



Jordan Payments & Clearing Company

# Payment Systems Monthly Reports

April 2026



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ECCU  
Electronic Cheque Clearing Unit



# Systems Summary

## Monthly Report

April 2026

3

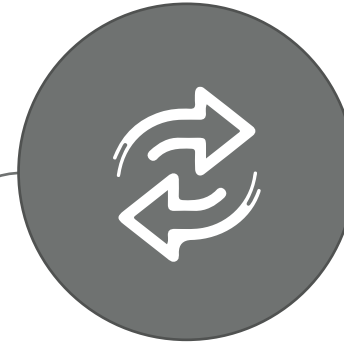


# CliQ Summary



Number of  
Users

**2.25M**



Number of  
Transactions

**19.33M**



Value of  
Transactions

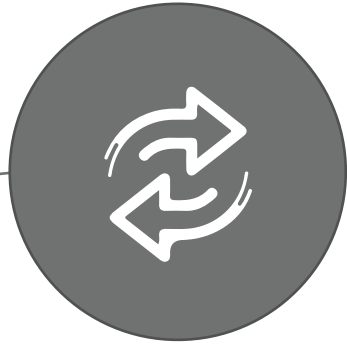
**1.89B<sub>JOD</sub>**

# JoMoPay Summary



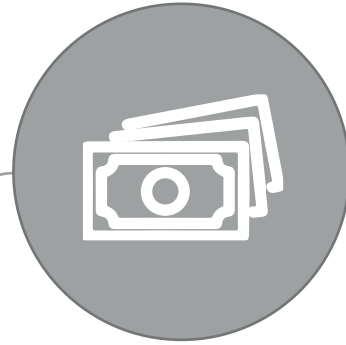
Number of  
Users

**2.93M**



Number of  
Transactions

**13.29M**



Value of  
Transactions

**601M<sub>JOD</sub>**



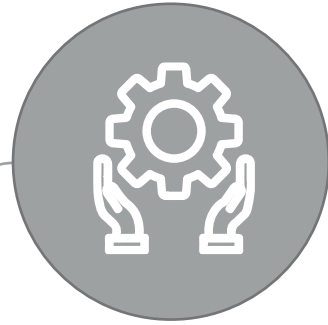
Number of  
Users

**5.21M**



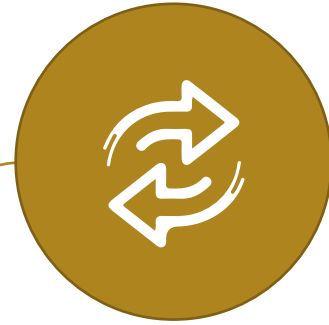
Number of  
Billers

**716**



Number of  
Services

**2,507**



Number of  
Transactions

**6.6M**



Value of  
Transactions

**1.43B<sub>JOD</sub>**



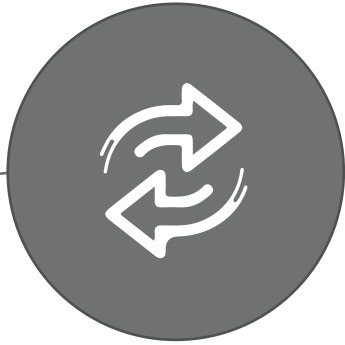
# ACH Summary

Automated Clearing House



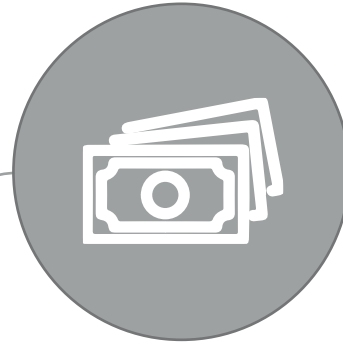
Total Number of Transactions

**1.07M**



Number of JOD Transactions

**1.07M**



Value of JOD Transactions

**896M<sub>JOD</sub>**



**ECCCU**  
Electronic Cheque Clearing Unit

# Summary



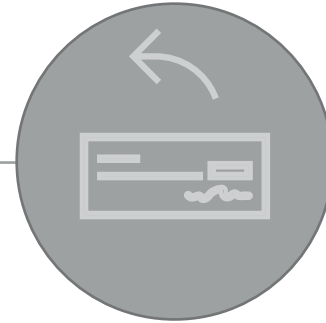
Number of  
Cheques

**438K**



Value of  
Cheques

**3.18B<sub>JOD</sub>**



Number of  
Returned Cheques

**12.4K**



Value of Returned  
Cheques

**72.4M<sub>JOD</sub>**



# Monthly Report

April 2026

Instant Payment System for  
Transfers Issued by Banks

9



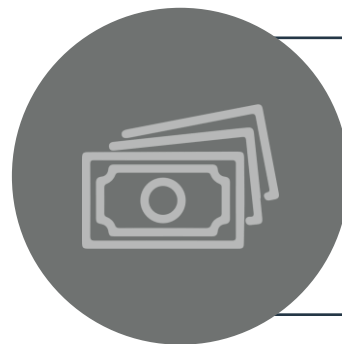
# Total Number and Value of Transactions Since the Beginning of 2026

Transfers Issued by Banks



Number of Transactions

**72.62M**

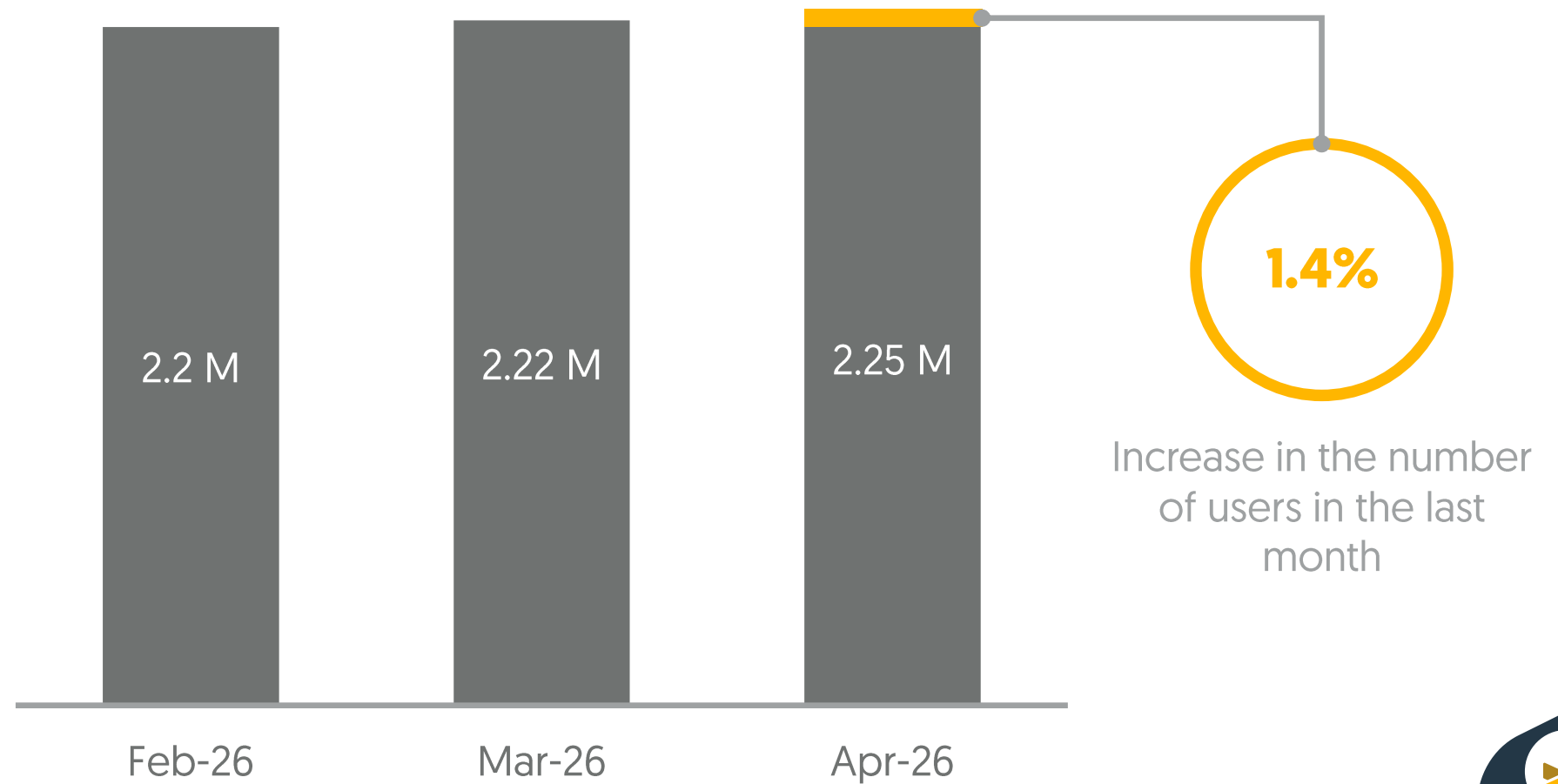


Value of Transactions

**7.6B<sub>JOD</sub>**

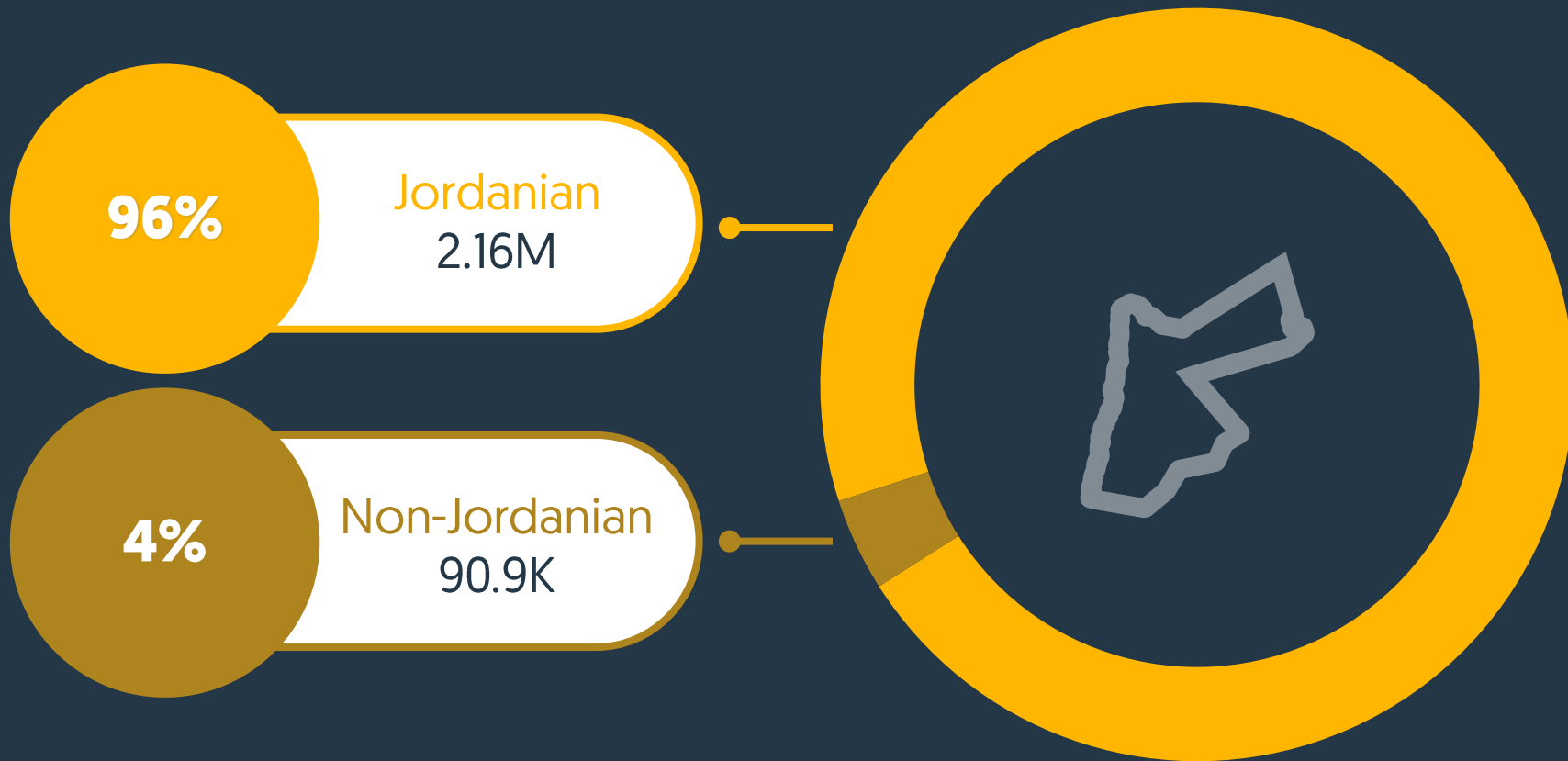
# CliQ Users

Total Number of Users Over the Past 3 Months



# CliQ Users

Percentage of Users Based on Nationality

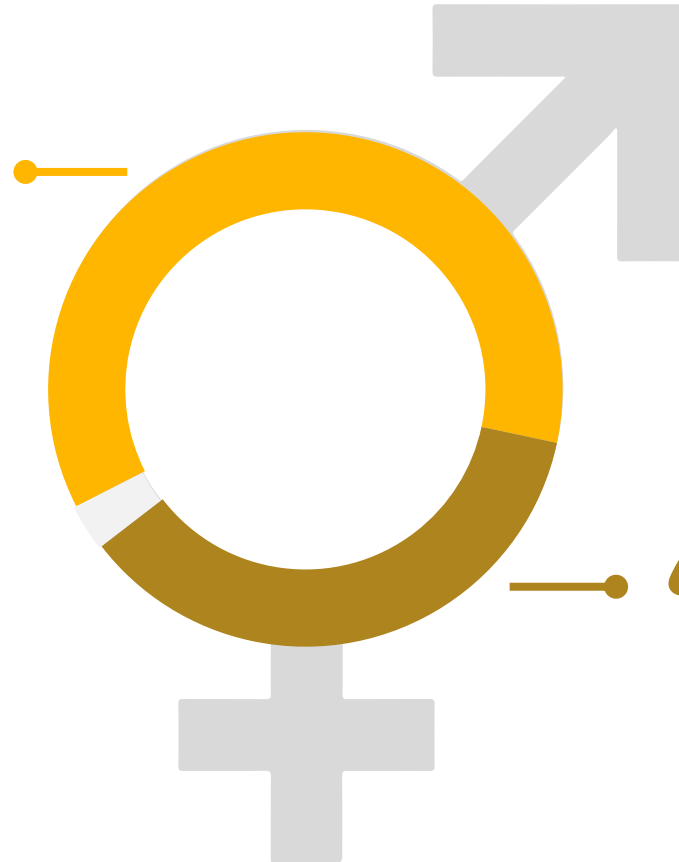


# CliQ Users

Percentage of Users Based on Gender

60.8%

1.37M  
Male Users



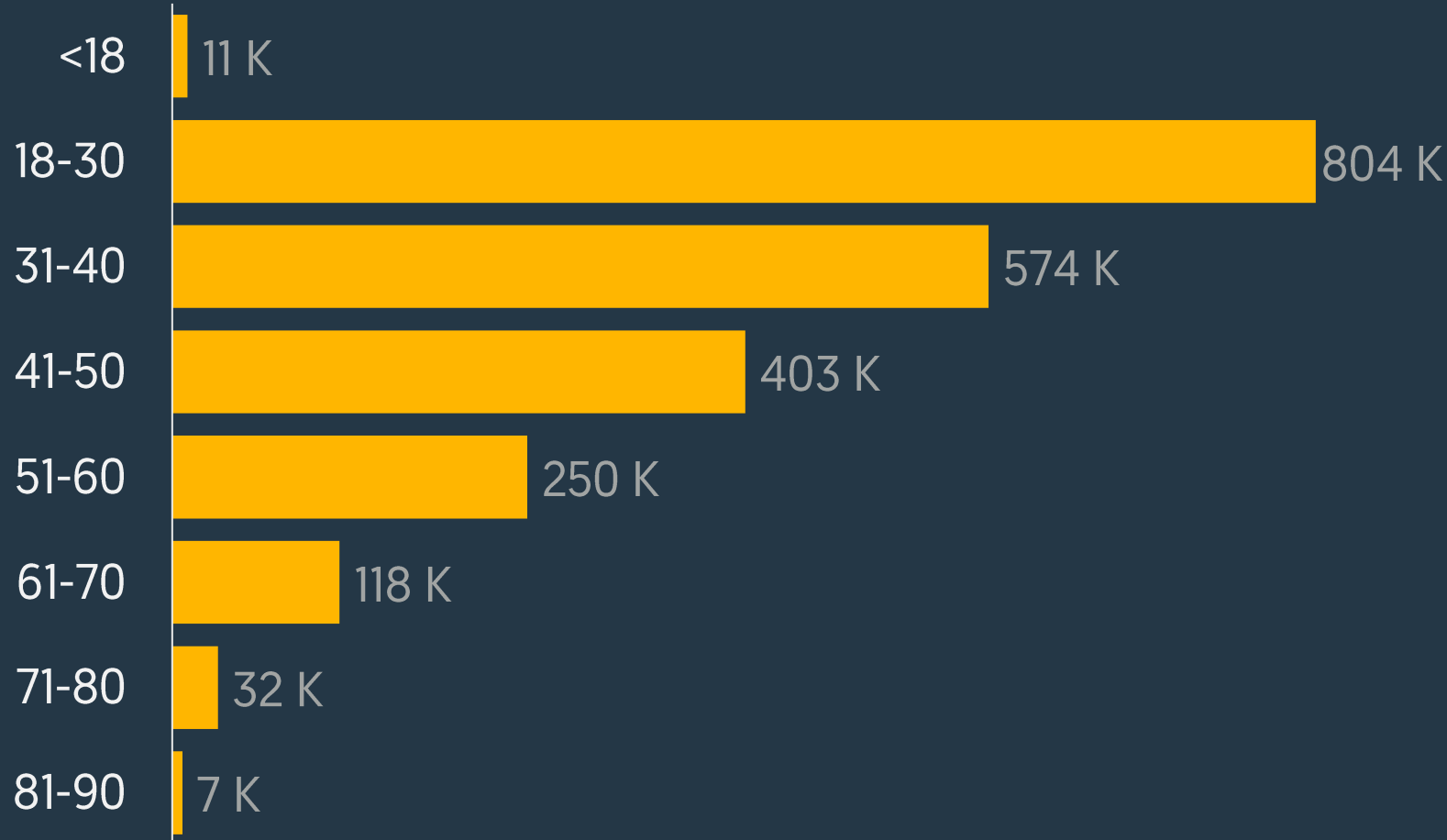
36.2%

0.82M  
Female Users



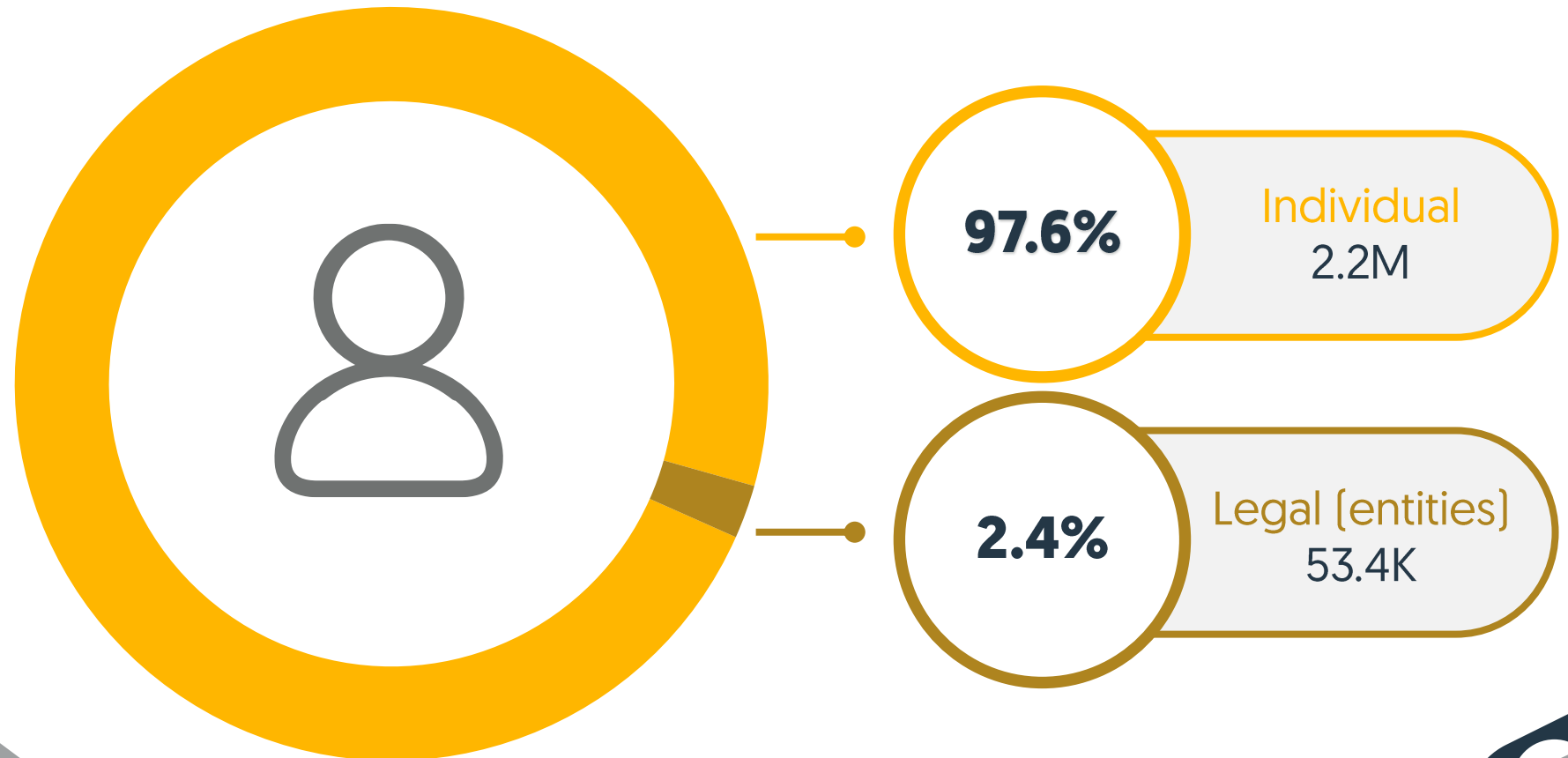
# CliQ Users

Number of Users Based on Age Group



# CliQ Users

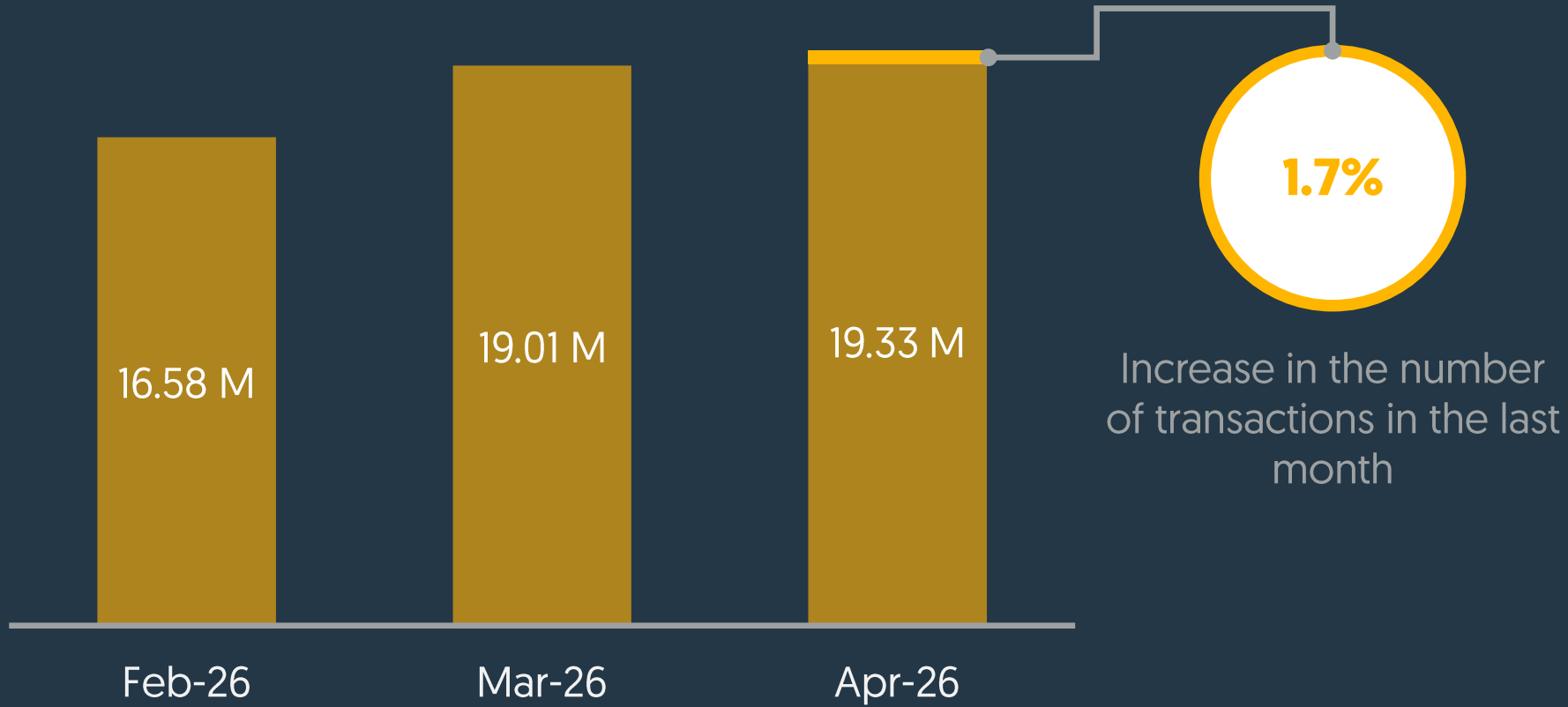
Percentage of Users Based on Customer Type



