

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



**No: 26/4/840**

**Date: 29 Jumada Al-Awwal 1442 H**

**Corresponding to: 13 January 2021**

**Circular to Electronic Payment and Money Transfer Companies**

**Subject: The Annual Report and the External Auditor Report of Electronic Payment and Money Transfer Companies**

**Greetings,**

Based on the provisions of Article (31/A) of the Bylaw of Electronic Payment and Money Transfer no (111) of the Year 2017 and the provisions of Article (12/A/1) of the External Auditing Instructions for the Electronic Payment and Money Transfer companies No. (7/2018) and their amendments, you are hereby required to provide the company's annual report for the year 2020, which includes the final financial statements certified by the external auditor and his report, in addition to the minutes of the meeting of the General Authority on the final financial statements no later than the end of April of this year, taking into consideration that the financial statements are prepared per International Financial Reporting Standards.

The following is to be fully complied with:

- 1- submission a paper copy of both the annual report and the external auditor report per related legislations, in addition to an electronic version in the form of Excel of the company's financial statements to the following email:  
[Payment.dep.Studies@cbj.gov.jo](mailto:Payment.dep.Studies@cbj.gov.jo)
- 2- incorporate within the external auditor report what attests to the evaluation of the adequacy of the company's policies and procedures related to anti-money laundering and combating terrorist financing.
- 3- submission of the audited financial statements of your branches and offices located outside the kingdom in addition to the external auditor's report.

- 4- the separation of the company's own accounts and the “Customers’ Account/ Electronic Money” when showing the banks' balances in the financial statements and complementary disclosures, in addition to showing the electronic money within the liabilities of the company per our Circular no (26/4/13602) dated 15/10/2020.

**Governor**  
**Dr. Ziad Fariz**