JOPACC
INNOVATING DIGITAL FINANCIAL SOLUTIONS

Jordan Payments & Clearing Company

Payment Systems Monthly Reports

October 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

October 2026

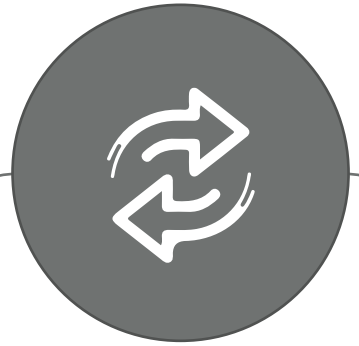
3

CliQ Summary



Number of Users

2.47M



Number of Transactions

25.11M



Value of Transactions

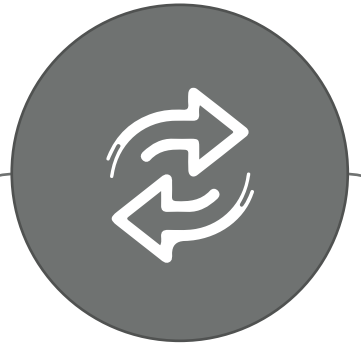
2.41B JOD

JoMoPay Summary



Number of Users

3.15M



Number of Transactions

19.13M



Value of Transactions

791M JOD

FAWATEERcom Summary

Number of Users

5.5M

Number of Billers

754

Number of Services

2,722

Number of Transactions

7.4M

Value of Transactions

1.27B JOD

ACH Summary

Automated Clearing House

Total Number of Transactions

1.08M

Number of JOD Transactions

1.08M

Value of JOD Transactions

950M JOD

ECCU Summary

Electronic Cheque Clearing Unit

Number of Cheques	Value of Cheques	Number of Returned Cheques	Value of Returned Cheques
448K	3.54B JOD	11.8K	74.3M JOD

CliQ

Monthly Report

October 2026

Instant Payment System for
Transfers Issued by Banks

9

10.2026

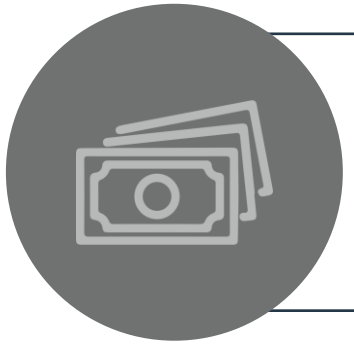
Total Number and Value of Transactions Since the Beginning of 2026

