

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

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## **Circular to all Banks and Electronic Payment and Money Transfer Companies participating in the Mobile Payment System (JoMoPay)**

Within the framework of the Central Bank of Jordan's regulating of the national payment system and its components in a manner that ensures the provision of safe, efficient and fair electronic payment services to all relevant parties, and in belief in the importance of supporting the development and stimulation of electronic payment processes in the retail payments market; in a way that enhances and meets the needs of all citizens and contributes to the fair and affordable dissemination and delivery of digital financial services, and within the framework of achieving high rates of financial inclusion in line with the Kingdom's orientations towards a comprehensive and advanced digital economy.

And based on the provisions of Article (34 / A) of the Electronic Payment and money transfer Bylaw No. (111) for the year 2017 and despite what stated in the provisions of Article (16 / B) of the effective instructions for dealing with customers with fairness and transparency and its amendments, i thereby, inform you that the following has been decided:

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- 1) Allowing the provision of cash withdrawal and deposit services to e-wallets via ATMs belonging to banks without the use of a card.
- 2) Collecting a commission not exceeding (one dinar) from the customer in exchange for any cash withdrawal transaction from electronic wallets by the bank's ATM machines without using the card (Cardless), so that a percentage not exceeding (70%) of the value of this commission is paid to the bank and a percentage not less than (30%) for a mobile payment service provider, unless otherwise agreed between them.

