JOPACC
INNOVATING DIGITAL FINANCIAL SOLUTIONS

Jordan Payments & Clearing Company

Payment Systems Monthly Reports

July 2026

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

Table of Content

3 Systems Summary

9 CliQ

25 JoMoPay

41 Instant Payments Interoperability

54 Instant Payments in Jordan

60 FAWATEER.com

72 ACH Automated Clearing House

78 ECCU Electronic Cheque Clearing Unit

Systems Summary

Monthly Report

July 2026

3

CliQ Summary

Number of Users

2.35M

Number of Transactions

23.17M

Value of Transactions

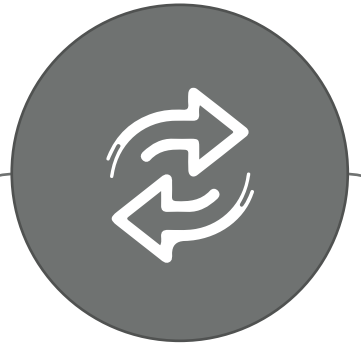
2.34B JOD

JoMoPay Summary



Number of Users

3.02M



Number of Transactions

16.84M



Value of Transactions

752M JOD

FAWATEERcom Summary



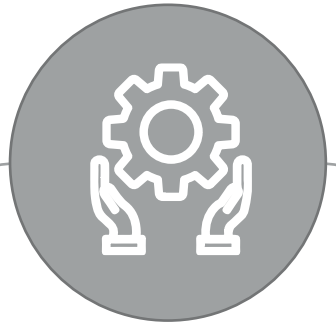
Number of Users

5.34M



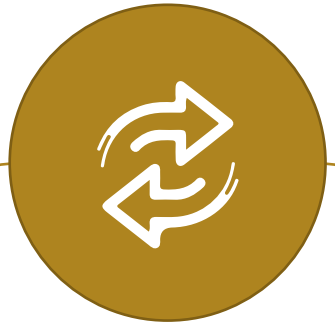
Number of Billers

738



Number of Services

2,546



Number of Transactions

7.32M



Value of Transactions

1.41B JOD

ACH Summary

Automated Clearing House

Total Number of Transactions

1.08M

Number of JOD Transactions

1.09M

Value of JOD Transactions

949M JOD

ECCU Summary

Electronic Cheque Clearing Unit

Number of Cheques	Value of Cheques	Number of Returned Cheques	Value of Returned Cheques
489K	3.66B JOD	13.8K	88.3M JOD

CliQ

Monthly Report

July 2026

Instant Payment System for
Transfers Issued by Banks

9

07.2026

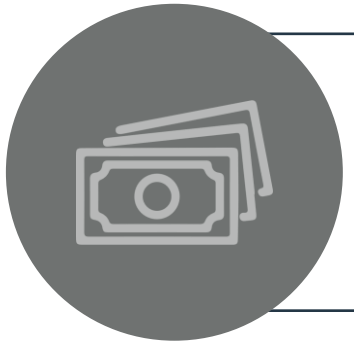
Total Number and Value of Transactions Since the Beginning of 2026

