JOPACC
INNOVATING DIGITAL FINANCIAL SOLUTIONS

Jordan Payments & Clearing Company

Payment Systems Monthly Reports

September 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

September 2026

3

09.2026

CliQ Summary

Number of Users

2.44M

Number of Transactions

23.31M

Value of Transactions

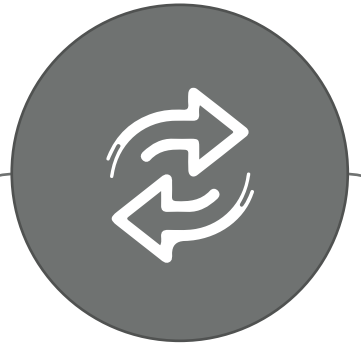
2.34B JOD

JoMoPay Summary



Number of Users

3.1M



Number of Transactions

17.32M



Value of Transactions

739M JOD

FAWATEERcom Summary

Number of Users	Number of Billers	Number of Services	Number of Transactions	Value of Transactions
5.45M	746	2,663	7.63M	1.5B JOD

ACH Summary

Automated Clearing House

Total Number of Transactions	Number of JOD Transactions	Value of JOD Transactions
1.06M	1.05M	948M JOD

ECCU Summary

Electronic Cheque Clearing Unit

Number of Cheques	Value of Cheques	Number of Returned Cheques	Value of Returned Cheques
532K	3.8B JOD	15.1K	134.4M JOD

CliQ

Monthly Report

September 2026

Instant Payment System for
Transfers Issued by Banks

9

09.2026

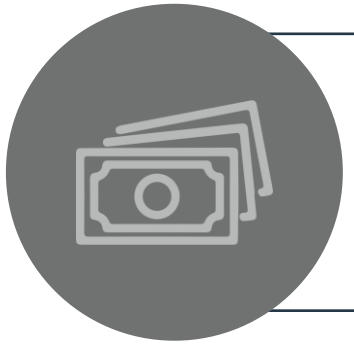
Total Number and Value of Transactions Since the Beginning of 2026

