



Jordan Payments & Clearing Company

Payment Systems Monthly Reports

May 2026



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 ACH
Automated Clearing House

78

 ECCU
Electronic Cheque Clearing Unit



Systems Summary

Monthly Report

May 2026

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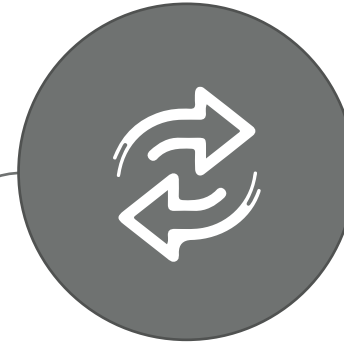


CliQ Summary



Number of
Users

2.28M



Number of
Transactions

21.43M



Value of
Transactions

2.13B_{JOD}

JoMoPay Summary



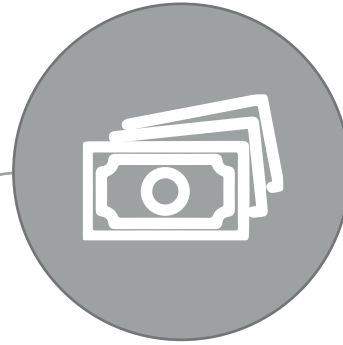
Number of
Users

2.97M



Number of
Transactions

14.98M



Value of
Transactions

698M_{JOD}



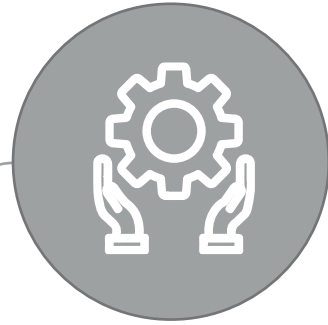
Number of
Users

5.25M



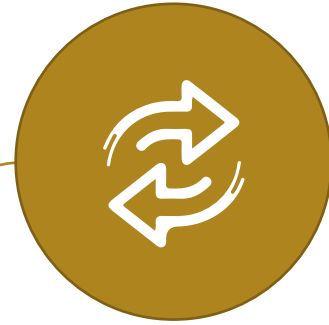
Number of
Billers

718



Number of
Services

2,513



Number of
Transactions

6.86M



Value of
Transactions

1.19B_{JOD}



ACH Summary

Automated Clearing House



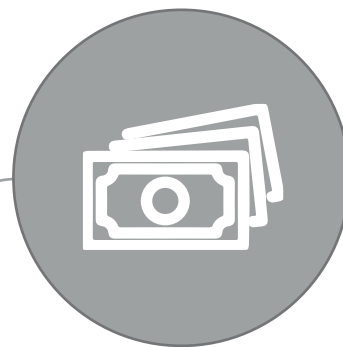
Total Number of Transactions

1.16M



Number of JOD Transactions

1.15M



Value of JOD Transactions

908M_{JOD}



ECCCU
Electronic Cheque Clearing Unit

Summary



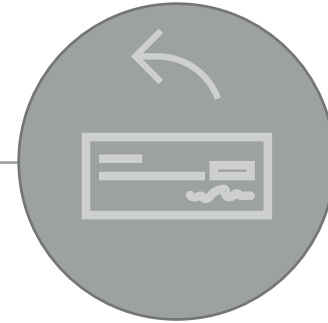
Number of
Cheques

552K



Value of
Cheques

3.33B_{JOD}



Number of
Returned Cheques

18.6K



Value of Returned
Cheques

103.6M_{JOD}



Monthly Report

May 2026

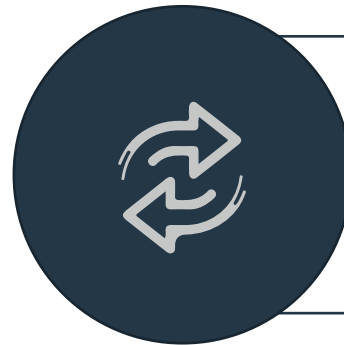
Instant Payment System for
Transfers Issued by Banks

9



Total Number and Value of Transactions Since the Beginning of 2026

Transfers Issued by Banks



Number of Transactions

94.05M

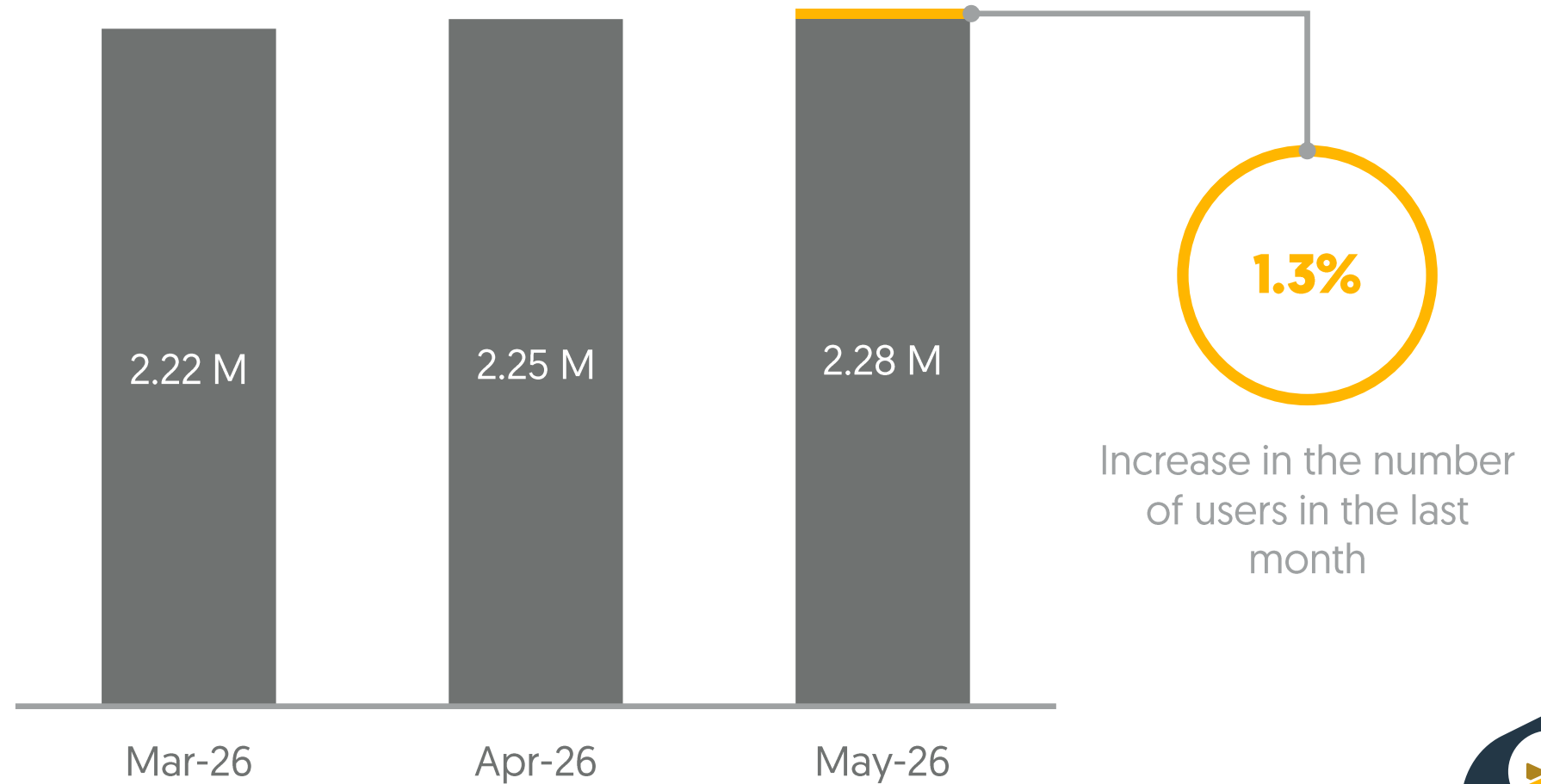


Value of Transactions

9.73B_{JOD}

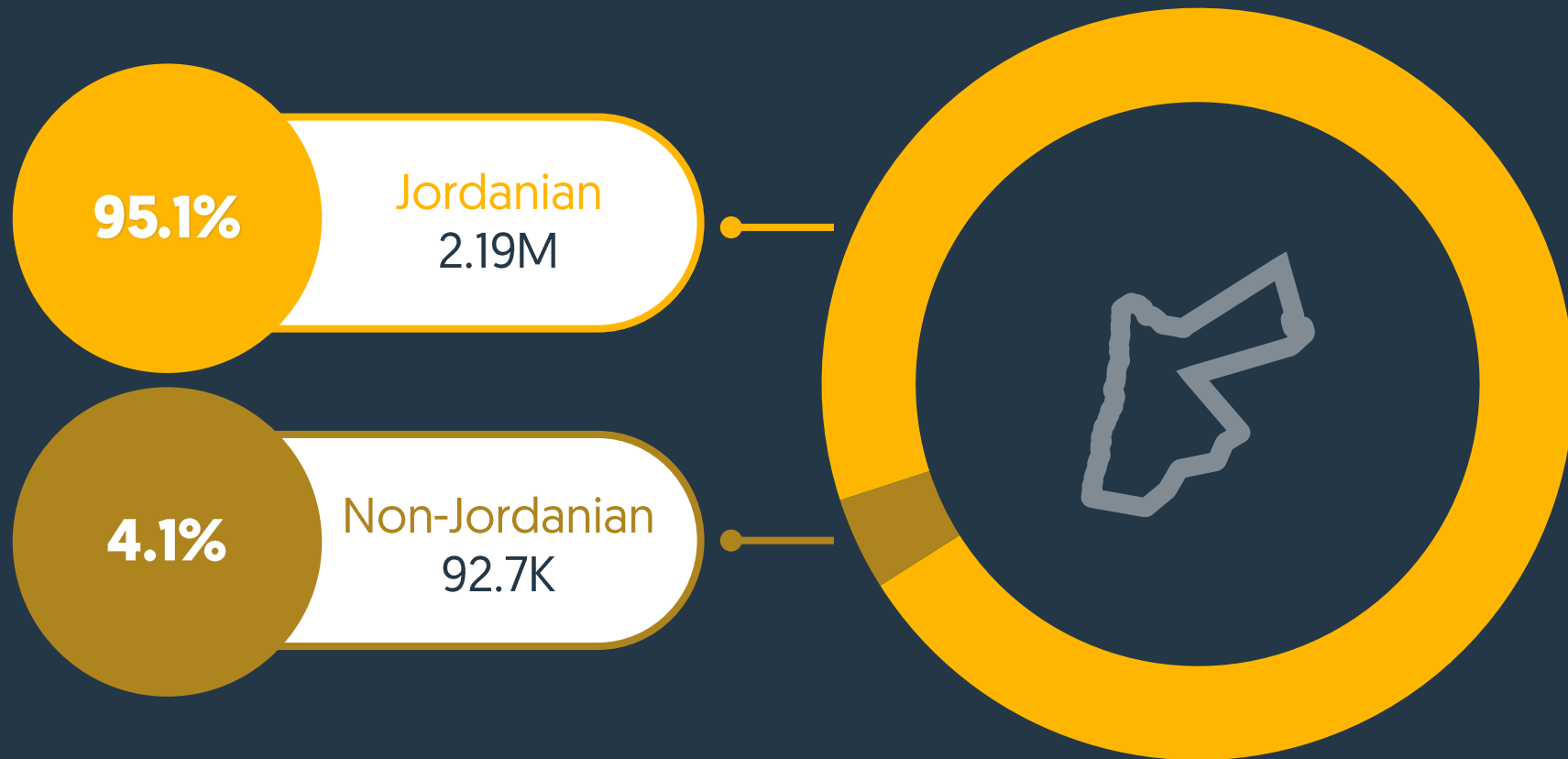
CliQ Users

Total Number of Users Over the Past 3 Months



CliQ Users

Percentage of Users Based on Nationality

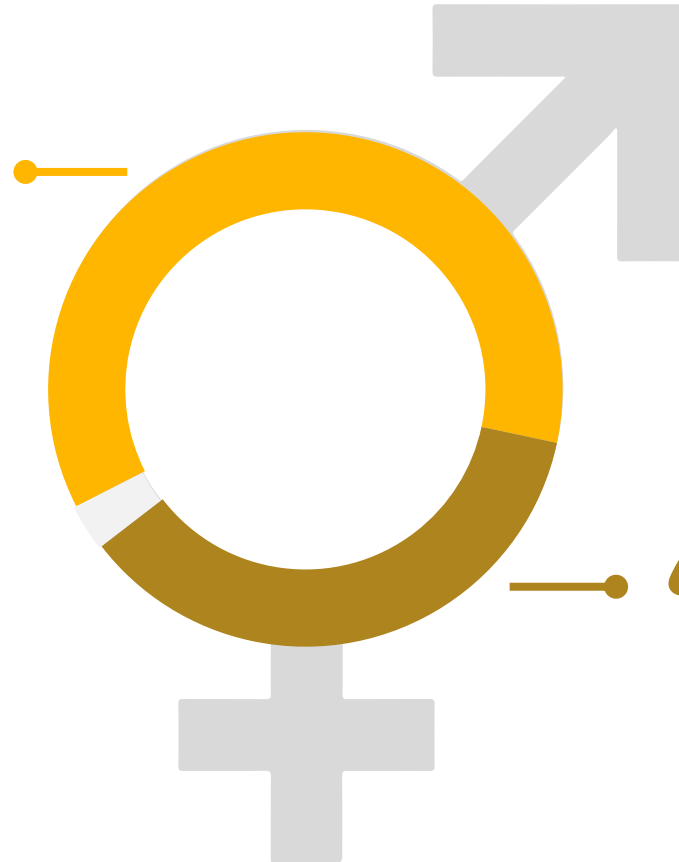


CliQ Users

Percentage of Users Based on Gender

60.8%

1.39M
Male Users



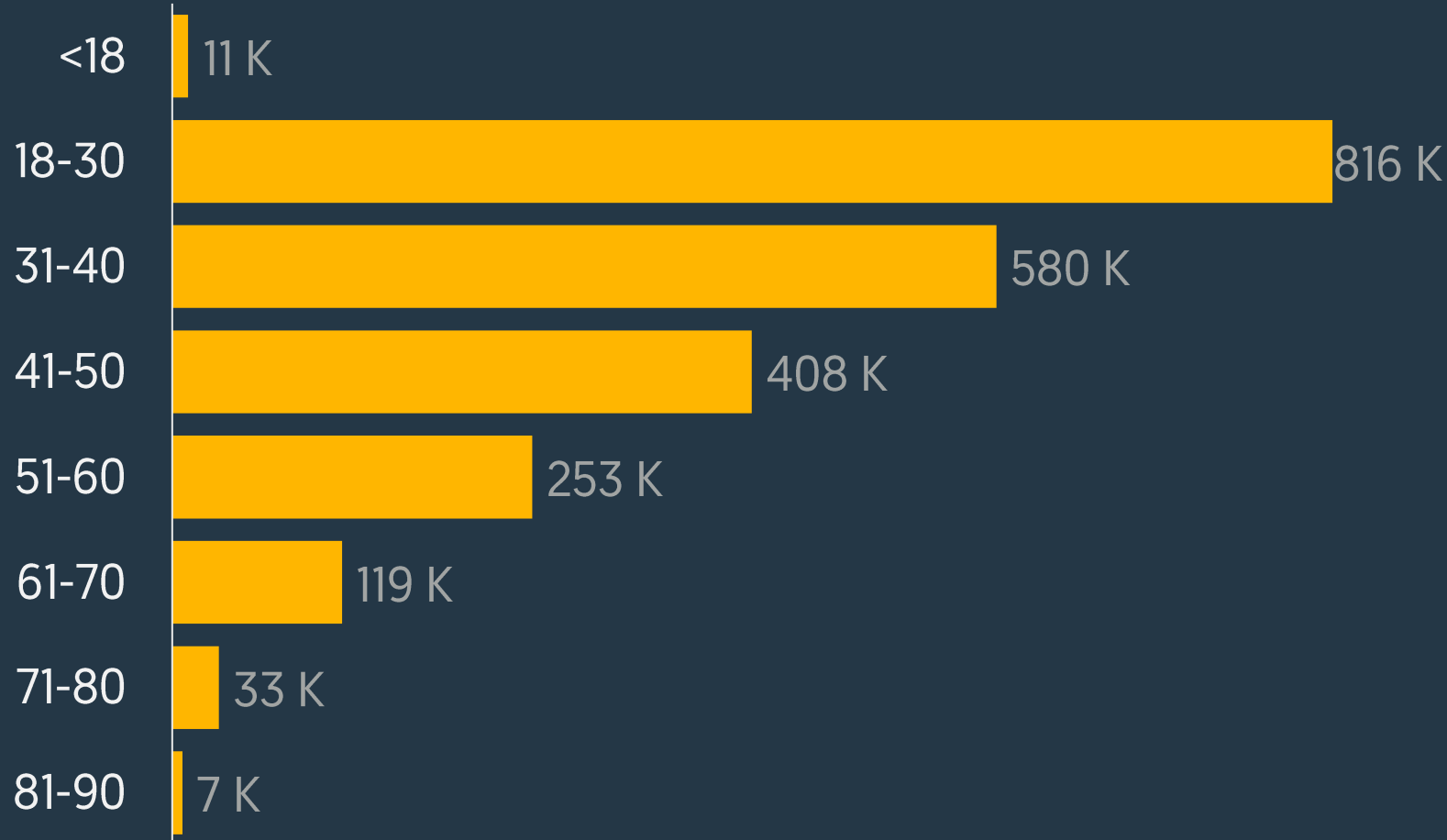
36.3%

0.83M
Female Users



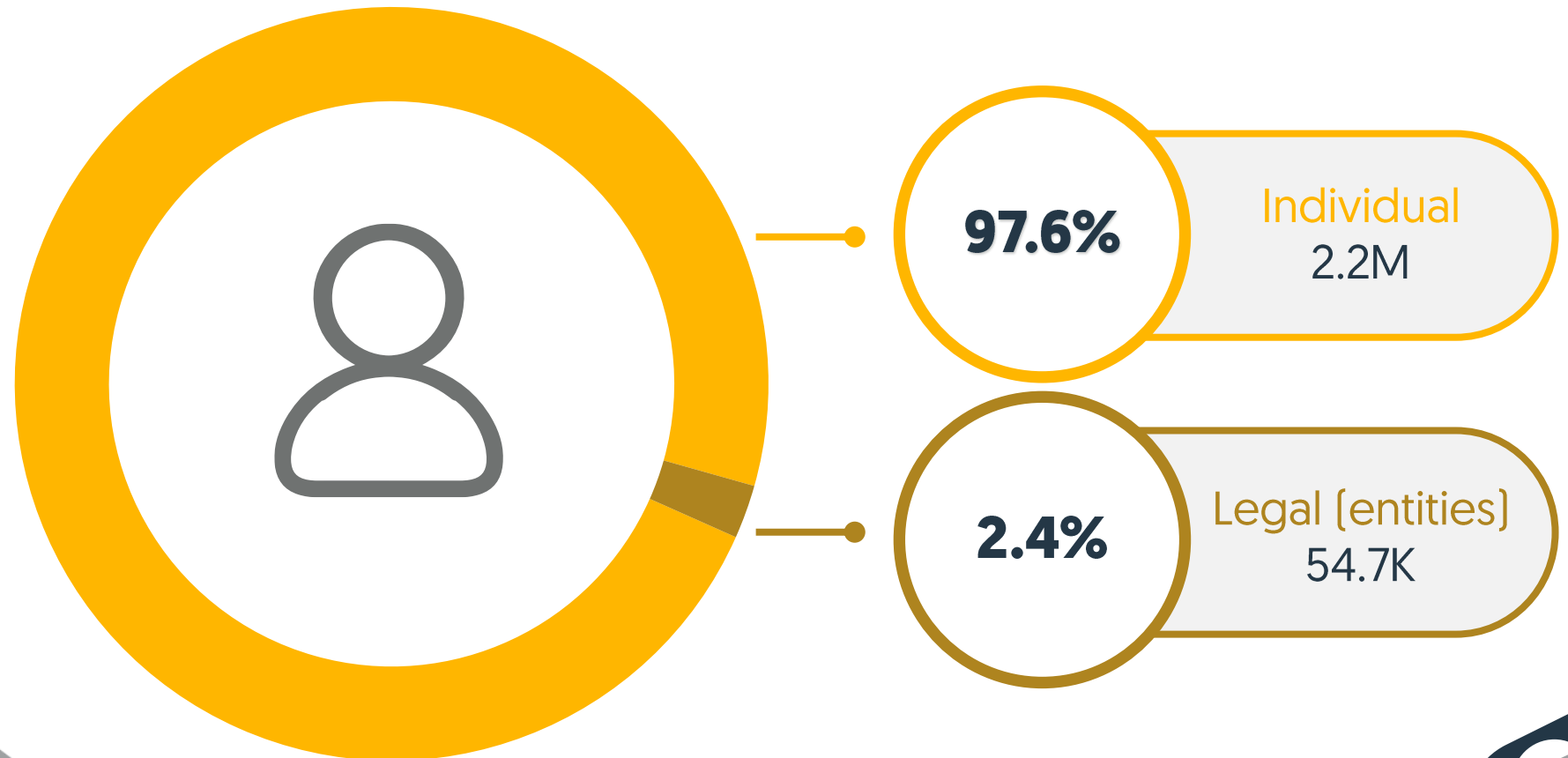
CliQ Users

Number of Users Based on Age Group



CliQ Users

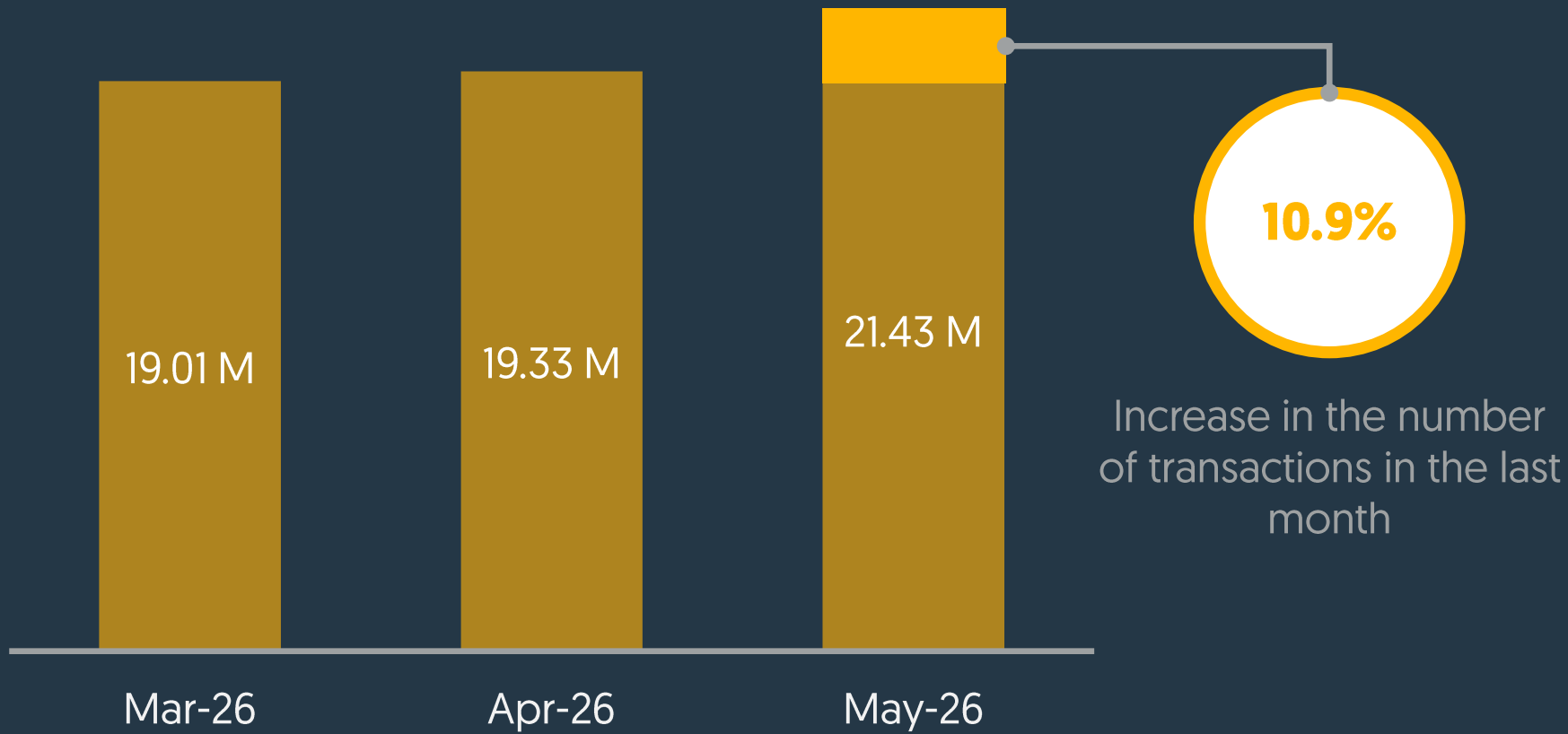
Percentage of Users Based on Customer Type



