JOPACC
INNOVATING DIGITAL FINANCIAL SOLUTIONS

Jordan Payments & Clearing Company

Payment Systems Monthly Reports

August 2026

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

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78 ECCU Electronic Cheque Clearing Unit

Systems Summary

Monthly Report

August 2026

3

CliQ Summary

Number of Users

2.39M

Number of Transactions

24M

Value of Transactions

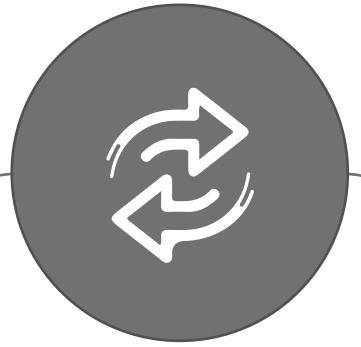
2.43B JOD

JoMoPay Summary



Number of Users

3.06M



Number of Transactions

17.67M



Value of Transactions

770M JOD

FAWATEERcom Summary

Number of Users

5.39M

Number of Billers

743

Number of Services

2,601

Number of Transactions

7.94M

Value of Transactions

1.35B JOD

ACH Summary

Automated Clearing House

Total Number of Transactions

1.04M

Number of JOD Transactions

1.04M

Value of JOD Transactions

939M JOD

ECCU Summary

Electronic Cheque Clearing Unit

Number of Cheques	Value of Cheques	Number of Returned Cheques	Value of Returned Cheques
556K	3.81B JOD	16K	114.7M JOD

CliQ

Monthly Report

August 2026

Instant Payment System for
Transfers Issued by Banks

9

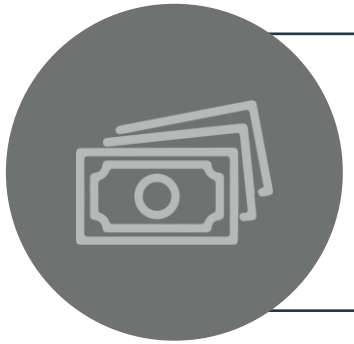
Total Number and Value of Transactions Since the Beginning of 2026