Transfers Issued by Banks



Number of Transactions

185.49M

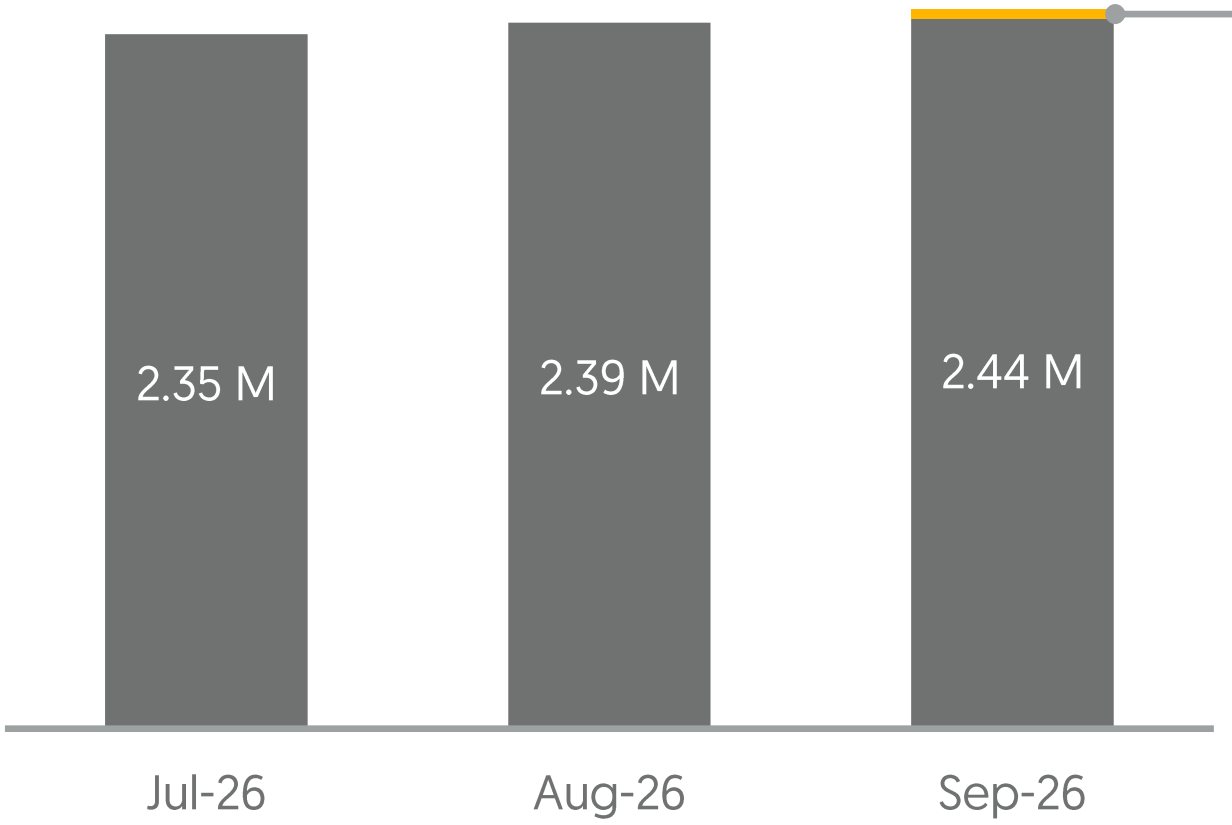


Value of Transactions

18.99B JOD

CliQ Users

Total Number of Users Over the Past 3 Months



1.8%

Increase in the number of users in the last month

CliQ Users

Percentage of Users Based on Nationality

95.9% Jordanian 2.33M

4.1% Non-Jordanian 101.1K



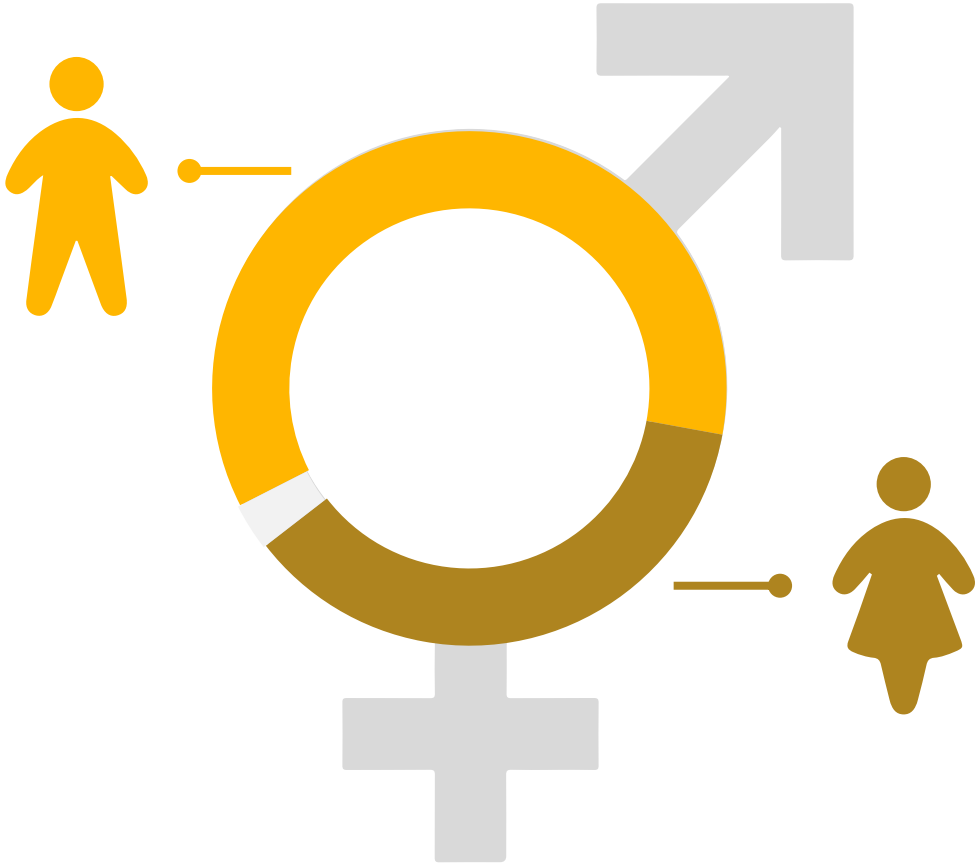
CliQ Users

Percentage of Users Based on Gender

60.3%

1.47M

Male Users



36.6%

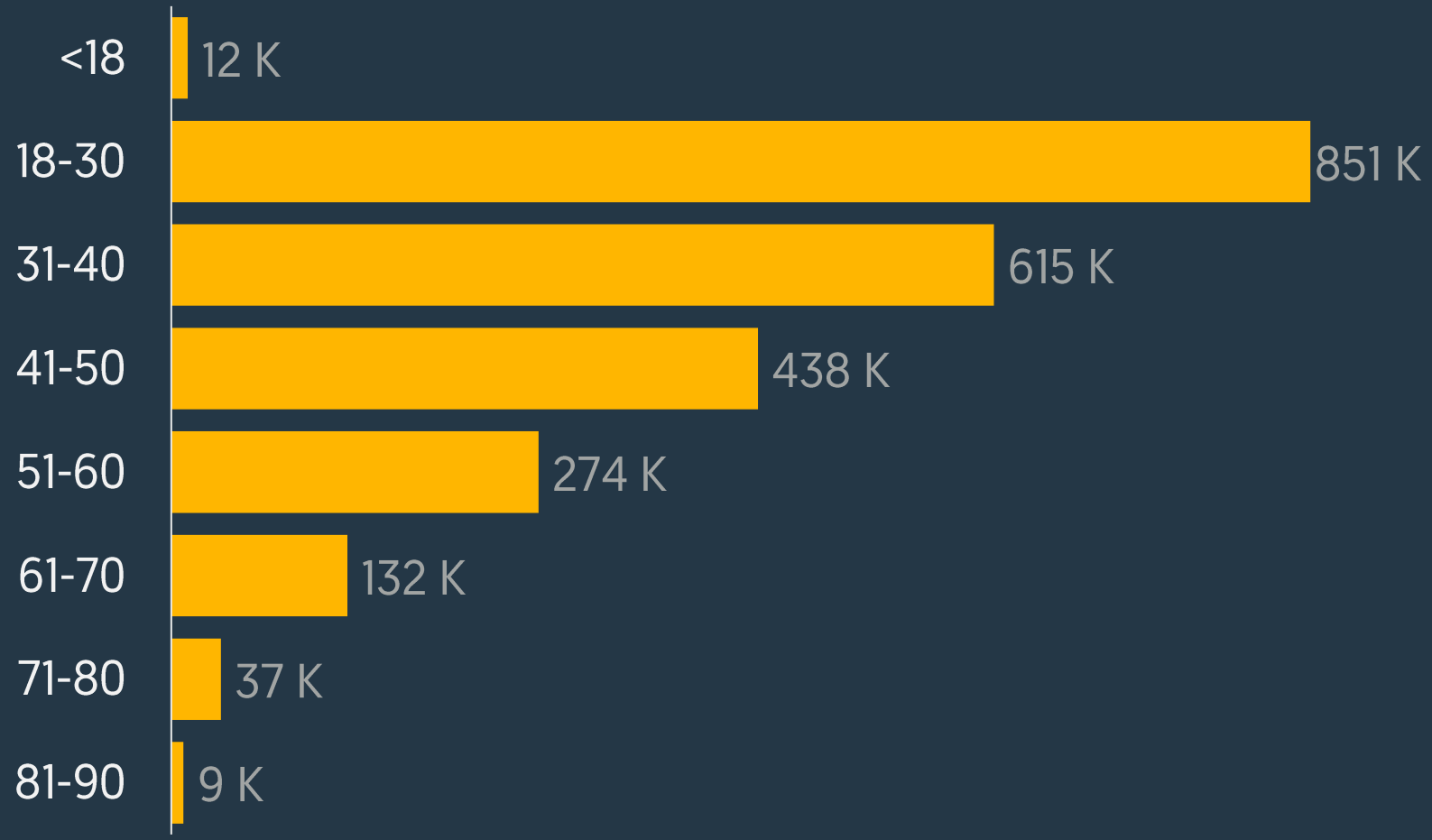
0.89M

Female Users

09.2026

CliQ Users

Number of Users Based on Age Group



CliQ Users

Percentage of Users Based on Customer Type



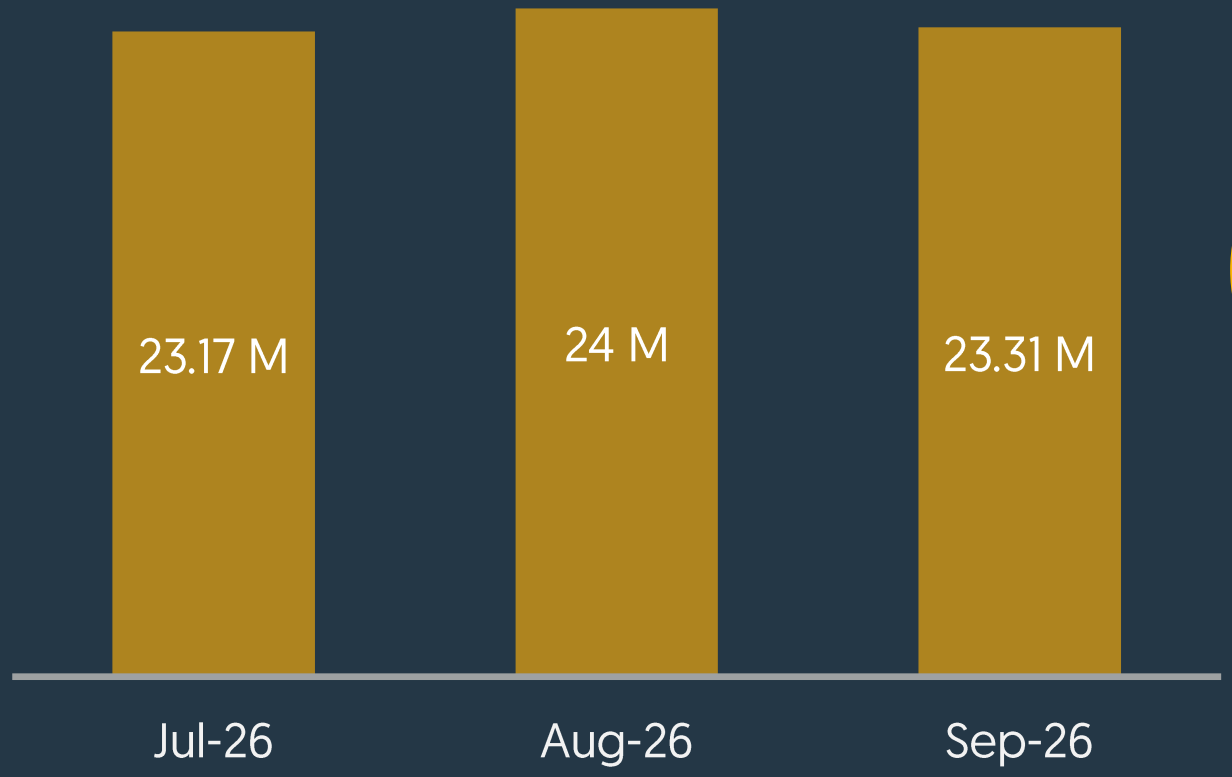
97.3% Individual 2.37M

2.7% Legal (entities) 65.4K

CliQ Number of Transactions

Total Number of Transactions Over the Past 3 Months

Transfers Issued by Banks



2.9%

Decrease in the number of transactions in the last month

CliQ Number of Transactions

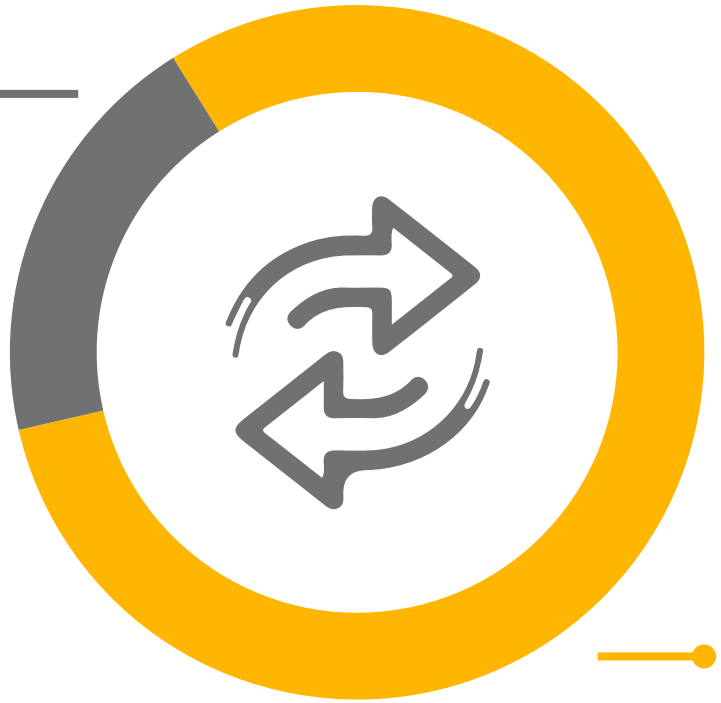
Percentage Based on Transaction Type

Transfers Issued by Banks

19.7%

4.6M

Purchases



80.3%

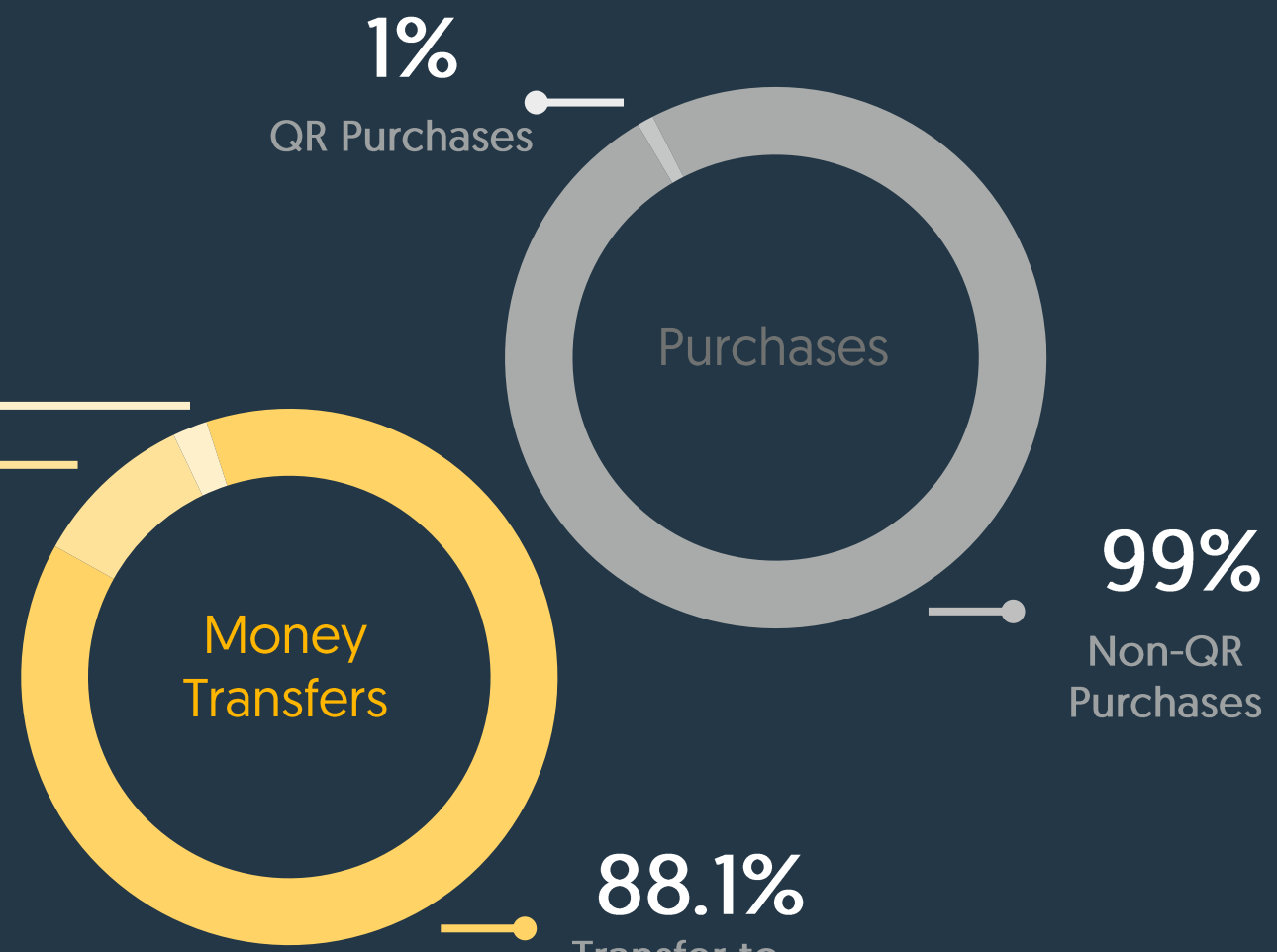
18.7M

Money Transfers

CliQ Number of Transactions

Percentage Based on Transaction Type Sub-Category

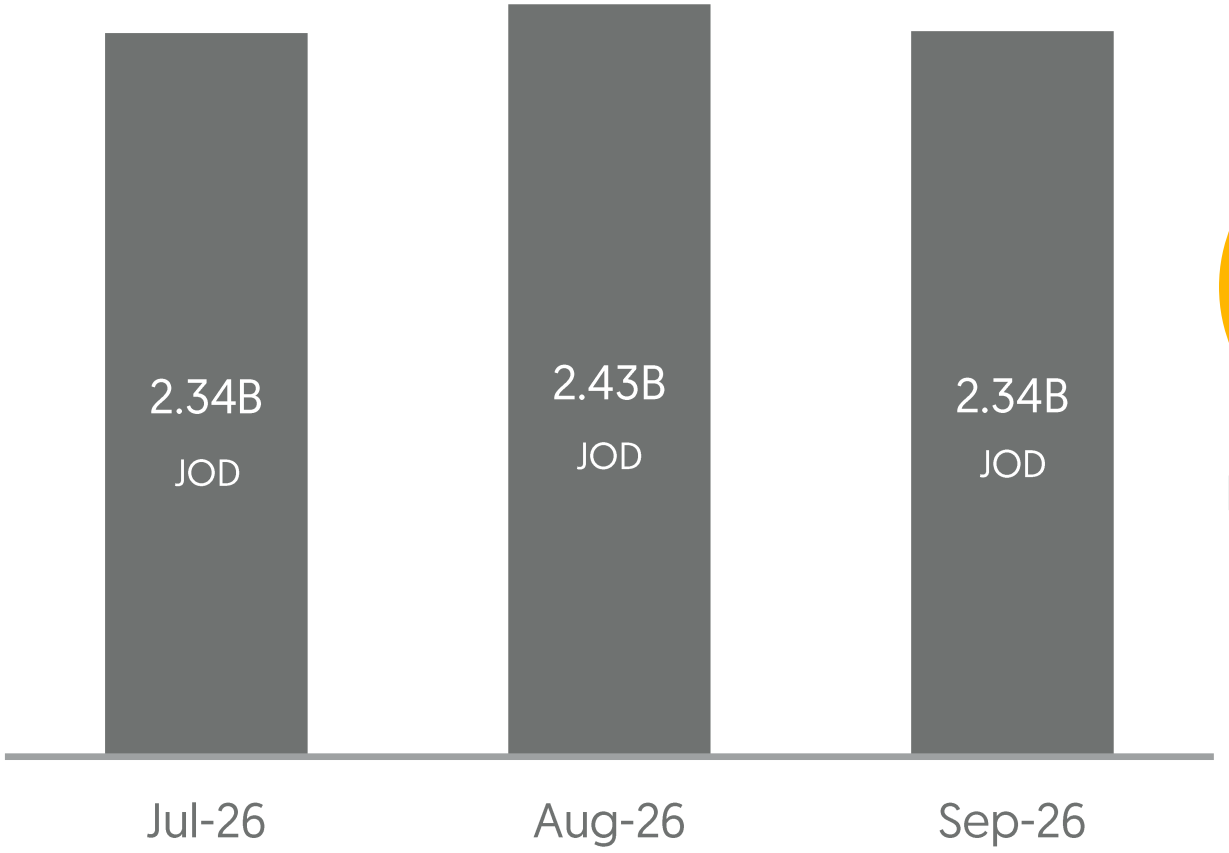
Transfers Issued by Banks



CliQ Value of Transactions

Total Value of Transactions Over the Past 3 Months

Transfers Issued by Banks



3.5%

Decrease in the value of transactions in the last month

CliQ Value of Transactions

Percentage Based on Transaction Type

Transfers Issued by Banks

27.5%

643.2M JOD

Purchases



72.5%

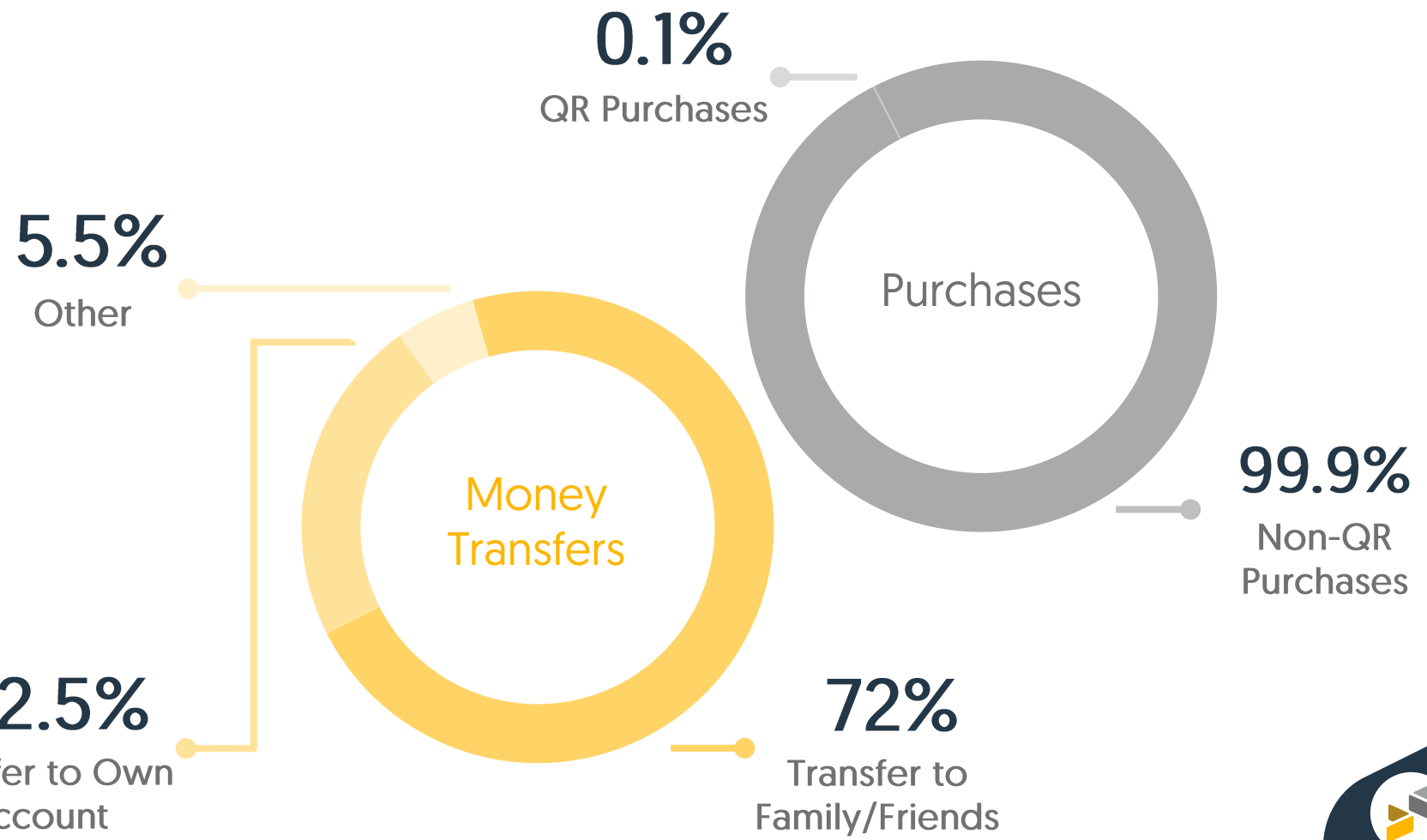
1.7B JOD

Money Transfers

CliQ Value of Transactions

Percentage Based on Transaction Type Sub-Category

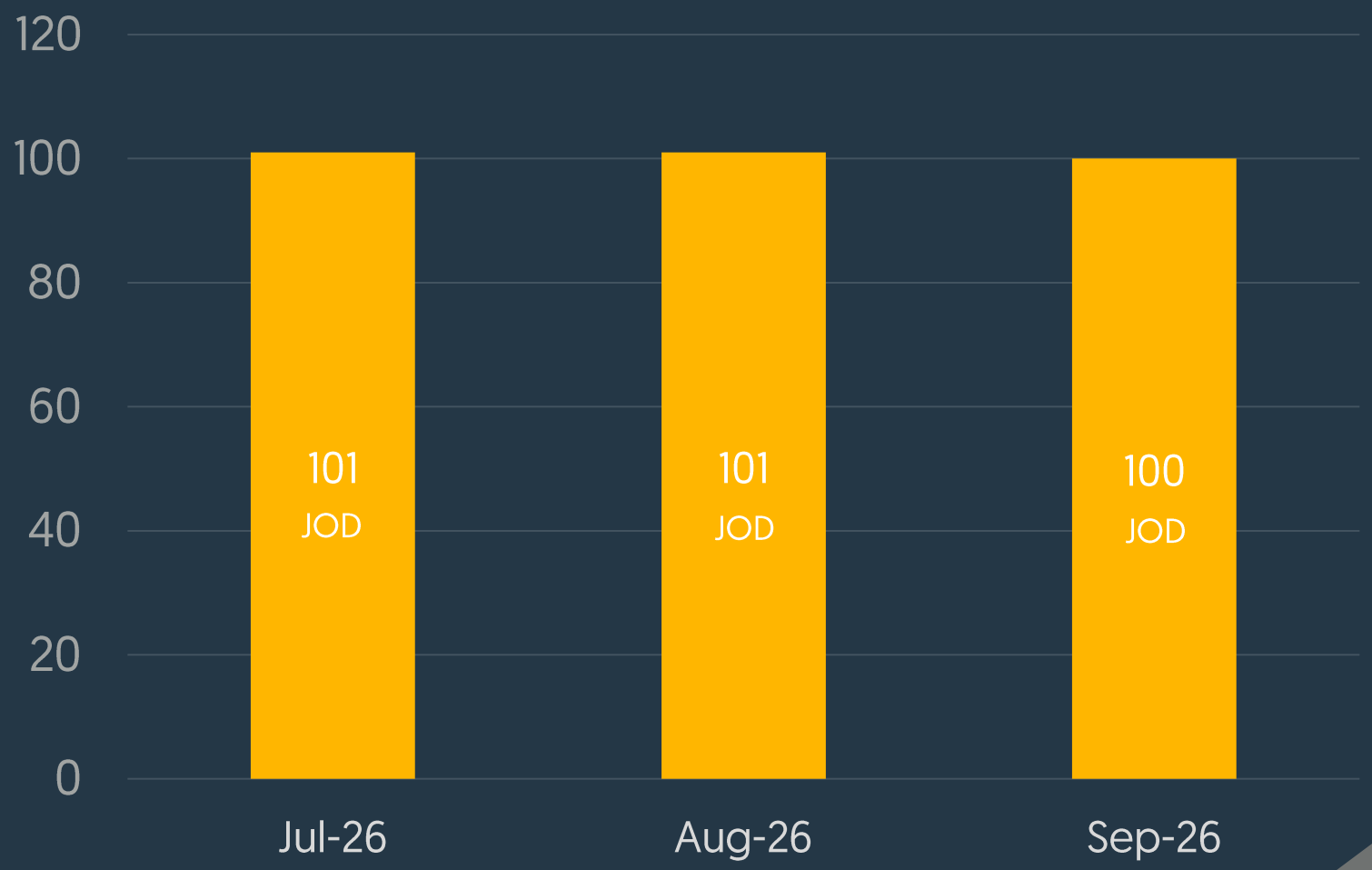
Transfers Issued by Banks



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

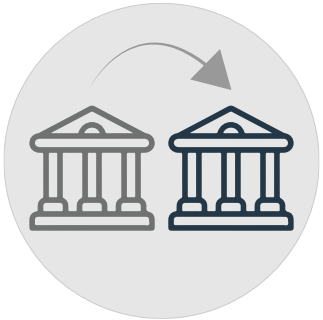


27.6%

3.47M

On Us





72.4%

9.11M

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



22.6%

325M JOD

On Us





77.4%

1.11B JOD

Off Us

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

JoMoPay

Jordan Mobile Payment

Monthly Report

September 2026

Jordan Mobile Payments Switch for
Transfers Issued by Mobile Wallets

25

09.2026

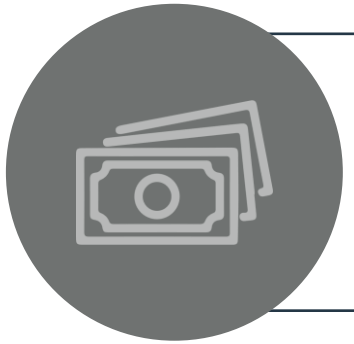
Total Number and Value of Transactions Since the Beginning of 2026