CliQ Number of Transactions

Total Number of Transactions Over the Past 3 Months

Transfers Issued by Banks

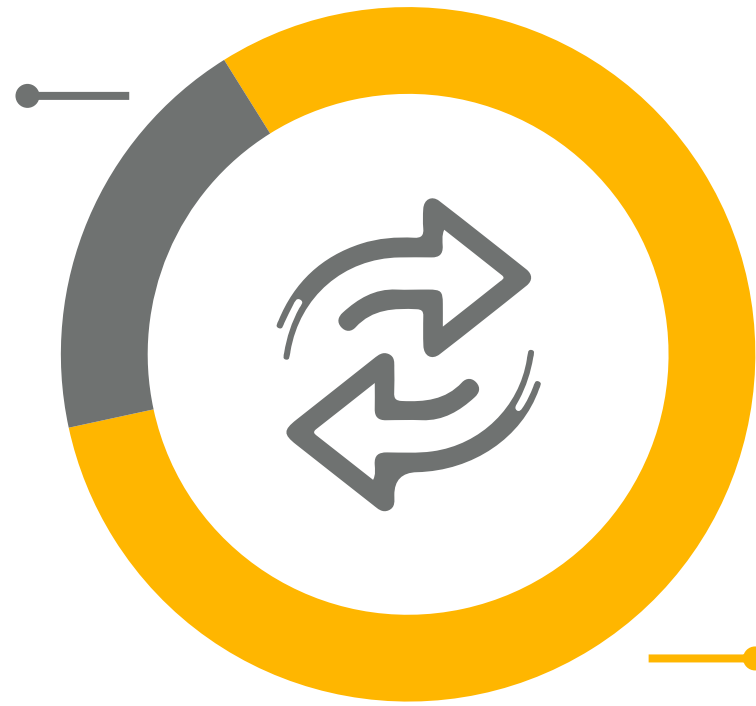


CliQ Number of Transactions

Percentage Based on Transaction Type

Transfers Issued by Banks

19.6%
4.21M
Purchases

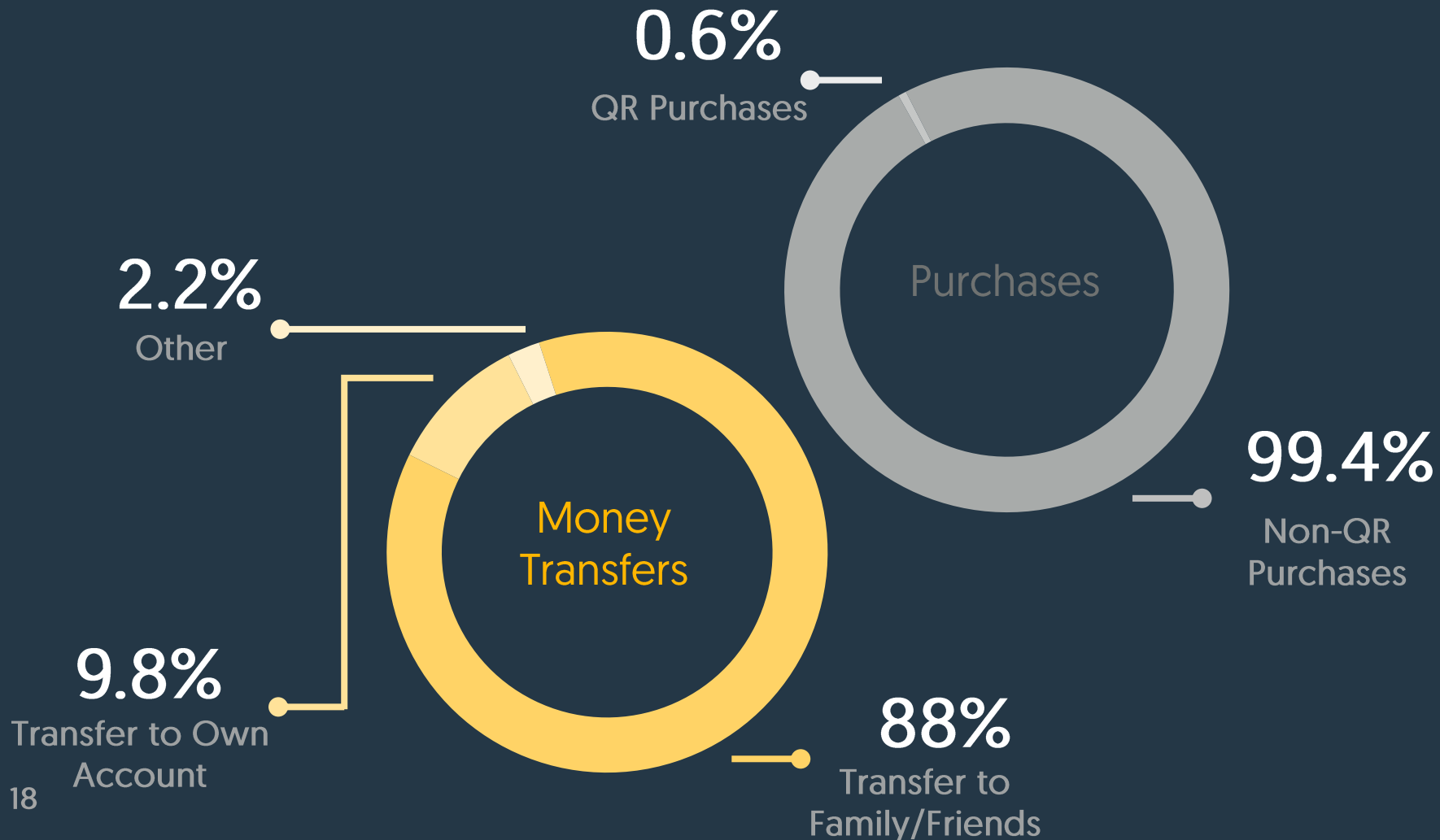


80.4%
17.23M
Money Transfers

CliQ Number of Transactions

Percentage Based on Transaction Type Sub-Category

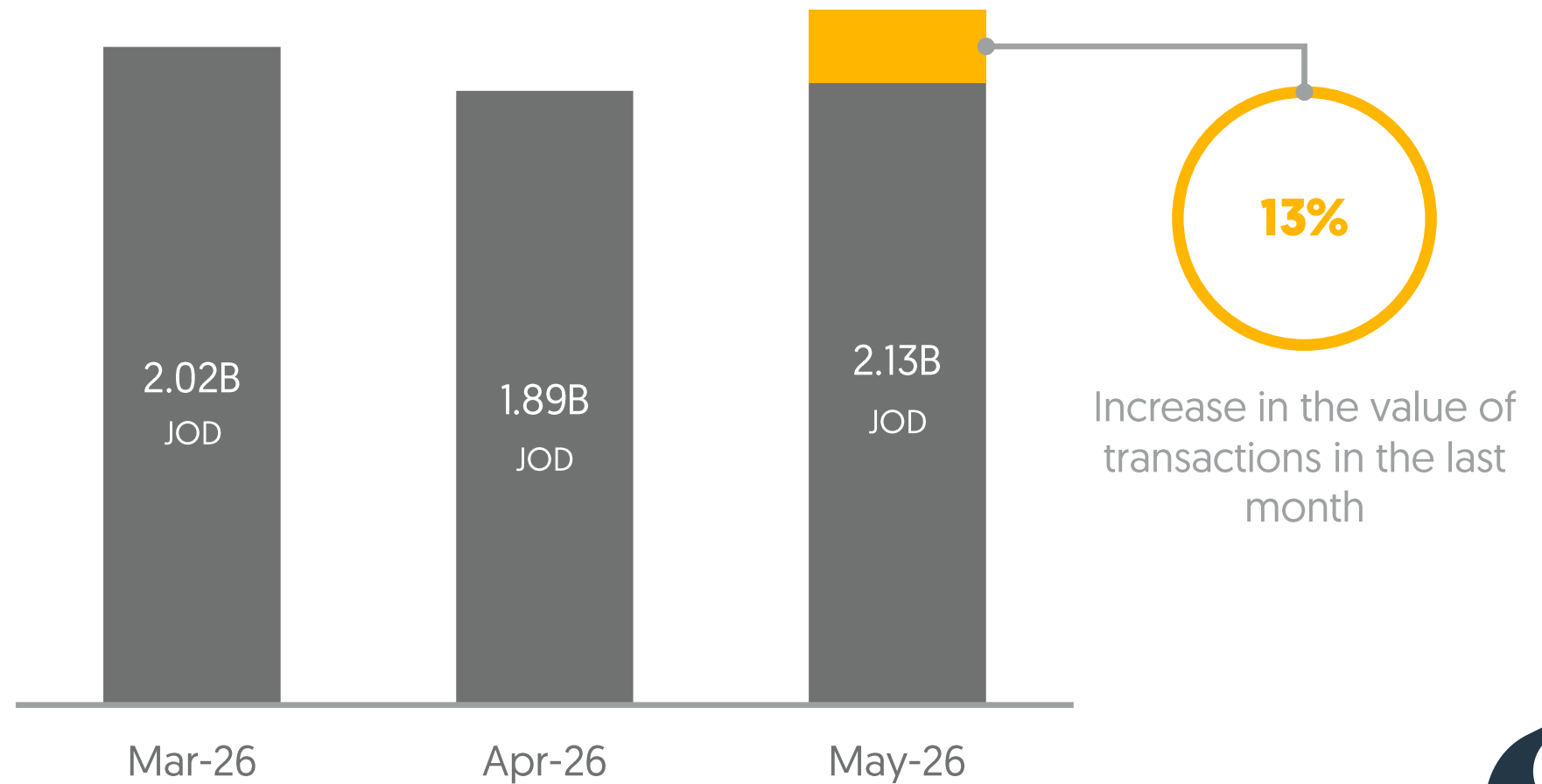
Transfers Issued by Banks



CliQ Value of Transactions

Total Value of Transactions Over the Past 3 Months

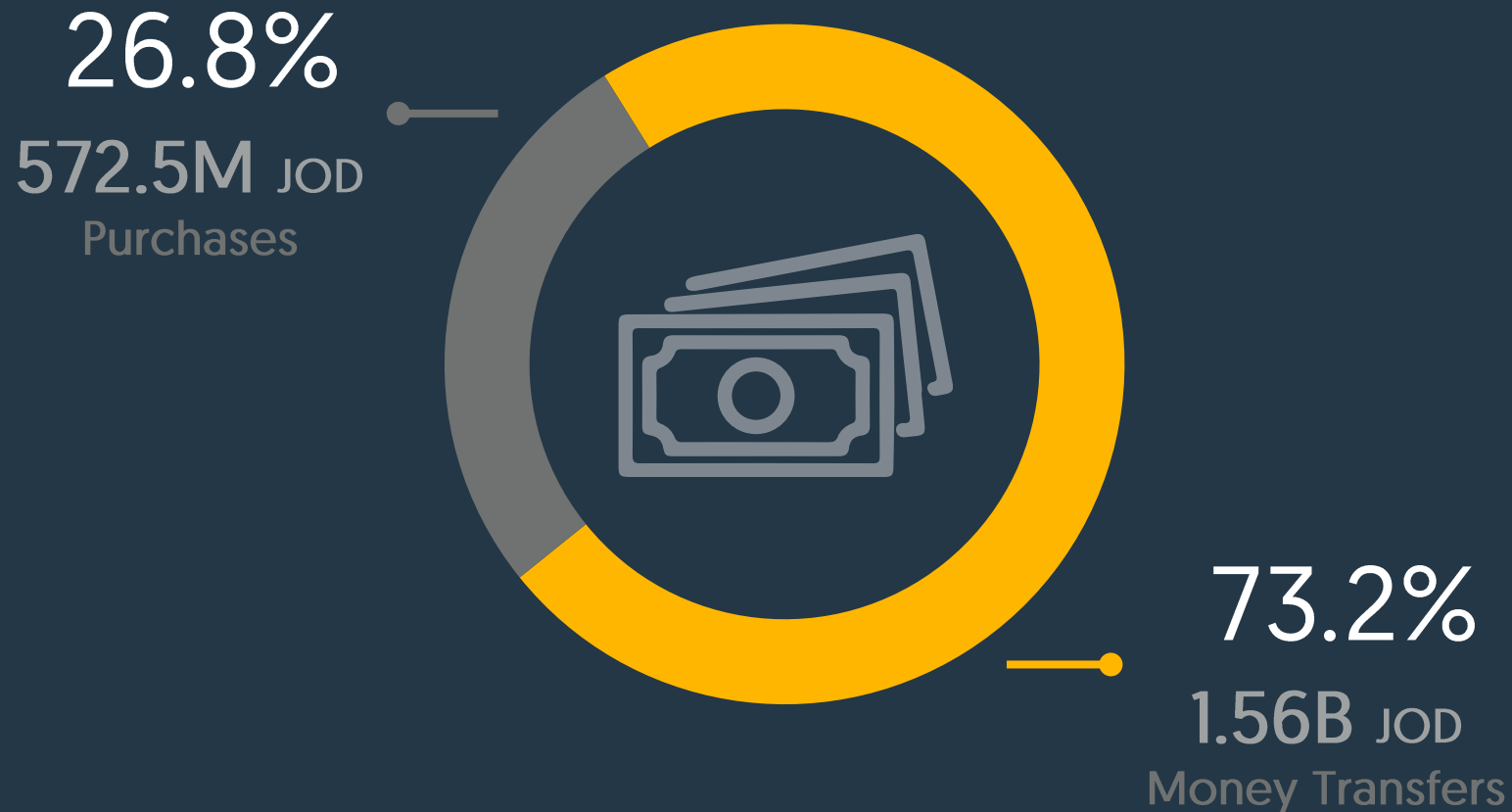
Transfers Issued by Banks



CliQ Value of Transactions

Percentage Based on Transaction Type

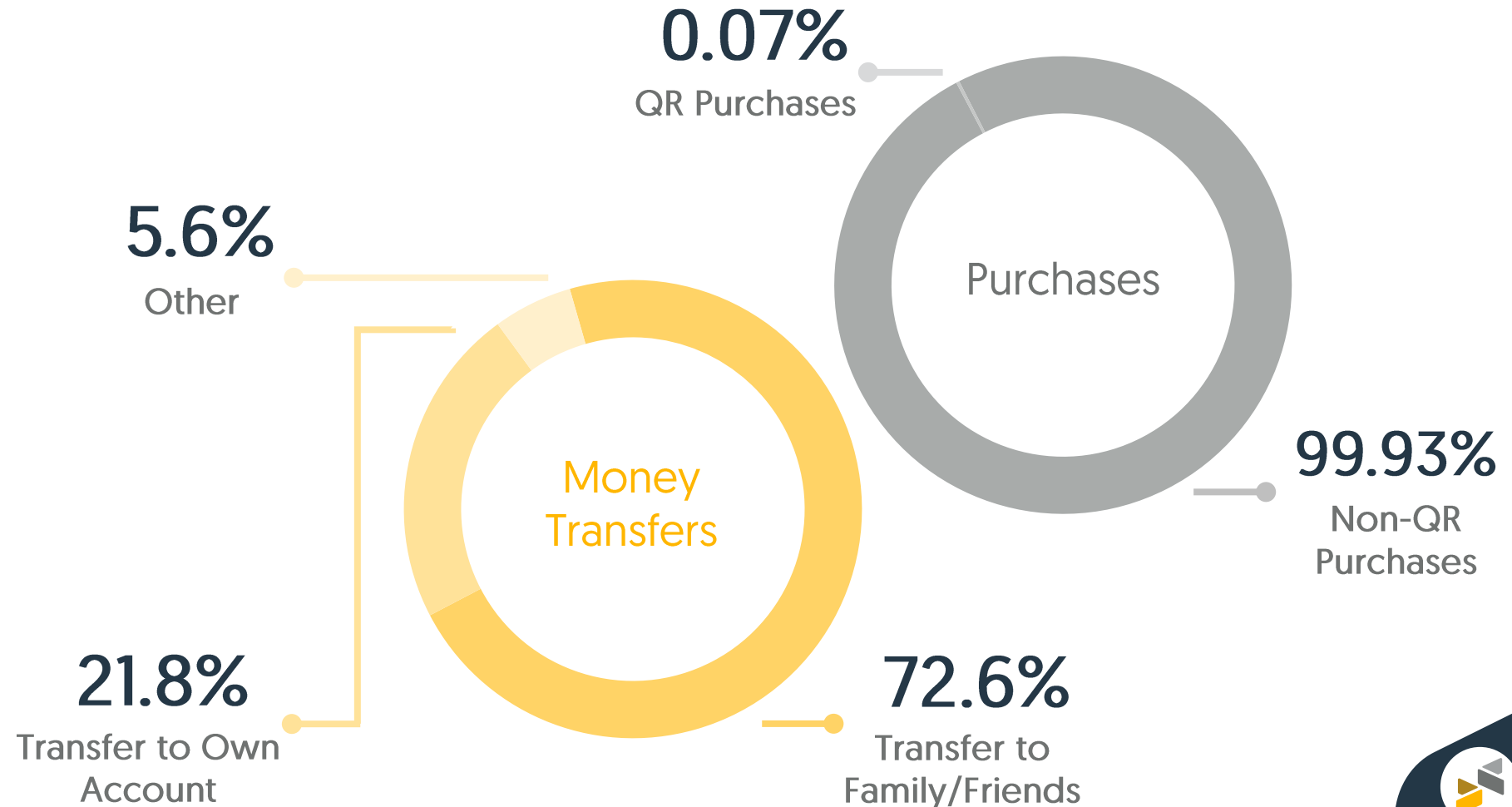
Transfers Issued by Banks



CliQ Value of Transactions

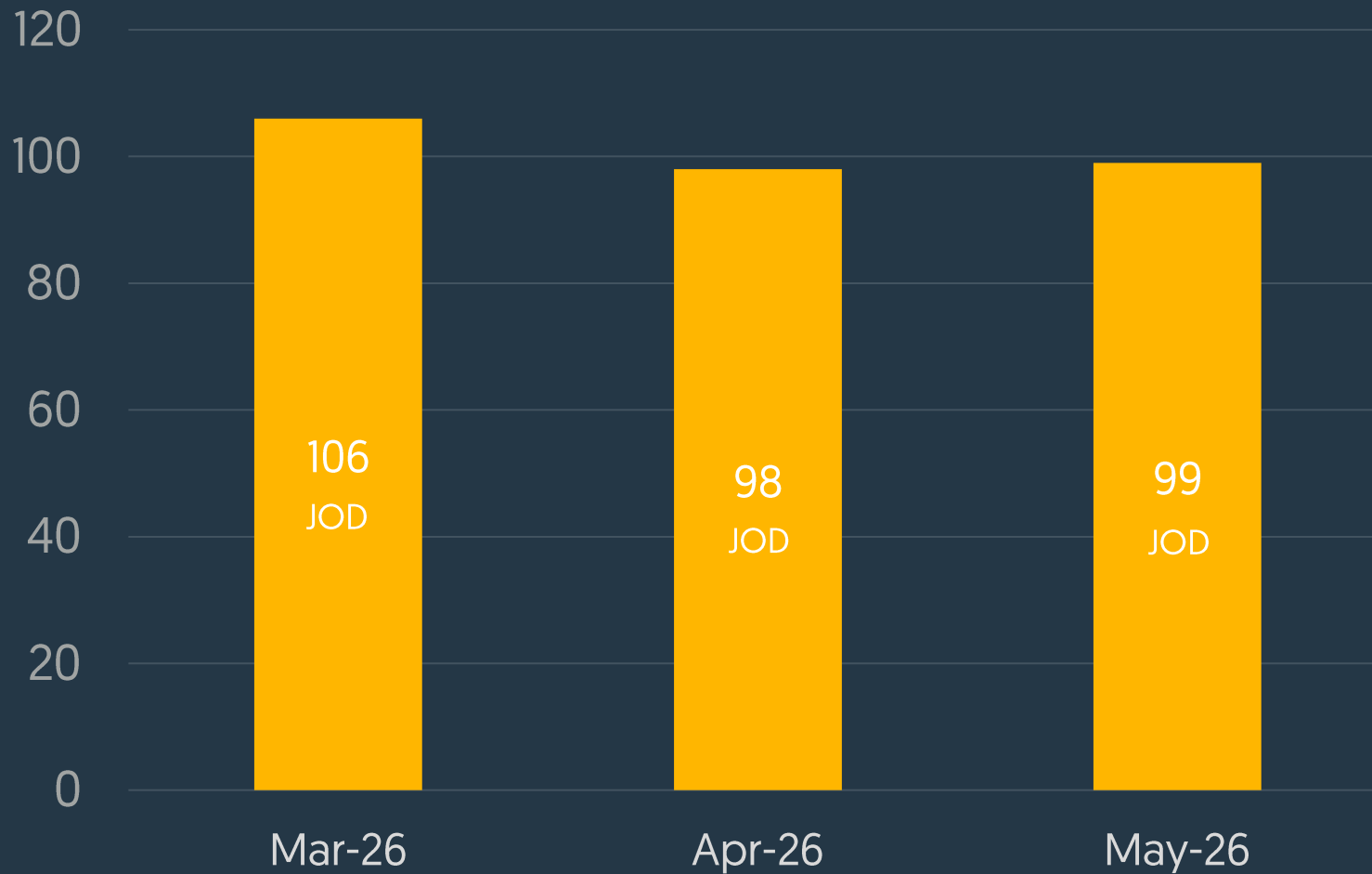
Percentage Based on Transaction Type Sub-Category