Transfers Issued by Banks



Number of Transactions

210.6M

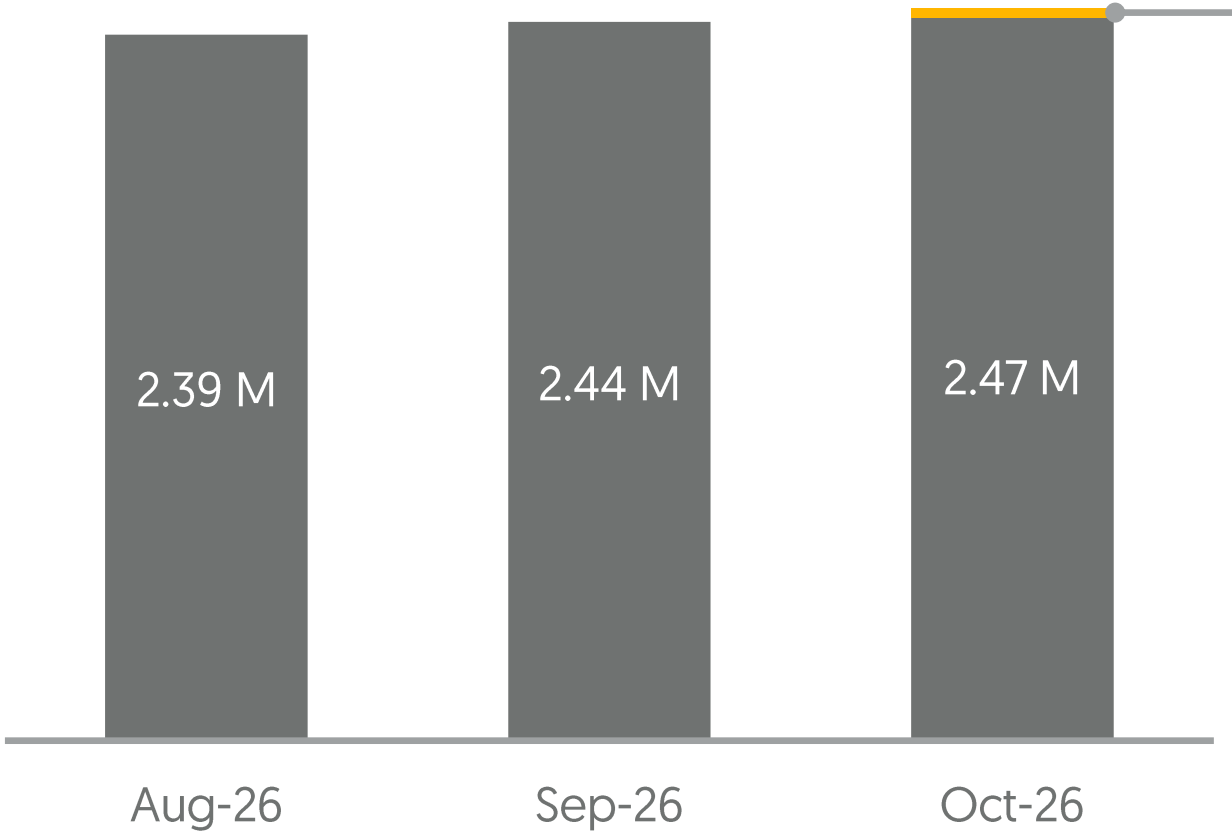


Value of Transactions

21.39B JOD

CliQ Users

Total Number of Users Over the Past 3 Months



1.6%

Increase in the number of users in the last month

CliQ Users

Percentage of Users Based on Nationality

95.9% Jordanian 2.37M

4.1% Non-Jordanian 101.6K



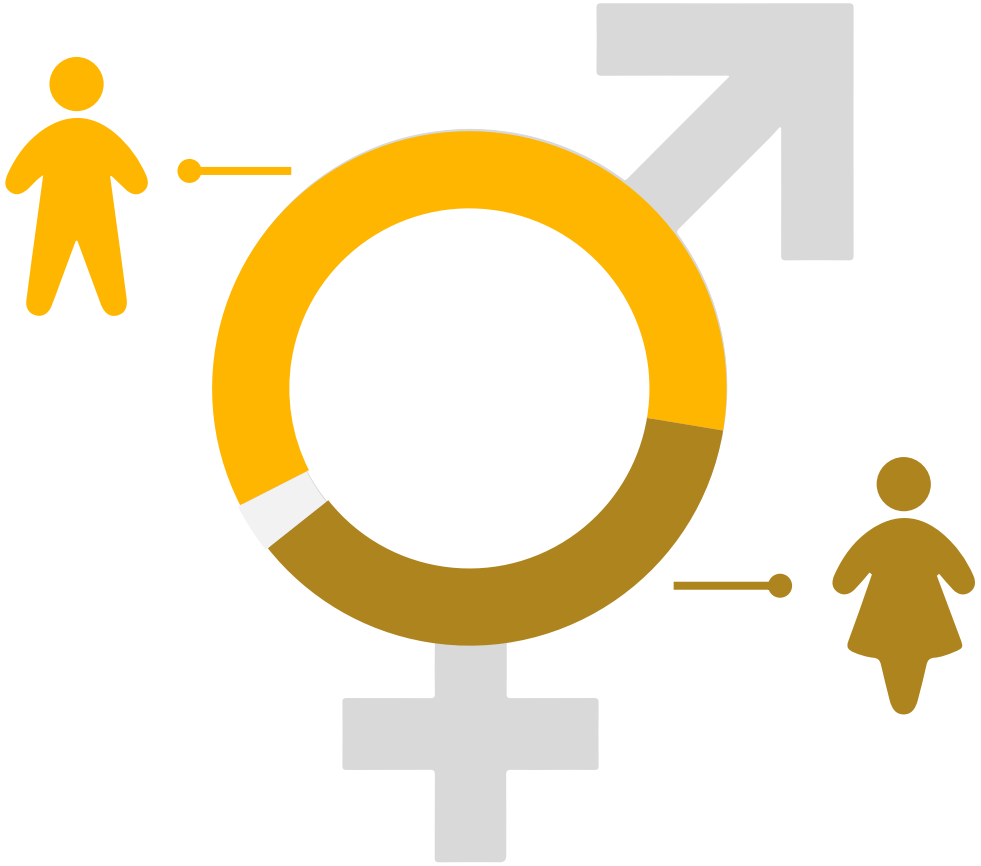
CliQ Users

Percentage of Users Based on Gender

60.1%

1.49M

Male Users



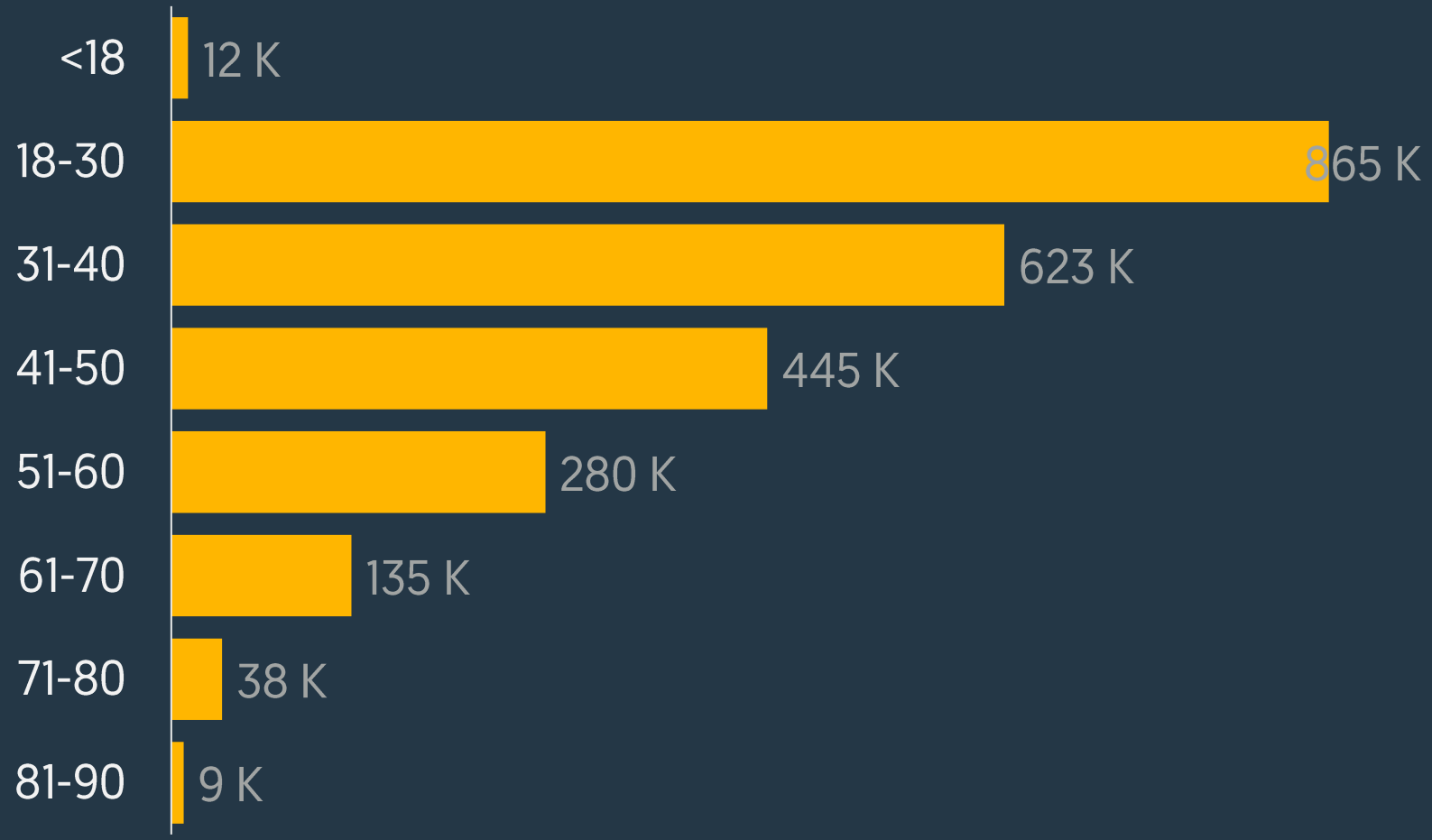
36.7%

0.91M

Female Users

CliQ Users

Number of Users Based on Age Group



CliQ Users

Percentage of Users Based on Customer Type



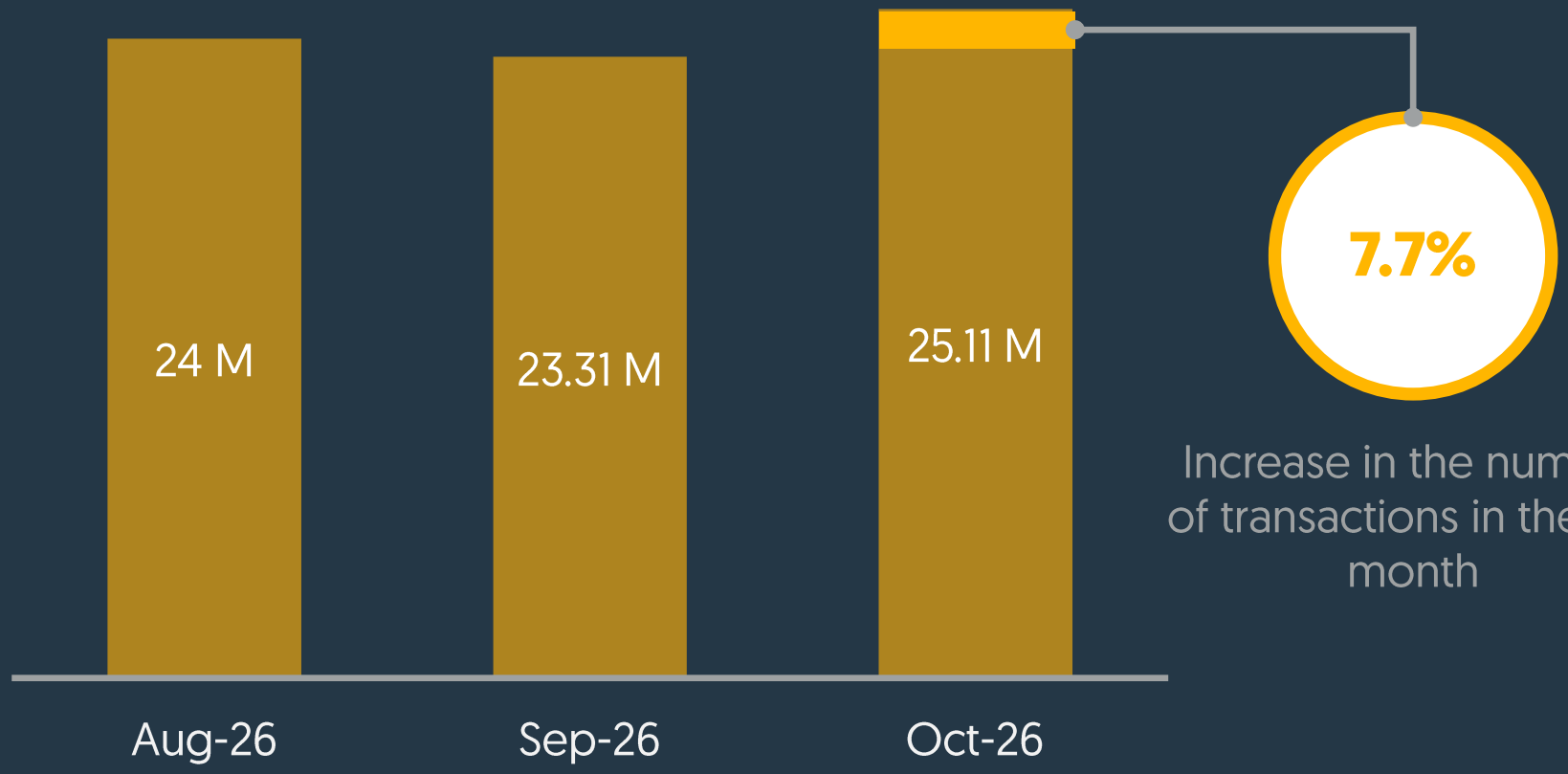
97.3% Individual 2.41M

2.7% Legal (entities) 66.8K

CliQ Number of Transactions

Total Number of Transactions Over the Past 3 Months

Transfers Issued by Banks



7.7%

Increase in the number of transactions in the last month

CliQ Number of Transactions

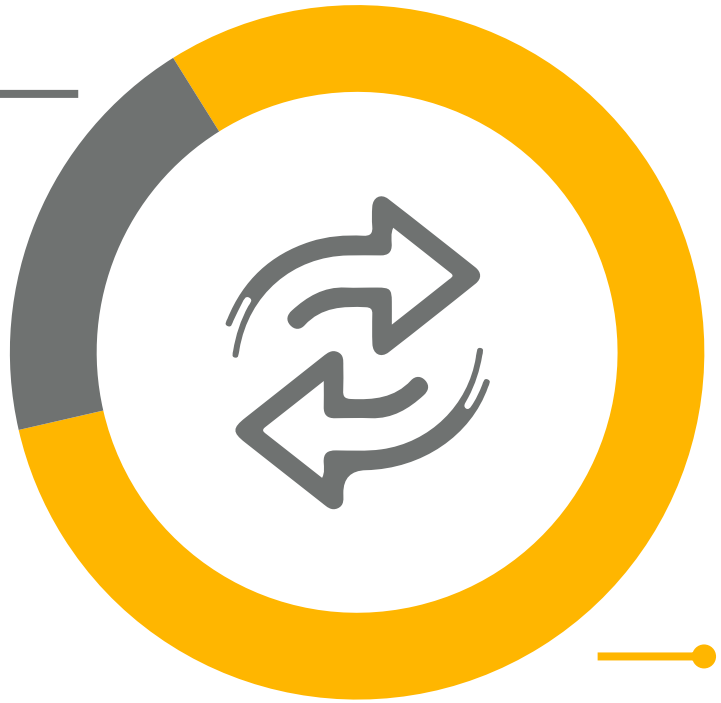
Percentage Based on Transaction Type

Transfers Issued by Banks

19.7%

4.9M

Purchases



80.3%

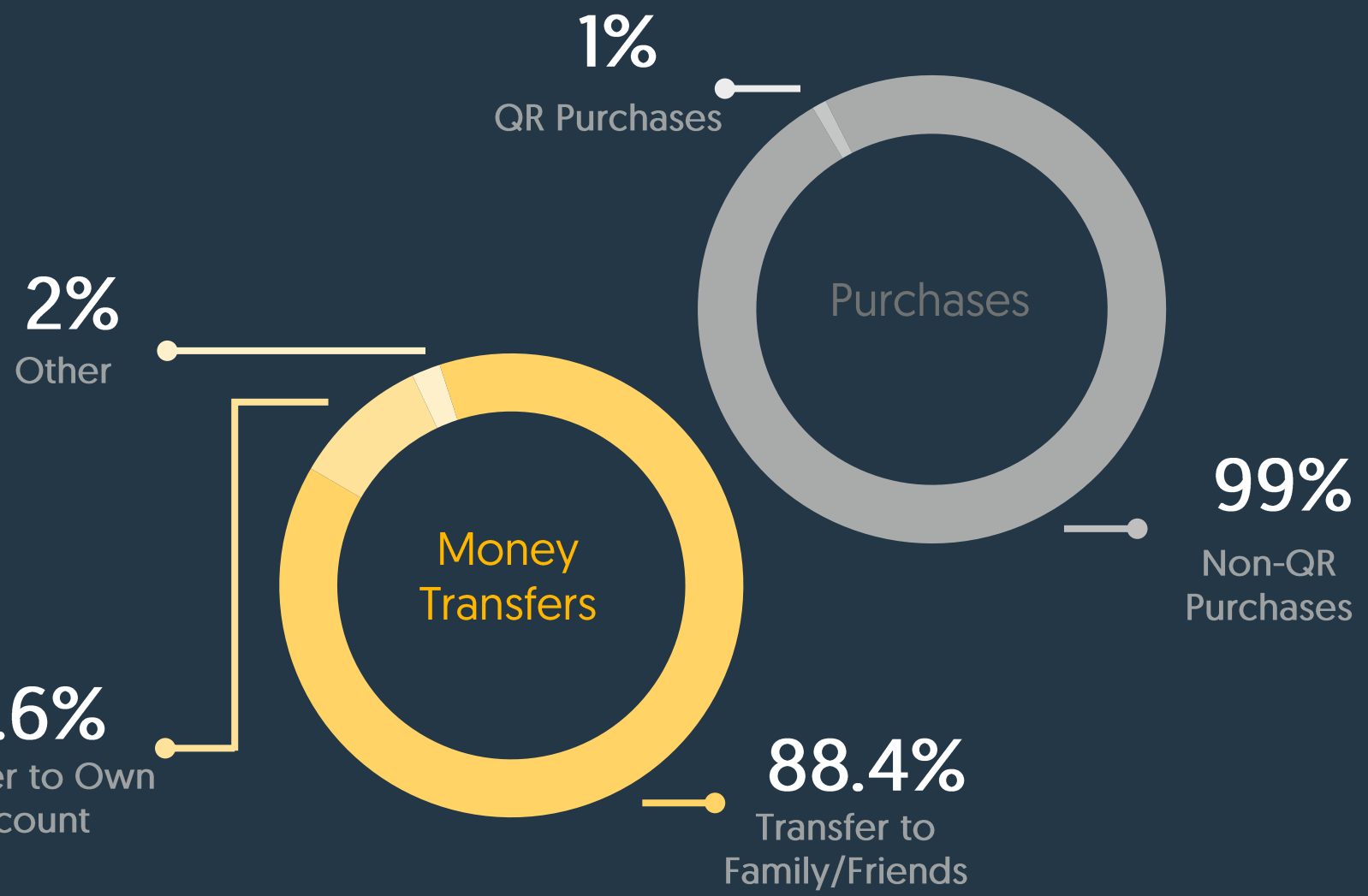
20.2M

Money Transfers

CliQ Number of Transactions

Percentage Based on Transaction Type Sub-Category

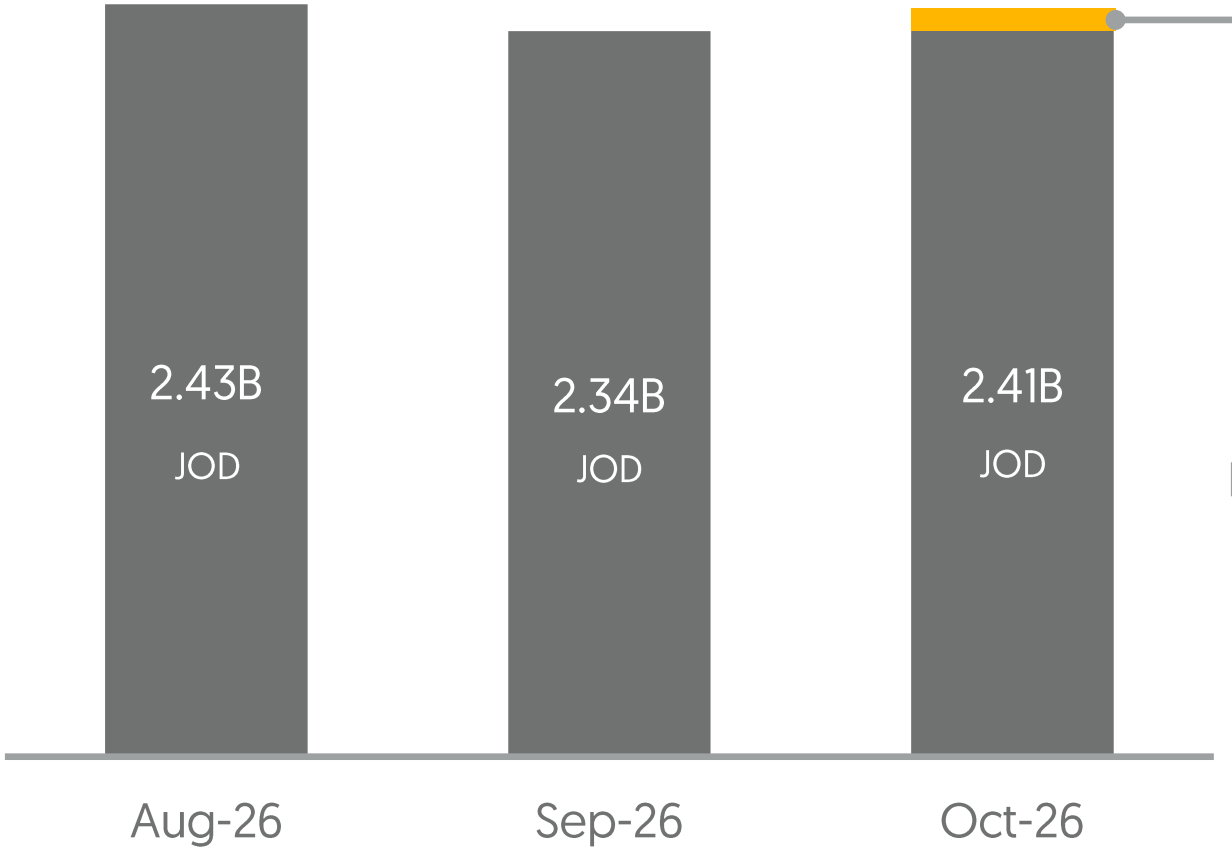
Transfers Issued by Banks



CliQ Value of Transactions

Total Value of Transactions Over the Past 3 Months

Transfers Issued by Banks



2.8%

Increase in the value of transactions in the last month

CliQ Value of Transactions

Percentage Based on Transaction Type

Transfers Issued by Banks

27.6%

665.1M JOD

Purchases



72.4%

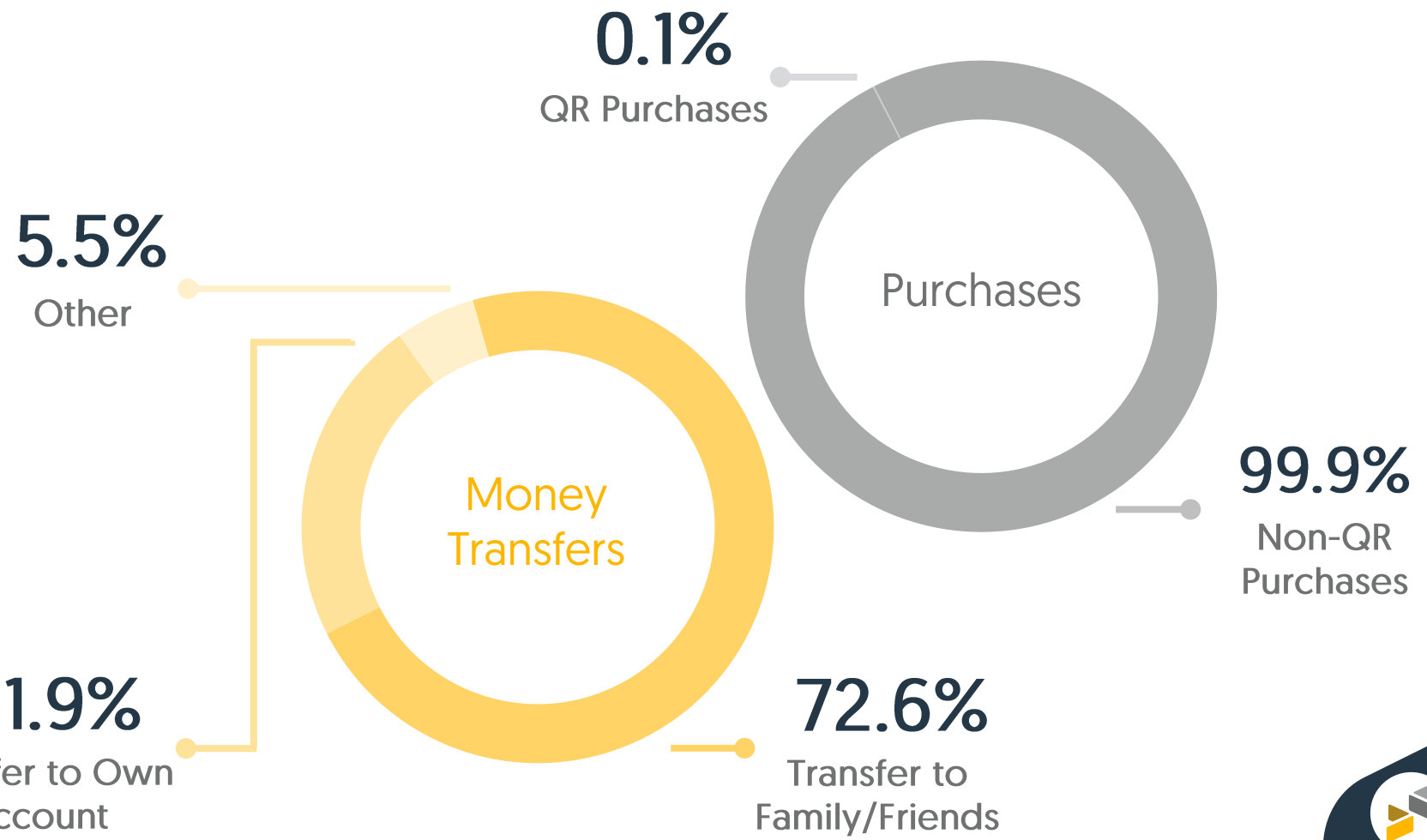
1.74B JOD

Money Transfers

CliQ Value of Transactions

Percentage Based on Transaction Type Sub-Category

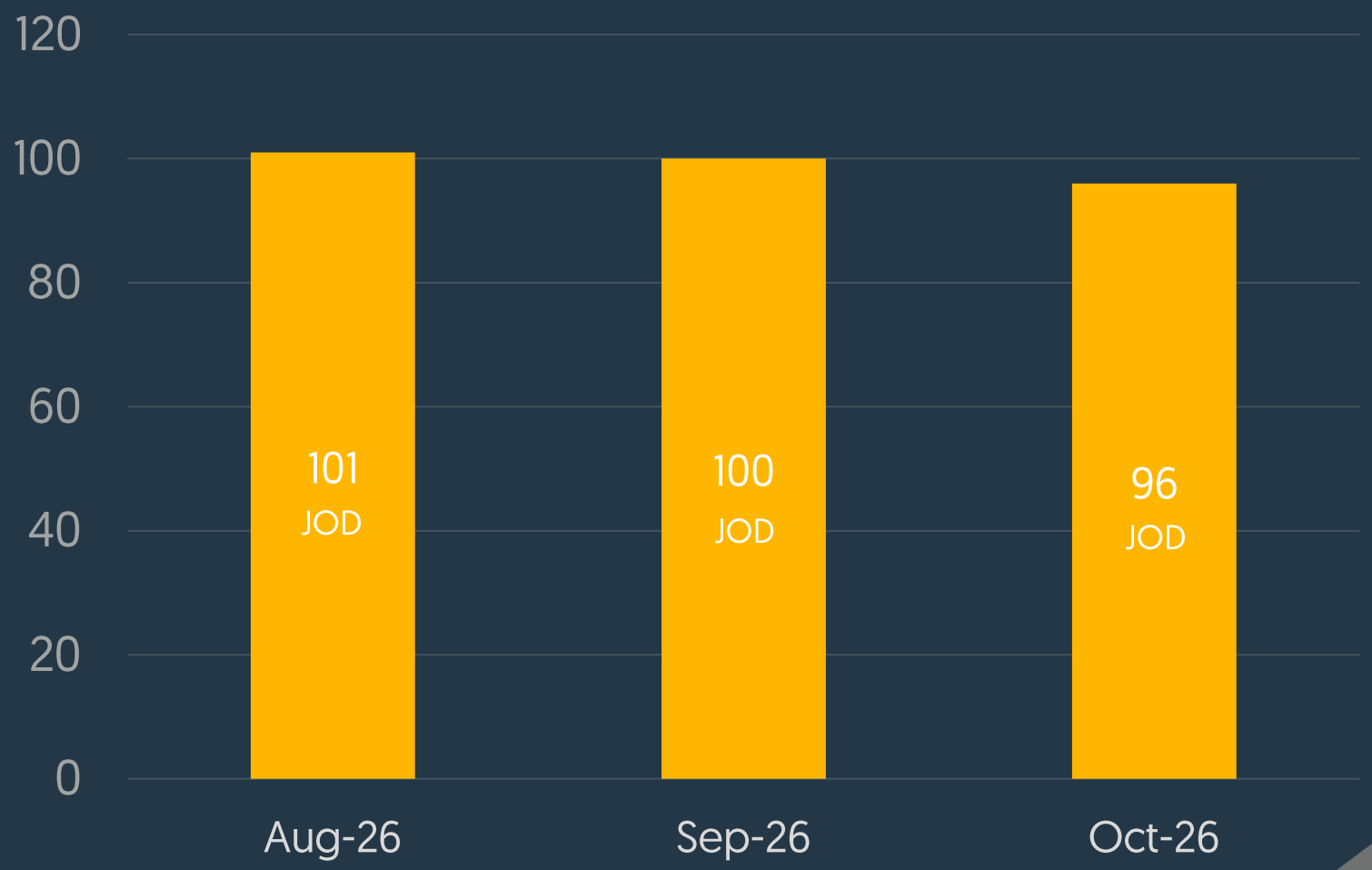
Transfers Issued by Banks



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

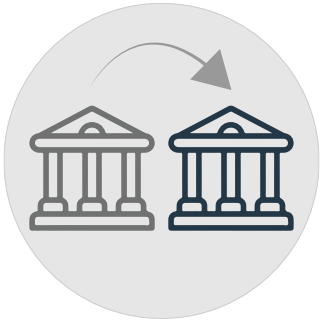


27.9%

3.75M

On Us





72.1%

9.71M

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



22.9%

336.6M JOD

On Us

77.1%

1.13B JOD

Off Us

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

JoMoPay

Jordan Mobile Payment

Monthly Report

October 2026

Jordan Mobile Payments Switch for
Transfers Issued by Mobile Wallets

25

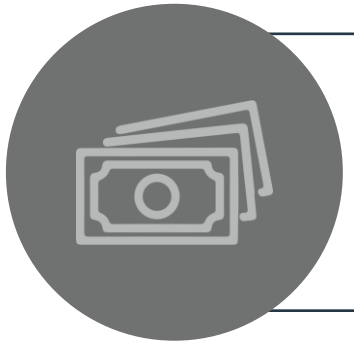
Total Number and Value of Transactions Since the Beginning of 2026