Transfers Issued by Banks



Number of Transactions

138.18M

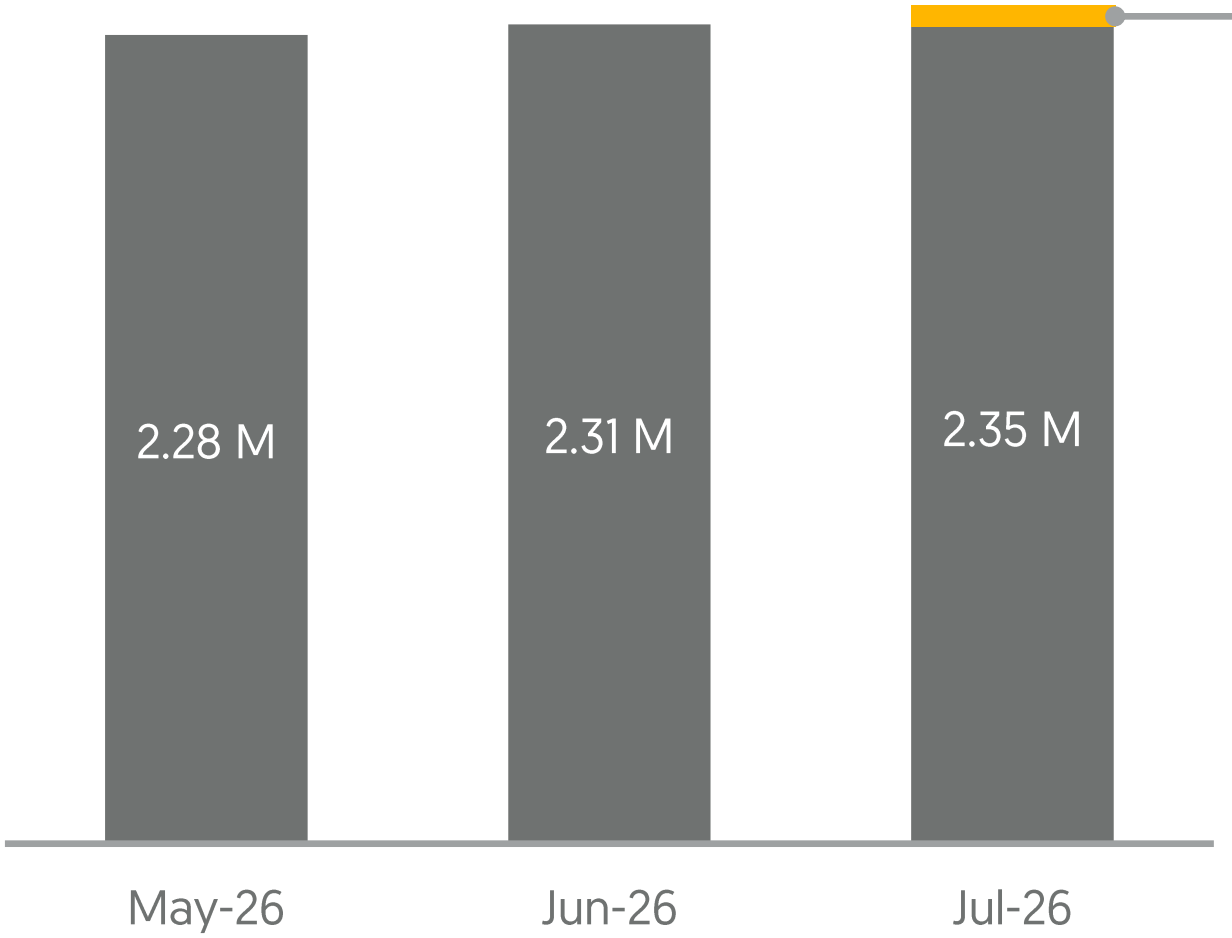


Value of Transactions

14.22B JOD

CliQ Users

Total Number of Users Over the Past 3 Months



1.7%

Increase in the number of users in the last month

CliQ Users

Percentage of Users Based on Nationality

95.9% Jordanian 2.26M

4.1% Non-Jordanian 96.6K



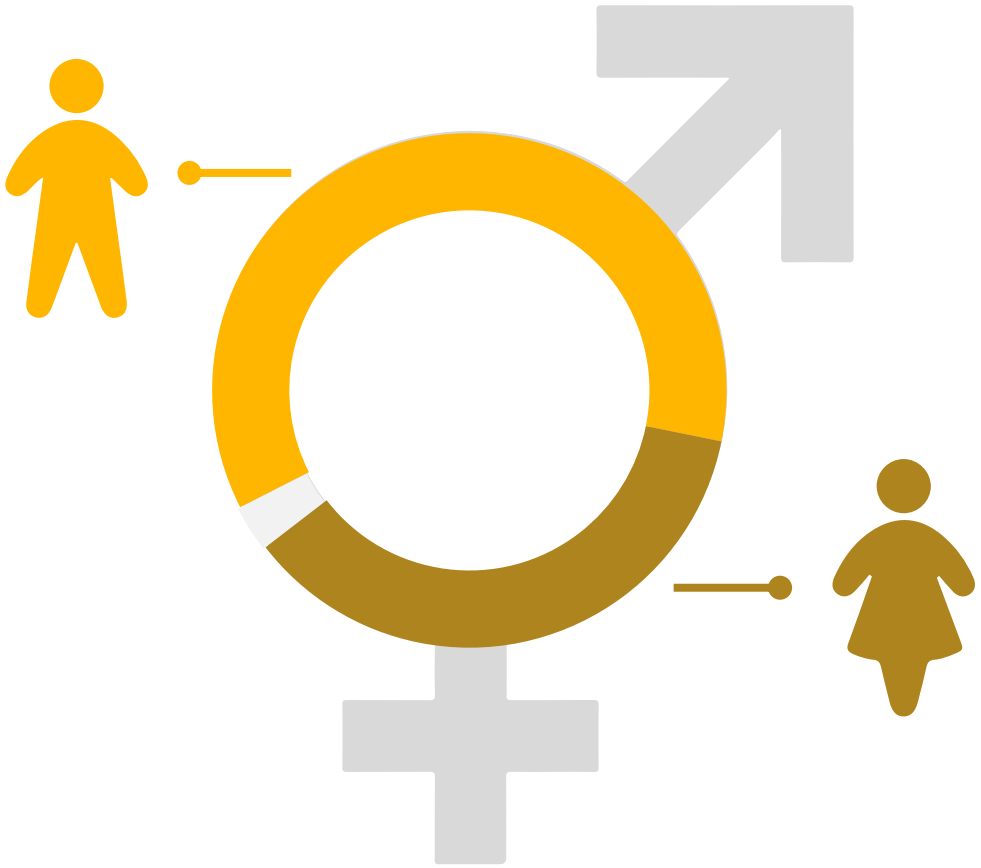
CliQ Users

Percentage of Users Based on Gender

60.6%

1.42M

Male Users



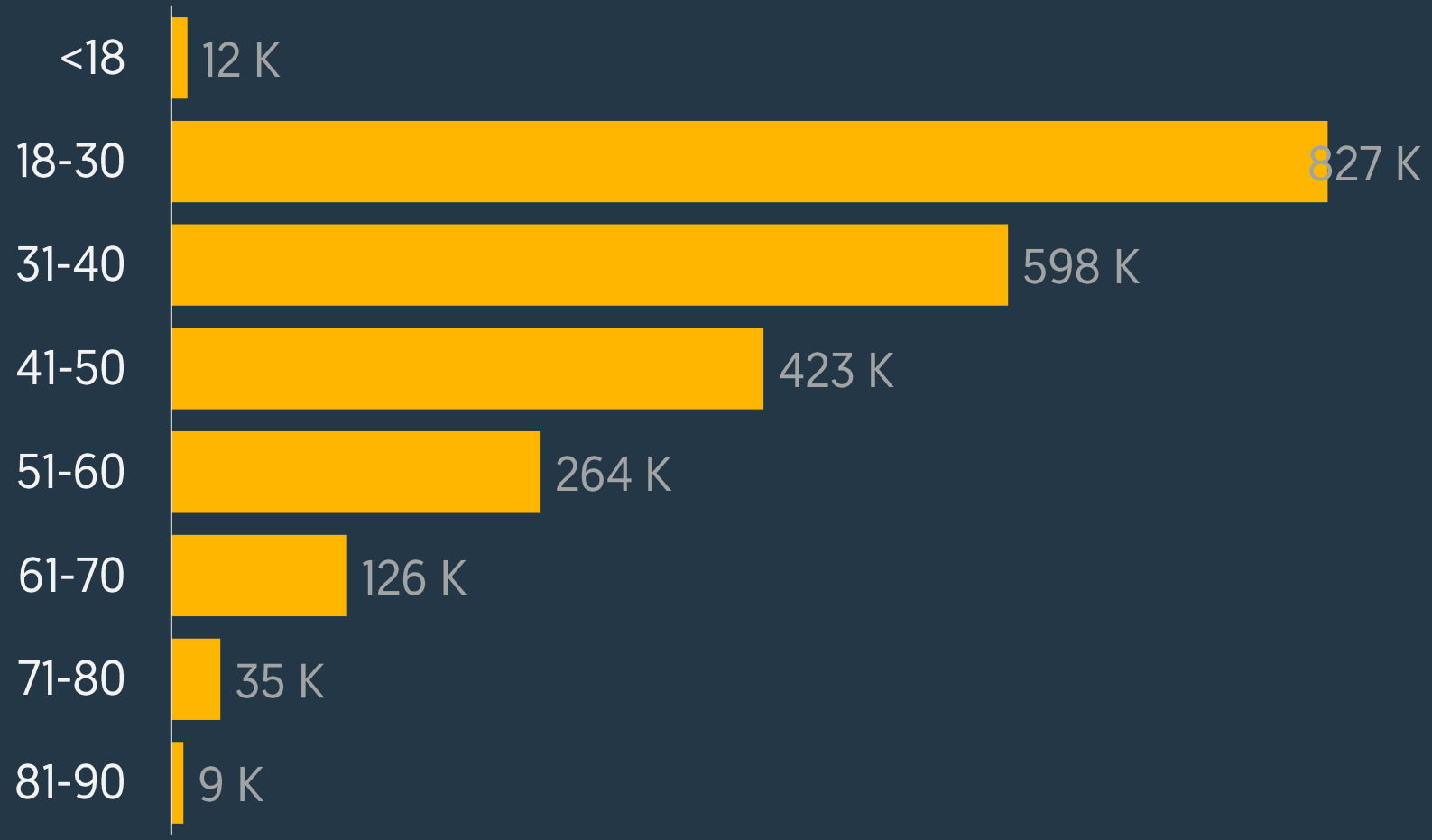
36.5%

0.86M

Female Users

CliQ Users

Number of Users Based on Age Group



CliQ Users

Percentage of Users Based on Customer Type



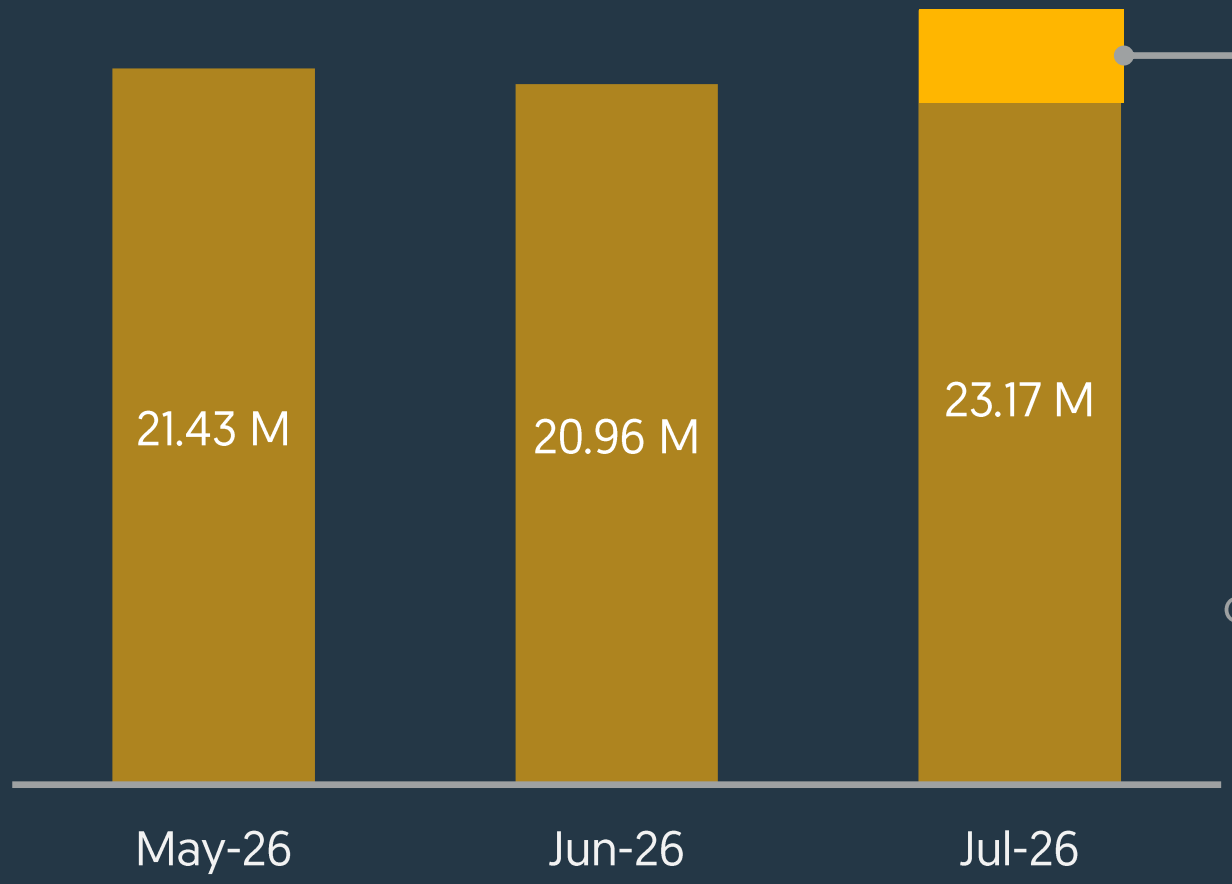
97.6% Individual 2.29M

2.4% Legal (entities) 57.6K

CliQ Number of Transactions

Total Number of Transactions Over the Past 3 Months

Transfers Issued by Banks



10.5%

Increase in the number of transactions in the last month

CliQ Number of Transactions

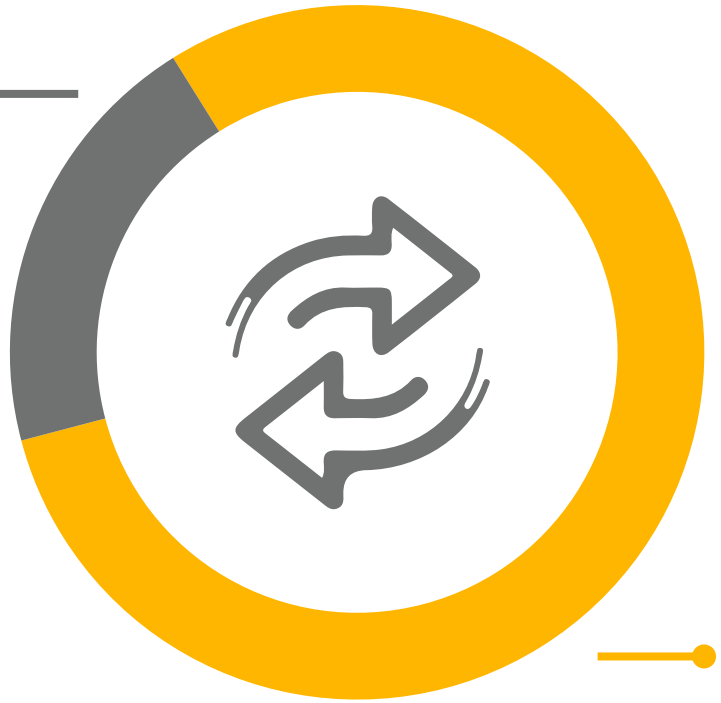
Percentage Based on Transaction Type

Transfers Issued by Banks

20.5%

4.75M

Purchases



79.5%

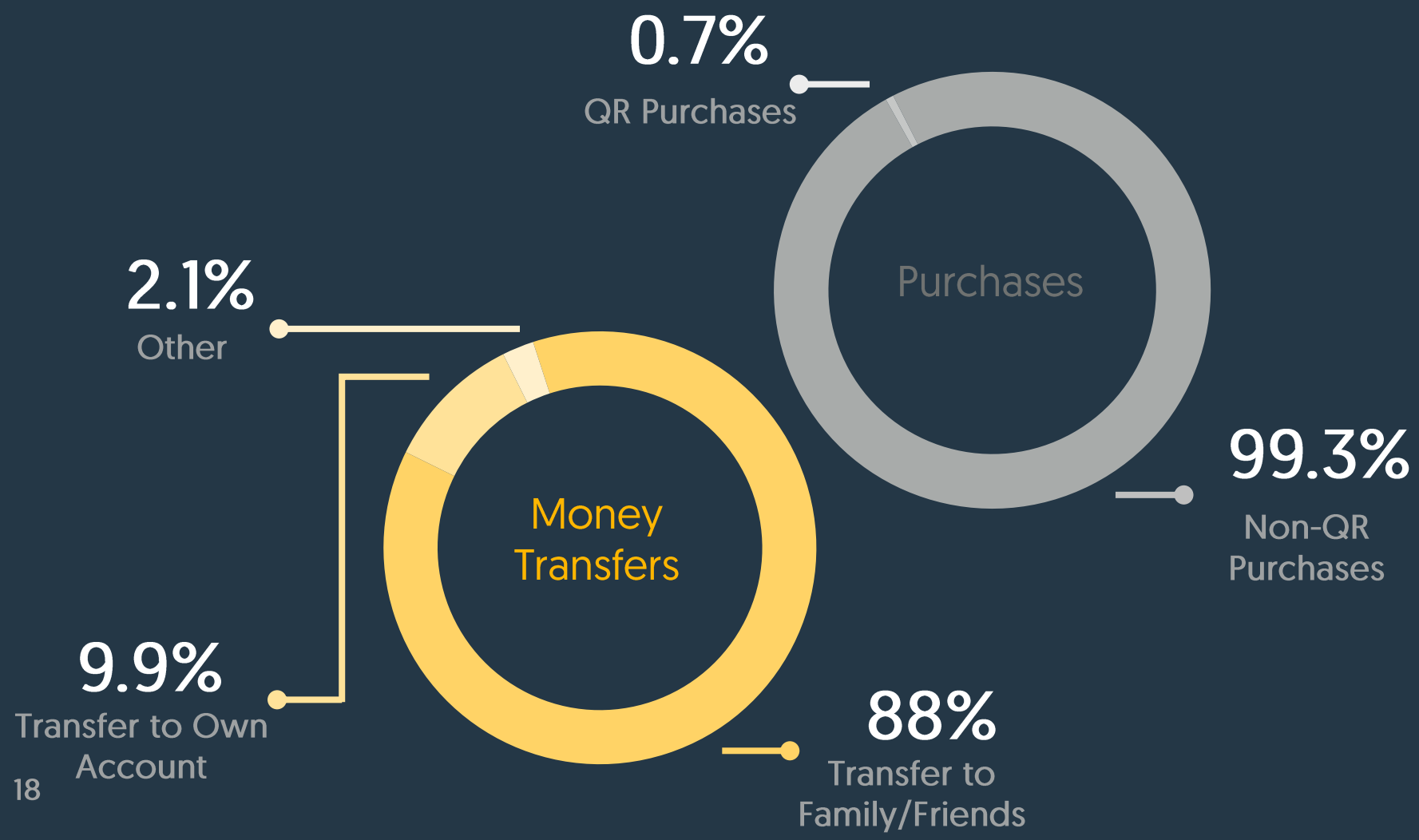
18.42M

Money Transfers

CliQ Number of Transactions

Percentage Based on Transaction Type Sub-Category

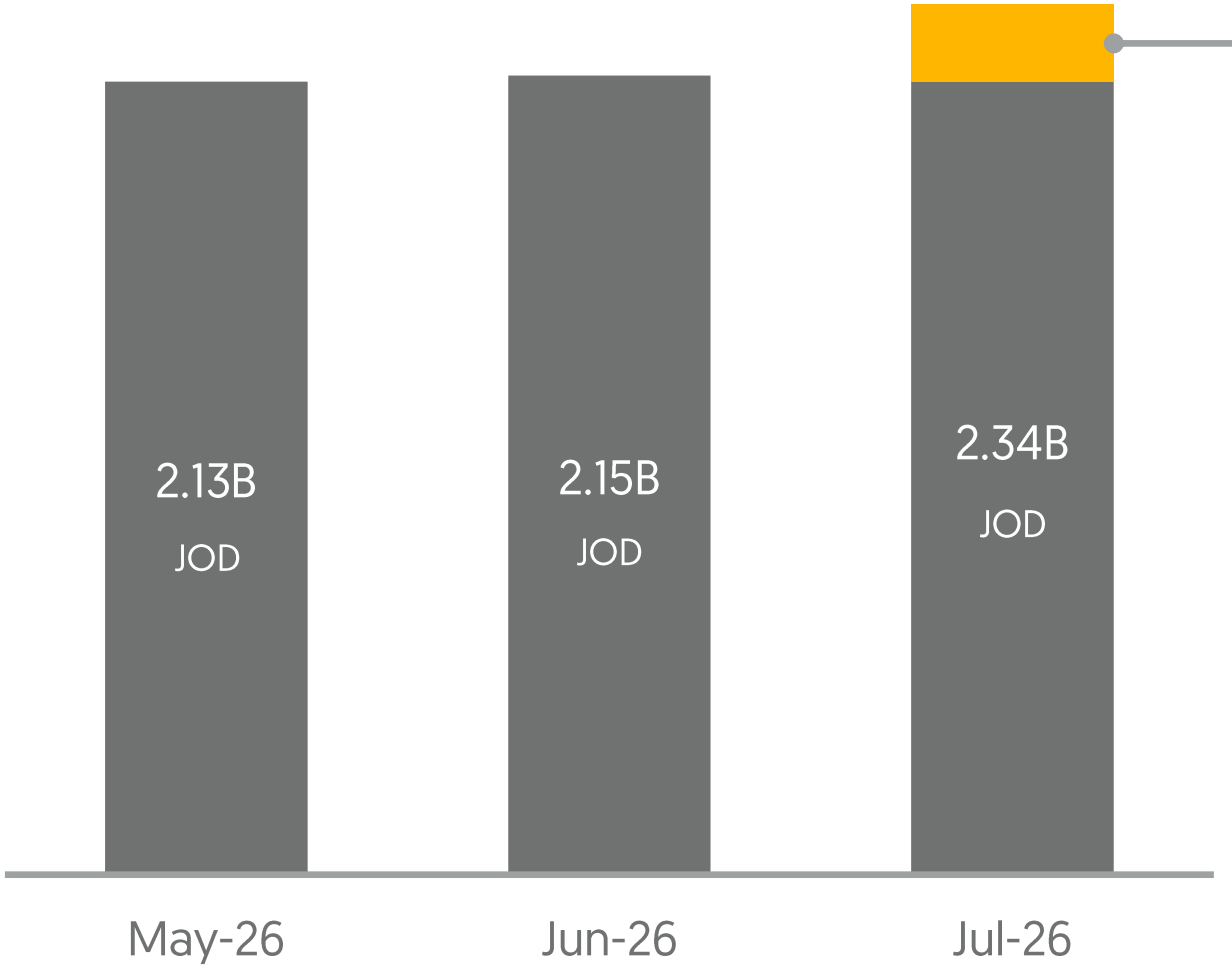
Transfers Issued by Banks



CliQ Value of Transactions

Total Value of Transactions Over the Past 3 Months

Transfers Issued by Banks



8.7%

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%

664.3M JOD

Purchases



71.6%

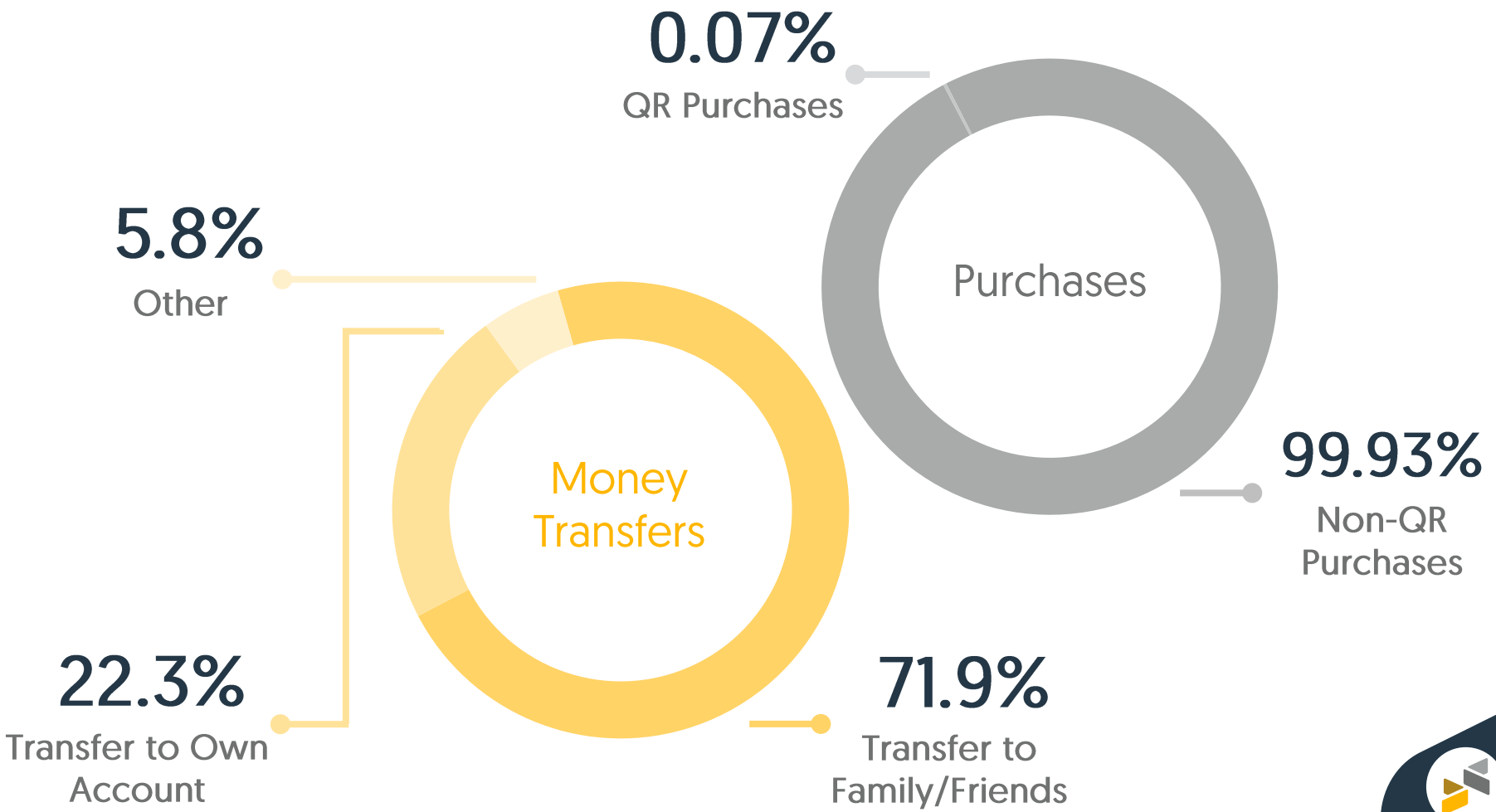
1.67B JOD

Money Transfers

CliQ Value of Transactions

Percentage Based on Transaction Type Sub-Category

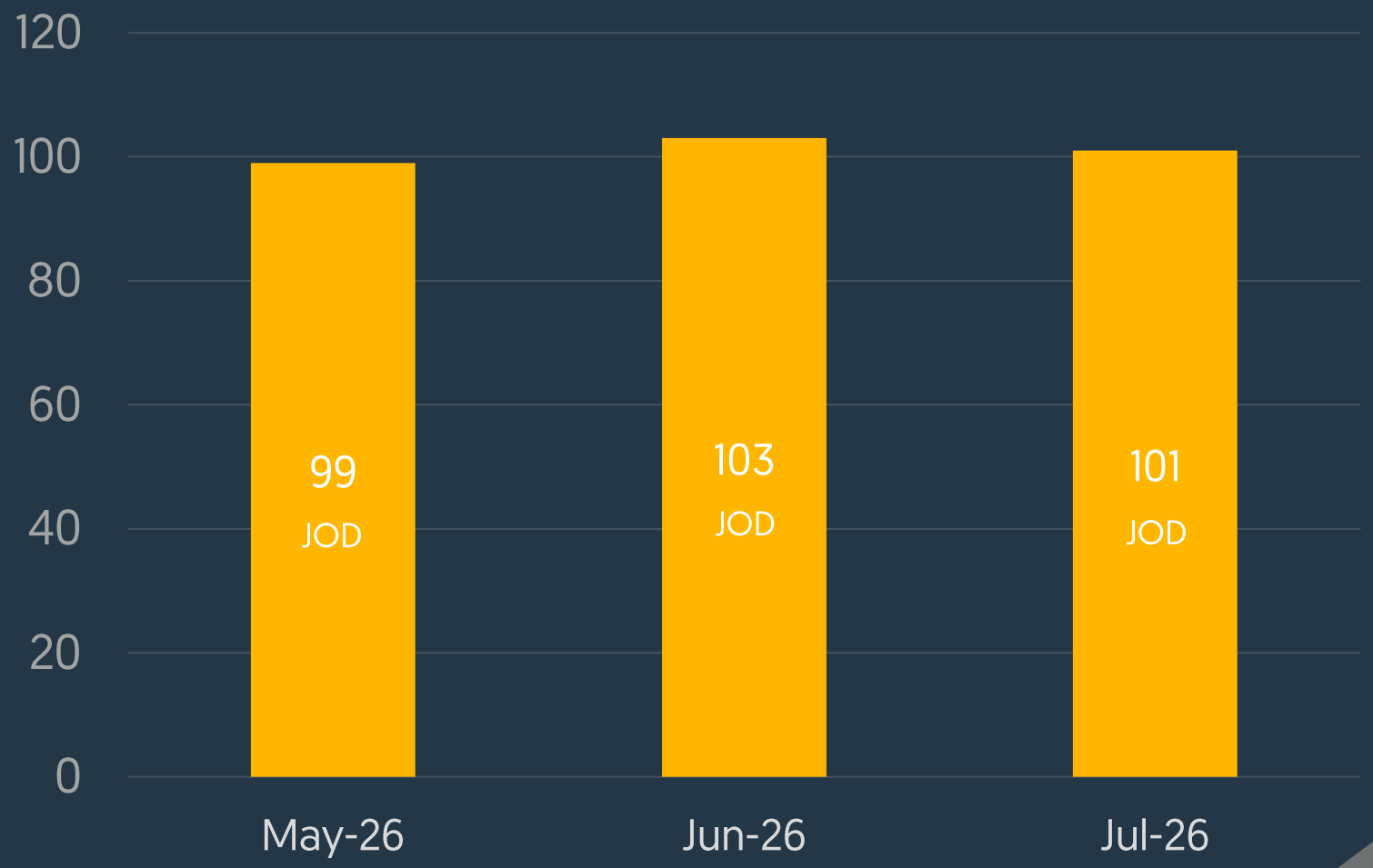
Transfers Issued by Banks



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

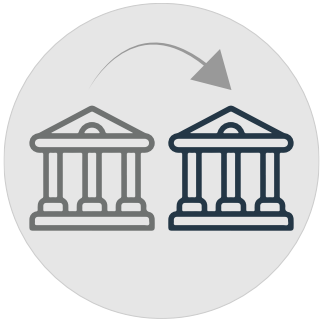


27.4%

3.41M

On Us





72.6%

9.02M

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



22.3%

316.1M JOD

On Us

77.7%

1.1B JOD

Off Us

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

JoMoPay

Jordan Mobile Payment

Monthly Report

July 2026

Jordan Mobile Payments Switch for
Transfers Issued by Mobile Wallets

25

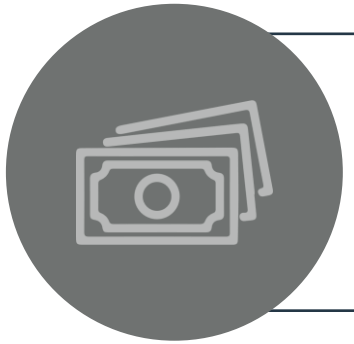
Total Number and Value of Transactions Since the Beginning of 2026