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

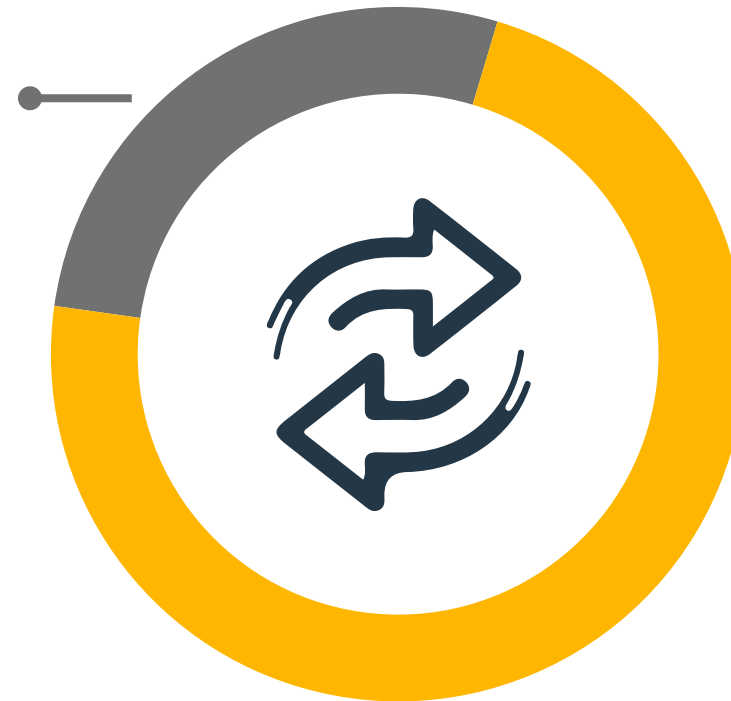
Transfers Issued by Banks



27.5%

3.24M

On Us



72.5%

8.56M

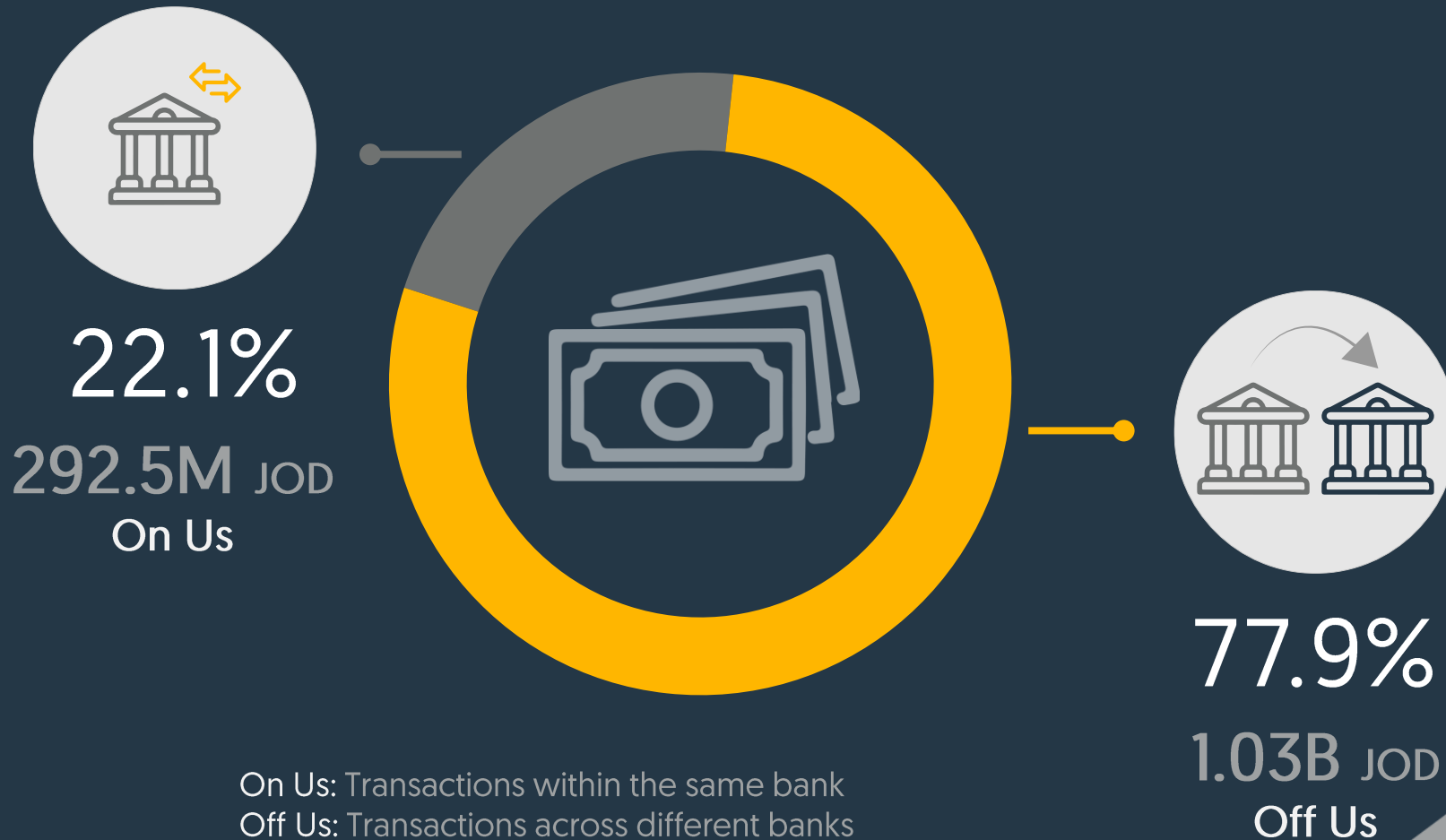
Off Us

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

May 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

63.7M

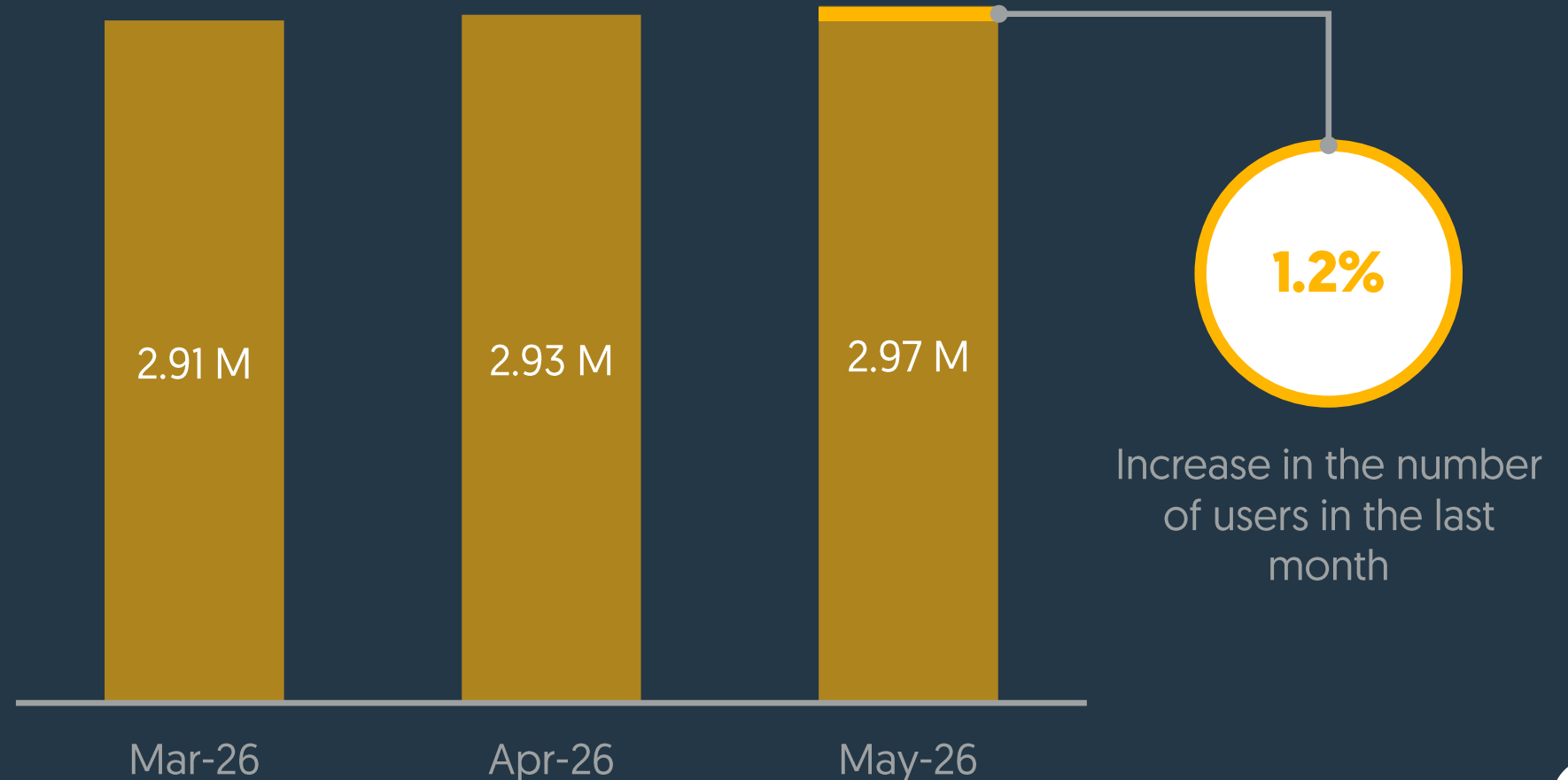


Value of Transactions

3.09B_{JOD}

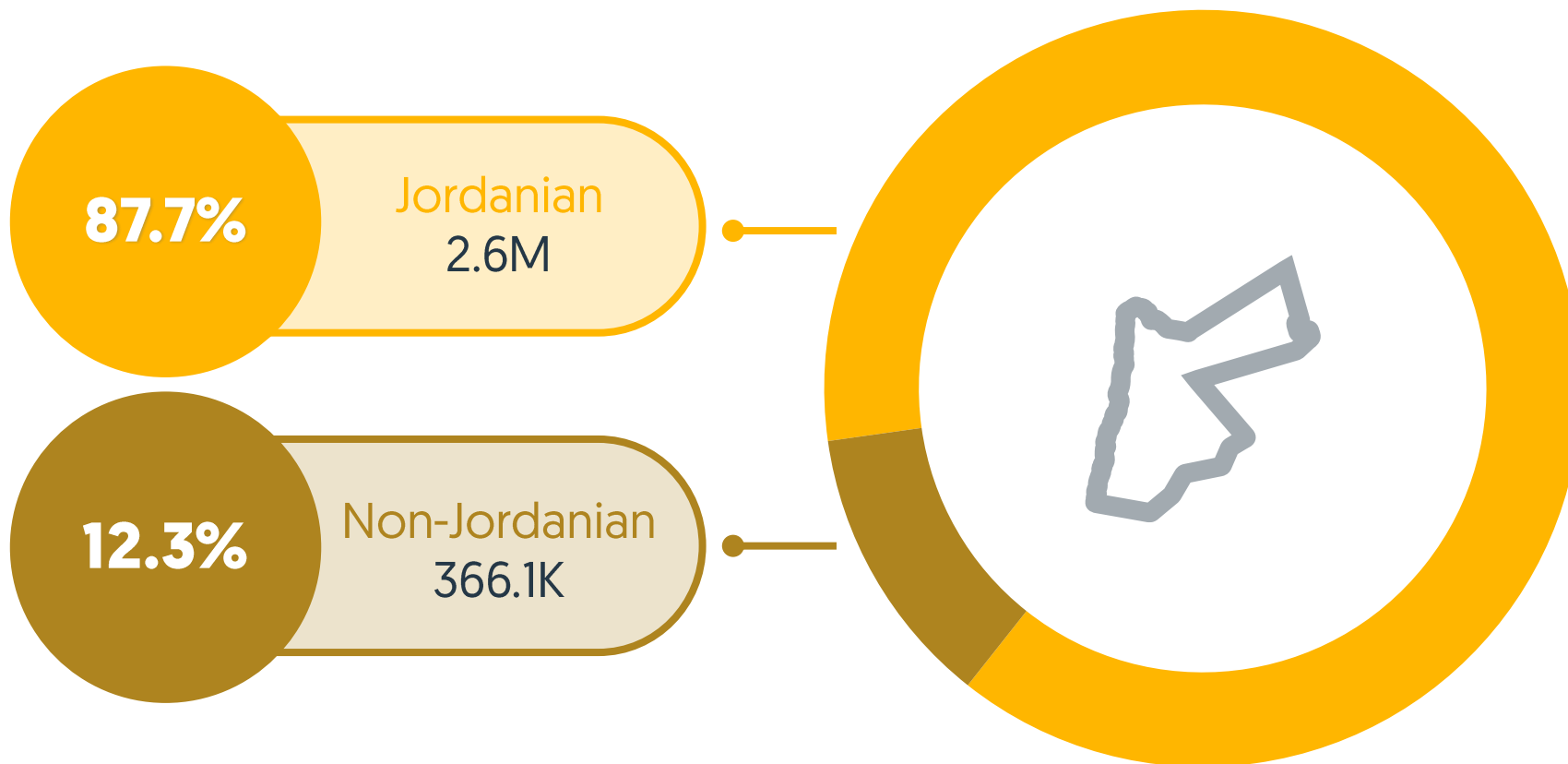
JoMoPay Users

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

53.7%

1.6M
Male Users



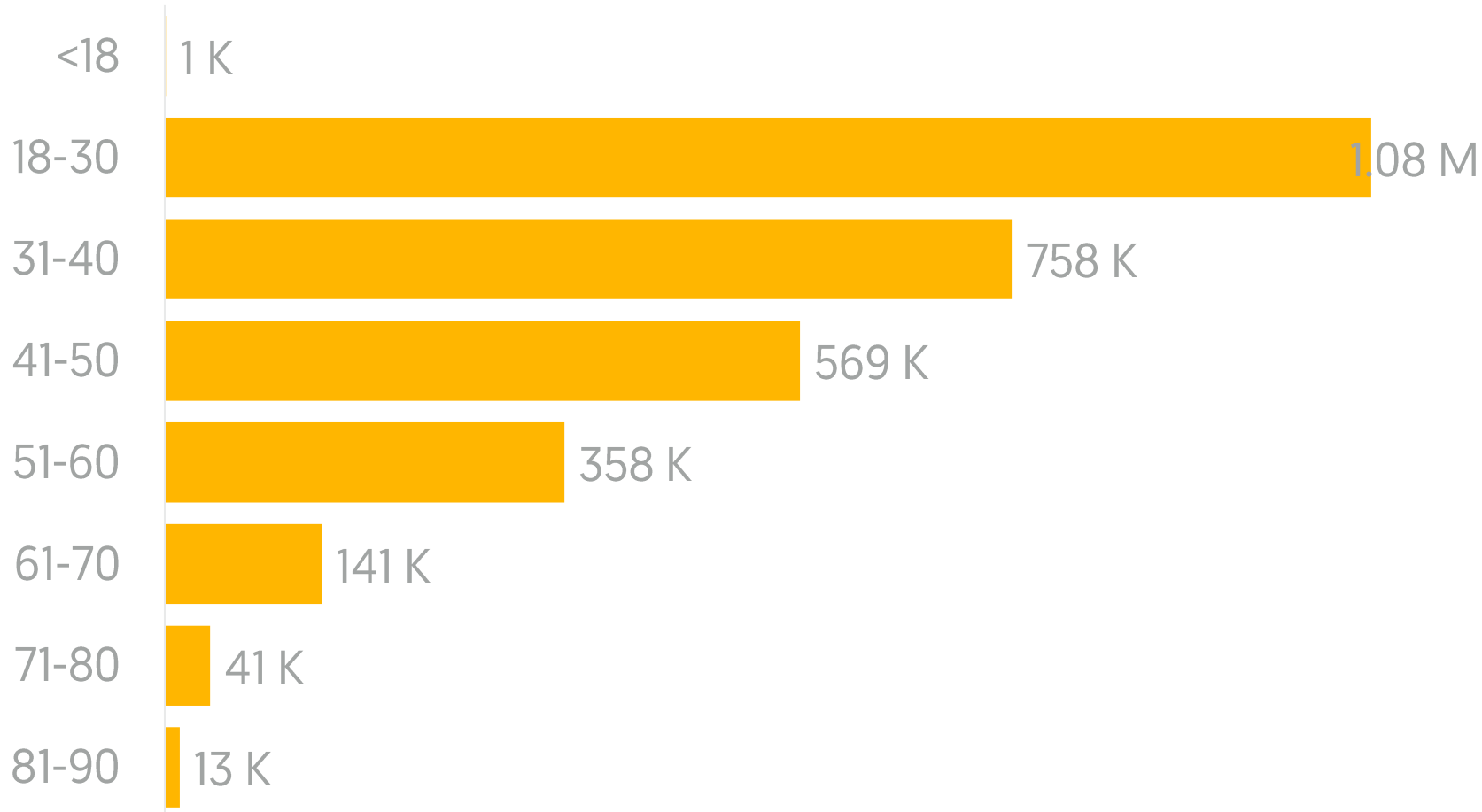
45.9%

1.36M
Female Users



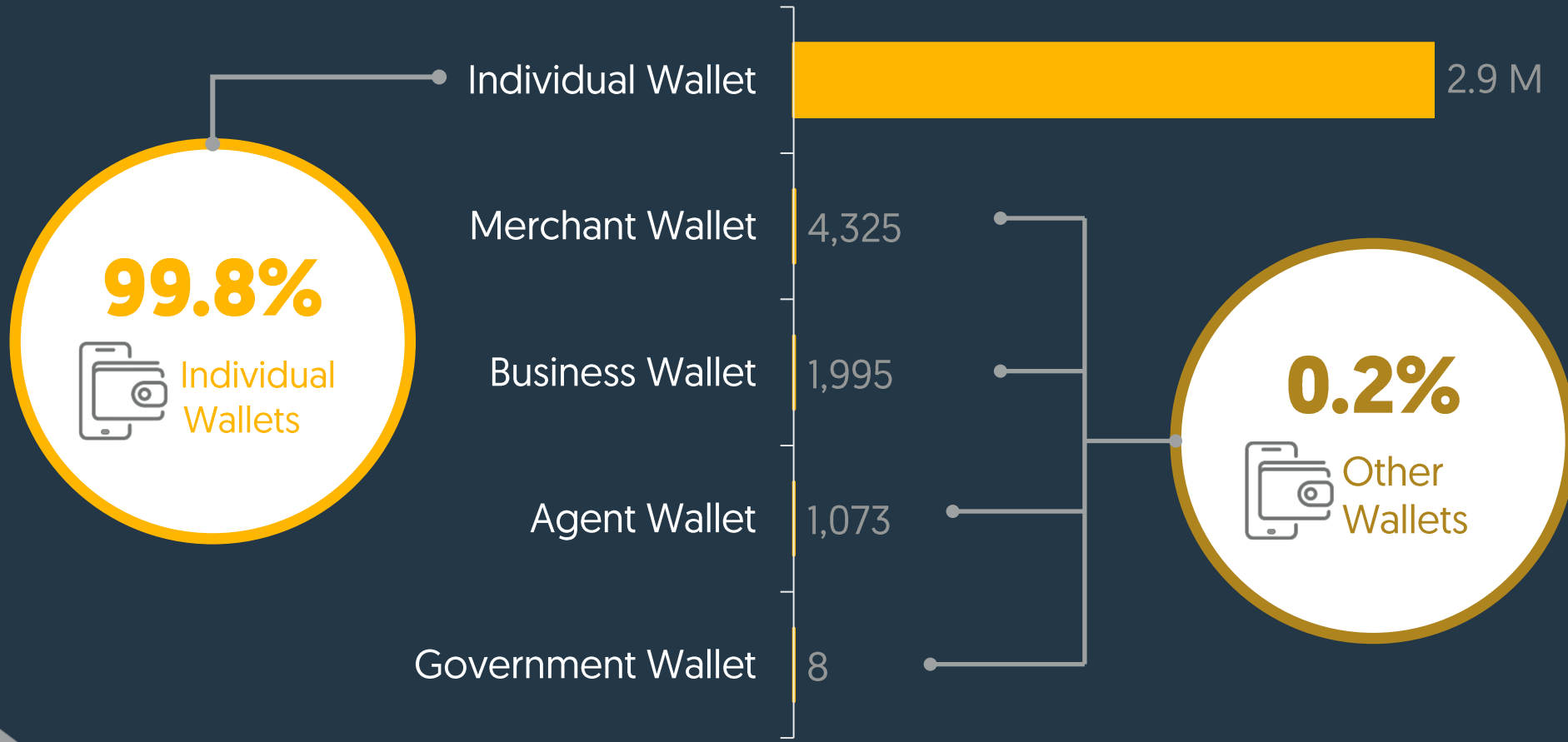
JoMoPay Users

Number of Users Based on Age Group



JoMoPay Users

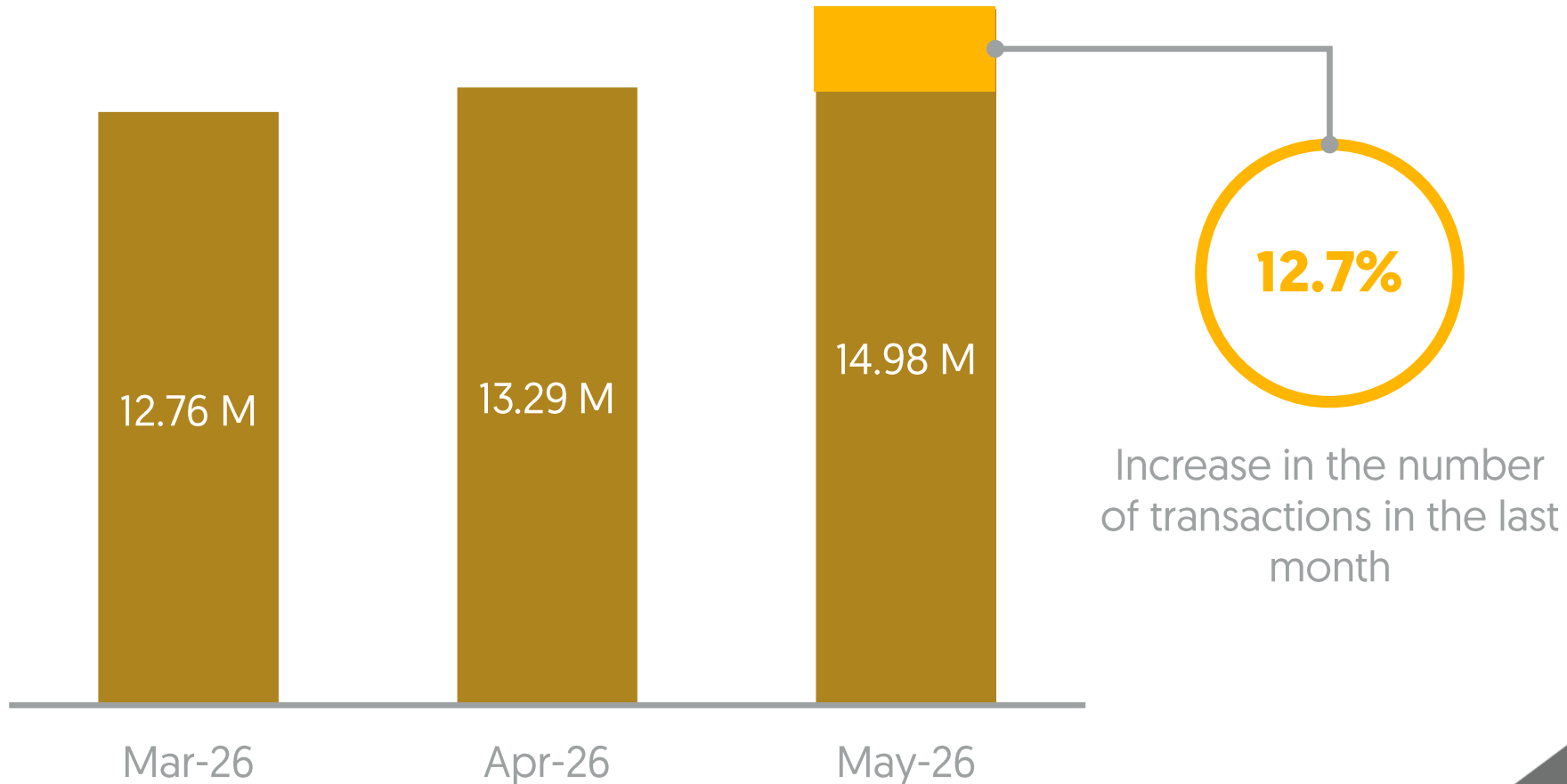
Number of Wallets Based on Wallet Type



JoMoPay Number of Transactions

Total Number of Transactions Over the Past 3 Months

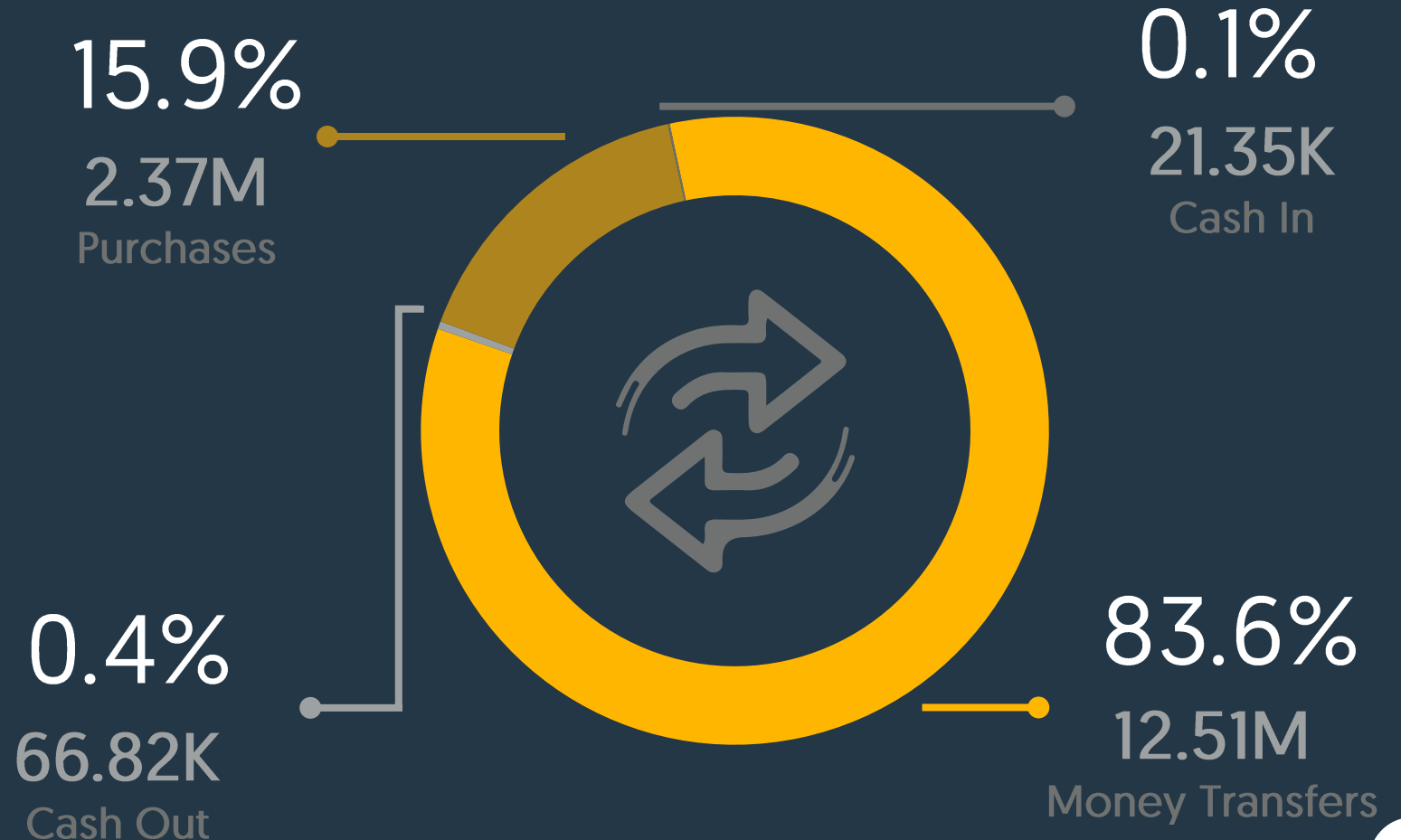
Transfers Issued by Mobile Wallets



JoMoPay Number of Transactions

Percentage Based on Transaction Type

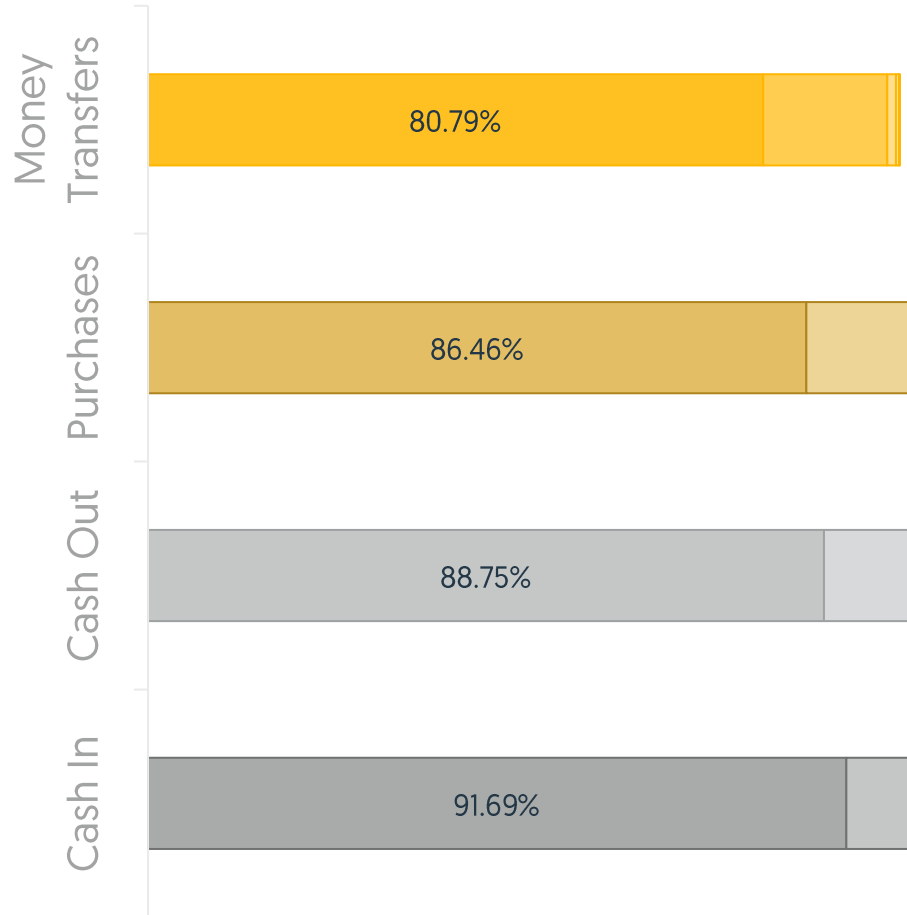
