

Opening e-wallets to receive salaries through them

Salaries for employees for the month of March will be paid by transferring them to their e-wallets. Hence, employees at the private sector who receive their salaries as cash and don't have their own bank accounts should open e-wallets. Following are the steps and all you need to know:

1- What is an e-wallet?

It is an electronic account, used through a mobile application to transfer and receive money, pay bills, save, online shopping and other financial uses. The number of the wallet is the number of the mobile phone on which the wallet is opened.

2- An e-wallet is not linked to a bank account, and can be opened at one of the seven mobile payment service providers operating in the kingdom. Which include: Zain Cash, Dinarak, Orange Money, Mahfazti, Aya, National Wallet, and Qadha.

3- You may download application of the service provider of your choice, on your mobile phone, activate the wallet, and start using it.

4- Withdrawal and deposit into the wallet is done through mobile payment service providers' agents throughout the kingdom.

5- To check the method of using the wallet, click on the following link which includes a tutorial wallet: [The Link](#)

E-Wallets Agents

The agent is a party providing electronic payment services on behalf of the main service provider. This party might be stores such as groceries, pharmacies, or similar, or currency exchange stores.

The agent provides the following services: deposit, withdrawal, and customer service in general as well as answering his/ her queries.

E-wallet agents are widespread across the kingdom according to the payment service providers. To Know the agents closest to you, visit the website of the service providers.

How to open an e-wallet?

Steps for businesspersons and employees

You can open an e-wallet through the following steps:

- 1- Choose the mobile payment service provider, where you want to open a wallet. A link for opening a wallet form for each service provider is available at the end of this booklet.
 - 2- Complete all your required information in the form.
 - 3- Take a photo of your ID and upload it in your application.
 - 4- Click on submit the application after making sure that the information provided is correct.
- For businesspersons: to be able to transfer salaries for employees, you can deposit money in the wallet either through transferring from a bank account to the wallet or by depositing money into the wallet through one of the agents.

Financial transactions fees

There are small commissions based on the financial transactions, which may defer from one service provider to another. To know the commissions on financial services, visit the website of the mobile payment service provider.

If you are a merchant

If you are an owner of a commercial store, and want to provide the option of payment by the e-wallet for your customers, you may open an e-wallet by following the same steps clarified earlier, and notify your customers, of the availability of payment through the e-wallet. When the client transfers the required amount to the wallet, after the merchant provides the clients with the wallet number, which is the mobile number, the payment is made.

Cash deposit and withdrawal

You can withdraw cash from the e-wallet through:

- 1- E-wallet agents. Ask about the agent closest to you through the payment provider's website.
- 2- ATMs of the following banks and without a card: Cairo Amman Bank and Jordan Kuwait Bank.

Cash deposit and withdrawal

E-wallets' agents serve all e-wallets clients.

You can withdraw cash at the agent using the transfer option. Then transferring the amount wanted to be withdrawn to the agent's wallet. Finally, the agent gives you the amount.

Rights and Responsibilities of using e-wallets

Know your rights and responsibilities when using e-wallets through this educational video. ([Link](#))

Links of opening a wallet form and call centers

You can contact the call center of each mobile payment service provider to provide you with assistance and answer your queries.

Click on the service provider to enter into the registration link:

Zain Cash 079-1444100

Orange Money 077-7700141

National Wallet 06-5002250

Dinarak 06-5519090

Aya 06-5509292

Qadha 06-5001611 077-0221335