



**A general register of companies licensed in accordance
with the provisions of the Electronic Payment and
Money Transfer Bylaw No. (111) for 2017**

Central Bank of Jordan



Address : King Hussein Street, Abdali
Phone number : +96264630301
Mailing address : P.O. Box. 37 Amman 11118 Jordan
E-mail : info@cbj.gov.jo
Website : www.cbj.gov.jo
Branches : 1. Irbid city 2. Aqaba city

Systems that CBJ manages	Board decision number
<ul style="list-style-type: none">• Real Time Gross Settlement System - Jordan (RTGS-JO).• Government Securities Settlement System (DEPO X).	CBJ is allowed to manage payment, clearing and settlement systems under the Central Bank of Jordan Law.

MadfoatCom for electronic payment *



Address	Amman, King Hussein : Business Park, Building No. (19), 4 th and 5 th floors
Phone number	: +96265548483
Mailing address	: P.O. Box. 5570 Amman 11953 Jordan
E-mail	: info@madfoat.com
Website	: www.madfoat.com
Branches	: --



The activities it is allowed to practice as an electronic payment system manager	Board decision number
<ul style="list-style-type: none"> Managing and operating the Electronic Bill Presentment and Payment System (eFAWATEERcom). Managing and organizing the clearance operations among those who participate in the Electronic Bill Presentment and Payment System (eFAWATEERcom). 	Decision No. (24/ 2019) dated 4/2/2019
The activities it is allowed to practice as an e-payment service provider	Board decision number
<ul style="list-style-type: none"> Electronic collection of funds services through the Electronic Bill Presentment and Payment System (eFAWATEERcom). 	Decision No. (25/ 2019) dated 4/2/2019
<ul style="list-style-type: none"> Payment services provider to practice the following activities by connecting to the Mobile Payment Switch (JoMoPay) and providing mobile payment services: <ol style="list-style-type: none"> Managing and implementing credit and debit electronic payment operations, which include mobile payments. Issuing and managing prepaid payment instruments. 	Decision No. (169/ 2020) dated 15/10/2020
<ul style="list-style-type: none"> Electronic money issuance and management services. Electronic transfer of funds services. 	Decision No. (170/ 2020) dated 15/10/2020
<ul style="list-style-type: none"> Electronic collection of funds services by the "eFAWATEERcom " system through electronic wallets on the Mobile Payment switch (JoMoPay). 	Decision No. (171/ 2020) dated 15/10/2020
<ul style="list-style-type: none"> Electronic collection of funds services through merchants' points of sale. 	Decision No. (110/ 2022) dated 4/8/2022
<ul style="list-style-type: none"> Payment services provider to practice the following activities: <ol style="list-style-type: none"> Issuing and managing prepaid payment instruments Managing and implementing credit and debit electronic payment operations, which include mobile payments. Electronic money issuance and management services 	Decision No. (240/ 2023) dated 2/11/2023 Decision No. (241/ 2022) dated 2/11/2023
* Provides e-wallet service (MadPay)	

Middle East Payment Services (MEPS)*



Address	: Khalda, Amer bin Malek St. opposite to the English Schools, Building no. (30), 3 rd Floor
Phone number	: +96265002250
Mailing address	: P.O. Box. 973 Amman 11953 Jordan
E-mail	: info@mepspay.com
Website	: www.mepspay.com
Branches	: --



The activities it is allowed to practice as an electronic payment system manager	Board decision number
<ul style="list-style-type: none"> • Managing and operating the electronic payment system to process and authorize financial transactions on cards by linking the ATM network and points of sale within a unified network. • Managing and organizing clearing or settlement operations for transactions that take place between participants in the above electronic payment system. 	Decision No. (71/ 2019) dated 28/3/2019
The activities it is allowed to practice as an e-payment service provider	Board decision number
<ul style="list-style-type: none"> • Issuing and managing payment instruments, excluding debit payment instruments. • Electronic money issuance and management services. • Payment services provider to practice the following activities by connecting to the Mobile Payment Switch (JoMoPay) and providing mobile payment services: <ol style="list-style-type: none"> a. Managing and implementing credit and debit electronic payment operations, which include mobile payments. b. Electronic collection of funds services through the " eFAWATEERcom " system. c. Electronic transfer of funds services. d. Electronic money issuance and management services. 	Decision No. (72/ 2019) dated 28/3/2019
* Provides e-wallet service (National Wallet)	