Transfers Issued by Mobile Wallets



Number of Transactions

149.46M

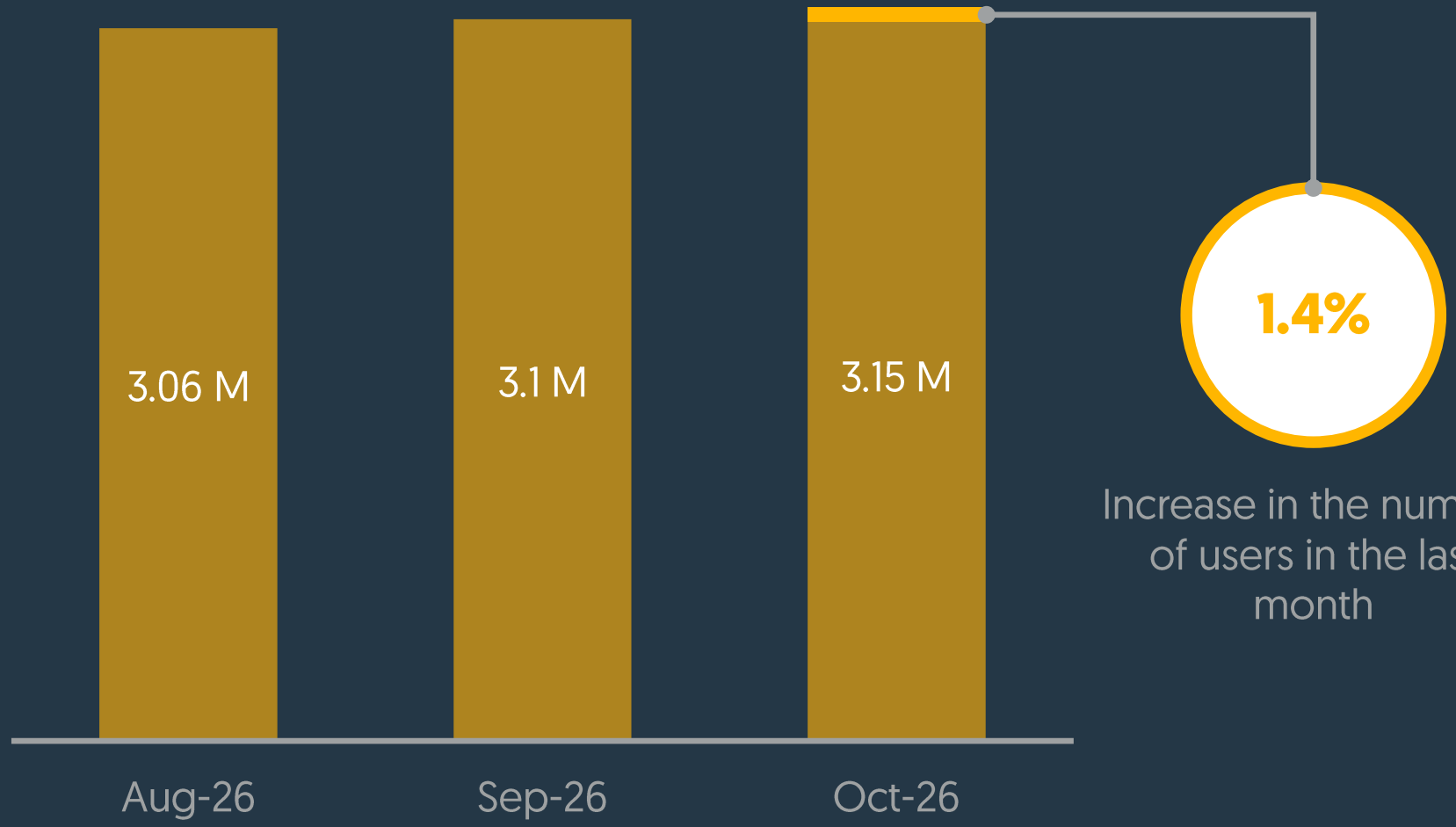


Value of Transactions

6.81B JOD

JoMoPay Users

Total Number of Users Over the Past 3 Months



1.4%

Increase in the number of users in the last month

JoMoPay Users

Percentage of Users Based on Nationality

87.3% Jordanian 2.75M

12.7% Non-Jordanian 400K



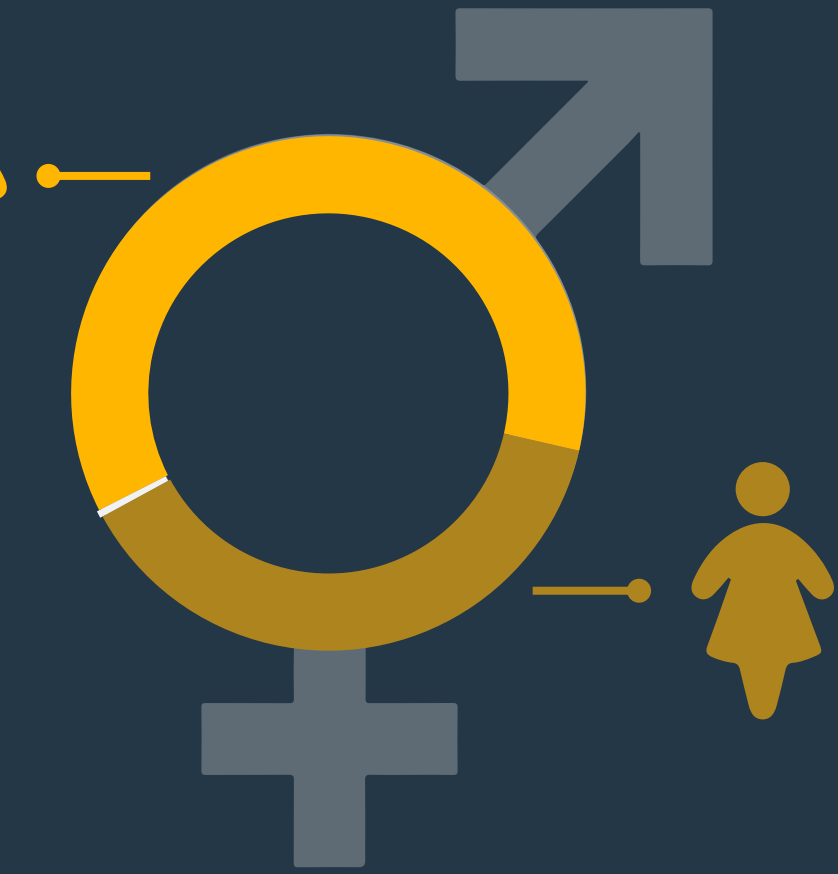
JoMoPay Users

Percentage of Users Based on Gender

61.1%

1.9M

Male Users



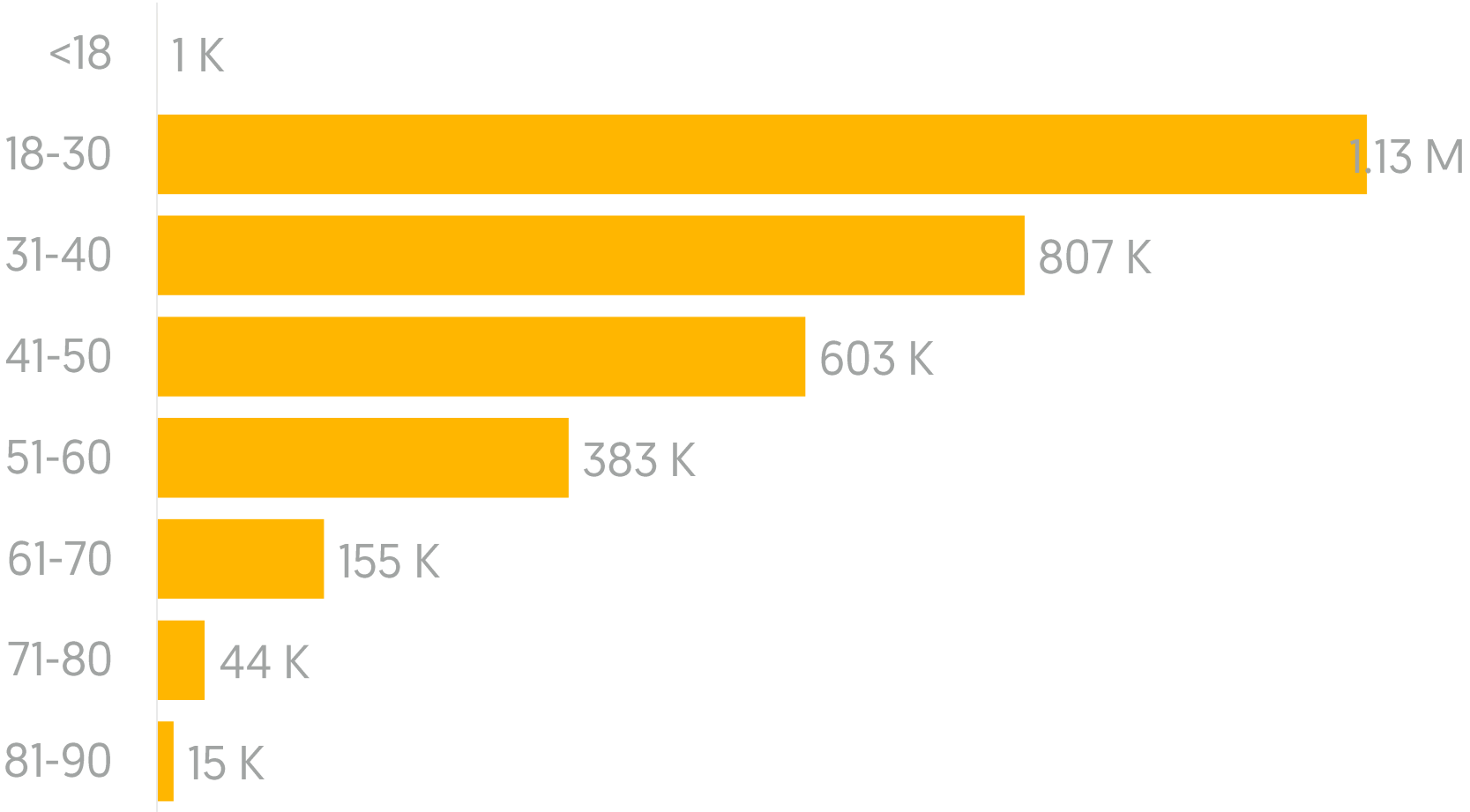
38.5%

1.21M

Female Users

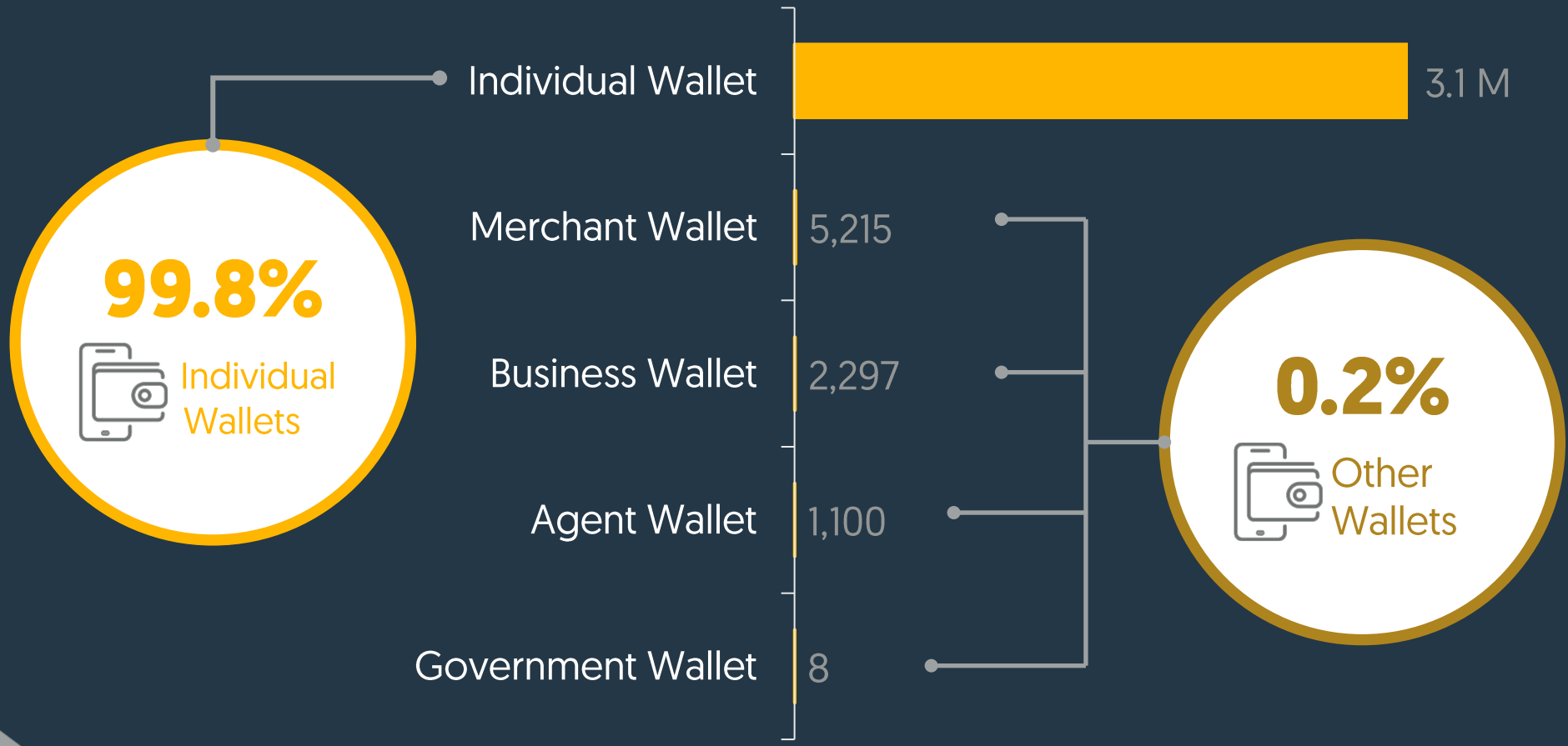
JoMoPay Users

Number of Users Based on Age Group



JoMoPay Users

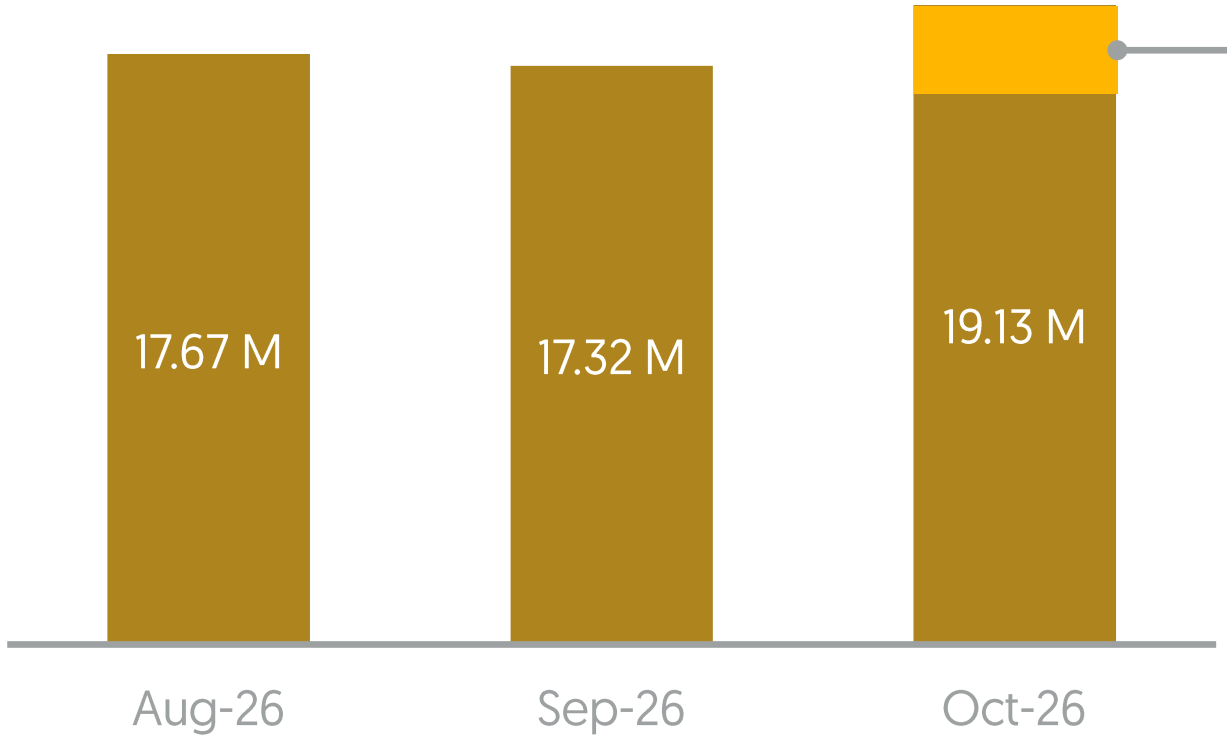
Number of Wallets Based on Wallet Type



JoMoPay Number of Transactions

Total Number of Transactions Over the Past 3 Months

Transfers Issued by Mobile Wallets



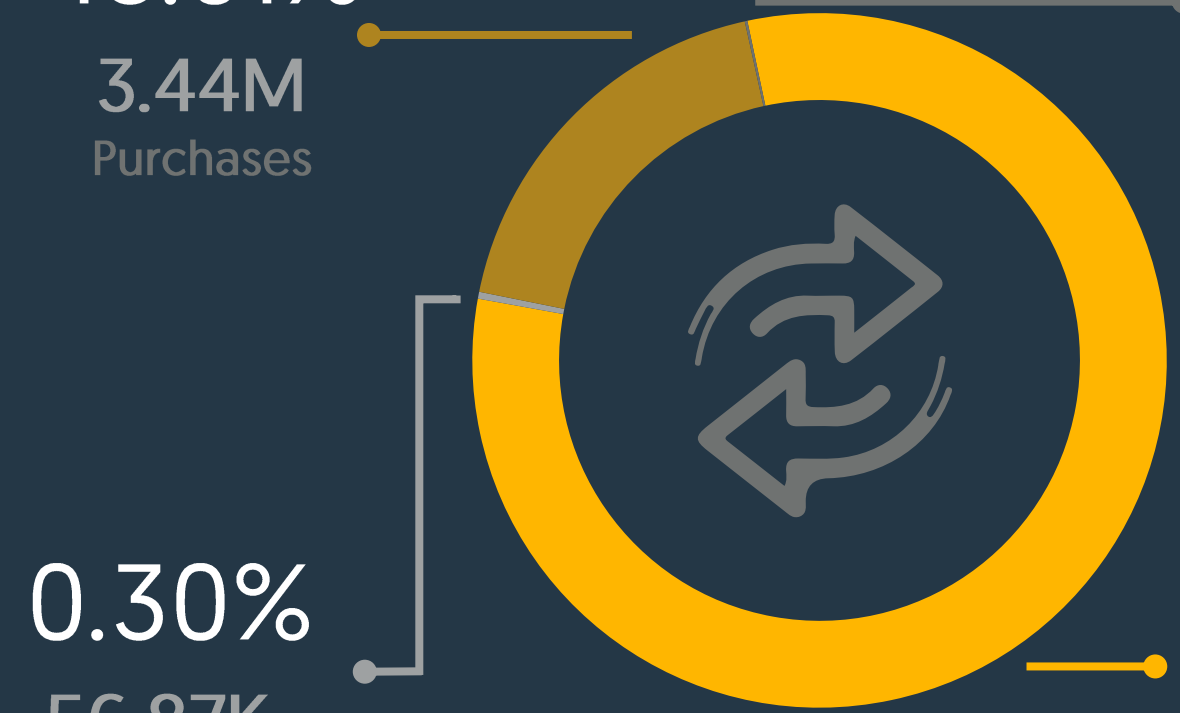
10.5%

Increase in the number of transactions in the last month

JoMoPay Number of Transactions

Percentage Based on Transaction Type

Transfers Issued by Mobile Wallets



18.01%
3.44M
Purchases

0.12%
22.81K
Cash In

0.30%
56.87K
Cash Out

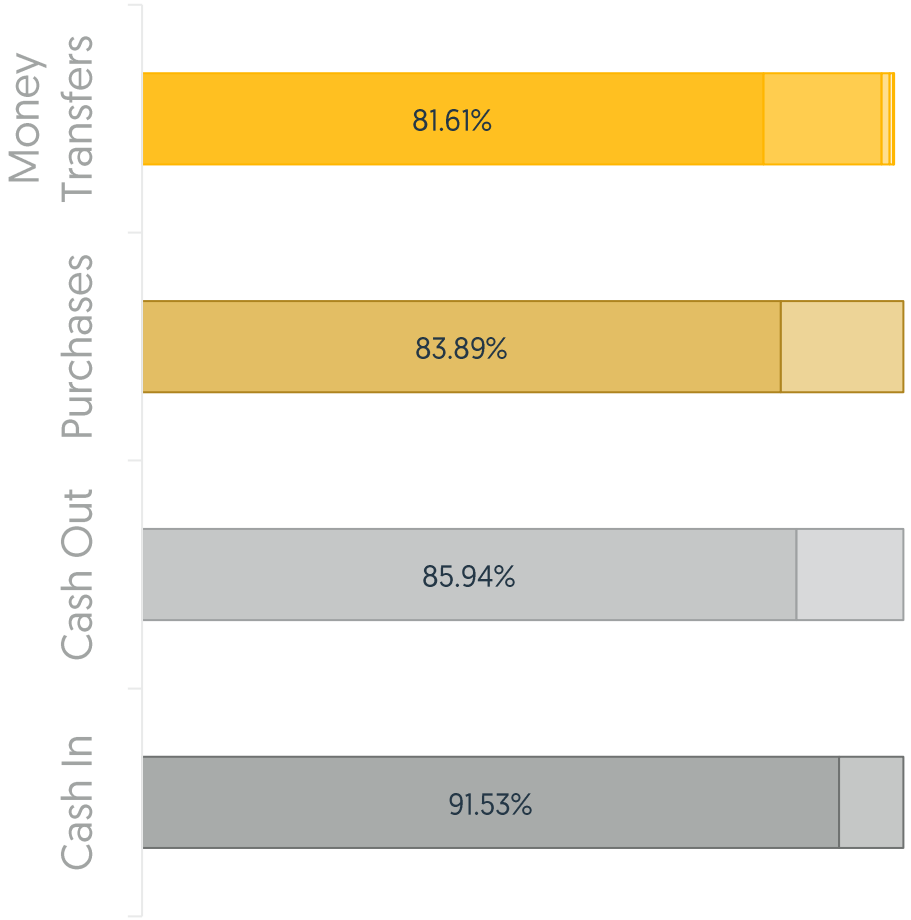
81.57%
15.6M
Money Transfers

* 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

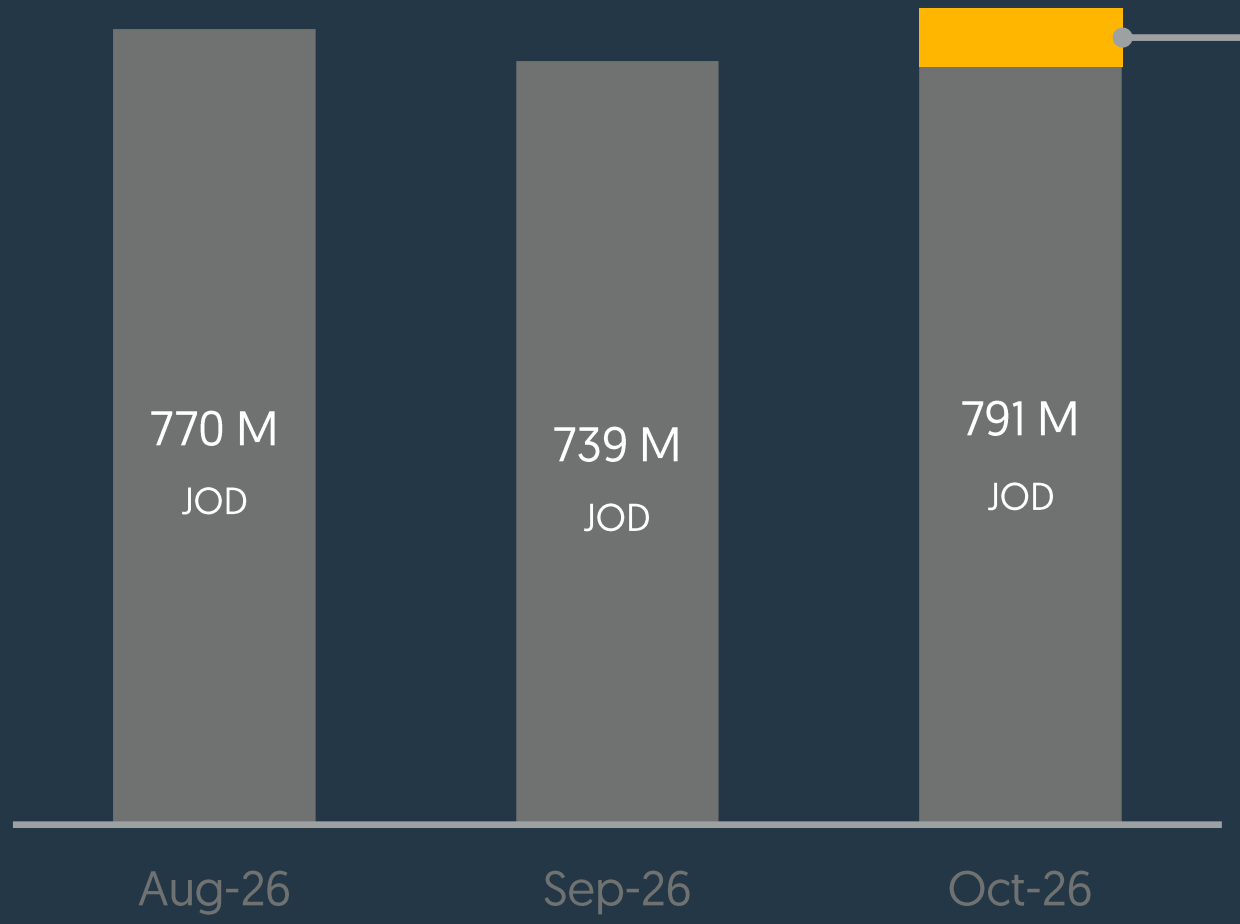


Transfer to Family/Friends	81.61%
Transfer to Own Account	15.51%
Aid/Charity/Grant	1.29%
Goods/Services	1.07%
Salary/Bonus/Dividends	0.43%
Loan/Loan Disbursement	0.08%
Loan/Loan Installment	0.01%
Purchases	83.89%
QR Purchases	16.11%
Cash Out - Agent/Teller	85.94%
Cash Out - ATM/Kiosk	14.06%
Cash In - Agent/Teller	91.53%
Cash In - ATM/Kiosk	8.47%