Transfers Issued by Mobile Wallets



JoMoPay Number of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets

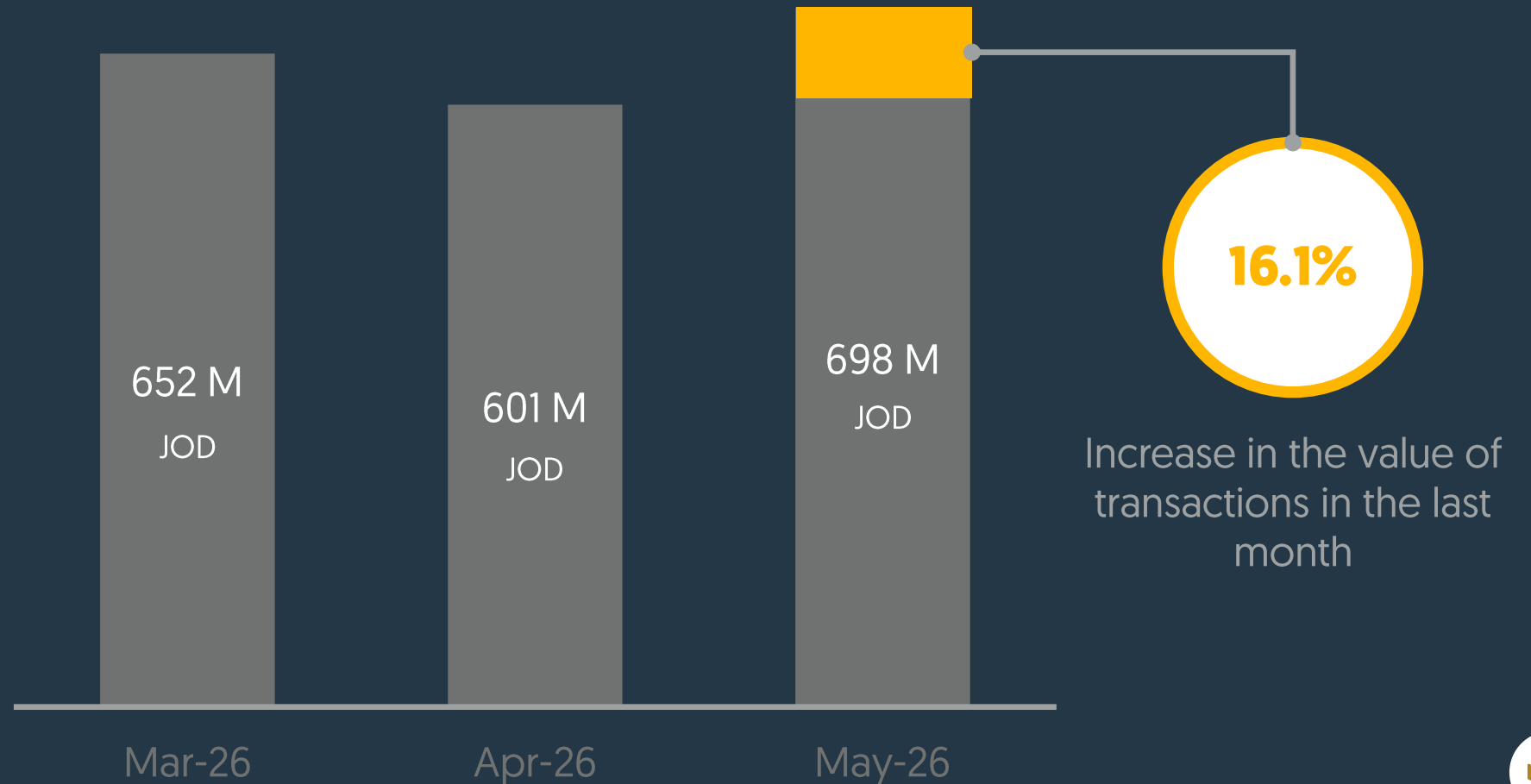


Transfer to Family/Friends	80.79%
Transfer to Own Account	16.30%
Aid/Charity/Grant	1.30%
Goods/Services	1.11%
Salary/Bonus/Dividends	0.41%
Loan/Loan Disbursement	0.08%
Loan/Loan Installment	0.01%
Purchases	86.46%
QR Purchases	13.54%
Cash Out - Agent/Teller	88.75%
Cash Out - ATM/Kiosk	11.25%
Cash In - Agent/Teller	91.69%
Cash In - ATM/Kiosk	8.31%

JoMoPay Value of Transactions

Total Value of Transactions Over the Past 3 Months

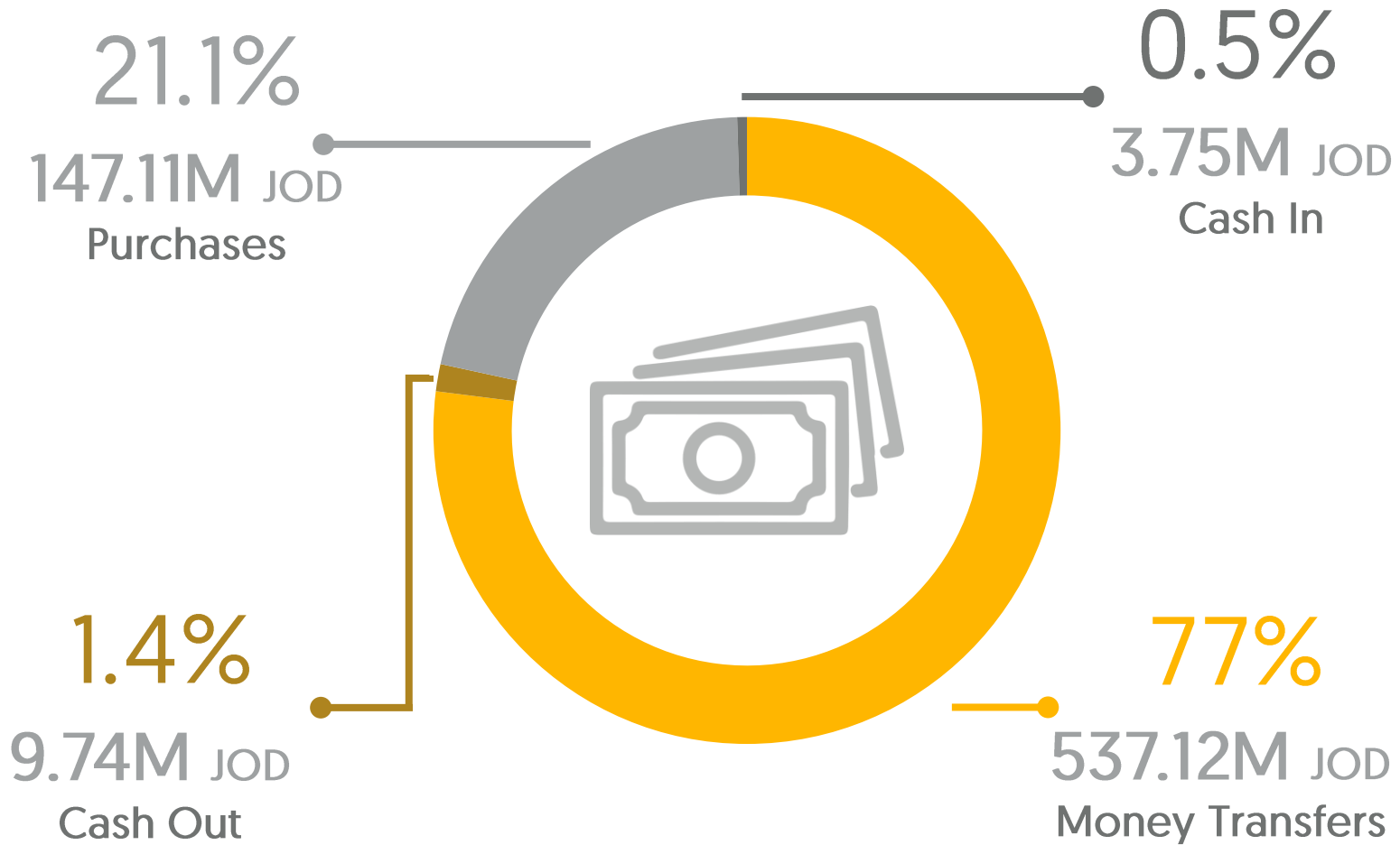
Transfers Issued by Mobile Wallets



JoMoPay Value of Transactions

Percentage Based on Transaction Type

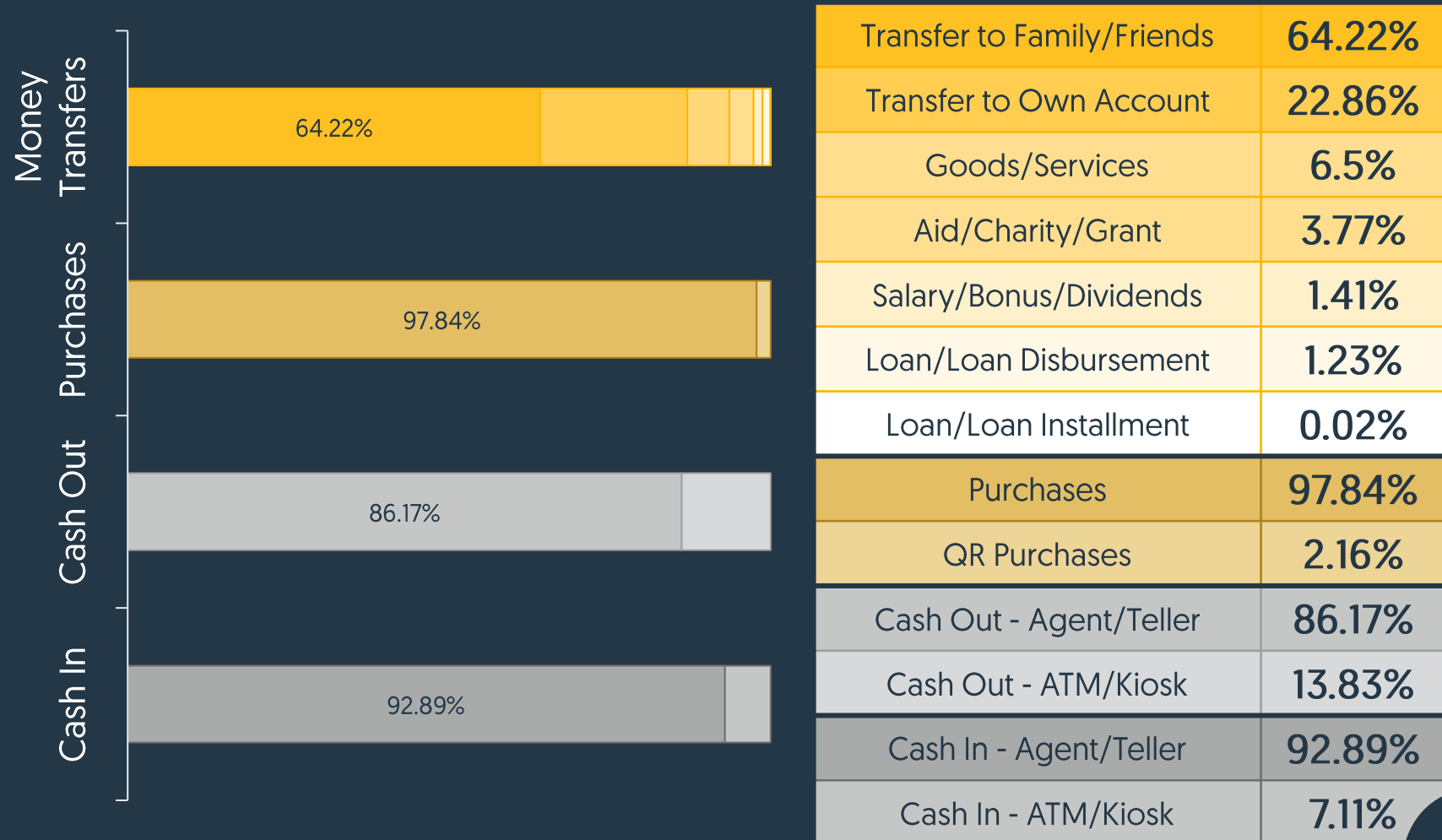
Transfers Issued by Mobile Wallets



JoMoPay Value of Transactions

Percentage Based on Transaction Type Sub-Category

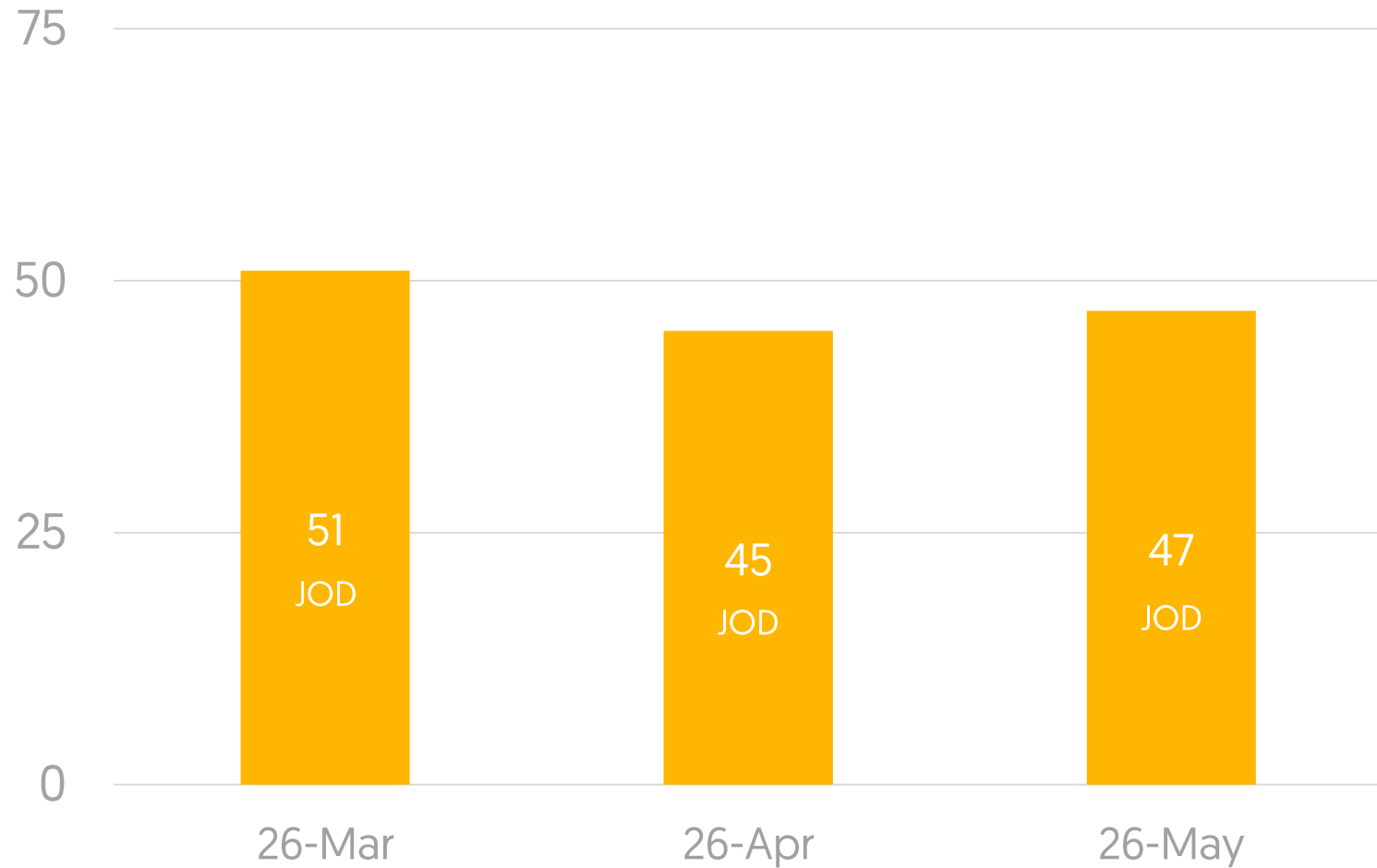
Transfers Issued by Mobile Wallets



JoMoPay Transactions

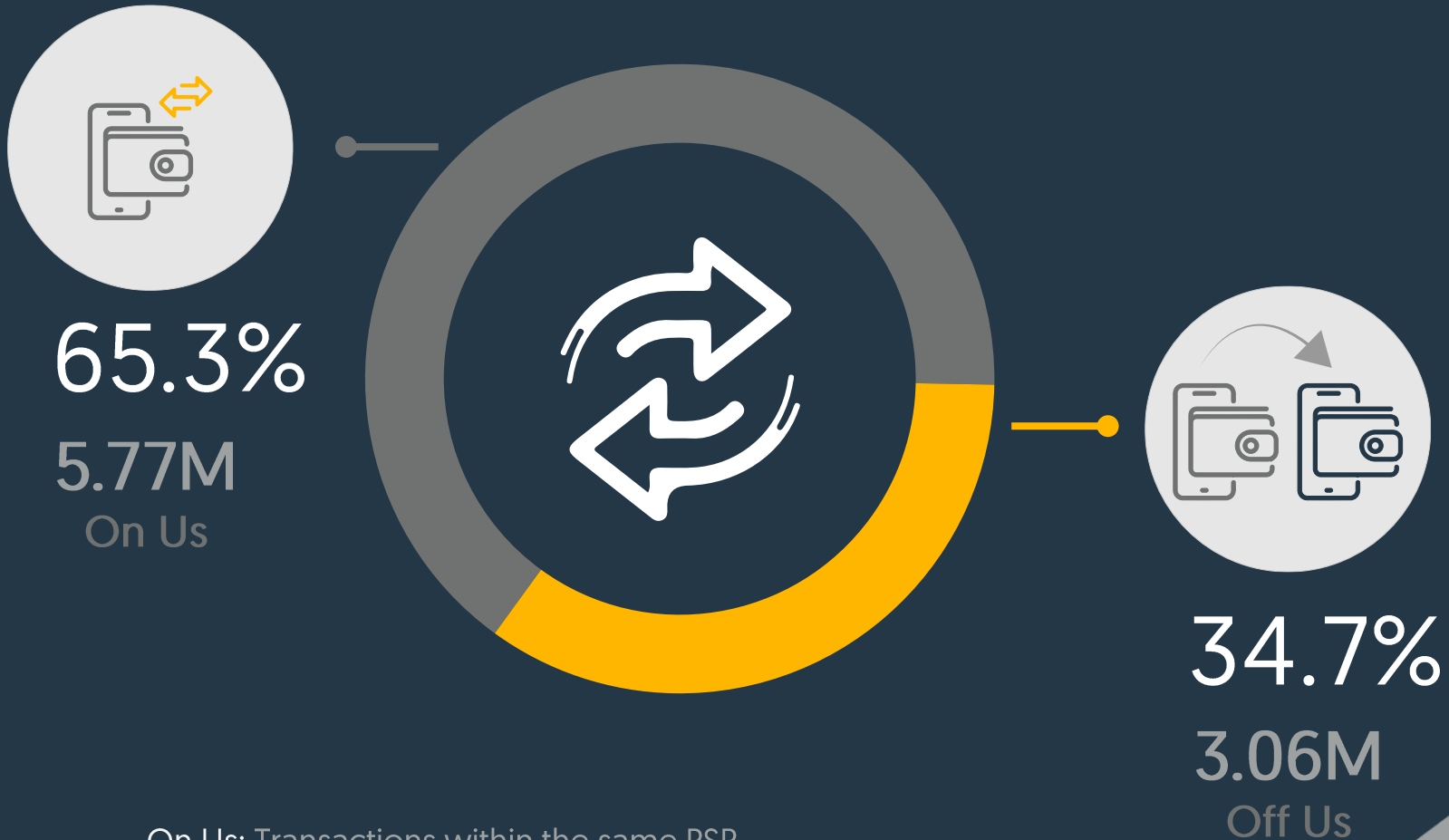
Average Value of Transactions Over the Past 3 Months

