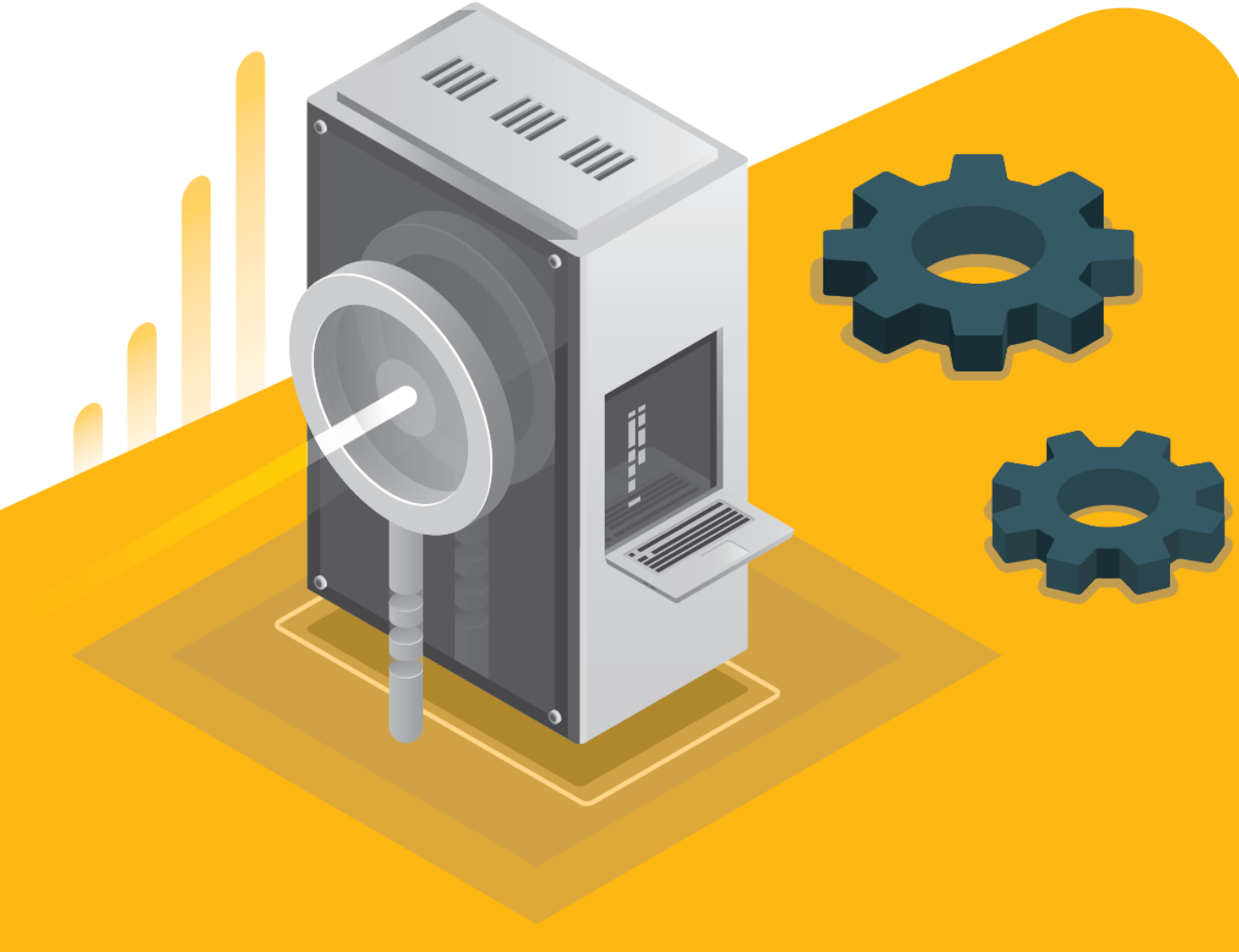
JOPACC
INNOVATING DIGITAL FINANCIAL SOLUTIONS

2024 End of Year Systems Report



Performance of JoPACC's Payment Systems

1. Systems' Summary
2. CliQ
3. JoMoPay Jordan Mobile Payment
4. CliQ JoMoPay Jordan Mobile Payment
5. FAWATEER.com
6. ACH Automated Clearing House
7. ECCU Electronic Cheque Clearing Unit

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1

Systems' Summary

Total Value and Volume of Transactions on JoPACC's Systems in 2024

Total Number of Transactions in 2024

224.62M
Transactions

Total Value of Transactions in 2024

79.95B
JOD

During 2024, JoPACC's payment systems continued to demonstrate remarkable growth compared to the previous year, 2023, with significant increases in both transaction volume and value. Total transaction volume soared by **77.2%**, rising from 126.87 million transactions in 2023 to 224.62 million in 2024. Meanwhile, total transaction value grew by **15.3%**, reaching 79.95 billion JOD compared to 69.34 billion JOD in 2023. Interestingly, the surge in transaction volume once again outpaced the growth in transaction value, contributing to a further decline in the average transaction value. The average transaction value fell by **34.9%**, dropping from 546.5 JOD in 2023 to 355.9 JOD in 2024.

CliQ



2

CliQ

Instant Payment System

For Transfers Issued through Bank Accounts

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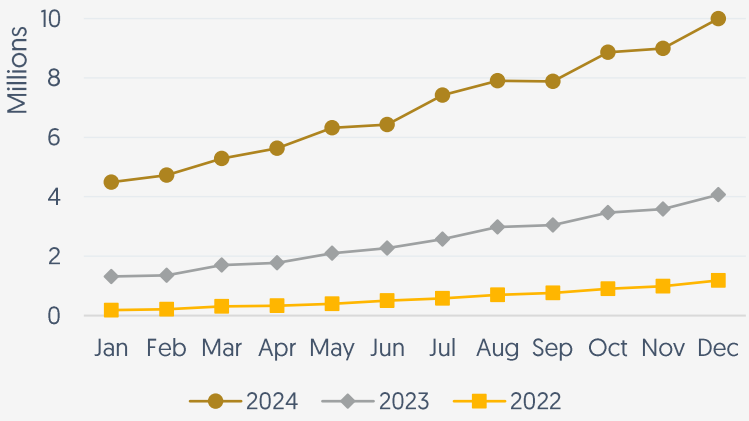
CliQ Transactions

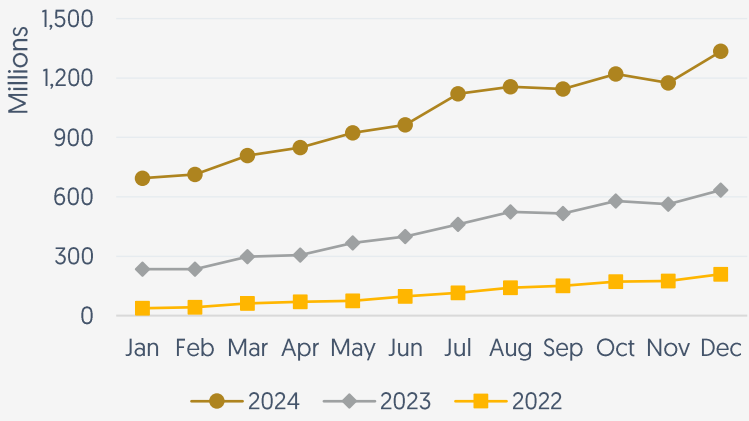
Number of Transactions



Total Number of Transactions in 2024

83.95M
Transactions

Value of Transactions



Total Value of Transactions in 2024

12.1B
JOD

Average Value of Transactions in 2024

144.1
JOD

In 2024, CliQ sustained its strong growth trajectory, with transaction volume increasing by **178%** from 30.2 million to 83.95 million and transaction value rising by **136.6%** , reaching 12.1 billion JOD, compared to 5.12 billion JOD in 2023. Despite this significant growth, the average transaction value declined from 169.3 JOD to 144.1 JOD, reflecting greater adoption for smaller payments. This marks the fifth consecutive year of steady expansion for CliQ since its launch.