Transfers Issued by Banks



Number of Transactions

162.18M

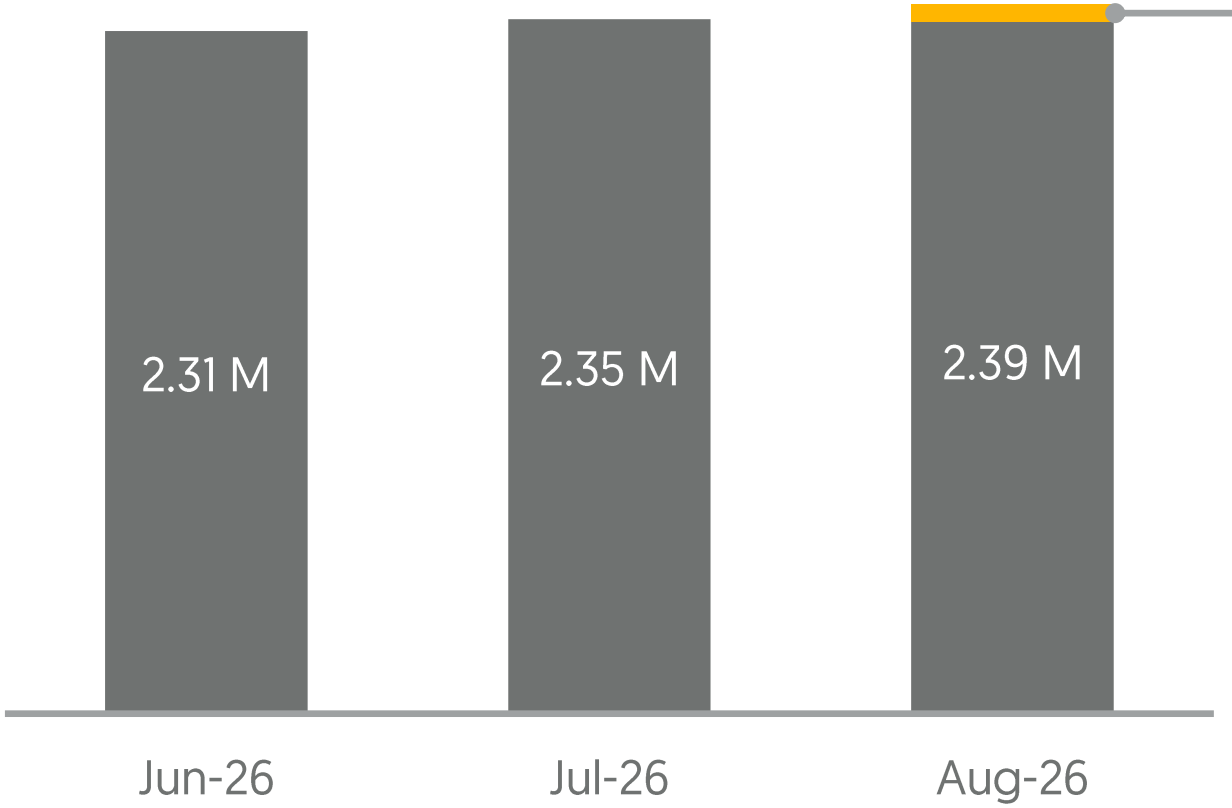


Value of Transactions

16.64B 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 2.29M

4.1% Non-Jordanian 98.6K



CliQ Users

Percentage of Users Based on Gender

60.5%

1.45M

Male Users



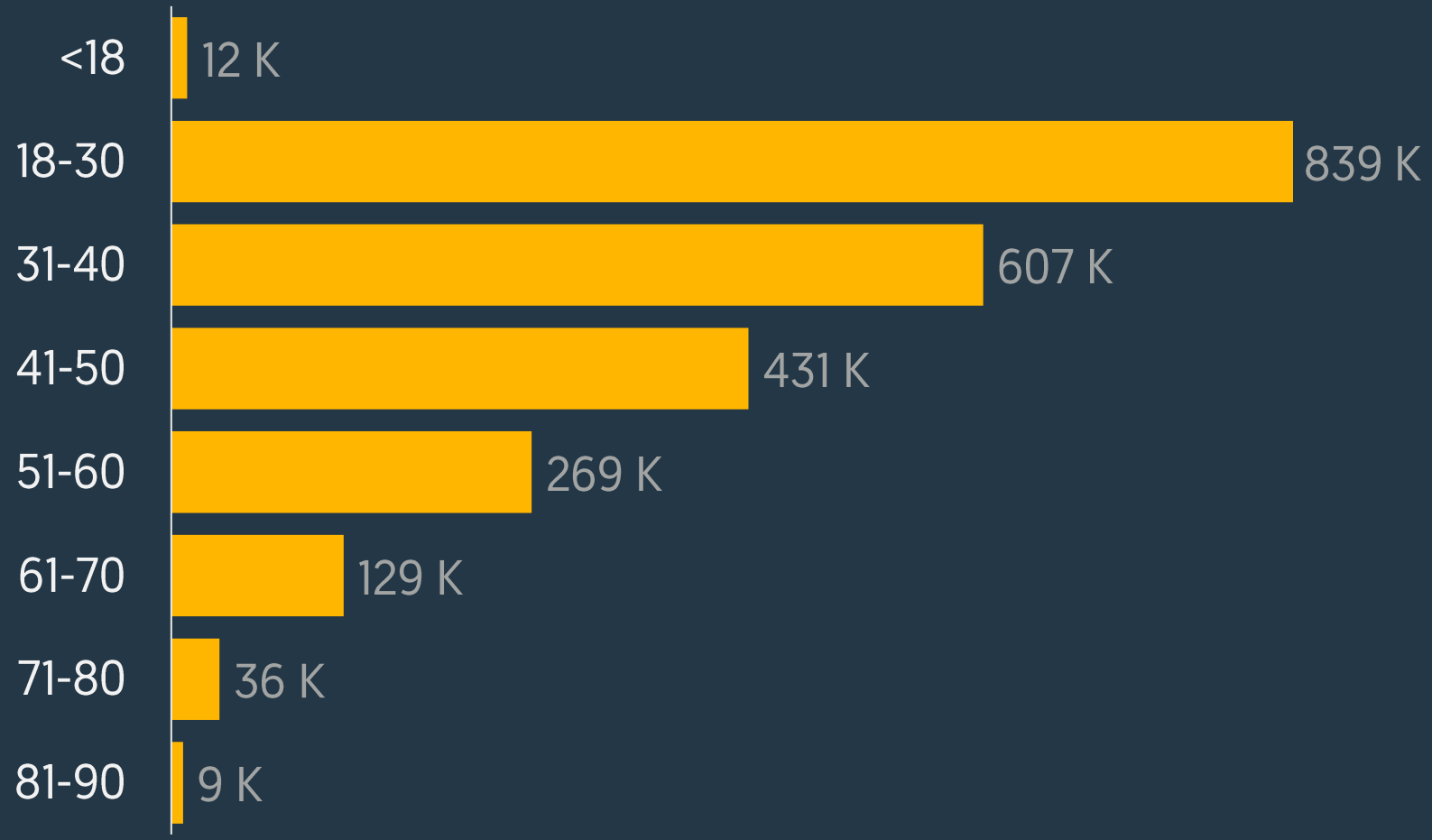
36.6%

0.87M

Female Users

CliQ Users

Number of Users Based on Age Group



CliQ Users

Percentage of Users Based on Customer Type



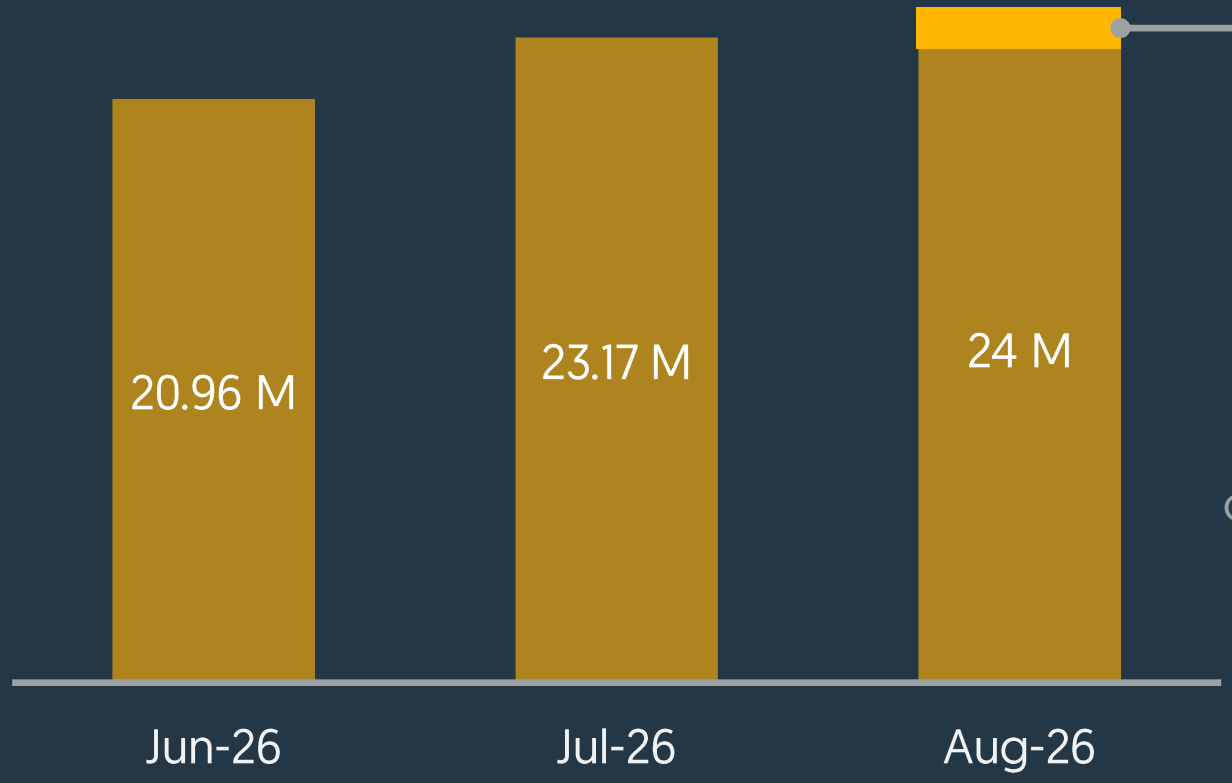
97.5% Individual 2.33M

2.5% Legal (entities) 59K

CliQ Number of Transactions

Total Number of Transactions Over the Past 3 Months

Transfers Issued by Banks



3.6%

Increase in the number of transactions in the last month

CliQ Number of Transactions

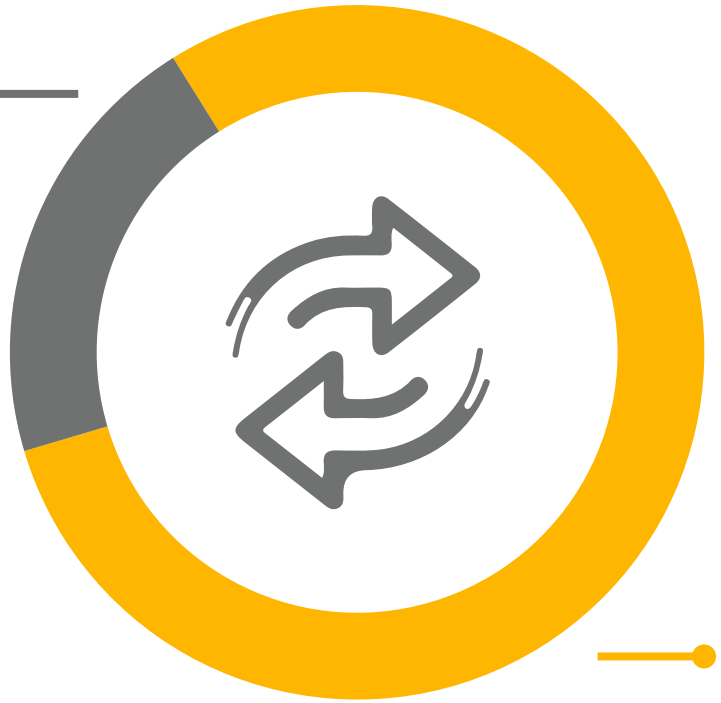
Percentage Based on Transaction Type

Transfers Issued by Banks

20.7%

4.97M

Purchases



79.3%

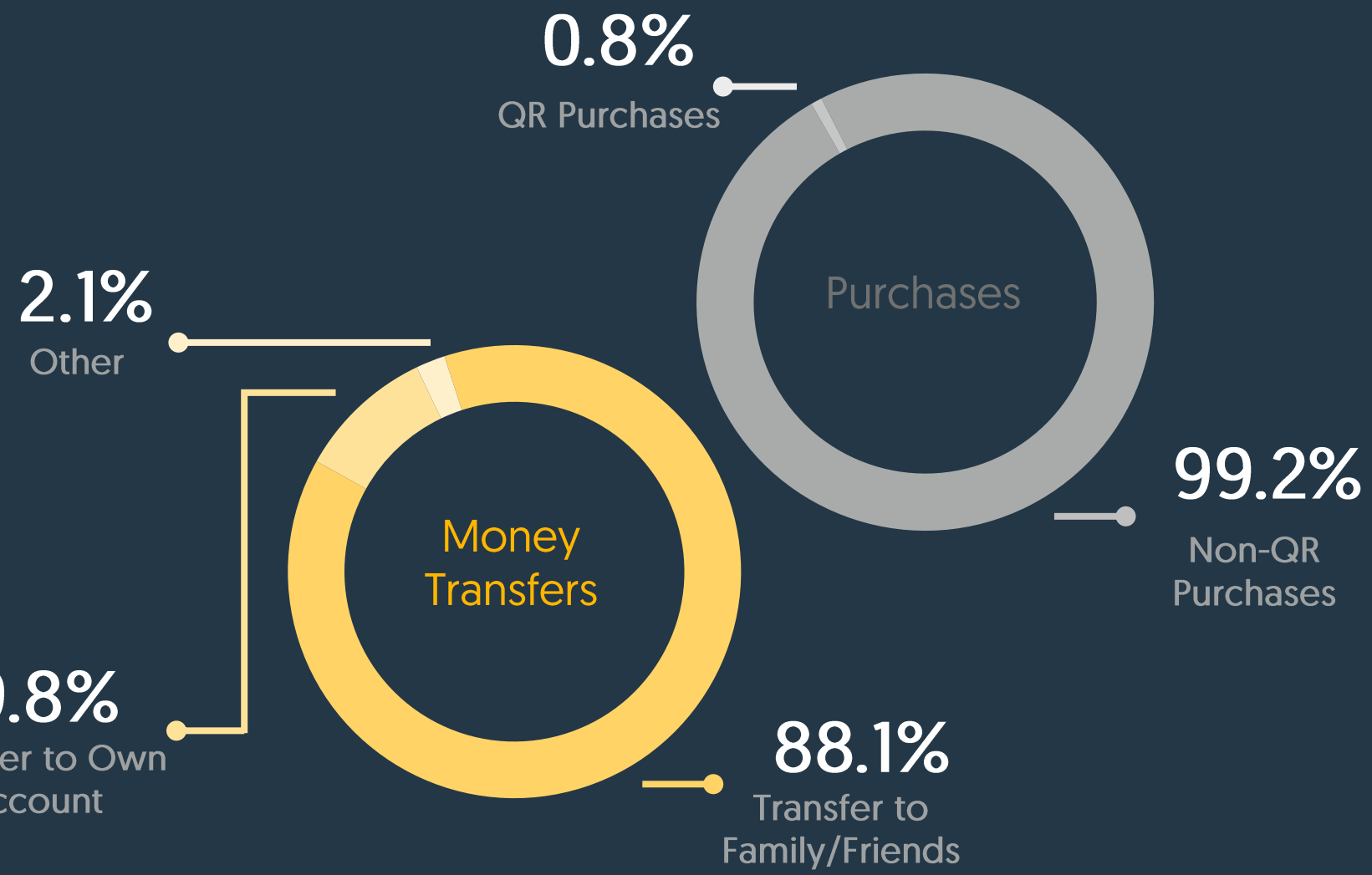
19.02M

Money Transfers

CliQ Number of Transactions

Percentage Based on Transaction Type Sub-Category

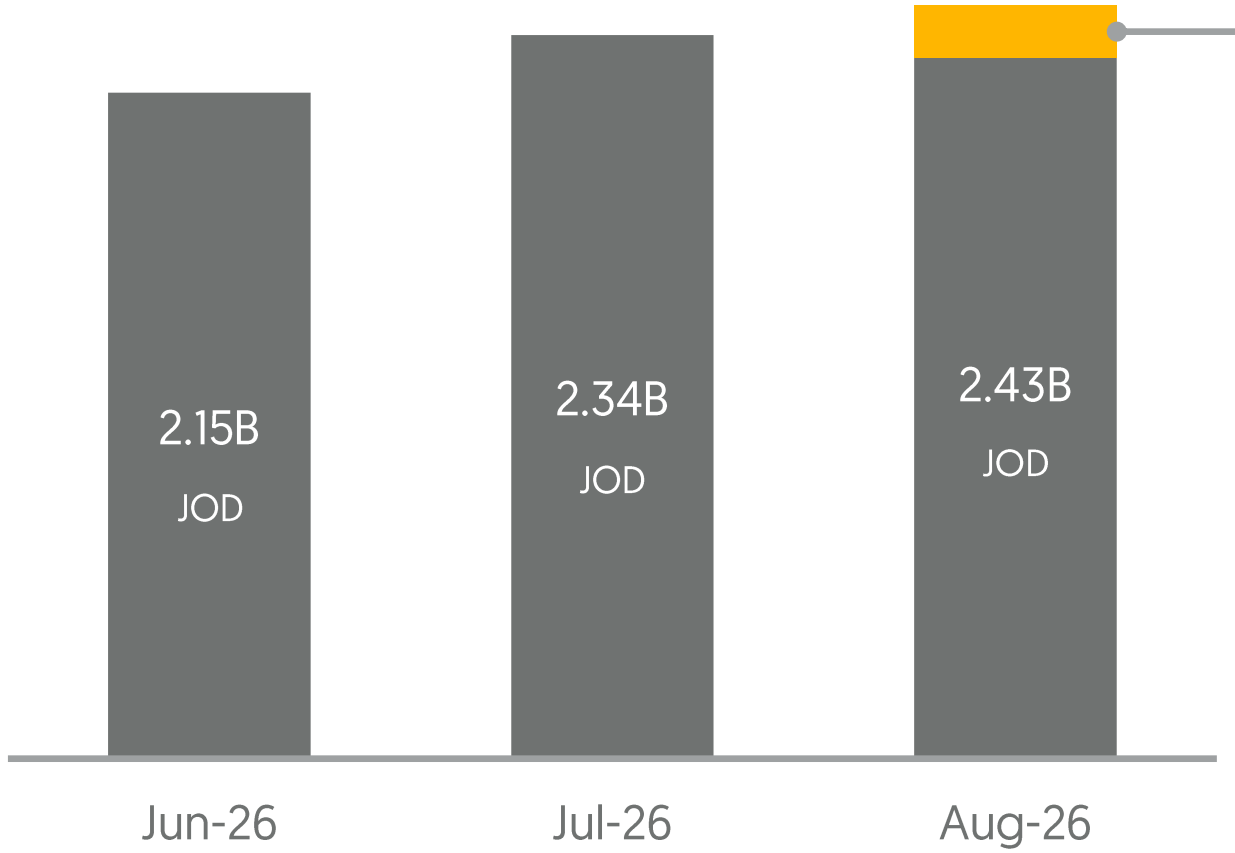
Transfers Issued by Banks



CliQ Value of Transactions

Total Value of Transactions Over the Past 3 Months

Transfers Issued by Banks



3.9%

Increase in the value of transactions in the last month

CliQ Value of Transactions

Percentage Based on Transaction Type

Transfers Issued by Banks

28.6%

694.7M JOD

Purchases



71.4%

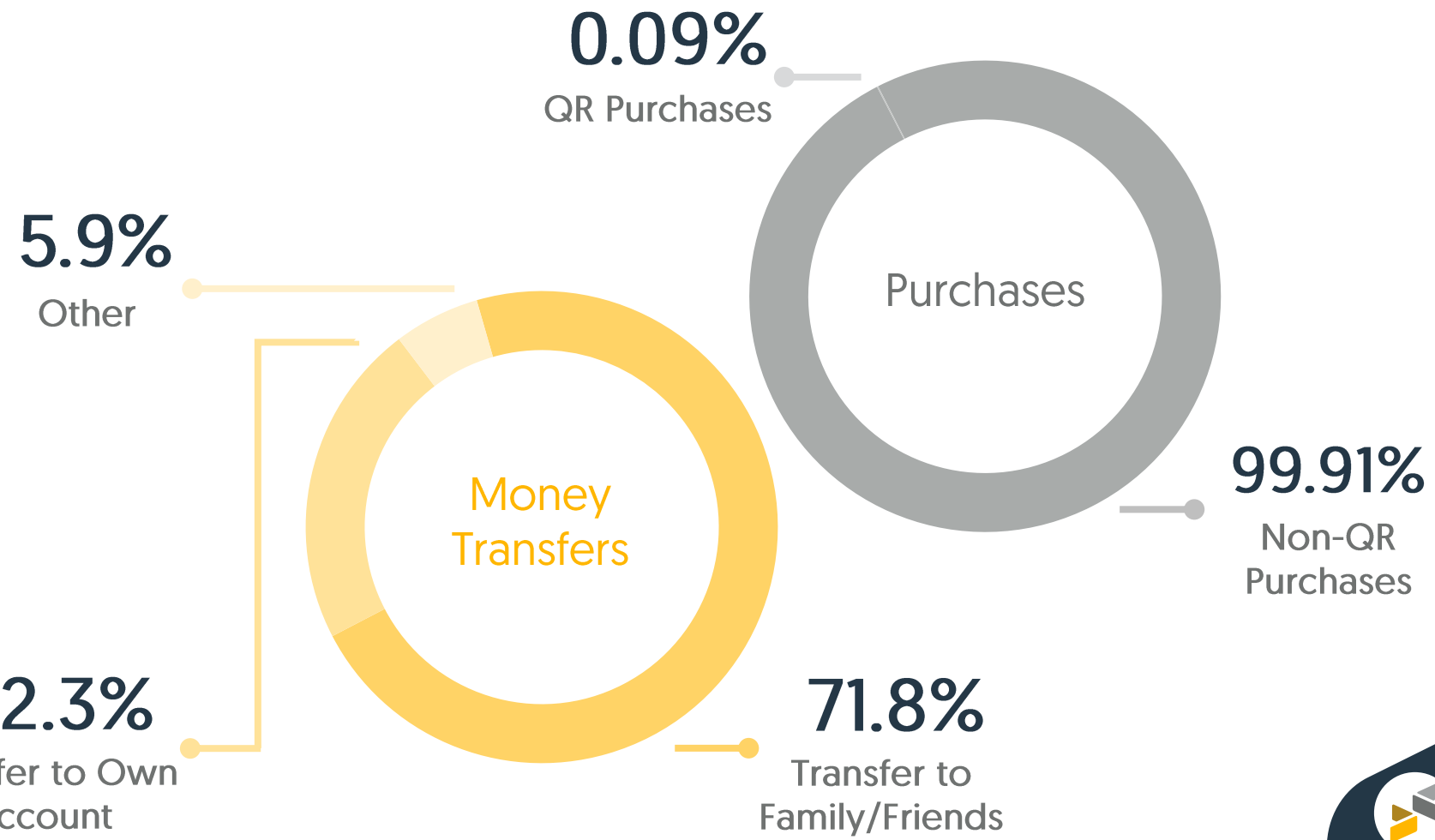
1.73B JOD

Money Transfers

CliQ Value of Transactions

Percentage Based on Transaction Type Sub-Category

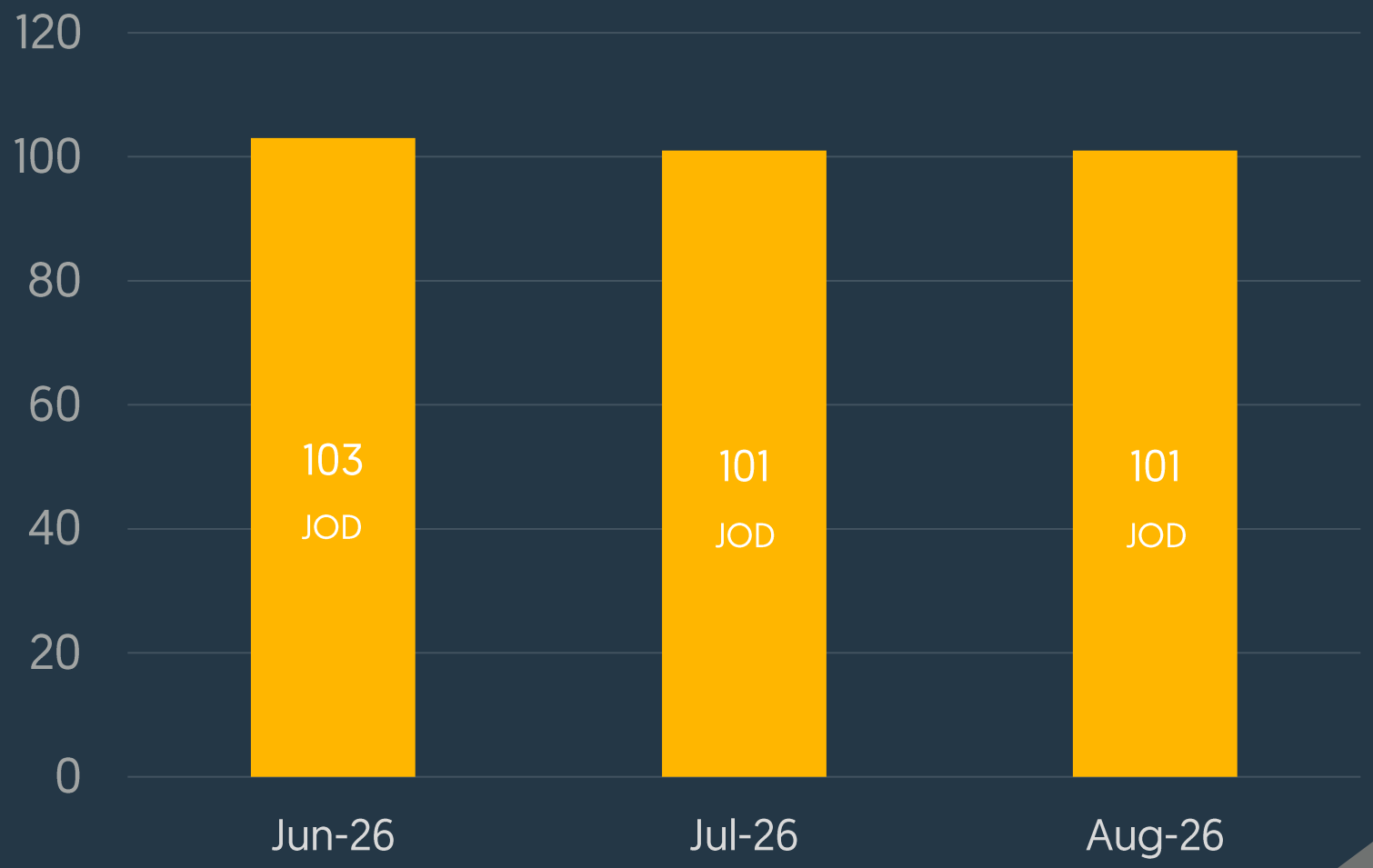
Transfers Issued by Banks



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

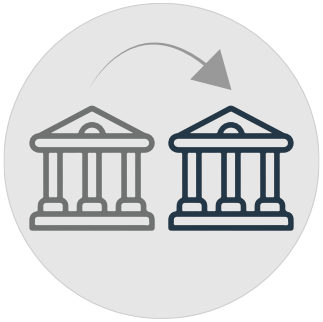


27.6%

3.52M

On Us





72.5%

9.26M

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



22.3%

328.1M JOD

On Us

77.7%

1.14B JOD

Off Us

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

JoMoPay

Jordan Mobile Payment

Monthly Report

August 2026

Jordan Mobile Payments Switch for
Transfers Issued by Mobile Wallets

25

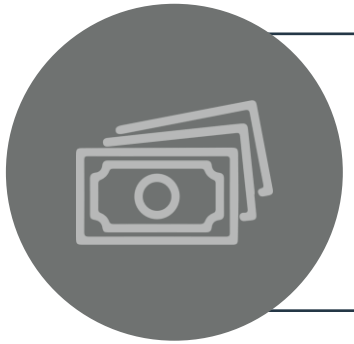
Total Number and Value of Transactions Since the Beginning of 2026