JoMoPay Value of Transactions

Total Value of Transactions Over the Past 3 Months

Transfers Issued by Mobile Wallets



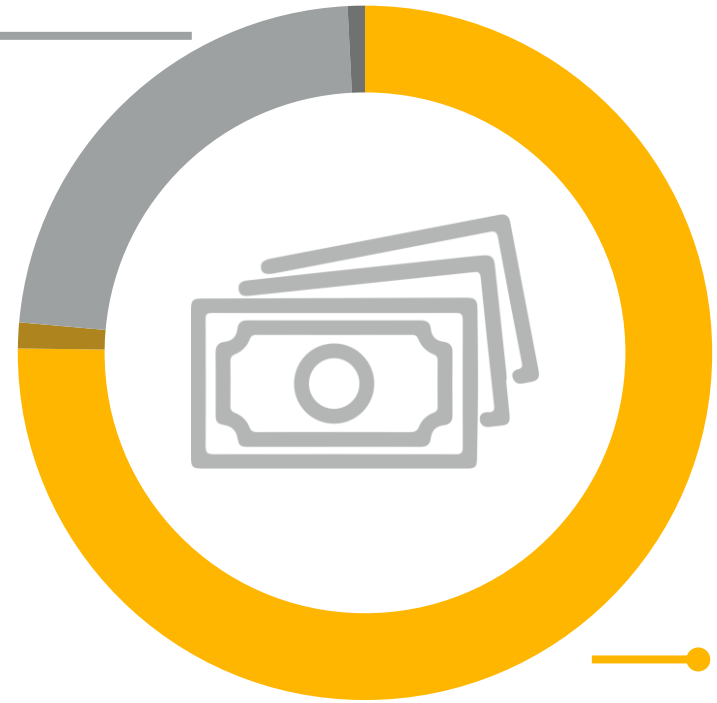
7%

Increase in the value of transactions in the last month

JoMoPay Value of Transactions

Percentage Based on Transaction Type

Transfers Issued by Mobile Wallets



22.8%
180.2M JOD
Purchases

0.8%
6.3M JOD
Cash In

1.2%
9.2M JOD
Cash Out

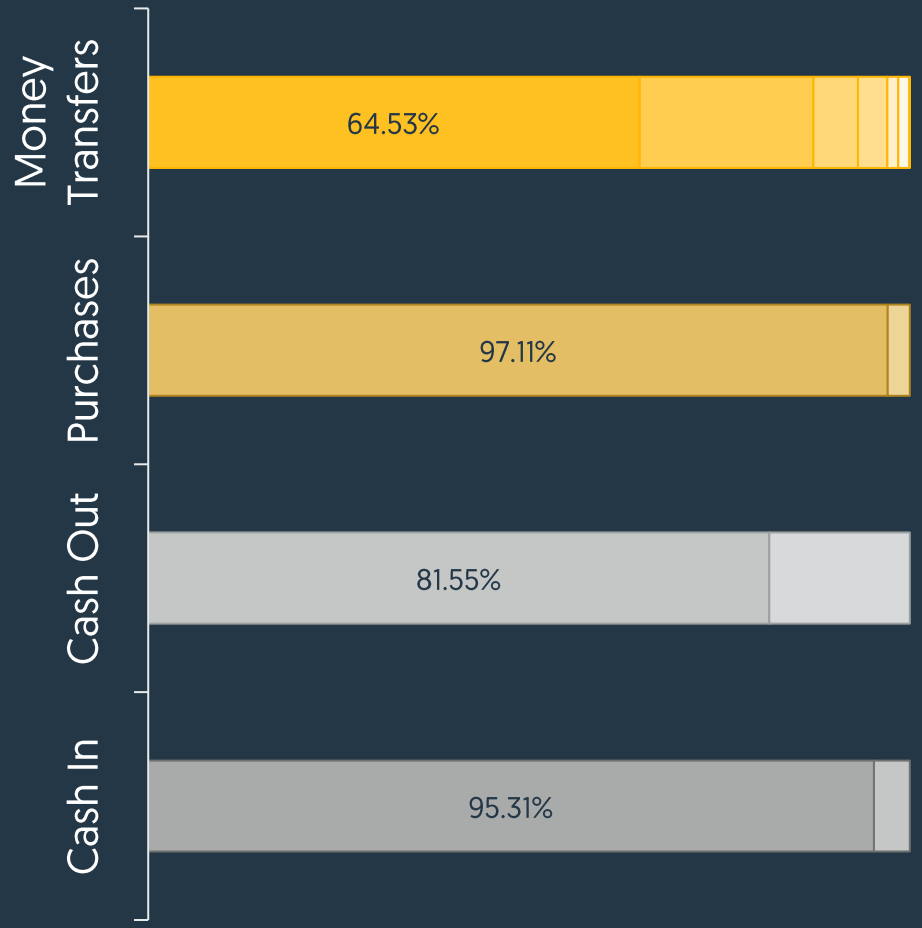
75.2%
595M JOD
Money Transfers

* 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

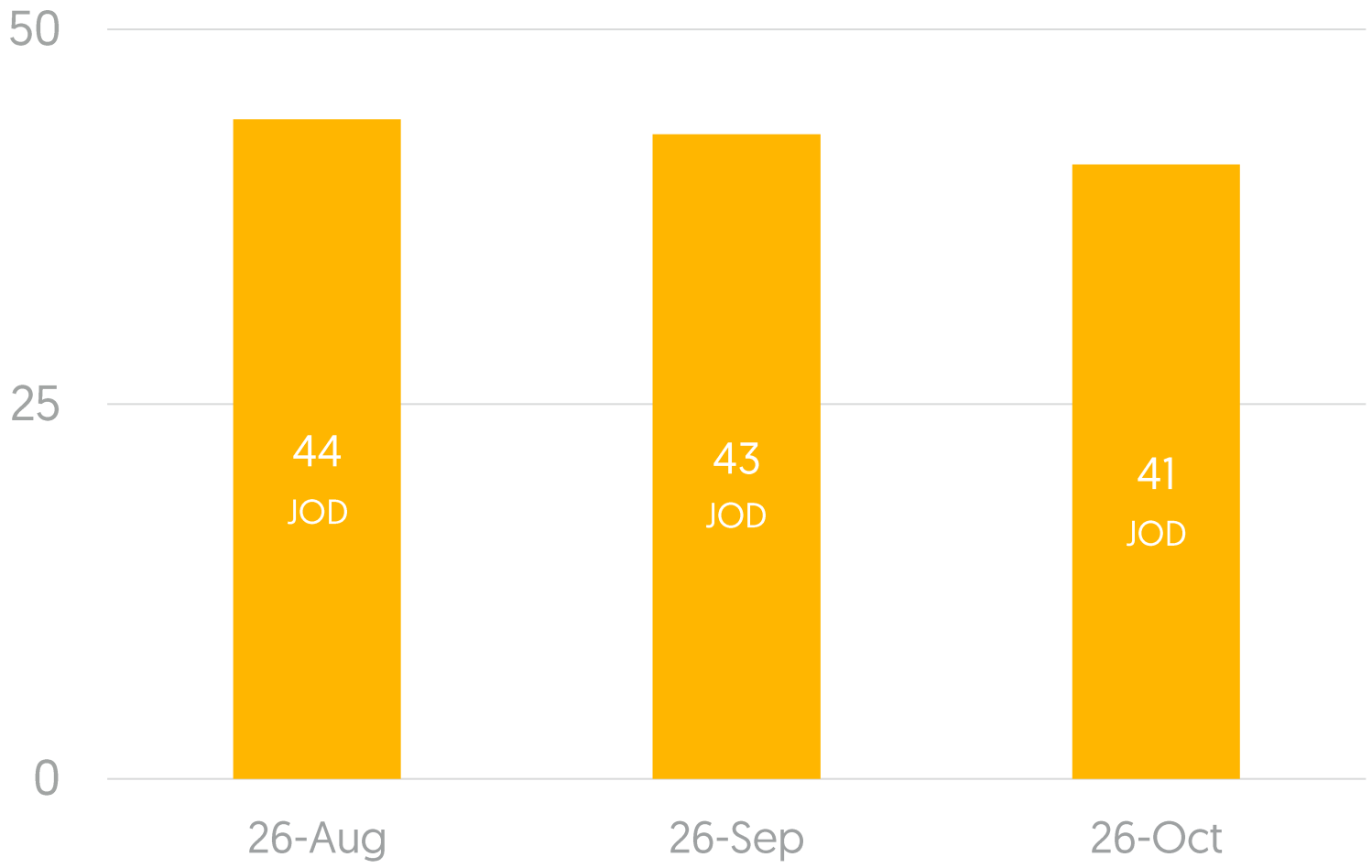


Transfer to Family/Friends	64.53%
Transfer to Own Account	22.84%
Goods/Services	5.8%
Aid/Charity/Grant	3.85%
Salary/Bonus/Dividends	1.43%
Loan/Loan Disbursement	1.49%
Loan/Loan Installment	0.02%
Purchases	97.11%
QR Purchases	2.89%
Cash Out - Agent/Teller	81.55%
Cash Out - ATM/Kiosk	18.45%
Cash In - Agent/Teller	95.31%
Cash In - ATM/Kiosk	4.69%

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



66.6%

7.41M

On Us

33.4%

3.71M

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



59.9%

171.1M JOD

On Us

40.1%

114.6M JOD

Off Us

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

CliQ & JoMoPay Interoperability

Monthly Report

October 2026

41

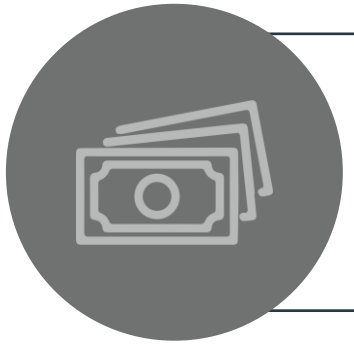
CliQ and JoMoPay are two national schemes operating on the same payment switch using the ISO20022 standard

