

**Number:** 26/1/11674

**Date:** 18 Muharram, 1442

**Corresponding to:** 8 September, 2020

## **Circular to mobile payment services provider**

### **Subject: Applying the Quick Response Code (QR Code) to financial transfers between electronic wallets (P2P)**

#### **After greeting,**

With reference to our Circular No. (26/1/4457) dated 16/3/2020 and our subsequent correspondences regarding applying the QR code for settling the value of purchase payments at merchants. I emphasize that the Central Bank of Jordan will continue its approach and initiatives seeking to regulate, empower and develop the national payments sector with all its components. In a way that meets and reflects the needs of participants and customers of national digital payment systems, and supports the Central Bank to develop digital mechanisms, channels and uses to reduce dealing with cash and provide diverse and multiple uses that gain customer acceptance and desirability with the highest efficiency and safety.

Accordingly, it has been decided to mandate the Dynamic QR Code applied to the financial transfers between e -wallets (QR Code Peer to Peer) according to global standards that provide easy and safety and ensure compatibility between all participants by adhering to the “Common QR Code Standard for Jordan Direct Peer to Peer Payments through Consumer Presented QR Codes, attached herewith, provided that the system launch date for all customers does not exceed Sunday, November 1, 2020.

**Respectfully,,**

**Governor**

**Dr. Ziad Fariz**