Credit Card Service Company (CCS)



Address	: Al-Shmaisani , Al Thaqafeh Street, CSC Jordan Business Complex #24, 2 nd floor
Phone number	: +96265005222
Mailing address	: P.O. Box. 930424 Amman 11193 Jordan
E-mail	: info@cscjordan.com
Website	: www.cscjordan.com
Branches	: --

The activities it is allowed to practice as an electronic payment system manager	Board decision number
<ul style="list-style-type: none"> Managing and operating the electronic payment system to process and authorize financial transactions on cards by linking the ATM network. Managing and organizing clearing or settlement operations for transactions that take place between participants in the above electronic payment system. 	Decision No. (158/ 2019) dated 4/7/2019
The activities it is allowed to practice as an e-payment service provider	Board decision number
<ul style="list-style-type: none"> Issuing and managing payment instruments, except for debit payment instruments (credit cards). 	Decision No. (159/ 2019) dated 4/7/2019
<ul style="list-style-type: none"> Issuing and managing prepaid payment instruments. Electronic collection of funds services through: <ol style="list-style-type: none"> The electronic payment system, which the Company is licensed to manage and operate pursuant to Board decision no. (158/ 2019) dated 4/7/2019 and through merchants' points of sale. " eFAWATEERcom " system through the company's electronic application. 	Decision No. (40/ 2021) dated 30/3/2021
<ul style="list-style-type: none"> Electronic money issuance and management services. 	Decision No. (41/ 2021) dated 30/3/2021

Network International Services Limited – Jordan



Address	: Amman, Shmaisani, Abdul Rahim Al-Wakid St., Building No. 43
Phone number	: +96265606829
Mailing address	: P.O. Box. 930026 Amman 11193 Jordan
E-mail	: Info-jo@network.global
Website	: www.network.global
Branches	: 1. Sweifieh, Amman. 2. Aqaba.

The activities it is allowed to practice as an electronic payment system manager	Board decision number
<ul style="list-style-type: none"> Managing and operating the electronic payment system to process and authorize financial transactions on cards by linking the ATM network and points of sale within a unified network. Managing and organizing clearing or settlement operations for transactions that take place between participants in the above electronic payment system. 	Decision No. (204/ 2019) dated 10/9/2019
The activities it is allowed to practice as an e-payment service provider	Board decision number
<ul style="list-style-type: none"> Electronic collection of funds service through points of sale (POS) and through the "eFAWATEERcom" system. 	Decision No. (203/2019) dated 10/9/2019
<ul style="list-style-type: none"> Issuing and managing payment instruments, excluding debit payment instruments, by granting Bank Identification Numbers (BIN Sponsorship) exclusively to financial institutions licensed by the Central Bank of Jordan. 	Decision No. (58/2025) dated 10/4/2025

The Jordan Payments and Clearing Company (JOPACC)



Address : Amman, Wadi Saqra, Arar Street, Building # 195, 5th Floor.

Phone number : +96264611888

Mailing address : P.O. Box. 17440 Amman 11195 Jordan

E-mail : Info@Jopacc.com

Website : www.Jopacc.com

Branches : --



The activities it is allowed to practice as an electronic payment system manager	Board decision number
<ul style="list-style-type: none"> Managing and operating the following electronic payment systems: <ol style="list-style-type: none"> Electronic Cheques Clearing System (ECC). Automated Clearing House System (ACH). Mobile Payment Switch (JoMoPay). Electronic Bill Presentment and Payment System (eFAWATEERcom). 	Decision No. (207/ 2019) dated 10/9/2019
<ol style="list-style-type: none"> Instant Payment System (CliQ). 	Decision No. (1/ 2021) dated 6/1/2021
<ul style="list-style-type: none"> Managing and organizing clearing or settlement operations for transactions that take place between participants in the above electronic payment systems. 	

