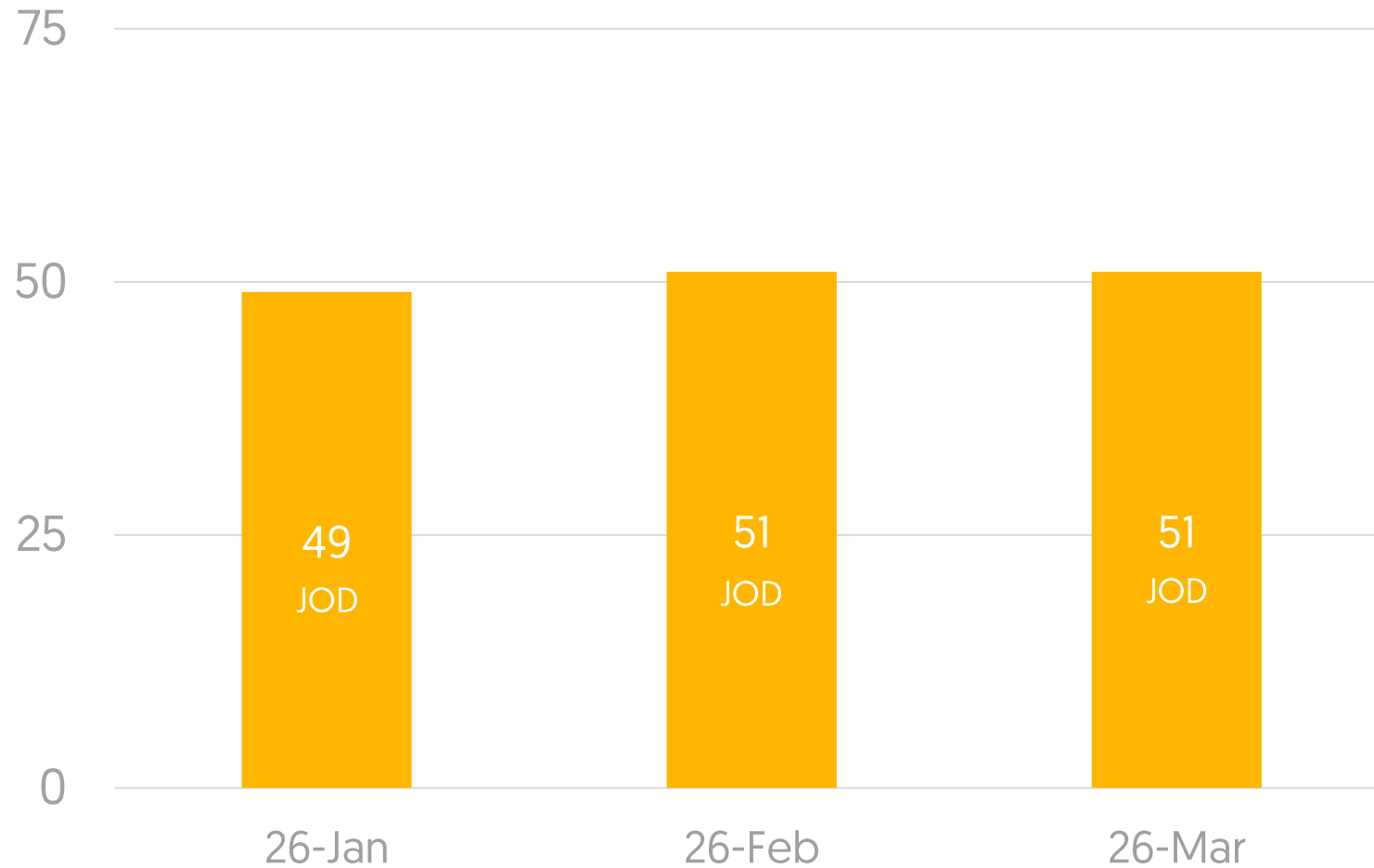
Transfers Issued by Mobile Wallets



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

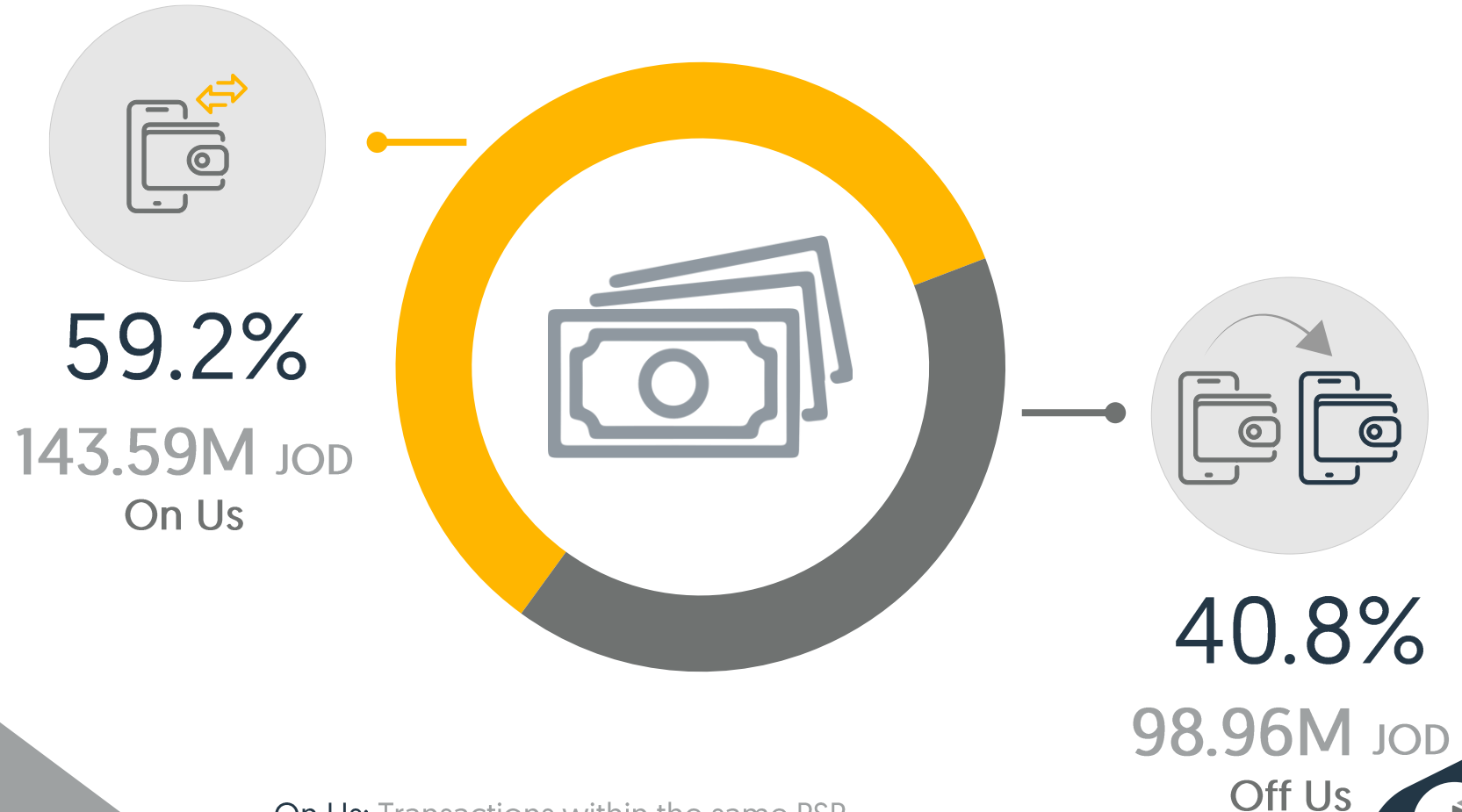


On Us: Transactions within the same PSP
Off Us: Transactions across different PSPs