Transfers Issued by Mobile Wallets



Number of Transactions

130.33M

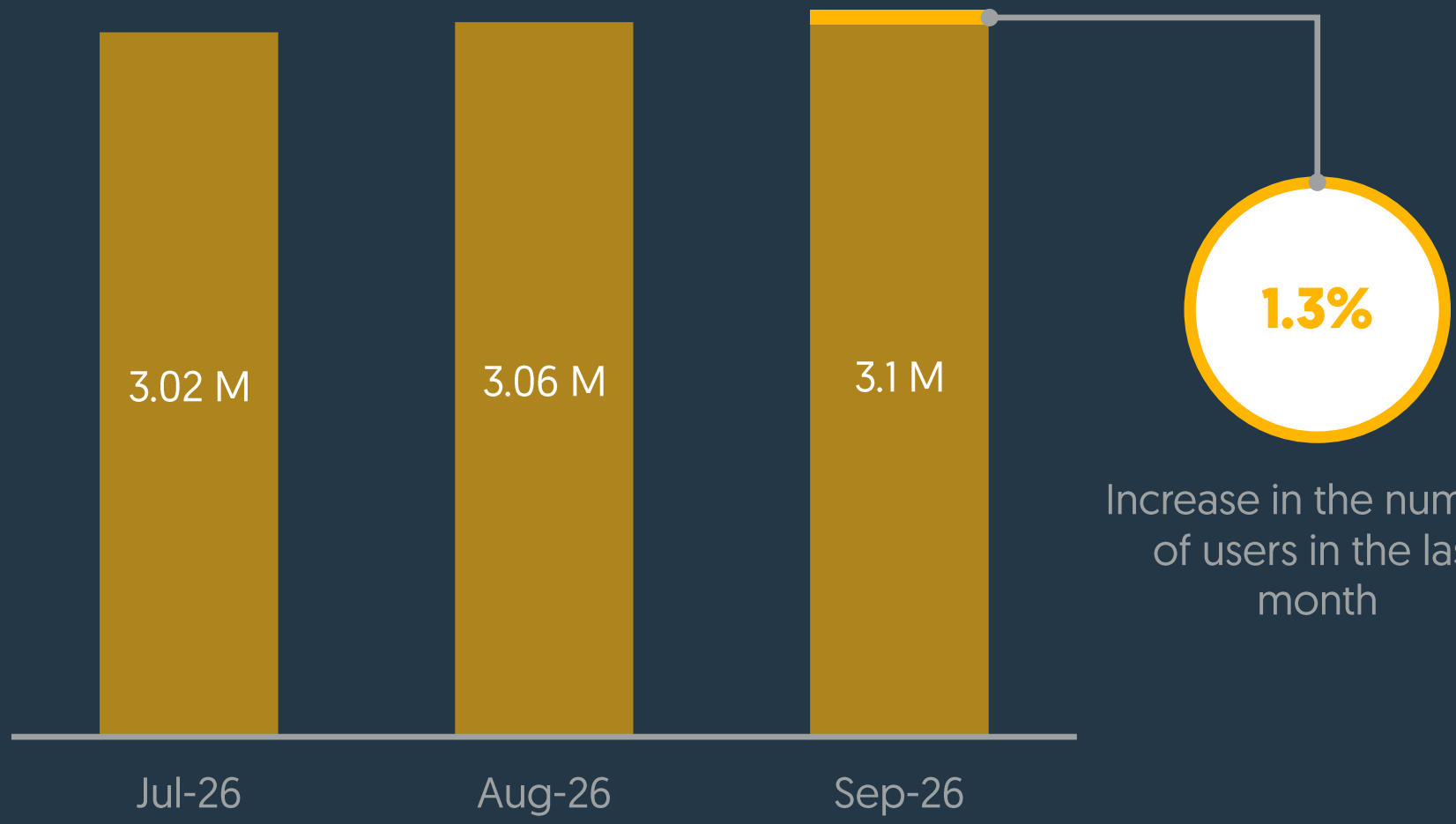


Value of Transactions

6.02B JOD

JoMoPay Users

Total Number of Users Over the Past 3 Months



JoMoPay Users

Percentage of Users Based on Nationality

87.3% Jordanian 2.71M

12.7% Non-Jordanian 394.2K



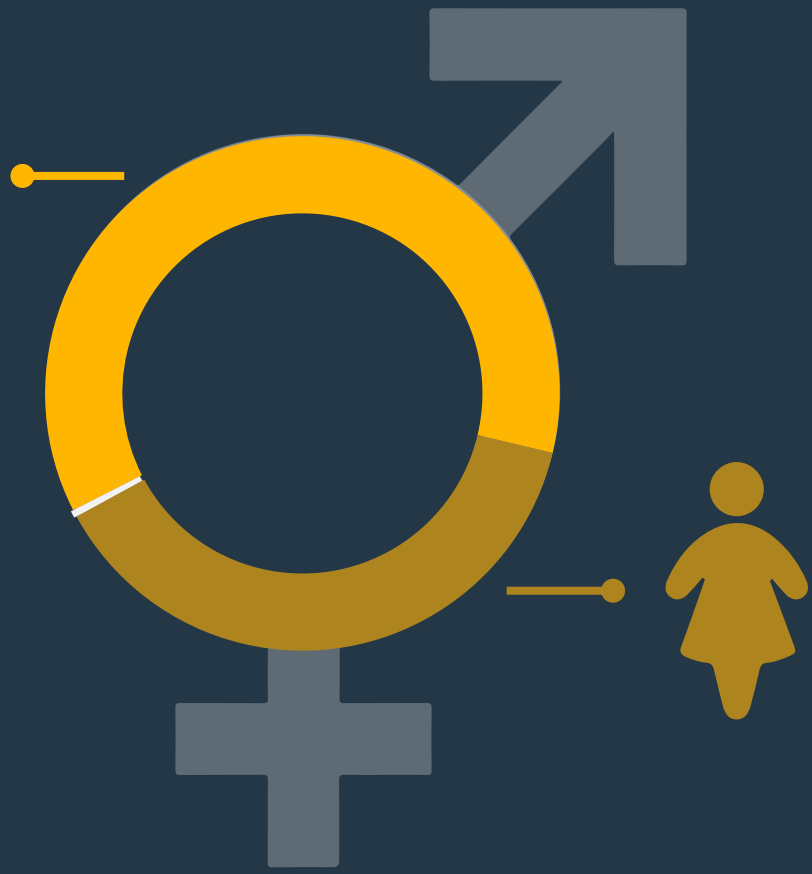
JoMoPay Users

Percentage of Users Based on Gender

61.3%

1.9M

Male Users



38.4%

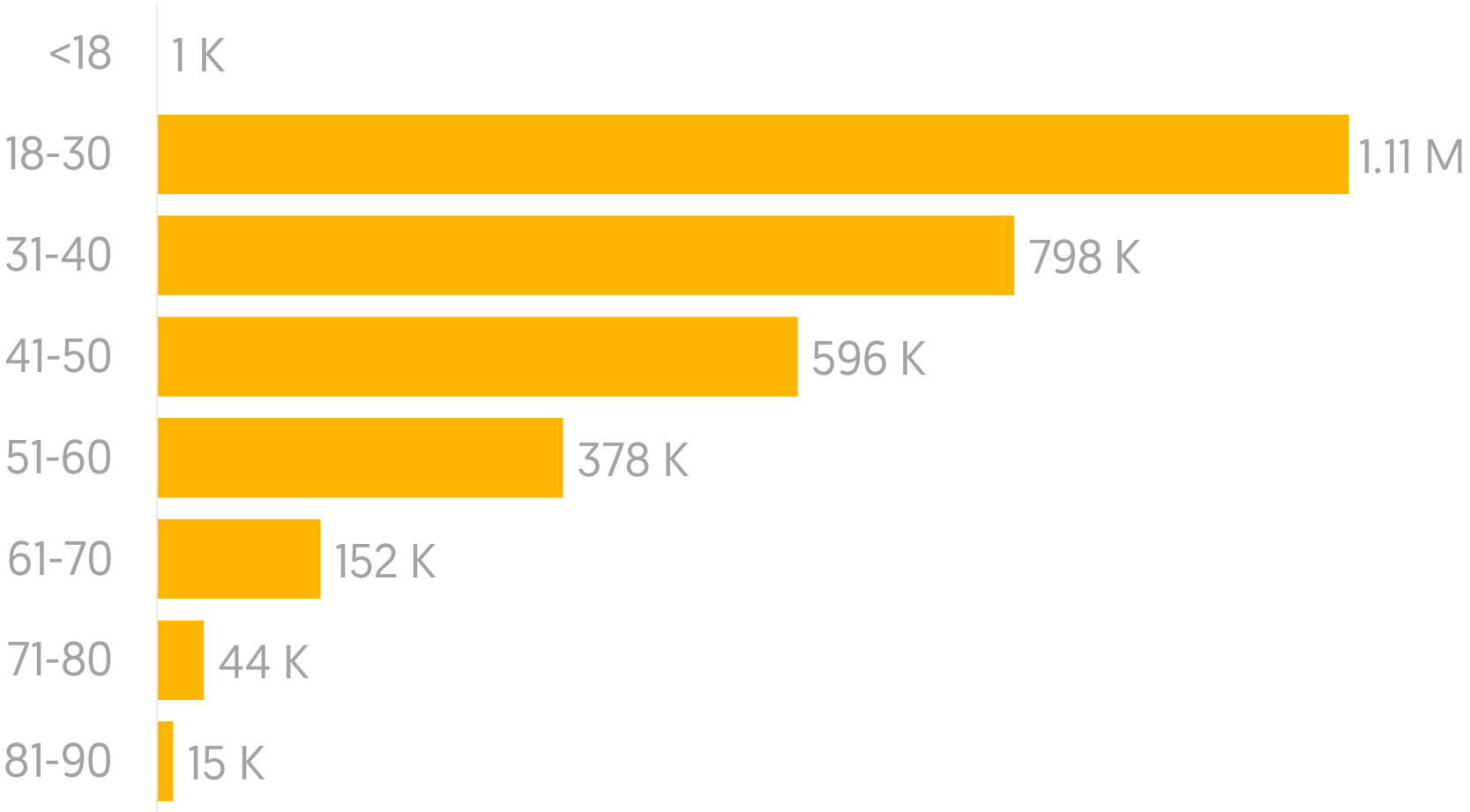
1.19M

Female Users

09.2026

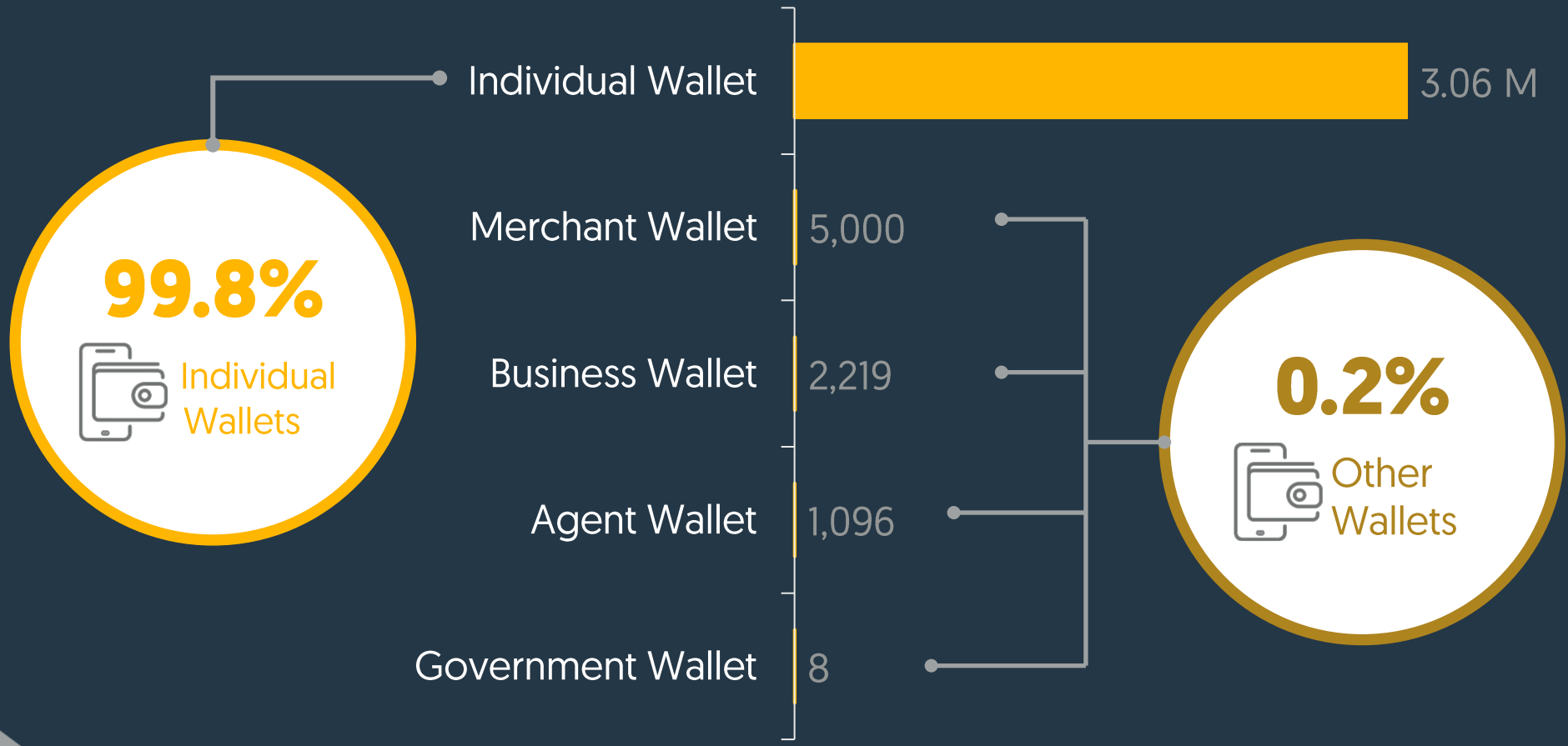
JoMoPay Users

Number of Users Based on Age Group



JoMoPay Users

Number of Wallets Based on Wallet Type

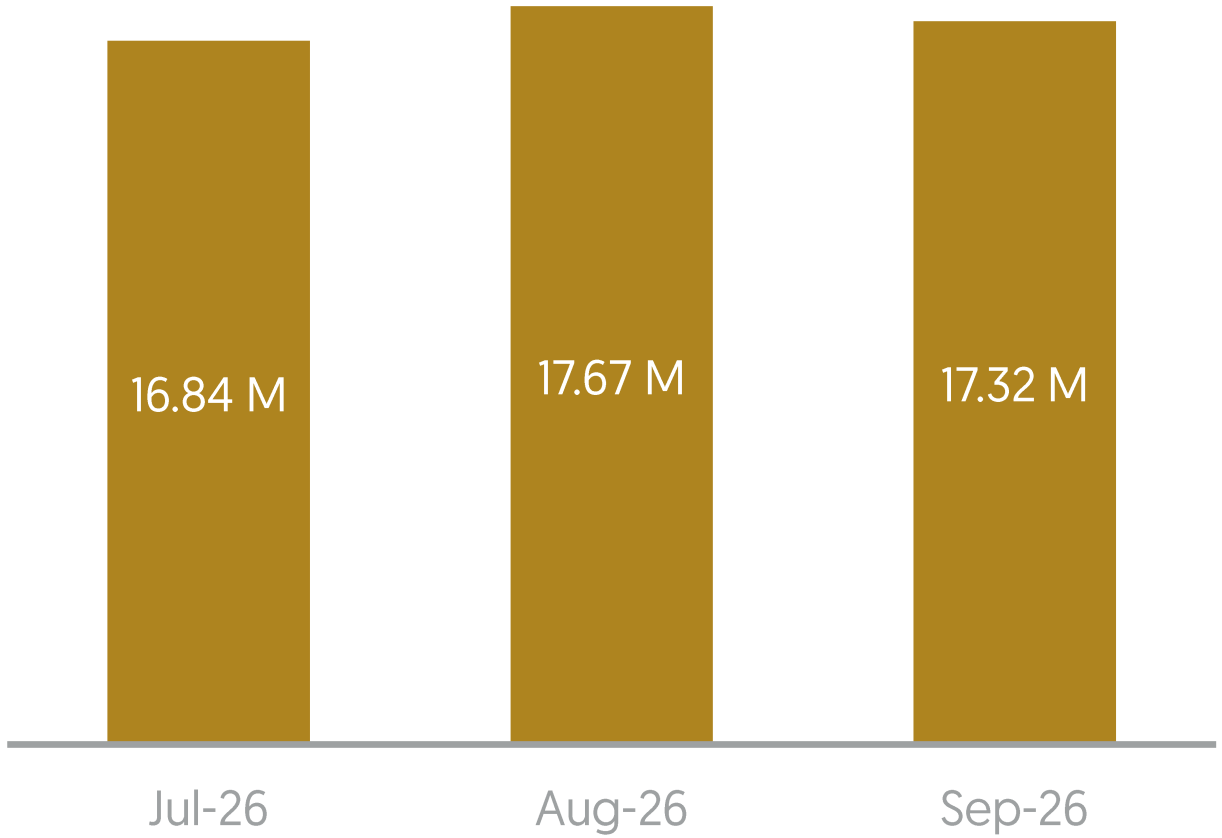


09.2026

JoMoPay Number of Transactions

Total Number of Transactions Over the Past 3 Months

Transfers Issued by Mobile Wallets



2%

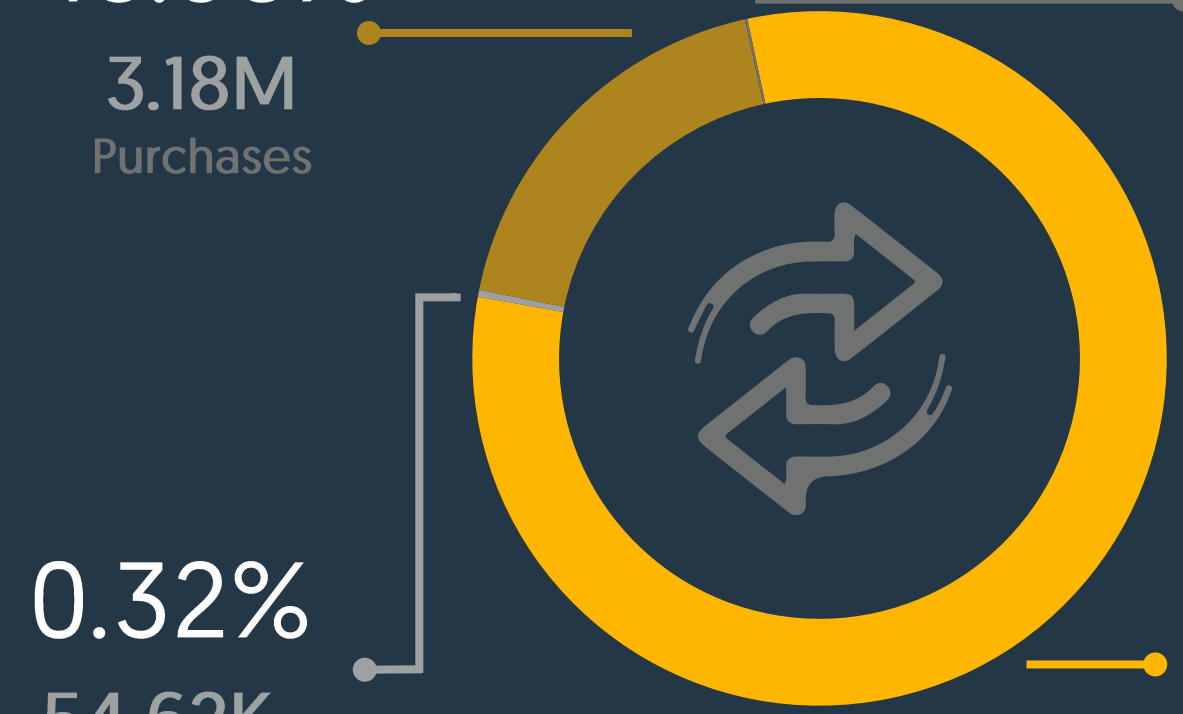
Decrease in the number of transactions in the last month

09.2026

JoMoPay Number of Transactions

Percentage Based on Transaction Type

Transfers Issued by Mobile Wallets



18.38%
3.18M
Purchases

0.12%
19.98K
Cash In

0.32%
54.62K
Cash Out

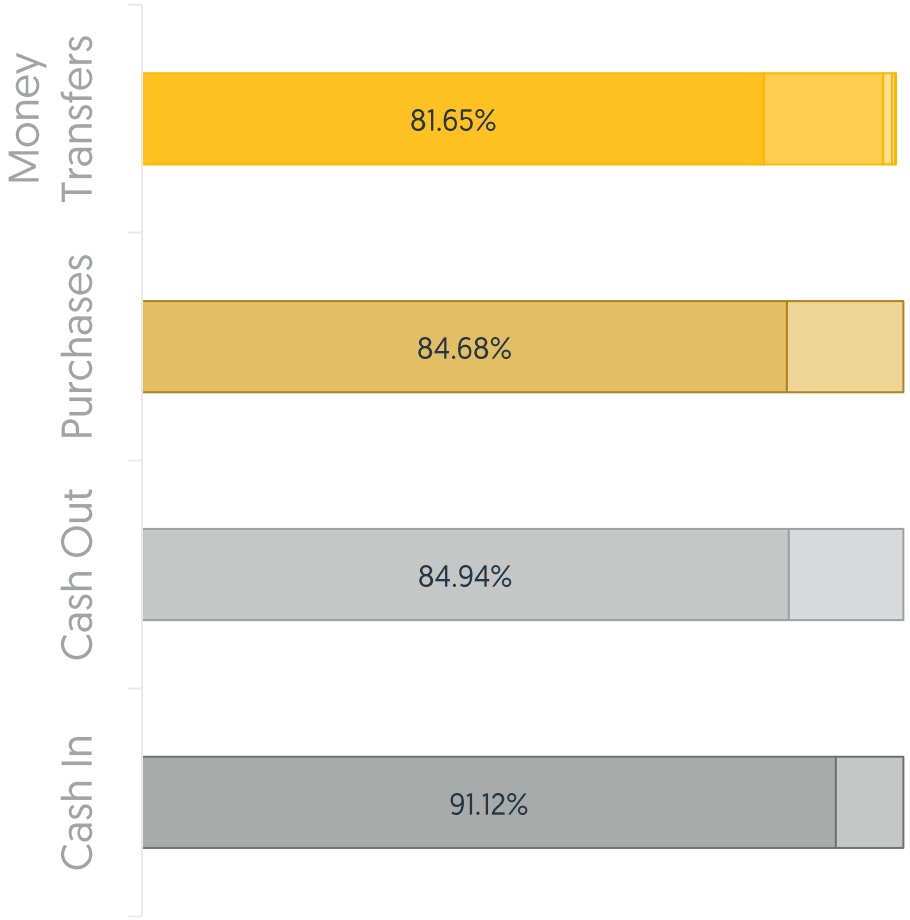
81.19%
14.06M
Money Transfers

* 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

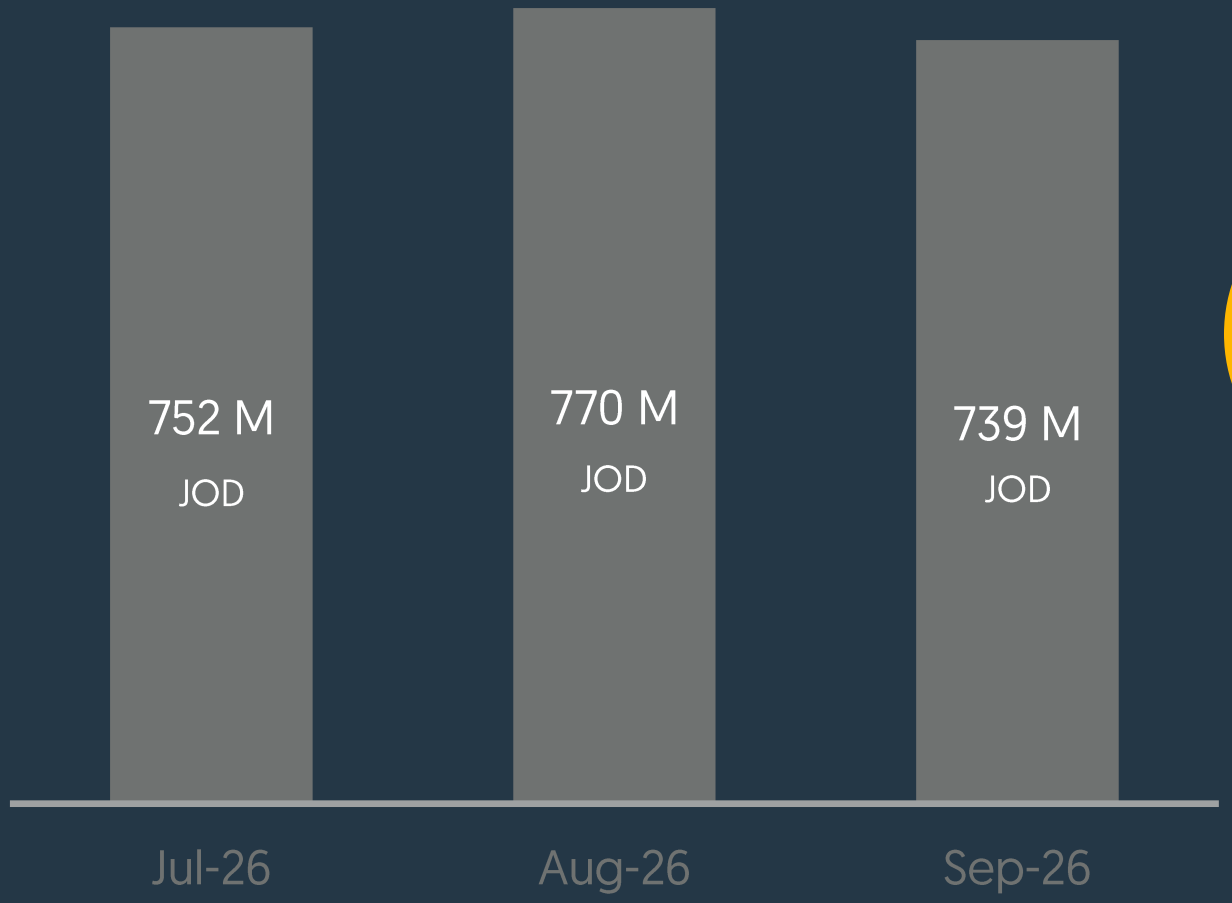


Transfer to Family/Friends	81.65%
Transfer to Own Account	15.68%
Goods/Services	1.17%
Aid/Charity/Grant	1.02%
Salary/Bonus/Dividends	0.39%
Loan/Loan Disbursement	0.08%
Loan/Loan Installment	0.01%
Purchases	84.68%
QR Purchases	15.32%
Cash Out - Agent/Teller	84.94%
Cash Out - ATM/Kiosk	15.06%
Cash In - Agent/Teller	91.12%
Cash In - ATM/Kiosk	8.88%

