JOPACC
INNOVATING DIGITAL FINANCIAL SOLUTIONS

Jordan Payments & Clearing Company

Payment Systems Monthly Reports

June 2026

CliQ JoMoPay Jordan Mobile Payment FAWATEER.com ACH Automated Clearing House ECCU Electronic Cheque Clearing Unit

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Systems Summary

Monthly Report

June 2026

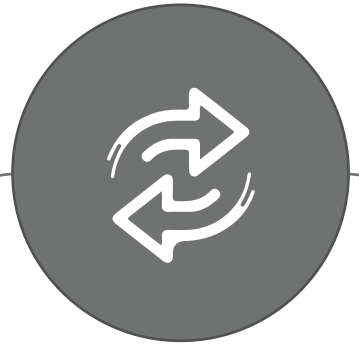
3

CliQ Summary



Number of Users

2.31M



Number of Transactions

20.96M



Value of Transactions

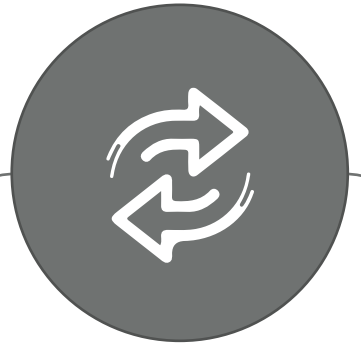
2.15BJOD

JoMoPay Summary



Number of Users

3M



Number of Transactions

14.79M



Value of Transactions

671M JOD

FAWATEERcom Summary

Number of Users	Number of Billers	Number of Services	Number of Transactions	Value of Transactions
5.29M	727	2,528	7.06M	1.26B JOD

ACH Summary

Automated Clearing House

Total Number of Transactions

1.07M

Number of JOD Transactions

1.07M

Value of JOD Transactions

943M JOD

ECCU Summary

Electronic Cheque Clearing Unit

Number of Cheques	Value of Cheques	Number of Returned Cheques	Value of Returned Cheques
510K	3.48B JOD	16.1K	98.9M JOD

CliQ

Monthly Report

June 2026

Instant Payment System for
Transfers Issued by Banks

9

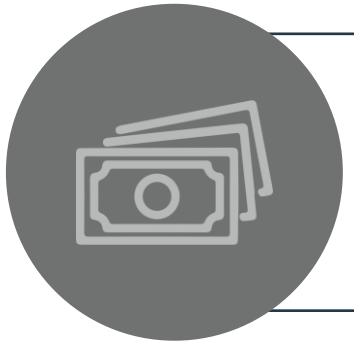
Total Number and Value of Transactions Since the Beginning of 2026