JoMoPay Interoperability

Value of Money Transfer Transactions Through PSPs

Transfers Issued by Mobile Wallets



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

CliQ & JoMoPay Interoperability

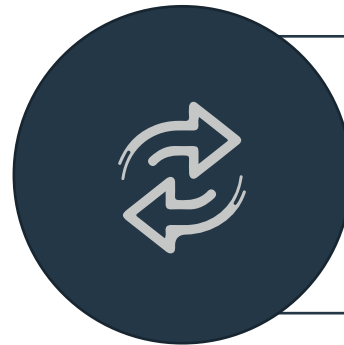
Monthly Report
March 2026

41

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

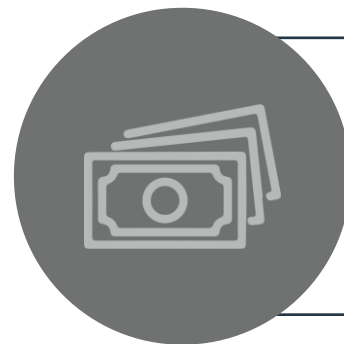


Total Number and Value of Transactions Since the Beginning of 2026



Number of Transactions

88.72M



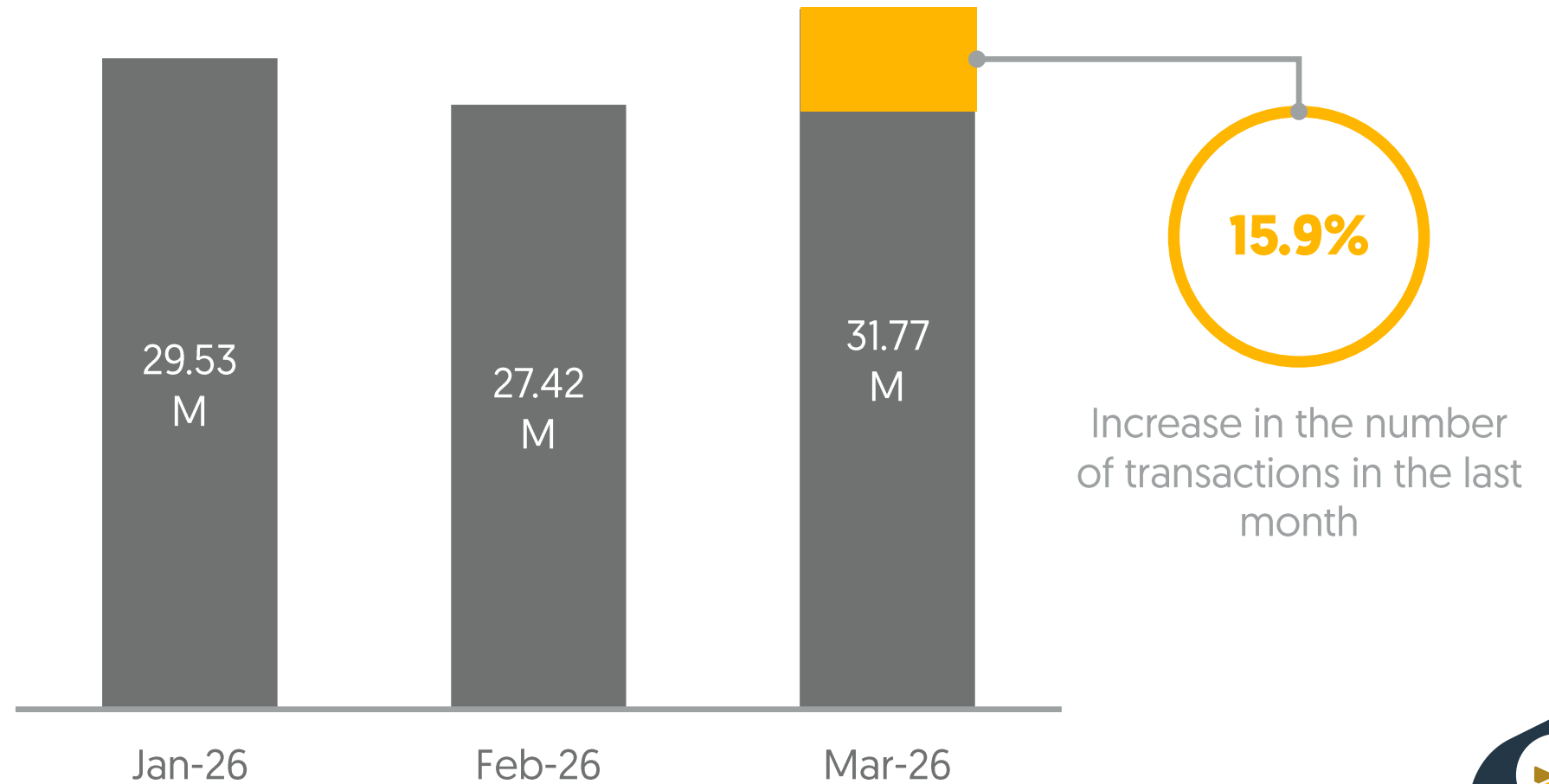
Value of Transactions

7.5B_{JOD}



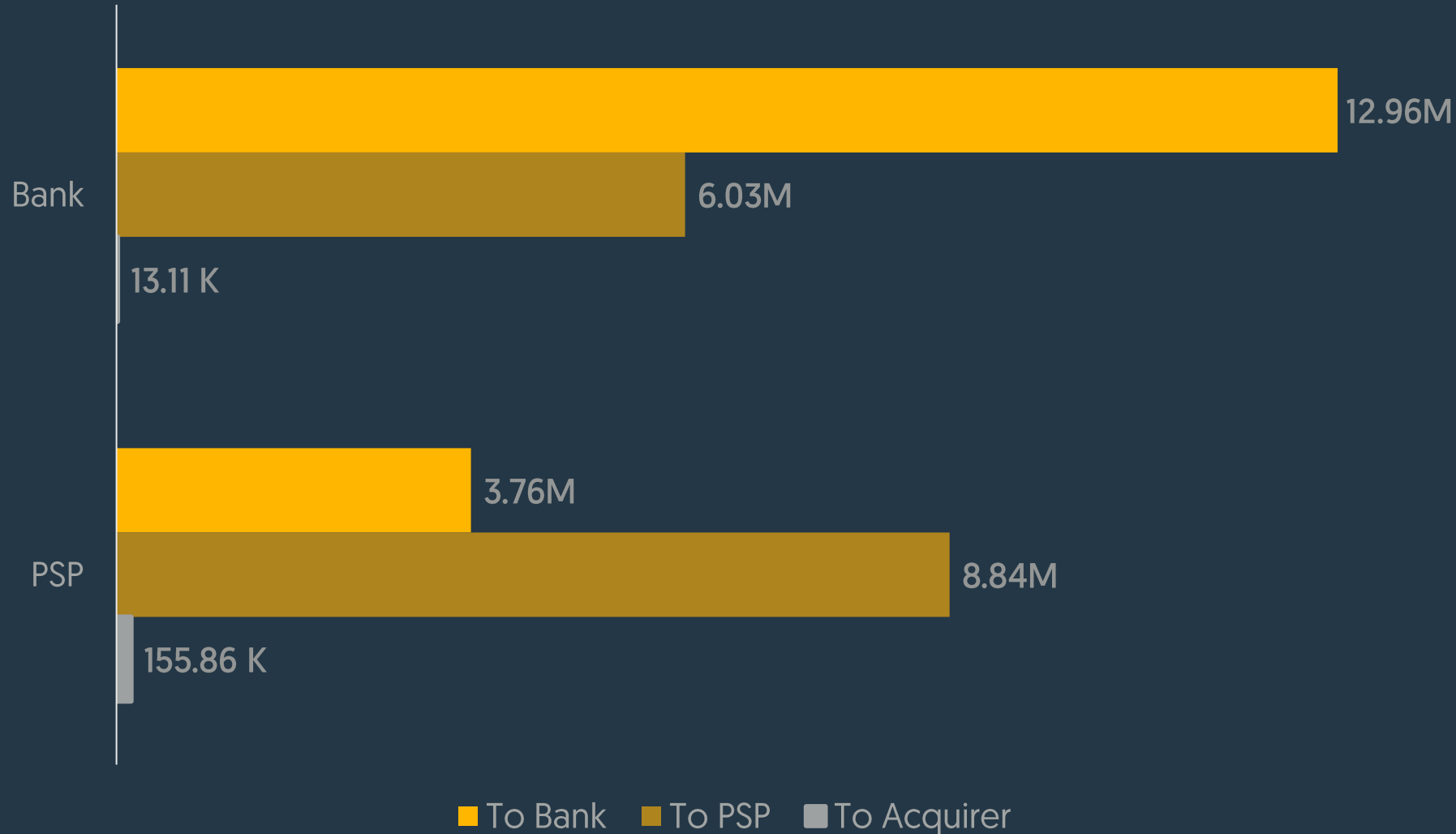
CliQ & JoMoPay Transactions

Total Number of Transactions Over the Past 3 Months



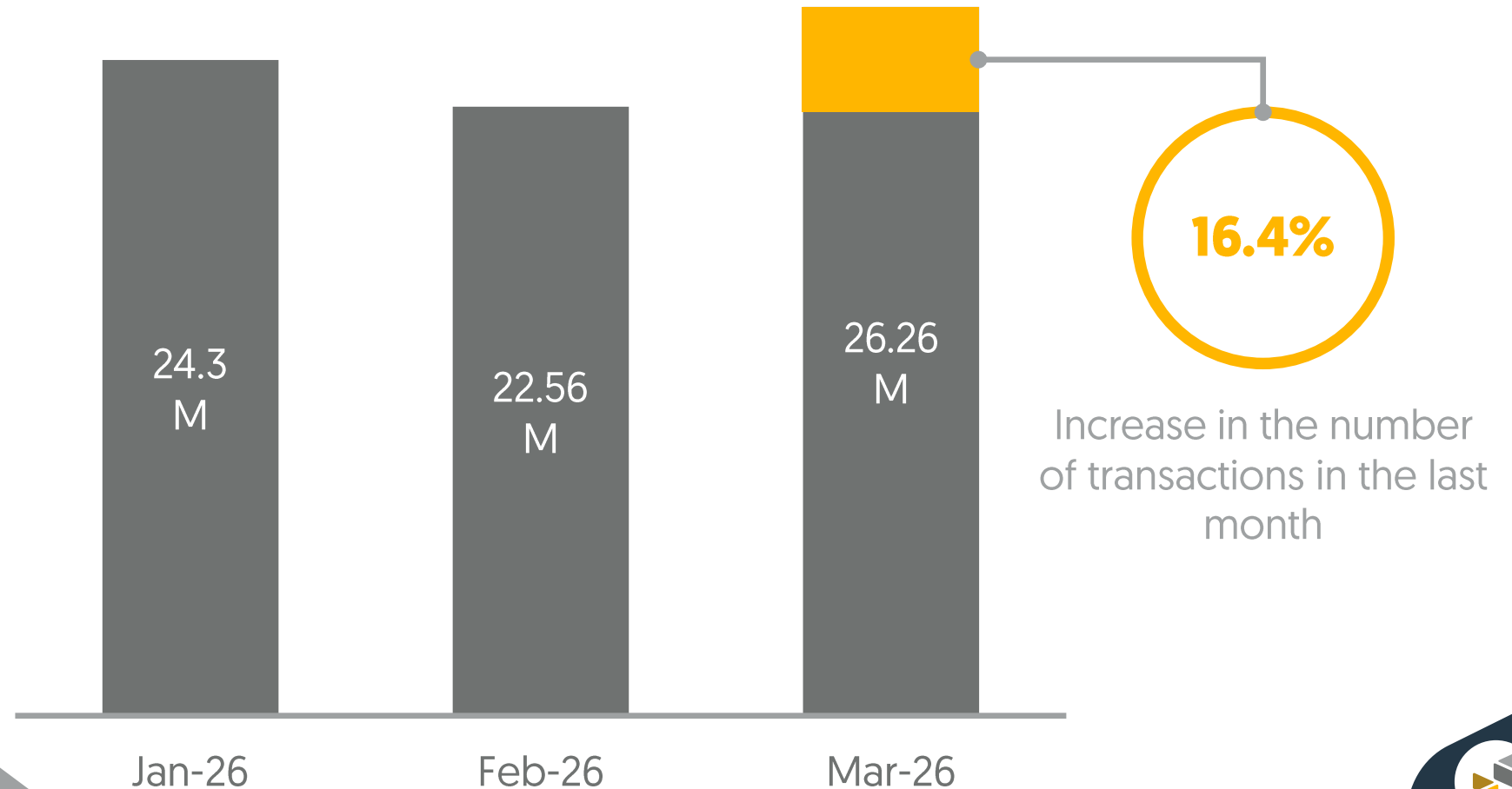
CliQ & JoMoPay Transactions

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



70.2%

18.44M

Off Us



29.8%

7.82M

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



40.2%

3.18M
mPSP to Bank

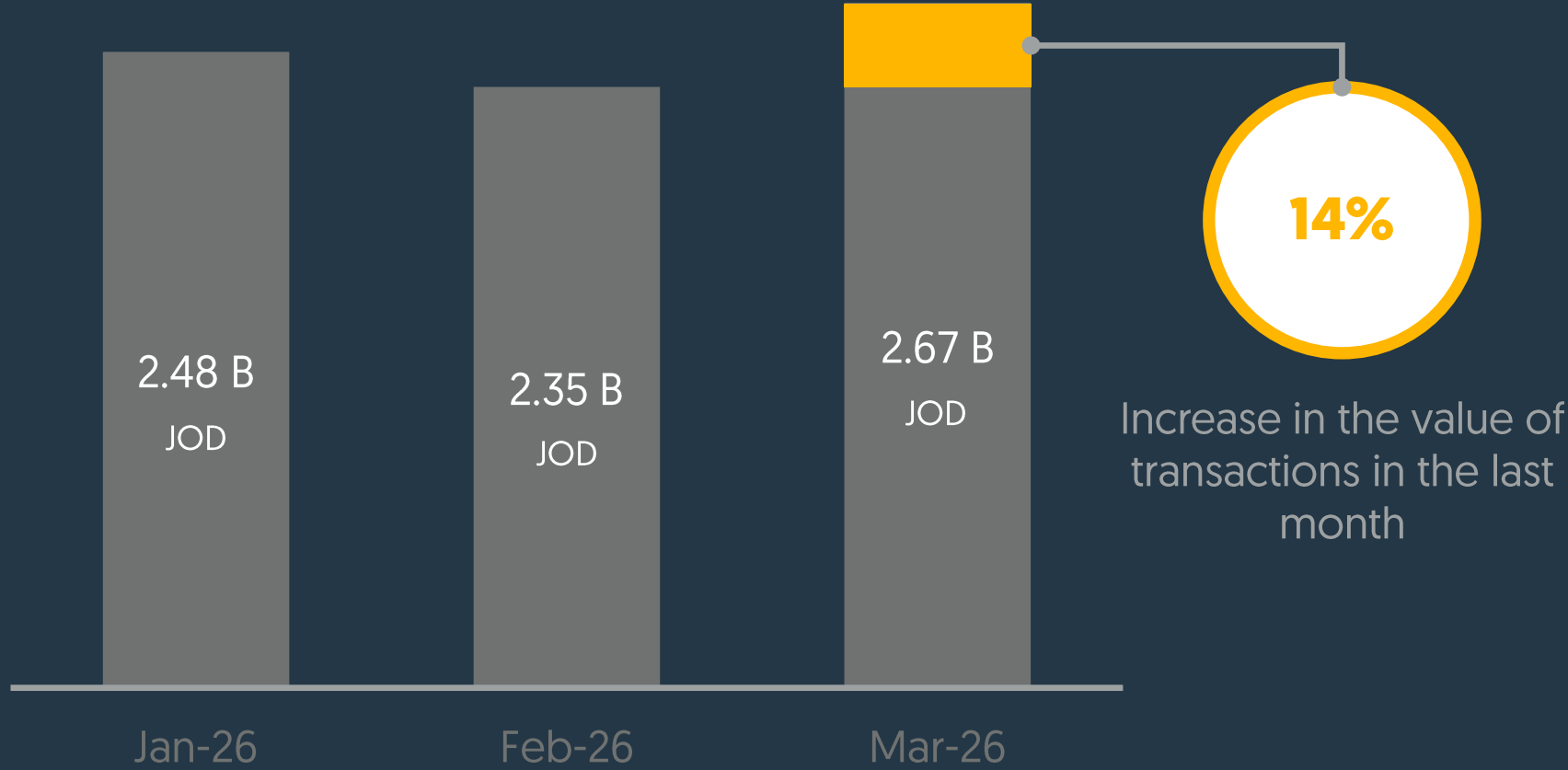


59.8%