JoMoPay Value of Transactions

Total Value of Transactions Over the Past 3 Months

Transfers Issued by Mobile Wallets



4%

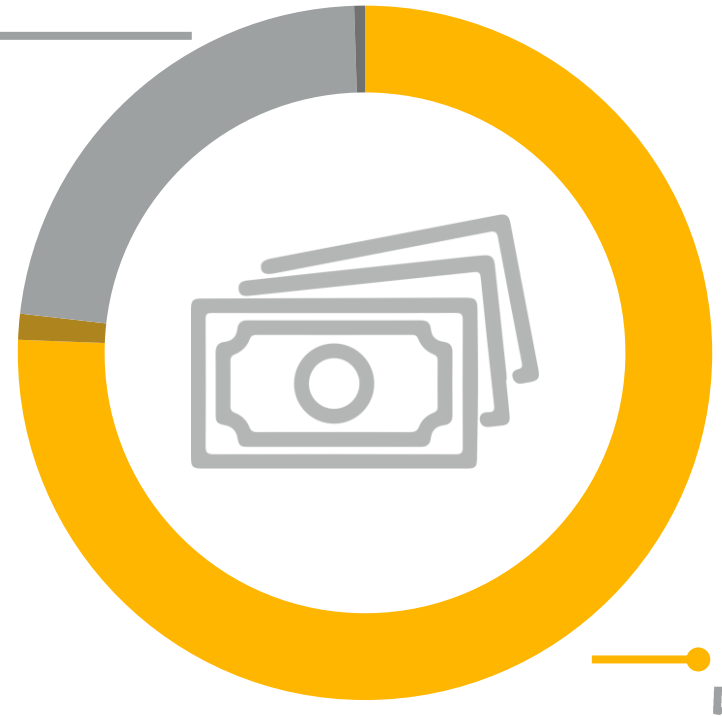
Decrease in the value of transactions in the last month

09.2026

JoMoPay Value of Transactions

Percentage Based on Transaction Type

Transfers Issued by Mobile Wallets



23.2%
171.3M JOD
Purchases

0.5%
3.9M JOD
Cash In

1.3%
9.9M JOD
Cash Out

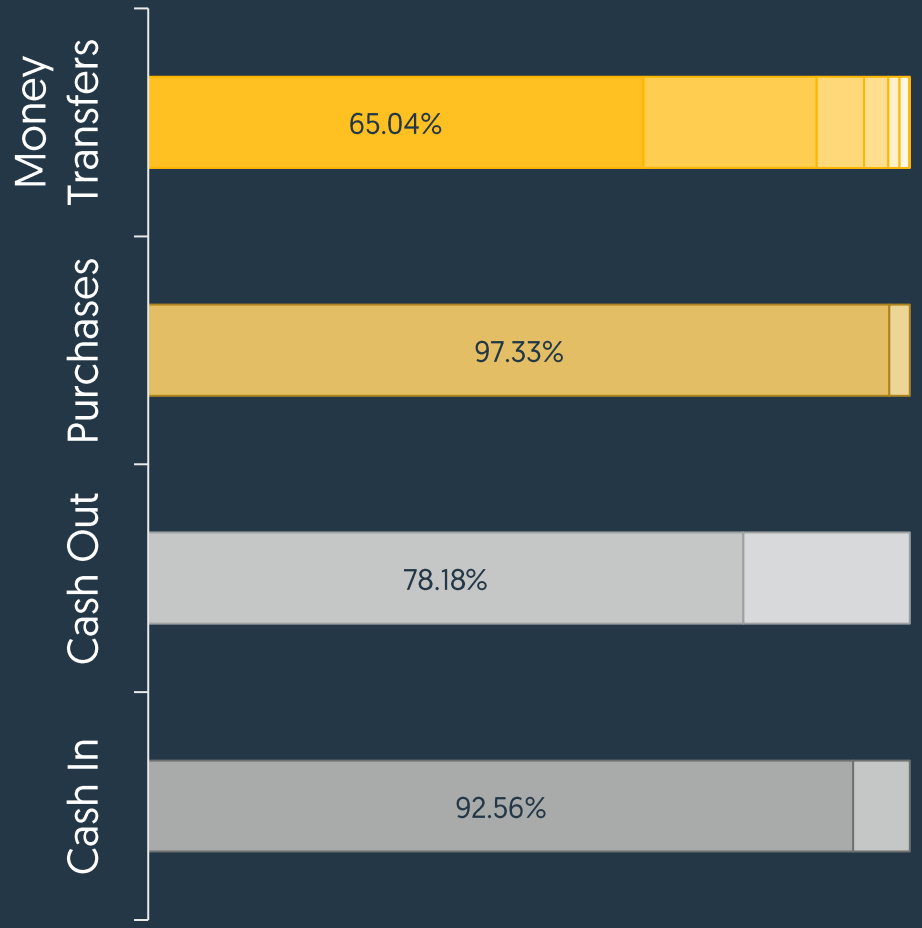
75%
554.2M JOD
Money Transfers

* 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

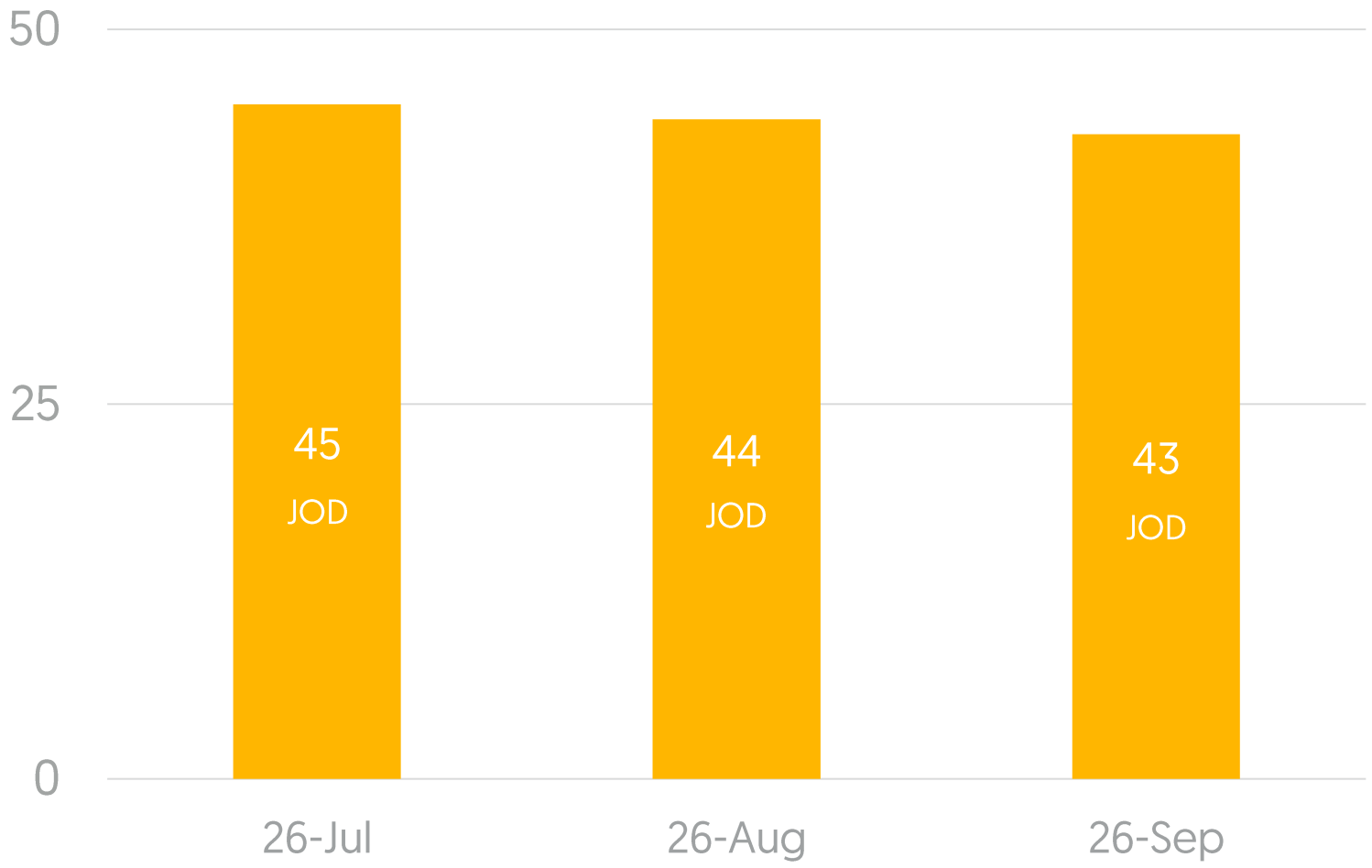


Transfer to Family/Friends	65.04%
Transfer to Own Account	22.74%
Goods/Services	6.23%
Aid/Charity/Grant	3.17%
Salary/Bonus/Dividends	1.50%
Loan/Loan Disbursement	1.29%
Loan/Loan Installment	0.04%
Purchases	97.33%
QR Purchases	2.67%
Cash Out - Agent/Teller	78.18%
Cash Out - ATM/Kiosk	21.82%
Cash In - Agent/Teller	92.56%
Cash In - ATM/Kiosk	7.44%