# CliQ Number of Transactions

Total Number of Transactions Over the Past 3 Months

Transfers Issued by Banks

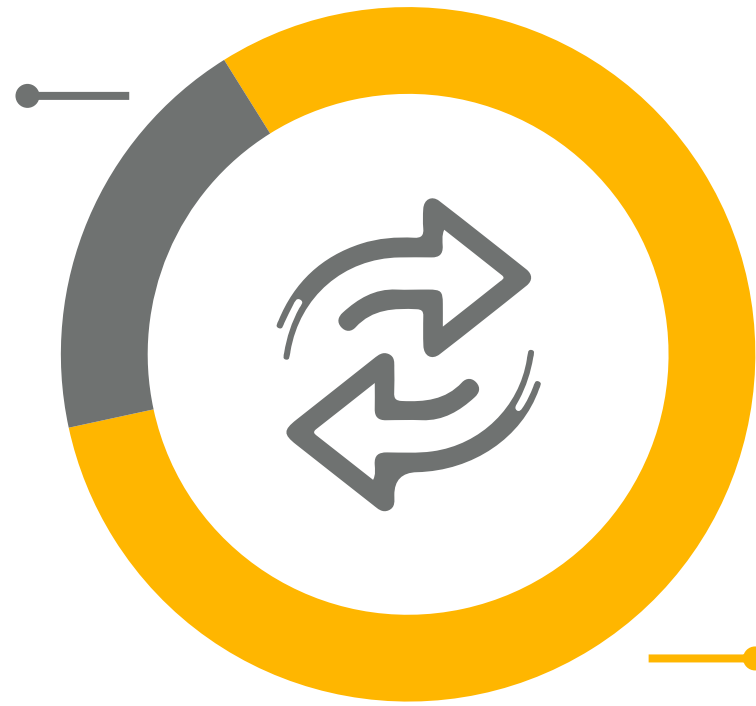


# CliQ Number of Transactions

Percentage Based on Transaction Type

Transfers Issued by Banks

19.5%  
3.77M  
Purchases

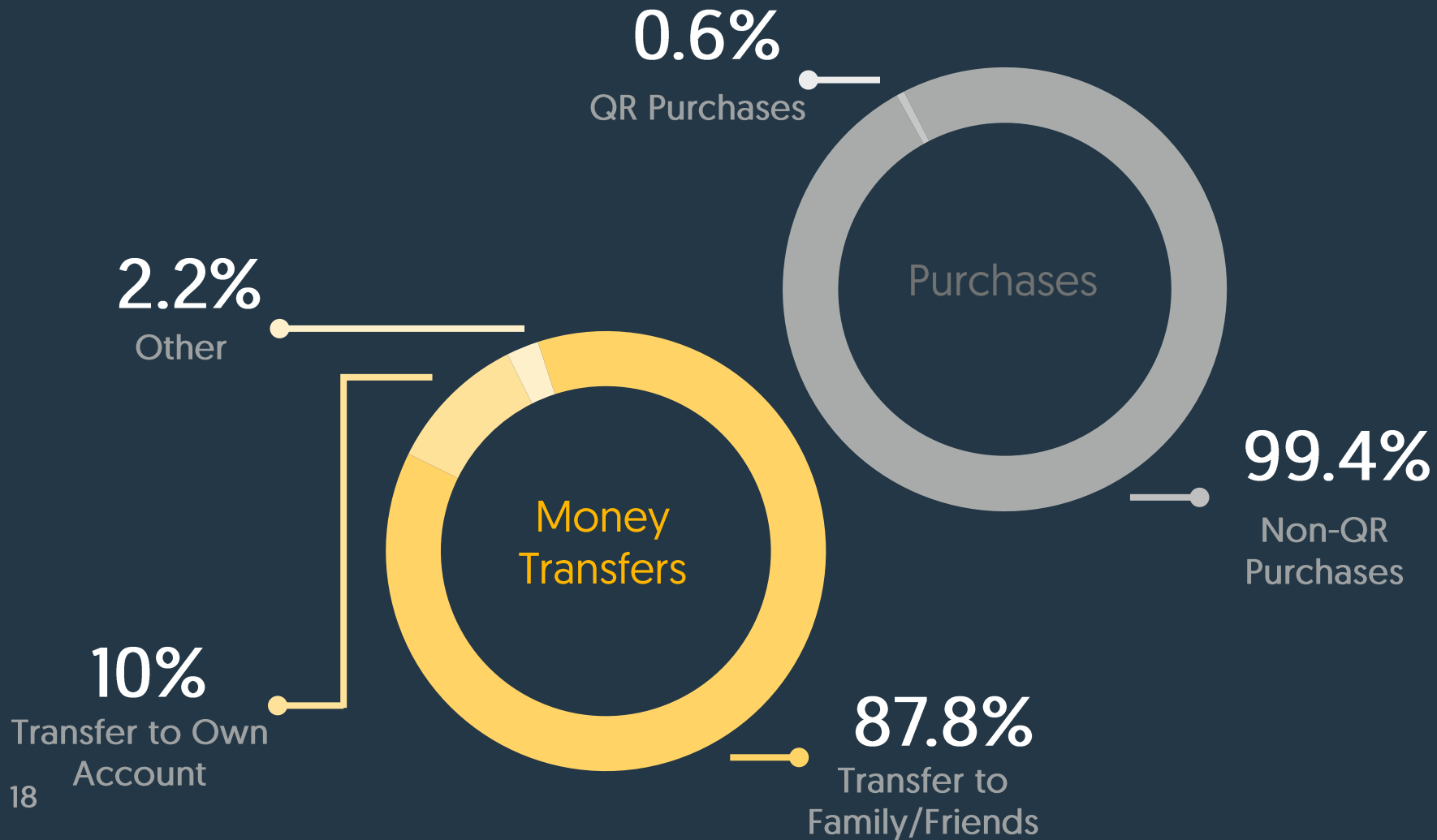


80.5%  
15.56M  
Money Transfers

# CliQ Number of Transactions

Percentage Based on Transaction Type Sub-Category

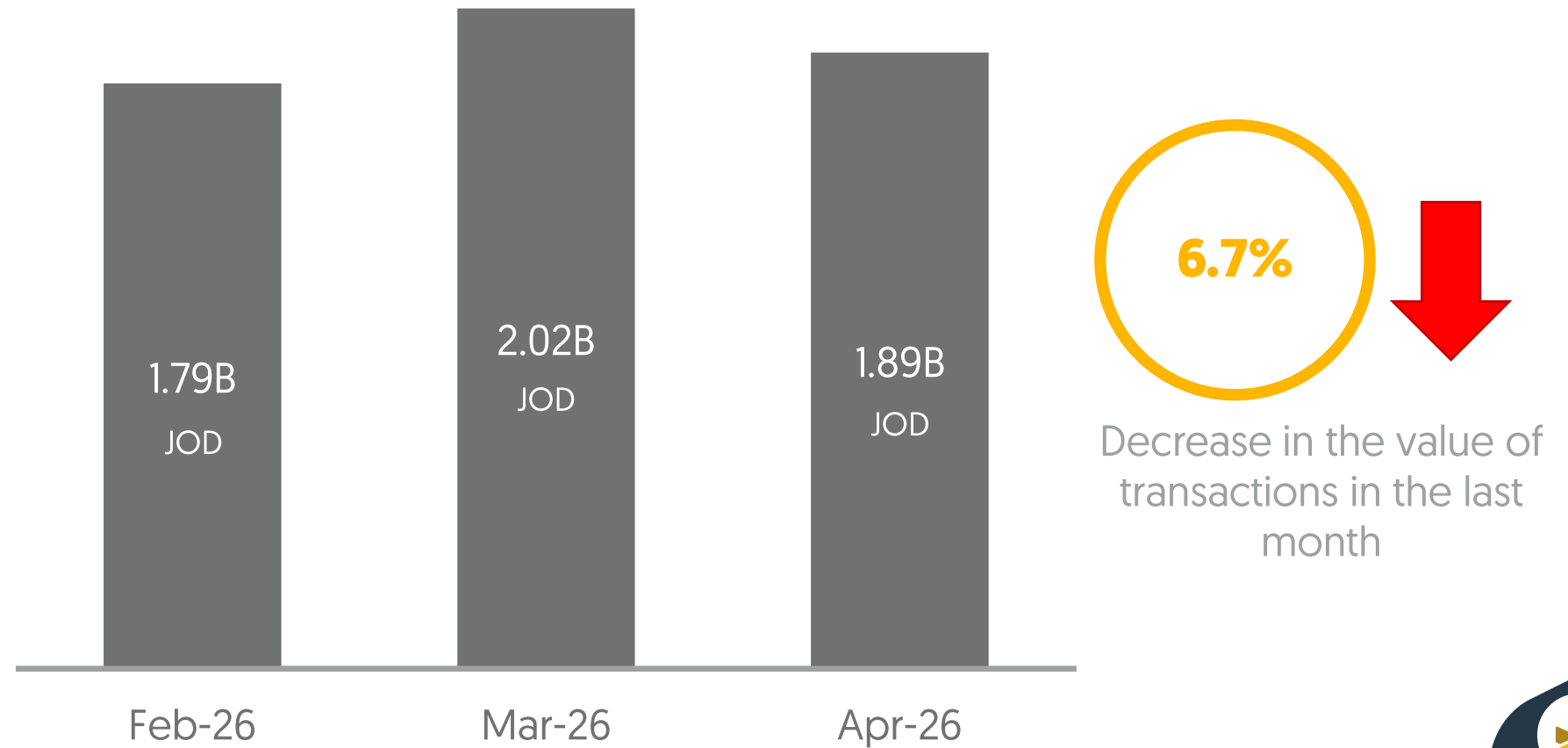
Transfers Issued by Banks



# CliQ Value of Transactions

Total Value of Transactions Over the Past 3 Months

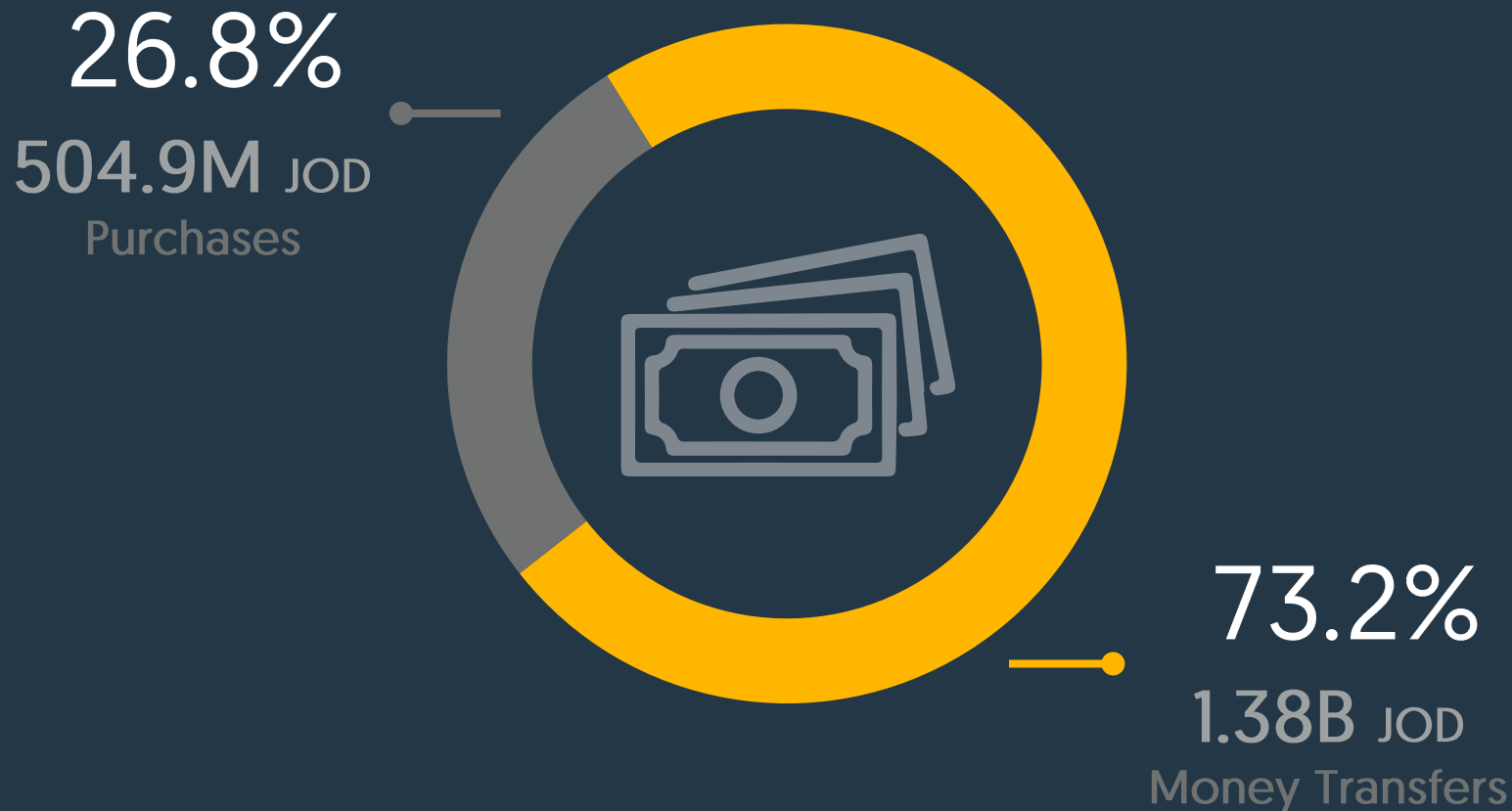
Transfers Issued by Banks



# CliQ Value of Transactions

Percentage Based on Transaction Type

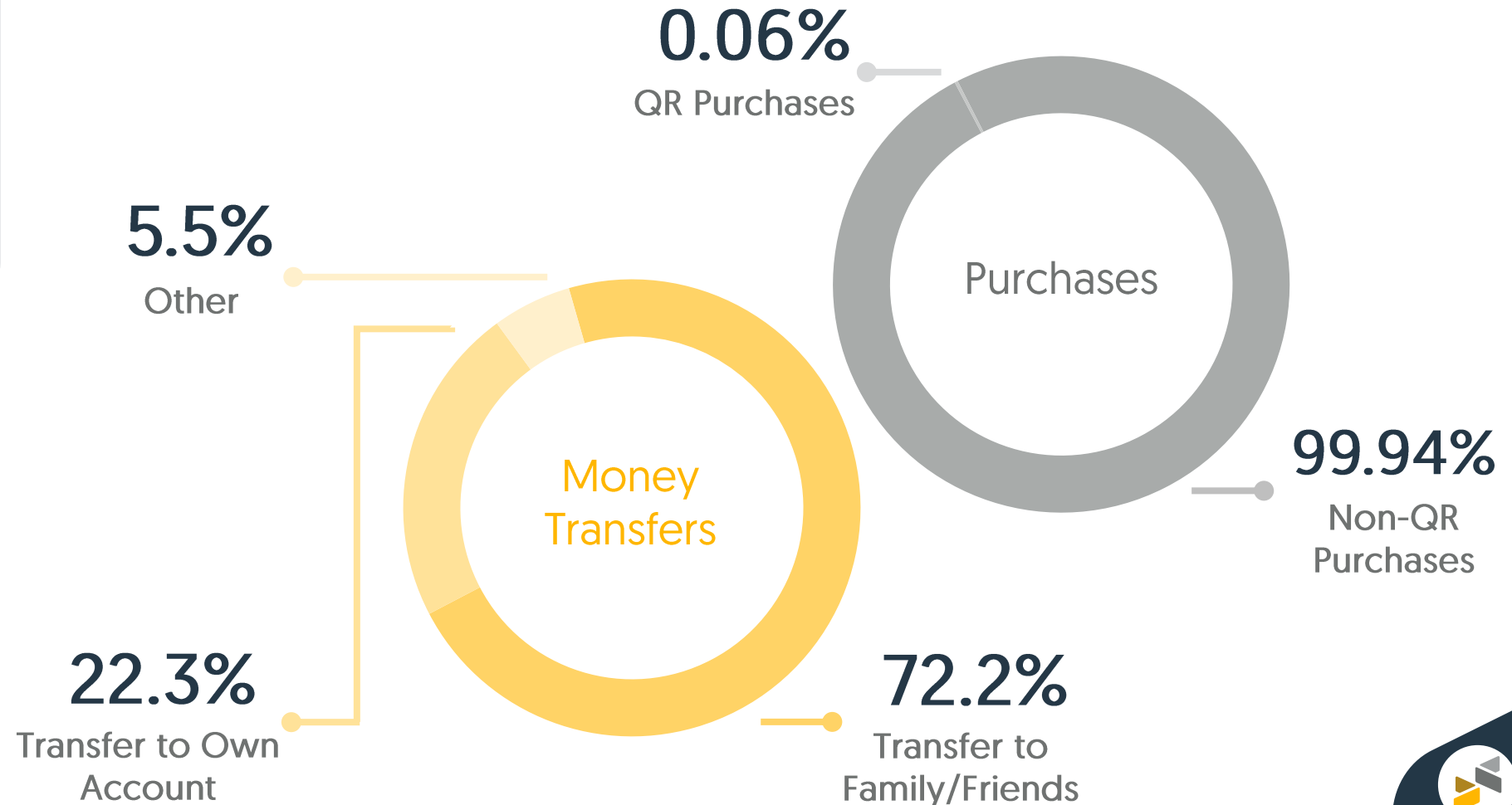
Transfers Issued by Banks



# CliQ Value of Transactions

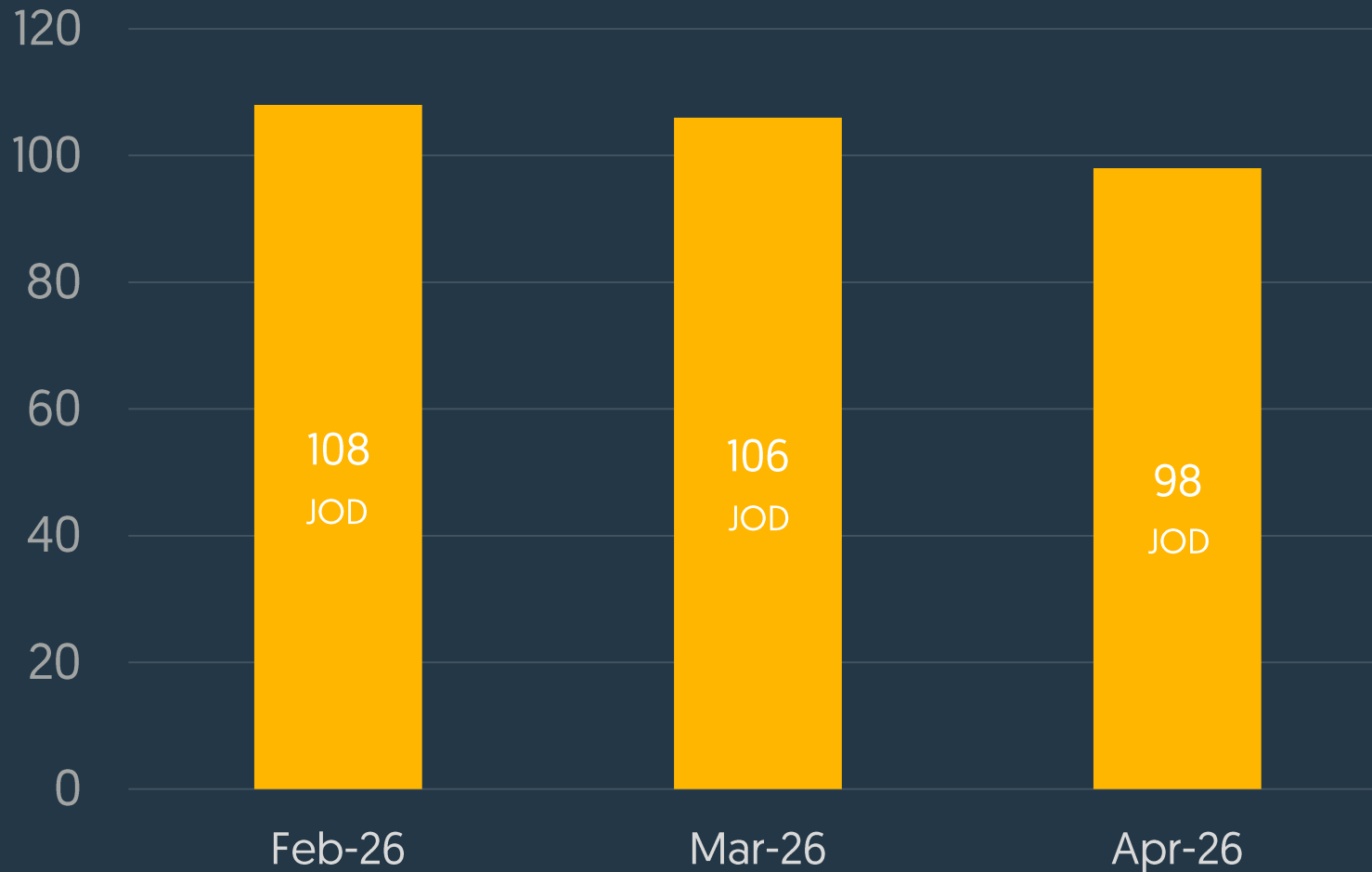
Percentage Based on Transaction Type Sub-Category

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

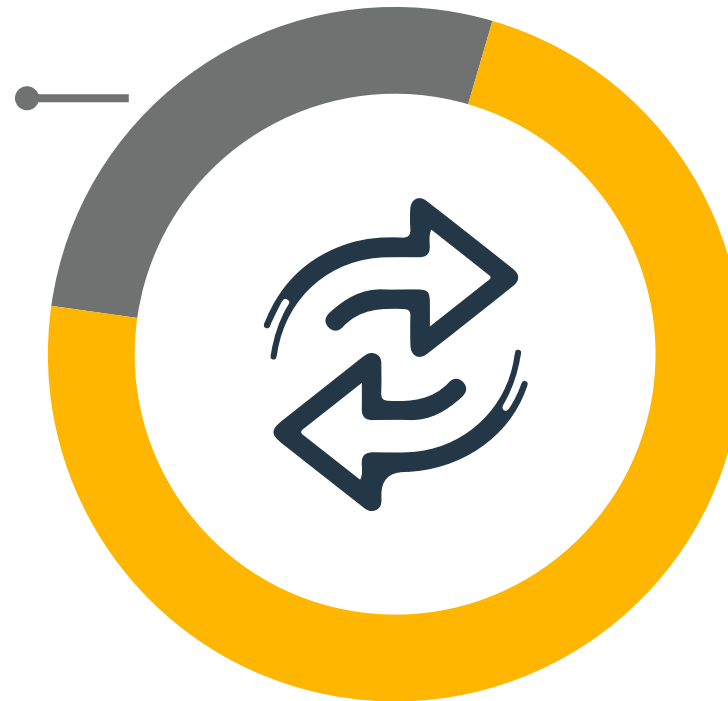
Transfers Issued by Banks



27.3%

2.93M

On Us



72.7%

7.79M

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



21.8%

257.1M JOD

On Us



78.2%

920M JOD

Off Us

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



# JoMoPay

Jordan Mobile Payment

## Monthly Report

### April 2026

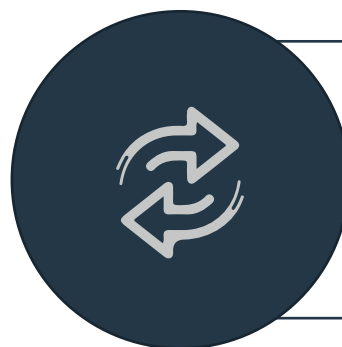
Jordan Mobile Payments Switch for  
Transfers Issued by Mobile Wallets

25



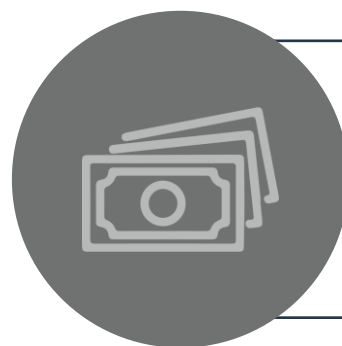
# Total Number and Value of Transactions Since the Beginning of 2026