Transfers Issued by Mobile Wallets



Number of Transactions

113.01M

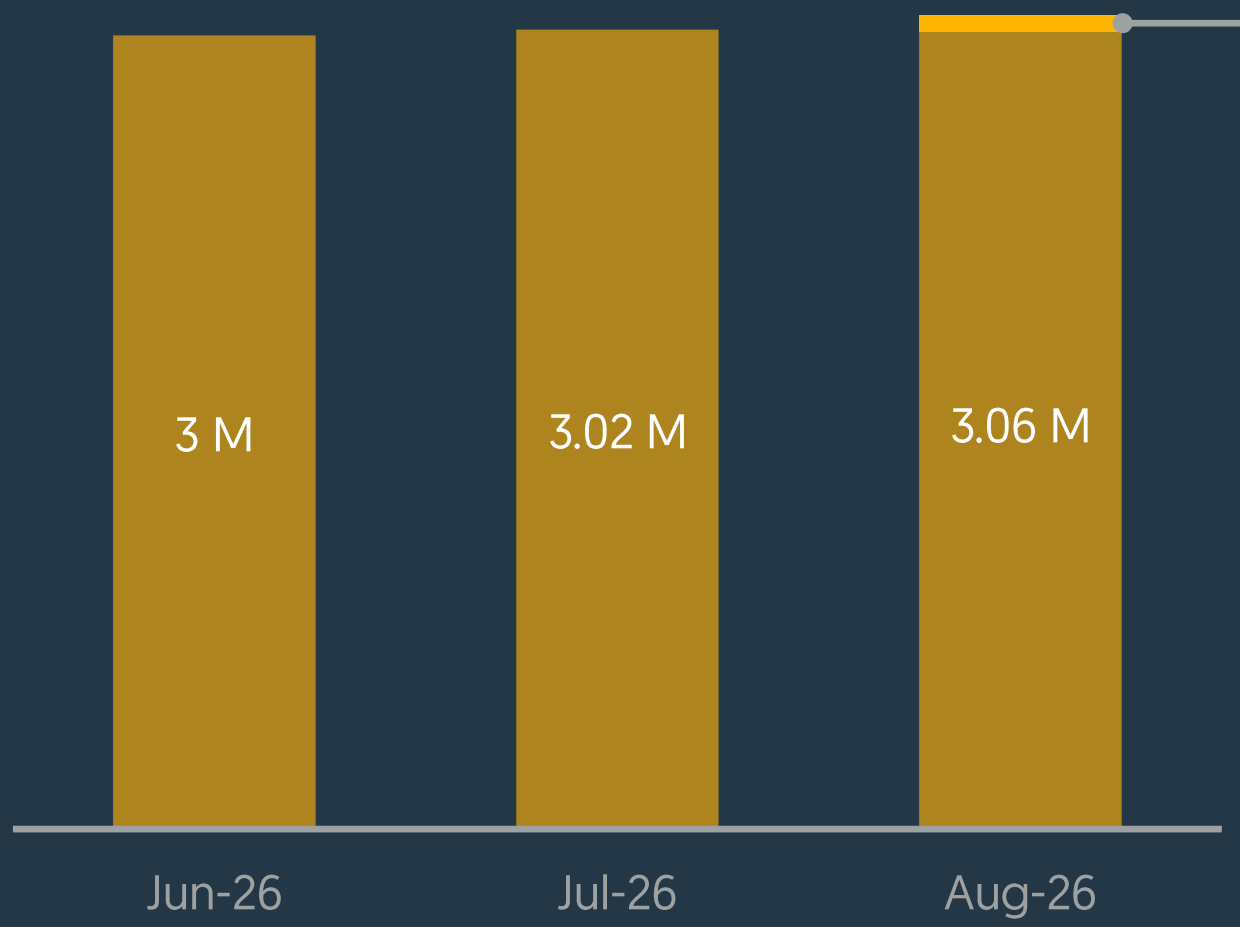


Value of Transactions

5.28B JOD

JoMoPay Users

Total Number of Users Over the Past 3 Months



1.5%

Increase in the number of users in the last month

JoMoPay Users

Percentage of Users Based on Nationality

87.4% Jordanian 2.68M

12.6% Non-Jordanian 387.6K



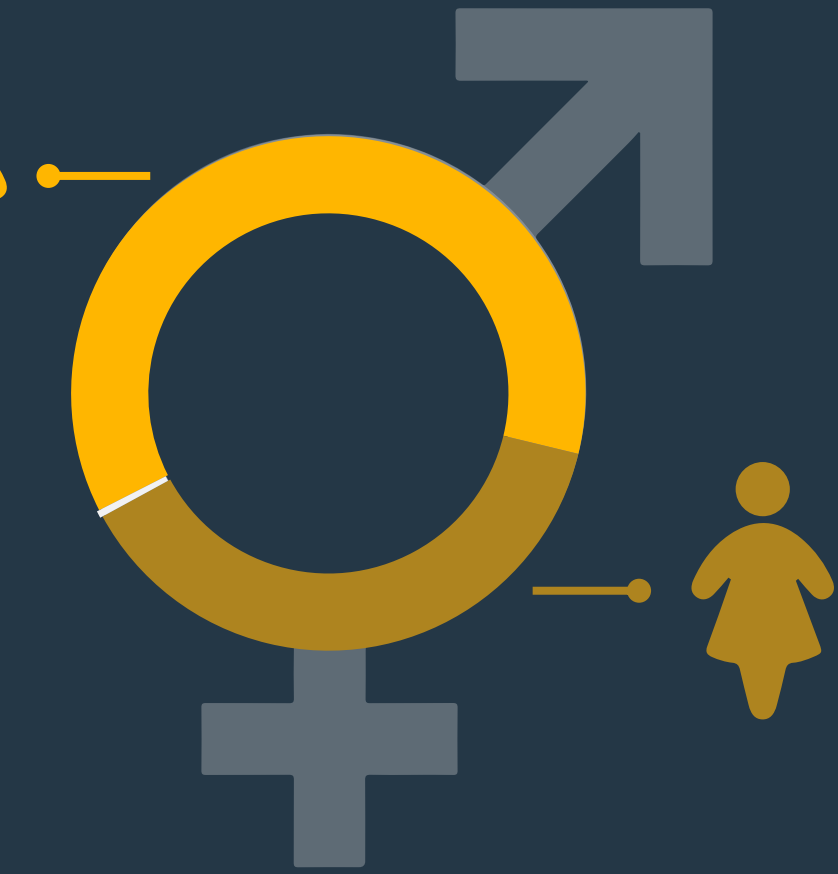
JoMoPay Users

Percentage of Users Based on Gender

61.3%

1.88M

Male Users



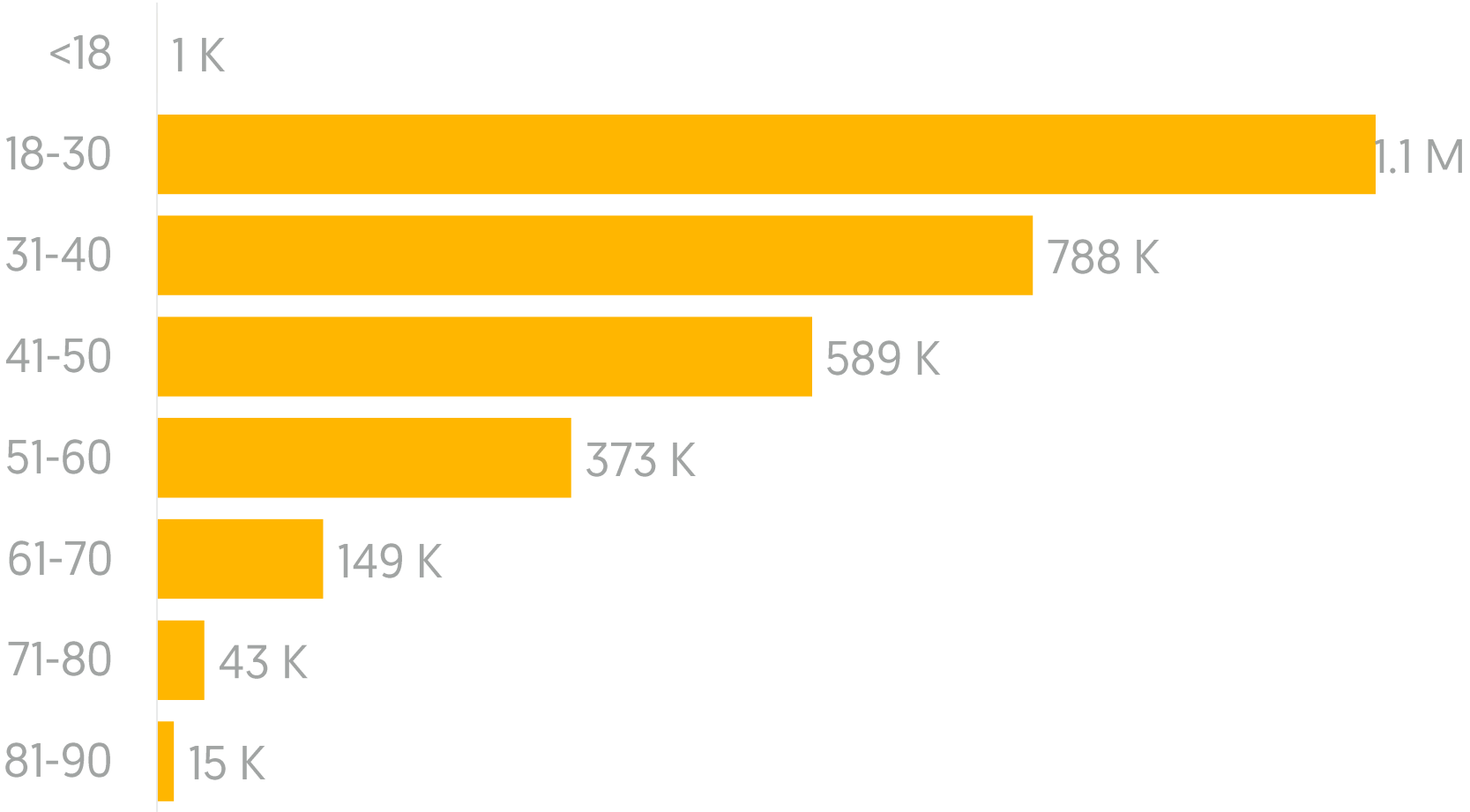
38.3%

1.17M

Female Users

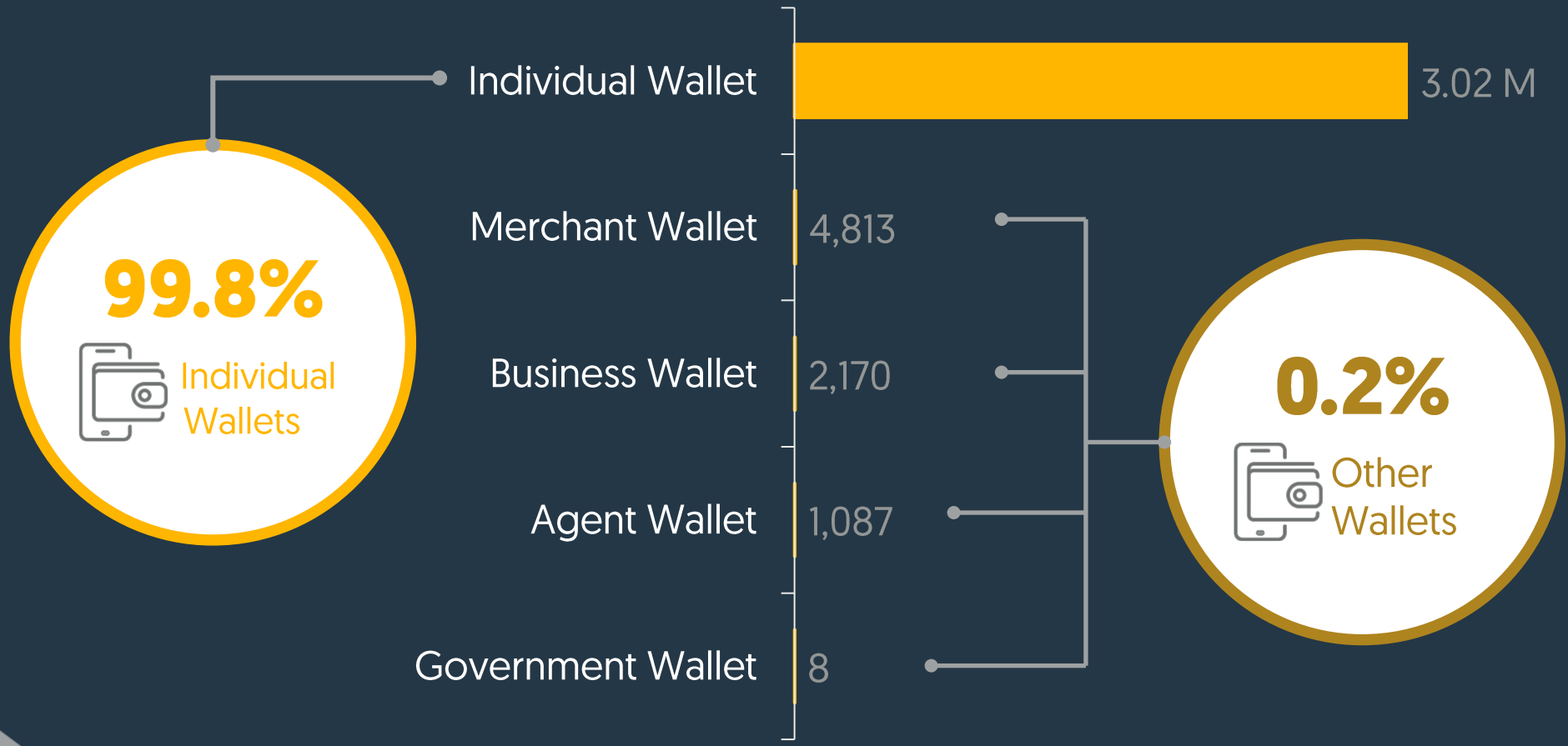
JoMoPay Users

Number of Users Based on Age Group



JoMoPay Users

Number of Wallets Based on Wallet Type

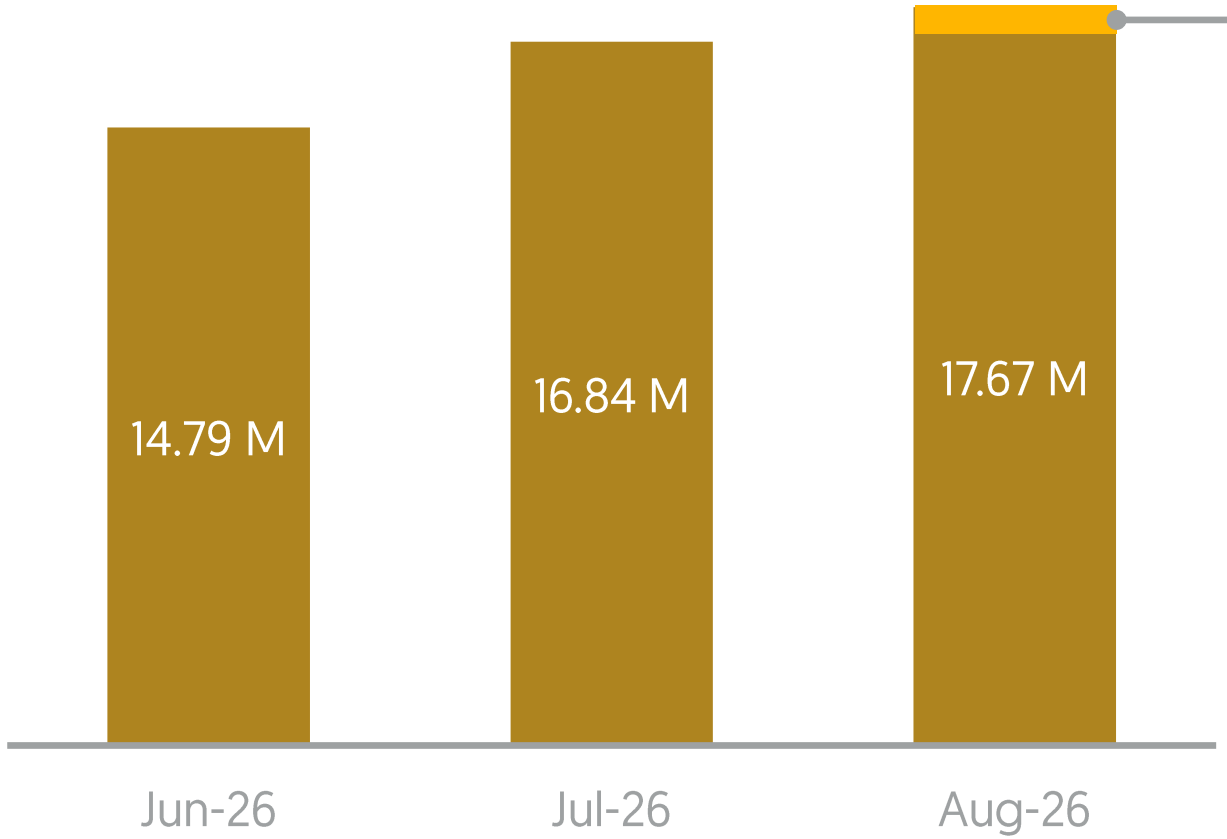


08.2026

JoMoPay Number of Transactions

Total Number of Transactions Over the Past 3 Months

Transfers Issued by Mobile Wallets



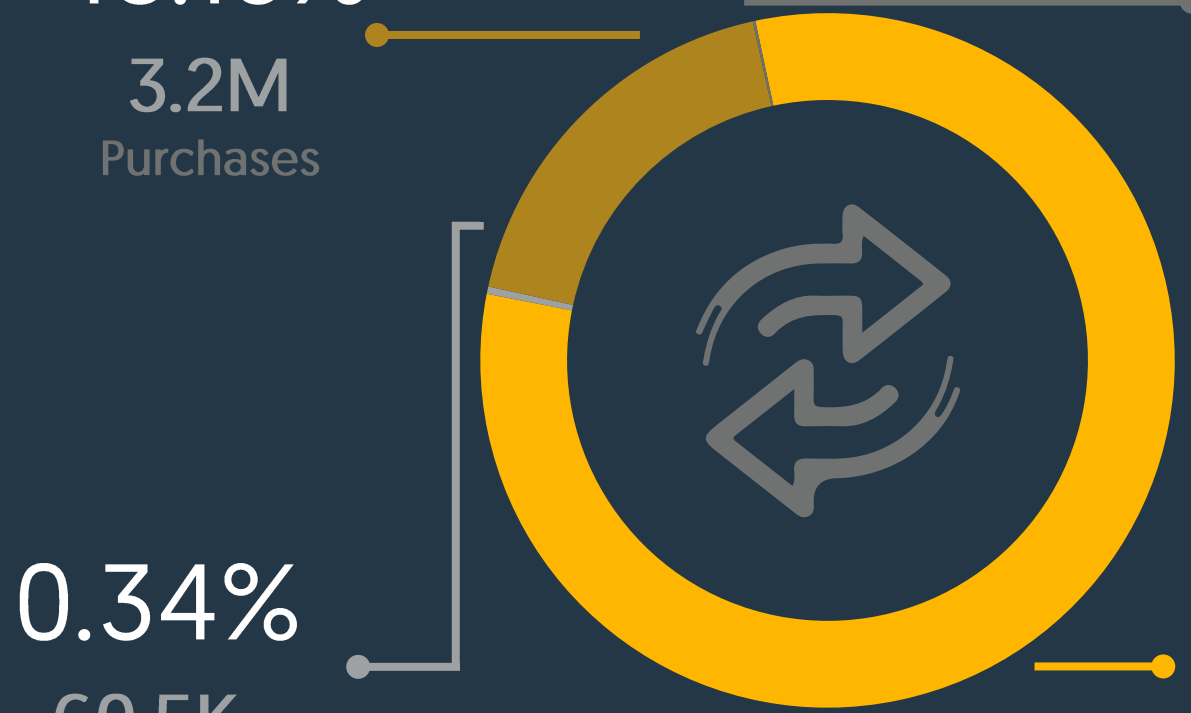
4.9%

Increase in the number of transactions in the last month

JoMoPay Number of Transactions

Percentage Based on Transaction Type

Transfers Issued by Mobile Wallets



18.13%
3.2M
Purchases

0.12%
20.6K
Cash In

0.34%
60.5K
Cash Out

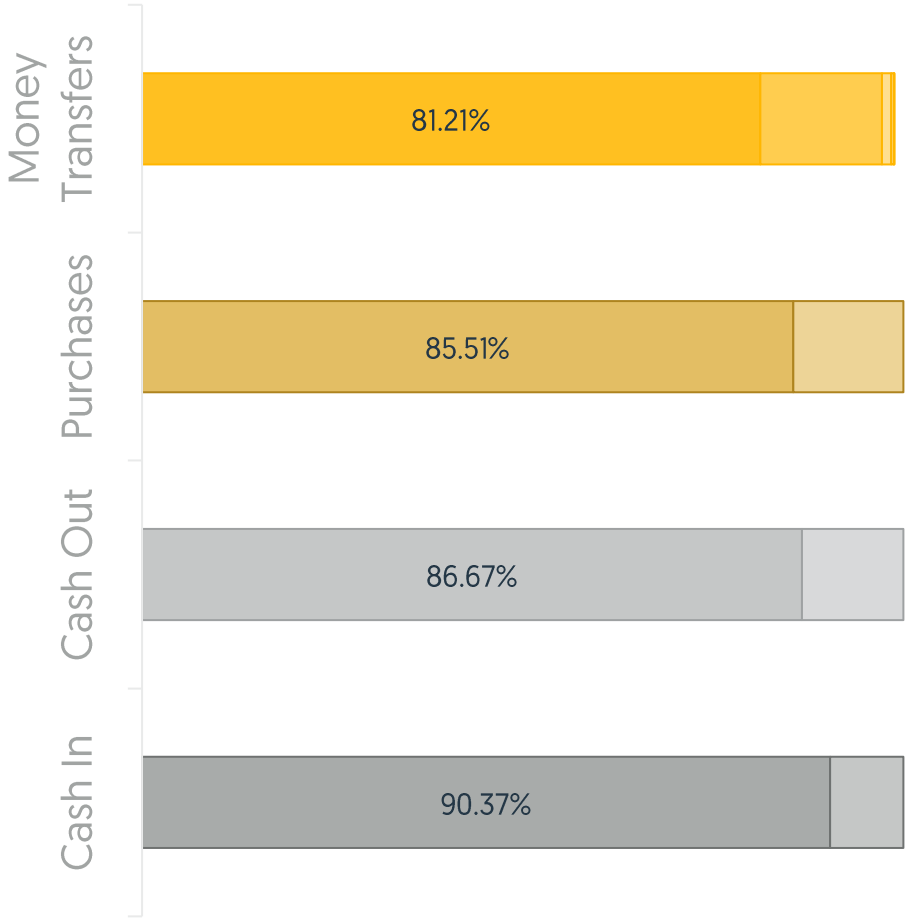
81.41%
14.4M
Money Transfers

* 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

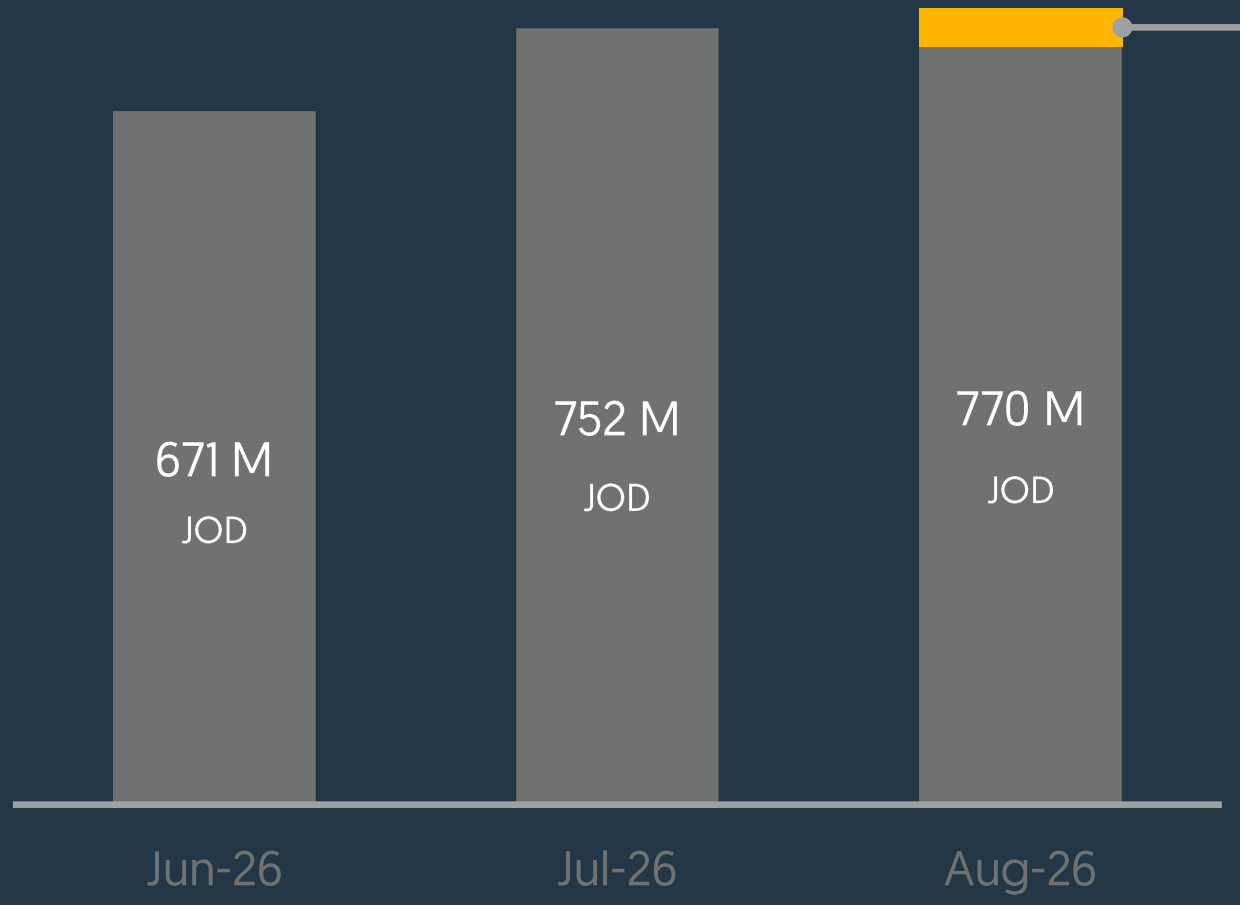


Transfer to Family/Friends	81.21%
Transfer to Own Account	15.95%
Aid/Charity/Grant	1.22%
Goods/Services	1.21%
Salary/Bonus/Dividends	0.33%
Loan/Loan Disbursement	0.07%
Loan/Loan Installment	0.01%
Purchases	85.51%
QR Purchases	14.49%
Cash Out - Agent/Teller	86.67%
Cash Out - ATM/Kiosk	13.33%
Cash In - Agent/Teller	90.37%
Cash In - ATM/Kiosk	9.63%