Transfers Issued by Banks



Number of Transactions

115.01M

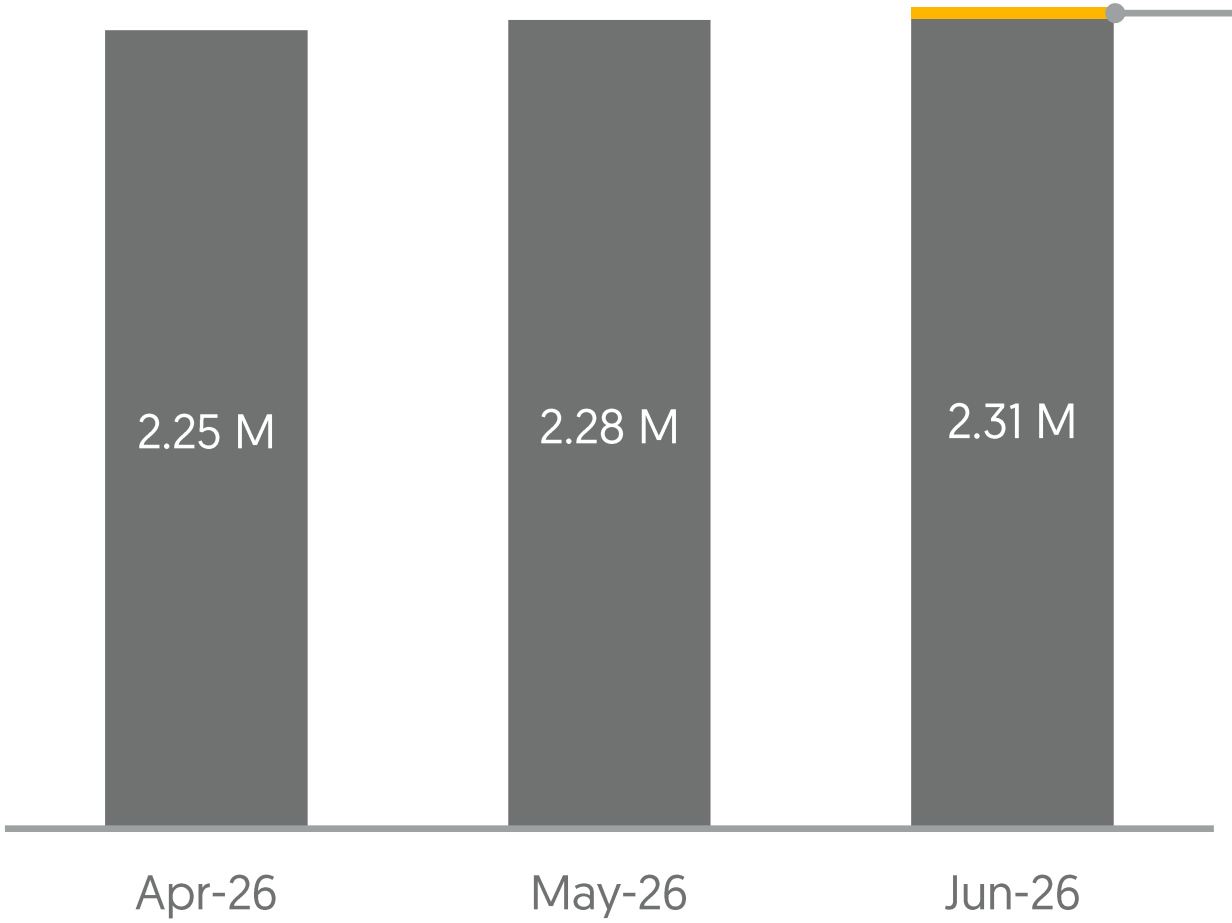


Value of Transactions

11.88B JOD

CliQ Users

Total Number of Users Over the Past 3 Months



1.3%

Increase in the number of users in the last month

CliQ Users

Percentage of Users Based on Nationality

95.9% Jordanian 2.22M

4.1% Non-Jordanian 94.5K



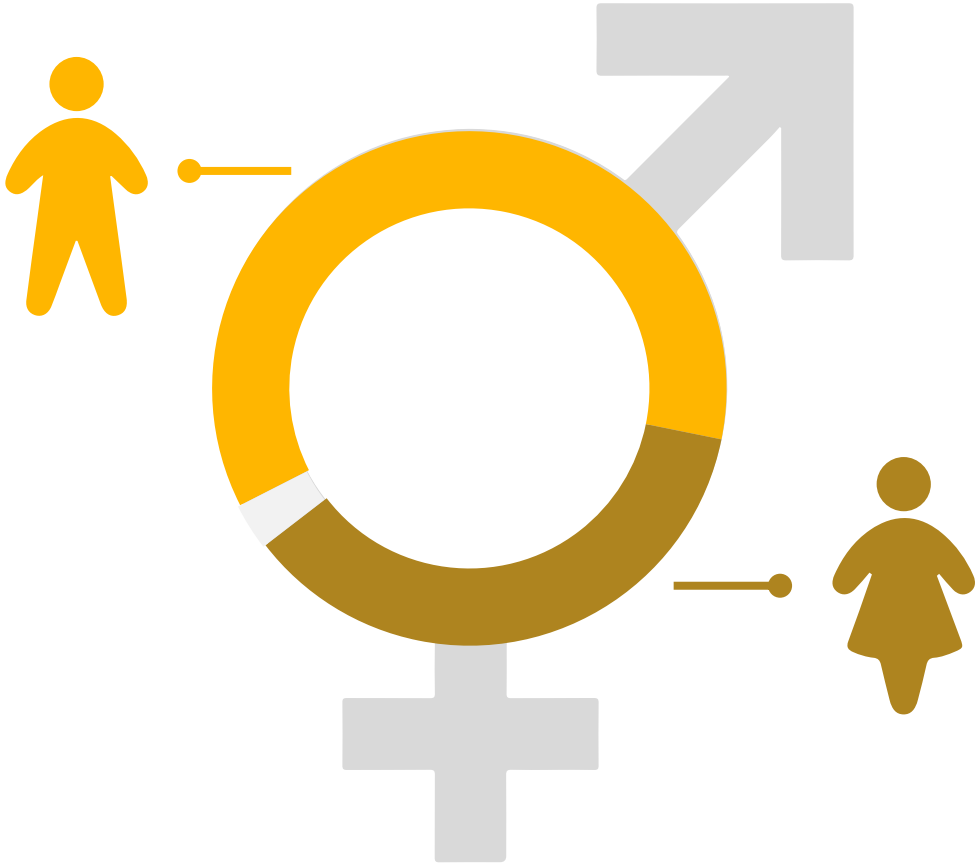
CliQ Users

Percentage of Users Based on Gender

60.7%

1.4M

Male Users



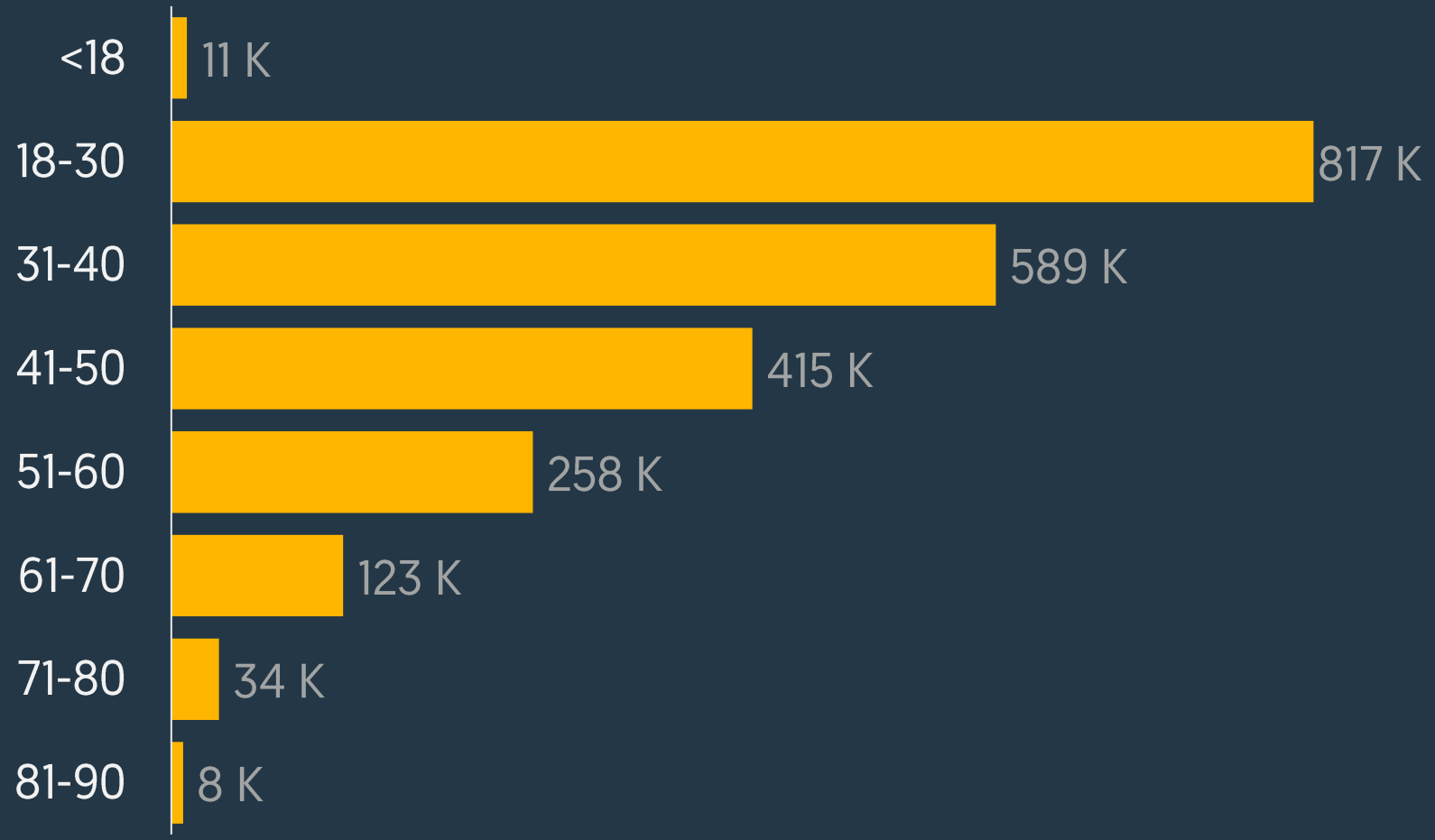
36.4%

0.84M

Female Users

CliQ Users

Number of Users Based on Age Group



CliQ Users

Percentage of Users Based on Customer Type



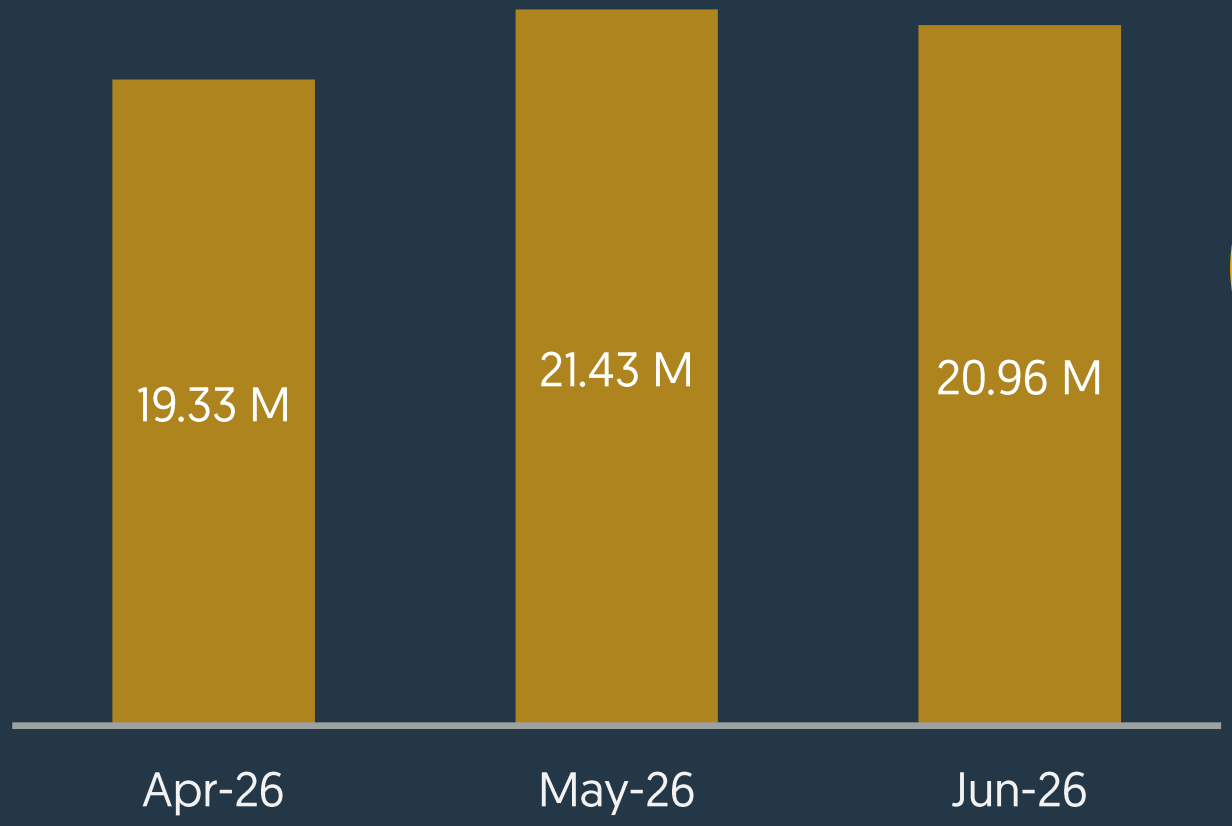
97.6% Individual 2.26M

2.4% Legal (entities) 56.05K

CliQ Number of Transactions

Total Number of Transactions Over the Past 3 Months

Transfers Issued by Banks



2.2%

Decrease in the number of transactions in the last month

CliQ Number of Transactions

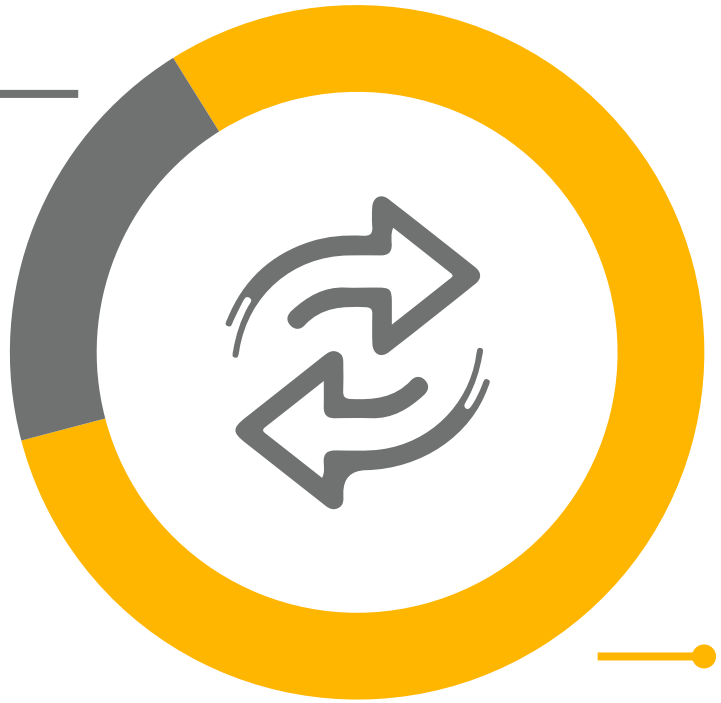
Percentage Based on Transaction Type

Transfers Issued by Banks

20.3%

4.24M

Purchases



79.7%

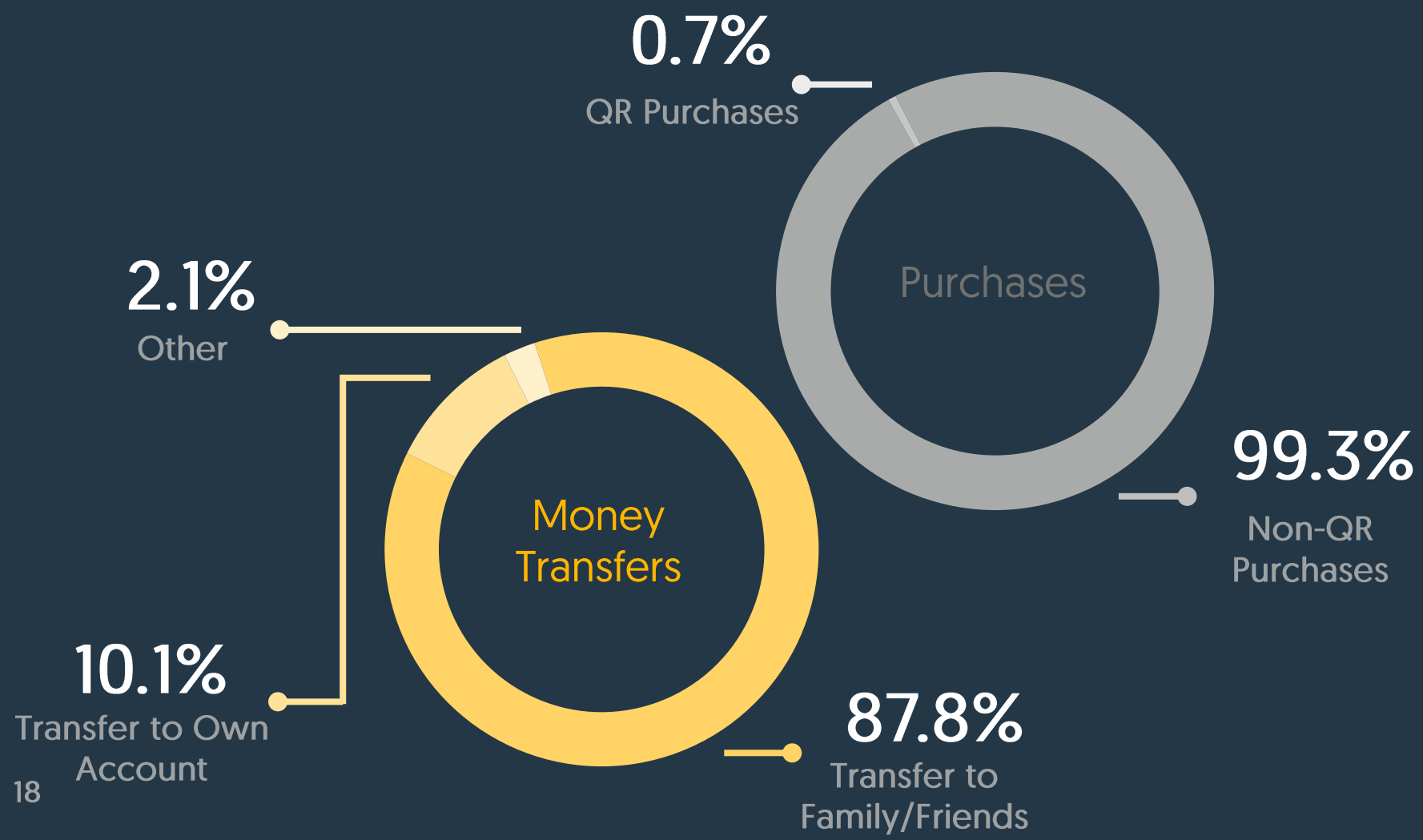
16.72M

Money Transfers

CliQ Number of Transactions

Percentage Based on Transaction Type Sub-Category

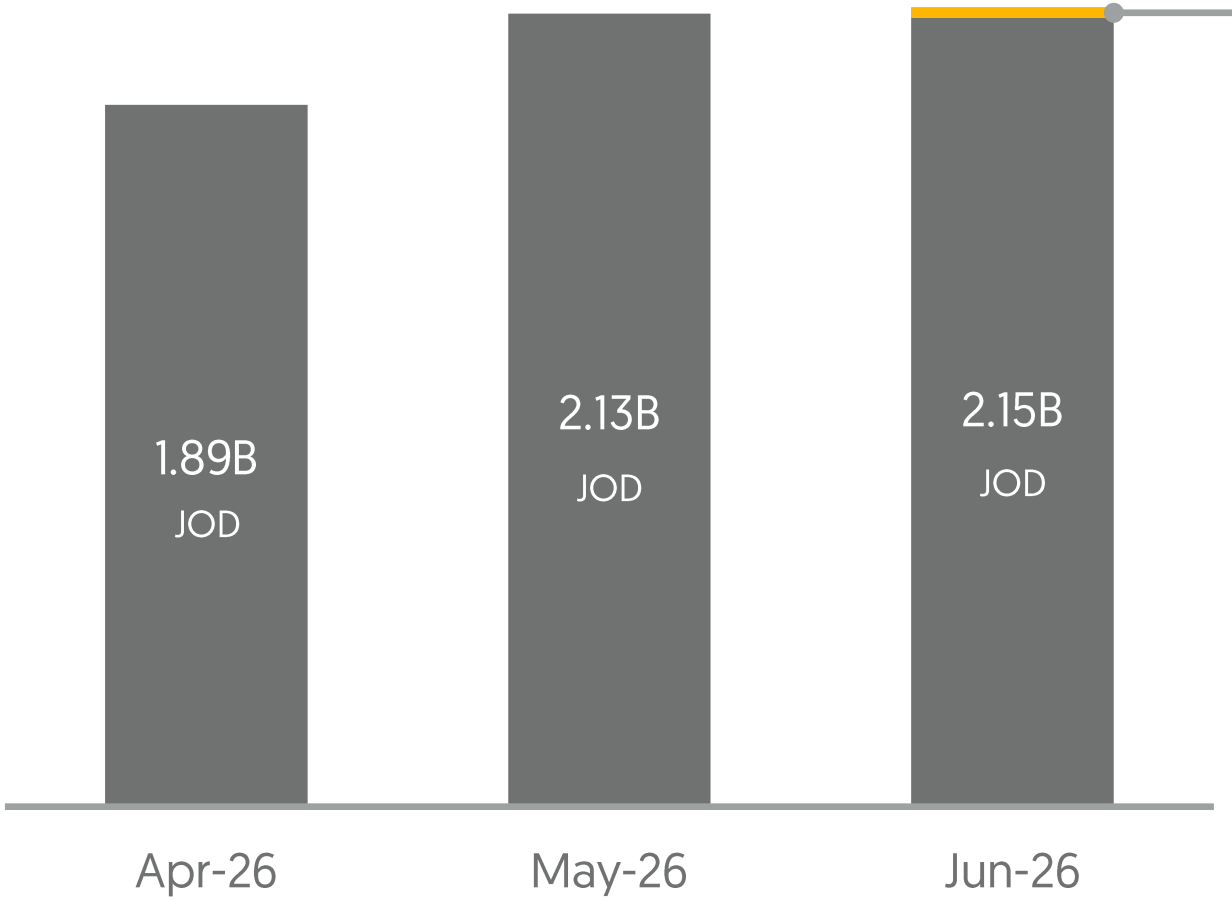
Transfers Issued by Banks



CliQ Value of Transactions

Total Value of Transactions Over the Past 3 Months

Transfers Issued by Banks



0.8%

Increase in the value of transactions in the last month

CliQ Value of Transactions

Percentage Based on Transaction Type

Transfers Issued by Banks

28.4%

609.5M JOD

Purchases



71.6%

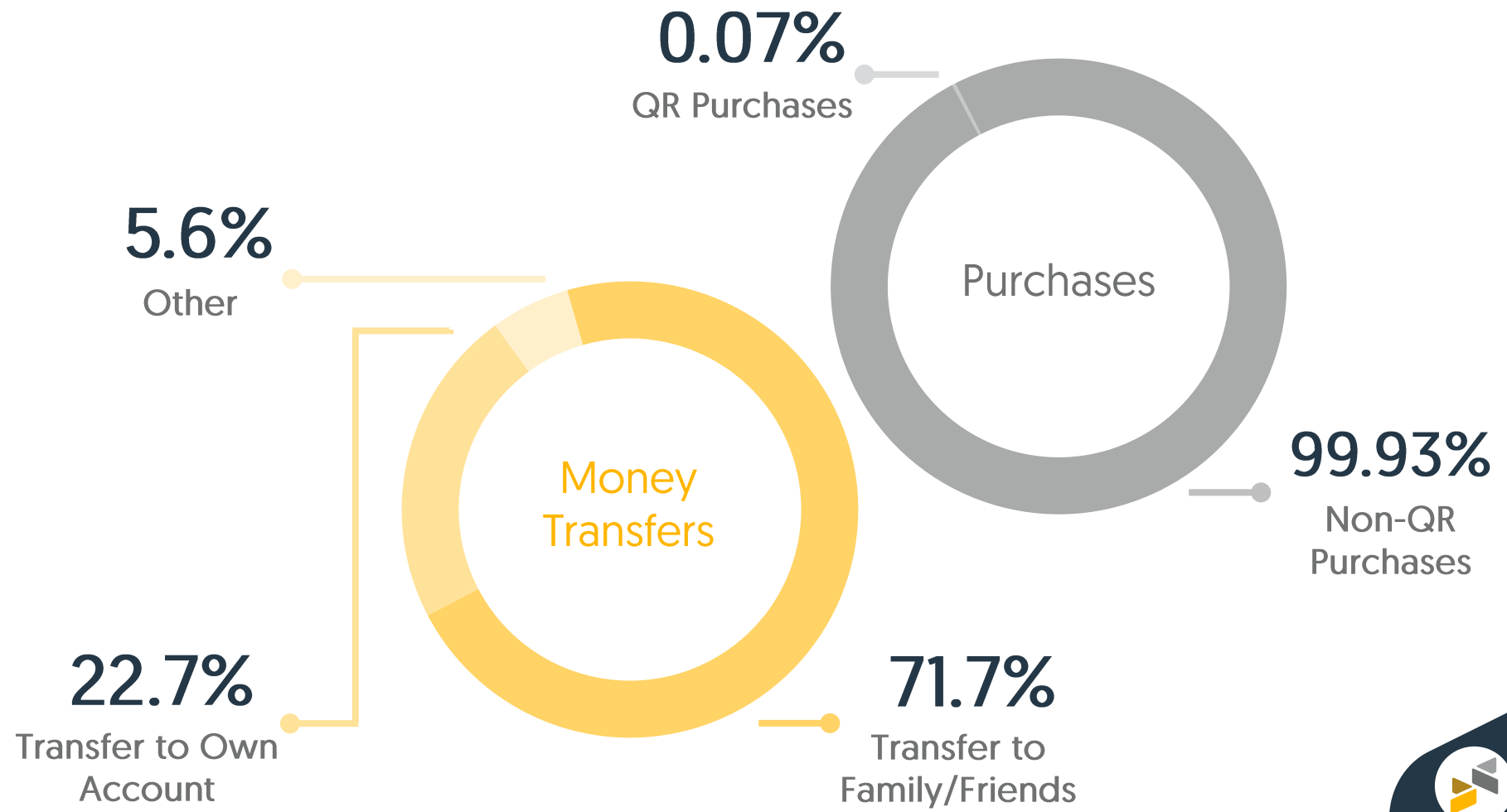
1.54B JOD

Money Transfers

CliQ Value of Transactions

Percentage Based on Transaction Type Sub-Category

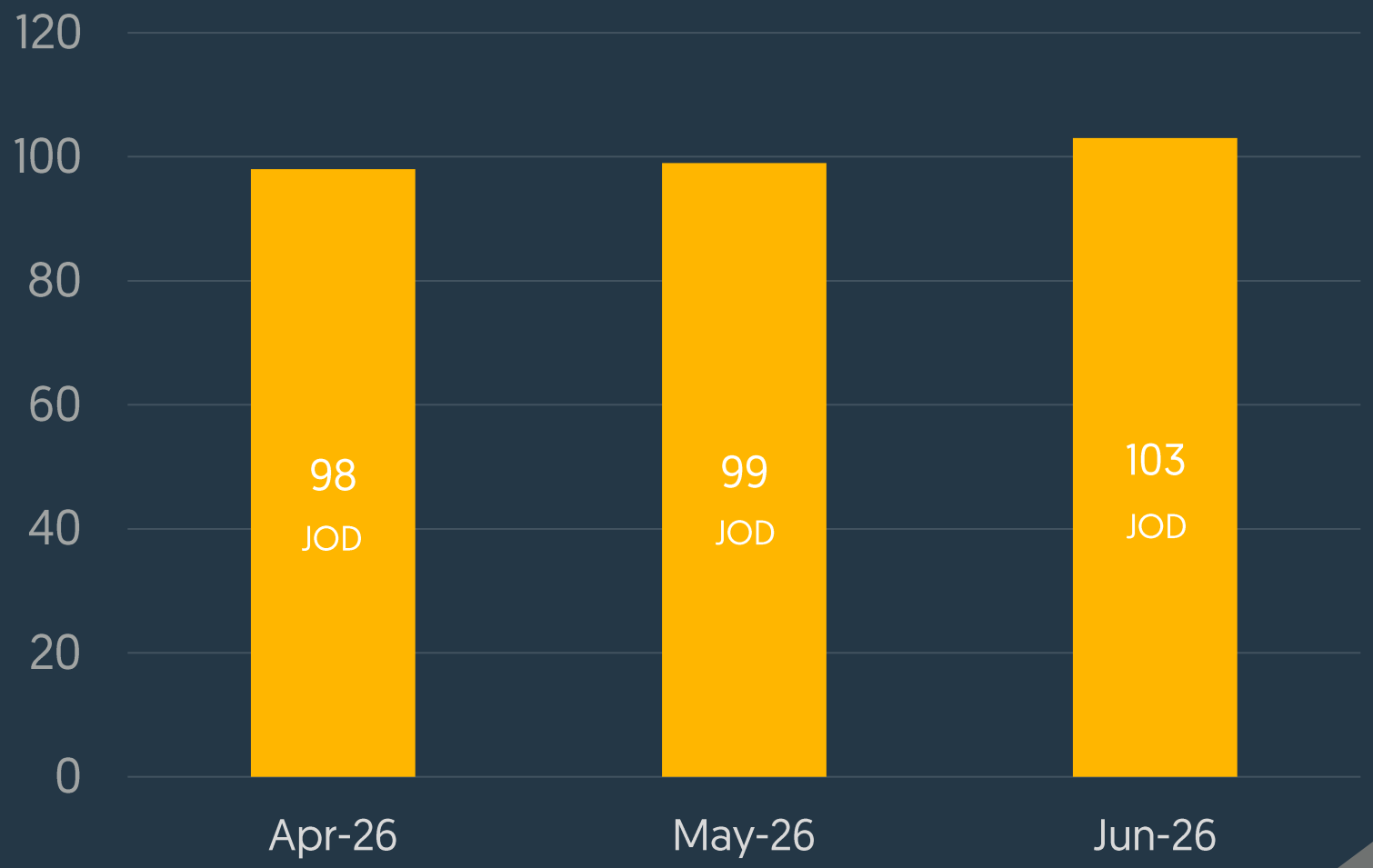
Transfers Issued by Banks



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

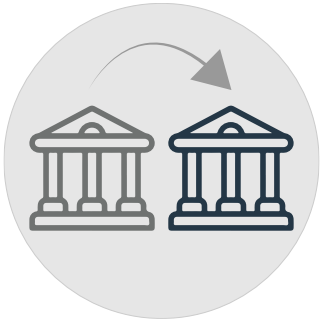


27.4%

3.12M

On Us





72.6%

8.26M

Off Us

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

CliQ Interoperability

Value of Money Transfer Transactions Through Banks

Transfers Issued by Banks



22%

288.9M JOD

On Us

78%

1.02B JOD

Off Us

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

JoMoPay

Jordan Mobile Payment

Monthly Report

June 2026

Jordan Mobile Payments Switch for
Transfers Issued by Mobile Wallets

25

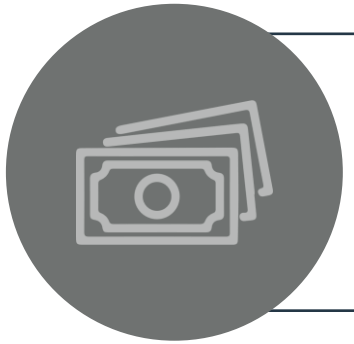
Total Number and Value of Transactions Since the Beginning of 2026