4.73M
Bank to mPSP

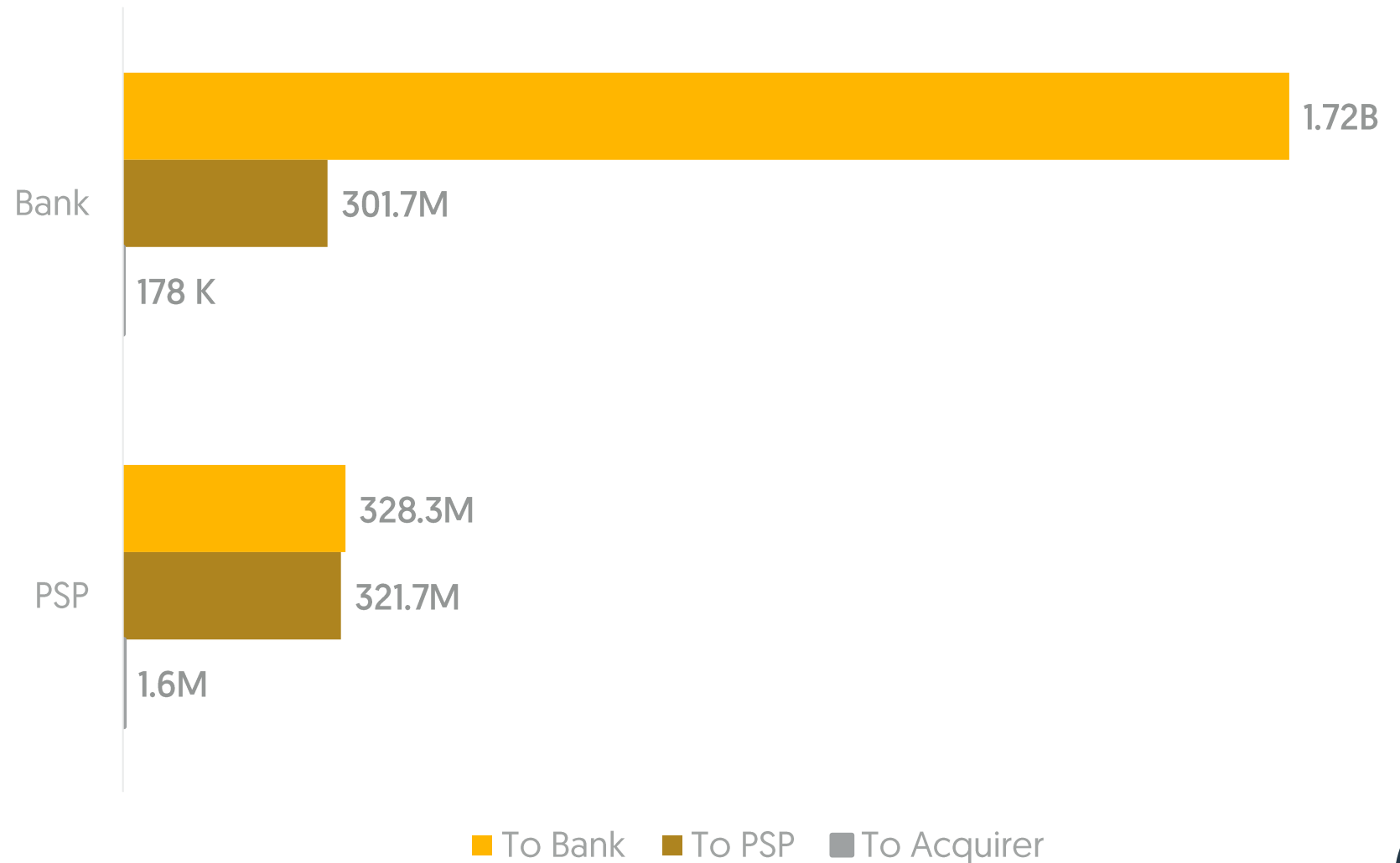
CliQ & JoMoPay Transactions

Total Value of Transactions Over the Past 3 Months



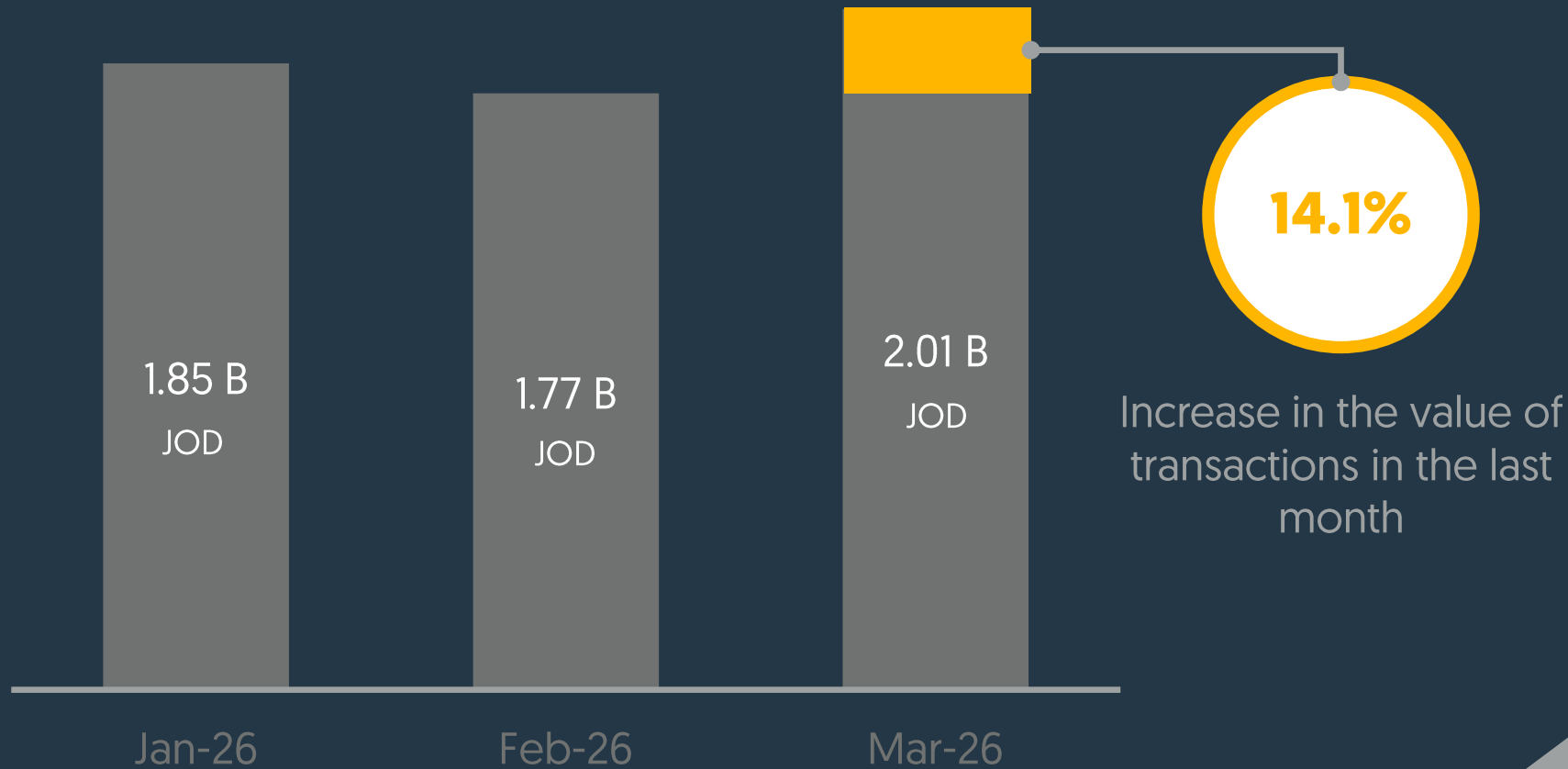
CliQ & JoMoPay Transactions

Total Value of Banks and PSPs Transactions



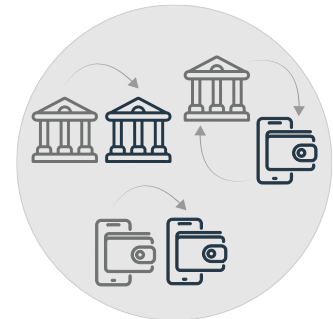
CliQ & JoMoPay Transactions

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



79%
1.59B JOD
Off Us



21%
422.7M 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



54.3%

260.2M JOD
mPSP to Bank



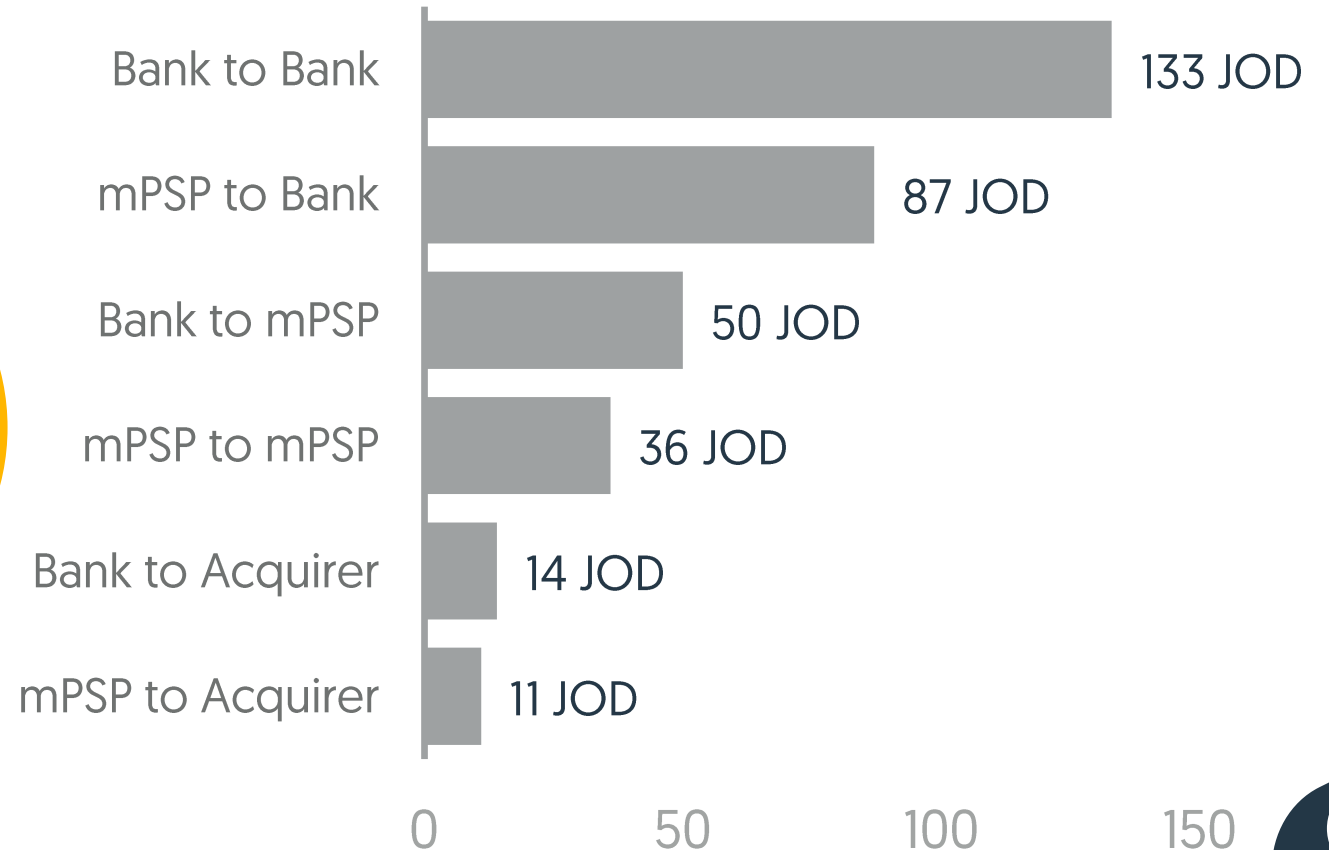
45.7%

219.4M JOD
Bank to mPSP

CliQ & JoMoPay Average Value of Transactions

Average Value of Transactions for Banks and mPSPs

84 JOD
Transaction
Average



Instant Payment Systems in Jordan

CliQ & **JoMoPay**

Monthly Report

March 2026

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

54



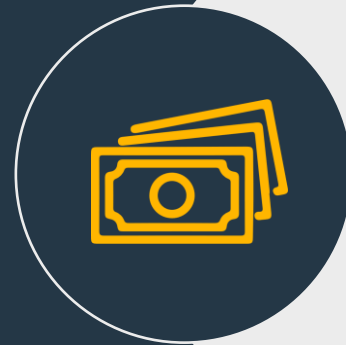
Instant Payments - Total Number and Value of Transactions Since the Beginning of 2026