JoMoPay Value of Transactions

Total Value of Transactions Over the Past 3 Months

Transfers Issued by Mobile Wallets



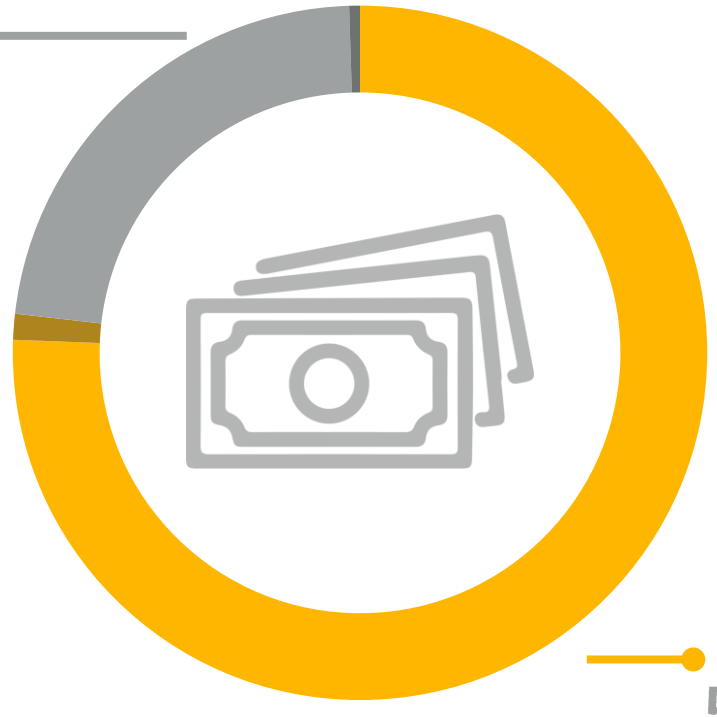
2.5%

Increase in the value of transactions in the last month

JoMoPay Value of Transactions

Percentage Based on Transaction Type

Transfers Issued by Mobile Wallets



22.7%
174.5M JOD
Purchases

0.5%
3.9M JOD
Cash In

1.2%
9.5M JOD
Cash Out

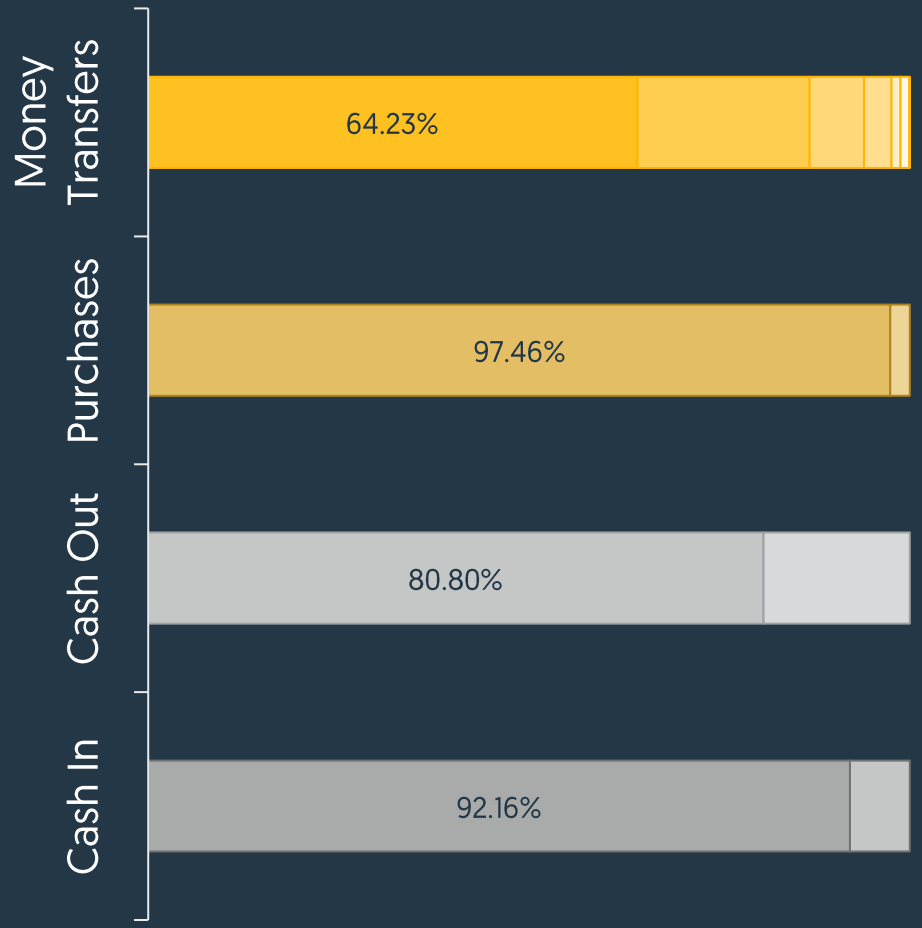
75.6%
582.3M JOD
Money Transfers

* 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

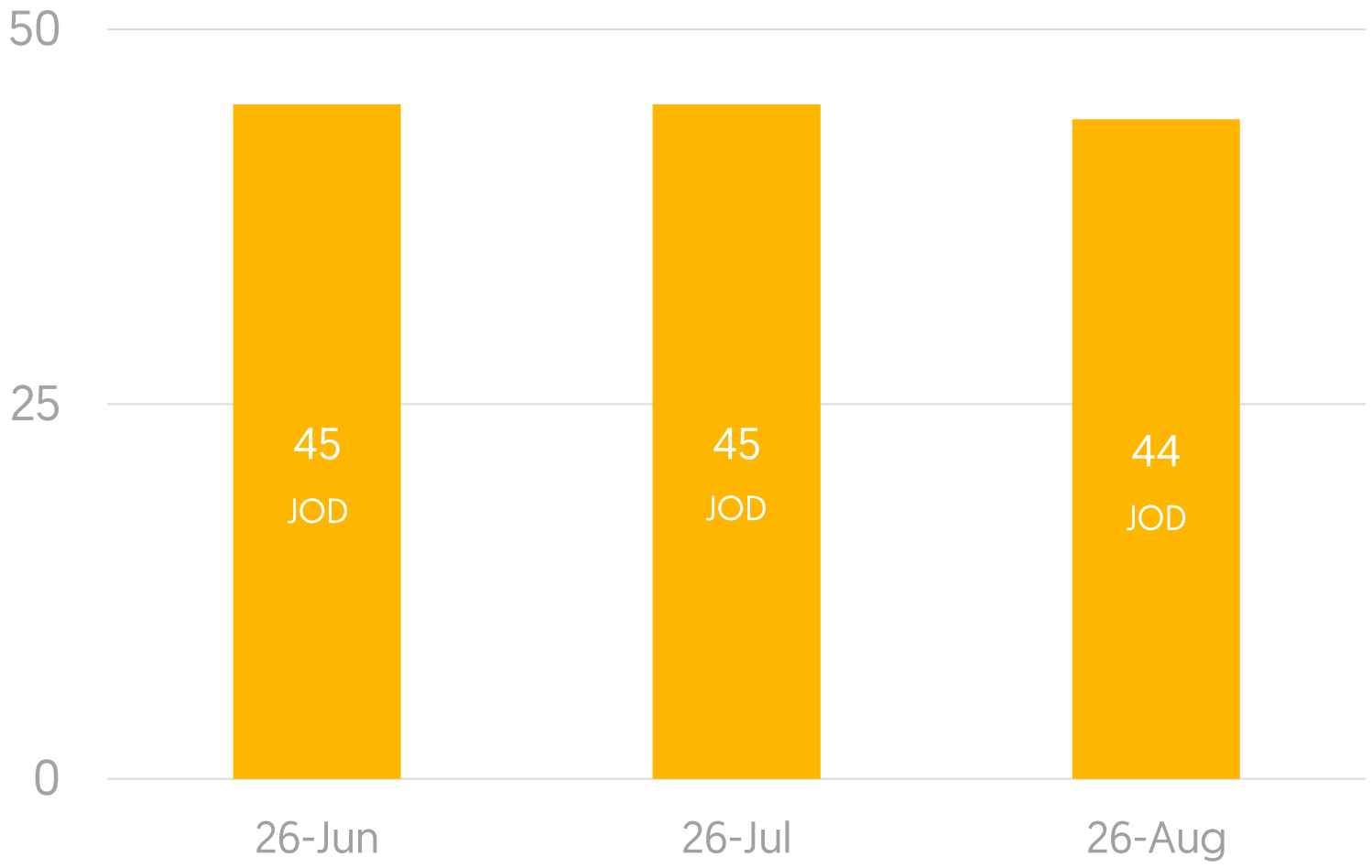


Transfer to Family/Friends	64.23%
Transfer to Own Account	22.65%
Goods/Services	7.1%
Aid/Charity/Grant	3.62%
Salary/Bonus/Dividends	1.19%
Loan/Loan Disbursement	1.17%
Loan/Loan Installment	0.03%
Purchases	97.46%
QR Purchases	2.54%
Cash Out - Agent/Teller	80.80%
Cash Out - ATM/Kiosk	19.20%
Cash In - Agent/Teller	92.16%
Cash In - ATM/Kiosk	7.84%