Transfers Issued by Mobile Wallets



Number of Transactions

78.5M

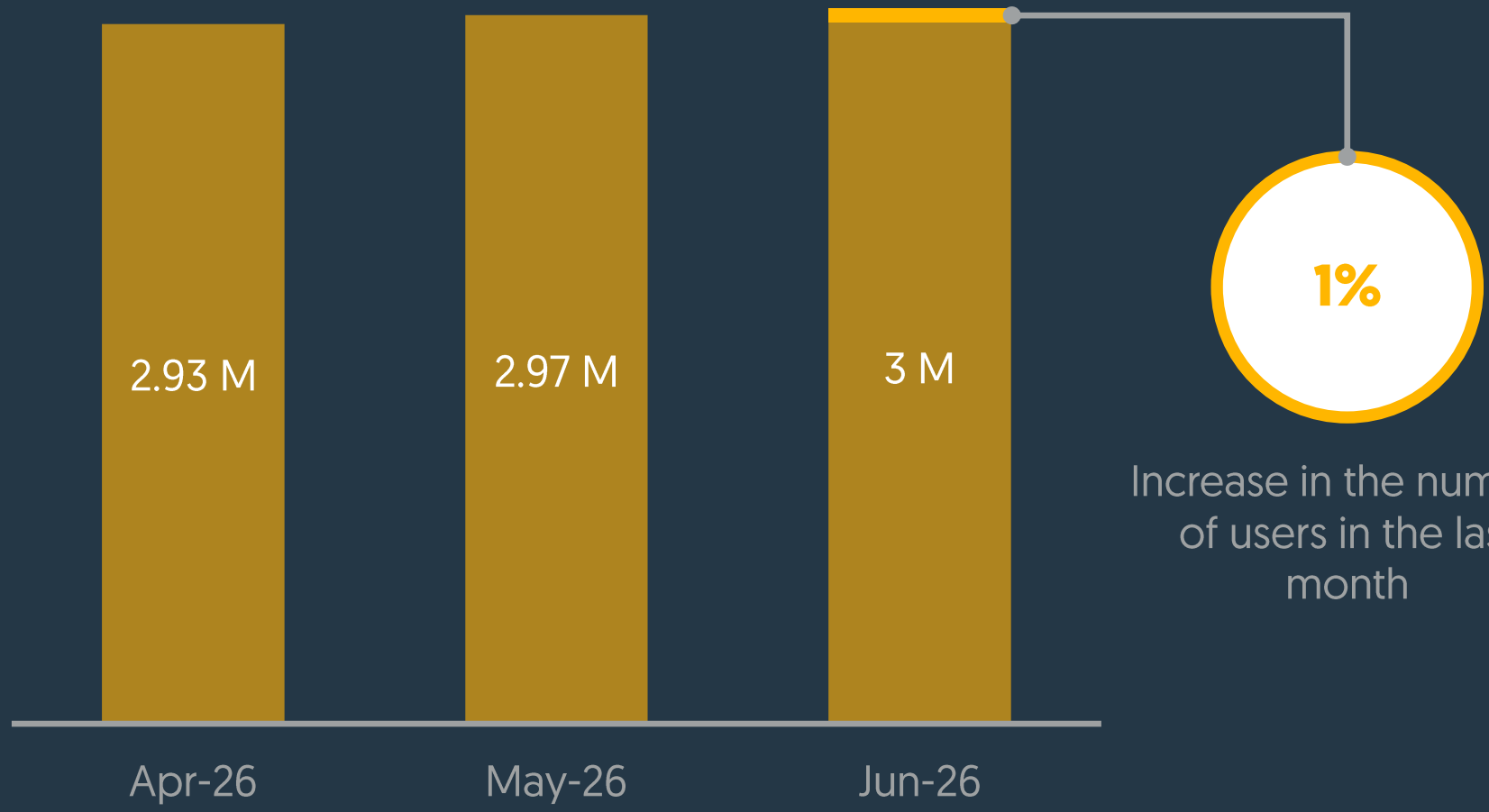


Value of Transactions

3.76B JOD

JoMoPay Users

Total Number of Users Over the Past 3 Months



JoMoPay Users

Percentage of Users Based on Nationality

87.6% Jordanian 2.63M

12.4% Non-Jordanian 371.4K



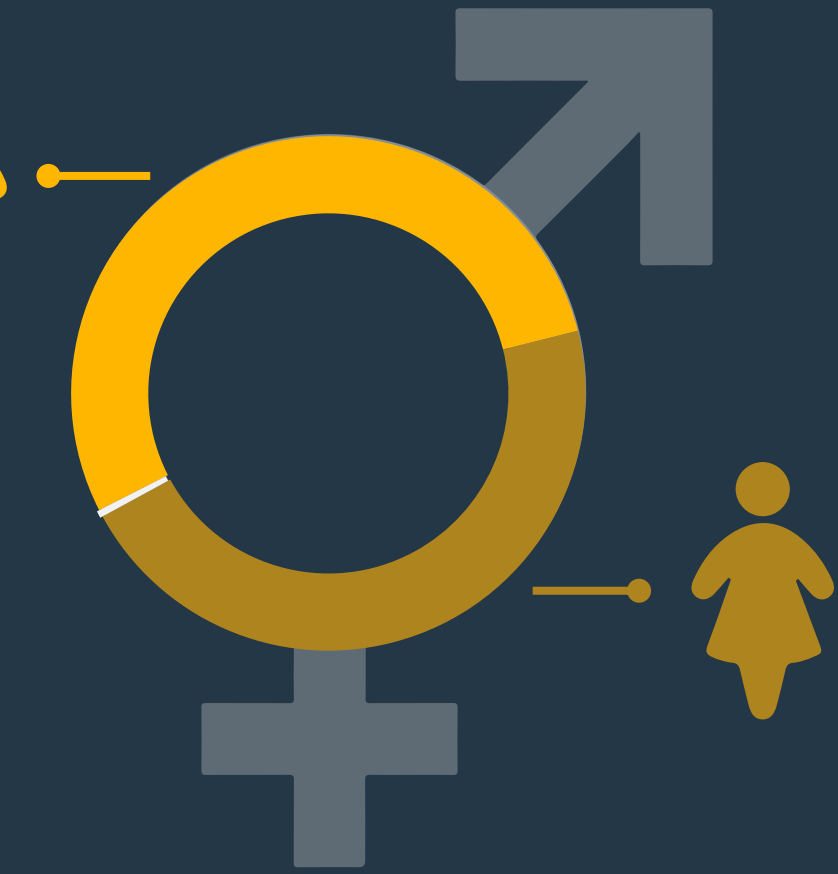
JoMoPay Users

Percentage of Users Based on Gender

53.9%

1.62M

Male Users



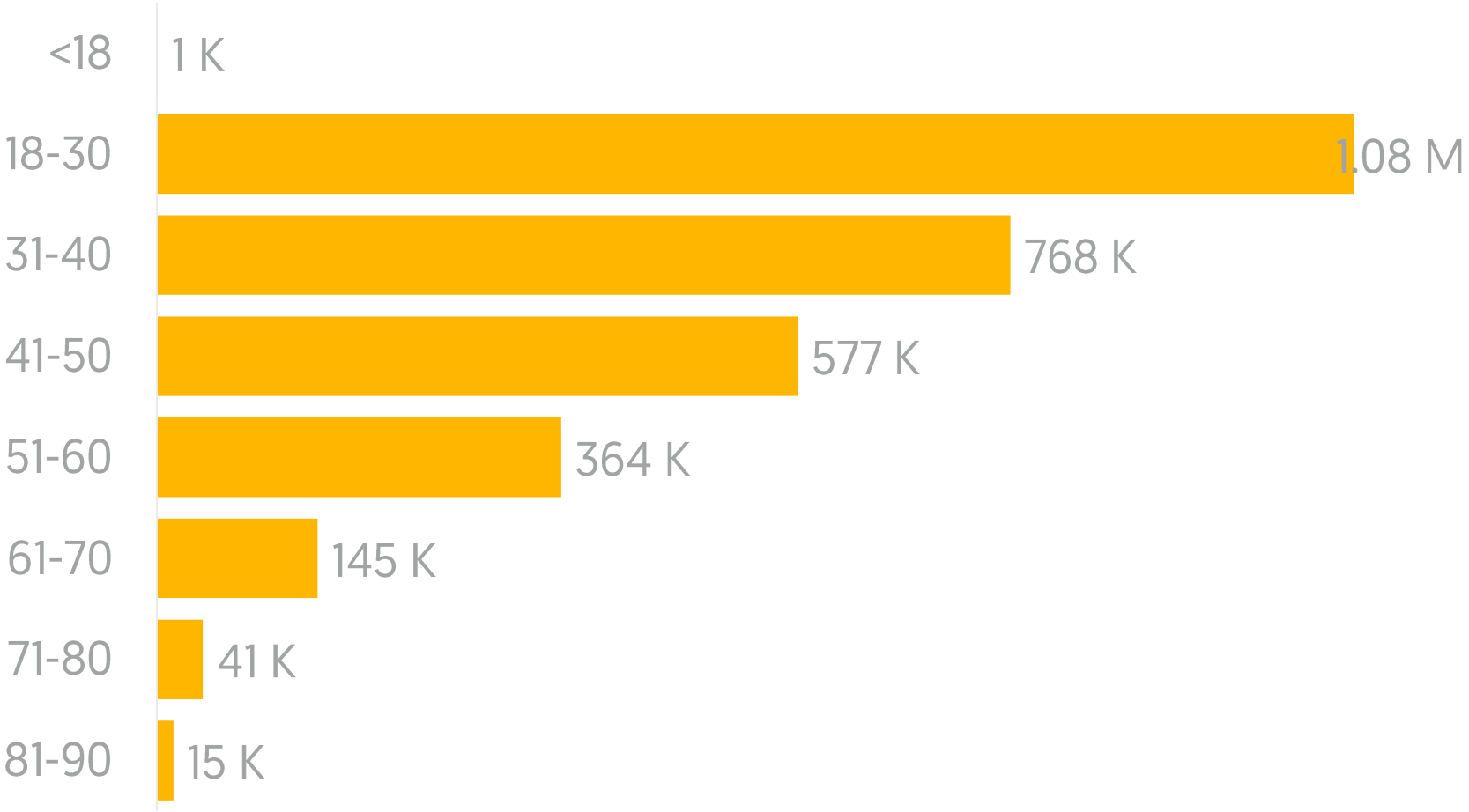
45.7%

1.37M

Female Users

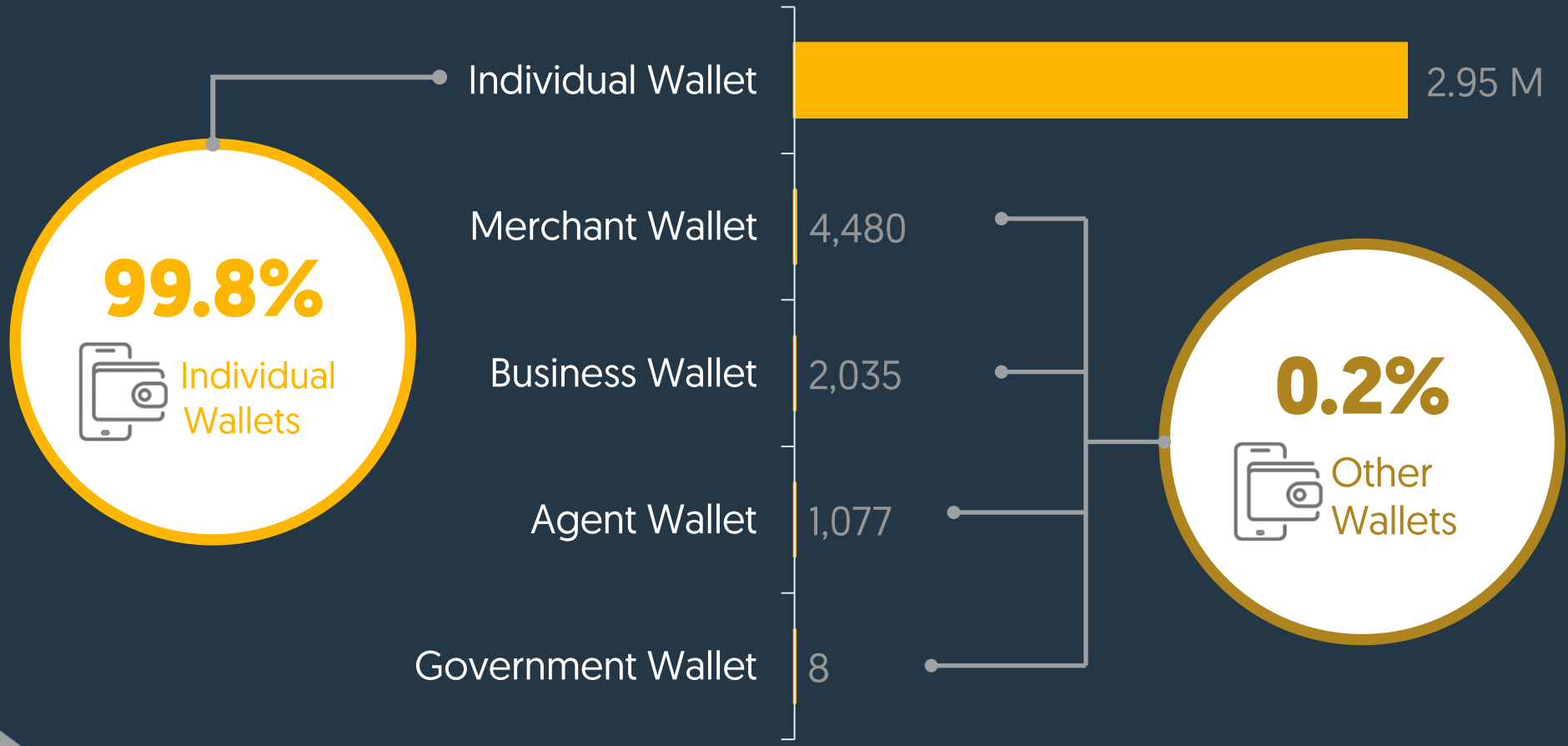
JoMoPay Users

Number of Users Based on Age Group



JoMoPay Users

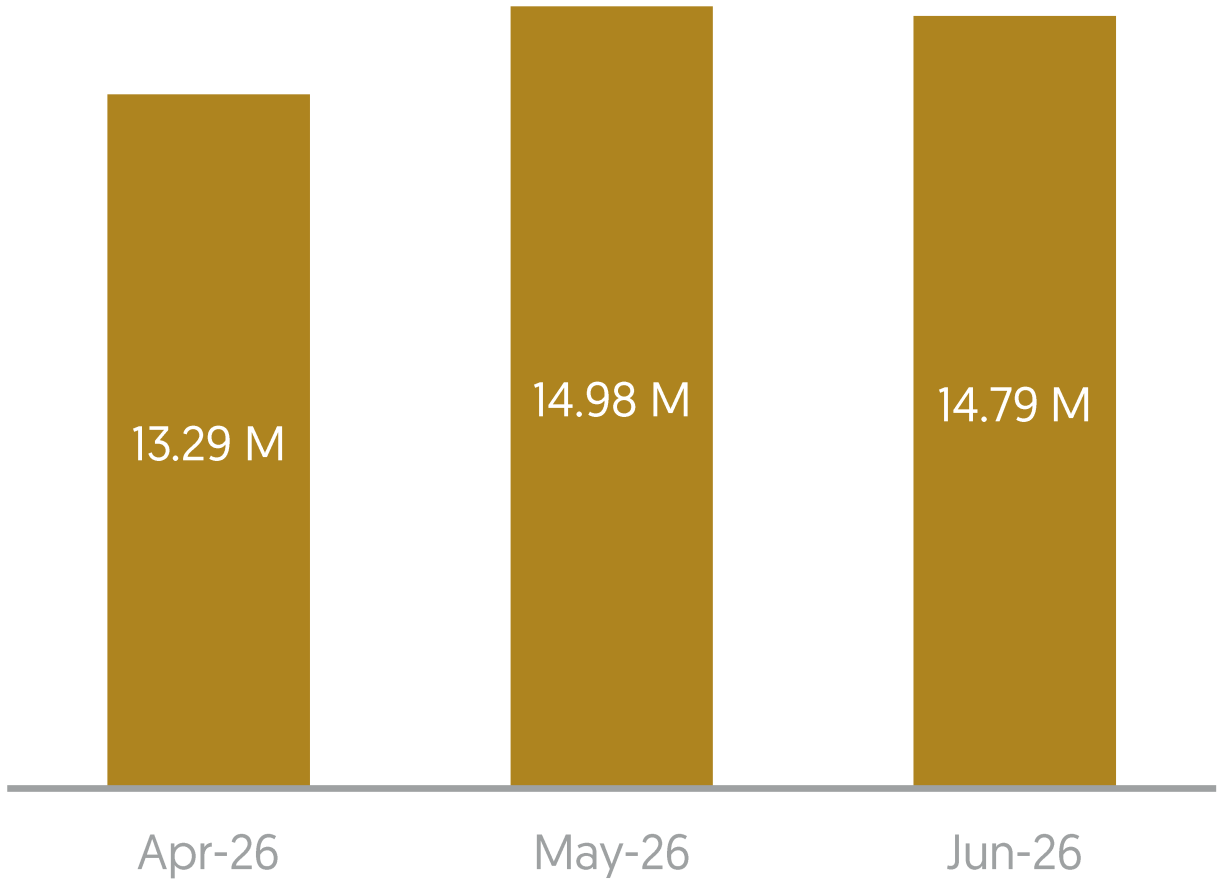
Number of Wallets Based on Wallet Type



JoMoPay Number of Transactions

Total Number of Transactions Over the Past 3 Months

Transfers Issued by Mobile Wallets



1.2%

Decrease in the number of transactions in the last month

JoMoPay Number of Transactions

Percentage Based on Transaction Type

Transfers Issued by Mobile Wallets



16.4%
2.43M
Purchases

0.1%
19.91K
Cash In

0.4%
59.11K
Cash Out

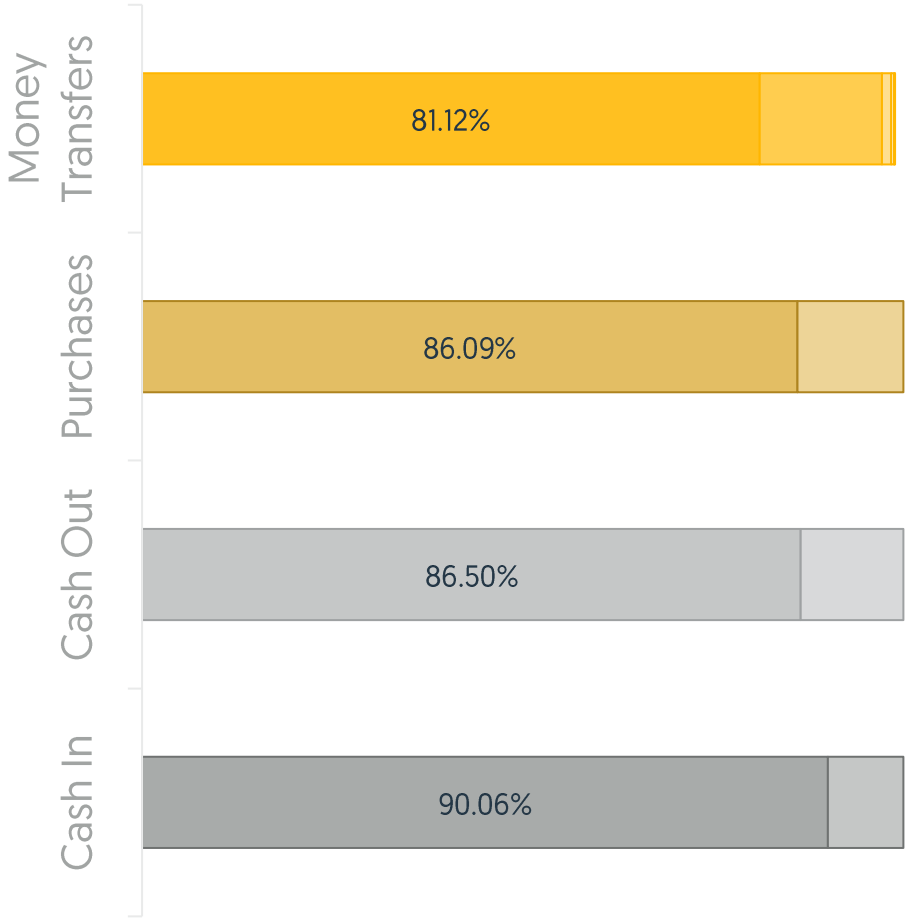
83.1%
12.29M
Money Transfers

* Some data displayed in this page is based on the data shared by the system participants.

JoMoPay Number of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets

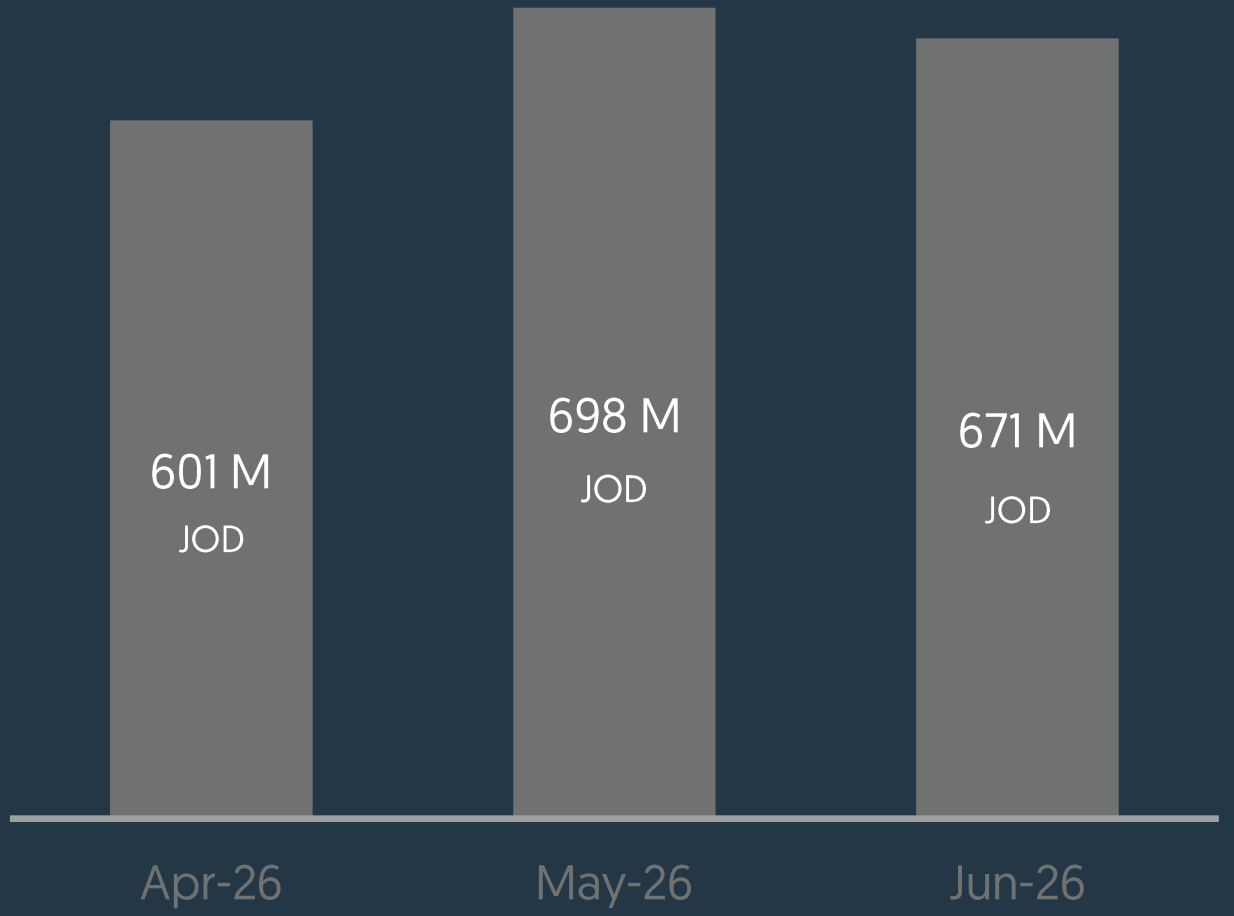


Transfer to Family/Friends	81.12%
Transfer to Own Account	16.04%
Aid/Charity/Grant	1.15%
Goods/Services	1.22%
Salary/Bonus/Dividends	0.38%
Loan/Loan Disbursement	0.09%
Loan/Loan Installment	0.01%
Purchases	86.09%
QR Purchases	13.91%
Cash Out - Agent/Teller	86.50%
Cash Out - ATM/Kiosk	13.50%
Cash In - Agent/Teller	90.06%
Cash In - ATM/Kiosk	9.94%

JoMoPay Value of Transactions

Total Value of Transactions Over the Past 3 Months

Transfers Issued by Mobile Wallets



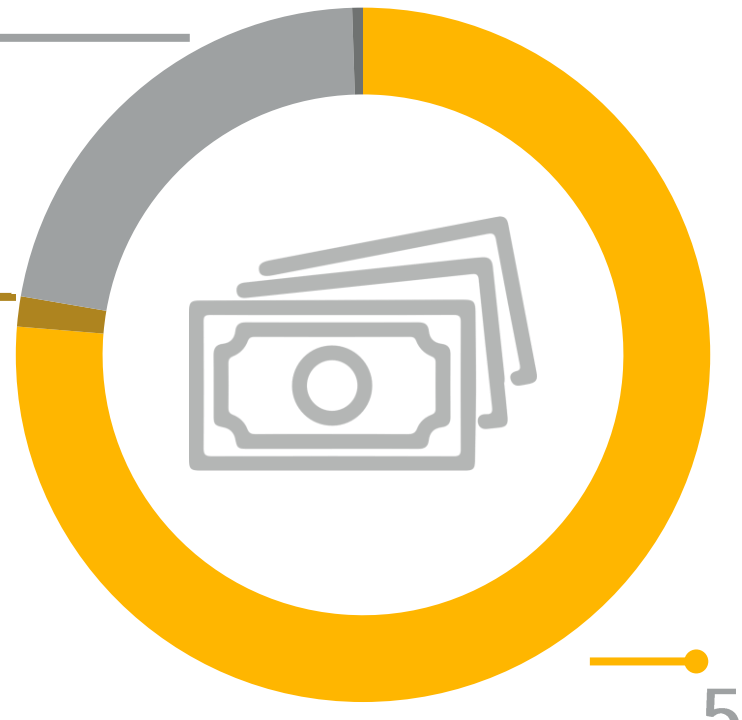
3.8%

Decrease in the value of transactions in the last month

JoMoPay Value of Transactions

Percentage Based on Transaction Type

Transfers Issued by Mobile Wallets



21.8%
146.59M JOD
Purchases

0.5%
3.53M JOD
Cash In

1.4%
9.36M JOD
Cash Out

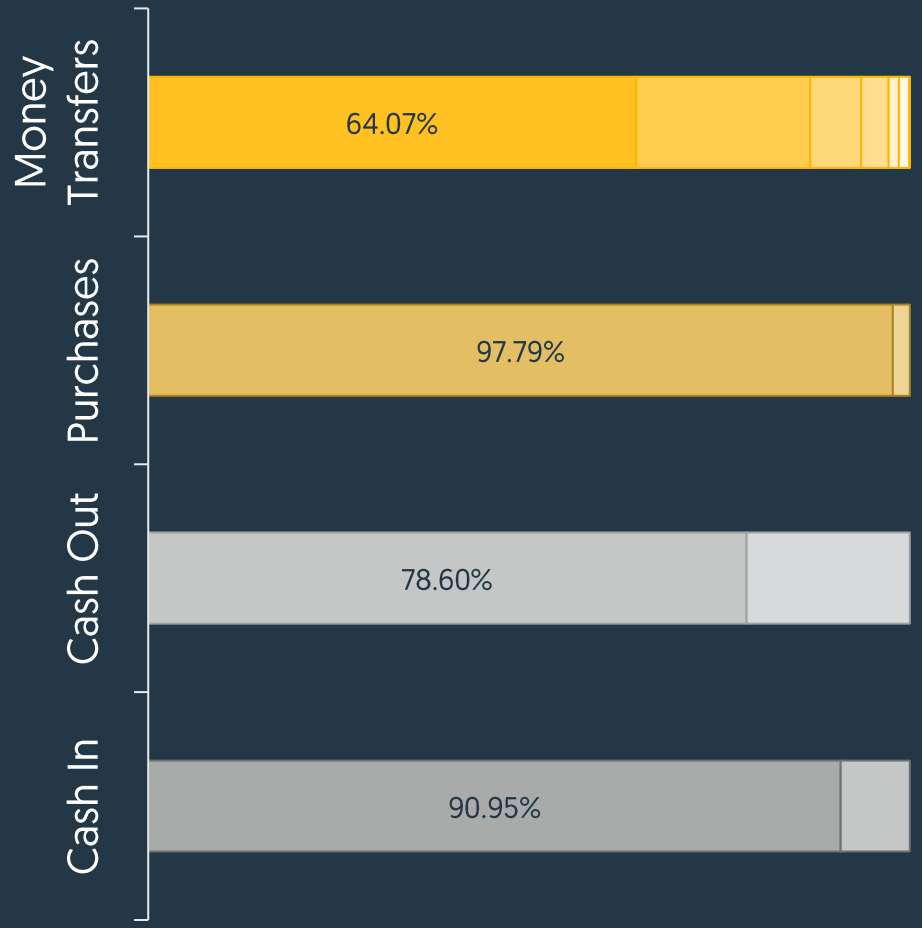
76.3%
511.98M JOD
Money Transfers

* Some data displayed in this page is based on the data shared by the system participants.