Total Number and Value of Transactions Since the Beginning of 2026



Number of Transactions

360.05M

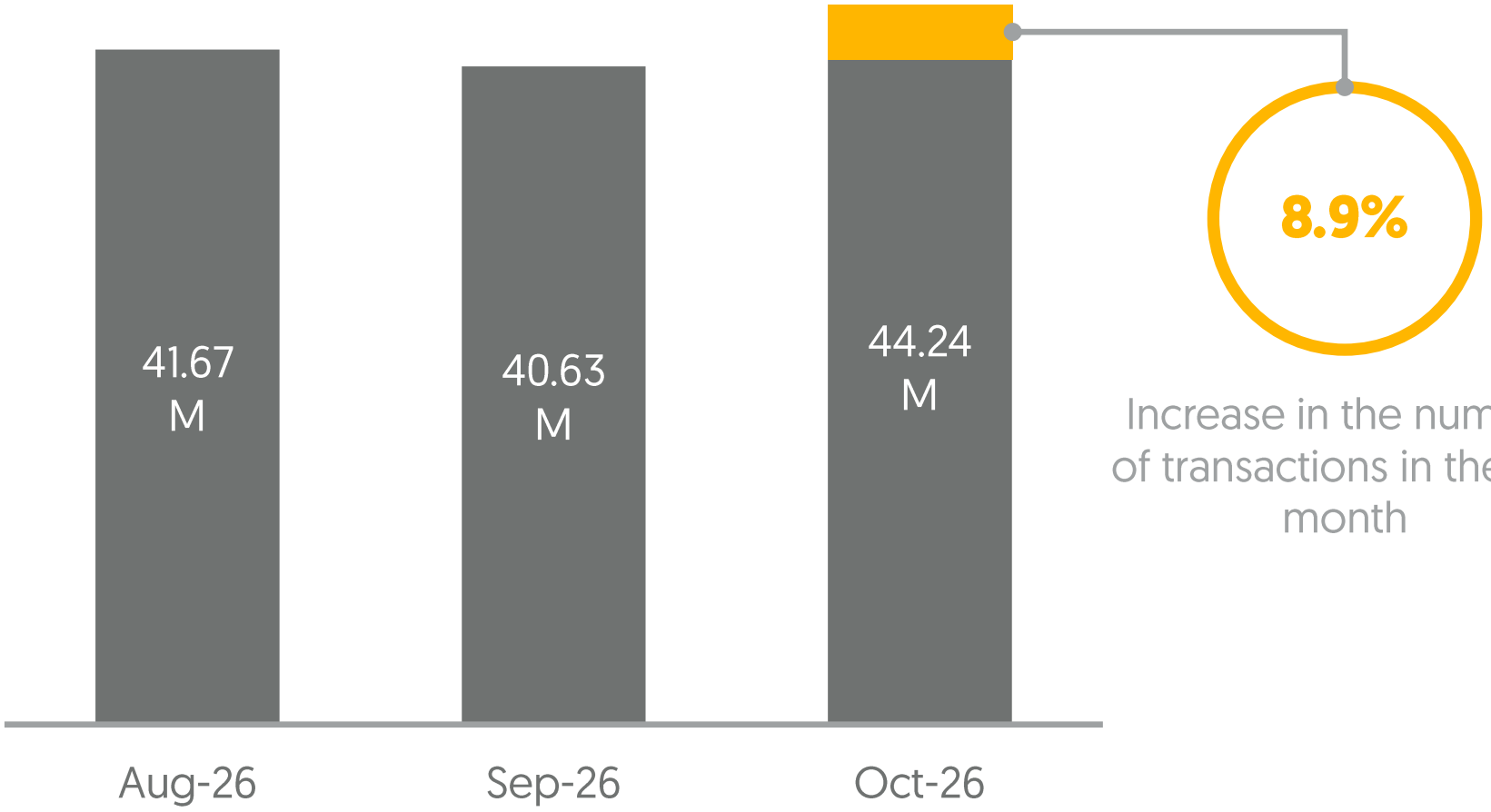


Value of Transactions

28.2B JOD

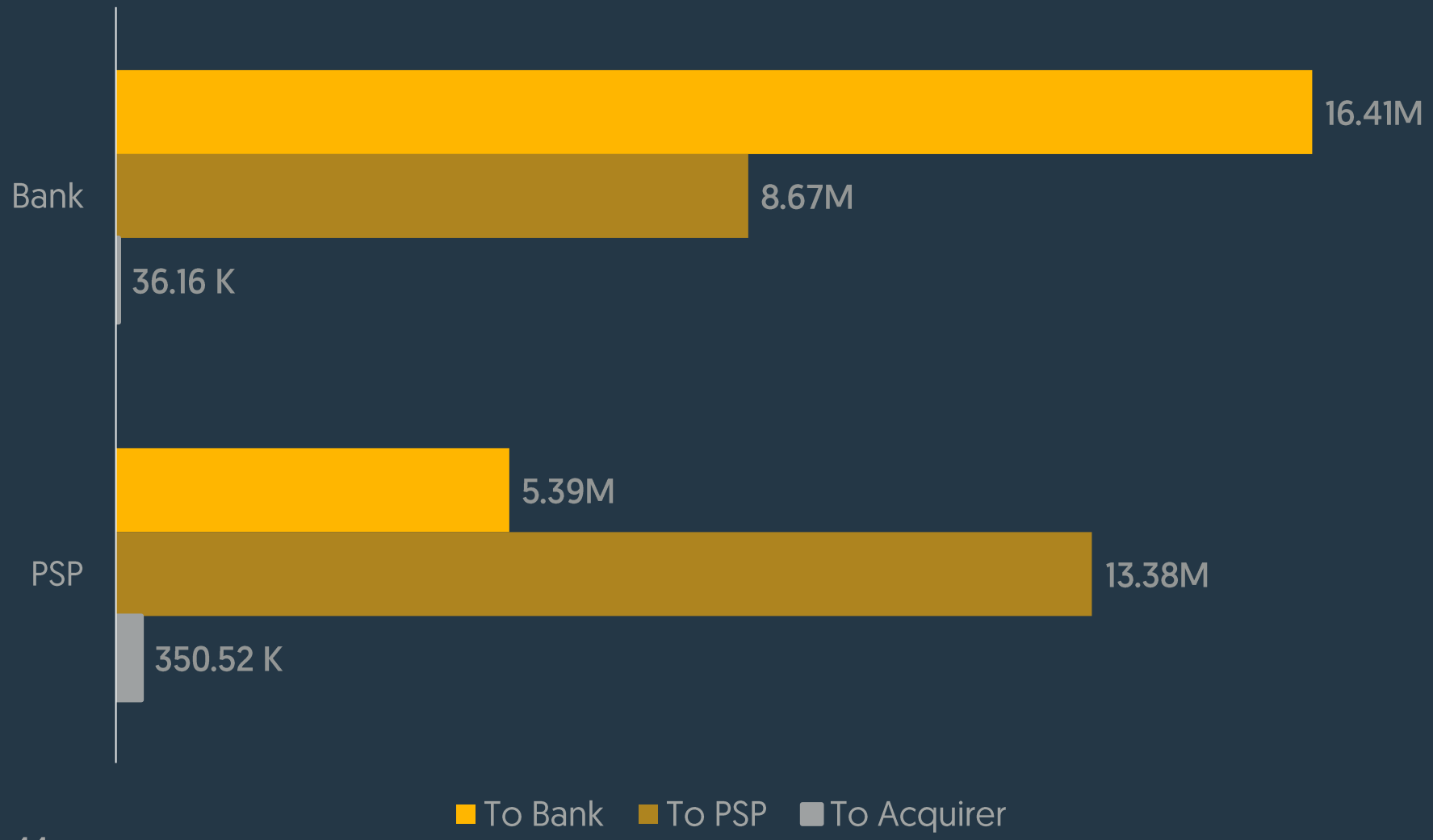
CliQ & JoMoPay Transactions

Total Number of Transactions Over the Past 3 Months



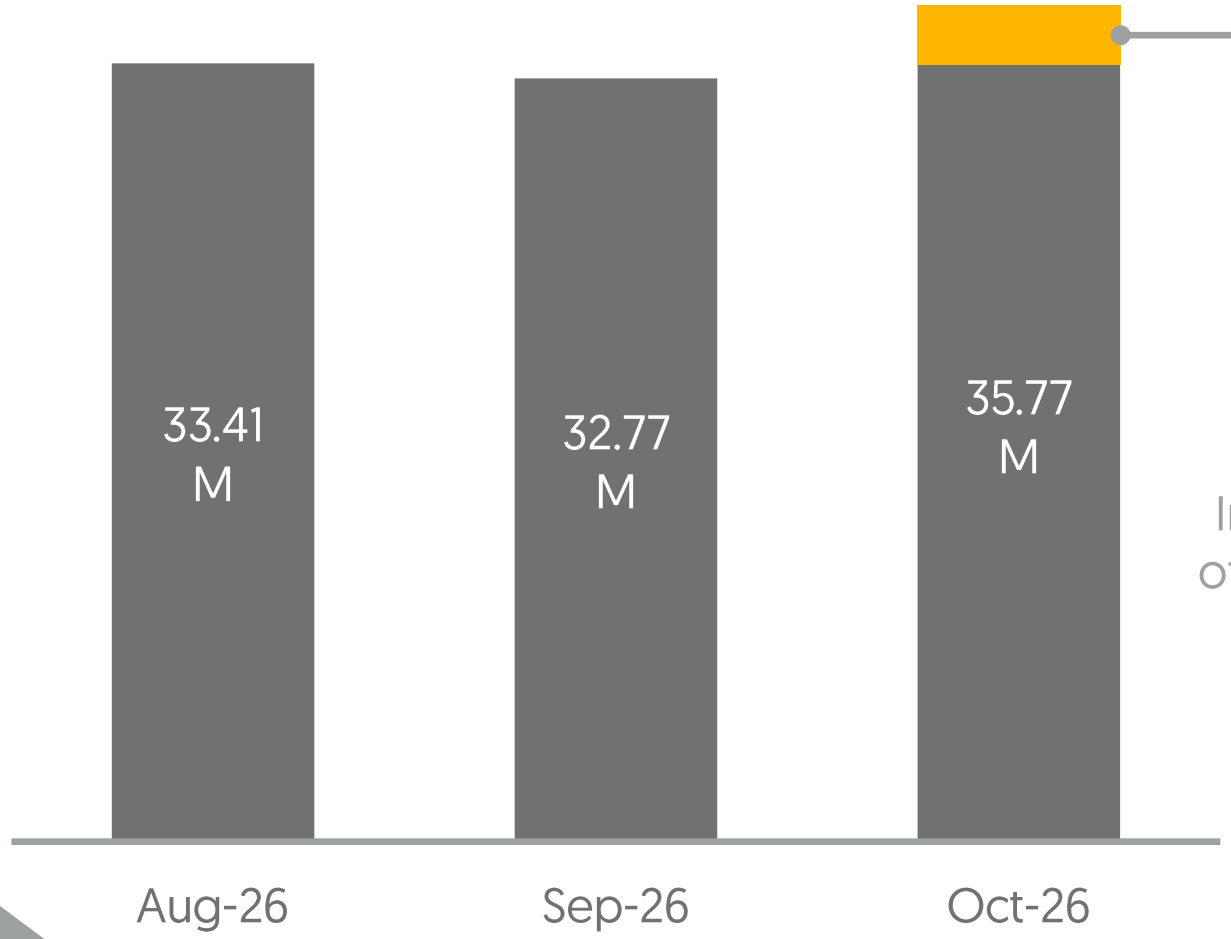
CliQ & JoMoPay Transactions

Total Number of Transactions between Banks and PSPs



CliQ & JoMoPay Transactions

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



9.2%

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



68.8%

24.61M

Off Us

31.2%

11.16M

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%

4.48M

mPSP to Bank





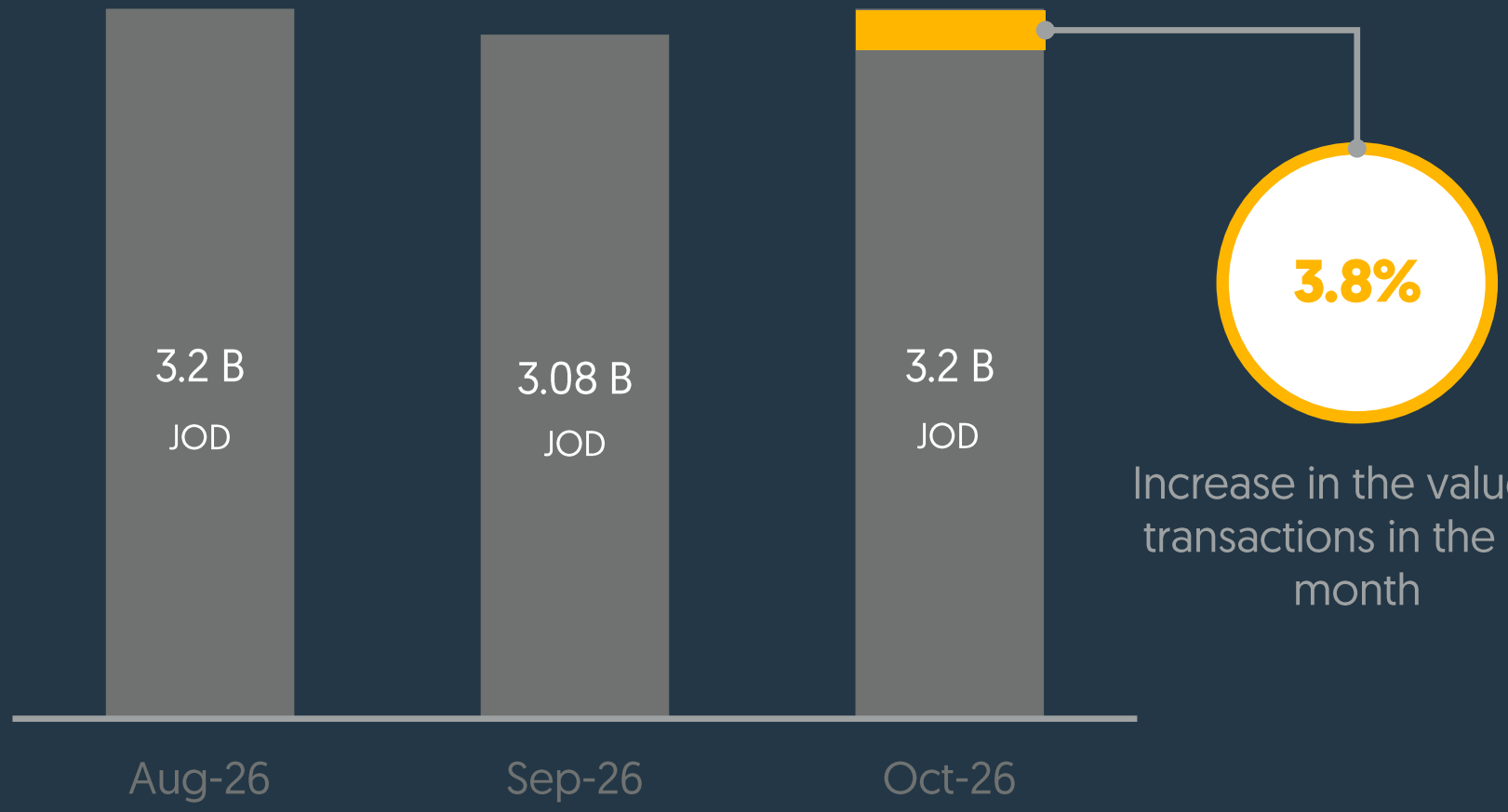
60%

6.71M

Bank to mPSP

CliQ & JoMoPay Transactions

Total Value of Transactions Over the Past 3 Months

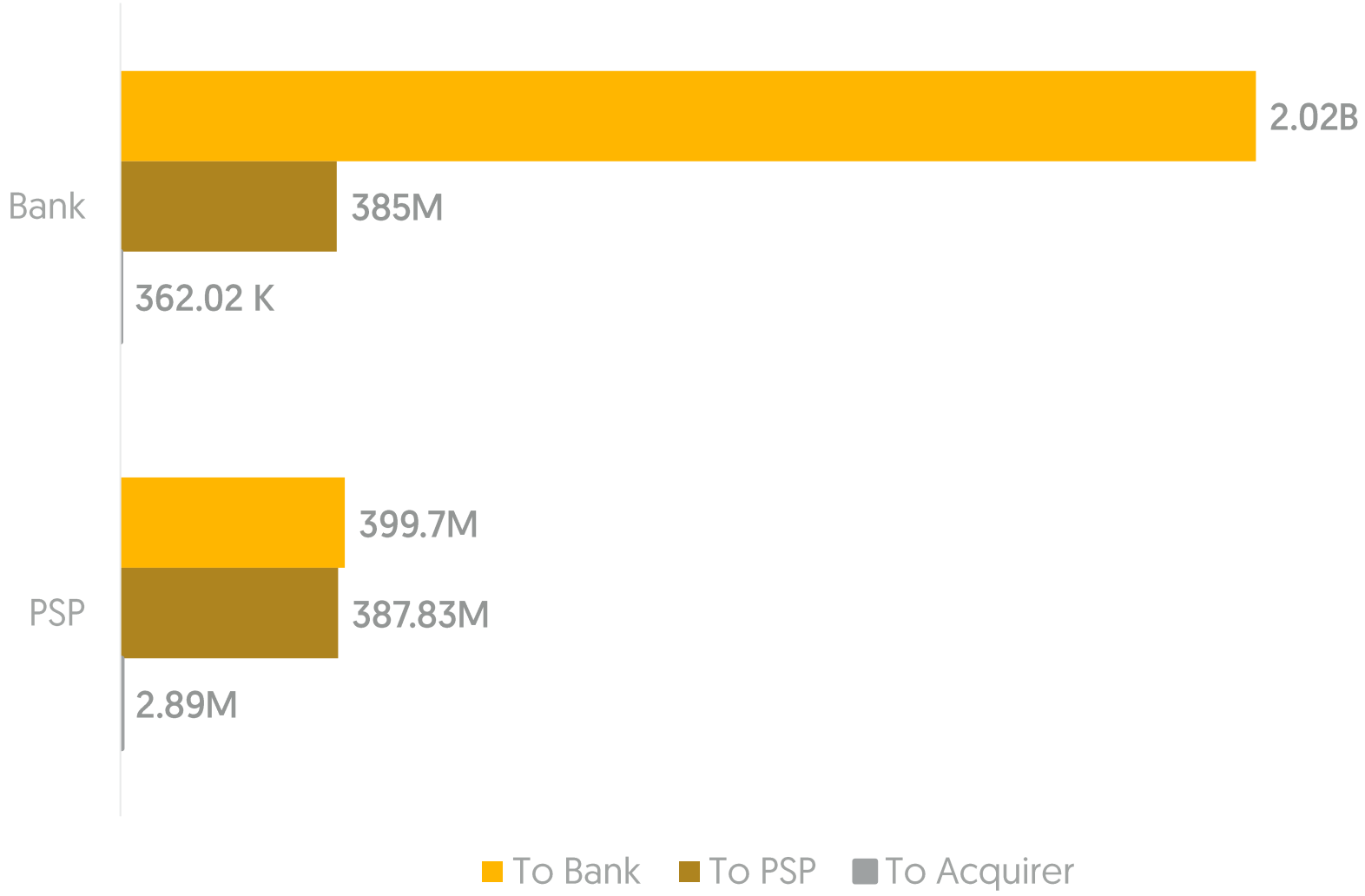


3.8%

Increase in the value of transactions in the last month

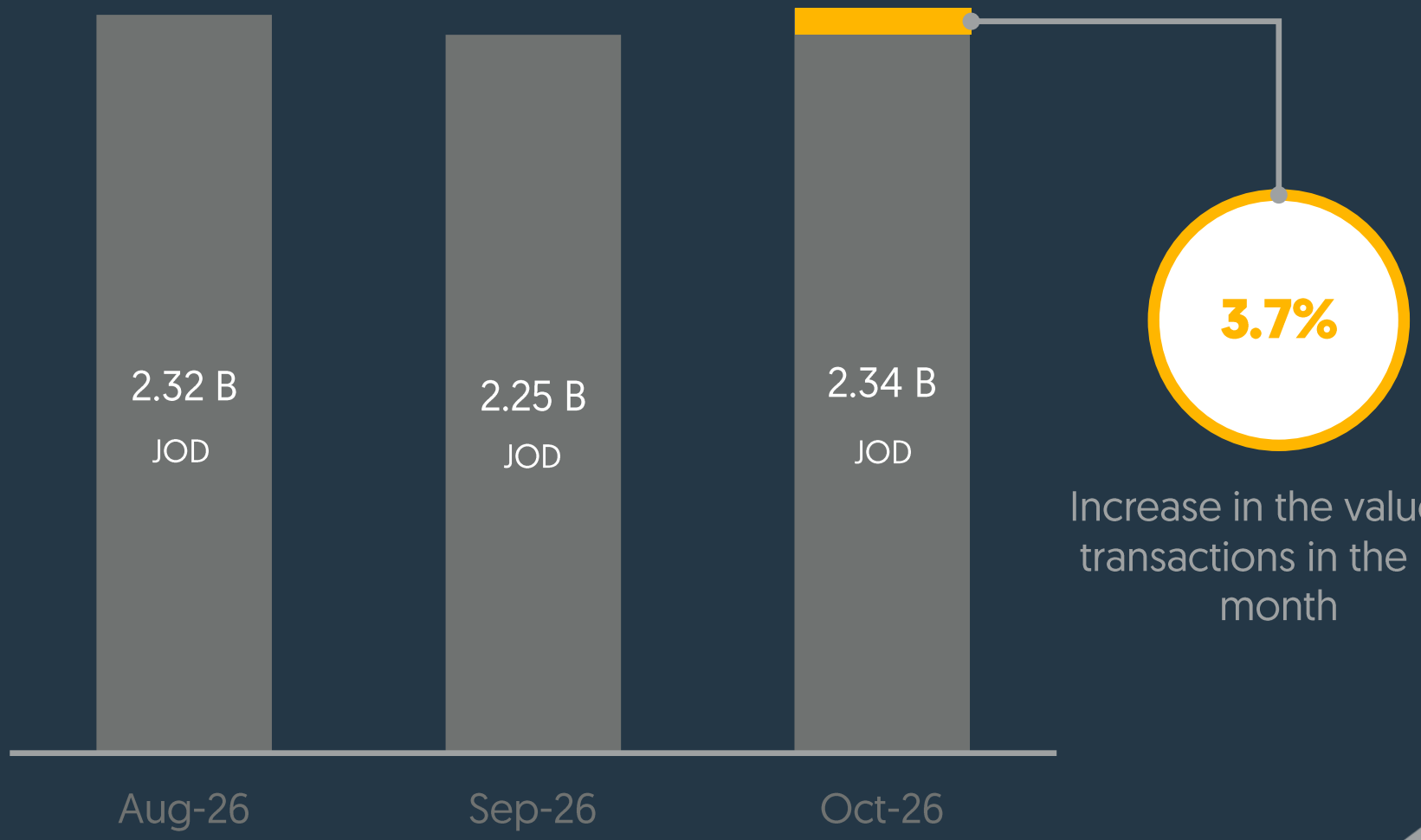
CliQ & JoMoPay Transactions

Total Value of Banks and PSPs Transactions



CliQ & JoMoPay Transactions

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

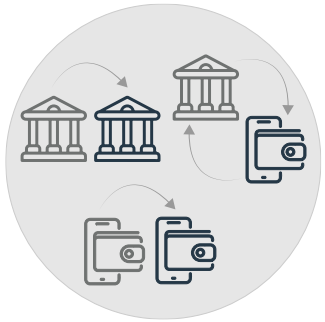


3.7%

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



78.3%

1.83B JOD

Off Us





21.7%

507.8M 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



53.2%

309.3M JOD

mPSP to Bank

46.8%

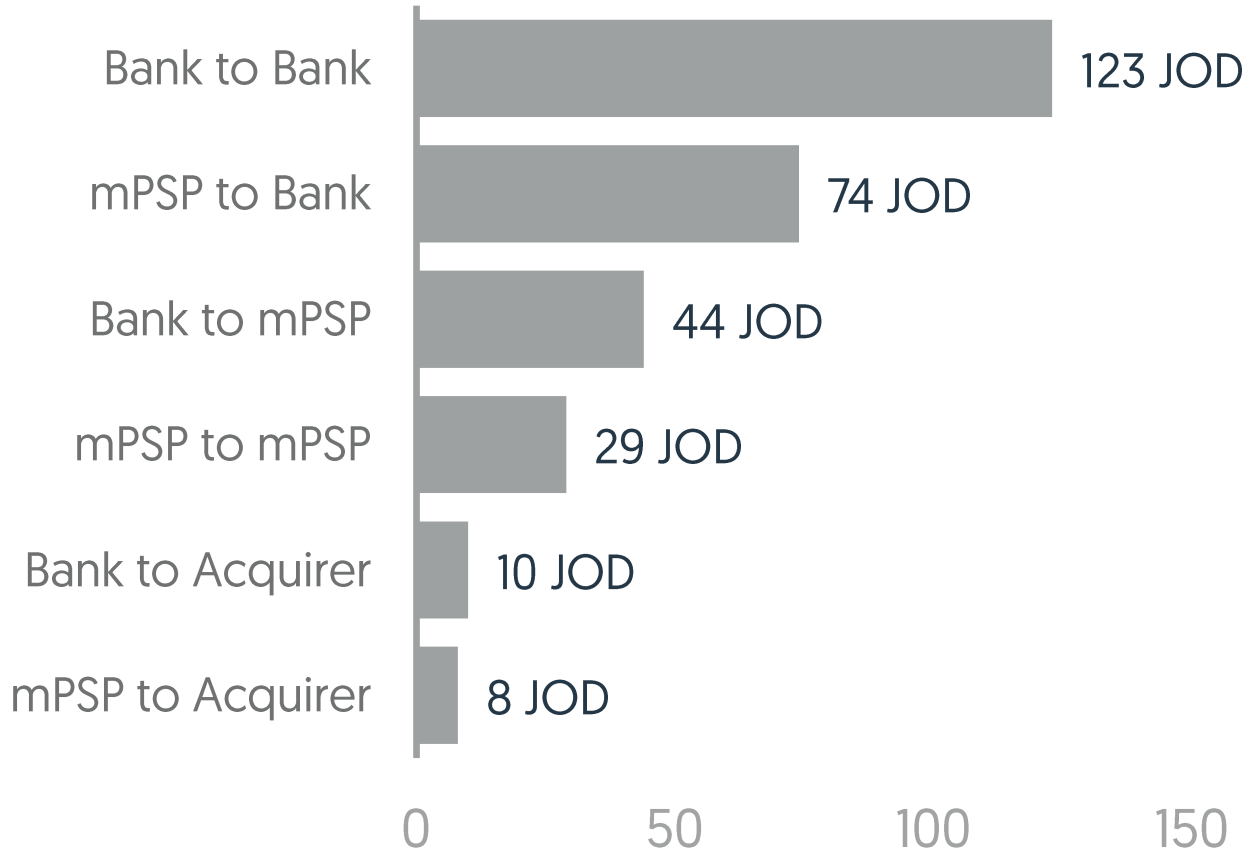
272.5M JOD

Bank to mPSP

CliQ & JoMoPay Average Value of Transactions

Average Value of Transactions for Banks and mPSPs

72 JOD
Transaction Average



Instant Payment Systems in Jordan

CliQ & JoMoPay

Monthly Report

October 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

360.05M

Through Bank Accounts
210.6M

Through Mobile Wallets
149.46M

Total Value of Transactions

28.2B JOD

Through Bank Accounts
21.39B JOD

Through Mobile Wallets
6.81B JOD

Instant Payment Users

Total Number of Instant Payment Users through Banks and Mobile Payment Service Providers in Jordan