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



65.8%

6.68M

On Us

34.2%

3.48M

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%

161.94M JOD

On Us

40.5%

110.36M JOD

Off Us

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

CliQ & JoMoPay Interoperability

Monthly Report

August 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

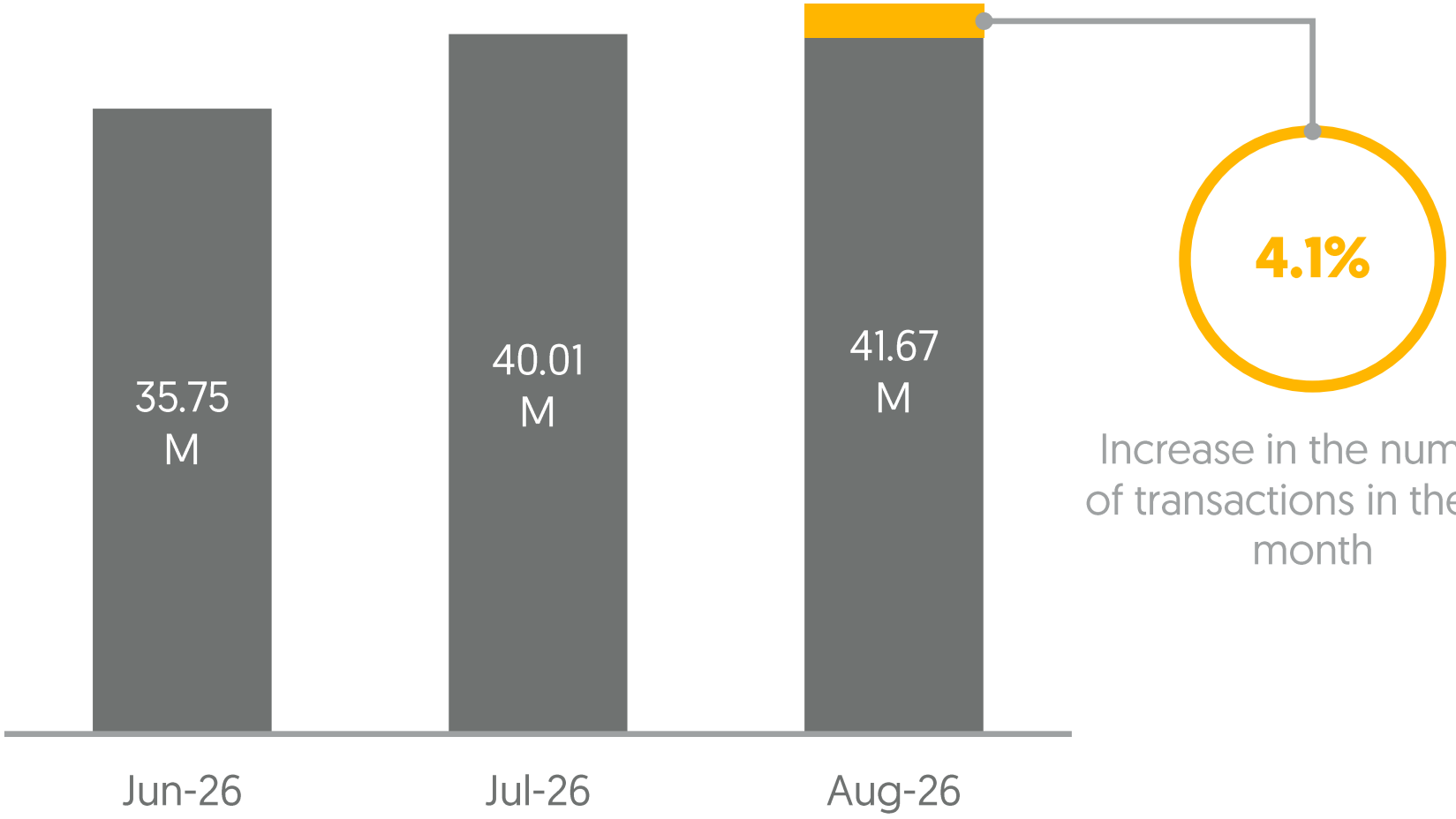
275.19M

Value of Transactions

21.93B JOD

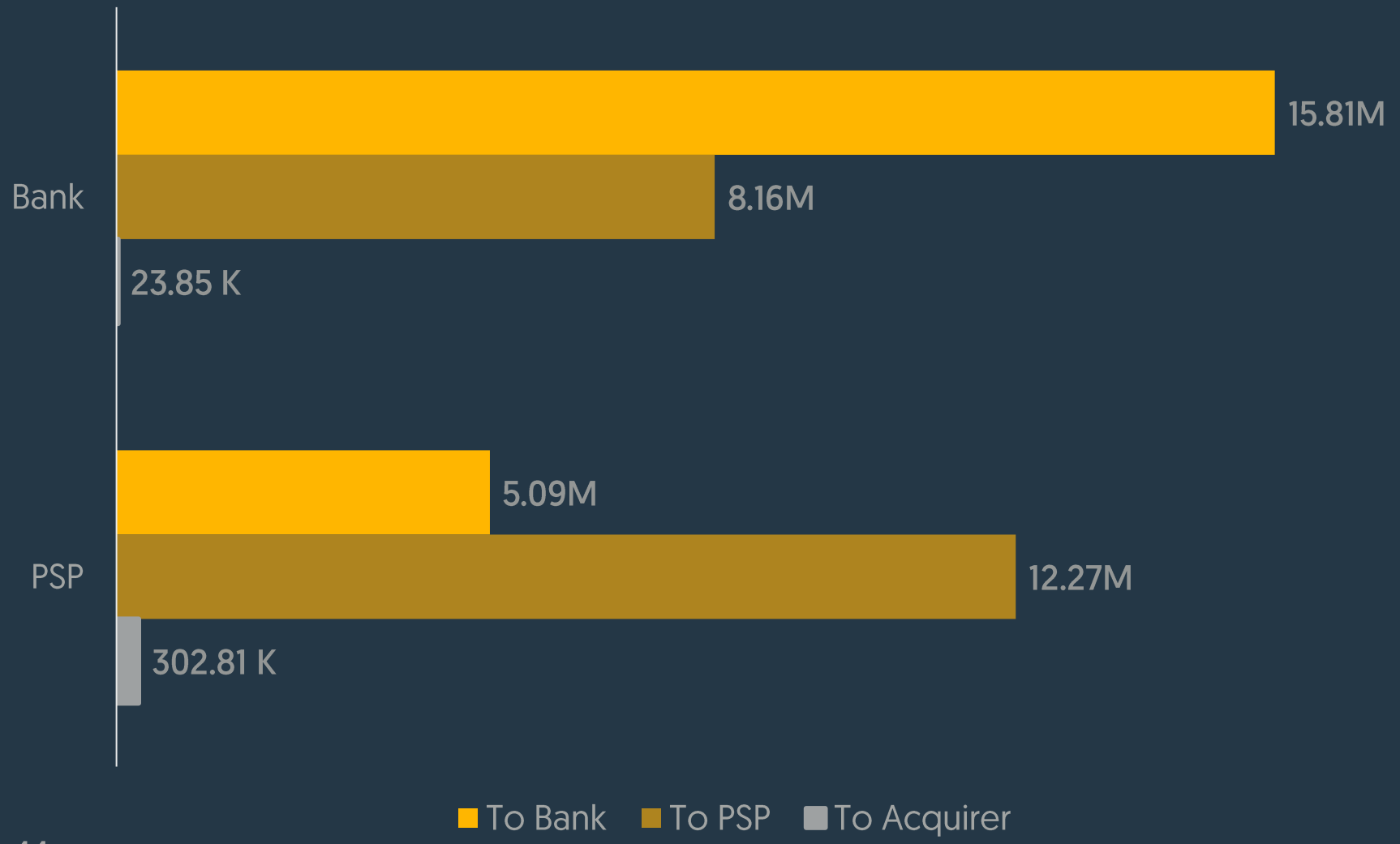
CliQ & JoMoPay Transactions

Total Number of Transactions Over the Past 3 Months



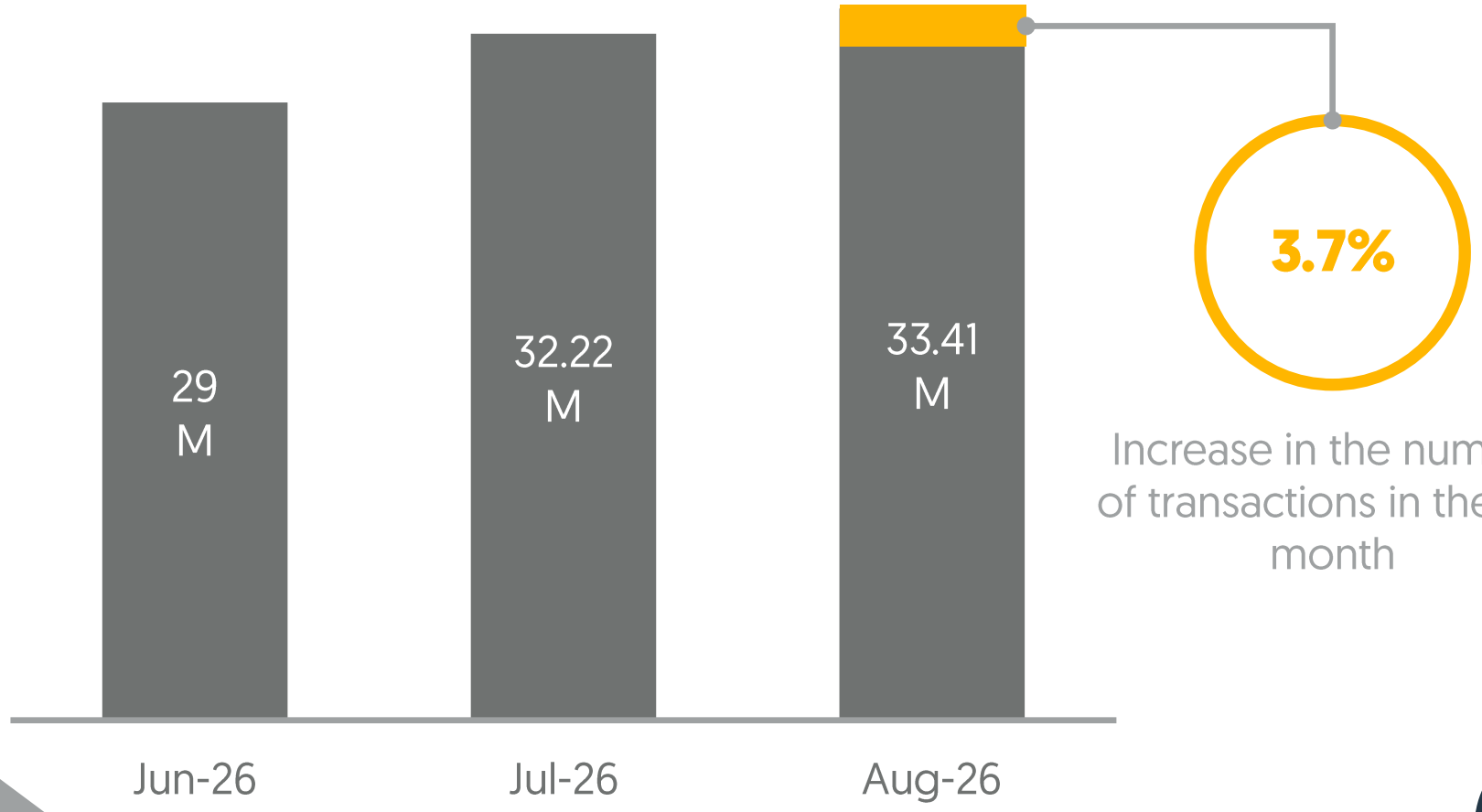
CliQ & JoMoPay Transactions

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



69.5%

23.2M

Off Us

30.5%

10.2M

On Us

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

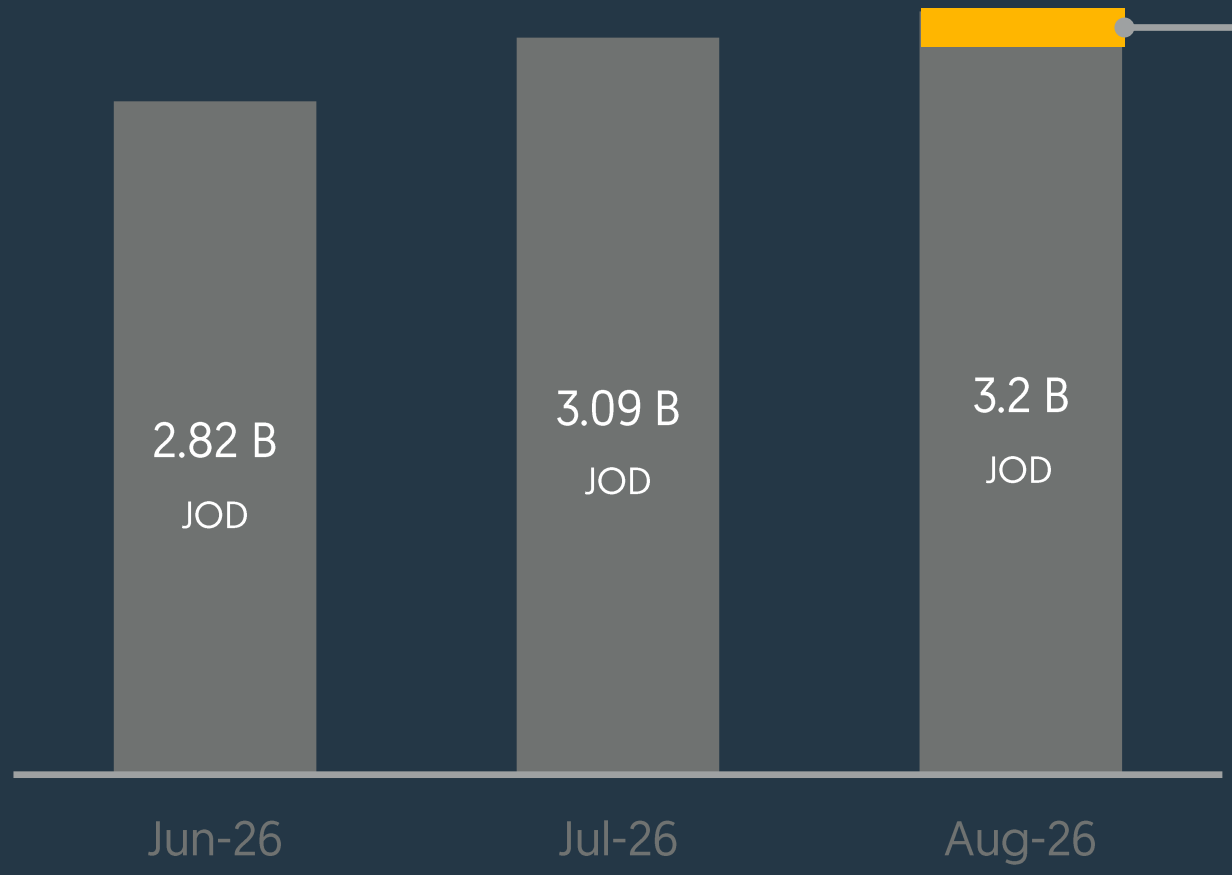
CliQ & JoMoPay Interoperability

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



CliQ & JoMoPay Transactions

Total Value of Transactions Over the Past 3 Months

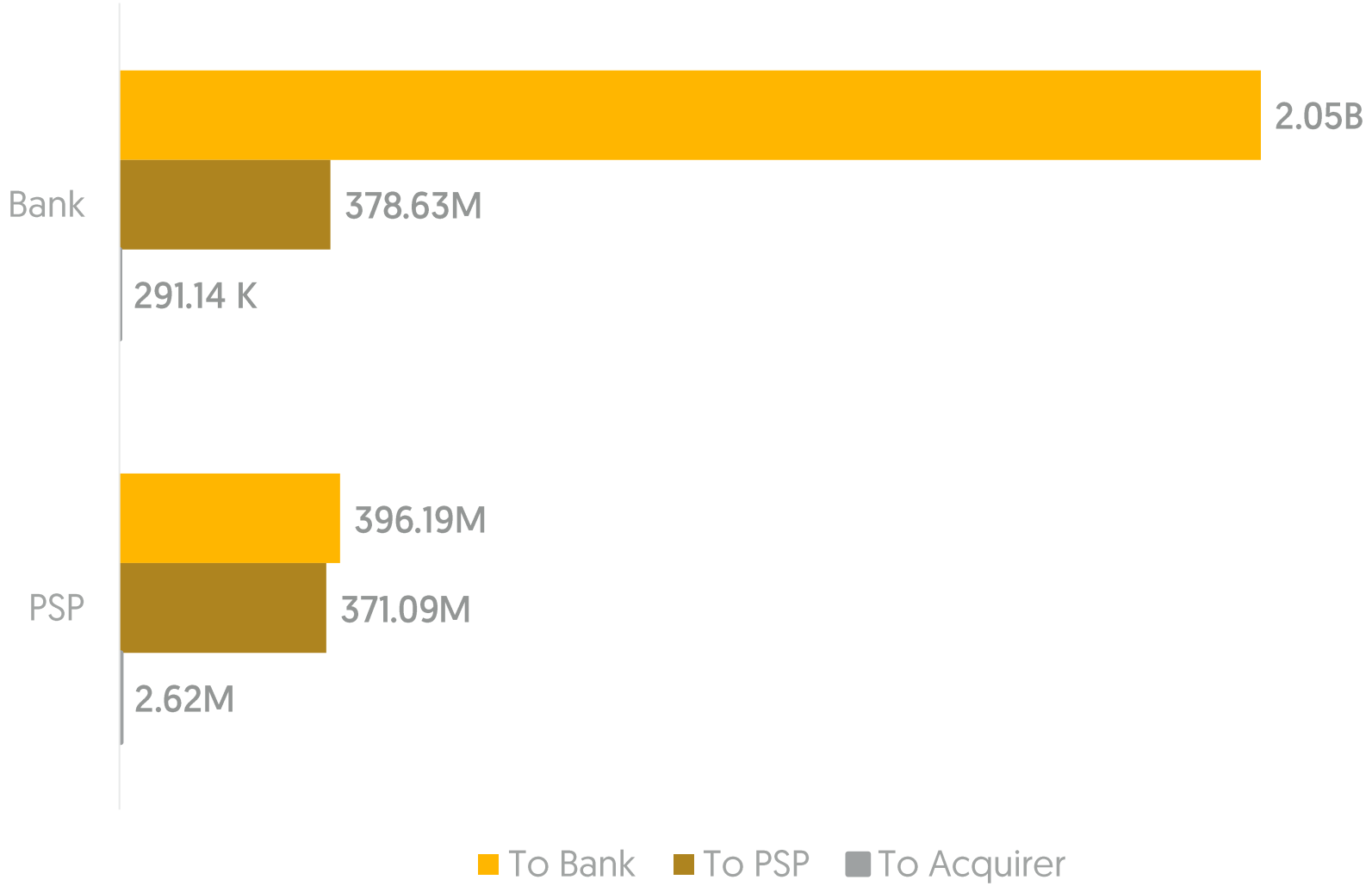


3.6%

Increase in the value of transactions in the last month

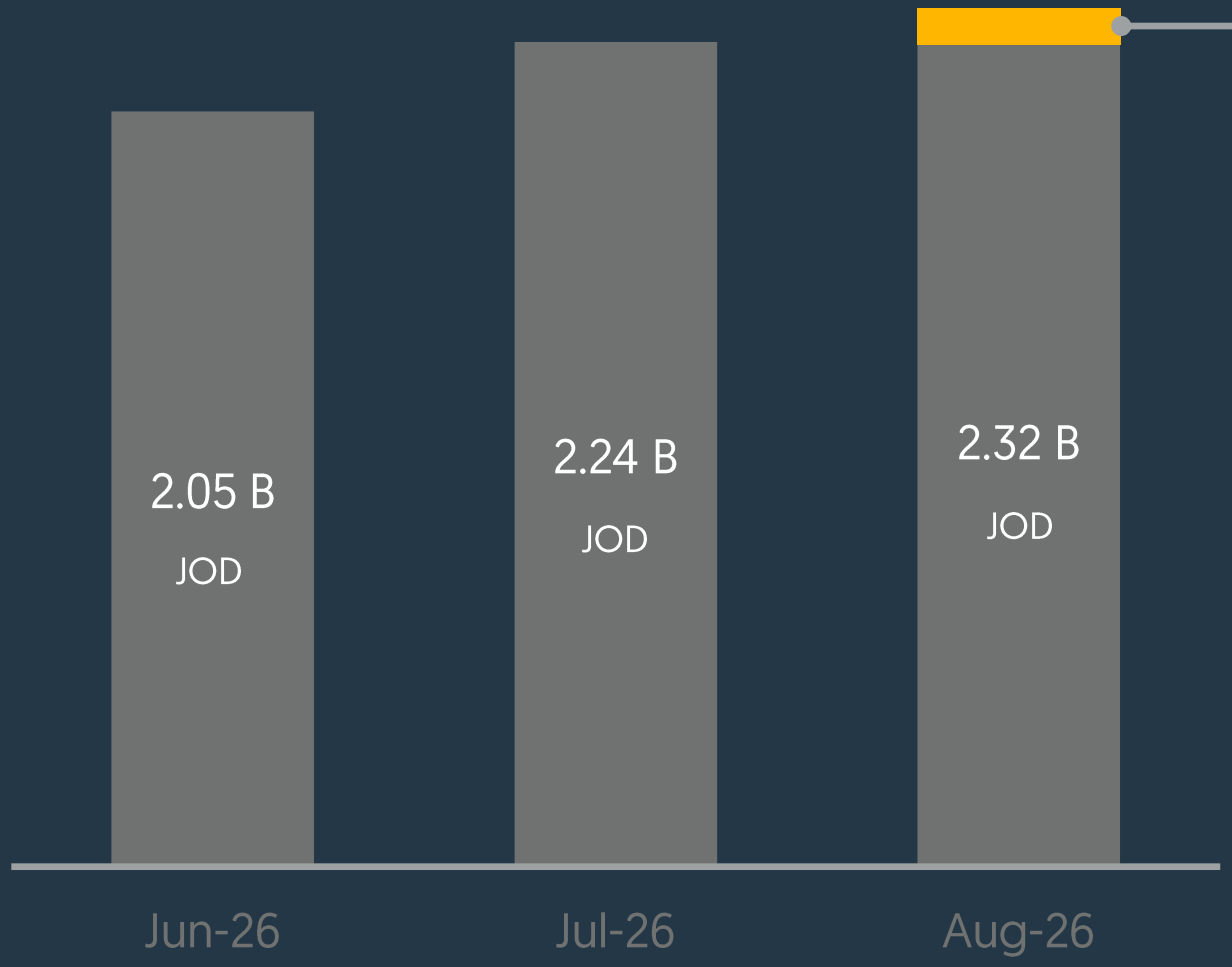
CliQ & JoMoPay Transactions

Total Value of Banks and PSPs Transactions



CliQ & JoMoPay Transactions

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

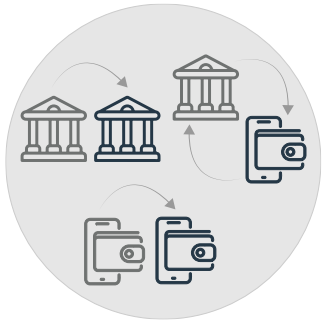


3.4%

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



78.8%

1.83B JOD

Off Us





21.2%

490M 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



54.1%

310M JOD

mPSP to Bank

45.9%

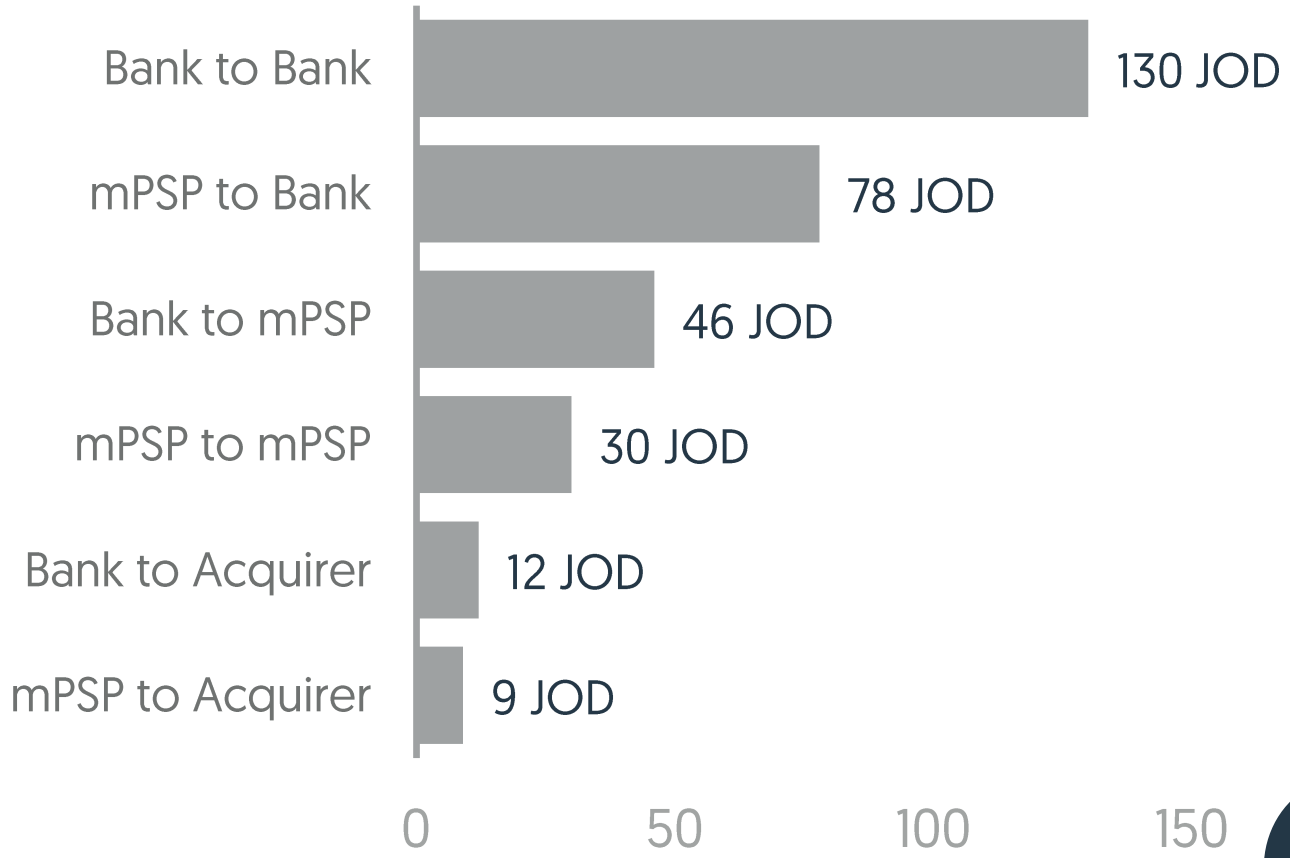
263.4M JOD

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

August 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

275.19M

Through Bank Accounts
162.18M

Through Mobile Wallets
113.01M

Total Value of Transactions

21.93B JOD

Through Bank Accounts
16.64B JOD

Through Mobile Wallets
5.28B 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 **4.29M**



