



**Number: 26/4/5921**

**Date: 4 Shawwal, 1441 AH**

**Corresponding to: 27 May, 2020 AD**

## **Circular to electronica payment and money transfer companies**

### **Subject: Data related to electronic payment systems, channels, and Instruments**

#### **After greetings,**

Within the Central Bank of Jordan's efforts to build an integrated and accurate central database that enables understanding of electronic payment tools, channels, and systems used in financial transactions, culminating in a comprehensive view of the components of the national payment system and their linkage with the economy, and pursuant to Article (31/J) of the Electronic Payment and Money Transfer Bylaw No. (111) of (2017), please instruct the relevant personnel to commence filling out the data forms for payment tools and channels as per your licensing from the Central Bank, and provide us with these forms according to the conditions specified below:

- 1- Adhering to the data forms approved by the Central Bank and published on the Central Bank's website, without making any modifications.
- 2- Providing the Central Bank with complete, accurate, consistent, and reliable data.
- 3- Providing the Central Bank with the required data according to the specified periodicity for each form and within the period specified in Appendix (1) of this circular. Each form should be provided separately (in hard copy and electronic copy) as per the originals. The electronic copy

should be sent to the following email address:

[Payment.dep.Studies@cbj.gov.jo](mailto:Payment.dep.Studies@cbj.gov.jo)

- 4- The Central Bank should be provided with all required values in Jordanian Dinar. Any transactions in foreign currencies should be converted to Jordanian Dinar at the end of the period. Data required to be reported in foreign currencies, as specified in the form, are exempt from this requirement.
- 5- Taking into consideration providing us with data according to the approved basis for each request: (real-time basis data as of the end of the period) or (periodic basis transactions conducted during the specified period in the form), and according to the guidelines mentioned on the Central Bank's website under the following link  
<http://www.cbj.gov.jo/Pages/viewpage.aspx?pageID=65>
- 6- Provide us with the names of your liaison officers along with their contact information (email, phone number, job title) through an official letter, and inform the Central Bank in case of any future changes to these liaison officers.
- 7- This circular will be effective from 1/1/2020 (data for the first quarter).
- 8- In case any company violates any of the above provisions or provides inaccurate data, the electronic payment and money transfer company may be subject to one or more penalties or measures stipulated under Article (39/B) of the Electronic Payment and Money Transfer Bylaw No. (111) of (2017).

Should you have any inquiries regarding the required data, please contact the Analysis and Monitoring Division / Oversight and Supervision on the National Payments System Department.

**Respectfully,  
Governor  
Dr. Ziad Fariz**

## Appendix (1)

Num.	Template name	periodicity	The deadline for providing the data to the Central Bank	The entity required to provide the data
1.	Branch Details Form	Quarterly	Within 10 working days from the end of the quarter.	All payment service providers and payment and clearing system operators
2.	Notification Statistics Form	Quarterly	Within 10 working days from the end of the quarter.	payment service providers and payment and clearing system operators
3.	The Payment Systems operator Form	Monthly	Within 10 working days from the end of the month	Payment and clearing system operators
4.	The Payment Service Providers' Agents Form	Monthly and within 15 days of the agent's approval.	Within 10 working days from the end of the period	All payment service providers
5.	Fraud Transactions Through Agents Form	Quarterly	Within 10 working days from the end of the quarter.	All payment service providers
6.	The Complaints Form	Quarterly	Within 10 working days from the end of the quarter.	All payment service providers
7.	The System Outage and Impact on Payment Services Form	Quarterly	Within 10 working days from the end of the quarter.	All payment service providers
8.	Customer fraudulent transactions form	Quarterly	Within 10 working days from the end of the quarter.	All payment service providers

9.	The Payment Instrument Issuance and Management Form	Quarterly	Within 10 working days from the end of the quarter.	Payment service provider Licensed to provide payment instrument issuance and management services, except for debit payment instruments (prepaid and credit cards). Payment service providers who provide card services linked to the e-wallet only are excluded.
10.	The Mobile Payment Service Providers Form	Quarterly	Within 10 working days from the end of the quarter.	Licensed payment service provider offering mobile payment services
11.	Basic wallet form/ Monthly	Monthly	Within 10 working days from the end of the month	Licensed payment service provider offering mobile payment services
12.	Basic wallet form/ Daily	Daily	Next working day	Licensed payment service provider offering mobile payment services
13.	Customer Account/Electronic Money – Payment Service Providers Form	Monthly and daily	Next working day	Licensed payment service provider offering mobile payment services
14.	Dormant e-money accounts form	Monthly	Within 10 working days from the end of the month	Licensed payment service provider offering electronic money issuance and management services, including payment service providers licensed by the Central Bank to provide mobile payment services
15.	The eFAWATEERcom Payment Service Providers Form	Quarterly	Within 10 working days from the end of the quarter.	- Licensed payment service provider offering electronic money acquiring services through the eFAWATEERcom system

16.	Acquirers Form	Quarterly	Within 10 working days from the end of the quarter.	Licensed payment service provider offering electronic money acquiring services through Points of Sale (POS)
17.	e-Commerce gateway form	Quarterly	Within 10 working days from the end of the quarter.	Licensed payment service provider offering electronic money acquiring services
18.	foreign cards form	Quarterly	Within 10 working days from the end of the quarter.	Licensed payment service provider offering electronic money acquiring services