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



66.3%

6.59M

On Us

33.7%

3.35M

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



60.5%

158.9M JOD

On Us

39.5%

103.5M JOD

Off Us

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

CliQ & JoMoPay Interoperability

Monthly Report

September 2026

41

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

09.2026

Total Number and Value of Transactions Since the Beginning of 2026

Number of Transactions

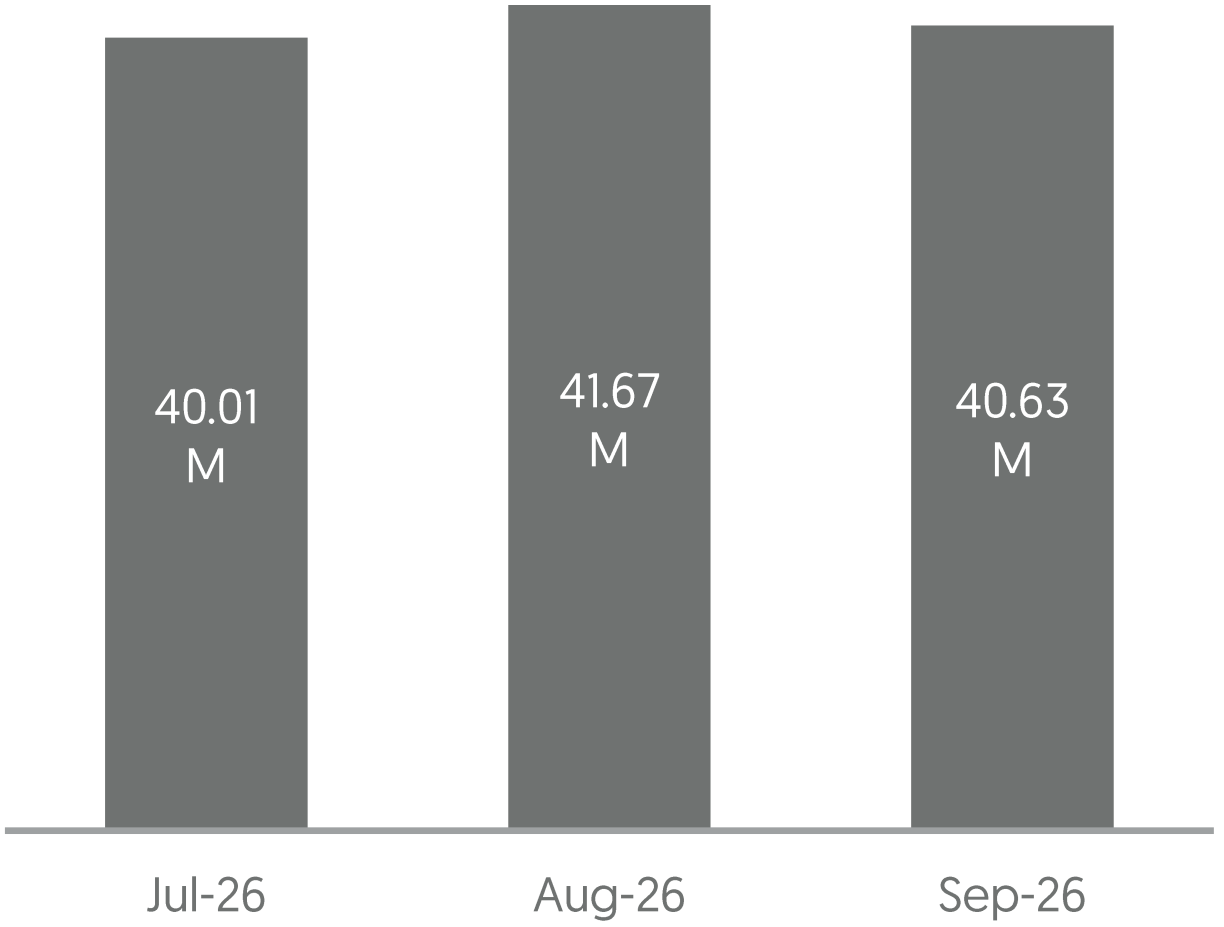
315.81M

Value of Transactions

25.01B JOD

CliQ & JoMoPay Transactions

Total Number of Transactions Over the Past 3 Months

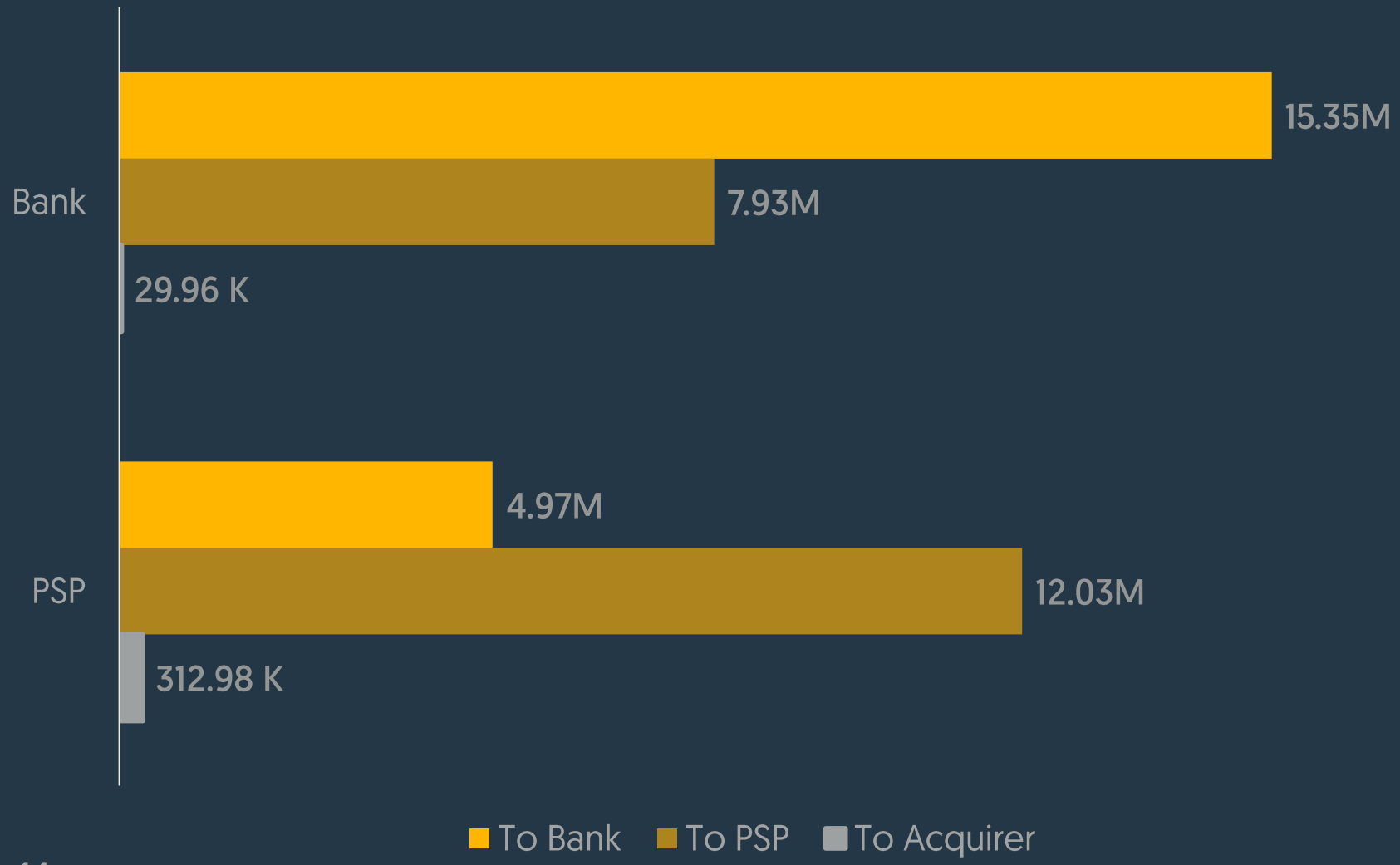


2.5%

Decrease in the number of transactions in the last month

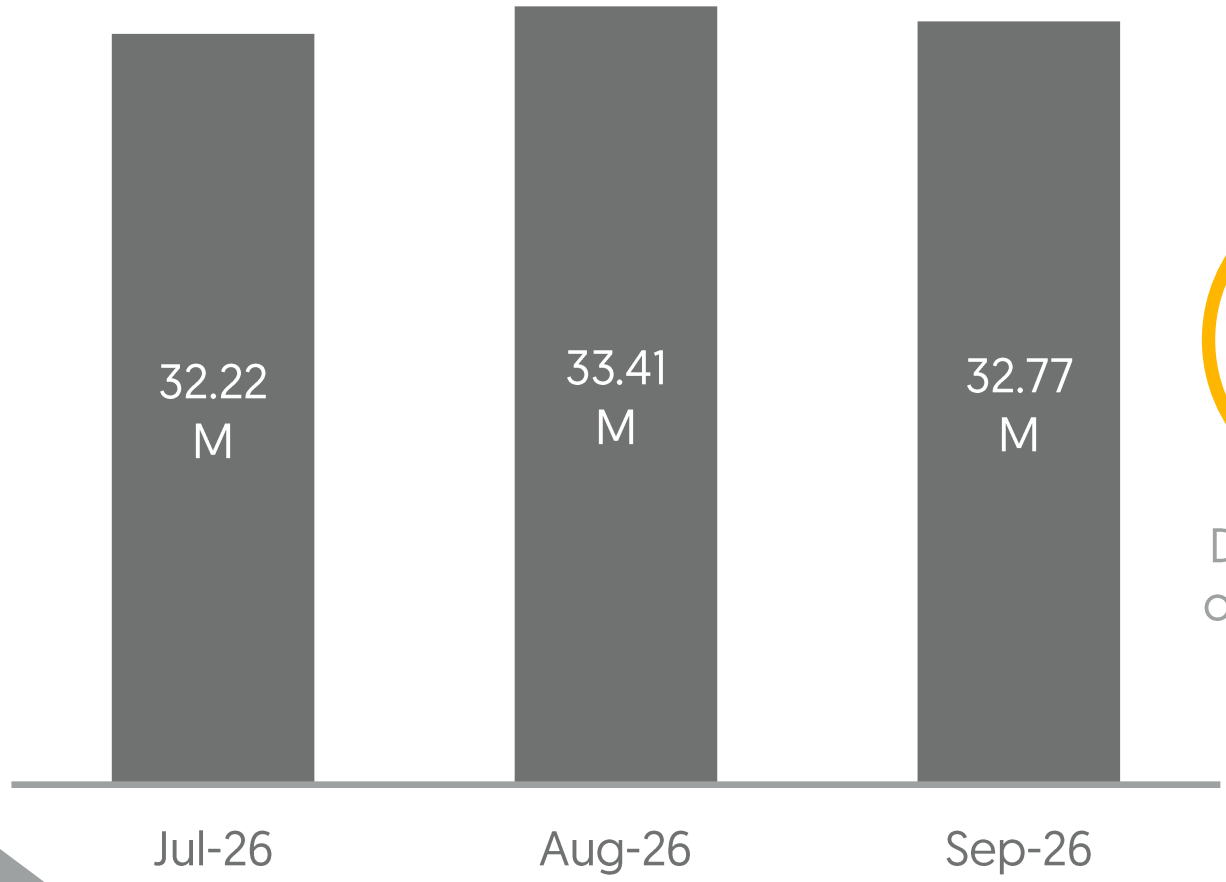
CliQ & JoMoPay Transactions

Total Number of Transactions between Banks and PSPs



CliQ & JoMoPay Transactions

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



1.9%

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



69.3%

22.7M

Off Us

30.7%

10.1M

On Us

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

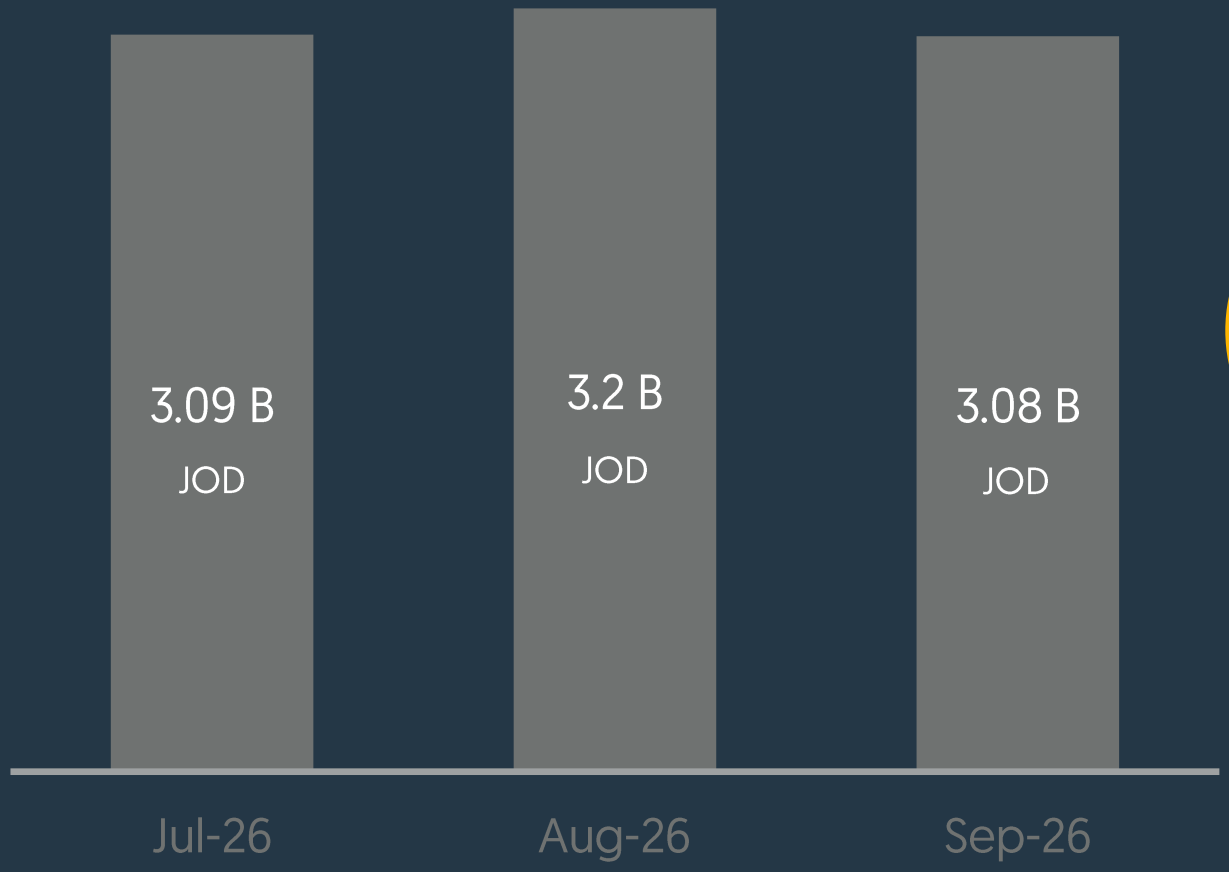
CliQ & JoMoPay Interoperability

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



CliQ & JoMoPay Transactions

Total Value of Transactions Over the Past 3 Months

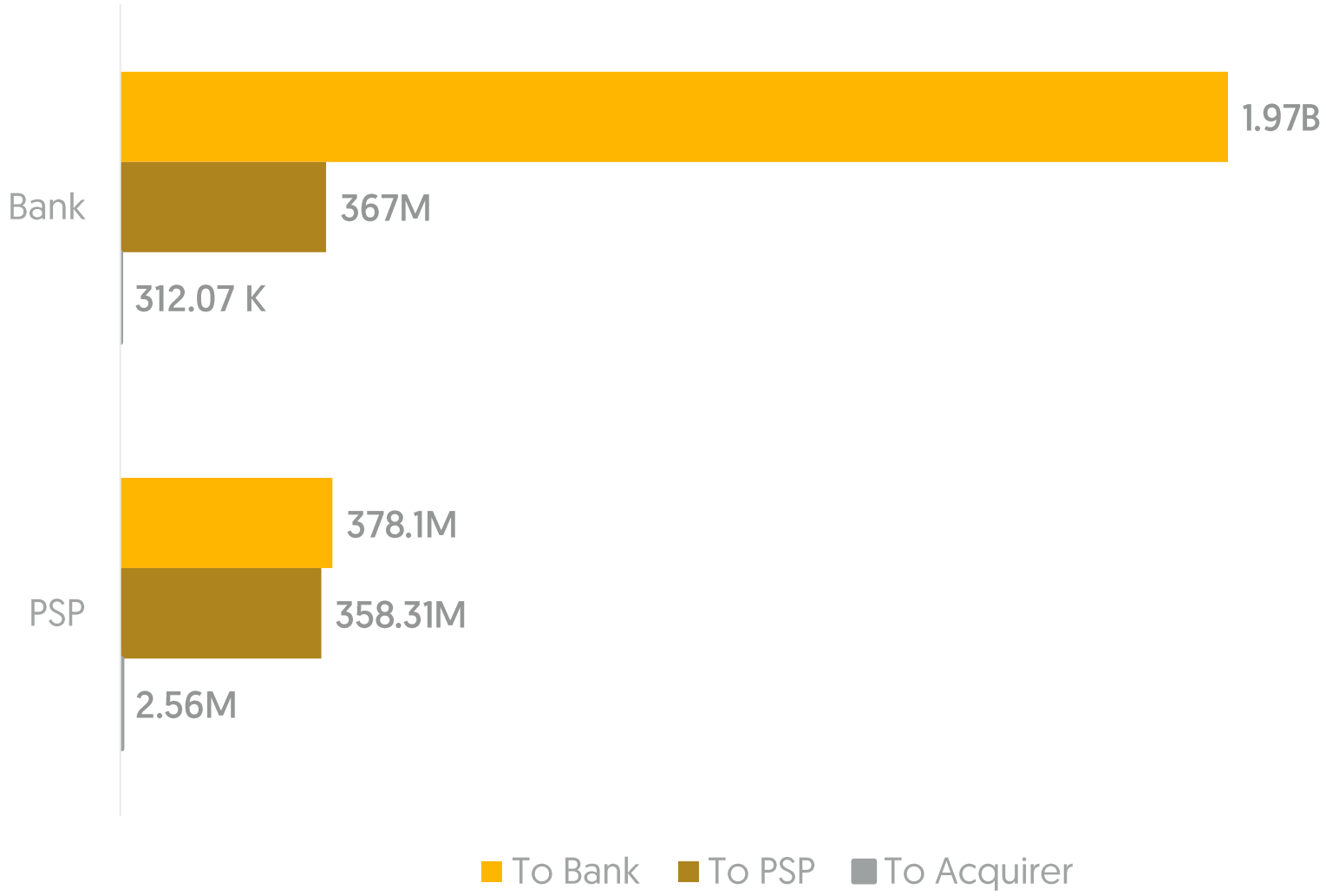


3.7%

Decrease in the value of transactions in the last month

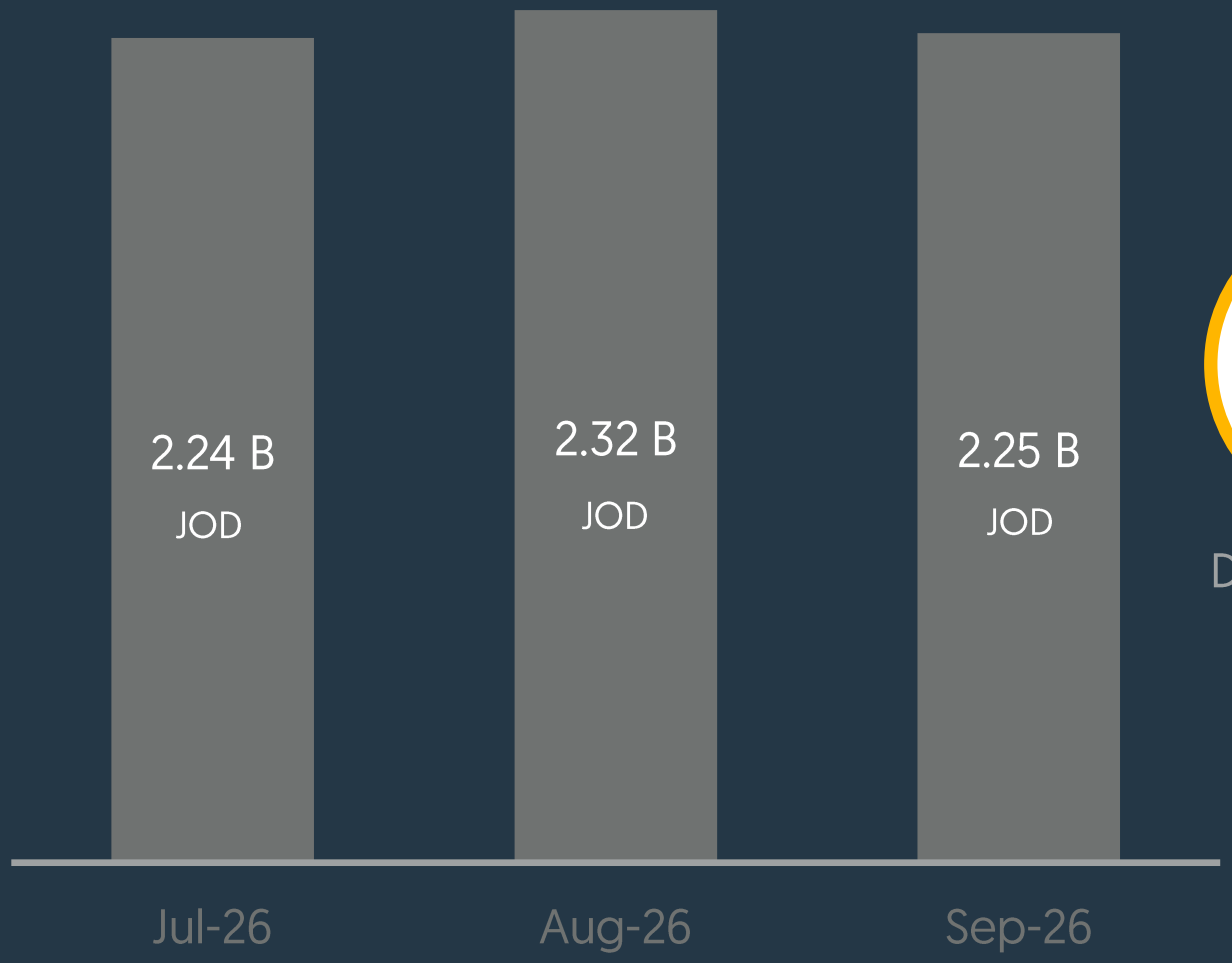
CliQ & JoMoPay Transactions

Total Value of Banks and PSPs Transactions



CliQ & JoMoPay Transactions

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

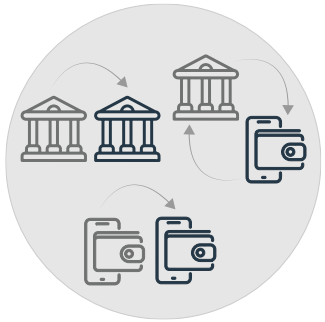


2.7%

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



78.5%

1.77B JOD

Off Us





21.5%

483.9M 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



53%

291.7M JOD

mPSP to Bank

47%

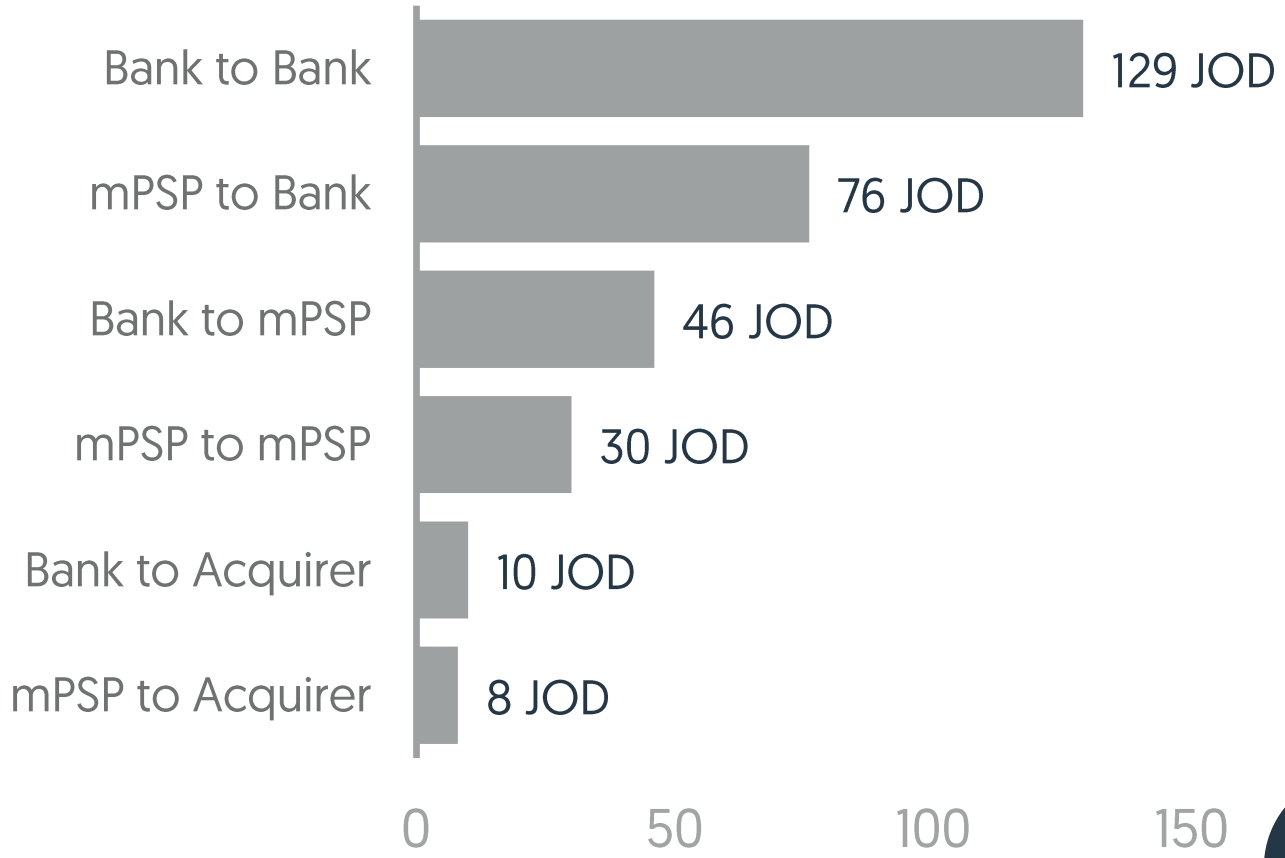
258.7M JOD

Bank to mPSP

CliQ & JoMoPay Average Value of Transactions

Average Value of Transactions for Banks and mPSPs

76 JOD
Transaction Average



Instant Payment Systems in Jordan

CliQ & JoMoPay

Monthly Report

September 2026

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

54

09.2026

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

315.81M

Through Bank Accounts
185.49M

Through Mobile Wallets
130.33M

Total Value of Transactions

25.01B JOD

Through Bank Accounts
18.99B JOD

Through Mobile Wallets
6.02B 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 **4.35M**