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



59.1%
150.9M JOD
On Us

40.9%
104.5M JOD
Off Us

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

CliQ & JoMoPay Interoperability

Monthly Report
May 2026

41

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

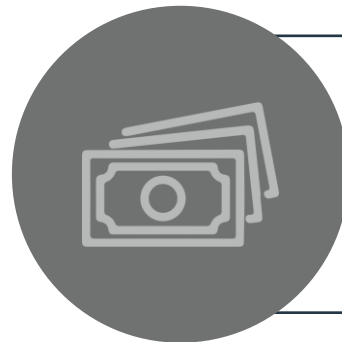


Total Number and Value of Transactions Since the Beginning of 2026



Number of Transactions

157.76M

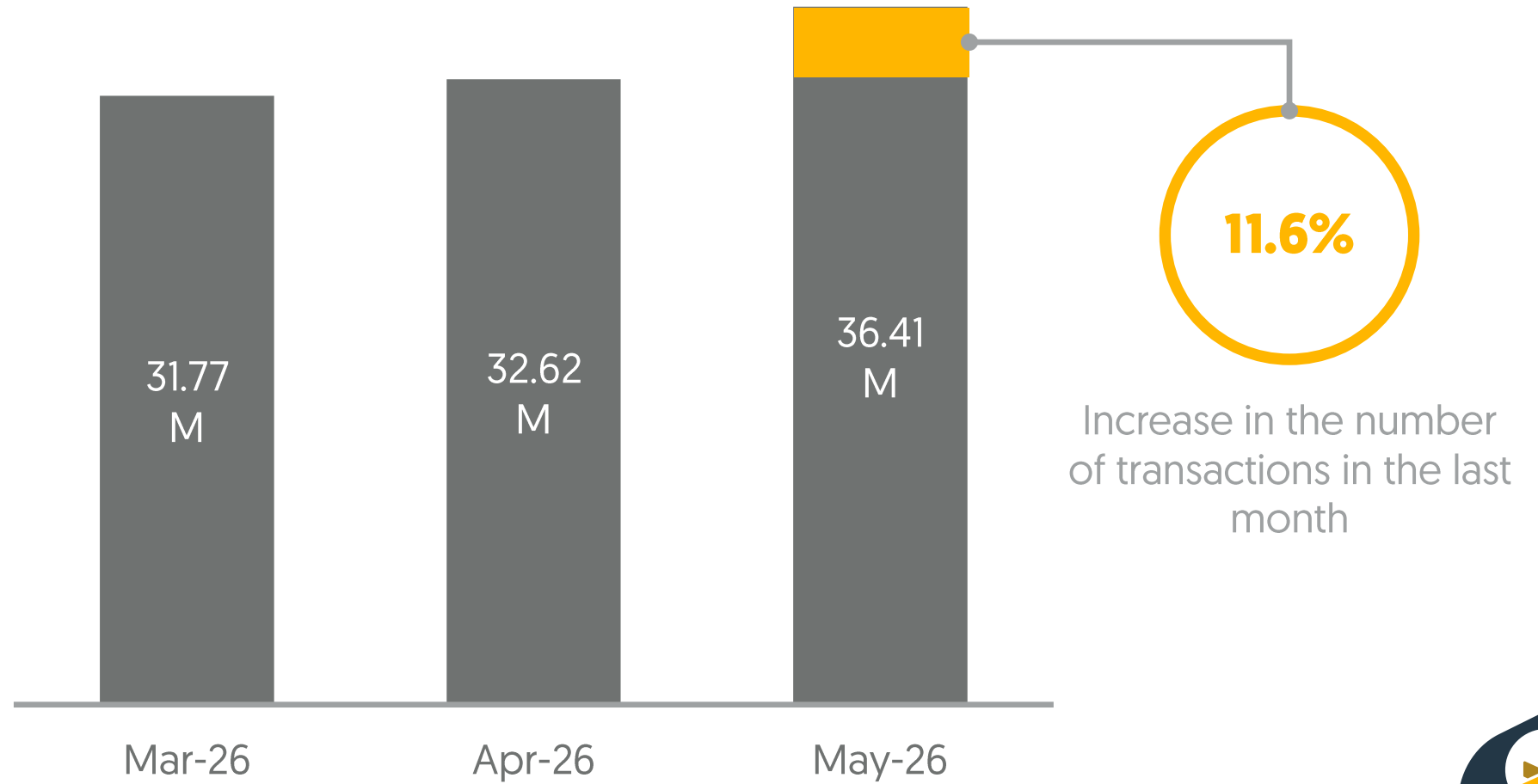


Value of Transactions

12.82B_{JOD}

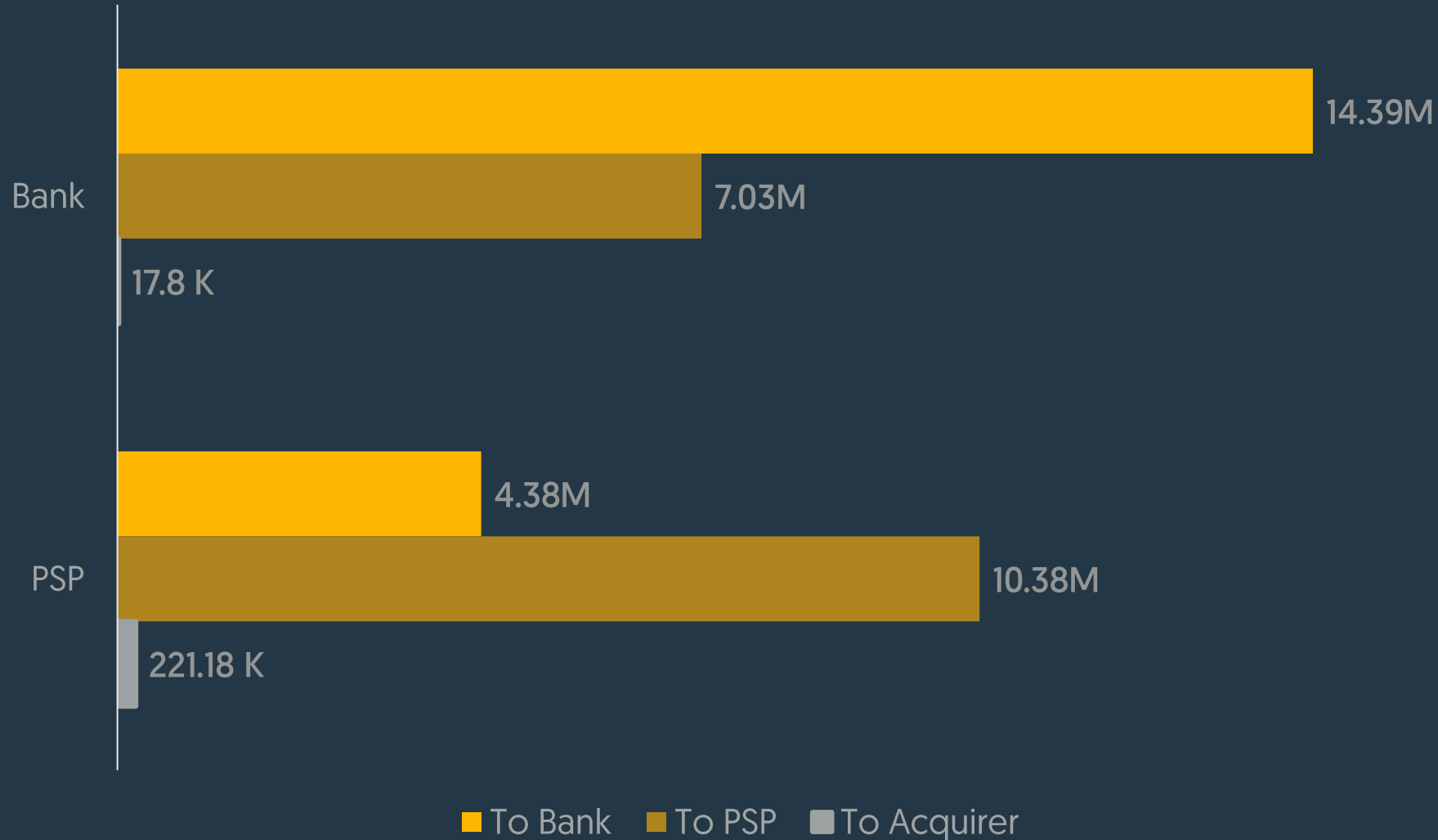
CliQ & JoMoPay Transactions

Total Number of Transactions Over the Past 3 Months



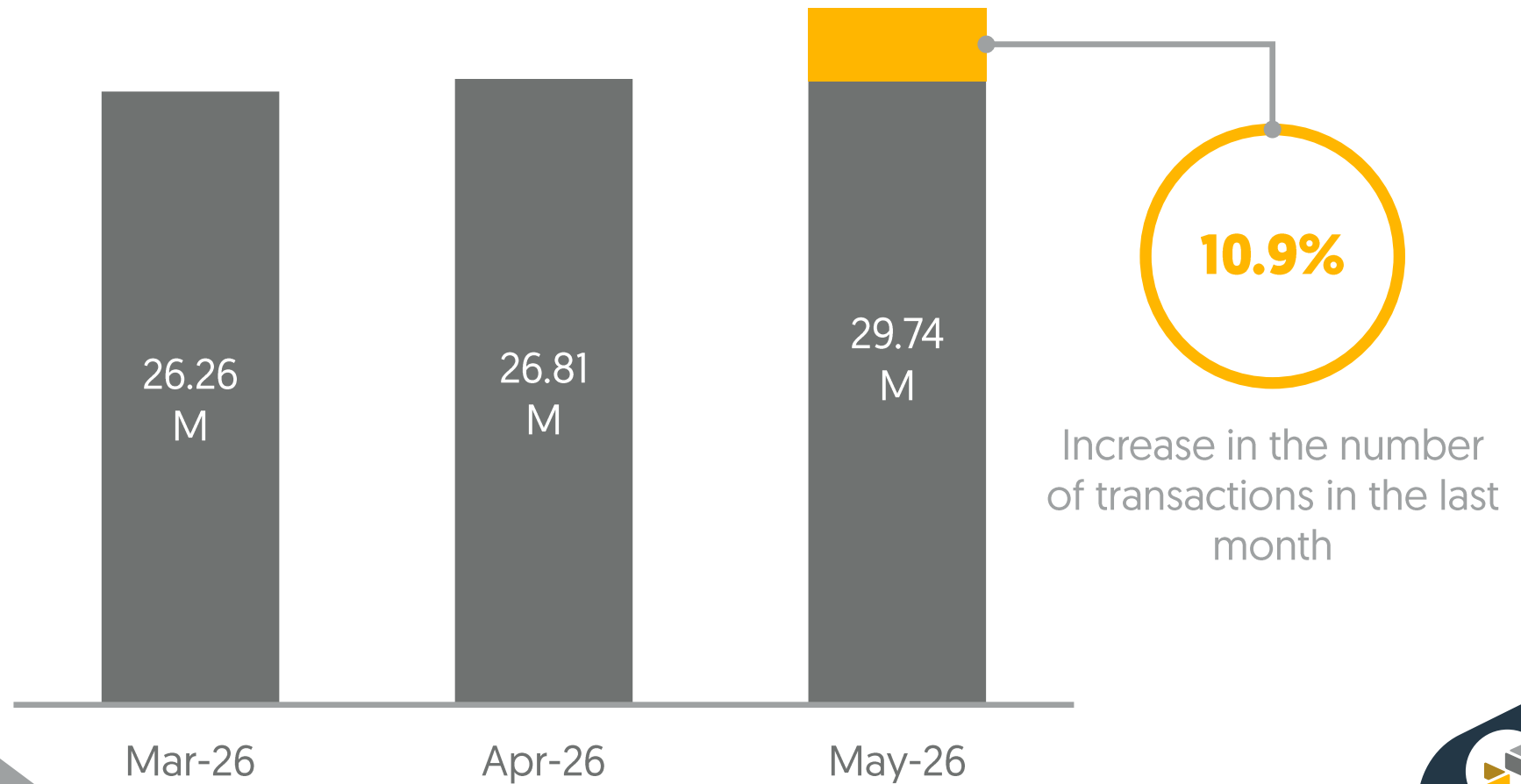
CliQ & JoMoPay Transactions

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



69.7%
20.73M
Off Us



30.3%
9.01M
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



40.4%

3.68M
mPSP to Bank

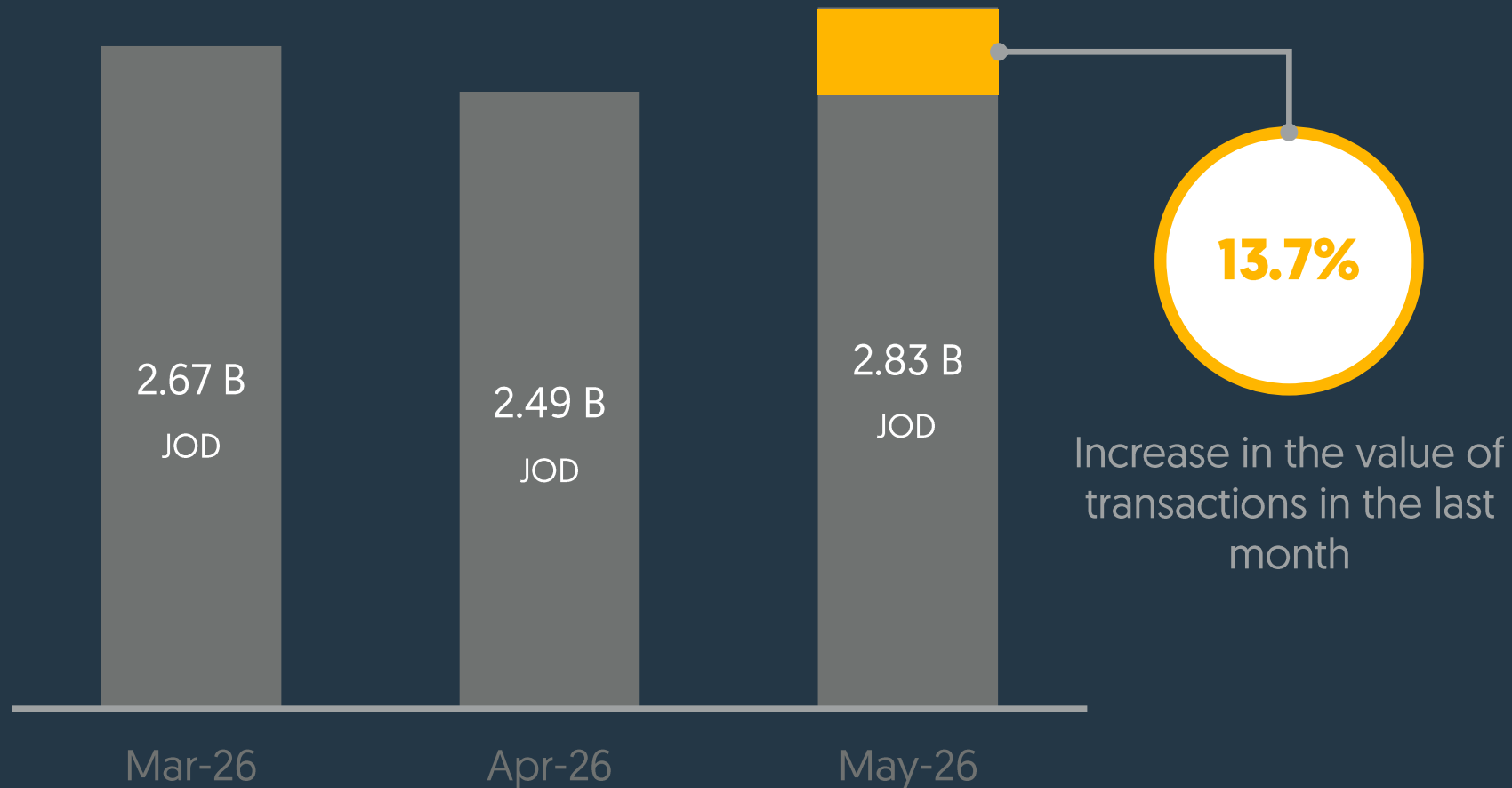


59.6%

5.43M
Bank to mPSP

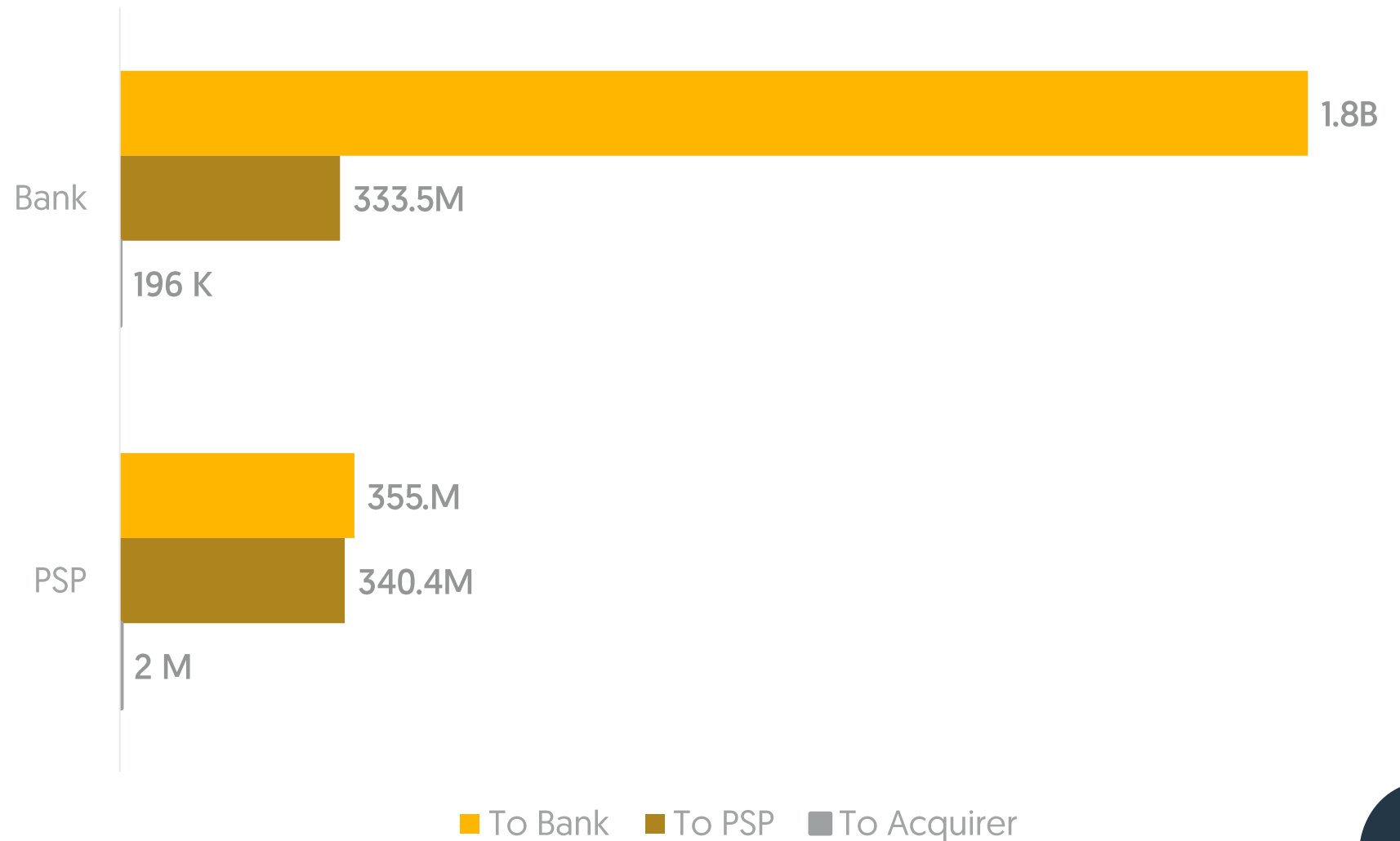
CliQ & JoMoPay Transactions

Total Value of Transactions Over the Past 3 Months



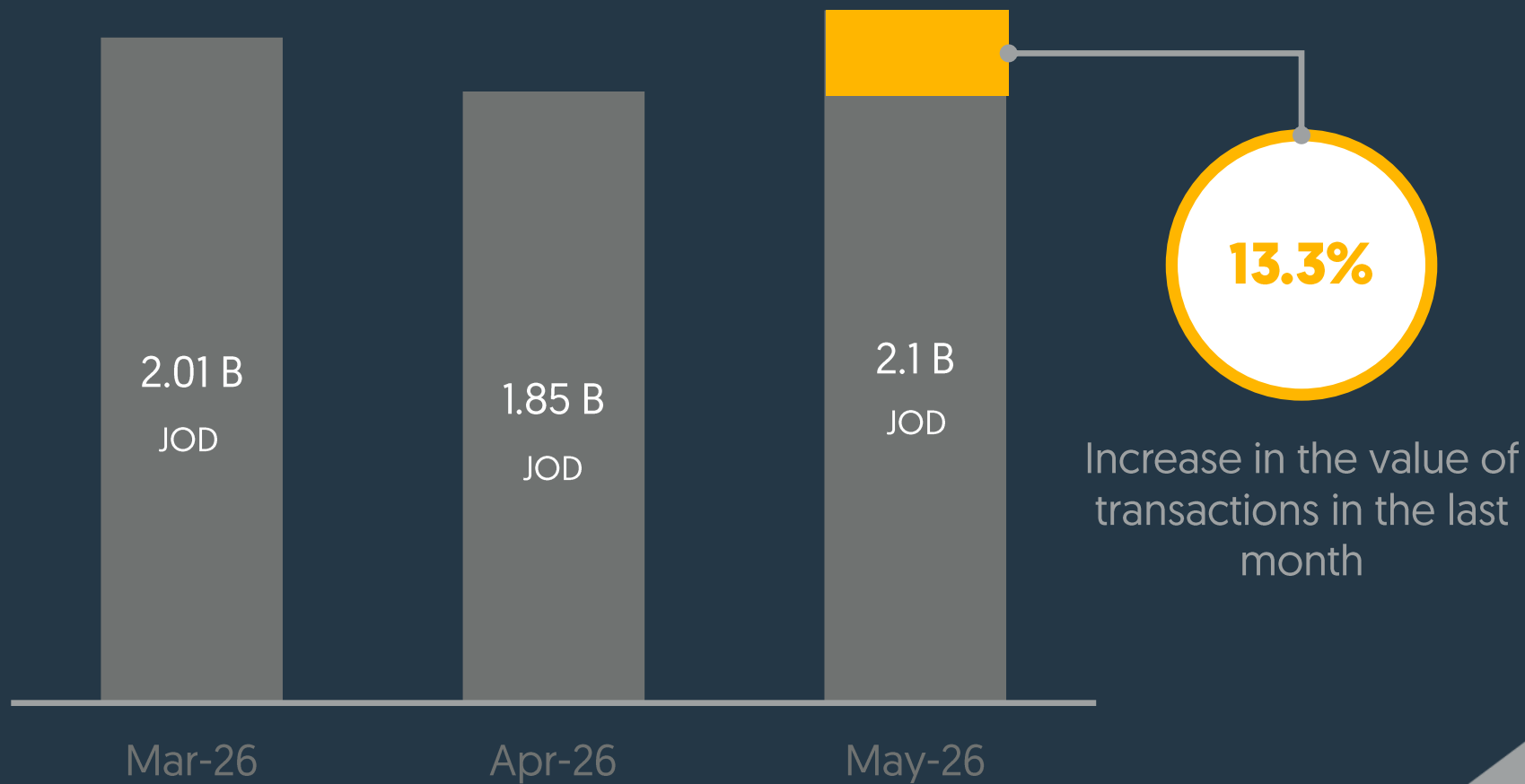
CliQ & JoMoPay Transactions

Total Value of Banks and PSPs Transactions



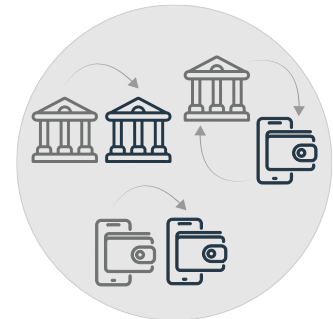
CliQ & JoMoPay Transactions

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



78.9%

1.65B JOD
Off Us



21.1%

443.45M 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



54.4%

281.7M JOD
mPSP to Bank



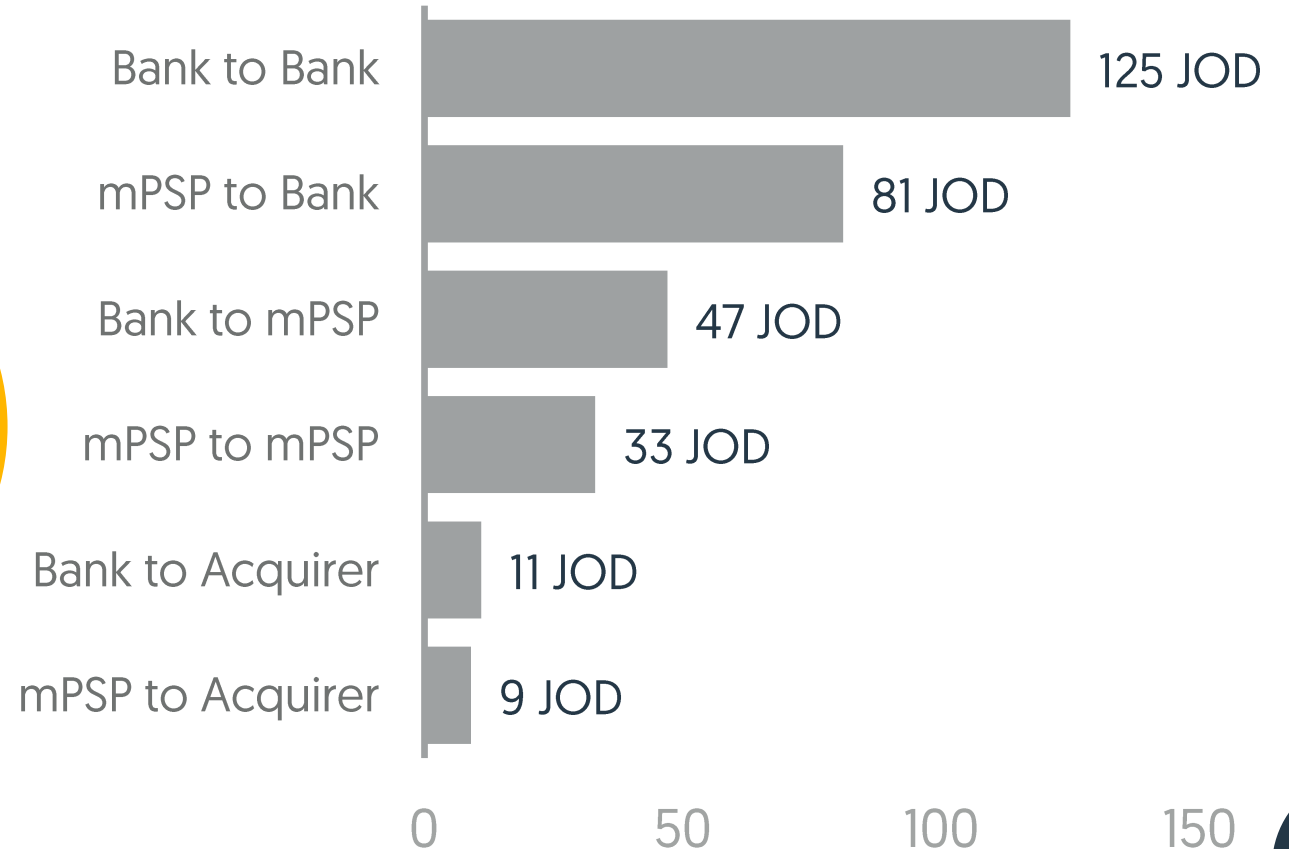
45.6%

235.7M JOD
Bank to mPSP

CliQ & JoMoPay Average Value of Transactions

Average Value of Transactions for Banks and mPSPs

78 JOD
Transaction
Average



Instant Payment Systems in Jordan

CliQ & **JoMoPay**

Monthly Report

May 2026

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

54



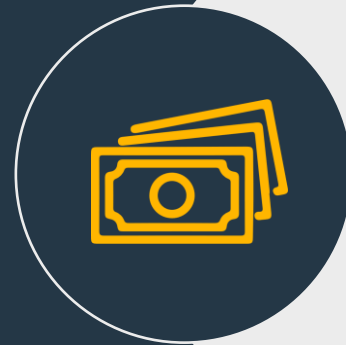
Instant Payments - Total Number and Value of Transactions Since the Beginning of 2026