Transfers Issued by Banks and Mobile Payment Service Providers



Total Number of Transactions

88.72M



Total Value of Transactions

7.5BJOD



Through Bank Accounts
53.29M



Through Mobile Wallets
35.43M



Through Bank Accounts
5.71BJOD



Through Mobile Wallets
1.79BJOD

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

4.06M



Bank Account Only

1.1M



Mobile Wallet Only

1.78M



Bank Account & Mobile Wallet

1.13M

Instant Payment Transactions

Number of Transfers Issued by Banks and Mobile Payment Service Providers

Total Number of Transactions
For March 2026

31.77M



Number of Transactions
through Bank Accounts

19.01M



Number of Transactions
through Mobile Wallets

12.76M

Instant Payment Transactions

Value of Transfers Issued by Banks and Mobile Payment Service Providers

Total Value of Transactions
For March 2026

2.67BJOD



Value of Transactions
through Bank Accounts

2.02BJOD



Value of Transactions
through Mobile Wallets

0.65BJOD

Instant Payment Transactions

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

Average Value of All Transactions
For March 2026

84.2 JOD



Average Transaction Value
through Bank Accounts

106.4 JOD



Average Transaction Value
through Mobile Wallets

51.1 JOD



Monthly Report

March 2026

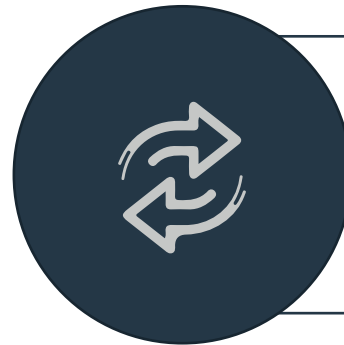
60

Electronic Bill Presentment & Payment (EBPP) System



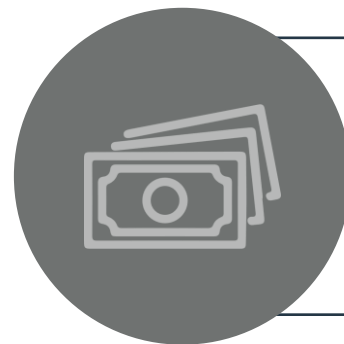
03.2026

Total Number and Value of Transactions Since the Beginning of 2026



Number of Transactions

20.47M



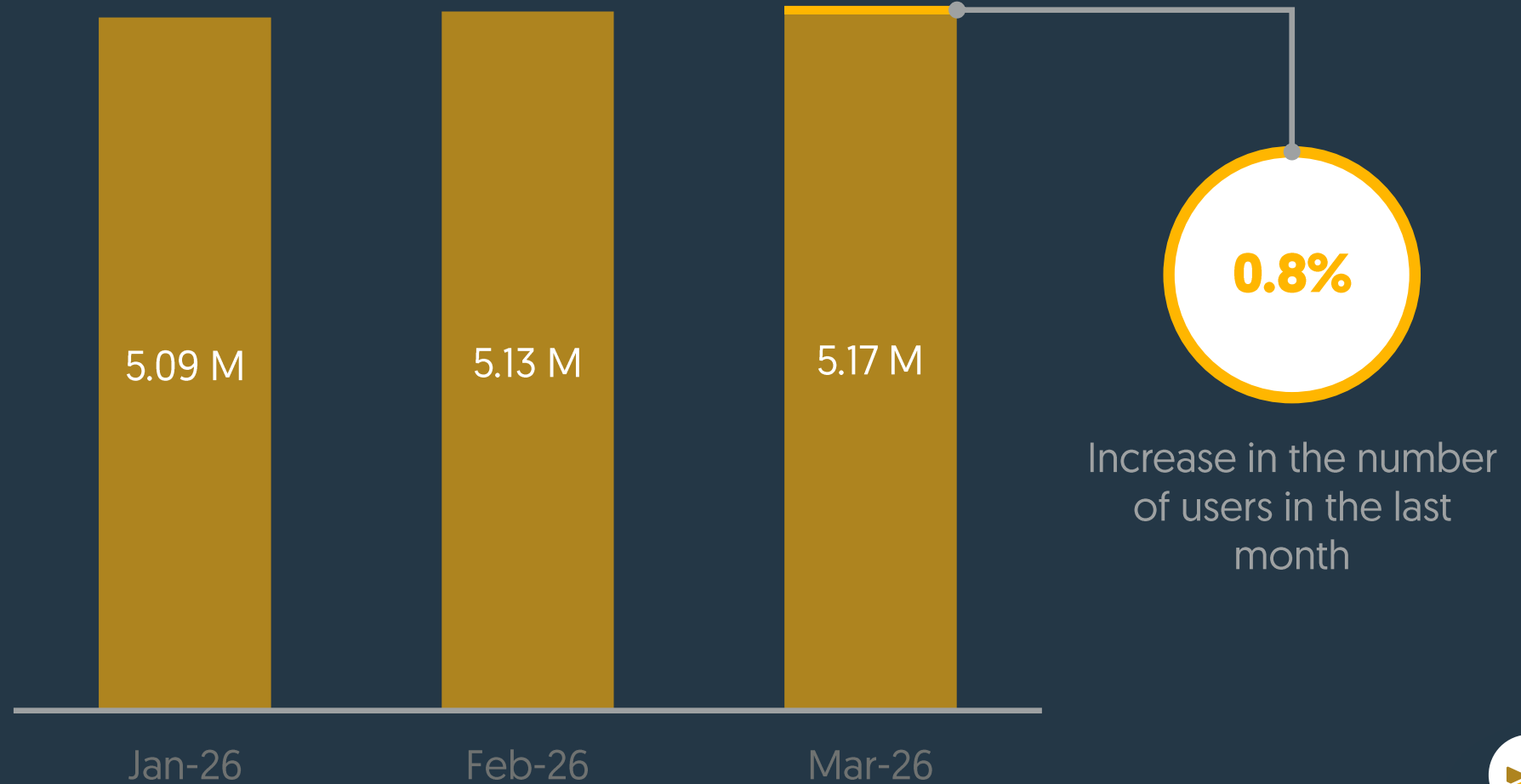
Value of Transactions

3.89B_{JOD}



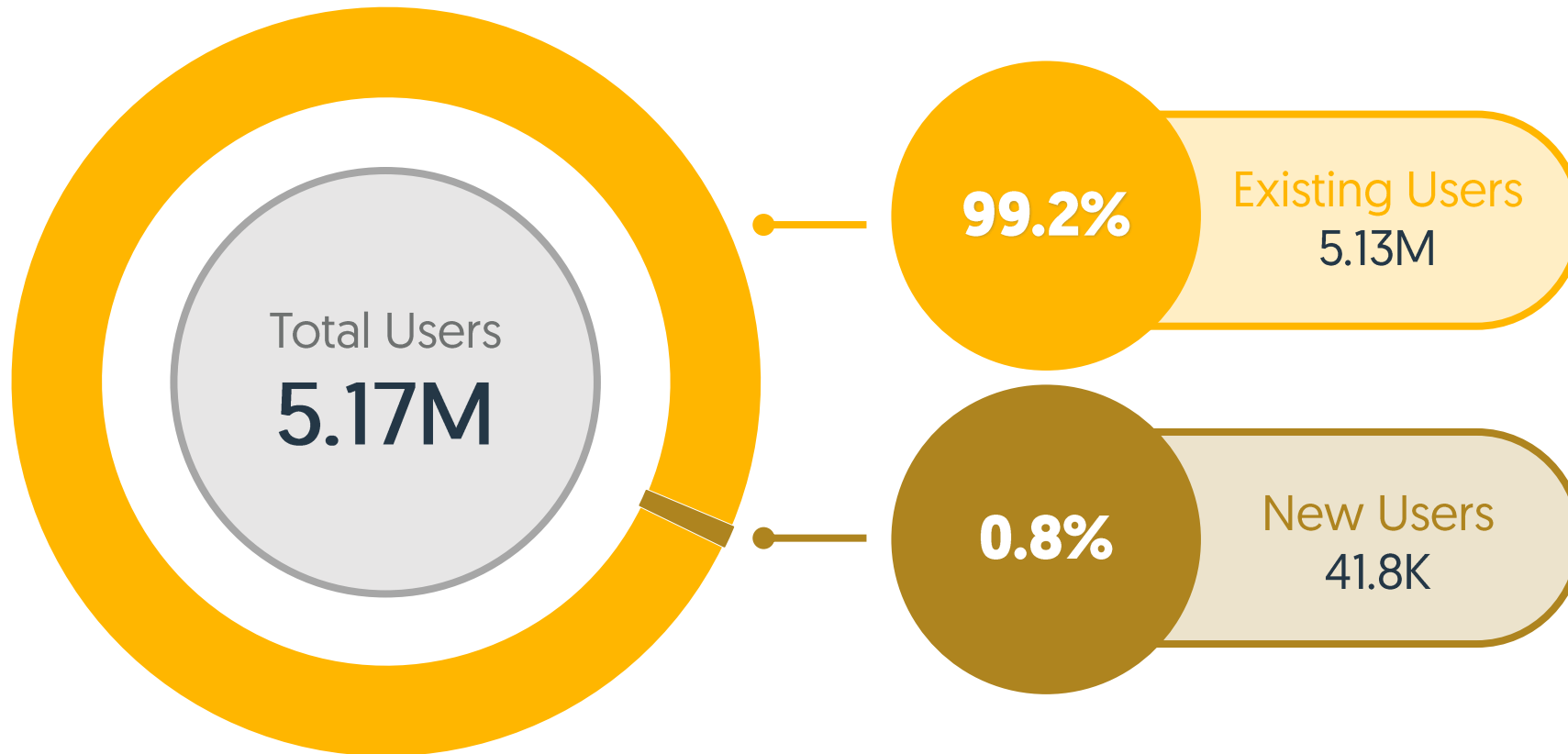
eFAWATEERcom Users

Total Number of Users Over the Past 3 Months



eFAWATEERcom Users

Number of eFAWATEERcom Users



eFAWATEERcom Billers & Services

Number of eFAWATEERcom Billers & Services