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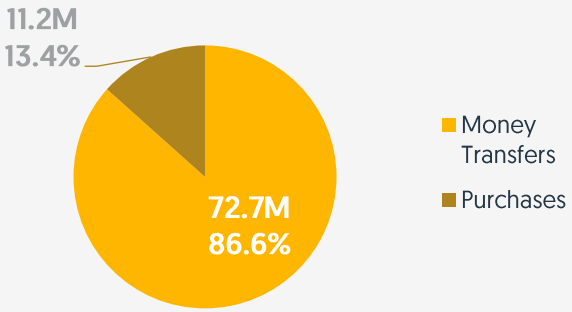
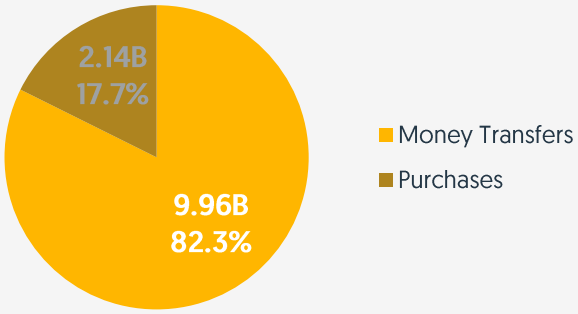
CliQ Transactions per Payment Type

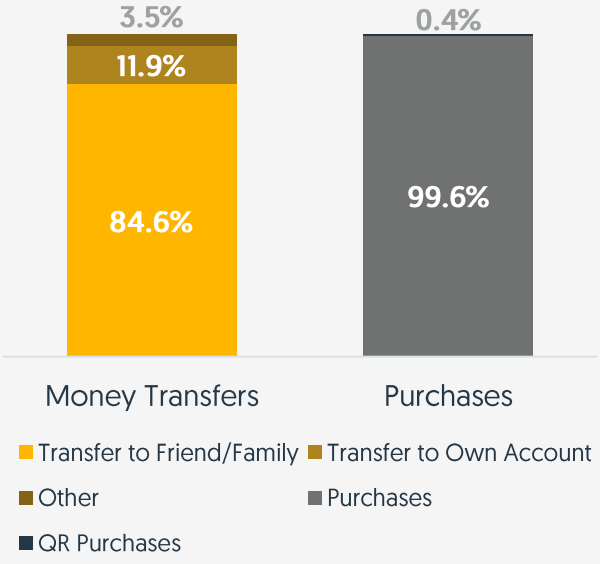
Percentage of Number of Transactions by Payment Type



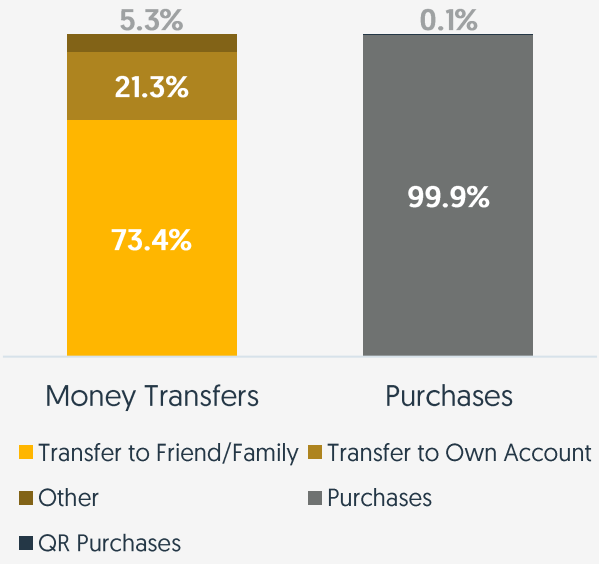
Percentage of Value of Transactions by Payment Type



Percentage of Number of Transactions by Payment Type



Percentage of Value of Transactions by Payment Type



Total Number of QR Transactions in 2024

45.4K
Transactions

Total Value of QR Transactions in 2024

1.2M
JOD

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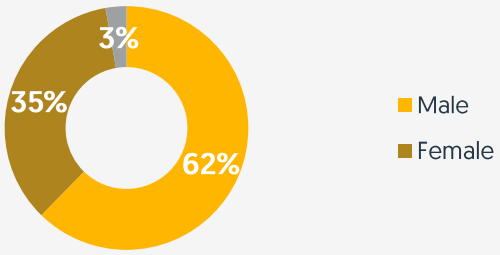
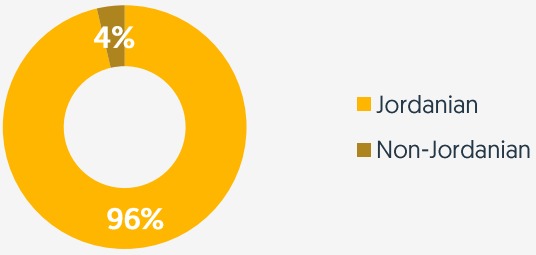
CliQ Users

Total Number of Users
1.67M Users

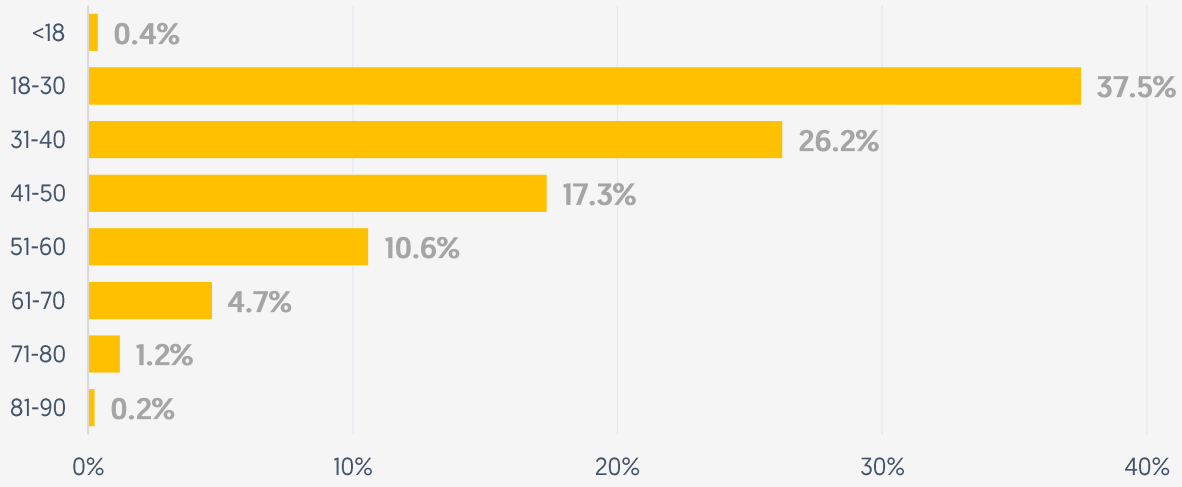
Percentage of Users by Gender



Percentage of Users by Nationality



Percentage of Users by Age Range



Around 98.2% of CliQ users are individuals, and the rest are legal entities.

In 2024, the number of CliQ users increased by 41.2% compared to 2023, rising from 1.18 M to 1.67 M, reflecting the system's steady growth.

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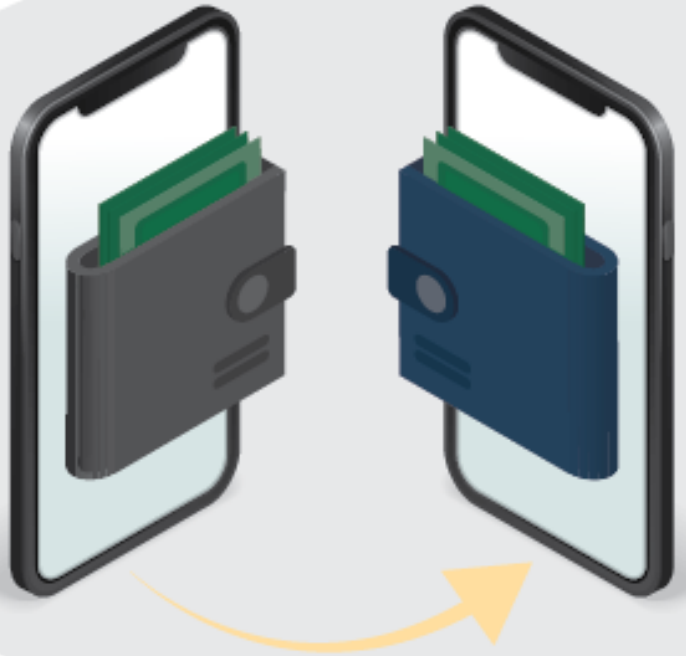
JoMoPay
Jordan Mobile Payment