Transfers Issued by Banks and Mobile Payment Service Providers



Total Number of Transactions

157.76M



Total Value of Transactions

12.82BJOD



Through Bank Accounts
94.05M



Through Mobile Wallets
63.7M



Through Bank Accounts
9.73BJOD



Through Mobile Wallets
3.09BJOD

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

4.15M



Bank Account Only

1.12M



Mobile Wallet Only

1.81M



Bank Account & Mobile Wallet

1.16M

Instant Payment Transactions

Number of Transfers Issued by Banks and Mobile Payment Service Providers

Total Number of Transactions
For May 2026

36.41M



Number of Transactions
through Bank Accounts

21.43M



Number of Transactions
through Mobile Wallets

14.98M

Instant Payment Transactions

Value of Transfers Issued by Banks and Mobile Payment Service Providers

Total Value of Transactions
For May 2026

2.83BJOD



Value of Transactions
through Bank Accounts

2.13BJOD



Value of Transactions
through Mobile Wallets

0.70BJOD

Instant Payment Transactions

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

Average Value of All Transactions
For May 2026

77.7 JOD



Average Transaction Value
through Bank Accounts

99.5 JOD



Average Transaction Value
through Mobile Wallets

46.6 JOD



Monthly Report

May 2026

60

Electronic Bill Presentment & Payment (EBPP) System



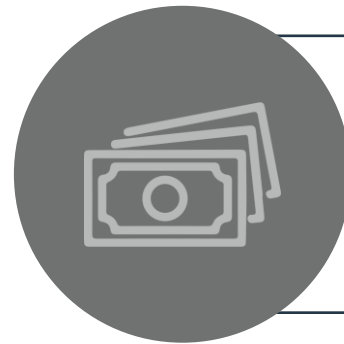
05.2026

Total Number and Value of Transactions Since the Beginning of 2026



