

Number: 26/01/1747

Date: 22 Jumada Al-Akhirah, 1443 AH

Corresponding to: 25th January, 2022 AD

To the esteemed participants on Instant Transfer System (CliQ)

Subject: Instant Transfer System (CliQ)

After greetings,

With reference to connecting banks and mobile payment service providers on the instant transfer system(CliQ), and monitoring some observations on the practices of some members participating in the (CliQ) system, and the receipt of a number of complaints and problems related to customers in light of these practices, and subsequent to the circulars of the system manager, the Jordanian Payment and Clearing Company(JOPACC), I emphasize the necessity of adhering to the following immediately:

- A. the necessity to inform the customer that if he links the mobile phone number with his account, his data (his name and/or account number and/or the name of his service provider) will be shown to the initiator of the transfer on the payment channels of the participants in the system.
- B. Obtaining the client's prior consent to show his full name when making the transfer process to him, whether the inquiry and/or transfer process is made to him using his mobile phone number or an alias.
- C. Developing participants' electronic channels to enable the customer to do the following:
 - Defining the default account desired by the customer.

- Modifying information related to the alias.

D. Mandating sending an OTP to the phone number wanted to register a CliQ account on it, in addition to sending an OTP when the customer makes any of the modifications mentioned in clause (b) above.

E. Enhancing awareness campaigns for customers regarding all the procedures mentioned above and any other matters related to the service.

Respectfully,,

Governor

Dr. Adel Al Sharkas