Bank Account Only

1.17M



Mobile Wallet Only

1.84M



Bank Account & Mobile Wallet

1.22M

Instant Payment Transactions

Number of Transfers Issued by Banks and Mobile Payment Service Providers

Total Number of Transactions
For August 2026

41.67M



Number of Transactions
through Bank Accounts

24M



Number of Transactions
through Mobile Wallets

17.67M

Instant Payment Transactions

Value of Transfers Issued by Banks and Mobile Payment Service Providers

Total Value of Transactions
For August 2026

3.2B JOD

Value of Transactions
through Bank Accounts

2.43B JOD

Value of Transactions
through Mobile Wallets

0.77B JOD

Instant Payment Transactions

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

Average Value of All Transactions
For August 2026

76.7 JOD



Average Transaction Value
through Bank Accounts

101.2 JOD



Average Transaction Value
through Mobile Wallets

43.6 JOD

FAWATEERcom

Monthly Report

August 2026

60

Electronic Bill Presentment & Payment (EBPP) System

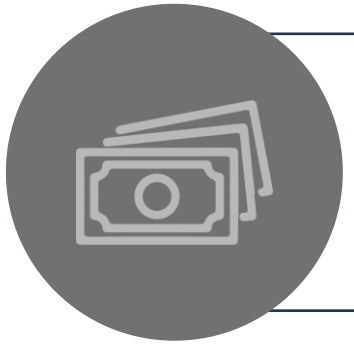
08.2026

Total Number and Value of Transactions Since the Beginning of 2026



Number of Transactions

56.25M

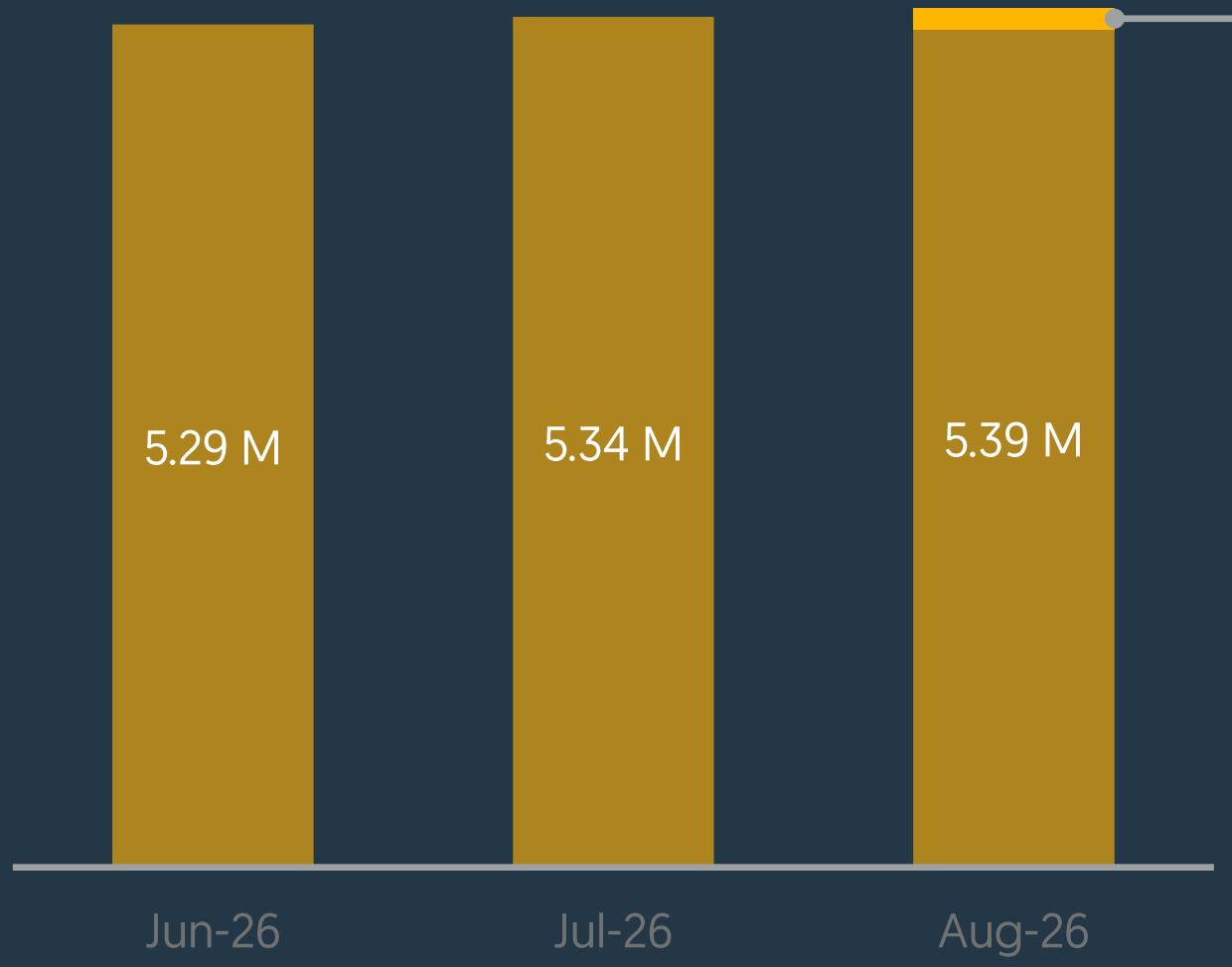


Value of Transactions

10.54BJOD

eFAWATEERcom Users

Total Number of Users Over the Past 3 Months

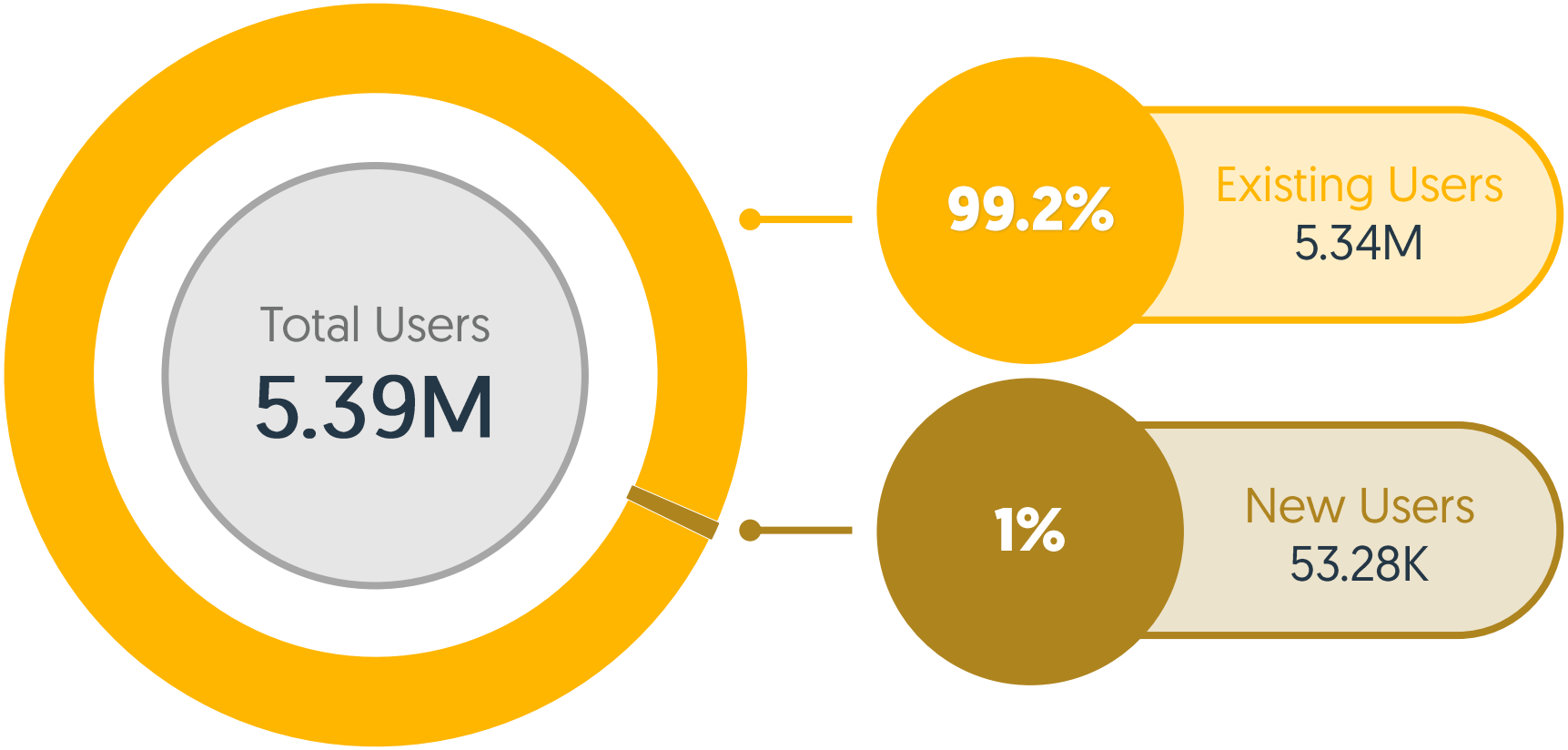


1%

Increase in the number of users in the last month

eFAWATEERcom Users

Number of eFAWATEERcom Users



