

"This document has been translated for knowledge, but for legal purposes the Arabic version is adopted"

Date: 05/10/2020

Number: 26/02/13052

**Circular to all Banks operating in the Kingdom
And licensed Electronic Payment and Money Transfer Companies**

Subsequent to our Circular No. (26/1/4474) dated 16/3/2020, and a continuation of the Central Bank of Jordan's approach to the importance of supporting the development and stimulation of electronic payment processes and their acceptance in the retail payments market; In a way that enhances and meets the needs of all citizens and contributes to the dissemination and delivery of digital financial services to them in a fair, safe and affordable manner in line with the Kingdom's orientations towards a comprehensive and advanced digital economy, i hereby inform you that the following has been decided:

- A) Not to allow the issuance of any payment instruments - whether credit, debit or prepaid - that do not support the contactless electronic payments feature, and this shall take effect after (90) days from this date.
- B) Implementing the necessary procedures and arrangements for replacing all issued payment instruments that do not support the contactless electronic payments feature with payment instruments that support this feature, and implementing this within a maximum period of (9) months from this date.
- C) Notwithstanding what is stated in paragraphs (a) and (b) of Article (16) of the effective "Instructions for Dealing with Customers with

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Fairness and Transparency” and its amendments, the process of replacing the payment instruments in accordance with what is specified in clause (b) above is free of charge and without charging the customer any commissions or fee for that.

D)Not allowing the distributing and installation of electronic points of sale (POS) that do not support the contactless electronic payments feature, with an emphasis on the acceptance of electronic points of sale operating in the market for contactless electronic payments, and this shall be effective as of this date.