3

JoMoPay

Jordan Mobile Payment Switch

For Transfers Issued through Mobile Wallets

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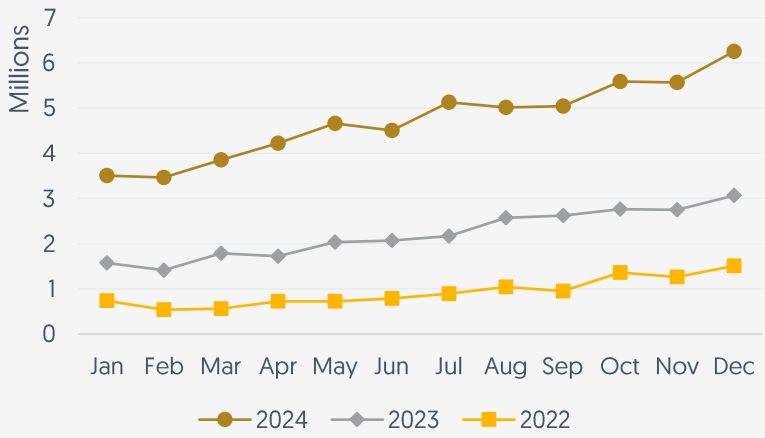
JoMoPay Transactions

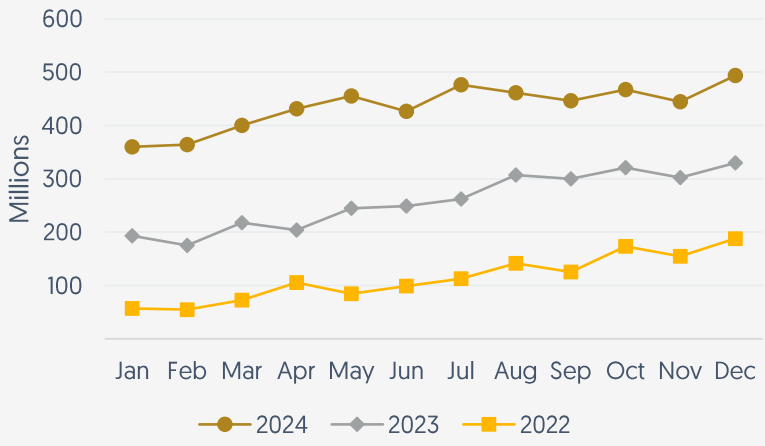
Number of Transactions



Total Number of Transactions in 2024

56.79M
Transactions

Value of Transactions



Total Value of Transactions in 2024

5.23B
JOD

Average Value of Transactions in 2024

92.02
JOD

In 2024, JoMoPay experienced substantial growth in both transaction volume and value compared to the previous year. The number of transactions surged by **113.4%**, rising from 26.6 million in 2023 to 56.79 million, while the total transaction value grew by **67.5%**, reaching 5.23 billion JOD compared to 3.12 billion JOD in 2023. This steady upward trend throughout the year reflects JoMoPay's continued expansion and increased adoption.

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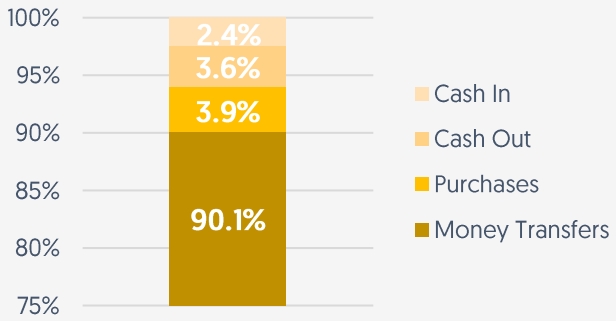
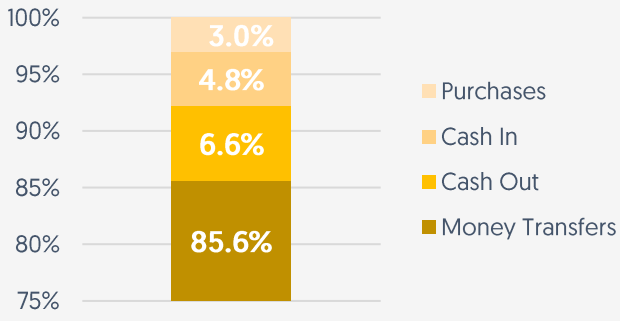
JoMoPay Transactions per Payment Type

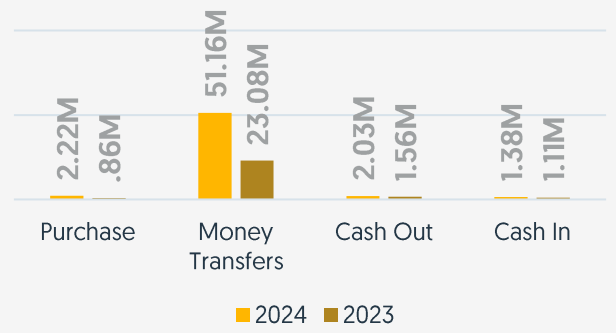
Percentage of Number of Transactions by Payment



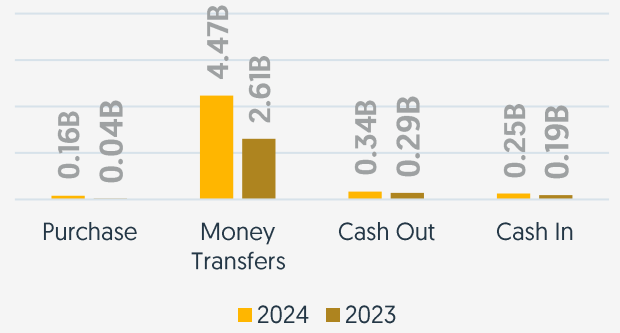
Percentage of Value of Transactions by Payment Type



Number of Transactions by Payment Type for 2024 Compared to 2023



Value of Transactions by Payment Type for 2024 Compared to 2023



Total Number of QR Transactions in 2024

239.7K
Transactions

Total Value of QR Transactions in 2024

4.87M
JOD

In 2024, purchases through mobile wallets recorded the highest growth among mobile wallet services, with transaction volumes increasing by approximately **158%**. Additionally, money transfer transactions grew by around **121.6%**, making both the fastest-growing payment types. Similarly, the value of 'purchases' and 'transfers' transactions recorded the highest increase in 2024 compared to 2023, amounting to **338%** and **71.7%,** respectively. This rise highlights a significant shift in user preferences toward digital financial services.

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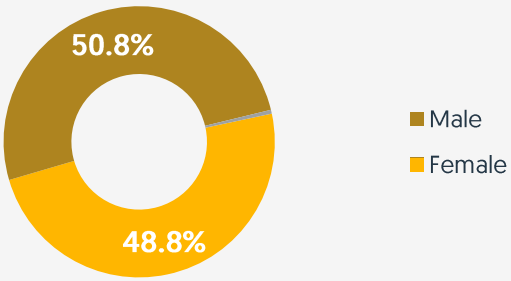
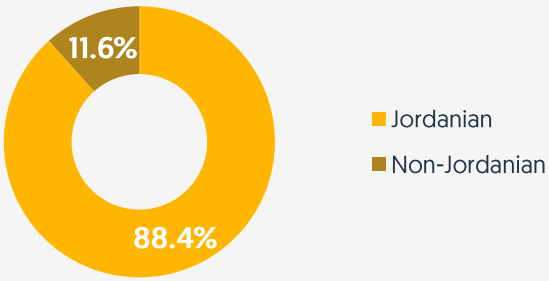
JoMoPay Users

Total Number of Users
2.59M Users

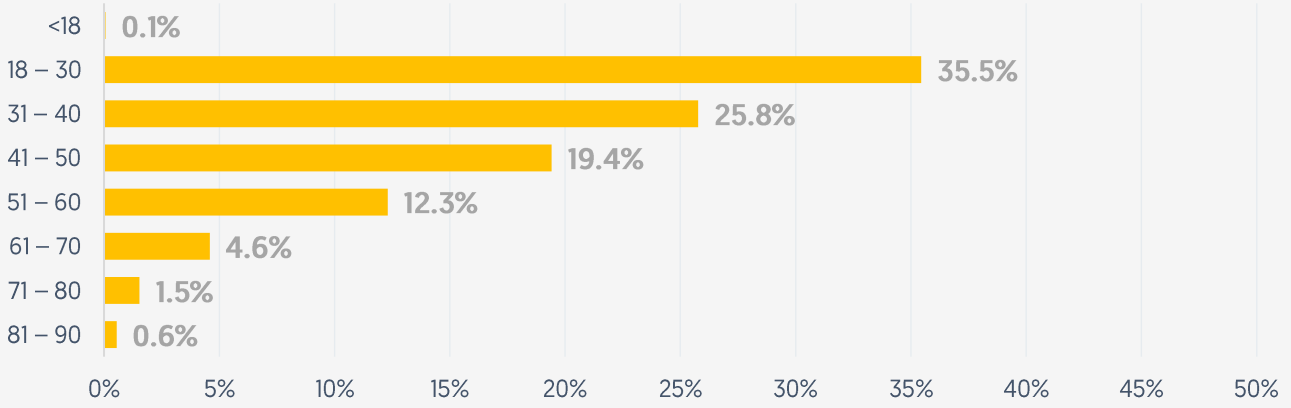
Percentage of Users by Gender



Percentage of Users by Nationality



Percentage of Users Per Age Group



- **99.8%** of registered wallets are individual wallets, and the remaining **0.2%** are merchant, agent, government, or business wallets.
- In 2024, mobile wallet usage continued to move toward greater gender inclusivity, with the number of female users growing by **23.7%**, rising from 1.02 million to 1.26 million. The percentage of female users also increased from **47.1%** to **48.8%**, reflecting ongoing efforts to promote digital financial inclusion for women.