JoMoPay Value of Transactions

Percentage Based on Transaction Type Sub-Category

Transfers Issued by Mobile Wallets

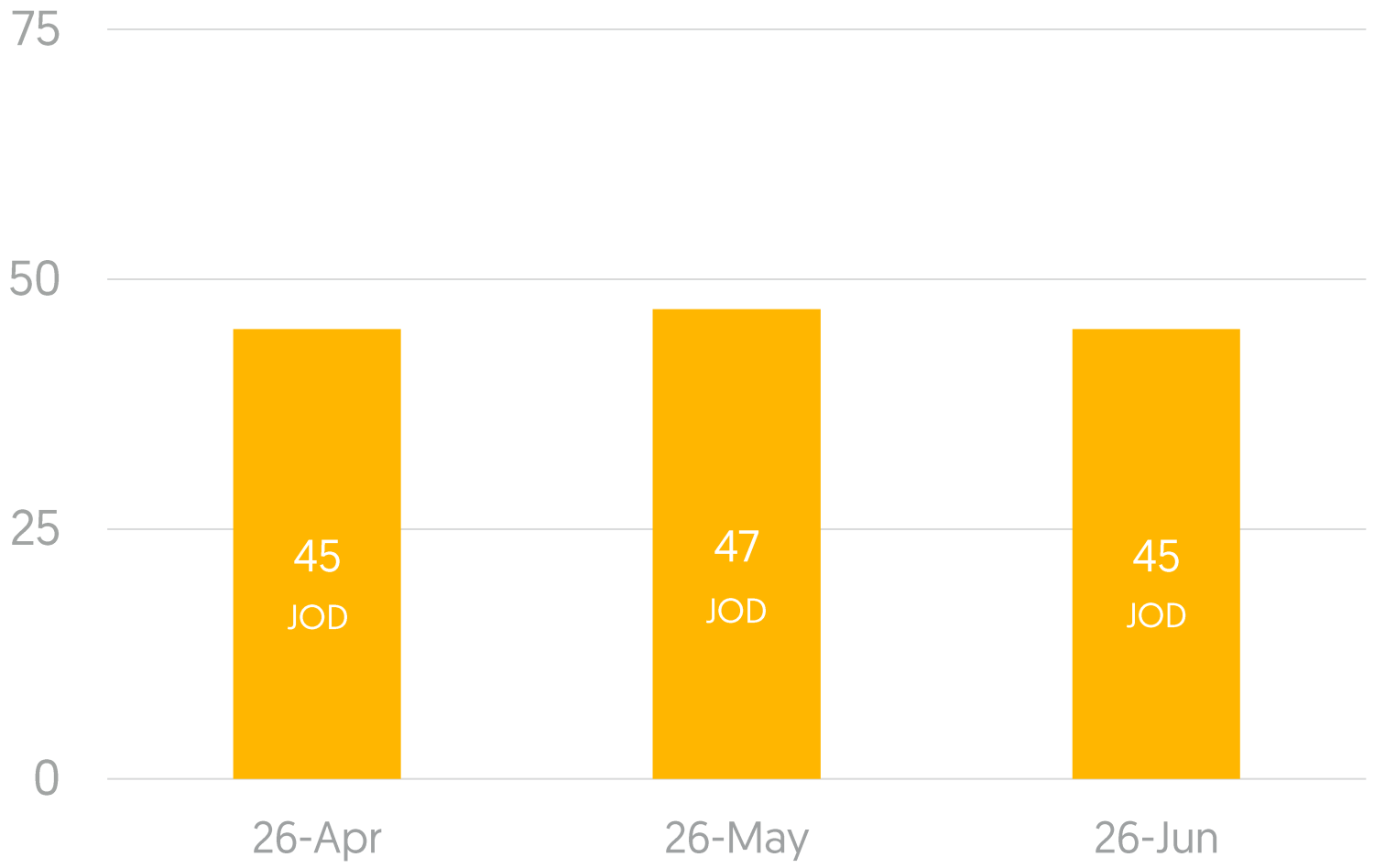


Transfer to Family/Friends	64.07%
Transfer to Own Account	22.88%
Goods/Services	6.7%
Aid/Charity/Grant	3.60%
Salary/Bonus/Dividends	1.34%
Loan/Loan Disbursement	1.40%
Loan/Loan Installment	0.02%
Purchases	97.79%
QR Purchases	2.21%
Cash Out - Agent/Teller	78.60%
Cash Out - ATM/Kiosk	21.40%
Cash In - Agent/Teller	90.95%
Cash In - ATM/Kiosk	9.05%

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



66%

5.73M

On Us

34%

2.96M

Off Us

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



59.5%

143.15M JOD

On Us

40.5%

97.26M JOD

Off Us

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

CliQ & JoMoPay Interoperability

Monthly Report

June 2026

41

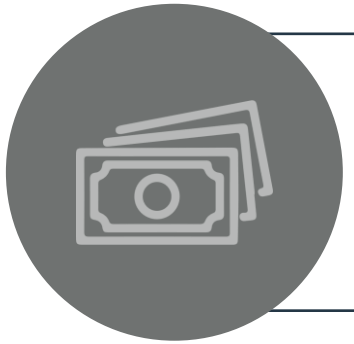
CliQ and JoMoPay are two national schemes operating on the same payment switch using the ISO20022 standard