Elaf Jordanian Company for Integrated Solutions (Gate to Pay) *



Address	: Amman, Wadi Al-Seer, Prince Rashid District, Mamdouh Al-Sarayrah St, Building No. 58, Ground Floor and Third Floor
Phone number	: +96262004717
Mailing address	: P.O. Box. 830080 Amman 11110 Jordan
E-mail	: info@gatetopay.com
Website	: www.gatetopay.com
Branches	: --

The activities it is allowed to practice as an e-payment service provider	Board decision number
<ul style="list-style-type: none"> • Issuing and managing payment instruments, except for debit payment instruments 	Decision No. (23/ 2019) dated 4/2/2019
<ul style="list-style-type: none"> • Electronic money issuance and management services. 	
<ul style="list-style-type: none"> • Payment services provider to practice the following activities by connecting to the Mobile Payment Switch (JoMoPay) and providing mobile payment services: <ul style="list-style-type: none"> a. Managing and implementing credit and debit electronic payment operations, which include mobile payments. b. Issuing and managing prepaid payment instruments. 	Decision No. (56/ 2020) dated 5/4/2020
<ul style="list-style-type: none"> c. Electronic money issuance and management services. 	Decision No. (57/ 2020) dated 5/4/2020
<ul style="list-style-type: none"> d. Electronic transfer of funds services. 	
<ul style="list-style-type: none"> • Electronic collection of funds services through the "eFAWATEERcom" system by the company's electronic application, and through the following: <ul style="list-style-type: none"> a. E-wallets on the Mobile Payment Switch (JoMoPay). b. Prepaid payment instruments. 	Decision No. (58/ 2020) dated 5/4/2020
<ul style="list-style-type: none"> • Electronic collection of funds services through merchant's points of sale (POS). 	Decision No. (203/ 2021) dated 14/12/2021
<ul style="list-style-type: none"> • Electronic collection of funds services on the eFAWATEERcom system through merchants' points of sale. 	
* Provides e-wallet service (Gate to Pay)	

Alawneh For Electronic Payment Company*



Address	: Amman, Wasfi Atal Street , Building No. 90
Phone number	: +96265509292
Mailing address	: P.O. Box. 930587 Amman 11193 Jordan
E-mail	: support@alawnehpay.com
Website	: www.alawnehpay.com
Branches	: --

The activities it is allowed to practice as an e-payment service provider

Board decision number

- Payment services provider to practice the following activities by connecting to the Mobile Payment Switch (JoMoPay) and providing mobile payment services:
 - a. Managing and implementing credit and debit electronic payment operations, which include mobile payments.
 - b. Issuing and managing payment instruments, except for debit payment instruments.
 - c. Electronic collection of funds services through the "eFAWATEERcom" system.
 - d. Electronic money issuance and management services.
 - e. Electronic transfer of funds services.

Decision No. (160/ 2019) dated 4/7/2019

Decision No. (161/ 2019) dated 4/7/2019

***Provides e-wallet service (AlawnehPay).**

*** The previous name of the company, "Aya Company for Electronic Payment Services," was changed on June 8, 2023.**

AMEX (Middle East) B.S.C (c) - Jordan Branch



Address	:	The EDGO atrium Building, Rafiq Baha'a El-Din Al Hariri Avenue, Al Amal St., Abdali Development District.
Phone number	:	+96265205020
Mailing address	:	P.O. Box. 1516 Amman 11821 Jordan
E-mail	:	Moutaz.Alomari @americanexpress.com.bh
Website	:	www.americanexpress.com.bh
Branches	:	--

The activities it is allowed to practice as an e-payment service provider

- Issuing and managing credit payment instruments.
- Electronic collection of funds services through points of sale (POS).