Billers

707

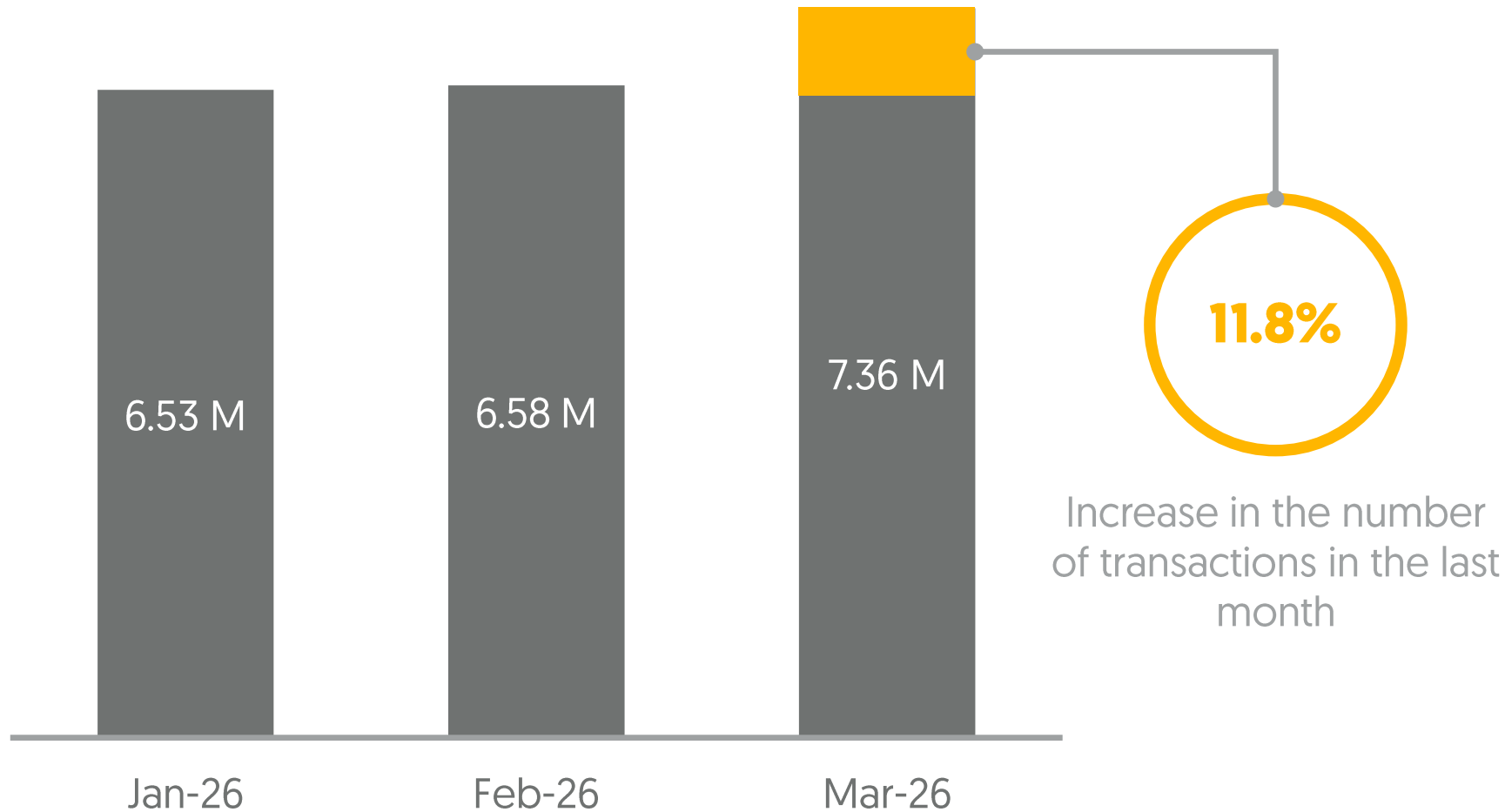


Services

2,429

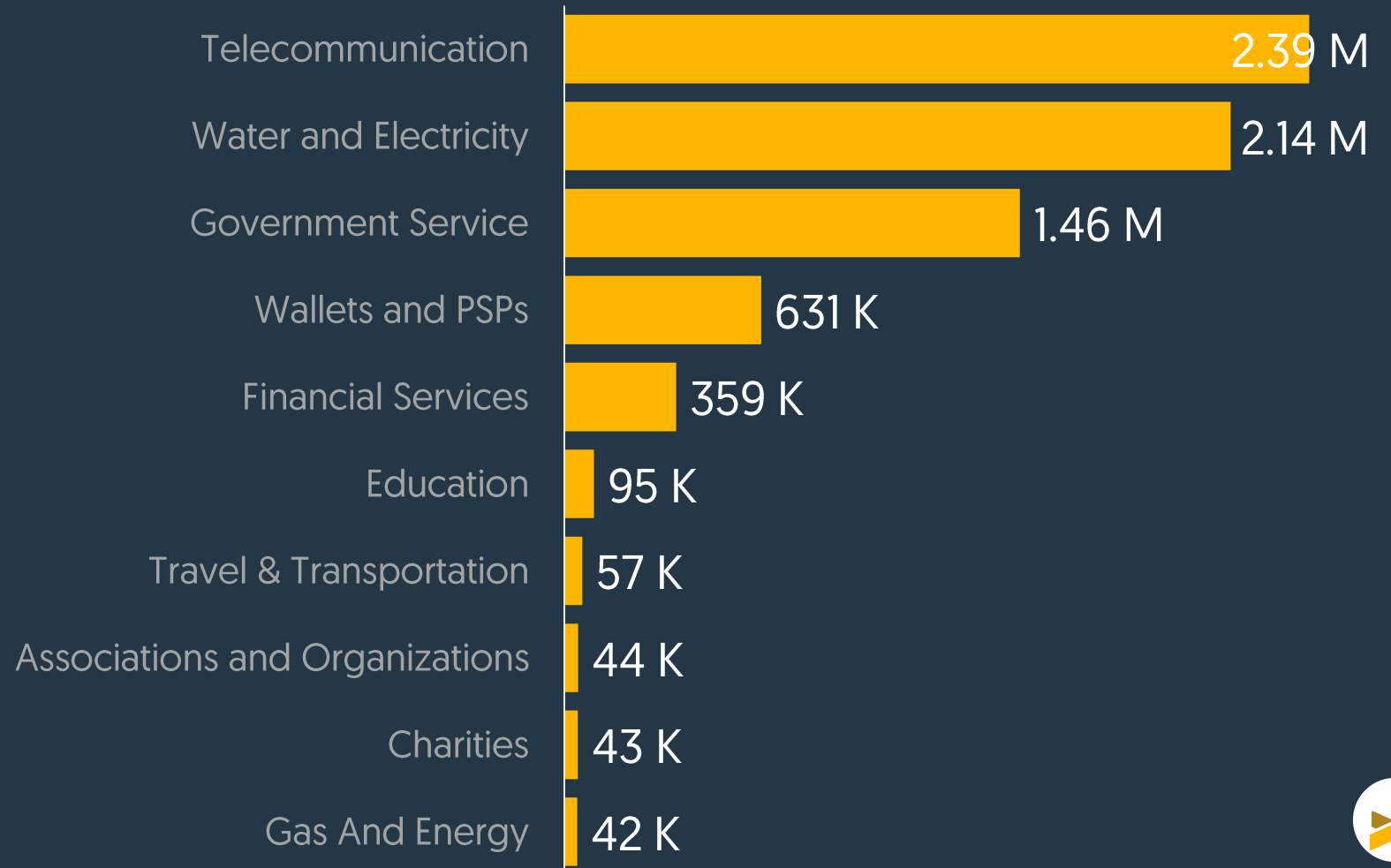
eFAWATEERcom Number of Transactions

Total Number of Transactions Over the Past 3 Months



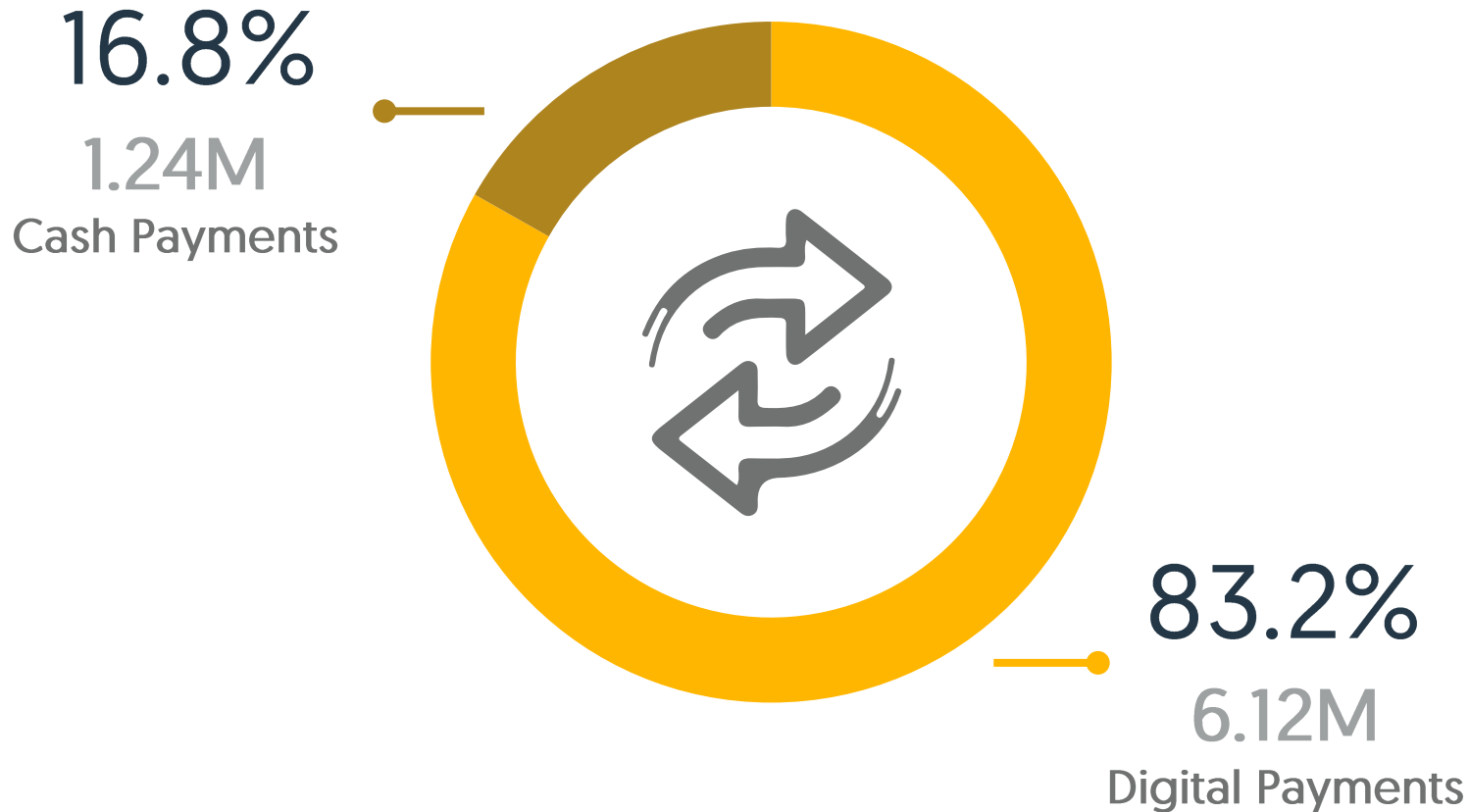
eFAWATEERcom Number of Transactions

Number of Transactions by Category



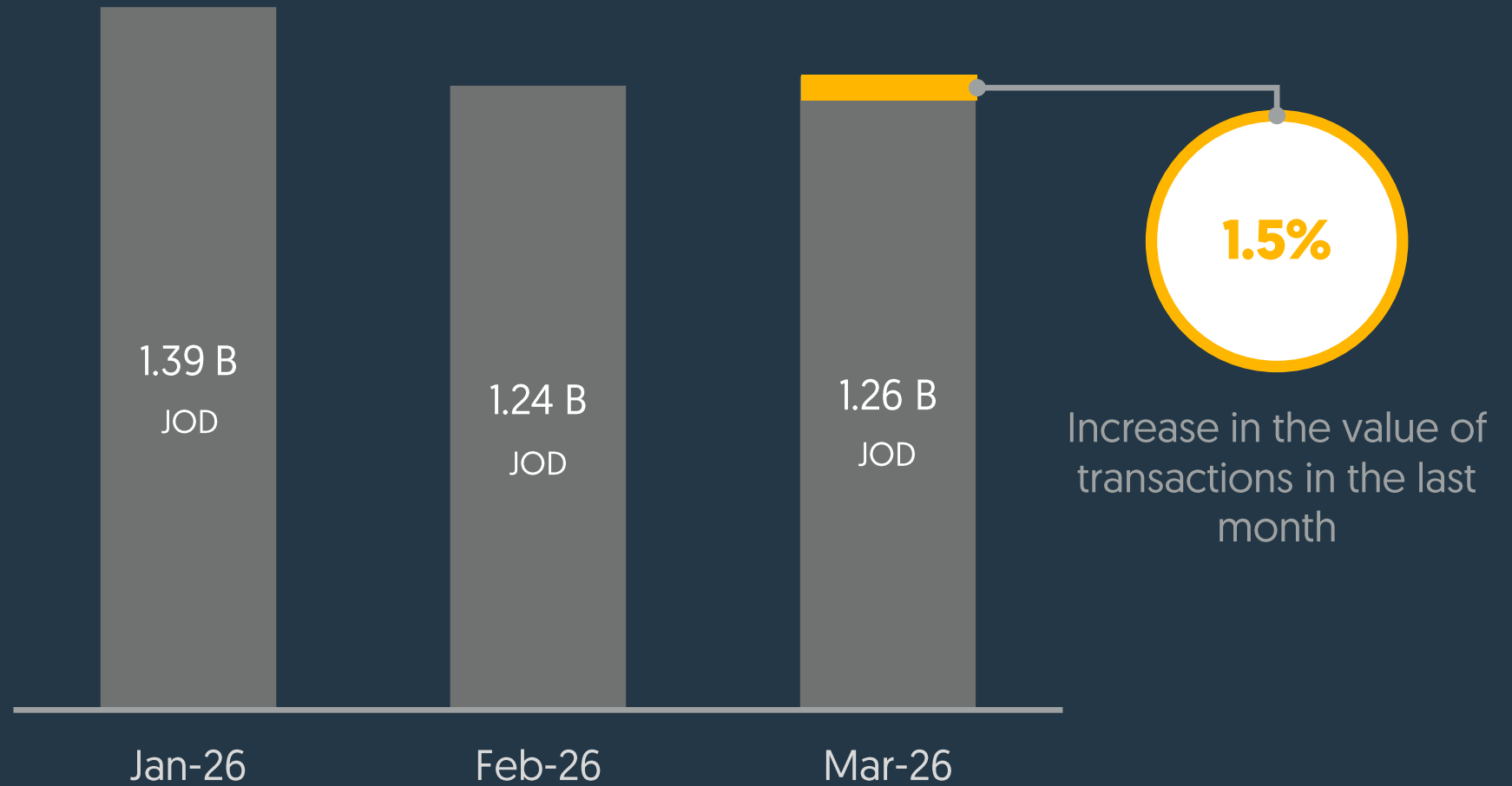
eFAWATEERcom Number of Transactions

Percentage Based on Payment Method



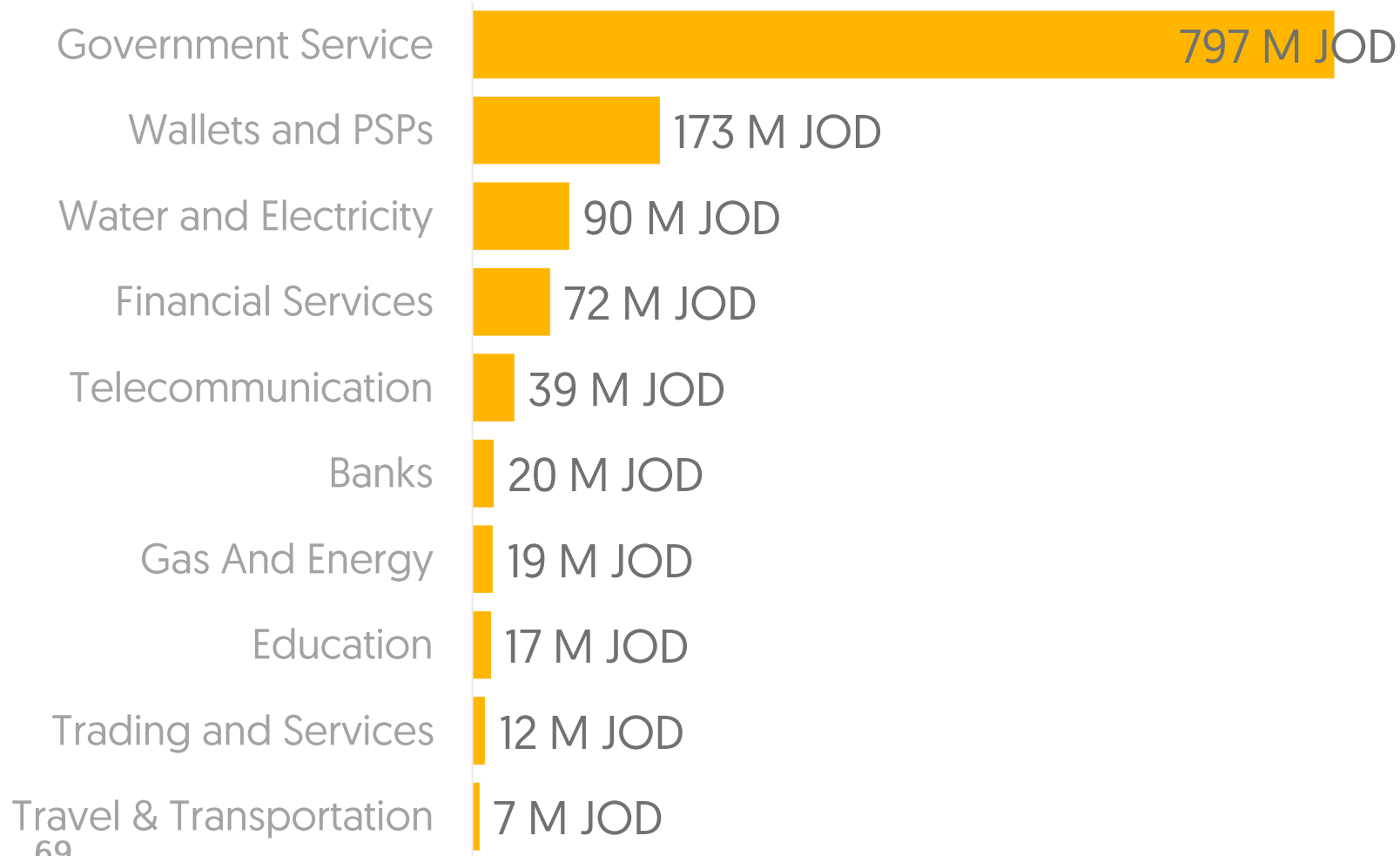
eFAWATEERcom Value of Transactions

Total Value of Transactions Over the Past 3 Months



eFAWATEERcom Value of Transactions

Value of Transactions by Category



eFAWATEER.com Value of Transactions

Percentage Based on Payment Method

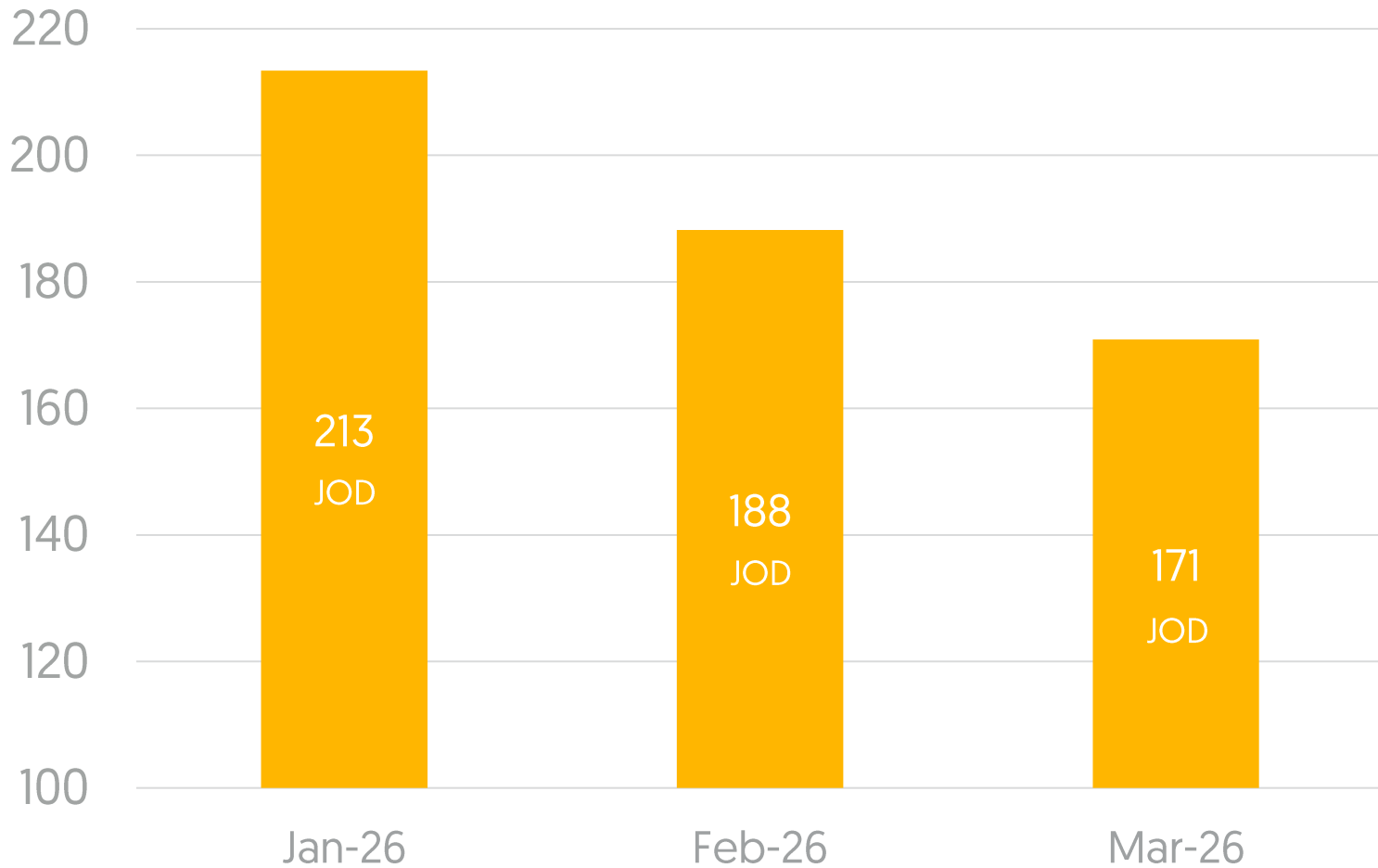
12.5%
157.1M JOD
Cash Payments



87.5%
1.1B JOD
Digital Payments

eFAWATEERcom Transactions

Average Value of Transactions Over the Past 3 Months