Total Number and Value of Transactions Since the Beginning of 2026



Number of Transactions

193.51M

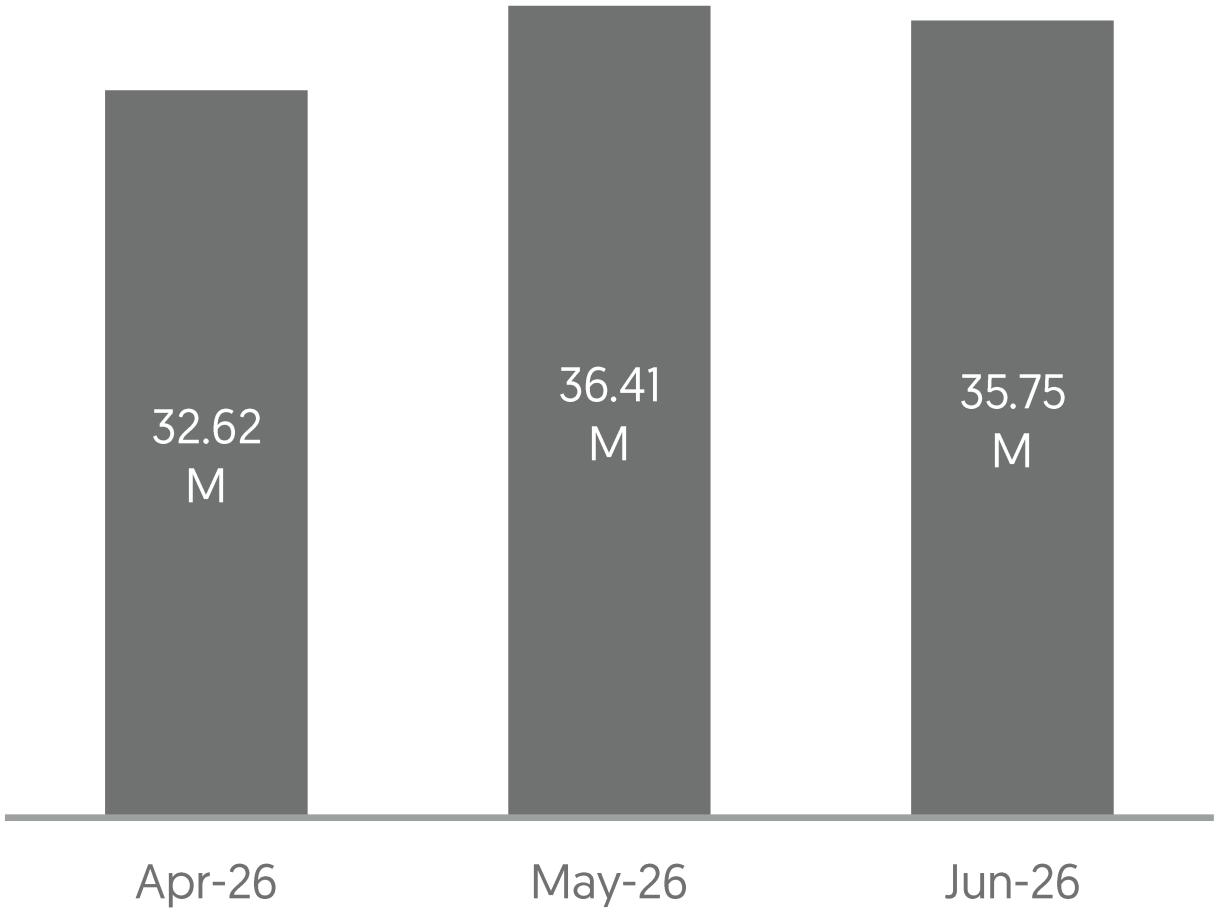


Value of Transactions

15.64BJOD

CliQ & JoMoPay Transactions

Total Number of Transactions Over the Past 3 Months

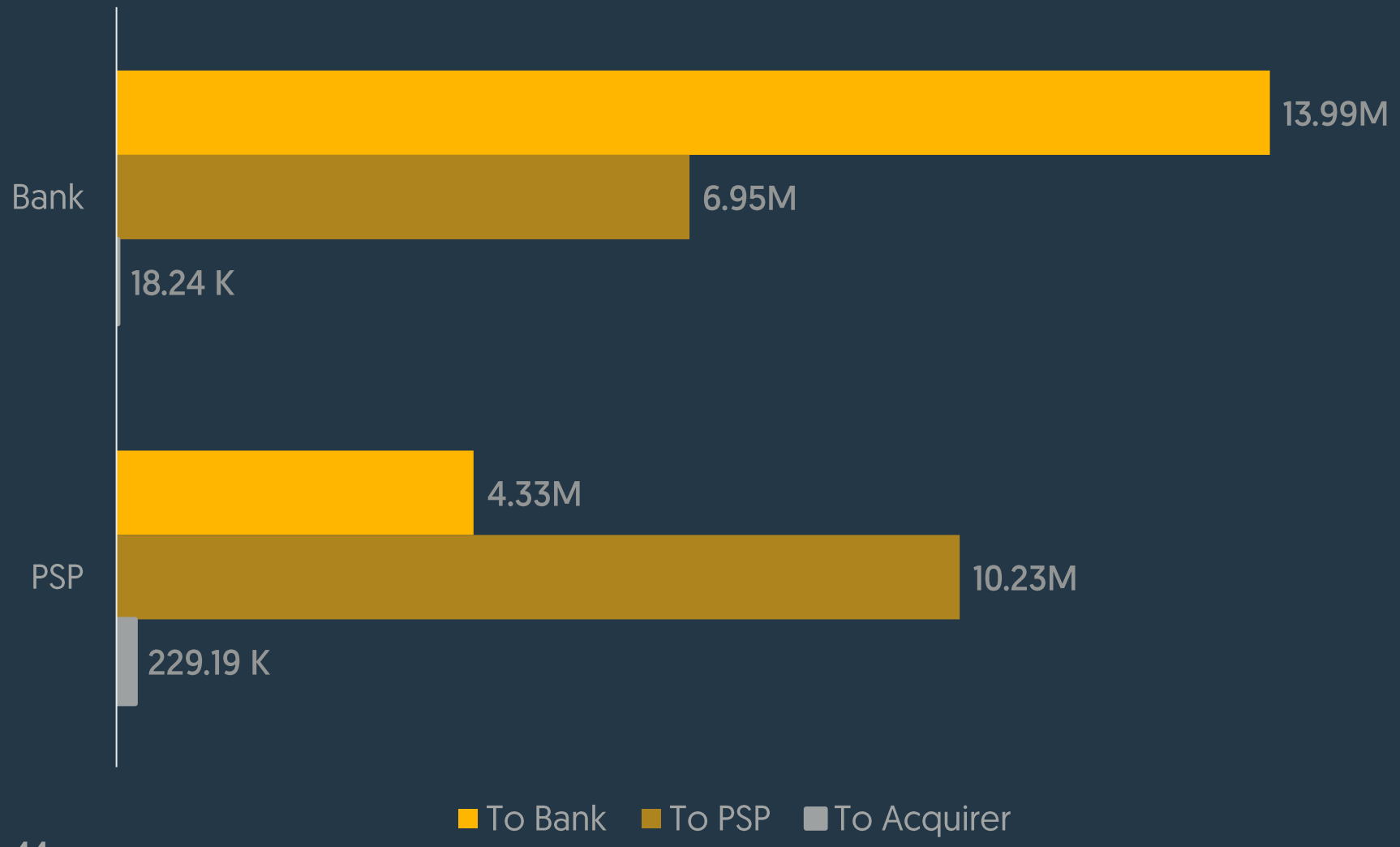


1.8%

Decrease in the number of transactions in the last month

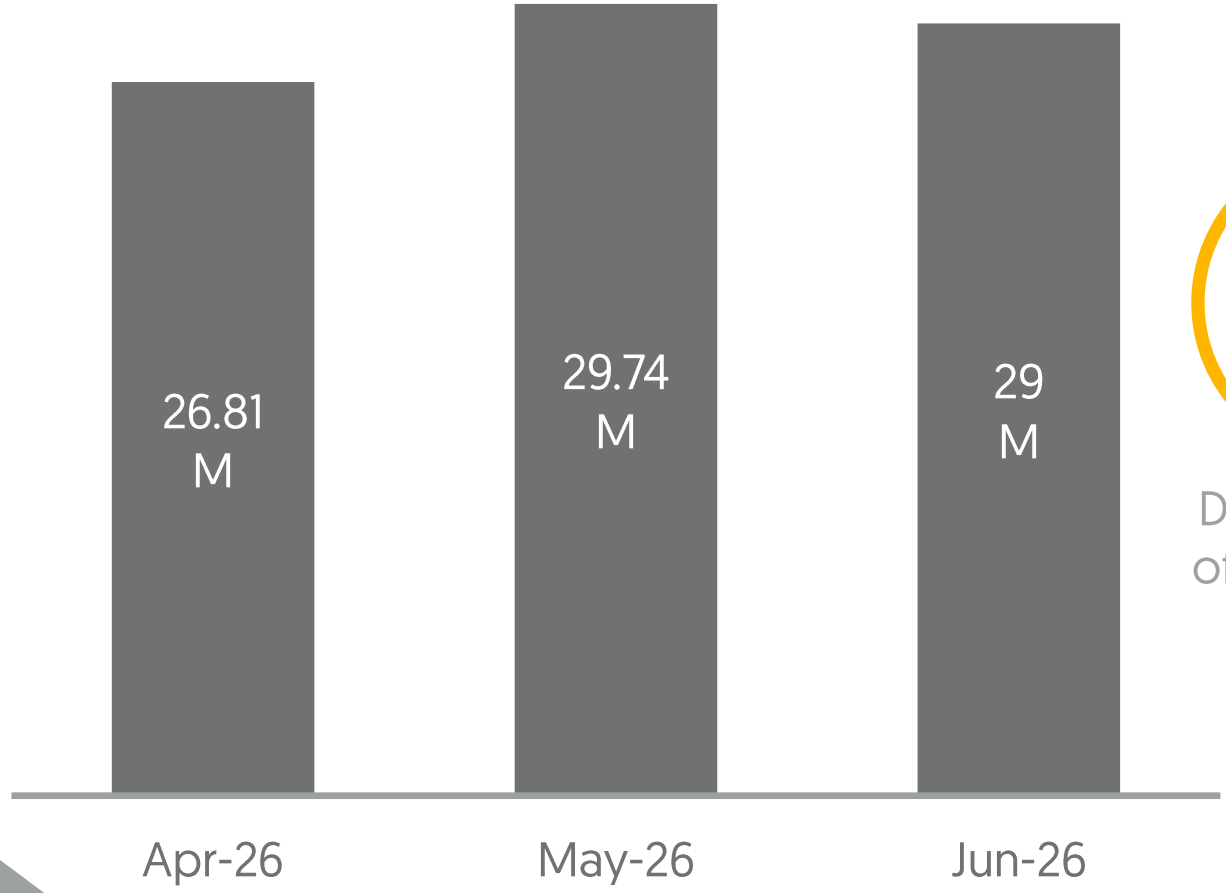
CliQ & JoMoPay Transactions

Total Number of Transactions between Banks and PSPs



CliQ & JoMoPay Transactions

Total Number of **Money Transfer** Transactions Over the Past 3 Months



2.5%

Decrease in the number of transactions in the last month

CliQ & JoMoPay Interoperability

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



69.5%

20.15M

Off Us

30.5%

8.85M

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



40.3%

3.6M

mPSP to Bank





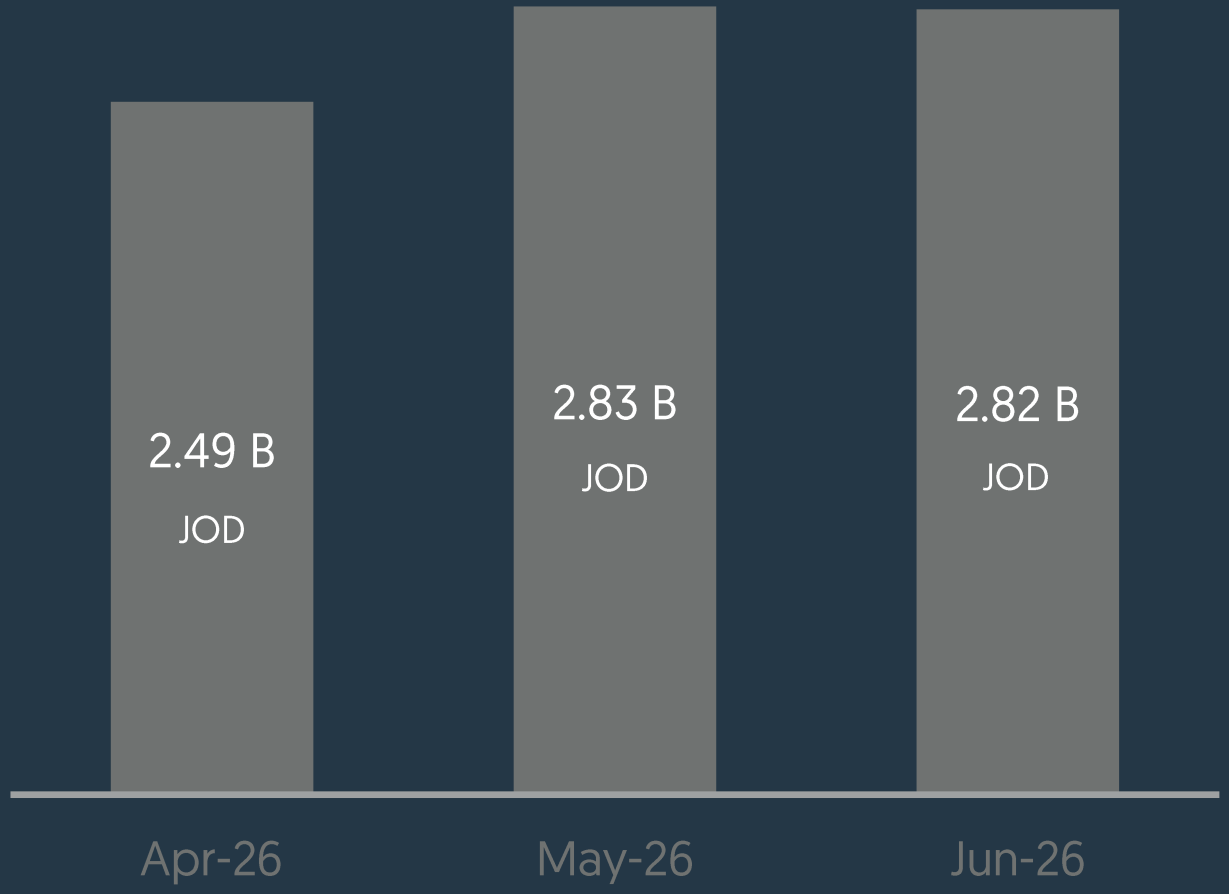
59.7%

5.34M

Bank to mPSP

CliQ & JoMoPay Transactions

Total Value of Transactions Over the Past 3 Months

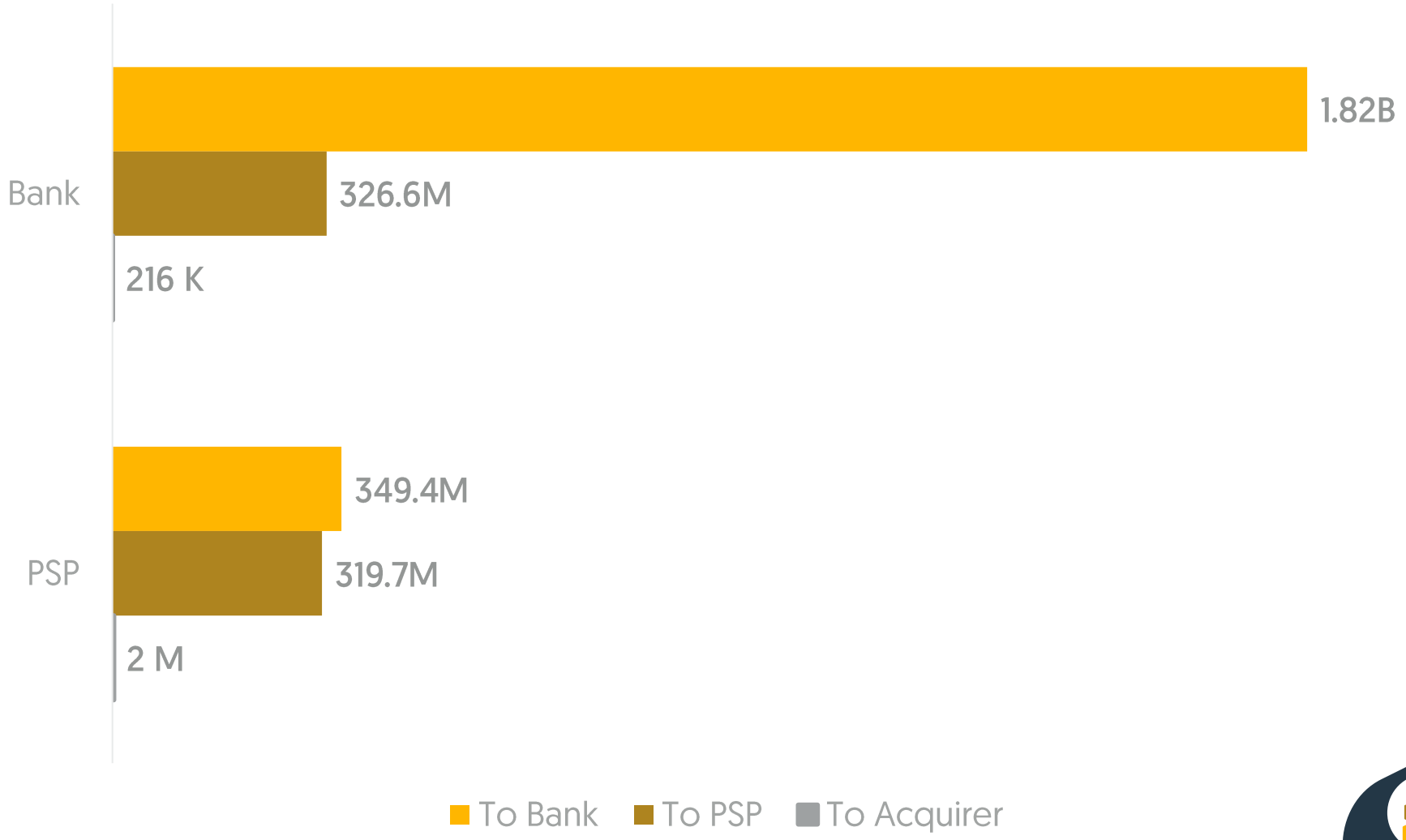


0.3%

Decrease in the value of transactions in the last month

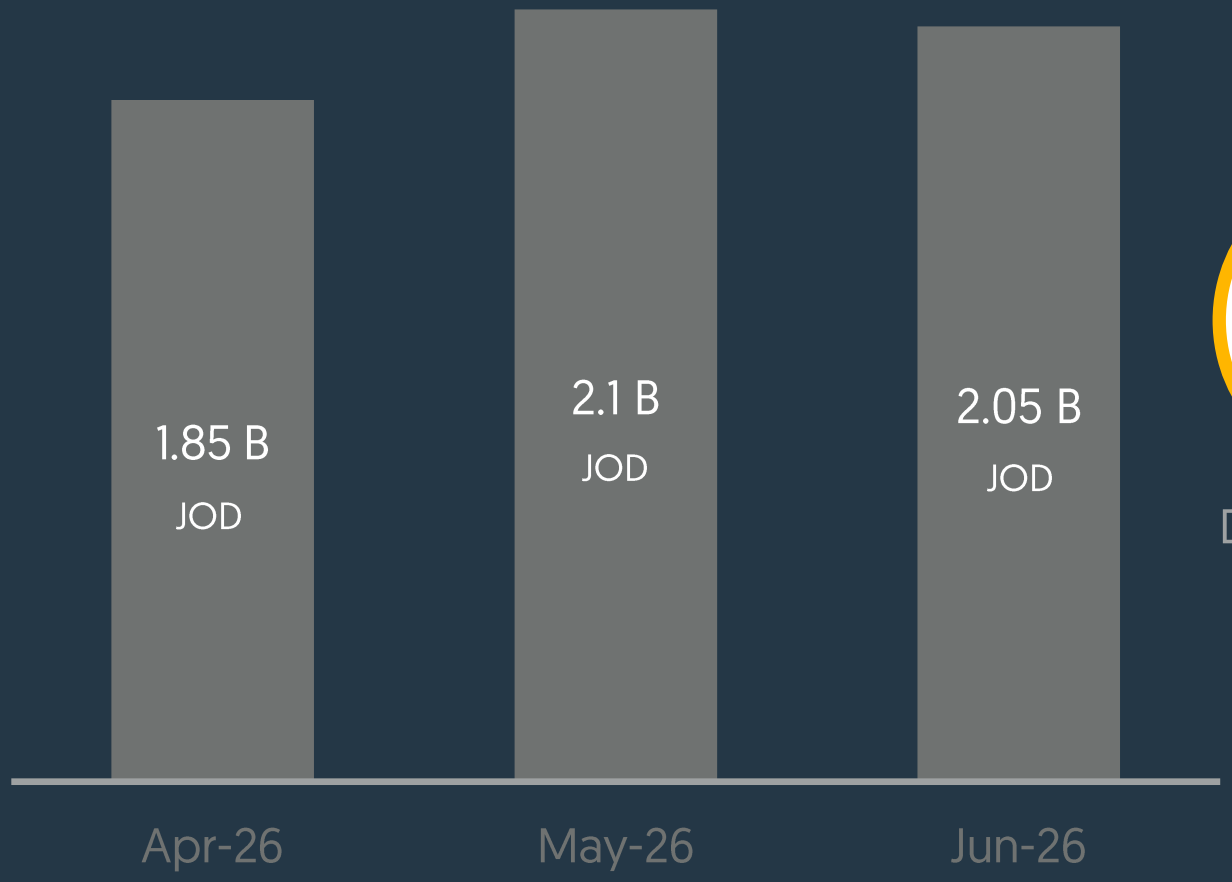
CliQ & JoMoPay Transactions

Total Value of Banks and PSPs Transactions



CliQ & JoMoPay Transactions

Total Value of **Money Transfer** Transactions Over the Past 3 Months

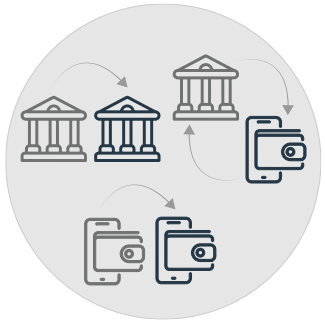


2.2%

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%

1.62B JOD

Off Us





21.1%

432M 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%

271.6M JOD

mPSP to Bank

45.6%

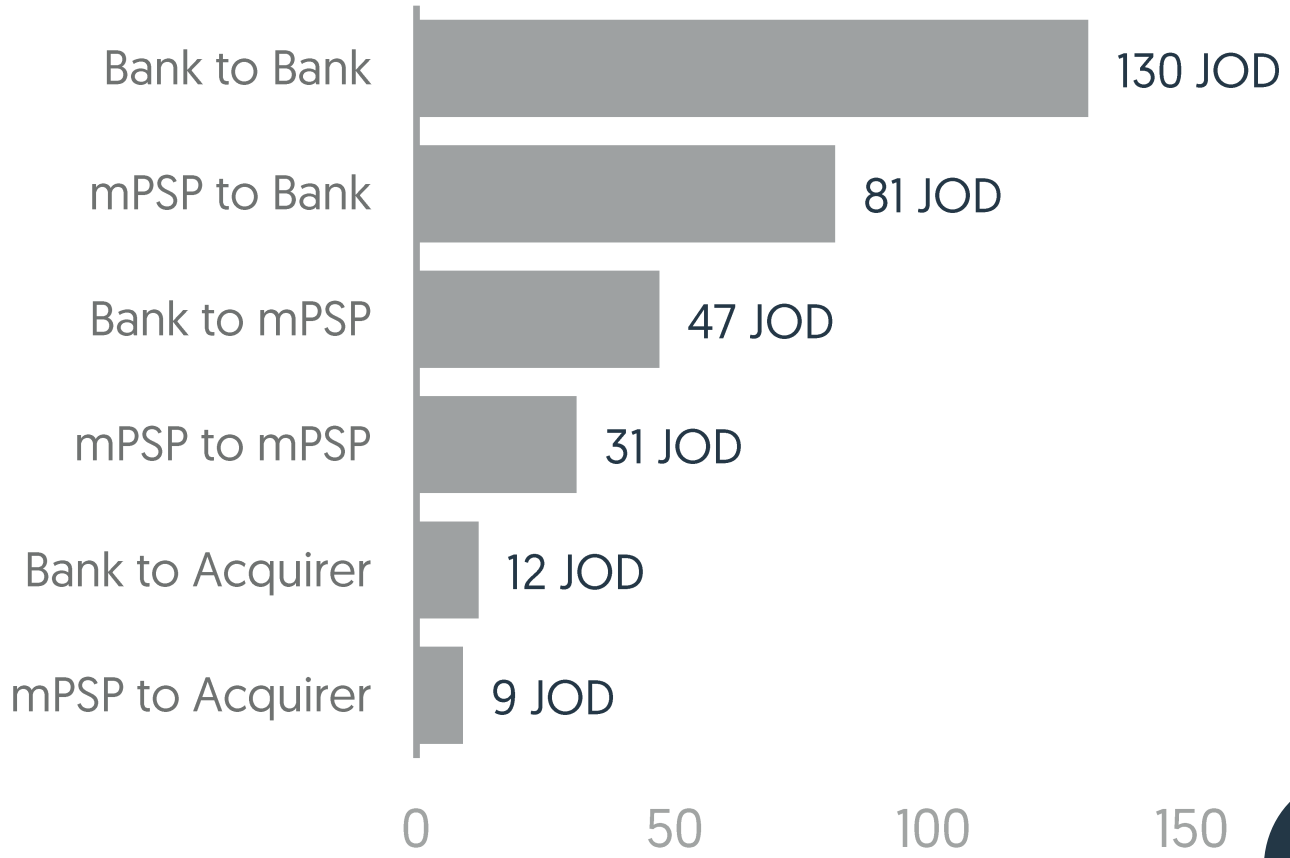
227.4M JOD

Bank to mPSP

CliQ & JoMoPay Average Value of Transactions

Average Value of Transactions for Banks and mPSPs

79 JOD
Transaction Average



Instant Payment Systems in Jordan

CliQ & JoMoPay

Monthly Report

June 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

193.51M

Through Bank Accounts
115.01M

Through Mobile Wallets
78.5M

Total Value of Transactions

15.64B JOD

Through Bank Accounts
11.88B JOD

Through Mobile Wallets
3.76B JOD

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 **4.19M**



Bank Account Only

1.13M



Mobile Wallet Only

1.82M



Bank Account & Mobile Wallet

1.18M

Instant Payment Transactions

Number of Transfers Issued by Banks and Mobile Payment Service Providers

Total Number of Transactions
For June 2026

35.75M



Number of Transactions through Bank Accounts

20.96M



Number of Transactions through Mobile Wallets

14.79M

Instant Payment Transactions

Value of Transfers Issued by Banks and Mobile Payment Service Providers

Total Value of Transactions
For June 2026

2.82B JOD

Value of Transactions
through Bank Accounts

2.15B JOD

Value of Transactions
through Mobile Wallets

0.67B JOD

Instant Payment Transactions

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

Average Value of All Transactions
For June 2026

78.9 JOD



Average Transaction Value through Bank Accounts

102.5 JOD



Average Transaction Value through Mobile Wallets

45.4 JOD

FAWATEERcom

Monthly Report

June 2026

60

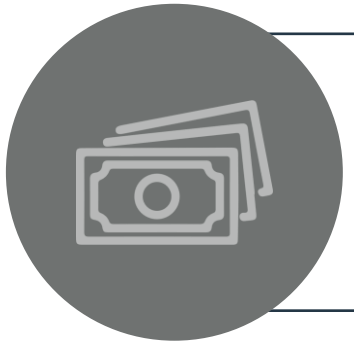
Electronic Bill Presentment & Payment (EBPP) System