eFAWATEERcom Billers & Services

Number of eFAWATEERcom Billers & Services



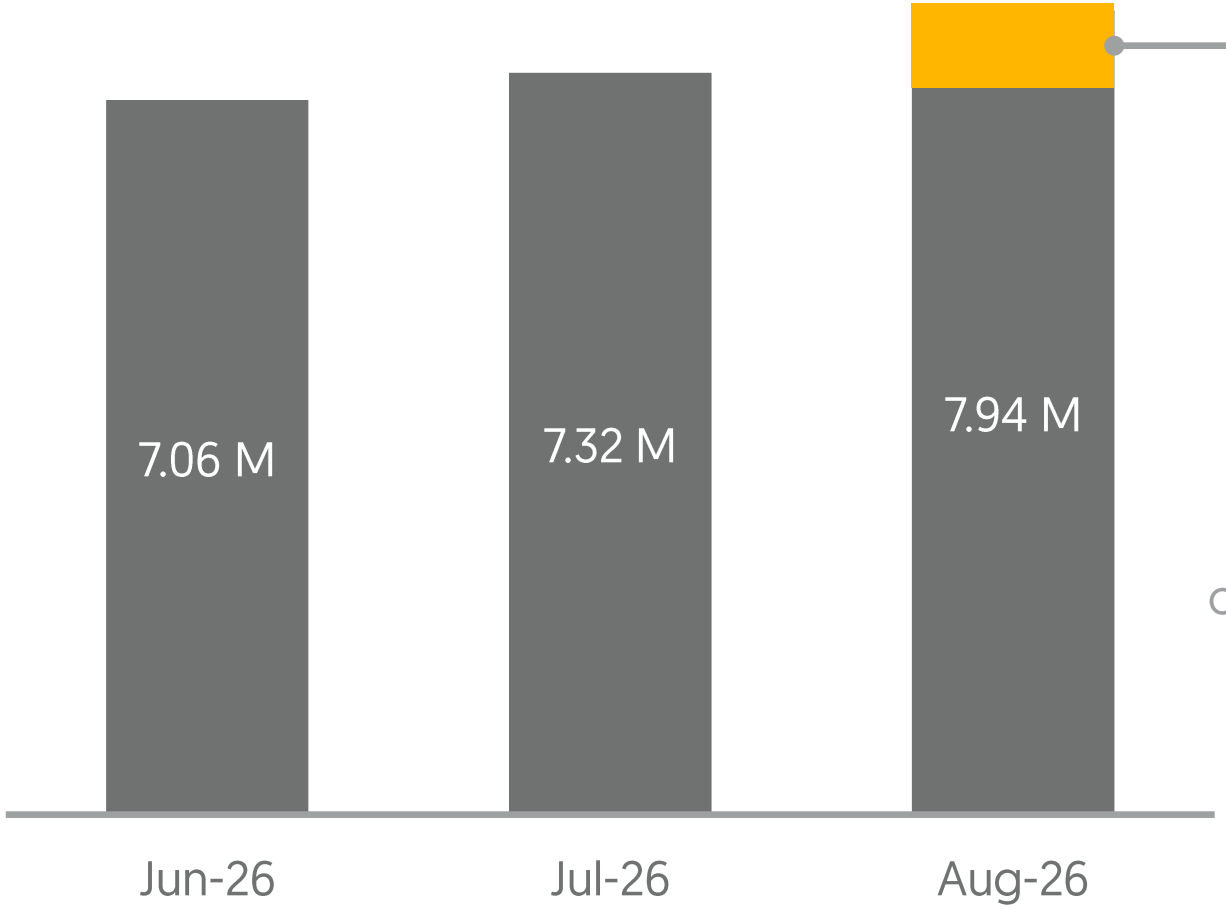
Billers
743



Services
2,601

eFAWATEERcom Number of Transactions

Total Number of Transactions Over the Past 3 Months

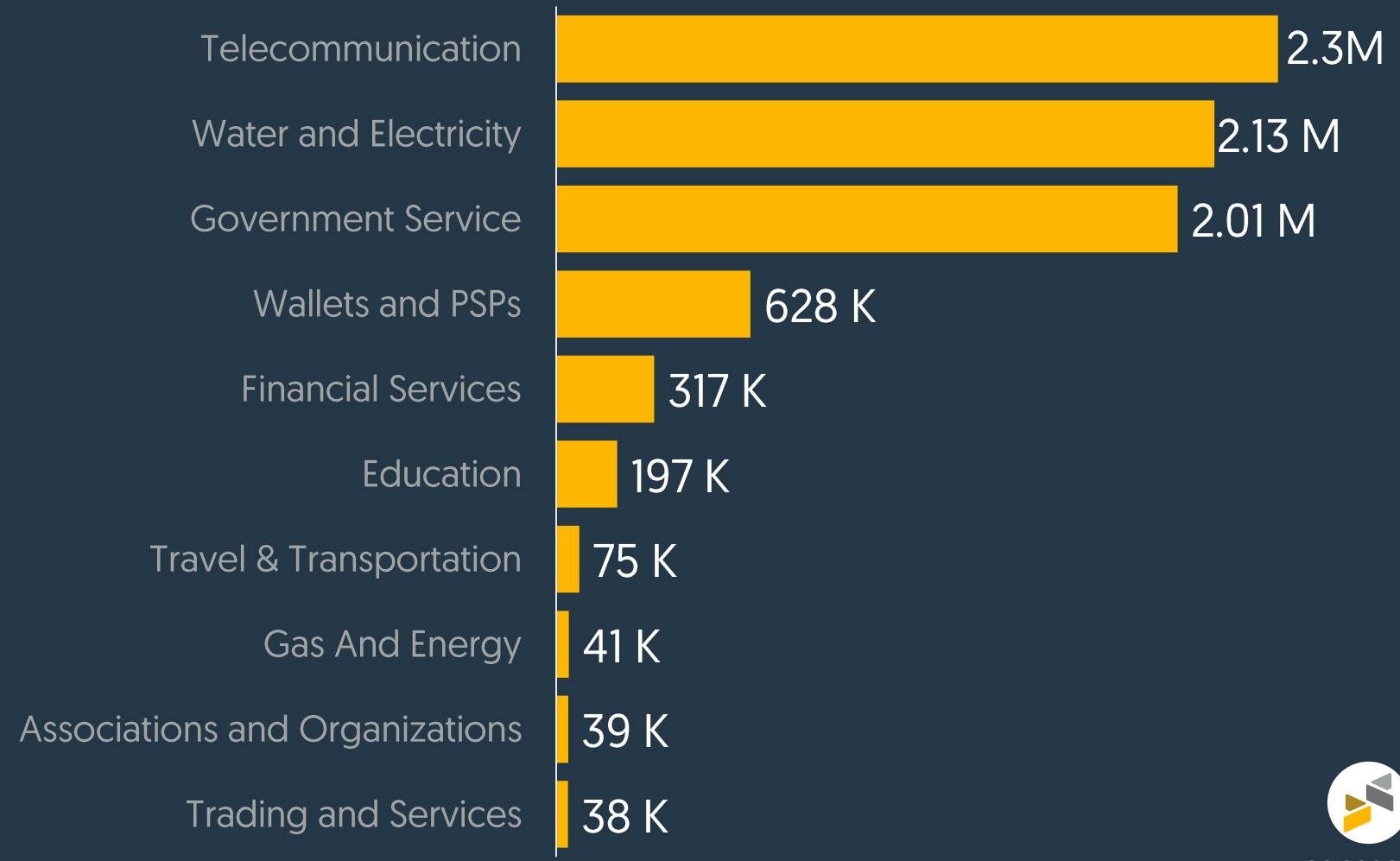


8.4%

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

17.9%

1.42M

Cash Payments



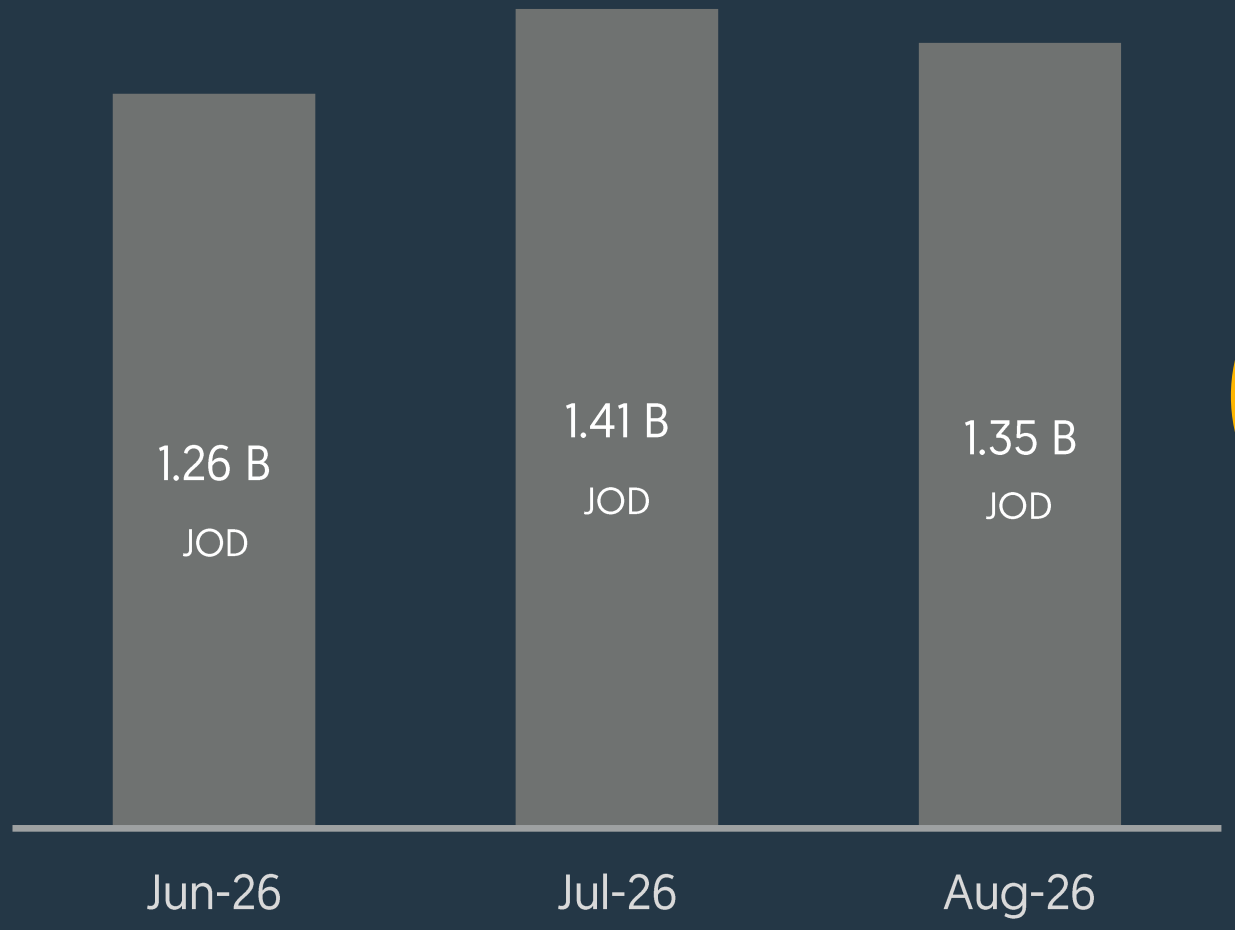
82.1%

6.52M

Digital Payments

eFAWATEERcom Value of Transactions

Total Value of Transactions Over the Past 3 Months

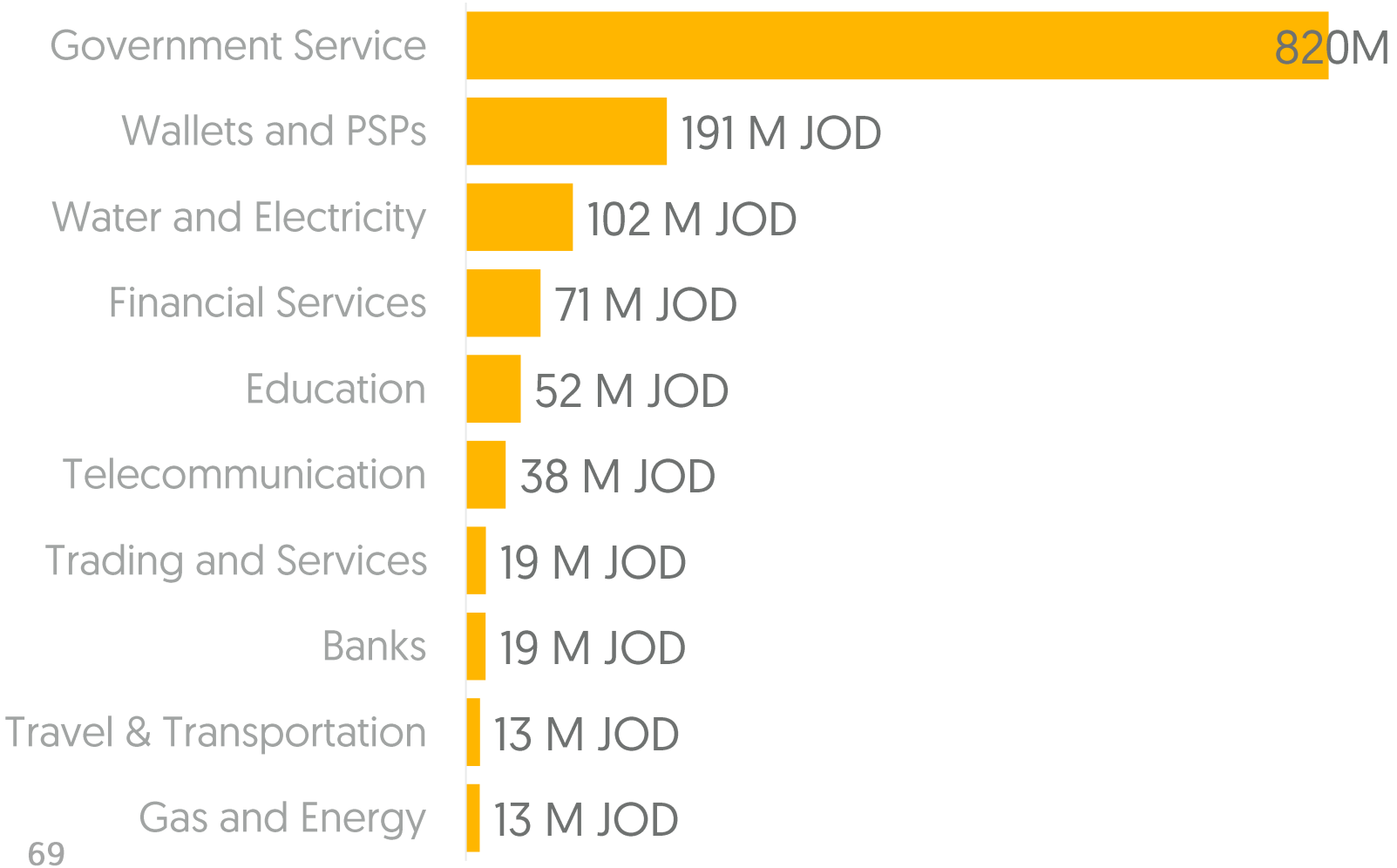


4.1%

Decrease 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

12.8%

173M JOD

Cash Payments



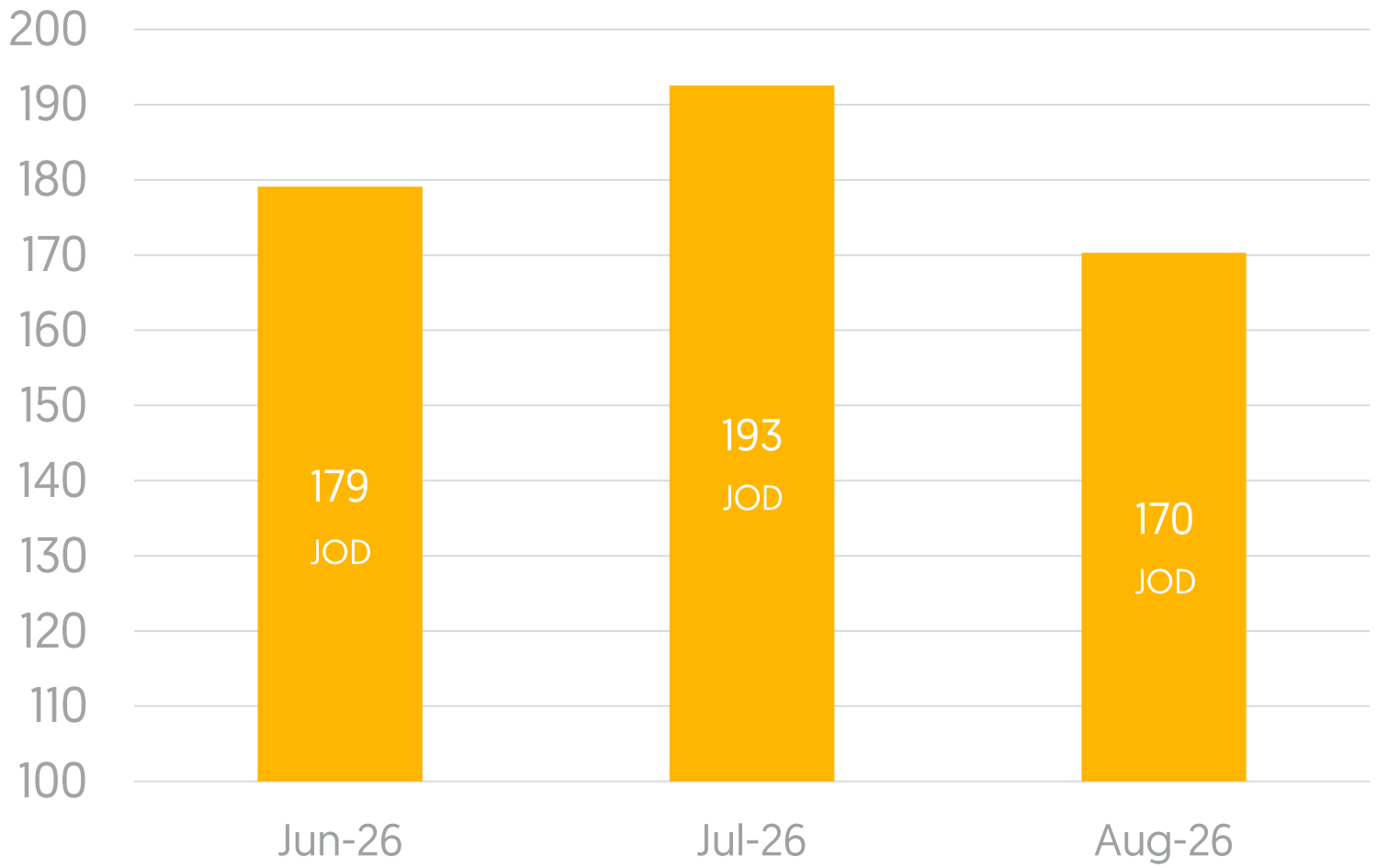
87.2%

1.18B JOD

Digital Payments

eFAWATEERcom Transactions

Average Value of Transactions Over the Past 3 Months





ACH

Automated Clearing House

Monthly Report

August 2026

72

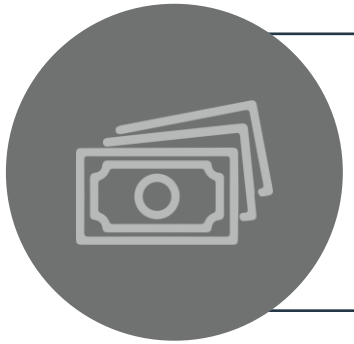
Automated Clearing House

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



Number of Transactions

8.64M

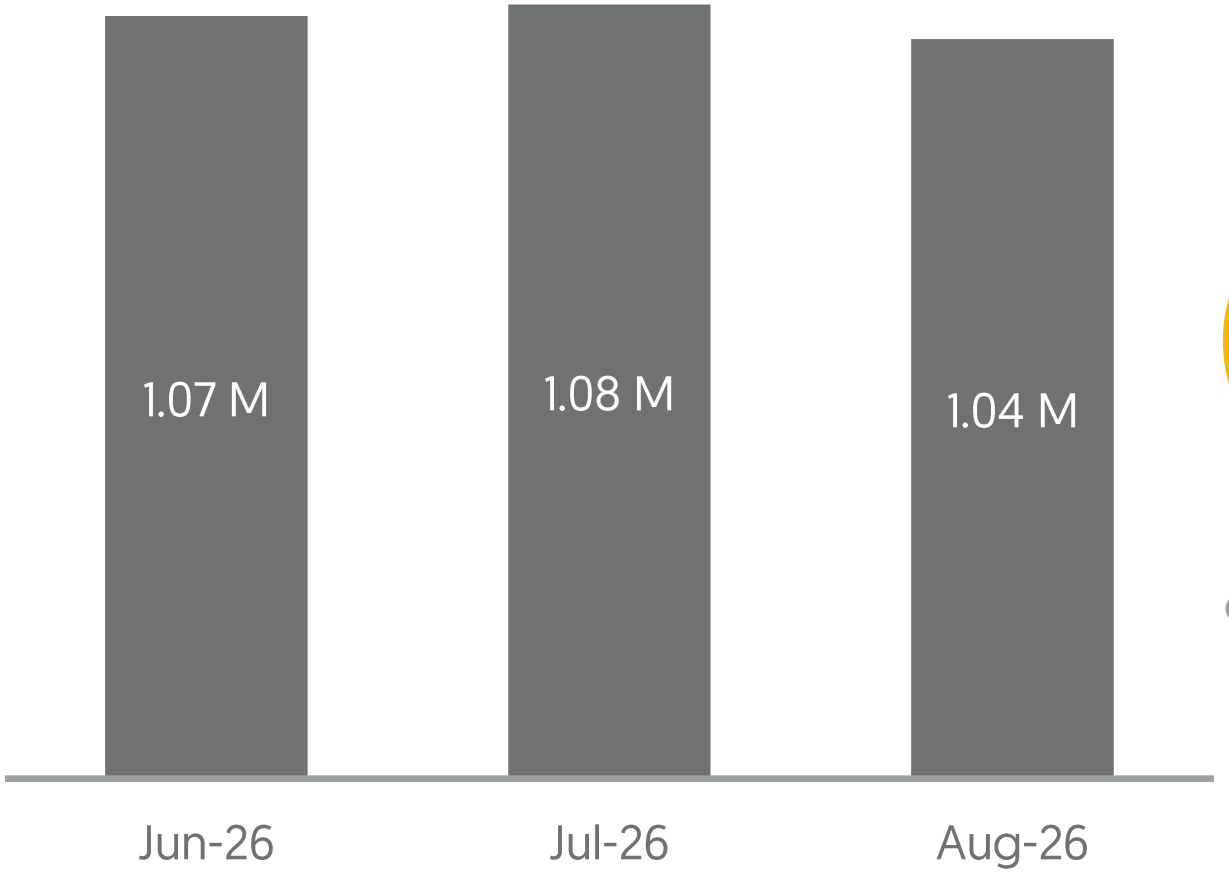


Value of Transactions

7.32BJOD

ACH Transactions

Total Number of Jordanian Dinar Transactions Over the Past 3 Months

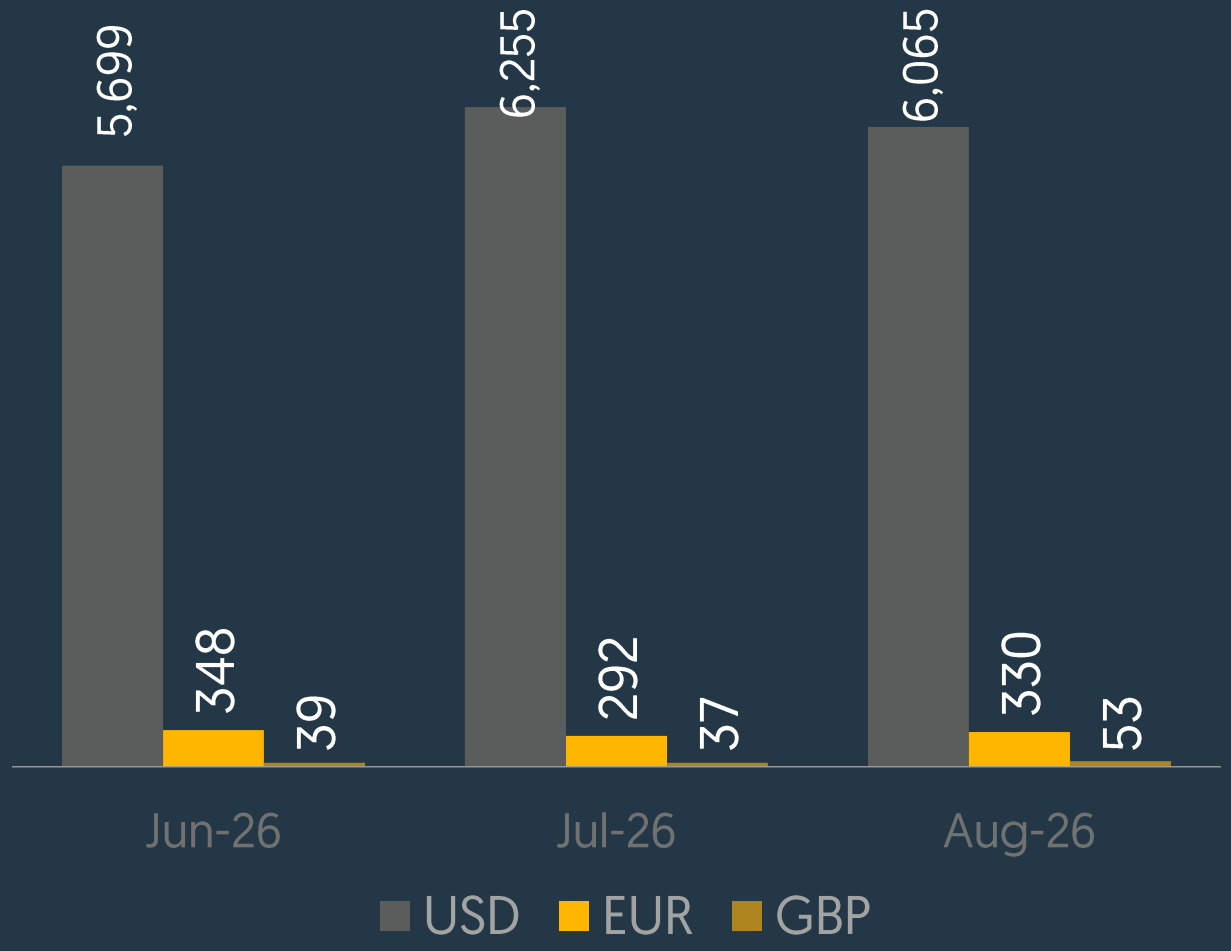


4.5%

Decrease in the number of transactions in the last month

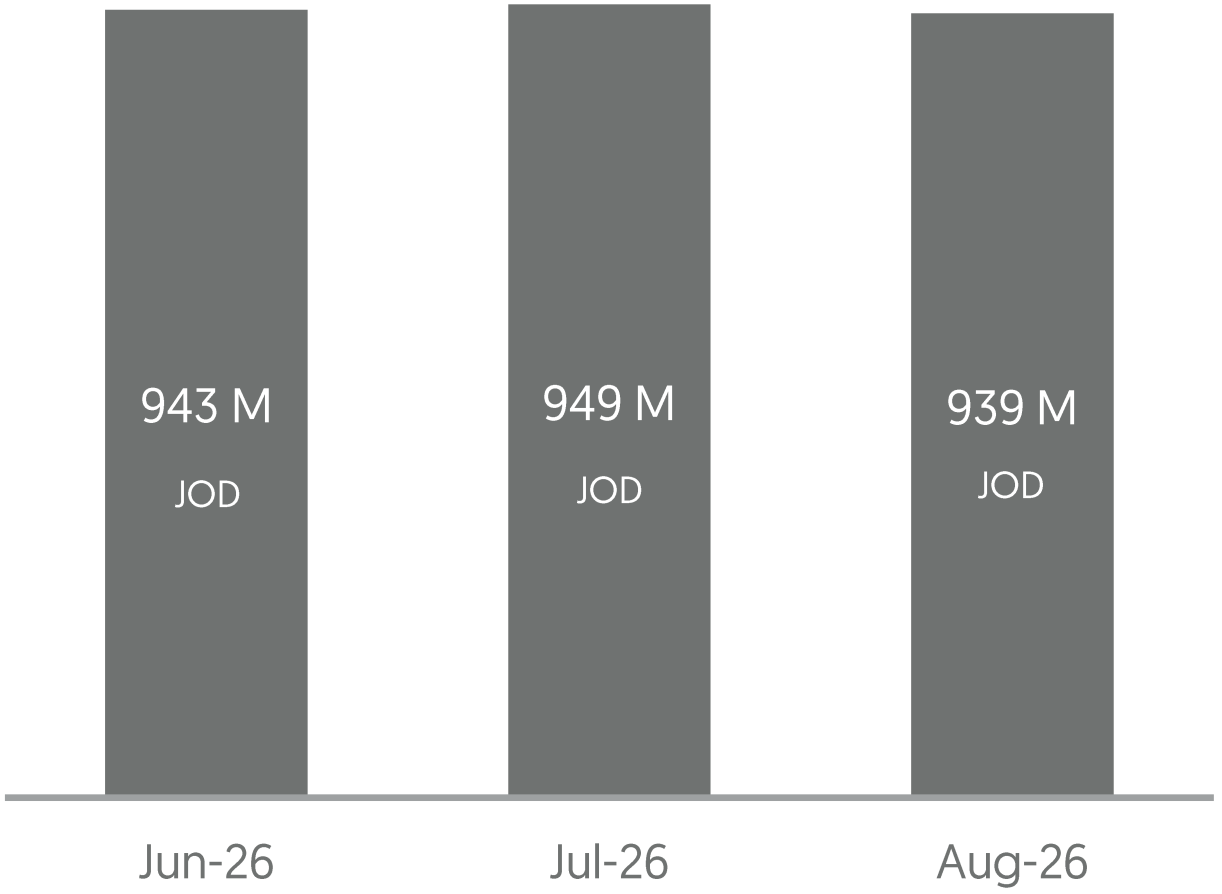
ACH Transactions

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