Transfers Issued by Mobile Wallets



Number of Transactions

**48.73M**



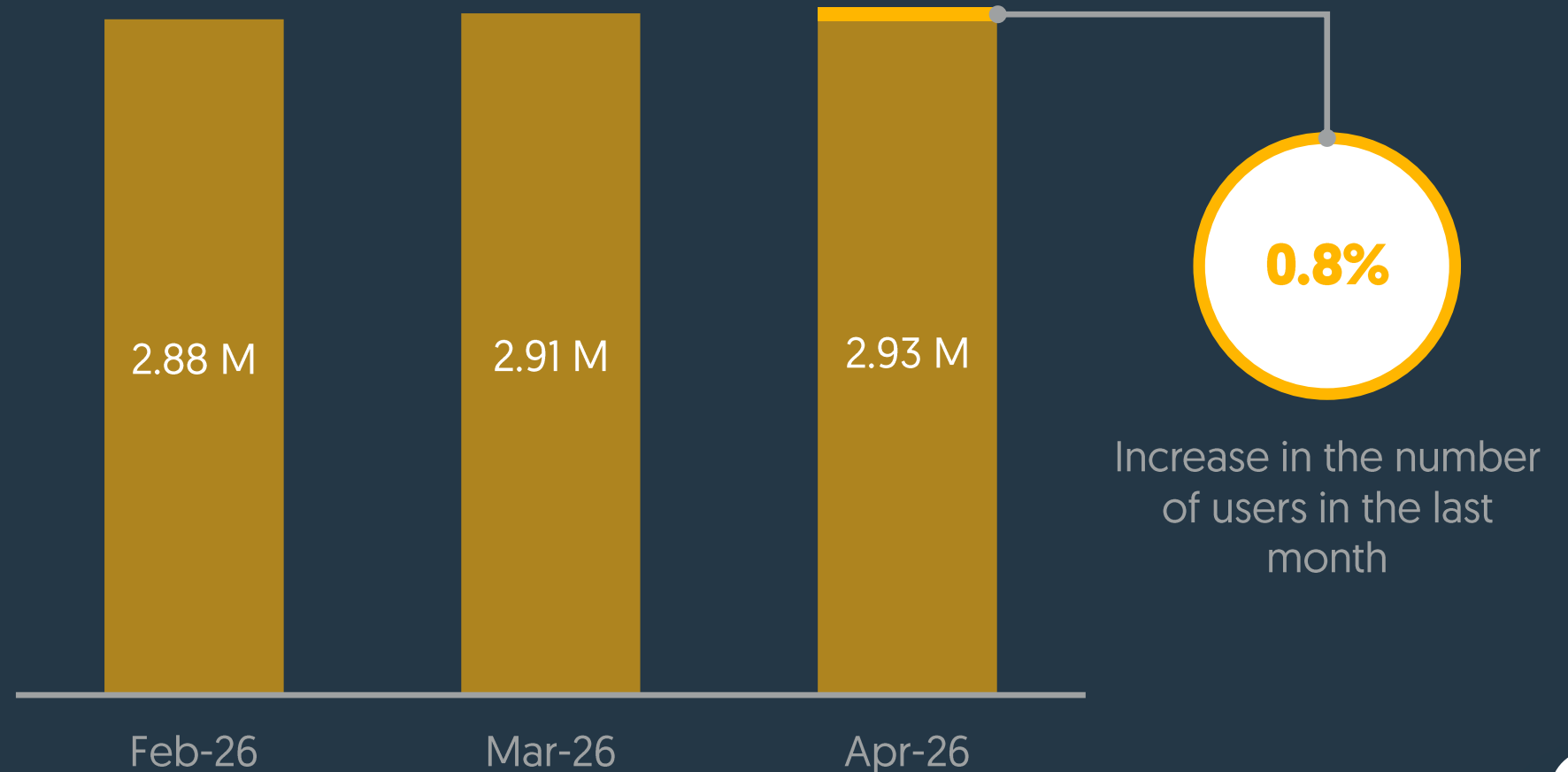
Value of Transactions

**2.39B<sub>JOD</sub>**



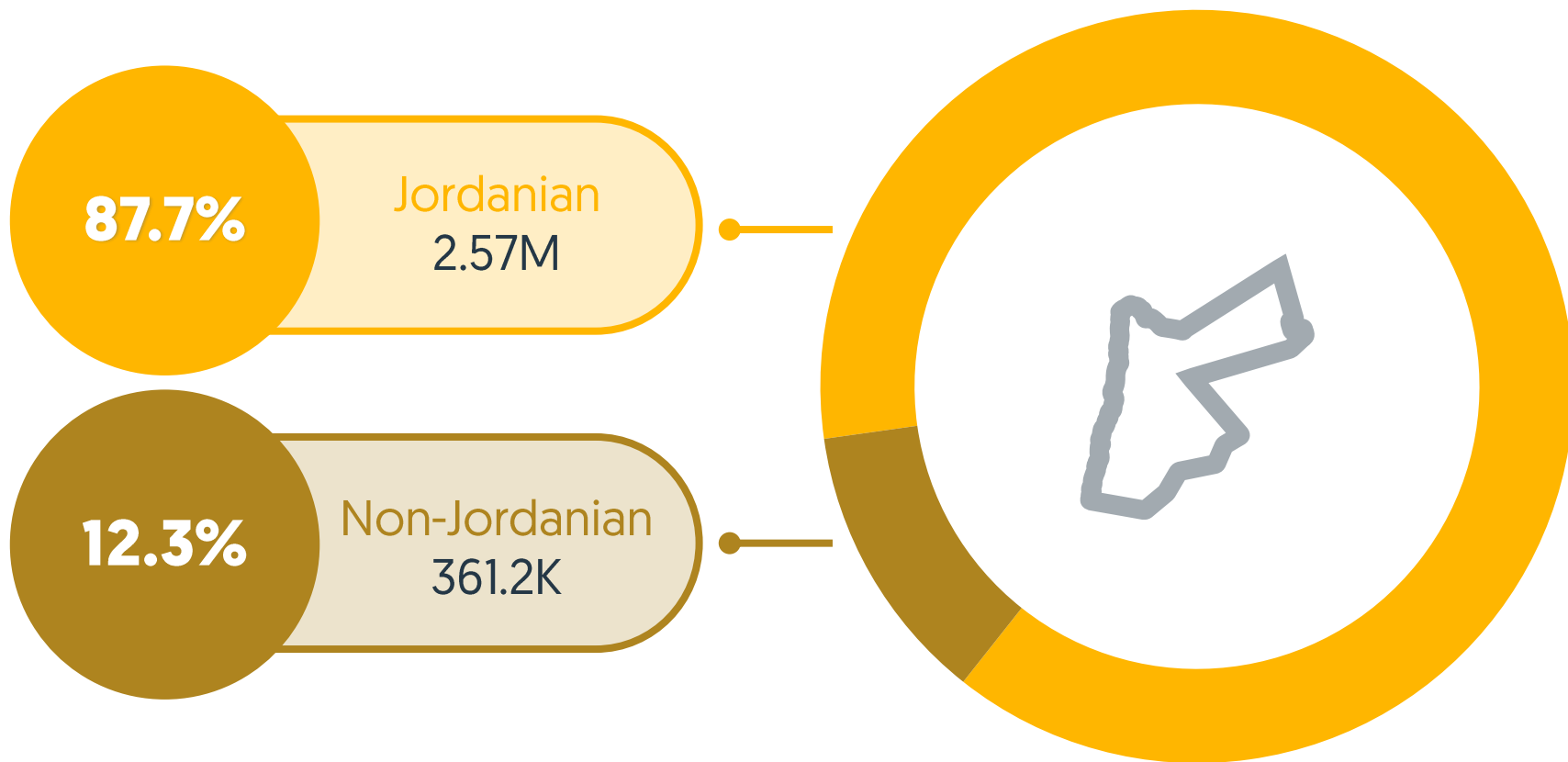
# JoMoPay Users

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

53.6%

1.57M  
Male Users



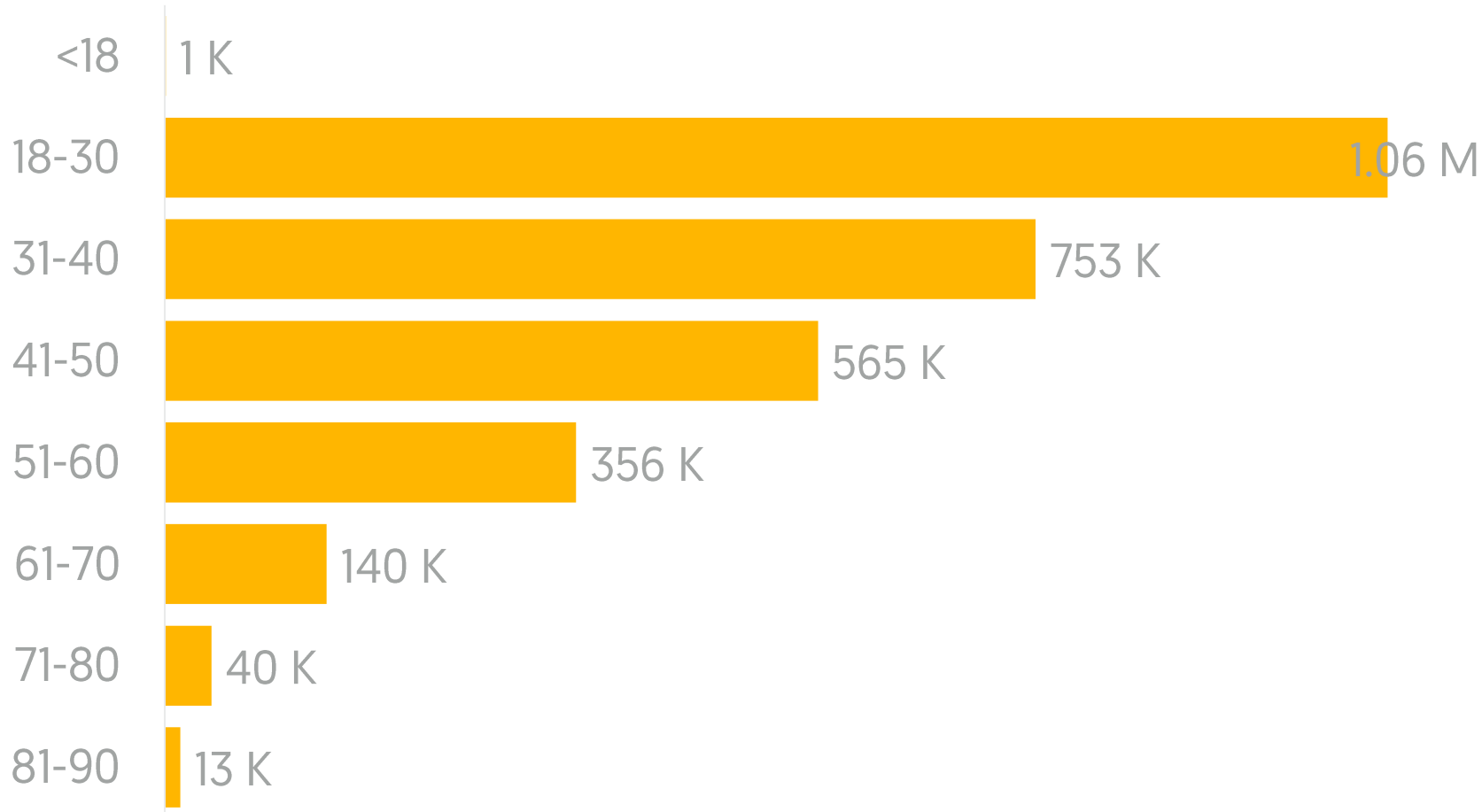
46%

1.35M  
Female Users



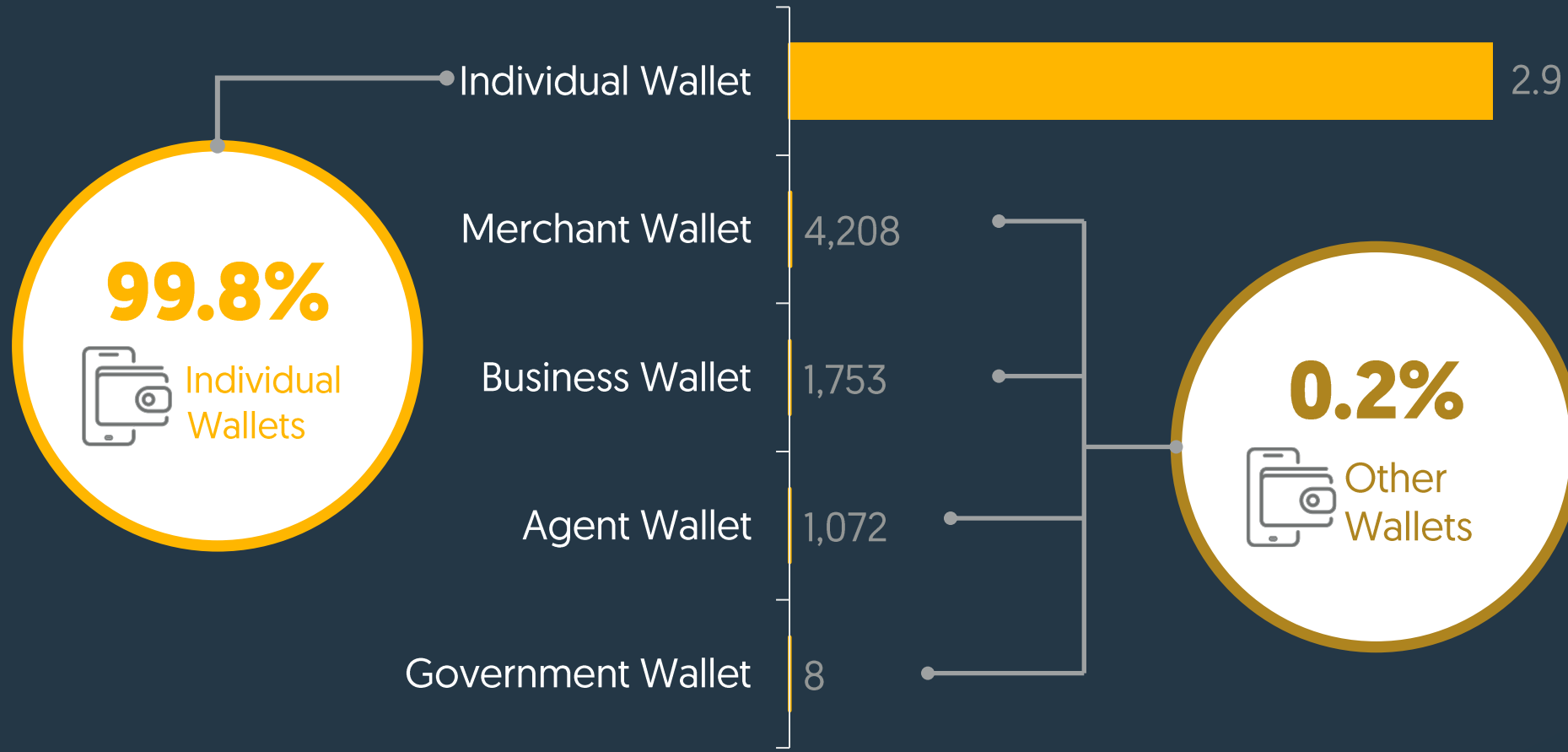
# JoMoPay Users

Number of Users Based on Age Group



# JoMoPay Users

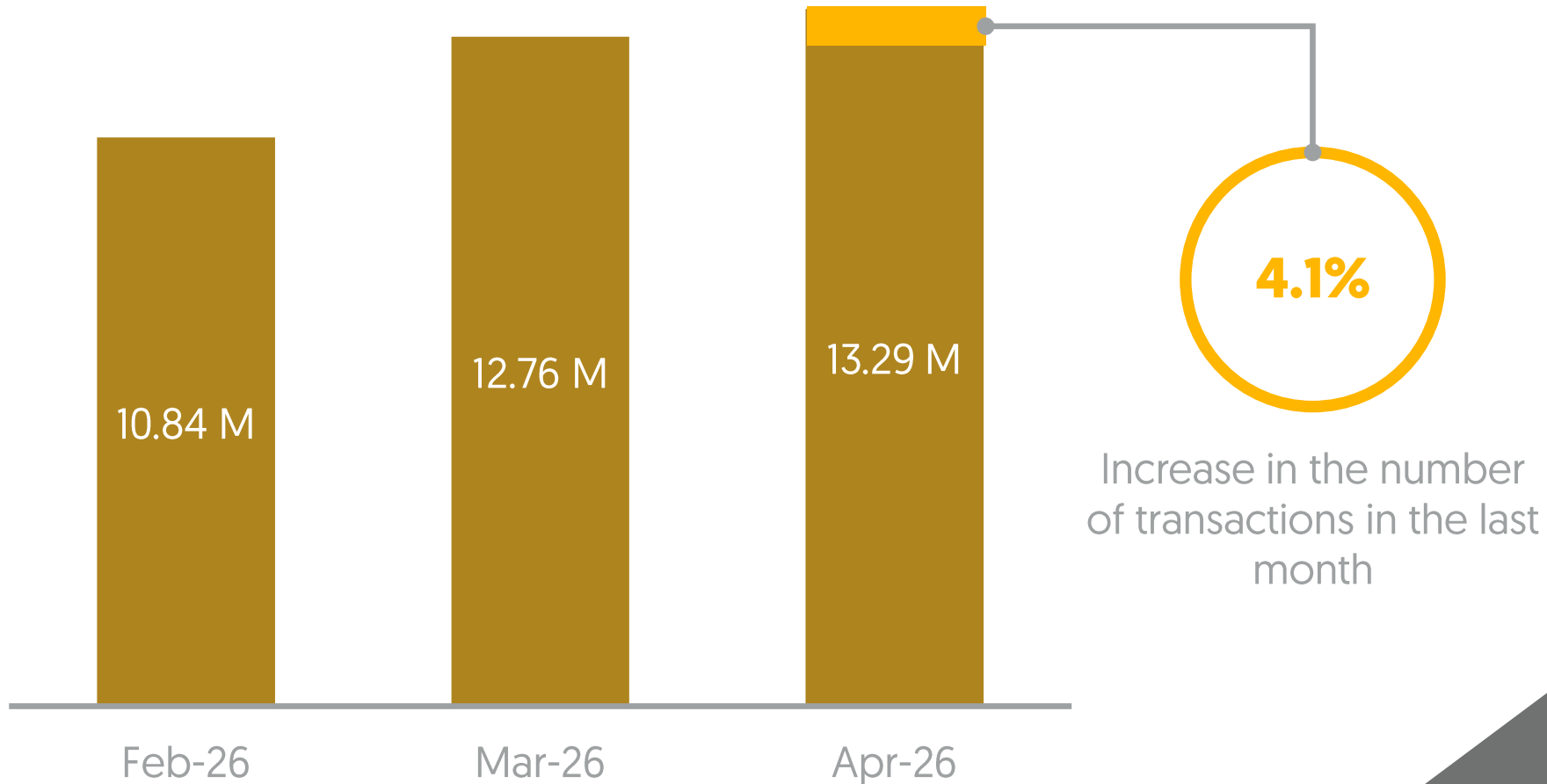
Number of Wallets Based on Wallet Type



# JoMoPay Number of Transactions

Total Number of Transactions Over the Past 3 Months

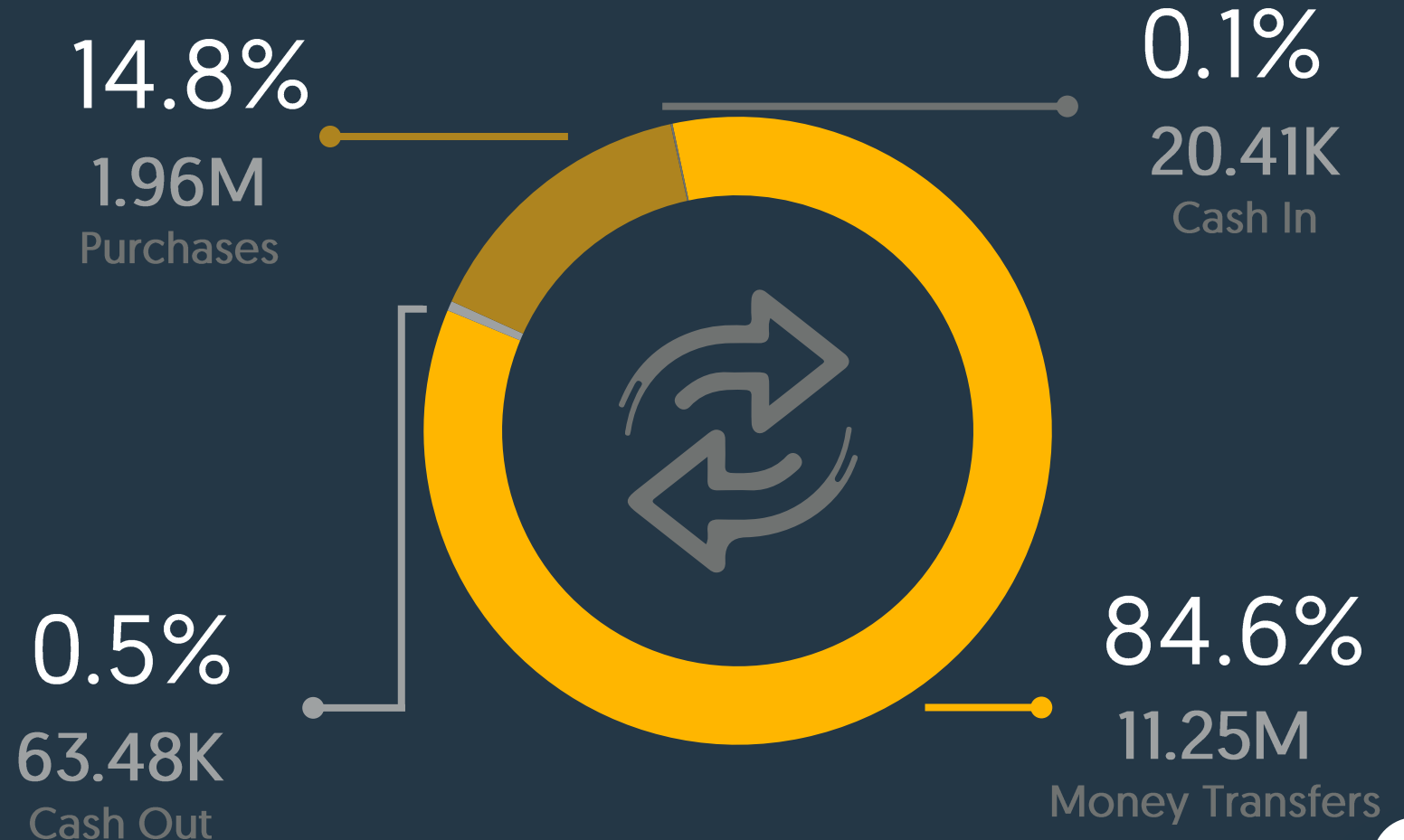
Transfers Issued by Mobile Wallets



# JoMoPay Number of Transactions

Percentage Based on Transaction Type

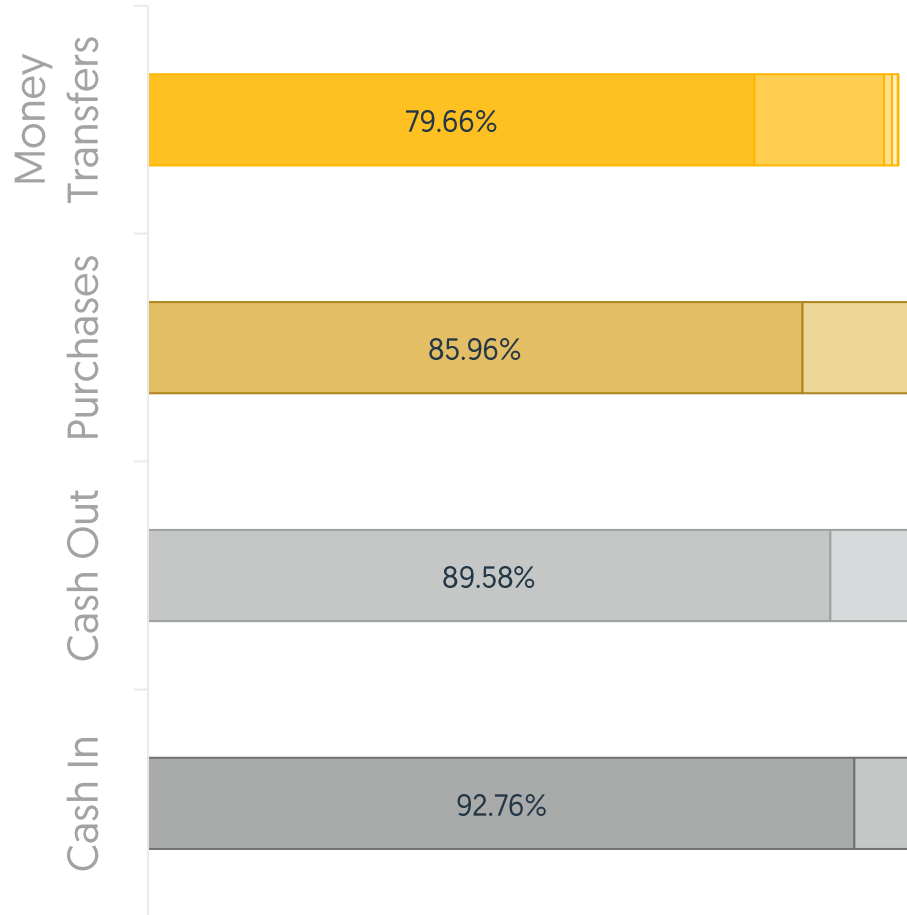
Transfers Issued by Mobile Wallets



# JoMoPay Number of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets

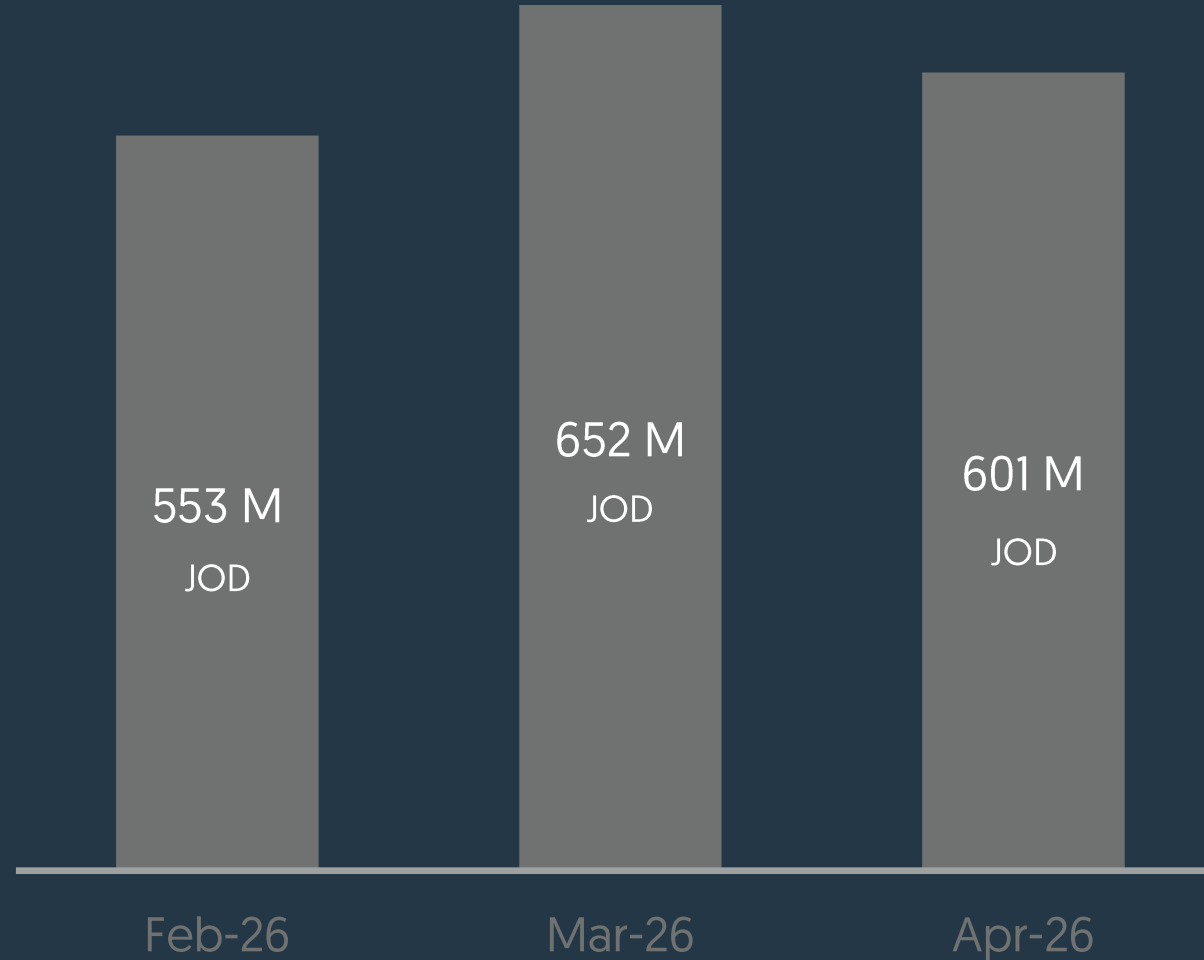


Transfer to Family/Friends	79.66%
Transfer to Own Account	16.98%
Aid/Charity/Grant	1.42%
Goods/Services	1.09%
Salary/Bonus/Dividends	0.74%
Loan/Loan Disbursement	0.10%
Loan/Loan Installment	0.00%
Purchases	85.96%
QR Purchases	14.04%
Cash Out - Agent/Teller	89.58%
Cash Out - ATM/Kiosk	10.42%