Board decision number

Decision No. (199/ 2019) dated 10/9/2019

The National Express Group for Issuing Cards (NE)



Address	:	Shmaisani, Naser Bin Jamil Street; Building # 76.
Phone number	:	+96265657541
Mailing address	:	P.O. Box. 941172 Amman 11194 Jordan
E-mail	:	info@ne.jo
Website	:	www.ne.jo
Branches	:	--

The activities it is allowed to practice as an e-payment service provider	Board decision number
<ul style="list-style-type: none"> • Issuing and managing credit payment instruments. 	Decision No. (200/ 2019) dated 10/9/2019
<ul style="list-style-type: none"> • Electronic collection of funds services through points of sale (POS). 	
<ul style="list-style-type: none"> • Issuing and managing prepaid payment instruments. 	Decision No. (201/ 2021) dated 14/12/2021

Al- Mutamayiza Company for Electronic Payment Services via Mobile Phones (Zain Cash)*



Address	: Amman, King Abdullah II St., AlAbbasi complex No. 425 - next to Zain Main Building– 3 rd floor
Phone number	: +962797900900
Mailing address	: P.O. Box. 940821 Amman 11194 Jordan
E-mail	: Zaincashinfo.jo@jo.zain.com
Website	: www.zaincash.com
Branches	: --

The activities it is allowed to practice as an e- payment service provider	Board decision number
<ul style="list-style-type: none"> • Payment services provider to practice the following activities by connecting to the Mobile Payment Switch (JoMoPay) and providing mobile payment services: <ul style="list-style-type: none"> a. Managing and implementing credit and debit electronic payment operations, which include mobile payments. b. Issuing and managing prepaid payment instruments. c. Electronic collection of funds services through the “eFAWATEERcom” system. 	Decision No. (201/ 2019) dated 10/9/2019
<ul style="list-style-type: none"> d. Electronic money issuance and management services. 	Decision No. (202/ 2019) dated 10/9/2021
<ul style="list-style-type: none"> e. Electronic transfer of funds services. 	Decision No. (119/ 2021) dated 12/8/2021
<ul style="list-style-type: none"> • Issuing and managing credit payment instruments. 	
* Provides e-wallet service (Zain Cash)	

Al-Mutakamilah for Payments Services via Mobile Phone Company (Dinarak)*



Address	: Amman, Al-Salheen District, Mecca Street, Al-Salam Towers 1, 3 rd Floor, Office 301.
Phone number	: +962795087460
Mailing address	: P.O. Box. 3436 Amman 11821 Jordan
E-mail	: ceo@dinarak.com
Website	: www.dinarak.com
Branches	: 1. Irbid.

The activities it is allowed to practice as an e-payment service provider	Board decision number
<ul style="list-style-type: none"> Payment services provider to practice the following activities by connecting to the Mobile Payment Switch (JoMoPay) and providing mobile payment services: <ol style="list-style-type: none"> Managing and implementing credit and debit electronic payment operations, which include mobile payments. Issuing and managing prepaid payment instruments. Electronic collection of funds services through the "eFAWATEERcom" system. 	Decision No. (205/ 2019) dated 10/9/2019
d. Electronic money issuance and management services.	Decision No. (206/ 2019) dated 10/9/2019
e. Electronic transfer of funds services.	
* Provides e-wallet service (Dinarak)	

Petra for Mobile Payment Services Company (Orange money)*



Address	: Amman– Abdali/ Boulevard, Black Iris Street.
Phone number	: +96264606666
Mailing address	: P.O. Box. 1689 Amman 11118 Jordan
E-mail	: Orangemoney.care@Orange.com
Website	: www.orange.jo
Branches	: --

The activities it is allowed to practice as an e-payment service provider

Board decision number

- Payment services provider to practice the following activities by connecting to the Mobile Payment Switch (JoMoPay) and providing mobile payment services:
 - a. Managing and implementing credit and debit electronic payment operations, which include mobile payments.
 - b. Issuing and managing prepaid payment instruments.
 - c. Electronic collection of funds services through the “eFAWATEERcom” system.

Decision No. (248/ 2019) dated 20/11/2019

- d. Electronic money issuance and management services.