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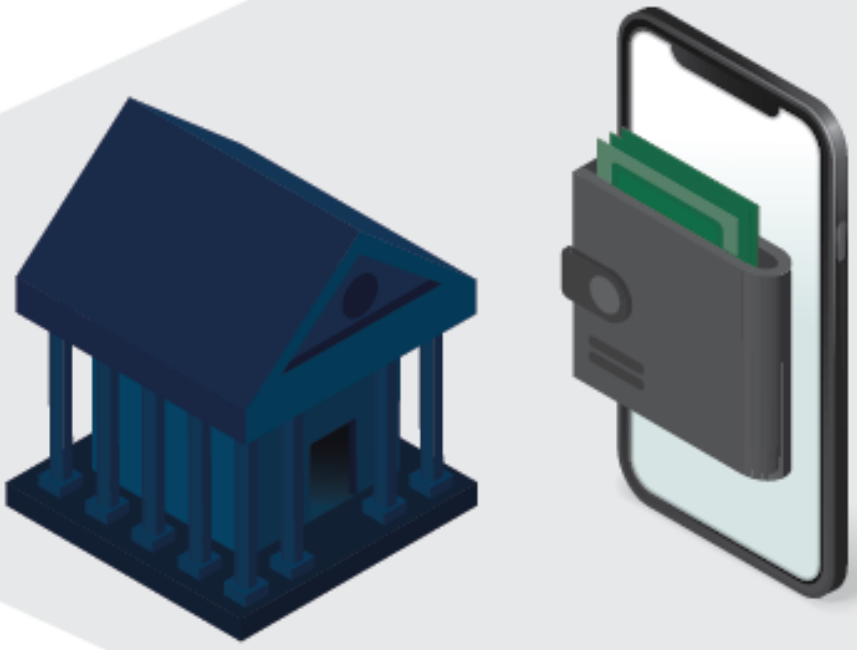
CliQ

JoMoPay
Jordan Mobile Payment



4

Instant Payments

Payments through Banks and mPSPs in Jordan

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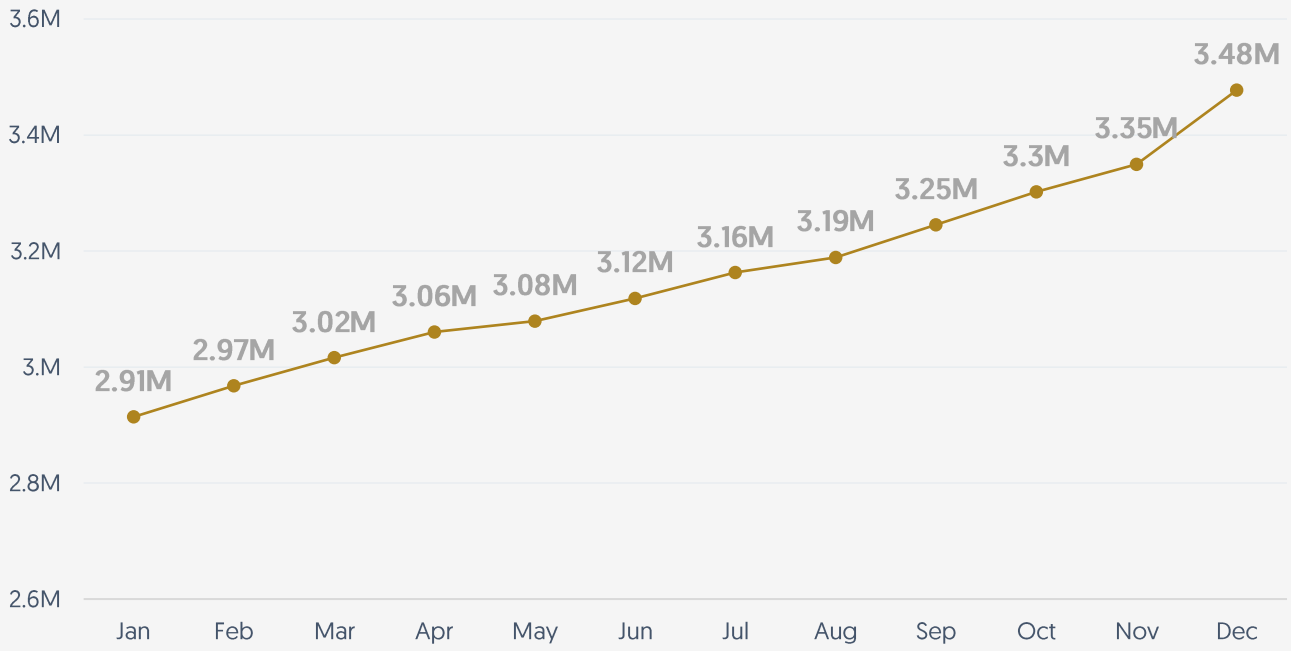
Instant Payment Users

Total Number of Users
3.48M Users

Bank Account Users Only	Mobile Wallet Users Only	Bank Account & Mobile Wallet Users
837.8K Users	**1,76M** Users	**831.7K** Users

Total Number of Users Across the Year



The total number of instant payment users reached 3.48 million by the end of the year, with bank account users constituting **24.1%**, mobile wallet users making up **50.1%**, and combined bank account and mobile wallet users accounting for **24%**.

The instant payments user base grew steadily from 2.86 million in December 2023 to 3.48 million in December 2024, reflecting a net increase of 617 thousand users, representing a **21.6%** growth over the year, with an average monthly increase of approximately 51.5 thousand users.

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Instant Payment Transactions

Total Number of All Instant Payment Transactions in 2024
140.74M Transactions

Total Value of All Instant Payment Transactions in 2024
17.33B JOD

Through Bank Accounts	Through Mobile Wallets	Through Bank Accounts	Through Mobile Wallets
83.95M	56.79M	12.1B JOD	5.23B JOD

Average Value of All Instant Payment Transactions in 2024
123.1 JOD

Average Transaction Value through Bank Accounts
144.1 JOD

Average Transaction Value through Mobile Wallets
92 JOD

Percentage of Transactions Volume Through Bank Accounts or Mobile Wallets

	Bank Accounts	Mobile Wallets
Jan	56.2%	43.8%
Feb	57.7%	42.3%
Mar	57.9%	42.1%
Apr	57.2%	42.8%
May	57.6%	42.4%
Jun	58.8%	41.2%
Jul	59.2%	40.8%
Aug	61.2%	38.8%
Sep	61.0%	39.0%
Oct	61.3%	38.7%
Nov	61.8%	38.2%
Dec	61.5%	38.5%

Percentage of Transactions Value Through Bank Accounts or Mobile Wallets

	Bank Accounts	Mobile Wallets
Jan	65.9%	34.1%
Feb	66.2%	33.8%
Mar	66.9%	33.1%
Apr	66.3%	33.7%
May	67.0%	33.0%
Jun	69.3%	30.7%
Jul	70.2%	29.8%
Aug	71.5%	28.5%
Sep	71.9%	28.1%
Oct	72.3%	27.7%
Nov	72.6%	27.4%
Dec	73.0%	27.0%