Bank Account Only

1.19M



Mobile Wallet Only

1.86M



Bank Account & Mobile Wallet

1.25M

Instant Payment Transactions

Number of Transfers Issued by Banks and Mobile Payment Service Providers

Total Number of Transactions
For September 2026

40.63M



Number of Transactions through Bank Accounts

23.31M



Number of Transactions through Mobile Wallets

17.32M

Instant Payment Transactions

Value of Transfers Issued by Banks and Mobile Payment Service Providers

Total Value of Transactions
For September 2026

3.08B JOD

Value of Transactions
through Bank Accounts

2.34B JOD

Value of Transactions
through Mobile Wallets

0.74B JOD

Instant Payment Transactions

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

Average Value of All Transactions
For September 2026

75.83 JOD



Average Transaction Value
through Bank Accounts

100.45 JOD



Average Transaction Value
through Mobile Wallets

42.69 JOD

FAWATEERcom

Monthly Report

September 2026

60

Electronic Bill Presentment & Payment (EBPP) System

09.2026

Total Number and Value of Transactions Since the Beginning of 2026

Number of Transactions

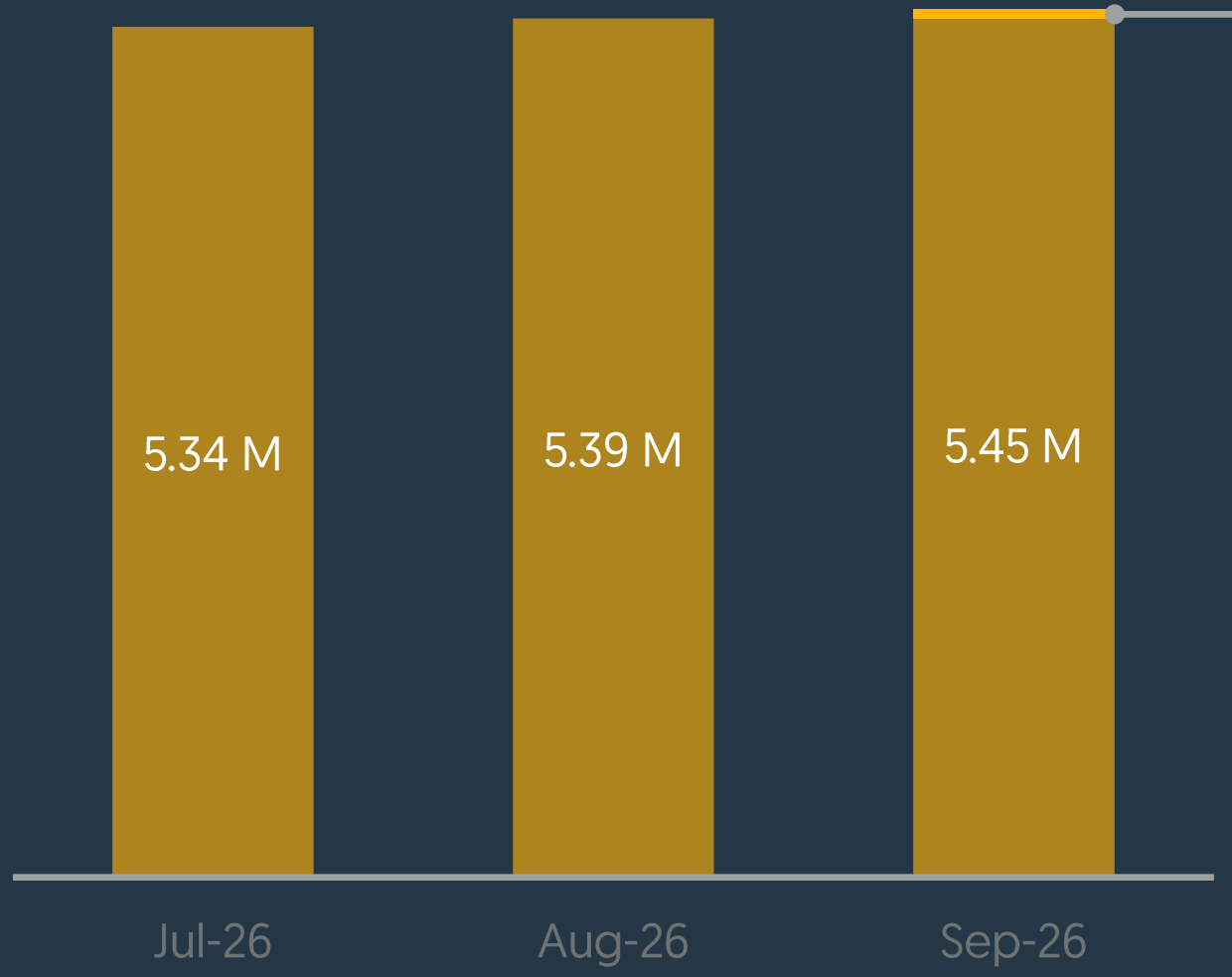
63.88M

Value of Transactions

12.04B JOD

eFAWATEERcom Users

Total Number of Users Over the Past 3 Months

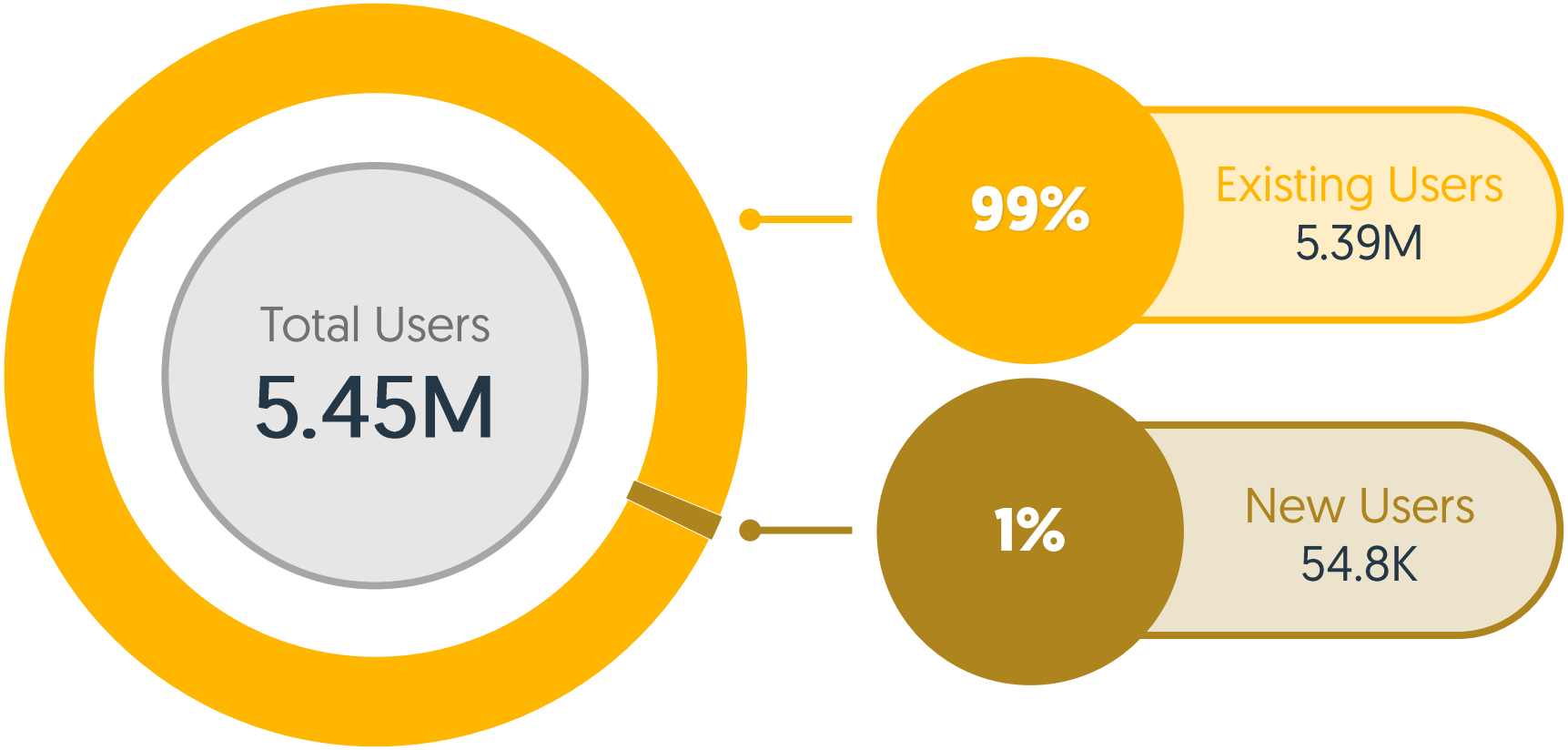


1%

Increase in the number of users in the last month

eFAWATEERcom Users

Number of eFAWATEERcom Users



eFAWATEERcom Billers & Services