Total Number and Value of Transactions Since the Beginning of 2026



Number of Transactions

40.99M

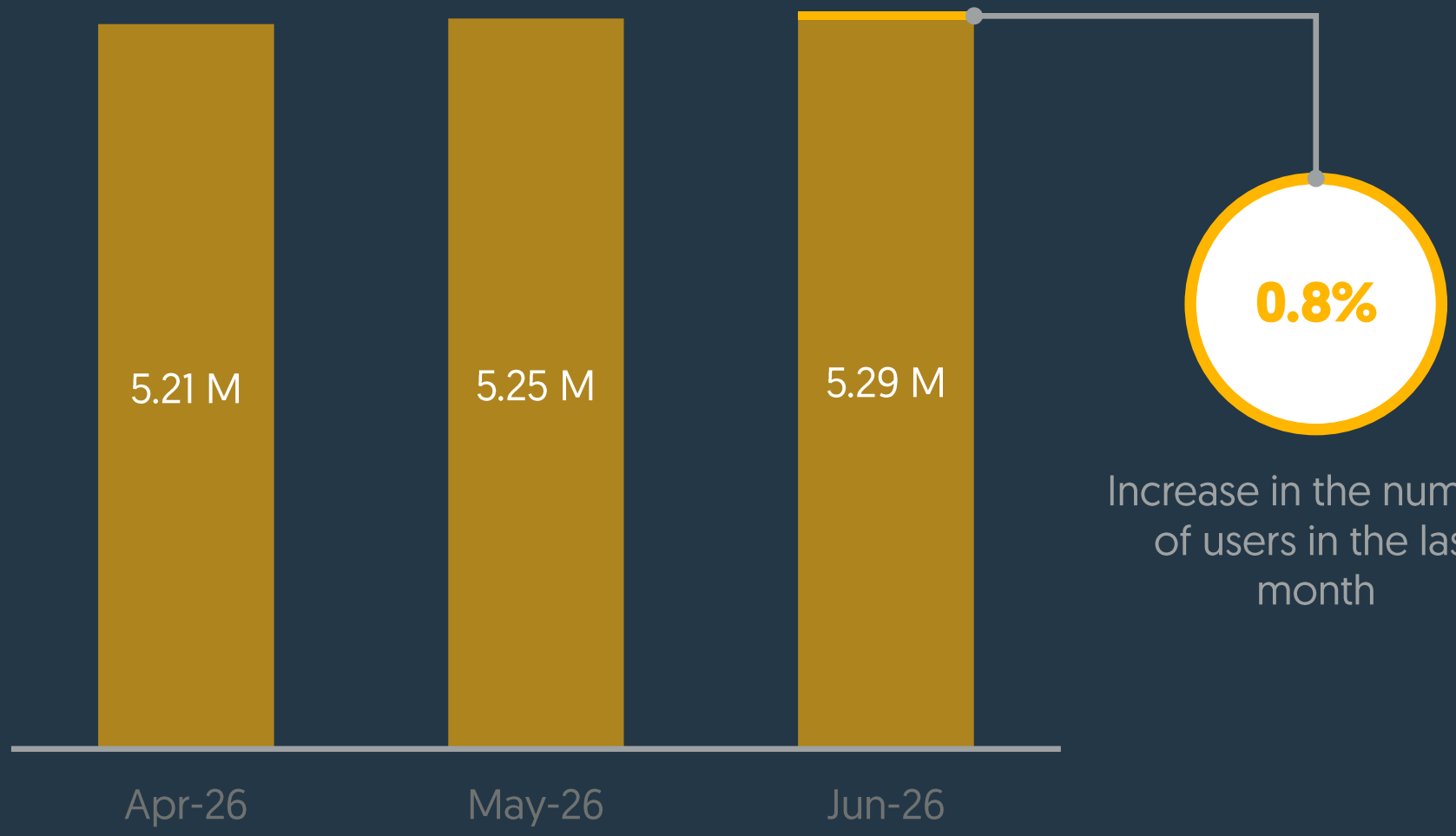


Value of Transactions

7.78BJOD

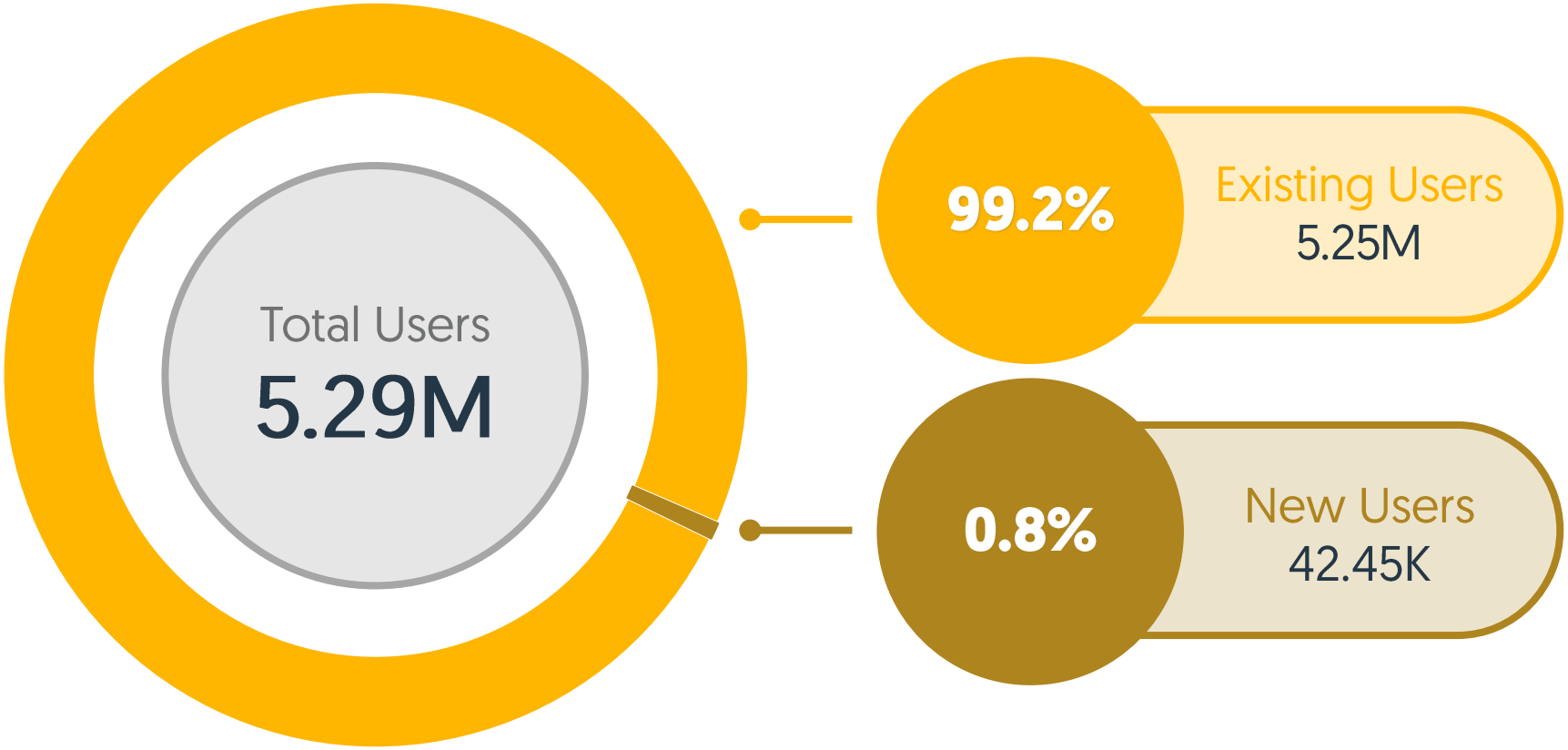
eFAWATEERcom Users

Total Number of Users Over the Past 3 Months



eFAWATEERcom Users

Number of eFAWATEERcom Users



eFAWATEERcom Billers & Services

Number of eFAWATEERcom Billers & Services



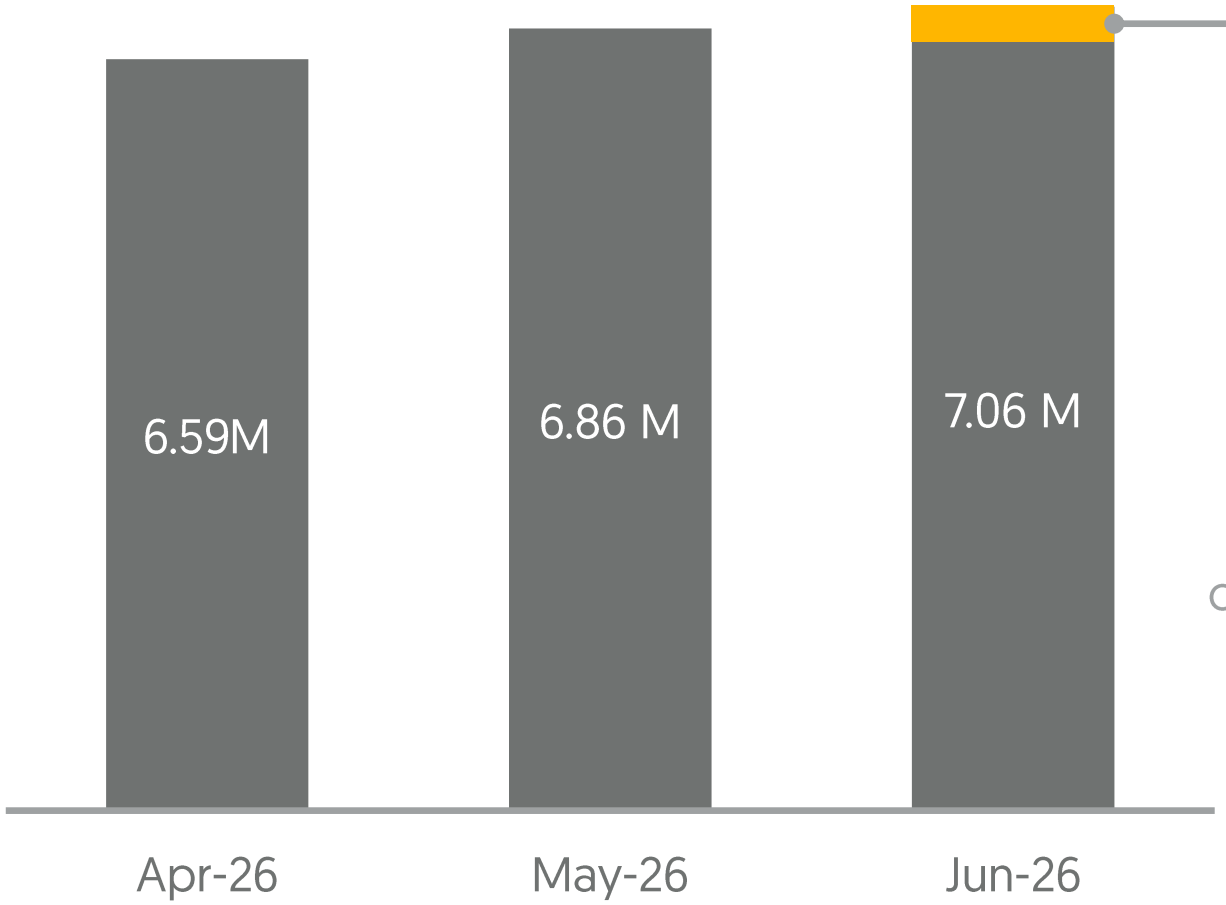
Billers
727



Services
2,528

eFAWATEERcom Number of Transactions

Total Number of Transactions Over the Past 3 Months

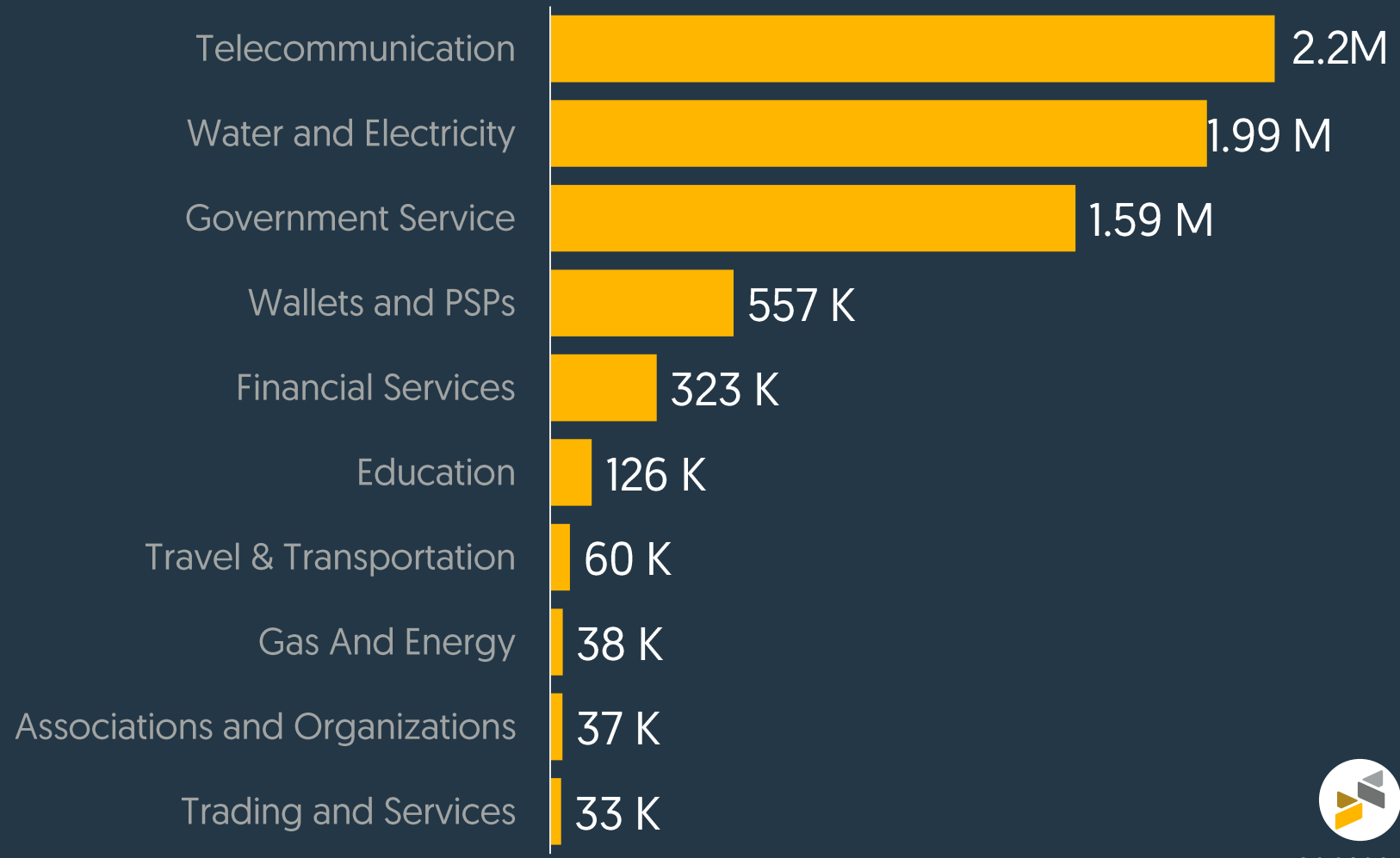


2.8%

Increase in the number of transactions in the last month

eFAWATEERcom Number of Transactions

Number of Transactions by Category



eFAWATEERcom Number of Transactions

Percentage Based on Payment Method

17.8%

1.26M

Cash Payments



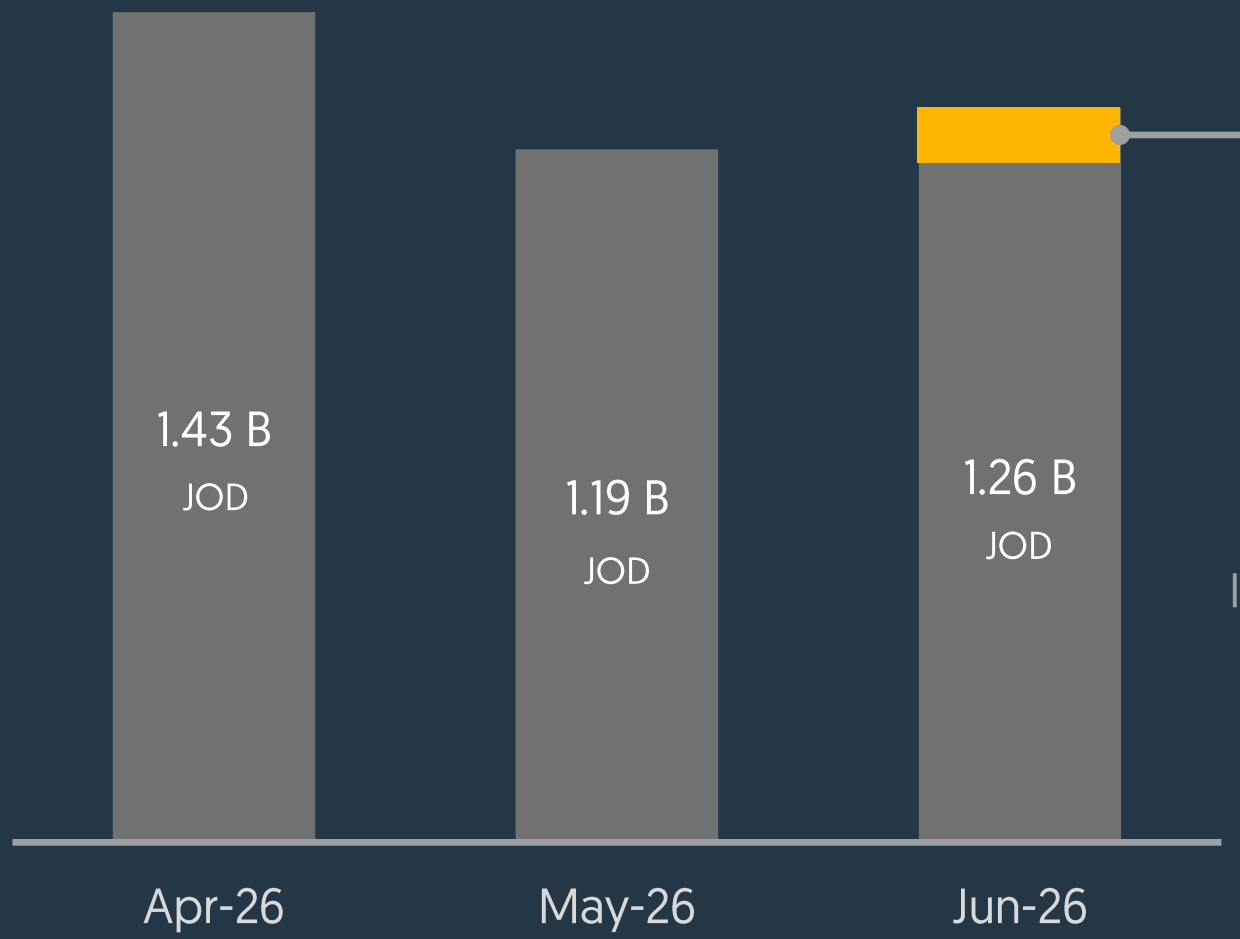
82.2%

5.8M

Digital Payments

eFAWATEERcom Value of Transactions

Total Value of Transactions Over the Past 3 Months

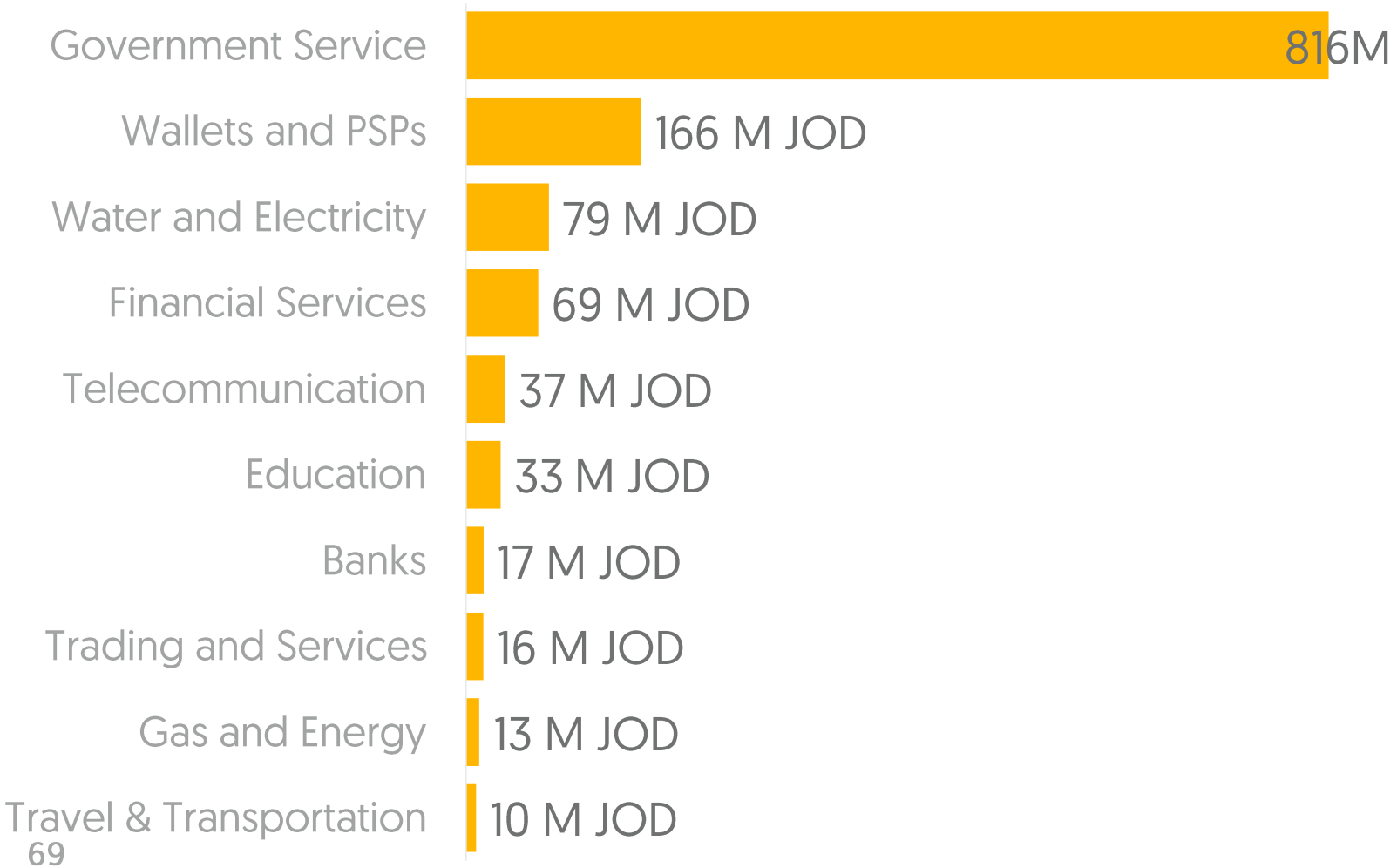


6%

Increase in the value of transactions in the last month

eFAWATEERcom Value of Transactions

Value of Transactions by Category



eFAWATEERcom Value of Transactions

Percentage Based on Payment Method