Transfers Issued by Mobile Wallets



Number of Transactions

95.34M

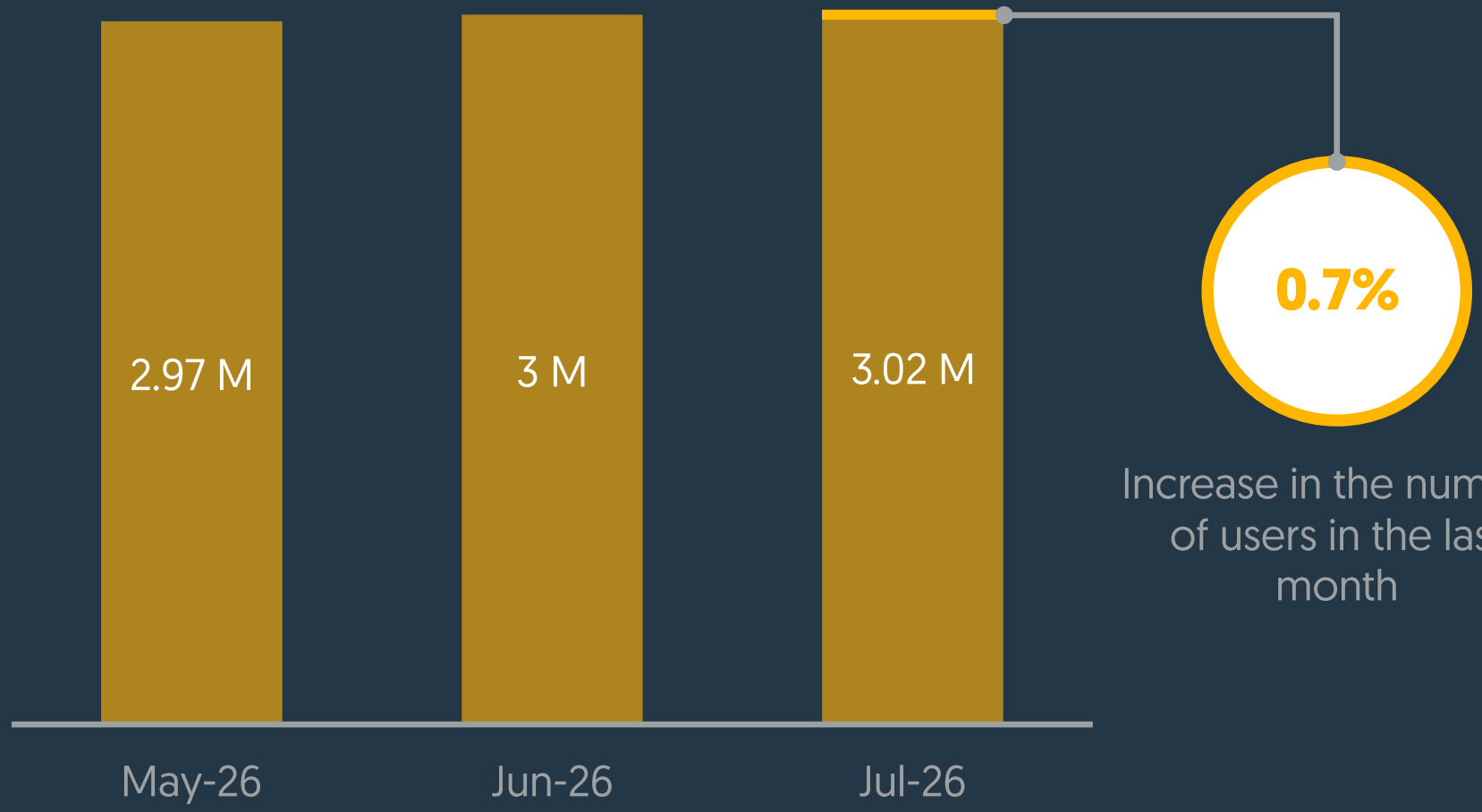


Value of Transactions

4.51B JOD

JoMoPay Users

Total Number of Users Over the Past 3 Months



0.7%

Increase in the number of users in the last month

JoMoPay Users

Percentage of Users Based on Nationality

87.6% Jordanian 2.65M

12.4% Non-Jordanian 375.1K



JoMoPay Users

Percentage of Users Based on Gender

61.1%

1.85M

Male Users



38.5%

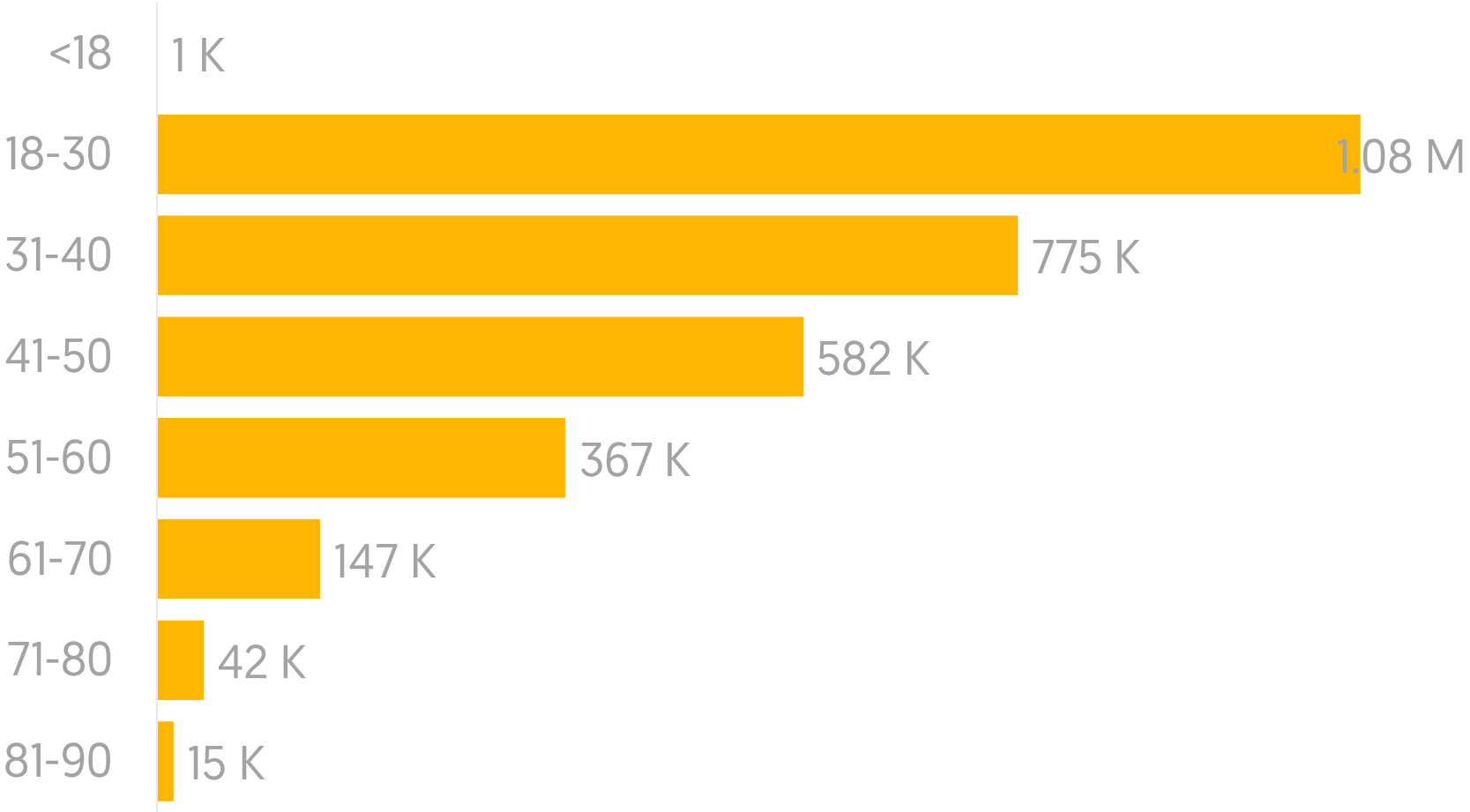
1.16M

Female Users

07.2026

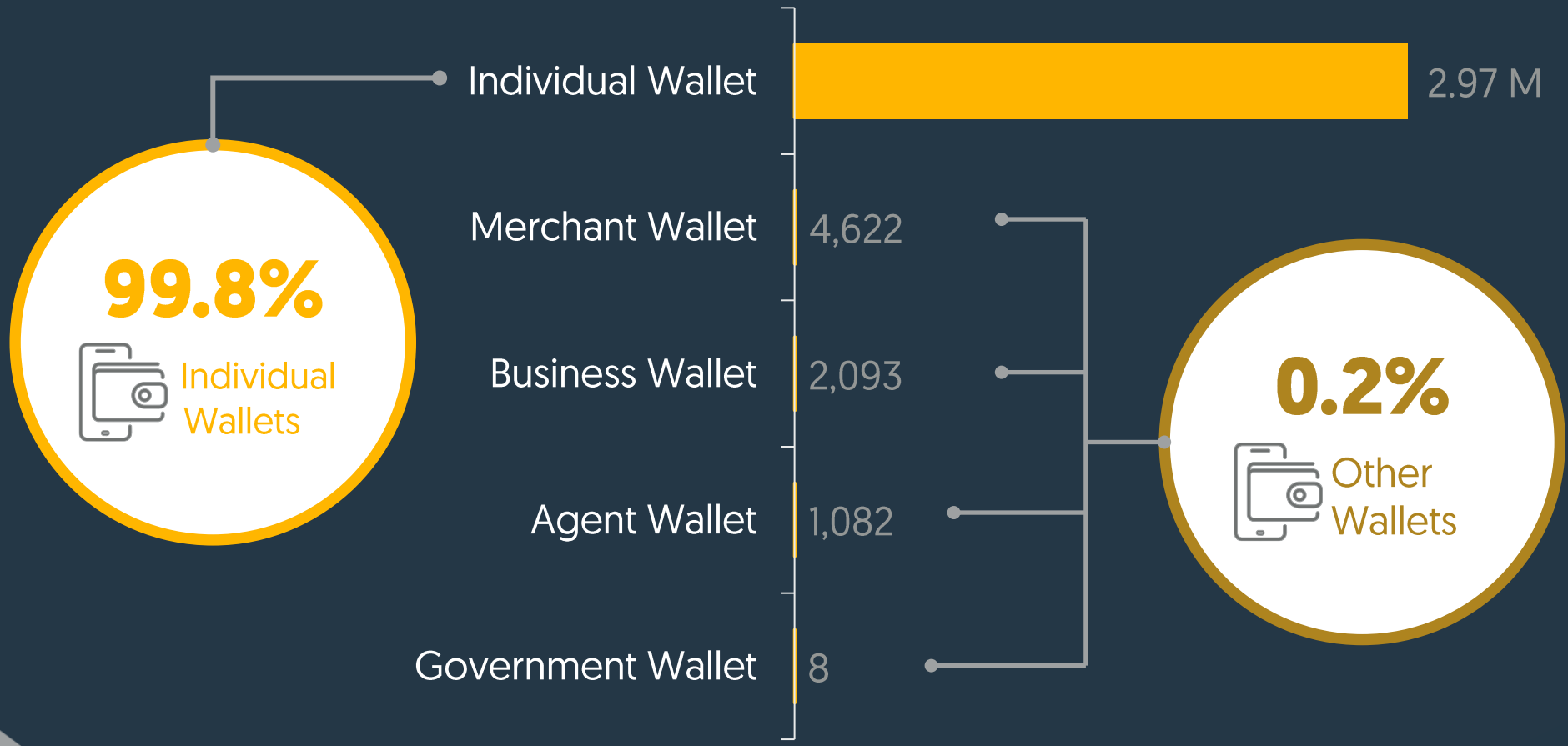
JoMoPay Users

Number of Users Based on Age Group



JoMoPay Users

Number of Wallets Based on Wallet Type

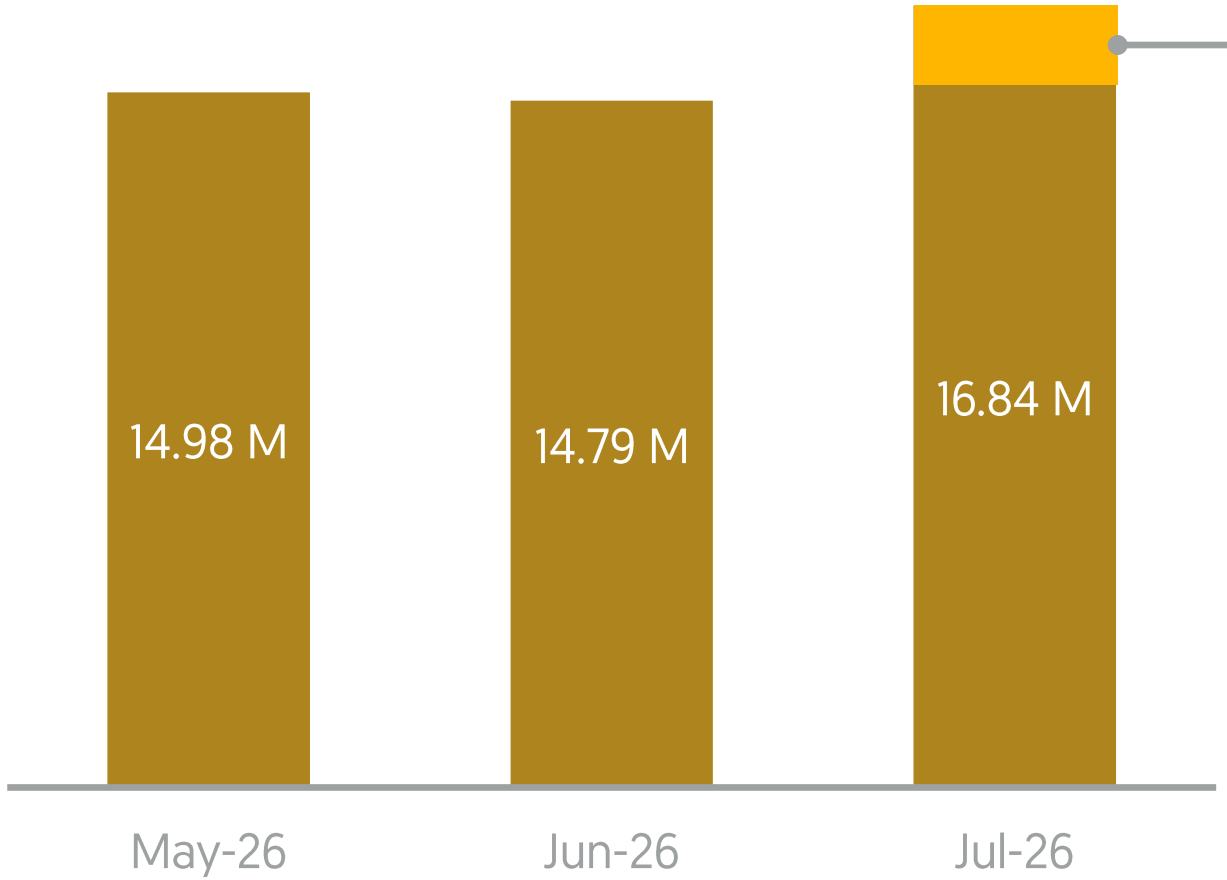


07.2026

JoMoPay Number of Transactions

Total Number of Transactions Over the Past 3 Months

Transfers Issued by Mobile Wallets



13.8%

Increase in the number of transactions in the last month

JoMoPay Number of Transactions

Percentage Based on Transaction Type

Transfers Issued by Mobile Wallets



17.6%
3M
Purchases

0.1%
20.3K
Cash In

0.4%
64.8K
Cash Out

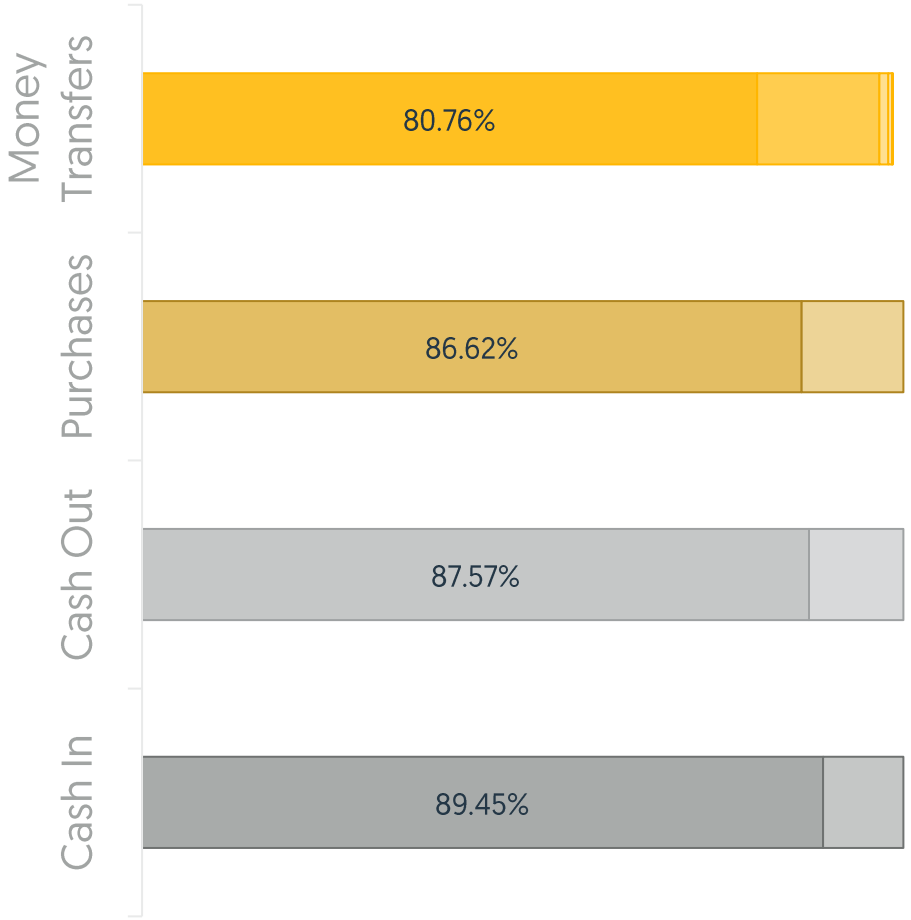
81.9%
13.8M
Money Transfers

* 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

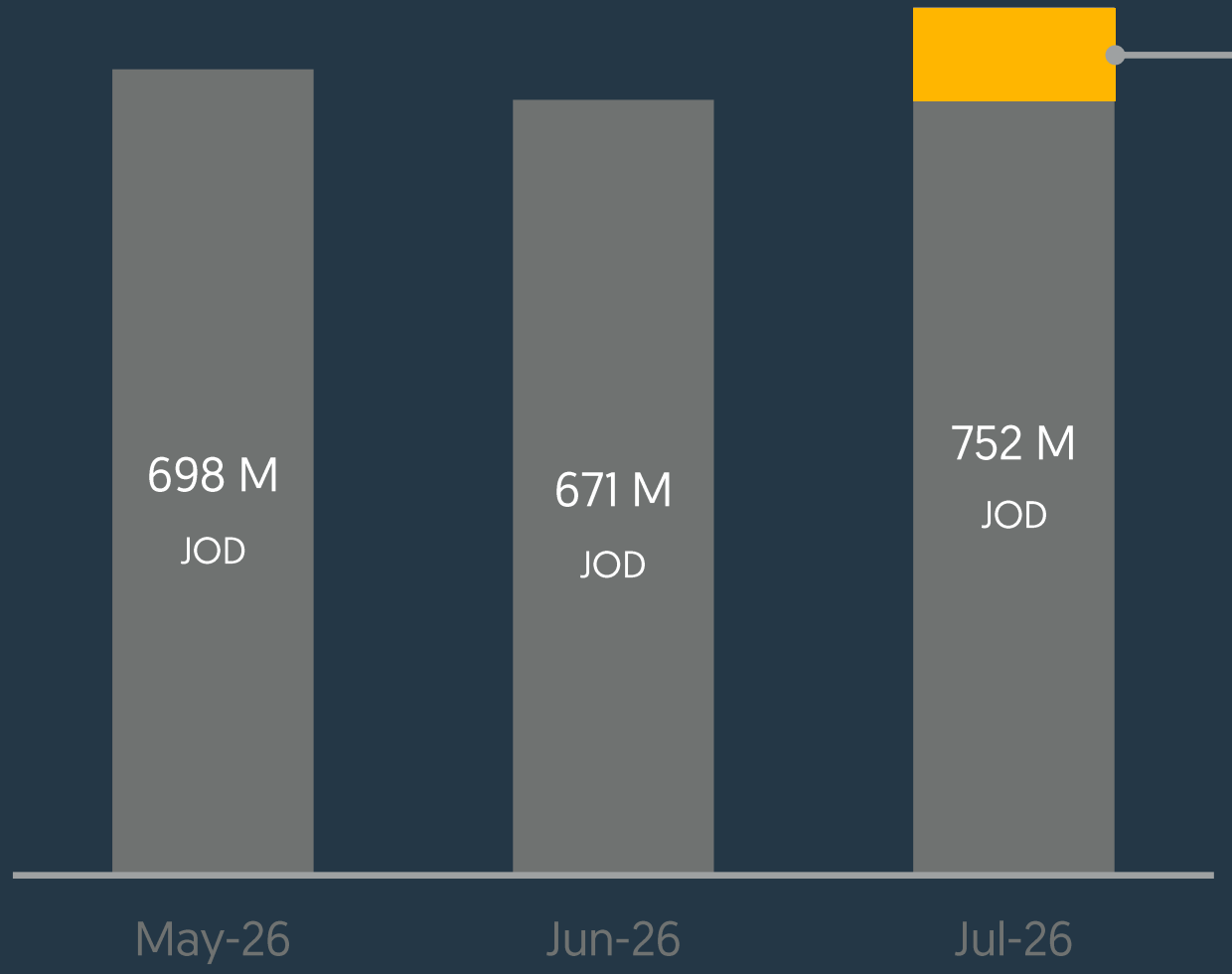


Transfer to Family/Friends	80.76%
Transfer to Own Account	16.07%
Aid/Charity/Grant	1.43%
Goods/Services	1.19%
Salary/Bonus/Dividends	0.46%
Loan/Loan Disbursement	0.08%
Loan/Loan Installment	0.01%
Purchases	86.62%
QR Purchases	13.38%
Cash Out - Agent/Teller	87.57%
Cash Out - ATM/Kiosk	12.43%
Cash In - Agent/Teller	89.45%
Cash In - ATM/Kiosk	10.55%

JoMoPay Value of Transactions

Total Value of Transactions Over the Past 3 Months

Transfers Issued by Mobile Wallets



12%

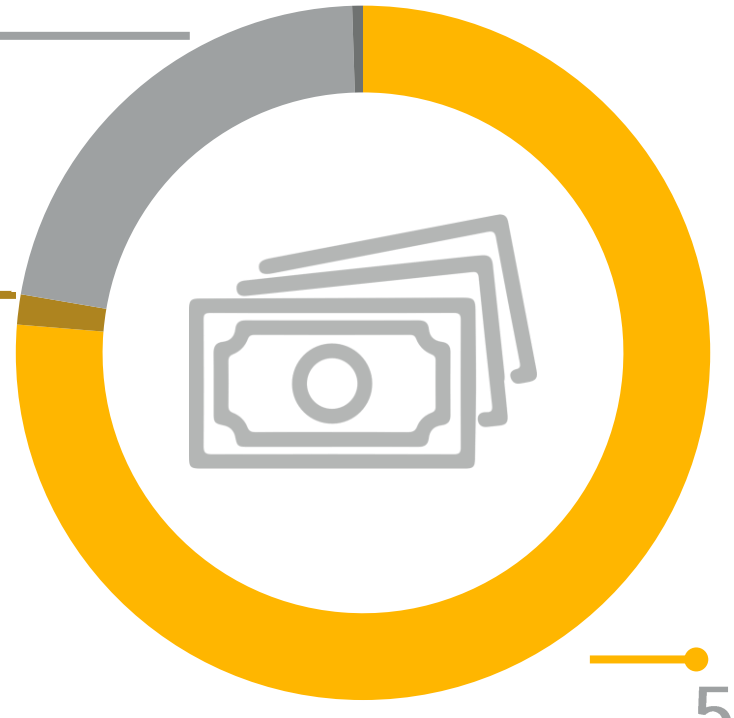
Increase in the value of transactions in the last month