Number of eFAWATEERcom Billers & Services



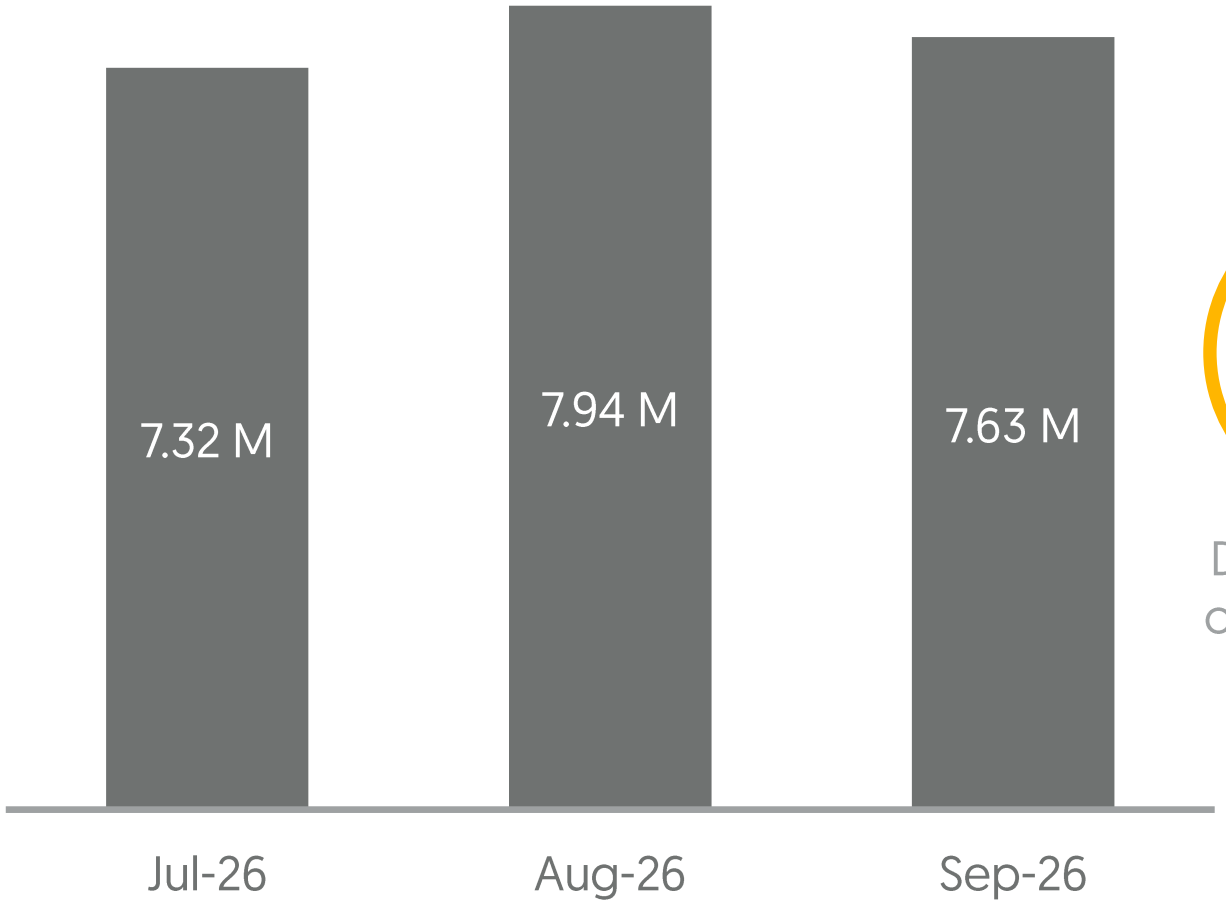
Billers
746



Services
2,663

eFAWATEERcom Number of Transactions

Total Number of Transactions Over the Past 3 Months

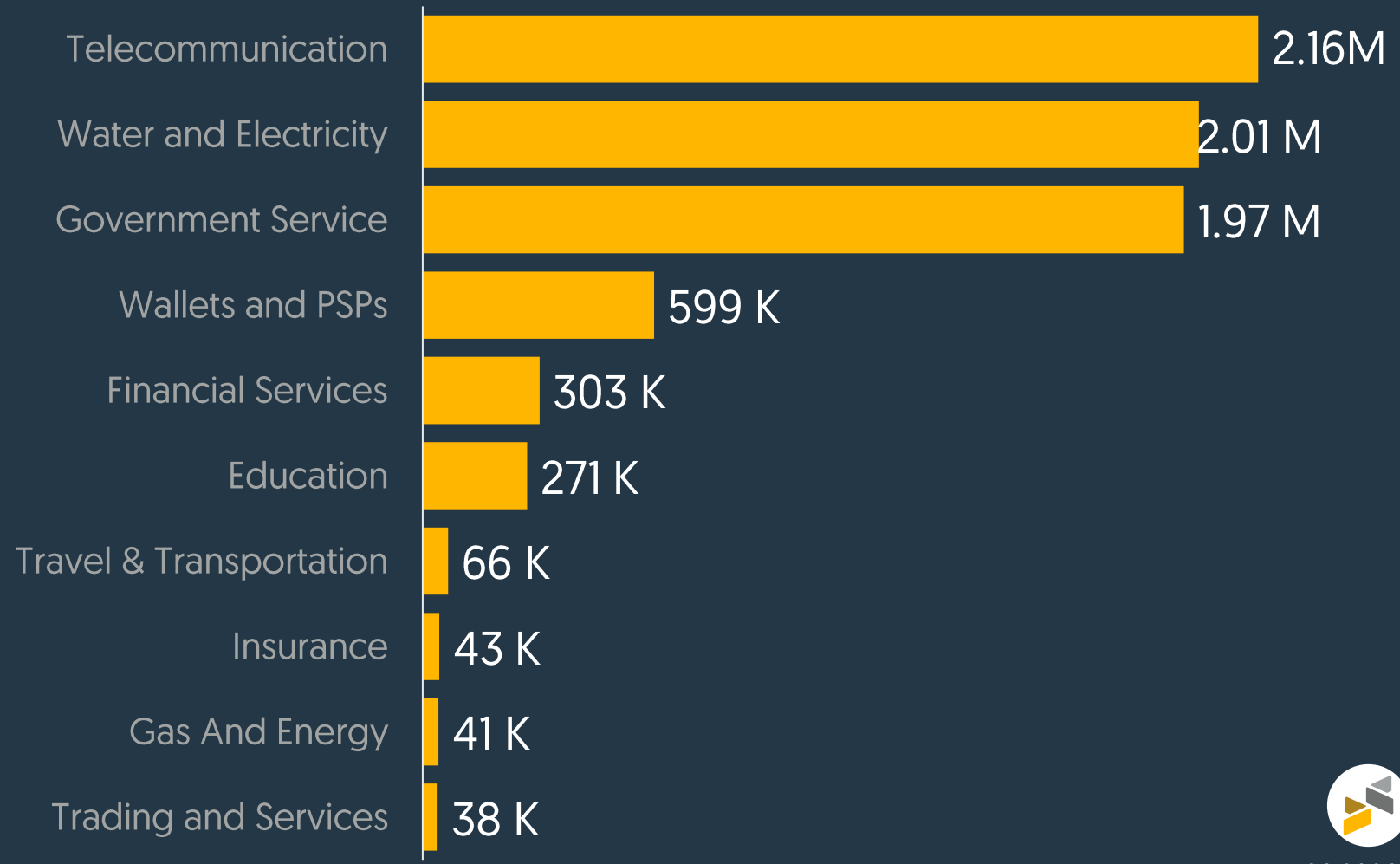


3.9%

Decrease 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

18.4%

1.4M

Cash Payments



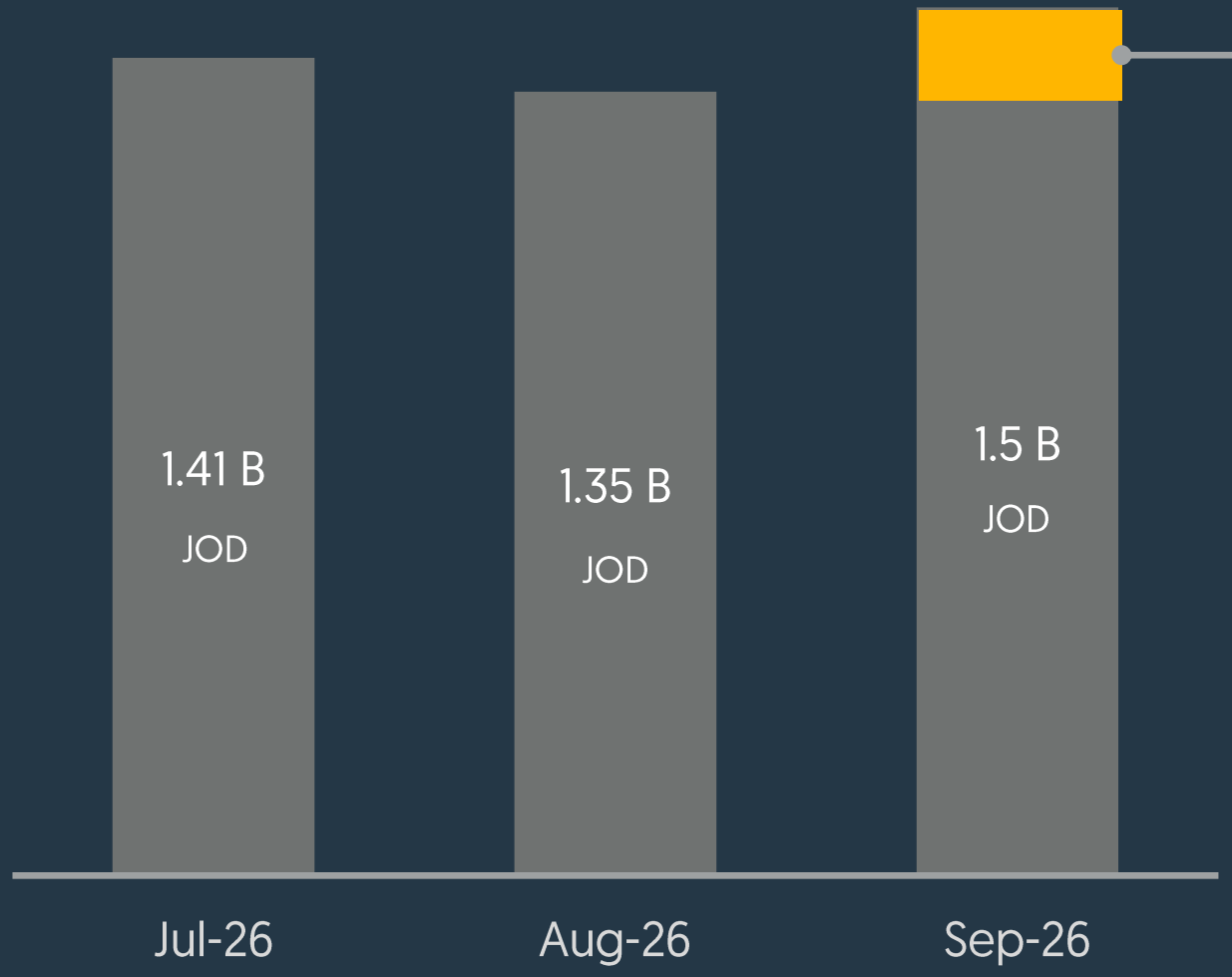
81.6%

6.23M

Digital Payments

eFAWATEERcom Value of Transactions

Total Value of Transactions Over the Past 3 Months

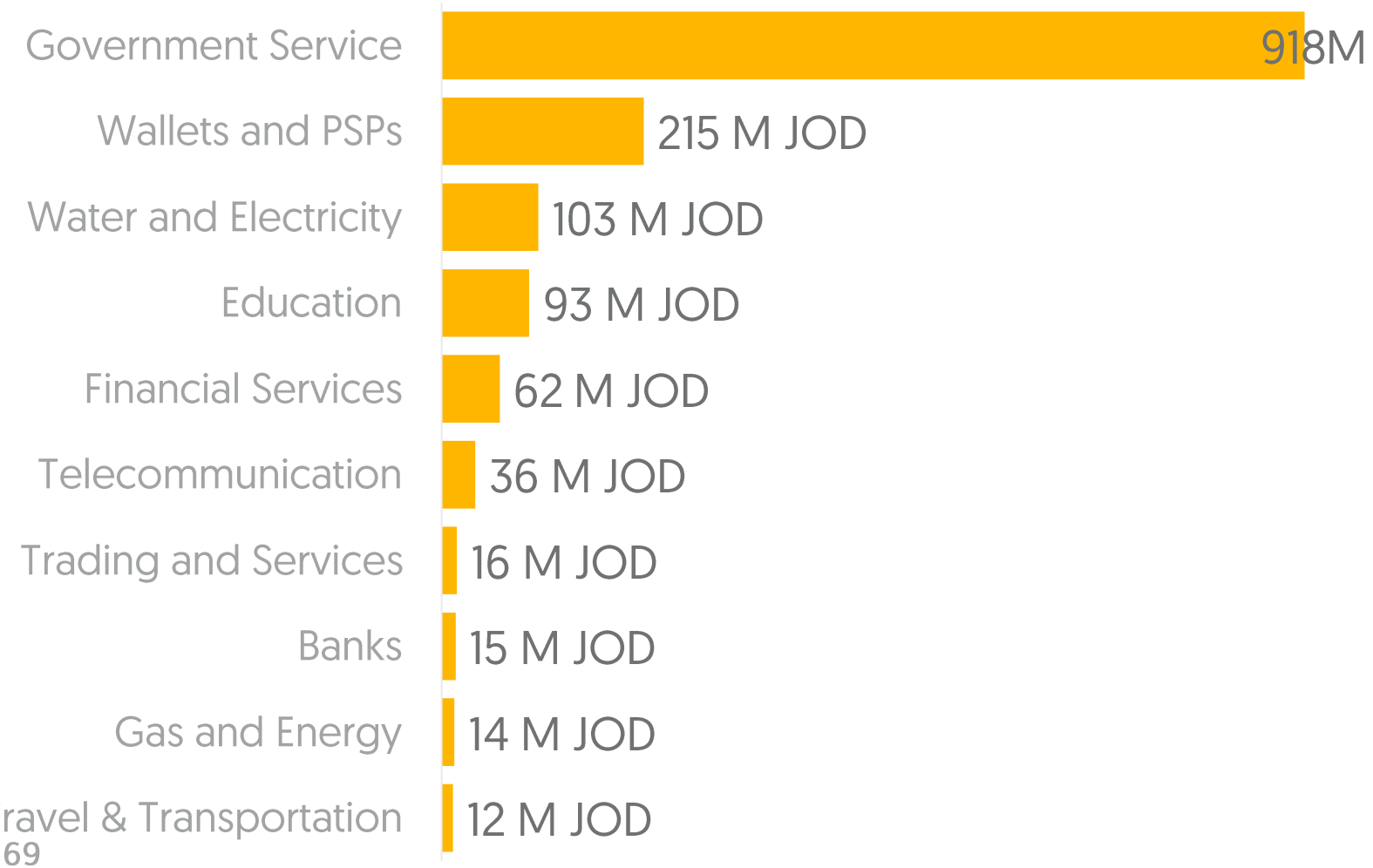


10.7%

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

13.7%

204.9M JOD

Cash Payments



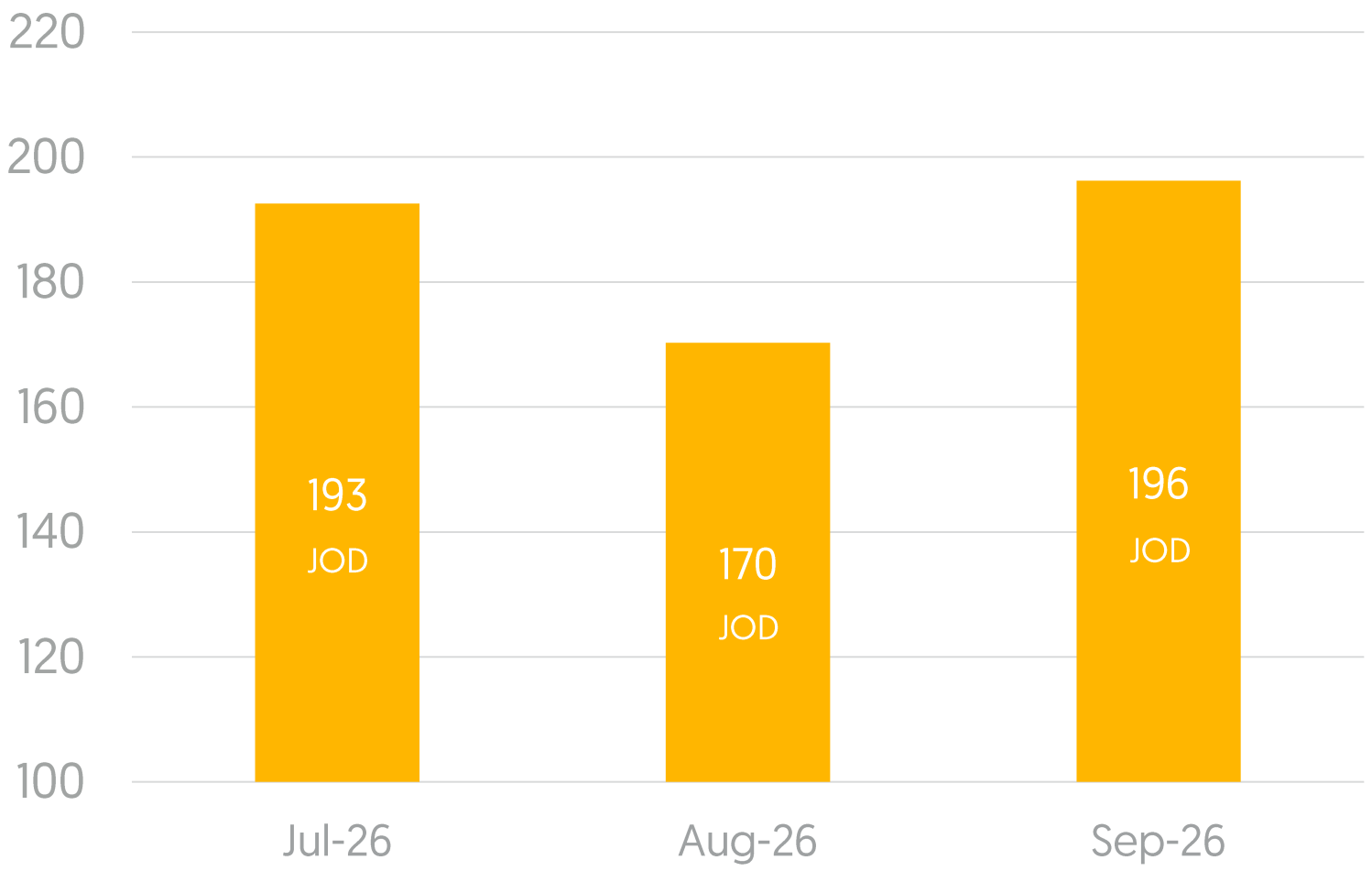
86.3%

1.29B JOD

Digital Payments

eFAWATEERcom Transactions

Average Value of Transactions Over the Past 3 Months





ACH

Automated Clearing House

Monthly Report

September 2026

72

Automated Clearing House

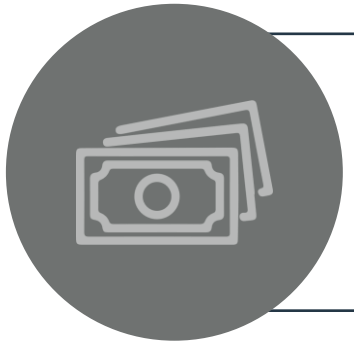
09.2026

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



Number of Transactions

9.69M

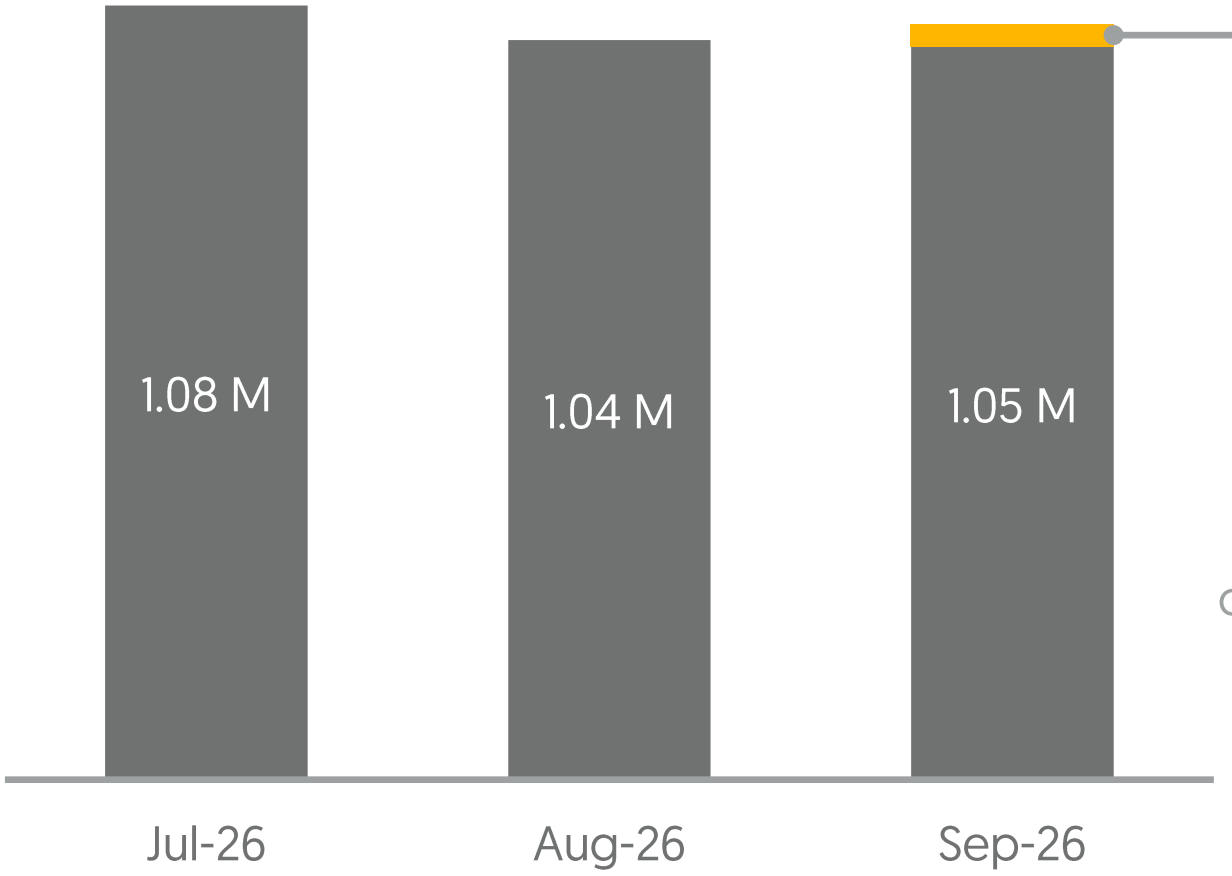


Value of Transactions

8.27BJOD

ACH Transactions

Total Number of Jordanian Dinar Transactions Over the Past 3 Months

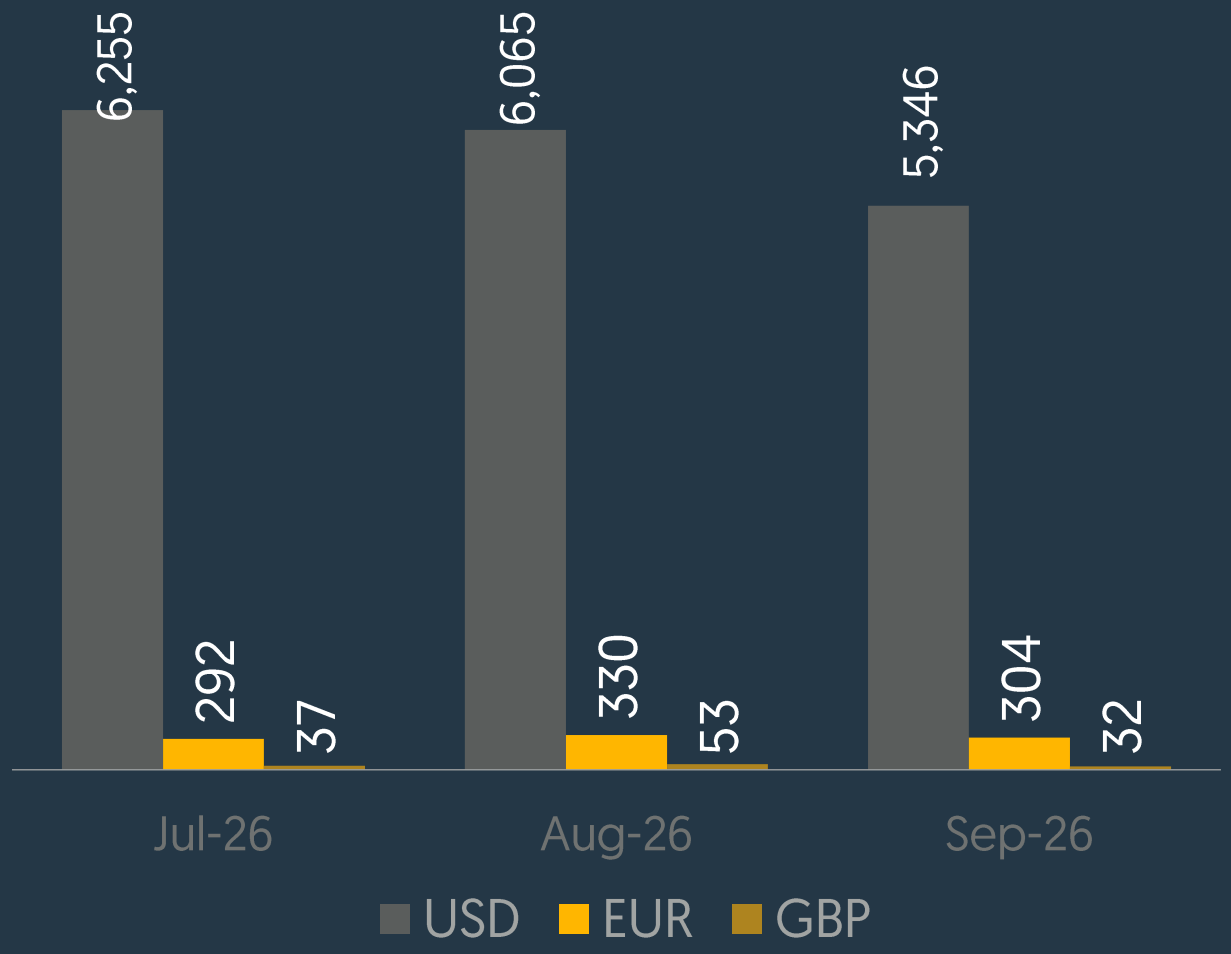


1.7%

Increase in the number of transactions in the last month

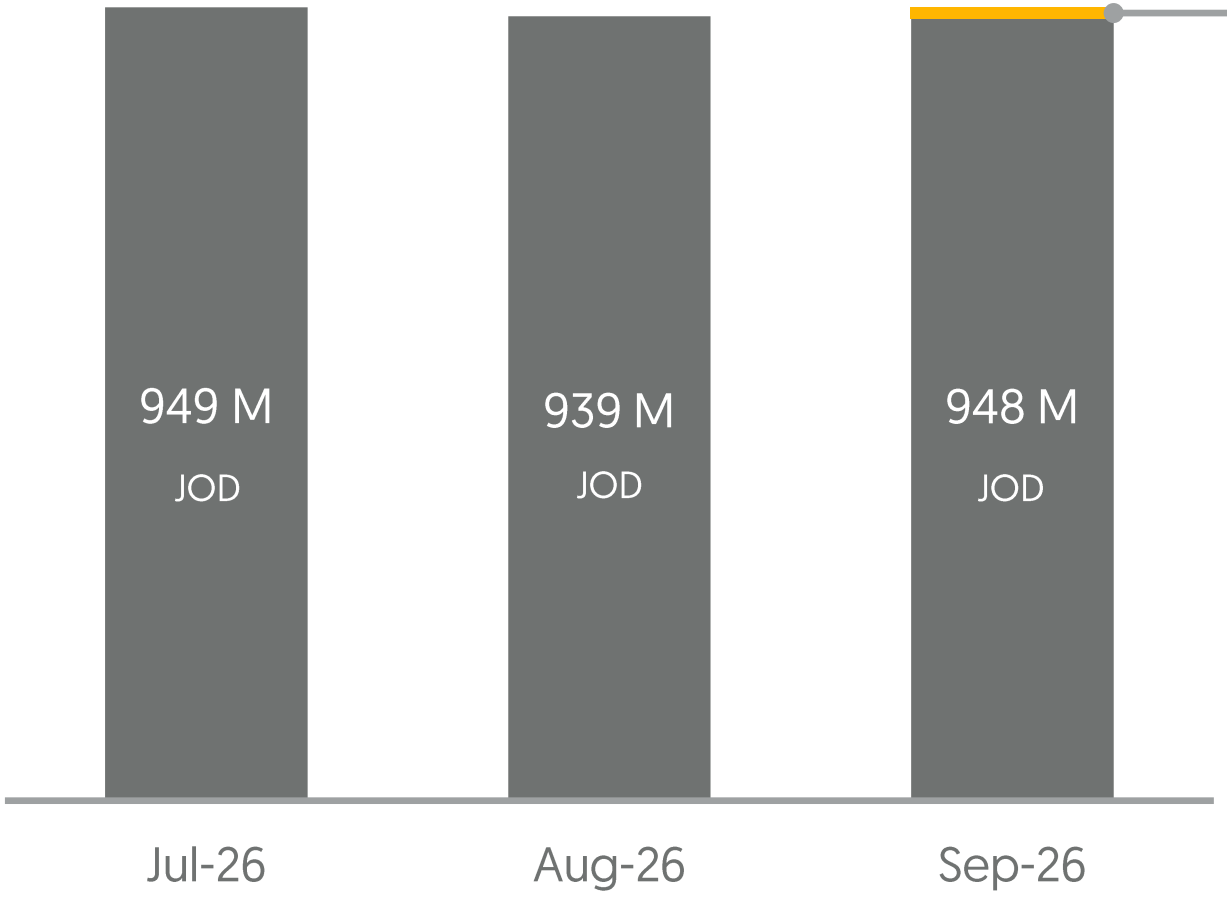
ACH Transactions

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