Decision No. (249/ 2019) dated 20/11/2019

- e. Electronic transfer of funds services.

* Provides e-wallet service (Orange money)

Sadad for Logistics Service Company



Address	:	Standards and Metrology Intersection, King Abdullah II Street, Al Budoor Complex, 3rd Floor, Amman.
Phone number	:	+962792011120
Mailing address	:	P.O. Box. 2936 Amman 11953 Jordan
E-mail	:	info@sadadjo.com
Website	:	www.sadad.jo
Branches	:	--

The activities it is allowed to practice as an e-payment service provider	Board decision number
<ul style="list-style-type: none"> A payment service provider to engage in the activity of electronic collection of funds services through the "eFAWATEERcom" system by cash collection offices (counter). 	Decision No. (50/ 2020) dated 15/3/2020

Al- Hulool Company for Mobile Payment Services*

UWallet

Address	:	Amman, Abdali/ Shmaisani, Abdul Rahim Al-Wakid St., Building No. 25, Next to the Ministry of Finance.
Phone number	:	+96262004010
Mailing address	:	P.O. Box. 942263 Amman 11194 Jordan
E-mail	:	info@uwallet.jo
Website	:	uwallet.umniah.com
Branches	:	--

The activities it is allowed to practice as an e-payment service provider	Board decision number
<ul style="list-style-type: none"> • Payment services provider to practice the following activities by connecting to the Mobile Payment Switch (JoMoPay) and providing mobile payment services: <ul style="list-style-type: none"> a. Managing and implementing credit and debit electronic payment operations, which include mobile payments. b. Issuing and managing prepaid payment instruments. c. Electronic collection of funds services through the "eFAWATEERcom" system. 	Decision No. (53/ 2020) dated 15/3/2020
d. Electronic money issuance and management services.	Decision No. (54/ 2020) dated 15/3/2020
e. Electronic transfer of funds services.	
* Provides e-wallet service (UWallet)	

Advanced Technology for Financial Services Company (GlobX Pay)*



Address	King Hussein Business Park - Building No. 6 - Amman- Jordan
Phone number	+962796663355 +962788882228
Mailing address	P.O. Box. 830080 Amman 11110 Jordan
E-mail	info@globxpay.com
Website	www.globxpay.com
Branches	--

The activities it is allowed to practice as an e-payment service provider	Board decision number
<ul style="list-style-type: none"> Issuing and managing prepaid payment instruments. 	Decision No. (121/ 2024) dated 29/7/2024
<ul style="list-style-type: none"> Managing and implementing credit and debit electronic payment operations, which include mobile payments 	
<ul style="list-style-type: none"> Electronic money issuance and management services. 	
* Provides e-wallet service (GlobX Pay)	

Al Wasleh Payment Solutions Company



Address	:	Amman- Queen Misbah Street, 3rd Circle- Jabal Amman
Phone number	:	+962 79 819 1111 +962 64633495
Mailing address	:	P.O. Box. 383 Amman 11118 Jordan
E-mail	:	alwasleh@alwasleh.com
Website	:	www.alwasleh.com
Branches	:	-

The activities it is allowed to practice as an e-payment service provider	Board decision number
<ul style="list-style-type: none"> • Issuing and managing credit payment instruments. 	Decision No. (203/ 2024) dated 25/11/2024
<ul style="list-style-type: none"> • Managing and implementing credit and debit electronic payment operations, which include mobile payments. 	
<ul style="list-style-type: none"> • Electronic collection of funds. 	

