

Number: 26/1/6781

Date: 24 Shawwal, 1441 AH

Corresponding to: 16 June, 2020 AD

## **Esteemed banks operating in the Kingdom**

### **Subject: Launching the Electronic Payment System (CliQ)**

**After greetings,**

In light of launching the Instant Transfer System (CliQ) on 06/10/2020, and due to it's importance in developing payments in the Kingdom, I would like to inform you that it is mandatory for all banks operating in the Kingdom to connect to the Instant Transfer System (CliQ), and provide all services within the system no later than the end of the current year, and submit progress reports to the Central Bank of Jordan on a regular basis every two weeks according to the attached form through your designated liaison officers accredited by you for this purpose.

This is done through e-mail: [oversight.oversight@cbj.gov.jo](mailto: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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<b>Certificate of System manager</b>	<b>Certificate to connect on life environment</b>	<b>Starting testing with JOPACC for launching on live environment</b>			
<b>Launching</b>	<b>Initial launch</b>	<b>Initial launch for testing purposes</b>			
	<b>Official launch</b>	<b>The date of activating the services for customer (must not exceed two weeks from initial launch)</b>			