ACH Transactions

Total Value of Jordanian Dinar Transactions Over the Past 3 Months

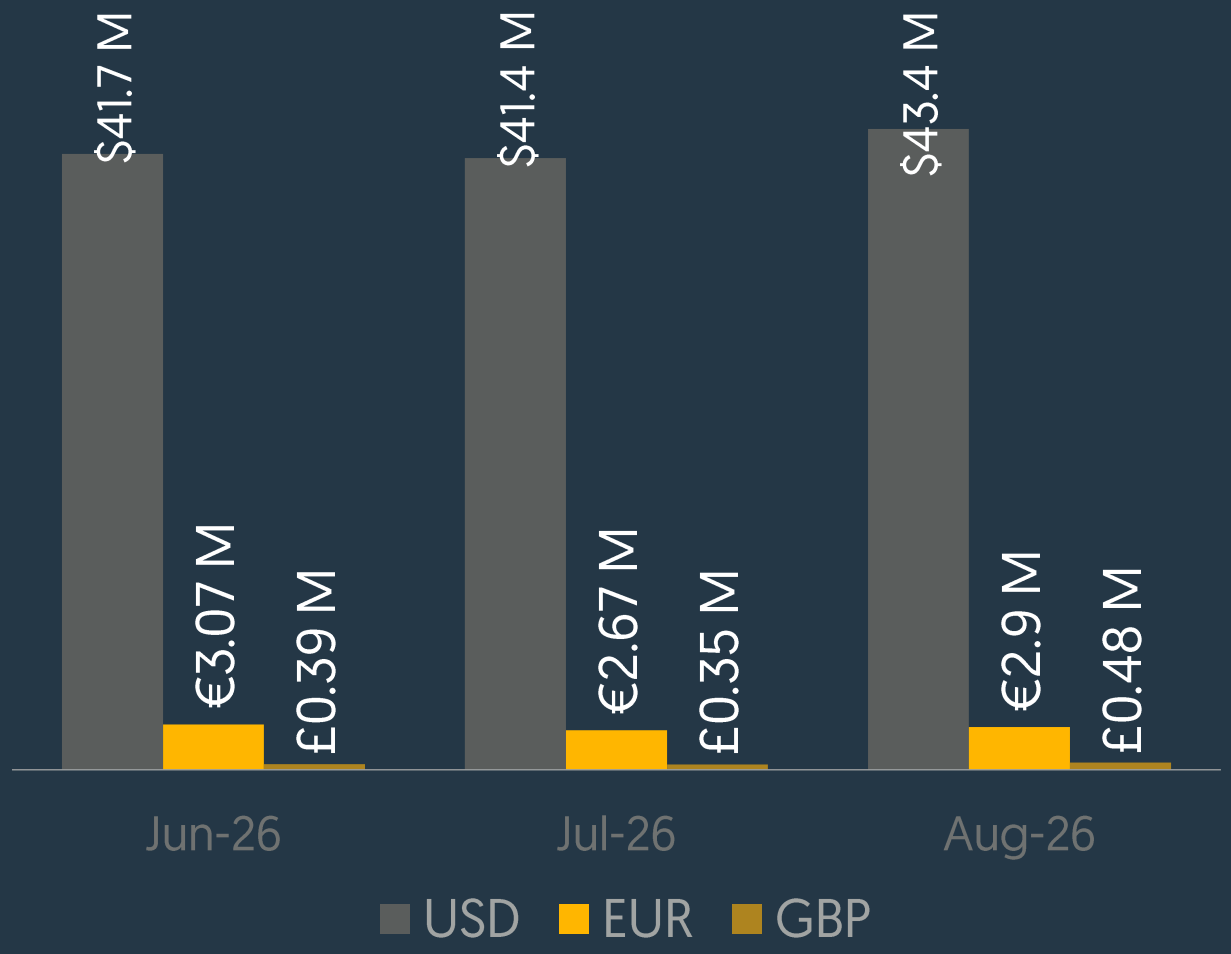


1.1%

Decrease 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

August 2026

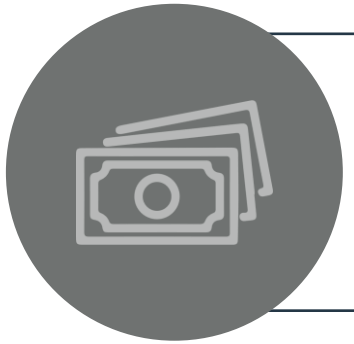
78

Total Number and Value of Transactions Since the Beginning of 2026



Number of Transactions

4M

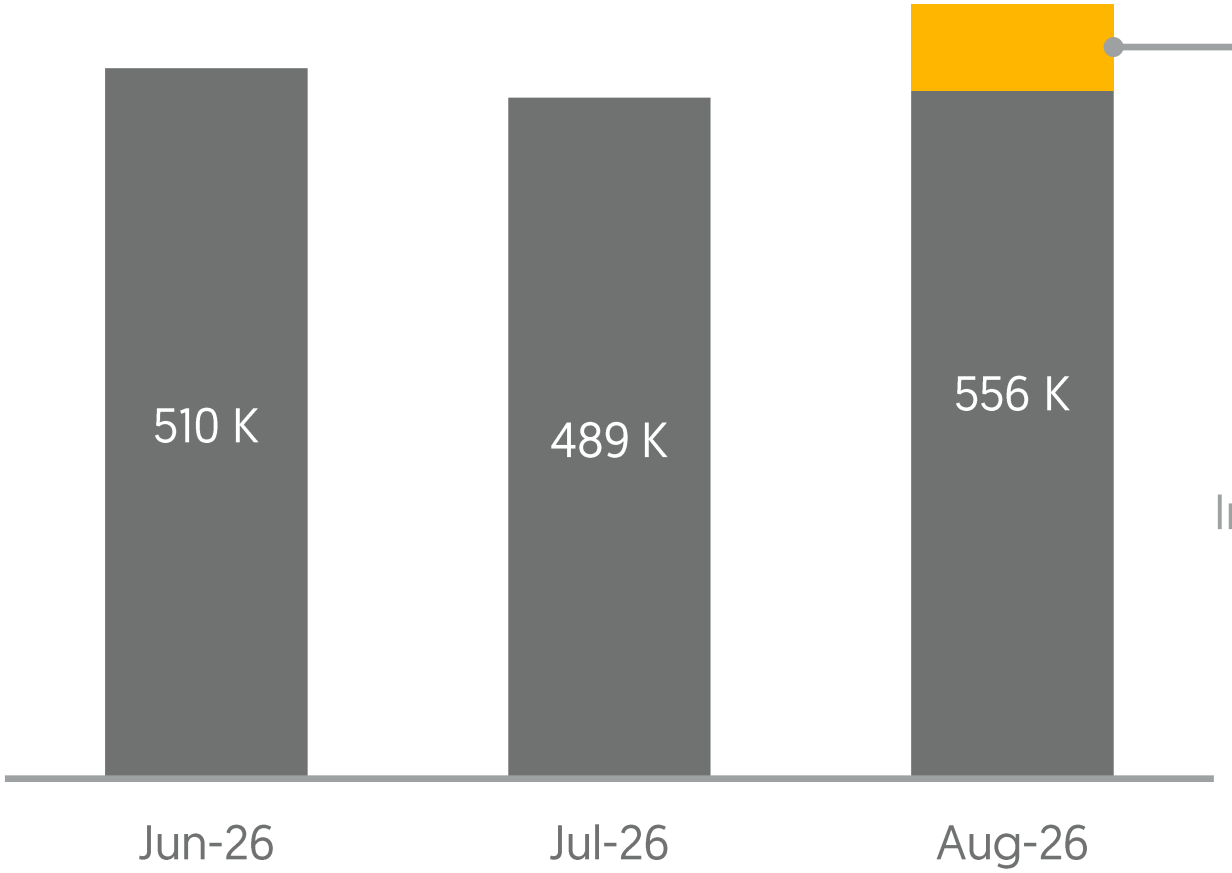


Value of Transactions

27.2B JOD

ECCU Cheques

Total Number of Inward Cheques Over the Past 3 Months

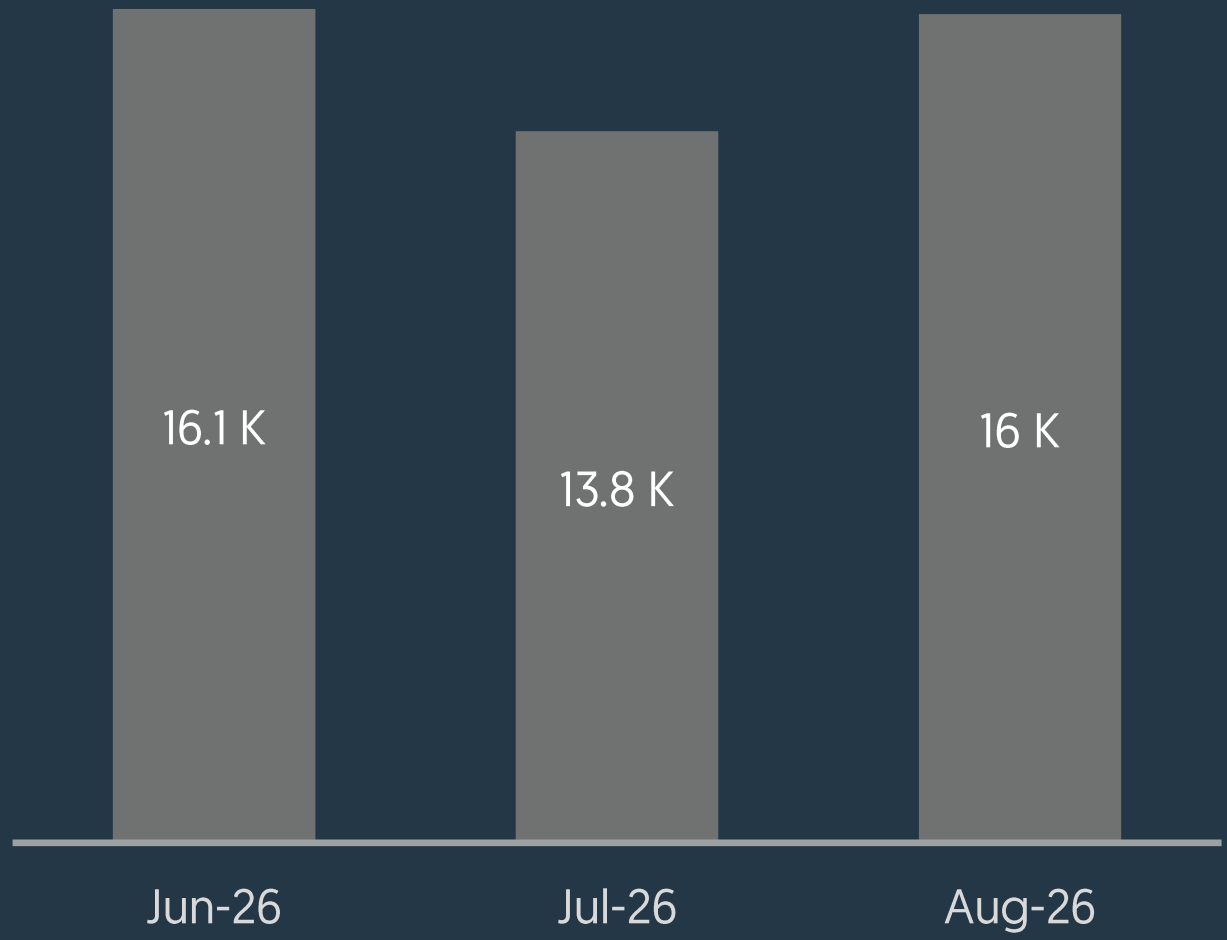


13.7%

Increase in the number of cheques in the last month

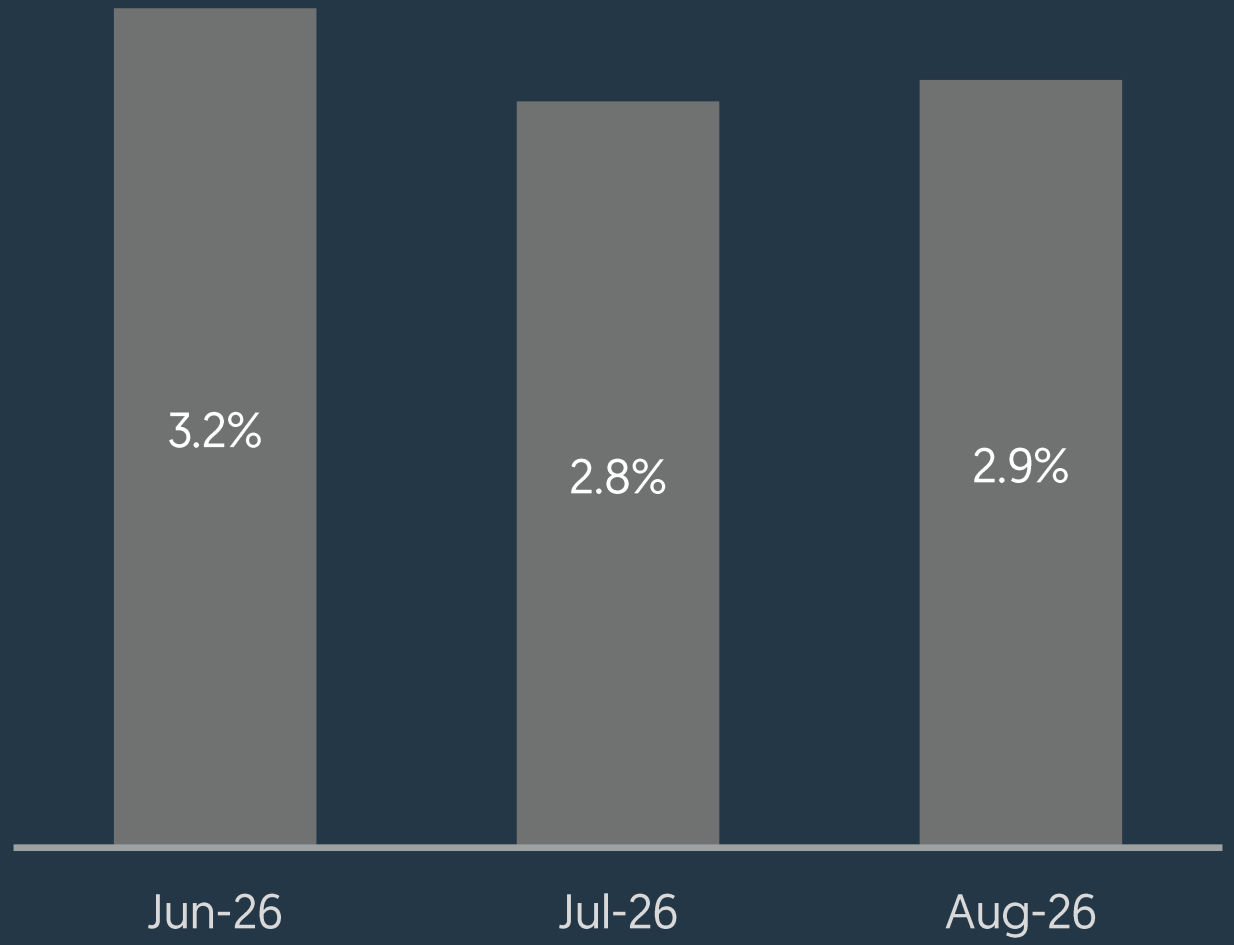
ECCU Returned Cheques

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



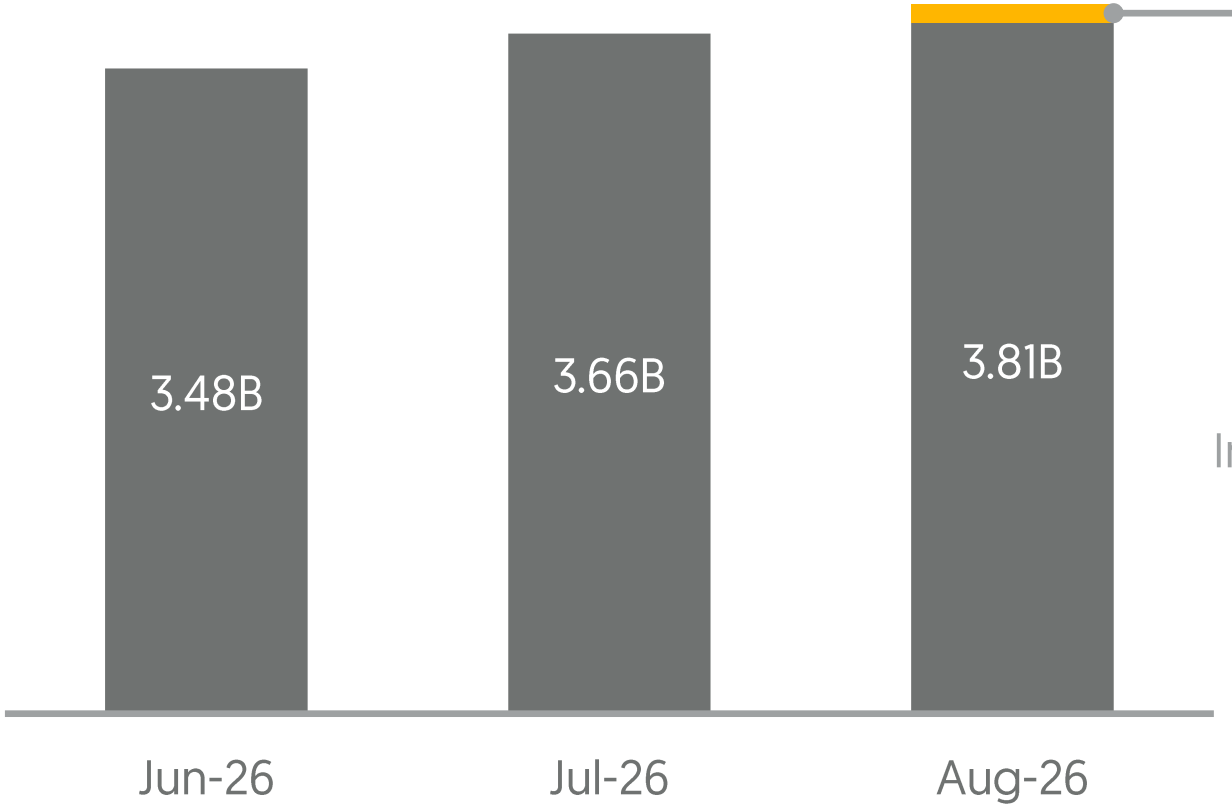
ECCU Cheques

Total Number of Returned Cheques due to Financial and Technical Reasons



ECCU Cheques

Total Value of Inward Cheques Over the Past 3 Months

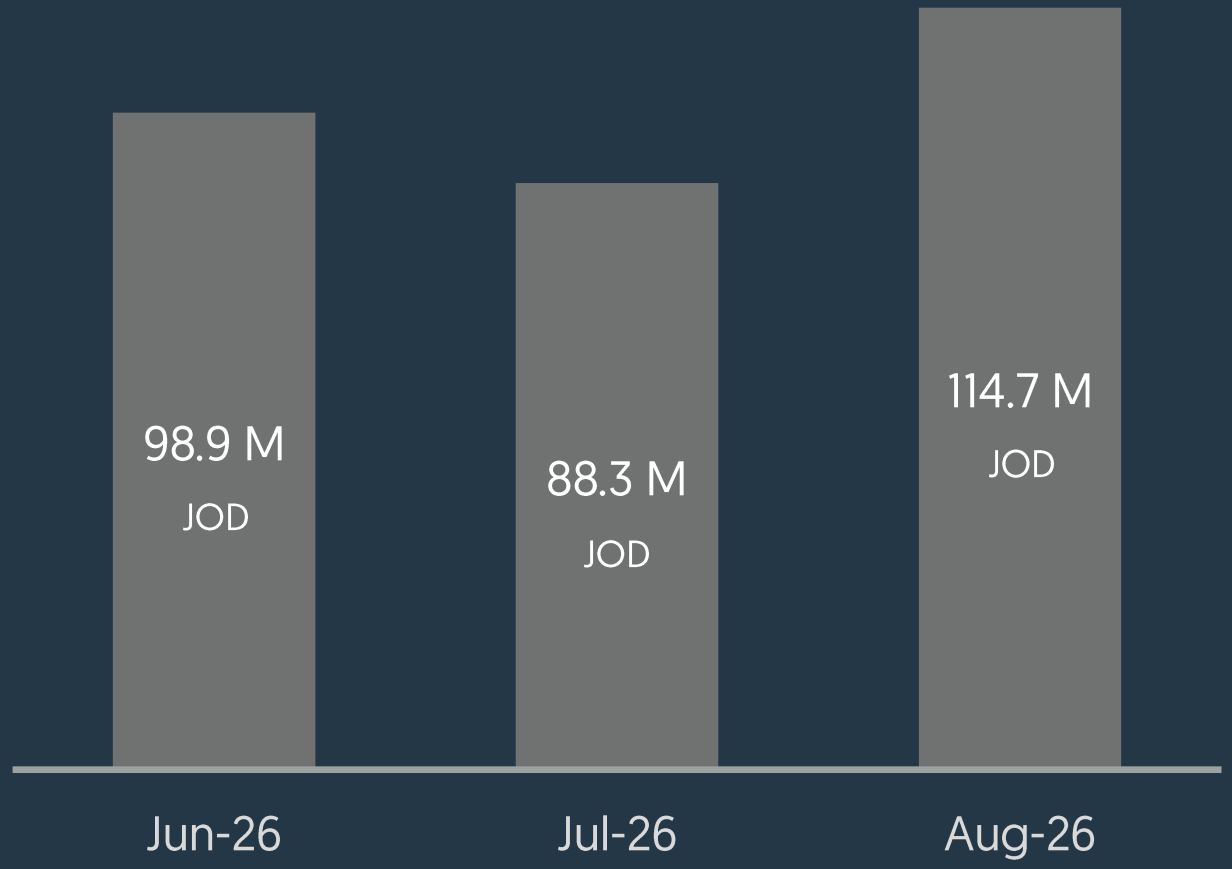


4%

Increase in the value of cheques in the last month

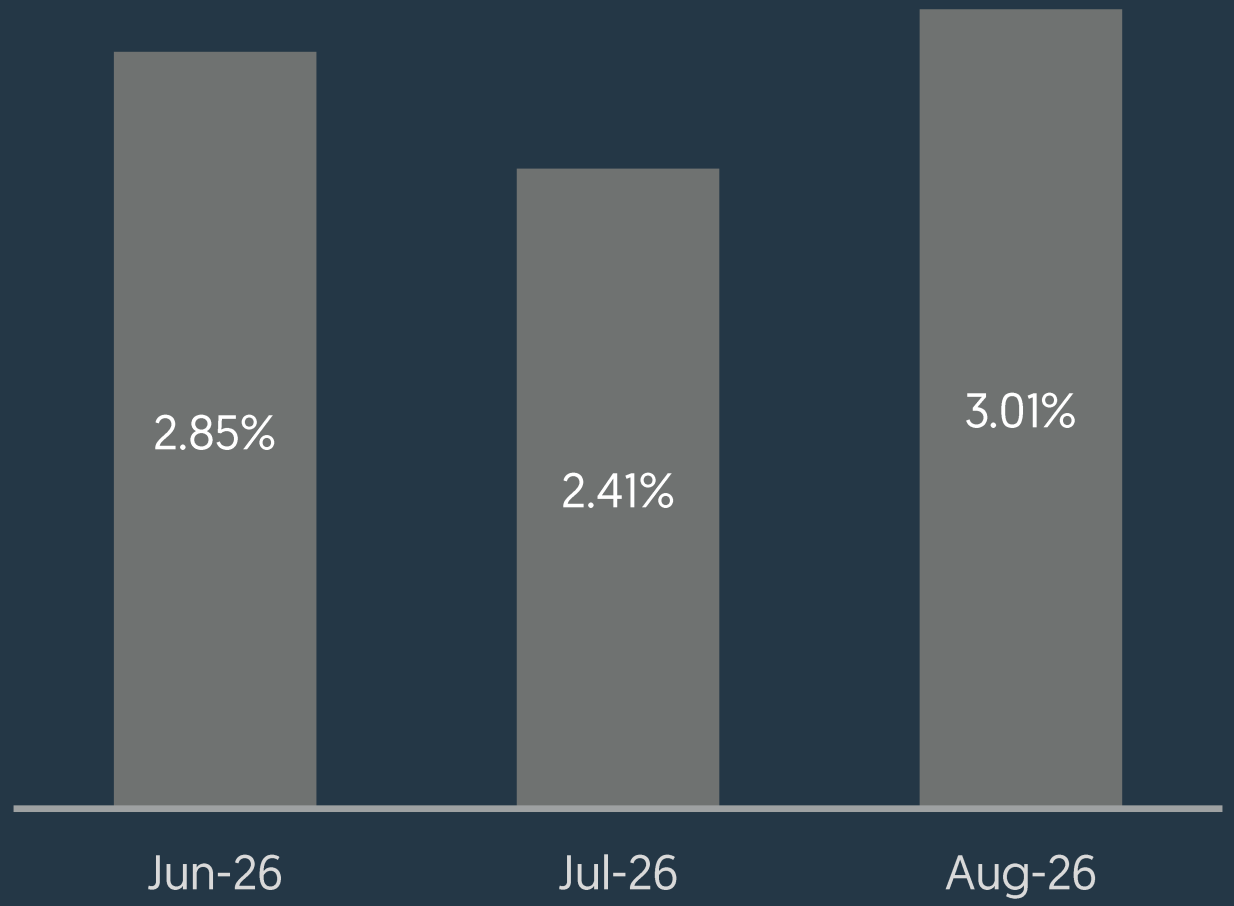
ECCU Returned Cheques

Total Value of Returned Cheques Over the Past 3 Months



ECCU Returned Cheques

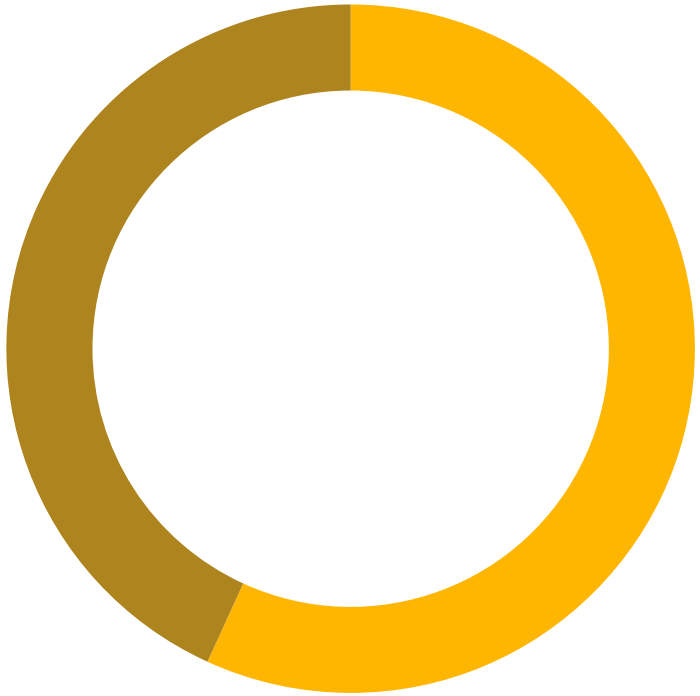
Percentage of Returned Cheques from the Total Value of Cheques Over the Past 3 Months



ECCU Cheques

Total Value of Returned Cheques due to Financial and Technical Reasons

43.2%
49.5M JOD
Technical Reasons



56.8%
65.2M JOD
Financial Reasons