All Users **4.41M**



Bank Account Only

1.2M



Mobile Wallet Only

1.87M



Bank Account & Mobile Wallet

1.27M

Instant Payment Transactions

Number of Transfers Issued by Banks and Mobile Payment Service Providers

Total Number of Transactions
For October 2026

44.23M



Number of Transactions through Bank Accounts

25.11M



Number of Transactions through Mobile Wallets

19.13M

Instant Payment Transactions

Value of Transfers Issued by Banks and Mobile Payment Service Providers

Total Value of Transactions
For October 2026

3.2B JOD

Value of Transactions
through Bank Accounts

2.41B JOD

Value of Transactions
through Mobile Wallets

0.79B JOD

Instant Payment Transactions

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

Average Value of All Transactions
For October 2026

72.28 JOD



Average Transaction Value through Bank Accounts

95.85 JOD



Average Transaction Value through Mobile Wallets

41.34 JOD

FAWATEERcom

Monthly Report

October 2026

60

Electronic Bill Presentment & Payment (EBPP) System

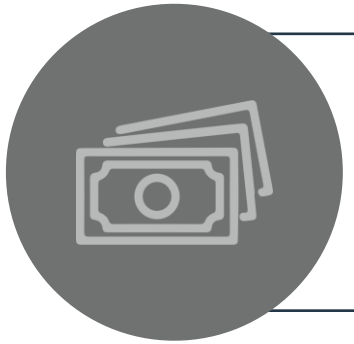
10.2026

Total Number and Value of Transactions Since the Beginning of 2026



Number of Transactions

71.28M

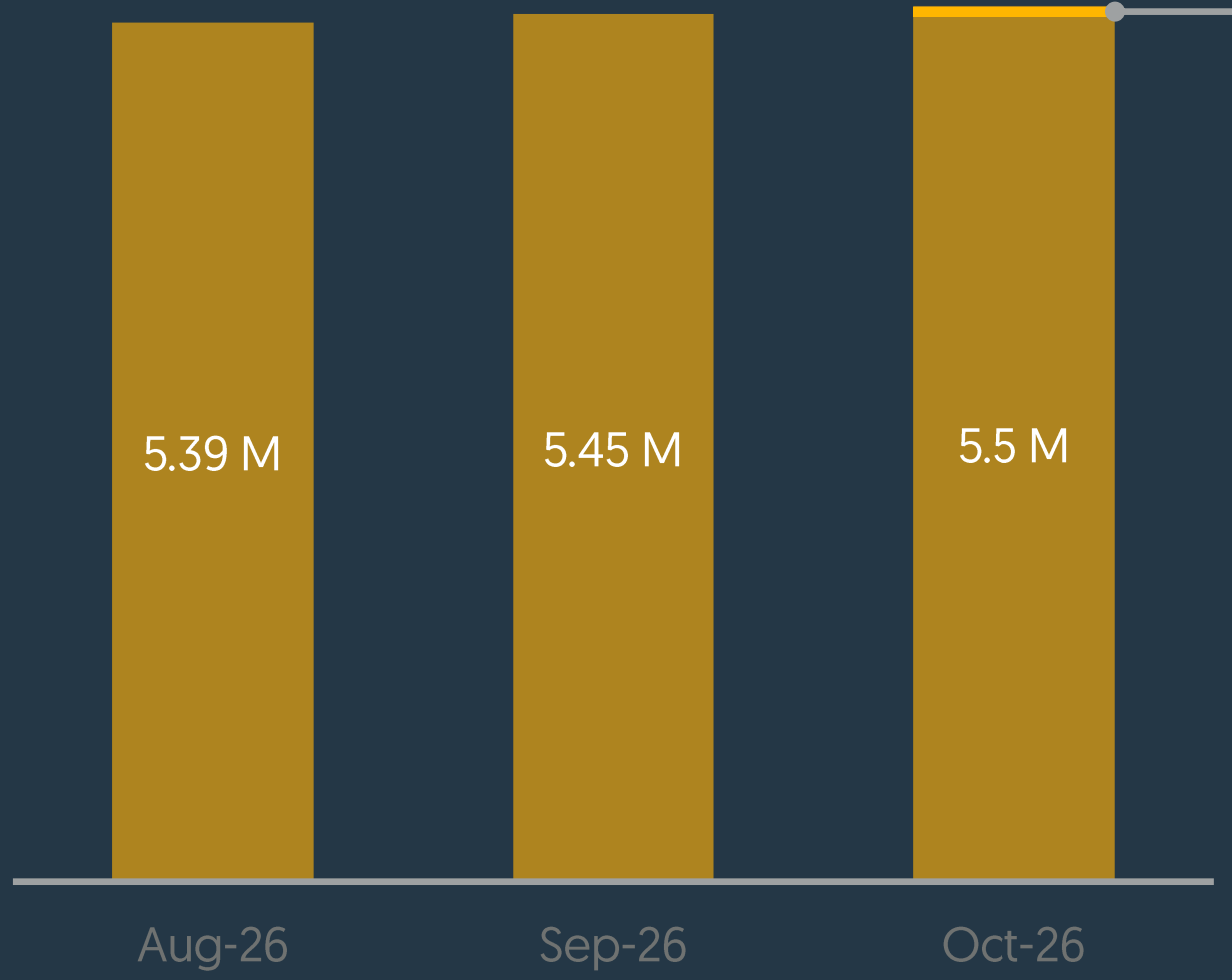


Value of Transactions

13.3B JOD

eFAWATEERcom Users

Total Number of Users Over the Past 3 Months

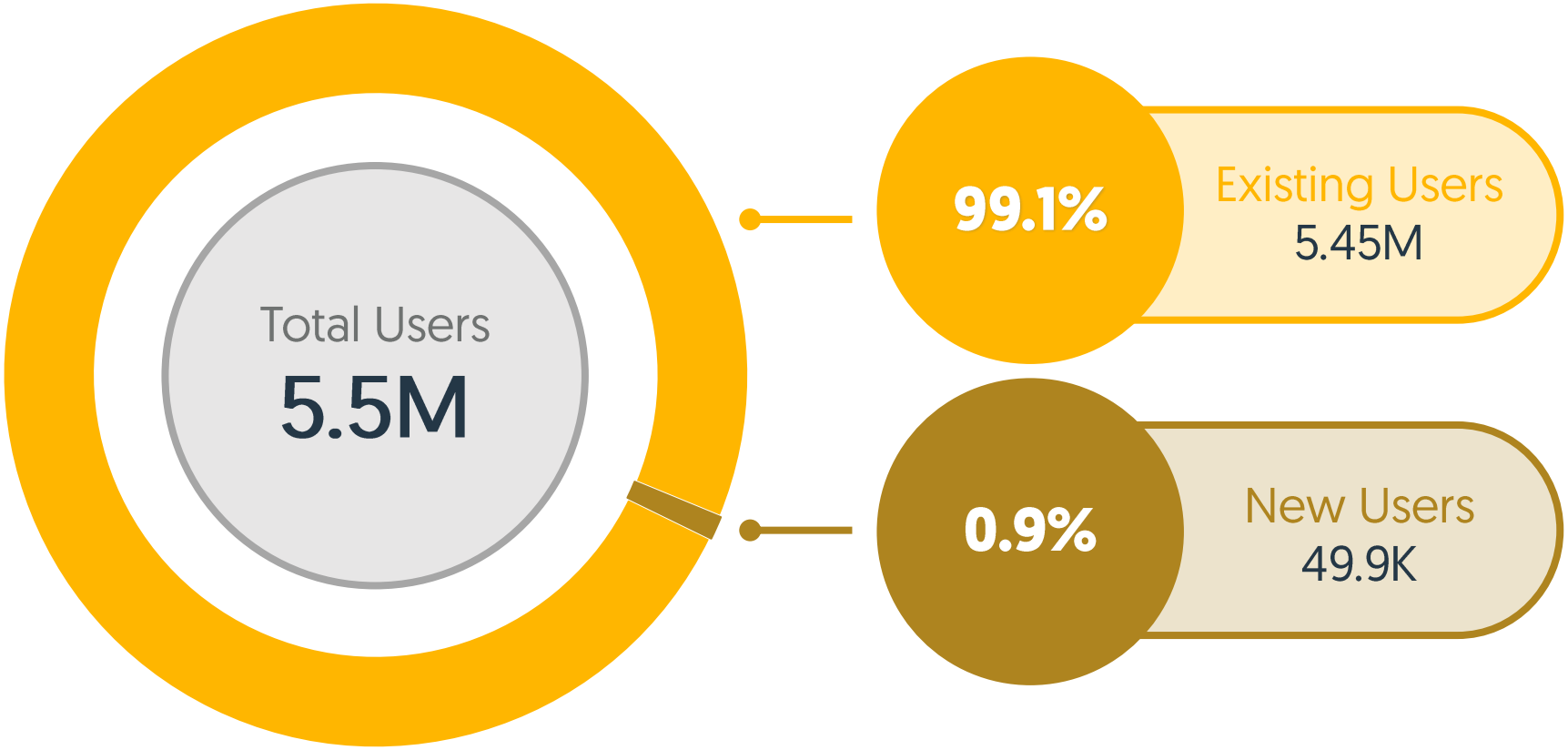


0.9%

Increase in the number of users in the last month

eFAWATEERcom Users