FAWATEERcom



5

eFAWATEERcom
Electronic Bill Presentment & Payment System

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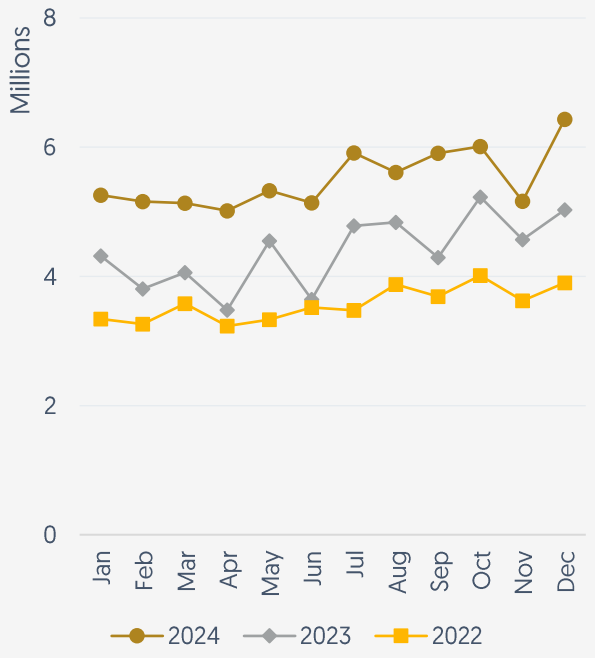
eFAWATEERcom Transactions

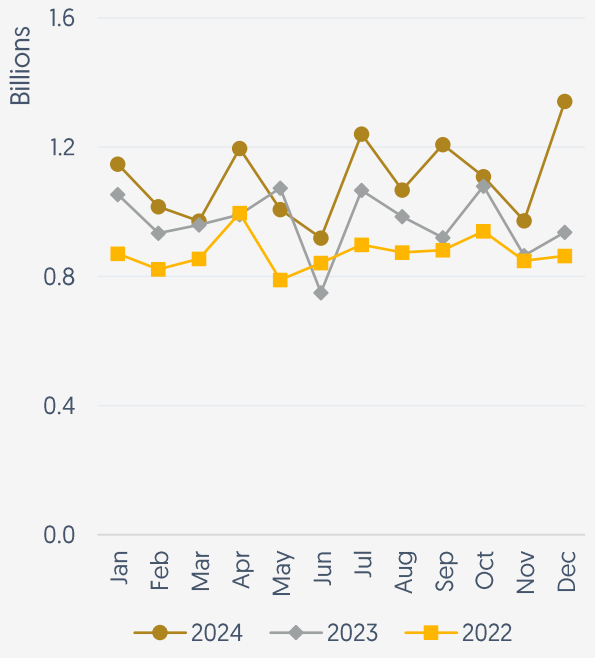
Total Number of Transactions in 2024
66.07M Transactions

Total Value of Transactions in 2024
13.19B JOD

eFAWATEERcom Number of Transactions



eFAWATEERcom Value of Transactions



- In 2024, compared to 2023, both transaction value and volume saw notable growth, with the volume increasing by **25.6%** from 52.59 million to 66.07 million and the value rising by **13.6%** from 11.61 billion JOD to 13.19 billion JOD.
- December recorded the highest transaction volume and value for 2024, with 6.43 million transactions, accounting for **9.7%** of the total, and a transaction value of 1.34 billion JOD, representing **10.2%** of the yearly total.
- Furthermore, 2024 marked the highest number of transactions over the past three years, comprising **40.9%** of the total, compared to **32.6%** in 2023 and **26.5%** in 2022. The year also recorded the highest transaction value, representing **37.4%** of the total. This consistent growth highlights a steady upward trend in digital transaction adoption.

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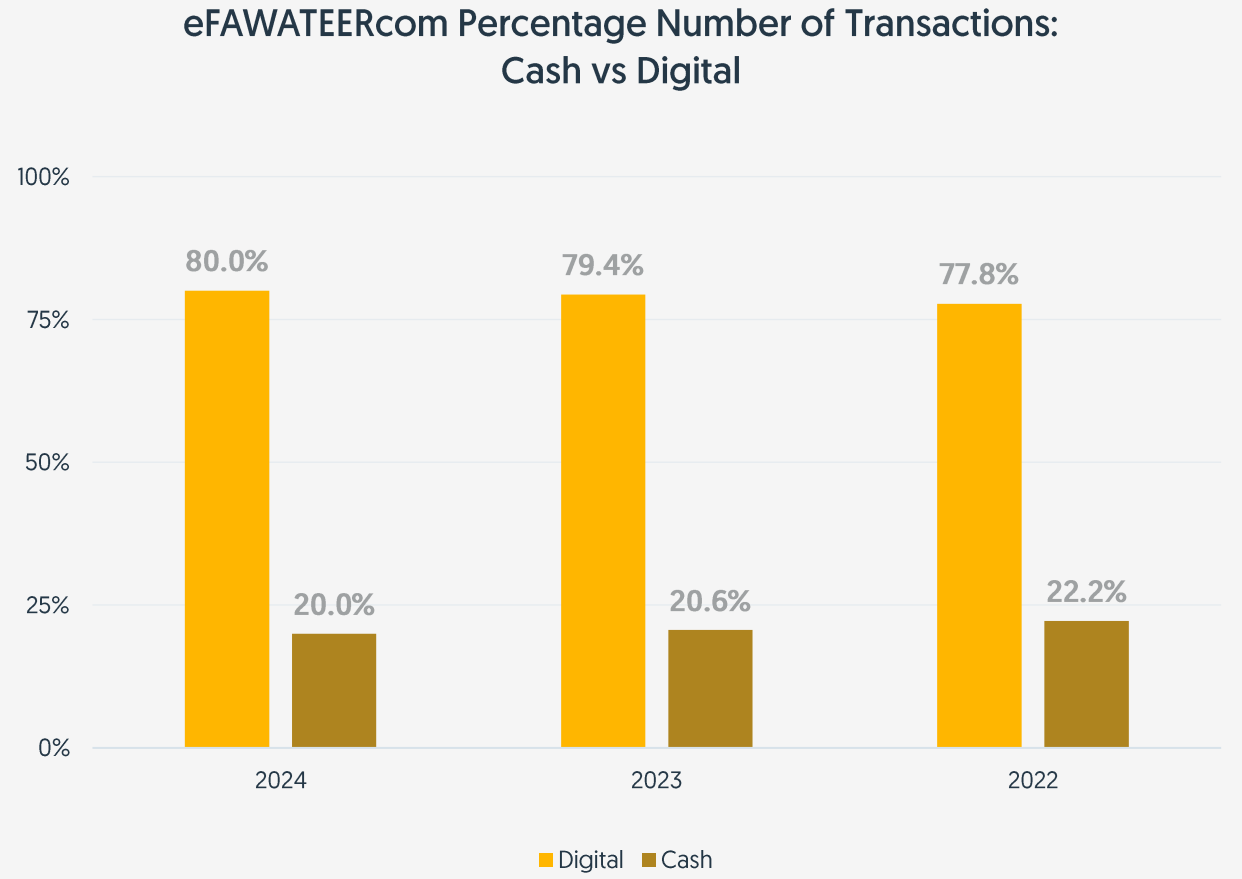
eFAWATEERcom Transactions per Payment Type



Total Number of Digital Transactions in 2024

52.87M Transactions

Total Value of Digital Transactions in 2024

10.85B JOD

Over the past three years, approximately **79%** of eFAWATEERcom transactions were conducted digitally, while the remaining **21%** involved cash transactions. Moreover, there has been a consistent year-over-year increase in the number of digital transactions during this period.