Cash In - Agent/Teller	92.76%
Cash In - ATM/Kiosk	7.24%

# JoMoPay Value of Transactions

Total Value of Transactions Over the Past 3 Months

Transfers Issued by Mobile Wallets

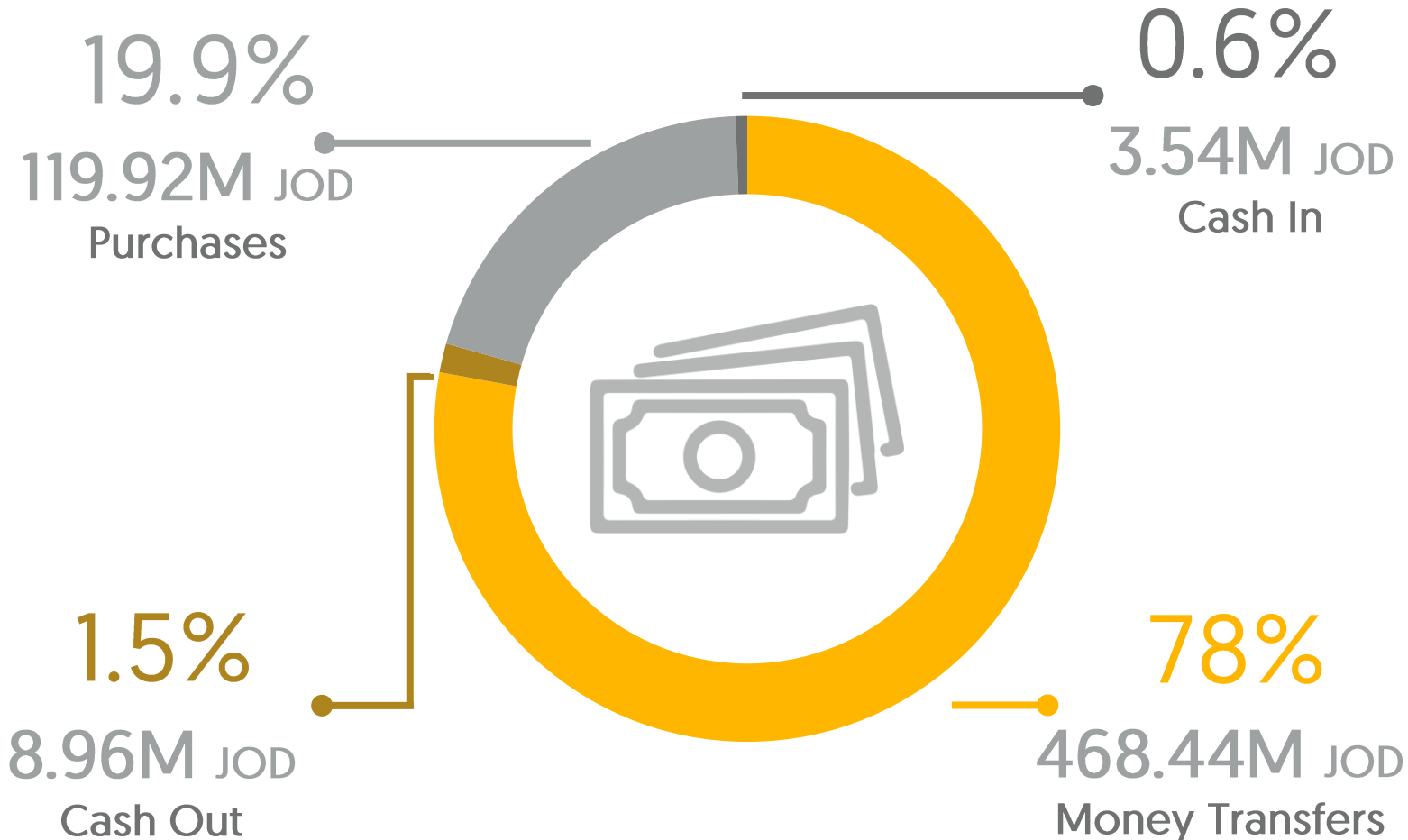


Decrease in the value of transactions in the last month

# JoMoPay Value of Transactions

Percentage Based on Transaction Type

Transfers Issued by Mobile Wallets

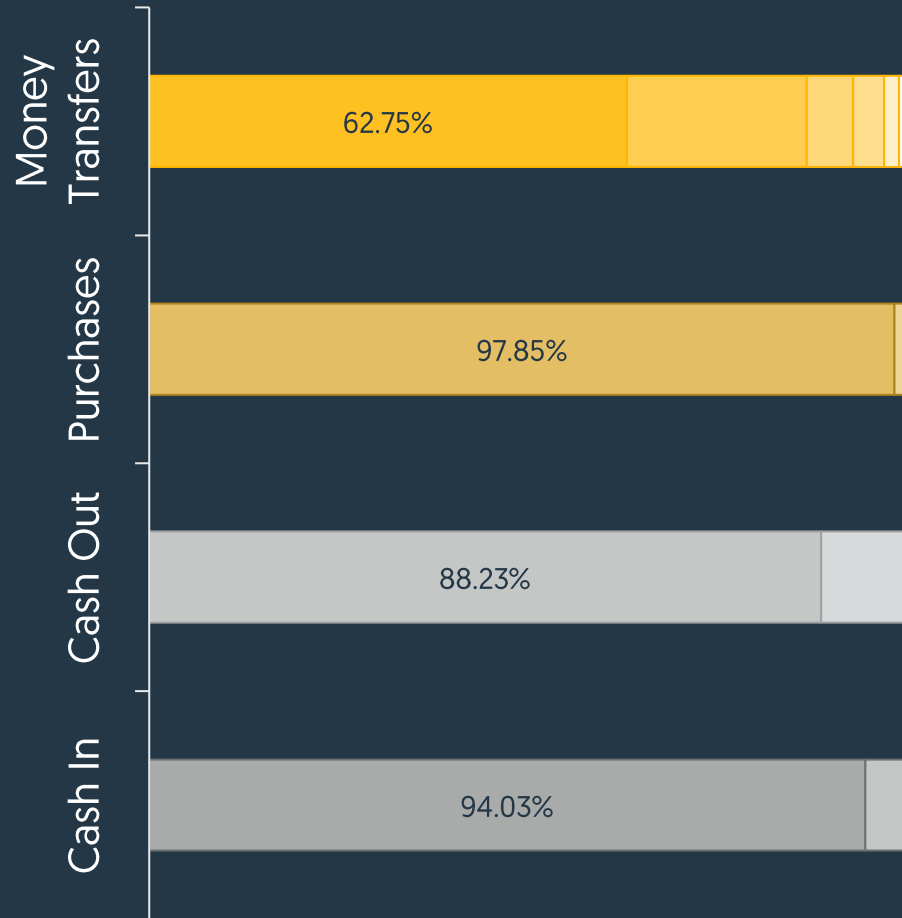




# JoMoPay Value of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets



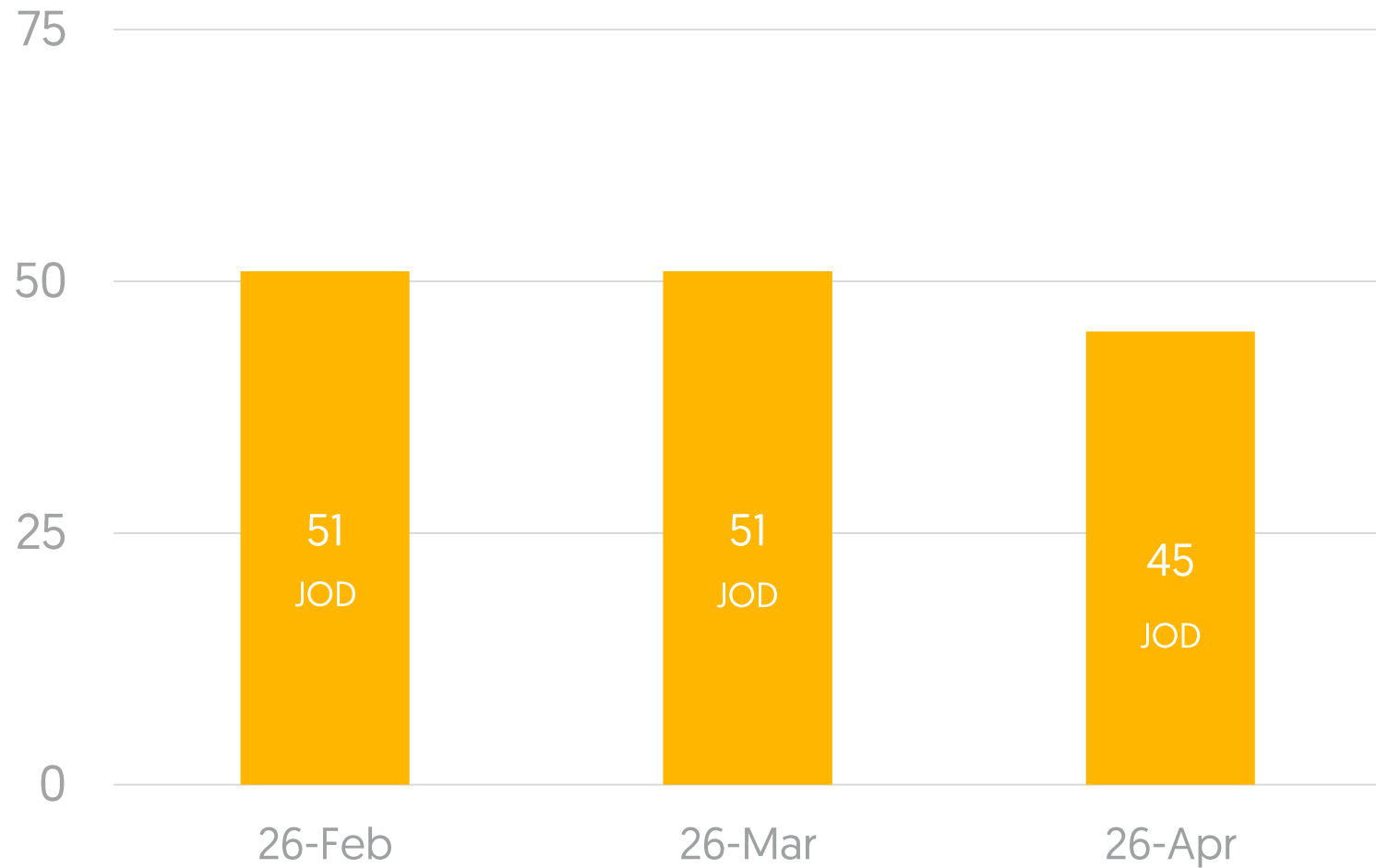
Transfer to Family/Friends	62.75%
Transfer to Own Account	23.62%
Goods/Services	6.07%
Aid/Charity/Grant	4.10%
Salary/Bonus/Dividends	1.92%
Loan/Loan Disbursement	1.53%
Loan/Loan Installment	0.01%
Purchases	97.85%
QR Purchases	2.15%
Cash Out - Agent/Teller	88.23%
Cash Out - ATM/Kiosk	11.77%
Cash In - Agent/Teller	94.03%
Cash In - ATM/Kiosk	5.97%



# JoMoPay Transactions

Average Value of Transactions Over the Past 3 Months

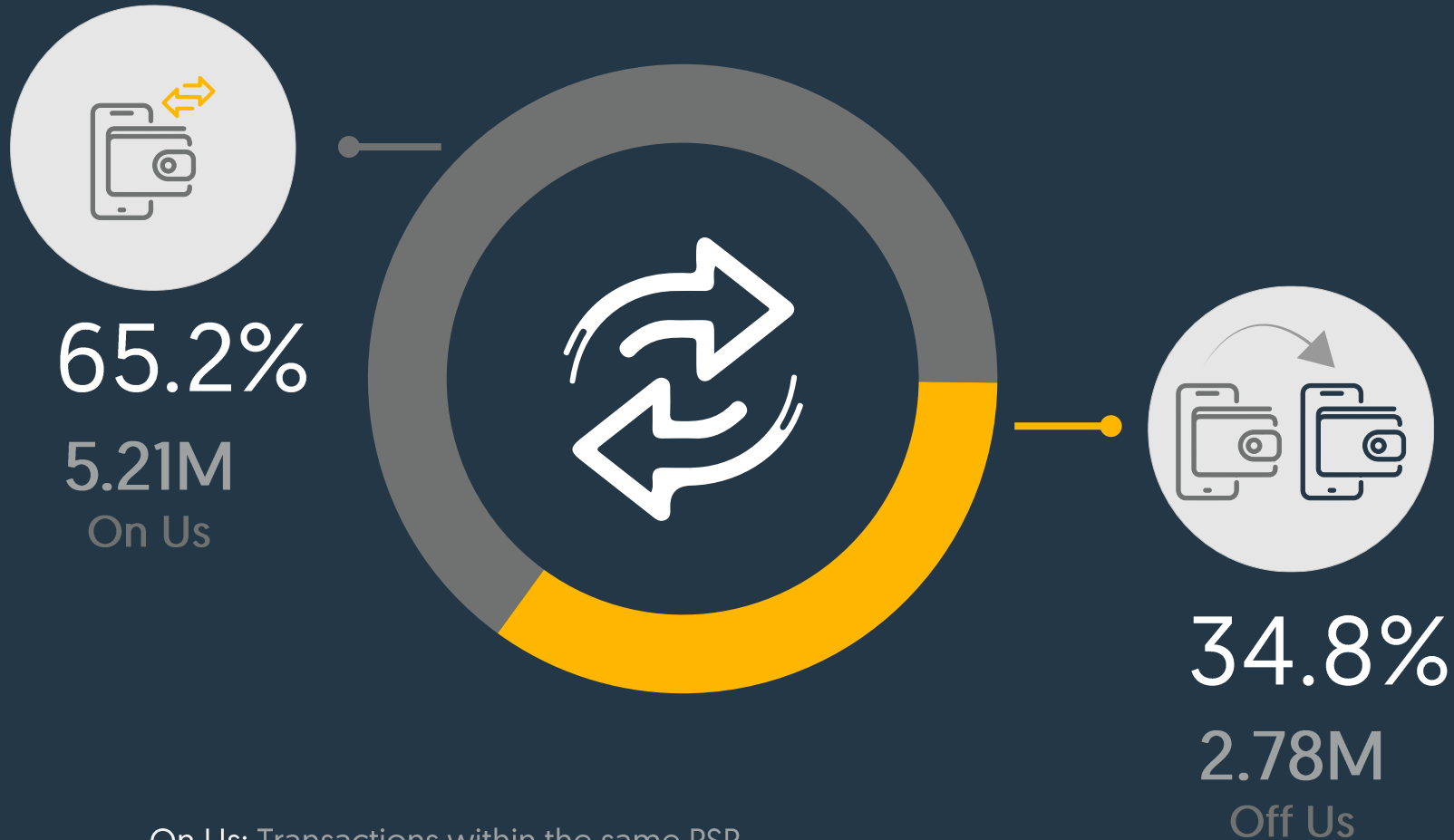
Transfers Issued by Mobile Wallets



# JoMoPay Interoperability

Number of Money Transfer Transactions Through PSPs

Transfers Issued by Mobile Wallets

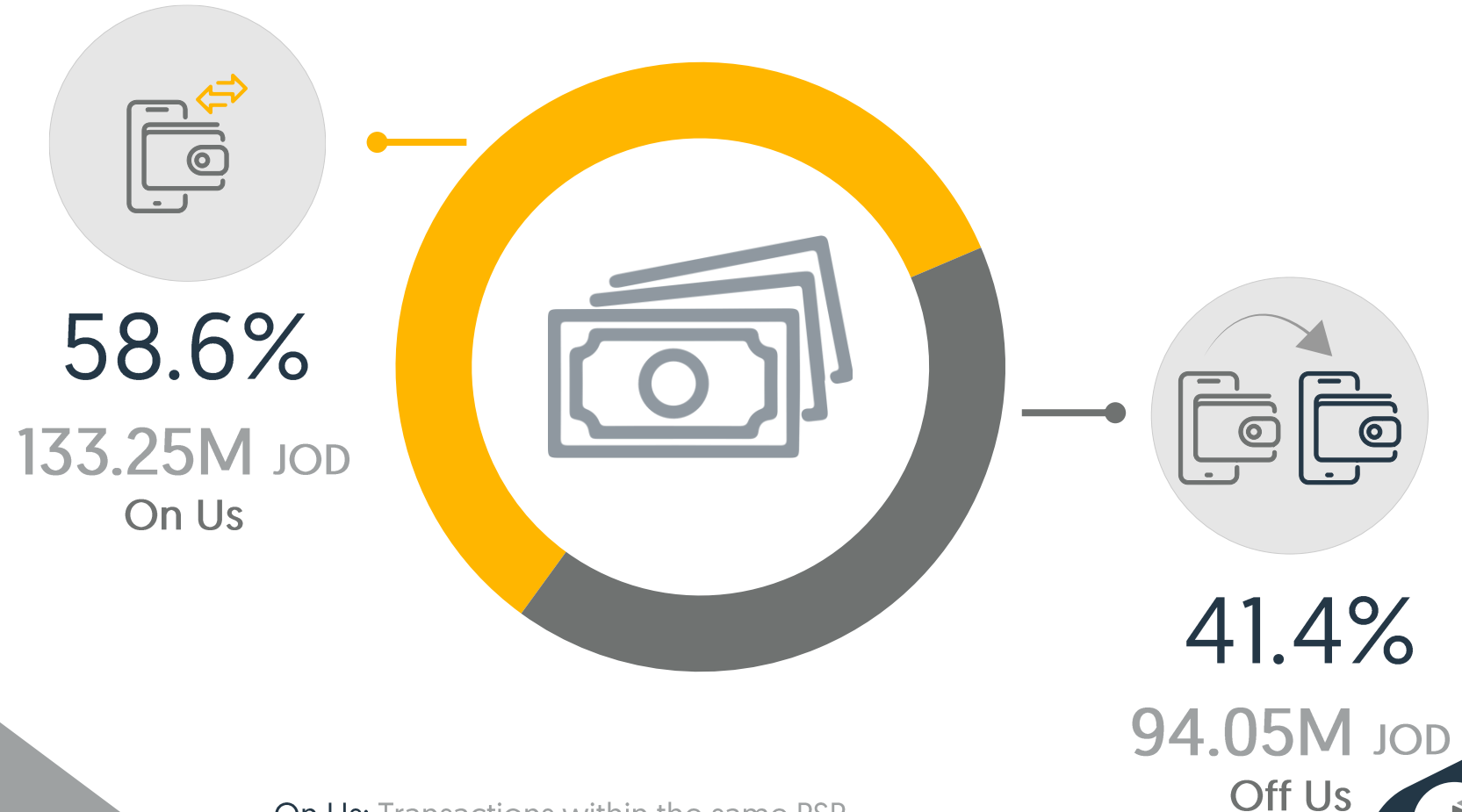


On Us: Transactions within the same PSP  
Off Us: Transactions across different PSPs