07.2026

JoMoPay Value of Transactions

Percentage Based on Transaction Type

Transfers Issued by Mobile Wallets



22.6%
169.55M JOD
Purchases

0.5%
3.83M JOD
Cash In

1.3%
9.73M JOD
Cash Out

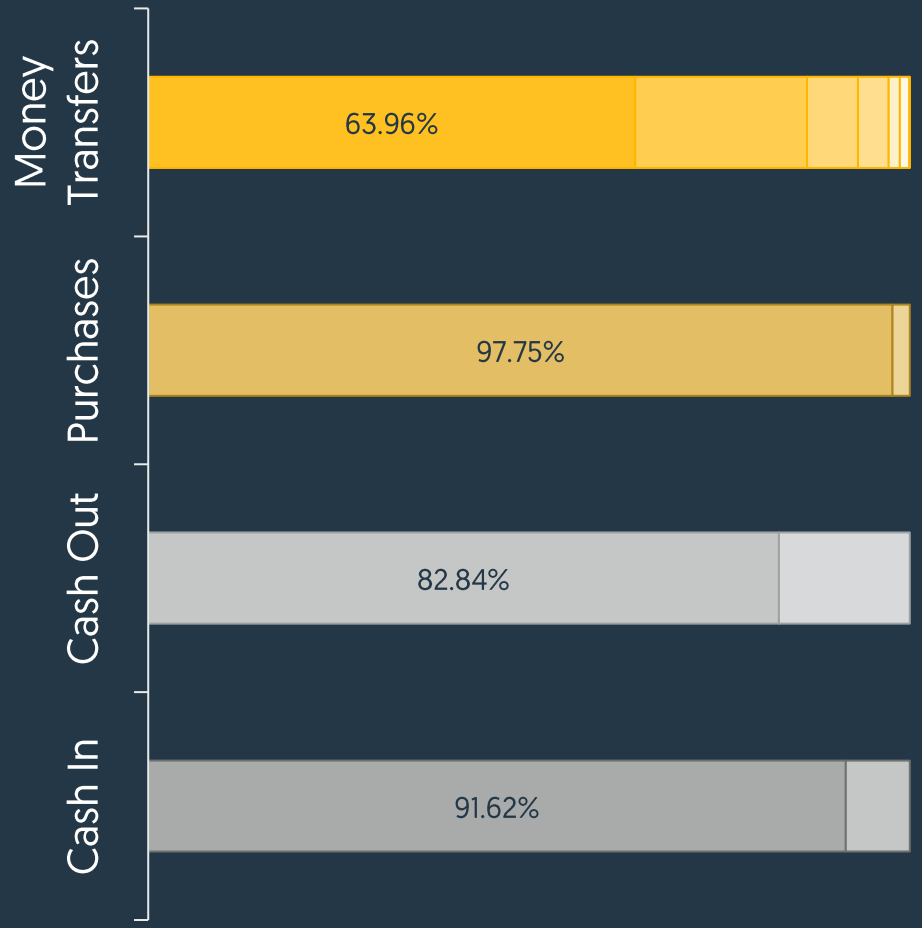
75.6%
568.61M JOD
Money Transfers

* 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

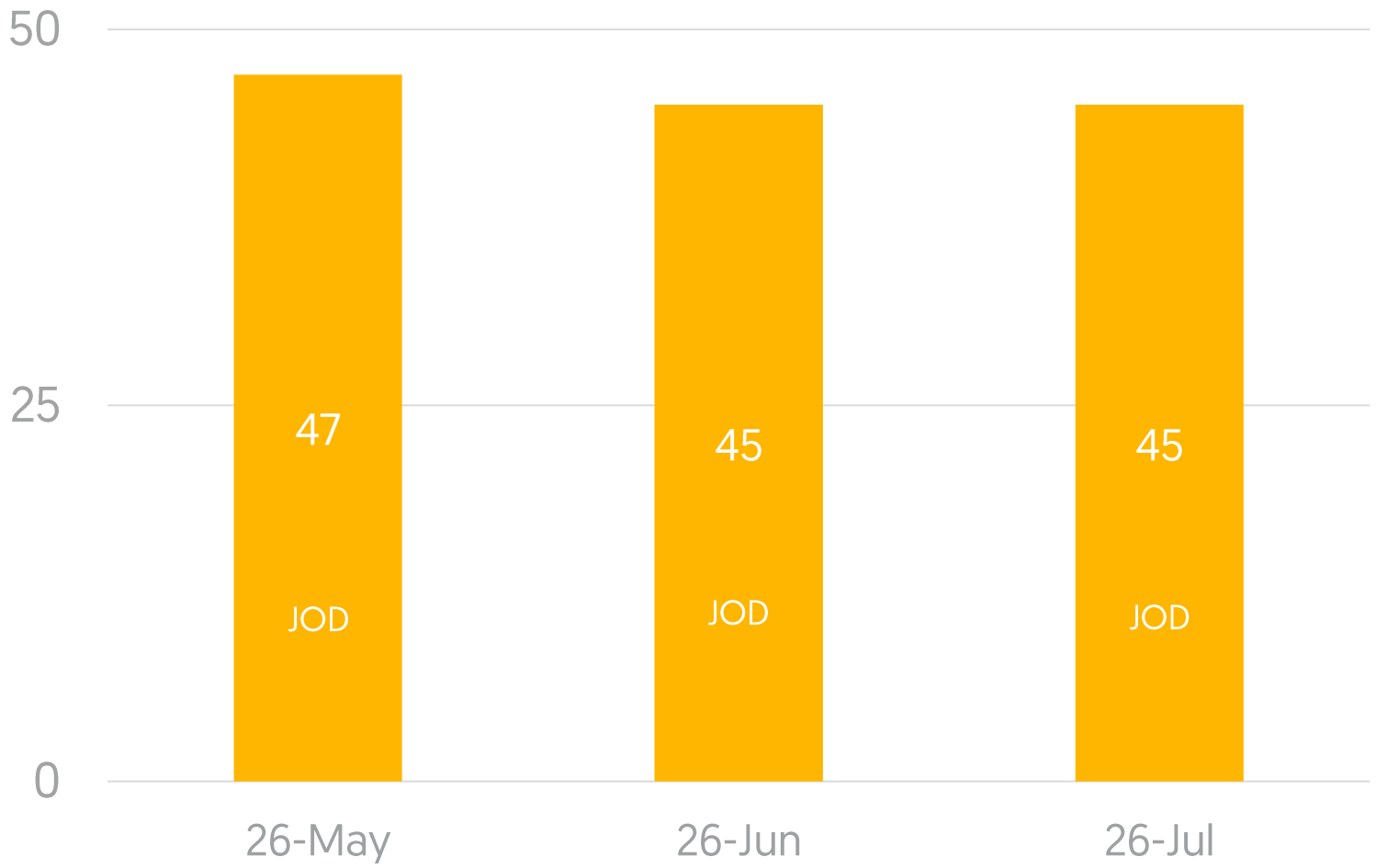


Transfer to Family/Friends	63.96%
Transfer to Own Account	22.58%
Goods/Services	6.67%
Aid/Charity/Grant	4.02%
Salary/Bonus/Dividends	1.46%
Loan/Loan Disbursement	1.28%
Loan/Loan Installment	0.03%
Purchases	97.75%
QR Purchases	2.25%
Cash Out - Agent/Teller	82.84%
Cash Out - ATM/Kiosk	17.16%
Cash In - Agent/Teller	91.62%
Cash In - ATM/Kiosk	8.38%

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



65.7%

6.4M

On Us

34.3%

3.3M

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



59.4%

160.27M JOD

On Us

40.6%

109.56M JOD

Off Us

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

CliQ & JoMoPay Interoperability

Monthly Report

July 2026

41

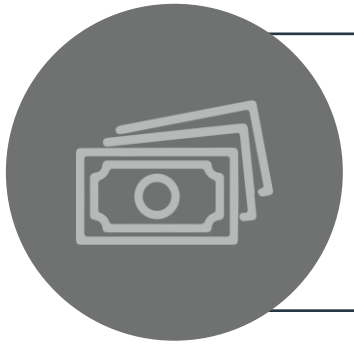
CliQ and JoMoPay are two national schemes operating on the same payment switch using the ISO20022 standard

Total Number and Value of Transactions Since the Beginning of 2026



Number of Transactions

233.52M

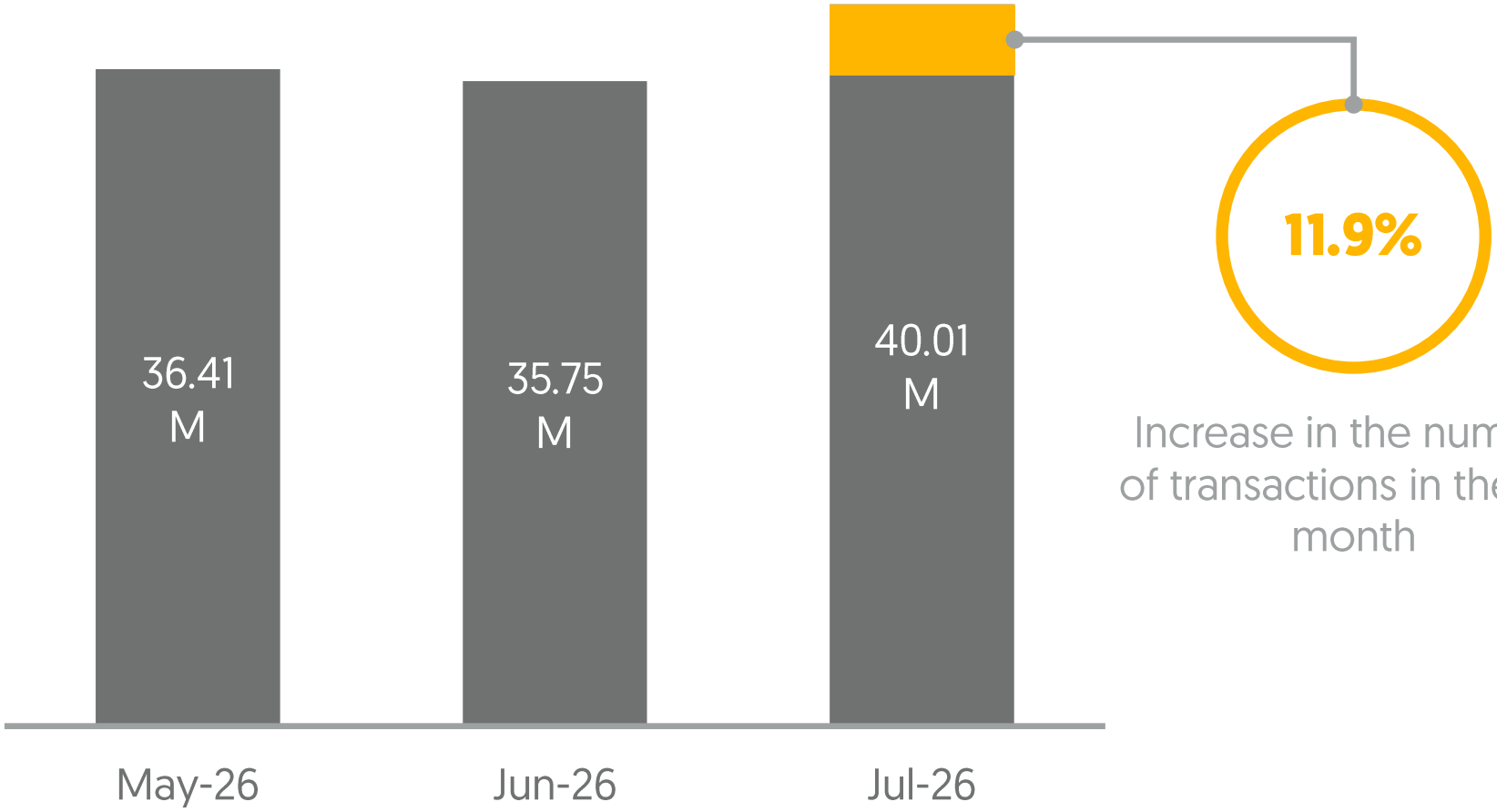


Value of Transactions

18.73BJOD

CliQ & JoMoPay Transactions

Total Number of Transactions Over the Past 3 Months

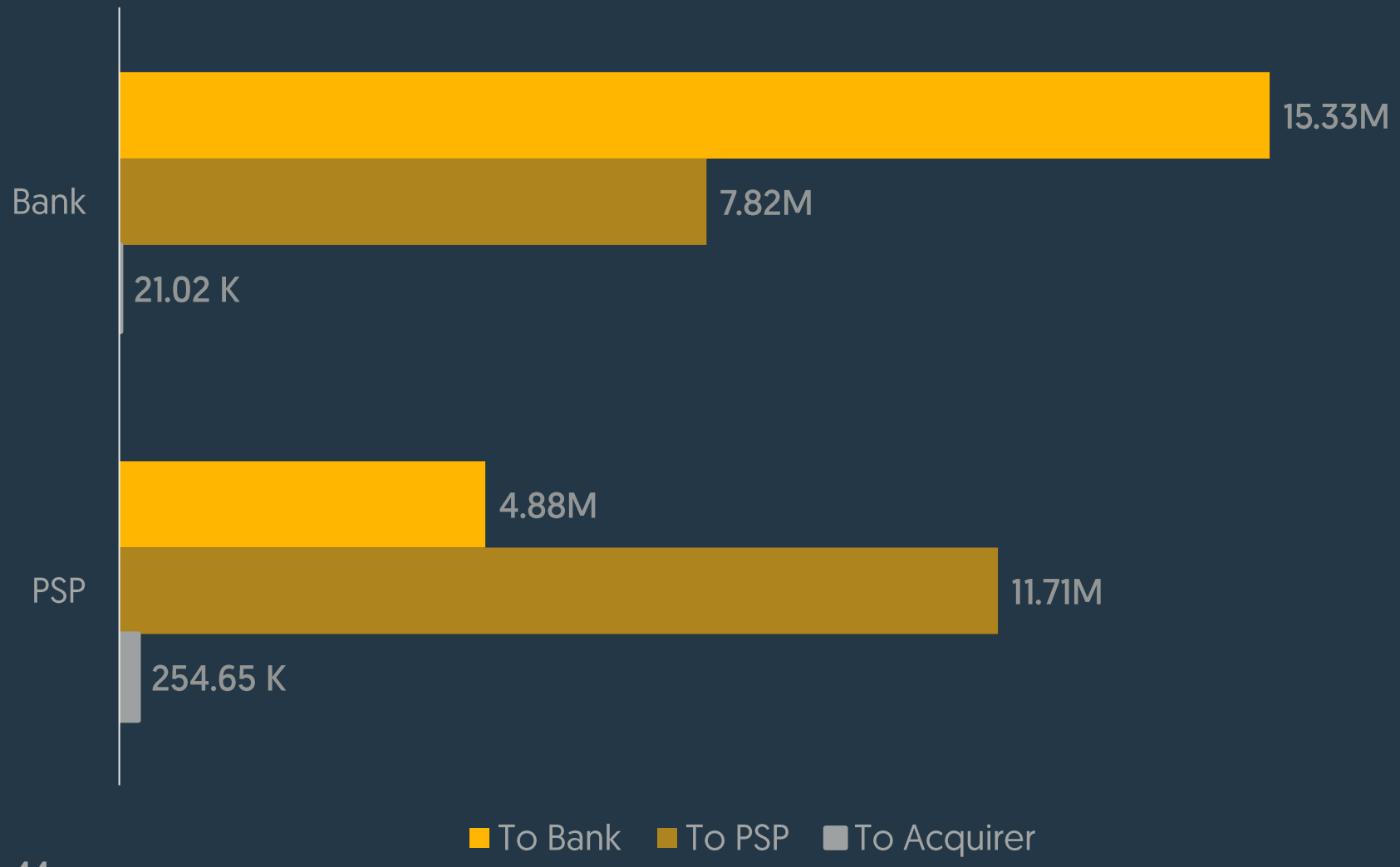


11.9%

Increase in the number of transactions in the last month

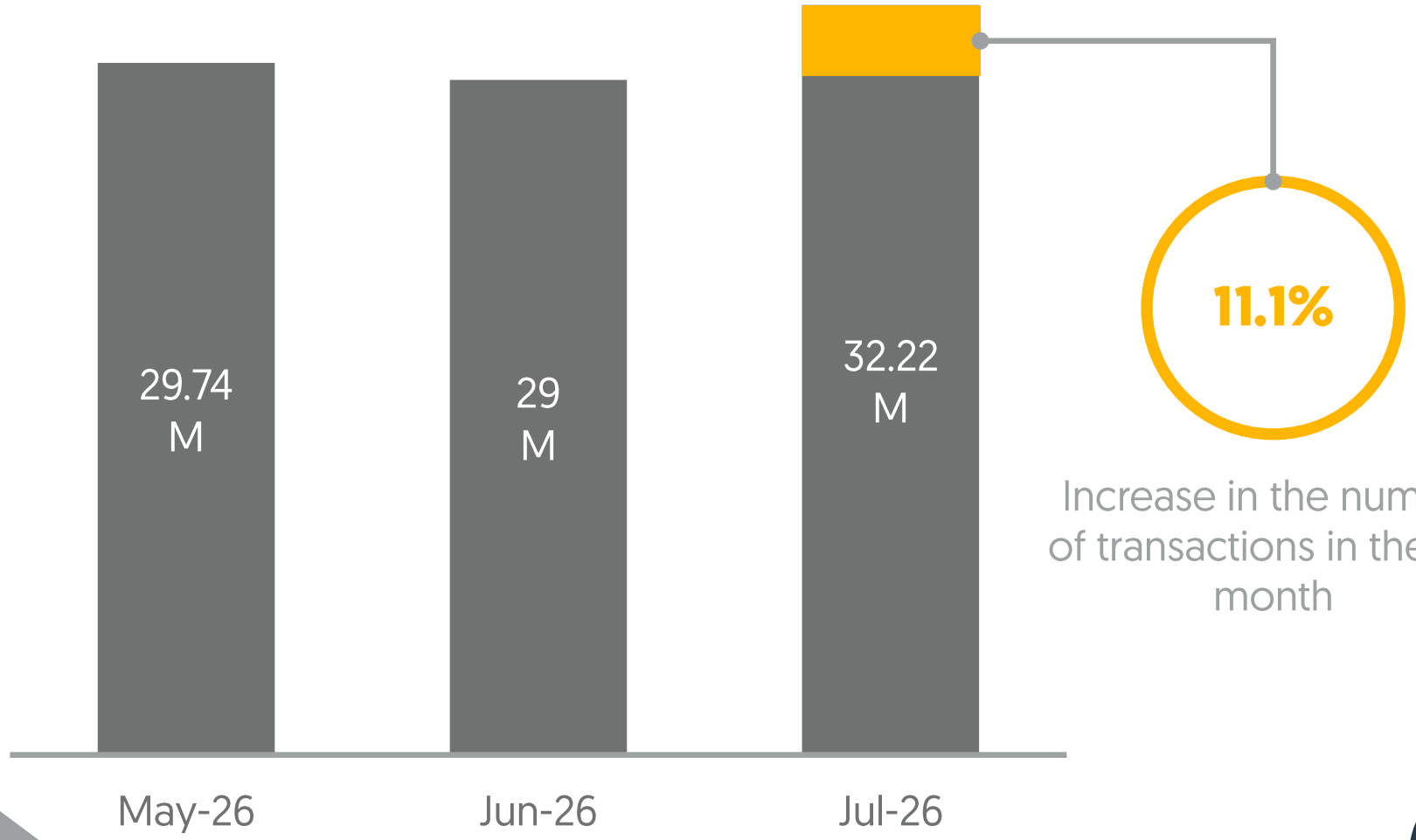
CliQ & JoMoPay Transactions

Total Number of Transactions between Banks and PSPs



CliQ & JoMoPay Transactions

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



11.1%

Increase 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%

22.41M

Off Us

30.5%

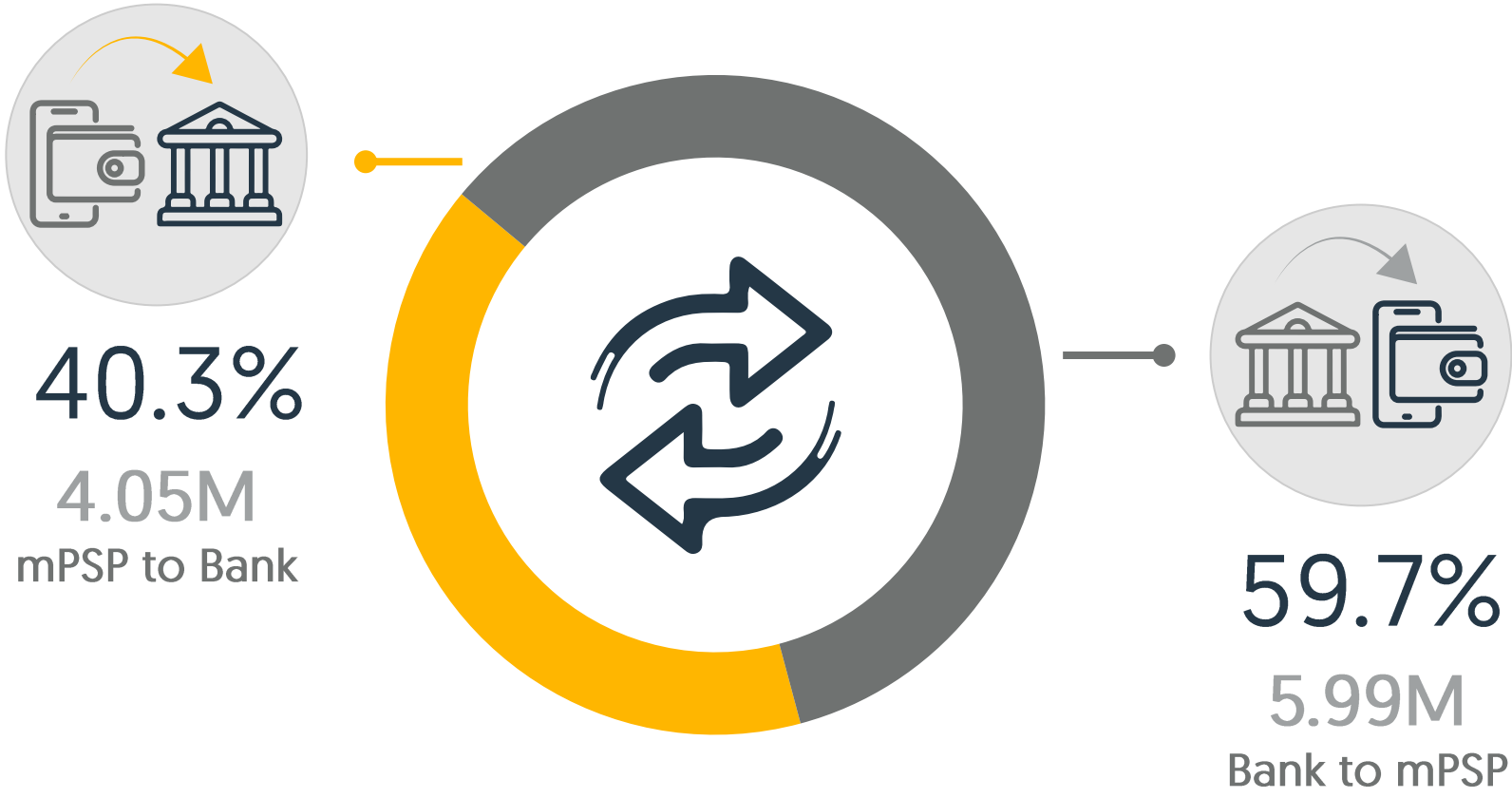
9.81M

On Us

On Us: Transactions within the same financial institution
Off Us: Transactions across different financial institutions

