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

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## Circular to all licensed Electronic Payment and Money Transfer and Exchange companies

Within the framework of the Central Bank of Jordan's regulating and development of the national payments system to ensure the provision of safe and efficient payment and transfer systems, services and channels in the Kingdom. and within levels of full compatibility and interoperability between the financial companies under its oversight and supervision, in a manner that enhances and meets the needs of all citizens and contributes to the distribution and delivery of digital financial services to them in a fair, secure and affordable manner, in line with the Kingdom's orientations towards a comprehensive and advanced digital economy.

I would like to inform you that a regulatory framework for providing cross-border money transfers electronically, has been issued to be the basis on which the electronic payment and money transfer companies and the licensed exchange companies are relied when providing the above service within the scope of partnership between them, noting that the above framework was published on the website of the Central Bank of Jordan.

In the same context, I would like to emphasize that the Central Bank of Jordan welcomes and considers any requests it receives about the proposed mechanisms for providing the above service in a way that enhances the levels of efficiency and effectiveness and helps create opportunities for innovation and development in the provision of electronic payment and money transfer services.