



Number: 26/2/1400

Date: 27 Rajab 1446 AH

Corresponding to: 27 January 2026 AD

Circular to:
All Banks Operating in the Kingdom
Electronic Payment and Money Transfer Companies
Operators of Accredited Global Payment Systems

After Greetings,

This circular is issued within the framework of the Central Bank of Jordan's regulation of the National Payment System in a manner that ensures the provision of secure and efficient payment systems and services in the Kingdom; and out of its belief in the importance of supporting the development and stimulation of electronic payment operations and their acceptance in the retail and government payment markets; to enhance and meet the needs of all citizens and various business sector institutions; and to contribute to the dissemination and delivery of digital financial services to them in a fair, secure, and affordable manner, while achieving high rates of financial inclusion that align with the Kingdom's aspirations towards a comprehensive and advanced digital economy.

And pursuant to the provisions of Article (34/a) of the Electronic Payment and Money Transfer Bylaw No. (111) of 2017, and the provisions of Article (12/a) of the Instructions for the Accreditation of Global Electronic Payment Systems in force, it has been decided as follows:

Article (1): The following words and expressions, wherever mentioned in this circular, shall have the meanings assigned to them below, unless the context indicates otherwise:

The Central Bank	:	The Central Bank of Jordan
Acquirer	:	The bank or the company licensed by the Central Bank to practice the activity of providing electronic money acquiring services through points of sale (POS), automated teller machines (ATMs), or any other electronic payment channels approved by the Central Bank, in accordance with the provisions of the effective Banking Law or the provisions of the effective Electronic Payment and Money Transfer Bylaw.
Issuer	:	The bank or the company licensed by the Central Bank to practice the activity of issuing and managing payment cards, in accordance with the provisions of the effective Banking Law or the provisions of the effective Electronic Payment and Money Transfer Bylaw .
Payment System Operator	:	The bank or the company licensed by the Central Bank to practice the activity of managing and operating an electronic payment system for processing and authorizing financial transactions on payment cards by integrating the network of automated teller machines (ATMs) or points of sale (POS); or the owner of a global electronic payment system accredited to provide management, processing, clearing, and settlement services for payment or transfer transactions executed via payment instruments in the Kingdom, in accordance with the provisions of the effective Electronic Payment and Money Transfer Bylaw .
Payment Card	:	A payment instrument approved by the Central Bank that enables the customer to perform payment transactions at points of sale (POS) or cash withdrawal transactions through automated teller machines (ATMs), including prepaid, credit, and debit cards, and their equivalents, in accordance with the provisions of the effective Electronic Payment and Money Transfer Bylaw .
Customer	:	The holder of the payment card.
Point Of Sale	:	An electronic means approved by the Central Bank, provided by the Acquirer to the merchant in a physical or digital form, to accept payment transactions executed by the customer via a payment card.
Merchant	:	The person contracting with the Acquirer for the purposes of collecting their funds paid by customers via payment cards in exchange for their purchase of goods or services, or for the purposes of accepting any payment transactions approved by the Central Bank, including e-commerce websites.
Domestic Payment Transaction	:	Payment transactions executed at points of sale (POS) or cash withdrawal transactions executed via automated teller machines (ATMs) using a payment card issued by an Issuer from within the Kingdom.

Interchange Fee	:	The value paid by the Acquirer to the Issuer, directly or indirectly, from the Merchant Discount Rate (MDR) in exchange for domestic payment transactions executed at points of sale (POS) in accordance with the provisions of this circular.
Merchant Discount Rate	:	The value paid by the merchant to the Acquirer in exchange for domestic payment transactions executed at points of sale (POS) in accordance with the provisions of this circular.

Article (2): The provisions of this Circular shall apply to each of the following:

- A) Any bank or company licensed by the Central Bank to practice any of the following activities in accordance with the provisions of the effective Banking Law or the provisions of the effective Electronic Payment and Money Transfer Bylaw:
- 1) The activity of issuing and managing payment cards.
 - 2) The activity of providing electronic money acquiring services through points of sale (POS) or automated teller machines (ATMs).
 - 3) The activity of managing electronic cash deposits and withdrawals.
- B) Any entity from outside the Kingdom that has obtained accreditation from the Central Bank to provide management, processing, clearing, and settlement services for payment or transfer transactions executed through payment instruments.

Article (3): The Acquirer shall comply with the following:

- A) Collecting a **Merchant Discount Rate (MDR)** for **domestic** payment transactions executed at points of sale (POS) that does not exceed, in its minimum and maximum limits, the rates or values set forth below, taking into account the **sector classification**:

Sector Classification	Minimum Merchant Discount Rate (MDR)	Maximum Merchant Discount Rate (MDR)
Governmental, including the Military and Civil Consumer Corporations, Official Jordanian universities published on the Ministry of Higher Education and Scientific Research website.	%0.35	%0.80
Fuel and Electric Vehicle (EV) charging stations	15 piasters	15 piasters