# 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  
April 2026

41

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

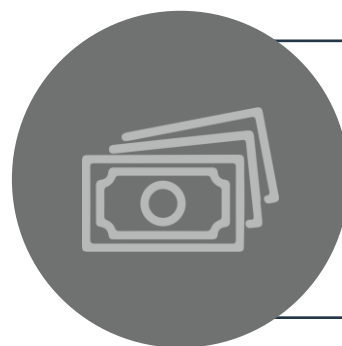


## Total Number and Value of Transactions Since the Beginning of 2026



Number of Transactions

**121.34M**



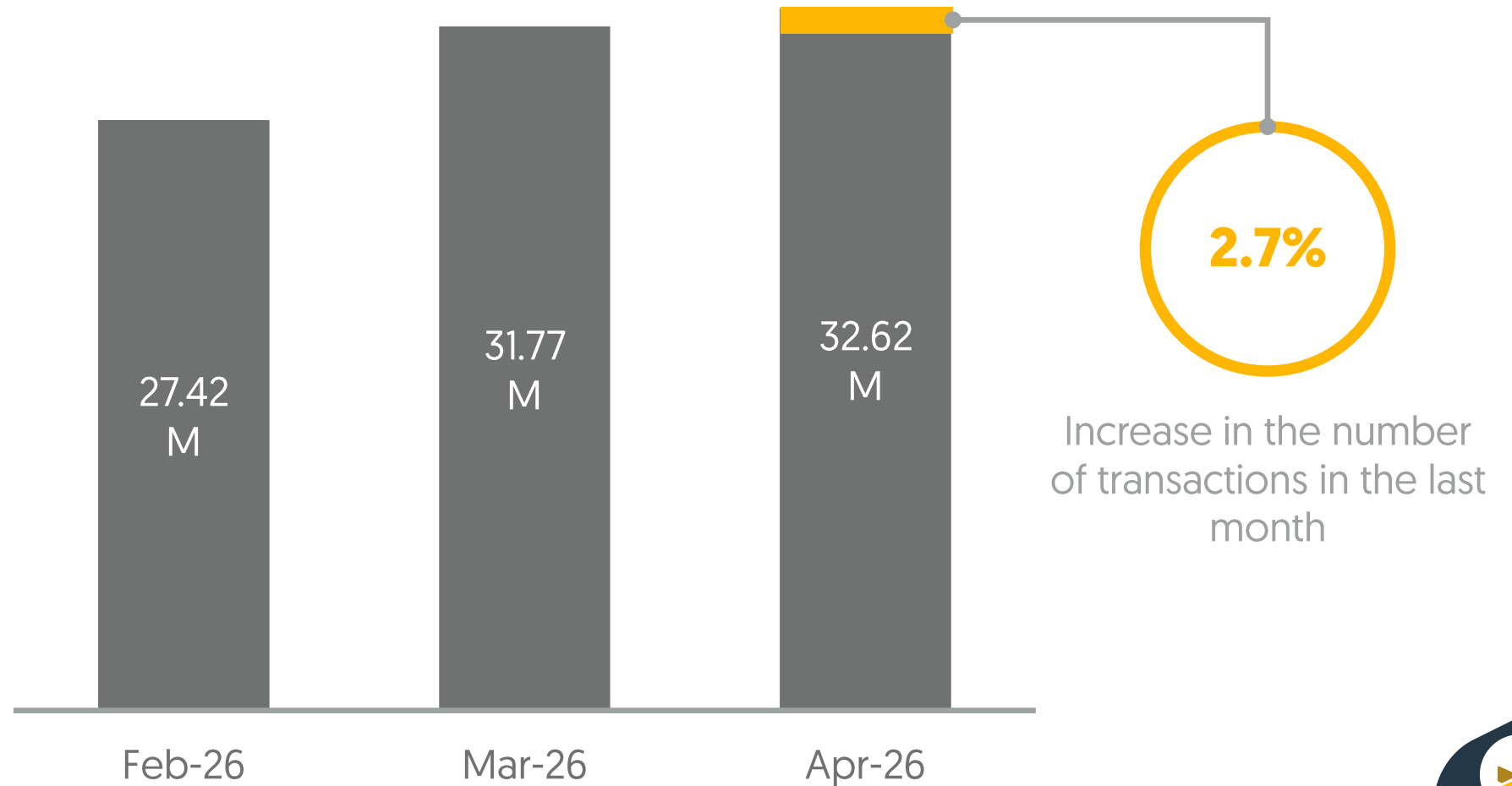
Value of Transactions

**9.99B<sub>JOD</sub>**



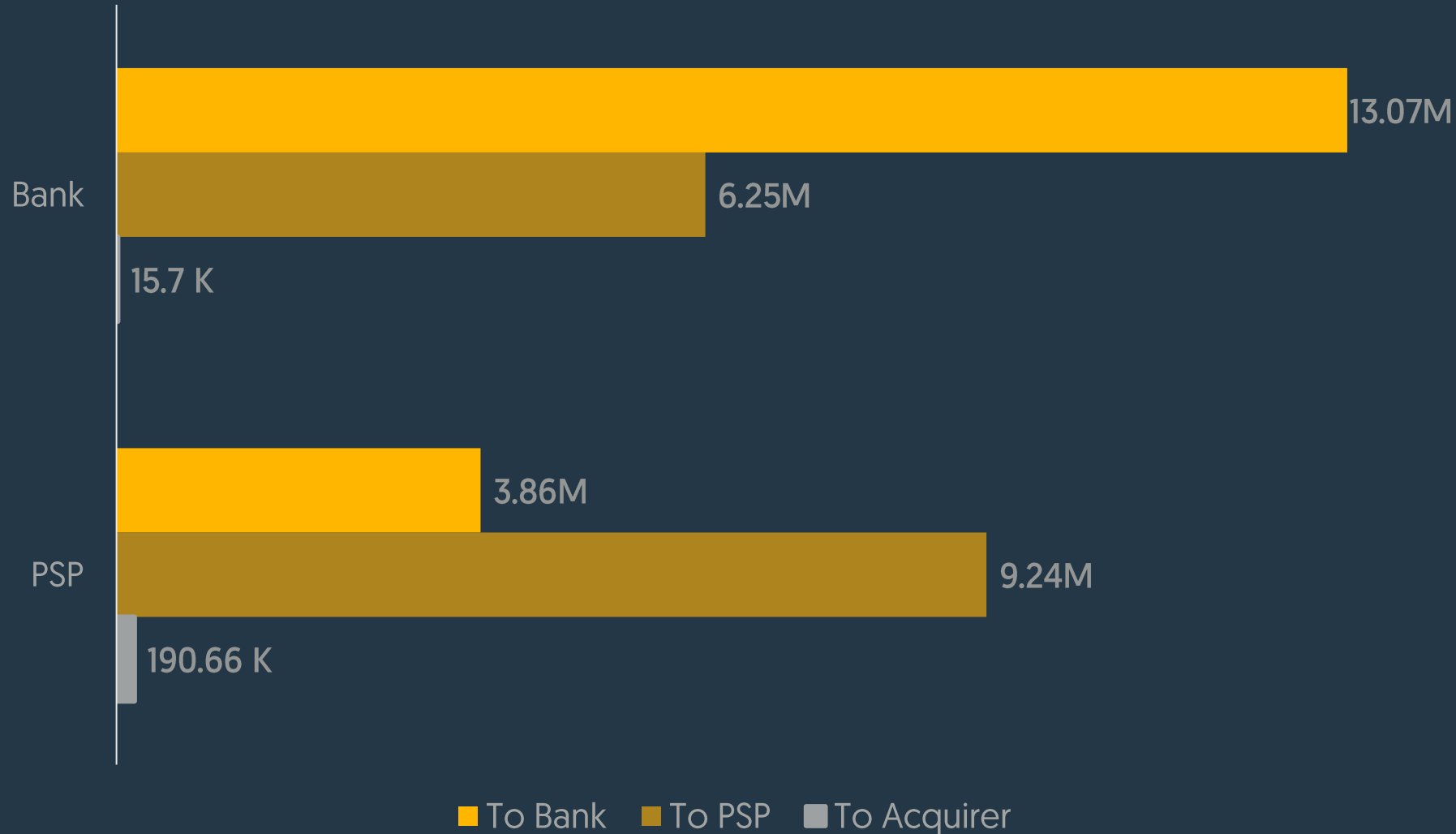
# CliQ & JoMoPay Transactions

Total Number of Transactions Over the Past 3 Months



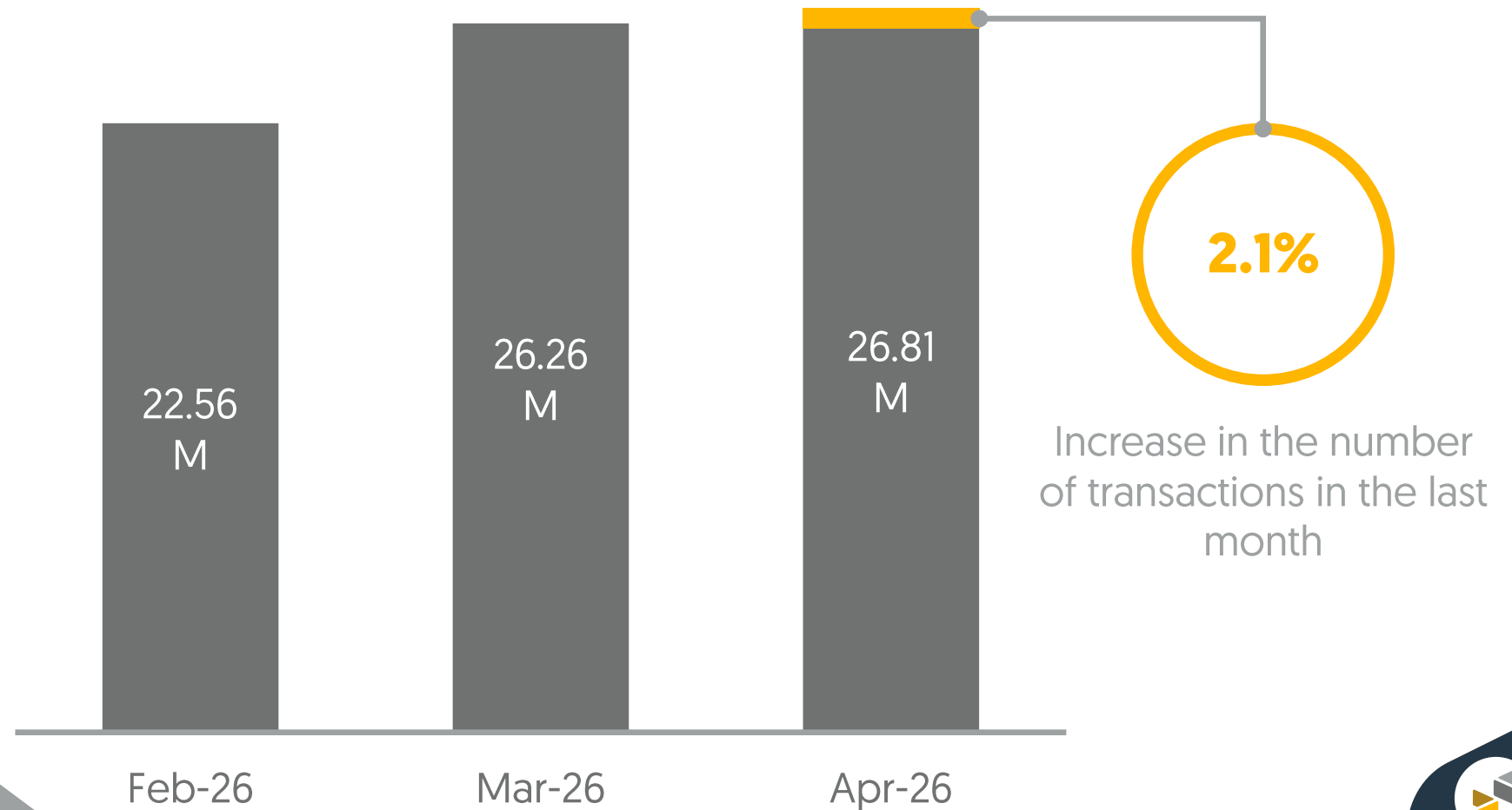
# CliQ & JoMoPay Transactions

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



69.6%

18.67M

Off Us



30.4%

8.14M

On Us

# CliQ & JoMoPay Interoperability

Number of Money Transfer Transactions Between Banks and PSPs



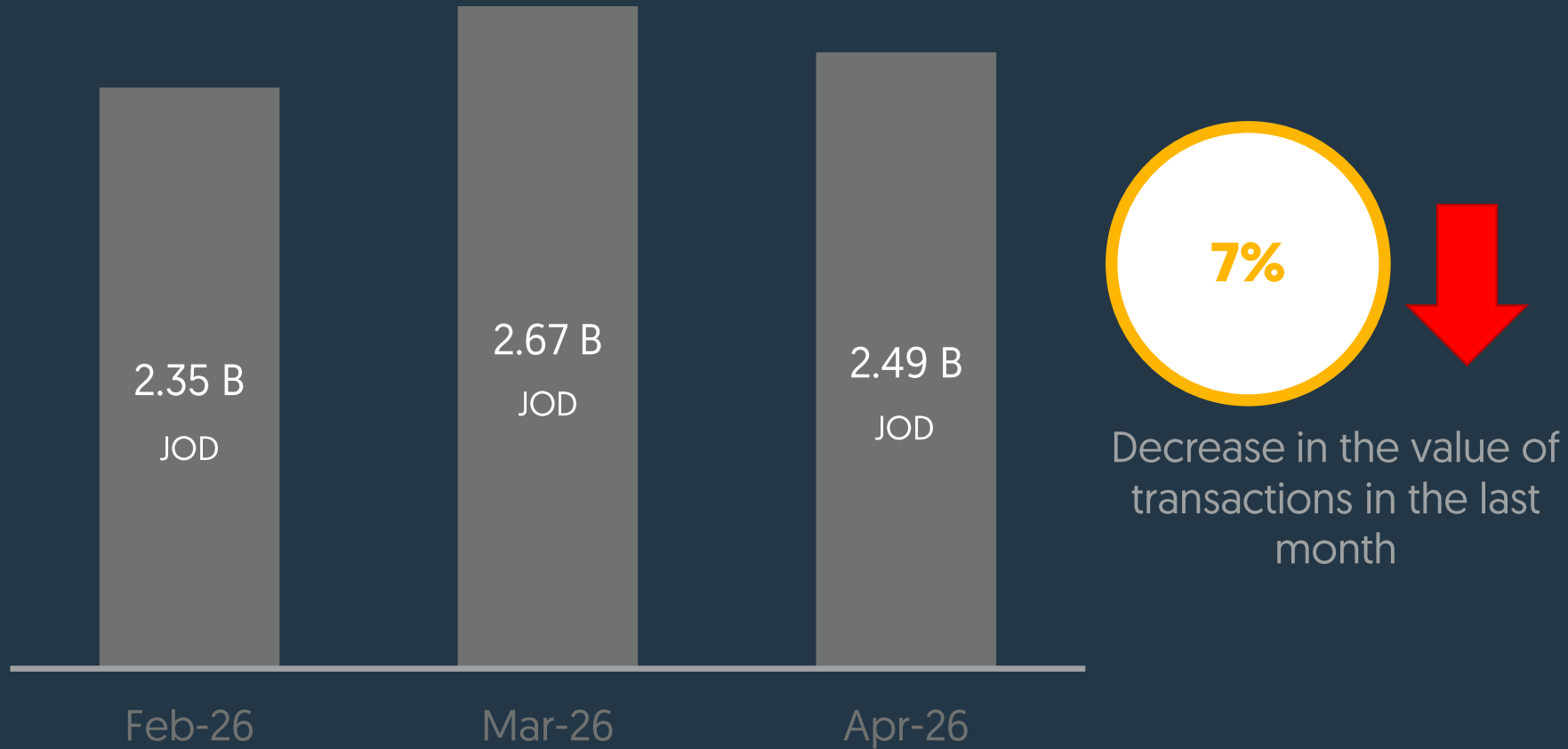
40.1%  
3.25M  
mPSP to Bank



59.9%  
4.85M  
Bank to mPSP

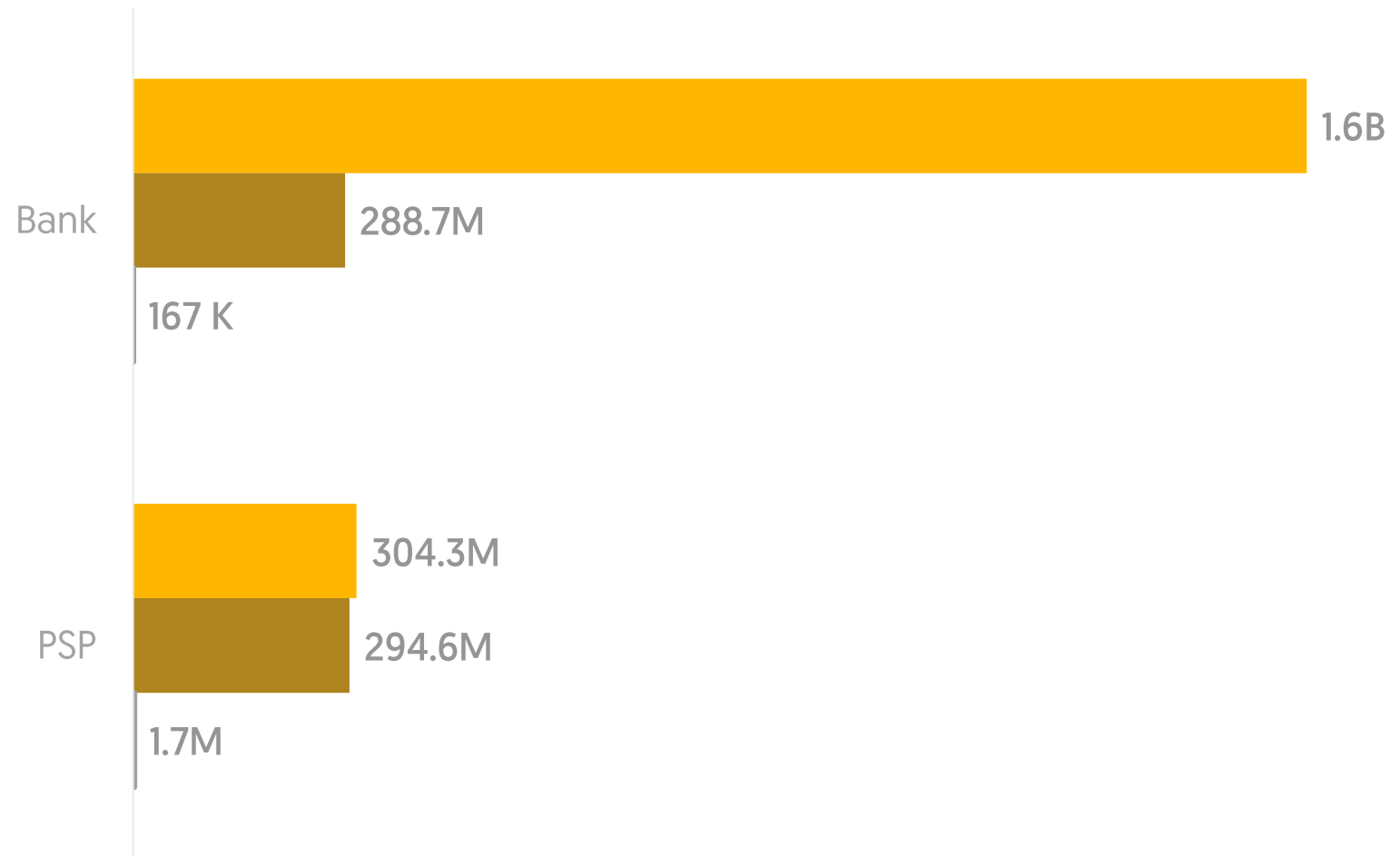
# CliQ & JoMoPay Transactions

Total Value of Transactions Over the Past 3 Months



# CliQ & JoMoPay Transactions

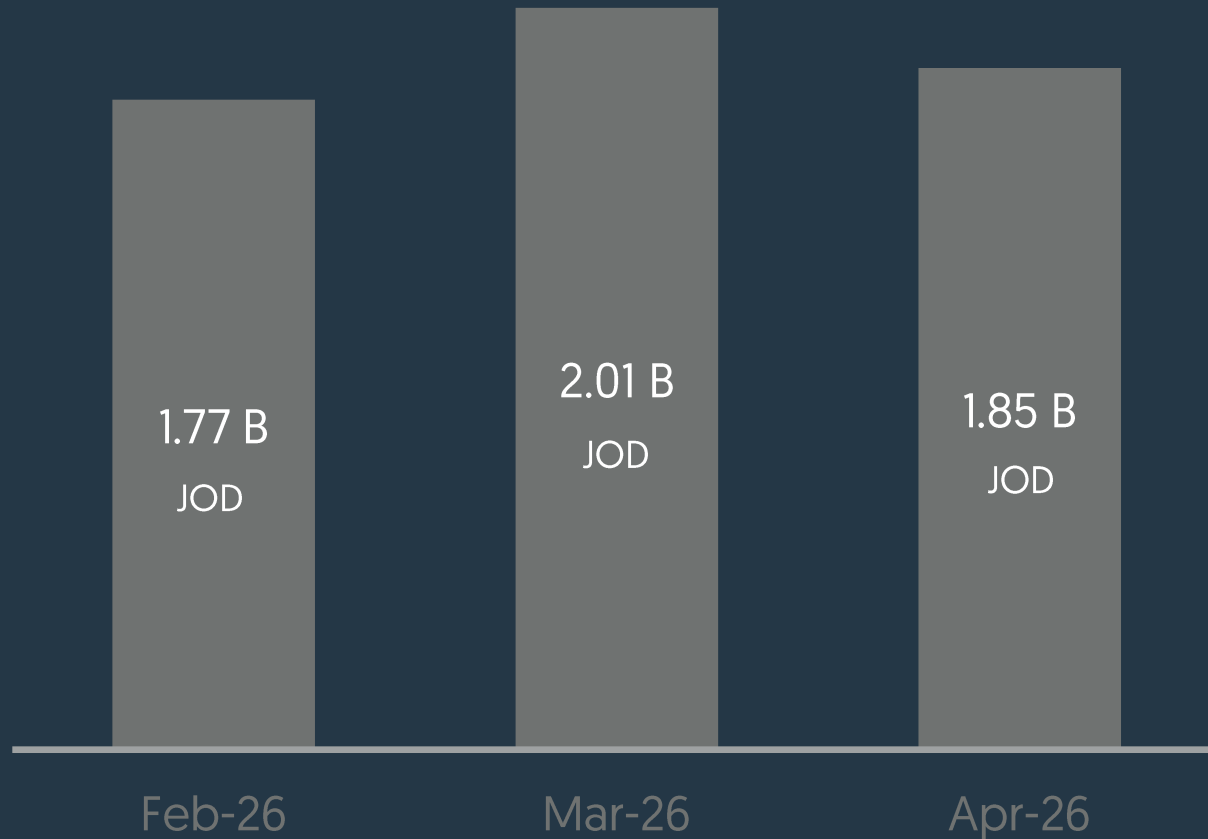
Total Value of Banks and PSPs Transactions



■ To Bank ■ To PSP ■ To Acquirer

# CliQ & JoMoPay Transactions

Total Value of Money Transfer Transactions Over the Past 3 Months



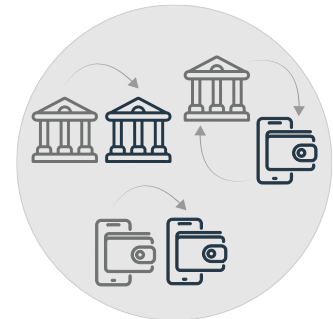
8.1%



Decrease in the value of transactions in the last month

# CliQ & JoMoPay Interoperability

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



**78.9%**  
1.46B JOD  
Off Us



**21.1%**  
390.4M 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%

241.1M JOD  
mPSP to Bank



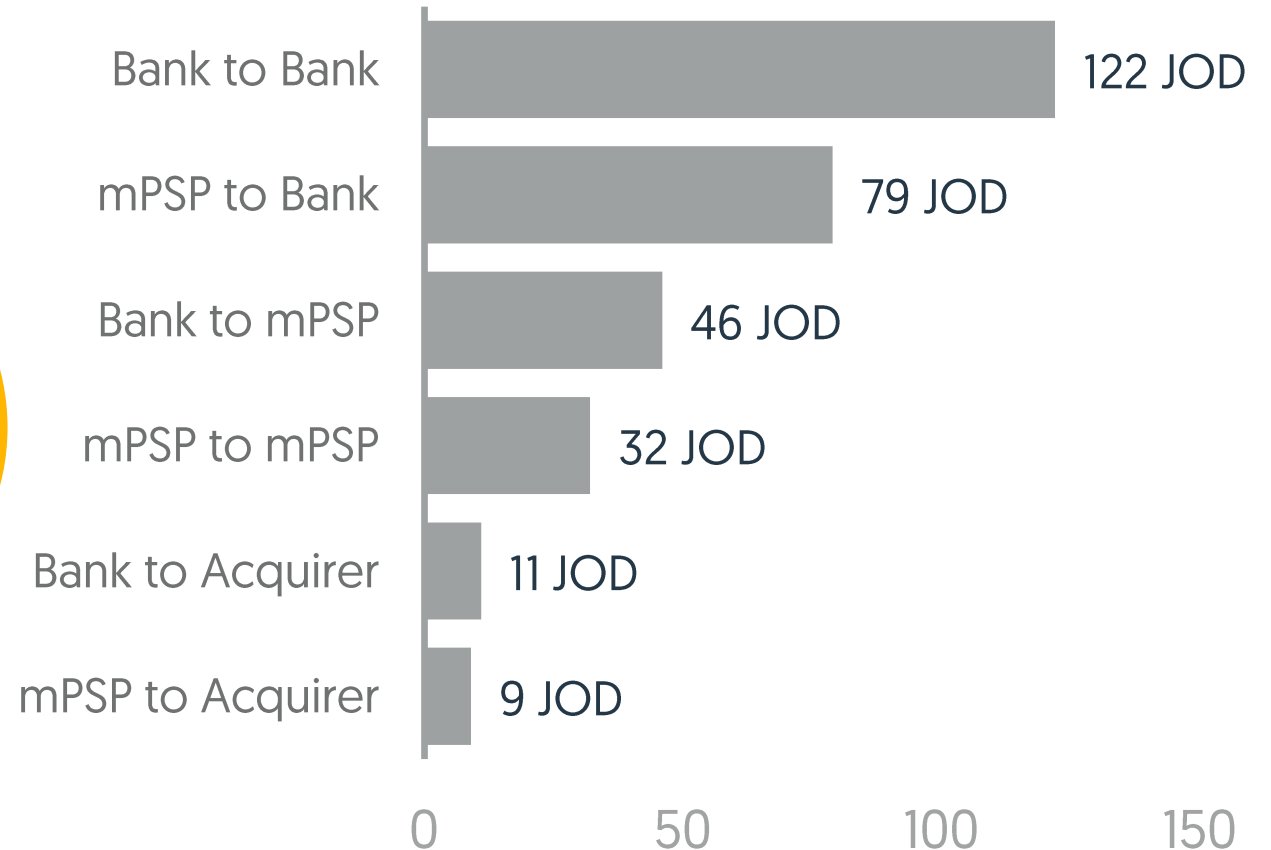
46%

205.4M JOD  
Bank to mPSP

# CliQ & JoMoPay Average Value of Transactions

Average Value of Transactions for Banks and mPSPs

**76 JOD**  
Transaction  
Average



# Instant Payment Systems in Jordan

**CliQ** & **JoMoPay**

## Monthly Report

April 2026

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

54



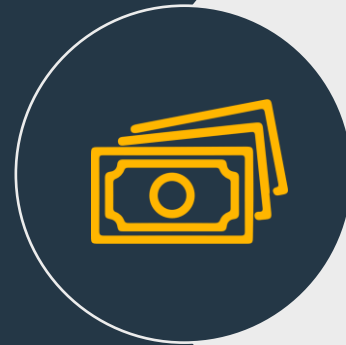
# Instant Payments - Total Number and Value of Transactions Since the Beginning of 2026

