

Number: 26/1/ 15953

Date: 28th Rabi' Al-Akhir, 1442 AH

Corresponding to: 13th December, 2020 AD

**To the esteemed banks operating in the Kingdom,
Subject: launching of the Electronic Payment System (CliQ)**

After greetings,

Following up on our circulars numbered 26/1/6781 dated 16/6/2020 and 26/1/13364 dated 12/10/2020 regarding the mandatory requirement for all banks operating in the Kingdom to connect to the Instant Payments System (CliQ) and provide services within the system fully by the end of the current year, please be informed that the following decision has been made:

First: Extending the actual launch period for the services available on the system and providing services to customers through the electronic channels of banks until the end of the first quarter of 2021 at the latest, provided that the system administrator's certificate for the complete examinations must be obtained no later than the end of February 2021.

Second: Continuation of submitting work progress reports to the Central Bank of Jordan regularly every two weeks, according to the attached model, through your designated liaison officers accredited by you for this purpose, via email: Oversight.Oversight@cbj.gov.jo.

Respectfully,,

Governor

Dr. Ziad Fariz

This document has been translated for knowledge, for legal purposes the Arabic version prevails

Item		Description	Expected date to start	Expected date to finish	Achievement percentage
Testing	Customer onboarding	Activating the service of recording customer in the Central Addressing Scheme			
	Recording Aliases	Recoding all types of aliases available on the system			
	Transfer transaction	Activating sending transfer via IBAN and the aliases for customer recorded on the system			
	Receiving transaction	Receiving instant transaction			
	Confirming depositing transfer	Activating confirming depositing transfer into beneficiary account			
	Refund transaction	Activating refund transaction to customers			
	payment order	Activating the payment request services for the beneficiary			
	Reply on payment order	Activating reply on customer's payment order (accept/ reject)			
	Confirming the recipient's information	Representing and confirming the recipient's information when using an alias for transfer or request			
	QR code	Scanning QR code and initiating transfer based on predefined standards			
		Generating QR code based on predefined standards			
Dispute management	Activating dispute management (initiating/ reply)				

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Certificate of System manager	Certificate to connect on life environment	Starting testing with JOPACC for launching on live environment			
Launching	Initial launch	Initial launch for testing purposes			
	Official launch	The date of activating the services for customer (must not exceed two weeks from initial launch)			