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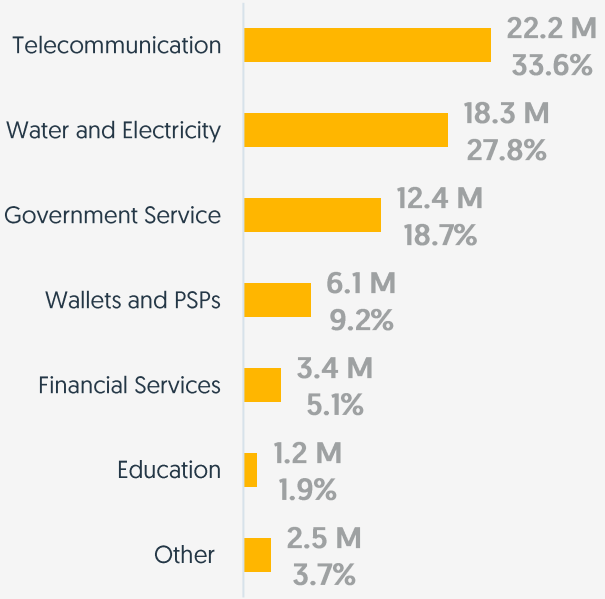
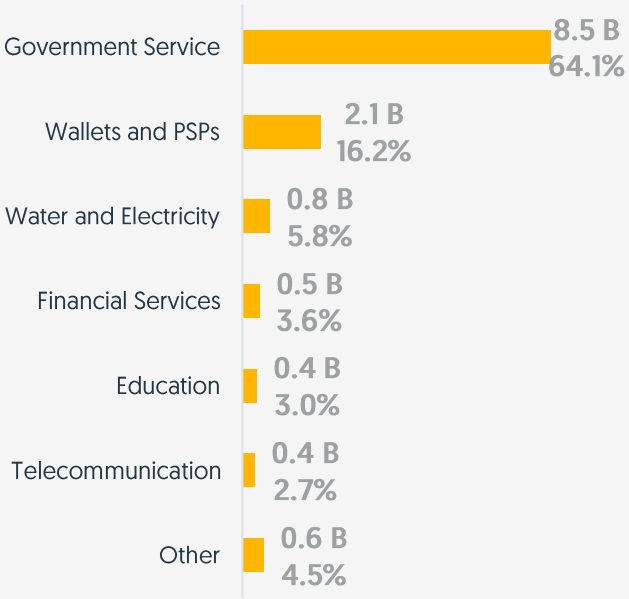
eFAWATEERcom Transactions Per Billing Category

Percentage of Number of Transactions Per Billing Category – Top 6



Percentage of Value of Transactions Per Billing Category – Top 6



The top three categories by transaction volume in 2024 were telecommunications, water and electricity, and government services.

The top three categories by transaction value in 2024 were government services, wallets and PSPs, and water and electricity.

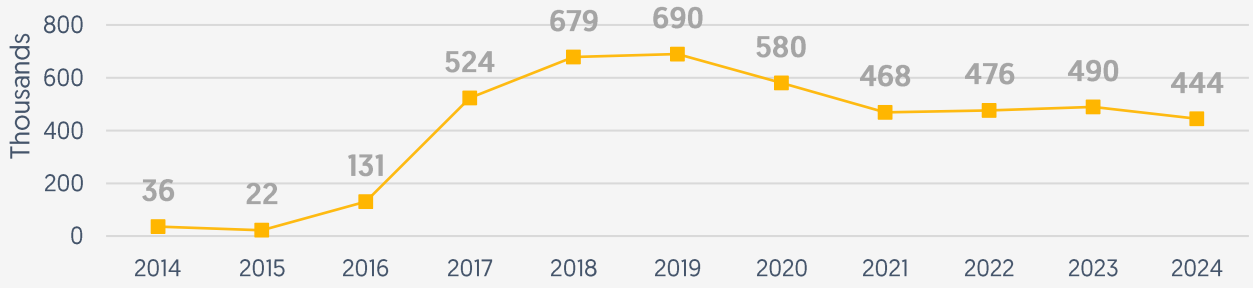
Compared to the previous year, financial services experienced the highest growth, with the number of transactions increasing by **29%** and the total transaction value rising by **30%**.

The ranking of top billing categories by both volume and value remained consistent across 2022, 2023, and 2024.

eFAWATEERcom Users

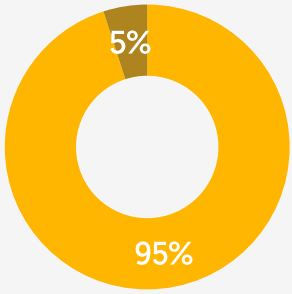
Total Number of Users
4.538M Users

eFAWATEERcom Number of New Customers Per Year

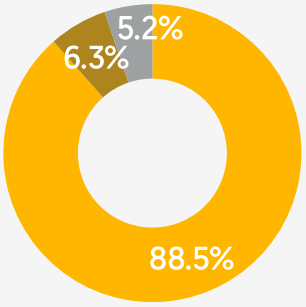


On average, **412,734** new users join eFAWATEERcom every year.

Percentage of Users Through Bank Account by Nationality



Percentage of Users Through Bank Account by Payment Method



Total Number of Users (Paying Through Bank Accounts)
1.472M Users

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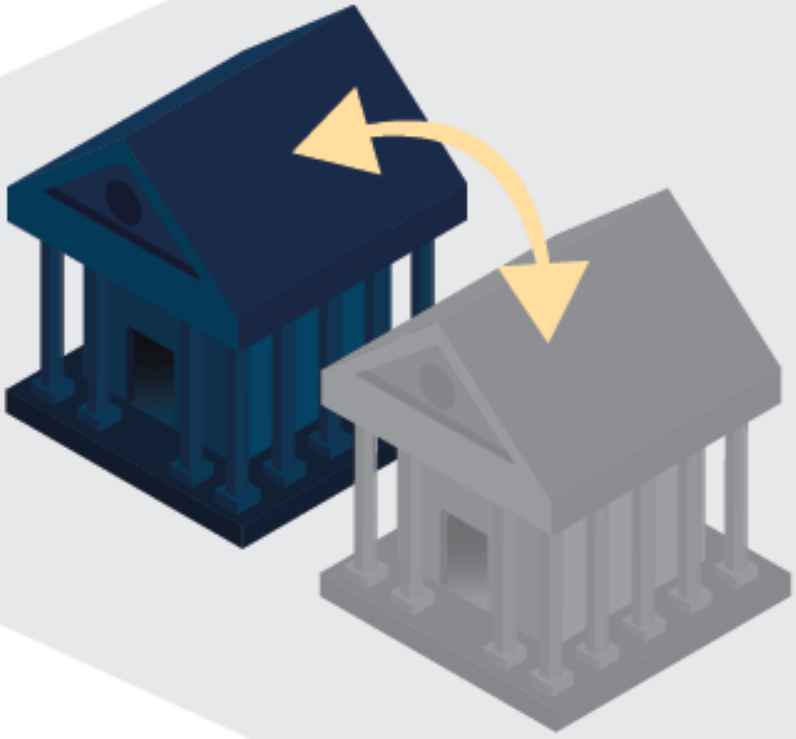
ACH
Automated Clearing House



6

ACH
Automated Clearing House

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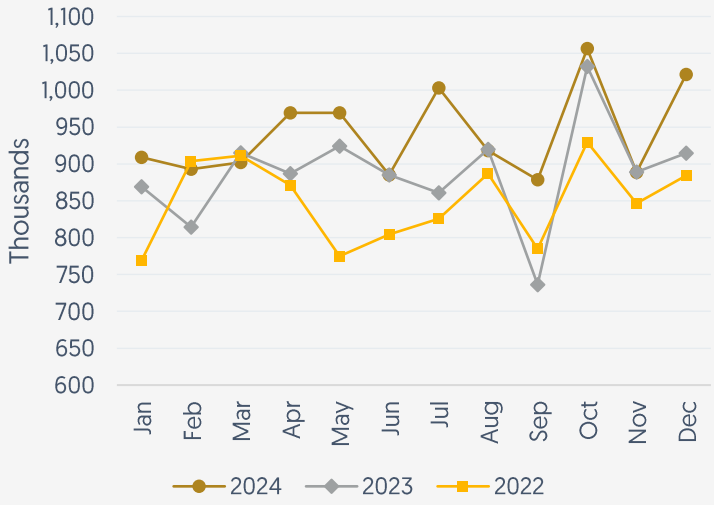
ACH Transactions

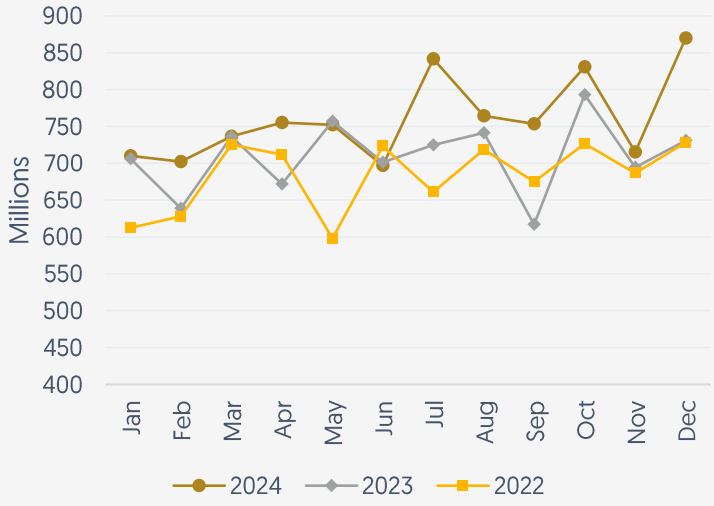
Number of ACH Transactions (JOD)



Total Number of JOD Transactions in 2024

11.29M
Transactions

Value of ACH Transactions (JOD)



Total Value of JOD Transactions in 2024

9.13B
JOD

- ACH transactions have witnessed significant growth over the past 3 years.
- Between 2023 and 2024, the total number of JOD transactions increased by **6%**, and the total JOD transaction value increased by **7.1%**.
- In 2024, the average JOD transaction value on the ACH was recorded at 808 JOD.