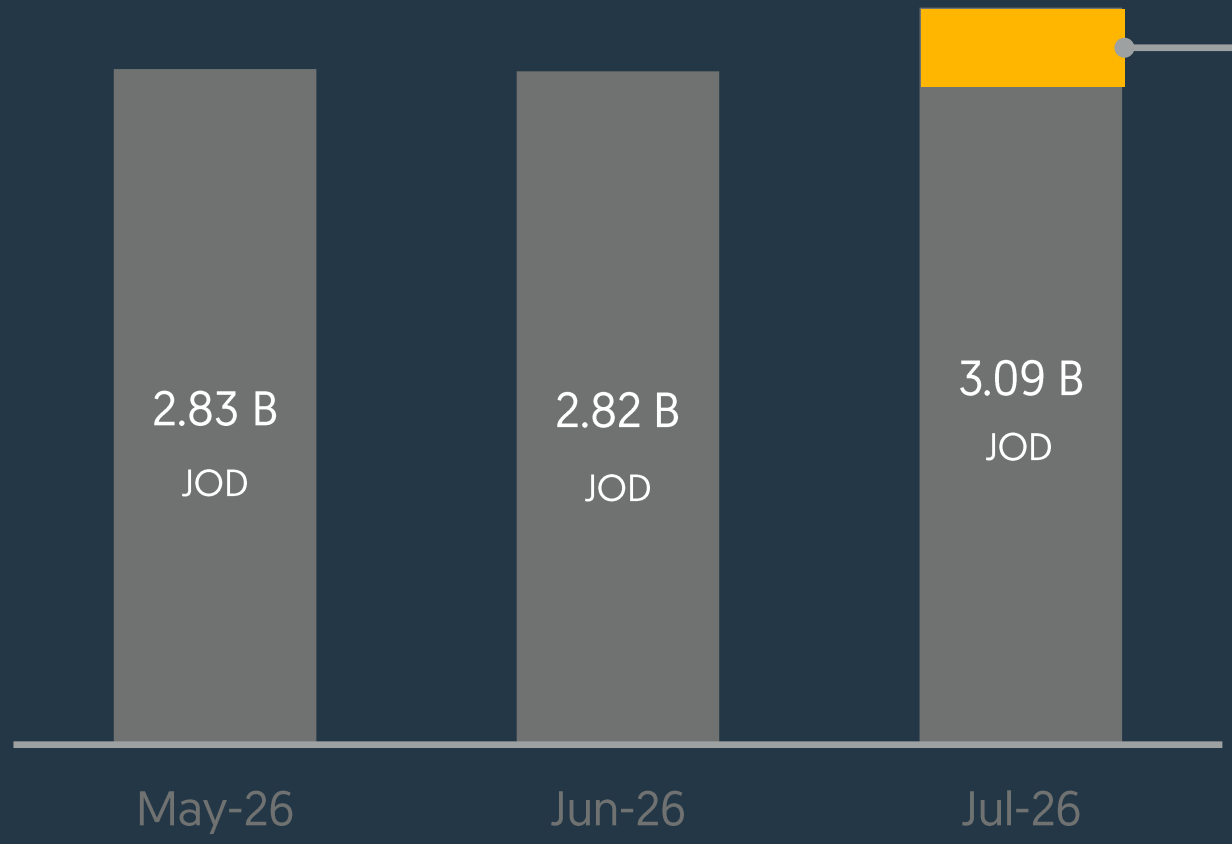
CliQ & JoMoPay Interoperability

Number of **Money Transfer** Transactions Between Banks and PSPs



CliQ & JoMoPay Transactions

Total Value of Transactions Over the Past 3 Months

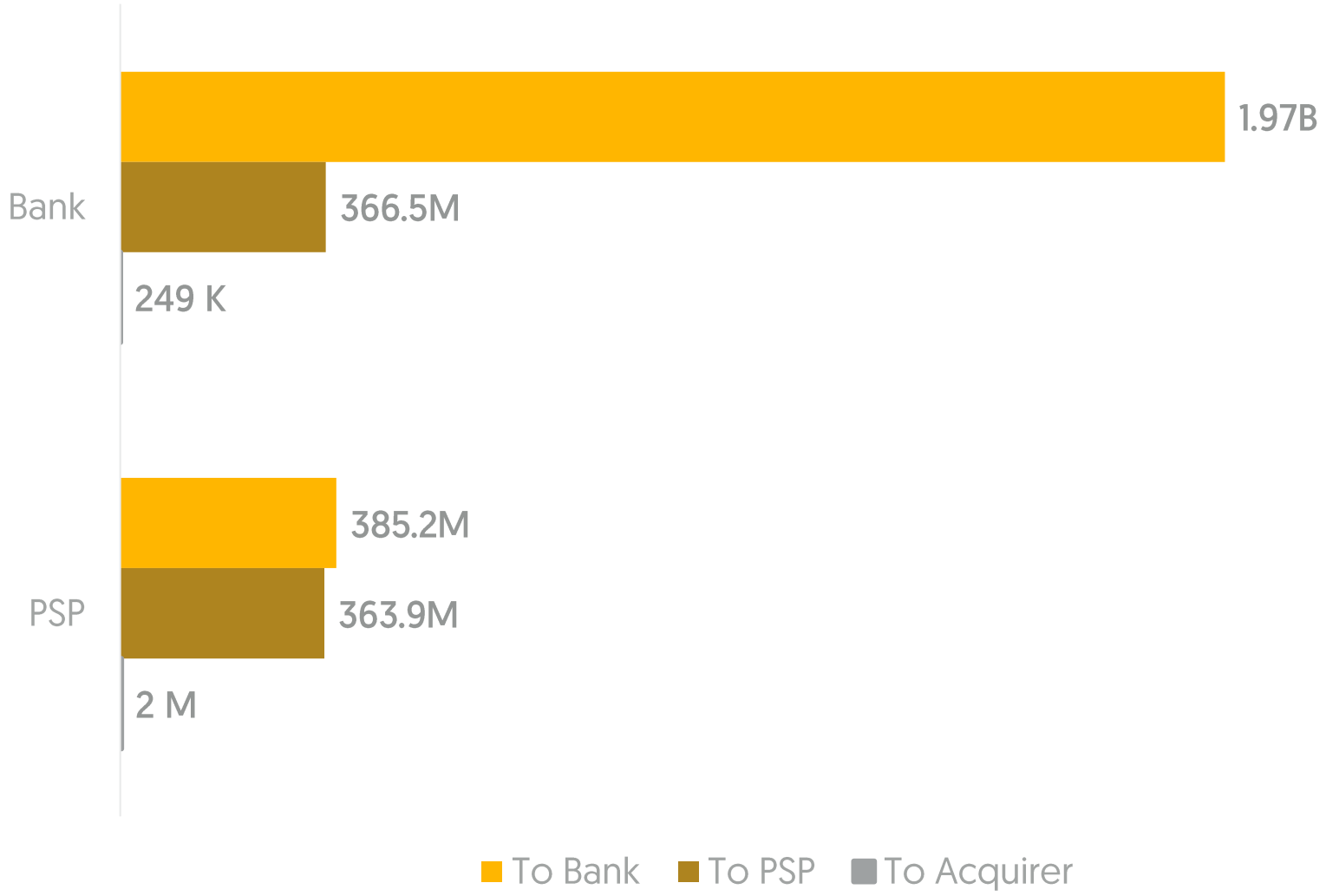


9.5%

Increase in the value of transactions in the last month

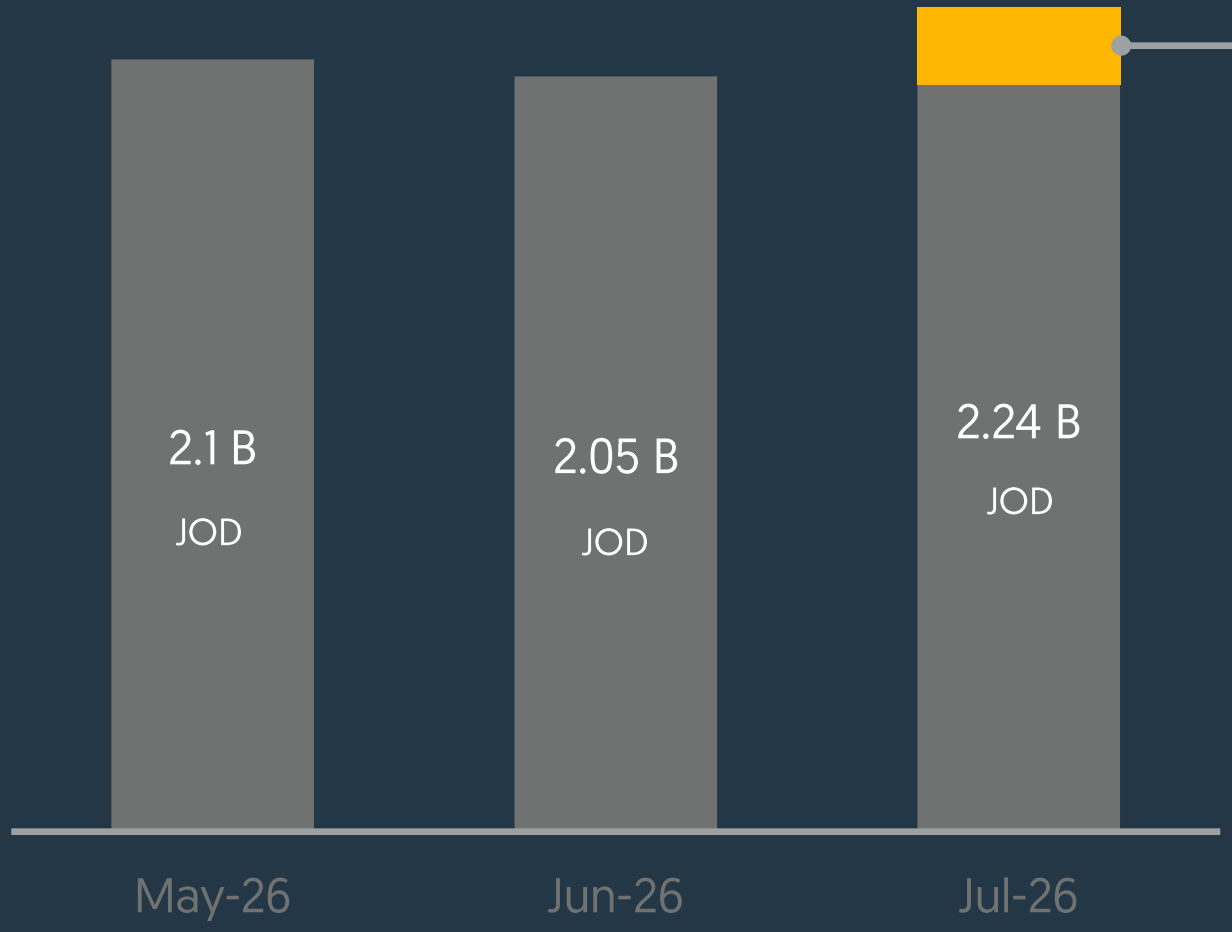
CliQ & JoMoPay Transactions

Total Value of Banks and PSPs Transactions



CliQ & JoMoPay Transactions

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

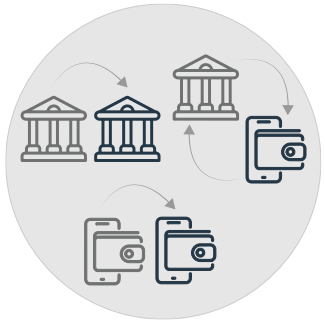


9.2%

Increase 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



78.7%

1.76B JOD

Off Us





21.3%

476M 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%

298.78M JOD

mPSP to Bank

46%

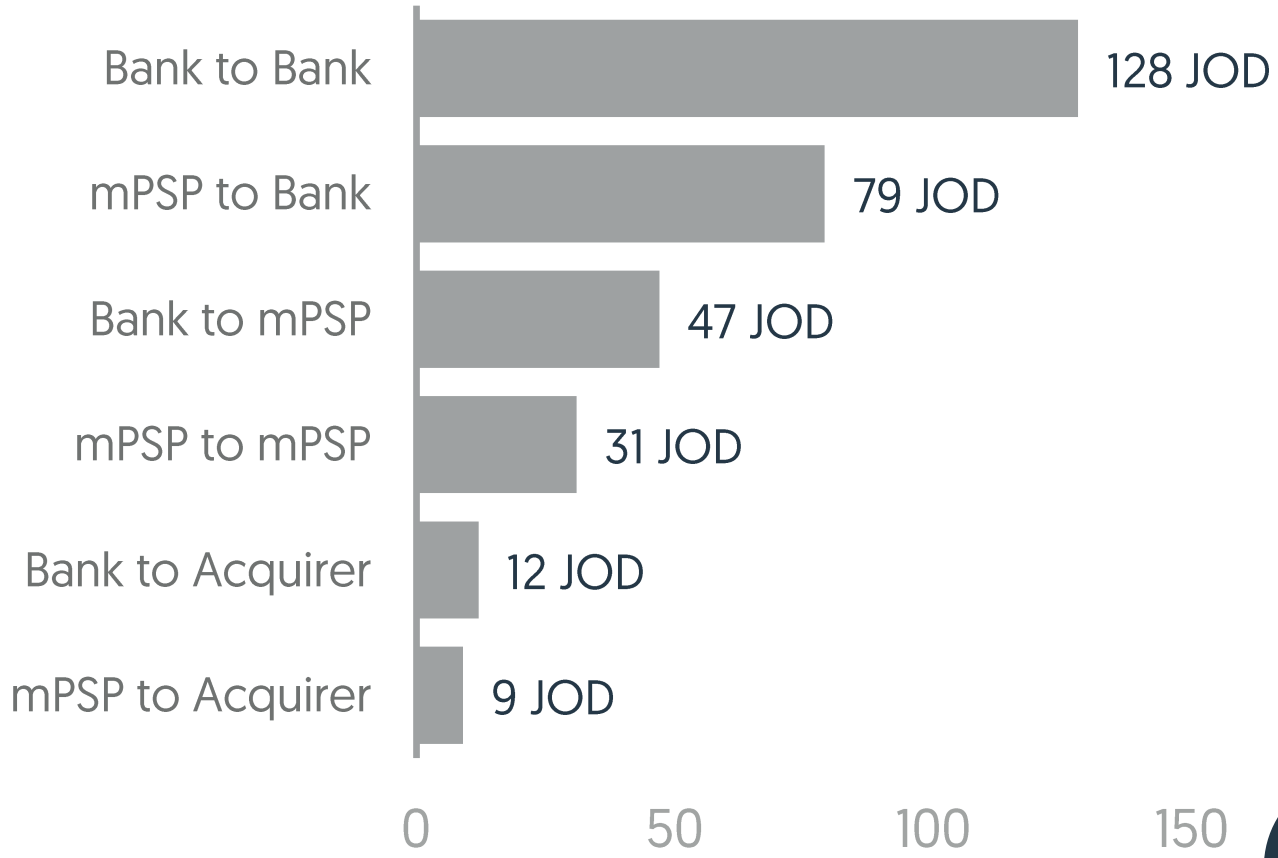
254.96M JOD

Bank to mPSP

CliQ & JoMoPay Average Value of Transactions

Average Value of Transactions for Banks and mPSPs

77 JOD
Transaction Average



Instant Payment Systems in Jordan

CliQ & JoMoPay

Monthly Report

July 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

233.52M

Through Bank Accounts
138.18M

Through Mobile Wallets
95.34M

Total Value of Transactions

18.73B JOD

Through Bank Accounts
14.22B JOD

Through Mobile Wallets
4.51B 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 **4.23M**



Bank Account Only

1.16M



Mobile Wallet Only

1.82M



Bank Account & Mobile Wallet

1.2M

Instant Payment Transactions

Number of Transfers Issued by Banks and Mobile Payment Service Providers

Total Number of Transactions
For July 2026

40.01M

Number of Transactions through Bank Accounts

23.17M

Number of Transactions through Mobile Wallets

16.84M

Instant Payment Transactions

Value of Transfers Issued by Banks and Mobile Payment Service Providers

Total Value of Transactions
For July 2026

3.09B JOD

Value of Transactions through Bank Accounts

2.34B JOD

Value of Transactions through Mobile Wallets

0.75B JOD

Instant Payment Transactions

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

Average Value of All Transactions
For July 2026

77.2 JOD



Average Transaction Value through Bank Accounts

100.8 JOD



Average Transaction Value through Mobile Wallets

44.6 JOD

FAWATEERcom

Monthly Report

July 2026

60

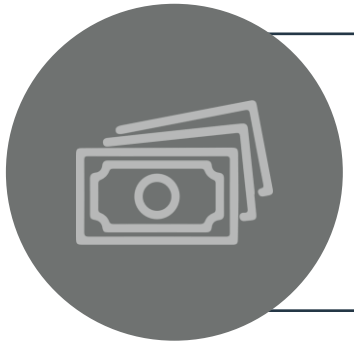
Electronic Bill Presentment & Payment (EBPP) System