Number of eFAWATEERcom Users



eFAWATEERcom Billers & Services

Number of eFAWATEERcom Billers & Services



Billers

754

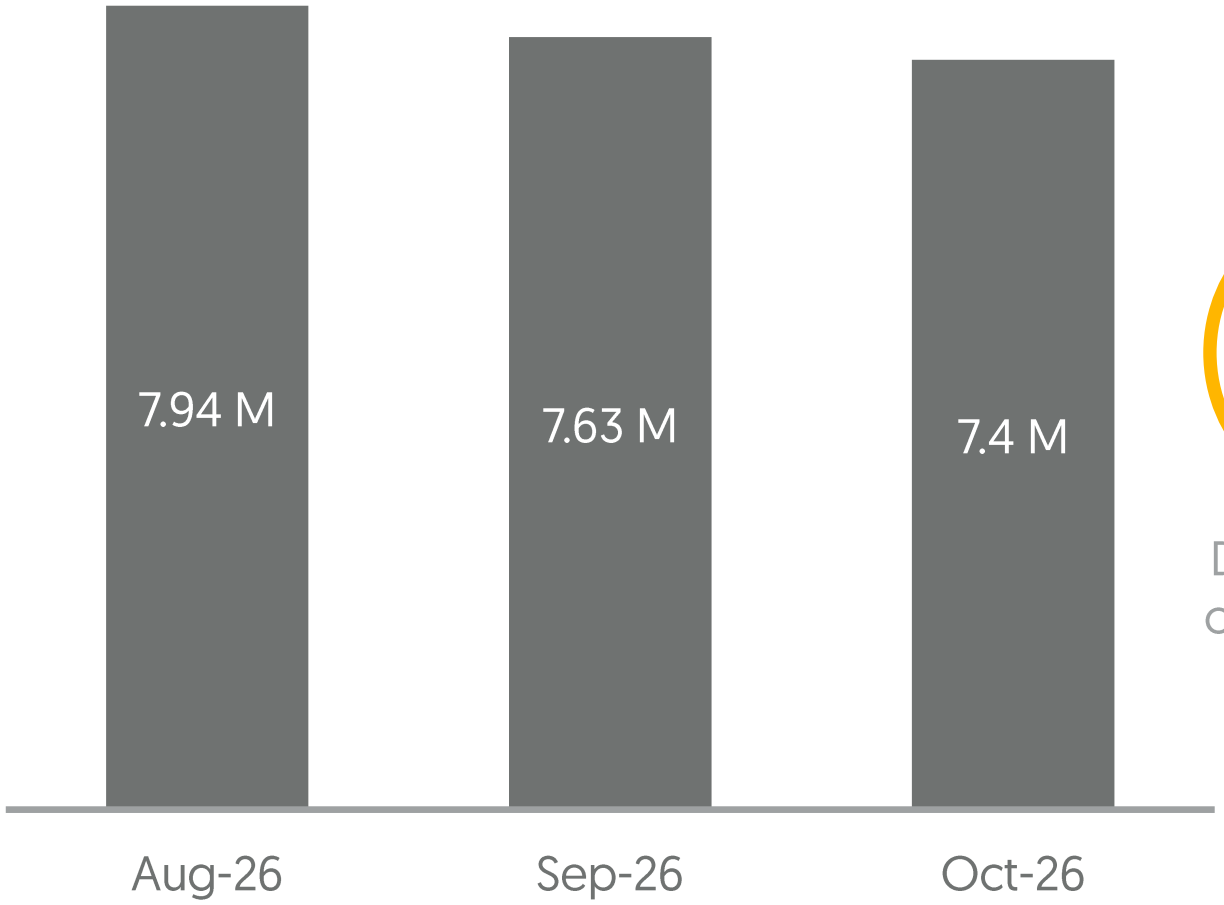


Services

2,722

eFAWATEERcom Number of Transactions

Total Number of Transactions Over the Past 3 Months

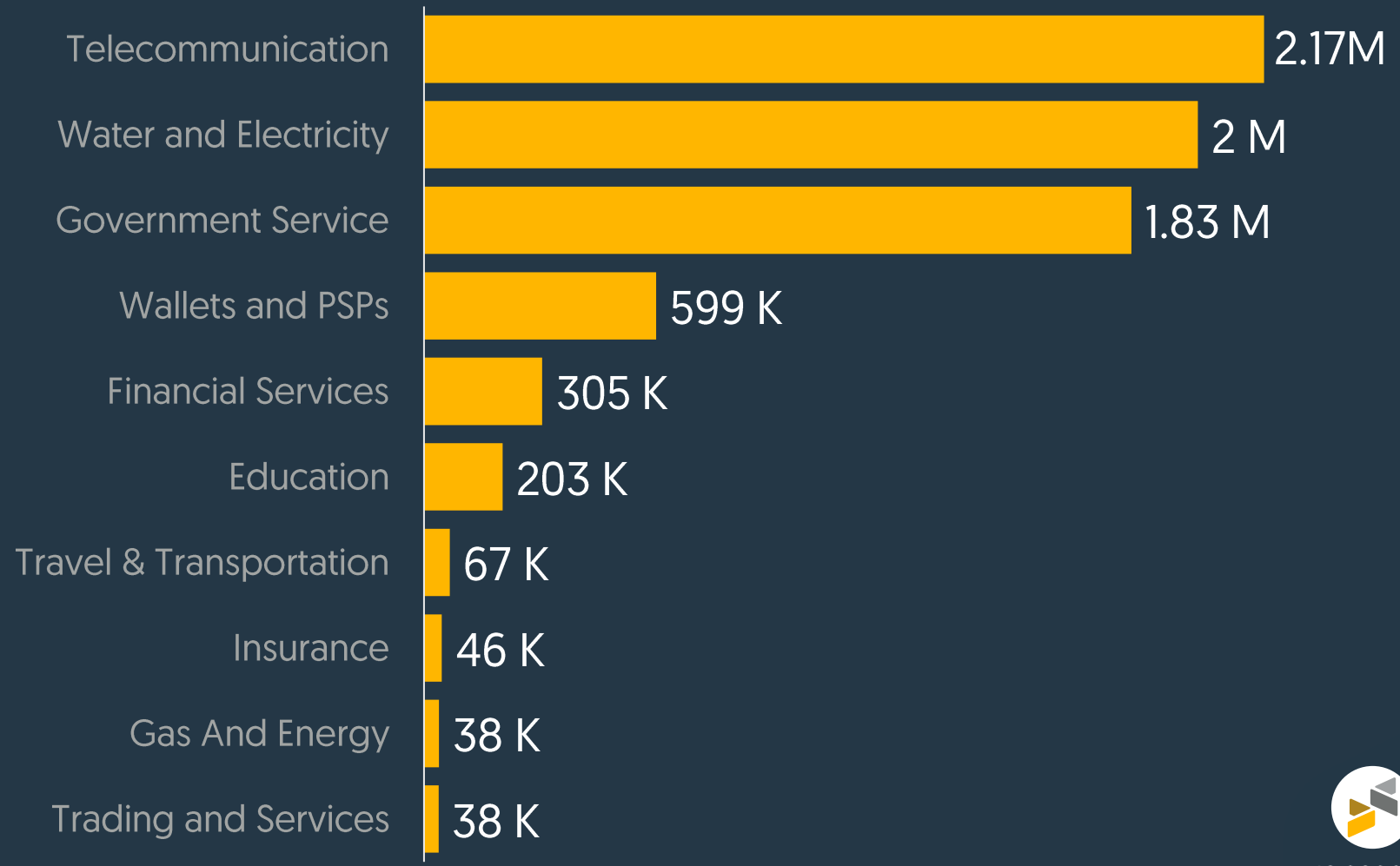


3%

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

17.4%

1.29M

Cash Payments



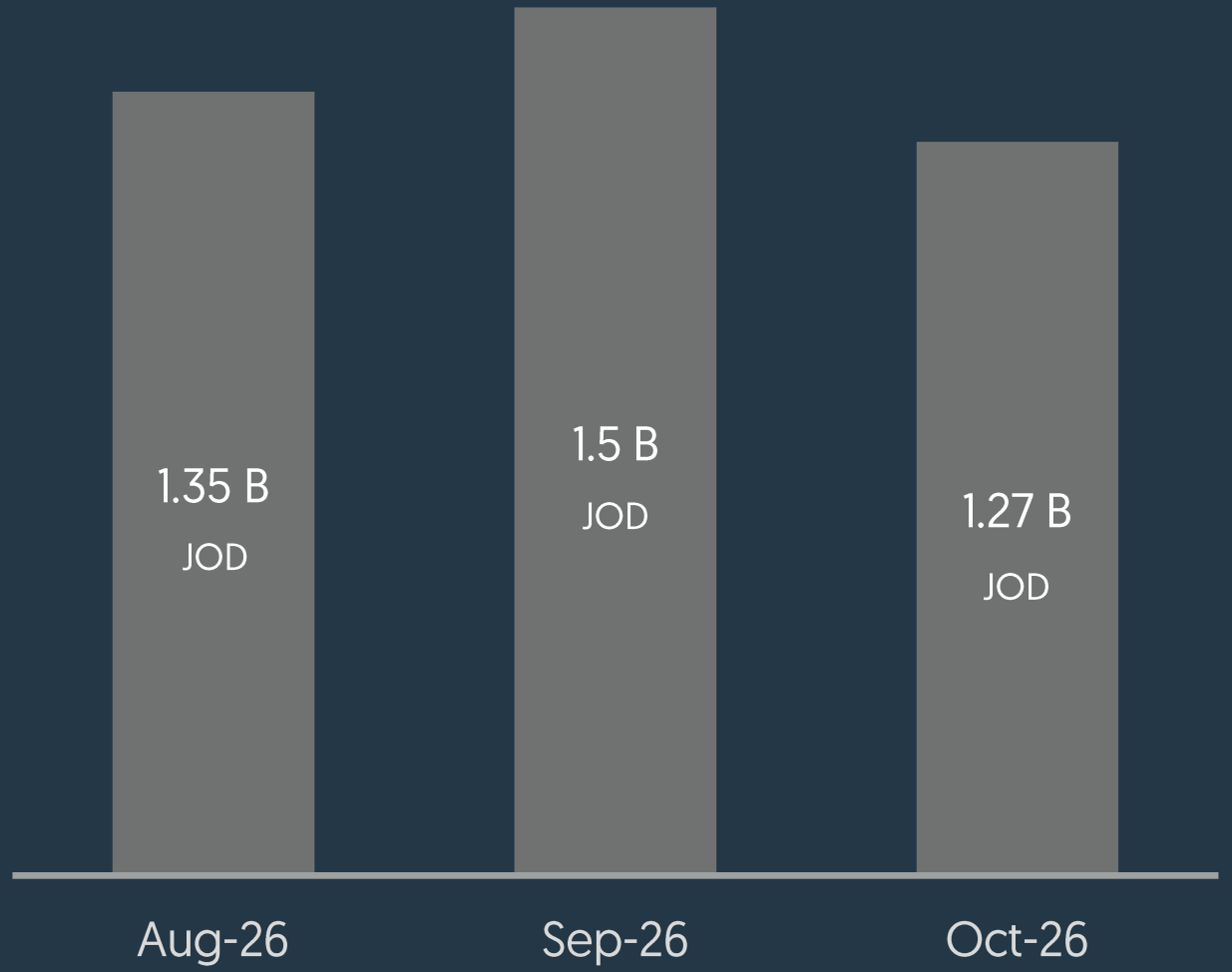
82.6%

6.12M

Digital Payments

eFAWATEERcom Value of Transactions

Total Value of Transactions Over the Past 3 Months

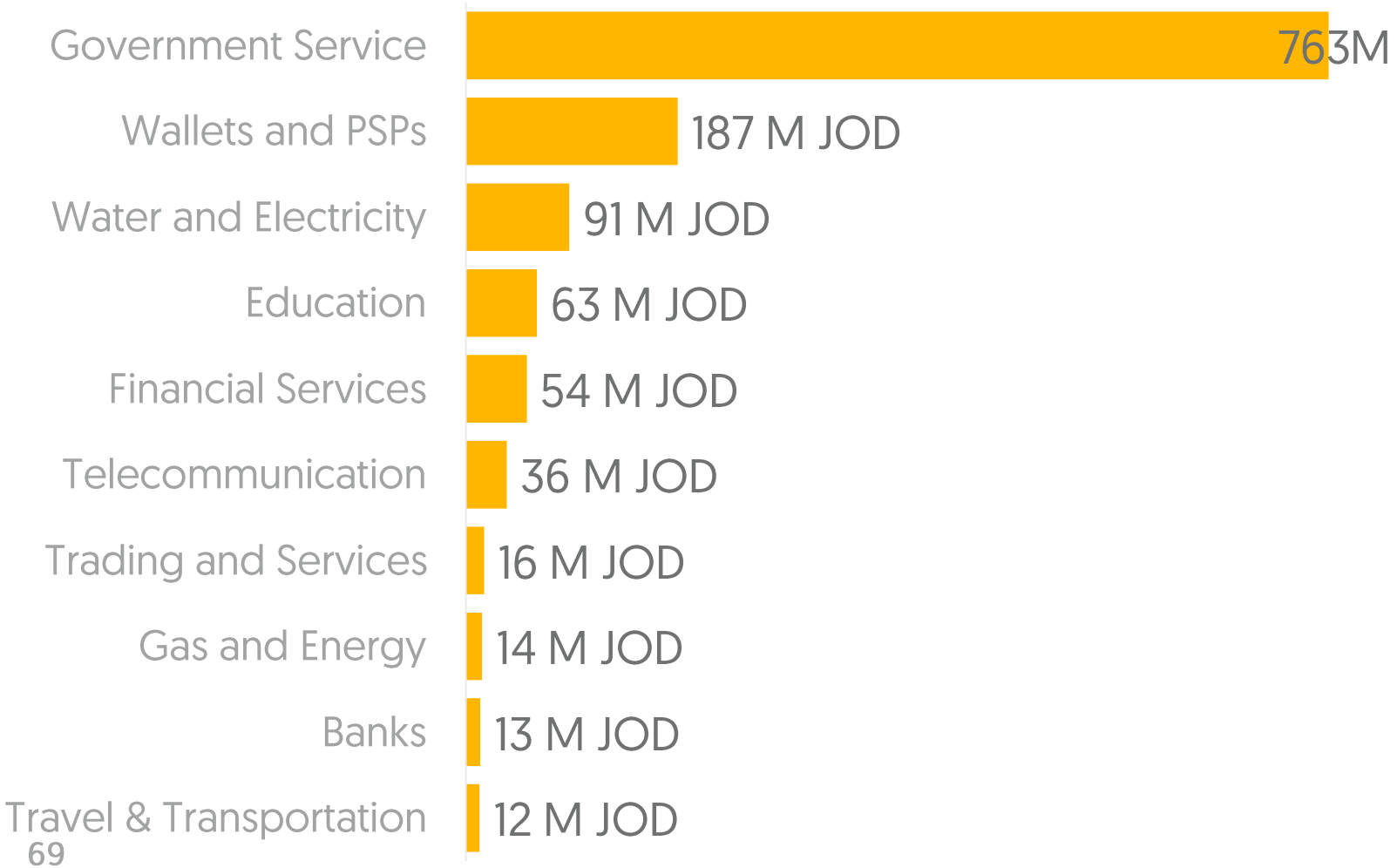


15.5%

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

13.3%

168.77M JOD

Cash Payments



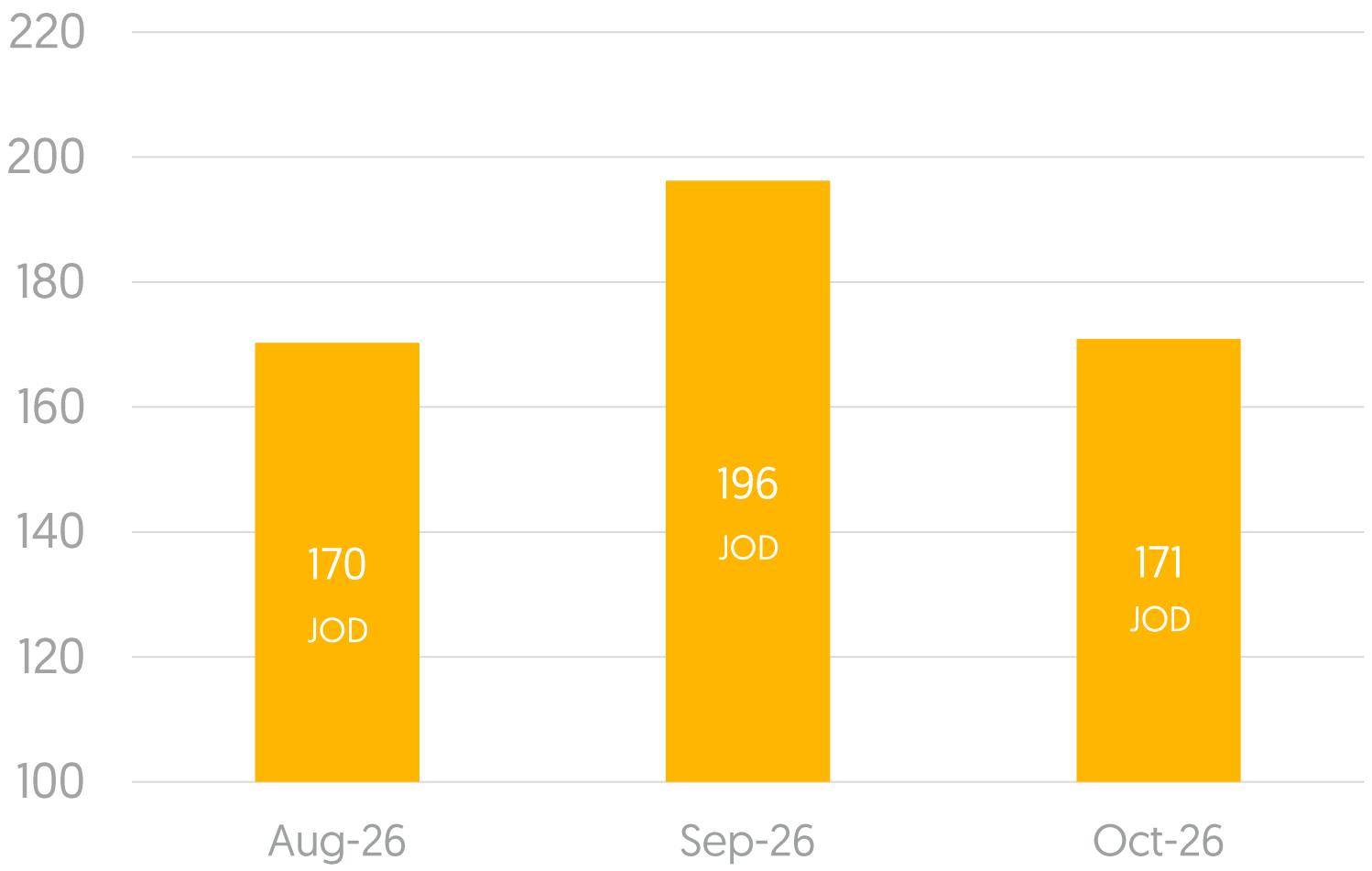
86.7%

1.1B JOD

Digital Payments

eFAWATEERcom Transactions

Average Value of Transactions Over the Past 3 Months





ACH

Automated Clearing House

Monthly Report

October 2026

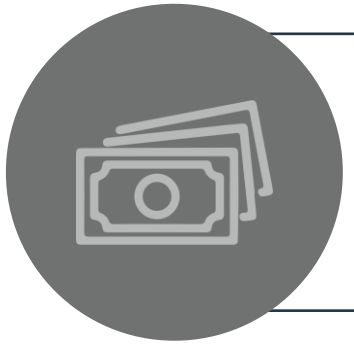
72

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



Number of Transactions

10.77M

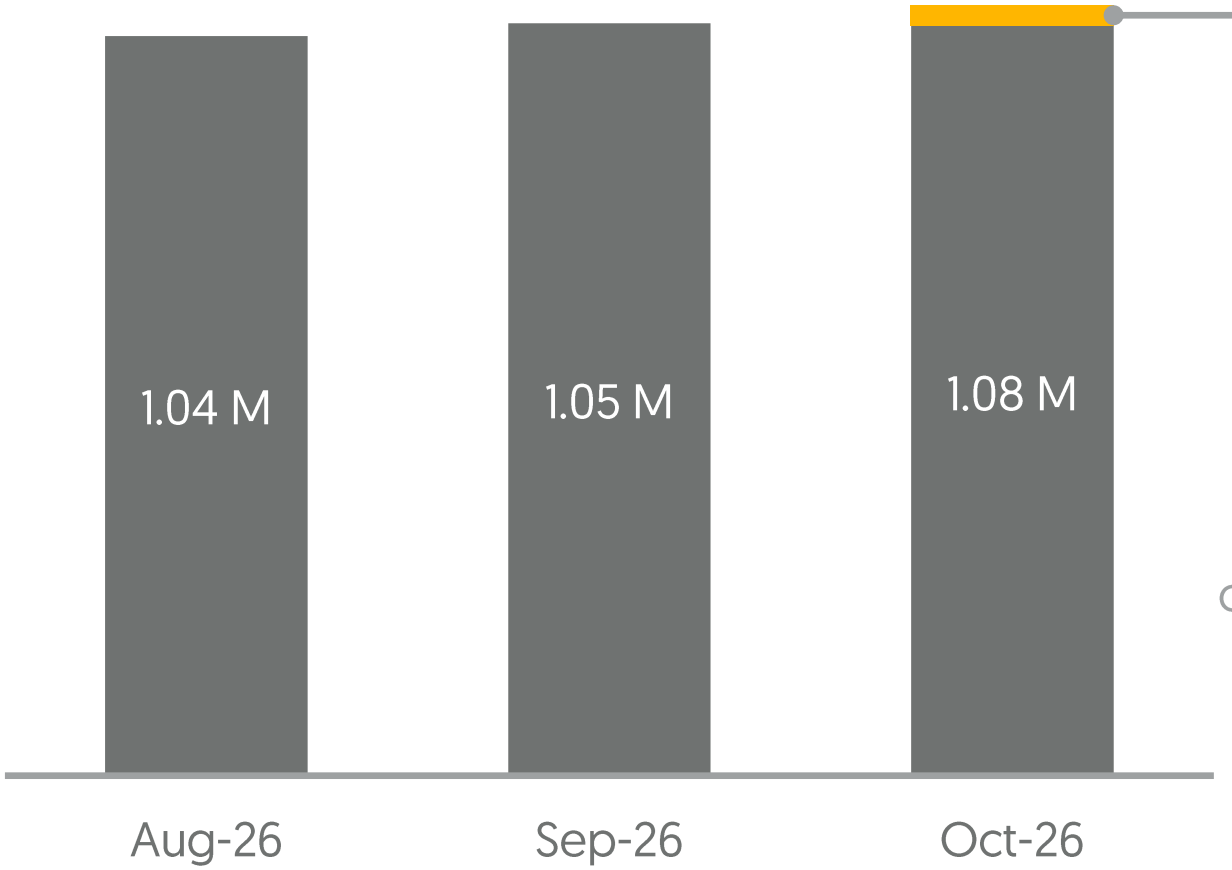


Value of Transactions

9.22BJOD

ACH Transactions

Total Number of Jordanian Dinar Transactions Over the Past 3 Months

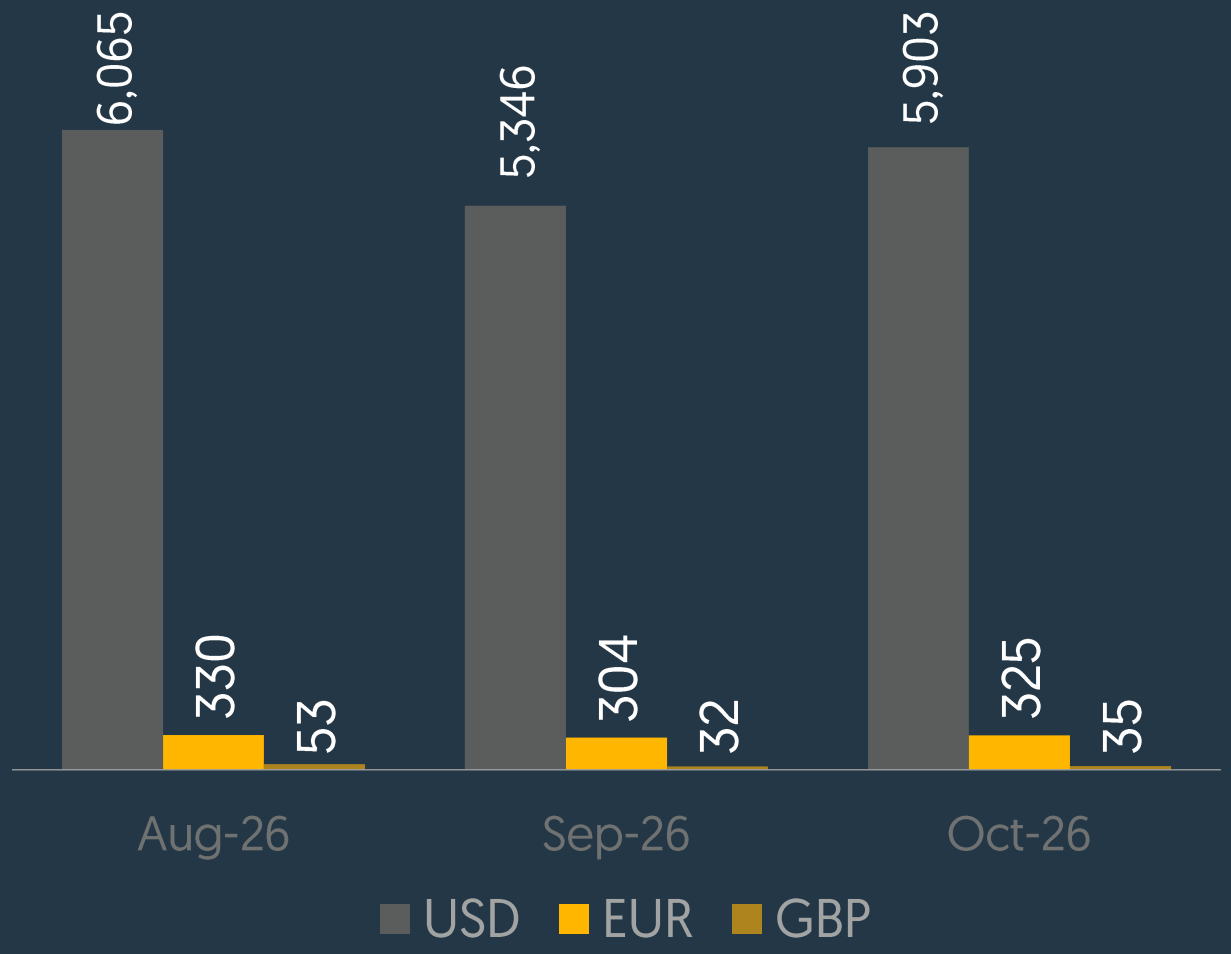


2.2%

Increase in the number of transactions in the last month

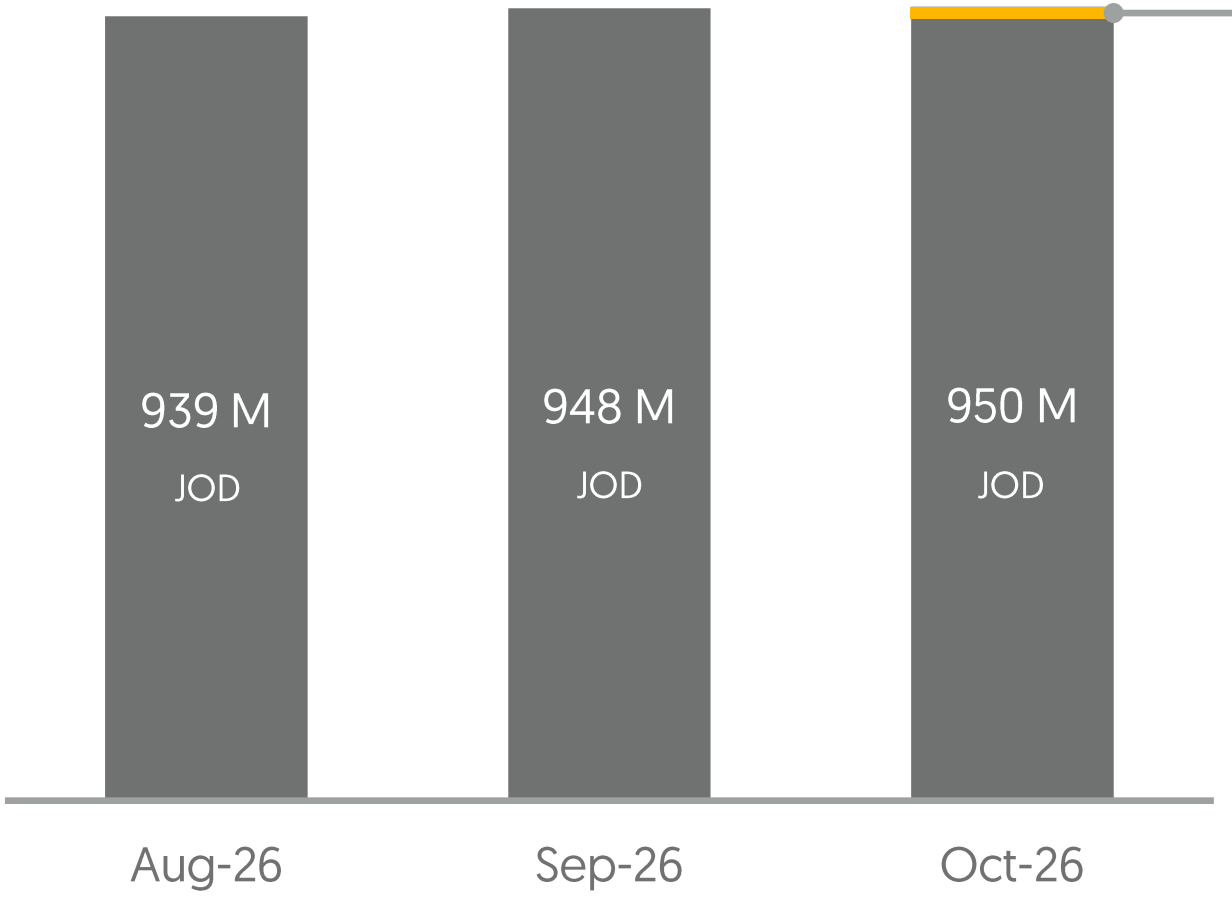
ACH Transactions

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



ACH Transactions