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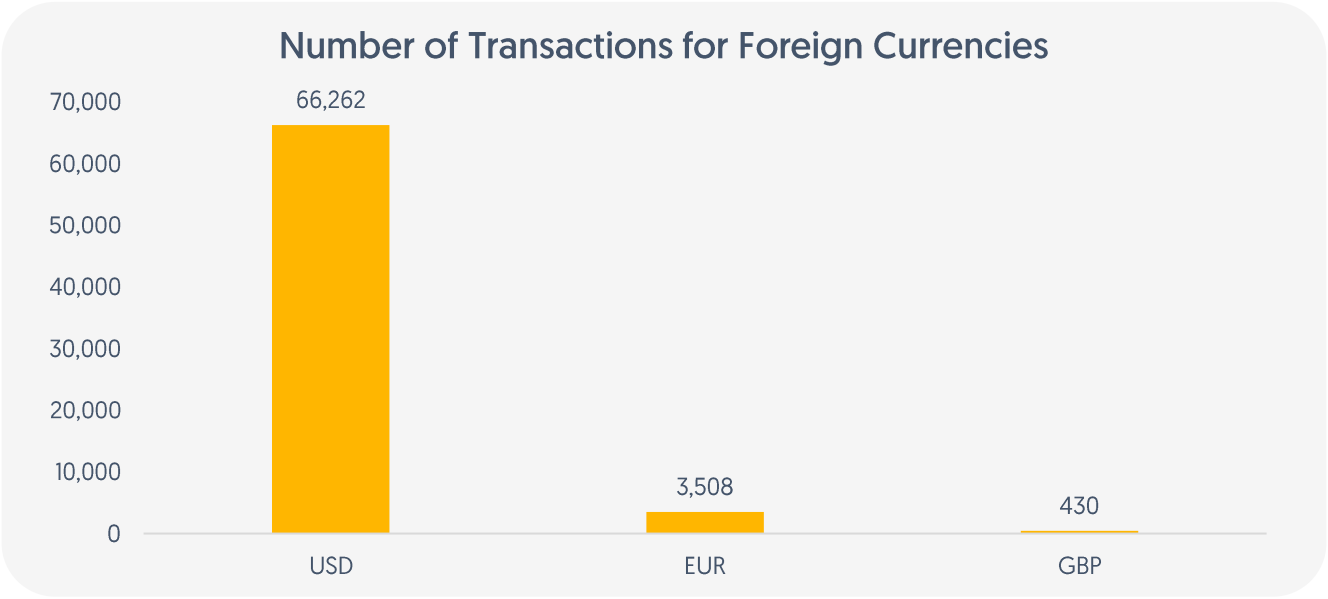
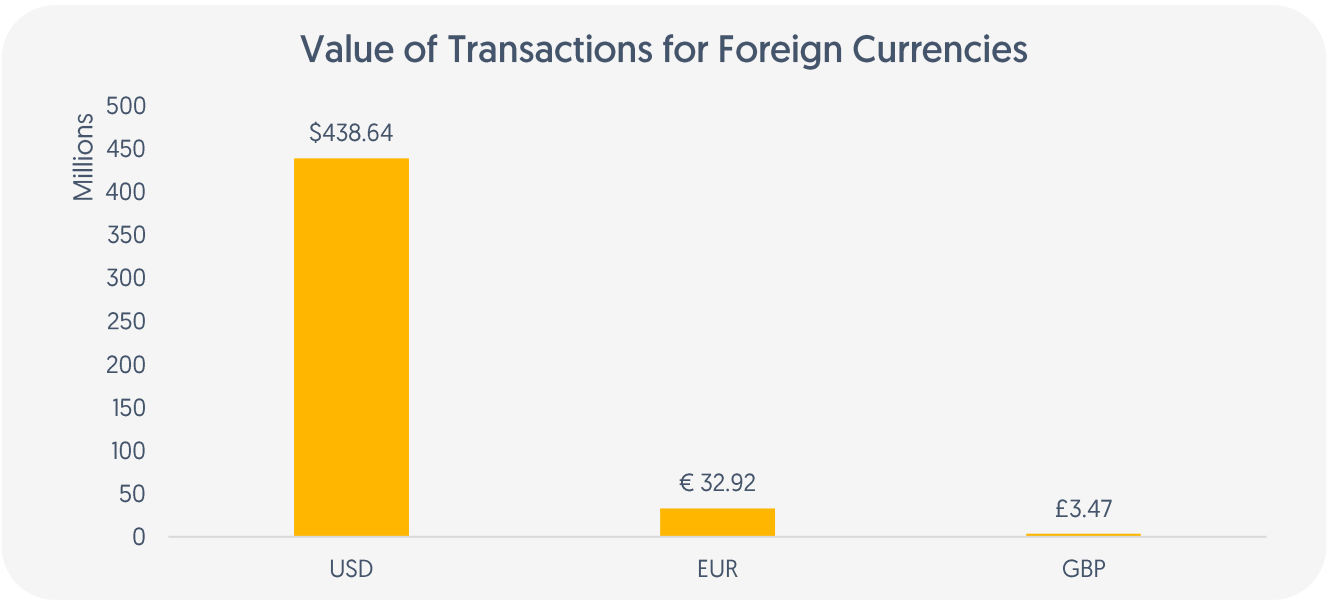
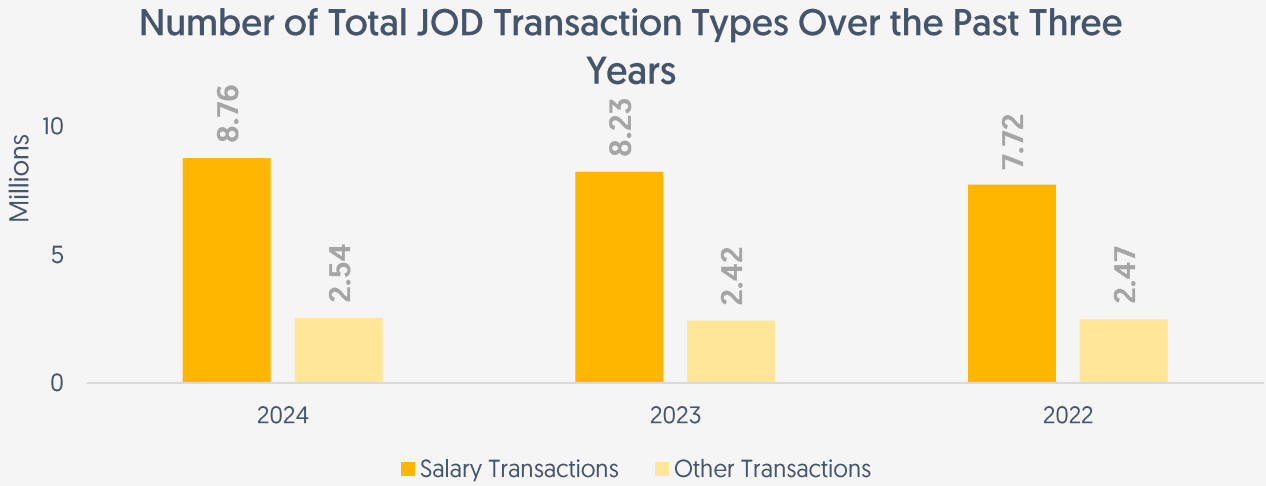
ACH Transactions – Foreign Currencies