Total Number and Value of Transactions Since the Beginning of 2026



Number of Transactions

48.31M

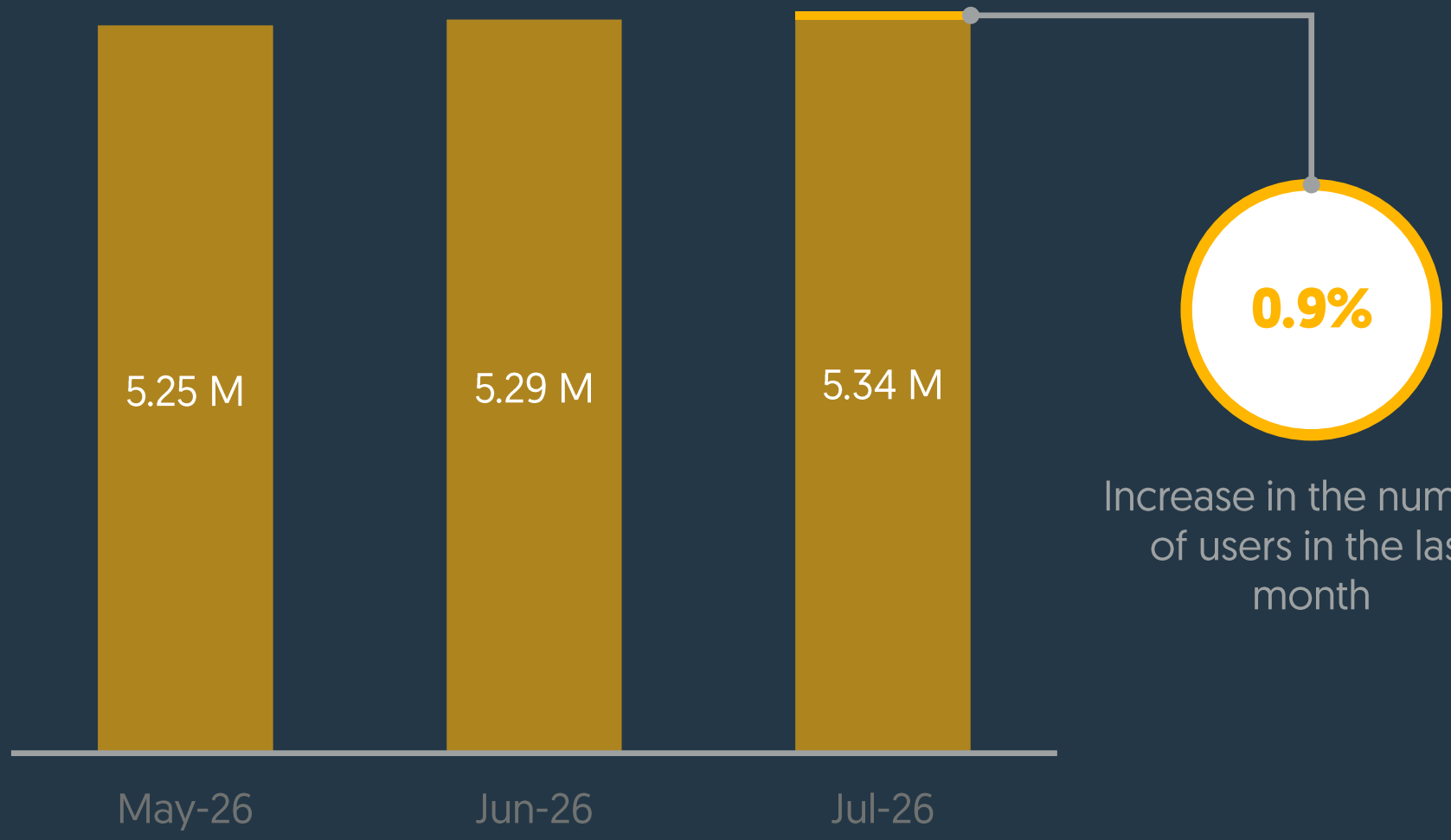


Value of Transactions

9.19BJOD

eFAWATEERcom Users

Total Number of Users Over the Past 3 Months

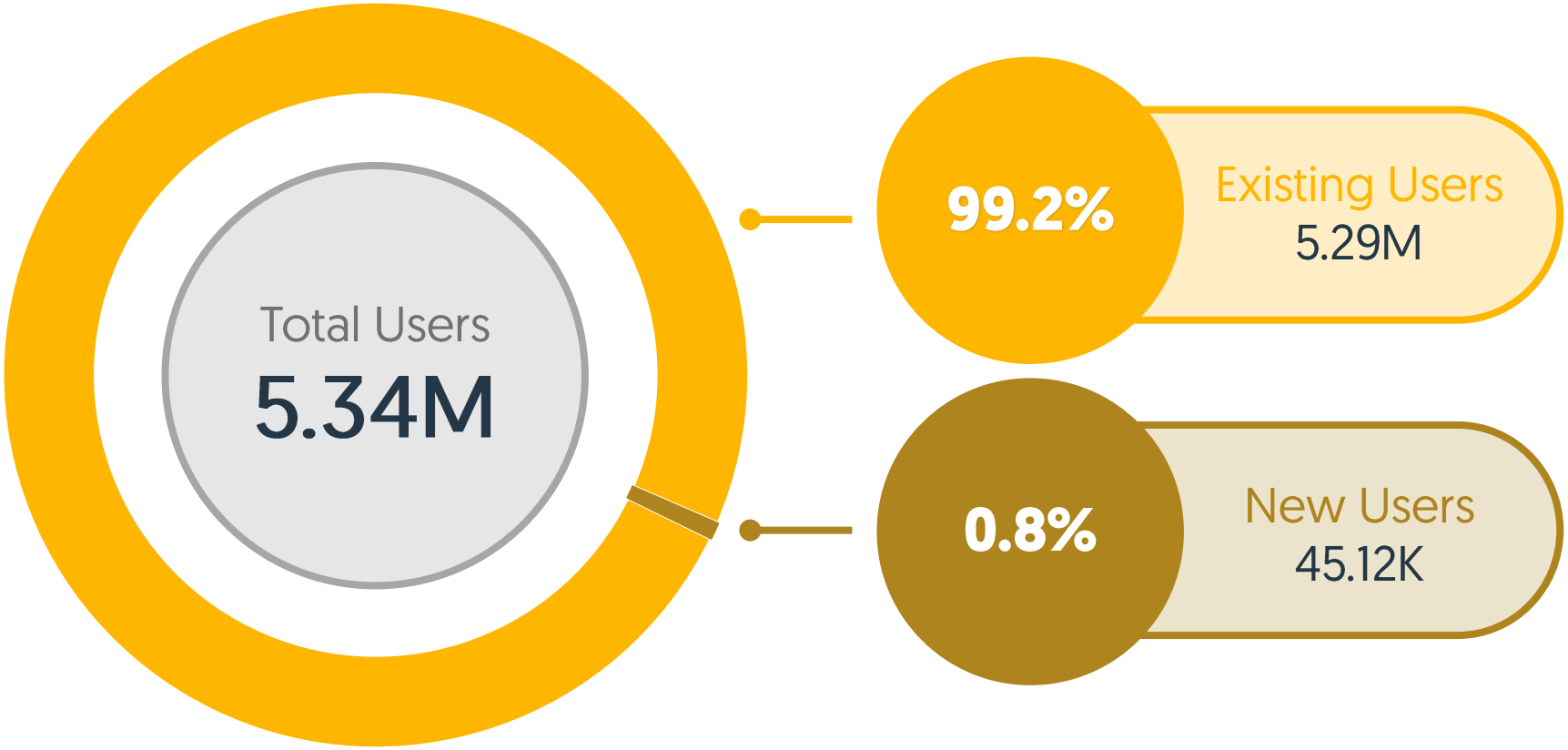


0.9%

Increase in the number of users in the last month

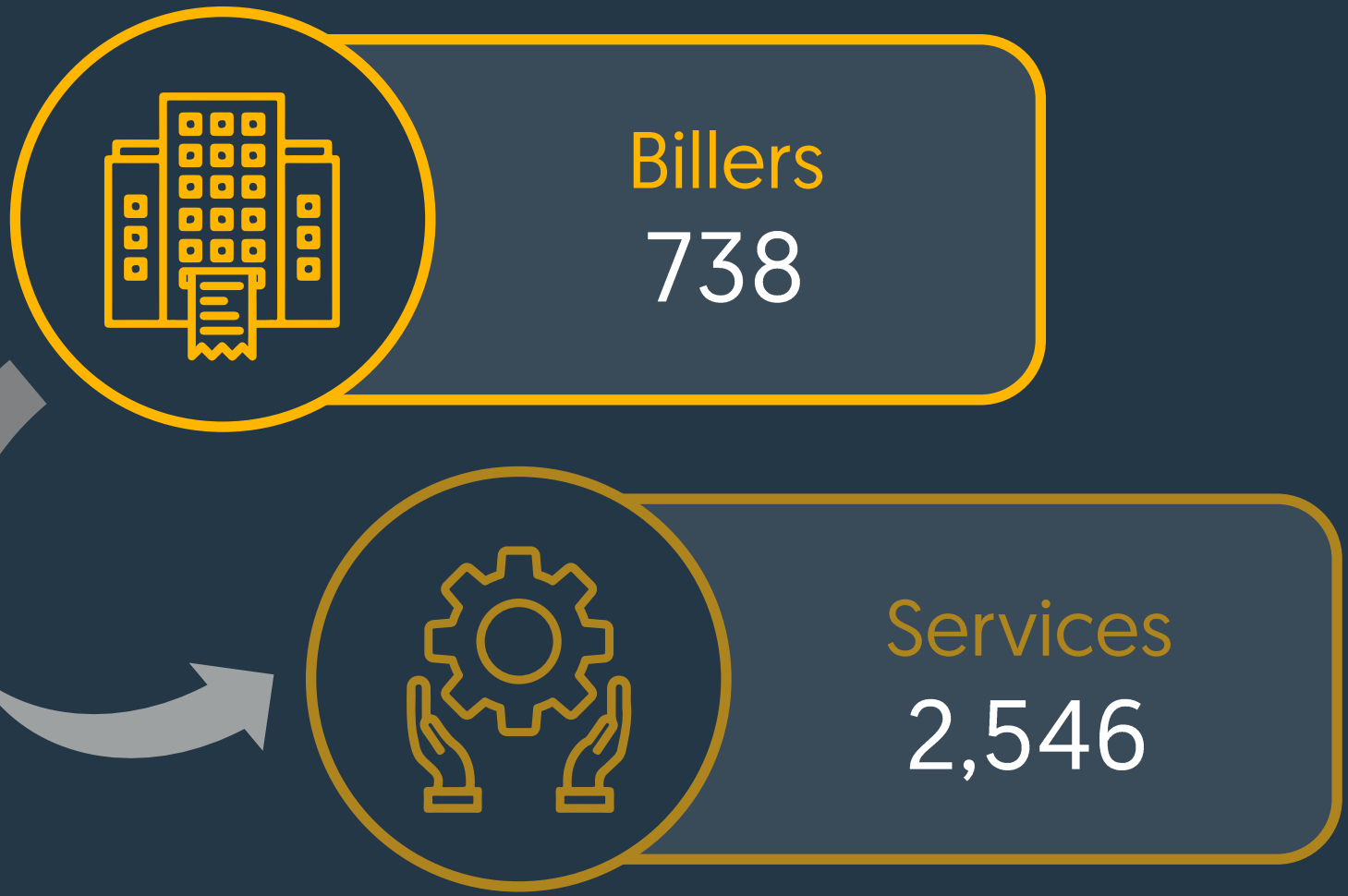
eFAWATEERcom Users

Number of eFAWATEERcom Users



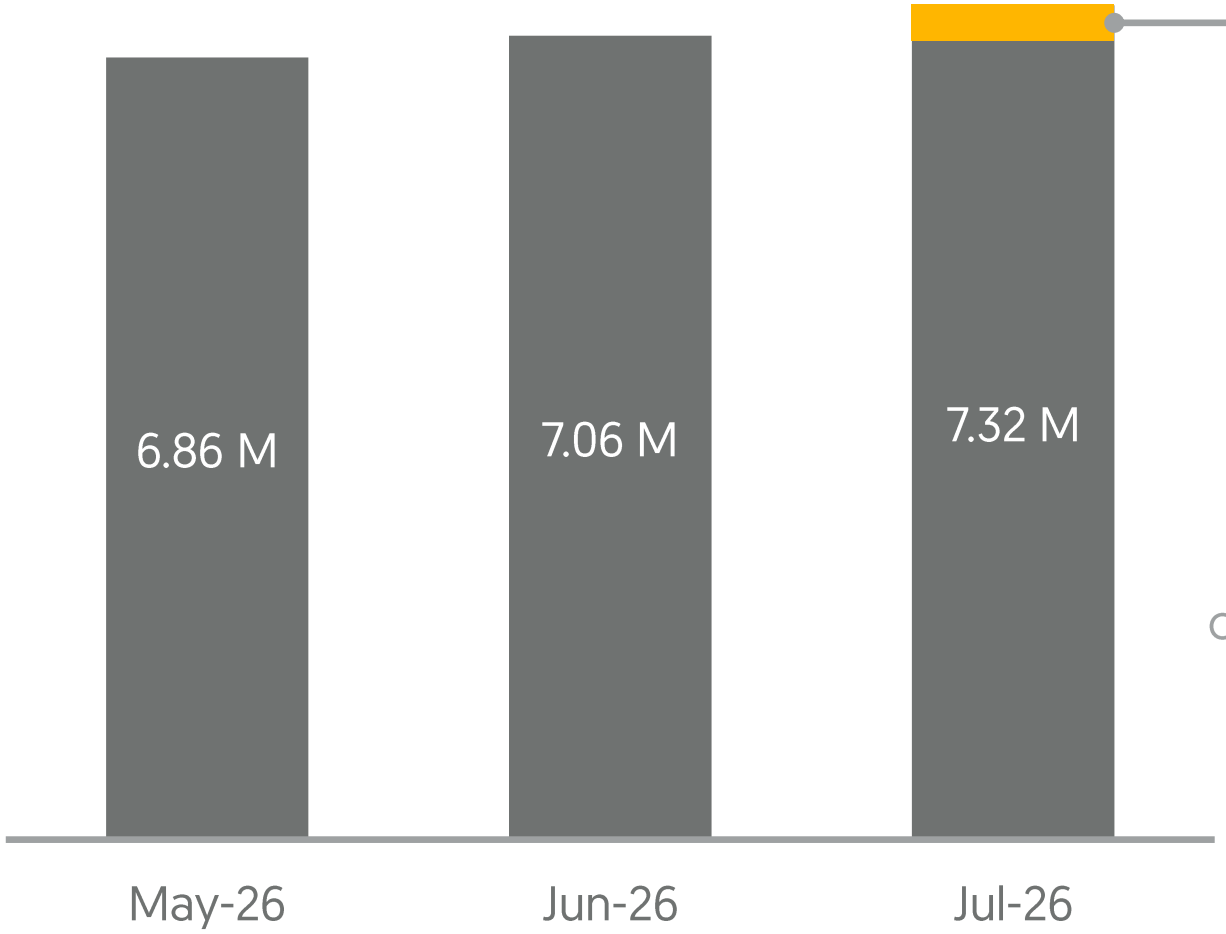
eFAWATEERcom Billers & Services

Number of eFAWATEERcom Billers & Services



eFAWATEERcom Number of Transactions

Total Number of Transactions Over the Past 3 Months

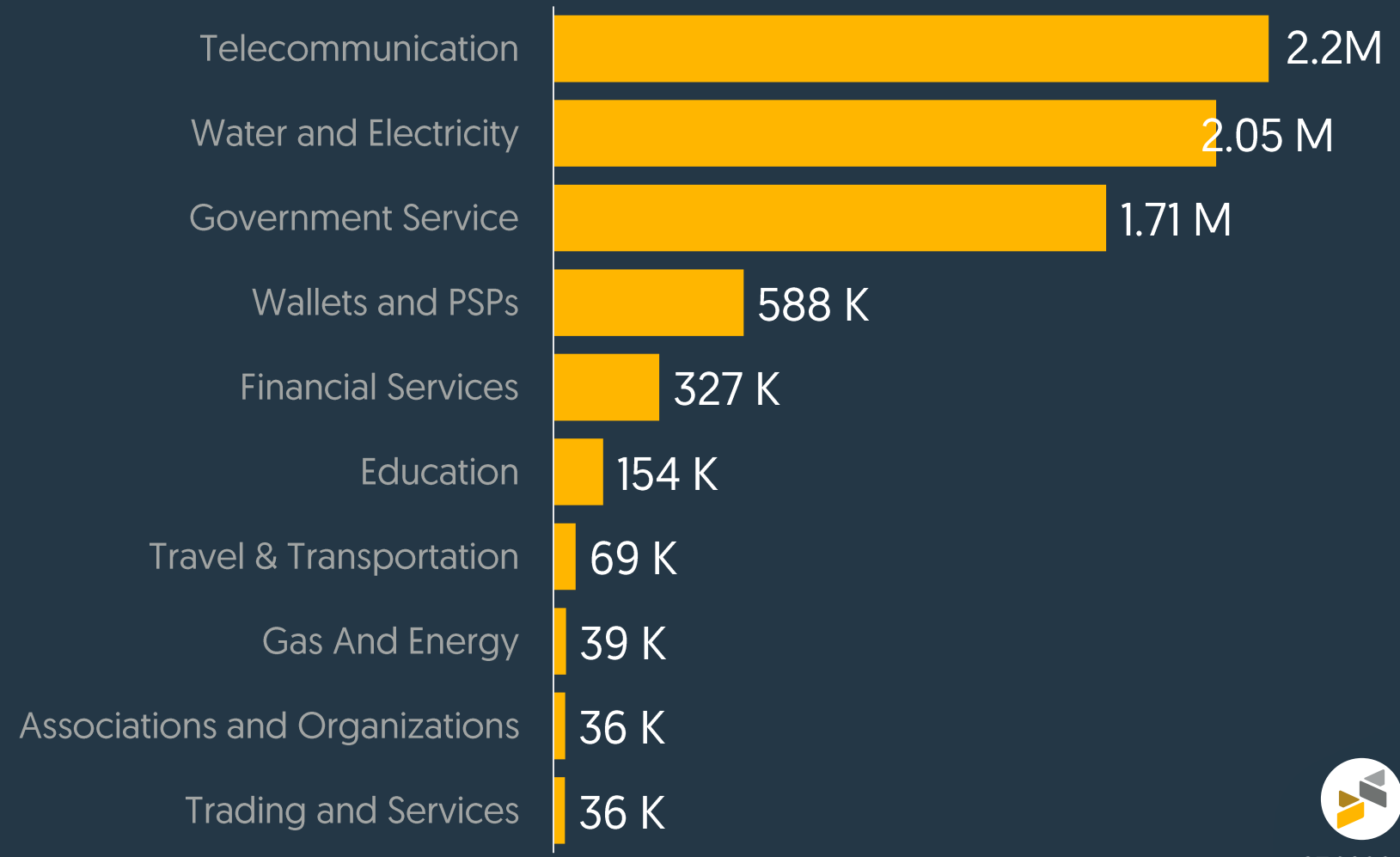


3.8%

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

18%

1.32M

Cash Payments



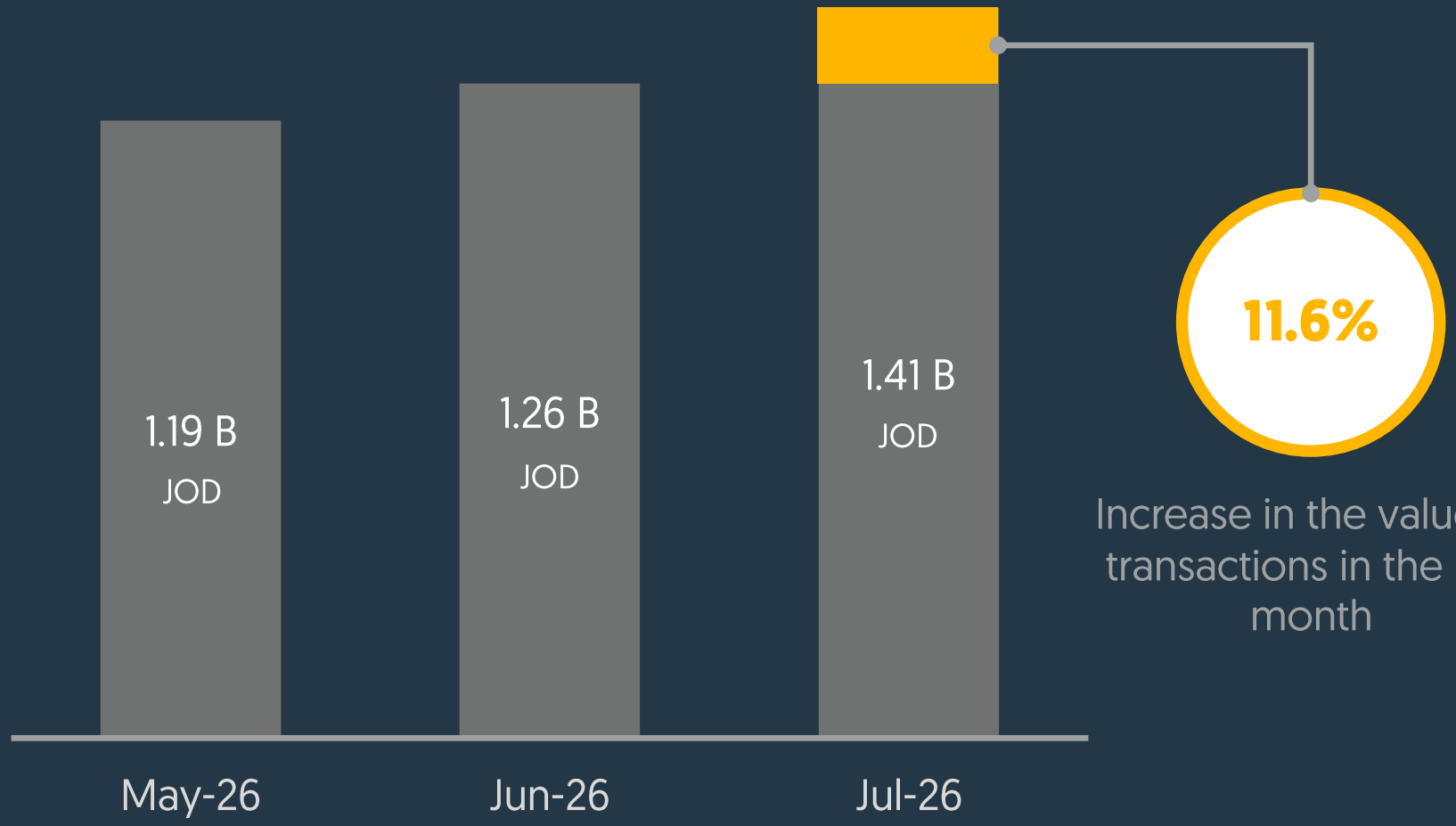
82%

6M

Digital Payments

eFAWATEERcom Value of Transactions

Total Value of Transactions Over the Past 3 Months

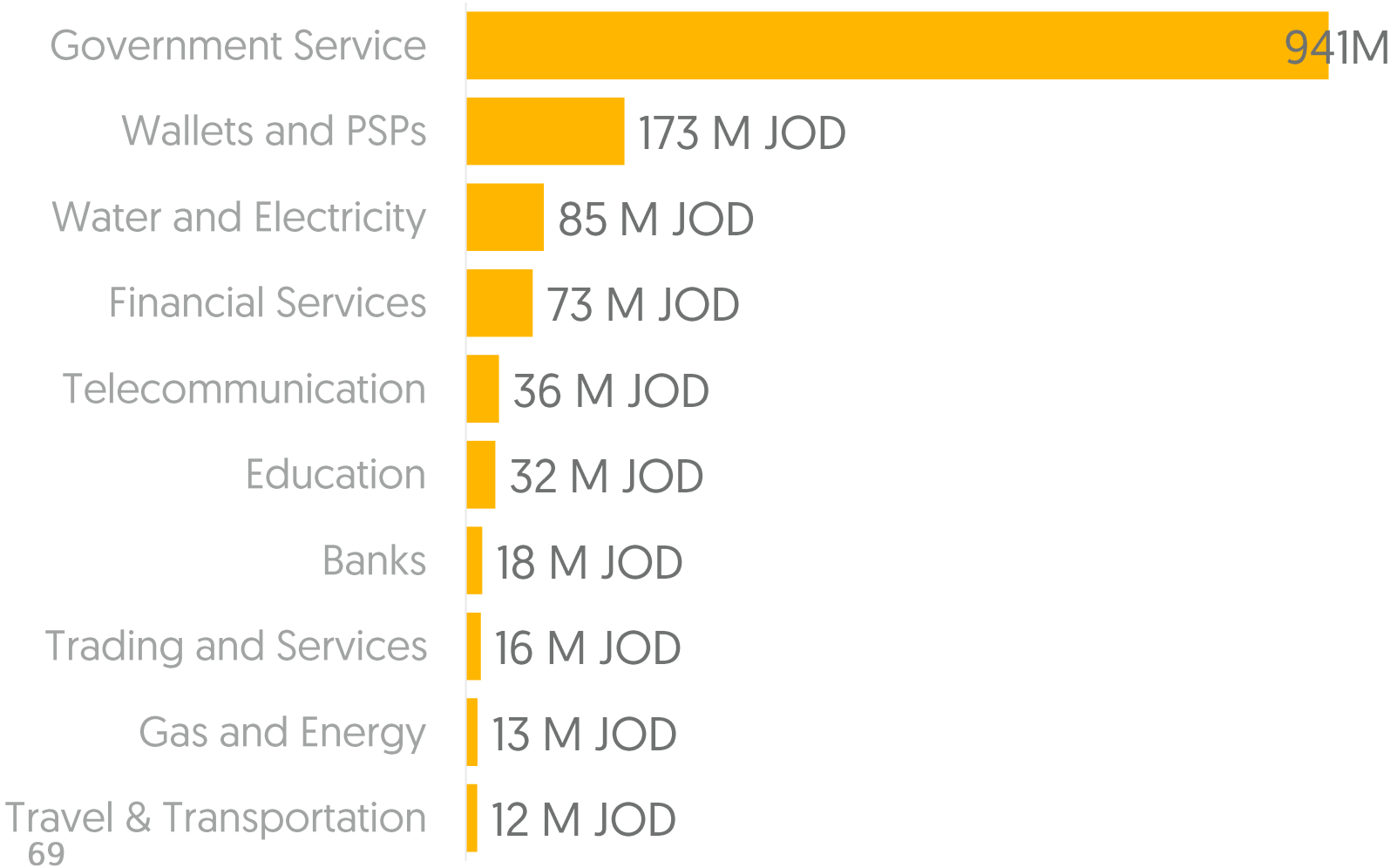


11.6%

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

11.7%

165.05M JOD

Cash Payments



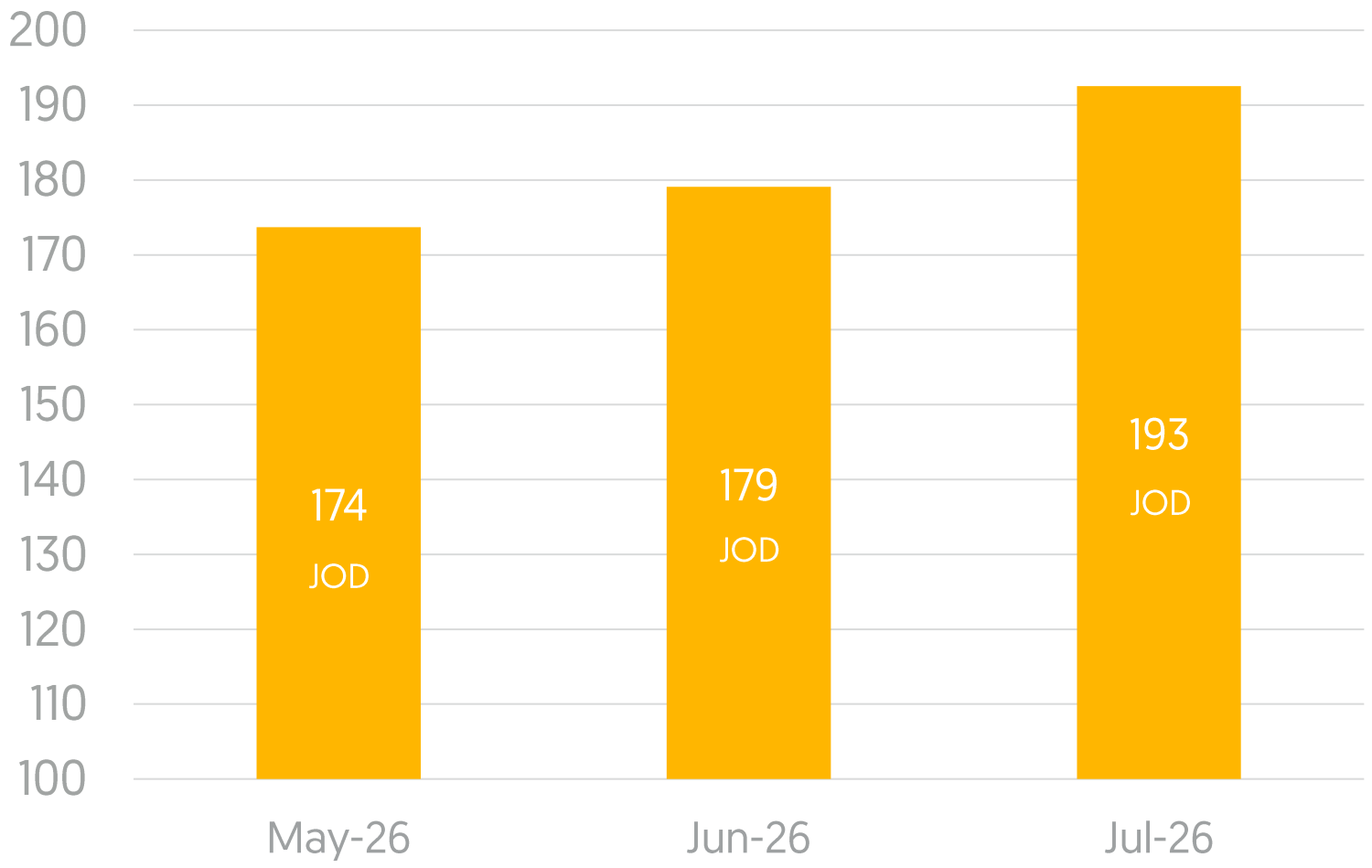