Total Value of Jordanian Dinar Transactions Over the Past 3 Months

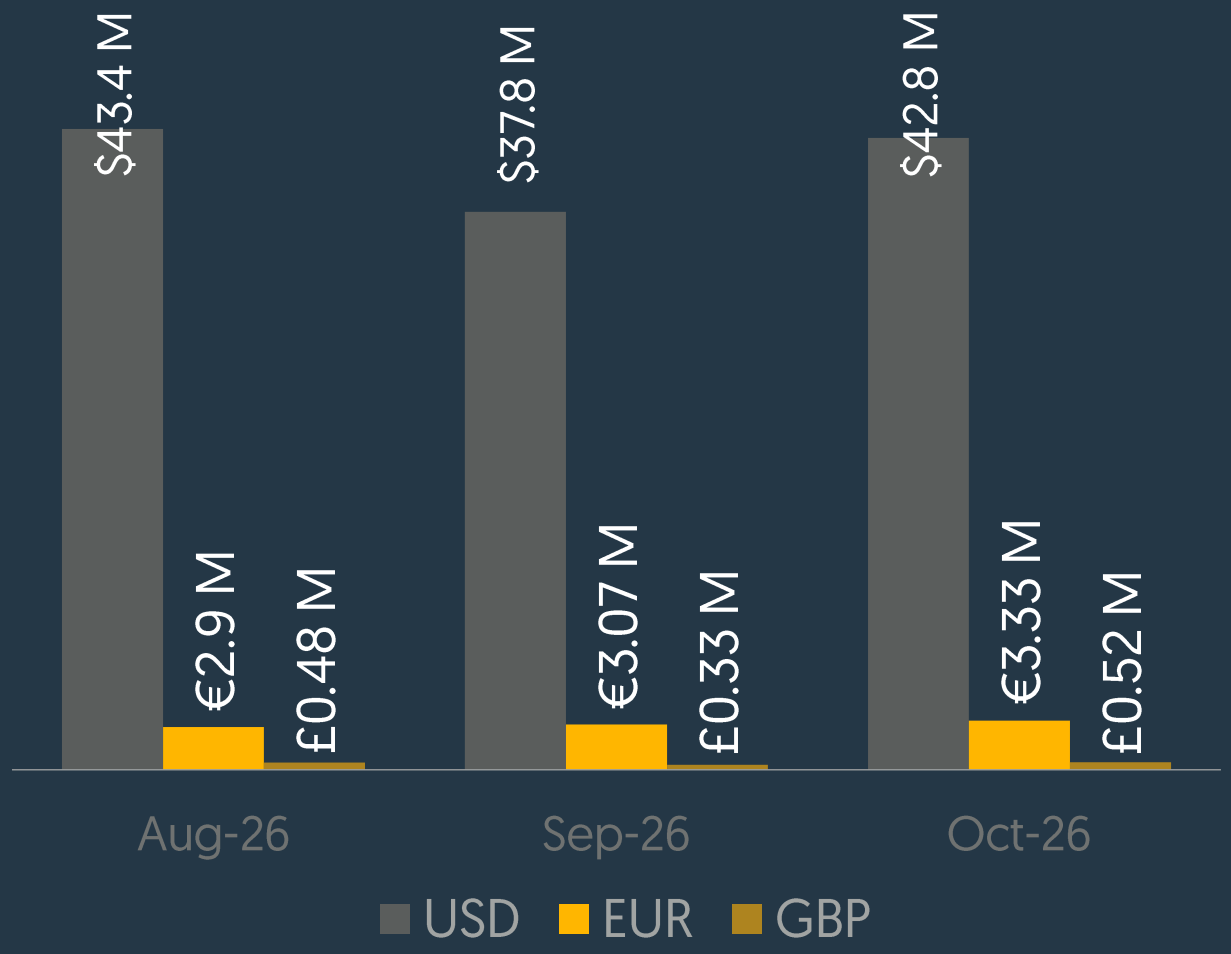


0.2%

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

October 2026

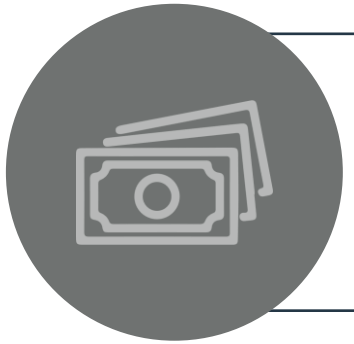
78

Total Number and Value of Transactions Since the Beginning of 2026



Number of Transactions

4.98M

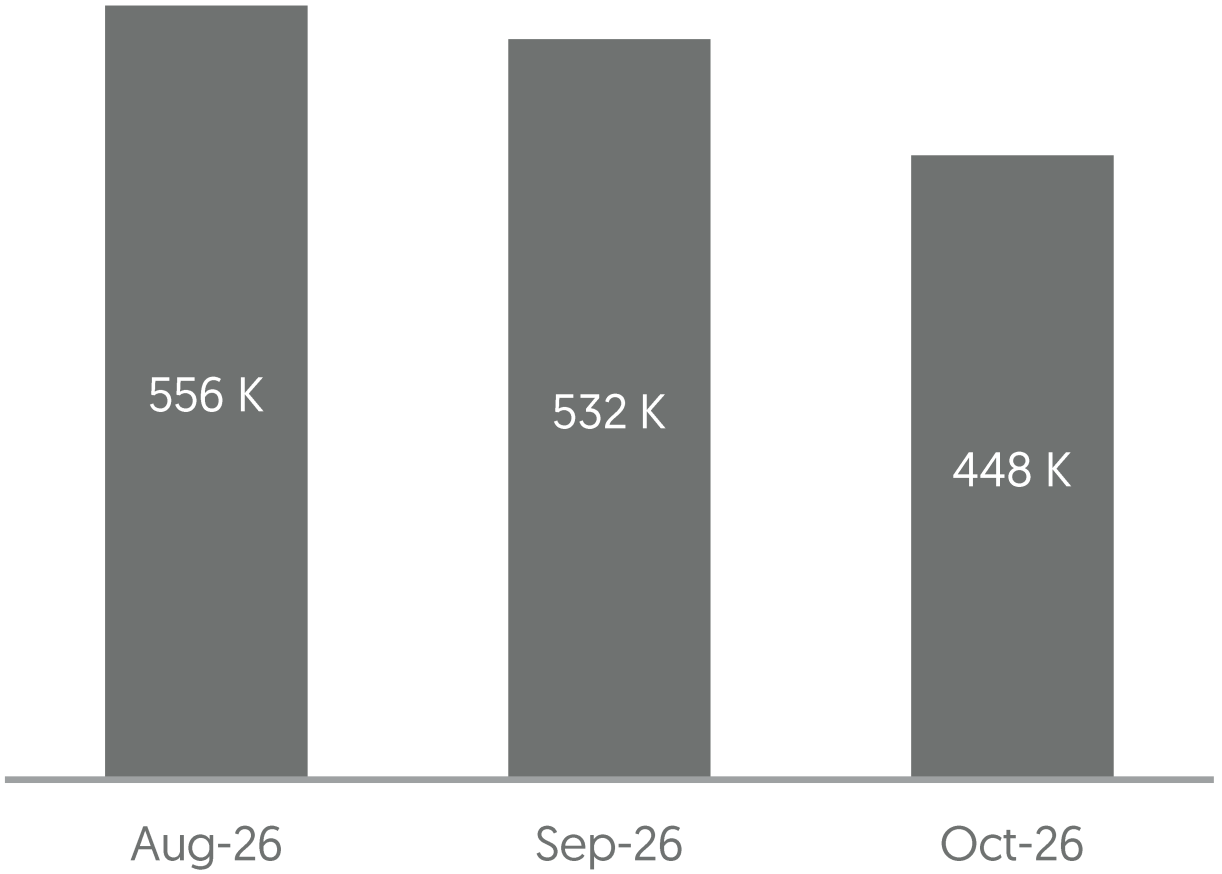


Value of Transactions

34.54B JOD

ECCU Cheques

Total Number of Inward Cheques Over the Past 3 Months

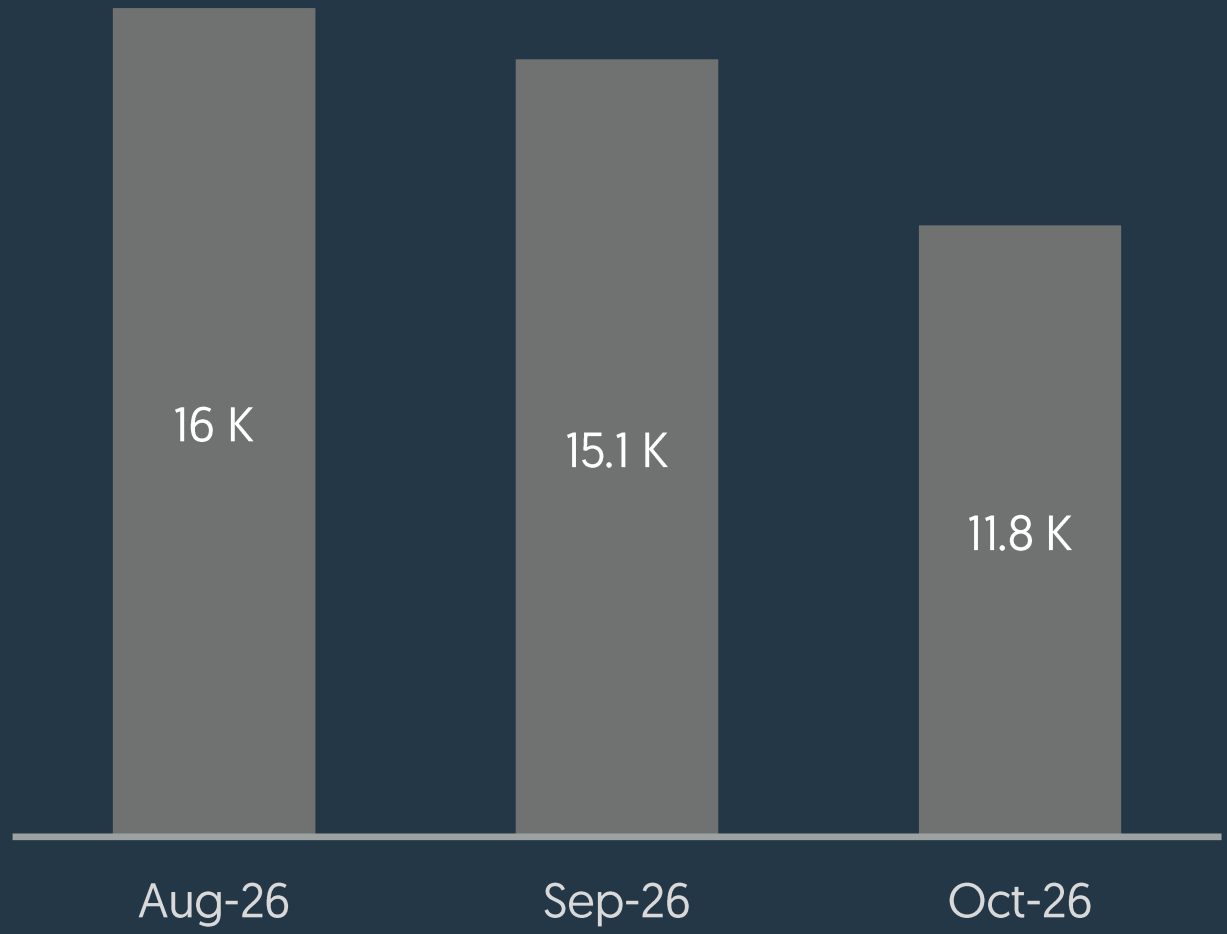


15.7%

Decrease in the number of cheques in the last month

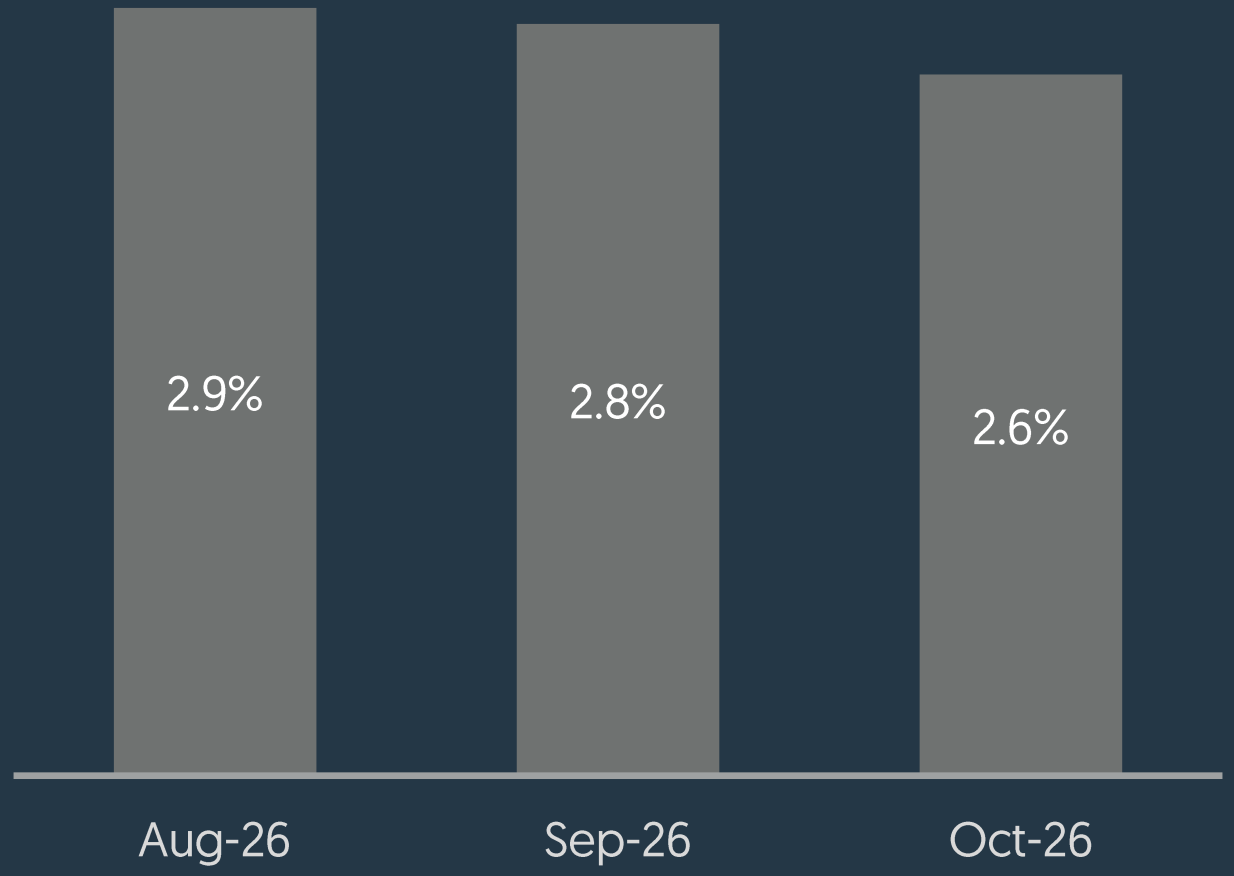
ECCU Returned Cheques

Total Number of Returned Cheques Over the Past 3 Months



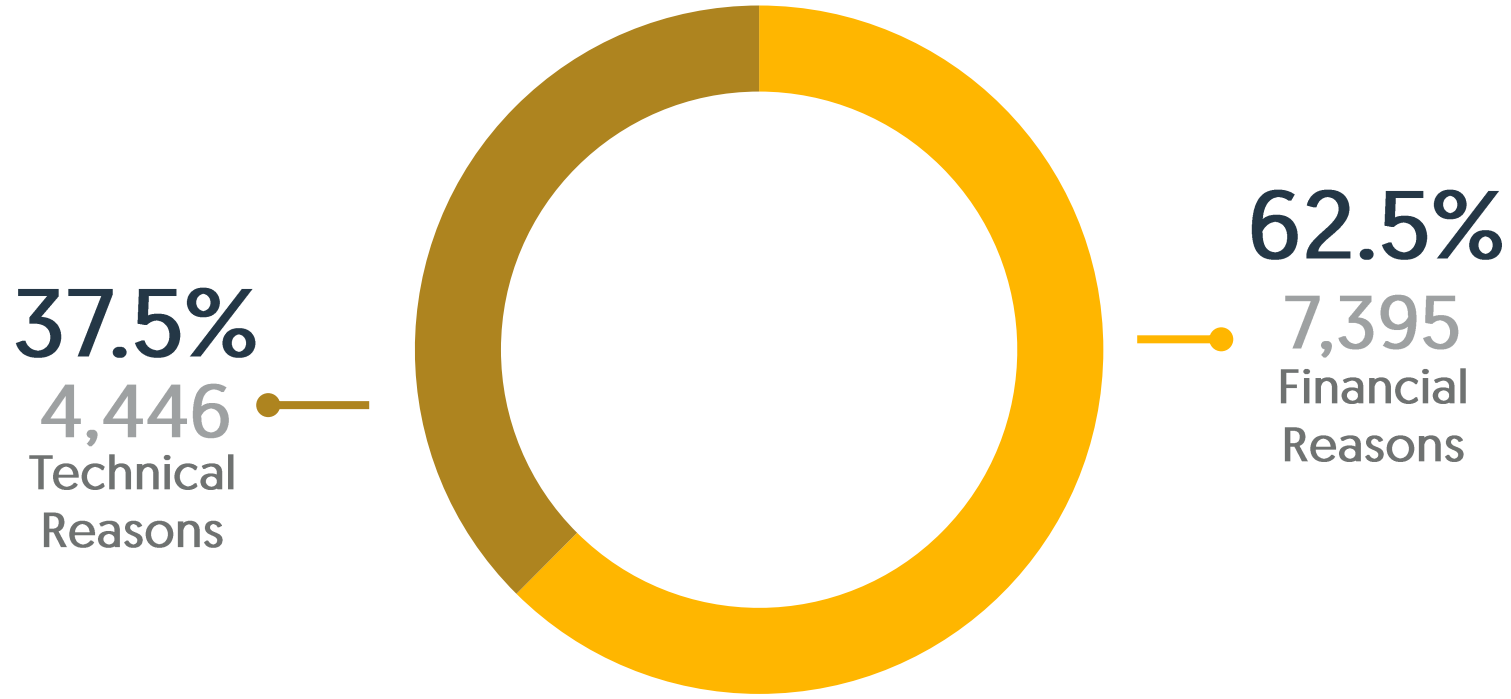
ECCU Returned Cheques

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



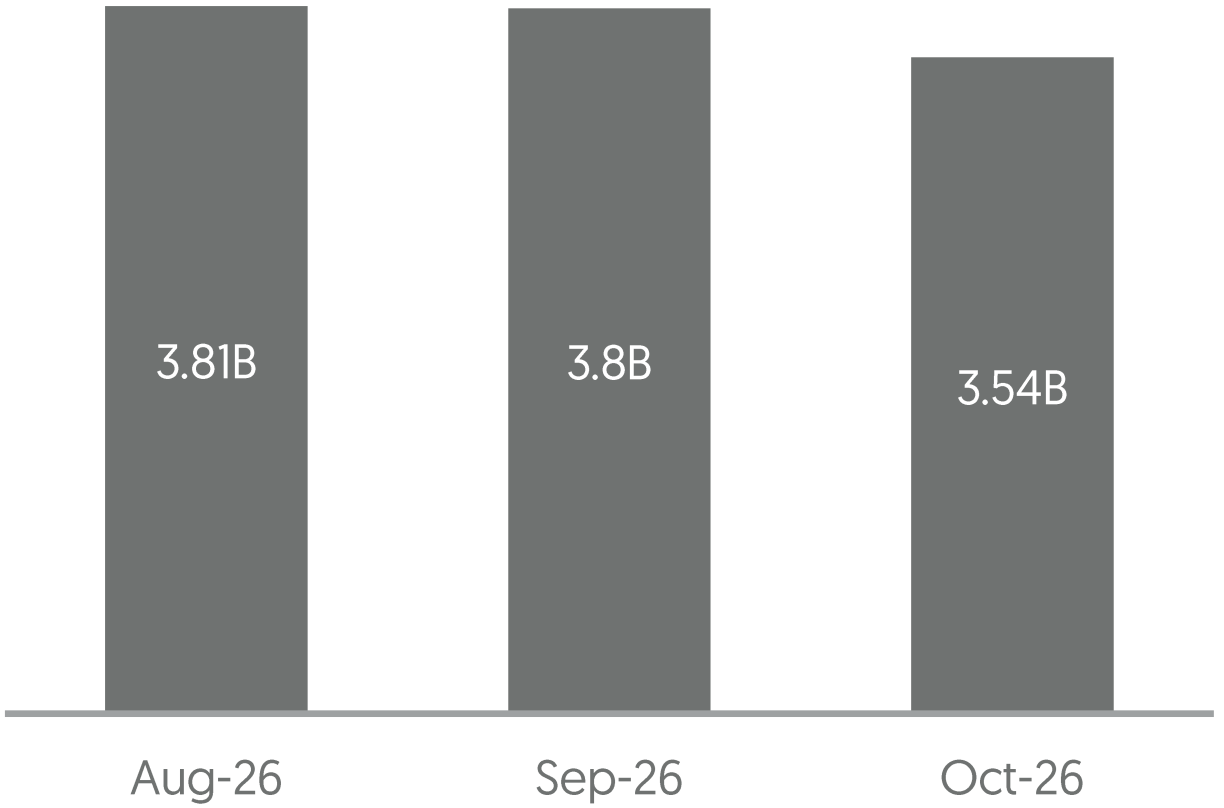
ECCU Cheques

Total Number of Returned Cheques due to Financial and Technical Reasons



ECCU Cheques

Total Value of Inward Cheques Over the Past 3 Months

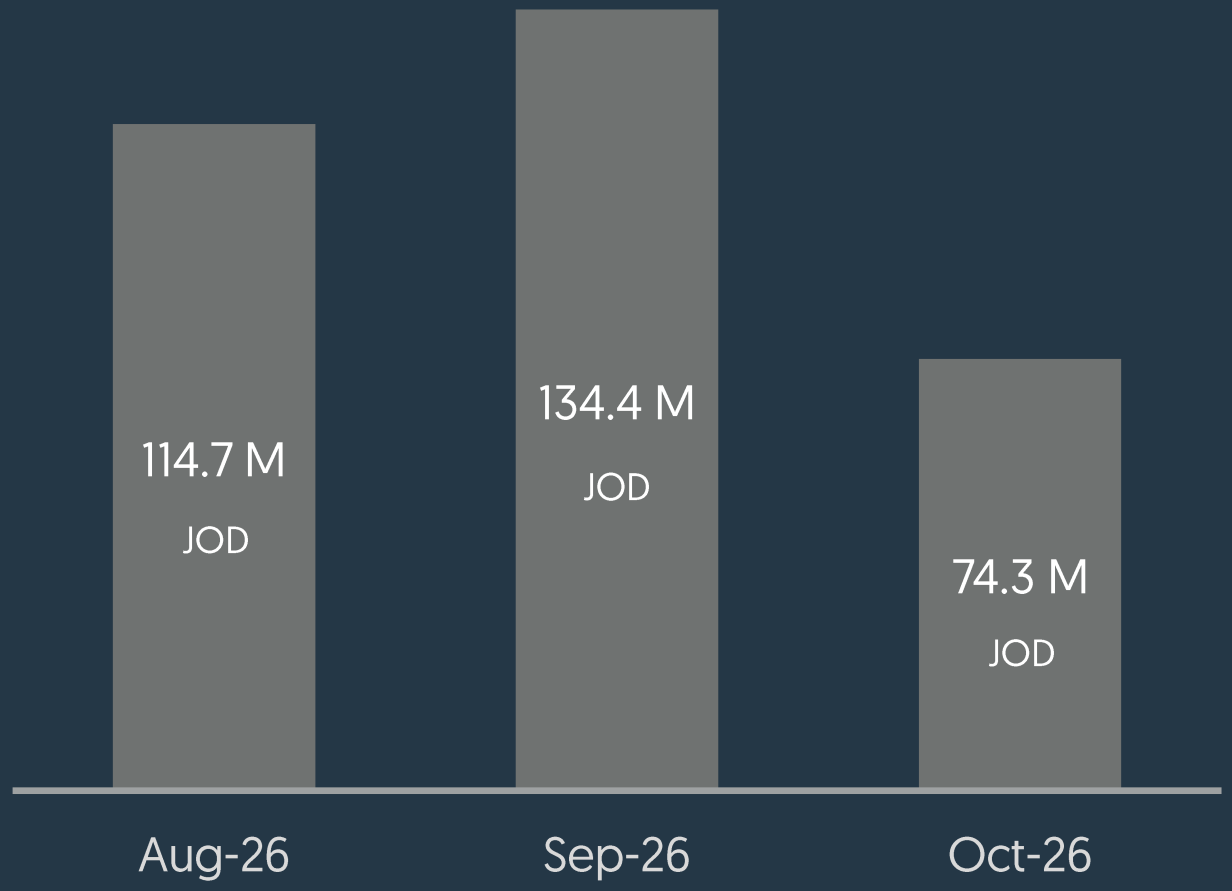


6.9%

Decrease in the value of cheques in the last month

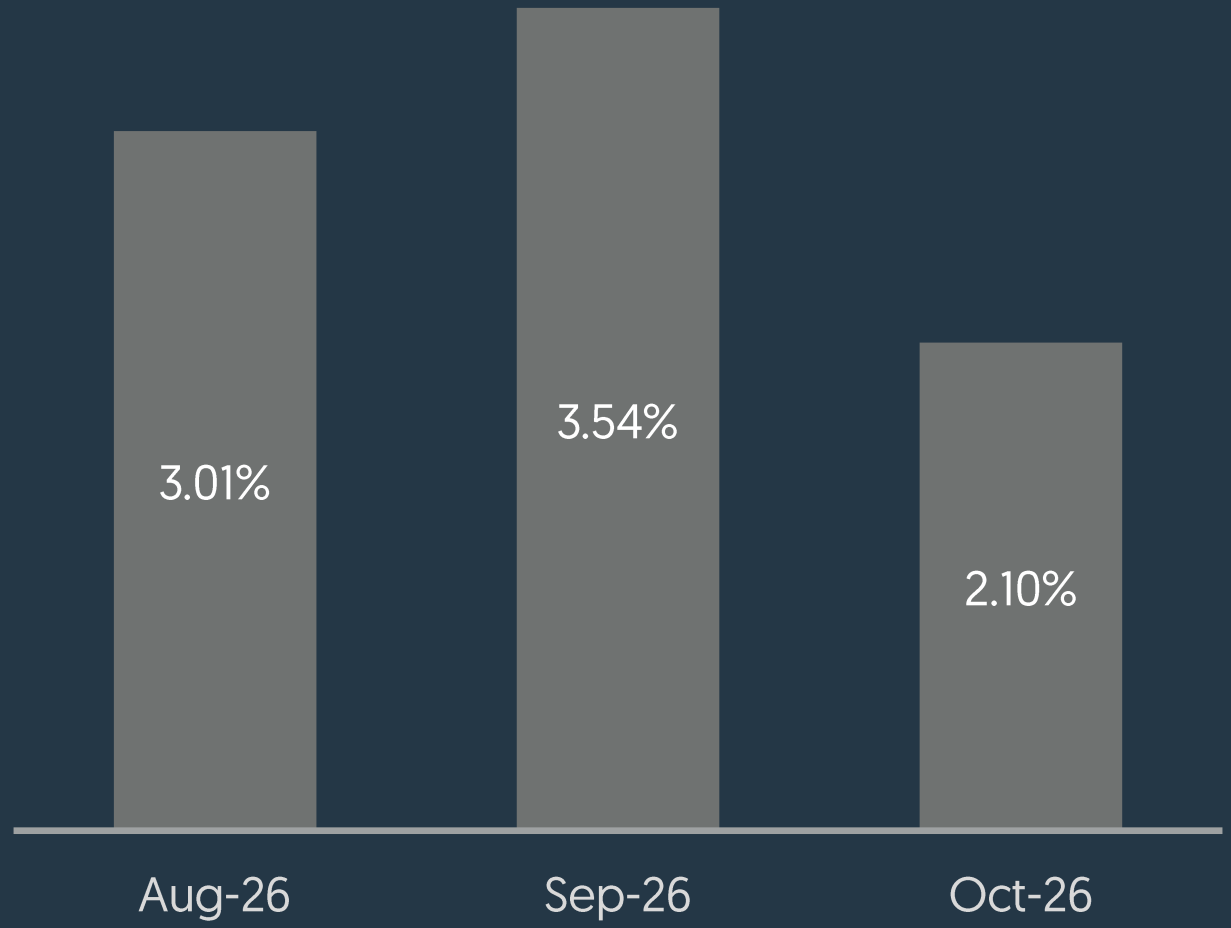
ECCU Returned Cheques

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



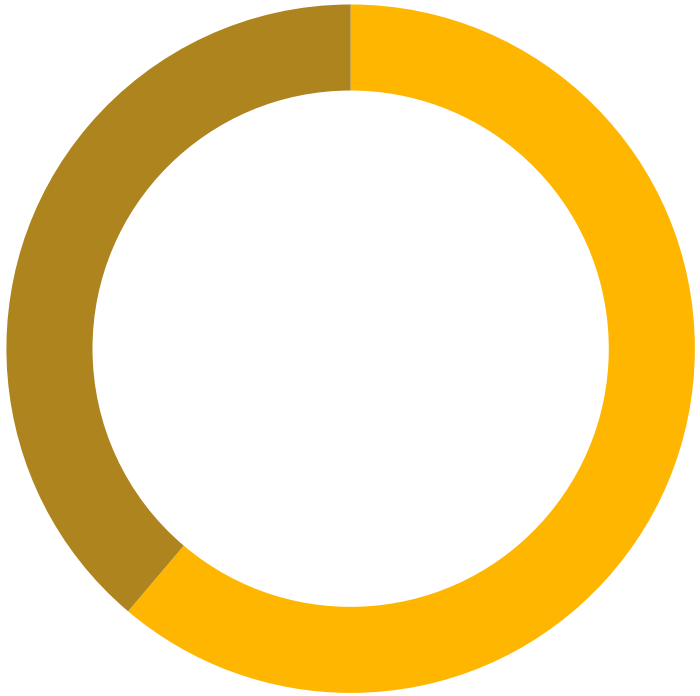
ECCU Cheques

Total Value of Returned Cheques due to Financial and Technical Reasons

38.8%

28.84M JOD

Technical Reasons



61.2%

45.46M JOD

Financial Reasons