Number of Transactions

33.93M

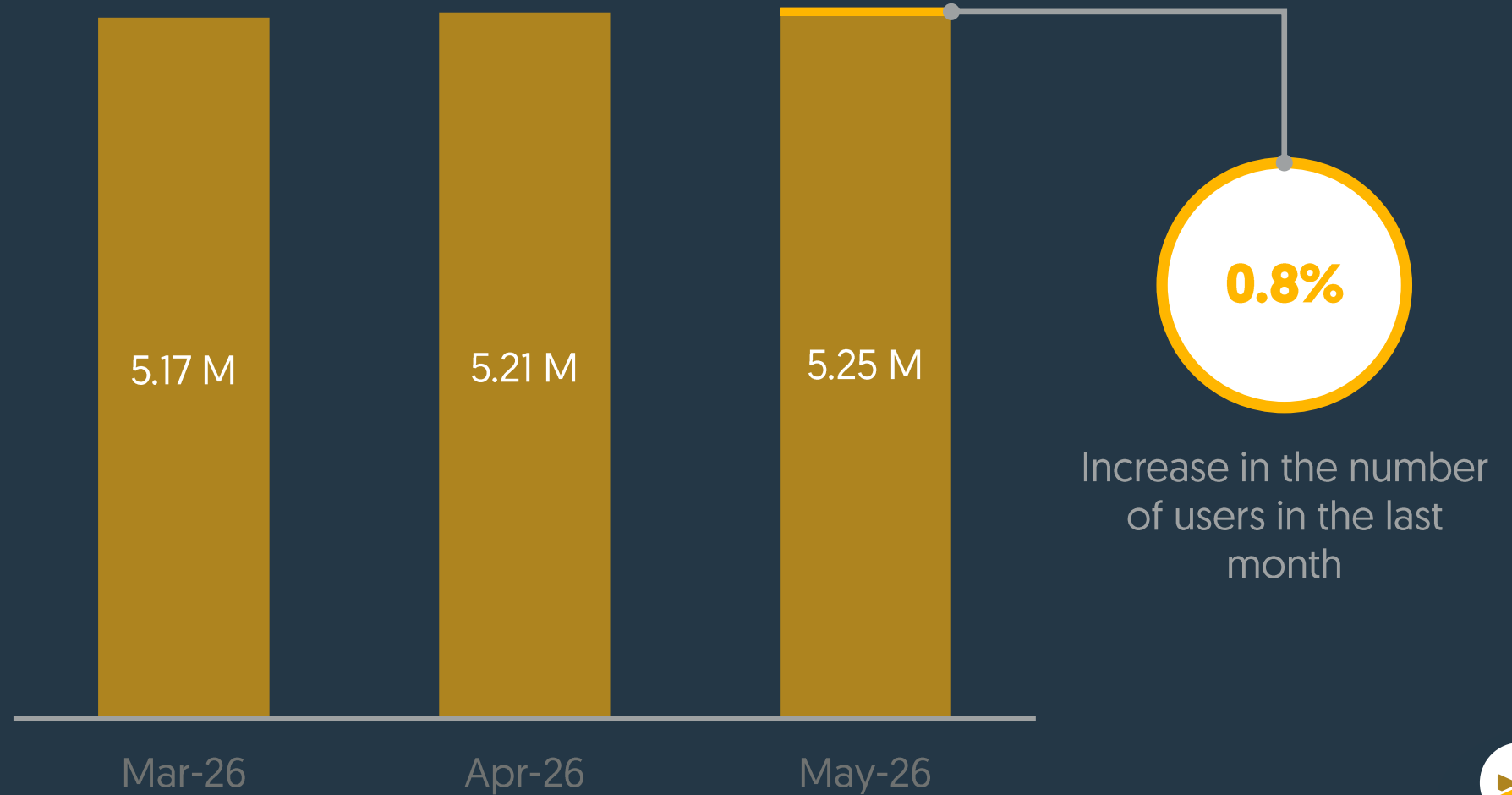


Value of Transactions

6.51B_{JOD}

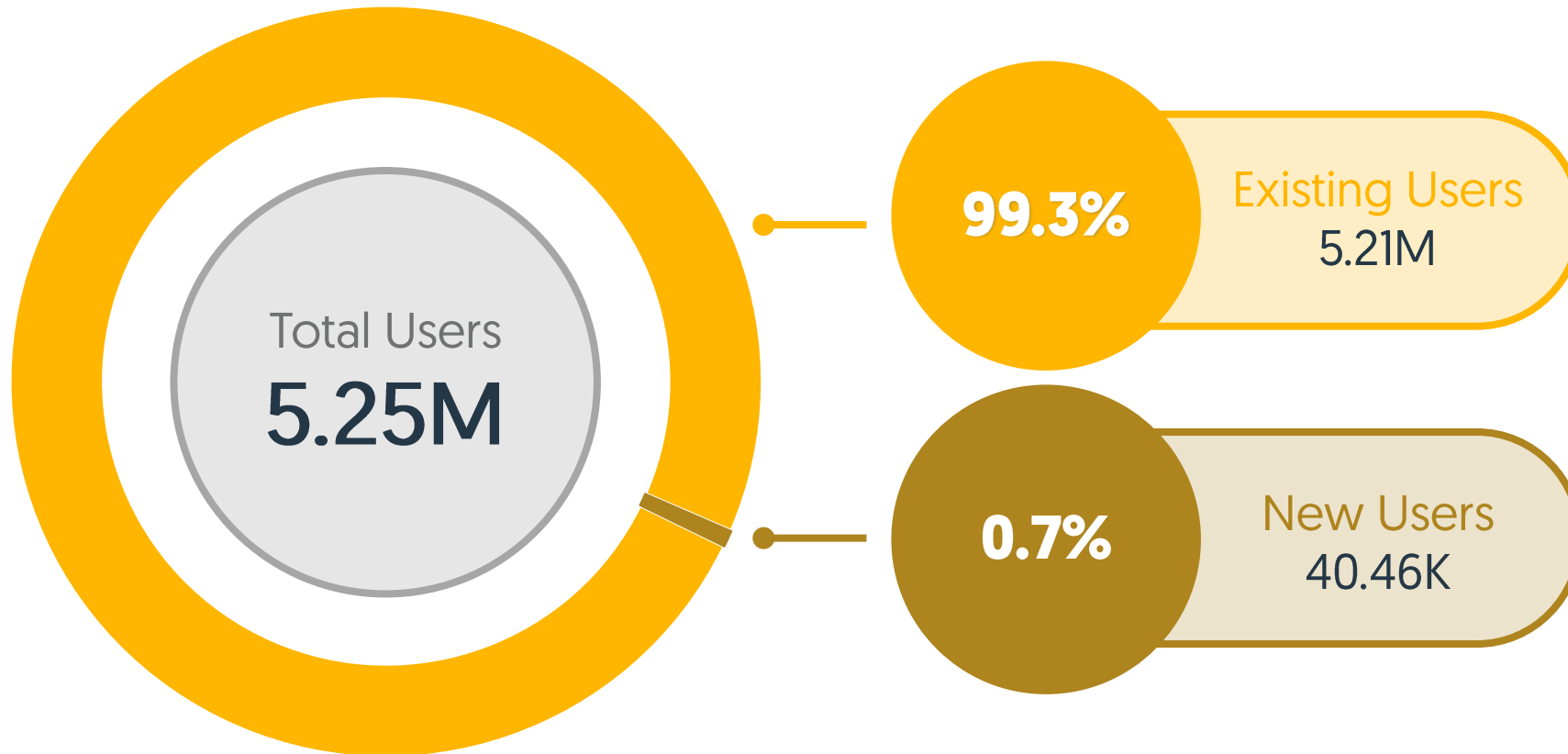
eFAWATEERcom Users

Total Number of Users Over the Past 3 Months



eFAWATEERcom Users

Number of eFAWATEERcom Users



eFAWATEERcom Billers & Services

Number of eFAWATEERcom Billers & Services



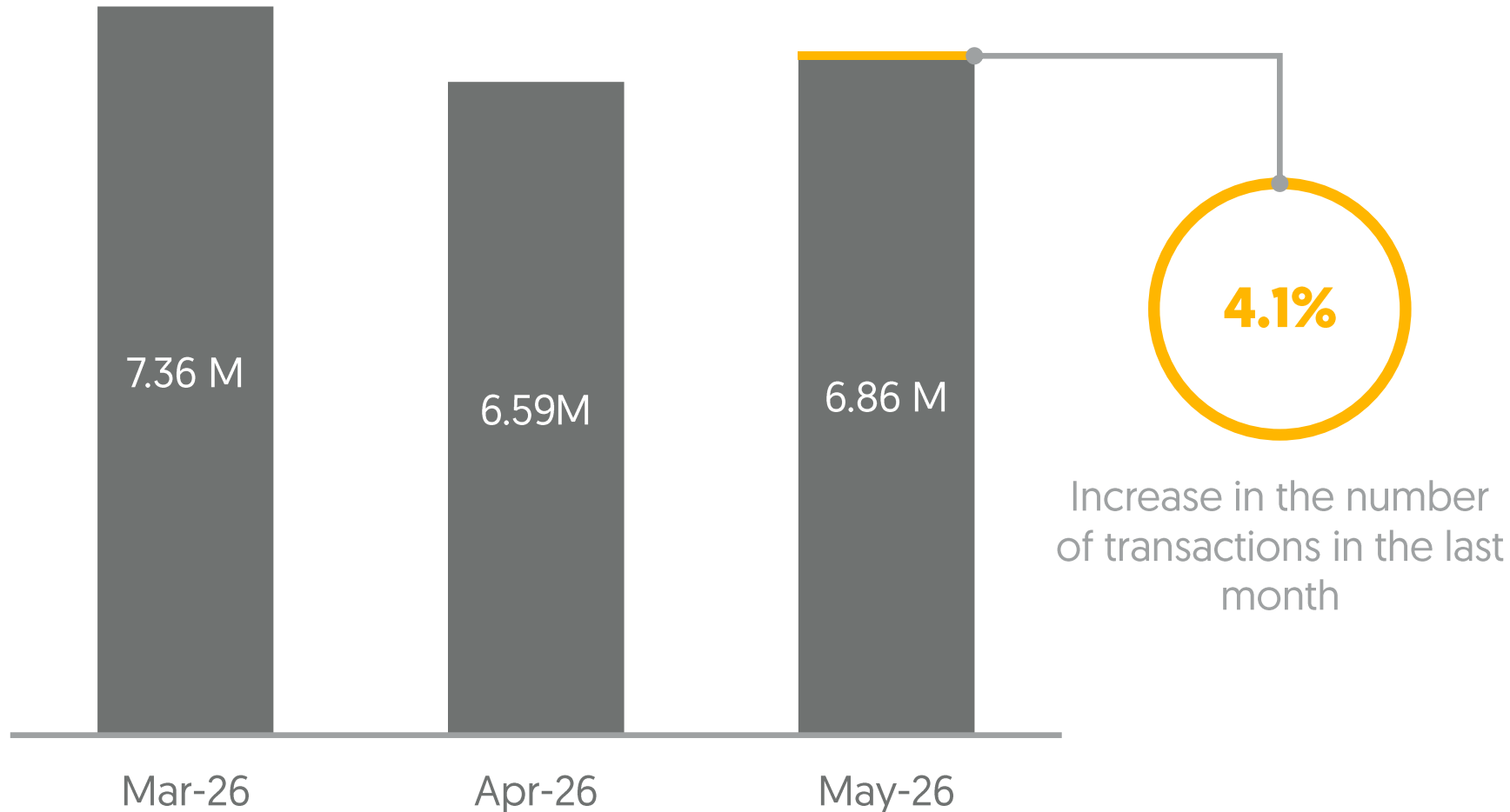
Billers
718



Services
2,513

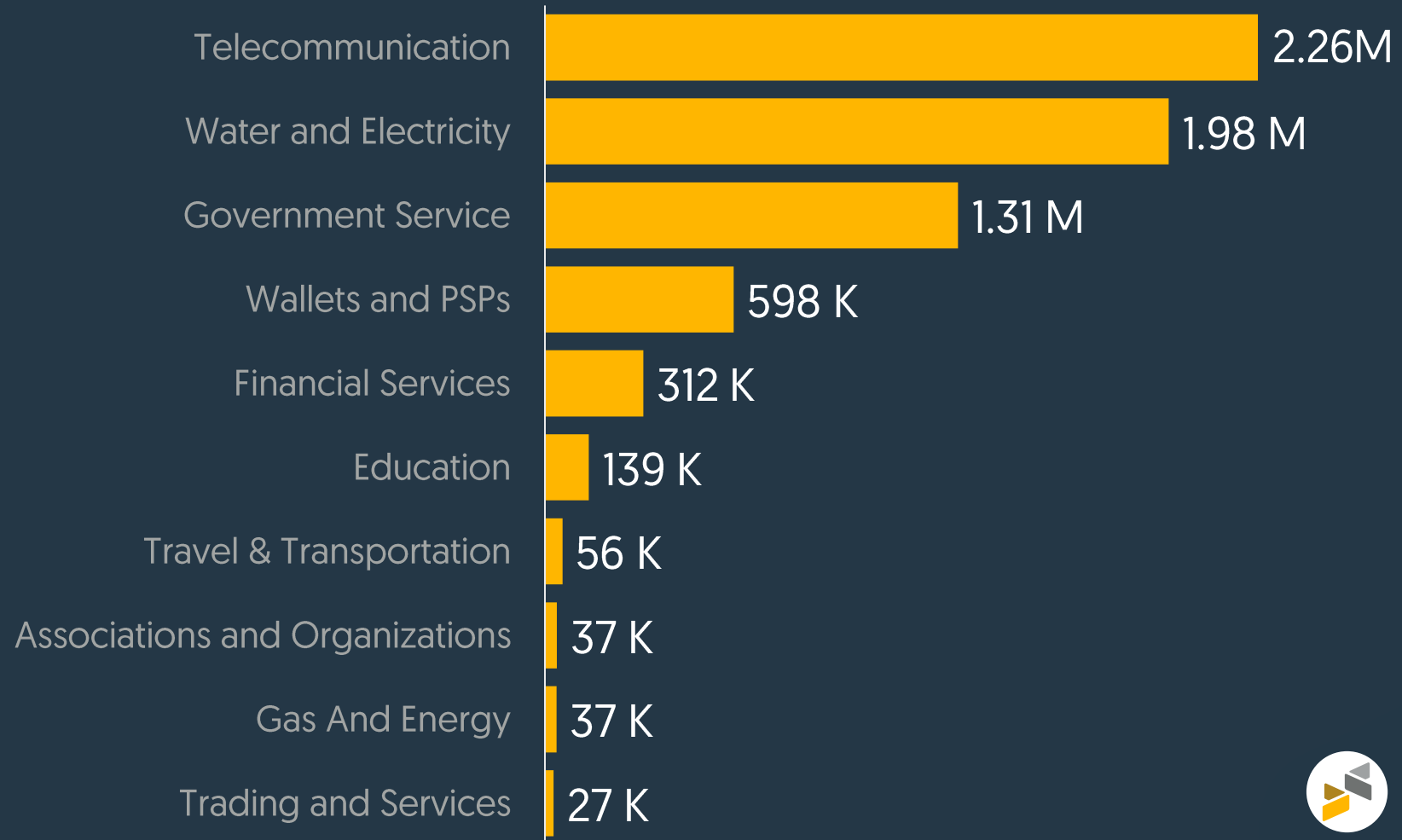
eFAWATEERcom Number of Transactions

Total Number of Transactions Over the Past 3 Months



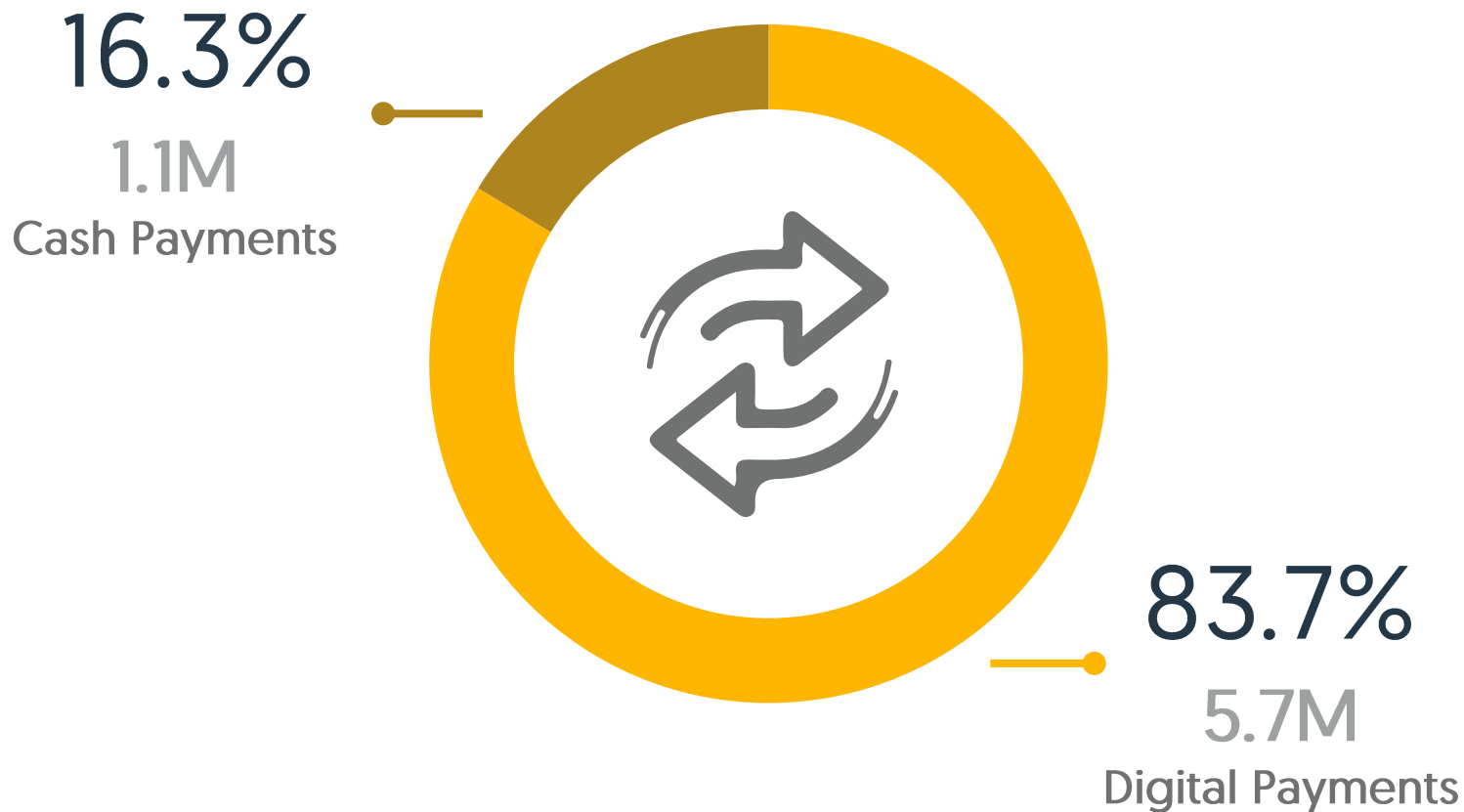
eFAWATEERcom Number of Transactions

Number of Transactions by Category



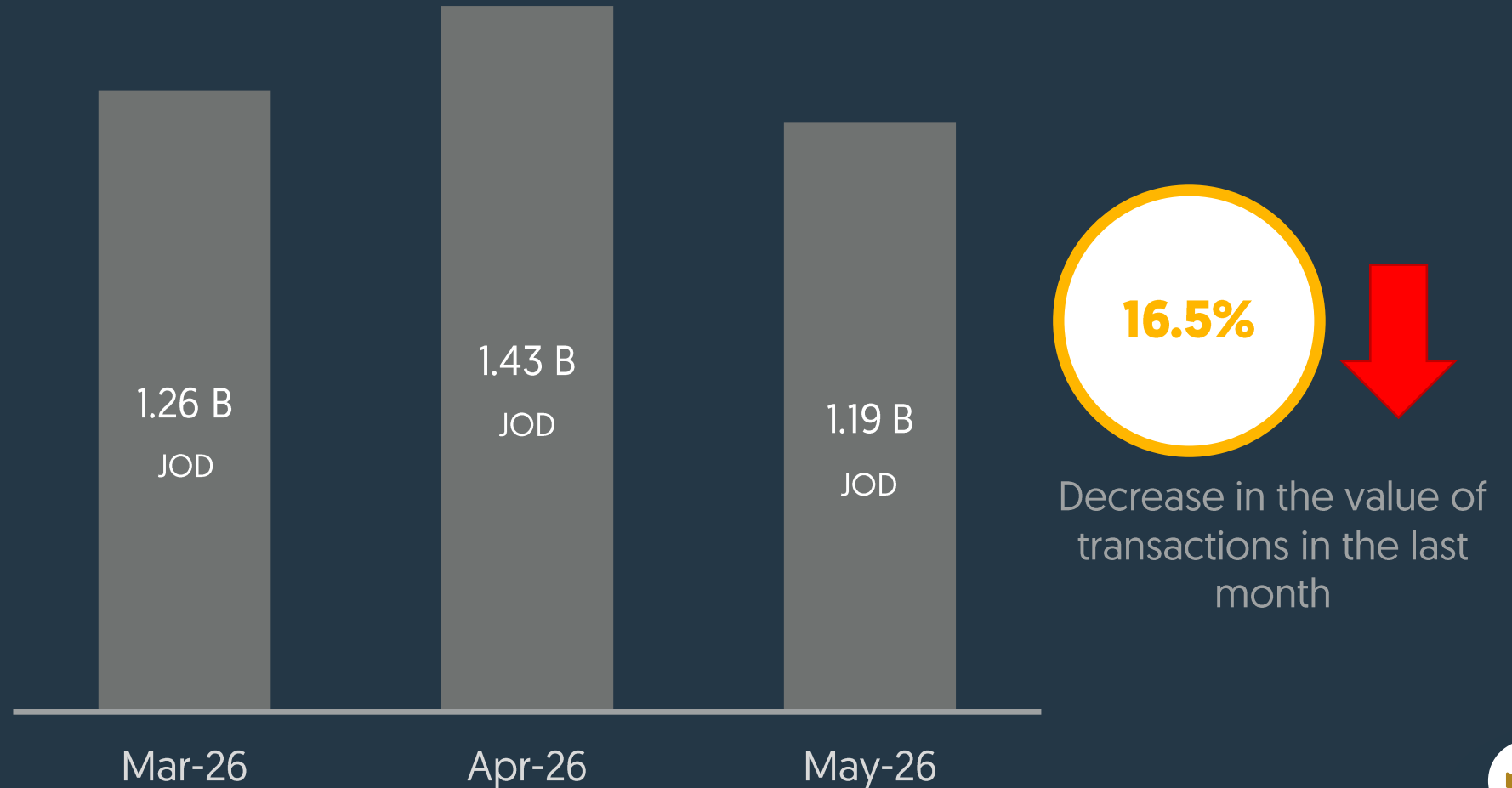
eFAWATEERcom Number of Transactions

Percentage Based on Payment Method



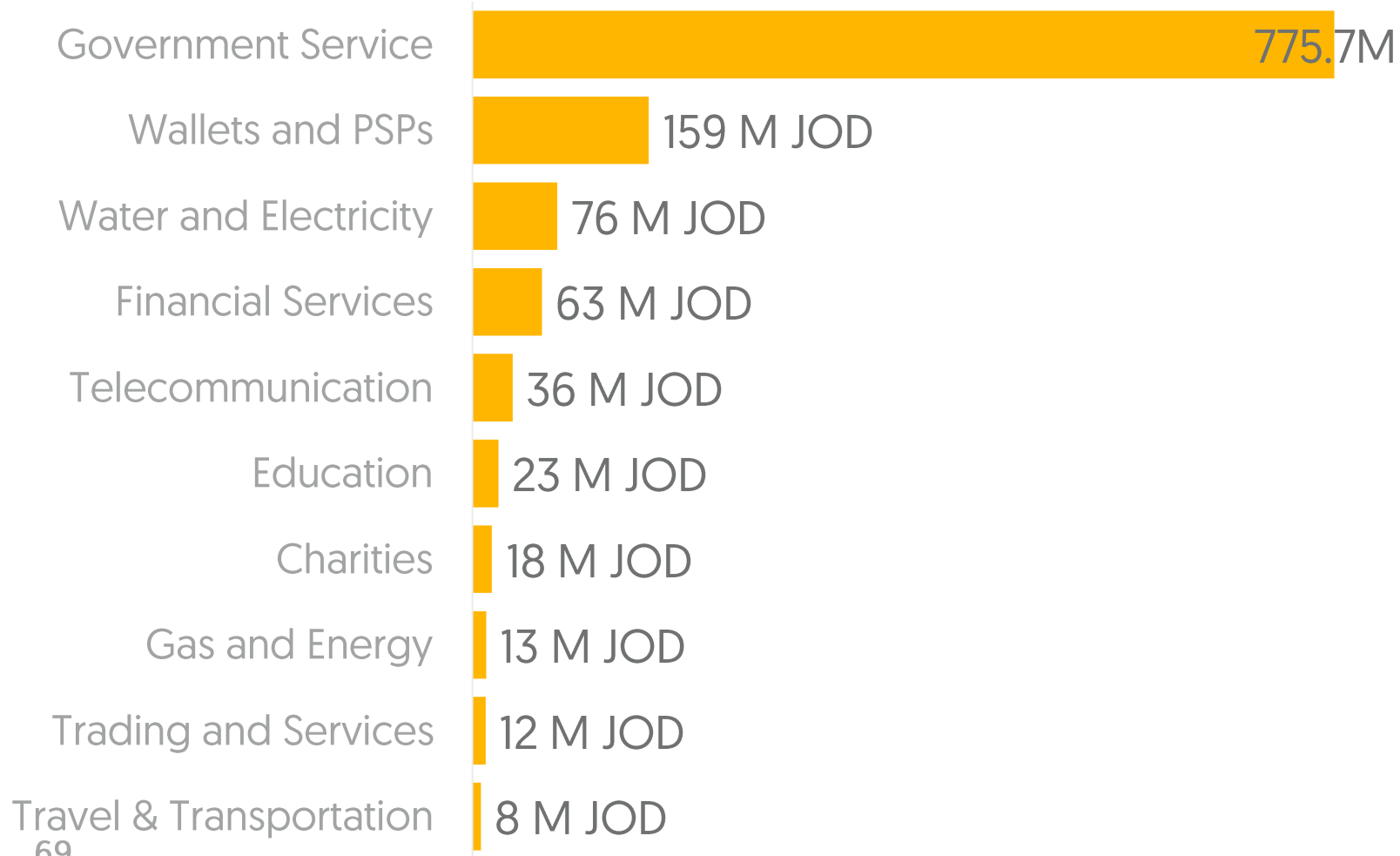
eFAWATEERcom Value of Transactions

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

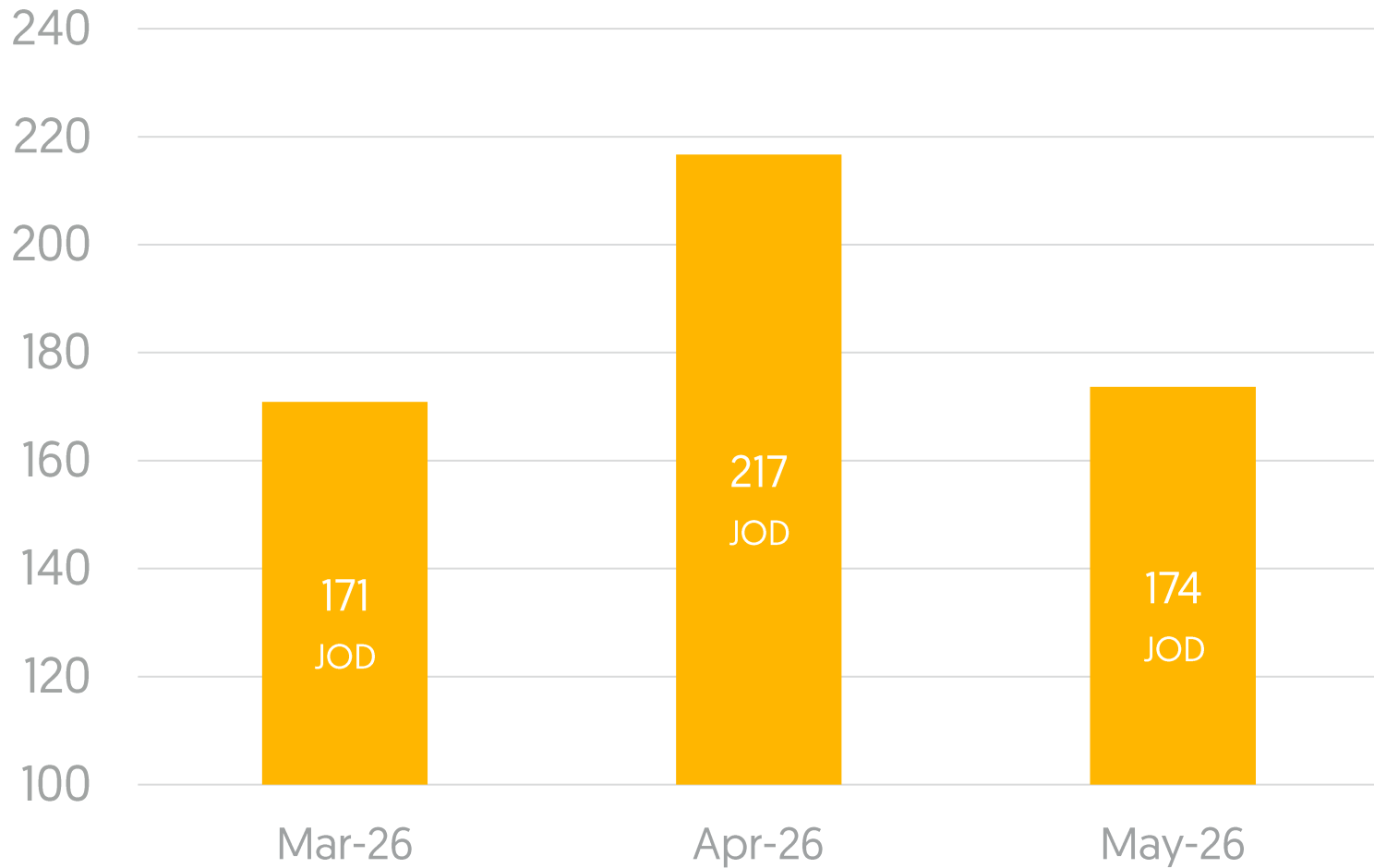
11.2%
133.87M JOD
Cash Payments



88.8%
1.06B JOD
Digital Payments

eFAWATEERcom Transactions

Average Value of Transactions Over the Past 3 Months





ACH
Automated Clearing House

Monthly Report
May 2026

72



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



Number of Transactions

5.45M

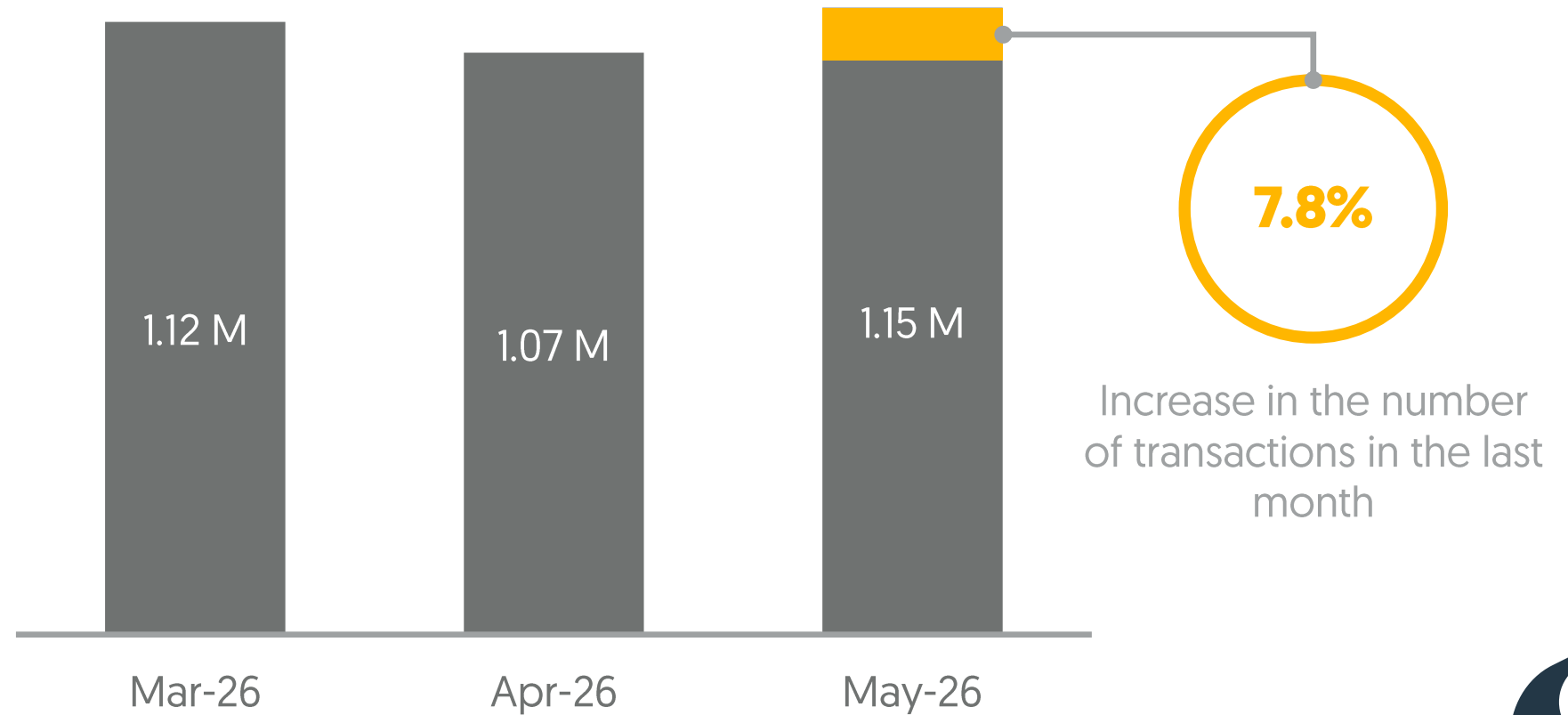


Value of Transactions

4.49B_{JOD}

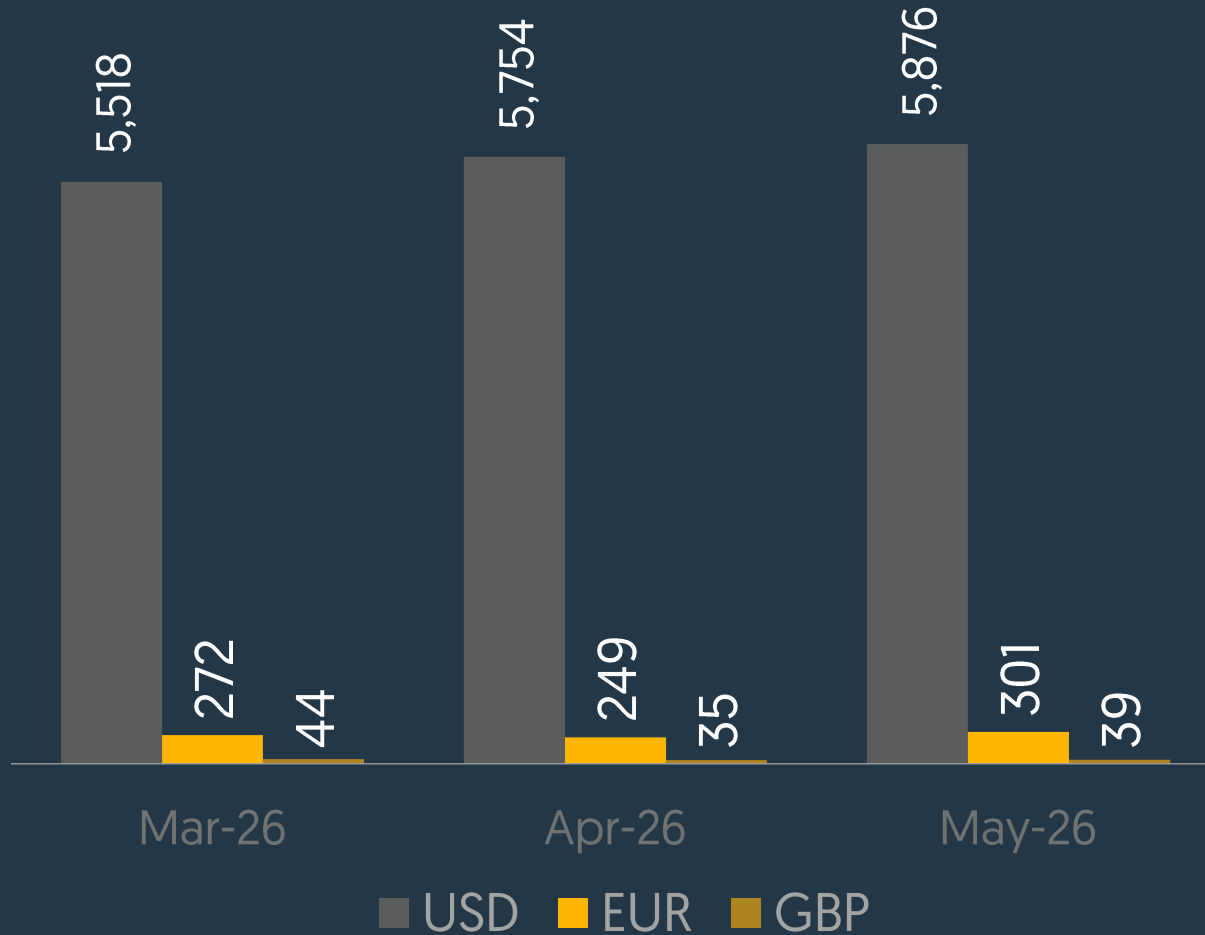
ACH Transactions

Total Number of Jordanian Dinar Transactions Over the Past 3 Months