88.3%

1.25B JOD

Digital Payments

eFAWATEERcom Transactions

Average Value of Transactions Over the Past 3 Months





ACH

Automated Clearing House

Monthly Report

July 2026

72

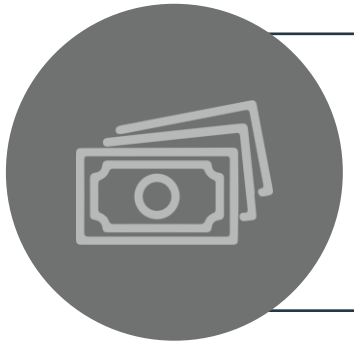
Automated Clearing House

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



Number of Transactions

7.6M

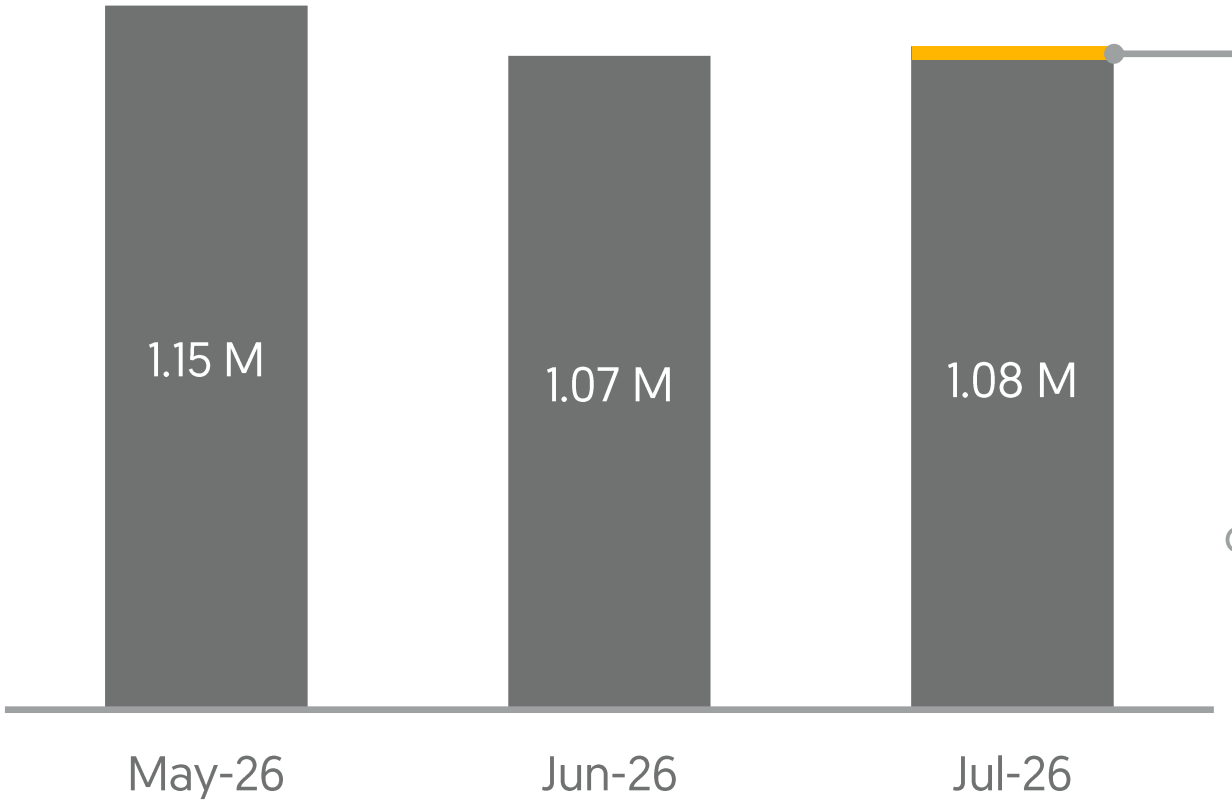


Value of Transactions

6.38B JOD

ACH Transactions

Total Number of Jordanian Dinar Transactions Over the Past 3 Months

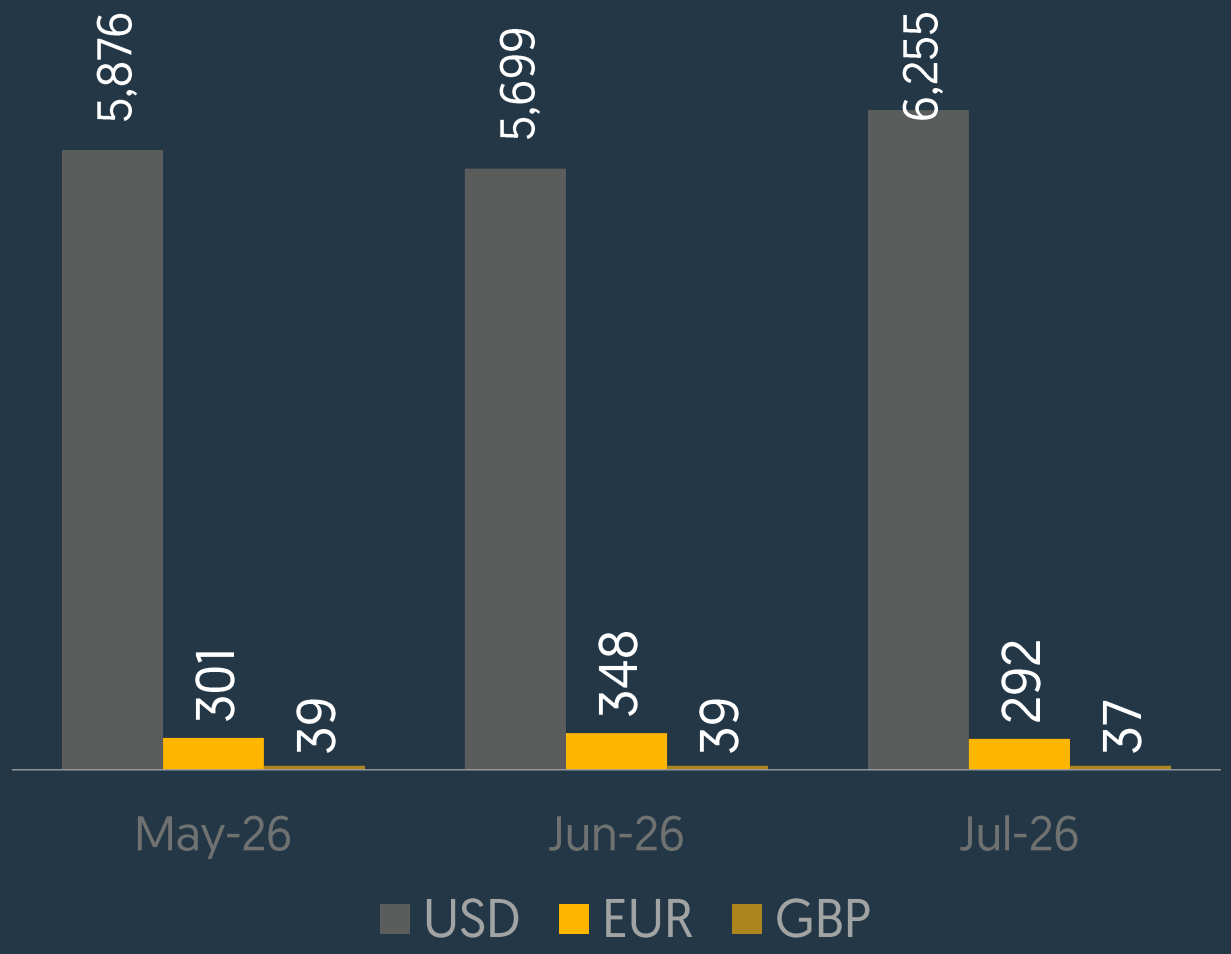


1.5%

Increase in the number of transactions in the last month

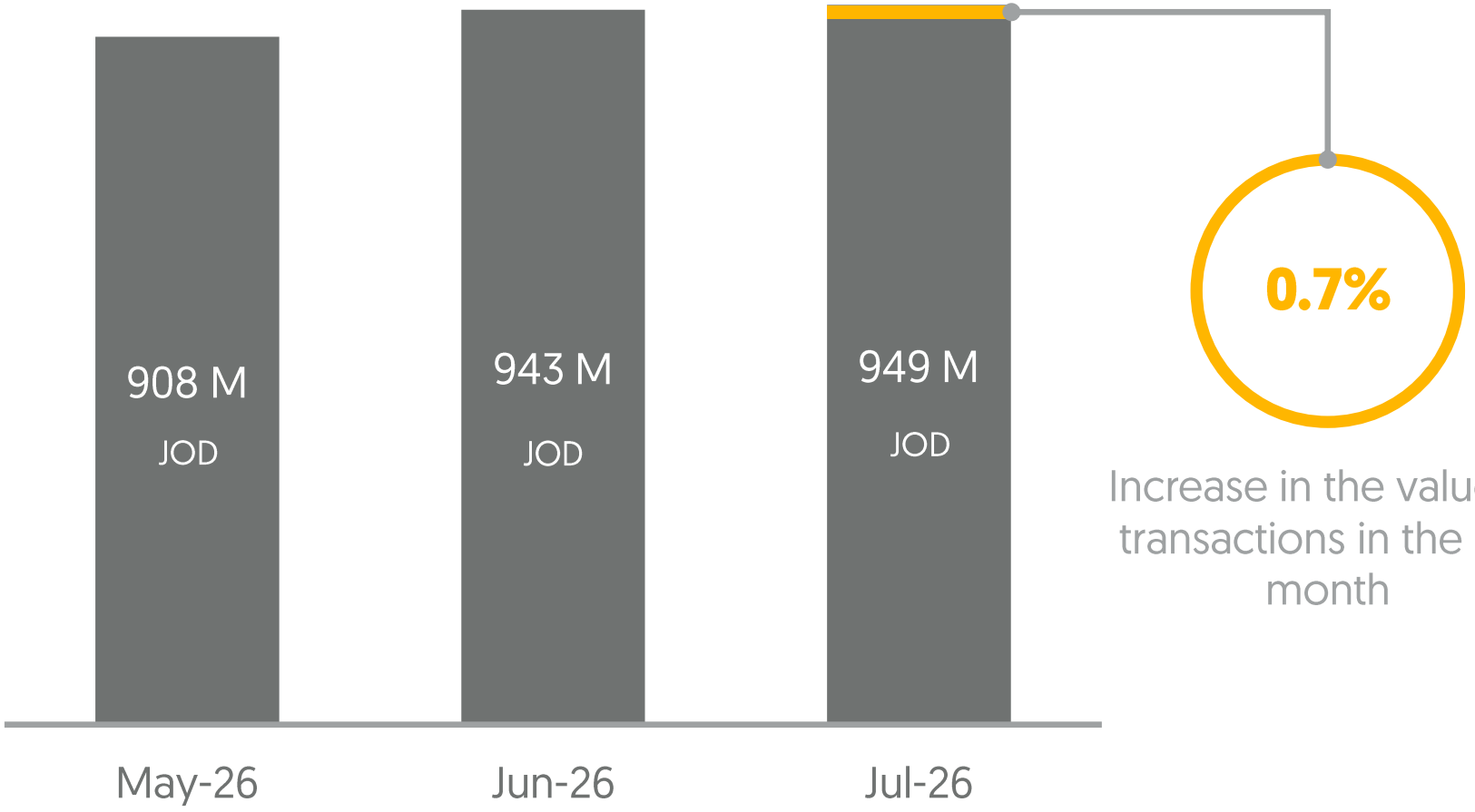
ACH Transactions

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



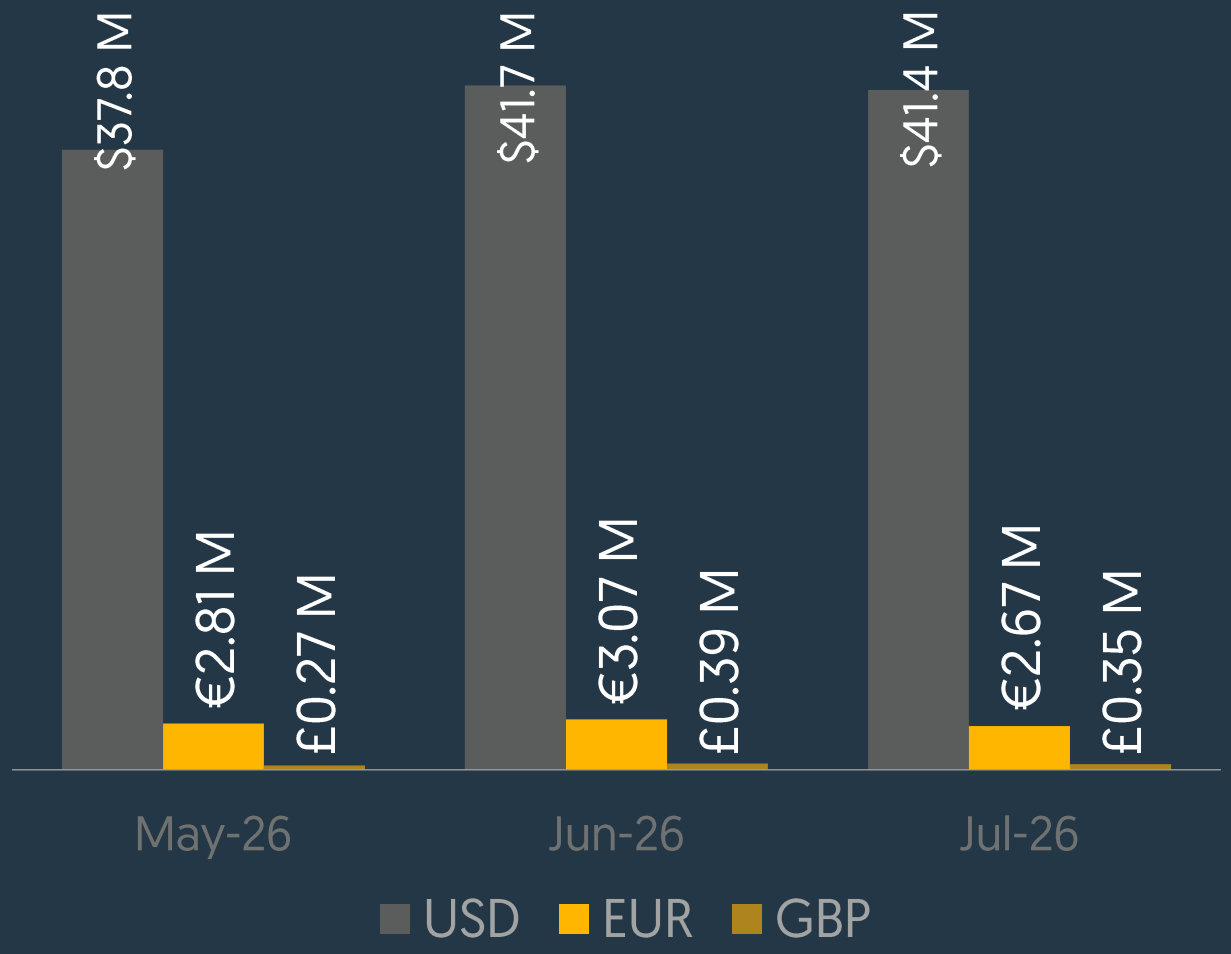
ACH Transactions

Total Value of Jordanian Dinar Transactions Over the Past 3 Months



ACH Transactions

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



ECCU

Electronic Cheque Clearing Unit

Monthly Report

July 2026

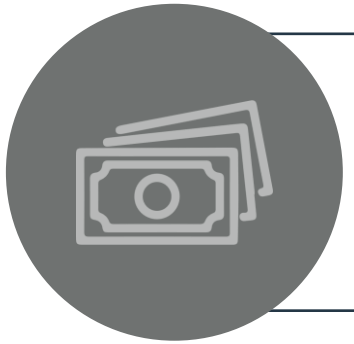
78

Total Number and Value of Transactions Since the Beginning of 2026