Transfers Issued by Banks and Mobile Payment Service Providers



Total Number of Transactions

**121.34M**



Total Value of Transactions

**9.99B<sub>JOD</sub>**



Through Bank Accounts  
**72.62M**



Through Mobile Wallets  
**48.73M**



Through Bank Accounts  
**7.6B<sub>JOD</sub>**



Through Mobile Wallets  
**2.39B<sub>JOD</sub>**

# 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

4.1M



Bank Account Only

1.11M



Mobile Wallet Only

1.79M



Bank Account & Mobile Wallet

1.14M

# Instant Payment Transactions

Number of Transfers Issued by Banks and Mobile Payment Service Providers

Total Number of Transactions  
For April 2026

**32.62M**



Number of Transactions  
through Bank Accounts

**19.33M**



Number of Transactions  
through Mobile Wallets

**13.29M**

# Instant Payment Transactions

Value of Transfers Issued by Banks and Mobile Payment Service Providers

Total Value of Transactions  
For April 2026

**2.49BJOD**



Value of Transactions  
through Bank Accounts

**1.89BJOD**



Value of Transactions  
through Mobile Wallets

**0.60BJOD**

# Instant Payment Transactions

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

Average Value of All Transactions  
For April 2026

**76.3 JOD**



Average Transaction Value  
through Bank Accounts

**97.6 JOD**



Average Transaction Value  
through Mobile Wallets

**45.2 JOD**



# Monthly Report

## April 2026

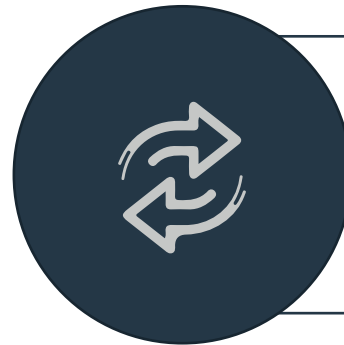
60

Electronic Bill Presentment & Payment (EBPP) System



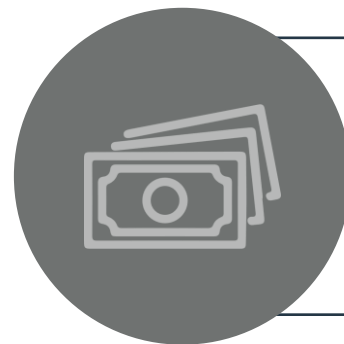