ACH
Automated Clearing House

Monthly Report

March 2026

72

Automated Clearing House



03.2026

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



Number of Transactions

3.24M



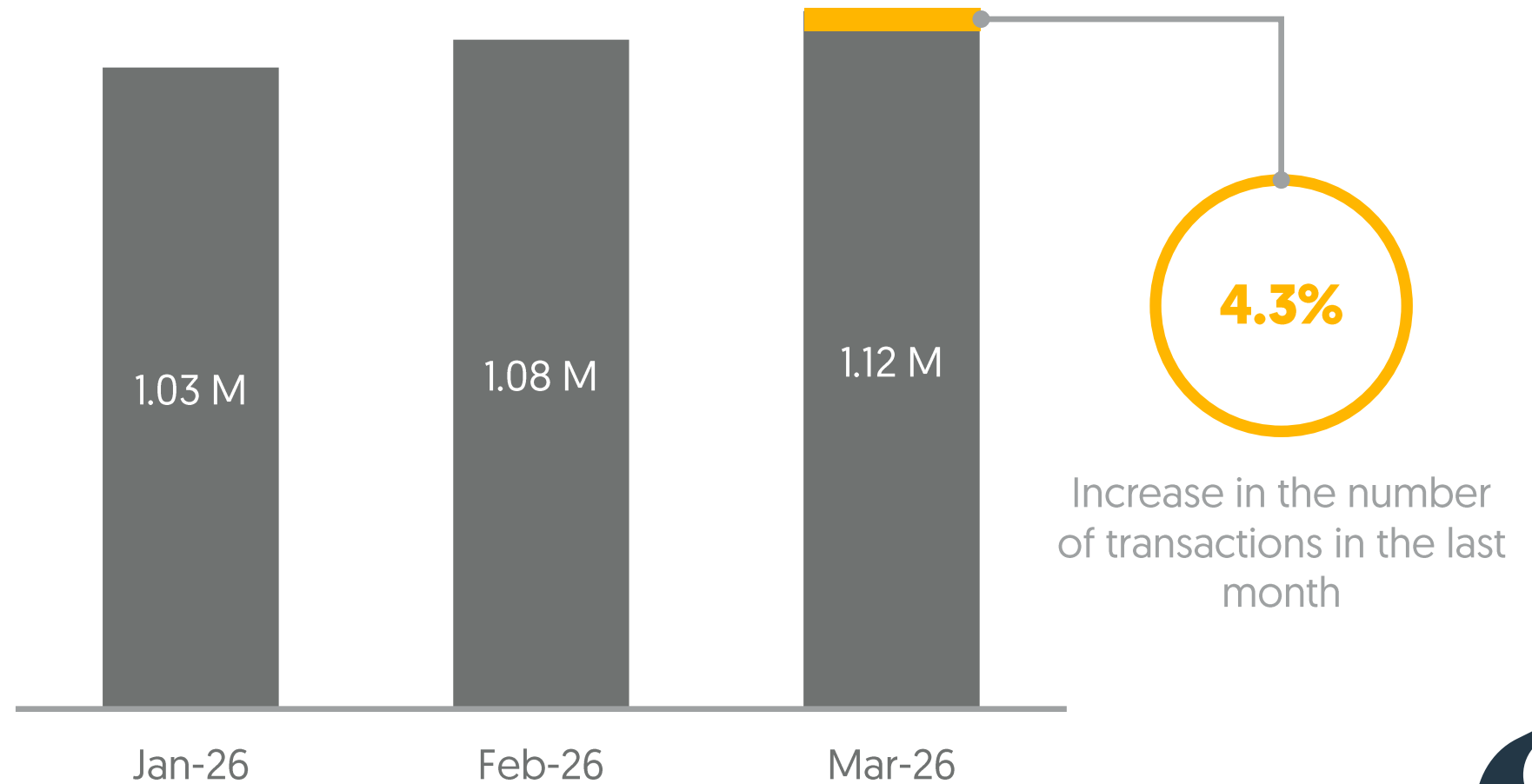
Value of Transactions

2.69B_{JOD}



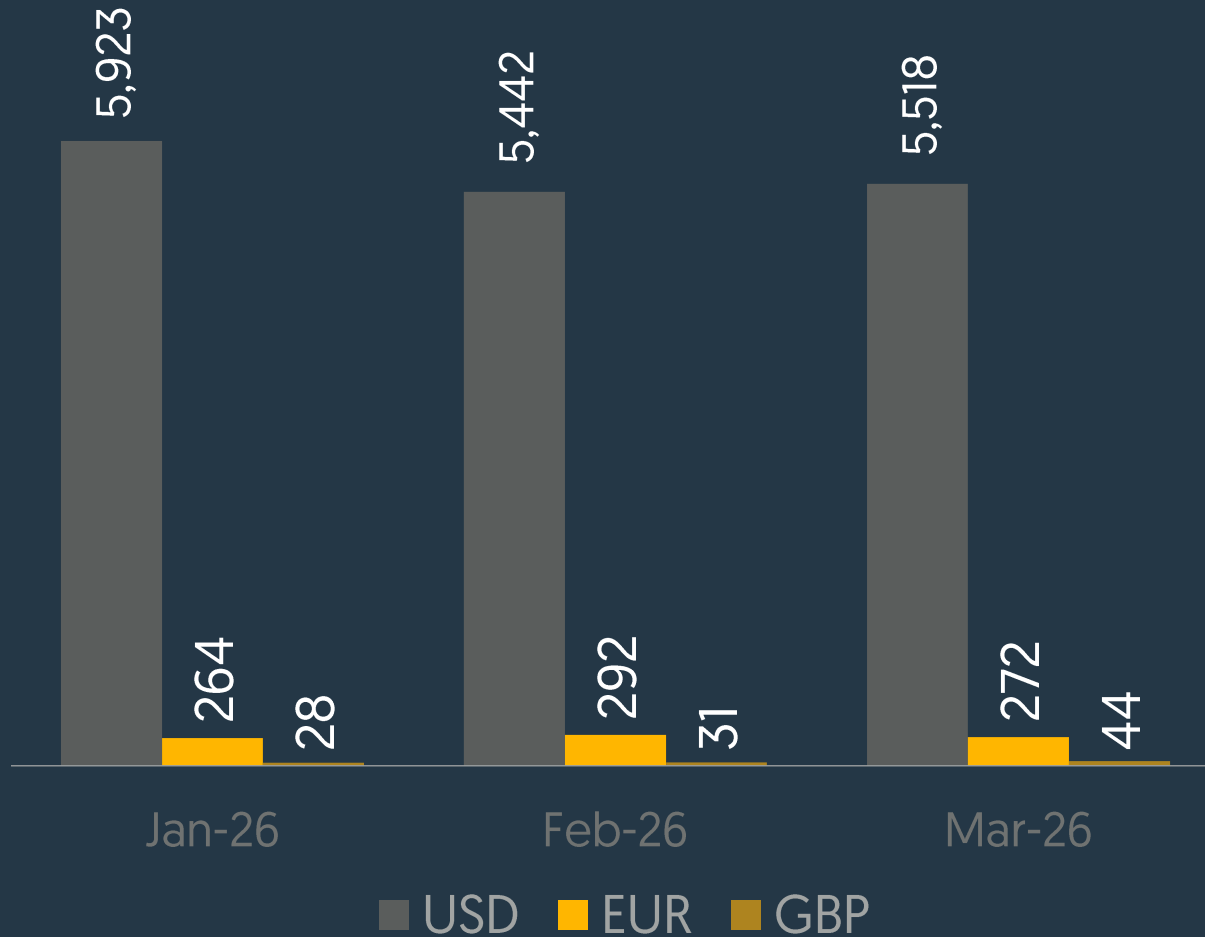
ACH Transactions

Total Number of Jordanian Dinar Transactions Over the Past 3 Months



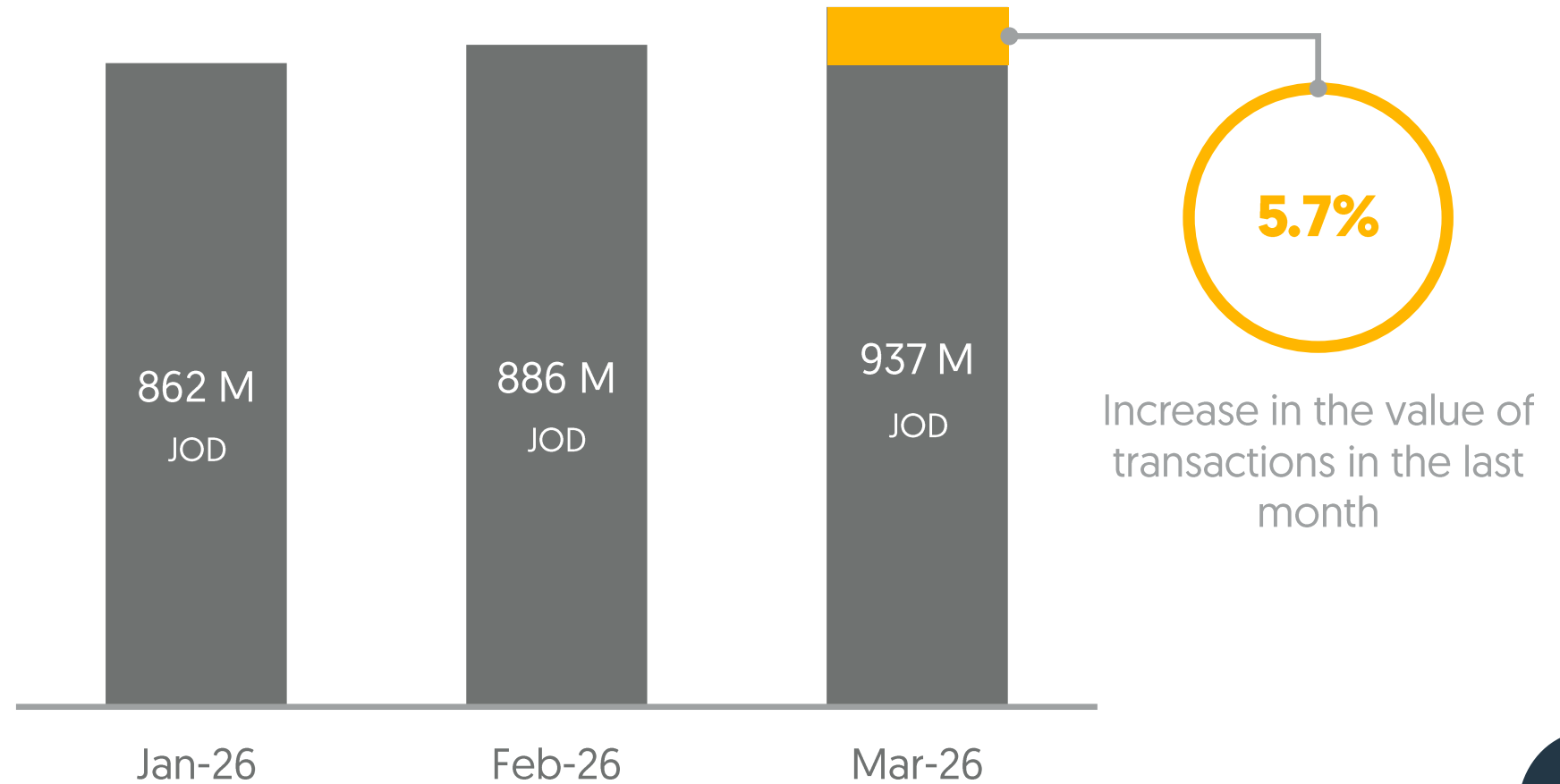
ACH Transactions

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



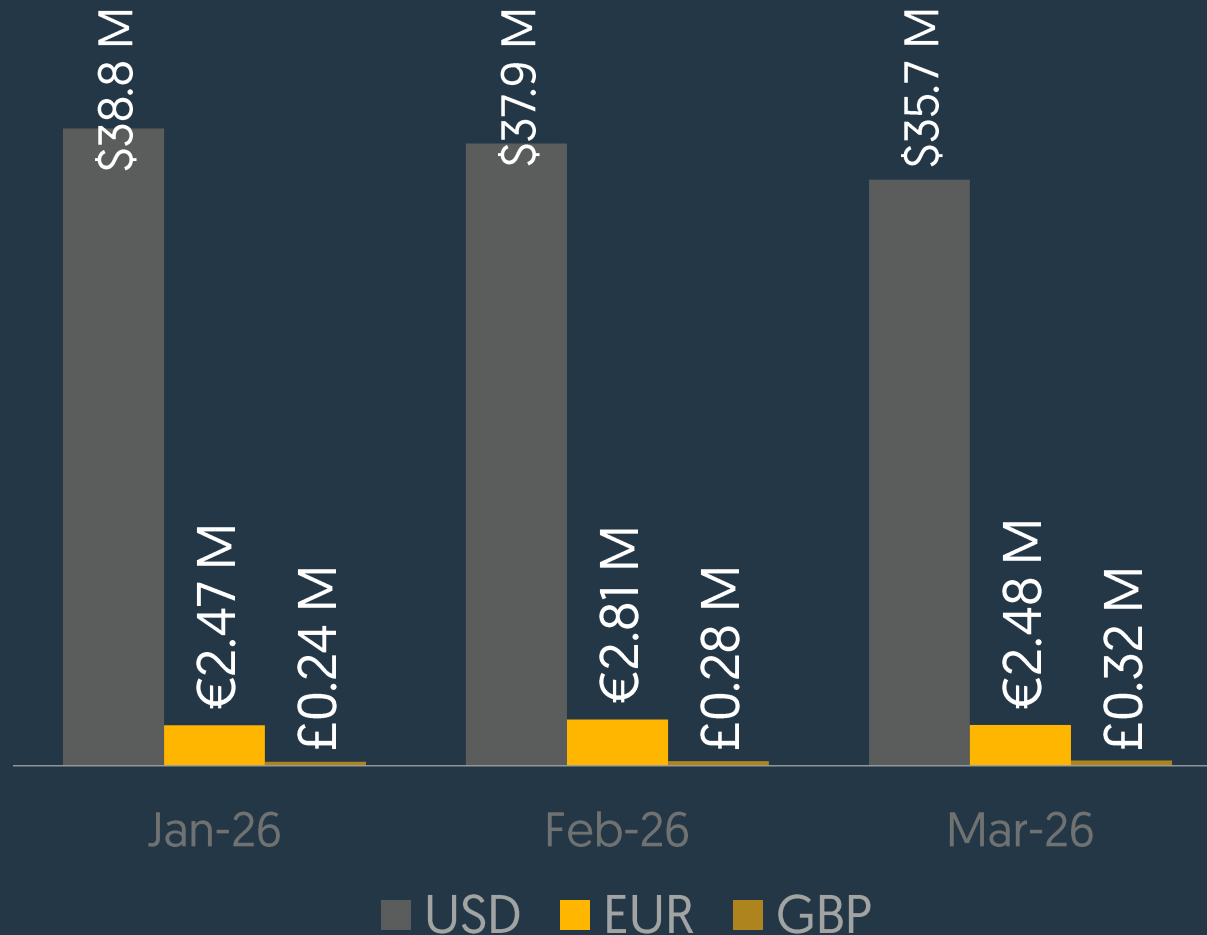
ACH Transactions

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

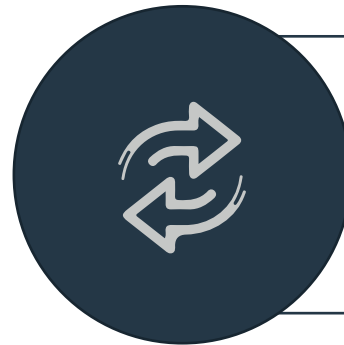
March 2026

Electronic Cheque Clearing Unit



03.2026

Total Number and Value of Transactions Since the Beginning of 2026



Number of Transactions

1.45M



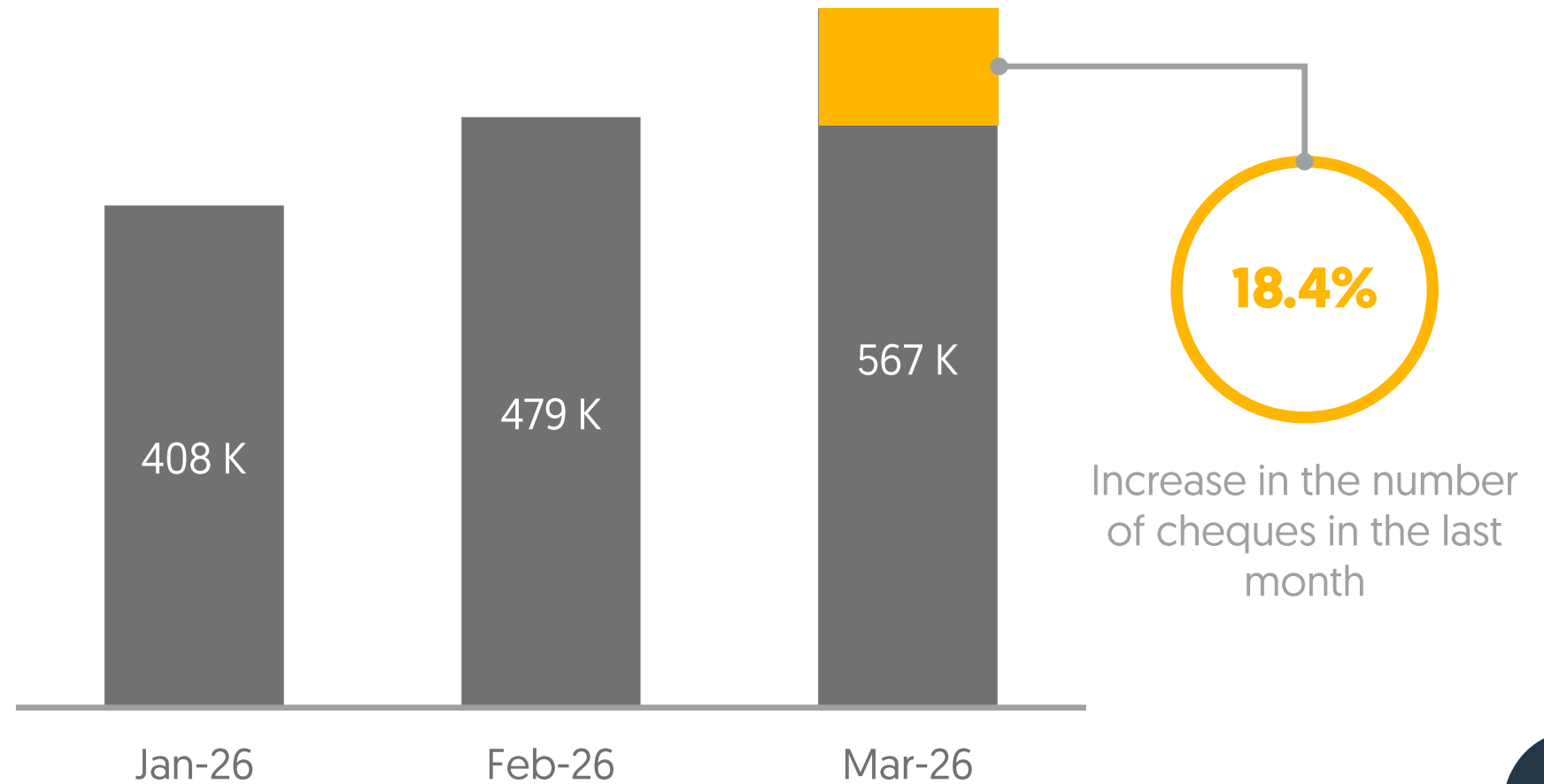
Value of Transactions

9.74B_{JOD}