ACH Transactions

Total Value of Jordanian Dinar Transactions Over the Past 3 Months

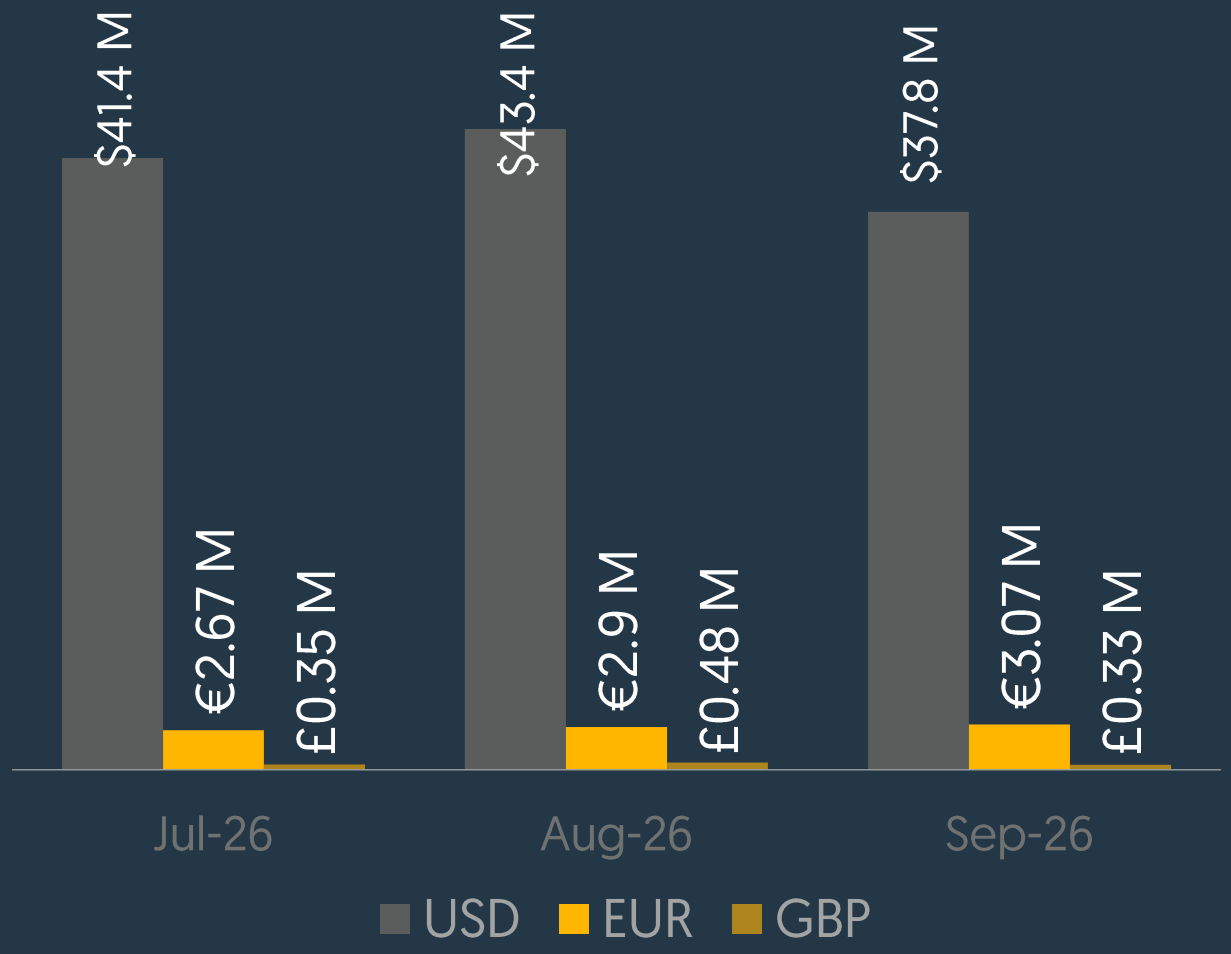


1%

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

September 2026

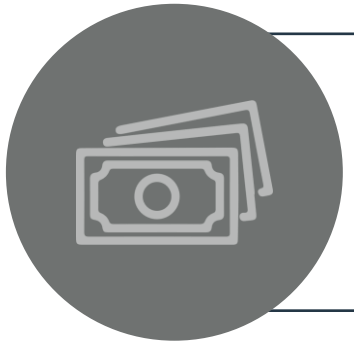
78

Total Number and Value of Transactions Since the Beginning of 2026



Number of Transactions

4.53M

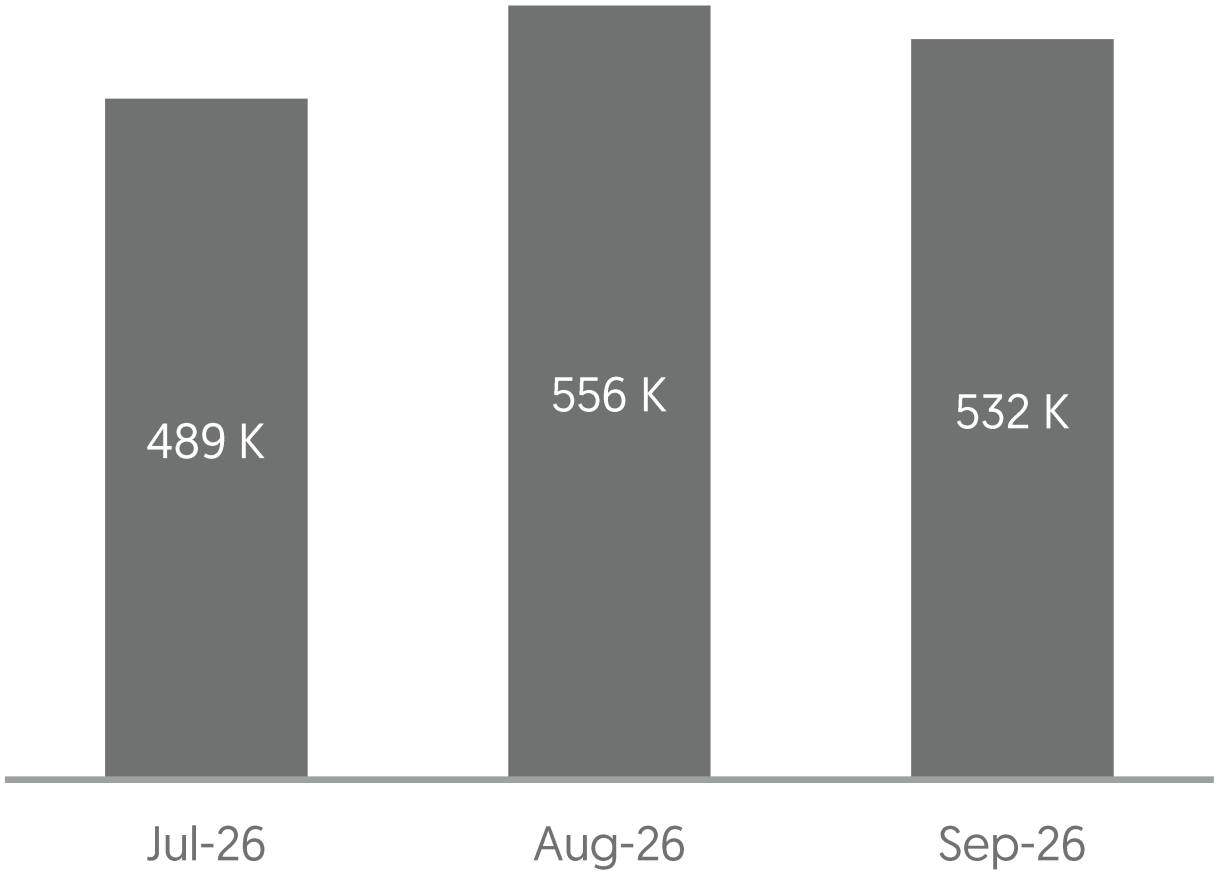


Value of Transactions

31B JOD

ECCU Cheques

Total Number of Inward Cheques Over the Past 3 Months

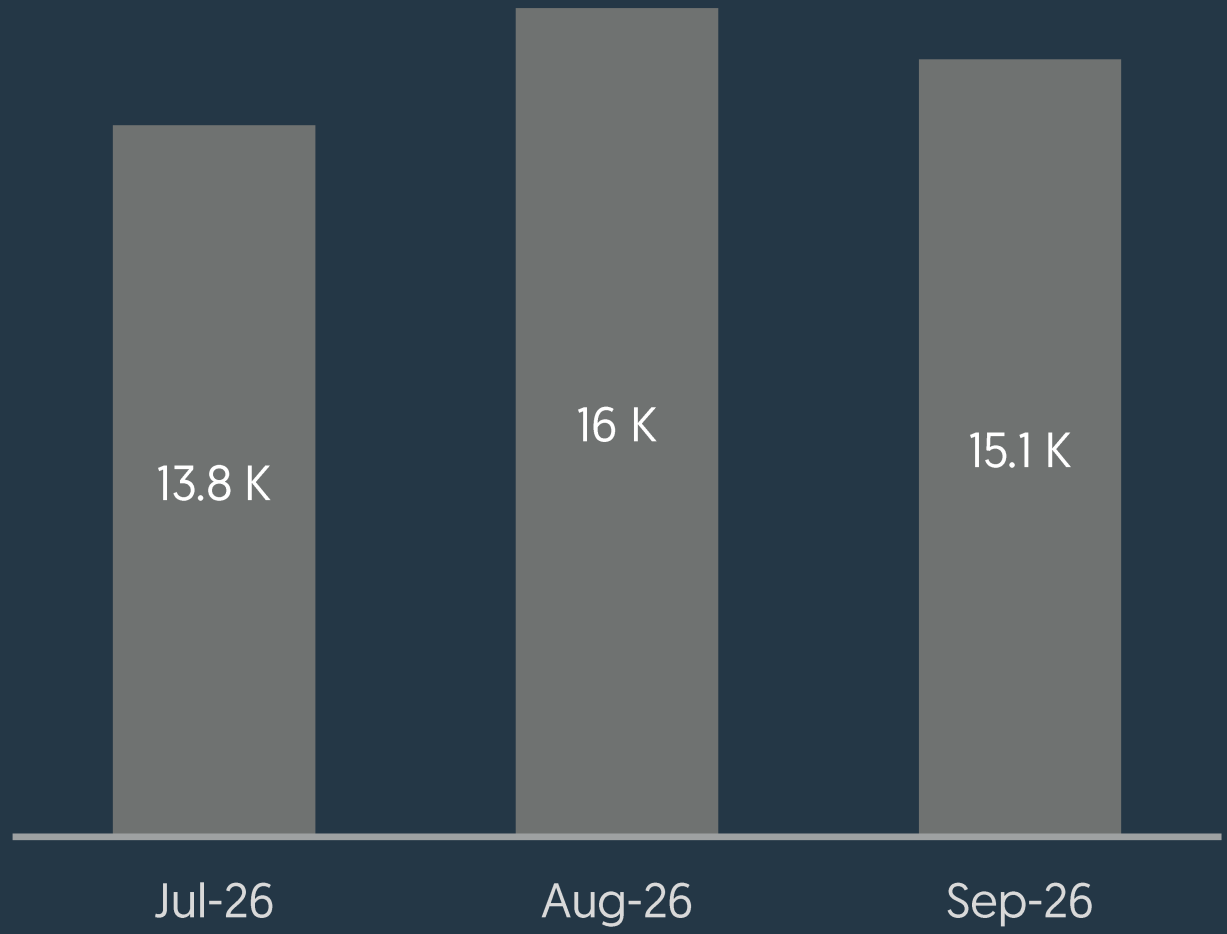


4.3%

Decrease in the number of cheques in the last month

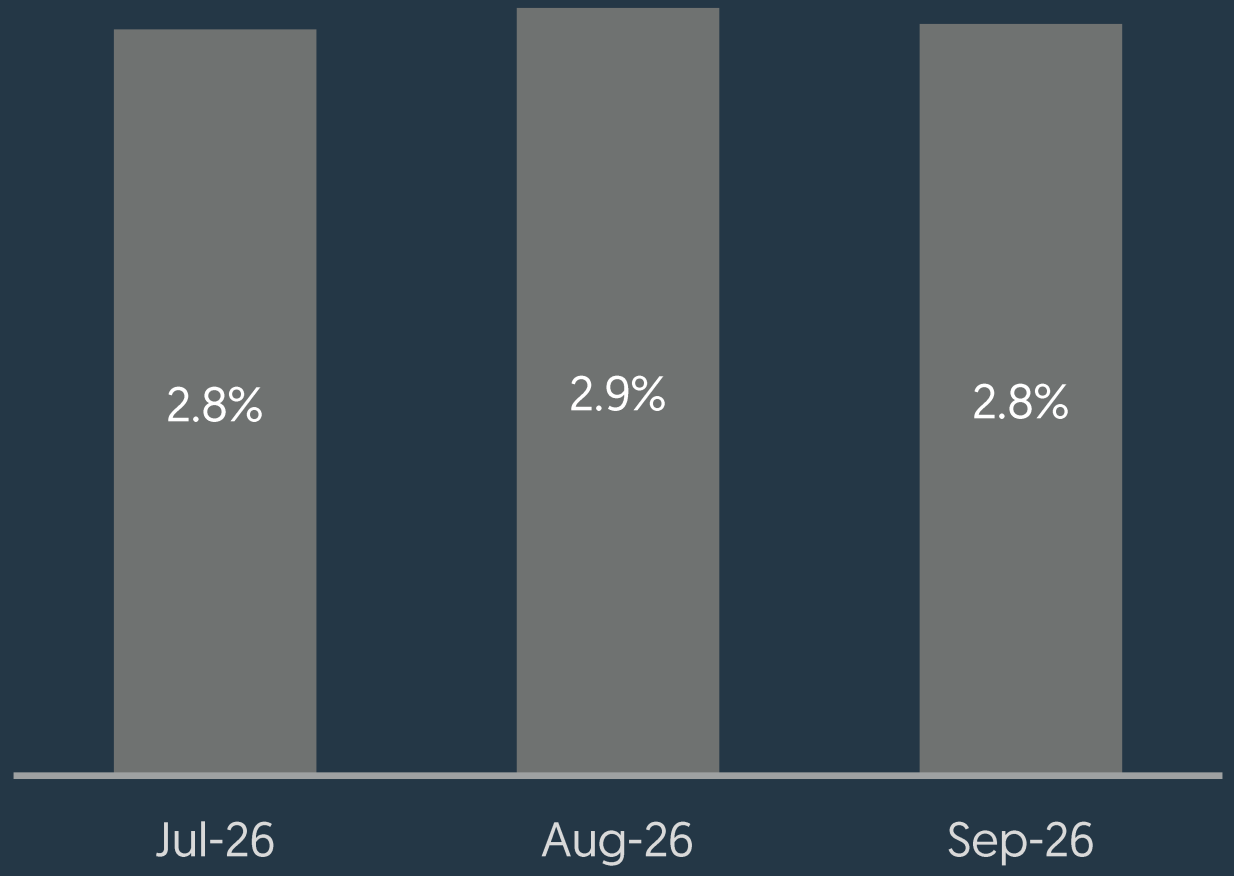
ECCU Returned Cheques

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



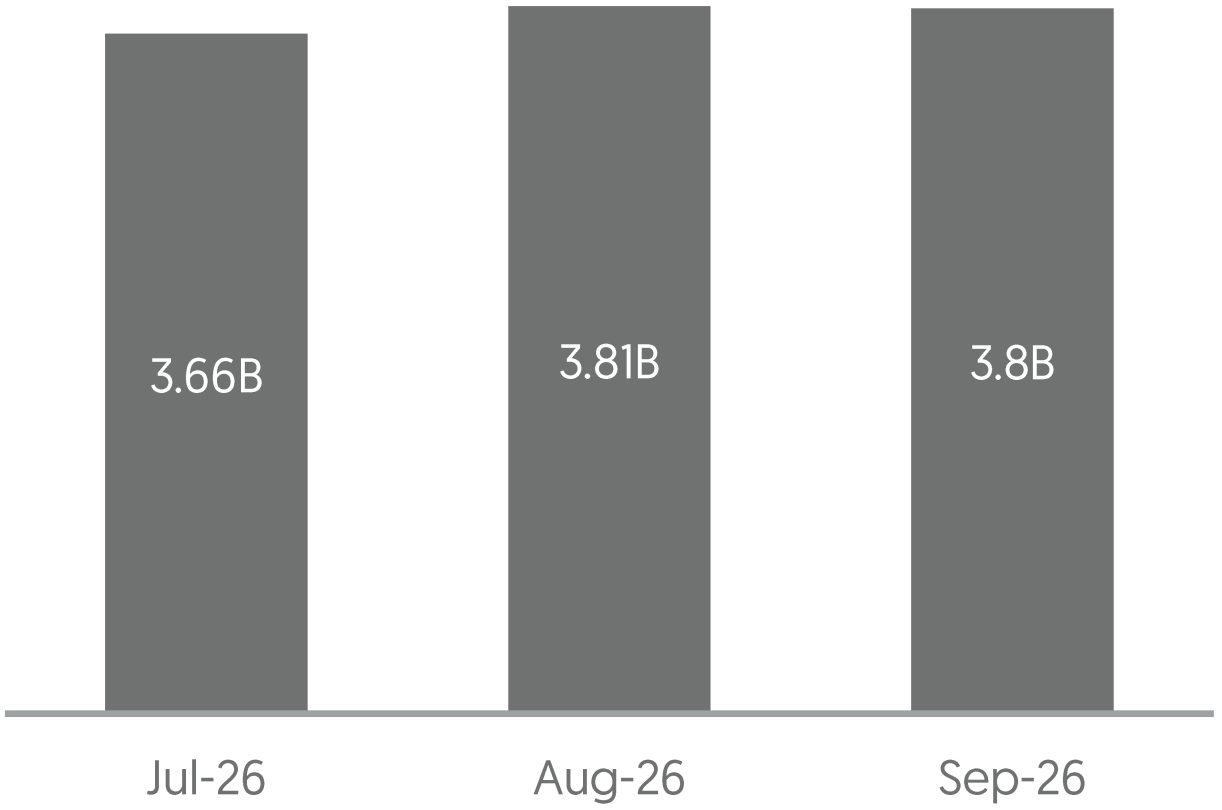
ECCU Cheques

Total Number of Returned Cheques due to Financial and Technical Reasons



ECCU Cheques

Total Value of Inward Cheques Over the Past 3 Months

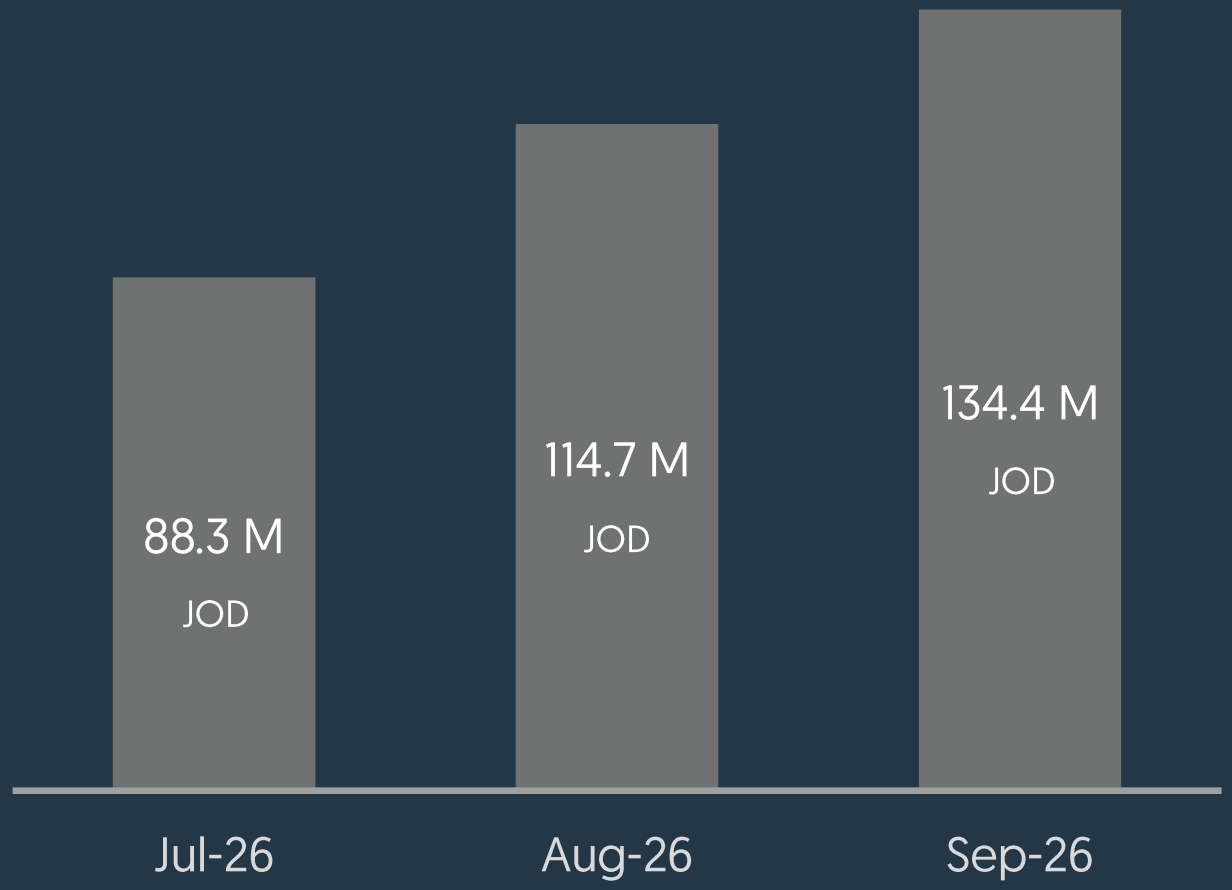


0.3%

Decrease in the value of cheques in the last month

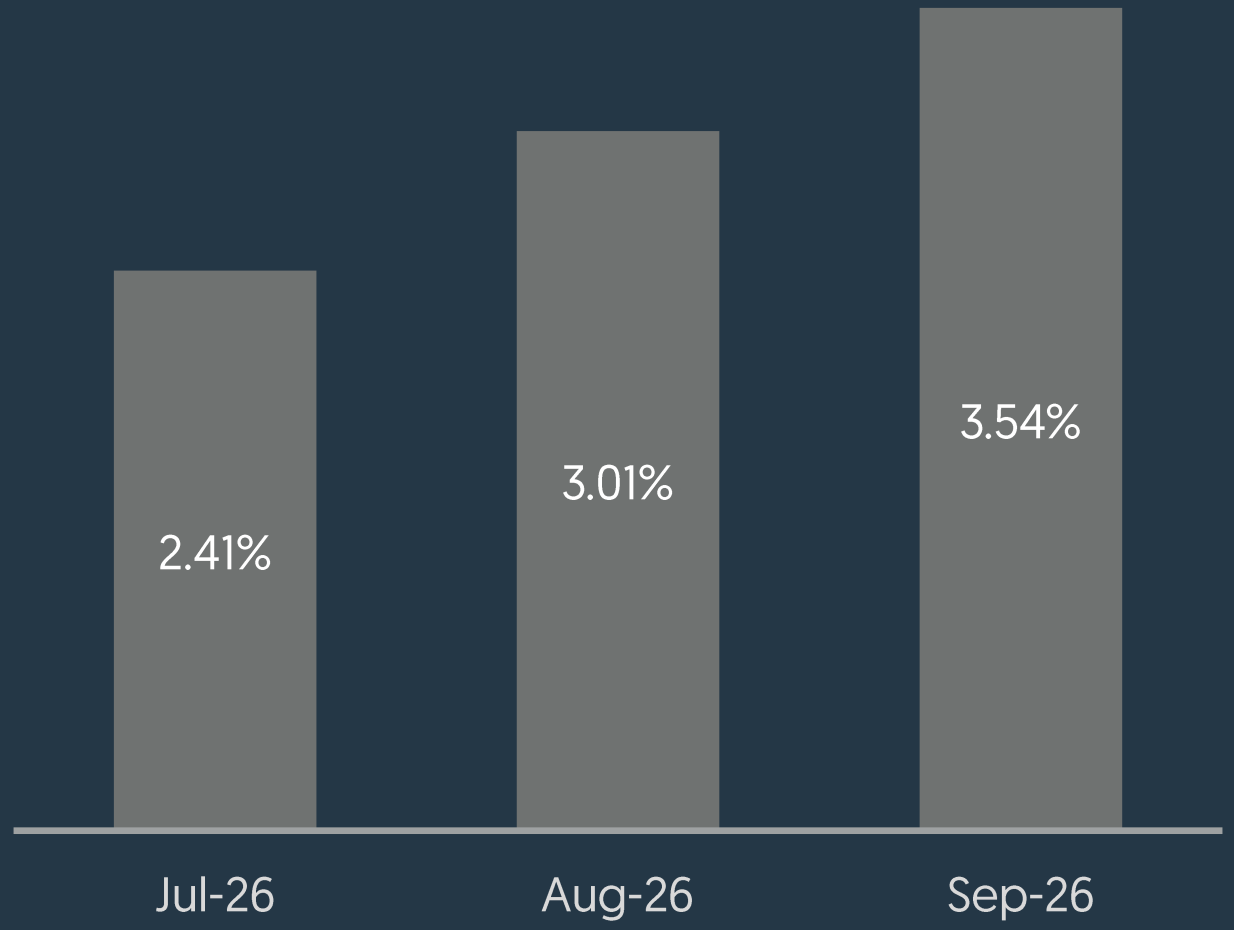
ECCU Returned Cheques

Total Value of Returned Cheques Over the Past 3 Months



ECCU Returned Cheques

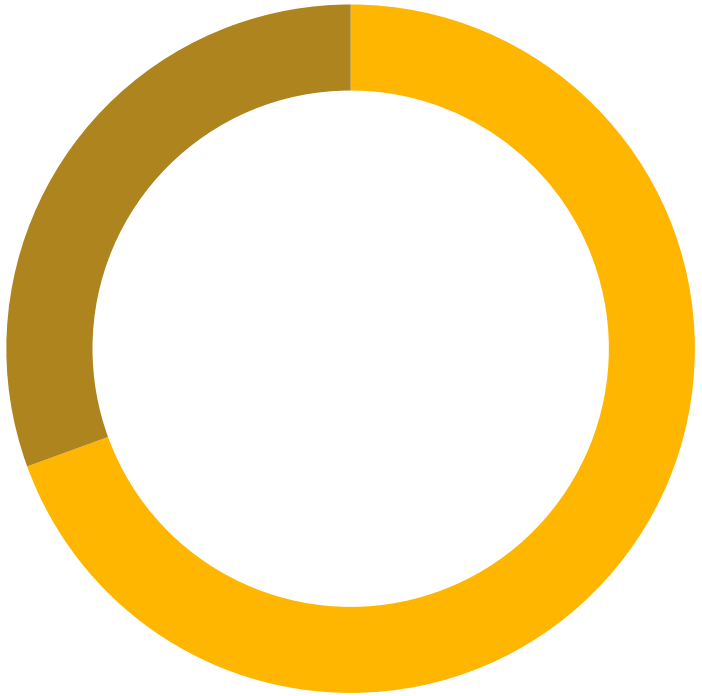
Percentage of Returned Cheques from the Total Value of Cheques Over the Past 3 Months



ECCU Cheques

Total Value of Returned Cheques due to Financial and Technical Reasons

30.6%
41.1M JOD
Technical Reasons



69.4%
93.4M JOD
Financial Reasons