04.2026

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



Number of Transactions

**27.07M**



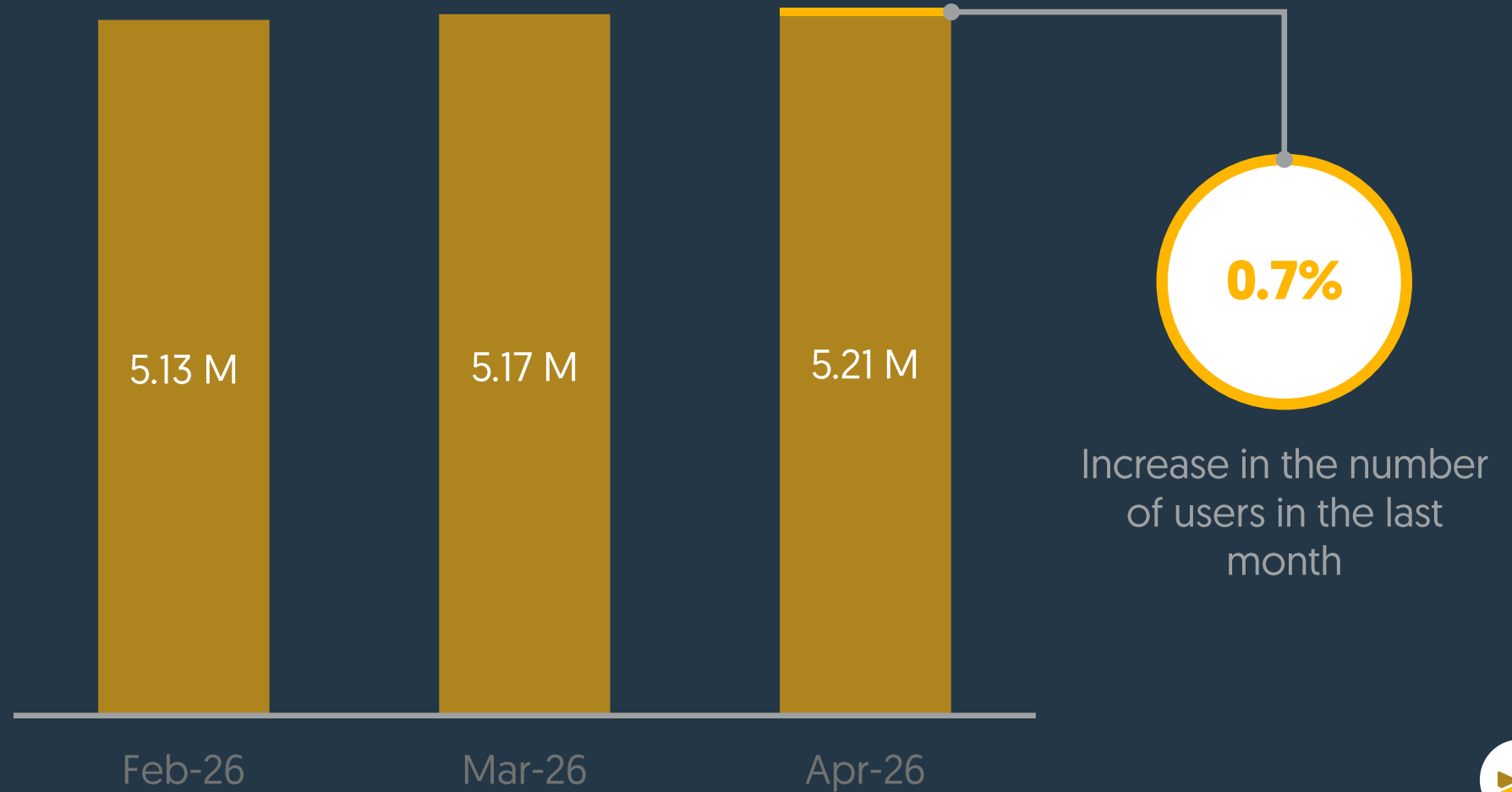
Value of Transactions

**5.32B<sub>JOD</sub>**



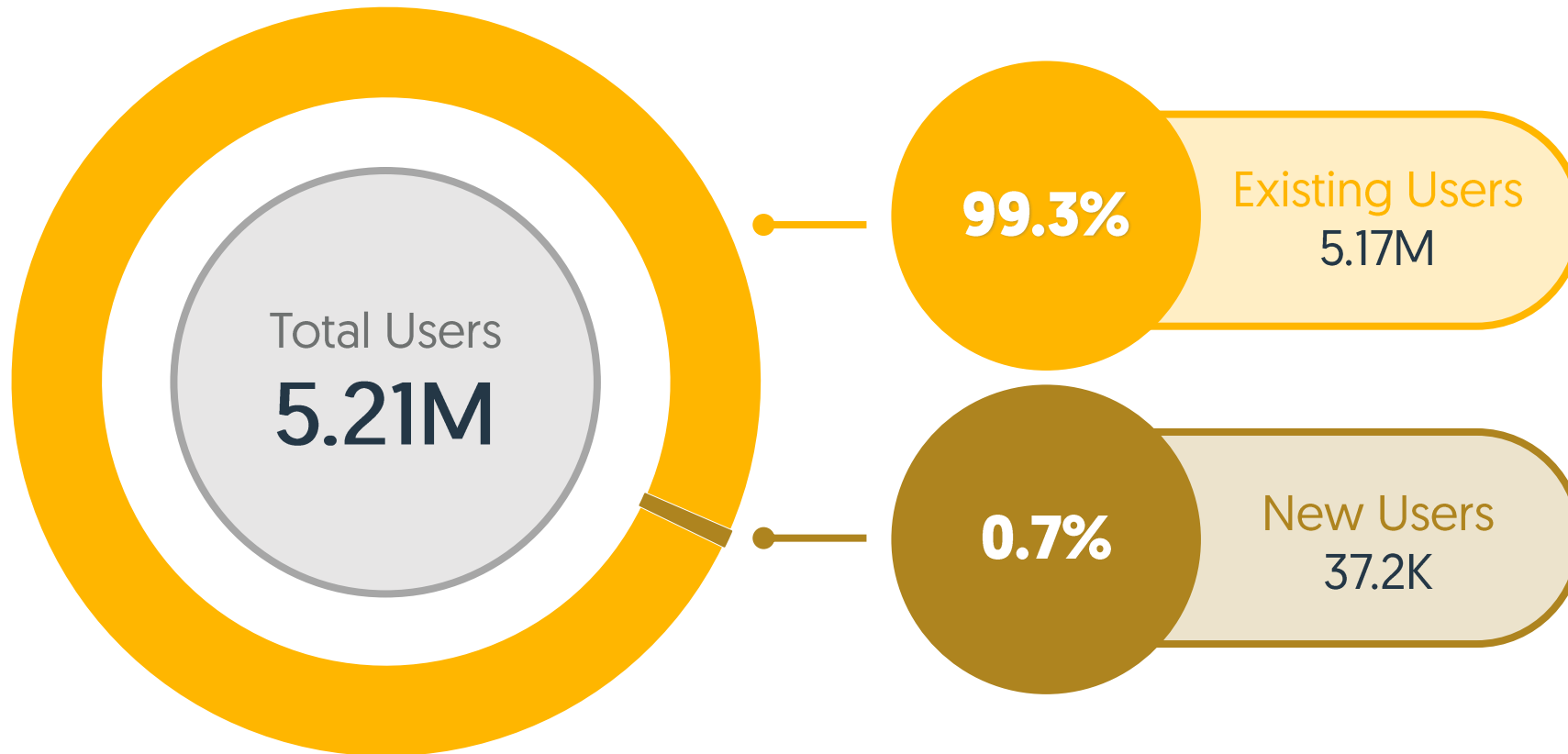
# eFAWATEERcom Users

Total Number of Users Over the Past 3 Months



# eFAWATEERcom Users

Number of eFAWATEERcom Users



# eFAWATEERcom Billers & Services

Number of eFAWATEERcom Billers & Services



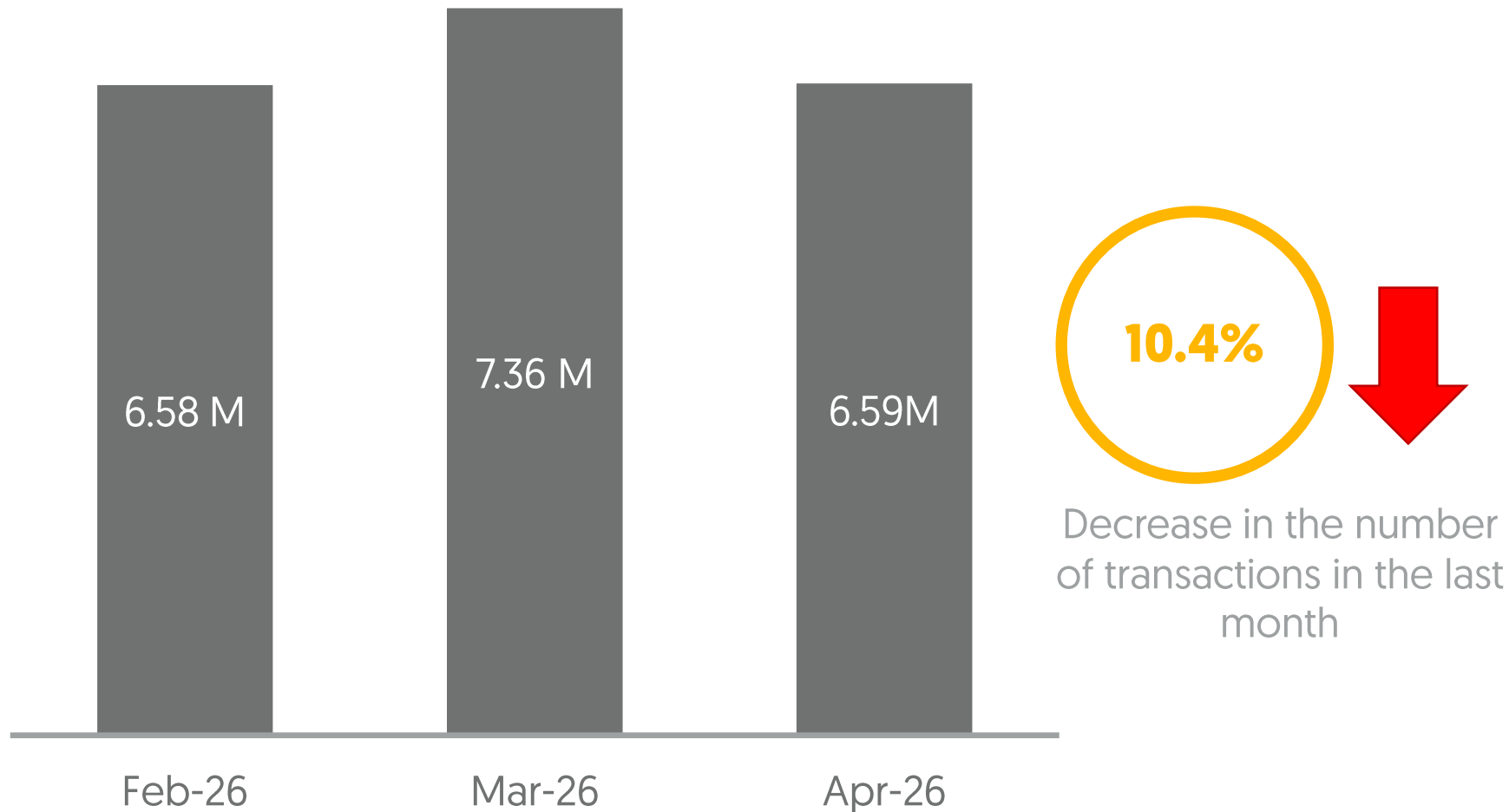
Billers  
716



Services  
2,507

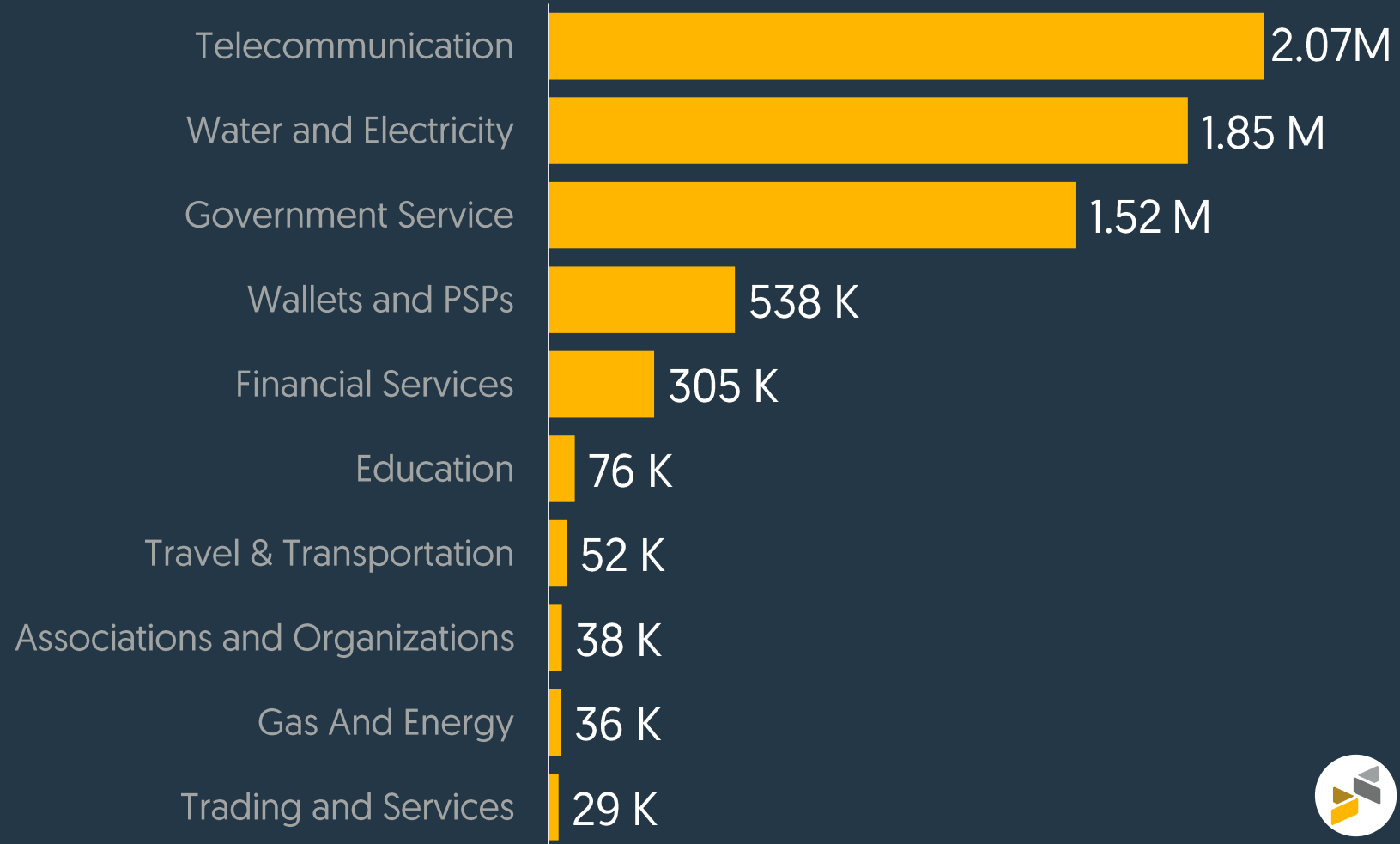
# eFAWATEERcom Number of Transactions

Total Number of Transactions Over the Past 3 Months



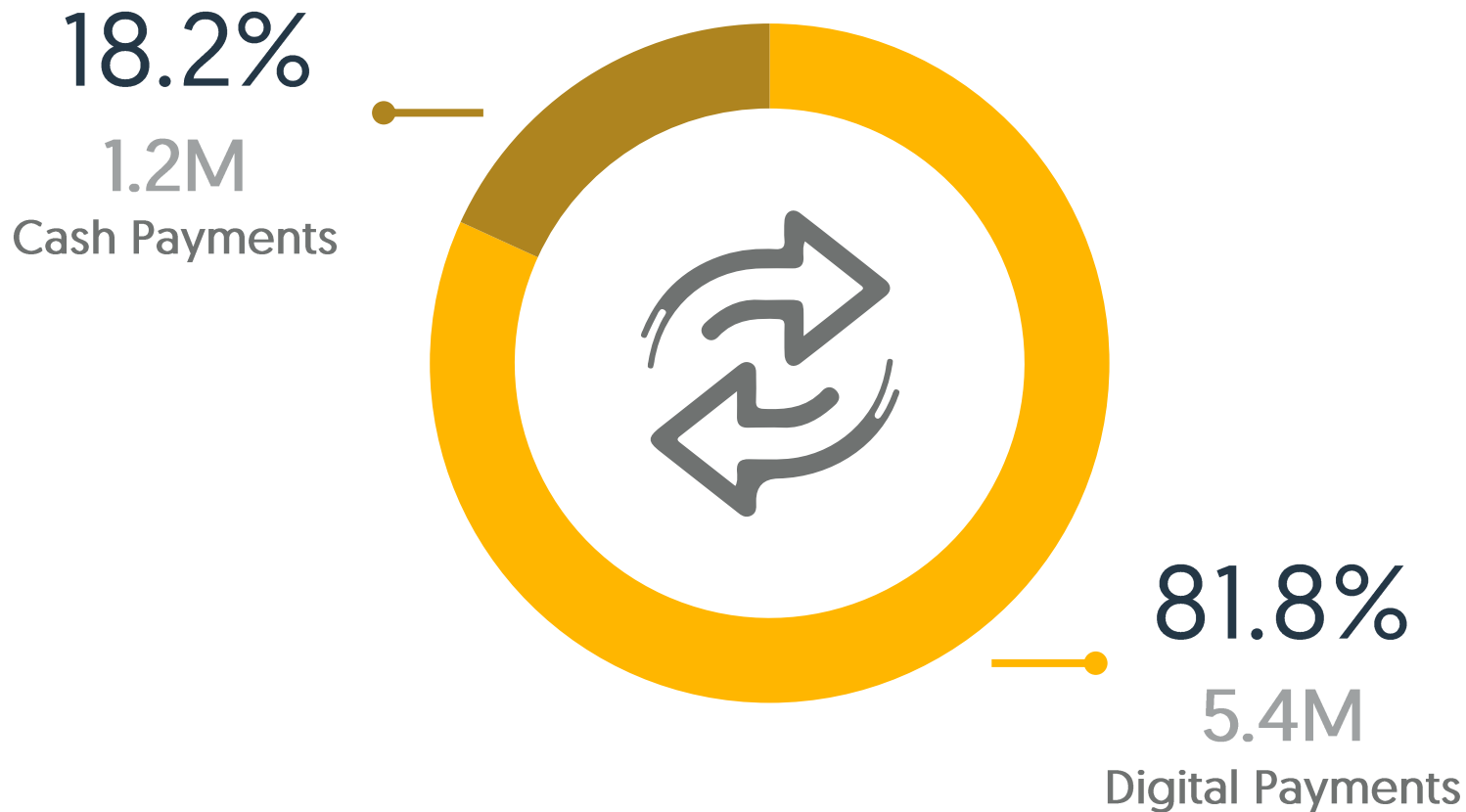
# eFAWATEERcom Number of Transactions

## Number of Transactions by Category



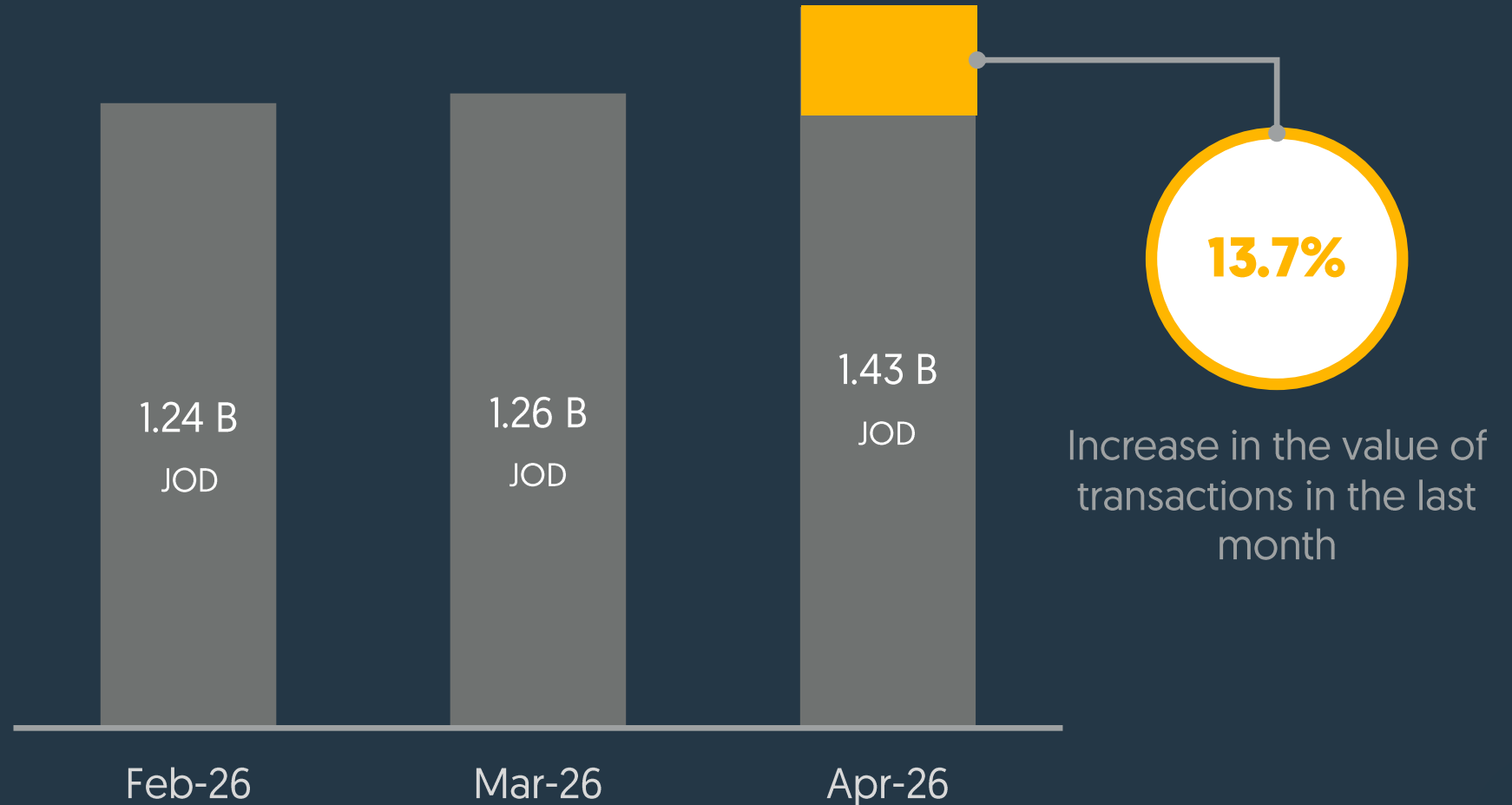
# eFAWATEERcom Number of Transactions

Percentage Based on Payment Method



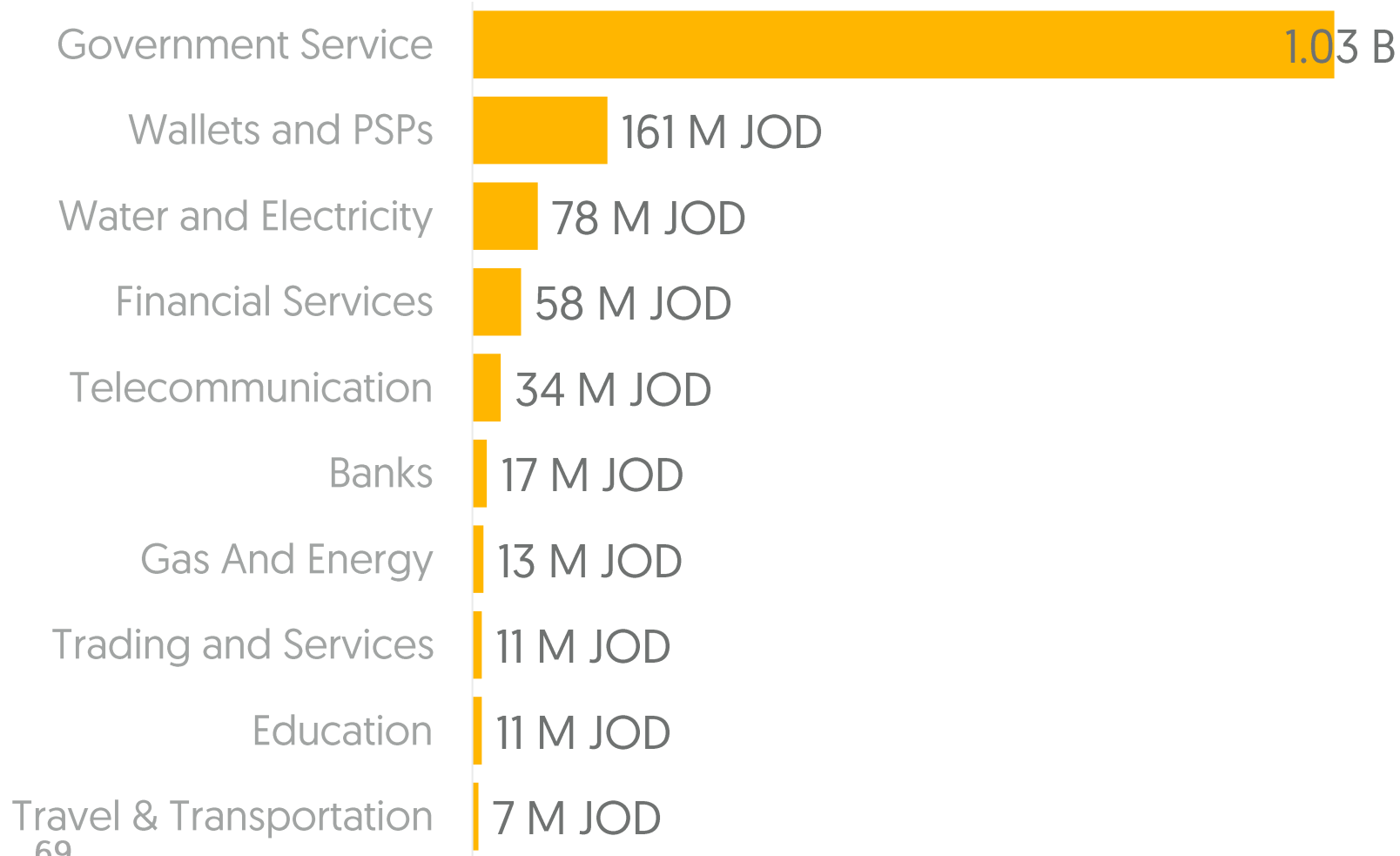
# eFAWATEERcom Value of Transactions

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

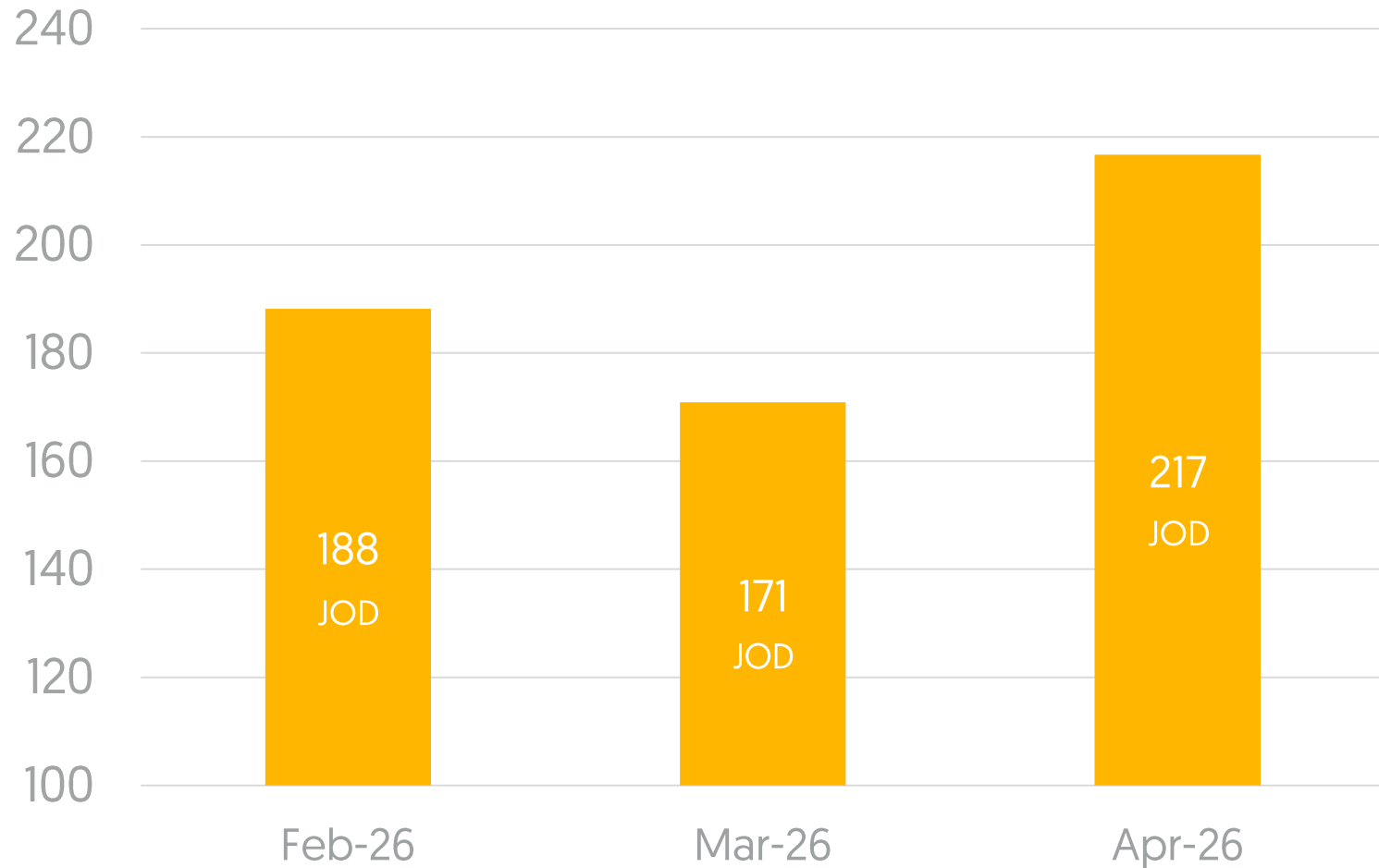
12.2%  
173.7M JOD  
Cash Payments



87.8%  
1.26B JOD  
Digital Payments

# eFAWATEERcom Transactions

Average Value of Transactions Over the Past 3 Months





**ACH**  
Automated Clearing House

# Monthly Report

## April 2026

72

Automated Clearing House



04.2026

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



Number of Transactions

**4.3M**



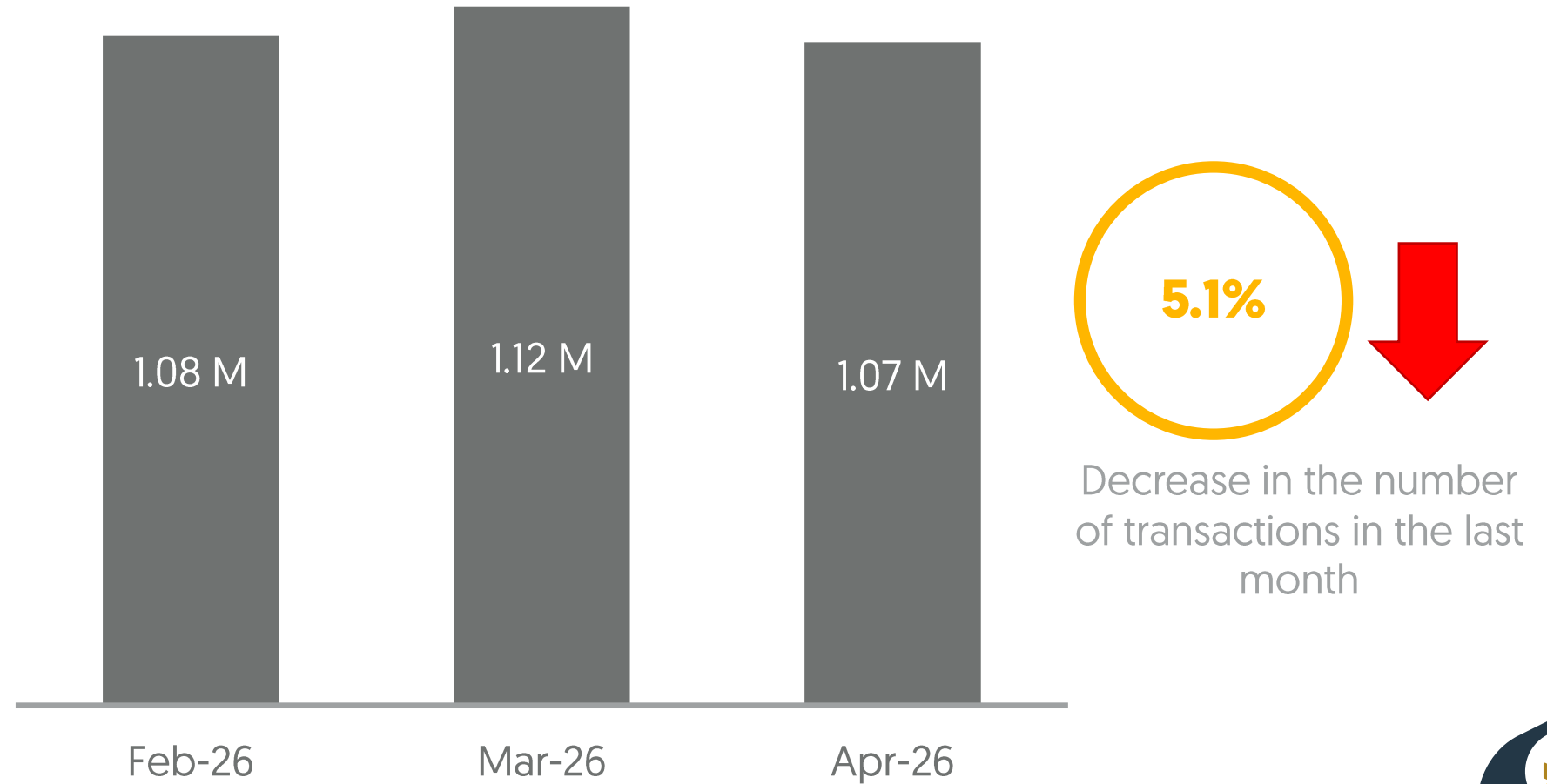
Value of Transactions

**3.58B<sub>JOD</sub>**



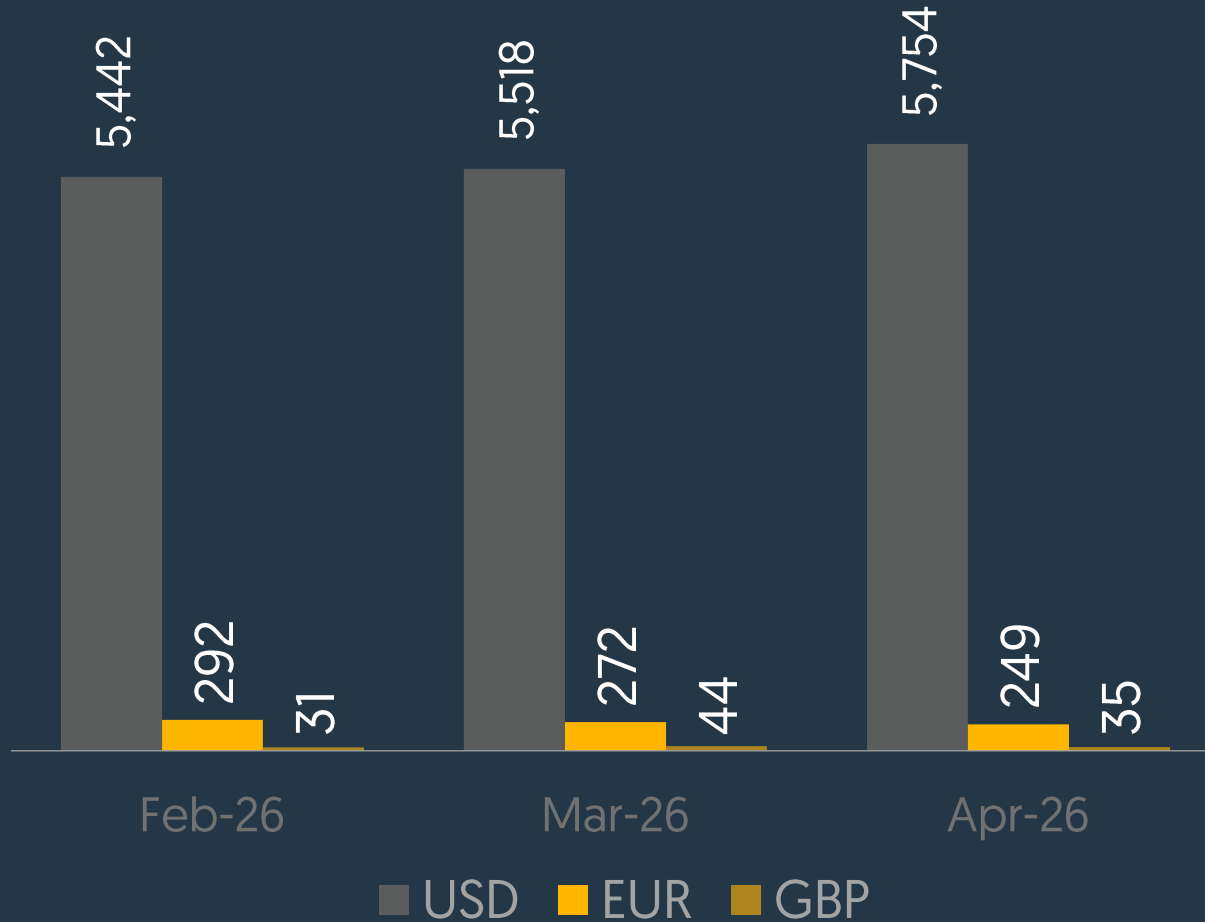