Transport and Communications	%0.70	%1.00
Basic Services (Utilities)	%0.70	%1.00
Trade (Retail)	%0.70	%1.25
Education	%0.70	%1.50
Health	%0.70	%1.50
Tourism	%0.70	%1.50
Information and Communications	%0.70	%1.50
E-commerce	%0.70	%1.50
Others	%0.70	%1.50

B) Paying an interchange fee for domestic payment transactions executed at points of sale (POS) according to the rates and values set forth below, classified by sector type:

- 1) 0.25% of the value of the domestic payment transaction executed for a merchant classified within the government sector, including the Military and Civil Consumer Corporations and official Jordanian universities published on the website of the Ministry of Higher Education and Scientific Research.
- 2) 8 piasters for each domestic payment transaction executed for a merchant classified within the fuel and electric vehicle charging stations sector.
- 3) 0.50% of the value of the domestic payment transaction executed for a merchant classified within any of the sectors mentioned in paragraph (a) of this Article, with the exception of what is stated in items (1) and (2) of this paragraph.

C) Refraining from charging any fees or commissions from merchants in any form whatsoever in exchange for their possession of points of sale (POS).

D) Notwithstanding the provisions of paragraph (c) of this Article, the acquirer is permitted to charge additional commissions from merchants classified within the e-commerce sector in exchange for their possession of points of sale (POS), provided that these commissions do not exceed the following limits:

- 1) 21 JOD to be paid on a monthly basis.
- 2) 10 piasters for each **domestic** payment transaction.

E) Taking the necessary measures to ensure that merchants do not collect any additional commissions from customers (Surcharges) in exchange for **domestic** payment transactions executed at their points of sale (POS), provided that these measures include, at a minimum, the following:

- 1) Including a clause in the contract signed with the merchant stating that no additional commissions shall be charged to the customer for card payments, under penalty of terminating the service for the merchant in the event of non-compliance.
 - 2) Conducting field visits to merchants as necessitated by need.
 - 3) Confirmation messages to merchants stating the prohibition of collecting any additional commissions from customers.
 - 4) Executing awareness campaigns and sending alert messages to customers not to pay any additional commissions, while displaying warning signs for customers in prominent locations at merchant premises in this regard.
- F)** The following cases shall be exempted from the provisions of paragraph (e) above until further notice as determined by the Central Bank in this regard:
- 1) domestic payment transactions executed for government sector institutions and official Jordanian universities published on the website of the Ministry of Higher Education and Scientific Research.
 - 2) domestic payment transactions executed for fuel sector institutions and electric vehicle charging stations.
 - 3) domestic payment transactions executed for licensed exchange companies in exchange for foreign currency buying and selling services; this does not include domestic payment transactions for the settlement of transfer orders.
 - 4) Any other cases approved by the Central Bank.
- G)** Refraining from providing any incentives or financial or banking benefits to merchants, whether directly or indirectly, except after obtaining prior written approval from the Central Bank.
- H)** Refraining from collecting a merchant discount rate (MDR) in a manner that reflects to the Central Bank that the acquirer is engaging in a behavior that may result in harm to the retail payments market or negative impact on competition in the electronic money acquiring sector through points of sale (POS). Should it be proven to the Central Bank during its investigation that such behavior exists, it shall take administrative measures and impose penalties that may reach suspending the acquirer from performing its activity.

Article (4): The issuer shall comply with the following:

- A)** Paying a commission of (One JOD) for any cash withdrawal transaction executed by the customer through automated teller machines (ATMs) belonging to the acquirer, whereby (70%) of this commission value is paid to the acquirer and (30%) to the electronic payment system operator.
- B)** The issuer is permitted to recharge the customer for the cash withdrawal commission via automated teller machines (ATMs) mentioned in paragraph (a) of this Article.

- C) The provisions of the two paragraphs above shall apply to any cash withdrawal transaction executed by the customer through any other electronic payment channels, including but not limited to points of sale (POS) and self-service machines (Kiosk Machine).

Article (5): The electronic payment system operator shall comply with the following:

- A) Taking the measures that ensure the settlement of the interchange fee value as stipulated in paragraph (b) of Article (3) above.
- B) Taking the measures that ensure the payment of commission values by the issuer as stipulated in paragraph (a) of Article (4) above.

Article (6): General Provisions

- A) This Circular shall come into effect sixty days after the date of its issuance.
- B) domestic payment transactions resulting from the execution of any government tenders, auctions, or initiatives shall be exempted from the application of the provisions of this Circular, and the Central Bank may regulate payment transactions related thereto under special orders issued by it in this regard.
- C) All Central Bank circulars that conflict with this Circular, including the following circulars, shall be repealed as of the date this Circular enters into force:
- 1) Circular No. (26/2/6404) dated 9/6/2020.
 - 2) Circular No. (26/2/9508) dated 4/8/2020.
 - 3) Circular No. (26/2/9601) dated 5/8/2020.
 - 4) Circular No. (26/2/6646) dated 27/4/2021.
 - 5) Circular No. (26/2/6359) dated 29/3/2023.
 - 6) Circular No. (26/2/3112) dated 06/2/2025.

Best Regards

Governor

Dr. Adel Al- Sharkas