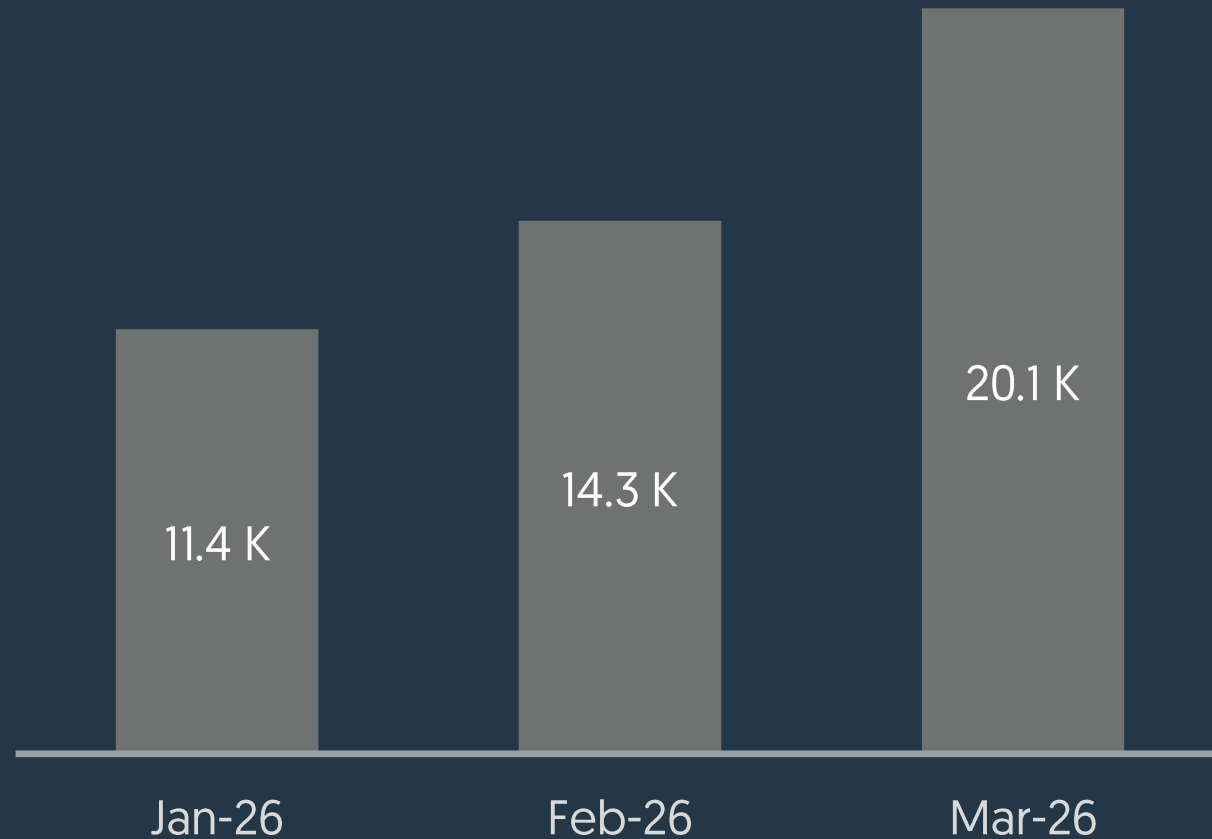
ECCU Cheques

Total Number of Inward Cheques Over the Past 3 Months



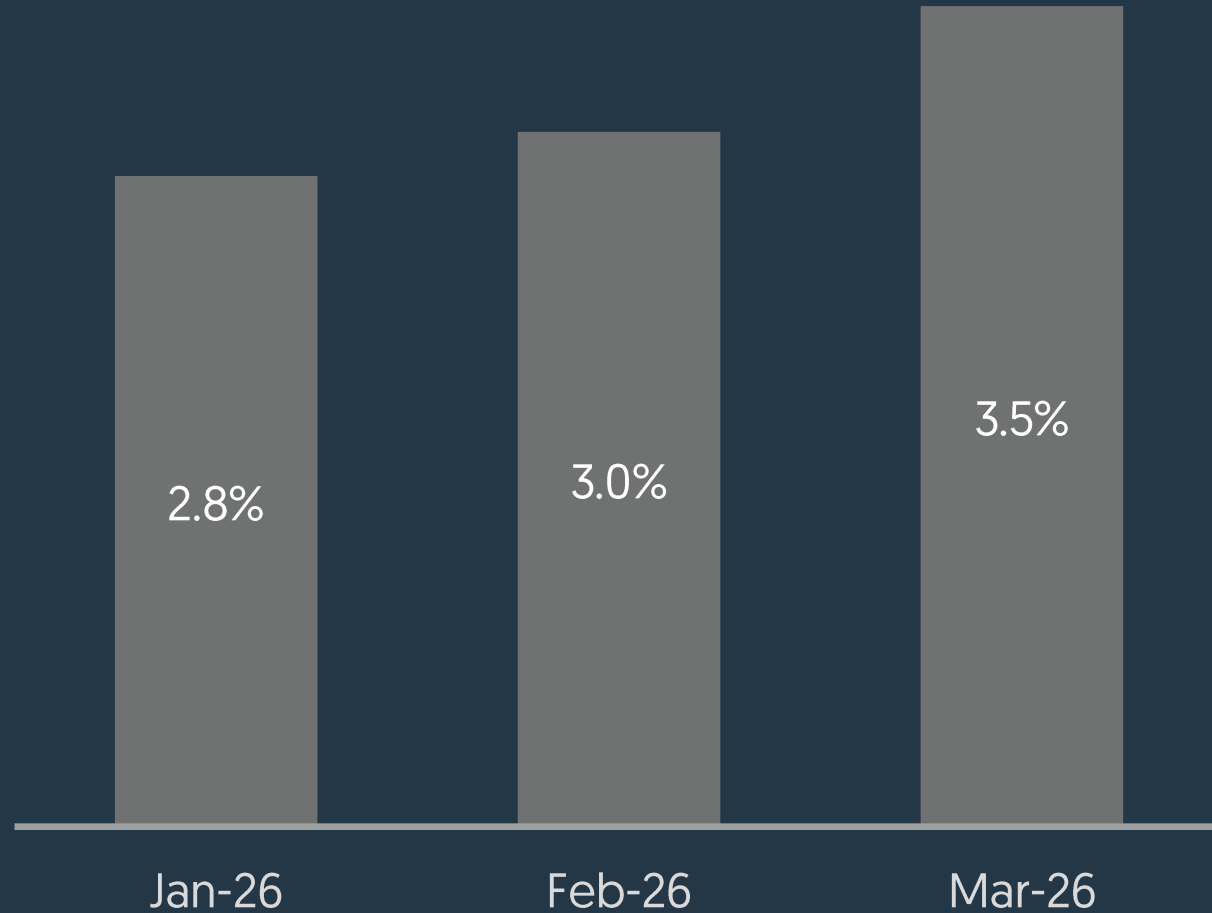
ECCU Returned Cheques

Total Number of Returned Cheques Over the Past 3 Months



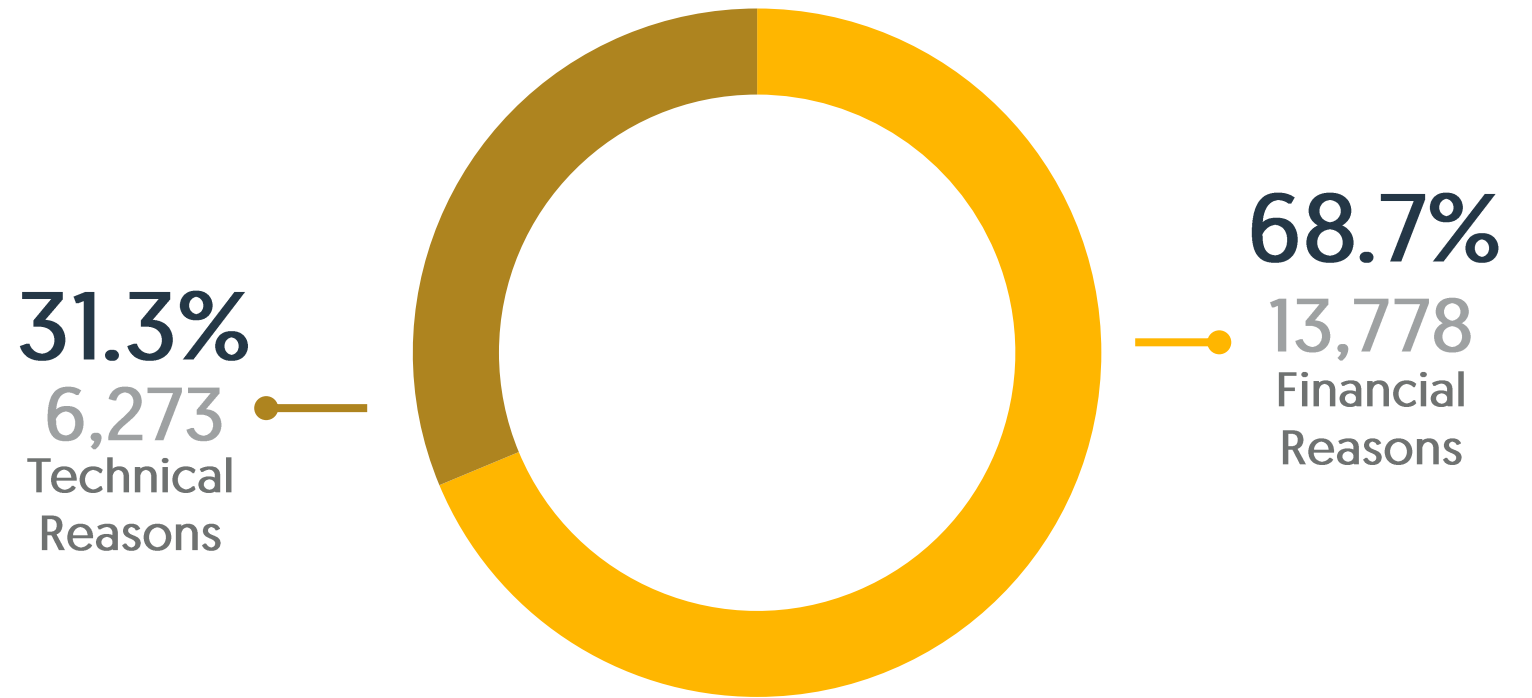
ECCU Returned Cheques

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



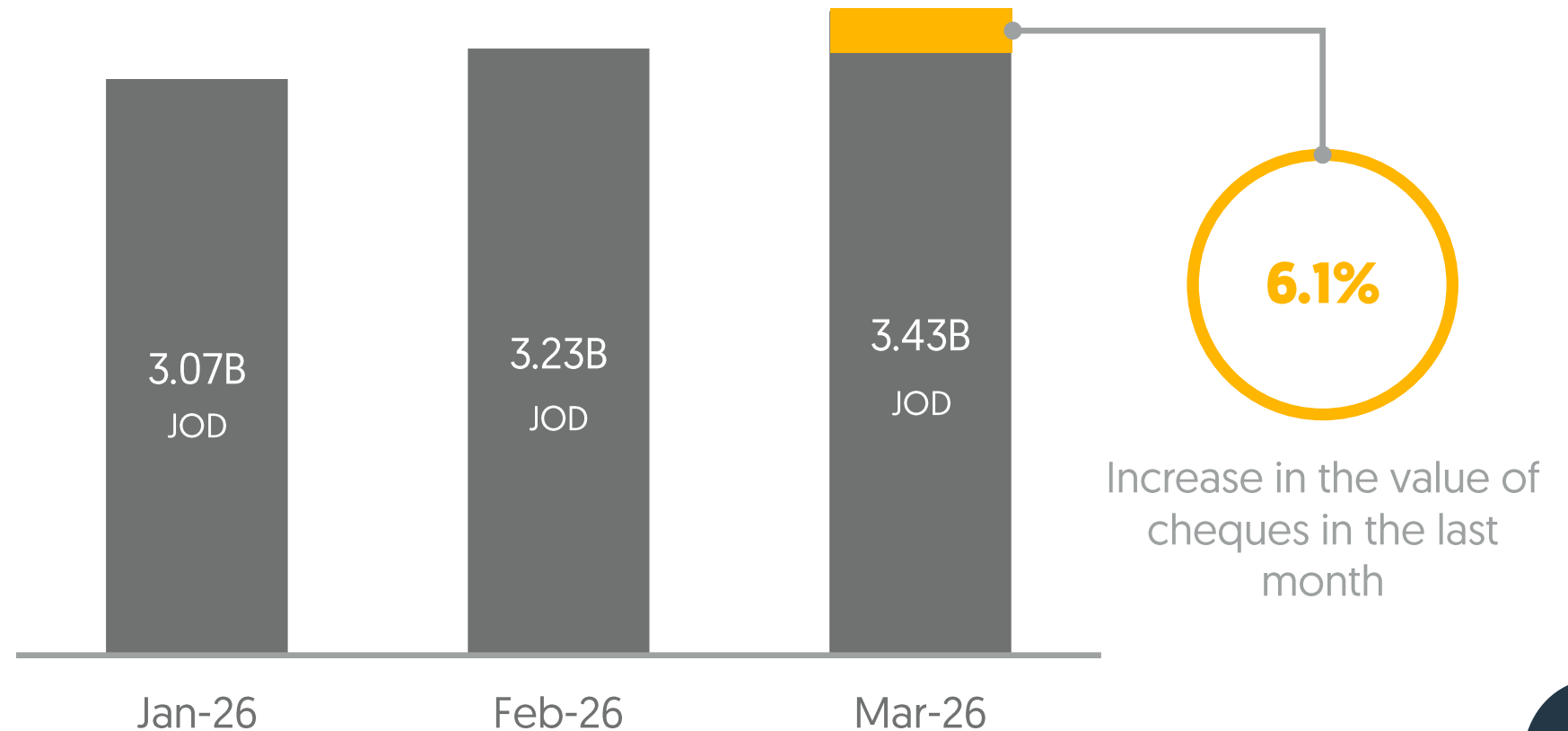
ECCU Cheques

Total Number of Returned Cheques due to Financial and Technical Reasons



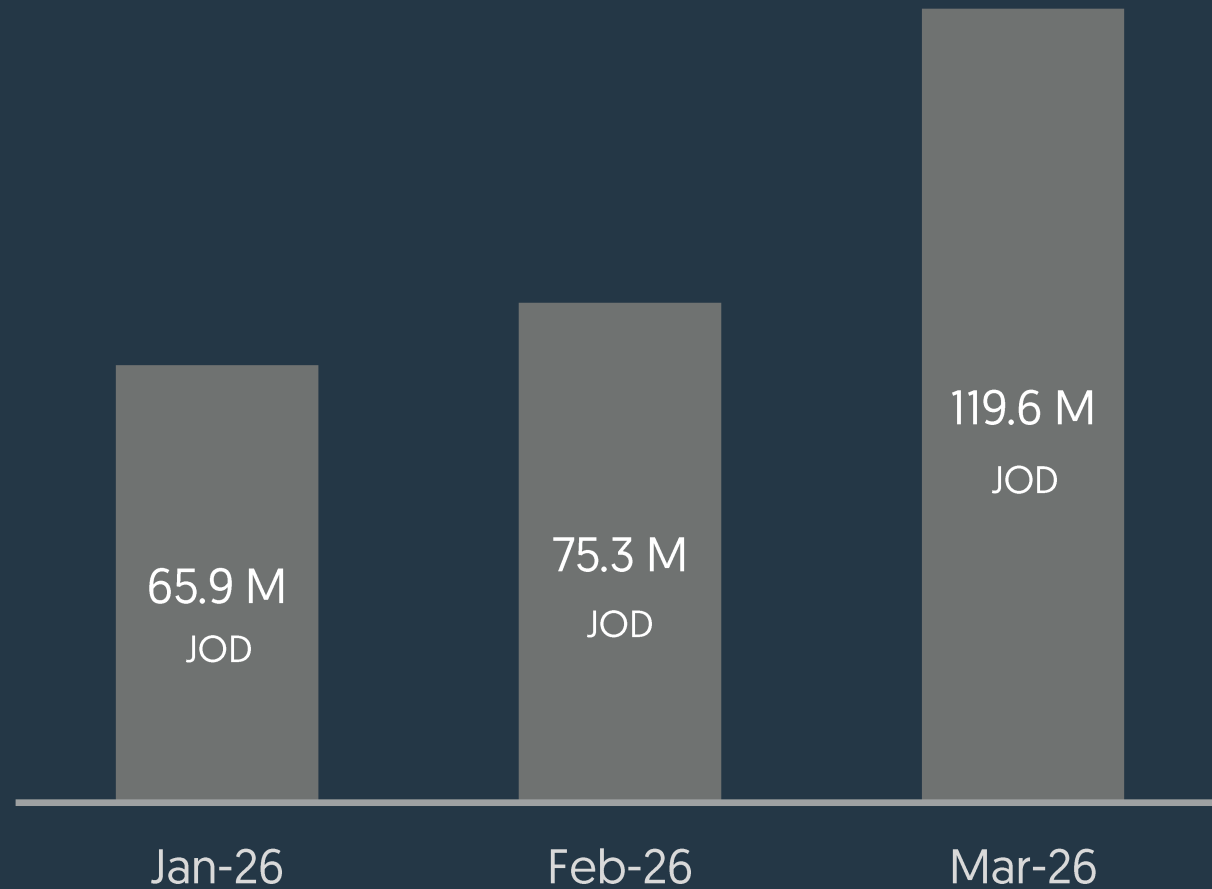
ECCU Cheques

Total Value of Inward Cheques Over the Past 3 Months



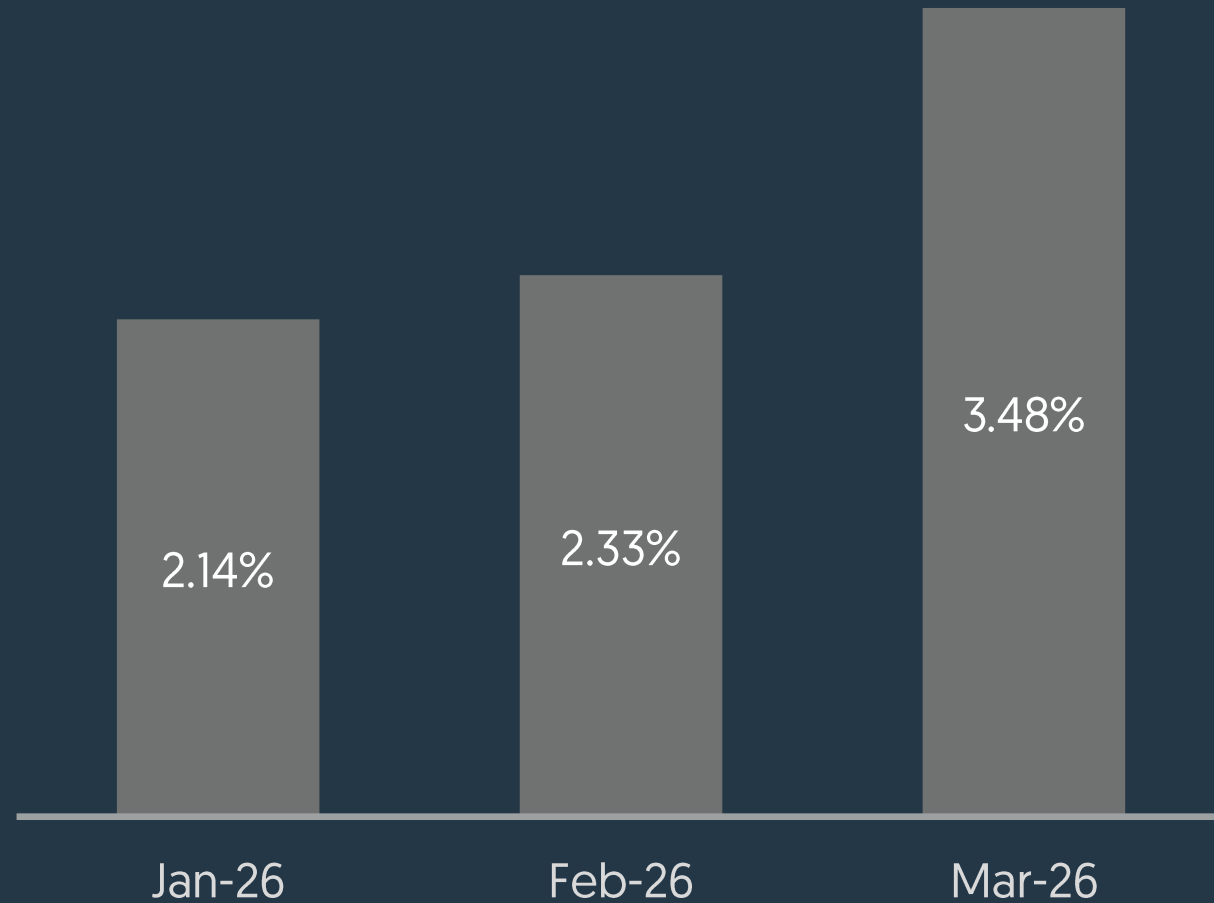
ECCU Returned Cheques

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



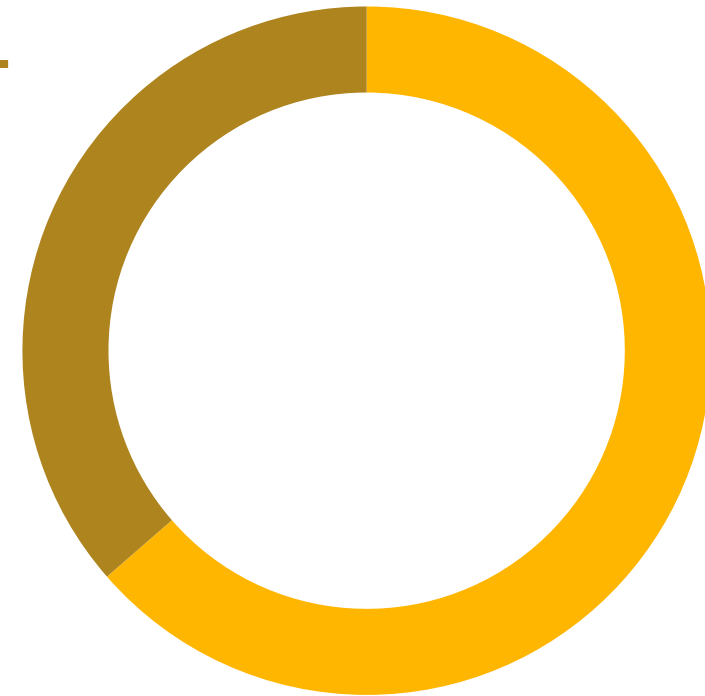
ECCU Cheques

Total Value of Returned Cheques due to Financial and Technical Reasons

36.4%

43.5M_{JOD}

Technical
Reasons



63.6%

76M_{JOD}

Financial
Reasons