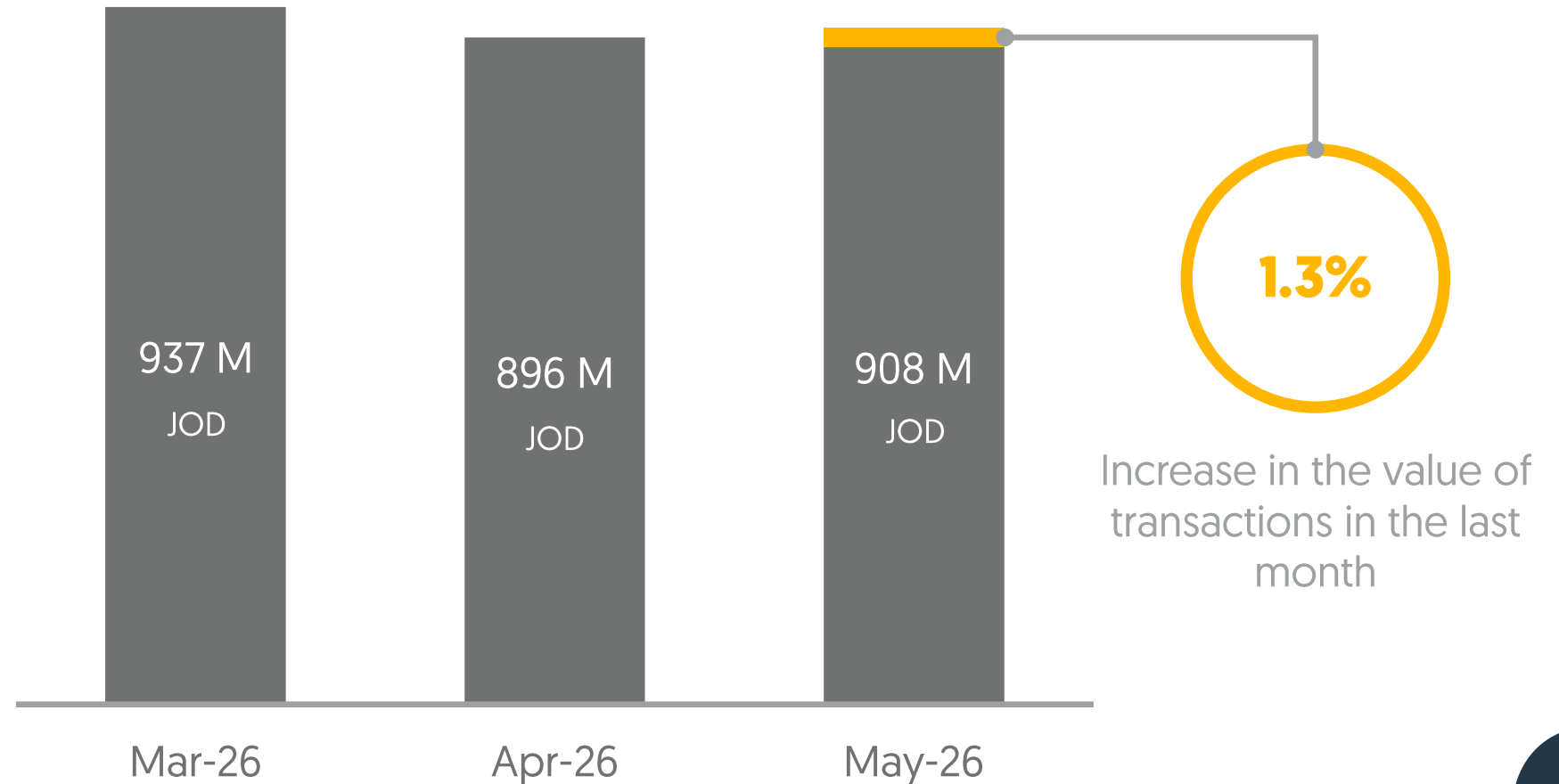
ACH Transactions

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



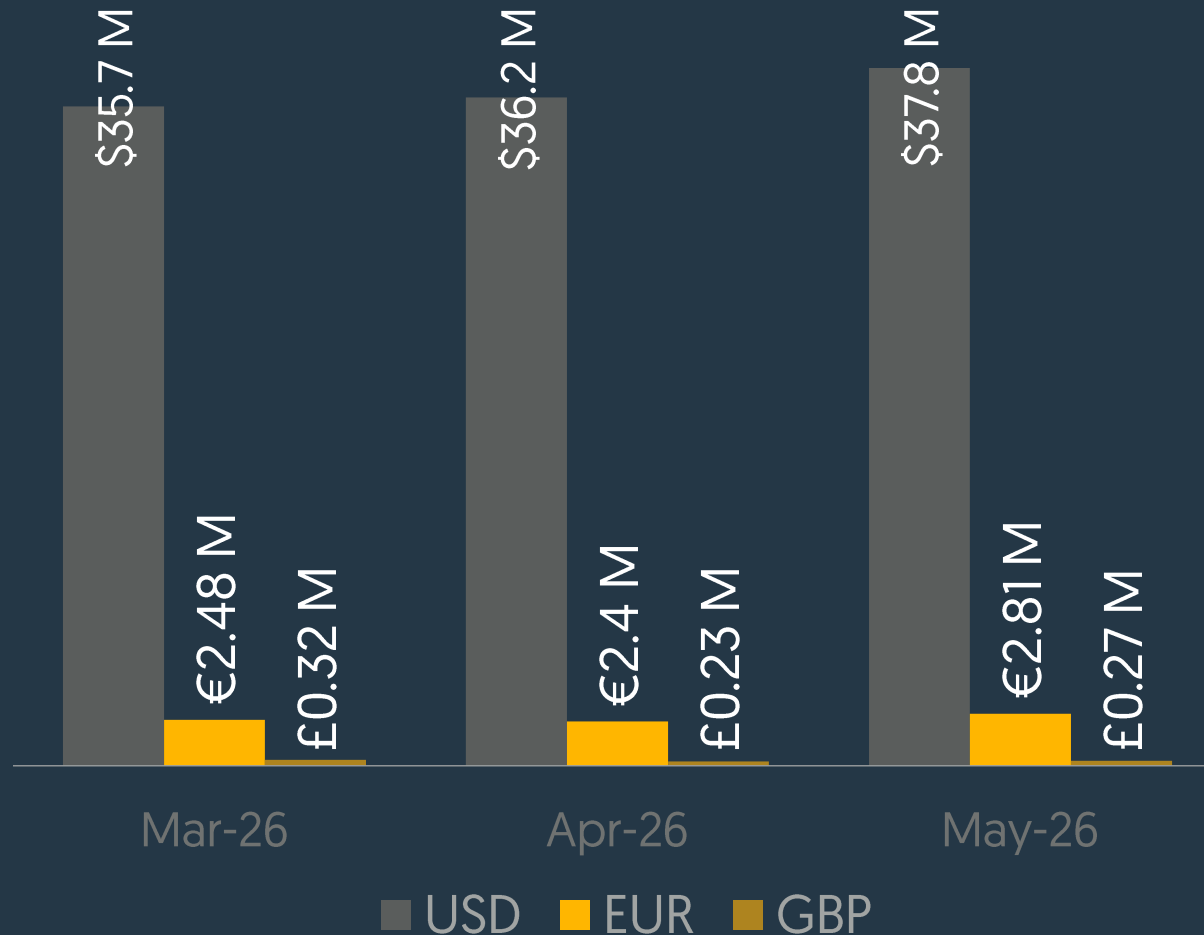
ACH Transactions

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

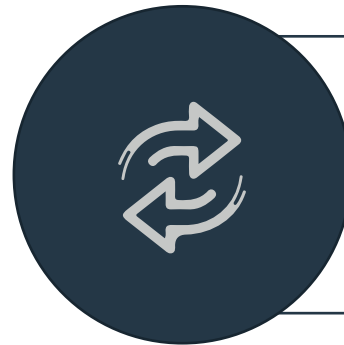
May 2026

Electronic Cheque Clearing Unit



05.2026

Total Number and Value of Transactions Since the Beginning of 2026



Number of Transactions

2.44M

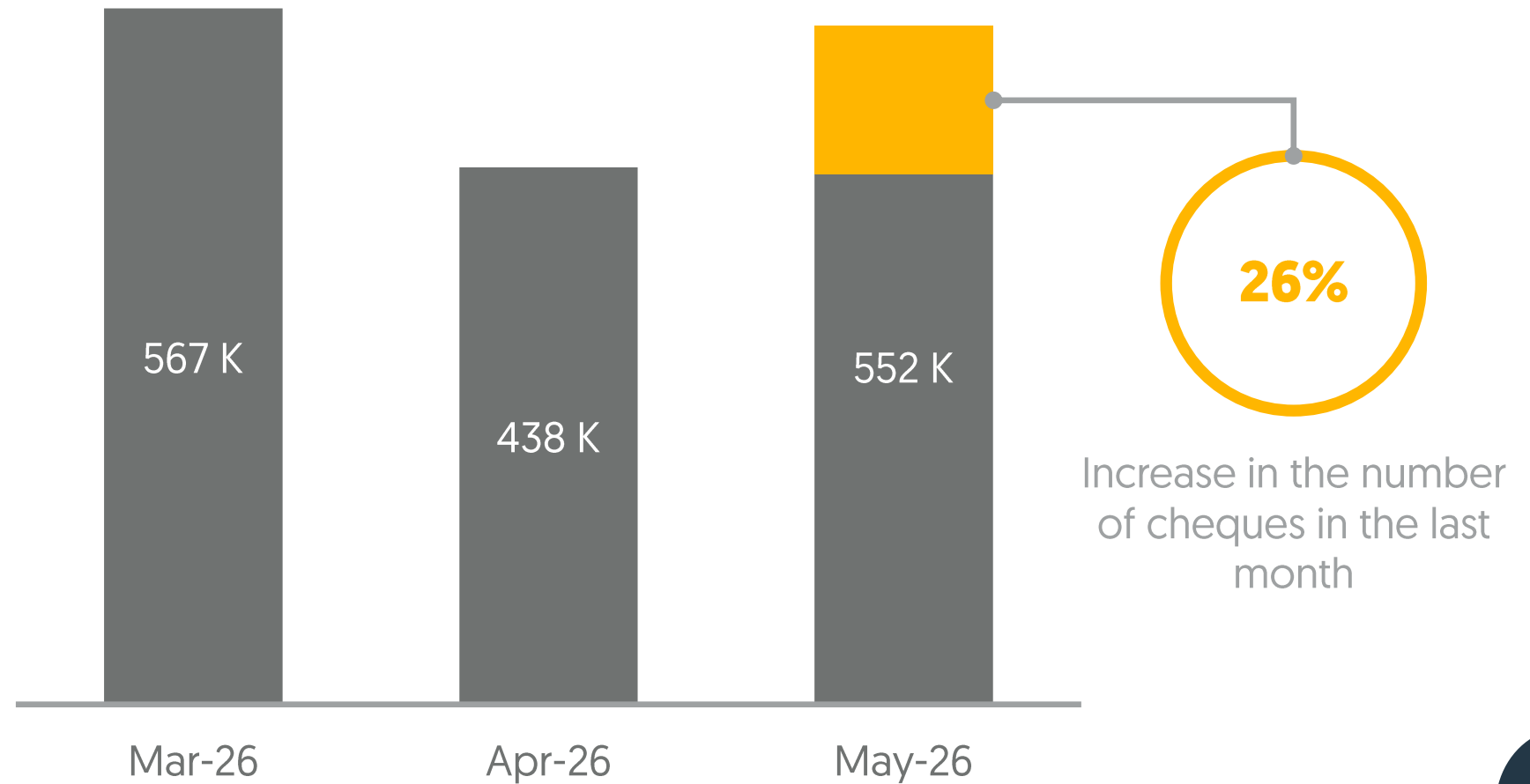


Value of Transactions

16.25B_{JOD}

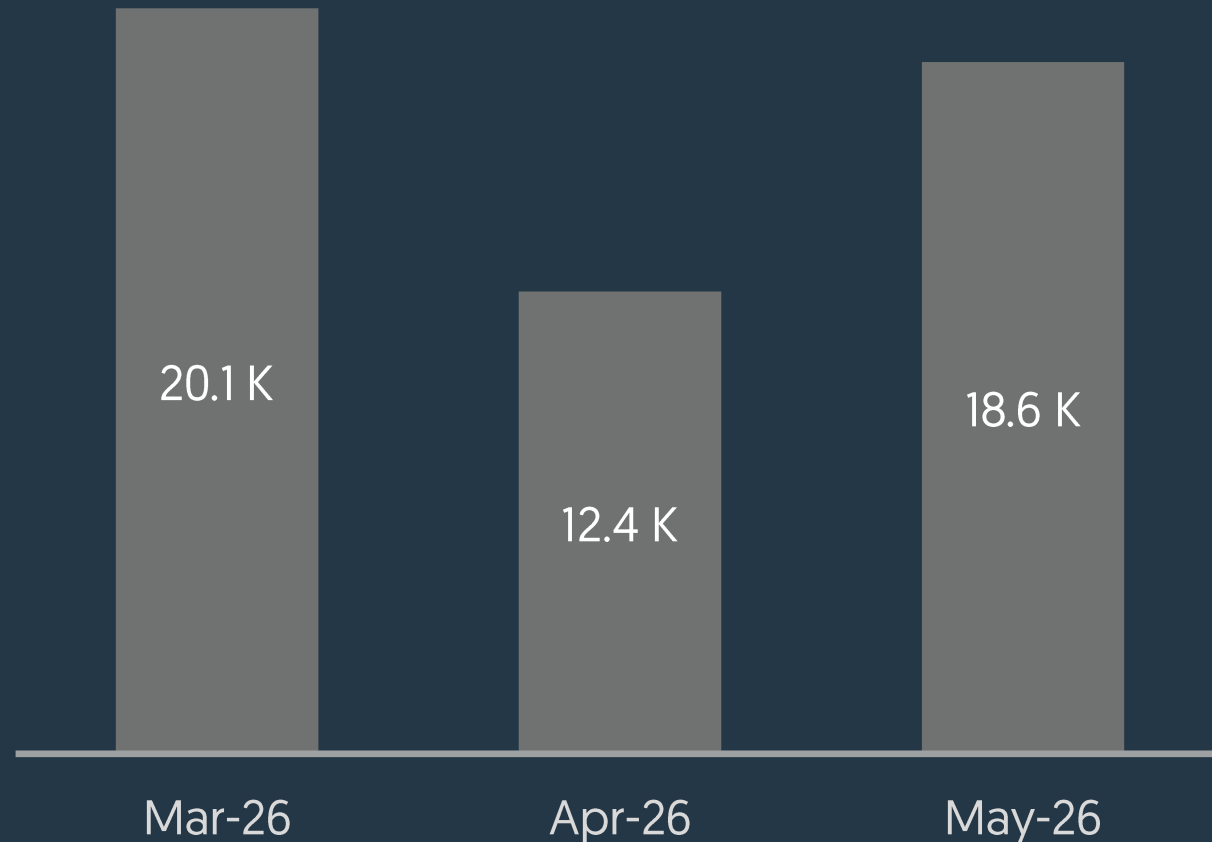
ECCU Cheques

Total Number of Inward Cheques Over the Past 3 Months



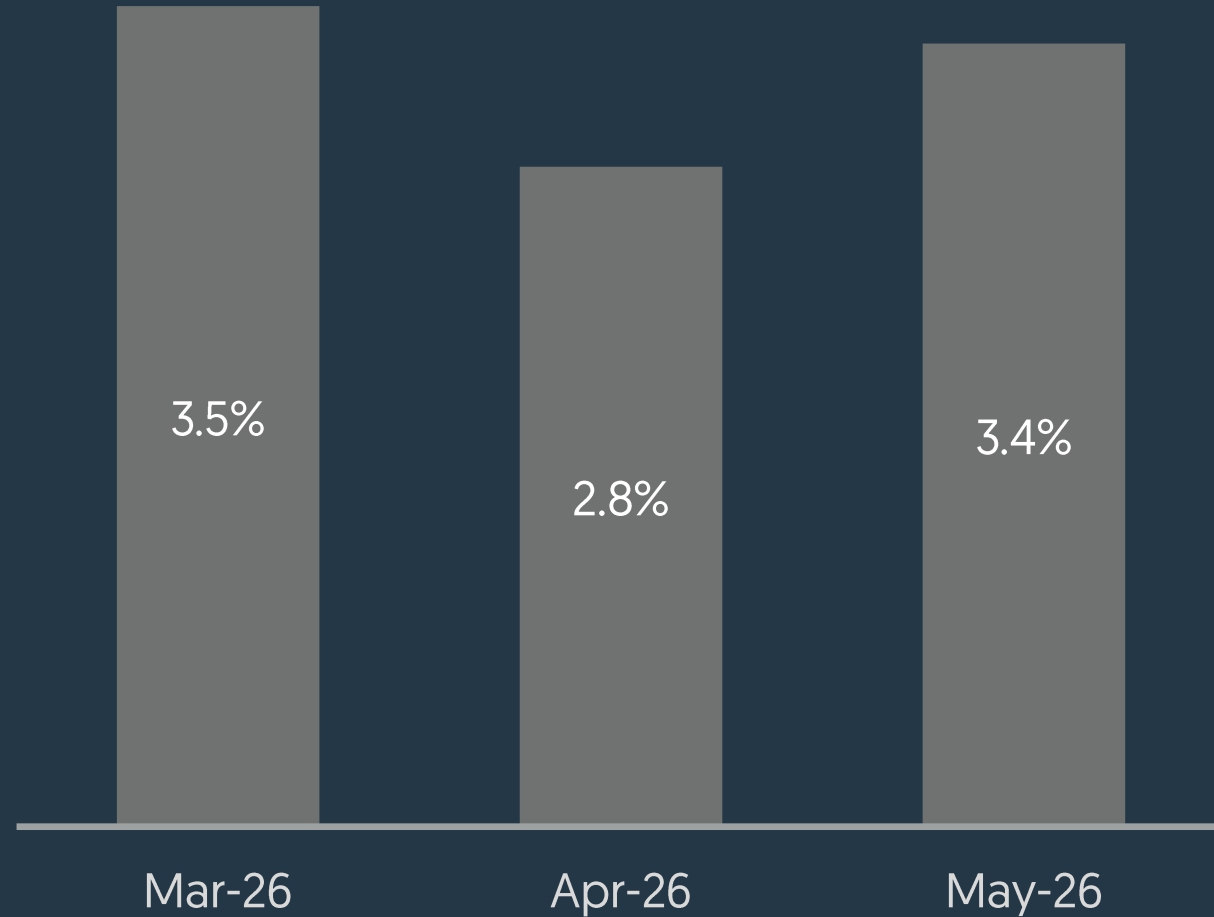
ECCU Returned Cheques

Total Number of Returned Cheques Over the Past 3 Months



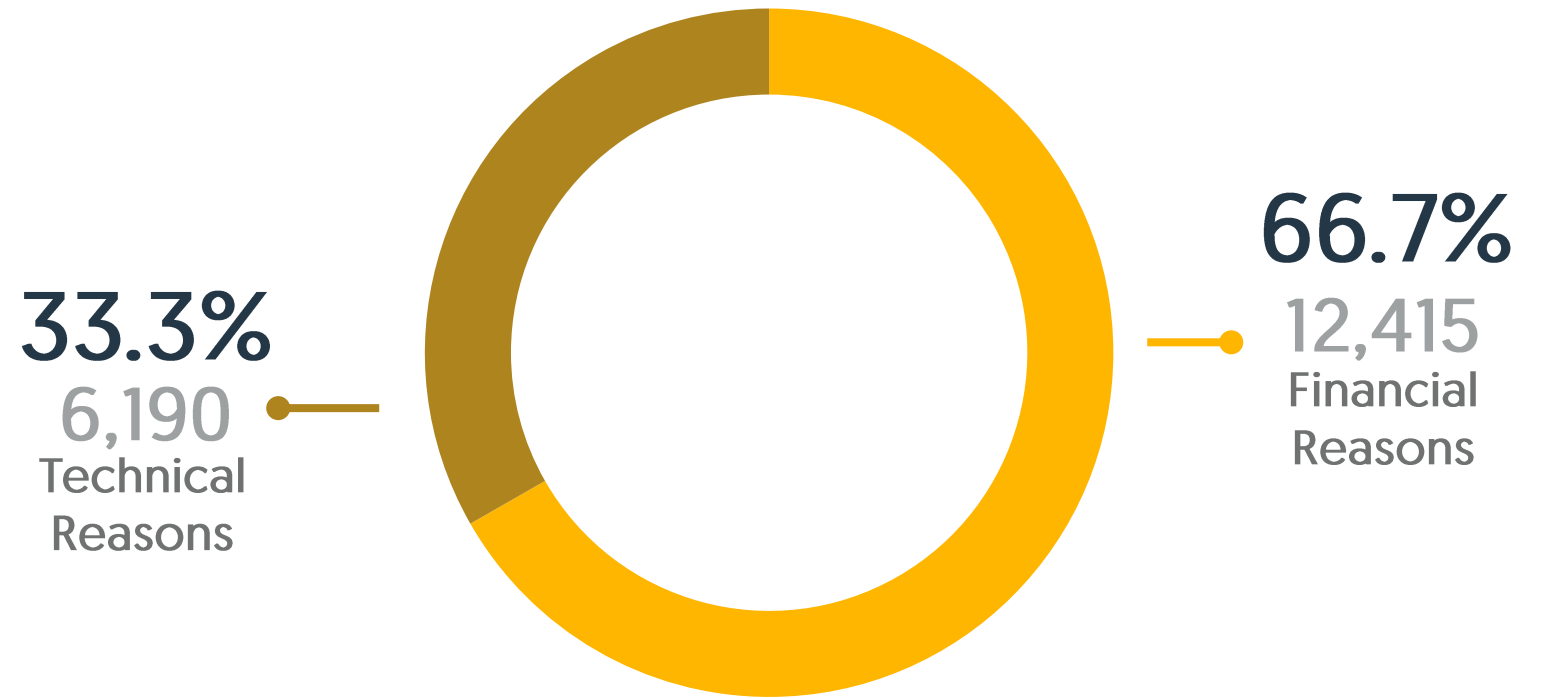
ECCU Returned Cheques

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



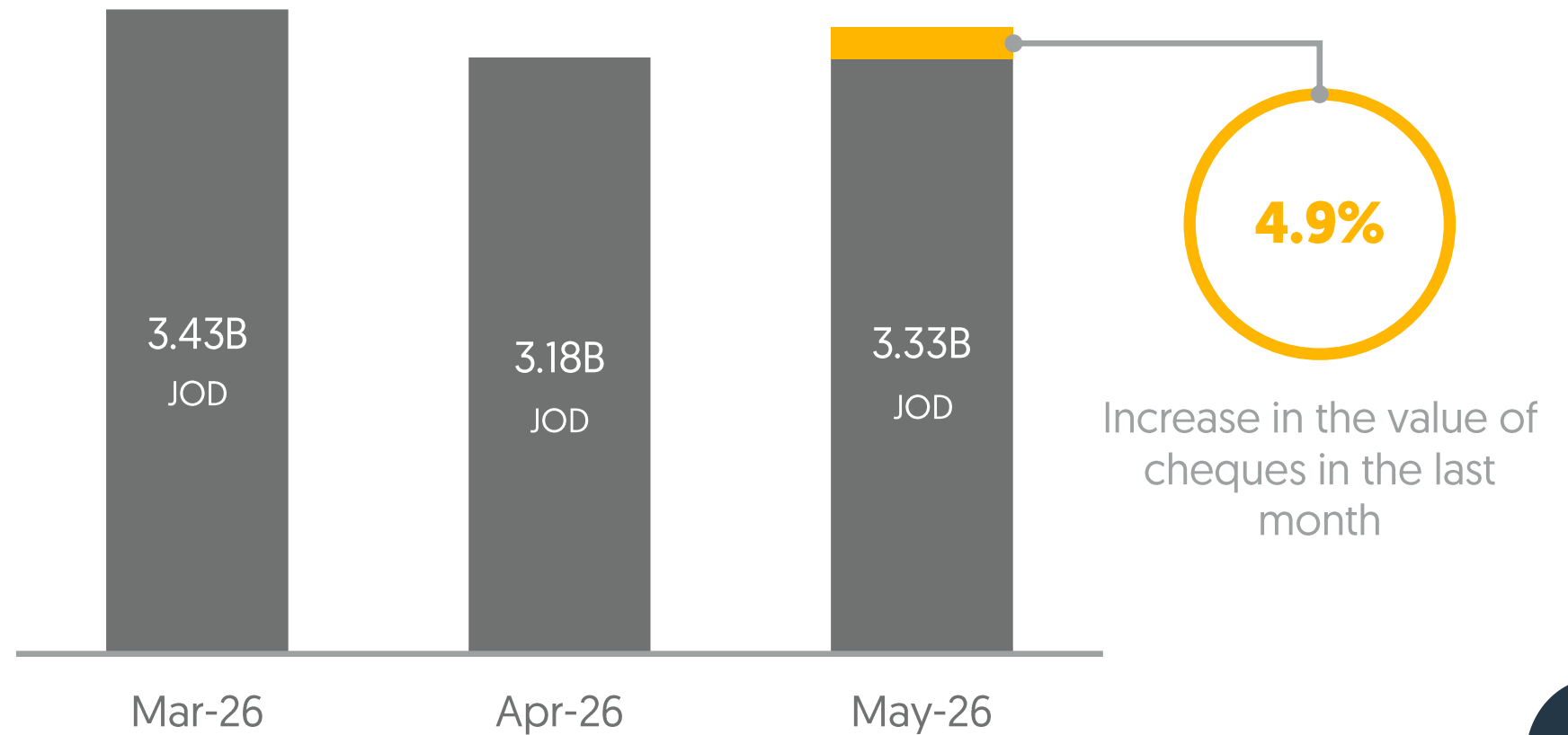
ECCU Cheques

Total Number of Returned Cheques due to Financial and Technical Reasons



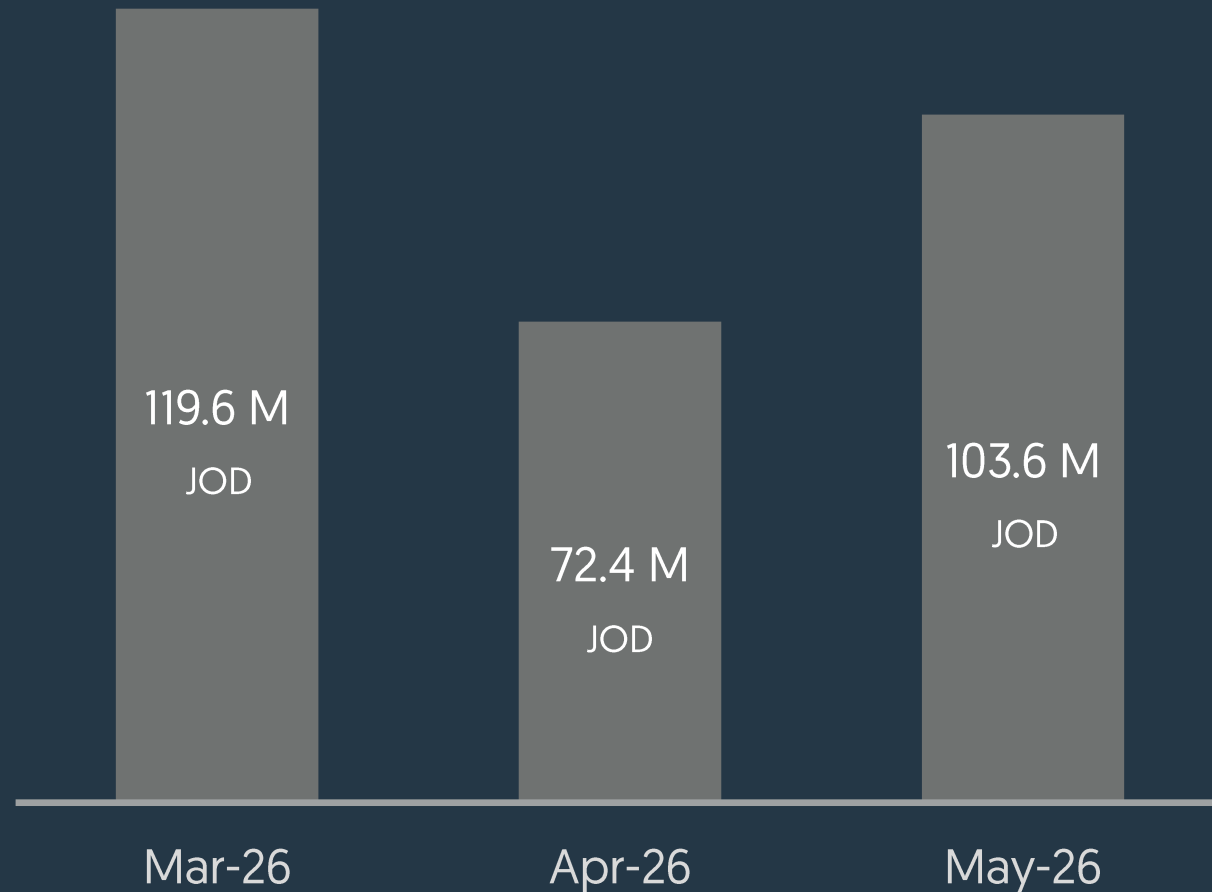
ECCU Cheques

Total Value of Inward Cheques Over the Past 3 Months



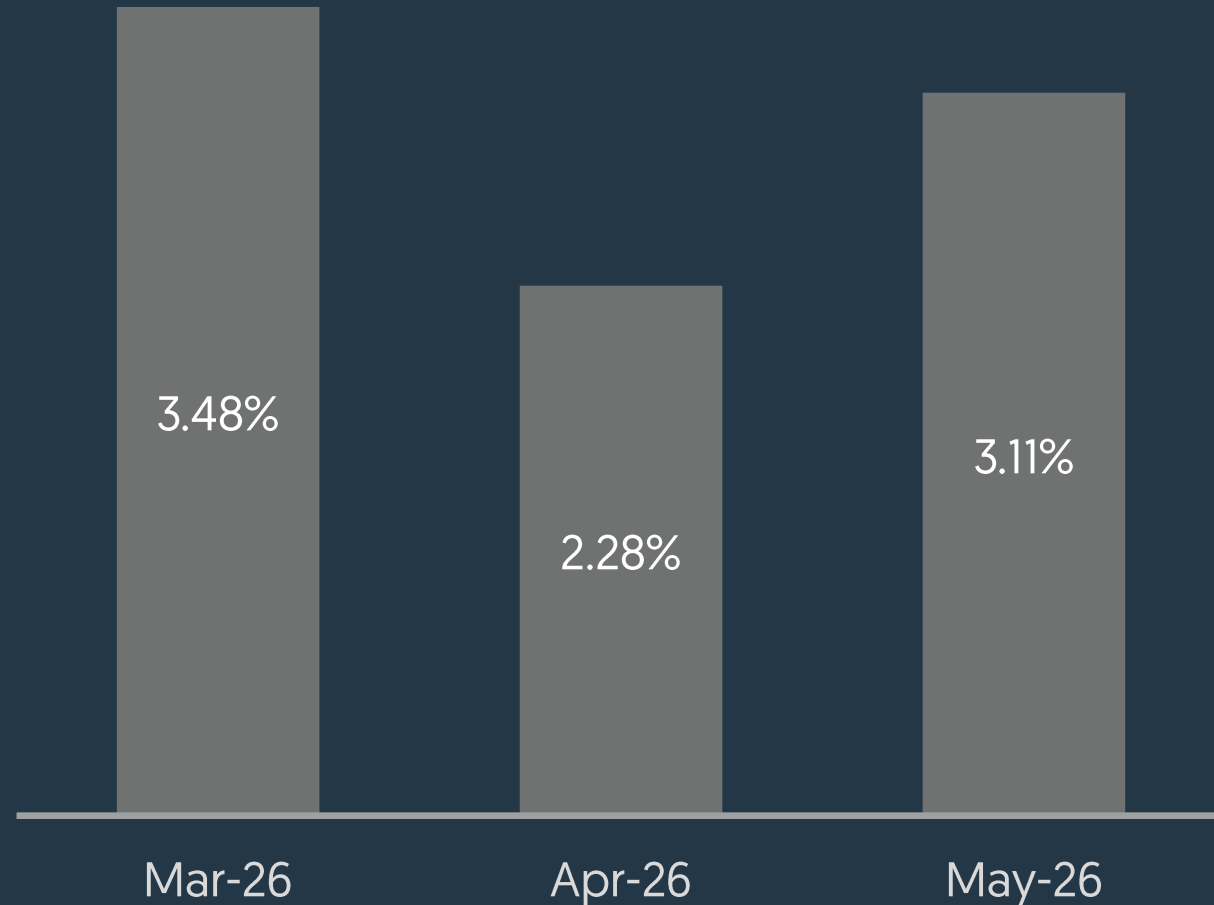
ECCU Returned Cheques

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



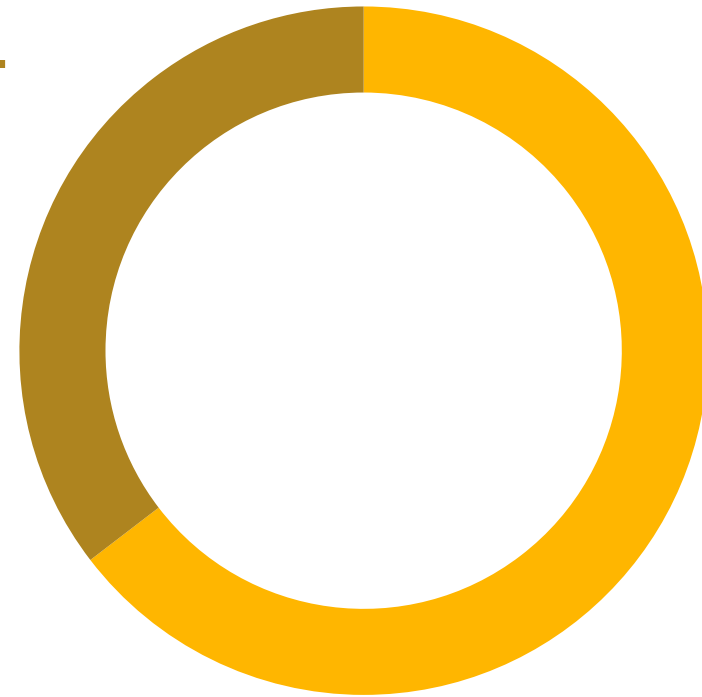
ECCU Cheques

Total Value of Returned Cheques due to Financial and Technical Reasons

35.4%

36.7M_{JOD}

Technical
Reasons



64.6%

66.9M_{JOD}

Financial
Reasons