12%

151.9M JOD

Cash Payments



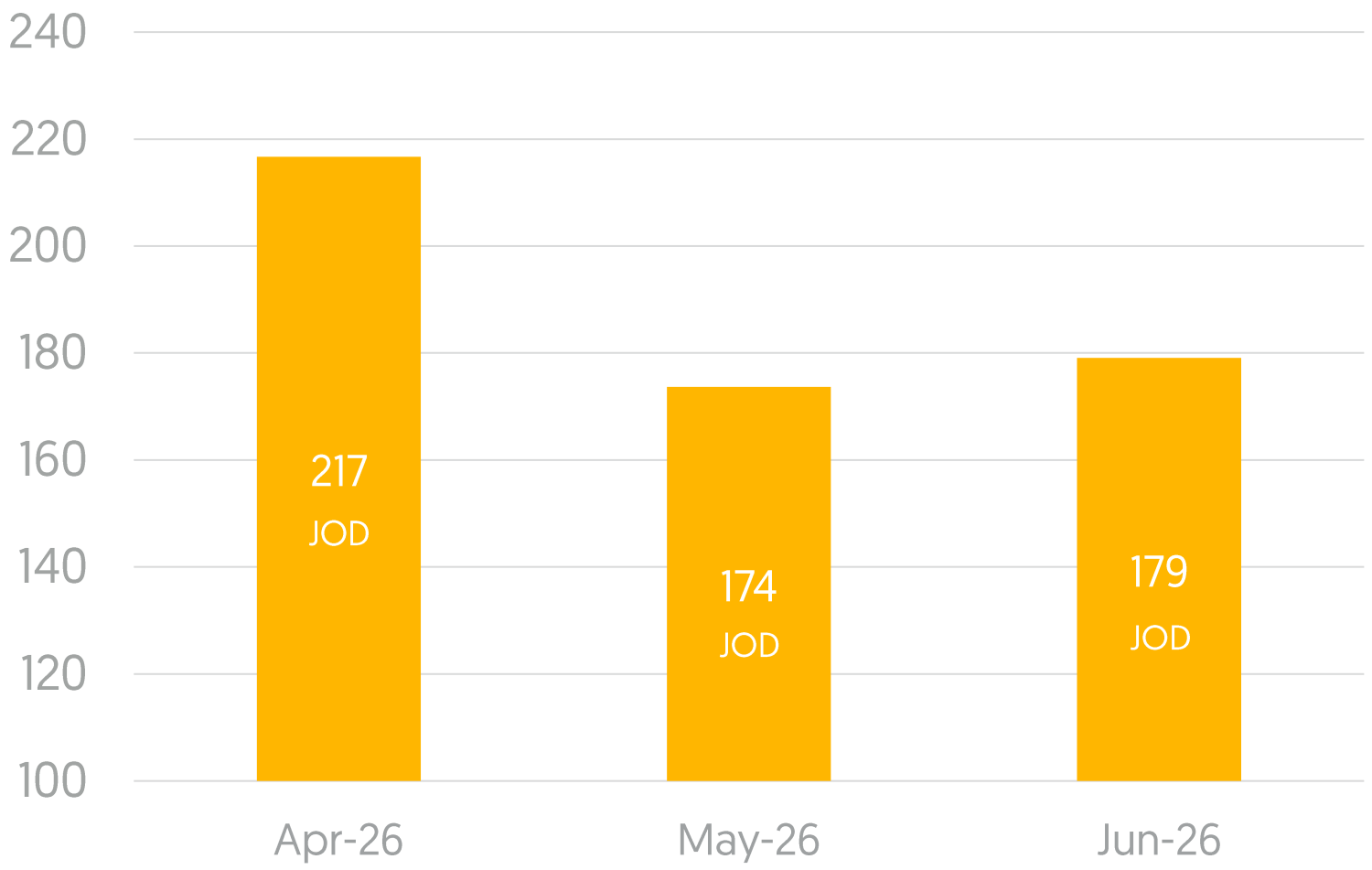
88%

1.1B JOD

Digital Payments

eFAWATEERcom Transactions

Average Value of Transactions Over the Past 3 Months





ACH

Automated Clearing House

Monthly Report

June 2026

72

Automated Clearing House

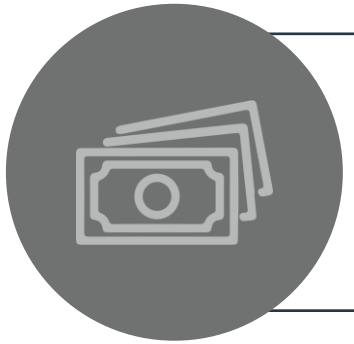
06.2026

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



Number of Transactions

6.52M

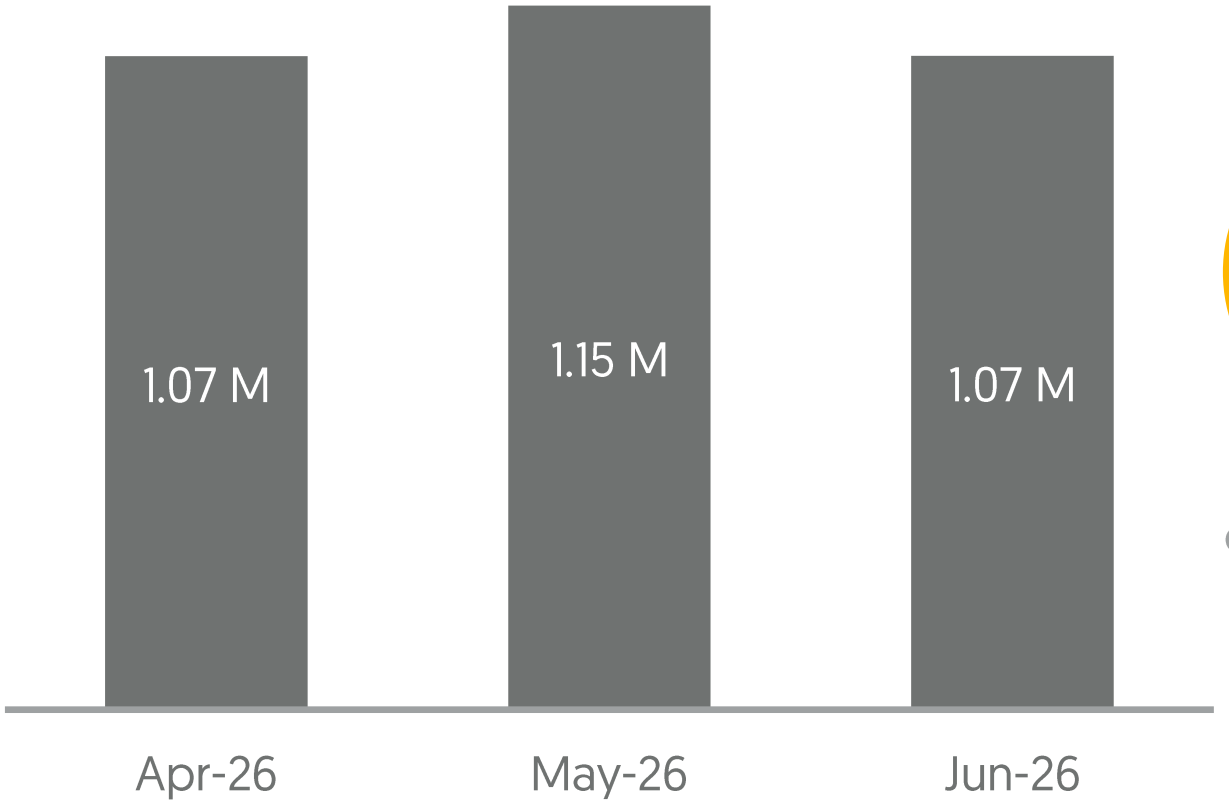


Value of Transactions

5.43B JOD

ACH Transactions

Total Number of Jordanian Dinar Transactions Over the Past 3 Months

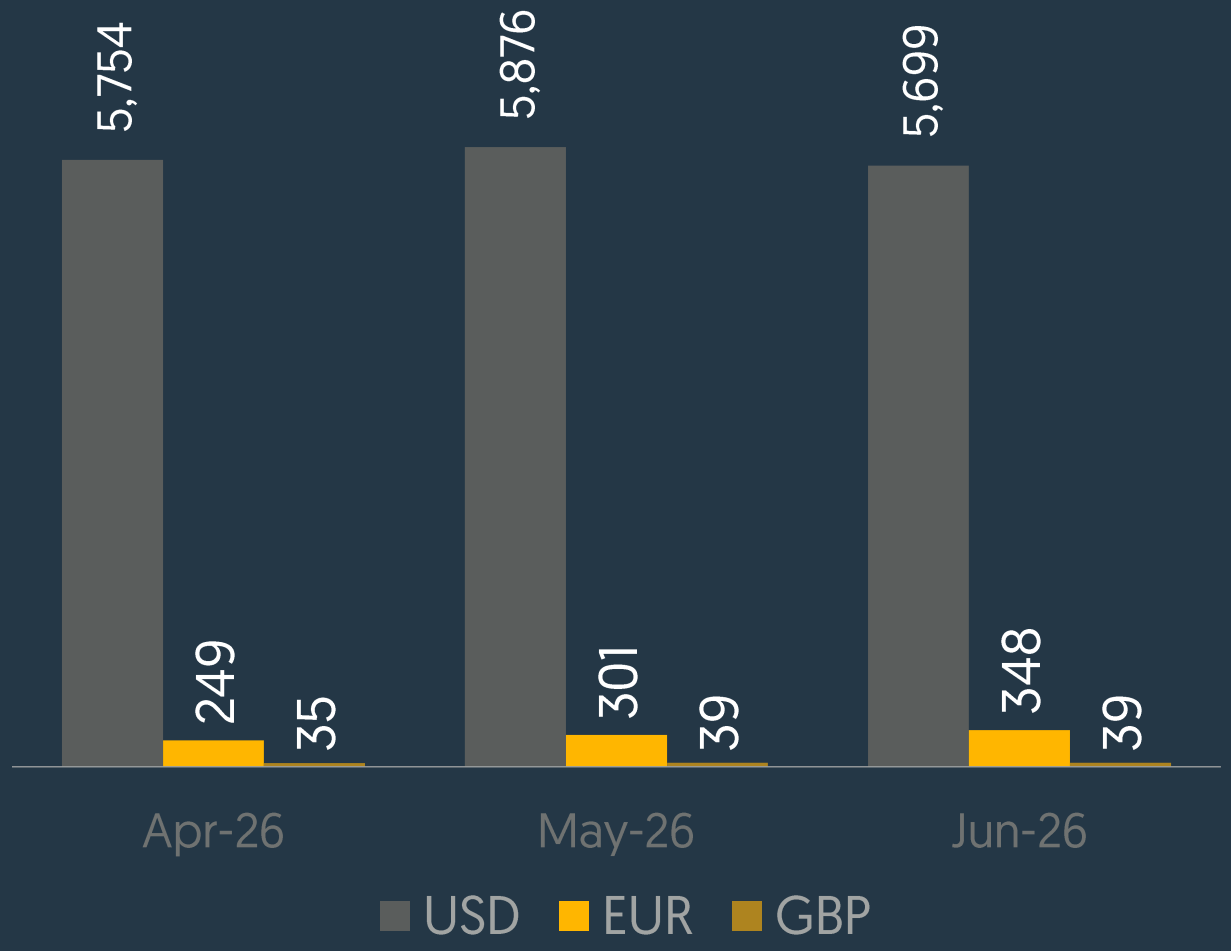


7.2%

Decrease in the number of transactions in the last month

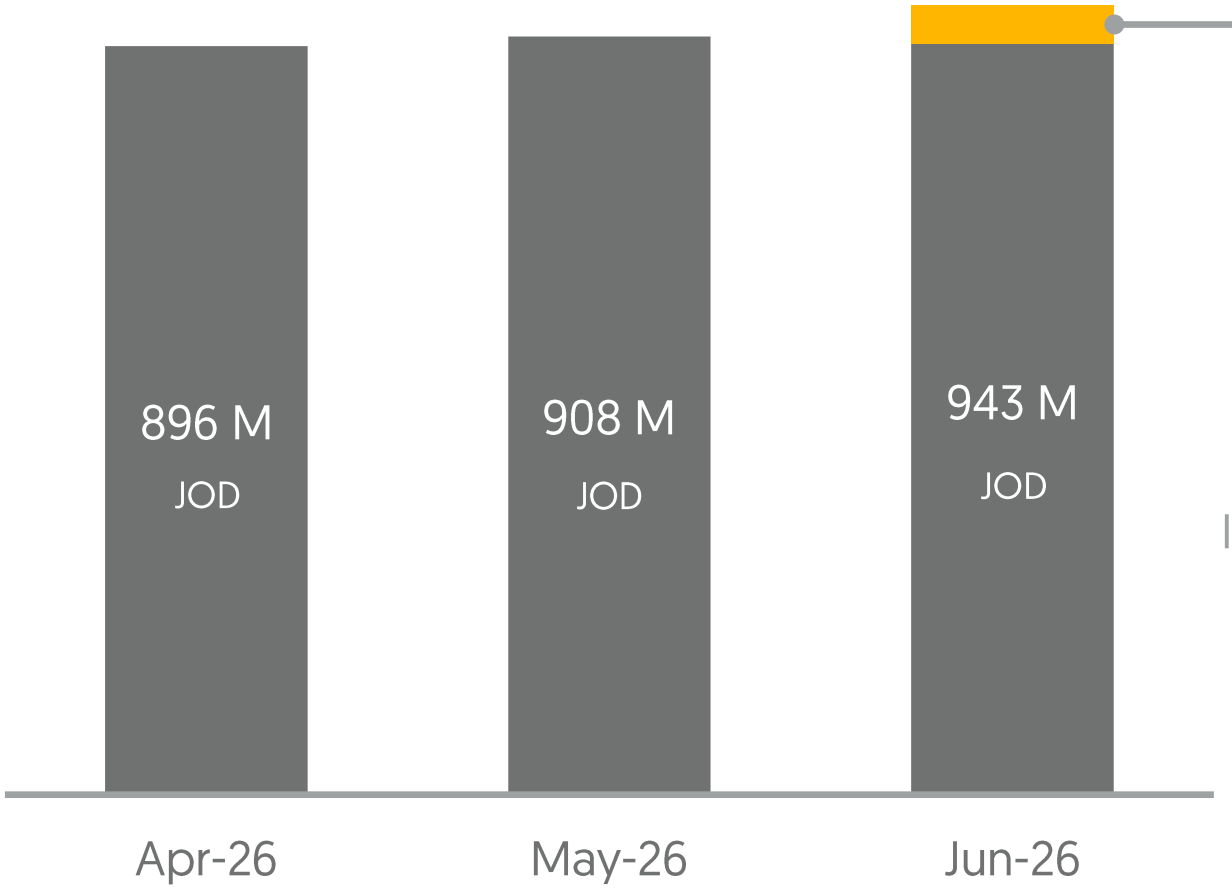
ACH Transactions

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



ACH Transactions

Total Value of Jordanian Dinar Transactions Over the Past 3 Months

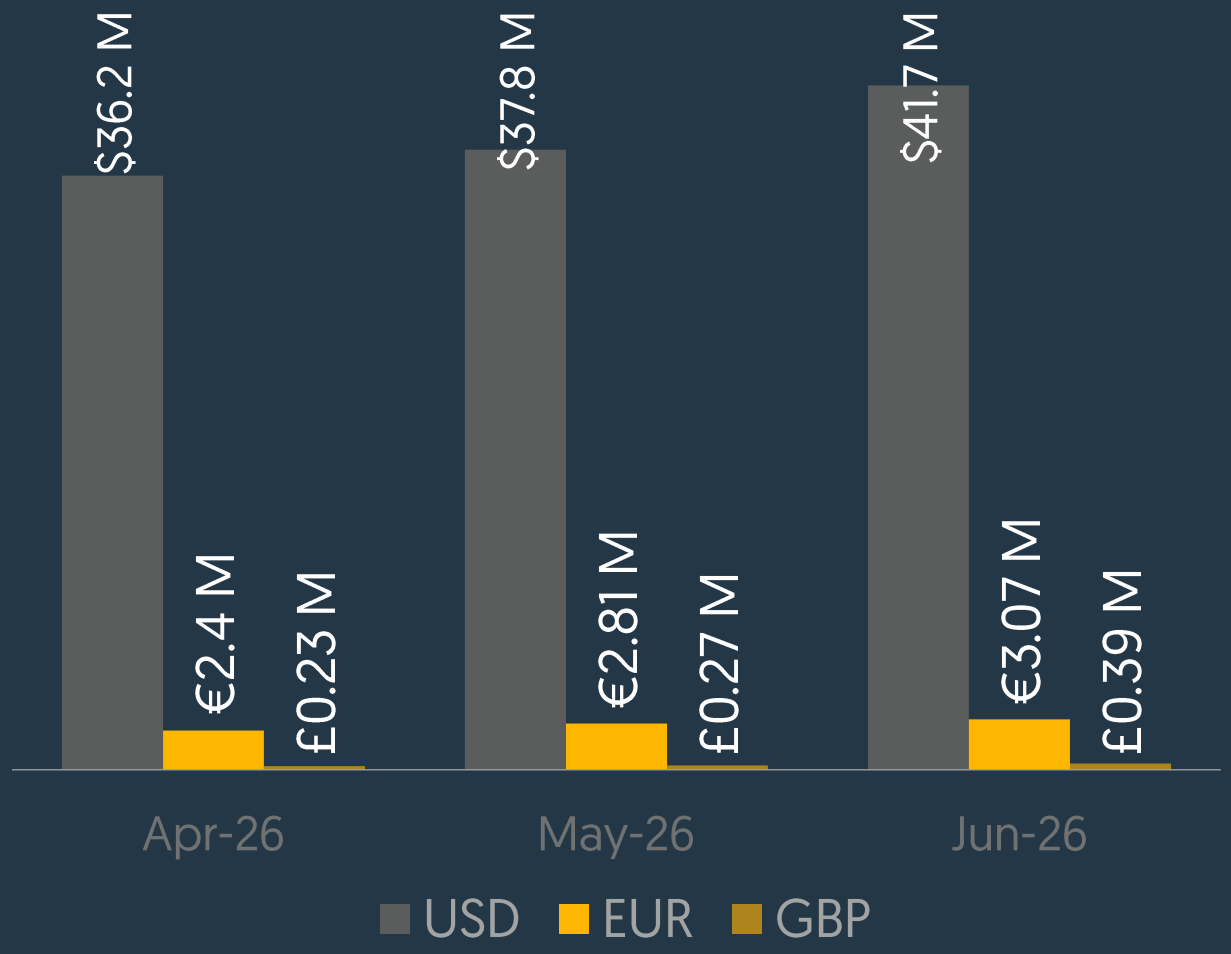


3.9%

Increase in the value of transactions in the last month

ACH Transactions

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



ECCU

Electronic Cheque Clearing Unit

Monthly Report

June 2026

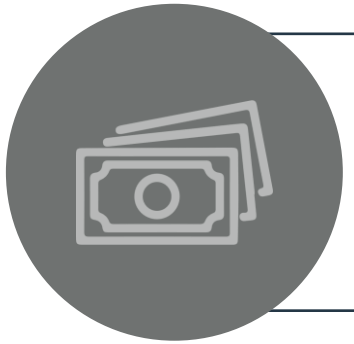
78

Total Number and Value of Transactions Since the Beginning of 2026