MISK for Payment Services Company (MISK Pay)



Address	:	King Hussein Business Park - Building No. 6 - Amman- Jordan
Phone number	:	+96265501818 080001091
Mailing address	:	P.O. Box. 70 Amman 11831 Jordan
E-mail	:	info@misk-pay.com
Website	:	www.misk-pay.com
Branches	:	--

The activities it is allowed to practice as an e-payment service provider

- Issuing and managing credit payment instruments by the provisions of Islamic Sharia

Board decision number

Decision No. (123/2025) dated 25/6/2025

Tulan for the best Marketing Company (Eco4pay) **



Address	: Amman, Wadi Saqra, Al-Madina Al-Munawwarah Street, Building No. (204).
Phone number	: +96265522743
Mailing address	: --
E-mail	: info@Eco4pay.com
Website	: www.Eco4pay.com
Branches	: --

The activities it is allowed to practice as an e-payment service provider	Board decision number
• Issuing and managing payment instruments, with the exception of debit payment instruments	Decision No. (114/ 2019) dated 12/5/2019
• Electronic money issuance and management services.	Decision No. (115/ 2019) dated 12/5/2019
** The company's license was canceled according to Board of Directors Resolution No. (109/ 2020) dated 21/6/2020	

Sufyan Al-Alami and Partner Company (Al-Alami Financial Services)**



Address	: Amman, Al Dakelyeh Circle, Arab International Union Insurance Building, 5 th Floor.
Phone number	: +96265504545
Mailing address	: P.O. Box. 921002 Amman 11192 Jordan
E-mail	: info@alalamifs.com
Website	: www.alalamifs.com
Branches	: (7) Branches distributed within the borders of the Hashemite Kingdom of Jordan.

The activities it is allowed to practice as an e-payment service provider	Board decision number
<ul style="list-style-type: none"> A payment services provider to practice the activity of managing and implementing credit and debit electronic payment operations, which include mobile payment. 	Decision No. (51/ 2020) dated 15/3/2020
<ul style="list-style-type: none"> Electronic transfer of funds services. 	Decision No. (52/ 2020) dated 15/3/2020

**** The company's license was canceled according to Board of Directors Resolution No. (198/ 2025) dated 28/10/2025**

**Branches of companies licensed in accordance with the provisions of the
Electronic Payment and Money Transfer Bylaw No. (111) for 2017**

Name of the company	Branches NO.	address	phone	fax
Network International Services Limited – Jordan	2	Amman - Sweifieh - Noah Al-Roumi Street, Rodeo Plaza Complex No. 6	06-5606829	06- 5680570
		Aqaba - Alexandria Street - Galaxy Building	06-5606829	06- 5680570
Al-Mutakamilah for Payments Services via Mobile Phone Company (Dinarak)	1	Irbid - Irbid City Center - ground floor	0796761532	-

Money exchange companies licensed and approved as a manager and operator of an electronic payment system to carry out electronic financial transfers by practicing the activity of "managing and operating electronic payment systems"*

Name of the company	Board of Directors Decision No.	Board of Directors Decision Date
Musharbash Exchange Company	239/2019	22/9/2019
Dahab Lilsarafah Company	240/2019	22/9/2019
Khalil Alrahman Exchange Company	242/2019	22/9/2019
Abdul Salam Hani Al-Saudi and Partners Exchange Company (Al-Saudi Exchange)	243/2019	22/9/2019
Zamzam Exchange Company	119/2020	21/6/2020
The license of Zamzam Exchange Company was transferred to become the name of Zamzam Exchange LLC Company	130/2021	12/8/2021
Kamal Exchange Company	120/2020	21/6/2020
Abusheikha Exchange Company	122/2020	21/6/2020
Alawneh Exchange Company	162/2022	29/9/2022

* The Board of Directors issued Decision No. (212/ 2021) dated 14/12/2021, considering the electronic payment systems that the above- mentioned exchange companies are licensed to manage and operate to carry out electronic financial transfers as accredited systems.

Money exchange companies licensed as a manager and operator of an electronic payment system to carry out electronic financial transfers by practicing the activity of "managing and operating electronic payment systems"

Name of the company	Board of Directors Decision No.	Board of Directors Decision Date
Al-Alami Exchange Company*	161/ 2022	29/9/2022
*Cancellation of Al-Alami Exchange Company's final license	233/ 2023	16/10/2023
Swiss Exchange Company*	204/2024	25/11/2024
*Cancellation of Swiss Exchange Company's final license	166/2025	11/9/2025