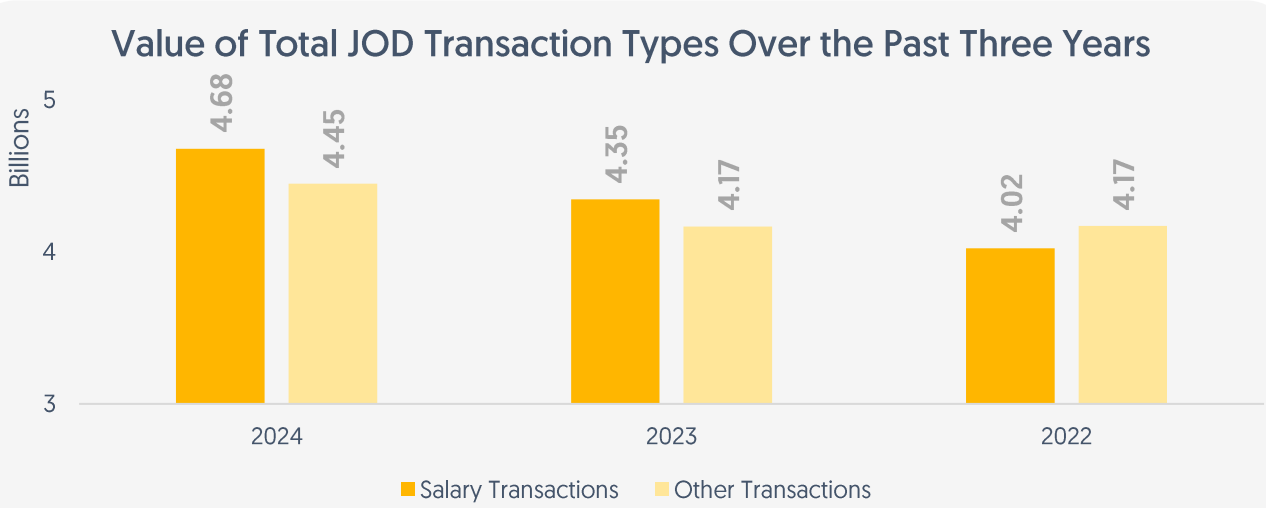




In 2024, there was a notable surge in both the volume and value of USD transactions compared to the previous year. The transaction volume rose by **8.5%**, while the transaction value experienced a significant increase of **14.9%**. Furthermore, the overall volume of foreign currency transactions also recorded a **7.9%** increase

ACH Transactions - Types of Transactions





- The volume of JOD salary payments increased by **6.4%** between 2023 and 2024. And the total value of JOD salary payments rose by **7.7%** during the same period.
- JOD salary transactions constituted **77.5%** of the total JOD transaction volume for ACH payments in 2024. These transactions represented **51.3%** of the total JOD transaction value for ACH payments in 2024.
- The average salary value in Jordanian Dinars remained relatively stable in 2024, showing a modest increase of 1.2% compared to 2023. The average salary rose from 528.2 JOD to 534.5 JOD, indicating minimal growth in wage levels over the year.

ECCU
Electronic Cheque Clearing Unit



7

ECCU
Electronic Cheque Clearing Unit

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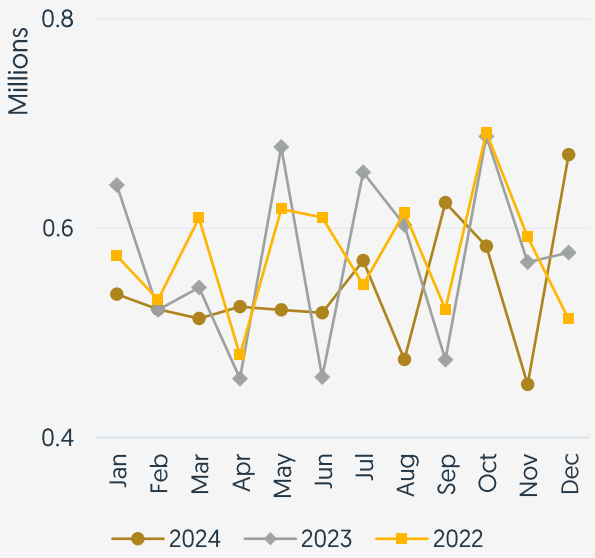
ECCU Transactions

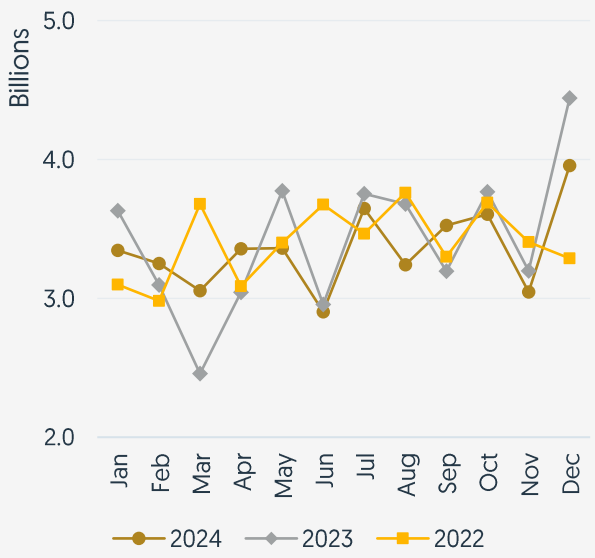
Total Number of ECCU Cheques in 2024
6.51M Cheques

Total Value of ECCU Cheques in 2024
40.30B JOD

Number of ECCU Cheques



Value of ECCU Cheques



Average Value of ECCU Cheques in 2024
6,189 JOD

In 2024, the number of cheques decreased by **5.1%**, accompanied by a slight **1.7%** decline in their total value compared to the previous year.

The average value of cheques saw a notable **3.6%** increase, reflecting a shift toward higher-value cheques despite the drop in overall volume.

December recorded the highest number and value of cheques, with approximately 670 thousand cheques valued at around 3.96 billion JOD. The average value per cheque during this month was approximately 5,904 JOD.

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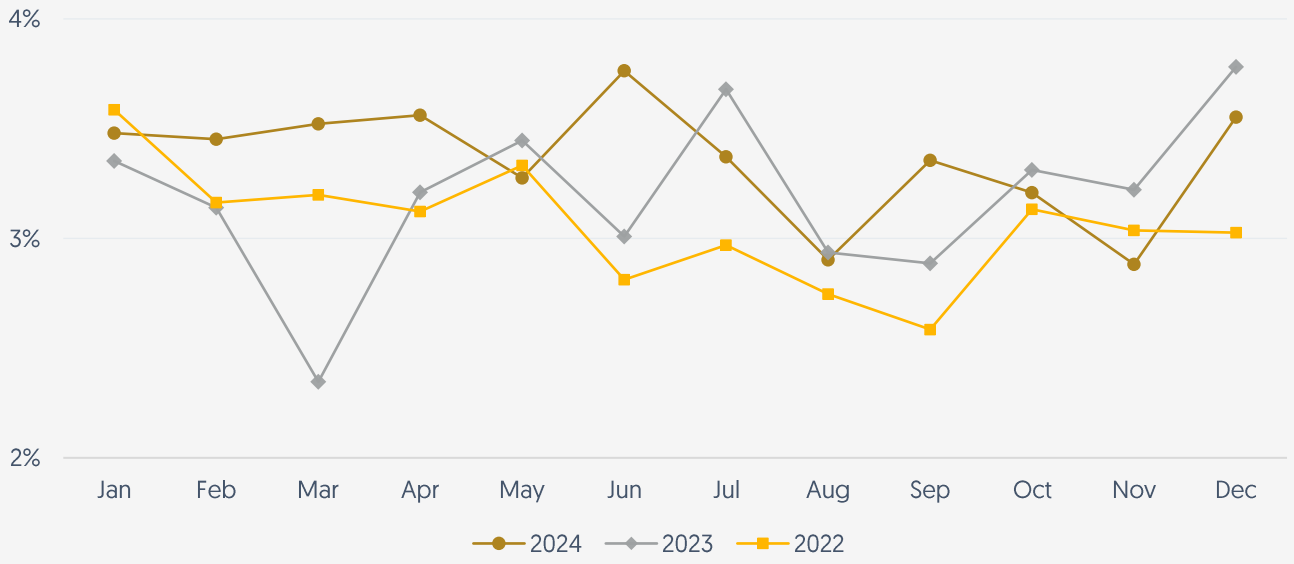
Returned Cheques

Number of Returned Cheques as a Percentage of Total ECCU Cheques for the Past 3 Years



Total Number of Returned Cheques in 2024

219.6K

Cheques

Representing 3.4% of the total number of cheques

Total Value of Returned Cheques in 2024

1.52B

Cheques

Representing 3.8% of the total value of cheques

In 2024, the number of returned cheques saw a slight decrease of 0.5%, while their total value rose by 10.6% compared to 2023.

Cheques returned due to insufficient balance constituted 67.8% of all returned cheques, representing 72.6% of their total value. The average value per returned cheque for this reason was 7,410.6 JOD.

The average value of cheques returned, regardless of the reason, reached 6,917.9 JOD in 2024, marking a 11.2% increase from the previous year.