# ACH Transactions

Total Number of Jordanian Dinar Transactions Over the Past 3 Months



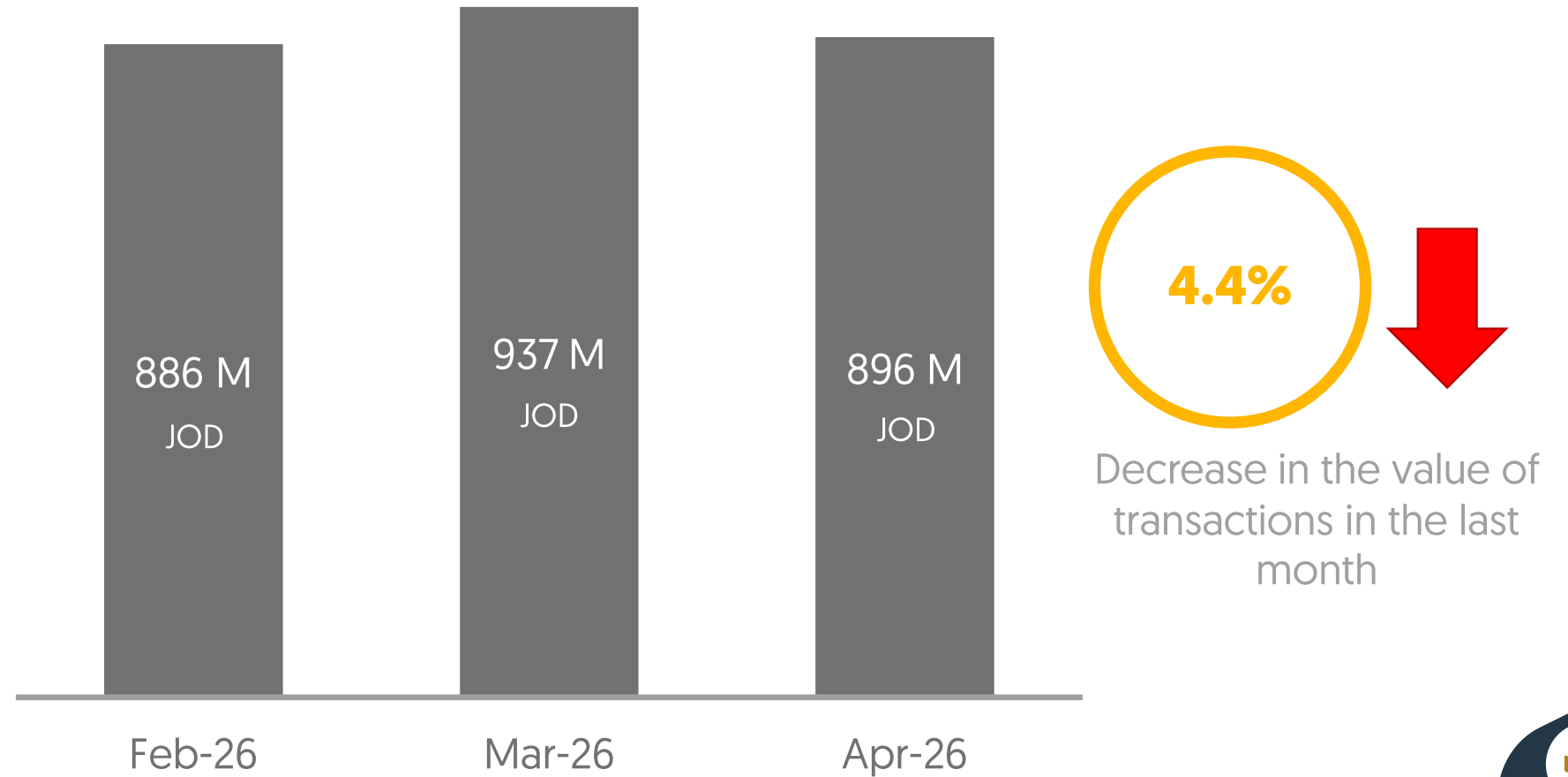
# ACH Transactions

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



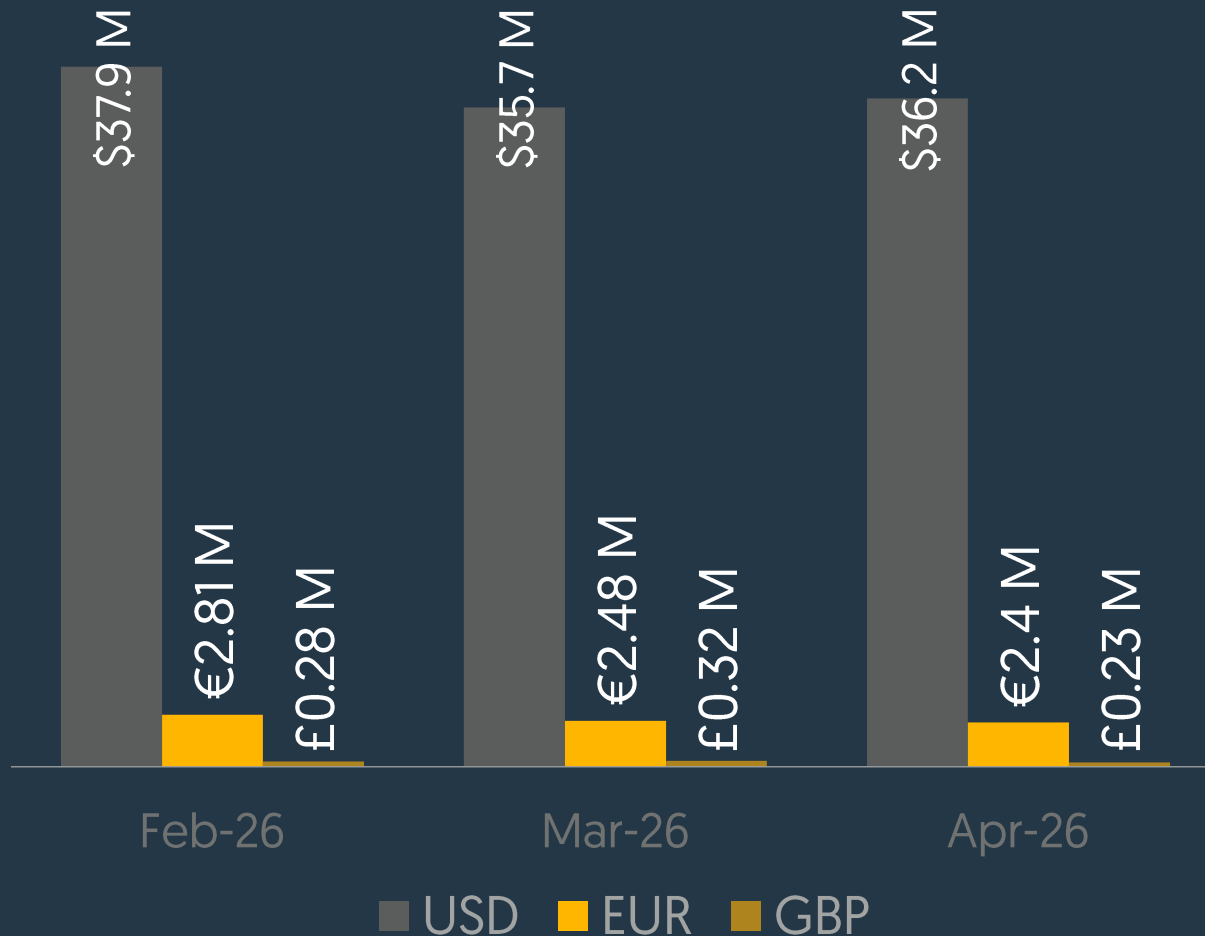
# ACH Transactions

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

April 2026

Electronic Cheque Clearing Unit



04.2026

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



Number of Transactions

**1.89M**



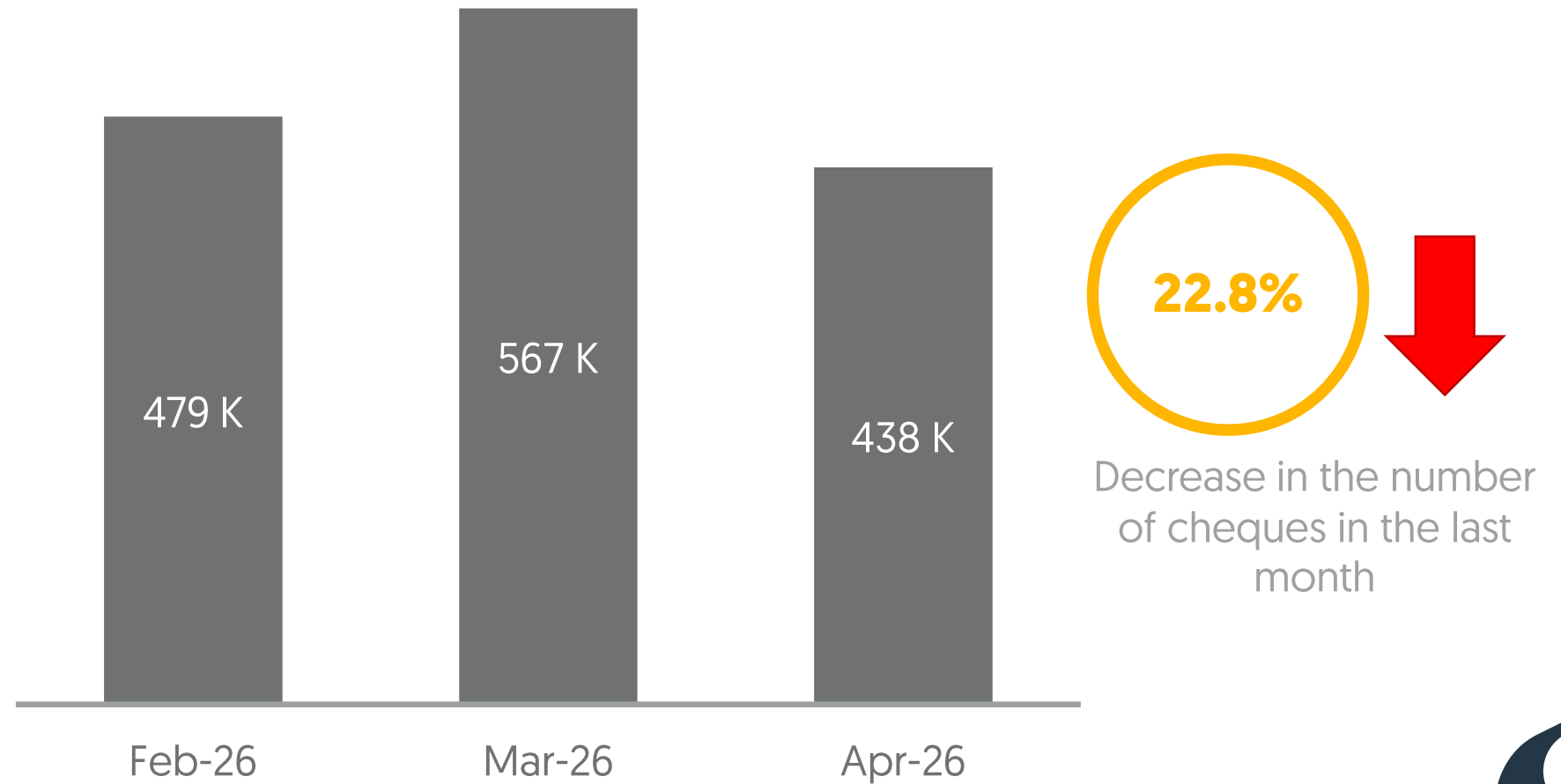
Value of Transactions

**12.92B<sub>JOD</sub>**



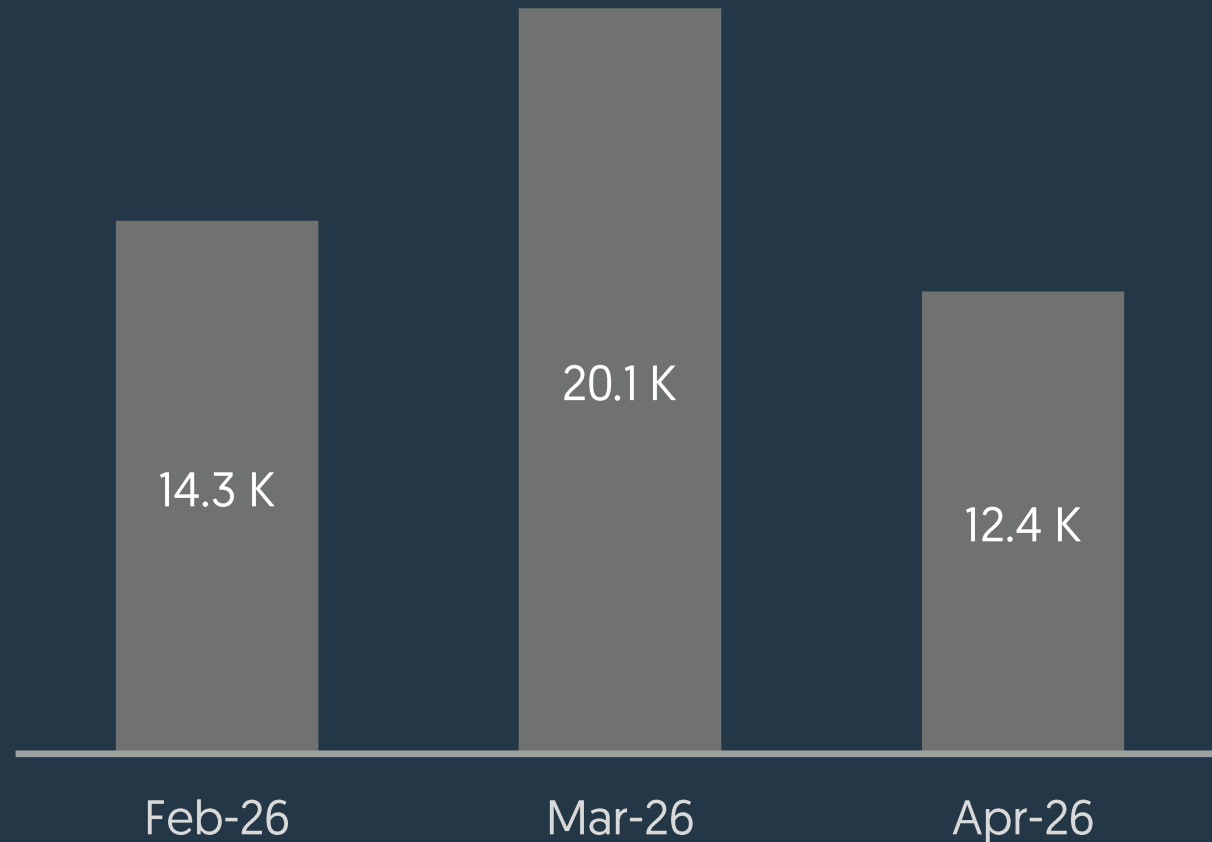
# ECCU Cheques

Total Number of Inward Cheques Over the Past 3 Months



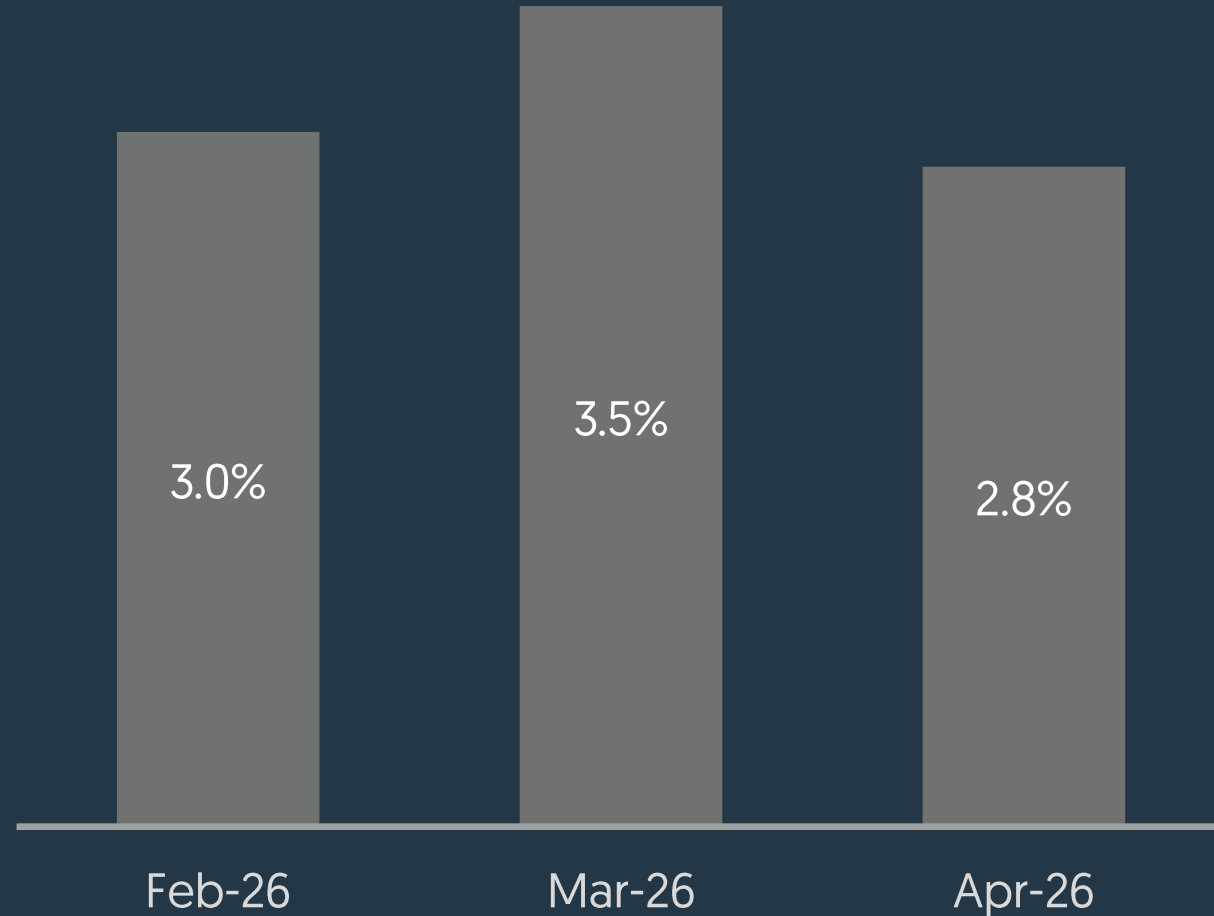
# ECCU Returned Cheques

Total Number of Returned Cheques Over the Past 3 Months



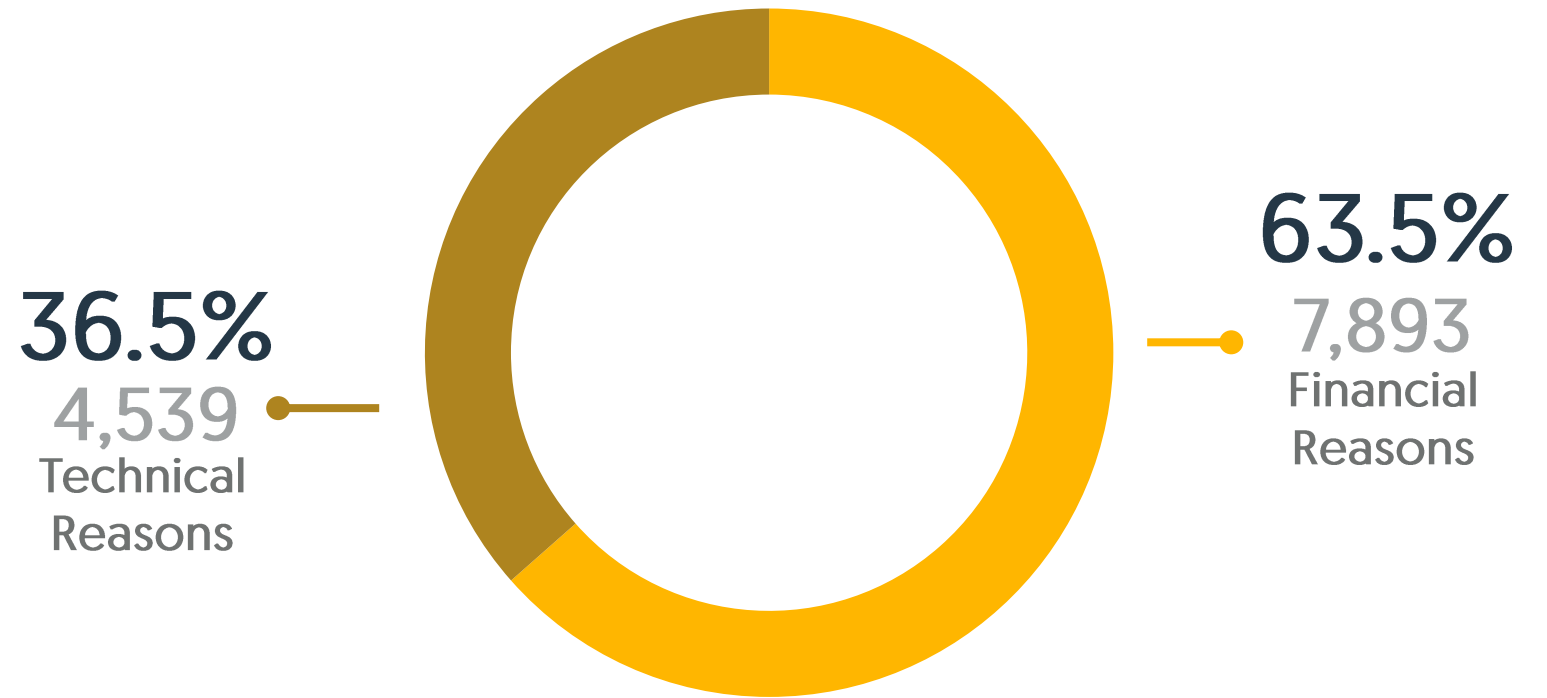
# ECCU Returned Cheques

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



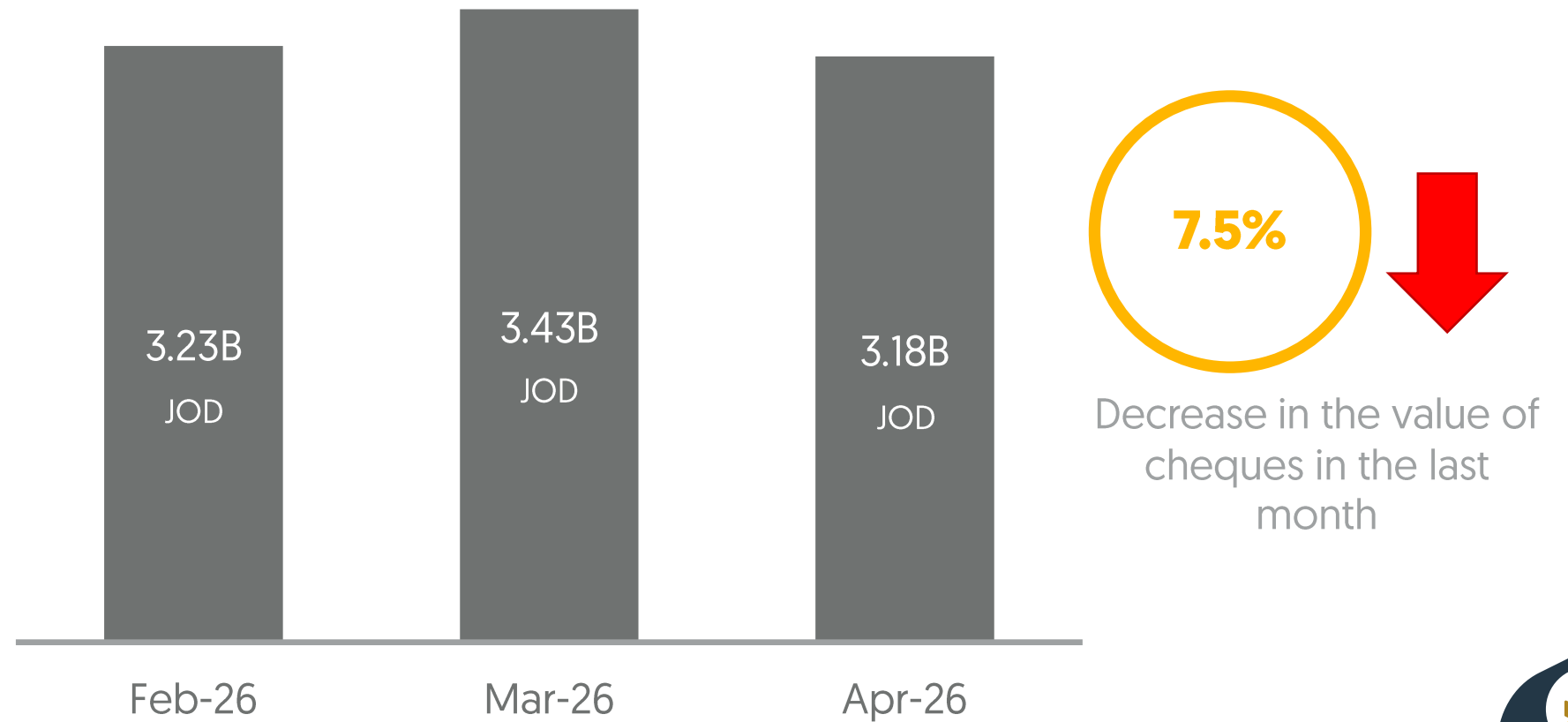
# ECCU Cheques

Total Number of Returned Cheques due to Financial and Technical Reasons



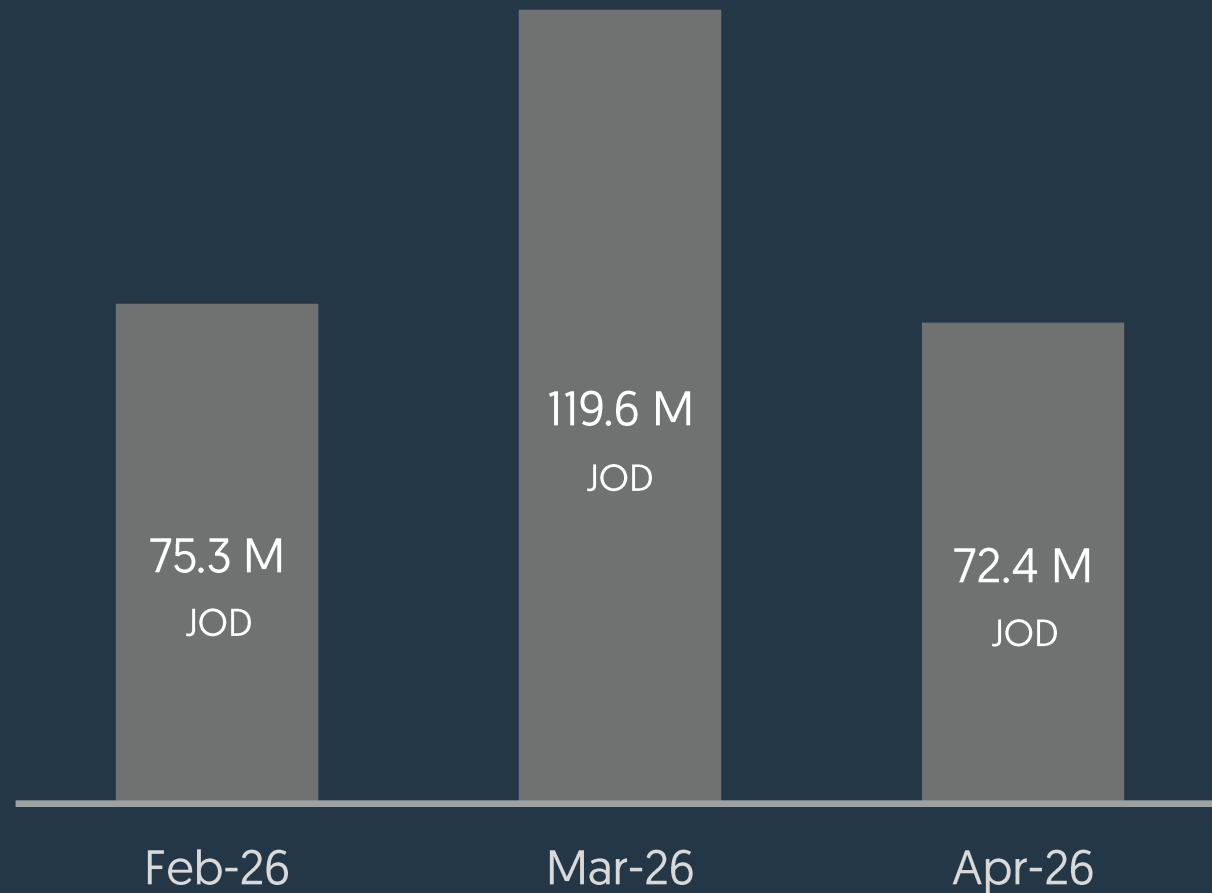
# ECCU Cheques

Total Value of Inward Cheques Over the Past 3 Months



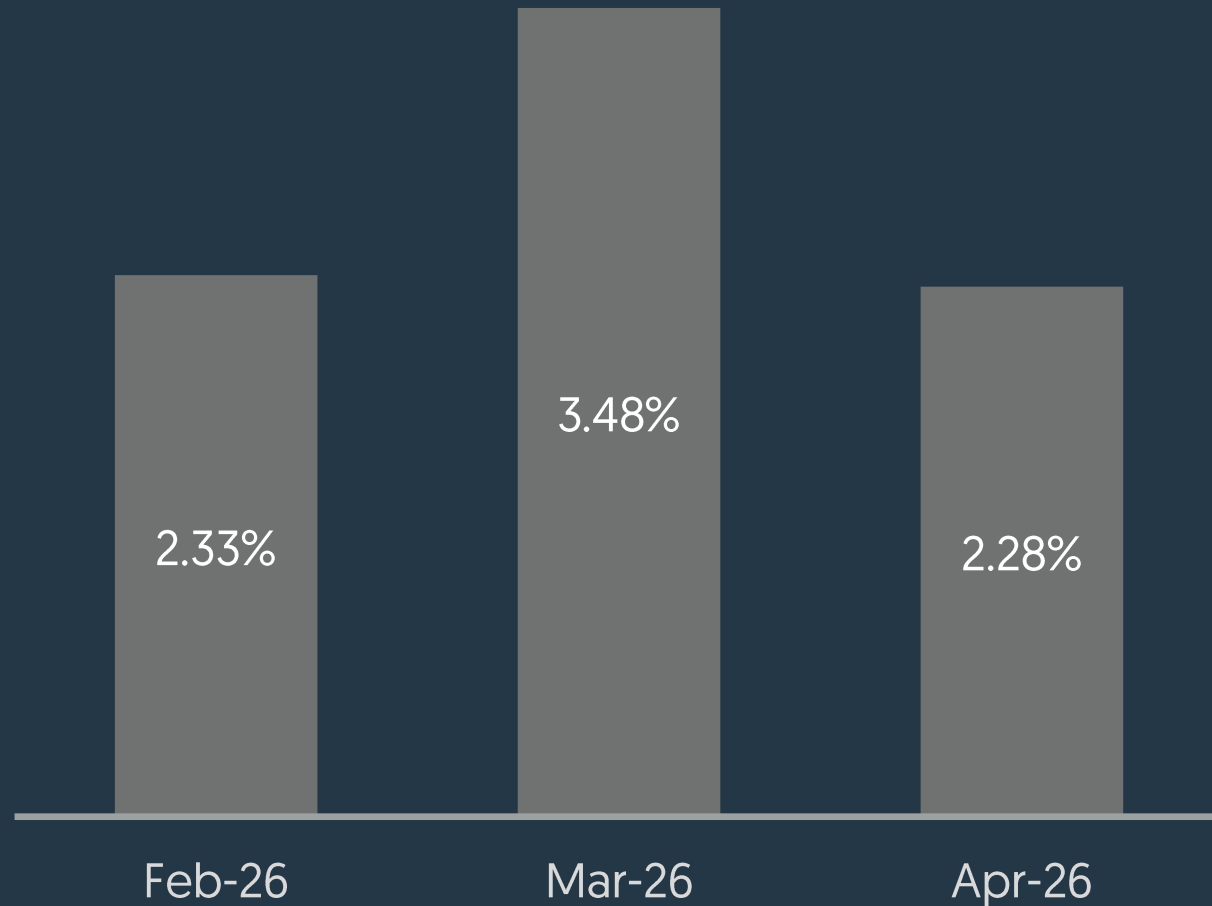
# ECCU Returned Cheques

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



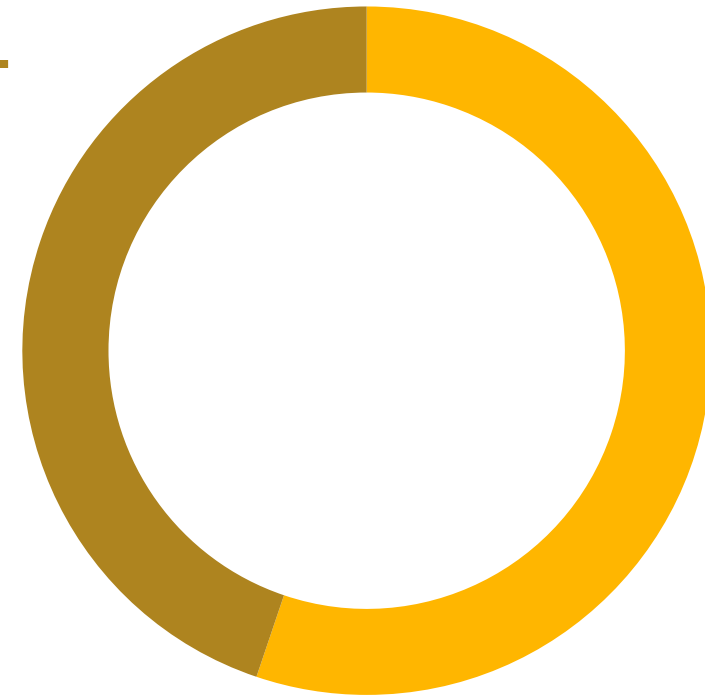
# ECCU Cheques

Total Value of Returned Cheques due to Financial and Technical Reasons

**44.8%**

32.5M<sub>JOD</sub>

Technical  
Reasons



**55.2%**

40M<sub>JOD</sub>

Financial  
Reasons