Number of Transactions

2.95M

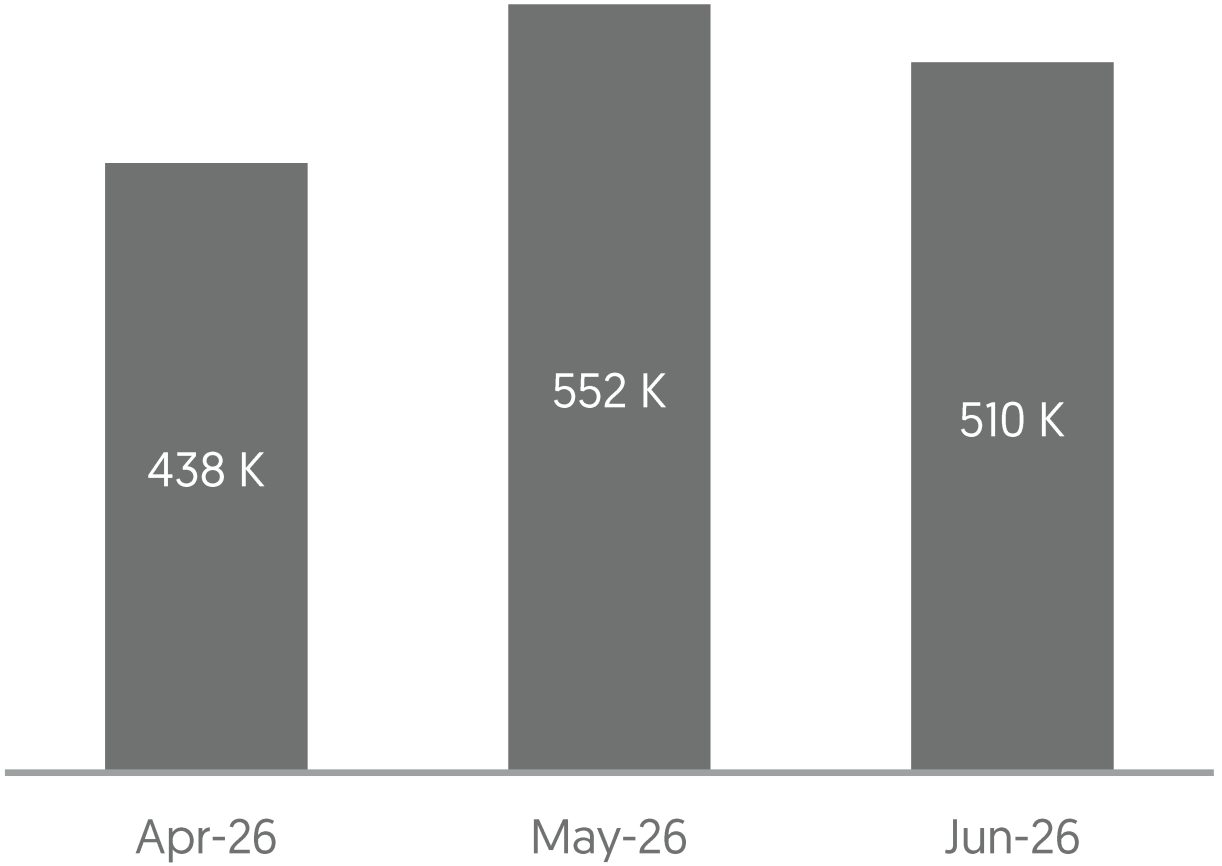


Value of Transactions

19.73B JOD

ECCU Cheques

Total Number of Inward Cheques Over the Past 3 Months

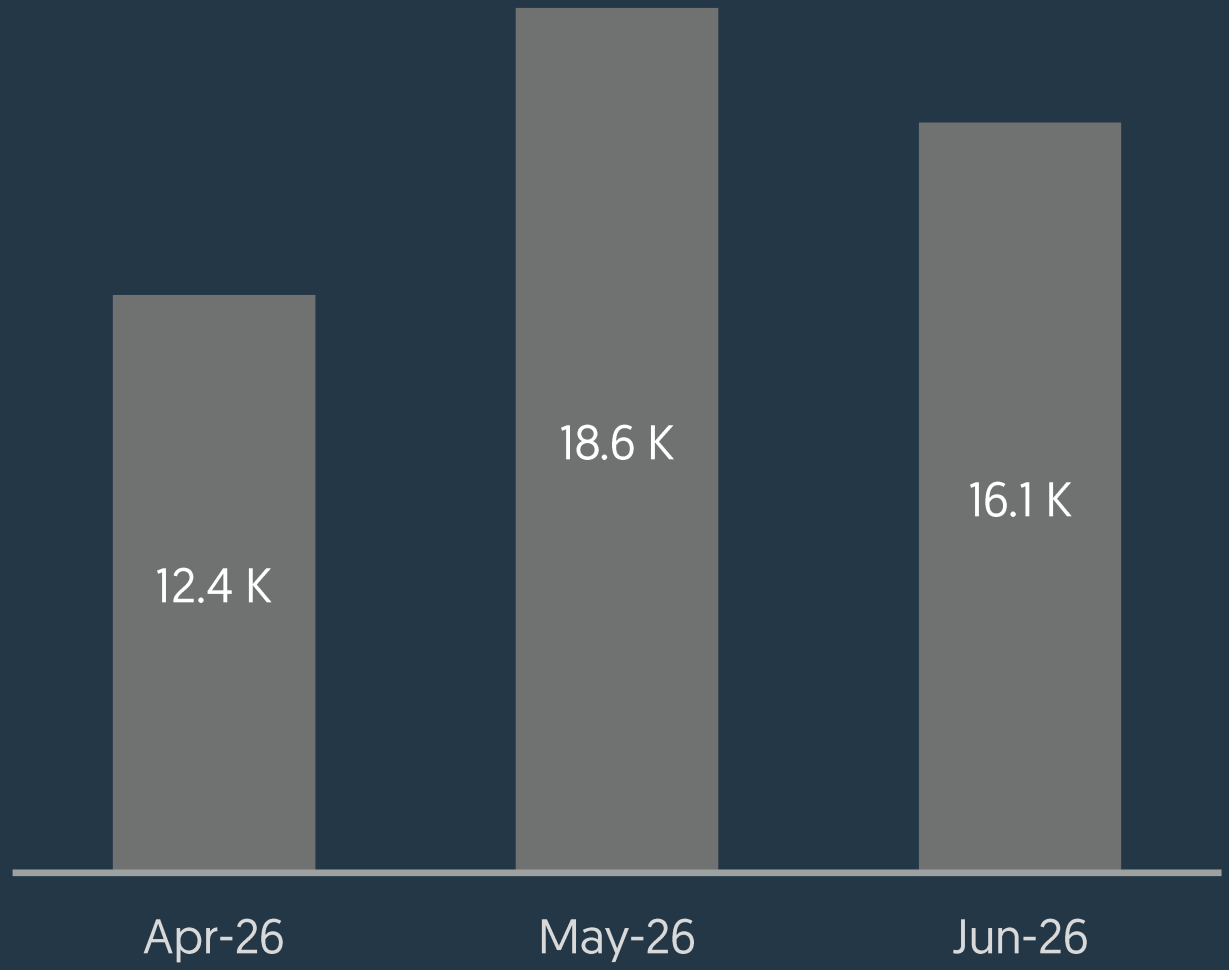


7.5%

Decrease in the number of cheques in the last month

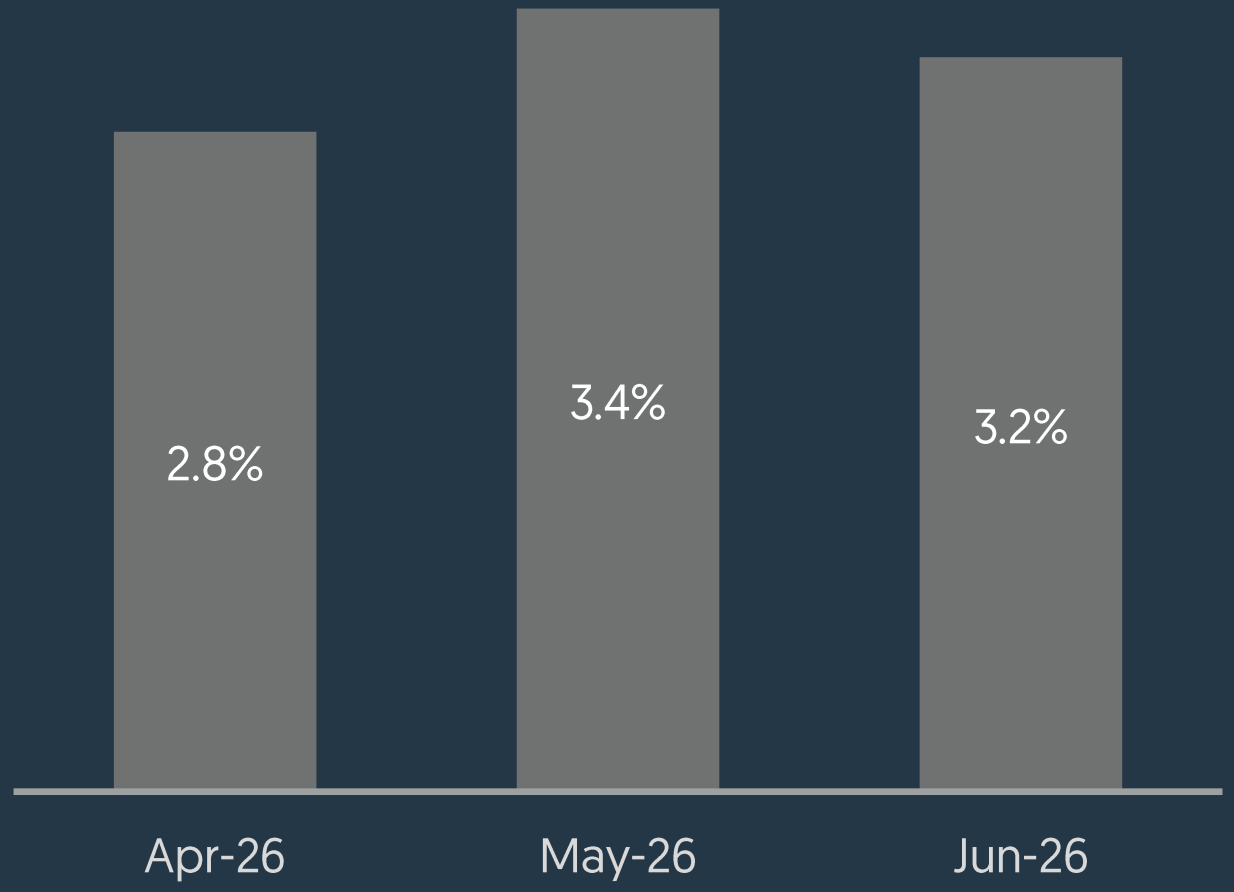
ECCU Returned Cheques

Total Number of Returned Cheques Over the Past 3 Months



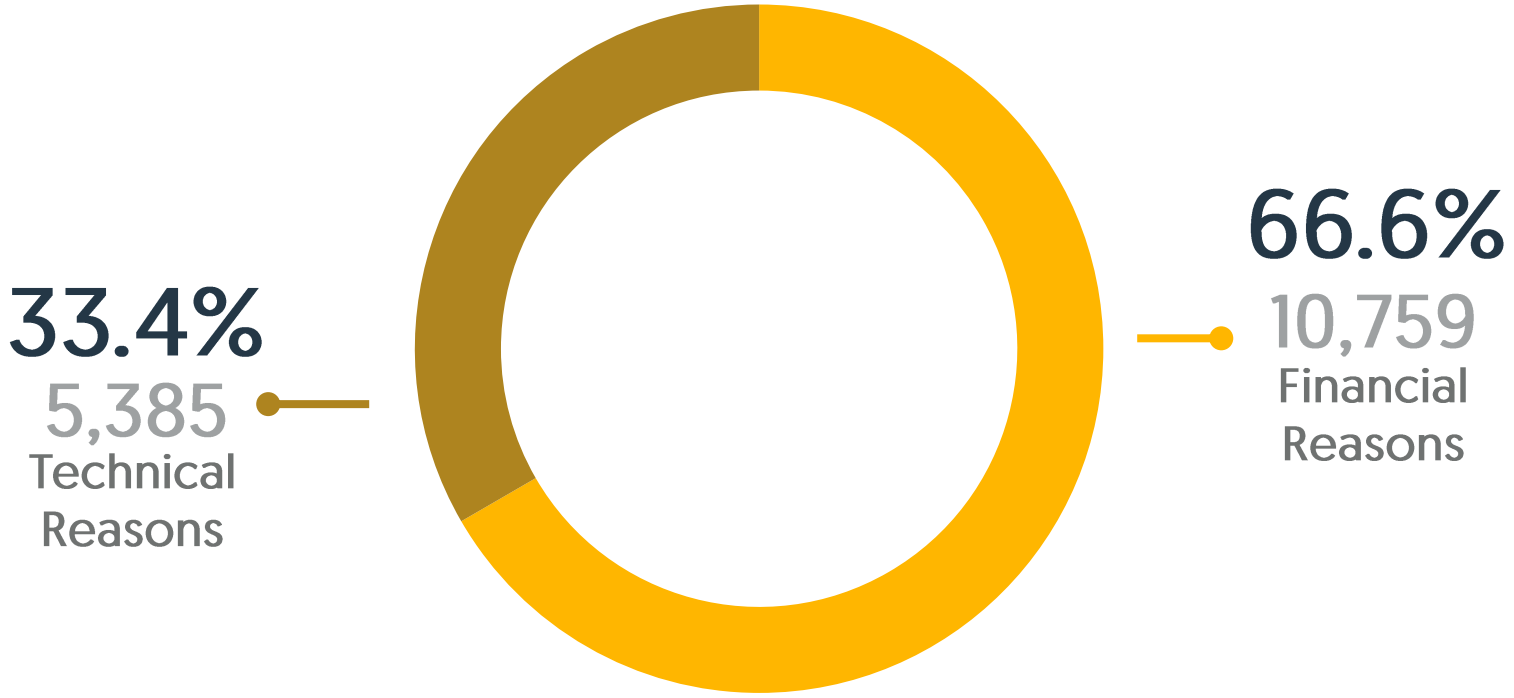
ECCU Returned Cheques

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



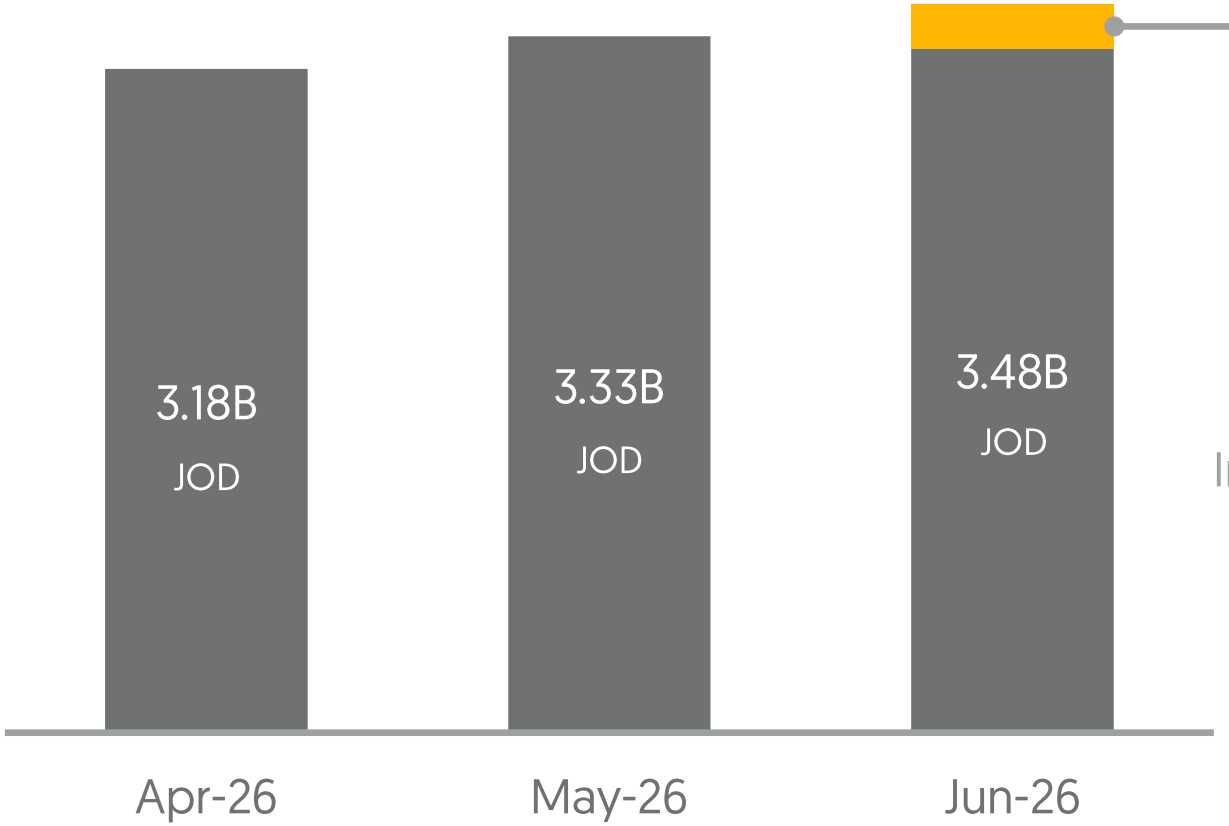
ECCU Cheques

Total Number of Returned Cheques due to Financial and Technical Reasons



ECCU Cheques

Total Value of Inward Cheques Over the Past 3 Months

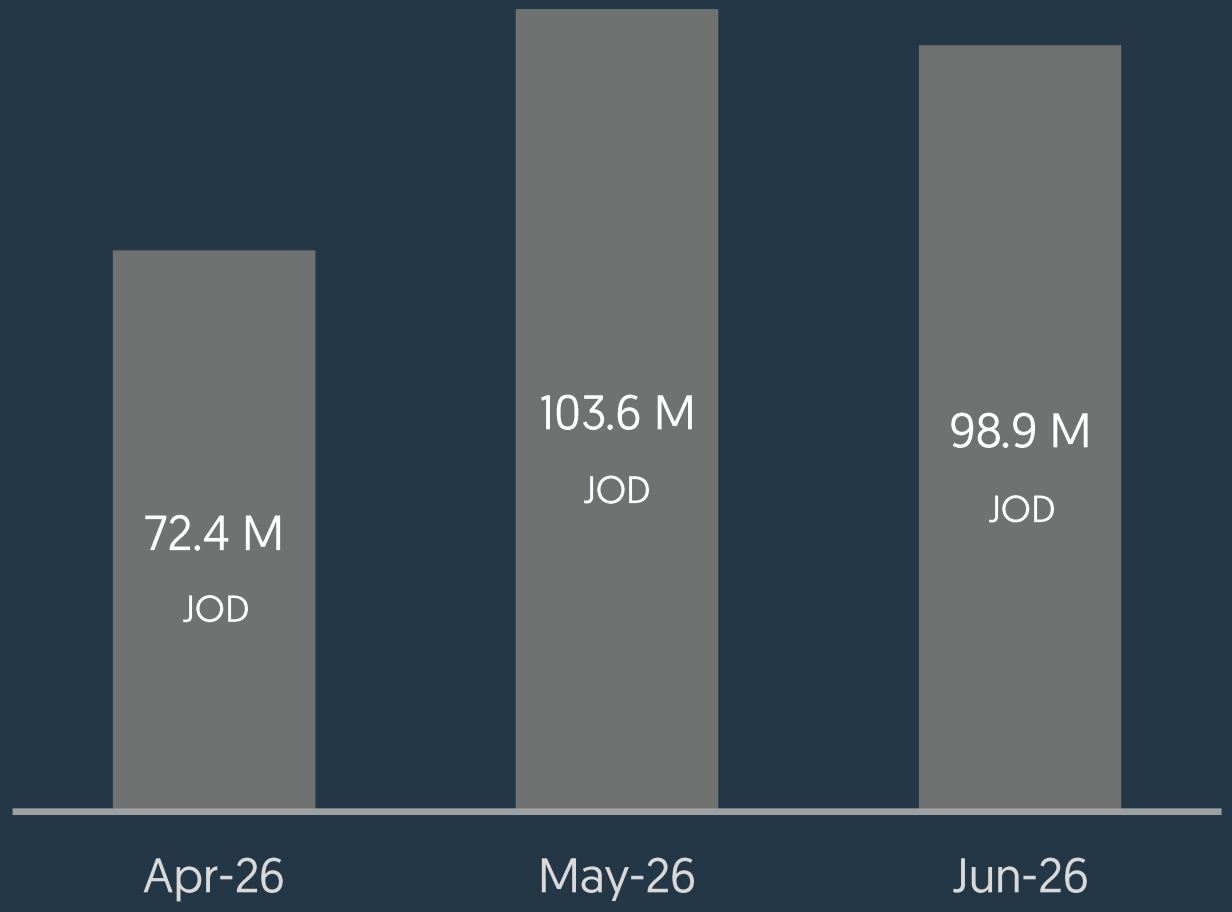


4.3%

Increase in the value of cheques in the last month

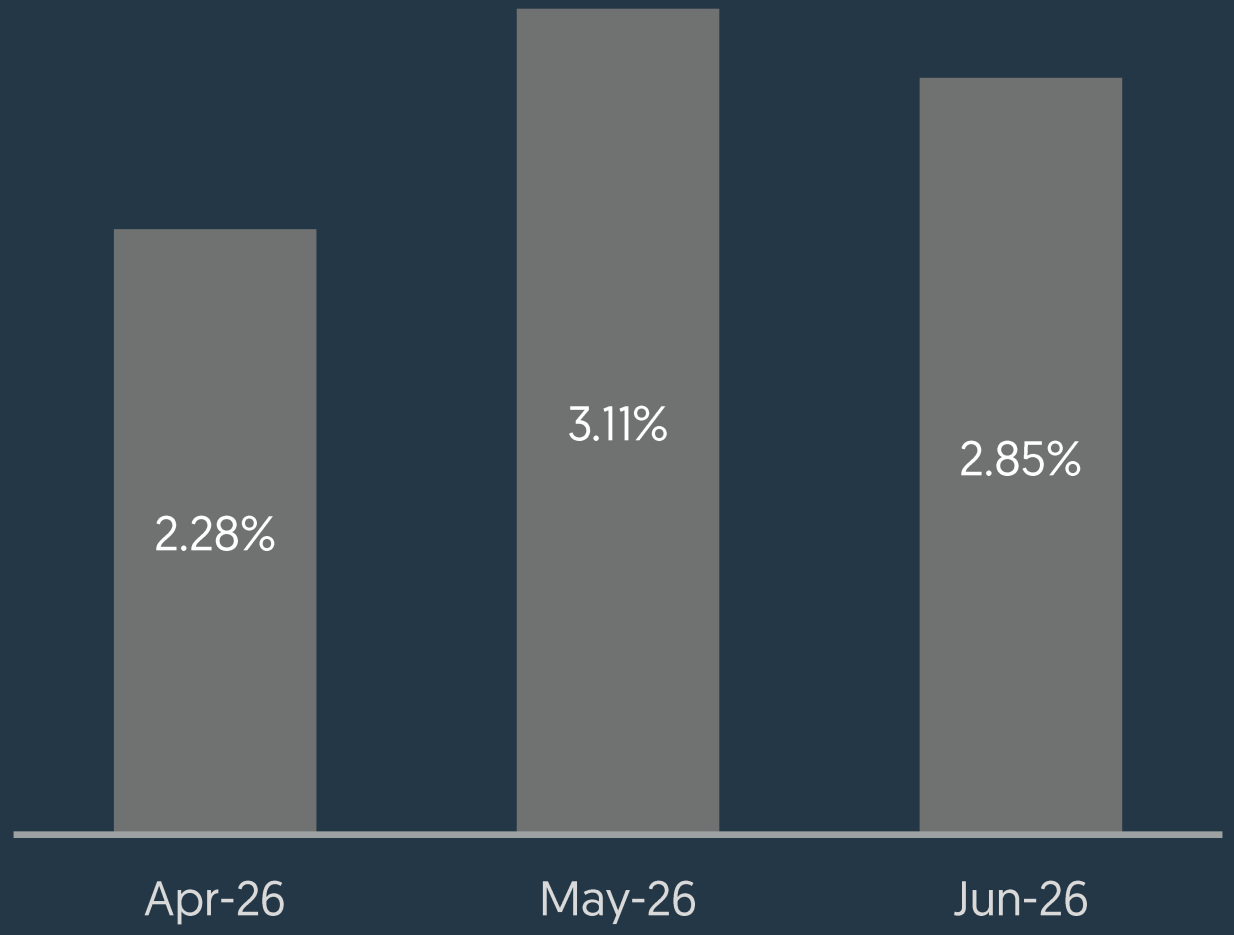
ECCU Returned Cheques

Total Value of Returned Cheques Over the Past 3 Months



ECCU Returned Cheques

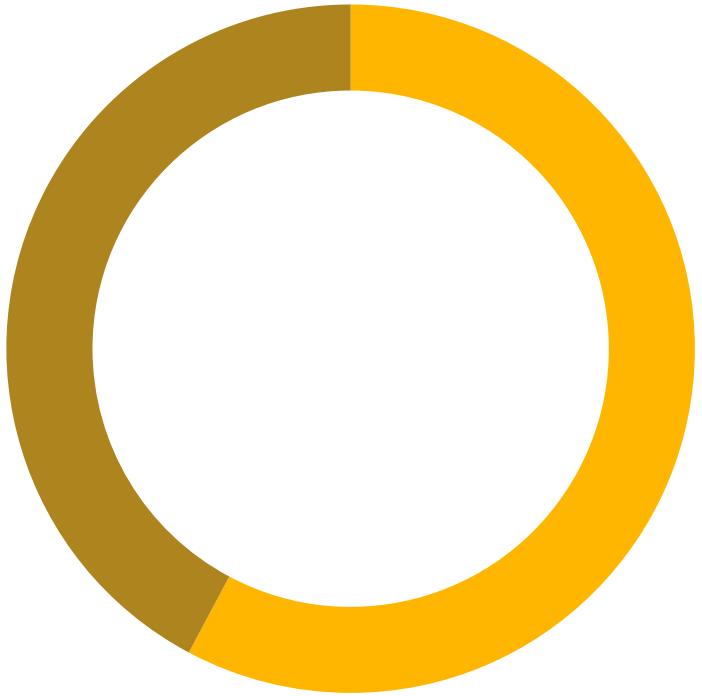
Percentage of Returned Cheques from the Total Value of Cheques Over the Past 3 Months



ECCU Cheques

Total Value of Returned Cheques due to Financial and Technical Reasons

42.2%
41.8M JOD
Technical Reasons



57.8%
57.2M JOD
Financial Reasons