Number of Transactions

3.44M

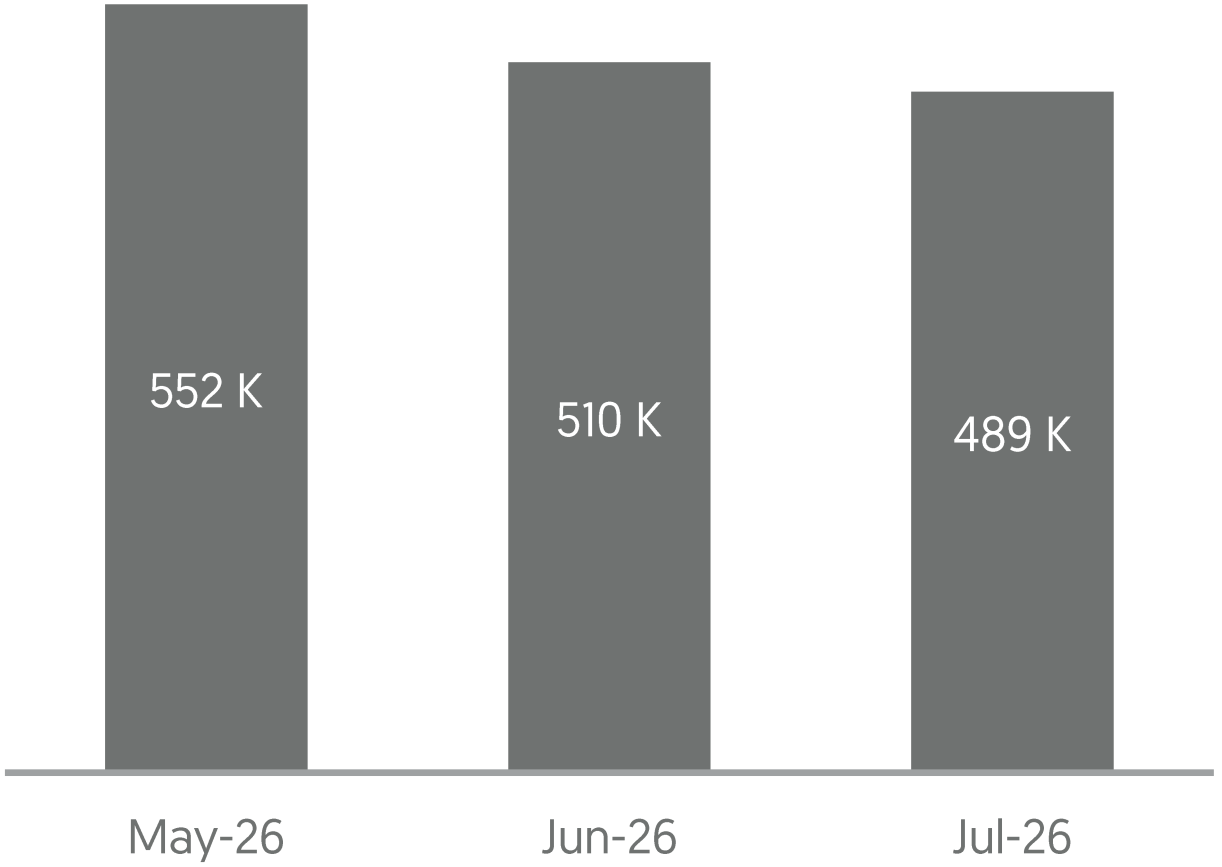


Value of Transactions

23.39B JOD

ECCU Cheques

Total Number of Inward Cheques Over the Past 3 Months

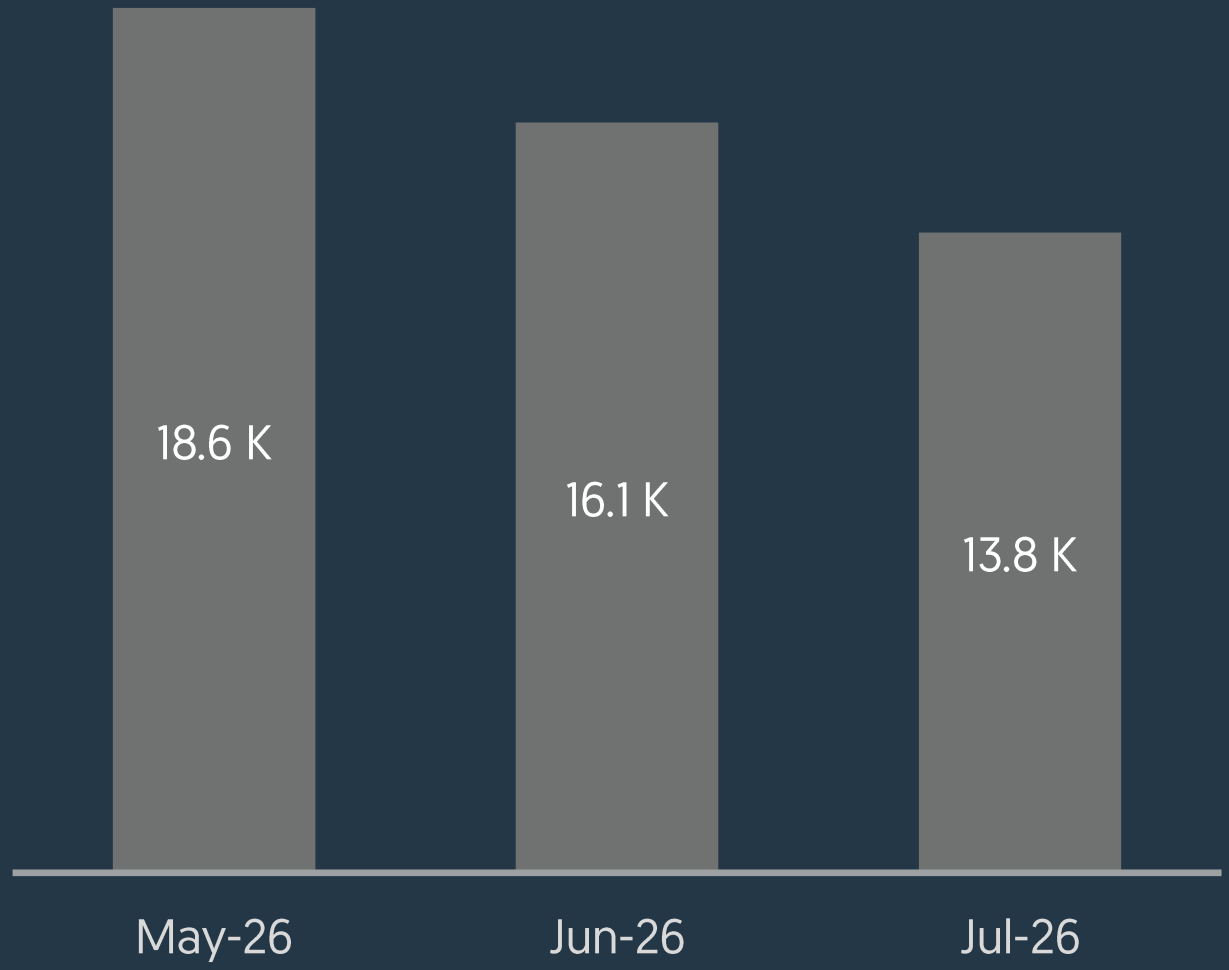


4.2%

Decrease in the number of cheques in the last month

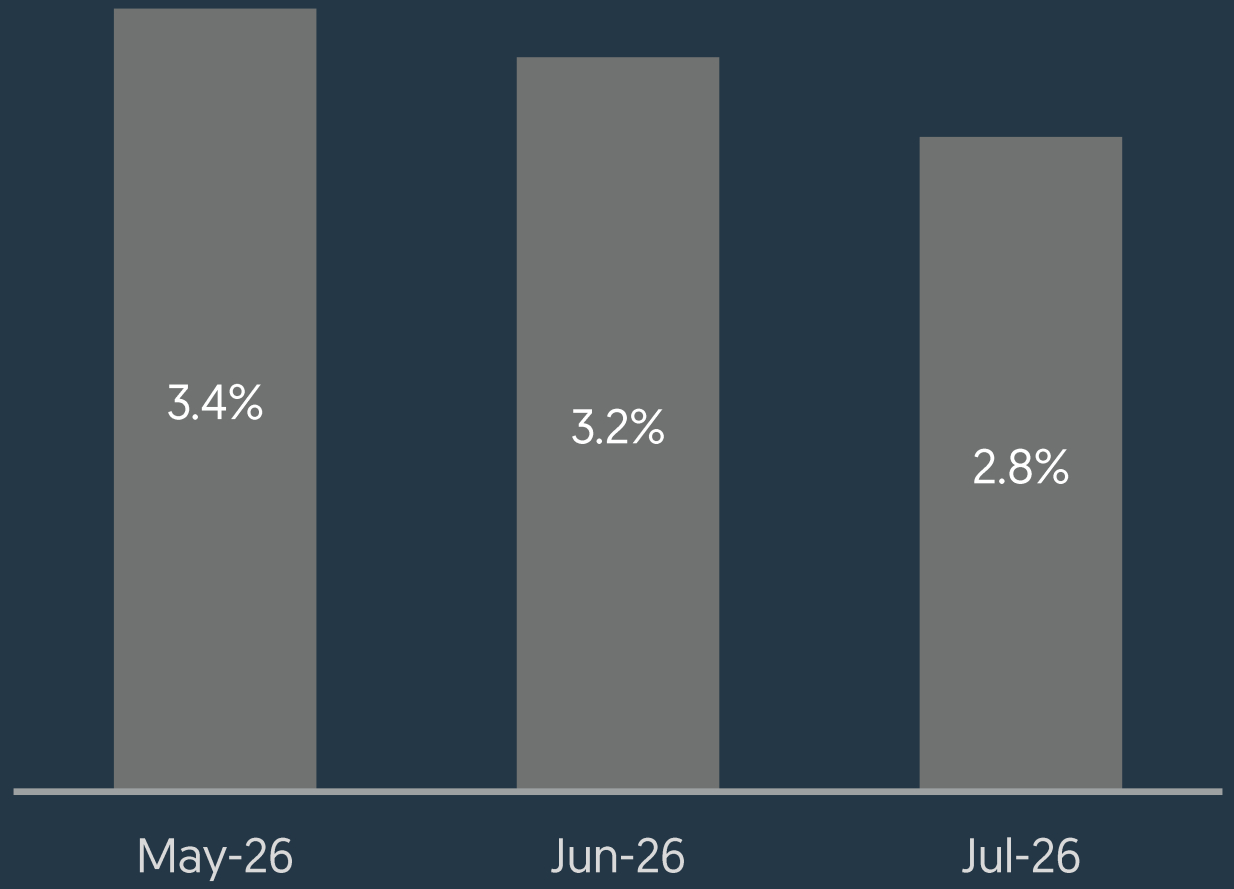
ECCU Returned Cheques

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



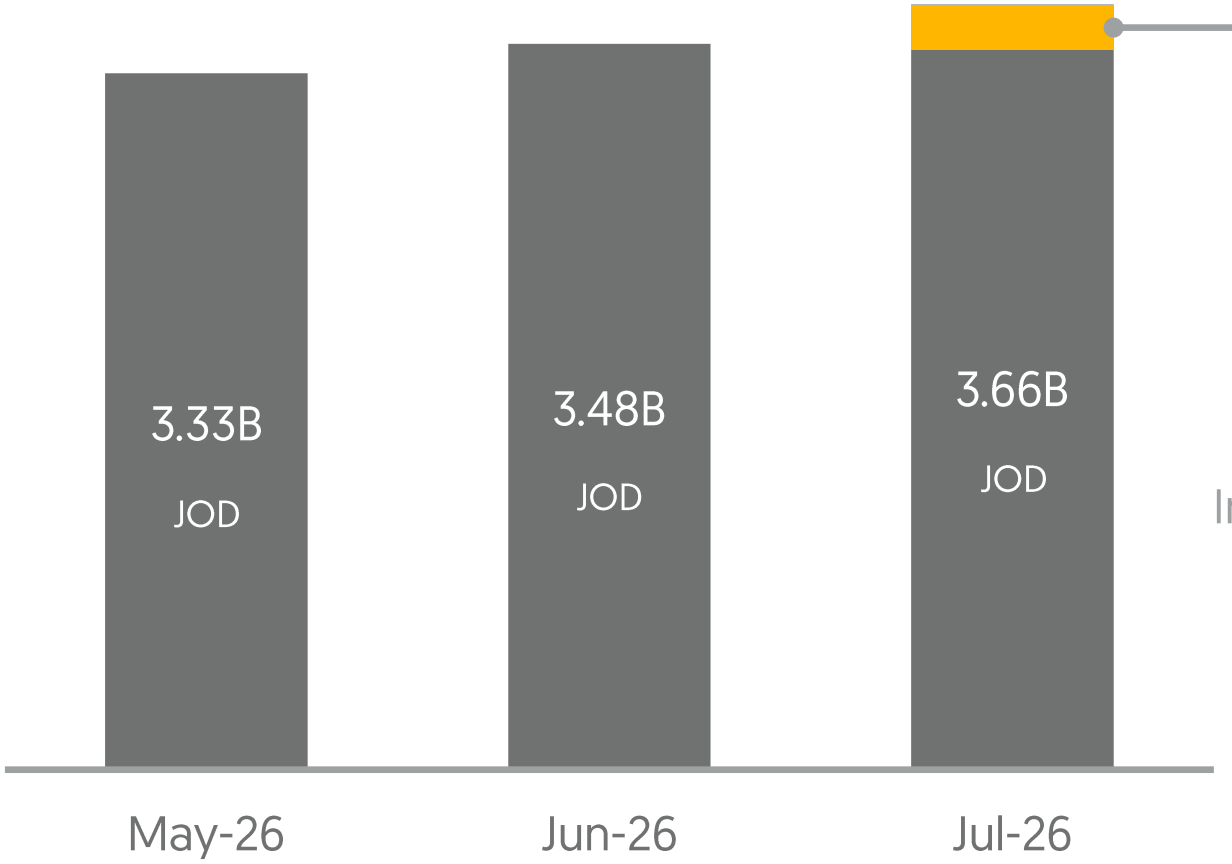
ECCU Cheques

Total Number of Returned Cheques due to Financial and Technical Reasons



ECCU Cheques

Total Value of Inward Cheques Over the Past 3 Months

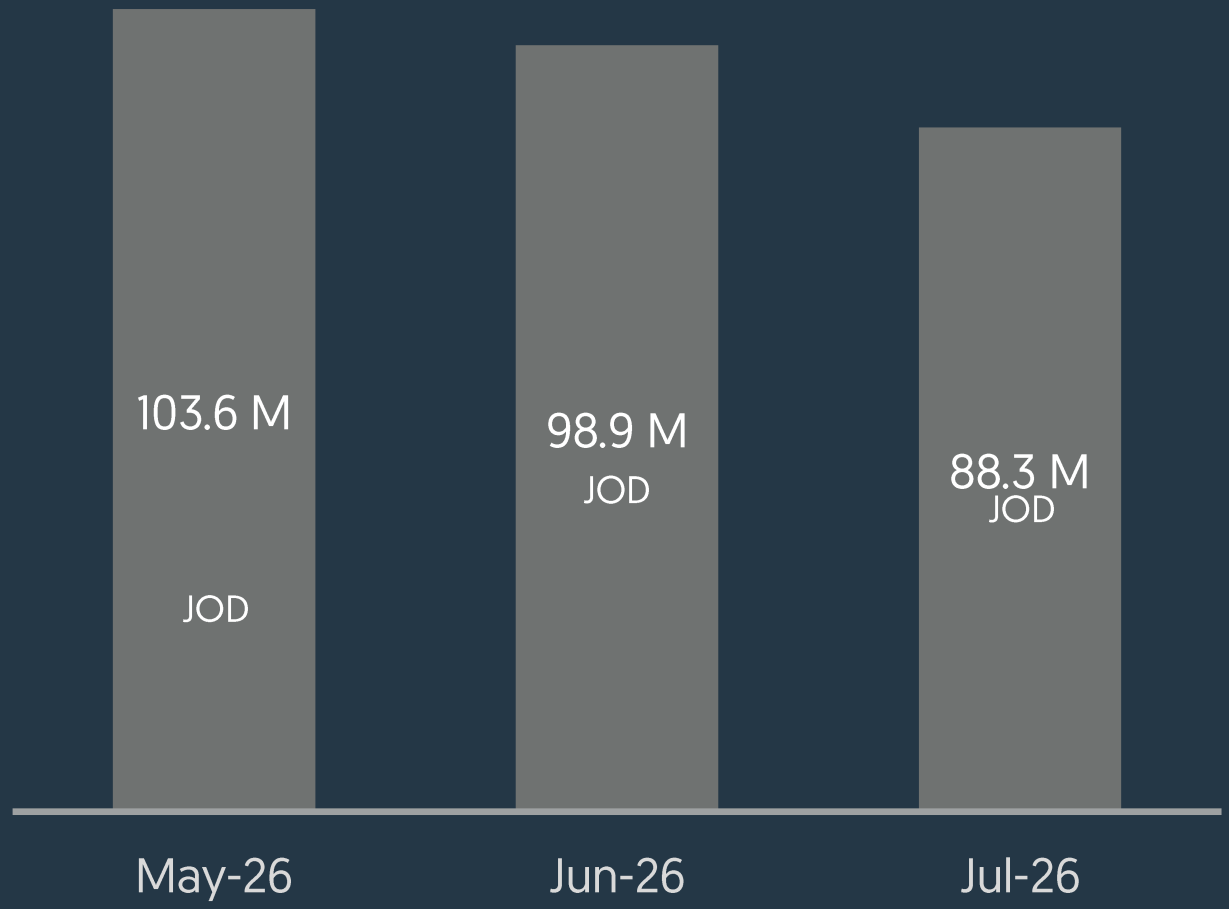


5.4%

Increase in the value of cheques in the last month

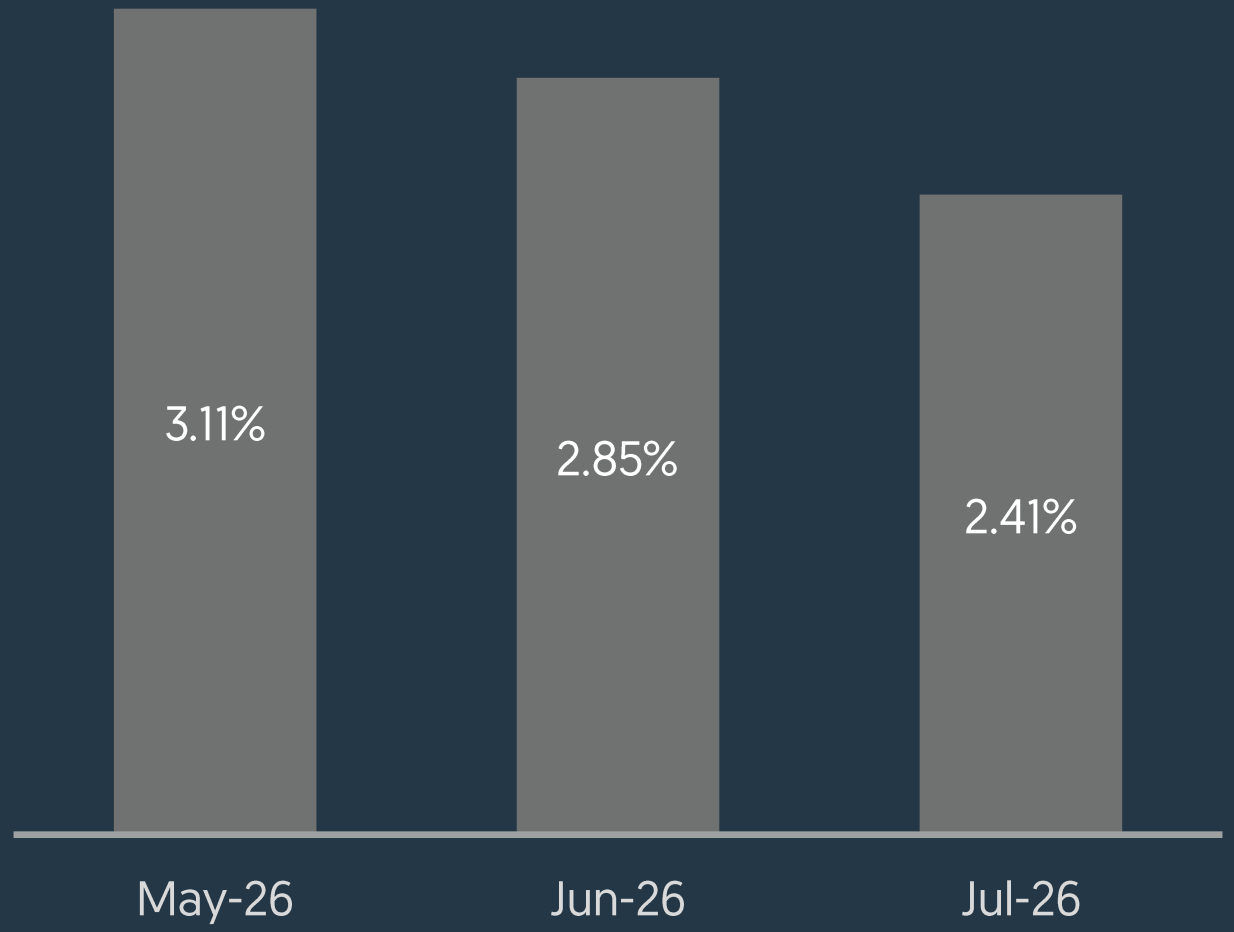
ECCU Returned Cheques

Total Value of Returned Cheques Over the Past 3 Months



ECCU Returned Cheques

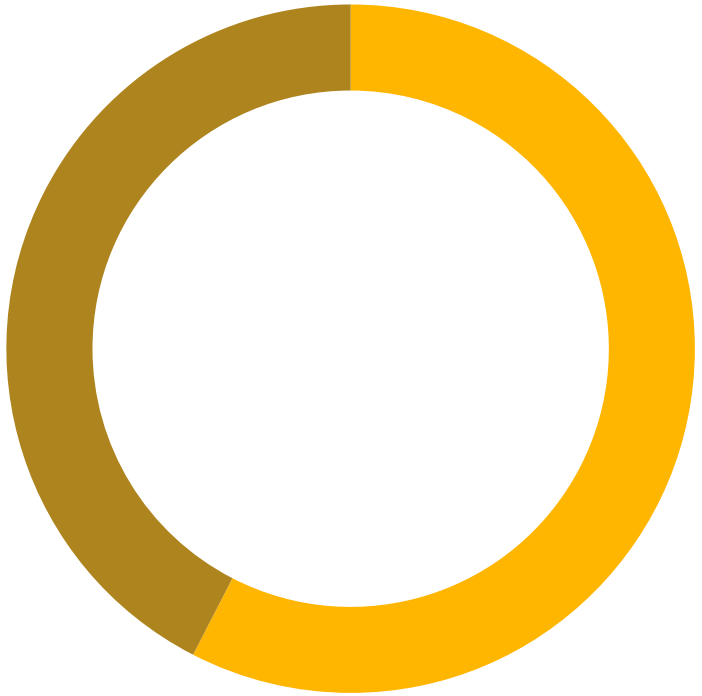
Percentage of Returned Cheques from the Total Value of Cheques Over the Past 3 Months



ECCU Cheques

Total Value of Returned Cheques due to Financial and Technical Reasons

42.4%
37.5M JOD
Technical Reasons



57.6%
50.9M JOD
Financial Reasons